MUTUAL OF OMAHA INSURANCE COMPANY OUTLINE OF MEDICARE SUPPLEMENT COVERAGE – COVER PAGE BENEFIT PLANS A, C, D, F, M AND N

These charts show the benefits included in each of the standard Medicare supplement plans. Every company must make available Plan "A." Some plans may not be available in your state. See Outlines of Coverage sections for details about ALL plans. Plans E, H, I, and J are no longer available for sale.

Basic Benefits:

Hospitalization: Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.

Medical Expenses: Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services. Plans K, L, and N

require insureds to pay a portion of Part B coinsurance or copayments.

Blood: First 3 pints of blood each year.

Hospice: Part A coinsurance.

Α	В	С	D	F	F*	G	K	L	M	N
Basic, includ- ing 100% Part B co-insur- ance	Basic, including 100% Part B co- insurance	Basic, including 100% Part B co- insurance	Basic, including 100% Part B co- insurance	Basic, includ 100% Part B insura	co- ince	Basic, including 100% Part B co- insurance	Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%	Hospitalization and preventive care paid at 100%; other basic benefits paid at 75%	Basic, including 100% Part B co- insurance	Basic, including 100% Part B coinsurance, except up to \$20 copayment for office visit, and up to \$50 copayment for ER
		Skilled Nursing Facility Co- insurance	Skilled Nursing Facility Co- insurance	Skilled Nursin Facilit Co- insura	ng Y	Skilled Nursing Facility Co- insurance	50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Co- insurance	Skilled Nursing Facility Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deduc	tible	Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible
		Part B Deductible		Part B Deduc						
				Part B Exces (100%	S	Part B Excess (100%)				
		Foreign Travel Emer- gency	Foreign Travel Emer- gency	Foreig Travel Emer- gency		Foreign Travel Emer- gency			Foreign Travel Emergency	Foreign Travel Emergency
							Out-of-pocket limit \$4,640; paid at 100% after limit reached	Out-of-pocket limit \$2,320; paid at 100% after limit reached		

^{*}Plan F also has an option called a high deductible Plan F. This high deductible plan pays the same benefits as Plan F after one has paid a calendar year \$2,000 deductible. Benefits from high deductible Plan F will not begin until out-of-pocket expenses exceed \$2,000. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy/certificate. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plans' separate foreign travel emergency deductible.

PLAN A - NON-TOBACCO RATES - POLICY FORM MM20 ZIP CODES: 320-321, 323-329, 338-339, 341-342, 344, 347

	FEM	IALE				3.25 \$2,334.74 \$4,669.47 \$9,338.94 3.40 \$481.20 \$962.39 \$1,924.78 3.27 \$504.82 \$1,009.65 \$2,019.29 3.64 \$511.93 \$1,023.87 \$2,047.73 3.63 \$523.88 \$1,047.77 \$2,095.53 3.62 \$535.86 \$1,071.73 \$2,143.45 3.64 \$547.93 \$1,095.85 \$2,191.70 3.00 \$558.00 \$1,116.00 \$2,231.99 3.36 \$568.07 \$1,136.14 \$2,272.27 3.81 \$578.44 \$1,156.89 \$2,313.77 3.69 \$587.07 \$1,174.15 \$2,348.29 3.55 \$595.65 \$1,191.30 \$2,382.60 3.21 \$603.62 \$1,207.24 \$2,414.47 3.39 \$610.18 \$1,220.35 \$2,466.59 3.74 \$623.21 \$1,246.41 \$2,492.82			
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual	
\$677.07	\$2,031.22	\$4,062.44	\$8,124.88	Thru 64*	\$778.25	\$2,334.74	\$4,669.47	\$9,338.94	
\$139.55	\$418.64	\$837.28	\$1,674.56	65	\$160.40	\$481.20	\$962.39	\$1,924.78	
\$146.40	\$439.20	\$878.39	\$1,756.78	66	\$168.27	\$504.82	\$1,009.65		
\$148.46	\$445.38	\$890.77	\$1,781.53	67	\$170.64			\$2,047.73	
\$151.93	\$455.78	\$911.56	\$1,823.12	68	\$174.63	\$523.88	\$1,047.77		
\$155.40	\$466.20	\$932.40	\$1,864.80	69	\$178.62	\$535.86	\$1,071.73	\$2,143.45	
\$158.90	\$476.70	\$953.39	\$1,906.78	70	\$182.64	\$547.93	\$1,095.85	\$2,191.70	
\$161.82	\$485.46	\$970.91	\$1,941.82	71	\$186.00	\$558.00	\$1,116.00	\$2,231.99	
\$164.74	\$494.22	\$988.44	\$1,976.87	72	\$189.36	\$568.07	\$1,136.14	\$2,272.27	
\$167.75	\$503.25	\$1,006.49	\$2,012.98	73	\$192.81		\$1,156.89		
\$170.25	\$510.75	\$1,021.51	\$2,043.01	74	\$195.69	\$587.07	\$1,174.15		
\$172.74	\$518.21	\$1,036.43	\$2,072.85	75	\$198.55	\$595.65	\$1,191.30	\$2,382.60	
\$175.05	\$525.15	\$1,050.30	\$2,100.59	76	\$201.21	\$603.62	\$1,207.24	\$2,414.47	
\$176.95	\$530.85	\$1,061.70	\$2,123.40	77	\$203.39	\$610.18	\$1,220.35	\$2,440.70	
\$178.83	\$536.48	\$1,072.97	\$2,145.93	78	\$205.55	\$616.65	\$1,233.30	\$2,466.59	
\$180.73	\$542.19	\$1,084.37	\$2,168.74	79	\$207.74				
\$182.39	\$547.17	\$1,094.35	\$2,188.69	80	\$209.64	\$628.93	\$1,257.87	\$2,515.73	
\$184.06	\$552.18	\$1,104.35	\$2,208.70	81	\$211.56	\$634.69	\$1,269.38	\$2,538.75	
\$185.61	\$556.82	\$1,113.65	\$2,227.29	82	\$213.34	\$640.03	\$1,280.05	\$2,560.10	
\$187.00	\$560.99	\$1,121.98	\$2,243.95	83	\$214.94	\$644.81	\$1,289.63	\$2,579.25	
\$188.38	\$565.15	\$1,130.30	\$2,260.60	84	\$216.53	\$649.60	\$1,299.20	\$2,598.39	
\$189.62	\$568.86	\$1,137.71	\$2,275.42	85	\$217.95	\$653.86	\$1,307.72	\$2,615.43	
\$190.74	\$572.23	\$1,144.46	\$2,288.91	86	\$219.24	\$657.73	\$1,315.46	\$2,630.92	
\$191.86	\$575.57	\$1,151.15	\$2,302.29	87	\$220.53	\$661.58	\$1,323.16	\$2,646.31	
\$192.85	\$578.56	\$1,157.12	\$2,314.23	88	\$221.67	\$665.01	\$1,330.02	\$2,660.03	
\$193.82	\$581.47	\$1,162.94	\$2,325.88	89	\$222.79	\$668.36	\$1,336.71	\$2,673.42	
\$194.79	\$584.36	\$1,168.72	\$2,337.43	90	\$223.89	\$671.68	\$1,343.35	\$2,686.70	
\$195.76	\$587.27	\$1,174.55	\$2,349.09	91	\$225.01	\$675.02	\$1,350.05	\$2,700.09	
\$196.73	\$590.18	\$1,180.37	\$2,360.73	92	\$226.12	\$678.37	\$1,356.74	\$2,713.48	
\$197.73	\$593.19	\$1,186.39	\$2,372.77	93	\$227.28	\$681.83	\$1,363.66	\$2,727.31	
\$198.70	\$596.10	\$1,192.21	\$2,384.41	94	\$228.39	\$685.18	\$1,370.36	\$2,740.71	
\$199.66	\$598.99	\$1,197.99	\$2,395.97	95	\$229.50	\$688.50	\$1,377.00	\$2,753.99	
\$200.64	\$601.93	\$1,203.86	\$2,407.72	96	\$230.62	\$691.87	\$1,383.75	\$2,767.49	
\$201.61	\$604.82	\$1,209.63	\$2,419.26	97	\$231.73	\$695.19	\$1,390.38	\$2,780.76	
\$202.58	\$607.73	\$1,215.46	\$2,430.92	98	\$232.85	\$698.54	\$1,397.08	\$2,794.15	
\$203.56	\$610.69	\$1,221.38	\$2,442.76	99+	\$233.98	\$701.94	\$1,403.89	\$2,807.77	

PLAN A - TOBACCO RATES - POLICY FORM MM20 ZIP CODES: 320-321, 323-329, 338-339, 341-342, 344, 347

	FEM	IALE		<u> </u>	,	\$894.53 \$2,683.60 \$5,367.21 \$10,734.41 \$184.37 \$553.10 \$1,106.20 \$2,212.39 \$193.42 \$580.26 \$1,160.51 \$2,321.02 \$196.14 \$588.43 \$1,176.86 \$2,353.71 \$200.72 \$602.17 \$1,204.33 \$2,408.66 \$205.31 \$615.94 \$1,231.87 \$2,463.74 \$209.93 \$629.80 \$1,259.60 \$2,519.20 \$213.79 \$641.38 \$1,282.75 \$2,565.50 \$217.65 \$652.95 \$1,305.90 \$2,611.80 \$221.63 \$664.88 \$1,329.75 \$2,659.50 \$224.93 \$674.80 \$1,349.59 \$2,699.18 \$228.22 \$684.66 \$1,369.31 \$2,738.62			
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual	
\$778.25	\$2,334.74	\$4,669.47	\$9,338.94	Thru 64*	\$894.53	\$2,683.60	\$5,367.21	\$10,734.41	
\$160.40	\$481.20	\$962.39	\$1,924.78	65	\$184.37	\$553.10	\$1,106.20	\$2,212.39	
\$168.27	\$504.82	\$1,009.65	\$2,019.29	66	\$193.42	\$580.26	\$1,160.51	\$2,321.02	
\$170.64	\$511.93	\$1,023.87	\$2,047.73	67	\$196.14	\$588.43	\$1,176.86	\$2,353.71	
\$174.63	\$523.89	\$1,047.77	\$2,095.54	68	\$200.72	\$602.17		\$2,408.66	
\$178.62	\$535.86	\$1,071.73	\$2,143.45	69	\$205.31	\$615.94	\$1,231.87	\$2,463.74	
\$182.64	\$547.93	\$1,095.85	\$2,191.70	70	\$209.93	\$629.80	\$1,259.60	\$2,519.20	
\$186.00	\$558.00	\$1,115.99	\$2,231.98	71	\$213.79	\$641.38		\$2,565.50	
\$189.36	\$568.07	\$1,136.14	\$2,272.27	72	\$217.65	\$652.95	\$1,305.90	\$2,611.80	
\$192.81	\$578.44	\$1,156.89	\$2,313.77	73	\$221.63	\$664.88	\$1,329.75		
\$195.69	\$587.07	\$1,174.15	\$2,348.29	74	\$224.93	\$674.80	\$1,349.59		
\$198.55	\$595.65	\$1,191.30	\$2,382.59	75	\$228.22	\$684.66		\$2,738.62	
\$201.21	\$603.62	\$1,207.24	\$2,414.47	76	\$231.27	\$693.81	\$1,387.63	\$2,775.25	
\$203.39	\$610.17	\$1,220.35	\$2,440.69	77	\$233.78	\$701.35	\$1,402.70	\$2,805.40	
\$205.55	\$616.65	\$1,233.30	\$2,466.59	78	\$236.26	\$708.79	\$1,417.58	\$2,835.16	
\$207.73	\$623.20	\$1,246.41	\$2,492.81	79	\$238.78	\$716.33	\$1,432.66	\$2,865.31	
\$209.64	\$628.93	\$1,257.87	\$2,515.73	80	\$240.97	\$722.91	\$1,445.82	\$2,891.64	
\$211.56	\$634.69	\$1,269.37	\$2,538.74	81	\$243.18	\$729.53	\$1,459.05	\$2,918.10	
\$213.34	\$640.03	\$1,280.05	\$2,560.10	82	\$245.22	\$735.66	\$1,471.32	\$2,942.64	
\$214.94	\$644.81	\$1,289.63	\$2,579.25	83	\$247.05	\$741.16	\$1,482.33	\$2,964.65	
\$216.53	\$649.60	\$1,299.20	\$2,598.39	84	\$248.89	\$746.67	\$1,493.33	\$2,986.66	
\$217.95	\$653.86	\$1,307.72	\$2,615.43	85	\$250.52	\$751.56	\$1,503.12	\$3,006.24	
\$219.24	\$657.73	\$1,315.47	\$2,630.93	86	\$252.00	\$756.01	\$1,512.03	\$3,024.05	
\$220.53	\$661.58	\$1,323.16	\$2,646.31	87	\$253.48	\$760.43	\$1,520.87	\$3,041.73	
\$221.67	\$665.01	\$1,330.02	\$2,660.03	88	\$254.79	\$764.38	\$1,528.76	\$3,057.51	
\$222.79	\$668.36	\$1,336.72	\$2,673.43	89	\$256.08	\$768.23	\$1,536.45	\$3,072.90	
\$223.89	\$671.68	\$1,343.35	\$2,686.70	90	\$257.35	\$772.04	\$1,544.08	\$3,088.16	
\$225.01	\$675.03	\$1,350.05	\$2,700.10	91	\$258.63	\$775.89	\$1,551.78	\$3,103.55	
\$226.12	\$678.37	\$1,356.74	\$2,713.48	92	\$259.91	\$779.74	\$1,559.47	\$3,118.94	
\$227.28	\$681.83	\$1,363.66	\$2,727.32	93	\$261.24	\$783.71	\$1,567.42	\$3,134.84	
\$228.39	\$685.18	\$1,370.35	\$2,740.70	94	\$262.52	\$787.56	\$1,575.12	\$3,150.24	
\$229.50	\$688.50	\$1,377.00	\$2,753.99	95	\$263.79	\$791.38	\$1,582.75	\$3,165.50	
\$230.62	\$691.87	\$1,383.75	\$2,767.49	96	\$265.09	\$795.26	\$1,590.51	\$3,181.02	
\$231.73	\$695.19	\$1,390.38	\$2,780.76	97	\$266.36	\$799.07	\$1,598.14	\$3,196.28	
\$232.85	\$698.54	\$1,397.08	\$2,794.16	98	\$267.64	\$802.92	\$1,605.84	\$3,211.67	
\$233.98	\$701.94	\$1,403.89	\$2,807.77	99+	\$268.94	\$806.83	\$1,613.66	\$3,227.32	

PLAN A - NON-TOBACCO RATES - POLICY FORM MM20 ZIP CODES: 322, 335-337, 346, 349

	FEN	IALE				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$740.95	\$2,222.84	\$4,445.69	\$8,891.37	Thru 64*	\$851.66	\$2,554.99	\$5,109.99	\$10,219.97
\$152.71	\$458.13	\$916.27	\$1,832.53	65	\$175.53	\$526.59	\$1,053.19	\$2,106.37
\$160.21	\$480.63	\$961.26	\$1,922.52	66	\$184.15	\$552.45	\$1,104.89	\$2,209.78
\$162.47	\$487.40	\$974.80	\$1,949.59	67	\$186.74	\$560.23	\$1,120.46	\$2,240.91
\$166.26	\$498.78	\$997.56	\$1,995.11	68	\$191.10	\$573.31	\$1,146.61	\$2,293.22
\$170.06	\$510.18	\$1,020.36	\$2,040.72	69	\$195.47	\$586.42	\$1,172.83	\$2,345.66
\$173.89	\$521.67	\$1,043.33	\$2,086.66	70	\$199.87	\$599.62	\$1,199.24	\$2,398.47
\$177.08	\$531.25	\$1,062.51	\$2,125.01	71	\$203.55	\$610.64	\$1,221.27	\$2,442.54
\$180.28	\$540.84	\$1,081.69	\$2,163.37	72	\$207.22	\$621.66	\$1,243.32	\$2,486.63
\$183.57	\$550.72	\$1,101.44	\$2,202.88	73	\$211.00	\$633.01	\$1,266.02	\$2,532.04
\$186.31	\$558.94	\$1,117.88	\$2,235.75	74	\$214.15	\$642.46	\$1,284.91	\$2,569.82
\$189.03	\$567.10	\$1,134.21	\$2,268.41	75	\$217.28	\$651.84	\$1,303.69	\$2,607.37
\$191.56	\$574.69	\$1,149.38	\$2,298.76	76	\$220.19	\$660.56	\$1,321.13	\$2,642.25
\$193.64	\$580.93	\$1,161.87	\$2,323.73	77	\$222.58	\$667.74	\$1,335.48	\$2,670.95
\$195.70	\$587.10	\$1,174.19	\$2,348.38	78	\$224.94	\$674.82	\$1,349.65	\$2,699.29
\$197.78	\$593.34	\$1,186.67	\$2,373.34	79	\$227.33	\$682.00	\$1,364.00	\$2,727.99
\$199.60	\$598.79	\$1,197.58	\$2,395.16	80	\$229.42	\$688.26	\$1,376.53	\$2,753.05
\$201.42	\$604.27	\$1,208.54	\$2,417.08	81	\$231.52	\$694.56	\$1,389.13	\$2,778.25
\$203.12	\$609.35	\$1,218.71	\$2,437.41	82	\$233.47	\$700.41	\$1,400.81	\$2,801.62
\$204.64	\$613.91	\$1,227.82	\$2,455.64	83	\$235.21	\$705.64	\$1,411.29	\$2,822.57
\$206.16	\$618.47	\$1,236.93	\$2,473.86	84	\$236.96	\$710.88	\$1,421.77	\$2,843.53
\$207.51	\$622.52	\$1,245.05	\$2,490.09	85	\$238.51	\$715.54	\$1,431.09	\$2,862.17
\$208.74	\$626.21	\$1,252.42	\$2,504.84	86	\$239.93	\$719.78	\$1,439.57	\$2,879.13
\$209.96	\$629.87	\$1,259.75	\$2,519.49	87	\$241.33	\$723.99	\$1,447.98	\$2,895.96
\$211.05	\$633.14	\$1,266.27	\$2,532.54	88	\$242.58	\$727.75	\$1,455.49	\$2,910.98
\$212.11	\$636.33	\$1,272.66	\$2,545.31	89	\$243.80	\$731.41	\$1,462.82	\$2,925.63
\$213.16	\$639.49	\$1,278.97	\$2,557.94	90	\$245.01	\$735.04	\$1,470.09	\$2,940.17
\$214.22	\$642.67	\$1,285.35	\$2,570.69	91	\$246.24	\$738.71	\$1,477.41	\$2,954.82
\$215.29	\$645.86	\$1,291.72	\$2,583.44	92	\$247.46	\$742.37	\$1,484.74	\$2,969.47
\$216.38	\$649.15	\$1,298.31	\$2,596.61	93	\$248.72	\$746.15	\$1,492.30	\$2,984.60
\$217.45	\$652.34	\$1,304.68	\$2,609.36	94	\$249.94	\$749.82	\$1,499.63	\$2,999.26
\$218.50	\$655.50	\$1,311.01	\$2,622.01	95	\$251.15	\$753.45	\$1,506.90	\$3,013.79
\$219.57	\$658.72	\$1,317.43	\$2,634.86	96	\$252.38	\$757.14	\$1,514.29	\$3,028.57
\$220.63	\$661.88	\$1,323.75	\$2,647.50	97	\$253.59	\$760.78	\$1,521.55	\$3,043.10
\$221.69	\$665.06	\$1,330.13	\$2,660.25	98	\$254.81	\$764.44	\$1,528.88	\$3,057.75
\$222.77	\$668.30	\$1,336.61	\$2,673.21	99+	\$256.05	\$768.16	\$1,536.33	\$3,072.65

PLAN A - TOBACCO RATES - POLICY FORM MM20 ZIP CODES: 322, 335-337, 346, 349

	FEN	IALE				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$851.66	\$2,554.99	\$5,109.99	\$10,219.97	Thru 64*	\$978.92	\$2,936.77	\$5,873.55	\$11,747.09
\$175.53	\$526.59	\$1,053.18	\$2,106.36	65	\$201.76	\$605.28	\$1,210.56	\$2,421.11
\$184.15	\$552.45	\$1,104.90	\$2,209.79	66	\$211.67	\$635.00	\$1,269.99	\$2,539.98
\$186.74	\$560.23	\$1,120.46	\$2,240.91	67	\$214.65	\$643.94	\$1,287.88	\$2,575.76
\$191.10	\$573.31	\$1,146.62	\$2,293.23	68	\$219.66	\$658.97	\$1,317.95	\$2,635.89
\$195.47	\$586.42	\$1,172.83	\$2,345.66	69	\$224.68	\$674.04	\$1,348.08	\$2,696.16
\$199.87	\$599.62	\$1,199.23	\$2,398.46	70	\$229.74	\$689.22	\$1,378.43	\$2,756.86
\$203.55	\$610.64	\$1,221.27	\$2,442.54	71	\$233.96	\$701.88	\$1,403.76	\$2,807.52
\$207.22	\$621.66	\$1,243.32	\$2,486.63	72	\$238.18	\$714.55	\$1,429.10	\$2,858.19
\$211.00	\$633.01	\$1,266.03	\$2,532.05	73	\$242.53	\$727.60	\$1,455.20	\$2,910.39
\$214.15	\$642.46	\$1,284.92	\$2,569.83	74	\$246.15	\$738.46	\$1,476.91	\$2,953.82
\$217.28	\$651.84	\$1,303.69	\$2,607.37	75	\$249.75	\$749.25	\$1,498.49	\$2,996.98
\$220.19	\$660.56	\$1,321.13	\$2,642.25	76	\$253.09	\$759.27	\$1,518.54	\$3,037.07
\$222.58	\$667.74	\$1,335.48	\$2,670.95	77	\$255.84	\$767.52	\$1,535.03	\$3,070.06
\$224.94	\$674.82	\$1,349.65	\$2,699.29	78	\$258.55	\$775.66	\$1,551.32	\$3,102.63
\$227.33	\$682.00	\$1,363.99	\$2,727.98	79	\$261.30	\$783.91	\$1,567.81	\$3,135.62
\$229.42	\$688.27	\$1,376.53	\$2,753.06	80	\$263.70	\$791.11	\$1,582.22	\$3,164.43
\$231.52	\$694.56	\$1,389.13	\$2,778.25	81	\$266.12	\$798.35	\$1,596.70	\$3,193.39
\$233.47	\$700.41	\$1,400.81	\$2,801.62	82	\$268.35	\$805.06	\$1,610.13	\$3,220.25
\$235.21	\$705.64	\$1,411.29	\$2,822.57	83	\$270.36	\$811.08	\$1,622.17	\$3,244.33
\$236.96	\$710.88	\$1,421.76	\$2,843.52	84	\$272.37	\$817.11	\$1,634.21	\$3,268.42
\$238.51	\$715.54	\$1,431.09	\$2,862.17	85	\$274.15	\$822.46	\$1,644.93	\$3,289.85
\$239.93	\$719.78	\$1,439.57	\$2,879.13	86	\$275.78	\$827.34	\$1,654.67	\$3,309.34
\$241.33	\$723.99	\$1,447.98	\$2,895.96	87	\$277.39	\$832.17	\$1,664.35	\$3,328.69
\$242.58	\$727.74	\$1,455.49	\$2,910.97	88	\$278.83	\$836.49	\$1,672.98	\$3,345.95
\$243.80	\$731.41	\$1,462.82	\$2,925.64	89	\$280.23	\$840.70	\$1,681.40	\$3,362.79
\$245.01	\$735.04	\$1,470.08	\$2,940.16	90	\$281.63	\$844.88	\$1,689.75	\$3,379.50
\$246.24	\$738.71	\$1,477.41	\$2,954.82	91	\$283.03	\$849.09	\$1,698.17	\$3,396.34
\$247.46	\$742.37	\$1,484.74	\$2,969.47	92	\$284.43	\$853.30	\$1,706.59	\$3,413.18
\$248.72	\$746.15	\$1,492.31	\$2,984.61	93	\$285.88	\$857.65	\$1,715.29	\$3,430.58
\$249.94	\$749.82	\$1,499.63	\$2,999.26	94	\$287.29	\$861.86	\$1,723.72	\$3,447.43
\$251.15	\$753.45	\$1,506.90	\$3,013.80	95	\$288.68	\$866.03	\$1,732.07	\$3,464.13
\$252.38	\$757.14	\$1,514.29	\$3,028.57	96	\$290.09	\$870.28	\$1,740.56	\$3,481.11
\$253.59	\$760.78	\$1,521.55	\$3,043.10	97	\$291.49	\$874.46	\$1,748.91	\$3,497.82
\$254.81	\$764.44	\$1,528.88	\$3,057.76	98	\$292.89	\$878.67	\$1,757.33	\$3,514.66
\$256.05	\$768.16	\$1,536.33	\$3,072.65	99+	\$294.32	\$882.95	\$1,765.89	\$3,531.78

PLAN A - NON-TOBACCO RATES - POLICY FORM MM20 ZIP CODES: 334

	FEM	IALE		<u> </u>		MonthlyQuarterlySemi-annualAnnual\$1,027.87\$3,083.61\$6,167.22\$12,334.44\$211.85\$635.54\$1,271.08\$2,542.16\$222.25\$666.75\$1,333.50\$2,666.99\$225.38\$676.14\$1,352.27\$2,704.54\$230.64\$691.92\$1,383.85\$2,767.69\$235.91\$707.74\$1,415.49\$2,830.97				
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual		
\$894.25	\$2,682.74	\$5,365.49	\$10,730.97	Thru 64*	\$1,027.87	\$3,083.61	\$6,167.22	\$12,334.44		
\$184.31	\$552.92	\$1,105.84	\$2,211.68	65	\$211.85	\$635.54	\$1,271.08	\$2,542.16		
\$193.36	\$580.07	\$1,160.14	\$2,320.28	66	\$222.25		\$1,333.50	\$2,666.99		
\$196.08	\$588.24	\$1,176.48	\$2,352.96	67	\$225.38	\$676.14	\$1,352.27	\$2,704.54		
\$200.66	\$601.97	\$1,203.95	\$2,407.89	68	\$230.64	\$691.92	\$1,383.85			
\$205.25	\$615.74	\$1,231.47	\$2,462.94	69	\$235.91	\$707.74	\$1,415.49	\$2,830.97		
\$209.87	\$629.60	\$1,259.20	\$2,518.39	70	\$241.23	\$723.68	\$1,447.35	\$2,894.70		
\$213.72	\$641.17	\$1,282.34	\$2,564.67	71	\$245.66	\$736.98	\$1,473.95	\$2,947.90		
\$217.58	\$652.74	\$1,305.49	\$2,610.97	72	\$250.09	\$750.28	\$1,500.55	\$3,001.10		
\$221.55	\$664.66	\$1,329.33	\$2,658.65	73	\$254.66	\$763.98	\$1,527.96	\$3,055.91		
\$224.86	\$674.58	\$1,349.16	\$2,698.32	74	\$258.46	\$775.38	\$1,550.76	\$3,101.52		
\$228.14	\$684.43	\$1,368.87	\$2,737.73	75	\$262.24	\$786.71	\$1,573.41	\$3,146.82		
\$231.20	\$693.59	\$1,387.18	\$2,774.36	76	\$265.74	\$797.23	\$1,594.46	\$3,188.92		
\$233.71	\$701.13	\$1,402.25	\$2,804.50	77	\$268.63	\$805.89	\$1,611.78	\$3,223.56		
\$236.19	\$708.56	\$1,417.13	\$2,834.25	78	\$271.48	\$814.44	\$1,628.88	\$3,257.76		
\$238.70	\$716.10	\$1,432.19	\$2,864.38	79	\$274.37	\$823.10	\$1,646.20	\$3,292.40		
\$240.89	\$722.68	\$1,445.36	\$2,890.71	80	\$276.89	\$830.66	\$1,661.33	\$3,322.65		
\$243.10	\$729.29	\$1,458.58	\$2,917.16	81	\$279.42	\$838.27	\$1,676.53	\$3,353.06		
\$245.14	\$735.43	\$1,470.85	\$2,941.70	82	\$281.77	\$845.32	\$1,690.63	\$3,381.26		
\$246.98	\$740.93	\$1,481.85	\$2,963.70	83	\$283.88	\$851.64	\$1,703.28	\$3,406.55		
\$248.81	\$746.42	\$1,492.85	\$2,985.69	84	\$285.99	\$857.96	\$1,715.92	\$3,431.84		
\$250.44	\$751.32	\$1,502.64	\$3,005.28	85	\$287.86	\$863.59	\$1,727.17	\$3,454.34		
\$251.92	\$755.77	\$1,511.54	\$3,023.08	86	\$289.57	\$868.70	\$1,737.41	\$3,474.81		
\$253.40	\$760.19	\$1,520.38	\$3,040.76	87	\$291.26	\$873.78	\$1,747.56	\$3,495.12		
\$254.71	\$764.13	\$1,528.26	\$3,056.52	88	\$292.77	\$878.31	\$1,756.63	\$3,513.25		
\$255.99	\$767.98	\$1,535.96	\$3,071.92	89	\$294.24	\$882.73	\$1,765.47	\$3,530.93		
\$257.26	\$771.79	\$1,543.59	\$3,087.17	90	\$295.71	\$887.12	\$1,774.24	\$3,548.47		
\$258.55	\$775.64	\$1,551.28	\$3,102.56	91	\$297.18	\$891.54	\$1,783.08	\$3,566.16		
\$259.83	\$779.49	\$1,558.98	\$3,117.95	92	\$298.65	\$895.96	\$1,791.92	\$3,583.84		
\$261.15	\$783.46	\$1,566.92	\$3,133.84	93	\$300.18	\$900.53	\$1,801.06	\$3,602.11		
\$262.44	\$787.31	\$1,574.62	\$3,149.23	94	\$301.65	\$904.95	\$1,809.90	\$3,619.80		
\$263.71	\$791.12	\$1,582.25	\$3,164.49	95	\$303.11	\$909.34	\$1,818.67	\$3,637.34		
\$265.00	\$795.00	\$1,590.01	\$3,180.01	96	\$304.60	\$913.79	\$1,827.59	\$3,655.17		
\$266.27	\$798.81	\$1,597.63	\$3,195.25	97	\$306.06	\$918.18	\$1,836.36	\$3,672.71		
\$267.55	\$802.66	\$1,605.33	\$3,210.65	98	\$307.53	\$922.60	\$1,845.20	\$3,690.39		
\$268.86	\$806.57	\$1,613.15	\$3,226.29	99+	\$309.03	\$927.10	\$1,854.19	\$3,708.38		

PLAN A - TOBACCO RATES - POLICY FORM MM20 ZIP CODES: 334

	FEM	IALE]		M	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$1,027.87	\$3,083.61	\$6,167.23	\$12,334.45	Thru 64*	\$1,181.46	\$3,544.38	\$7,088.76	\$14,177.52
\$211.85	\$635.54	\$1,271.08	\$2,542.16	65	\$243.50	\$730.51	\$1,461.01	\$2,922.02
\$222.25	\$666.75	\$1,333.50	\$2,666.99	66	\$255.46	\$766.38	\$1,532.75	\$3,065.50
\$225.38	\$676.14	\$1,352.28	\$2,704.55	67	\$259.06	\$777.17	\$1,554.34	\$3,108.67
\$230.64	\$691.92	\$1,383.85	\$2,767.69	68	\$265.10	\$795.31	\$1,590.63	\$3,181.25
\$235.91	\$707.74	\$1,415.49	\$2,830.97	69	\$271.17	\$813.50	\$1,627.00	\$3,253.99
\$241.23	\$723.68	\$1,447.35	\$2,894.70	70	\$277.27	\$831.81	\$1,663.62	\$3,327.24
\$245.66	\$736.98	\$1,473.95	\$2,947.90	71	\$282.37	\$847.10	\$1,694.20	\$3,388.39
\$250.09	\$750.28	\$1,500.56	\$3,001.11	72	\$287.46	\$862.39	\$1,724.77	\$3,449.54
\$254.66	\$763.98	\$1,527.96	\$3,055.92	73	\$292.71	\$878.14	\$1,756.27	\$3,512.54
\$258.46	\$775.38	\$1,550.76	\$3,101.52	74	\$297.08	\$891.24	\$1,782.48	\$3,564.96
\$262.24	\$786.71	\$1,573.41	\$3,146.82	75	\$301.42	\$904.26	\$1,808.52	\$3,617.04
\$265.74	\$797.23	\$1,594.46	\$3,188.92	76	\$305.45	\$916.36	\$1,832.71	\$3,665.42
\$268.63	\$805.89	\$1,611.78	\$3,223.56	77	\$308.77	\$926.31	\$1,852.62	\$3,705.24
\$271.48	\$814.44	\$1,628.88	\$3,257.76	78	\$312.05	\$936.14	\$1,872.28	\$3,744.55
\$274.37	\$823.10	\$1,646.20	\$3,292.39	79	\$315.36	\$946.09	\$1,892.19	\$3,784.37
\$276.89	\$830.67	\$1,661.33	\$3,322.66	80	\$318.26	\$954.79	\$1,909.57	\$3,819.14
\$279.42	\$838.27	\$1,676.53	\$3,353.06	81	\$321.17	\$963.52	\$1,927.05	\$3,854.09
\$281.77	\$845.32	\$1,690.64	\$3,381.27	82	\$323.88	\$971.63	\$1,943.26	\$3,886.51
\$283.88	\$851.64	\$1,703.28	\$3,406.55	83	\$326.30	\$978.90	\$1,957.79	\$3,915.58
\$285.99	\$857.96	\$1,715.92	\$3,431.83	84	\$328.72	\$986.16	\$1,972.32	\$3,944.64
\$287.86	\$863.59	\$1,727.18	\$3,454.35	85	\$330.88	\$992.63	\$1,985.26	\$3,970.51
\$289.57	\$868.70	\$1,737.41	\$3,474.81	86	\$332.84	\$998.51	\$1,997.02	\$3,994.03
\$291.26	\$873.78	\$1,747.57	\$3,495.13	87	\$334.78	\$1,004.35	\$2,008.69	\$4,017.38
\$292.77	\$878.31	\$1,756.62	\$3,513.24	88	\$336.52	\$1,009.56	\$2,019.11	\$4,038.22
\$294.25	\$882.74	\$1,765.47	\$3,530.94	89	\$338.21	\$1,014.64	\$2,029.27	\$4,058.54
\$295.71	\$887.12	\$1,774.24	\$3,548.47	90	\$339.89	\$1,019.68	\$2,039.35	\$4,078.70
\$297.18	\$891.54	\$1,783.08	\$3,566.16	91	\$341.59	\$1,024.76	\$2,049.52	\$4,099.03
\$298.65	\$895.96	\$1,791.93	\$3,583.85	92	\$343.28	\$1,029.84	\$2,059.68	\$4,119.36
\$300.18	\$900.53	\$1,801.06	\$3,602.12	93	\$345.03	\$1,035.09	\$2,070.18	\$4,140.36
\$301.65	\$904.95	\$1,809.90	\$3,619.80	94	\$346.72	\$1,040.17	\$2,080.35	\$4,160.69
\$303.11	\$909.34	\$1,818.67	\$3,637.34	95	\$348.40	\$1,045.21	\$2,090.43	\$4,180.85
\$304.60	\$913.80	\$1,827.59	\$3,655.18	96	\$350.11	\$1,050.34	\$2,100.67	\$4,201.34
\$306.06	\$918.18	\$1,836.35	\$3,672.70	97	\$351.79	\$1,055.38	\$2,110.75	\$4,221.50
\$307.53	\$922.60	\$1,845.20	\$3,690.40	98	\$353.49	\$1,060.46	\$2,120.92	\$4,241.83
\$309.03	\$927.10	\$1,854.19	\$3,708.38	99+	\$355.21	\$1,065.63	\$2,131.25	\$4,262.50

PLAN A - NON-TOBACCO RATES - POLICY FORM MM20 ZIP CODES: 330-333, 340

	FEM	IALE				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$1,022.00	\$3,065.99	\$6,131.98	\$12,263.96	Thru 64*	\$1,174.71	\$3,524.13	\$7,048.26	\$14,096.51
\$210.64	\$631.91	\$1,263.82	\$2,527.64	65	\$242.11	\$726.33	\$1,452.67	\$2,905.33
\$220.98	\$662.94	\$1,325.87	\$2,651.74	66	\$254.00	\$762.00	\$1,523.99	\$3,047.98
\$224.09	\$672.27	\$1,344.55	\$2,689.09	67	\$257.58	\$772.73	\$1,545.46	\$3,090.91
\$229.32	\$687.97	\$1,375.94	\$2,751.87	68	\$263.59	\$790.77	\$1,581.54	\$3,163.07
\$234.57	\$703.70	\$1,407.40	\$2,814.79	69	\$269.62	\$808.85	\$1,617.70	\$3,235.40
\$239.85	\$719.54	\$1,439.08	\$2,878.15	70	\$275.69	\$827.06	\$1,654.12	\$3,308.23
\$244.25	\$732.76	\$1,465.53	\$2,931.05	71	\$280.75	\$842.26	\$1,684.52	\$3,369.03
\$248.66	\$745.99	\$1,491.98	\$2,983.96	72	\$285.82	\$857.46	\$1,714.92	\$3,429.84
\$253.21	\$759.62	\$1,519.23	\$3,038.46	73	\$291.04	\$873.12	\$1,746.24	\$3,492.48
\$256.98	\$770.95	\$1,541.90	\$3,083.79	74	\$295.38	\$886.15	\$1,772.30	\$3,544.59
\$260.74	\$782.21	\$1,564.42	\$3,128.84	75	\$299.70	\$899.09	\$1,798.19	\$3,596.37
\$264.23	\$792.68	\$1,585.35	\$3,170.70	76	\$303.71	\$911.12	\$1,822.24	\$3,644.48
\$267.09	\$801.28	\$1,602.57	\$3,205.13	77	\$307.01	\$921.02	\$1,842.04	\$3,684.07
\$269.93	\$809.79	\$1,619.57	\$3,239.14	78	\$310.26	\$930.79	\$1,861.58	\$3,723.16
\$272.80	\$818.40	\$1,636.79	\$3,273.58	79	\$313.56	\$940.69	\$1,881.37	\$3,762.74
\$275.31	\$825.92	\$1,651.84	\$3,303.68	80	\$316.44	\$949.33	\$1,898.66	\$3,797.32
\$277.82	\$833.47	\$1,666.95	\$3,333.89	81	\$319.34	\$958.02	\$1,916.03	\$3,832.06
\$280.16	\$840.49	\$1,680.97	\$3,361.94	82	\$322.03	\$966.08	\$1,932.16	\$3,864.31
\$282.26	\$846.77	\$1,693.54	\$3,387.08	83	\$324.43	\$973.30	\$1,946.60	\$3,893.20
\$284.35	\$853.06	\$1,706.12	\$3,412.23	84	\$326.84	\$980.53	\$1,961.05	\$3,922.10
\$286.22	\$858.65	\$1,717.30	\$3,434.60	85	\$328.99	\$986.96	\$1,973.92	\$3,947.83
\$287.91	\$863.74	\$1,727.48	\$3,454.96	86	\$330.93	\$992.80	\$1,985.61	\$3,971.21
\$289.60	\$868.79	\$1,737.58	\$3,475.15	87	\$332.87	\$998.61	\$1,997.22	\$3,994.43
\$291.10	\$873.29	\$1,746.59	\$3,493.17	88	\$334.60	\$1,003.79	\$2,007.57	\$4,015.14
\$292.56	\$877.69	\$1,755.38	\$3,510.76	89	\$336.28	\$1,008.84	\$2,017.68	\$4,035.36
\$294.02	\$882.05	\$1,764.10	\$3,528.19	90	\$337.95	\$1,013.85	\$2,027.70	\$4,055.40
\$295.48	\$886.45	\$1,772.90	\$3,545.79	91	\$339.63	\$1,018.90	\$2,037.81	\$4,075.61
\$296.95	\$890.84	\$1,781.68	\$3,563.36	92	\$341.32	\$1,023.96	\$2,047.91	\$4,095.82
\$298.46	\$895.38	\$1,790.77	\$3,581.53	93	\$343.06	\$1,029.18	\$2,058.35	\$4,116.70
\$299.93	\$899.78	\$1,799.56	\$3,599.11	94	\$344.74	\$1,034.23	\$2,068.46	\$4,136.91
\$301.38	\$904.14	\$1,808.28	\$3,616.56	95	\$346.41	\$1,039.24	\$2,078.48	\$4,156.96
\$302.86	\$908.57	\$1,817.15	\$3,634.29	96	\$348.11	\$1,044.34	\$2,088.67	\$4,177.34
\$304.31	\$912.93	\$1,825.86	\$3,651.72	97	\$349.78	\$1,049.35	\$2,098.69	\$4,197.38
\$305.78	\$917.33	\$1,834.66	\$3,669.31	98	\$351.47	\$1,054.40	\$2,108.80	\$4,217.59
\$307.27	\$921.80	\$1,843.59	\$3,687.18	99+	\$353.18	\$1,059.54	\$2,119.07	\$4,238.14

PLAN A - TOBACCO RATES - POLICY FORM MM20 ZIP CODES: 330-333, 340

	FEM	IALE				350.24 \$4,050.72 \$8,101.44 \$16,202.88 78.29 \$834.87 \$1,669.73 \$3,339.46 91.95 \$875.86 \$1,751.71 \$3,503.42 96.06 \$888.19 \$1,776.39 \$3,552.77 02.98 \$908.93 \$1,817.86 \$3,635.71 09.90 \$929.71 \$1,859.43 \$3,718.85 16.88 \$950.64 \$1,901.28 \$3,802.56 22.70 \$968.11 \$1,936.23 \$3,872.45 28.53 \$985.59 \$1,971.17 \$3,942.34 34.53 \$1,003.59 \$2,007.17 \$4,014.34 39.52 \$1,018.56 \$2,037.12 \$4,074.24			
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual	
\$1,174.71	\$3,524.13	\$7,048.26	\$14,096.51	Thru 64*	\$1,350.24				
\$242.11	\$726.33	\$1,452.67	\$2,905.33	65	\$278.29				
\$254.00	\$762.00	\$1,523.99	\$3,047.98	66	\$291.95				
\$257.58	\$772.73	\$1,545.46	\$3,090.91	67	\$296.06	\$888.19	\$1,776.39	\$3,552.77	
\$263.59	\$790.77	\$1,581.54	\$3,163.07	68	\$302.98	\$908.93	\$1,817.86	\$3,635.71	
\$269.62	\$808.85	\$1,617.70	\$3,235.39	69	\$309.90	\$929.71	\$1,859.43	\$3,718.85	
\$275.69	\$827.06	\$1,654.11	\$3,308.22	70	\$316.88	\$950.64	\$1,901.28	\$3,802.56	
\$280.75	\$842.26	\$1,684.51	\$3,369.02	71	\$322.70				
\$285.82	\$857.46	\$1,714.92	\$3,429.84	72	\$328.53		. ,	\$3,942.34	
\$291.04	\$873.12	\$1,746.24	\$3,492.48	73	\$334.53	\$1,003.59	\$2,007.17	\$4,014.34	
\$295.38	\$886.15	\$1,772.30	\$3,544.59	74	\$339.52				
\$299.70	\$899.09	\$1,798.19	\$3,596.37	75	\$344.48	\$1,033.44	\$2,066.88	\$4,133.76	
\$303.71	\$911.12	\$1,822.24	\$3,644.48	76	\$349.09	\$1,047.27	\$2,094.53	\$4,189.06	
\$307.01	\$921.02	\$1,842.03	\$3,684.06	77	\$352.88	\$1,058.64	\$2,117.28	\$4,234.56	
\$310.26	\$930.79	\$1,861.58	\$3,723.15	78	\$356.62	\$1,069.87	\$2,139.75	\$4,279.49	
\$313.56	\$940.69	\$1,881.37	\$3,762.74	79	\$360.42	\$1,081.25	\$2,162.50	\$4,324.99	
\$316.44	\$949.33	\$1,898.67	\$3,797.33	80	\$363.73	\$1,091.19	\$2,182.37	\$4,364.74	
\$319.34	\$958.02	\$1,916.03	\$3,832.06	81	\$367.06	\$1,101.17	\$2,202.34	\$4,404.67	
\$322.03	\$966.08	\$1,932.15	\$3,864.30	82	\$370.14	\$1,110.43	\$2,220.87	\$4,441.73	
\$324.43	\$973.30	\$1,946.60	\$3,893.20	83	\$372.91	\$1,118.74	\$2,237.47	\$4,474.94	
\$326.84	\$980.53	\$1,961.05	\$3,922.10	84	\$375.68	\$1,127.04	\$2,254.08	\$4,508.16	
\$328.99	\$986.96	\$1,973.91	\$3,947.82	85	\$378.14	\$1,134.43	\$2,268.87	\$4,537.73	
\$330.94	\$992.81	\$1,985.61	\$3,971.22	86	\$380.38	\$1,141.15	\$2,282.31	\$4,564.61	
\$332.87	\$998.61	\$1,997.22	\$3,994.43	87	\$382.61	\$1,147.83	\$2,295.65	\$4,591.30	
\$334.60	\$1,003.79	\$2,007.57	\$4,015.14	88	\$384.59	\$1,153.78	\$2,307.55	\$4,615.10	
\$336.28	\$1,008.84	\$2,017.68	\$4,035.36	89	\$386.53	\$1,159.59	\$2,319.17	\$4,638.34	
\$337.95	\$1,013.85	\$2,027.70	\$4,055.39	90	\$388.45	\$1,165.35	\$2,330.69	\$4,661.38	
\$339.64	\$1,018.91	\$2,037.81	\$4,075.62	91	\$390.38	\$1,171.15	\$2,342.31	\$4,684.61	
\$341.32	\$1,023.96	\$2,047.91	\$4,095.82	92	\$392.32	\$1,176.96	\$2,353.92	\$4,707.84	
\$343.06	\$1,029.18	\$2,058.35	\$4,116.70	93	\$394.32	\$1,182.96	\$2,365.92	\$4,731.84	
\$344.74	\$1,034.23	\$2,068.46	\$4,136.91	94	\$396.26	\$1,188.77	\$2,377.54	\$4,755.07	
\$346.41	\$1,039.24	\$2,078.48	\$4,156.96	95	\$398.18	\$1,194.53	\$2,389.06	\$4,778.11	
\$348.11	\$1,044.34	\$2,088.67	\$4,177.34	96	\$400.13	\$1,200.39	\$2,400.77	\$4,801.54	
\$349.78	\$1,049.35	\$2,098.69	\$4,197.38	97	\$402.05	\$1,206.15	\$2,412.29	\$4,824.58	
\$351.47	\$1,054.40	\$2,108.80	\$4,217.60	98	\$403.98	\$1,211.95	\$2,423.91	\$4,847.81	
\$353.18	\$1,059.54	\$2,119.07	\$4,238.14	99+	\$405.95	\$1,217.86	\$2,435.71	\$4,871.42	

PLAN C - NON-TOBACCO RATES - POLICY FORM MM22 ZIP CODES: 320-321, 323-329, 338-339, 341-342, 344, 347

	FEM	IALE				31.06 \$3,093.17 \$6,186.34 \$12,372.68 2.48 \$637.45 \$1,274.91 \$2,549.81 2.93 \$668.80 \$1,337.60 \$2,675.19 6.03 \$678.09 \$1,356.19 \$2,712.37 1.35 \$694.06 \$1,388.12 \$2,776.23 6.65 \$709.94 \$1,419.88 \$2,839.75 2.00 \$726.01 \$1,452.02 \$2,904.04 6.41 \$739.24 \$1,478.47 \$2,956.94 0.84 \$752.52 \$1,505.03 \$3,010.06 5.49 \$766.46 \$1,532.92 \$3,065.84 9.26 \$777.77 \$1,555.55 \$3,111.09 3.06 \$789.17 \$1,578.35 \$3,156.69 6.59 \$799.77 \$1,599.54 \$3,199.08 9.49 \$808.46 \$1,616.91 \$3,233.82 2.37 \$817.12 \$1,634.23 \$3,268.46 5.22 \$825.67 \$1,651.33 \$3,302.66 7.65 \$832.94 \$1,665.88 \$3,331.76			
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual	
\$897.02	\$2,691.06	\$5,382.12	\$10,764.23	Thru 64*	\$1,031.06	\$3,093.17	\$6,186.34	\$12,372.68	
\$184.86	\$554.58	\$1,109.17	\$2,218.33	65	\$212.48	\$637.45		\$2,549.81	
\$193.95	\$581.86	\$1,163.71	\$2,327.42	66	\$222.93	\$668.80		\$2,675.19	
\$196.65	\$589.94	\$1,179.88	\$2,359.76	67	\$226.03	\$678.09	\$1,356.19	\$2,712.37	
\$201.28	\$603.83	\$1,207.66	\$2,415.31	68	\$231.35	\$694.06	\$1,388.12	\$2,776.23	
\$205.88	\$617.65	\$1,235.29	\$2,470.58	69	\$236.65	\$709.94	\$1,419.88	\$2,839.75	
\$210.54	\$631.63	\$1,263.26	\$2,526.51	70	\$242.00	\$726.01	\$1,452.02	\$2,904.04	
\$214.38	\$643.14	\$1,286.27	\$2,572.54	71	\$246.41	\$739.24	\$1,478.47	\$2,956.94	
\$218.23	\$654.69	\$1,309.38	\$2,618.75	72	\$250.84	\$752.52		\$3,010.06	
\$222.27	\$666.82	\$1,333.64	\$2,667.28	73	\$255.49	\$766.46		\$3,065.84	
\$225.56	\$676.67	\$1,353.33	\$2,706.66	74	\$259.26	\$777.77			
\$228.86	\$686.58	\$1,373.16	\$2,746.32	75	\$263.06	\$789.17	\$1,578.35	\$3,156.69	
\$231.93	\$695.80	\$1,391.60	\$2,783.20	76	\$266.59	\$799.77		\$3,199.08	
\$234.45	\$703.36	\$1,406.72	\$2,813.43	77	\$269.49	\$808.46	\$1,616.91	\$3,233.82	
\$236.96	\$710.89	\$1,421.78	\$2,843.56	78	\$272.37				
\$239.44	\$718.33	\$1,436.66	\$2,873.31	79	\$275.22		\$1,651.33	\$3,302.66	
\$241.55	\$724.66	\$1,449.32	\$2,898.63	80	\$277.65				
\$243.70	\$731.09	\$1,462.17	\$2,924.34	81	\$280.11				
\$245.60	\$736.79	\$1,473.58	\$2,947.16	82	\$282.30				
\$247.31	\$741.94	\$1,483.88	\$2,967.76	83	\$284.27	\$852.81	\$1,705.61	\$3,411.22	
\$249.10	\$747.29	\$1,494.57	\$2,989.14	84	\$286.32	\$858.95	\$1,717.90	\$3,435.79	
\$251.02	\$753.06	\$1,506.12	\$3,012.24	85	\$288.53	\$865.59	\$1,731.18	\$3,462.35	
\$252.57	\$757.71	\$1,515.41	\$3,030.82	86	\$290.31	\$870.93	\$1,741.86	\$3,483.71	
\$254.08	\$762.23	\$1,524.46	\$3,048.92	87	\$292.04	\$876.13	\$1,752.26	\$3,504.51	
\$255.46	\$766.37	\$1,532.75	\$3,065.49	88	\$293.63	\$880.89	\$1,761.77	\$3,523.54	
\$256.80	\$770.39	\$1,540.78	\$3,081.56	89	\$295.17	\$885.51	\$1,771.01	\$3,542.02	
\$258.14	\$774.43	\$1,548.87	\$3,097.73	90	\$296.72	\$890.15	\$1,780.31	\$3,560.61	
\$259.49	\$778.48	\$1,556.96	\$3,113.91	91	\$298.27	\$894.80	\$1,789.61	\$3,579.21	
\$260.88	\$782.64	\$1,565.28	\$3,130.56	92	\$299.86	\$899.59	\$1,799.18	\$3,598.35	
\$262.21	\$786.64	\$1,573.28	\$3,146.55	93	\$301.39	\$904.18	\$1,808.36	\$3,616.72	
\$263.57	\$790.71	\$1,581.41	\$3,162.82	94	\$302.95	\$908.86	\$1,817.72	\$3,635.43	
\$264.92	\$794.75	\$1,589.50	\$3,178.99	95	\$304.50	\$913.51	\$1,827.01	\$3,654.02	
\$266.28	\$798.84	\$1,597.68	\$3,195.36	96	\$306.07	\$918.21	\$1,836.42	\$3,672.83	
\$267.64	\$802.91	\$1,605.82	\$3,211.63	97	\$307.63	\$922.88	\$1,845.77	\$3,691.53	
\$268.94	\$806.81	\$1,613.62	\$3,227.23	98	\$309.12	\$927.36	\$1,854.73	\$3,709.45	
\$270.28	\$810.85	\$1,621.70	\$3,243.40	99+	\$310.67	\$932.01	\$1,864.03	\$3,728.05	

PLAN C - TOBACCO RATES - POLICY FORM MM22 ZIP CODES: 320-321, 323-329, 338-339, 341-342, 344, 347

	FEN	IALE				\$1,185.12 \$3,555.37 \$7,110.74 \$14,221.47 \$244.24 \$732.71 \$1,465.41 \$2,930.82 \$256.24 \$768.73 \$1,537.47 \$3,074.93 \$259.81 \$779.42 \$1,558.84 \$3,117.67 \$265.92 \$797.77 \$1,595.54 \$3,191.07 \$272.01 \$816.02 \$1,632.04 \$3,264.08 \$278.17 \$834.50 \$1,668.99 \$3,337.98 \$283.23 \$849.70 \$1,699.39 \$3,398.78 \$283.23 \$849.70 \$1,699.39 \$3,398.78 \$283.23 \$864.96 \$1,729.92 \$3,459.84 \$293.66 \$880.99 \$1,761.98 \$3,523.95 \$298.00 \$893.99 \$1,787.99 \$3,575.97 \$302.37 \$907.10 \$1,814.19 \$3,628.38			
Monthly	Ouarterly	Semi-annual	Annual	Issue Age	Monthly	Ouarterly	Semi-annual	Annual	
\$1,031.06	\$3,093.17	\$6,186.34	\$12,372.68	Thru 64*	\$1,185.12		\$7,110.74		
\$212.48	\$637.45	\$1,274.91	\$2,549.81	65	\$244.24	\$732.71	\$1,465.41	\$2,930.82	
\$222.93	\$668.80	\$1,337.60	\$2,675.20	66	\$256.24				
\$226.03	\$678.09	\$1,356.19	\$2,712.37	67	\$259.81	\$779.42	\$1,558.84	\$3,117.67	
\$231.35	\$694.06	\$1,388.11	\$2,776.22	68	\$265.92	\$797.77	\$1,595.54	\$3,191.07	
\$236.65	\$709.94	\$1,419.88	\$2,839.75	69	\$272.01	\$816.02	\$1,632.04	\$3,264.08	
\$242.00	\$726.01	\$1,452.02	\$2,904.04	70	\$278.17	\$834.50	\$1,668.99	\$3,337.98	
\$246.41	\$739.24	\$1,478.47	\$2,956.94	71	\$283.23				
\$250.84	\$752.52	\$1,505.03	\$3,010.06	72	\$288.32	\$864.96	\$1,729.92	\$3,459.84	
\$255.49	\$766.46	\$1,532.92	\$3,065.84	73	\$293.66	\$880.99	\$1,761.98	\$3,523.95	
\$259.26	\$777.78	\$1,555.55	\$3,111.10	74	\$298.00				
\$263.06	\$789.17	\$1,578.35	\$3,156.69	75	\$302.37			\$3,628.38	
\$266.59	\$799.77	\$1,599.54	\$3,199.08	76	\$306.43	\$919.28	\$1,838.55	\$3,677.10	
\$269.49	\$808.46	\$1,616.92	\$3,233.83	77	\$309.75	\$929.26	\$1,858.52	\$3,717.04	
\$272.37	\$817.12	\$1,634.23	\$3,268.46	78	\$313.07	\$939.21	\$1,878.43	\$3,756.85	
\$275.22	\$825.66	\$1,651.33	\$3,302.65	79	\$316.35	\$949.04	\$1,898.08	\$3,796.16	
\$277.65	\$832.94	\$1,665.88	\$3,331.76	80	\$319.13	\$957.40	\$1,914.81	\$3,829.61	
\$280.11	\$840.33	\$1,680.66	\$3,361.31	81	\$321.96	\$965.89	\$1,931.79	\$3,863.57	
\$282.30	\$846.89	\$1,693.77	\$3,387.54	82	\$324.48	\$973.43	\$1,946.86	\$3,893.72	
\$284.27	\$852.81	\$1,705.61	\$3,411.22	83	\$326.75	\$980.24	\$1,960.47	\$3,920.94	
\$286.32	\$858.95	\$1,717.90	\$3,435.79	84	\$329.10	\$987.30	\$1,974.59	\$3,949.18	
\$288.53	\$865.59	\$1,731.17	\$3,462.34	85	\$331.64	\$994.93	\$1,989.86	\$3,979.71	
\$290.31	\$870.93	\$1,741.85	\$3,483.70	86	\$333.69	\$1,001.07	\$2,002.13	\$4,004.26	
\$292.04	\$876.13	\$1,752.26	\$3,504.51	87	\$335.68	\$1,007.04	\$2,014.09	\$4,028.17	
\$293.63	\$880.89	\$1,761.78	\$3,523.55	88	\$337.50	\$1,012.51	\$2,025.03	\$4,050.05	
\$295.17	\$885.51	\$1,771.01	\$3,542.02	89	\$339.27	\$1,017.82	\$2,035.65	\$4,071.29	
\$296.72	\$890.15	\$1,780.31	\$3,560.61	90	\$341.06	\$1,023.17	\$2,046.33	\$4,092.66	
\$298.27	\$894.80	\$1,789.61	\$3,579.21	91	\$342.84	\$1,028.51	\$2,057.02	\$4,114.03	
\$299.86	\$899.59	\$1,799.18	\$3,598.35	92	\$344.67	\$1,034.01	\$2,068.02	\$4,136.04	
\$301.39	\$904.18	\$1,808.36	\$3,616.72	93	\$346.43	\$1,039.29	\$2,078.58	\$4,157.15	
\$302.95	\$908.86	\$1,817.71	\$3,635.42	94	\$348.22	\$1,044.66	\$2,089.33	\$4,178.65	
\$304.50	\$913.50	\$1,827.01	\$3,654.01	95	\$350.00	\$1,050.01	\$2,100.01	\$4,200.02	
\$306.07	\$918.21	\$1,836.42	\$3,672.83	96	\$351.80	\$1,055.41	\$2,110.82	\$4,221.64	
\$307.63	\$922.88	\$1,845.77	\$3,691.53	97	\$353.60	\$1,060.79	\$2,121.57	\$4,243.14	
\$309.12	\$927.37	\$1,854.73	\$3,709.46	98	\$355.31	\$1,065.94	\$2,131.87	\$4,263.74	
\$310.67	\$932.01	\$1,864.03	\$3,728.05	99+	\$357.09	\$1,071.28	\$2,142.56	\$4,285.11	

PLAN C - NON-TOBACCO RATES - POLICY FORM MM22 ZIP CODES: 322, 335-337, 346, 349

	FEN	IALE				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$981.64	\$2,944.93	\$5,889.86	\$11,779.72	Thru 64*	\$1,128.33	\$3,384.98	\$6,769.96	\$13,539.91
\$202.30	\$606.90	\$1,213.81	\$2,427.61	65	\$232.53	\$697.59	\$1,395.18	\$2,790.36
\$212.25	\$636.75	\$1,273.50	\$2,546.99	66	\$243.96	\$731.89	\$1,463.79	\$2,927.57
\$215.20	\$645.60	\$1,291.19	\$2,582.38	67	\$247.36	\$742.07	\$1,484.13	\$2,968.26
\$220.26	\$660.79	\$1,321.59	\$2,643.17	68	\$253.18	\$759.54	\$1,519.07	\$3,038.14
\$225.31	\$675.92	\$1,351.83	\$2,703.66	69	\$258.97	\$776.91	\$1,553.83	\$3,107.65
\$230.41	\$691.22	\$1,382.44	\$2,764.87	70	\$264.83	\$794.50	\$1,589.01	\$3,178.01
\$234.60	\$703.81	\$1,407.62	\$2,815.23	71	\$269.66	\$808.98	\$1,617.95	\$3,235.90
\$238.82	\$716.45	\$1,432.91	\$2,865.81	72	\$274.50	\$823.51	\$1,647.02	\$3,294.03
\$243.24	\$729.73	\$1,459.46	\$2,918.91	73	\$279.59	\$838.77	\$1,677.54	\$3,355.07
\$246.83	\$740.50	\$1,481.00	\$2,962.00	74	\$283.72	\$851.15	\$1,702.30	\$3,404.60
\$250.45	\$751.35	\$1,502.71	\$3,005.41	75	\$287.87	\$863.62	\$1,727.25	\$3,454.49
\$253.81	\$761.44	\$1,522.89	\$3,045.77	76	\$291.74	\$875.22	\$1,750.44	\$3,500.87
\$256.57	\$769.71	\$1,539.42	\$3,078.84	77	\$294.91	\$884.73	\$1,769.45	\$3,538.90
\$259.32	\$777.96	\$1,555.91	\$3,111.82	78	\$298.07	\$894.20	\$1,788.40	\$3,576.80
\$262.03	\$786.09	\$1,572.19	\$3,144.37	79	\$301.19	\$903.56	\$1,807.11	\$3,614.22
\$264.34	\$793.02	\$1,586.05	\$3,172.09	80	\$303.84	\$911.52	\$1,823.04	\$3,646.07
\$266.69	\$800.06	\$1,600.12	\$3,200.23	81	\$306.53	\$919.60	\$1,839.21	\$3,678.41
\$268.77	\$806.30	\$1,612.60	\$3,225.19	82	\$308.93	\$926.78	\$1,853.56	\$3,707.11
\$270.65	\$811.94	\$1,623.87	\$3,247.74	83	\$311.09	\$933.26	\$1,866.52	\$3,733.03
\$272.59	\$817.78	\$1,635.57	\$3,271.13	84	\$313.33	\$939.98	\$1,879.96	\$3,759.91
\$274.70	\$824.10	\$1,648.21	\$3,296.41	85	\$315.75	\$947.25	\$1,894.49	\$3,788.98
\$276.40	\$829.19	\$1,658.37	\$3,316.74	86	\$317.70	\$953.09	\$1,906.18	\$3,812.36
\$278.05	\$834.14	\$1,668.28	\$3,336.55	87	\$319.59	\$958.78	\$1,917.57	\$3,835.13
\$279.56	\$838.67	\$1,677.35	\$3,354.69	88	\$321.33	\$963.99	\$1,927.98	\$3,855.95
\$281.02	\$843.07	\$1,686.14	\$3,372.27	89	\$323.01	\$969.04	\$1,938.09	\$3,876.17
\$282.50	\$847.49	\$1,694.99	\$3,389.97	90	\$324.71	\$974.13	\$1,948.26	\$3,896.52
\$283.97	\$851.92	\$1,703.84	\$3,407.68	91	\$326.41	\$979.22	\$1,958.44	\$3,916.87
\$285.49	\$856.48	\$1,712.95	\$3,425.90	92	\$328.15	\$984.46	\$1,968.91	\$3,937.82
\$286.95	\$860.85	\$1,721.70	\$3,443.39	93	\$329.83	\$989.48	\$1,978.96	\$3,957.92
\$288.43	\$865.30	\$1,730.60	\$3,461.19	94	\$331.53	\$994.60	\$1,989.20	\$3,978.39
\$289.91	\$869.73	\$1,739.45	\$3,478.90	95	\$333.23	\$999.68	\$1,999.37	\$3,998.73
\$291.40	\$874.20	\$1,748.41	\$3,496.81	96	\$334.94	\$1,004.83	\$2,009.66	\$4,019.32
\$292.89	\$878.66	\$1,757.31	\$3,514.62	97	\$336.65	\$1,009.95	\$2,019.89	\$4,039.78
\$294.31	\$882.92	\$1,765.85	\$3,531.69	98	\$338.28	\$1,014.85	\$2,029.70	\$4,059.40
\$295.78	\$887.35	\$1,774.69	\$3,549.38	99+	\$339.98	\$1,019.94	\$2,039.88	\$4,079.75

PLAN C - TOBACCO RATES - POLICY FORM MM22 ZIP CODES: 322, 335-337, 346, 349

	FEN	IALE		<u> </u>		MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$1,128.33	\$3,384.98	\$6,769.96	\$13,539.91	Thru 64*	\$1,296.93	\$3,890.78	\$7,781.56	\$15,563.12
\$232.53	\$697.59	\$1,395.18	\$2,790.36	65	\$267.28	\$801.83	\$1,603.66	\$3,207.31
\$243.96	\$731.89	\$1,463.79	\$2,927.57	66	\$280.42	\$841.26	\$1,682.51	\$3,365.02
\$247.35	\$742.06	\$1,484.13	\$2,968.25	67	\$284.32	\$852.95	\$1,705.90	\$3,411.79
\$253.18	\$759.53	\$1,519.07	\$3,038.13	68	\$291.01	\$873.03	\$1,746.06	\$3,492.11
\$258.97	\$776.91	\$1,553.83	\$3,107.65	69	\$297.67	\$893.00	\$1,786.01	\$3,572.01
\$264.83	\$794.50	\$1,589.01	\$3,178.01	70	\$304.41	\$913.22	\$1,826.45	\$3,652.89
\$269.66	\$808.98	\$1,617.95	\$3,235.90	71	\$309.95	\$929.86	\$1,859.71	\$3,719.42
\$274.50	\$823.51	\$1,647.02	\$3,294.03	72	\$315.52	\$946.56	\$1,893.12	\$3,786.24
\$279.59	\$838.77	\$1,677.54	\$3,355.07	73	\$321.37	\$964.10	\$1,928.20	\$3,856.40
\$283.72	\$851.15	\$1,702.30	\$3,404.60	74	\$326.11	\$978.33	\$1,956.67	\$3,913.33
\$287.87	\$863.62	\$1,727.25	\$3,454.49	75	\$330.89	\$992.67	\$1,985.34	\$3,970.68
\$291.74	\$875.22	\$1,750.44	\$3,500.88	76	\$335.33	\$1,006.00	\$2,012.00	\$4,023.99
\$294.91	\$884.73	\$1,769.45	\$3,538.90	77	\$338.98	\$1,016.93	\$2,033.85	\$4,067.70
\$298.07	\$894.20	\$1,788.40	\$3,576.80	78	\$342.61	\$1,027.82	\$2,055.64	\$4,111.27
\$301.19	\$903.56	\$1,807.11	\$3,614.22	79	\$346.19	\$1,038.57	\$2,077.14	\$4,154.28
\$303.84	\$911.52	\$1,823.04	\$3,646.08	80	\$349.24	\$1,047.72	\$2,095.45	\$4,190.89
\$306.54	\$919.61	\$1,839.21	\$3,678.42	81	\$352.34	\$1,057.02	\$2,114.03	\$4,228.06
\$308.93	\$926.78	\$1,853.56	\$3,707.12	82	\$355.09	\$1,065.26	\$2,130.53	\$4,261.05
\$311.09	\$933.26	\$1,866.52	\$3,733.03	83	\$357.57	\$1,072.71	\$2,145.42	\$4,290.84
\$313.33	\$939.98	\$1,879.96	\$3,759.92	84	\$360.15	\$1,080.44	\$2,160.87	\$4,321.74
\$315.75	\$947.25	\$1,894.49	\$3,788.98	85	\$362.93	\$1,088.79	\$2,177.58	\$4,355.15
\$317.70	\$953.09	\$1,906.18	\$3,812.35	86	\$365.17	\$1,095.51	\$2,191.01	\$4,382.02
\$319.59	\$958.78	\$1,917.56	\$3,835.12	87	\$367.35	\$1,102.05	\$2,204.10	\$4,408.19
\$321.33	\$963.99	\$1,927.98	\$3,855.96	88	\$369.34	\$1,108.03	\$2,216.07	\$4,432.13
\$323.01	\$969.04	\$1,938.09	\$3,876.17	89	\$371.28	\$1,113.84	\$2,227.69	\$4,455.37
\$324.71	\$974.13	\$1,948.26	\$3,896.52	90	\$373.23	\$1,119.69	\$2,239.38	\$4,478.76
\$326.41	\$979.22	\$1,958.44	\$3,916.87	91	\$375.18	\$1,125.54	\$2,251.08	\$4,502.15
\$328.15	\$984.46	\$1,968.91	\$3,937.82	92	\$377.19	\$1,131.56	\$2,263.12	\$4,526.23
\$329.83	\$989.48	\$1,978.96	\$3,957.92	93	\$379.11	\$1,137.33	\$2,274.67	\$4,549.33
\$331.53	\$994.60	\$1,989.19	\$3,978.38	94	\$381.07	\$1,143.22	\$2,286.43	\$4,572.86
\$333.23	\$999.68	\$1,999.37	\$3,998.73	95	\$383.02	\$1,149.06	\$2,298.12	\$4,596.24
\$334.94	\$1,004.83	\$2,009.66	\$4,019.32	96	\$384.99	\$1,154.98	\$2,309.96	\$4,619.91
\$336.65	\$1,009.95	\$2,019.90	\$4,039.79	97	\$386.95	\$1,160.86	\$2,321.72	\$4,643.43
\$338.28	\$1,014.85	\$2,029.71	\$4,059.41	98	\$388.83	\$1,166.50	\$2,332.99	\$4,665.98
\$339.98	\$1,019.94	\$2,039.88	\$4,079.75	99+	\$390.78	\$1,172.34	\$2,344.69	\$4,689.37

PLAN C - NON-TOBACCO RATES - POLICY FORM MM22 ZIP CODES: 334

	FEM	IALE				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$1,184.74	\$3,554.23	\$7,108.46	\$14,216.91	Thru 64*	\$1,361.77	\$4,085.32	\$8,170.64	\$16,341.27
\$244.16	\$732.47	\$1,464.94	\$2,929.87	65	\$280.64	\$841.92	\$1,683.84	\$3,367.67
\$256.16	\$768.49	\$1,536.98	\$3,073.95	66	\$294.44	\$883.32	\$1,766.64	\$3,533.27
\$259.72	\$779.17	\$1,558.34	\$3,116.67	67	\$298.53	\$895.60	\$1,791.19	\$3,582.38
\$265.84	\$797.51	\$1,595.02	\$3,190.04	68	\$305.56	\$916.68	\$1,833.36	\$3,666.72
\$271.92	\$815.76	\$1,631.52	\$3,263.03	69	\$312.55	\$937.65	\$1,875.31	\$3,750.61
\$278.08	\$834.23	\$1,668.45	\$3,336.90	70	\$319.63	\$958.88	\$1,917.77	\$3,835.53
\$283.14	\$849.43	\$1,698.85	\$3,397.70	71	\$325.45	\$976.35	\$1,952.70	\$3,905.40
\$288.23	\$864.68	\$1,729.37	\$3,458.73	72	\$331.30	\$993.89	\$1,987.78	\$3,975.55
\$293.57	\$880.71	\$1,761.41	\$3,522.82	73	\$337.43	\$1,012.30	\$2,024.61	\$4,049.21
\$297.90	\$893.71	\$1,787.42	\$3,574.83	74	\$342.42	\$1,027.25	\$2,054.50	\$4,108.99
\$302.27	\$906.80	\$1,813.61	\$3,627.21	75	\$347.43	\$1,042.30	\$2,084.61	\$4,169.21
\$306.33	\$918.98	\$1,837.96	\$3,675.92	76	\$352.10	\$1,056.30	\$2,112.60	\$4,225.19
\$309.65	\$928.96	\$1,857.93	\$3,715.85	77	\$355.92	\$1,067.77	\$2,135.55	\$4,271.09
\$312.97	\$938.91	\$1,877.82	\$3,755.64	78	\$359.74	\$1,079.21	\$2,158.42	\$4,316.84
\$316.24	\$948.73	\$1,897.47	\$3,794.93	79	\$363.50	\$1,090.50	\$2,181.00	\$4,362.00
\$319.03	\$957.10	\$1,914.19	\$3,828.38	80	\$366.70	\$1,100.11	\$2,200.22	\$4,400.44
\$321.86	\$965.59	\$1,931.17	\$3,862.34	81	\$369.96	\$1,109.87	\$2,219.73	\$4,439.46
\$324.37	\$973.12	\$1,946.24	\$3,892.48	82	\$372.84	\$1,118.53	\$2,237.06	\$4,474.11
\$326.64	\$979.92	\$1,959.84	\$3,919.68	83	\$375.45	\$1,126.35	\$2,252.69	\$4,505.38
\$328.99	\$986.98	\$1,973.96	\$3,947.91	84	\$378.15	\$1,134.46	\$2,268.92	\$4,537.83
\$331.54	\$994.61	\$1,989.21	\$3,978.42	85	\$381.08	\$1,143.23	\$2,286.46	\$4,572.91
\$333.58	\$1,000.74	\$2,001.49	\$4,002.97	86	\$383.43	\$1,150.28	\$2,300.56	\$4,601.12
\$335.57	\$1,006.72	\$2,013.44	\$4,026.88	87	\$385.72	\$1,157.15	\$2,314.30	\$4,628.59
\$337.40	\$1,012.19	\$2,024.38	\$4,048.75	88	\$387.81	\$1,163.43	\$2,326.87	\$4,653.73
\$339.17	\$1,017.50	\$2,034.99	\$4,069.98	89	\$389.85	\$1,169.54	\$2,339.08	\$4,678.15
\$340.95	\$1,022.84	\$2,045.68	\$4,091.35	90	\$391.89	\$1,175.68	\$2,351.35	\$4,702.70
\$342.73	\$1,028.18	\$2,056.36	\$4,112.71	91	\$393.94	\$1,181.81	\$2,363.63	\$4,727.25
\$344.56	\$1,033.68	\$2,067.36	\$4,134.71	92	\$396.05	\$1,188.14	\$2,376.27	\$4,752.54
\$346.32	\$1,038.96	\$2,077.91	\$4,155.82	93	\$398.07	\$1,194.20	\$2,388.40	\$4,776.80
\$348.11	\$1,044.33	\$2,088.66	\$4,177.31	94	\$400.13	\$1,200.38	\$2,400.75	\$4,801.50
\$349.89	\$1,049.67	\$2,099.33	\$4,198.66	95	\$402.17	\$1,206.52	\$2,413.03	\$4,826.06
\$351.69	\$1,055.07	\$2,110.14	\$4,220.28	96	\$404.24	\$1,212.73	\$2,425.45	\$4,850.90
\$353.48	\$1,060.45	\$2,120.89	\$4,241.78	97	\$406.30	\$1,218.90	\$2,437.80	\$4,875.60
\$355.20	\$1,065.60	\$2,131.19	\$4,262.38	98	\$408.27	\$1,224.82	\$2,449.64	\$4,899.28
\$356.98	\$1,070.94	\$2,141.87	\$4,283.74	99+	\$410.32	\$1,230.96	\$2,461.92	\$4,923.83

PLAN C - TOBACCO RATES - POLICY FORM MM22 ZIP CODES: 334

	FEM	IALE						
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$1,361.77	\$4,085.32	\$8,170.64	\$16,341.28	Thru 64*	\$1,565.26	\$4,695.77		\$18,783.07
\$280.64	\$841.92	\$1,683.84	\$3,367.67	65	\$322.57	\$967.72	\$1,935.45	\$3,870.89
\$294.44	\$883.32	\$1,766.64	\$3,533.28	66	\$338.44	\$1,015.31	\$2,030.62	\$4,061.23
\$298.53	\$895.60	\$1,791.19	\$3,582.38	67	\$343.14	\$1,029.42	\$2,058.84	\$4,117.68
\$305.56	\$916.68	\$1,833.36	\$3,666.71	68	\$351.22	\$1,053.66	\$2,107.31	\$4,214.62
\$312.55	\$937.65	\$1,875.31	\$3,750.61	69	\$359.25	\$1,077.76	\$2,155.53	\$4,311.05
\$319.63	\$958.88	\$1,917.76	\$3,835.52	70	\$367.39	\$1,102.17		\$4,408.66
\$325.45	\$976.35	\$1,952.70	\$3,905.40	71	\$374.08	\$1,122.24		\$4,488.96
\$331.30	\$993.89	\$1,987.78	\$3,975.55	72	\$380.80	\$1,142.40	\$2,284.80	\$4,569.60
\$337.44	\$1,012.31	\$2,024.61	\$4,049.22	73	\$387.86	\$1,163.57		
\$342.42	\$1,027.25	\$2,054.50	\$4,109.00	74	\$393.58			
\$347.43	\$1,042.30	\$2,084.61	\$4,169.21	75	\$399.35			
\$352.10	\$1,056.30	\$2,112.60	\$4,225.20	76	\$404.71			
\$355.92	\$1,067.77	\$2,135.55	\$4,271.09	77	\$409.11	\$1,227.33		\$4,909.30
\$359.74	\$1,079.21	\$2,158.42	\$4,316.83	78	\$413.49			
\$363.50	\$1,090.50	\$2,181.00	\$4,361.99	79	\$417.82			
\$366.70	\$1,100.11	\$2,200.22	\$4,400.44	80	\$421.50			
\$369.96	\$1,109.87	\$2,219.74	\$4,439.47	81	\$425.24			· /
\$372.84	\$1,118.53	\$2,237.06	\$4,474.11	82	\$428.55			
\$375.45	\$1,126.35	\$2,252.69	\$4,505.38	83	\$431.55			
\$378.15	\$1,134.46	\$2,268.92	\$4,537.83	84	\$434.66	· /		. ,
\$381.08	\$1,143.23	\$2,286.45	\$4,572.90	85	\$438.02			
\$383.43	\$1,150.28	\$2,300.56	\$4,601.11	86	\$440.72	' /		
\$385.72	\$1,157.15	\$2,314.30	\$4,628.60	87	\$443.35			
\$387.81	\$1,163.44	\$2,326.87	\$4,653.74	88	\$445.76			
\$389.85	\$1,169.54	\$2,339.07	\$4,678.14	89	\$448.10			
\$391.89	\$1,175.68	\$2,351.35	\$4,702.70	90	\$450.45			
\$393.94	\$1,181.81	\$2,363.63	\$4,727.25	91	\$452.80			
\$396.05	\$1,188.14	\$2,376.27	\$4,752.54	92	\$455.22			
\$398.07	\$1,194.20	\$2,388.40	\$4,776.80	93	\$457.55			
\$400.13	\$1,200.38	\$2,400.75	\$4,801.50	94	\$459.91			. /
\$402.17	\$1,206.51	\$2,413.03	\$4,826.05	95	\$462.27			
\$404.24	\$1,212.73	\$2,425.45	\$4,850.90	96	\$464.65			
\$406.30	\$1,218.90	\$2,437.81	\$4,875.61	97	\$467.01			
\$408.27	\$1,224.82	\$2,449.65	\$4,899.29	98	\$469.28			
\$410.32	\$1,230.96	\$2,461.92	\$4,923.84	99+	\$471.63		\$2,829.79	

PLAN C - NON-TOBACCO RATES - POLICY FORM MM22 ZIP CODES: 330-333, 340

	FEN	IALE				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$1,353.99	\$4,061.97	\$8,123.95	\$16,247.89	Thru 64*	\$1,556.31	\$4,668.94	\$9,337.87	\$18,675.74
\$279.04	\$837.11	\$1,674.22	\$3,348.43	65	\$320.73	\$962.19	\$1,924.39	\$3,848.77
\$292.76	\$878.27	\$1,756.55	\$3,513.09	66	\$336.50	\$1,009.51	\$2,019.02	\$4,038.03
\$296.83	\$890.48	\$1,780.95	\$3,561.90	67	\$341.18	\$1,023.54	\$2,047.08	\$4,094.15
\$303.81	\$911.44	\$1,822.88	\$3,645.76	68	\$349.21	\$1,047.63	\$2,095.27	\$4,190.53
\$310.77	\$932.30	\$1,864.60	\$3,729.19	69	\$357.20	\$1,071.60	\$2,143.21	\$4,286.41
\$317.80	\$953.40	\$1,906.81	\$3,813.61	70	\$365.29	\$1,095.87	\$2,191.73	\$4,383.46
\$323.59	\$970.77	\$1,941.54	\$3,883.08	71	\$371.94	\$1,115.83	\$2,231.66	\$4,463.31
\$329.40	\$988.21	\$1,976.42	\$3,952.84	72	\$378.62	\$1,135.87	\$2,271.75	\$4,543.49
\$335.51	\$1,006.52	\$2,013.04	\$4,026.08	73	\$385.64	\$1,156.92	\$2,313.84	\$4,627.68
\$340.46	\$1,021.38	\$2,042.76	\$4,085.52	74	\$391.33	\$1,174.00	\$2,348.00	\$4,696.00
\$345.45	\$1,036.35	\$2,072.70	\$4,145.39	75	\$397.07	\$1,191.21	\$2,382.41	\$4,764.82
\$350.09	\$1,050.27	\$2,100.53	\$4,201.06	76	\$402.40	\$1,207.20	\$2,414.40	\$4,828.80
\$353.89	\$1,061.67	\$2,123.35	\$4,246.69	77	\$406.77	\$1,220.31	\$2,440.62	\$4,881.24
\$357.68	\$1,073.04	\$2,146.08	\$4,292.16	78	\$411.13	\$1,233.38	\$2,466.77	\$4,933.53
\$361.42	\$1,084.27	\$2,168.54	\$4,337.07	79	\$415.43	\$1,246.29	\$2,492.57	\$4,985.14
\$364.61	\$1,093.82	\$2,187.65	\$4,375.29	80	\$419.09	\$1,257.27	\$2,514.54	\$5,029.07
\$367.84	\$1,103.53	\$2,207.05	\$4,414.10	81	\$422.81	\$1,268.42	\$2,536.84	\$5,073.67
\$370.71	\$1,112.14	\$2,224.27	\$4,448.54	82	\$426.11	\$1,278.32	\$2,556.63	\$5,113.26
\$373.30	\$1,119.91	\$2,239.82	\$4,479.64	83	\$429.08	\$1,287.25	\$2,574.51	\$5,149.01
\$375.99	\$1,127.98	\$2,255.96	\$4,511.91	84	\$432.17	\$1,296.52	\$2,593.05	\$5,186.09
\$378.90	\$1,136.70	\$2,273.39	\$4,546.78	85	\$435.52	\$1,306.55	\$2,613.09	\$5,226.18
\$381.24	\$1,143.71	\$2,287.42	\$4,574.83	86	\$438.20	\$1,314.61	\$2,629.21	\$5,258.42
\$383.51	\$1,150.54	\$2,301.07	\$4,602.14	87	\$440.82	\$1,322.46	\$2,644.92	\$5,289.83
\$385.60	\$1,156.79	\$2,313.58	\$4,627.15	88	\$443.21	\$1,329.64	\$2,659.28	\$5,318.55
\$387.62	\$1,162.85	\$2,325.71	\$4,651.41	89	\$445.54	\$1,336.61	\$2,673.23	\$5,346.45
\$389.65	\$1,168.96	\$2,337.91	\$4,675.82	90	\$447.88	\$1,343.63	\$2,687.26	\$5,374.51
\$391.69	\$1,175.06	\$2,350.12	\$4,700.24	91	\$450.22	\$1,350.65	\$2,701.29	\$5,402.58
\$393.78	\$1,181.35	\$2,362.69	\$4,725.38	92	\$452.62	\$1,357.87	\$2,715.74	\$5,431.47
\$395.79	\$1,187.38	\$2,374.75	\$4,749.50	93	\$454.93	\$1,364.80	\$2,729.60	\$5,459.20
\$397.84	\$1,193.52	\$2,387.03	\$4,774.06	94	\$457.29	\$1,371.86	\$2,743.72	\$5,487.43
\$399.87	\$1,199.62	\$2,399.24	\$4,798.48	95	\$459.63	\$1,378.88	\$2,757.75	\$5,515.50
\$401.93	\$1,205.80	\$2,411.59	\$4,823.18	96	\$461.99	\$1,385.97	\$2,771.95	\$5,543.89
\$403.98	\$1,211.94	\$2,423.88	\$4,847.75	97	\$464.34	\$1,393.03	\$2,786.06	\$5,572.12
\$405.94	\$1,217.82	\$2,435.65	\$4,871.29	98	\$466.60	\$1,399.80	\$2,799.59	\$5,599.18
\$407.98	\$1,223.93	\$2,447.86	\$4,895.71	99+	\$468.94	\$1,406.81	\$2,813.63	\$5,627.25

*Only individuals that are either Disabled or with End Stage Renal Disease are eligible for coverage under the age of 65.

RP35.20.A-FL

PLAN C - TOBACCO RATES - POLICY FORM MM22 ZIP CODES: 330-333, 340

	FEN	IALE				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$1,556.31	\$4,668.94	\$9,337.87	\$18,675.74	Thru 64*	\$1,788.86	\$5,366.59	\$10,733.19	\$21,466.37
\$320.73	\$962.19	\$1,924.39	\$3,848.77	65	\$368.66	\$1,105.97	\$2,211.94	\$4,423.87
\$336.50	\$1,009.51	\$2,019.02	\$4,038.03	66	\$386.78	\$1,160.35	\$2,320.71	\$4,641.41
\$341.18	\$1,023.54	\$2,047.07	\$4,094.14	67	\$392.16	\$1,176.48	\$2,352.96	\$4,705.92
\$349.21	\$1,047.63	\$2,095.27	\$4,190.53	68	\$401.39	\$1,204.18	\$2,408.35	\$4,816.70
\$357.20	\$1,071.61	\$2,143.21	\$4,286.42	69	\$410.58	\$1,231.73	\$2,463.46	\$4,926.91
\$365.29	\$1,095.87	\$2,191.73	\$4,383.46	70	\$419.87	\$1,259.62	\$2,519.23	\$5,038.46
\$371.94	\$1,115.83	\$2,231.66	\$4,463.31	71	\$427.52	\$1,282.56	\$2,565.12	\$5,130.24
\$378.62	\$1,135.87	\$2,271.75	\$4,543.49	72	\$435.20	\$1,305.60	\$2,611.20	\$5,222.40
\$385.64	\$1,156.92	\$2,313.84	\$4,627.68	73	\$443.26	\$1,329.79	\$2,659.59	\$5,319.17
\$391.33	\$1,174.00	\$2,348.00	\$4,696.00	74	\$449.81	\$1,349.43	\$2,698.85	\$5,397.70
\$397.07	\$1,191.21	\$2,382.41	\$4,764.82	75	\$456.40	\$1,369.20	\$2,738.40	\$5,476.80
\$402.40	\$1,207.20	\$2,414.40	\$4,828.80	76	\$462.53	\$1,387.59	\$2,775.17	\$5,550.34
\$406.77	\$1,220.31	\$2,440.63	\$4,881.25	77	\$467.55	\$1,402.66	\$2,805.31	\$5,610.62
\$411.13	\$1,233.38	\$2,466.76	\$4,933.52	78	\$472.56	\$1,417.68	\$2,835.36	\$5,670.72
\$415.43	\$1,246.29	\$2,492.57	\$4,985.14	79	\$477.50	\$1,432.51	\$2,865.03	\$5,730.05
\$419.09	\$1,257.27	\$2,514.54	\$5,029.07	80	\$481.71	\$1,445.14	\$2,890.27	\$5,780.54
\$422.81	\$1,268.42	\$2,536.84	\$5,073.68	81	\$485.98	\$1,457.95	\$2,915.91	\$5,831.81
\$426.11	\$1,278.32	\$2,556.63	\$5,113.26	82	\$489.78	\$1,469.33	\$2,938.66	\$5,877.31
\$429.08	\$1,287.25	\$2,574.51	\$5,149.01	83	\$493.20	\$1,479.60	\$2,959.20	\$5,918.40
\$432.18	\$1,296.53	\$2,593.05	\$5,186.10	84	\$496.75	\$1,490.26	\$2,980.51	\$5,961.02
\$435.52	\$1,306.55	\$2,613.09	\$5,226.18	85	\$500.59	\$1,501.78	\$3,003.55	\$6,007.10
\$438.20	\$1,314.61	\$2,629.21	\$5,258.42	86	\$503.68	\$1,511.04	\$3,022.08	\$6,044.16
\$440.82	\$1,322.46	\$2,644.91	\$5,289.82	87	\$506.69	\$1,520.07	\$3,040.13	\$6,080.26
\$443.21	\$1,329.64	\$2,659.28	\$5,318.56	88	\$509.44	\$1,528.32	\$3,056.64	\$6,113.28
\$445.54	\$1,336.61	\$2,673.23	\$5,346.45	89	\$512.11	\$1,536.34	\$3,072.67	\$6,145.34
\$447.88	\$1,343.63	\$2,687.26	\$5,374.51	90	\$514.80	\$1,544.40	\$3,088.80	\$6,177.60
\$450.22	\$1,350.65	\$2,701.29	\$5,402.58	91	\$517.49	\$1,552.47	\$3,104.93	\$6,209.86
\$452.62	\$1,357.87	\$2,715.74	\$5,431.47	92	\$520.26	\$1,560.77	\$3,121.54	\$6,243.07
\$454.93	\$1,364.80	\$2,729.60	\$5,459.20	93	\$522.91	\$1,568.74	\$3,137.47	\$6,274.94
\$457.29	\$1,371.86	\$2,743.71	\$5,487.42	94	\$525.62	\$1,576.85	\$3,153.70	\$6,307.39
\$459.62	\$1,378.87	\$2,757.75	\$5,515.49	95	\$528.30	\$1,584.91	\$3,169.83	\$6,339.65
\$461.99	\$1,385.97	\$2,771.95	\$5,543.89	96	\$531.02	\$1,593.07	\$3,186.15	\$6,372.29
\$464.34	\$1,393.03	\$2,786.07	\$5,572.13	97	\$533.73	\$1,601.19	\$3,202.37	\$6,404.74
\$466.60	\$1,399.80	\$2,799.59	\$5,599.18	98	\$536.32	\$1,608.96	\$3,217.92	\$6,435.84
\$468.94	\$1,406.81	\$2,813.63	\$5,627.25	99+	\$539.01	\$1,617.03	\$3,234.05	\$6,468.10

PLAN D - NON-TOBACCO RATES - POLICY FORM MM23 ZIP CODES: 320-321, 323-329, 338-339, 341-342, 344, 347

	FEM	IALE				952.82 \$2,858.45 \$5,716.90 \$11,433.80 196.38 \$589.15 \$1,178.30 \$2,356.59 204.61 \$613.83 \$1,227.66 \$2,455.31 207.35 \$622.04 \$1,244.09 \$2,488.17 213.67 \$641.00 \$1,281.99 \$2,563.98 218.97 \$656.90 \$1,313.81 \$2,627.61 224.10 \$672.29 \$1,344.57 \$2,689.14 229.55 \$688.66 \$1,377.33 \$2,754.65 234.47 \$703.41 \$1,406.82 \$2,813.63 238.70 \$716.11 \$1,432.21 \$2,864.42 242.67 \$728.00 \$1,456.01 \$2,912.01 246.67 \$740.01 \$1,480.02 \$2,960.04 2553.62 \$760.87 \$1,521.74 \$3,008.84 256.58 \$769.73 \$1,539.45 \$3,078.90 259.86 \$779.57 \$1,559.15 \$3,118.29 262.38 \$787.15 \$1,574.31 \$3,148.61 264.96 \$794.87 \$1,589.74		
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$828.95	\$2,486.85	\$4,973.71	\$9,947.41	Thru 64*	\$952.82	\$2,858.45	\$5,716.90	\$11,433.80
\$170.85	\$512.56	\$1,025.12	\$2,050.23	65	\$196.38	\$589.15	\$1,178.30	\$2,356.59
\$178.01	\$534.03	\$1,068.06	\$2,136.11	66	\$204.61			
\$180.39	\$541.18	\$1,082.36	\$2,164.71	67	\$207.35	\$622.04	\$1,244.09	\$2,488.17
\$185.89	\$557.66	\$1,115.33	\$2,230.65	68	\$213.67	\$641.00	\$1,281.99	\$2,563.98
\$190.50	\$571.50	\$1,143.01	\$2,286.01	69	\$218.97	\$656.90	\$1,313.81	
\$194.96	\$584.89	\$1,169.78	\$2,339.55	70	\$224.10	\$672.29	\$1,344.57	\$2,689.14
\$199.71	\$599.14	\$1,198.27	\$2,396.54	71	\$229.55	\$688.66	\$1,377.33	\$2,754.65
\$203.99	\$611.97	\$1,223.93	\$2,447.86	72	\$234.47	\$703.41	\$1,406.82	\$2,813.63
\$207.67	\$623.01	\$1,246.03	\$2,492.05	73	\$238.70	\$716.11	\$1,432.21	\$2,864.42
\$211.12	\$633.36	\$1,266.73	\$2,533.45	74	\$242.67	\$728.00	\$1,456.01	\$2,912.01
\$214.60	\$643.81	\$1,287.62	\$2,575.23	75	\$246.67	\$740.01	\$1,480.02	\$2,960.04
\$218.14	\$654.42	\$1,308.85	\$2,617.69	76	\$250.74	\$752.21	\$1,504.42	\$3,008.84
\$220.65	\$661.96	\$1,323.92	\$2,647.83	77	\$253.62	\$760.87	\$1,521.74	\$3,043.48
\$223.22	\$669.66	\$1,339.32	\$2,678.64	78	\$256.58	\$769.73	\$1,539.45	\$3,078.90
\$226.08	\$678.23	\$1,356.46	\$2,712.91	79	\$259.86	\$779.57	\$1,559.15	\$3,118.29
\$228.27	\$684.82	\$1,369.65	\$2,739.29	80	\$262.38	\$787.15	\$1,574.31	
\$230.51	\$691.54	\$1,383.08	\$2,766.16	81	\$264.96	\$794.87	\$1,589.74	\$3,179.48
\$232.49	\$697.46	\$1,394.92	\$2,789.84	82	\$267.23			
\$234.30	\$702.90	\$1,405.80	\$2,811.60	83	\$269.31	\$807.93		\$3,231.72
\$236.13	\$708.39	\$1,416.78	\$2,833.56	84	\$271.41	\$814.24		
\$238.18	\$714.53	\$1,429.05	\$2,858.10	85	\$273.76	\$821.29		
\$239.72	\$719.17	\$1,438.34	\$2,876.68	86	\$275.54			
\$241.36	\$724.08	\$1,448.17	\$2,896.33	87	\$277.43	\$832.28	\$1,664.56	
\$242.75	\$728.25	\$1,456.49	\$2,912.98	88	\$279.02			\$3,348.25
\$244.18	\$732.53	\$1,465.06	\$2,930.12	89	\$280.66			\$3,367.94
\$245.59	\$736.77	\$1,473.53	\$2,947.06	90	\$282.29			
\$246.94	\$740.83	\$1,481.67	\$2,963.33	91	\$283.84	\$851.53		
\$248.40	\$745.21	\$1,490.43	\$2,980.85	92	\$285.52			\$3,426.27
\$249.81	\$749.43	\$1,498.86	\$2,997.71	93	\$287.14			
\$251.23	\$753.69	\$1,507.37	\$3,014.74	94	\$288.77			
\$252.64	\$757.92	\$1,515.85	\$3,031.69	95	\$290.39			
\$254.06	\$762.18	\$1,524.37	\$3,048.73	96	\$292.02			
\$255.43	\$766.30	\$1,532.60	\$3,065.19	97	\$293.60	\$880.80	\$1,761.61	\$3,523.21
\$256.84	\$770.51	\$1,541.02	\$3,082.04	98	\$295.22		' /	
\$258.27	\$774.80	\$1,549.59	\$3,099.18	99+	\$296.86	\$890.57	\$1,781.14	\$3,562.28

PLAN D - TOBACCO RATES - POLICY FORM MM23 ZIP CODES: 320-321, 323-329, 338-339, 341-342, 344, 347

	FEN	IALE		, <i>323-329</i> , <i>33</i> 6- 	, , , , , , , ,		ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$952.82	\$2,858.45	\$5,716.91	\$11,433.81	Thru 64*	\$1,095.19	\$3,285.58	\$6,571.15	\$13,142.30
\$196.38	\$589.15	\$1,178.30	\$2,356.59	65	\$225.73	\$677.18	\$1,354.36	\$2,708.72
\$204.61	\$613.83	\$1,227.65	\$2,455.30	66	\$235.18	\$705.55	\$1,411.10	\$2,822.19
\$207.35	\$622.04	\$1,244.09	\$2,488.17	67	\$238.33	\$714.99	\$1,429.98	\$2,859.96
\$213.66	\$640.99	\$1,281.99	\$2,563.97	68	\$245.59	\$736.78	\$1,473.55	\$2,947.10
\$218.97	\$656.90	\$1,313.80	\$2,627.60	69	\$251.69	\$755.06	\$1,510.12	\$3,020.24
\$224.10	\$672.29	\$1,344.57	\$2,689.14	70	\$257.58	\$772.74	\$1,545.48	\$3,090.96
\$229.55	\$688.66	\$1,377.32	\$2,754.64	71	\$263.86	\$791.57	\$1,583.13	\$3,166.26
\$234.47	\$703.41	\$1,406.82	\$2,813.63	72	\$269.51	\$808.52	\$1,617.03	\$3,234.06
\$238.70	\$716.11	\$1,432.22	\$2,864.43	73	\$274.37	\$823.11	\$1,646.22	\$3,292.44
\$242.67	\$728.00	\$1,456.01	\$2,912.01	74	\$278.93	\$836.79	\$1,673.57	\$3,347.14
\$246.67	\$740.01	\$1,480.02	\$2,960.04	75	\$283.53	\$850.59	\$1,701.18	\$3,402.35
\$250.74	\$752.21	\$1,504.42	\$3,008.84	76	\$288.20	\$864.61	\$1,729.22	\$3,458.44
\$253.62	\$760.87	\$1,521.74	\$3,043.48	77	\$291.52	\$874.56	\$1,749.13	\$3,498.25
\$256.58	\$769.73	\$1,539.45	\$3,078.90	78	\$294.91	\$884.74	\$1,769.48	\$3,538.96
\$259.86	\$779.57	\$1,559.15	\$3,118.29	79	\$298.69	\$896.06	\$1,792.12	\$3,584.24
\$262.38	\$787.15	\$1,574.31	\$3,148.61	80	\$301.59	\$904.77	\$1,809.55	\$3,619.09
\$264.96	\$794.87	\$1,589.75	\$3,179.49	81	\$304.55	\$913.65	\$1,827.29	\$3,654.58
\$267.23	\$801.68	\$1,603.36	\$3,206.71	82	\$307.16	\$921.47	\$1,842.94	\$3,685.87
\$269.31	\$807.93	\$1,615.86	\$3,231.72	83	\$309.55	\$928.66	\$1,857.31	\$3,714.62
\$271.41	\$814.24	\$1,628.48	\$3,256.96	84	\$311.97	\$935.91	\$1,871.81	\$3,743.62
\$273.76	\$821.29	\$1,642.59	\$3,285.17	85	\$314.67	\$944.02	\$1,888.03	\$3,776.06
\$275.54	\$826.63	\$1,653.27	\$3,306.53	86	\$316.72	\$950.15	\$1,900.31	\$3,800.61
\$277.43	\$832.28	\$1,664.56	\$3,329.11	87	\$318.88	\$956.64	\$1,913.28	\$3,826.56
\$279.02	\$837.06	\$1,674.13	\$3,348.25	88	\$320.71	\$962.14	\$1,924.28	\$3,848.56
\$280.66	\$841.99	\$1,683.98	\$3,367.95	89	\$322.60	\$967.80	\$1,935.60	\$3,871.20
\$282.29	\$846.86	\$1,693.71	\$3,387.42	90	\$324.47	\$973.40	\$1,946.80	\$3,893.59
\$283.84	\$851.53	\$1,703.07	\$3,406.13	91	\$326.26	\$978.77	\$1,957.55	\$3,915.09
\$285.52	\$856.57	\$1,713.14	\$3,426.27	92	\$328.19	\$984.56	\$1,969.12	\$3,938.24
\$287.14	\$861.41	\$1,722.82	\$3,445.64	93	\$330.04	\$990.13	\$1,980.25	\$3,960.50
\$288.77	\$866.31	\$1,732.61	\$3,465.22	94	\$331.92	\$995.75	\$1,991.51	\$3,983.01
\$290.39	\$871.18	\$1,742.35	\$3,484.70	95	\$333.78	\$1,001.35	\$2,002.70	\$4,005.40
\$292.02	\$876.07	\$1,752.15	\$3,504.29	96	\$335.66	\$1,006.98	\$2,013.96	\$4,027.92
\$293.60	\$880.80	\$1,761.61	\$3,523.21	97	\$337.47	\$1,012.42	\$2,024.84	\$4,049.67
\$295.21	\$885.64	\$1,771.29	\$3,542.57	98	\$339.33	\$1,017.98	\$2,035.97	\$4,071.93
\$296.86	\$890.57	\$1,781.14	\$3,562.28	99+	\$341.21	\$1,023.64	\$2,047.29	\$4,094.57

PLAN D - NON-TOBACCO RATES - POLICY FORM MM23 ZIP CODES: 322, 335-337, 346, 349

	FEN	IALE				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$907.15	\$2,721.46	\$5,442.93	\$10,885.85	Thru 64*	\$1,042.71	\$3,128.12	\$6,256.23	\$12,512.46
\$186.97	\$560.91	\$1,121.83	\$2,243.65	65	\$214.91	\$644.73	\$1,289.46	\$2,578.91
\$194.80	\$584.41	\$1,168.82	\$2,337.63	66	\$223.91	\$671.73	\$1,343.47	\$2,686.93
\$197.41	\$592.23	\$1,184.46	\$2,368.92	67	\$226.91	\$680.73	\$1,361.45	\$2,722.90
\$203.42	\$610.27	\$1,220.55	\$2,441.09	68	\$233.82	\$701.46	\$1,402.93	\$2,805.85
\$208.47	\$625.42	\$1,250.84	\$2,501.68	69	\$239.62	\$718.87	\$1,437.75	\$2,875.49
\$213.36	\$640.07	\$1,280.13	\$2,560.26	70	\$245.24	\$735.71	\$1,471.42	\$2,942.83
\$218.55	\$655.66	\$1,311.32	\$2,622.63	71	\$251.21	\$753.63	\$1,507.26	\$3,014.52
\$223.23	\$669.70	\$1,339.40	\$2,678.79	72	\$256.59	\$769.77	\$1,539.54	\$3,079.07
\$227.26	\$681.79	\$1,363.58	\$2,727.15	73	\$261.22	\$783.66	\$1,567.33	\$3,134.65
\$231.04	\$693.12	\$1,386.23	\$2,772.46	74	\$265.56	\$796.68	\$1,593.37	\$3,186.73
\$234.85	\$704.55	\$1,409.09	\$2,818.18	75	\$269.94	\$809.82	\$1,619.65	\$3,239.29
\$238.72	\$716.16	\$1,432.32	\$2,864.64	76	\$274.39	\$823.18	\$1,646.35	\$3,292.70
\$241.47	\$724.41	\$1,448.81	\$2,897.62	77	\$277.55	\$832.65	\$1,665.30	\$3,330.60
\$244.28	\$732.84	\$1,465.67	\$2,931.34	78	\$280.78	\$842.34	\$1,684.68	\$3,369.35
\$247.40	\$742.21	\$1,484.42	\$2,968.84	79	\$284.37	\$853.12	\$1,706.24	\$3,412.47
\$249.81	\$749.43	\$1,498.86	\$2,997.72	80	\$287.14	\$861.41	\$1,722.83	\$3,445.65
\$252.26	\$756.78	\$1,513.56	\$3,027.11	81	\$289.95	\$869.86	\$1,739.72	\$3,479.44
\$254.42	\$763.26	\$1,526.52	\$3,053.03	82	\$292.44	\$877.31	\$1,754.62	\$3,509.23
\$256.40	\$769.21	\$1,538.42	\$3,076.84	83	\$294.72	\$884.15	\$1,768.30	\$3,536.60
\$258.41	\$775.22	\$1,550.44	\$3,100.87	84	\$297.02	\$891.06	\$1,782.11	\$3,564.22
\$260.65	\$781.94	\$1,563.87	\$3,127.74	85	\$299.59	\$898.77	\$1,797.55	\$3,595.09
\$262.34	\$787.02	\$1,574.04	\$3,148.07	86	\$301.54	\$904.62	\$1,809.24	\$3,618.47
\$264.13	\$792.39	\$1,584.79	\$3,169.57	87	\$303.60	\$910.79	\$1,821.59	\$3,643.17
\$265.65	\$796.95	\$1,593.90	\$3,187.79	88	\$305.34	\$916.03	\$1,832.07	\$3,664.13
\$267.21	\$801.64	\$1,603.27	\$3,206.54	89	\$307.14	\$921.42	\$1,842.84	\$3,685.68
\$268.76	\$806.27	\$1,612.54	\$3,225.08	90	\$308.92	\$926.75	\$1,853.50	\$3,706.99
\$270.24	\$810.72	\$1,621.45	\$3,242.89	91	\$310.62	\$931.87	\$1,863.73	\$3,727.46
\$271.84	\$815.52	\$1,631.04	\$3,262.07	92	\$312.46	\$937.38	\$1,874.75	\$3,749.50
\$273.38	\$820.13	\$1,640.26	\$3,280.51	93	\$314.22	\$942.67	\$1,885.35	\$3,770.69
\$274.93	\$824.79	\$1,649.58	\$3,299.15	94	\$316.01	\$948.03	\$1,896.07	\$3,792.13
\$276.47	\$829.42	\$1,658.85	\$3,317.69	95	\$317.79	\$953.36	\$1,906.72	\$3,813.44
\$278.03	\$834.09	\$1,668.18	\$3,336.35	96	\$319.57	\$958.72	\$1,917.44	\$3,834.88
\$279.53	\$838.59	\$1,677.18	\$3,354.35	97	\$321.30	\$963.90	\$1,927.80	\$3,855.59
\$281.07	\$843.20	\$1,686.40	\$3,372.80	98	\$323.07	\$969.20	\$1,938.39	\$3,876.78
\$282.63	\$847.89	\$1,695.78	\$3,391.56	99+	\$324.86	\$974.59	\$1,949.17	\$3,898.34

PLAN D - TOBACCO RATES - POLICY FORM MM23 ZIP CODES: 322, 335-337, 346, 349

	FEN	IALE			, ,	MA	83,595.54 \$7,191.07 \$14,382.14 \$741.07 \$1,482.13 \$2,964.26 \$772.11 \$1,544.22 \$3,088.43 \$782.44 \$1,564.89 \$3,129.77 \$806.28 \$1,612.56 \$3,225.12 \$826.29 \$1,652.58 \$3,305.16 \$845.64 \$1,691.28 \$3,382.56 \$866.24 \$1,732.49 \$3,464.97 \$884.79 \$1,769.58 \$3,539.16 \$900.76 \$1,801.53 \$3,603.05 \$915.73 \$1,831.46 \$3,662.91 \$930.83 \$1,861.66 \$3,723.32 \$946.18 \$1,892.36 \$3,784.71 \$957.07 \$1,914.14 \$3,828.28 \$968.21 \$1,936.41 \$3,872.82 \$980.60 \$1,961.19 \$3,922.38 \$990.13 \$1,980.26 \$3,960.52 \$999.84 \$1,999.68 \$3,999.36 \$1,034.20 \$2,048.40 \$4,033.60 \$1,039.79 \$2,079.58 \$4,159.16 \$1,046.89 \$2,079.58 \$4	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly		Annual
\$1,042.71	\$3,128.12	\$6,256.24	\$12,512.47	Thru 64*	\$1,198.51	\$3,595.54	\$7,191.07	\$14,382.14
\$214.91	\$644.73	\$1,289.46	\$2,578.91	65	\$247.02	\$741.07	\$1,482.13	\$2,964.26
\$223.91	\$671.73	\$1,343.47	\$2,686.93	66	\$257.37	\$772.11		\$3,088.43
\$226.91	\$680.73	\$1,361.45	\$2,722.90	67	\$260.81	\$782.44	\$1,564.89	\$3,129.77
\$233.82	\$701.46	\$1,402.93	\$2,805.85	68	\$268.76	\$806.28		\$3,225.12
\$239.62	\$718.87	\$1,437.75	\$2,875.49	69	\$275.43	\$826.29	\$1,652.58	\$3,305.16
\$245.24	\$735.71	\$1,471.42	\$2,942.83	70	\$281.88	\$845.64		\$3,382.56
\$251.21	\$753.63	\$1,507.26	\$3,014.52	71	\$288.75	\$866.24	\$1,732.49	
\$256.59	\$769.77	\$1,539.54	\$3,079.07	72	\$294.93	\$884.79	\$1,769.58	\$3,539.16
\$261.22	\$783.67	\$1,567.33	\$3,134.66	73	\$300.25	\$900.76	\$1,801.53	\$3,603.05
\$265.56	\$796.68	\$1,593.37	\$3,186.73	74	\$305.24	\$915.73	\$1,831.46	\$3,662.91
\$269.94	\$809.82	\$1,619.65	\$3,239.29	75	\$310.28	\$930.83	\$1,861.66	\$3,723.32
\$274.39	\$823.17	\$1,646.35	\$3,292.69	76	\$315.39	\$946.18	\$1,892.36	\$3,784.71
\$277.55	\$832.65	\$1,665.30	\$3,330.60	77	\$319.02	\$957.07	\$1,914.14	\$3,828.28
\$280.78	\$842.34	\$1,684.68	\$3,369.36	78	\$322.74	\$968.21	\$1,936.41	\$3,872.82
\$284.37	\$853.12	\$1,706.23	\$3,412.46	79	\$326.87	\$980.60	\$1,961.19	\$3,922.38
\$287.14	\$861.41	\$1,722.83	\$3,445.65	80	\$330.04	\$990.13	\$1,980.26	\$3,960.52
\$289.95	\$869.86	\$1,739.72	\$3,479.44	81	\$333.28	\$999.84	\$1,999.68	\$3,999.36
\$292.44	\$877.31	\$1,754.62	\$3,509.23	82	\$336.13	\$1,008.40	\$2,016.80	\$4,033.60
\$294.72	\$884.15	\$1,768.30	\$3,536.60	83	\$338.76	\$1,016.27		
\$297.02	\$891.06	\$1,782.11	\$3,564.22	84	\$341.40	\$1,024.20		
\$299.59	\$898.78	\$1,797.55	\$3,595.10	85	\$344.36	\$1,033.07		
\$301.54	\$904.62	\$1,809.24	\$3,618.47	86	\$346.60	\$1,039.79		
\$303.60	\$910.80	\$1,821.59	\$3,643.18	87	\$348.96	\$1,046.89		
\$305.34	\$916.03	\$1,832.07	\$3,664.13	88	\$350.97	\$1,052.91	\$2,105.82	\$4,211.64
\$307.14	\$921.42	\$1,842.84	\$3,685.68	89	\$353.03	\$1,059.10		
\$308.92	\$926.75	\$1,853.50	\$3,706.99	90	\$355.08	\$1,065.23		
\$310.62	\$931.87	\$1,863.73	\$3,727.46	91	\$357.04	\$1,071.11		
\$312.46	\$937.38	\$1,874.75	\$3,749.50	92	\$359.15	\$1,077.44		
\$314.23	\$942.68	\$1,885.35	\$3,770.70	93	\$361.18	\$1,083.53	\$2,167.07	
\$316.01	\$948.03	\$1,896.07	\$3,792.13	94	\$363.23	\$1,089.69		
\$317.79	\$953.36	\$1,906.72	\$3,813.44	95	\$365.27	\$1,095.82		
\$319.57	\$958.72	\$1,917.44	\$3,834.88	96	\$367.33	\$1,101.98		
\$321.30	\$963.90	\$1,927.79	\$3,855.58	97	\$369.31	\$1,107.93		
\$323.07	\$969.20	\$1,938.39	\$3,876.78	98	\$371.34	\$1,114.02	\$2,228.04	\$4,456.07
\$324.86	\$974.59	\$1,949.17	\$3,898.34	99+	\$373.40	\$1,120.21	\$2,240.43	\$4,480.85

PLAN D - NON-TOBACCO RATES - POLICY FORM MM23 ZIP CODES: 334

	FEN	IALE				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$1,094.84	\$3,284.52	\$6,569.05	\$13,138.09	Thru 64*	\$1,258.44	\$3,775.31	\$7,550.63	\$15,101.25
\$225.66	\$676.97	\$1,353.93	\$2,707.86	65	\$259.37	\$778.12	\$1,556.24	\$3,112.48
\$235.11	\$705.32	\$1,410.64	\$2,821.28	66	\$270.24	\$810.72	\$1,621.43	\$3,242.86
\$238.25	\$714.76	\$1,429.53	\$2,859.05	67	\$273.86	\$821.57	\$1,643.13	\$3,286.26
\$245.51	\$736.54	\$1,473.08	\$2,946.15	68	\$282.20	\$846.60	\$1,693.19	\$3,386.38
\$251.61	\$754.82	\$1,509.64	\$3,019.27	69	\$289.20	\$867.61	\$1,735.21	\$3,470.42
\$257.50	\$772.49	\$1,544.99	\$3,089.97	70	\$295.97	\$887.92	\$1,775.85	\$3,551.69
\$263.77	\$791.31	\$1,582.62	\$3,165.24	71	\$303.19	\$909.56	\$1,819.11	\$3,638.22
\$269.42	\$808.26	\$1,616.51	\$3,233.02	72	\$309.68	\$929.03	\$1,858.06	\$3,716.12
\$274.28	\$822.85	\$1,645.70	\$3,291.39	73	\$315.27	\$945.80	\$1,891.60	\$3,783.20
\$278.84	\$836.52	\$1,673.03	\$3,346.06	74	\$320.50	\$961.51	\$1,923.03	\$3,846.05
\$283.44	\$850.32	\$1,700.63	\$3,401.26	75	\$325.79	\$977.37	\$1,954.74	\$3,909.48
\$288.11	\$864.33	\$1,728.67	\$3,457.33	76	\$331.16	\$993.49	\$1,986.97	\$3,973.94
\$291.43	\$874.28	\$1,748.57	\$3,497.13	77	\$334.98	\$1,004.93	\$2,009.85	\$4,019.70
\$294.82	\$884.46	\$1,768.92	\$3,537.83	78	\$338.87	\$1,016.62	\$2,033.24	\$4,066.47
\$298.59	\$895.77	\$1,791.55	\$3,583.09	79	\$343.21	\$1,029.62	\$2,059.25	\$4,118.49
\$301.50	\$904.49	\$1,808.97	\$3,617.94	80	\$346.55	\$1,039.64	\$2,079.28	\$4,158.55
\$304.45	\$913.36	\$1,826.71	\$3,653.42	81	\$349.94	\$1,049.83	\$2,099.66	\$4,199.32
\$307.06	\$921.17	\$1,842.35	\$3,684.69	82	\$352.94	\$1,058.82	\$2,117.64	\$4,235.28
\$309.45	\$928.36	\$1,856.72	\$3,713.43	83	\$355.69	\$1,067.08	\$2,134.16	\$4,268.31
\$311.87	\$935.61	\$1,871.22	\$3,742.43	84	\$358.47	\$1,075.41	\$2,150.82	\$4,301.64
\$314.57	\$943.71	\$1,887.43	\$3,774.85	85	\$361.58	\$1,084.73	\$2,169.46	\$4,338.91
\$316.62	\$949.85	\$1,899.70	\$3,799.39	86	\$363.93	\$1,091.78	\$2,183.56	\$4,367.11
\$318.78	\$956.34	\$1,912.67	\$3,825.34	87	\$366.41	\$1,099.23	\$2,198.47	\$4,396.93
\$320.61	\$961.83	\$1,923.67	\$3,847.33	88	\$368.52	\$1,105.56	\$2,211.11	\$4,422.22
\$322.50	\$967.49	\$1,934.98	\$3,869.96	89	\$370.69	\$1,112.06	\$2,224.12	\$4,448.23
\$324.36	\$973.09	\$1,946.17	\$3,892.34	90	\$372.83	\$1,118.49	\$2,236.98	\$4,473.96
\$326.15	\$978.46	\$1,956.92	\$3,913.83	91	\$374.89	\$1,124.67	\$2,249.33	\$4,498.66
\$328.08	\$984.25	\$1,968.49	\$3,936.98	92	\$377.11	\$1,131.32	\$2,262.63	\$4,525.26
\$329.94	\$989.81	\$1,979.62	\$3,959.23	93	\$379.24	\$1,137.71	\$2,275.42	\$4,550.84
\$331.81	\$995.44	\$1,990.87	\$3,981.74	94	\$381.39	\$1,144.18	\$2,288.35	\$4,576.70
\$333.68	\$1,001.03	\$2,002.06	\$4,004.11	95	\$383.54	\$1,150.61	\$2,301.22	\$4,602.43
\$335.55	\$1,006.66	\$2,013.31	\$4,026.62	96	\$385.69	\$1,157.08	\$2,314.15	\$4,628.30
\$337.36	\$1,012.09	\$2,024.18	\$4,048.36	97	\$387.78	\$1,163.33	\$2,326.65	\$4,653.30
\$339.22	\$1,017.66	\$2,035.31	\$4,070.62	98	\$389.91	\$1,169.72	\$2,339.44	\$4,678.88
\$341.11	\$1,023.32	\$2,046.63	\$4,093.26	99+	\$392.07	\$1,176.22	\$2,352.45	\$4,704.89

PLAN D - TOBACCO RATES - POLICY FORM MM23 ZIP CODES: 334

	FEN	IALE				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$1,258.44	\$3,775.31	\$7,550.63	\$15,101.25	Thru 64*	\$1,446.48	\$4,339.44	\$8,678.88	\$17,357.76
\$259.37	\$778.12	\$1,556.24	\$3,112.48	65	\$298.13	\$894.39	\$1,788.78	\$3,577.56
\$270.24	\$810.71	\$1,621.43	\$3,242.85	66	\$310.62	\$931.86	\$1,863.71	\$3,727.42
\$273.86	\$821.57	\$1,643.13	\$3,286.26	67	\$314.78	\$944.33	\$1,888.66	\$3,777.31
\$282.20	\$846.60	\$1,693.19	\$3,386.38	68	\$324.37	\$973.10	\$1,946.20	\$3,892.39
\$289.20	\$867.61	\$1,735.21	\$3,470.42	69	\$332.42	\$997.25	\$1,994.50	\$3,988.99
\$295.97	\$887.92	\$1,775.85	\$3,551.69	70	\$340.20	\$1,020.60	\$2,041.20	\$4,082.40
\$303.18	\$909.55	\$1,819.11	\$3,638.21	71	\$348.49	\$1,045.47	\$2,090.93	\$4,181.86
\$309.68	\$929.03	\$1,858.06	\$3,716.12	72	\$355.95	\$1,067.85	\$2,135.70	\$4,271.40
\$315.27	\$945.80	\$1,891.61	\$3,783.21	73	\$362.38	\$1,087.13	\$2,174.26	\$4,348.51
\$320.50	\$961.51	\$1,923.03	\$3,846.05	74	\$368.40	\$1,105.19	\$2,210.38	\$4,420.75
\$325.79	\$977.37	\$1,954.75	\$3,909.49	75	\$374.47	\$1,123.42	\$2,246.83	\$4,493.66
\$331.16	\$993.49	\$1,986.97	\$3,973.94	76	\$380.65	\$1,141.94	\$2,283.88	\$4,567.75
\$334.97	\$1,004.92	\$2,009.85	\$4,019.69	77	\$385.03	\$1,155.09	\$2,310.17	\$4,620.34
\$338.87	\$1,016.62	\$2,033.24	\$4,066.47	78	\$389.51	\$1,168.53	\$2,337.05	\$4,674.10
\$343.21	\$1,029.62	\$2,059.25	\$4,118.49	79	\$394.49	\$1,183.48	\$2,366.95	\$4,733.90
\$346.55	\$1,039.64	\$2,079.28	\$4,158.55	80	\$398.33	\$1,194.99	\$2,389.97	\$4,779.94
\$349.94	\$1,049.83	\$2,099.67	\$4,199.33	81	\$402.23	\$1,206.70	\$2,413.41	\$4,826.81
\$352.94	\$1,058.82	\$2,117.64	\$4,235.28	82	\$405.68	\$1,217.04	\$2,434.07	\$4,868.14
\$355.69	\$1,067.08	\$2,134.16	\$4,268.31	83	\$408.84	\$1,226.53	\$2,453.05	\$4,906.10
\$358.47	\$1,075.41	\$2,150.82	\$4,301.64	84	\$412.03	\$1,236.10	\$2,472.21	\$4,944.41
\$361.58	\$1,084.73	\$2,169.46	\$4,338.91	85	\$415.60	\$1,246.81	\$2,493.63	\$4,987.25
\$363.93	\$1,091.78	\$2,183.56	\$4,367.12	86	\$418.31	\$1,254.92	\$2,509.84	\$5,019.67
\$366.41	\$1,099.24	\$2,198.47	\$4,396.94	87	\$421.16	\$1,263.49	\$2,526.97	\$5,053.94
\$368.52	\$1,105.56	\$2,211.11	\$4,422.22	88	\$423.58	\$1,270.75	\$2,541.51	\$5,083.01
\$370.69	\$1,112.06	\$2,224.12	\$4,448.23	89	\$426.08	\$1,278.23	\$2,556.46	\$5,112.91
\$372.83	\$1,118.49	\$2,236.98	\$4,473.95	90	\$428.54	\$1,285.62	\$2,571.24	\$5,142.48
\$374.89	\$1,124.67	\$2,249.33	\$4,498.66	91	\$430.91	\$1,292.72	\$2,585.44	\$5,170.87
\$377.11	\$1,131.32	\$2,262.63	\$4,525.26	92	\$433.45	\$1,300.36	\$2,600.73	\$5,201.45
\$379.24	\$1,137.71	\$2,275.42	\$4,550.84	93	\$435.90	\$1,307.71	\$2,615.43	\$5,230.85
\$381.39	\$1,144.18	\$2,288.36	\$4,576.71	94	\$438.38	\$1,315.15	\$2,630.29	\$5,260.58
\$383.54	\$1,150.61	\$2,301.22	\$4,602.43	95	\$440.85	\$1,322.54	\$2,645.08	\$5,290.15
\$385.69	\$1,157.08	\$2,314.15	\$4,628.30	96	\$443.32	\$1,329.97	\$2,659.95	\$5,319.89
\$387.77	\$1,163.32	\$2,326.65	\$4,653.29	97	\$445.72	\$1,337.16	\$2,674.31	\$5,348.62
\$389.91	\$1,169.72	\$2,339.44	\$4,678.87	98	\$448.17	\$1,344.51	\$2,689.01	\$5,378.02
\$392.08	\$1,176.23	\$2,352.45	\$4,704.90	99+	\$450.66	\$1,351.98	\$2,703.96	\$5,407.92

PLAN D - NON-TOBACCO RATES - POLICY FORM MM23 ZIP CODES: 330-333, 340

	FEM	IALE		1		MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$1,251.25	\$3,753.74	\$7,507.48	\$15,014.96	Thru 64*	\$1,438.21	\$4,314.64	\$8,629.29	\$17,258.57
\$257.89	\$773.67	\$1,547.35	\$3,094.69	65	\$296.43	\$889.28	\$1,778.56	\$3,557.12
\$268.69	\$806.08	\$1,612.16	\$3,224.32	66	\$308.84	\$926.53	\$1,853.06	\$3,706.11
\$272.29	\$816.87	\$1,633.75	\$3,267.49	67	\$312.98	\$938.93	\$1,877.87	\$3,755.73
\$280.59	\$841.76	\$1,683.51	\$3,367.02	68	\$322.51	\$967.54	\$1,935.08	\$3,870.15
\$287.55	\$862.65	\$1,725.30	\$3,450.59	69	\$330.52	\$991.55	\$1,983.10	\$3,966.20
\$294.28	\$882.85	\$1,765.70	\$3,531.39	70	\$338.26	\$1,014.77	\$2,029.54	\$4,059.07
\$301.45	\$904.36	\$1,808.71	\$3,617.42	71	\$346.50	\$1,039.49	\$2,078.98	\$4,157.96
\$307.91	\$923.72	\$1,847.44	\$3,694.88	72	\$353.92	\$1,061.75	\$2,123.50	\$4,246.99
\$313.47	\$940.40	\$1,880.79	\$3,761.58	73	\$360.31	\$1,080.92	\$2,161.84	\$4,323.67
\$318.67	\$956.02	\$1,912.04	\$3,824.08	74	\$366.29	\$1,098.87	\$2,197.75	\$4,395.49
\$323.93	\$971.79	\$1,943.57	\$3,887.14	75	\$372.33	\$1,117.00	\$2,234.00	\$4,467.99
\$329.27	\$987.81	\$1,975.62	\$3,951.24	76	\$378.47	\$1,135.41	\$2,270.83	\$4,541.65
\$333.06	\$999.18	\$1,998.37	\$3,996.73	77	\$382.83	\$1,148.48	\$2,296.97	\$4,593.93
\$336.94	\$1,010.81	\$2,021.62	\$4,043.23	78	\$387.28	\$1,161.85	\$2,323.69	\$4,647.38
\$341.25	\$1,023.74	\$2,047.48	\$4,094.96	79	\$392.24	\$1,176.72	\$2,353.43	\$4,706.86
\$344.57	\$1,033.70	\$2,067.39	\$4,134.78	80	\$396.05	\$1,188.16	\$2,376.31	\$4,752.62
\$347.94	\$1,043.83	\$2,087.67	\$4,175.33	81	\$399.94	\$1,199.81	\$2,399.61	\$4,799.22
\$350.92	\$1,052.77	\$2,105.54	\$4,211.08	82	\$403.36	\$1,210.08	\$2,420.16	\$4,840.31
\$353.66	\$1,060.98	\$2,121.96	\$4,243.91	83	\$406.51	\$1,219.52	\$2,439.04	\$4,878.07
\$356.42	\$1,069.27	\$2,138.53	\$4,277.06	84	\$409.68	\$1,229.04	\$2,458.08	\$4,916.15
\$359.51	\$1,078.53	\$2,157.06	\$4,314.11	85	\$413.23	\$1,239.69	\$2,479.38	\$4,958.75
\$361.85	\$1,085.54	\$2,171.08	\$4,342.16	86	\$415.92	\$1,247.75	\$2,495.50	\$4,990.99
\$364.32	\$1,092.95	\$2,185.91	\$4,371.81	87	\$418.76	\$1,256.27	\$2,512.54	\$5,025.07
\$366.41	\$1,099.24	\$2,198.48	\$4,396.95	88	\$421.16	\$1,263.49	\$2,526.98	\$5,053.96
\$368.57	\$1,105.71	\$2,211.41	\$4,422.82	89	\$423.64	\$1,270.93	\$2,541.85	\$5,083.70
\$370.70	\$1,112.10	\$2,224.20	\$4,448.39	90	\$426.09	\$1,278.27	\$2,556.55	\$5,113.09
\$372.75	\$1,118.24	\$2,236.48	\$4,472.96	91	\$428.44	\$1,285.33	\$2,570.67	\$5,141.33
\$374.95	\$1,124.85	\$2,249.71	\$4,499.41	92	\$430.98	\$1,292.93	\$2,585.86	\$5,171.72
\$377.07	\$1,131.21	\$2,262.42	\$4,524.84	93	\$433.41	\$1,300.24	\$2,600.48	\$5,200.96
\$379.21	\$1,137.64	\$2,275.28	\$4,550.56	94	\$435.88	\$1,307.63	\$2,615.27	\$5,230.53
\$381.34	\$1,144.03	\$2,288.07	\$4,576.13	95	\$438.33	\$1,314.98	\$2,629.96	\$5,259.92
\$383.49	\$1,150.47	\$2,300.93	\$4,601.86	96	\$440.79	\$1,322.37	\$2,644.75	\$5,289.49
\$385.56	\$1,156.68	\$2,313.35	\$4,626.70	97	\$443.17	\$1,329.51	\$2,659.03	\$5,318.05
\$387.68	\$1,163.03	\$2,326.07	\$4,652.13	98	\$445.61	\$1,336.82	\$2,673.64	\$5,347.28
\$389.83	\$1,169.50	\$2,339.01	\$4,678.01	99+	\$448.09	\$1,344.26	\$2,688.51	\$5,377.02

PLAN D - TOBACCO RATES - POLICY FORM MM23 ZIP CODES: 330-333, 340

	FEN	IALE		ODES. 330-33		MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$1,438.22	\$4,314.65	\$8,629.29	\$17,258.58	Thru 64*	\$1,653.12	\$4,959.36	\$9,918.72	\$19,837.44
\$296.43	\$889.28	\$1,778.56	\$3,557.12	65	\$340.72	\$1,022.16	\$2,044.32	\$4,088.64
\$308.84	\$926.53	\$1,853.06	\$3,706.11	66	\$354.99	\$1,064.98	\$2,129.95	\$4,259.90
\$312.98	\$938.93	\$1,877.87	\$3,755.73	67	\$359.74	\$1,079.23	\$2,158.47	\$4,316.93
\$322.51	\$967.54	\$1,935.07	\$3,870.14	68	\$370.70	\$1,112.11	\$2,224.23	\$4,448.45
\$330.52	\$991.55	\$1,983.10	\$3,966.19	69	\$379.90	\$1,139.71	\$2,279.43	\$4,558.85
\$338.26	\$1,014.77	\$2,029.54	\$4,059.07	70	\$388.80	\$1,166.40	\$2,332.80	\$4,665.60
\$346.50	\$1,039.49	\$2,078.98	\$4,157.95	71	\$398.27	\$1,194.82	\$2,389.63	\$4,779.26
\$353.92	\$1,061.75	\$2,123.50	\$4,246.99	72	\$406.80	\$1,220.40	\$2,440.80	\$4,881.60
\$360.31	\$1,080.92	\$2,161.83	\$4,323.66	73	\$414.14	\$1,242.43	\$2,484.87	\$4,969.73
\$366.29	\$1,098.87	\$2,197.75	\$4,395.49	74	\$421.02	\$1,263.07	\$2,526.15	\$5,052.29
\$372.33	\$1,117.00	\$2,233.99	\$4,467.98	75	\$427.97	\$1,283.91	\$2,567.81	\$5,135.62
\$378.47	\$1,135.41	\$2,270.83	\$4,541.65	76	\$435.02	\$1,305.07	\$2,610.15	\$5,220.29
\$382.83	\$1,148.49	\$2,296.97	\$4,593.94	77	\$440.03	\$1,320.10	\$2,640.19	\$5,280.38
\$387.28	\$1,161.85	\$2,323.70	\$4,647.39	78	\$445.15	\$1,335.46	\$2,670.91	\$5,341.82
\$392.24	\$1,176.71	\$2,353.43	\$4,706.85	79	\$450.85	\$1,352.55	\$2,705.09	\$5,410.18
\$396.05	\$1,188.16	\$2,376.31	\$4,752.62	80	\$455.23	\$1,365.70	\$2,731.39	\$5,462.78
\$399.94	\$1,199.81	\$2,399.62	\$4,799.23	81	\$459.70	\$1,379.09	\$2,758.18	\$5,516.35
\$403.36	\$1,210.08	\$2,420.16	\$4,840.32	82	\$463.63	\$1,390.90	\$2,781.79	\$5,563.58
\$406.51	\$1,219.52	\$2,439.03	\$4,878.06	83	\$467.25	\$1,401.75	\$2,803.49	\$5,606.98
\$409.68	\$1,229.04	\$2,458.08	\$4,916.16	84	\$470.90	\$1,412.69	\$2,825.38	\$5,650.75
\$413.23	\$1,239.69	\$2,479.38	\$4,958.75	85	\$474.98	\$1,424.93	\$2,849.86	\$5,699.71
\$415.92	\$1,247.75	\$2,495.50	\$4,990.99	86	\$478.06	\$1,434.19	\$2,868.39	\$5,736.77
\$418.76	\$1,256.27	\$2,512.54	\$5,025.07	87	\$481.33	\$1,443.99	\$2,887.97	\$5,775.94
\$421.16	\$1,263.49	\$2,526.99	\$5,053.97	88	\$484.10	\$1,452.29	\$2,904.58	\$5,809.15
\$423.64	\$1,270.93	\$2,541.85	\$5,083.70	89	\$486.94	\$1,460.83	\$2,921.67	\$5,843.33
\$426.09	\$1,278.27	\$2,556.55	\$5,113.09	90	\$489.76	\$1,469.28	\$2,938.56	\$5,877.12
\$428.44	\$1,285.33	\$2,570.67	\$5,141.33	91	\$492.46	\$1,477.39	\$2,954.79	\$5,909.57
\$430.98	\$1,292.93	\$2,585.87	\$5,171.73	92	\$495.38	\$1,486.13	\$2,972.26	\$5,944.51
\$433.41	\$1,300.24	\$2,600.48	\$5,200.96	93	\$498.18	\$1,494.53	\$2,989.06	\$5,978.11
\$435.88	\$1,307.63	\$2,615.27	\$5,230.53	94	\$501.01	\$1,503.03	\$3,006.05	\$6,012.10
\$438.33	\$1,314.98	\$2,629.96	\$5,259.92	95	\$503.82	\$1,511.47	\$3,022.95	\$6,045.89
\$440.79	\$1,322.37	\$2,644.75	\$5,289.49	96	\$506.66	\$1,519.97	\$3,039.94	\$6,079.87
\$443.17	\$1,329.51	\$2,659.03	\$5,318.05	97	\$509.39	\$1,528.18	\$3,056.35	\$6,112.70
\$445.61	\$1,336.82	\$2,673.64	\$5,347.28	98	\$512.19	\$1,536.58	\$3,073.15	\$6,146.30
\$448.09	\$1,344.26	\$2,688.51	\$5,377.02	99+	\$515.04	\$1,545.12	\$3,090.24	\$6,180.48

PLAN F - NON-TOBACCO RATES - POLICY FORM MM24 ZIP CODES: 320-321, 323-329, 338-339, 341-342, 344, 347

	FEN	IALE]	MALE Monthly Quarterly Semi-annual Annual \$1,038.25 \$3,114.75 \$6,229.50 \$12,458.99 \$213.97 \$641.91 \$1,283.81 \$2,567.62 \$224.47 \$673.42 \$1,346.84 \$2,693.68 \$227.62 \$682.85 \$1,365.71 \$2,731.41 \$233.00 \$699.01 \$1,398.02 \$2,796.04 \$238.33 \$715.00 \$1,430.00 \$2,860.00 \$243.71 \$731.13 \$1,462.26 \$2,924.51 \$248.17 \$744.52 \$1,489.04 \$2,978.08 \$252.63 \$757.88 \$1,515.77 \$3,031.53 \$257.29 \$771.88 \$1,543.77 \$3,087.53 \$261.10 \$783.31 \$1,566.62 \$3,133.23 \$264.90 \$794.71 \$1,589.41 \$3,178.82 \$268.45 \$805.36 \$1,610.72 \$3,221.43 \$268.45 \$805.36 \$1,610.72 \$3,221.43			
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$903.28	\$2,709.83	\$5,419.67	\$10,839.33	Thru 64*	\$1,038.25	\$3,114.75	\$6,229.50	\$12,458.99
\$186.15	\$558.46	\$1,116.92	\$2,233.84	65	\$213.97	\$641.91	\$1,283.81	\$2,567.62
\$195.29	\$585.87	\$1,171.75	\$2,343.49	66	\$224.47		\$1,346.84	
\$198.03	\$594.08	\$1,188.17	\$2,376.33	67	\$227.62	\$682.85	\$1,365.71	\$2,731.41
\$202.71	\$608.14	\$1,216.28	\$2,432.55	68	\$233.00	\$699.01	\$1,398.02	\$2,796.04
\$207.35	\$622.05	\$1,244.10	\$2,488.20	69	\$238.33			
\$212.03	\$636.08	\$1,272.17	\$2,544.33	70	\$243.71	\$731.13		\$2,924.51
\$215.91	\$647.73	\$1,295.47	\$2,590.93	71	\$248.17	\$744.52	\$1,489.04	
\$219.79	\$659.36	\$1,318.72	\$2,637.43	72		\$757.88	\$1,515.77	\$3,031.53
\$223.85	\$671.54	\$1,343.08	\$2,686.15	73	\$257.29	\$771.88		\$3,087.53
\$227.16	\$681.48	\$1,362.96	\$2,725.91	74	\$261.10	\$783.31	\$1,566.62	\$3,133.23
\$230.46	\$691.39	\$1,382.79	\$2,765.57	75	\$264.90	\$794.71	\$1,589.41	\$3,178.82
\$233.55	\$700.66	\$1,401.32	\$2,802.64	76	\$268.45	\$805.36	\$1,610.72	\$3,221.43
\$236.10	\$708.29	\$1,416.58	\$2,833.16	77	\$271.38	\$814.13	\$1,628.26	\$3,256.51
\$238.62	\$715.87	\$1,431.74	\$2,863.48	78	\$274.28	\$822.84	\$1,645.69	\$3,291.37
\$241.14	\$723.41	\$1,446.81	\$2,893.62	79	\$277.17	\$831.50	\$1,663.01	\$3,326.01
\$243.36	\$730.07	\$1,460.15	\$2,920.29	80	\$279.72	\$839.17	\$1,678.33	\$3,356.66
\$245.59	\$736.77	\$1,473.53	\$2,947.06	81	\$282.29	\$846.86	\$1,693.71	\$3,387.42
\$247.66	\$742.98	\$1,485.95	\$2,971.90	82	\$284.67	\$854.00	\$1,707.99	\$3,415.98
\$249.50	\$748.51	\$1,497.02	\$2,994.04	83	\$286.79	\$860.36	\$1,720.72	\$3,441.43
\$251.35	\$754.05	\$1,508.10	\$3,016.19	84	\$288.91	\$866.72	\$1,733.44	\$3,466.88
\$252.99	\$758.98	\$1,517.97	\$3,035.93	85	\$290.80	\$872.39	\$1,744.79	\$3,489.57
\$254.49	\$763.46	\$1,526.92	\$3,053.83	86	\$292.51	\$877.54	\$1,755.08	\$3,510.15
\$255.97	\$767.91	\$1,535.83	\$3,071.65	87	\$294.22	\$882.66	\$1,765.32	\$3,530.63
\$257.29	\$771.88	\$1,543.77	\$3,087.53	88	\$295.74	\$887.22	\$1,774.45	\$3,548.89
\$258.59	\$775.78	\$1,551.57	\$3,103.13	89	\$297.23	\$891.70	\$1,783.41	\$3,566.81
\$259.88	\$779.63	\$1,559.27	\$3,118.53	90	\$298.71	\$896.13	\$1,792.26	\$3,584.52
\$261.17	\$783.51	\$1,567.02	\$3,134.04	91	\$300.19	\$900.58	\$1,801.17	\$3,602.33
\$262.46	\$787.38	\$1,574.77	\$3,149.53	92	\$301.68	\$905.04	\$1,810.08	\$3,620.15
\$263.79	\$791.38	\$1,582.76	\$3,165.51	93	\$303.21	\$909.63	\$1,819.26	\$3,638.52
\$265.09	\$795.28	\$1,590.56	\$3,181.11	94	\$304.70	\$914.11	\$1,828.23	\$3,656.45
\$266.38	\$799.13	\$1,598.26	\$3,196.51	95	\$306.18	\$918.54	\$1,837.08	\$3,674.16
\$267.68	\$803.05	\$1,606.11	\$3,212.21	96	\$307.68	\$923.05	\$1,846.10	\$3,692.19
\$268.97	\$806.90	\$1,613.81	\$3,227.61	97	\$309.16	\$927.48	\$1,854.95	\$3,709.90
\$270.27	\$810.80	\$1,621.61	\$3,243.21	98	\$310.65	\$931.96	\$1,863.92	\$3,727.83
\$271.58	\$814.75	\$1,629.50	\$3,259.00	99+	\$312.17	\$936.50	\$1,872.99	\$3,745.98

PLAN F - TOBACCO RATES - POLICY FORM MM24 ZIP CODES: 320-321, 323-329, 338-339, 341-342, 344, 347

	FEN	IALE			339, 341-342, 3		ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$1,038.25	\$3,114.75	\$6,229.50	\$12,459.00	Thru 64*	\$1,193.39	\$3,580.17	\$7,160.34	\$14,320.68
\$213.97	\$641.91	\$1,283.82	\$2,567.63	65	\$245.94	\$737.82	\$1,475.65	\$2,951.29
\$224.47	\$673.42	\$1,346.84	\$2,693.67	66	\$258.02	\$774.05	\$1,548.09	\$3,096.18
\$227.62	\$682.85	\$1,365.71	\$2,731.41	67	\$261.63	\$784.89	\$1,569.78	\$3,139.55
\$233.00	\$699.01	\$1,398.02	\$2,796.04	68	\$267.82	\$803.46	\$1,606.92	\$3,213.84
\$238.33	\$715.00	\$1,430.00	\$2,860.00	69	\$273.95	\$821.84	\$1,643.68	\$3,287.36
\$243.71	\$731.13	\$1,462.26	\$2,924.52	70	\$280.13	\$840.38	\$1,680.76	\$3,361.51
\$248.17	\$744.52	\$1,489.04	\$2,978.08	71	\$285.26	\$855.77	\$1,711.54	\$3,423.08
\$252.63	\$757.88	\$1,515.77	\$3,031.53	72	\$290.38	\$871.13	\$1,742.26	\$3,484.52
\$257.29	\$771.88	\$1,543.77	\$3,087.53	73	\$295.74	\$887.22	\$1,774.44	\$3,548.88
\$261.10	\$783.31	\$1,566.62	\$3,133.23	74	\$300.12	\$900.35	\$1,800.71	\$3,601.41
\$264.90	\$794.71	\$1,589.41	\$3,178.82	75	\$304.49	\$913.46	\$1,826.91	\$3,653.82
\$268.45	\$805.36	\$1,610.71	\$3,221.42	76	\$308.57	\$925.70	\$1,851.40	\$3,702.79
\$271.38	\$814.13	\$1,628.26	\$3,256.51	77	\$311.93	\$935.78	\$1,871.56	\$3,743.11
\$274.28	\$822.84	\$1,645.68	\$3,291.36	78	\$315.27	\$945.80	\$1,891.59	\$3,783.18
\$277.17	\$831.50	\$1,663.00	\$3,326.00	79	\$318.58	\$955.75	\$1,911.50	\$3,823.00
\$279.72	\$839.17	\$1,678.33	\$3,356.66	80	\$321.52	\$964.56	\$1,929.12	\$3,858.23
\$282.29	\$846.86	\$1,693.71	\$3,387.42	81	\$324.47	\$973.40	\$1,946.80	\$3,893.59
\$284.67	\$854.00	\$1,707.99	\$3,415.98	82	\$327.20	\$981.60	\$1,963.21	\$3,926.41
\$286.79	\$860.36	\$1,720.72	\$3,441.43	83	\$329.64	\$988.92	\$1,977.84	\$3,955.67
\$288.91	\$866.72	\$1,733.44	\$3,466.88	84	\$332.08	\$996.23	\$1,992.46	\$3,984.92
\$290.80	\$872.39	\$1,744.79	\$3,489.57	85	\$334.25	\$1,002.75	\$2,005.50	\$4,011.00
\$292.51	\$877.54	\$1,755.08	\$3,510.15	86	\$336.22	\$1,008.67	\$2,017.33	\$4,034.66
\$294.22	\$882.66	\$1,765.32	\$3,530.63	87	\$338.18	\$1,014.55	\$2,029.10	\$4,058.19
\$295.74	\$887.22	\$1,774.44	\$3,548.88	88	\$339.93	\$1,019.80	\$2,039.59	\$4,079.18
\$297.24	\$891.71	\$1,783.41	\$3,566.82	89	\$341.65	\$1,024.95	\$2,049.89	\$4,099.78
\$298.71	\$896.13	\$1,792.26	\$3,584.52	90	\$343.35	\$1,030.04	\$2,060.07	\$4,120.14
\$300.20	\$900.59	\$1,801.17	\$3,602.34	91	\$345.05	\$1,035.15	\$2,070.31	\$4,140.61
\$301.68	\$905.04	\$1,810.08	\$3,620.15	92	\$346.76	\$1,040.27	\$2,080.55	\$4,161.09
\$303.21	\$909.63	\$1,819.26	\$3,638.52	93	\$348.52	\$1,045.55	\$2,091.11	\$4,182.21
\$304.70	\$914.11	\$1,828.23	\$3,656.45	94	\$350.24	\$1,050.71	\$2,101.41	\$4,202.82
\$306.18	\$918.54	\$1,837.08	\$3,674.15	95	\$351.93	\$1,055.79	\$2,111.59	\$4,223.17
\$307.68	\$923.05	\$1,846.10	\$3,692.19	96	\$353.66	\$1,060.98	\$2,121.95	\$4,243.90
\$309.16	\$927.48	\$1,854.95	\$3,709.90	97	\$355.35	\$1,066.06	\$2,132.13	\$4,264.25
\$310.65	\$931.96	\$1,863.92	\$3,727.83	98	\$357.07	\$1,071.22	\$2,142.43	\$4,284.86
\$312.17	\$936.50	\$1,872.99	\$3,745.98	99+	\$358.81	\$1,076.43	\$2,152.86	\$4,305.72

PLAN F - NON-TOBACCO RATES - POLICY FORM MM24 ZIP CODES: 322, 335-337, 346, 349

	FEN	IALE				MA	\$3,408.59 \$6,817.19 \$13,634.37 \$702.47 \$1,404.93 \$2,809.86 \$736.95 \$1,473.90 \$2,947.79 \$747.27 \$1,494.55 \$2,989.09 \$764.96 \$1,529.91 \$3,059.82 \$782.45 \$1,564.91 \$3,129.81 \$800.11 \$1,600.21 \$3,200.42 \$814.76 \$1,629.52 \$3,259.03 \$829.38 \$1,658.76 \$3,317.52 \$844.70 \$1,689.40 \$3,378.80 \$857.21 \$1,714.41 \$3,428.82 \$869.68 \$1,739.36 \$3,478.71 \$881.34 \$1,762.67 \$3,525.34 \$890.93 \$1,781.87 \$3,563.73 \$900.47 \$1,800.94 \$3,601.88 \$909.95 \$1,819.89 \$3,639.78 \$918.33 \$1,836.66 \$3,673.32 \$926.75 \$1,853.50 \$3,706.99 \$934.56 \$1,869.12 \$3,738.24 \$941.52 \$1,883.05 \$3,766.09 \$948.49 \$1,896.98 \$3,793.95 \$954.69 \$1,909.39 \$3,818.77 \$960.32 \$1,920.65 \$3,841.29 \$965.93 \$1,931.85 \$3,863.70 \$970.92 \$1,941.84 \$3,883.68 \$975.83 \$1,951.66 \$3,903.31 \$980.67 \$1,961.34 \$3,922.68	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly		Annual
\$988.49	\$2,965.48	\$5,930.95	\$11,861.90	Thru 64*	\$1,136.20		\$6,817.19	
\$203.72	\$611.15	\$1,222.29	\$2,444.58	65	\$234.16			
\$213.72	\$641.15	\$1,282.29	\$2,564.58	66	\$245.65			
\$216.71	\$650.13	\$1,300.26	\$2,600.51	67	\$249.09			
\$221.84	\$665.51	\$1,331.02	\$2,662.03	68	\$254.99			
\$226.91	\$680.73	\$1,361.47	\$2,722.93	69	\$260.82			
\$232.03	\$696.09	\$1,392.19	\$2,784.37	70	\$266.70	\$800.11		
\$236.28	\$708.84	\$1,417.68	\$2,835.36	71	\$271.59			\$3,259.03
\$240.52	\$721.56	\$1,443.12	\$2,886.24	72	\$276.46	\$829.38		\$3,317.52
\$244.96	\$734.89	\$1,469.78	\$2,939.56	73	\$281.57	\$844.70	\$1,689.40	\$3,378.80
\$248.59	\$745.77	\$1,491.54	\$2,983.07	74	\$285.74	\$857.21	\$1,714.41	\$3,428.82
\$252.21	\$756.62	\$1,513.24	\$3,026.48	75	\$289.89	\$869.68	\$1,739.36	\$3,478.71
\$255.59	\$766.76	\$1,533.52	\$3,067.04	76	\$293.78		\$1,762.67	
\$258.37	\$775.11	\$1,550.23	\$3,100.45	77	\$296.98	\$890.93		\$3,563.73
\$261.14	\$783.41	\$1,566.82	\$3,133.63	78	\$300.16	\$900.47	\$1,800.94	\$3,601.88
\$263.88	\$791.65	\$1,583.31	\$3,166.61	79	\$303.32		\$1,819.89	\$3,639.78
\$266.32	\$798.95	\$1,597.90	\$3,195.80	80	\$306.11			
\$268.76	\$806.27	\$1,612.54	\$3,225.08	81	\$308.92			
\$271.02	\$813.07	\$1,626.14	\$3,252.27	82	\$311.52			
\$273.04	\$819.13	\$1,638.25	\$3,276.50	83	\$313.84			
\$275.06	\$825.18	\$1,650.37	\$3,300.73	84	\$316.16			
\$276.86	\$830.59	\$1,661.17	\$3,322.34	85	\$318.23			
\$278.49	\$835.48	\$1,670.96	\$3,341.92	86	\$320.11			
\$280.12	\$840.36	\$1,680.71	\$3,361.42	87	\$321.98			
\$281.57	\$844.70	\$1,689.40	\$3,378.80	88	\$323.64			
\$282.99	\$848.97	\$1,697.94	\$3,395.88	89	\$325.28			
\$284.39	\$853.18	\$1,706.37	\$3,412.73	90	\$326.89			
\$285.81	\$857.43	\$1,714.85	\$3,429.70	91	\$328.52	\$985.55	\$1,971.09	\$3,942.18
\$287.22	\$861.67	\$1,723.33	\$3,446.66	92	\$330.14	\$990.42	\$1,980.84	\$3,961.68
\$288.68	\$866.04	\$1,732.08	\$3,464.15	93	\$331.82	\$995.45	\$1,990.89	\$3,981.78
\$290.10	\$870.31	\$1,740.61	\$3,481.22	94	\$333.45	\$1,000.35	\$2,000.70	\$4,001.40
\$291.51	\$874.52	\$1,749.04	\$3,498.07	95	\$335.06	\$1,005.19	\$2,010.39	\$4,020.77
\$292.94	\$878.81	\$1,757.62	\$3,515.24	96	\$336.71	\$1,010.13	\$2,020.26	\$4,040.51
\$294.34	\$883.03	\$1,766.06	\$3,532.11	97	\$338.32	\$1,014.97	\$2,029.95	\$4,059.89
\$295.76	\$887.29	\$1,774.59	\$3,549.17	98	\$339.96	\$1,019.88	\$2,039.76	\$4,079.51
\$297.20	\$891.61	\$1,783.23	\$3,566.45	99+	\$341.61	\$1,024.84	\$2,049.69	\$4,099.37

PLAN F - TOBACCO RATES - POLICY FORM MM24 ZIP CODES: 322, 335-337, 346, 349

	FEN	IALE]		MA	\$807.43 \$1,614.86 \$3,229.72 \$847.07 \$1,694.14 \$3,388.27 \$858.93 \$1,717.87 \$3,435.73 \$879.26 \$1,758.52 \$3,517.03 \$899.37 \$1,798.74 \$3,597.48 \$919.66 \$1,839.32 \$3,678.64 \$936.50 \$1,873.01 \$3,746.01 \$953.31 \$1,906.62 \$3,813.24 \$970.92 \$1,941.84 \$3,883.68 \$985.29 \$1,970.59 \$3,941.17 \$999.63 \$1,999.26 \$3,998.52 \$1,013.03 \$2,026.06 \$4,052.11 \$1,024.06 \$2,048.12 \$4,096.24 \$1,035.02 \$2,070.05 \$4,140.09 \$1,045.92 \$2,091.83 \$4,183.66 \$1,055.55 \$2,111.11 \$4,222.21 \$1,065.23 \$2,130.46 \$4,260.91 \$1,074.21 \$2,148.42 \$4,296.83 \$1,090.22 \$2,180.43 \$4,360.86 \$1,097.35 \$2,194.70 \$4,389.39 \$1,103.82 \$2,207.64 \$4,415.28 \$1,110.26 \$2,220.52 \$4,441.04 \$1,116.00 \$2,232.00 \$4,464.00 \$1,121.64 \$2,243.28 \$4,486.56 \$1,127.21 \$2,265.62 \$4,531.24 \$1,138.41 \$2,276.83 \$4,553.65 \$1,144.19 \$2,288.38 \$4,576.76 \$1,149.83 \$2,299.66 \$4,599.31 \$1,155.40 \$2,322.14 \$4,644.27	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$1,136.20	\$3,408.59	\$6,817.19	\$13,634.37	Thru 64*	\$1,305.97	\$3,917.92	\$7,835.85	\$15,671.69
\$234.16	\$702.47	\$1,404.93	\$2,809.86	65	\$269.14	\$807.43	\$1,614.86	\$3,229.72
\$245.65	\$736.95	\$1,473.90	\$2,947.79	66	\$282.36			\$3,388.27
\$249.09	\$747.27	\$1,494.55	\$2,989.09	67	\$286.31	\$858.93		\$3,435.73
\$254.98	\$764.95	\$1,529.91	\$3,059.81	68	\$293.09	\$879.26	\$1,758.52	
\$260.82	\$782.45	\$1,564.91	\$3,129.81	69	\$299.79	\$899.37	\$1,798.74	\$3,597.48
\$266.70	\$800.11	\$1,600.21	\$3,200.42	70	\$306.55	\$919.66	\$1,839.32	\$3,678.64
\$271.59	\$814.76	\$1,629.52	\$3,259.03	71	\$312.17	\$936.50	\$1,873.01	\$3,746.01
\$276.46	\$829.38	\$1,658.76	\$3,317.52	72	\$317.77	\$953.31	\$1,906.62	\$3,813.24
\$281.57	\$844.70	\$1,689.40	\$3,378.80	73	\$323.64		\$1,941.84	\$3,883.68
\$285.74	\$857.21	\$1,714.41	\$3,428.82	74	\$328.43	\$985.29	\$1,970.59	\$3,941.17
\$289.89	\$869.68	\$1,739.36	\$3,478.71	75	\$333.21			\$3,998.52
\$293.78	\$881.33	\$1,762.67	\$3,525.33	76	\$337.68	\$1,013.03		\$4,052.11
\$296.98	\$890.93	\$1,781.87	\$3,563.73	77	\$341.35	\$1,024.06	\$2,048.12	\$4,096.24
\$300.16	\$900.47	\$1,800.94	\$3,601.87	78	\$345.01	\$1,035.02	\$2,070.05	\$4,140.09
\$303.32	\$909.95	\$1,819.89	\$3,639.78	79	\$348.64	\$1,045.92	\$2,091.83	
\$306.11	\$918.33	\$1,836.67	\$3,673.33	80	\$351.85	\$1,055.55		
\$308.92	\$926.75	\$1,853.50	\$3,706.99	81	\$355.08	\$1,065.23		
\$311.52	\$934.56	\$1,869.12	\$3,738.24	82	\$358.07			
\$313.84	\$941.52	\$1,883.05	\$3,766.09	83	\$360.74			
\$316.16	\$948.49	\$1,896.97	\$3,793.94	84	\$363.41			
\$318.23	\$954.70	\$1,909.39	\$3,818.78	85	\$365.78			
\$320.11	\$960.32	\$1,920.65	\$3,841.29	86	\$367.94			
\$321.98	\$965.93	\$1,931.85	\$3,863.70	87	\$370.09			
\$323.64	\$970.92	\$1,941.84	\$3,883.68	88	\$372.00			
\$325.28	\$975.83	\$1,951.66	\$3,903.31	89	\$373.88			
\$326.89	\$980.67	\$1,961.34	\$3,922.68	90	\$375.74			
\$328.52	\$985.55	\$1,971.09	\$3,942.18	91	\$377.60			
\$330.14	\$990.42	\$1,980.84	\$3,961.68	92	\$379.47			
\$331.82	\$995.45	\$1,990.89	\$3,981.78	93	\$381.40			
\$333.45	\$1,000.35	\$2,000.70	\$4,001.40	94	\$383.28			
\$335.06	\$1,005.19	\$2,010.39	\$4,020.77	95	\$385.13			
\$336.71	\$1,010.13	\$2,020.26	\$4,040.51	96	\$387.02			
\$338.33	\$1,014.98	\$2,029.95	\$4,059.90	97	\$388.88	\$1,166.64	\$2,333.27	\$4,666.54
\$339.96	\$1,019.88	\$2,039.76	\$4,079.51	98	\$390.76	\$1,172.27	\$2,344.55	\$4,689.09
\$341.61	\$1,024.84	\$2,049.69	\$4,099.37	99+	\$392.66	\$1,177.98	\$2,355.96	\$4,711.92

PLAN F - NON-TOBACCO RATES - POLICY FORM MM24 ZIP CODES: 334

	FEN	IALE				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$1,193.01	\$3,579.02	\$7,158.05	\$14,316.09	Thru 64*	\$1,371.27	\$4,113.82	\$8,227.64	\$16,455.28
\$245.86	\$737.59	\$1,475.18	\$2,950.35	65	\$282.60	\$847.80	\$1,695.61	\$3,391.21
\$257.93	\$773.80	\$1,547.59	\$3,095.18	66	\$296.47	\$889.42	\$1,778.84	\$3,557.68
\$261.55	\$784.64	\$1,569.27	\$3,138.54	67	\$300.63	\$901.88	\$1,803.76	\$3,607.52
\$267.73	\$803.20	\$1,606.41	\$3,212.81	68	\$307.74	\$923.22	\$1,846.44	\$3,692.88
\$273.86	\$821.57	\$1,643.15	\$3,286.29	69	\$314.78	\$944.34	\$1,888.68	\$3,777.36
\$280.04	\$840.11	\$1,680.22	\$3,360.44	70	\$321.88	\$965.64	\$1,931.29	\$3,862.57
\$285.17	\$855.50	\$1,710.99	\$3,421.98	71	\$327.78	\$983.33	\$1,966.66	\$3,933.31
\$290.28	\$870.85	\$1,741.70	\$3,483.39	72	\$333.66	\$1,000.98	\$2,001.96	\$4,003.91
\$295.65	\$886.94	\$1,773.87	\$3,547.74	73	\$339.82	\$1,019.47	\$2,038.93	\$4,077.86
\$300.02	\$900.07	\$1,800.13	\$3,600.26	74	\$344.85	\$1,034.56	\$2,069.11	\$4,138.22
\$304.39	\$913.16	\$1,826.33	\$3,652.65	75	\$349.87	\$1,049.61	\$2,099.23	\$4,198.45
\$308.47	\$925.40	\$1,850.80	\$3,701.60	76	\$354.56	\$1,063.68	\$2,127.36	\$4,254.72
\$311.83	\$935.48	\$1,870.96	\$3,741.91	77	\$358.42	\$1,075.26	\$2,150.53	\$4,301.05
\$315.16	\$945.49	\$1,890.98	\$3,781.96	78	\$362.26	\$1,086.77	\$2,173.55	\$4,347.09
\$318.48	\$955.44	\$1,910.89	\$3,821.77	79	\$366.07	\$1,098.21	\$2,196.42	\$4,392.84
\$321.42	\$964.25	\$1,928.50	\$3,856.99	80	\$369.44	\$1,108.33	\$2,216.67	\$4,433.33
\$324.36	\$973.09	\$1,946.17	\$3,892.34	81	\$372.83	\$1,118.49	\$2,236.98	\$4,473.96
\$327.10	\$981.29	\$1,962.58	\$3,925.15	82	\$375.97	\$1,127.92	\$2,255.83	\$4,511.66
\$329.53	\$988.60	\$1,977.20	\$3,954.39	83	\$378.77	\$1,136.32	\$2,272.64	\$4,545.28
\$331.97	\$995.91	\$1,991.82	\$3,983.64	84	\$381.58	\$1,144.73	\$2,289.45	\$4,578.90
\$334.14	\$1,002.43	\$2,004.86	\$4,009.72	85	\$384.07	\$1,152.22	\$2,304.43	\$4,608.86
\$336.11	\$1,008.34	\$2,016.68	\$4,033.35	86	\$386.34	\$1,159.01	\$2,318.03	\$4,636.05
\$338.07	\$1,014.22	\$2,028.45	\$4,056.89	87	\$388.59	\$1,165.77	\$2,331.55	\$4,663.09
\$339.82	\$1,019.47	\$2,038.93	\$4,077.86	88	\$390.60	\$1,171.80	\$2,343.60	\$4,687.20
\$341.54	\$1,024.62	\$2,049.24	\$4,098.47	89	\$392.57	\$1,177.72	\$2,355.44	\$4,710.88
\$343.23	\$1,029.70	\$2,059.41	\$4,118.81	90	\$394.52	\$1,183.57	\$2,367.14	\$4,734.27
\$344.94	\$1,034.82	\$2,069.65	\$4,139.29	91	\$396.48	\$1,189.45	\$2,378.90	\$4,757.80
\$346.65	\$1,039.94	\$2,079.89	\$4,159.77	92	\$398.44	\$1,195.33	\$2,390.67	\$4,781.33
\$348.41	\$1,045.22	\$2,090.44	\$4,180.87	93	\$400.47	\$1,201.40	\$2,402.80	\$4,805.59
\$350.12	\$1,050.37	\$2,100.73	\$4,201.46	94	\$402.44	\$1,207.32	\$2,414.64	\$4,829.27
\$351.82	\$1,055.45	\$2,110.91	\$4,221.81	95	\$404.39	\$1,213.17	\$2,426.33	\$4,852.66
\$353.55	\$1,060.64	\$2,121.27	\$4,242.54	96	\$406.37	\$1,219.12	\$2,438.24	\$4,876.48
\$355.24	\$1,065.72	\$2,131.45	\$4,262.89	97	\$408.32	\$1,224.97	\$2,449.94	\$4,899.87
\$356.96	\$1,070.87	\$2,141.75	\$4,283.49	98	\$410.30	\$1,230.89	\$2,461.78	\$4,923.55
\$358.70	\$1,076.09	\$2,152.17	\$4,304.34	99+	\$412.29	\$1,236.88	\$2,473.76	\$4,947.52

PLAN F - TOBACCO RATES - POLICY FORM MM24 ZIP CODES: 334

	FEM	IALE				MA	1,728.53 \$9,457.06 \$18,914.11 974.49 \$1,948.97 \$3,897.94 ,022.32 \$2,044.65 \$4,089.29 ,036.65 \$2,073.29 \$4,146.58 ,061.17 \$2,122.35 \$4,244.69 ,085.45 \$2,170.90 \$4,341.79 ,109.94 \$2,219.87 \$4,439.74 ,130.26 \$2,260.53 \$4,521.05 ,150.55 \$2,301.10 \$4,602.19 ,171.80 \$2,343.60 \$4,687.20 ,189.15 \$2,378.29 \$4,756.58 ,206.45 \$2,412.90 \$4,825.80 ,222.62 \$2,445.24 \$4,890.48 ,235.94 \$2,471.87 \$4,943.74 ,249.17 \$2,498.33 \$4,996.66 ,222.62 \$2,445.24 \$4,890.48 ,235.94 \$2,471.87 \$4,943.74 ,249.17 \$2,498.33 \$4,996.66 ,285.62 \$2,571.24 \$5,142.48 ,296.46 \$2,592.91 \$5,185.82 ,306.12 \$2,612.23 \$5,244.6 </th	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$1,371.27	\$4,113.82	\$8,227.64	\$16,455.28	Thru 64*	\$1,576.18	\$4,728.53	\$9,457.06	\$18,914.11
\$282.60	\$847.80	\$1,695.61	\$3,391.21	65	\$324.83	\$974.49	\$1,948.97	\$3,897.94
\$296.47	\$889.42	\$1,778.84	\$3,557.68	66	\$340.77	\$1,022.32	\$2,044.65	\$4,089.29
\$300.63	\$901.88	\$1,803.76	\$3,607.52	67	\$345.55	\$1,036.65	\$2,073.29	\$4,146.58
\$307.74	\$923.22	\$1,846.44	\$3,692.88	68	\$353.72	\$1,061.17	\$2,122.35	\$4,244.69
\$314.78	\$944.34	\$1,888.68	\$3,777.35	69	\$361.82	\$1,085.45	\$2,170.90	\$4,341.79
\$321.88	\$965.64	\$1,931.29	\$3,862.57	70	\$369.98	\$1,109.94	\$2,219.87	\$4,439.74
\$327.78	\$983.33	\$1,966.66	\$3,933.31	71	\$376.75	\$1,130.26	\$2,260.53	\$4,521.05
\$333.66	\$1,000.98	\$2,001.95	\$4,003.90	72	\$383.52	\$1,150.55		
\$339.82	\$1,019.47	\$2,038.93	\$4,077.86	73	\$390.60	\$1,171.80		\$4,687.20
\$344.85	\$1,034.56	\$2,069.12	\$4,138.23	74	\$396.38	\$1,189.15		
\$349.87	\$1,049.61	\$2,099.23	\$4,198.45	75	\$402.15	\$1,206.45		\$4,825.80
\$354.56	\$1,063.68	\$2,127.36	\$4,254.71	76	\$407.54	\$1,222.62	\$2,445.24	\$4,890.48
\$358.42	\$1,075.26	\$2,150.53	\$4,301.05	77	\$411.98	\$1,235.94		\$4,943.74
\$362.26	\$1,086.77	\$2,173.54	\$4,347.08	78	\$416.39	\$1,249.17		\$4,996.66
\$366.07	\$1,098.21	\$2,196.42	\$4,392.84	79	\$420.77	\$1,262.31		
\$369.44	\$1,108.33	\$2,216.66	\$4,433.32	80	\$424.65	\$1,273.95		
\$372.83	\$1,118.49	\$2,236.98	\$4,473.95	81	\$428.54	\$1,285.62		
\$375.97	\$1,127.92	\$2,255.84	\$4,511.67	82	\$432.15	\$1,296.46		
\$378.77	\$1,136.32	\$2,272.64	\$4,545.28	83	\$435.37	\$1,306.12		
\$381.58	\$1,144.73	\$2,289.45	\$4,578.90	84	\$438.59	\$1,315.78		
\$384.07	\$1,152.22	\$2,304.44	\$4,608.87	85	\$441.46	\$1,324.39		
\$386.34	\$1,159.01	\$2,318.02	\$4,636.04	86	\$444.07	\$1,332.20		
\$388.59	\$1,165.77	\$2,331.55	\$4,663.09	87	\$446.66	\$1,339.97		
\$390.60	\$1,171.80	\$2,343.60	\$4,687.20	88	\$448.97	\$1,346.90		
\$392.57	\$1,177.72	\$2,355.45	\$4,710.89	89	\$451.23	\$1,353.70		
\$394.52	\$1,183.57	\$2,367.14	\$4,734.27	90	\$453.47	\$1,360.42		
\$396.48	\$1,189.45	\$2,378.90	\$4,757.80	91	\$455.73	\$1,367.19		
\$398.45	\$1,195.34	\$2,390.67	\$4,781.34	92	\$457.98	\$1,373.95		
\$400.47	\$1,201.40	\$2,402.80	\$4,805.60	93	\$460.31	\$1,380.92		
\$402.44	\$1,207.32	\$2,414.64	\$4,829.27	94	\$462.57	\$1,387.72		
\$404.39	\$1,213.16	\$2,426.33	\$4,852.65	95	\$464.81	\$1,394.44		
\$406.37	\$1,219.12	\$2,438.24	\$4,876.48	96	\$467.10	\$1,401.29		
\$408.32	\$1,224.97	\$2,449.94	\$4,899.87	97	\$469.34	\$1,408.01		
\$410.30	\$1,230.89	\$2,461.78	\$4,923.55	98	\$471.60	\$1,414.81	\$2,829.63	\$5,659.25
\$412.29	\$1,236.88	\$2,473.76	\$4,947.52	99+	\$473.90	\$1,421.70	\$2,843.40	\$5,686.80

PLAN F - NON-TOBACCO RATES - POLICY FORM MM24 ZIP CODES: 330-333, 340

	FEN	IALE		ODES: 330-33		MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$1,363.44	\$4,090.31	\$8,180.63	\$16,361.25	Thru 64*	\$1,567.17	\$4,701.51	\$9,403.02	\$18,806.03
\$280.99	\$842.96	\$1,685.91	\$3,371.82	65	\$322.97	\$968.92	\$1,937.83	\$3,875.66
\$294.78	\$884.34	\$1,768.68	\$3,537.35	66	\$338.83	\$1,016.48	\$2,032.96	\$4,065.92
\$298.91	\$896.73	\$1,793.46	\$3,586.91	67	\$343.57	\$1,030.72	\$2,061.44	\$4,122.88
\$305.98	\$917.94	\$1,835.89	\$3,671.77	68	\$351.70	\$1,055.11	\$2,110.22	\$4,220.43
\$312.98	\$938.94	\$1,877.89	\$3,755.77	69	\$359.75	\$1,079.25	\$2,158.49	\$4,316.98
\$320.04	\$960.13	\$1,920.25	\$3,840.50	70	\$367.86	\$1,103.59	\$2,207.18	\$4,414.36
\$325.90	\$977.71	\$1,955.42	\$3,910.84	71	\$374.60	\$1,123.80	\$2,247.61	\$4,495.21
\$331.75	\$995.26	\$1,990.51	\$3,981.02	72	\$381.33	\$1,143.98	\$2,287.95	\$4,575.90
\$337.88	\$1,013.64	\$2,027.29	\$4,054.57	73	\$388.37	\$1,165.11	\$2,330.21	\$4,660.42
\$342.88	\$1,028.65	\$2,057.30	\$4,114.59	74	\$394.12	\$1,182.35	\$2,364.71	\$4,729.41
\$347.87	\$1,043.61	\$2,087.23	\$4,174.45	75	\$399.85	\$1,199.56	\$2,399.11	\$4,798.22
\$352.53	\$1,057.60	\$2,115.20	\$4,230.40	76	\$405.21	\$1,215.63	\$2,431.27	\$4,862.53
\$356.37	\$1,069.12	\$2,138.24	\$4,276.48	77	\$409.62	\$1,228.87	\$2,457.74	\$4,915.48
\$360.19	\$1,080.56	\$2,161.13	\$4,322.25	78	\$414.01	\$1,242.03	\$2,484.05	\$4,968.10
\$363.98	\$1,091.93	\$2,183.87	\$4,367.73	79	\$418.37	\$1,255.10	\$2,510.20	\$5,020.39
\$367.33	\$1,102.00	\$2,204.00	\$4,407.99	80	\$422.22	\$1,266.66	\$2,533.33	\$5,066.65
\$370.70	\$1,112.10	\$2,224.20	\$4,448.39	81	\$426.09	\$1,278.27	\$2,556.55	\$5,113.09
\$373.82	\$1,121.47	\$2,242.95	\$4,485.89	82	\$429.68	\$1,289.05	\$2,578.10	\$5,156.19
\$376.61	\$1,129.83	\$2,259.66	\$4,519.31	83	\$432.88	\$1,298.65	\$2,597.31	\$5,194.61
\$379.39	\$1,138.18	\$2,276.37	\$4,552.73	84	\$436.09	\$1,308.26	\$2,616.52	\$5,233.03
\$381.88	\$1,145.63	\$2,291.27	\$4,582.53	85	\$438.94	\$1,316.82	\$2,633.64	\$5,267.28
\$384.13	\$1,152.39	\$2,304.78	\$4,609.56	86	\$441.53	\$1,324.59	\$2,649.17	\$5,298.34
\$386.37	\$1,159.11	\$2,318.23	\$4,636.45	87	\$444.10	\$1,332.31	\$2,664.63	\$5,329.25
\$388.37	\$1,165.11	\$2,330.21	\$4,660.42	88	\$446.40	\$1,339.20	\$2,678.41	\$5,356.81
\$390.33	\$1,170.99	\$2,341.99	\$4,683.97	89	\$448.66	\$1,345.97	\$2,691.93	\$5,383.86
\$392.27	\$1,176.80	\$2,353.61	\$4,707.21	90	\$450.88	\$1,352.65	\$2,705.30	\$5,410.59
\$394.22	\$1,182.66	\$2,365.31	\$4,730.62	91	\$453.12	\$1,359.37	\$2,718.74	\$5,437.48
\$396.17	\$1,188.50	\$2,377.01	\$4,754.01	92	\$455.37	\$1,366.10	\$2,732.19	\$5,464.38
\$398.18	\$1,194.54	\$2,389.07	\$4,778.14	93	\$457.68	\$1,373.03	\$2,746.06	\$5,492.11
\$400.14	\$1,200.42	\$2,400.84	\$4,801.68	94	\$459.93	\$1,379.79	\$2,759.59	\$5,519.17
\$402.08	\$1,206.23	\$2,412.46	\$4,824.92	95	\$462.16	\$1,386.47	\$2,772.95	\$5,545.89
\$404.05	\$1,212.15	\$2,424.31	\$4,848.61	96	\$464.43	\$1,393.28	\$2,786.56	\$5,573.12
\$405.99	\$1,217.97	\$2,435.94	\$4,871.88	97	\$466.65	\$1,399.96	\$2,799.93	\$5,599.85
\$407.95	\$1,223.85	\$2,447.71	\$4,895.41	98	\$468.91	\$1,406.73	\$2,813.46	\$5,626.91
\$409.94	\$1,229.81	\$2,459.62	\$4,919.24	99+	\$471.19	\$1,413.58	\$2,827.15	\$5,654.30

PLAN F - TOBACCO RATES - POLICY FORM MM24 ZIP CODES: 330-333, 340

	FEM	IALE				MALEMonthlyQuarterlySemi-annualAnnual\$1,801.34\$5,404.03\$10,808.07\$21,616.13\$371.23\$1,113.70\$2,227.39\$4,454.78\$389.46\$1,168.37\$2,336.74\$4,673.47\$394.91\$1,184.74\$2,369.47\$4,738.94\$404.26\$1,212.77\$2,425.54\$4,851.07\$413.50\$1,240.51\$2,481.03\$4,962.05\$422.83\$1,268.50\$2,536.99\$5,073.98\$430.58\$1,291.73\$2,583.46\$5,166.91\$438.30\$1,314.91\$2,629.83\$5,259.65\$446.40\$1,339.20\$2,678.40\$5,356.80\$453.01\$1,359.03\$2,718.05\$5,436.10\$459.60\$1,378.80\$2,757.60\$5,515.20\$465.76\$1,397.28\$2,794.56\$5,589.12			
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual	
\$1,567.17	\$4,701.51	\$9,403.02	\$18,806.03	Thru 64*	\$1,801.34	\$5,404.03	\$10,808.07	\$21,616.13	
\$322.97	\$968.92	\$1,937.83	\$3,875.66	65	\$371.23	\$1,113.70	\$2,227.39	\$4,454.78	
\$338.83	\$1,016.48	\$2,032.96	\$4,065.92	66	\$389.46	\$1,168.37	\$2,336.74	\$4,673.47	
\$343.57	\$1,030.72	\$2,061.44	\$4,122.88	67	\$394.91	\$1,184.74	\$2,369.47	\$4,738.94	
\$351.70	\$1,055.11	\$2,110.22	\$4,220.43	68	\$404.26	\$1,212.77	\$2,425.54	\$4,851.07	
\$359.75	\$1,079.25	\$2,158.49	\$4,316.98	69	\$413.50	\$1,240.51	\$2,481.03	\$4,962.05	
\$367.86	\$1,103.59	\$2,207.19	\$4,414.37	70	\$422.83	\$1,268.50			
\$374.60	\$1,123.81	\$2,247.61	\$4,495.22	71	\$430.58				
\$381.32	\$1,143.97	\$2,287.95	\$4,575.89	72		\$1,314.91	\$2,629.83	\$5,259.65	
\$388.37	\$1,165.11	\$2,330.21	\$4,660.42	73	\$446.40	\$1,339.20	\$2,678.40	\$5,356.80	
\$394.12	\$1,182.35	\$2,364.71	\$4,729.41	74					
\$399.85	\$1,199.56	\$2,399.11	\$4,798.22	75					
\$405.21	\$1,215.63	\$2,431.27	\$4,862.53	76				\$5,589.12	
\$409.62	\$1,228.87	\$2,457.75	\$4,915.49	77	\$470.83	\$1,412.50	\$2,824.99	\$5,649.98	
\$414.01	\$1,242.03	\$2,484.05	\$4,968.10	78	\$475.87	\$1,427.62	\$2,855.23	\$5,710.46	
\$418.37	\$1,255.10	\$2,510.19	\$5,020.38	79	\$480.88	\$1,442.64	\$2,885.28	\$5,770.56	
\$422.22	\$1,266.67	\$2,533.33	\$5,066.66	80	\$485.31	\$1,455.94	\$2,911.87	\$5,823.74	
\$426.09	\$1,278.27	\$2,556.55	\$5,113.09	81	\$489.76	\$1,469.28	\$2,938.56	\$5,877.12	
\$429.68	\$1,289.05	\$2,578.10	\$5,156.19	82	\$493.89	\$1,481.67	\$2,963.33	\$5,926.66	
\$432.88	\$1,298.65	\$2,597.31	\$5,194.61	83	\$497.57	\$1,492.71	\$2,985.41	\$5,970.82	
\$436.09	\$1,308.26	\$2,616.51	\$5,233.02	84	\$501.25	\$1,503.75	\$3,007.49	\$6,014.98	
\$438.94	\$1,316.82	\$2,633.64	\$5,267.28	85	\$504.53	\$1,513.59	\$3,027.17	\$6,054.34	
\$441.53	\$1,324.59	\$2,649.17	\$5,298.34	86	\$507.50	\$1,522.51	\$3,045.03	\$6,090.05	
\$444.10	\$1,332.31	\$2,664.63	\$5,329.25	87	\$510.46	\$1,531.39	\$3,062.79	\$6,125.57	
\$446.40	\$1,339.20	\$2,678.40	\$5,356.80	88	\$513.10	\$1,539.31	\$3,078.63	\$6,157.25	
\$448.66	\$1,345.97	\$2,691.94	\$5,383.87	89	\$515.70	\$1,547.09	\$3,094.18	\$6,188.35	
\$450.88	\$1,352.65	\$2,705.30	\$5,410.59	90	\$518.26	\$1,554.77	\$3,109.54	\$6,219.07	
\$453.12	\$1,359.37	\$2,718.75	\$5,437.49	91	\$520.83	\$1,562.50	\$3,124.99	\$6,249.98	
\$455.37	\$1,366.10	\$2,732.19	\$5,464.38	92	\$523.41	\$1,570.23	\$3,140.45	\$6,280.90	
\$457.68	\$1,373.03	\$2,746.06	\$5,492.11	93	\$526.06	\$1,578.19	\$3,156.39	\$6,312.77	
\$459.93	\$1,379.79	\$2,759.59	\$5,519.17	94	\$528.66	\$1,585.97	\$3,171.94	\$6,343.87	
\$462.16	\$1,386.47	\$2,772.95	\$5,545.89	95	\$531.22	\$1,593.65	\$3,187.30	\$6,374.59	
\$464.43	\$1,393.28	\$2,786.56	\$5,573.12	96	\$533.82	\$1,601.47	\$3,202.95	\$6,405.89	
\$466.66	\$1,399.97	\$2,799.93	\$5,599.86	97	\$536.38	\$1,609.15	\$3,218.31	\$6,436.61	
\$468.91	\$1,406.73	\$2,813.46	\$5,626.91	98	\$538.98	\$1,616.93	\$3,233.86	\$6,467.71	
\$471.19	\$1,413.58	\$2,827.15	\$5,654.30	99+	\$541.60	\$1,624.80	\$3,249.60	\$6,499.20	

PLAN M - NON-TOBACCO RATES - POLICY FORM MM30 ZIP CODES: 320-321, 323-329, 338-339, 341-342, 344, 347

	FEN	IALE]		M.A	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$732.48	\$2,197.44	\$4,394.89	\$8,789.77	Thru 64*	\$841.93	\$2,525.80	\$5,051.59	\$10,103.18
\$150.96	\$452.87	\$905.74	\$1,811.47	65	\$173.51	\$520.54	\$1,041.07	\$2,082.14
\$158.37	\$475.11	\$950.22	\$1,900.43	66	\$182.03	\$546.10	\$1,092.20	\$2,184.40
\$160.58	\$481.75	\$963.50	\$1,927.00	67	\$184.58	\$553.74	\$1,107.47	\$2,214.94
\$164.37	\$493.11	\$986.22	\$1,972.44	68	\$188.93	\$566.80	\$1,133.59	\$2,267.18
\$168.13	\$504.40	\$1,008.80	\$2,017.60	69	\$193.26	\$579.77	\$1,159.54	\$2,319.07
\$171.93	\$515.79	\$1,031.57	\$2,063.14	70	\$197.62	\$592.86	\$1,185.71	\$2,371.42
\$175.08	\$525.24	\$1,050.49	\$2,100.97	71	\$201.24	\$603.73	\$1,207.46	\$2,414.91
\$178.24	\$534.71	\$1,069.41	\$2,138.82	72	\$204.87	\$614.60	\$1,229.20	\$2,458.40
\$181.52	\$544.55	\$1,089.10	\$2,178.19	73	\$208.64	\$625.92	\$1,251.83	\$2,503.66
\$184.20	\$552.61	\$1,105.22	\$2,210.44	74	\$211.73	\$635.18	\$1,270.37	\$2,540.73
\$186.88	\$560.65	\$1,121.30	\$2,242.60	75	\$214.81	\$644.43	\$1,288.85	\$2,577.70
\$189.39	\$568.16	\$1,136.32	\$2,272.63	76	\$217.69	\$653.06	\$1,306.12	\$2,612.23
\$191.46	\$574.37	\$1,148.74	\$2,297.48	77	\$220.06	\$660.19	\$1,320.39	\$2,640.77
\$193.50	\$580.51	\$1,161.02	\$2,322.03	78	\$222.42	\$667.25	\$1,334.50	\$2,668.99
\$195.54	\$586.62	\$1,173.25	\$2,346.49	79	\$224.76	\$674.28	\$1,348.55	\$2,697.10
\$197.34	\$592.01	\$1,184.02	\$2,368.04	80	\$226.82	\$680.47	\$1,360.95	\$2,721.89
\$199.14	\$597.43	\$1,194.86	\$2,389.71	81	\$228.90	\$686.70	\$1,373.40	\$2,746.79
\$200.82	\$602.46	\$1,204.92	\$2,409.83	82	\$230.83	\$692.48	\$1,384.96	\$2,769.92
\$202.32	\$606.96	\$1,213.92	\$2,427.83	83	\$232.55	\$697.65	\$1,395.31	\$2,790.61
\$203.82	\$611.46	\$1,222.92	\$2,445.84	84	\$234.28	\$702.83	\$1,405.66	\$2,811.31
\$205.15	\$615.46	\$1,230.91	\$2,461.82	85	\$235.81	\$707.42	\$1,414.84	\$2,829.68
\$206.36	\$619.09	\$1,238.18	\$2,476.36	86	\$237.20	\$711.60	\$1,423.20	\$2,846.39
\$207.57	\$622.70	\$1,245.40	\$2,490.80	87	\$238.58	\$715.75	\$1,431.50	\$2,862.99
\$208.64	\$625.93	\$1,251.85	\$2,503.70	88	\$239.82	\$719.46	\$1,438.91	\$2,877.82
\$209.69	\$629.08	\$1,258.16	\$2,516.32	89	\$241.03	\$723.08	\$1,446.16	\$2,892.32
\$210.74	\$632.21	\$1,264.42	\$2,528.83	90	\$242.23	\$726.68	\$1,453.35	\$2,906.70
\$211.79	\$635.36	\$1,270.72	\$2,541.44	91	\$243.43	\$730.30	\$1,460.60	\$2,921.20
\$212.84	\$638.51	\$1,277.03	\$2,554.05	92	\$244.64	\$733.92	\$1,467.85	\$2,935.69
\$213.92	\$641.77	\$1,283.53	\$2,567.06	93	\$245.89	\$737.66	\$1,475.32	\$2,950.63
\$214.97	\$644.92	\$1,289.83	\$2,579.66	94	\$247.09	\$741.28	\$1,482.57	\$2,965.13
\$216.02	\$648.05	\$1,296.09	\$2,592.18	95	\$248.29	\$744.88	\$1,489.76	\$2,979.52
\$217.07	\$651.22	\$1,302.45	\$2,604.89	96	\$249.51	\$748.53	\$1,497.06	\$2,994.12
\$218.12	\$654.35	\$1,308.70	\$2,617.40	97	\$250.71	\$752.13	\$1,504.26	\$3,008.51
\$219.17	\$657.50	\$1,315.01	\$2,630.01	98	\$251.92	\$755.75	\$1,511.51	\$3,023.01
\$220.24	\$660.71	\$1,321.42	\$2,642.83	99+	\$253.14	\$759.43	\$1,518.87	\$3,037.73

PLAN M - TOBACCO RATES - POLICY FORM MM30 ZIP CODES: 320-321, 323-329, 338-339, 341-342, 344, 347

	FEM	IALE				MALE Quarterly Semi-annual Annual \$2,903.21 \$5,806.43 \$11,612.85 \$598.32 \$1,196.64 \$2,393.27 \$627.70 \$1,255.40 \$2,510.80 \$636.48 \$1,272.96 \$2,545.91 \$651.49 \$1,302.98 \$2,605.95 \$666.40 \$1,332.80 \$2,665.60 \$681.44 \$1,362.89 \$2,725.77 \$693.94 \$1,387.88 \$2,775.76 \$706.44 \$1,412.88 \$2,825.75 \$719.44 \$1,438.89 \$2,877.77 \$730.10 \$1,460.19 \$2,920.38 \$740.72 \$1,481.44 \$2,962.87 \$750.64 \$1,501.28 \$3,002.56 \$758.84 \$1,517.69 \$3,035.37 \$766.95 \$1,533.91 \$3,067.81 \$775.03 \$1,550.06 \$3,100.12 \$782.15 \$1,564.31 \$3,128.61 \$789.31 \$1,578.62 \$3,157.23 \$807.85 \$1,615.70 \$3,231.39 \$813.13		
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$841.93	\$2,525.80	\$5,051.59	\$10,103.18	Thru 64*	\$967.74	\$2,903.21	\$5,806.43	\$11,612.85
\$173.51	\$520.54	\$1,041.08	\$2,082.15	65	\$199.44			
\$182.03	\$546.10	\$1,092.20	\$2,184.40	66	\$209.23	\$627.70		\$2,510.80
\$184.58	\$553.74	\$1,107.47	\$2,214.94	67	\$212.16	\$636.48	\$1,272.96	\$2,545.91
\$188.93	\$566.79	\$1,133.59	\$2,267.17	68	\$217.16	\$651.49	\$1,302.98	
\$193.26	\$579.77	\$1,159.54	\$2,319.08	69	\$222.13	\$666.40	\$1,332.80	\$2,665.60
\$197.62	\$592.86	\$1,185.71	\$2,371.42	70	\$227.15	\$681.44	\$1,362.89	
\$201.24	\$603.73	\$1,207.46	\$2,414.91	71	\$231.31	\$693.94	\$1,387.88	\$2,775.76
\$204.87	\$614.60	\$1,229.21	\$2,458.41	72	\$235.48	\$706.44	\$1,412.88	\$2,825.75
\$208.64	\$625.92	\$1,251.84	\$2,503.67	73	\$239.81		\$1,438.89	
\$211.73	\$635.19	\$1,270.37	\$2,540.74	74	\$243.37			
\$214.81	\$644.43	\$1,288.85	\$2,577.70	75	\$246.91		\$1,481.44	\$2,962.87
\$217.69	\$653.06	\$1,306.11	\$2,612.22	76	\$250.21	\$750.64	\$1,501.28	
\$220.07	\$660.20	\$1,320.39	\$2,640.78	77	\$252.95	\$758.84	\$1,517.69	\$3,035.37
\$222.42	\$667.25	\$1,334.50	\$2,669.00	78	\$255.65	\$766.95	\$1,533.91	\$3,067.81
\$224.76	\$674.28	\$1,348.56	\$2,697.11	79	\$258.34	\$775.03	\$1,550.06	
\$226.82	\$680.47	\$1,360.95	\$2,721.89	80	\$260.72			
\$228.90	\$686.70	\$1,373.40	\$2,746.79	81	\$263.10			
\$230.83	\$692.48	\$1,384.96	\$2,769.92	82	\$265.32			
\$232.55	\$697.65	\$1,395.31	\$2,790.61	83	\$267.30			
\$234.28	\$702.83	\$1,405.66	\$2,811.31	84	\$269.28			
\$235.81	\$707.42	\$1,414.84	\$2,829.68	85	\$271.04			
\$237.20	\$711.60	\$1,423.20	\$2,846.39	86	\$272.64			
\$238.58	\$715.75	\$1,431.50	\$2,862.99	87	\$274.23			\$3,290.79
\$239.82	\$719.46	\$1,438.91	\$2,877.82	88	\$275.65			
\$241.03	\$723.08	\$1,446.16	\$2,892.32	89	\$277.04			
\$242.23	\$726.68	\$1,453.35	\$2,906.70	90	\$278.42			
\$243.43	\$730.30	\$1,460.60	\$2,921.20	91	\$279.81			
\$244.64	\$733.92	\$1,467.85	\$2,935.69	92	\$281.20			
\$245.89	\$737.66	\$1,475.32	\$2,950.64	93	\$282.63			
\$247.09	\$741.28	\$1,482.57	\$2,965.13	94	\$284.02	\$852.05	\$1,704.10	\$3,408.20
\$248.29	\$744.88	\$1,489.76	\$2,979.52	95	\$285.39	\$856.18	\$1,712.37	\$3,424.73
\$249.51	\$748.53	\$1,497.07	\$2,994.13	96	\$286.79	\$860.38	\$1,720.76	\$3,441.52
\$250.71	\$752.13	\$1,504.26	\$3,008.51	97	\$288.17	\$864.52	\$1,729.03	\$3,458.06
\$251.92	\$755.75	\$1,511.50	\$3,023.00	98	\$289.56	\$868.68	\$1,737.36	\$3,474.72
\$253.14	\$759.43	\$1,518.87	\$3,037.73	99+	\$290.97	\$872.91	\$1,745.82	\$3,491.64

PLAN M - NON-TOBACCO RATES - POLICY FORM MM30 ZIP CODES: 322, 335-337, 346, 349

	FEM	IALE				MA	\$2,764.08 \$5,528.16 \$11,056.31 \$569.64 \$1,139.29 \$2,278.57 \$597.62 \$1,195.24 \$2,390.47 \$605.98 \$1,211.95 \$2,423.90 \$620.27 \$1,240.53 \$2,481.06 \$634.47 \$1,268.93 \$2,537.86 \$648.79 \$1,297.57 \$2,595.14 \$660.68 \$1,321.37 \$2,642.73 \$672.58 \$1,345.17 \$2,690.33 \$684.97 \$1,369.93 \$2,739.86 \$695.11 \$1,390.21 \$2,780.42 \$705.22 \$1,410.44 \$2,820.88 \$714.67 \$1,429.33 \$2,858.66 \$722.48 \$1,444.96 \$2,889.91 \$730.20 \$1,460.40 \$2,920.79 \$737.89 \$1,475.77 \$2,951.54 \$744.67 \$1,489.34 \$2,978.67 \$751.48 \$1,502.96 \$3,005.92 \$757.81 \$1,515.62 \$3,031.24 \$763.47 \$1,526.94 \$3,053.88 \$774.16 \$1,548.32 \$3,096.63 \$778.73 \$1,557.46 \$3,114.91 \$783.27 \$1,566.54 \$3,114.91 \$783.27 \$1,566.54 \$3,133.08 \$787.33 \$1,574.66 \$3,149.31 \$791.29 \$1,582.59 \$3,165.17 \$795.23 \$1,590.46 \$3,180.92 \$799.20 \$1,598.39 \$3,196.78 \$803.16 \$1,606.33 \$3,212.65 \$807.25 \$1,614.50 \$3,229.00 \$811.22 \$1,622.43 \$3,244.86 \$815.15 \$1,630.30 \$3,260.60 \$819.15 \$1,638.30 \$3,276.59	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$801.58	\$2,404.75	\$4,809.50	\$9,618.99	Thru 64*	\$921.36	\$2,764.08	\$5,528.16	
\$165.20	\$495.59	\$991.18	\$1,982.36	65	\$189.88		\$1,139.29	
\$173.31	\$519.93	\$1,039.86	\$2,079.71	66	\$199.21	\$597.62		
\$175.73	\$527.20	\$1,054.40	\$2,108.79	67	\$201.99	\$605.98	\$1,211.95	\$2,423.90
\$179.88	\$539.63	\$1,079.26	\$2,158.51	68	\$206.76	\$620.27	\$1,240.53	\$2,481.06
\$184.00	\$551.99	\$1,103.97	\$2,207.94	69	\$211.49	\$634.47	\$1,268.93	\$2,537.86
\$188.15	\$564.44	\$1,128.89	\$2,257.77	70	\$216.26	\$648.79	\$1,297.57	\$2,595.14
\$191.60	\$574.80	\$1,149.59	\$2,299.18	71	\$220.23	\$660.68	\$1,321.37	\$2,642.73
\$195.05	\$585.15	\$1,170.30	\$2,340.59	72	\$224.19	\$672.58	\$1,345.17	\$2,690.33
\$198.64	\$595.92	\$1,191.84	\$2,383.68	73	\$228.32	\$684.97	\$1,369.93	\$2,739.86
\$201.58	\$604.74	\$1,209.49	\$2,418.97	74	\$231.70		\$1,390.21	
\$204.51	\$613.54	\$1,227.09	\$2,454.17	75	\$235.07	\$705.22		
\$207.25	\$621.76	\$1,243.52	\$2,487.03	76	\$238.22			
\$209.52	\$628.56	\$1,257.11	\$2,514.22	77	\$240.83			
\$211.76	\$635.27	\$1,270.55	\$2,541.09	78	\$243.40			
\$213.99	\$641.96	\$1,283.93	\$2,567.85	79	\$245.96			
\$215.95	\$647.86	\$1,295.72	\$2,591.44	80	\$248.22			
\$217.93	\$653.79	\$1,307.58	\$2,615.15	81	\$250.49			· /
\$219.76	\$659.29	\$1,318.59	\$2,637.17	82	\$252.60			
\$221.41	\$664.22	\$1,328.44	\$2,656.87	83	\$254.49			
\$223.05	\$669.15	\$1,338.29	\$2,676.58	84	\$256.38			. /
\$224.51	\$673.52	\$1,347.04	\$2,694.07	85	\$258.05			
\$225.83	\$677.49	\$1,354.99	\$2,709.97	86	\$259.58			. ,
\$227.15	\$681.45	\$1,362.89	\$2,725.78	87	\$261.09			
\$228.33	\$684.98	\$1,369.95	\$2,739.90	88	\$262.44			
\$229.48	\$688.43	\$1,376.86	\$2,753.71	89	\$263.76			
\$230.62	\$691.85	\$1,383.70	\$2,767.40	90	\$265.08			
\$231.77	\$695.30	\$1,390.61	\$2,781.21	91	\$266.40	· ·		
\$232.92	\$698.75	\$1,397.50	\$2,795.00	92	\$267.72			
\$234.10	\$702.31	\$1,404.62	\$2,809.23	93	\$269.08			
\$235.25	\$705.76	\$1,411.52	\$2,823.03	94	\$270.41		. /	
\$236.39	\$709.18	\$1,418.37	\$2,836.73	95	\$271.72			
\$237.55	\$712.66	\$1,425.32	\$2,850.63	96	\$273.05			
\$238.70	\$716.09	\$1,432.17	\$2,864.34	97	\$274.36	\$823.08	\$1,646.17	\$3,292.33
\$239.84	\$719.53	\$1,439.07	\$2,878.13	98	\$275.68	\$827.05	\$1,654.10	\$3,308.20
\$241.01	\$723.04	\$1,446.07	\$2,892.14	99+	\$277.03	\$831.08	\$1,662.15	\$3,324.30

PLAN M - TOBACCO RATES - POLICY FORM MM30 ZIP CODES: 322, 335-337, 346, 349

	FEM	IALE		<u> </u>		MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$921.36	\$2,764.08	\$5,528.16	\$11,056.31	Thru 64*	\$1,059.03	\$3,177.10	\$6,354.20	\$12,708.40
\$189.88	\$569.65	\$1,139.29	\$2,278.58	65	\$218.25	\$654.76	\$1,309.53	\$2,619.05
\$199.21	\$597.62	\$1,195.24	\$2,390.47	66	\$228.97	\$686.92	\$1,373.84	\$2,747.67
\$201.99	\$605.98	\$1,211.95	\$2,423.90	67	\$232.17	\$696.52	\$1,393.05	\$2,786.09
\$206.75	\$620.26	\$1,240.53	\$2,481.05	68	\$237.65	\$712.95	\$1,425.90	\$2,851.79
\$211.49	\$634.47	\$1,268.93	\$2,537.86	69	\$243.09	\$729.27	\$1,458.54	\$2,917.08
\$216.26	\$648.79	\$1,297.57	\$2,595.14	70	\$248.58	\$745.73	\$1,491.46	\$2,982.92
\$220.23	\$660.69	\$1,321.37	\$2,642.74	71	\$253.14	\$759.41	\$1,518.81	\$3,037.62
\$224.19	\$672.58	\$1,345.17	\$2,690.33	72	\$257.69	\$773.08	\$1,546.17	\$3,092.33
\$228.32	\$684.97	\$1,369.93	\$2,739.86	73	\$262.44	\$787.32	\$1,574.63	\$3,149.26
\$231.70	\$695.11	\$1,390.22	\$2,780.43	74	\$266.32	\$798.97	\$1,597.95	\$3,195.89
\$235.07	\$705.22	\$1,410.44	\$2,820.88	75	\$270.20	\$810.60	\$1,621.20	\$3,242.39
\$238.22	\$714.67	\$1,429.33	\$2,858.66	76	\$273.82	\$821.46	\$1,642.91	\$3,285.82
\$240.83	\$722.48	\$1,444.96	\$2,889.91	77	\$276.81	\$830.43	\$1,660.87	\$3,321.73
\$243.40	\$730.20	\$1,460.40	\$2,920.79	78	\$279.77	\$839.31	\$1,678.62	\$3,357.23
\$245.96	\$737.89	\$1,475.78	\$2,951.55	79	\$282.72	\$848.15	\$1,696.29	\$3,392.58
\$248.22	\$744.67	\$1,489.34	\$2,978.67	80	\$285.31	\$855.94	\$1,711.88	\$3,423.76
\$250.49	\$751.48	\$1,502.96	\$3,005.92	81	\$287.92	\$863.77	\$1,727.54	\$3,455.08
\$252.60	\$757.81	\$1,515.62	\$3,031.23	82	\$290.35	\$871.05	\$1,742.09	\$3,484.18
\$254.49	\$763.47	\$1,526.94	\$3,053.87	83	\$292.52	\$877.55	\$1,755.11	\$3,510.21
\$256.38	\$769.13	\$1,538.27	\$3,076.53	84	\$294.69	\$884.06	\$1,768.12	\$3,536.24
\$258.05	\$774.16	\$1,548.32	\$3,096.63	85	\$296.61	\$889.84	\$1,779.67	\$3,559.34
\$259.58	\$778.73	\$1,557.46	\$3,114.91	86	\$298.36	\$895.09	\$1,790.18	\$3,580.36
\$261.09	\$783.27	\$1,566.54	\$3,133.08	87	\$300.10	\$900.31	\$1,800.62	\$3,601.24
\$262.44	\$787.33	\$1,574.66	\$3,149.31	88	\$301.66	\$904.98	\$1,809.95	\$3,619.90
\$263.77	\$791.30	\$1,582.59	\$3,165.18	89	\$303.18	\$909.53	\$1,819.07	\$3,638.13
\$265.08	\$795.23	\$1,590.46	\$3,180.92	90	\$304.69	\$914.06	\$1,828.12	\$3,656.23
\$266.40	\$799.20	\$1,598.40	\$3,196.79	91	\$306.21	\$918.62	\$1,837.23	\$3,674.46
\$267.72	\$803.16	\$1,606.32	\$3,212.64	92	\$307.73	\$923.18	\$1,846.35	\$3,692.70
\$269.08	\$807.25	\$1,614.50	\$3,229.00	93	\$309.29	\$927.87	\$1,855.75	\$3,711.49
\$270.41	\$811.22	\$1,622.43	\$3,244.86	94	\$310.81	\$932.43	\$1,864.86	\$3,729.72
\$271.72	\$815.15	\$1,630.31	\$3,260.61	95	\$312.32	\$936.96	\$1,873.91	\$3,747.82
\$273.05	\$819.15	\$1,638.30	\$3,276.59	96	\$313.85	\$941.55	\$1,883.10	\$3,766.20
\$274.36	\$823.09	\$1,646.17	\$3,292.34	97	\$315.36	\$946.07	\$1,892.15	\$3,784.29
\$275.68	\$827.05	\$1,654.10	\$3,308.19	98	\$316.88	\$950.63	\$1,901.27	\$3,802.53
\$277.03	\$831.08	\$1,662.15	\$3,324.30	99+	\$318.42	\$955.26	\$1,910.52	\$3,821.04

PLAN M - NON-TOBACCO RATES - POLICY FORM MM30 ZIP CODES: 334

	FEN	IALE				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$967.43	\$2,902.28	\$5,804.56	\$11,609.12	Thru 64*	\$1,111.99	\$3,335.96	\$6,671.92	\$13,343.83
\$199.38	\$598.13	\$1,196.26	\$2,392.51	65	\$229.17	\$687.50	\$1,375.00	\$2,750.00
\$209.17	\$627.50	\$1,255.00	\$2,509.99	66	\$240.42	\$721.26	\$1,442.53	\$2,885.05
\$212.09	\$636.28	\$1,272.55	\$2,545.10	67	\$243.78	\$731.35	\$1,462.70	\$2,925.39
\$217.09	\$651.28	\$1,302.56	\$2,605.11	68	\$249.53	\$748.60	\$1,497.19	\$2,994.38
\$222.06	\$666.19	\$1,332.38	\$2,664.75	69	\$255.24	\$765.73	\$1,531.47	\$3,062.93
\$227.08	\$681.23	\$1,362.45	\$2,724.90	70	\$261.01	\$783.02	\$1,566.03	\$3,132.06
\$231.24	\$693.72	\$1,387.44	\$2,774.87	71	\$265.79	\$797.38	\$1,594.76	\$3,189.51
\$235.40	\$706.21	\$1,412.43	\$2,824.85	72	\$270.58	\$811.74	\$1,623.47	\$3,246.94
\$239.74	\$719.22	\$1,438.43	\$2,876.86	73	\$275.56	\$826.68	\$1,653.36	\$3,306.72
\$243.29	\$729.86	\$1,459.73	\$2,919.45	74	\$279.64	\$838.92	\$1,677.85	\$3,355.69
\$246.83	\$740.48	\$1,480.96	\$2,961.92	75	\$283.71	\$851.13	\$1,702.25	\$3,404.50
\$250.13	\$750.40	\$1,500.80	\$3,001.59	76	\$287.51	\$862.53	\$1,725.06	\$3,450.11
\$252.87	\$758.60	\$1,517.20	\$3,034.40	77	\$290.65	\$871.95	\$1,743.91	\$3,487.81
\$255.57	\$766.71	\$1,533.42	\$3,066.83	78	\$293.76	\$881.27	\$1,762.54	\$3,525.08
\$258.26	\$774.78	\$1,549.57	\$3,099.13	79	\$296.85	\$890.56	\$1,781.11	\$3,562.22
\$260.63	\$781.90	\$1,563.81	\$3,127.61	80	\$299.58	\$898.74	\$1,797.48	\$3,594.95
\$263.02	\$789.05	\$1,578.11	\$3,156.21	81	\$302.32	\$906.96	\$1,813.92	\$3,627.84
\$265.23	\$795.70	\$1,591.40	\$3,182.79	82	\$304.87	\$914.60	\$1,829.19	\$3,658.38
\$267.21	\$801.64	\$1,603.29	\$3,206.57	83	\$307.14	\$921.43	\$1,842.86	\$3,685.72
\$269.20	\$807.59	\$1,615.18	\$3,230.35	84	\$309.42	\$928.26	\$1,856.53	\$3,713.05
\$270.96	\$812.87	\$1,625.73	\$3,251.46	85	\$311.44	\$934.33	\$1,868.66	\$3,737.31
\$272.56	\$817.67	\$1,635.33	\$3,270.66	86	\$313.28	\$939.85	\$1,879.69	\$3,759.38
\$274.14	\$822.43	\$1,644.87	\$3,289.73	87	\$315.11	\$945.33	\$1,890.66	\$3,781.31
\$275.56	\$826.69	\$1,653.39	\$3,306.77	88	\$316.74	\$950.22	\$1,900.45	\$3,800.89
\$276.95	\$830.86	\$1,661.72	\$3,323.43	89	\$318.34	\$955.01	\$1,910.02	\$3,820.04
\$278.33	\$834.99	\$1,669.98	\$3,339.96	90	\$319.92	\$959.76	\$1,919.52	\$3,839.04
\$279.72	\$839.16	\$1,678.32	\$3,356.63	91	\$321.52	\$964.55	\$1,929.10	\$3,858.19
\$281.11	\$843.32	\$1,686.64	\$3,373.28	92	\$323.11	\$969.33	\$1,938.67	\$3,877.33
\$282.54	\$847.61	\$1,695.23	\$3,390.45	93	\$324.76	\$974.27	\$1,948.53	\$3,897.06
\$283.93	\$851.78	\$1,703.55	\$3,407.10	94	\$326.35	\$979.05	\$1,958.11	\$3,916.21
\$285.30	\$855.91	\$1,711.82	\$3,423.64	95	\$327.93	\$983.80	\$1,967.61	\$3,935.21
\$286.70	\$860.11	\$1,720.21	\$3,440.42	96	\$329.54	\$988.63	\$1,977.26	\$3,954.51
\$288.08	\$864.24	\$1,728.48	\$3,456.95	97	\$331.13	\$993.38	\$1,986.76	\$3,973.51
\$289.47	\$868.40	\$1,736.81	\$3,473.61	98	\$332.72	\$998.17	\$1,996.33	\$3,992.66
\$290.88	\$872.63	\$1,745.26	\$3,490.52	99+	\$334.34	\$1,003.02	\$2,006.05	\$4,012.09

PLAN M - TOBACCO RATES - POLICY FORM MM30 ZIP CODES: 334

	FEM	IALE]		\$263.41 \$790.23 \$1,580.46 \$3,160.92 \$276.35 \$829.04 \$1,658.08 \$3,316.15 \$280.21 \$840.63 \$1,681.26 \$3,362.52 \$286.82 \$860.46 \$1,720.91 \$3,441.82 \$293.38 \$880.15 \$1,760.31 \$3,520.61 \$300.01 \$900.02 \$1,800.04 \$3,600.07 \$305.51 \$916.53 \$1,833.05 \$3,666.10 \$311.01 \$933.03 \$1,866.06 \$3,732.12 \$316.74 \$950.21 \$1,900.42 \$3,800.83 \$321.43 \$964.28 \$1,928.56 \$3,857.11 \$326.10 \$978.31 \$1,956.61 \$3,913.22 \$330.47 \$991.41 \$1,982.82 \$3,965.64 \$334.08 \$1,002.25 \$2,004.49 \$4,008.98 \$337.65 \$1,012.96 \$2,025.91 \$4,051.82 \$341.21 \$1,023.63 \$2,047.25 \$4,094.50 \$344.34 \$1,033.03 \$2,066.07 \$4,132.13 \$347.49 \$1,042.48 \$2,084.97 \$4,169.93 \$350.42 \$1,051.26 \$2,102.52 \$4,205.04 \$353.04 \$1,059.12 \$2,118.23 \$4,236.46 \$355.66 \$1,066.97 \$2,133.94 \$4,267.87 \$357.98 \$1,073.94 \$2,147.88 \$4,295.76 \$360.09 \$1,080.28 \$2,160.57 \$4,321.13 \$362.19 \$1,086.58 \$2,173.17 \$4,346.33 \$366.19 \$1,080.28 \$2,173.17 \$4,346.33 \$366.19 \$1,080.28 \$2,173.17 \$4,346.33 \$367.72 \$1,103.17 \$2,206.35 \$4,412.69 \$373.28 \$1,114.18 \$2,283.35 \$4,456.70 \$376.94 \$1,130.81 \$2,261.62 \$4,523.23 \$378.78 \$1,136.35 \$2,272.71 \$4,545.41 \$380.60 \$1,141.81 \$2,283.63 \$4,567.25		
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$1,111.99	\$3,335.96	\$6,671.91	\$13,343.82	Thru 64*	\$1,278.14	\$3,834.43	\$7,668.87	\$15,337.73
\$229.17	\$687.50	\$1,375.01	\$2,750.01	65	\$263.41	\$790.23	\$1,580.46	\$3,160.92
\$240.42	\$721.26	\$1,442.53	\$2,885.05	66	\$276.35	\$829.04		\$3,316.15
\$243.78	\$731.35	\$1,462.70	\$2,925.40	67	\$280.21	\$840.63	\$1,681.26	\$3,362.52
\$249.53	\$748.60	\$1,497.19	\$2,994.38	68				
\$255.24	\$765.73	\$1,531.47	\$3,062.93	69	\$293.38	\$880.15	\$1,760.31	\$3,520.61
\$261.01	\$783.02	\$1,566.04	\$3,132.07	70	\$300.01			\$3,600.07
\$265.79	\$797.38	\$1,594.76	\$3,189.51	71	\$305.51	\$916.53	\$1,833.05	\$3,666.10
\$270.58	\$811.74	\$1,623.48	\$3,246.95	72		\$933.03	\$1,866.06	\$3,732.12
\$275.56	\$826.68	\$1,653.37	\$3,306.73	73	\$316.74	\$950.21	\$1,900.42	\$3,800.83
\$279.64	\$838.92	\$1,677.85	\$3,355.69	74		\$964.28	\$1,928.56	\$3,857.11
\$283.71	\$851.13	\$1,702.26	\$3,404.51	75	\$326.10	\$978.31	\$1,956.61	\$3,913.22
\$287.51	\$862.53	\$1,725.05	\$3,450.10	76	\$330.47	\$991.41	\$1,982.82	\$3,965.64
\$290.65	\$871.96	\$1,743.91	\$3,487.82	77	\$334.08	\$1,002.25	\$2,004.49	\$4,008.98
\$293.76	\$881.27	\$1,762.55	\$3,525.09	78	\$337.65	\$1,012.96	\$2,025.91	\$4,051.82
\$296.85	\$890.56	\$1,781.11	\$3,562.22	79	\$341.21	\$1,023.63		\$4,094.50
\$299.58	\$898.74	\$1,797.48	\$3,594.95	80				\$4,132.13
\$302.32	\$906.96	\$1,813.92	\$3,627.83	81	\$347.49	\$1,042.48	\$2,084.97	\$4,169.93
\$304.87	\$914.60	\$1,829.19	\$3,658.38	82				\$4,205.04
\$307.14	\$921.43	\$1,842.86	\$3,685.71	83				\$4,236.46
\$309.42	\$928.26	\$1,856.53	\$3,713.05	84				\$4,267.87
\$311.44	\$934.33	\$1,868.66	\$3,737.31	85				
\$313.28	\$939.85	\$1,879.69	\$3,759.38	86				
\$315.11	\$945.33	\$1,890.65	\$3,781.30	87	\$362.19	\$1,086.58		\$4,346.33
\$316.74	\$950.22	\$1,900.45	\$3,800.89	88				
\$318.34	\$955.01	\$1,910.02	\$3,820.04	89				
\$319.92	\$959.76	\$1,919.52	\$3,839.04	90				
\$321.52	\$964.55	\$1,929.10	\$3,858.19	91				
\$323.11	\$969.33	\$1,938.67	\$3,877.33	92				
\$324.76	\$974.27	\$1,948.54	\$3,897.07	93				\$4,479.38
\$326.35	\$979.05	\$1,958.11	\$3,916.21	94				
\$327.94	\$983.81	\$1,967.61	\$3,935.22	95				
\$329.54	\$988.63	\$1,977.26	\$3,954.51	96				
\$331.13	\$993.38	\$1,986.76	\$3,973.51	97				
\$332.72	\$998.16	\$1,996.33	\$3,992.65	98	\$382.44	\$1,147.32	\$2,294.63	\$4,589.26
\$334.34	\$1,003.02	\$2,006.05	\$4,012.09	99+	\$384.30	\$1,152.90	\$2,305.80	\$4,611.60

PLAN M - NON-TOBACCO RATES - POLICY FORM MM30 ZIP CODES: 330-333, 340

	FEN	IALE		ODES: 330-33]	,	MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$1,105.63	\$3,316.89	\$6,633.79	\$13,267.57	Thru 64*	\$1,270.84	\$3,812.52	\$7,625.04	\$15,250.08
\$227.86	\$683.57	\$1,367.15	\$2,734.29	65	\$261.91	\$785.72	\$1,571.43	\$3,142.86
\$239.05	\$717.14	\$1,434.28	\$2,868.56	66	\$274.77	\$824.30	\$1,648.60	\$3,297.20
\$242.39	\$727.17	\$1,454.34	\$2,908.68	67	\$278.61	\$835.83	\$1,671.66	\$3,343.31
\$248.11	\$744.32	\$1,488.63	\$2,977.26	68	\$285.18	\$855.54	\$1,711.08	\$3,422.15
\$253.79	\$761.36	\$1,522.72	\$3,045.44	69	\$291.71	\$875.12	\$1,750.25	\$3,500.49
\$259.51	\$778.54	\$1,557.09	\$3,114.17	70	\$298.29	\$894.88	\$1,789.75	\$3,579.50
\$264.27	\$792.82	\$1,585.64	\$3,171.28	71	\$303.76	\$911.29	\$1,822.57	\$3,645.14
\$269.03	\$807.10	\$1,614.20	\$3,228.40	72	\$309.23	\$927.70	\$1,855.40	\$3,710.79
\$273.99	\$821.96	\$1,643.92	\$3,287.83	73	\$314.93	\$944.78	\$1,889.56	\$3,779.11
\$278.04	\$834.13	\$1,668.26	\$3,336.51	74	\$319.59	\$958.77	\$1,917.54	\$3,835.07
\$282.09	\$846.26	\$1,692.53	\$3,385.05	75	\$324.24	\$972.72	\$1,945.44	\$3,890.87
\$285.87	\$857.60	\$1,715.20	\$3,430.39	76	\$328.58	\$985.75	\$1,971.49	\$3,942.98
\$288.99	\$866.97	\$1,733.95	\$3,467.89	77	\$332.17	\$996.52	\$1,993.04	\$3,986.08
\$292.08	\$876.24	\$1,752.47	\$3,504.94	78	\$335.72	\$1,007.17	\$2,014.34	\$4,028.67
\$295.16	\$885.47	\$1,770.93	\$3,541.86	79	\$339.26	\$1,017.78	\$2,035.55	\$4,071.10
\$297.87	\$893.60	\$1,787.20	\$3,574.40	80	\$342.38	\$1,027.13	\$2,054.26	\$4,108.51
\$300.59	\$901.78	\$1,803.56	\$3,607.11	81	\$345.51	\$1,036.53	\$2,073.05	\$4,146.10
\$303.12	\$909.37	\$1,818.74	\$3,637.48	82	\$348.42	\$1,045.25	\$2,090.51	\$4,181.01
\$305.39	\$916.16	\$1,832.33	\$3,664.65	83	\$351.02	\$1,053.06	\$2,106.12	\$4,212.24
\$307.65	\$922.96	\$1,845.92	\$3,691.84	84	\$353.62	\$1,060.87	\$2,121.75	\$4,243.49
\$309.66	\$928.99	\$1,857.98	\$3,715.96	85	\$355.93	\$1,067.80	\$2,135.61	\$4,271.21
\$311.49	\$934.47	\$1,868.95	\$3,737.89	86	\$358.04	\$1,074.11	\$2,148.22	\$4,296.43
\$313.31	\$939.93	\$1,879.85	\$3,759.70	87	\$360.12	\$1,080.37	\$2,160.75	\$4,321.49
\$314.93	\$944.79	\$1,889.59	\$3,779.17	88	\$361.99	\$1,085.97	\$2,171.94	\$4,343.88
\$316.52	\$949.55	\$1,899.11	\$3,798.21	89	\$363.81	\$1,091.44	\$2,182.88	\$4,365.76
\$318.09	\$954.28	\$1,908.55	\$3,817.10	90	\$365.62	\$1,096.87	\$2,193.74	\$4,387.47
\$319.68	\$959.04	\$1,918.07	\$3,836.14	91	\$367.45	\$1,102.34	\$2,204.68	\$4,409.35
\$321.26	\$963.79	\$1,927.59	\$3,855.17	92	\$369.27	\$1,107.81	\$2,215.62	\$4,431.24
\$322.90	\$968.70	\$1,937.40	\$3,874.80	93	\$371.15	\$1,113.45	\$2,226.90	\$4,453.79
\$324.49	\$973.46	\$1,946.91	\$3,893.82	94	\$372.97	\$1,118.92	\$2,237.84	\$4,475.67
\$326.06	\$978.18	\$1,956.37	\$3,912.73	95	\$374.78	\$1,124.35	\$2,248.70	\$4,497.39
\$327.66	\$982.98	\$1,965.96	\$3,931.91	96	\$376.62	\$1,129.86	\$2,259.72	\$4,519.43
\$329.23	\$987.70	\$1,975.40	\$3,950.80	97	\$378.43	\$1,135.29	\$2,270.58	\$4,541.15
\$330.82	\$992.46	\$1,984.92	\$3,969.83	98	\$380.25	\$1,140.76	\$2,281.52	\$4,563.03
\$332.43	\$997.29	\$1,994.59	\$3,989.17	99+	\$382.10	\$1,146.31	\$2,292.63	\$4,585.25

PLAN M - TOBACCO RATES - POLICY FORM MM30 ZIP CODES: 330-333, 340

	FEM	IALE				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$1,270.84	\$3,812.52	\$7,625.04	\$15,250.08	Thru 64*	\$1,460.74	\$4,382.21	\$8,764.42	\$17,528.83
\$261.91	\$785.72	\$1,571.43	\$3,142.86	65	\$301.04	\$903.12	\$1,806.24	\$3,612.48
\$274.77	\$824.30	\$1,648.60	\$3,297.20	66	\$315.82	\$947.47	\$1,894.95	\$3,789.89
\$278.61	\$835.83	\$1,671.66	\$3,343.31	67	\$320.24	\$960.72	\$1,921.44	\$3,842.88
\$285.18	\$855.54	\$1,711.07	\$3,422.14	68	\$327.79	\$983.38	\$1,966.75	\$3,933.50
\$291.71	\$875.13	\$1,750.25	\$3,500.50	69	\$335.30	\$1,005.89	\$2,011.78	\$4,023.55
\$298.29	\$894.88	\$1,789.75	\$3,579.50	70	\$342.86	\$1,028.59	\$2,057.19	\$4,114.37
\$303.76	\$911.29	\$1,822.58	\$3,645.15	71	\$349.15	\$1,047.46	\$2,094.91	\$4,189.82
\$309.23	\$927.70	\$1,855.40	\$3,710.80	72	\$355.44	\$1,066.32	\$2,132.64	\$4,265.28
\$314.93	\$944.78	\$1,889.56	\$3,779.12	73	\$361.98	\$1,085.95	\$2,171.91	\$4,343.81
\$319.59	\$958.77	\$1,917.54	\$3,835.07	74	\$367.34	\$1,102.03	\$2,204.07	\$4,408.13
\$324.24	\$972.72	\$1,945.43	\$3,890.86	75	\$372.69	\$1,118.07	\$2,236.13	\$4,472.26
\$328.58	\$985.75	\$1,971.49	\$3,942.98	76	\$377.68	\$1,133.04	\$2,266.08	\$4,532.16
\$332.17	\$996.52	\$1,993.04	\$3,986.08	77	\$381.81	\$1,145.43	\$2,290.85	\$4,581.70
\$335.72	\$1,007.17	\$2,014.34	\$4,028.67	78	\$385.89	\$1,157.67	\$2,315.33	\$4,630.66
\$339.26	\$1,017.78	\$2,035.55	\$4,071.10	79	\$389.95	\$1,169.86	\$2,339.71	\$4,679.42
\$342.38	\$1,027.13	\$2,054.26	\$4,108.51	80	\$393.54	\$1,180.61	\$2,361.22	\$4,722.43
\$345.51	\$1,036.53	\$2,073.05	\$4,146.10	81	\$397.14	\$1,191.41	\$2,382.82	\$4,765.63
\$348.42	\$1,045.25	\$2,090.51	\$4,181.01	82	\$400.48	\$1,201.44	\$2,402.88	\$4,805.76
\$351.02	\$1,053.06	\$2,106.12	\$4,212.24	83	\$403.47	\$1,210.42	\$2,420.83	\$4,841.66
\$353.62	\$1,060.87	\$2,121.75	\$4,243.49	84	\$406.46	\$1,219.39	\$2,438.79	\$4,877.57
\$355.94	\$1,067.81	\$2,135.61	\$4,271.22	85	\$409.12	\$1,227.36	\$2,454.72	\$4,909.44
\$358.04	\$1,074.11	\$2,148.22	\$4,296.43	86	\$411.54	\$1,234.61	\$2,469.22	\$4,938.43
\$360.12	\$1,080.37	\$2,160.75	\$4,321.49	87	\$413.94	\$1,241.81	\$2,483.62	\$4,967.23
\$361.99	\$1,085.97	\$2,171.94	\$4,343.87	88	\$416.08	\$1,248.24	\$2,496.48	\$4,992.96
\$363.81	\$1,091.44	\$2,182.88	\$4,365.76	89	\$418.18	\$1,254.53	\$2,509.06	\$5,018.11
\$365.62	\$1,096.87	\$2,193.74	\$4,387.47	90	\$420.26	\$1,260.77	\$2,521.54	\$5,043.07
\$367.45	\$1,102.34	\$2,204.68	\$4,409.36	91	\$422.35	\$1,267.06	\$2,534.11	\$5,068.22
\$369.27	\$1,107.81	\$2,215.62	\$4,431.23	92	\$424.45	\$1,273.35	\$2,546.69	\$5,093.38
\$371.15	\$1,113.45	\$2,226.90	\$4,453.79	93	\$426.61	\$1,279.83	\$2,559.65	\$5,119.30
\$372.97	\$1,118.92	\$2,237.83	\$4,475.66	94	\$428.70	\$1,286.11	\$2,572.23	\$5,144.45
\$374.78	\$1,124.35	\$2,248.70	\$4,497.39	95	\$430.78	\$1,292.35	\$2,584.71	\$5,169.41
\$376.62	\$1,129.86	\$2,259.72	\$4,519.44	96	\$432.90	\$1,298.69	\$2,597.38	\$5,194.75
\$378.43	\$1,135.29	\$2,270.58	\$4,541.15	97	\$434.98	\$1,304.93	\$2,609.86	\$5,219.71
\$380.25	\$1,140.76	\$2,281.51	\$4,563.02	98	\$437.07	\$1,311.22	\$2,622.43	\$5,244.86
\$382.10	\$1,146.31	\$2,292.63	\$4,585.25	99+	\$439.20	\$1,317.60	\$2,635.20	\$5,270.40

PLAN N - NON-TOBACCO RATES - POLICY FORM MM31 ZIP CODES: 320-321, 323-329, 338-339, 341-342, 344, 347

	FEM	IALE]		39.22 \$2,517.66 \$5,035.32 \$10,070.64 72.96 \$518.88 \$1,037.76 \$2,075.51 81.44 \$544.33 \$1,088.66 \$2,177.31 83.99 \$551.97 \$1,103.93 \$2,207.86 88.34 \$565.02 \$1,130.05 \$2,260.09 92.65 \$577.94 \$1,155.89 \$2,311.77 96.99 \$590.97 \$1,181.95 \$2,363.89 00.61 \$601.82 \$1,203.64 \$2,407.27 04.20 \$612.61 \$1,225.22 \$2,450.43 07.97 \$623.92 \$1,247.85 \$2,495.69 \$11.06 \$633.17 \$1,266.33 \$2,532.66 \$14.13 \$642.40 \$1,284.81 \$2,569.61 \$16.99 \$650.98 \$1,301.97 \$2,603.93 \$19.36 \$658.09 \$1,316.19 \$2,632.37 \$24.05 \$672.15 \$1,344.29 \$2,660.58 \$24.05 \$672.15 \$1,369.14 \$2,773.37 \$26.11 \$678.34 \$1,356.69 \$2		
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$730.12	\$2,190.37	\$4,380.74	\$8,761.47	Thru 64*	\$839.22	\$2,517.66	\$5,035.32	\$10,070.64
\$150.47	\$451.42	\$902.85	\$1,805.69	65	\$172.96	\$518.88	\$1,037.76	\$2,075.51
\$157.86	\$473.57	\$947.13	\$1,894.26	66	\$181.44	\$544.33	\$1,088.66	\$2,177.31
\$160.07	\$480.21	\$960.42	\$1,920.83	67	\$183.99	\$551.97	\$1,103.93	\$2,207.86
\$163.86	\$491.57	\$983.14	\$1,966.28	68	\$188.34	\$565.02	\$1,130.05	\$2,260.09
\$167.60	\$502.81	\$1,005.63	\$2,011.25	69	\$192.65	\$577.94	\$1,155.89	
\$171.38	\$514.15	\$1,028.30	\$2,056.59	70	\$196.99	\$590.97	\$1,181.95	\$2,363.89
\$174.53	\$523.58	\$1,047.16	\$2,094.32	71	\$200.61	\$601.82	\$1,203.64	\$2,407.27
\$177.66	\$532.97	\$1,065.94	\$2,131.87	72	\$204.20	\$612.61	\$1,225.22	\$2,450.43
\$180.94	\$542.82	\$1,085.63	\$2,171.26	73	\$207.97	\$623.92		\$2,495.69
\$183.62	\$550.85	\$1,101.71	\$2,203.41	74	\$211.06	\$633.17	\$1,266.33	\$2,532.66
\$186.30	\$558.89	\$1,117.79	\$2,235.57	75	\$214.13	\$642.40	\$1,284.81	\$2,569.61
\$188.78	\$566.35	\$1,132.71	\$2,265.41	76	\$216.99	\$650.98	\$1,301.97	\$2,603.93
\$190.85	\$572.54	\$1,145.08	\$2,290.15	77	\$219.36	\$658.09	\$1,316.19	\$2,632.37
\$192.89	\$578.68	\$1,157.35	\$2,314.70	78	\$221.72	\$665.15	\$1,330.29	\$2,660.58
\$194.92	\$584.77	\$1,169.53	\$2,339.06	79	\$224.05	\$672.15	\$1,344.29	
\$196.72	\$590.16	\$1,180.32	\$2,360.63	80	\$226.11	\$678.34		
\$198.52	\$595.57	\$1,191.15	\$2,382.29	81	\$228.19	\$684.57	\$1,369.14	\$2,738.27
\$200.19	\$600.58	\$1,201.16	\$2,402.32	82	\$230.11			
\$201.69	\$605.06	\$1,210.12	\$2,420.23	83	\$231.82	\$695.47		\$2,781.87
\$203.18	\$609.54	\$1,219.07	\$2,438.14	84	\$233.54			
\$204.51	\$613.53	\$1,227.06	\$2,454.12	85	\$235.07	\$705.21		
\$205.72	\$617.17	\$1,234.33	\$2,468.66	86	\$236.46			
\$206.92	\$620.77	\$1,241.55	\$2,483.09	87	\$237.85	\$713.54		
\$208.00	\$624.00	\$1,248.00	\$2,496.00	88	\$239.08			
\$209.05	\$627.16	\$1,254.31	\$2,508.62	89	\$240.29			\$2,883.46
\$210.09	\$630.26	\$1,260.52	\$2,521.03	90	\$241.48			
\$211.13	\$633.39	\$1,266.78	\$2,533.55	91	\$242.68	\$728.03		
\$212.17	\$636.52	\$1,273.03	\$2,546.06	92	\$243.88		\$1,463.26	
\$213.25	\$639.74	\$1,279.49	\$2,558.97	93	\$245.11			
\$214.30	\$642.89	\$1,285.79	\$2,571.57	94	\$246.32			
\$215.33	\$646.00	\$1,292.00	\$2,584.00	95	\$247.51			
\$216.39	\$649.18	\$1,298.36	\$2,596.71	96	\$248.73			
\$217.43	\$652.28	\$1,304.56	\$2,609.12	97	\$249.92	\$749.75	\$1,499.50	\$2,998.99
\$218.48	\$655.44	\$1,310.88	\$2,621.75	98	\$251.12			
\$219.55	\$658.64	\$1,317.27	\$2,634.54	99+	\$252.35	\$757.05	\$1,514.11	\$3,028.21

PLAN N - TOBACCO RATES - POLICY FORM MM31 ZIP CODES: 320-321, 323-329, 338-339, 341-342, 344, 347

	FEM	IALE		ĺ			\$2,893.86 \$5,787.73 \$11,575.45 \$596.41 \$1,192.82 \$2,385.64 \$625.67 \$1,251.33 \$2,502.66 \$634.44 \$1,268.89 \$2,537.77 \$649.45 \$1,298.91 \$2,597.81 \$664.30 \$1,328.61 \$2,657.21 \$679.28 \$1,358.56 \$2,717.12 \$691.75 \$1,383.49 \$2,766.98 \$704.15 \$1,408.30 \$2,816.59 \$717.15 \$1,434.31 \$2,868.61 \$727.78 \$1,455.55 \$2,911.10 \$738.40 \$1,476.79 \$2,953.58 \$748.26 \$1,496.51 \$2,993.02 \$756.43 \$1,512.86 \$3,025.71 \$772.58 \$1,545.16 \$3,090.32 \$779.71 \$1,559.41 \$3,118.82 \$786.86 \$1,573.72 \$3,147.44 \$793.47 \$1,586.95 \$3,173.89 \$799.39 \$1,598.78 \$3,197.55 \$805.30 \$1,610.61 \$3,221.21 \$810.58 \$1,640.31 \$3,242.33 \$815.39 \$1,630.77 \$3,261.54 \$820.16 \$1,640.31 \$3,280.62 \$824.42 \$1,648.83 \$3,297.66 \$828.58 \$1,665.37 \$3,330.73 \$836.82 \$1,673.64 \$3,347.27 \$840.95 \$1,681.90 \$3,363.80 \$845.21 \$1,690.43 \$3,380.85 \$849.38 \$1,698.76 \$3,317.92 \$857.68 \$1,715.36 \$3,413.92 \$857.68 \$1,715.36 \$3,430.71	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$839.22	\$2,517.66	\$5,035.33	\$10,070.65	Thru 64*	\$964.62	\$2,893.86	\$5,787.73	\$11,575.45
\$172.96	\$518.88	\$1,037.75	\$2,075.50	65	\$198.80	\$596.41	\$1,192.82	\$2,385.64
\$181.44	\$544.33	\$1,088.66	\$2,177.31	66	\$208.56	\$625.67	\$1,251.33	\$2,502.66
\$183.99	\$551.96	\$1,103.93	\$2,207.85	67	\$211.48	\$634.44	\$1,268.89	\$2,537.77
\$188.34	\$565.02	\$1,130.05	\$2,260.09	68	\$216.48		\$1,298.91	
\$192.65	\$577.95	\$1,155.89	\$2,311.78	69	\$221.43			
\$196.99	\$590.98	\$1,181.95	\$2,363.90	70	\$226.43	\$679.28		\$2,717.12
\$200.61	\$601.82	\$1,203.64	\$2,407.27	71	\$230.58	\$691.75		\$2,766.98
\$204.20	\$612.61	\$1,225.22	\$2,450.43	72	\$234.72	\$704.15	\$1,408.30	\$2,816.59
\$207.98	\$623.93	\$1,247.85	\$2,495.70	73	\$239.05	\$717.15	\$1,434.31	
\$211.06	\$633.17	\$1,266.33	\$2,532.66	74	\$242.59		\$1,455.55	\$2,911.10
\$214.14	\$642.41	\$1,284.81	\$2,569.62	75	\$246.13	\$738.40	\$1,476.79	\$2,953.58
\$216.99	\$650.98	\$1,301.96	\$2,603.92	76	\$249.42	\$748.26	\$1,496.51	\$2,993.02
\$219.36	\$658.09	\$1,316.18	\$2,632.36	77	\$252.14	\$756.43	\$1,512.86	\$3,025.71
\$221.72	\$665.15	\$1,330.29	\$2,660.58	78	\$254.85	\$764.54	\$1,529.07	\$3,058.14
\$224.05	\$672.15	\$1,344.29	\$2,688.58	79	\$257.53	\$772.58	\$1,545.16	\$3,090.32
\$226.11	\$678.34	\$1,356.69	\$2,713.37	80	\$259.90		\$1,559.41	
\$228.19	\$684.57	\$1,369.14	\$2,738.27	81	\$262.29	\$786.86	\$1,573.72	\$3,147.44
\$230.11	\$690.32	\$1,380.65	\$2,761.29	82	\$264.49		\$1,586.95	\$3,173.89
\$231.82	\$695.47	\$1,390.94	\$2,781.87	83	\$266.46			
\$233.54	\$700.62	\$1,401.23	\$2,802.46	84	\$268.43			
\$235.07	\$705.21	\$1,410.42	\$2,820.83	85	\$270.19			
\$236.46	\$709.39	\$1,418.77	\$2,837.54	86	\$271.80			
\$237.84	\$713.53	\$1,427.07	\$2,854.13	87	\$273.39			
\$239.08	\$717.24	\$1,434.48	\$2,868.96	88	\$274.81		\$1,648.83	\$3,297.66
\$240.29	\$720.87	\$1,441.74	\$2,883.47	89	\$276.19			
\$241.48	\$724.43	\$1,448.87	\$2,897.73	90	\$277.56			
\$242.68	\$728.03	\$1,456.07	\$2,912.13	91	\$278.94			
\$243.88	\$731.63	\$1,463.26	\$2,926.51	92	\$280.32			
\$245.11	\$735.34	\$1,470.67	\$2,941.34	93	\$281.74			
\$246.32	\$738.96	\$1,477.92	\$2,955.83	94	\$283.13			
\$247.51	\$742.53	\$1,485.06	\$2,970.11	95	\$284.49			
\$248.73	\$746.18	\$1,492.36	\$2,984.72	96	\$285.89			
\$249.92	\$749.75	\$1,499.50	\$2,998.99	97	\$287.26	\$861.78	\$1,723.56	\$3,447.12
\$251.13	\$753.38	\$1,506.75	\$3,013.50	98	\$288.65	\$865.95	\$1,731.89	\$3,463.78
\$252.35	\$757.05	\$1,514.11	\$3,028.21	99+	\$290.06	\$870.18	\$1,740.35	\$3,480.70

PLAN N - NON-TOBACCO RATES - POLICY FORM MM31 ZIP CODES: 322, 335-337, 346, 349

	FEM	IALE				Monthly Quarterly Semi-annual Annual \$918.39 \$2,755.18 \$5,510.36 \$11,020.71 \$189.28 \$567.83 \$1,135.66 \$2,271.31 \$198.56 \$595.68 \$1,191.36 \$2,382.72 \$201.35 \$604.04 \$1,208.08 \$2,416.15 \$206.11 \$618.33 \$1,236.66 \$2,473.31 \$210.82 \$632.47 \$1,264.93 \$2,529.86 \$215.58 \$646.73 \$1,293.45 \$2,586.90 \$219.53 \$658.60 \$1,317.19 \$2,634.38 \$223.47 \$670.40 \$1,340.81 \$2,681.61 \$227.60 \$682.79 \$1,365.57 \$2,731.14 \$230.97 \$692.90 \$1,385.80 \$2,771.59 \$234.34 \$703.01 \$1,406.02 \$2,812.03 \$237.47 \$712.40 \$1,424.79 \$2,849.58 \$240.06 \$720.18 \$1,440.35 \$2,880.70 \$242.63 \$727.90 \$1,455.80 \$2,911.59 \$245.19 \$735.56 \$		
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$799.00	\$2,397.01	\$4,794.01	\$9,588.02	Thru 64*	\$918.39	\$2,755.18	\$5,510.36	\$11,020.71
\$164.67	\$494.01	\$988.02	\$1,976.03	65	\$189.28	\$567.83	\$1,135.66	\$2,271.31
\$172.75	\$518.24	\$1,036.49	\$2,072.97	66				\$2,382.72
\$175.17	\$525.51	\$1,051.02	\$2,102.04	67	\$201.35	\$604.04	\$1,208.08	\$2,416.15
\$179.32	\$537.95	\$1,075.89	\$2,151.78	68	\$206.11	\$618.33	\$1,236.66	\$2,473.31
\$183.42	\$550.25	\$1,100.50	\$2,200.99	69	\$210.82	\$632.47	\$1,264.93	\$2,529.86
\$187.55	\$562.65	\$1,125.30	\$2,250.60	70	\$215.58	\$646.73	\$1,293.45	\$2,586.90
\$190.99	\$572.98	\$1,145.95	\$2,291.90	71		\$658.60		
\$194.42	\$583.25	\$1,166.50	\$2,333.00	72		\$670.40	\$1,340.81	\$2,681.61
\$198.01	\$594.02	\$1,188.05	\$2,376.09	73	\$227.60	\$682.79	\$1,365.57	\$2,731.14
\$200.94	\$602.82	\$1,205.64	\$2,411.28	74	\$230.97			
\$203.87	\$611.62	\$1,223.24	\$2,446.47	75	\$234.34	\$703.01	\$1,406.02	\$2,812.03
\$206.59	\$619.78	\$1,239.57	\$2,479.13	76	\$237.47	\$712.40	\$1,424.79	\$2,849.58
\$208.85	\$626.55	\$1,253.11	\$2,506.21	77	\$240.06		\$1,440.35	
\$211.09	\$633.27	\$1,266.54	\$2,533.07	78				. ,
\$213.31	\$639.93	\$1,279.87	\$2,559.73	79				
\$215.28	\$645.83	\$1,291.67	\$2,583.33	80				
\$217.25	\$651.76	\$1,303.52	\$2,607.03	81				
\$219.08	\$657.24	\$1,314.48	\$2,628.96	82				
\$220.71	\$662.14	\$1,324.28	\$2,648.56	83				
\$222.35	\$667.04	\$1,334.08	\$2,668.15	84				
\$223.80	\$671.41	\$1,342.83	\$2,685.65	85				
\$225.13	\$675.39	\$1,350.78	\$2,701.55	86				
\$226.45	\$679.34	\$1,358.68	\$2,717.35	87	\$260.28			
\$227.62	\$682.87	\$1,365.74	\$2,731.47	88				
\$228.77	\$686.32	\$1,372.64	\$2,745.28	89				
\$229.91	\$689.72	\$1,379.43	\$2,758.86	90				
\$231.05	\$693.14	\$1,386.29	\$2,772.57	91				
\$232.19	\$696.57	\$1,393.13	\$2,786.26	92				
\$233.37	\$700.10	\$1,400.19	\$2,800.38	93				
\$234.51	\$703.54	\$1,407.09	\$2,814.17	94				
\$235.65	\$706.94	\$1,413.89	\$2,827.77	95				
\$236.81	\$710.42	\$1,420.84	\$2,841.67	96	\$272.19	\$816.57	\$1,633.15	\$3,266.29
\$237.94	\$713.82	\$1,427.64	\$2,855.27	97	\$273.49	\$820.48	\$1,640.96	\$3,281.92
\$239.09	\$717.27	\$1,434.54	\$2,869.08	98	\$274.82	\$824.45	\$1,648.90	\$3,297.79
\$240.26	\$720.77	\$1,441.54	\$2,883.08	99+	\$276.16	\$828.47	\$1,656.95	\$3,313.89

PLAN N - TOBACCO RATES - POLICY FORM MM31 ZIP CODES: 322, 335-337, 346, 349

	FEN	IALE				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$918.39	\$2,755.18	\$5,510.36	\$11,020.71	Thru 64*	\$1,055.62	\$3,166.87	\$6,333.74	\$12,667.48
\$189.28	\$567.83	\$1,135.65	\$2,271.30	65	\$217.56	\$652.68	\$1,305.35	\$2,610.70
\$198.56	\$595.68	\$1,191.36	\$2,382.72	66	\$228.23	\$684.69	\$1,369.38	\$2,738.76
\$201.35	\$604.04	\$1,208.07	\$2,416.14	67	\$231.43	\$694.30	\$1,388.59	\$2,777.18
\$206.11	\$618.33	\$1,236.66	\$2,473.31	68	\$236.91	\$710.72	\$1,421.44	\$2,842.88
\$210.82	\$632.47	\$1,264.94	\$2,529.87	69	\$242.32	\$726.97	\$1,453.95	\$2,907.89
\$215.58	\$646.73	\$1,293.45	\$2,586.90	70	\$247.79	\$743.36	\$1,486.73	\$2,973.45
\$219.53	\$658.59	\$1,317.19	\$2,634.37	71	\$252.34	\$757.01	\$1,514.01	\$3,028.02
\$223.47	\$670.40	\$1,340.81	\$2,681.61	72	\$256.86	\$770.58	\$1,541.16	\$3,082.31
\$227.60	\$682.79	\$1,365.57	\$2,731.14	73	\$261.60	\$784.81	\$1,569.62	\$3,139.24
\$230.97	\$692.90	\$1,385.80	\$2,771.59	74	\$265.48	\$796.43	\$1,592.87	\$3,185.73
\$234.34	\$703.01	\$1,406.02	\$2,812.04	75	\$269.35	\$808.06	\$1,616.11	\$3,232.22
\$237.46	\$712.39	\$1,424.79	\$2,849.57	76	\$272.95	\$818.85	\$1,637.69	\$3,275.38
\$240.06	\$720.18	\$1,440.35	\$2,880.70	77	\$275.93	\$827.79	\$1,655.58	\$3,311.15
\$242.63	\$727.90	\$1,455.79	\$2,911.58	78	\$278.89	\$836.66	\$1,673.33	\$3,346.65
\$245.19	\$735.56	\$1,471.11	\$2,942.22	79	\$281.82	\$845.47	\$1,690.93	\$3,381.86
\$247.45	\$742.34	\$1,484.67	\$2,969.34	80	\$284.42	\$853.26	\$1,706.52	\$3,413.04
\$249.72	\$749.15	\$1,498.30	\$2,996.59	81	\$287.03	\$861.09	\$1,722.18	\$3,444.36
\$251.82	\$755.45	\$1,510.90	\$3,021.79	82	\$289.44	\$868.33	\$1,736.66	\$3,473.32
\$253.69	\$761.08	\$1,522.16	\$3,044.32	83	\$291.60	\$874.80	\$1,749.61	\$3,499.21
\$255.57	\$766.71	\$1,533.42	\$3,066.84	84	\$293.76	\$881.28	\$1,762.55	\$3,525.10
\$257.25	\$771.74	\$1,543.48	\$3,086.95	85	\$295.68	\$887.05	\$1,774.11	\$3,548.21
\$258.77	\$776.31	\$1,552.62	\$3,105.23	86	\$297.44	\$892.31	\$1,784.62	\$3,569.23
\$260.28	\$780.85	\$1,561.70	\$3,123.39	87	\$299.18	\$897.53	\$1,795.06	\$3,590.11
\$261.64	\$784.91	\$1,569.81	\$3,139.62	88	\$300.73	\$902.19	\$1,804.38	\$3,608.76
\$262.96	\$788.87	\$1,577.75	\$3,155.49	89	\$302.25	\$906.75	\$1,813.50	\$3,627.00
\$264.26	\$792.78	\$1,585.55	\$3,171.10	90	\$303.75	\$911.24	\$1,822.48	\$3,644.95
\$265.57	\$796.72	\$1,593.43	\$3,186.86	91	\$305.25	\$915.76	\$1,831.53	\$3,663.05
\$266.88	\$800.65	\$1,601.30	\$3,202.60	92	\$306.76	\$920.29	\$1,840.57	\$3,681.14
\$268.24	\$804.71	\$1,609.42	\$3,218.83	93	\$308.32	\$924.95	\$1,849.90	\$3,699.80
\$269.56	\$808.67	\$1,617.34	\$3,234.68	94	\$309.84	\$929.51	\$1,859.02	\$3,718.03
\$270.86	\$812.58	\$1,625.16	\$3,250.31	95	\$311.33	\$934.00	\$1,868.00	\$3,735.99
\$272.19	\$816.57	\$1,633.15	\$3,266.29	96	\$312.86	\$938.59	\$1,877.18	\$3,754.36
\$273.49	\$820.48	\$1,640.96	\$3,281.92	97	\$314.36	\$943.08	\$1,886.16	\$3,772.32
\$274.82	\$824.45	\$1,648.90	\$3,297.79	98	\$315.88	\$947.64	\$1,895.28	\$3,790.56
\$276.16	\$828.47	\$1,656.95	\$3,313.89	99+	\$317.42	\$952.27	\$1,904.54	\$3,809.07

PLAN N - NON-TOBACCO RATES - POLICY FORM MM31 ZIP CODES: 334

	FEN	IALE				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$964.31	\$2,892.94	\$5,785.87	\$11,571.74	Thru 64*	\$1,108.41	\$3,325.22	\$6,650.43	\$13,300.86
\$198.74	\$596.22	\$1,192.44	\$2,384.87	65	\$228.44	\$685.31	\$1,370.62	\$2,741.23
\$208.49	\$625.47	\$1,250.93	\$2,501.86	66	\$239.64	\$718.93	\$1,437.85	\$2,875.70
\$211.41	\$634.24	\$1,268.48	\$2,536.95	67	\$243.00	\$729.01	\$1,458.02	\$2,916.04
\$216.41	\$649.24	\$1,298.49	\$2,596.97	68	\$248.75	\$746.26	\$1,492.51	\$2,985.02
\$221.36	\$664.09	\$1,328.18	\$2,656.36	69	\$254.44	\$763.32	\$1,526.64	\$3,053.28
\$226.35	\$679.06	\$1,358.13	\$2,716.25	70	\$260.18	\$780.53	\$1,561.07	\$3,122.13
\$230.51	\$691.52	\$1,383.05	\$2,766.09	71	\$264.95	\$794.86	\$1,589.71	\$3,179.42
\$234.64	\$703.92	\$1,407.85	\$2,815.69	72	\$269.70	\$809.11	\$1,618.21	\$3,236.42
\$238.97	\$716.92	\$1,433.85	\$2,867.69	73	\$274.68	\$824.05	\$1,648.10	\$3,296.20
\$242.51	\$727.54	\$1,455.09	\$2,910.17	74	\$278.75	\$836.26	\$1,672.51	\$3,345.02
\$246.05	\$738.16	\$1,476.32	\$2,952.64	75	\$282.82	\$848.46	\$1,696.92	\$3,393.84
\$249.34	\$748.01	\$1,496.03	\$2,992.05	76	\$286.60	\$859.79	\$1,719.57	\$3,439.14
\$252.06	\$756.18	\$1,512.37	\$3,024.73	77	\$289.73	\$869.18	\$1,738.36	\$3,476.71
\$254.76	\$764.29	\$1,528.58	\$3,057.15	78	\$292.83	\$878.50	\$1,756.99	\$3,513.98
\$257.45	\$772.34	\$1,544.67	\$3,089.34	79	\$295.91	\$887.74	\$1,775.48	\$3,550.96
\$259.82	\$779.45	\$1,558.91	\$3,117.81	80	\$298.64	\$895.93	\$1,791.85	\$3,583.70
\$262.20	\$786.61	\$1,573.21	\$3,146.42	81	\$301.38	\$904.15	\$1,808.29	\$3,616.58
\$264.41	\$793.22	\$1,586.44	\$3,172.88	82	\$303.92	\$911.75	\$1,823.50	\$3,646.99
\$266.38	\$799.13	\$1,598.27	\$3,196.53	83	\$306.18	\$918.54	\$1,837.09	\$3,674.17
\$268.35	\$805.05	\$1,610.09	\$3,220.18	84	\$308.45	\$925.34	\$1,850.68	\$3,701.35
\$270.11	\$810.32	\$1,620.65	\$3,241.29	85	\$310.47	\$931.41	\$1,862.81	\$3,725.62
\$271.71	\$815.12	\$1,630.25	\$3,260.49	86	\$312.31	\$936.92	\$1,873.85	\$3,747.69
\$273.30	\$819.89	\$1,639.78	\$3,279.56	87	\$314.13	\$942.40	\$1,884.81	\$3,769.61
\$274.72	\$824.15	\$1,648.30	\$3,296.60	88	\$315.77	\$947.30	\$1,894.60	\$3,789.20
\$276.11	\$828.32	\$1,656.63	\$3,313.26	89	\$317.36	\$952.09	\$1,904.18	\$3,808.35
\$277.47	\$832.42	\$1,664.83	\$3,329.66	90	\$318.93	\$956.80	\$1,913.60	\$3,827.20
\$278.85	\$836.55	\$1,673.10	\$3,346.20	91	\$320.52	\$961.55	\$1,923.10	\$3,846.20
\$280.23	\$840.68	\$1,681.36	\$3,362.72	92	\$322.10	\$966.30	\$1,932.60	\$3,865.20
\$281.65	\$844.94	\$1,689.89	\$3,379.77	93	\$323.73	\$971.20	\$1,942.39	\$3,884.78
\$283.04	\$849.11	\$1,698.21	\$3,396.42	94	\$325.33	\$975.98	\$1,951.97	\$3,903.93
\$284.40	\$853.21	\$1,706.42	\$3,412.83	95	\$326.90	\$980.70	\$1,961.40	\$3,922.79
\$285.80	\$857.40	\$1,714.81	\$3,429.61	96	\$328.51	\$985.52	\$1,971.04	\$3,942.08
\$287.17	\$861.51	\$1,723.01	\$3,446.02	97	\$330.08	\$990.24	\$1,980.47	\$3,960.94
\$288.56	\$865.67	\$1,731.34	\$3,462.68	98	\$331.67	\$995.02	\$1,990.04	\$3,980.08
\$289.97	\$869.90	\$1,739.79	\$3,479.58	99+	\$333.29	\$999.88	\$1,999.76	\$3,999.52

PLAN N - TOBACCO RATES - POLICY FORM MM31 ZIP CODES: 334

	FEM	IALE				MA	\$3,822.09 \$7,644.17 \$15,288.34 \$787.71 \$1,575.42 \$3,150.84 \$826.35 \$1,652.70 \$3,305.40 \$837.94 \$1,675.89 \$3,351.77 \$857.77 \$1,715.53 \$3,431.06 \$877.38 \$1,754.76 \$3,509.52 \$897.16 \$1,794.33 \$3,588.65 \$913.63 \$1,827.25 \$3,654.50 \$930.01 \$1,860.01 \$3,720.02 \$947.19 \$1,894.37 \$3,788.74 \$961.21 \$1,922.43 \$3,844.85 \$975.24 \$1,950.48 \$3,900.96 \$988.26 \$1,976.52 \$3,953.04 \$999.06 \$1,998.11 \$3,996.22 \$1,009.77 \$2,019.53 \$4,039.06 \$1,020.39 \$2,040.78 \$4,039.06 \$1,020.39 \$2,040.78 \$4,081.56 \$1,039.25 \$2,078.50 \$4,156.99 \$1,039.25 \$2,078.50 \$4,156.99 \$1,047.99 \$2,095.97 \$4,191.94 \$1,055.80 \$2,111.59 \$4,223.18 \$1,063.61 \$2,127.22 \$4,254.43 \$1,070.58 \$2,141.16 \$4,282.32 \$1,070.58 \$2,166.45 \$4,332.89 \$1,088.85 \$2,177.70 \$4,355.40 \$1,099.77 \$2,199.54 \$4,399.08		
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual	
\$1,108.40	\$3,325.21	\$6,650.43	\$13,300.85	Thru 64*	\$1,274.03	\$3,822.09	\$7,644.17	\$15,288.34	
\$228.44	\$685.31	\$1,370.62	\$2,741.23	65	\$262.57	\$787.71	\$1,575.42	\$3,150.84	
\$239.64	\$718.93	\$1,437.85	\$2,875.70	66	\$275.45	\$826.35	\$1,652.70	\$3,305.40	
\$243.00	\$729.01	\$1,458.02	\$2,916.03	67	\$279.31	\$837.94	\$1,675.89	\$3,351.77	
\$248.75	\$746.26	\$1,492.51	\$2,985.02	68	\$285.92	\$857.77	\$1,715.53	\$3,431.06	
\$254.44	\$763.32	\$1,526.65	\$3,053.29	69	\$292.46	\$877.38			
\$260.18	\$780.53	\$1,561.07	\$3,122.13	70	\$299.05	\$897.16			
\$264.95	\$794.85	\$1,589.71	\$3,179.41	71	\$304.54	\$913.63		\$3,654.50	
\$269.70	\$809.11	\$1,618.21	\$3,236.42	72	\$310.00	\$930.01			
\$274.68	\$824.05	\$1,648.10	\$3,296.20	73	\$315.73	\$947.19	\$1,894.37	\$3,788.74	
\$278.75	\$836.26	\$1,672.51	\$3,345.02	74	\$320.40	\$961.21			
\$282.82	\$848.46	\$1,696.92	\$3,393.84	75	\$325.08	\$975.24	\$1,950.48		
\$286.60	\$859.79	\$1,719.57	\$3,439.14	76	\$329.42	\$988.26	\$1,976.52	\$3,953.04	
\$289.73	\$869.18	\$1,738.35	\$3,476.70	77	\$333.02	\$999.06	\$1,998.11	\$3,996.22	
\$292.83	\$878.49	\$1,756.99	\$3,513.97	78	\$336.59	\$1,009.77			
\$295.91	\$887.74	\$1,775.48	\$3,550.96	79	\$340.13	\$1,020.39			
\$298.64	\$895.92	\$1,791.85	\$3,583.69	80	\$343.27	\$1,029.80			
\$301.38	\$904.15	\$1,808.29	\$3,616.58	81	\$346.42	\$1,039.25	\$2,078.50	\$4,156.99	
\$303.92	\$911.75	\$1,823.50	\$3,646.99	82	\$349.33	\$1,047.99		\$4,191.94	
\$306.18	\$918.54	\$1,837.09	\$3,674.17	83	\$351.93	\$1,055.80			
\$308.45	\$925.34	\$1,850.68	\$3,701.36	84	\$354.54	\$1,063.61			
\$310.47	\$931.41	\$1,862.81	\$3,725.62	85	\$356.86	\$1,070.58			
\$312.31	\$936.92	\$1,873.85	\$3,747.69	86	\$358.97	\$1,076.92			
\$314.13	\$942.40	\$1,884.81	\$3,769.61	87	\$361.07	\$1,083.22		\$4,332.89	
\$315.77	\$947.30	\$1,894.60	\$3,789.20	88	\$362.95	\$1,088.85			
\$317.36	\$952.09	\$1,904.18	\$3,808.35	89	\$364.78	\$1,094.35			
\$318.93	\$956.80	\$1,913.60	\$3,827.19	90	\$366.59	\$1,099.77			
\$320.52	\$961.55	\$1,923.11	\$3,846.21	91	\$368.41	\$1,105.23	\$2,210.46	\$4,420.92	
\$322.10	\$966.30	\$1,932.60	\$3,865.20	92	\$370.23	\$1,110.69	\$2,221.38	\$4,442.76	
\$323.73	\$971.20	\$1,942.40	\$3,884.79	93	\$372.11	\$1,116.32	\$2,232.64	\$4,465.27	
\$325.33	\$975.98	\$1,951.97	\$3,903.93	94	\$373.94	\$1,121.82	\$2,243.64	\$4,487.28	
\$326.90	\$980.70	\$1,961.40	\$3,922.79	95	\$375.75	\$1,127.24	\$2,254.48	\$4,508.95	
\$328.51	\$985.52	\$1,971.04	\$3,942.08	96	\$377.59	\$1,132.78	\$2,265.57	\$4,531.13	
\$330.08	\$990.24	\$1,980.47	\$3,960.94	97	\$379.40	\$1,138.20	\$2,276.40	\$4,552.80	
\$331.67	\$995.02	\$1,990.05	\$3,980.09	98	\$381.23	\$1,143.70	\$2,287.41	\$4,574.81	
\$333.29	\$999.88	\$1,999.76	\$3,999.52	99+	\$383.10	\$1,149.29	\$2,298.58	\$4,597.15	

PLAN N - NON-TOBACCO RATES - POLICY FORM MM31 ZIP CODES: 330-333, 340

	FEM	IALE]		\$3,800.24 \$7,600.49 \$15,200.97 \$783.21 \$1,566.42 \$3,132.84 \$821.63 \$1,643.26 \$3,286.51 \$833.15 \$1,666.31 \$3,332.61 \$852.87 \$1,705.73 \$3,411.46 \$872.37 \$1,744.74 \$3,489.47 \$892.04 \$1,784.07 \$3,568.14 \$998.41 \$1,816.81 \$3,633.62 \$924.69 \$1,849.39 \$3,698.77 \$941.77 \$1,883.54 \$3,767.08 \$955.72 \$1,911.44 \$3,822.88 \$969.67 \$1,939.34 \$3,878.67 \$982.61 \$1,965.23 \$3,930.45 \$993.35 \$1,966.69 \$3,973.38 \$1,003.99 \$2,007.99 \$4,015.97 \$1,014.56 \$2,029.12 \$4,058.24 \$1,023.92 \$2,047.83 \$4,095.66 \$1,033.31 \$2,066.62 \$4,133.24 \$1,042.00 \$2,083.99 \$4,167.98 \$1,049.77 \$2,099.53 \$4,167.98 \$1,049.77 \$2,099.53 \$4,167.98 \$1,049.77 \$2,141.54 \$4,283.07 \$1,077.03 \$2,154.07 \$4,308.13 \$1,082.63 \$2,165.26 \$4,330.51 \$1,082.63 \$2,165.26 \$4,330.51 \$1,089.92 \$2,197.83 \$4,395.66 \$1,104.34 \$2,208.69 \$4,417.37 \$1,109.94 \$2,219.88 \$4,439.76 \$1,115.41 \$2,230.82 \$4,461.64 \$1,120.80 \$2,241.60 \$4,483.19 \$1,126.31 \$2,252.62 \$4,505.23 \$1,131.70 \$2,263.39 \$4,526.78 \$1,131.70 \$2,263.39 \$4,526.78 \$1,131.70 \$2,263.39 \$4,526.78 \$1,131.70 \$2,263.39 \$4,526.78 \$1,131.70 \$2,263.39 \$4,526.78		
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$1,102.07	\$3,306.21	\$6,612.43	\$13,224.85	Thru 64*	\$1,266.75	\$3,800.24	\$7,600.49	\$15,200.97
\$227.13	\$681.39	\$1,362.78	\$2,725.56	65	\$261.07	\$783.21	\$1,566.42	\$3,132.84
\$238.27	\$714.82	\$1,429.63	\$2,859.26	66	\$273.88	\$821.63		\$3,286.51
\$241.61	\$724.84	\$1,449.69	\$2,899.37	67	\$277.72	\$833.15	\$1,666.31	\$3,332.61
\$247.33	\$741.99	\$1,483.99	\$2,967.97	68	\$284.29		\$1,705.73	\$3,411.46
\$252.99	\$758.96	\$1,517.92	\$3,035.84	69	\$290.79	\$872.37	\$1,744.74	\$3,489.47
\$258.69	\$776.07	\$1,552.14	\$3,104.28	70	\$297.35	\$892.04		\$3,568.14
\$263.44	\$790.31	\$1,580.63	\$3,161.25	71	\$302.80	\$908.41	\$1,816.81	\$3,633.62
\$268.16	\$804.48	\$1,608.97	\$3,217.93	72	\$308.23	\$924.69	\$1,849.39	\$3,698.77
\$273.11	\$819.34	\$1,638.69	\$3,277.37	73	\$313.92	\$941.77	\$1,883.54	\$3,767.08
\$277.16	\$831.48	\$1,662.96	\$3,325.91	74	\$318.57	\$955.72	\$1,911.44	
\$281.20	\$843.61	\$1,687.22	\$3,374.44	75	\$323.22	\$969.67	\$1,939.34	\$3,878.67
\$284.96	\$854.87	\$1,709.75	\$3,419.49	76	\$327.54	\$982.61	\$1,965.23	\$3,930.45
\$288.07	\$864.21	\$1,728.42	\$3,456.84	77	\$331.12	\$993.35	\$1,986.69	\$3,973.38
\$291.16	\$873.47	\$1,746.95	\$3,493.89	78	\$334.66	\$1,003.99	\$2,007.99	\$4,015.97
\$294.22	\$882.67	\$1,765.34	\$3,530.67	79	\$338.19	\$1,014.56	\$2,029.12	\$4,058.24
\$296.94	\$890.81	\$1,781.61	\$3,563.22	80	\$341.31	\$1,023.92		\$4,095.66
\$299.66	\$898.98	\$1,797.96	\$3,595.91	81	\$344.44	\$1,033.31	\$2,066.62	\$4,133.24
\$302.18	\$906.54	\$1,813.07	\$3,626.14	82	\$347.33			
\$304.43	\$913.30	\$1,826.59	\$3,653.18	83	\$349.92	\$1,049.77	\$2,099.53	\$4,199.06
\$306.68	\$920.05	\$1,840.11	\$3,680.21	84	\$352.51	\$1,057.53	\$2,115.06	\$4,230.12
\$308.70	\$926.09	\$1,852.17	\$3,704.34	85	\$354.82	\$1,064.46	\$2,128.93	\$4,257.85
\$310.52	\$931.57	\$1,863.14	\$3,726.27	86	\$356.92	\$1,070.77	\$2,141.54	\$4,283.07
\$312.34	\$937.02	\$1,874.04	\$3,748.07	87	\$359.01	\$1,077.03	\$2,154.07	\$4,308.13
\$313.96	\$941.89	\$1,883.77	\$3,767.54	88	\$360.88	\$1,082.63		\$4,330.51
\$315.55	\$946.65	\$1,893.30	\$3,786.59	89	\$362.70	\$1,088.10	\$2,176.20	\$4,352.39
\$317.11	\$951.33	\$1,902.67	\$3,805.33	90	\$364.50	\$1,093.49	\$2,186.97	\$4,373.94
\$318.69	\$956.06	\$1,912.11	\$3,824.22	91	\$366.31	\$1,098.92	\$2,197.83	\$4,395.66
\$320.26	\$960.78	\$1,921.56	\$3,843.12	92	\$368.11			
\$321.88	\$965.65	\$1,931.30	\$3,862.59	93	\$369.98			
\$323.47	\$970.41	\$1,940.81	\$3,881.62	94	\$371.80			
\$325.03	\$975.09	\$1,950.19	\$3,900.37	95	\$373.60			
\$326.63	\$979.89	\$1,959.78	\$3,919.55	96	\$375.44			
\$328.19	\$984.58	\$1,969.15	\$3,938.30	97	\$377.23	\$1,131.70		\$4,526.78
\$329.78	\$989.34	\$1,978.67	\$3,957.34	98	\$379.06			
\$331.39	\$994.17	\$1,988.34	\$3,976.67	99+	\$380.91	\$1,142.72	\$2,285.44	\$4,570.88

PLAN N - TOBACCO RATES - POLICY FORM MM31 ZIP CODES: 330-333, 340

	FEN	IALE				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$1,266.75	\$3,800.25	\$7,600.49	\$15,200.98	Thru 64*	\$1,456.03	\$4,368.10	\$8,736.19	\$17,472.38
\$261.07	\$783.21	\$1,566.42	\$3,132.83	65	\$300.08	\$900.24	\$1,800.48	\$3,600.96
\$273.88	\$821.63	\$1,643.26	\$3,286.51	66	\$314.80	\$944.40	\$1,888.80	\$3,777.60
\$277.72	\$833.15	\$1,666.31	\$3,332.61	67	\$319.22	\$957.65	\$1,915.30	\$3,830.59
\$284.29	\$852.87	\$1,705.73	\$3,411.46	68	\$326.77	\$980.31	\$1,960.61	\$3,921.22
\$290.79	\$872.37	\$1,744.74	\$3,489.47	69	\$334.24	\$1,002.72	\$2,005.44	\$4,010.88
\$297.35	\$892.04	\$1,784.07	\$3,568.14	70	\$341.78	\$1,025.33	\$2,050.66	\$4,101.31
\$302.80	\$908.41	\$1,816.81	\$3,633.62	71	\$348.05	\$1,044.15	\$2,088.29	\$4,176.58
\$308.23	\$924.69	\$1,849.39	\$3,698.77	72	\$354.29	\$1,062.87	\$2,125.73	\$4,251.46
\$313.92	\$941.77	\$1,883.55	\$3,767.09	73	\$360.83	\$1,082.50	\$2,164.99	\$4,329.98
\$318.57	\$955.72	\$1,911.44	\$3,822.88	74	\$366.18	\$1,098.53	\$2,197.06	\$4,394.11
\$323.22	\$969.67	\$1,939.34	\$3,878.67	75	\$371.52	\$1,114.56	\$2,229.12	\$4,458.24
\$327.54	\$982.61	\$1,965.23	\$3,930.45	76	\$376.48	\$1,129.44	\$2,258.88	\$4,517.76
\$331.12	\$993.35	\$1,986.69	\$3,973.38	77	\$380.59	\$1,141.78	\$2,283.55	\$4,567.10
\$334.66	\$1,003.99	\$2,007.99	\$4,015.97	78	\$384.67	\$1,154.02	\$2,308.03	\$4,616.06
\$338.19	\$1,014.56	\$2,029.12	\$4,058.24	79	\$388.72	\$1,166.16	\$2,332.32	\$4,664.64
\$341.30	\$1,023.91	\$2,047.83	\$4,095.65	80	\$392.30	\$1,176.91	\$2,353.83	\$4,707.65
\$344.44	\$1,033.31	\$2,066.62	\$4,133.23	81	\$395.90	\$1,187.71	\$2,375.43	\$4,750.85
\$347.33	\$1,042.00	\$2,083.99	\$4,167.98	82	\$399.23	\$1,197.70	\$2,395.39	\$4,790.78
\$349.92	\$1,049.77	\$2,099.53	\$4,199.06	83	\$402.21	\$1,206.63	\$2,413.25	\$4,826.50
\$352.51	\$1,057.53	\$2,115.07	\$4,230.13	84	\$405.18	\$1,215.55	\$2,431.11	\$4,862.21
\$354.82	\$1,064.47	\$2,128.93	\$4,257.86	85	\$407.84	\$1,223.52	\$2,447.04	\$4,894.08
\$356.92	\$1,070.77	\$2,141.54	\$4,283.07	86	\$410.26	\$1,230.77	\$2,461.54	\$4,923.07
\$359.01	\$1,077.03	\$2,154.07	\$4,308.13	87	\$412.66	\$1,237.97	\$2,475.94	\$4,951.87
\$360.88	\$1,082.63	\$2,165.26	\$4,330.51	88	\$414.80	\$1,244.40	\$2,488.80	\$4,977.60
\$362.70	\$1,088.10	\$2,176.20	\$4,352.40	89	\$416.90	\$1,250.69	\$2,501.38	\$5,002.75
\$364.50	\$1,093.49	\$2,186.97	\$4,373.94	90	\$418.96	\$1,256.88	\$2,513.76	\$5,027.52
\$366.31	\$1,098.92	\$2,197.83	\$4,395.66	91	\$421.04	\$1,263.12	\$2,526.24	\$5,052.48
\$368.12	\$1,104.35	\$2,208.69	\$4,417.38	92	\$423.12	\$1,269.36	\$2,538.72	\$5,077.44
\$369.98	\$1,109.94	\$2,219.88	\$4,439.76	93	\$425.26	\$1,275.79	\$2,551.59	\$5,103.17
\$371.80	\$1,115.41	\$2,230.82	\$4,461.63	94	\$427.36	\$1,282.08	\$2,564.16	\$5,128.32
\$373.60	\$1,120.80	\$2,241.59	\$4,483.18	95	\$429.42	\$1,288.27	\$2,576.55	\$5,153.09
\$375.44	\$1,126.31	\$2,252.62	\$4,505.23	96	\$431.54	\$1,294.61	\$2,589.22	\$5,178.43
\$377.23	\$1,131.70	\$2,263.39	\$4,526.78	97	\$433.60	\$1,300.80	\$2,601.60	\$5,203.20
\$379.06	\$1,137.17	\$2,274.34	\$4,548.67	98	\$435.70	\$1,307.09	\$2,614.18	\$5,228.35
\$380.91	\$1,142.72	\$2,285.44	\$4,570.88	99+	\$437.82	\$1,313.47	\$2,626.95	\$5,253.89

Premium Information

We, Mutual of Omaha, can only raise your premium if we raise the premium for all the policies like yours in this state.

Disclosures

Use this outline to compare benefits and premiums among policies.

This outline shows benefits and premiums of policies sold for effective dates on or after June 1, 2010. Policies sold for effective dates prior to June 1, 2010 have different benefits and premiums. Plans E, H, I, and J are no longer available for sale.

Read Your Policy Very Carefully

This is only an outline describing your policy's most important features. The policy is your insurance contract. You must read the policy itself to understand all of the rights and duties of both you and your insurance company.

Right to Return Policy

If you find that you are not satisfied with your policy, you may return it to Mutual of Omaha, Mutual of Omaha Plaza, Omaha, NE 68175. If you send the policy back to us within 30 days after you receive it, we will treat the policy as if it had never been issued and return all of your payments.

Policy Replacement

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new policy and are sure you want to keep it.

Notice

The policy may not fully cover all of your medical costs. Neither Mutual of Omaha nor its agents are connected with Medicare. This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security office or consult "Medicare & You" for more details. Medicare benefits are subject to change. Please consult the latest Guide to Health Insurance for People with Medicare.

Complete Answers Are Very Important

When you fill out the application for the new policy, be sure to answer truthfully and completely all questions about your medical and health history. The Company may cancel your policy and refuse to pay any claims if you leave out or falsify important medical information. Review the application carefully before you sign it. Be certain that all information has been properly recorded.

PLANS A AND C

MEDICARE (PART A) - HOSPITAL SERVICES - PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Services	Medicare Pays	Plan A Pays	You Pay	Plan C Pays	You Pay
HOSPITALIZATION*		_		•	
Semiprivate room and board, general nursing and					
miscellaneous services and supplies					
First 60 days	All but \$1,132	\$0	\$1,132 (Part A Deductible)	\$1,132 (Part A Deductible)	\$0
61st through 90th day	All but \$283 a day	\$283 a day	\$0	\$283 a day	\$0
91st day and after:					
While using 60 lifetime reserve days	All but \$566 a day	\$566 a day	\$0	\$566 a day	\$0
Once lifetime reserve days are used:					
Additional 365 days	\$0	100% of Medicare Eligible Expenses	\$0**	100% of Medicare Eligible Expenses	\$0**
Beyond the additional 365 days	\$0	\$0	All costs	\$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital.					
First 20 days	All approved amounts	\$0	\$0	\$0	\$0
21st through 100th day	All but \$141.50 a day	\$0	Up to \$141.50 a day	Up to \$141.50 a day	\$0
101st day and after	\$0	\$0	All costs	\$0	All costs
BLOOD					
First 3 pints	\$0	3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0	\$0	\$0
HOSPICE CARE	All but very limited	Medicare	\$0	Medicare	\$0
You must meet Medicare's requirements, including a	copayment/coinsuran	copayment/		copayment/	
doctor's certification of terminal illness.	ce for outpatient drugs and inpatient respite care	coinsurance		coinsurance	

^{**}NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy/certificate's "Core Benefits."

During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLANS A AND C MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

*Once you have been billed \$162 of Medicare Approved Amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Plan A Pays	You Pay	Plan C Pays	You Pay
MEDICAL EXPENSES—IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment					
First \$162 of Medicare Approved Amounts*	\$0	\$0	\$162 (Part B Deductible)	\$162 (Part B Deductible)	\$0
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0	Generally 20%	\$0
Part B Excess Charges (above Medicare Approved Amounts)	\$0	\$0	All costs	\$0	All costs
BLOOD					
First 3 pints	\$0	All costs	\$0	All costs	\$0
Next \$162 of Medicare Approved Amounts*	\$0	\$0	\$162 (Part B Deductible)	\$162 (Part B Deductible)	\$0
Remainder of Medicare Approved Amounts	80%	20%	\$0	20%	\$0
CLINICAL LABORATORY SERVICES—TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0	\$0	\$0

PARTS A AND B

HOME HEALTH CARE—MEDICARE APPROVED SERVICES					
Medically necessary skilled care services and medical supplies	100%	\$0	\$0	\$0	\$0
Durable medical equipment First \$162 of Medicare Approved Amounts*	\$0	\$0	\$162 (Part B Deductible)	\$162 (Part B Deductible)	\$0
Remainder of Medicare Approved Amounts	80%	20%	\$0	20%	\$0

PLANS A AND C MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

OTHER BENEFITS - NOT COVERED BY MEDICARE

Services	Medicare Pays	Plan A Pays	You Pay	Plan C Pays	You Pay
FOREIGN TRAVEL—NOT COVERED BY MEDICARE					
Medically necessary emergency care services					
beginning during the first 60 days of each trip outside					
the USA					
First \$250 each calendar year	\$0	N/A	All Costs	\$0	\$250
Remainder of charges	\$0	N/A	All Costs	80% to a lifetime	20% and amounts
				Maximum Benefit of	over the \$50,000
				\$50,000	lifetime Maximum
					Benefit

PLANS D AND F

MEDICARE (PART A) - HOSPITAL SERVICES - PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Services	Medicare Pays	Plan D Pays	You Pay	Plan F Pays	You Pay
HOSPITALIZATION*				_	_
Semiprivate room and board, general nursing					
and miscellaneous services and supplies					
First 60 days	All but \$1,132	\$1,132 (Part A	\$0	\$1,132 (Part A	\$0
		Deductible)		Deductible)	
61st through 90th day	All but \$283 a day	\$283 a day	\$0	\$283 a day	\$0
91st day and after:					
While using 60 lifetime reserve days	All but \$566 a day	\$566 a day	\$0	\$566 a day	\$0
Once lifetime reserve days are used:					
Additional 365 days	\$0	100% of Medicare	\$0**	100% of Medicare	\$0**
		Eligible Expenses		Eligible Expenses	
Beyond the additional 365 days	\$0	\$0	All costs	\$0	All costs
SKILLED NURSING FACILITY CARE*					
You must meet Medicare's requirements,					
including having been in a hospital for at least					
3 days and entered a Medicare approved					
facility within 30 days after leaving the hospital.					
First 20 days					
	All approved amounts	\$0	\$0	\$0	\$0
21st through 100th day	All but \$141.50 a day	Up to \$141.50 a day	\$0	Up to \$141.50 a day	\$0
101st day and after	\$0	\$0	All costs	\$0	All costs
BLOOD					
First 3 pints	\$0	3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0	\$0	\$0
HOSPICE CARE	All but very limited	Medicare	\$0	Medicare	\$0
You must meet Medicare's requirements,	copayment/coinsuran	copayment/coinsuran		copayment/coinsura	
including a doctor's certification of terminal	ce for outpatient	ce		nce	
illness.	drugs and inpatient				
	respite care				

^{**}NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy/certificate's "Core Benefits."

During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLANS D AND F MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

*Once you have been billed \$162 of Medicare Approved Amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Plan D Pays	You Pay	Plan F Pays	You Pay
MEDICAL EXPENSES—IN OR OUT OF THE HOSPITAL AND					
OUTPATIENT HOSPITAL TREATMENT, such as physician's					
services, inpatient and outpatient medical and surgical services and					
supplies, physical and speech therapy, diagnostic tests, durable					
medical equipment					
First \$162 of Medicare Approved Amounts*	\$0	\$0	\$162 (Part B	\$162 (Part B	\$0
			Deductible)	Deductible)	
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0	Generally 20%	\$0
Part B Excess Charges (above Medicare Approved Amounts)	\$0	\$0	All costs	100%	\$0
BLOOD					
First 3 pints	\$0	All costs	\$0	All costs	\$0
Next \$162 of Medicare Approved Amounts*	\$0	\$0	\$162 (Part B	\$162 (Part B	\$0
			Deductible)	Deductible)	
Remainder of Medicare Approved Amounts	80%	20%	\$0	20%	\$0
CLINICAL LABORATORY SERVICES—TESTS FOR					
DIAGNOSTIC SERVICES	100%	\$0	\$0	\$0	\$0

PARTS A AND B

HOME HEALTH CARE—MEDICARE APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	\$0	\$0	\$0	\$0
Durable medical equipment First \$162 of Medicare Approved Amounts*	\$0	\$0	\$162 (Part B Deductible)	\$162 (Part B Deductible)	\$0
Remainder of Medicare Approved Amounts	80%	20%	\$0	20%	\$0

PLANS D AND F MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

OTHER BENEFITS - NOT COVERED BY MEDICARE

Services	Medicare Pays	Plan D Pays	You Pay	Plan F Pays	You Pay
FOREIGN TRAVEL—NOT COVERED BY MEDICARE					
Medically necessary emergency care services					
beginning during the first 60 days of each trip outside					
the USA					
First \$250 each calendar year	\$0	\$0	\$250	\$0	\$250
Remainder of charges	\$0	80% to a lifetime	20% and amounts	80% to a lifetime	20% and amounts
		Maximum Benefit	over the \$50,000	Maximum Benefit of	over the \$50,000
		of \$50,000	lifetime Maximum	\$50,000	lifetime Maximum
			Benefit		Benefit

PLANS M AND N

MEDICARE (PART A) - HOSPITAL SERVICES - PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Services	Medicare Pays	Plan M Pays	You Pay	Plan N Pays	You Pay
HOSPITALIZATION*					
Semiprivate room and board, general nursing					
and miscellaneous services and supplies					
First 60 days	All but \$1,132	\$566 (50% of Part A	\$566 (50% of Part	\$1,132 (Part A	\$0
		Deductible)	A deductible)	Deductible)	
61st through 90th day	All but \$283 a day	\$283 a day	\$0	\$283 a day	\$0
91st day and after:					
While using 60 lifetime reserve days	All but \$566 a day	\$566 a day	\$0	\$566 a day	\$0
Once lifetime reserve days are used:					
Additional 365 days	\$0	100% of Medicare	\$0**	100% of Medicare	\$0**
·		Eligible Expenses		Eligible Expenses	
Beyond the additional 365 days	\$0	\$0	All costs	\$0	All costs
SKILLED NURSING FACILITY CARE*					
You must meet Medicare's requirements,					
ncluding having been in a hospital for at least					
B days and entered a Medicare approved					
acility within 30 days after leaving the hospital.					
First 20 days					
	All approved amounts	\$0	\$0	\$0	\$0
21st through 100th day	All but \$141.50 a day	Up to \$141.50 a day	\$0	Up to \$141.50 a day	\$0
101st day and after	\$0	\$0	All costs	\$0	All costs
BLOOD					
First 3 pints	\$0	3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0	\$0	\$0
HOSPICE CARE	All but very limited	Medicare copayment	\$0	Medicare	\$0
You must meet Medicare's requirements,	copayment/	/coinsurance		copayment/	
ncluding a doctor's certification of terminal	coinsurance for			coinsurance	
llness.	outpatient drugs and				
	inpatient respite care				

^{**}NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy/certificate's "Core Benefits."

During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLANS M AND N MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

*Once you have been billed \$162 of Medicare Approved Amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Plan M Pays	You Pay	Plan N Pays	You Pay
MEDICAL EXPENSES—IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First \$162 of Medicare Approved Amounts*	\$0	\$0	\$162 (Part B Deductible)	\$0	\$162 (Part B Deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0	Balance, other than up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.	Up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.
Part B Excess Charges (above Medicare Approved Amounts)	\$0	\$0	All costs	\$0	All costs
BLOOD					
First 3 pints	\$0	All costs	\$0	All costs	\$0
Next \$162 of Medicare Approved Amounts*	\$0	\$0	\$162 (Part B Deductible)	\$0	\$162 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0	20%	\$0
CLINICAL LABORATORY SERVICES—TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0	\$0	\$0

PLANS M AND N MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

PARTS A AND B

Services	Medicare Pays	Plan M Pays	You Pay	Plan N Pays	You Pay
HOME HEALTH CARE—MEDICARE APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	\$0	\$0	\$0	\$0
Durable medical equipment First \$162 of Medicare Approved Amounts*	\$0	\$0	\$162 (Part B Deductible)	\$0	\$162 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0	20%	\$0

OTHER BENEFITS - NOT COVERED BY MEDICARE

FOREIGN TRAVEL—NOT COVERED BY MEDICARE					
Medically necessary emergency care services beginning					
during the first 60 days of each trip outside the USA					
First \$250 each calendar year					
·	\$0	\$0	\$250	\$0	\$250
Remainder of charges	\$0	80% to a lifetime	20% and amounts	80% to a lifetime	20% and amounts
•		Maximum	over the \$50,000	Maximum Benefit of	over the \$50,000
		Benefit of	lifetime Maximum	\$50,000	lifetime Maximum
		\$50,000	Benefit		Benefit