

# **SECURE-Mark Final Expense**

## **Monthly EFT Premium Rate Book**



### **Simplified Issue Whole Life (SIWL)**

Level Premium

10-Pay

20-Pay

### **Graded Death Benefit Whole Life (GDB)**

### **Modified Benefit Whole Life (MBWL)**

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# SIWL 20 Pay - Male, No Tobacco

Issue Age	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000	11,000	12,000	13,000	14,000	15,000	16,000	17,000	18,000	19,000
50	13.24	16.82	20.39	23.97	27.55	31.13	34.71	38.29	41.87	45.45	49.03	52.61	56.18	59.76	63.34	66.92	70.50
51	13.53	17.21	20.89	24.57	28.24	31.92	35.60	39.28	42.95	46.63	50.31	53.99	57.66	61.34	65.02	68.70	72.37
52	13.83	17.61	21.39	25.17	28.94	32.72	36.50	40.28	44.06	47.83	51.61	55.39	59.17	62.95	66.72	70.50	74.28
53	14.15	18.03	21.91	25.79	29.67	33.55	37.44	41.32	45.20	49.08	52.96	56.84	60.73	64.61	68.49	72.37	76.25
54	14.47	18.46	22.45	26.43	30.42	34.41	38.40	42.39	46.38	50.37	54.36	58.35	62.34	66.32	70.31	74.30	78.29
55	14.79	18.89	22.99	27.09	31.19	35.29	39.38	43.48	47.58	51.68	55.78	59.87	63.97	68.07	72.17	76.27	80.37
56	15.16	19.37	23.59	27.81	32.03	36.25	40.47	44.69	48.91	53.12	57.34	61.56	65.78	70.00	74.22	78.44	82.66
57	15.53	19.87	24.21	28.56	32.90	37.24	41.59	45.93	50.27	54.61	58.96	63.30	67.64	71.98	76.33	80.67	85.01
58	15.91	20.38	24.85	29.32	33.79	38.26	42.73	47.20	51.67	56.14	60.62	65.09	69.56	74.03	78.50	82.97	87.44
59	16.31	20.91	25.51	30.11	34.72	39.32	43.92	48.52	53.13	57.73	62.33	66.93	71.54	76.14	80.74	85.34	89.95
60	16.71	21.45	26.19	30.93	35.67	40.40	45.14	49.88	54.62	59.36	64.09	68.83	73.57	78.31	83.04	87.78	92.52
61	17.27	22.19	27.11	32.04	36.96	41.88	46.80	51.73	56.65	61.57	66.50	71.42	76.34	81.26	86.19	91.11	96.03
62	17.84	22.96	28.07	33.19	38.30	43.42	48.53	53.65	58.76	63.87	68.99	74.10	79.22	84.33	89.45	94.56	99.68
63	18.44	23.75	29.07	34.38	39.69	45.01	50.32	55.63	60.95	66.26	71.57	76.89	82.20	87.52	92.83	98.14	103.46
64	19.06	24.58	30.11	35.63	41.15	46.67	52.19	57.71	63.23	68.75	74.27	79.80	85.32	90.84	96.36	101.88	107.40
65	19.71	25.44	31.18	36.92	42.65	48.39	54.12	59.86	65.59	71.33	77.07	82.80	88.54	94.27	100.01	105.75	111.48
66	20.56	26.58	32.60	38.62	44.64	50.66	56.68	62.70	68.72	74.74	80.76	86.78	92.80	98.82	104.84	110.86	116.88
67	21.45	27.77	34.09	40.41	46.72	53.04	59.36	65.68	71.99	78.31	84.63	90.95	97.26	103.58	109.90	116.22	122.53
68	22.39	29.02	35.65	42.28	48.92	55.55	62.18	68.81	75.44	82.07	88.70	95.33	101.96	108.59	115.22	121.85	128.49
69	23.38	30.34	37.30	44.25	51.21	58.17	65.13	72.09	79.05	86.01	92.97	99.93	106.89	113.84	120.80	127.76	134.72
70	24.41	31.71	39.02	46.32	53.62	60.92	68.23	75.53	82.83	90.14	97.44	104.74	112.05	119.35	126.65	133.96	141.26

Issue Age	20,000	21,000	22,000	23,000	24,000	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000
50	74.08	77.66	81.24	84.82	88.40	91.97	95.55	99.13	102.71	106.29	109.87	113.45	117.03	120.61	124.18	127.76
51	76.05	79.73	83.41	87.08	90.76	94.44	98.12	101.79	105.47	109.15	112.83	116.50	120.18	123.86	127.54	131.21
52	78.06	81.83	85.61	89.39	93.17	96.95	100.72	104.50	108.28	112.06	115.84	119.61	123.39	127.17	130.95	134.72
53	80.13	84.02	87.90	91.78	95.66	99.54	103.42	107.31	111.19	115.07	118.95	122.83	126.71	130.60	134.48	138.36
54	82.28	86.27	90.26	94.25	98.24	102.23	106.22	110.20	114.19	118.18	122.17	126.16	130.15	134.14	138.13	142.12
55	84.46	88.56	92.66	96.76	100.86	104.95	109.05	113.15	117.25	121.35	125.44	129.54	133.64	137.74	141.84	145.94
56	86.87	91.09	95.31	99.53	103.75	107.97	112.19	116.41	120.62	124.84	129.06	133.28	137.50	141.72	145.94	150.16
57	89.36	93.70	98.04	102.38	106.73	111.07	115.41	119.76	124.10	128.44	132.78	137.13	141.47	145.81	150.16	154.50
58	91.91	96.38	100.85	105.32	109.79	114.26	118.73	123.20	127.67	132.14	136.61	141.08	145.55	150.02	154.49	158.96
59	94.55	99.15	103.75	108.36	112.96	117.56	122.16	126.76	131.37	135.97	140.57	145.17	149.78	154.38	158.98	163.58
60	97.26	102.00	106.73	111.47	116.21	120.95	125.69	130.42	135.16	139.90	144.64	149.38	154.11	158.85	163.59	168.33
61	100.95	105.88	110.80	115.72	120.65	125.57	130.49	135.41	140.34	145.26	150.18	155.10	160.03	164.95	169.87	174.80
62	104.79	109.91	115.02	120.13	125.25	130.36	135.48	140.59	145.71	150.82	155.94	161.05	166.17	171.28	176.40	181.51
63	108.77	114.08	119.40	124.71	130.02	135.34	140.65	145.96	151.28	156.59	161.90	167.22	172.53	177.84	183.16	188.47
64	112.92	118.44	123.96	129.49	135.01	140.53	146.05	151.57	157.09	162.61	168.13	173.65	179.18	184.70	190.22	195.74
65	117.22	122.95	128.69	134.42	140.16	145.90	151.63	157.37	163.10	168.84	174.58	180.31	186.05	191.78	197.52	203.25
66	122.90	128.92	134.94	140.96	146.98	153.00	159.02	165.04	171.06	177.08	183.10	189.12	195.14	201.16	207.18	213.20
67	128.85	135.17	141.49	147.80	154.12	160.44	166.76	173.07	179.39	185.71	192.03	198.34	204.66	210.98	217.30	223.61
68	135.12	141.75	148.38	155.01	161.64	168.27	174.90	181.53	188.16	194.79	201.42	208.05	214.69	221.32	227.95	234.58
69	141.68	148.64	155.60	162.56	169.52	176.48	183.44	190.39	197.35	204.31	211.27	218.23	225.19	232.15	239.11	246.07
70	148.56	155.87	163.17	170.47	177.77	185.08	192.38	199.68	206.99	214.29	221.59	228.90	236.20	243.50	250.81	258.11

# SIWL 20 Pay - Male, Tobacco

Issue Age	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000	11,000	12,000	13,000	14,000	15,000	16,000	17,000	18,000	19,000
50	15.10	19.30	23.50	27.70	31.90	36.09	40.29	44.49	48.69	52.89	57.09	61.29	65.49	69.69	73.89	78.09	82.29
51	15.49	19.83	24.16	28.49	32.82	37.15	41.48	45.81	50.14	54.48	58.81	63.14	67.47	71.80	76.13	80.46	84.80
52	15.90	20.37	24.84	29.31	33.77	38.24	42.71	47.18	51.65	56.11	60.58	65.05	69.52	73.98	78.45	82.92	87.39
53	16.33	20.93	25.54	30.15	34.76	39.37	43.98	48.59	53.19	57.80	62.41	67.02	71.63	76.24	80.85	85.45	90.06
54	16.76	21.52	26.27	31.02	35.78	40.53	45.28	50.04	54.79	59.55	64.30	69.05	73.81	78.56	83.31	88.07	92.82
55	17.21	22.11	27.02	31.92	36.82	41.73	46.63	51.53	56.44	61.34	66.24	71.15	76.05	80.95	85.86	90.76	95.66
56	17.96	23.11	28.26	33.41	38.57	43.72	48.87	54.02	59.18	64.33	69.48	74.63	79.79	84.94	90.09	95.24	100.40
57	18.74	24.16	29.57	34.99	40.40	45.82	51.23	56.65	62.06	67.48	72.89	78.30	83.72	89.13	94.55	99.96	105.38
58	19.57	25.26	30.95	36.64	42.33	48.02	53.71	59.40	65.09	70.78	76.47	82.16	87.85	93.54	99.23	104.92	110.61
59	20.44	26.42	32.40	38.38	44.36	50.34	56.32	62.30	68.28	74.26	80.23	86.21	92.19	98.17	104.15	110.13	116.11
60	21.35	27.63	33.92	40.20	46.48	52.77	59.05	65.33	71.62	77.90	84.18	90.46	96.75	103.03	109.31	115.60	121.88
61	22.70	29.43	36.16	42.89	49.62	56.36	63.09	69.82	76.55	83.28	90.02	96.75	103.48	110.21	116.94	123.68	130.41
62	24.14	31.35	38.56	45.77	52.99	60.20	67.41	74.62	81.84	89.05	96.26	103.47	110.69	117.90	125.11	132.32	139.54
63	25.68	33.41	41.14	48.86	56.59	64.32	72.05	79.77	87.50	95.23	102.95	110.68	118.41	126.14	133.86	141.59	149.32
64	27.34	35.62	43.90	52.17	60.45	68.73	77.01	85.29	93.57	101.85	110.13	118.41	126.69	134.96	143.24	151.52	159.80
65	29.11	37.98	46.85	55.72	64.59	73.46	82.33	91.20	100.07	108.94	117.82	126.69	135.56	144.43	153.30	162.17	171.04
66	30.82	40.26	49.70	59.14	68.58	78.02	87.46	96.90	106.34	115.78	125.22	134.66	144.10	153.54	162.98	172.42	181.86
67	32.64	42.68	52.73	62.77	72.82	82.86	92.91	102.95	113.00	123.04	133.09	143.13	153.18	163.22	173.27	183.31	193.36
68	34.57	45.26	55.95	66.64	77.33	88.01	98.70	109.39	120.08	130.77	141.46	152.15	162.84	173.53	184.22	194.91	205.60
69	36.62	48.00	59.37	70.75	82.12	93.50	104.87	116.25	127.62	139.00	150.37	161.75	173.12	184.50	195.87	207.25	218.62
70	38.81	50.92	63.02	75.13	87.23	99.34	111.44	123.54	135.65	147.75	159.86	171.96	184.07	196.17	208.27	220.38	232.48

Issue Age	20,000	21,000	22,000	23,000	24,000	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000
50	86.49	90.69	94.89	99.09	103.28	107.48	111.68	115.88	120.08	124.28	128.48	132.68	136.88	141.08	145.28	149.48
51	89.13	93.46	97.79	102.12	106.45	110.78	115.12	119.45	123.78	128.11	132.44	136.77	141.10	145.43	149.77	154.10
52	91.86	96.32	100.79	105.26	109.73	114.19	118.66	123.13	127.60	132.07	136.53	141.00	145.47	149.94	154.40	158.87
53	94.67	99.28	103.89	108.50	113.11	117.71	122.32	126.93	131.54	136.15	140.76	145.37	149.97	154.58	159.19	163.80
54	97.58	102.33	107.08	111.84	116.59	121.34	126.10	130.85	135.61	140.36	145.11	149.87	154.62	159.37	164.13	168.88
55	100.57	105.47	110.37	115.28	120.18	125.08	129.99	134.89	139.79	144.70	149.60	154.50	159.41	164.31	169.21	174.12
56	105.55	110.70	115.85	121.01	126.16	131.31	136.46	141.61	146.77	151.92	157.07	162.22	167.38	172.53	177.68	182.83
57	110.79	116.21	121.62	127.04	132.45	137.87	143.28	148.70	154.11	159.52	164.94	170.35	175.77	181.18	186.60	192.01
58	116.30	121.99	127.68	133.37	139.06	144.75	150.44	156.13	161.82	167.51	173.20	178.89	184.58	190.27	195.96	201.65
59	122.09	128.07	134.05	140.03	146.01	151.99	157.97	163.95	169.93	175.91	181.89	187.87	193.85	199.83	205.81	211.79
60	128.16	134.45	140.73	147.01	153.30	159.58	165.86	172.15	178.43	184.71	191.00	197.28	203.56	209.85	216.13	222.41
61	137.14	143.87	150.60	157.34	164.07	170.80	177.53	184.26	191.00	197.73	204.46	211.19	217.92	224.66	231.39	238.12
62	146.75	153.96	161.17	168.39	175.60	182.81	190.02	197.24	204.45	211.66	218.87	226.09	233.30	240.51	247.72	254.94
63	157.05	164.77	172.50	180.23	187.95	195.68	203.41	211.14	218.86	226.59	234.32	242.05	249.77	257.50	265.23	272.95
64	168.08	176.36	184.64	192.92	201.20	209.48	217.76	226.03	234.31	242.59	250.87	259.15	267.43	275.71	283.99	292.27
65	179.91	188.78	197.65	206.52	215.39	224.26	233.13	242.00	250.87	259.74	268.61	277.48	286.35	295.22	304.09	312.96
66	191.30	200.73	210.17	219.61	229.05	238.49	247.93	257.37	266.81	276.25	285.69	295.13	304.57	314.01	323.45	332.89
67	203.40	213.45	223.49	233.54	243.58	253.63	263.68	273.72	283.77	293.81	303.86	313.90	323.95	333.99	344.04	354.08
68	216.29	226.98	237.67	248.36	259.04	269.73	280.42	291.11	301.80	312.49	323.18	333.87	344.56	355.25	365.94	376.63
69	230.00	241.37	252.75	264.12	275.50	286.87	298.25	309.62	321.00	332.37	343.75	355.12	366.50	377.87	389.25	400.62
70	244.59	256.69	268.80	280.90	293.01	305.11	317.21	329.32	341.42	353.53	365.63	377.74	389.84	401.95	414.05	426.15

# SIWL 20 Pay - Female, No Tobacco

Issue Age	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000	11,000	12,000	13,000	14,000	15,000	16,000	17,000	18,000	19,000
50	10.52	13.19	15.86	18.53	21.20	23.87	26.55	29.22	31.89	34.56	37.23	39.90	42.58	45.25	47.92	50.59	53.26
51	10.76	13.52	16.27	19.03	21.78	24.54	27.29	30.04	32.80	35.55	38.31	41.06	43.82	46.57	49.32	52.08	54.83
52	11.02	13.86	16.70	19.54	22.38	25.22	28.06	30.90	33.74	36.58	39.42	42.26	45.10	47.94	50.78	53.62	56.46
53	11.28	14.21	17.13	20.06	22.99	25.92	28.84	31.77	34.70	37.62	40.55	43.48	46.40	49.33	52.26	55.18	58.11
54	11.55	14.57	17.59	20.61	23.62	26.64	29.66	32.68	35.69	38.71	41.73	44.75	47.76	50.78	53.80	56.82	59.83
55	11.83	14.94	18.05	21.16	24.28	27.39	30.50	33.61	36.72	39.83	42.94	46.05	49.16	52.27	55.38	58.49	61.61
56	12.14	15.36	18.57	21.78	25.00	28.21	31.42	34.64	37.85	41.07	44.28	47.49	50.71	53.92	57.13	60.35	63.56
57	12.46	15.78	19.10	22.42	25.74	29.05	32.37	35.69	39.01	42.33	45.65	48.97	52.29	55.61	58.93	62.25	65.57
58	12.79	16.22	19.65	23.08	26.51	29.93	33.36	36.79	40.22	43.65	47.08	50.51	53.94	57.37	60.80	64.23	67.66
59	13.13	16.67	20.21	23.75	27.29	30.84	34.38	37.92	41.46	45.00	48.55	52.09	55.63	59.17	62.71	66.26	69.80
60	13.48	17.14	20.80	24.45	28.11	31.77	35.43	39.09	42.75	46.41	50.07	53.73	57.39	61.04	64.70	68.36	72.02
61	13.93	17.75	21.56	25.37	29.18	32.99	36.80	40.61	44.42	48.24	52.05	55.86	59.67	63.48	67.29	71.10	74.91
62	14.41	18.38	22.35	26.32	30.29	34.26	38.23	42.20	46.17	50.14	54.11	58.08	62.05	66.01	69.98	73.95	77.92
63	14.90	19.04	23.17	27.31	31.44	35.57	39.71	43.84	47.98	52.11	56.25	60.38	64.51	68.65	72.78	76.92	81.05
64	15.42	19.73	24.03	28.34	32.65	36.95	41.26	45.57	49.87	54.18	58.49	62.79	67.10	71.41	75.71	80.02	84.33
65	15.96	20.44	24.93	29.41	33.90	38.38	42.87	47.35	51.84	56.32	60.81	65.30	69.78	74.27	78.75	83.24	87.72
66	16.64	21.35	26.07	30.78	35.49	40.21	44.92	49.63	54.35	59.06	63.77	68.49	73.20	77.91	82.63	87.34	92.05
67	17.36	22.31	27.26	32.22	37.17	42.12	47.07	52.03	56.98	61.93	66.88	71.84	76.79	81.74	86.69	91.65	96.60
68	18.11	23.32	28.52	33.73	38.93	44.13	49.34	54.54	59.75	64.95	70.16	75.36	80.56	85.77	90.97	96.18	101.38
69	18.91	24.38	29.85	35.32	40.78	46.25	51.72	57.19	62.66	68.13	73.60	79.07	84.54	90.01	95.48	100.95	106.41
70	19.74	25.49	31.24	36.98	42.73	48.48	54.23	59.97	65.72	71.47	77.21	82.96	88.71	94.46	100.20	105.95	111.70

Issue Age	20,000	21,000	22,000	23,000	24,000	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000
50	55.93	58.61	61.28	63.95	66.62	69.29	71.96	74.64	77.31	79.98	82.65	85.32	87.99	90.67	93.34	96.01
51	57.59	60.34	63.10	65.85	68.61	71.36	74.11	76.87	79.62	82.38	85.13	87.89	90.64	93.40	96.15	98.90
52	59.30	62.13	64.97	67.81	70.65	73.49	76.33	79.17	82.01	84.85	87.69	90.53	93.37	96.21	99.05	101.89
53	61.04	63.96	66.89	69.82	72.75	75.67	78.60	81.53	84.45	87.38	90.31	93.23	96.16	99.09	102.01	104.94
54	62.85	65.87	68.89	71.90	74.92	77.94	80.96	83.97	86.99	90.01	93.03	96.04	99.06	102.08	105.10	108.11
55	64.72	67.83	70.94	74.05	77.16	80.27	83.38	86.49	89.60	92.71	95.82	98.93	102.05	105.16	108.27	111.38
56	66.78	69.99	73.20	76.42	79.63	82.84	86.06	89.27	92.49	95.70	98.91	102.13	105.34	108.55	111.77	114.98
57	68.89	72.21	75.53	78.85	82.16	85.48	88.80	92.12	95.44	98.76	102.08	105.40	108.72	112.04	115.36	118.68
58	71.09	74.52	77.95	81.38	84.80	88.23	91.66	95.09	98.52	101.95	105.38	108.81	112.24	115.67	119.10	122.53
59	73.34	76.88	80.42	83.97	87.51	91.05	94.59	98.13	101.68	105.22	108.76	112.30	115.84	119.39	122.93	126.47
60	75.68	79.34	83.00	86.66	90.32	93.98	97.64	101.29	104.95	108.61	112.27	115.93	119.59	123.25	126.91	130.57
61	78.73	82.54	86.35	90.16	93.97	97.78	101.59	105.40	109.22	113.03	116.84	120.65	124.46	128.27	132.08	135.89
62	81.89	85.86	89.83	93.80	97.77	101.74	105.71	109.68	113.65	117.62	121.59	125.56	129.53	133.50	137.47	141.44
63	85.18	89.32	93.45	97.59	101.72	105.86	109.99	114.12	118.26	122.39	126.53	130.66	134.80	138.93	143.06	147.20
64	88.63	92.94	97.25	101.55	105.86	110.17	114.47	118.78	123.09	127.39	131.70	136.01	140.32	144.62	148.93	153.24
65	92.21	96.69	101.18	105.66	110.15	114.63	119.12	123.60	128.09	132.58	137.06	141.55	146.03	150.52	155.00	159.49
66	96.77	101.48	106.19	110.91	115.62	120.33	125.05	129.76	134.47	139.19	143.90	148.61	153.32	158.04	162.75	167.46
67	101.55	106.51	111.46	116.41	121.36	126.32	131.27	136.22	141.17	146.13	151.08	156.03	160.98	165.94	170.89	175.84
68	106.59	111.79	117.00	122.20	127.40	132.61	137.81	143.02	148.22	153.43	158.63	163.83	169.04	174.24	179.45	184.65
69	111.88	117.35	122.82	128.29	133.76	139.23	144.70	150.17	155.64	161.11	166.58	172.05	177.51	182.98	188.45	193.92
70	117.45	123.19	128.94	134.69	140.43	146.18	151.93	157.68	163.42	169.17	174.92	180.67	186.41	192.16	197.91	203.65

# SIWL 20 Pay - Female, Tobacco

Issue Age	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000	11,000	12,000	13,000	14,000	15,000	16,000	17,000	18,000	19,000
50	12.72	16.13	19.54	22.95	26.36	29.77	33.17	36.58	39.99	43.40	46.81	50.22	53.62	57.03	60.44	63.85	67.26
51	13.09	16.63	20.16	23.69	27.22	30.75	34.28	37.81	41.35	44.88	48.41	51.94	55.47	59.00	62.53	66.07	69.60
52	13.48	17.14	20.80	24.45	28.11	31.77	35.43	39.09	42.75	46.41	50.07	53.73	57.39	61.04	64.70	68.36	72.02
53	13.87	17.66	21.46	25.25	29.04	32.83	36.62	40.41	44.20	47.99	51.78	55.57	59.37	63.16	66.95	70.74	74.53
54	14.28	18.21	22.14	26.06	29.99	33.92	37.85	41.77	45.70	49.63	53.56	57.48	61.41	65.34	69.27	73.19	77.12
55	14.71	18.78	22.85	26.91	30.98	35.05	39.12	43.19	47.26	51.33	55.40	59.47	63.54	67.61	71.68	75.74	79.81
56	15.20	19.43	23.66	27.89	32.12	36.36	40.59	44.82	49.05	53.28	57.51	61.75	65.98	70.21	74.44	78.67	82.91
57	15.71	20.11	24.51	28.91	33.31	37.71	42.12	46.52	50.92	55.32	59.72	64.12	68.53	72.93	77.33	81.73	86.13
58	16.23	20.81	25.39	29.97	34.54	39.12	43.70	48.28	52.86	57.43	62.01	66.59	71.17	75.74	80.32	84.90	89.48
59	16.78	21.54	26.30	31.06	35.83	40.59	45.35	50.11	54.87	59.63	64.39	69.15	73.91	78.67	83.43	88.19	92.96
60	17.36	22.31	27.26	32.21	37.16	42.11	47.07	52.02	56.97	61.92	66.87	71.82	76.78	81.73	86.68	91.63	96.58
61	18.17	23.40	28.62	33.85	39.07	44.30	49.52	54.75	59.97	65.19	70.42	75.64	80.87	86.09	91.32	96.54	101.77
62	19.04	24.55	30.07	35.58	41.09	46.61	52.12	57.63	63.15	68.66	74.17	79.68	85.20	90.71	96.22	101.74	107.25
63	19.95	25.77	31.58	37.40	43.22	49.03	54.85	60.67	66.48	72.30	78.12	83.94	89.75	95.57	101.39	107.20	113.02
64	20.91	27.05	33.19	39.32	45.46	51.60	57.73	63.87	70.01	76.15	82.28	88.42	94.56	100.69	106.83	112.97	119.11
65	21.93	28.40	34.88	41.36	47.83	54.31	60.78	67.26	73.74	80.21	86.69	93.16	99.64	106.11	112.59	119.07	125.54
66	23.23	30.14	37.05	43.96	50.87	57.78	64.69	71.60	78.51	85.42	92.33	99.24	106.15	113.06	119.97	126.88	133.79
67	24.62	31.99	39.36	46.73	54.10	61.47	68.85	76.22	83.59	90.96	98.33	105.70	113.08	120.45	127.82	135.19	142.56
68	26.09	33.96	41.82	49.69	57.55	65.42	73.28	81.15	89.01	96.87	104.74	112.60	120.47	128.33	136.20	144.06	151.93
69	27.67	36.06	44.45	52.84	61.23	69.62	78.01	86.40	94.79	103.18	111.57	119.96	128.35	136.74	145.13	153.52	161.91
70	29.35	38.30	47.25	56.20	65.15	74.10	83.05	92.00	100.96	109.91	118.86	127.81	136.76	145.71	154.66	163.61	172.56

Issue Age	20,000	21,000	22,000	23,000	24,000	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000
50	70.66	74.07	77.48	80.89	84.30	87.71	91.11	94.52	97.93	101.34	104.75	108.16	111.56	114.97	118.38	121.79
51	73.13	76.66	80.19	83.72	87.25	90.79	94.32	97.85	101.38	104.91	108.44	111.97	115.51	119.04	122.57	126.10
52	75.68	79.34	83.00	86.66	90.32	93.98	97.64	101.29	104.95	108.61	112.27	115.93	119.59	123.25	126.91	130.57
53	78.32	82.11	85.90	89.69	93.48	97.28	101.07	104.86	108.65	112.44	116.23	120.02	123.81	127.60	131.40	135.19
54	81.05	84.98	88.90	92.83	96.76	100.69	104.61	108.54	112.47	116.40	120.32	124.25	128.18	132.11	136.03	139.96
55	83.88	87.95	92.02	96.09	100.16	104.23	108.30	112.37	116.44	120.50	124.57	128.64	132.71	136.78	140.85	144.92
56	87.14	91.37	95.60	99.83	104.07	108.30	112.53	116.76	120.99	125.23	129.46	133.69	137.92	142.15	146.39	150.62
57	90.54	94.94	99.34	103.74	108.14	112.54	116.95	121.35	125.75	130.15	134.55	138.95	143.36	147.76	152.16	156.56
58	94.06	98.63	103.21	107.79	112.37	116.94	121.52	126.10	130.68	135.26	139.83	144.41	148.99	153.57	158.14	162.72
59	97.72	102.48	107.24	112.00	116.76	121.52	126.28	131.04	135.80	140.56	145.32	150.08	154.85	159.61	164.37	169.13
60	101.54	106.49	111.44	116.39	121.34	126.29	131.25	136.20	141.15	146.10	151.05	156.00	160.96	165.91	170.86	175.81
61	106.99	112.22	117.44	122.66	127.89	133.11	138.34	143.56	148.79	154.01	159.24	164.46	169.69	174.91	180.14	185.36
62	112.76	118.28	123.79	129.30	134.82	140.33	145.84	151.36	156.87	162.38	167.90	173.41	178.92	184.44	189.95	195.46
63	118.84	124.65	130.47	136.29	142.10	147.92	153.74	159.55	165.37	171.19	177.00	182.82	188.64	194.45	200.27	206.09
64	125.24	131.38	137.52	143.65	149.79	155.93	162.07	168.20	174.34	180.48	186.61	192.75	198.89	205.02	211.16	217.30
65	132.02	138.49	144.97	151.45	157.92	164.40	170.87	177.35	183.83	190.30	196.78	203.25	209.73	216.21	222.68	229.16
66	140.70	147.60	154.51	161.42	168.33	175.24	182.15	189.06	195.97	202.88	209.79	216.70	223.61	230.52	237.43	244.34
67	149.94	157.31	164.68	172.05	179.42	186.79	194.17	201.54	208.91	216.28	223.65	231.02	238.40	245.77	253.14	260.51
68	159.79	167.66	175.52	183.38	191.25	199.11	206.98	214.84	222.71	230.57	238.44	246.30	254.17	262.03	269.90	277.76
69	170.30	178.69	187.08	195.47	203.86	212.25	220.64	229.03	237.42	245.81	254.20	262.59	270.98	279.37	287.76	296.15
70	181.51	190.46	199.41	208.36	217.31	226.26	235.21	244.16	253.11	262.06	271.01	279.96	288.92	297.87	306.82	315.77











## MBWL - Male, No Tobacco

Issue Age	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000
50	15.65	20.04	24.42	28.80	33.19	37.57	41.96	46.34
51	16.06	20.58	25.10	29.62	34.14	38.66	43.18	47.70
52	16.48	21.13	25.79	30.45	35.11	39.77	44.43	49.09
53	16.91	21.71	26.52	31.32	36.12	40.92	45.73	50.53
54	17.35	22.30	27.25	32.21	37.16	42.11	47.06	52.01
55	17.81	22.92	28.02	33.12	38.23	43.33	48.44	53.54
56	18.60	23.97	29.34	34.71	40.08	45.44	50.81	56.18
57	19.18	24.74	30.29	35.85	41.41	46.97	52.53	58.09
58	19.92	25.73	31.54	37.35	43.16	48.96	54.77	60.58
59	20.72	26.79	32.86	38.93	45.00	51.08	57.15	63.22
60	21.51	27.84	34.18	40.52	46.85	53.19	59.52	65.86
61	22.56	29.25	35.94	42.63	49.32	56.00	62.69	69.38
62	23.62	30.66	37.70	44.74	51.78	58.82	65.86	72.90
63	24.68	32.07	39.46	46.85	54.24	61.64	69.03	76.42
64	25.81	33.59	41.36	49.13	56.90	64.67	72.44	80.21
65	27.05	35.24	43.42	51.60	59.79	67.97	76.16	84.34
66	28.64	37.35	46.06	54.77	63.48	72.20	80.91	89.62
67	30.00	39.17	48.34	57.51	66.67	75.84	85.01	94.18
68	31.80	41.57	51.34	61.11	70.88	80.64	90.41	100.18
69	33.39	43.68	53.98	64.28	74.57	84.87	95.16	105.46
70	35.24	46.15	57.06	67.97	78.88	89.80	100.71	111.62
71	37.91	49.71	61.51	73.32	85.12	96.92	108.72	120.53
72	40.79	53.56	66.32	79.09	91.85	104.62	117.38	130.14
73	43.95	57.76	71.58	85.40	99.21	113.03	126.84	140.66
74	47.24	62.16	77.07	91.99	106.90	121.81	136.73	151.64
75	50.81	66.92	83.02	99.12	115.23	131.33	147.44	163.54
76	54.58	71.95	89.31	106.67	124.03	141.39	158.75	176.12
77	58.69	77.42	96.15	114.88	133.62	152.35	171.08	189.81
78	63.12	83.33	103.53	123.74	143.95	164.15	184.36	204.57
79	67.90	89.70	111.51	133.31	155.11	176.91	198.71	220.51
80	70.29	92.89	115.48	138.08	160.68	183.27	205.87	228.47
81	72.67	96.05	119.44	142.83	166.22	189.61	213.00	236.39
82	74.69	98.75	122.82	146.88	170.95	195.01	219.07	243.14
83	79.85	105.64	131.42	157.20	182.99	208.77	234.56	260.34
84	86.19	114.08	141.98	169.88	197.77	225.67	253.56	281.46
85	93.05	123.24	153.42	183.60	213.79	243.97	274.16	304.34

## MBWL - Male, Tobacco

Issue Age	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000
50	18.60	23.97	29.34	34.71	40.08	45.44	50.81	56.18
51	19.40	25.03	30.66	36.29	41.92	47.56	53.19	58.82
52	19.99	25.82	31.65	37.48	43.31	49.14	54.97	60.80
53	20.73	26.81	32.88	38.96	45.03	51.11	57.19	63.26
54	21.51	27.84	34.18	40.52	46.85	53.19	59.52	65.86
55	22.30	28.90	35.50	42.10	48.70	55.30	61.90	68.50
56	23.16	30.05	36.94	43.83	50.71	57.60	64.49	71.38
57	24.15	31.36	38.58	45.80	53.01	60.23	67.44	74.66
58	25.01	32.52	40.02	47.52	55.03	62.53	70.03	77.54
59	26.01	33.84	41.68	49.51	57.35	65.18	73.02	80.86
60	27.05	35.24	43.42	51.60	59.79	67.97	76.16	84.34
61	28.45	37.10	45.75	54.40	63.05	71.70	80.35	89.00
62	29.93	39.08	48.22	57.36	66.51	75.65	84.80	93.94
63	31.50	41.16	50.83	60.50	70.16	79.83	89.49	99.16
64	33.15	43.37	53.58	63.80	74.02	84.23	94.45	104.67
65	34.90	45.70	56.50	67.30	78.10	88.89	99.69	110.49
66	37.13	48.68	60.22	71.77	83.31	94.86	106.40	117.95
67	39.53	51.87	64.21	76.55	88.89	101.24	113.58	125.92
68	42.08	55.28	68.47	81.67	94.86	108.06	121.25	134.45
69	44.82	58.92	73.03	87.13	101.24	115.34	129.45	143.56
70	47.74	62.82	77.90	92.98	108.06	123.14	138.22	153.30
71	51.06	67.25	83.43	99.62	115.81	131.99	148.18	164.37
72	54.62	72.00	89.37	106.75	124.12	141.50	158.87	176.25
73	58.45	77.10	95.75	114.40	133.06	151.71	170.36	189.01
74	62.56	82.58	102.60	122.62	142.64	162.66	182.68	202.70
75	66.97	88.46	109.95	131.44	152.93	174.42	195.91	217.40
76	69.28	91.54	113.80	136.06	158.32	180.58	202.84	225.10
77	71.68	94.73	117.79	140.85	163.91	186.97	210.03	233.09
78	74.15	98.04	121.92	145.81	169.69	193.58	217.46	241.35
79	76.73	101.47	126.21	150.95	175.69	200.44	225.18	249.92
80	79.39	105.02	130.65	156.27	181.90	207.53	233.16	258.79
81	86.03	113.88	141.72	169.56	197.41	225.25	253.10	280.94
82	93.25	123.50	153.75	184.00	214.25	244.50	274.75	305.00
83	101.09	133.96	166.82	199.69	232.55	265.42	298.28	331.14
84	109.62	145.32	181.03	216.73	252.44	288.14	323.85	359.55
85	118.87	157.66	196.45	235.24	274.03	312.82	351.61	390.40

## MBWL - Female, No Tobacco

Issue Age	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000
50	13.31	16.92	20.52	24.13	27.73	31.34	34.94	38.54
51	13.62	17.33	21.04	24.75	28.46	32.17	35.87	39.58
52	13.94	17.76	21.57	25.39	29.20	33.02	36.83	40.65
53	14.27	18.20	22.12	26.04	29.97	33.89	37.82	41.74
54	14.61	18.65	22.68	26.72	30.76	34.79	38.83	42.87
55	14.96	19.11	23.26	27.42	31.57	35.72	39.87	44.03
56	15.38	19.67	23.96	28.26	32.55	36.84	41.13	45.43
57	15.81	20.25	24.68	29.12	33.56	38.00	42.43	46.87
58	16.26	20.84	25.43	30.01	34.60	39.19	43.77	48.36
59	16.72	21.46	26.20	30.94	35.68	40.42	45.17	49.91
60	17.20	22.10	27.00	31.90	36.80	41.70	46.60	51.50
61	17.91	23.05	28.19	33.32	38.46	43.60	48.74	53.87
62	18.66	24.05	29.43	34.82	40.21	45.59	50.98	56.36
63	19.44	25.09	30.74	36.39	42.03	47.68	53.33	58.98
64	20.27	26.19	32.11	38.03	43.96	49.88	55.80	61.72
65	21.13	27.34	33.55	39.76	45.96	52.17	58.38	64.59
66	22.33	28.95	35.56	42.17	48.78	55.39	62.00	68.61
67	23.62	30.66	37.70	44.74	51.78	58.82	65.86	72.90
68	24.99	32.48	39.98	47.48	54.97	62.47	69.96	77.46
69	26.44	34.43	42.41	50.39	58.37	66.35	74.33	82.32
70	27.99	36.49	44.99	53.49	61.99	70.49	78.98	87.48
71	29.66	38.72	47.77	56.83	65.88	74.93	83.99	93.04
72	31.44	41.09	50.74	60.38	70.03	79.68	89.33	98.97
73	33.34	43.62	53.90	64.18	74.45	84.73	95.01	105.29
74	35.35	46.31	57.26	68.21	79.16	90.11	101.06	112.02
75	37.51	49.18	60.84	72.51	84.18	95.85	107.52	119.19
76	40.14	52.68	65.23	77.77	90.32	102.86	115.41	127.95
77	42.96	56.45	69.93	83.42	96.91	110.40	123.88	137.37
78	46.00	60.50	75.00	89.50	104.00	118.50	133.00	147.50
79	49.27	64.86	80.45	96.04	111.62	127.21	142.80	158.39
80	52.78	69.54	86.30	103.06	119.82	136.58	153.34	170.10
81	55.07	72.59	90.11	107.64	125.16	142.68	160.20	177.73
82	57.15	75.36	93.58	111.80	130.01	148.23	166.44	184.66
83	61.64	81.35	101.06	120.77	140.48	160.20	179.91	199.62
84	66.65	88.04	109.42	130.80	152.19	173.57	194.96	216.34
85	71.93	95.08	118.22	141.36	164.51	187.65	210.80	233.94

## MBWL - Female, Tobacco

Issue Age	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000
50	16.30	20.90	25.49	30.09	34.69	39.29	43.89	48.49
51	16.80	21.57	26.33	31.10	35.87	40.64	45.40	50.17
52	17.32	22.26	27.20	32.14	37.08	42.02	46.96	51.90
53	17.86	22.98	28.10	33.22	38.35	43.47	48.59	53.71
54	18.42	23.73	29.04	34.34	39.65	44.96	50.27	55.57
55	19.00	24.50	30.00	35.51	41.01	46.51	52.01	57.51
56	19.83	25.61	31.38	37.16	42.93	48.71	54.49	60.26
57	20.69	26.76	32.82	38.89	44.95	51.02	57.08	63.15
58	21.61	27.97	34.34	40.71	47.08	53.45	59.82	66.19
59	22.56	29.25	35.94	42.63	49.32	56.00	62.69	69.38
60	23.57	30.59	37.61	44.63	51.66	58.68	65.70	72.72
61	25.09	32.62	40.16	47.69	55.22	62.75	70.28	77.81
62	26.73	34.81	42.88	50.96	59.04	67.11	75.19	83.27
63	28.49	37.15	45.81	54.48	63.14	71.80	80.46	89.13
64	30.37	39.66	48.95	58.24	67.53	76.82	86.11	95.40
65	32.39	42.35	52.32	62.28	72.24	82.21	92.17	102.13
66	34.47	45.13	55.79	66.45	77.10	87.76	98.42	109.08
67	36.70	48.10	59.50	70.90	82.30	93.70	105.10	116.50
68	39.09	51.28	63.48	75.67	87.87	100.06	112.26	124.45
69	41.64	54.68	67.73	80.77	93.82	106.86	119.91	132.95
70	44.36	58.32	72.27	86.22	100.18	114.13	128.09	142.04
71	47.03	61.88	76.72	91.56	106.41	121.25	136.09	150.94
72	49.87	65.66	81.45	97.24	113.04	128.83	144.62	160.41
73	52.89	69.69	86.49	103.28	120.08	136.88	153.68	170.47
74	56.11	73.97	91.84	109.71	127.58	145.45	163.32	181.18
75	59.52	78.53	97.54	116.55	135.56	154.56	173.57	192.58
76	60.52	79.87	99.21	118.55	137.89	157.23	176.57	195.92
77	61.54	81.22	100.90	120.58	140.26	159.94	179.62	199.30
78	62.58	82.60	102.63	122.65	142.68	162.70	182.73	202.75
79	63.63	84.00	104.38	124.75	145.13	165.50	185.88	206.26
80	64.70	85.43	106.16	126.90	147.63	168.36	189.10	209.83
81	68.92	91.06	113.20	135.33	157.47	179.61	201.75	223.89
82	73.42	97.06	120.71	144.35	167.99	191.63	215.27	238.91
83	78.24	103.48	128.73	153.97	179.22	204.46	229.71	254.95
84	83.37	110.33	137.29	164.25	191.21	218.16	245.12	272.08
85	88.86	117.65	146.43	175.22	204.01	232.79	261.58	290.37

