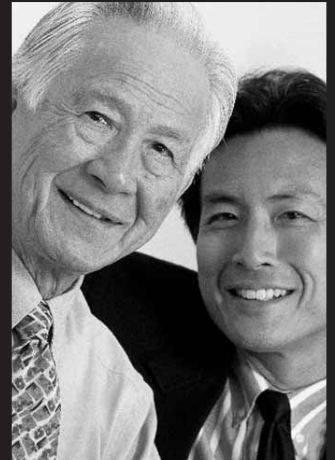


UNDERWRITING GUIDE & RATE BOOK

Equitable

LEGACY® SERIES



**Three Whole Life Plans That Provide You With The Ability
To Tailor Your Coverage To Your Needs**



Equitable & You

... Committed To Caring

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To Equitable's Family of Agents

We understand the importance agents place on having applications approved and issued as soon as possible! The Underwriting Division is committed to this goal and we will work with you through every step of the Underwriting process to achieve it. Please review this Underwriting Guide carefully. It has been designed to help you complete an application and help you understand the process of Underwriting and the procedures used to underwrite the EquiLife LEGACY® policy

UNDERWRITING GUIDELINES

GENERAL INFORMATION

- Eligibility: Ages 18 through age 85. The age is determined as of the application date. The effective date can be backdated up to six months prior to the application date to save age. The appropriate premium must be submitted with the application for backdated policies.
- Age of the application: Applications must be received in the Home Office within 14 days of the date signed.
- Effective Dates: Policy effective dates will usually be the date of the application. Agents may request effective dates up to 45 days beyond the application date.
- C.O.D. business is not accepted.
- The agent, or telephone interviewer when the Express application is used, must personally ask and record all answers to the application questions. No other person, including the spouse, may answer questions or sign on behalf of the applicant.
- We do not accept applications with Power of Attorney signatures.
- A new application with current health information is required for all policy upgrades.

TIPS FOR COMPLETING AN APPLICATION

It is important to complete the application in its entirety because it becomes the basis for the policy (which is a legal contract).

ALWAYS

- Ask each question, exactly as written (don't paraphrase).
- Record each answer, exactly as given.
- Complete the application legibly and in black ink.

- If there are any corrections or mistakes, have the applicant initial and date each correction or mistake.

NEVER

- Use “white out” or similar substances for corrections or mistakes.
- “Lead” the applicant when they are responding to a question.
- Allow someone other than the applicant to answer the application questions, unless it is a parent speaking for a child.

TOBACCO USE

There is an extra premium rating (see “Tobacco” premiums) for any tobacco use. Tobacco use includes cigar and pipe smokers, chewing and snuff dipping as well as cigarette smokers. Please note: An inaccurate answer regarding tobacco use could result in a rescission!

POLICY FEE

There is a \$3 per month fee that is included in the pre-calculated rates (up to \$15,000 face amount). For policies over \$15,000, add the Policy Fee to the rates as explained on the Annual premium per \$1,000 Face Amount pages.

UNDERWRITING INFORMATION SOURCES

- Prescription History Check – During the interview, we will check the applicant’s prescription history. If the applicant is taking certain medications, the application may be declined or require a more restrictive policy (i.e. LEGACY 2 or LEGACY 3)
- Cross-checking of all current and/or recent applications with Equitable
- A telephone interview will be completed for all applications. The interview **MUST** be completed at time of sale (or later if your appointment is outside of the regular interview hours)

SUBMITTING THE APPLICATION

There are two ways an application can be submitted: 1) Express Application or, 2) Regular Application

1) Express Application Process - We recommend this process as it is the fastest way to get an issued policy to your client and to get you paid by EFT quickly. The process works like this:

To submit an application using the **Express Application Process**:

Prior to Calling for an interview:

- Using **form A-MQ-07** (or your state version), pre-qualify the applicant. If the applicant does not qualify for the LEGACY 1 plan, but does qualify for the LEGACY 2 or LEGACY 3 plans, be sure the applicant will accept the coverage prior to proceeding.
- Have the applicant read and sign the **replacement form** (when applicable).
- Have the applicant review The Notice of Information Practices and Privacy policy and Life Buyer’s Guide

The telephone interviewer will ask you for the following information:

1. Is this an Express or Regular application? (your answer should be “Express”)
2. Your name and agent number.
3. Is there a splitting agent involved? If yes:

- a. Splitting agent's name, agent number and percentage
- 4. Client's first, middle and last name
- 5. Product Information
 - a. Face amount
 - b. Plan applying for (LEGACY 1, 2 or 3)
 - c. For the LEGACY 1 plan, optional benefits applied for: Accidental Death or Nursing Home Waiver of Premium
 - d. Payment plan (single, 10-pay or continuous)
 - e. Will the automatic premium loan be included?

The policy must be paid by bank draft so be sure you know whether it is a checking or savings account. **DO NOT COLLECT PREMIUM OR A VOIDED CHECK.** Premiums will be deducted automatically for the first AND subsequent months. The initial premium will be drafted within 24 hours after the interview is completed. Subsequent premiums will be drafted on the day requested.

Please be sure your client has the following information readily available:

- If this policy will replace an existing life or annuity policy (if "yes", be sure the applicant has signed the replacement form.)
- Bank name, routing number and account number; draft date (between the 3rd and 28th of the month)
- Name and address for beneficiaries (Be sure the applicant knows if there are contingent beneficiaries)
- If the applicant is not the policyowner, the policyowner's name and address
- If an alternate payor is selected, the alternate payor's name, address and telephone number

Call **1-866-551-1781** for a Point-of-Sale Interview. You must call to have the Medical questions verified by one of our interviewers. Call times are 7:00 a.m. to 7:00 p.m., MST, Monday through Friday (9:00 a.m. to 9:00 p.m. EST / 8:00 a.m. to 8:00 p.m. CST / 6:00 a.m. to 6:00 p.m. PST).

If your appointment is outside these hours, call to leave the following information:

- Your name and agent number. If there is a splitting agent, the splitting agent's name, agent number and the split percentage.
- Applicant's name
- Applicant's telephone number
- The best time to call the applicant
- Indicate what plan will be applied for (LEGACY 1, 2 or 3)

DO NOT COACH THE APPLICANT! It is recommended that you explain what will take place but you must not participate in the interview. Our interviewers are trained to identify coaching and, if identified, it will only delay the issue process.

2) Regular Application Process

The application must be completed in its entirety. Areas commonly left unanswered that will delay the underwriting/issue process:

- Relationship of owner and/or beneficiary
- Face Amount
- Name and address of the company whose existing coverage is being replaced. (This is vital as many states require the replacing company to notify the replaced company within a specific time period.)
- Missing forms
- Missing signatures

To submit an application using the **Regular Application Process**:

- Using **Form A-MQ-07** (or your state version), pre-qualify the applicant. If the applicant does not qualify for the LEGACY 1 but does qualify for LEGACY 2 or 3, be sure the prospect will accept that coverage before proceeding.
- Complete the application without the medical questions (do not include the **A-MQ-07** or your state version).
- Complete the **Health Information Authorization (HHA)**.
- Complete the **replacement form** if replacing any other Life or Annuity policy (when applicable) and a Disclosure Statement Regarding Accelerated Death Benefit (when applicable).
- Have the applicant review The Notice of Information Practices and Privacy Policy, and Life Buyer's Guide.
- The telephone interviewer will ask you for the following information:
 1. Is this an Express or Regular Application? (your answer should be "Regular")
 2. Your name and agent number.
 3. Is there a splitting agent involved? If yes:
 - a. Splitting agent's name and agent number; split percentage.
 4. Client information:
 - a. First, middle and last name
 - b. Date of birth
 - c. Social Security number
 - d. Street address, city, state and zip
 5. Product information:
 - a. Plan applying for (LEGACY 1, 2 or 3)
 - b. For the LEGACY 1 plan, optional benefits applied for: Accidental Death or Nursing Home Waiver of Premium
- Call **1-866-551-1781** for a Point-of-Sale Interview. You must call to have the Medical questions verified by one of our interviewers. Call times are 7:00 a.m. to 7:00 p.m., MST, Monday through Friday (9:00 a.m. to 9:00 p.m. EST / 8:00 a.m. to 8:00 p.m. CST / 6:00 a.m. to 6:00 p.m. PST). If your appointment is outside these hours, call to leave the following information:
 - Your name and agent number. If there is a splitting agent, the splitting agent's name, agent number and the split percentage.
 - Applicant's name
 - Applicant's telephone number
 - The best time to call the applicant
 - Indicate what plan will be applied for (LEGACY 1, 2 or 3). If applying for LEGACY 1, indicate whether the Nursing Home Waiver of Premium or Accidental Death Benefit will be applied for.

DO NOT COACH THE APPLICANT! It is recommended that you explain what will take place but you must not participate in the interview. Our interviewers are trained to identify coaching and, if identified, it will only delay the issue process.

Once the interview is complete, submit the required forms and premium to the Home Office for processing. **These forms must be received within 14 days of the application date or commission will be charged back.** Mail or fax the application to the Home Office. If you fax the application to 1-888-352-5126, the policy will be issued faster!

MEDICAL TERMS ON THE APPLICATION

Listed below are definitions of some of the diseases and medical conditions on the EquiLife LEGACY® **Form A-MQ-07** (or your state version). These explanations should be helpful to you when reviewing an applicant's medical history or explaining conditions to the applicant.

Amyotrophic Lateral Sclerosis (ALS): also known as Lou Gehrig's disease. A progressive, fatal disease that causes gradual degeneration of the nerve cells that control voluntary muscle movement.

Atrial Fibrillation: heart condition that causes rapid, irregular heartbeat

Chronic Hepatitis: chronic liver inflammation caused by alcohol abuse, drugs, exposure to chemicals or an autoimmune process.

Cardiomyopathy: chronic heart condition that diminishes cardiac performance.

Chronic Obstructive Pulmonary Disease (COPD)/Emphysema: A serious and progressive lung disease, usually caused by chronic tobacco use.

Cirrhosis: A chronic degenerative disease of the liver.

Complications of Diabetes: end-organ damage caused by diabetes such as neuropathy (numbness or tingling in the feet or legs); retinopathy (eye disease); kidney damage or gastroparesis (delayed emptying of food from the stomach).

Decreased circulation: limited blood flow to the extremities caused by carotid artery stenosis or peripheral vascular disease.

Diabetes not under control: indicated by a Hemoglobin A1c level > 7%.

Heart surgery: includes bypass, angioplasty, stent placement, heart valve surgery or defibrillator implant. Does NOT include pacemaker placement.

Huntington's disease: neurodegenerative disease causing movement disorder and cognitive impairment.

Internal Cancer: Cancer affecting any internal organs, including leukemia, lymphoma and/or bone. Does not include minor skin cancers like basal cell carcinoma.

Procedure to Improve Circulation: Endarterectomy, stent, angioplasty or bypass surgery.

Psychosis: mental illness requiring treatment with anti-psychotic medication.

Systemic Lupus: a chronic autoimmune disease affecting multiple organs in the body.

Transient Ischemic Attack (TIA): "mini- stroke".

Nursing Home Waiver of Premium Rider (Optional)

Some conditions have increased mortality risks and other conditions are not a significant mortality risk, but do carry a large morbidity risk. The following are some examples of conditions that would not be acceptable for the Nursing Home Waiver of Premium Option:

- Requires assistance with Activities of Daily Living (eating, bathing, dressing, transferring, toileting, walking or taking medication)
- Cognitive impairment or memory loss
- Osteoporosis with a history of compression fractures of the spine or hip fracture
- Parkinson's Disease
- Oxygen use
- Multiple sclerosis

MEDICAL CONDITIONS GUIDE

The Medical Conditions section gives a general indication of whether a particular medical condition is insurable for the EquiLife LEGACY® product. The Action column gives the probable underwriting action for each medical condition.

Because each applicant has a unique medical history, it is impossible to list every possible combination of conditions. However, this guide will help you identify most of the specific conditions that you will encounter.

Equitable Life & Casualty reserves the right to decline any application it deems unacceptable for coverage. Underwriting decisions are reserved solely for the Home Office Underwriters. The Company reserves the right to consider each application on its own merits.

Call the Underwriting Hotline number, 1-800-352-5126, if you are unable to find a condition in this section.

Condition	Action
AIDS or HIV positive	Decline
Alcohol abuse/Alcoholism	
Treated within 2 years	LEGACY 2
Treated > 2 years ago	LEGACY 1
Alzheimer's Disease	Decline
Amputation	
Due to trauma	LEGACY 1
Due to disease	Decline
Amyotrophic Lateral Sclerosis (ALS)	Decline
Aneurysm	
Present	Decline
Surgery completed in past 12 months	LEGACY 3
Surgery > 12 months ago	LEGACY 1
Angioplasty or Stent Placement - See Heart Surgery	
Atrial Fibrillation	LEGACY 3
Bypass Surgery - see Heart Surgery	
Cancer	
Current treatment	Decline
Treatment in past 2 years	LEGACY 2
Last treatment > 2 years ago	LEGACY 1
Cardiomyopathy	LEGACY 3
Carotid Artery surgery (endarterectomy)	
Without diabetes, surgery in past 2 years	LEGACY 2
Without diabetes, surgery > 2 years ago	LEGACY 1
With diabetes	LEGACY 3
Cerebrovascular Accident (CVA) – see Stroke	
Cirrhosis of the liver	Decline
Chronic Obstructive Pulmonary Disease (COPD)	
Non-smoker	LEGACY 1
Smoker	LEGACY 2
Congestive Heart Failure	LEGACY 3

Condition	Action
Dementia	Decline
Defibrillator	LEGACY 3
Diabetes	
• Not under control (Hemoglobin A1c > 7%)	LEGACY 3
• With diabetic complications	LEGACY 3
• With previous stroke, TIA, heart disease, heart surgery, decreased circulation or previous procedure to improve circulation	LEGACY 3
Driving violations	
2 or more DUIs in past two years	LEGACY 2
License revoked in past two years	LEGACY 2
Drug Abuse	
Treated within 2 years	LEGACY 2
Treated > 2 years ago	LEGACY 1
Heart attack	
Within the past 2 years	LEGACY 2
> 2 years ago	LEGACY 1
Heart surgery	
• Angioplasty, stent placement, bypass, or valve replacement in past 12 months	LEGACY 3
• Angioplasty, stent placement, bypass, or valve replacement > 12 months ago	LEGACY 1
Hepatitis	
Hepatitis A	LEGACY 1
Hepatitis C	LEGACY 3
Chronic Hepatitis	LEGACY 3
Hodgkin's Disease (lymphoma)	
Current treatment	Decline
Treatment within 2 years	LEGACY 2
Last treatment > 2 years ago	LEGACY 1
Hospital stay	
Currently hospitalized	Decline
Hospitalized > 2 times in past 2 years	LEGACY 2
Huntington's Disease	Decline
Kidney Failure	Decline
Leukemia	
Current treatment	Decline
Treatment within 2 years	LEGACY 2
Last treatment > 2 years ago	LEGACY 1
Liver Failure	Decline
Lupus	
Discoid	LEGACY 1
Systemic	Decline
Lymphoma	
Current treatment	Decline
Treatment within 2 years	LEGACY 2
Last treatment > 2 years ago	LEGACY 1
Melanoma	
Current treatment	Decline
Treatment within 2 years	LEGACY 2
Last treatment > 2 years ago	LEGACY 1

Condition	Action
Multiple Myeloma	
Current treatment	Decline
Treatment within 2 years	LEGACY 2
Last treatment > 2 years ago	LEGACY 1
Multiple Sclerosis	
Wheelchair confined	Decline
Not wheelchair confined	LEGACY 2
Organ Transplant	Decline
Oxygen usage (constant or intermittent)	LEGACY 3
Pancreatitis	
Acute	LEGACY 1
Chronic	LEGACY 3
Parkinson's Disease	LEGACY 2
Peripheral Vascular Disease	
Without diabetes, surgery in past 2 years	LEGACY 2
Without diabetes, surgery > 2 years ago	LEGACY 1
With diabetes	LEGACY 3
Psychosis	LEGACY 3
Stroke	
Without diabetes, within past 2 years	LEGACY 2
Without diabetes, > 2 years ago	LEGACY 1
With diabetes	LEGACY 3
Transient Ischemic Attack (TIA)	
Without diabetes, within past 12 months	LEGACY 3
Without diabetes, > 12 months ago	LEGACY 1
With diabetes	LEGACY 3
Wheelchair confined	Decline

PRESCRIPTION MEDICATION GUIDE

Uninsurable Medications

If your applicant is taking one of the following medications for the specific "Customary Use" or condition noted, **do not submit** the application. Applicants treated with these medications, for the noted condition, are automatically declined. If the applicant is taking the medication for some other condition, call Underwriting before taking the application.

Medication	A	Customary Use	Medication	G	Customary Use
Abacavir sulfate		HIV/AIDS	Flutamide		Cancer
Abraxane		Cancer	Fortovase		HIV/AIDS
Actimmune		Cancer	Foscarnet		HIV/AIDS
Adriamycin		Cancer	Foscavir		HIV/AIDS
Aldactazide		Cirrhosis		G	
Alkeran		Cancer	Galantamine		Alzheimer's
Altretamine		Cancer	Gengraf		Organ rejection
Aptivus		HIV/AIDS	Goserelin		Cancer
Aranesp		Kidney failure		H	
Aricept		Alzheimer's	Hexalen		Cancer
Atripla		HIV/AIDS	Hivid		HIV/AIDS
Azasan		Organ rejection	Hydergine		Alzheimer's
Azathioprine		Organ rejection	Hydrea		Cancer
	B		Hydroxychloroquine		Lupus
Bicalutamide		Cancer	Hydroxyurea		Cancer
Busulfex		Cancer	Hylenex		Organ rejection
	C			I	
Casodex		Cancer	Idamycin		Cancer
Ceenu		Cancer	Idarubicin		Cancer
Cellcept		Organ rejection	Ifex		Cancer
Chlorambucil		Leukemia/lymphoma	Ifosfamide		Cancer
Chymotrypsin		Organ rejection	Imuran		Organ rejection
Cognex		Alzheimer's	Indinavir		HIV/AIDS
Combivir		HIV/AIDS	Intron		Cancer
Crixivan		HIV/AIDS	Invirase		HIV/AIDS
Cyclophosphamide		Cancer		K	
Cyclosporine		Organ rejection	Kaletra		HIV/AIDS
Cytosan		Cancer		L	
	D		Lamivudine		HIV/AIDS
Depocyt		Cancer	Leukeran		Cancer
Didanosine		HIV/AIDS	Leuprolide		Cancer
Donepezil		Alzheimer's	Levamisole		Cancer
Dyrenium		Cirrhosis	Lopinavir		HIV/AIDS
	E		Lupron		Cancer
Efavirenz		HIV/AIDS	Lysodren		Cancer
Eligard		Cancer		M	
Emcyt		Cancer	Matulane		Cancer
Emtriva		HIV/AIDS	Megace		Cancer
Enduron		Cirrhosis	Megestrol		Cancer
Epivir		HIV/AIDS	Mercaptopurine		Leukemia
Epogen		Kidney failure	Methyclothiazide		Cirrhosis
Epzicom		HIV/AIDS	Myfortic		Organ rejection
Ergamisol		Cancer	Myleran		Cancer
Ergoloid Mesylate		Alzheimer's	Mylocel		Cancer
Estramustine		Cancer		N	
Eulexin		Cancer	Namenda		Alzheimer's
Exelon		Alzheimer's	Nelfinavir		HIV/AIDS
	F		Neoral		Organ rejection
Faslodex		Cancer	Neosar		Cancer
			Nevirapine		HIV/AIDS

Medication	Customary Use
Nexavar	Cancer
Nilandron	Cancer
Norvir	HIV/AIDS
O	
Onxol	Cancer
Orthoclone	Organ rejection
P	
Photofrin	Cancer
Plaquenil	Lupus
Procrit	Kidney failure
Prograf	Organ rejection
Purinethol	Leukemia
Rapamune	Organ rejection
Razadyne	Alzheimer's
Reminyl	Alzheimer's
Renese	Cirrhosis/Kidney failure
Rescriptor	HIV/AIDS
Retrovir	HIV/AIDS
Rilutek	ALS
Ritonavir	HIV/AIDS
Rituxan	Lymphoma
Rivastigmine	Alzheimer's
S	
Sandimmune	Organ rejection
Saquinavir	HIV/AIDS
Simulect	Organ rejection
Soltamox	Cancer
Spironolactone	Cirrhosis
Sprycel	Cancer
Stavudine	HIV/AIDS
Stilphostrol	Cancer
Sustiva	HIV/AIDS
Sutent	Cancer
T	
Tabloid	Cancer
Tacrine	Alzheimer's
Tarceva	Cancer

Medication	Customary Use
Temodar	Cancer
Teslac	Cancer
Thalitone	Cirrhosis
Thalomid	Organ rejection
Thioguanine	Leukemia
Thymoglobulin	Organ rejection
Toposar	Cancer
Torse mide	Cirrhosis
Trizivir	HIV/AIDS
Truvada	HIV/AIDS
U	
Uvadex	Cancer
V	
Valcyte	HIV/AIDS
Valganciclovir	HIV/AIDS
Velcade	Cancer
Vepesid	Cancer
Viadur	Cancer
Videx	HIV/AIDS
Viracept	HIV/AIDS
Viramune	HIV/AIDS
Viread	HIV/AIDS
Vitrise	Organ rejection
W	
Wydase	Organ rejection
X	
Xeloda	Cancer
Z	
Zalcitabine	HIV/AIDS
Zenapax	Organ rejection
Zerit	HIV/AIDS
Ziagen	HIV/AIDS
Zidovudine	HIV/AIDS
Zoladex	Cancer

Ineligible for the LEGACY 1 Plan

If your applicant is taking one of the following medications for the specific "Customary Use" or condition noted, **the LEGACY 1 Plan is not available**. Only the LEGACY 3 or LEGACY 2 Plan will be offered.

If the applicant is taking the medication for some other condition, call Underwriting before taking the application.

Condition	Action	Medication	Customary Use
A			
Abilify	Psychosis	Atacand	Congestive heart failure
Accupril	Congestive heart failure	Atenolol	Heart disease
Accuretic	Congestive heart failure	Avonex	Multiple Sclerosis
B			
Aceon	Heart disease	Baclofen	Multiple Sclerosis
Acetazolamide	Congestive heart failure	Bendroflumethiazide	Congestive heart failure
Amyl Nitrite	Heart disease	Betapace	Atrial fibrillation
Aldactazide	Congestive heart failure	Betaseron	Multiple Sclerosis
Aldactone	Congestive heart failure	Bisoprolol	Congestive heart failure
Altace	Heart disease /Congestive heart failure	Blocadren	Heart disease
Amiloride	Congestive heart failure	Bumetanide	Congestive heart failure
Antabuse	Alcoholism	Bumex	Congestive heart failure
Apresoline	Congestive heart failure		

Medication	Customary Use
C	
Campral	Alcohol abuse
Capoten	Heart disease /Congestive heart failure
Captopril	Heart disease /Congestive heart failure
Cardene	Heart disease
Chlorothiazide	Congestive heart failure
Chlorpromazine	Psychosis
Clopidogrel	Heart disease
Clozapine	Psychosis
Clozaril	Psychosis
Compazine	Psychosis
Compro	Psychosis
Copaxone	Multiple Sclerosis
Copegus	Hepatitis C
Coreg	Heart disease /Congestive heart failure
Corgard	Heart disease
Corzide	Heart disease
Coumadin	Stroke / TIA / Atrial fibrillation /Heart disease
Covera	Atrial fibrillation /Heart disease
Creon	Pancreatitis
D	
Demadex	Congestive heart failure
Depade	Substance abuse
Diamox	Congestive heart failure
Digitek	Congestive heart failure
Digoxin	Congestive heart failure
Dilatrate	Heart disease
Dipyridamole	Heart disease
Disulfiram	Substance abuse
Diuril	Congestive heart failure
Dofetilide	Atrial fibrillation
Dyrenium	Congestive heart failure
E	
Enalapril	Congestive heart failure
Enalaprilat	Congestive heart failure
Enduron	Congestive heart failure
Equetro	Psychosis
Eskalith	Psychosis
F	
Fazaclo	Psychosis
Flecainide	Atrial fibrillation
Flumazenil	Substance abuse
Fluphenazine	Psychosis
Fosinopril	Congestive heart failure
Furosemide	Congestive heart failure
G	
Geodon	Psychosis
H	
Haldol	Psychosis
Haloperidol	Psychosis
Hydralazine	Congestive heart failure
Hydrochlorothiazide	Congestive heart failure
I	
Imdur	Heart disease
Indapamide	Congestive heart failure
Inderal	Heart disease
Inderide	Heart disease
Infergen	Hepatitis C

Medication	Customary Use
Innopran	Heart disease
Ismo	Heart disease
Isoptin	Heart disease
Isordil	Heart disease
J	
Jantoven	Stroke /TIA /Atrial fibrillation /Heart disease
K	
Kutrase	Pancreatitis
Ku-Zyme	Pancreatitis
L	
Lanoxicaps	Congestive heart failure
Lanoxin	Congestive heart failure
Lasix	Congestive heart failure
Lexxel	Congestive heart failure
Lioresal	Multiple Sclerosis
Lipase	Pancreatitis
Lipram	Pancreatitis
Lisinopril	Heart disease /Congestive heart failure
Lithium	Psychosis
Lithobid	Psychosis
Lopressor	Heart disease
Lovenox	Heart disease
Loxapine	Psychosis
Loxitane	Psychosis
M	
Mellaril	Psychosis
Methyclothiazide	Congestive heart failure
Metoprolol	Heart disease
Microzide	Congestive heart failure
Midamor	Congestive heart failure
Minitran	Heart disease
Moban	Psychosis
Moduretic	Congestive heart failure
Monoket	Heart disease
N	
Nadolol	Heart disease
Naloxone	Substance abuse
Naltrexone	Substance abuse
Narcan	Substance abuse
Navane	Psychosis
Nicardipine	Heart disease
Nifediac	Heart disease
Nifedical	Heart disease
Nifedipine	Heart disease
Nitrek	Heart disease
Nitrobid	Heart disease
Nitro-Dur	Heart disease
Nitrogard	Heart disease
Nitroglycerin	Heart disease
Nitrol	Heart disease
Nitropress	Heart disease
Nitroquick	Heart disease
Nitrostat	Heart disease
Nitrotab	Heart disease
Nitro-Time	Heart disease
Norvasc	Heart disease
O	
Orap	Psychosis

Medication	Customary Use
P	
Palcaps	Pancreatitis
Palipase	Pancreatitis
Pancrease	Pancreatitis
Pancreatin	Pancreatitis
Pancrecarb	Pancreatitis
Pancrelipase	Pancreatitis
Panocaps	Pancreatitis
Panokase	Pancreatitis
Pegasys	Hepatitis C
Peg-Intron	Hepatitis C
Perphenazine	Psychosis
Persantine	Heart disease
Plaretase	Pancreatitis
Plavix	Heart disease /Stroke/TIA
Prinivil	Heart disease /Congestive heart failure
Procainamide	Atrial fibrillation
Procanbid	Atrial fibrillation
Procardia	Heart disease
Prochlorperazine	Psychosis
Prolixin	Psychosis
Pronestyl	Atrial fibrillation
Propafenone	Atrial fibrillation
Propranolol	Heart disease
Q	
Quinapril	Heart disease
Quinidex	Atrial fibrillation
Quinidine	Atrial fibrillation
R	
Ranexa	Heart disease
Rebetol	Hepatitis C
Rebetron	Hepatitis C
Rebif	Multiple Sclerosis
Renese	Congestive heart failure
Revex	Substance abuse
ReVia	Substance abuse
Ribasphere	Hepatitis C
Ribatab	Hepatitis C
Ribavirin	Hepatitis C
Risperdal	Psychosis
Romazicon	Substance abuse
Rythmol	Atrial fibrillation

Medication	Customary Use
S	
Saluron	Congestive heart failure
Serentil	Psychosis
Seroquel	Psychosis
Sotalol	Atrial fibrillation
Spironolactone	Congestive heart failure
Stelazine	Psychosis
T	
Tambocor	Atrial fibrillation
Thalitone	Congestive heart failure
Thioridazine	Psychosis
Thiothixene	Psychosis
Thorazine	Psychosis
Tiazac	Heart disease
Ticlid	Stroke/TIA
Ticlopidine	Stroke/TIA
Tikosyn	Atrial fibrillation
Timolide	Heart disease /Congestive heart failure
Timolol	Heart disease
Toprol	Heart disease
Torsemide	Congestive heart failure
Trifluoperazine	Psychosis
U	
Ultrase	Pancreatitis
Uniretic	Congestive heart failure
V	
Vascor	Heart disease
Vasotec	Congestive heart failure
Verapamil	Atrial fibrillation /Heart disease
Verelan	Heart disease
Vesprin	Psychosis
Viokase	Pancreatitis
Vivitrol	Substance abuse
W	
Warfarin	Stroke /TIA / Atrial fibrillation /Heart disease
Z	
Zaroxolyn	Congestive heart failure
Zebeta	Congestive heart failure
Ziac	Congestive heart failure
Zyprexa	Psychosis

Combination

If your applicant is taking one of the following medications for the specific "Customary Use" or condition noted, in combination with other specific conditions, **the LEGACY 1 Plan is not available.**

Applicants qualify for the LEGACY 3 plan if they have diabetes and are taking medication for one or more of the following conditions:

- Heart disease
- Stroke
- Neuropathy
- Transient Ischemic Attack (TIA)
- Decreased circulation

Applicants qualify for the LEGACY 2 plan if they are taking medication for COPD and smoke cigarettes.

Condition	Action	Medication	Customary Use
A			
Accolate	COPD	DG 200	COPD
Accuneb	COPD	D-G Liquid	COPD
Acetohexamide	Diabetes	Diabeta	Diabetes
Actoplus	Diabetes	Diabinese	Diabetes
Actos	Diabetes	Difil-G	COPD
Adrenalin	COPD	Dilex	COPD
Advair	COPD	Dilor	COPD
Aerobid	COPD	Duloxetine	Diabetic neuropathy
Aerolate	COPD	Duoneb	COPD
Aggrenox	TIA/Stroke	Dyfilin	COPD
Airet	COPD	Dyflex	COPD
Albuterol	COPD	Dyline	COPD
Alupent	COPD	Dylix	COPD
Amaryl	Diabetes	Dyphyl	COPD
Aminophylline	COPD	Dyphylline	COPD
Apidra	Diabetes	Dyphysin	COPD
Asmanex	COPD	E	
Asthmahaler	COPD	Ed-Bron G	COPD
Asthmanefrin	COPD	Elixophyllin	COPD
Atrovent	COPD	Ephedrine	COPD
Avandamet	Diabetes	Epinephrine	COPD
Avandaryl	Diabetes	F	
Avandia	Diabetes	Felodipine	Circulation
Azmacort	COPD	Flovent	COPD
B			
Beclovent	COPD	Flunisolide	COPD
Brethine	COPD	Foradil	COPD
Broncap	COPD	Fortamet	Diabetes
Broncodur	COPD	G	
Broncomar	COPD	Gabapentin	Diabetic neuropathy
Brondelate	COPD	Glibenclamide	Diabetes
Brondil	COPD	Glimepiride	Diabetes
Bronkosol	COPD	Glipizide	Diabetes
Byetta	Diabetes	Glucophage	Diabetes
C			
Chlorpropamide	Diabetes	Glucotrol	Diabetes
Choledyl	COPD	Glucovance	Diabetes
Cilostazol	Decreased circulation	Glyburide	Diabetes
Clenbuterol	COPD	Glycron	Diabetes
Clopidogrel	Stroke	Glynase	Diabetes
Combivent	COPD	Glyset	Diabetes
Coumadin	Decreased circulation	H	
Cromolyn	COPD	Humalog	Diabetes
Cymbalta	Diabetic neuropathy	Humulin	Diabetes
I			
		Iletin	Diabetes

Medication	Customary Use
Intal	COPD
Ipratropium	COPD
Isoetharine	COPD
Isoproterenol	COPD
Isoxsuprine	Decreased circulation
Isuprel	COPD
J	
Jantoven	Decreased circulation
Jay-Phyl	COPD
L	
Lantus	Diabetes
Levemir	Diabetes
Lovenox	Decreased circulation
Lufyllin	COPD
Lyrica	Diabetic neuropathy
M	
Maxair	COPD
Metaglip	Diabetes
Metaproterenol	COPD
Metformin	Diabetes
Micronase	Diabetes
Micronefrin	COPD
N	
Neurontin	Diabetic neuropathy
Novolin	Diabetes
Novolog	Diabetes
Nylidrin	Decreased circulation
P	
Panfil-G	COPD
Papaverine	Decreased circulation
Para-Time	Decreased circulation
Pentopak	Decreased circulation
Pentoxifylline	Decreased circulation
Pentoxil	Decreased circulation
Plendil	Decreased circulation
Pletal	Decreased circulation
Prandin	Diabetes
Precose	Diabetes
Pregabalin	Diabetic neuropathy
Proair	COPD
Proglycem	Diabetes
Proventil	COPD
Pulmicort	COPD
Q	
Quibron	COPD
Qvar	COPD

Medication	Customary Use
R	
Riomet	Diabetes
S	
Senophylline	COPD
Serevent	COPD
Singulair	COPD
Slo-Bid	COPD
Slo-Phyllin	COPD
Spiriva	COPD
Starlix	Diabetes
Symlin	Diabetes
T	
Terbutaline	COPD
Theo-24	COPD
Theocap	COPD
Theochron	COPD
Theo-Dur	COPD
Theolair	COPD
Theolate	COPD
Theomar	COPD
Theophylline	COPD
Tilade	COPD
Tolazamide	Diabetes
Tolbutamide	Diabetes
Tolinase	Diabetes
T-Phyl	COPD
Trental	Decreased circulation
U	
Uniphyl	COPD
V	
Vasodilan	Decreased circulation
Velosulin	Diabetes
Ventolin	COPD
Volmax	COPD
Vospire	COPD
W	
Warfarin	Decreased circulation
X	
Xolair	COPD
Xopenex	COPD
Z	
Zyflo	COPD

Call the Underwriting Hotline at 1-800-352-5126 for assistance with any questions regarding the contents of this Agent's Underwriting Guide.

LEGACY 1 Plan

Male Non-Tobacco Monthly Bank Draft - Continuous Pay (Includes Policy Fee)

Face Amount Age	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
18	5.60	6.90	8.20	9.50	10.80	12.10	13.40	14.70	16.00	17.30	18.59	19.89	21.19	22.49
19	5.68	7.02	8.36	9.70	11.03	12.37	13.71	15.05	16.39	17.73	19.06	20.40	21.74	23.08
20	5.76	7.14	8.52	9.90	11.27	12.65	14.03	15.41	16.79	18.17	19.54	20.92	22.30	23.68
21	5.84	7.26	8.67	10.09	11.51	12.93	14.34	15.76	17.18	18.60	20.01	21.43	22.85	24.27
22	5.92	7.37	8.83	10.29	11.74	13.20	14.66	16.11	17.57	19.03	20.48	21.94	23.40	24.85
23	6.00	7.49	8.99	10.49	11.98	13.48	14.98	16.47	17.97	19.47	20.96	22.46	23.96	25.45
24	6.08	7.61	9.15	10.68	12.22	13.76	15.29	16.83	18.36	19.90	21.43	22.97	24.51	26.04
25	6.16	7.73	9.31	10.88	12.46	14.04	15.61	17.19	18.76	20.34	21.91	23.49	25.07	26.64
26	6.24	7.85	9.47	11.08	12.70	14.32	15.93	17.55	19.16	20.78	22.39	24.01	25.63	27.24
27	6.32	7.97	9.63	11.29	12.94	14.60	16.26	17.91	19.57	21.23	22.88	24.54	26.20	27.85
28	6.40	8.10	9.79	11.49	13.19	14.89	16.58	18.28	19.98	21.68	23.37	25.07	26.77	28.47
29	6.48	8.22	9.96	11.70	13.43	15.17	16.91	18.65	20.39	22.13	23.86	25.60	27.34	29.08
30	6.57	8.35	10.13	11.91	13.69	15.47	17.25	19.03	20.81	22.59	24.37	26.16	27.94	29.72
31	6.65	8.47	10.29	12.12	13.94	15.76	17.58	19.41	21.23	23.05	24.87	26.70	28.52	30.34
32	6.74	8.60	10.47	12.33	14.20	16.07	17.93	19.80	21.66	23.53	25.39	27.26	29.13	30.99
33	6.82	8.73	10.64	12.55	14.46	16.37	18.28	20.19	22.10	24.01	25.91	27.82	29.73	31.64
34	6.91	8.86	10.81	12.76	14.71	16.66	18.61	20.56	22.51	24.46	26.41	28.37	30.32	32.27
35	6.99	8.99	10.98	12.98	14.97	16.96	18.96	20.95	22.95	24.94	26.93	28.93	30.92	32.92
36	7.07	9.11	11.14	13.18	15.21	17.25	19.28	21.32	23.35	25.39	27.42	29.46	31.49	33.53
37	7.16	9.23	11.31	13.39	15.46	17.54	19.62	21.69	23.77	25.85	27.92	30.00	32.08	34.15
38	7.24	9.35	11.47	13.58	15.70	17.82	19.93	22.05	24.16	26.28	28.39	30.51	32.63	34.74
39	7.32	9.47	11.63	13.78	15.94	18.10	20.25	22.41	24.56	26.72	28.87	31.03	33.19	35.34
40	7.39	9.58	11.77	13.97	16.16	18.35	20.54	22.74	24.93	27.12	29.31	31.51	33.70	35.89
41	7.46	9.69	11.91	14.14	16.37	18.60	20.82	23.05	25.28	27.51	29.73	31.96	34.19	36.42
42	7.53	9.79	12.06	14.32	16.58	18.85	21.11	23.37	25.64	27.90	30.16	32.43	34.69	36.95
43	7.61	9.91	12.21	14.52	16.82	19.12	21.42	23.73	26.03	28.33	30.63	32.94	35.24	37.54
44	7.69	10.04	12.38	14.73	17.07	19.41	21.76	24.10	26.45	28.79	31.13	33.48	35.82	38.17
45	7.79	10.18	12.57	14.96	17.35	19.75	22.14	24.53	26.92	29.31	31.70	34.10	36.49	38.88
46	7.90	10.35	12.80	15.25	17.70	20.15	22.60	25.05	27.50	29.95	32.39	34.84	37.29	39.74
47	8.04	10.55	13.07	15.58	18.10	20.62	23.13	25.65	28.16	30.68	33.19	35.71	38.23	40.74
48	8.19	10.79	13.38	15.98	18.57	21.16	23.76	26.35	28.95	31.54	34.13	36.73	39.32	41.92
49	8.38	11.07	13.75	16.44	19.13	21.82	24.50	27.19	29.88	32.57	35.25	37.94	40.63	43.32
50	8.60	11.39	14.19	16.98	19.78	22.58	25.37	28.17	30.96	33.76	36.55	39.35	42.15	44.94
51	8.85	11.77	14.69	17.62	20.54	23.46	26.38	29.31	32.23	35.15	38.07	41.00	43.92	46.84
52	9.13	12.20	15.26	18.33	21.39	24.46	27.52	30.59	33.65	36.72	39.78	42.85	45.91	48.98
53	9.45	12.67	15.89	19.11	22.33	25.56	28.78	32.00	35.22	38.44	41.66	44.89	48.11	51.33
54	9.79	13.18	16.57	19.96	23.35	26.74	30.13	33.52	36.91	40.30	43.69	47.09	50.48	53.87
55	10.14	13.71	17.28	20.85	24.42	27.99	31.56	35.13	38.70	42.27	45.84	49.41	52.98	56.55
56	10.52	14.28	18.03	21.79	25.55	29.31	33.06	36.82	40.58	44.34	48.09	51.85	55.61	59.37
57	10.91	14.86	18.81	22.77	26.72	30.67	34.62	38.58	42.53	46.48	50.43	54.39	58.34	62.29
58	11.31	15.46	19.61	23.76	27.91	32.06	36.21	40.36	44.51	48.66	52.81	56.97	61.12	65.27
59	11.71	16.06	20.41	24.77	29.12	33.47	37.82	42.18	46.53	50.88	55.23	59.59	63.94	68.29
60	12.11	16.67	21.22	25.78	30.33	34.88	39.44	43.99	48.55	53.10	57.65	62.21	66.76	71.32
61	12.52	17.27	22.03	26.79	31.54	36.30	41.06	45.81	50.57	55.33	60.08	64.84	69.60	74.35
62	12.93	17.90	22.86	27.83	32.79	37.76	42.72	47.69	52.65	57.62	62.58	67.55	72.51	77.48
63	13.38	18.56	23.75	28.93	34.12	39.31	44.49	49.68	54.86	60.05	65.23	70.42	75.61	80.79
64	13.86	19.28	24.71	30.13	35.56	40.99	46.41	51.84	57.26	62.69	68.11	73.54	78.97	84.39
65	14.39	20.09	25.78	31.48	37.17	42.86	48.56	54.25	59.95	65.64	71.33	77.03	82.72	88.42
66	14.99	20.99	26.98	32.98	38.97	44.96	50.96	56.95	62.95	68.94	74.93	80.93	86.92	92.92
67	15.68	22.01	28.35	34.69	41.02	47.36	53.70	60.03	66.37	72.71	79.04	85.38	91.72	98.05
68	16.46	23.18	29.91	36.63	43.36	50.09	56.81	63.54	70.26	76.99	83.71	90.44	97.17	103.89
69	17.34	24.51	31.68	38.85	46.02	53.19	60.36	67.53	74.70	81.87	89.04	96.21	103.38	110.55
70	18.36	26.03	33.71	41.38	49.06	56.74	64.41	72.09	79.76	87.44	95.11	102.79	110.47	118.14
71	19.50	27.75	36.00	44.25	52.49	60.74	68.99	77.24	85.49	93.74	101.98	110.23	118.48	126.73
72	20.78	29.66	38.55	47.44	56.32	65.21	74.10	82.98	91.87	100.76	109.64	118.53	127.42	136.30
73	22.18	31.76	41.35	50.94	60.52	70.11	79.70	89.28	98.87	108.46	118.04	127.63	137.22	146.80
74	23.70	34.04	44.39	54.73	65.08	75.43	85.77	96.12	106.46	116.81	127.15	137.50	147.85	158.19
75	25.32	36.48	47.64	58.80	69.96	81.12	92.28	103.44	114.60	125.76	136.92	148.08	159.24	170.40
76	27.06	39.08	51.11	63.14	75.16	87.19	99.22	111.24	123.27	135.30	147.32	159.35	171.38	183.40
77	28.89	41.83	54.77	67.72	80.66	93.60	106.54	119.49	132.43	145.37	158.31	171.26	184.20	197.14
78	30.81	44.71	58.62	72.52	86.42	100.33	114.23	128.13	142.04	155.94	169.84	183.75	197.65	211.55
79	32.82	47.73	62.63	77.54	92.45	107.36	122.26	137.17	152.08	166.99	181.89	196.80	211.71	226.62
80	34.90	50.85	66.80	82.75	98.70	114.65	130.60	146.55	162.50	178.45	194.40	210.35	226.30	242.25
81	37.06	54.09	71.12	88.15	105.17	122.20	139.23	156.26	173.29	190.32	207.34	224.37	241.40	258.43
82	39.27	57.41	75.54	93.68	111.81	129.95	148.08	166.22	184.35	202.49	220.62	238.76	256.89	275.03
83	41.53	60.79	80.06	99.32	118.58	137.85	157.11	176.37	195.64	214.90	234.16	253.43	272.69	291.95
84	43.81	64.22	84.62	105.03	125.43	145.84	166.24	186.65	207.05	227.46	247.86	268.27	288.67	309.08
85	46.11	67.67	89.22	110.78	132.33	153.89	175.44	197.00	218.55	240.11	261.66	283.22	304.77	326.33

LEGACY 1

Female Non-Tobacco Monthly Bank Draft - Continuous Pay (Includes Policy Fee)

Face Amount Age	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
18	5.50	6.74	7.99	9.23	10.48	11.73	12.97	14.22	15.46	16.71	17.95	19.20	20.45	21.69
19	5.54	6.81	8.08	9.35	10.62	11.89	13.16	14.43	15.70	16.97	18.23	19.50	20.77	22.04
20	5.59	6.88	8.17	9.46	10.75	12.04	13.33	14.62	15.91	17.20	18.49	19.79	21.08	22.37
21	5.63	6.94	8.26	9.57	10.88	12.20	13.51	14.82	16.14	17.45	18.76	20.08	21.39	22.70
22	5.68	7.01	8.35	9.68	11.02	12.36	13.69	15.03	16.36	17.70	19.03	20.37	21.71	23.04
23	5.72	7.08	8.44	9.80	11.15	12.51	13.87	15.23	16.59	17.95	19.30	20.66	22.02	23.38
24	5.77	7.15	8.53	9.91	11.29	12.68	14.06	15.44	16.82	18.20	19.58	20.97	22.35	23.73
25	5.81	7.22	8.62	10.03	11.43	12.84	14.24	15.65	17.05	18.46	19.86	21.27	22.67	24.08
26	5.86	7.29	8.72	10.15	11.58	13.01	14.44	15.87	17.30	18.73	20.15	21.58	23.01	24.44
27	5.91	7.37	8.82	10.28	11.73	13.18	14.64	16.09	17.55	19.00	20.45	21.91	23.36	24.82
28	5.97	7.45	8.93	10.41	11.89	13.37	14.85	16.33	17.81	19.29	20.77	22.26	23.74	25.22
29	6.02	7.53	9.04	10.55	12.05	13.56	15.07	16.58	18.09	19.60	21.10	22.61	24.12	25.63
30	6.08	7.61	9.15	10.69	12.22	13.76	15.30	16.83	18.37	19.91	21.44	22.98	24.52	26.05
31	6.14	7.70	9.27	10.84	12.40	13.97	15.54	17.10	18.67	20.24	21.80	23.37	24.94	26.50
32	6.20	7.80	9.40	11.00	12.59	14.19	15.79	17.39	18.99	20.59	22.18	23.78	25.38	26.98
33	6.26	7.89	9.52	11.15	12.78	14.41	16.04	17.67	19.30	20.93	22.55	24.18	25.81	27.44
34	6.33	7.99	9.65	11.32	12.98	14.64	16.30	17.97	19.63	21.29	22.95	24.62	26.28	27.94
35	6.39	8.09	9.78	11.48	13.17	14.86	16.56	18.25	19.95	21.64	23.33	25.03	26.72	28.42
36	6.46	8.18	9.91	11.64	13.36	15.09	16.82	18.54	20.27	22.00	23.72	25.45	27.18	28.90
37	6.52	8.28	10.04	11.80	13.55	15.31	17.07	18.83	20.59	22.35	24.10	25.86	27.62	29.38
38	6.58	8.37	10.16	11.95	13.74	15.53	17.32	19.11	20.90	22.69	24.48	26.27	28.06	29.85
39	6.64	8.46	10.28	12.10	13.92	15.74	17.56	19.38	21.20	23.02	24.84	26.66	28.48	30.30
40	6.70	8.55	10.40	12.25	14.09	15.94	17.79	19.64	21.49	23.34	25.18	27.03	28.88	30.73
41	6.76	8.63	10.51	12.38	14.26	16.14	18.01	19.89	21.76	23.64	25.51	27.39	29.27	31.14
42	6.81	8.71	10.61	12.52	14.42	16.32	18.22	20.13	22.03	23.93	25.83	27.74	29.64	31.54
43	6.87	8.80	10.73	12.66	14.59	16.52	18.45	20.38	22.31	24.24	26.17	28.11	30.04	31.97
44	6.93	8.89	10.85	12.81	14.77	16.73	18.69	20.65	22.61	24.57	26.53	28.50	30.46	32.42
45	7.00	8.99	10.99	12.99	14.98	16.98	18.98	20.97	22.97	24.97	26.96	28.96	30.96	32.95
46	7.08	9.12	11.15	13.19	15.23	17.27	19.30	21.34	23.38	25.42	27.45	29.49	31.53	33.57
47	7.17	9.26	11.34	13.43	15.51	17.60	19.68	21.77	23.85	25.94	28.02	30.11	32.19	34.28
48	7.29	9.43	11.57	13.71	15.85	18.00	20.14	22.28	24.42	26.56	28.70	30.85	32.99	35.13
49	7.42	9.63	11.83	14.04	16.25	18.46	20.66	22.87	25.08	27.29	29.49	31.70	33.91	36.12
50	7.58	9.86	12.15	14.43	16.72	19.01	21.29	23.58	25.86	28.15	30.43	32.72	35.01	37.29
51	7.76	10.13	12.51	14.89	17.26	19.64	22.02	24.39	26.77	29.15	31.52	33.90	36.28	38.65
52	7.96	10.44	12.92	15.40	17.87	20.35	22.83	25.31	27.79	30.27	32.74	35.22	37.70	40.18
53	8.18	10.77	13.36	15.95	18.54	21.13	23.72	26.31	28.90	31.49	34.08	36.67	39.26	41.85
54	8.43	11.14	13.85	16.56	19.27	21.98	24.69	27.40	30.11	32.82	35.53	38.25	40.96	43.67
55	8.68	11.52	14.36	17.20	20.03	22.87	25.71	28.55	31.39	34.23	37.06	39.90	42.74	45.58
56	8.95	11.92	14.89	17.86	20.83	23.81	26.78	29.75	32.72	35.69	38.66	41.64	44.61	47.58
57	9.22	12.33	15.44	18.55	21.66	24.77	27.88	30.99	34.10	37.21	40.31	43.42	46.53	49.64
58	9.50	12.75	16.00	19.25	22.49	25.74	28.99	32.24	35.49	38.74	41.98	45.23	48.48	51.73
59	9.78	13.17	16.56	19.95	23.34	26.73	30.12	33.51	36.90	40.29	43.67	47.06	50.45	53.84
60	10.06	13.59	17.12	20.65	24.18	27.71	31.24	34.77	38.30	41.83	45.35	48.88	52.41	55.94
61	10.34	14.01	17.68	21.35	25.02	28.69	32.36	36.03	39.70	43.37	47.03	50.70	54.37	58.04
62	10.63	14.44	18.25	22.06	25.87	29.69	33.50	37.31	41.12	44.93	48.74	52.56	56.37	60.18
63	10.93	14.89	18.85	22.82	26.78	30.74	34.70	38.67	42.63	46.59	50.55	54.52	58.48	62.44
64	11.25	15.38	19.50	23.63	27.75	31.88	36.00	40.13	44.25	48.38	52.50	56.63	60.75	64.88
65	11.61	15.92	20.22	24.53	28.83	33.14	37.44	41.75	46.05	50.36	54.66	58.97	63.27	67.58
66	12.02	16.53	21.03	25.54	30.05	34.56	39.06	43.57	48.08	52.59	57.09	61.60	66.11	70.62
67	12.48	17.22	21.95	26.69	31.43	36.17	40.90	45.64	50.38	55.12	59.85	64.59	69.33	74.07
68	13.00	18.00	23.00	28.00	33.00	38.00	43.00	48.00	53.00	58.00	62.99	67.99	72.99	77.99
69	13.60	18.89	24.19	29.49	34.78	40.08	45.38	50.67	55.97	61.27	66.56	71.86	77.16	82.45
70	14.28	19.91	25.55	31.19	36.82	42.46	48.10	53.73	59.37	65.01	70.64	76.28	81.92	87.55
71	15.05	21.07	27.09	33.11	39.13	45.16	51.18	57.20	63.22	69.24	75.26	81.29	87.31	93.33
72	15.91	22.36	28.81	35.26	41.71	48.16	54.61	61.06	67.51	73.96	80.41	86.87	93.32	99.77
73	16.85	23.77	30.69	37.62	44.54	51.46	58.38	65.31	72.23	79.15	86.07	93.00	99.92	106.84
74	17.87	25.30	32.73	40.17	47.60	55.03	62.46	69.90	77.33	84.76	92.19	99.63	107.06	114.49
75	18.97	26.95	34.93	42.91	50.89	58.87	66.85	74.83	82.81	90.79	98.77	106.76	114.74	122.72
76	20.13	28.70	37.26	45.83	54.39	62.96	71.52	80.09	88.65	97.22	105.78	114.35	122.91	131.48
77	21.37	30.55	39.73	48.91	58.09	67.27	76.45	85.63	94.81	103.99	113.17	122.36	131.54	140.72
78	22.66	32.49	42.32	52.15	61.98	71.81	81.64	91.47	101.30	111.13	120.95	130.78	140.61	150.44
79	24.01	34.52	45.02	55.53	66.03	76.53	87.04	97.54	108.05	118.55	129.05	139.56	150.06	160.57
80	25.42	36.62	47.83	59.04	70.24	81.45	92.66	103.86	115.07	126.28	137.48	148.69	159.90	171.10
81	26.87	38.80	50.73	62.67	74.60	86.53	98.46	110.40	122.33	134.26	146.19	158.13	170.06	181.99
82	28.36	41.04	53.71	66.39	79.07	91.75	104.42	117.10	129.78	142.46	155.13	167.81	180.49	193.17
83	29.88	43.32	56.75	70.19	83.63	97.07	110.50	123.94	137.38	150.82	164.25	177.69	191.13	204.57
84	31.42	45.62	59.83	74.04	88.24	102.45	116.66	130.86	145.07	159.28	173.48	187.69	201.90	216.10
85	32.97	47.95	62.93	77.91	92.89	107.88	122.86	137.84	152.82	167.80	182.78	197.77	212.75	227.73

LEGACY 1 Plan with ADB**Male Non-Tobacco Monthly Bank Draft - Continuous Pay (Includes Policy Fee)**

Face Amount Age	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
18	5.90	7.34	8.79	10.23	11.68	13.13	14.57	16.02	17.46	18.91	20.35	21.80	23.25	24.69
19	5.97	7.46	8.94	10.43	11.91	13.40	14.88	16.37	17.85	19.34	20.82	22.31	23.79	25.28
20	6.05	7.58	9.10	10.63	12.15	13.68	15.20	16.73	18.25	19.78	21.30	22.83	24.35	25.88
21	6.13	7.70	9.26	10.83	12.39	13.95	15.52	17.08	18.65	20.21	21.77	23.34	24.90	26.47
22	6.21	7.81	9.42	11.02	12.62	14.23	15.83	17.43	19.04	20.64	22.24	23.85	25.45	27.05
23	6.29	7.93	9.58	11.22	12.86	14.51	16.15	17.79	19.44	21.08	22.72	24.37	26.01	27.65
24	6.37	8.05	9.73	11.42	13.10	14.78	16.46	18.15	19.83	21.51	23.19	24.88	26.56	28.24
25	6.45	8.17	9.89	11.62	13.34	15.06	16.78	18.51	20.23	21.95	23.67	25.40	27.12	28.84
26	6.53	8.29	10.05	11.82	13.58	15.34	17.10	18.87	20.63	22.39	24.15	25.92	27.68	29.44
27	6.61	8.41	10.22	12.02	13.82	15.63	17.43	19.23	21.04	22.84	24.64	26.45	28.25	30.05
28	6.69	8.54	10.38	12.23	14.07	15.91	17.76	19.60	21.45	23.29	25.13	26.98	28.82	30.67
29	6.77	8.66	10.54	12.43	14.31	16.20	18.08	19.97	21.85	23.74	25.62	27.51	29.39	31.28
30	6.86	8.79	10.71	12.64	14.57	16.50	18.42	20.35	22.28	24.21	26.13	28.06	29.99	31.92
31	6.95	8.92	10.89	12.86	14.83	16.80	18.77	20.74	22.71	24.68	26.65	28.63	30.60	32.57
32	7.04	9.05	11.07	13.08	15.10	17.12	19.13	21.15	23.16	25.18	27.19	29.21	31.23	33.24
33	7.12	9.18	11.24	13.30	15.36	17.42	19.48	21.54	23.60	25.66	27.72	29.78	31.84	33.90
34	7.21	9.31	11.41	13.52	15.62	17.72	19.82	21.93	24.03	26.13	28.23	30.34	32.44	34.54
35	7.30	9.44	11.59	13.74	15.88	18.03	20.18	22.32	24.47	26.62	28.76	30.91	33.06	35.20
36	7.38	9.57	11.76	13.95	16.13	18.32	20.51	22.70	24.89	27.08	29.26	31.45	33.64	35.83
37	7.47	9.70	11.93	14.16	16.39	18.62	20.85	23.08	25.31	27.54	29.77	32.01	34.24	36.47
38	7.55	9.82	12.09	14.36	16.63	18.90	21.17	23.44	25.71	27.98	30.25	32.53	34.80	37.07
39	7.63	9.94	12.25	14.56	16.87	19.19	21.50	23.81	26.12	28.43	30.74	33.06	35.37	37.68
40	7.70	10.05	12.40	14.75	17.09	19.44	21.79	24.14	26.49	28.84	31.18	33.53	35.88	38.23
41	7.77	10.15	12.54	14.92	17.30	19.69	22.07	24.45	26.84	29.22	31.60	33.99	36.37	38.75
42	7.85	10.27	12.69	15.11	17.53	19.95	22.37	24.79	27.21	29.63	32.05	34.48	36.90	39.32
43	7.92	10.38	12.84	15.30	17.76	20.22	22.68	25.14	27.60	30.06	32.52	34.98	37.44	39.90
44	8.01	10.51	13.01	15.51	18.01	20.52	23.02	25.52	28.02	30.52	33.02	35.53	38.03	40.53
45	8.10	10.65	13.20	15.75	18.30	20.85	23.40	25.95	28.50	31.05	33.60	36.15	38.70	41.25
46	8.22	10.83	13.43	16.04	18.65	21.26	23.86	26.47	29.08	31.69	34.29	36.90	39.51	42.12
47	8.36	11.03	13.71	16.38	19.06	21.74	24.41	27.09	29.76	32.44	35.11	37.79	40.47	43.14
48	8.51	11.27	14.02	16.78	19.53	22.29	25.04	27.80	30.55	33.31	36.06	38.82	41.57	44.33
49	8.70	11.55	14.40	17.25	20.10	22.95	25.80	28.65	31.50	34.35	37.20	40.05	42.90	45.75
50	8.93	11.89	14.85	17.81	20.77	23.73	26.69	29.65	32.61	35.57	38.53	41.50	44.46	47.42
51	9.19	12.28	15.37	18.46	21.55	24.64	27.73	30.82	33.91	37.00	40.09	43.19	46.28	49.37
52	9.48	12.72	15.95	19.19	22.43	25.67	28.90	32.14	35.38	38.62	41.85	45.09	48.33	51.57
53	9.80	13.20	16.60	20.00	23.40	26.80	30.20	33.60	37.00	40.40	43.79	47.19	50.59	53.99
54	10.15	13.72	17.29	20.87	24.44	28.01	31.58	35.16	38.73	42.30	45.87	49.45	53.02	56.59
55	10.52	14.28	18.04	21.80	25.55	29.31	33.07	36.83	40.59	44.35	48.10	51.86	55.62	59.38
56	10.91	14.86	18.81	22.77	26.72	30.67	34.62	38.58	42.53	46.48	50.43	54.39	58.34	62.29
57	11.31	15.47	19.62	23.78	27.93	32.08	36.24	40.39	44.55	48.70	52.85	57.01	61.16	65.32
58	11.73	16.09	20.45	24.81	29.17	33.53	37.89	42.25	46.61	50.97	55.33	59.70	64.06	68.42
59	12.15	16.72	21.29	25.86	30.43	35.01	39.58	44.15	48.72	53.29	57.86	62.44	67.01	71.58
60	12.57	17.35	22.14	26.92	31.70	36.49	41.27	46.05	50.84	55.62	60.40	65.19	69.97	74.75
61	13.00	18.00	22.99	27.99	32.99	37.99	42.98	47.98	52.98	57.98	62.97	67.97	72.97	77.97
62	13.44	18.65	23.87	29.09	34.30	39.52	44.74	49.95	55.17	60.39	65.60	70.82	76.04	81.25
63	13.90	19.35	24.80	30.25	35.70	41.15	46.60	52.05	57.50	62.95	68.39	73.84	79.29	84.74
64	14.41	20.11	25.81	31.52	37.22	42.92	48.62	54.33	60.03	65.73	71.43	77.14	82.84	88.54
65	14.97	20.96	26.94	32.93	38.91	44.89	50.88	56.86	62.85	68.83	74.81	80.80	86.78	92.77
66	15.60	21.90	28.20	34.50	40.79	47.09	53.39	59.69	65.99	72.29	78.58	84.88	91.18	97.48
67	16.32	22.97	29.63	36.28	42.94	49.60	56.25	62.91	69.56	76.22	82.87	89.53	96.19	102.84
68	17.12	24.18	31.24	38.30	45.36	52.42	59.48	66.54	73.60	80.66	87.72	94.78	101.84	108.90
69	18.05	25.57	33.09	40.61	48.13	55.65	63.17	70.69	78.21	85.73	93.25	100.78	108.30	115.82
70	19.09	27.13	35.17	43.22	51.26	59.30	67.34	75.39	83.43	91.47	99.51	107.56	115.60	123.64
71	20.27	28.90	37.53	46.17	54.80	63.43	72.06	80.70	89.33	97.96	106.59	115.23	123.86	132.49
72	21.58	30.87	40.16	49.45	58.74	68.03	77.32	86.61	95.90	105.19	114.47	123.76	133.05	142.34
73	23.03	33.04	43.05	53.06	63.07	73.09	83.10	93.11	103.12	113.13	123.14	133.16	143.17	153.18
74	24.59	35.39	46.18	56.98	67.77	78.57	89.36	100.16	110.95	121.75	132.54	143.34	154.13	164.93
75	26.28	37.92	49.56	61.20	72.84	84.48	96.12	107.76	119.40	131.04	142.68	154.32	165.96	177.60
76	28.09	40.63	53.17	65.71	78.25	90.80	103.34	115.88	128.42	140.96	153.50	166.05	178.59	191.13
77	30.00	43.50	57.00	70.50	84.00	97.50	111.00	124.50	138.00	151.50	164.99	178.49	191.99	205.49
78	32.02	46.53	61.04	75.55	90.06	104.57	119.08	133.59	148.10	162.61	177.12	191.63	206.14	220.65
79	34.15	49.72	65.29	80.87	96.44	112.01	127.58	143.16	158.73	174.30	189.87	205.45	221.02	236.59
80	36.37	53.05	69.74	86.42	103.10	119.79	136.47	153.15	169.84	186.52	203.20	219.89	236.57	253.25
81	38.69	56.53	74.37	92.21	110.05	127.89	145.73	163.57	181.41	199.25	217.09	234.94	252.78	270.62
82	41.07	60.11	79.14	98.18	117.21	136.25	155.28	174.32	193.35	212.39	231.42	250.46	269.49	288.53
83	43.52	63.77	84.03	104.29	124.54	144.80	165.06	185.31	205.57	225.83	246.08	266.34	286.60	306.85
84	46.00	67.50	88.99	110.49	131.99	153.49	174.98	196.48	217.98	239.48	260.97	282.47	303.97	325.47
85	48.50	71.24	93.99	116.74	139.48	162.23	184.98	207.72	230.47	253.22	275.96	298.71	321.46	344.20

LEGACY 1 Plan with ADB

Female Non-Tobacco Monthly Bank Draft - Continuous Pay (Includes Policy Fee)

Face Amount Age	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
18	5.66	6.99	8.32	9.65	10.97	12.30	13.63	14.96	16.29	17.62	18.94	20.27	21.60	22.93
19	5.71	7.06	8.41	9.76	11.11	12.47	13.82	15.17	16.52	17.87	19.22	20.58	21.93	23.28
20	5.75	7.12	8.50	9.87	11.24	12.62	13.99	15.36	16.74	18.11	19.48	20.86	22.23	23.60
21	5.80	7.19	8.59	9.98	11.38	12.78	14.17	15.57	16.96	18.36	19.75	21.15	22.55	23.94
22	5.84	7.26	8.68	10.10	11.51	12.93	14.35	15.77	17.19	18.61	20.02	21.44	22.86	24.28
23	5.89	7.33	8.77	10.21	11.65	13.09	14.53	15.97	17.41	18.85	20.29	21.74	23.18	24.62
24	5.93	7.40	8.86	10.33	11.79	13.25	14.72	16.18	17.65	19.11	20.57	22.04	23.50	24.97
25	5.98	7.47	8.95	10.44	11.93	13.42	14.90	16.39	17.88	19.37	20.85	22.34	23.83	25.32
26	6.03	7.54	9.05	10.56	12.07	13.59	15.10	16.61	18.12	19.63	21.14	22.66	24.17	25.68
27	6.08	7.61	9.15	10.69	12.22	13.76	15.30	16.83	18.37	19.91	21.44	22.98	24.52	26.05
28	6.13	7.69	9.26	10.82	12.38	13.95	15.51	17.07	18.64	20.20	21.76	23.33	24.89	26.45
29	6.19	7.78	9.37	10.96	12.55	14.14	15.73	17.32	18.91	20.50	22.09	23.69	25.28	26.87
30	6.24	7.86	9.48	11.10	12.72	14.34	15.96	17.58	19.20	20.82	22.43	24.05	25.67	27.29
31	6.31	7.96	9.61	11.26	12.91	14.56	16.21	17.86	19.51	21.16	22.81	24.47	26.12	27.77
32	6.37	8.05	9.73	11.42	13.10	14.78	16.46	18.15	19.83	21.51	23.19	24.88	26.56	28.24
33	6.43	8.15	9.86	11.58	13.29	15.00	16.72	18.43	20.15	21.86	23.57	25.29	27.00	28.72
34	6.50	8.25	10.00	11.75	13.49	15.24	16.99	18.74	20.49	22.24	23.98	25.73	27.48	29.23
35	6.57	8.35	10.13	11.91	13.69	15.47	17.25	19.03	20.81	22.59	24.37	26.16	27.94	29.72
36	6.63	8.45	10.26	12.08	13.89	15.70	17.52	19.33	21.15	22.96	24.77	26.59	28.40	30.22
37	6.70	8.54	10.39	12.24	14.08	15.93	17.78	19.62	21.47	23.32	25.16	27.01	28.86	30.70
38	6.76	8.64	10.52	12.40	14.28	16.16	18.04	19.92	21.80	23.68	25.55	27.43	29.31	31.19
39	6.82	8.73	10.64	12.55	14.46	16.37	18.28	20.19	22.10	24.01	25.92	27.83	29.74	31.65
40	6.88	8.82	10.76	12.70	14.64	16.58	18.52	20.46	22.40	24.34	26.28	28.22	30.16	32.10
41	6.94	8.91	10.88	12.85	14.82	16.79	18.76	20.73	22.70	24.67	26.64	28.61	30.58	32.55
42	7.00	9.00	11.00	13.00	14.99	16.99	18.99	20.99	22.99	24.99	26.98	28.98	30.98	32.98
43	7.06	9.09	11.12	13.15	15.17	17.20	19.23	21.26	23.29	25.32	27.34	29.37	31.40	33.43
44	7.12	9.18	11.24	13.30	15.36	17.42	19.48	21.54	23.60	25.66	27.72	29.78	31.84	33.90
45	7.20	9.30	11.39	13.49	15.59	17.69	19.78	21.88	23.98	26.08	28.17	30.27	32.37	34.47
46	7.29	9.43	11.57	13.71	15.85	18.00	20.14	22.28	24.42	26.56	28.70	30.85	32.99	35.13
47	7.39	9.58	11.77	13.96	16.15	18.34	20.53	22.72	24.91	27.10	29.29	31.49	33.68	35.87
48	7.50	9.75	12.00	14.25	16.50	18.75	21.00	23.25	25.50	27.75	29.99	32.24	34.49	36.74
49	7.64	9.95	12.27	14.58	16.90	19.22	21.53	23.85	26.16	28.48	30.79	33.11	35.43	37.74
50	7.80	10.19	12.59	14.98	17.38	19.78	22.17	24.57	26.96	29.36	31.75	34.15	36.55	38.94
51	7.98	10.47	12.96	15.45	17.93	20.42	22.91	25.40	27.89	30.38	32.86	35.35	37.84	40.33
52	8.19	10.78	13.37	15.96	18.55	21.14	23.73	26.32	28.91	31.50	34.09	36.69	39.28	41.87
53	8.41	11.12	13.82	16.53	19.23	21.93	24.64	27.34	30.05	32.75	35.45	38.16	40.86	43.57
54	8.66	11.48	14.31	17.13	19.96	22.79	25.61	28.44	31.26	34.09	36.91	39.74	42.57	45.39
55	8.91	11.87	14.82	17.78	20.73	23.69	26.64	29.60	32.55	35.51	38.46	41.42	44.37	47.33
56	9.19	12.28	15.37	18.46	21.55	24.64	27.73	30.82	33.91	37.00	40.09	43.19	46.28	49.37
57	9.47	12.70	15.93	19.16	22.39	25.63	28.86	32.09	35.32	38.55	41.78	45.02	48.25	51.48
58	9.75	13.13	16.50	19.88	23.25	26.62	30.00	33.37	36.75	40.12	43.49	46.87	50.24	53.62
59	10.05	13.57	17.09	20.61	24.13	27.65	31.17	34.69	38.21	41.73	45.25	48.78	52.30	55.82
60	10.34	14.00	17.67	21.34	25.00	28.67	32.34	36.00	39.67	43.34	47.00	50.67	54.34	58.00
61	10.63	14.45	18.26	22.08	25.89	29.70	33.52	37.33	41.15	44.96	48.77	52.59	56.40	60.22
62	10.94	14.90	18.87	22.83	26.80	30.77	34.73	38.70	42.66	46.63	50.59	54.56	58.53	62.49
63	11.26	15.38	19.51	23.64	27.76	31.89	36.02	40.14	44.27	48.40	52.52	56.65	60.78	64.90
64	11.61	15.91	20.21	24.51	28.81	33.12	37.42	41.72	46.02	50.32	54.62	58.93	63.23	67.53
65	11.99	16.48	20.97	25.47	29.96	34.45	38.94	43.44	47.93	52.42	56.91	61.41	65.90	70.39
66	12.42	17.13	21.83	26.54	31.25	35.96	40.66	45.37	50.08	54.79	59.49	64.20	68.91	73.62
67	12.91	17.86	22.81	27.76	32.71	37.66	42.61	47.56	52.51	57.46	62.41	67.37	72.32	77.27
68	13.45	18.68	23.90	29.13	34.35	39.58	44.80	50.03	55.25	60.48	65.70	70.93	76.15	81.38
69	14.08	19.61	25.15	30.69	36.22	41.76	47.30	52.83	58.37	63.91	69.44	74.98	80.52	86.05
70	14.78	20.67	26.56	32.45	38.34	44.23	50.12	56.01	61.90	67.79	73.67	79.56	85.45	91.34
71	15.58	21.86	28.15	34.44	40.72	47.01	53.30	59.58	65.87	72.16	78.44	84.73	91.02	97.30
72	16.46	23.19	29.92	36.65	43.38	50.11	56.84	63.57	70.30	77.03	83.75	90.48	97.21	103.94
73	17.43	24.65	31.86	39.08	46.29	53.51	60.72	67.94	75.15	82.37	89.58	96.80	104.01	111.23
74	18.49	26.23	33.97	41.71	49.45	57.19	64.93	72.67	80.41	88.15	95.89	103.64	111.38	119.12
75	19.62	27.92	36.23	44.53	52.84	61.15	69.45	77.76	86.06	94.37	102.67	110.98	119.29	127.59
76	20.82	29.73	38.64	47.55	56.46	65.37	74.28	83.19	92.10	101.01	109.92	118.83	127.74	136.65
77	22.10	31.65	41.20	50.75	60.30	69.85	79.40	88.95	98.50	108.05	117.59	127.14	136.69	146.24
78	23.45	33.67	43.89	54.12	64.34	74.56	84.78	95.01	105.23	115.45	125.67	135.90	146.12	156.34
79	24.86	35.79	46.72	57.65	68.57	79.50	90.43	101.36	112.29	123.22	134.14	145.07	156.00	166.93
80	26.33	38.00	49.66	61.33	72.99	84.66	96.32	107.99	119.65	131.32	142.98	154.65	166.31	177.98
81	27.87	40.30	52.73	65.16	77.59	90.02	102.45	114.88	127.31	139.74	152.17	164.61	177.04	189.47
82	29.44	42.66	55.88	69.10	82.32	95.54	108.76	121.98	135.20	148.42	161.64	174.86	188.08	201.30
83	31.06	45.08	59.11	73.14	87.16	101.19	115.22	129.24	143.27	157.30	171.32	185.35	199.38	213.40
84	32.69	47.54	62.38	77.23	92.07	106.92	121.76	136.61	151.45	166.30	181.14	195.99	210.83	225.68
85	34.34	50.01	65.68	81.35	97.02	112.69	128.36	144.03	159.70	175.37	191.03	206.70	222.37	238.04

LEGACY 1 Plan with Nursing Home Waiver of Premium Rider
Male Non-Tobacco Monthly Bank Draft - Continuous Pay (Includes Policy Fee)

Face Amount Age	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
18	5.62	6.92	8.23	9.53	10.84	12.15	13.45	14.76	16.06	17.37	18.67	19.98	21.29	22.59
19	5.69	7.04	8.38	9.73	11.07	12.42	13.76	15.11	16.45	17.80	19.14	20.49	21.83	23.18
20	5.78	7.16	8.55	9.93	11.32	12.71	14.09	15.48	16.86	18.25	19.63	21.02	22.41	23.79
21	5.85	7.28	8.70	10.13	11.55	12.98	14.40	15.83	17.25	18.68	20.10	21.53	22.95	24.38
22	5.93	7.40	8.86	10.33	11.79	13.25	14.72	16.18	17.65	19.11	20.57	22.04	23.50	24.97
23	6.01	7.52	9.02	10.53	12.03	13.53	15.04	16.54	18.05	19.55	21.05	22.56	24.06	25.57
24	6.09	7.63	9.18	10.72	12.26	13.81	15.35	16.89	18.44	19.98	21.52	23.07	24.61	26.15
25	6.17	7.76	9.34	10.93	12.51	14.09	15.68	17.26	18.85	20.43	22.01	23.60	25.18	26.77
26	6.25	7.88	9.50	11.13	12.75	14.37	16.00	17.62	19.25	20.87	22.49	24.12	25.74	27.37
27	6.33	8.00	9.66	11.33	12.99	14.66	16.32	17.99	19.65	21.32	22.98	24.65	26.31	27.98
28	6.42	8.12	9.83	11.53	13.24	14.95	16.65	18.36	20.06	21.77	23.47	25.18	26.89	28.59
29	6.50	8.24	9.99	11.74	13.48	15.23	16.98	18.72	20.47	22.22	23.96	25.71	27.46	29.20
30	6.58	8.37	10.16	11.95	13.74	15.53	17.32	19.11	20.90	22.69	24.48	26.27	28.06	29.85
31	6.67	8.50	10.33	12.16	13.99	15.83	17.66	19.49	21.32	23.15	24.98	26.82	28.65	30.48
32	6.75	8.63	10.50	12.38	14.25	16.13	18.00	19.88	21.75	23.63	25.50	27.38	29.25	31.13
33	6.84	8.76	10.68	12.60	14.51	16.43	18.35	20.27	22.19	24.11	26.02	27.94	29.86	31.78
34	6.93	8.89	10.85	12.81	14.77	16.74	18.70	20.66	22.62	24.58	26.54	28.51	30.47	32.43
35	7.01	9.02	11.02	13.03	15.03	17.04	19.04	21.05	23.05	25.06	27.06	29.07	31.07	33.08
36	7.10	9.14	11.19	13.23	15.28	17.33	19.37	21.42	23.46	25.51	27.55	29.60	31.65	33.69
37	7.18	9.27	11.35	13.44	15.53	17.62	19.70	21.79	23.88	25.97	28.05	30.14	32.23	34.32
38	7.26	9.39	11.51	13.64	15.77	17.90	20.02	22.15	24.28	26.41	28.53	30.66	32.79	34.92
39	7.34	9.51	11.67	13.84	16.01	18.18	20.34	22.51	24.68	26.85	29.01	31.18	33.35	35.52
40	7.41	9.62	11.82	14.03	16.23	18.43	20.64	22.84	25.05	27.25	29.45	31.66	33.86	36.07
41	7.48	9.72	11.96	14.20	16.44	18.68	20.92	23.16	25.40	27.64	29.87	32.11	34.35	36.59
42	7.55	9.83	12.10	14.38	16.65	18.93	21.20	23.48	25.75	28.03	30.30	32.58	34.85	37.13
43	7.63	9.95	12.26	14.58	16.89	19.21	21.52	23.84	26.15	28.47	30.78	33.10	35.41	37.73
44	7.72	10.07	12.43	14.79	17.14	19.50	21.86	24.21	26.57	28.93	31.28	33.64	36.00	38.35
45	7.81	10.22	12.62	15.03	17.43	19.83	22.24	24.64	27.05	29.45	31.85	34.26	36.66	39.07
46	7.93	10.39	12.85	15.32	17.78	20.24	22.70	25.17	27.63	30.09	32.55	35.02	37.48	39.94
47	8.06	10.59	13.12	15.65	18.18	20.71	23.24	25.77	28.30	30.83	33.36	35.89	38.42	40.95
48	8.22	10.83	13.44	16.05	18.66	21.27	23.88	26.49	29.10	31.71	34.31	36.92	39.53	42.14
49	8.41	11.12	13.82	16.53	19.23	21.93	24.64	27.34	30.05	32.75	35.45	38.16	40.86	43.57
50	8.63	11.45	14.26	17.08	19.89	22.70	25.52	28.33	31.15	33.96	36.77	39.59	42.40	45.22
51	8.89	11.83	14.78	17.72	20.66	23.61	26.55	29.49	32.44	35.38	38.32	41.27	44.21	47.15
52	9.18	12.27	15.36	18.45	21.53	24.62	27.71	30.80	33.89	36.98	40.06	43.15	46.24	49.33
53	9.50	12.75	15.99	19.24	22.49	25.74	28.98	32.23	35.48	38.73	41.97	45.22	48.47	51.72
54	9.84	13.26	16.68	20.10	23.52	26.94	30.36	33.78	37.20	40.62	44.04	47.46	50.88	54.30
55	10.21	13.81	17.41	21.02	24.62	28.22	31.82	35.43	39.03	42.63	46.23	49.84	53.44	57.04
56	10.59	14.38	18.18	21.97	25.76	29.56	33.35	37.14	40.94	44.73	48.52	52.32	56.11	59.90
57	10.99	14.98	18.97	22.97	26.96	30.95	34.94	38.94	42.93	46.92	50.91	54.91	58.90	62.89
58	11.39	15.59	19.78	23.98	28.17	32.36	36.56	40.75	44.95	49.14	53.33	57.53	61.72	65.92
59	11.81	16.21	20.61	25.01	29.41	33.81	38.21	42.61	47.01	51.41	55.81	60.22	64.62	69.02
60	12.22	16.82	21.43	26.04	30.64	35.25	39.86	44.46	49.07	53.68	58.28	62.89	67.50	72.10
61	12.63	17.45	22.26	27.08	31.89	36.71	41.52	46.34	51.15	55.97	60.78	65.60	70.41	75.23
62	13.07	18.10	23.13	28.16	33.19	38.22	43.25	48.28	53.31	58.34	63.37	68.41	73.44	78.47
63	13.52	18.78	24.04	29.30	34.56	39.82	45.08	50.34	55.60	60.86	66.11	71.37	76.63	81.89
64	14.02	19.53	25.04	30.55	36.05	41.56	47.07	52.58	58.09	63.60	69.10	74.61	80.12	85.63
65	14.58	20.37	26.16	31.95	37.73	43.52	49.31	55.10	60.89	66.68	72.46	78.25	84.04	89.83
66	15.21	21.31	27.41	33.51	39.61	45.72	51.82	57.92	64.02	70.12	76.22	82.33	88.43	94.53
67	15.92	22.38	28.84	35.30	41.76	48.22	54.68	61.14	67.60	74.06	80.52	86.98	93.44	99.90
68	16.74	23.61	30.48	37.35	44.21	51.08	57.95	64.82	71.69	78.56	85.42	92.29	99.16	106.03
69	17.67	25.01	32.34	39.68	47.01	54.35	61.68	69.02	76.35	83.69	91.02	98.36	105.69	113.03
70	18.74	26.61	34.47	42.34	50.21	58.08	65.94	73.81	81.68	89.55	97.41	105.28	113.15	121.02
71	19.95	28.42	36.89	45.37	53.84	62.31	70.78	79.26	87.73	96.20	104.67	113.15	121.62	130.09
72	21.30	30.45	39.60	48.75	57.89	67.04	76.19	85.34	94.49	103.64	112.78	121.93	131.08	140.23
73	22.79	32.68	42.57	52.47	62.36	72.25	82.14	92.04	101.93	111.82	121.71	131.61	141.50	151.39
74	24.41	35.11	45.81	56.51	67.21	77.92	88.62	99.32	110.02	120.72	131.42	142.13	152.83	163.53
75	26.15	37.72	49.29	60.87	72.44	84.01	95.58	107.16	118.73	130.30	141.87	153.45	165.02	176.59
76	28.01	40.52	53.02	65.53	78.03	90.54	103.04	115.55	128.05	140.56	153.06	165.57	178.07	190.58
77	30.00	43.49	56.99	70.48	83.98	97.48	110.97	124.47	137.96	151.46	164.95	178.45	191.95	205.44
78	32.09	46.64	61.18	75.73	90.27	104.81	119.36	133.90	148.45	162.99	177.53	192.08	206.62	221.17
79	34.31	49.97	65.62	81.28	96.93	112.59	128.24	143.90	159.55	175.21	190.86	206.52	222.17	237.83
80	36.66	53.49	70.31	87.14	103.97	120.80	137.62	154.45	171.28	188.11	204.93	221.76	238.59	255.42
81	39.13	57.19	75.26	93.32	111.38	129.45	147.51	165.57	183.64	201.70	219.76	237.83	255.89	273.95
82	41.72	61.08	80.43	99.79	119.15	138.51	157.86	177.22	196.58	215.94	235.29	254.65	274.01	293.37
83	44.41	65.11	85.81	106.51	127.21	147.91	168.61	189.31	210.01	230.71	251.41	272.12	292.82	313.52
84	47.17	69.25	91.33	113.42	135.50	157.58	179.66	201.75	223.83	245.91	267.99	290.08	312.16	334.24
85	49.99	73.49	96.98	120.48	143.97	167.47	190.96	214.46	237.95	261.45	284.94	308.44	331.93	355.43

LEGACY 1 Plan with Nursing Home Waiver of Premium Riders

Female Non-Tobacco Monthly Bank Draft - Continuous Pay (Includes Policy Fee)

Face Amount Age	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
18	5.52	6.78	8.04	9.30	10.56	11.82	13.08	14.34	15.60	16.86	18.11	19.37	20.63	21.89
19	5.57	6.85	8.13	9.42	10.70	11.98	13.26	14.55	15.83	17.11	18.39	19.68	20.96	22.24
20	5.61	6.92	8.22	9.53	10.83	12.13	13.44	14.74	16.05	17.35	18.65	19.96	21.26	22.57
21	5.66	6.98	8.31	9.64	10.96	12.29	13.62	14.94	16.27	17.60	18.92	20.25	21.58	22.90
22	5.70	7.05	8.40	9.75	11.10	12.45	13.80	15.15	16.50	17.85	19.20	20.55	21.90	23.25
23	5.75	7.12	8.49	9.87	11.24	12.61	13.98	15.36	16.73	18.10	19.47	20.85	22.22	23.59
24	5.80	7.19	8.59	9.98	11.38	12.78	14.17	15.57	16.96	18.36	19.75	21.15	22.55	23.94
25	5.84	7.26	8.68	10.10	11.52	12.94	14.36	15.78	17.20	18.62	20.03	21.45	22.87	24.29
26	5.89	7.34	8.78	10.23	11.67	13.11	14.56	16.00	17.45	18.89	20.33	21.78	23.22	24.67
27	5.94	7.41	8.88	10.35	11.82	13.29	14.76	16.23	17.70	19.17	20.63	22.10	23.57	25.04
28	6.00	7.49	8.99	10.48	11.98	13.48	14.97	16.47	17.96	19.46	20.95	22.45	23.95	25.44
29	6.05	7.57	9.10	10.62	12.14	13.67	15.19	16.71	18.24	19.76	21.28	22.81	24.33	25.85
30	6.11	7.66	9.21	10.77	12.32	13.87	15.42	16.98	18.53	20.08	21.63	23.19	24.74	26.29
31	6.17	7.75	9.33	10.92	12.50	14.08	15.66	17.25	18.83	20.41	21.99	23.58	25.16	26.74
32	6.23	7.85	9.46	11.08	12.69	14.30	15.92	17.53	19.15	20.76	22.37	23.99	25.60	27.22
33	6.30	7.94	9.59	11.23	12.88	14.53	16.17	17.82	19.46	21.11	22.75	24.40	26.05	27.69
34	6.36	8.04	9.72	11.40	13.08	14.76	16.44	18.12	19.80	21.48	23.15	24.83	26.51	28.19
35	6.43	8.14	9.85	11.56	13.27	14.98	16.69	18.40	20.11	21.82	23.53	25.25	26.96	28.67
36	6.49	8.24	9.98	11.73	13.47	15.21	16.96	18.70	20.45	22.19	23.93	25.68	27.42	29.17
37	6.56	8.33	10.11	11.88	13.66	15.44	17.21	18.99	20.76	22.54	24.31	26.09	27.87	29.64
38	6.62	8.43	10.24	12.05	13.85	15.66	17.47	19.28	21.09	22.90	24.70	26.51	28.32	30.13
39	6.68	8.52	10.36	12.20	14.03	15.87	17.71	19.55	21.39	23.23	25.06	26.90	28.74	30.58
40	6.74	8.60	10.47	12.34	14.20	16.07	17.94	19.80	21.67	23.54	25.40	27.27	29.14	31.00
41	6.79	8.69	10.58	12.48	14.37	16.26	18.16	20.05	21.95	23.84	25.73	27.63	29.52	31.42
42	6.85	8.77	10.69	12.62	14.54	16.46	18.38	20.31	22.23	24.15	26.07	28.00	29.92	31.84
43	6.91	8.86	10.81	12.76	14.71	16.66	18.61	20.56	22.51	24.46	26.41	28.37	30.32	32.27
44	6.97	8.95	10.93	12.91	14.89	16.87	18.85	20.83	22.81	24.79	26.77	28.76	30.74	32.72
45	7.04	9.06	11.07	13.09	15.11	17.13	19.14	21.16	23.18	25.20	27.21	29.23	31.25	33.27
46	7.12	9.18	11.24	13.30	15.36	17.42	19.48	21.54	23.60	25.66	27.71	29.77	31.83	33.89
47	7.22	9.33	11.43	13.54	15.65	17.76	19.86	21.97	24.08	26.19	28.29	30.40	32.51	34.62
48	7.33	9.50	11.66	13.83	15.99	18.16	20.32	22.49	24.65	26.82	28.98	31.15	33.31	35.48
49	7.47	9.70	11.93	14.17	16.40	18.63	20.86	23.10	25.33	27.56	29.79	32.03	34.26	36.49
50	7.63	9.94	12.26	14.57	16.88	19.20	21.51	23.82	26.14	28.45	30.76	33.08	35.39	37.70
51	7.82	10.23	12.64	15.05	17.45	19.86	22.27	24.68	27.09	29.50	31.90	34.31	36.72	39.13
52	8.03	10.54	13.06	15.57	18.08	20.60	23.11	25.62	28.14	30.65	33.16	35.68	38.19	40.70
53	8.26	10.89	13.52	16.15	18.78	21.41	24.04	26.67	29.30	31.93	34.56	37.19	39.82	42.45
54	8.52	11.27	14.03	16.78	19.54	22.30	25.05	27.81	30.56	33.32	36.07	38.83	41.59	44.34
55	8.78	11.67	14.56	17.45	20.34	23.23	26.12	29.01	31.90	34.79	37.68	40.57	43.46	46.35
56	9.06	12.09	15.12	18.15	21.18	24.21	27.24	30.27	33.30	36.33	39.35	42.38	45.41	48.44
57	9.35	12.52	15.70	18.87	22.04	25.22	28.39	31.56	34.74	37.91	41.08	44.26	47.43	50.60
58	9.64	12.96	16.28	19.60	22.92	26.24	29.56	32.88	36.20	39.52	42.83	46.15	49.47	52.79
59	9.94	13.41	16.88	20.35	23.81	27.28	30.75	34.22	37.69	41.16	44.62	48.09	51.56	55.03
60	10.24	13.86	17.47	21.09	24.71	28.33	31.94	35.56	39.18	42.80	46.41	50.03	53.65	57.27
61	10.54	14.31	18.08	21.85	25.61	29.38	33.15	36.92	40.69	44.46	48.22	51.99	55.76	59.53
62	10.85	14.77	18.70	22.62	26.54	30.47	34.39	38.31	42.24	46.16	50.08	54.01	57.93	61.85
63	11.18	15.26	19.35	23.44	27.52	31.61	35.70	39.78	43.87	47.96	52.04	56.13	60.22	64.30
64	11.53	15.80	20.06	24.33	28.59	32.86	37.12	41.39	45.65	49.92	54.18	58.45	62.71	66.98
65	11.92	16.38	20.84	25.30	29.76	34.22	38.68	43.14	47.60	52.06	56.52	60.98	65.44	69.90
66	12.36	17.04	21.72	26.40	31.08	35.76	40.44	45.12	49.80	54.48	59.16	63.84	68.52	73.20
67	12.86	17.79	22.72	27.65	32.58	37.51	42.44	47.37	52.30	57.23	62.16	67.09	72.02	76.95
68	13.44	18.65	23.87	29.08	34.30	39.52	44.73	49.95	55.16	60.38	65.59	70.81	76.03	81.24
69	14.09	19.63	25.17	30.72	36.26	41.80	47.34	52.89	58.43	63.97	69.51	75.06	80.60	86.14
70	14.84	20.76	26.68	32.60	38.51	44.43	50.35	56.27	62.19	68.11	74.02	79.94	85.86	91.78
71	15.70	22.05	28.40	34.75	41.10	47.45	53.80	60.15	66.50	72.85	79.19	85.54	91.89	98.24
72	16.67	23.50	30.34	37.17	44.00	50.84	57.67	64.50	71.34	78.17	85.00	91.84	98.67	105.50
73	17.74	25.11	32.48	39.85	47.21	54.58	61.95	69.32	76.69	84.06	91.42	98.79	106.16	113.53
74	18.91	26.86	34.81	42.76	50.71	58.66	66.61	74.56	82.51	90.46	98.41	106.37	114.32	122.27
75	20.16	28.74	37.32	45.90	54.48	63.06	71.64	80.22	88.80	97.38	105.96	114.54	123.12	131.70
76	21.51	30.76	40.01	49.26	58.51	67.76	77.01	86.26	95.51	104.76	114.01	123.27	132.52	141.77
77	22.93	32.90	42.86	52.83	62.79	72.75	82.72	92.68	102.65	112.61	122.57	132.54	142.50	152.47
78	24.45	35.17	45.89	56.62	67.34	78.06	88.78	99.51	110.23	120.95	131.67	142.40	153.12	163.84
79	26.06	37.58	49.11	60.64	72.16	83.69	95.22	106.74	118.27	129.80	141.32	152.85	164.38	175.90
80	27.77	40.16	52.54	64.93	77.31	89.69	102.08	114.46	126.85	139.23	151.61	164.00	176.38	188.77
81	29.59	42.89	56.18	69.48	82.77	96.06	109.36	122.65	135.95	149.24	162.53	175.83	189.12	202.42
82	31.52	45.77	60.03	74.29	88.54	102.80	117.06	131.31	145.57	159.83	174.08	188.34	202.60	216.85
83	33.53	48.79	64.06	79.32	94.58	109.85	125.11	140.37	155.64	170.90	186.16	201.43	216.69	231.95
84	35.62	51.92	68.23	84.53	100.84	117.15	133.45	149.76	166.06	182.37	198.67	214.98	231.29	247.59
85	37.76	55.14	72.52	89.90	107.28	124.66	142.04	159.42	176.80	194.18	211.55	228.93	246.31	263.69

LEGACY 1 Plan with ADB and Nursing Home Waiver of Premium Riders
Male Non-Tobacco Monthly Bank Draft - Continuous Pay (Includes Policy Fee)

Face Amount	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
18	5.91	7.36	8.81	10.27	11.72	13.17	14.62	16.08	17.53	18.98	20.43	21.89	23.34	24.79
19	5.99	7.48	8.97	10.46	11.95	13.45	14.94	16.43	17.92	19.41	20.90	22.40	23.89	25.38
20	6.07	7.60	9.13	10.67	12.20	13.73	15.26	16.80	18.33	19.86	21.39	22.93	24.46	25.99
21	6.15	7.72	9.29	10.86	12.43	14.01	15.58	17.15	18.72	20.29	21.86	23.44	25.01	26.58
22	6.23	7.84	9.45	11.06	12.67	14.28	15.89	17.50	19.11	20.72	22.33	23.95	25.56	27.17
23	6.31	7.96	9.61	11.26	12.91	14.56	16.21	17.86	19.51	21.16	22.81	24.47	26.12	27.77
24	6.38	8.07	9.76	11.45	13.14	14.83	16.52	18.21	19.90	21.59	23.28	24.97	26.66	28.35
25	6.47	8.20	9.93	11.66	13.39	15.12	16.85	18.58	20.31	22.04	23.77	25.51	27.24	28.97
26	6.55	8.32	10.09	11.86	13.63	15.40	17.17	18.94	20.71	22.48	24.25	26.03	27.80	29.57
27	6.63	8.44	10.25	12.06	13.87	15.69	17.50	19.31	21.12	22.93	24.74	26.56	28.37	30.18
28	6.71	8.56	10.41	12.27	14.12	15.97	17.82	19.68	21.53	23.38	25.23	27.09	28.94	30.79
29	6.79	8.68	10.58	12.47	14.36	16.26	18.15	20.04	21.94	23.83	25.72	27.62	29.51	31.40
30	6.88	8.81	10.75	12.69	14.62	16.56	18.50	20.43	22.37	24.31	26.24	28.18	30.12	32.05
31	6.96	8.94	10.92	12.90	14.88	16.86	18.84	20.82	22.80	24.78	26.76	28.74	30.72	32.70
32	7.05	9.08	11.10	13.13	15.15	17.18	19.20	21.23	23.25	25.28	27.30	29.33	31.35	33.38
33	7.14	9.21	11.28	13.35	15.42	17.49	19.56	21.63	23.70	25.77	27.83	29.90	31.97	34.04
34	7.23	9.34	11.46	13.57	15.68	17.80	19.91	22.02	24.14	26.25	28.36	30.48	32.59	34.70
35	7.32	9.48	11.63	13.79	15.95	18.11	20.26	22.42	24.58	26.74	28.89	31.05	33.21	35.37
36	7.40	9.60	11.80	14.00	16.20	18.40	20.60	22.80	25.00	27.20	29.39	31.59	33.79	35.99
37	7.49	9.73	11.97	14.21	16.45	18.70	20.94	23.18	25.42	27.66	29.90	32.15	34.39	36.63
38	7.57	9.85	12.13	14.42	16.70	18.98	21.26	23.55	25.83	28.11	30.39	32.68	34.96	37.24
39	7.65	9.97	12.30	14.62	16.94	19.27	21.59	23.91	26.24	28.56	30.88	33.21	35.53	37.85
40	7.72	10.08	12.44	14.80	17.16	19.52	21.88	24.24	26.60	28.96	31.32	33.68	36.04	38.40
41	7.79	10.19	12.58	14.98	17.37	19.77	22.16	24.56	26.95	29.35	31.74	34.14	36.53	38.93
42	7.87	10.30	12.73	15.17	17.60	20.03	22.46	24.90	27.33	29.76	32.19	34.63	37.06	39.49
43	7.95	10.42	12.89	15.37	17.84	20.31	22.78	25.26	27.73	30.20	32.67	35.15	37.62	40.09
44	8.03	10.55	13.06	15.58	18.09	20.60	23.12	25.63	28.15	30.66	33.17	35.69	38.20	40.72
45	8.13	10.69	13.25	15.82	18.38	20.94	23.50	26.07	28.63	31.19	33.75	36.32	38.88	41.44
46	8.25	10.87	13.49	16.11	18.73	21.35	23.97	26.59	29.21	31.83	34.45	37.08	39.70	42.32
47	8.38	11.07	13.76	16.45	19.14	21.83	24.52	27.21	29.90	32.59	35.28	37.97	40.66	43.35
48	8.54	11.31	14.08	16.85	19.62	22.39	25.16	27.93	30.70	33.47	36.24	39.01	41.78	44.55
49	8.74	11.60	14.47	17.34	20.20	23.07	25.94	28.80	31.67	34.54	37.40	40.27	43.14	46.00
50	8.96	11.94	14.92	17.90	20.88	23.86	26.84	29.82	32.80	35.78	38.75	41.73	44.71	47.69
51	9.23	12.34	15.45	18.56	21.67	24.79	27.90	31.01	34.12	37.23	40.34	43.46	46.57	49.68
52	9.53	12.79	16.05	19.31	22.57	25.83	29.09	32.35	35.61	38.87	42.13	45.40	48.66	51.92
53	9.85	13.28	16.70	20.13	23.55	26.98	30.40	33.83	37.25	40.68	44.10	47.53	50.95	54.38
54	10.21	13.81	17.41	21.01	24.61	28.22	31.82	35.42	39.02	42.62	46.22	49.83	53.43	57.03
55	10.59	14.38	18.17	21.96	25.75	29.54	33.33	37.12	40.91	44.70	48.49	52.29	56.08	59.87
56	10.98	14.97	18.96	22.95	26.93	30.92	34.91	38.90	42.89	46.88	50.86	54.85	58.84	62.83
57	11.39	15.59	19.78	23.98	28.17	32.36	36.56	40.75	44.95	49.14	53.33	57.53	61.72	65.92
58	11.81	16.22	20.62	25.03	29.43	33.83	38.24	42.64	47.05	51.45	55.85	60.26	64.66	69.07
59	12.24	16.86	21.48	26.10	30.72	35.34	39.96	44.58	49.20	53.82	58.44	63.06	67.68	72.30
60	12.68	17.51	22.35	27.18	32.02	36.86	41.69	46.53	51.36	56.20	61.03	65.87	70.71	75.54
61	13.12	18.17	23.23	28.28	33.34	38.40	43.45	48.51	53.56	58.62	63.67	68.73	73.79	78.84
62	13.57	18.85	24.13	29.42	34.70	39.98	45.26	50.55	55.83	61.11	66.39	71.68	76.96	82.24
63	14.05	19.57	25.09	30.62	36.14	41.66	47.18	52.71	58.23	63.75	69.27	74.80	80.32	85.84
64	14.57	20.36	26.14	31.93	37.71	43.50	49.28	55.07	60.85	66.64	72.42	78.21	83.99	89.78
65	15.16	21.24	27.32	33.40	39.47	45.55	51.63	57.71	63.79	69.87	75.94	82.02	88.10	94.18
66	15.82	22.22	28.63	35.03	41.44	47.85	54.25	60.66	67.06	73.47	79.87	86.28	92.69	99.09
67	16.56	23.34	30.12	36.90	43.68	50.46	57.24	64.02	70.80	77.58	84.35	91.13	97.91	104.69
68	17.41	24.61	31.81	39.02	46.22	53.42	60.62	67.83	75.03	82.23	89.43	96.64	103.84	111.04
69	18.38	26.06	33.75	41.43	49.12	56.81	64.49	72.18	79.86	87.55	95.23	102.92	110.61	118.29
70	19.47	27.71	35.94	44.18	52.41	60.64	68.88	77.11	85.35	93.58	101.81	110.05	118.28	126.52
71	20.72	29.57	38.43	47.29	56.14	65.00	73.86	82.71	91.57	100.43	109.28	118.14	127.00	135.85
72	22.11	31.66	41.21	50.76	60.31	69.86	79.41	88.96	98.51	108.06	117.61	127.17	136.72	146.27
73	23.64	33.96	44.27	54.59	64.91	75.23	85.54	95.86	106.18	116.50	126.81	137.13	147.45	157.77
74	25.31	36.46	47.61	58.76	69.91	81.06	92.21	103.36	114.51	125.66	136.81	147.97	159.12	170.27
75	27.11	39.16	51.21	63.27	75.32	87.37	99.42	111.48	123.53	135.58	147.63	159.69	171.74	183.79
76	29.04	42.06	55.08	68.10	81.12	94.14	107.16	120.18	133.20	146.22	159.24	172.26	185.28	198.30
77	31.11	45.16	59.21	73.27	87.32	101.37	115.42	129.48	143.53	157.58	171.63	185.69	199.74	213.79
78	33.31	48.46	63.61	78.76	93.91	109.06	124.21	139.36	154.51	169.66	184.81	199.97	215.12	230.27
79	35.64	51.96	68.28	84.60	100.92	117.24	133.56	149.88	166.20	182.52	198.84	215.16	231.48	247.80
80	38.13	55.69	73.25	90.81	108.37	125.93	143.49	161.05	178.61	196.17	213.73	231.30	248.86	266.42
81	40.76	59.63	78.51	97.38	116.26	135.14	154.01	172.89	191.76	210.64	229.51	248.39	267.27	286.14
82	43.52	63.78	84.03	104.29	124.55	144.81	165.06	185.32	205.58	225.84	246.09	266.35	286.61	306.87
83	46.39	68.09	89.78	111.48	133.17	154.86	176.56	198.25	219.95	241.64	263.33	285.03	306.72	328.42
84	49.35	72.53	95.70	118.88	142.05	165.23	188.40	211.58	234.75	257.93	281.10	304.28	327.45	350.63
85	52.38	77.06	101.75	126.44	151.12	175.81	200.50	225.18	249.87	274.56	299.24	323.93	348.62	373.30

LEGACY 1 Plan with ADB and Nursing Home Waiver of Premium Riders

Female Non-Tobacco Monthly Bank Draft - Continuous Pay (Includes Policy Fee)

Face Amount Age	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
18	5.69	7.03	8.37	9.71	11.05	12.40	13.74	15.08	16.42	17.76	19.10	20.45	21.79	23.13
19	5.73	7.10	8.46	9.83	11.19	12.56	13.92	15.29	16.65	18.02	19.38	20.75	22.11	23.48
20	5.78	7.16	8.55	9.94	11.32	12.71	14.10	15.48	16.87	18.26	19.64	21.03	22.42	23.80
21	5.82	7.23	8.64	10.05	11.46	12.87	14.28	15.69	17.10	18.51	19.91	21.32	22.73	24.14
22	5.87	7.30	8.73	10.17	11.60	13.03	14.46	15.90	17.33	18.76	20.19	21.63	23.06	24.49
23	5.91	7.37	8.82	10.28	11.73	13.19	14.64	16.10	17.55	19.01	20.46	21.92	23.37	24.83
24	5.96	7.44	8.92	10.40	11.87	13.35	14.83	16.31	17.79	19.27	20.74	22.22	23.70	25.18
25	6.01	7.51	9.01	10.51	12.01	13.52	15.02	16.52	18.02	19.52	21.02	22.53	24.03	25.53
26	6.06	7.58	9.11	10.64	12.16	13.69	15.22	16.74	18.27	19.80	21.32	22.85	24.38	25.90
27	6.11	7.66	9.21	10.76	12.31	13.87	15.42	16.97	18.52	20.07	21.62	23.18	24.73	26.28
28	6.16	7.74	9.32	10.90	12.47	14.05	15.63	17.21	18.79	20.37	21.94	23.52	25.10	26.68
29	6.22	7.82	9.43	11.03	12.64	14.25	15.85	17.46	19.06	20.67	22.27	23.88	25.49	27.09
30	6.27	7.91	9.54	11.18	12.81	14.45	16.08	17.72	19.35	20.99	22.62	24.26	25.89	27.53
31	6.34	8.00	9.67	11.34	13.00	14.67	16.34	18.00	19.67	21.34	23.00	24.67	26.34	28.00
32	6.40	8.10	9.80	11.50	13.19	14.89	16.59	18.29	19.99	21.69	23.38	25.08	26.78	28.48
33	6.47	8.20	9.93	11.66	13.39	15.12	16.85	18.58	20.31	22.04	23.77	25.51	27.24	28.97
34	6.53	8.30	10.06	11.83	13.59	15.36	17.12	18.89	20.65	22.42	24.18	25.95	27.71	29.48
35	6.60	8.40	10.19	11.99	13.79	15.59	17.38	19.18	20.98	22.78	24.57	26.37	28.17	29.97
36	6.67	8.50	10.33	12.16	13.99	15.83	17.66	19.49	21.32	23.15	24.98	26.82	28.65	30.48
37	6.73	8.60	10.46	12.33	14.19	16.05	17.92	19.78	21.65	23.51	25.37	27.24	29.10	30.97
38	6.80	8.70	10.59	12.49	14.39	16.29	18.18	20.08	21.98	23.88	25.77	27.67	29.57	31.47
39	6.86	8.79	10.72	12.65	14.57	16.50	18.43	20.36	22.29	24.22	26.14	28.07	30.00	31.93
40	6.92	8.88	10.84	12.80	14.75	16.71	18.67	20.63	22.59	24.55	26.50	28.46	30.42	32.38
41	6.98	8.97	10.96	12.95	14.93	16.92	18.91	20.90	22.89	24.88	26.86	28.85	30.84	32.83
42	7.04	9.06	11.08	13.10	15.11	17.13	19.15	21.17	23.19	25.21	27.22	29.24	31.26	33.28
43	7.10	9.15	11.20	13.25	15.29	17.34	19.39	21.44	23.49	25.54	27.58	29.63	31.68	33.73
44	7.16	9.24	11.32	13.40	15.48	17.56	19.64	21.72	23.80	25.88	27.96	30.04	32.12	34.20
45	7.24	9.36	11.48	13.60	15.71	17.83	19.95	22.07	24.19	26.31	28.42	30.54	32.66	34.78
46	7.33	9.49	11.66	13.82	15.98	18.15	20.31	22.47	24.64	26.80	28.96	31.13	33.29	35.45
47	7.43	9.64	11.86	14.07	16.28	18.50	20.71	22.92	25.14	27.35	29.56	31.78	33.99	36.20
48	7.55	9.82	12.09	14.37	16.64	18.91	21.18	23.46	25.73	28.00	30.27	32.55	34.82	37.09
49	7.69	10.03	12.37	14.71	17.05	19.39	21.73	24.07	26.41	28.75	31.09	33.44	35.78	38.12
50	7.85	10.27	12.70	15.12	17.54	19.97	22.39	24.81	27.24	29.66	32.08	34.51	36.93	39.35
51	8.04	10.56	13.08	15.60	18.12	20.64	23.16	25.68	28.20	30.72	33.24	35.76	38.28	40.80
52	8.26	10.88	13.51	16.13	18.76	21.39	24.01	26.64	29.26	31.89	34.51	37.14	39.77	42.39
53	8.49	11.24	13.98	16.73	19.47	22.21	24.96	27.70	30.45	33.19	35.93	38.68	41.42	44.17
54	8.75	11.62	14.49	17.36	20.23	23.10	25.97	28.84	31.71	34.58	37.45	40.33	43.20	46.07
55	9.02	12.02	15.03	18.04	21.04	24.05	27.06	30.06	33.07	36.08	39.08	42.09	45.10	48.10
56	9.30	12.45	15.60	18.75	21.89	25.04	28.19	31.34	34.49	37.64	40.78	43.93	47.08	50.23
57	9.60	12.89	16.19	19.48	22.78	26.08	29.37	32.67	35.96	39.26	42.55	45.85	49.15	52.44
58	9.89	13.34	16.78	20.23	23.67	27.12	30.56	34.01	37.45	40.90	44.34	47.79	51.23	54.68
59	10.20	13.80	17.40	21.00	24.60	28.20	31.80	35.40	39.00	42.60	46.20	49.80	53.40	57.00
60	10.51	14.27	18.02	21.78	25.53	29.29	33.04	36.80	40.55	44.31	48.06	51.82	55.57	59.33
61	10.83	14.74	18.66	22.57	26.48	30.40	34.31	38.22	42.14	46.05	49.96	53.88	57.79	61.70
62	11.16	15.24	19.31	23.39	27.47	31.55	35.62	39.70	43.78	47.86	51.93	56.01	60.09	64.17
63	11.51	15.76	20.01	24.26	28.51	32.76	37.01	41.26	45.51	49.76	54.01	58.27	62.52	66.77
64	11.89	16.33	20.77	25.21	29.65	34.10	38.54	42.98	47.42	51.86	56.30	60.75	65.19	69.63
65	12.30	16.95	21.59	26.24	30.89	35.54	40.18	44.83	49.48	54.13	58.77	63.42	68.07	72.72
66	12.76	17.64	22.52	27.40	32.28	37.16	42.04	46.92	51.80	56.68	61.56	66.44	71.32	76.20
67	13.29	18.43	23.58	28.72	33.86	39.01	44.15	49.29	54.44	59.58	64.72	69.87	75.01	80.15
68	13.89	19.33	24.77	30.21	35.65	41.10	46.54	51.98	57.42	62.86	68.30	73.75	79.19	84.63
69	14.57	20.35	26.13	31.92	37.70	43.48	49.26	55.05	60.83	66.61	72.39	78.18	83.96	89.74
70	15.35	21.52	27.69	33.86	40.03	46.20	52.37	58.54	64.71	70.88	77.05	83.23	89.40	95.57
71	16.23	22.85	29.46	36.08	42.69	49.30	55.92	62.53	69.15	75.76	82.37	88.99	95.60	102.22
72	17.23	24.34	31.45	38.56	45.67	52.79	59.90	67.01	74.12	81.23	88.34	95.46	102.57	109.68
73	18.33	25.99	33.65	41.31	48.97	56.63	64.29	71.95	79.61	87.27	94.93	102.60	110.26	117.92
74	19.52	27.78	36.04	44.30	52.56	60.82	69.08	77.34	85.60	93.86	102.11	110.37	118.63	126.89
75	20.81	29.72	38.62	47.53	56.43	65.34	74.24	83.15	92.05	100.96	109.86	118.77	127.67	136.58
76	22.20	31.79	41.39	50.98	60.58	70.18	79.77	89.37	98.96	108.56	118.15	127.75	137.35	146.94
77	23.67	34.00	44.33	54.67	65.00	75.33	85.66	96.00	106.33	116.66	126.99	137.33	147.66	157.99
78	25.24	36.35	47.47	58.58	69.70	80.82	91.93	103.05	114.16	125.28	136.39	147.51	158.63	169.74
79	26.91	38.86	50.81	62.76	74.71	86.66	98.61	110.56	122.51	134.46	146.41	158.37	170.32	182.27
80	28.69	41.53	54.37	67.22	80.06	92.90	105.74	118.59	131.43	144.27	157.11	169.96	182.80	195.64
81	30.59	44.38	58.17	71.97	85.76	99.55	113.34	127.14	140.93	154.72	168.51	182.31	196.10	209.89
82	32.60	47.40	62.20	77.00	91.80	106.60	121.40	136.20	151.00	165.80	180.59	195.39	210.19	224.99
83	34.71	50.56	66.41	82.27	98.12	113.97	129.82	145.68	161.53	177.38	193.23	209.09	224.94	240.79
84	36.89	53.84	70.78	87.73	104.67	121.61	138.56	155.50	172.45	189.39	206.33	223.28	240.22	257.17
85	39.14	57.20	75.27	93.34	111.40	129.47	147.54	165.60	183.67	201.74	219.80	237.87	255.94	274.00

LEGACY 1 Plan

Male Tobacco Monthly Bank Draft - Continuous Pay (Includes Policy Fee)

Face Amount Age	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
18	6.48	8.22	9.96	11.70	13.44	15.18	16.92	18.66	20.40	22.14	23.88	25.62	27.36	29.10
19	6.62	8.42	10.23	12.03	13.84	15.65	17.45	19.26	21.06	22.87	24.67	26.48	28.29	30.09
20	6.75	8.62	10.50	12.37	14.24	16.12	17.99	19.86	21.74	23.61	25.48	27.36	29.23	31.10
21	6.88	8.82	10.76	12.70	14.64	16.58	18.52	20.46	22.40	24.34	26.28	28.22	30.16	32.10
22	7.02	9.02	11.03	13.03	15.04	17.05	19.05	21.06	23.06	25.07	27.07	29.08	31.09	33.09
23	7.15	9.22	11.30	13.37	15.44	17.52	19.59	21.66	23.74	25.81	27.88	29.96	32.03	34.10
24	7.28	9.42	11.56	13.70	15.83	17.97	20.11	22.25	24.39	26.53	28.66	30.80	32.94	35.08
25	7.41	9.61	11.82	14.02	16.22	18.43	20.63	22.83	25.04	27.24	29.44	31.65	33.85	36.05
26	7.54	9.81	12.08	14.35	16.61	18.88	21.15	23.42	25.69	27.96	30.22	32.49	34.76	37.03
27	7.67	10.00	12.33	14.66	16.99	19.32	21.65	23.98	26.31	28.64	30.97	33.31	35.64	37.97
28	7.79	10.18	12.57	14.97	17.36	19.75	22.14	24.54	26.93	29.32	31.71	34.11	36.50	38.89
29	7.91	10.36	12.82	15.27	17.72	20.18	22.63	25.08	27.54	29.99	32.44	34.90	37.35	39.80
30	8.03	10.54	13.06	15.57	18.08	20.60	23.11	25.62	28.14	30.65	33.16	35.68	38.19	40.70
31	8.15	10.72	13.29	15.86	18.43	21.00	23.57	26.14	28.71	31.28	33.85	36.43	39.00	41.57
32	8.26	10.88	13.51	16.14	18.76	21.39	24.02	26.64	29.27	31.90	34.52	37.15	39.78	42.40
33	8.37	11.05	13.73	16.42	19.10	21.78	24.46	27.15	29.83	32.51	35.19	37.88	40.56	43.24
34	8.48	11.21	13.95	16.69	19.42	22.16	24.90	27.63	30.37	33.11	35.84	38.58	41.32	44.05
35	8.59	11.38	14.17	16.96	19.75	22.55	25.34	28.13	30.92	33.71	36.50	39.30	42.09	44.88
36	8.70	11.54	14.39	17.24	20.08	22.93	25.78	28.62	31.47	34.32	37.16	40.01	42.86	45.70
37	8.81	11.71	14.61	17.51	20.41	23.32	26.22	29.12	32.02	34.92	37.82	40.73	43.63	46.53
38	8.92	11.88	14.84	17.80	20.75	23.71	26.67	29.63	32.59	35.55	38.50	41.46	44.42	47.38
39	9.03	12.05	15.06	18.08	21.09	24.11	27.12	30.14	33.15	36.17	39.18	42.20	45.21	48.23
40	9.15	12.23	15.30	18.38	21.45	24.53	27.60	30.68	33.75	36.83	39.90	42.98	46.05	49.13
41	9.28	12.41	15.55	18.69	21.82	24.96	28.10	31.23	34.37	37.51	40.64	43.78	46.92	50.05
42	9.41	12.61	15.81	19.01	22.21	25.42	28.62	31.82	35.02	38.22	41.42	44.63	47.83	51.03
43	9.55	12.82	16.09	19.36	22.63	25.90	29.17	32.44	35.71	38.98	42.25	45.53	48.80	52.07
44	9.70	13.04	16.39	19.73	23.08	26.43	29.77	33.12	36.46	39.81	43.15	46.50	49.85	53.19
45	9.86	13.29	16.72	20.15	23.57	27.00	30.43	33.86	37.29	40.72	44.14	47.57	51.00	54.43
46	10.04	13.56	17.08	20.60	24.12	27.64	31.16	34.68	38.20	41.72	45.24	48.76	52.28	55.80
47	10.25	13.87	17.49	21.12	24.74	28.36	31.98	35.61	39.23	42.85	46.47	50.10	53.72	57.34
48	10.47	14.21	17.94	21.68	25.41	29.14	32.88	36.61	40.35	44.08	47.81	51.55	55.28	59.02
49	10.72	14.58	18.44	22.30	26.16	30.02	33.88	37.74	41.60	45.46	49.31	53.17	57.03	60.89
50	11.00	15.00	19.00	23.00	27.00	31.00	35.00	39.00	43.00	47.00	50.99	54.99	58.99	62.99
51	11.31	15.46	19.61	23.77	27.92	32.07	36.22	40.38	44.53	48.68	52.83	56.99	61.14	65.29
52	11.65	15.97	20.29	24.62	28.94	33.26	37.58	41.91	46.23	50.55	54.87	59.20	63.52	67.84
53	12.02	16.52	21.03	25.54	30.04	34.55	39.06	43.56	48.07	52.58	57.08	61.59	66.10	70.60
54	12.42	17.12	21.83	26.54	31.24	35.95	40.66	45.36	50.07	54.78	59.48	64.19	68.90	73.60
55	12.85	17.77	22.69	27.61	32.53	37.46	42.38	47.30	52.22	57.14	62.06	66.99	71.91	76.83
56	13.31	18.46	23.61	28.76	33.91	39.07	44.22	49.37	54.52	59.67	64.82	69.98	75.13	80.28
57	13.80	19.19	24.59	29.99	35.38	40.78	46.18	51.57	56.97	62.37	67.76	73.16	78.56	83.95
58	14.32	19.98	25.63	31.29	36.95	42.61	48.26	53.92	59.58	65.24	70.89	76.55	82.21	87.87
59	14.87	20.80	26.73	32.67	38.60	44.53	50.46	56.40	62.33	68.26	74.19	80.13	86.06	91.99
60	15.45	21.67	27.89	34.12	40.34	46.56	52.78	59.01	65.23	71.45	77.67	83.90	90.12	96.34
61	16.06	22.59	29.12	35.65	42.18	48.71	55.24	61.77	68.30	74.83	81.35	87.88	94.41	100.94
62	16.72	23.57	30.43	37.29	44.14	51.00	57.86	64.71	71.57	78.43	85.28	92.14	99.00	105.85
63	17.43	24.64	31.85	39.07	46.28	53.49	60.70	67.92	75.13	82.34	89.55	96.77	103.98	111.19
64	18.21	25.81	33.41	41.02	48.62	56.22	63.82	71.43	79.03	86.63	94.23	101.84	109.44	117.04
65	19.07	27.10	35.13	43.17	51.20	59.23	67.26	75.30	83.33	91.36	99.39	107.43	115.46	123.49
66	20.02	28.53	37.04	45.55	54.06	62.57	71.08	79.59	88.10	96.61	105.12	113.63	122.14	130.65
67	21.08	30.12	39.16	48.20	57.24	66.28	75.32	84.36	93.40	102.44	111.48	120.52	129.56	138.60
68	22.26	31.89	41.52	51.15	60.78	70.41	80.04	89.67	99.30	108.93	118.56	128.19	137.82	147.45
69	23.58	33.86	44.15	54.44	64.72	75.01	85.30	95.58	105.87	116.16	126.44	136.73	147.02	157.30
70	25.03	36.05	47.06	58.08	69.09	80.11	91.12	102.14	113.15	124.17	135.18	146.20	157.21	168.23
71	26.65	38.47	50.29	62.11	73.93	85.75	97.57	109.39	121.21	133.03	144.85	156.68	168.50	180.32
72	28.41	41.11	53.81	66.51	79.21	91.92	104.62	117.32	130.02	142.72	155.42	168.13	180.83	193.53
73	30.31	43.97	57.62	71.28	84.93	98.58	112.24	125.89	139.55	153.20	166.85	180.51	194.16	207.82
74	32.35	47.03	61.70	76.38	91.05	105.72	120.40	135.07	149.75	164.42	179.09	193.77	208.44	223.12
75	34.52	50.28	66.03	81.79	97.55	113.31	129.06	144.82	160.58	176.34	192.09	207.85	223.61	239.37
76	36.81	53.71	70.61	87.51	104.41	121.31	138.21	155.11	172.01	188.91	205.81	222.72	239.62	256.52
77	39.21	57.31	75.41	93.51	111.61	129.71	147.81	165.91	184.01	202.11	220.21	238.32	256.42	274.52
78	41.71	61.06	80.42	99.77	119.12	138.48	157.83	177.18	196.54	215.89	235.24	254.60	273.95	293.30
79	44.31	64.97	85.62	106.28	126.93	147.59	168.24	188.90	209.55	230.21	250.86	271.52	292.17	312.83
80	47.00	69.00	91.00	113.00	135.00	157.00	179.00	201.00	223.00	245.00	267.00	289.00	311.00	333.00
81	49.78	73.16	96.55	119.94	143.32	166.71	190.10	213.48	236.87	260.26	283.64	307.03	330.42	353.80
82	52.62	77.42	102.23	127.04	151.84	176.65	201.46	226.26	251.07	275.88	300.68	325.49	350.30	375.10
83	55.50	81.75	108.00	134.25	160.50	186.75	213.00	239.25	265.50	291.75	318.00	344.25	370.50	396.75
84	58.42	86.13	113.84	141.55	169.26	196.97	224.68	252.39	280.10	307.81	335.52	363.23	390.94	418.65
85	61.36	90.54	119.72	148.90	178.08	207.26	236.44	265.62	294.80	323.98	353.15	382.33	411.51	440.69

LEGACY 1 Plan

Female Tobacco Monthly Bank Draft - Continuous Pay (Includes Policy Fee)

Face Amount Age	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
18	6.13	7.70	9.26	10.83	12.39	13.95	15.52	17.08	18.65	20.21	21.77	23.34	24.90	26.47
19	6.23	7.84	9.46	11.07	12.68	14.30	15.91	17.52	19.14	20.75	22.36	23.98	25.59	27.20
20	6.33	8.00	9.66	11.33	12.99	14.65	16.32	17.98	19.65	21.31	22.97	24.64	26.30	27.97
21	6.43	8.15	9.86	11.58	13.29	15.00	16.72	18.43	20.15	21.86	23.57	25.29	27.00	28.72
22	6.53	8.30	10.06	11.83	13.59	15.35	17.12	18.88	20.65	22.41	24.17	25.94	27.70	29.47
23	6.63	8.45	10.26	12.08	13.89	15.70	17.52	19.33	21.15	22.96	24.77	26.59	28.40	30.22
24	6.73	8.60	10.46	12.33	14.19	16.05	17.92	19.78	21.65	23.51	25.37	27.24	29.10	30.97
25	6.83	8.75	10.66	12.58	14.49	16.40	18.32	20.23	22.15	24.06	25.97	27.89	29.80	31.72
26	6.93	8.90	10.86	12.83	14.79	16.76	18.72	20.69	22.65	24.62	26.58	28.55	30.51	32.48
27	7.03	9.05	11.06	13.08	15.09	17.11	19.12	21.14	23.15	25.17	27.18	29.20	31.21	33.23
28	7.13	9.20	11.26	13.33	15.39	17.46	19.52	21.59	23.65	25.72	27.78	29.85	31.91	33.98
29	7.23	9.35	11.46	13.58	15.69	17.81	19.92	22.04	24.15	26.27	28.38	30.50	32.61	34.73
30	7.34	9.50	11.67	13.83	16.00	18.17	20.33	22.50	24.66	26.83	28.99	31.16	33.33	35.49
31	7.44	9.65	11.87	14.08	16.30	18.52	20.73	22.95	25.16	27.38	29.59	31.81	34.03	36.24
32	7.54	9.80	12.07	14.34	16.60	18.87	21.14	23.40	25.67	27.94	30.20	32.47	34.74	37.00
33	7.64	9.95	12.27	14.58	16.90	19.22	21.53	23.85	26.16	28.48	30.79	33.11	35.43	37.74
34	7.74	10.10	12.47	14.84	17.20	19.57	21.94	24.30	26.67	29.04	31.40	33.77	36.14	38.50
35	7.84	10.25	12.67	15.08	17.50	19.92	22.33	24.75	27.16	29.58	31.99	34.41	36.83	39.24
36	7.93	10.40	12.86	15.33	17.79	20.25	22.72	25.18	27.65	30.11	32.57	35.04	37.50	39.97
37	8.03	10.54	13.06	15.57	18.08	20.60	23.11	25.62	28.14	30.65	33.16	35.68	38.19	40.70
38	8.13	10.69	13.25	15.81	18.37	20.93	23.49	26.05	28.61	31.17	33.73	36.30	38.86	41.42
39	8.22	10.83	13.44	16.05	18.65	21.26	23.87	26.48	29.09	31.70	34.30	36.91	39.52	42.13
40	8.31	10.97	13.62	16.28	18.93	21.58	24.24	26.89	29.55	32.20	34.85	37.51	40.16	42.82
41	8.40	11.10	13.80	16.50	19.20	21.90	24.60	27.30	30.00	32.70	35.40	38.10	40.80	43.50
42	8.49	11.24	13.98	16.73	19.47	22.22	24.96	27.71	30.45	33.20	35.94	38.69	41.43	44.18
43	8.59	11.38	14.17	16.96	19.75	22.55	25.34	28.13	30.92	33.71	36.50	39.30	42.09	44.88
44	8.69	11.53	14.37	17.21	20.05	22.89	25.73	28.57	31.41	34.25	37.09	39.94	42.78	45.62
45	8.79	11.69	14.58	17.48	20.37	23.27	26.16	29.06	31.95	34.85	37.74	40.64	43.53	46.43
46	8.91	11.86	14.82	17.77	20.72	23.68	26.63	29.58	32.54	35.49	38.44	41.40	44.35	47.30
47	9.04	12.06	15.07	18.09	21.11	24.13	27.14	30.16	33.18	36.20	39.21	42.23	45.25	48.27
48	9.18	12.27	15.36	18.45	21.53	24.62	27.71	30.80	33.89	36.98	40.06	43.15	46.24	49.33
49	9.34	12.51	15.68	18.85	22.01	25.18	28.35	31.52	34.69	37.86	41.02	44.19	47.36	50.53
50	9.52	12.78	16.04	19.30	22.55	25.81	29.07	32.33	35.59	38.85	42.10	45.36	48.62	51.88
51	9.72	13.08	16.44	19.80	23.15	26.51	29.87	33.23	36.59	39.95	43.30	46.66	50.02	53.38
52	9.94	13.41	16.88	20.35	23.82	27.29	30.76	34.23	37.70	41.17	44.63	48.10	51.57	55.04
53	10.19	13.78	17.37	20.96	24.55	28.14	31.73	35.32	38.91	42.50	46.09	49.69	53.28	56.87
54	10.45	14.17	17.90	21.62	25.34	29.07	32.79	36.51	40.24	43.96	47.68	51.41	55.13	58.85
55	10.74	14.60	18.47	22.33	26.20	30.07	33.93	37.80	41.66	45.53	49.39	53.26	57.13	60.99
56	11.04	15.06	19.08	23.10	27.12	31.14	35.16	39.18	43.20	47.22	51.23	55.25	59.27	63.29
57	11.37	15.55	19.73	23.92	28.10	32.28	36.46	40.65	44.83	49.01	53.19	57.38	61.56	65.74
58	11.72	16.07	20.43	24.79	29.14	33.50	37.86	42.21	46.57	50.93	55.28	59.64	64.00	68.35
59	12.08	16.62	21.16	25.70	30.24	34.78	39.32	43.86	48.40	52.94	57.48	62.02	66.56	71.10
60	12.47	17.21	21.94	26.68	31.41	36.14	40.88	45.61	50.35	55.08	59.81	64.55	69.28	74.02
61	12.88	17.82	22.76	27.70	32.63	37.57	42.51	47.45	52.39	57.33	62.26	67.20	72.14	77.08
62	13.32	18.48	23.63	28.79	33.95	39.11	44.26	49.42	54.58	59.74	64.89	70.05	75.21	80.37
63	13.79	19.18	24.58	29.97	35.36	40.76	46.15	51.54	56.94	62.33	67.72	73.12	78.51	83.90
64	14.30	19.95	25.60	31.25	36.90	42.55	48.20	53.85	59.50	65.15	70.80	76.45	82.10	87.75
65	14.87	20.80	26.73	32.66	38.59	44.52	50.45	56.38	62.31	68.24	74.17	80.11	86.04	91.97
66	15.48	21.72	27.96	34.20	40.44	46.68	52.92	59.16	65.40	71.64	77.88	84.12	90.36	96.60
67	16.17	22.75	29.33	35.91	42.49	49.08	55.66	62.24	68.82	75.40	81.98	88.57	95.15	101.73
68	16.92	23.88	30.83	37.79	44.75	51.71	58.66	65.62	72.58	79.54	86.49	93.45	100.41	107.37
69	17.75	25.12	32.50	39.87	47.24	54.62	61.99	69.36	76.74	84.11	91.48	98.86	106.23	113.60
70	18.67	26.50	34.33	42.16	49.99	57.83	65.66	73.49	81.32	89.15	96.98	104.82	112.65	120.48
71	19.67	28.01	36.34	44.68	53.01	61.35	69.68	78.02	86.35	94.69	103.02	111.36	119.69	128.03
72	20.77	29.65	38.53	47.41	56.29	65.18	74.06	82.94	91.82	100.70	109.58	118.47	127.35	136.23
73	21.95	31.42	40.89	50.36	59.83	69.30	78.77	88.24	97.71	107.18	116.65	126.13	135.60	145.07
74	23.20	33.30	43.40	53.50	63.60	73.70	83.80	93.90	104.00	114.10	124.19	134.29	144.39	154.49
75	24.53	35.30	46.06	56.83	67.59	78.36	89.12	99.89	110.65	121.42	132.18	142.95	153.71	164.48
76	25.93	37.40	48.86	60.33	71.79	83.26	94.72	106.19	117.65	129.12	140.58	152.05	163.51	174.98
77	27.40	39.60	51.80	64.00	76.20	88.40	100.60	112.80	125.00	137.20	149.39	161.59	173.79	185.99
78	28.93	41.90	54.86	67.83	80.79	93.75	106.72	119.68	132.65	145.61	158.57	171.54	184.50	197.47
79	30.52	44.27	58.03	71.78	85.54	99.30	113.05	126.81	140.56	154.32	168.07	181.83	195.59	209.34
80	32.15	46.73	61.30	75.88	90.45	105.03	119.60	134.18	148.75	163.33	177.90	192.48	207.05	221.63
81	33.84	49.26	64.67	80.09	95.51	110.93	126.34	141.76	157.18	172.60	188.01	203.43	218.85	234.27
82	35.56	51.84	68.12	84.40	100.68	116.96	133.24	149.52	165.80	182.08	198.36	214.64	230.92	247.20
83	37.32	54.47	71.63	88.79	105.94	123.10	140.26	157.41	174.57	191.73	208.88	226.04	243.20	260.35
84	39.09	57.13	75.17	93.22	111.26	129.30	147.34	165.39	183.43	201.47	219.51	237.56	255.60	273.64
85	40.87	59.80	78.74	97.67	116.60	135.54	154.47	173.40	192.34	211.27	230.20	249.14	268.07	287.00

LEGACY 1 Plan with ADB

Male Tobacco Monthly Bank Draft - Continuous Pay (Includes Policy Fee)

Face Amount Age	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
18	6.78	8.66	10.55	12.44	14.32	16.21	18.10	19.98	21.87	23.76	25.64	27.53	29.42	31.30
19	6.91	8.86	10.81	12.77	14.72	16.67	18.62	20.58	22.53	24.48	26.43	28.39	30.34	32.29
20	7.04	9.06	11.08	13.10	15.12	17.14	19.16	21.18	23.20	25.22	27.24	29.26	31.28	33.30
21	7.18	9.26	11.35	13.44	15.52	17.61	19.70	21.78	23.87	25.96	28.04	30.13	32.22	34.30
22	7.31	9.46	11.61	13.77	15.92	18.07	20.22	22.38	24.53	26.68	28.83	30.99	33.14	35.29
23	7.44	9.66	11.88	14.10	16.32	18.54	20.76	22.98	25.20	27.42	29.64	31.86	34.08	36.30
24	7.57	9.86	12.14	14.43	16.71	19.00	21.28	23.57	25.85	28.14	30.42	32.71	34.99	37.28
25	7.70	10.05	12.40	14.75	17.10	19.45	21.80	24.15	26.50	28.85	31.20	33.55	35.90	38.25
26	7.83	10.25	12.66	15.08	17.49	19.91	22.32	24.74	27.15	29.57	31.98	34.40	36.81	39.23
27	7.96	10.44	12.91	15.39	17.87	20.35	22.82	25.30	27.78	30.26	32.73	35.21	37.69	40.17
28	8.08	10.62	13.16	15.70	18.24	20.78	23.32	25.86	28.40	30.94	33.47	36.01	38.55	41.09
29	8.20	10.80	13.40	16.00	18.60	21.20	23.80	26.40	29.00	31.60	34.20	36.80	39.40	42.00
30	8.32	10.98	13.64	16.30	18.96	21.62	24.28	26.94	29.60	32.26	34.92	37.58	40.24	42.90
31	8.44	11.16	13.88	16.60	19.32	22.04	24.76	27.48	30.20	32.92	35.63	38.35	41.07	43.79
32	8.56	11.33	14.11	16.89	19.66	22.44	25.22	27.99	30.77	33.55	36.32	39.10	41.88	44.65
33	8.67	11.50	14.34	17.17	20.00	22.84	25.67	28.50	31.34	34.17	37.00	39.84	42.67	45.50
34	8.78	11.67	14.56	17.45	20.33	23.22	26.11	29.00	31.89	34.78	37.66	40.55	43.44	46.33
35	8.89	11.84	14.78	17.73	20.67	23.61	26.56	29.50	32.45	35.39	38.33	41.28	44.22	47.17
36	9.00	12.00	15.00	18.00	21.00	24.00	27.00	30.00	33.00	36.00	39.00	42.00	45.00	48.00
37	9.12	12.17	15.23	18.28	21.34	24.40	27.45	30.51	33.56	36.62	39.67	42.73	45.79	48.84
38	9.23	12.34	15.46	18.57	21.68	24.80	27.91	31.02	34.14	37.25	40.36	43.48	46.59	49.70
39	9.35	12.52	15.69	18.86	22.03	25.20	28.37	31.54	34.71	37.88	41.05	44.23	47.40	50.57
40	9.47	12.70	15.93	19.16	22.39	25.62	28.85	32.08	35.31	38.54	41.77	45.01	48.24	51.47
41	9.59	12.88	16.17	19.47	22.76	26.05	29.34	32.64	35.93	39.22	42.51	45.81	49.10	52.39
42	9.72	13.08	16.44	19.80	23.16	26.52	29.88	33.24	36.60	39.96	43.31	46.67	50.03	53.39
43	9.86	13.29	16.72	20.15	23.57	27.00	30.43	33.86	37.29	40.72	44.14	47.57	51.00	54.43
44	10.01	13.51	17.02	20.52	24.02	27.53	31.03	34.53	38.04	41.54	45.04	48.55	52.05	55.55
45	10.18	13.76	17.35	20.94	24.52	28.11	31.70	35.28	38.87	42.46	46.04	49.63	53.22	56.80
46	10.36	14.04	17.72	21.40	25.07	28.75	32.43	36.11	39.79	43.47	47.14	50.82	54.50	58.18
47	10.57	14.35	18.13	21.92	25.70	29.48	33.26	37.05	40.83	44.61	48.39	52.18	55.96	59.74
48	10.79	14.69	18.58	22.48	26.37	30.27	34.16	38.06	41.95	45.85	49.74	53.64	57.53	61.43
49	11.05	15.07	19.09	23.11	27.13	31.16	35.18	39.20	43.22	47.24	51.26	55.29	59.31	63.33
50	11.33	15.50	19.66	23.83	27.99	32.15	36.32	40.48	44.65	48.81	52.97	57.14	61.30	65.47
51	11.65	15.97	20.29	24.61	28.93	33.25	37.57	41.89	46.21	50.53	54.85	59.18	63.50	67.82
52	11.99	16.49	20.98	25.48	29.97	34.47	38.96	43.46	47.95	52.45	56.94	61.44	65.93	70.43
53	12.37	17.06	21.74	26.43	31.11	35.79	40.48	45.16	49.85	54.53	59.21	63.90	68.58	73.27
54	12.78	17.67	22.56	27.45	32.33	37.22	42.11	47.00	51.89	56.78	61.66	66.55	71.44	76.33
55	13.22	18.33	23.44	28.55	33.66	38.77	43.88	48.99	54.10	59.21	64.32	69.43	74.54	79.65
56	13.70	19.04	24.39	29.74	35.08	40.43	45.78	51.12	56.47	61.82	67.16	72.51	77.86	83.20
57	14.20	19.80	25.40	31.00	36.59	42.19	47.79	53.39	58.99	64.59	70.18	75.78	81.38	86.98
58	14.74	20.61	26.47	32.34	38.21	44.08	49.94	55.81	61.68	67.55	73.41	79.28	85.15	91.02
59	15.31	21.46	27.61	33.76	39.91	46.07	52.22	58.37	64.52	70.67	76.82	82.98	89.13	95.28
60	15.91	22.36	28.81	35.26	41.71	48.17	54.62	61.07	67.52	73.97	80.42	86.88	93.33	99.78
61	16.54	23.31	30.08	36.85	43.62	50.39	57.16	63.93	70.70	77.47	84.24	91.01	97.78	104.55
62	17.22	24.33	31.44	38.55	45.65	52.76	59.87	66.98	74.09	81.20	88.30	95.41	102.52	109.63
63	17.96	25.43	32.91	40.38	47.86	55.34	62.81	70.29	77.76	85.24	92.71	100.19	107.67	115.14
64	18.76	26.64	34.52	42.40	50.28	58.16	66.04	73.92	81.80	89.68	97.55	105.43	113.31	121.19
65	19.65	27.97	36.29	44.62	52.94	61.26	69.58	77.91	86.23	94.55	102.87	111.20	119.52	127.84
66	20.63	29.45	38.26	47.08	55.89	64.70	73.52	82.33	91.15	99.96	108.77	117.59	126.40	135.22
67	21.72	31.08	40.44	49.80	59.16	68.52	77.88	87.24	96.60	105.96	115.31	124.67	134.03	143.39
68	22.93	32.90	42.86	52.83	62.79	72.75	82.72	92.68	102.65	112.61	122.57	132.54	142.50	152.47
69	24.28	34.92	45.55	56.19	66.83	77.47	88.10	98.74	109.38	120.02	130.65	141.29	151.93	162.57
70	25.77	37.15	48.53	59.91	71.29	82.68	94.06	105.44	116.82	128.20	139.58	150.97	162.35	173.73
71	27.41	39.62	51.82	64.03	76.23	88.44	100.64	112.85	125.05	137.26	149.46	161.67	173.87	186.08
72	29.21	42.32	55.42	68.53	81.63	94.73	107.84	120.94	134.05	147.15	160.25	173.36	186.46	199.57
73	31.16	45.24	59.32	73.40	87.48	101.56	115.64	129.72	143.80	157.88	171.95	186.03	200.11	214.19
74	33.25	48.37	63.50	78.62	93.74	108.87	123.99	139.11	154.24	169.36	184.48	199.61	214.73	229.85
75	35.48	51.72	67.95	84.19	100.43	116.67	132.90	149.14	165.38	181.62	197.85	214.09	230.33	246.57
76	37.84	55.25	72.67	90.08	107.50	124.92	142.33	159.75	177.16	194.58	211.99	229.41	246.83	264.24
77	40.32	58.98	77.63	96.29	114.95	133.61	152.26	170.92	189.58	208.24	226.89	245.55	264.21	282.87
78	42.92	62.88	82.84	102.80	122.76	142.72	162.68	182.64	202.60	222.56	242.52	262.48	282.44	302.40
79	45.64	66.96	88.28	109.60	130.92	152.24	173.56	194.88	216.20	237.52	258.84	280.16	301.48	322.80
80	48.47	71.20	93.94	116.67	139.40	162.14	184.87	207.60	230.34	253.07	275.80	298.54	321.27	344.00
81	51.40	75.60	99.80	124.00	148.20	172.40	196.60	220.80	245.00	269.20	293.39	317.59	341.79	365.99
82	54.42	80.12	105.83	131.54	157.24	182.95	208.66	234.36	260.07	285.78	311.48	337.19	362.90	388.60
83	57.49	84.73	111.98	139.22	166.46	193.71	220.95	248.19	275.44	302.68	329.92	357.17	384.41	411.65
84	60.61	89.41	118.21	147.02	175.82	204.62	233.42	262.23	291.03	319.83	348.63	377.44	406.24	435.04
85	63.75	94.12	124.49	154.86	185.23	215.60	245.97	276.34	306.71	337.08	367.45	397.83	428.20	458.57

LEGACY 1 Plan with ADB

Female Tobacco Monthly Bank Draft - Continuous Pay (Includes Policy Fee)

Face Amount Age	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
18	6.30	7.94	9.59	11.24	12.88	14.53	16.18	17.82	19.47	21.12	22.76	24.41	26.06	27.70
19	6.40	8.09	9.79	11.48	13.18	14.88	16.57	18.27	19.96	21.66	23.35	25.05	26.75	28.44
20	6.50	8.24	9.99	11.74	13.48	15.23	16.98	18.72	20.47	22.22	23.96	25.71	27.46	29.20
21	6.60	8.39	10.19	11.99	13.78	15.58	17.38	19.17	20.97	22.77	24.56	26.36	28.16	29.95
22	6.70	8.54	10.39	12.24	14.08	15.93	17.78	19.62	21.47	23.32	25.16	27.01	28.86	30.70
23	6.80	8.69	10.59	12.49	14.38	16.28	18.18	20.07	21.97	23.87	25.76	27.66	29.56	31.45
24	6.90	8.84	10.79	12.74	14.68	16.63	18.58	20.52	22.47	24.42	26.36	28.31	30.26	32.20
25	7.00	8.99	10.99	12.99	14.98	16.98	18.98	20.97	22.97	24.97	26.96	28.96	30.96	32.95
26	7.10	9.15	11.19	13.24	15.29	17.34	19.38	21.43	23.48	25.53	27.57	29.62	31.67	33.72
27	7.20	9.30	11.39	13.49	15.59	17.69	19.78	21.88	23.98	26.08	28.17	30.27	32.37	34.47
28	7.30	9.45	11.59	13.74	15.89	18.04	20.18	22.33	24.48	26.63	28.77	30.92	33.07	35.22
29	7.40	9.60	11.79	13.99	16.19	18.39	20.58	22.78	24.98	27.18	29.37	31.57	33.77	35.97
30	7.50	9.75	12.00	14.25	16.49	18.74	20.99	23.24	25.49	27.74	29.98	32.23	34.48	36.73
31	7.60	9.90	12.20	14.50	16.80	19.10	21.40	23.70	26.00	28.30	30.60	32.90	35.20	37.50
32	7.71	10.06	12.41	14.76	17.11	19.46	21.81	24.16	26.51	28.86	31.21	33.57	35.92	38.27
33	7.81	10.21	12.61	15.01	17.41	19.81	22.21	24.61	27.01	29.41	31.81	34.22	36.62	39.02
34	7.91	10.36	12.81	15.27	17.72	20.17	22.62	25.08	27.53	29.98	32.43	34.89	37.34	39.79
35	8.01	10.51	13.01	15.52	18.02	20.52	23.02	25.53	28.03	30.53	33.03	35.54	38.04	40.54
36	8.11	10.66	13.21	15.76	18.31	20.87	23.42	25.97	28.52	31.07	33.62	36.18	38.73	41.28
37	8.21	10.81	13.41	16.01	18.61	21.22	23.82	26.42	29.02	31.62	34.22	36.83	39.43	42.03
38	8.30	10.95	13.60	16.25	18.90	21.55	24.20	26.85	29.50	32.15	34.80	37.45	40.10	42.75
39	8.40	11.10	13.80	16.50	19.19	21.89	24.59	27.29	29.99	32.69	35.38	38.08	40.78	43.48
40	8.50	11.24	13.99	16.73	19.48	22.23	24.97	27.72	30.46	33.21	35.95	38.70	41.45	44.19
41	8.59	11.39	14.18	16.98	19.77	22.56	25.36	28.15	30.95	33.74	36.53	39.33	42.12	44.92
42	8.69	11.53	14.37	17.21	20.05	22.89	25.73	28.57	31.41	34.25	37.09	39.94	42.78	45.62
43	8.78	11.67	14.56	17.45	20.34	23.23	26.12	29.01	31.90	34.79	37.67	40.56	43.45	46.34
44	8.88	11.82	14.76	17.70	20.64	23.58	26.52	29.46	32.40	35.34	38.28	41.22	44.16	47.10
45	9.00	11.99	14.99	17.98	20.98	23.98	26.97	29.97	32.96	35.96	38.95	41.95	44.95	47.94
46	9.12	12.18	15.23	18.29	21.35	24.41	27.46	30.52	33.58	36.64	39.69	42.75	45.81	48.87
47	9.25	12.37	15.50	18.62	21.74	24.87	27.99	31.11	34.24	37.36	40.48	43.61	46.73	49.85
48	9.40	12.59	15.79	18.98	22.18	25.38	28.57	31.77	34.96	38.16	41.35	44.55	47.75	50.94
49	9.56	12.83	16.11	19.39	22.66	25.94	29.22	32.49	35.77	39.05	42.32	45.60	48.88	52.15
50	9.74	13.11	16.48	19.85	23.21	26.58	29.95	33.32	36.69	40.06	43.42	46.79	50.16	53.53
51	9.94	13.41	16.88	20.35	23.82	27.29	30.76	34.23	37.70	41.17	44.64	48.11	51.58	55.05
52	10.17	13.75	17.33	20.91	24.49	28.08	31.66	35.24	38.82	42.40	45.98	49.57	53.15	56.73
53	10.41	14.12	17.82	21.53	25.23	28.94	32.64	36.35	40.05	43.76	47.46	51.17	54.87	58.58
54	10.68	14.52	18.36	22.20	26.03	29.87	33.71	37.55	41.39	45.23	49.06	52.90	56.74	60.58
55	10.97	14.95	18.93	22.92	26.90	30.88	34.86	38.85	42.83	46.81	50.79	54.78	58.76	62.74
56	11.28	15.42	19.56	23.70	27.83	31.97	36.11	40.25	44.39	48.53	52.66	56.80	60.94	65.08
57	11.61	15.92	20.22	24.53	28.83	33.14	37.44	41.75	46.05	50.36	54.66	58.97	63.27	67.58
58	11.97	16.45	20.93	25.42	29.90	34.38	38.86	43.35	47.83	52.31	56.79	61.28	65.76	70.24
59	12.35	17.02	21.69	26.36	31.03	35.71	40.38	45.05	49.72	54.39	59.06	63.74	68.41	73.08
60	12.75	17.62	22.49	27.36	32.23	37.11	41.98	46.85	51.72	56.59	61.46	66.34	71.21	76.08
61	13.17	18.25	23.34	28.42	33.50	38.59	43.67	48.75	53.84	58.92	64.00	69.09	74.17	79.25
62	13.63	18.94	24.25	29.56	34.87	40.19	45.50	50.81	56.12	61.43	66.74	72.06	77.37	82.68
63	14.12	19.68	25.23	30.79	36.35	41.91	47.46	53.02	58.58	64.14	69.69	75.25	80.81	86.37
64	14.66	20.48	26.31	32.14	37.96	43.79	49.62	55.44	61.27	67.10	72.92	78.75	84.58	90.40
65	15.24	21.36	27.48	33.60	39.71	45.83	51.95	58.07	64.19	70.31	76.42	82.54	88.66	94.78
66	15.88	22.32	28.76	35.20	41.64	48.08	54.52	60.96	67.40	73.84	80.28	86.72	93.16	99.60
67	16.59	23.39	30.18	36.98	43.77	50.57	57.36	64.16	70.95	77.75	84.54	91.34	98.13	104.93
68	17.37	24.55	31.74	38.92	46.10	53.29	60.47	67.65	74.84	82.02	89.20	96.39	103.57	110.75
69	18.23	25.84	33.46	41.07	48.68	56.30	63.91	71.52	79.14	86.75	94.36	101.98	109.59	117.20
70	19.17	27.26	35.34	43.43	51.51	59.59	67.68	75.76	83.85	91.93	100.01	108.10	116.18	124.27
71	20.20	28.80	37.40	46.00	54.60	63.20	71.80	80.40	89.00	97.60	106.20	114.80	123.40	132.00
72	21.32	30.48	39.64	48.80	57.96	67.12	76.28	85.44	94.60	103.76	112.92	122.08	131.24	140.40
73	22.53	32.29	42.06	51.82	61.58	71.35	81.11	90.87	100.64	110.40	120.16	129.93	139.69	149.45
74	23.82	34.23	44.63	55.04	65.45	75.86	86.26	96.67	107.08	117.49	127.89	138.30	148.71	159.12
75	25.18	36.27	47.36	58.45	69.54	80.63	91.72	102.81	113.90	124.99	136.08	147.17	158.26	169.35
76	26.62	38.43	50.24	62.05	73.86	85.67	97.48	109.29	121.10	132.91	144.72	156.53	168.34	180.15
77	28.14	40.71	53.27	65.84	78.41	90.98	103.54	116.11	128.68	141.25	153.81	166.38	178.95	191.52
78	29.72	43.08	56.43	69.79	83.15	96.51	109.86	123.22	136.58	149.94	163.29	176.65	190.01	203.37
79	31.36	45.54	59.72	73.90	88.08	102.26	116.44	130.62	144.80	159.98	173.16	187.34	201.52	215.70
80	33.07	48.10	63.14	78.17	93.20	108.24	123.27	138.30	153.34	168.37	183.40	198.44	213.47	228.50
81	34.84	50.75	66.67	82.58	98.50	114.42	130.33	146.25	162.16	178.08	193.99	209.91	225.83	241.74
82	36.65	53.47	70.29	87.12	103.94	120.76	137.58	154.41	171.23	188.05	204.87	221.70	238.52	255.34
83	38.50	56.24	73.99	91.73	109.48	127.23	144.97	162.72	180.46	198.21	215.95	233.70	251.45	269.19
84	40.37	59.05	77.73	96.41	115.09	133.77	152.45	171.13	189.81	208.49	227.17	245.86	264.54	283.22
85	42.25	61.87	81.49	101.11	120.73	140.35	159.97	179.59	199.21	218.83	238.45	258.08	277.70	297.32

LEGACY 1 Plan with Nursing Home Waiver of Premium Riders

Male Tobacco Monthly Bank Draft - Continuous Pay (Includes Policy Fee)

Face Amount Age	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
18	6.50	8.25	10.00	11.75	13.49	15.24	16.99	18.74	20.49	22.24	23.98	25.73	27.48	29.23
19	6.63	8.45	10.26	12.08	13.89	15.71	17.52	19.34	21.15	22.97	24.78	26.60	28.41	30.23
20	6.77	8.65	10.53	12.42	14.30	16.18	18.06	19.95	21.83	23.71	25.59	27.48	29.36	31.24
21	6.91	8.86	10.81	12.76	14.71	16.66	18.61	20.56	22.51	24.46	26.41	28.37	30.32	32.27
22	7.04	9.05	11.07	13.09	15.10	17.12	19.14	21.15	23.17	25.19	27.20	29.22	31.24	33.25
23	7.17	9.26	11.34	13.43	15.51	17.59	19.68	21.76	23.85	25.93	28.01	30.10	32.18	34.27
24	7.30	9.45	11.60	13.75	15.90	18.05	20.20	22.35	24.50	26.65	28.80	30.95	33.10	35.25
25	7.43	9.65	11.86	14.08	16.29	18.51	20.72	22.94	25.15	27.37	29.58	31.80	34.01	36.23
26	7.56	9.84	12.12	14.40	16.68	18.96	21.24	23.52	25.80	28.08	30.36	32.64	34.92	37.20
27	7.69	10.03	12.38	14.72	17.06	19.41	21.75	24.09	26.44	28.78	31.12	33.47	35.81	38.15
28	7.81	10.22	12.62	15.03	17.43	19.84	22.24	24.65	27.05	29.46	31.86	34.27	36.67	39.08
29	7.94	10.40	12.87	15.33	17.80	20.27	22.73	25.20	27.66	30.13	32.59	35.06	37.53	39.99
30	8.06	10.58	13.11	15.64	18.16	20.69	23.22	25.74	28.27	30.80	33.32	35.85	38.38	40.90
31	8.17	10.76	13.34	15.93	18.51	21.09	23.68	26.26	28.85	31.43	34.01	36.60	39.18	41.77
32	8.28	10.92	13.56	16.20	18.84	21.48	24.12	26.76	29.40	32.04	34.68	37.32	39.96	42.60
33	8.40	11.09	13.79	16.49	19.18	21.88	24.58	27.27	29.97	32.67	35.36	38.06	40.76	43.45
34	8.51	11.26	14.01	16.76	19.51	22.26	25.01	27.76	30.51	33.26	36.01	38.77	41.52	44.27
35	8.62	11.42	14.23	17.03	19.84	22.65	25.45	28.26	31.06	33.87	36.67	39.48	42.29	45.09
36	8.73	11.59	14.45	17.31	20.17	23.04	25.90	28.76	31.62	34.48	37.34	40.21	43.07	45.93
37	8.84	11.75	14.67	17.59	20.50	23.42	26.34	29.25	32.17	35.09	38.00	40.92	43.84	46.75
38	8.95	11.92	14.90	17.87	20.84	23.82	26.79	29.76	32.74	35.71	38.68	41.66	44.63	47.60
39	9.06	12.09	15.12	18.15	21.18	24.21	27.24	30.27	33.30	36.33	39.36	42.39	45.42	48.45
40	9.19	12.28	15.37	18.46	21.55	24.64	27.73	30.82	33.91	37.00	40.09	43.19	46.28	49.37
41	9.31	12.46	15.61	18.77	21.92	25.07	28.22	31.38	34.53	37.68	40.83	43.99	47.14	50.29
42	9.44	12.66	15.87	19.09	22.31	25.53	28.74	31.96	35.18	38.40	41.61	44.83	48.05	51.27
43	9.58	12.87	16.15	19.44	22.73	26.02	29.30	32.59	35.88	39.17	42.45	45.74	49.03	52.32
44	9.73	13.09	16.45	19.82	23.18	26.54	29.90	33.27	36.63	39.99	43.35	46.72	50.08	53.44
45	9.90	13.34	16.79	20.23	23.68	27.13	30.57	34.02	37.46	40.91	44.35	47.80	51.25	54.69
46	10.08	13.62	17.16	20.70	24.23	27.77	31.31	34.85	38.39	41.93	45.46	49.00	52.54	56.08
47	10.29	13.93	17.58	21.22	24.86	28.51	32.15	35.79	39.44	43.08	46.72	50.37	54.01	57.65
48	10.52	14.27	18.03	21.79	25.54	29.30	33.06	36.81	40.57	44.33	48.08	51.84	55.60	59.35
49	10.77	14.65	18.54	22.42	26.30	30.19	34.07	37.95	41.84	45.72	49.60	53.49	57.37	61.25
50	11.05	15.08	19.10	23.13	27.15	31.18	35.20	39.23	43.25	47.28	51.30	55.33	59.35	63.38
51	11.37	15.55	19.73	23.91	28.09	32.28	36.46	40.64	44.82	49.00	53.18	57.37	61.55	65.73
52	11.71	16.07	20.42	24.78	29.13	33.49	37.84	42.20	46.55	50.91	55.26	59.62	63.97	68.33
53	12.09	16.63	21.17	25.72	30.26	34.80	39.34	43.89	48.43	52.97	57.51	62.06	66.60	71.14
54	12.50	17.25	21.99	26.74	31.49	36.24	40.98	45.73	50.48	55.23	59.97	64.72	69.47	74.22
55	12.94	17.90	22.87	27.83	32.80	37.77	42.73	47.70	52.66	57.63	62.59	67.56	72.53	77.49
56	13.41	18.61	23.81	29.01	34.21	39.41	44.61	49.81	55.01	60.21	65.41	70.62	75.82	81.02
57	13.90	19.35	24.80	30.25	35.70	41.15	46.60	52.05	57.50	62.95	68.40	73.85	79.30	84.75
58	14.44	20.15	25.87	31.59	37.30	43.02	48.74	54.45	60.17	65.89	71.60	77.32	83.04	88.75
59	15.00	20.99	26.99	32.99	38.98	44.98	50.98	56.97	62.97	68.97	74.96	80.96	86.96	92.95
60	15.59	21.89	28.18	34.48	40.77	47.06	53.36	59.65	65.95	72.24	78.53	84.83	91.12	97.42
61	16.22	22.83	29.44	36.05	42.66	49.27	55.88	62.49	69.10	75.71	82.31	88.92	95.53	102.14
62	16.90	23.84	30.79	37.74	44.68	51.63	58.58	65.52	72.47	79.42	86.36	93.31	100.26	107.20
63	17.63	24.95	32.26	39.58	46.89	54.21	61.52	68.84	76.15	83.47	90.78	98.10	105.41	112.73
64	18.44	26.16	33.88	41.60	49.31	57.03	64.75	72.47	80.19	87.91	95.62	103.34	111.06	118.78
65	19.34	27.50	35.67	43.83	52.00	60.17	68.33	76.50	84.66	92.83	100.99	109.16	117.33	125.49
66	20.33	28.99	37.65	46.32	54.98	63.64	72.30	80.97	89.63	98.29	106.95	115.62	124.28	132.94
67	21.44	30.65	39.87	49.09	58.30	67.52	76.74	85.95	95.17	104.39	113.60	122.82	132.04	141.25
68	22.67	32.51	42.34	52.18	62.01	71.84	81.68	91.51	101.35	111.18	121.01	130.85	140.68	150.52
69	24.05	34.57	45.10	55.62	66.14	76.67	87.19	97.71	108.24	118.76	129.28	139.81	150.33	160.85
70	25.58	36.87	48.16	59.45	70.74	82.03	93.32	104.61	115.90	127.19	138.48	149.77	161.06	172.35
71	27.29	39.43	51.57	63.71	75.85	88.00	100.14	112.28	124.42	136.56	148.70	160.85	172.99	185.13
72	29.16	42.23	55.31	68.38	81.46	94.54	107.61	120.69	133.76	146.84	159.91	172.99	186.07	199.14
73	31.18	45.27	59.36	73.45	87.54	101.63	115.72	129.81	143.90	157.99	172.08	186.17	200.26	214.35
74	33.36	48.54	63.72	78.90	94.08	109.26	124.44	139.62	154.80	169.98	185.16	200.34	215.52	230.70
75	35.69	52.03	68.37	84.71	101.05	117.39	133.73	150.07	166.41	182.75	199.09	215.44	231.78	248.12
76	38.15	55.72	73.29	90.87	108.44	126.01	143.58	161.16	178.73	196.30	213.87	231.45	249.02	266.59
77	40.75	59.63	78.50	97.38	116.25	135.12	154.00	172.87	191.75	210.62	229.49	248.37	267.24	286.12
78	43.50	63.74	83.99	104.23	124.48	144.73	164.97	185.22	205.46	225.71	245.95	266.20	286.45	306.69
79	46.39	68.08	89.77	111.46	133.15	154.84	176.53	198.22	219.91	241.60	263.29	284.99	306.68	328.37
80	49.42	72.63	95.84	119.05	142.26	165.47	188.68	211.89	235.10	258.31	281.52	304.73	327.94	351.15
81	52.62	77.43	102.24	127.05	151.86	176.67	201.48	226.29	251.10	275.91	300.71	325.52	350.33	375.14
82	55.96	82.44	108.92	135.40	161.88	188.36	214.84	241.32	267.80	294.28	320.75	347.23	373.71	400.19
83	59.42	87.63	115.84	144.05	172.25	200.46	228.67	256.88	285.09	313.30	341.50	369.71	397.92	426.13
84	62.98	92.97	122.96	152.95	182.93	212.92	242.91	272.90	302.89	332.88	362.86	392.85	422.84	452.83
85	66.62	98.42	130.23	162.03	193.84	225.65	257.45	289.26	321.06	352.87	384.67	416.48	448.29	480.09

LEGACY 1 Plan with Nursing Home Waiver of Premium Riders
Female Tobacco Monthly Bank Draft - Continuous Pay (Includes Policy Fee)

Face Amount Age	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
18	6.16	7.74	9.32	10.90	12.48	14.06	15.64	17.22	18.80	20.38	21.96	23.54	25.12	26.70
19	6.26	7.89	9.52	11.15	12.78	14.41	16.04	17.67	19.30	20.93	22.56	24.19	25.82	27.45
20	6.37	8.05	9.73	11.41	13.09	14.77	16.45	18.13	19.81	21.49	23.17	24.86	26.54	28.22
21	6.47	8.20	9.93	11.66	13.39	15.13	16.86	18.59	20.32	22.05	23.78	25.52	27.25	28.98
22	6.57	8.35	10.13	11.91	13.69	15.48	17.26	19.04	20.82	22.60	24.38	26.17	27.95	29.73
23	6.67	8.50	10.33	12.17	14.00	15.83	17.66	19.50	21.33	23.16	24.99	26.83	28.66	30.49
24	6.77	8.65	10.53	12.42	14.30	16.18	18.06	19.95	21.83	23.71	25.59	27.48	29.36	31.24
25	6.87	8.81	10.74	12.68	14.61	16.54	18.48	20.41	22.35	24.28	26.21	28.15	30.08	32.02
26	6.97	8.96	10.94	12.93	14.91	16.90	18.88	20.87	22.85	24.84	26.82	28.81	30.79	32.78
27	7.08	9.11	11.15	13.18	15.22	17.26	19.29	21.33	23.36	25.40	27.43	29.47	31.51	33.54
28	7.18	9.26	11.35	13.44	15.52	17.61	19.70	21.78	23.87	25.96	28.04	30.13	32.22	34.30
29	7.28	9.41	11.55	13.69	15.82	17.96	20.10	22.23	24.37	26.51	28.64	30.78	32.92	35.05
30	7.38	9.57	11.76	13.95	16.13	18.32	20.51	22.70	24.89	27.08	29.26	31.45	33.64	35.83
31	7.48	9.72	11.96	14.20	16.43	18.67	20.91	23.15	25.39	27.63	29.86	32.10	34.34	36.58
32	7.58	9.87	12.16	14.45	16.74	19.03	21.32	23.61	25.90	28.19	30.48	32.77	35.06	37.35
33	7.68	10.02	12.36	14.70	17.04	19.38	21.72	24.06	26.40	28.74	31.07	33.41	35.75	38.09
34	7.79	10.18	12.57	14.96	17.35	19.74	22.13	24.52	26.91	29.30	31.69	34.09	36.48	38.87
35	7.88	10.32	12.76	15.20	17.64	20.08	22.52	24.96	27.40	29.84	32.28	34.72	37.16	39.60
36	7.98	10.47	12.96	15.45	17.94	20.43	22.92	25.41	27.90	30.39	32.87	35.36	37.85	40.34
37	8.08	10.62	13.16	15.70	18.23	20.77	23.31	25.85	28.39	30.93	33.46	36.00	38.54	41.08
38	8.18	10.76	13.35	15.94	18.52	21.11	23.70	26.28	28.87	31.46	34.04	36.63	39.22	41.80
39	8.27	10.91	13.54	16.18	18.81	21.44	24.08	26.71	29.35	31.98	34.61	37.25	39.88	42.52
40	8.37	11.05	13.73	16.41	19.09	21.77	24.45	27.13	29.81	32.49	35.17	37.86	40.54	43.22
41	8.46	11.18	13.91	16.64	19.36	22.09	24.82	27.54	30.27	33.00	35.72	38.45	41.18	43.90
42	8.55	11.32	14.09	16.87	19.64	22.41	25.18	27.96	30.73	33.50	36.27	39.05	41.82	44.59
43	8.64	11.46	14.28	17.10	19.92	22.74	25.56	28.38	31.20	34.02	36.83	39.65	42.47	45.29
44	8.74	11.61	14.48	17.35	20.22	23.09	25.96	28.83	31.70	34.57	37.44	40.31	43.18	46.05
45	8.85	11.78	14.70	17.63	20.55	23.48	26.40	29.33	32.25	35.18	38.10	41.03	43.95	46.88
46	8.97	11.96	14.94	17.93	20.91	23.89	26.88	29.86	32.85	35.83	38.81	41.80	44.78	47.77
47	9.10	12.15	15.20	18.25	21.30	24.35	27.40	30.45	33.50	36.55	39.59	42.64	45.69	48.74
48	9.25	12.37	15.49	18.61	21.73	24.86	27.98	31.10	34.22	37.34	40.46	43.59	46.71	49.83
49	9.41	12.62	15.82	19.03	22.23	25.43	28.64	31.84	35.05	38.25	41.45	44.66	47.86	51.07
50	9.60	12.90	16.20	19.50	22.79	26.09	29.39	32.69	35.99	39.29	42.58	45.88	49.18	52.48
51	9.81	13.21	16.61	20.01	23.41	26.82	30.22	33.62	37.02	40.42	43.82	47.23	50.63	54.03
52	10.04	13.56	17.08	20.60	24.11	27.63	31.15	34.67	38.19	41.71	45.22	48.74	52.26	55.78
53	10.30	13.94	17.59	21.23	24.88	28.53	32.17	35.82	39.46	43.11	46.75	50.40	54.05	57.69
54	10.58	14.36	18.15	21.93	25.72	29.51	33.29	37.08	40.86	44.65	48.43	52.22	56.01	59.79
55	10.88	14.81	18.75	22.68	26.62	30.56	34.49	38.43	42.36	46.30	50.23	54.17	58.11	62.04
56	11.20	15.29	19.39	23.49	27.58	31.68	35.78	39.87	43.97	48.07	52.16	56.26	60.36	64.45
57	11.54	15.81	20.08	24.35	28.62	32.89	37.16	41.43	45.70	49.97	54.23	58.50	62.77	67.04
58	11.91	16.36	20.81	25.27	29.72	34.17	38.62	43.08	47.53	51.98	56.43	60.89	65.34	69.79
59	12.30	16.94	21.59	26.24	30.88	35.53	40.18	44.82	49.47	54.12	58.76	63.41	68.06	72.70
60	12.71	17.56	22.41	27.27	32.12	36.97	41.82	46.68	51.53	56.38	61.23	66.09	70.94	75.79
61	13.15	18.22	23.29	28.36	33.43	38.51	43.58	48.65	53.72	58.79	63.86	68.94	74.01	79.08
62	13.62	18.93	24.24	29.55	34.85	40.16	45.47	50.78	56.09	61.40	66.70	72.01	77.32	82.63
63	14.13	19.69	25.25	30.82	36.38	41.94	47.50	53.07	58.63	64.19	69.75	75.32	80.88	86.44
64	14.69	20.53	26.37	32.21	38.05	43.89	49.73	55.57	61.41	67.25	73.09	78.94	84.78	90.62
65	15.29	21.44	27.58	33.73	39.87	46.02	52.16	58.31	64.45	70.60	76.74	82.89	89.03	95.18
66	15.96	22.44	28.92	35.40	41.88	48.36	54.84	61.32	67.80	74.28	80.76	87.24	93.72	100.20
67	16.70	23.55	30.40	37.25	44.10	50.95	57.80	64.65	71.50	78.35	85.20	92.05	98.90	105.75
68	17.52	24.78	32.04	39.30	46.56	53.82	61.08	68.34	75.60	82.86	90.11	97.37	104.63	111.89
69	18.44	26.15	33.87	41.58	49.30	57.02	64.73	72.45	80.16	87.88	95.59	103.31	111.03	118.74
70	19.45	27.67	35.90	44.12	52.34	60.57	68.79	77.01	85.24	93.46	101.68	109.91	118.13	126.35
71	20.58	29.37	38.16	46.95	55.73	64.52	73.31	82.10	90.89	99.68	108.46	117.25	126.04	134.83
72	21.82	31.23	40.64	50.05	59.45	68.86	78.27	87.68	97.09	106.50	115.90	125.31	134.72	144.13
73	23.17	33.25	43.33	53.41	63.49	73.57	83.65	93.73	103.81	113.89	123.97	134.06	144.14	154.22
74	24.61	35.41	46.22	57.02	67.82	78.63	89.43	100.23	111.04	121.84	132.64	143.45	154.25	165.05
75	26.15	37.72	49.30	60.87	72.44	84.02	95.59	107.16	118.74	130.31	141.88	153.46	165.03	176.60
76	27.77	40.16	52.54	64.93	77.31	89.69	102.08	114.46	126.85	139.23	151.61	164.00	176.38	188.77
77	29.48	42.72	55.96	69.20	82.44	95.68	108.92	122.16	135.40	148.64	161.88	175.12	188.36	201.60
78	31.29	45.43	59.57	73.72	87.86	102.00	116.14	130.29	144.43	158.57	172.71	186.86	201.00	215.14
79	33.20	48.29	63.39	78.48	93.58	108.68	123.77	138.87	153.96	169.06	184.15	199.25	214.35	229.44
80	35.22	51.32	67.43	83.53	99.64	115.75	131.85	147.96	164.06	180.17	196.27	212.38	228.49	244.59
81	37.36	54.53	71.71	88.89	106.06	123.24	140.42	157.59	174.77	191.95	209.12	226.30	243.48	260.65
82	39.62	57.93	76.23	94.54	112.85	131.16	149.46	167.77	186.08	204.39	222.69	241.00	259.31	277.62
83	41.98	61.47	80.95	100.44	119.93	139.42	158.90	178.39	197.88	217.37	236.85	256.34	275.83	295.32
84	44.42	65.13	85.84	106.55	127.25	147.96	168.67	189.38	210.09	230.80	251.50	272.21	292.92	313.63
85	46.93	68.89	90.86	112.82	134.78	156.75	178.71	200.67	222.64	244.60	266.56	288.53	310.49	332.45

LEGACY 1 Plan with ADB and Nursing Home Waiver of Premium Riders
Male Tobacco Monthly Bank Draft - Continuous Pay (Includes Policy Fee)

Face Amount Age	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
18	6.79	8.69	10.58	12.48	14.37	16.27	18.16	20.06	21.95	23.85	25.74	27.64	29.53	31.43
19	6.93	8.89	10.85	12.81	14.77	16.74	18.70	20.66	22.62	24.58	26.54	28.51	30.47	32.43
20	7.06	9.09	11.12	13.15	15.18	17.21	19.24	21.27	23.30	25.33	27.35	29.38	31.41	33.44
21	7.20	9.30	11.39	13.49	15.59	17.69	19.78	21.88	23.98	26.08	28.17	30.27	32.37	34.47
22	7.33	9.49	11.66	13.82	15.98	18.15	20.31	22.47	24.64	26.80	28.96	31.13	33.29	35.45
23	7.47	9.70	11.93	14.16	16.39	18.62	20.85	23.08	25.31	27.54	29.77	32.01	34.24	36.47
24	7.60	9.89	12.19	14.49	16.78	19.08	21.38	23.67	25.97	28.27	30.56	32.86	35.16	37.45
25	7.73	10.09	12.45	14.81	17.17	19.54	21.90	24.26	26.62	28.98	31.34	33.71	36.07	38.43
26	7.86	10.28	12.71	15.14	17.56	19.99	22.42	24.84	27.27	29.70	32.12	34.55	36.98	39.40
27	7.98	10.47	12.96	15.45	17.94	20.43	22.92	25.41	27.90	30.39	32.88	35.37	37.86	40.35
28	8.11	10.66	13.21	15.76	18.31	20.87	23.42	25.97	28.52	31.07	33.62	36.18	38.73	41.28
29	8.23	10.84	13.45	16.07	18.68	21.29	23.90	26.52	29.13	31.74	34.35	36.97	39.58	42.19
30	8.35	11.02	13.70	16.37	19.04	21.72	24.39	27.06	29.74	32.41	35.08	37.76	40.43	43.10
31	8.47	11.20	13.93	16.67	19.40	22.13	24.86	27.60	30.33	33.06	35.79	38.53	41.26	43.99
32	8.58	11.37	14.16	16.95	19.74	22.53	25.32	28.11	30.90	33.69	36.48	39.27	42.06	44.85
33	8.70	11.55	14.39	17.24	20.09	22.94	25.78	28.63	31.48	34.33	37.17	40.02	42.87	45.72
34	8.81	11.71	14.61	17.52	20.42	23.32	26.22	29.13	32.03	34.93	37.83	40.74	43.64	46.54
35	8.92	11.88	14.84	17.80	20.75	23.71	26.67	29.63	32.59	35.55	38.50	41.46	44.42	47.38
36	9.03	12.05	15.06	18.08	21.09	24.11	27.12	30.14	33.15	36.17	39.18	42.20	45.21	48.23
37	9.15	12.22	15.29	18.36	21.43	24.50	27.57	30.64	33.71	36.78	39.85	42.93	46.00	49.07
38	9.26	12.39	15.52	18.65	21.77	24.90	28.03	31.16	34.29	37.42	40.54	43.67	46.80	49.93
39	9.38	12.56	15.75	18.93	22.12	25.31	28.49	31.68	34.86	38.05	41.23	44.42	47.61	50.79
40	9.50	12.74	15.99	19.24	22.48	25.73	28.98	32.22	35.47	38.72	41.96	45.21	48.46	51.70
41	9.62	12.93	16.24	19.55	22.85	26.16	29.47	32.78	36.09	39.40	42.70	46.01	49.32	52.63
42	9.75	13.13	16.50	19.88	23.25	26.63	30.00	33.38	36.75	40.13	43.50	46.88	50.25	53.63
43	9.89	13.34	16.78	20.23	23.67	27.12	30.56	34.01	37.45	40.90	44.34	47.79	51.23	54.68
44	10.04	13.56	17.08	20.60	24.12	27.64	31.16	34.68	38.20	41.72	45.24	48.76	52.28	55.80
45	10.21	13.82	17.42	21.03	24.63	28.23	31.84	35.44	39.05	42.65	46.25	49.86	53.46	57.07
46	10.40	14.09	17.79	21.49	25.18	28.88	32.58	36.27	39.97	43.67	47.36	51.06	54.76	58.45
47	10.61	14.41	18.22	22.02	25.82	29.63	33.43	37.23	41.04	44.84	48.64	52.45	56.25	60.05
48	10.84	14.76	18.67	22.59	26.51	30.43	34.34	38.26	42.18	46.10	50.01	53.93	57.85	61.77
49	11.10	15.14	19.19	23.23	27.28	31.33	35.37	39.42	43.46	47.51	51.55	55.60	59.65	63.69
50	11.38	15.57	19.76	23.95	28.14	32.33	36.52	40.71	44.90	49.09	53.28	57.47	61.66	65.85
51	11.70	16.05	20.40	24.75	29.10	33.45	37.80	42.15	46.50	50.85	55.20	59.55	63.90	68.25
52	12.06	16.59	21.11	25.64	30.17	34.70	39.22	43.75	48.28	52.81	57.33	61.86	66.39	70.92
53	12.44	17.16	21.88	26.60	31.32	36.04	40.76	45.48	50.20	54.92	59.64	64.36	69.08	73.80
54	12.86	17.79	22.72	27.65	32.58	37.51	42.44	47.37	52.30	57.23	62.15	67.08	72.01	76.94
55	13.31	18.47	23.62	28.78	33.93	39.08	44.24	49.39	54.55	59.70	64.85	70.01	75.16	80.32
56	13.80	19.19	24.59	29.98	35.38	40.78	46.17	51.57	56.96	62.36	67.75	73.15	78.55	83.94
57	14.31	19.96	25.61	31.26	36.91	42.57	48.22	53.87	59.52	65.17	70.82	76.48	82.13	87.78
58	14.86	20.78	26.71	32.64	38.56	44.49	50.42	56.34	62.27	68.20	74.12	80.05	85.98	91.90
59	15.44	21.65	27.87	34.08	40.30	46.52	52.73	58.95	65.16	71.38	77.59	83.81	90.03	96.24
60	16.05	22.57	29.10	35.62	42.14	48.67	55.19	61.71	68.24	74.76	81.28	87.81	94.33	100.85
61	16.70	23.55	30.40	37.25	44.10	50.95	57.80	64.65	71.50	78.35	85.20	92.05	98.90	105.75
62	17.40	24.60	31.80	39.00	46.19	53.39	60.59	67.79	74.99	82.19	89.38	96.58	103.78	110.98
63	18.16	25.74	33.32	40.90	48.47	56.05	63.63	71.21	78.79	86.37	93.94	101.52	109.10	116.68
64	18.99	26.99	34.98	42.98	50.97	58.97	66.96	74.96	82.95	90.95	98.94	106.94	114.93	122.93
65	19.92	28.37	36.83	45.28	53.74	62.20	70.65	79.11	87.56	96.02	104.47	112.93	121.39	129.84
66	20.94	29.90	38.87	47.84	56.80	65.77	74.74	83.70	92.67	101.64	110.60	119.57	128.54	137.50
67	22.08	31.61	41.15	50.68	60.22	69.76	79.29	88.83	98.36	107.90	117.43	126.97	136.51	146.04
68	23.34	33.51	43.68	53.85	64.01	74.18	84.35	94.52	104.69	114.86	125.02	135.19	145.36	155.53
69	24.75	35.63	46.50	57.38	68.25	79.12	90.00	100.87	111.75	122.62	133.49	144.37	155.24	166.12
70	26.32	37.97	49.63	61.29	72.94	84.60	96.26	107.91	119.57	131.23	142.88	154.54	166.20	177.85
71	28.06	40.58	53.11	65.63	78.16	90.69	103.21	115.74	128.26	140.79	153.31	165.84	178.37	190.89
72	29.96	43.44	56.92	70.40	83.87	97.35	110.83	124.31	137.79	151.27	164.74	178.22	191.70	205.18
73	32.03	46.55	61.06	75.58	90.09	104.61	119.12	133.64	148.15	162.67	177.18	191.70	206.21	220.73
74	34.26	49.89	65.52	81.15	96.78	112.41	128.04	143.67	159.30	174.93	190.55	206.18	221.81	237.44
75	36.65	53.47	70.29	87.11	103.93	120.75	137.57	154.39	171.21	188.03	204.85	221.68	238.50	255.32
76	39.18	57.27	75.35	93.44	111.53	129.62	147.70	165.79	183.88	201.97	220.05	238.14	256.23	274.32
77	41.87	61.30	80.73	100.16	119.59	139.02	158.45	177.88	197.31	216.74	236.17	255.61	275.04	294.47
78	44.71	65.56	86.41	107.27	128.12	148.97	169.82	190.68	211.53	232.38	253.23	274.09	294.94	315.79
79	47.72	70.07	92.43	114.78	137.14	159.50	181.85	204.21	226.56	248.92	271.27	293.63	315.99	338.34
80	50.89	74.83	98.78	122.72	146.66	170.61	194.55	218.49	242.44	266.38	290.32	314.27	338.21	362.15
81	54.25	79.87	105.49	131.11	156.73	182.36	207.98	233.60	259.22	284.84	310.46	336.09	361.71	387.33
82	57.76	85.14	112.52	139.90	167.28	194.66	222.04	249.42	276.80	304.18	331.55	358.93	386.31	413.69
83	61.41	90.61	119.81	149.01	178.21	207.42	236.62	265.82	295.02	324.22	353.42	382.63	411.83	441.03
84	65.17	96.25	127.33	158.41	189.49	220.57	251.65	282.73	313.81	344.89	375.97	407.06	438.14	469.22
85	69.00	102.00	134.99	167.99	200.99	233.99	266.98	299.98	332.98	365.98	398.97	431.97	464.97	497.97

LEGACY 1 Plan with ADB and Nursing Home Waiver of Premium Riders
Female Tobacco Monthly Bank Draft - Continuous Pay (Includes Policy Fee)

Face Amount Age	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
18	6.33	7.99	9.65	11.32	12.98	14.64	16.30	17.97	19.63	21.29	22.95	24.62	26.28	27.94
19	6.43	8.14	9.85	11.57	13.28	14.99	16.70	18.42	20.13	21.84	23.55	25.27	26.98	28.69
20	6.53	8.29	10.06	11.82	13.58	15.35	17.11	18.87	20.64	22.40	24.16	25.93	27.69	29.45
21	6.63	8.45	10.26	12.08	13.89	15.70	17.52	19.33	21.15	22.96	24.77	26.59	28.40	30.22
22	6.73	8.60	10.46	12.33	14.19	16.05	17.92	19.78	21.65	23.51	25.37	27.24	29.10	30.97
23	6.83	8.75	10.66	12.58	14.49	16.41	18.32	20.24	22.15	24.07	25.98	27.90	29.81	31.73
24	6.93	8.90	10.86	12.83	14.79	16.76	18.72	20.69	22.65	24.62	26.58	28.55	30.51	32.48
25	7.04	9.05	11.07	13.09	15.10	17.12	19.14	21.15	23.17	25.19	27.20	29.22	31.24	33.25
26	7.14	9.21	11.27	13.34	15.41	17.48	19.54	21.61	23.68	25.75	27.81	29.88	31.95	34.02
27	7.24	9.36	11.48	13.60	15.71	17.83	19.95	22.07	24.19	26.31	28.42	30.54	32.66	34.78
28	7.34	9.51	11.68	13.85	16.02	18.19	20.36	22.53	24.70	26.87	29.03	31.20	33.37	35.54
29	7.44	9.66	11.88	14.10	16.32	18.54	20.76	22.98	25.20	27.42	29.63	31.85	34.07	36.29
30	7.55	9.82	12.09	14.36	16.63	18.90	21.17	23.44	25.71	27.98	30.25	32.53	34.80	37.07
31	7.65	9.97	12.29	14.62	16.94	19.26	21.58	23.91	26.23	28.55	30.87	33.20	35.52	37.84
32	7.75	10.13	12.50	14.88	17.25	19.62	22.00	24.37	26.75	29.12	31.49	33.87	36.24	38.62
33	7.85	10.28	12.70	15.13	17.55	19.97	22.40	24.82	27.25	29.67	32.09	34.52	36.94	39.37
34	7.96	10.43	12.91	15.39	17.86	20.34	22.82	25.29	27.77	30.25	32.72	35.20	37.68	40.15
35	8.06	10.58	13.11	15.64	18.16	20.69	23.22	25.74	28.27	30.80	33.32	35.85	38.38	40.90
36	8.16	10.73	13.31	15.89	18.46	21.04	23.62	26.19	28.77	31.35	33.92	36.50	39.08	41.65
37	8.26	10.88	13.51	16.14	18.76	21.39	24.02	26.64	29.27	31.90	34.52	37.15	39.78	42.40
38	8.36	11.03	13.71	16.38	19.06	21.74	24.41	27.09	29.76	32.44	35.11	37.79	40.47	43.14
39	8.45	11.18	13.90	16.63	19.35	22.07	24.80	27.52	30.25	32.97	35.69	38.42	41.14	43.87
40	8.55	11.32	14.09	16.87	19.64	22.41	25.18	27.96	30.73	33.50	36.27	39.05	41.82	44.59
41	8.65	11.47	14.29	17.11	19.93	22.75	25.57	28.39	31.21	34.03	36.85	39.68	42.50	45.32
42	8.74	11.61	14.48	17.35	20.21	23.08	25.95	28.82	31.69	34.56	37.42	40.29	43.16	46.03
43	8.84	11.75	14.67	17.59	20.50	23.42	26.34	29.25	32.17	35.09	38.00	40.92	43.84	46.75
44	8.94	11.91	14.88	17.85	20.82	23.79	26.76	29.73	32.70	35.67	38.63	41.60	44.57	47.54
45	9.06	12.08	15.11	18.13	21.16	24.19	27.21	30.24	33.26	36.29	39.31	42.34	45.37	48.39
46	9.18	12.27	15.36	18.45	21.53	24.62	27.71	30.80	33.89	36.98	40.06	43.15	46.24	49.33
47	9.31	12.47	15.62	18.78	21.93	25.09	28.24	31.40	34.55	37.71	40.86	44.02	47.17	50.33
48	9.46	12.69	15.92	19.15	22.38	25.61	28.84	32.07	35.30	38.53	41.75	44.98	48.21	51.44
49	9.63	12.94	16.25	19.57	22.88	26.19	29.50	32.82	36.13	39.44	42.75	46.07	49.38	52.69
50	9.82	13.23	16.64	20.05	23.45	26.86	30.27	33.68	37.09	40.50	43.90	47.31	50.72	54.13
51	10.03	13.54	17.06	20.57	24.08	27.60	31.11	34.62	38.14	41.65	45.16	48.68	52.19	55.70
52	10.27	13.90	17.53	21.16	24.79	28.42	32.05	35.68	39.31	42.94	46.57	50.21	53.84	57.47
53	10.52	14.28	18.04	21.80	25.56	29.32	33.08	36.84	40.60	44.36	48.12	51.88	55.64	59.40
54	10.81	14.71	18.61	22.51	26.41	30.31	34.21	38.11	42.01	45.91	49.81	53.72	57.62	61.52
55	11.11	15.16	19.21	23.27	27.32	31.37	35.42	39.48	43.53	47.58	51.63	55.69	59.74	63.79
56	11.44	15.65	19.87	24.08	28.30	32.52	36.73	40.95	45.16	49.38	53.59	57.81	62.03	66.24
57	11.79	16.18	20.57	24.96	29.35	33.75	38.14	42.53	46.92	51.31	55.70	60.10	64.49	68.88
58	12.16	16.74	21.32	25.90	30.47	35.05	39.63	44.21	48.79	53.37	57.94	62.52	67.10	71.68
59	12.56	17.34	22.12	26.90	31.67	36.45	41.23	46.01	50.79	55.57	60.34	65.12	69.90	74.68
60	12.98	17.97	22.96	27.95	32.94	37.93	42.92	47.91	52.90	57.89	62.88	67.87	72.86	77.85
61	13.44	18.65	23.87	29.09	34.30	39.52	44.74	49.95	55.17	60.39	65.60	70.82	76.04	81.25
62	13.93	19.39	24.85	30.32	35.78	41.24	46.70	52.17	57.63	63.09	68.55	74.02	79.48	84.94
63	14.46	20.18	25.91	31.64	37.36	43.09	48.82	54.54	60.27	66.00	71.72	77.45	83.18	88.90
64	15.04	21.06	27.07	33.09	39.11	45.13	51.14	57.16	63.18	69.20	75.21	81.23	87.25	93.27
65	15.67	22.00	28.33	34.67	41.00	47.33	53.66	60.00	66.33	72.66	78.99	85.33	91.66	97.99
66	16.36	23.04	29.72	36.40	43.08	49.76	56.44	63.12	69.80	76.48	83.16	89.84	96.52	103.20
67	17.13	24.19	31.26	38.32	45.38	52.45	59.51	66.57	73.64	80.70	87.76	94.83	101.89	108.95
68	17.97	25.46	32.94	40.43	47.91	55.40	62.88	70.37	77.85	85.34	92.82	100.31	107.79	115.28
69	18.92	26.87	34.83	42.78	50.74	58.70	66.65	74.61	82.56	90.52	98.47	106.43	114.39	122.34
70	19.96	28.43	36.91	45.38	53.86	62.34	70.81	79.29	87.76	96.24	104.71	113.19	121.67	130.14
71	21.11	30.16	39.22	48.27	57.32	66.38	75.43	84.48	93.54	102.59	111.64	120.70	129.75	138.80
72	22.38	32.06	41.75	51.44	61.12	70.81	80.50	90.18	99.87	109.56	119.24	128.93	138.62	148.30
73	23.75	34.12	44.50	54.87	65.24	75.62	85.99	96.36	106.74	117.11	127.48	137.86	148.23	158.60
74	25.23	36.34	47.45	58.56	69.67	80.79	91.90	103.01	114.12	125.23	136.34	147.46	158.57	169.68
75	26.80	38.70	50.60	62.50	74.39	86.29	98.19	110.09	121.99	133.89	145.78	157.68	169.58	181.48
76	28.46	41.19	53.92	66.65	79.38	92.11	104.84	117.57	130.30	143.03	155.75	168.48	181.21	193.94
77	30.22	43.83	57.44	71.05	84.65	98.26	111.87	125.48	139.09	152.70	166.30	179.91	193.52	207.13
78	32.08	46.61	61.15	75.68	90.22	104.76	119.29	133.83	148.36	162.90	177.43	191.97	206.51	221.04
79	34.04	49.56	65.08	80.60	96.12	111.64	127.16	142.68	158.20	173.72	189.24	204.76	220.28	235.80
80	36.13	52.70	69.26	85.83	102.39	118.95	135.52	152.08	168.65	185.21	201.77	218.34	234.90	251.47
81	38.35	56.03	73.70	91.38	109.05	126.73	144.40	162.08	179.75	197.43	215.10	232.78	250.45	268.13
82	40.70	59.55	78.40	97.25	116.10	134.95	153.80	172.65	191.50	210.35	229.20	248.05	266.90	285.75
83	43.16	63.23	83.31	103.39	123.46	143.54	163.62	183.69	203.77	223.85	243.92	264.00	284.08	304.15
84	45.70	67.04	88.39	109.74	131.08	152.43	173.78	195.12	216.47	237.82	259.16	280.51	301.86	323.20
85	48.31	70.96	93.61	116.26	138.91	161.56	184.21	206.86	229.51	252.16	274.81	297.47	320.12	342.77

LEGACY 2 Plan

Male Non-Tobacco Monthly Bank Draft - Continuous Pay (Includes Policy Fee)

Face Amount Age	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
18	6.74	8.61	10.47	12.34	14.21	16.08	17.94	19.81	21.68	23.55	25.41	27.28	29.15	31.02
19	6.85	8.77	10.69	12.61	14.53	16.45	18.37	20.29	22.21	24.13	26.05	27.98	29.90	31.82
20	6.95	8.92	10.90	12.87	14.84	16.82	18.79	20.76	22.74	24.71	26.68	28.66	30.63	32.60
21	7.05	9.08	11.10	13.13	15.15	17.18	19.20	21.23	23.25	25.28	27.30	29.33	31.35	33.38
22	7.16	9.24	11.31	13.39	15.47	17.55	19.62	21.70	23.78	25.86	27.93	30.01	32.09	34.17
23	7.27	9.40	11.53	13.66	15.79	17.92	20.05	22.18	24.31	26.44	28.57	30.71	32.84	34.97
24	7.37	9.56	11.74	13.93	16.11	18.30	20.48	22.67	24.85	27.04	29.22	31.41	33.59	35.78
25	7.48	9.72	11.96	14.20	16.44	18.68	20.92	23.16	25.40	27.64	29.87	32.11	34.35	36.59
26	7.59	9.89	12.18	14.48	16.77	19.07	21.36	23.66	25.95	28.25	30.54	32.84	35.13	37.43
27	7.71	10.06	12.41	14.76	17.11	19.47	21.82	24.17	26.52	28.87	31.22	33.58	35.93	38.28
28	7.82	10.23	12.64	15.05	17.46	19.87	22.28	24.69	27.10	29.51	31.92	34.33	36.74	39.15
29	7.94	10.41	12.88	15.35	17.82	20.29	22.76	25.23	27.70	30.17	32.64	35.11	37.58	40.05
30	8.07	10.60	13.13	15.67	18.20	20.73	23.26	25.80	28.33	30.86	33.39	35.93	38.46	40.99
31	8.20	10.79	13.39	15.99	18.58	21.18	23.78	26.37	28.97	31.57	34.16	36.76	39.36	41.95
32	8.33	10.99	13.65	16.32	18.98	21.64	24.30	26.97	29.63	32.29	34.95	37.62	40.28	42.94
33	8.47	11.20	13.93	16.66	19.39	22.12	24.85	27.58	30.31	33.04	35.77	38.51	41.24	43.97
34	8.61	11.41	14.21	17.01	19.81	22.61	25.41	28.21	31.01	33.81	36.61	39.42	42.22	45.02
35	8.75	11.62	14.49	17.37	20.24	23.11	25.98	28.86	31.73	34.60	37.47	40.35	43.22	46.09
36	8.90	11.84	14.79	17.74	20.68	23.63	26.58	29.52	32.47	35.42	38.36	41.31	44.26	47.20
37	9.05	12.07	15.09	18.11	21.13	24.16	27.18	30.20	33.22	36.24	39.26	42.29	45.31	48.33
38	9.20	12.30	15.39	18.49	21.59	24.69	27.78	30.88	33.98	37.08	40.17	43.27	46.37	49.47
39	9.36	12.53	15.71	18.89	22.06	25.24	28.42	31.59	34.77	37.95	41.12	44.30	47.48	50.65
40	9.52	12.77	16.03	19.28	22.54	25.80	29.05	32.31	35.56	38.82	42.07	45.33	48.59	51.84
41	9.68	13.01	16.35	19.69	23.02	26.36	29.70	33.03	36.37	39.71	43.04	46.38	49.72	53.05
42	9.85	13.27	16.69	20.11	23.53	26.96	30.38	33.80	37.22	40.64	44.06	47.49	50.91	54.33
43	10.02	13.53	17.04	20.55	24.06	27.57	31.08	34.59	38.10	41.61	45.11	48.62	52.13	55.64
44	10.21	13.82	17.42	21.03	24.63	28.23	31.84	35.44	39.05	42.65	46.25	49.86	53.46	57.07
45	10.42	14.12	17.83	21.53	25.24	28.95	32.65	36.36	40.06	43.77	47.47	51.18	54.89	58.59
46	10.64	14.45	18.27	22.09	25.90	29.72	33.54	37.35	41.17	44.99	48.80	52.62	56.44	60.25
47	10.88	14.82	18.76	22.70	26.63	30.57	34.51	38.45	42.39	46.33	50.26	54.20	58.14	62.08
48	11.15	15.22	19.29	23.37	27.44	31.51	35.58	39.66	43.73	47.80	51.87	55.95	60.02	64.09
49	11.44	15.66	19.88	24.10	28.32	32.54	36.76	40.98	45.20	49.42	53.64	57.86	62.08	66.30
50	11.77	16.15	20.53	24.91	29.29	33.68	38.06	42.44	46.82	51.20	55.58	59.97	64.35	68.73
51	12.13	16.69	21.25	25.81	30.37	34.93	39.49	44.05	48.61	53.17	57.73	62.30	66.86	71.42
52	12.52	17.27	22.03	26.78	31.54	36.30	41.05	45.81	50.56	55.32	60.07	64.83	69.59	74.34
53	12.94	17.90	22.87	27.83	32.80	37.77	42.73	47.70	52.66	57.63	62.59	67.56	72.53	77.49
54	13.39	18.58	23.77	28.96	34.15	39.34	44.53	49.72	54.91	60.10	65.29	70.49	75.68	80.87
55	13.86	19.29	24.72	30.15	35.58	41.01	46.44	51.87	57.30	62.73	68.15	73.58	79.01	84.44
56	14.36	20.04	25.72	31.40	37.08	42.76	48.44	54.12	59.80	65.48	71.16	76.84	82.52	88.20
57	14.89	20.83	26.77	32.72	38.66	44.60	50.54	56.49	62.43	68.37	74.31	80.26	86.20	92.14
58	15.43	21.65	27.86	34.08	40.29	46.51	52.72	58.94	65.15	71.37	77.58	83.80	90.01	96.23
59	16.00	22.50	29.00	35.50	42.00	48.50	55.00	61.50	68.00	74.50	80.99	87.49	93.99	100.49
60	16.59	23.38	30.17	36.97	43.76	50.55	57.34	64.14	70.93	77.72	84.51	91.31	98.10	104.89
61	17.20	24.29	31.39	38.49	45.58	52.68	59.78	66.87	73.97	81.07	88.16	95.26	102.36	109.45
62	17.83	25.25	32.66	40.08	47.49	54.90	62.32	69.73	77.15	84.56	91.97	99.39	106.80	114.22
63	18.52	26.27	34.03	41.79	49.54	57.30	65.06	72.81	80.57	88.33	96.08	103.84	111.60	119.35
64	19.26	27.39	35.51	43.64	51.77	59.90	68.02	76.15	84.28	92.41	100.53	108.66	116.79	124.92
65	20.08	28.61	37.15	45.69	54.22	62.76	71.30	79.83	88.37	96.91	105.44	113.98	122.52	131.05
66	20.98	29.97	38.96	47.95	56.94	65.93	74.92	83.91	92.90	101.89	110.87	119.86	128.85	137.84
67	21.99	31.48	40.98	50.47	59.96	69.46	78.95	88.44	97.94	107.43	116.92	126.42	135.91	145.40
68	23.12	33.17	43.23	53.28	63.34	73.40	83.45	93.51	103.56	113.62	123.67	133.73	143.79	153.84
69	24.37	35.06	45.74	56.43	67.11	77.79	88.48	99.16	109.85	120.53	131.21	141.90	152.58	163.27
70	25.77	37.16	48.54	59.93	71.31	82.70	94.08	105.47	116.85	128.24	139.62	151.01	162.39	173.78
71	27.33	39.50	51.66	63.83	75.99	88.15	100.32	112.48	124.65	136.81	148.97	161.14	173.30	185.47
72	29.04	42.06	55.08	68.10	81.12	94.14	107.16	120.18	133.20	146.22	159.23	172.25	185.27	198.29
73	30.90	44.84	58.79	72.74	86.68	100.63	114.58	128.52	142.47	156.42	170.36	184.31	198.26	212.20
74	32.89	47.83	62.77	77.71	92.65	107.60	122.54	137.48	152.42	167.36	182.30	197.25	212.19	227.13
75	35.01	51.01	67.01	83.01	99.01	115.02	131.02	147.02	163.02	179.02	195.02	211.03	227.03	243.03
76	37.25	54.37	71.49	88.62	105.74	122.86	139.98	157.11	174.23	191.35	208.47	225.60	242.72	259.84
77	39.61	57.91	76.21	94.51	112.81	131.11	149.41	167.71	186.01	204.31	222.61	240.92	259.22	277.52
78	42.07	61.60	81.13	100.66	120.19	139.73	159.26	178.79	198.32	217.85	237.38	256.92	276.45	295.98
79	44.63	65.44	86.25	107.07	127.88	148.69	169.50	190.32	211.13	231.94	252.75	273.57	294.38	315.19
80	47.28	69.42	91.55	113.69	135.83	157.97	180.10	202.24	224.38	246.52	268.65	290.79	312.93	335.07
81	50.01	73.52	97.02	120.53	144.03	167.54	191.04	214.55	238.05	261.56	285.06	308.57	332.07	355.58
82	52.81	77.72	102.62	127.53	152.43	177.33	202.24	227.14	252.05	276.95	301.85	326.76	351.66	376.57
83	55.66	81.99	108.32	134.65	160.98	187.31	213.64	239.97	266.30	292.63	318.96	345.29	371.62	397.95
84	58.55	86.32	114.09	141.86	169.63	197.41	225.18	252.95	280.72	308.49	336.26	364.04	391.81	419.58
85	61.45	90.67	119.89	149.11	178.33	207.56	236.78	266.00	295.22	324.44	353.66	382.89	412.11	441.33

LEGACY 2 Plan

Female Non-Tobacco Monthly Bank Draft - Continuous Pay (Includes Policy Fee)

Face Amount Age	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
18	5.94	7.41	8.88	10.35	11.81	13.28	14.75	16.22	17.69	19.16	20.62	22.09	23.56	25.03
19	6.04	7.56	9.08	10.60	12.11	13.63	15.15	16.67	18.19	19.71	21.22	22.74	24.26	25.78
20	6.14	7.71	9.28	10.85	12.42	13.99	15.56	17.13	18.70	20.27	21.84	23.41	24.98	26.55
21	6.24	7.86	9.48	11.10	12.72	14.34	15.96	17.58	19.20	20.82	22.44	24.06	25.68	27.30
22	6.35	8.02	9.69	11.36	13.03	14.71	16.38	18.05	19.72	21.39	23.06	24.74	26.41	28.08
23	6.45	8.17	9.89	11.61	13.33	15.06	16.78	18.50	20.22	21.94	23.66	25.39	27.11	28.83
24	6.55	8.32	10.10	11.87	13.64	15.42	17.19	18.96	20.74	22.51	24.28	26.06	27.83	29.60
25	6.65	8.47	10.30	12.12	13.94	15.77	17.59	19.41	21.24	23.06	24.88	26.71	28.53	30.35
26	6.75	8.63	10.50	12.38	14.25	16.12	18.00	19.87	21.75	23.62	25.49	27.37	29.24	31.12
27	6.85	8.77	10.70	12.62	14.54	16.47	18.39	20.31	22.24	24.16	26.08	28.01	29.93	31.85
28	6.95	8.92	10.90	12.87	14.84	16.82	18.79	20.76	22.74	24.71	26.68	28.66	30.63	32.60
29	7.05	9.07	11.09	13.12	15.14	17.16	19.18	21.21	23.23	25.25	27.27	29.30	31.32	33.34
30	7.15	9.22	11.29	13.36	15.43	17.50	19.57	21.64	23.71	25.78	27.85	29.93	32.00	34.07
31	7.24	9.36	11.48	13.60	15.72	17.84	19.96	22.08	24.20	26.32	28.44	30.56	32.68	34.80
32	7.34	9.51	11.68	13.85	16.01	18.18	20.35	22.52	24.69	26.86	29.02	31.19	33.36	35.53
33	7.44	9.66	11.87	14.09	16.31	18.53	20.74	22.96	25.18	27.40	29.61	31.83	34.05	36.27
34	7.54	9.81	12.08	14.35	16.62	18.89	21.16	23.43	25.70	27.97	30.23	32.50	34.77	37.04
35	7.65	9.97	12.29	14.62	16.94	19.26	21.58	23.91	26.23	28.55	30.87	33.20	35.52	37.84
36	7.76	10.14	12.52	14.90	17.27	19.65	22.03	24.41	26.79	29.17	31.54	33.92	36.30	38.68
37	7.88	10.32	12.76	15.20	17.63	20.07	22.51	24.95	27.39	29.83	32.26	34.70	37.14	39.58
38	8.01	10.51	13.01	15.52	18.02	20.52	23.02	25.53	28.03	30.53	33.03	35.54	38.04	40.54
39	8.15	10.72	13.29	15.86	18.43	21.01	23.58	26.15	28.72	31.29	33.86	36.44	39.01	41.58
40	8.30	10.94	13.59	16.24	18.88	21.53	24.18	26.82	29.47	32.12	34.76	37.41	40.06	42.70
41	8.46	11.19	13.92	16.65	19.37	22.10	24.83	27.56	30.29	33.02	35.74	38.47	41.20	43.93
42	8.63	11.45	14.26	17.08	19.89	22.70	25.52	28.33	31.15	33.96	36.77	39.59	42.40	45.22
43	8.81	11.72	14.62	17.53	20.43	23.34	26.24	29.15	32.05	34.96	37.86	40.77	43.67	46.58
44	9.00	12.00	14.99	17.99	20.99	23.99	26.98	29.98	32.98	35.98	38.97	41.97	44.97	47.97
45	9.19	12.28	15.38	18.47	21.56	24.66	27.75	30.84	33.94	37.03	40.12	43.22	46.31	49.40
46	9.38	12.57	15.76	18.95	22.14	25.33	28.52	31.71	34.90	38.09	41.27	44.46	47.65	50.84
47	9.57	12.86	16.14	19.43	22.71	26.00	29.28	32.57	35.85	39.14	42.42	45.71	48.99	52.28
48	9.76	13.14	16.52	19.90	23.27	26.65	30.03	33.41	36.79	40.17	43.54	46.92	50.30	53.68
49	9.94	13.41	16.88	20.35	23.82	27.29	30.76	34.23	37.70	41.17	44.64	48.11	51.58	55.05
50	10.12	13.67	17.23	20.79	24.34	27.90	31.46	35.01	38.57	42.13	45.68	49.24	52.80	56.35
51	10.28	13.92	17.56	21.20	24.84	28.48	32.12	35.76	39.40	43.04	46.67	50.31	53.95	57.59
52	10.44	14.16	17.88	21.60	25.32	29.04	32.76	36.48	40.20	43.92	47.64	51.36	55.08	58.80
53	10.61	14.41	18.21	22.01	25.81	29.61	33.41	37.21	41.01	44.81	48.61	52.42	56.22	60.02
54	10.77	14.66	18.54	22.43	26.31	30.19	34.08	37.96	41.85	45.73	49.61	53.50	57.38	61.27
55	10.95	14.92	18.90	22.87	26.84	30.82	34.79	38.76	42.74	46.71	50.68	54.66	58.63	62.60
56	11.14	15.21	19.28	23.35	27.42	31.49	35.56	39.63	43.70	47.77	51.84	55.91	59.98	64.05
57	11.36	15.54	19.72	23.90	28.07	32.25	36.43	40.61	44.79	48.97	53.14	57.32	61.50	65.68
58	11.60	15.90	20.20	24.50	28.80	33.10	37.40	41.70	46.00	50.30	54.59	58.89	63.19	67.49
59	11.88	16.31	20.75	25.19	29.62	34.06	38.50	42.93	47.37	51.81	56.24	60.68	65.12	69.55
60	12.19	16.78	21.37	25.97	30.56	35.15	39.74	44.34	48.93	53.52	58.11	62.71	67.30	71.89
61	12.55	17.32	22.09	26.86	31.63	36.40	41.17	45.94	50.71	55.48	60.25	65.03	69.80	74.57
62	12.95	17.92	22.90	27.87	32.84	37.82	42.79	47.76	52.74	57.71	62.68	67.66	72.63	77.60
63	13.42	18.62	23.83	29.04	34.24	39.45	44.66	49.86	55.07	60.28	65.48	70.69	75.90	81.10
64	13.95	19.43	24.90	30.38	35.85	41.32	46.80	52.27	57.75	63.22	68.69	74.17	79.64	85.12
65	14.56	20.34	26.12	31.90	37.68	43.46	49.24	55.02	60.80	66.58	72.36	78.14	83.92	89.70
66	15.26	21.39	27.52	33.65	39.78	45.91	52.04	58.17	64.30	70.43	76.55	82.68	88.81	94.94
67	16.05	22.58	29.10	35.63	42.15	48.68	55.20	61.73	68.25	74.78	81.30	87.83	94.35	100.88
68	16.95	23.92	30.89	37.87	44.84	51.81	58.78	65.76	72.73	79.70	86.67	93.65	100.62	107.59
69	17.96	25.43	32.91	40.38	47.86	55.34	62.81	70.29	77.76	85.24	92.71	100.19	107.67	115.14
70	19.08	27.12	35.16	43.20	51.24	59.28	67.32	75.36	83.40	91.44	99.47	107.51	115.55	123.59
71	20.34	29.00	37.67	46.34	55.00	63.67	72.34	81.00	89.67	98.34	107.00	115.67	124.34	133.00
72	21.71	31.07	40.42	49.78	59.13	68.49	77.84	87.20	96.55	105.91	115.26	124.62	133.97	143.33
73	23.21	33.31	43.41	53.51	63.61	73.71	83.81	93.91	104.01	114.11	124.21	134.32	144.42	154.52
74	24.81	35.71	46.62	57.52	68.42	79.33	90.23	101.13	112.04	122.94	133.84	144.75	155.65	166.55
75	26.52	38.28	50.03	61.79	73.55	85.31	97.06	108.82	120.58	132.34	144.09	155.85	167.61	179.37
76	28.33	40.99	53.65	66.31	78.97	91.63	104.29	116.95	129.61	142.27	154.93	167.60	180.26	192.92
77	30.22	43.83	57.44	71.05	84.66	98.27	111.88	125.49	139.10	152.71	166.32	179.93	193.54	207.15
78	32.21	46.81	61.41	76.01	90.61	105.22	119.82	134.42	149.02	163.62	178.22	192.83	207.43	222.03
79	34.27	49.90	65.54	81.17	96.80	112.44	128.07	143.70	159.34	174.97	190.60	206.24	221.87	237.50
80	36.41	53.11	69.81	86.51	103.21	119.92	136.62	153.32	170.02	186.72	203.42	220.13	236.83	253.53
81	38.61	56.42	74.22	92.03	109.83	127.63	145.44	163.24	181.05	198.85	216.65	234.46	252.26	270.07
82	40.87	59.80	78.73	97.67	116.60	135.53	154.46	173.40	192.33	211.26	230.19	249.13	268.06	286.99
83	43.16	63.24	83.32	103.40	123.48	143.56	163.64	183.72	203.80	223.88	243.96	264.04	284.12	304.20
84	45.49	66.73	87.97	109.22	130.46	151.70	172.94	194.19	215.43	236.67	257.91	279.16	300.40	321.64
85	47.83	70.24	92.65	115.06	137.47	159.88	182.29	204.70	227.11	249.52	271.93	294.35	316.76	339.17

LEGACY 2 Plan

Male Tobacco Monthly Bank Draft - Continuous Pay (Includes Policy Fee)

Face Amount Age	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
18	7.93	10.39	12.85	15.31	17.77	20.24	22.70	25.16	27.62	30.08	32.54	35.01	37.47	39.93
19	8.03	10.54	13.06	15.57	18.08	20.60	23.11	25.62	28.14	30.65	33.16	35.68	38.19	40.70
20	8.13	10.70	13.26	15.83	18.39	20.95	23.52	26.08	28.65	31.21	33.77	36.34	38.90	41.47
21	8.24	10.85	13.47	16.08	18.70	21.32	23.93	26.55	29.16	31.78	34.39	37.01	39.63	42.24
22	8.34	11.00	13.67	16.34	19.00	21.67	24.34	27.00	29.67	32.34	35.00	37.67	40.34	43.00
23	8.44	11.16	13.88	16.60	19.32	22.04	24.76	27.48	30.20	32.92	35.64	38.36	41.08	43.80
24	8.56	11.33	14.11	16.89	19.66	22.44	25.22	27.99	30.77	33.55	36.32	39.10	41.88	44.65
25	8.68	11.51	14.35	17.19	20.02	22.86	25.70	28.53	31.37	34.21	37.04	39.88	42.72	45.55
26	8.80	11.70	14.60	17.50	20.40	23.30	26.20	29.10	32.00	34.90	37.80	40.70	43.60	46.50
27	8.94	11.91	14.88	17.85	20.82	23.79	26.76	29.73	32.70	35.67	38.63	41.60	44.57	47.54
28	9.09	12.14	15.18	18.23	21.27	24.32	27.36	30.41	33.45	36.50	39.54	42.59	45.63	48.68
29	9.26	12.39	15.51	18.64	21.77	24.90	28.02	31.15	34.28	37.41	40.53	43.66	46.79	49.92
30	9.44	12.65	15.87	19.09	22.30	25.52	28.74	31.95	35.17	38.39	41.60	44.82	48.04	51.25
31	9.63	12.95	16.26	19.58	22.89	26.21	29.52	32.84	36.15	39.47	42.78	46.10	49.41	52.73
32	9.85	13.27	16.69	20.12	23.54	26.96	30.38	33.81	37.23	40.65	44.07	47.50	50.92	54.34
33	10.08	13.62	17.15	20.69	24.23	27.77	31.30	34.84	38.38	41.92	45.45	48.99	52.53	56.07
34	10.33	13.99	17.65	21.31	24.97	28.64	32.30	35.96	39.62	43.28	46.94	50.61	54.27	57.93
35	10.59	14.39	18.18	21.98	25.77	29.56	33.36	37.15	40.95	44.74	48.53	52.33	56.12	59.92
36	10.87	14.81	18.74	22.68	26.61	30.55	34.48	38.42	42.35	46.29	50.22	54.16	58.09	62.03
37	11.17	15.26	19.34	23.43	27.51	31.59	35.68	39.76	43.85	47.93	52.01	56.10	60.18	64.27
38	11.49	15.73	19.97	24.21	28.45	32.69	36.93	41.17	45.41	49.65	53.89	58.14	62.38	66.62
39	11.82	16.22	20.63	25.03	29.44	33.85	38.25	42.66	47.06	51.47	55.87	60.28	64.69	69.09
40	12.16	16.74	21.32	25.90	30.48	35.06	39.64	44.22	48.80	53.38	57.95	62.53	67.11	71.69
41	12.52	17.28	22.04	26.80	31.56	36.32	41.08	45.84	50.60	55.36	60.12	64.88	69.64	74.40
42	12.90	17.85	22.79	27.74	32.69	37.64	42.58	47.53	52.48	57.43	62.37	67.32	72.27	77.22
43	13.28	18.42	23.56	28.70	33.84	38.98	44.12	49.26	54.40	59.54	64.68	69.82	74.96	80.10
44	13.68	19.01	24.35	29.69	35.02	40.36	45.70	51.03	56.37	61.71	67.04	72.38	77.72	83.05
45	14.07	19.61	25.14	30.68	36.21	41.74	47.28	52.81	58.35	63.88	69.41	74.95	80.48	86.02
46	14.47	20.20	25.94	31.67	37.40	43.14	48.87	54.60	60.34	66.07	71.80	77.54	83.27	89.00
47	14.87	20.80	26.73	32.67	38.60	44.53	50.46	56.40	62.33	68.26	74.19	80.13	86.06	91.99
48	15.26	21.39	27.52	33.65	39.77	45.90	52.03	58.16	64.29	70.42	76.54	82.67	88.80	94.93
49	15.65	21.97	28.29	34.61	40.93	47.25	53.57	59.89	66.21	72.53	78.85	85.18	91.50	97.82
50	16.02	22.53	29.04	35.55	42.05	48.56	55.07	61.58	68.09	74.60	81.10	87.61	94.12	100.63
51	16.39	23.08	29.77	36.46	43.15	49.84	56.53	63.22	69.91	76.60	83.29	89.99	96.68	103.37
52	16.75	23.62	30.49	37.36	44.23	51.10	57.97	64.84	71.71	78.58	85.45	92.33	99.20	106.07
53	17.11	24.16	31.21	38.27	45.32	52.37	59.42	66.48	73.53	80.58	87.63	94.69	101.74	108.79
54	17.48	24.72	31.96	39.20	46.44	53.68	60.92	68.16	75.40	82.64	89.87	97.11	104.35	111.59
55	17.88	25.31	32.75	40.18	47.62	55.06	62.49	69.93	77.36	84.80	92.23	99.67	107.11	114.54
56	18.29	25.94	33.58	41.23	48.87	56.51	64.16	71.80	79.45	87.09	94.73	102.38	110.02	117.67
57	18.75	26.62	34.49	42.36	50.23	58.11	65.98	73.85	81.72	89.59	97.46	105.34	113.21	121.08
58	19.24	27.36	35.48	43.60	51.72	59.84	67.96	76.08	84.20	92.32	100.44	108.56	116.68	124.80
59	19.79	28.19	36.58	44.98	53.37	61.76	70.16	78.55	86.95	95.34	103.73	112.13	120.52	128.92
60	20.40	29.10	37.79	46.49	55.19	63.89	72.58	81.28	89.98	98.68	107.37	116.07	124.77	133.47
61	21.07	30.11	39.14	48.18	57.21	66.24	75.28	84.31	93.35	102.38	111.41	120.45	129.48	138.52
62	21.82	31.23	40.63	50.04	59.45	68.86	78.26	87.67	97.08	106.49	115.89	125.30	134.71	144.12
63	22.65	32.47	42.29	52.11	61.93	71.75	81.57	91.39	101.21	111.03	120.85	130.68	140.50	150.32
64	23.56	33.83	44.11	54.38	64.66	74.94	85.21	95.49	105.76	116.04	126.31	136.59	146.87	157.14
65	24.56	35.34	46.12	56.90	67.68	78.46	89.24	100.02	110.80	121.58	132.35	143.13	153.91	164.69
66	25.67	37.00	48.33	59.67	71.00	82.33	93.66	105.00	116.33	127.66	138.99	150.33	161.66	172.99
67	26.88	38.82	50.76	62.70	74.63	86.57	98.51	110.45	122.39	134.33	146.26	158.20	170.14	182.08
68	28.20	40.80	53.40	66.00	78.60	91.20	103.80	116.40	129.00	141.60	154.20	166.80	179.40	192.00
69	29.65	42.97	56.29	69.62	82.94	96.26	109.58	122.91	136.23	149.55	162.87	176.20	189.52	202.84
70	31.22	45.33	59.43	73.54	87.65	101.76	115.86	129.97	144.08	158.19	172.29	186.40	200.51	214.62
71	32.92	47.88	62.84	77.80	92.75	107.71	122.67	137.63	152.59	167.55	182.50	197.46	212.42	227.38
72	34.75	50.62	66.49	82.37	98.24	114.11	129.98	145.86	161.73	177.60	193.47	209.35	225.22	241.09
73	36.70	53.54	70.39	87.24	104.08	120.93	137.78	154.62	171.47	188.32	205.16	222.01	238.86	255.70
74	38.76	56.64	74.52	92.40	110.27	128.15	146.03	163.91	181.79	199.67	217.54	235.42	253.30	271.18
75	40.93	59.89	78.85	97.82	116.78	135.74	154.70	173.67	192.63	211.59	230.55	249.52	268.48	287.44
76	43.20	63.30	83.39	103.49	123.59	143.69	163.78	183.88	203.98	224.08	244.17	264.27	284.37	304.47
77	45.57	66.85	88.13	109.41	130.69	151.97	173.25	194.53	215.81	237.09	258.37	279.66	300.94	322.22
78	48.02	70.53	93.03	115.54	138.05	160.56	183.06	205.57	228.08	250.59	273.09	295.60	318.11	340.62
79	50.55	74.33	98.10	121.88	145.65	169.43	193.20	216.98	240.75	264.53	288.30	312.08	335.85	359.63
80	53.16	78.24	103.32	128.40	153.48	178.56	203.64	228.72	253.80	278.88	303.96	329.04	354.12	379.20
81	55.84	82.26	108.68	135.10	161.52	187.94	214.36	240.78	267.20	293.62	320.04	346.46	372.88	399.30
82	58.58	86.37	114.15	141.94	169.73	197.52	225.30	253.09	280.88	308.67	336.45	364.24	392.03	419.82
83	61.35	90.53	119.70	148.88	178.05	207.23	236.40	265.58	294.75	323.93	353.10	382.28	411.45	440.63
84	64.16	94.73	125.31	155.89	186.46	217.04	247.62	278.19	308.77	339.35	369.92	400.50	431.08	461.65
85	66.98	98.96	130.95	162.93	194.92	226.91	258.89	290.88	322.86	354.85	386.83	418.82	450.81	482.79

LEGACY 2 Plan

Female Tobacco Monthly Bank Draft - Continuous Pay (Includes Policy Fee)

Face Amount Age	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
18	6.63	8.44	10.25	12.07	13.88	15.69	17.50	19.32	21.13	22.94	24.75	26.57	28.38	30.19
19	6.84	8.76	10.68	12.60	14.51	16.43	18.35	20.27	22.19	24.11	26.02	27.94	29.86	31.78
20	7.05	9.07	11.10	13.12	15.14	17.17	19.19	21.21	23.24	25.26	27.28	29.31	31.33	33.35
21	7.26	9.39	11.52	13.65	15.78	17.91	20.04	22.17	24.30	26.43	28.55	30.68	32.81	34.94
22	7.47	9.70	11.94	14.17	16.40	18.64	20.87	23.10	25.34	27.57	29.80	32.04	34.27	36.50
23	7.68	10.01	12.35	14.68	17.02	19.36	21.69	24.03	26.36	28.70	31.03	33.37	35.71	38.04
24	7.88	10.31	12.75	15.18	17.62	20.06	22.49	24.93	27.36	29.80	32.23	34.67	37.11	39.54
25	8.07	10.60	13.13	15.66	18.19	20.73	23.26	25.79	28.32	30.85	33.38	35.92	38.45	40.98
26	8.25	10.87	13.49	16.11	18.73	21.36	23.98	26.60	29.22	31.84	34.46	37.09	39.71	42.33
27	8.42	11.13	13.83	16.54	19.25	21.96	24.66	27.37	30.08	32.79	35.49	38.20	40.91	43.62
28	8.58	11.36	14.15	16.93	19.72	22.51	25.29	28.08	30.86	33.65	36.43	39.22	42.01	44.79
29	8.72	11.57	14.43	17.29	20.14	23.00	25.86	28.71	31.57	34.43	37.28	40.14	43.00	45.85
30	8.84	11.76	14.68	17.60	20.52	23.44	26.36	29.28	32.20	35.12	38.03	40.95	43.87	46.79
31	8.95	11.92	14.89	17.86	20.83	23.81	26.78	29.75	32.72	35.69	38.66	41.64	44.61	47.58
32	9.04	12.06	15.08	18.10	21.12	24.14	27.16	30.18	33.20	36.22	39.23	42.25	45.27	48.29
33	9.13	12.19	15.25	18.31	21.37	24.44	27.50	30.56	33.62	36.68	39.74	42.81	45.87	48.93
34	9.22	12.32	15.43	18.54	21.64	24.75	27.86	30.96	34.07	37.18	40.28	43.39	46.50	49.60
35	9.32	12.47	15.63	18.78	21.94	25.10	28.25	31.41	34.56	37.72	40.87	44.03	47.19	50.34
36	9.43	12.64	15.85	19.06	22.27	25.48	28.69	31.90	35.11	38.32	41.53	44.75	47.96	51.17
37	9.56	12.84	16.11	19.39	22.67	25.95	29.22	32.50	35.78	39.06	42.33	45.61	48.89	52.17
38	9.72	13.08	16.44	19.80	23.15	26.51	29.87	33.23	36.59	39.95	43.30	46.66	50.02	53.38
39	9.92	13.37	16.83	20.28	23.74	27.20	30.65	34.11	37.56	41.02	44.47	47.93	51.39	54.84
40	10.15	13.73	17.30	20.88	24.45	28.03	31.60	35.18	38.75	42.33	45.90	49.48	53.05	56.63
41	10.44	14.16	17.87	21.59	25.31	29.03	32.74	36.46	40.18	43.90	47.61	51.33	55.05	58.77
42	10.76	14.64	18.52	22.40	26.28	30.16	34.04	37.92	41.80	45.68	49.55	53.43	57.31	61.19
43	11.11	15.17	19.22	23.28	27.33	31.39	35.44	39.50	43.55	47.61	51.66	55.72	59.77	63.83
44	11.49	15.73	19.97	24.21	28.45	32.69	36.93	41.17	45.41	49.65	53.89	58.14	62.38	66.62
45	11.87	16.30	20.73	25.16	29.59	34.03	38.46	42.89	47.32	51.75	56.18	60.62	65.05	69.48
46	12.25	16.87	21.49	26.11	30.73	35.36	39.98	44.60	49.22	53.84	58.46	63.09	67.71	72.33
47	12.62	17.42	22.23	27.04	31.84	36.65	41.46	46.26	51.07	55.88	60.68	65.49	70.30	75.10
48	12.97	17.95	22.93	27.91	32.89	37.87	42.85	47.83	52.81	57.79	62.77	67.76	72.74	77.72
49	13.29	18.43	23.57	28.71	33.85	38.99	44.13	49.27	54.41	59.55	64.69	69.84	74.98	80.12
50	13.56	18.84	24.12	29.40	34.68	39.96	45.24	50.52	55.80	61.08	66.36	71.64	76.92	82.20
51	13.80	19.19	24.59	29.99	35.38	40.78	46.18	51.57	56.97	62.37	67.76	73.16	78.56	83.95
52	13.99	19.49	24.98	30.48	35.97	41.46	46.96	52.45	57.95	63.44	68.93	74.43	79.92	85.42
53	14.16	19.73	25.31	30.89	36.46	42.04	47.62	53.19	58.77	64.35	69.92	75.50	81.08	86.65
54	14.30	19.95	25.60	31.25	36.90	42.55	48.20	53.85	59.50	65.15	70.79	76.44	82.09	87.74
55	14.44	20.16	25.88	31.60	37.31	43.03	48.75	54.47	60.19	65.91	71.62	77.34	83.06	88.78
56	14.58	20.37	26.16	31.95	37.73	43.52	49.31	55.10	60.89	66.68	72.46	78.25	84.04	89.83
57	14.73	20.60	26.46	32.33	38.19	44.05	49.92	55.78	61.65	67.51	73.37	79.24	85.10	90.97
58	14.91	20.86	26.81	32.77	38.72	44.67	50.62	56.58	62.53	68.48	74.43	80.39	86.34	92.29
59	15.12	21.17	27.23	33.29	39.34	45.40	51.46	57.51	63.57	69.63	75.68	81.74	87.80	93.85
60	15.37	21.55	27.74	33.92	40.10	46.29	52.47	58.65	64.84	71.02	77.20	83.39	89.57	95.75
61	15.68	22.01	28.35	34.69	41.02	47.36	53.70	60.03	66.37	72.71	79.04	85.38	91.72	98.05
62	16.05	22.57	29.09	35.61	42.13	48.65	55.17	61.69	68.21	74.73	81.25	87.78	94.30	100.82
63	16.49	23.23	29.97	36.71	43.45	50.19	56.93	63.67	70.41	77.15	83.89	90.64	97.38	104.12
64	17.00	24.00	31.00	38.00	45.00	52.00	59.00	66.00	73.00	80.00	86.99	93.99	100.99	107.99
65	17.61	24.91	32.21	39.51	46.81	54.12	61.42	68.72	76.02	83.32	90.62	97.93	105.23	112.53
66	18.31	25.96	33.61	41.26	48.91	56.57	64.22	71.87	79.52	87.17	94.82	102.48	110.13	117.78
67	19.11	27.16	35.21	43.27	51.32	59.37	67.42	75.48	83.53	91.58	99.63	107.69	115.74	123.79
68	20.02	28.53	37.04	45.55	54.06	62.57	71.08	79.59	88.10	96.61	105.12	113.63	122.14	130.65
69	21.06	30.08	39.11	48.14	57.16	66.19	75.22	84.24	93.27	102.30	111.32	120.35	129.38	138.40
70	22.22	31.82	41.43	51.04	60.64	70.25	79.86	89.46	99.07	108.68	118.28	127.89	137.50	147.10
71	23.51	33.77	44.02	54.28	64.53	74.78	85.04	95.29	105.55	115.80	126.05	136.31	146.56	156.82
72	24.94	35.90	46.87	57.84	68.80	79.77	90.74	101.70	112.67	123.64	134.60	145.57	156.54	167.50
73	26.48	38.22	49.96	61.70	73.44	85.18	96.92	108.66	120.40	132.14	143.87	155.61	167.35	179.09
74	28.15	40.72	53.29	65.86	78.43	91.00	103.57	116.14	128.71	141.28	153.85	166.43	179.00	191.57
75	29.92	43.37	56.83	70.29	83.74	97.20	110.66	124.11	137.57	151.03	164.48	177.94	191.40	204.85
76	31.80	46.19	60.59	74.98	89.38	103.78	118.17	132.57	146.96	161.36	175.75	190.15	204.55	218.94
77	33.77	49.15	64.53	79.91	95.29	110.68	126.06	141.44	156.82	172.20	187.58	202.97	218.35	233.73
78	35.83	52.24	68.66	85.07	101.48	117.90	134.31	150.72	167.14	183.55	199.96	216.38	232.79	249.20
79	37.98	55.47	72.95	90.44	107.93	125.42	142.90	160.39	177.88	195.37	212.85	230.34	247.83	265.32
80	40.20	58.80	77.40	96.00	114.60	133.20	151.80	170.40	189.00	207.60	226.19	244.79	263.39	281.99
81	42.50	62.24	81.99	101.74	121.48	141.23	160.98	180.72	200.47	220.22	239.96	259.71	279.46	299.20
82	44.85	65.77	86.69	107.62	128.54	149.46	170.38	191.31	212.23	233.15	254.07	275.00	295.92	316.84
83	47.24	69.36	91.48	113.60	135.71	157.83	179.95	202.07	224.19	246.31	268.42	290.54	312.66	334.78
84	49.66	72.99	96.32	119.65	142.98	166.31	189.64	212.97	236.30	259.63	282.95	306.28	329.61	352.94
85	52.10	76.65	101.19	125.74	150.29	174.84	199.38	223.93	248.48	273.03	297.57	322.12	346.67	371.22

LEGACY 3 Plan

Male Non-Tobacco Monthly Bank Draft - Continuous Pay (Includes Policy Fee)

Face Amount Age	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
18	7.90	10.34	12.79	15.23	17.68	20.13	22.57	25.02	27.46	29.91	32.35	34.80	37.25	39.69
19	7.92	10.37	12.83	15.29	17.74	20.20	22.66	25.11	27.57	30.03	32.48	34.94	37.40	39.85
20	7.94	10.40	12.87	15.33	17.80	20.27	22.73	25.20	27.66	30.13	32.59	35.06	37.53	39.99
21	7.95	10.43	12.90	15.38	17.85	20.33	22.80	25.28	27.75	30.23	32.70	35.18	37.65	40.13
22	7.98	10.46	12.95	15.44	17.92	20.41	22.90	25.38	27.87	30.36	32.84	35.33	37.82	40.30
23	8.00	10.50	13.00	15.50	18.00	20.50	23.00	25.50	28.00	30.50	32.99	35.49	37.99	40.49
24	8.04	10.56	13.07	15.59	18.11	20.63	23.14	25.66	28.18	30.70	33.21	35.73	38.25	40.77
25	8.09	10.63	13.17	15.71	18.25	20.79	23.33	25.87	28.41	30.95	33.49	36.04	38.58	41.12
26	8.15	10.72	13.29	15.86	18.43	21.01	23.58	26.15	28.72	31.29	33.86	36.44	39.01	41.58
27	8.23	10.84	13.45	16.06	18.67	21.28	23.89	26.50	29.11	31.72	34.33	36.95	39.56	42.17
28	8.33	10.99	13.65	16.31	18.97	21.63	24.29	26.95	29.61	32.27	34.93	37.60	40.26	42.92
29	8.45	11.17	13.89	16.61	19.33	22.06	24.78	27.50	30.22	32.94	35.66	38.39	41.11	43.83
30	8.60	11.39	14.19	16.98	19.78	22.58	25.37	28.17	30.96	33.76	36.55	39.35	42.15	44.94
31	8.77	11.66	14.54	17.43	20.31	23.19	26.08	28.96	31.85	34.73	37.61	40.50	43.38	46.27
32	8.98	11.96	14.95	17.93	20.92	23.91	26.89	29.88	32.86	35.85	38.83	41.82	44.81	47.79
33	9.20	12.30	15.40	18.50	21.59	24.69	27.79	30.89	33.99	37.09	40.18	43.28	46.38	49.48
34	9.45	12.67	15.89	19.12	22.34	25.56	28.78	32.01	35.23	38.45	41.67	44.90	48.12	51.34
35	9.71	13.07	16.42	19.78	23.13	26.49	29.84	33.20	36.55	39.91	43.26	46.62	49.97	53.33
36	10.00	13.49	16.99	20.49	23.98	27.48	30.98	34.47	37.97	41.47	44.96	48.46	51.96	55.45
37	10.29	13.94	17.58	21.23	24.87	28.52	32.16	35.81	39.45	43.10	46.74	50.39	54.03	57.68
38	10.60	14.40	18.20	22.00	25.79	29.59	33.39	37.19	40.99	44.79	48.58	52.38	56.18	59.98
39	10.91	14.87	18.82	22.78	26.73	30.69	34.64	38.60	42.55	46.51	50.46	54.42	58.37	62.33
40	11.23	15.35	19.46	23.58	27.69	31.81	35.92	40.04	44.15	48.27	52.38	56.50	60.61	64.73
41	11.56	15.83	20.11	24.39	28.66	32.94	37.22	41.49	45.77	50.05	54.32	58.60	62.88	67.15
42	11.88	16.32	20.76	25.20	29.64	34.08	38.52	42.96	47.40	51.84	56.28	60.72	65.16	69.60
43	12.21	16.81	21.41	26.01	30.61	35.22	39.82	44.42	49.02	53.62	58.22	62.83	67.43	72.03
44	12.53	17.29	22.06	26.82	31.58	36.35	41.11	45.87	50.64	55.40	60.16	64.93	69.69	74.45
45	12.85	17.77	22.69	27.61	32.53	37.46	42.38	47.30	52.22	57.14	62.06	66.99	71.91	76.83
46	13.16	18.24	23.32	28.40	33.47	38.55	43.63	48.71	53.79	58.87	63.94	69.02	74.10	79.18
47	13.47	18.70	23.93	29.16	34.39	39.63	44.86	50.09	55.32	60.55	65.78	71.02	76.25	81.48
48	13.76	19.14	24.52	29.90	35.28	40.66	46.04	51.42	56.80	62.18	67.56	72.94	78.32	83.70
49	14.05	19.57	25.10	30.62	36.14	41.67	47.19	52.71	58.24	63.76	69.28	74.81	80.33	85.85
50	14.33	19.99	25.65	31.31	36.97	42.63	48.29	53.95	59.61	65.27	70.93	76.60	82.26	87.92
51	14.59	20.38	26.17	31.96	37.75	43.55	49.34	55.13	60.92	66.71	72.50	78.30	84.09	89.88
52	14.84	20.76	26.68	32.60	38.52	44.44	50.36	56.28	62.20	68.12	74.04	79.96	85.88	91.80
53	15.11	21.16	27.21	33.27	39.32	45.37	51.42	57.48	63.53	69.58	75.63	81.69	87.74	93.79
54	15.39	21.58	27.77	33.97	40.16	46.35	52.54	58.74	64.93	71.12	77.31	83.51	89.70	95.89
55	15.69	22.04	28.38	34.73	41.07	47.42	53.76	60.11	66.45	72.80	79.14	85.49	91.83	98.18
56	16.03	22.55	29.06	35.58	42.09	48.60	55.12	61.63	68.15	74.66	81.17	87.69	94.20	100.72
57	16.42	23.13	29.83	36.54	43.25	49.96	56.66	63.37	70.08	76.79	83.49	90.20	96.91	103.62
58	16.86	23.79	30.72	37.65	44.57	51.50	58.43	65.36	72.29	79.22	86.14	93.07	100.00	106.93
59	17.37	24.55	31.73	38.91	46.09	53.28	60.46	67.64	74.82	82.00	89.18	96.37	103.55	110.73
60	17.95	25.42	32.89	40.37	47.84	55.31	62.78	70.26	77.73	85.20	92.67	100.15	107.62	115.09
61	18.61	26.42	34.22	42.03	49.83	57.64	65.44	73.25	81.05	88.86	96.66	104.47	112.27	120.08
62	19.37	27.55	35.73	43.92	52.10	60.28	68.46	76.65	84.83	93.01	101.19	109.38	117.56	125.74
63	20.22	28.83	37.43	46.04	54.65	63.26	71.86	80.47	89.08	97.69	106.29	114.90	123.51	132.12
64	21.17	30.25	39.33	48.41	57.49	66.58	75.66	84.74	93.82	102.90	111.98	121.07	130.15	139.23
65	22.22	31.83	41.44	51.05	60.65	70.26	79.87	89.48	99.09	108.70	118.30	127.91	137.52	147.13
66	23.38	33.57	43.76	53.95	64.13	74.32	84.51	94.70	104.89	115.08	125.26	135.45	145.64	155.83
67	24.65	35.48	46.30	57.13	67.95	78.77	89.60	100.42	111.25	122.07	132.89	143.72	154.54	165.37
68	26.04	37.56	49.08	60.60	72.12	83.64	95.16	106.68	118.20	129.72	141.23	152.75	164.27	175.79
69	27.55	39.83	52.10	64.38	76.65	88.92	101.20	113.47	125.75	138.02	150.29	162.57	174.84	187.12
70	29.19	42.28	55.38	68.47	81.56	94.66	107.75	120.84	133.94	147.03	160.12	173.22	186.31	199.40
71	30.96	44.93	58.91	72.89	86.86	100.84	114.82	128.79	142.77	156.75	170.72	184.70	198.68	212.65
72	32.85	47.77	62.69	77.61	92.53	107.46	122.38	137.30	152.22	167.14	182.06	196.99	211.91	226.83
73	34.86	50.78	66.71	82.64	98.56	114.49	130.42	146.34	162.27	178.20	194.12	210.05	225.98	241.90
74	36.98	53.97	70.95	87.94	104.93	121.92	138.90	155.89	172.88	189.87	206.85	223.84	240.83	257.82
75	39.21	57.31	75.41	93.51	111.61	129.71	147.81	165.91	184.01	202.11	220.21	238.32	256.42	274.52
76	41.53	60.80	80.06	99.33	118.59	137.85	157.12	176.38	195.65	214.91	234.17	253.44	272.70	291.97
77	43.95	64.43	84.90	105.38	125.85	146.32	166.80	187.27	207.75	228.22	248.69	269.17	289.64	310.12
78	46.46	68.19	89.91	111.64	133.37	155.10	176.82	198.55	220.28	242.01	263.73	285.46	307.19	328.92
79	49.05	72.07	95.09	118.11	141.13	164.15	187.17	210.19	233.21	256.23	279.25	302.28	325.30	348.32
80	51.71	76.06	100.41	124.76	149.11	173.47	197.82	222.17	246.52	270.87	295.22	319.58	343.93	368.28
81	54.44	80.15	105.87	131.58	157.30	183.02	208.73	234.45	260.16	285.88	311.59	337.31	363.03	388.74
82	57.22	84.33	111.44	138.55	165.65	192.76	219.87	246.98	274.09	301.20	328.30	355.41	382.52	409.63
83	60.04	88.56	117.08	145.60	174.12	202.64	231.16	259.68	288.20	316.72	345.24	373.76	402.28	430.80
84	62.89	92.84	122.78	152.73	182.67	212.62	242.56	272.51	302.45	332.40	362.34	392.29	422.23	452.18
85	65.76	97.14	128.51	159.89	191.27	222.65	254.02	285.40	316.78	348.16	379.53	410.91	442.29	473.67

LEGACY 3 Plan

Female Non-Tobacco Monthly Bank Draft - Continuous Pay (Includes Policy Fee)

Face Amount Age	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
18	6.29	7.93	9.57	11.22	12.86	14.50	16.14	17.79	19.43	21.07	22.71	24.36	26.00	27.64
19	6.38	8.07	9.76	11.45	13.13	14.82	16.51	18.20	19.89	21.58	23.26	24.95	26.64	28.33
20	6.47	8.20	9.93	11.67	13.40	15.13	16.86	18.60	20.33	22.06	23.79	25.53	27.26	28.99
21	6.56	8.34	10.11	11.89	13.67	15.45	17.22	19.00	20.78	22.56	24.33	26.11	27.89	29.67
22	6.65	8.47	10.30	12.12	13.94	15.77	17.59	19.41	21.24	23.06	24.88	26.71	28.53	30.35
23	6.74	8.61	10.48	12.35	14.22	16.09	17.96	19.83	21.70	23.57	25.44	27.31	29.18	31.05
24	6.84	8.76	10.68	12.60	14.51	16.43	18.35	20.27	22.19	24.11	26.02	27.94	29.86	31.78
25	6.94	8.91	10.88	12.85	14.82	16.79	18.76	20.73	22.70	24.67	26.63	28.60	30.57	32.54
26	7.05	9.07	11.09	13.12	15.14	17.16	19.18	21.21	23.23	25.25	27.27	29.30	31.32	33.34
27	7.16	9.24	11.32	13.40	15.48	17.56	19.64	21.72	23.80	25.88	27.96	30.04	32.12	34.20
28	7.29	9.43	11.57	13.71	15.85	17.99	20.13	22.27	24.41	26.55	28.69	30.84	32.98	35.12
29	7.42	9.62	11.83	14.04	16.24	18.45	20.66	22.86	25.07	27.28	29.48	31.69	33.90	36.10
30	7.56	9.84	12.12	14.40	16.67	18.95	21.23	23.51	25.79	28.07	30.34	32.62	34.90	37.18
31	7.71	10.07	12.42	14.78	17.13	19.49	21.84	24.20	26.55	28.91	31.26	33.62	35.97	38.33
32	7.88	10.32	12.75	15.19	17.63	20.07	22.50	24.94	27.38	29.82	32.25	34.69	37.13	39.57
33	8.06	10.58	13.11	15.64	18.16	20.69	23.22	25.74	28.27	30.80	33.32	35.85	38.38	40.90
34	8.25	10.87	13.49	16.11	18.73	21.35	23.97	26.59	29.21	31.83	34.45	37.08	39.70	42.32
35	8.45	11.17	13.89	16.61	19.33	22.05	24.77	27.49	30.21	32.93	35.65	38.38	41.10	43.82
36	8.66	11.49	14.31	17.14	19.97	22.80	25.62	28.45	31.28	34.11	36.93	39.76	42.59	45.42
37	8.88	11.82	14.76	17.70	20.64	23.58	26.52	29.46	32.40	35.34	38.27	41.21	44.15	47.09
38	9.12	12.17	15.23	18.29	21.34	24.40	27.46	30.51	33.57	36.63	39.68	42.74	45.80	48.85
39	9.36	12.54	15.72	18.90	22.08	25.26	28.44	31.62	34.80	37.98	41.16	44.34	47.52	50.70
40	9.62	12.93	16.24	19.55	22.86	26.17	29.48	32.79	36.10	39.41	42.71	46.02	49.33	52.64
41	9.89	13.34	16.78	20.23	23.67	27.11	30.56	34.00	37.45	40.89	44.33	47.78	51.22	54.67
42	10.17	13.75	17.34	20.92	24.50	28.09	31.67	35.25	38.84	42.42	46.00	49.59	53.17	56.75
43	10.45	14.18	17.90	21.63	25.35	29.08	32.80	36.53	40.25	43.98	47.70	51.43	55.15	58.88
44	10.74	14.60	18.47	22.34	26.20	30.07	33.94	37.80	41.67	45.54	49.40	53.27	57.14	61.00
45	11.02	15.03	19.03	23.04	27.05	31.06	35.06	39.07	43.08	47.09	51.09	55.10	59.11	63.12
46	11.30	15.44	19.59	23.73	27.88	32.03	36.17	40.32	44.46	48.61	52.75	56.90	61.05	65.19
47	11.56	15.84	20.12	24.40	28.67	32.95	37.23	41.51	45.79	50.07	54.34	58.62	62.90	67.18
48	11.82	16.22	20.63	25.03	29.44	33.85	38.25	42.66	47.06	51.47	55.87	60.28	64.69	69.09
49	12.05	16.58	21.10	25.63	30.15	34.67	39.20	43.72	48.25	52.77	57.29	61.82	66.34	70.87
50	12.27	16.90	21.54	26.17	30.80	35.44	40.07	44.70	49.34	53.97	58.60	63.24	67.87	72.50
51	12.47	17.20	21.93	26.66	31.39	36.13	40.86	45.59	50.32	55.05	59.78	64.52	69.25	73.98
52	12.65	17.47	22.29	27.11	31.93	36.76	41.58	46.40	51.22	56.04	60.86	65.69	70.51	75.33
53	12.82	17.73	22.64	27.55	32.46	37.37	42.28	47.19	52.10	57.01	61.91	66.82	71.73	76.64
54	13.00	17.99	22.99	27.98	32.98	37.98	42.97	47.97	52.96	57.96	62.95	67.95	72.95	77.94
55	13.18	18.27	23.36	28.45	33.54	38.63	43.72	48.81	53.90	58.99	64.07	69.16	74.25	79.34
56	13.38	18.57	23.76	28.95	34.13	39.32	44.51	49.70	54.89	60.08	65.26	70.45	75.64	80.83
57	13.61	18.91	24.21	29.51	34.81	40.12	45.42	50.72	56.02	61.32	66.62	71.93	77.23	82.53
58	13.86	19.29	24.72	30.15	35.58	41.01	46.44	51.87	57.30	62.73	68.16	73.59	79.02	84.45
59	14.16	19.74	25.32	30.90	36.48	42.06	47.64	53.22	58.80	64.38	69.95	75.53	81.11	86.69
60	14.51	20.26	26.01	31.77	37.52	43.27	49.02	54.78	60.53	66.28	72.03	77.79	83.54	89.29
61	14.91	20.87	26.82	32.78	38.73	44.68	50.64	56.59	62.55	68.50	74.45	80.41	86.36	92.32
62	15.38	21.56	27.75	33.94	40.12	46.31	52.50	58.68	64.87	71.06	77.24	83.43	89.62	95.80
63	15.91	22.37	28.82	35.28	41.73	48.19	54.64	61.10	67.55	74.01	80.46	86.92	93.37	99.83
64	16.53	23.29	30.05	36.81	43.57	50.33	57.09	63.85	70.61	77.37	84.13	90.90	97.66	104.42
65	17.22	24.33	31.43	38.54	45.65	52.76	59.86	66.97	74.08	81.19	88.29	95.40	102.51	109.62
66	18.00	25.50	32.99	40.49	47.99	55.49	62.98	70.48	77.98	85.48	92.97	100.47	107.97	115.47
67	18.88	26.81	34.75	42.68	50.62	58.56	66.49	74.43	82.36	90.30	98.23	106.17	114.11	122.04
68	19.85	28.28	36.70	45.13	53.55	61.97	70.40	78.82	87.25	95.67	104.09	112.52	120.94	129.37
69	20.94	29.91	38.87	47.84	56.81	65.78	74.74	83.71	92.68	101.65	110.61	119.58	128.55	137.52
70	22.14	31.70	41.27	50.84	60.40	69.97	79.54	89.10	98.67	108.24	117.80	127.37	136.94	146.50
71	23.45	33.68	43.90	54.13	64.35	74.58	84.80	95.03	105.25	115.48	125.70	135.93	146.15	156.38
72	24.89	35.83	46.77	57.71	68.65	79.59	90.53	101.47	112.41	123.35	134.29	145.24	156.18	167.12
73	26.43	38.14	49.85	61.56	73.27	84.98	96.69	108.40	120.11	131.82	143.53	155.25	166.96	178.67
74	28.07	40.60	53.13	65.67	78.20	90.73	103.26	115.80	128.33	140.86	153.39	165.93	178.46	190.99
75	29.81	43.21	56.61	70.01	83.41	96.82	110.22	123.62	137.02	150.42	163.82	177.23	190.63	204.03
76	31.64	45.96	60.27	74.59	88.91	103.23	117.54	131.86	146.18	160.50	174.81	189.13	203.45	217.77
77	33.56	48.83	64.11	79.38	94.66	109.94	125.21	140.49	155.76	171.04	186.31	201.59	216.87	232.14
78	35.55	51.83	68.10	84.38	100.65	116.92	133.20	149.47	165.75	182.02	198.29	214.57	230.84	247.12
79	37.62	54.93	72.24	89.55	106.86	124.17	141.48	158.79	176.10	193.41	210.72	228.03	245.34	262.65
80	39.76	58.14	76.52	94.90	113.28	131.66	150.04	168.42	186.80	205.18	223.55	241.93	260.31	278.69
81	41.97	61.45	80.93	100.41	119.89	139.37	158.85	178.33	197.81	217.29	236.77	256.26	275.74	295.22
82	44.21	64.82	85.42	106.03	126.63	147.24	167.84	188.45	209.05	229.66	250.26	270.87	291.47	312.08
83	46.50	68.25	90.00	111.75	133.50	155.25	177.00	198.75	220.50	242.25	264.00	285.75	307.50	329.25
84	48.82	71.72	94.63	117.54	140.44	163.35	186.26	209.16	232.07	254.98	277.88	300.79	323.70	346.60
85	51.14	75.21	99.28	123.35	147.42	171.49	195.56	219.63	243.70	267.77	291.84	315.91	339.98	364.05

LEGACY 3 Plan

Male Tobacco Monthly Bank Draft - Continuous Pay (Includes Policy Fee)

Face Amount Age	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
18	9.44	12.65	15.87	19.08	22.30	25.52	28.73	31.95	35.16	38.38	41.59	44.81	48.03	51.24
19	9.43	12.64	15.85	19.06	22.27	25.48	28.69	31.90	35.11	38.32	41.53	44.75	47.96	51.17
20	9.41	12.61	15.81	19.02	22.22	25.42	28.62	31.83	35.03	38.23	41.43	44.64	47.84	51.04
21	9.39	12.59	15.78	18.98	22.17	25.36	28.56	31.75	34.95	38.14	41.33	44.53	47.72	50.92
22	9.38	12.57	15.76	18.95	22.13	25.32	28.51	31.70	34.89	38.08	41.26	44.45	47.64	50.83
23	9.38	12.57	15.76	18.95	22.13	25.32	28.51	31.70	34.89	38.08	41.26	44.45	47.64	50.83
24	9.40	12.59	15.79	18.99	22.18	25.38	28.58	31.77	34.97	38.17	41.36	44.56	47.76	50.95
25	9.44	12.65	15.87	19.09	22.30	25.52	28.74	31.95	35.17	38.39	41.60	44.82	48.04	51.25
26	9.50	12.75	16.00	19.25	22.50	25.75	29.00	32.25	35.50	38.75	42.00	45.25	48.50	51.75
27	9.60	12.90	16.20	19.50	22.80	26.10	29.40	32.70	36.00	39.30	42.59	45.89	49.19	52.49
28	9.74	13.11	16.48	19.85	23.21	26.58	29.95	33.32	36.69	40.06	43.42	46.79	50.16	53.53
29	9.92	13.38	16.84	20.30	23.76	27.22	30.68	34.14	37.60	41.06	44.52	47.98	51.44	54.90
30	10.15	13.73	17.30	20.88	24.45	28.03	31.60	35.18	38.75	42.33	45.90	49.48	53.05	56.63
31	10.44	14.16	17.87	21.59	25.31	29.03	32.74	36.46	40.18	43.90	47.61	51.33	55.05	58.77
32	10.77	14.66	18.54	22.43	26.31	30.19	34.08	37.96	41.85	45.73	49.61	53.50	57.38	61.27
33	11.15	15.22	19.30	23.37	27.44	31.52	35.59	39.66	43.74	47.81	51.88	55.96	60.03	64.10
34	11.56	15.84	20.12	24.40	28.68	32.96	37.24	41.52	45.80	50.08	54.35	58.63	62.91	67.19
35	12.01	16.51	21.01	25.51	30.01	34.51	39.01	43.51	48.01	52.51	57.01	61.52	66.02	70.52
36	12.47	17.21	21.94	26.68	31.41	36.14	40.88	45.61	50.35	55.08	59.81	64.55	69.28	74.02
37	12.96	17.93	22.91	27.88	32.86	37.84	42.81	47.79	52.76	57.74	62.71	67.69	72.67	77.64
38	13.45	18.68	23.90	29.13	34.35	39.57	44.80	50.02	55.25	60.47	65.69	70.92	76.14	81.37
39	13.95	19.43	24.90	30.38	35.85	41.33	46.80	52.28	57.75	63.23	68.70	74.18	79.65	85.13
40	14.45	20.18	25.90	31.63	37.35	43.07	48.80	54.52	60.25	65.97	71.69	77.42	83.14	88.87
41	14.95	20.92	26.89	32.86	38.83	44.80	50.77	56.74	62.71	68.68	74.65	80.63	86.60	92.57
42	15.43	21.64	27.85	34.06	40.27	46.49	52.70	58.91	65.12	71.33	77.54	83.76	89.97	96.18
43	15.90	22.34	28.79	35.24	41.68	48.13	54.58	61.02	67.47	73.92	80.36	86.81	93.26	99.70
44	16.35	23.02	29.70	36.37	43.04	49.72	56.39	63.06	69.74	76.41	83.08	89.76	96.43	103.10
45	16.79	23.68	30.57	37.47	44.36	51.25	58.14	65.04	71.93	78.82	85.71	92.61	99.50	106.39
46	17.21	24.31	31.41	38.51	45.61	52.72	59.82	66.92	74.02	81.12	88.22	95.33	102.43	109.53
47	17.60	24.90	32.20	39.50	46.80	54.10	61.40	68.70	76.00	83.30	90.59	97.89	105.19	112.49
48	17.97	25.46	32.94	40.43	47.91	55.39	62.88	70.36	77.85	85.33	92.81	100.30	107.78	115.27
49	18.31	25.97	33.62	41.28	48.93	56.58	64.24	71.89	79.55	87.20	94.85	102.51	110.16	117.82
50	18.62	26.43	34.24	42.05	49.86	57.67	65.48	73.29	81.10	88.91	96.72	104.53	112.34	120.15
51	18.91	26.86	34.81	42.76	50.71	58.67	66.62	74.57	82.52	90.47	98.42	106.38	114.33	122.28
52	19.17	27.25	35.33	43.41	51.49	59.58	67.66	75.74	83.82	91.90	99.98	108.07	116.15	124.23
53	19.42	27.63	35.84	44.05	52.26	60.47	68.68	76.89	85.10	93.31	101.52	109.73	117.94	126.15
54	19.69	28.03	36.37	44.71	53.05	61.39	69.73	78.07	86.41	94.75	103.09	111.44	119.78	128.12
55	19.97	28.45	36.93	45.42	53.90	62.38	70.86	79.35	87.83	96.31	104.79	113.28	121.76	130.24
56	20.28	28.92	37.56	46.20	54.84	63.48	72.12	80.76	89.40	98.04	106.68	115.32	123.96	132.60
57	20.65	29.47	38.29	47.11	55.93	64.75	73.57	82.39	91.21	100.03	108.85	117.68	126.50	135.32
58	21.07	30.10	39.13	48.16	57.19	66.23	75.26	84.29	93.32	102.35	111.38	120.42	129.45	138.48
59	21.56	30.84	40.12	49.40	58.67	67.95	77.23	86.51	95.79	105.07	114.34	123.62	132.90	142.18
60	22.14	31.71	41.27	50.84	60.41	69.98	79.54	89.11	98.68	108.25	117.81	127.38	136.95	146.52
61	22.82	32.72	42.63	52.53	62.44	72.35	82.25	92.16	102.06	111.97	121.87	131.78	141.69	151.59
62	23.60	33.89	44.19	54.48	64.78	75.08	85.37	95.67	105.96	116.26	126.55	136.85	147.15	157.44
63	24.48	35.22	45.96	56.70	67.44	78.18	88.92	99.66	110.40	121.14	131.87	142.61	153.35	164.09
64	25.48	36.72	47.96	59.20	70.43	81.67	92.91	104.15	115.39	126.63	137.86	149.10	160.34	171.58
65	26.59	38.39	50.18	61.98	73.77	85.57	97.36	109.16	120.95	132.75	144.54	156.34	168.13	179.93
66	27.83	40.24	52.65	65.06	77.47	89.89	102.30	114.71	127.12	139.53	151.94	164.36	176.77	189.18
67	29.18	42.27	55.36	68.45	81.54	94.63	107.72	120.81	133.90	146.99	160.08	173.17	186.26	199.35
68	30.67	44.50	58.33	72.17	86.00	99.83	113.66	127.50	141.33	155.16	168.99	182.83	196.66	210.49
69	32.29	46.93	61.57	76.21	90.85	105.50	120.14	134.78	149.42	164.06	178.70	193.35	207.99	222.63
70	34.04	49.56	65.08	80.60	96.11	111.63	127.15	142.67	158.19	173.71	189.22	204.74	220.26	235.78
71	35.93	52.40	68.86	85.33	101.79	118.26	134.72	151.19	167.65	184.12	200.58	217.05	233.51	249.98
72	37.96	55.44	72.91	90.39	107.87	125.35	142.82	160.30	177.78	195.26	212.73	230.21	247.69	265.17
73	40.11	58.67	77.22	95.78	114.33	132.89	151.44	170.00	188.55	207.11	225.66	244.22	262.77	281.33
74	42.39	62.08	81.77	101.46	121.15	140.85	160.54	180.23	199.92	219.61	239.30	259.00	278.69	298.38
75	44.77	65.66	86.54	107.43	128.31	149.20	170.08	190.97	211.85	232.74	253.62	274.51	295.39	316.28
76	47.27	69.40	91.53	113.67	135.80	157.93	180.06	202.20	224.33	246.46	268.59	290.73	312.86	334.99
77	49.86	73.29	96.72	120.15	143.58	167.01	190.44	213.87	237.30	260.73	284.15	307.58	331.01	354.44
78	52.55	77.32	102.10	126.87	151.64	176.42	201.19	225.96	250.74	275.51	300.28	325.06	349.83	374.60
79	55.33	81.49	107.65	133.81	159.97	186.13	212.29	238.45	264.61	290.77	316.93	343.10	369.26	395.42
80	58.18	85.77	113.36	140.95	168.53	196.12	223.71	251.30	278.89	306.48	334.06	361.65	389.24	416.83
81	61.11	90.16	119.21	148.27	177.32	206.37	235.42	264.48	293.53	322.58	351.63	380.69	409.74	438.79
82	64.09	94.64	125.18	155.73	186.27	216.82	247.36	277.91	308.45	339.00	369.54	400.09	430.63	461.18
83	67.12	99.18	131.24	163.30	195.36	227.42	259.48	291.54	323.60	355.66	387.72	419.78	451.84	483.90
84	70.18	103.77	137.36	170.95	204.54	238.13	271.72	305.31	338.90	372.49	406.07	439.66	473.25	506.84
85	73.26	108.38	143.51	178.63	213.76	248.89	284.01	319.14	354.26	389.39	424.51	459.64	494.77	529.89

LEGACY 3 Plan

Female Tobacco Monthly Bank Draft - Continuous Pay (Includes Policy Fee)

Face Amount Age	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
18	7.08	9.12	11.16	13.20	15.23	17.27	19.31	21.35	23.39	25.43	27.46	29.50	31.54	33.58
19	7.27	9.40	11.53	13.66	15.79	17.93	20.06	22.19	24.32	26.45	28.58	30.72	32.85	34.98
20	7.45	9.68	11.90	14.13	16.35	18.58	20.80	23.03	25.25	27.48	29.70	31.93	34.15	36.38
21	7.64	9.96	12.28	14.60	16.91	19.23	21.55	23.87	26.19	28.51	30.82	33.14	35.46	37.78
22	7.83	10.24	12.65	15.07	17.48	19.89	22.30	24.72	27.13	29.54	31.95	34.37	36.78	39.19
23	8.02	10.52	13.03	15.54	18.04	20.55	23.06	25.56	28.07	30.58	33.08	35.59	38.10	40.60
24	8.21	10.81	13.41	16.01	18.61	21.22	23.82	26.42	29.02	31.62	34.22	36.83	39.43	42.03
25	8.40	11.10	13.80	16.50	19.19	21.89	24.59	27.29	29.99	32.69	35.38	38.08	40.78	43.48
26	8.60	11.39	14.19	16.98	19.78	22.58	25.37	28.17	30.96	33.76	36.55	39.35	42.15	44.94
27	8.80	11.69	14.59	17.48	20.38	23.28	26.17	29.07	31.96	34.86	37.75	40.65	43.55	46.44
28	9.00	12.00	15.00	18.00	21.00	24.00	27.00	30.00	33.00	36.00	38.99	41.99	44.99	47.99
29	9.21	12.31	15.42	18.52	21.62	24.73	27.83	30.93	34.04	37.14	40.24	43.35	46.45	49.55
30	9.43	12.64	15.85	19.06	22.27	25.48	28.69	31.90	35.11	38.32	41.53	44.75	47.96	51.17
31	9.65	12.97	16.29	19.61	22.93	26.26	29.58	32.90	36.22	39.54	42.86	46.19	49.51	52.83
32	9.87	13.31	16.74	20.18	23.61	27.05	30.48	33.92	37.35	40.79	44.22	47.66	51.09	54.53
33	10.11	13.66	17.21	20.76	24.31	27.87	31.42	34.97	38.52	42.07	45.62	49.18	52.73	56.28
34	10.35	14.02	17.69	21.37	25.04	28.71	32.38	36.06	39.73	43.40	47.07	50.75	54.42	58.09
35	10.60	14.39	18.19	21.99	25.78	29.58	33.38	37.17	40.97	44.77	48.56	52.36	56.16	59.95
36	10.85	14.77	18.70	22.62	26.54	30.47	34.39	38.31	42.24	46.16	50.08	54.01	57.93	61.85
37	11.11	15.17	19.22	23.28	27.33	31.38	35.44	39.49	43.55	47.60	51.65	55.71	59.76	63.82
38	11.38	15.57	19.76	23.95	28.13	32.32	36.51	40.70	44.89	49.08	53.26	57.45	61.64	65.83
39	11.66	15.98	20.31	24.64	28.96	33.29	37.62	41.94	46.27	50.60	54.92	59.25	63.58	67.90
40	11.94	16.41	20.88	25.35	29.82	34.29	38.76	43.23	47.70	52.17	56.63	61.10	65.57	70.04
41	12.23	16.85	21.46	26.08	30.69	35.31	39.92	44.54	49.15	53.77	58.38	63.00	67.61	72.23
42	12.53	17.29	22.05	26.82	31.58	36.34	41.10	45.87	50.63	55.39	60.15	64.92	69.68	74.44
43	12.83	17.74	22.65	27.56	32.47	37.38	42.29	47.20	52.11	57.02	61.93	66.85	71.76	76.67
44	13.12	18.18	23.24	28.30	33.35	38.41	43.47	48.53	53.59	58.65	63.70	68.76	73.82	78.88
45	13.41	18.61	23.81	29.02	34.22	39.42	44.62	49.83	55.03	60.23	65.43	70.64	75.84	81.04
46	13.69	19.03	24.37	29.72	35.06	40.40	45.74	51.09	56.43	61.77	67.11	72.46	77.80	83.14
47	13.96	19.43	24.91	30.38	35.86	41.34	46.81	52.29	57.76	63.24	68.71	74.19	79.67	85.14
48	14.21	19.81	25.41	31.01	36.61	42.21	47.81	53.41	59.01	64.61	70.21	75.82	81.42	87.02
49	14.44	20.15	25.87	31.59	37.30	43.02	48.74	54.45	60.17	65.89	71.60	77.32	83.04	88.75
50	14.65	20.47	26.29	32.11	37.93	43.75	49.57	55.39	61.21	67.03	72.85	78.68	84.50	90.32
51	14.83	20.75	26.66	32.58	38.49	44.40	50.32	56.23	62.15	68.06	73.97	79.89	85.80	91.72
52	15.00	20.99	26.99	32.99	38.98	44.98	50.98	56.97	62.97	68.97	74.96	80.96	86.96	92.95
53	15.15	21.23	27.30	33.38	39.45	45.52	51.60	57.67	63.75	69.82	75.89	81.97	88.04	94.12
54	15.31	21.46	27.61	33.76	39.91	46.06	52.21	58.36	64.51	70.66	76.81	82.97	89.12	95.27
55	15.46	21.69	27.92	34.15	40.38	46.61	52.84	59.07	65.30	71.53	77.76	83.99	90.22	96.45
56	15.63	21.95	28.26	34.58	40.89	47.21	53.52	59.84	66.15	72.47	78.78	85.10	91.41	97.73
57	15.83	22.24	28.65	35.06	41.47	47.89	54.30	60.71	67.12	73.53	79.94	86.36	92.77	99.18
58	16.05	22.57	29.09	35.62	42.14	48.66	55.18	61.71	68.23	74.75	81.27	87.80	94.32	100.84
59	16.31	22.96	29.61	36.26	42.91	49.56	56.21	62.86	69.51	76.16	82.81	89.47	96.12	102.77
60	16.61	23.41	30.21	37.01	43.81	50.62	57.42	64.22	71.02	77.82	84.62	91.43	98.23	105.03
61	16.96	23.94	30.92	37.90	44.88	51.86	58.84	65.82	72.80	79.78	86.76	93.74	100.72	107.70
62	17.38	24.57	31.76	38.95	46.13	53.32	60.51	67.70	74.89	82.08	89.26	96.45	103.64	110.83
63	17.87	25.30	32.73	40.17	47.60	55.03	62.46	69.90	77.33	84.76	92.19	99.63	107.06	114.49
64	18.44	26.16	33.87	41.59	49.31	57.03	64.74	72.46	80.18	87.90	95.61	103.33	111.05	118.77
65	19.10	27.15	35.20	43.25	51.30	59.35	67.40	75.45	83.50	91.55	99.60	107.65	115.70	123.75
66	19.87	28.30	36.73	45.16	53.59	62.03	70.46	78.89	87.32	95.75	104.18	112.62	121.05	129.48
67	20.74	29.61	38.48	47.35	56.22	65.09	73.96	82.83	91.70	100.57	109.44	118.31	127.18	136.05
68	21.74	31.11	40.48	49.85	59.21	68.58	77.95	87.32	96.69	106.06	115.42	124.79	134.16	143.53
69	22.87	32.80	42.73	52.67	62.60	72.53	82.46	92.40	102.33	112.26	122.19	132.13	142.06	151.99
70	24.14	34.71	45.27	55.84	66.41	76.98	87.54	98.11	108.68	119.25	129.81	140.38	150.95	161.52
71	25.56	36.84	48.11	59.39	70.67	81.95	93.22	104.50	115.78	127.06	138.33	149.61	160.89	172.17
72	27.12	39.18	51.23	63.29	75.35	87.41	99.46	111.52	123.58	135.64	147.69	159.75	171.81	183.87
73	28.82	41.72	54.63	67.54	80.44	93.35	106.26	119.16	132.07	144.98	157.88	170.79	183.70	196.60
74	30.65	44.47	58.29	72.11	85.93	99.75	113.57	127.39	141.21	155.03	168.85	182.68	196.50	210.32
75	32.59	47.39	62.18	76.98	91.77	106.57	121.36	136.16	150.95	165.75	180.54	195.34	210.13	224.93
76	34.66	50.49	66.32	82.15	97.97	113.80	129.63	145.46	161.29	177.12	192.94	208.77	224.60	240.43
77	36.83	53.75	70.66	87.58	104.49	121.40	138.32	155.23	172.15	189.06	205.97	222.89	239.80	256.72
78	39.11	57.16	75.21	93.26	111.31	129.36	147.41	165.46	183.51	201.56	219.61	237.67	255.72	273.77
79	41.47	60.71	79.94	99.18	118.41	137.64	156.88	176.11	195.35	214.58	233.81	253.05	272.28	291.52
80	43.92	64.38	84.84	105.30	125.76	146.22	166.68	187.14	207.60	228.06	248.51	268.97	289.43	309.89
81	46.45	68.17	89.90	111.62	133.34	155.07	176.79	198.51	220.24	241.96	263.68	285.41	307.13	328.85
82	49.04	72.06	95.08	118.10	141.12	164.14	187.16	210.18	233.20	256.22	279.24	302.26	325.28	348.30
83	51.68	76.02	100.36	124.70	149.04	173.38	197.72	222.06	246.40	270.74	295.08	319.42	343.76	368.10
84	54.35	80.03	105.70	131.38	157.05	182.73	208.40	234.08	259.75	285.43	311.10	336.78	362.45	388.13
85	57.04	84.06	111.08	138.10	165.11	192.13	219.15	246.17	273.19	300.21	327.22	354.24	381.26	408.28

Annual Premium Per \$1000 Face Amount - Continuous Pay (Policy Fee Not Included)

Male

Age	LEGACY 1		ADB Rider		NH WAIVER		LEGACY 2		LEGACY 3	
	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco
18	15.59	20.88	1.76	1.76	0.08	0.10	22.41	29.54	29.35	38.59
19	16.06	21.67	1.76	1.76	0.08	0.11	23.05	30.16	29.48	38.53
20	16.54	22.48	1.76	1.76	0.09	0.11	23.68	30.77	29.59	38.43
21	17.01	23.28	1.76	1.76	0.09	0.13	24.30	31.39	29.70	38.33
22	17.48	24.07	1.76	1.76	0.09	0.13	24.93	32.00	29.84	38.26
23	17.96	24.88	1.76	1.76	0.09	0.13	25.57	32.64	29.99	38.26
24	18.43	25.66	1.76	1.76	0.09	0.14	26.22	33.32	30.21	38.36
25	18.91	26.44	1.76	1.76	0.10	0.14	26.87	34.04	30.49	38.60
26	19.39	27.22	1.76	1.76	0.10	0.14	27.54	34.80	30.86	39.00
27	19.88	27.97	1.76	1.76	0.10	0.15	28.22	35.63	31.33	39.59
28	20.37	28.71	1.76	1.76	0.10	0.15	28.92	36.54	31.93	40.42
29	20.86	29.44	1.76	1.76	0.10	0.15	29.64	37.53	32.66	41.52
30	21.37	30.16	1.76	1.76	0.11	0.16	30.39	38.60	33.55	42.90
31	21.87	30.85	1.78	1.78	0.11	0.16	31.16	39.78	34.61	44.61
32	22.39	31.52	1.80	1.80	0.11	0.16	31.95	41.07	35.83	46.61
33	22.91	32.19	1.81	1.81	0.11	0.17	32.77	42.45	37.18	48.88
34	23.41	32.84	1.82	1.82	0.13	0.17	33.61	43.94	38.67	51.35
35	23.93	33.50	1.83	1.83	0.13	0.17	34.47	45.53	40.26	54.01
36	24.42	34.16	1.84	1.84	0.13	0.18	35.36	47.22	41.96	56.81
37	24.92	34.82	1.85	1.85	0.13	0.18	36.26	49.01	43.74	59.71
38	25.39	35.50	1.86	1.86	0.14	0.18	37.17	50.89	45.58	62.69
39	25.87	36.18	1.87	1.87	0.14	0.18	38.12	52.87	47.46	65.70
40	26.31	36.90	1.87	1.87	0.14	0.19	39.07	54.95	49.38	68.69
41	26.73	37.64	1.87	1.87	0.14	0.19	40.04	57.12	51.32	71.65
42	27.16	38.42	1.89	1.89	0.14	0.19	41.06	59.37	53.28	74.54
43	27.63	39.25	1.89	1.89	0.15	0.20	42.11	61.68	55.22	77.36
44	28.13	40.15	1.89	1.89	0.15	0.20	43.25	64.04	57.16	80.08
45	28.70	41.14	1.90	1.90	0.15	0.21	44.47	66.41	59.06	82.71
46	29.39	42.24	1.90	1.90	0.16	0.22	45.80	68.80	60.94	85.22
47	30.19	43.47	1.92	1.92	0.17	0.25	47.26	71.19	62.78	87.59
48	31.13	44.81	1.93	1.93	0.18	0.27	48.87	73.54	64.56	89.81
49	32.25	46.31	1.95	1.95	0.20	0.29	50.64	75.85	66.28	91.85
50	33.55	47.99	1.98	1.98	0.22	0.31	52.58	78.10	67.93	93.72
51	35.07	49.83	2.02	2.02	0.25	0.35	54.73	80.29	69.50	95.42
52	36.78	51.87	2.07	2.07	0.28	0.39	57.07	82.45	71.04	96.98
53	38.66	54.08	2.13	2.13	0.31	0.43	59.59	84.63	72.63	98.52
54	40.69	56.48	2.18	2.18	0.35	0.49	62.29	86.87	74.31	100.09
55	42.84	59.06	2.26	2.26	0.39	0.53	65.15	89.23	76.14	101.79
56	45.09	61.82	2.34	2.34	0.43	0.59	68.16	91.73	78.17	103.68
57	47.43	64.76	2.42	2.42	0.48	0.64	71.31	94.46	80.49	105.85
58	49.81	67.89	2.52	2.52	0.52	0.71	74.58	97.44	83.14	108.38
59	52.23	71.19	2.63	2.63	0.58	0.77	77.99	100.73	86.18	111.34
60	54.65	74.67	2.75	2.75	0.63	0.86	81.51	104.37	89.67	114.81
61	57.08	78.35	2.89	2.89	0.70	0.96	85.16	108.41	93.66	118.87
62	59.58	82.28	3.02	3.02	0.79	1.08	88.97	112.89	98.19	123.55
63	62.23	86.55	3.16	3.16	0.88	1.23	93.08	117.85	103.29	128.87
64	65.11	91.23	3.32	3.32	0.99	1.39	97.53	123.31	108.98	134.86
65	68.33	96.39	3.48	3.48	1.13	1.60	102.44	129.35	115.30	141.54
66	71.93	102.12	3.65	3.65	1.29	1.83	107.87	135.99	122.26	148.94
67	76.04	108.48	3.83	3.83	1.48	2.12	113.92	143.26	129.89	157.08
68	80.71	115.56	4.01	4.01	1.71	2.45	120.67	151.20	138.23	165.99
69	86.04	123.44	4.21	4.21	1.98	2.84	128.21	159.87	147.29	175.70
70	92.11	132.18	4.40	4.40	2.30	3.30	136.62	169.29	157.12	186.22
71	98.98	141.85	4.61	4.61	2.69	3.85	145.97	179.50	167.72	197.58
72	106.64	152.42	4.83	4.83	3.14	4.49	156.23	190.47	179.06	209.73
73	115.04	163.85	5.10	5.10	3.67	5.23	167.36	202.16	191.12	222.66
74	124.15	176.09	5.39	5.39	4.27	6.07	179.30	214.54	203.85	236.30
75	133.92	189.09	5.76	5.76	4.95	7.00	192.02	227.55	217.21	250.62
76	144.32	202.81	6.18	6.18	5.74	8.06	205.47	241.17	231.17	265.59
77	155.31	217.21	6.68	6.68	6.64	9.28	219.61	255.37	245.69	281.15
78	166.84	232.24	7.28	7.28	7.69	10.71	234.38	270.09	260.73	297.28
79	178.89	247.86	7.98	7.98	8.97	12.43	249.75	285.30	276.25	313.93
80	191.40	264.00	8.80	8.80	10.53	14.52	265.65	300.96	292.22	331.06
81	204.34	280.64	9.75	9.75	12.42	17.07	282.06	317.04	308.59	348.63
82	217.62	297.68	10.80	10.80	14.67	20.07	298.85	333.45	325.30	366.54
83	231.16	315.00	11.92	11.92	17.25	23.50	315.96	350.10	342.24	384.72
84	244.86	332.52	13.11	13.11	20.13	27.34	333.26	366.92	359.34	403.07
85	258.66	350.15	14.30	14.30	23.28	31.52	350.66	383.83	376.53	421.51

For monthly direct bill, multiply by .1, quarterly by .265, semi-annual by .52. For monthly bank draft, divide by 12, semi-annual divide by 2, quarterly divide by 4. Then, for both direct bill and bank draft, add the policy fee of \$3 for monthly, \$9 for quarterly, \$18 for semi-annual, \$36 for annual.

Annual Premium Per \$1000 Face Amount - Continuous Pay (Policy Fee Not Included)

Female

Age	LEGACY 1		ADB Rider		NH WAIVER		LEGACY 2		LEGACY 3	
	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco
18	14.95	18.77	0.99	0.99	0.16	0.19	17.62	21.75	19.71	24.46
19	15.23	19.36	0.99	0.99	0.16	0.20	18.22	23.02	20.26	25.58
20	15.49	19.97	0.99	0.99	0.16	0.20	18.84	24.28	20.79	26.70
21	15.76	20.57	0.99	0.99	0.16	0.21	19.44	25.55	21.33	27.82
22	16.03	21.17	0.99	0.99	0.17	0.21	20.06	26.80	21.88	28.95
23	16.30	21.77	0.99	0.99	0.17	0.22	20.66	28.03	22.44	30.08
24	16.58	22.37	0.99	0.99	0.17	0.22	21.28	29.23	23.02	31.22
25	16.86	22.97	0.99	0.99	0.17	0.24	21.88	30.38	23.63	32.38
26	17.15	23.58	0.99	0.99	0.18	0.24	22.49	31.46	24.27	33.55
27	17.45	24.18	0.99	0.99	0.18	0.25	23.08	32.49	24.96	34.75
28	17.77	24.78	0.99	0.99	0.18	0.26	23.68	33.43	25.69	35.99
29	18.10	25.38	0.99	0.99	0.18	0.26	24.27	34.28	26.48	37.24
30	18.44	25.99	0.99	0.99	0.19	0.27	24.85	35.03	27.34	38.53
31	18.80	26.59	1.01	1.01	0.19	0.27	25.44	35.66	28.26	39.86
32	19.18	27.20	1.01	1.01	0.19	0.28	26.02	36.23	29.25	41.22
33	19.55	27.79	1.02	1.02	0.20	0.28	26.61	36.74	30.32	42.62
34	19.95	28.40	1.03	1.03	0.20	0.29	27.23	37.28	31.45	44.07
35	20.33	28.99	1.04	1.04	0.20	0.29	27.87	37.87	32.65	45.56
36	20.72	29.57	1.05	1.05	0.21	0.30	28.54	38.53	33.93	47.08
37	21.10	30.16	1.06	1.06	0.21	0.30	29.26	39.33	35.27	48.65
38	21.48	30.73	1.07	1.07	0.22	0.31	30.03	40.30	36.68	50.26
39	21.84	31.30	1.08	1.08	0.22	0.31	30.86	41.47	38.16	51.92
40	22.18	31.85	1.10	1.10	0.22	0.32	31.76	42.90	39.71	53.63
41	22.51	32.40	1.13	1.13	0.22	0.32	32.74	44.61	41.33	55.38
42	22.83	32.94	1.15	1.15	0.24	0.33	33.77	46.55	43.00	57.15
43	23.17	33.50	1.17	1.17	0.24	0.33	34.86	48.66	44.70	58.93
44	23.53	34.09	1.19	1.19	0.24	0.35	35.97	50.89	46.40	60.70
45	23.96	34.74	1.21	1.21	0.25	0.36	37.12	53.18	48.09	62.43
46	24.45	35.44	1.25	1.25	0.26	0.37	38.27	55.46	49.75	64.11
47	25.02	36.21	1.27	1.27	0.27	0.38	39.42	57.68	51.34	65.71
48	25.70	37.06	1.29	1.29	0.28	0.40	40.54	59.77	52.87	67.21
49	26.49	38.02	1.30	1.30	0.30	0.43	41.64	61.69	54.29	68.60
50	27.43	39.10	1.32	1.32	0.33	0.48	42.68	63.36	55.60	69.85
51	28.52	40.30	1.34	1.34	0.38	0.52	43.67	64.76	56.78	70.97
52	29.74	41.63	1.35	1.35	0.42	0.59	44.64	65.93	57.86	71.96
53	31.08	43.09	1.37	1.37	0.48	0.66	45.61	66.92	58.91	72.89
54	32.53	44.68	1.38	1.38	0.54	0.75	46.61	67.79	59.95	73.81
55	34.06	46.39	1.40	1.40	0.62	0.84	47.68	68.62	61.07	74.76
56	35.66	48.23	1.43	1.43	0.69	0.93	48.84	69.46	62.26	75.78
57	37.31	50.19	1.47	1.47	0.77	1.04	50.14	70.37	63.62	76.94
58	38.98	52.28	1.51	1.51	0.85	1.15	51.59	71.43	65.16	78.27
59	40.67	54.48	1.58	1.58	0.95	1.28	53.24	72.68	66.95	79.81
60	42.35	56.81	1.65	1.65	1.06	1.42	55.11	74.20	69.03	81.62
61	44.03	59.26	1.74	1.74	1.19	1.60	57.25	76.04	71.45	83.76
62	45.74	61.89	1.85	1.85	1.34	1.81	59.68	78.25	74.24	86.26
63	47.55	64.72	1.97	1.97	1.49	2.03	62.48	80.89	77.46	89.19
64	49.50	67.80	2.12	2.12	1.68	2.29	65.69	83.99	81.13	92.61
65	51.66	71.17	2.25	2.25	1.86	2.57	69.36	87.62	85.29	96.60
66	54.09	74.88	2.40	2.40	2.07	2.88	73.55	91.82	89.97	101.18
67	56.85	78.98	2.56	2.56	2.31	3.22	78.30	96.63	95.23	106.44
68	59.99	83.49	2.71	2.71	2.60	3.62	83.67	102.12	101.09	112.42
69	63.56	88.48	2.88	2.88	2.95	4.11	89.71	108.32	107.61	119.19
70	67.64	93.98	3.03	3.03	3.38	4.70	96.47	115.28	114.80	126.81
71	72.26	100.02	3.18	3.18	3.93	5.44	104.00	123.05	122.70	135.33
72	77.41	106.58	3.34	3.34	4.59	6.32	112.26	131.60	131.29	144.69
73	83.07	113.65	3.51	3.51	5.35	7.32	121.21	140.87	140.53	154.88
74	89.19	121.19	3.70	3.70	6.22	8.45	130.84	150.85	150.39	165.85
75	95.77	129.18	3.90	3.90	7.19	9.70	141.09	161.48	160.82	177.54
76	102.78	137.58	4.14	4.14	8.23	11.03	151.93	172.75	171.81	189.94
77	110.17	146.39	4.42	4.42	9.40	12.49	163.32	184.58	183.31	202.97
78	117.95	155.57	4.72	4.72	10.72	14.14	175.22	196.96	195.29	216.61
79	126.05	165.07	5.09	5.09	12.27	16.08	187.60	209.85	207.72	230.81
80	134.48	174.90	5.50	5.50	14.13	18.37	200.42	223.19	220.55	245.51
81	143.19	185.01	5.98	5.98	16.34	21.11	213.65	236.96	233.77	260.68
82	152.13	195.36	6.51	6.51	18.95	24.33	227.19	251.07	247.26	276.24
83	161.25	205.88	7.07	7.07	21.91	27.97	240.96	265.42	261.00	292.08
84	170.48	216.51	7.66	7.66	25.19	31.99	254.91	279.95	274.88	308.10
85	179.78	227.20	8.25	8.25	28.77	36.36	268.93	294.57	288.84	324.22

For monthly direct bill, multiply by .1, quarterly by .265, semi-annual by .52. For monthly bank draft, divide by 12, semi-annual divide by 2, quarterly divide by 4. Then, for both direct bill and bank draft, add the policy fee of \$3 for monthly, \$9 for quarterly, \$18 for semi-annual, \$36 for annual.

Annual Premium Per \$1000 Face Amount - 10 Pay (Policy Fee Not Included)

Age	Male						Female						
	LEGACY 1		ADB Rider		NH WAIVER		LEGACY 1		ADB Rider		NH WAIVER		
	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Age	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco
18	29.46	39.67	2.92	2.92	0.06	0.08	18	25.25	29.44	1.65	1.65	0.04	0.04
19	30.13	40.19	2.92	2.92	0.06	0.08	19	25.83	30.40	1.65	1.65	0.04	0.05
20	30.80	40.70	2.92	2.92	0.07	0.08	20	26.40	31.35	1.65	1.65	0.04	0.05
21	31.48	41.22	2.92	2.92	0.07	0.08	21	26.98	32.31	1.65	1.65	0.04	0.05
22	32.15	41.74	2.92	2.92	0.07	0.09	22	27.56	33.27	1.65	1.65	0.04	0.05
23	32.83	42.29	2.92	2.92	0.07	0.09	23	28.15	34.25	1.65	1.65	0.04	0.05
24	33.53	42.87	2.92	2.92	0.07	0.09	24	28.76	35.24	1.65	1.65	0.04	0.05
25	34.27	43.51	2.92	2.92	0.07	0.09	25	29.39	36.25	1.65	1.65	0.04	0.05
26	35.03	44.20	2.92	2.92	0.07	0.09	26	30.03	37.28	1.65	1.65	0.05	0.05
27	35.82	44.97	2.92	2.92	0.08	0.09	27	30.72	38.35	1.65	1.65	0.05	0.06
28	36.67	45.83	2.92	2.92	0.08	0.09	28	31.44	39.46	1.65	1.65	0.05	0.06
29	37.56	46.79	2.92	2.92	0.08	0.10	29	32.20	40.61	1.65	1.65	0.05	0.06
30	38.50	47.85	2.92	2.92	0.08	0.10	30	33.00	41.80	1.65	1.65	0.05	0.06
31	39.52	49.04	2.93	2.93	0.08	0.10	31	33.86	43.06	1.68	1.68	0.05	0.06
32	40.57	50.34	2.94	2.94	0.08	0.10	32	34.78	44.37	1.69	1.69	0.05	0.06
33	41.69	51.75	2.96	2.96	0.09	0.10	33	35.73	45.73	1.72	1.72	0.05	0.06
34	42.86	53.24	2.97	2.97	0.09	0.11	34	36.74	47.16	1.74	1.74	0.05	0.07
35	44.07	54.84	3.00	3.00	0.09	0.11	35	37.82	48.66	1.78	1.78	0.05	0.07
36	45.31	56.50	3.02	3.02	0.09	0.11	36	38.94	50.22	1.80	1.80	0.06	0.07
37	46.60	58.25	3.03	3.03	0.09	0.13	37	40.12	51.85	1.83	1.83	0.06	0.07
38	47.91	60.05	3.05	3.05	0.10	0.13	38	41.36	53.55	1.86	1.86	0.06	0.07
39	49.25	61.90	3.07	3.07	0.10	0.13	39	42.65	55.35	1.90	1.90	0.06	0.08
40	50.60	63.80	3.08	3.08	0.10	0.14	40	44.00	57.20	1.93	1.93	0.06	0.08
41	51.98	65.74	3.10	3.10	0.10	0.14	41	45.41	59.15	1.96	1.96	0.06	0.08
42	53.39	67.73	3.11	3.11	0.11	0.14	42	46.88	61.15	1.98	1.98	0.07	0.08
43	54.83	69.79	3.12	3.12	0.11	0.15	43	48.37	63.20	2.02	2.02	0.07	0.08
44	56.32	71.91	3.14	3.14	0.11	0.15	44	49.91	65.27	2.05	2.05	0.07	0.09
45	57.90	74.12	3.15	3.15	0.13	0.15	45	51.47	67.34	2.07	2.07	0.07	0.09
46	59.54	76.42	3.17	3.17	0.13	0.16	46	53.06	69.38	2.09	2.09	0.08	0.10
47	61.26	78.85	3.19	3.19	0.14	0.17	47	54.64	71.39	2.13	2.13	0.08	0.11
48	63.09	81.39	3.23	3.23	0.15	0.19	48	56.24	73.35	2.15	2.15	0.09	0.13
49	65.04	84.08	3.26	3.26	0.16	0.20	49	57.83	75.23	2.18	2.18	0.10	0.14
50	67.10	86.90	3.30	3.30	0.17	0.22	50	59.40	77.00	2.20	2.20	0.13	0.16
51	69.30	89.90	3.36	3.36	0.19	0.25	51	60.97	78.68	2.23	2.23	0.15	0.18
52	71.64	93.01	3.41	3.41	0.21	0.27	52	62.52	80.27	2.26	2.26	0.17	0.21
53	74.08	96.25	3.49	3.49	0.24	0.30	53	64.09	81.86	2.29	2.29	0.19	0.25
54	76.63	99.57	3.56	3.56	0.26	0.33	54	65.69	83.48	2.31	2.31	0.24	0.29
55	79.28	102.95	3.65	3.65	0.28	0.37	55	67.35	85.19	2.35	2.35	0.27	0.35
56	82.00	106.37	3.73	3.73	0.30	0.39	56	69.06	87.03	2.38	2.38	0.32	0.40
57	84.80	109.81	3.82	3.82	0.32	0.42	57	70.88	89.06	2.41	2.41	0.38	0.48
58	87.65	113.22	3.92	3.92	0.36	0.46	58	72.79	91.34	2.46	2.46	0.44	0.57
59	90.56	116.59	4.02	4.02	0.39	0.50	59	74.83	93.90	2.49	2.49	0.53	0.66
60	93.50	119.90	4.13	4.13	0.42	0.54	60	77.00	96.80	2.53	2.53	0.62	0.77
61	96.49	123.15	4.24	4.24	0.48	0.61	61	79.35	100.09	2.58	2.58	0.73	0.92
62	99.54	126.41	4.35	4.35	0.54	0.69	62	81.86	103.73	2.63	2.63	0.85	1.08
63	102.73	129.77	4.47	4.47	0.63	0.80	63	84.56	107.68	2.69	2.69	1.01	1.28
64	106.11	133.35	4.59	4.59	0.74	0.93	64	87.47	111.91	2.74	2.74	1.17	1.50
65	109.72	137.25	4.72	4.72	0.88	1.10	65	90.59	116.37	2.82	2.82	1.37	1.75
66	113.61	141.56	4.86	4.86	1.06	1.32	66	93.94	121.03	2.90	2.90	1.59	2.04
67	117.85	146.39	5.00	5.00	1.28	1.59	67	97.55	125.84	2.97	2.97	1.85	2.39
68	122.47	151.84	5.16	5.16	1.54	1.91	68	101.41	130.77	3.07	3.07	2.19	2.83
69	127.54	158.01	5.33	5.33	1.85	2.29	69	105.56	135.77	3.18	3.18	2.63	3.38
70	133.10	165.00	5.50	5.50	2.20	2.73	70	110.00	140.80	3.30	3.30	3.19	4.09
71	139.21	172.90	5.70	5.70	2.60	3.23	71	114.75	145.84	3.44	3.44	3.91	4.98
72	145.88	181.68	5.91	5.91	3.06	3.81	72	119.81	150.89	3.59	3.59	4.79	6.02
73	153.09	191.34	6.16	6.16	3.58	4.47	73	125.17	155.97	3.77	3.77	5.79	7.21
74	160.89	201.82	6.47	6.47	4.16	5.23	74	130.85	161.09	3.98	3.98	6.89	8.49
75	169.25	213.10	6.82	6.82	4.83	6.08	75	136.84	166.27	4.21	4.21	8.08	9.82
76	178.20	225.15	7.25	7.25	5.57	7.04	76	143.15	171.53	4.48	4.48	9.32	11.17
77	187.75	237.96	7.77	7.77	6.44	8.16	77	149.78	176.86	4.80	4.80	10.66	12.59
78	197.89	251.46	8.38	8.38	7.46	9.49	78	156.73	182.32	5.16	5.16	12.16	14.15
79	208.64	265.65	9.08	9.08	8.72	11.09	79	164.00	187.90	5.58	5.58	13.90	15.92
80	220.00	280.50	9.90	9.90	10.23	13.05	80	171.60	193.60	6.05	6.05	15.97	18.01
81	231.96	295.96	10.85	10.85	12.09	15.43	81	179.51	199.47	6.58	6.58	18.43	20.48
82	244.41	311.90	11.90	11.90	14.29	18.23	82	187.70	205.45	7.17	7.17	21.30	23.31
83	257.24	328.22	13.03	13.03	16.81	21.44	83	196.06	211.52	7.78	7.78	24.53	26.47
84	270.32	344.79	14.21	14.21	19.62	25.03	84	204.56	217.66	8.43	8.43	28.11	29.91
85	283.52	361.49	15.40	15.40	22.69	28.92	85	213.13	223.83	9.08	9.08	31.97	33.58

For monthly direct bill, multiply by .1, quarterly by .265, semi-annual by .52. For monthly bank draft, divide by 12, semi-annual divide by 2, quarterly divide by 4. Then, for both direct bill and bank draft, add the policy fee of \$3 for monthly, \$9 for quarterly, \$18 for semi-annual, \$36 for annual.

Annual Premium Per \$1000 Face Amount - Single Pay (Policy Fee Not Included)

Male					Female				
Age	LEGACY 1		Legacy 1 with ADB Rider		Age	LEGACY 1		Legacy 1 with ADB Rider	
	Non Tobacco	Tobacco	Non Tobacco	Tobacco		Non Tobacco	Tobacco	Non Tobacco	Tobacco
18	204.78	256.57	219.08	270.87	18	155.84	192.13	163.54	199.83
19	207.00	259.35	221.30	273.65	19	159.98	197.76	167.68	205.46
20	209.18	262.09	223.48	276.39	20	164.10	203.38	171.80	211.08
21	211.36	264.83	225.66	279.13	21	168.23	209.00	175.93	216.70
22	213.58	267.61	227.88	281.91	22	172.36	214.64	180.06	222.34
23	215.90	270.53	230.20	284.83	23	176.53	220.29	184.23	227.99
24	218.38	273.61	232.68	287.91	24	180.76	225.99	188.46	233.69
25	221.06	276.93	235.36	291.23	25	185.05	231.73	192.75	239.43
26	223.99	280.55	238.29	294.85	26	189.41	237.55	197.11	245.25
27	227.22	284.51	241.52	298.81	27	193.89	243.43	201.59	251.13
28	230.81	288.89	245.11	303.19	28	198.47	249.42	206.17	257.12
29	234.81	293.74	249.11	308.04	29	203.19	255.50	210.89	263.20
30	239.25	299.11	253.55	313.41	30	208.05	261.71	215.75	269.41
31	244.20	305.06	258.50	319.36	31	213.09	268.05	220.82	275.78
32	249.67	311.62	263.97	325.92	32	218.33	274.60	226.09	282.36
33	255.68	318.81	269.98	333.11	33	223.85	281.43	231.65	289.23
34	262.23	326.64	276.53	340.94	34	229.71	288.60	237.56	296.45
35	269.35	335.13	283.65	349.43	35	235.94	296.21	243.84	304.11
36	277.05	344.32	291.35	358.62	36	242.61	304.32	250.57	312.28
37	285.34	354.20	299.64	368.50	37	249.76	313.01	257.78	321.03
38	294.25	364.82	308.55	379.12	38	257.46	322.36	265.56	330.46
39	303.78	376.18	318.08	390.48	39	265.74	332.42	273.92	340.60
40	313.94	388.30	328.24	402.60	40	274.69	343.29	282.94	351.54
41	324.75	401.19	339.12	415.56	41	284.31	355.00	292.65	363.34
42	336.14	414.75	350.59	429.20	42	294.54	367.44	302.97	375.87
43	348.07	428.86	362.61	443.40	43	305.31	380.45	313.84	388.98
44	360.45	443.41	375.10	458.06	44	316.51	393.90	325.15	402.54
45	373.22	458.31	387.98	473.07	45	328.07	407.63	336.82	416.38
46	386.34	473.41	401.22	488.29	46	339.89	421.49	348.75	430.35
47	399.71	488.61	414.72	503.62	47	351.91	435.35	360.89	444.33
48	413.30	503.80	428.44	518.94	48	363.99	449.05	373.09	458.15
49	427.02	518.86	442.29	534.13	49	376.11	462.43	385.33	471.65
50	440.83	533.69	456.23	549.09	50	388.12	475.36	397.47	484.71
51	454.67	548.20	470.21	563.74	51	400.00	487.73	409.49	497.22
52	468.57	562.43	484.24	578.10	52	411.78	499.64	421.42	509.28
53	482.60	576.48	498.41	592.29	53	423.58	511.20	433.37	520.99
54	496.80	590.44	512.78	606.42	54	435.46	522.56	445.45	532.55
55	511.23	604.39	527.38	620.54	55	447.52	533.86	457.73	544.07
56	525.96	618.41	542.32	634.77	56	459.84	545.22	470.32	555.70
57	541.03	632.59	557.63	649.19	57	472.51	556.78	483.31	567.58
58	556.49	647.01	573.38	663.90	58	485.61	568.67	496.78	579.84
59	572.42	661.78	589.64	679.00	59	499.24	581.04	510.84	592.64
60	588.86	676.94	606.46	694.54	60	513.47	594.00	525.57	606.10
61	605.84	692.60	623.88	710.64	61	528.38	607.68	541.07	620.37
62	623.31	708.68	641.84	727.21	62	543.92	622.00	557.25	635.33
63	641.23	725.12	660.29	744.18	63	560.03	636.90	574.05	650.92
64	659.50	741.87	679.12	761.49	64	576.65	652.32	591.38	667.05
65	678.08	758.84	698.28	779.04	65	593.72	668.14	609.18	683.60
66	696.89	775.97	717.68	796.76	66	611.18	684.33	627.37	700.52
67	715.86	793.18	737.25	814.57	67	628.96	700.77	645.85	717.66
68	734.94	810.42	756.92	832.40	68	647.01	717.40	664.56	734.95
69	754.04	827.60	776.59	850.15	69	665.26	734.14	683.43	752.31
70	773.13	844.67	796.23	867.77	70	683.65	750.92	702.35	769.62
71	792.13	861.57	815.76	885.20	71	702.15	767.66	721.32	786.83
72	811.05	878.29	835.22	902.46	72	720.72	784.39	740.32	803.99
73	829.90	894.87	854.69	919.66	73	739.45	801.12	759.49	821.16
74	848.71	911.29	874.22	936.80	74	758.30	817.88	778.83	838.41
75	867.51	927.60	893.91	954.00	75	777.34	834.68	798.48	855.82
76	886.29	943.82	913.82	971.35	76	796.57	851.57	818.46	873.46
77	905.10	959.93	934.01	988.84	77	816.02	868.55	838.88	891.41
78	923.93	975.99	954.55	N/A	78	835.71	885.67	859.80	909.76
79	942.81	991.98	975.51	N/A	79	855.67	902.93	881.29	928.55
80	961.78	N/A	996.98	N/A	80	875.91	920.36	903.41	947.86
81	980.82	N/A	N/A	N/A	81	896.46	938.00	926.23	967.77
82	999.95	N/A	N/A	N/A	82	917.28	955.81	949.64	988.17
83	N/A	N/A	N/A	N/A	83	938.36	973.77	973.55	N/A
84	N/A	N/A	N/A	N/A	84	959.66	991.87	997.85	N/A
85	N/A	N/A	N/A	N/A	85	981.14	N/A	N/A	N/A

To the total premium, add a policy fee of \$36.

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