

Table 1
POLISH FALCONS OF AMERICA
10 Year Renewable Convertible Term
Year 2001 Rate Schedule
Annual 10 Year Level Premium per \$1,000
Add \$50 Fee

ISSUE AGE	MALE			FEMALE		
	PREF. NON- TOBACCO	STANDARD NON- TOBACCO	STANDARD TOBACCO	PREF. NON- TOBACCO	STANDARD NON- TOBACCO	STANDARD TOBACCO
16	0.68	0.93	2.03	0.57	0.79	1.56
17	0.68	0.93	2.03	0.57	0.79	1.56
18	0.68	0.93	2.03	0.57	0.79	1.56
19	0.68	0.93	2.03	0.57	0.79	1.56
20	0.69	0.94	2.04	0.58	0.80	1.57
21	0.69	0.94	2.04	0.58	0.80	1.57
22	0.69	0.94	2.04	0.58	0.80	1.57
23	0.69	0.94	2.04	0.58	0.80	1.57
24	0.69	0.94	2.04	0.58	0.80	1.57
25	0.69	0.94	2.04	0.58	0.80	1.57
26	0.69	0.94	2.04	0.58	0.80	1.57
27	0.69	0.94	2.04	0.58	0.80	1.58
28	0.69	0.94	2.04	0.58	0.80	1.59
29	0.69	0.94	2.04	0.58	0.80	1.60
30	0.69	0.95	2.07	0.58	0.80	1.61
31	0.69	0.97	2.20	0.58	0.80	1.62
32	0.70	0.98	2.33	0.58	0.80	1.76
33	0.70	1.00	2.49	0.59	0.81	1.91
34	0.70	1.00	2.69	0.59	0.81	2.08
35	0.70	1.01	2.91	0.59	0.81	2.26
36	0.74	1.05	3.14	0.60	0.83	2.45
37	0.76	1.12	3.39	0.67	0.92	2.65
38	0.83	1.21	3.65	0.69	0.97	2.82
39	0.91	1.29	3.93	0.75	1.04	3.02
40	1.00	1.39	4.22	0.80	1.11	3.25
41	1.08	1.49	4.56	0.87	1.23	3.44
42	1.17	1.61	4.90	0.94	1.32	3.64
43	1.29	1.79	5.27	1.03	1.44	3.84
44	1.40	1.96	5.65	1.09	1.52	4.06
45	1.53	2.16	6.09	1.16	1.59	4.29
46	1.71	2.42	6.50	1.28	1.74	4.50
47	1.90	2.68	6.92	1.37	1.89	4.75
48	2.06	2.92	7.39	1.44	1.99	5.01
49	2.23	3.17	7.86	1.55	2.13	5.27
50	2.39	3.39	8.36	1.63	2.28	5.53
51	2.55	3.63	9.06	1.78	2.46	5.80
52	2.71	3.84	9.75	1.88	2.61	6.17
53	2.99	4.22	10.53	2.01	2.79	6.49
54	3.29	4.65	11.38	2.16	3.00	6.94

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	PREF. NON- TOBACCO	STANDARD NON- TOBACCO	STANDARD TOBACCO	PREF. NON- TOBACCO	STANDARD NON- TOBACCO	STANDARD TOBACCO
55	3.59	5.04	12.34	2.32	3.21	7.41
56	4.08	5.74	13.34	2.49	3.44	7.89
57	4.56	6.44	14.51	2.66	3.65	8.44
58	4.91	6.94	15.73	2.97	4.04	9.01
59	5.28	7.46	17.08	3.28	4.43	9.62
60	5.64	8.00	18.45	3.60	4.85	10.25
61	6.03	8.52	20.73	3.94	5.34	11.18
62	6.38	8.99	23.32	4.32	5.89	12.30
63	7.36	10.40	26.16	4.64	6.33	13.80
64	8.48	12.19	29.34	4.99	7.36	15.56
65	9.70	13.68	31.17	5.73	8.61	17.19
66	11.13	15.86	34.69	6.90	10.36	19.61
67	12.74	18.34	40.13	8.26	12.41	22.53
68	14.40	20.88	45.35	9.81	14.75	25.89
69	16.25	23.70	50.85	11.60	17.43	29.79
70	18.31	26.84	56.72	12.70	19.09	32.17
71	20.17	29.56	61.46	14.21	21.35	35.57
72	22.21	32.56	66.52	15.90	23.90	39.34
73	24.43	35.80	71.89	17.79	26.74	43.48
74	26.82	39.31	77.58	19.89	29.89	48.00