

Table 1

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

Issue Age	Male			Male Tobacco			Female			Female Tobacco			Issue Age
	Band 1 Under \$5,000	Band 2 \$5,000-\$10,000	Band 3 \$10,000 & Over	Band 1 Under \$5,000	Band 2 \$5,000-\$10,000	Band 3 \$10,000 & Over	Band 1 Under \$5,000	Band 2 \$5,000-\$10,000	Band 3 \$10,000 & Over	Band 1 Under \$5,000	Band 2 \$5,000-\$10,000	Band 3 \$10,000 & Over	
0	80	70	65				67	57	52				0
1	82	72	67				69	59	54				1
2	84	74	69				71	61	56				2
3	86	76	71				73	63	58				3
4	88	78	73				75	65	60				4
5	90	80	75				77	67	62				5
6	93	83	78				79	69	64				6
7	96	86	81				81	71	66				7
8	98	88	83				84	74	69				8
9	101	91	86				86	76	71				9
10	104	94	89				88	78	73				10
11	107	97	92				91	81	76				11
12	110	100	95				93	83	78				12
13	113	103	98				96	86	81				13
14	117	107	102				99	89	84				14
15	120	110	105				102	92	87				15
	Male Non-Tobacco						Female Non-Tobacco						
16	124	114	109	146	136	131	105	95	90	130	120	115	16
17	127	117	112	151	141	136	108	98	93	135	125	120	17
18	131	121	116	156	146	141	112	102	97	139	129	124	18
19	136	126	121	161	151	146	115	105	100	144	134	129	19
20	140	130	125	166	156	151	119	109	104	149	139	134	20
21	145	135	130	172	162	157	123	113	108	154	144	139	21
22	150	140	135	177	167	162	127	117	112	160	150	145	22
23	155	145	140	183	173	168	132	122	117	165	155	150	23
24	160	150	145	190	180	175	137	127	122	171	161	156	24
25	165	155	150	196	186	181	142	132	127	177	167	162	25
26	171	161	156	203	193	188	147	137	132	184	174	169	26
27	177	167	162	210	200	195	152	142	137	190	180	175	27
28	183	173	168	217	207	202	158	148	143	197	187	182	28
29	189	179	174	224	214	209	164	154	149	204	194	189	29
30	196	186	181	232	222	217	170	160	155	211	201	196	30
31	202	192	187	239	229	224	176	166	161	219	209	204	31
32	209	199	194	247	237	232	182	172	167	226	216	211	32
33	216	206	201	255	245	240	189	179	174	234	224	219	33
34	223	213	208	264	254	249	196	186	181	242	232	227	34

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35	230	220	215	272	262	257	203	193	188	250	240	235	35
36	237	227	222	281	271	266	210	200	195	258	248	243	36
37	245	235	230	289	279	274	218	208	203	267	257	252	37
38	252	242	237	298	288	283	225	215	210	276	266	261	38
39	260	250	245	307	297	292	233	223	218	284	274	269	39
40	268	258	253	317	307	302	241	231	226	293	283	278	40
41	276	266	261	326	316	311	249	239	234	303	293	288	41
42	284	274	269	336	326	321	258	248	243	312	302	297	42
43	292	282	277	345	335	330	266	256	251	321	311	306	43
44	301	291	286	355	345	340	275	265	260	331	321	316	44
45	310	300	295	365	355	350	284	274	269	340	330	325	45
46	319	309	304	375	365	360	292	282	277	350	340	335	46
47	328	318	313	385	375	370	301	291	286	360	350	345	47
48	338	328	323	395	385	380	311	301	296	369	359	354	48
49	348	338	333	406	396	391	320	310	305	379	369	364	49
50	358	348	343	416	406	401	329	319	314	389	379	374	50
51	369	359	354	426	416	411	338	328	323	399	389	384	51
52	379	369	364	437	427	422	348	338	333	409	399	394	52
53	390	380	375	448	438	433	357	347	342	419	409	404	53
54	402	392	387	458	448	443	367	357	352	428	418	413	54
55	413	403	398	469	459	454	377	367	362	438	428	423	55
56	425	415	410	480	470	465	387	377	372	449	439	434	56
57	437	427	422	491	481	476	397	387	382	459	449	444	57
58	449	439	434	502	492	487	408	398	393	469	459	454	58
59	462	452	447	513	503	498	418	408	403	479	469	464	59
60	475	465	460	525	515	510	429	419	414	489	479	474	60
61	487	477	472	536	526	521	440	430	425	500	490	485	61
62	500	490	485	548	538	533	451	441	436	510	500	495	62
63	513	503	498	559	549	544	462	452	447	521	511	506	63
64	527	517	512	571	561	556	474	464	459	532	522	517	64
65	540	530	525	583	573	568	486	476	471	543	533	528	65
66	553	543	538	595	585	580	498	488	483	554	544	539	66
67	567	557	552	607	597	592	511	501	496	565	555	550	67
68	581	571	566	619	609	604	523	513	508	577	567	562	68
69	594	584	579	632	622	617	536	526	521	588	578	573	69

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70	608	598	593	644	634	629	549	539	534	600	590	585	70
71	621	611	606	656	646	641	562	552	547	611	601	596	71
72	634	624	619	668	658	653	576	566	561	623	613	608	72
73	648	638	633	681	671	666	589	579	574	635	625	620	73
74	661	651	646	693	683	678	603	593	588	646	636	631	74
75	674	664	659	704	694	689	616	606	601	658	648	643	75
76	687	677	672	716	706	701	630	620	615	669	659	654	76
77	699	689	684	728	718	713	643	633	628	681	671	666	77
78	711	701	696	739	729	724	656	646	641	692	682	677	78
79	723	713	708	750	740	735	670	660	655	704	694	689	79
80	735	725	720	761	751	746	683	673	668	715	705	700	80
81	746	736	731	772	762	757	696	686	681	726	716	711	81
82	757	747	742	782	772	767	709	699	694	737	727	722	82
83	768	758	753	792	782	777	722	712	707	748	738	733	83
84	778	768	763	801	791	786	735	725	720	759	749	744	84
85	788	778	773	811	801	796	747	737	732	769	759	754	85
86	798	788	783	820	810	805	760	750	745	780	770	765	86
87	808	798	793	829	819	814	773	763	758	790	780	775	87
88	817	807	802	838	828	823	785	775	770	801	791	786	88
89	827	817	812	847	837	832	797	787	782	811	801	796	89
90	836	826	821	856	846	841	810	800	795	821	811	806	90
91	845	835	830	864	854	849	822	812	807	831	821	816	91
92	854	844	839	873	863	858	834	824	819	842	832	827	92
93	862	852	847	881	871	866	847	837	832	852	842	837	93
94	871	861	856	890	880	875	859	849	844	862	852	847	94
95	880	870	865	898	888	883	871	861	856	872	862	857	95