# MUTUAL OF OMAHA INSURANCE COMPANY OUTLINE OF MEDICARE SUPPLEMENT COVERAGE – COVER PAGE STANDARD BENEFIT PLAN A AND SELECT BENEFIT PLANS C, D AND F

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. Part A coinsurance. F\*\* C\* G М В D\* N Basic. Hospitalization and Hospitalization Basic, including Basic. Basic, Basic. Basic. Basic, Basic, includincludina includina includina including including preventive care and preventive including 100% Part B ing 100% 100% 100% 100% 100% paid at 100%; other 100% Part coinsurance. 100% care paid at Part B Part B co-Part B co-Part B co-Part B co-Part B cobasic benefits paid 100%; other basic B coexcept up to co-insurinsurance insurance insurance at 50% benefits paid at \$20 copayment insurance insurance insurance ance for office visit. 75% and up to \$50 copayment for Skilled Skilled Skilled Skilled 50% Skilled 75% Skilled Skilled Skilled Nursing **Nursing** Nursing **Nursing** Nursina Nursing Facility **Nursing Facility** Facility Nursina **Facility** Facility Facility Facility Co-Coinsurance Coinsurance Coinsurance Facility Co-Co-Co-Coinsurance insurance insurance insurance insurance Part A Part A Part A Part A Part A 50% Part A 75% Part A 50% Part A Part A **Deductible Deductible Deductible** Deductible Deductible Deductible Deductible Deductible Deductible Part B Part B **Deductible Deductible** Part B Part B **Excess Excess** (100%)(100%)Foreign Foreign Foreign Foreign Travel Foreign Foreign Travel Travel Travel Travel Travel Emergency Emer-Emer-Emer-Emer-**Emergency** gency gency gency gency Out-of-pocket Out-of-pocket limit \$4.640: paid at limit \$2,320; paid 100% after limit at 100% after limit reached reached

<sup>\*</sup>SELECT PLANS C, D AND F contain restrictions on your use of providers. Standardized Plan A is also available. NOTICE TO BUYER: This policy may not cover all costs associated with medical care incurred by the buyer during the period of coverage. The buyer is advised to review all policy/certificate limitations. \*\*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 plan's 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	<b>IALE</b>				778.25         \$2,334.74         \$4,669.47         \$9,338.94           160.40         \$481.20         \$962.39         \$1,924.78           168.27         \$504.82         \$1,009.65         \$2,019.29           170.64         \$511.93         \$1,023.87         \$2,047.73           174.63         \$523.88         \$1,047.77         \$2,095.53           178.62         \$535.86         \$1,071.73         \$2,143.45           182.64         \$547.93         \$1,095.85         \$2,191.70           186.00         \$558.00         \$1,116.00         \$2,231.99           189.36         \$568.07         \$1,136.14         \$2,272.27           192.81         \$578.44         \$1,156.89         \$2,313.77           195.69         \$587.07         \$1,174.15         \$2,348.29           198.55         \$595.65         \$1,191.30         \$2,382.60           201.21         \$603.62         \$1,207.24         \$2,414.47           203.39         \$610.18         \$1,220.35         \$2,440.70           205.55         \$616.65         \$1,233.30         \$2,466.59           207.74         \$623.21         \$1,246.41         \$2,492.82           213.34         \$640.03         \$1,289.38		
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		\$1,009.65	
\$148.46	\$445.38	\$890.77	\$1,781.53	67	\$170.64	\$511.93	\$1,023.87	\$2,047.73
\$151.93	\$455.78	\$911.56	\$1,823.12	68	\$174.63		\$1,047.77	\$2,095.53
\$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			
\$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	\$578.44		
\$170.25	\$510.75	\$1,021.51	\$2,043.01	74	\$195.69			
\$172.74	\$518.21	\$1,036.43	\$2,072.85	75	\$198.55	\$595.65		
\$175.05	\$525.15	\$1,050.30	\$2,100.59	76	\$201.21			
\$176.95	\$530.85	\$1,061.70	\$2,123.40	77	\$203.39			
\$178.83	\$536.48	\$1,072.97	\$2,145.93	78	\$205.55			
\$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			
\$184.06	\$552.18	\$1,104.35	\$2,208.70	81	\$211.56			
\$185.61	\$556.82	\$1,113.65	\$2,227.29	82	\$213.34			
\$187.00	\$560.99	\$1,121.98	\$2,243.95	83	\$214.94			
\$188.38	\$565.15	\$1,130.30	\$2,260.60	84	\$216.53			
\$189.62	\$568.86	\$1,137.71	\$2,275.42	85	\$217.95			
\$190.74	\$572.23	\$1,144.46	\$2,288.91	86	\$219.24			
\$191.86	\$575.57	\$1,151.15	\$2,302.29	87	\$220.53			
\$192.85	\$578.56	\$1,157.12	\$2,314.23	88	\$221.67			
\$193.82	\$581.47	\$1,162.94	\$2,325.88	89	\$222.79			
\$194.79	\$584.36	\$1,168.72	\$2,337.43	90	\$223.89			
\$195.76	\$587.27	\$1,174.55	\$2,349.09	91	\$225.01			
\$196.73	\$590.18	\$1,180.37	\$2,360.73	92	\$226.12			
\$197.73	\$593.19	\$1,186.39	\$2,372.77	93	\$227.28			
\$198.70	\$596.10	\$1,192.21	\$2,384.41	94	\$228.39			
\$199.66	\$598.99	\$1,197.99	\$2,395.97	95	\$229.50			
\$200.64	\$601.93	\$1,203.86	\$2,407.72	96	\$230.62			
\$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	<b>IALE</b>				M	ALE	
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	\$1,204.33	\$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	\$1,282.75	\$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	\$2,659.50
\$195.69	\$587.07	\$1,174.15	\$2,348.29	74	\$224.93	\$674.80	\$1,349.59	\$2,699.18
\$198.55	\$595.65	\$1,191.30	\$2,382.59	75	\$228.22	\$684.66	\$1,369.31	\$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

	FEM	IALE		<u> </u>		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

	FEM	<b>IALE</b>				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	<b>IALE</b>		]		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           \$241.23         \$723.68         \$1,473.95         \$2,894.70           \$245.66         \$736.98         \$1,473.95         \$2,947.90           \$250.09         \$750.28         \$1,500.55         \$3,001.10           \$254.66         \$763.98         \$1,527.96         \$3,055.91           \$254.66         \$773.88         \$1,550.76         \$3,101.52           \$262.24         \$786.71         \$1,573.41         \$3,146.82           \$265.74         \$797.23         \$1,594.46         \$3,188.92           \$271.48         \$814.44         \$1,628.88         \$3,257.76           \$274.37         \$823.10         \$1,646.20         \$3,292.40           \$279.42         \$838.27         \$1,676.53         \$3,353.06           \$281.77         \$845.32         \$		
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	\$666.75	\$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		\$1,383.85	\$2,767.69
\$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		
\$213.72	\$641.17	\$1,282.34	\$2,564.67	71	\$245.66			
\$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			
\$224.86	\$674.58	\$1,349.16	\$2,698.32	74	\$258.46			
\$228.14	\$684.43	\$1,368.87	\$2,737.73	75	\$262.24			
\$231.20	\$693.59	\$1,387.18	\$2,774.36	76	\$265.74			
\$233.71	\$701.13	\$1,402.25	\$2,804.50	77	\$268.63			
\$236.19	\$708.56	\$1,417.13	\$2,834.25	78	\$271.48			
\$238.70	\$716.10	\$1,432.19	\$2,864.38	79				
\$240.89	\$722.68	\$1,445.36	\$2,890.71	80	\$276.89			
\$243.10	\$729.29	\$1,458.58	\$2,917.16	81				
\$245.14	\$735.43	\$1,470.85	\$2,941.70	82	\$281.77			
\$246.98	\$740.93	\$1,481.85	\$2,963.70	83				
\$248.81	\$746.42	\$1,492.85	\$2,985.69	84				
\$250.44	\$751.32	\$1,502.64	\$3,005.28	85				
\$251.92	\$755.77	\$1,511.54	\$3,023.08	86				
\$253.40	\$760.19	\$1,520.38	\$3,040.76	87				
\$254.71	\$764.13	\$1,528.26	\$3,056.52	88				
\$255.99	\$767.98	\$1,535.96	\$3,071.92	89	\$294.24			
\$257.26	\$771.79	\$1,543.59	\$3,087.17	90				
\$258.55	\$775.64	\$1,551.28	\$3,102.56	91				
\$259.83	\$779.49	\$1,558.98	\$3,117.95	92				
\$261.15	\$783.46	\$1,566.92	\$3,133.84	93				
\$262.44	\$787.31	\$1,574.62	\$3,149.23	94				
\$263.71	\$791.12	\$1,582.25	\$3,164.49	95				
\$265.00	\$795.00	\$1,590.01	\$3,180.01	96				
\$266.27	\$798.81	\$1,597.63	\$3,195.25	97				
\$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	<b>IALE</b>				MA	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		ODES: 330-33		MALE   Semi-annual   Annual   174.71   \$3,524.13   \$7,048.26   \$14,096.51   \$242.11   \$726.33   \$1,452.67   \$2,905.33   \$254.00   \$762.00   \$1,523.99   \$3,047.98   \$257.58   \$772.73   \$1,545.46   \$3,090.91   \$263.59   \$790.77   \$1,581.54   \$3,163.07   \$269.62   \$808.85   \$1,617.70   \$3,235.40   \$275.69   \$827.06   \$1,654.12   \$3,308.23   \$280.75   \$842.26   \$1,684.52   \$3,369.03   \$285.82   \$857.46   \$1,714.92   \$3,429.84   \$291.04   \$873.12   \$1,746.24   \$3,492.48   \$295.38   \$886.15   \$1,772.30   \$3,544.59   \$299.70   \$899.09   \$1,798.19   \$3,596.37   \$307.01   \$9911.12   \$1,822.24   \$3,644.48   \$307.01   \$921.02   \$1,842.04   \$3,684.07   \$310.26   \$930.79   \$1,861.58   \$3,723.16   \$313.56   \$940.69   \$1,881.37   \$3,762.74   \$319.34   \$958.02   \$1,916.03   \$3,832.06   \$32.03   \$966.08   \$1,932.16   \$3,864.31   \$32.43   \$973.30   \$1,946.60   \$3,893.20   \$324.43   \$973.30   \$1,946.60   \$3,893.20   \$324.43   \$973.30   \$1,946.60   \$3,893.20   \$324.43   \$973.30   \$1,946.60   \$3,893.20   \$324.43   \$973.30   \$1,946.60   \$3,893.20   \$324.43   \$973.30   \$1,946.60   \$3,893.20   \$324.43   \$973.30   \$1,946.60   \$3,893.20   \$324.43   \$973.30   \$1,946.60   \$3,893.20   \$324.43   \$973.30   \$1,946.60   \$3,893.20   \$324.43   \$973.30   \$1,946.60   \$3,893.20   \$324.43   \$973.30   \$1,946.60   \$3,893.20   \$324.43   \$973.30   \$1,946.60   \$3,893.20   \$324.43   \$973.30   \$1,946.60   \$3,893.20   \$324.43   \$973.30   \$1,946.60   \$3,893.20   \$324.43   \$973.30   \$1,946.60   \$3,893.20   \$324.43   \$973.30   \$1,946.60   \$3,893.20   \$324.43   \$973.30   \$1,946.60   \$3,893.20   \$324.43   \$3795.31   \$4,075.61   \$34.06   \$1,003.79   \$2,007.57   \$4,015.14   \$34.095.82   \$34.06   \$1,003.79   \$2,007.57   \$4,055.40   \$34.30   \$34.60   \$1,003.79   \$2,007.57   \$4,055.40   \$34.30   \$34.60   \$1,003.79   \$2,007.57   \$4,055.40   \$34.30   \$34.60   \$1,003.79   \$2,007.57   \$4,055.40   \$34.30   \$34.60   \$1,003.79   \$2,007.57   \$4,055.40   \$34.30   \$34.60   \$1,003.79   \$2,007.57   \$4,055.40   \$34.30   \$34.60   \$1,003.79   \$2,007.57   \$4,055.40   \$34.30   \$34.		
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Ouarterly	Semi-annual	Annual
\$1,022.00	\$3,065.99	\$6,131.98	\$12,263.96	Thru 64*	\$1,174.71			
\$210.64	\$631.91	\$1,263.82	\$2,527.64	65	\$242.11			
\$220.98	\$662.94	\$1,325.87	\$2,651.74	66	\$254.00			
\$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		\$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		\$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	
\$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	
\$267.09	\$801.28	\$1,602.57	\$3,205.13	77	\$307.01		\$1,842.04	\$3,684.07
\$269.93	\$809.79	\$1,619.57	\$3,239.14	78	\$310.26			
\$272.80	\$818.40	\$1,636.79	\$3,273.58	79	\$313.56			\$3,762.74
\$275.31	\$825.92	\$1,651.84	\$3,303.68	80	\$316.44			
\$277.82	\$833.47	\$1,666.95	\$3,333.89	81	\$319.34			
\$280.16	\$840.49	\$1,680.97	\$3,361.94	82	\$322.03			
\$282.26	\$846.77	\$1,693.54	\$3,387.08	83	\$324.43			
\$284.35	\$853.06	\$1,706.12	\$3,412.23	84	\$326.84			
\$286.22	\$858.65	\$1,717.30	\$3,434.60	85	\$328.99			
\$287.91	\$863.74	\$1,727.48	\$3,454.96	86	\$330.93			
\$289.60	\$868.79	\$1,737.58	\$3,475.15	87	\$332.87			
\$291.10	\$873.29	\$1,746.59	\$3,493.17	88	\$334.60			· /
\$292.56	\$877.69	\$1,755.38	\$3,510.76	89	\$336.28			
\$294.02	\$882.05	\$1,764.10	\$3,528.19	90	\$337.95			
\$295.48	\$886.45	\$1,772.90	\$3,545.79	91	\$339.63			
\$296.95	\$890.84	\$1,781.68	\$3,563.36	92	\$341.32			
\$298.46	\$895.38	\$1,790.77	\$3,581.53	93	\$343.06			
\$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	<b>IALE</b>				MA	ALE	
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	\$4,050.72	\$8,101.44	\$16,202.88
\$242.11	\$726.33	\$1,452.67	\$2,905.33	65	\$278.29	\$834.87	\$1,669.73	\$3,339.46
\$254.00	\$762.00	\$1,523.99	\$3,047.98	66	\$291.95	\$875.86	\$1,751.71	\$3,503.42
\$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	\$968.11	\$1,936.23	\$3,872.45
\$285.82	\$857.46	\$1,714.92	\$3,429.84	72	\$328.53	\$985.59	\$1,971.17	\$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	\$1,018.56	\$2,037.12	\$4,074.24
\$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 MM40 ZIP CODES: 320-321, 323-329, 338-339, 341-342, 344, 347

	FEM	IALE		, <i>323-329</i> , <i>33</i> 6- 			ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$424.18	\$1,272.53	\$2,545.05	\$5,090.10	Thru 64*	\$487.56	\$1,462.68	\$2,925.35	\$5,850.70
\$174.91	\$524.74	\$1,049.47	\$2,098.94	65	\$201.05	\$603.15	\$1,206.30	\$2,412.59
\$183.52	\$550.57	\$1,101.13	\$2,202.26	66	\$210.94	\$632.83	\$1,265.67	\$2,531.33
\$186.11	\$558.34	\$1,116.68	\$2,233.36	67	\$213.92	\$641.77	\$1,283.54	\$2,567.07
\$190.46	\$571.38	\$1,142.77	\$2,285.53	68	\$218.92	\$656.76	\$1,313.53	\$2,627.05
\$194.83	\$584.48	\$1,168.96	\$2,337.92	69	\$223.94	\$671.82	\$1,343.63	\$2,687.26
\$199.22	\$597.65	\$1,195.29	\$2,390.58	70	\$228.98	\$686.95	\$1,373.90	\$2,747.79
\$202.87	\$608.62	\$1,217.24	\$2,434.48	71	\$233.19	\$699.56	\$1,399.13	\$2,798.25
\$206.49	\$619.48	\$1,238.95	\$2,477.90	72	\$237.35	\$712.04	\$1,424.08	\$2,848.16
\$210.35	\$631.05	\$1,262.11	\$2,524.21	73	\$241.78	\$725.35	\$1,450.70	\$2,901.39
\$213.46	\$640.39	\$1,280.79	\$2,561.57	74	\$245.36	\$736.08	\$1,472.16	\$2,944.32
\$216.58	\$649.73	\$1,299.46	\$2,598.92	75	\$248.94	\$746.82	\$1,493.64	\$2,987.27
\$219.47	\$658.40	\$1,316.80	\$2,633.59	76	\$252.26	\$756.78	\$1,513.55	\$3,027.10
\$221.86	\$665.57	\$1,331.14	\$2,662.27	77	\$255.01	\$765.02	\$1,530.04	\$3,060.08
\$224.21	\$672.64	\$1,345.29	\$2,690.57	78	\$257.72	\$773.16	\$1,546.31	\$3,092.62
\$226.61	\$679.82	\$1,359.63	\$2,719.26	79	\$260.47	\$781.40	\$1,562.80	\$3,125.60
\$228.60	\$685.79	\$1,371.57	\$2,743.14	80	\$262.75	\$788.26	\$1,576.52	\$3,153.04
\$230.63	\$691.88	\$1,383.75	\$2,767.50	81	\$265.09	\$795.26	\$1,590.52	\$3,181.03
\$232.42	\$697.27	\$1,394.53	\$2,789.06	82	\$267.15	\$801.46	\$1,602.92	\$3,205.83
\$234.04	\$702.13	\$1,404.26	\$2,808.52	83	\$269.02	\$807.05	\$1,614.09	\$3,228.18
\$235.73	\$707.19	\$1,414.37	\$2,828.74	84	\$270.95	\$812.86	\$1,625.71	\$3,251.42
\$237.55	\$712.65	\$1,425.30	\$2,850.59	85	\$273.05	\$819.14	\$1,638.27	\$3,276.54
\$239.01	\$717.03	\$1,434.06	\$2,868.11	86	\$274.72	\$824.17	\$1,648.34	\$3,296.68
\$240.44	\$721.31	\$1,442.63	\$2,885.25	87	\$276.37	\$829.10	\$1,658.19	\$3,316.38
\$241.74	\$725.21	\$1,450.42	\$2,900.84	88	\$277.86	\$833.58	\$1,667.16	\$3,334.31
\$243.01	\$729.04	\$1,458.08	\$2,916.15	89	\$279.33	\$837.98	\$1,675.95	\$3,351.90
\$244.28	\$732.84	\$1,465.69	\$2,931.37	90	\$280.78	\$842.35	\$1,684.70	\$3,369.39
\$245.56	\$736.67	\$1,473.34	\$2,946.68	91	\$282.25	\$846.75	\$1,693.49	\$3,386.98
\$246.86	\$740.59	\$1,481.19	\$2,962.37	92	\$283.75	\$851.26	\$1,702.51	\$3,405.02
\$248.12	\$744.37	\$1,488.74	\$2,977.48	93	\$285.20	\$855.60	\$1,711.20	\$3,422.40
\$249.41	\$748.22	\$1,496.45	\$2,992.89	94	\$286.68	\$860.03	\$1,720.05	\$3,440.10
\$250.67	\$752.02	\$1,504.05	\$3,008.09	95	\$288.13	\$864.40	\$1,728.80	\$3,457.59
\$251.97	\$755.90	\$1,511.80	\$3,023.60	96	\$289.62	\$868.85	\$1,737.71	\$3,475.41
\$253.24	\$759.73	\$1,519.46	\$3,038.91	97	\$291.08	\$873.25	\$1,746.50	\$3,493.00
\$254.48	\$763.43	\$1,526.87	\$3,053.73	98	\$292.50	\$877.51	\$1,755.02	\$3,510.04
\$255.75	\$767.26	\$1,534.53	\$3,069.05	99+	\$293.97	\$881.91	\$1,763.82	\$3,527.63

# PLAN C - TOBACCO RATES - POLICY FORM MM40 ZIP CODES: 320-321, 323-329, 338-339, 341-342, 344, 347

	FEM	<b>IALE</b>		1		MA	MALE         Quarterly         Semi-annual         Annual           \$1,681.24         \$3,362.47         \$6,724.94           \$693.27         \$1,386.55         \$2,773.09           \$727.39         \$1,454.79         \$2,909.57           \$737.67         \$1,475.33         \$2,950.66           \$754.90         \$1,509.80         \$3,019.60           \$772.20         \$1,544.40         \$3,088.80           \$789.60         \$1,579.19         \$3,158.38           \$804.10         \$1,608.19         \$3,216.38           \$818.44         \$1,636.88         \$3,273.75           \$833.73         \$1,667.47         \$3,334.93           \$846.07         \$1,692.14         \$3,384.28           \$858.41         \$1,716.82         \$3,479.43           \$879.33         \$1,758.67         \$3,517.33           \$888.68         \$1,777.37         \$3,554.73           \$898.16         \$1,796.32         \$3,592.64           \$906.05         \$1,812.09         \$3,624.18           \$914.09         \$1,828.18         \$3,656.36           \$921.22         \$1,842.43         \$3,684.86           \$927.64         \$1,855.28         \$3,710.55           \$941.54         \$1,868.63	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$487.56	\$1,462.67	\$2,925.35	\$5,850.69	Thru 64*	\$560.41		\$3,362.47	
\$201.05	\$603.15	\$1,206.29	\$2,412.58	65	\$231.09	\$693.27	\$1,386.55	
\$210.94	\$632.83	\$1,265.67	\$2,531.33	66	\$242.46			\$2,909.57
\$213.92	\$641.77	\$1,283.54	\$2,567.08	67	\$245.89	\$737.67	\$1,475.33	\$2,950.66
\$218.92	\$656.76	\$1,313.53	\$2,627.05	68	\$251.63	\$754.90	\$1,509.80	\$3,019.60
\$223.94	\$671.82	\$1,343.63	\$2,687.26	69	\$257.40	\$772.20	\$1,544.40	\$3,088.80
\$228.98	\$686.95	\$1,373.90	\$2,747.79	70	\$263.20	\$789.60	\$1,579.19	\$3,158.38
\$233.19	\$699.56	\$1,399.13	\$2,798.25	71	\$268.03	\$804.10	\$1,608.19	\$3,216.38
\$237.35	\$712.04	\$1,424.08	\$2,848.16	72	\$272.81	\$818.44	\$1,636.88	\$3,273.75
\$241.78	\$725.35	\$1,450.70	\$2,901.39	73	\$277.91	\$833.73	\$1,667.47	\$3,334.93
\$245.36	\$736.08	\$1,472.17	\$2,944.33	74	\$282.02	\$846.07	\$1,692.14	\$3,384.28
\$248.94	\$746.82	\$1,493.63	\$2,987.26	75	\$286.14	\$858.41	\$1,716.82	\$3,433.64
\$252.26	\$756.78	\$1,513.56	\$3,027.11	76	\$289.95			
\$255.01	\$765.02	\$1,530.04	\$3,060.08	77	\$293.11	\$879.33	\$1,758.67	\$3,517.33
\$257.72	\$773.15	\$1,546.31	\$3,092.61	78	\$296.23	\$888.68	\$1,777.37	
\$260.47	\$781.40	\$1,562.80	\$3,125.59	79	\$299.39		\$1,796.32	\$3,592.64
\$262.75	\$788.26	\$1,576.52	\$3,153.03	80	\$302.02			
\$265.09	\$795.26	\$1,590.52	\$3,181.04	81	\$304.70		\$1,828.18	\$3,656.36
\$267.15	\$801.46	\$1,602.91	\$3,205.82	82	\$307.07			
\$269.02	\$807.05	\$1,614.09	\$3,228.18	83	\$309.21			. ,
\$270.95	\$812.86	\$1,625.71	\$3,251.42	84	\$311.44			
\$273.05	\$819.14	\$1,638.27	\$3,276.54	85	\$313.85			
\$274.72	\$824.17	\$1,648.34	\$3,296.68	86	\$315.77			
\$276.37	\$829.10	\$1,658.19	\$3,316.38	87	\$317.66			
\$277.86	\$833.58	\$1,667.15	\$3,334.30	88	\$319.38			
\$279.33	\$837.98	\$1,675.95	\$3,351.90	89	\$321.06			
\$280.78	\$842.35	\$1,684.70	\$3,369.39	90	\$322.74			
\$282.25	\$846.75	\$1,693.50	\$3,386.99	91	\$324.42			
\$283.75	\$851.26	\$1,702.51	\$3,405.02	92	\$326.15			
\$285.20	\$855.60	\$1,711.20	\$3,422.39	93	\$327.82			
\$286.68	\$860.03	\$1,720.05	\$3,440.10	94	\$329.51		' /	
\$288.13	\$864.40	\$1,728.79	\$3,457.58	95	\$331.19		- /	
\$289.62	\$868.85	\$1,737.70	\$3,475.40	96	\$332.89			. ,
\$291.08	\$873.25	\$1,746.50	\$3,493.00	97	\$334.58			
\$292.50	\$877.51	\$1,755.02	\$3,510.04	98	\$336.21		+ 1	. ,
\$293.97	\$881.91	\$1,763.82	\$3,527.64	99+	\$337.90	\$1,013.69	\$2,027.38	\$4,054.75

# PLAN C - NON-TOBACCO RATES - POLICY FORM MM40 ZIP CODES: 322, 335-337, 346, 349

	FEM	<b>IALE</b>				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$464.19	\$1,392.58	\$2,785.15	\$5,570.30	Thru 64*	\$533.55	\$1,600.66	\$3,201.32	\$6,402.64
\$191.41	\$574.24	\$1,148.48	\$2,296.96	65	\$220.02	\$660.05	\$1,320.10	\$2,640.19
\$200.84	\$602.51	\$1,205.01	\$2,410.02	66	\$230.84	\$692.53	\$1,385.07	\$2,770.13
\$203.67	\$611.01	\$1,222.03	\$2,444.05	67	\$234.10	\$702.31	\$1,404.63	\$2,809.25
\$208.43	\$625.29	\$1,250.58	\$2,501.15	68	\$239.57	\$718.72	\$1,437.45	\$2,874.89
\$213.21	\$639.62	\$1,279.24	\$2,558.47	69	\$245.06	\$735.19	\$1,470.39	\$2,940.77
\$218.01	\$654.03	\$1,308.05	\$2,616.10	70	\$250.59	\$751.76	\$1,503.51	\$3,007.02
\$222.01	\$666.04	\$1,332.08	\$2,664.15	71	\$255.19	\$765.56	\$1,531.12	\$3,062.23
\$225.97	\$677.92	\$1,355.83	\$2,711.66	72	\$259.74	\$779.21	\$1,558.43	\$3,116.85
\$230.20	\$690.59	\$1,381.18	\$2,762.35	73	\$264.59	\$793.78	\$1,587.56	\$3,175.11
\$233.60	\$700.81	\$1,401.62	\$2,803.23	74	\$268.51	\$805.53	\$1,611.05	\$3,222.10
\$237.01	\$711.03	\$1,422.05	\$2,844.10	75	\$272.42	\$817.27	\$1,634.54	\$3,269.08
\$240.17	\$720.51	\$1,441.02	\$2,882.03	76	\$276.06	\$828.17	\$1,656.34	\$3,312.68
\$242.79	\$728.36	\$1,456.72	\$2,913.43	77	\$279.06	\$837.19	\$1,674.39	\$3,348.77
\$245.37	\$736.10	\$1,472.20	\$2,944.40	78	\$282.03	\$846.09	\$1,692.19	\$3,384.37
\$247.98	\$743.95	\$1,487.90	\$2,975.80	79	\$285.04	\$855.12	\$1,710.23	\$3,420.46
\$250.16	\$750.48	\$1,500.97	\$3,001.93	80	\$287.54	\$862.63	\$1,725.25	\$3,450.50
\$252.38	\$757.15	\$1,514.30	\$3,028.59	81	\$290.09	\$870.28	\$1,740.57	\$3,481.13
\$254.35	\$763.05	\$1,526.10	\$3,052.19	82	\$292.36	\$877.07	\$1,754.13	\$3,508.26
\$256.12	\$768.37	\$1,536.74	\$3,073.47	83	\$294.39	\$883.18	\$1,766.36	\$3,532.72
\$257.97	\$773.90	\$1,547.80	\$3,095.60	84	\$296.51	\$889.54	\$1,779.08	\$3,558.16
\$259.96	\$779.88	\$1,559.76	\$3,119.52	85	\$298.80	\$896.41	\$1,792.82	\$3,585.64
\$261.56	\$784.67	\$1,569.35	\$3,138.69	86	\$300.64	\$901.92	\$1,803.85	\$3,607.69
\$263.12	\$789.36	\$1,578.73	\$3,157.45	87	\$302.44	\$907.31	\$1,814.63	\$3,629.25
\$264.54	\$793.63	\$1,587.26	\$3,174.51	88	\$304.07	\$912.22	\$1,824.44	\$3,648.87
\$265.94	\$797.82	\$1,595.63	\$3,191.26	89	\$305.68	\$917.03	\$1,834.06	\$3,668.12
\$267.33	\$801.98	\$1,603.96	\$3,207.92	90	\$307.27	\$921.81	\$1,843.63	\$3,687.25
\$268.72	\$806.17	\$1,612.33	\$3,224.66	91	\$308.88	\$926.63	\$1,853.26	\$3,706.51
\$270.15	\$810.46	\$1,620.92	\$3,241.83	92	\$310.52	\$931.56	\$1,863.12	\$3,726.24
\$271.53	\$814.60	\$1,629.19	\$3,258.38	93	\$312.11	\$936.32	\$1,872.63	\$3,745.26
\$272.94	\$818.81	\$1,637.62	\$3,275.24	94	\$313.72	\$941.16	\$1,882.32	\$3,764.64
\$274.32	\$822.97	\$1,645.94	\$3,291.88	95	\$315.31	\$945.94	\$1,891.89	\$3,783.77
\$275.74	\$827.21	\$1,654.42	\$3,308.84	96	\$316.94	\$950.82	\$1,901.64	\$3,803.27
\$277.13	\$831.40	\$1,662.80	\$3,325.59	97	\$318.54	\$955.63	\$1,911.27	\$3,822.53
\$278.49	\$835.46	\$1,670.92	\$3,341.83	98	\$320.10	\$960.30	\$1,920.59	\$3,841.18
\$279.88	\$839.64	\$1,679.29	\$3,358.57	99+	\$321.70	\$965.11	\$1,930.22	\$3,860.43

# PLAN C - TOBACCO RATES - POLICY FORM MM40 ZIP CODES: 322, 335-337, 346, 349

	FEM	<b>IALE</b>				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$533.55	\$1,600.66	\$3,201.32	\$6,402.64	Thru 64*	\$613.28	\$1,839.84	\$3,679.68	\$7,359.36
\$220.02	\$660.05	\$1,320.09	\$2,640.18	65	\$252.89	\$758.68	\$1,517.35	\$3,034.70
\$230.85	\$692.54	\$1,385.07	\$2,770.14	66	\$265.34	\$796.02	\$1,592.03	\$3,184.06
\$234.10	\$702.31	\$1,404.63	\$2,809.25	67	\$269.09	\$807.26	\$1,614.51	\$3,229.02
\$239.57	\$718.72	\$1,437.45	\$2,874.89	68	\$275.37	\$826.12	\$1,652.24	\$3,304.47
\$245.06	\$735.19	\$1,470.39	\$2,940.77	69	\$281.68	\$845.05	\$1,690.10	\$3,380.19
\$250.58	\$751.75	\$1,503.51	\$3,007.01	70	\$288.03	\$864.09	\$1,728.17	\$3,456.34
\$255.19	\$765.56	\$1,531.12	\$3,062.24	71	\$293.32	\$879.95	\$1,759.91	\$3,519.81
\$259.74	\$779.21	\$1,558.43	\$3,116.85	72	\$298.55	\$895.65	\$1,791.30	\$3,582.59
\$264.59	\$793.78	\$1,587.56	\$3,175.11	73	\$304.13	\$912.39	\$1,824.78	\$3,649.55
\$268.51	\$805.53	\$1,611.05	\$3,222.10	74	\$308.63	\$925.89	\$1,851.78	\$3,703.56
\$272.42	\$817.27	\$1,634.54	\$3,269.08	75	\$313.13	\$939.39	\$1,878.78	\$3,757.56
\$276.06	\$828.17	\$1,656.34	\$3,312.68	76	\$317.31	\$951.92	\$1,903.84	\$3,807.68
\$279.06	\$837.19	\$1,674.39	\$3,348.77	77	\$320.76	\$962.29	\$1,924.58	\$3,849.16
\$282.03	\$846.09	\$1,692.19	\$3,384.37	78	\$324.17	\$972.52	\$1,945.04	\$3,890.08
\$285.04	\$855.12	\$1,710.23	\$3,420.46	79	\$327.63	\$982.89	\$1,965.78	\$3,931.56
\$287.54	\$862.62	\$1,725.25	\$3,450.49	80	\$330.51	\$991.52	\$1,983.05	\$3,966.09
\$290.10	\$870.29	\$1,740.57	\$3,481.14	81	\$333.44	\$1,000.33	\$2,000.65	\$4,001.30
\$292.36	\$877.07	\$1,754.13	\$3,508.26	82	\$336.04	\$1,008.12	\$2,016.24	\$4,032.48
\$294.39	\$883.18	\$1,766.36	\$3,532.72	83	\$338.38	\$1,015.15	\$2,030.30	\$4,060.60
\$296.51	\$889.54	\$1,779.08	\$3,558.16	84	\$340.82	\$1,022.46	\$2,044.92	\$4,089.84
\$298.80	\$896.41	\$1,792.83	\$3,585.65	85	\$343.45	\$1,030.36	\$2,060.72	\$4,121.43
\$300.64	\$901.92	\$1,803.85	\$3,607.69	86	\$345.56	\$1,036.69	\$2,073.39	\$4,146.77
\$302.44	\$907.31	\$1,814.63	\$3,629.25	87	\$347.63	\$1,042.89	\$2,085.78	\$4,171.55
\$304.07	\$912.22	\$1,824.43	\$3,648.86	88	\$349.51	\$1,048.53	\$2,097.05	\$4,194.10
\$305.68	\$917.03	\$1,834.06	\$3,668.12	89	\$351.35	\$1,054.06	\$2,108.12	\$4,216.23
\$307.27	\$921.82	\$1,843.63	\$3,687.26	90	\$353.19	\$1,059.56	\$2,119.11	\$4,238.22
\$308.88	\$926.63	\$1,853.26	\$3,706.51	91	\$355.03	\$1,065.09	\$2,130.18	\$4,260.36
\$310.52	\$931.56	\$1,863.12	\$3,726.24	92	\$356.92	\$1,070.76	\$2,141.52	\$4,283.04
\$312.11	\$936.32	\$1,872.63	\$3,745.26	93	\$358.74	\$1,076.23	\$2,152.45	\$4,304.90
\$313.72	\$941.16	\$1,882.32	\$3,764.64	94	\$360.60	\$1,081.79	\$2,163.59	\$4,327.17
\$315.31	\$945.94	\$1,891.89	\$3,783.77	95	\$362.43	\$1,087.29	\$2,174.58	\$4,349.16
\$316.94	\$950.82	\$1,901.64	\$3,803.27	96	\$364.30	\$1,092.90	\$2,185.79	\$4,371.58
\$318.54	\$955.63	\$1,911.26	\$3,822.52	97	\$366.14	\$1,098.43	\$2,196.86	\$4,393.71
\$320.10	\$960.30	\$1,920.59	\$3,841.18	98	\$367.93	\$1,103.79	\$2,207.58	\$4,415.15
\$321.70	\$965.11	\$1,930.22	\$3,860.43	99+	\$369.77	\$1,109.32	\$2,218.64	\$4,437.28

### PLAN C - NON-TOBACCO RATES - POLICY FORM MM40 ZIP CODES: 334

	FEM	<b>IALE</b>			Monthly         Quarterly         Semi-annual         Annual           \$643.94         \$1,931.83         \$3,863.67         \$7,727.33           \$265.54         \$796.61         \$1,593.22         \$3,186.44           \$278.61         \$835.82         \$1,671.63         \$3,343.26           \$282.54         \$847.62         \$1,695.24         \$3,390.48           \$289.14         \$867.42         \$1,734.85         \$3,469.69           \$295.77         \$887.30         \$1,774.60         \$3,549.20           \$302.43         \$907.29         \$1,814.58         \$3,629.15           \$307.98         \$923.95         \$1,847.90         \$3,695.80           \$313.48         \$940.43         \$1,880.86         \$3,761.72           \$319.34         \$958.01         \$1,916.01         \$3,832.02           \$324.06         \$972.18         \$1,944.37         \$3,888.73           \$328.79         \$986.36         \$1,972.72         \$3,945.44           \$333.17         \$999.52         \$1,999.03         \$3,998.06           \$336.80         \$1,010.41         \$2,020.81         \$4,041.62           \$344.01         \$1,032.04         \$2,064.07         \$4,128.14           \$347.03         \$1,041.10			
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$560.23	\$1,680.70	\$3,361.39	\$6,722.78	Thru 64*	\$643.94	\$1,931.83	\$3,863.67	\$7,727.33
\$231.02	\$693.05	\$1,386.10	\$2,772.19	65	\$265.54	\$796.61	\$1,593.22	
\$242.39	\$727.16	\$1,454.32	\$2,908.64	66			\$1,671.63	
\$245.81	\$737.43	\$1,474.86	\$2,949.72	67	\$282.54	\$847.62	\$1,695.24	\$3,390.48
\$251.55	\$754.66	\$1,509.32	\$3,018.63	68		\$867.42	\$1,734.85	\$3,469.69
\$257.32	\$771.95	\$1,543.91	\$3,087.81	69	\$295.77	\$887.30	\$1,774.60	\$3,549.20
\$263.11	\$789.34	\$1,578.68	\$3,157.36	70	\$302.43		\$1,814.58	\$3,629.15
\$267.95	\$803.84	\$1,607.68	\$3,215.35	71				
\$272.73	\$818.18	\$1,636.35	\$3,272.70	72		\$940.43	\$1,880.86	\$3,761.72
\$277.82	\$833.47	\$1,666.93	\$3,333.86	73				
\$281.93	\$845.80	\$1,691.60	\$3,383.20	74				
\$286.04	\$858.13	\$1,716.27	\$3,432.53	75				
\$289.86	\$869.58	\$1,739.16	\$3,478.31	76				
\$293.02	\$879.05	\$1,758.11	\$3,516.21	77		\$1,010.41		
\$296.13	\$888.40	\$1,776.79	\$3,553.58	78				
\$299.29	\$897.87	\$1,795.74	\$3,591.48	79		\$1,032.04		\$4,128.14
\$301.92	\$905.75	\$1,811.51	\$3,623.01	80				
\$304.60	\$913.80	\$1,827.60	\$3,655.19	81			. ,	. ,
\$306.97	\$920.92	\$1,841.84	\$3,683.67	82				
\$309.11	\$927.34	\$1,854.68	\$3,709.36	83				
\$311.34	\$934.02	\$1,868.04	\$3,736.07	84				
\$313.74	\$941.23	\$1,882.47	\$3,764.93	85				
\$315.67	\$947.02	\$1,894.04	\$3,788.08	86				
\$317.56	\$952.68	\$1,905.35	\$3,810.70	87				
\$319.28	\$957.83	\$1,915.66	\$3,831.31	88				
\$320.96	\$962.88	\$1,925.76	\$3,851.52	89				
\$322.64	\$967.91	\$1,935.81	\$3,871.62	90			\$2,225.07	
\$324.32	\$972.96	\$1,945.92	\$3,891.84	91				
\$326.05	\$978.14	\$1,956.28	\$3,912.56	92				
\$327.71	\$983.13	\$1,966.26	\$3,932.52	93				
\$329.41	\$988.22	\$1,976.44	\$3,952.87	94				
\$331.08	\$993.24	\$1,986.48	\$3,972.96	95				
\$332.79	\$998.36	\$1,996.72	\$3,993.43	96				
\$334.47	\$1,003.41	\$2,006.83	\$4,013.65	97	\$384.45	\$1,153.35	\$2,306.70	\$4,613.39
\$336.10	\$1,008.31	\$2,016.62	\$4,033.23	98	\$386.33	\$1,158.98	\$2,317.95	\$4,635.90
\$337.79	\$1,013.36	\$2,026.73	\$4,053.45	99+	\$388.26	\$1,164.79	\$2,329.58	\$4,659.15

# PLAN C - TOBACCO RATES - POLICY FORM MM40 ZIP CODES: 334

	FEM	<b>IALE</b>				40.17         \$2,220.50         \$4,441.00         \$8,881.99           05.21         \$915.64         \$1,831.29         \$3,662.57           20.24         \$960.71         \$1,921.42         \$3,842.83           24.76         \$974.28         \$1,948.55         \$3,897.10           32.35         \$997.04         \$1,994.08         \$3,988.15           39.96         \$1,019.89         \$2,039.77         \$4,079.54           47.62         \$1,042.86         \$2,085.72         \$4,171.44           54.00         \$1,062.01         \$2,124.03         \$4,248.05           60.32         \$1,080.96         \$2,161.91         \$4,323.82           67.05         \$1,101.16         \$2,202.31         \$4,404.62           72.48         \$1,117.45         \$2,234.91         \$4,469.81           77.92         \$1,133.75         \$2,267.50         \$4,534.99           82.96         \$1,148.87         \$2,297.74         \$4,694.93           95.42         \$1,161.39         \$2,322.77         \$4,645.54           998.89         \$1,196.67         \$2,393.33         \$4,786.66           05.57         \$1,216.70         \$2,433.40         \$4,866.79           08.39         \$1,225.18         \$2,450.37		
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$643.94	\$1,931.83	\$3,863.67	\$7,727.33	Thru 64*	\$740.17	\$2,220.50	\$4,441.00	\$8,881.99
\$265.54	\$796.61	\$1,593.22	\$3,186.43	65	\$305.21	\$915.64	\$1,831.29	\$3,662.57
\$278.61	\$835.82	\$1,671.64	\$3,343.27	66	\$320.24	\$960.71	\$1,921.42	\$3,842.83
\$282.54	\$847.62	\$1,695.24	\$3,390.48	67	\$324.76	\$974.28	\$1,948.55	\$3,897.10
\$289.14	\$867.42	\$1,734.85	\$3,469.69	68	\$332.35	\$997.04	\$1,994.08	\$3,988.15
\$295.77	\$887.30	\$1,774.61	\$3,549.21	69	\$339.96	\$1,019.89	\$2,039.77	\$4,079.54
\$302.43	\$907.29	\$1,814.58	\$3,629.15	70	\$347.62			
\$307.98	\$923.95	\$1,847.90	\$3,695.80	71	\$354.00			
\$313.48	\$940.43	\$1,880.86	\$3,761.72	72	\$360.32	\$1,080.96	\$2,161.91	\$4,323.82
\$319.34	\$958.01	\$1,916.01	\$3,832.02	73	\$367.05	\$1,101.16		\$4,404.62
\$324.06	\$972.19	\$1,944.37	\$3,888.74	74	\$372.48			
\$328.79	\$986.36	\$1,972.72	\$3,945.44	75	\$377.92			
\$333.17	\$999.52	\$1,999.03	\$3,998.06	76	\$382.96			
\$336.80	\$1,010.41	\$2,020.81	\$4,041.62	77	\$387.13	\$1,161.39		
\$340.38	\$1,021.15	\$2,042.29	\$4,084.58	78	\$391.24			
\$344.01	\$1,032.04	\$2,064.07	\$4,128.14	79	\$395.42			
\$347.03	\$1,041.10	\$2,082.19	\$4,164.38	80	\$398.89			
\$350.11	\$1,050.34	\$2,100.69	\$4,201.37	81	\$402.43			\$4,829.16
\$352.84	\$1,058.53	\$2,117.05	\$4,234.10	82	\$405.57			
\$355.30	\$1,065.91	\$2,131.82	\$4,263.63	83	\$408.39			
\$357.86	\$1,073.58	\$2,147.17	\$4,294.33	84	\$411.33			
\$360.63	\$1,081.88	\$2,163.76	\$4,327.51	85	\$414.51			
\$362.84	\$1,088.53	\$2,177.06	\$4,354.11	86	\$417.06			
\$365.01	\$1,095.03	\$2,190.06	\$4,380.12	87	\$419.55			
\$366.98	\$1,100.95	\$2,201.90	\$4,403.80	88	\$421.82			
\$368.92	\$1,106.76	\$2,213.52	\$4,427.04	89	\$424.05			
\$370.85	\$1,112.54	\$2,225.07	\$4,450.14	90	\$426.26			
\$372.78	\$1,118.35	\$2,236.69	\$4,473.38	91	\$428.48			
\$374.77	\$1,124.30	\$2,248.60	\$4,497.19	92	\$430.77			
\$376.68	\$1,130.04	\$2,260.07	\$4,520.14	93	\$432.96			
\$378.63	\$1,135.88	\$2,271.77	\$4,543.53	94	\$435.20			
\$380.55	\$1,141.66	\$2,283.31	\$4,566.62	95	\$437.42			
\$382.51	\$1,147.54	\$2,295.08	\$4,590.15	96	\$439.67			
\$384.45	\$1,153.35	\$2,306.70	\$4,613.39	97	\$441.90			
\$386.33	\$1,158.98	\$2,317.95	\$4,635.90	98	\$444.05	\$1,332.16	\$2,664.31	\$5,328.62
\$388.26	\$1,164.79	\$2,329.57	\$4,659.14	99+	\$446.28	\$1,338.84	\$2,677.67	\$5,355.34

# PLAN C - NON-TOBACCO RATES - POLICY FORM MM40 ZIP CODES: 330-333, 340

	FEM	<b>IALE</b>		ODES. 330-33 		MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$640.26	\$1,920.79	\$3,841.59	\$7,683.17	Thru 64*	\$735.94	\$2,207.81	\$4,415.62	\$8,831.24
\$264.02	\$792.06	\$1,584.11	\$3,168.22	65	\$303.47	\$910.41	\$1,820.82	\$3,641.64
\$277.01	\$831.04	\$1,662.09	\$3,324.17	66	\$318.41	\$955.22	\$1,910.44	\$3,820.87
\$280.93	\$842.78	\$1,685.55	\$3,371.10	67	\$322.90	\$968.71	\$1,937.41	\$3,874.82
\$287.49	\$862.47	\$1,724.93	\$3,449.86	68	\$330.45	\$991.34	\$1,982.68	\$3,965.36
\$294.08	\$882.23	\$1,764.47	\$3,528.93	69	\$338.02	\$1,014.06	\$2,028.12	\$4,056.24
\$300.70	\$902.10	\$1,804.21	\$3,608.41	70	\$345.63	\$1,036.90	\$2,073.80	\$4,147.60
\$306.22	\$918.67	\$1,837.35	\$3,674.69	71	\$351.98	\$1,055.94	\$2,111.89	\$4,223.77
\$311.69	\$935.06	\$1,870.11	\$3,740.22	72	\$358.26	\$1,074.78	\$2,149.56	\$4,299.11
\$317.51	\$952.53	\$1,905.07	\$3,810.13	73	\$364.96	\$1,094.87	\$2,189.73	\$4,379.46
\$322.21	\$966.63	\$1,933.26	\$3,866.51	74	\$370.36	\$1,111.07	\$2,222.13	\$4,444.26
\$326.91	\$980.72	\$1,961.45	\$3,922.89	75	\$375.76	\$1,127.27	\$2,254.54	\$4,509.08
\$331.27	\$993.81	\$1,987.61	\$3,975.22	76	\$380.77	\$1,142.30	\$2,284.61	\$4,569.21
\$334.88	\$1,004.63	\$2,009.26	\$4,018.52	77	\$384.92	\$1,154.75	\$2,309.50	\$4,618.99
\$338.44	\$1,015.31	\$2,030.63	\$4,061.25	78	\$389.01	\$1,167.03	\$2,334.05	\$4,668.10
\$342.05	\$1,026.14	\$2,052.28	\$4,104.55	79	\$393.16	\$1,179.47	\$2,358.94	\$4,717.88
\$345.05	\$1,035.15	\$2,070.30	\$4,140.59	80	\$396.61	\$1,189.83	\$2,379.65	\$4,759.30
\$348.11	\$1,044.34	\$2,088.69	\$4,177.37	81	\$400.13	\$1,200.39	\$2,400.78	\$4,801.56
\$350.83	\$1,052.48	\$2,104.96	\$4,209.91	82	\$403.25	\$1,209.75	\$2,419.49	\$4,838.98
\$353.27	\$1,059.82	\$2,119.64	\$4,239.27	83	\$406.06	\$1,218.18	\$2,436.36	\$4,872.72
\$355.82	\$1,067.45	\$2,134.90	\$4,269.79	84	\$408.98	\$1,226.95	\$2,453.90	\$4,907.80
\$358.57	\$1,075.70	\$2,151.40	\$4,302.79	85	\$412.14	\$1,236.43	\$2,472.86	\$4,945.72
\$360.77	\$1,082.31	\$2,164.62	\$4,329.23	86	\$414.68	\$1,244.03	\$2,488.06	\$4,976.12
\$362.93	\$1,088.78	\$2,177.55	\$4,355.10	87	\$417.16	\$1,251.47	\$2,502.93	\$5,005.86
\$364.89	\$1,094.66	\$2,189.32	\$4,378.63	88	\$419.41	\$1,258.23	\$2,516.46	\$5,032.92
\$366.81	\$1,100.44	\$2,200.87	\$4,401.74	89	\$421.62	\$1,264.87	\$2,529.74	\$5,059.48
\$368.73	\$1,106.18	\$2,212.36	\$4,424.71	90	\$423.82	\$1,271.47	\$2,542.93	\$5,085.86
\$370.65	\$1,111.95	\$2,223.91	\$4,447.81	91	\$426.04	\$1,278.11	\$2,556.21	\$5,112.42
\$372.63	\$1,117.88	\$2,235.75	\$4,471.50	92	\$428.31	\$1,284.92	\$2,569.83	\$5,139.66
\$374.53	\$1,123.58	\$2,247.16	\$4,494.31	93	\$430.49	\$1,291.47	\$2,582.94	\$5,165.88
\$376.46	\$1,129.39	\$2,258.79	\$4,517.57	94	\$432.72	\$1,298.15	\$2,596.30	\$5,192.60
\$378.38	\$1,135.13	\$2,270.26	\$4,540.52	95	\$434.92	\$1,304.75	\$2,609.50	\$5,219.00
\$380.33	\$1,140.98	\$2,281.96	\$4,563.92	96	\$437.16	\$1,311.47	\$2,622.95	\$5,245.89
\$382.25	\$1,146.76	\$2,293.52	\$4,587.03	97	\$439.37	\$1,318.11	\$2,636.23	\$5,272.45
\$384.12	\$1,152.36	\$2,304.71	\$4,609.42	98	\$441.52	\$1,324.55	\$2,649.09	\$5,298.18
\$386.04	\$1,158.13	\$2,316.26	\$4,632.52	99+	\$443.73	\$1,331.18	\$2,662.37	\$5,324.73

# PLAN C - TOBACCO RATES - POLICY FORM MM40 ZIP CODES: 330-333, 340

	FEM	<b>IALE</b>				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$735.94	\$2,207.81	\$4,415.62	\$8,831.23	Thru 64*	\$845.90	\$2,537.71	\$5,075.43	\$10,150.85
\$303.47	\$910.41	\$1,820.82	\$3,641.63	65	\$348.82	\$1,046.45	\$2,092.90	\$4,185.79
\$318.41	\$955.22	\$1,910.44	\$3,820.88	66	\$365.98	\$1,097.95	\$2,195.91	\$4,391.81
\$322.90	\$968.71	\$1,937.42	\$3,874.83	67	\$371.15	\$1,113.46	\$2,226.91	\$4,453.82
\$330.45	\$991.34	\$1,982.68	\$3,965.36	68	\$379.82	\$1,139.47	\$2,278.95	\$4,557.89
\$338.02	\$1,014.06	\$2,028.12	\$4,056.24	69	\$388.53	\$1,165.59	\$2,331.17	\$4,662.34
\$345.63	\$1,036.90	\$2,073.80	\$4,147.60	70	\$397.28	\$1,191.84	\$2,383.68	\$4,767.36
\$351.98	\$1,055.95	\$2,111.89	\$4,223.78	71	\$404.58	\$1,213.73	\$2,427.46	\$4,854.91
\$358.26	\$1,074.78	\$2,149.55	\$4,299.10	72	\$411.79	\$1,235.38	\$2,470.75	\$4,941.50
\$364.96	\$1,094.87	\$2,189.73	\$4,379.46	73	\$419.49	\$1,258.47	\$2,516.93	\$5,033.86
\$370.36	\$1,111.07	\$2,222.14	\$4,444.27	74	\$425.70	\$1,277.09	\$2,554.18	\$5,108.35
\$375.76	\$1,127.27	\$2,254.54	\$4,509.07	75	\$431.90	\$1,295.71	\$2,591.43	\$5,182.85
\$380.77	\$1,142.31	\$2,284.61	\$4,569.22	76	\$437.66	\$1,312.99	\$2,625.99	\$5,251.97
\$384.92	\$1,154.75	\$2,309.50	\$4,618.99	77	\$442.43	\$1,327.30	\$2,654.59	\$5,309.18
\$389.01	\$1,167.03	\$2,334.05	\$4,668.10	78	\$447.14	\$1,341.41	\$2,682.82	\$5,365.63
\$393.16	\$1,179.47	\$2,358.94	\$4,717.87	79	\$451.90	\$1,355.71	\$2,711.43	\$5,422.85
\$396.61	\$1,189.83	\$2,379.65	\$4,759.30	80	\$455.87	\$1,367.62	\$2,735.23	\$5,470.46
\$400.13	\$1,200.39	\$2,400.79	\$4,801.57	81	\$459.92	\$1,379.76	\$2,759.52	\$5,519.04
\$403.25	\$1,209.75	\$2,419.49	\$4,838.98	82	\$463.50	\$1,390.51	\$2,781.03	\$5,562.05
\$406.06	\$1,218.18	\$2,436.36	\$4,872.72	83	\$466.74	\$1,400.21	\$2,800.42	\$5,600.83
\$408.98	\$1,226.95	\$2,453.91	\$4,907.81	84	\$470.10	\$1,410.29	\$2,820.58	\$5,641.15
\$412.14	\$1,236.43	\$2,472.87	\$4,945.73	85	\$473.73	\$1,421.19	\$2,842.37	\$5,684.74
\$414.68	\$1,244.03	\$2,488.07	\$4,976.13	86	\$476.64	\$1,429.92	\$2,859.84	\$5,719.68
\$417.16	\$1,251.47	\$2,502.93	\$5,005.86	87	\$479.49	\$1,438.47	\$2,876.93	\$5,753.86
\$419.41	\$1,258.23	\$2,516.46	\$5,032.91	88	\$482.08	\$1,446.24	\$2,892.48	\$5,784.96
\$421.62	\$1,264.87	\$2,529.74	\$5,059.47	89	\$484.62	\$1,453.87	\$2,907.75	\$5,815.49
\$423.82	\$1,271.47	\$2,542.94	\$5,085.87	90	\$487.15	\$1,461.46	\$2,922.91	\$5,845.82
\$426.04	\$1,278.11	\$2,556.22	\$5,112.43	91	\$489.70	\$1,469.09	\$2,938.18	\$5,876.35
\$428.30	\$1,284.91	\$2,569.83	\$5,139.65	92	\$492.30	\$1,476.91	\$2,953.83	\$5,907.65
\$430.49	\$1,291.47	\$2,582.94	\$5,165.87	93	\$494.82	\$1,484.45	\$2,968.90	\$5,937.79
\$432.72	\$1,298.15	\$2,596.31	\$5,192.61	94	\$497.38	\$1,492.13	\$2,984.26	\$5,968.51
\$434.92	\$1,304.75	\$2,609.50	\$5,218.99	95	\$499.90	\$1,499.71	\$2,999.43	\$5,998.85
\$437.16	\$1,311.47	\$2,622.95	\$5,245.89	96	\$502.48	\$1,507.44	\$3,014.88	\$6,029.76
\$439.37	\$1,318.11	\$2,636.23	\$5,272.45	97	\$505.02	\$1,515.07	\$3,030.15	\$6,060.29
\$441.52	\$1,324.55	\$2,649.09	\$5,298.18	98	\$507.49	\$1,522.47	\$3,044.93	\$6,089.86
\$443.73	\$1,331.19	\$2,662.37	\$5,324.74	99+	\$510.03	\$1,530.10	\$3,060.19	\$6,120.38

PLAN D - NON-TOBACCO RATES - POLICY FORM MM41 ZIP CODES: 320-321, 323-329, 338-339, 341-342, 344, 347

	FEM	<b>IALE</b>				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$378.58	\$1,135.74	\$2,271.48	\$4,542.96	Thru 64*	\$435.15	\$1,305.45	\$2,610.90	\$5,221.79
\$156.12	\$468.37	\$936.74	\$1,873.47	65	\$179.45	\$538.35	\$1,076.71	\$2,153.41
\$164.51	\$493.52	\$987.04	\$1,974.08	66	\$189.09	\$567.27	\$1,134.53	\$2,269.06
\$167.47	\$502.40	\$1,004.80	\$2,009.60	67	\$192.49	\$577.47	\$1,154.95	\$2,309.89
\$171.71	\$515.13	\$1,030.27	\$2,060.53	68	\$197.37	\$592.11	\$1,184.22	\$2,368.43
\$175.98	\$527.94	\$1,055.88	\$2,111.75	69	\$202.28	\$606.83	\$1,213.65	\$2,427.30
\$180.43	\$541.30	\$1,082.60	\$2,165.19	70	\$207.39	\$622.18	\$1,244.36	\$2,488.72
\$184.13	\$552.39	\$1,104.79	\$2,209.57	71	\$211.65	\$634.94	\$1,269.87	\$2,539.74
\$187.81	\$563.44	\$1,126.88	\$2,253.76	72	\$215.88	\$647.63	\$1,295.27	\$2,590.53
\$191.70	\$575.09	\$1,150.19	\$2,300.37	73	\$220.34	\$661.03	\$1,322.05	\$2,644.10
\$194.70	\$584.09	\$1,168.19	\$2,336.37	74	\$223.79	\$671.37	\$1,342.74	\$2,685.48
\$197.61	\$592.83	\$1,185.66	\$2,371.32	75	\$227.14	\$681.42	\$1,362.83	\$2,725.66
\$200.78	\$602.34	\$1,204.68	\$2,409.35	76	\$230.78	\$692.34	\$1,384.69	\$2,769.37
\$203.20	\$609.61	\$1,219.22	\$2,438.43	77	\$233.57	\$700.70	\$1,401.39	\$2,802.78
\$205.59	\$616.76	\$1,233.51	\$2,467.02	78	\$236.30	\$708.91	\$1,417.83	\$2,835.65
\$208.01	\$624.02	\$1,248.05	\$2,496.09	79	\$239.09	\$717.27	\$1,434.54	\$2,869.08
\$210.03	\$630.09	\$1,260.18	\$2,520.36	80	\$241.41	\$724.24	\$1,448.48	\$2,896.96
\$212.08	\$636.25	\$1,272.50	\$2,545.00	81	\$243.77	\$731.32	\$1,462.65	\$2,925.29
\$213.90	\$641.69	\$1,283.38	\$2,566.76	82	\$245.86	\$737.58	\$1,475.15	\$2,950.30
\$215.57	\$646.72	\$1,293.44	\$2,586.88	83	\$247.79	\$743.36	\$1,486.72	\$2,973.43
\$217.25	\$651.75	\$1,303.51	\$2,607.01	84	\$249.71	\$749.14	\$1,498.28	\$2,996.56
\$219.14	\$657.41	\$1,314.82	\$2,629.64	85	\$251.88	\$755.64	\$1,511.28	\$3,022.56
\$220.56	\$661.69	\$1,323.39	\$2,646.77	86	\$253.52	\$760.57	\$1,521.14	\$3,042.27
\$222.06	\$666.19	\$1,332.39	\$2,664.77	87	\$255.25	\$765.74	\$1,531.48	\$3,062.96
\$223.35	\$670.05	\$1,340.09	\$2,680.18	88	\$256.72	\$770.17	\$1,540.33	\$3,080.66
\$224.66	\$673.99	\$1,347.98	\$2,695.96	89	\$258.23	\$774.70	\$1,549.41	\$3,098.81
\$225.96	\$677.87	\$1,355.74	\$2,711.47	90	\$259.72	\$779.16	\$1,558.32	\$3,116.63
\$227.21	\$681.62	\$1,363.24	\$2,726.48	91	\$261.16	\$783.48	\$1,566.95	\$3,133.90
\$228.55	\$685.64	\$1,371.29	\$2,742.57	92	\$262.70	\$788.10	\$1,576.19	\$3,152.38
\$229.84	\$689.52	\$1,379.04	\$2,758.07	93	\$264.18	\$792.55	\$1,585.10	\$3,170.19
\$231.14	\$693.42	\$1,386.83	\$2,773.66	94	\$265.68	\$797.03	\$1,594.06	\$3,188.12
\$232.44	\$697.31	\$1,394.63	\$2,789.25	95	\$267.17	\$801.51	\$1,603.03	\$3,206.05
\$233.75	\$701.24	\$1,402.48	\$2,804.96	96	\$268.67	\$806.02	\$1,612.04	\$3,224.08
\$235.01	\$705.02	\$1,410.04	\$2,820.07	97	\$270.12	\$810.37	\$1,620.73	\$3,241.46
\$236.30	\$708.89	\$1,417.79	\$2,835.57	98	\$271.61	\$814.82	\$1,629.64	\$3,259.27
\$237.61	\$712.82	\$1,425.64	\$2,851.27	99+	\$273.11	\$819.33	\$1,638.66	\$3,277.32

PLAN D - TOBACCO RATES - POLICY FORM MM41 ZIP CODES: 320-321, 323-329, 338-339, 341-342, 344, 347

	FEM	IALE		, <i>323-329</i> , <i>33</i> 6- 	, , ,		ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$435.15	\$1,305.45	\$2,610.90	\$5,221.79	Thru 64*	\$500.17	\$1,500.52	\$3,001.03	\$6,002.06
\$179.45	\$538.35	\$1,076.71	\$2,153.41	65	\$206.27	\$618.80	\$1,237.59	\$2,475.18
\$189.09	\$567.27	\$1,134.53	\$2,269.06	66	\$217.34	\$652.03	\$1,304.06	\$2,608.11
\$192.49	\$577.47	\$1,154.95	\$2,309.89	67	\$221.25	\$663.76	\$1,327.53	\$2,655.05
\$197.37	\$592.11	\$1,184.22	\$2,368.43	68	\$226.86	\$680.58	\$1,361.17	\$2,722.33
\$202.28	\$606.83	\$1,213.65	\$2,427.30	69	\$232.50	\$697.50	\$1,395.00	\$2,790.00
\$207.39	\$622.18	\$1,244.36	\$2,488.72	70	\$238.38	\$715.15	\$1,430.30	\$2,860.60
\$211.65	\$634.94	\$1,269.87	\$2,539.74	71	\$243.27	\$729.81	\$1,459.62	\$2,919.24
\$215.88	\$647.63	\$1,295.27	\$2,590.53	72	\$248.14	\$744.41	\$1,488.81	\$2,977.62
\$220.34	\$661.03	\$1,322.05	\$2,644.10	73	\$253.27	\$759.80	\$1,519.60	\$3,039.19
\$223.79	\$671.37	\$1,342.74	\$2,685.48	74	\$257.23	\$771.69	\$1,543.38	\$3,086.76
\$227.14	\$681.41	\$1,362.83	\$2,725.65	75	\$261.08	\$783.24	\$1,566.47	\$3,132.94
\$230.78	\$692.34	\$1,384.69	\$2,769.37	76	\$265.27	\$795.80	\$1,591.59	\$3,183.18
\$233.57	\$700.70	\$1,401.40	\$2,802.79	77	\$268.47	\$805.40	\$1,610.80	\$3,221.59
\$236.31	\$708.92	\$1,417.83	\$2,835.66	78	\$271.61	\$814.84	\$1,629.69	\$3,259.37
\$239.09	\$717.27	\$1,434.54	\$2,869.07	79	\$274.82	\$824.45	\$1,648.90	\$3,297.79
\$241.41	\$724.24	\$1,448.48	\$2,896.96	80	\$277.49	\$832.46	\$1,664.92	\$3,329.84
\$243.77	\$731.32	\$1,462.65	\$2,925.29	81	\$280.20	\$840.60	\$1,681.20	\$3,362.40
\$245.86	\$737.58	\$1,475.15	\$2,950.30	82	\$282.60	\$847.79	\$1,695.58	\$3,391.15
\$247.79	\$743.36	\$1,486.72	\$2,973.43	83	\$284.81	\$854.44	\$1,708.87	\$3,417.74
\$249.71	\$749.14	\$1,498.28	\$2,996.56	84	\$287.03	\$861.08	\$1,722.16	\$3,444.32
\$251.88	\$755.64	\$1,511.29	\$3,022.57	85	\$289.52	\$868.55	\$1,737.11	\$3,474.21
\$253.52	\$760.57	\$1,521.13	\$3,042.26	86	\$291.41	\$874.22	\$1,748.43	\$3,496.86
\$255.25	\$765.74	\$1,531.48	\$3,062.95	87	\$293.39	\$880.16	\$1,760.32	\$3,520.64
\$256.72	\$770.17	\$1,540.34	\$3,080.67	88	\$295.08	\$885.25	\$1,770.50	\$3,540.99
\$258.23	\$774.70	\$1,549.41	\$3,098.81	89	\$296.82	\$890.46	\$1,780.93	\$3,561.85
\$259.72	\$779.16	\$1,558.32	\$3,116.63	90	\$298.53	\$895.58	\$1,791.17	\$3,582.33
\$261.16	\$783.47	\$1,566.95	\$3,133.89	91	\$300.18	\$900.55	\$1,801.09	\$3,602.18
\$262.70	\$788.10	\$1,576.19	\$3,152.38	92	\$301.95	\$905.86	\$1,811.71	\$3,623.42
\$264.18	\$792.55	\$1,585.10	\$3,170.20	93	\$303.66	\$910.98	\$1,821.95	\$3,643.90
\$265.68	\$797.03	\$1,594.06	\$3,188.12	94	\$305.38	\$916.13	\$1,832.25	\$3,664.50
\$267.17	\$801.51	\$1,603.02	\$3,206.04	95	\$307.09	\$921.28	\$1,842.56	\$3,685.11
\$268.67	\$806.02	\$1,612.05	\$3,224.09	96	\$308.82	\$926.46	\$1,852.92	\$3,705.84
\$270.12	\$810.37	\$1,620.73	\$3,241.46	97	\$310.49	\$931.46	\$1,862.91	\$3,725.82
\$271.61	\$814.82	\$1,629.64	\$3,259.28	98	\$312.19	\$936.57	\$1,873.15	\$3,746.29
\$273.11	\$819.33	\$1,638.66	\$3,277.32	99+	\$313.92	\$941.76	\$1,883.52	\$3,767.03

PLAN D - NON-TOBACCO RATES - POLICY FORM MM41 ZIP CODES: 322, 335-337, 346, 349

	FEM	<b>IALE</b>		]		MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$414.30	\$1,242.89	\$2,485.78	\$4,971.55	Thru 64*	\$476.20	\$1,428.60	\$2,857.21	\$5,714.41
\$170.85	\$512.55	\$1,025.11	\$2,050.21	65	\$196.38	\$589.14	\$1,178.28	\$2,356.56
\$180.03	\$540.08	\$1,080.16	\$2,160.31	66	\$206.93	\$620.78	\$1,241.56	\$2,483.12
\$183.27	\$549.80	\$1,099.60	\$2,199.19	67	\$210.65	\$631.95	\$1,263.90	\$2,527.80
\$187.91	\$563.73	\$1,127.47	\$2,254.93	68	\$215.99	\$647.97	\$1,295.94	\$2,591.87
\$192.58	\$577.75	\$1,155.49	\$2,310.98	69	\$221.36	\$664.07	\$1,328.15	\$2,656.29
\$197.45	\$592.36	\$1,184.73	\$2,369.45	70	\$226.96	\$680.88	\$1,361.76	\$2,723.51
\$201.50	\$604.51	\$1,209.02	\$2,418.03	71	\$231.61	\$694.84	\$1,389.67	\$2,779.34
\$205.53	\$616.60	\$1,233.19	\$2,466.38	72	\$236.24	\$708.73	\$1,417.46	\$2,834.92
\$209.78	\$629.35	\$1,258.69	\$2,517.38	73	\$241.13	\$723.39	\$1,446.77	\$2,893.54
\$213.07	\$639.20	\$1,278.39	\$2,556.78	74	\$244.90	\$734.71	\$1,469.42	\$2,938.83
\$216.25	\$648.76	\$1,297.52	\$2,595.03	75	\$248.57	\$745.70	\$1,491.40	\$2,982.80
\$219.72	\$659.16	\$1,318.33	\$2,636.65	76	\$252.55	\$757.66	\$1,515.32	\$3,030.63
\$222.37	\$667.12	\$1,334.23	\$2,668.46	77	\$255.60	\$766.80	\$1,533.60	\$3,067.20
\$224.98	\$674.94	\$1,349.88	\$2,699.76	78	\$258.60	\$775.79	\$1,551.59	\$3,103.17
\$227.63	\$682.89	\$1,365.79	\$2,731.57	79	\$261.65	\$784.94	\$1,569.87	\$3,139.74
\$229.84	\$689.53	\$1,379.07	\$2,758.13	80	\$264.19	\$792.57	\$1,585.13	\$3,170.26
\$232.09	\$696.28	\$1,392.55	\$2,785.10	81	\$266.77	\$800.32	\$1,600.63	\$3,201.26
\$234.08	\$702.23	\$1,404.46	\$2,808.91	82	\$269.05	\$807.16	\$1,614.32	\$3,228.63
\$235.91	\$707.73	\$1,415.47	\$2,830.93	83	\$271.16	\$813.49	\$1,626.97	\$3,253.94
\$237.75	\$713.24	\$1,426.48	\$2,852.95	84	\$273.27	\$819.82	\$1,639.63	\$3,279.26
\$239.81	\$719.43	\$1,438.86	\$2,877.72	85	\$275.64	\$826.93	\$1,653.86	\$3,307.71
\$241.37	\$724.12	\$1,448.23	\$2,896.46	86	\$277.44	\$832.32	\$1,664.64	\$3,329.27
\$243.01	\$729.04	\$1,458.08	\$2,916.16	87	\$279.33	\$837.98	\$1,675.96	\$3,351.92
\$244.42	\$733.26	\$1,466.52	\$2,933.03	88	\$280.94	\$842.82	\$1,685.65	\$3,371.29
\$245.86	\$737.58	\$1,475.16	\$2,950.31	89	\$282.60	\$847.79	\$1,695.58	\$3,391.16
\$247.27	\$741.82	\$1,483.64	\$2,967.27	90	\$284.22	\$852.66	\$1,705.33	\$3,410.65
\$248.64	\$745.93	\$1,491.85	\$2,983.70	91	\$285.80	\$857.39	\$1,714.77	\$3,429.54
\$250.11	\$750.33	\$1,500.65	\$3,001.30	92	\$287.48	\$862.44	\$1,724.89	\$3,449.77
\$251.52	\$754.57	\$1,509.13	\$3,018.26	93	\$289.11	\$867.32	\$1,734.63	\$3,469.26
\$252.94	\$758.83	\$1,517.67	\$3,035.33	94	\$290.74	\$872.22	\$1,744.44	\$3,488.88
\$254.37	\$763.10	\$1,526.20	\$3,052.40	95	\$292.38	\$877.13	\$1,754.25	\$3,508.50
\$255.80	\$767.39	\$1,534.79	\$3,069.57	96	\$294.02	\$882.06	\$1,764.12	\$3,528.24
\$257.18	\$771.53	\$1,543.06	\$3,086.12	97	\$295.61	\$886.82	\$1,773.63	\$3,547.26
\$258.59	\$775.77	\$1,551.54	\$3,103.08	98	\$297.23	\$891.69	\$1,783.38	\$3,566.76
\$260.02	\$780.07	\$1,560.13	\$3,120.26	99+	\$298.88	\$896.63	\$1,793.25	\$3,586.50

#### PLAN D - TOBACCO RATES - POLICY FORM MM41 ZIP CODES: 322, 335-337, 346, 349

	FEM	<b>IALE</b>				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$476.20	\$1,428.61	\$2,857.21	\$5,714.42	Thru 64*	\$547.36	\$1,642.07	\$3,284.15	\$6,568.29
\$196.38	\$589.14	\$1,178.28	\$2,356.56	65	\$225.72	\$677.17	\$1,354.35	\$2,708.69
\$206.93	\$620.78	\$1,241.56	\$2,483.12	66	\$237.85	\$713.54	\$1,427.08	\$2,854.16
\$210.65	\$631.95	\$1,263.90	\$2,527.80	67	\$242.13	\$726.38	\$1,452.76	\$2,905.52
\$215.99	\$647.97	\$1,295.94	\$2,591.87	68	\$248.26	\$744.79	\$1,489.58	\$2,979.16
\$221.36	\$664.08	\$1,328.15	\$2,656.30	69	\$254.43	\$763.30	\$1,526.61	\$3,053.21
\$226.96	\$680.88	\$1,361.76	\$2,723.51	70	\$260.87	\$782.62	\$1,565.24	\$3,130.47
\$231.61	\$694.84	\$1,389.67	\$2,779.34	71	\$266.22	\$798.66	\$1,597.32	\$3,194.64
\$236.24	\$708.73	\$1,417.46	\$2,834.92	72	\$271.54	\$814.63	\$1,629.27	\$3,258.53
\$241.13	\$723.39	\$1,446.77	\$2,893.54	73	\$277.16	\$831.48	\$1,662.96	\$3,325.91
\$244.90	\$734.71	\$1,469.42	\$2,938.83	74	\$281.50	\$844.49	\$1,688.99	\$3,377.97
\$248.57	\$745.70	\$1,491.40	\$2,982.79	75	\$285.71	\$857.13	\$1,714.25	\$3,428.50
\$252.55	\$757.66	\$1,515.32	\$3,030.63	76	\$290.29	\$870.87	\$1,741.74	\$3,483.48
\$255.60	\$766.80	\$1,533.60	\$3,067.20	77	\$293.79	\$881.38	\$1,762.76	\$3,525.52
\$258.60	\$775.79	\$1,551.59	\$3,103.17	78	\$297.24	\$891.72	\$1,783.43	\$3,566.86
\$261.65	\$784.94	\$1,569.87	\$3,139.74	79	\$300.74	\$902.23	\$1,804.45	\$3,608.90
\$264.19	\$792.57	\$1,585.13	\$3,170.26	80	\$303.67	\$911.00	\$1,821.99	\$3,643.98
\$266.77	\$800.32	\$1,600.63	\$3,201.26	81	\$306.63	\$919.90	\$1,839.81	\$3,679.61
\$269.05	\$807.16	\$1,614.32	\$3,228.63	82	\$309.26	\$927.77	\$1,855.54	\$3,711.07
\$271.16	\$813.49	\$1,626.97	\$3,253.94	83	\$311.68	\$935.04	\$1,870.08	\$3,740.16
\$273.27	\$819.81	\$1,639.63	\$3,279.25	84	\$314.11	\$942.32	\$1,884.63	\$3,769.26
\$275.64	\$826.93	\$1,653.86	\$3,307.72	85	\$316.83	\$950.49	\$1,900.99	\$3,801.97
\$277.44	\$832.32	\$1,664.64	\$3,329.27	86	\$318.90	\$956.69	\$1,913.38	\$3,826.75
\$279.33	\$837.98	\$1,675.96	\$3,351.91	87	\$321.07	\$963.20	\$1,926.39	\$3,852.78
\$280.94	\$842.83	\$1,685.65	\$3,371.30	88	\$322.92	\$968.76	\$1,937.53	\$3,875.05
\$282.60	\$847.79	\$1,695.58	\$3,391.16	89	\$324.82	\$974.47	\$1,948.94	\$3,897.88
\$284.22	\$852.67	\$1,705.33	\$3,410.66	90	\$326.69	\$980.07	\$1,960.15	\$3,920.29
\$285.80	\$857.39	\$1,714.77	\$3,429.54	91	\$328.50	\$985.50	\$1,971.00	\$3,942.00
\$287.48	\$862.44	\$1,724.89	\$3,449.77	92	\$330.44	\$991.31	\$1,982.63	\$3,965.25
\$289.11	\$867.32	\$1,734.64	\$3,469.27	93	\$332.31	\$996.92	\$1,993.83	\$3,987.66
\$290.74	\$872.22	\$1,744.45	\$3,488.89	94	\$334.18	\$1,002.55	\$2,005.11	\$4,010.21
\$292.38	\$877.13	\$1,754.25	\$3,508.50	95	\$336.06	\$1,008.19	\$2,016.38	\$4,032.76
\$294.02	\$882.06	\$1,764.12	\$3,528.24	96	\$337.95	\$1,013.86	\$2,027.73	\$4,055.45
\$295.61	\$886.82	\$1,773.63	\$3,547.26	97	\$339.78	\$1,019.33	\$2,038.66	\$4,077.31
\$297.23	\$891.69	\$1,783.38	\$3,566.76	98	\$341.64	\$1,024.93	\$2,049.86	\$4,099.72
\$298.88	\$896.63	\$1,793.25	\$3,586.50	99+	\$343.53	\$1,030.60	\$2,061.21	\$4,122.41

# PLAN D - NON-TOBACCO RATES - POLICY FORM MM41 ZIP CODES: 334

	FEM	<b>IALE</b>				Quarterly         Semi-annual         Annual           \$1,724.18         \$3,448.36         \$6,896.71           \$711.03         \$1,422.07         \$2,844.13           \$749.22         \$1,498.43         \$2,996.86           \$762.70         \$1,525.40         \$3,050.79           \$782.03         \$1,564.06         \$3,128.12           \$801.47         \$1,602.94         \$3,205.87           \$821.75         \$1,643.50         \$3,286.99           \$838.59         \$1,677.19         \$3,354.37           \$873.05         \$1,746.10         \$3,492.20           \$886.72         \$1,773.44         \$3,546.87           \$899.98         \$1,799.96         \$3,599.92           \$914.41         \$1,828.83         \$3,657.65           \$925.45         \$1,850.90         \$3,745.20           \$947.34         \$1,894.68         \$3,789.35           \$956.54         \$1,913.09         \$3,826.17           \$989.43         \$1,948.32         \$3,896.63           \$981.79         \$1,963.59         \$3,927.17           \$989.43         \$1,978.86         \$3,957.72           \$998.02         \$1,996.03         \$3,992.06           \$1,004.52         \$2,009.05         \$4,045		
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$500.01	\$1,500.04	\$3,000.07	\$6,000.14	Thru 64*	\$574.73	\$1,724.18		\$6,896.71
\$206.20	\$618.60	\$1,237.20	\$2,474.39	65	\$237.01	\$711.03		\$2,844.13
\$217.27	\$651.82	\$1,303.64	\$2,607.28	66	\$249.74	\$749.22	\$1,498.43	\$2,996.86
\$221.18	\$663.55	\$1,327.10	\$2,654.20	67	\$254.23	\$762.70	\$1,525.40	\$3,050.79
\$226.79	\$680.37	\$1,360.73	\$2,721.46	68	\$260.68	\$782.03	\$1,564.06	\$3,128.12
\$232.43	\$697.28	\$1,394.56	\$2,789.11	69	\$267.16	\$801.47	\$1,602.94	\$3,205.87
\$238.31	\$714.92	\$1,429.84	\$2,859.68	70	\$273.92	\$821.75	\$1,643.50	\$3,286.99
\$243.19	\$729.58	\$1,459.15	\$2,918.30	71	\$279.53	\$838.59	\$1,677.19	\$3,354.37
\$248.06	\$744.17	\$1,488.34	\$2,976.67	72	\$285.12	\$855.37	\$1,710.73	\$3,421.46
\$253.18	\$759.55	\$1,519.11	\$3,038.21	73	\$291.02	\$873.05	\$1,746.10	\$3,492.20
\$257.15	\$771.44	\$1,542.89	\$3,085.77	74	\$295.57	\$886.72	\$1,773.44	\$3,546.87
\$260.99	\$782.98	\$1,565.97	\$3,131.93	75	\$299.99	\$899.98	\$1,799.96	\$3,599.92
\$265.18	\$795.54	\$1,591.08	\$3,182.16	76	\$304.80			\$3,657.65
\$268.38	\$805.14	\$1,610.29	\$3,220.57	77	\$308.48	\$925.45	\$1,850.90	\$3,701.80
\$271.53	\$814.58	\$1,629.17	\$3,258.33	78	\$312.10	\$936.30	\$1,872.60	\$3,745.20
\$274.73	\$824.18	\$1,648.37	\$3,296.73	79	\$315.78	\$947.34	\$1,894.68	\$3,789.35
\$277.40	\$832.19	\$1,664.39	\$3,328.77	80	\$318.85			
\$280.11	\$840.33	\$1,680.66	\$3,361.32	81	\$321.97		\$1,931.80	\$3,863.59
\$282.51	\$847.52	\$1,695.03	\$3,390.06	82	\$324.72			
\$284.72	\$854.16	\$1,708.32	\$3,416.64	83	\$327.26		/	
\$286.94	\$860.81	\$1,721.61	\$3,443.22	84	\$329.81			. ,
\$289.43	\$868.28	\$1,736.55	\$3,473.10	85	\$332.67		. ,	. /
\$291.31	\$873.93	\$1,747.87	\$3,495.73	86	\$334.84		' /	' /
\$293.29	\$879.88	\$1,759.76	\$3,519.51	87	\$337.12			
\$294.99	\$884.97	\$1,769.93	\$3,539.86	88	\$339.07			. /
\$296.73	\$890.18	\$1,780.36	\$3,560.71	89	\$341.07			. ,
\$298.43	\$895.30	\$1,790.60	\$3,581.19	90	\$343.03			
\$300.09	\$900.26	\$1,800.51	\$3,601.02	91	\$344.93			
\$301.86	\$905.57	\$1,811.13	\$3,622.26	92	\$346.96			
\$303.56	\$910.68	\$1,821.37	\$3,642.73	93	\$348.92			
\$305.28	\$915.83	\$1,831.67	\$3,663.33	94	\$350.89			
\$306.99	\$920.98	\$1,841.97	\$3,683.93	95	\$352.87	. ,	7 7	
\$308.72	\$926.17	\$1,852.33	\$3,704.66	96	\$354.85	· /		. /
\$310.39	\$931.16	\$1,862.31	\$3,724.62	97	\$356.76			. /
\$312.09	\$936.28	\$1,872.55	\$3,745.10	98	\$358.73	· /		. ,
\$313.82	\$941.46	\$1,882.91	\$3,765.82	99+	\$360.71	\$1,082.13	\$2,164.27	\$4,328.53

# PLAN D - TOBACCO RATES - POLICY FORM MM41 ZIP CODES: 334

	FEM	<b>IALE</b>				WALE         Quarterly         Semi-annual         Annual           \$1,981.81         \$3,963.63         \$7,927.25           \$817.28         \$1,634.56         \$3,269.11           \$861.17         \$1,722.34         \$3,444.67           \$876.67         \$1,753.33         \$3,506.66           \$898.89         \$1,797.77         \$3,595.54           \$921.23         \$1,842.46         \$3,684.91           \$944.54         \$1,889.08         \$3,778.15           \$963.90         \$1,927.80         \$3,855.60           \$983.18         \$1,966.36         \$3,932.71           \$1,003.51         \$2,007.01         \$4,014.02           \$1,019.22         \$2,038.43         \$4,076.86           \$1,051.05         \$2,102.10         \$4,204.20           \$1,063.74         \$2,127.47         \$4,254.94           \$1,076.21         \$2,152.42         \$4,304.83           \$1,088.89         \$2,177.79         \$4,355.57           \$1,099.48         \$2,198.95         \$4,397.90           \$1,110.23         \$2,220.46         \$4,440.91           \$1,119.72         \$2,239.44         \$4,478.88           \$1,128.50         \$2,257.00         \$4,513.99           \$1,137.28		
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$574.73	\$1,724.18	\$3,448.36	\$6,896.71	Thru 64*	\$660.60	\$1,981.81		\$7,927.25
\$237.01	\$711.03	\$1,422.07	\$2,844.13	65	\$272.43	\$817.28	\$1,634.56	\$3,269.11
\$249.74	\$749.22	\$1,498.44	\$2,996.87	66	\$287.06			
\$254.23	\$762.70	\$1,525.40	\$3,050.80	67	\$292.22	\$876.67	\$1,753.33	\$3,506.66
\$260.68	\$782.03	\$1,564.06	\$3,128.12	68	\$299.63	\$898.89	\$1,797.77	\$3,595.54
\$267.16	\$801.47	\$1,602.94	\$3,205.87	69	\$307.08	\$921.23	\$1,842.46	\$3,684.91
\$273.92	\$821.75	\$1,643.50	\$3,286.99	70	\$314.85	\$944.54	\$1,889.08	\$3,778.15
\$279.53	\$838.59	\$1,677.19	\$3,354.37	71	\$321.30	\$963.90	\$1,927.80	\$3,855.60
\$285.12	\$855.37	\$1,710.73	\$3,421.46	72	\$327.73	\$983.18	\$1,966.36	\$3,932.71
\$291.02	\$873.05	\$1,746.10	\$3,492.20	73	\$334.50	\$1,003.51	\$2,007.01	\$4,014.02
\$295.57	\$886.72	\$1,773.43	\$3,546.86	74	\$339.74	\$1,019.22	\$2,038.43	\$4,076.86
\$299.99	\$899.98	\$1,799.96	\$3,599.92	75	\$344.82	\$1,034.46	\$2,068.92	\$4,137.84
\$304.80	\$914.41	\$1,828.83	\$3,657.65	76	\$350.35	\$1,051.05	\$2,102.10	\$4,204.20
\$308.48	\$925.45	\$1,850.90	\$3,701.80	77	\$354.58	\$1,063.74	\$2,127.47	\$4,254.94
\$312.10	\$936.30	\$1,872.61	\$3,745.21	78	\$358.74	\$1,076.21		\$4,304.83
\$315.78	\$947.34	\$1,894.67	\$3,789.34	79	\$362.96	\$1,088.89	\$2,177.79	\$4,355.57
\$318.85	\$956.54	\$1,913.09	\$3,826.17	80	\$366.49		\$2,198.95	\$4,397.90
\$321.97	\$965.90	\$1,931.80	\$3,863.59	81	\$370.08	\$1,110.23	\$2,220.46	\$4,440.91
\$324.72	\$974.16	\$1,948.31	\$3,896.62	82	\$373.24			
\$327.26	\$981.79	\$1,963.59	\$3,927.17	83	\$376.17	\$1,128.50		
\$329.81	\$989.43	\$1,978.86	\$3,957.72	84	\$379.09	\$1,137.28	\$2,274.55	\$4,549.10
\$332.67	\$998.02	\$1,996.04	\$3,992.07	85	\$382.38			
\$334.84	\$1,004.52	\$2,009.04	\$4,018.08	86	\$384.87			
\$337.12	\$1,011.35	\$2,022.71	\$4,045.41	87	\$387.49			
\$339.07	\$1,017.20	\$2,034.41	\$4,068.81	88	\$389.73			. /
\$341.06	\$1,023.19	\$2,046.39	\$4,092.77	89	\$392.03			
\$343.03	\$1,029.08	\$2,058.16	\$4,116.31	90	\$394.28			
\$344.93	\$1,034.78	\$2,069.55	\$4,139.10	91	\$396.47			
\$346.96	\$1,040.88	\$2,081.76	\$4,163.52	92	\$398.80			
\$348.92	\$1,046.76	\$2,093.53	\$4,187.05	93	\$401.06			
\$350.89	\$1,052.68	\$2,105.36	\$4,210.72	94	\$403.33	. ,		. /
\$352.87	\$1,058.60	\$2,117.20	\$4,234.40	95	\$405.59	. ,		. ,
\$354.85	\$1,064.56	\$2,129.12	\$4,258.23	96	\$407.88	. /		' /
\$356.76	\$1,070.29	\$2,140.59	\$4,281.17	97	\$410.07			
\$358.73	\$1,076.18	\$2,152.36	\$4,304.71	98	\$412.33	\$1,236.99	\$2,473.97	\$4,947.94
\$360.71	\$1,082.13	\$2,164.27	\$4,328.53	99+	\$414.61	\$1,243.83	\$2,487.66	\$4,975.32

# PLAN D - NON-TOBACCO RATES - POLICY FORM MM41 ZIP CODES: 330-333, 340

	FEM	<b>IALE</b>		ODES. 330-33		MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$571.44	\$1,714.33	\$3,428.65	\$6,857.30	Thru 64*	\$656.83	\$1,970.49	\$3,940.98	\$7,881.95
\$235.66	\$706.97	\$1,413.94	\$2,827.87	65	\$270.87	\$812.61	\$1,625.22	\$3,250.43
\$248.31	\$744.94	\$1,489.87	\$2,979.74	66	\$285.42	\$856.25	\$1,712.50	\$3,424.99
\$252.78	\$758.34	\$1,516.68	\$3,033.36	67	\$290.55	\$871.66	\$1,743.32	\$3,486.63
\$259.19	\$777.56	\$1,555.12	\$3,110.24	68	\$297.92	\$893.75	\$1,787.50	\$3,574.99
\$265.63	\$796.89	\$1,593.78	\$3,187.56	69	\$305.32	\$915.97	\$1,831.93	\$3,663.86
\$272.35	\$817.05	\$1,634.11	\$3,268.21	70	\$313.05	\$939.14	\$1,878.28	\$3,756.56
\$277.93	\$833.80	\$1,667.61	\$3,335.21	71	\$319.46	\$958.39	\$1,916.79	\$3,833.57
\$283.49	\$850.48	\$1,700.96	\$3,401.91	72	\$325.85	\$977.56	\$1,955.12	\$3,910.24
\$289.35	\$868.06	\$1,736.13	\$3,472.25	73	\$332.59	\$997.77	\$1,995.55	\$3,991.09
\$293.88	\$881.65	\$1,763.30	\$3,526.59	74	\$337.80	\$1,013.39	\$2,026.78	\$4,053.56
\$298.28	\$894.84	\$1,789.68	\$3,579.35	75	\$342.85	\$1,028.55	\$2,057.10	\$4,114.20
\$303.06	\$909.19	\$1,818.38	\$3,636.76	76	\$348.35	\$1,045.05	\$2,090.09	\$4,180.18
\$306.72	\$920.16	\$1,840.32	\$3,680.64	77	\$352.55	\$1,057.66	\$2,115.31	\$4,230.62
\$310.32	\$930.95	\$1,861.91	\$3,723.81	78	\$356.69	\$1,070.06	\$2,140.12	\$4,280.23
\$313.97	\$941.92	\$1,883.84	\$3,767.68	79	\$360.89	\$1,082.67	\$2,165.34	\$4,330.68
\$317.03	\$951.08	\$1,902.16	\$3,804.31	80	\$364.40	\$1,093.20	\$2,186.39	\$4,372.78
\$320.13	\$960.38	\$1,920.76	\$3,841.52	81	\$367.96	\$1,103.89	\$2,207.77	\$4,415.54
\$322.86	\$968.59	\$1,937.18	\$3,874.35	82	\$371.11	\$1,113.32	\$2,226.65	\$4,453.29
\$325.39	\$976.18	\$1,952.37	\$3,904.73	83	\$374.02	\$1,122.05	\$2,244.10	\$4,488.20
\$327.93	\$983.78	\$1,967.55	\$3,935.10	84	\$376.93	\$1,130.78	\$2,261.56	\$4,523.11
\$330.77	\$992.32	\$1,984.63	\$3,969.26	85	\$380.20	\$1,140.59	\$2,281.19	\$4,562.37
\$332.93	\$998.78	\$1,997.57	\$3,995.13	86	\$382.67	\$1,148.02	\$2,296.05	\$4,592.09
\$335.19	\$1,005.58	\$2,011.15	\$4,022.30	87	\$385.28	\$1,155.84	\$2,311.67	\$4,623.34
\$337.13	\$1,011.39	\$2,022.78	\$4,045.55	88	\$387.51	\$1,162.52	\$2,325.03	\$4,650.06
\$339.12	\$1,017.35	\$2,034.70	\$4,069.39	89	\$389.79	\$1,169.36	\$2,338.73	\$4,677.45
\$341.07	\$1,023.20	\$2,046.39	\$4,092.78	90	\$392.03	\$1,176.09	\$2,352.18	\$4,704.35
\$342.95	\$1,028.86	\$2,057.73	\$4,115.45	91	\$394.20	\$1,182.60	\$2,365.21	\$4,730.41
\$344.98	\$1,034.93	\$2,069.86	\$4,139.72	92	\$396.53	\$1,189.58	\$2,379.15	\$4,758.30
\$346.93	\$1,040.78	\$2,081.56	\$4,163.12	93	\$398.77	\$1,196.30	\$2,392.60	\$4,785.19
\$348.89	\$1,046.67	\$2,093.34	\$4,186.67	94	\$401.02	\$1,203.07	\$2,406.13	\$4,812.26
\$350.85	\$1,052.55	\$2,105.10	\$4,210.20	95	\$403.28	\$1,209.83	\$2,419.66	\$4,839.31
\$352.82	\$1,058.47	\$2,116.95	\$4,233.89	96	\$405.55	\$1,216.64	\$2,433.28	\$4,866.55
\$354.73	\$1,064.18	\$2,128.36	\$4,256.71	97	\$407.73	\$1,223.19	\$2,446.39	\$4,892.77
\$356.68	\$1,070.03	\$2,140.05	\$4,280.10	98	\$409.97	\$1,229.92	\$2,459.83	\$4,919.66
\$358.65	\$1,075.95	\$2,151.90	\$4,303.80	99+	\$412.24	\$1,236.72	\$2,473.45	\$4,946.89

# PLAN D - TOBACCO RATES - POLICY FORM MM41 ZIP CODES: 330-333, 340

	FEM	<b>IALE</b>		1		MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$656.83	\$1,970.49	\$3,940.98	\$7,881.95	Thru 64*	\$754.98	\$2,264.93	\$4,529.86	\$9,059.71
\$270.87	\$812.61	\$1,625.22	\$3,250.43	65	\$311.34	\$934.03	\$1,868.07	\$3,736.13
\$285.42	\$856.25	\$1,712.50	\$3,424.99	66	\$328.06	\$984.19	\$1,968.39	\$3,936.77
\$290.55	\$871.66	\$1,743.31	\$3,486.62	67	\$333.97	\$1,001.91	\$2,003.81	\$4,007.62
\$297.92	\$893.75	\$1,787.50	\$3,574.99	68	\$342.43	\$1,027.30	\$2,054.59	\$4,109.18
\$305.32	\$915.97	\$1,831.93	\$3,663.86	69	\$350.94	\$1,052.83	\$2,105.67	\$4,211.33
\$313.05	\$939.14	\$1,878.28	\$3,756.56	70	\$359.82	\$1,079.47	\$2,158.95	\$4,317.89
\$319.46	\$958.39	\$1,916.79	\$3,833.57	71	\$367.20	\$1,101.60	\$2,203.20	\$4,406.40
\$325.85	\$977.56	\$1,955.12	\$3,910.24	72	\$374.54	\$1,123.63	\$2,247.27	\$4,494.53
\$332.59	\$997.77	\$1,995.55	\$3,991.09	73	\$382.29	\$1,146.87	\$2,293.73	\$4,587.46
\$337.80	\$1,013.39	\$2,026.78	\$4,053.55	74	\$388.27	\$1,164.82	\$2,329.63	\$4,659.26
\$342.85	\$1,028.55	\$2,057.10	\$4,114.19	75	\$394.08	\$1,182.24	\$2,364.48	\$4,728.96
\$348.35	\$1,045.05	\$2,090.09	\$4,180.18	76	\$400.40	\$1,201.20	\$2,402.40	\$4,804.80
\$352.55	\$1,057.66	\$2,115.31	\$4,230.62	77	\$405.23	\$1,215.70	\$2,431.39	\$4,862.78
\$356.69	\$1,070.06	\$2,140.12	\$4,280.24	78	\$409.98	\$1,229.95	\$2,459.91	\$4,919.81
\$360.89	\$1,082.67	\$2,165.34	\$4,330.67	79	\$414.82	\$1,244.45	\$2,488.90	\$4,977.79
\$364.40	\$1,093.19	\$2,186.39	\$4,372.77	80	\$418.85	\$1,256.55	\$2,513.09	\$5,026.18
\$367.96	\$1,103.89	\$2,207.77	\$4,415.54	81	\$422.94	\$1,268.83	\$2,537.67	\$5,075.33
\$371.11	\$1,113.32	\$2,226.64	\$4,453.28	82	\$426.56	\$1,279.68	\$2,559.36	\$5,118.72
\$374.02	\$1,122.05	\$2,244.10	\$4,488.19	83	\$429.90	\$1,289.71	\$2,579.43	\$5,158.85
\$376.93	\$1,130.78	\$2,261.55	\$4,523.10	84	\$433.25	\$1,299.75	\$2,599.49	\$5,198.98
\$380.20	\$1,140.59	\$2,281.19	\$4,562.37	85	\$437.01	\$1,311.03	\$2,622.05	\$5,244.10
\$382.68	\$1,148.03	\$2,296.05	\$4,592.10	86	\$439.86	\$1,319.57	\$2,639.14	\$5,278.27
\$385.28	\$1,155.83	\$2,311.67	\$4,623.33	87	\$442.85	\$1,328.55	\$2,657.09	\$5,314.18
\$387.51	\$1,162.52	\$2,325.03	\$4,650.06	88	\$445.41	\$1,336.23	\$2,672.45	\$5,344.90
\$389.79	\$1,169.37	\$2,338.73	\$4,677.46	89	\$448.03	\$1,344.10	\$2,688.19	\$5,376.38
\$392.03	\$1,176.09	\$2,352.18	\$4,704.35	90	\$450.61	\$1,351.83	\$2,703.65	\$5,407.30
\$394.20	\$1,182.60	\$2,365.20	\$4,730.40	91	\$453.10	\$1,359.31	\$2,718.63	\$5,437.25
\$396.53	\$1,189.58	\$2,379.15	\$4,758.30	92	\$455.78	\$1,367.33	\$2,734.66	\$5,469.31
\$398.77	\$1,196.30	\$2,392.60	\$4,785.20	93	\$458.35	\$1,375.06	\$2,750.11	\$5,500.22
\$401.02	\$1,203.07	\$2,406.13	\$4,812.26	94	\$460.94	\$1,382.83	\$2,765.67	\$5,531.33
\$403.28	\$1,209.83	\$2,419.66	\$4,839.31	95	\$463.54	\$1,390.61	\$2,781.22	\$5,562.43
\$405.55	\$1,216.64	\$2,433.27	\$4,866.54	96	\$466.14	\$1,398.43	\$2,796.87	\$5,593.73
\$407.73	\$1,223.19	\$2,446.39	\$4,892.77	97	\$468.66	\$1,405.97	\$2,811.94	\$5,623.87
\$409.97	\$1,229.92	\$2,459.83	\$4,919.66	98	\$471.23	\$1,413.70	\$2,827.39	\$5,654.78
\$412.24	\$1,236.73	\$2,473.45	\$4,946.90	99+	\$473.84	\$1,421.52	\$2,843.04	\$5,686.08

PLAN F - NON-TOBACCO RATES - POLICY FORM MM42 ZIP CODES: 320-321, 323-329, 338-339, 341-342, 344, 347

	FEM	<b>IALE</b>				MA	ALE	
Monthly	Ouarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$425.33	\$1,275.99	\$2,551.99	\$5,103.97	Thru 64*	\$488.89	\$1,466.66	\$2,933.32	\$5,866.63
\$175.39	\$526.18	\$1,052.37	\$2,104.73	65	\$201.60	\$604.81	\$1,209.62	\$2,419.23
\$184.12	\$552.37	\$1,104.74	\$2,209.48	66	\$211.64	\$634.91	\$1,269.82	\$2,539.63
\$186.73	\$560.19	\$1,120.39	\$2,240.77	67	\$214.63	\$643.90	\$1,287.80	\$2,575.59
\$191.12	\$573.36	\$1,146.71	\$2,293.42	68	\$219.68	\$659.03	\$1,318.07	\$2,636.13
\$195.51	\$586.52	\$1,173.05	\$2,346.09	69	\$224.72	\$674.17	\$1,348.33	\$2,696.66
\$199.86	\$599.59	\$1,199.19	\$2,398.37	70	\$229.73	\$689.19	\$1,378.38	\$2,756.75
\$203.52	\$610.55	\$1,221.09	\$2,442.18	71	\$233.93	\$701.78	\$1,403.56	\$2,807.11
\$207.21	\$621.62	\$1,243.23	\$2,486.46	72	\$238.17	\$714.50	\$1,429.01	\$2,858.01
\$211.06	\$633.17	\$1,266.34	\$2,532.68	73	\$242.59	\$727.78	\$1,455.56	\$2,911.12
\$214.03	\$642.08	\$1,284.15	\$2,568.30	74	\$246.01	\$738.02	\$1,476.04	\$2,952.08
\$217.02	\$651.06	\$1,302.11	\$2,604.22	75	\$249.45	\$748.34	\$1,496.68	\$2,993.35
\$220.00	\$659.99	\$1,319.97	\$2,639.94	76	\$252.87	\$758.60	\$1,517.20	\$3,034.40
\$222.43	\$667.28	\$1,334.56	\$2,669.11	77	\$255.66	\$766.99	\$1,533.97	\$3,067.94
\$224.88	\$674.64	\$1,349.29	\$2,698.57	78	\$258.48	\$775.45	\$1,550.90	\$3,101.80
\$227.13	\$681.40	\$1,362.81	\$2,725.61	79	\$261.08	\$783.23	\$1,566.45	\$3,132.90
\$229.23	\$687.69	\$1,375.38	\$2,750.75	80	\$263.48	\$790.45	\$1,580.89	\$3,161.78
\$231.32	\$693.97	\$1,387.94	\$2,775.87	81	\$265.89	\$797.67	\$1,595.33	\$3,190.66
\$233.27	\$699.82	\$1,399.64	\$2,799.28	82	\$268.13	\$804.39	\$1,608.78	\$3,217.56
\$235.01	\$705.04	\$1,410.08	\$2,820.16	83	\$270.13	\$810.39	\$1,620.79	\$3,241.57
\$236.75	\$710.26	\$1,420.53	\$2,841.05	84	\$272.13	\$816.40	\$1,632.79	\$3,265.58
\$238.31	\$714.93	\$1,429.87	\$2,859.73	85	\$273.92	\$821.76	\$1,643.53	\$3,287.05
\$239.72	\$719.15	\$1,438.30	\$2,876.59	86	\$275.54	\$826.61	\$1,653.21	\$3,306.42
\$241.12	\$723.36	\$1,446.72	\$2,893.43	87	\$277.15	\$831.45	\$1,662.89	\$3,325.78
\$242.36	\$727.09	\$1,454.18	\$2,908.36	88	\$278.58	\$835.74	\$1,671.47	\$3,342.94
\$243.58	\$730.75	\$1,461.49	\$2,922.98	89	\$279.98	\$839.94	\$1,679.88	\$3,359.76
\$244.79	\$734.38	\$1,468.77	\$2,937.53	90	\$281.37	\$844.12	\$1,688.24	\$3,376.47
\$246.01	\$738.04	\$1,476.08	\$2,952.16	91	\$282.77	\$848.32	\$1,696.65	\$3,393.29
\$247.23	\$741.68	\$1,483.35	\$2,966.70	92	\$284.17	\$852.50	\$1,705.00	\$3,410.00
\$248.49	\$745.48	\$1,490.96	\$2,981.92	93	\$285.62	\$856.87	\$1,713.75	\$3,427.49
\$249.71	\$749.14	\$1,498.28	\$2,996.55	94	\$287.03	\$861.08	\$1,722.15	\$3,444.30
\$250.92	\$752.77	\$1,505.55	\$3,011.09	95	\$288.42	\$865.26	\$1,730.51	\$3,461.02
\$252.16	\$756.48	\$1,512.96	\$3,025.91	96	\$289.84	\$869.52	\$1,739.03	\$3,478.06
\$253.36	\$760.09	\$1,520.18	\$3,040.35	97	\$291.22	\$873.67	\$1,747.33	\$3,494.66
\$254.59	\$763.77	\$1,527.54	\$3,055.08	98	\$292.63	\$877.90	\$1,755.80	\$3,511.59
\$255.83	\$767.48	\$1,534.96	\$3,069.91	99+	\$294.05	\$882.16	\$1,764.32	\$3,528.63

PLAN F - TOBACCO RATES - POLICY FORM MM42 ZIP CODES: 320-321, 323-329, 338-339, 341-342, 344, 347

	FEM	<b>IALE</b>				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$488.89	\$1,466.66	\$2,933.32	\$5,866.63	Thru 64*	\$561.94	\$1,685.81	\$3,371.63	\$6,743.25
\$201.60	\$604.81	\$1,209.62	\$2,419.23	65	\$231.73	\$695.18	\$1,390.36	\$2,780.72
\$211.64	\$634.91	\$1,269.82	\$2,539.63	66	\$243.26	\$729.78	\$1,459.56	\$2,919.11
\$214.63	\$643.90	\$1,287.80	\$2,575.60	67	\$246.70	\$740.11	\$1,480.23	\$2,960.45
\$219.68	\$659.03	\$1,318.06	\$2,636.12	68	\$252.50	\$757.51	\$1,515.02	\$3,030.03
\$224.72	\$674.17	\$1,348.33	\$2,696.66	69	\$258.30	\$774.90	\$1,549.81	\$3,099.61
\$229.73	\$689.19	\$1,378.38	\$2,756.75	70	\$264.06	\$792.17	\$1,584.34	\$3,168.68
\$233.93	\$701.78	\$1,403.55	\$2,807.10	71	\$268.88	\$806.64	\$1,613.28	\$3,226.56
\$238.17	\$714.50	\$1,429.00	\$2,858.00	72	\$273.76	\$821.27	\$1,642.54	\$3,285.07
\$242.59	\$727.78	\$1,455.57	\$2,911.13	73	\$278.84	\$836.53	\$1,673.06	\$3,346.12
\$246.01	\$738.02	\$1,476.04	\$2,952.07	74	\$282.77	\$848.30	\$1,696.60	\$3,393.19
\$249.45	\$748.34	\$1,496.68	\$2,993.36	75	\$286.72	\$860.16	\$1,720.32	\$3,440.63
\$252.87	\$758.60	\$1,517.21	\$3,034.41	76	\$290.65	\$871.96	\$1,743.91	\$3,487.82
\$255.66	\$766.99	\$1,533.97	\$3,067.94	77	\$293.86	\$881.59	\$1,763.19	\$3,526.37
\$258.48	\$775.45	\$1,550.90	\$3,101.80	78	\$297.11	\$891.32	\$1,782.65	\$3,565.29
\$261.07	\$783.22	\$1,566.45	\$3,132.89	79	\$300.09	\$900.26	\$1,800.52	\$3,601.03
\$263.48	\$790.45	\$1,580.89	\$3,161.78	80	\$302.85	\$908.56	\$1,817.12	\$3,634.23
\$265.89	\$797.67	\$1,595.33	\$3,190.66	81	\$305.62	\$916.86	\$1,833.72	\$3,667.43
\$268.13	\$804.39	\$1,608.78	\$3,217.56	82	\$308.20	\$924.59	\$1,849.17	\$3,698.34
\$270.13	\$810.39	\$1,620.78	\$3,241.56	83	\$310.50	\$931.49	\$1,862.97	\$3,725.94
\$272.13	\$816.40	\$1,632.79	\$3,265.58	84	\$312.80	\$938.39	\$1,876.77	\$3,753.54
\$273.92	\$821.76	\$1,643.53	\$3,287.05	85	\$314.85	\$944.56	\$1,889.11	\$3,778.22
\$275.54	\$826.61	\$1,653.21	\$3,306.42	86	\$316.71	\$950.12	\$1,900.24	\$3,800.48
\$277.15	\$831.45	\$1,662.89	\$3,325.78	87	\$318.56	\$955.69	\$1,911.37	\$3,822.74
\$278.58	\$835.74	\$1,671.47	\$3,342.94	88	\$320.21	\$960.62	\$1,921.23	\$3,842.46
\$279.98	\$839.94	\$1,679.88	\$3,359.75	89	\$321.82	\$965.45	\$1,930.90	\$3,861.79
\$281.37	\$844.12	\$1,688.24	\$3,376.47	90	\$323.42	\$970.25	\$1,940.50	\$3,881.00
\$282.77	\$848.32	\$1,696.65	\$3,393.29	91	\$325.03	\$975.08	\$1,950.17	\$3,900.33
\$284.17	\$852.50	\$1,705.00	\$3,410.00	92	\$326.63	\$979.89	\$1,959.77	\$3,919.54
\$285.62	\$856.87	\$1,713.75	\$3,427.49	93	\$328.30	\$984.91	\$1,969.82	\$3,939.64
\$287.03	\$861.08	\$1,722.16	\$3,444.31	94	\$329.91	\$989.74	\$1,979.49	\$3,958.97
\$288.42	\$865.26	\$1,730.51	\$3,461.02	95	\$331.52	\$994.55	\$1,989.09	\$3,978.18
\$289.84	\$869.52	\$1,739.03	\$3,478.06	96	\$333.15	\$999.44	\$1,998.89	\$3,997.77
\$291.22	\$873.67	\$1,747.33	\$3,494.66	97	\$334.74	\$1,004.21	\$2,008.43	\$4,016.85
\$292.63	\$877.90	\$1,755.80	\$3,511.59	98	\$336.36	\$1,009.08	\$2,018.16	\$4,036.31
\$294.05	\$882.16	\$1,764.32	\$3,528.63	99+	\$337.99	\$1,013.98	\$2,027.95	\$4,055.90

#### PLAN F - NON-TOBACCO RATES - POLICY FORM MM42 ZIP CODES: 322, 335-337, 346, 349

	FEM	<b>IALE</b>				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$465.46	\$1,396.37	\$2,792.74	\$5,585.48	Thru 64*	\$535.01	\$1,605.02	\$3,210.05	\$6,420.09
\$191.94	\$575.82	\$1,151.65	\$2,303.29	65	\$220.62	\$661.86	\$1,323.73	\$2,647.45
\$201.49	\$604.48	\$1,208.96	\$2,417.92	66	\$231.60	\$694.81	\$1,389.61	\$2,779.22
\$204.35	\$613.04	\$1,226.08	\$2,452.16	67	\$234.88	\$704.64	\$1,409.29	\$2,818.57
\$209.15	\$627.45	\$1,254.90	\$2,509.79	68	\$240.40	\$721.21	\$1,442.41	\$2,884.82
\$213.95	\$641.86	\$1,283.71	\$2,567.42	69	\$245.92	\$737.77	\$1,475.54	\$2,951.07
\$218.72	\$656.16	\$1,312.32	\$2,624.63	70	\$251.40	\$754.21	\$1,508.41	\$3,016.82
\$222.71	\$668.14	\$1,336.29	\$2,672.57	71	\$255.99	\$767.98	\$1,535.97	\$3,071.93
\$226.75	\$680.26	\$1,360.52	\$2,721.04	72	\$260.64	\$781.91	\$1,563.82	\$3,127.63
\$230.97	\$692.91	\$1,385.81	\$2,771.62	73	\$265.48	\$796.44	\$1,592.89	\$3,185.77
\$234.22	\$702.65	\$1,405.30	\$2,810.60	74	\$269.21	\$807.64	\$1,615.29	\$3,230.57
\$237.49	\$712.48	\$1,424.95	\$2,849.90	75	\$272.98	\$818.94	\$1,637.87	\$3,275.74
\$240.75	\$722.25	\$1,444.49	\$2,888.98	76	\$276.72	\$830.17	\$1,660.34	\$3,320.67
\$243.41	\$730.23	\$1,460.45	\$2,920.90	77	\$279.78	\$839.34	\$1,678.68	\$3,357.36
\$246.10	\$738.29	\$1,476.58	\$2,953.15	78	\$282.87	\$848.61	\$1,697.22	\$3,394.43
\$248.56	\$745.69	\$1,491.38	\$2,982.75	79	\$285.70	\$857.11	\$1,714.23	\$3,428.45
\$250.85	\$752.56	\$1,505.13	\$3,010.25	80	\$288.34	\$865.02	\$1,730.03	\$3,460.06
\$253.15	\$759.44	\$1,518.88	\$3,037.75	81	\$290.97	\$872.92	\$1,745.84	\$3,491.67
\$255.28	\$765.84	\$1,531.68	\$3,063.36	82	\$293.43	\$880.28	\$1,760.55	\$3,521.10
\$257.18	\$771.55	\$1,543.11	\$3,086.21	83	\$295.62	\$886.85	\$1,773.69	\$3,547.38
\$259.09	\$777.27	\$1,554.54	\$3,109.08	84	\$297.81	\$893.42	\$1,786.83	\$3,573.66
\$260.79	\$782.38	\$1,564.76	\$3,129.52	85	\$299.76	\$899.29	\$1,798.58	\$3,597.15
\$262.33	\$786.99	\$1,573.98	\$3,147.96	86	\$301.53	\$904.59	\$1,809.18	\$3,618.35
\$263.87	\$791.60	\$1,583.20	\$3,166.39	87	\$303.30	\$909.89	\$1,819.77	\$3,639.54
\$265.23	\$795.69	\$1,591.37	\$3,182.74	88	\$304.86	\$914.58	\$1,829.16	\$3,658.31
\$266.56	\$799.69	\$1,599.37	\$3,198.74	89	\$306.39	\$919.18	\$1,838.36	\$3,676.72
\$267.89	\$803.67	\$1,607.33	\$3,214.66	90	\$307.92	\$923.75	\$1,847.50	\$3,695.00
\$269.22	\$807.67	\$1,615.34	\$3,230.68	91	\$309.45	\$928.35	\$1,856.71	\$3,713.41
\$270.55	\$811.65	\$1,623.29	\$3,246.58	92	\$310.98	\$932.93	\$1,865.85	\$3,731.70
\$271.94	\$815.81	\$1,631.62	\$3,263.23	93	\$312.57	\$937.71	\$1,875.42	\$3,750.83
\$273.27	\$819.81	\$1,639.63	\$3,279.25	94	\$314.10	\$942.31	\$1,884.62	\$3,769.24
\$274.60	\$823.79	\$1,647.58	\$3,295.15	95	\$315.63	\$946.88	\$1,893.77	\$3,787.53
\$275.95	\$827.85	\$1,655.69	\$3,311.38	96	\$317.18	\$951.55	\$1,903.09	\$3,806.18
\$277.27	\$831.80	\$1,663.59	\$3,327.18	97	\$318.70	\$956.09	\$1,912.18	\$3,824.35
\$278.61	\$835.83	\$1,671.65	\$3,343.30	98	\$320.24	\$960.72	\$1,921.44	\$3,842.87
\$279.96	\$839.88	\$1,679.76	\$3,359.52	99+	\$321.79	\$965.38	\$1,930.76	\$3,861.52

#### PLAN F - TOBACCO RATES - POLICY FORM MM42 ZIP CODES: 322, 335-337, 346, 349

	FEM	IALE				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$535.01	\$1,605.02	\$3,210.05	\$6,420.09	Thru 64*	\$614.95	\$1,844.85	\$3,689.71	\$7,379.41
\$220.62	\$661.87	\$1,323.73	\$2,647.46	65	\$253.59	\$760.76	\$1,521.53	\$3,043.05
\$231.60	\$694.81	\$1,389.61	\$2,779.22	66	\$266.21	\$798.63	\$1,597.25	\$3,194.50
\$234.88	\$704.65	\$1,409.29	\$2,818.58	67	\$269.98	\$809.94	\$1,619.87	\$3,239.74
\$240.40	\$721.21	\$1,442.41	\$2,884.82	68	\$276.32	\$828.97	\$1,657.94	\$3,315.88
\$245.92	\$737.77	\$1,475.53	\$2,951.06	69	\$282.67	\$848.01	\$1,696.02	\$3,392.03
\$251.40	\$754.21	\$1,508.41	\$3,016.82	70	\$288.97	\$866.90	\$1,733.81	\$3,467.61
\$255.99	\$767.98	\$1,535.96	\$3,071.92	71	\$294.25	\$882.74	\$1,765.48	\$3,530.95
\$260.64	\$781.91	\$1,563.82	\$3,127.63	72	\$299.58	\$898.75	\$1,797.49	\$3,594.98
\$265.48	\$796.44	\$1,592.89	\$3,185.77	73	\$305.15	\$915.45	\$1,830.90	\$3,661.80
\$269.21	\$807.64	\$1,615.29	\$3,230.57	74	\$309.44	\$928.33	\$1,856.65	\$3,713.30
\$272.98	\$818.94	\$1,637.88	\$3,275.75	75	\$313.77	\$941.31	\$1,882.61	\$3,765.22
\$276.72	\$830.17	\$1,660.34	\$3,320.67	76	\$318.07	\$954.22	\$1,908.43	\$3,816.86
\$279.78	\$839.34	\$1,678.68	\$3,357.36	77	\$321.59	\$964.76	\$1,929.52	\$3,859.04
\$282.87	\$848.61	\$1,697.22	\$3,394.43	78	\$325.14	\$975.41	\$1,950.82	\$3,901.64
\$285.70	\$857.11	\$1,714.23	\$3,428.45	79	\$328.40	\$985.19	\$1,970.38	\$3,940.75
\$288.34	\$865.02	\$1,730.03	\$3,460.06	80	\$331.42	\$994.27	\$1,988.54	\$3,977.08
\$290.97	\$872.92	\$1,745.84	\$3,491.67	81	\$334.45	\$1,003.35	\$2,006.71	\$4,013.41
\$293.43	\$880.28	\$1,760.55	\$3,521.10	82	\$337.27	\$1,011.81	\$2,023.62	\$4,047.24
\$295.61	\$886.84	\$1,773.69	\$3,547.37	83	\$339.79	\$1,019.36	\$2,038.73	\$4,077.45
\$297.81	\$893.42	\$1,786.83	\$3,573.66	84	\$342.30	\$1,026.91	\$2,053.83	\$4,107.65
\$299.76	\$899.29	\$1,798.58	\$3,597.15	85	\$344.56	\$1,033.67	\$2,067.33	\$4,134.66
\$301.53	\$904.59	\$1,809.17	\$3,618.34	86	\$346.59	\$1,039.76	\$2,079.51	\$4,159.02
\$303.29	\$909.88	\$1,819.77	\$3,639.53	87	\$348.62	\$1,045.85	\$2,091.69	\$4,183.38
\$304.86	\$914.58	\$1,829.16	\$3,658.32	88	\$350.41	\$1,051.24	\$2,102.48	\$4,204.95
\$306.39	\$919.18	\$1,838.36	\$3,676.71	89	\$352.18	\$1,056.53	\$2,113.06	\$4,226.11
\$307.92	\$923.75	\$1,847.51	\$3,695.01	90	\$353.93	\$1,061.78	\$2,123.57	\$4,247.13
\$309.45	\$928.36	\$1,856.71	\$3,713.42	91	\$355.69	\$1,067.07	\$2,134.15	\$4,268.29
\$310.98	\$932.93	\$1,865.85	\$3,731.70	92	\$357.44	\$1,072.33	\$2,144.66	\$4,289.31
\$312.57	\$937.71	\$1,875.42	\$3,750.84	93	\$359.28	\$1,077.83	\$2,155.65	\$4,311.30
\$314.10	\$942.31	\$1,884.63	\$3,769.25	94	\$361.04	\$1,083.12	\$2,166.23	\$4,332.46
\$315.63	\$946.88	\$1,893.77	\$3,787.53	95	\$362.79	\$1,088.37	\$2,176.74	\$4,353.48
\$317.18	\$951.55	\$1,903.09	\$3,806.18	96	\$364.58	\$1,093.73	\$2,187.46	\$4,374.92
\$318.70	\$956.09	\$1,912.18	\$3,824.35	97	\$366.32	\$1,098.95	\$2,197.90	\$4,395.80
\$320.24	\$960.72	\$1,921.44	\$3,842.87	98	\$368.09	\$1,104.27	\$2,208.55	\$4,417.09
\$321.79	\$965.38	\$1,930.76	\$3,861.52	99+	\$369.88	\$1,109.63	\$2,219.27	\$4,438.53

# PLAN F - NON-TOBACCO RATES - POLICY FORM MM42 ZIP CODES: 334

	FEM	<b>IALE</b>				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$561.76	\$1,685.27	\$3,370.55	\$6,741.09	Thru 64*	\$645.70	\$1,937.10	\$3,874.19	\$7,748.38
\$231.65	\$694.96	\$1,389.92	\$2,779.83	65	\$266.27	\$798.80	\$1,597.61	\$3,195.21
\$243.18	\$729.55	\$1,459.09	\$2,918.18	66	\$279.52	\$838.56	\$1,677.11	\$3,354.22
\$246.63	\$739.88	\$1,479.76	\$2,959.51	67	\$283.48	\$850.43	\$1,700.87	\$3,401.73
\$252.42	\$757.26	\$1,514.53	\$3,029.05	68	\$290.14	\$870.42	\$1,740.84	\$3,481.68
\$258.22	\$774.66	\$1,549.31	\$3,098.62	69	\$296.80	\$890.41	\$1,780.81	\$3,561.62
\$263.97	\$791.92	\$1,583.83	\$3,167.66	70	\$303.42	\$910.25	\$1,820.50	\$3,640.99
\$268.79	\$806.38	\$1,612.76	\$3,225.52	71	\$308.96	\$926.88	\$1,853.75	\$3,707.50
\$273.67	\$821.00	\$1,642.01	\$3,284.01	72	\$314.56	\$943.68	\$1,887.37	\$3,774.73
\$278.75	\$836.26	\$1,672.53	\$3,345.05	73	\$320.41	\$961.22	\$1,922.45	\$3,844.89
\$282.68	\$848.03	\$1,696.05	\$3,392.10	74	\$324.91	\$974.74	\$1,949.49	\$3,898.97
\$286.63	\$859.89	\$1,719.77	\$3,439.54	75	\$329.46	\$988.37	\$1,976.74	\$3,953.48
\$290.56	\$871.68	\$1,743.36	\$3,486.71	76	\$333.98	\$1,001.93	\$2,003.86	\$4,007.71
\$293.77	\$881.31	\$1,762.62	\$3,525.23	77	\$337.67	\$1,013.00	\$2,026.00	\$4,051.99
\$297.01	\$891.04	\$1,782.08	\$3,564.15	78	\$341.39	\$1,024.18	\$2,048.36	\$4,096.72
\$299.99	\$899.97	\$1,799.94	\$3,599.87	79	\$344.82	\$1,034.45	\$2,068.90	\$4,137.79
\$302.76	\$908.27	\$1,816.53	\$3,633.06	80	\$348.00	\$1,043.99	\$2,087.97	\$4,175.94
\$305.52	\$916.56	\$1,833.13	\$3,666.25	81	\$351.17	\$1,053.52	\$2,107.05	\$4,214.09
\$308.10	\$924.29	\$1,848.58	\$3,697.15	82	\$354.13	\$1,062.40	\$2,124.80	\$4,249.60
\$310.40	\$931.19	\$1,862.37	\$3,724.74	83	\$356.78	\$1,070.33	\$2,140.66	\$4,281.32
\$312.70	\$938.09	\$1,876.17	\$3,752.34	84	\$359.42	\$1,078.26	\$2,156.52	\$4,313.03
\$314.75	\$944.25	\$1,888.51	\$3,777.01	85	\$361.78	\$1,085.35	\$2,170.70	\$4,341.39
\$316.61	\$949.82	\$1,899.63	\$3,799.26	86	\$363.91	\$1,091.74	\$2,183.49	\$4,366.97
\$318.46	\$955.38	\$1,910.76	\$3,821.51	87	\$366.05	\$1,098.14	\$2,196.27	\$4,392.54
\$320.10	\$960.31	\$1,920.62	\$3,841.23	88	\$367.93	\$1,103.80	\$2,207.60	\$4,415.20
\$321.71	\$965.14	\$1,930.28	\$3,860.55	89	\$369.79	\$1,109.36	\$2,218.71	\$4,437.42
\$323.31	\$969.94	\$1,939.88	\$3,879.76	90	\$371.62	\$1,114.87	\$2,229.75	\$4,459.49
\$324.92	\$974.77	\$1,949.55	\$3,899.09	91	\$373.48	\$1,120.43	\$2,240.85	\$4,481.70
\$326.52	\$979.57	\$1,959.14	\$3,918.28	92	\$375.31	\$1,125.94	\$2,251.89	\$4,503.77
\$328.20	\$984.60	\$1,969.19	\$3,938.38	93	\$377.24	\$1,131.72	\$2,263.44	\$4,526.87
\$329.81	\$989.43	\$1,978.86	\$3,957.71	94	\$379.09	\$1,137.27	\$2,274.54	\$4,549.08
\$331.41	\$994.23	\$1,988.45	\$3,976.90	95	\$380.93	\$1,142.79	\$2,285.58	\$4,571.15
\$333.04	\$999.12	\$1,998.25	\$3,996.49	96	\$382.81	\$1,148.42	\$2,296.83	\$4,593.66
\$334.63	\$1,003.89	\$2,007.78	\$4,015.56	97	\$384.63	\$1,153.90	\$2,307.79	\$4,615.58
\$336.25	\$1,008.76	\$2,017.51	\$4,035.02	98	\$386.50	\$1,159.49	\$2,318.98	\$4,637.95
\$337.88	\$1,013.65	\$2,027.30	\$4,054.60	99+	\$388.37	\$1,165.12	\$2,330.23	\$4,660.46

#### PLAN F - TOBACCO RATES - POLICY FORM MM42 ZIP CODES: 334

	FEM	<b>IALE</b>				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$645.70	\$1,937.10	\$3,874.19	\$7,748.38	Thru 64*	\$742.18	\$2,226.55	\$4,453.09	\$8,906.18
\$266.27	\$798.80	\$1,597.61	\$3,195.21	65	\$306.05	\$918.16	\$1,836.33	\$3,672.65
\$279.52	\$838.56	\$1,677.12	\$3,354.23	66	\$321.29	\$963.86	\$1,927.72	\$3,855.43
\$283.48	\$850.43	\$1,700.87	\$3,401.73	67	\$325.84	\$977.51	\$1,955.02	\$3,910.03
\$290.14	\$870.42	\$1,740.84	\$3,481.67	68	\$333.49	\$1,000.48	\$2,000.97	\$4,001.93
\$296.80	\$890.41	\$1,780.82	\$3,561.63	69	\$341.15	\$1,023.46	\$2,046.91	\$4,093.82
\$303.42	\$910.25	\$1,820.50	\$3,640.99	70	\$348.75	\$1,046.26	\$2,092.53	\$4,185.05
\$308.96	\$926.87	\$1,853.75	\$3,707.49	71	\$355.12	\$1,065.37	\$2,130.75	\$4,261.49
\$314.56	\$943.68	\$1,887.36	\$3,774.72	72	\$361.56	\$1,084.69	\$2,169.39	\$4,338.77
\$320.41	\$961.22	\$1,922.45	\$3,844.89	73	\$368.28	\$1,104.85	\$2,209.71	\$4,419.41
\$324.91	\$974.74	\$1,949.48	\$3,898.96	74	\$373.46	\$1,120.39	\$2,240.79	\$4,481.57
\$329.46	\$988.37	\$1,976.75	\$3,953.49	75	\$378.69	\$1,136.06	\$2,272.12	\$4,544.23
\$333.98	\$1,001.93	\$2,003.86	\$4,007.71	76	\$383.88	\$1,151.64	\$2,303.28	\$4,606.56
\$337.67	\$1,013.00	\$2,026.00	\$4,051.99	77	\$388.12	\$1,164.37	\$2,328.73	\$4,657.46
\$341.39	\$1,024.18	\$2,048.36	\$4,096.72	78	\$392.41	\$1,177.22	\$2,354.44	\$4,708.87
\$344.82	\$1,034.45	\$2,068.89	\$4,137.78	79	\$396.34	\$1,189.02	\$2,378.04	\$4,756.08
\$347.99	\$1,043.98	\$2,087.97	\$4,175.93	80	\$399.99	\$1,199.98	\$2,399.97	\$4,799.93
\$351.17	\$1,053.52	\$2,107.04	\$4,214.08	81	\$403.65	\$1,210.95	\$2,421.89	\$4,843.78
\$354.13	\$1,062.40	\$2,124.80	\$4,249.60	82	\$407.05	\$1,221.15	\$2,442.30	\$4,884.60
\$356.78	\$1,070.33	\$2,140.66	\$4,281.31	83	\$410.09	\$1,230.27	\$2,460.53	\$4,921.06
\$359.42	\$1,078.26	\$2,156.52	\$4,313.04	84	\$413.13	\$1,239.38	\$2,478.76	\$4,957.51
\$361.78	\$1,085.35	\$2,170.70	\$4,341.39	85	\$415.84	\$1,247.53	\$2,495.05	\$4,990.10
\$363.91	\$1,091.74	\$2,183.48	\$4,366.96	86	\$418.29	\$1,254.88	\$2,509.75	\$5,019.50
\$366.05	\$1,098.14	\$2,196.27	\$4,392.54	87	\$420.74	\$1,262.23	\$2,524.45	\$5,048.90
\$367.93	\$1,103.80	\$2,207.61	\$4,415.21	88	\$422.91	\$1,268.74	\$2,537.47	\$5,074.94
\$369.78	\$1,109.35	\$2,218.71	\$4,437.41	89	\$425.04	\$1,275.12	\$2,550.24	\$5,100.48
\$371.62	\$1,114.87	\$2,229.75	\$4,459.49	90	\$427.15	\$1,281.46	\$2,562.93	\$5,125.85
\$373.48	\$1,120.43	\$2,240.86	\$4,481.71	91	\$429.28	\$1,287.85	\$2,575.69	\$5,151.38
\$375.31	\$1,125.94	\$2,251.89	\$4,503.77	92	\$431.40	\$1,294.19	\$2,588.38	\$5,176.75
\$377.24	\$1,131.72	\$2,263.44	\$4,526.87	93	\$433.61	\$1,300.83	\$2,601.65	\$5,203.30
\$379.09	\$1,137.27	\$2,274.55	\$4,549.09	94	\$435.74	\$1,307.21	\$2,614.42	\$5,228.83
\$380.93	\$1,142.79	\$2,285.58	\$4,571.15	95	\$437.85	\$1,313.55	\$2,627.10	\$5,254.20
\$382.81	\$1,148.42	\$2,296.84	\$4,593.67	96	\$440.01	\$1,320.02	\$2,640.04	\$5,280.07
\$384.63	\$1,153.90	\$2,307.80	\$4,615.59	97	\$442.11	\$1,326.32	\$2,652.64	\$5,305.27
\$386.50	\$1,159.49	\$2,318.98	\$4,637.95	98	\$444.25	\$1,332.75	\$2,665.49	\$5,330.98
\$388.37	\$1,165.12	\$2,330.23	\$4,660.46	99+	\$446.40	\$1,339.21	\$2,678.43	\$5,356.85

# PLAN F - NON-TOBACCO RATES - POLICY FORM MM42 ZIP CODES: 330-333, 340

	FEM	<b>IALE</b>				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$642.01	\$1,926.03	\$3,852.06	\$7,704.11	Thru 64*	\$737.94	\$2,213.83	\$4,427.65	\$8,855.30
\$264.75	\$794.24	\$1,588.47	\$3,176.94	65	\$304.31	\$912.92	\$1,825.83	\$3,651.66
\$277.92	\$833.77	\$1,667.54	\$3,335.07	66	\$319.45	\$958.35	\$1,916.70	\$3,833.40
\$281.86	\$845.58	\$1,691.15	\$3,382.30	67	\$323.97	\$971.92	\$1,943.85	\$3,887.69
\$288.48	\$865.45	\$1,730.89	\$3,461.78	68	\$331.59	\$994.77	\$1,989.53	\$3,979.06
\$295.11	\$885.32	\$1,770.64	\$3,541.27	69	\$339.20	\$1,017.61	\$2,035.22	\$4,070.43
\$301.68	\$905.05	\$1,810.10	\$3,620.19	70	\$346.76	\$1,040.28	\$2,080.57	\$4,161.13
\$307.19	\$921.58	\$1,843.16	\$3,686.31	71	\$353.09	\$1,059.28	\$2,118.57	\$4,237.13
\$312.76	\$938.29	\$1,876.58	\$3,753.15	72	\$359.50	\$1,078.49	\$2,156.99	\$4,313.97
\$318.58	\$955.73	\$1,911.46	\$3,822.92	73	\$366.18	\$1,098.54	\$2,197.08	\$4,394.15
\$323.06	\$969.17	\$1,938.34	\$3,876.68	74	\$371.33	\$1,113.99	\$2,227.98	\$4,455.96
\$327.57	\$982.72	\$1,965.45	\$3,930.89	75	\$376.52	\$1,129.57	\$2,259.14	\$4,518.27
\$332.07	\$996.20	\$1,992.41	\$3,984.81	76	\$381.69	\$1,145.06	\$2,290.12	\$4,580.24
\$335.74	\$1,007.21	\$2,014.42	\$4,028.84	77	\$385.90	\$1,157.71	\$2,315.43	\$4,630.85
\$339.44	\$1,018.33	\$2,036.66	\$4,073.31	78	\$390.16	\$1,170.49	\$2,340.99	\$4,681.97
\$342.85	\$1,028.54	\$2,057.07	\$4,114.14	79	\$394.08	\$1,182.23	\$2,364.45	\$4,728.90
\$346.01	\$1,038.02	\$2,076.04	\$4,152.08	80	\$397.71	\$1,193.13	\$2,386.25	\$4,772.50
\$349.17	\$1,047.50	\$2,095.01	\$4,190.01	81	\$401.34	\$1,204.02	\$2,408.05	\$4,816.09
\$352.11	\$1,056.33	\$2,112.66	\$4,225.32	82	\$404.72	\$1,214.17	\$2,428.35	\$4,856.69
\$354.74	\$1,064.21	\$2,128.43	\$4,256.85	83	\$407.74	\$1,223.23	\$2,446.47	\$4,892.93
\$357.37	\$1,072.10	\$2,144.20	\$4,288.39	84	\$410.77	\$1,232.30	\$2,464.60	\$4,929.19
\$359.71	\$1,079.14	\$2,158.29	\$4,316.57	85	\$413.47	\$1,240.40	\$2,480.80	\$4,961.59
\$361.83	\$1,085.50	\$2,171.01	\$4,342.01	86	\$415.90	\$1,247.71	\$2,495.41	\$4,990.82
\$363.95	\$1,091.86	\$2,183.72	\$4,367.44	87	\$418.34	\$1,255.02	\$2,510.03	\$5,020.06
\$365.83	\$1,097.50	\$2,194.99	\$4,389.98	88	\$420.50	\$1,261.49	\$2,522.98	\$5,045.95
\$367.67	\$1,103.02	\$2,206.03	\$4,412.06	89	\$422.61	\$1,267.83	\$2,535.67	\$5,071.33
\$369.50	\$1,108.50	\$2,217.01	\$4,434.01	90	\$424.71	\$1,274.14	\$2,548.28	\$5,096.56
\$371.34	\$1,114.03	\$2,228.05	\$4,456.10	91	\$426.83	\$1,280.49	\$2,560.98	\$5,121.95
\$373.17	\$1,119.51	\$2,239.02	\$4,478.04	92	\$428.93	\$1,286.79	\$2,573.59	\$5,147.17
\$375.08	\$1,125.25	\$2,250.51	\$4,501.01	93	\$431.13	\$1,293.39	\$2,586.78	\$5,173.56
\$376.93	\$1,130.78	\$2,261.55	\$4,523.10	94	\$433.25	\$1,299.74	\$2,599.48	\$5,198.95
\$378.75	\$1,136.26	\$2,272.52	\$4,545.04	95	\$435.35	\$1,306.05	\$2,612.09	\$5,224.18
\$380.62	\$1,141.85	\$2,283.71	\$4,567.41	96	\$437.49	\$1,312.48	\$2,624.95	\$5,249.90
\$382.44	\$1,147.31	\$2,294.61	\$4,589.22	97	\$439.58	\$1,318.74	\$2,637.48	\$5,274.96
\$384.29	\$1,152.86	\$2,305.72	\$4,611.44	98	\$441.71	\$1,325.13	\$2,650.26	\$5,300.51
\$386.15	\$1,158.46	\$2,316.92	\$4,633.83	99+	\$443.85	\$1,331.56	\$2,663.12	\$5,326.24

#### PLAN F - TOBACCO RATES - POLICY FORM MM42 ZIP CODES: 330-333, 340

	FEM	IALE				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$737.94	\$2,213.83	\$4,427.65	\$8,855.30	Thru 64*	\$848.21	\$2,544.63	\$5,089.25	\$10,178.50
\$304.31	\$912.92	\$1,825.83	\$3,651.66	65	\$349.78	\$1,049.33	\$2,098.66	\$4,197.31
\$319.45	\$958.35	\$1,916.71	\$3,833.41	66	\$367.18	\$1,101.55	\$2,203.11	\$4,406.21
\$323.98	\$971.93	\$1,943.85	\$3,887.70	67	\$372.38	\$1,117.15	\$2,234.31	\$4,468.61
\$331.59	\$994.77	\$1,989.53	\$3,979.06	68	\$381.14	\$1,143.41	\$2,286.82	\$4,573.63
\$339.20	\$1,017.61	\$2,035.22	\$4,070.43	69	\$389.89	\$1,169.67	\$2,339.33	\$4,678.66
\$346.76	\$1,040.29	\$2,080.57	\$4,161.14	70	\$398.58	\$1,195.73	\$2,391.46	\$4,782.91
\$353.10	\$1,059.29	\$2,118.57	\$4,237.14	71	\$405.86	\$1,217.57	\$2,435.14	\$4,870.27
\$359.50	\$1,078.49	\$2,156.99	\$4,313.97	72	\$413.22	\$1,239.65	\$2,479.30	\$4,958.59
\$366.18	\$1,098.54	\$2,197.08	\$4,394.16	73	\$420.90	\$1,262.69	\$2,525.38	\$5,050.75
\$371.33	\$1,113.99	\$2,227.98	\$4,455.95	74	\$426.82	\$1,280.45	\$2,560.90	\$5,121.79
\$376.52	\$1,129.57	\$2,259.14	\$4,518.27	75	\$432.78	\$1,298.35	\$2,596.71	\$5,193.41
\$381.69	\$1,145.06	\$2,290.12	\$4,580.24	76	\$438.72	\$1,316.16	\$2,632.32	\$5,264.64
\$385.90	\$1,157.71	\$2,315.43	\$4,630.85	77	\$443.57	\$1,330.71	\$2,661.41	\$5,322.82
\$390.16	\$1,170.49	\$2,340.99	\$4,681.97	78	\$448.46	\$1,345.39	\$2,690.79	\$5,381.57
\$394.08	\$1,182.23	\$2,364.45	\$4,728.90	79	\$452.96	\$1,358.88	\$2,717.76	\$5,435.52
\$397.71	\$1,193.13	\$2,386.25	\$4,772.50	80	\$457.14	\$1,371.41	\$2,742.82	\$5,485.63
\$401.34	\$1,204.03	\$2,408.05	\$4,816.10	81	\$461.31	\$1,383.94	\$2,767.87	\$5,535.74
\$404.72	\$1,214.17	\$2,428.35	\$4,856.69	82	\$465.20	\$1,395.60	\$2,791.20	\$5,582.40
\$407.74	\$1,223.23	\$2,446.47	\$4,892.93	83	\$468.67	\$1,406.02	\$2,812.03	\$5,624.06
\$410.77	\$1,232.30	\$2,464.59	\$4,929.18	84	\$472.14	\$1,416.43	\$2,832.87	\$5,665.73
\$413.47	\$1,240.40	\$2,480.79	\$4,961.58	85	\$475.25	\$1,425.75	\$2,851.49	\$5,702.98
\$415.90	\$1,247.71	\$2,495.41	\$4,990.82	86	\$478.05	\$1,434.15	\$2,868.29	\$5,736.58
\$418.34	\$1,255.01	\$2,510.03	\$5,020.05	87	\$480.85	\$1,442.55	\$2,885.09	\$5,770.18
\$420.50	\$1,261.49	\$2,522.98	\$5,045.95	88	\$483.33	\$1,449.99	\$2,899.97	\$5,799.94
\$422.61	\$1,267.83	\$2,535.67	\$5,071.33	89	\$485.76	\$1,457.28	\$2,914.56	\$5,829.12
\$424.71	\$1,274.14	\$2,548.28	\$5,096.56	90	\$488.18	\$1,464.53	\$2,929.06	\$5,858.11
\$426.83	\$1,280.49	\$2,560.98	\$5,121.95	91	\$490.61	\$1,471.83	\$2,943.65	\$5,887.30
\$428.93	\$1,286.79	\$2,573.59	\$5,147.17	92	\$493.02	\$1,479.07	\$2,958.15	\$5,916.29
\$431.13	\$1,293.39	\$2,586.79	\$5,173.57	93	\$495.55	\$1,486.66	\$2,973.31	\$5,946.62
\$433.25	\$1,299.74	\$2,599.48	\$5,198.96	94	\$497.98	\$1,493.95	\$2,987.91	\$5,975.81
\$435.35	\$1,306.05	\$2,612.09	\$5,224.18	95	\$500.40	\$1,501.20	\$3,002.40	\$6,004.80
\$437.49	\$1,312.48	\$2,624.95	\$5,249.90	96	\$502.86	\$1,508.59	\$3,017.19	\$6,034.37
\$439.58	\$1,318.74	\$2,637.48	\$5,274.96	97	\$505.26	\$1,515.79	\$3,031.59	\$6,063.17
\$441.71	\$1,325.13	\$2,650.26	\$5,300.51	98	\$507.71	\$1,523.14	\$3,046.27	\$6,092.54
\$443.85	\$1,331.56	\$2,663.12	\$5,326.24	99+	\$510.18	\$1,530.53	\$3,061.06	\$6,122.11

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

	FEM	IALE				MA	ALE	
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	\$1,274.91	\$2,549.81
\$193.95	\$581.86	\$1,163.71	\$2,327.42	66	\$222.93	\$668.80	\$1,337.60	\$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	\$1,505.03	\$3,010.06
\$222.27	\$666.82	\$1,333.64	\$2,667.28	73	\$255.49	\$766.46	\$1,532.92	\$3,065.84
\$225.56	\$676.67	\$1,353.33	\$2,706.66	74	\$259.26	\$777.77	\$1,555.55	\$3,111.09
\$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	\$1,599.54	\$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	\$817.12	\$1,634.23	\$3,268.46
\$239.44	\$718.33	\$1,436.66	\$2,873.31	79	\$275.22	\$825.67	\$1,651.33	\$3,302.66
\$241.55	\$724.66	\$1,449.32	\$2,898.63	80	\$277.65	\$832.94	\$1,665.88	\$3,331.76
\$243.70	\$731.09	\$1,462.17	\$2,924.34	81	\$280.11	\$840.33	\$1,680.66	\$3,361.31
\$245.60	\$736.79	\$1,473.58	\$2,947.16	82	\$282.30	\$846.89	\$1,693.77	\$3,387.54
\$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

	FEM	<b>IALE</b>				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$1,031.06	\$3,093.17	\$6,186.34	\$12,372.68	Thru 64*	\$1,185.12	\$3,555.37	\$7,110.74	\$14,221.47
\$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	\$768.73	\$1,537.47	\$3,074.93
\$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	\$849.70	\$1,699.39	\$3,398.78
\$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	\$893.99	\$1,787.99	\$3,575.97
\$263.06	\$789.17	\$1,578.35	\$3,156.69	75	\$302.37	\$907.10	\$1,814.19	\$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

	FEM	<b>IALE</b>				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

	FEM	IALE				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	<b>IALE</b>				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				MA	ALE	
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	\$9,391.54	\$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	\$2,204.33	\$4,408.66
\$325.45	\$976.35	\$1,952.70	\$3,905.40	71	\$374.08	\$1,122.24	\$2,244.48	\$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	\$2,327.14	\$4,654.27
\$342.42	\$1,027.25	\$2,054.50	\$4,109.00	74	\$393.58	\$1,180.75	\$2,361.49	\$4,722.98
\$347.43	\$1,042.30	\$2,084.61	\$4,169.21	75	\$399.35	\$1,198.05	\$2,396.10	\$4,792.20
\$352.10	\$1,056.30	\$2,112.60	\$4,225.20	76	\$404.71	\$1,214.14	\$2,428.27	\$4,856.54
\$355.92	\$1,067.77	\$2,135.55	\$4,271.09	77	\$409.11	\$1,227.33	\$2,454.65	\$4,909.30
\$359.74	\$1,079.21	\$2,158.42	\$4,316.83	78	\$413.49	\$1,240.47	\$2,480.94	\$4,961.88
\$363.50	\$1,090.50	\$2,181.00	\$4,361.99	79	\$417.82	\$1,253.45	\$2,506.90	\$5,013.79
\$366.70	\$1,100.11	\$2,200.22	\$4,400.44	80	\$421.50	\$1,264.50	\$2,528.99	\$5,057.98
\$369.96	\$1,109.87	\$2,219.74	\$4,439.47	81	\$425.24	\$1,275.71	\$2,551.42	\$5,102.83
\$372.84	\$1,118.53	\$2,237.06	\$4,474.11	82	\$428.55	\$1,285.66	\$2,571.33	\$5,142.65
\$375.45	\$1,126.35	\$2,252.69	\$4,505.38	83	\$431.55	\$1,294.65	\$2,589.30	\$5,178.60
\$378.15	\$1,134.46	\$2,268.92	\$4,537.83	84	\$434.66	\$1,303.98	\$2,607.95	\$5,215.90
\$381.08	\$1,143.23	\$2,286.45	\$4,572.90	85	\$438.02	\$1,314.06	\$2,628.11	\$5,256.22
\$383.43	\$1,150.28	\$2,300.56	\$4,601.11	86	\$440.72	\$1,322.16	\$2,644.32	\$5,288.64
\$385.72	\$1,157.15	\$2,314.30	\$4,628.60	87	\$443.35	\$1,330.06	\$2,660.11	\$5,320.22
\$387.81	\$1,163.44	\$2,326.87	\$4,653.74	88	\$445.76	\$1,337.28	\$2,674.56	\$5,349.12
\$389.85	\$1,169.54	\$2,339.07	\$4,678.14	89	\$448.10	\$1,344.30	\$2,688.59	\$5,377.18
\$391.89	\$1,175.68	\$2,351.35	\$4,702.70	90	\$450.45	\$1,351.35	\$2,702.70	\$5,405.40
\$393.94	\$1,181.81	\$2,363.63	\$4,727.25	91	\$452.80	\$1,358.41	\$2,716.81	\$5,433.62
\$396.05	\$1,188.14	\$2,376.27	\$4,752.54	92	\$455.22	\$1,365.67	\$2,731.35	\$5,462.69
\$398.07	\$1,194.20	\$2,388.40	\$4,776.80	93	\$457.55	\$1,372.65	\$2,745.29	\$5,490.58
\$400.13	\$1,200.38	\$2,400.75	\$4,801.50	94	\$459.91	\$1,379.74	\$2,759.49	\$5,518.97
\$402.17	\$1,206.51	\$2,413.03	\$4,826.05	95	\$462.27	\$1,386.80	\$2,773.60	\$5,547.19
\$404.24	\$1,212.73	\$2,425.45	\$4,850.90	96	\$464.65	\$1,393.94	\$2,787.88	\$5,575.75
\$406.30	\$1,218.90	\$2,437.81	\$4,875.61	97	\$467.01	\$1,401.04	\$2,802.07	\$5,604.14
\$408.27	\$1,224.82	\$2,449.65	\$4,899.29	98	\$469.28	\$1,407.84	\$2,815.68	\$5,631.36
\$410.32	\$1,230.96	\$2,461.92	\$4,923.84	99+	\$471.63	\$1,414.90	\$2,829.79	\$5,659.58

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

	FEM	<b>IALE</b>				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

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

	FEM	<b>IALE</b>				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	<b>IALE</b>		]		MA	ALE	
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	\$613.83	\$1,227.66	\$2,455.31
\$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	\$2,627.61
\$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	\$3,148.61
\$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	\$801.68	\$1,603.36	\$3,206.71
\$234.30	\$702.90	\$1,405.80	\$2,811.60	83	\$269.31	\$807.93	\$1,615.86	\$3,231.72
\$236.13	\$708.39	\$1,416.78	\$2,833.56	84	\$271.41	\$814.24	\$1,628.48	\$3,256.95
\$238.18	\$714.53	\$1,429.05	\$2,858.10	85	\$273.76	\$821.29	\$1,642.59	\$3,285.17
\$239.72	\$719.17	\$1,438.34	\$2,876.68	86	\$275.54	\$826.63	\$1,653.27	\$3,306.53
\$241.36	\$724.08	\$1,448.17	\$2,896.33	87	\$277.43	\$832.28	\$1,664.56	\$3,329.11
\$242.75	\$728.25	\$1,456.49	\$2,912.98	88	\$279.02	\$837.06	\$1,674.13	\$3,348.25
\$244.18	\$732.53	\$1,465.06	\$2,930.12	89	\$280.66	\$841.99	\$1,683.97	\$3,367.94
\$245.59	\$736.77	\$1,473.53	\$2,947.06	90	\$282.29	\$846.86	\$1,693.71	\$3,387.42
\$246.94	\$740.83	\$1,481.67	\$2,963.33	91	\$283.84	\$851.53	\$1,703.07	\$3,406.13
\$248.40	\$745.21	\$1,490.43	\$2,980.85	92	\$285.52	\$856.57	\$1,713.14	\$3,426.27
\$249.81	\$749.43	\$1,498.86	\$2,997.71	93	\$287.14	\$861.41	\$1,722.82	\$3,445.64
\$251.23	\$753.69	\$1,507.37	\$3,014.74	94	\$288.77	\$866.31	\$1,732.61	\$3,465.22
\$252.64	\$757.92	\$1,515.85	\$3,031.69	95	\$290.39	\$871.18	\$1,742.35	\$3,484.70
\$254.06	\$762.18	\$1,524.37	\$3,048.73	96	\$292.02	\$876.07	\$1,752.15	\$3,504.29
\$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	\$885.65	\$1,771.29	\$3,542.58
\$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

	FEM	IALE		] 	, , , , , , , , ,		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

	FEM	<b>IALE</b>		1		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	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	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	\$1,544.22	\$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	\$1,612.56	\$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	\$1,691.28	\$3,382.56
\$251.21	\$753.63	\$1,507.26	\$3,014.52	71	\$288.75	\$866.24	\$1,732.49	\$3,464.97
\$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	\$2,032.53	\$4,065.06
\$297.02	\$891.06	\$1,782.11	\$3,564.22	84	\$341.40	\$1,024.20	\$2,048.40	\$4,096.80
\$299.59	\$898.78	\$1,797.55	\$3,595.10	85	\$344.36	\$1,033.07	\$2,066.15	\$4,132.29
\$301.54	\$904.62	\$1,809.24	\$3,618.47	86	\$346.60	\$1,039.79	\$2,079.58	\$4,159.16
\$303.60	\$910.80	\$1,821.59	\$3,643.18	87	\$348.96	\$1,046.89	\$2,093.78	\$4,187.55
\$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	\$2,118.21	\$4,236.41
\$308.92	\$926.75	\$1,853.50	\$3,706.99	90	\$355.08	\$1,065.23	\$2,130.46	\$4,260.91
\$310.62	\$931.87	\$1,863.73	\$3,727.46	91	\$357.04	\$1,071.11	\$2,142.22	\$4,284.44
\$312.46	\$937.38	\$1,874.75	\$3,749.50	92	\$359.15	\$1,077.44	\$2,154.89	\$4,309.77
\$314.23	\$942.68	\$1,885.35	\$3,770.70	93	\$361.18	\$1,083.53	\$2,167.07	\$4,334.13
\$316.01	\$948.03	\$1,896.07	\$3,792.13	94	\$363.23	\$1,089.69	\$2,179.39	\$4,358.77
\$317.79	\$953.36	\$1,906.72	\$3,813.44	95	\$365.27	\$1,095.82	\$2,191.64	\$4,383.27
\$319.57	\$958.72	\$1,917.44	\$3,834.88	96	\$367.33	\$1,101.98	\$2,203.96	\$4,407.91
\$321.30	\$963.90	\$1,927.79	\$3,855.58	97	\$369.31	\$1,107.93	\$2,215.86	\$4,431.71
\$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

	FEM	<b>IALE</b>				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

	FEM	<b>IALE</b>				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		ODES: 330-33		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

	FEM	<b>IALE</b>				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

	FEM	<b>IALE</b>				MA	ALE	
Monthly	Ouarterly	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	\$673.42	\$1,346.84	\$2,693.68
\$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	\$715.00	\$1,430.00	\$2,860.00
\$212.03	\$636.08	\$1,272.17	\$2,544.33	70	\$243.71	\$731.13	\$1,462.26	\$2,924.51
\$215.91	\$647.73	\$1,295.47	\$2,590.93	71	\$248.17	\$744.52	\$1,489.04	\$2,978.08
\$219.79	\$659.36	\$1,318.72	\$2,637.43	72	\$252.63	\$757.88	\$1,515.77	\$3,031.53
\$223.85	\$671.54	\$1,343.08	\$2,686.15	73	\$257.29	\$771.88	\$1,543.77	\$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

	FEM	<b>IALE</b>				MA	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

	FEM	IALE				MA	ALE	
Monthly	Quarterly	Semi-annual	Annual	Issue Age	Monthly	Quarterly	Semi-annual	Annual
\$988.49	\$2,965.48	\$5,930.95	\$11,861.90	Thru 64*	\$1,136.20	\$3,408.59	\$6,817.19	\$13,634.37
\$203.72	\$611.15	\$1,222.29	\$2,444.58	65	\$234.16	\$702.47	\$1,404.93	\$2,809.86
\$213.72	\$641.15	\$1,282.29	\$2,564.58	66	\$245.65	\$736.95	\$1,473.90	\$2,947.79
\$216.71	\$650.13	\$1,300.26	\$2,600.51	67	\$249.09	\$747.27	\$1,494.55	\$2,989.09
\$221.84	\$665.51	\$1,331.02	\$2,662.03	68	\$254.99	\$764.96	\$1,529.91	\$3,059.82
\$226.91	\$680.73	\$1,361.47	\$2,722.93	69	\$260.82	\$782.45	\$1,564.91	\$3,129.81
\$232.03	\$696.09	\$1,392.19	\$2,784.37	70	\$266.70	\$800.11	\$1,600.21	\$3,200.42
\$236.28	\$708.84	\$1,417.68	\$2,835.36	71	\$271.59	\$814.76	\$1,629.52	\$3,259.03
\$240.52	\$721.56	\$1,443.12	\$2,886.24	72	\$276.46	\$829.38	\$1,658.76	\$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	\$881.34	\$1,762.67	\$3,525.34
\$258.37	\$775.11	\$1,550.23	\$3,100.45	77	\$296.98	\$890.93	\$1,781.87	\$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	\$909.95	\$1,819.89	\$3,639.78
\$266.32	\$798.95	\$1,597.90	\$3,195.80	80	\$306.11	\$918.33	\$1,836.66	\$3,673.32
\$268.76	\$806.27	\$1,612.54	\$3,225.08	81	\$308.92	\$926.75	\$1,853.50	\$3,706.99
\$271.02	\$813.07	\$1,626.14	\$3,252.27	82	\$311.52	\$934.56	\$1,869.12	\$3,738.24
\$273.04	\$819.13	\$1,638.25	\$3,276.50	83	\$313.84	\$941.52	\$1,883.05	\$3,766.09
\$275.06	\$825.18	\$1,650.37	\$3,300.73	84	\$316.16	\$948.49	\$1,896.98	\$3,793.95
\$276.86	\$830.59	\$1,661.17	\$3,322.34	85	\$318.23	\$954.69	\$1,909.39	\$3,818.77
\$278.49	\$835.48	\$1,670.96	\$3,341.92	86	\$320.11	\$960.32	\$1,920.65	\$3,841.29
\$280.12	\$840.36	\$1,680.71	\$3,361.42	87	\$321.98	\$965.93	\$1,931.85	\$3,863.70
\$281.57	\$844.70	\$1,689.40	\$3,378.80	88	\$323.64	\$970.92	\$1,941.84	\$3,883.68
\$282.99	\$848.97	\$1,697.94	\$3,395.88	89	\$325.28	\$975.83	\$1,951.66	\$3,903.31
\$284.39	\$853.18	\$1,706.37	\$3,412.73	90	\$326.89	\$980.67	\$1,961.34	\$3,922.68
\$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		<u> </u>		MA	ALE	
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	\$847.07	\$1,694.14	\$3,388.27
\$249.09	\$747.27	\$1,494.55	\$2,989.09	67	\$286.31	\$858.93	\$1,717.87	\$3,435.73
\$254.98	\$764.95	\$1,529.91	\$3,059.81	68	\$293.09	\$879.26	\$1,758.52	\$3,517.03
\$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	\$970.92	\$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	\$999.63	\$1,999.26	\$3,998.52
\$293.78	\$881.33	\$1,762.67	\$3,525.33	76	\$337.68	\$1,013.03	\$2,026.06	\$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	\$4,183.66
\$306.11	\$918.33	\$1,836.67	\$3,673.33	80	\$351.85	\$1,055.55	\$2,111.11	\$4,222.21
\$308.92	\$926.75	\$1,853.50	\$3,706.99	81	\$355.08	\$1,065.23	\$2,130.46	\$4,260.91
\$311.52	\$934.56	\$1,869.12	\$3,738.24	82	\$358.07	\$1,074.21	\$2,148.42	\$4,296.83
\$313.84	\$941.52	\$1,883.05	\$3,766.09	83	\$360.74	\$1,082.21	\$2,164.42	\$4,328.84
\$316.16	\$948.49	\$1,896.97	\$3,793.94	84	\$363.41	\$1,090.22	\$2,180.43	\$4,360.86
\$318.23	\$954.70	\$1,909.39	\$3,818.78	85	\$365.78	\$1,097.35	\$2,194.70	\$4,389.39
\$320.11	\$960.32	\$1,920.65	\$3,841.29	86	\$367.94	\$1,103.82	\$2,207.64	\$4,415.28
\$321.98	\$965.93	\$1,931.85	\$3,863.70	87	\$370.09	\$1,110.26	\$2,220.52	\$4,441.04
\$323.64	\$970.92	\$1,941.84	\$3,883.68	88	\$372.00	\$1,116.00	\$2,232.00	\$4,464.00
\$325.28	\$975.83	\$1,951.66	\$3,903.31	89	\$373.88	\$1,121.64	\$2,243.28	\$4,486.56
\$326.89	\$980.67	\$1,961.34	\$3,922.68	90	\$375.74	\$1,127.21	\$2,254.42	\$4,508.83
\$328.52	\$985.55	\$1,971.09	\$3,942.18	91	\$377.60	\$1,132.81	\$2,265.62	\$4,531.24
\$330.14	\$990.42	\$1,980.84	\$3,961.68	92	\$379.47	\$1,138.41	\$2,276.83	\$4,553.65
\$331.82	\$995.45	\$1,990.89	\$3,981.78	93	\$381.40	\$1,144.19	\$2,288.38	\$4,576.76
\$333.45	\$1,000.35	\$2,000.70	\$4,001.40	94	\$383.28	\$1,149.83	\$2,299.66	\$4,599.31
\$335.06	\$1,005.19	\$2,010.39	\$4,020.77	95	\$385.13	\$1,155.40	\$2,310.79	\$4,621.58
\$336.71	\$1,010.13	\$2,020.26	\$4,040.51	96	\$387.02	\$1,161.07	\$2,322.14	\$4,644.27
\$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

	FEM	IALE				M	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	<b>IALE</b>				MA	ALE	
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	\$2,301.10	\$4,602.19
\$339.82	\$1,019.47	\$2,038.93	\$4,077.86	73	\$390.60	\$1,171.80	\$2,343.60	\$4,687.20
\$344.85	\$1,034.56	\$2,069.12	\$4,138.23	74	\$396.38	\$1,189.15	\$2,378.29	\$4,756.58
\$349.87	\$1,049.61	\$2,099.23	\$4,198.45	75	\$402.15	\$1,206.45	\$2,412.90	\$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	\$2,471.87	\$4,943.74
\$362.26	\$1,086.77	\$2,173.54	\$4,347.08	78	\$416.39	\$1,249.17	\$2,498.33	\$4,996.66
\$366.07	\$1,098.21	\$2,196.42	\$4,392.84	79	\$420.77	\$1,262.31	\$2,524.62	\$5,049.24
\$369.44	\$1,108.33	\$2,216.66	\$4,433.32	80	\$424.65	\$1,273.95	\$2,547.89	\$5,095.78
\$372.83	\$1,118.49	\$2,236.98	\$4,473.95	81	\$428.54	\$1,285.62	\$2,571.24	\$5,142.48
\$375.97	\$1,127.92	\$2,255.84	\$4,511.67	82	\$432.15	\$1,296.46	\$2,592.91	\$5,185.82
\$378.77	\$1,136.32	\$2,272.64	\$4,545.28	83	\$435.37	\$1,306.12	\$2,612.23	\$5,224.46
\$381.58	\$1,144.73	\$2,289.45	\$4,578.90	84	\$438.59	\$1,315.78	\$2,631.55	\$5,263.10
\$384.07	\$1,152.22	\$2,304.44	\$4,608.87	85	\$441.46	\$1,324.39	\$2,648.77	\$5,297.54
\$386.34	\$1,159.01	\$2,318.02	\$4,636.04	86	\$444.07	\$1,332.20	\$2,664.40	\$5,328.79
\$388.59	\$1,165.77	\$2,331.55	\$4,663.09	87	\$446.66	\$1,339.97	\$2,679.94	\$5,359.87
\$390.60	\$1,171.80	\$2,343.60	\$4,687.20	88	\$448.97	\$1,346.90	\$2,693.80	\$5,387.59
\$392.57	\$1,177.72	\$2,355.45	\$4,710.89	89	\$451.23	\$1,353.70	\$2,707.41	\$5,414.81
\$394.52	\$1,183.57	\$2,367.14	\$4,734.27	90	\$453.47	\$1,360.42	\$2,720.85	\$5,441.69
\$396.48	\$1,189.45	\$2,378.90	\$4,757.80	91	\$455.73	\$1,367.19	\$2,734.37	\$5,468.74
\$398.45	\$1,195.34	\$2,390.67	\$4,781.34	92	\$457.98	\$1,373.95	\$2,747.89	\$5,495.78
\$400.47	\$1,201.40	\$2,402.80	\$4,805.60	93	\$460.31	\$1,380.92	\$2,761.84	\$5,523.67
\$402.44	\$1,207.32	\$2,414.64	\$4,829.27	94	\$462.57	\$1,387.72	\$2,775.45	\$5,550.89
\$404.39	\$1,213.16	\$2,426.33	\$4,852.65	95	\$464.81	\$1,394.44	\$2,788.89	\$5,577.77
\$406.37	\$1,219.12	\$2,438.24	\$4,876.48	96	\$467.10	\$1,401.29	\$2,802.58	\$5,605.15
\$408.32	\$1,224.97	\$2,449.94	\$4,899.87	97	\$469.34	\$1,408.01	\$2,816.02	\$5,632.03
\$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

	FEM	<b>IALE</b>				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

	FEN	<b>IALE</b>				MA	ALE	
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	\$2,536.99	\$5,073.98
\$374.60	\$1,123.81	\$2,247.61	\$4,495.22	71	\$430.58	\$1,291.73	\$2,583.46	\$5,166.91
\$381.32	\$1,143.97	\$2,287.95	\$4,575.89	72	\$438.30	\$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	\$453.01	\$1,359.03	\$2,718.05	\$5,436.10
\$399.85	\$1,199.56	\$2,399.11	\$4,798.22	75	\$459.60	\$1,378.80	\$2,757.60	\$5,515.20
\$405.21	\$1,215.63	\$2,431.27	\$4,862.53	76	\$465.76	\$1,397.28	\$2,794.56	\$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

### **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**

You have been given this outline of coverage which allows you to compare the coverage and premiums of a particular Medicare Select policy with other Medicare Select policies we offer, as well as with any Medicare Supplement policies we offer.

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.

# Guaranteed Renewable for Life--How You Can Renew Your Policy

Pay your premiums by the due date or within the 31 day grace period. If you do, you can renew your policy on any renewal date while the insured is alive.

### **Right to Return Policy**

If you find that you are not satisfied with your policy, you may return it to Mutual of Omaha Insurance Company, 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.

#### **Restricted Network Provision**

The benefits under our Medicare Select policies are payable in full if the insured is hospitalized in a hospital participating in our network (see attached list). Reduced benefits are payable if the insured is hospitalized in a non-participating hospital. If you use the services of a non-participating hospital, we will not pay the Medicare Part A deductible amount unless:

- (a) you are hospitalized for symptoms requiring Emergency Care or hospitalization is immediately required for an unforeseen sickness, injury or condition;
- (b) it is not reasonable for you to obtain services through a participating hospital; or
- (c) you require covered services that are not available through a participating hospital.

The reduced benefits require the insured to pay the entire Part A deductible amount.

## **Hospital Network**

The attached provider directory includes names, addresses and phone numbers of the hospitals participating in our network. This list will be updated quarterly. These hospitals are available twenty-four (24) hours per day, seven (7) days per week.

### Referrals

There are no restrictions on Referrals to other hospitals if referred by a network hospital and this Referral is approved by us. Additionally, there are no restrictions on Referrals for outpatient providers regardless of whether that provider is in the service area.

### **Emergency Care and Urgently Needed Care**

The full benefits of your coverage will be paid anywhere if hospitalization is for Emergency Care. Emergency Care is defined as care which is needed immediately because of an injury or sickness of sudden and unexpected onset.

### **Availability of Other Medicare Supplement Plans**

Mutual of Omaha Insurance Company also offers standard Medicare Supplement Plans A, C, D and F, which do not contain restricted network provisions. We offer the Medicare Select coverage under plans C, D and F. These plans do have a restricted network provision. You have the right to initially or subsequently purchase any of the plans for standard or select coverage.

If you purchase one of the select plans, you will have the right to convert to a standard plan offered by us which is of comparable or lesser benefits. You will not have to provide evidence of insurability after the Medicare Select plan has been in force for six (6) months.

In the event the Secretary of Health and Human Services determines that Medicare Select policies issued should be discontinued due to either the failure of the Medicare Select program to be re-authorized or its substantial amendment, your coverage can be continued. Your Medicare Select policy can be converted to a Medicare Supplement policy offered by us which has comparable or lesser benefits and which does not contain a restricted network provision.

### **Quality Assurance**

All participating hospitals within the network must be approved for reimbursement of Medicare benefits. They must also comply with the criteria set forth by The Joint Commission on Accreditation of Healthcare Organizations (JCAHO).

#### **Grievance Procedure**

We have a customer service program which provides information to you, handles complaints, and helps to satisfy your concerns. This Grievance Procedure is intended to provide an opportunity for you to achieve mutual agreement for settlement of disputes that have not been settled through the customer service program, or that you desire to have settled by means of a written grievance.

The following procedures are aimed at achieving mutual agreement for settlement of disputes:

- (a) All grievances shall be presented to us in written form and must contain the words "This is a Grievance" or other words that clearly state that the intention of the communication is to serve as a written grievance to be handled according to this procedure.
- (b) A grievance shall be filed by submitting the complete details in writing to:

Grievance Review Mutual of Omaha Insurance Company P. O. Box 3608 Omaha, Nebraska 68103-0608

- (c) Each grievance shall be processed within a maximum of sixty (60) days after it is first received by us. Each level of the grievance process shall have a person with problem-solving authority. A physician, other than your primary care physician, must be involved in reviewing any medically related grievances.
- (d) If a grievance is found to be valid, corrective action shall be taken promptly.
- (e) All concerned parties will be notified about the results of a grievance.
- (f) You shall have the right to appeal to the Department of Insurance after first completing our grievance process.
- (g) Any meeting with you shall be scheduled at a location or in a manner which is convenient and does not necessitate excessive travel or hardship for you.
- (h) The time for filing a grievance shall be limited to a period of not less than one year from the date of occurrence.

# PLAN A MEDICARE BENEFITS CHART 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.

		PLAN A		
Services	Medicare Pays	Plan 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)	
61st through 90th day	All but \$283 a day	\$283 a day	\$0	
91st day and after:				
While using 60 lifetime reserve days	All but \$566 a day	\$566 a day	\$0	
Once lifetime reserve days are used:				
Additional 365 days	\$0	100% of Medicare	\$0	
		Eligible Expenses		
Beyond the additional 365 days	\$0	\$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	
21st through 100th day	All but \$141.50 a day	\$0	Up to \$141.50 a day	
101st day and after	\$0	\$0	All costs	
BLOOD				
First 3 pints	\$0	3 pints	\$0	
Additional amounts	100%	\$0	\$0	
HOSPICE CARE	All but very limited	Medicare copayment/	\$0	
You must meet Medicare's requirements, including a doctor's certification of	copayment/coinsurance	coinsurance		
terminal illness.	for outpatient drugs and			
	inpatient respite care			

# PLAN A MEDICARE BENEFITS CHART 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.

			PLAN A
Services	Medicare Pays	Plan 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)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges (above Medicare Approved Amounts)	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$162 of Medicare Approved Amounts*	\$0	\$0	\$162 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES—TESTS FOR DIAGNOSTIC			
SERVICES	100%	\$0	\$0

## **PARTS A AND B**

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

# PLANS C AND F MEDICARE SELECT BENEFITS CHART 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.

·	,	PLAN C	AND F PAY	YOU PAY	
Services	Medicare Pays	Participating Hospital	Non-Participating Hospital	Participating Hospital	Non-Participating Hospital
HOSPITALIZATION*					
Semiprivate room and board, general nursing and					
miscellaneous services and supplies					
First 60 days	All but \$1,132	\$1,132 (Part A	\$0	\$0**	\$1,132 (Part A
		Deductible)			Deductible)
61 <sup>st</sup> through 90 <sup>th</sup> day	All but \$283 a day	\$283 a day	\$283 a day	\$0**	\$0**
91 <sup>st</sup> day and after:					
While using 60 lifetime reserve days	All but \$566 a day	\$566 a day	\$566 a day	\$0**	\$0**
Once lifetime reserve days are used:					
Additional 365 days	\$0	100% of Medicare	100% of Medicare	\$0**	\$0**
·		Eligible Expenses	Eligible Expenses		
Beyond the additional 365 days	\$0	\$0	\$0	All costs	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	Up to \$141.50 a day	\$0**	\$0**
·	,	day			
101st day and after	\$0	\$0	\$0	All costs	All costs
BLOOD					
First 3 pints	\$0	3 pints	3 pints	\$0**	\$0**
Additional amounts	100%	\$0	\$0	\$0**	\$0**
HOSPICE CARE	All but very limited	Medicare	Medicare	\$0	\$0
You must meet Medicare's requirements, including a	copayment/coinsurance	copayment/	copayment/	·	
doctor's certification of terminal illness.	for outpatient drugs and	coinsurance	coinsurance		
	inpatient respite care				
EMERGENCY ADMISSIONS	Same as any other	Same as any	Same as admission	All costs beyond	All costs beyond
	admission	other admission	to participating	lifetime Maximum	lifetime Maximum
			hospital	benefit	benefit

<sup>\*\*\$0</sup> indicates your liability for Medicare Approved Amounts. You are responsible for all other Non-covered Charges.

# PLANS C AND F MEDICARE SELECT BENEFITS CHART 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 C 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	\$162 (Part B	\$0	\$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	\$162 (Part B	\$0	\$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	\$162 (Part B Deductible)	\$0	\$162 (Part B Deductible)	\$0
Remainder of Medicare Approved Amounts	80%	20%	\$0	20%	\$0

# PLANS C AND F MEDICARE SELECT BENEFITS CHART MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

## OTHER BENEFITS - NOT COVERED BY MEDICARE

Services	Medicare Pays	Plan C 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 D MEDICARE SELECT BENEFITS CHART 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.

•	,	PLAN	D PAYS	YOU PAY	
Services	Medicare Pays	Participating Hospital	Non-Participating Hospital	Participating Hospital	Non-Participating Hospital
HOSPITALIZATION*					
Semiprivate room and board, general nursing and					
miscellaneous services and supplies					
First 60 days	All but \$1,132	\$1,132 (Part A	\$0	\$0**	\$1,132 (Part A
		Deductible)			Deductible)
61 <sup>st</sup> through 90 <sup>th</sup> day	All but \$283 a day	\$283 a day	\$283 a day	\$0**	\$0**
91 <sup>st</sup> day and after:					
While using 60 lifetime reserve days	All but \$566 a day	\$566 a day	\$566 a day	\$0**	\$0**
Once lifetime reserve days are used:					
Additional 365 days	\$0	100% of Medicare	100% of Medicare	\$0**	\$0**
		Eligible Expenses	Eligible Expenses		
Beyond the additional 365 days	\$0	\$0	\$0	All costs	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	Up to \$141.50 a day	\$0**	\$0**
		day			
101st day and after	\$0	\$0	\$0	All costs	All costs
BLOOD					
First 3 pints	\$0	3 pints	3 pints	\$0**	\$0**
Additional amounts	100%	\$0	\$0	\$0**	\$0**
HOSPICE CARE	All but very limited	Medicare	Medicare	\$0	\$0
You must meet Medicare's requirements, including a	copayment/coinsurance	copayment/	copayment/		
doctor's certification of terminal illness.	for outpatient drugs and	coinsurance	coinsurance		
	inpatient respite care				
EMERGENCY ADMISSIONS	Same as any other	Same as any	Same as admission	All costs beyond	All costs beyond
	admission	other admission	to participating	lifetime Maximum	lifetime Maximum
			hospital	benefit	benefit

<sup>\*\*\$0</sup> indicates your liability for Medicare Approved Amounts. You are responsible for all other Non-covered Charges.

# PLAN D MEDICARE SELECT BENEFITS CHART 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.

			PLAN D
Services	Medicare Pays	Plan 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)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges (above Medicare Approved Amounts)	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$162 of Medicare Approved Amounts*	\$0	\$0	\$162 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES—TESTS FOR DIAGNOSTIC SERVICES			
	100%	\$0	\$0

### **PARTS A AND B**

HOME HEALTH CARE—MEDICARE APPROVED SERVICES	4000/	0.0	
Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment			
First \$162 of Medicare Approved Amounts*	\$0	\$0	\$162 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	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
Remainder of charges	\$0	80% to a lifetime Maximum	20% and amounts over
		Benefit of \$50,000	the \$50,000 lifetime
			Maximum Benefit