

**Table 1**

**Whole Life Plan  
Gross Annual Premium Rates Per \$1,000  
2001 CSO ALB Continuous  
Reserves 4% CRVM; Cash Values 4% CRVM  
Participating - Dividends at 1% Midterminal Reserve**

Issue Age	Male				Male Tobacco				Female				Female Tobacco				Issue Age	
	Band 1 Under \$10,000	Band 2 \$10,000-\$25,000	Band 3 \$25,000 & Over	Gtd.* Max.	Band 1 Under \$10,000	Band 2 \$10,000-\$25,000	Band 3 \$25,000 & Over	Gtd.* Max.	Band 1 Under \$10,000	Band 2 \$10,000-\$25,000	Band 3 \$25,000 & Over	Gtd.* Max.	Band 1 Under \$10,000	Band 2 \$10,000-\$25,000	Band 3 \$25,000 & Over	Gtd.* Max.		
0	11.25	5.25	3.25	2.79					10.90	4.90	2.90	2.33					0	
1	11.40	5.40	3.40	2.89					11.02	5.02	3.02	2.41					1	
2	11.55	5.55	3.55	3.00					11.14	5.14	3.14	2.51					2	
3	11.70	5.70	3.70	3.11					11.26	5.26	3.26	2.60					3	
4	11.85	5.85	3.85	3.24					11.38	5.38	3.38	2.71					4	
5	12.00	6.00	4.00	3.37					11.50	5.50	3.50	2.81					5	
6	12.16	6.16	4.16	3.51					11.63	5.63	3.63	2.93					6	
7	12.33	6.33	4.33	3.65					11.76	5.76	3.76	3.04					7	
8	12.50	6.50	4.50	3.80					11.89	5.89	3.89	3.17					8	
9	12.67	6.67	4.67	3.96					12.02	6.02	4.02	3.29					9	
10	12.84	6.84	4.84	4.12					12.16	6.16	4.16	3.43					10	
11	13.02	7.02	5.02	4.29					12.30	6.30	4.30	3.57					11	
12	13.21	7.21	5.21	4.47					12.45	6.45	4.45	3.71					12	
13	13.40	7.40	5.40	4.65					12.61	6.61	4.61	3.86					13	
14	13.60	7.60	5.60	4.84					12.78	6.78	4.78	4.01					14	
15	13.80	7.80	5.80	5.03					12.95	6.95	4.95	4.18					15	
	<b>Male Non-Tobacco</b>								<b>Female Non-Tobacco</b>									
16	14.02	8.02	6.02	5.03	17.91	11.91	9.91	6.44	13.13	7.13	5.13	4.22	16.07	10.07	8.07	5.46	16	
17	14.25	8.25	6.25	5.21	18.15	12.15	10.15	6.70	13.33	7.33	5.33	4.39	16.27	10.27	8.27	5.69	17	
18	14.49	8.49	6.49	5.40	18.42	12.42	10.42	6.96	13.54	7.54	5.54	4.57	16.50	10.50	8.50	5.93	18	
19	14.74	8.74	6.74	5.61	18.70	12.70	10.70	7.23	13.76	7.76	5.76	4.76	16.74	10.74	8.74	6.18	19	
20	15.00	9.00	7.00	5.82	19.00	13.00	11.00	7.51	14.00	8.00	6.00	4.95	17.00	11.00	9.00	6.44	20	
21	15.28	9.28	7.28	6.05	19.32	13.32	11.32	7.81	14.25	8.25	6.25	5.15	17.28	11.28	9.28	6.71	21	
22	15.57	9.57	7.57	6.28	19.67	13.67	11.67	8.11	14.52	8.52	6.52	5.36	17.58	11.58	9.58	6.99	22	
23	15.87	9.87	7.87	6.53	20.04	14.04	12.04	8.43	14.80	8.80	6.80	5.59	17.91	11.91	9.91	7.29	23	
24	16.19	10.19	8.19	6.79	20.42	14.42	12.42	8.77	15.10	9.10	7.10	5.82	18.25	12.25	10.25	7.61	24	
25	16.52	10.52	8.52	7.06	20.82	14.82	12.82	9.12	15.40	9.40	7.40	6.07	18.60	12.60	10.60	7.93	25	
26	16.87	10.87	8.87	7.35	21.24	15.24	13.24	9.49	15.72	9.72	7.72	6.32	18.98	12.98	10.98	8.28	26	
27	17.22	11.22	9.22	7.65	21.67	15.67	13.67	9.87	16.05	10.05	8.05	6.59	19.37	13.37	11.37	8.64	27	
28	17.59	11.59	9.59	7.97	22.12	16.12	14.12	10.28	16.39	10.39	8.39	6.87	19.78	13.78	11.78	9.02	28	
29	17.97	11.97	9.97	8.31	22.58	16.58	14.58	10.71	16.74	10.74	8.74	7.17	20.20	14.20	12.20	9.41	29	
30	18.37	12.37	10.37	8.66	23.05	17.05	15.05	11.16	17.10	11.10	9.10	7.48	20.64	14.64	12.64	9.83	30	
31	18.77	12.77	10.77	9.04	23.52	17.52	15.52	11.65	17.47	11.47	9.47	7.80	21.08	15.08	13.08	10.27	31	
32	19.19	13.19	11.19	9.43	24.01	18.01	16.01	12.16	17.84	11.84	9.84	8.14	21.55	15.55	13.55	10.73	32	
33	19.61	13.61	11.61	9.85	24.50	18.50	16.50	12.71	18.22	12.22	10.22	8.50	22.02	16.02	14.02	11.21	33	
34	20.05	14.05	12.05	10.30	25.00	19.00	17.00	13.28	18.61	12.61	10.61	8.87	22.50	16.50	14.50	11.72	34	

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2001 CSO ALB Continuous  
Reserves 4% CRVM; Cash Values 4% CRVM  
Participating - Dividends at 1% Midterminal Reserve**

Issue Age	Male				Male Tobacco				Female				Female Tobacco				Issue Age
	Band 1	Band 2	Band 3	Gtd.*	Band 1	Band 2	Band 3	Gtd.*	Band 1	Band 2	Band 3	Gtd.*	Band 1	Band 2	Band 3	Gtd.*	
	Under \$10,000	\$10,000-\$25,000	\$25,000 & Over		Under \$10,000	\$10,000-\$25,000	\$25,000 & Over		Under \$10,000	\$10,000-\$25,000	\$25,000 & Over		Under \$10,000	\$10,000-\$25,000	\$25,000 & Over		
35	20.50	14.50	12.50	10.76	25.50	19.50	17.50	13.89	19.00	13.00	11.00	9.27	23.00	17.00	15.00	12.25	35
36	20.96	14.96	12.96	11.26	26.00	20.00	18.00	14.53	19.40	13.40	11.40	9.68	23.51	17.51	15.51	12.81	36
37	21.43	15.43	13.43	11.78	26.52	20.52	18.52	15.21	19.80	13.80	11.80	10.12	24.02	18.02	16.02	13.40	37
38	21.92	15.92	13.92	12.33	27.04	21.04	19.04	15.93	20.21	14.21	12.21	10.57	24.55	18.55	16.55	14.02	38
39	22.43	16.43	14.43	12.91	27.58	21.58	19.58	16.69	20.63	14.63	12.63	11.06	25.10	19.10	17.10	14.68	39
40	22.96	16.96	14.96	13.52	28.14	22.14	20.14	17.48	21.06	15.06	13.06	11.56	25.67	19.67	17.67	15.38	40
41	23.51	17.51	15.51	14.17	28.73	22.73	20.73	18.32	21.51	15.51	13.51	12.10	26.26	20.26	18.26	16.11	41
42	24.09	18.09	16.09	14.85	29.35	23.35	21.35	19.21	21.97	15.97	13.97	12.67	26.88	20.88	18.88	16.89	42
43	24.69	18.69	16.69	15.57	30.01	24.01	22.01	20.14	22.45	16.45	14.45	13.26	27.52	21.52	19.52	17.71	43
44	25.33	19.33	17.33	16.33	30.70	24.70	22.70	21.11	22.95	16.95	14.95	13.89	28.19	22.19	20.19	18.58	44
45	26.01	20.01	18.01	17.13	31.44	25.44	23.44	22.13	23.48	17.48	15.48	14.56	28.90	22.90	20.90	19.50	45
46	26.72	20.72	18.72	17.97	32.24	26.24	24.24	23.21	24.02	18.02	16.02	15.26	29.64	23.64	21.64	20.46	46
47	27.47	21.47	19.47	18.87	33.08	27.08	25.08	24.36	24.60	18.60	16.60	16.00	30.42	24.42	22.42	21.48	47
48	28.27	22.27	20.27	19.82	33.99	27.99	25.99	25.58	25.20	19.20	17.20	16.77	31.23	25.23	23.23	22.55	48
49	29.11	23.11	21.11	20.84	34.96	28.96	26.96	26.89	25.83	19.83	17.83	17.59	32.09	26.09	24.09	23.67	49
50	30.00	24.00	22.00	21.93	36.00	30.00	28.00	28.28	26.50	20.50	18.50	18.45	33.00	27.00	25.00	24.85	50
51	30.94	24.94	22.94	23.08	37.11	31.11	29.11	29.76	27.20	21.20	19.20	19.36	33.95	27.95	25.95	26.08	51
52	31.93	25.93	23.93	24.31	38.30	32.30	30.30	31.32	27.93	21.93	19.93	20.31	34.95	28.95	26.95	27.38	52
53	32.97	26.97	24.97	25.61	39.56	33.56	31.56	32.98	28.68	22.68	20.68	21.32	35.99	29.99	27.99	28.74	53
54	34.05	28.05	26.05	27.00	40.90	34.90	32.90	34.72	29.46	23.46	21.46	22.38	37.08	31.08	29.08	30.16	54
55	35.17	29.17	27.17	28.46	42.31	36.31	34.31	36.55	30.26	24.26	22.26	23.49	38.21	32.21	30.21	31.66	55
56	36.34	30.34	28.34	30.02	43.79	37.79	35.79	38.47	31.08	25.08	23.08	24.67	39.38	33.38	31.38	33.23	56
57	37.55	31.55	29.55	31.68	45.35	39.35	37.35	40.52	31.90	25.90	23.90	25.92	40.59	34.59	32.59	34.88	57
58	38.80	32.80	30.80	33.45	46.99	40.99	38.99	42.71	32.74	26.74	24.74	27.23	41.84	35.84	33.84	36.63	58
59	40.09	34.09	32.09	35.35	48.69	42.69	40.69	45.05	33.58	27.58	25.58	28.63	43.12	37.12	35.12	38.48	59
60	41.41	35.41	33.41	37.39	50.48	44.48	42.48	47.53	34.42	28.42	26.42	30.11	44.44	38.44	36.44	40.43	60
61	42.77	36.77	34.77	39.55	52.33	46.33	44.33	50.15	35.26	29.26	27.26	31.69	45.79	39.79	37.79	42.50	61
62	44.16	38.16	36.16	41.86	54.26	48.26	46.26	52.90	36.09	30.09	28.09	33.37	47.17	41.17	39.17	44.69	62
63	45.58	39.58	37.58	44.30	56.27	50.27	48.27	55.79	36.91	30.91	28.91	35.16	48.59	42.59	40.59	47.03	63
64	47.02	41.02	39.02	46.92	58.35	52.35	50.35	58.83	37.71	31.71	29.71	37.08	50.03	44.03	42.03	49.52	64
65	48.50	42.50	40.50	49.71	60.50	54.50	52.50	62.06	38.50	32.50	30.50	39.13	51.50	45.50	43.50	52.18	65
66	50.01	44.01	42.01	52.72	62.73	56.73	54.73	65.51	39.28	33.28	31.28	41.32	53.00	47.00	45.00	55.02	66
67	51.58	45.58	43.58	55.97	65.07	59.07	57.07	69.23	40.08	34.08	32.08	43.68	54.58	48.58	46.58	58.06	67
68	53.27	47.27	45.27	59.50	67.53	61.53	59.53	73.27	40.97	34.97	32.97	46.20	56.26	50.26	48.26	61.31	68
69	55.11	49.11	47.11	63.33	70.16	64.16	62.16	77.65	42.00	36.00	34.00	48.92	58.10	52.10	50.10	64.78	69

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70	57.14	51.14	49.14	67.50	72.97	66.97	64.97	82.42	43.22	37.22	35.22	51.84	60.13	54.13	52.13	68.50	70
71	59.41	53.41	51.41	72.01	75.99	69.99	67.99	87.56	44.68	38.68	36.68	54.98	62.40	56.40	54.40	72.45	71
72	61.96	55.96	53.96	76.87	79.26	73.26	71.26	93.08	46.44	40.44	38.44	58.36	64.95	58.95	56.95	76.67	72
73	64.83	58.83	56.83	82.14	82.80	76.80	74.80	99.07	48.55	42.55	40.55	62.01	67.83	61.83	59.83	81.17	73
74	68.07	62.07	60.07	87.88	86.64	80.64	78.64	105.57	51.05	45.05	43.05	65.95	71.06	65.06	63.06	85.98	74
75	71.71	65.71	63.71	94.14	90.80	84.80	82.80	112.65	54.02	48.02	46.02	70.22	74.71	68.71	66.71	91.15	75
76	75.80	69.80	67.80	100.99	95.32	89.32	87.32	120.35	57.49	51.49	49.49	74.85	78.80	72.80	70.80	96.72	76
77	80.39	74.39	72.39	108.45	100.22	94.22	92.22	128.70	61.52	55.52	53.52	79.88	83.38	77.38	75.38	102.72	77
78	85.50	79.50	77.50	116.55	105.53	99.53	97.53	137.69	66.16	60.16	58.16	85.37	88.50	82.50	80.50	109.21	78
79	91.19	85.19	83.19	125.32	111.28	105.28	103.28	147.34	71.47	65.47	63.47	91.37	94.19	88.19	86.19	116.25	79
80	97.50	91.50	89.50	134.78	117.50	111.50	109.50	157.68	77.50	71.50	69.50	97.89	100.50	94.50	92.50	123.77	80
81	104.45	98.45	96.45	145.01	124.20	118.20	116.20	168.77	84.28	78.28	76.28	104.89	107.46	101.46	99.46	131.64	81
82	112.03	106.03	104.03	156.09	131.36	125.36	123.36	180.76	91.79	85.79	83.79	112.43	115.03	109.03	107.03	139.86	82
83	120.17	114.17	112.17	168.12	138.96	132.96	130.96	193.78	99.96	93.96	91.96	120.58	123.17	117.17	115.17	148.48	83
84	128.84	122.84	120.84	181.13	146.94	140.94	138.94	207.82	108.75	102.75	100.75	129.38	131.84	125.84	123.84	157.50	84
85	138.00	132.00	130.00	195.09	155.30	149.30	147.30	222.74	118.11	112.11	110.11	138.99	141.00	135.00	133.00	167.17	85
86	147.59	141.59	139.59	209.96	163.98	157.98	155.98	238.42	127.98	121.98	119.98	149.40	150.60	144.60	142.60	177.41	86
87	157.58	151.58	149.58	225.67	172.95	166.95	164.95	254.71	138.32	132.32	130.32	160.39	160.59	154.59	152.59	187.81	87
88	167.93	161.93	159.93	242.11	182.19	176.19	174.19	271.46	149.06	143.06	141.06	171.95	170.93	164.93	162.93	198.29	88
89	178.58	172.58	170.58	259.19	191.67	185.67	183.67	288.48	160.17	154.17	152.17	184.22	181.58	175.58	173.58	209.08	89
90	189.50	183.50	181.50	276.99	201.34	195.34	193.34	305.90	171.59	165.59	163.59	198.15	192.50	186.50	184.50	221.54	90
91	200.63	194.63	192.63	295.81	211.17	205.17	203.17	324.08	183.26	177.26	175.26	214.63	203.64	197.64	195.64	236.92	91
92	211.95	205.95	203.95	315.67	221.14	215.14	213.14	343.14	195.14	189.14	187.14	233.34	214.95	208.95	206.95	254.86	92
93	223.39	217.39	215.39	336.51	231.20	225.20	223.20	363.11	207.17	201.17	199.17	253.63	226.39	220.39	218.39	274.86	93
94	234.92	228.92	226.92	358.08	241.34	235.34	233.34	383.66	219.31	213.31	211.31	274.36	237.92	231.92	229.92	295.43	94
95	246.50	240.50	238.50	380.53	251.50	245.50	243.50	404.71	231.50	225.50	223.50	294.37	249.50	243.50	241.50	314.58	95

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