

## PROTECT NOW TERM 10

ANNUAL PREMIUM PER \$1000 FACE AMOUNT  
NO POLICY FEES | NO MODAL FACTORS

### BAND 1 (\$25K - \$249K)

MALE							FEMALE							
Non-tobacco				Tobacco			AGE	Non-tobacco				Tobacco		
Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver		Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver
1.19	2.02	3.93	6.26	2.51	2.78	5.97	18	0.97	1.40	2.73	4.34	1.89	2.32	4.98
1.19	2.02	3.93	6.26	2.51	2.78	5.97	19	0.97	1.40	2.73	4.34	1.89	2.32	4.98
1.19	2.02	3.93	6.26	2.51	2.78	5.97	20	0.97	1.40	2.73	4.34	1.89	2.32	4.98
1.19	2.02	3.93	6.26	2.52	2.79	5.99	21	0.97	1.42	2.76	4.40	1.89	2.34	5.03
1.19	2.02	3.93	6.26	2.53	2.80	6.02	22	0.97	1.44	2.80	4.46	1.89	2.36	5.07
1.19	2.02	3.93	6.26	2.54	2.81	6.04	23	0.97	1.46	2.84	4.52	1.89	2.38	5.11
1.19	2.02	3.93	6.26	2.55	2.82	6.06	24	0.97	1.48	2.88	4.58	1.89	2.40	5.16
1.19	2.02	3.93	6.26	2.56	2.86	6.14	25	0.98	1.51	2.94	4.68	1.92	2.45	5.26
1.19	2.03	3.95	6.29	2.58	2.88	6.19	26	0.98	1.53	2.98	4.74	1.96	2.46	5.28
1.19	2.04	3.97	6.32	2.60	2.90	6.23	27	0.98	1.55	3.02	4.80	2.00	2.47	5.31
1.19	2.05	3.99	6.35	2.62	2.92	6.27	28	0.98	1.57	3.06	4.86	2.04	2.48	5.33
1.19	2.06	4.01	6.38	2.64	2.94	6.32	29	0.98	1.59	3.10	4.92	2.08	2.49	5.35
1.19	2.08	4.05	6.44	2.67	2.97	6.38	30	0.98	1.65	3.21	5.11	2.12	2.53	5.43
1.19	2.13	4.15	6.60	2.75	3.07	6.60	31	1.00	1.70	3.31	5.27	2.17	2.56	5.50
1.19	2.18	4.25	6.75	2.83	3.17	6.81	32	1.02	1.75	3.41	5.42	2.22	2.59	5.56
1.19	2.23	4.34	6.91	2.91	3.27	7.03	33	1.04	1.80	3.51	5.58	2.27	2.62	5.63
1.19	2.28	4.44	7.06	2.99	3.37	7.24	34	1.06	1.85	3.60	5.73	2.32	2.65	5.69
1.20	2.34	4.56	7.25	3.07	3.50	7.52	35	1.08	1.92	3.74	5.95	2.39	2.69	5.78
1.22	2.43	4.73	7.53	3.33	4.00	8.60	36	1.10	1.96	3.82	6.07	2.57	2.87	6.17
1.24	2.52	4.91	7.81	3.59	4.50	9.67	37	1.12	2.00	3.90	6.20	2.75	3.05	6.55
1.26	2.61	5.08	8.09	3.85	5.00	10.75	38	1.14	2.04	3.97	6.32	2.93	3.23	6.94
1.28	2.70	5.26	8.37	4.11	5.50	11.82	39	1.16	2.08	4.05	6.44	3.11	3.41	7.33
1.34	2.80	5.46	8.68	4.40	6.00	12.90	40	1.19	2.14	4.17	6.63	3.30	3.61	7.76
1.37	2.99	5.83	9.26	4.88	6.46	13.88	41	1.22	2.26	4.40	7.00	3.67	3.94	8.47
1.40	3.18	6.20	9.85	5.36	6.92	14.87	42	1.25	2.38	4.64	7.37	4.04	4.27	9.18
1.43	3.37	6.57	10.44	5.84	7.38	15.86	43	1.28	2.50	4.87	7.75	4.41	4.60	9.89
1.46	3.56	6.94	11.03	6.32	7.84	16.85	44	1.31	2.62	5.10	8.12	4.78	4.93	10.59
1.50	3.78	7.37	11.71	6.80	8.30	17.84	45	1.38	2.74	5.34	8.49	5.19	5.26	11.30
1.62	4.08	7.95	12.64	7.50	9.04	19.43	46	1.48	3.01	5.86	9.33	5.63	6.02	12.94
1.74	4.38	8.54	13.57	8.20	9.78	21.02	47	1.58	3.28	6.39	10.16	6.07	6.78	14.57
1.86	4.68	9.12	14.50	8.90	10.52	22.61	48	1.68	3.55	6.92	11.00	6.51	7.54	16.21
1.98	4.98	9.71	15.43	9.60	11.26	24.20	49	1.78	3.82	7.44	11.84	6.95	8.30	17.84
2.13	5.32	10.37	16.49	10.34	12.00	25.80	50	1.89	4.09	7.97	12.67	7.43	9.06	19.47
2.32	5.80	11.31	17.98	11.54	13.36	28.72	51	2.02	4.40	8.58	13.64	8.23	10.12	21.75
2.51	6.28	12.24	19.46	12.74	14.72	31.64	52	2.15	4.71	9.18	14.60	9.03	11.18	24.03
2.70	6.76	13.18	20.95	13.94	16.08	34.57	53	2.28	5.02	9.78	15.56	9.83	12.24	26.31
2.89	7.24	14.11	22.44	15.14	17.44	37.49	54	2.41	5.33	10.39	16.52	10.63	13.30	28.59
3.12	7.72	15.05	23.93	16.37	18.84	40.50	55	2.56	5.65	11.01	17.51	11.47	14.39	30.93
3.43	8.44	16.45	26.16	16.92	20.53	44.13	56	2.77	6.07	11.83	18.81	11.77	15.43	33.17
3.74	9.16	17.86	28.39	17.47	22.22	47.77	57	2.98	6.49	12.65	20.11	12.07	16.47	35.41

**BAND 1 (\$25K - \$249K)**

MALE								FEMALE							
Non-tobacco				Tobacco				AGE	Non-tobacco				Tobacco		
Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver	Platinum		Gold	Silver	Bronze	Platinum	Gold	Silver	
4.05	9.88	19.26	30.62	18.02	23.91	51.40	58	3.19	6.91	13.47	21.42	12.37	17.51	37.64	
4.36	10.60	20.67	32.86	18.57	25.60	55.04	59	3.40	7.33	14.29	22.72	12.67	18.55	39.88	
4.68	11.33	22.09	35.12	19.14	27.33	58.75	60	3.63	7.77	15.15	24.08	12.99	19.59	42.11	
5.35	12.67	24.70	39.27	21.51	30.68	65.96	61	4.06	8.60	16.77	26.66	14.38	22.55	48.48	
6.02	14.01	27.31	43.43	23.88	34.03	73.16	62	4.49	9.43	18.38	29.23	15.77	25.51	54.84	
6.69	15.35	29.93	47.58	26.25	37.38	80.36	63	4.92	10.26	20.00	31.80	17.16	28.47	61.21	
7.36	16.69	32.54	51.73	28.62	40.73	87.56	64	5.35	11.09	21.62	34.37	18.55	31.43	67.57	
8.04	18.05	35.19	55.95	31.02	44.10	94.81	65	5.80	11.94	23.28	37.01	19.95	34.39	73.93	

**BAND 2 (\$250K+)**

MALE								FEMALE							
Non-tobacco				Tobacco				AGE	Non-tobacco				Tobacco		
Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver	Platinum		Gold	Silver	Bronze	Platinum	Gold	Silver	
0.58	1.31	2.55	4.06	2.01	2.09	4.49	18	0.51	0.98	1.91	3.03	1.55	1.57	3.37	
0.58	1.31	2.55	4.06	2.01	2.09	4.49	19	0.51	0.98	1.91	3.03	1.55	1.57	3.37	
0.58	1.31	2.55	4.06	2.01	2.09	4.49	20	0.51	0.98	1.91	3.03	1.55	1.57	3.37	
0.58	1.31	2.55	4.06	2.01	2.10	4.51	21	0.51	0.98	1.91	3.03	1.55	1.58	3.39	
0.58	1.31	2.55	4.06	2.01	2.11	4.53	22	0.51	0.98	1.91	3.03	1.55	1.59	3.41	
0.58	1.31	2.55	4.06	2.01	2.12	4.55	23	0.51	0.98	1.91	3.03	1.55	1.60	3.44	
0.58	1.31	2.55	4.06	2.01	2.13	4.57	24	0.51	0.98	1.91	3.03	1.55	1.61	3.46	
0.60	1.31	2.55	4.06	2.01	2.14	4.60	25	0.51	0.98	1.91	3.03	1.55	1.66	3.56	
0.60	1.32	2.57	4.09	2.01	2.16	4.64	26	0.51	1.01	1.96	3.13	1.55	1.69	3.63	
0.60	1.33	2.59	4.12	2.01	2.18	4.68	27	0.51	1.04	2.02	3.22	1.55	1.72	3.69	
0.60	1.34	2.61	4.15	2.01	2.20	4.73	28	0.51	1.07	2.08	3.31	1.55	1.75	3.76	
0.60	1.35	2.63	4.18	2.01	2.22	4.77	29	0.51	1.10	2.14	3.41	1.55	1.78	3.82	
0.60	1.40	2.73	4.34	2.05	2.24	4.81	30	0.51	1.16	2.26	3.59	1.57	1.84	3.95	
0.60	1.40	2.73	4.34	2.09	2.32	4.98	31	0.51	1.18	2.30	3.65	1.61	1.89	4.06	
0.60	1.40	2.73	4.34	2.13	2.40	5.16	32	0.51	1.20	2.34	3.72	1.65	1.94	4.17	
0.60	1.40	2.73	4.34	2.17	2.48	5.33	33	0.51	1.22	2.37	3.78	1.69	1.99	4.27	
0.60	1.40	2.73	4.34	2.21	2.56	5.50	34	0.51	1.24	2.41	3.84	1.73	2.04	4.38	
0.61	1.44	2.80	4.46	2.25	2.66	5.71	35	0.52	1.30	2.53	4.03	1.79	2.09	4.49	
0.64	1.58	3.08	4.89	2.42	2.92	6.27	36	0.55	1.38	2.69	4.27	1.92	2.28	4.90	
0.67	1.72	3.35	5.33	2.59	3.18	6.83	37	0.58	1.46	2.84	4.52	2.05	2.47	5.31	
0.70	1.86	3.62	5.76	2.76	3.44	7.39	38	0.61	1.54	3.00	4.77	2.18	2.66	5.71	
0.73	2.00	3.90	6.20	2.93	3.70	7.95	39	0.64	1.62	3.15	5.02	2.31	2.85	6.12	
0.77	2.15	4.19	6.66	3.14	3.99	8.57	40	0.69	1.70	3.31	5.27	2.47	3.07	6.60	
0.81	2.31	4.50	7.16	3.57	4.37	9.39	41	0.72	1.84	3.58	5.70	2.69	3.35	7.20	
0.85	2.47	4.81	7.65	4.00	4.75	10.21	42	0.75	1.98	3.86	6.13	2.91	3.63	7.80	
0.89	2.63	5.12	8.15	4.43	5.13	11.02	43	0.78	2.12	4.13	6.57	3.13	3.91	8.40	
0.93	2.79	5.44	8.64	4.86	5.51	11.84	44	0.81	2.26	4.40	7.00	3.35	4.19	9.00	
1.00	2.98	5.81	9.23	5.32	5.91	12.70	45	0.88	2.44	4.75	7.56	3.57	4.47	9.61	
1.10	3.24	6.31	10.04	5.97	6.69	14.38	46	0.95	2.57	5.01	7.96	4.06	5.11	10.98	
1.20	3.50	6.82	10.85	6.62	7.47	16.06	47	1.02	2.70	5.26	8.37	4.55	5.75	12.36	
1.30	3.76	7.33	11.65	7.27	8.25	17.73	48	1.09	2.83	5.51	8.77	5.04	6.39	13.73	
1.40	4.02	7.83	12.46	7.92	9.03	19.41	49	1.16	2.96	5.77	9.17	5.53	7.03	15.11	
1.53	4.28	8.34	13.26	8.59	9.82	21.11	50	1.24	3.09	6.02	9.57	6.06	7.70	16.55	

**BAND 2 (\$250K+)**

MALE							FEMALE							
Non-tobacco				Tobacco			AGE	Non-tobacco				Tobacco		
Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver		Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver
1.68	4.88	9.51	15.12	9.63	11.05	23.75	51	1.35	3.52	6.86	10.91	6.84	8.60	18.49
1.83	5.48	10.68	16.98	10.67	12.28	26.40	52	1.46	3.95	7.70	12.24	7.62	9.50	20.42
1.98	6.08	11.85	18.84	11.71	13.51	29.04	53	1.57	4.38	8.54	13.57	8.40	10.40	22.36
2.13	6.68	13.02	20.70	12.75	14.74	31.69	54	1.68	4.81	9.37	14.91	9.18	11.30	24.29
2.30	7.30	14.23	22.63	13.81	16.01	34.42	55	1.82	5.25	10.23	16.27	10.00	12.23	26.29
2.59	8.08	15.75	25.04	14.24	17.45	37.51	56	1.99	5.60	10.92	17.36	10.16	13.11	28.18
2.88	8.86	17.27	27.46	14.67	18.89	40.61	57	2.16	5.95	11.60	18.44	10.32	13.99	30.07
3.17	9.64	18.79	29.88	15.10	20.33	43.70	58	2.33	6.30	12.28	19.53	10.48	14.87	31.97
3.46	10.42	20.31	32.30	15.53	21.77	46.80	59	2.50	6.65	12.96	20.61	10.64	15.75	33.86
3.76	11.23	21.89	34.81	15.96	23.23	49.94	60	2.70	7.02	13.68	21.76	10.82	16.65	35.79
4.25	12.56	24.49	38.93	18.97	26.08	56.07	61	3.04	7.62	14.85	23.62	12.64	19.16	41.19
4.74	13.89	27.08	43.05	21.98	28.93	62.19	62	3.38	8.22	16.02	25.48	14.46	21.67	46.59
5.23	15.22	29.67	47.18	24.99	31.78	68.32	63	3.72	8.82	17.19	27.34	16.28	24.18	51.98
5.72	16.55	32.27	51.30	28.00	34.63	74.45	64	4.06	9.42	18.36	29.20	18.10	26.69	57.38
6.22	17.90	34.90	55.49	31.02	37.48	80.58	65	4.40	10.02	19.53	31.06	19.95	29.23	62.84

## PROTECT NOW TERM 15

ANNUAL PREMIUM PER \$1000 FACE AMOUNT  
NO POLICY FEES | NO MODAL FACTORS

### BAND 1(\$25K - \$249K)

MALE							FEMALE							
Non-tobacco				Tobacco			AGE	Non-tobacco				Tobacco		
Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver		Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver
1.21	2.02	3.93	6.26	2.51	2.92	6.27	18	1.01	1.44	2.80	4.46	1.89	2.46	5.28
1.21	2.02	3.93	6.26	2.51	2.92	6.27	19	1.01	1.44	2.80	4.46	1.89	2.46	5.28
1.21	2.02	3.93	6.26	2.51	2.92	6.27	20	1.01	1.44	2.80	4.46	1.89	2.46	5.28
1.21	2.02	3.93	6.26	2.52	2.93	6.29	21	1.01	1.45	2.82	4.49	1.89	2.49	5.35
1.21	2.02	3.93	6.26	2.53	2.94	6.32	22	1.01	1.46	2.84	4.52	1.89	2.52	5.41
1.21	2.02	3.93	6.26	2.54	2.95	6.34	23	1.01	1.47	2.86	4.55	1.89	2.55	5.48
1.21	2.02	3.93	6.26	2.55	2.96	6.36	24	1.01	1.48	2.88	4.58	1.89	2.58	5.54
1.21	2.02	3.93	6.26	2.56	2.98	6.40	25	1.01	1.51	2.94	4.68	1.92	2.65	5.69
1.21	2.03	3.95	6.29	2.58	3.03	6.51	26	1.01	1.53	2.98	4.74	1.96	2.67	5.74
1.21	2.04	3.97	6.32	2.60	3.08	6.62	27	1.01	1.55	3.02	4.80	2.00	2.69	5.78
1.21	2.05	3.99	6.35	2.62	3.13	6.72	28	1.01	1.57	3.06	4.86	2.04	2.71	5.82
1.21	2.06	4.01	6.38	2.64	3.18	6.83	29	1.01	1.59	3.10	4.92	2.08	2.73	5.86
1.23	2.08	4.05	6.44	2.67	3.25	6.98	30	1.04	1.65	3.21	5.11	2.12	2.77	5.95
1.23	2.13	4.15	6.60	2.77	3.33	7.15	31	1.05	1.70	3.31	5.27	2.18	2.85	6.12
1.23	2.18	4.25	6.75	2.87	3.41	7.33	32	1.06	1.75	3.41	5.42	2.24	2.93	6.29
1.23	2.23	4.34	6.91	2.97	3.49	7.50	33	1.07	1.80	3.51	5.58	2.30	3.01	6.47
1.23	2.28	4.44	7.06	3.07	3.57	7.67	34	1.08	1.85	3.60	5.73	2.36	3.09	6.64
1.24	2.34	4.56	7.25	3.18	3.65	7.84	35	1.10	1.92	3.74	5.95	2.46	3.17	6.81
1.26	2.48	4.83	7.68	3.54	4.18	8.98	36	1.13	1.96	3.82	6.07	2.68	3.35	7.20
1.28	2.62	5.10	8.12	3.90	4.71	10.12	37	1.16	2.00	3.90	6.20	2.90	3.53	7.58
1.30	2.76	5.38	8.55	4.26	5.24	11.26	38	1.19	2.04	3.97	6.32	3.12	3.71	7.97
1.32	2.90	5.65	8.99	4.62	5.77	12.40	39	1.22	2.08	4.05	6.44	3.34	3.89	8.36
1.35	3.08	6.00	9.54	5.00	6.30	13.54	40	1.26	2.14	4.17	6.63	3.58	4.08	8.77
1.42	3.24	6.31	10.04	5.46	6.76	14.53	41	1.32	2.26	4.40	7.00	4.00	4.42	9.50
1.49	3.40	6.63	10.54	5.92	7.22	15.52	42	1.38	2.38	4.64	7.37	4.42	4.76	10.23
1.56	3.56	6.94	11.03	6.38	7.68	16.51	43	1.44	2.50	4.87	7.75	4.84	5.10	10.96
1.63	3.72	7.25	11.53	6.84	8.14	17.50	44	1.50	2.62	5.10	8.12	5.26	5.44	11.69
1.70	3.90	7.60	12.09	7.34	8.60	18.49	45	1.58	2.74	5.34	8.49	5.69	5.80	12.47
1.87	4.29	8.36	13.29	8.21	9.31	20.01	46	1.67	3.02	5.88	9.36	6.29	6.53	14.03
2.04	4.68	9.12	14.50	9.08	10.02	21.54	47	1.76	3.30	6.43	10.23	6.89	7.26	15.60
2.21	5.07	9.88	15.71	9.95	10.73	23.06	48	1.85	3.58	6.98	11.09	7.49	7.99	17.17
2.38	5.46	10.64	16.92	10.82	11.44	24.59	49	1.94	3.86	7.52	11.96	8.09	8.72	18.74
2.56	5.89	11.48	18.25	11.72	12.15	26.12	50	2.05	4.15	8.09	12.86	8.69	9.49	20.40
2.79	6.79	13.24	21.04	13.08	13.80	29.67	51	2.24	4.83	9.41	14.97	9.61	10.69	22.98
3.02	7.69	14.99	23.83	14.44	15.45	33.21	52	2.43	5.51	10.74	17.08	10.53	11.89	25.56
3.25	8.59	16.75	26.62	15.80	17.10	36.76	53	2.62	6.19	12.07	19.18	11.45	13.09	28.14
3.48	9.49	18.50	29.41	17.16	18.75	40.31	54	2.81	6.87	13.39	21.29	12.37	14.29	30.72
3.75	10.40	20.28	32.24	18.56	20.41	43.88	55	3.03	7.55	14.72	23.40	13.33	15.51	33.34
4.18	11.00	21.45	34.10	18.81	22.72	48.84	56	3.32	7.91	15.42	24.52	13.94	17.16	36.89
4.61	11.60	22.62	35.96	19.06	25.03	53.81	57	3.61	8.27	16.12	25.63	14.55	18.81	40.44

**BAND 1(\$25K - \$249K)**

MALE							FEMALE							
Non-tobacco				Tobacco			AGE	Non-tobacco				Tobacco		
Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver		Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver
5.04	12.20	23.79	37.82	19.31	27.34	58.78	58	3.90	8.63	16.82	26.75	15.16	20.46	43.98
5.47	12.80	24.96	39.68	19.56	29.65	63.74	59	4.19	8.99	17.53	27.86	15.77	22.11	47.53
5.94	13.41	26.14	41.57	19.85	32.00	68.80	60	4.50	9.37	18.27	29.04	16.38	23.79	51.14
6.71	14.91	29.07	46.22	22.28	35.71	76.77	61	5.08	10.32	20.12	31.99	18.23	26.40	56.76
7.48	16.41	31.99	50.87	24.71	39.42	84.75	62	5.66	11.27	21.97	34.93	20.08	29.01	62.37
8.25	17.91	34.92	55.52	27.14	43.13	92.72	63	6.24	12.22	23.82	37.88	21.93	31.62	67.98
9.02	19.41	37.84	60.17	29.57	46.84	100.70	64	6.82	13.17	25.68	40.82	23.78	34.23	73.59
9.82	20.95	40.85	64.94	32.01	50.55	108.68	65	7.41	14.14	27.57	43.83	25.63	36.86	79.24

**BAND 2 (\$250K+)**

MALE							FEMALE							
Non-tobacco				Tobacco			AGE	Non-tobacco				Tobacco		
Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver		Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver
0.63	1.31	2.55	4.06	2.14	2.27	4.88	18	0.55	0.98	1.91	3.03	1.57	1.68	3.61
0.63	1.31	2.55	4.06	2.14	2.27	4.88	19	0.55	0.98	1.91	3.03	1.57	1.68	3.61
0.63	1.31	2.55	4.06	2.14	2.27	4.88	20	0.55	0.98	1.91	3.03	1.57	1.68	3.61
0.63	1.31	2.55	4.06	2.14	2.27	4.88	21	0.55	0.98	1.91	3.03	1.57	1.70	3.65
0.63	1.31	2.55	4.06	2.14	2.27	4.88	22	0.55	0.98	1.91	3.03	1.57	1.72	3.69
0.63	1.31	2.55	4.06	2.14	2.27	4.88	23	0.55	0.98	1.91	3.03	1.57	1.74	3.74
0.63	1.31	2.55	4.06	2.14	2.27	4.88	24	0.55	0.98	1.91	3.03	1.57	1.76	3.78
0.63	1.31	2.55	4.06	2.16	2.30	4.94	25	0.55	0.98	1.91	3.03	1.59	1.78	3.82
0.63	1.33	2.59	4.12	2.17	2.32	4.98	26	0.55	1.01	1.96	3.13	1.59	1.81	3.89
0.63	1.35	2.63	4.18	2.18	2.34	5.03	27	0.55	1.04	2.02	3.22	1.59	1.84	3.95
0.63	1.37	2.67	4.24	2.19	2.36	5.07	28	0.55	1.07	2.08	3.31	1.59	1.87	4.02
0.63	1.39	2.71	4.30	2.20	2.38	5.11	29	0.55	1.10	2.14	3.41	1.59	1.90	4.08
0.63	1.44	2.80	4.46	2.24	2.44	5.24	30	0.56	1.16	2.26	3.59	1.59	1.94	4.17
0.63	1.51	2.94	4.68	2.31	2.51	5.39	31	0.56	1.20	2.34	3.72	1.63	1.98	4.25
0.63	1.58	3.08	4.89	2.38	2.58	5.54	32	0.56	1.24	2.41	3.84	1.67	2.02	4.34
0.63	1.65	3.21	5.11	2.45	2.65	5.69	33	0.56	1.28	2.49	3.96	1.71	2.06	4.42
0.63	1.72	3.35	5.33	2.52	2.72	5.84	34	0.56	1.32	2.57	4.09	1.75	2.10	4.51
0.65	1.79	3.49	5.54	2.63	2.80	6.02	35	0.59	1.36	2.65	4.21	1.81	2.18	4.68
0.70	1.97	3.84	6.10	2.83	3.08	6.62	36	0.62	1.46	2.84	4.52	1.95	2.38	5.11
0.75	2.15	4.19	6.66	3.03	3.36	7.22	37	0.65	1.56	3.04	4.83	2.09	2.58	5.54
0.80	2.33	4.54	7.22	3.23	3.64	7.82	38	0.68	1.66	3.23	5.14	2.23	2.78	5.97
0.85	2.51	4.89	7.78	3.43	3.92	8.42	39	0.71	1.76	3.43	5.45	2.37	2.98	6.40
0.91	2.71	5.28	8.40	3.65	4.24	9.11	40	0.76	1.88	3.66	5.82	2.53	3.22	6.92
0.96	2.92	5.69	9.05	4.16	4.64	9.97	41	0.80	2.03	3.95	6.29	2.94	3.54	7.61
1.01	3.13	6.10	9.70	4.67	5.04	10.83	42	0.84	2.18	4.25	6.75	3.35	3.86	8.29
1.06	3.34	6.51	10.35	5.18	5.44	11.69	43	0.88	2.33	4.54	7.22	3.76	4.18	8.98
1.11	3.55	6.92	11.00	5.69	5.84	12.55	44	0.92	2.48	4.83	7.68	4.17	4.50	9.67
1.17	3.79	7.39	11.74	6.21	6.25	13.43	45	1.00	2.63	5.12	8.15	4.62	4.82	10.36
1.33	4.12	8.03	12.77	6.95	7.06	15.17	46	1.10	2.91	5.67	9.02	5.15	5.47	11.76
1.49	4.45	8.67	13.79	7.69	7.87	16.92	47	1.20	3.19	6.22	9.88	5.68	6.12	13.15
1.65	4.78	9.32	14.81	8.43	8.68	18.66	48	1.30	3.47	6.76	10.75	6.21	6.77	14.55
1.81	5.11	9.96	15.84	9.17	9.49	20.40	49	1.40	3.75	7.31	11.62	6.74	7.42	15.95
1.98	5.45	10.62	16.89	9.91	10.33	22.20	50	1.51	4.05	7.89	12.55	7.27	8.07	17.35

## BAND 2 (\$250K+)

MALE							FEMALE							
Non-tobacco				Tobacco			AGE	Non-tobacco				Tobacco		
Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver		Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver
2.20	6.36	12.40	19.71	11.11	11.73	25.21	51	1.64	4.72	9.20	14.63	8.08	9.09	19.54
2.42	7.27	14.17	22.53	12.31	13.13	28.22	52	1.77	5.39	10.51	16.70	8.89	10.11	21.73
2.64	8.18	15.95	25.35	13.51	14.53	31.23	53	1.90	6.06	11.81	18.78	9.70	11.13	23.92
2.86	9.09	17.72	28.17	14.71	15.93	34.24	54	2.03	6.73	13.12	20.86	10.51	12.15	26.12
3.12	10.00	19.50	31.00	15.91	17.34	37.28	55	2.19	7.40	14.43	22.94	11.32	13.18	28.33
3.53	10.66	20.78	33.04	16.14	19.31	41.51	56	2.42	7.77	15.15	24.08	11.68	14.58	31.34
3.94	11.32	22.07	35.09	16.37	21.28	45.75	57	2.65	8.14	15.87	25.23	12.04	15.98	34.35
4.35	11.98	23.36	37.13	16.60	23.25	49.98	58	2.88	8.51	16.59	26.38	12.40	17.38	37.36
4.76	12.64	24.64	39.18	16.83	25.22	54.22	59	3.11	8.88	17.31	27.52	12.76	18.78	40.37
5.20	13.31	25.95	41.26	17.09	27.20	58.48	60	3.35	9.27	18.07	28.73	13.12	20.22	43.47
5.79	14.63	28.52	45.35	20.07	30.35	65.25	61	3.90	10.14	19.77	31.43	15.62	22.44	48.24
6.38	15.95	31.10	49.44	23.05	33.50	72.02	62	4.45	11.01	21.46	34.13	18.12	24.66	53.01
6.97	17.27	33.67	53.53	26.03	36.65	78.79	63	5.00	11.88	23.16	36.82	20.62	26.88	57.79
7.56	18.59	36.25	57.62	29.01	39.80	85.57	64	5.55	12.75	24.86	39.52	23.12	29.10	62.56
8.18	19.95	38.90	61.84	32.01	42.97	92.38	65	6.14	13.65	26.61	42.31	25.63	31.33	67.35

## PROTECT NOW TERM 20

ANNUAL PREMIUM PER \$1000 FACE AMOUNT  
NO POLICY FEES | NO MODAL FACTORS

### BAND 1 (\$25K - \$249K)

MALE							FEMALE							
Non-tobacco				Tobacco			AGE	Non-tobacco				Tobacco		
Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver		Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver
1.29	2.02	3.93	6.26	2.56	3.57	7.67	18	1.13	1.52	2.96	4.71	1.94	2.53	5.43
1.29	2.02	3.93	6.26	2.56	3.57	7.67	19	1.13	1.52	2.96	4.71	1.94	2.53	5.43
1.29	2.02	3.93	6.26	2.56	3.57	7.67	20	1.13	1.52	2.96	4.71	1.94	2.53	5.43
1.29	2.02	3.93	6.26	2.57	3.58	7.69	21	1.13	1.52	2.96	4.71	1.94	2.59	5.56
1.29	2.02	3.93	6.26	2.58	3.59	7.71	22	1.13	1.52	2.96	4.71	1.94	2.65	5.69
1.29	2.02	3.93	6.26	2.59	3.60	7.74	23	1.13	1.52	2.96	4.71	1.94	2.71	5.82
1.29	2.02	3.93	6.26	2.60	3.61	7.76	24	1.13	1.52	2.96	4.71	1.94	2.77	5.95
1.29	2.02	3.93	6.26	2.61	3.63	7.80	25	1.13	1.52	2.96	4.71	1.97	2.87	6.17
1.29	2.07	4.03	6.41	2.63	3.66	7.86	26	1.13	1.58	3.08	4.89	2.01	2.91	6.25
1.29	2.12	4.13	6.57	2.65	3.69	7.93	27	1.13	1.64	3.19	5.08	2.05	2.95	6.34
1.29	2.17	4.23	6.72	2.67	3.72	7.99	28	1.13	1.70	3.31	5.27	2.09	2.99	6.42
1.29	2.22	4.32	6.88	2.69	3.75	8.06	29	1.13	1.76	3.43	5.45	2.13	3.03	6.51
1.30	2.29	4.46	7.09	2.72	3.80	8.17	30	1.14	1.82	3.54	5.64	2.17	3.08	6.62
1.30	2.34	4.56	7.25	2.91	3.91	8.40	31	1.14	1.87	3.64	5.79	2.37	3.19	6.85
1.30	2.39	4.66	7.40	3.10	4.02	8.64	32	1.14	1.92	3.74	5.95	2.57	3.30	7.09
1.30	2.44	4.75	7.56	3.29	4.13	8.87	33	1.14	1.97	3.84	6.10	2.77	3.41	7.33
1.30	2.49	4.85	7.71	3.48	4.24	9.11	34	1.14	2.02	3.93	6.26	2.97	3.52	7.56
1.30	2.57	5.01	7.96	3.67	4.35	9.35	35	1.16	2.11	4.11	6.54	3.20	3.63	7.80
1.35	2.72	5.30	8.43	4.05	4.74	10.19	36	1.20	2.18	4.25	6.75	3.40	3.89	8.36
1.40	2.87	5.59	8.89	4.43	5.13	11.02	37	1.24	2.25	4.38	6.97	3.60	4.15	8.92
1.45	3.02	5.88	9.36	4.81	5.52	11.86	38	1.28	2.32	4.52	7.19	3.80	4.41	9.48
1.50	3.17	6.18	9.82	5.19	5.91	12.70	39	1.32	2.39	4.66	7.40	4.00	4.67	10.04
1.58	3.33	6.49	10.32	5.61	6.30	13.54	40	1.40	2.47	4.81	7.65	4.22	4.95	10.64
1.70	3.58	6.98	11.09	6.24	6.90	14.83	41	1.46	2.56	4.99	7.93	4.70	5.39	11.58
1.82	3.83	7.46	11.87	6.87	7.50	16.12	42	1.52	2.65	5.16	8.21	5.18	5.83	12.53
1.94	4.08	7.95	12.64	7.50	8.10	17.41	43	1.58	2.74	5.34	8.49	5.66	6.27	13.48
2.06	4.33	8.44	13.42	8.13	8.70	18.70	44	1.64	2.83	5.51	8.77	6.14	6.71	14.42
2.22	4.59	8.95	14.22	8.79	9.31	20.01	45	1.70	2.96	5.77	9.17	6.65	7.18	15.43
2.39	5.11	9.96	15.84	9.90	10.41	22.38	46	1.85	3.35	6.53	10.38	7.46	8.07	17.35
2.56	5.63	10.97	17.45	11.01	11.51	24.74	47	2.00	3.74	7.29	11.59	8.27	8.96	19.26
2.73	6.15	11.99	19.06	12.12	12.61	27.11	48	2.15	4.13	8.05	12.80	9.08	9.85	21.17
2.90	6.67	13.00	20.67	13.23	13.71	29.47	49	2.30	4.52	8.81	14.01	9.89	10.74	23.09
3.11	7.20	14.04	22.32	14.38	14.82	31.86	50	2.45	4.91	9.57	15.22	10.73	11.65	25.04
3.45	8.10	15.79	25.11	16.07	16.54	35.56	51	2.69	5.61	10.93	17.39	11.85	12.94	27.82
3.79	9.00	17.55	27.90	17.76	18.26	39.25	52	2.93	6.31	12.30	19.56	12.97	14.23	30.59
4.13	9.90	19.30	30.69	19.45	19.98	42.95	53	3.17	7.01	13.66	21.73	14.09	15.52	33.36
4.47	10.80	21.06	33.48	21.14	21.70	46.65	54	3.41	7.71	15.03	23.90	15.21	16.81	36.14
4.83	11.70	22.81	36.27	22.85	23.43	50.37	55	3.65	8.45	16.47	26.19	16.37	18.11	38.93
5.42	12.76	24.88	39.55	23.33	26.87	57.77	56	4.03	9.20	17.94	28.52	16.39	20.69	44.48
6.01	13.82	26.94	42.84	23.81	30.31	65.16	57	4.41	9.95	19.40	30.84	16.41	23.27	50.03

**BAND 1 (\$25K - \$249K)**

MALE							FEMALE							
Non-tobacco				Tobacco			AGE	Non-tobacco				Tobacco		
Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver		Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver
6.60	14.88	29.01	46.12	24.29	33.75	72.56	58	4.79	10.70	20.86	33.17	16.43	25.85	55.57
7.19	15.94	31.08	49.41	24.77	37.19	79.95	59	5.17	11.45	22.32	35.49	16.45	28.43	61.12
7.78	17.01	33.16	52.73	25.28	40.67	87.44	60	5.57	12.22	23.82	37.88	16.47	31.02	66.69
8.94	19.07	37.18	59.11	28.01	45.76	98.38	61	6.55	13.48	26.28	41.78	18.67	36.46	78.38
10.10	21.13	41.20	65.50	30.74	50.85	109.32	62	7.53	14.74	28.74	45.69	20.87	41.90	90.08
11.26	23.19	45.22	71.88	33.47	55.94	120.27	63	8.51	16.00	31.20	49.60	23.07	47.34	101.78
12.42	25.25	49.23	78.27	36.20	61.03	131.21	64	9.49	17.26	33.65	53.50	25.27	52.78	113.47
13.59	27.31	53.25	84.66	38.96	66.15	142.22	65	10.50	18.53	36.13	57.44	27.51	58.23	125.19

**BAND 2 (\$250K+)**

MALE							FEMALE							
Non-tobacco				Tobacco			AGE	Non-tobacco				Tobacco		
Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver		Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver
0.75	1.31	2.55	4.06	2.15	2.57	5.52	18	0.62	0.98	1.91	3.03	1.65	1.80	3.87
0.75	1.31	2.55	4.06	2.15	2.57	5.52	19	0.62	0.98	1.91	3.03	1.65	1.80	3.87
0.75	1.31	2.55	4.06	2.15	2.57	5.52	20	0.62	0.98	1.91	3.03	1.65	1.80	3.87
0.75	1.31	2.55	4.06	2.16	2.57	5.52	21	0.62	0.98	1.91	3.03	1.65	1.82	3.91
0.75	1.31	2.55	4.06	2.17	2.57	5.52	22	0.62	0.98	1.91	3.03	1.65	1.84	3.95
0.75	1.31	2.55	4.06	2.18	2.57	5.52	23	0.62	0.98	1.91	3.03	1.65	1.86	3.99
0.75	1.31	2.55	4.06	2.19	2.57	5.52	24	0.62	0.98	1.91	3.03	1.65	1.88	4.04
0.75	1.31	2.55	4.06	2.20	2.59	5.56	25	0.62	0.98	1.91	3.03	1.68	1.92	4.12
0.75	1.33	2.59	4.12	2.24	2.63	5.65	26	0.62	1.01	1.96	3.13	1.72	1.96	4.21
0.75	1.35	2.63	4.18	2.28	2.67	5.74	27	0.62	1.04	2.02	3.22	1.76	2.00	4.30
0.75	1.37	2.67	4.24	2.32	2.71	5.82	28	0.62	1.07	2.08	3.31	1.80	2.04	4.38
0.75	1.39	2.71	4.30	2.36	2.75	5.91	29	0.62	1.10	2.14	3.41	1.84	2.08	4.47
0.76	1.45	2.82	4.49	2.42	2.83	6.08	30	0.64	1.16	2.26	3.59	1.89	2.16	4.64
0.76	1.53	2.98	4.74	2.48	2.97	6.38	31	0.65	1.20	2.34	3.72	1.96	2.27	4.88
0.76	1.61	3.13	4.99	2.54	3.11	6.68	32	0.66	1.24	2.41	3.84	2.03	2.38	5.11
0.76	1.69	3.29	5.23	2.60	3.25	6.98	33	0.67	1.28	2.49	3.96	2.10	2.49	5.35
0.76	1.77	3.45	5.48	2.66	3.39	7.28	34	0.68	1.32	2.57	4.09	2.17	2.60	5.59
0.79	1.89	3.68	5.85	2.75	3.54	7.61	35	0.70	1.37	2.67	4.24	2.25	2.75	5.91
0.83	2.05	3.99	6.35	3.16	3.90	8.38	36	0.73	1.47	2.86	4.55	2.52	3.04	6.53
0.87	2.21	4.30	6.85	3.57	4.26	9.15	37	0.76	1.57	3.06	4.86	2.79	3.33	7.15
0.91	2.37	4.62	7.34	3.98	4.62	9.93	38	0.79	1.67	3.25	5.17	3.06	3.62	7.78
0.95	2.53	4.93	7.84	4.39	4.98	10.70	39	0.82	1.77	3.45	5.48	3.33	3.91	8.40
1.02	2.72	5.30	8.43	4.82	5.36	11.52	40	0.88	1.89	3.68	5.85	3.62	4.21	9.05
1.11	2.98	5.81	9.23	5.39	5.87	12.62	41	0.94	2.03	3.95	6.29	4.06	4.58	9.84
1.20	3.24	6.31	10.04	5.96	6.38	13.71	42	1.00	2.17	4.23	6.72	4.50	4.95	10.64
1.29	3.50	6.82	10.85	6.53	6.89	14.81	43	1.06	2.31	4.50	7.16	4.94	5.32	11.43
1.38	3.76	7.33	11.65	7.10	7.40	15.91	44	1.12	2.45	4.77	7.59	5.38	5.69	12.23
1.48	4.04	7.87	12.52	7.69	7.91	17.00	45	1.19	2.63	5.12	8.15	5.83	6.10	13.11
1.67	4.48	8.73	13.88	8.61	8.84	19.00	46	1.33	2.92	5.69	9.05	6.49	6.86	14.74
1.86	4.92	9.59	15.25	9.53	9.77	21.00	47	1.47	3.21	6.25	9.95	7.15	7.62	16.38
2.05	5.36	10.45	16.61	10.45	10.70	23.00	48	1.61	3.50	6.82	10.85	7.81	8.38	18.01
2.24	5.80	11.31	17.98	11.37	11.63	25.00	49	1.75	3.79	7.39	11.74	8.47	9.14	19.65
2.46	6.27	12.22	19.43	12.30	12.60	27.09	50	1.89	4.09	7.97	12.67	9.13	9.90	21.28



## BAND 2 (\$250K+)

MALE							FEMALE							
Non-tobacco				Tobacco			AGE	Non-tobacco				Tobacco		
Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver		Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver
2.76	7.25	14.13	22.47	13.78	14.06	30.22	51	2.06	4.79	9.34	14.84	10.13	10.99	23.62
3.06	8.23	16.04	25.51	15.26	15.52	33.36	52	2.23	5.49	10.70	17.01	11.13	12.08	25.97
3.36	9.21	17.95	28.55	16.74	16.98	36.50	53	2.40	6.19	12.07	19.18	12.13	13.17	28.31
3.66	10.19	19.87	31.58	18.22	18.44	39.64	54	2.57	6.89	13.43	21.35	13.13	14.26	30.65
3.98	11.20	21.84	34.72	19.72	19.92	42.82	55	2.78	7.60	14.82	23.56	14.15	15.39	33.08
4.49	12.27	23.92	38.03	20.65	22.85	49.12	56	3.16	8.13	15.85	25.20	14.53	17.58	37.79
5.00	13.34	26.01	41.35	21.58	25.78	55.42	57	3.54	8.66	16.88	26.84	14.91	19.77	42.50
5.51	14.41	28.09	44.67	22.51	28.71	61.72	58	3.92	9.19	17.92	28.48	15.29	21.96	47.21
6.02	15.48	30.18	47.98	23.44	31.64	68.02	59	4.30	9.72	18.95	30.13	15.67	24.15	51.92
6.56	16.59	32.35	51.42	24.41	34.57	74.32	60	4.69	10.29	20.06	31.89	16.06	26.37	56.69
7.75	18.65	36.36	57.81	27.32	38.90	83.63	61	5.56	11.60	22.62	35.96	18.35	30.99	66.62
8.94	20.71	40.38	64.20	30.23	43.23	92.94	62	6.43	12.91	25.17	40.02	20.64	35.61	76.56
10.13	22.77	44.40	70.58	33.14	47.56	102.25	63	7.30	14.22	27.72	44.08	22.93	40.23	86.49
11.32	24.83	48.41	76.97	36.05	51.89	111.56	64	8.17	15.53	30.28	48.14	25.22	44.85	96.42
12.54	26.89	52.43	83.35	38.96	56.22	120.87	65	9.05	16.85	32.85	52.23	27.51	49.49	106.40

## PROTECT NOW TERM 30

ANNUAL PREMIUM PER \$1000 FACE AMOUNT  
NO POLICY FEES | NO MODAL FACTORS

### BAND 1 (\$25K - \$249K)

MALE							FEMALE							
Non-tobacco				Tobacco			AGE	Non-tobacco				Tobacco		
Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver		Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver
1.63	2.38	4.64	7.37	3.35	4.84	10.40	18	1.40	1.97	3.84	6.10	2.47	3.65	7.84
1.63	2.38	4.64	7.37	3.35	4.84	10.40	19	1.40	1.97	3.84	6.10	2.47	3.65	7.84
1.63	2.38	4.64	7.37	3.35	4.84	10.40	20	1.40	1.97	3.84	6.10	2.47	3.65	7.84
1.63	2.38	4.64	7.37	3.37	4.85	10.42	21	1.40	1.97	3.84	6.10	2.50	3.66	7.86
1.63	2.38	4.64	7.37	3.39	4.86	10.44	22	1.40	1.97	3.84	6.10	2.53	3.67	7.89
1.63	2.38	4.64	7.37	3.41	4.87	10.47	23	1.40	1.97	3.84	6.10	2.56	3.68	7.91
1.63	2.38	4.64	7.37	3.43	4.88	10.49	24	1.40	1.97	3.84	6.10	2.59	3.69	7.93
1.63	2.38	4.64	7.37	3.49	4.89	10.51	25	1.40	1.97	3.84	6.10	2.65	3.71	7.97
1.63	2.40	4.68	7.44	3.63	4.96	10.66	26	1.40	1.99	3.88	6.16	2.78	3.81	8.19
1.63	2.42	4.71	7.50	3.77	5.03	10.81	27	1.40	2.01	3.91	6.23	2.91	3.91	8.40
1.63	2.44	4.75	7.56	3.91	5.10	10.96	28	1.40	2.03	3.95	6.29	3.04	4.01	8.62
1.63	2.46	4.79	7.62	4.05	5.17	11.11	29	1.40	2.05	3.99	6.35	3.17	4.11	8.83
1.65	2.48	4.83	7.68	4.19	5.28	11.35	30	1.44	2.11	4.11	6.54	3.31	4.22	9.07
1.69	2.52	4.91	7.81	4.43	5.45	11.71	31	1.46	2.14	4.17	6.63	3.47	4.37	9.39
1.73	2.56	4.99	7.93	4.67	5.62	12.08	32	1.48	2.17	4.23	6.72	3.63	4.52	9.71
1.77	2.60	5.07	8.06	4.91	5.79	12.44	33	1.50	2.20	4.29	6.82	3.79	4.67	10.04
1.81	2.64	5.14	8.18	5.15	5.96	12.81	34	1.52	2.23	4.34	6.91	3.95	4.82	10.36
1.85	2.71	5.28	8.40	5.42	6.16	13.24	35	1.58	2.27	4.42	7.03	4.13	5.01	10.77
1.97	3.03	5.90	9.39	6.01	6.75	14.51	36	1.66	2.50	4.87	7.75	4.52	5.38	11.56
2.09	3.35	6.53	10.38	6.60	7.34	15.78	37	1.74	2.73	5.32	8.46	4.91	5.75	12.36
2.21	3.67	7.15	11.37	7.19	7.93	17.04	38	1.82	2.96	5.77	9.17	5.30	6.12	13.15
2.33	3.99	7.78	12.36	7.78	8.52	18.31	39	1.90	3.19	6.22	9.88	5.69	6.49	13.95
2.47	4.35	8.48	13.48	8.38	9.13	19.62	40	2.00	3.42	6.66	10.60	6.08	6.89	14.81
2.62	4.75	9.26	14.72	9.16	10.05	21.60	41	2.11	3.68	7.17	11.40	6.79	7.61	16.36
2.77	5.15	10.04	15.96	9.94	10.97	23.58	42	2.22	3.94	7.68	12.21	7.50	8.33	17.90
2.92	5.55	10.82	17.20	10.72	11.89	25.56	43	2.33	4.20	8.19	13.02	8.21	9.05	19.45
3.07	5.95	11.60	18.44	11.50	12.81	27.54	44	2.44	4.46	8.69	13.82	8.92	9.77	21.00
3.23	6.38	12.44	19.77	12.32	13.77	29.60	45	2.56	4.74	9.24	14.69	9.66	10.49	22.55
3.64	7.13	13.90	22.10	13.62	14.83	31.88	46	2.88	5.29	10.31	16.39	10.89	11.62	24.98
4.05	7.88	15.36	24.42	14.92	15.89	34.16	47	3.20	5.84	11.38	18.10	12.12	12.75	27.41
4.46	8.63	16.82	26.75	16.22	16.95	36.44	48	3.52	6.39	12.46	19.80	13.35	13.88	29.84
4.87	9.38	18.29	29.07	17.52	18.01	38.72	49	3.84	6.94	13.53	21.51	14.58	15.01	32.27
5.30	10.13	19.75	31.40	18.85	19.08	41.02	50	4.16	7.49	14.60	23.21	15.84	16.17	34.76

**BAND 2 (\$250K+)**

MALE								FEMALE							
Non-tobacco				Tobacco				AGE	Non-tobacco				Tobacco		
Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver	Platinum		Gold	Silver	Bronze	Platinum	Gold	Silver	
1.13	1.63	3.17	5.05	2.75	3.73	8.01	18	0.87	1.24	2.41	3.84	2.07	2.77	5.95	
1.13	1.63	3.17	5.05	2.75	3.73	8.01	19	0.87	1.24	2.41	3.84	2.07	2.77	5.95	
1.13	1.63	3.17	5.05	2.75	3.73	8.01	20	0.87	1.24	2.41	3.84	2.07	2.77	5.95	
1.13	1.64	3.19	5.08	2.75	3.74	8.04	21	0.87	1.24	2.41	3.84	2.11	2.77	5.95	
1.13	1.65	3.21	5.11	2.75	3.75	8.06	22	0.87	1.24	2.41	3.84	2.15	2.77	5.95	
1.13	1.66	3.23	5.14	2.75	3.76	8.08	23	0.87	1.24	2.41	3.84	2.19	2.77	5.95	
1.13	1.67	3.25	5.17	2.75	3.77	8.10	24	0.87	1.24	2.41	3.84	2.23	2.77	5.95	
1.13	1.69	3.29	5.23	2.75	3.79	8.14	25	0.87	1.24	2.41	3.84	2.30	2.81	6.04	
1.13	1.69	3.29	5.23	2.83	3.91	8.40	26	0.88	1.25	2.43	3.87	2.31	2.90	6.23	
1.13	1.69	3.29	5.23	2.91	4.03	8.66	27	0.89	1.26	2.45	3.90	2.32	2.99	6.42	
1.13	1.69	3.29	5.23	2.99	4.15	8.92	28	0.90	1.27	2.47	3.93	2.33	3.08	6.62	
1.13	1.69	3.29	5.23	3.07	4.27	9.18	29	0.91	1.28	2.49	3.96	2.34	3.17	6.81	
1.15	1.69	3.29	5.23	3.16	4.41	9.48	30	0.95	1.33	2.59	4.12	2.36	3.30	7.09	
1.16	1.85	3.60	5.73	3.30	4.60	9.89	31	0.97	1.40	2.73	4.34	2.45	3.47	7.46	
1.17	2.01	3.91	6.23	3.44	4.79	10.29	32	0.99	1.47	2.86	4.55	2.54	3.64	7.82	
1.18	2.17	4.23	6.72	3.58	4.98	10.70	33	1.01	1.54	3.00	4.77	2.63	3.81	8.19	
1.19	2.33	4.54	7.22	3.72	5.17	11.11	34	1.03	1.61	3.13	4.99	2.72	3.98	8.55	
1.22	2.50	4.87	7.75	3.86	5.39	11.58	35	1.06	1.69	3.29	5.23	2.82	4.16	8.94	
1.32	2.82	5.49	8.74	4.27	5.86	12.59	36	1.12	1.84	3.58	5.70	3.30	4.50	9.67	
1.42	3.14	6.12	9.73	4.68	6.33	13.60	37	1.18	1.99	3.88	6.16	3.78	4.84	10.40	
1.52	3.46	6.74	10.72	5.09	6.80	14.62	38	1.24	2.14	4.17	6.63	4.26	5.18	11.13	
1.62	3.78	7.37	11.71	5.50	7.27	15.63	39	1.30	2.29	4.46	7.09	4.74	5.52	11.86	
1.74	4.14	8.07	12.83	5.95	7.74	16.64	40	1.36	2.44	4.75	7.56	5.26	5.87	12.62	
1.88	4.54	8.85	14.07	7.03	8.58	18.44	41	1.45	2.68	5.22	8.30	5.90	6.41	13.78	
2.02	4.94	9.63	15.31	8.11	9.42	20.25	42	1.54	2.92	5.69	9.05	6.54	6.95	14.94	
2.16	5.34	10.41	16.55	9.19	10.26	22.05	43	1.63	3.16	6.16	9.79	7.18	7.49	16.10	
2.30	5.74	11.19	17.79	10.27	11.10	23.86	44	1.72	3.40	6.63	10.54	7.82	8.03	17.26	
2.44	6.17	12.03	19.12	11.35	11.97	25.73	45	1.84	3.65	7.11	11.31	8.48	8.60	18.49	
2.80	6.92	13.49	21.45	12.34	13.10	28.16	46	2.09	4.12	8.03	12.77	9.52	9.62	20.68	
3.16	7.67	14.95	23.77	13.33	14.23	30.59	47	2.34	4.59	8.95	14.22	10.56	10.64	22.87	
3.52	8.42	16.41	26.10	14.32	15.36	33.02	48	2.59	5.06	9.86	15.68	11.60	11.66	25.06	
3.88	9.17	17.88	28.42	15.31	16.49	35.45	49	2.84	5.53	10.78	17.14	12.64	12.68	27.26	
4.26	9.92	19.34	30.75	16.32	17.64	37.92	50	3.09	6.00	11.70	18.60	13.71	13.74	29.54	