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Rates current as of April 2009

SUPER PREFERRED NON-SMOKER PREMIUMS
CURRENT (2009) ANNUAL PREMIUM RATE PER \$1,000 UNIT FOR MEMBER AND SPOUSE

Issue Age	MALE				FEMALE			
	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil
20	0.84	0.55	0.40	0.31	0.77	0.42	0.27	0.21
21	0.84	0.55	0.40	0.31	0.77	0.42	0.27	0.21
22	0.84	0.55	0.40	0.31	0.77	0.42	0.27	0.21
23	0.84	0.55	0.40	0.31	0.77	0.42	0.27	0.21
24	0.84	0.55	0.40	0.31	0.77	0.42	0.27	0.21
25	0.84	0.55	0.40	0.31	0.77	0.42	0.27	0.21
26	0.84	0.55	0.40	0.31	0.77	0.43	0.27	0.22
27	0.85	0.55	0.40	0.31	0.78	0.43	0.28	0.22
28	0.85	0.56	0.40	0.32	0.78	0.44	0.28	0.23
29	0.86	0.56	0.40	0.32	0.79	0.44	0.29	0.23
30	0.86	0.56	0.40	0.32	0.79	0.45	0.29	0.24
31	0.86	0.56	0.40	0.32	0.79	0.46	0.30	0.25
32	0.86	0.56	0.40	0.33	0.80	0.46	0.31	0.25
33	0.86	0.56	0.41	0.33	0.80	0.47	0.31	0.26
34	0.86	0.56	0.41	0.34	0.81	0.47	0.32	0.26
35	0.86	0.56	0.41	0.34	0.81	0.48	0.33	0.27
36	0.89	0.59	0.43	0.36	0.83	0.50	0.35	0.29
37	0.92	0.62	0.44	0.38	0.85	0.52	0.37	0.31
38	0.94	0.64	0.46	0.39	0.88	0.54	0.40	0.34
39	0.97	0.67	0.47	0.41	0.90	0.56	0.42	0.36
40	1.00	0.70	0.49	0.43	0.92	0.58	0.44	0.38
41	1.04	0.74	0.54	0.47	0.96	0.62	0.48	0.42
42	1.08	0.78	0.59	0.52	1.01	0.66	0.52	0.46
43	1.11	0.82	0.63	0.56	1.05	0.71	0.57	0.50
44	1.15	0.86	0.68	0.61	1.10	0.75	0.61	0.54
45	1.19	0.90	0.73	0.65	1.14	0.79	0.65	0.58
46	1.28	0.99	0.81	0.73	1.22	0.86	0.71	0.64
47	1.37	1.07	0.89	0.81	1.29	0.93	0.77	0.70
48	1.46	1.16	0.98	0.90	1.37	0.99	0.84	0.77
49	1.55	1.24	1.06	0.98	1.44	1.06	0.90	0.83
50	1.64	1.33	1.14	1.06	1.52	1.13	0.96	0.89
51	1.81	1.49	1.29	1.21	1.62	1.22	1.05	0.97
52	1.98	1.65	1.44	1.35	1.72	1.31	1.14	1.05
53	2.15	1.82	1.59	1.50	1.83	1.40	1.22	1.13
54	2.32	1.98	1.74	1.64	1.93	1.49	1.31	1.21
55	2.49	2.14	1.89	1.79	2.03	1.58	1.40	1.29
56	2.73	2.37	2.10	1.99	2.20	1.73	1.54	1.43
57	2.97	2.60	2.32	2.19	2.37	1.88	1.68	1.57
58	3.21	2.84	2.53	2.40	2.53	2.03	1.83	1.70
59	3.45	3.07	2.75	2.60	2.70	2.18	1.97	1.84
60	3.69	3.30	2.96	2.80	2.87	2.33	2.11	1.98
61	3.93	3.53	3.17	3.00	3.04	2.48	2.25	2.12
62	4.17	3.76	3.39	3.20	3.21	2.63	2.39	2.26
63	4.41	4.00	3.60	3.41	3.37	2.78	2.54	2.39
64	4.65	4.23	3.82	3.61	3.54	2.93	2.68	2.53

American College of Surgeons Group 10-Year Level Term Life Insurance

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Rates current as of April 2009

PREFERRED NON-SMOKER PREMIUMS
CURRENT (2009) ANNUAL PREMIUM RATE PER \$1,000 UNIT FOR MEMBER AND SPOUSE

Issue Age	MALE				FEMALE			
	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil
20	0.89	0.59	0.43	0.38	0.85	0.47	0.32	0.25
21	0.89	0.59	0.43	0.38	0.85	0.47	0.32	0.25
22	0.89	0.59	0.43	0.38	0.85	0.47	0.32	0.25
23	0.89	0.59	0.43	0.38	0.85	0.47	0.32	0.25
24	0.89	0.59	0.43	0.38	0.85	0.47	0.32	0.25
25	0.89	0.59	0.43	0.38	0.85	0.47	0.32	0.25
26	0.89	0.59	0.43	0.38	0.85	0.47	0.32	0.26
27	0.89	0.59	0.43	0.38	0.85	0.48	0.33	0.26
28	0.89	0.59	0.44	0.38	0.85	0.48	0.33	0.27
29	0.89	0.59	0.44	0.38	0.85	0.49	0.34	0.27
30	0.89	0.59	0.44	0.38	0.85	0.49	0.34	0.28
31	0.90	0.60	0.44	0.38	0.86	0.50	0.35	0.29
32	0.91	0.61	0.44	0.38	0.87	0.51	0.35	0.29
33	0.92	0.63	0.45	0.39	0.88	0.52	0.36	0.30
34	0.93	0.64	0.45	0.39	0.89	0.53	0.36	0.30
35	0.94	0.65	0.45	0.39	0.90	0.54	0.37	0.31
36	0.97	0.67	0.47	0.42	0.92	0.56	0.40	0.34
37	1.00	0.70	0.49	0.44	0.94	0.59	0.43	0.37
38	1.04	0.72	0.52	0.47	0.97	0.61	0.46	0.39
39	1.07	0.75	0.54	0.49	0.99	0.64	0.49	0.42
40	1.10	0.77	0.56	0.52	1.01	0.66	0.52	0.45
41	1.15	0.82	0.62	0.58	1.07	0.71	0.57	0.50
42	1.19	0.87	0.68	0.64	1.13	0.77	0.62	0.55
43	1.24	0.93	0.74	0.69	1.19	0.82	0.68	0.61
44	1.28	0.98	0.80	0.75	1.25	0.88	0.73	0.66
45	1.33	1.03	0.86	0.81	1.31	0.93	0.78	0.71
46	1.43	1.13	0.96	0.91	1.40	1.02	0.86	0.79
47	1.54	1.23	1.06	1.00	1.50	1.10	0.94	0.86
48	1.64	1.32	1.17	1.10	1.59	1.19	1.01	0.94
49	1.75	1.42	1.27	1.19	1.69	1.27	1.09	1.01
50	1.85	1.52	1.37	1.29	1.78	1.36	1.17	1.09
51	2.03	1.70	1.54	1.46	1.90	1.46	1.27	1.18
52	2.22	1.87	1.71	1.62	2.01	1.56	1.37	1.28
53	2.40	2.05	1.89	1.79	2.13	1.66	1.46	1.37
54	2.59	2.22	2.06	1.95	2.24	1.76	1.56	1.47
55	2.77	2.40	2.23	2.12	2.36	1.86	1.66	1.56
56	3.05	2.66	2.49	2.36	2.56	2.05	1.83	1.73
57	3.32	2.93	2.75	2.61	2.77	2.23	2.00	1.89
58	3.60	3.19	3.00	2.85	2.97	2.42	2.18	2.06
59	3.87	3.46	3.26	3.10	3.18	2.60	2.35	2.22
60	4.15	3.72	3.52	3.34	3.38	2.79	2.52	2.39
61	4.43	3.98	3.78	3.58	3.58	2.98	2.69	2.56
62	4.70	4.25	4.04	3.83	3.79	3.16	2.86	2.72
63	4.98	4.51	4.29	4.07	3.99	3.35	3.04	2.89
64	5.25	4.78	4.55	4.32	4.20	3.53	3.21	3.05

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NON-SMOKER PREMIUMS

Rates current as of April 2009

CURRENT (2009) ANNUAL PREMIUM RATE PER \$1,000 UNIT FOR MEMBER AND SPOUSE

Issue Age	MALE				FEMALE			
	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil
20	1.02	0.69	0.56	0.50	0.87	0.53	0.39	0.33
21	1.02	0.69	0.56	0.50	0.87	0.53	0.39	0.33
22	1.02	0.69	0.56	0.50	0.87	0.53	0.39	0.33
23	1.02	0.69	0.56	0.50	0.87	0.53	0.39	0.33
24	1.02	0.69	0.56	0.50	0.87	0.53	0.39	0.33
25	1.02	0.69	0.56	0.50	0.87	0.53	0.39	0.33
26	1.02	0.69	0.56	0.50	0.88	0.54	0.40	0.34
27	1.02	0.69	0.56	0.50	0.89	0.55	0.41	0.35
28	1.03	0.70	0.57	0.51	0.90	0.56	0.43	0.36
29	1.03	0.70	0.57	0.51	0.91	0.57	0.44	0.37
30	1.03	0.70	0.57	0.51	0.92	0.58	0.45	0.38
31	1.04	0.71	0.58	0.52	0.93	0.60	0.47	0.40
32	1.05	0.73	0.60	0.54	0.95	0.62	0.49	0.42
33	1.07	0.74	0.61	0.55	0.96	0.63	0.50	0.43
34	1.08	0.76	0.63	0.57	0.98	0.65	0.52	0.45
35	1.09	0.77	0.64	0.58	0.99	0.67	0.54	0.47
36	1.13	0.81	0.69	0.62	1.04	0.71	0.58	0.51
37	1.17	0.85	0.73	0.67	1.08	0.76	0.63	0.56
38	1.22	0.90	0.78	0.71	1.13	0.80	0.67	0.60
39	1.26	0.94	0.82	0.76	1.17	0.85	0.72	0.65
40	1.30	0.98	0.87	0.80	1.22	0.89	0.76	0.69
41	1.38	1.06	0.94	0.88	1.30	0.97	0.84	0.77
42	1.45	1.13	1.02	0.95	1.38	1.05	0.92	0.85
43	1.53	1.21	1.09	1.03	1.47	1.14	1.00	0.93
44	1.60	1.28	1.17	1.10	1.55	1.22	1.08	1.01
45	1.68	1.36	1.24	1.18	1.63	1.30	1.16	1.09
46	1.80	1.48	1.36	1.30	1.74	1.41	1.27	1.20
47	1.93	1.60	1.49	1.41	1.85	1.52	1.39	1.31
48	2.05	1.72	1.61	1.53	1.97	1.62	1.50	1.41
49	2.18	1.84	1.74	1.64	2.08	1.73	1.62	1.52
50	2.30	1.96	1.86	1.76	2.19	1.84	1.73	1.63
51	2.52	2.17	2.07	1.97	2.33	1.97	1.86	1.76
52	2.74	2.39	2.28	2.17	2.46	2.11	2.00	1.89
53	2.95	2.60	2.50	2.38	2.60	2.24	2.13	2.03
54	3.17	2.82	2.71	2.58	2.73	2.38	2.27	2.16
55	3.39	3.03	2.92	2.79	2.87	2.51	2.40	2.29
56	3.72	3.35	3.24	3.10	3.12	2.75	2.64	2.52
57	4.05	3.67	3.56	3.41	3.37	2.99	2.88	2.75
58	4.38	3.98	3.89	3.71	3.63	3.24	3.12	2.99
59	4.71	4.30	4.21	4.02	3.88	3.48	3.36	3.22
60	5.04	4.62	4.53	4.33	4.13	3.72	3.60	3.45
61	5.37	4.94	4.85	4.64	4.38	3.96	3.84	3.68
62	5.70	5.26	5.17	4.95	4.63	4.20	4.08	3.91
63	6.03	5.57	5.50	5.25	4.89	4.45	4.32	4.15
64	6.36	5.89	5.82	5.56	5.14	4.69	4.56	4.38

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PREFERRED SMOKER PREMIUMS
CURRENT (2009) ANNUAL PREMIUM RATE PER \$1,000 UNIT FOR MEMBER AND SPOUSE

Issue Age	MALE				FEMALE			
	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil
20	2.10	1.53	1.29	1.21	1.48	1.02	0.74	0.66
21	2.10	1.53	1.29	1.21	1.48	1.02	0.74	0.66
22	2.10	1.53	1.29	1.21	1.48	1.02	0.74	0.66
23	2.10	1.53	1.29	1.21	1.48	1.02	0.74	0.66
24	2.10	1.53	1.29	1.21	1.48	1.02	0.74	0.66
25	2.10	1.53	1.29	1.21	1.48	1.02	0.74	0.66
26	2.10	1.53	1.30	1.22	1.51	1.05	0.77	0.69
27	2.10	1.54	1.31	1.22	1.54	1.08	0.80	0.72
28	2.11	1.54	1.31	1.23	1.57	1.12	0.84	0.76
29	2.11	1.55	1.32	1.23	1.60	1.15	0.87	0.79
30	2.11	1.55	1.33	1.24	1.63	1.18	0.90	0.82
31	2.17	1.61	1.39	1.30	1.70	1.25	0.97	0.88
32	2.24	1.67	1.45	1.36	1.77	1.32	1.03	0.95
33	2.30	1.73	1.51	1.41	1.85	1.39	1.10	1.01
34	2.37	1.79	1.57	1.47	1.92	1.46	1.16	1.08
35	2.43	1.85	1.63	1.53	1.99	1.53	1.23	1.14
36	2.55	1.96	1.74	1.64	2.13	1.67	1.36	1.26
37	2.67	2.07	1.85	1.75	2.26	1.81	1.48	1.39
38	2.78	2.19	1.96	1.87	2.40	1.95	1.61	1.51
39	2.90	2.30	2.07	1.98	2.53	2.09	1.73	1.64
40	3.02	2.41	2.18	2.09	2.67	2.23	1.86	1.76
41	3.25	2.62	2.39	2.29	2.92	2.48	2.09	1.98
42	3.48	2.84	2.60	2.50	3.17	2.73	2.32	2.21
43	3.71	3.05	2.81	2.70	3.42	2.98	2.54	2.43
44	3.94	3.27	3.02	2.91	3.67	3.23	2.77	2.66
45	4.17	3.48	3.23	3.11	3.92	3.48	3.00	2.88
46	4.55	3.83	3.57	3.44	4.09	3.68	3.19	3.07
47	4.93	4.18	3.91	3.78	4.26	3.87	3.38	3.26
48	5.30	4.52	4.26	4.11	4.43	4.07	3.58	3.46
49	5.68	4.87	4.60	4.45	4.60	4.26	3.77	3.65
50	6.06	5.22	4.94	4.78	4.77	4.46	3.96	3.84
51	6.65	5.76	5.47	5.30	5.37	5.03	4.47	4.33
52	7.24	6.30	6.00	5.81	5.96	5.61	4.98	4.82
53	7.84	6.85	6.54	6.33	6.56	6.18	5.50	5.32
54	8.43	7.39	7.07	6.84	7.15	6.76	6.01	5.81
55	9.02	7.93	7.60	7.36	7.75	7.33	6.52	6.30
56	9.92	8.76	8.41	8.14	8.58	8.15	7.26	7.02
57	10.82	9.58	9.21	8.92	9.41	8.97	8.00	7.74
58	11.73	10.41	10.02	9.70	10.24	9.79	8.74	8.45
59	12.63	11.23	10.82	10.48	11.07	10.61	9.48	9.17
60	13.53	12.06	11.63	11.26	11.90	11.43	10.22	9.89
61	14.43	12.89	12.44	12.04	12.73	12.25	10.96	10.61
62	15.33	13.71	13.24	12.82	13.56	13.07	11.70	11.33
63	16.24	14.54	14.05	13.60	14.39	13.89	12.44	12.04
64	17.14	15.36	14.85	14.38	15.22	14.71	13.18	12.76

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SMOKER PREMIUMS

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Issue Age	MALE				FEMALE			
	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil
20	2.42	1.80	1.55	1.46	1.60	1.14	0.85	0.77
21	2.42	1.80	1.55	1.46	1.60	1.14	0.85	0.77
22	2.42	1.80	1.55	1.46	1.60	1.14	0.85	0.77
23	2.42	1.80	1.55	1.46	1.60	1.14	0.85	0.77
24	2.42	1.80	1.55	1.46	1.60	1.14	0.85	0.77
25	2.42	1.80	1.55	1.46	1.60	1.14	0.85	0.77
26	2.43	1.81	1.56	1.47	1.64	1.19	0.89	0.81
27	2.43	1.82	1.57	1.48	1.69	1.23	0.94	0.85
28	2.44	1.83	1.59	1.50	1.73	1.28	0.98	0.90
29	2.44	1.84	1.60	1.51	1.78	1.32	1.03	0.94
30	2.45	1.85	1.61	1.52	1.82	1.37	1.07	0.98
31	2.52	1.92	1.68	1.59	1.90	1.45	1.15	1.06
32	2.59	1.98	1.74	1.65	1.99	1.54	1.22	1.14
33	2.67	2.05	1.81	1.72	2.07	1.62	1.30	1.21
34	2.74	2.11	1.87	1.78	2.16	1.71	1.37	1.29
35	2.81	2.18	1.94	1.85	2.24	1.79	1.45	1.37
36	2.96	2.32	2.07	1.98	2.42	1.97	1.61	1.53
37	3.11	2.46	2.21	2.11	2.60	2.15	1.78	1.69
38	3.25	2.59	2.34	2.25	2.77	2.33	1.94	1.84
39	3.40	2.73	2.48	2.38	2.95	2.51	2.11	2.00
40	3.55	2.87	2.61	2.51	3.13	2.69	2.27	2.16
41	3.84	3.14	2.87	2.77	3.46	3.02	2.57	2.45
42	4.13	3.40	3.13	3.02	3.78	3.34	2.86	2.74
43	4.43	3.67	3.40	3.28	4.11	3.67	3.16	3.03
44	4.72	3.93	3.66	3.53	4.43	3.99	3.45	3.32
45	5.01	4.20	3.92	3.79	4.76	4.32	3.75	3.61
46	5.47	4.62	4.33	4.19	5.24	4.80	4.18	4.03
47	5.93	5.04	4.74	4.59	5.72	5.28	4.62	4.46
48	6.39	5.46	5.15	4.98	6.20	5.76	5.05	4.88
49	6.85	5.88	5.56	5.38	6.68	6.24	5.49	5.31
50	7.31	6.30	5.97	5.78	7.16	6.72	5.92	5.73
51	8.03	6.96	6.61	6.40	7.80	7.36	6.50	6.29
52	8.76	7.62	7.25	7.03	8.43	8.00	7.07	6.85
53	9.48	8.28	7.89	7.65	9.07	8.63	7.65	7.41
54	10.21	8.94	8.53	8.28	9.70	9.27	8.22	7.97
55	10.93	9.60	9.17	8.90	10.34	9.91	8.80	8.53
56	12.04	10.60	10.15	9.84	11.22	10.79	9.59	9.30
57	13.15	11.61	11.13	10.79	12.10	11.66	10.39	10.07
58	14.26	12.61	12.11	11.73	12.99	12.54	11.18	10.83
59	15.37	13.62	13.09	12.68	13.87	13.41	11.98	11.60
60	16.48	14.62	14.07	13.62	14.75	14.29	12.77	12.37
61	17.59	15.62	15.05	14.56	15.63	15.17	13.56	13.14
62	18.70	16.63	16.03	15.51	16.51	16.04	14.36	13.91
63	19.81	17.63	17.01	16.45	17.40	16.92	15.15	14.67
64	20.92	18.64	17.99	17.40	18.28	17.79	15.95	15.44

American College of Surgeons Group 10-Year Level Term Life Insurance