

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 0 MALE										Joint	AGE 0 FEMALE									
S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	
1,000	-	3.74	-	3.74	4.17	-	-	6.01	6.30	-	1,000	-	3.72	-	3.72	4.03	-	-	5.42	5.65
1,500	-	4.08	-	4.08	4.72	-	-	7.48	7.92	-	1,500	-	4.05	-	4.05	4.52	-	-	6.59	6.95
2,000	-	4.42	-	4.42	5.27	-	-	8.95	9.54	-	2,000	-	4.38	-	4.38	5.01	-	-	7.77	8.24
2,500	-	4.76	-	4.76	5.82	-	-	10.42	11.16	-	2,500	-	4.70	-	4.71	5.50	-	-	8.95	9.54
3,000	-	5.10	-	5.10	6.38	-	-	11.90	12.78	-	3,000	-	5.03	-	5.04	5.98	-	-	10.13	10.83
3,500	-	5.44	-	5.44	6.93	-	-	13.37	14.40	-	3,500	-	5.36	-	5.37	6.47	-	-	11.31	12.13
4,000	-	5.78	-	5.78	7.48	-	-	14.84	16.02	-	4,000	-	5.69	-	5.70	6.96	-	-	12.48	13.43
4,500	-	6.12	-	6.12	8.03	-	-	16.31	17.64	-	4,500	-	6.02	-	6.03	7.45	-	-	13.66	14.72
5,000	-	6.46	-	6.46	8.59	-	-	17.79	19.26	-	5,000	-	6.35	-	6.36	7.93	-	-	14.84	16.02
5,500	-	6.80	-	6.80	9.14	-	-	19.26	20.88	-	5,500	-	6.68	-	6.69	8.42	-	-	16.02	17.31
6,000	-	7.13	-	7.15	9.69	-	-	20.73	22.50	-	6,000	-	7.01	-	7.02	8.91	-	-	17.20	18.61
6,500	-	7.47	-	7.49	10.24	-	-	22.20	24.12	-	6,500	-	7.34	-	7.35	9.40	-	-	18.38	19.91
7,000	-	7.81	-	7.83	10.80	-	-	23.68	25.74	-	7,000	-	7.67	-	7.68	9.88	-	-	19.55	21.20
7,500	-	8.15	-	8.17	11.35	-	-	25.15	27.36	-	7,500	-	7.99	-	8.01	10.37	-	-	20.73	22.50
8,000	-	8.49	-	8.51	11.90	-	-	26.62	28.98	-	8,000	-	8.32	-	8.34	10.86	-	-	21.91	23.79
8,500	-	8.83	-	8.85	12.45	-	-	28.09	30.60	-	8,500	-	8.65	-	8.67	11.35	-	-	23.09	25.09
9,000	-	9.17	-	9.19	13.01	-	-	29.57	32.22	-	9,000	-	8.98	-	9.00	11.83	-	-	24.27	26.38
9,500	-	9.51	-	9.53	13.56	-	-	31.04	33.84	-	9,500	-	9.31	-	9.33	12.32	-	-	25.44	27.68
10,000	-	9.85	-	9.87	14.11	-	-	32.51	35.46	-	10,000	-	9.64	-	9.66	12.81	-	-	26.62	28.98
10,500	-	10.19	-	10.21	14.66	-	-	-	-	-	10,500	-	9.97	-	9.99	13.30	-	-	-	-
11,000	-	10.53	-	10.55	15.22	-	-	-	-	-	11,000	-	10.30	-	10.32	13.78	-	-	-	-
11,500	-	10.87	-	10.89	15.77	-	-	-	-	-	11,500	-	10.63	-	10.65	14.27	-	-	-	-
12,000	-	11.21	-	11.23	16.32	-	-	-	-	-	12,000	-	10.95	-	10.98	14.76	-	-	-	-
12,500	-	11.55	-	11.57	16.87	-	-	-	-	-	12,500	-	11.28	-	11.31	15.25	-	-	-	-
13,000	-	11.89	-	11.91	17.43	-	-	-	-	-	13,000	-	11.61	-	11.63	15.73	-	-	-	-
13,500	-	12.23	-	12.25	17.98	-	-	-	-	-	13,500	-	11.94	-	11.96	16.22	-	-	-	-
14,000	-	12.57	-	12.59	18.53	-	-	-	-	-	14,000	-	12.27	-	12.29	16.71	-	-	-	-
14,500	-	12.91	-	12.93	19.08	-	-	-	-	-	14,500	-	12.60	-	12.62	17.20	-	-	-	-
15,000	-	13.25	-	13.27	19.64	-	-	-	-	-	15,000	-	12.93	-	12.95	17.68	-	-	-	-
15,500	-	13.59	-	13.61	20.19	-	-	-	-	-	15,500	-	13.26	-	13.28	18.17	-	-	-	-
16,000	-	13.93	-	13.95	20.74	-	-	-	-	-	16,000	-	13.59	-	13.61	18.66	-	-	-	-
16,500	-	14.27	-	14.29	21.29	-	-	-	-	-	16,500	-	13.92	-	13.94	19.15	-	-	-	-
17,000	-	14.61	-	14.63	21.85	-	-	-	-	-	17,000	-	14.24	-	14.27	19.63	-	-	-	-
17,500	-	14.95	-	14.97	22.40	-	-	-	-	-	17,500	-	14.57	-	14.60	20.12	-	-	-	-
18,000	-	15.28	-	15.32	22.95	-	-	-	-	-	18,000	-	14.90	-	14.93	20.61	-	-	-	-
18,500	-	15.62	-	15.66	23.50	-	-	-	-	-	18,500	-	15.23	-	15.26	21.10	-	-	-	-
19,000	-	15.96	-	16.00	24.06	-	-	-	-	-	19,000	-	15.56	-	15.59	21.58	-	-	-	-
19,500	-	16.30	-	16.34	24.61	-	-	-	-	-	19,500	-	15.89	-	15.92	22.07	-	-	-	-
20,000	-	16.64	-	16.68	25.16	-	-	-	-	-	20,000	-	16.22	-	16.25	22.56	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 1 MALE										Joint	AGE 1 FEMALE									
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	3.76	-	3.76	4.18	-	-	6.04	6.33	-	1,000	-	3.73	-	3.73	4.05	-	-	5.43	5.67
1,500	-	4.10	-	4.11	4.74	-	-	7.52	7.97	-	1,500	-	4.06	-	4.07	4.55	-	-	6.62	6.98
2,000	-	4.45	-	4.45	5.31	-	-	9.01	9.61	-	2,000	-	4.40	-	4.40	5.04	-	-	7.81	8.28
2,500	-	4.80	-	4.80	5.87	-	-	10.50	11.24	-	2,500	-	4.73	-	4.74	5.54	-	-	9.00	9.59
3,000	-	5.15	-	5.15	6.43	-	-	11.99	12.88	-	3,000	-	5.07	-	5.07	6.03	-	-	10.18	10.89
3,500	-	5.49	-	5.50	6.99	-	-	13.47	14.51	-	3,500	-	5.40	-	5.41	6.53	-	-	11.37	12.20
4,000	-	5.84	-	5.85	7.55	-	-	14.96	16.15	-	4,000	-	5.74	-	5.75	7.02	-	-	12.56	13.50
4,500	-	6.19	-	6.20	8.11	-	-	16.45	17.79	-	4,500	-	6.07	-	6.08	7.52	-	-	13.74	14.81
5,000	-	6.54	-	6.55	8.67	-	-	17.94	19.42	-	5,000	-	6.41	-	6.42	8.02	-	-	14.93	16.12
5,500	-	6.88	-	6.89	9.24	-	-	19.42	21.06	-	5,500	-	6.74	-	6.75	8.51	-	-	16.12	17.42
6,000	-	7.23	-	7.24	9.80	-	-	20.91	22.70	-	6,000	-	7.08	-	7.09	9.01	-	-	17.30	18.73
6,500	-	7.58	-	7.59	10.36	-	-	22.40	24.33	-	6,500	-	7.41	-	7.42	9.50	-	-	18.49	20.03
7,000	-	7.93	-	7.94	10.92	-	-	23.89	25.97	-	7,000	-	7.75	-	7.76	10.00	-	-	19.68	21.34
7,500	-	8.27	-	8.29	11.48	-	-	25.37	27.60	-	7,500	-	8.08	-	8.10	10.49	-	-	20.87	22.64
8,000	-	8.62	-	8.64	12.04	-	-	26.86	29.24	-	8,000	-	8.42	-	8.43	10.99	-	-	22.05	23.95
8,500	-	8.97	-	8.98	12.60	-	-	28.35	30.88	-	8,500	-	8.75	-	8.77	11.48	-	-	23.24	25.26
9,000	-	9.32	-	9.33	13.17	-	-	29.84	32.51	-	9,000	-	9.09	-	9.10	11.98	-	-	24.43	26.56
9,500	-	9.67	-	9.68	13.73	-	-	31.32	34.15	-	9,500	-	9.42	-	9.44	12.48	-	-	25.61	27.87
10,000	-	10.01	-	10.03	14.29	-	-	32.81	35.79	-	10,000	-	9.76	-	9.78	12.97	-	-	26.80	29.17
10,500	-	10.36	-	10.38	14.85	-	-	-	-	-	10,500	-	10.09	-	10.11	13.47	-	-	-	-
11,000	-	10.71	-	10.73	15.41	-	-	-	-	-	11,000	-	11.83	-	10.45	13.96	-	-	-	-
11,500	-	11.06	-	11.08	15.97	-	-	-	-	-	11,500	-	12.23	-	10.78	14.46	-	-	-	-
12,000	-	11.40	-	11.42	16.53	-	-	-	-	-	12,000	-	12.63	-	11.12	14.95	-	-	-	-
12,500	-	11.75	-	11.77	17.10	-	-	-	-	-	12,500	-	13.03	-	11.45	15.45	-	-	-	-
13,000	-	12.10	-	12.12	17.66	-	-	-	-	-	13,000	-	13.43	-	11.79	15.94	-	-	-	-
13,500	-	12.45	-	12.47	18.22	-	-	-	-	-	13,500	-	13.82	-	12.13	16.44	-	-	-	-
14,000	-	12.79	-	12.82	18.78	-	-	-	-	-	14,000	-	14.22	-	12.46	16.94	-	-	-	-
14,500	-	13.14	-	13.17	19.34	-	-	-	-	-	14,500	-	14.62	-	12.80	17.43	-	-	-	-
15,000	-	13.49	-	13.52	19.90	-	-	-	-	-	15,000	-	15.02	-	13.13	17.93	-	-	-	-
15,500	-	13.84	-	13.86	20.46	-	-	-	-	-	15,500	-	15.42	-	13.47	18.42	-	-	-	-
16,000	-	14.18	-	14.21	21.03	-	-	-	-	-	16,000	-	15.82	-	13.80	18.92	-	-	-	-
16,500	-	14.53	-	14.56	21.59	-	-	-	-	-	16,500	-	16.22	-	14.14	19.41	-	-	-	-
17,000	-	14.88	-	14.91	22.15	-	-	-	-	-	17,000	-	16.61	-	14.48	19.91	-	-	-	-
17,500	-	15.23	-	15.26	22.71	-	-	-	-	-	17,500	-	17.01	-	14.81	20.40	-	-	-	-
18,000	-	15.58	-	15.61	23.27	-	-	-	-	-	18,000	-	15.12	-	15.15	20.90	-	-	-	-
18,500	-	15.92	-	15.95	23.83	-	-	-	-	-	18,500	-	15.45	-	15.48	21.40	-	-	-	-
19,000	-	16.27	-	16.30	24.39	-	-	-	-	-	19,000	-	15.79	-	15.82	21.89	-	-	-	-
19,500	-	16.62	-	16.65	24.96	-	-	-	-	-	19,500	-	16.12	-	16.15	22.39	-	-	-	-
20,000	-	16.97	-	17.00	25.52	-	-	-	-	-	20,000	-	16.46	-	16.49	22.88	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 2 MALE										Joint	AGE 2 FEMALE									
S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	
1,000	-	3.78	-	3.78	4.20	-	-	6.06	6.36	-	1,000	-	3.75	-	3.75	4.07	-	-	5.45	5.69
1,500	-	4.14	-	4.14	4.77	-	-	7.57	8.02	-	1,500	-	4.10	-	4.10	4.57	-	-	6.65	7.01
2,000	-	4.50	-	4.50	5.34	-	-	9.07	9.67	-	2,000	-	4.44	-	4.44	5.08	-	-	7.84	8.32
2,500	-	4.86	-	4.86	5.92	-	-	10.57	11.32	-	2,500	-	4.79	-	4.79	5.58	-	-	9.04	9.64
3,000	-	5.22	-	5.22	6.49	-	-	12.07	12.97	-	3,000	-	5.13	-	5.14	6.08	-	-	10.24	10.95
3,500	-	5.58	-	5.59	7.06	-	-	13.57	14.63	-	3,500	-	5.48	-	5.48	6.59	-	-	11.43	12.27
4,000	-	5.94	-	5.95	7.63	-	-	15.08	16.28	-	4,000	-	5.82	-	5.83	7.09	-	-	12.63	13.58
4,500	-	6.30	-	6.31	8.20	-	-	16.58	17.93	-	4,500	-	6.17	-	6.17	7.60	-	-	13.82	14.90
5,000	-	6.66	-	6.67	8.77	-	-	18.08	19.58	-	5,000	-	6.51	-	6.52	8.10	-	-	15.02	16.21
5,500	-	7.02	-	7.03	9.34	-	-	19.58	21.24	-	5,500	-	6.86	-	6.87	8.60	-	-	16.22	17.53
6,000	-	7.38	-	7.39	9.91	-	-	21.08	22.89	-	6,000	-	7.20	-	7.21	9.11	-	-	17.41	18.84
6,500	-	7.74	-	7.75	10.49	-	-	22.59	24.54	-	6,500	-	7.55	-	7.56	9.61	-	-	18.61	20.16
7,000	-	8.10	-	8.11	11.06	-	-	24.09	26.19	-	7,000	-	7.89	-	7.90	10.12	-	-	19.80	21.48
7,500	-	8.46	-	8.47	11.63	-	-	25.59	27.85	-	7,500	-	8.24	-	8.25	10.62	-	-	21.00	22.79
8,000	-	8.82	-	8.83	12.20	-	-	27.09	29.50	-	8,000	-	8.58	-	8.60	11.12	-	-	22.20	24.11
8,500	-	9.18	-	9.19	12.77	-	-	28.59	31.15	-	8,500	-	8.93	-	8.94	11.63	-	-	23.39	25.42
9,000	-	9.54	-	9.55	13.34	-	-	30.10	32.80	-	9,000	-	9.27	-	9.29	12.13	-	-	24.59	26.74
9,500	-	9.90	-	9.92	13.91	-	-	31.60	34.46	-	9,500	-	9.62	-	9.63	12.64	-	-	25.78	28.05
10,000	-	10.26	-	10.28	14.48	-	-	33.10	36.11	-	10,000	-	9.96	-	9.98	13.14	-	-	26.98	29.37
10,500	-	10.62	-	10.64	15.06	-	-	-	-	-	10,500	-	10.31	-	10.32	13.65	-	-	-	-
11,000	-	10.98	-	11.00	15.63	-	-	-	-	-	11,000	-	10.65	-	10.67	14.15	-	-	-	-
11,500	-	11.34	-	11.36	16.20	-	-	-	-	-	11,500	-	11.00	-	11.02	14.65	-	-	-	-
12,000	-	11.70	-	11.72	16.77	-	-	-	-	-	12,000	-	11.34	-	11.36	15.16	-	-	-	-
12,500	-	12.06	-	12.08	17.34	-	-	-	-	-	12,500	-	11.69	-	11.71	15.66	-	-	-	-
13,000	-	12.42	-	12.44	17.91	-	-	-	-	-	13,000	-	12.03	-	12.05	16.17	-	-	-	-
13,500	-	12.78	-	12.80	18.48	-	-	-	-	-	13,500	-	12.38	-	12.40	16.67	-	-	-	-
14,000	-	13.14	-	13.16	19.05	-	-	-	-	-	14,000	-	12.72	-	12.75	17.17	-	-	-	-
14,500	-	13.50	-	13.52	19.62	-	-	-	-	-	14,500	-	13.07	-	13.09	17.68	-	-	-	-
15,000	-	13.86	-	13.88	20.20	-	-	-	-	-	15,000	-	13.41	-	13.44	18.18	-	-	-	-
15,500	-	14.22	-	14.25	20.77	-	-	-	-	-	15,500	-	13.76	-	13.78	18.69	-	-	-	-
16,000	-	14.58	-	14.61	21.34	-	-	-	-	-	16,000	-	14.10	-	14.13	19.19	-	-	-	-
16,500	-	14.94	-	14.97	21.91	-	-	-	-	-	16,500	-	14.45	-	14.48	19.69	-	-	-	-
17,000	-	15.30	-	15.33	22.48	-	-	-	-	-	17,000	-	14.79	-	14.82	20.20	-	-	-	-
17,500	-	15.66	-	15.69	23.05	-	-	-	-	-	17,500	-	15.14	-	15.17	20.70	-	-	-	-
18,000	-	16.02	-	16.05	23.62	-	-	-	-	-	18,000	-	15.48	-	15.51	21.21	-	-	-	-
18,500	-	16.38	-	16.41	24.19	-	-	-	-	-	18,500	-	15.83	-	15.86	21.71	-	-	-	-
19,000	-	16.74	-	16.77	24.77	-	-	-	-	-	19,000	-	16.17	-	16.21	22.21	-	-	-	-
19,500	-	17.10	-	17.13	25.34	-	-	-	-	-	19,500	-	16.52	-	16.55	22.72	-	-	-	-
20,000	-	17.46	-	17.49	25.91	-	-	-	-	-	20,000	-	16.86	-	16.90	23.22	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 3		MALE								Joint	AGE 3		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	3.81	-	3.81	4.22	-	-	6.09	6.40	-	1,000	-	3.77	-	3.77	4.09	-	-	5.47	5.71
1,500	-	4.18	-	4.18	4.80	-	-	7.61	8.07	-	1,500	-	4.32	-	4.13	4.60	-	-	6.87	7.04
2,000	-	4.56	-	4.56	5.39	-	-	9.13	9.73	-	2,000	-	4.74	-	4.49	5.11	-	-	8.13	8.36
2,500	-	4.93	-	4.93	5.97	-	-	10.64	11.40	-	2,500	-	5.16	-	4.85	5.63	-	-	9.40	9.69
3,000	-	5.30	-	5.31	6.55	-	-	12.16	13.07	-	3,000	-	5.58	-	5.20	6.14	-	-	10.67	11.01
3,500	-	5.68	-	5.68	7.13	-	-	13.68	14.74	-	3,500	-	6.00	-	5.56	6.65	-	-	11.94	12.34
4,000	-	6.05	-	6.06	7.71	-	-	15.19	16.41	-	4,000	-	6.42	-	5.92	7.17	-	-	13.21	13.66
4,500	-	6.43	-	6.43	8.29	-	-	16.71	18.08	-	4,500	-	6.84	-	6.28	7.68	-	-	14.48	14.99
5,000	-	6.80	-	6.81	8.87	-	-	18.23	19.75	-	5,000	-	7.26	-	6.63	8.19	-	-	15.74	16.31
5,500	-	7.17	-	7.18	9.46	-	-	19.75	21.41	-	5,500	-	7.68	-	6.99	8.71	-	-	17.01	17.64
6,000	-	7.55	-	7.56	10.04	-	-	21.26	23.08	-	6,000	-	8.10	-	7.35	9.22	-	-	18.28	18.96
6,500	-	7.92	-	7.93	10.62	-	-	22.78	24.75	-	6,500	-	8.52	-	7.71	9.73	-	-	19.55	20.29
7,000	-	8.30	-	8.31	11.20	-	-	24.30	26.42	-	7,000	-	8.94	-	8.06	10.25	-	-	20.82	21.61
7,500	-	8.67	-	8.68	11.78	-	-	25.81	28.09	-	7,500	-	9.36	-	8.42	10.76	-	-	22.09	22.94
8,000	-	9.04	-	9.06	12.36	-	-	27.33	29.76	-	8,000	-	9.78	-	8.78	11.27	-	-	23.35	24.26
8,500	-	9.42	-	9.43	12.94	-	-	28.85	31.43	-	8,500	-	10.20	-	9.14	11.79	-	-	24.62	25.59
9,000	-	9.79	-	9.81	13.53	-	-	30.36	33.09	-	9,000	-	10.63	-	9.49	12.30	-	-	25.89	26.91
9,500	-	10.17	-	10.18	14.11	-	-	31.88	34.76	-	9,500	-	11.05	-	9.85	12.81	-	-	27.16	28.24
10,000	-	10.54	-	10.56	14.69	-	-	33.40	36.43	-	10,000	-	11.47	-	10.21	13.33	-	-	28.43	29.56
10,500	-	10.91	-	10.93	15.27	-	-	-	-	-	10,500	-	11.89	-	10.57	13.84	-	-	-	-
11,000	-	11.29	-	11.31	15.85	-	-	-	-	-	11,000	-	12.31	-	10.92	14.35	-	-	-	-
11,500	-	11.66	-	11.68	16.43	-	-	-	-	-	11,500	-	12.73	-	11.28	14.87	-	-	-	-
12,000	-	12.04	-	12.06	17.01	-	-	-	-	-	12,000	-	13.15	-	11.64	15.38	-	-	-	-
12,500	-	12.41	-	12.43	17.60	-	-	-	-	-	12,500	-	13.57	-	12.00	15.90	-	-	-	-
13,000	-	12.78	-	12.81	18.18	-	-	-	-	-	13,000	-	13.99	-	12.35	16.41	-	-	-	-
13,500	-	13.16	-	13.18	18.76	-	-	-	-	-	13,500	-	14.41	-	12.71	16.92	-	-	-	-
14,000	-	13.53	-	13.56	19.34	-	-	-	-	-	14,000	-	14.83	-	13.07	17.44	-	-	-	-
14,500	-	13.91	-	13.93	19.92	-	-	-	-	-	14,500	-	15.25	-	13.43	17.95	-	-	-	-
15,000	-	14.28	-	14.31	20.50	-	-	-	-	-	15,000	-	15.67	-	13.78	18.46	-	-	-	-
15,500	-	14.65	-	14.68	21.08	-	-	-	-	-	15,500	-	16.09	-	14.14	18.98	-	-	-	-
16,000	-	15.03	-	15.06	21.66	-	-	-	-	-	16,000	-	16.51	-	14.50	19.49	-	-	-	-
16,500	-	15.40	-	15.43	22.25	-	-	-	-	-	16,500	-	16.93	-	14.86	20.00	-	-	-	-
17,000	-	15.78	-	15.80	22.83	-	-	-	-	-	17,000	-	17.35	-	15.21	20.52	-	-	-	-
17,500	-	16.15	-	16.18	23.41	-	-	-	-	-	17,500	-	17.77	-	15.57	21.03	-	-	-	-
18,000	-	16.52	-	16.55	23.99	-	-	-	-	-	18,000	-	18.19	-	15.93	21.54	-	-	-	-
18,500	-	16.90	-	16.93	24.57	-	-	-	-	-	18,500	-	18.61	-	16.28	22.06	-	-	-	-
19,000	-	17.27	-	17.30	25.15	-	-	-	-	-	19,000	-	19.03	-	16.64	22.57	-	-	-	-
19,500	-	17.65	-	17.68	25.73	-	-	-	-	-	19,500	-	19.45	-	17.00	23.08	-	-	-	-
20,000	-	18.02	-	18.05	26.32	-	-	-	-	-	20,000	-	19.87	-	17.36	23.60	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 4 MALE										AGE 4 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	3.84	-	3.84	4.25	-	-	6.12	6.43	-	1,000	-	3.80	-	3.80	4.23	-	-	5.49	5.73
1,500	-	4.23	-	4.23	4.84	-	-	7.66	8.11	-	1,500	-	4.17	-	4.17	4.82	-	-	6.70	7.06
2,000	-	4.62	-	4.62	5.43	-	-	9.19	9.80	-	2,000	-	4.53	-	4.54	5.41	-	-	7.91	8.40
2,500	-	5.01	-	5.01	6.02	-	-	10.72	11.48	-	2,500	-	4.90	-	4.91	5.99	-	-	9.13	9.73
3,000	-	5.40	-	5.40	6.62	-	-	12.25	13.17	-	3,000	-	5.27	-	5.28	6.58	-	-	10.34	11.07
3,500	-	5.79	-	5.79	7.21	-	-	13.78	14.85	-	3,500	-	5.64	-	5.65	7.17	-	-	11.55	12.40
4,000	-	6.17	-	6.18	7.80	-	-	15.31	16.54	-	4,000	-	6.01	-	6.01	7.76	-	-	12.77	13.74
4,500	-	6.56	-	6.57	8.40	-	-	16.85	18.22	-	4,500	-	6.38	-	6.38	8.34	-	-	13.98	15.07
5,000	-	6.95	-	6.96	8.99	-	-	18.38	19.91	-	5,000	-	6.74	-	6.75	8.93	-	-	15.19	16.41
5,500	-	7.34	-	7.35	9.58	-	-	19.91	21.59	-	5,500	-	7.11	-	7.12	9.52	-	-	16.41	17.74
6,000	-	7.73	-	7.74	10.17	-	-	21.44	23.28	-	6,000	-	7.48	-	7.49	10.10	-	-	17.62	19.08
6,500	-	8.12	-	8.13	10.77	-	-	22.97	24.96	-	6,500	-	7.85	-	7.86	10.69	-	-	18.83	20.41
7,000	-	8.51	-	8.52	11.36	-	-	24.50	26.65	-	7,000	-	8.22	-	8.23	11.28	-	-	20.05	21.75
7,500	-	8.90	-	8.91	11.95	-	-	26.04	28.33	-	7,500	-	8.59	-	8.60	11.86	-	-	21.26	23.08
8,000	-	9.29	-	9.30	12.55	-	-	27.57	30.02	-	8,000	-	8.96	-	8.97	12.45	-	-	22.47	24.42
8,500	-	9.68	-	9.69	13.14	-	-	29.10	31.70	-	8,500	-	9.32	-	9.34	13.04	-	-	23.69	25.75
9,000	-	10.07	-	10.08	13.73	-	-	30.63	33.38	-	9,000	-	9.69	-	9.71	13.62	-	-	24.90	27.09
9,500	-	10.46	-	10.47	14.32	-	-	32.16	35.07	-	9,500	-	10.06	-	10.08	14.21	-	-	26.11	28.42
10,000	-	10.85	-	10.86	14.92	-	-	33.69	36.75	-	10,000	-	10.43	-	10.45	14.80	-	-	27.33	29.76
10,500	-	11.24	-	11.25	15.51	-	-	-	-	-	10,500	-	10.80	-	10.82	15.39	-	-	-	-
11,000	-	11.62	-	11.64	16.10	-	-	-	-	-	11,000	-	11.17	-	11.19	15.97	-	-	-	-
11,500	-	12.01	-	12.03	16.70	-	-	-	-	-	11,500	-	11.53	-	11.55	16.56	-	-	-	-
12,000	-	12.40	-	12.42	17.29	-	-	-	-	-	12,000	-	11.90	-	11.92	17.15	-	-	-	-
12,500	-	12.79	-	12.81	17.88	-	-	-	-	-	12,500	-	12.27	-	12.29	17.73	-	-	-	-
13,000	-	13.18	-	13.20	18.47	-	-	-	-	-	13,000	-	12.64	-	12.66	18.32	-	-	-	-
13,500	-	13.57	-	13.59	19.07	-	-	-	-	-	13,500	-	13.01	-	13.03	18.91	-	-	-	-
14,000	-	13.96	-	13.98	19.66	-	-	-	-	-	14,000	-	13.38	-	13.40	19.49	-	-	-	-
14,500	-	14.35	-	14.37	20.25	-	-	-	-	-	14,500	-	13.75	-	13.77	20.08	-	-	-	-
15,000	-	14.74	-	14.76	20.85	-	-	-	-	-	15,000	-	14.11	-	14.14	20.67	-	-	-	-
15,500	-	15.13	-	15.15	21.44	-	-	-	-	-	15,500	-	14.48	-	14.51	21.25	-	-	-	-
16,000	-	15.52	-	15.54	22.03	-	-	-	-	-	16,000	-	14.85	-	14.88	21.84	-	-	-	-
16,500	-	15.91	-	15.93	22.62	-	-	-	-	-	16,500	-	15.22	-	15.25	22.43	-	-	-	-
17,000	-	16.30	-	16.33	23.22	-	-	-	-	-	17,000	-	15.59	-	15.62	23.02	-	-	-	-
17,500	-	16.69	-	16.72	23.81	-	-	-	-	-	17,500	-	15.96	-	15.99	23.60	-	-	-	-
18,000	-	17.07	-	17.11	24.40	-	-	-	-	-	18,000	-	16.33	-	16.36	24.19	-	-	-	-
18,500	-	17.46	-	17.50	25.00	-	-	-	-	-	18,500	-	16.69	-	16.73	24.78	-	-	-	-
19,000	-	17.85	-	17.89	25.59	-	-	-	-	-	19,000	-	17.06	-	17.09	25.36	-	-	-	-
19,500	-	18.24	-	18.28	26.18	-	-	-	-	-	19,500	-	17.43	-	17.46	25.95	-	-	-	-
20,000	-	18.63	-	18.67	26.78	-	-	-	-	-	20,000	-	17.80	-	17.83	26.54	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 5 MALE										Joint	AGE 5 FEMALE									
S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	
1,000	-	3.87	-	3.87	4.27	-	-	6.15	6.46	-	1,000	-	3.82	-	3.82	4.13	-	-	5.50	5.75
1,500	-	4.28	-	4.28	4.87	-	-	7.70	8.16	-	1,500	-	4.20	-	4.21	4.66	-	-	6.73	7.09
2,000	-	4.68	-	4.68	5.48	-	-	9.24	9.86	-	2,000	-	4.58	-	4.59	5.20	-	-	7.95	8.44
2,500	-	5.09	-	5.09	6.08	-	-	10.79	11.56	-	2,500	-	4.97	-	4.97	5.73	-	-	9.17	9.78
3,000	-	5.49	-	5.50	6.69	-	-	12.34	13.27	-	3,000	-	5.35	-	5.35	6.26	-	-	10.39	11.13
3,500	-	5.90	-	5.90	7.29	-	-	13.88	14.97	-	3,500	-	5.73	-	5.73	6.80	-	-	11.62	12.47
4,000	-	6.30	-	6.31	7.90	-	-	15.43	16.67	-	4,000	-	6.11	-	6.12	7.33	-	-	12.84	13.82
4,500	-	6.71	-	6.71	8.50	-	-	16.98	18.37	-	4,500	-	6.49	-	6.50	7.86	-	-	14.06	15.16
5,000	-	7.11	-	7.12	9.11	-	-	18.52	20.07	-	5,000	-	6.87	-	6.88	8.40	-	-	15.28	16.51
5,500	-	7.52	-	7.52	9.71	-	-	20.07	21.77	-	5,500	-	7.25	-	7.26	8.93	-	-	16.51	17.85
6,000	-	7.92	-	7.93	10.32	-	-	21.61	23.47	-	6,000	-	7.63	-	7.64	9.47	-	-	17.73	19.20
6,500	-	8.33	-	8.34	10.92	-	-	23.16	25.17	-	6,500	-	8.02	-	8.03	10.00	-	-	18.95	20.54
7,000	-	8.73	-	8.74	11.53	-	-	24.71	26.87	-	7,000	-	8.40	-	8.41	10.53	-	-	20.17	21.89
7,500	-	9.14	-	9.15	12.13	-	-	26.25	28.57	-	7,500	-	8.78	-	8.79	11.07	-	-	21.39	23.23
8,000	-	9.54	-	9.55	12.74	-	-	27.80	30.27	-	8,000	-	9.16	-	9.17	11.60	-	-	22.62	24.58
8,500	-	9.95	-	9.96	13.34	-	-	29.34	31.97	-	8,500	-	9.54	-	9.56	12.13	-	-	23.84	25.92
9,000	-	10.35	-	10.37	13.95	-	-	30.89	33.68	-	9,000	-	9.92	-	9.94	12.67	-	-	25.06	27.26
9,500	-	10.76	-	10.77	14.55	-	-	32.44	35.38	-	9,500	-	10.30	-	10.32	13.20	-	-	26.28	28.61
10,000	-	11.16	-	11.18	15.16	-	-	33.98	37.08	-	10,000	-	10.68	-	10.70	13.74	-	-	27.51	29.95
10,500	-	11.57	-	11.58	15.76	-	-	-	-	-	10,500	-	11.07	-	11.08	14.27	-	-	-	-
11,000	-	11.97	-	11.99	16.37	-	-	-	-	-	11,000	-	11.45	-	11.47	14.80	-	-	-	-
11,500	-	12.38	-	12.40	16.97	-	-	-	-	-	11,500	-	11.83	-	11.85	15.34	-	-	-	-
12,000	-	12.78	-	12.80	17.57	-	-	-	-	-	12,000	-	12.21	-	12.23	15.87	-	-	-	-
12,500	-	13.19	-	13.21	18.18	-	-	-	-	-	12,500	-	12.59	-	12.61	16.41	-	-	-	-
13,000	-	13.59	-	13.61	18.78	-	-	-	-	-	13,000	-	12.97	-	12.99	16.94	-	-	-	-
13,500	-	14.00	-	14.02	19.39	-	-	-	-	-	13,500	-	13.35	-	13.38	17.47	-	-	-	-
14,000	-	14.40	-	14.42	19.99	-	-	-	-	-	14,000	-	13.73	-	13.76	18.01	-	-	-	-
14,500	-	14.81	-	14.83	20.60	-	-	-	-	-	14,500	-	14.12	-	14.14	18.54	-	-	-	-
15,000	-	15.21	-	15.24	21.20	-	-	-	-	-	15,000	-	14.50	-	14.52	19.07	-	-	-	-
15,500	-	15.62	-	15.64	21.81	-	-	-	-	-	15,500	-	14.88	-	14.90	19.61	-	-	-	-
16,000	-	16.02	-	16.05	22.41	-	-	-	-	-	16,000	-	15.26	-	15.29	20.14	-	-	-	-
16,500	-	16.43	-	16.45	23.02	-	-	-	-	-	16,500	-	15.64	-	15.67	20.68	-	-	-	-
17,000	-	16.83	-	16.86	23.62	-	-	-	-	-	17,000	-	16.02	-	16.05	21.21	-	-	-	-
17,500	-	17.24	-	17.27	24.23	-	-	-	-	-	17,500	-	16.40	-	16.43	21.74	-	-	-	-
18,000	-	17.64	-	17.67	24.83	-	-	-	-	-	18,000	-	16.78	-	16.81	22.28	-	-	-	-
18,500	-	18.05	-	18.08	25.44	-	-	-	-	-	18,500	-	17.17	-	17.20	22.81	-	-	-	-
19,000	-	18.45	-	18.48	26.04	-	-	-	-	-	19,000	-	17.55	-	17.58	23.34	-	-	-	-
19,500	-	18.86	-	18.89	26.65	-	-	-	-	-	19,500	-	17.93	-	17.96	23.88	-	-	-	-
20,000	-	19.26	-	19.30	27.25	-	-	-	-	-	20,000	-	18.31	-	18.34	24.41	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 6 MALE										AGE 6 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	3.90	-	3.90	4.30	-	-	6.18	6.49	-	1,000	-	3.85	-	3.85	4.15	-	-	5.52	5.77
1,500	-	4.32	-	4.33	4.91	-	-	7.74	8.21	-	1,500	-	4.24	-	4.25	4.70	-	-	6.75	7.12
2,000	-	4.75	-	4.75	5.53	-	-	9.30	9.93	-	2,000	-	4.64	-	4.64	5.24	-	-	7.98	8.48
2,500	-	5.17	-	5.17	6.15	-	-	10.87	11.65	-	2,500	-	5.03	-	5.04	5.79	-	-	9.22	9.83
3,000	-	5.59	-	5.59	6.77	-	-	12.43	13.36	-	3,000	-	5.43	-	5.43	6.33	-	-	10.45	11.18
3,500	-	6.01	-	6.02	7.38	-	-	13.99	15.08	-	3,500	-	5.82	-	5.83	6.88	-	-	11.68	12.54
4,000	-	6.43	-	6.44	8.00	-	-	15.55	16.80	-	4,000	-	6.22	-	6.23	7.42	-	-	12.91	13.89
4,500	-	6.85	-	6.86	8.62	-	-	17.11	18.51	-	4,500	-	6.61	-	6.62	7.97	-	-	14.14	15.25
5,000	-	7.28	-	7.28	9.24	-	-	18.67	20.23	-	5,000	-	7.01	-	7.02	8.51	-	-	15.37	16.60
5,500	-	7.70	-	7.71	9.85	-	-	20.23	21.95	-	5,500	-	7.40	-	7.41	9.06	-	-	16.60	17.95
6,000	-	8.12	-	8.13	10.47	-	-	21.79	23.66	-	6,000	-	7.80	-	7.81	9.60	-	-	17.83	19.31
6,500	-	8.54	-	8.55	11.09	-	-	23.35	25.38	-	6,500	-	8.19	-	8.20	10.15	-	-	19.07	20.66
7,000	-	8.96	-	8.97	11.71	-	-	24.91	27.10	-	7,000	-	8.59	-	8.60	10.69	-	-	20.30	22.02
7,500	-	9.38	-	9.40	12.32	-	-	26.48	28.82	-	7,500	-	8.98	-	9.00	11.24	-	-	21.53	23.37
8,000	-	9.81	-	9.82	12.94	-	-	28.04	30.53	-	8,000	-	9.38	-	9.39	11.78	-	-	22.76	24.72
8,500	-	10.23	-	10.24	13.56	-	-	29.60	32.25	-	8,500	-	9.77	-	9.79	12.33	-	-	23.99	26.08
9,000	-	10.65	-	10.66	14.18	-	-	31.16	33.97	-	9,000	-	10.17	-	10.18	12.87	-	-	25.22	27.43
9,500	-	11.07	-	11.09	14.79	-	-	32.72	35.68	-	9,500	-	10.56	-	10.58	13.42	-	-	26.45	28.79
10,000	-	11.49	-	11.51	15.41	-	-	34.28	37.40	-	10,000	-	10.96	-	10.97	13.97	-	-	27.68	30.14
10,500	-	11.91	-	11.93	16.03	-	-	-	-	-	10,500	-	11.35	-	11.37	14.51	-	-	-	-
11,000	-	12.34	-	12.35	16.65	-	-	-	-	-	11,000	-	11.75	-	11.76	15.06	-	-	-	-
11,500	-	12.76	-	12.78	17.26	-	-	-	-	-	11,500	-	12.14	-	12.16	15.60	-	-	-	-
12,000	-	13.18	-	13.20	17.88	-	-	-	-	-	12,000	-	12.54	-	12.56	16.15	-	-	-	-
12,500	-	13.60	-	13.62	18.50	-	-	-	-	-	12,500	-	12.93	-	12.95	16.69	-	-	-	-
13,000	-	14.02	-	14.04	19.12	-	-	-	-	-	13,000	-	13.33	-	13.35	17.24	-	-	-	-
13,500	-	14.44	-	14.47	19.73	-	-	-	-	-	13,500	-	13.72	-	13.74	17.78	-	-	-	-
14,000	-	14.86	-	14.89	20.35	-	-	-	-	-	14,000	-	14.12	-	14.14	18.33	-	-	-	-
14,500	-	15.29	-	15.31	20.97	-	-	-	-	-	14,500	-	14.51	-	14.53	18.87	-	-	-	-
15,000	-	15.71	-	15.73	21.59	-	-	-	-	-	15,000	-	14.90	-	14.93	19.42	-	-	-	-
15,500	-	16.13	-	16.16	22.20	-	-	-	-	-	15,500	-	15.30	-	15.33	19.96	-	-	-	-
16,000	-	16.55	-	16.58	22.82	-	-	-	-	-	16,000	-	15.69	-	15.72	20.51	-	-	-	-
16,500	-	16.97	-	17.00	23.44	-	-	-	-	-	16,500	-	16.09	-	16.12	21.05	-	-	-	-
17,000	-	17.39	-	17.42	24.06	-	-	-	-	-	17,000	-	16.48	-	16.51	21.60	-	-	-	-
17,500	-	17.82	-	17.85	24.67	-	-	-	-	-	17,500	-	16.88	-	16.91	22.14	-	-	-	-
18,000	-	18.24	-	18.27	25.29	-	-	-	-	-	18,000	-	17.27	-	17.30	22.69	-	-	-	-
18,500	-	18.66	-	18.69	25.91	-	-	-	-	-	18,500	-	17.67	-	17.70	23.24	-	-	-	-
19,000	-	19.08	-	19.11	26.53	-	-	-	-	-	19,000	-	18.06	-	18.10	23.78	-	-	-	-
19,500	-	19.50	-	19.54	27.14	-	-	-	-	-	19,500	-	18.46	-	18.49	24.33	-	-	-	-
20,000	-	19.92	-	19.96	27.76	-	-	-	-	-	20,000	-	18.85	-	18.89	24.87	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 7		MALE								Joint	AGE 7		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	3.94	-	3.94	4.32	-	-	6.21	6.53	-	1,000	-	4.01	-	4.01	4.30	-	-	5.67	5.79
1,500	-	4.38	-	4.38	4.95	-	-	7.98	8.26	-	1,500	-	4.48	-	4.48	4.92	-	-	6.97	7.15
2,000	-	4.82	-	4.82	5.59	-	-	9.62	9.99	-	2,000	-	4.95	-	4.96	5.54	-	-	8.27	8.52
2,500	-	5.26	-	5.26	6.22	-	-	11.26	11.73	-	2,500	-	5.42	-	5.43	6.16	-	-	9.58	9.88
3,000	-	5.69	-	5.70	6.85	-	-	12.90	13.46	-	3,000	-	5.90	-	5.90	6.79	-	-	10.88	11.24
3,500	-	6.13	-	6.14	7.48	-	-	14.54	15.19	-	3,500	-	6.37	-	6.38	7.41	-	-	12.19	12.61
4,000	-	6.57	-	6.58	8.11	-	-	16.18	16.93	-	4,000	-	6.84	-	6.85	8.03	-	-	13.49	13.97
4,500	-	7.01	-	7.02	8.74	-	-	17.82	18.66	-	4,500	-	7.32	-	7.32	8.65	-	-	14.79	15.33
5,000	-	7.45	-	7.46	9.38	-	-	19.45	20.39	-	5,000	-	7.79	-	7.80	9.27	-	-	16.10	16.70
5,500	-	7.89	-	7.90	10.01	-	-	21.09	22.12	-	5,500	-	8.26	-	8.27	9.89	-	-	17.40	18.06
6,000	-	8.33	-	8.34	10.64	-	-	22.73	23.86	-	6,000	-	8.73	-	8.75	10.51	-	-	18.70	19.43
6,500	-	8.77	-	8.78	11.27	-	-	24.37	25.59	-	6,500	-	9.21	-	9.22	11.13	-	-	20.01	20.79
7,000	-	9.21	-	9.22	11.90	-	-	26.01	27.32	-	7,000	-	9.68	-	9.69	11.75	-	-	21.31	22.15
7,500	-	9.65	-	9.66	12.53	-	-	27.65	29.06	-	7,500	-	10.15	-	10.17	12.37	-	-	22.62	23.52
8,000	-	10.08	-	10.10	13.16	-	-	29.29	30.79	-	8,000	-	10.63	-	10.64	12.99	-	-	23.92	24.88
8,500	-	10.52	-	10.55	13.80	-	-	30.93	32.52	-	8,500	-	11.10	-	11.12	13.62	-	-	25.22	26.25
9,000	-	10.96	-	10.99	14.43	-	-	32.57	34.26	-	9,000	-	11.57	-	11.59	14.24	-	-	26.53	27.61
9,500	-	11.40	-	11.43	15.06	-	-	34.21	35.99	-	9,500	-	12.04	-	12.06	14.86	-	-	27.83	28.97
10,000	-	11.84	-	11.87	15.69	-	-	35.85	37.72	-	10,000	-	12.52	-	12.54	15.48	-	-	29.13	30.34
10,500	-	12.28	-	12.31	16.32	-	-	-	-	-	10,500	-	12.99	-	13.01	16.10	-	-	-	-
11,000	-	12.72	-	12.75	16.95	-	-	-	-	-	11,000	-	13.46	-	13.49	16.72	-	-	-	-
11,500	-	13.16	-	13.19	17.59	-	-	-	-	-	11,500	-	13.94	-	13.96	17.34	-	-	-	-
12,000	-	13.60	-	13.63	18.22	-	-	-	-	-	12,000	-	14.41	-	14.43	17.96	-	-	-	-
12,500	-	14.04	-	14.07	18.85	-	-	-	-	-	12,500	-	14.88	-	14.91	18.58	-	-	-	-
13,000	-	14.47	-	14.51	19.48	-	-	-	-	-	13,000	-	15.35	-	15.38	19.20	-	-	-	-
13,500	-	14.91	-	14.95	20.11	-	-	-	-	-	13,500	-	15.83	-	15.85	19.82	-	-	-	-
14,000	-	15.35	-	15.39	20.74	-	-	-	-	-	14,000	-	16.30	-	16.33	20.45	-	-	-	-
14,500	-	15.79	-	15.83	21.37	-	-	-	-	-	14,500	-	16.77	-	16.80	21.07	-	-	-	-
15,000	-	16.23	-	16.27	22.01	-	-	-	-	-	15,000	-	17.25	-	17.28	21.69	-	-	-	-
15,500	-	16.67	-	16.71	22.64	-	-	-	-	-	15,500	-	17.72	-	17.75	22.31	-	-	-	-
16,000	-	17.11	-	17.15	23.27	-	-	-	-	-	16,000	-	18.19	-	18.22	22.93	-	-	-	-
16,500	-	17.55	-	17.59	23.90	-	-	-	-	-	16,500	-	18.66	-	18.70	23.55	-	-	-	-
17,000	-	17.99	-	18.03	24.53	-	-	-	-	-	17,000	-	19.14	-	19.17	24.17	-	-	-	-
17,500	-	18.43	-	18.47	25.16	-	-	-	-	-	17,500	-	19.61	-	19.65	24.79	-	-	-	-
18,000	-	18.86	-	18.91	25.80	-	-	-	-	-	18,000	-	20.08	-	20.12	25.41	-	-	-	-
18,500	-	19.30	-	19.35	26.43	-	-	-	-	-	18,500	-	20.56	-	20.59	26.03	-	-	-	-
19,000	-	19.74	-	19.79	27.06	-	-	-	-	-	19,000	-	21.03	-	21.07	26.66	-	-	-	-
19,500	-	20.18	-	20.23	27.69	-	-	-	-	-	19,500	-	21.50	-	21.54	27.28	-	-	-	-
20,000	-	20.62	-	20.67	28.32	-	-	-	-	-	20,000	-	21.97	-	22.02	27.90	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 8 MALE										Joint	AGE 8 FEMALE									
S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	
1,000	-	3.98	-	3.98	4.35	-	-	6.24	6.56	-	1,000	-	3.91	-	3.91	4.20	-	-	5.56	5.81
1,500	-	4.43	-	4.44	5.00	-	-	7.83	8.31	-	1,500	-	4.33	-	4.34	4.77	-	-	6.81	7.18
2,000	-	4.89	-	4.90	5.65	-	-	9.42	10.06	-	2,000	-	4.76	-	4.76	5.34	-	-	8.05	8.55
2,500	-	5.35	-	5.36	6.29	-	-	11.01	11.81	-	2,500	-	5.18	-	5.19	5.91	-	-	9.30	9.93
3,000	-	5.81	-	5.81	6.94	-	-	12.60	13.56	-	3,000	-	5.60	-	5.61	6.48	-	-	10.55	11.30
3,500	-	6.26	-	6.27	7.58	-	-	14.19	15.31	-	3,500	-	6.03	-	6.04	7.05	-	-	11.80	12.68
4,000	-	6.72	-	6.73	8.23	-	-	15.78	17.05	-	4,000	-	6.45	-	6.46	7.62	-	-	13.05	14.05
4,500	-	7.18	-	7.19	8.88	-	-	17.37	18.80	-	4,500	-	6.88	-	6.89	8.19	-	-	14.30	15.42
5,000	-	7.64	-	7.65	9.52	-	-	18.96	20.55	-	5,000	-	7.30	-	7.31	8.76	-	-	15.55	16.80
5,500	-	8.09	-	8.11	10.17	-	-	20.55	22.30	-	5,500	-	7.73	-	7.74	9.33	-	-	16.80	18.17
6,000	-	8.55	-	8.57	10.82	-	-	22.14	24.05	-	6,000	-	8.15	-	8.16	9.90	-	-	18.04	19.54
6,500	-	9.01	-	9.03	11.46	-	-	23.73	25.80	-	6,500	-	8.57	-	8.59	10.47	-	-	19.29	20.92
7,000	-	9.47	-	9.49	12.11	-	-	25.32	27.55	-	7,000	-	9.00	-	9.01	11.04	-	-	20.54	22.29
7,500	-	9.93	-	9.95	12.76	-	-	26.92	29.30	-	7,500	-	9.42	-	9.44	11.62	-	-	21.79	23.66
8,000	-	10.38	-	10.40	13.40	-	-	28.51	31.05	-	8,000	-	9.85	-	9.86	12.19	-	-	23.04	25.04
8,500	-	10.84	-	10.86	14.05	-	-	30.10	32.80	-	8,500	-	10.27	-	10.29	12.76	-	-	24.29	26.41
9,000	-	11.30	-	11.32	14.70	-	-	31.69	34.55	-	9,000	-	10.69	-	10.71	13.33	-	-	25.54	27.78
9,500	-	11.76	-	11.78	15.34	-	-	33.28	36.30	-	9,500	-	11.12	-	11.14	13.90	-	-	26.78	29.16
10,000	-	12.21	-	12.24	15.99	-	-	34.87	38.05	-	10,000	-	11.54	-	11.56	14.47	-	-	28.03	30.53
10,500	-	12.67	-	12.70	16.63	-	-	-	-	-	10,500	-	11.97	-	11.99	15.04	-	-	-	-
11,000	-	13.13	-	13.16	17.28	-	-	-	-	-	11,000	-	12.39	-	12.41	15.61	-	-	-	-
11,500	-	13.59	-	13.62	17.93	-	-	-	-	-	11,500	-	12.82	-	12.84	16.18	-	-	-	-
12,000	-	14.05	-	14.08	18.57	-	-	-	-	-	12,000	-	13.24	-	13.26	16.75	-	-	-	-
12,500	-	14.50	-	14.54	19.22	-	-	-	-	-	12,500	-	13.66	-	13.69	17.32	-	-	-	-
13,000	-	14.96	-	14.99	19.87	-	-	-	-	-	13,000	-	14.09	-	14.11	17.89	-	-	-	-
13,500	-	15.42	-	15.45	20.51	-	-	-	-	-	13,500	-	14.51	-	14.54	18.46	-	-	-	-
14,000	-	15.88	-	15.91	21.16	-	-	-	-	-	14,000	-	14.94	-	14.96	19.03	-	-	-	-
14,500	-	16.33	-	16.37	21.81	-	-	-	-	-	14,500	-	15.36	-	15.39	19.60	-	-	-	-
15,000	-	16.79	-	16.83	22.45	-	-	-	-	-	15,000	-	15.78	-	15.81	20.17	-	-	-	-
15,500	-	17.25	-	17.29	23.10	-	-	-	-	-	15,500	-	16.21	-	16.24	20.74	-	-	-	-
16,000	-	17.71	-	17.75	23.75	-	-	-	-	-	16,000	-	16.63	-	16.66	21.31	-	-	-	-
16,500	-	18.16	-	18.21	24.39	-	-	-	-	-	16,500	-	17.06	-	17.09	21.88	-	-	-	-
17,000	-	18.62	-	18.67	25.04	-	-	-	-	-	17,000	-	17.48	-	17.51	22.45	-	-	-	-
17,500	-	19.08	-	19.13	25.68	-	-	-	-	-	17,500	-	17.91	-	17.94	23.02	-	-	-	-
18,000	-	19.54	-	19.58	26.33	-	-	-	-	-	18,000	-	18.33	-	18.36	23.59	-	-	-	-
18,500	-	20.00	-	20.04	26.98	-	-	-	-	-	18,500	-	18.75	-	18.79	24.16	-	-	-	-
19,000	-	20.45	-	20.50	27.62	-	-	-	-	-	19,000	-	19.18	-	19.21	24.73	-	-	-	-
19,500	-	20.91	-	20.96	28.27	-	-	-	-	-	19,500	-	19.60	-	19.64	25.30	-	-	-	-
20,000	-	21.37	-	21.42	28.92	-	-	-	-	-	20,000	-	20.03	-	20.06	25.87	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 9 MALE										Joint	AGE 9 FEMALE									
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	4.02	-	4.02	4.38	-	-	6.27	6.59	-	1,000	-	3.94	-	3.94	4.23	-	-	5.58	5.83
1,500	-	4.49	-	4.50	5.05	-	-	7.88	8.36	-	1,500	-	4.38	-	4.38	4.81	-	-	6.83	7.21
2,000	-	4.97	-	4.98	5.71	-	-	9.48	10.12	-	2,000	-	4.82	-	4.82	5.40	-	-	8.09	8.59
2,500	-	5.45	-	5.45	6.37	-	-	11.09	11.89	-	2,500	-	5.26	-	5.27	5.98	-	-	9.35	9.98
3,000	-	5.93	-	5.93	7.03	-	-	12.69	13.66	-	3,000	-	5.70	-	5.71	6.57	-	-	10.61	11.36
3,500	-	6.40	-	6.41	7.70	-	-	14.30	15.42	-	3,500	-	6.14	-	6.15	7.15	-	-	11.86	12.74
4,000	-	6.88	-	6.89	8.36	-	-	15.90	17.19	-	4,000	-	6.58	-	6.59	7.74	-	-	13.12	14.13
4,500	-	7.36	-	7.37	9.02	-	-	17.51	18.95	-	4,500	-	7.02	-	7.03	8.32	-	-	14.38	15.51
5,000	-	7.84	-	7.85	9.68	-	-	19.11	20.72	-	5,000	-	7.46	-	7.47	8.90	-	-	15.64	16.89
5,500	-	8.31	-	8.33	10.34	-	-	20.72	22.48	-	5,500	-	7.90	-	7.91	9.49	-	-	16.89	18.28
6,000	-	8.79	-	8.81	11.01	-	-	22.32	24.25	-	6,000	-	8.34	-	8.35	10.07	-	-	18.15	19.66
6,500	-	9.27	-	9.29	11.67	-	-	23.93	26.02	-	6,500	-	8.78	-	8.79	10.66	-	-	19.41	21.04
7,000	-	9.75	-	9.77	12.33	-	-	25.53	27.78	-	7,000	-	9.22	-	9.24	11.24	-	-	20.67	22.43
7,500	-	10.23	-	10.24	12.99	-	-	27.14	29.55	-	7,500	-	9.66	-	9.68	11.83	-	-	21.92	23.81
8,000	-	10.70	-	10.72	13.65	-	-	28.74	31.31	-	8,000	-	10.10	-	10.12	12.41	-	-	23.18	25.19
8,500	-	11.18	-	11.20	14.32	-	-	30.35	33.08	-	8,500	-	10.54	-	10.56	12.99	-	-	24.44	26.58
9,000	-	11.66	-	11.68	14.98	-	-	31.95	34.85	-	9,000	-	10.98	-	11.00	13.58	-	-	25.70	27.96
9,500	-	12.14	-	12.16	15.64	-	-	33.56	36.61	-	9,500	-	11.42	-	11.44	14.16	-	-	26.95	29.34
10,000	-	12.61	-	12.64	16.30	-	-	35.16	38.38	-	10,000	-	11.86	-	11.88	14.75	-	-	28.21	30.73
10,500	-	13.09	-	13.12	16.97	-	-	-	-	-	10,500	-	12.30	-	12.32	15.33	-	-	-	-
11,000	-	13.57	-	13.60	17.63	-	-	-	-	-	11,000	-	12.74	-	12.77	15.92	-	-	-	-
11,500	-	14.05	-	14.08	18.29	-	-	-	-	-	11,500	-	13.18	-	13.21	16.50	-	-	-	-
12,000	-	14.52	-	14.56	18.95	-	-	-	-	-	12,000	-	13.62	-	13.65	17.09	-	-	-	-
12,500	-	15.00	-	15.03	19.61	-	-	-	-	-	12,500	-	14.06	-	14.09	17.67	-	-	-	-
13,000	-	15.48	-	15.51	20.28	-	-	-	-	-	13,000	-	14.50	-	14.53	18.25	-	-	-	-
13,500	-	15.96	-	15.99	20.94	-	-	-	-	-	13,500	-	14.94	-	14.97	18.84	-	-	-	-
14,000	-	16.44	-	16.47	21.60	-	-	-	-	-	14,000	-	15.38	-	15.41	19.42	-	-	-	-
14,500	-	16.91	-	16.95	22.26	-	-	-	-	-	14,500	-	15.82	-	15.85	20.01	-	-	-	-
15,000	-	17.39	-	17.43	22.92	-	-	-	-	-	15,000	-	16.26	-	16.29	20.59	-	-	-	-
15,500	-	17.87	-	17.91	23.59	-	-	-	-	-	15,500	-	16.70	-	16.74	21.18	-	-	-	-
16,000	-	18.35	-	18.39	24.25	-	-	-	-	-	16,000	-	17.14	-	17.18	21.76	-	-	-	-
16,500	-	18.82	-	18.87	24.91	-	-	-	-	-	16,500	-	17.58	-	17.62	22.34	-	-	-	-
17,000	-	19.30	-	19.35	25.57	-	-	-	-	-	17,000	-	18.02	-	18.06	22.93	-	-	-	-
17,500	-	19.78	-	19.82	26.24	-	-	-	-	-	17,500	-	18.46	-	18.50	23.51	-	-	-	-
18,000	-	20.26	-	20.30	26.90	-	-	-	-	-	18,000	-	18.90	-	18.94	24.10	-	-	-	-
18,500	-	20.73	-	20.78	27.56	-	-	-	-	-	18,500	-	19.34	-	19.38	24.68	-	-	-	-
19,000	-	21.21	-	21.26	28.22	-	-	-	-	-	19,000	-	19.78	-	19.82	25.27	-	-	-	-
19,500	-	21.69	-	21.74	28.88	-	-	-	-	-	19,500	-	20.22	-	20.26	25.85	-	-	-	-
20,000	-	22.17	-	22.22	29.55	-	-	-	-	-	20,000	-	20.66	-	20.71	26.44	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 10 MALE										AGE 10 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	1.00	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	4.06	-	4.06	4.42	-	-	6.30	6.62	-	1,000	-	3.97	-	3.98	4.26	-	-	5.59	5.85
1,500	-	4.56	-	4.56	5.10	-	-	7.92	8.41	-	1,500	-	4.43	-	4.43	4.86	-	-	6.86	7.24
2,000	-	5.06	-	5.06	5.78	-	-	9.54	10.19	-	2,000	-	4.89	-	4.89	5.46	-	-	8.13	8.63
2,500	-	5.55	-	5.56	6.46	-	-	11.16	11.97	-	2,500	-	5.34	-	5.35	6.06	-	-	9.39	10.03
3,000	-	6.05	-	6.06	7.13	-	-	12.78	13.75	-	3,000	-	5.80	-	5.81	6.66	-	-	10.66	11.42
3,500	-	6.55	-	6.56	7.81	-	-	14.40	15.53	-	3,500	-	6.26	-	6.26	7.25	-	-	11.93	12.81
4,000	-	7.05	-	7.06	8.49	-	-	16.02	17.32	-	4,000	-	6.71	-	6.72	7.85	-	-	13.19	14.21
4,500	-	7.55	-	7.56	9.17	-	-	17.64	19.10	-	4,500	-	7.17	-	7.18	8.45	-	-	14.46	15.60
5,000	-	8.05	-	8.06	9.85	-	-	19.26	20.88	-	5,000	-	7.62	-	7.64	9.05	-	-	15.73	16.99
5,500	-	8.55	-	8.56	10.53	-	-	20.88	22.66	-	5,500	-	8.08	-	8.09	9.65	-	-	16.99	18.38
6,000	-	9.05	-	9.06	11.21	-	-	22.50	24.44	-	6,000	-	8.54	-	8.55	10.25	-	-	18.26	19.78
6,500	-	9.55	-	9.56	11.89	-	-	24.12	26.23	-	6,500	-	8.99	-	9.01	10.85	-	-	19.52	21.17
7,000	-	10.05	-	10.06	12.57	-	-	25.74	28.01	-	7,000	-	9.45	-	9.47	11.45	-	-	20.79	22.56
7,500	-	10.54	-	10.56	13.25	-	-	27.36	29.79	-	7,500	-	9.91	-	9.93	12.05	-	-	22.06	23.96
8,000	-	11.04	-	11.06	13.93	-	-	28.98	31.57	-	8,000	-	10.36	-	10.38	12.65	-	-	23.32	25.35
8,500	-	11.54	-	11.56	14.61	-	-	30.60	33.35	-	8,500	-	10.82	-	10.84	13.25	-	-	24.59	26.74
9,000	-	12.04	-	12.06	15.28	-	-	32.22	35.14	-	9,000	-	11.28	-	11.30	13.85	-	-	25.86	28.14
9,500	-	12.54	-	12.56	15.96	-	-	33.84	36.92	-	9,500	-	11.73	-	11.76	14.45	-	-	27.12	29.53
10,000	-	13.04	-	13.06	16.64	-	-	35.46	38.70	-	10,000	-	12.19	-	12.21	15.05	-	-	28.39	30.92
10,500	-	13.54	-	13.56	17.32	-	-	-	-	-	10,500	-	12.65	-	12.67	15.64	-	-	-	-
11,000	-	14.04	-	14.06	18.00	-	-	-	-	-	11,000	-	13.10	-	13.13	16.24	-	-	-	-
11,500	-	14.54	-	14.57	18.68	-	-	-	-	-	11,500	-	13.56	-	13.59	16.84	-	-	-	-
12,000	-	15.03	-	15.07	19.36	-	-	-	-	-	12,000	-	14.01	-	14.05	17.44	-	-	-	-
12,500	-	15.53	-	15.57	20.04	-	-	-	-	-	12,500	-	14.47	-	14.50	18.04	-	-	-	-
13,000	-	16.03	-	16.07	20.72	-	-	-	-	-	13,000	-	14.93	-	14.96	18.64	-	-	-	-
13,500	-	16.53	-	16.57	21.40	-	-	-	-	-	13,500	-	15.38	-	15.42	19.24	-	-	-	-
14,000	-	17.03	-	17.07	22.08	-	-	-	-	-	14,000	-	15.84	-	15.88	19.84	-	-	-	-
14,500	-	17.53	-	17.57	22.76	-	-	-	-	-	14,500	-	16.30	-	16.33	20.44	-	-	-	-
15,000	-	18.03	-	18.07	23.43	-	-	-	-	-	15,000	-	16.75	-	16.79	21.04	-	-	-	-
15,500	-	18.53	-	18.57	24.11	-	-	-	-	-	15,500	-	17.21	-	17.25	21.64	-	-	-	-
16,000	-	19.03	-	19.07	24.79	-	-	-	-	-	16,000	-	17.67	-	17.71	22.24	-	-	-	-
16,500	-	19.53	-	19.57	25.47	-	-	-	-	-	16,500	-	18.12	-	18.16	22.84	-	-	-	-
17,000	-	20.02	-	20.07	26.15	-	-	-	-	-	17,000	-	18.58	-	18.62	23.43	-	-	-	-
17,500	-	20.52	-	20.57	26.83	-	-	-	-	-	17,500	-	19.04	-	19.08	24.03	-	-	-	-
18,000	-	21.02	-	21.07	27.51	-	-	-	-	-	18,000	-	19.49	-	19.54	24.63	-	-	-	-
18,500	-	21.52	-	21.57	28.19	-	-	-	-	-	18,500	-	19.95	-	20.00	25.23	-	-	-	-
19,000	-	22.02	-	22.07	28.87	-	-	-	-	-	19,000	-	20.41	-	20.45	25.83	-	-	-	-
19,500	-	22.52	-	22.57	29.55	-	-	-	-	-	19,500	-	20.86	-	20.91	26.43	-	-	-	-
20,000	-	23.02	-	23.07	30.23	-	-	-	-	-	20,000	-	21.32	-	21.37	27.03	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 11		MALE								Joint	AGE 11		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	4.10	-	4.14	4.56	-	-	6.33	6.66	-	1,000	-	4.01	-	4.04	4.29	-	-	5.61	5.87
1,500	-	4.62	-	4.68	5.31	-	-	7.96	8.45	-	1,500	-	4.48	-	4.52	4.91	-	-	6.89	7.27
2,000	-	5.14	-	5.22	6.06	-	-	9.60	10.25	-	2,000	-	4.96	-	5.01	5.52	-	-	8.16	8.67
2,500	-	5.67	-	5.76	6.81	-	-	11.23	12.05	-	2,500	-	5.43	-	5.50	6.14	-	-	9.44	10.07
3,000	-	6.19	-	6.30	7.56	-	-	12.87	13.85	-	3,000	-	5.90	-	5.99	6.75	-	-	10.71	11.48
3,500	-	6.71	-	6.84	8.31	-	-	14.50	15.65	-	3,500	-	6.38	-	6.48	7.37	-	-	11.99	12.88
4,000	-	7.23	-	7.37	9.06	-	-	16.14	17.45	-	4,000	-	6.85	-	6.97	7.99	-	-	13.26	14.28
4,500	-	7.75	-	7.91	9.81	-	-	17.77	19.24	-	4,500	-	7.32	-	7.45	8.60	-	-	14.54	15.69
5,000	-	8.27	-	8.45	10.57	-	-	19.41	21.04	-	5,000	-	7.80	-	7.94	9.22	-	-	15.81	17.09
5,500	-	8.79	-	8.99	11.32	-	-	21.04	22.84	-	5,500	-	8.27	-	8.43	9.83	-	-	17.09	18.49
6,000	-	9.31	-	9.53	12.07	-	-	22.67	24.64	-	6,000	-	8.75	-	8.92	10.45	-	-	18.37	19.90
6,500	-	9.83	-	10.07	12.82	-	-	24.31	26.44	-	6,500	-	9.22	-	9.41	11.07	-	-	19.64	21.30
7,000	-	10.35	-	10.61	13.57	-	-	25.94	28.23	-	7,000	-	9.69	-	9.90	11.68	-	-	20.92	22.70
7,500	-	10.88	-	11.15	14.32	-	-	27.58	30.03	-	7,500	-	10.17	-	10.38	12.30	-	-	22.19	24.10
8,000	-	11.40	-	11.69	15.07	-	-	29.21	31.83	-	8,000	-	10.64	-	10.87	12.91	-	-	23.47	25.51
8,500	-	11.92	-	12.23	15.82	-	-	30.85	33.63	-	8,500	-	11.12	-	11.36	13.53	-	-	24.74	26.91
9,000	-	12.44	-	12.77	16.57	-	-	32.48	35.43	-	9,000	-	11.59	-	11.85	14.14	-	-	26.02	28.31
9,500	-	12.96	-	13.31	17.32	-	-	34.12	37.23	-	9,500	-	12.06	-	12.34	14.76	-	-	27.29	29.72
10,000	-	13.48	-	13.85	18.07	-	-	35.75	39.02	-	10,000	-	12.54	-	12.83	15.38	-	-	28.57	31.12
10,500	-	14.00	-	14.39	18.82	-	-	-	-	-	10,500	-	13.01	-	13.31	15.99	-	-	-	-
11,000	-	14.52	-	14.93	19.57	-	-	-	-	-	11,000	-	13.49	-	13.80	16.61	-	-	-	-
11,500	-	15.04	-	15.46	20.32	-	-	-	-	-	11,500	-	13.96	-	14.29	17.22	-	-	-	-
12,000	-	15.57	-	16.00	21.07	-	-	-	-	-	12,000	-	14.43	-	14.78	17.84	-	-	-	-
12,500	-	16.09	-	16.54	21.82	-	-	-	-	-	12,500	-	14.91	-	15.27	18.46	-	-	-	-
13,000	-	16.61	-	17.08	22.57	-	-	-	-	-	13,000	-	15.38	-	15.76	19.07	-	-	-	-
13,500	-	17.13	-	17.62	23.32	-	-	-	-	-	13,500	-	15.85	-	16.24	19.69	-	-	-	-
14,000	-	17.65	-	18.16	24.08	-	-	-	-	-	14,000	-	16.33	-	16.73	20.30	-	-	-	-
14,500	-	18.17	-	18.70	24.83	-	-	-	-	-	14,500	-	16.80	-	17.22	20.92	-	-	-	-
15,000	-	18.69	-	19.24	25.58	-	-	-	-	-	15,000	-	17.28	-	17.71	21.53	-	-	-	-
15,500	-	19.21	-	19.78	26.33	-	-	-	-	-	15,500	-	17.75	-	18.20	22.15	-	-	-	-
16,000	-	19.73	-	20.32	27.08	-	-	-	-	-	16,000	-	18.22	-	18.69	22.77	-	-	-	-
16,500	-	20.25	-	20.86	27.83	-	-	-	-	-	16,500	-	18.70	-	19.17	23.38	-	-	-	-
17,000	-	20.78	-	21.40	28.58	-	-	-	-	-	17,000	-	19.17	-	19.66	24.00	-	-	-	-
17,500	-	21.30	-	21.94	29.33	-	-	-	-	-	17,500	-	19.65	-	20.15	24.61	-	-	-	-
18,000	-	21.82	-	22.48	30.08	-	-	-	-	-	18,000	-	20.12	-	20.64	25.23	-	-	-	-
18,500	-	22.34	-	23.02	30.83	-	-	-	-	-	18,500	-	20.59	-	21.13	25.85	-	-	-	-
19,000	-	22.86	-	23.55	31.58	-	-	-	-	-	19,000	-	21.07	-	21.62	26.46	-	-	-	-
19,500	-	23.38	-	24.09	32.33	-	-	-	-	-	19,500	-	21.54	-	22.10	27.08	-	-	-	-
20,000	-	23.90	-	24.63	33.08	-	-	-	-	-	20,000	-	22.02	-	22.59	27.69	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 12		MALE								Joint	AGE 12		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	4.15	-	4.22	4.70	-	-	6.36	6.69	-	1,000	-	4.04	-	4.10	4.49	-	-	5.63	5.89
1,500	-	4.69	-	4.80	5.53	-	-	8.01	8.50	-	1,500	-	4.54	-	4.62	5.21	-	-	6.91	7.30
2,000	-	5.24	-	5.38	6.35	-	-	9.66	10.32	-	2,000	-	5.03	-	5.14	5.93	-	-	8.20	8.71
2,500	-	5.78	-	5.95	7.17	-	-	11.31	12.13	-	2,500	-	5.52	-	5.66	6.64	-	-	9.48	10.12
3,000	-	6.32	-	6.53	7.99	-	-	12.96	13.95	-	3,000	-	6.01	-	6.18	7.36	-	-	10.76	11.54
3,500	-	6.87	-	7.11	8.82	-	-	14.61	15.76	-	3,500	-	6.51	-	6.70	8.08	-	-	12.05	12.95
4,000	-	7.41	-	7.69	9.64	-	-	16.26	17.57	-	4,000	-	7.00	-	7.21	8.79	-	-	13.33	14.36
4,500	-	7.96	-	8.27	10.46	-	-	17.90	19.39	-	4,500	-	7.49	-	7.73	9.51	-	-	14.62	15.77
5,000	-	8.50	-	8.85	11.28	-	-	19.55	21.20	-	5,000	-	7.98	-	8.25	10.23	-	-	15.90	17.19
5,500	-	9.04	-	9.43	12.11	-	-	21.20	23.02	-	5,500	-	8.47	-	8.77	10.94	-	-	17.18	18.60
6,000	-	9.59	-	10.01	12.93	-	-	22.85	24.83	-	6,000	-	8.97	-	9.29	11.66	-	-	18.47	20.01
6,500	-	10.13	-	10.59	13.75	-	-	24.50	26.65	-	6,500	-	9.46	-	9.81	12.38	-	-	19.75	21.43
7,000	-	10.68	-	11.16	14.57	-	-	26.15	28.46	-	7,000	-	9.95	-	10.33	13.09	-	-	21.03	22.84
7,500	-	11.22	-	11.74	15.40	-	-	27.80	30.27	-	7,500	-	10.44	-	10.85	13.81	-	-	22.32	24.25
8,000	-	11.76	-	12.32	16.22	-	-	29.45	32.09	-	8,000	-	10.93	-	11.37	14.52	-	-	23.60	25.66
8,500	-	12.31	-	12.90	17.04	-	-	31.10	33.90	-	8,500	-	11.43	-	11.89	15.24	-	-	24.89	27.08
9,000	-	12.85	-	13.48	17.86	-	-	32.75	35.72	-	9,000	-	11.92	-	12.41	15.96	-	-	26.17	28.49
9,500	-	13.40	-	14.06	18.69	-	-	34.40	37.53	-	9,500	-	12.41	-	12.93	16.67	-	-	27.45	29.90
10,000	-	13.94	-	14.64	19.51	-	-	36.05	39.35	-	10,000	-	12.90	-	13.45	17.39	-	-	28.74	31.31
10,500	-	14.48	-	15.22	20.33	-	-	-	-	-	10,500	-	13.40	-	13.97	18.11	-	-	-	-
11,000	-	15.03	-	15.79	21.15	-	-	-	-	-	11,000	-	13.89	-	14.49	18.82	-	-	-	-
11,500	-	15.57	-	16.37	21.97	-	-	-	-	-	11,500	-	14.38	-	15.01	19.54	-	-	-	-
12,000	-	16.12	-	16.95	22.80	-	-	-	-	-	12,000	-	14.87	-	15.52	20.26	-	-	-	-
12,500	-	16.66	-	17.53	23.62	-	-	-	-	-	12,500	-	15.36	-	16.04	20.97	-	-	-	-
13,000	-	17.20	-	18.11	24.44	-	-	-	-	-	13,000	-	15.86	-	16.56	21.69	-	-	-	-
13,500	-	17.75	-	18.69	25.26	-	-	-	-	-	13,500	-	16.35	-	17.08	22.41	-	-	-	-
14,000	-	18.29	-	19.27	26.09	-	-	-	-	-	14,000	-	16.84	-	17.60	23.12	-	-	-	-
14,500	-	18.84	-	19.85	26.91	-	-	-	-	-	14,500	-	17.33	-	18.12	23.84	-	-	-	-
15,000	-	19.38	-	20.43	27.73	-	-	-	-	-	15,000	-	17.82	-	18.64	24.56	-	-	-	-
15,500	-	19.92	-	21.00	28.55	-	-	-	-	-	15,500	-	18.32	-	19.16	25.27	-	-	-	-
16,000	-	20.47	-	21.58	29.38	-	-	-	-	-	16,000	-	18.81	-	19.68	25.99	-	-	-	-
16,500	-	21.01	-	22.16	30.20	-	-	-	-	-	16,500	-	19.30	-	20.20	26.71	-	-	-	-
17,000	-	21.56	-	22.74	31.02	-	-	-	-	-	17,000	-	19.79	-	20.72	27.42	-	-	-	-
17,500	-	22.10	-	23.32	31.84	-	-	-	-	-	17,500	-	20.29	-	21.24	28.14	-	-	-	-
18,000	-	22.64	-	23.90	32.67	-	-	-	-	-	18,000	-	20.78	-	21.76	28.86	-	-	-	-
18,500	-	23.19	-	24.48	33.49	-	-	-	-	-	18,500	-	21.27	-	22.28	29.57	-	-	-	-
19,000	-	23.73	-	25.06	34.31	-	-	-	-	-	19,000	-	21.76	-	22.80	30.29	-	-	-	-
19,500	-	24.28	-	25.64	35.13	-	-	-	-	-	19,500	-	22.25	-	23.31	31.01	-	-	-	-
20,000	-	24.82	-	26.21	35.96	-	-	-	-	-	20,000	-	22.75	-	23.83	31.72	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 13 MALE										AGE 13 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	4.20	-	4.30	4.85	-	-	6.39	6.72	-	1,000	-	4.08	-	4.16	4.61	-	-	5.65	5.90
1,500	-	4.76	-	4.91	5.74	-	-	8.05	8.55	-	1,500	-	4.59	-	4.71	5.38	-	-	6.94	7.33
2,000	-	5.33	-	5.53	6.64	-	-	9.72	10.38	-	2,000	-	5.10	-	5.26	6.16	-	-	8.23	8.75
2,500	-	5.90	-	6.15	7.53	-	-	11.38	12.21	-	2,500	-	5.61	-	5.81	6.93	-	-	9.52	10.17
3,000	-	6.47	-	6.77	8.42	-	-	13.04	14.04	-	3,000	-	6.13	-	6.36	7.71	-	-	10.82	11.59
3,500	-	7.04	-	7.39	9.32	-	-	14.71	15.87	-	3,500	-	6.64	-	6.91	8.48	-	-	12.11	13.01
4,000	-	7.61	-	8.00	10.21	-	-	16.37	17.70	-	4,000	-	7.15	-	7.46	9.26	-	-	13.40	14.44
4,500	-	8.17	-	8.62	11.10	-	-	18.03	19.53	-	4,500	-	7.66	-	8.01	10.03	-	-	14.70	15.86
5,000	-	8.74	-	9.24	12.00	-	-	19.70	21.36	-	5,000	-	8.17	-	8.56	10.81	-	-	15.99	17.28
5,500	-	9.31	-	9.86	12.89	-	-	21.36	23.20	-	5,500	-	8.68	-	9.11	11.58	-	-	17.28	18.70
6,000	-	9.88	-	10.48	13.79	-	-	23.03	25.03	-	6,000	-	9.19	-	9.66	12.36	-	-	18.57	20.12
6,500	-	10.45	-	11.09	14.68	-	-	24.69	26.86	-	6,500	-	9.70	-	10.21	13.13	-	-	19.87	21.55
7,000	-	11.02	-	11.71	15.57	-	-	26.35	28.69	-	7,000	-	10.21	-	10.76	13.91	-	-	21.16	22.97
7,500	-	11.58	-	12.33	16.47	-	-	28.02	30.52	-	7,500	-	10.72	-	11.31	14.68	-	-	22.45	24.39
8,000	-	12.15	-	12.95	17.36	-	-	29.68	32.35	-	8,000	-	11.23	-	11.86	15.46	-	-	23.75	25.81
8,500	-	12.72	-	13.57	18.25	-	-	31.35	34.18	-	8,500	-	11.74	-	12.41	16.23	-	-	25.04	27.23
9,000	-	13.29	-	14.18	19.15	-	-	33.01	36.01	-	9,000	-	12.26	-	12.96	17.01	-	-	26.33	28.66
9,500	-	13.86	-	14.80	20.04	-	-	34.67	37.84	-	9,500	-	12.77	-	13.51	17.78	-	-	27.62	30.08
10,000	-	14.42	-	15.42	20.94	-	-	36.34	39.67	-	10,000	-	13.28	-	14.06	18.56	-	-	28.92	31.50
10,500	-	14.99	-	16.04	21.83	-	-	-	-	-	10,500	-	13.79	-	14.61	19.33	-	-	-	-
11,000	-	15.56	-	16.65	22.72	-	-	-	-	-	11,000	-	14.30	-	15.16	20.11	-	-	-	-
11,500	-	16.13	-	17.27	23.62	-	-	-	-	-	11,500	-	14.81	-	15.71	20.88	-	-	-	-
12,000	-	16.70	-	17.89	24.51	-	-	-	-	-	12,000	-	15.32	-	16.26	21.65	-	-	-	-
12,500	-	17.27	-	18.51	25.40	-	-	-	-	-	12,500	-	15.83	-	16.81	22.43	-	-	-	-
13,000	-	17.83	-	19.13	26.30	-	-	-	-	-	13,000	-	16.34	-	17.36	23.20	-	-	-	-
13,500	-	18.40	-	19.74	27.19	-	-	-	-	-	13,500	-	16.85	-	17.91	23.98	-	-	-	-
14,000	-	18.97	-	20.36	28.09	-	-	-	-	-	14,000	-	17.36	-	18.46	24.75	-	-	-	-
14,500	-	19.54	-	20.98	28.98	-	-	-	-	-	14,500	-	17.87	-	19.01	25.53	-	-	-	-
15,000	-	20.11	-	21.60	29.87	-	-	-	-	-	15,000	-	18.39	-	19.56	26.30	-	-	-	-
15,500	-	20.67	-	22.22	30.77	-	-	-	-	-	15,500	-	18.90	-	20.11	27.08	-	-	-	-
16,000	-	21.24	-	22.83	31.66	-	-	-	-	-	16,000	-	19.41	-	20.66	27.85	-	-	-	-
16,500	-	21.81	-	23.45	32.55	-	-	-	-	-	16,500	-	19.92	-	21.21	28.63	-	-	-	-
17,000	-	22.38	-	24.07	33.45	-	-	-	-	-	17,000	-	20.43	-	21.76	29.40	-	-	-	-
17,500	-	22.95	-	24.69	34.34	-	-	-	-	-	17,500	-	20.94	-	22.31	30.18	-	-	-	-
18,000	-	23.52	-	25.31	35.24	-	-	-	-	-	18,000	-	21.45	-	22.86	30.95	-	-	-	-
18,500	-	24.08	-	25.92	36.13	-	-	-	-	-	18,500	-	21.96	-	23.41	31.73	-	-	-	-
19,000	-	24.65	-	26.54	37.02	-	-	-	-	-	19,000	-	22.47	-	23.96	32.50	-	-	-	-
19,500	-	25.22	-	27.16	37.92	-	-	-	-	-	19,500	-	22.98	-	24.51	33.28	-	-	-	-
20,000	-	25.79	-	27.78	38.81	-	-	-	-	-	20,000	-	23.49	-	25.06	34.05	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 14		MALE								Joint	AGE 14		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	4.25	-	4.37	4.99	-	-	6.42	6.75	-	1,000	-	4.12	-	4.22	4.73	-	-	5.66	5.92
1,500	-	4.84	-	5.03	5.96	-	-	8.10	8.60	-	1,500	-	4.65	-	4.80	5.56	-	-	6.97	7.36
2,000	-	5.43	-	5.69	6.92	-	-	9.78	10.45	-	2,000	-	5.18	-	5.38	6.39	-	-	8.27	8.79
2,500	-	6.03	-	6.35	7.89	-	-	11.45	12.29	-	2,500	-	5.71	-	5.96	7.23	-	-	9.57	10.22
3,000	-	6.62	-	7.00	8.86	-	-	13.13	14.14	-	3,000	-	6.24	-	6.54	8.06	-	-	10.87	11.65
3,500	-	7.21	-	7.66	9.82	-	-	14.81	15.99	-	3,500	-	6.77	-	7.12	8.89	-	-	12.17	13.08
4,000	-	7.81	-	8.32	10.79	-	-	16.49	17.83	-	4,000	-	7.30	-	7.70	9.72	-	-	13.47	14.51
4,500	-	8.40	-	8.97	11.75	-	-	18.17	19.68	-	4,500	-	7.83	-	8.28	10.56	-	-	14.78	15.95
5,000	-	8.99	-	9.63	12.72	-	-	19.85	21.53	-	5,000	-	8.36	-	8.87	11.39	-	-	16.08	17.38
5,500	-	9.59	-	10.29	13.69	-	-	21.53	23.37	-	5,500	-	8.89	-	9.45	12.22	-	-	17.38	18.81
6,000	-	10.18	-	10.94	14.65	-	-	23.21	25.22	-	6,000	-	9.42	-	10.03	13.06	-	-	18.68	20.24
6,500	-	10.77	-	11.60	15.62	-	-	24.88	27.07	-	6,500	-	9.95	-	10.61	13.89	-	-	19.98	21.67
7,000	-	11.37	-	12.26	16.58	-	-	26.56	28.91	-	7,000	-	10.48	-	11.19	14.72	-	-	21.28	23.11
7,500	-	11.96	-	12.92	17.55	-	-	28.24	30.76	-	7,500	-	11.01	-	11.77	15.56	-	-	22.59	24.54
8,000	-	12.55	-	13.57	18.52	-	-	29.92	32.61	-	8,000	-	11.54	-	12.35	16.39	-	-	23.89	25.97
8,500	-	13.15	-	14.23	19.48	-	-	31.60	34.45	-	8,500	-	12.07	-	12.93	17.22	-	-	25.19	27.40
9,000	-	13.74	-	14.89	20.45	-	-	33.28	36.30	-	9,000	-	12.60	-	13.51	18.05	-	-	26.49	28.83
9,500	-	14.33	-	15.54	21.41	-	-	34.96	38.15	-	9,500	-	13.13	-	14.09	18.89	-	-	27.79	30.26
10,000	-	14.93	-	16.20	22.38	-	-	36.64	39.99	-	10,000	-	13.66	-	14.67	19.72	-	-	29.10	31.70
10,500	-	15.52	-	16.86	23.35	-	-	-	-	-	10,500	-	14.19	-	15.25	20.55	-	-	-	-
11,000	-	16.11	-	17.52	24.31	-	-	-	-	-	11,000	-	14.72	-	15.83	21.39	-	-	-	-
11,500	-	16.71	-	18.17	25.28	-	-	-	-	-	11,500	-	15.25	-	16.41	22.22	-	-	-	-
12,000	-	17.30	-	18.83	26.24	-	-	-	-	-	12,000	-	15.78	-	16.99	23.05	-	-	-	-
12,500	-	17.89	-	19.49	27.21	-	-	-	-	-	12,500	-	16.31	-	17.57	23.89	-	-	-	-
13,000	-	18.49	-	20.14	28.18	-	-	-	-	-	13,000	-	16.84	-	18.15	24.72	-	-	-	-
13,500	-	19.08	-	20.80	29.14	-	-	-	-	-	13,500	-	17.37	-	18.73	25.55	-	-	-	-
14,000	-	19.67	-	21.46	30.11	-	-	-	-	-	14,000	-	17.90	-	19.32	26.38	-	-	-	-
14,500	-	20.27	-	22.11	31.07	-	-	-	-	-	14,500	-	18.43	-	19.90	27.22	-	-	-	-
15,000	-	20.86	-	22.77	32.04	-	-	-	-	-	15,000	-	18.96	-	20.48	28.05	-	-	-	-
15,500	-	21.45	-	23.43	33.01	-	-	-	-	-	15,500	-	19.49	-	21.06	28.88	-	-	-	-
16,000	-	22.05	-	24.09	33.97	-	-	-	-	-	16,000	-	20.02	-	21.64	29.72	-	-	-	-
16,500	-	22.64	-	24.74	34.94	-	-	-	-	-	16,500	-	20.55	-	22.22	30.55	-	-	-	-
17,000	-	23.23	-	25.40	35.90	-	-	-	-	-	17,000	-	21.08	-	22.80	31.38	-	-	-	-
17,500	-	23.83	-	26.06	36.87	-	-	-	-	-	17,500	-	21.61	-	23.38	32.22	-	-	-	-
18,000	-	24.42	-	26.71	37.84	-	-	-	-	-	18,000	-	22.14	-	23.96	33.05	-	-	-	-
18,500	-	25.01	-	27.37	38.80	-	-	-	-	-	18,500	-	22.67	-	24.54	33.88	-	-	-	-
19,000	-	25.61	-	28.03	39.77	-	-	-	-	-	19,000	-	23.20	-	25.12	34.71	-	-	-	-
19,500	-	26.20	-	28.68	40.73	-	-	-	-	-	19,500	-	23.73	-	25.70	35.55	-	-	-	-
20,000	-	26.79	-	29.34	41.70	-	-	-	-	-	20,000	-	24.26	-	26.28	36.38	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 15		MALE								Joint	AGE 15		FEMALE							
S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	S Pref		Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI		
1,000	-	4.30	-	4.45	5.13	-	-	6.45	6.79	-	1,000	-	4.15	-	4.28	4.84	-	-	5.68	5.94
1,500	-	4.92	-	5.15	6.17	-	-	8.14	8.65	-	1,500	-	4.70	-	4.89	5.73	-	-	6.99	7.38
2,000	-	5.54	-	5.85	7.21	-	-	9.83	10.51	-	2,000	-	5.25	-	5.51	6.63	-	-	8.30	8.83
2,500	-	6.15	-	6.54	8.25	-	-	11.53	12.37	-	2,500	-	5.79	-	6.12	7.52	-	-	9.61	10.27
3,000	-	6.77	-	7.24	9.28	-	-	13.22	14.24	-	3,000	-	6.34	-	6.73	8.41	-	-	10.92	11.71
3,500	-	7.39	-	7.94	10.32	-	-	14.92	16.10	-	3,500	-	6.89	-	7.34	9.30	-	-	12.23	13.15
4,000	-	8.01	-	8.63	11.36	-	-	16.61	17.96	-	4,000	-	7.43	-	7.95	10.19	-	-	13.55	14.59
4,500	-	8.63	-	9.33	12.40	-	-	18.30	19.82	-	4,500	-	7.98	-	8.56	11.08	-	-	14.86	16.03
5,000	-	9.25	-	10.03	13.43	-	-	20.00	21.69	-	5,000	-	8.53	-	9.18	11.98	-	-	16.17	17.48
5,500	-	9.87	-	10.72	14.47	-	-	21.69	23.55	-	5,500	-	9.07	-	9.79	12.87	-	-	17.48	18.92
6,000	-	10.49	-	11.42	15.51	-	-	23.38	25.41	-	6,000	-	9.62	-	10.40	13.76	-	-	18.79	20.36
6,500	-	11.10	-	12.12	16.55	-	-	25.08	27.28	-	6,500	-	10.17	-	11.01	14.65	-	-	20.10	21.80
7,000	-	11.72	-	12.81	17.58	-	-	26.77	29.14	-	7,000	-	10.71	-	11.62	15.54	-	-	21.41	23.24
7,500	-	12.34	-	13.51	18.62	-	-	28.46	31.00	-	7,500	-	11.26	-	12.23	16.43	-	-	22.72	24.68
8,000	-	12.96	-	14.21	19.66	-	-	30.16	32.86	-	8,000	-	11.80	-	12.85	17.33	-	-	24.03	26.13
8,500	-	13.58	-	14.90	20.70	-	-	31.85	34.73	-	8,500	-	12.35	-	13.46	18.22	-	-	25.34	27.57
9,000	-	14.20	-	15.60	21.73	-	-	33.55	36.59	-	9,000	-	12.90	-	14.07	19.11	-	-	26.65	29.01
9,500	-	14.82	-	16.29	22.77	-	-	35.24	38.45	-	9,500	-	13.44	-	14.68	20.00	-	-	27.96	30.45
10,000	-	15.44	-	16.99	23.81	-	-	36.93	40.32	-	10,000	-	13.99	-	15.29	20.89	-	-	29.27	31.89
10,500	-	16.05	-	17.69	24.85	-	-	-	-	-	10,500	-	14.54	-	15.90	21.78	-	-	-	-
11,000	-	16.67	-	18.38	25.88	-	-	-	-	-	11,000	-	15.08	-	16.51	22.68	-	-	-	-
11,500	-	17.29	-	19.08	26.92	-	-	-	-	-	11,500	-	15.63	-	17.13	23.57	-	-	-	-
12,000	-	17.91	-	19.78	27.96	-	-	-	-	-	12,000	-	16.18	-	17.74	24.46	-	-	-	-
12,500	-	18.53	-	20.47	29.00	-	-	-	-	-	12,500	-	16.72	-	18.35	25.35	-	-	-	-
13,000	-	19.15	-	21.17	30.03	-	-	-	-	-	13,000	-	17.27	-	18.96	26.24	-	-	-	-
13,500	-	19.77	-	21.87	31.07	-	-	-	-	-	13,500	-	17.82	-	19.57	27.13	-	-	-	-
14,000	-	20.39	-	22.56	32.11	-	-	-	-	-	14,000	-	18.36	-	20.18	28.03	-	-	-	-
14,500	-	21.01	-	23.26	33.15	-	-	-	-	-	14,500	-	18.91	-	20.80	28.92	-	-	-	-
15,000	-	21.62	-	23.96	34.18	-	-	-	-	-	15,000	-	19.46	-	21.41	29.81	-	-	-	-
15,500	-	22.24	-	24.65	35.22	-	-	-	-	-	15,500	-	20.00	-	22.02	30.70	-	-	-	-
16,000	-	22.86	-	25.35	36.26	-	-	-	-	-	16,000	-	20.55	-	22.63	31.59	-	-	-	-
16,500	-	23.48	-	26.05	37.30	-	-	-	-	-	16,500	-	21.10	-	23.24	32.48	-	-	-	-
17,000	-	24.10	-	26.74	38.33	-	-	-	-	-	17,000	-	21.64	-	23.85	33.38	-	-	-	-
17,500	-	24.72	-	27.44	39.37	-	-	-	-	-	17,500	-	22.19	-	24.47	34.27	-	-	-	-
18,000	-	25.34	-	28.14	40.41	-	-	-	-	-	18,000	-	22.74	-	25.08	35.16	-	-	-	-
18,500	-	25.96	-	28.83	41.44	-	-	-	-	-	18,500	-	23.28	-	25.69	36.05	-	-	-	-
19,000	-	26.57	-	29.53	42.48	-	-	-	-	-	19,000	-	23.83	-	26.30	36.94	-	-	-	-
19,500	-	27.19	-	30.23	43.52	-	-	-	-	-	19,500	-	24.38	-	26.91	37.83	-	-	-	-
20,000	-	27.81	-	30.92	44.56	-	-	-	-	-	20,000	-	24.92	-	27.52	38.73	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 16		MALE								Joint	AGE 16		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	4.35	-	4.53	5.28	-	-	6.48	6.82	-	1,000	-	4.19	-	4.34	4.96	-	-	5.70	5.96
1,500	-	4.99	-	5.27	6.39	-	-	8.18	8.70	-	1,500	-	4.75	-	4.99	5.91	-	-	7.02	7.41
2,000	-	5.63	-	6.00	7.50	-	-	9.89	10.58	-	2,000	-	5.32	-	5.63	6.86	-	-	8.34	8.87
2,500	-	6.28	-	6.74	8.60	-	-	11.60	12.45	-	2,500	-	5.88	-	6.27	7.81	-	-	9.66	10.32
3,000	-	6.92	-	7.47	9.71	-	-	13.31	14.33	-	3,000	-	6.45	-	6.91	8.76	-	-	10.98	11.77
3,500	-	7.56	-	8.21	10.82	-	-	15.02	16.21	-	3,500	-	7.01	-	7.56	9.71	-	-	12.30	13.22
4,000	-	8.21	-	8.95	11.93	-	-	16.72	18.09	-	4,000	-	7.58	-	8.20	10.66	-	-	13.62	14.67
4,500	-	8.85	-	9.68	13.04	-	-	18.43	19.97	-	4,500	-	8.14	-	8.84	11.61	-	-	14.94	16.12
5,000	-	9.49	-	10.42	14.15	-	-	20.14	21.85	-	5,000	-	8.70	-	9.48	12.56	-	-	16.26	17.57
5,500	-	10.14	-	11.15	15.26	-	-	21.85	23.73	-	5,500	-	9.27	-	10.12	13.51	-	-	17.58	19.03
6,000	-	10.78	-	11.89	16.37	-	-	23.56	25.61	-	6,000	-	9.83	-	10.77	14.46	-	-	18.90	20.48
6,500	-	11.42	-	12.62	17.47	-	-	25.26	27.49	-	6,500	-	10.40	-	11.41	15.41	-	-	20.22	21.93
7,000	-	12.07	-	13.36	18.58	-	-	26.97	29.36	-	7,000	-	10.96	-	12.05	16.36	-	-	21.53	23.38
7,500	-	12.71	-	14.10	19.69	-	-	28.68	31.24	-	7,500	-	11.53	-	12.69	17.31	-	-	22.85	24.83
8,000	-	13.36	-	14.83	20.80	-	-	30.39	33.12	-	8,000	-	12.09	-	13.33	18.26	-	-	24.17	26.28
8,500	-	14.00	-	15.57	21.91	-	-	32.10	35.00	-	8,500	-	12.65	-	13.98	19.22	-	-	25.49	27.73
9,000	-	14.64	-	16.30	23.02	-	-	33.81	36.88	-	9,000	-	13.22	-	14.62	20.17	-	-	26.81	29.18
9,500	-	15.29	-	17.04	24.13	-	-	35.51	38.76	-	9,500	-	13.78	-	15.26	21.12	-	-	28.13	30.64
10,000	-	15.93	-	17.77	25.24	-	-	37.22	40.64	-	10,000	-	14.35	-	15.90	22.07	-	-	29.45	32.09
10,500	-	16.57	-	18.51	26.35	-	-	-	-	-	10,500	-	14.91	-	16.55	23.02	-	-	-	-
11,000	-	17.22	-	19.24	27.45	-	-	-	-	-	11,000	-	15.48	-	17.19	23.97	-	-	-	-
11,500	-	17.86	-	19.98	28.56	-	-	-	-	-	11,500	-	16.04	-	17.83	24.92	-	-	-	-
12,000	-	18.50	-	20.72	29.67	-	-	-	-	-	12,000	-	16.61	-	18.47	25.87	-	-	-	-
12,500	-	19.15	-	21.45	30.78	-	-	-	-	-	12,500	-	17.17	-	19.11	26.82	-	-	-	-
13,000	-	19.79	-	22.19	31.89	-	-	-	-	-	13,000	-	17.73	-	19.76	27.77	-	-	-	-
13,500	-	20.43	-	22.92	33.00	-	-	-	-	-	13,500	-	18.30	-	20.40	28.72	-	-	-	-
14,000	-	21.08	-	23.66	34.11	-	-	-	-	-	14,000	-	18.86	-	21.04	29.67	-	-	-	-
14,500	-	21.72	-	24.39	35.22	-	-	-	-	-	14,500	-	19.43	-	21.68	30.62	-	-	-	-
15,000	-	22.36	-	25.13	36.32	-	-	-	-	-	15,000	-	19.99	-	22.33	31.57	-	-	-	-
15,500	-	23.01	-	25.87	37.43	-	-	-	-	-	15,500	-	20.56	-	22.97	32.52	-	-	-	-
16,000	-	23.65	-	26.60	38.54	-	-	-	-	-	16,000	-	21.12	-	23.61	33.47	-	-	-	-
16,500	-	24.29	-	27.34	39.65	-	-	-	-	-	16,500	-	21.69	-	24.25	34.42	-	-	-	-
17,000	-	24.94	-	28.07	40.76	-	-	-	-	-	17,000	-	22.25	-	24.89	35.37	-	-	-	-
17,500	-	25.58	-	28.81	41.87	-	-	-	-	-	17,500	-	22.81	-	25.54	36.32	-	-	-	-
18,000	-	26.22	-	29.54	42.98	-	-	-	-	-	18,000	-	23.38	-	26.18	37.27	-	-	-	-
18,500	-	26.87	-	30.28	44.09	-	-	-	-	-	18,500	-	23.94	-	26.82	38.22	-	-	-	-
19,000	-	27.51	-	31.02	45.20	-	-	-	-	-	19,000	-	24.51	-	27.46	39.17	-	-	-	-
19,500	-	28.15	-	31.75	46.30	-	-	-	-	-	19,500	-	25.07	-	28.10	40.12	-	-	-	-
20,000	-	28.80	-	32.49	47.41	-	-	-	-	-	20,000	-	25.64	-	28.75	41.07	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 17 MALE										AGE 17 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	4.40	-	4.61	5.42	-	-	6.51	6.85	-	1,000	-	4.22	-	4.41	5.08	-	-	5.72	5.98
1,500	-	5.06	-	5.38	6.60	-	-	8.23	8.75	-	1,500	-	4.81	-	5.08	6.09	-	-	7.04	7.44
2,000	-	5.73	-	6.16	7.78	-	-	9.95	10.64	-	2,000	-	5.39	-	5.75	7.09	-	-	8.37	8.90
2,500	-	6.40	-	6.93	8.96	-	-	11.67	12.54	-	2,500	-	5.97	-	6.42	8.10	-	-	9.70	10.37
3,000	-	7.07	-	7.71	10.14	-	-	13.40	14.43	-	3,000	-	6.55	-	7.10	9.11	-	-	11.03	11.83
3,500	-	7.74	-	8.48	11.32	-	-	15.12	16.33	-	3,500	-	7.14	-	7.77	10.12	-	-	12.36	13.29
4,000	-	8.40	-	9.26	12.51	-	-	16.84	18.22	-	4,000	-	7.72	-	8.44	11.13	-	-	13.69	14.75
4,500	-	9.07	-	10.03	13.69	-	-	18.57	20.12	-	4,500	-	8.30	-	9.11	12.14	-	-	15.01	16.21
5,000	-	9.74	-	10.81	14.87	-	-	20.29	22.01	-	5,000	-	8.88	-	9.79	13.15	-	-	16.34	17.67
5,500	-	10.41	-	11.58	16.05	-	-	22.01	23.91	-	5,500	-	9.46	-	10.46	14.15	-	-	17.67	19.13
6,000	-	11.08	-	12.36	17.23	-	-	23.74	25.80	-	6,000	-	10.05	-	11.13	15.16	-	-	19.00	20.59
6,500	-	11.75	-	13.13	18.41	-	-	25.46	27.70	-	6,500	-	10.63	-	11.81	16.17	-	-	20.33	22.05
7,000	-	12.41	-	13.91	19.59	-	-	27.18	29.59	-	7,000	-	11.21	-	12.48	17.18	-	-	21.65	23.52
7,500	-	13.08	-	14.68	20.77	-	-	28.90	31.49	-	7,500	-	11.79	-	13.15	18.19	-	-	22.98	24.98
8,000	-	13.75	-	15.46	21.95	-	-	30.63	33.38	-	8,000	-	12.38	-	13.82	19.20	-	-	24.31	26.44
8,500	-	14.42	-	16.23	23.13	-	-	32.35	35.28	-	8,500	-	12.96	-	14.50	20.20	-	-	25.64	27.90
9,000	-	15.09	-	17.01	24.31	-	-	34.07	37.17	-	9,000	-	13.54	-	15.17	21.21	-	-	26.97	29.36
9,500	-	15.75	-	17.78	25.49	-	-	35.80	39.07	-	9,500	-	14.12	-	15.84	22.22	-	-	28.29	30.82
10,000	-	16.42	-	18.56	26.67	-	-	37.52	40.96	-	10,000	-	14.71	-	16.52	23.23	-	-	29.62	32.28
10,500	-	17.09	-	19.33	27.85	-	-	-	-	-	10,500	-	15.29	-	17.19	24.24	-	-	-	-
11,000	-	17.76	-	20.11	29.03	-	-	-	-	-	11,000	-	15.87	-	17.86	25.25	-	-	-	-
11,500	-	18.43	-	20.88	30.21	-	-	-	-	-	11,500	-	16.45	-	18.53	26.26	-	-	-	-
12,000	-	19.09	-	21.65	31.40	-	-	-	-	-	12,000	-	17.03	-	19.21	27.26	-	-	-	-
12,500	-	19.76	-	22.43	32.58	-	-	-	-	-	12,500	-	17.62	-	19.88	28.27	-	-	-	-
13,000	-	20.43	-	23.20	33.76	-	-	-	-	-	13,000	-	18.20	-	20.55	29.28	-	-	-	-
13,500	-	21.10	-	23.98	34.94	-	-	-	-	-	13,500	-	18.78	-	21.22	30.29	-	-	-	-
14,000	-	21.77	-	24.75	36.12	-	-	-	-	-	14,000	-	19.36	-	21.90	31.30	-	-	-	-
14,500	-	22.43	-	25.53	37.30	-	-	-	-	-	14,500	-	19.95	-	22.57	32.31	-	-	-	-
15,000	-	23.10	-	26.30	38.48	-	-	-	-	-	15,000	-	20.53	-	23.24	33.32	-	-	-	-
15,500	-	23.77	-	27.08	39.66	-	-	-	-	-	15,500	-	21.11	-	23.92	34.32	-	-	-	-
16,000	-	24.44	-	27.85	40.84	-	-	-	-	-	16,000	-	21.69	-	24.59	35.33	-	-	-	-
16,500	-	25.11	-	28.63	42.02	-	-	-	-	-	16,500	-	22.27	-	25.26	36.34	-	-	-	-
17,000	-	25.78	-	29.40	43.20	-	-	-	-	-	17,000	-	22.86	-	25.93	37.35	-	-	-	-
17,500	-	26.44	-	30.18	44.38	-	-	-	-	-	17,500	-	23.44	-	26.61	38.36	-	-	-	-
18,000	-	27.11	-	30.95	45.56	-	-	-	-	-	18,000	-	24.02	-	27.28	39.37	-	-	-	-
18,500	-	27.78	-	31.73	46.74	-	-	-	-	-	18,500	-	24.60	-	27.95	40.38	-	-	-	-
19,000	-	28.45	-	32.50	47.92	-	-	-	-	-	19,000	-	25.19	-	28.63	41.38	-	-	-	-
19,500	-	29.12	-	33.28	49.11	-	-	-	-	-	19,500	-	25.77	-	29.30	42.39	-	-	-	-
20,000	-	29.78	-	34.05	50.29	-	-	-	-	-	20,000	-	26.35	-	29.97	43.40	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 18		MALE								Joint	AGE 18		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	4.45	-	4.69	5.56	-	-	6.54	6.88	-	1,000	-	4.26	-	4.47	5.19	-	-	5.73	6.00
1,500	-	5.14	-	5.50	6.82	-	-	8.27	8.79	-	1,500	-	4.86	-	5.17	6.26	-	-	7.07	7.47
2,000	-	5.83	-	6.32	8.07	-	-	10.01	10.71	-	2,000	-	5.46	-	5.87	7.33	-	-	8.41	8.94
2,500	-	6.52	-	7.13	9.32	-	-	11.75	12.62	-	2,500	-	6.06	-	6.58	8.39	-	-	9.75	10.41
3,000	-	7.22	-	7.94	10.57	-	-	13.49	14.53	-	3,000	-	6.66	-	7.28	9.46	-	-	11.08	11.89
3,500	-	7.91	-	8.76	11.82	-	-	15.22	16.44	-	3,500	-	7.26	-	7.98	10.53	-	-	12.42	13.36
4,000	-	8.60	-	9.57	13.08	-	-	16.96	18.35	-	4,000	-	7.86	-	8.69	11.59	-	-	13.76	14.83
4,500	-	9.29	-	10.38	14.33	-	-	18.70	20.26	-	4,500	-	8.46	-	9.39	12.66	-	-	15.09	16.30
5,000	-	9.99	-	11.20	15.58	-	-	20.44	22.18	-	5,000	-	9.06	-	10.09	13.73	-	-	16.43	17.77
5,500	-	10.68	-	12.01	16.83	-	-	22.18	24.09	-	5,500	-	9.66	-	10.80	14.79	-	-	17.77	19.24
6,000	-	11.37	-	12.83	18.08	-	-	23.91	26.00	-	6,000	-	10.26	-	11.50	15.86	-	-	19.10	20.71
6,500	-	12.07	-	13.64	19.34	-	-	25.65	27.91	-	6,500	-	10.86	-	12.20	16.93	-	-	20.44	22.18
7,000	-	12.76	-	14.45	20.59	-	-	27.39	29.82	-	7,000	-	11.46	-	12.91	17.99	-	-	21.78	23.65
7,500	-	13.45	-	15.27	21.84	-	-	29.13	31.73	-	7,500	-	12.06	-	13.61	19.06	-	-	23.12	25.12
8,000	-	14.14	-	16.08	23.09	-	-	30.87	33.65	-	8,000	-	12.66	-	14.31	20.13	-	-	24.45	26.59
8,500	-	14.84	-	16.90	24.34	-	-	32.60	35.56	-	8,500	-	13.26	-	15.02	21.19	-	-	25.79	28.07
9,000	-	15.53	-	17.71	25.60	-	-	34.34	37.47	-	9,000	-	13.86	-	15.72	22.26	-	-	27.13	29.54
9,500	-	16.22	-	18.52	26.85	-	-	36.08	39.38	-	9,500	-	14.46	-	16.42	23.33	-	-	28.46	31.01
10,000	-	16.92	-	19.34	28.10	-	-	37.82	41.29	-	10,000	-	15.06	-	17.13	24.40	-	-	29.80	32.48
10,500	-	17.61	-	20.15	29.35	-	-	-	-	-	10,500	-	15.66	-	17.83	25.46	-	-	-	-
11,000	-	18.30	-	20.97	30.61	-	-	-	-	-	11,000	-	16.26	-	18.53	26.53	-	-	-	-
11,500	-	18.99	-	21.78	31.86	-	-	-	-	-	11,500	-	16.86	-	19.24	27.60	-	-	-	-
12,000	-	19.69	-	22.59	33.11	-	-	-	-	-	12,000	-	17.46	-	19.94	28.66	-	-	-	-
12,500	-	20.38	-	23.41	34.36	-	-	-	-	-	12,500	-	18.06	-	20.64	29.73	-	-	-	-
13,000	-	21.07	-	24.22	35.61	-	-	-	-	-	13,000	-	18.66	-	21.35	30.80	-	-	-	-
13,500	-	21.76	-	25.03	36.87	-	-	-	-	-	13,500	-	19.26	-	22.05	31.86	-	-	-	-
14,000	-	22.46	-	25.85	38.12	-	-	-	-	-	14,000	-	19.86	-	22.75	32.93	-	-	-	-
14,500	-	23.15	-	26.66	39.37	-	-	-	-	-	14,500	-	20.46	-	23.46	34.00	-	-	-	-
15,000	-	23.84	-	27.48	40.62	-	-	-	-	-	15,000	-	21.06	-	24.16	35.06	-	-	-	-
15,500	-	24.54	-	28.29	41.87	-	-	-	-	-	15,500	-	21.66	-	24.86	36.13	-	-	-	-
16,000	-	25.23	-	29.10	43.13	-	-	-	-	-	16,000	-	22.26	-	25.57	37.20	-	-	-	-
16,500	-	25.92	-	29.92	44.38	-	-	-	-	-	16,500	-	22.86	-	26.27	38.26	-	-	-	-
17,000	-	26.61	-	30.73	45.63	-	-	-	-	-	17,000	-	23.46	-	26.97	39.33	-	-	-	-
17,500	-	27.31	-	31.55	46.88	-	-	-	-	-	17,500	-	24.06	-	27.68	40.40	-	-	-	-
18,000	-	28.00	-	32.36	48.13	-	-	-	-	-	18,000	-	24.66	-	28.38	41.46	-	-	-	-
18,500	-	28.69	-	33.17	49.39	-	-	-	-	-	18,500	-	25.26	-	29.08	42.53	-	-	-	-
19,000	-	29.38	-	33.99	50.64	-	-	-	-	-	19,000	-	25.86	-	29.79	43.60	-	-	-	-
19,500	-	30.08	-	34.80	51.89	-	-	-	-	-	19,500	-	26.46	-	30.49	44.66	-	-	-	-
20,000	-	30.77	-	35.62	53.14	-	-	-	-	-	20,000	-	27.06	-	31.20	45.73	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 19		MALE								Joint	AGE 19		FEMALE							
S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	S Pref		Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI		
1,000	-	4.49	-	4.77	5.71	-	-	6.56	6.92	-	1,000	-	4.30	-	4.53	5.31	-	-	5.75	6.02
1,500	-	5.21	-	5.62	7.03	-	-	8.32	8.84	-	1,500	-	4.91	-	5.26	6.44	-	-	7.10	7.50
2,000	-	5.93	-	6.47	8.36	-	-	10.07	10.77	-	2,000	-	5.53	-	6.00	7.56	-	-	8.44	8.98
2,500	-	6.65	-	7.33	9.68	-	-	11.82	12.70	-	2,500	-	6.15	-	6.73	8.69	-	-	9.79	10.46
3,000	-	7.36	-	8.18	11.00	-	-	13.57	14.63	-	3,000	-	6.77	-	7.47	9.81	-	-	11.14	11.94
3,500	-	8.08	-	9.03	12.33	-	-	15.33	16.55	-	3,500	-	7.39	-	8.20	10.94	-	-	12.48	13.42
4,000	-	8.80	-	9.89	13.65	-	-	17.08	18.48	-	4,000	-	8.00	-	8.94	12.07	-	-	13.83	14.91
4,500	-	9.52	-	10.74	14.97	-	-	18.83	20.41	-	4,500	-	8.62	-	9.67	13.19	-	-	15.17	16.39
5,000	-	10.23	-	11.59	16.30	-	-	20.58	22.34	-	5,000	-	9.24	-	10.40	14.32	-	-	16.52	17.87
5,500	-	10.95	-	12.45	17.62	-	-	22.34	24.27	-	5,500	-	9.86	-	11.14	15.44	-	-	17.87	19.35
6,000	-	11.67	-	13.30	18.95	-	-	24.09	26.19	-	6,000	-	10.48	-	11.87	16.57	-	-	19.21	20.83
6,500	-	12.39	-	14.15	20.27	-	-	25.84	28.12	-	6,500	-	11.09	-	12.61	17.70	-	-	20.56	22.31
7,000	-	13.10	-	15.01	21.59	-	-	27.59	30.05	-	7,000	-	11.71	-	13.34	18.82	-	-	21.90	23.79
7,500	-	13.82	-	15.86	22.92	-	-	29.34	31.98	-	7,500	-	12.33	-	14.08	19.95	-	-	23.25	25.27
8,000	-	14.54	-	16.71	24.24	-	-	31.10	33.90	-	8,000	-	12.95	-	14.81	21.07	-	-	24.60	26.75
8,500	-	15.26	-	17.57	25.57	-	-	32.85	35.83	-	8,500	-	13.57	-	15.54	22.20	-	-	25.94	28.23
9,000	-	15.97	-	18.42	26.89	-	-	34.60	37.76	-	9,000	-	14.18	-	16.28	23.32	-	-	27.29	29.71
9,500	-	16.69	-	19.27	28.21	-	-	36.35	39.69	-	9,500	-	14.80	-	17.01	24.45	-	-	28.63	31.19
10,000	-	17.41	-	20.13	29.54	-	-	38.11	41.62	-	10,000	-	15.42	-	17.75	25.58	-	-	29.98	32.67
10,500	-	18.13	-	20.98	30.86	-	-	-	-	-	10,500	-	16.04	-	18.48	26.70	-	-	-	-
11,000	-	18.84	-	21.83	32.19	-	-	-	-	-	11,000	-	16.65	-	19.22	27.83	-	-	-	-
11,500	-	19.56	-	22.69	33.51	-	-	-	-	-	11,500	-	17.27	-	19.95	28.95	-	-	-	-
12,000	-	20.28	-	23.54	34.83	-	-	-	-	-	12,000	-	17.89	-	20.69	30.08	-	-	-	-
12,500	-	21.00	-	24.40	36.16	-	-	-	-	-	12,500	-	18.51	-	21.42	31.21	-	-	-	-
13,000	-	21.71	-	25.25	37.48	-	-	-	-	-	13,000	-	19.13	-	22.15	32.33	-	-	-	-
13,500	-	22.43	-	26.10	38.80	-	-	-	-	-	13,500	-	19.74	-	22.89	33.46	-	-	-	-
14,000	-	23.15	-	26.96	40.13	-	-	-	-	-	14,000	-	20.36	-	23.62	34.58	-	-	-	-
14,500	-	23.86	-	27.81	41.45	-	-	-	-	-	14,500	-	20.98	-	24.36	35.71	-	-	-	-
15,000	-	24.58	-	28.66	42.78	-	-	-	-	-	15,000	-	21.60	-	25.09	36.83	-	-	-	-
15,500	-	25.30	-	29.52	44.10	-	-	-	-	-	15,500	-	22.22	-	25.83	37.96	-	-	-	-
16,000	-	26.02	-	30.37	45.42	-	-	-	-	-	16,000	-	22.83	-	26.56	39.09	-	-	-	-
16,500	-	26.73	-	31.22	46.75	-	-	-	-	-	16,500	-	23.45	-	27.30	40.21	-	-	-	-
17,000	-	27.45	-	32.08	48.07	-	-	-	-	-	17,000	-	24.07	-	28.03	41.34	-	-	-	-
17,500	-	28.17	-	32.93	49.40	-	-	-	-	-	17,500	-	24.69	-	28.76	42.46	-	-	-	-
18,000	-	28.89	-	33.78	50.72	-	-	-	-	-	18,000	-	25.31	-	29.50	43.59	-	-	-	-
18,500	-	29.60	-	34.64	52.04	-	-	-	-	-	18,500	-	25.92	-	30.23	44.72	-	-	-	-
19,000	-	30.32	-	35.49	53.37	-	-	-	-	-	19,000	-	26.54	-	30.97	45.84	-	-	-	-
19,500	-	31.04	-	36.34	54.69	-	-	-	-	-	19,500	-	27.16	-	31.70	46.97	-	-	-	-
20,000	-	31.76	-	37.20	56.02	-	-	-	-	-	20,000	-	27.78	-	32.44	48.09	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 20		MALE								Joint	AGE 20		FEMALE							
S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	S Pref		Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI		
1,000	-	4.54	-	4.85	5.85	-	-	6.59	6.95	-	1,000	-	4.33	-	4.59	5.43	-	-	5.77	6.04
1,500	-	5.29	-	5.74	7.25	-	-	8.36	8.89	-	1,500	-	4.97	-	5.36	6.61	-	-	7.12	7.53
2,000	-	6.03	-	6.63	8.64	-	-	10.13	10.84	-	2,000	-	5.60	-	6.12	7.80	-	-	8.48	9.02
2,500	-	6.77	-	7.52	10.04	-	-	11.90	12.78	-	2,500	-	6.24	-	6.89	8.98	-	-	9.83	10.51
3,000	-	7.51	-	8.42	11.43	-	-	13.66	14.72	-	3,000	-	6.87	-	7.65	10.16	-	-	11.19	12.00
3,500	-	8.25	-	9.31	12.83	-	-	15.43	16.67	-	3,500	-	7.51	-	8.42	11.35	-	-	12.54	13.49
4,000	-	9.00	-	10.20	14.23	-	-	17.20	18.61	-	4,000	-	8.15	-	9.18	12.53	-	-	13.90	14.98
4,500	-	9.74	-	11.09	15.62	-	-	18.96	20.56	-	4,500	-	8.78	-	9.95	13.72	-	-	15.25	16.47
5,000	-	10.48	-	11.99	17.02	-	-	20.73	22.50	-	5,000	-	9.42	-	10.71	14.90	-	-	16.61	17.96
5,500	-	11.22	-	12.88	18.41	-	-	22.50	24.44	-	5,500	-	10.05	-	11.48	16.08	-	-	17.96	19.46
6,000	-	11.96	-	13.77	19.81	-	-	24.27	26.39	-	6,000	-	10.69	-	12.24	17.27	-	-	19.32	20.95
6,500	-	12.71	-	14.66	21.20	-	-	26.03	28.33	-	6,500	-	11.33	-	13.01	18.45	-	-	20.67	22.44
7,000	-	13.45	-	15.56	22.60	-	-	27.80	30.28	-	7,000	-	11.96	-	13.77	19.64	-	-	22.03	23.93
7,500	-	14.19	-	16.45	24.00	-	-	29.57	32.22	-	7,500	-	12.60	-	14.54	20.82	-	-	23.38	25.42
8,000	-	14.93	-	17.34	25.39	-	-	31.33	34.16	-	8,000	-	13.23	-	15.30	22.00	-	-	24.74	26.91
8,500	-	15.67	-	18.23	26.79	-	-	33.10	36.11	-	8,500	-	13.87	-	16.07	23.19	-	-	26.09	28.40
9,000	-	16.42	-	19.13	28.18	-	-	34.87	38.05	-	9,000	-	14.50	-	16.83	24.37	-	-	27.45	29.89
9,500	-	17.16	-	20.02	29.58	-	-	36.64	40.00	-	9,500	-	15.14	-	17.60	25.56	-	-	28.80	31.38
10,000	-	17.90	-	20.91	30.97	-	-	38.40	41.94	-	10,000	-	15.78	-	18.36	26.74	-	-	30.16	32.87
10,500	-	18.64	-	21.80	32.37	-	-	-	-	-	10,500	-	16.41	-	19.13	27.93	-	-	-	-
11,000	-	19.39	-	22.70	33.77	-	-	-	-	-	11,000	-	17.05	-	19.89	29.11	-	-	-	-
11,500	-	20.13	-	23.59	35.16	-	-	-	-	-	11,500	-	17.68	-	20.66	30.29	-	-	-	-
12,000	-	20.87	-	24.48	36.56	-	-	-	-	-	12,000	-	18.32	-	21.42	31.48	-	-	-	-
12,500	-	21.61	-	25.37	37.95	-	-	-	-	-	12,500	-	18.96	-	22.19	32.66	-	-	-	-
13,000	-	22.35	-	26.27	39.35	-	-	-	-	-	13,000	-	19.59	-	22.95	33.85	-	-	-	-
13,500	-	23.10	-	27.16	40.74	-	-	-	-	-	13,500	-	20.23	-	23.72	35.03	-	-	-	-
14,000	-	23.84	-	28.05	42.14	-	-	-	-	-	14,000	-	20.86	-	24.48	36.21	-	-	-	-
14,500	-	24.58	-	28.94	43.54	-	-	-	-	-	14,500	-	21.50	-	25.25	37.40	-	-	-	-
15,000	-	25.32	-	29.84	44.93	-	-	-	-	-	15,000	-	22.13	-	26.01	38.58	-	-	-	-
15,500	-	26.06	-	30.73	46.33	-	-	-	-	-	15,500	-	22.77	-	26.78	39.77	-	-	-	-
16,000	-	26.81	-	31.62	47.72	-	-	-	-	-	16,000	-	23.41	-	27.54	40.95	-	-	-	-
16,500	-	27.55	-	32.51	49.12	-	-	-	-	-	16,500	-	24.04	-	28.31	42.13	-	-	-	-
17,000	-	28.29	-	33.41	50.51	-	-	-	-	-	17,000	-	24.68	-	29.07	43.32	-	-	-	-
17,500	-	29.03	-	34.30	51.91	-	-	-	-	-	17,500	-	25.31	-	29.84	44.50	-	-	-	-
18,000	-	29.77	-	35.19	53.31	-	-	-	-	-	18,000	-	25.95	-	30.60	45.69	-	-	-	-
18,500	-	30.52	-	36.08	54.70	-	-	-	-	-	18,500	-	26.58	-	31.37	46.87	-	-	-	-
19,000	-	31.26	-	36.98	56.10	-	-	-	-	-	19,000	-	27.22	-	32.13	48.05	-	-	-	-
19,500	-	32.00	-	37.87	57.49	-	-	-	-	-	19,500	-	27.86	-	32.90	49.24	-	-	-	-
20,000	-	32.74	-	38.76	58.89	-	-	-	-	-	20,000	-	28.49	-	33.66	50.42	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 21 MALE										AGE 21 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	4.58	-	4.88	5.88	-	-	6.64	6.99	-	1,000	-	4.36	-	4.62	5.47	-	-	5.85	6.13
1,500	-	5.34	-	5.79	7.30	-	-	8.43	8.96	-	1,500	-	5.01	-	5.39	6.68	-	-	7.24	7.66
2,000	-	6.10	-	6.70	8.71	-	-	10.21	10.93	-	2,000	-	5.65	-	6.17	7.88	-	-	8.63	9.19
2,500	-	6.86	-	7.61	10.12	-	-	12.00	12.89	-	2,500	-	6.30	-	6.95	9.09	-	-	10.03	10.72
3,000	-	7.61	-	8.52	11.53	-	-	13.79	14.86	-	3,000	-	6.95	-	7.73	10.29	-	-	11.42	12.26
3,500	-	8.37	-	9.43	12.95	-	-	15.58	16.83	-	3,500	-	7.60	-	8.50	11.50	-	-	12.82	13.79
4,000	-	9.13	-	10.34	14.36	-	-	17.37	18.80	-	4,000	-	8.25	-	9.28	12.70	-	-	14.21	15.32
4,500	-	9.89	-	11.25	15.77	-	-	19.16	20.76	-	4,500	-	8.90	-	10.06	13.91	-	-	15.60	16.86
5,000	-	10.65	-	12.16	17.18	-	-	20.94	22.73	-	5,000	-	9.55	-	10.84	15.11	-	-	17.00	18.39
5,500	-	11.41	-	13.06	18.60	-	-	22.73	24.70	-	5,500	-	10.19	-	11.62	16.32	-	-	18.39	19.92
6,000	-	12.17	-	13.97	20.01	-	-	24.52	26.66	-	6,000	-	10.84	-	12.39	17.52	-	-	19.78	21.46
6,500	-	12.93	-	14.88	21.42	-	-	26.31	28.63	-	6,500	-	11.49	-	13.17	18.73	-	-	21.18	22.99
7,000	-	13.69	-	15.79	22.83	-	-	28.10	30.60	-	7,000	-	12.14	-	13.95	19.93	-	-	22.57	24.52
7,500	-	14.45	-	16.70	24.24	-	-	29.89	32.56	-	7,500	-	12.79	-	14.73	21.14	-	-	23.96	26.05
8,000	-	15.20	-	17.61	25.66	-	-	31.67	34.53	-	8,000	-	13.44	-	15.50	22.34	-	-	25.36	27.59
8,500	-	15.96	-	18.52	27.07	-	-	33.46	36.50	-	8,500	-	14.09	-	16.28	23.55	-	-	26.75	29.12
9,000	-	16.72	-	19.43	28.48	-	-	35.25	38.46	-	9,000	-	14.73	-	17.06	24.76	-	-	28.14	30.65
9,500	-	17.48	-	20.34	29.89	-	-	37.04	40.43	-	9,500	-	15.38	-	17.84	25.96	-	-	29.54	32.19
10,000	-	18.24	-	21.25	31.31	-	-	38.83	42.40	-	10,000	-	16.03	-	18.62	27.17	-	-	30.93	33.72
10,500	-	19.00	-	22.16	32.72	-	-	-	-	-	10,500	-	16.68	-	19.39	28.37	-	-	-	-
11,000	-	19.76	-	23.07	34.13	-	-	-	-	-	11,000	-	17.33	-	20.17	29.58	-	-	-	-
11,500	-	20.52	-	23.98	35.54	-	-	-	-	-	11,500	-	17.98	-	20.95	30.78	-	-	-	-
12,000	-	21.28	-	24.89	36.95	-	-	-	-	-	12,000	-	18.63	-	21.73	31.99	-	-	-	-
12,500	-	22.04	-	25.80	38.37	-	-	-	-	-	12,500	-	19.27	-	22.50	33.19	-	-	-	-
13,000	-	22.80	-	26.71	39.78	-	-	-	-	-	13,000	-	19.92	-	23.28	34.40	-	-	-	-
13,500	-	23.55	-	27.62	41.19	-	-	-	-	-	13,500	-	20.57	-	24.06	35.60	-	-	-	-
14,000	-	24.31	-	28.53	42.60	-	-	-	-	-	14,000	-	21.22	-	24.84	36.81	-	-	-	-
14,500	-	25.07	-	29.44	44.02	-	-	-	-	-	14,500	-	21.87	-	25.61	38.01	-	-	-	-
15,000	-	25.83	-	30.35	45.43	-	-	-	-	-	15,000	-	22.52	-	26.39	39.22	-	-	-	-
15,500	-	26.59	-	31.25	46.84	-	-	-	-	-	15,500	-	23.17	-	27.17	40.42	-	-	-	-
16,000	-	27.35	-	32.16	48.25	-	-	-	-	-	16,000	-	23.81	-	27.95	41.63	-	-	-	-
16,500	-	28.11	-	33.07	49.67	-	-	-	-	-	16,500	-	24.46	-	28.73	42.83	-	-	-	-
17,000	-	28.87	-	33.98	51.08	-	-	-	-	-	17,000	-	25.11	-	29.50	44.04	-	-	-	-
17,500	-	29.63	-	34.89	52.49	-	-	-	-	-	17,500	-	25.76	-	30.28	45.25	-	-	-	-
18,000	-	30.39	-	35.80	53.90	-	-	-	-	-	18,000	-	26.41	-	31.06	46.45	-	-	-	-
18,500	-	31.14	-	36.71	55.31	-	-	-	-	-	18,500	-	27.06	-	31.84	47.66	-	-	-	-
19,000	-	31.90	-	37.62	56.73	-	-	-	-	-	19,000	-	27.70	-	32.61	48.86	-	-	-	-
19,500	-	32.66	-	38.53	58.14	-	-	-	-	-	19,500	-	28.35	-	33.39	50.07	-	-	-	-
20,000	-	33.42	-	39.44	59.55	-	-	-	-	-	20,000	-	29.00	-	34.17	51.27	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 22		MALE								Joint	AGE 22		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	4.61	-	4.91	5.92	-	-	6.73	7.10	-	1,000	-	4.38	-	4.64	5.51	-	-	5.96	6.25
1,500	-	5.39	-	5.84	7.35	-	-	8.56	9.11	-	1,500	-	5.04	-	5.43	6.74	-	-	7.42	7.85
2,000	-	6.16	-	6.77	8.78	-	-	10.40	11.13	-	2,000	-	5.71	-	6.22	7.97	-	-	8.87	9.45
2,500	-	6.94	-	7.69	10.21	-	-	12.23	13.15	-	2,500	-	6.37	-	7.01	9.19	-	-	10.32	11.04
3,000	-	7.71	-	8.62	11.64	-	-	14.07	15.17	-	3,000	-	7.03	-	7.80	10.42	-	-	11.77	12.64
3,500	-	8.49	-	9.55	13.06	-	-	15.90	17.19	-	3,500	-	7.69	-	8.59	11.65	-	-	13.22	14.24
4,000	-	9.27	-	10.47	14.49	-	-	17.73	19.20	-	4,000	-	8.35	-	9.38	12.87	-	-	14.67	15.83
4,500	-	10.04	-	11.40	15.92	-	-	19.57	21.22	-	4,500	-	9.01	-	10.17	14.10	-	-	16.13	17.43
5,000	-	10.82	-	12.33	17.35	-	-	21.40	23.24	-	5,000	-	9.67	-	10.97	15.33	-	-	17.58	19.03
5,500	-	11.59	-	13.25	18.78	-	-	23.24	25.26	-	5,500	-	10.33	-	11.76	16.55	-	-	19.03	20.62
6,000	-	12.37	-	14.18	20.21	-	-	25.07	27.27	-	6,000	-	11.00	-	12.55	17.78	-	-	20.48	22.22
6,500	-	13.14	-	15.10	21.64	-	-	26.91	29.29	-	6,500	-	11.66	-	13.34	19.01	-	-	21.93	23.82
7,000	-	13.92	-	16.03	23.07	-	-	28.74	31.31	-	7,000	-	12.32	-	14.13	20.23	-	-	23.39	25.41
7,500	-	14.69	-	16.96	24.50	-	-	30.57	33.33	-	7,500	-	12.98	-	14.92	21.46	-	-	24.84	27.01
8,000	-	15.47	-	17.88	25.93	-	-	32.41	35.35	-	8,000	-	13.64	-	15.71	22.68	-	-	26.29	28.61
8,500	-	16.25	-	18.81	27.36	-	-	34.24	37.36	-	8,500	-	14.30	-	16.50	23.91	-	-	27.74	30.20
9,000	-	17.02	-	19.74	28.79	-	-	36.08	39.38	-	9,000	-	14.96	-	17.29	25.14	-	-	29.19	31.80
9,500	-	17.80	-	20.66	30.22	-	-	37.91	41.40	-	9,500	-	15.62	-	18.08	26.36	-	-	30.64	33.40
10,000	-	18.57	-	21.59	31.65	-	-	39.75	43.42	-	10,000	-	16.29	-	18.87	27.59	-	-	32.10	34.99
10,500	-	19.35	-	22.52	33.07	-	-	-	-	-	10,500	-	16.95	-	19.66	28.82	-	-	-	-
11,000	-	20.12	-	23.44	34.50	-	-	-	-	-	11,000	-	17.61	-	20.45	30.04	-	-	-	-
11,500	-	20.90	-	24.37	35.93	-	-	-	-	-	11,500	-	18.27	-	21.24	31.27	-	-	-	-
12,000	-	21.68	-	25.30	37.36	-	-	-	-	-	12,000	-	18.93	-	22.03	32.50	-	-	-	-
12,500	-	22.45	-	26.22	38.79	-	-	-	-	-	12,500	-	19.59	-	22.82	33.72	-	-	-	-
13,000	-	23.23	-	27.15	40.22	-	-	-	-	-	13,000	-	20.25	-	23.61	34.95	-	-	-	-
13,500	-	24.00	-	28.08	41.65	-	-	-	-	-	13,500	-	20.92	-	24.40	36.18	-	-	-	-
14,000	-	24.78	-	29.00	43.08	-	-	-	-	-	14,000	-	21.58	-	25.19	37.40	-	-	-	-
14,500	-	25.55	-	29.93	44.51	-	-	-	-	-	14,500	-	22.24	-	25.98	38.63	-	-	-	-
15,000	-	26.33	-	30.86	45.94	-	-	-	-	-	15,000	-	22.90	-	26.78	39.86	-	-	-	-
15,500	-	27.10	-	31.78	47.37	-	-	-	-	-	15,500	-	23.56	-	27.57	41.08	-	-	-	-
16,000	-	27.88	-	32.71	48.80	-	-	-	-	-	16,000	-	24.22	-	28.36	42.31	-	-	-	-
16,500	-	28.66	-	33.63	50.23	-	-	-	-	-	16,500	-	24.88	-	29.15	43.54	-	-	-	-
17,000	-	29.43	-	34.56	51.66	-	-	-	-	-	17,000	-	25.54	-	29.94	44.76	-	-	-	-
17,500	-	30.21	-	35.49	53.08	-	-	-	-	-	17,500	-	26.21	-	30.73	45.99	-	-	-	-
18,000	-	30.98	-	36.41	54.51	-	-	-	-	-	18,000	-	26.87	-	31.52	47.22	-	-	-	-
18,500	-	31.76	-	37.34	55.94	-	-	-	-	-	18,500	-	27.53	-	32.31	48.44	-	-	-	-
19,000	-	32.53	-	38.27	57.37	-	-	-	-	-	19,000	-	28.19	-	33.10	49.67	-	-	-	-
19,500	-	33.31	-	39.19	58.80	-	-	-	-	-	19,500	-	28.85	-	33.89	50.90	-	-	-	-
20,000	-	34.09	-	40.12	60.23	-	-	-	-	-	20,000	-	29.51	-	34.68	52.12	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 23 MALE										AGE 23 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	4.65	-	4.95	5.95	-	-	6.82	7.20	-	1,000	-	4.41	-	4.67	5.55	-	-	6.08	6.38
1,500	-	5.44	-	5.89	7.40	-	-	8.70	9.27	-	1,500	-	5.08	-	5.47	6.80	-	-	7.59	8.04
2,000	-	6.23	-	6.83	8.85	-	-	10.58	11.34	-	2,000	-	5.76	-	6.27	8.05	-	-	9.10	9.70
2,500	-	7.02	-	7.78	10.29	-	-	12.47	13.41	-	2,500	-	6.43	-	7.08	9.30	-	-	10.61	11.36
3,000	-	7.82	-	8.72	11.74	-	-	14.35	15.48	-	3,000	-	7.10	-	7.88	10.54	-	-	12.12	13.02
3,500	-	8.61	-	9.66	13.18	-	-	16.23	17.55	-	3,500	-	7.78	-	8.68	11.79	-	-	13.63	14.68
4,000	-	9.40	-	10.61	14.63	-	-	18.11	19.61	-	4,000	-	8.45	-	9.49	13.04	-	-	15.14	16.34
4,500	-	10.19	-	11.55	16.08	-	-	19.99	21.68	-	4,500	-	9.13	-	10.29	14.29	-	-	16.65	18.00
5,000	-	10.99	-	12.50	17.52	-	-	21.87	23.75	-	5,000	-	9.80	-	11.09	15.53	-	-	18.16	19.66
5,500	-	11.78	-	13.44	18.97	-	-	23.75	25.82	-	5,500	-	10.47	-	11.90	16.78	-	-	19.67	21.33
6,000	-	12.57	-	14.38	20.42	-	-	25.63	27.89	-	6,000	-	11.15	-	12.70	18.03	-	-	21.18	22.99
6,500	-	13.36	-	15.33	21.86	-	-	27.51	29.96	-	6,500	-	11.82	-	13.50	19.28	-	-	22.68	24.65
7,000	-	14.16	-	16.27	23.31	-	-	29.39	32.03	-	7,000	-	12.50	-	14.31	20.52	-	-	24.19	26.31
7,500	-	14.95	-	17.21	24.75	-	-	31.28	34.10	-	7,500	-	13.17	-	15.11	21.77	-	-	25.70	27.97
8,000	-	15.74	-	18.16	26.20	-	-	33.16	36.17	-	8,000	-	13.84	-	15.91	23.02	-	-	27.21	29.63
8,500	-	16.53	-	19.10	27.65	-	-	35.04	38.24	-	8,500	-	14.52	-	16.72	24.27	-	-	28.72	31.29
9,000	-	17.33	-	20.04	29.09	-	-	36.92	40.31	-	9,000	-	15.19	-	17.52	25.51	-	-	30.23	32.95
9,500	-	18.12	-	20.99	30.54	-	-	38.80	42.38	-	9,500	-	15.87	-	18.32	26.76	-	-	31.74	34.61
10,000	-	18.91	-	21.93	31.99	-	-	40.68	44.45	-	10,000	-	16.54	-	19.13	28.01	-	-	33.25	36.27
10,500	-	19.71	-	22.87	33.43	-	-	-	-	-	10,500	-	17.22	-	19.93	29.25	-	-	-	-
11,000	-	20.50	-	23.82	34.88	-	-	-	-	-	11,000	-	17.89	-	20.73	30.50	-	-	-	-
11,500	-	21.29	-	24.76	36.32	-	-	-	-	-	11,500	-	18.56	-	21.53	31.75	-	-	-	-
12,000	-	22.08	-	25.70	37.77	-	-	-	-	-	12,000	-	19.24	-	22.34	33.00	-	-	-	-
12,500	-	22.88	-	26.65	39.22	-	-	-	-	-	12,500	-	19.91	-	23.14	34.24	-	-	-	-
13,000	-	23.67	-	27.59	40.66	-	-	-	-	-	13,000	-	20.59	-	23.94	35.49	-	-	-	-
13,500	-	24.46	-	28.53	42.11	-	-	-	-	-	13,500	-	21.26	-	24.75	36.74	-	-	-	-
14,000	-	25.25	-	29.48	43.56	-	-	-	-	-	14,000	-	21.93	-	25.55	37.99	-	-	-	-
14,500	-	26.05	-	30.42	45.00	-	-	-	-	-	14,500	-	22.61	-	26.35	39.23	-	-	-	-
15,000	-	26.84	-	31.37	46.45	-	-	-	-	-	15,000	-	23.28	-	27.16	40.48	-	-	-	-
15,500	-	27.63	-	32.31	47.89	-	-	-	-	-	15,500	-	23.96	-	27.96	41.73	-	-	-	-
16,000	-	28.42	-	33.25	49.34	-	-	-	-	-	16,000	-	24.63	-	28.76	42.98	-	-	-	-
16,500	-	29.22	-	34.20	50.79	-	-	-	-	-	16,500	-	25.30	-	29.57	44.22	-	-	-	-
17,000	-	30.01	-	35.14	52.23	-	-	-	-	-	17,000	-	25.98	-	30.37	45.47	-	-	-	-
17,500	-	30.80	-	36.08	53.68	-	-	-	-	-	17,500	-	26.65	-	31.17	46.72	-	-	-	-
18,000	-	31.59	-	37.03	55.13	-	-	-	-	-	18,000	-	27.33	-	31.98	47.97	-	-	-	-
18,500	-	32.39	-	37.97	56.57	-	-	-	-	-	18,500	-	28.00	-	32.78	49.21	-	-	-	-
19,000	-	33.18	-	38.91	58.02	-	-	-	-	-	19,000	-	28.67	-	33.58	50.46	-	-	-	-
19,500	-	33.97	-	39.86	59.46	-	-	-	-	-	19,500	-	29.35	-	34.39	51.71	-	-	-	-
20,000	-	34.77	-	40.80	60.91	-	-	-	-	-	20,000	-	30.02	-	35.19	52.96	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 24 MALE										AGE 24 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	4.68	-	4.98	5.99	-	-	6.91	7.30	-	1,000	-	4.43	-	4.69	5.60	-	-	6.20	6.51
1,500	-	5.49	-	5.94	7.45	-	-	8.84	9.42	-	1,500	-	5.12	-	5.51	6.87	-	-	7.76	8.23
2,000	-	6.30	-	6.90	8.91	-	-	10.77	11.54	-	2,000	-	5.81	-	6.32	8.13	-	-	9.33	9.96
2,500	-	7.11	-	7.86	10.38	-	-	12.70	13.66	-	2,500	-	6.49	-	7.14	9.40	-	-	10.90	11.68
3,000	-	7.92	-	8.82	11.84	-	-	14.62	15.78	-	3,000	-	7.18	-	7.96	10.67	-	-	12.47	13.41
3,500	-	8.73	-	9.78	13.30	-	-	16.55	17.90	-	3,500	-	7.87	-	8.77	11.94	-	-	14.03	15.13
4,000	-	9.54	-	10.74	14.77	-	-	18.48	20.02	-	4,000	-	8.55	-	9.59	13.21	-	-	15.60	16.86
4,500	-	10.35	-	11.70	16.23	-	-	20.41	22.14	-	4,500	-	9.24	-	10.40	14.48	-	-	17.17	18.58
5,000	-	11.16	-	12.67	17.69	-	-	22.33	24.26	-	5,000	-	9.93	-	11.22	15.75	-	-	18.74	20.31
5,500	-	11.97	-	13.63	19.16	-	-	24.26	26.38	-	5,500	-	10.61	-	12.04	17.01	-	-	20.31	22.03
6,000	-	12.78	-	14.59	20.62	-	-	26.19	28.50	-	6,000	-	11.30	-	12.85	18.28	-	-	21.87	23.76
6,500	-	13.59	-	15.55	22.08	-	-	28.12	30.62	-	6,500	-	11.99	-	13.67	19.55	-	-	23.44	25.48
7,000	-	14.39	-	16.51	23.55	-	-	30.04	32.74	-	7,000	-	12.68	-	14.48	20.82	-	-	25.01	27.21
7,500	-	15.20	-	17.47	25.01	-	-	31.97	34.86	-	7,500	-	13.36	-	15.30	22.09	-	-	26.58	28.93
8,000	-	16.01	-	18.43	26.47	-	-	33.90	36.99	-	8,000	-	14.05	-	16.12	23.36	-	-	28.15	30.65
8,500	-	16.82	-	19.39	27.94	-	-	35.83	39.11	-	8,500	-	14.74	-	16.93	24.63	-	-	29.71	32.38
9,000	-	17.63	-	20.35	29.40	-	-	37.75	41.23	-	9,000	-	15.42	-	17.75	25.90	-	-	31.28	34.10
9,500	-	18.44	-	21.31	30.86	-	-	39.68	43.35	-	9,500	-	16.11	-	18.56	27.16	-	-	32.85	35.83
10,000	-	19.25	-	22.27	32.33	-	-	41.61	45.47	-	10,000	-	16.80	-	19.38	28.43	-	-	34.42	37.55
10,500	-	20.06	-	23.23	33.79	-	-	-	-	-	10,500	-	17.48	-	20.20	29.70	-	-	-	-
11,000	-	20.87	-	24.19	35.25	-	-	-	-	-	11,000	-	18.17	-	21.01	30.97	-	-	-	-
11,500	-	21.68	-	25.15	36.72	-	-	-	-	-	11,500	-	18.86	-	21.83	32.24	-	-	-	-
12,000	-	22.49	-	26.11	38.18	-	-	-	-	-	12,000	-	19.54	-	22.64	33.51	-	-	-	-
12,500	-	23.30	-	27.07	39.64	-	-	-	-	-	12,500	-	20.23	-	23.46	34.78	-	-	-	-
13,000	-	24.11	-	28.03	41.11	-	-	-	-	-	13,000	-	20.92	-	24.28	36.04	-	-	-	-
13,500	-	24.92	-	28.99	42.57	-	-	-	-	-	13,500	-	21.60	-	25.09	37.31	-	-	-	-
14,000	-	25.73	-	29.95	44.03	-	-	-	-	-	14,000	-	22.29	-	25.91	38.58	-	-	-	-
14,500	-	26.54	-	30.91	45.49	-	-	-	-	-	14,500	-	22.98	-	26.72	39.85	-	-	-	-
15,000	-	27.35	-	31.88	46.96	-	-	-	-	-	15,000	-	23.66	-	27.54	41.12	-	-	-	-
15,500	-	28.16	-	32.84	48.42	-	-	-	-	-	15,500	-	24.35	-	28.36	42.39	-	-	-	-
16,000	-	28.97	-	33.80	49.88	-	-	-	-	-	16,000	-	25.04	-	29.17	43.66	-	-	-	-
16,500	-	29.78	-	34.76	51.35	-	-	-	-	-	16,500	-	25.72	-	29.99	44.92	-	-	-	-
17,000	-	30.59	-	35.72	52.81	-	-	-	-	-	17,000	-	26.41	-	30.80	46.19	-	-	-	-
17,500	-	31.40	-	36.68	54.27	-	-	-	-	-	17,500	-	27.10	-	31.62	47.46	-	-	-	-
18,000	-	32.21	-	37.64	55.74	-	-	-	-	-	18,000	-	27.78	-	32.44	48.73	-	-	-	-
18,500	-	33.02	-	38.60	57.20	-	-	-	-	-	18,500	-	28.47	-	33.25	50.00	-	-	-	-
19,000	-	33.83	-	39.56	58.66	-	-	-	-	-	19,000	-	29.16	-	34.07	51.27	-	-	-	-
19,500	-	34.64	-	40.52	60.13	-	-	-	-	-	19,500	-	29.85	-	34.88	52.54	-	-	-	-
20,000	-	35.45	-	41.48	61.59	-	-	-	-	-	20,000	-	30.53	-	35.70	53.81	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 25 MALE										AGE 25 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	4.71	-	5.02	6.02	-	-	7.01	7.40	-	1,000	-	4.46	-	4.72	5.64	-	-	6.31	6.64
1,500	-	5.54	-	5.99	7.50	-	-	8.98	9.58	-	1,500	-	5.16	-	5.55	6.93	-	-	7.94	8.43
2,000	-	6.37	-	6.97	8.98	-	-	10.96	11.75	-	2,000	-	5.86	-	6.38	8.22	-	-	9.56	10.21
2,500	-	7.19	-	7.95	10.46	-	-	12.93	13.92	-	2,500	-	6.56	-	7.20	9.51	-	-	11.19	12.00
3,000	-	8.02	-	8.93	11.94	-	-	14.90	16.09	-	3,000	-	7.26	-	8.03	10.80	-	-	12.81	13.79
3,500	-	8.85	-	9.90	13.42	-	-	16.88	18.26	-	3,500	-	7.96	-	8.86	12.09	-	-	14.44	15.58
4,000	-	9.67	-	10.88	14.90	-	-	18.85	20.43	-	4,000	-	8.66	-	9.69	13.38	-	-	16.07	17.37
4,500	-	10.50	-	11.86	16.38	-	-	20.83	22.61	-	4,500	-	9.36	-	10.52	14.67	-	-	17.69	19.16
5,000	-	11.33	-	12.84	17.86	-	-	22.80	24.78	-	5,000	-	10.06	-	11.35	15.96	-	-	19.32	20.94
5,500	-	12.15	-	13.81	19.34	-	-	24.78	26.95	-	5,500	-	10.76	-	12.18	17.25	-	-	20.94	22.73
6,000	-	12.98	-	14.79	20.82	-	-	26.75	29.12	-	6,000	-	11.45	-	13.01	18.54	-	-	22.57	24.52
6,500	-	13.81	-	15.77	22.30	-	-	28.72	31.29	-	6,500	-	12.15	-	13.83	19.83	-	-	24.19	26.31
7,000	-	14.63	-	16.75	23.78	-	-	30.70	33.46	-	7,000	-	12.85	-	14.66	21.12	-	-	25.82	28.10
7,500	-	15.46	-	17.72	25.26	-	-	32.67	35.64	-	7,500	-	13.55	-	15.49	22.41	-	-	27.44	29.89
8,000	-	16.29	-	18.70	26.74	-	-	34.65	37.81	-	8,000	-	14.25	-	16.32	23.70	-	-	29.07	31.67
8,500	-	17.11	-	19.68	28.22	-	-	36.62	39.98	-	8,500	-	14.95	-	17.15	24.99	-	-	30.70	33.46
9,000	-	17.94	-	20.66	29.70	-	-	38.59	42.15	-	9,000	-	15.65	-	17.98	26.28	-	-	32.32	35.25
9,500	-	18.77	-	21.63	31.19	-	-	40.57	44.32	-	9,500	-	16.35	-	18.81	27.57	-	-	33.95	37.04
10,000	-	19.59	-	22.61	32.67	-	-	42.54	46.50	-	10,000	-	17.05	-	19.64	28.86	-	-	35.57	38.83
10,500	-	20.42	-	23.59	34.15	-	-	-	-	-	10,500	-	17.75	-	20.46	30.15	-	-	-	-
11,000	-	21.25	-	24.57	35.63	-	-	-	-	-	11,000	-	18.45	-	21.29	31.44	-	-	-	-
11,500	-	22.07	-	25.54	37.11	-	-	-	-	-	11,500	-	19.15	-	22.12	32.73	-	-	-	-
12,000	-	22.90	-	26.52	38.59	-	-	-	-	-	12,000	-	19.85	-	22.95	34.02	-	-	-	-
12,500	-	23.73	-	27.50	40.07	-	-	-	-	-	12,500	-	20.55	-	23.78	35.31	-	-	-	-
13,000	-	24.55	-	28.48	41.55	-	-	-	-	-	13,000	-	21.25	-	24.61	36.60	-	-	-	-
13,500	-	25.38	-	29.45	43.03	-	-	-	-	-	13,500	-	21.95	-	25.44	37.89	-	-	-	-
14,000	-	26.21	-	30.43	44.51	-	-	-	-	-	14,000	-	22.65	-	26.27	39.18	-	-	-	-
14,500	-	27.03	-	31.41	45.99	-	-	-	-	-	14,500	-	23.35	-	27.09	40.47	-	-	-	-
15,000	-	27.86	-	32.39	47.47	-	-	-	-	-	15,000	-	24.05	-	27.92	41.76	-	-	-	-
15,500	-	28.69	-	33.36	48.95	-	-	-	-	-	15,500	-	24.75	-	28.75	43.05	-	-	-	-
16,000	-	29.51	-	34.34	50.43	-	-	-	-	-	16,000	-	25.45	-	29.58	44.34	-	-	-	-
16,500	-	30.34	-	35.32	51.91	-	-	-	-	-	16,500	-	26.15	-	30.41	45.63	-	-	-	-
17,000	-	31.17	-	36.30	53.39	-	-	-	-	-	17,000	-	26.84	-	31.24	46.92	-	-	-	-
17,500	-	31.99	-	37.27	54.87	-	-	-	-	-	17,500	-	27.54	-	32.07	48.21	-	-	-	-
18,000	-	32.82	-	38.25	56.35	-	-	-	-	-	18,000	-	28.24	-	32.90	49.50	-	-	-	-
18,500	-	33.65	-	39.23	57.83	-	-	-	-	-	18,500	-	28.94	-	36.08	50.79	-	-	-	-
19,000	-	34.47	-	40.21	59.31	-	-	-	-	-	19,000	-	29.64	-	34.55	52.08	-	-	-	-
19,500	-	35.30	-	41.18	60.79	-	-	-	-	-	19,500	-	30.34	-	35.38	53.37	-	-	-	-
20,000	-	36.13	-	42.16	62.27	-	-	-	-	-	20,000	-	31.04	-	36.21	54.66	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 26 MALE										AGE 26 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	4.75	-	5.06	6.06	-	-	7.07	7.47	-	1,000	-	4.48	-	4.75	5.68	-	-	6.40	6.74
1,500	-	5.59	-	6.06	7.56	-	-	9.07	9.67	-	1,500	-	5.20	-	5.60	6.99	-	-	8.07	8.57
2,000	-	6.43	-	7.06	9.06	-	-	11.07	11.87	-	2,000	-	5.91	-	6.44	8.30	-	-	9.74	10.41
2,500	-	7.28	-	8.05	10.57	-	-	13.07	14.08	-	2,500	-	6.62	-	7.29	9.62	-	-	11.41	12.25
3,000	-	8.12	-	9.05	12.07	-	-	15.08	16.28	-	3,000	-	7.33	-	8.13	10.93	-	-	13.08	14.09
3,500	-	8.97	-	10.05	13.57	-	-	17.08	18.48	-	3,500	-	8.05	-	8.98	12.24	-	-	14.75	15.92
4,000	-	9.81	-	11.05	15.07	-	-	19.08	20.69	-	4,000	-	8.76	-	9.83	13.55	-	-	16.43	17.76
4,500	-	10.65	-	12.05	16.57	-	-	21.08	22.89	-	4,500	-	9.47	-	10.67	14.86	-	-	18.10	19.60
5,000	-	11.50	-	13.05	18.07	-	-	23.09	25.09	-	5,000	-	10.18	-	11.52	16.17	-	-	19.77	21.44
5,500	-	12.34	-	14.05	19.57	-	-	25.09	27.30	-	5,500	-	10.90	-	12.36	17.48	-	-	21.44	23.27
6,000	-	13.18	-	15.05	21.07	-	-	27.09	29.50	-	6,000	-	11.61	-	13.21	18.79	-	-	23.11	25.11
6,500	-	14.03	-	16.04	22.57	-	-	29.09	31.70	-	6,500	-	12.32	-	14.05	20.10	-	-	24.78	26.95
7,000	-	14.87	-	17.04	24.08	-	-	31.10	33.90	-	7,000	-	13.03	-	14.90	21.42	-	-	26.45	28.79
7,500	-	15.71	-	18.04	25.58	-	-	33.10	36.11	-	7,500	-	13.74	-	15.75	22.73	-	-	28.12	30.63
8,000	-	16.56	-	19.04	27.08	-	-	35.10	38.31	-	8,000	-	14.46	-	16.59	24.04	-	-	29.79	32.46
8,500	-	17.40	-	20.04	28.58	-	-	37.10	40.51	-	8,500	-	15.17	-	17.44	25.35	-	-	31.46	34.30
9,000	-	18.25	-	21.04	30.08	-	-	39.11	42.72	-	9,000	-	15.88	-	18.28	26.66	-	-	33.13	36.14
9,500	-	19.09	-	22.04	31.58	-	-	41.11	44.92	-	9,500	-	16.59	-	19.13	27.97	-	-	34.80	37.98
10,000	-	19.93	-	23.04	33.08	-	-	43.11	47.12	-	10,000	-	17.31	-	19.98	29.28	-	-	36.47	39.81
10,500	-	20.78	-	24.03	34.58	-	-	-	-	-	10,500	-	18.02	-	20.82	30.59	-	-	-	-
11,000	-	21.62	-	25.03	36.08	-	-	-	-	-	11,000	-	18.73	-	21.67	31.90	-	-	-	-
11,500	-	22.46	-	26.03	37.59	-	-	-	-	-	11,500	-	19.44	-	22.51	33.22	-	-	-	-
12,000	-	23.31	-	27.03	39.09	-	-	-	-	-	12,000	-	20.16	-	23.36	34.53	-	-	-	-
12,500	-	24.15	-	28.03	40.59	-	-	-	-	-	12,500	-	20.87	-	24.20	35.84	-	-	-	-
13,000	-	24.99	-	29.03	42.09	-	-	-	-	-	13,000	-	21.58	-	25.05	37.15	-	-	-	-
13,500	-	25.84	-	30.03	43.59	-	-	-	-	-	13,500	-	22.29	-	25.90	38.46	-	-	-	-
14,000	-	26.68	-	31.03	45.09	-	-	-	-	-	14,000	-	23.00	-	26.74	39.77	-	-	-	-
14,500	-	27.53	-	32.02	46.59	-	-	-	-	-	14,500	-	23.72	-	27.59	41.08	-	-	-	-
15,000	-	28.37	-	33.02	48.09	-	-	-	-	-	15,000	-	24.43	-	28.43	42.39	-	-	-	-
15,500	-	29.21	-	34.02	49.59	-	-	-	-	-	15,500	-	25.14	-	29.28	43.70	-	-	-	-
16,000	-	30.06	-	35.02	51.10	-	-	-	-	-	16,000	-	25.85	-	30.12	45.02	-	-	-	-
16,500	-	30.90	-	36.02	52.60	-	-	-	-	-	16,500	-	26.57	-	30.97	46.33	-	-	-	-
17,000	-	31.74	-	37.02	54.10	-	-	-	-	-	17,000	-	27.28	-	31.82	47.64	-	-	-	-
17,500	-	32.59	-	38.02	55.60	-	-	-	-	-	17,500	-	27.99	-	32.66	48.95	-	-	-	-
18,000	-	33.43	-	39.02	57.10	-	-	-	-	-	18,000	-	28.70	-	33.51	50.26	-	-	-	-
18,500	-	34.27	-	40.01	58.60	-	-	-	-	-	18,500	-	29.42	-	34.35	51.57	-	-	-	-
19,000	-	35.12	-	41.01	60.10	-	-	-	-	-	19,000	-	30.13	-	35.20	52.88	-	-	-	-
19,500	-	35.96	-	42.01	61.60	-	-	-	-	-	19,500	-	30.84	-	36.04	54.19	-	-	-	-
20,000	-	36.81	-	43.01	63.10	-	-	-	-	-	20,000	-	31.55	-	36.89	55.51	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 27 MALE										AGE 27 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	4.78	-	5.10	6.10	-	-	7.18	7.59	-	1,000	-	4.51	-	4.79	5.72	-	-	6.54	6.89
1,500	-	5.64	-	6.12	7.63	-	-	9.24	9.86	-	1,500	-	5.24	-	5.65	7.06	-	-	8.28	8.80
2,000	-	6.50	-	7.14	9.15	-	-	11.30	12.12	-	2,000	-	5.96	-	6.51	8.39	-	-	10.02	10.71
2,500	-	7.36	-	8.16	10.67	-	-	13.36	14.39	-	2,500	-	6.69	-	7.37	9.72	-	-	11.76	12.63
3,000	-	8.22	-	9.18	12.19	-	-	15.42	16.66	-	3,000	-	7.41	-	8.24	11.05	-	-	13.50	14.54
3,500	-	9.08	-	10.20	13.72	-	-	17.48	18.92	-	3,500	-	8.14	-	9.10	12.38	-	-	15.24	16.45
4,000	-	9.95	-	11.22	15.24	-	-	19.54	21.19	-	4,000	-	8.86	-	9.96	13.72	-	-	16.98	18.37
4,500	-	10.81	-	12.24	16.76	-	-	21.60	23.45	-	4,500	-	9.59	-	10.82	15.05	-	-	18.72	20.28
5,000	-	11.67	-	13.26	18.28	-	-	23.66	25.72	-	5,000	-	10.31	-	11.69	16.38	-	-	20.46	22.19
5,500	-	12.53	-	14.28	19.81	-	-	25.72	27.99	-	5,500	-	11.04	-	12.55	17.71	-	-	22.19	24.11
6,000	-	13.39	-	15.30	21.33	-	-	27.78	30.25	-	6,000	-	11.76	-	13.41	19.04	-	-	23.93	26.02
6,500	-	14.25	-	16.32	22.85	-	-	29.84	32.52	-	6,500	-	12.49	-	14.28	20.38	-	-	25.67	27.93
7,000	-	15.11	-	17.34	24.37	-	-	31.90	34.79	-	7,000	-	13.21	-	15.14	21.71	-	-	27.41	29.85
7,500	-	15.97	-	18.36	25.90	-	-	33.96	37.05	-	7,500	-	13.94	-	16.00	23.04	-	-	29.15	31.76
8,000	-	16.83	-	19.38	27.42	-	-	36.02	39.32	-	8,000	-	14.66	-	16.86	24.37	-	-	30.89	33.67
8,500	-	17.69	-	20.40	28.94	-	-	38.08	41.58	-	8,500	-	15.39	-	17.73	25.70	-	-	32.63	35.59
9,000	-	18.55	-	21.42	30.46	-	-	40.14	43.85	-	9,000	-	16.11	-	18.59	27.04	-	-	34.37	37.50
9,500	-	19.41	-	22.44	31.98	-	-	42.20	46.12	-	9,500	-	16.84	-	19.45	28.37	-	-	36.11	39.41
10,000	-	20.27	-	23.46	33.51	-	-	44.26	48.38	-	10,000	-	17.56	-	20.32	29.70	-	-	37.85	41.33
10,500	-	21.13	-	24.48	35.03	-	-	-	-	-	10,500	-	18.29	-	21.18	31.03	-	-	-	-
11,000	-	21.99	-	25.50	36.55	-	-	-	-	-	11,000	-	19.01	-	22.04	32.36	-	-	-	-
11,500	-	22.85	-	26.52	38.07	-	-	-	-	-	11,500	-	19.74	-	22.90	33.69	-	-	-	-
12,000	-	23.72	-	27.54	39.60	-	-	-	-	-	12,000	-	20.46	-	23.77	35.03	-	-	-	-
12,500	-	24.58	-	28.56	41.12	-	-	-	-	-	12,500	-	21.19	-	24.63	36.36	-	-	-	-
13,000	-	25.44	-	29.58	42.64	-	-	-	-	-	13,000	-	21.91	-	25.49	37.69	-	-	-	-
13,500	-	26.30	-	30.60	44.16	-	-	-	-	-	13,500	-	22.64	-	26.35	39.02	-	-	-	-
14,000	-	27.16	-	31.62	45.69	-	-	-	-	-	14,000	-	23.36	-	27.22	40.35	-	-	-	-
14,500	-	28.02	-	32.64	47.21	-	-	-	-	-	14,500	-	24.09	-	28.08	41.69	-	-	-	-
15,000	-	28.88	-	33.66	48.73	-	-	-	-	-	15,000	-	24.81	-	28.94	43.02	-	-	-	-
15,500	-	29.74	-	34.68	50.25	-	-	-	-	-	15,500	-	25.54	-	29.81	44.35	-	-	-	-
16,000	-	30.60	-	35.70	51.78	-	-	-	-	-	16,000	-	26.26	-	30.67	45.68	-	-	-	-
16,500	-	31.46	-	36.72	53.30	-	-	-	-	-	16,500	-	26.99	-	31.53	47.01	-	-	-	-
17,000	-	32.32	-	37.74	54.82	-	-	-	-	-	17,000	-	27.71	-	32.39	48.35	-	-	-	-
17,500	-	33.18	-	38.76	56.34	-	-	-	-	-	17,500	-	28.44	-	33.26	49.68	-	-	-	-
18,000	-	34.04	-	39.78	57.86	-	-	-	-	-	18,000	-	29.16	-	34.12	51.01	-	-	-	-
18,500	-	34.90	-	40.80	59.39	-	-	-	-	-	18,500	-	29.89	-	34.98	52.34	-	-	-	-
19,000	-	35.76	-	41.82	60.91	-	-	-	-	-	19,000	-	30.61	-	35.84	53.67	-	-	-	-
19,500	-	36.62	-	42.84	62.43	-	-	-	-	-	19,500	-	31.34	-	36.71	55.01	-	-	-	-
20,000	-	37.49	-	43.86	63.95	-	-	-	-	-	20,000	-	32.06	-	37.57	56.34	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 28 MALE										AGE 28 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	4.82	-	5.14	6.15	-	-	7.29	7.72	-	1,000	-	4.54	-	4.82	5.77	-	-	6.68	7.04
1,500	-	5.69	-	6.18	7.69	-	-	9.41	10.05	-	1,500	-	5.27	-	5.70	7.12	-	-	8.48	9.03
2,000	-	6.57	-	7.23	9.23	-	-	11.53	12.38	-	2,000	-	6.01	-	6.58	8.47	-	-	10.29	11.01
2,500	-	7.45	-	8.27	10.78	-	-	13.65	14.71	-	2,500	-	6.75	-	7.46	9.83	-	-	12.10	13.00
3,000	-	8.33	-	9.31	12.32	-	-	15.76	17.03	-	3,000	-	7.49	-	8.34	11.18	-	-	13.91	14.99
3,500	-	9.20	-	10.35	13.87	-	-	17.88	19.36	-	3,500	-	8.22	-	9.22	12.53	-	-	15.72	16.98
4,000	-	10.08	-	11.39	15.41	-	-	20.00	21.69	-	4,000	-	8.96	-	10.10	13.89	-	-	17.52	18.97
4,500	-	10.96	-	12.43	16.95	-	-	22.12	24.02	-	4,500	-	9.70	-	10.98	15.24	-	-	19.33	20.96
5,000	-	11.84	-	13.47	18.50	-	-	24.23	26.35	-	5,000	-	10.44	-	11.86	16.59	-	-	21.14	22.95
5,500	-	12.71	-	14.51	20.04	-	-	26.35	28.68	-	5,500	-	11.18	-	12.74	17.95	-	-	22.95	24.93
6,000	-	13.59	-	15.56	21.58	-	-	28.47	31.01	-	6,000	-	11.91	-	13.62	19.30	-	-	24.76	26.92
6,500	-	14.47	-	16.60	23.13	-	-	30.59	33.34	-	6,500	-	12.65	-	14.50	20.65	-	-	26.56	28.91
7,000	-	15.35	-	17.64	24.67	-	-	32.70	35.67	-	7,000	-	13.39	-	15.38	22.00	-	-	28.37	30.90
7,500	-	16.22	-	18.68	26.21	-	-	34.82	38.00	-	7,500	-	14.13	-	16.26	23.36	-	-	30.18	32.89
8,000	-	17.10	-	19.72	27.76	-	-	36.94	40.32	-	8,000	-	14.86	-	17.14	24.71	-	-	31.99	34.88
8,500	-	17.98	-	20.76	29.30	-	-	39.05	42.65	-	8,500	-	15.60	-	18.02	26.06	-	-	33.80	36.87
9,000	-	18.86	-	21.80	30.84	-	-	41.17	44.98	-	9,000	-	16.34	-	18.90	27.42	-	-	35.60	38.85
9,500	-	19.73	-	22.84	32.39	-	-	43.29	47.31	-	9,500	-	17.08	-	19.78	28.77	-	-	37.41	40.84
10,000	-	20.61	-	23.89	33.93	-	-	45.41	49.64	-	10,000	-	17.82	-	20.66	30.12	-	-	39.22	42.83
10,500	-	21.49	-	24.93	35.48	-	-	-	-	-	10,500	-	18.55	-	21.53	31.48	-	-	-	-
11,000	-	22.37	-	25.97	37.02	-	-	-	-	-	11,000	-	19.29	-	22.41	32.83	-	-	-	-
11,500	-	23.25	-	27.01	38.56	-	-	-	-	-	11,500	-	20.03	-	23.29	34.18	-	-	-	-
12,000	-	24.12	-	28.05	40.11	-	-	-	-	-	12,000	-	20.77	-	24.17	35.54	-	-	-	-
12,500	-	25.00	-	29.09	41.65	-	-	-	-	-	12,500	-	21.51	-	25.05	36.89	-	-	-	-
13,000	-	25.88	-	30.13	43.19	-	-	-	-	-	13,000	-	22.24	-	25.93	38.24	-	-	-	-
13,500	-	26.76	-	31.17	44.74	-	-	-	-	-	13,500	-	22.98	-	26.81	39.60	-	-	-	-
14,000	-	27.63	-	32.22	46.28	-	-	-	-	-	14,000	-	23.72	-	27.69	40.95	-	-	-	-
14,500	-	28.51	-	33.26	47.82	-	-	-	-	-	14,500	-	24.46	-	28.57	42.30	-	-	-	-
15,000	-	29.39	-	34.30	49.37	-	-	-	-	-	15,000	-	25.19	-	29.45	43.66	-	-	-	-
15,500	-	30.27	-	35.34	50.91	-	-	-	-	-	15,500	-	25.93	-	30.33	45.01	-	-	-	-
16,000	-	31.14	-	36.38	52.46	-	-	-	-	-	16,000	-	26.67	-	31.21	46.36	-	-	-	-
16,500	-	32.02	-	37.42	54.00	-	-	-	-	-	16,500	-	27.41	-	32.09	47.72	-	-	-	-
17,000	-	32.90	-	38.46	55.54	-	-	-	-	-	17,000	-	28.15	-	32.97	49.07	-	-	-	-
17,500	-	33.78	-	39.50	57.09	-	-	-	-	-	17,500	-	28.88	-	33.85	50.42	-	-	-	-
18,000	-	34.65	-	40.55	58.63	-	-	-	-	-	18,000	-	29.62	-	34.73	51.78	-	-	-	-
18,500	-	35.53	-	41.59	60.17	-	-	-	-	-	18,500	-	30.36	-	35.61	53.13	-	-	-	-
19,000	-	36.41	-	42.63	61.72	-	-	-	-	-	19,000	-	31.10	-	36.49	54.48	-	-	-	-
19,500	-	37.29	-	43.67	63.26	-	-	-	-	-	19,500	-	31.83	-	37.37	55.83	-	-	-	-
20,000	-	38.17	-	44.71	64.80	-	-	-	-	-	20,000	-	32.57	-	38.25	57.19	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 29 MALE										AGE 29 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	4.85	-	5.19	6.19	-	-	7.41	7.84	-	1,000	-	4.56	-	4.85	5.81	-	-	6.81	7.19
1,500	-	5.74	-	6.25	7.75	-	-	9.58	10.24	-	1,500	-	5.31	-	5.75	7.18	-	-	8.69	9.25
2,000	-	6.64	-	7.31	9.32	-	-	11.76	12.63	-	2,000	-	6.06	-	6.65	8.56	-	-	10.57	11.32
2,500	-	7.53	-	8.37	10.88	-	-	13.93	15.02	-	2,500	-	6.81	-	7.54	9.93	-	-	12.44	13.38
3,000	-	8.43	-	9.44	12.45	-	-	16.11	17.41	-	3,000	-	7.56	-	8.44	11.31	-	-	14.32	15.45
3,500	-	9.32	-	10.50	14.01	-	-	18.28	19.80	-	3,500	-	8.31	-	9.34	12.68	-	-	16.19	17.51
4,000	-	10.22	-	11.56	15.58	-	-	20.45	22.20	-	4,000	-	9.06	-	10.23	14.06	-	-	18.07	19.57
4,500	-	11.11	-	12.62	17.14	-	-	22.63	24.59	-	4,500	-	9.81	-	11.13	15.43	-	-	19.95	21.64
5,000	-	12.01	-	13.69	18.71	-	-	24.80	26.98	-	5,000	-	10.57	-	12.03	16.80	-	-	21.82	23.70
5,500	-	12.90	-	14.75	20.27	-	-	26.98	29.37	-	5,500	-	11.32	-	12.92	18.18	-	-	23.70	25.77
6,000	-	13.80	-	15.81	21.84	-	-	29.15	31.76	-	6,000	-	12.07	-	13.82	19.55	-	-	25.58	27.83
6,500	-	14.69	-	16.87	23.40	-	-	31.33	34.15	-	6,500	-	12.82	-	14.72	20.93	-	-	27.45	29.89
7,000	-	15.58	-	17.94	24.97	-	-	33.50	36.55	-	7,000	-	13.57	-	15.61	22.30	-	-	29.33	31.96
7,500	-	16.48	-	19.00	26.53	-	-	35.67	38.94	-	7,500	-	14.32	-	16.51	23.68	-	-	31.21	34.02
8,000	-	17.37	-	20.06	28.10	-	-	37.85	41.33	-	8,000	-	15.07	-	17.41	25.05	-	-	33.08	36.09
8,500	-	18.27	-	21.12	29.66	-	-	40.02	43.72	-	8,500	-	15.82	-	18.30	26.43	-	-	34.96	38.15
9,000	-	19.16	-	22.19	31.23	-	-	42.20	46.11	-	9,000	-	16.57	-	19.20	27.80	-	-	36.83	40.22
9,500	-	20.06	-	23.25	32.79	-	-	44.37	48.51	-	9,500	-	17.32	-	20.10	29.17	-	-	38.71	42.28
10,000	-	20.95	-	24.31	34.36	-	-	46.55	50.90	-	10,000	-	18.07	-	21.00	30.55	-	-	40.59	44.34
10,500	-	21.85	-	25.37	35.92	-	-	-	-	-	10,500	-	18.82	-	21.89	31.92	-	-	-	-
11,000	-	22.74	-	26.44	37.49	-	-	-	-	-	11,000	-	19.57	-	22.79	33.30	-	-	-	-
11,500	-	23.64	-	27.50	39.05	-	-	-	-	-	11,500	-	20.32	-	23.69	34.67	-	-	-	-
12,000	-	24.53	-	28.56	40.62	-	-	-	-	-	12,000	-	21.07	-	24.58	36.05	-	-	-	-
12,500	-	25.43	-	29.62	42.18	-	-	-	-	-	12,500	-	21.82	-	25.48	37.42	-	-	-	-
13,000	-	26.32	-	30.69	43.75	-	-	-	-	-	13,000	-	22.57	-	26.38	38.80	-	-	-	-
13,500	-	27.21	-	31.75	45.31	-	-	-	-	-	13,500	-	23.32	-	27.27	40.17	-	-	-	-
14,000	-	28.11	-	32.81	46.88	-	-	-	-	-	14,000	-	24.08	-	28.17	41.54	-	-	-	-
14,500	-	29.00	-	33.87	48.44	-	-	-	-	-	14,500	-	24.83	-	29.07	42.92	-	-	-	-
15,000	-	29.90	-	34.94	50.01	-	-	-	-	-	15,000	-	25.58	-	29.96	44.29	-	-	-	-
15,500	-	30.79	-	36.00	51.57	-	-	-	-	-	15,500	-	26.33	-	30.86	45.67	-	-	-	-
16,000	-	31.69	-	37.06	53.14	-	-	-	-	-	16,000	-	27.08	-	31.76	47.04	-	-	-	-
16,500	-	32.58	-	38.12	54.70	-	-	-	-	-	16,500	-	27.83	-	32.65	48.42	-	-	-	-
17,000	-	33.48	-	39.19	56.26	-	-	-	-	-	17,000	-	28.58	-	33.55	49.79	-	-	-	-
17,500	-	34.37	-	40.25	57.83	-	-	-	-	-	17,500	-	29.33	-	34.45	51.17	-	-	-	-
18,000	-	35.27	-	41.31	59.39	-	-	-	-	-	18,000	-	30.08	-	35.34	52.54	-	-	-	-
18,500	-	36.16	-	42.37	60.96	-	-	-	-	-	18,500	-	30.83	-	36.24	53.91	-	-	-	-
19,000	-	37.06	-	43.44	62.52	-	-	-	-	-	19,000	-	31.58	-	37.14	55.29	-	-	-	-
19,500	-	37.95	-	44.50	64.09	-	-	-	-	-	19,500	-	32.33	-	38.03	56.66	-	-	-	-
20,000	-	38.85	-	45.56	65.65	-	-	-	-	-	20,000	-	33.08	-	38.93	58.04	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 30		MALE								Joint	AGE 30		FEMALE							
S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	S Pref		Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI		
1,000	-	4.88	-	5.23	6.23	-	-	7.52	7.97	-	1,000	-	4.59	-	4.89	5.85	-	-	6.95	7.34
1,500	-	5.79	-	6.31	7.82	-	-	9.76	10.42	-	1,500	-	5.35	-	5.80	7.25	-	-	8.90	9.48
2,000	-	6.71	-	7.40	9.40	-	-	11.99	12.88	-	2,000	-	6.11	-	6.72	8.64	-	-	10.84	11.62
2,500	-	7.62	-	8.48	10.99	-	-	14.22	15.33	-	2,500	-	6.88	-	7.63	10.04	-	-	12.79	13.76
3,000	-	8.53	-	9.56	12.57	-	-	16.45	17.79	-	3,000	-	7.64	-	8.54	11.43	-	-	14.73	15.90
3,500	-	9.44	-	10.65	14.16	-	-	18.68	20.24	-	3,500	-	8.40	-	9.46	12.83	-	-	16.68	18.04
4,000	-	10.35	-	11.73	15.75	-	-	20.91	22.70	-	4,000	-	9.17	-	10.37	14.23	-	-	18.63	20.18
4,500	-	11.26	-	12.81	17.33	-	-	23.15	25.15	-	4,500	-	9.93	-	11.28	15.62	-	-	20.57	22.32
5,000	-	12.18	-	13.90	18.92	-	-	25.38	27.61	-	5,000	-	10.69	-	12.20	17.02	-	-	22.52	24.46
5,500	-	13.09	-	14.98	20.50	-	-	27.61	30.06	-	5,500	-	11.46	-	13.11	18.41	-	-	24.46	26.60
6,000	-	14.00	-	16.07	22.09	-	-	29.84	32.52	-	6,000	-	12.22	-	14.03	19.81	-	-	26.41	28.74
6,500	-	14.91	-	17.15	23.67	-	-	32.07	34.97	-	6,500	-	12.98	-	14.94	21.20	-	-	28.35	30.88
7,000	-	15.82	-	18.23	25.26	-	-	34.30	37.43	-	7,000	-	13.75	-	15.85	22.60	-	-	30.30	33.02
7,500	-	16.73	-	19.32	26.85	-	-	36.54	39.88	-	7,500	-	14.51	-	16.77	24.00	-	-	32.24	35.16
8,000	-	17.65	-	20.40	28.43	-	-	38.77	42.34	-	8,000	-	15.27	-	17.68	25.39	-	-	34.19	37.30
8,500	-	18.56	-	21.48	30.02	-	-	41.00	44.79	-	8,500	-	16.04	-	18.59	26.79	-	-	36.14	39.45
9,000	-	19.47	-	22.57	31.60	-	-	43.23	47.25	-	9,000	-	16.80	-	19.51	28.18	-	-	38.08	41.59
9,500	-	20.38	-	23.65	33.19	-	-	45.46	49.70	-	9,500	-	17.56	-	20.42	29.58	-	-	40.03	43.73
10,000	-	21.29	-	24.74	34.77	-	-	47.69	52.16	-	10,000	-	18.33	-	21.34	30.97	-	-	41.97	45.87
10,500	-	22.20	-	25.82	36.36	-	-	-	-	-	10,500	-	19.09	-	22.25	32.37	-	-	-	-
11,000	-	23.12	-	26.90	37.94	-	-	-	-	-	11,000	-	19.85	-	23.16	33.77	-	-	-	-
11,500	-	24.03	-	27.99	39.53	-	-	-	-	-	11,500	-	20.62	-	24.08	35.16	-	-	-	-
12,000	-	24.94	-	29.07	41.12	-	-	-	-	-	12,000	-	21.38	-	24.99	36.56	-	-	-	-
12,500	-	25.85	-	30.15	42.70	-	-	-	-	-	12,500	-	22.14	-	25.90	37.95	-	-	-	-
13,000	-	26.76	-	31.24	44.29	-	-	-	-	-	13,000	-	22.91	-	26.82	39.35	-	-	-	-
13,500	-	27.67	-	32.32	45.87	-	-	-	-	-	13,500	-	23.67	-	27.73	40.74	-	-	-	-
14,000	-	28.59	-	33.41	47.46	-	-	-	-	-	14,000	-	24.43	-	28.65	42.14	-	-	-	-
14,500	-	29.50	-	34.49	49.04	-	-	-	-	-	14,500	-	25.20	-	29.56	43.54	-	-	-	-
15,000	-	30.41	-	35.57	50.63	-	-	-	-	-	15,000	-	25.96	-	30.47	44.93	-	-	-	-
15,500	-	31.32	-	36.66	52.22	-	-	-	-	-	15,500	-	26.72	-	31.39	46.33	-	-	-	-
16,000	-	32.23	-	37.74	53.80	-	-	-	-	-	16,000	-	27.49	-	32.30	47.72	-	-	-	-
16,500	-	33.14	-	38.82	55.39	-	-	-	-	-	16,500	-	28.25	-	33.21	49.12	-	-	-	-
17,000	-	34.06	-	39.91	56.97	-	-	-	-	-	17,000	-	29.01	-	34.13	50.51	-	-	-	-
17,500	-	34.97	-	40.99	58.56	-	-	-	-	-	17,500	-	29.78	-	35.04	51.91	-	-	-	-
18,000	-	35.88	-	42.08	60.14	-	-	-	-	-	18,000	-	30.54	-	35.96	53.31	-	-	-	-
18,500	-	36.79	-	43.16	61.73	-	-	-	-	-	18,500	-	31.30	-	36.87	54.70	-	-	-	-
19,000	-	37.70	-	44.24	63.32	-	-	-	-	-	19,000	-	32.07	-	37.78	56.10	-	-	-	-
19,500	-	38.61	-	45.33	64.90	-	-	-	-	-	19,500	-	32.83	-	38.70	57.49	-	-	-	-
20,000	-	39.53	-	46.41	66.49	-	-	-	-	-	20,000	-	33.59	-	39.61	58.89	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 31		MALE								Joint	AGE 31		FEMALE							
S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	S Pref		Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI		
1,000	-	4.93	-	5.29	6.29	-	-	7.64	8.10	-	1,000	-	4.63	-	4.94	5.90	-	-	7.07	7.48
1,500	-	5.86	-	6.40	7.91	-	-	9.93	10.61	-	1,500	-	5.41	-	5.88	7.32	-	-	9.08	9.68
2,000	-	6.79	-	7.51	9.52	-	-	12.22	13.13	-	2,000	-	6.20	-	6.82	8.74	-	-	11.09	11.89
2,500	-	7.72	-	8.63	11.14	-	-	14.51	15.65	-	2,500	-	6.98	-	7.76	10.16	-	-	13.09	14.10
3,000	-	8.66	-	9.74	12.75	-	-	16.79	18.17	-	3,000	-	7.76	-	8.70	11.58	-	-	15.10	16.31
3,500	-	9.59	-	10.85	14.37	-	-	19.08	20.68	-	3,500	-	8.55	-	9.63	13.01	-	-	17.11	18.52
4,000	-	10.52	-	11.97	15.98	-	-	21.37	23.20	-	4,000	-	9.33	-	10.57	14.43	-	-	19.11	20.72
4,500	-	11.46	-	13.08	17.60	-	-	23.66	25.72	-	4,500	-	10.12	-	11.51	15.85	-	-	21.12	22.93
5,000	-	12.39	-	14.20	19.21	-	-	25.95	28.24	-	5,000	-	10.90	-	12.45	17.27	-	-	23.13	25.14
5,500	-	13.32	-	15.31	20.83	-	-	28.24	30.75	-	5,500	-	11.69	-	13.39	18.69	-	-	25.14	27.35
6,000	-	14.25	-	16.42	22.45	-	-	30.53	33.27	-	6,000	-	12.47	-	14.33	20.11	-	-	27.14	29.55
6,500	-	15.19	-	17.54	24.06	-	-	32.82	35.79	-	6,500	-	13.25	-	15.27	21.53	-	-	29.15	31.76
7,000	-	16.12	-	18.65	25.68	-	-	35.11	38.31	-	7,000	-	14.04	-	16.21	22.95	-	-	31.16	33.97
7,500	-	17.05	-	19.76	27.29	-	-	37.40	40.83	-	7,500	-	14.82	-	17.15	24.37	-	-	33.16	36.18
8,000	-	17.99	-	20.88	28.91	-	-	39.68	43.34	-	8,000	-	15.61	-	18.09	25.79	-	-	35.17	38.39
8,500	-	18.92	-	21.99	30.52	-	-	41.97	45.86	-	8,500	-	16.39	-	19.03	27.21	-	-	37.18	40.59
9,000	-	19.85	-	23.10	32.14	-	-	44.26	48.38	-	9,000	-	17.17	-	19.97	28.63	-	-	39.18	42.80
9,500	-	20.78	-	24.22	33.75	-	-	46.55	50.90	-	9,500	-	17.96	-	20.91	30.05	-	-	41.19	45.01
10,000	-	21.72	-	25.33	35.37	-	-	48.84	53.41	-	10,000	-	18.74	-	21.85	31.48	-	-	43.20	47.22
10,500	-	22.65	-	26.44	36.98	-	-	-	-	-	10,500	-	19.53	-	22.78	32.90	-	-	-	-
11,000	-	23.58	-	27.56	38.60	-	-	-	-	-	11,000	-	20.31	-	23.72	34.32	-	-	-	-
11,500	-	24.52	-	28.67	40.21	-	-	-	-	-	11,500	-	21.09	-	24.66	35.74	-	-	-	-
12,000	-	25.45	-	29.78	41.83	-	-	-	-	-	12,000	-	21.88	-	25.60	37.16	-	-	-	-
12,500	-	26.38	-	30.90	43.45	-	-	-	-	-	12,500	-	22.66	-	26.54	38.58	-	-	-	-
13,000	-	27.31	-	32.01	45.06	-	-	-	-	-	13,000	-	23.45	-	27.48	40.00	-	-	-	-
13,500	-	28.25	-	33.12	46.68	-	-	-	-	-	13,500	-	24.23	-	28.42	41.42	-	-	-	-
14,000	-	29.18	-	34.24	48.29	-	-	-	-	-	14,000	-	25.02	-	29.36	42.84	-	-	-	-
14,500	-	30.11	-	35.35	49.91	-	-	-	-	-	14,500	-	25.80	-	30.30	44.26	-	-	-	-
15,000	-	31.05	-	36.47	51.52	-	-	-	-	-	15,000	-	26.58	-	31.24	45.68	-	-	-	-
15,500	-	31.98	-	37.58	53.14	-	-	-	-	-	15,500	-	27.37	-	32.18	47.10	-	-	-	-
16,000	-	32.91	-	38.69	54.75	-	-	-	-	-	16,000	-	28.15	-	33.12	48.52	-	-	-	-
16,500	-	33.84	-	39.81	56.37	-	-	-	-	-	16,500	-	28.94	-	34.06	49.95	-	-	-	-
17,000	-	34.78	-	40.92	57.98	-	-	-	-	-	17,000	-	29.72	-	34.99	51.37	-	-	-	-
17,500	-	35.71	-	42.03	59.60	-	-	-	-	-	17,500	-	30.50	-	35.93	52.79	-	-	-	-
18,000	-	36.64	-	43.15	61.22	-	-	-	-	-	18,000	-	31.29	-	36.87	54.21	-	-	-	-
18,500	-	37.58	-	44.26	62.83	-	-	-	-	-	18,500	-	32.07	-	37.81	55.63	-	-	-	-
19,000	-	38.51	-	45.37	64.45	-	-	-	-	-	19,000	-	32.86	-	38.75	57.05	-	-	-	-
19,500	-	39.44	-	46.49	66.06	-	-	-	-	-	19,500	-	33.64	-	39.69	58.47	-	-	-	-
20,000	-	40.38	-	47.60	67.68	-	-	-	-	-	20,000	-	34.43	-	40.63	59.89	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 32 MALE										AGE 32 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	4.97	-	5.35	6.35	-	-	7.82	8.29	-	1,000	-	4.67	-	4.99	5.95	-	-	7.17	7.58
1,500	-	5.92	-	6.49	8.00	-	-	10.20	10.91	-	1,500	-	5.48	-	5.95	7.40	-	-	9.22	9.84
2,000	-	6.87	-	7.63	9.64	-	-	12.57	13.53	-	2,000	-	6.28	-	6.92	8.85	-	-	11.28	12.10
2,500	-	7.83	-	8.78	11.29	-	-	14.95	16.14	-	2,500	-	7.09	-	7.88	10.29	-	-	13.33	14.36
3,000	-	8.78	-	9.92	12.93	-	-	17.33	18.76	-	3,000	-	7.89	-	8.85	11.74	-	-	15.39	16.62
3,500	-	9.74	-	11.06	14.58	-	-	19.71	21.38	-	3,500	-	8.70	-	9.81	13.18	-	-	17.44	18.88
4,000	-	10.69	-	12.21	16.22	-	-	22.09	23.99	-	4,000	-	9.50	-	10.78	14.63	-	-	19.50	21.14
4,500	-	11.64	-	13.35	17.87	-	-	24.47	26.61	-	4,500	-	10.31	-	11.74	16.08	-	-	21.55	23.41
5,000	-	12.60	-	14.49	19.51	-	-	26.85	29.23	-	5,000	-	11.11	-	12.71	17.52	-	-	23.61	25.67
5,500	-	13.55	-	15.64	21.16	-	-	29.23	31.84	-	5,500	-	11.92	-	13.67	18.97	-	-	25.66	27.93
6,000	-	14.50	-	16.78	22.80	-	-	31.60	34.46	-	6,000	-	12.72	-	14.64	20.42	-	-	27.72	30.19
6,500	-	15.46	-	17.92	24.45	-	-	33.98	37.08	-	6,500	-	13.53	-	15.60	21.86	-	-	29.77	32.45
7,000	-	16.41	-	19.07	26.09	-	-	36.36	39.69	-	7,000	-	14.34	-	16.57	23.31	-	-	31.83	34.71
7,500	-	17.37	-	20.21	27.74	-	-	38.74	42.31	-	7,500	-	15.14	-	17.53	24.75	-	-	33.88	36.97
8,000	-	18.32	-	21.35	29.38	-	-	41.12	44.93	-	8,000	-	15.95	-	18.50	26.20	-	-	35.94	39.23
8,500	-	19.27	-	22.50	31.03	-	-	43.50	47.54	-	8,500	-	16.75	-	19.46	27.65	-	-	37.99	41.49
9,000	-	20.23	-	23.64	32.67	-	-	45.88	50.16	-	9,000	-	17.56	-	20.43	29.09	-	-	40.05	43.75
9,500	-	21.18	-	24.78	34.32	-	-	48.26	52.78	-	9,500	-	18.36	-	21.39	30.54	-	-	42.10	46.01
10,000	-	22.13	-	25.93	35.96	-	-	50.63	55.39	-	10,000	-	19.17	-	22.36	31.99	-	-	44.16	48.27
10,500	-	23.09	-	27.07	37.61	-	-	-	-	-	10,500	-	19.97	-	23.32	33.43	-	-	-	-
11,000	-	24.04	-	28.21	39.25	-	-	-	-	-	11,000	-	20.78	-	24.28	34.88	-	-	-	-
11,500	-	25.00	-	29.35	40.90	-	-	-	-	-	11,500	-	21.58	-	25.25	36.32	-	-	-	-
12,000	-	25.95	-	30.50	42.54	-	-	-	-	-	12,000	-	22.39	-	26.21	37.77	-	-	-	-
12,500	-	26.90	-	31.64	44.19	-	-	-	-	-	12,500	-	23.19	-	27.18	39.22	-	-	-	-
13,000	-	27.86	-	32.78	45.83	-	-	-	-	-	13,000	-	24.00	-	28.14	40.66	-	-	-	-
13,500	-	28.81	-	33.93	47.48	-	-	-	-	-	13,500	-	24.81	-	29.11	42.11	-	-	-	-
14,000	-	29.76	-	35.07	49.12	-	-	-	-	-	14,000	-	25.61	-	30.07	43.56	-	-	-	-
14,500	-	30.72	-	36.21	50.77	-	-	-	-	-	14,500	-	26.42	-	31.04	45.00	-	-	-	-
15,000	-	31.67	-	37.36	52.42	-	-	-	-	-	15,000	-	27.22	-	32.00	46.45	-	-	-	-
15,500	-	32.62	-	38.50	54.06	-	-	-	-	-	15,500	-	28.03	-	32.97	47.89	-	-	-	-
16,000	-	33.58	-	39.64	55.71	-	-	-	-	-	16,000	-	28.83	-	33.93	49.34	-	-	-	-
16,500	-	34.53	-	40.79	57.35	-	-	-	-	-	16,500	-	29.64	-	34.90	50.79	-	-	-	-
17,000	-	35.49	-	41.93	59.00	-	-	-	-	-	17,000	-	30.44	-	35.86	52.23	-	-	-	-
17,500	-	36.44	-	43.07	60.64	-	-	-	-	-	17,500	-	31.25	-	36.83	53.68	-	-	-	-
18,000	-	37.39	-	44.22	62.29	-	-	-	-	-	18,000	-	32.05	-	37.79	55.13	-	-	-	-
18,500	-	38.35	-	45.36	63.93	-	-	-	-	-	18,500	-	32.86	-	38.76	56.57	-	-	-	-
19,000	-	39.30	-	46.50	65.58	-	-	-	-	-	19,000	-	33.66	-	39.72	58.02	-	-	-	-
19,500	-	40.25	-	47.65	67.22	-	-	-	-	-	19,500	-	34.47	-	40.69	59.46	-	-	-	-
20,000	-	41.21	-	48.79	68.87	-	-	-	-	-	20,000	-	35.28	-	41.65	60.91	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 33 MALE										AGE 33 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	5.01	-	5.41	6.41	-	-	8.00	8.49	-	1,000	-	4.71	-	5.04	6.00	-	-	7.43	7.87
1,500	-	5.98	-	6.58	8.08	-	-	10.47	11.21	-	1,500	-	5.54	-	6.03	7.48	-	-	9.62	10.28
2,000	-	6.96	-	7.75	9.76	-	-	12.94	13.92	-	2,000	-	6.37	-	7.02	8.95	-	-	11.81	12.69
2,500	-	7.93	-	8.93	11.43	-	-	15.41	16.64	-	2,500	-	7.19	-	8.01	10.42	-	-	14.00	15.09
3,000	-	8.91	-	10.10	13.11	-	-	17.88	19.36	-	3,000	-	8.02	-	9.00	11.89	-	-	16.18	17.50
3,500	-	9.88	-	11.27	14.78	-	-	20.34	22.07	-	3,500	-	8.85	-	9.99	13.36	-	-	18.37	19.90
4,000	-	10.86	-	12.44	16.46	-	-	22.81	24.79	-	4,000	-	9.67	-	10.98	14.83	-	-	20.56	22.31
4,500	-	11.83	-	13.62	18.13	-	-	25.28	27.51	-	4,500	-	10.50	-	11.97	16.31	-	-	22.75	24.72
5,000	-	12.81	-	14.79	19.81	-	-	27.75	30.22	-	5,000	-	11.33	-	12.96	17.78	-	-	24.93	27.12
5,500	-	13.78	-	15.96	21.48	-	-	30.22	32.94	-	5,500	-	12.15	-	13.95	19.25	-	-	27.12	29.53
6,000	-	14.76	-	17.14	23.15	-	-	32.69	35.65	-	6,000	-	12.98	-	14.94	20.72	-	-	29.31	31.94
6,500	-	15.73	-	18.31	24.83	-	-	35.16	38.37	-	6,500	-	13.81	-	15.93	22.19	-	-	31.50	34.34
7,000	-	16.71	-	19.48	26.50	-	-	37.63	41.09	-	7,000	-	14.63	-	16.92	23.66	-	-	33.68	36.75
7,500	-	17.68	-	20.66	28.18	-	-	40.10	43.80	-	7,500	-	15.46	-	17.91	25.14	-	-	35.87	39.16
8,000	-	18.66	-	21.83	29.85	-	-	42.57	46.52	-	8,000	-	16.29	-	18.90	26.61	-	-	38.06	41.56
8,500	-	19.63	-	23.00	31.53	-	-	45.04	49.23	-	8,500	-	17.11	-	19.89	28.08	-	-	40.25	43.97
9,000	-	20.61	-	24.17	33.20	-	-	47.51	51.95	-	9,000	-	17.94	-	20.88	29.55	-	-	42.43	46.37
9,500	-	21.58	-	25.35	34.88	-	-	49.98	54.67	-	9,500	-	18.77	-	21.87	31.02	-	-	44.62	48.78
10,000	-	22.56	-	26.52	36.55	-	-	52.45	57.38	-	10,000	-	19.59	-	22.87	32.50	-	-	46.81	51.19
10,500	-	23.53	-	27.69	38.22	-	-	-	-	-	10,500	-	20.42	-	23.86	33.97	-	-	-	-
11,000	-	24.51	-	28.87	39.90	-	-	-	-	-	11,000	-	21.25	-	24.85	35.44	-	-	-	-
11,500	-	25.48	-	30.04	41.57	-	-	-	-	-	11,500	-	22.07	-	25.84	36.91	-	-	-	-
12,000	-	26.46	-	31.21	43.25	-	-	-	-	-	12,000	-	22.90	-	26.83	38.38	-	-	-	-
12,500	-	27.43	-	32.39	44.92	-	-	-	-	-	12,500	-	23.73	-	27.82	39.85	-	-	-	-
13,000	-	28.41	-	33.56	46.60	-	-	-	-	-	13,000	-	24.55	-	28.81	41.33	-	-	-	-
13,500	-	29.38	-	34.73	48.27	-	-	-	-	-	13,500	-	25.38	-	29.80	42.80	-	-	-	-
14,000	-	30.36	-	35.90	49.95	-	-	-	-	-	14,000	-	26.21	-	30.79	44.27	-	-	-	-
14,500	-	31.33	-	37.08	51.62	-	-	-	-	-	14,500	-	27.03	-	31.78	45.74	-	-	-	-
15,000	-	32.31	-	38.25	53.30	-	-	-	-	-	15,000	-	27.86	-	32.77	47.21	-	-	-	-
15,500	-	33.28	-	39.42	54.97	-	-	-	-	-	15,500	-	28.69	-	33.76	48.69	-	-	-	-
16,000	-	34.26	-	40.60	56.64	-	-	-	-	-	16,000	-	29.51	-	34.75	50.16	-	-	-	-
16,500	-	35.23	-	41.77	58.32	-	-	-	-	-	16,500	-	30.34	-	35.74	51.63	-	-	-	-
17,000	-	36.21	-	42.94	59.99	-	-	-	-	-	17,000	-	31.17	-	36.73	53.10	-	-	-	-
17,500	-	37.18	-	44.12	61.67	-	-	-	-	-	17,500	-	31.99	-	37.72	54.57	-	-	-	-
18,000	-	38.16	-	45.29	63.34	-	-	-	-	-	18,000	-	32.82	-	38.71	56.04	-	-	-	-
18,500	-	39.13	-	46.46	65.02	-	-	-	-	-	18,500	-	33.65	-	39.70	57.52	-	-	-	-
19,000	-	40.11	-	47.63	66.69	-	-	-	-	-	19,000	-	34.47	-	40.69	58.99	-	-	-	-
19,500	-	41.08	-	48.81	68.37	-	-	-	-	-	19,500	-	35.30	-	41.68	60.46	-	-	-	-
20,000	-	42.06	-	49.98	70.04	-	-	-	-	-	20,000	-	36.13	-	42.67	61.93	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 34 MALE										AGE 34 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	5.05	-	5.47	6.47	-	-	8.18	8.69	-	1,000	-	4.76	-	5.09	6.05	-	-	7.62	8.07
1,500	-	6.05	-	6.86	8.17	-	-	10.74	11.51	-	1,500	-	5.60	-	6.11	7.55	-	-	9.89	10.58
2,000	-	7.04	-	8.13	9.88	-	-	13.30	14.32	-	2,000	-	6.45	-	7.12	9.05	-	-	12.17	13.08
2,500	-	8.04	-	9.39	11.58	-	-	15.86	17.14	-	2,500	-	7.30	-	8.14	10.54	-	-	14.45	15.59
3,000	-	9.04	-	10.66	13.29	-	-	18.42	19.95	-	3,000	-	8.15	-	9.15	12.04	-	-	16.73	18.09
3,500	-	10.03	-	11.93	14.99	-	-	20.98	22.77	-	3,500	-	9.00	-	10.17	13.54	-	-	19.00	20.60
4,000	-	11.03	-	13.19	16.69	-	-	23.53	25.58	-	4,000	-	9.84	-	11.19	15.03	-	-	21.28	23.10
4,500	-	12.03	-	14.46	18.40	-	-	26.09	28.40	-	4,500	-	10.69	-	12.20	16.53	-	-	23.56	25.61
5,000	-	13.02	-	15.73	20.10	-	-	28.65	31.21	-	5,000	-	11.54	-	13.22	18.03	-	-	25.84	28.11
5,500	-	14.02	-	16.99	21.81	-	-	31.21	34.03	-	5,500	-	12.39	-	14.23	19.53	-	-	28.11	30.62
6,000	-	15.01	-	18.26	23.51	-	-	33.77	36.84	-	6,000	-	13.23	-	15.25	21.02	-	-	30.39	33.12
6,500	-	16.01	-	19.52	25.22	-	-	36.33	39.66	-	6,500	-	14.08	-	16.26	22.52	-	-	32.67	35.63
7,000	-	17.01	-	20.79	26.92	-	-	38.89	42.47	-	7,000	-	14.93	-	17.28	24.02	-	-	34.95	38.14
7,500	-	18.00	-	22.06	28.62	-	-	41.45	45.29	-	7,500	-	15.78	-	18.30	25.51	-	-	37.22	40.64
8,000	-	19.00	-	23.32	30.33	-	-	44.01	48.10	-	8,000	-	16.63	-	19.31	27.01	-	-	39.50	43.15
8,500	-	20.00	-	24.59	32.03	-	-	46.57	50.92	-	8,500	-	17.47	-	20.33	28.51	-	-	41.78	45.65
9,000	-	20.99	-	25.86	33.74	-	-	49.13	53.73	-	9,000	-	18.32	-	21.34	30.00	-	-	44.06	48.16
9,500	-	21.99	-	27.12	35.44	-	-	51.69	56.55	-	9,500	-	19.17	-	22.36	31.50	-	-	46.33	50.66
10,000	-	22.98	-	28.39	37.15	-	-	54.25	59.36	-	10,000	-	20.02	-	23.38	33.00	-	-	48.61	53.17
10,500	-	23.98	-	29.66	38.85	-	-	-	-	-	10,500	-	20.87	-	24.39	34.49	-	-	-	-
11,000	-	24.98	-	30.92	40.55	-	-	-	-	-	11,000	-	21.71	-	25.41	35.99	-	-	-	-
11,500	-	25.97	-	32.19	42.26	-	-	-	-	-	11,500	-	22.56	-	26.42	37.49	-	-	-	-
12,000	-	26.97	-	33.46	43.96	-	-	-	-	-	12,000	-	23.41	-	27.44	38.98	-	-	-	-
12,500	-	27.97	-	34.72	45.67	-	-	-	-	-	12,500	-	24.26	-	28.45	40.48	-	-	-	-
13,000	-	28.96	-	35.99	47.37	-	-	-	-	-	13,000	-	25.10	-	29.47	41.98	-	-	-	-
13,500	-	29.96	-	37.26	49.07	-	-	-	-	-	13,500	-	25.95	-	30.49	43.47	-	-	-	-
14,000	-	30.95	-	38.52	50.78	-	-	-	-	-	14,000	-	26.80	-	31.50	44.97	-	-	-	-
14,500	-	31.95	-	39.79	52.48	-	-	-	-	-	14,500	-	27.65	-	32.52	46.47	-	-	-	-
15,000	-	32.95	-	41.06	54.19	-	-	-	-	-	15,000	-	28.50	-	33.53	47.97	-	-	-	-
15,500	-	33.94	-	42.32	55.89	-	-	-	-	-	15,500	-	29.34	-	34.55	49.46	-	-	-	-
16,000	-	34.94	-	43.59	57.60	-	-	-	-	-	16,000	-	30.19	-	35.56	50.96	-	-	-	-
16,500	-	35.93	-	44.85	59.30	-	-	-	-	-	16,500	-	31.04	-	36.58	52.46	-	-	-	-
17,000	-	36.93	-	46.12	61.00	-	-	-	-	-	17,000	-	31.89	-	37.60	53.95	-	-	-	-
17,500	-	37.93	-	47.39	62.71	-	-	-	-	-	17,500	-	32.74	-	38.61	55.45	-	-	-	-
18,000	-	38.92	-	48.65	64.41	-	-	-	-	-	18,000	-	33.58	-	39.63	56.95	-	-	-	-
18,500	-	39.92	-	49.92	66.12	-	-	-	-	-	18,500	-	34.43	-	40.64	58.44	-	-	-	-
19,000	-	40.92	-	51.19	67.82	-	-	-	-	-	19,000	-	35.28	-	41.66	59.94	-	-	-	-
19,500	-	41.91	-	52.45	69.53	-	-	-	-	-	19,500	-	36.13	-	42.67	61.44	-	-	-	-
20,000	-	42.91	-	53.72	71.23	-	-	-	-	-	20,000	-	36.98	-	43.69	62.93	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 35		MALE								Joint	AGE 35		FEMALE							
S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	S Pref		Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI		
1,000	-	5.09	-	5.53	6.53	-	-	8.36	8.89	-	1,000	-	4.80	-	5.14	6.10	-	-	7.80	8.27
1,500	-	6.11	-	6.76	8.26	-	-	11.01	11.81	-	1,500	-	5.67	-	6.18	7.63	-	-	10.16	10.87
2,000	-	7.13	-	7.99	10.00	-	-	13.66	14.72	-	2,000	-	6.54	-	7.23	9.15	-	-	12.53	13.48
2,500	-	8.15	-	9.22	11.73	-	-	16.31	17.64	-	2,500	-	7.41	-	8.27	10.67	-	-	14.90	16.08
3,000	-	9.16	-	10.46	13.46	-	-	18.96	20.55	-	3,000	-	8.27	-	9.31	12.19	-	-	17.27	18.69
3,500	-	10.18	-	11.69	15.20	-	-	21.61	23.47	-	3,500	-	9.14	-	10.35	13.72	-	-	19.64	21.29
4,000	-	11.20	-	12.92	16.93	-	-	24.26	26.38	-	4,000	-	10.01	-	11.39	15.24	-	-	22.00	23.90
4,500	-	12.22	-	14.15	18.67	-	-	26.91	29.30	-	4,500	-	10.88	-	12.43	16.76	-	-	24.37	26.50
5,000	-	13.23	-	15.39	20.40	-	-	29.56	32.21	-	5,000	-	11.75	-	13.47	18.28	-	-	26.74	29.11
5,500	-	14.25	-	16.62	22.13	-	-	32.21	35.13	-	5,500	-	12.62	-	14.51	19.81	-	-	29.11	31.71
6,000	-	15.27	-	17.85	23.87	-	-	34.86	38.04	-	6,000	-	13.49	-	15.56	21.33	-	-	31.48	34.32
6,500	-	16.29	-	19.08	25.60	-	-	37.51	40.96	-	6,500	-	14.36	-	16.60	22.85	-	-	33.85	36.92
7,000	-	17.30	-	20.32	27.34	-	-	40.16	43.87	-	7,000	-	15.23	-	17.64	24.37	-	-	36.21	39.53
7,500	-	18.32	-	21.55	29.07	-	-	42.81	46.79	-	7,500	-	16.10	-	18.68	25.90	-	-	38.58	42.13
8,000	-	19.34	-	22.78	30.80	-	-	45.46	49.70	-	8,000	-	16.97	-	19.72	27.42	-	-	40.95	44.74
8,500	-	20.36	-	24.01	32.54	-	-	48.11	52.62	-	8,500	-	17.84	-	20.76	28.94	-	-	43.32	47.34
9,000	-	21.37	-	25.25	34.27	-	-	50.76	55.53	-	9,000	-	18.70	-	21.80	30.46	-	-	45.69	49.95
9,500	-	22.39	-	26.48	36.01	-	-	53.41	58.45	-	9,500	-	19.57	-	22.84	31.98	-	-	48.05	52.55
10,000	-	23.41	-	27.71	37.74	-	-	56.06	61.36	-	10,000	-	20.44	-	23.89	33.51	-	-	50.42	55.16
10,500	-	24.43	-	28.94	39.47	-	-	-	-	-	10,500	-	21.31	-	24.93	35.03	-	-	-	-
11,000	-	25.44	-	30.18	41.21	-	-	-	-	-	11,000	-	22.18	-	25.97	36.55	-	-	-	-
11,500	-	26.46	-	31.41	42.94	-	-	-	-	-	11,500	-	23.05	-	27.01	38.07	-	-	-	-
12,000	-	27.48	-	32.64	44.68	-	-	-	-	-	12,000	-	23.92	-	28.05	39.60	-	-	-	-
12,500	-	28.50	-	33.87	46.41	-	-	-	-	-	12,500	-	24.79	-	29.09	41.12	-	-	-	-
13,000	-	29.51	-	35.11	48.14	-	-	-	-	-	13,000	-	25.66	-	30.13	42.64	-	-	-	-
13,500	-	30.53	-	36.34	49.88	-	-	-	-	-	13,500	-	26.53	-	31.17	44.16	-	-	-	-
14,000	-	31.55	-	37.57	51.61	-	-	-	-	-	14,000	-	27.40	-	32.22	45.69	-	-	-	-
14,500	-	32.57	-	38.80	53.35	-	-	-	-	-	14,500	-	28.26	-	33.26	47.21	-	-	-	-
15,000	-	33.58	-	40.04	55.08	-	-	-	-	-	15,000	-	29.13	-	34.30	48.73	-	-	-	-
15,500	-	34.60	-	41.27	56.81	-	-	-	-	-	15,500	-	30.00	-	35.34	50.25	-	-	-	-
16,000	-	35.62	-	42.50	58.55	-	-	-	-	-	16,000	-	30.87	-	36.38	51.78	-	-	-	-
16,500	-	36.64	-	43.73	60.28	-	-	-	-	-	16,500	-	31.74	-	37.42	53.30	-	-	-	-
17,000	-	37.65	-	44.97	62.02	-	-	-	-	-	17,000	-	32.61	-	38.46	54.82	-	-	-	-
17,500	-	38.67	-	46.20	63.75	-	-	-	-	-	17,500	-	33.48	-	39.50	56.34	-	-	-	-
18,000	-	39.69	-	47.43	65.48	-	-	-	-	-	18,000	-	34.35	-	40.55	57.86	-	-	-	-
18,500	-	40.71	-	48.66	67.22	-	-	-	-	-	18,500	-	35.22	-	41.59	59.39	-	-	-	-
19,000	-	41.72	-	49.90	68.95	-	-	-	-	-	19,000	-	36.09	-	42.63	60.91	-	-	-	-
19,500	-	42.74	-	51.13	70.69	-	-	-	-	-	19,500	-	36.96	-	43.67	62.43	-	-	-	-
20,000	-	43.76	-	52.36	72.42	-	-	-	-	-	20,000	-	37.83	-	44.71	63.95	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 36		MALE								Joint	AGE 36		FEMALE							
S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	S Pref		Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI		
1,000	-	5.17	-	5.61	6.61	-	-	8.61	9.17	-	1,000	-	4.84	-	5.20	6.16	-	-	8.09	8.59
1,500	-	6.23	-	6.89	8.39	-	-	11.39	12.22	-	1,500	-	5.73	-	6.27	7.72	-	-	10.61	11.36
2,000	-	7.28	-	8.16	10.16	-	-	14.17	15.28	-	2,000	-	6.62	-	7.34	9.27	-	-	13.12	14.13
2,500	-	8.34	-	9.44	11.94	-	-	16.94	18.33	-	2,500	-	7.51	-	8.42	10.82	-	-	15.64	16.90
3,000	-	9.39	-	10.71	13.72	-	-	19.72	21.39	-	3,000	-	8.40	-	9.49	12.37	-	-	18.15	19.66
3,500	-	10.45	-	11.99	15.49	-	-	22.50	24.44	-	3,500	-	9.29	-	10.56	13.92	-	-	20.67	22.43
4,000	-	11.51	-	13.26	17.27	-	-	25.28	27.50	-	4,000	-	10.18	-	11.63	15.48	-	-	23.18	25.20
4,500	-	12.56	-	14.54	19.04	-	-	28.05	30.55	-	4,500	-	11.07	-	12.70	17.03	-	-	25.70	27.96
5,000	-	13.62	-	15.81	20.82	-	-	30.83	33.60	-	5,000	-	11.96	-	13.77	18.58	-	-	28.22	30.73
5,500	-	14.67	-	17.09	22.60	-	-	33.61	36.66	-	5,500	-	12.85	-	14.84	20.13	-	-	30.73	33.50
6,000	-	15.73	-	18.36	24.37	-	-	36.38	39.71	-	6,000	-	13.74	-	15.91	21.69	-	-	33.25	36.27
6,500	-	16.78	-	19.64	26.15	-	-	39.16	42.77	-	6,500	-	14.63	-	16.98	23.24	-	-	35.76	39.03
7,000	-	17.84	-	20.91	27.93	-	-	41.94	45.82	-	7,000	-	15.53	-	18.05	24.79	-	-	38.28	41.80
7,500	-	18.90	-	22.19	29.70	-	-	44.71	48.88	-	7,500	-	16.42	-	19.13	26.34	-	-	40.79	44.57
8,000	-	19.95	-	23.46	31.48	-	-	47.49	51.93	-	8,000	-	17.31	-	20.20	27.89	-	-	43.31	47.33
8,500	-	21.01	-	24.74	33.25	-	-	50.27	54.99	-	8,500	-	18.20	-	21.27	29.45	-	-	45.82	50.10
9,000	-	22.06	-	26.01	35.03	-	-	53.05	58.04	-	9,000	-	19.09	-	22.34	31.00	-	-	48.34	52.87
9,500	-	23.12	-	27.29	36.81	-	-	55.82	61.10	-	9,500	-	19.98	-	23.41	32.55	-	-	50.86	55.64
10,000	-	24.17	-	28.56	38.58	-	-	58.60	64.15	-	10,000	-	20.87	-	24.48	34.10	-	-	53.37	58.40
10,500	-	25.23	-	29.84	40.36	-	-	-	-	-	10,500	-	21.76	-	25.55	35.65	-	-	-	-
11,000	-	26.29	-	31.11	42.13	-	-	-	-	-	11,000	-	22.65	-	26.62	37.21	-	-	-	-
11,500	-	27.34	-	32.39	43.91	-	-	-	-	-	11,500	-	23.54	-	27.69	38.76	-	-	-	-
12,000	-	28.40	-	33.66	45.69	-	-	-	-	-	12,000	-	24.43	-	28.76	40.31	-	-	-	-
12,500	-	29.45	-	34.94	47.46	-	-	-	-	-	12,500	-	25.32	-	29.84	41.86	-	-	-	-
13,000	-	30.51	-	36.21	49.24	-	-	-	-	-	13,000	-	26.21	-	30.91	43.41	-	-	-	-
13,500	-	31.56	-	37.49	51.01	-	-	-	-	-	13,500	-	27.10	-	31.98	44.97	-	-	-	-
14,000	-	32.62	-	38.76	52.79	-	-	-	-	-	14,000	-	27.99	-	33.05	46.52	-	-	-	-
14,500	-	33.68	-	40.04	54.57	-	-	-	-	-	14,500	-	28.88	-	34.12	48.07	-	-	-	-
15,000	-	34.73	-	41.31	56.34	-	-	-	-	-	15,000	-	29.77	-	35.19	49.62	-	-	-	-
15,500	-	35.79	-	42.59	58.12	-	-	-	-	-	15,500	-	30.66	-	36.26	51.18	-	-	-	-
16,000	-	36.84	-	43.86	59.89	-	-	-	-	-	16,000	-	31.55	-	37.33	52.73	-	-	-	-
16,500	-	37.90	-	45.14	61.67	-	-	-	-	-	16,500	-	32.44	-	38.40	54.28	-	-	-	-
17,000	-	38.95	-	46.41	63.45	-	-	-	-	-	17,000	-	33.33	-	39.47	55.83	-	-	-	-
17,500	-	40.01	-	47.69	65.22	-	-	-	-	-	17,500	-	34.22	-	40.55	57.38	-	-	-	-
18,000	-	41.07	-	48.96	67.00	-	-	-	-	-	18,000	-	35.11	-	41.62	58.94	-	-	-	-
18,500	-	42.12	-	50.24	68.77	-	-	-	-	-	18,500	-	36.00	-	42.69	60.49	-	-	-	-
19,000	-	43.18	-	51.51	70.55	-	-	-	-	-	19,000	-	36.89	-	43.76	62.04	-	-	-	-
19,500	-	44.23	-	52.79	72.33	-	-	-	-	-	19,500	-	37.78	-	44.83	63.59	-	-	-	-
20,000	-	45.29	-	54.06	74.10	-	-	-	-	-	20,000	-	38.68	-	45.90	65.14	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 37		MALE								Joint	AGE 37		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	5.25	-	5.70	6.70	-	-	8.95	9.54	-	1,000	-	4.88	-	5.26	6.22	-	-	8.46	9.00
1,500	-	6.34	-	7.01	8.52	-	-	11.89	12.77	-	1,500	-	5.79	-	6.36	7.80	-	-	11.16	11.97
2,000	-	7.44	-	8.33	10.33	-	-	14.83	16.01	-	2,000	-	6.71	-	7.46	9.39	-	-	13.86	14.94
2,500	-	8.53	-	9.65	12.15	-	-	17.78	19.25	-	2,500	-	7.62	-	8.56	10.97	-	-	16.56	17.91
3,000	-	9.62	-	10.97	13.97	-	-	20.72	22.49	-	3,000	-	8.53	-	9.66	12.55	-	-	19.26	20.87
3,500	-	10.72	-	12.28	15.79	-	-	23.66	25.73	-	3,500	-	9.44	-	10.77	14.13	-	-	21.95	23.84
4,000	-	11.81	-	13.60	17.61	-	-	26.61	28.96	-	4,000	-	10.35	-	11.87	15.71	-	-	24.65	26.81
4,500	-	12.91	-	14.92	19.43	-	-	29.55	32.20	-	4,500	-	11.26	-	12.97	17.29	-	-	27.35	29.78
5,000	-	14.00	-	16.24	21.25	-	-	32.50	35.44	-	5,000	-	12.18	-	14.07	18.87	-	-	30.05	32.75
5,500	-	15.09	-	17.55	23.06	-	-	35.44	38.68	-	5,500	-	13.09	-	15.17	20.46	-	-	32.75	35.72
6,000	-	16.19	-	18.87	24.88	-	-	38.38	41.92	-	6,000	-	14.00	-	16.27	22.04	-	-	35.45	38.69
6,500	-	17.28	-	20.19	26.70	-	-	41.33	45.15	-	6,500	-	14.91	-	17.37	23.62	-	-	38.15	41.66
7,000	-	18.38	-	21.51	28.52	-	-	44.27	48.39	-	7,000	-	15.82	-	18.47	25.20	-	-	40.85	44.63
7,500	-	19.47	-	22.82	30.34	-	-	47.21	51.63	-	7,500	-	16.73	-	19.57	26.78	-	-	43.55	47.60
8,000	-	20.56	-	24.14	32.16	-	-	50.16	54.87	-	8,000	-	17.65	-	20.67	28.36	-	-	46.25	50.56
8,500	-	21.66	-	25.46	33.98	-	-	53.10	58.11	-	8,500	-	18.56	-	21.77	29.94	-	-	48.95	53.53
9,000	-	22.75	-	26.78	35.79	-	-	56.04	61.35	-	9,000	-	19.47	-	22.87	31.53	-	-	51.65	56.50
9,500	-	23.85	-	28.09	37.61	-	-	58.99	64.58	-	9,500	-	20.38	-	23.97	33.11	-	-	54.34	59.47
10,000	-	24.94	-	29.41	39.43	-	-	61.93	67.82	-	10,000	-	21.29	-	25.08	34.69	-	-	57.04	62.44
10,500	-	26.03	-	30.73	41.25	-	-	-	-	-	10,500	-	22.20	-	26.18	36.27	-	-	-	-
11,000	-	27.13	-	32.05	43.07	-	-	-	-	-	11,000	-	23.12	-	27.28	37.85	-	-	-	-
11,500	-	28.22	-	33.36	44.89	-	-	-	-	-	11,500	-	24.03	-	28.38	39.43	-	-	-	-
12,000	-	29.31	-	34.68	46.71	-	-	-	-	-	12,000	-	24.94	-	29.48	41.01	-	-	-	-
12,500	-	30.41	-	36.00	48.52	-	-	-	-	-	12,500	-	25.85	-	30.58	42.60	-	-	-	-
13,000	-	31.50	-	37.32	50.34	-	-	-	-	-	13,000	-	26.76	-	31.68	44.18	-	-	-	-
13,500	-	32.60	-	38.63	52.16	-	-	-	-	-	13,500	-	27.67	-	32.78	45.76	-	-	-	-
14,000	-	33.69	-	39.95	53.98	-	-	-	-	-	14,000	-	28.59	-	33.88	47.34	-	-	-	-
14,500	-	34.78	-	41.27	55.80	-	-	-	-	-	14,500	-	29.50	-	34.98	48.92	-	-	-	-
15,000	-	35.88	-	42.59	57.62	-	-	-	-	-	15,000	-	30.41	-	36.08	50.50	-	-	-	-
15,500	-	36.97	-	43.90	59.44	-	-	-	-	-	15,500	-	31.32	-	37.18	52.08	-	-	-	-
16,000	-	38.07	-	45.22	61.25	-	-	-	-	-	16,000	-	32.23	-	38.28	53.67	-	-	-	-
16,500	-	39.16	-	46.54	63.07	-	-	-	-	-	16,500	-	33.14	-	39.38	55.25	-	-	-	-
17,000	-	40.25	-	47.86	64.89	-	-	-	-	-	17,000	-	34.06	-	40.49	56.83	-	-	-	-
17,500	-	41.35	-	49.17	66.71	-	-	-	-	-	17,500	-	34.97	-	41.59	58.41	-	-	-	-
18,000	-	42.44	-	50.49	68.53	-	-	-	-	-	18,000	-	35.88	-	42.69	59.99	-	-	-	-
18,500	-	43.54	-	51.81	70.35	-	-	-	-	-	18,500	-	36.79	-	43.79	61.57	-	-	-	-
19,000	-	44.63	-	53.13	72.17	-	-	-	-	-	19,000	-	37.70	-	44.89	63.15	-	-	-	-
19,500	-	45.72	-	54.44	73.98	-	-	-	-	-	19,500	-	38.61	-	45.99	64.74	-	-	-	-
20,000	-	46.82	-	55.76	75.80	-	-	-	-	-	20,000	-	39.53	-	47.09	66.32	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 38		MALE								Joint	AGE 38		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	MO Grd
1,000	-	5.32	-	5.78	6.78	-	-	9.28	9.90	-	1,000	-	4.93	-	5.32	6.28	-	-	8.82	9.40
1,500	-	6.46	-	7.14	8.64	-	-	12.39	13.32	-	1,500	-	5.86	-	6.45	7.89	-	-	11.71	12.57
2,000	-	7.59	-	8.50	10.50	-	-	15.50	16.75	-	2,000	-	6.79	-	7.58	9.50	-	-	14.59	15.74
2,500	-	8.72	-	9.86	12.36	-	-	18.61	20.17	-	2,500	-	7.72	-	8.71	11.12	-	-	17.47	18.91
3,000	-	9.85	-	11.22	14.22	-	-	21.72	23.59	-	3,000	-	8.66	-	9.84	12.73	-	-	20.35	22.08
3,500	-	10.98	-	12.58	16.08	-	-	24.83	27.01	-	3,500	-	9.59	-	10.97	14.34	-	-	23.24	25.25
4,000	-	12.11	-	13.94	17.95	-	-	27.94	30.43	-	4,000	-	10.52	-	12.10	15.95	-	-	26.12	28.42
4,500	-	13.25	-	15.30	19.81	-	-	31.05	33.85	-	4,500	-	11.46	-	13.23	17.56	-	-	29.00	31.59
5,000	-	14.38	-	16.66	21.67	-	-	34.16	37.27	-	5,000	-	12.39	-	14.37	19.17	-	-	31.88	34.77
5,500	-	15.51	-	18.02	23.53	-	-	37.27	40.69	-	5,500	-	13.32	-	15.50	20.78	-	-	34.77	37.94
6,000	-	16.64	-	19.38	25.39	-	-	40.38	44.12	-	6,000	-	14.25	-	16.63	22.39	-	-	37.65	41.11
6,500	-	17.77	-	20.74	27.25	-	-	43.49	47.54	-	6,500	-	15.19	-	17.76	24.01	-	-	40.53	44.28
7,000	-	18.90	-	22.10	29.11	-	-	46.60	50.96	-	7,000	-	16.12	-	18.89	25.62	-	-	43.41	47.45
7,500	-	20.04	-	23.46	30.97	-	-	49.71	54.38	-	7,500	-	17.05	-	20.02	27.23	-	-	46.30	50.62
8,000	-	21.17	-	24.82	32.83	-	-	52.82	57.80	-	8,000	-	17.99	-	21.15	28.84	-	-	49.18	53.79
8,500	-	22.30	-	26.18	34.69	-	-	55.93	61.22	-	8,500	-	18.92	-	22.28	30.45	-	-	52.06	56.96
9,000	-	23.43	-	27.54	36.55	-	-	59.04	64.64	-	9,000	-	19.85	-	23.41	32.06	-	-	54.94	60.13
9,500	-	24.56	-	28.90	38.41	-	-	62.15	68.06	-	9,500	-	20.78	-	24.54	33.67	-	-	57.82	63.30
10,000	-	25.70	-	30.26	40.27	-	-	65.26	71.49	-	10,000	-	21.72	-	25.67	35.28	-	-	60.71	66.47
10,500	-	26.83	-	31.62	42.13	-	-	-	-	-	10,500	-	22.65	-	26.80	36.89	-	-	-	-
11,000	-	27.96	-	32.98	43.99	-	-	-	-	-	11,000	-	23.58	-	27.93	38.51	-	-	-	-
11,500	-	29.09	-	34.34	45.85	-	-	-	-	-	11,500	-	24.52	-	29.06	40.12	-	-	-	-
12,000	-	30.22	-	35.70	47.72	-	-	-	-	-	12,000	-	25.45	-	30.19	41.73	-	-	-	-
12,500	-	31.35	-	37.06	49.58	-	-	-	-	-	12,500	-	26.38	-	31.32	43.34	-	-	-	-
13,000	-	32.49	-	38.42	51.44	-	-	-	-	-	13,000	-	27.31	-	32.45	44.95	-	-	-	-
13,500	-	33.62	-	39.78	53.30	-	-	-	-	-	13,500	-	28.25	-	33.58	46.56	-	-	-	-
14,000	-	34.75	-	41.14	55.16	-	-	-	-	-	14,000	-	29.18	-	34.71	48.17	-	-	-	-
14,500	-	35.88	-	42.50	57.02	-	-	-	-	-	14,500	-	30.11	-	35.84	49.78	-	-	-	-
15,000	-	37.01	-	43.86	58.88	-	-	-	-	-	15,000	-	31.05	-	36.98	51.40	-	-	-	-
15,500	-	38.15	-	45.22	60.74	-	-	-	-	-	15,500	-	31.98	-	38.11	53.01	-	-	-	-
16,000	-	39.28	-	46.58	62.60	-	-	-	-	-	16,000	-	32.91	-	39.24	54.62	-	-	-	-
16,500	-	40.41	-	47.94	64.46	-	-	-	-	-	16,500	-	33.84	-	40.37	56.23	-	-	-	-
17,000	-	41.54	-	49.30	66.32	-	-	-	-	-	17,000	-	34.78	-	41.50	57.84	-	-	-	-
17,500	-	42.67	-	50.66	68.18	-	-	-	-	-	17,500	-	35.71	-	42.63	59.45	-	-	-	-
18,000	-	43.80	-	52.02	70.04	-	-	-	-	-	18,000	-	36.64	-	43.76	61.06	-	-	-	-
18,500	-	44.94	-	53.38	71.90	-	-	-	-	-	18,500	-	37.58	-	44.89	62.67	-	-	-	-
19,000	-	46.07	-	54.74	73.76	-	-	-	-	-	19,000	-	38.51	-	46.02	64.28	-	-	-	-
19,500	-	47.20	-	56.10	75.63	-	-	-	-	-	19,500	-	39.44	-	47.15	65.90	-	-	-	-
20,000	-	48.33	-	57.46	77.49	-	-	-	-	-	20,000	-	40.38	-	48.28	67.51	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 39 MALE										AGE 39 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	5.40	-	5.87	6.87	-	-	9.61	10.27	-	1,000	-	4.97	-	5.38	6.34	-	-	9.19	9.80
1,500	-	6.57	-	7.27	8.77	-	-	12.89	13.87	-	1,500	-	5.92	-	6.54	7.98	-	-	12.26	13.18
2,000	-	7.74	-	8.67	10.67	-	-	16.17	17.48	-	2,000	-	6.87	-	7.70	9.62	-	-	15.32	16.55
2,500	-	8.91	-	10.07	12.58	-	-	19.44	21.08	-	2,500	-	7.83	-	8.86	11.26	-	-	18.39	19.92
3,000	-	10.08	-	11.48	14.48	-	-	22.72	24.69	-	3,000	-	8.78	-	10.02	12.91	-	-	21.45	23.29
3,500	-	11.25	-	12.88	16.38	-	-	26.00	28.29	-	3,500	-	9.74	-	11.18	14.55	-	-	24.52	26.66
4,000	-	12.42	-	14.28	18.29	-	-	29.27	31.90	-	4,000	-	10.69	-	12.34	16.19	-	-	27.58	30.04
4,500	-	13.59	-	15.68	20.19	-	-	32.55	35.50	-	4,500	-	11.64	-	13.50	17.83	-	-	30.65	33.41
5,000	-	14.76	-	17.09	22.09	-	-	35.83	39.10	-	5,000	-	12.60	-	14.66	19.47	-	-	33.72	36.78
5,500	-	15.93	-	18.49	23.99	-	-	39.10	42.71	-	5,500	-	13.55	-	15.82	21.11	-	-	36.78	40.15
6,000	-	17.10	-	19.89	25.90	-	-	42.38	46.31	-	6,000	-	14.50	-	16.98	22.75	-	-	39.85	43.52
6,500	-	18.27	-	21.29	27.80	-	-	45.66	49.92	-	6,500	-	15.46	-	18.14	24.39	-	-	42.91	46.90
7,000	-	19.44	-	22.70	29.70	-	-	48.93	53.52	-	7,000	-	16.41	-	19.30	26.03	-	-	45.98	50.27
7,500	-	20.61	-	24.10	31.61	-	-	52.21	57.13	-	7,500	-	17.37	-	20.46	27.67	-	-	49.04	53.64
8,000	-	21.78	-	25.50	33.51	-	-	55.49	60.73	-	8,000	-	18.32	-	21.62	29.31	-	-	52.11	57.01
8,500	-	22.95	-	26.90	35.41	-	-	58.76	64.34	-	8,500	-	19.27	-	22.78	30.96	-	-	55.17	60.38
9,000	-	24.12	-	28.31	37.32	-	-	62.04	67.94	-	9,000	-	20.23	-	23.94	32.60	-	-	58.24	63.76
9,500	-	25.29	-	29.71	39.22	-	-	65.32	71.54	-	9,500	-	21.18	-	25.10	34.24	-	-	61.30	67.13
10,000	-	26.46	-	31.11	41.12	-	-	68.60	75.15	-	10,000	-	22.13	-	26.27	35.88	-	-	64.37	70.50
10,500	-	27.63	-	32.51	43.03	-	-	-	-	-	10,500	-	23.09	-	27.43	37.52	-	-	-	-
11,000	-	28.80	-	33.92	44.93	-	-	-	-	-	11,000	-	24.04	-	28.59	39.16	-	-	-	-
11,500	-	29.97	-	35.32	46.83	-	-	-	-	-	11,500	-	25.00	-	29.75	40.80	-	-	-	-
12,000	-	31.14	-	36.72	48.74	-	-	-	-	-	12,000	-	25.95	-	30.91	42.44	-	-	-	-
12,500	-	32.31	-	38.12	50.64	-	-	-	-	-	12,500	-	26.90	-	32.07	44.08	-	-	-	-
13,000	-	33.48	-	39.53	52.54	-	-	-	-	-	13,000	-	27.86	-	33.23	45.72	-	-	-	-
13,500	-	34.65	-	40.93	54.45	-	-	-	-	-	13,500	-	28.81	-	34.39	47.36	-	-	-	-
14,000	-	35.82	-	42.33	56.35	-	-	-	-	-	14,000	-	29.76	-	35.55	49.01	-	-	-	-
14,500	-	36.99	-	43.73	58.25	-	-	-	-	-	14,500	-	30.72	-	36.71	50.65	-	-	-	-
15,000	-	38.16	-	45.14	60.15	-	-	-	-	-	15,000	-	31.67	-	37.87	52.29	-	-	-	-
15,500	-	39.33	-	46.54	62.06	-	-	-	-	-	15,500	-	32.62	-	39.03	53.93	-	-	-	-
16,000	-	40.50	-	47.94	63.96	-	-	-	-	-	16,000	-	33.58	-	40.19	55.57	-	-	-	-
16,500	-	41.67	-	49.34	65.86	-	-	-	-	-	16,500	-	34.53	-	41.35	57.21	-	-	-	-
17,000	-	42.84	-	50.75	67.77	-	-	-	-	-	17,000	-	35.49	-	42.51	58.85	-	-	-	-
17,500	-	44.01	-	52.15	69.67	-	-	-	-	-	17,500	-	36.44	-	43.67	60.49	-	-	-	-
18,000	-	45.18	-	53.55	71.57	-	-	-	-	-	18,000	-	37.39	-	44.83	62.13	-	-	-	-
18,500	-	46.35	-	54.95	73.48	-	-	-	-	-	18,500	-	38.35	-	45.99	63.77	-	-	-	-
19,000	-	47.52	-	56.36	75.38	-	-	-	-	-	19,000	-	39.30	-	47.15	65.42	-	-	-	-
19,500	-	48.69	-	57.76	77.28	-	-	-	-	-	19,500	-	40.25	-	48.31	67.06	-	-	-	-
20,000	-	49.86	-	59.16	79.19	-	-	-	-	-	20,000	-	41.21	-	49.47	68.70	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 40 MALE										AGE 40 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	5.48	14.79	5.95	6.95	9.95	9.95	9.95	10.64	5.78	1,000	-	5.01	14.28	5.44	6.40	9.56	9.56	9.56	10.21
1,500	-	6.68	20.66	7.40	8.90	13.39	13.39	13.39	14.42	7.14	1,500	-	5.98	19.89	6.63	12.81	12.81	12.81	12.81	13.78
2,000	-	7.89	26.52	8.84	10.84	16.83	16.83	16.83	18.21	8.50	2,000	-	6.96	25.50	7.82	16.06	16.06	16.06	16.06	17.36
2,500	-	9.10	32.39	10.29	12.79	20.28	20.28	20.28	22.00	9.86	2,500	-	7.93	31.11	9.01	20.93	19.31	19.31	19.31	20.93
3,000	-	10.31	38.25	11.73	14.73	23.72	23.72	23.72	25.79	11.22	3,000	-	8.91	36.72	10.20	25.55	22.55	22.55	22.55	24.50
3,500	-	11.52	44.12	13.18	16.68	27.16	27.16	27.16	29.57	12.58	3,500	-	9.88	42.33	11.39	29.05	25.80	25.80	25.80	28.08
4,000	-	12.73	49.98	14.62	18.62	30.61	30.61	30.61	33.36	13.94	4,000	-	10.86	47.94	12.58	32.30	29.05	29.05	29.05	31.65
4,500	-	13.93	55.85	16.07	20.57	34.05	34.05	34.05	37.15	15.30	4,500	-	11.83	53.55	13.77	35.55	32.30	32.30	32.30	35.22
5,000	9.94	15.14	61.71	17.51	22.51	37.49	37.49	37.49	40.94	16.66	5,000	8.80	12.81	59.16	14.96	38.80	35.55	35.55	35.55	38.80
5,500	10.62	16.35	-	18.96	24.46	-	40.94	40.94	44.72	18.02	5,500	9.37	13.78	-	16.15	21.43	-	38.80	38.80	42.37
6,000	11.31	17.56	-	20.40	26.40	-	44.38	44.38	48.51	19.38	6,000	9.95	14.76	-	17.34	23.10	-	42.05	42.05	45.95
6,500	12.00	18.77	-	21.85	28.35	-	47.82	47.82	52.30	20.74	6,500	10.52	15.73	-	18.53	24.77	-	45.30	45.30	49.52
7,000	12.69	19.98	-	23.29	30.29	-	51.27	51.27	56.09	22.10	7,000	11.09	16.71	-	19.72	26.44	-	48.55	48.55	53.09
7,500	13.37	21.18	-	24.74	32.24	-	54.71	54.71	59.87	23.46	7,500	11.67	17.68	-	20.91	28.11	-	51.80	51.80	56.67
8,000	14.06	22.39	-	26.18	34.18	-	58.15	58.15	63.66	24.82	8,000	12.24	18.66	-	22.10	29.78	-	55.05	55.05	60.24
8,500	14.75	23.60	-	27.63	36.13	-	61.60	61.60	67.45	26.18	8,500	12.81	19.63	-	23.29	31.45	-	58.30	58.30	63.82
9,000	15.44	24.81	-	29.07	38.07	-	65.04	65.04	71.24	27.54	9,000	13.39	20.61	-	24.48	33.12	-	61.54	61.54	67.39
9,500	16.13	26.02	-	30.52	40.02	-	68.48	68.48	75.02	28.90	9,500	13.96	21.58	-	25.67	34.79	-	64.79	64.79	70.96
10,000	16.81	27.23	-	31.96	41.96	-	71.93	71.93	78.81	30.26	10,000	14.54	22.56	-	26.86	36.47	-	68.04	68.04	74.54
10,500	17.50	28.43	-	33.41	43.91	-	75.37	-	-	31.62	10,500	15.11	23.53	-	28.05	38.14	-	71.29	-	-
11,000	18.19	29.64	-	34.85	45.85	-	78.81	-	-	32.98	11,000	15.68	24.51	-	29.24	39.81	-	74.54	-	-
11,500	18.88	30.85	-	36.30	47.80	-	82.26	-	-	34.34	11,500	16.26	25.48	-	30.43	41.48	-	77.79	-	-
12,000	19.56	32.06	-	37.74	49.75	-	85.70	-	-	35.70	12,000	16.83	26.46	-	31.62	43.15	-	81.04	-	-
12,500	20.25	33.27	-	39.19	51.69	-	89.14	-	-	37.06	12,500	17.40	27.43	-	32.81	44.82	-	84.29	-	-
13,000	20.94	34.48	-	40.63	53.64	-	92.59	-	-	38.42	13,000	17.98	28.41	-	34.00	46.49	-	87.54	-	-
13,500	21.63	35.68	-	42.08	55.58	-	96.03	-	-	39.78	13,500	18.55	29.38	-	35.19	48.16	-	90.79	-	-
14,000	22.31	36.89	-	43.52	57.53	-	99.47	-	-	41.14	14,000	19.13	30.36	-	36.38	49.83	-	94.04	-	-
14,500	23.00	38.10	-	44.97	59.47	-	102.92	-	-	42.50	14,500	19.70	31.33	-	37.57	51.50	-	97.28	-	-
15,000	23.69	39.31	-	46.41	61.42	-	106.36	-	-	43.86	15,000	20.27	32.31	-	38.76	53.17	-	100.53	-	-
15,500	24.38	40.52	-	47.86	63.36	-	-	-	-	45.22	15,500	20.85	33.28	-	39.95	54.84	-	-	-	-
16,000	25.06	41.72	-	49.30	65.31	-	-	-	-	46.58	16,000	21.42	34.26	-	41.14	56.51	-	-	-	-
16,500	25.75	42.93	-	50.75	67.25	-	-	-	-	47.94	16,500	21.99	35.23	-	42.33	58.18	-	-	-	-
17,000	26.44	44.14	-	52.19	69.20	-	-	-	-	49.30	17,000	22.57	36.21	-	43.52	59.85	-	-	-	-
17,500	27.13	45.35	-	53.64	71.14	-	-	-	-	50.66	17,500	23.14	37.18	-	44.71	61.52	-	-	-	-
18,000	27.82	46.56	-	55.08	73.09	-	-	-	-	52.02	18,000	23.72	38.16	-	45.90	63.19	-	-	-	-
18,500	28.50	47.77	-	56.53	75.03	-	-	-	-	53.38	18,500	24.29	39.13	-	47.09	64.86	-	-	-	-
19,000	29.19	48.97	-	57.97	76.98	-	-	-	-	54.74	19,000	24.86	40.11	-	48.28	66.53	-	-	-	-
19,500	29.88	50.18	-	59.42	78.92	-	-	-	-	56.10	19,500	25.44	41.08	-	49.47	68.20	-	-	-	-
20,000	30.57	51.39	-	60.86	80.87	-	-	-	-	57.46	20,000	26.01	42.06	-	50.66	69.87	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 40		MALE								Joint	AGE 40		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	31.25	-	-	-	-	-	-	-	-	-	20,500	26.58	-	-	-	-	-	-	-	-
21,000	31.94	-	-	-	-	-	-	-	-	-	21,000	27.16	-	-	-	-	-	-	-	-
21,500	32.63	-	-	-	-	-	-	-	-	-	21,500	27.73	-	-	-	-	-	-	-	-
22,000	33.32	-	-	-	-	-	-	-	-	-	22,000	28.31	-	-	-	-	-	-	-	-
22,500	34.00	-	-	-	-	-	-	-	-	-	22,500	28.88	-	-	-	-	-	-	-	-
23,000	34.69	-	-	-	-	-	-	-	-	-	23,000	29.45	-	-	-	-	-	-	-	-
23,500	35.38	-	-	-	-	-	-	-	-	-	23,500	30.03	-	-	-	-	-	-	-	-
24,000	36.07	-	-	-	-	-	-	-	-	-	24,000	30.60	-	-	-	-	-	-	-	-
24,500	36.75	-	-	-	-	-	-	-	-	-	24,500	31.17	-	-	-	-	-	-	-	-
25,000	37.44	-	-	-	-	-	-	-	-	-	25,000	31.75	-	-	-	-	-	-	-	-
25,500	38.13	-	-	-	-	-	-	-	-	-	25,500	32.32	-	-	-	-	-	-	-	-
26,000	38.82	-	-	-	-	-	-	-	-	-	26,000	32.90	-	-	-	-	-	-	-	-
26,500	39.51	-	-	-	-	-	-	-	-	-	26,500	33.47	-	-	-	-	-	-	-	-
27,000	40.19	-	-	-	-	-	-	-	-	-	27,000	34.04	-	-	-	-	-	-	-	-
27,500	40.88	-	-	-	-	-	-	-	-	-	27,500	34.62	-	-	-	-	-	-	-	-
28,000	41.57	-	-	-	-	-	-	-	-	-	28,000	35.19	-	-	-	-	-	-	-	-
28,500	42.26	-	-	-	-	-	-	-	-	-	28,500	35.76	-	-	-	-	-	-	-	-
29,000	42.94	-	-	-	-	-	-	-	-	-	29,000	36.34	-	-	-	-	-	-	-	-
29,500	43.63	-	-	-	-	-	-	-	-	-	29,500	36.91	-	-	-	-	-	-	-	-
30,000	44.32	-	-	-	-	-	-	-	-	-	30,000	37.49	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 41 MALE										AGE 41 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	5.55	14.88	6.04	7.02	10.06	10.06	10.06	10.76	5.87	1,000	-	5.08	14.37	5.52	6.48	9.64	9.64	9.64	10.30
1,500	-	6.80	20.78	7.52	9.00	13.56	13.56	13.56	14.61	7.27	1,500	-	6.09	20.02	6.74	8.19	12.93	12.93	12.93	13.91
2,000	-	8.05	26.69	9.01	10.98	17.06	17.06	17.06	18.46	8.67	2,000	-	7.10	25.67	7.97	9.89	16.21	16.21	16.21	17.53
2,500	-	9.29	32.60	10.50	12.96	20.56	20.56	20.56	22.31	10.07	2,500	-	8.10	31.32	9.20	11.60	19.50	19.50	19.50	21.15
3,000	-	10.54	38.51	11.99	14.94	24.06	24.06	24.06	26.16	11.48	3,000	-	9.11	36.98	10.43	13.31	22.79	22.79	22.79	24.77
3,500	-	11.79	44.41	13.47	16.91	27.57	27.57	27.57	30.01	12.88	3,500	-	10.12	42.63	11.66	15.02	26.08	26.08	26.08	28.38
4,000	-	13.03	50.32	14.96	18.89	31.07	31.07	31.07	33.86	14.28	4,000	-	11.13	48.28	12.89	16.73	29.37	29.37	29.37	32.00
4,500	-	14.28	56.23	16.45	20.87	34.57	34.57	34.57	37.71	15.68	4,500	-	12.14	53.93	14.11	18.44	32.66	32.66	32.66	35.62
5,000	10.16	15.53	62.14	17.94	22.85	38.07	38.07	38.07	41.57	17.09	5,000	9.05	13.15	59.59	15.34	20.15	35.95	35.95	35.95	39.24
5,500	10.87	16.77	-	19.42	24.83	-	41.57	41.57	45.42	18.49	5,500	9.65	14.16	-	16.57	21.85	-	39.24	39.24	42.85
6,000	11.58	18.02	-	20.91	26.81	-	45.07	45.07	49.27	19.89	6,000	10.25	15.17	-	17.80	23.56	-	42.52	42.52	46.47
6,500	12.29	19.26	-	22.40	28.79	-	48.57	48.57	53.12	21.29	6,500	10.85	16.18	-	19.03	25.27	-	45.81	45.81	50.09
7,000	13.00	20.51	-	23.89	30.77	-	52.07	52.07	56.97	22.70	7,000	11.45	17.19	-	20.26	26.98	-	49.10	49.10	53.71
7,500	13.71	21.76	-	25.37	32.75	-	55.57	55.57	60.82	24.10	7,500	12.05	18.19	-	21.48	28.69	-	52.39	52.39	57.32
8,000	14.42	23.00	-	26.86	34.73	-	59.07	59.07	64.67	25.50	8,000	12.65	19.20	-	22.71	30.40	-	55.68	55.68	60.94
8,500	15.13	24.25	-	28.35	36.71	-	62.57	62.57	68.52	26.90	8,500	13.25	20.21	-	23.94	32.10	-	58.97	58.97	64.56
9,000	15.84	25.50	-	29.84	38.69	-	66.07	66.07	72.37	28.31	9,000	13.85	21.22	-	25.17	33.81	-	62.26	62.26	68.18
9,500	16.55	26.74	-	31.32	40.67	-	69.57	69.57	76.22	29.71	9,500	14.45	22.23	-	26.40	35.52	-	65.54	65.54	71.79
10,000	17.26	27.99	-	32.81	42.64	-	73.07	73.07	80.07	31.11	10,000	15.05	23.24	-	27.63	37.23	-	68.83	68.83	75.41
10,500	17.96	29.24	-	34.30	44.62	-	76.58	-	-	32.51	10,500	15.64	24.25	-	28.85	38.94	-	72.12	-	-
11,000	18.67	30.48	-	35.79	46.60	-	80.08	-	-	33.92	11,000	16.24	25.26	-	30.08	40.65	-	75.41	-	-
11,500	19.38	31.73	-	37.27	48.58	-	83.58	-	-	35.32	11,500	16.84	26.27	-	31.31	42.36	-	78.70	-	-
12,000	20.09	32.98	-	38.76	50.56	-	87.08	-	-	36.72	12,000	17.44	27.27	-	32.54	44.06	-	81.99	-	-
12,500	20.80	34.22	-	40.25	52.54	-	90.58	-	-	38.12	12,500	18.04	28.28	-	33.77	45.77	-	85.28	-	-
13,000	21.51	35.47	-	41.74	54.52	-	94.08	-	-	39.53	13,000	18.64	29.29	-	34.99	47.48	-	88.56	-	-
13,500	22.22	36.72	-	43.22	56.50	-	97.58	-	-	40.93	13,500	19.24	30.30	-	36.22	49.19	-	91.85	-	-
14,000	22.93	37.96	-	44.71	58.48	-	101.08	-	-	42.33	14,000	19.84	31.31	-	37.45	50.90	-	95.14	-	-
14,500	23.64	39.21	-	46.20	60.46	-	104.58	-	-	43.73	14,500	20.44	32.32	-	38.68	52.61	-	98.43	-	-
15,000	24.35	40.46	-	47.69	62.44	-	108.08	-	-	45.14	15,000	21.04	33.33	-	39.91	54.32	-	101.72	-	-
15,500	25.06	41.70	-	49.17	64.42	-	-	-	-	46.54	15,500	21.64	34.34	-	41.14	56.02	-	-	-	-
16,000	25.77	42.95	-	50.66	66.40	-	-	-	-	47.94	16,000	22.24	35.35	-	42.36	57.73	-	-	-	-
16,500	26.48	44.20	-	52.15	68.37	-	-	-	-	49.34	16,500	22.84	36.36	-	43.59	59.44	-	-	-	-
17,000	27.19	45.44	-	53.64	70.35	-	-	-	-	50.75	17,000	23.43	37.36	-	44.82	61.15	-	-	-	-
17,500	27.90	46.69	-	55.12	72.33	-	-	-	-	52.15	17,500	24.03	38.37	-	46.05	62.86	-	-	-	-
18,000	28.61	47.93	-	56.61	74.31	-	-	-	-	53.55	18,000	24.63	39.38	-	47.28	64.57	-	-	-	-
18,500	29.32	49.18	-	58.10	76.29	-	-	-	-	54.95	18,500	25.23	40.39	-	48.51	66.27	-	-	-	-
19,000	30.03	50.43	-	59.59	78.27	-	-	-	-	56.36	19,000	25.83	41.40	-	49.73	67.98	-	-	-	-
19,500	30.74	51.67	-	61.07	80.25	-	-	-	-	57.76	19,500	26.43	42.41	-	50.96	69.69	-	-	-	-
20,000	31.45	52.92	-	62.56	82.23	-	-	-	-	59.16	20,000	27.03	43.42	-	52.19	71.40	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 41		MALE								Joint	AGE 41		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	32.16	-	-	-	-	-	-	-	-	-	20,500	27.63	-	-	-	-	-	-	-	-
21,000	32.87	-	-	-	-	-	-	-	-	-	21,000	28.23	-	-	-	-	-	-	-	-
21,500	33.58	-	-	-	-	-	-	-	-	-	21,500	28.83	-	-	-	-	-	-	-	-
22,000	34.29	-	-	-	-	-	-	-	-	-	22,000	29.43	-	-	-	-	-	-	-	-
22,500	35.00	-	-	-	-	-	-	-	-	-	22,500	30.03	-	-	-	-	-	-	-	-
23,000	35.71	-	-	-	-	-	-	-	-	-	23,000	30.63	-	-	-	-	-	-	-	-
23,500	36.42	-	-	-	-	-	-	-	-	-	23,500	31.22	-	-	-	-	-	-	-	-
24,000	37.13	-	-	-	-	-	-	-	-	-	24,000	31.82	-	-	-	-	-	-	-	-
24,500	37.84	-	-	-	-	-	-	-	-	-	24,500	32.42	-	-	-	-	-	-	-	-
25,000	38.55	-	-	-	-	-	-	-	-	-	25,000	33.02	-	-	-	-	-	-	-	-
25,500	39.26	-	-	-	-	-	-	-	-	-	25,500	33.62	-	-	-	-	-	-	-	-
26,000	39.97	-	-	-	-	-	-	-	-	-	26,000	34.22	-	-	-	-	-	-	-	-
26,500	40.68	-	-	-	-	-	-	-	-	-	26,500	34.82	-	-	-	-	-	-	-	-
27,000	41.39	-	-	-	-	-	-	-	-	-	27,000	35.42	-	-	-	-	-	-	-	-
27,500	42.10	-	-	-	-	-	-	-	-	-	27,500	36.02	-	-	-	-	-	-	-	-
28,000	42.81	-	-	-	-	-	-	-	-	-	28,000	36.62	-	-	-	-	-	-	-	-
28,500	43.52	-	-	-	-	-	-	-	-	-	28,500	37.22	-	-	-	-	-	-	-	-
29,000	44.23	-	-	-	-	-	-	-	-	-	29,000	37.82	-	-	-	-	-	-	-	-
29,500	44.94	-	-	-	-	-	-	-	-	-	29,500	38.42	-	-	-	-	-	-	-	-
30,000	45.65	-	-	-	-	-	-	-	-	-	30,000	39.02	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 42 MALE										AGE 42 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	5.63	14.88	6.12	7.09	10.28	10.28	10.28	11.00	5.95	1,000	-	5.15	14.37	5.59	6.55	9.66	9.66	9.66	10.32
1,500	-	6.91	20.78	7.65	9.10	13.89	13.89	13.89	14.97	7.40	1,500	-	6.19	20.02	6.86	8.30	12.96	12.96	12.96	13.94
2,000	-	8.20	26.69	9.18	11.11	17.50	17.50	17.50	18.94	8.84	2,000	-	7.23	25.67	8.13	10.05	16.25	16.25	16.25	17.57
2,500	-	9.48	32.60	10.71	13.12	21.11	21.11	21.11	22.92	10.29	2,500	-	8.27	31.32	9.39	11.79	19.55	19.55	19.55	21.20
3,000	-	10.77	38.51	12.24	15.14	24.72	24.72	24.72	26.89	11.73	3,000	-	9.32	36.98	10.66	13.54	22.85	22.85	22.85	24.83
3,500	-	12.05	44.41	13.77	17.15	28.33	28.33	28.33	30.86	13.18	3,500	-	10.36	42.63	11.93	15.28	26.15	26.15	26.15	28.46
4,000	-	13.33	50.32	15.30	19.16	31.94	31.94	31.94	34.83	14.62	4,000	-	11.40	48.28	13.19	17.03	29.45	29.45	29.45	32.09
4,500	-	14.62	56.23	16.83	21.18	35.55	35.55	35.55	38.80	16.07	4,500	-	12.45	53.93	14.46	18.78	32.75	32.75	32.75	35.71
5,000	10.39	15.90	62.14	18.36	23.19	39.16	39.16	39.16	42.77	17.51	5,000	9.27	13.49	59.59	15.73	20.52	36.04	36.04	36.04	39.34
5,500	11.12	17.19	-	19.89	25.20	-	42.77	42.77	46.74	18.96	5,500	9.89	14.53	-	16.99	22.27	-	39.34	39.34	42.97
6,000	11.86	18.47	-	21.42	27.21	-	46.38	46.38	50.71	20.40	6,000	10.51	15.58	-	18.26	24.02	-	42.64	42.64	46.60
6,500	12.59	19.76	-	22.95	29.23	-	49.99	49.99	54.69	21.85	6,500	11.13	16.62	-	19.52	25.76	-	45.94	45.94	50.23
7,000	13.32	21.04	-	24.48	31.24	-	53.60	53.60	58.66	23.29	7,000	11.75	17.66	-	20.79	27.51	-	49.24	49.24	53.86
7,500	14.06	22.33	-	26.01	33.25	-	57.21	57.21	62.63	24.74	7,500	12.37	18.70	-	22.06	29.25	-	52.54	52.54	57.48
8,000	14.79	23.61	-	27.54	35.26	-	60.82	60.82	66.60	26.18	8,000	12.99	19.75	-	23.32	31.00	-	55.83	55.83	61.11
8,500	15.52	24.89	-	29.07	37.28	-	64.43	64.43	70.57	27.63	8,500	13.61	20.79	-	24.59	32.75	-	59.13	59.13	64.74
9,000	16.26	26.18	-	30.60	39.29	-	68.04	68.04	74.54	29.07	9,000	14.23	21.83	-	25.86	34.49	-	62.43	62.43	68.37
9,500	16.99	27.46	-	32.13	41.30	-	71.65	71.65	78.51	30.52	9,500	14.85	22.88	-	27.12	36.24	-	65.73	65.73	72.00
10,000	17.72	28.75	-	33.66	43.32	-	75.26	75.26	82.48	31.96	10,000	15.47	23.92	-	28.39	37.99	-	69.03	69.03	75.62
10,500	18.46	30.03	-	35.19	45.33	-	78.87	-	-	33.41	10,500	16.09	24.96	-	29.66	39.73	-	72.33	-	-
11,000	19.19	31.32	-	36.72	47.34	-	82.48	-	-	34.85	11,000	16.71	26.00	-	30.92	41.48	-	75.63	-	-
11,500	19.92	32.60	-	38.25	49.35	-	86.09	-	-	36.30	11,500	17.33	27.05	-	32.19	43.23	-	78.92	-	-
12,000	20.66	33.88	-	39.78	51.37	-	89.70	-	-	37.74	12,000	17.95	28.09	-	33.46	44.97	-	82.22	-	-
12,500	21.39	35.17	-	41.31	53.38	-	93.31	-	-	39.19	12,500	18.57	29.13	-	34.72	46.72	-	85.52	-	-
13,000	22.12	36.45	-	42.84	55.39	-	96.92	-	-	40.63	13,000	19.19	30.18	-	35.99	48.46	-	88.82	-	-
13,500	22.85	37.74	-	44.37	57.41	-	100.53	-	-	42.08	13,500	19.81	31.22	-	37.26	50.21	-	92.12	-	-
14,000	23.59	39.02	-	45.90	59.42	-	104.14	-	-	43.52	14,000	20.43	32.26	-	38.52	51.96	-	95.42	-	-
14,500	24.32	40.31	-	47.43	61.43	-	107.75	-	-	44.97	14,500	21.05	33.31	-	39.79	53.70	-	98.71	-	-
15,000	25.05	41.59	-	48.96	63.44	-	111.36	-	-	46.41	15,000	21.68	34.35	-	41.06	55.45	-	102.01	-	-
15,500	25.79	42.87	-	50.49	65.46	-	-	-	-	47.86	15,500	22.30	35.39	-	42.32	57.20	-	-	-	-
16,000	26.52	44.16	-	52.02	67.47	-	-	-	-	49.30	16,000	22.92	36.43	-	43.59	58.94	-	-	-	-
16,500	27.25	45.44	-	53.55	69.48	-	-	-	-	50.75	16,500	23.54	37.48	-	44.85	60.69	-	-	-	-
17,000	27.99	46.73	-	55.08	71.50	-	-	-	-	52.19	17,000	24.16	38.52	-	46.12	62.44	-	-	-	-
17,500	28.72	48.01	-	56.61	73.51	-	-	-	-	53.64	17,500	24.78	39.56	-	47.39	64.18	-	-	-	-
18,000	29.45	49.30	-	58.14	75.52	-	-	-	-	55.08	18,000	25.40	40.61	-	48.65	65.93	-	-	-	-
18,500	30.19	50.58	-	59.67	77.53	-	-	-	-	56.53	18,500	26.02	41.65	-	49.92	67.67	-	-	-	-
19,000	30.92	51.87	-	61.20	79.55	-	-	-	-	57.97	19,000	26.64	42.69	-	51.19	69.42	-	-	-	-
19,500	31.65	53.15	-	62.73	81.56	-	-	-	-	59.42	19,500	27.26	43.74	-	52.45	71.17	-	-	-	-
20,000	32.39	54.43	-	64.26	83.57	-	-	-	-	60.86	20,000	27.88	44.78	-	53.72	72.91	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 42		MALE								Joint	AGE 42		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	33.12	-	-	-	-	-	-	-	-	-	20,500	28.50	-	-	-	-	-	-	-	-
21,000	33.85	-	-	-	-	-	-	-	-	-	21,000	29.12	-	-	-	-	-	-	-	-
21,500	34.58	-	-	-	-	-	-	-	-	-	21,500	29.74	-	-	-	-	-	-	-	-
22,000	35.32	-	-	-	-	-	-	-	-	-	22,000	30.36	-	-	-	-	-	-	-	-
22,500	36.05	-	-	-	-	-	-	-	-	-	22,500	30.98	-	-	-	-	-	-	-	-
23,000	36.78	-	-	-	-	-	-	-	-	-	23,000	31.60	-	-	-	-	-	-	-	-
23,500	37.52	-	-	-	-	-	-	-	-	-	23,500	32.22	-	-	-	-	-	-	-	-
24,000	38.25	-	-	-	-	-	-	-	-	-	24,000	32.84	-	-	-	-	-	-	-	-
24,500	38.98	-	-	-	-	-	-	-	-	-	24,500	33.46	-	-	-	-	-	-	-	-
25,000	39.72	-	-	-	-	-	-	-	-	-	25,000	34.09	-	-	-	-	-	-	-	-
25,500	40.45	-	-	-	-	-	-	-	-	-	25,500	34.71	-	-	-	-	-	-	-	-
26,000	41.18	-	-	-	-	-	-	-	-	-	26,000	35.33	-	-	-	-	-	-	-	-
26,500	41.92	-	-	-	-	-	-	-	-	-	26,500	35.95	-	-	-	-	-	-	-	-
27,000	42.65	-	-	-	-	-	-	-	-	-	27,000	36.57	-	-	-	-	-	-	-	-
27,500	43.38	-	-	-	-	-	-	-	-	-	27,500	37.19	-	-	-	-	-	-	-	-
28,000	44.12	-	-	-	-	-	-	-	-	-	28,000	37.81	-	-	-	-	-	-	-	-
28,500	44.85	-	-	-	-	-	-	-	-	-	28,500	38.43	-	-	-	-	-	-	-	-
29,000	45.58	-	-	-	-	-	-	-	-	-	29,000	39.05	-	-	-	-	-	-	-	-
29,500	46.31	-	-	-	-	-	-	-	-	-	29,500	39.67	-	-	-	-	-	-	-	-
30,000	47.05	-	-	-	-	-	-	-	-	-	30,000	40.29	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 43 MALE										AGE 43 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	5.71	14.96	6.21	7.15	10.50	10.50	10.50	11.24	6.12	1,000	-	5.21	14.45	5.67	6.63	9.75	9.75	9.75	10.42
1,500	-	7.03	20.91	7.78	9.20	14.22	14.22	14.22	15.33	7.65	1,500	-	6.29	20.15	6.97	8.41	13.10	13.10	13.10	14.11
2,000	-	8.35	26.86	9.35	11.25	17.94	17.94	17.94	19.43	9.18	2,000	-	7.37	25.84	8.28	10.20	16.45	16.45	16.45	17.79
2,500	-	9.67	32.81	10.92	13.29	21.66	21.66	21.66	23.52	10.71	2,500	-	8.44	31.54	9.58	11.98	19.80	19.80	19.80	21.47
3,000	-	11.00	38.76	12.50	15.34	25.38	25.38	25.38	27.61	12.24	3,000	-	9.52	37.23	10.89	13.77	23.14	23.14	23.14	25.15
3,500	-	12.32	44.71	14.07	17.39	29.10	29.10	29.10	31.70	13.77	3,500	-	10.60	42.93	12.19	15.55	26.49	26.49	26.49	28.84
4,000	-	13.64	50.66	15.64	19.43	32.82	32.82	32.82	35.79	15.30	4,000	-	11.68	48.62	13.50	17.34	29.84	29.84	29.84	32.52
4,500	-	14.96	56.61	17.21	21.48	36.54	36.54	36.54	39.88	16.83	4,500	-	12.75	54.32	14.80	19.12	33.19	33.19	33.19	36.20
5,000	10.65	16.29	62.56	18.79	23.53	40.26	40.26	40.26	43.97	18.36	5,000	9.52	13.83	60.01	16.11	20.91	36.53	36.53	36.53	39.88
5,500	11.40	17.61	-	20.36	25.57	-	43.98	43.98	48.07	19.89	5,500	10.17	14.91	-	17.41	22.69	-	39.88	39.88	43.56
6,000	12.16	18.93	-	21.93	27.62	-	47.70	47.70	52.16	21.42	6,000	10.81	15.98	-	18.72	24.47	-	43.23	43.23	47.25
6,500	12.92	20.25	-	23.50	29.67	-	51.41	51.41	56.25	22.95	6,500	11.46	17.06	-	20.02	26.26	-	46.57	46.57	50.93
7,000	13.68	21.58	-	25.08	31.72	-	55.13	55.13	60.34	24.48	7,000	12.10	18.14	-	21.33	28.04	-	49.92	49.92	54.61
7,500	14.44	22.90	-	26.65	33.76	-	58.85	58.85	64.43	26.01	7,500	12.75	19.21	-	22.63	29.83	-	53.27	53.27	58.29
8,000	15.20	24.22	-	28.22	35.81	-	62.57	62.57	68.52	27.54	8,000	13.40	20.29	-	23.94	31.61	-	56.62	56.62	61.98
8,500	15.96	25.54	-	29.79	37.86	-	66.29	66.29	72.62	29.07	8,500	14.04	21.37	-	25.24	33.40	-	59.96	59.96	65.66
9,000	16.72	26.87	-	31.37	39.90	-	70.01	70.01	76.71	30.60	9,000	14.69	22.45	-	26.55	35.18	-	63.31	63.31	69.34
9,500	17.47	28.19	-	32.94	41.95	-	73.73	73.73	80.80	32.13	9,500	15.33	23.52	-	27.85	36.97	-	66.66	66.66	73.02
10,000	18.23	29.51	-	34.51	44.00	-	77.45	77.45	84.89	33.66	10,000	15.98	24.60	-	29.16	38.75	-	70.01	70.01	76.70
10,500	18.99	30.83	-	36.08	46.04	-	81.17	-	-	35.19	10,500	16.63	25.68	-	30.46	40.54	-	73.35	-	-
11,000	19.75	32.16	-	37.66	48.09	-	84.89	-	-	36.72	11,000	17.27	26.75	-	31.76	42.32	-	76.70	-	-
11,500	20.51	33.48	-	39.23	50.14	-	88.61	-	-	38.25	11,500	17.92	27.83	-	33.07	44.11	-	80.05	-	-
12,000	21.27	34.80	-	40.80	52.18	-	92.33	-	-	39.78	12,000	18.56	28.91	-	34.37	45.89	-	83.40	-	-
12,500	22.03	36.13	-	42.37	54.23	-	96.05	-	-	41.31	12,500	19.21	29.98	-	35.68	47.67	-	86.74	-	-
13,000	22.78	37.45	-	43.95	56.28	-	99.77	-	-	42.84	13,000	19.86	31.06	-	36.98	49.46	-	90.09	-	-
13,500	23.54	38.77	-	45.52	58.32	-	103.49	-	-	44.37	13,500	20.50	32.14	-	38.29	51.24	-	93.44	-	-
14,000	24.30	40.09	-	47.09	60.37	-	107.21	-	-	45.90	14,000	21.15	33.21	-	39.59	53.03	-	96.78	-	-
14,500	25.06	41.42	-	48.66	62.42	-	110.93	-	-	47.43	14,500	21.79	34.29	-	40.90	54.81	-	100.13	-	-
15,000	25.82	42.74	-	50.24	64.46	-	114.65	-	-	48.96	15,000	22.44	35.37	-	42.20	56.60	-	103.48	-	-
15,500	26.58	44.06	-	51.81	66.51	-	-	-	-	50.49	15,500	23.09	36.45	-	43.51	58.38	-	-	-	-
16,000	27.34	45.38	-	53.38	68.56	-	-	-	-	52.02	16,000	23.73	37.52	-	44.81	60.17	-	-	-	-
16,500	28.09	46.71	-	54.95	70.60	-	-	-	-	53.55	16,500	24.38	38.60	-	46.12	61.95	-	-	-	-
17,000	28.85	48.03	-	56.53	72.65	-	-	-	-	55.08	17,000	25.02	39.68	-	47.42	63.74	-	-	-	-
17,500	29.61	49.35	-	58.10	74.70	-	-	-	-	56.61	17,500	25.67	40.75	-	48.73	65.52	-	-	-	-
18,000	30.37	50.67	-	59.67	76.74	-	-	-	-	58.14	18,000	26.32	41.83	-	50.03	67.30	-	-	-	-
18,500	31.13	52.00	-	61.24	78.79	-	-	-	-	59.67	18,500	26.96	42.91	-	51.34	69.09	-	-	-	-
19,000	31.89	53.32	-	62.82	80.84	-	-	-	-	61.20	19,000	27.61	43.98	-	52.64	70.87	-	-	-	-
19,500	32.65	54.64	-	64.39	82.89	-	-	-	-	62.73	19,500	28.25	45.06	-	53.95	72.66	-	-	-	-
20,000	33.41	55.96	-	65.96	84.93	-	-	-	-	64.26	20,000	28.90	46.14	-	55.25	74.44	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 43		MALE									Joint	AGE 43		FEMALE								
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI		
20,500	34.16	-	-	-	-	-	-	-	-	-	20,500	29.55	-	-	-	-	-	-	-	-		
21,000	34.92	-	-	-	-	-	-	-	-	-	21,000	30.19	-	-	-	-	-	-	-	-		
21,500	35.68	-	-	-	-	-	-	-	-	-	21,500	30.84	-	-	-	-	-	-	-	-		
22,000	36.44	-	-	-	-	-	-	-	-	-	22,000	31.48	-	-	-	-	-	-	-	-		
22,500	37.20	-	-	-	-	-	-	-	-	-	22,500	32.13	-	-	-	-	-	-	-	-		
23,000	37.96	-	-	-	-	-	-	-	-	-	23,000	32.78	-	-	-	-	-	-	-	-		
23,500	38.72	-	-	-	-	-	-	-	-	-	23,500	33.42	-	-	-	-	-	-	-	-		
24,000	39.47	-	-	-	-	-	-	-	-	-	24,000	34.07	-	-	-	-	-	-	-	-		
24,500	40.23	-	-	-	-	-	-	-	-	-	24,500	34.71	-	-	-	-	-	-	-	-		
25,000	40.99	-	-	-	-	-	-	-	-	-	25,000	35.36	-	-	-	-	-	-	-	-		
25,500	41.75	-	-	-	-	-	-	-	-	-	25,500	36.01	-	-	-	-	-	-	-	-		
26,000	42.51	-	-	-	-	-	-	-	-	-	26,000	36.65	-	-	-	-	-	-	-	-		
26,500	43.27	-	-	-	-	-	-	-	-	-	26,500	37.30	-	-	-	-	-	-	-	-		
27,000	44.03	-	-	-	-	-	-	-	-	-	27,000	37.94	-	-	-	-	-	-	-	-		
27,500	44.78	-	-	-	-	-	-	-	-	-	27,500	38.59	-	-	-	-	-	-	-	-		
28,000	45.54	-	-	-	-	-	-	-	-	-	28,000	39.24	-	-	-	-	-	-	-	-		
28,500	46.30	-	-	-	-	-	-	-	-	-	28,500	39.88	-	-	-	-	-	-	-	-		
29,000	47.06	-	-	-	-	-	-	-	-	-	29,000	40.53	-	-	-	-	-	-	-	-		
29,500	47.82	-	-	-	-	-	-	-	-	-	29,500	41.17	-	-	-	-	-	-	-	-		
30,000	48.58	-	-	-	-	-	-	-	-	-	30,000	41.82	-	-	-	-	-	-	-	-		

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 44 MALE										AGE 44 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	5.78	14.96	6.29	7.22	10.72	10.72	10.72	11.48	6.29	1,000	-	5.28	14.45	5.75	6.70	9.85	9.85	9.85	10.53
1,500	-	7.14	20.91	7.91	9.30	14.55	14.55	14.55	15.70	7.91	1,500	-	6.39	20.15	7.09	8.53	13.25	13.25	13.25	14.27
2,000	-	8.50	26.86	9.52	11.38	18.38	18.38	18.38	19.91	9.52	2,000	-	7.50	25.84	8.43	10.35	16.65	16.65	16.65	18.00
2,500	-	9.86	32.81	11.14	13.46	22.20	22.20	22.20	24.12	11.14	2,500	-	8.61	31.54	9.78	12.17	20.04	20.04	20.04	21.74
3,000	-	11.23	38.76	12.75	15.54	26.03	26.03	26.03	28.33	12.75	3,000	-	9.72	37.23	11.12	13.99	23.44	23.44	23.44	25.48
3,500	-	12.59	44.71	14.37	17.62	29.86	29.86	29.86	32.54	14.37	3,500	-	10.83	42.93	12.46	15.82	26.84	26.84	26.84	29.21
4,000	-	13.95	50.66	15.98	19.70	33.69	33.69	33.69	36.75	15.98	4,000	-	11.94	48.62	13.80	17.64	30.23	30.23	30.23	32.95
4,500	-	15.31	56.61	17.60	21.78	37.52	37.52	37.52	40.97	17.60	4,500	-	13.05	54.32	15.15	19.46	33.63	33.63	33.63	36.69
5,000	10.92	16.67	62.56	19.21	23.86	41.35	41.35	41.35	45.18	19.21	5,000	9.73	14.17	60.01	16.49	21.28	37.03	37.03	37.03	40.42
5,500	11.71	18.03	-	20.83	25.94	-	45.18	45.18	49.39	20.83	5,500	10.40	15.28	-	17.83	23.11	-	40.42	40.42	44.16
6,000	12.50	19.39	-	22.44	28.02	-	49.01	49.01	53.60	22.44	6,000	11.07	16.39	-	19.18	24.93	-	43.82	43.82	47.89
6,500	13.28	20.75	-	24.06	30.10	-	52.83	52.83	57.81	24.06	6,500	11.73	17.50	-	20.52	26.75	-	47.22	47.22	51.63
7,000	14.07	22.11	-	25.67	32.19	-	56.66	56.66	62.02	25.67	7,000	12.40	18.61	-	21.86	28.57	-	50.61	50.61	55.37
7,500	14.85	23.47	-	27.29	34.27	-	60.49	60.49	66.24	27.29	7,500	13.07	19.72	-	23.21	30.40	-	54.01	54.01	59.10
8,000	15.64	24.83	-	28.90	36.35	-	64.32	64.32	70.45	28.90	8,000	13.74	20.83	-	24.55	32.22	-	57.41	57.41	62.84
8,500	16.43	26.19	-	30.52	38.43	-	68.15	68.15	74.66	30.52	8,500	14.40	21.94	-	25.89	34.04	-	60.80	60.80	66.57
9,000	17.21	27.56	-	32.13	40.51	-	71.98	71.98	78.87	32.13	9,000	15.07	23.05	-	27.23	35.86	-	64.20	64.20	70.31
9,500	18.00	28.92	-	33.75	42.59	-	75.81	75.81	83.08	33.75	9,500	15.74	24.16	-	28.58	37.69	-	67.60	67.60	74.05
10,000	18.79	30.28	-	35.36	44.67	-	79.64	79.64	87.30	35.36	10,000	16.41	25.27	-	29.92	39.51	-	70.99	70.99	77.78
10,500	19.57	31.64	-	36.98	46.75	-	83.47	-	-	36.98	10,500	17.07	26.38	-	31.26	41.33	-	74.39	-	-
11,000	20.36	33.00	-	38.59	48.83	-	87.29	-	-	38.59	11,000	17.74	27.49	-	32.61	43.15	-	77.79	-	-
11,500	21.14	34.36	-	40.21	50.91	-	91.12	-	-	40.21	11,500	18.41	28.60	-	33.95	44.98	-	81.18	-	-
12,000	21.93	35.72	-	41.82	52.99	-	94.95	-	-	41.82	12,000	19.07	29.71	-	35.29	46.80	-	84.58	-	-
12,500	22.72	37.08	-	43.44	55.07	-	98.78	-	-	43.44	12,500	19.74	30.82	-	36.64	48.62	-	87.98	-	-
13,000	23.50	38.44	-	45.05	57.15	-	102.61	-	-	45.05	13,000	20.41	31.93	-	37.98	50.44	-	91.37	-	-
13,500	24.29	39.80	-	46.67	59.23	-	106.44	-	-	46.67	13,500	21.08	33.04	-	39.32	52.26	-	94.77	-	-
14,000	25.08	41.16	-	48.28	61.31	-	110.27	-	-	48.28	14,000	21.74	34.15	-	40.66	54.09	-	98.16	-	-
14,500	25.86	42.52	-	49.90	63.39	-	114.10	-	-	49.90	14,500	22.41	35.27	-	42.01	55.91	-	101.56	-	-
15,000	26.65	43.89	-	51.51	65.47	-	117.92	-	-	51.51	15,000	23.08	36.38	-	43.35	57.73	-	104.96	-	-
15,500	27.43	45.25	-	53.13	67.55	-	-	-	-	53.13	15,500	23.74	37.49	-	44.69	59.55	-	-	-	-
16,000	28.22	46.61	-	54.74	69.63	-	-	-	-	54.74	16,000	24.41	38.60	-	46.04	61.38	-	-	-	-
16,500	29.01	47.97	-	56.36	71.71	-	-	-	-	56.36	16,500	25.08	39.71	-	47.38	63.20	-	-	-	-
17,000	29.79	49.33	-	57.97	73.79	-	-	-	-	57.97	17,000	25.75	40.82	-	48.72	65.02	-	-	-	-
17,500	30.58	50.69	-	59.59	75.87	-	-	-	-	59.59	17,500	26.41	41.93	-	50.07	66.84	-	-	-	-
18,000	31.37	52.05	-	61.20	77.95	-	-	-	-	61.20	18,000	27.08	43.04	-	51.41	68.67	-	-	-	-
18,500	32.15	53.41	-	62.82	80.03	-	-	-	-	62.82	18,500	27.75	44.15	-	52.75	70.49	-	-	-	-
19,000	32.94	54.77	-	64.43	82.11	-	-	-	-	64.43	19,000	28.42	45.26	-	54.09	72.31	-	-	-	-
19,500	33.72	56.13	-	66.05	84.19	-	-	-	-	66.05	19,500	29.08	46.37	-	55.44	74.13	-	-	-	-
20,000	34.51	57.49	-	67.66	86.28	-	-	-	-	67.66	20,000	29.75	47.48	-	56.78	75.96	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 44		MALE								Joint	AGE 44		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	35.30	-	-	-	-	-	-	-	-	-	20,500	30.42	-	-	-	-	-	-	-	-
21,000	36.08	-	-	-	-	-	-	-	-	-	21,000	31.08	-	-	-	-	-	-	-	-
21,500	36.87	-	-	-	-	-	-	-	-	-	21,500	31.75	-	-	-	-	-	-	-	-
22,000	37.66	-	-	-	-	-	-	-	-	-	22,000	32.42	-	-	-	-	-	-	-	-
22,500	38.44	-	-	-	-	-	-	-	-	-	22,500	33.09	-	-	-	-	-	-	-	-
23,000	39.23	-	-	-	-	-	-	-	-	-	23,000	33.75	-	-	-	-	-	-	-	-
23,500	40.01	-	-	-	-	-	-	-	-	-	23,500	34.42	-	-	-	-	-	-	-	-
24,000	40.80	-	-	-	-	-	-	-	-	-	24,000	35.09	-	-	-	-	-	-	-	-
24,500	41.59	-	-	-	-	-	-	-	-	-	24,500	35.76	-	-	-	-	-	-	-	-
25,000	42.37	-	-	-	-	-	-	-	-	-	25,000	36.42	-	-	-	-	-	-	-	-
25,500	43.16	-	-	-	-	-	-	-	-	-	25,500	37.09	-	-	-	-	-	-	-	-
26,000	43.95	-	-	-	-	-	-	-	-	-	26,000	37.76	-	-	-	-	-	-	-	-
26,500	44.73	-	-	-	-	-	-	-	-	-	26,500	38.42	-	-	-	-	-	-	-	-
27,000	45.52	-	-	-	-	-	-	-	-	-	27,000	39.09	-	-	-	-	-	-	-	-
27,500	46.30	-	-	-	-	-	-	-	-	-	27,500	39.76	-	-	-	-	-	-	-	-
28,000	47.09	-	-	-	-	-	-	-	-	-	28,000	40.43	-	-	-	-	-	-	-	-
28,500	47.88	-	-	-	-	-	-	-	-	-	28,500	41.09	-	-	-	-	-	-	-	-
29,000	48.66	-	-	-	-	-	-	-	-	-	29,000	41.76	-	-	-	-	-	-	-	-
29,500	49.45	-	-	-	-	-	-	-	-	-	29,500	42.43	-	-	-	-	-	-	-	-
30,000	50.24	-	-	-	-	-	-	-	-	-	30,000	43.10	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 45 MALE										AGE 45 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	5.86	15.05	6.38	7.29	10.94	10.94	10.94	11.72	6.55	1,000	-	5.35	14.54	5.82	6.78	9.95	9.95	9.95	10.64
1,500	-	7.26	21.04	8.03	9.40	14.87	14.87	14.87	16.06	8.29	1,500	-	6.49	20.27	7.20	8.64	13.40	13.40	13.40	14.43
2,000	-	8.66	27.03	9.69	11.52	18.81	18.81	18.81	20.39	10.03	2,000	-	7.64	26.01	8.59	10.50	16.84	16.84	16.84	18.22
2,500	-	10.06	33.02	11.35	13.63	22.75	22.75	22.75	24.72	11.77	2,500	-	8.78	31.75	9.97	12.36	20.29	20.29	20.29	22.01
3,000	-	11.45	39.02	13.01	15.75	26.69	26.69	26.69	29.05	13.52	3,000	-	9.93	37.49	11.35	14.22	23.74	23.74	23.74	25.80
3,500	-	12.85	45.01	14.66	17.86	30.63	30.63	30.63	33.38	15.26	3,500	-	11.07	43.22	12.73	16.08	27.18	27.18	27.18	29.59
4,000	-	14.25	51.00	16.32	19.98	34.56	34.56	34.56	37.72	17.00	4,000	-	12.22	48.96	14.11	17.95	30.63	30.63	30.63	33.38
4,500	-	15.65	56.99	17.98	22.09	38.50	38.50	38.50	42.05	18.74	4,500	-	13.36	54.70	15.49	19.81	34.07	34.07	34.07	37.18
5,000	11.24	17.05	62.99	19.64	24.20	42.44	42.44	42.44	46.38	20.49	5,000	9.95	14.51	60.44	16.87	21.67	37.52	37.52	37.52	40.97
5,500	12.06	18.45	-	21.29	26.32	-	46.38	46.38	50.71	22.23	5,500	10.63	15.65	-	18.25	23.53	-	40.96	40.96	44.76
6,000	12.88	19.85	-	22.95	28.43	-	50.32	50.32	55.04	23.97	6,000	11.32	16.79	-	19.64	25.39	-	44.41	44.41	48.55
6,500	13.70	21.25	-	24.61	30.55	-	54.25	54.25	59.38	25.71	6,500	12.01	17.94	-	21.02	27.25	-	47.86	47.86	52.34
7,000	14.51	22.65	-	26.27	32.66	-	58.19	58.19	63.71	27.46	7,000	12.70	19.08	-	22.40	29.11	-	51.30	51.30	56.13
7,500	15.33	24.05	-	27.92	34.78	-	62.13	62.13	68.04	29.20	7,500	13.39	20.23	-	23.78	30.97	-	54.75	54.75	59.92
8,000	16.15	25.45	-	29.58	36.89	-	66.07	66.07	72.37	30.94	8,000	14.08	21.37	-	25.16	32.83	-	58.19	58.19	63.71
8,500	16.97	26.84	-	31.24	39.00	-	70.01	70.01	76.70	32.68	8,500	14.76	22.52	-	26.54	34.69	-	61.64	61.64	67.50
9,000	17.79	28.24	-	32.90	41.12	-	73.94	73.94	81.04	34.43	9,000	15.45	23.66	-	27.92	36.55	-	65.09	65.09	71.29
9,500	18.60	29.64	-	34.55	43.23	-	77.88	77.88	85.37	36.17	9,500	16.14	24.81	-	29.30	38.41	-	68.53	68.53	75.08
10,000	19.42	31.04	-	36.21	45.35	-	81.82	81.82	89.70	37.91	10,000	16.83	25.95	-	30.69	40.27	-	71.98	71.98	78.87
10,500	20.24	32.44	-	37.87	47.46	-	85.76	-	-	39.65	10,500	17.52	27.10	-	32.07	42.13	-	75.42	-	-
11,000	21.06	33.84	-	39.53	49.58	-	89.70	-	-	41.40	11,000	18.21	28.24	-	33.45	43.99	-	78.87	-	-
11,500	21.88	35.24	-	41.18	51.69	-	93.64	-	-	43.14	11,500	18.90	29.38	-	34.83	45.85	-	82.32	-	-
12,000	22.70	36.64	-	42.84	53.81	-	97.57	-	-	44.88	12,000	19.58	30.53	-	36.21	47.72	-	85.76	-	-
12,500	23.51	38.04	-	44.50	55.92	-	101.51	-	-	46.62	12,500	20.27	31.67	-	37.59	49.58	-	89.21	-	-
13,000	24.33	39.44	-	46.16	58.03	-	105.45	-	-	48.37	13,000	20.96	32.82	-	38.97	51.44	-	92.65	-	-
13,500	25.15	40.84	-	47.81	60.15	-	109.39	-	-	50.11	13,500	21.65	33.96	-	40.35	53.30	-	96.10	-	-
14,000	25.97	42.23	-	49.47	62.26	-	113.33	-	-	51.85	14,000	22.34	35.11	-	41.74	55.16	-	99.55	-	-
14,500	26.79	43.63	-	51.13	64.38	-	117.26	-	-	53.59	14,500	23.03	36.25	-	43.12	57.02	-	102.99	-	-
15,000	27.60	45.03	-	52.79	66.49	-	121.20	-	-	55.34	15,000	23.72	37.40	-	44.50	58.88	-	106.44	-	-
15,500	28.42	46.43	-	54.44	68.61	-	-	-	-	57.08	15,500	24.40	38.54	-	45.88	60.74	-	-	-	-
16,000	29.24	47.83	-	56.10	70.72	-	-	-	-	58.82	16,000	25.09	39.68	-	47.26	62.60	-	-	-	-
16,500	30.06	49.23	-	57.76	72.83	-	-	-	-	60.56	16,500	25.78	40.83	-	48.64	64.46	-	-	-	-
17,000	30.88	50.63	-	59.42	74.95	-	-	-	-	62.31	17,000	26.47	41.97	-	50.02	66.32	-	-	-	-
17,500	31.69	52.03	-	61.07	77.06	-	-	-	-	64.05	17,500	27.16	43.12	-	51.40	68.18	-	-	-	-
18,000	32.51	53.43	-	62.73	79.18	-	-	-	-	65.79	18,000	27.85	44.26	-	52.79	70.04	-	-	-	-
18,500	33.33	54.83	-	64.39	81.29	-	-	-	-	67.53	18,500	28.53	45.41	-	54.17	71.90	-	-	-	-
19,000	34.15	56.23	-	66.05	83.41	-	-	-	-	69.28	19,000	29.22	46.55	-	55.55	73.76	-	-	-	-
19,500	34.97	57.62	-	67.70	85.52	-	-	-	-	71.02	19,500	29.91	47.70	-	56.93	75.63	-	-	-	-
20,000	35.79	59.02	-	69.36	87.64	-	-	-	-	72.76	20,000	30.60	48.84	-	58.31	77.49	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 45										AGE 45											
MALE										FEMALE											
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	
20,500	36.60	-	-	-	-	-	-	-	-	-	20,500	31.29	-	-	-	-	-	-	-	-	-
21,000	37.42	-	-	-	-	-	-	-	-	-	21,000	31.98	-	-	-	-	-	-	-	-	-
21,500	38.24	-	-	-	-	-	-	-	-	-	21,500	32.67	-	-	-	-	-	-	-	-	-
22,000	39.06	-	-	-	-	-	-	-	-	-	22,000	33.35	-	-	-	-	-	-	-	-	-
22,500	39.88	-	-	-	-	-	-	-	-	-	22,500	34.04	-	-	-	-	-	-	-	-	-
23,000	40.69	-	-	-	-	-	-	-	-	-	23,000	34.73	-	-	-	-	-	-	-	-	-
23,500	41.51	-	-	-	-	-	-	-	-	-	23,500	35.42	-	-	-	-	-	-	-	-	-
24,000	42.33	-	-	-	-	-	-	-	-	-	24,000	36.11	-	-	-	-	-	-	-	-	-
24,500	43.15	-	-	-	-	-	-	-	-	-	24,500	36.80	-	-	-	-	-	-	-	-	-
25,000	43.97	-	-	-	-	-	-	-	-	-	25,000	37.49	-	-	-	-	-	-	-	-	-
25,500	44.78	-	-	-	-	-	-	-	-	-	25,500	38.17	-	-	-	-	-	-	-	-	-
26,000	45.60	-	-	-	-	-	-	-	-	-	26,000	38.86	-	-	-	-	-	-	-	-	-
26,500	46.42	-	-	-	-	-	-	-	-	-	26,500	39.55	-	-	-	-	-	-	-	-	-
27,000	47.24	-	-	-	-	-	-	-	-	-	27,000	40.24	-	-	-	-	-	-	-	-	-
27,500	48.06	-	-	-	-	-	-	-	-	-	27,500	40.93	-	-	-	-	-	-	-	-	-
28,000	48.88	-	-	-	-	-	-	-	-	-	28,000	41.62	-	-	-	-	-	-	-	-	-
28,500	49.69	-	-	-	-	-	-	-	-	-	28,500	42.30	-	-	-	-	-	-	-	-	-
29,000	50.51	-	-	-	-	-	-	-	-	-	29,000	42.99	-	-	-	-	-	-	-	-	-
29,500	51.33	-	-	-	-	-	-	-	-	-	29,500	43.68	-	-	-	-	-	-	-	-	-
30,000	52.15	-	-	-	-	-	-	-	-	-	30,000	44.37	-	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 66										AGE 66										
MALE										FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	5.97	15.13	6.51	7.41	11.07	11.07	11.07	11.88	6.72	1,000	-	5.43	14.62	5.92	6.87	10.18	10.18	10.18	10.89
1,500	-	7.42	21.17	8.24	9.58	15.08	15.08	15.08	16.28	8.54	1,500	-	6.62	20.40	7.34	8.77	13.74	13.74	13.74	14.81
2,000	-	8.88	27.20	9.96	11.75	19.09	19.09	19.09	20.69	10.37	2,000	-	7.81	26.18	8.77	10.67	17.30	17.30	17.30	18.72
2,500	-	10.33	33.24	11.69	13.93	23.09	23.09	23.09	25.10	12.20	2,500	-	9.00	31.96	10.20	12.58	20.86	20.86	20.86	22.64
3,000	-	11.78	39.27	13.41	16.10	27.10	27.10	27.10	29.51	14.03	3,000	-	10.18	37.74	11.63	14.48	24.42	24.42	24.42	26.55
3,500	-	13.24	45.31	15.14	18.27	31.11	31.11	31.11	33.91	15.85	3,500	-	11.37	43.52	13.06	16.38	27.98	27.98	27.98	30.47
4,000	-	14.69	51.34	16.86	20.45	35.12	35.12	35.12	38.32	17.68	4,000	-	12.56	49.30	14.48	18.29	31.54	31.54	31.54	34.38
4,500	-	16.15	57.38	18.59	22.62	39.12	39.12	39.12	42.73	19.51	4,500	-	13.74	55.08	15.91	20.19	35.09	35.09	35.09	38.30
5,000	11.56	17.60	63.41	20.32	24.79	43.13	43.13	43.13	47.14	21.34	5,000	10.39	14.93	60.86	17.34	22.09	38.65	38.65	38.65	42.22
5,500	12.41	19.05	-	22.04	26.97	-	47.14	47.14	51.54	23.16	5,500	11.12	16.12	-	18.77	23.99	-	42.21	42.21	46.13
6,000	13.26	20.51	-	23.77	29.14	-	51.14	51.14	55.95	24.99	6,000	11.86	17.30	-	20.20	25.90	-	45.77	45.77	50.05
6,500	14.11	21.96	-	25.49	31.31	-	55.15	55.15	60.36	26.82	6,500	12.59	18.49	-	21.62	27.80	-	49.33	49.33	53.96
7,000	14.96	23.41	-	27.22	33.49	-	59.16	59.16	64.77	28.65	7,000	13.32	19.68	-	23.05	29.70	-	52.89	52.89	57.88
7,500	15.81	24.87	-	28.94	35.66	-	63.16	63.16	69.18	30.47	7,500	14.06	20.87	-	24.48	31.61	-	56.45	56.45	61.79
8,000	16.66	26.32	-	30.67	37.84	-	67.17	67.17	73.58	32.30	8,000	14.79	22.05	-	25.91	33.51	-	60.01	60.01	65.71
8,500	17.51	27.78	-	32.39	40.01	-	71.18	71.18	77.99	34.13	8,500	15.52	23.24	-	27.34	35.41	-	63.57	63.57	69.62
9,000	18.36	29.23	-	34.12	42.18	-	75.18	75.18	82.40	35.96	9,000	16.26	24.43	-	28.76	37.32	-	67.13	67.13	73.54
9,500	19.21	30.68	-	35.84	44.36	-	79.19	79.19	86.81	37.78	9,500	16.99	25.61	-	30.19	39.22	-	70.69	70.69	77.45
10,000	20.06	32.14	-	37.57	46.53	-	83.20	83.20	91.21	39.61	10,000	17.72	26.80	-	31.62	41.12	-	74.25	74.25	81.37
10,500	20.91	33.59	-	39.30	48.70	-	87.20	-	-	41.44	10,500	18.46	27.99	-	33.05	43.03	-	77.81	-	-
11,000	21.76	35.05	-	41.02	50.88	-	91.21	-	-	43.27	11,000	19.19	29.17	-	34.48	44.93	-	81.37	-	-
11,500	22.61	36.50	-	42.75	53.05	-	95.22	-	-	45.09	11,500	19.92	30.36	-	35.90	46.83	-	84.93	-	-
12,000	23.46	37.95	-	44.47	55.22	-	99.23	-	-	46.92	12,000	20.66	31.55	-	37.33	48.74	-	88.49	-	-
12,500	24.31	39.41	-	46.20	57.40	-	103.23	-	-	48.75	12,500	21.39	32.74	-	38.76	50.64	-	92.04	-	-
13,000	25.16	40.86	-	47.92	59.57	-	107.24	-	-	50.58	13,000	22.12	33.92	-	40.19	52.54	-	95.60	-	-
13,500	26.01	42.32	-	49.65	61.74	-	111.25	-	-	52.40	13,500	22.85	35.11	-	41.62	54.45	-	99.16	-	-
14,000	26.86	43.77	-	51.37	63.92	-	115.25	-	-	54.23	14,000	23.59	36.30	-	43.04	56.35	-	102.72	-	-
14,500	27.71	45.22	-	53.10	66.09	-	119.26	-	-	56.06	14,500	24.32	37.48	-	44.47	58.25	-	106.28	-	-
15,000	28.56	46.68	-	54.83	68.26	-	123.27	-	-	57.89	15,000	25.05	38.67	-	45.90	60.15	-	109.84	-	-
15,500	29.41	48.13	-	56.55	70.44	-	-	-	-	59.71	15,500	25.79	39.86	-	47.33	62.06	-	-	-	-
16,000	30.26	49.59	-	58.28	72.61	-	-	-	-	61.54	16,000	26.52	41.04	-	48.76	63.96	-	-	-	-
16,500	31.11	51.04	-	60.00	74.78	-	-	-	-	63.37	16,500	27.25	42.23	-	50.18	65.86	-	-	-	-
17,000	31.96	52.49	-	61.73	76.96	-	-	-	-	65.20	17,000	27.99	43.42	-	51.61	67.77	-	-	-	-
17,500	32.81	53.95	-	63.45	79.13	-	-	-	-	67.02	17,500	28.72	44.61	-	53.04	69.67	-	-	-	-
18,000	33.66	55.40	-	65.18	81.30	-	-	-	-	68.85	18,000	29.45	45.79	-	54.47	71.57	-	-	-	-
18,500	34.51	56.86	-	66.90	83.48	-	-	-	-	70.68	18,500	30.19	46.98	-	55.90	73.48	-	-	-	-
19,000	35.36	58.31	-	68.63	85.65	-	-	-	-	72.51	19,000	30.92	48.17	-	57.32	75.38	-	-	-	-
19,500	36.21	59.76	-	70.35	87.82	-	-	-	-	74.33	19,500	31.65	49.35	-	58.75	77.28	-	-	-	-
20,000	37.06	61.22	-	72.08	90.00	-	-	-	-	76.16	20,000	32.39	50.54	-	60.18	79.19	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 46		MALE								Joint	AGE 46		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	37.91	-	-	-	-	-	-	-	-	-	20,500	33.12	-	-	-	-	-	-	-	-
21,000	38.76	-	-	-	-	-	-	-	-	-	21,000	33.85	-	-	-	-	-	-	-	-
21,500	39.61	-	-	-	-	-	-	-	-	-	21,500	34.58	-	-	-	-	-	-	-	-
22,000	40.46	-	-	-	-	-	-	-	-	-	22,000	35.32	-	-	-	-	-	-	-	-
22,500	41.31	-	-	-	-	-	-	-	-	-	22,500	36.05	-	-	-	-	-	-	-	-
23,000	42.16	-	-	-	-	-	-	-	-	-	23,000	36.78	-	-	-	-	-	-	-	-
23,500	43.01	-	-	-	-	-	-	-	-	-	23,500	37.52	-	-	-	-	-	-	-	-
24,000	43.86	-	-	-	-	-	-	-	-	-	24,000	38.25	-	-	-	-	-	-	-	-
24,500	44.71	-	-	-	-	-	-	-	-	-	24,500	38.98	-	-	-	-	-	-	-	-
25,000	45.56	-	-	-	-	-	-	-	-	-	25,000	39.72	-	-	-	-	-	-	-	-
25,500	46.41	-	-	-	-	-	-	-	-	-	25,500	40.45	-	-	-	-	-	-	-	-
26,000	47.26	-	-	-	-	-	-	-	-	-	26,000	41.18	-	-	-	-	-	-	-	-
26,500	48.11	-	-	-	-	-	-	-	-	-	26,500	41.92	-	-	-	-	-	-	-	-
27,000	48.96	-	-	-	-	-	-	-	-	-	27,000	42.65	-	-	-	-	-	-	-	-
27,500	49.81	-	-	-	-	-	-	-	-	-	27,500	43.38	-	-	-	-	-	-	-	-
28,000	50.66	-	-	-	-	-	-	-	-	-	28,000	44.12	-	-	-	-	-	-	-	-
28,500	51.51	-	-	-	-	-	-	-	-	-	28,500	44.85	-	-	-	-	-	-	-	-
29,000	52.36	-	-	-	-	-	-	-	-	-	29,000	45.58	-	-	-	-	-	-	-	-
29,500	53.21	-	-	-	-	-	-	-	-	-	29,500	46.31	-	-	-	-	-	-	-	-
30,000	54.06	-	-	-	-	-	-	-	-	-	30,000	47.05	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 47 MALE										AGE 47 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	6.08	15.13	6.65	7.53	11.20	11.20	11.20	12.02	6.97	1,000	-	5.52	14.62	6.01	6.95	10.40	10.40	10.40	11.13
1,500	-	7.59	21.17	8.44	9.76	15.27	15.27	15.27	16.49	8.93	1,500	-	6.75	20.40	7.48	8.90	14.07	14.07	14.07	15.17
2,000	-	9.10	27.20	10.23	11.99	19.34	19.34	19.34	20.97	10.88	2,000	-	7.98	26.18	8.96	10.84	17.73	17.73	17.73	19.20
2,500	-	10.61	33.24	12.03	14.22	23.42	23.42	23.42	25.45	12.84	2,500	-	9.21	31.96	10.43	12.79	21.40	21.40	21.40	23.24
3,000	-	12.12	39.27	13.82	16.46	27.49	27.49	27.49	29.93	14.79	3,000	-	10.44	37.74	11.91	14.73	25.07	25.07	25.07	27.27
3,500	-	13.62	45.31	15.61	18.69	31.56	31.56	31.56	34.41	16.75	3,500	-	11.67	43.52	13.38	16.68	28.74	28.74	28.74	31.31
4,000	-	15.13	51.34	17.41	20.92	35.63	35.63	35.63	38.89	18.70	4,000	-	12.90	49.30	14.86	18.62	32.41	32.41	32.41	35.34
4,500	-	16.64	57.38	19.20	23.16	39.70	39.70	39.70	43.36	20.66	4,500	-	14.13	55.08	16.33	20.57	36.08	36.08	36.08	39.38
5,000	11.90	18.15	63.41	21.00	25.39	43.77	43.77	43.77	47.84	22.61	5,000	10.60	15.36	60.86	17.81	22.51	39.75	39.75	39.75	43.41
5,500	12.78	19.66	-	22.79	27.62	-	47.84	47.84	52.32	24.57	5,500	11.36	16.58	-	19.28	24.46	-	43.41	43.41	47.45
6,000	13.67	21.17	-	24.58	29.86	-	51.91	51.91	56.80	26.52	6,000	12.11	17.81	-	20.76	26.40	-	47.08	47.08	51.48
6,500	14.55	22.68	-	26.38	32.09	-	55.98	55.98	61.28	28.48	6,500	12.87	19.04	-	22.23	28.35	-	50.75	50.75	55.52
7,000	15.44	24.19	-	28.17	34.32	-	60.06	60.06	65.76	30.43	7,000	13.62	20.27	-	23.71	30.29	-	54.42	54.42	59.56
7,500	16.32	25.70	-	29.96	36.55	-	64.13	64.13	70.23	32.39	7,500	14.38	21.50	-	25.18	32.24	-	58.09	58.09	63.59
8,000	17.20	27.21	-	31.76	38.79	-	68.20	68.20	74.71	34.34	8,000	15.13	22.73	-	26.66	34.18	-	61.76	61.76	67.63
8,500	18.09	28.72	-	33.55	41.02	-	72.27	72.27	79.19	36.30	8,500	15.88	23.96	-	28.13	36.13	-	65.43	65.43	71.66
9,000	18.97	30.23	-	35.34	43.25	-	76.34	76.34	83.67	38.25	9,000	16.64	25.19	-	29.61	38.07	-	69.09	69.09	75.70
9,500	19.86	31.73	-	37.14	45.49	-	80.41	80.41	88.15	40.21	9,500	17.39	26.42	-	31.08	40.02	-	72.76	72.76	79.73
10,000	20.74	33.24	-	38.93	47.72	-	84.48	84.48	92.62	42.16	10,000	18.15	27.65	-	32.56	41.96	-	76.43	76.43	83.77
10,500	21.62	34.75	-	40.72	49.95	-	88.55	-	-	44.12	10,500	18.90	28.88	-	34.03	43.91	-	80.10	-	-
11,000	22.51	36.26	-	42.52	52.18	-	92.62	-	-	46.07	11,000	19.66	30.11	-	35.50	45.85	-	83.77	-	-
11,500	23.39	37.77	-	44.31	54.42	-	96.69	-	-	48.03	11,500	20.41	31.34	-	36.98	47.80	-	87.44	-	-
12,000	24.28	39.28	-	46.10	56.65	-	100.77	-	-	49.98	12,000	21.17	32.57	-	38.45	49.75	-	91.11	-	-
12,500	25.16	40.79	-	47.90	58.88	-	104.84	-	-	51.94	12,500	21.92	33.80	-	39.93	51.69	-	94.78	-	-
13,000	26.04	42.30	-	49.69	61.12	-	108.91	-	-	53.89	13,000	22.67	35.03	-	41.40	53.64	-	98.44	-	-
13,500	26.93	43.81	-	51.48	63.35	-	112.98	-	-	55.85	13,500	23.43	36.26	-	42.88	55.58	-	102.11	-	-
14,000	27.81	45.32	-	53.28	65.58	-	117.05	-	-	57.80	14,000	24.18	37.49	-	44.35	57.53	-	105.78	-	-
14,500	28.70	46.83	-	55.07	67.82	-	121.12	-	-	59.76	14,500	24.94	38.72	-	45.83	59.47	-	109.45	-	-
15,000	29.58	48.34	-	56.87	70.05	-	125.19	-	-	61.71	15,000	25.69	39.95	-	47.30	61.42	-	113.12	-	-
15,500	30.46	49.84	-	58.66	72.28	-	-	-	-	63.67	15,500	26.45	41.18	-	48.78	63.36	-	-	-	-
16,000	31.35	51.35	-	60.45	74.51	-	-	-	-	65.62	16,000	27.20	42.40	-	50.25	65.31	-	-	-	-
16,500	32.23	52.86	-	62.25	76.75	-	-	-	-	67.58	16,500	27.95	43.63	-	51.73	67.25	-	-	-	-
17,000	33.12	54.37	-	64.04	78.98	-	-	-	-	69.53	17,000	28.71	44.86	-	53.20	69.20	-	-	-	-
17,500	34.00	55.88	-	65.83	81.21	-	-	-	-	71.49	17,500	29.46	46.09	-	54.68	71.14	-	-	-	-
18,000	34.88	57.39	-	67.63	83.45	-	-	-	-	73.44	18,000	30.22	47.32	-	56.15	73.09	-	-	-	-
18,500	35.77	58.90	-	69.42	85.68	-	-	-	-	75.40	18,500	30.97	48.55	-	57.63	75.03	-	-	-	-
19,000	36.65	60.41	-	71.21	87.91	-	-	-	-	77.35	19,000	31.73	49.78	-	59.10	76.98	-	-	-	-
19,500	37.54	61.92	-	73.01	90.15	-	-	-	-	79.31	19,500	32.48	51.01	-	60.58	78.92	-	-	-	-
20,000	38.42	63.43	-	74.80	92.38	-	-	-	-	81.26	20,000	33.24	52.24	-	62.05	80.87	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 47										AGE 47										
MALE										FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	39.30	-	-	-	-	-	-	-	-	-	20,500	33.99	-	-	-	-	-	-	-	-
21,000	40.19	-	-	-	-	-	-	-	-	-	21,000	34.74	-	-	-	-	-	-	-	-
21,500	41.07	-	-	-	-	-	-	-	-	-	21,500	35.50	-	-	-	-	-	-	-	-
22,000	41.96	-	-	-	-	-	-	-	-	-	22,000	36.25	-	-	-	-	-	-	-	-
22,500	42.84	-	-	-	-	-	-	-	-	-	22,500	37.01	-	-	-	-	-	-	-	-
23,000	43.72	-	-	-	-	-	-	-	-	-	23,000	37.76	-	-	-	-	-	-	-	-
23,500	44.61	-	-	-	-	-	-	-	-	-	23,500	38.52	-	-	-	-	-	-	-	-
24,000	45.49	-	-	-	-	-	-	-	-	-	24,000	39.27	-	-	-	-	-	-	-	-
24,500	46.38	-	-	-	-	-	-	-	-	-	24,500	40.02	-	-	-	-	-	-	-	-
25,000	47.26	-	-	-	-	-	-	-	-	-	25,000	40.78	-	-	-	-	-	-	-	-
25,500	48.14	-	-	-	-	-	-	-	-	-	25,500	41.53	-	-	-	-	-	-	-	-
26,000	49.03	-	-	-	-	-	-	-	-	-	26,000	42.29	-	-	-	-	-	-	-	-
26,500	49.91	-	-	-	-	-	-	-	-	-	26,500	43.04	-	-	-	-	-	-	-	-
27,000	50.80	-	-	-	-	-	-	-	-	-	27,000	43.80	-	-	-	-	-	-	-	-
27,500	51.68	-	-	-	-	-	-	-	-	-	27,500	44.55	-	-	-	-	-	-	-	-
28,000	52.56	-	-	-	-	-	-	-	-	-	28,000	45.31	-	-	-	-	-	-	-	-
28,500	53.45	-	-	-	-	-	-	-	-	-	28,500	46.06	-	-	-	-	-	-	-	-
29,000	54.33	-	-	-	-	-	-	-	-	-	29,000	46.81	-	-	-	-	-	-	-	-
29,500	55.22	-	-	-	-	-	-	-	-	-	29,500	47.57	-	-	-	-	-	-	-	-
30,000	56.10	-	-	-	-	-	-	-	-	-	30,000	48.32	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 48 MALE										AGE 48 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	6.19	15.22	6.78	7.64	11.32	11.32	11.32	12.15	7.14	1,000	-	5.60	14.71	6.10	7.04	10.60	10.60	10.60	11.36
1,500	-	7.75	21.29	8.64	9.94	15.46	15.46	15.46	16.69	9.18	1,500	-	6.88	20.53	7.62	9.02	14.38	14.38	14.38	15.51
2,000	-	9.32	27.37	10.51	12.23	19.59	19.59	19.59	21.24	11.22	2,000	-	8.15	26.35	9.15	11.01	18.15	18.15	18.15	19.66
2,500	-	10.88	33.45	12.37	14.52	23.72	23.72	23.72	25.78	13.26	2,500	-	9.42	32.17	10.67	13.00	21.92	21.92	21.92	23.81
3,000	-	12.45	39.53	14.23	16.81	27.85	27.85	27.85	30.33	15.30	3,000	-	10.69	38.00	12.19	14.99	25.69	25.69	25.69	27.96
3,500	-	14.01	45.60	16.09	19.10	31.98	31.98	31.98	34.87	17.34	3,500	-	11.96	43.82	13.71	16.97	29.46	29.46	29.46	32.10
4,000	-	15.58	51.68	17.95	21.40	36.11	36.11	36.11	39.42	19.38	4,000	-	13.24	49.64	15.23	18.96	33.24	33.24	33.24	36.25
4,500	-	17.14	57.76	19.81	23.69	40.25	40.25	40.25	43.96	21.42	4,500	-	14.51	55.46	16.75	20.95	37.01	37.01	37.01	40.40
5,000	12.28	18.70	63.84	21.68	25.98	44.38	44.38	44.38	48.51	23.46	5,000	10.82	15.78	61.29	18.28	22.94	40.78	40.78	40.78	44.55
5,500	13.20	20.27	-	23.54	28.27	-	48.51	48.51	53.05	25.50	5,500	11.59	17.05	-	19.80	24.92	-	44.55	44.55	48.70
6,000	14.13	21.83	-	25.40	30.56	-	52.64	52.64	57.60	27.54	6,000	12.37	18.32	-	21.32	26.91	-	48.32	48.32	52.85
6,500	15.05	23.40	-	27.26	32.86	-	56.77	56.77	62.14	29.58	6,500	13.14	19.60	-	22.84	28.90	-	52.09	52.09	57.00
7,000	15.97	24.96	-	29.12	35.15	-	60.91	60.91	66.69	31.62	7,000	13.92	20.87	-	24.36	30.89	-	55.87	55.87	61.15
7,500	16.89	26.53	-	30.98	37.44	-	65.04	65.04	71.23	33.66	7,500	14.69	22.14	-	25.88	32.88	-	59.64	59.64	65.30
8,000	17.82	28.09	-	32.84	39.73	-	69.17	69.17	75.78	35.70	8,000	15.47	23.41	-	27.40	34.86	-	63.41	63.41	69.45
8,500	18.74	29.66	-	34.71	42.02	-	73.30	73.30	80.32	37.74	8,500	16.25	24.68	-	28.93	36.85	-	67.18	67.18	73.60
9,000	19.66	31.22	-	36.57	44.32	-	77.43	77.43	84.87	39.78	9,000	17.02	25.96	-	30.45	38.84	-	70.95	70.95	77.75
9,500	20.58	32.78	-	38.43	46.61	-	81.57	81.57	89.41	41.82	9,500	17.80	27.23	-	31.97	40.83	-	74.73	74.73	81.90
10,000	21.51	34.35	-	40.29	48.90	-	85.70	85.70	93.96	43.86	10,000	18.57	28.50	-	33.49	42.81	-	78.50	78.50	86.05
10,500	22.43	35.91	-	42.15	51.19	-	89.83	-	-	45.90	10,500	19.35	29.77	-	35.01	44.80	-	82.27	-	-
11,000	23.35	37.48	-	44.01	53.48	-	93.96	-	-	47.94	11,000	20.12	31.04	-	36.53	46.79	-	86.04	-	-
11,500	24.27	39.04	-	45.87	55.78	-	98.09	-	-	49.98	11,500	20.90	32.32	-	38.05	48.78	-	89.81	-	-
12,000	25.19	40.61	-	47.74	58.07	-	102.22	-	-	52.02	12,000	21.68	33.59	-	39.58	50.77	-	93.59	-	-
12,500	26.12	42.17	-	49.60	60.36	-	106.36	-	-	54.06	12,500	22.45	34.86	-	41.10	52.75	-	97.36	-	-
13,000	27.04	43.74	-	51.46	62.65	-	110.49	-	-	56.10	13,000	23.23	36.13	-	42.62	54.74	-	101.13	-	-
13,500	27.96	45.30	-	53.32	64.94	-	114.62	-	-	58.14	13,500	24.00	37.40	-	44.14	56.73	-	104.90	-	-
14,000	28.88	46.86	-	55.18	67.24	-	118.75	-	-	60.18	14,000	24.78	38.68	-	45.66	58.72	-	108.67	-	-
14,500	29.81	48.43	-	57.04	69.53	-	122.88	-	-	62.22	14,500	25.55	39.95	-	47.18	60.70	-	112.44	-	-
15,000	30.73	49.99	-	58.91	71.82	-	127.02	-	-	64.26	15,000	26.33	41.22	-	48.71	62.69	-	116.22	-	-
15,500	31.65	51.56	-	60.77	74.11	-	-	-	-	66.30	15,500	27.10	42.49	-	50.23	64.68	-	-	-	-
16,000	32.57	53.12	-	62.63	76.40	-	-	-	-	68.34	16,000	27.88	43.76	-	51.75	66.67	-	-	-	-
16,500	33.49	54.69	-	64.49	78.70	-	-	-	-	70.38	16,500	28.66	45.04	-	53.27	68.65	-	-	-	-
17,000	34.42	56.25	-	66.35	80.99	-	-	-	-	72.42	17,000	29.43	46.31	-	54.79	70.64	-	-	-	-
17,500	35.34	57.81	-	68.21	83.28	-	-	-	-	74.46	17,500	30.21	47.58	-	56.31	72.63	-	-	-	-
18,000	36.26	59.38	-	70.07	85.57	-	-	-	-	76.50	18,000	30.98	48.85	-	57.83	74.62	-	-	-	-
18,500	37.18	60.94	-	71.94	87.86	-	-	-	-	78.54	18,500	31.76	50.12	-	59.36	76.61	-	-	-	-
19,000	38.11	62.51	-	73.80	90.16	-	-	-	-	80.58	19,000	32.53	51.40	-	60.88	78.59	-	-	-	-
19,500	39.03	64.07	-	75.66	92.45	-	-	-	-	82.62	19,500	33.31	52.67	-	62.40	80.58	-	-	-	-
20,000	39.95	65.64	-	77.52	94.74	-	-	-	-	84.66	20,000	34.09	53.94	-	63.92	82.57	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 48		MALE								Joint	AGE 48		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	40.87	-	-	-	-	-	-	-	-	-	20,500	34.86	-	-	-	-	-	-	-	-
21,000	41.79	-	-	-	-	-	-	-	-	-	21,000	35.64	-	-	-	-	-	-	-	-
21,500	42.72	-	-	-	-	-	-	-	-	-	21,500	36.41	-	-	-	-	-	-	-	-
22,000	43.64	-	-	-	-	-	-	-	-	-	22,000	37.19	-	-	-	-	-	-	-	-
22,500	44.56	-	-	-	-	-	-	-	-	-	22,500	37.96	-	-	-	-	-	-	-	-
23,000	45.48	-	-	-	-	-	-	-	-	-	23,000	38.74	-	-	-	-	-	-	-	-
23,500	46.41	-	-	-	-	-	-	-	-	-	23,500	39.51	-	-	-	-	-	-	-	-
24,000	47.33	-	-	-	-	-	-	-	-	-	24,000	40.29	-	-	-	-	-	-	-	-
24,500	48.25	-	-	-	-	-	-	-	-	-	24,500	41.07	-	-	-	-	-	-	-	-
25,000	49.17	-	-	-	-	-	-	-	-	-	25,000	41.84	-	-	-	-	-	-	-	-
25,500	50.09	-	-	-	-	-	-	-	-	-	25,500	42.62	-	-	-	-	-	-	-	-
26,000	51.02	-	-	-	-	-	-	-	-	-	26,000	43.39	-	-	-	-	-	-	-	-
26,500	51.94	-	-	-	-	-	-	-	-	-	26,500	44.17	-	-	-	-	-	-	-	-
27,000	52.86	-	-	-	-	-	-	-	-	-	27,000	44.94	-	-	-	-	-	-	-	-
27,500	53.78	-	-	-	-	-	-	-	-	-	27,500	45.72	-	-	-	-	-	-	-	-
28,000	54.71	-	-	-	-	-	-	-	-	-	28,000	46.50	-	-	-	-	-	-	-	-
28,500	55.63	-	-	-	-	-	-	-	-	-	28,500	47.27	-	-	-	-	-	-	-	-
29,000	56.55	-	-	-	-	-	-	-	-	-	29,000	48.05	-	-	-	-	-	-	-	-
29,500	57.47	-	-	-	-	-	-	-	-	-	29,500	48.82	-	-	-	-	-	-	-	-
30,000	58.40	-	-	-	-	-	-	-	-	-	30,000	49.60	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 49 MALE										AGE 49 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	6.30	15.22	6.92	7.76	11.44	11.44	11.44	12.27	7.31	1,000	-	5.69	14.71	6.20	7.12	10.80	10.80	10.80	11.57
1,500	-	7.92	21.29	8.85	10.11	15.63	15.63	15.63	16.88	9.44	1,500	-	7.00	20.53	7.76	9.15	14.67	14.67	14.67	15.83
2,000	-	9.54	27.37	10.78	12.46	19.81	19.81	19.81	21.49	11.56	2,000	-	8.32	26.35	9.33	11.18	18.54	18.54	18.54	20.09
2,500	-	11.16	33.45	12.71	14.82	24.00	24.00	24.00	26.10	13.69	2,500	-	9.63	32.17	10.90	13.21	22.41	22.41	22.41	24.35
3,000	-	12.78	39.53	14.64	17.17	28.19	28.19	28.19	30.70	15.81	3,000	-	10.94	38.00	12.47	15.24	26.28	26.28	26.28	28.60
3,500	-	14.39	45.60	16.57	19.52	32.38	32.38	32.38	35.31	17.94	3,500	-	12.26	43.82	14.04	17.27	30.15	30.15	30.15	32.86
4,000	-	16.01	51.68	18.50	21.87	36.57	36.57	36.57	39.92	20.06	4,000	-	13.57	49.64	15.61	19.30	34.02	34.02	34.02	37.12
4,500	-	17.63	57.76	20.43	24.22	40.76	40.76	40.76	44.53	22.19	4,500	-	14.89	55.46	17.17	21.33	37.89	37.89	37.89	41.38
5,000	12.69	19.25	63.84	22.36	26.57	44.94	44.94	44.94	49.13	24.31	5,000	10.92	16.20	61.29	18.74	23.36	41.76	41.76	41.76	45.63
5,500	13.65	20.87	-	24.28	28.92	-	49.13	49.13	53.74	26.44	5,500	11.71	17.52	-	20.31	25.39	-	45.63	45.63	49.89
6,000	14.61	22.49	-	26.21	31.27	-	53.32	53.32	58.35	28.56	6,000	12.50	18.83	-	21.88	27.42	-	49.50	49.50	54.15
6,500	15.57	24.11	-	28.14	33.62	-	57.51	57.51	62.96	30.69	6,500	13.28	20.14	-	23.45	29.45	-	53.37	53.37	58.40
7,000	16.54	25.73	-	30.07	35.98	-	61.70	61.70	67.56	32.81	7,000	14.07	21.46	-	25.02	31.48	-	57.24	57.24	62.66
7,500	17.50	27.35	-	32.00	38.33	-	65.89	65.89	72.17	34.94	7,500	14.85	22.77	-	26.58	33.51	-	61.11	61.11	66.92
8,000	18.46	28.97	-	33.93	40.68	-	70.07	70.07	76.78	37.06	8,000	15.64	24.09	-	28.15	35.54	-	64.98	64.98	71.18
8,500	19.42	30.59	-	35.86	43.03	-	74.26	74.26	81.39	39.19	8,500	16.43	25.40	-	29.72	37.57	-	68.85	68.85	75.43
9,000	20.39	32.21	-	37.79	45.38	-	78.45	78.45	85.99	41.31	9,000	17.21	26.71	-	31.29	39.60	-	72.72	72.72	79.69
9,500	21.35	33.83	-	39.72	47.73	-	82.64	82.64	90.60	43.44	9,500	18.00	28.03	-	32.86	41.63	-	76.59	76.59	83.95
10,000	22.31	35.45	-	41.65	50.08	-	86.83	86.83	95.21	45.56	10,000	18.79	29.34	-	34.43	43.66	-	80.46	80.46	88.20
10,500	23.28	37.06	-	43.58	52.43	-	91.02	-	-	47.69	10,500	19.57	30.66	-	35.99	45.69	-	84.33	-	-
11,000	24.24	38.68	-	45.51	54.78	-	95.20	-	-	49.81	11,000	20.36	31.97	-	37.56	47.72	-	88.20	-	-
11,500	25.20	40.30	-	47.44	57.14	-	99.39	-	-	51.94	11,500	21.14	33.28	-	39.13	49.75	-	92.07	-	-
12,000	26.16	41.92	-	49.37	59.49	-	103.58	-	-	54.06	12,000	21.93	34.60	-	40.70	51.78	-	95.94	-	-
12,500	27.13	43.54	-	51.30	61.84	-	107.77	-	-	56.19	12,500	22.72	35.91	-	42.27	53.81	-	99.81	-	-
13,000	28.09	45.16	-	53.23	64.19	-	111.96	-	-	58.31	13,000	23.50	37.23	-	43.83	55.83	-	103.68	-	-
13,500	29.05	46.78	-	55.16	66.54	-	116.15	-	-	60.44	13,500	24.29	38.54	-	45.40	57.86	-	107.55	-	-
14,000	30.01	48.40	-	57.09	68.89	-	120.33	-	-	62.56	14,000	25.08	39.85	-	46.97	59.89	-	111.42	-	-
14,500	30.98	50.02	-	59.02	71.24	-	124.52	-	-	64.69	14,500	25.86	41.17	-	48.54	61.92	-	115.29	-	-
15,000	31.94	51.64	-	60.95	73.59	-	128.71	-	-	66.81	15,000	26.65	42.48	-	50.11	63.95	-	119.16	-	-
15,500	32.90	53.26	-	62.87	75.94	-	-	-	-	68.94	15,500	27.43	43.80	-	51.68	65.98	-	-	-	-
16,000	33.86	54.88	-	64.80	78.30	-	-	-	-	71.06	16,000	28.22	45.11	-	53.24	68.01	-	-	-	-
16,500	34.83	56.50	-	66.73	80.65	-	-	-	-	73.19	16,500	29.01	46.43	-	54.81	70.04	-	-	-	-
17,000	35.79	58.11	-	68.66	83.00	-	-	-	-	75.31	17,000	29.79	47.74	-	56.38	72.07	-	-	-	-
17,500	36.75	59.73	-	70.59	85.35	-	-	-	-	77.44	17,500	30.58	49.05	-	57.95	74.10	-	-	-	-
18,000	37.71	61.35	-	72.52	87.70	-	-	-	-	79.56	18,000	31.37	50.37	-	59.52	76.13	-	-	-	-
18,500	38.68	62.97	-	74.45	90.05	-	-	-	-	81.69	18,500	32.15	51.68	-	61.09	78.16	-	-	-	-
19,000	39.64	64.59	-	76.38	92.40	-	-	-	-	83.81	19,000	32.94	53.00	-	62.65	80.19	-	-	-	-
19,500	40.60	66.21	-	78.31	94.75	-	-	-	-	85.94	19,500	33.72	54.31	-	64.22	82.22	-	-	-	-
20,000	41.57	67.83	-	80.24	97.10	-	-	-	-	88.06	20,000	34.51	55.62	-	65.79	84.25	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 49		MALE								Joint	AGE 49		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	42.53	-	-	-	-	-	-	-	-	-	20,500	35.30	-	-	-	-	-	-	-	-
21,000	43.49	-	-	-	-	-	-	-	-	-	21,000	36.08	-	-	-	-	-	-	-	-
21,500	44.45	-	-	-	-	-	-	-	-	-	21,500	36.87	-	-	-	-	-	-	-	-
22,000	45.42	-	-	-	-	-	-	-	-	-	22,000	37.66	-	-	-	-	-	-	-	-
22,500	46.38	-	-	-	-	-	-	-	-	-	22,500	38.44	-	-	-	-	-	-	-	-
23,000	47.34	-	-	-	-	-	-	-	-	-	23,000	39.23	-	-	-	-	-	-	-	-
23,500	48.30	-	-	-	-	-	-	-	-	-	23,500	40.01	-	-	-	-	-	-	-	-
24,000	49.27	-	-	-	-	-	-	-	-	-	24,000	40.80	-	-	-	-	-	-	-	-
24,500	50.23	-	-	-	-	-	-	-	-	-	24,500	41.59	-	-	-	-	-	-	-	-
25,000	51.19	-	-	-	-	-	-	-	-	-	25,000	42.37	-	-	-	-	-	-	-	-
25,500	52.15	-	-	-	-	-	-	-	-	-	25,500	43.16	-	-	-	-	-	-	-	-
26,000	53.12	-	-	-	-	-	-	-	-	-	26,000	43.95	-	-	-	-	-	-	-	-
26,500	54.08	-	-	-	-	-	-	-	-	-	26,500	44.73	-	-	-	-	-	-	-	-
27,000	55.04	-	-	-	-	-	-	-	-	-	27,000	45.52	-	-	-	-	-	-	-	-
27,500	56.00	-	-	-	-	-	-	-	-	-	27,500	46.30	-	-	-	-	-	-	-	-
28,000	56.97	-	-	-	-	-	-	-	-	-	28,000	47.09	-	-	-	-	-	-	-	-
28,500	57.93	-	-	-	-	-	-	-	-	-	28,500	47.88	-	-	-	-	-	-	-	-
29,000	58.89	-	-	-	-	-	-	-	-	-	29,000	48.66	-	-	-	-	-	-	-	-
29,500	59.85	-	-	-	-	-	-	-	-	-	29,500	49.45	-	-	-	-	-	-	-	-
30,000	60.82	-	-	-	-	-	-	-	-	-	30,000	50.24	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 50 MALE										AGE 50 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	6.41	15.30	7.06	7.88	11.54	11.54	11.54	12.39	7.48	1,000	-	5.77	14.79	6.29	7.20	10.99	10.99	10.99	11.78
1,500	-	8.08	21.42	9.05	10.29	15.78	15.78	15.78	17.06	9.69	1,500	-	7.13	20.66	7.91	9.28	14.95	14.95	14.95	16.14
2,000	-	9.76	27.54	11.05	12.70	20.02	20.02	20.02	21.72	11.90	2,000	-	8.49	26.52	9.52	11.35	18.91	18.91	18.91	20.50
2,500	-	11.43	33.66	13.05	15.11	24.27	24.27	24.27	26.39	14.11	2,500	-	9.84	32.39	11.14	13.42	22.88	22.88	22.88	24.86
3,000	-	13.11	39.78	15.05	17.52	28.51	28.51	28.51	31.05	16.32	3,000	-	11.20	38.25	12.75	15.49	26.84	26.84	26.84	29.22
3,500	-	14.78	45.90	17.04	19.93	32.75	32.75	32.75	35.72	18.53	3,500	-	12.56	44.12	14.37	17.57	30.80	30.80	30.80	33.58
4,000	-	16.46	52.02	19.04	22.34	36.99	36.99	36.99	40.38	20.74	4,000	-	13.91	49.98	15.98	19.64	34.77	34.77	34.77	37.94
4,500	-	18.13	58.14	21.04	24.76	41.23	41.23	41.23	45.05	22.95	4,500	-	15.27	55.85	17.60	21.71	38.73	38.73	38.73	42.30
5,000	13.11	19.81	64.26	23.04	27.17	45.47	45.47	45.47	49.71	25.16	5,000	11.14	16.63	61.71	19.21	23.78	42.70	42.70	42.70	46.66
5,500	14.12	21.48	-	25.03	29.58	-	49.71	49.71	54.38	27.37	5,500	11.94	17.98	-	20.83	25.86	-	46.66	46.66	51.02
6,000	15.12	23.15	-	27.03	31.99	-	53.95	53.95	59.04	29.58	6,000	12.75	19.34	-	22.44	27.93	-	50.62	50.62	55.38
6,500	16.13	24.83	-	29.03	34.40	-	58.19	58.19	63.71	31.79	6,500	13.56	20.70	-	24.06	30.00	-	54.59	54.59	59.74
7,000	17.13	26.50	-	31.03	36.81	-	62.44	62.44	68.37	34.00	7,000	14.37	22.05	-	25.67	32.07	-	58.55	58.55	64.10
7,500	18.14	28.18	-	33.02	39.22	-	66.68	66.68	73.04	36.21	7,500	15.17	23.41	-	27.29	34.14	-	62.51	62.51	68.45
8,000	19.14	29.85	-	35.02	41.63	-	70.92	70.92	77.70	38.42	8,000	15.98	24.77	-	28.90	36.22	-	66.48	66.48	72.81
8,500	20.15	31.53	-	37.02	44.04	-	75.16	75.16	82.37	40.63	8,500	16.79	26.12	-	30.52	38.29	-	70.44	70.44	77.17
9,000	21.15	33.20	-	39.02	46.45	-	79.40	79.40	87.03	42.84	9,000	17.60	27.48	-	32.13	40.36	-	74.40	74.40	81.53
9,500	22.16	34.88	-	41.01	48.86	-	83.64	83.64	91.70	45.05	9,500	18.40	28.84	-	33.75	42.43	-	78.37	78.37	85.89
10,000	23.16	36.55	-	43.01	51.27	-	87.88	87.88	96.36	47.26	10,000	19.21	30.19	-	35.36	44.51	-	82.33	82.33	90.25
10,500	24.17	38.22	-	45.01	53.68	-	92.12	-	-	49.47	10,500	20.02	31.55	-	36.98	46.58	-	86.29	-	-
11,000	25.17	39.90	-	47.01	56.09	-	96.36	-	-	51.68	11,000	20.83	32.91	-	38.59	48.65	-	90.26	-	-
11,500	26.18	41.57	-	49.00	58.50	-	100.60	-	-	53.89	11,500	21.63	34.26	-	40.21	50.72	-	94.22	-	-
12,000	27.18	43.25	-	51.00	60.91	-	104.85	-	-	56.10	12,000	22.44	35.62	-	41.82	52.80	-	98.19	-	-
12,500	28.19	44.92	-	53.00	63.33	-	109.09	-	-	58.31	12,500	23.25	36.98	-	43.44	54.87	-	102.15	-	-
13,000	29.19	46.60	-	55.00	65.74	-	113.33	-	-	60.52	13,000	24.06	38.33	-	45.05	56.94	-	106.11	-	-
13,500	30.20	48.27	-	56.99	68.15	-	117.57	-	-	62.73	13,500	24.86	39.69	-	46.67	59.01	-	110.08	-	-
14,000	31.20	49.95	-	58.99	70.56	-	121.81	-	-	64.94	14,000	25.67	41.04	-	48.28	61.08	-	114.04	-	-
14,500	32.21	51.62	-	60.99	72.97	-	126.05	-	-	67.15	14,500	26.48	42.40	-	49.90	63.16	-	118.00	-	-
15,000	33.21	53.30	-	62.99	75.38	-	130.29	-	-	69.36	15,000	27.29	43.76	-	51.51	65.23	-	121.97	-	-
15,500	34.22	54.97	-	64.98	77.79	-	-	-	-	71.57	15,500	28.09	45.11	-	53.13	67.30	-	-	-	-
16,000	35.22	56.64	-	66.98	80.20	-	-	-	-	73.78	16,000	28.90	46.47	-	54.74	69.37	-	-	-	-
16,500	36.23	58.32	-	68.98	82.61	-	-	-	-	75.99	16,500	29.71	47.83	-	56.36	71.45	-	-	-	-
17,000	37.23	59.99	-	70.98	85.02	-	-	-	-	78.20	17,000	30.52	49.18	-	57.97	73.52	-	-	-	-
17,500	38.24	61.67	-	72.97	87.43	-	-	-	-	80.41	17,500	31.32	50.54	-	59.59	75.59	-	-	-	-
18,000	39.24	63.34	-	74.97	89.84	-	-	-	-	82.62	18,000	32.13	51.90	-	61.20	77.66	-	-	-	-
18,500	40.25	65.02	-	76.97	92.25	-	-	-	-	84.83	18,500	32.94	53.25	-	62.82	79.74	-	-	-	-
19,000	41.25	66.69	-	78.97	94.66	-	-	-	-	87.04	19,000	33.75	54.61	-	64.43	81.81	-	-	-	-
19,500	42.26	68.37	-	80.96	97.07	-	-	-	-	89.25	19,500	34.55	55.97	-	66.05	83.88	-	-	-	-
20,000	43.27	70.04	-	82.96	99.48	-	-	-	-	91.46	20,000	35.36	57.32	-	67.66	85.95	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 50		MALE								Joint	AGE 50		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	44.27	-	-	-	-	-	-	-	-	-	20,500	36.17	-	-	-	-	-	-	-	-
21,000	45.28	-	-	-	-	-	-	-	-	-	21,000	36.98	-	-	-	-	-	-	-	-
21,500	46.28	-	-	-	-	-	-	-	-	-	21,500	37.78	-	-	-	-	-	-	-	-
22,000	47.29	-	-	-	-	-	-	-	-	-	22,000	38.59	-	-	-	-	-	-	-	-
22,500	48.29	-	-	-	-	-	-	-	-	-	22,500	39.40	-	-	-	-	-	-	-	-
23,000	49.30	-	-	-	-	-	-	-	-	-	23,000	40.21	-	-	-	-	-	-	-	-
23,500	50.30	-	-	-	-	-	-	-	-	-	23,500	41.01	-	-	-	-	-	-	-	-
24,000	51.31	-	-	-	-	-	-	-	-	-	24,000	41.82	-	-	-	-	-	-	-	-
24,500	52.31	-	-	-	-	-	-	-	-	-	24,500	42.63	-	-	-	-	-	-	-	-
25,000	53.32	-	-	-	-	-	-	-	-	-	25,000	43.44	-	-	-	-	-	-	-	-
25,500	54.32	-	-	-	-	-	-	-	-	-	25,500	44.24	-	-	-	-	-	-	-	-
26,000	55.33	-	-	-	-	-	-	-	-	-	26,000	45.05	-	-	-	-	-	-	-	-
26,500	56.33	-	-	-	-	-	-	-	-	-	26,500	45.86	-	-	-	-	-	-	-	-
27,000	57.34	-	-	-	-	-	-	-	-	-	27,000	46.67	-	-	-	-	-	-	-	-
27,500	58.34	-	-	-	-	-	-	-	-	-	27,500	47.47	-	-	-	-	-	-	-	-
28,000	59.35	-	-	-	-	-	-	-	-	-	28,000	48.28	-	-	-	-	-	-	-	-
28,500	60.35	-	-	-	-	-	-	-	-	-	28,500	49.09	-	-	-	-	-	-	-	-
29,000	61.36	-	-	-	-	-	-	-	-	-	29,000	49.90	-	-	-	-	-	-	-	-
29,500	62.36	-	-	-	-	-	-	-	-	-	29,500	50.70	-	-	-	-	-	-	-	-
30,000	63.37	-	-	-	-	-	-	-	-	-	30,000	51.51	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 51 MALE										AGE 51 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	6.57	15.39	7.24	8.04	11.59	11.59	11.59	12.44	7.57	1,000	-	5.89	14.88	6.41	7.33	11.00	11.00	11.00	11.79
1,500	-	8.33	21.55	9.33	10.53	15.86	15.86	15.86	17.14	9.82	1,500	-	7.31	20.78	8.08	9.47	14.96	14.96	14.96	16.15
2,000	-	10.08	27.71	11.42	13.02	20.12	20.12	20.12	21.83	12.07	2,000	-	8.72	26.69	9.76	11.60	18.93	18.93	18.93	20.52
2,500	-	11.84	33.87	13.52	15.51	24.39	24.39	24.39	26.52	14.32	2,500	-	10.14	32.60	11.43	13.74	22.90	22.90	22.90	24.88
3,000	-	13.59	40.04	15.61	18.01	28.65	28.65	28.65	31.21	16.58	3,000	-	11.56	38.51	13.11	15.87	26.87	26.87	26.87	29.25
3,500	-	15.35	46.20	17.70	20.50	32.92	32.92	32.92	35.90	18.83	3,500	-	12.97	44.41	14.78	18.01	30.84	30.84	30.84	33.61
4,000	-	17.10	52.36	19.79	22.99	37.19	37.19	37.19	40.60	21.08	4,000	-	14.39	50.32	16.46	20.15	34.81	34.81	34.81	37.98
4,500	-	18.86	58.52	21.88	25.48	41.45	41.45	41.45	45.29	23.33	4,500	-	15.80	56.23	18.13	22.28	38.77	38.77	38.77	42.34
5,000	13.60	20.61	64.69	23.97	27.97	45.72	45.72	45.72	49.98	25.59	5,000	11.56	17.22	62.14	19.81	24.42	42.74	42.74	42.74	46.71
5,500	14.65	22.37	-	26.06	30.46	-	49.98	49.98	54.67	27.84	5,500	12.41	18.64	-	21.48	26.55	-	46.71	46.71	51.07
6,000	15.71	24.12	-	28.15	32.95	-	54.25	54.25	59.36	30.09	6,000	13.26	20.05	-	23.15	28.69	-	50.68	50.68	55.44
6,500	16.76	25.88	-	30.24	35.44	-	58.51	58.51	64.06	32.34	6,500	14.11	21.47	-	24.83	30.82	-	54.65	54.65	59.80
7,000	17.82	27.63	-	32.33	37.93	-	62.78	62.78	68.75	34.60	7,000	14.96	22.89	-	26.50	32.96	-	58.62	58.62	64.17
7,500	18.87	29.39	-	34.43	40.42	-	67.05	67.05	73.44	36.85	7,500	15.81	24.30	-	28.18	35.09	-	62.58	62.58	68.53
8,000	19.92	31.14	-	36.52	42.91	-	71.31	71.31	78.13	39.10	8,000	16.66	25.72	-	29.85	37.23	-	66.55	66.55	72.90
8,500	20.98	32.90	-	38.61	45.41	-	75.58	75.58	82.82	41.35	8,500	17.51	27.13	-	31.53	39.37	-	70.52	70.52	77.26
9,000	22.03	34.65	-	40.70	47.90	-	79.84	79.84	87.52	43.61	9,000	18.36	28.55	-	33.20	41.50	-	74.49	74.49	81.63
9,500	23.09	36.41	-	42.79	50.39	-	84.11	84.11	92.21	45.86	9,500	19.21	29.97	-	34.88	43.64	-	78.46	78.46	85.99
10,000	24.14	38.17	-	44.88	52.88	-	88.37	88.37	96.90	48.11	10,000	20.06	31.38	-	36.55	45.77	-	82.42	82.42	90.36
10,500	25.19	39.92	-	46.97	55.37	-	92.64	-	-	50.36	10,500	20.91	32.80	-	38.22	47.91	-	86.39	-	-
11,000	26.25	41.68	-	49.06	57.86	-	96.91	-	-	52.62	11,000	21.76	34.21	-	39.90	50.04	-	90.36	-	-
11,500	27.30	43.43	-	51.15	60.35	-	101.17	-	-	54.87	11,500	22.61	35.63	-	41.57	52.18	-	94.33	-	-
12,000	28.36	45.19	-	53.24	62.84	-	105.44	-	-	57.12	12,000	23.46	37.05	-	43.25	54.32	-	98.30	-	-
12,500	29.41	46.94	-	55.34	65.33	-	109.70	-	-	59.37	12,500	24.31	38.46	-	44.92	56.45	-	102.27	-	-
13,000	30.46	48.70	-	57.43	67.82	-	113.97	-	-	61.63	13,000	25.16	39.88	-	46.60	58.59	-	106.23	-	-
13,500	31.52	50.45	-	59.52	70.31	-	118.23	-	-	63.88	13,500	26.01	41.29	-	48.27	60.72	-	110.20	-	-
14,000	32.57	52.21	-	61.61	72.81	-	122.50	-	-	66.13	14,000	26.86	42.71	-	49.95	62.86	-	114.17	-	-
14,500	33.63	53.96	-	63.70	75.30	-	126.77	-	-	68.38	14,500	27.71	44.13	-	51.62	64.99	-	118.14	-	-
15,000	34.68	55.72	-	65.79	77.79	-	131.03	-	-	70.64	15,000	28.56	45.54	-	53.30	67.13	-	122.11	-	-
15,500	35.73	57.47	-	67.88	80.28	-	-	-	-	72.89	15,500	29.41	46.96	-	54.97	69.26	-	-	-	-
16,000	36.79	59.23	-	69.97	82.77	-	-	-	-	75.14	16,000	30.26	48.38	-	56.64	71.40	-	-	-	-
16,500	37.84	60.98	-	72.06	85.26	-	-	-	-	77.39	16,500	31.11	49.79	-	58.32	73.54	-	-	-	-
17,000	38.90	62.74	-	74.15	87.75	-	-	-	-	79.65	17,000	31.96	51.21	-	59.99	75.67	-	-	-	-
17,500	39.95	64.49	-	76.25	90.24	-	-	-	-	81.90	17,500	32.81	52.62	-	61.67	77.81	-	-	-	-
18,000	41.00	66.25	-	78.34	92.73	-	-	-	-	84.15	18,000	33.66	54.04	-	63.34	79.94	-	-	-	-
18,500	42.06	68.00	-	80.43	95.22	-	-	-	-	86.40	18,500	34.51	55.46	-	65.02	82.08	-	-	-	-
19,000	43.11	69.76	-	82.52	97.72	-	-	-	-	88.66	19,000	35.36	56.87	-	66.69	84.21	-	-	-	-
19,500	44.17	71.51	-	84.61	100.21	-	-	-	-	90.91	19,500	36.21	58.29	-	68.37	86.35	-	-	-	-
20,000	45.22	73.27	-	86.70	102.70	-	-	-	-	93.16	20,000	37.06	59.70	-	70.04	88.49	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 51		MALE								Joint	AGE 51		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	46.27	-	-	-	-	-	-	-	-	-	20,500	37.91	-	-	-	-	-	-	-	-
21,000	47.33	-	-	-	-	-	-	-	-	-	21,000	38.76	-	-	-	-	-	-	-	-
21,500	48.38	-	-	-	-	-	-	-	-	-	21,500	39.61	-	-	-	-	-	-	-	-
22,000	49.44	-	-	-	-	-	-	-	-	-	22,000	40.46	-	-	-	-	-	-	-	-
22,500	50.49	-	-	-	-	-	-	-	-	-	22,500	41.31	-	-	-	-	-	-	-	-
23,000	51.54	-	-	-	-	-	-	-	-	-	23,000	42.16	-	-	-	-	-	-	-	-
23,500	52.60	-	-	-	-	-	-	-	-	-	23,500	43.01	-	-	-	-	-	-	-	-
24,000	53.65	-	-	-	-	-	-	-	-	-	24,000	43.86	-	-	-	-	-	-	-	-
24,500	54.71	-	-	-	-	-	-	-	-	-	24,500	44.71	-	-	-	-	-	-	-	-
25,000	55.76	-	-	-	-	-	-	-	-	-	25,000	45.56	-	-	-	-	-	-	-	-
25,500	56.81	-	-	-	-	-	-	-	-	-	25,500	46.41	-	-	-	-	-	-	-	-
26,000	57.87	-	-	-	-	-	-	-	-	-	26,000	47.26	-	-	-	-	-	-	-	-
26,500	58.92	-	-	-	-	-	-	-	-	-	26,500	48.11	-	-	-	-	-	-	-	-
27,000	59.98	-	-	-	-	-	-	-	-	-	27,000	48.96	-	-	-	-	-	-	-	-
27,500	61.03	-	-	-	-	-	-	-	-	-	27,500	49.81	-	-	-	-	-	-	-	-
28,000	62.08	-	-	-	-	-	-	-	-	-	28,000	50.66	-	-	-	-	-	-	-	-
28,500	63.14	-	-	-	-	-	-	-	-	-	28,500	51.51	-	-	-	-	-	-	-	-
29,000	64.19	-	-	-	-	-	-	-	-	-	29,000	52.36	-	-	-	-	-	-	-	-
29,500	65.25	-	-	-	-	-	-	-	-	-	29,500	53.21	-	-	-	-	-	-	-	-
30,000	66.30	-	-	-	-	-	-	-	-	-	30,000	54.06	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 52 MALE										AGE 52 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	6.73	15.56	7.43	8.20	11.64	11.64	11.64	12.50	7.82	1,000	-	6.01	14.96	6.53	7.46	11.01	11.01	11.01	11.80
1,500	-	8.57	21.80	9.61	10.77	15.93	15.93	15.93	17.22	10.20	1,500	-	7.49	20.91	8.26	9.66	14.98	14.98	14.98	16.17
2,000	-	10.40	28.05	11.80	13.35	20.22	20.22	20.22	21.93	12.58	2,000	-	8.96	26.86	10.00	11.86	18.95	18.95	18.95	20.54
2,500	-	12.24	34.30	13.98	15.92	24.51	24.51	24.51	26.65	14.96	2,500	-	10.44	32.81	11.73	14.05	22.93	22.93	22.93	24.91
3,000	-	14.07	40.55	16.17	18.49	28.80	28.80	28.80	31.37	17.34	3,000	-	11.91	38.76	13.46	16.25	26.90	26.90	26.90	29.28
3,500	-	15.91	46.79	18.35	21.06	33.09	33.09	33.09	36.09	19.72	3,500	-	13.39	44.71	15.20	18.45	30.87	30.87	30.87	33.65
4,000	-	17.74	53.04	20.54	23.63	37.38	37.38	37.38	40.81	22.10	4,000	-	14.86	50.66	16.93	20.65	34.85	34.85	34.85	38.02
4,500	-	19.58	59.29	22.72	26.20	41.67	41.67	41.67	45.53	24.48	4,500	-	16.34	56.61	18.67	22.85	38.82	38.82	38.82	42.39
5,000	14.13	21.42	65.54	24.91	28.77	45.96	45.96	45.96	50.24	26.86	5,000	11.99	17.81	62.56	20.40	25.05	42.79	42.79	42.79	46.76
5,500	15.24	23.25	-	27.09	31.34	-	50.24	50.24	54.96	29.24	5,500	12.88	19.29	-	22.13	27.25	-	46.77	46.77	51.13
6,000	16.35	25.09	-	29.27	33.92	-	54.53	54.53	59.68	31.62	6,000	13.77	20.76	-	23.87	29.45	-	50.74	50.74	55.50
6,500	17.45	26.92	-	31.46	36.49	-	58.82	58.82	64.40	34.00	6,500	14.66	22.24	-	25.60	31.65	-	54.71	54.71	59.87
7,000	18.56	28.76	-	33.64	39.06	-	63.11	63.11	69.12	36.38	7,000	15.56	23.71	-	27.34	33.85	-	58.69	58.69	64.24
7,500	19.67	30.59	-	35.83	41.63	-	67.40	67.40	73.84	38.76	7,500	16.45	25.19	-	29.07	36.04	-	62.66	62.66	68.61
8,000	20.77	32.43	-	38.01	44.20	-	71.69	71.69	78.55	41.14	8,000	17.34	26.66	-	30.80	38.24	-	66.63	66.63	72.98
8,500	21.88	34.26	-	40.20	46.77	-	75.98	75.98	83.27	43.52	8,500	18.23	28.14	-	32.54	40.44	-	70.61	70.61	77.35
9,000	22.99	36.10	-	42.38	49.34	-	80.27	80.27	87.99	45.90	9,000	19.13	29.61	-	34.27	42.64	-	74.58	74.58	81.72
9,500	24.10	37.94	-	44.57	51.91	-	84.56	84.56	92.71	48.28	9,500	20.02	31.09	-	36.01	44.84	-	78.55	78.55	86.10
10,000	25.20	39.77	-	46.75	54.49	-	88.85	88.85	97.43	50.66	10,000	20.91	32.56	-	37.74	47.04	-	82.53	82.53	90.47
10,500	26.31	41.61	-	48.93	57.06	-	93.14	-	-	53.04	10,500	21.80	34.04	-	39.47	49.24	-	86.50	-	-
11,000	27.42	43.44	-	51.12	59.63	-	97.43	-	-	55.42	11,000	22.70	35.51	-	41.21	51.44	-	90.47	-	-
11,500	28.52	45.28	-	53.30	62.20	-	101.72	-	-	57.80	11,500	23.59	36.99	-	42.94	53.64	-	94.45	-	-
12,000	29.63	47.11	-	55.49	64.77	-	106.01	-	-	60.18	12,000	24.48	38.46	-	44.68	55.83	-	98.42	-	-
12,500	30.74	48.95	-	57.67	67.34	-	110.30	-	-	62.56	12,500	25.37	39.94	-	46.41	58.03	-	102.39	-	-
13,000	31.85	50.78	-	59.86	69.91	-	114.59	-	-	64.94	13,000	26.27	41.41	-	48.14	60.23	-	106.37	-	-
13,500	32.95	52.62	-	62.04	72.48	-	118.88	-	-	67.32	13,500	27.16	42.89	-	49.88	62.43	-	110.34	-	-
14,000	34.06	54.46	-	64.23	75.06	-	123.17	-	-	69.70	14,000	28.05	44.36	-	51.61	64.63	-	114.31	-	-
14,500	35.17	56.29	-	66.41	77.63	-	127.46	-	-	72.08	14,500	28.94	45.84	-	53.35	66.83	-	118.29	-	-
15,000	36.27	58.13	-	68.60	80.20	-	131.75	-	-	74.46	15,000	29.84	47.32	-	55.08	69.03	-	122.26	-	-
15,500	37.38	59.96	-	70.78	82.77	-	-	-	-	76.84	15,500	30.73	48.79	-	56.81	71.23	-	-	-	-
16,000	38.49	61.80	-	72.96	85.34	-	-	-	-	79.22	16,000	31.62	50.27	-	58.55	73.43	-	-	-	-
16,500	39.60	63.63	-	75.15	87.91	-	-	-	-	81.60	16,500	32.51	51.74	-	60.28	75.63	-	-	-	-
17,000	40.70	65.47	-	77.33	90.48	-	-	-	-	83.98	17,000	33.41	53.22	-	62.02	77.82	-	-	-	-
17,500	41.81	67.31	-	79.52	93.05	-	-	-	-	86.36	17,500	34.30	54.69	-	63.75	80.02	-	-	-	-
18,000	42.92	69.14	-	81.70	95.63	-	-	-	-	88.74	18,000	35.19	56.17	-	65.48	82.22	-	-	-	-
18,500	44.02	70.98	-	83.89	98.20	-	-	-	-	91.12	18,500	36.08	57.64	-	67.22	84.42	-	-	-	-
19,000	45.13	72.81	-	86.07	100.77	-	-	-	-	93.50	19,000	36.98	59.12	-	68.95	86.62	-	-	-	-
19,500	46.24	74.65	-	88.26	103.34	-	-	-	-	95.88	19,500	37.87	60.59	-	70.69	88.82	-	-	-	-
20,000	47.35	76.48	-	90.44	105.91	-	-	-	-	98.26	20,000	38.76	62.07	-	72.42	91.02	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 52		MALE								Joint	AGE 52		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	48.45	-	-	-	-	-	-	-	-	-	20,500	39.65	-	-	-	-	-	-	-	-
21,000	49.56	-	-	-	-	-	-	-	-	-	21,000	40.55	-	-	-	-	-	-	-	-
21,500	50.67	-	-	-	-	-	-	-	-	-	21,500	41.44	-	-	-	-	-	-	-	-
22,000	51.77	-	-	-	-	-	-	-	-	-	22,000	42.33	-	-	-	-	-	-	-	-
22,500	52.88	-	-	-	-	-	-	-	-	-	22,500	43.22	-	-	-	-	-	-	-	-
23,000	53.99	-	-	-	-	-	-	-	-	-	23,000	44.12	-	-	-	-	-	-	-	-
23,500	55.09	-	-	-	-	-	-	-	-	-	23,500	45.01	-	-	-	-	-	-	-	-
24,000	56.20	-	-	-	-	-	-	-	-	-	24,000	45.90	-	-	-	-	-	-	-	-
24,500	57.31	-	-	-	-	-	-	-	-	-	24,500	46.79	-	-	-	-	-	-	-	-
25,000	58.42	-	-	-	-	-	-	-	-	-	25,000	47.69	-	-	-	-	-	-	-	-
25,500	59.52	-	-	-	-	-	-	-	-	-	25,500	48.58	-	-	-	-	-	-	-	-
26,000	60.63	-	-	-	-	-	-	-	-	-	26,000	49.47	-	-	-	-	-	-	-	-
26,500	61.74	-	-	-	-	-	-	-	-	-	26,500	50.36	-	-	-	-	-	-	-	-
27,000	62.84	-	-	-	-	-	-	-	-	-	27,000	51.26	-	-	-	-	-	-	-	-
27,500	63.95	-	-	-	-	-	-	-	-	-	27,500	52.15	-	-	-	-	-	-	-	-
28,000	65.06	-	-	-	-	-	-	-	-	-	28,000	53.04	-	-	-	-	-	-	-	-
28,500	66.17	-	-	-	-	-	-	-	-	-	28,500	53.93	-	-	-	-	-	-	-	-
29,000	67.27	-	-	-	-	-	-	-	-	-	29,000	54.83	-	-	-	-	-	-	-	-
29,500	68.38	-	-	-	-	-	-	-	-	-	29,500	55.72	-	-	-	-	-	-	-	-
30,000	69.49	-	-	-	-	-	-	-	-	-	30,000	56.61	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 53 MALE										AGE 53 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	6.89	15.64	7.62	8.36	11.91	11.91	11.91	12.79	8.25	1,000	-	6.13	15.05	6.65	7.58	11.02	11.02	11.02	11.81
1,500	-	8.81	21.93	9.89	11.01	16.33	16.33	16.33	17.66	10.84	1,500	-	7.66	21.04	8.44	9.85	14.99	14.99	14.99	16.19
2,000	-	10.73	28.22	12.17	13.67	20.76	20.76	20.76	22.53	13.43	2,000	-	9.20	27.03	10.23	12.11	18.97	18.97	18.97	20.56
2,500	-	12.64	34.51	14.45	16.32	25.18	25.18	25.18	27.39	16.02	2,500	-	10.73	33.02	12.03	14.37	22.95	22.95	22.95	24.94
3,000	-	14.56	40.80	16.73	18.97	29.60	29.60	29.60	32.26	18.62	3,000	-	12.27	39.02	13.82	16.63	26.93	26.93	26.93	29.31
3,500	-	16.47	47.09	19.01	21.62	34.03	34.03	34.03	37.12	21.21	3,500	-	13.80	45.01	15.61	18.90	30.91	30.91	30.91	33.69
4,000	-	18.39	53.38	21.28	24.27	38.45	38.45	38.45	41.99	23.80	4,000	-	15.34	51.00	17.41	21.16	34.88	34.88	34.88	38.07
4,500	-	20.31	59.67	23.56	26.92	42.87	42.87	42.87	46.86	26.39	4,500	-	16.87	56.99	19.20	23.42	38.86	38.86	38.86	42.44
5,000	14.71	22.22	65.96	25.84	29.58	47.30	47.30	47.30	51.72	28.99	5,000	12.41	18.41	62.99	21.00	25.68	42.84	42.84	42.84	46.82
5,500	15.87	24.14	-	28.12	32.23	-	51.72	51.72	56.59	31.58	5,500	13.35	19.94	-	22.79	27.95	-	46.82	46.82	51.19
6,000	17.03	26.06	-	30.40	34.88	-	56.15	56.15	61.46	34.17	6,000	14.28	21.48	-	24.58	30.21	-	50.80	50.80	55.57
6,500	18.20	27.97	-	32.67	37.53	-	60.57	60.57	66.32	36.76	6,500	15.22	23.01	-	26.38	32.47	-	54.77	54.77	59.95
7,000	19.36	29.89	-	34.95	40.18	-	64.99	64.99	71.19	39.36	7,000	16.15	24.55	-	28.17	34.73	-	58.75	58.75	64.32
7,500	20.53	31.80	-	37.23	42.83	-	69.42	69.42	76.05	41.95	7,500	17.09	26.08	-	29.96	36.99	-	62.73	62.73	68.70
8,000	21.69	33.72	-	39.51	45.49	-	73.84	73.84	80.92	44.54	8,000	18.02	27.61	-	31.76	39.26	-	66.71	66.71	73.07
8,500	22.86	35.64	-	41.79	48.14	-	78.27	78.27	85.79	47.13	8,500	18.96	29.15	-	33.55	41.52	-	70.69	70.69	77.45
9,000	24.02	37.55	-	44.06	50.79	-	82.69	82.69	90.65	49.73	9,000	19.89	30.68	-	35.34	43.78	-	74.66	74.66	81.82
9,500	25.19	39.47	-	46.34	53.44	-	87.11	87.11	95.52	52.32	9,500	20.83	32.22	-	37.14	46.04	-	78.64	78.64	86.20
10,000	26.35	41.39	-	48.62	56.09	-	91.54	91.54	100.39	54.91	10,000	21.76	33.75	-	38.93	48.31	-	82.62	82.62	90.58
10,500	27.51	43.30	-	50.90	58.74	-	95.96	-	-	57.50	10,500	22.70	35.29	-	40.72	50.57	-	86.60	-	-
11,000	28.68	45.22	-	53.18	61.39	-	100.38	-	-	60.10	11,000	23.63	36.82	-	42.52	52.83	-	90.58	-	-
11,500	29.84	47.14	-	55.45	64.05	-	104.81	-	-	62.69	11,500	24.57	38.36	-	44.31	55.09	-	94.55	-	-
12,000	31.01	49.05	-	57.73	66.70	-	109.23	-	-	65.28	12,000	25.50	39.89	-	46.10	57.35	-	98.53	-	-
12,500	32.17	50.97	-	60.01	69.35	-	113.66	-	-	67.87	12,500	26.44	41.43	-	47.90	59.62	-	102.51	-	-
13,000	33.34	52.88	-	62.29	72.00	-	118.08	-	-	70.47	13,000	27.37	42.96	-	49.69	61.88	-	106.49	-	-
13,500	34.50	54.80	-	64.57	74.65	-	122.50	-	-	73.06	13,500	28.31	44.50	-	51.48	64.14	-	110.47	-	-
14,000	35.67	56.72	-	66.84	77.30	-	126.93	-	-	75.65	14,000	29.24	46.03	-	53.28	66.40	-	114.44	-	-
14,500	36.83	58.63	-	69.12	79.96	-	131.35	-	-	78.24	14,500	30.18	47.57	-	55.07	68.67	-	118.42	-	-
15,000	38.00	60.55	-	71.40	82.61	-	135.77	-	-	80.84	15,000	31.11	49.10	-	56.87	70.93	-	122.40	-	-
15,500	39.16	62.47	-	73.68	85.26	-	-	-	-	83.43	15,500	32.05	50.63	-	58.66	73.19	-	-	-	-
16,000	40.32	64.38	-	75.96	87.91	-	-	-	-	86.02	16,000	32.98	52.17	-	60.45	75.45	-	-	-	-
16,500	41.49	66.30	-	78.23	90.56	-	-	-	-	88.61	16,500	33.92	53.70	-	62.25	77.72	-	-	-	-
17,000	42.65	68.22	-	80.51	93.21	-	-	-	-	91.21	17,000	34.85	55.24	-	64.04	79.98	-	-	-	-
17,500	43.82	70.13	-	82.79	95.87	-	-	-	-	93.80	17,500	35.79	56.77	-	65.83	82.24	-	-	-	-
18,000	44.98	72.05	-	85.07	98.52	-	-	-	-	96.39	18,000	36.72	58.31	-	67.63	84.50	-	-	-	-
18,500	46.15	73.96	-	87.35	101.17	-	-	-	-	98.98	18,500	37.66	59.84	-	69.42	86.76	-	-	-	-
19,000	47.31	75.88	-	89.62	103.82	-	-	-	-	101.58	19,000	38.59	61.38	-	71.21	89.03	-	-	-	-
19,500	48.48	77.80	-	91.90	106.47	-	-	-	-	104.17	19,500	39.53	62.91	-	73.01	91.29	-	-	-	-
20,000	49.64	79.71	-	94.18	109.12	-	-	-	-	106.76	20,000	40.46	64.45	-	74.80	93.55	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 53										AGE 53										
MALE										FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	50.80	-	-	-	-	-	-	-	-	-	20,500	41.40	-	-	-	-	-	-	-	-
21,000	51.97	-	-	-	-	-	-	-	-	-	21,000	42.33	-	-	-	-	-	-	-	-
21,500	53.13	-	-	-	-	-	-	-	-	-	21,500	43.27	-	-	-	-	-	-	-	-
22,000	54.30	-	-	-	-	-	-	-	-	-	22,000	44.20	-	-	-	-	-	-	-	-
22,500	55.46	-	-	-	-	-	-	-	-	-	22,500	45.14	-	-	-	-	-	-	-	-
23,000	56.63	-	-	-	-	-	-	-	-	-	23,000	46.07	-	-	-	-	-	-	-	-
23,500	57.79	-	-	-	-	-	-	-	-	-	23,500	47.01	-	-	-	-	-	-	-	-
24,000	58.96	-	-	-	-	-	-	-	-	-	24,000	47.94	-	-	-	-	-	-	-	-
24,500	60.12	-	-	-	-	-	-	-	-	-	24,500	48.88	-	-	-	-	-	-	-	-
25,000	61.29	-	-	-	-	-	-	-	-	-	25,000	49.81	-	-	-	-	-	-	-	-
25,500	62.45	-	-	-	-	-	-	-	-	-	25,500	50.75	-	-	-	-	-	-	-	-
26,000	63.61	-	-	-	-	-	-	-	-	-	26,000	51.68	-	-	-	-	-	-	-	-
26,500	64.78	-	-	-	-	-	-	-	-	-	26,500	52.62	-	-	-	-	-	-	-	-
27,000	65.94	-	-	-	-	-	-	-	-	-	27,000	53.55	-	-	-	-	-	-	-	-
27,500	67.11	-	-	-	-	-	-	-	-	-	27,500	54.49	-	-	-	-	-	-	-	-
28,000	68.27	-	-	-	-	-	-	-	-	-	28,000	55.42	-	-	-	-	-	-	-	-
28,500	69.44	-	-	-	-	-	-	-	-	-	28,500	56.36	-	-	-	-	-	-	-	-
29,000	70.60	-	-	-	-	-	-	-	-	-	29,000	57.29	-	-	-	-	-	-	-	-
29,500	71.77	-	-	-	-	-	-	-	-	-	29,500	58.23	-	-	-	-	-	-	-	-
30,000	72.93	-	-	-	-	-	-	-	-	-	30,000	59.16	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 54 MALE										AGE 54 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	7.05	15.81	7.80	8.52	12.13	12.13	12.13	13.04	8.50	1,000	-	6.25	15.22	6.77	7.71	11.03	11.03	11.03	11.82
1,500	-	9.05	22.19	10.17	11.26	16.67	16.67	16.67	18.03	11.22	1,500	-	7.84	21.29	8.63	10.04	15.01	15.01	15.01	16.21
2,000	-	11.05	28.56	12.55	13.99	21.21	21.21	21.21	23.02	13.94	2,000	-	9.44	27.37	10.49	12.36	18.99	18.99	18.99	20.59
2,500	-	13.04	34.94	14.92	16.72	25.75	25.75	25.75	28.02	16.66	2,500	-	11.03	33.45	12.35	14.69	22.98	22.98	22.98	24.97
3,000	-	15.04	41.31	17.29	19.45	30.28	30.28	30.28	33.01	19.38	3,000	-	12.63	39.53	14.20	17.02	26.96	26.96	26.96	29.35
3,500	-	17.04	47.69	19.66	22.18	34.82	34.82	34.82	38.00	22.10	3,500	-	14.22	45.60	16.06	19.34	30.94	30.94	30.94	33.73
4,000	-	19.03	54.06	22.03	24.92	39.36	39.36	39.36	42.99	24.82	4,000	-	15.81	51.68	17.92	21.67	34.92	34.92	34.92	38.11
4,500	-	21.03	60.44	24.40	27.65	43.90	43.90	43.90	47.98	27.54	4,500	-	17.41	57.76	19.78	23.99	38.91	38.91	38.91	42.50
5,000	15.30	23.03	66.81	26.78	30.38	48.43	48.43	48.43	52.97	30.26	5,000	12.84	19.00	63.84	21.63	26.32	42.89	42.89	42.89	46.88
5,500	16.52	25.02	-	29.15	33.11	-	52.97	52.97	57.96	32.98	5,500	13.81	20.60	-	23.49	28.65	-	46.87	46.87	51.26
6,000	17.75	27.02	-	31.52	35.84	-	57.51	57.51	62.95	35.70	6,000	14.79	22.19	-	25.35	30.97	-	50.86	50.86	55.64
6,500	18.97	29.02	-	33.89	38.57	-	62.04	62.04	67.95	38.42	6,500	15.77	23.78	-	27.20	33.30	-	54.84	54.84	60.02
7,000	20.20	31.01	-	36.26	41.31	-	66.58	66.58	72.94	41.14	7,000	16.75	25.38	-	29.06	35.62	-	58.82	58.82	64.40
7,500	21.42	33.01	-	38.63	44.04	-	71.12	71.12	77.93	43.86	7,500	17.72	26.97	-	30.92	37.95	-	62.81	62.81	68.79
8,000	22.64	35.01	-	41.00	46.77	-	75.66	75.66	82.92	46.58	8,000	18.70	28.57	-	32.78	40.28	-	66.79	66.79	73.17
8,500	23.87	37.00	-	43.38	49.50	-	80.19	80.19	87.91	49.30	8,500	19.68	30.16	-	34.63	42.60	-	70.77	70.77	77.55
9,000	25.09	39.00	-	45.75	52.23	-	84.73	84.73	92.90	52.02	9,000	20.66	31.76	-	36.49	44.93	-	74.76	74.76	81.93
9,500	26.32	41.00	-	48.12	54.97	-	89.27	89.27	97.89	54.74	9,500	21.63	33.35	-	38.35	47.25	-	78.74	78.74	86.31
10,000	27.54	42.99	-	50.49	57.70	-	93.81	93.81	102.88	57.46	10,000	22.61	34.94	-	40.21	49.58	-	82.72	82.72	90.70
10,500	28.76	44.99	-	52.86	60.43	-	98.34	-	-	60.18	10,500	23.59	36.54	-	42.06	51.91	-	86.71	-	-
11,000	29.99	46.99	-	55.23	63.16	-	102.88	-	-	62.90	11,000	24.57	38.13	-	43.92	54.23	-	90.69	-	-
11,500	31.21	48.98	-	57.60	65.89	-	107.42	-	-	65.62	11,500	25.54	39.73	-	45.78	56.56	-	94.67	-	-
12,000	32.44	50.98	-	59.98	68.63	-	111.96	-	-	68.34	12,000	26.52	41.32	-	47.63	58.88	-	98.65	-	-
12,500	33.66	52.98	-	62.35	71.36	-	116.49	-	-	71.06	12,500	27.50	42.91	-	49.49	61.21	-	102.64	-	-
13,000	34.88	54.97	-	64.72	74.09	-	121.03	-	-	73.78	13,000	28.48	44.51	-	51.35	63.54	-	106.62	-	-
13,500	36.11	56.97	-	67.09	76.82	-	125.57	-	-	76.50	13,500	29.45	46.10	-	53.21	65.86	-	110.60	-	-
14,000	37.33	58.97	-	69.46	79.55	-	130.10	-	-	79.22	14,000	30.43	47.70	-	55.06	68.19	-	114.59	-	-
14,500	38.56	60.96	-	71.83	82.29	-	134.64	-	-	81.94	14,500	31.41	49.29	-	56.92	70.51	-	118.57	-	-
15,000	39.78	62.96	-	74.21	85.02	-	139.18	-	-	84.66	15,000	32.39	50.89	-	58.78	72.84	-	122.55	-	-
15,500	41.00	64.96	-	76.58	87.75	-	-	-	-	87.38	15,500	33.36	52.48	-	60.63	75.17	-	-	-	-
16,000	42.23	66.95	-	78.95	90.48	-	-	-	-	90.10	16,000	34.34	54.07	-	62.49	77.49	-	-	-	-
16,500	43.45	68.95	-	81.32	93.21	-	-	-	-	92.82	16,500	35.32	55.67	-	64.35	79.82	-	-	-	-
17,000	44.68	70.95	-	83.69	95.94	-	-	-	-	95.54	17,000	36.30	57.26	-	66.21	82.14	-	-	-	-
17,500	45.90	72.94	-	86.06	98.68	-	-	-	-	98.26	17,500	37.27	58.86	-	68.06	84.47	-	-	-	-
18,000	47.12	74.94	-	88.43	101.41	-	-	-	-	100.98	18,000	38.25	60.45	-	69.92	86.80	-	-	-	-
18,500	48.35	76.94	-	90.81	104.14	-	-	-	-	103.70	18,500	39.23	62.04	-	71.78	89.12	-	-	-	-
19,000	49.57	78.93	-	93.18	106.87	-	-	-	-	106.42	19,000	40.21	63.64	-	73.64	91.45	-	-	-	-
19,500	50.80	80.93	-	95.55	109.60	-	-	-	-	109.14	19,500	41.18	65.23	-	75.49	93.77	-	-	-	-
20,000	52.02	82.93	-	97.92	112.34	-	-	-	-	111.86	20,000	42.16	66.83	-	77.35	96.10	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 54		MALE								Joint	AGE 54		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	53.24	-	-	-	-	-	-	-	-	-	20,500	43.14	-	-	-	-	-	-	-	-
21,000	54.47	-	-	-	-	-	-	-	-	-	21,000	44.12	-	-	-	-	-	-	-	-
21,500	55.69	-	-	-	-	-	-	-	-	-	21,500	45.09	-	-	-	-	-	-	-	-
22,000	56.92	-	-	-	-	-	-	-	-	-	22,000	46.07	-	-	-	-	-	-	-	-
22,500	58.14	-	-	-	-	-	-	-	-	-	22,500	47.05	-	-	-	-	-	-	-	-
23,000	59.36	-	-	-	-	-	-	-	-	-	23,000	48.03	-	-	-	-	-	-	-	-
23,500	60.59	-	-	-	-	-	-	-	-	-	23,500	49.00	-	-	-	-	-	-	-	-
24,000	61.81	-	-	-	-	-	-	-	-	-	24,000	49.98	-	-	-	-	-	-	-	-
24,500	63.04	-	-	-	-	-	-	-	-	-	24,500	50.96	-	-	-	-	-	-	-	-
25,000	64.26	-	-	-	-	-	-	-	-	-	25,000	51.94	-	-	-	-	-	-	-	-
25,500	65.48	-	-	-	-	-	-	-	-	-	25,500	52.91	-	-	-	-	-	-	-	-
26,000	66.71	-	-	-	-	-	-	-	-	-	26,000	53.89	-	-	-	-	-	-	-	-
26,500	67.93	-	-	-	-	-	-	-	-	-	26,500	54.87	-	-	-	-	-	-	-	-
27,000	69.16	-	-	-	-	-	-	-	-	-	27,000	55.85	-	-	-	-	-	-	-	-
27,500	70.38	-	-	-	-	-	-	-	-	-	27,500	56.82	-	-	-	-	-	-	-	-
28,000	71.60	-	-	-	-	-	-	-	-	-	28,000	57.80	-	-	-	-	-	-	-	-
28,500	72.83	-	-	-	-	-	-	-	-	-	28,500	58.78	-	-	-	-	-	-	-	-
29,000	74.05	-	-	-	-	-	-	-	-	-	29,000	59.76	-	-	-	-	-	-	-	-
29,500	75.28	-	-	-	-	-	-	-	-	-	29,500	60.73	-	-	-	-	-	-	-	-
30,000	76.50	-	-	-	-	-	-	-	-	-	30,000	61.71	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 55 MALE										AGE 55 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	7.21	15.90	7.99	8.68	12.36	12.36	12.36	13.29	8.84	1,000	-	6.37	15.30	6.93	7.84	11.04	11.04	11.04	11.83
1,500	-	9.29	22.31	10.46	11.50	17.01	17.01	17.01	18.41	11.73	1,500	-	8.02	21.42	8.86	10.23	15.02	15.02	15.02	16.22
2,000	-	11.37	28.73	12.92	14.31	21.66	21.66	21.66	23.52	14.62	2,000	-	9.67	27.54	10.80	12.62	19.01	19.01	19.01	20.61
2,500	-	13.45	35.15	15.39	17.12	26.31	26.31	26.31	28.64	17.51	2,500	-	11.33	33.66	12.73	15.01	23.00	23.00	23.00	25.00
3,000	-	15.52	41.57	17.85	19.93	30.96	30.96	30.96	33.75	20.40	3,000	-	12.98	39.78	14.66	17.40	26.99	26.99	26.99	29.38
3,500	-	17.60	47.98	20.32	22.75	35.62	35.62	35.62	38.87	23.29	3,500	-	14.63	45.90	16.60	19.79	30.98	30.98	30.98	33.77
4,000	-	19.68	54.40	22.78	25.56	40.27	40.27	40.27	43.99	26.18	4,000	-	16.29	52.02	18.53	22.17	34.97	34.97	34.97	38.16
4,500	-	21.76	60.82	25.25	28.37	44.92	44.92	44.92	49.10	29.07	4,500	-	17.94	58.14	20.46	24.56	38.95	38.95	38.95	42.55
5,000	15.94	23.83	67.24	27.71	31.18	49.57	49.57	49.57	54.22	31.96	5,000	13.37	19.59	64.26	22.40	26.95	42.94	42.94	42.94	46.93
5,500	17.23	25.91	-	30.18	33.99	-	54.22	54.22	59.33	34.85	5,500	14.40	21.25	-	24.33	29.34	-	46.93	46.93	51.32
6,000	18.51	27.99	-	32.64	36.81	-	58.87	58.87	64.45	37.74	6,000	15.43	22.90	-	26.27	31.73	-	50.92	50.92	55.71
6,500	19.80	30.07	-	35.11	39.62	-	63.52	63.52	69.56	40.63	6,500	16.46	24.55	-	28.20	34.12	-	54.91	54.91	60.09
7,000	21.09	32.14	-	37.57	42.43	-	68.17	68.17	74.68	43.52	7,000	17.49	26.21	-	30.13	36.51	-	58.89	58.89	64.48
7,500	22.38	34.22	-	40.04	45.24	-	72.82	72.82	79.80	46.41	7,500	18.52	27.86	-	32.07	38.90	-	62.88	62.88	68.87
8,000	23.66	36.30	-	42.50	48.06	-	77.47	77.47	84.91	49.30	8,000	19.55	29.51	-	34.00	41.29	-	66.87	66.87	73.26
8,500	24.95	38.38	-	44.97	50.87	-	82.12	82.12	90.03	52.19	8,500	20.58	31.17	-	35.93	43.68	-	70.86	70.86	77.64
9,000	26.24	40.45	-	47.43	53.68	-	86.77	86.77	95.14	55.08	9,000	21.61	32.82	-	37.87	46.07	-	74.85	74.85	82.03
9,500	27.53	42.53	-	49.90	56.49	-	91.42	91.42	100.26	57.97	9,500	22.64	34.47	-	39.80	48.46	-	78.84	78.84	86.42
10,000	28.82	44.61	-	52.36	59.30	-	96.08	96.08	105.37	60.86	10,000	23.67	36.13	-	41.74	50.85	-	82.82	82.82	90.81
10,500	30.10	46.69	-	54.83	62.12	-	100.73	-	-	63.75	10,500	24.70	37.78	-	43.67	53.24	-	86.81	-	-
11,000	31.39	48.76	-	57.29	64.93	-	105.38	-	-	66.64	11,000	25.73	39.43	-	45.60	55.63	-	90.80	-	-
11,500	32.68	50.84	-	59.76	67.74	-	110.03	-	-	69.53	11,500	26.76	41.08	-	47.54	58.02	-	94.79	-	-
12,000	33.97	52.92	-	62.22	70.55	-	114.68	-	-	72.42	12,000	27.80	42.74	-	49.47	60.40	-	98.78	-	-
12,500	35.25	55.00	-	64.69	73.37	-	119.33	-	-	75.31	12,500	28.83	44.39	-	51.40	62.79	-	102.77	-	-
13,000	36.54	57.07	-	67.15	76.18	-	123.98	-	-	78.20	13,000	29.86	46.04	-	53.34	65.18	-	106.75	-	-
13,500	37.83	59.15	-	69.62	78.99	-	128.63	-	-	81.09	13,500	30.89	47.70	-	55.27	67.57	-	110.74	-	-
14,000	39.12	61.23	-	72.08	81.80	-	133.28	-	-	83.98	14,000	31.92	49.35	-	57.21	69.96	-	114.73	-	-
14,500	40.40	63.30	-	74.55	84.61	-	137.93	-	-	86.87	14,500	32.95	51.00	-	59.14	72.35	-	118.72	-	-
15,000	41.69	65.38	-	77.01	87.43	-	142.58	-	-	89.76	15,000	33.98	52.66	-	61.07	74.74	-	122.71	-	-
15,500	42.98	67.46	-	79.48	90.24	-	-	-	-	92.65	15,500	35.01	54.31	-	63.01	77.13	-	-	-	-
16,000	44.27	69.54	-	81.94	93.05	-	-	-	-	95.54	16,000	36.04	55.96	-	64.94	79.52	-	-	-	-
16,500	45.56	71.61	-	84.41	95.86	-	-	-	-	98.43	16,500	37.07	57.62	-	66.87	81.91	-	-	-	-
17,000	46.84	73.69	-	86.87	98.68	-	-	-	-	101.32	17,000	38.10	59.27	-	68.81	84.30	-	-	-	-
17,500	48.13	75.77	-	89.34	101.49	-	-	-	-	104.21	17,500	39.13	60.92	-	70.74	86.69	-	-	-	-
18,000	49.42	77.85	-	91.80	104.30	-	-	-	-	107.10	18,000	40.16	62.58	-	72.68	89.08	-	-	-	-
18,500	50.71	79.92	-	94.27	107.11	-	-	-	-	109.99	18,500	41.19	64.23	-	74.61	91.47	-	-	-	-
19,000	51.99	82.00	-	96.73	109.92	-	-	-	-	112.88	19,000	42.22	65.88	-	76.54	93.86	-	-	-	-
19,500	53.28	84.08	-	99.20	112.74	-	-	-	-	115.77	19,500	43.25	67.54	-	78.48	96.24	-	-	-	-
20,000	54.57	86.16	-	101.66	115.55	-	-	-	-	118.66	20,000	44.29	69.19	-	80.41	98.63	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 55		MALE								Joint	AGE 55		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	55.86	-	-	-	-	-	-	-	-	-	20,500	45.32	-	-	-	-	-	-	-	-
21,000	57.15	-	-	-	-	-	-	-	-	-	21,000	46.35	-	-	-	-	-	-	-	-
21,500	58.43	-	-	-	-	-	-	-	-	-	21,500	47.38	-	-	-	-	-	-	-	-
22,000	59.72	-	-	-	-	-	-	-	-	-	22,000	48.41	-	-	-	-	-	-	-	-
22,500	61.01	-	-	-	-	-	-	-	-	-	22,500	49.44	-	-	-	-	-	-	-	-
23,000	62.30	-	-	-	-	-	-	-	-	-	23,000	50.47	-	-	-	-	-	-	-	-
23,500	63.58	-	-	-	-	-	-	-	-	-	23,500	51.50	-	-	-	-	-	-	-	-
24,000	64.87	-	-	-	-	-	-	-	-	-	24,000	52.53	-	-	-	-	-	-	-	-
24,500	66.16	-	-	-	-	-	-	-	-	-	24,500	53.56	-	-	-	-	-	-	-	-
25,000	67.45	-	-	-	-	-	-	-	-	-	25,000	54.59	-	-	-	-	-	-	-	-
25,500	68.74	-	-	-	-	-	-	-	-	-	25,500	55.62	-	-	-	-	-	-	-	-
26,000	70.02	-	-	-	-	-	-	-	-	-	26,000	56.65	-	-	-	-	-	-	-	-
26,500	71.31	-	-	-	-	-	-	-	-	-	26,500	57.68	-	-	-	-	-	-	-	-
27,000	72.60	-	-	-	-	-	-	-	-	-	27,000	58.71	-	-	-	-	-	-	-	-
27,500	73.89	-	-	-	-	-	-	-	-	-	27,500	59.74	-	-	-	-	-	-	-	-
28,000	75.17	-	-	-	-	-	-	-	-	-	28,000	60.78	-	-	-	-	-	-	-	-
28,500	76.46	-	-	-	-	-	-	-	-	-	28,500	61.81	-	-	-	-	-	-	-	-
29,000	77.75	-	-	-	-	-	-	-	-	-	29,000	62.84	-	-	-	-	-	-	-	-
29,500	79.04	-	-	-	-	-	-	-	-	-	29,500	63.87	-	-	-	-	-	-	-	-
30,000	80.33	-	-	-	-	-	-	-	-	-	30,000	64.90	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 56 MALE										AGE 56 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	7.39	16.07	8.19	8.85	12.59	12.59	12.59	13.54	9.27	1,000	-	6.50	15.39	7.10	7.96	11.05	11.05	11.05	11.85
1,500	-	9.56	22.57	10.76	11.75	17.35	17.35	17.35	18.78	12.37	1,500	-	8.22	21.55	9.12	10.41	15.04	15.04	15.04	16.24
2,000	-	11.72	29.07	13.33	14.65	22.12	22.12	22.12	24.02	15.47	2,000	-	9.95	27.71	11.14	12.85	19.03	19.03	19.03	20.63
2,500	-	13.89	35.57	15.90	17.54	26.88	26.88	26.88	29.26	18.57	2,500	-	11.67	33.87	13.15	15.30	23.03	23.03	23.03	25.02
3,000	-	16.06	42.08	18.46	20.44	31.65	31.65	31.65	34.50	21.68	3,000	-	13.39	40.04	15.17	17.75	27.02	27.02	27.02	29.42
3,500	-	18.22	48.58	21.03	23.34	36.41	36.41	36.41	39.74	24.78	3,500	-	15.11	46.20	17.19	20.20	31.01	31.01	31.01	33.81
4,000	-	20.39	55.08	23.60	26.23	41.17	41.17	41.17	44.99	27.88	4,000	-	16.83	52.36	19.21	22.65	35.01	35.01	35.01	38.20
4,500	-	22.56	61.58	26.16	29.13	45.94	45.94	45.94	50.23	30.98	4,500	-	18.55	58.52	21.23	25.10	39.00	39.00	39.00	42.60
5,000	16.66	24.72	68.09	28.73	32.03	50.70	50.70	50.70	55.47	34.09	5,000	13.86	20.27	64.69	23.25	27.54	42.99	42.99	42.99	46.99
5,500	18.02	26.89	-	31.30	34.92	-	55.47	55.47	60.71	37.19	5,500	14.93	21.99	-	25.27	29.99	-	46.99	46.99	51.38
6,000	19.38	29.05	-	33.86	37.82	-	60.23	60.23	65.95	40.29	6,000	16.01	23.72	-	27.29	32.44	-	50.98	50.98	55.77
6,500	20.74	31.22	-	36.43	40.72	-	65.00	65.00	71.19	43.39	6,500	17.09	25.44	-	29.30	34.89	-	54.97	54.97	60.17
7,000	22.10	33.39	-	39.00	43.62	-	69.76	69.76	76.43	46.50	7,000	18.17	27.16	-	31.32	37.34	-	58.97	58.97	64.56
7,500	23.46	35.55	-	41.57	46.51	-	74.52	74.52	81.67	49.60	7,500	19.25	28.88	-	33.34	39.79	-	62.96	62.96	68.95
8,000	24.82	37.72	-	44.13	49.41	-	79.29	79.29	86.91	52.70	8,000	20.33	30.60	-	35.36	42.23	-	66.95	66.95	73.34
8,500	26.18	39.89	-	46.70	52.31	-	84.05	84.05	92.15	55.80	8,500	21.41	32.32	-	37.38	44.68	-	70.95	70.95	77.74
9,000	27.54	42.05	-	49.27	55.20	-	88.82	88.82	97.39	58.91	9,000	22.49	34.04	-	39.40	47.13	-	74.94	74.94	82.13
9,500	28.90	44.22	-	51.83	58.10	-	93.58	93.58	102.63	62.01	9,500	23.57	35.76	-	41.42	49.58	-	78.93	78.93	86.52
10,000	30.26	46.38	-	54.40	61.00	-	98.35	98.35	107.87	65.11	10,000	24.65	37.49	-	43.44	52.03	-	82.93	82.93	90.92
10,500	31.62	48.55	-	56.97	63.89	-	103.11	-	-	68.21	10,500	25.73	39.21	-	45.45	54.48	-	86.92	-	-
11,000	32.98	50.72	-	59.53	66.79	-	107.87	-	-	71.32	11,000	26.81	40.93	-	47.47	56.93	-	90.91	-	-
11,500	34.34	52.88	-	62.10	69.69	-	112.64	-	-	74.42	11,500	27.89	42.65	-	49.49	59.37	-	94.91	-	-
12,000	35.70	55.05	-	64.67	72.58	-	117.40	-	-	77.52	12,000	28.97	44.37	-	51.51	61.82	-	98.90	-	-
12,500	37.06	57.22	-	67.24	75.48	-	122.17	-	-	80.62	12,500	30.05	46.09	-	53.53	64.27	-	102.89	-	-
13,000	38.42	59.38	-	69.80	78.38	-	126.93	-	-	83.73	13,000	31.13	47.81	-	55.55	66.72	-	106.89	-	-
13,500	39.78	61.55	-	72.37	81.27	-	131.69	-	-	86.83	13,500	32.21	49.53	-	57.57	69.17	-	110.88	-	-
14,000	41.14	63.71	-	74.94	84.17	-	136.46	-	-	89.93	14,000	33.29	51.26	-	59.59	71.62	-	114.87	-	-
14,500	42.50	65.88	-	77.50	87.07	-	141.22	-	-	93.03	14,500	34.37	52.98	-	61.60	74.06	-	118.87	-	-
15,000	43.86	68.05	-	80.07	89.96	-	145.99	-	-	96.14	15,000	35.45	54.70	-	63.62	76.51	-	122.86	-	-
15,500	45.22	70.21	-	82.64	92.86	-	-	-	-	99.24	15,500	36.52	56.42	-	65.64	78.96	-	-	-	-
16,000	46.58	72.38	-	85.20	95.76	-	-	-	-	102.34	16,000	37.60	58.14	-	67.66	81.41	-	-	-	-
16,500	47.94	74.55	-	87.77	98.65	-	-	-	-	105.44	16,500	38.68	59.86	-	69.68	83.86	-	-	-	-
17,000	49.30	76.71	-	90.34	101.55	-	-	-	-	108.55	17,000	39.76	61.58	-	71.70	86.31	-	-	-	-
17,500	50.66	78.88	-	92.91	104.45	-	-	-	-	111.65	17,500	40.84	63.30	-	73.72	88.75	-	-	-	-
18,000	52.02	81.04	-	95.47	107.34	-	-	-	-	114.75	18,000	41.92	65.03	-	75.74	91.20	-	-	-	-
18,500	53.38	83.21	-	98.04	110.24	-	-	-	-	117.85	18,500	43.00	66.75	-	77.75	93.65	-	-	-	-
19,000	54.74	85.38	-	100.61	113.14	-	-	-	-	120.96	19,000	44.08	68.47	-	79.77	96.10	-	-	-	-
19,500	56.10	87.54	-	103.17	116.04	-	-	-	-	124.06	19,500	45.16	70.19	-	81.79	98.55	-	-	-	-
20,000	57.46	89.71	-	105.74	118.93	-	-	-	-	127.16	20,000	46.24	71.91	-	83.81	101.00	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 56										AGE 56										
MALE										FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	58.82	-	-	-	-	-	-	-	-	-	20,500	47.32	-	-	-	-	-	-	-	-
21,000	60.18	-	-	-	-	-	-	-	-	-	21,000	48.40	-	-	-	-	-	-	-	-
21,500	61.54	-	-	-	-	-	-	-	-	-	21,500	49.48	-	-	-	-	-	-	-	-
22,000	62.90	-	-	-	-	-	-	-	-	-	22,000	50.56	-	-	-	-	-	-	-	-
22,500	64.26	-	-	-	-	-	-	-	-	-	22,500	51.64	-	-	-	-	-	-	-	-
23,000	65.62	-	-	-	-	-	-	-	-	-	23,000	52.72	-	-	-	-	-	-	-	-
23,500	66.98	-	-	-	-	-	-	-	-	-	23,500	53.80	-	-	-	-	-	-	-	-
24,000	68.34	-	-	-	-	-	-	-	-	-	24,000	54.88	-	-	-	-	-	-	-	-
24,500	69.70	-	-	-	-	-	-	-	-	-	24,500	55.96	-	-	-	-	-	-	-	-
25,000	71.06	-	-	-	-	-	-	-	-	-	25,000	57.04	-	-	-	-	-	-	-	-
25,500	72.42	-	-	-	-	-	-	-	-	-	25,500	58.11	-	-	-	-	-	-	-	-
26,000	73.78	-	-	-	-	-	-	-	-	-	26,000	59.19	-	-	-	-	-	-	-	-
26,500	75.14	-	-	-	-	-	-	-	-	-	26,500	60.27	-	-	-	-	-	-	-	-
27,000	76.50	-	-	-	-	-	-	-	-	-	27,000	61.35	-	-	-	-	-	-	-	-
27,500	77.86	-	-	-	-	-	-	-	-	-	27,500	62.43	-	-	-	-	-	-	-	-
28,000	79.22	-	-	-	-	-	-	-	-	-	28,000	63.51	-	-	-	-	-	-	-	-
28,500	80.58	-	-	-	-	-	-	-	-	-	28,500	64.59	-	-	-	-	-	-	-	-
29,000	81.94	-	-	-	-	-	-	-	-	-	29,000	65.67	-	-	-	-	-	-	-	-
29,500	83.30	-	-	-	-	-	-	-	-	-	29,500	66.75	-	-	-	-	-	-	-	-
30,000	84.66	-	-	-	-	-	-	-	-	-	30,000	67.83	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 57 MALE										AGE 57 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	7.57	16.15	8.40	9.02	12.82	12.82	12.82	13.79	9.78	1,000	-	6.64	15.47	7.27	8.08	11.06	11.06	11.06	11.86
1,500	-	9.83	22.70	11.07	12.00	17.69	17.69	17.69	19.16	13.13	1,500	-	8.43	21.68	9.37	10.58	15.06	15.06	15.06	16.25
2,000	-	12.08	29.24	13.74	14.99	22.57	22.57	22.57	24.52	16.49	2,000	-	10.22	27.88	11.47	13.09	19.05	19.05	19.05	20.65
2,500	-	14.34	35.79	16.41	17.97	27.45	27.45	27.45	29.89	19.85	2,500	-	12.00	34.09	13.58	15.60	23.05	23.05	23.05	25.05
3,000	-	16.59	42.33	19.07	20.95	32.33	32.33	32.33	35.25	23.21	3,000	-	13.79	40.29	15.68	18.11	27.05	27.05	27.05	29.45
3,500	-	18.85	48.88	21.74	23.93	37.20	37.20	37.20	40.62	26.56	3,500	-	15.58	46.50	17.78	20.61	31.05	31.05	31.05	33.85
4,000	-	21.10	55.42	24.41	26.91	42.08	42.08	42.08	45.99	29.92	4,000	-	17.37	52.70	19.89	23.12	35.05	35.05	35.05	38.25
4,500	-	23.36	61.97	27.08	29.89	46.96	46.96	46.96	51.35	33.28	4,500	-	19.16	58.91	21.99	25.63	39.05	39.05	39.05	42.64
5,000	17.40	25.61	68.51	29.75	32.87	51.84	51.84	51.84	56.72	36.64	5,000	14.43	20.95	65.11	24.09	28.14	43.04	43.04	43.04	47.04
5,500	18.84	27.87	-	32.42	35.86	-	56.71	56.71	62.08	39.99	5,500	15.57	22.74	-	26.20	30.64	-	47.04	47.04	51.44
6,000	20.27	30.13	-	35.09	38.84	-	61.59	61.59	67.45	43.35	6,000	16.70	24.53	-	28.30	33.15	-	51.04	51.04	55.84
6,500	21.71	32.38	-	37.76	41.82	-	66.47	66.47	72.81	46.71	6,500	17.84	26.31	-	30.40	35.66	-	55.04	55.04	60.24
7,000	23.14	34.64	-	40.43	44.80	-	71.35	71.35	78.18	50.07	7,000	18.98	28.10	-	32.51	38.17	-	59.04	59.04	64.64
7,500	24.58	36.89	-	43.10	47.78	-	76.23	76.23	83.54	53.42	7,500	20.11	29.89	-	34.61	40.67	-	63.04	63.04	69.03
8,000	26.01	39.15	-	45.76	50.76	-	81.10	81.10	88.91	56.78	8,000	21.25	31.68	-	36.71	43.18	-	67.03	67.03	73.43
8,500	27.44	41.40	-	48.43	53.74	-	85.98	85.98	94.28	60.14	8,500	22.39	33.47	-	38.82	45.69	-	71.03	71.03	77.83
9,000	28.88	43.66	-	51.10	56.72	-	90.86	90.86	99.64	63.50	9,000	23.52	35.26	-	40.92	48.20	-	75.03	75.03	82.23
9,500	30.31	45.91	-	53.77	59.71	-	95.74	95.74	105.01	66.85	9,500	24.66	37.05	-	43.02	50.70	-	79.03	79.03	86.63
10,000	31.75	48.17	-	56.44	62.69	-	100.61	100.61	110.37	70.21	10,000	25.80	38.84	-	45.13	53.21	-	83.03	83.03	91.03
10,500	33.18	50.42	-	59.11	65.67	-	105.49	-	-	73.57	10,500	26.93	40.63	-	47.23	55.72	-	87.03	-	-
11,000	34.62	52.68	-	61.78	68.65	-	110.37	-	-	76.93	11,000	28.07	42.41	-	49.33	58.23	-	91.02	-	-
11,500	36.05	54.94	-	64.45	71.63	-	115.25	-	-	80.28	11,500	29.21	44.20	-	51.44	60.73	-	95.02	-	-
12,000	37.49	57.19	-	67.12	74.61	-	120.13	-	-	83.64	12,000	30.35	45.99	-	53.54	63.24	-	99.02	-	-
12,500	38.92	59.45	-	69.79	77.59	-	125.00	-	-	87.00	12,500	31.48	47.78	-	55.64	65.75	-	103.02	-	-
13,000	40.35	61.70	-	72.45	80.58	-	129.88	-	-	90.36	13,000	32.62	49.57	-	57.75	68.26	-	107.02	-	-
13,500	41.79	63.96	-	75.12	83.56	-	134.76	-	-	93.71	13,500	33.76	51.36	-	59.85	70.76	-	111.02	-	-
14,000	43.22	66.21	-	77.79	86.54	-	139.64	-	-	97.07	14,000	34.89	53.15	-	61.95	73.27	-	115.02	-	-
14,500	44.66	68.47	-	80.46	89.52	-	144.51	-	-	100.43	14,500	36.03	54.94	-	64.06	75.78	-	119.01	-	-
15,000	46.09	70.72	-	83.13	92.50	-	149.39	-	-	103.79	15,000	37.17	56.72	-	66.16	78.29	-	123.01	-	-
15,500	47.53	72.98	-	85.80	95.48	-	-	-	-	107.14	15,500	38.30	58.51	-	68.26	80.79	-	-	-	-
16,000	48.96	75.24	-	88.47	98.46	-	-	-	-	110.50	16,000	39.44	60.30	-	70.37	83.30	-	-	-	-
16,500	50.39	77.49	-	91.14	101.45	-	-	-	-	113.86	16,500	40.58	62.09	-	72.47	85.81	-	-	-	-
17,000	51.83	79.75	-	93.81	104.43	-	-	-	-	117.22	17,000	41.71	63.88	-	74.57	88.32	-	-	-	-
17,500	53.26	82.00	-	96.48	107.41	-	-	-	-	120.57	17,500	42.85	65.67	-	76.68	90.82	-	-	-	-
18,000	54.70	84.26	-	99.14	110.39	-	-	-	-	123.93	18,000	43.99	67.46	-	78.78	93.33	-	-	-	-
18,500	56.13	86.51	-	101.81	113.37	-	-	-	-	127.29	18,500	45.12	69.25	-	80.88	95.84	-	-	-	-
19,000	57.57	88.77	-	104.48	116.35	-	-	-	-	130.65	19,000	46.26	71.04	-	82.99	98.35	-	-	-	-
19,500	59.00	91.02	-	107.15	119.33	-	-	-	-	134.00	19,500	47.40	72.82	-	85.09	100.85	-	-	-	-
20,000	60.44	93.28	-	109.82	122.32	-	-	-	-	137.36	20,000	48.54	74.61	-	87.19	103.36	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 57		MALE								Joint	AGE 57		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	61.87	-	-	-	-	-	-	-	-	-	20,500	49.67	-	-	-	-	-	-	-	-
21,000	63.30	-	-	-	-	-	-	-	-	-	21,000	50.81	-	-	-	-	-	-	-	-
21,500	64.74	-	-	-	-	-	-	-	-	-	21,500	51.95	-	-	-	-	-	-	-	-
22,000	66.17	-	-	-	-	-	-	-	-	-	22,000	53.08	-	-	-	-	-	-	-	-
22,500	67.61	-	-	-	-	-	-	-	-	-	22,500	54.22	-	-	-	-	-	-	-	-
23,000	69.04	-	-	-	-	-	-	-	-	-	23,000	55.36	-	-	-	-	-	-	-	-
23,500	70.48	-	-	-	-	-	-	-	-	-	23,500	56.49	-	-	-	-	-	-	-	-
24,000	71.91	-	-	-	-	-	-	-	-	-	24,000	57.63	-	-	-	-	-	-	-	-
24,500	73.34	-	-	-	-	-	-	-	-	-	24,500	58.77	-	-	-	-	-	-	-	-
25,000	74.78	-	-	-	-	-	-	-	-	-	25,000	59.90	-	-	-	-	-	-	-	-
25,500	76.21	-	-	-	-	-	-	-	-	-	25,500	61.04	-	-	-	-	-	-	-	-
26,000	77.65	-	-	-	-	-	-	-	-	-	26,000	62.18	-	-	-	-	-	-	-	-
26,500	79.08	-	-	-	-	-	-	-	-	-	26,500	63.31	-	-	-	-	-	-	-	-
27,000	80.52	-	-	-	-	-	-	-	-	-	27,000	64.45	-	-	-	-	-	-	-	-
27,500	81.95	-	-	-	-	-	-	-	-	-	27,500	65.59	-	-	-	-	-	-	-	-
28,000	83.39	-	-	-	-	-	-	-	-	-	28,000	66.73	-	-	-	-	-	-	-	-
28,500	84.82	-	-	-	-	-	-	-	-	-	28,500	67.86	-	-	-	-	-	-	-	-
29,000	86.25	-	-	-	-	-	-	-	-	-	29,000	69.00	-	-	-	-	-	-	-	-
29,500	87.69	-	-	-	-	-	-	-	-	-	29,500	70.14	-	-	-	-	-	-	-	-
30,000	89.12	-	-	-	-	-	-	-	-	-	30,000	71.27	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 58 MALE										AGE 58 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	7.75	16.32	8.76	9.19	13.04	13.04	13.04	14.04	10.12	1,000	-	6.77	15.64	7.44	8.19	11.07	11.07	11.07	11.87
1,500	-	10.09	22.95	11.60	12.26	18.03	18.03	18.03	19.53	13.64	1,500	-	8.63	21.93	9.62	10.76	15.07	15.07	15.07	16.27
2,000	-	12.44	29.58	14.45	15.32	23.02	23.02	23.02	25.02	17.17	2,000	-	10.49	28.22	11.81	13.33	19.07	19.07	19.07	20.68
2,500	-	14.78	36.21	17.30	18.39	28.02	28.02	28.02	30.51	20.70	2,500	-	12.34	34.51	14.00	15.90	23.08	23.08	23.08	25.08
3,000	-	17.13	42.84	20.15	21.46	33.01	33.01	33.01	36.00	24.23	3,000	-	14.20	40.80	16.19	18.46	27.08	27.08	27.08	29.48
3,500	-	19.47	49.47	22.99	24.52	38.00	38.00	38.00	41.49	27.75	3,500	-	16.06	47.09	18.38	21.03	31.08	31.08	31.08	33.89
4,000	-	21.81	56.10	25.84	27.59	42.99	42.99	42.99	46.98	31.28	4,000	-	17.91	53.38	20.57	23.60	35.09	35.09	35.09	38.29
4,500	-	24.16	62.73	28.69	30.65	47.98	47.98	47.98	52.47	34.81	4,500	-	19.77	59.67	22.75	26.16	39.09	39.09	39.09	42.69
5,000	18.22	26.50	69.36	31.54	33.72	52.97	52.97	52.97	57.96	38.34	5,000	14.96	21.63	65.96	24.94	28.73	43.10	43.10	43.10	47.10
5,500	19.74	28.85	-	34.38	36.79	-	57.96	57.96	63.45	41.86	5,500	16.15	23.49	-	27.13	31.30	-	47.10	47.10	51.50
6,000	21.26	31.19	-	37.23	39.85	-	62.95	62.95	68.94	45.39	6,000	17.34	25.34	-	29.32	33.86	-	51.10	51.10	55.91
6,500	22.77	33.54	-	40.08	42.92	-	67.95	67.95	74.43	48.92	6,500	18.53	27.20	-	31.51	36.43	-	55.11	55.11	60.31
7,000	24.29	35.88	-	42.93	45.98	-	72.94	72.94	79.92	52.45	7,000	19.72	29.06	-	33.70	39.00	-	59.11	59.11	64.71
7,500	25.81	38.22	-	45.77	49.05	-	77.93	77.93	85.41	55.97	7,500	20.91	30.91	-	35.88	41.57	-	63.11	63.11	69.12
8,000	27.32	40.57	-	48.62	52.12	-	82.92	82.92	90.90	59.50	8,000	22.10	32.77	-	38.07	44.13	-	67.12	67.12	73.52
8,500	28.84	42.91	-	51.47	55.18	-	87.91	87.91	96.39	63.03	8,500	23.29	34.63	-	40.26	46.70	-	71.12	71.12	77.93
9,000	30.36	45.26	-	54.32	58.25	-	92.90	92.90	101.88	66.56	9,000	24.48	36.48	-	42.45	49.27	-	75.12	75.12	82.33
9,500	31.87	47.60	-	57.16	61.31	-	97.89	97.89	107.37	70.08	9,500	25.67	38.34	-	44.64	51.83	-	79.13	79.13	86.73
10,000	33.39	49.95	-	60.01	64.38	-	102.88	102.88	112.86	73.61	10,000	26.86	40.20	-	46.83	54.40	-	83.13	83.13	91.14
10,500	34.90	52.29	-	62.86	67.44	-	107.88	-	-	77.14	10,500	28.05	42.05	-	49.01	56.97	-	87.13	-	-
11,000	36.42	54.63	-	65.71	70.51	-	112.87	-	-	80.67	11,000	29.24	43.91	-	51.20	59.53	-	91.14	-	-
11,500	37.94	56.98	-	68.55	73.58	-	117.86	-	-	84.19	11,500	30.43	45.77	-	53.39	62.10	-	95.14	-	-
12,000	39.45	59.32	-	71.40	76.64	-	122.85	-	-	87.72	12,000	31.62	47.62	-	55.58	64.67	-	99.14	-	-
12,500	40.97	61.67	-	74.25	79.71	-	127.84	-	-	91.25	12,500	32.81	49.48	-	57.77	67.24	-	103.15	-	-
13,000	42.49	64.01	-	77.10	82.77	-	132.83	-	-	94.78	13,000	34.00	51.34	-	59.96	69.80	-	107.15	-	-
13,500	44.00	66.36	-	79.94	85.84	-	137.82	-	-	98.30	13,500	35.19	53.19	-	62.14	72.37	-	111.15	-	-
14,000	45.52	68.70	-	82.79	88.91	-	142.81	-	-	101.83	14,000	36.38	55.05	-	64.33	74.94	-	115.16	-	-
14,500	47.04	71.04	-	85.64	91.97	-	147.80	-	-	105.36	14,500	37.57	56.91	-	66.52	77.50	-	119.16	-	-
15,000	48.55	73.39	-	88.49	95.04	-	152.80	-	-	108.89	15,000	38.76	58.76	-	68.71	80.07	-	123.17	-	-
15,500	50.07	75.73	-	91.33	98.10	-	-	-	-	112.41	15,500	39.95	60.62	-	70.90	82.64	-	-	-	-
16,000	51.58	78.08	-	94.18	101.17	-	-	-	-	115.94	16,000	41.14	62.48	-	73.09	85.20	-	-	-	-
16,500	53.10	80.42	-	97.03	104.24	-	-	-	-	119.47	16,500	42.33	64.34	-	75.27	87.77	-	-	-	-
17,000	54.62	82.77	-	99.88	107.30	-	-	-	-	123.00	17,000	43.52	66.19	-	77.46	90.34	-	-	-	-
17,500	56.13	85.11	-	102.72	110.37	-	-	-	-	126.52	17,500	44.71	68.05	-	79.65	92.91	-	-	-	-
18,000	57.65	87.45	-	105.57	113.43	-	-	-	-	130.05	18,000	45.90	69.91	-	81.84	95.47	-	-	-	-
18,500	59.17	89.80	-	108.42	116.50	-	-	-	-	133.58	18,500	47.09	71.76	-	84.03	98.04	-	-	-	-
19,000	60.68	92.14	-	111.27	119.57	-	-	-	-	137.11	19,000	48.28	73.62	-	86.22	100.61	-	-	-	-
19,500	62.20	94.49	-	114.11	122.63	-	-	-	-	140.63	19,500	49.47	75.48	-	88.40	103.17	-	-	-	-
20,000	63.72	96.83	-	116.96	125.70	-	-	-	-	144.16	20,000	50.66	77.33	-	90.59	105.74	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 58		MALE								Joint	AGE 58		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	65.23	-	-	-	-	-	-	-	-	-	20,500	51.85	-	-	-	-	-	-	-	-
21,000	66.75	-	-	-	-	-	-	-	-	-	21,000	53.04	-	-	-	-	-	-	-	-
21,500	68.27	-	-	-	-	-	-	-	-	-	21,500	54.23	-	-	-	-	-	-	-	-
22,000	69.78	-	-	-	-	-	-	-	-	-	22,000	55.42	-	-	-	-	-	-	-	-
22,500	71.30	-	-	-	-	-	-	-	-	-	22,500	56.61	-	-	-	-	-	-	-	-
23,000	72.81	-	-	-	-	-	-	-	-	-	23,000	57.80	-	-	-	-	-	-	-	-
23,500	74.33	-	-	-	-	-	-	-	-	-	23,500	58.99	-	-	-	-	-	-	-	-
24,000	75.85	-	-	-	-	-	-	-	-	-	24,000	60.18	-	-	-	-	-	-	-	-
24,500	77.36	-	-	-	-	-	-	-	-	-	24,500	61.37	-	-	-	-	-	-	-	-
25,000	78.88	-	-	-	-	-	-	-	-	-	25,000	62.56	-	-	-	-	-	-	-	-
25,500	80.40	-	-	-	-	-	-	-	-	-	25,500	63.75	-	-	-	-	-	-	-	-
26,000	81.91	-	-	-	-	-	-	-	-	-	26,000	64.94	-	-	-	-	-	-	-	-
26,500	83.43	-	-	-	-	-	-	-	-	-	26,500	66.13	-	-	-	-	-	-	-	-
27,000	84.95	-	-	-	-	-	-	-	-	-	27,000	67.32	-	-	-	-	-	-	-	-
27,500	86.46	-	-	-	-	-	-	-	-	-	27,500	68.51	-	-	-	-	-	-	-	-
28,000	87.98	-	-	-	-	-	-	-	-	-	28,000	69.70	-	-	-	-	-	-	-	-
28,500	89.49	-	-	-	-	-	-	-	-	-	28,500	70.89	-	-	-	-	-	-	-	-
29,000	91.01	-	-	-	-	-	-	-	-	-	29,000	72.08	-	-	-	-	-	-	-	-
29,500	92.53	-	-	-	-	-	-	-	-	-	29,500	73.27	-	-	-	-	-	-	-	-
30,000	94.04	-	-	-	-	-	-	-	-	-	30,000	74.46	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 59 MALE										AGE 59 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	7.93	16.41	8.93	9.36	13.27	13.27	13.27	14.29	10.46	1,000	-	6.91	15.73	7.61	8.31	11.08	11.08	11.08	11.88
1,500	-	10.36	23.08	11.86	12.51	18.37	18.37	18.37	19.91	14.15	1,500	-	8.83	22.06	9.88	10.94	15.09	15.09	15.09	16.29
2,000	-	12.79	29.75	14.79	15.66	23.48	23.48	23.48	25.52	17.85	2,000	-	10.76	28.39	12.15	13.56	19.09	19.09	19.09	20.70
2,500	-	15.23	36.42	17.72	18.81	28.58	28.58	28.58	31.14	21.55	2,500	-	12.68	34.72	14.42	16.19	23.10	23.10	23.10	25.11
3,000	-	17.66	43.10	20.66	21.96	33.69	33.69	33.69	36.75	25.25	3,000	-	14.61	41.06	16.70	18.82	27.11	27.11	27.11	29.52
3,500	-	20.09	49.77	23.59	25.11	38.79	38.79	38.79	42.37	28.94	3,500	-	16.53	47.39	18.97	21.44	31.12	31.12	31.12	33.93
4,000	-	22.53	56.44	26.52	28.26	43.90	43.90	43.90	47.98	32.64	4,000	-	18.46	53.72	21.24	24.07	35.13	35.13	35.13	38.34
4,500	-	24.96	63.11	29.45	31.41	49.00	49.00	49.00	53.60	36.34	4,500	-	20.38	60.05	23.52	26.69	39.14	39.14	39.14	42.74
5,000	19.09	27.40	69.79	32.39	34.57	54.11	54.11	54.11	59.21	40.04	5,000	15.66	22.31	66.39	25.79	29.32	43.15	43.15	43.15	47.15
5,500	20.69	29.83	-	35.32	37.72	-	59.21	59.21	64.83	43.73	5,500	16.92	24.23	-	28.06	31.95	-	47.15	47.15	51.56
6,000	22.30	32.26	-	38.25	40.87	-	64.32	64.32	70.44	47.43	6,000	18.18	26.16	-	30.33	34.57	-	51.16	51.16	55.97
6,500	23.90	34.70	-	41.18	44.02	-	69.42	69.42	76.06	51.13	6,500	19.44	28.08	-	32.61	37.20	-	55.17	55.17	60.38
7,000	25.50	37.13	-	44.12	47.17	-	74.53	74.53	81.67	54.83	7,000	20.70	30.01	-	34.88	39.83	-	59.18	59.18	64.79
7,500	27.11	39.56	-	47.05	50.32	-	79.63	79.63	87.29	58.52	7,500	21.96	31.93	-	37.15	42.45	-	63.19	63.19	69.20
8,000	28.71	42.00	-	49.98	53.47	-	84.73	84.73	92.90	62.22	8,000	23.22	33.86	-	39.43	45.08	-	67.20	67.20	73.61
8,500	30.31	44.43	-	52.91	56.62	-	89.84	89.84	98.52	65.92	8,500	24.48	35.78	-	41.70	47.70	-	71.21	71.21	78.02
9,000	31.92	46.86	-	55.85	59.77	-	94.94	94.94	104.13	69.62	9,000	25.74	37.71	-	43.97	50.33	-	75.21	75.21	82.43
9,500	33.52	49.30	-	58.78	62.92	-	100.05	100.05	109.75	73.31	9,500	27.00	39.63	-	46.25	52.96	-	79.22	79.22	86.84
10,000	35.12	51.73	-	61.71	66.07	-	105.15	105.15	115.36	77.01	10,000	28.26	41.56	-	48.52	55.58	-	83.23	83.23	91.25
10,500	36.73	54.16	-	64.64	69.22	-	110.26	-	-	80.71	10,500	29.52	43.48	-	50.79	58.21	-	87.24	-	-
11,000	38.33	56.60	-	67.58	72.37	-	115.36	-	-	84.41	11,000	30.78	45.41	-	53.06	60.83	-	91.25	-	-
11,500	39.93	59.03	-	70.51	75.52	-	120.47	-	-	88.10	11,500	32.04	47.33	-	55.34	63.46	-	95.26	-	-
12,000	41.53	61.47	-	73.44	78.67	-	125.57	-	-	91.80	12,000	33.30	49.26	-	57.61	66.09	-	99.27	-	-
12,500	43.14	63.90	-	76.37	81.82	-	130.68	-	-	95.50	12,500	34.56	51.18	-	59.88	68.71	-	103.28	-	-
13,000	44.74	66.33	-	79.31	84.97	-	135.78	-	-	99.20	13,000	35.82	53.11	-	62.16	71.34	-	107.28	-	-
13,500	46.34	68.77	-	82.24	88.12	-	140.89	-	-	102.89	13,500	37.08	55.03	-	64.43	73.96	-	111.29	-	-
14,000	47.95	71.20	-	85.17	91.27	-	145.99	-	-	106.59	14,000	38.34	56.96	-	66.70	76.59	-	115.30	-	-
14,500	49.55	73.63	-	88.10	94.43	-	151.10	-	-	110.29	14,500	39.60	58.88	-	68.97	79.22	-	119.31	-	-
15,000	51.15	76.07	-	91.04	97.58	-	156.20	-	-	113.99	15,000	40.86	60.80	-	71.25	81.84	-	123.32	-	-
15,500	52.76	78.50	-	93.97	100.73	-	-	-	-	117.68	15,500	42.12	62.73	-	73.52	84.47	-	-	-	-
16,000	54.36	80.93	-	96.90	103.88	-	-	-	-	121.38	16,000	43.38	64.65	-	75.79	87.09	-	-	-	-
16,500	55.96	83.37	-	99.83	107.03	-	-	-	-	125.08	16,500	44.64	66.58	-	78.07	89.72	-	-	-	-
17,000	57.57	85.80	-	102.77	110.18	-	-	-	-	128.78	17,000	45.90	68.50	-	80.34	92.35	-	-	-	-
17,500	59.17	88.23	-	105.70	113.33	-	-	-	-	132.47	17,500	47.16	70.43	-	82.61	94.97	-	-	-	-
18,000	60.77	90.67	-	108.63	116.48	-	-	-	-	136.17	18,000	48.42	72.35	-	84.88	97.60	-	-	-	-
18,500	62.37	93.10	-	111.56	119.63	-	-	-	-	139.87	18,500	49.68	74.28	-	87.16	100.22	-	-	-	-
19,000	63.98	95.53	-	114.50	122.78	-	-	-	-	143.57	19,000	50.94	76.20	-	89.43	102.85	-	-	-	-
19,500	65.58	97.97	-	117.43	125.93	-	-	-	-	147.26	19,500	52.20	78.13	-	91.70	105.48	-	-	-	-
20,000	67.18	100.40	-	120.36	129.08	-	-	-	-	150.96	20,000	53.47	80.05	-	93.98	108.10	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 59		MALE									Joint	AGE 59		FEMALE								
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI		
20,500	68.79	-	-	-	-	-	-	-	-	-	20,500	54.73	-	-	-	-	-	-	-	-		
21,000	70.39	-	-	-	-	-	-	-	-	-	21,000	55.99	-	-	-	-	-	-	-	-		
21,500	71.99	-	-	-	-	-	-	-	-	-	21,500	57.25	-	-	-	-	-	-	-	-		
22,000	73.60	-	-	-	-	-	-	-	-	-	22,000	58.51	-	-	-	-	-	-	-	-		
22,500	75.20	-	-	-	-	-	-	-	-	-	22,500	59.77	-	-	-	-	-	-	-	-		
23,000	76.80	-	-	-	-	-	-	-	-	-	23,000	61.03	-	-	-	-	-	-	-	-		
23,500	78.41	-	-	-	-	-	-	-	-	-	23,500	62.29	-	-	-	-	-	-	-	-		
24,000	80.01	-	-	-	-	-	-	-	-	-	24,000	63.55	-	-	-	-	-	-	-	-		
24,500	81.61	-	-	-	-	-	-	-	-	-	24,500	64.81	-	-	-	-	-	-	-	-		
25,000	83.22	-	-	-	-	-	-	-	-	-	25,000	66.07	-	-	-	-	-	-	-	-		
25,500	84.82	-	-	-	-	-	-	-	-	-	25,500	67.33	-	-	-	-	-	-	-	-		
26,000	86.42	-	-	-	-	-	-	-	-	-	26,000	68.59	-	-	-	-	-	-	-	-		
26,500	88.02	-	-	-	-	-	-	-	-	-	26,500	69.85	-	-	-	-	-	-	-	-		
27,000	89.63	-	-	-	-	-	-	-	-	-	27,000	71.11	-	-	-	-	-	-	-	-		
27,500	91.23	-	-	-	-	-	-	-	-	-	27,500	72.37	-	-	-	-	-	-	-	-		
28,000	92.83	-	-	-	-	-	-	-	-	-	28,000	73.63	-	-	-	-	-	-	-	-		
28,500	94.44	-	-	-	-	-	-	-	-	-	28,500	74.89	-	-	-	-	-	-	-	-		
29,000	96.04	-	-	-	-	-	-	-	-	-	29,000	76.15	-	-	-	-	-	-	-	-		
29,500	97.64	-	-	-	-	-	-	-	-	-	29,500	77.41	-	-	-	-	-	-	-	-		
30,000	99.25	-	-	-	-	-	-	-	-	-	30,000	78.67	-	-	-	-	-	-	-	-		

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 60 MALE										AGE 60 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	8.10	16.58	9.35	9.53	13.50	13.50	13.50	14.54	10.88	1,000	-	7.04	15.81	7.78	8.43	11.09	11.09	11.09	11.89
1,500	-	10.63	23.33	12.50	12.77	18.71	18.71	18.71	20.28	14.79	1,500	-	9.04	22.19	10.13	11.12	15.10	15.10	15.10	16.30
2,000	-	13.15	30.09	15.64	16.00	23.93	23.93	23.93	26.02	18.70	2,000	-	11.03	28.56	12.49	13.80	19.11	19.11	19.11	20.72
2,500	-	15.67	36.85	18.79	19.24	29.15	29.15	29.15	31.76	22.61	2,500	-	13.02	34.94	14.85	16.49	23.13	23.13	23.13	25.13
3,000	-	18.19	43.61	21.93	22.47	34.37	34.37	34.37	37.50	26.52	3,000	-	15.01	41.31	17.21	19.17	27.14	27.14	27.14	29.55
3,500	-	20.72	50.36	25.08	25.71	39.59	39.59	39.59	43.24	30.43	3,500	-	17.01	47.69	19.57	21.86	31.16	31.16	31.16	33.96
4,000	-	23.24	57.12	28.22	28.94	44.81	44.81	44.81	48.98	34.34	4,000	-	19.00	54.06	21.92	24.54	35.17	35.17	35.17	38.38
4,500	-	25.76	63.88	31.37	32.18	50.02	50.02	50.02	54.72	38.25	4,500	-	20.99	60.44	24.28	27.23	39.18	39.18	39.18	42.79
5,000	20.02	28.28	70.64	34.51	35.41	55.24	55.24	55.24	60.46	42.16	5,000	16.24	22.98	66.81	26.64	29.91	43.20	43.20	43.20	47.21
5,500	21.71	30.81	-	37.66	38.65	-	60.46	60.46	66.20	46.07	5,500	17.55	24.98	-	29.00	32.60	-	47.21	47.21	51.62
6,000	23.41	33.33	-	40.80	41.88	-	65.68	65.68	71.94	49.98	6,000	18.87	26.97	-	31.35	35.28	-	51.22	51.22	56.04
6,500	25.10	35.85	-	43.95	45.12	-	70.90	70.90	77.68	53.89	6,500	20.19	28.96	-	33.71	37.97	-	55.24	55.24	60.45
7,000	26.80	38.37	-	47.09	48.35	-	76.11	76.11	83.42	57.80	7,000	21.51	30.95	-	36.07	40.65	-	59.25	59.25	64.87
7,500	28.50	40.90	-	50.24	51.59	-	81.33	81.33	89.16	61.71	7,500	22.82	32.95	-	38.43	43.34	-	63.27	63.27	69.28
8,000	30.19	43.42	-	53.38	54.82	-	86.55	86.55	94.90	65.62	8,000	24.14	34.94	-	40.79	46.02	-	67.28	67.28	73.70
8,500	31.89	45.94	-	56.53	58.06	-	91.77	91.77	100.64	69.53	8,500	25.46	36.93	-	43.14	48.71	-	71.29	71.29	78.11
9,000	33.58	48.46	-	59.67	61.29	-	96.99	96.99	106.38	73.44	9,000	26.78	38.92	-	45.50	51.39	-	75.31	75.31	82.53
9,500	35.28	50.99	-	62.82	64.53	-	102.20	102.20	112.12	77.35	9,500	28.09	40.92	-	47.86	54.08	-	79.32	79.32	86.94
10,000	36.98	53.51	-	65.96	67.76	-	107.42	107.42	117.86	81.26	10,000	29.41	42.91	-	50.22	56.76	-	83.33	83.33	91.36
10,500	38.67	56.03	-	69.11	71.00	-	112.64	-	-	85.17	10,500	30.73	44.90	-	52.58	59.45	-	87.35	-	-
11,000	40.37	58.55	-	72.25	74.23	-	117.86	-	-	89.08	11,000	32.05	46.89	-	54.93	62.13	-	91.36	-	-
11,500	42.06	61.07	-	75.40	77.47	-	123.08	-	-	92.99	11,500	33.36	48.89	-	57.29	64.82	-	95.38	-	-
12,000	43.76	63.60	-	78.54	80.70	-	128.30	-	-	96.90	12,000	34.68	50.88	-	59.65	67.50	-	99.39	-	-
12,500	45.45	66.12	-	81.69	83.94	-	133.51	-	-	100.81	12,500	36.00	52.87	-	62.01	70.19	-	103.40	-	-
13,000	47.15	68.64	-	84.83	87.17	-	138.73	-	-	104.72	13,000	37.32	54.86	-	64.37	72.87	-	107.42	-	-
13,500	48.85	71.16	-	87.98	90.41	-	143.95	-	-	108.63	13,500	38.63	56.85	-	66.72	75.56	-	111.43	-	-
14,000	50.54	73.69	-	91.12	93.64	-	149.17	-	-	112.54	14,000	39.95	58.85	-	69.08	78.24	-	115.44	-	-
14,500	52.24	76.21	-	94.27	96.88	-	154.39	-	-	116.45	14,500	41.27	60.84	-	71.44	80.93	-	119.46	-	-
15,000	53.93	78.73	-	97.41	100.11	-	159.60	-	-	120.36	15,000	42.59	62.83	-	73.80	83.61	-	123.47	-	-
15,500	55.63	81.25	-	100.56	103.35	-	-	-	-	124.27	15,500	43.90	64.82	-	76.15	86.30	-	-	-	-
16,000	57.32	83.78	-	103.70	106.58	-	-	-	-	128.18	16,000	45.22	66.82	-	78.51	88.98	-	-	-	-
16,500	59.02	86.30	-	106.85	109.82	-	-	-	-	132.09	16,500	46.54	68.81	-	80.87	91.67	-	-	-	-
17,000	60.72	88.82	-	109.99	113.05	-	-	-	-	136.00	17,000	47.86	70.80	-	83.23	94.36	-	-	-	-
17,500	62.41	91.34	-	113.14	116.29	-	-	-	-	139.91	17,500	49.17	72.79	-	85.59	97.04	-	-	-	-
18,000	64.11	93.87	-	116.28	119.52	-	-	-	-	143.82	18,000	50.49	74.79	-	87.94	99.73	-	-	-	-
18,500	65.80	96.39	-	119.43	122.76	-	-	-	-	147.73	18,500	51.81	76.78	-	90.30	102.41	-	-	-	-
19,000	67.50	98.91	-	122.57	125.99	-	-	-	-	151.64	19,000	53.13	78.77	-	92.66	105.10	-	-	-	-
19,500	69.19	101.43	-	125.72	129.23	-	-	-	-	155.55	19,500	54.44	80.76	-	95.02	107.78	-	-	-	-
20,000	70.89	103.96	-	128.86	132.46	-	-	-	-	159.46	20,000	55.76	82.76	-	97.38	110.47	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 60		MALE								Joint	AGE 60		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	72.59	-	-	-	-	-	-	-	-	-	20,500	57.08	-	-	-	-	-	-	-	-
21,000	74.28	-	-	-	-	-	-	-	-	-	21,000	58.40	-	-	-	-	-	-	-	-
21,500	75.98	-	-	-	-	-	-	-	-	-	21,500	59.71	-	-	-	-	-	-	-	-
22,000	77.67	-	-	-	-	-	-	-	-	-	22,000	61.03	-	-	-	-	-	-	-	-
22,500	79.37	-	-	-	-	-	-	-	-	-	22,500	62.35	-	-	-	-	-	-	-	-
23,000	81.06	-	-	-	-	-	-	-	-	-	23,000	63.67	-	-	-	-	-	-	-	-
23,500	82.76	-	-	-	-	-	-	-	-	-	23,500	64.98	-	-	-	-	-	-	-	-
24,000	84.46	-	-	-	-	-	-	-	-	-	24,000	66.30	-	-	-	-	-	-	-	-
24,500	86.15	-	-	-	-	-	-	-	-	-	24,500	67.62	-	-	-	-	-	-	-	-
25,000	87.85	-	-	-	-	-	-	-	-	-	25,000	68.94	-	-	-	-	-	-	-	-
25,500	89.54	-	-	-	-	-	-	-	-	-	25,500	70.25	-	-	-	-	-	-	-	-
26,000	91.24	-	-	-	-	-	-	-	-	-	26,000	71.57	-	-	-	-	-	-	-	-
26,500	92.93	-	-	-	-	-	-	-	-	-	26,500	72.89	-	-	-	-	-	-	-	-
27,000	94.63	-	-	-	-	-	-	-	-	-	27,000	74.21	-	-	-	-	-	-	-	-
27,500	96.33	-	-	-	-	-	-	-	-	-	27,500	75.52	-	-	-	-	-	-	-	-
28,000	98.02	-	-	-	-	-	-	-	-	-	28,000	76.84	-	-	-	-	-	-	-	-
28,500	99.72	-	-	-	-	-	-	-	-	-	28,500	78.16	-	-	-	-	-	-	-	-
29,000	101.41	-	-	-	-	-	-	-	-	-	29,000	79.48	-	-	-	-	-	-	-	-
29,500	103.11	-	-	-	-	-	-	-	-	-	29,500	80.79	-	-	-	-	-	-	-	-
30,000	104.81	-	-	-	-	-	-	-	-	-	30,000	82.11	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 61 MALE										AGE 61 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	8.33	16.92	9.78	-	13.72	13.72	13.72	14.79	11.31	1,000	-	7.28	16.07	8.09	-	11.21	11.21	11.21	12.03
1,500	-	10.97	23.84	13.13	-	19.05	19.05	19.05	20.66	15.43	1,500	-	9.39	22.57	10.60	-	15.29	15.29	15.29	16.51
2,000	-	13.61	30.77	16.49	-	24.39	24.39	24.39	26.52	19.55	2,000	-	11.51	29.07	13.12	-	19.37	19.37	19.37	21.00
2,500	-	16.24	37.70	19.85	-	29.72	29.72	29.72	32.39	23.67	2,500	-	13.62	35.57	15.63	-	23.45	23.45	23.45	25.48
3,000	-	18.88	44.63	23.21	-	35.05	35.05	35.05	38.25	27.80	3,000	-	15.73	42.08	18.15	-	27.52	27.52	27.52	29.97
3,500	-	21.52	51.55	26.56	-	40.38	40.38	40.38	44.12	31.92	3,500	-	17.84	48.58	20.66	-	31.60	31.60	31.60	34.45
4,000	-	24.15	58.48	29.92	-	45.71	45.71	45.71	49.98	36.04	4,000	-	19.95	55.08	23.18	-	35.68	35.68	35.68	38.94
4,500	-	26.79	65.41	33.28	-	51.04	51.04	51.04	55.85	40.16	4,500	-	22.06	61.58	25.69	-	39.75	39.75	39.75	43.42
5,000	21.09	29.43	72.34	36.64	-	56.38	56.38	56.38	61.71	44.29	5,000	17.17	24.17	68.09	28.21	-	43.83	43.83	43.83	47.91
5,500	22.89	32.06	-	39.99	-	-	61.71	61.71	67.58	48.41	5,500	18.58	26.29	-	30.72	-	-	47.91	47.91	52.39
6,000	24.69	34.70	-	43.35	-	-	67.04	67.04	73.44	52.53	6,000	19.99	28.40	-	33.24	-	-	51.98	51.98	56.88
6,500	26.50	37.34	-	46.71	-	-	72.37	72.37	79.31	56.65	6,500	21.40	30.51	-	35.75	-	-	56.06	56.06	61.36
7,000	28.30	39.97	-	50.07	-	-	77.70	77.70	85.17	60.78	7,000	22.81	32.62	-	38.27	-	-	60.14	60.14	65.84
7,500	30.10	42.61	-	53.42	-	-	83.03	83.03	91.04	64.90	7,500	24.23	34.73	-	40.78	-	-	64.22	64.22	70.33
8,000	31.91	45.25	-	56.78	-	-	88.37	88.37	96.90	69.02	8,000	25.64	36.84	-	43.30	-	-	68.29	68.29	74.81
8,500	33.71	47.88	-	60.14	-	-	93.70	93.70	102.77	73.14	8,500	27.05	38.95	-	45.81	-	-	72.37	72.37	79.30
9,000	35.51	50.52	-	63.50	-	-	99.03	99.03	108.63	77.27	9,000	28.46	41.07	-	48.33	-	-	76.45	76.45	83.78
9,500	37.31	53.16	-	66.85	-	-	104.36	104.36	114.50	81.39	9,500	29.87	43.18	-	50.84	-	-	80.52	80.52	88.27
10,000	39.12	55.79	-	70.21	-	-	109.69	109.69	120.36	85.51	10,000	31.28	45.29	-	53.35	-	-	84.60	84.60	92.75
10,500	40.92	58.43	-	73.57	-	-	115.02	-	-	89.63	10,500	32.69	47.40	-	55.87	-	-	88.68	-	-
11,000	42.72	61.07	-	76.93	-	-	120.36	-	-	93.76	11,000	34.10	49.51	-	58.38	-	-	92.75	-	-
11,500	44.53	63.70	-	80.28	-	-	125.69	-	-	97.88	11,500	35.51	51.62	-	60.90	-	-	96.83	-	-
12,000	46.33	66.34	-	83.64	-	-	131.02	-	-	102.00	12,000	36.92	53.73	-	63.41	-	-	100.91	-	-
12,500	48.13	68.98	-	87.00	-	-	136.35	-	-	106.12	12,500	38.34	55.85	-	65.93	-	-	104.99	-	-
13,000	49.93	71.61	-	90.36	-	-	141.68	-	-	110.25	13,000	39.75	57.96	-	68.44	-	-	109.06	-	-
13,500	51.74	74.25	-	93.71	-	-	147.01	-	-	114.37	13,500	41.16	60.07	-	70.96	-	-	113.14	-	-
14,000	53.54	76.89	-	97.07	-	-	152.35	-	-	118.49	14,000	42.57	62.18	-	73.47	-	-	117.22	-	-
14,500	55.34	79.52	-	100.43	-	-	157.68	-	-	122.61	14,500	43.98	64.29	-	75.99	-	-	121.29	-	-
15,000	57.15	82.16	-	103.79	-	-	163.01	-	-	126.74	15,000	45.39	66.40	-	78.50	-	-	125.37	-	-
15,500	58.95	84.80	-	107.14	-	-	-	-	-	130.86	15,500	46.80	68.51	-	81.02	-	-	-	-	-
16,000	60.75	87.43	-	110.50	-	-	-	-	-	134.98	16,000	48.21	70.62	-	83.53	-	-	-	-	-
16,500	62.55	90.07	-	113.86	-	-	-	-	-	139.10	16,500	49.62	72.74	-	86.05	-	-	-	-	-
17,000	64.36	92.71	-	117.22	-	-	-	-	-	143.23	17,000	51.03	74.85	-	88.56	-	-	-	-	-
17,500	66.16	95.34	-	120.57	-	-	-	-	-	147.35	17,500	52.45	76.96	-	91.08	-	-	-	-	-
18,000	67.96	97.98	-	123.93	-	-	-	-	-	151.47	18,000	53.86	79.07	-	93.59	-	-	-	-	-
18,500	69.77	100.62	-	127.29	-	-	-	-	-	155.59	18,500	55.27	81.18	-	96.10	-	-	-	-	-
19,000	71.57	103.25	-	130.65	-	-	-	-	-	159.72	19,000	56.68	83.29	-	98.62	-	-	-	-	-
19,500	73.37	105.89	-	134.00	-	-	-	-	-	163.84	19,500	58.09	85.40	-	101.13	-	-	-	-	-
20,000	75.17	108.53	-	137.36	-	-	-	-	-	167.96	20,000	59.50	87.52	-	103.65	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 61		MALE								Joint	AGE 61		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	76.98	-	-	-	-	-	-	-	-	-	20,500	60.91	-	-	-	-	-	-	-	-
21,000	78.78	-	-	-	-	-	-	-	-	-	21,000	62.32	-	-	-	-	-	-	-	-
21,500	80.58	-	-	-	-	-	-	-	-	-	21,500	63.73	-	-	-	-	-	-	-	-
22,000	82.39	-	-	-	-	-	-	-	-	-	22,000	65.14	-	-	-	-	-	-	-	-
22,500	84.19	-	-	-	-	-	-	-	-	-	22,500	66.56	-	-	-	-	-	-	-	-
23,000	85.99	-	-	-	-	-	-	-	-	-	23,000	67.97	-	-	-	-	-	-	-	-
23,500	87.79	-	-	-	-	-	-	-	-	-	23,500	69.38	-	-	-	-	-	-	-	-
24,000	89.60	-	-	-	-	-	-	-	-	-	24,000	70.79	-	-	-	-	-	-	-	-
24,500	91.40	-	-	-	-	-	-	-	-	-	24,500	72.20	-	-	-	-	-	-	-	-
25,000	93.20	-	-	-	-	-	-	-	-	-	25,000	73.61	-	-	-	-	-	-	-	-
25,500	95.01	-	-	-	-	-	-	-	-	-	25,500	75.02	-	-	-	-	-	-	-	-
26,000	96.81	-	-	-	-	-	-	-	-	-	26,000	76.43	-	-	-	-	-	-	-	-
26,500	98.61	-	-	-	-	-	-	-	-	-	26,500	77.84	-	-	-	-	-	-	-	-
27,000	100.41	-	-	-	-	-	-	-	-	-	27,000	79.25	-	-	-	-	-	-	-	-
27,500	102.22	-	-	-	-	-	-	-	-	-	27,500	80.67	-	-	-	-	-	-	-	-
28,000	104.02	-	-	-	-	-	-	-	-	-	28,000	82.08	-	-	-	-	-	-	-	-
28,500	105.82	-	-	-	-	-	-	-	-	-	28,500	83.49	-	-	-	-	-	-	-	-
29,000	107.63	-	-	-	-	-	-	-	-	-	29,000	84.90	-	-	-	-	-	-	-	-
29,500	109.43	-	-	-	-	-	-	-	-	-	29,500	86.31	-	-	-	-	-	-	-	-
30,000	111.23	-	-	-	-	-	-	-	-	-	30,000	87.72	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 62 MALE										AGE 62 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	8.56	17.17	10.29	-	14.50	13.95	13.95	15.04	11.73	1,000	-	7.52	16.41	8.40	-	11.86	11.44	11.44	12.28
1,500	-	11.31	24.23	13.90	-	20.21	19.40	19.40	21.03	16.07	1,500	-	9.75	23.08	11.07	-	16.26	15.63	15.63	16.89
2,000	-	14.07	31.28	17.51	-	25.93	24.84	24.84	27.02	20.40	2,000	-	11.98	29.75	13.75	-	20.66	19.82	19.82	21.50
2,500	-	16.82	38.34	21.12	-	31.65	30.29	30.29	33.01	24.74	2,500	-	14.21	36.42	16.42	-	25.06	24.01	24.01	26.11
3,000	-	19.57	45.39	24.74	-	37.37	35.73	35.73	39.00	29.07	3,000	-	16.44	43.10	19.09	-	29.46	28.20	28.20	30.71
3,500	-	22.32	52.45	28.35	-	43.08	41.18	41.18	44.99	33.41	3,500	-	18.67	49.77	21.76	-	33.86	32.39	32.39	35.32
4,000	-	25.07	59.50	31.96	-	48.80	46.62	46.62	50.98	37.74	4,000	-	20.90	56.44	24.43	-	38.26	36.58	36.58	39.93
4,500	-	27.82	66.56	35.57	-	54.52	52.07	52.07	56.97	42.08	4,500	-	23.13	63.11	27.10	-	42.66	40.77	40.77	44.54
5,000	22.24	30.57	73.61	39.19	-	60.24	57.51	57.51	62.96	46.41	5,000	18.15	25.36	69.79	29.78	-	47.06	44.96	44.96	49.15
5,500	24.15	33.33	-	42.80	-	-	62.96	62.96	68.94	50.75	5,500	19.66	27.59	-	32.45	-	-	49.15	49.15	53.76
6,000	26.07	36.08	-	46.41	-	-	68.40	68.40	74.93	55.08	6,000	21.17	29.82	-	35.12	-	-	53.34	53.34	58.37
6,500	27.99	38.83	-	50.02	-	-	73.85	73.85	80.92	59.42	6,500	22.67	32.05	-	37.79	-	-	57.53	57.53	62.98
7,000	29.91	41.58	-	53.64	-	-	79.29	79.29	86.91	63.75	7,000	24.18	34.28	-	40.46	-	-	61.72	61.72	67.59
7,500	31.82	44.33	-	57.25	-	-	84.74	84.74	92.90	68.09	7,500	25.69	36.51	-	43.13	-	-	65.91	65.91	72.20
8,000	33.74	47.08	-	60.86	-	-	90.18	90.18	98.89	72.42	8,000	27.20	38.74	-	45.80	-	-	70.10	70.10	76.81
8,500	35.66	49.83	-	64.47	-	-	95.63	95.63	104.88	76.76	8,500	28.71	40.97	-	48.48	-	-	74.29	74.29	81.42
9,000	37.58	52.59	-	68.09	-	-	101.07	101.07	110.87	81.09	9,000	30.22	43.20	-	51.15	-	-	78.48	78.48	86.02
9,500	39.49	55.34	-	71.70	-	-	106.52	106.52	116.86	85.43	9,500	31.73	45.43	-	53.82	-	-	82.67	82.67	90.63
10,000	41.41	58.09	-	75.31	-	-	111.96	111.96	122.85	89.76	10,000	33.24	47.66	-	56.49	-	-	86.86	86.86	95.24
10,500	43.33	60.84	-	78.92	-	-	117.41	-	-	94.10	10,500	34.74	49.89	-	59.16	-	-	91.05	-	-
11,000	45.25	63.59	-	82.54	-	-	122.85	-	-	98.43	11,000	36.25	52.12	-	61.83	-	-	95.24	-	-
11,500	47.16	66.34	-	86.15	-	-	128.30	-	-	102.77	11,500	37.76	54.35	-	64.51	-	-	99.43	-	-
12,000	49.08	69.09	-	89.76	-	-	133.74	-	-	107.10	12,000	39.27	56.58	-	67.18	-	-	103.62	-	-
12,500	51.00	71.85	-	93.37	-	-	139.19	-	-	111.44	12,500	40.78	58.81	-	69.85	-	-	107.81	-	-
13,000	52.92	74.60	-	96.99	-	-	144.63	-	-	115.77	13,000	42.29	61.04	-	72.52	-	-	112.00	-	-
13,500	54.84	77.35	-	100.60	-	-	150.08	-	-	120.11	13,500	43.80	63.27	-	75.19	-	-	116.19	-	-
14,000	56.75	80.10	-	104.21	-	-	155.52	-	-	124.44	14,000	45.31	65.50	-	77.86	-	-	120.38	-	-
14,500	58.67	82.85	-	107.82	-	-	160.97	-	-	128.78	14,500	46.81	67.73	-	80.53	-	-	124.57	-	-
15,000	60.59	85.60	-	111.44	-	-	166.41	-	-	133.11	15,000	48.32	69.96	-	83.21	-	-	128.76	-	-
15,500	62.51	88.35	-	115.05	-	-	-	-	-	137.45	15,500	49.83	72.19	-	85.88	-	-	-	-	-
16,000	64.42	91.11	-	118.66	-	-	-	-	-	141.78	16,000	51.34	74.42	-	88.55	-	-	-	-	-
16,500	66.34	93.86	-	122.27	-	-	-	-	-	146.12	16,500	52.85	76.65	-	91.22	-	-	-	-	-
17,000	68.26	96.61	-	125.89	-	-	-	-	-	150.45	17,000	54.36	78.88	-	93.89	-	-	-	-	-
17,500	70.18	99.36	-	129.50	-	-	-	-	-	154.79	17,500	55.87	81.11	-	96.56	-	-	-	-	-
18,000	72.09	102.11	-	133.11	-	-	-	-	-	159.12	18,000	57.38	83.34	-	99.24	-	-	-	-	-
18,500	74.01	104.86	-	136.72	-	-	-	-	-	163.46	18,500	58.88	85.57	-	101.91	-	-	-	-	-
19,000	75.93	107.62	-	140.34	-	-	-	-	-	167.79	19,000	60.39	87.80	-	104.58	-	-	-	-	-
19,500	77.85	110.37	-	143.95	-	-	-	-	-	172.13	19,500	61.90	90.03	-	107.25	-	-	-	-	-
20,000	79.76	113.12	-	147.56	-	-	-	-	-	176.46	20,000	63.41	92.26	-	109.92	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 62		MALE								Joint	AGE 62		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	81.68	-	-	-	-	-	-	-	-	-	20,500	64.92	-	-	-	-	-	-	-	-
21,000	83.60	-	-	-	-	-	-	-	-	-	21,000	66.43	-	-	-	-	-	-	-	-
21,500	85.52	-	-	-	-	-	-	-	-	-	21,500	67.94	-	-	-	-	-	-	-	-
22,000	87.43	-	-	-	-	-	-	-	-	-	22,000	69.45	-	-	-	-	-	-	-	-
22,500	89.35	-	-	-	-	-	-	-	-	-	22,500	70.95	-	-	-	-	-	-	-	-
23,000	91.27	-	-	-	-	-	-	-	-	-	23,000	72.46	-	-	-	-	-	-	-	-
23,500	93.19	-	-	-	-	-	-	-	-	-	23,500	73.97	-	-	-	-	-	-	-	-
24,000	95.10	-	-	-	-	-	-	-	-	-	24,000	75.48	-	-	-	-	-	-	-	-
24,500	97.02	-	-	-	-	-	-	-	-	-	24,500	76.99	-	-	-	-	-	-	-	-
25,000	98.94	-	-	-	-	-	-	-	-	-	25,000	78.50	-	-	-	-	-	-	-	-
25,500	100.86	-	-	-	-	-	-	-	-	-	25,500	80.01	-	-	-	-	-	-	-	-
26,000	102.78	-	-	-	-	-	-	-	-	-	26,000	81.52	-	-	-	-	-	-	-	-
26,500	104.69	-	-	-	-	-	-	-	-	-	26,500	83.02	-	-	-	-	-	-	-	-
27,000	106.61	-	-	-	-	-	-	-	-	-	27,000	84.53	-	-	-	-	-	-	-	-
27,500	108.53	-	-	-	-	-	-	-	-	-	27,500	86.04	-	-	-	-	-	-	-	-
28,000	110.45	-	-	-	-	-	-	-	-	-	28,000	87.55	-	-	-	-	-	-	-	-
28,500	112.36	-	-	-	-	-	-	-	-	-	28,500	89.06	-	-	-	-	-	-	-	-
29,000	114.28	-	-	-	-	-	-	-	-	-	29,000	90.57	-	-	-	-	-	-	-	-
29,500	116.20	-	-	-	-	-	-	-	-	-	29,500	92.08	-	-	-	-	-	-	-	-
30,000	118.12	-	-	-	-	-	-	-	-	-	30,000	93.59	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 63 MALE										AGE 63 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	8.79	17.51	10.80	-	14.73	14.18	14.18	15.29	12.50	1,000	-	7.76	16.66	8.72	-	12.02	11.60	11.60	12.45
1,500	-	11.66	24.74	14.66	-	20.57	19.74	19.74	21.40	17.21	1,500	-	10.11	23.46	11.55	-	16.50	15.86	15.86	17.14
2,000	-	14.52	31.96	18.53	-	26.41	25.29	25.29	27.52	21.93	2,000	-	12.45	30.26	14.38	-	20.99	20.13	20.13	21.84
2,500	-	17.39	39.19	22.40	-	32.24	30.85	30.85	33.63	26.65	2,500	-	14.80	37.06	17.20	-	25.47	24.40	24.40	26.53
3,000	-	20.25	46.41	26.27	-	38.08	36.41	36.41	39.75	31.37	3,000	-	17.15	43.86	20.03	-	29.95	28.67	28.67	31.23
3,500	-	23.12	53.64	30.13	-	43.92	41.97	41.97	45.86	36.08	3,500	-	19.50	50.66	22.86	-	34.43	32.94	32.94	35.92
4,000	-	25.99	60.86	34.00	-	49.75	47.53	47.53	51.98	40.80	4,000	-	21.85	57.46	25.69	-	38.91	37.21	37.21	40.62
4,500	-	28.85	68.09	37.87	-	55.59	53.09	53.09	58.09	45.52	4,500	-	24.20	64.26	28.52	-	43.39	41.47	41.47	45.31
5,000	23.46	31.72	75.31	41.74	-	61.43	58.65	58.65	64.20	50.24	5,000	19.00	26.55	71.06	31.35	-	47.88	45.74	45.74	50.01
5,500	25.50	34.58	-	45.60	-	-	64.20	64.20	70.32	54.95	5,500	20.59	28.89	-	34.18	-	-	50.01	50.01	54.70
6,000	27.54	37.45	-	49.47	-	-	69.76	69.76	76.43	59.67	6,000	22.19	31.24	-	37.01	-	-	54.28	54.28	59.40
6,500	29.58	40.32	-	53.34	-	-	75.32	75.32	82.55	64.39	6,500	23.78	33.59	-	39.83	-	-	58.55	58.55	64.09
7,000	31.62	43.18	-	57.21	-	-	80.88	80.88	88.66	69.11	7,000	25.37	35.94	-	42.66	-	-	62.82	62.82	68.79
7,500	33.66	46.05	-	61.07	-	-	86.44	86.44	94.78	73.82	7,500	26.97	38.29	-	45.49	-	-	67.08	67.08	73.48
8,000	35.70	48.91	-	64.94	-	-	92.00	92.00	100.89	78.54	8,000	28.56	40.64	-	48.32	-	-	71.35	71.35	78.18
8,500	37.74	51.78	-	68.81	-	-	97.56	97.56	107.01	83.26	8,500	30.15	42.99	-	51.15	-	-	75.62	75.62	82.87
9,000	39.78	54.64	-	72.68	-	-	103.11	103.11	113.12	87.98	9,000	31.75	45.33	-	53.98	-	-	79.89	79.89	87.57
9,500	41.82	57.51	-	76.54	-	-	108.67	108.67	119.24	92.69	9,500	33.34	47.68	-	56.81	-	-	84.16	84.16	92.26
10,000	43.86	60.38	-	80.41	-	-	114.23	114.23	125.35	97.41	10,000	34.94	50.03	-	59.64	-	-	88.43	88.43	96.96
10,500	45.90	63.24	-	84.28	-	-	119.79	-	-	102.13	10,500	36.53	52.38	-	62.46	-	-	92.69	-	-
11,000	47.94	66.11	-	88.15	-	-	125.35	-	-	106.85	11,000	38.12	54.73	-	65.29	-	-	96.96	-	-
11,500	49.98	68.97	-	92.01	-	-	130.91	-	-	111.56	11,500	39.72	57.08	-	68.12	-	-	101.23	-	-
12,000	52.02	71.84	-	95.88	-	-	136.47	-	-	116.28	12,000	41.31	59.43	-	70.95	-	-	105.50	-	-
12,500	54.06	74.70	-	99.75	-	-	142.02	-	-	121.00	12,500	42.90	61.77	-	73.78	-	-	109.77	-	-
13,000	56.10	77.57	-	103.62	-	-	147.58	-	-	125.72	13,000	44.50	64.12	-	76.61	-	-	114.04	-	-
13,500	58.14	80.44	-	107.48	-	-	153.14	-	-	130.43	13,500	46.09	66.47	-	79.44	-	-	118.30	-	-
14,000	60.18	83.30	-	111.35	-	-	158.70	-	-	135.15	14,000	47.69	68.82	-	82.27	-	-	122.57	-	-
14,500	62.22	86.17	-	115.22	-	-	164.26	-	-	139.87	14,500	49.28	71.17	-	85.10	-	-	126.84	-	-
15,000	64.26	89.03	-	119.09	-	-	169.82	-	-	144.59	15,000	50.87	73.52	-	87.92	-	-	131.11	-	-
15,500	66.30	91.90	-	122.95	-	-	-	-	-	149.30	15,500	52.47	75.87	-	90.75	-	-	-	-	-
16,000	68.34	94.76	-	126.82	-	-	-	-	-	154.02	16,000	54.06	78.21	-	93.58	-	-	-	-	-
16,500	70.38	97.63	-	130.69	-	-	-	-	-	158.74	16,500	55.65	80.56	-	96.41	-	-	-	-	-
17,000	72.42	100.50	-	134.56	-	-	-	-	-	163.46	17,000	57.25	82.91	-	99.24	-	-	-	-	-
17,500	74.46	103.36	-	138.42	-	-	-	-	-	168.17	17,500	58.84	85.26	-	102.07	-	-	-	-	-
18,000	76.50	106.23	-	142.29	-	-	-	-	-	172.89	18,000	60.44	87.61	-	104.90	-	-	-	-	-
18,500	78.54	109.09	-	146.16	-	-	-	-	-	177.61	18,500	62.03	89.96	-	107.73	-	-	-	-	-
19,000	80.58	111.96	-	150.03	-	-	-	-	-	182.33	19,000	63.62	92.30	-	110.55	-	-	-	-	-
19,500	82.62	114.83	-	153.89	-	-	-	-	-	187.04	19,500	65.22	94.65	-	113.38	-	-	-	-	-
20,000	84.66	117.69	-	157.76	-	-	-	-	-	191.76	20,000	66.81	97.00	-	116.21	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 63		MALE								Joint	AGE 63		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	86.70	-	-	-	-	-	-	-	-	-	20,500	68.40	-	-	-	-	-	-	-	-
21,000	88.74	-	-	-	-	-	-	-	-	-	21,000	70.00	-	-	-	-	-	-	-	-
21,500	90.78	-	-	-	-	-	-	-	-	-	21,500	71.59	-	-	-	-	-	-	-	-
22,000	92.82	-	-	-	-	-	-	-	-	-	22,000	73.19	-	-	-	-	-	-	-	-
22,500	94.86	-	-	-	-	-	-	-	-	-	22,500	74.78	-	-	-	-	-	-	-	-
23,000	96.90	-	-	-	-	-	-	-	-	-	23,000	76.37	-	-	-	-	-	-	-	-
23,500	98.94	-	-	-	-	-	-	-	-	-	23,500	77.97	-	-	-	-	-	-	-	-
24,000	100.98	-	-	-	-	-	-	-	-	-	24,000	79.56	-	-	-	-	-	-	-	-
24,500	103.02	-	-	-	-	-	-	-	-	-	24,500	81.15	-	-	-	-	-	-	-	-
25,000	105.06	-	-	-	-	-	-	-	-	-	25,000	82.75	-	-	-	-	-	-	-	-
25,500	107.10	-	-	-	-	-	-	-	-	-	25,500	84.34	-	-	-	-	-	-	-	-
26,000	109.14	-	-	-	-	-	-	-	-	-	26,000	85.94	-	-	-	-	-	-	-	-
26,500	111.18	-	-	-	-	-	-	-	-	-	26,500	87.53	-	-	-	-	-	-	-	-
27,000	113.22	-	-	-	-	-	-	-	-	-	27,000	89.12	-	-	-	-	-	-	-	-
27,500	115.26	-	-	-	-	-	-	-	-	-	27,500	90.72	-	-	-	-	-	-	-	-
28,000	117.30	-	-	-	-	-	-	-	-	-	28,000	92.31	-	-	-	-	-	-	-	-
28,500	119.34	-	-	-	-	-	-	-	-	-	28,500	93.90	-	-	-	-	-	-	-	-
29,000	121.38	-	-	-	-	-	-	-	-	-	29,000	95.50	-	-	-	-	-	-	-	-
29,500	123.42	-	-	-	-	-	-	-	-	-	29,500	97.09	-	-	-	-	-	-	-	-
30,000	125.46	-	-	-	-	-	-	-	-	-	30,000	98.69	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 64 MALE										AGE 64 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	9.02	17.85	11.31	-	14.97	14.40	14.40	15.54	13.35	1,000	-	7.99	16.92	9.10	-	12.22	11.78	11.78	12.66
1,500	-	12.00	25.25	15.43	-	20.93	20.08	20.08	21.78	18.49	1,500	-	10.46	23.84	12.11	-	16.80	16.15	16.15	17.46
2,000	-	14.98	32.64	19.55	-	26.88	25.75	25.75	28.02	23.63	2,000	-	12.93	30.77	15.13	-	21.38	20.51	20.51	22.25
2,500	-	17.96	40.04	23.67	-	32.84	31.42	31.42	34.26	28.77	2,500	-	15.40	37.70	18.15	-	25.96	24.87	24.87	27.05
3,000	-	20.94	47.43	27.80	-	38.79	37.09	37.09	40.50	33.92	3,000	-	17.86	44.63	21.17	-	30.54	29.23	29.23	31.85
3,500	-	23.92	54.83	31.92	-	44.75	42.76	42.76	46.74	39.06	3,500	-	20.33	51.55	24.18	-	35.12	33.60	33.60	36.65
4,000	-	26.90	62.22	36.04	-	50.70	48.44	48.44	52.98	44.20	4,000	-	22.80	58.48	27.20	-	39.70	37.96	37.96	41.45
4,500	-	29.88	69.62	40.16	-	56.66	54.11	54.11	59.21	49.34	4,500	-	25.26	65.41	30.22	-	44.28	42.32	42.32	46.25
5,000	24.78	32.86	77.01	44.29	-	62.62	59.78	59.78	65.45	54.49	5,000	19.98	27.73	72.34	33.24	-	48.86	46.68	46.68	51.05
5,500	26.95	35.84	-	48.41	-	-	65.45	65.45	71.69	59.63	5,500	21.67	30.20	-	36.25	-	-	51.04	51.04	55.85
6,000	29.12	38.82	-	52.53	-	-	71.12	71.12	77.93	64.77	6,000	23.36	32.67	-	39.27	-	-	55.41	55.41	60.64
6,500	31.29	41.80	-	56.65	-	-	76.80	76.80	84.17	69.91	6,500	25.06	35.13	-	42.29	-	-	59.77	59.77	65.44
7,000	33.46	44.78	-	60.78	-	-	82.47	82.47	90.41	75.06	7,000	26.75	37.60	-	45.31	-	-	64.13	64.13	70.24
7,500	35.64	47.76	-	64.90	-	-	88.14	88.14	96.65	80.20	7,500	28.44	40.07	-	48.32	-	-	68.49	68.49	75.04
8,000	37.81	50.74	-	69.02	-	-	93.81	93.81	102.89	85.34	8,000	30.13	42.53	-	51.34	-	-	72.86	72.86	79.84
8,500	39.98	53.72	-	73.14	-	-	99.48	99.48	109.13	90.48	8,500	31.82	45.00	-	54.36	-	-	77.22	77.22	84.64
9,000	42.15	56.70	-	77.27	-	-	105.16	105.16	115.37	95.63	9,000	33.51	47.47	-	57.38	-	-	81.58	81.58	89.44
9,500	44.32	59.68	-	81.39	-	-	110.83	110.83	121.61	100.77	9,500	35.21	49.94	-	60.39	-	-	85.94	85.94	94.23
10,000	46.50	62.66	-	85.51	-	-	116.50	116.50	127.85	105.91	10,000	36.90	52.40	-	63.41	-	-	90.30	90.30	99.03
10,500	48.67	65.64	-	89.63	-	-	122.17	-	-	111.05	10,500	38.59	54.87	-	66.43	-	-	94.67	-	-
11,000	50.84	68.62	-	93.76	-	-	127.85	-	-	116.20	11,000	40.28	57.34	-	69.45	-	-	99.03	-	-
11,500	53.01	71.60	-	97.88	-	-	133.52	-	-	121.34	11,500	41.97	59.80	-	72.46	-	-	103.39	-	-
12,000	55.18	74.58	-	102.00	-	-	139.19	-	-	126.48	12,000	43.67	62.27	-	75.48	-	-	107.75	-	-
12,500	57.35	77.56	-	106.12	-	-	144.86	-	-	131.62	12,500	45.36	64.74	-	78.50	-	-	112.12	-	-
13,000	59.53	80.54	-	110.25	-	-	150.53	-	-	136.77	13,000	47.05	67.21	-	81.52	-	-	116.48	-	-
13,500	61.70	83.52	-	114.37	-	-	156.21	-	-	141.91	13,500	48.74	69.67	-	84.53	-	-	120.84	-	-
14,000	63.87	86.50	-	118.49	-	-	161.88	-	-	147.05	14,000	50.43	72.14	-	87.55	-	-	125.20	-	-
14,500	66.04	89.48	-	122.61	-	-	167.55	-	-	152.19	14,500	52.13	74.61	-	90.57	-	-	129.56	-	-
15,000	68.21	92.46	-	126.74	-	-	173.22	-	-	157.34	15,000	53.82	77.07	-	93.59	-	-	133.93	-	-
15,500	70.38	95.44	-	130.86	-	-	-	-	-	162.48	15,500	55.51	79.54	-	96.60	-	-	-	-	-
16,000	72.56	98.42	-	134.98	-	-	-	-	-	167.62	16,000	57.20	82.01	-	99.62	-	-	-	-	-
16,500	74.73	101.40	-	139.10	-	-	-	-	-	172.76	16,500	58.89	84.48	-	102.64	-	-	-	-	-
17,000	76.90	104.38	-	143.23	-	-	-	-	-	177.91	17,000	60.59	86.94	-	105.66	-	-	-	-	-
17,500	79.07	107.36	-	147.35	-	-	-	-	-	183.05	17,500	62.28	89.41	-	108.67	-	-	-	-	-
18,000	81.24	110.34	-	151.47	-	-	-	-	-	188.19	18,000	63.97	91.88	-	111.69	-	-	-	-	-
18,500	83.41	113.32	-	155.59	-	-	-	-	-	193.33	18,500	65.66	94.34	-	114.71	-	-	-	-	-
19,000	85.59	116.30	-	159.72	-	-	-	-	-	198.48	19,000	67.35	96.81	-	117.73	-	-	-	-	-
19,500	87.76	119.28	-	163.84	-	-	-	-	-	203.62	19,500	69.05	99.28	-	120.74	-	-	-	-	-
20,000	89.93	122.26	-	167.96	-	-	-	-	-	208.76	20,000	70.74	101.75	-	123.76	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 64		MALE								Joint	AGE 64		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	92.10	-	-	-	-	-	-	-	-	-	20,500	72.43	-	-	-	-	-	-	-	-
21,000	94.27	-	-	-	-	-	-	-	-	-	21,000	74.12	-	-	-	-	-	-	-	-
21,500	96.45	-	-	-	-	-	-	-	-	-	21,500	75.81	-	-	-	-	-	-	-	-
22,000	98.62	-	-	-	-	-	-	-	-	-	22,000	77.50	-	-	-	-	-	-	-	-
22,500	100.79	-	-	-	-	-	-	-	-	-	22,500	79.20	-	-	-	-	-	-	-	-
23,000	102.96	-	-	-	-	-	-	-	-	-	23,000	80.89	-	-	-	-	-	-	-	-
23,500	105.13	-	-	-	-	-	-	-	-	-	23,500	82.58	-	-	-	-	-	-	-	-
24,000	107.30	-	-	-	-	-	-	-	-	-	24,000	84.27	-	-	-	-	-	-	-	-
24,500	109.48	-	-	-	-	-	-	-	-	-	24,500	85.96	-	-	-	-	-	-	-	-
25,000	111.65	-	-	-	-	-	-	-	-	-	25,000	87.66	-	-	-	-	-	-	-	-
25,500	113.82	-	-	-	-	-	-	-	-	-	25,500	89.35	-	-	-	-	-	-	-	-
26,000	115.99	-	-	-	-	-	-	-	-	-	26,000	91.04	-	-	-	-	-	-	-	-
26,500	118.16	-	-	-	-	-	-	-	-	-	26,500	92.73	-	-	-	-	-	-	-	-
27,000	120.33	-	-	-	-	-	-	-	-	-	27,000	94.42	-	-	-	-	-	-	-	-
27,500	122.51	-	-	-	-	-	-	-	-	-	27,500	96.12	-	-	-	-	-	-	-	-
28,000	124.68	-	-	-	-	-	-	-	-	-	28,000	97.81	-	-	-	-	-	-	-	-
28,500	126.85	-	-	-	-	-	-	-	-	-	28,500	99.50	-	-	-	-	-	-	-	-
29,000	129.02	-	-	-	-	-	-	-	-	-	29,000	101.19	-	-	-	-	-	-	-	-
29,500	131.19	-	-	-	-	-	-	-	-	-	29,500	102.88	-	-	-	-	-	-	-	-
30,000	133.37	-	-	-	-	-	-	-	-	-	30,000	104.58	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 65 MALE										AGE 65 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	9.25	18.11	11.82	-	15.21	14.63	14.63	15.79	14.28	1,000	-	8.23	17.26	9.52	-	12.42	11.97	11.97	12.86
1,500	-	12.34	25.63	16.19	-	21.28	20.42	20.42	22.15	19.89	1,500	-	10.82	24.35	12.75	-	17.09	16.42	16.42	17.76
2,000	-	15.44	33.15	20.57	-	27.36	26.20	26.20	28.52	25.50	2,000	-	13.40	31.45	15.98	-	21.77	20.88	20.88	22.66
2,500	-	18.53	40.67	24.95	-	33.43	31.99	31.99	34.88	31.11	2,500	-	15.99	38.55	19.21	-	26.45	25.33	25.33	27.56
3,000	-	21.63	48.20	29.33	-	39.51	37.77	37.77	41.24	36.72	3,000	-	18.58	45.65	22.44	-	31.13	29.79	29.79	32.46
3,500	-	24.72	55.72	33.70	-	45.58	43.56	43.56	47.61	42.33	3,500	-	21.16	52.74	25.67	-	35.80	34.24	34.24	37.36
4,000	-	27.82	63.24	38.08	-	51.66	49.34	49.34	53.97	47.94	4,000	-	23.75	59.84	28.90	-	40.48	38.70	38.70	42.26
4,500	-	30.91	70.76	42.46	-	57.73	55.13	55.13	60.34	53.55	4,500	-	26.34	66.94	32.13	-	45.16	43.15	43.15	47.16
5,000	26.12	34.01	78.29	46.84	-	63.81	60.92	60.92	66.70	59.16	5,000	20.59	28.92	74.04	35.36	-	49.84	47.61	47.61	52.06
5,500	28.42	37.10	-	51.21	-	-	66.70	66.70	73.06	64.77	5,500	22.34	31.51	-	38.59	-	-	52.06	52.06	56.96
6,000	30.73	40.20	-	55.59	-	-	72.49	72.49	79.43	70.38	6,000	24.10	34.09	-	41.82	-	-	56.52	56.52	61.86
6,500	33.03	43.29	-	59.97	-	-	78.27	78.27	85.79	75.99	6,500	25.85	36.68	-	45.05	-	-	60.97	60.97	66.76
7,000	35.34	46.39	-	64.35	-	-	84.06	84.06	92.16	81.60	7,000	27.60	39.27	-	48.28	-	-	65.43	65.43	71.66
7,500	37.64	49.48	-	68.72	-	-	89.84	89.84	98.52	87.21	7,500	29.36	41.85	-	51.51	-	-	69.88	69.88	76.56
8,000	39.95	52.58	-	73.10	-	-	95.63	95.63	104.88	92.82	8,000	31.11	44.44	-	54.74	-	-	74.34	74.34	81.46
8,500	42.26	55.67	-	77.48	-	-	101.41	101.41	111.25	98.43	8,500	32.86	47.02	-	57.97	-	-	78.79	78.79	86.36
9,000	44.56	58.77	-	81.86	-	-	107.20	107.20	117.61	104.04	9,000	34.62	49.61	-	61.20	-	-	83.25	83.25	91.26
9,500	46.87	61.86	-	86.23	-	-	112.98	112.98	123.98	109.65	9,500	36.37	52.20	-	64.43	-	-	87.70	87.70	96.16
10,000	49.17	64.96	-	90.61	-	-	118.77	118.77	130.34	115.26	10,000	38.12	54.78	-	67.66	-	-	92.16	92.16	101.07
10,500	51.48	68.05	-	94.99	-	-	124.56	-	-	120.87	10,500	39.88	57.37	-	70.89	-	-	96.61	-	-
11,000	53.78	71.15	-	99.37	-	-	130.34	-	-	126.48	11,000	41.63	59.95	-	74.12	-	-	101.07	-	-
11,500	56.09	74.24	-	103.74	-	-	136.13	-	-	132.09	11,500	43.38	62.54	-	77.35	-	-	105.52	-	-
12,000	58.40	77.34	-	108.12	-	-	141.91	-	-	137.70	12,000	45.14	65.13	-	80.58	-	-	109.98	-	-
12,500	60.70	80.43	-	112.50	-	-	147.70	-	-	143.31	12,500	46.89	67.71	-	83.81	-	-	114.43	-	-
13,000	63.01	83.53	-	116.88	-	-	153.48	-	-	148.92	13,000	48.64	70.30	-	87.04	-	-	118.89	-	-
13,500	65.31	86.62	-	121.25	-	-	159.27	-	-	154.53	13,500	50.39	72.89	-	90.27	-	-	123.34	-	-
14,000	67.62	89.72	-	125.63	-	-	165.05	-	-	160.14	14,000	52.15	75.47	-	93.50	-	-	127.80	-	-
14,500	69.92	92.81	-	130.01	-	-	170.84	-	-	165.75	14,500	53.90	78.06	-	96.73	-	-	132.25	-	-
15,000	72.23	95.91	-	134.39	-	-	176.63	-	-	171.36	15,000	55.65	80.64	-	99.96	-	-	136.71	-	-
15,500	74.53	99.00	-	138.76	-	-	-	-	-	176.97	15,500	57.41	83.23	-	103.19	-	-	-	-	-
16,000	76.84	102.10	-	143.14	-	-	-	-	-	182.58	16,000	59.16	85.82	-	106.42	-	-	-	-	-
16,500	79.15	105.19	-	147.52	-	-	-	-	-	188.19	16,500	60.91	88.40	-	109.65	-	-	-	-	-
17,000	81.45	108.28	-	151.90	-	-	-	-	-	193.80	17,000	62.67	90.99	-	112.88	-	-	-	-	-
17,500	83.76	111.38	-	156.27	-	-	-	-	-	199.41	17,500	64.42	93.57	-	116.11	-	-	-	-	-
18,000	86.06	114.47	-	160.65	-	-	-	-	-	205.02	18,000	66.17	96.16	-	119.34	-	-	-	-	-
18,500	88.37	117.57	-	165.03	-	-	-	-	-	210.63	18,500	67.93	98.75	-	122.57	-	-	-	-	-
19,000	90.67	120.66	-	169.41	-	-	-	-	-	216.24	19,000	69.68	101.33	-	125.80	-	-	-	-	-
19,500	92.98	123.76	-	173.78	-	-	-	-	-	221.85	19,500	71.43	103.92	-	129.03	-	-	-	-	-
20,000	95.29	126.85	-	178.16	-	-	-	-	-	227.46	20,000	73.19	106.51	-	132.26	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 65		MALE								Joint	AGE 65		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	97.59	-	-	-	-	-	-	-	-	-	20,500	74.94	-	-	-	-	-	-	-	-
21,000	99.90	-	-	-	-	-	-	-	-	-	21,000	76.69	-	-	-	-	-	-	-	-
21,500	102.20	-	-	-	-	-	-	-	-	-	21,500	78.44	-	-	-	-	-	-	-	-
22,000	104.51	-	-	-	-	-	-	-	-	-	22,000	80.20	-	-	-	-	-	-	-	-
22,500	106.81	-	-	-	-	-	-	-	-	-	22,500	81.95	-	-	-	-	-	-	-	-
23,000	109.12	-	-	-	-	-	-	-	-	-	23,000	83.70	-	-	-	-	-	-	-	-
23,500	111.42	-	-	-	-	-	-	-	-	-	23,500	85.46	-	-	-	-	-	-	-	-
24,000	113.73	-	-	-	-	-	-	-	-	-	24,000	87.21	-	-	-	-	-	-	-	-
24,500	116.04	-	-	-	-	-	-	-	-	-	24,500	88.96	-	-	-	-	-	-	-	-
25,000	118.34	-	-	-	-	-	-	-	-	-	25,000	90.72	-	-	-	-	-	-	-	-
25,500	120.65	-	-	-	-	-	-	-	-	-	25,500	92.47	-	-	-	-	-	-	-	-
26,000	122.95	-	-	-	-	-	-	-	-	-	26,000	94.22	-	-	-	-	-	-	-	-
26,500	125.26	-	-	-	-	-	-	-	-	-	26,500	95.98	-	-	-	-	-	-	-	-
27,000	127.56	-	-	-	-	-	-	-	-	-	27,000	97.73	-	-	-	-	-	-	-	-
27,500	129.87	-	-	-	-	-	-	-	-	-	27,500	99.48	-	-	-	-	-	-	-	-
28,000	132.18	-	-	-	-	-	-	-	-	-	28,000	101.24	-	-	-	-	-	-	-	-
28,500	134.48	-	-	-	-	-	-	-	-	-	28,500	102.99	-	-	-	-	-	-	-	-
29,000	136.79	-	-	-	-	-	-	-	-	-	29,000	104.74	-	-	-	-	-	-	-	-
29,500	139.09	-	-	-	-	-	-	-	-	-	29,500	106.49	-	-	-	-	-	-	-	-
30,000	141.40	-	-	-	-	-	-	-	-	-	30,000	108.25	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 66 MALE										AGE 66 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	9.60	18.45	12.33	-	15.46	14.87	14.87	16.05	15.22	1,000	-	8.57	17.60	10.03	-	12.76	12.30	12.30	13.22
1,500	-	12.87	26.14	16.96	-	21.66	20.78	20.78	22.55	21.29	1,500	-	11.33	24.86	13.52	-	17.61	16.92	16.92	18.30
2,000	-	16.13	33.83	21.59	-	27.86	26.68	26.68	29.05	27.37	2,000	-	14.08	32.13	17.00	-	22.46	21.54	21.54	23.38
2,500	-	19.40	41.52	26.22	-	34.07	32.59	32.59	35.54	33.45	2,500	-	16.84	39.40	20.49	-	27.31	26.15	26.15	28.46
3,000	-	22.67	49.22	30.86	-	40.27	38.49	38.49	42.04	39.53	3,000	-	19.59	46.67	23.97	-	32.16	30.77	30.77	33.55
3,500	-	25.94	56.91	35.49	-	46.47	44.40	44.40	48.54	45.60	3,500	-	22.35	53.93	27.46	-	37.01	35.39	35.39	38.63
4,000	-	29.21	64.60	40.12	-	52.67	50.31	50.31	55.03	51.68	4,000	-	25.11	61.20	30.94	-	41.86	40.01	40.01	43.71
4,500	-	32.48	72.29	44.75	-	58.87	56.21	56.21	61.53	57.76	4,500	-	27.86	68.47	34.43	-	46.71	44.63	44.63	48.79
5,000	28.11	35.75	79.99	49.39	-	65.07	62.12	62.12	68.03	63.84	5,000	21.63	30.62	75.74	37.91	-	51.56	49.25	49.25	53.87
5,500	30.62	39.02	-	54.02	-	-	68.02	68.02	74.52	69.91	5,500	23.49	33.37	-	41.40	-	-	53.87	53.87	58.95
6,000	33.12	42.28	-	58.65	-	-	73.93	73.93	81.02	75.99	6,000	25.35	36.13	-	44.88	-	-	58.49	58.49	64.03
6,500	35.63	45.55	-	63.28	-	-	79.84	79.84	87.52	82.07	6,500	27.20	38.88	-	48.37	-	-	63.11	63.11	69.11
7,000	38.14	48.82	-	67.92	-	-	85.74	85.74	94.01	88.15	7,000	29.06	41.64	-	51.85	-	-	67.72	67.72	74.19
7,500	40.64	52.09	-	72.55	-	-	91.65	91.65	100.51	94.22	7,500	30.92	44.40	-	55.34	-	-	72.34	72.34	79.27
8,000	43.15	55.36	-	77.18	-	-	97.55	97.55	107.00	100.30	8,000	32.78	47.15	-	58.82	-	-	76.96	76.96	84.35
8,500	45.65	58.63	-	81.81	-	-	103.46	103.46	113.50	106.38	8,500	34.63	49.91	-	62.31	-	-	81.58	81.58	89.43
9,000	48.16	61.90	-	86.45	-	-	109.36	109.36	120.00	112.46	9,000	36.49	52.66	-	65.79	-	-	86.20	86.20	94.52
9,500	50.66	65.16	-	91.08	-	-	115.27	115.27	126.49	118.53	9,500	38.35	55.42	-	69.28	-	-	90.82	90.82	99.60
10,000	53.17	68.43	-	95.71	-	-	121.18	121.18	132.99	124.61	10,000	40.21	58.17	-	72.76	-	-	95.44	95.44	104.68
10,500	55.67	71.70	-	100.34	-	-	127.08	-	-	130.69	10,500	42.06	60.93	-	76.25	-	-	100.06	-	-
11,000	58.18	74.97	-	104.98	-	-	132.99	-	-	136.77	11,000	43.92	63.69	-	79.73	-	-	104.68	-	-
11,500	60.68	78.24	-	109.61	-	-	138.89	-	-	142.84	11,500	45.78	66.44	-	83.22	-	-	109.29	-	-
12,000	63.19	81.51	-	114.24	-	-	144.80	-	-	148.92	12,000	47.63	69.20	-	86.70	-	-	113.91	-	-
12,500	65.69	84.78	-	118.87	-	-	150.71	-	-	155.00	12,500	49.49	71.95	-	90.19	-	-	118.53	-	-
13,000	68.20	88.05	-	123.51	-	-	156.61	-	-	161.08	13,000	51.35	74.71	-	93.67	-	-	123.15	-	-
13,500	70.71	91.31	-	128.14	-	-	162.52	-	-	167.15	13,500	53.21	77.46	-	97.16	-	-	127.77	-	-
14,000	73.21	94.58	-	132.77	-	-	168.42	-	-	173.23	14,000	55.06	80.22	-	100.64	-	-	132.39	-	-
14,500	75.72	97.85	-	137.40	-	-	174.33	-	-	179.31	14,500	56.92	82.98	-	104.13	-	-	137.01	-	-
15,000	78.22	101.12	-	142.04	-	-	180.23	-	-	185.39	15,000	58.78	85.73	-	107.61	-	-	141.63	-	-
15,500	80.73	104.39	-	146.67	-	-	-	-	-	191.46	15,500	60.63	88.49	-	111.10	-	-	-	-	-
16,000	83.23	107.66	-	151.30	-	-	-	-	-	197.54	16,000	62.49	91.24	-	114.58	-	-	-	-	-
16,500	85.74	110.93	-	155.93	-	-	-	-	-	203.62	16,500	64.35	94.00	-	118.07	-	-	-	-	-
17,000	88.24	114.19	-	160.57	-	-	-	-	-	209.70	17,000	66.21	96.75	-	121.55	-	-	-	-	-
17,500	90.75	117.46	-	165.20	-	-	-	-	-	215.77	17,500	68.06	99.51	-	125.04	-	-	-	-	-
18,000	93.25	120.73	-	169.83	-	-	-	-	-	221.85	18,000	69.92	102.27	-	128.52	-	-	-	-	-
18,500	95.76	124.00	-	174.46	-	-	-	-	-	227.93	18,500	71.78	105.02	-	132.01	-	-	-	-	-
19,000	98.26	127.27	-	179.10	-	-	-	-	-	234.01	19,000	73.64	107.78	-	135.49	-	-	-	-	-
19,500	100.77	130.54	-	183.73	-	-	-	-	-	240.08	19,500	75.49	110.53	-	138.98	-	-	-	-	-
20,000	103.28	133.81	-	188.36	-	-	-	-	-	246.16	20,000	77.35	113.29	-	142.46	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 66		MALE								Joint	AGE 66		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	105.78	-	-	-	-	-	-	-	-	-	20,500	79.21	-	-	-	-	-	-	-	-
21,000	108.29	-	-	-	-	-	-	-	-	-	21,000	81.06	-	-	-	-	-	-	-	-
21,500	110.79	-	-	-	-	-	-	-	-	-	21,500	82.92	-	-	-	-	-	-	-	-
22,000	113.30	-	-	-	-	-	-	-	-	-	22,000	84.78	-	-	-	-	-	-	-	-
22,500	115.80	-	-	-	-	-	-	-	-	-	22,500	86.64	-	-	-	-	-	-	-	-
23,000	118.31	-	-	-	-	-	-	-	-	-	23,000	88.49	-	-	-	-	-	-	-	-
23,500	120.81	-	-	-	-	-	-	-	-	-	23,500	90.35	-	-	-	-	-	-	-	-
24,000	123.32	-	-	-	-	-	-	-	-	-	24,000	92.21	-	-	-	-	-	-	-	-
24,500	125.82	-	-	-	-	-	-	-	-	-	24,500	94.07	-	-	-	-	-	-	-	-
25,000	128.33	-	-	-	-	-	-	-	-	-	25,000	95.92	-	-	-	-	-	-	-	-
25,500	130.83	-	-	-	-	-	-	-	-	-	25,500	97.78	-	-	-	-	-	-	-	-
26,000	133.34	-	-	-	-	-	-	-	-	-	26,000	99.64	-	-	-	-	-	-	-	-
26,500	135.84	-	-	-	-	-	-	-	-	-	26,500	101.49	-	-	-	-	-	-	-	-
27,000	138.35	-	-	-	-	-	-	-	-	-	27,000	103.35	-	-	-	-	-	-	-	-
27,500	140.86	-	-	-	-	-	-	-	-	-	27,500	105.21	-	-	-	-	-	-	-	-
28,000	143.36	-	-	-	-	-	-	-	-	-	28,000	107.07	-	-	-	-	-	-	-	-
28,500	145.87	-	-	-	-	-	-	-	-	-	28,500	108.92	-	-	-	-	-	-	-	-
29,000	148.37	-	-	-	-	-	-	-	-	-	29,000	110.78	-	-	-	-	-	-	-	-
29,500	150.88	-	-	-	-	-	-	-	-	-	29,500	112.64	-	-	-	-	-	-	-	-
30,000	153.38	-	-	-	-	-	-	-	-	-	30,000	114.50	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 67 MALE										AGE 67 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	9.95	18.79	12.92	-	16.27	15.64	15.64	16.89	16.32	1,000	-	8.91	17.85	10.63	-	13.37	12.88	12.88	13.87
1,500	-	13.39	26.65	17.85	-	22.87	21.92	21.92	23.81	22.95	1,500	-	11.84	25.25	14.41	-	18.53	17.80	17.80	19.27
2,000	-	16.83	34.51	22.78	-	29.47	28.21	28.21	30.73	29.58	2,000	-	14.76	32.64	18.19	-	23.69	22.71	22.71	24.67
2,500	-	20.27	42.37	27.71	-	36.07	34.50	34.50	37.65	36.21	2,500	-	17.69	40.04	21.97	-	28.85	27.62	27.62	30.08
3,000	-	23.72	50.24	32.64	-	42.68	40.79	40.79	44.56	42.84	3,000	-	20.61	47.43	25.76	-	34.00	32.53	32.53	35.48
3,500	-	27.16	58.10	37.57	-	49.28	47.08	47.08	51.48	49.47	3,500	-	23.54	54.83	29.54	-	39.16	37.44	37.44	40.88
4,000	-	30.60	65.96	42.50	-	55.88	53.37	53.37	58.40	56.10	4,000	-	26.46	62.22	33.32	-	44.32	42.35	42.35	46.28
4,500	-	34.04	73.82	47.43	-	62.49	59.65	59.65	65.32	62.73	4,500	-	29.39	69.62	37.10	-	49.48	47.27	47.27	51.69
5,000	29.81	37.49	81.69	52.36	-	69.09	65.94	65.94	72.23	69.36	5,000	22.61	32.31	77.01	40.89	-	54.63	52.18	52.18	57.09
5,500	32.49	40.93	-	57.29	-	-	72.23	72.23	79.15	75.99	5,500	24.57	35.24	-	44.67	-	-	57.09	57.09	62.49
6,000	35.16	44.37	-	62.22	-	-	78.52	78.52	86.07	82.62	6,000	26.52	38.16	-	48.45	-	-	62.00	62.00	67.90
6,500	37.84	47.81	-	67.15	-	-	84.81	84.81	92.98	89.25	6,500	28.48	41.09	-	52.23	-	-	66.91	66.91	73.30
7,000	40.52	51.26	-	72.08	-	-	91.10	91.10	99.90	95.88	7,000	30.43	44.01	-	56.02	-	-	71.82	71.82	78.70
7,500	43.19	54.70	-	77.01	-	-	97.38	97.38	106.82	102.51	7,500	32.39	46.94	-	59.80	-	-	76.74	76.74	84.11
8,000	45.87	58.14	-	81.94	-	-	103.67	103.67	113.74	109.14	8,000	34.34	49.86	-	63.58	-	-	81.65	81.65	89.51
8,500	48.54	61.58	-	86.87	-	-	109.96	109.96	120.65	115.77	8,500	36.30	52.79	-	67.36	-	-	86.56	86.56	94.91
9,000	51.22	65.03	-	91.80	-	-	116.25	116.25	127.57	122.40	9,000	38.25	55.71	-	71.15	-	-	91.47	91.47	100.31
9,500	53.89	68.47	-	96.73	-	-	122.54	122.54	134.49	129.03	9,500	40.21	58.64	-	74.93	-	-	96.38	96.38	105.72
10,000	56.57	71.91	-	101.66	-	-	128.83	128.83	141.41	135.66	10,000	42.16	61.57	-	78.71	-	-	101.29	101.29	111.12
10,500	59.24	75.35	-	106.59	-	-	135.11	-	-	142.29	10,500	44.12	64.49	-	82.49	-	-	106.21	-	-
11,000	61.92	78.80	-	111.52	-	-	141.40	-	-	148.92	11,000	46.07	67.42	-	86.28	-	-	111.12	-	-
11,500	64.59	82.24	-	116.45	-	-	147.69	-	-	155.55	11,500	48.03	70.34	-	90.06	-	-	116.03	-	-
12,000	67.27	85.68	-	121.38	-	-	153.98	-	-	162.18	12,000	49.98	73.27	-	93.84	-	-	120.94	-	-
12,500	69.94	89.12	-	126.31	-	-	160.27	-	-	168.81	12,500	51.94	76.19	-	97.62	-	-	125.85	-	-
13,000	72.62	92.57	-	131.24	-	-	166.56	-	-	175.44	13,000	53.89	79.12	-	101.41	-	-	130.76	-	-
13,500	75.30	96.01	-	136.17	-	-	172.84	-	-	182.07	13,500	55.85	82.04	-	105.19	-	-	135.68	-	-
14,000	77.97	99.45	-	141.10	-	-	179.13	-	-	188.70	14,000	57.80	84.97	-	108.97	-	-	140.59	-	-
14,500	80.65	102.89	-	146.03	-	-	185.42	-	-	195.33	14,500	59.76	87.89	-	112.75	-	-	145.50	-	-
15,000	83.32	106.34	-	150.96	-	-	191.71	-	-	201.96	15,000	61.71	90.82	-	116.54	-	-	150.41	-	-
15,500	86.00	109.78	-	155.89	-	-	-	-	-	208.59	15,500	63.67	93.74	-	120.32	-	-	-	-	-
16,000	88.67	113.22	-	160.82	-	-	-	-	-	215.22	16,000	65.62	96.67	-	124.10	-	-	-	-	-
16,500	91.35	116.66	-	165.75	-	-	-	-	-	221.85	16,500	67.58	99.59	-	127.88	-	-	-	-	-
17,000	94.02	120.11	-	170.68	-	-	-	-	-	228.48	17,000	69.53	102.52	-	131.67	-	-	-	-	-
17,500	96.70	123.55	-	175.61	-	-	-	-	-	235.11	17,500	71.49	105.44	-	135.45	-	-	-	-	-
18,000	99.37	126.99	-	180.54	-	-	-	-	-	241.74	18,000	73.44	108.37	-	139.23	-	-	-	-	-
18,500	102.05	130.43	-	185.47	-	-	-	-	-	248.37	18,500	75.40	111.30	-	143.01	-	-	-	-	-
19,000	104.72	133.88	-	190.40	-	-	-	-	-	255.00	19,000	77.35	114.22	-	146.80	-	-	-	-	-
19,500	107.40	137.32	-	195.33	-	-	-	-	-	261.63	19,500	79.31	117.15	-	150.58	-	-	-	-	-
20,000	110.08	140.76	-	200.26	-	-	-	-	-	268.26	20,000	81.26	120.07	-	154.36	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 67		MALE								Joint	AGE 67		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	112.75	-	-	-	-	-	-	-	-	-	20,500	83.22	-	-	-	-	-	-	-	-
21,000	115.43	-	-	-	-	-	-	-	-	-	21,000	85.17	-	-	-	-	-	-	-	-
21,500	118.10	-	-	-	-	-	-	-	-	-	21,500	87.13	-	-	-	-	-	-	-	-
22,000	120.78	-	-	-	-	-	-	-	-	-	22,000	89.08	-	-	-	-	-	-	-	-
22,500	123.45	-	-	-	-	-	-	-	-	-	22,500	91.04	-	-	-	-	-	-	-	-
23,000	126.13	-	-	-	-	-	-	-	-	-	23,000	92.99	-	-	-	-	-	-	-	-
23,500	128.80	-	-	-	-	-	-	-	-	-	23,500	94.95	-	-	-	-	-	-	-	-
24,000	131.48	-	-	-	-	-	-	-	-	-	24,000	96.90	-	-	-	-	-	-	-	-
24,500	134.15	-	-	-	-	-	-	-	-	-	24,500	98.86	-	-	-	-	-	-	-	-
25,000	136.83	-	-	-	-	-	-	-	-	-	25,000	100.81	-	-	-	-	-	-	-	-
25,500	139.50	-	-	-	-	-	-	-	-	-	25,500	102.77	-	-	-	-	-	-	-	-
26,000	142.18	-	-	-	-	-	-	-	-	-	26,000	104.72	-	-	-	-	-	-	-	-
26,500	144.85	-	-	-	-	-	-	-	-	-	26,500	106.68	-	-	-	-	-	-	-	-
27,000	147.53	-	-	-	-	-	-	-	-	-	27,000	108.63	-	-	-	-	-	-	-	-
27,500	150.21	-	-	-	-	-	-	-	-	-	27,500	110.59	-	-	-	-	-	-	-	-
28,000	152.88	-	-	-	-	-	-	-	-	-	28,000	112.54	-	-	-	-	-	-	-	-
28,500	155.56	-	-	-	-	-	-	-	-	-	28,500	114.50	-	-	-	-	-	-	-	-
29,000	158.23	-	-	-	-	-	-	-	-	-	29,000	116.45	-	-	-	-	-	-	-	-
29,500	160.91	-	-	-	-	-	-	-	-	-	29,500	118.41	-	-	-	-	-	-	-	-
30,000	163.58	-	-	-	-	-	-	-	-	-	30,000	120.36	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 68 MALE										AGE 68 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	10.29	19.21	13.52	-	17.07	16.40	16.40	17.74	16.75	1,000	-	9.25	18.19	11.22	-	14.06	13.54	13.54	14.59
1,500	-	13.91	27.29	18.74	-	24.07	23.07	23.07	25.07	23.59	1,500	-	12.34	25.76	15.30	-	19.56	18.78	18.78	20.35
2,000	-	17.53	35.36	23.97	-	31.08	29.74	29.74	32.41	30.43	2,000	-	15.44	33.32	19.38	-	25.06	24.02	24.02	26.11
2,500	-	21.14	43.44	29.20	-	38.08	36.41	36.41	39.75	37.27	2,500	-	18.53	40.89	23.46	-	30.56	29.25	29.25	31.88
3,000	-	24.76	51.51	34.43	-	45.08	43.08	43.08	47.09	44.12	3,000	-	21.63	48.45	27.54	-	36.06	34.49	34.49	37.64
3,500	-	28.37	59.59	39.65	-	52.09	49.75	49.75	54.42	50.96	3,500	-	24.72	56.02	31.62	-	41.57	39.73	39.73	43.40
4,000	-	31.99	67.66	44.88	-	59.09	56.42	56.42	61.76	57.80	4,000	-	27.82	63.58	35.70	-	47.07	44.97	44.97	49.16
4,500	-	35.61	75.74	50.11	-	66.10	63.09	63.09	69.10	64.64	4,500	-	30.91	71.15	39.78	-	52.57	50.21	50.21	54.93
5,000	31.51	39.22	83.81	55.34	-	73.10	69.76	69.76	76.44	71.49	5,000	23.66	34.01	78.71	43.86	-	58.07	55.45	55.45	60.69
5,500	34.36	42.84	-	60.56	-	-	76.43	76.43	83.77	78.33	5,500	25.72	37.10	-	47.94	-	-	60.69	60.69	66.45
6,000	37.20	46.46	-	65.79	-	-	83.10	83.10	91.11	85.17	6,000	27.78	40.20	-	52.02	-	-	65.93	65.93	72.22
6,500	40.05	50.07	-	71.02	-	-	89.77	89.77	98.45	92.01	6,500	29.84	43.29	-	56.10	-	-	71.17	71.17	77.98
7,000	42.90	53.69	-	76.25	-	-	96.45	96.45	105.79	98.86	7,000	31.90	46.39	-	60.18	-	-	76.41	76.41	83.74
7,500	45.74	57.30	-	81.47	-	-	103.12	103.12	113.12	105.70	7,500	33.96	49.48	-	64.26	-	-	81.64	81.64	89.51
8,000	48.59	60.92	-	86.70	-	-	109.79	109.79	120.46	112.54	8,000	36.02	52.58	-	68.34	-	-	86.88	86.88	95.27
8,500	51.43	64.54	-	91.93	-	-	116.46	116.46	127.80	119.38	8,500	38.08	55.67	-	72.42	-	-	92.12	92.12	101.03
9,000	54.28	68.15	-	97.16	-	-	123.13	123.13	135.14	126.23	9,000	40.14	58.77	-	76.50	-	-	97.36	97.36	106.79
9,500	57.12	71.77	-	102.38	-	-	129.80	129.80	142.47	133.07	9,500	42.20	61.86	-	80.58	-	-	102.60	102.60	112.56
10,000	59.97	75.39	-	107.61	-	-	136.47	136.47	149.81	139.91	10,000	44.26	64.96	-	84.66	-	-	107.84	107.84	118.32
10,500	62.81	79.00	-	112.84	-	-	143.14	-	-	146.75	10,500	46.32	68.05	-	88.74	-	-	113.08	-	-
11,000	65.66	82.62	-	118.07	-	-	149.81	-	-	153.60	11,000	48.38	71.15	-	92.82	-	-	118.32	-	-
11,500	68.50	86.24	-	123.29	-	-	156.48	-	-	160.44	11,500	50.44	74.24	-	96.90	-	-	123.56	-	-
12,000	71.35	89.85	-	128.52	-	-	163.15	-	-	167.28	12,000	52.50	77.34	-	100.98	-	-	128.80	-	-
12,500	74.19	93.47	-	133.75	-	-	169.82	-	-	174.12	12,500	54.56	80.43	-	105.06	-	-	134.03	-	-
13,000	77.04	97.08	-	138.98	-	-	176.49	-	-	180.97	13,000	56.62	83.53	-	109.14	-	-	139.27	-	-
13,500	79.89	100.70	-	144.20	-	-	183.16	-	-	187.81	13,500	58.68	86.62	-	113.22	-	-	144.51	-	-
14,000	82.73	104.32	-	149.43	-	-	189.83	-	-	194.65	14,000	60.74	89.72	-	117.30	-	-	149.75	-	-
14,500	85.58	107.93	-	154.66	-	-	196.50	-	-	201.49	14,500	62.80	92.81	-	121.38	-	-	154.99	-	-
15,000	88.42	111.55	-	159.89	-	-	203.17	-	-	208.34	15,000	64.86	95.91	-	125.46	-	-	160.23	-	-
15,500	91.27	115.17	-	165.11	-	-	-	-	-	215.18	15,500	66.92	99.00	-	129.54	-	-	-	-	-
16,000	94.11	118.78	-	170.34	-	-	-	-	-	222.02	16,000	68.98	102.10	-	133.62	-	-	-	-	-
16,500	96.96	122.40	-	175.57	-	-	-	-	-	228.86	16,500	71.04	105.19	-	137.70	-	-	-	-	-
17,000	99.80	126.02	-	180.80	-	-	-	-	-	235.71	17,000	73.10	108.28	-	141.78	-	-	-	-	-
17,500	102.65	129.63	-	186.02	-	-	-	-	-	242.55	17,500	75.16	111.38	-	145.86	-	-	-	-	-
18,000	105.49	133.25	-	191.25	-	-	-	-	-	249.39	18,000	77.22	114.47	-	149.94	-	-	-	-	-
18,500	108.34	136.86	-	196.48	-	-	-	-	-	256.23	18,500	79.28	117.57	-	154.02	-	-	-	-	-
19,000	111.18	140.48	-	201.71	-	-	-	-	-	263.08	19,000	81.34	120.66	-	158.10	-	-	-	-	-
19,500	114.03	144.10	-	206.93	-	-	-	-	-	269.92	19,500	83.40	123.76	-	162.18	-	-	-	-	-
20,000	116.88	147.71	-	212.16	-	-	-	-	-	276.76	20,000	85.46	126.85	-	166.26	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 68		MALE									Joint	AGE 68		FEMALE								
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI		
20,500	119.72	-	-	-	-	-	-	-	-	-	20,500	87.52	-	-	-	-	-	-	-	-		
21,000	122.57	-	-	-	-	-	-	-	-	-	21,000	89.58	-	-	-	-	-	-	-	-		
21,500	125.41	-	-	-	-	-	-	-	-	-	21,500	91.64	-	-	-	-	-	-	-	-		
22,000	128.26	-	-	-	-	-	-	-	-	-	22,000	93.70	-	-	-	-	-	-	-	-		
22,500	131.10	-	-	-	-	-	-	-	-	-	22,500	95.76	-	-	-	-	-	-	-	-		
23,000	133.95	-	-	-	-	-	-	-	-	-	23,000	97.82	-	-	-	-	-	-	-	-		
23,500	136.79	-	-	-	-	-	-	-	-	-	23,500	99.88	-	-	-	-	-	-	-	-		
24,000	139.64	-	-	-	-	-	-	-	-	-	24,000	101.94	-	-	-	-	-	-	-	-		
24,500	142.48	-	-	-	-	-	-	-	-	-	24,500	104.00	-	-	-	-	-	-	-	-		
25,000	145.33	-	-	-	-	-	-	-	-	-	25,000	106.06	-	-	-	-	-	-	-	-		
25,500	148.17	-	-	-	-	-	-	-	-	-	25,500	108.12	-	-	-	-	-	-	-	-		
26,000	151.02	-	-	-	-	-	-	-	-	-	26,000	110.18	-	-	-	-	-	-	-	-		
26,500	153.86	-	-	-	-	-	-	-	-	-	26,500	112.24	-	-	-	-	-	-	-	-		
27,000	156.71	-	-	-	-	-	-	-	-	-	27,000	114.30	-	-	-	-	-	-	-	-		
27,500	159.56	-	-	-	-	-	-	-	-	-	27,500	116.36	-	-	-	-	-	-	-	-		
28,000	162.40	-	-	-	-	-	-	-	-	-	28,000	118.42	-	-	-	-	-	-	-	-		
28,500	165.25	-	-	-	-	-	-	-	-	-	28,500	120.48	-	-	-	-	-	-	-	-		
29,000	168.09	-	-	-	-	-	-	-	-	-	29,000	122.54	-	-	-	-	-	-	-	-		
29,500	170.94	-	-	-	-	-	-	-	-	-	29,500	124.60	-	-	-	-	-	-	-	-		
30,000	173.78	-	-	-	-	-	-	-	-	-	30,000	126.66	-	-	-	-	-	-	-	-		

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 69 MALE										AGE 69 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	10.64	19.55	14.11	-	17.87	17.17	17.17	18.58	17.26	1,000	-	9.59	18.53	11.90	-	14.75	14.19	14.19	15.31
1,500	-	14.43	27.80	19.64	-	25.28	24.22	24.22	26.34	24.35	1,500	-	12.85	26.27	16.32	-	20.60	19.76	19.76	21.43
2,000	-	18.22	36.04	25.16	-	32.68	31.27	31.27	34.09	31.45	2,000	-	16.12	34.00	20.74	-	26.44	25.33	25.33	27.55
2,500	-	22.01	44.29	30.69	-	40.09	38.32	38.32	41.85	38.55	2,500	-	19.38	41.74	25.16	-	32.29	30.89	30.89	33.68
3,000	-	25.80	52.53	36.21	-	47.49	45.38	45.38	49.61	45.65	3,000	-	22.65	49.47	29.58	-	38.13	36.46	36.46	39.80
3,500	-	29.59	60.78	41.74	-	54.90	52.43	52.43	57.37	52.74	3,500	-	25.91	57.21	34.00	-	43.98	42.03	42.03	45.92
4,000	-	33.38	69.02	47.26	-	62.31	59.48	59.48	65.13	59.84	4,000	-	29.18	64.94	38.42	-	49.82	47.59	47.59	52.05
4,500	-	37.17	77.27	52.79	-	69.71	66.54	66.54	72.89	66.94	4,500	-	32.44	72.68	42.84	-	55.67	53.16	53.16	58.17
5,000	33.21	40.96	85.51	58.31	-	77.12	73.59	73.59	80.64	74.04	5,000	24.80	35.70	80.41	47.26	-	61.51	58.73	58.73	64.29
5,500	36.23	44.75	-	63.84	-	-	80.64	80.64	88.40	81.13	5,500	26.98	38.97	-	51.68	-	-	64.29	64.29	70.42
6,000	39.24	48.54	-	69.36	-	-	87.69	87.69	96.16	88.23	6,000	29.15	42.23	-	56.10	-	-	69.86	69.86	76.54
6,500	42.26	52.33	-	74.89	-	-	94.75	94.75	103.92	95.33	6,500	31.33	45.50	-	60.52	-	-	75.43	75.43	82.66
7,000	45.28	56.12	-	80.41	-	-	101.80	101.80	111.68	102.43	7,000	33.50	48.76	-	64.94	-	-	80.99	80.99	88.79
7,500	48.29	59.91	-	85.94	-	-	108.85	108.85	119.44	109.52	7,500	35.67	52.03	-	69.36	-	-	86.56	86.56	94.91
8,000	51.31	63.70	-	91.46	-	-	115.91	115.91	127.19	116.62	8,000	37.85	55.29	-	73.78	-	-	92.13	92.13	101.03
8,500	54.32	67.49	-	96.99	-	-	122.96	122.96	134.95	123.72	8,500	40.02	58.56	-	78.20	-	-	97.69	97.69	107.16
9,000	57.34	71.28	-	102.51	-	-	130.01	130.01	142.71	130.82	9,000	42.20	61.82	-	82.62	-	-	103.26	103.26	113.28
9,500	60.35	75.07	-	108.04	-	-	137.06	137.06	150.47	137.91	9,500	44.37	65.08	-	87.04	-	-	108.83	108.83	119.40
10,000	63.37	78.86	-	113.56	-	-	144.12	144.12	158.23	145.01	10,000	46.55	68.35	-	91.46	-	-	114.39	114.39	125.53
10,500	66.38	82.65	-	119.09	-	-	151.17	-	-	152.11	10,500	48.72	71.61	-	95.88	-	-	119.96	-	-
11,000	69.40	86.44	-	124.61	-	-	158.22	-	-	159.21	11,000	50.89	74.88	-	100.30	-	-	125.53	-	-
11,500	72.41	90.23	-	130.14	-	-	165.28	-	-	166.30	11,500	53.07	78.14	-	104.72	-	-	131.09	-	-
12,000	75.43	94.02	-	135.66	-	-	172.33	-	-	173.40	12,000	55.24	81.41	-	109.14	-	-	136.66	-	-
12,500	78.44	97.81	-	141.19	-	-	179.38	-	-	180.50	12,500	57.42	84.67	-	113.56	-	-	142.23	-	-
13,000	81.46	101.60	-	146.71	-	-	186.43	-	-	187.60	13,000	59.59	87.94	-	117.98	-	-	147.79	-	-
13,500	84.48	105.39	-	152.24	-	-	193.49	-	-	194.69	13,500	61.77	91.20	-	122.40	-	-	153.36	-	-
14,000	87.49	109.18	-	157.76	-	-	200.54	-	-	201.79	14,000	63.94	94.46	-	126.82	-	-	158.93	-	-
14,500	90.51	112.97	-	163.29	-	-	207.59	-	-	208.89	14,500	66.11	97.73	-	131.24	-	-	164.49	-	-
15,000	93.52	116.76	-	168.81	-	-	214.65	-	-	215.99	15,000	68.29	100.99	-	135.66	-	-	170.06	-	-
15,500	96.54	120.55	-	174.34	-	-	-	-	-	223.08	15,500	70.46	104.26	-	140.08	-	-	-	-	-
16,000	99.55	124.34	-	179.86	-	-	-	-	-	230.18	16,000	72.64	107.52	-	144.50	-	-	-	-	-
16,500	102.57	128.13	-	185.39	-	-	-	-	-	237.28	16,500	74.81	110.79	-	148.92	-	-	-	-	-
17,000	105.58	131.93	-	190.91	-	-	-	-	-	244.38	17,000	76.99	114.05	-	153.34	-	-	-	-	-
17,500	108.60	135.72	-	196.44	-	-	-	-	-	251.47	17,500	79.16	117.31	-	157.76	-	-	-	-	-
18,000	111.61	139.51	-	201.96	-	-	-	-	-	258.57	18,000	81.33	120.58	-	162.18	-	-	-	-	-
18,500	114.63	143.30	-	207.49	-	-	-	-	-	265.67	18,500	83.51	123.84	-	166.60	-	-	-	-	-
19,000	117.64	147.09	-	213.01	-	-	-	-	-	272.77	19,000	85.68	127.11	-	171.02	-	-	-	-	-
19,500	120.66	150.88	-	218.54	-	-	-	-	-	279.86	19,500	87.86	130.37	-	175.44	-	-	-	-	-
20,000	123.68	154.67	-	224.06	-	-	-	-	-	286.96	20,000	90.03	133.64	-	179.86	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 69		MALE								Joint	AGE 69		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	126.69	-	-	-	-	-	-	-	-	-	20,500	92.21	-	-	-	-	-	-	-	-
21,000	129.71	-	-	-	-	-	-	-	-	-	21,000	94.38	-	-	-	-	-	-	-	-
21,500	132.72	-	-	-	-	-	-	-	-	-	21,500	96.55	-	-	-	-	-	-	-	-
22,000	135.74	-	-	-	-	-	-	-	-	-	22,000	98.73	-	-	-	-	-	-	-	-
22,500	138.75	-	-	-	-	-	-	-	-	-	22,500	100.90	-	-	-	-	-	-	-	-
23,000	141.77	-	-	-	-	-	-	-	-	-	23,000	103.08	-	-	-	-	-	-	-	-
23,500	144.78	-	-	-	-	-	-	-	-	-	23,500	105.25	-	-	-	-	-	-	-	-
24,000	147.80	-	-	-	-	-	-	-	-	-	24,000	107.43	-	-	-	-	-	-	-	-
24,500	150.81	-	-	-	-	-	-	-	-	-	24,500	109.60	-	-	-	-	-	-	-	-
25,000	153.83	-	-	-	-	-	-	-	-	-	25,000	111.78	-	-	-	-	-	-	-	-
25,500	156.84	-	-	-	-	-	-	-	-	-	25,500	113.95	-	-	-	-	-	-	-	-
26,000	159.86	-	-	-	-	-	-	-	-	-	26,000	116.12	-	-	-	-	-	-	-	-
26,500	162.87	-	-	-	-	-	-	-	-	-	26,500	118.30	-	-	-	-	-	-	-	-
27,000	165.89	-	-	-	-	-	-	-	-	-	27,000	120.47	-	-	-	-	-	-	-	-
27,500	168.91	-	-	-	-	-	-	-	-	-	27,500	122.65	-	-	-	-	-	-	-	-
28,000	171.92	-	-	-	-	-	-	-	-	-	28,000	124.82	-	-	-	-	-	-	-	-
28,500	174.94	-	-	-	-	-	-	-	-	-	28,500	127.00	-	-	-	-	-	-	-	-
29,000	177.95	-	-	-	-	-	-	-	-	-	29,000	129.17	-	-	-	-	-	-	-	-
29,500	180.97	-	-	-	-	-	-	-	-	-	29,500	131.34	-	-	-	-	-	-	-	-
30,000	183.98	-	-	-	-	-	-	-	-	-	30,000	133.52	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 70 MALE										AGE 70 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	10.99	19.89	14.79	-	18.67	17.93	17.93	19.42	17.77	1,000	-	9.93	18.87	12.67	-	15.44	14.85	14.85	16.03
1,500	-	14.95	28.31	20.66	-	26.48	25.36	25.36	27.59	25.12	1,500	-	13.36	26.78	17.47	-	21.63	20.74	20.74	22.51
2,000	-	18.92	36.72	26.52	-	34.29	32.80	32.80	35.77	32.47	2,000	-	16.80	34.68	22.27	-	27.82	26.64	26.64	29.00
2,500	-	22.88	45.14	32.39	-	42.09	40.23	40.23	43.95	39.82	2,500	-	20.23	42.59	27.07	-	34.00	32.53	32.53	35.48
3,000	-	26.84	53.55	38.25	-	49.90	47.67	47.67	52.13	47.18	3,000	-	23.66	50.49	31.88	-	40.19	38.43	38.43	41.96
3,500	-	30.81	61.97	44.12	-	57.71	55.10	55.10	60.31	54.53	3,500	-	27.10	58.40	36.68	-	46.38	44.32	44.32	48.45
4,000	-	34.77	70.38	49.98	-	65.51	62.54	62.54	68.49	61.88	4,000	-	30.53	66.30	41.48	-	52.57	50.21	50.21	54.93
4,500	-	38.74	78.80	55.85	-	73.32	69.97	69.97	76.66	69.23	4,500	-	33.97	74.21	46.28	-	58.76	56.11	56.11	61.41
5,000	34.51	42.70	87.21	61.71	-	81.13	77.41	77.41	84.84	76.59	5,000	26.01	37.40	82.11	51.09	-	64.95	62.00	62.00	67.90
5,500	37.66	46.66	-	67.58	-	-	84.84	84.84	93.02	83.94	5,500	28.31	40.83	-	55.89	-	-	67.90	67.90	74.38
6,000	40.80	50.63	-	73.44	-	-	92.28	92.28	101.20	91.29	6,000	30.60	44.27	-	60.69	-	-	73.79	73.79	80.87
6,500	43.95	54.59	-	79.31	-	-	99.71	99.71	109.38	98.64	6,500	32.90	47.70	-	65.49	-	-	79.69	79.69	87.35
7,000	47.09	58.56	-	85.17	-	-	107.15	107.15	117.56	106.00	7,000	35.19	51.14	-	70.30	-	-	85.58	85.58	93.83
7,500	50.24	62.52	-	91.04	-	-	114.58	114.58	125.73	113.35	7,500	37.49	54.57	-	75.10	-	-	91.47	91.47	100.32
8,000	53.38	66.48	-	96.90	-	-	122.02	122.02	133.91	120.70	8,000	39.78	58.00	-	79.90	-	-	97.37	97.37	106.80
8,500	56.53	70.45	-	102.77	-	-	129.45	129.45	142.09	128.05	8,500	42.08	61.44	-	84.70	-	-	103.26	103.26	113.28
9,000	59.67	74.41	-	108.63	-	-	136.89	136.89	150.27	135.41	9,000	44.37	64.87	-	89.51	-	-	109.16	109.16	119.77
9,500	62.82	78.38	-	114.50	-	-	144.32	144.32	158.45	142.76	9,500	46.67	68.31	-	94.31	-	-	115.05	115.05	126.25
10,000	65.96	82.34	-	120.36	-	-	151.76	151.76	166.63	150.11	10,000	48.96	71.74	-	99.11	-	-	120.95	120.95	132.74
10,500	69.11	86.30	-	126.23	-	-	159.19	-	-	157.46	10,500	51.26	75.17	-	103.91	-	-	126.84	-	-
11,000	72.25	90.27	-	132.09	-	-	166.63	-	-	164.82	11,000	53.55	78.61	-	108.72	-	-	132.74	-	-
11,500	75.40	94.23	-	137.96	-	-	174.06	-	-	172.17	11,500	55.85	82.04	-	113.52	-	-	138.63	-	-
12,000	78.54	98.20	-	143.82	-	-	181.50	-	-	179.52	12,000	58.14	85.48	-	118.32	-	-	144.52	-	-
12,500	81.69	102.16	-	149.69	-	-	188.93	-	-	186.87	12,500	60.44	88.91	-	123.12	-	-	150.42	-	-
13,000	84.83	106.12	-	155.55	-	-	196.37	-	-	194.23	13,000	62.73	92.34	-	127.93	-	-	156.31	-	-
13,500	87.98	110.09	-	161.42	-	-	203.80	-	-	201.58	13,500	65.03	95.78	-	132.73	-	-	162.21	-	-
14,000	91.12	114.05	-	167.28	-	-	211.24	-	-	208.93	14,000	67.32	99.21	-	137.53	-	-	168.10	-	-
14,500	94.27	118.02	-	173.15	-	-	218.67	-	-	216.28	14,500	69.62	102.65	-	142.33	-	-	174.00	-	-
15,000	97.41	121.98	-	179.01	-	-	226.11	-	-	223.64	15,000	71.91	106.08	-	147.14	-	-	179.89	-	-
15,500	100.56	125.94	-	184.88	-	-	-	-	-	230.99	15,500	74.21	109.51	-	151.94	-	-	-	-	-
16,000	103.70	129.91	-	190.74	-	-	-	-	-	238.34	16,000	76.50	112.95	-	156.74	-	-	-	-	-
16,500	106.85	133.87	-	196.61	-	-	-	-	-	245.69	16,500	78.80	116.38	-	161.54	-	-	-	-	-
17,000	109.99	137.84	-	202.47	-	-	-	-	-	253.05	17,000	81.09	119.82	-	166.35	-	-	-	-	-
17,500	113.14	141.80	-	208.34	-	-	-	-	-	260.40	17,500	83.39	123.25	-	171.15	-	-	-	-	-
18,000	116.28	145.76	-	214.20	-	-	-	-	-	267.75	18,000	85.68	126.68	-	175.95	-	-	-	-	-
18,500	119.43	149.73	-	220.07	-	-	-	-	-	275.10	18,500	87.98	130.12	-	180.75	-	-	-	-	-
19,000	122.57	153.69	-	225.93	-	-	-	-	-	282.46	19,000	90.27	133.55	-	185.56	-	-	-	-	-
19,500	125.72	157.66	-	231.80	-	-	-	-	-	289.81	19,500	92.57	136.99	-	190.36	-	-	-	-	-
20,000	128.86	161.62	-	237.66	-	-	-	-	-	297.16	20,000	94.86	140.42	-	195.16	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 70		MALE								Joint	AGE 70		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	132.01	-	-	-	-	-	-	-	-	-	20,500	97.16	-	-	-	-	-	-	-	-
21,000	135.15	-	-	-	-	-	-	-	-	-	21,000	99.45	-	-	-	-	-	-	-	-
21,500	138.30	-	-	-	-	-	-	-	-	-	21,500	101.75	-	-	-	-	-	-	-	-
22,000	141.44	-	-	-	-	-	-	-	-	-	22,000	104.04	-	-	-	-	-	-	-	-
22,500	144.59	-	-	-	-	-	-	-	-	-	22,500	106.34	-	-	-	-	-	-	-	-
23,000	147.73	-	-	-	-	-	-	-	-	-	23,000	108.63	-	-	-	-	-	-	-	-
23,500	150.88	-	-	-	-	-	-	-	-	-	23,500	110.93	-	-	-	-	-	-	-	-
24,000	154.02	-	-	-	-	-	-	-	-	-	24,000	113.22	-	-	-	-	-	-	-	-
24,500	157.17	-	-	-	-	-	-	-	-	-	24,500	115.52	-	-	-	-	-	-	-	-
25,000	160.31	-	-	-	-	-	-	-	-	-	25,000	117.81	-	-	-	-	-	-	-	-
25,500	163.46	-	-	-	-	-	-	-	-	-	25,500	120.11	-	-	-	-	-	-	-	-
26,000	166.60	-	-	-	-	-	-	-	-	-	26,000	122.40	-	-	-	-	-	-	-	-
26,500	169.75	-	-	-	-	-	-	-	-	-	26,500	124.70	-	-	-	-	-	-	-	-
27,000	172.89	-	-	-	-	-	-	-	-	-	27,000	126.99	-	-	-	-	-	-	-	-
27,500	176.04	-	-	-	-	-	-	-	-	-	27,500	129.29	-	-	-	-	-	-	-	-
28,000	179.18	-	-	-	-	-	-	-	-	-	28,000	131.58	-	-	-	-	-	-	-	-
28,500	182.33	-	-	-	-	-	-	-	-	-	28,500	133.88	-	-	-	-	-	-	-	-
29,000	185.47	-	-	-	-	-	-	-	-	-	29,000	136.17	-	-	-	-	-	-	-	-
29,500	188.62	-	-	-	-	-	-	-	-	-	29,500	138.47	-	-	-	-	-	-	-	-
30,000	191.76	-	-	-	-	-	-	-	-	-	30,000	140.76	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 71		MALE								Joint	AGE 71		FEMALE							
S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	S Pref		Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI		
1,000	-	11.69	20.57	15.56	-	19.47	18.69	18.69	20.25	18.28	1,000	-	10.42	19.47	13.43	-	16.34	15.71	15.71	16.98
1,500	-	16.01	29.33	21.80	-	27.68	26.51	26.51	28.85	25.88	1,500	-	14.10	27.67	18.62	-	22.98	22.04	22.04	23.93
2,000	-	20.32	38.08	28.05	-	35.88	34.32	34.32	37.45	33.49	2,000	-	17.78	35.87	23.80	-	29.63	28.36	28.36	30.89
2,500	-	24.64	46.84	34.30	-	44.09	42.14	42.14	46.04	41.10	2,500	-	21.46	44.07	28.99	-	36.27	34.69	34.69	37.85
3,000	-	28.96	55.59	40.55	-	52.30	49.95	49.95	54.64	48.71	3,000	-	25.14	52.28	34.17	-	42.91	41.01	41.01	44.81
3,500	-	33.27	64.35	46.79	-	60.50	57.77	57.77	63.24	56.31	3,500	-	28.82	60.48	39.36	-	49.55	47.34	47.34	51.76
4,000	-	37.59	73.10	53.04	-	68.71	65.58	65.58	71.84	63.92	4,000	-	32.50	68.68	44.54	-	56.19	53.66	53.66	58.72
4,500	-	41.90	81.86	59.29	-	76.91	73.40	73.40	80.43	71.53	4,500	-	36.18	76.88	49.73	-	62.83	59.99	59.99	65.68
5,000	37.46	46.22	90.61	65.54	-	85.12	81.21	81.21	89.03	79.14	5,000	27.24	39.86	85.09	54.91	-	69.47	66.31	66.31	72.64
5,500	40.90	50.53	-	71.78	-	-	89.03	89.03	97.63	86.74	5,500	29.66	43.54	-	60.10	-	-	72.64	72.64	79.59
6,000	44.34	54.85	-	78.03	-	-	96.84	96.84	106.22	94.35	6,000	32.08	47.22	-	65.28	-	-	78.96	78.96	86.55
6,500	47.78	59.17	-	84.28	-	-	104.66	104.66	114.82	101.96	6,500	34.50	50.90	-	70.47	-	-	85.29	85.29	93.51
7,000	51.23	63.48	-	90.53	-	-	112.47	112.47	123.42	109.57	7,000	36.92	54.58	-	75.65	-	-	91.61	91.61	100.47
7,500	54.67	67.80	-	96.77	-	-	120.29	120.29	132.01	117.17	7,500	39.33	58.25	-	80.84	-	-	97.94	97.94	107.43
8,000	58.11	72.11	-	103.02	-	-	128.11	128.11	140.61	124.78	8,000	41.75	61.93	-	86.02	-	-	104.26	104.26	114.38
8,500	61.55	76.43	-	109.27	-	-	135.92	135.92	149.21	132.39	8,500	44.17	65.61	-	91.21	-	-	110.59	110.59	121.34
9,000	64.99	80.75	-	115.52	-	-	143.74	143.74	157.80	140.00	9,000	46.59	69.29	-	96.39	-	-	116.91	116.91	128.30
9,500	68.43	85.06	-	121.76	-	-	151.55	151.55	166.40	147.60	9,500	49.01	72.97	-	101.58	-	-	123.24	123.24	135.26
10,000	71.87	89.38	-	128.01	-	-	159.37	159.37	175.00	155.21	10,000	51.43	76.65	-	106.76	-	-	129.57	129.57	142.21
10,500	75.31	93.69	-	134.26	-	-	167.18	-	-	162.82	10,500	53.84	80.33	-	111.95	-	-	135.89	-	-
11,000	78.75	98.01	-	140.51	-	-	175.00	-	-	170.43	11,000	56.26	84.01	-	117.13	-	-	142.22	-	-
11,500	82.19	102.33	-	146.75	-	-	182.81	-	-	178.03	11,500	58.68	87.69	-	122.32	-	-	148.54	-	-
12,000	85.63	106.64	-	153.00	-	-	190.63	-	-	185.64	12,000	61.10	91.37	-	127.50	-	-	154.87	-	-
12,500	89.07	110.96	-	159.25	-	-	198.44	-	-	193.25	12,500	63.52	95.05	-	132.69	-	-	161.19	-	-
13,000	92.51	115.27	-	165.50	-	-	206.26	-	-	200.86	13,000	65.93	98.73	-	137.87	-	-	167.52	-	-
13,500	95.95	119.59	-	171.74	-	-	214.07	-	-	208.46	13,500	68.35	102.41	-	143.06	-	-	173.84	-	-
14,000	99.39	123.90	-	177.99	-	-	221.89	-	-	216.07	14,000	70.77	106.09	-	148.24	-	-	180.17	-	-
14,500	102.83	128.22	-	184.24	-	-	229.70	-	-	223.68	14,500	73.19	109.77	-	153.43	-	-	186.49	-	-
15,000	106.27	132.54	-	190.49	-	-	237.52	-	-	231.29	15,000	75.61	113.45	-	158.61	-	-	192.82	-	-
15,500	109.71	136.85	-	196.73	-	-	-	-	-	238.89	15,500	78.03	117.13	-	163.80	-	-	-	-	-
16,000	113.15	141.17	-	202.98	-	-	-	-	-	246.50	16,000	80.44	120.81	-	168.98	-	-	-	-	-
16,500	116.59	145.48	-	209.23	-	-	-	-	-	254.11	16,500	82.86	124.49	-	174.17	-	-	-	-	-
17,000	120.03	149.80	-	215.48	-	-	-	-	-	261.72	17,000	85.28	128.17	-	179.35	-	-	-	-	-
17,500	123.47	154.12	-	221.72	-	-	-	-	-	269.32	17,500	87.70	131.85	-	184.54	-	-	-	-	-
18,000	126.91	158.43	-	227.97	-	-	-	-	-	276.93	18,000	90.12	135.53	-	189.72	-	-	-	-	-
18,500	130.35	162.75	-	234.22	-	-	-	-	-	284.54	18,500	92.54	139.21	-	194.91	-	-	-	-	-
19,000	133.79	167.06	-	240.47	-	-	-	-	-	292.15	19,000	94.95	142.89	-	200.09	-	-	-	-	-
19,500	137.23	171.38	-	246.71	-	-	-	-	-	299.75	19,500	97.37	146.57	-	205.28	-	-	-	-	-
20,000	140.68	175.70	-	252.96	-	-	-	-	-	307.36	20,000	99.79	150.25	-	210.46	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 71		MALE								Joint	AGE 71		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	144.12	-	-	-	-	-	-	-	-	-	20,500	102.21	-	-	-	-	-	-	-	-
21,000	147.56	-	-	-	-	-	-	-	-	-	21,000	104.63	-	-	-	-	-	-	-	-
21,500	151.00	-	-	-	-	-	-	-	-	-	21,500	107.04	-	-	-	-	-	-	-	-
22,000	154.44	-	-	-	-	-	-	-	-	-	22,000	109.46	-	-	-	-	-	-	-	-
22,500	157.88	-	-	-	-	-	-	-	-	-	22,500	111.88	-	-	-	-	-	-	-	-
23,000	161.32	-	-	-	-	-	-	-	-	-	23,000	114.30	-	-	-	-	-	-	-	-
23,500	164.76	-	-	-	-	-	-	-	-	-	23,500	116.72	-	-	-	-	-	-	-	-
24,000	168.20	-	-	-	-	-	-	-	-	-	24,000	119.14	-	-	-	-	-	-	-	-
24,500	171.64	-	-	-	-	-	-	-	-	-	24,500	121.55	-	-	-	-	-	-	-	-
25,000	175.08	-	-	-	-	-	-	-	-	-	25,000	123.97	-	-	-	-	-	-	-	-
25,500	178.52	-	-	-	-	-	-	-	-	-	25,500	126.39	-	-	-	-	-	-	-	-
26,000	181.96	-	-	-	-	-	-	-	-	-	26,000	128.81	-	-	-	-	-	-	-	-
26,500	185.40	-	-	-	-	-	-	-	-	-	26,500	131.23	-	-	-	-	-	-	-	-
27,000	188.84	-	-	-	-	-	-	-	-	-	27,000	133.65	-	-	-	-	-	-	-	-
27,500	192.28	-	-	-	-	-	-	-	-	-	27,500	136.06	-	-	-	-	-	-	-	-
28,000	195.72	-	-	-	-	-	-	-	-	-	28,000	138.48	-	-	-	-	-	-	-	-
28,500	199.16	-	-	-	-	-	-	-	-	-	28,500	140.90	-	-	-	-	-	-	-	-
29,000	202.60	-	-	-	-	-	-	-	-	-	29,000	143.32	-	-	-	-	-	-	-	-
29,500	206.04	-	-	-	-	-	-	-	-	-	29,500	145.74	-	-	-	-	-	-	-	-
30,000	209.48	-	-	-	-	-	-	-	-	-	30,000	148.16	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 72		MALE								Joint	AGE 72		FEMALE							
S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	S Pref		Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI		
1,000	-	12.39	21.17	16.41	-	20.27	19.45	19.45	21.09	18.79	1,000	-	10.91	20.06	14.20	-	17.25	16.57	16.57	17.92
1,500	-	17.06	30.22	23.08	-	28.88	27.65	27.65	30.11	26.65	1,500	-	14.84	28.56	19.76	-	24.34	23.33	23.33	25.36
2,000	-	21.73	39.27	29.75	-	37.48	35.84	35.84	39.12	34.51	2,000	-	18.76	37.06	25.33	-	31.44	30.09	30.09	32.79
2,500	-	26.40	48.32	36.42	-	46.09	44.04	44.04	48.14	42.37	2,500	-	22.69	45.56	30.90	-	38.53	36.84	36.84	40.22
3,000	-	31.06	57.38	43.10	-	54.69	52.23	52.23	57.15	50.24	3,000	-	26.61	54.06	36.47	-	45.63	43.60	43.60	47.65
3,500	-	35.73	66.43	49.77	-	63.30	60.43	60.43	66.17	58.10	3,500	-	30.54	62.56	42.03	-	52.72	50.36	50.36	55.09
4,000	-	40.40	75.48	56.44	-	71.90	68.63	68.63	75.18	65.96	4,000	-	34.47	71.06	47.60	-	59.82	57.11	57.11	62.52
4,500	-	45.07	84.53	63.11	-	80.51	76.82	76.82	84.20	73.82	4,500	-	38.39	79.56	53.17	-	66.91	63.87	63.87	69.95
5,000	40.01	49.73	93.59	69.79	-	89.11	85.02	85.02	93.21	81.69	5,000	28.52	42.32	88.06	58.74	-	74.01	70.63	70.63	77.38
5,500	43.71	54.40	-	76.46	-	-	93.21	93.21	102.23	89.55	5,500	31.07	46.24	-	64.30	-	-	77.38	77.38	84.82
6,000	47.40	59.07	-	83.13	-	-	101.41	101.41	111.24	97.41	6,000	33.61	50.17	-	69.87	-	-	84.14	84.14	92.25
6,500	51.10	63.74	-	89.80	-	-	109.60	109.60	120.26	105.27	6,500	36.16	54.09	-	75.44	-	-	90.90	90.90	99.68
7,000	54.80	68.40	-	96.48	-	-	117.80	117.80	129.27	113.14	7,000	38.71	58.02	-	81.01	-	-	97.65	97.65	107.11
7,500	58.49	73.07	-	103.15	-	-	126.00	126.00	138.29	121.00	7,500	41.25	61.95	-	86.57	-	-	104.41	104.41	114.55
8,000	62.19	77.74	-	109.82	-	-	134.19	134.19	147.30	128.86	8,000	43.80	65.87	-	92.14	-	-	111.17	111.17	121.98
8,500	65.88	82.40	-	116.49	-	-	142.39	142.39	156.32	136.72	8,500	46.34	69.80	-	97.71	-	-	117.92	117.92	129.41
9,000	69.58	87.07	-	123.17	-	-	150.58	150.58	165.33	144.59	9,000	48.89	73.72	-	103.28	-	-	124.68	124.68	136.84
9,500	73.27	91.74	-	129.84	-	-	158.78	158.78	174.35	152.45	9,500	51.44	77.65	-	108.84	-	-	131.44	131.44	144.28
10,000	76.97	96.41	-	136.51	-	-	166.97	166.97	183.36	160.31	10,000	53.98	81.57	-	114.41	-	-	138.19	138.19	151.71
10,500	80.66	101.07	-	143.18	-	-	175.17	-	-	168.17	10,500	56.53	85.50	-	119.98	-	-	144.95	-	-
11,000	84.36	105.74	-	149.86	-	-	183.37	-	-	176.04	11,000	59.08	89.43	-	125.55	-	-	151.71	-	-
11,500	88.05	110.41	-	156.53	-	-	191.56	-	-	183.90	11,500	61.62	93.35	-	131.11	-	-	158.46	-	-
12,000	91.75	115.08	-	163.20	-	-	199.76	-	-	191.76	12,000	64.17	97.28	-	136.68	-	-	165.22	-	-
12,500	95.44	119.74	-	169.87	-	-	207.95	-	-	199.62	12,500	66.71	101.20	-	142.25	-	-	171.98	-	-
13,000	99.14	124.41	-	176.55	-	-	216.15	-	-	207.49	13,000	69.26	105.13	-	147.82	-	-	178.73	-	-
13,500	102.84	129.08	-	183.22	-	-	224.34	-	-	215.35	13,500	71.81	109.05	-	153.38	-	-	185.49	-	-
14,000	106.53	133.75	-	189.89	-	-	232.54	-	-	223.21	14,000	74.35	112.98	-	158.95	-	-	192.25	-	-
14,500	110.23	138.41	-	196.56	-	-	240.74	-	-	231.07	14,500	76.90	116.91	-	164.52	-	-	199.00	-	-
15,000	113.92	143.08	-	203.24	-	-	248.93	-	-	238.94	15,000	79.45	120.83	-	170.09	-	-	205.76	-	-
15,500	117.62	147.75	-	209.91	-	-	-	-	-	246.80	15,500	81.99	124.76	-	175.65	-	-	-	-	-
16,000	121.31	152.42	-	216.58	-	-	-	-	-	254.66	16,000	84.54	128.68	-	181.22	-	-	-	-	-
16,500	125.01	157.08	-	223.25	-	-	-	-	-	262.52	16,500	87.08	132.61	-	186.79	-	-	-	-	-
17,000	128.70	161.75	-	229.93	-	-	-	-	-	270.39	17,000	89.63	136.53	-	192.36	-	-	-	-	-
17,500	132.40	166.42	-	236.60	-	-	-	-	-	278.25	17,500	92.18	140.46	-	197.92	-	-	-	-	-
18,000	136.09	171.08	-	243.27	-	-	-	-	-	286.11	18,000	94.72	144.39	-	203.49	-	-	-	-	-
18,500	139.79	175.75	-	249.94	-	-	-	-	-	293.97	18,500	97.27	148.31	-	209.06	-	-	-	-	-
19,000	143.48	180.42	-	256.62	-	-	-	-	-	301.84	19,000	99.81	152.24	-	214.63	-	-	-	-	-
19,500	147.18	185.09	-	263.29	-	-	-	-	-	309.70	19,500	102.36	156.16	-	220.19	-	-	-	-	-
20,000	150.88	189.75	-	269.96	-	-	-	-	-	317.56	20,000	104.91	160.09	-	225.76	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 72		MALE								Joint	AGE 72		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	154.57	-	-	-	-	-	-	-	-	-	20,500	107.45	-	-	-	-	-	-	-	-
21,000	158.27	-	-	-	-	-	-	-	-	-	21,000	110.00	-	-	-	-	-	-	-	-
21,500	161.96	-	-	-	-	-	-	-	-	-	21,500	112.55	-	-	-	-	-	-	-	-
22,000	165.66	-	-	-	-	-	-	-	-	-	22,000	115.09	-	-	-	-	-	-	-	-
22,500	169.35	-	-	-	-	-	-	-	-	-	22,500	117.64	-	-	-	-	-	-	-	-
23,000	173.05	-	-	-	-	-	-	-	-	-	23,000	120.18	-	-	-	-	-	-	-	-
23,500	176.74	-	-	-	-	-	-	-	-	-	23,500	122.73	-	-	-	-	-	-	-	-
24,000	180.44	-	-	-	-	-	-	-	-	-	24,000	125.28	-	-	-	-	-	-	-	-
24,500	184.13	-	-	-	-	-	-	-	-	-	24,500	127.82	-	-	-	-	-	-	-	-
25,000	187.83	-	-	-	-	-	-	-	-	-	25,000	130.37	-	-	-	-	-	-	-	-
25,500	191.52	-	-	-	-	-	-	-	-	-	25,500	132.91	-	-	-	-	-	-	-	-
26,000	195.22	-	-	-	-	-	-	-	-	-	26,000	135.46	-	-	-	-	-	-	-	-
26,500	198.91	-	-	-	-	-	-	-	-	-	26,500	138.01	-	-	-	-	-	-	-	-
27,000	202.61	-	-	-	-	-	-	-	-	-	27,000	140.55	-	-	-	-	-	-	-	-
27,500	206.31	-	-	-	-	-	-	-	-	-	27,500	143.10	-	-	-	-	-	-	-	-
28,000	210.00	-	-	-	-	-	-	-	-	-	28,000	145.65	-	-	-	-	-	-	-	-
28,500	213.70	-	-	-	-	-	-	-	-	-	28,500	148.19	-	-	-	-	-	-	-	-
29,000	217.39	-	-	-	-	-	-	-	-	-	29,000	150.74	-	-	-	-	-	-	-	-
29,500	221.09	-	-	-	-	-	-	-	-	-	29,500	153.28	-	-	-	-	-	-	-	-
30,000	224.78	-	-	-	-	-	-	-	-	-	30,000	155.83	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 73 MALE										AGE 73 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	13.10	21.93	17.26	-	21.07	20.21	20.21	21.93	20.06	1,000	-	11.40	20.74	14.96	-	18.15	17.44	17.44	18.87
1,500	-	18.12	31.37	24.35	-	30.08	28.79	28.79	31.36	28.56	1,500	-	15.57	29.58	20.91	-	25.70	24.62	24.62	26.78
2,000	-	23.14	40.80	31.45	-	39.08	37.37	37.37	40.80	37.06	2,000	-	19.75	38.42	26.86	-	33.25	31.81	31.81	34.69
2,500	-	28.16	50.24	38.55	-	48.09	45.94	45.94	50.23	45.56	2,500	-	23.92	47.26	32.81	-	40.80	39.00	39.00	42.59
3,000	-	33.18	59.67	45.65	-	57.09	54.52	54.52	59.66	54.06	3,000	-	28.09	56.10	38.76	-	48.34	46.19	46.19	50.50
3,500	-	38.19	69.11	52.74	-	66.10	63.10	63.10	69.10	62.56	3,500	-	32.26	64.94	44.71	-	55.89	53.37	53.37	58.40
4,000	-	43.21	78.54	59.84	-	75.10	71.67	71.67	78.53	71.06	4,000	-	36.43	73.78	50.66	-	63.44	60.56	60.56	66.31
4,500	-	48.23	87.98	66.94	-	84.11	80.25	80.25	87.97	79.56	4,500	-	40.60	82.62	56.61	-	70.98	67.75	67.75	74.22
5,000	42.52	53.25	97.41	74.04	-	93.11	88.83	88.83	97.40	88.06	5,000	29.89	44.77	91.46	62.56	-	78.53	74.94	74.94	82.12
5,500	46.47	58.27	-	81.13	-	-	97.40	97.40	106.84	96.56	5,500	32.57	48.95	-	68.51	-	-	82.12	82.12	90.03
6,000	50.41	63.29	-	88.23	-	-	105.98	105.98	116.27	105.06	6,000	35.26	53.12	-	74.46	-	-	89.31	89.31	97.94
6,500	54.36	68.31	-	95.33	-	-	114.55	114.55	125.70	113.56	6,500	37.94	57.29	-	80.41	-	-	96.50	96.50	105.84
7,000	58.31	73.33	-	102.43	-	-	123.13	123.13	135.14	122.06	7,000	40.62	61.46	-	86.36	-	-	103.69	103.69	113.75
7,500	62.25	78.35	-	109.52	-	-	131.71	131.71	144.57	130.56	7,500	43.31	65.63	-	92.31	-	-	110.87	110.87	121.65
8,000	66.20	83.37	-	116.62	-	-	140.28	140.28	154.01	139.06	8,000	45.99	69.80	-	98.26	-	-	118.06	118.06	129.56
8,500	70.14	88.39	-	123.72	-	-	148.86	148.86	163.44	147.56	8,500	48.67	73.97	-	104.21	-	-	125.25	125.25	137.47
9,000	74.09	93.41	-	130.82	-	-	157.44	157.44	172.87	156.06	9,000	51.35	78.14	-	110.16	-	-	132.44	132.44	145.37
9,500	78.04	98.43	-	137.91	-	-	166.01	166.01	182.31	164.56	9,500	54.04	82.32	-	116.11	-	-	139.62	139.62	153.28
10,000	81.98	103.45	-	145.01	-	-	174.59	174.59	191.74	173.06	10,000	56.72	86.49	-	122.06	-	-	146.81	146.81	161.19
10,500	85.93	108.46	-	152.11	-	-	183.17	-	-	181.56	10,500	59.40	90.66	-	128.01	-	-	154.00	-	-
11,000	89.87	113.48	-	159.21	-	-	191.74	-	-	190.06	11,000	62.09	94.83	-	133.96	-	-	161.19	-	-
11,500	93.82	118.50	-	166.30	-	-	200.32	-	-	198.56	11,500	64.77	99.00	-	139.91	-	-	168.37	-	-
12,000	97.77	123.52	-	173.40	-	-	208.90	-	-	207.06	12,000	67.45	103.17	-	145.86	-	-	175.56	-	-
12,500	101.71	128.54	-	180.50	-	-	217.47	-	-	215.56	12,500	70.14	107.34	-	151.81	-	-	182.75	-	-
13,000	105.66	133.56	-	187.60	-	-	226.05	-	-	224.06	13,000	72.82	111.52	-	157.76	-	-	189.94	-	-
13,500	109.61	138.58	-	194.69	-	-	234.63	-	-	232.56	13,500	75.50	115.69	-	163.71	-	-	197.13	-	-
14,000	113.55	143.60	-	201.79	-	-	243.20	-	-	241.06	14,000	78.18	119.86	-	169.66	-	-	204.31	-	-
14,500	117.50	148.62	-	208.89	-	-	251.78	-	-	249.56	14,500	80.87	124.03	-	175.61	-	-	211.50	-	-
15,000	121.44	153.64	-	215.99	-	-	260.36	-	-	258.06	15,000	83.55	128.20	-	181.56	-	-	218.69	-	-
15,500	125.39	158.66	-	223.08	-	-	-	-	-	266.56	15,500	86.23	132.37	-	187.51	-	-	-	-	-
16,000	129.34	163.68	-	230.18	-	-	-	-	-	275.06	16,000	88.92	136.54	-	193.46	-	-	-	-	-
16,500	133.28	168.70	-	237.28	-	-	-	-	-	283.56	16,500	91.60	140.72	-	199.41	-	-	-	-	-
17,000	137.23	173.71	-	244.38	-	-	-	-	-	292.06	17,000	94.28	144.89	-	205.36	-	-	-	-	-
17,500	141.17	178.73	-	251.47	-	-	-	-	-	300.56	17,500	96.97	149.06	-	211.31	-	-	-	-	-
18,000	145.12	183.75	-	258.57	-	-	-	-	-	309.06	18,000	99.65	153.23	-	217.26	-	-	-	-	-
18,500	149.07	188.77	-	265.67	-	-	-	-	-	317.56	18,500	102.33	157.40	-	223.21	-	-	-	-	-
19,000	153.01	193.79	-	272.77	-	-	-	-	-	326.06	19,000	105.01	161.57	-	229.16	-	-	-	-	-
19,500	156.96	198.81	-	279.86	-	-	-	-	-	334.56	19,500	107.70	165.74	-	235.11	-	-	-	-	-
20,000	160.91	203.83	-	286.96	-	-	-	-	-	343.06	20,000	110.38	169.92	-	241.06	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 73		MALE								Joint	AGE 73		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	164.85	-	-	-	-	-	-	-	-	-	20,500	113.06	-	-	-	-	-	-	-	-
21,000	168.80	-	-	-	-	-	-	-	-	-	21,000	115.75	-	-	-	-	-	-	-	-
21,500	172.74	-	-	-	-	-	-	-	-	-	21,500	118.43	-	-	-	-	-	-	-	-
22,000	176.69	-	-	-	-	-	-	-	-	-	22,000	121.11	-	-	-	-	-	-	-	-
22,500	180.64	-	-	-	-	-	-	-	-	-	22,500	123.80	-	-	-	-	-	-	-	-
23,000	184.58	-	-	-	-	-	-	-	-	-	23,000	126.48	-	-	-	-	-	-	-	-
23,500	188.53	-	-	-	-	-	-	-	-	-	23,500	129.16	-	-	-	-	-	-	-	-
24,000	192.47	-	-	-	-	-	-	-	-	-	24,000	131.85	-	-	-	-	-	-	-	-
24,500	196.42	-	-	-	-	-	-	-	-	-	24,500	134.53	-	-	-	-	-	-	-	-
25,000	200.37	-	-	-	-	-	-	-	-	-	25,000	137.21	-	-	-	-	-	-	-	-
25,500	204.31	-	-	-	-	-	-	-	-	-	25,500	139.89	-	-	-	-	-	-	-	-
26,000	208.26	-	-	-	-	-	-	-	-	-	26,000	142.58	-	-	-	-	-	-	-	-
26,500	212.20	-	-	-	-	-	-	-	-	-	26,500	145.26	-	-	-	-	-	-	-	-
27,000	216.15	-	-	-	-	-	-	-	-	-	27,000	147.94	-	-	-	-	-	-	-	-
27,500	220.10	-	-	-	-	-	-	-	-	-	27,500	150.63	-	-	-	-	-	-	-	-
28,000	224.04	-	-	-	-	-	-	-	-	-	28,000	153.31	-	-	-	-	-	-	-	-
28,500	227.99	-	-	-	-	-	-	-	-	-	28,500	155.99	-	-	-	-	-	-	-	-
29,000	231.94	-	-	-	-	-	-	-	-	-	29,000	158.68	-	-	-	-	-	-	-	-
29,500	235.88	-	-	-	-	-	-	-	-	-	29,500	161.36	-	-	-	-	-	-	-	-
30,000	239.83	-	-	-	-	-	-	-	-	-	30,000	164.04	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 74 MALE										AGE 74 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	13.80	22.61	18.19	-	22.05	20.97	20.97	22.77	21.59	1,000	-	11.89	21.42	15.81	-	19.21	18.30	18.30	19.82
1,500	-	19.17	32.39	25.76	-	31.54	29.93	29.93	32.62	30.86	1,500	-	16.31	30.60	22.19	-	27.29	25.92	25.92	28.20
2,000	-	24.54	42.16	33.32	-	41.04	38.89	38.89	42.47	40.12	2,000	-	20.73	39.78	28.56	-	35.37	33.54	33.54	36.58
2,500	-	29.92	51.94	40.89	-	50.53	47.84	47.84	52.32	49.39	2,500	-	25.15	48.96	34.94	-	43.44	41.15	41.15	44.97
3,000	-	35.29	61.71	48.45	-	60.03	56.80	56.80	62.18	58.65	3,000	-	29.56	58.14	41.31	-	51.52	48.77	48.77	53.35
3,500	-	40.66	71.49	56.02	-	69.52	65.76	65.76	72.03	67.92	3,500	-	33.98	67.32	47.69	-	59.59	56.39	56.39	61.73
4,000	-	46.03	81.26	63.58	-	79.02	74.72	74.72	81.88	77.18	4,000	-	38.40	76.50	54.06	-	67.67	64.01	64.01	70.11
4,500	-	51.40	91.04	71.15	-	88.51	83.67	83.67	91.73	86.45	4,500	-	42.82	85.68	60.44	-	75.75	71.63	71.63	78.49
5,000	44.80	56.77	100.81	78.71	-	98.01	92.63	92.63	101.59	95.71	5,000	31.34	47.23	94.86	66.81	-	83.82	79.25	79.25	86.87
5,500	48.97	62.14	-	86.28	-	-	101.59	101.59	111.44	104.98	5,500	34.16	51.65	-	73.19	-	-	86.87	86.87	95.25
6,000	53.15	67.51	-	93.84	-	-	110.54	110.54	121.29	114.24	6,000	36.99	56.07	-	79.56	-	-	94.49	94.49	103.63
6,500	57.32	72.88	-	101.41	-	-	119.50	119.50	131.15	123.51	6,500	39.82	60.49	-	85.94	-	-	102.11	102.11	112.01
7,000	61.49	78.26	-	108.97	-	-	128.46	128.46	141.00	132.77	7,000	42.65	64.90	-	92.31	-	-	109.73	109.73	120.39
7,500	65.67	83.63	-	116.54	-	-	137.41	137.41	150.85	142.04	7,500	45.47	69.32	-	98.69	-	-	117.34	117.34	128.78
8,000	69.84	89.00	-	124.10	-	-	146.37	146.37	160.70	151.30	8,000	48.30	73.74	-	105.06	-	-	124.96	124.96	137.16
8,500	74.02	94.37	-	131.67	-	-	155.33	155.33	170.56	160.57	8,500	51.13	78.16	-	111.44	-	-	132.58	132.58	145.54
9,000	78.19	99.74	-	139.23	-	-	164.28	164.28	180.41	169.83	9,000	53.96	82.57	-	117.81	-	-	140.20	140.20	153.92
9,500	82.36	105.11	-	146.80	-	-	173.24	173.24	190.26	179.10	9,500	56.78	86.99	-	124.19	-	-	147.82	147.82	162.30
10,000	86.54	110.48	-	154.36	-	-	182.20	182.20	200.12	188.36	10,000	59.61	91.41	-	130.56	-	-	155.44	155.44	170.68
10,500	90.71	115.85	-	161.93	-	-	191.15	-	-	197.63	10,500	62.44	95.83	-	136.94	-	-	163.06	-	-
11,000	94.89	121.23	-	169.49	-	-	200.11	-	-	206.89	11,000	65.27	100.24	-	143.31	-	-	170.68	-	-
11,500	99.06	126.60	-	177.06	-	-	209.07	-	-	216.16	11,500	68.09	104.66	-	149.69	-	-	178.30	-	-
12,000	103.23	131.97	-	184.62	-	-	218.03	-	-	225.42	12,000	70.92	109.08	-	156.06	-	-	185.92	-	-
12,500	107.41	137.34	-	192.19	-	-	226.98	-	-	234.69	12,500	73.75	113.50	-	162.44	-	-	193.53	-	-
13,000	111.58	142.71	-	199.75	-	-	235.94	-	-	243.95	13,000	76.58	117.91	-	168.81	-	-	201.15	-	-
13,500	115.76	148.08	-	207.32	-	-	244.90	-	-	253.22	13,500	79.40	122.33	-	175.19	-	-	208.77	-	-
14,000	119.93	153.45	-	214.88	-	-	253.85	-	-	262.48	14,000	82.23	126.75	-	181.56	-	-	216.39	-	-
14,500	124.10	158.82	-	222.45	-	-	262.81	-	-	271.75	14,500	85.06	131.17	-	187.94	-	-	224.01	-	-
15,000	128.28	164.19	-	230.01	-	-	271.77	-	-	281.01	15,000	87.89	135.58	-	194.31	-	-	231.63	-	-
15,500	132.45	169.57	-	237.58	-	-	-	-	-	290.28	15,500	90.71	140.00	-	200.69	-	-	-	-	-
16,000	136.63	174.94	-	245.14	-	-	-	-	-	299.54	16,000	93.54	144.42	-	207.06	-	-	-	-	-
16,500	140.80	180.31	-	252.71	-	-	-	-	-	308.81	16,500	96.37	148.84	-	213.44	-	-	-	-	-
17,000	144.97	185.68	-	260.27	-	-	-	-	-	318.07	17,000	99.20	153.25	-	219.81	-	-	-	-	-
17,500	149.15	191.05	-	267.84	-	-	-	-	-	327.34	17,500	102.02	157.67	-	226.19	-	-	-	-	-
18,000	153.32	196.42	-	275.40	-	-	-	-	-	336.60	18,000	104.85	162.09	-	232.56	-	-	-	-	-
18,500	157.50	201.79	-	282.97	-	-	-	-	-	345.87	18,500	107.68	166.51	-	238.94	-	-	-	-	-
19,000	161.67	207.16	-	290.53	-	-	-	-	-	355.13	19,000	110.51	170.92	-	245.31	-	-	-	-	-
19,500	165.84	212.53	-	298.10	-	-	-	-	-	364.40	19,500	113.33	175.34	-	251.69	-	-	-	-	-
20,000	170.02	217.91	-	305.66	-	-	-	-	-	373.66	20,000	116.16	179.76	-	258.06	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 74		MALE								Joint	AGE 74		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	174.19	-	-	-	-	-	-	-	-	-	20,500	118.99	-	-	-	-	-	-	-	-
21,000	178.36	-	-	-	-	-	-	-	-	-	21,000	121.82	-	-	-	-	-	-	-	-
21,500	182.54	-	-	-	-	-	-	-	-	-	21,500	124.64	-	-	-	-	-	-	-	-
22,000	186.71	-	-	-	-	-	-	-	-	-	22,000	127.47	-	-	-	-	-	-	-	-
22,500	190.89	-	-	-	-	-	-	-	-	-	22,500	130.30	-	-	-	-	-	-	-	-
23,000	195.06	-	-	-	-	-	-	-	-	-	23,000	133.13	-	-	-	-	-	-	-	-
23,500	199.23	-	-	-	-	-	-	-	-	-	23,500	135.95	-	-	-	-	-	-	-	-
24,000	203.41	-	-	-	-	-	-	-	-	-	24,000	138.78	-	-	-	-	-	-	-	-
24,500	207.58	-	-	-	-	-	-	-	-	-	24,500	141.61	-	-	-	-	-	-	-	-
25,000	211.76	-	-	-	-	-	-	-	-	-	25,000	144.44	-	-	-	-	-	-	-	-
25,500	215.93	-	-	-	-	-	-	-	-	-	25,500	147.26	-	-	-	-	-	-	-	-
26,000	220.10	-	-	-	-	-	-	-	-	-	26,000	150.09	-	-	-	-	-	-	-	-
26,500	224.28	-	-	-	-	-	-	-	-	-	26,500	152.92	-	-	-	-	-	-	-	-
27,000	228.45	-	-	-	-	-	-	-	-	-	27,000	155.75	-	-	-	-	-	-	-	-
27,500	232.63	-	-	-	-	-	-	-	-	-	27,500	158.57	-	-	-	-	-	-	-	-
28,000	236.80	-	-	-	-	-	-	-	-	-	28,000	161.40	-	-	-	-	-	-	-	-
28,500	240.97	-	-	-	-	-	-	-	-	-	28,500	164.23	-	-	-	-	-	-	-	-
29,000	245.15	-	-	-	-	-	-	-	-	-	29,000	167.06	-	-	-	-	-	-	-	-
29,500	249.32	-	-	-	-	-	-	-	-	-	29,500	169.88	-	-	-	-	-	-	-	-
30,000	253.50	-	-	-	-	-	-	-	-	-	30,000	172.71	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 75 MALE										AGE 75 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	14.51	23.38	19.21	-	22.85	21.73	21.73	23.60	23.04	1,000	-	12.39	22.10	16.75	-	20.13	19.16	19.16	20.77
1,500	-	20.23	33.53	27.29	-	32.75	31.07	31.07	33.87	33.02	1,500	-	17.05	31.62	23.59	-	28.66	27.21	27.21	29.62
2,000	-	25.95	43.69	35.36	-	42.65	40.41	40.41	44.14	43.01	2,000	-	21.71	41.14	30.43	-	37.19	35.26	35.26	38.48
2,500	-	31.68	53.85	43.44	-	52.55	49.75	49.75	54.41	53.00	2,500	-	26.38	50.66	37.27	-	45.72	43.31	43.31	47.33
3,000	-	37.40	64.01	51.51	-	62.44	59.08	59.08	64.69	62.99	3,000	-	31.04	60.18	44.12	-	54.26	51.36	51.36	56.19
3,500	-	43.12	74.16	59.59	-	72.34	68.42	68.42	74.96	72.97	3,500	-	35.70	69.70	50.96	-	62.79	59.41	59.41	65.04
4,000	-	48.84	84.32	67.66	-	82.24	77.76	77.76	85.23	82.96	4,000	-	40.37	79.22	57.80	-	71.32	67.46	67.46	73.90
4,500	-	54.57	94.48	75.74	-	92.14	87.10	87.10	95.50	92.95	4,500	-	45.03	88.74	64.64	-	79.85	75.51	75.51	82.75
5,000	47.23	60.29	104.64	83.81	-	102.03	96.43	96.43	105.77	102.94	5,000	32.86	49.70	98.26	71.49	-	88.39	83.56	83.56	91.61
5,500	51.65	66.01	-	91.89	-	-	105.77	105.77	116.04	112.92	5,500	35.84	54.36	-	78.33	-	-	91.61	91.61	100.46
6,000	56.07	71.74	-	99.96	-	-	115.11	115.11	126.31	122.91	6,000	38.82	59.02	-	85.17	-	-	99.66	99.66	109.32
6,500	60.49	77.46	-	108.04	-	-	124.44	124.44	136.58	132.90	6,500	41.80	63.69	-	92.01	-	-	107.71	107.71	118.17
7,000	64.90	83.18	-	116.11	-	-	133.78	133.78	146.85	142.89	7,000	44.78	68.35	-	98.86	-	-	115.76	115.76	127.03
7,500	69.32	88.91	-	124.19	-	-	143.12	143.12	157.12	152.87	7,500	47.76	73.01	-	105.70	-	-	123.81	123.81	135.88
8,000	73.74	94.63	-	132.26	-	-	152.46	152.46	167.40	162.86	8,000	50.74	77.68	-	112.54	-	-	131.86	131.86	144.74
8,500	78.16	100.35	-	140.34	-	-	161.79	161.79	177.67	172.85	8,500	53.72	82.34	-	119.38	-	-	139.91	139.91	153.59
9,000	82.57	106.07	-	148.41	-	-	171.13	171.13	187.94	182.84	9,000	56.70	87.00	-	126.23	-	-	147.96	147.96	162.45
9,500	86.99	111.80	-	156.49	-	-	180.47	180.47	198.21	192.82	9,500	59.68	91.67	-	133.07	-	-	156.01	156.01	171.30
10,000	91.41	117.52	-	164.56	-	-	189.81	189.81	208.48	202.81	10,000	62.66	96.33	-	139.91	-	-	164.06	164.06	180.16
10,500	95.83	123.24	-	172.64	-	-	199.14	-	-	212.80	10,500	65.64	100.99	-	146.75	-	-	172.11	-	-
11,000	100.24	128.97	-	180.71	-	-	208.48	-	-	222.79	11,000	68.62	105.66	-	153.60	-	-	180.16	-	-
11,500	104.66	134.69	-	188.79	-	-	217.82	-	-	232.77	11,500	71.60	110.32	-	160.44	-	-	188.21	-	-
12,000	109.08	140.41	-	196.86	-	-	227.15	-	-	242.76	12,000	74.58	114.98	-	167.28	-	-	196.26	-	-
12,500	113.50	146.14	-	204.94	-	-	236.49	-	-	252.75	12,500	77.56	119.65	-	174.12	-	-	204.31	-	-
13,000	117.91	151.86	-	213.01	-	-	245.83	-	-	262.74	13,000	80.54	124.31	-	180.97	-	-	212.36	-	-
13,500	122.33	157.58	-	221.09	-	-	255.17	-	-	272.72	13,500	83.52	128.98	-	187.81	-	-	220.41	-	-
14,000	126.75	163.31	-	229.16	-	-	264.50	-	-	282.71	14,000	86.50	133.64	-	194.65	-	-	228.46	-	-
14,500	131.17	169.03	-	237.24	-	-	273.84	-	-	292.70	14,500	89.48	138.30	-	201.49	-	-	236.51	-	-
15,000	135.58	174.75	-	245.31	-	-	283.18	-	-	302.69	15,000	92.46	142.97	-	208.34	-	-	244.56	-	-
15,500	140.00	180.47	-	253.39	-	-	-	-	-	312.67	15,500	95.44	147.63	-	215.18	-	-	-	-	-
16,000	144.42	186.20	-	261.46	-	-	-	-	-	322.66	16,000	98.42	152.29	-	222.02	-	-	-	-	-
16,500	148.84	191.92	-	269.54	-	-	-	-	-	332.65	16,500	101.40	156.96	-	228.86	-	-	-	-	-
17,000	153.25	197.64	-	277.61	-	-	-	-	-	342.64	17,000	104.38	161.62	-	235.71	-	-	-	-	-
17,500	157.67	203.37	-	285.69	-	-	-	-	-	352.62	17,500	107.36	166.28	-	242.55	-	-	-	-	-
18,000	162.09	209.09	-	293.76	-	-	-	-	-	362.61	18,000	110.34	170.95	-	249.39	-	-	-	-	-
18,500	166.51	214.81	-	301.84	-	-	-	-	-	372.60	18,500	113.32	175.61	-	256.23	-	-	-	-	-
19,000	170.92	220.54	-	309.91	-	-	-	-	-	382.59	19,000	116.30	180.27	-	263.08	-	-	-	-	-
19,500	175.34	226.26	-	317.99	-	-	-	-	-	392.57	19,500	119.28	184.94	-	269.92	-	-	-	-	-
20,000	179.76	231.98	-	326.06	-	-	-	-	-	402.56	20,000	122.26	189.60	-	276.76	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 75		MALE								Joint	AGE 75		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	184.18	-	-	-	-	-	-	-	-	-	20,500	125.24	-	-	-	-	-	-	-	-
21,000	188.59	-	-	-	-	-	-	-	-	-	21,000	128.22	-	-	-	-	-	-	-	-
21,500	193.01	-	-	-	-	-	-	-	-	-	21,500	131.20	-	-	-	-	-	-	-	-
22,000	197.43	-	-	-	-	-	-	-	-	-	22,000	134.18	-	-	-	-	-	-	-	-
22,500	201.85	-	-	-	-	-	-	-	-	-	22,500	137.16	-	-	-	-	-	-	-	-
23,000	206.26	-	-	-	-	-	-	-	-	-	23,000	140.14	-	-	-	-	-	-	-	-
23,500	210.68	-	-	-	-	-	-	-	-	-	23,500	143.12	-	-	-	-	-	-	-	-
24,000	215.10	-	-	-	-	-	-	-	-	-	24,000	146.10	-	-	-	-	-	-	-	-
24,500	219.52	-	-	-	-	-	-	-	-	-	24,500	149.08	-	-	-	-	-	-	-	-
25,000	223.93	-	-	-	-	-	-	-	-	-	25,000	152.07	-	-	-	-	-	-	-	-
25,500	228.35	-	-	-	-	-	-	-	-	-	25,500	155.05	-	-	-	-	-	-	-	-
26,000	232.77	-	-	-	-	-	-	-	-	-	26,000	158.03	-	-	-	-	-	-	-	-
26,500	237.18	-	-	-	-	-	-	-	-	-	26,500	161.01	-	-	-	-	-	-	-	-
27,000	241.60	-	-	-	-	-	-	-	-	-	27,000	163.99	-	-	-	-	-	-	-	-
27,500	246.02	-	-	-	-	-	-	-	-	-	27,500	166.97	-	-	-	-	-	-	-	-
28,000	250.44	-	-	-	-	-	-	-	-	-	28,000	169.95	-	-	-	-	-	-	-	-
28,500	254.85	-	-	-	-	-	-	-	-	-	28,500	172.93	-	-	-	-	-	-	-	-
29,000	259.27	-	-	-	-	-	-	-	-	-	29,000	175.91	-	-	-	-	-	-	-	-
29,500	263.69	-	-	-	-	-	-	-	-	-	29,500	178.89	-	-	-	-	-	-	-	-
30,000	268.11	-	-	-	-	-	-	-	-	-	30,000	181.87	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 76		MALE								Joint	AGE 76		FEMALE							
S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	S Pref		Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI		
1,000	-	15.81	24.14	20.32	-	24.93	22.59	22.59	24.54	24.91	1,000	-	13.35	22.87	17.77	-	21.07	20.05	20.05	21.75
1,500	-	22.19	34.68	28.94	-	35.87	32.35	32.35	35.28	35.83	1,500	-	18.50	32.77	25.12	-	30.07	28.55	28.55	31.09
2,000	-	28.56	45.22	37.57	-	46.80	42.11	42.11	46.02	46.75	2,000	-	23.65	42.67	32.47	-	39.08	37.04	37.04	40.44
2,500	-	34.94	55.76	46.20	-	57.74	51.88	51.88	56.76	57.67	2,500	-	28.79	52.57	39.82	-	48.08	45.54	45.54	49.78
3,000	-	41.32	66.30	54.83	-	68.67	61.64	61.64	67.50	68.60	3,000	-	33.94	62.48	47.18	-	57.09	54.03	54.03	59.13
3,500	-	47.69	76.84	63.45	-	79.61	71.40	71.40	78.24	79.52	3,500	-	39.09	72.38	54.53	-	66.09	62.53	62.53	68.47
4,000	-	54.07	87.38	72.08	-	90.54	81.17	81.17	88.98	90.44	4,000	-	44.23	82.28	61.88	-	75.10	71.02	71.02	77.82
4,500	-	60.44	97.92	80.71	-	101.48	90.93	90.93	99.72	101.36	4,500	-	49.38	92.18	69.23	-	84.10	79.52	79.52	87.16
5,000	50.60	66.82	108.46	89.34	-	112.41	100.70	100.70	110.46	112.29	5,000	37.91	54.53	102.09	76.59	-	93.11	88.01	88.01	96.51
5,500	55.36	73.19	-	97.96	-	-	110.46	110.46	121.20	123.21	5,500	41.40	59.67	-	83.94	-	-	96.51	96.51	105.85
6,000	60.11	79.57	-	106.59	-	-	120.22	120.22	131.94	134.13	6,000	44.88	64.82	-	91.29	-	-	105.00	105.00	115.20
6,500	64.87	85.95	-	115.22	-	-	129.99	129.99	142.68	145.05	6,500	48.37	69.97	-	98.64	-	-	113.50	113.50	124.54
7,000	69.62	92.32	-	123.85	-	-	139.75	139.75	153.42	155.98	7,000	51.85	75.11	-	106.00	-	-	121.99	121.99	133.89
7,500	74.38	98.70	-	132.47	-	-	149.51	149.51	164.16	166.90	7,500	55.34	80.26	-	113.35	-	-	130.49	130.49	143.23
8,000	79.13	105.07	-	141.10	-	-	159.28	159.28	174.90	177.82	8,000	58.82	85.41	-	120.70	-	-	138.99	138.99	152.58
8,500	83.89	111.45	-	149.73	-	-	169.04	169.04	185.64	188.74	8,500	62.31	90.55	-	128.05	-	-	147.48	147.48	161.92
9,000	88.64	117.83	-	158.36	-	-	178.80	178.80	196.38	199.67	9,000	65.79	95.70	-	135.41	-	-	155.98	155.98	171.27
9,500	93.40	124.20	-	166.98	-	-	188.57	188.57	207.12	210.59	9,500	69.28	100.85	-	142.76	-	-	164.47	164.47	180.61
10,000	98.15	130.58	-	175.61	-	-	198.33	198.33	217.86	221.51	10,000	72.76	106.00	-	150.11	-	-	172.97	172.97	189.96
10,500	102.90	136.95	-	184.24	-	-	208.09	-	-	232.43	10,500	76.25	111.14	-	157.46	-	-	181.46	-	-
11,000	107.66	143.33	-	192.87	-	-	217.86	-	-	243.36	11,000	79.73	116.29	-	164.82	-	-	189.96	-	-
11,500	112.41	149.70	-	201.49	-	-	227.62	-	-	254.28	11,500	83.22	121.44	-	172.17	-	-	198.45	-	-
12,000	117.17	156.08	-	210.12	-	-	237.38	-	-	265.20	12,000	86.70	126.58	-	179.52	-	-	206.95	-	-
12,500	121.92	162.46	-	218.75	-	-	247.15	-	-	276.12	12,500	90.19	131.73	-	186.87	-	-	215.44	-	-
13,000	126.68	168.83	-	227.38	-	-	256.91	-	-	287.05	13,000	93.67	136.88	-	194.23	-	-	223.94	-	-
13,500	131.43	175.21	-	236.00	-	-	266.68	-	-	297.97	13,500	97.16	142.02	-	201.58	-	-	232.43	-	-
14,000	136.19	181.58	-	244.63	-	-	276.44	-	-	308.89	14,000	100.64	147.17	-	208.93	-	-	240.93	-	-
14,500	140.94	187.96	-	253.26	-	-	286.20	-	-	319.81	14,500	104.13	152.32	-	216.28	-	-	249.42	-	-
15,000	145.69	194.34	-	261.89	-	-	295.97	-	-	330.74	15,000	107.61	157.46	-	223.64	-	-	257.92	-	-
15,500	150.45	200.71	-	270.51	-	-	-	-	-	341.66	15,500	111.10	162.61	-	230.99	-	-	-	-	-
16,000	155.20	207.09	-	279.14	-	-	-	-	-	352.58	16,000	114.58	167.76	-	238.34	-	-	-	-	-
16,500	159.96	213.46	-	287.77	-	-	-	-	-	363.50	16,500	118.07	172.90	-	245.69	-	-	-	-	-
17,000	164.71	219.84	-	296.40	-	-	-	-	-	374.43	17,000	121.55	178.05	-	253.05	-	-	-	-	-
17,500	169.47	226.21	-	305.02	-	-	-	-	-	385.35	17,500	125.04	183.20	-	260.40	-	-	-	-	-
18,000	174.22	232.59	-	313.65	-	-	-	-	-	396.27	18,000	128.52	188.34	-	267.75	-	-	-	-	-
18,500	178.98	238.97	-	322.28	-	-	-	-	-	407.19	18,500	132.01	193.49	-	275.10	-	-	-	-	-
19,000	183.73	245.34	-	330.91	-	-	-	-	-	418.12	19,000	135.49	198.64	-	282.46	-	-	-	-	-
19,500	188.48	251.72	-	339.53	-	-	-	-	-	429.04	19,500	138.98	203.78	-	289.81	-	-	-	-	-
20,000	193.24	258.09	-	348.16	-	-	-	-	-	439.96	20,000	142.46	208.93	-	297.16	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 76		MALE								Joint	AGE 76		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	197.99	-	-	-	-	-	-	-	-	-	20,500	145.95	-	-	-	-	-	-	-	-
21,000	202.75	-	-	-	-	-	-	-	-	-	21,000	149.43	-	-	-	-	-	-	-	-
21,500	207.50	-	-	-	-	-	-	-	-	-	21,500	152.92	-	-	-	-	-	-	-	-
22,000	212.26	-	-	-	-	-	-	-	-	-	22,000	156.40	-	-	-	-	-	-	-	-
22,500	217.01	-	-	-	-	-	-	-	-	-	22,500	159.89	-	-	-	-	-	-	-	-
23,000	221.77	-	-	-	-	-	-	-	-	-	23,000	163.37	-	-	-	-	-	-	-	-
23,500	226.52	-	-	-	-	-	-	-	-	-	23,500	166.86	-	-	-	-	-	-	-	-
24,000	231.27	-	-	-	-	-	-	-	-	-	24,000	170.34	-	-	-	-	-	-	-	-
24,500	236.03	-	-	-	-	-	-	-	-	-	24,500	173.83	-	-	-	-	-	-	-	-
25,000	240.78	-	-	-	-	-	-	-	-	-	25,000	177.31	-	-	-	-	-	-	-	-
25,500	245.54	-	-	-	-	-	-	-	-	-	25,500	180.80	-	-	-	-	-	-	-	-
26,000	250.29	-	-	-	-	-	-	-	-	-	26,000	184.28	-	-	-	-	-	-	-	-
26,500	255.05	-	-	-	-	-	-	-	-	-	26,500	187.77	-	-	-	-	-	-	-	-
27,000	259.80	-	-	-	-	-	-	-	-	-	27,000	191.25	-	-	-	-	-	-	-	-
27,500	264.56	-	-	-	-	-	-	-	-	-	27,500	194.74	-	-	-	-	-	-	-	-
28,000	269.31	-	-	-	-	-	-	-	-	-	28,000	198.22	-	-	-	-	-	-	-	-
28,500	274.07	-	-	-	-	-	-	-	-	-	28,500	201.71	-	-	-	-	-	-	-	-
29,000	278.82	-	-	-	-	-	-	-	-	-	29,000	205.19	-	-	-	-	-	-	-	-
29,500	283.57	-	-	-	-	-	-	-	-	-	29,500	208.68	-	-	-	-	-	-	-	-
30,000	288.33	-	-	-	-	-	-	-	-	-	30,000	212.16	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 77 MALE										AGE 77 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	17.12	24.91	21.51	-	26.50	23.44	23.44	25.48	26.69	1,000	-	14.32	23.55	18.87	-	22.55	20.94	20.94	22.73
1,500	-	24.15	35.83	30.73	-	38.21	33.63	33.63	36.69	38.51	1,500	-	19.95	33.79	26.78	-	32.30	29.88	29.88	32.57
2,000	-	31.18	46.75	39.95	-	49.93	43.82	43.82	47.89	50.32	2,000	-	25.58	44.03	34.68	-	42.04	38.82	38.82	42.40
2,500	-	38.21	57.67	49.17	-	61.65	54.01	54.01	59.10	62.14	2,500	-	31.21	54.27	42.59	-	51.79	47.77	47.77	52.24
3,000	-	45.23	68.60	58.40	-	73.37	64.20	64.20	70.31	73.95	3,000	-	36.84	64.52	50.49	-	61.53	56.71	56.71	62.07
3,500	-	52.26	79.52	67.62	-	85.08	74.39	74.39	81.52	85.77	3,500	-	42.47	74.76	58.40	-	71.28	65.65	65.65	71.91
4,000	-	59.29	90.44	76.84	-	96.80	84.58	84.58	92.73	97.58	4,000	-	48.10	85.00	66.30	-	81.03	74.59	74.59	81.74
4,500	-	66.32	101.36	86.06	-	108.52	94.76	94.76	103.94	109.40	4,500	-	53.73	95.24	74.21	-	90.77	83.53	83.53	91.58
5,000	53.41	73.35	112.29	95.29	-	120.24	104.95	104.95	115.15	121.21	5,000	40.89	59.36	105.49	82.11	-	100.52	92.47	92.47	101.41
5,500	58.45	80.38	-	104.51	-	-	115.14	115.14	126.35	133.03	5,500	44.67	64.99	-	90.02	-	-	101.41	101.41	111.25
6,000	63.48	87.41	-	113.73	-	-	125.33	125.33	137.56	144.84	6,000	48.45	70.62	-	97.92	-	-	110.35	110.35	121.08
6,500	68.52	94.44	-	122.95	-	-	135.52	135.52	148.77	156.66	6,500	52.23	76.25	-	105.83	-	-	119.29	119.29	130.92
7,000	73.56	101.47	-	132.18	-	-	145.71	145.71	159.98	168.47	7,000	56.02	81.88	-	113.73	-	-	128.24	128.24	140.75
7,500	78.59	108.50	-	141.40	-	-	155.90	155.90	171.19	180.29	7,500	59.80	87.51	-	121.64	-	-	137.18	137.18	150.59
8,000	83.63	115.53	-	150.62	-	-	166.09	166.09	182.40	192.10	8,000	63.58	93.14	-	129.54	-	-	146.12	146.12	160.43
8,500	88.66	122.55	-	159.84	-	-	176.28	176.28	193.60	203.92	8,500	67.36	98.77	-	137.45	-	-	155.06	155.06	170.26
9,000	93.70	129.58	-	169.07	-	-	186.47	186.47	204.81	215.73	9,000	71.15	104.40	-	145.35	-	-	164.00	164.00	180.10
9,500	98.73	136.61	-	178.29	-	-	196.66	196.66	216.02	227.55	9,500	74.93	110.03	-	153.26	-	-	172.94	172.94	189.93
10,000	103.77	143.64	-	187.51	-	-	206.85	206.85	227.23	239.36	10,000	78.71	115.66	-	161.16	-	-	181.88	181.88	199.77
10,500	108.80	150.67	-	196.73	-	-	217.04	-	-	251.18	10,500	82.49	121.29	-	169.07	-	-	190.82	-	-
11,000	113.84	157.70	-	205.96	-	-	227.23	-	-	262.99	11,000	86.28	126.92	-	176.97	-	-	199.77	-	-
11,500	118.87	164.73	-	215.18	-	-	237.42	-	-	274.81	11,500	90.06	132.55	-	184.88	-	-	208.71	-	-
12,000	123.91	171.76	-	224.40	-	-	247.61	-	-	286.62	12,000	93.84	138.18	-	192.78	-	-	217.65	-	-
12,500	128.95	178.79	-	233.62	-	-	257.79	-	-	298.44	12,500	97.62	143.81	-	200.69	-	-	226.59	-	-
13,000	133.98	185.82	-	242.85	-	-	267.98	-	-	310.25	13,000	101.41	149.44	-	208.59	-	-	235.53	-	-
13,500	139.02	192.85	-	252.07	-	-	278.17	-	-	322.07	13,500	105.19	155.07	-	216.50	-	-	244.47	-	-
14,000	144.05	199.87	-	261.29	-	-	288.36	-	-	333.88	14,000	108.97	160.70	-	224.40	-	-	253.41	-	-
14,500	149.09	206.90	-	270.51	-	-	298.55	-	-	345.70	14,500	112.75	166.33	-	232.31	-	-	262.35	-	-
15,000	154.12	213.93	-	279.74	-	-	308.74	-	-	357.51	15,000	116.54	171.96	-	240.21	-	-	271.29	-	-
15,500	159.16	220.96	-	288.96	-	-	-	-	-	369.33	15,500	120.32	177.59	-	248.12	-	-	-	-	-
16,000	164.19	227.99	-	298.18	-	-	-	-	-	381.14	16,000	124.10	183.22	-	256.02	-	-	-	-	-
16,500	169.23	235.02	-	307.40	-	-	-	-	-	392.96	16,500	127.88	188.85	-	263.93	-	-	-	-	-
17,000	174.26	242.05	-	316.63	-	-	-	-	-	404.77	17,000	131.67	194.48	-	271.83	-	-	-	-	-
17,500	179.30	249.08	-	325.85	-	-	-	-	-	416.59	17,500	135.45	200.11	-	279.74	-	-	-	-	-
18,000	184.33	256.11	-	335.07	-	-	-	-	-	428.40	18,000	139.23	205.74	-	287.64	-	-	-	-	-
18,500	189.37	263.14	-	344.29	-	-	-	-	-	440.22	18,500	143.01	211.37	-	295.55	-	-	-	-	-
19,000	194.41	270.16	-	353.52	-	-	-	-	-	452.03	19,000	146.80	217.00	-	303.45	-	-	-	-	-
19,500	199.44	277.19	-	362.74	-	-	-	-	-	463.85	19,500	150.58	222.63	-	311.36	-	-	-	-	-
20,000	204.48	284.22	-	371.96	-	-	-	-	-	475.66	20,000	154.36	228.26	-	319.26	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 77		MALE								Joint	AGE 77		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	209.51	-	-	-	-	-	-	-	-	-	20,500	158.14	-	-	-	-	-	-	-	-
21,000	214.55	-	-	-	-	-	-	-	-	-	21,000	161.93	-	-	-	-	-	-	-	-
21,500	219.58	-	-	-	-	-	-	-	-	-	21,500	165.71	-	-	-	-	-	-	-	-
22,000	224.62	-	-	-	-	-	-	-	-	-	22,000	169.49	-	-	-	-	-	-	-	-
22,500	229.65	-	-	-	-	-	-	-	-	-	22,500	173.27	-	-	-	-	-	-	-	-
23,000	234.69	-	-	-	-	-	-	-	-	-	23,000	177.06	-	-	-	-	-	-	-	-
23,500	239.72	-	-	-	-	-	-	-	-	-	23,500	180.84	-	-	-	-	-	-	-	-
24,000	244.76	-	-	-	-	-	-	-	-	-	24,000	184.62	-	-	-	-	-	-	-	-
24,500	249.79	-	-	-	-	-	-	-	-	-	24,500	188.40	-	-	-	-	-	-	-	-
25,000	254.83	-	-	-	-	-	-	-	-	-	25,000	192.19	-	-	-	-	-	-	-	-
25,500	259.87	-	-	-	-	-	-	-	-	-	25,500	195.97	-	-	-	-	-	-	-	-
26,000	264.90	-	-	-	-	-	-	-	-	-	26,000	199.75	-	-	-	-	-	-	-	-
26,500	269.94	-	-	-	-	-	-	-	-	-	26,500	203.53	-	-	-	-	-	-	-	-
27,000	274.97	-	-	-	-	-	-	-	-	-	27,000	207.32	-	-	-	-	-	-	-	-
27,500	280.01	-	-	-	-	-	-	-	-	-	27,500	211.10	-	-	-	-	-	-	-	-
28,000	285.04	-	-	-	-	-	-	-	-	-	28,000	214.88	-	-	-	-	-	-	-	-
28,500	290.08	-	-	-	-	-	-	-	-	-	28,500	218.66	-	-	-	-	-	-	-	-
29,000	295.11	-	-	-	-	-	-	-	-	-	29,000	222.45	-	-	-	-	-	-	-	-
29,500	300.15	-	-	-	-	-	-	-	-	-	29,500	226.23	-	-	-	-	-	-	-	-
30,000	305.18	-	-	-	-	-	-	-	-	-	30,000	230.01	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 78 MALE										AGE 78 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	18.42	25.76	22.87	-	28.54	24.29	24.29	26.41	28.73	1,000	-	15.29	24.40	20.06	-	23.71	21.83	21.83	23.71
1,500	-	26.11	37.10	32.77	-	41.28	34.91	34.91	38.09	41.57	1,500	-	21.40	35.06	28.56	-	34.04	31.22	31.22	34.04
2,000	-	33.79	48.45	42.67	-	54.02	45.52	45.52	49.77	54.40	2,000	-	27.51	45.73	37.06	-	44.36	40.61	40.61	44.36
2,500	-	41.47	59.80	52.57	-	66.75	56.14	56.14	61.45	67.24	2,500	-	33.63	56.40	45.56	-	54.69	49.99	49.99	54.69
3,000	-	49.15	71.15	62.48	-	79.49	66.75	66.75	73.12	80.07	3,000	-	39.74	67.07	54.06	-	65.01	59.38	59.38	65.01
3,500	-	56.83	82.49	72.38	-	92.23	77.37	77.37	84.80	92.91	3,500	-	45.85	77.73	62.56	-	75.34	68.77	68.77	75.34
4,000	-	64.52	93.84	82.28	-	104.97	87.99	87.99	96.48	105.74	4,000	-	51.97	88.40	71.06	-	85.66	78.15	78.15	85.66
4,500	-	72.20	105.19	92.18	-	117.71	98.60	98.60	108.16	118.58	4,500	-	58.08	99.07	79.56	-	95.99	87.54	87.54	95.99
5,000	56.69	79.88	116.54	102.09	-	130.45	109.22	109.22	119.83	131.41	5,000	44.29	64.19	109.74	88.06	-	106.31	96.93	96.93	106.31
5,500	62.05	87.56	-	111.99	-	-	119.83	119.83	131.51	144.25	5,500	48.41	70.31	-	96.56	-	-	106.31	106.31	116.64
6,000	67.42	95.24	-	121.89	-	-	130.45	130.45	143.19	157.08	6,000	52.53	76.42	-	105.06	-	-	115.70	115.70	126.96
6,500	72.78	102.92	-	131.79	-	-	141.06	141.06	154.86	169.92	6,500	56.65	82.53	-	113.56	-	-	125.09	125.09	137.29
7,000	78.14	110.61	-	141.70	-	-	151.68	151.68	166.54	182.75	7,000	60.78	88.64	-	122.06	-	-	134.47	134.47	147.62
7,500	83.51	118.29	-	151.60	-	-	162.29	162.29	178.22	195.59	7,500	64.90	94.76	-	130.56	-	-	143.86	143.86	157.94
8,000	88.87	125.97	-	161.50	-	-	172.91	172.91	189.90	208.42	8,000	69.02	100.87	-	139.06	-	-	153.24	153.24	168.27
8,500	94.23	133.65	-	171.40	-	-	183.53	183.53	201.57	221.26	8,500	73.14	106.98	-	147.56	-	-	162.63	162.63	178.59
9,000	99.60	141.33	-	181.31	-	-	194.14	194.14	213.25	234.09	9,000	77.27	113.10	-	156.06	-	-	172.02	172.02	188.92
9,500	104.96	149.02	-	191.21	-	-	204.76	204.76	224.93	246.93	9,500	81.39	119.21	-	164.56	-	-	181.40	181.40	199.24
10,000	110.32	156.70	-	201.11	-	-	215.37	215.37	236.61	259.76	10,000	85.51	125.32	-	173.06	-	-	190.79	190.79	209.57
10,500	115.68	164.38	-	211.01	-	-	225.99	-	-	272.60	10,500	89.63	131.44	-	181.56	-	-	200.18	-	-
11,000	121.05	172.06	-	220.92	-	-	236.60	-	-	285.43	11,000	93.76	137.55	-	190.06	-	-	209.56	-	-
11,500	126.41	179.74	-	230.82	-	-	247.22	-	-	298.27	11,500	97.88	143.66	-	198.56	-	-	218.95	-	-
12,000	131.77	187.43	-	240.72	-	-	257.84	-	-	311.10	12,000	102.00	149.78	-	207.06	-	-	228.34	-	-
12,500	137.14	195.11	-	250.62	-	-	268.45	-	-	323.94	12,500	106.12	155.89	-	215.56	-	-	237.72	-	-
13,000	142.50	202.79	-	260.53	-	-	279.07	-	-	336.77	13,000	110.25	162.00	-	224.06	-	-	247.11	-	-
13,500	147.86	210.47	-	270.43	-	-	289.68	-	-	349.61	13,500	114.37	168.12	-	232.56	-	-	256.50	-	-
14,000	153.23	218.15	-	280.33	-	-	300.30	-	-	362.44	14,000	118.49	174.23	-	241.06	-	-	265.88	-	-
14,500	158.59	225.83	-	290.23	-	-	310.91	-	-	375.28	14,500	122.61	180.34	-	249.56	-	-	275.27	-	-
15,000	163.95	233.52	-	300.14	-	-	321.53	-	-	388.11	15,000	126.74	186.46	-	258.06	-	-	284.66	-	-
15,500	169.32	241.20	-	310.04	-	-	-	-	-	400.95	15,500	130.86	192.57	-	266.56	-	-	-	-	-
16,000	174.68	248.88	-	319.94	-	-	-	-	-	413.78	16,000	134.98	198.68	-	275.06	-	-	-	-	-
16,500	180.04	256.56	-	329.84	-	-	-	-	-	426.62	16,500	139.10	204.80	-	283.56	-	-	-	-	-
17,000	185.40	264.24	-	339.75	-	-	-	-	-	439.45	17,000	143.23	210.91	-	292.06	-	-	-	-	-
17,500	190.77	271.93	-	349.65	-	-	-	-	-	452.29	17,500	147.35	217.02	-	300.56	-	-	-	-	-
18,000	196.13	279.61	-	359.55	-	-	-	-	-	465.12	18,000	151.47	223.14	-	309.06	-	-	-	-	-
18,500	201.49	287.29	-	369.45	-	-	-	-	-	477.96	18,500	155.59	229.25	-	317.56	-	-	-	-	-
19,000	206.86	294.97	-	379.36	-	-	-	-	-	490.79	19,000	159.72	235.36	-	326.06	-	-	-	-	-
19,500	212.22	302.65	-	389.26	-	-	-	-	-	503.63	19,500	163.84	241.47	-	334.56	-	-	-	-	-
20,000	217.58	310.34	-	399.16	-	-	-	-	-	516.46	20,000	167.96	247.59	-	343.06	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 78										AGE 78											
MALE										FEMALE											
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	
20,500	222.95	-	-	-	-	-	-	-	-	-	20,500	172.08	-	-	-	-	-	-	-	-	-
21,000	228.31	-	-	-	-	-	-	-	-	-	21,000	176.21	-	-	-	-	-	-	-	-	-
21,500	233.67	-	-	-	-	-	-	-	-	-	21,500	180.33	-	-	-	-	-	-	-	-	-
22,000	239.04	-	-	-	-	-	-	-	-	-	22,000	184.45	-	-	-	-	-	-	-	-	-
22,500	244.40	-	-	-	-	-	-	-	-	-	22,500	188.57	-	-	-	-	-	-	-	-	-
23,000	249.76	-	-	-	-	-	-	-	-	-	23,000	192.70	-	-	-	-	-	-	-	-	-
23,500	255.12	-	-	-	-	-	-	-	-	-	23,500	196.82	-	-	-	-	-	-	-	-	-
24,000	260.49	-	-	-	-	-	-	-	-	-	24,000	200.94	-	-	-	-	-	-	-	-	-
24,500	265.85	-	-	-	-	-	-	-	-	-	24,500	205.06	-	-	-	-	-	-	-	-	-
25,000	271.21	-	-	-	-	-	-	-	-	-	25,000	209.19	-	-	-	-	-	-	-	-	-
25,500	276.58	-	-	-	-	-	-	-	-	-	25,500	213.31	-	-	-	-	-	-	-	-	-
26,000	281.94	-	-	-	-	-	-	-	-	-	26,000	217.43	-	-	-	-	-	-	-	-	-
26,500	287.30	-	-	-	-	-	-	-	-	-	26,500	221.55	-	-	-	-	-	-	-	-	-
27,000	292.67	-	-	-	-	-	-	-	-	-	27,000	225.68	-	-	-	-	-	-	-	-	-
27,500	298.03	-	-	-	-	-	-	-	-	-	27,500	229.80	-	-	-	-	-	-	-	-	-
28,000	303.39	-	-	-	-	-	-	-	-	-	28,000	233.92	-	-	-	-	-	-	-	-	-
28,500	308.76	-	-	-	-	-	-	-	-	-	28,500	238.04	-	-	-	-	-	-	-	-	-
29,000	314.12	-	-	-	-	-	-	-	-	-	29,000	242.17	-	-	-	-	-	-	-	-	-
29,500	319.48	-	-	-	-	-	-	-	-	-	29,500	246.29	-	-	-	-	-	-	-	-	-
30,000	324.84	-	-	-	-	-	-	-	-	-	30,000	250.41	-	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 79 MALE										AGE 79 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	19.73	26.61	24.40	-	31.77	25.14	25.14	27.35	30.86	1,000	-	16.25	25.16	21.34	-	26.07	22.72	22.72	24.69
1,500	-	28.06	38.38	35.06	-	46.12	36.18	36.18	39.50	44.75	1,500	-	22.85	36.21	30.47	-	37.57	32.56	32.56	35.51
2,000	-	36.40	50.15	45.73	-	60.48	47.23	47.23	51.64	58.65	2,000	-	29.45	47.26	39.61	-	49.08	42.39	42.39	46.32
2,500	-	44.73	61.92	56.40	-	74.83	58.27	58.27	63.79	72.55	2,500	-	36.04	58.31	48.75	-	60.58	52.22	52.22	57.14
3,000	-	53.07	73.70	67.07	-	89.18	69.31	69.31	75.93	86.45	3,000	-	42.64	69.36	57.89	-	72.08	62.05	62.05	67.95
3,500	-	61.40	85.47	77.73	-	103.54	80.35	80.35	88.08	100.34	3,500	-	49.23	80.41	67.02	-	83.59	71.89	71.89	78.77
4,000	-	69.74	97.24	88.40	-	117.89	91.39	91.39	100.23	114.24	4,000	-	55.83	91.46	76.16	-	95.09	81.72	81.72	89.59
4,500	-	78.07	109.01	99.07	-	132.25	102.43	102.43	112.37	128.14	4,500	-	62.43	102.51	85.30	-	106.60	91.55	91.55	100.40
5,000	59.97	86.41	120.79	109.74	-	146.60	113.48	113.48	124.52	142.04	5,000	47.69	69.02	113.56	94.44	-	118.10	101.38	101.38	111.22
5,500	65.66	94.74	-	120.40	-	-	124.52	124.52	136.66	155.93	5,500	52.15	75.62	-	103.57	-	-	111.22	111.22	122.03
6,000	71.35	103.08	-	131.07	-	-	135.56	135.56	148.81	169.83	6,000	56.61	82.22	-	112.71	-	-	121.05	121.05	132.85
6,500	77.04	111.41	-	141.74	-	-	146.60	146.60	160.95	183.73	6,500	61.07	88.81	-	121.85	-	-	130.88	130.88	143.67
7,000	82.73	119.75	-	152.41	-	-	157.64	157.64	173.10	197.63	7,000	65.54	95.41	-	130.99	-	-	140.71	140.71	154.48
7,500	88.42	128.08	-	163.07	-	-	168.68	168.68	185.24	211.52	7,500	70.00	102.01	-	140.12	-	-	150.55	150.55	165.30
8,000	94.11	136.41	-	173.74	-	-	179.72	179.72	197.39	225.42	8,000	74.46	108.60	-	149.26	-	-	160.38	160.38	176.11
8,500	99.80	144.75	-	184.41	-	-	190.77	190.77	209.54	239.32	8,500	78.92	115.20	-	158.40	-	-	170.21	170.21	186.93
9,000	105.49	153.08	-	195.08	-	-	201.81	201.81	221.68	253.22	9,000	83.39	121.80	-	167.54	-	-	180.04	180.04	197.74
9,500	111.18	161.42	-	205.74	-	-	212.85	212.85	233.83	267.11	9,500	87.85	128.39	-	176.67	-	-	189.88	189.88	208.56
10,000	116.88	169.75	-	216.41	-	-	223.89	223.89	245.97	281.01	10,000	92.31	134.99	-	185.81	-	-	199.71	199.71	219.38
10,500	122.57	178.09	-	227.08	-	-	234.93	-	-	294.91	10,500	96.77	141.58	-	194.95	-	-	209.54	-	-
11,000	128.26	186.42	-	237.75	-	-	245.97	-	-	308.81	11,000	101.24	148.18	-	204.09	-	-	219.37	-	-
11,500	133.95	194.76	-	248.41	-	-	257.01	-	-	322.70	11,500	105.70	154.78	-	213.22	-	-	229.20	-	-
12,000	139.64	203.09	-	259.08	-	-	268.06	-	-	336.60	12,000	110.16	161.37	-	222.36	-	-	239.04	-	-
12,500	145.33	211.43	-	269.75	-	-	279.10	-	-	350.50	12,500	114.62	167.97	-	231.50	-	-	248.87	-	-
13,000	151.02	219.76	-	280.42	-	-	290.14	-	-	364.40	13,000	119.09	174.57	-	240.64	-	-	258.70	-	-
13,500	156.71	228.10	-	291.08	-	-	301.18	-	-	378.29	13,500	123.55	181.16	-	249.77	-	-	268.53	-	-
14,000	162.40	236.43	-	301.75	-	-	312.22	-	-	392.19	14,000	128.01	187.76	-	258.91	-	-	278.37	-	-
14,500	168.09	244.77	-	312.42	-	-	323.26	-	-	406.09	14,500	132.47	194.36	-	268.05	-	-	288.20	-	-
15,000	173.78	253.10	-	323.09	-	-	334.31	-	-	419.99	15,000	136.94	200.95	-	277.19	-	-	298.03	-	-
15,500	179.47	261.43	-	333.75	-	-	-	-	-	433.88	15,500	141.40	207.55	-	286.32	-	-	-	-	-
16,000	185.16	269.77	-	344.42	-	-	-	-	-	447.78	16,000	145.86	214.15	-	295.46	-	-	-	-	-
16,500	190.85	278.10	-	355.09	-	-	-	-	-	461.68	16,500	150.32	220.74	-	304.60	-	-	-	-	-
17,000	196.55	286.44	-	365.76	-	-	-	-	-	475.58	17,000	154.79	227.34	-	313.74	-	-	-	-	-
17,500	202.24	294.77	-	376.42	-	-	-	-	-	489.47	17,500	159.25	233.93	-	322.87	-	-	-	-	-
18,000	207.93	303.11	-	387.09	-	-	-	-	-	503.37	18,000	163.71	240.53	-	332.01	-	-	-	-	-
18,500	213.62	311.44	-	397.76	-	-	-	-	-	517.27	18,500	168.17	247.13	-	341.15	-	-	-	-	-
19,000	219.31	319.78	-	408.43	-	-	-	-	-	531.17	19,000	172.64	253.72	-	350.29	-	-	-	-	-
19,500	225.00	328.11	-	419.09	-	-	-	-	-	545.06	19,500	177.10	260.32	-	359.42	-	-	-	-	-
20,000	230.69	336.45	-	429.76	-	-	-	-	-	558.96	20,000	181.56	266.92	-	368.56	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 79		MALE								Joint	AGE 79		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	236.38	-	-	-	-	-	-	-	-	-	20,500	186.02	-	-	-	-	-	-	-	-
21,000	242.07	-	-	-	-	-	-	-	-	-	21,000	190.49	-	-	-	-	-	-	-	-
21,500	247.76	-	-	-	-	-	-	-	-	-	21,500	194.95	-	-	-	-	-	-	-	-
22,000	253.45	-	-	-	-	-	-	-	-	-	22,000	199.41	-	-	-	-	-	-	-	-
22,500	259.14	-	-	-	-	-	-	-	-	-	22,500	203.87	-	-	-	-	-	-	-	-
23,000	264.83	-	-	-	-	-	-	-	-	-	23,000	208.34	-	-	-	-	-	-	-	-
23,500	270.53	-	-	-	-	-	-	-	-	-	23,500	212.80	-	-	-	-	-	-	-	-
24,000	276.22	-	-	-	-	-	-	-	-	-	24,000	217.26	-	-	-	-	-	-	-	-
24,500	281.91	-	-	-	-	-	-	-	-	-	24,500	221.72	-	-	-	-	-	-	-	-
25,000	287.60	-	-	-	-	-	-	-	-	-	25,000	226.19	-	-	-	-	-	-	-	-
25,500	293.29	-	-	-	-	-	-	-	-	-	25,500	230.65	-	-	-	-	-	-	-	-
26,000	298.98	-	-	-	-	-	-	-	-	-	26,000	235.11	-	-	-	-	-	-	-	-
26,500	304.67	-	-	-	-	-	-	-	-	-	26,500	239.57	-	-	-	-	-	-	-	-
27,000	310.36	-	-	-	-	-	-	-	-	-	27,000	244.04	-	-	-	-	-	-	-	-
27,500	316.05	-	-	-	-	-	-	-	-	-	27,500	248.50	-	-	-	-	-	-	-	-
28,000	321.74	-	-	-	-	-	-	-	-	-	28,000	252.96	-	-	-	-	-	-	-	-
28,500	327.43	-	-	-	-	-	-	-	-	-	28,500	257.42	-	-	-	-	-	-	-	-
29,000	333.12	-	-	-	-	-	-	-	-	-	29,000	261.89	-	-	-	-	-	-	-	-
29,500	338.81	-	-	-	-	-	-	-	-	-	29,500	266.35	-	-	-	-	-	-	-	-
30,000	344.51	-	-	-	-	-	-	-	-	-	30,000	270.81	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 80 MALE										AGE 80 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	21.03	27.54	26.10	-	33.01	26.10	26.10	28.05	33.15	1,000	-	17.22	26.01	22.78	-	27.11	23.62	23.62	25.67
1,500	-	30.02	39.78	37.61	-	47.98	37.61	37.61	40.55	48.20	1,500	-	24.30	37.49	32.64	-	39.13	33.89	33.89	36.98
2,000	-	39.01	52.02	49.13	-	62.95	49.13	49.13	53.05	63.24	2,000	-	31.38	48.96	42.50	-	51.16	44.17	44.17	48.28
2,500	-	48.00	64.26	60.65	-	77.92	60.65	60.65	65.54	78.29	2,500	-	38.46	60.44	52.36	-	63.18	54.45	54.45	59.59
3,000	-	56.98	76.50	72.17	-	92.90	72.17	72.17	78.04	93.33	3,000	-	45.54	71.91	62.22	-	75.21	64.73	64.73	70.89
3,500	-	65.97	88.74	83.68	-	107.87	83.68	83.68	90.54	108.38	3,500	-	52.62	83.39	72.08	-	87.23	75.00	75.00	82.20
4,000	-	74.96	100.98	95.20	-	122.84	95.20	95.20	103.03	123.42	4,000	-	59.70	94.86	81.94	-	99.26	85.28	85.28	93.50
4,500	-	83.95	113.22	106.72	-	137.81	106.72	106.72	115.53	138.47	4,500	-	66.78	106.34	91.80	-	111.28	95.56	95.56	104.81
5,000	63.41	92.93	125.46	118.24	-	152.79	118.24	118.24	128.03	153.51	5,000	51.51	73.86	117.81	101.66	-	123.31	105.84	105.84	116.11
5,500	69.45	101.92	-	129.75	-	-	129.75	129.75	140.52	168.56	5,500	56.36	80.94	-	111.52	-	-	116.12	116.12	127.42
6,000	75.48	110.91	-	141.27	-	-	141.27	141.27	153.02	183.60	6,000	61.20	88.02	-	121.38	-	-	126.39	126.39	138.73
6,500	81.52	119.90	-	152.79	-	-	152.79	152.79	165.52	198.65	6,500	66.05	95.10	-	131.24	-	-	136.67	136.67	150.03
7,000	87.55	128.88	-	164.31	-	-	164.31	164.31	178.01	213.69	7,000	70.89	102.18	-	141.10	-	-	146.95	146.95	161.34
7,500	93.59	137.87	-	175.82	-	-	175.82	175.82	190.51	228.74	7,500	75.74	109.25	-	150.96	-	-	157.23	157.23	172.64
8,000	99.62	146.86	-	187.34	-	-	187.34	187.34	203.01	243.78	8,000	80.58	116.33	-	160.82	-	-	167.50	167.50	183.95
8,500	105.66	155.85	-	198.86	-	-	198.86	198.86	215.50	258.83	8,500	85.43	123.41	-	170.68	-	-	177.78	177.78	195.25
9,000	111.69	164.83	-	210.38	-	-	210.38	210.38	228.00	273.87	9,000	90.27	130.49	-	180.54	-	-	188.06	188.06	206.56
9,500	117.73	173.82	-	221.89	-	-	221.89	221.89	240.50	288.92	9,500	95.12	137.57	-	190.40	-	-	198.34	198.34	217.86
10,000	123.76	182.81	-	233.41	-	-	233.41	233.41	252.99	303.96	10,000	99.96	144.65	-	200.26	-	-	208.62	208.62	229.17
10,500	129.80	191.80	-	244.93	-	-	244.93	-	-	319.01	10,500	104.81	151.73	-	210.12	-	-	218.89	-	-
11,000	135.83	200.78	-	256.45	-	-	256.45	-	-	334.05	11,000	109.65	158.81	-	219.98	-	-	229.17	-	-
11,500	141.87	209.77	-	267.96	-	-	267.96	-	-	349.10	11,500	114.50	165.89	-	229.84	-	-	239.45	-	-
12,000	147.90	218.76	-	279.48	-	-	279.48	-	-	364.14	12,000	119.34	172.97	-	239.70	-	-	249.73	-	-
12,500	153.94	227.75	-	291.00	-	-	291.00	-	-	379.19	12,500	124.19	180.05	-	249.56	-	-	260.00	-	-
13,000	159.97	236.73	-	302.52	-	-	302.52	-	-	394.23	13,000	129.03	187.13	-	259.42	-	-	270.28	-	-
13,500	166.01	245.72	-	314.03	-	-	314.03	-	-	409.28	13,500	133.88	194.21	-	269.28	-	-	280.56	-	-
14,000	172.04	254.71	-	325.55	-	-	325.55	-	-	424.32	14,000	138.72	201.29	-	279.14	-	-	290.84	-	-
14,500	178.08	263.70	-	337.07	-	-	337.07	-	-	439.37	14,500	143.57	208.37	-	289.00	-	-	301.12	-	-
15,000	184.11	272.68	-	348.59	-	-	348.59	-	-	454.41	15,000	148.41	215.45	-	298.86	-	-	311.39	-	-
15,500	190.15	281.67	-	360.10	-	-	-	-	-	469.46	15,500	153.26	222.53	-	308.72	-	-	-	-	-
16,000	196.18	290.66	-	371.62	-	-	-	-	-	484.50	16,000	158.10	229.61	-	318.58	-	-	-	-	-
16,500	202.22	299.65	-	383.14	-	-	-	-	-	499.55	16,500	162.95	236.69	-	328.44	-	-	-	-	-
17,000	208.25	308.63	-	394.66	-	-	-	-	-	514.59	17,000	167.79	243.77	-	338.30	-	-	-	-	-
17,500	214.29	317.62	-	406.17	-	-	-	-	-	529.64	17,500	172.64	250.85	-	348.16	-	-	-	-	-
18,000	220.32	326.61	-	417.69	-	-	-	-	-	544.68	18,000	177.48	257.93	-	358.02	-	-	-	-	-
18,500	226.36	335.60	-	429.21	-	-	-	-	-	559.73	18,500	182.33	265.01	-	367.88	-	-	-	-	-
19,000	232.39	344.58	-	440.73	-	-	-	-	-	574.77	19,000	187.17	272.09	-	377.74	-	-	-	-	-
19,500	238.43	353.57	-	452.24	-	-	-	-	-	589.82	19,500	192.02	279.17	-	387.60	-	-	-	-	-
20,000	244.46	362.56	-	463.76	-	-	-	-	-	604.86	20,000	196.86	286.25	-	397.46	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 80		MALE								Joint	AGE 80		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
20,500	250.50	-	-	-	-	-	-	-	-	-	20,500	201.71	-	-	-	-	-	-	-	-
21,000	256.53	-	-	-	-	-	-	-	-	-	21,000	206.55	-	-	-	-	-	-	-	-
21,500	262.57	-	-	-	-	-	-	-	-	-	21,500	211.40	-	-	-	-	-	-	-	-
22,000	268.60	-	-	-	-	-	-	-	-	-	22,000	216.24	-	-	-	-	-	-	-	-
22,500	274.64	-	-	-	-	-	-	-	-	-	22,500	221.09	-	-	-	-	-	-	-	-
23,000	280.67	-	-	-	-	-	-	-	-	-	23,000	225.93	-	-	-	-	-	-	-	-
23,500	286.71	-	-	-	-	-	-	-	-	-	23,500	230.78	-	-	-	-	-	-	-	-
24,000	292.74	-	-	-	-	-	-	-	-	-	24,000	235.62	-	-	-	-	-	-	-	-
24,500	298.78	-	-	-	-	-	-	-	-	-	24,500	240.47	-	-	-	-	-	-	-	-
25,000	304.81	-	-	-	-	-	-	-	-	-	25,000	245.31	-	-	-	-	-	-	-	-
25,500	310.85	-	-	-	-	-	-	-	-	-	25,500	250.16	-	-	-	-	-	-	-	-
26,000	316.88	-	-	-	-	-	-	-	-	-	26,000	255.00	-	-	-	-	-	-	-	-
26,500	322.92	-	-	-	-	-	-	-	-	-	26,500	259.85	-	-	-	-	-	-	-	-
27,000	328.95	-	-	-	-	-	-	-	-	-	27,000	264.69	-	-	-	-	-	-	-	-
27,500	334.99	-	-	-	-	-	-	-	-	-	27,500	269.54	-	-	-	-	-	-	-	-
28,000	341.02	-	-	-	-	-	-	-	-	-	28,000	274.38	-	-	-	-	-	-	-	-
28,500	347.06	-	-	-	-	-	-	-	-	-	28,500	279.23	-	-	-	-	-	-	-	-
29,000	353.09	-	-	-	-	-	-	-	-	-	29,000	284.07	-	-	-	-	-	-	-	-
29,500	359.13	-	-	-	-	-	-	-	-	-	29,500	288.92	-	-	-	-	-	-	-	-
30,000	365.16	-	-	-	-	-	-	-	-	-	30,000	293.76	-	-	-	-	-	-	-	-

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 81 MALE										AGE 81 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	El	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	El	Grd/ GI
1,000	-	-	28.48	26.68	-	33.76	26.68	26.68	28.33	35.79	1,000	-	-	26.86	24.40	-	28.24	24.40	24.40	26.53
1,500	-	-	41.18	38.49	-	49.11	38.49	38.49	40.97	52.15	1,500	-	-	38.76	35.06	-	40.82	35.06	35.06	38.26
2,000	-	-	53.89	50.29	-	64.47	50.29	50.29	53.60	68.51	2,000	-	-	50.66	45.73	-	53.41	45.73	45.73	50.00
2,500	-	-	66.60	62.10	-	79.82	62.10	62.10	66.24	84.87	2,500	-	-	62.56	56.40	-	66.00	56.40	56.40	61.73
3,000	-	-	79.31	73.91	-	95.17	73.91	73.91	78.87	101.24	3,000	-	-	74.46	67.07	-	78.59	67.07	67.07	73.47
3,500	-	-	92.01	85.72	-	110.52	85.72	85.72	91.51	117.60	3,500	-	-	86.36	77.73	-	91.17	77.73	77.73	85.20
4,000	-	-	104.72	97.53	-	125.87	97.53	97.53	104.14	133.96	4,000	-	-	98.26	88.40	-	103.76	88.40	88.40	96.93
4,500	-	-	117.43	109.34	-	141.22	109.34	109.34	116.78	150.32	4,500	-	-	110.16	99.07	-	116.35	99.07	99.07	108.67
5,000	-	-	130.14	121.15	-	156.57	121.15	121.15	129.41	166.69	5,000	-	-	122.06	109.74	-	128.94	109.74	109.74	120.40
5,500	-	-	-	132.95	-	-	132.95	132.95	142.05	183.05	5,500	-	-	-	120.40	-	-	120.40	120.40	132.14
6,000	-	-	-	144.76	-	-	144.76	144.76	154.68	199.41	6,000	-	-	-	131.07	-	-	131.07	131.07	143.87
6,500	-	-	-	156.57	-	-	156.57	156.57	167.32	215.77	6,500	-	-	-	141.74	-	-	141.74	141.74	155.61
7,000	-	-	-	168.38	-	-	168.38	168.38	179.95	232.14	7,000	-	-	-	152.41	-	-	152.41	152.41	167.34
7,500	-	-	-	180.19	-	-	180.19	180.19	192.59	248.50	7,500	-	-	-	163.07	-	-	163.07	163.07	179.07
8,000	-	-	-	192.00	-	-	192.00	192.00	205.22	264.86	8,000	-	-	-	173.74	-	-	173.74	173.74	190.81
8,500	-	-	-	203.81	-	-	203.81	203.81	217.86	281.22	8,500	-	-	-	184.41	-	-	184.41	184.41	202.54
9,000	-	-	-	215.62	-	-	215.62	215.62	230.49	297.59	9,000	-	-	-	195.08	-	-	195.08	195.08	214.28
9,500	-	-	-	227.42	-	-	227.42	227.42	243.13	313.95	9,500	-	-	-	205.74	-	-	205.74	205.74	226.01
10,000	-	-	-	239.23	-	-	239.23	239.23	255.77	330.31	10,000	-	-	-	216.41	-	-	216.41	216.41	237.75

AGE 82 MALE										AGE 82 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	El	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	El	Grd/ GI
1,000	-	-	29.58	27.36	-	34.65	27.36	27.36	28.57	38.59	1,000	-	-	27.88	25.17	-	29.38	25.17	25.17	27.05
1,500	-	-	42.84	39.51	-	50.44	39.51	39.51	41.33	56.36	1,500	-	-	40.29	36.23	-	42.53	36.23	36.23	39.05
2,000	-	-	56.10	51.66	-	66.24	51.66	51.66	54.09	74.12	2,000	-	-	52.70	47.29	-	55.69	47.29	47.29	51.05
2,500	-	-	69.36	63.81	-	82.03	63.81	63.81	66.84	91.89	2,500	-	-	65.11	58.35	-	68.85	58.35	58.35	63.04
3,000	-	-	82.62	75.95	-	97.82	75.95	75.95	79.60	109.65	3,000	-	-	77.52	69.40	-	82.01	69.40	69.40	75.04
3,500	-	-	95.88	88.10	-	113.62	88.10	88.10	92.35	127.42	3,500	-	-	89.93	80.46	-	95.17	80.46	80.46	87.04
4,000	-	-	109.14	100.25	-	129.41	100.25	100.25	105.11	145.18	4,000	-	-	102.34	91.52	-	108.32	91.52	91.52	99.04
4,500	-	-	122.40	112.40	-	145.20	112.40	112.40	117.87	162.95	4,500	-	-	114.75	102.58	-	121.48	102.58	102.58	111.03
5,000	-	-	135.66	124.55	-	161.00	124.55	124.55	130.62	180.71	5,000	-	-	127.16	113.63	-	134.64	113.63	113.63	123.03
5,500	-	-	-	136.70	-	-	136.70	136.70	143.38	198.48	5,500	-	-	-	124.69	-	-	124.69	124.69	135.03
6,000	-	-	-	148.85	-	-	148.85	148.85	156.14	216.24	6,000	-	-	-	135.75	-	-	135.75	135.75	147.02
6,500	-	-	-	161.00	-	-	161.00	161.00	168.89	234.01	6,500	-	-	-	146.80	-	-	146.80	146.80	159.02
7,000	-	-	-	173.15	-	-	173.15	173.15	181.65	251.77	7,000	-	-	-	157.86	-	-	157.86	157.86	171.02
7,500	-	-	-	185.30	-	-	185.30	185.30	194.41	269.54	7,500	-	-	-	168.92	-	-	168.92	168.92	183.01
8,000	-	-	-	197.44	-	-	197.44	197.44	207.16	287.30	8,000	-	-	-	179.98	-	-	179.98	179.98	195.01
8,500	-	-	-	209.59	-	-	209.59	209.59	219.92	305.07	8,500	-	-	-	191.03	-	-	191.03	191.03	207.01
9,000	-	-	-	221.74	-	-	221.74	221.74	232.67	322.83	9,000	-	-	-	202.09	-	-	202.09	202.09	219.00
9,500	-	-	-	233.89	-	-	233.89	233.89	245.43	340.60	9,500	-	-	-	213.15	-	-	213.15	213.15	231.00
10,000	-	-	-	246.04	-	-	246.04	246.04	258.19	358.36	10,000	-	-	-	224.20	-	-	224.20	224.20	243.00

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 83 MALE										AGE 83 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	-	30.77	28.04	-	35.53	28.04	28.04	28.66	41.99	1,000	-	-	28.99	25.95	-	30.31	25.95	25.95	27.26
1,500	-	-	44.63	40.53	-	51.77	40.53	40.53	41.47	61.46	1,500	-	-	41.95	37.40	-	43.93	37.40	37.40	39.36
2,000	-	-	58.48	53.02	-	68.01	53.02	53.02	54.27	80.92	2,000	-	-	54.91	48.85	-	57.55	48.85	48.85	51.46
2,500	-	-	72.34	65.51	-	84.24	65.51	65.51	67.07	100.39	2,500	-	-	67.87	60.30	-	71.17	60.30	60.30	63.56
3,000	-	-	86.19	78.00	-	100.48	78.00	78.00	79.87	119.85	3,000	-	-	80.84	71.74	-	84.80	71.74	71.74	75.66
3,500	-	-	100.05	90.49	-	116.72	90.49	90.49	92.68	139.32	3,500	-	-	93.80	83.19	-	98.42	83.19	83.19	87.76
4,000	-	-	113.90	102.98	-	132.95	102.98	102.98	105.48	158.78	4,000	-	-	106.76	94.64	-	112.04	94.64	94.64	99.86
4,500	-	-	127.76	115.47	-	149.19	115.47	115.47	118.28	178.25	4,500	-	-	119.72	106.09	-	125.66	106.09	106.09	111.96
5,000	-	-	141.61	127.96	-	165.43	127.96	127.96	131.08	197.71	5,000	-	-	132.69	117.53	-	139.29	117.53	117.53	124.06
5,500	-	-	-	140.45	-	-	140.45	140.45	143.89	217.18	5,500	-	-	-	128.98	-	-	128.98	128.98	136.16
6,000	-	-	-	152.94	-	-	152.94	152.94	156.69	236.64	6,000	-	-	-	140.43	-	-	140.43	140.43	148.26
6,500	-	-	-	165.43	-	-	165.43	165.43	169.49	256.11	6,500	-	-	-	151.88	-	-	151.88	151.88	160.36
7,000	-	-	-	177.92	-	-	177.92	177.92	182.29	275.57	7,000	-	-	-	163.32	-	-	163.32	163.32	172.46
7,500	-	-	-	190.41	-	-	190.41	190.41	195.09	295.04	7,500	-	-	-	174.77	-	-	174.77	174.77	184.56
8,000	-	-	-	202.90	-	-	202.90	202.90	207.90	314.50	8,000	-	-	-	186.22	-	-	186.22	186.22	196.66
8,500	-	-	-	215.39	-	-	215.39	215.39	220.70	333.97	8,500	-	-	-	197.67	-	-	197.67	197.67	208.76
9,000	-	-	-	227.88	-	-	227.88	227.88	233.50	353.43	9,000	-	-	-	209.11	-	-	209.11	209.11	220.86
9,500	-	-	-	240.37	-	-	240.37	240.37	246.30	372.90	9,500	-	-	-	220.56	-	-	220.56	220.56	232.96
10,000	-	-	-	252.86	-	-	252.86	252.86	259.11	392.36	10,000	-	-	-	232.01	-	-	232.01	232.01	245.06

AGE 84 MALE										AGE 84 FEMALE										
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI	Joint		S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	-	32.13	28.72	-	36.20	28.55	28.55	28.75	45.56	1,000	-	-	30.26	26.73	-	31.47	26.73	26.73	27.42
1,500	-	-	46.67	41.55	-	52.77	41.30	41.30	41.59	66.81	1,500	-	-	43.86	38.57	-	45.67	38.57	38.57	39.60
2,000	-	-	61.20	54.38	-	69.34	54.04	54.04	54.43	88.06	2,000	-	-	57.46	50.41	-	59.88	50.41	50.41	51.78
2,500	-	-	75.74	67.21	-	85.91	66.79	66.79	67.28	109.31	2,500	-	-	71.06	62.25	-	74.08	62.25	62.25	63.96
3,000	-	-	90.27	80.04	-	102.47	79.53	79.53	80.12	130.56	3,000	-	-	84.66	74.08	-	88.29	74.08	74.08	76.14
3,500	-	-	104.81	92.87	-	119.04	92.28	92.28	92.96	151.81	3,500	-	-	98.26	85.92	-	102.49	85.92	85.92	88.32
4,000	-	-	119.34	105.70	-	135.61	105.02	105.02	105.81	173.06	4,000	-	-	111.86	97.76	-	116.69	97.76	97.76	100.50
4,500	-	-	133.88	118.53	-	152.18	117.77	117.77	118.65	194.31	4,500	-	-	125.46	109.59	-	130.90	109.59	109.59	112.68
5,000	-	-	148.41	131.36	-	168.75	130.51	130.51	131.50	215.56	5,000	-	-	139.06	121.43	-	145.10	121.43	121.43	124.87
5,500	-	-	-	144.19	-	-	143.26	143.26	144.34	236.81	5,500	-	-	-	133.27	-	-	133.27	133.27	137.05
6,000	-	-	-	157.02	-	-	156.00	156.00	157.18	258.06	6,000	-	-	-	145.11	-	-	145.11	145.11	149.23
6,500	-	-	-	169.85	-	-	168.75	168.75	170.03	279.31	6,500	-	-	-	156.94	-	-	156.94	156.94	161.41
7,000	-	-	-	182.68	-	-	181.49	181.49	182.87	300.56	7,000	-	-	-	168.78	-	-	168.78	168.78	173.59
7,500	-	-	-	195.51	-	-	194.24	194.24	195.71	321.81	7,500	-	-	-	180.62	-	-	180.62	180.62	185.77
8,000	-	-	-	208.35	-	-	206.99	206.99	208.56	343.06	8,000	-	-	-	192.45	-	-	192.45	192.45	197.95
8,500	-	-	-	221.18	-	-	219.73	219.73	221.40	364.31	8,500	-	-	-	204.29	-	-	204.29	204.29	210.13
9,000	-	-	-	234.01	-	-	232.48	232.48	234.24	385.56	9,000	-	-	-	216.13	-	-	216.13	216.13	222.31
9,500	-	-	-	246.84	-	-	245.22	245.22	247.09	406.81	9,500	-	-	-	227.96	-	-	227.96	227.96	234.49
10,000	-	-	-	259.67	-	-	257.97	257.97	259.93	428.06	10,000	-	-	-	239.80	-	-	239.80	239.80	246.67

NO ADB RATE INCLUDED

SENIOR LIFE INSURANCE COMPANY

NO ADB RATE INCLUDED

AGE 85		MALE								Joint	AGE 85		FEMALE							
	S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI			S Pref	Pref	10 Pay	Std	20 Pay	Substd	Mod	EI	Grd/ GI
1,000	-	-	33.58	29.40	-	36.54	28.82	28.82	28.82	49.81	1,000	-	-	31.62	27.51	-	32.40	27.51	27.51	27.51
1,500	-	-	48.83	42.57	-	53.29	41.70	41.70	41.70	73.19	1,500	-	-	45.90	39.74	-	47.08	39.74	39.74	39.74
2,000	-	-	64.09	55.74	-	70.03	54.58	54.58	54.58	96.56	2,000	-	-	60.18	51.97	-	61.75	51.97	51.97	51.97
2,500	-	-	79.35	68.92	-	86.77	67.45	67.45	67.45	119.94	2,500	-	-	74.46	64.19	-	76.42	64.19	64.19	64.19
3,000	-	-	94.61	82.09	-	103.51	80.33	80.33	80.33	143.31	3,000	-	-	88.74	76.42	-	91.09	76.42	76.42	76.42
3,500	-	-	109.86	95.26	-	120.26	93.21	93.21	93.21	166.69	3,500	-	-	103.02	88.65	-	105.77	88.65	88.65	88.65
4,000	-	-	125.12	108.43	-	137.00	106.09	106.09	106.09	190.06	4,000	-	-	117.30	100.87	-	120.44	100.87	100.87	100.87
4,500	-	-	140.38	121.60	-	153.74	118.97	118.97	118.97	213.44	4,500	-	-	131.58	113.10	-	135.11	113.10	113.10	113.10
5,000	-	-	155.64	134.77	-	170.48	131.85	131.85	131.85	236.81	5,000	-	-	145.86	125.33	-	149.78	125.33	125.33	125.33
5,500	-	-	-	147.94	-	-	144.73	144.73	144.73	260.19	5,500	-	-	-	137.56	-	-	137.56	137.56	137.56
6,000	-	-	-	161.11	-	-	157.61	157.61	157.61	283.56	6,000	-	-	-	149.78	-	-	149.78	149.78	149.78
6,500	-	-	-	174.29	-	-	170.48	170.48	170.48	306.94	6,500	-	-	-	162.01	-	-	162.01	162.01	162.01
7,000	-	-	-	187.46	-	-	183.36	183.36	183.36	330.31	7,000	-	-	-	174.24	-	-	174.24	174.24	174.24
7,500	-	-	-	200.63	-	-	196.24	196.24	196.24	353.69	7,500	-	-	-	186.46	-	-	186.46	186.46	186.46
8,000	-	-	-	213.80	-	-	209.12	209.12	209.12	377.06	8,000	-	-	-	198.69	-	-	198.69	198.69	198.69
8,500	-	-	-	226.97	-	-	222.00	222.00	222.00	400.44	8,500	-	-	-	210.92	-	-	210.92	210.92	210.92
9,000	-	-	-	240.14	-	-	234.88	234.88	234.88	423.81	9,000	-	-	-	223.14	-	-	223.14	223.14	223.14
9,500	-	-	-	253.31	-	-	247.76	247.76	247.76	447.19	9,500	-	-	-	235.37	-	-	235.37	235.37	235.37
10,000	-	-	-	266.48	-	-	260.64	260.64	260.64	470.56	10,000	-	-	-	247.60	-	-	247.60	247.60	247.60

To Calculate Joint First To Die Standard Whole Life Premiums

- 1- Find appropriate Combined Age Chart out of the following:
Older Male/ Female
Older Female/ Male
- 2- Find Combined Age by finding older age on left column and younger age across page.

Ex. Age 65 Male and Age 55 Female, \$5,000 Coverage
Combined Age= 62

- 3- On Joint First To Die Standard Whole Life - Combined Age Monthly Bank Draft w/o ADB page, find appropriate combined age (as calculated in #2), and match with amount of coverage desired.

Ex. Combined Age 62 w/\$5,000 Coverage
Monthly Premium w/o ADB = \$46.41

**To Calculate Unisex Joint First To Die Standard Whole Life
Premiums in Montana**

- 1- In Montana, unisex rates apply. Senior Life's Joint First To Die underwriting requirements continue to apply.

- 2- Find Combined Age by finding older age on left column and younger age across page.

Ex. Age 65 Older Insured and Age 55 Younger Insured, \$5,000 Coverage
Combined Age = 63

- 3- On Joint First To Die Standard Whole Life - Combined Age
Monthly Bank Draft, find appropriate combined age (as calculated in #2),
and match with amount of coverage desired.

Ex. Combined Age 63 w/\$5,000 Coverage
Monthly Premium w/o ADB = \$50.24

