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Rates current as of April 2011

SUPER PREFERRED NON-SMOKER PREMIUMS
CURRENT (2011) 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	1.04	0.77	0.59	0.51	0.88	0.54	0.40	0.35
21	1.04	0.77	0.59	0.51	0.88	0.54	0.40	0.35
22	1.04	0.77	0.59	0.51	0.88	0.54	0.40	0.35
23	1.04	0.77	0.59	0.51	0.88	0.54	0.40	0.35
24	1.04	0.77	0.59	0.51	0.88	0.54	0.40	0.35
25	1.04	0.77	0.59	0.51	0.88	0.54	0.40	0.35
26	1.04	0.77	0.59	0.51	0.88	0.54	0.40	0.35
27	1.04	0.77	0.59	0.51	0.88	0.54	0.40	0.35
28	1.04	0.77	0.59	0.51	0.88	0.54	0.40	0.35
29	1.04	0.77	0.59	0.51	0.88	0.54	0.40	0.35
30	1.04	0.77	0.59	0.51	0.88	0.54	0.40	0.35
31	1.06	0.78	0.61	0.53	0.90	0.56	0.42	0.37
32	1.08	0.80	0.63	0.55	0.92	0.58	0.44	0.39
33	1.10	0.81	0.64	0.58	0.94	0.60	0.46	0.41
34	1.12	0.82	0.66	0.60	0.96	0.62	0.48	0.43
35	1.14	0.83	0.67	0.62	0.97	0.64	0.50	0.45
36	1.20	0.89	0.71	0.65	1.00	0.68	0.53	0.48
37	1.26	0.96	0.74	0.69	1.03	0.71	0.56	0.52
38	1.33	1.02	0.78	0.73	1.06	0.74	0.59	0.55
39	1.39	1.08	0.81	0.76	1.09	0.77	0.63	0.58
40	1.46	1.14	0.85	0.80	1.12	0.80	0.66	0.61
41	1.53	1.22	0.94	0.89	1.20	0.87	0.73	0.68
42	1.60	1.29	1.03	0.97	1.28	0.94	0.80	0.75
43	1.67	1.37	1.11	1.06	1.36	1.01	0.87	0.81
44	1.74	1.44	1.20	1.14	1.44	1.09	0.94	0.88
45	1.81	1.52	1.29	1.23	1.52	1.16	1.01	0.94
46	2.00	1.69	1.46	1.39	1.64	1.27	1.12	1.05
47	2.19	1.87	1.63	1.56	1.77	1.38	1.22	1.15
48	2.37	2.05	1.80	1.72	1.90	1.49	1.33	1.25
49	2.56	2.23	1.97	1.88	2.02	1.61	1.44	1.36
50	2.75	2.41	2.14	2.05	2.15	1.72	1.55	1.46
51	3.09	2.74	2.45	2.34	2.34	1.89	1.71	1.62
52	3.44	3.07	2.76	2.64	2.54	2.07	1.88	1.78
53	3.78	3.40	3.07	2.94	2.73	2.24	2.04	1.94
54	4.13	3.74	3.38	3.24	2.93	2.41	2.21	2.10

American College of Surgeons Group 20-Year Level Term Life Insurance

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Rates current as of April 2011

PREFERRED NON-SMOKER PREMIUMS
CURRENT (2011) 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	1.11	0.82	0.67	0.61	0.97	0.62	0.47	0.42
21	1.11	0.82	0.67	0.61	0.97	0.62	0.47	0.42
22	1.11	0.82	0.67	0.61	0.97	0.62	0.47	0.42
23	1.11	0.82	0.67	0.61	0.97	0.62	0.47	0.42
24	1.11	0.82	0.67	0.61	0.97	0.62	0.47	0.42
25	1.11	0.82	0.67	0.61	0.97	0.62	0.47	0.42
26	1.11	0.82	0.67	0.61	0.97	0.62	0.47	0.42
27	1.11	0.82	0.67	0.61	0.97	0.62	0.47	0.42
28	1.11	0.82	0.67	0.61	0.97	0.62	0.47	0.42
29	1.11	0.82	0.67	0.61	0.97	0.62	0.47	0.42
30	1.11	0.82	0.67	0.61	0.97	0.62	0.47	0.42
31	1.14	0.85	0.69	0.63	1.00	0.65	0.49	0.44
32	1.17	0.89	0.70	0.64	1.03	0.67	0.51	0.46
33	1.20	0.92	0.72	0.66	1.05	0.70	0.53	0.48
34	1.23	0.95	0.73	0.67	1.08	0.73	0.55	0.50
35	1.27	0.99	0.75	0.69	1.11	0.76	0.58	0.52
36	1.32	1.03	0.79	0.73	1.14	0.79	0.62	0.56
37	1.37	1.08	0.83	0.78	1.17	0.83	0.66	0.60
38	1.43	1.13	0.87	0.82	1.20	0.86	0.70	0.64
39	1.48	1.18	0.91	0.86	1.24	0.89	0.74	0.68
40	1.53	1.23	0.95	0.91	1.27	0.92	0.78	0.72
41	1.63	1.33	1.06	1.02	1.37	1.02	0.87	0.81
42	1.74	1.43	1.18	1.13	1.47	1.11	0.96	0.89
43	1.84	1.53	1.30	1.24	1.58	1.21	1.04	0.98
44	1.94	1.63	1.42	1.36	1.68	1.30	1.13	1.07
45	2.04	1.73	1.54	1.47	1.78	1.39	1.22	1.15
46	2.26	1.94	1.75	1.67	1.94	1.53	1.35	1.28
47	2.47	2.15	1.96	1.87	2.09	1.67	1.48	1.40
48	2.69	2.35	2.17	2.07	2.25	1.81	1.61	1.53
49	2.91	2.56	2.38	2.28	2.40	1.94	1.74	1.66
50	3.12	2.76	2.59	2.48	2.56	2.08	1.88	1.78
51	3.50	3.13	2.94	2.82	2.78	2.28	2.07	1.97
52	3.87	3.49	3.30	3.16	3.00	2.48	2.26	2.15
53	4.25	3.85	3.65	3.50	3.23	2.68	2.45	2.33
54	4.62	4.21	4.00	3.84	3.45	2.88	2.64	2.51

American College of Surgeons Group 20-Year Level Term Life Insurance

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NON-SMOKER PREMIUMS

Rates current as of April 2011

CURRENT (2011) 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	1.40	1.07	0.94	0.88	1.14	0.82	0.68	0.62
21	1.40	1.07	0.94	0.88	1.14	0.82	0.68	0.62
22	1.40	1.07	0.94	0.88	1.14	0.82	0.68	0.62
23	1.40	1.07	0.94	0.88	1.14	0.82	0.68	0.62
24	1.40	1.07	0.94	0.88	1.14	0.82	0.68	0.62
25	1.40	1.07	0.94	0.88	1.14	0.82	0.68	0.62
26	1.40	1.07	0.94	0.88	1.14	0.82	0.68	0.62
27	1.40	1.07	0.94	0.88	1.14	0.82	0.68	0.62
28	1.40	1.07	0.94	0.88	1.14	0.82	0.68	0.62
29	1.40	1.07	0.94	0.88	1.14	0.82	0.68	0.62
30	1.40	1.07	0.94	0.88	1.14	0.82	0.68	0.62
31	1.44	1.11	0.98	0.92	1.18	0.86	0.73	0.67
32	1.48	1.15	1.02	0.96	1.22	0.90	0.77	0.71
33	1.52	1.18	1.06	1.00	1.26	0.94	0.82	0.76
34	1.55	1.22	1.10	1.04	1.30	0.99	0.86	0.80
35	1.59	1.26	1.14	1.08	1.35	1.03	0.91	0.84
36	1.67	1.34	1.22	1.16	1.41	1.09	0.97	0.91
37	1.75	1.42	1.30	1.24	1.47	1.16	1.04	0.97
38	1.83	1.50	1.39	1.31	1.53	1.22	1.11	1.04
39	1.91	1.58	1.47	1.39	1.59	1.28	1.17	1.10
40	2.00	1.66	1.55	1.47	1.65	1.35	1.24	1.17
41	2.15	1.82	1.70	1.62	1.80	1.49	1.38	1.30
42	2.30	1.97	1.85	1.77	1.94	1.63	1.52	1.44
43	2.46	2.12	2.01	1.92	2.09	1.77	1.66	1.57
44	2.61	2.27	2.16	2.06	2.23	1.91	1.80	1.71
45	2.77	2.43	2.31	2.21	2.38	2.05	1.94	1.84
46	3.04	2.69	2.58	2.47	2.57	2.24	2.13	2.03
47	3.32	2.96	2.85	2.73	2.77	2.42	2.32	2.21
48	3.59	3.22	3.12	2.99	2.96	2.61	2.51	2.40
49	3.86	3.49	3.38	3.25	3.16	2.80	2.70	2.58
50	4.14	3.75	3.65	3.51	3.35	2.99	2.89	2.77
51	4.60	4.20	4.10	3.94	3.63	3.26	3.16	3.03
52	5.06	4.65	4.55	4.38	3.90	3.53	3.43	3.29
53	5.52	5.10	5.00	4.81	4.18	3.80	3.70	3.55
54	5.98	5.54	5.44	5.24	4.46	4.07	3.97	3.81

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PREFERRED SMOKER PREMIUMS
CURRENT (2011) 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	2.95	2.34	2.12	2.02	2.09	1.68	1.42	1.33
21	2.95	2.34	2.12	2.02	2.09	1.68	1.42	1.33
22	2.95	2.34	2.12	2.02	2.09	1.68	1.42	1.33
23	2.95	2.34	2.12	2.02	2.09	1.68	1.42	1.33
24	2.95	2.34	2.12	2.02	2.09	1.68	1.42	1.33
25	2.95	2.34	2.12	2.02	2.09	1.68	1.42	1.33
26	2.95	2.34	2.12	2.02	2.09	1.68	1.42	1.33
27	2.95	2.34	2.12	2.02	2.09	1.68	1.42	1.33
28	2.95	2.34	2.12	2.02	2.09	1.68	1.42	1.33
29	2.95	2.34	2.12	2.02	2.09	1.68	1.42	1.33
30	2.95	2.34	2.12	2.02	2.09	1.68	1.42	1.33
31	3.10	2.49	2.27	2.16	2.24	1.82	1.56	1.47
32	3.26	2.63	2.41	2.30	2.39	1.97	1.70	1.60
33	3.41	2.77	2.56	2.43	2.55	2.12	1.84	1.74
34	3.57	2.92	2.70	2.57	2.70	2.27	1.98	1.88
35	3.72	3.06	2.84	2.71	2.85	2.42	2.12	2.01
36	3.96	3.28	3.06	2.93	3.08	2.66	2.35	2.23
37	4.20	3.51	3.29	3.15	3.32	2.89	2.57	2.45
38	4.44	3.73	3.51	3.36	3.56	3.13	2.80	2.67
39	4.68	3.95	3.73	3.58	3.80	3.37	3.03	2.89
40	4.92	4.17	3.95	3.80	4.03	3.61	3.25	3.11
41	5.36	4.59	4.36	4.19	4.44	4.01	3.63	3.48
42	5.81	5.00	4.77	4.59	4.85	4.41	4.01	3.84
43	6.26	5.42	5.18	4.99	5.26	4.81	4.39	4.21
44	6.70	5.83	5.59	5.38	5.67	5.21	4.76	4.58
45	7.15	6.24	6.00	5.78	6.08	5.61	5.14	4.95
46	7.83	6.87	6.62	6.38	6.26	5.81	5.34	5.14
47	8.51	7.50	7.23	6.97	6.44	6.02	5.54	5.34
48	9.19	8.12	7.85	7.57	6.62	6.22	5.74	5.54
49	9.87	8.75	8.47	8.17	6.81	6.43	5.94	5.74
50	10.54	9.37	9.09	8.76	6.99	6.63	6.14	5.93
51	11.57	10.32	10.02	9.66	8.30	7.89	7.32	7.07
52	12.60	11.26	10.95	10.56	9.61	9.16	8.50	8.20
53	13.63	12.21	11.89	11.45	10.93	10.42	9.68	9.33
54	14.65	13.16	12.82	12.35	12.24	11.69	10.86	10.46

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SMOKER PREMIUMS

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20	3.50	2.82	2.58	2.47	2.39	1.98	1.70	1.60
21	3.50	2.82	2.58	2.47	2.39	1.98	1.70	1.60
22	3.50	2.82	2.58	2.47	2.39	1.98	1.70	1.60
23	3.50	2.82	2.58	2.47	2.39	1.98	1.70	1.60
24	3.50	2.82	2.58	2.47	2.39	1.98	1.70	1.60
25	3.50	2.82	2.58	2.47	2.39	1.98	1.70	1.60
26	3.50	2.82	2.58	2.47	2.39	1.98	1.70	1.60
27	3.50	2.82	2.58	2.47	2.39	1.98	1.70	1.60
28	3.50	2.82	2.58	2.47	2.39	1.98	1.70	1.60
29	3.50	2.82	2.58	2.47	2.39	1.98	1.70	1.60
30	3.50	2.82	2.58	2.47	2.39	1.98	1.70	1.60
31	3.68	2.98	2.75	2.63	2.58	2.16	1.87	1.77
32	3.86	3.15	2.91	2.79	2.76	2.34	2.04	1.94
33	4.04	3.31	3.07	2.94	2.94	2.52	2.21	2.10
34	4.22	3.48	3.24	3.10	3.13	2.70	2.38	2.27
35	4.39	3.65	3.40	3.26	3.31	2.88	2.55	2.43
36	4.69	3.92	3.67	3.52	3.61	3.18	2.82	2.70
37	4.98	4.19	3.94	3.78	3.90	3.47	3.10	2.97
38	5.28	4.46	4.20	4.05	4.20	3.77	3.38	3.24
39	5.57	4.73	4.47	4.31	4.50	4.07	3.66	3.51
40	5.86	5.00	4.74	4.57	4.79	4.36	3.94	3.78
41	6.43	5.52	5.24	5.06	5.29	4.86	4.40	4.24
42	6.99	6.03	5.75	5.55	5.80	5.35	4.87	4.69
43	7.55	6.55	6.26	6.04	6.30	5.85	5.33	5.14
44	8.12	7.06	6.76	6.53	6.80	6.34	5.79	5.59
45	8.68	7.58	7.27	7.02	7.30	6.84	6.26	6.04
46	9.50	8.32	8.01	7.73	7.99	7.52	6.90	6.65
47	10.32	9.07	8.74	8.44	8.68	8.20	7.54	7.27
48	11.13	9.82	9.47	9.15	9.37	8.88	8.18	7.89
49	11.95	10.56	10.21	9.86	10.06	9.56	8.82	8.50
50	12.77	11.31	10.94	10.57	10.75	10.24	9.46	9.12
51	14.01	12.45	12.05	11.64	11.72	11.20	10.36	9.99
52	15.25	13.58	13.17	12.71	12.69	12.16	11.26	10.85
53	16.49	14.72	14.28	13.78	13.67	13.11	12.16	11.72
54	17.74	15.86	15.40	14.85	14.64	14.07	13.06	12.59

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