

ADDvantage 10 • Current Rates

Band 1 (\$100,000–\$249,999)
Annual Premiums per \$1,000
\$65 Annual Policy Fee

MALE

FEMALE

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB	Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.35	0.57	0.69	1.56	2.08	18-25	0.29	0.41	0.57	1.28	1.53
26	0.35	0.57	0.69	1.57	2.09	26	0.29	0.41	0.57	1.30	1.56
27	0.35	0.57	0.70	1.57	2.09	27	0.29	0.41	0.57	1.31	1.59
28	0.35	0.57	0.70	1.58	2.10	28	0.29	0.41	0.57	1.33	1.63
29	0.35	0.57	0.70	1.59	2.10	29	0.29	0.41	0.57	1.35	1.66
30	0.35	0.57	0.70	1.59	2.11	30	0.29	0.41	0.57	1.37	1.70
31	0.35	0.57	0.71	1.60	2.12	31	0.30	0.41	0.57	1.38	1.73
32	0.35	0.57	0.71	1.61	2.12	32	0.30	0.41	0.57	1.40	1.77
33	0.35	0.57	0.71	1.62	2.13	33	0.30	0.41	0.57	1.42	1.81
34	0.35	0.57	0.72	1.62	2.13	34	0.30	0.41	0.57	1.44	1.85
35	0.35	0.57	0.72	1.63	2.14	35	0.30	0.41	0.57	1.46	1.89
36	0.37	0.60	0.77	1.73	2.29	36	0.32	0.44	0.61	1.55	2.01
37	0.40	0.63	0.83	1.84	2.44	37	0.34	0.47	0.66	1.64	2.15
38	0.43	0.66	0.89	1.96	2.62	38	0.37	0.50	0.71	1.74	2.29
39	0.46	0.69	0.96	2.09	2.80	39	0.39	0.54	0.76	1.85	2.45
40	0.49	0.73	1.03	2.23	3.01	40	0.42	0.58	0.82	1.96	2.62
41	0.53	0.76	1.12	2.38	3.24	41	0.45	0.63	0.89	2.09	2.81
42	0.58	0.81	1.21	2.55	3.49	42	0.49	0.68	0.97	2.23	3.01
43	0.62	0.85	1.31	2.73	3.76	43	0.53	0.74	1.05	2.38	3.23
44	0.68	0.90	1.43	2.93	4.06	44	0.58	0.81	1.15	2.54	3.48
45	0.74	0.95	1.56	3.15	4.39	45	0.63	0.88	1.26	2.72	3.75
46	0.80	1.03	1.67	3.41	4.76	46	0.68	0.94	1.34	2.91	4.03
47	0.87	1.12	1.79	3.69	5.16	47	0.73	1.00	1.42	3.12	4.34
48	0.94	1.22	1.92	4.01	5.61	48	0.79	1.07	1.51	3.35	4.68
49	1.02	1.33	2.07	4.36	6.11	49	0.85	1.14	1.61	3.60	5.05
50	1.12	1.46	2.23	4.74	6.66	50	0.93	1.22	1.71	3.88	5.46
51	1.22	1.60	2.41	5.18	7.28	51	1.01	1.31	1.83	4.18	5.91
52	1.34	1.76	2.60	5.66	7.96	52	1.10	1.41	1.96	4.51	6.41
53	1.47	1.94	2.82	6.20	8.74	53	1.20	1.52	2.09	4.88	6.96
54	1.63	2.15	3.05	6.81	9.60	54	1.32	1.64	2.24	5.28	7.57
55	1.80	2.39	3.32	7.49	10.57	55	1.45	1.77	2.41	5.73	8.25
56	1.99	2.62	3.65	8.10	11.37	56	1.56	1.92	2.62	6.19	8.88
57	2.20	2.88	4.02	8.78	12.24	57	1.69	2.08	2.85	6.70	9.57
58	2.44	3.18	4.44	9.53	13.20	58	1.82	2.27	3.11	7.26	10.32
59	2.72	3.51	4.92	10.36	14.25	59	1.97	2.47	3.40	7.88	11.15
60	3.04	3.89	5.46	11.28	15.40	60	2.14	2.70	3.73	8.57	12.06
61	3.41	4.33	6.09	12.29	16.67	61	2.33	2.96	4.09	9.33	13.06
62	3.84	4.82	6.80	13.43	18.06	62	2.54	3.25	4.51	10.17	14.16
63	4.34	5.39	7.61	14.68	19.60	63	2.77	3.57	4.97	11.11	15.38
64	4.92	6.05	8.55	16.09	21.29	64	3.04	3.94	5.50	12.16	16.73
65	5.61	6.81	9.64	17.66	23.16	65	3.33	4.36	6.10	13.33	18.22
66	6.21	7.53	10.69	19.47	25.41	66	3.72	4.84	6.80	14.36	19.46
67	6.89	8.35	11.88	21.51	27.93	67	4.18	5.39	7.59	15.48	20.80
68	7.66	9.29	13.24	23.80	30.75	68	4.70	6.01	8.50	16.71	22.25
69	8.54	10.35	14.78	26.40	33.91	69	5.32	6.73	9.56	18.06	23.83
70	9.56	11.57	16.55	29.34	37.46	70	6.03	7.56	10.77	19.54	25.54
71	10.72	12.96	18.59	32.67	41.46	71	6.87	8.52	12.18	21.17	27.40
72	12.06	14.56	20.93	36.46	45.97	72	7.85	9.64	13.82	22.97	29.42
73	13.60	16.41	23.63	40.79	51.07	73	9.02	10.93	15.73	24.95	31.62
74	15.40	18.55	26.75	45.72	56.84	74	10.40	12.45	17.97	27.13	34.01
75	17.48	21.03	30.38	51.38	63.39	75	12.05	14.22	20.61	29.55	36.63

ADDvantage 10 • Current Rates

Band 2 (\$250,000–\$499,999)
Annual Premiums per \$1,000

MALE

FEMALE

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB	Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.23	0.33	0.64	1.35	1.52	18-25	0.20	0.28	0.46	1.04	1.09
26	0.23	0.33	0.64	1.35	1.54	26	0.20	0.28	0.46	1.04	1.11
27	0.23	0.33	0.64	1.35	1.56	27	0.20	0.28	0.46	1.04	1.14
28	0.23	0.33	0.64	1.35	1.58	28	0.20	0.28	0.46	1.04	1.16
29	0.23	0.33	0.64	1.35	1.60	29	0.20	0.28	0.46	1.04	1.19
30	0.23	0.33	0.64	1.35	1.63	30	0.20	0.28	0.46	1.04	1.21
31	0.24	0.33	0.64	1.35	1.65	31	0.20	0.28	0.46	1.04	1.24
32	0.24	0.33	0.64	1.35	1.67	32	0.20	0.28	0.46	1.04	1.27
33	0.24	0.33	0.64	1.35	1.69	33	0.20	0.28	0.46	1.04	1.30
34	0.24	0.33	0.64	1.35	1.72	34	0.20	0.28	0.46	1.04	1.33
35	0.24	0.33	0.64	1.35	1.74	35	0.20	0.28	0.46	1.04	1.36
36	0.26	0.35	0.69	1.44	1.87	36	0.21	0.30	0.49	1.12	1.46
37	0.28	0.38	0.74	1.55	2.02	37	0.23	0.32	0.52	1.20	1.58
38	0.30	0.41	0.79	1.66	2.19	38	0.25	0.35	0.56	1.30	1.71
39	0.33	0.45	0.85	1.79	2.37	39	0.27	0.38	0.60	1.40	1.85
40	0.36	0.48	0.92	1.92	2.57	40	0.29	0.41	0.65	1.51	2.01
41	0.39	0.53	1.00	2.07	2.80	41	0.32	0.45	0.70	1.64	2.18
42	0.43	0.58	1.09	2.24	3.05	42	0.35	0.49	0.76	1.78	2.38
43	0.47	0.63	1.18	2.43	3.33	43	0.38	0.53	0.82	1.94	2.60
44	0.52	0.70	1.29	2.63	3.64	44	0.42	0.59	0.89	2.12	2.84
45	0.58	0.77	1.41	2.86	3.99	45	0.47	0.65	0.97	2.32	3.12
46	0.63	0.84	1.52	3.09	4.31	46	0.51	0.70	1.04	2.48	3.34
47	0.69	0.91	1.63	3.34	4.67	47	0.55	0.75	1.13	2.66	3.59
48	0.75	0.99	1.76	3.62	5.06	48	0.59	0.81	1.22	2.85	3.86
49	0.82	1.09	1.90	3.92	5.50	49	0.64	0.87	1.32	3.06	4.15
50	0.91	1.20	2.06	4.27	5.98	50	0.70	0.94	1.43	3.29	4.48
51	1.00	1.32	2.23	4.65	6.52	51	0.77	1.02	1.55	3.54	4.84
52	1.11	1.46	2.42	5.07	7.12	52	0.84	1.11	1.69	3.82	5.23
53	1.24	1.62	2.64	5.54	7.79	53	0.92	1.20	1.85	4.12	5.66
54	1.38	1.80	2.88	6.07	8.53	54	1.02	1.32	2.02	4.46	6.14
55	1.55	2.01	3.15	6.66	9.37	55	1.13	1.44	2.22	4.83	6.67
56	1.71	2.21	3.45	7.26	10.15	56	1.23	1.56	2.41	5.23	7.18
57	1.88	2.43	3.80	7.94	11.02	57	1.34	1.70	2.61	5.66	7.74
58	2.09	2.68	4.18	8.69	11.98	58	1.46	1.85	2.84	6.14	8.35
59	2.32	2.96	4.62	9.53	13.03	59	1.60	2.03	3.09	6.68	9.03
60	2.58	3.29	5.11	10.47	14.21	60	1.75	2.22	3.38	7.27	9.77
61	2.89	3.66	5.68	11.52	15.51	61	1.93	2.44	3.70	7.93	10.58
62	3.25	4.08	6.32	12.71	16.96	62	2.13	2.69	4.06	8.67	11.49
63	3.66	4.57	7.06	14.05	18.58	63	2.35	2.97	4.46	9.49	12.48
64	4.14	5.14	7.90	15.56	20.39	64	2.61	3.29	4.92	10.40	13.59
65	4.70	5.79	8.87	17.28	22.41	65	2.91	3.65	5.43	11.43	14.81
66	5.24	6.45	9.87	18.91	24.60	66	3.25	4.07	6.02	12.35	16.10
67	5.86	7.20	11.00	20.72	27.05	67	3.65	4.56	6.69	13.36	17.53
68	6.57	8.06	12.30	22.74	29.80	68	4.11	5.11	7.46	14.47	19.11
69	7.39	9.05	13.79	25.00	32.89	69	4.65	5.76	8.33	15.69	20.86
70	8.35	10.19	15.50	27.54	36.35	70	5.28	6.51	9.34	17.04	22.82
71	9.45	11.52	17.47	30.39	40.26	71	6.01	7.39	10.50	18.53	24.99
72	10.75	13.06	19.75	33.59	44.68	72	6.88	8.42	11.84	20.18	27.42
73	12.26	14.86	22.40	37.20	49.67	73	7.91	9.62	13.39	22.01	30.13
74	14.05	16.97	25.49	41.28	55.33	74	9.14	11.05	15.19	24.04	33.16
75	16.15	19.44	29.09	45.89	61.76	75	10.60	12.74	17.30	26.30	36.56

ADDvantage 10 • Current Rates

Band 3 (\$500,000–\$999,999)
Annual Premiums per \$1,000

MALE

FEMALE

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB	Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.22	0.32	0.57	1.08	1.49	18-25	0.21	0.28	0.46	0.79	1.08
26	0.22	0.32	0.57	1.09	1.51	26	0.21	0.28	0.46	0.81	1.10
27	0.22	0.32	0.57	1.10	1.53	27	0.21	0.28	0.46	0.82	1.12
28	0.22	0.33	0.57	1.11	1.55	28	0.21	0.28	0.46	0.84	1.14
29	0.22	0.33	0.57	1.13	1.57	29	0.21	0.28	0.46	0.86	1.16
30	0.22	0.33	0.57	1.14	1.59	30	0.21	0.28	0.46	0.88	1.18
31	0.23	0.33	0.57	1.15	1.61	31	0.21	0.28	0.46	0.90	1.21
32	0.23	0.33	0.57	1.16	1.63	32	0.21	0.28	0.46	0.92	1.23
33	0.23	0.34	0.57	1.17	1.65	33	0.21	0.28	0.46	0.94	1.25
34	0.23	0.34	0.57	1.19	1.67	34	0.21	0.28	0.46	0.96	1.28
35	0.23	0.34	0.57	1.20	1.69	35	0.21	0.28	0.46	0.98	1.30
36	0.25	0.36	0.61	1.29	1.82	36	0.22	0.30	0.49	1.05	1.40
37	0.27	0.39	0.65	1.39	1.97	37	0.24	0.32	0.52	1.13	1.52
38	0.29	0.42	0.70	1.50	2.13	38	0.26	0.35	0.56	1.22	1.65
39	0.32	0.45	0.75	1.62	2.32	39	0.28	0.38	0.60	1.31	1.79
40	0.34	0.49	0.81	1.76	2.52	40	0.30	0.41	0.65	1.42	1.95
41	0.38	0.53	0.87	1.91	2.74	41	0.33	0.44	0.70	1.54	2.13
42	0.42	0.57	0.94	2.08	3.00	42	0.36	0.48	0.75	1.67	2.33
43	0.46	0.63	1.02	2.27	3.28	43	0.39	0.53	0.81	1.81	2.56
44	0.51	0.68	1.10	2.48	3.59	44	0.43	0.58	0.88	1.98	2.81
45	0.57	0.75	1.20	2.72	3.95	45	0.47	0.64	0.96	2.16	3.10
46	0.62	0.81	1.30	2.94	4.26	46	0.51	0.69	1.03	2.32	3.32
47	0.68	0.88	1.42	3.19	4.61	47	0.55	0.74	1.11	2.50	3.55
48	0.74	0.96	1.55	3.47	5.00	48	0.59	0.79	1.20	2.70	3.81
49	0.82	1.05	1.69	3.77	5.42	49	0.65	0.85	1.30	2.92	4.09
50	0.90	1.15	1.86	4.11	5.89	50	0.70	0.92	1.41	3.16	4.39
51	1.00	1.26	2.04	4.49	6.41	51	0.77	1.00	1.53	3.43	4.73
52	1.11	1.38	2.25	4.92	6.99	52	0.85	1.08	1.66	3.72	5.10
53	1.24	1.53	2.49	5.39	7.63	53	0.93	1.18	1.82	4.05	5.50
54	1.39	1.69	2.77	5.93	8.35	54	1.03	1.28	1.99	4.42	5.95
55	1.56	1.88	3.08	6.53	9.16	55	1.14	1.40	2.18	4.83	6.44
56	1.71	2.07	3.37	7.11	9.93	56	1.23	1.52	2.36	5.21	6.93
57	1.89	2.29	3.69	7.76	10.78	57	1.34	1.65	2.55	5.63	7.47
58	2.09	2.54	4.06	8.49	11.71	58	1.46	1.79	2.77	6.09	8.06
59	2.32	2.83	4.47	9.30	12.75	59	1.59	1.95	3.02	6.60	8.71
60	2.58	3.15	4.94	10.20	13.91	60	1.74	2.13	3.29	7.16	9.43
61	2.88	3.53	5.47	11.21	15.19	61	1.90	2.34	3.59	7.78	10.21
62	3.22	3.97	6.07	12.35	16.61	62	2.09	2.56	3.93	8.47	11.08
63	3.62	4.48	6.76	13.64	18.21	63	2.30	2.82	4.31	9.24	12.05
64	4.09	5.07	7.54	15.08	19.98	64	2.55	3.12	4.74	10.09	13.11
65	4.63	5.76	8.44	16.72	21.97	65	2.82	3.45	5.22	11.04	14.29
66	5.15	6.41	9.39	18.30	24.16	66	3.15	3.85	5.76	11.95	15.58
67	5.74	7.15	10.47	20.07	26.61	67	3.53	4.31	6.38	12.95	17.01
68	6.42	8.00	11.72	22.05	29.37	68	3.97	4.85	7.08	14.05	18.61
69	7.20	8.98	13.14	24.26	32.47	69	4.48	5.46	7.87	15.28	20.39
70	8.11	10.11	14.78	26.75	35.96	70	5.07	6.18	8.78	16.63	22.37
71	9.15	11.41	16.67	29.54	39.91	71	5.77	7.02	9.82	18.12	24.59
72	10.37	12.93	18.86	32.68	44.38	72	6.59	8.01	11.01	19.78	27.08
73	11.79	14.70	21.41	36.23	49.45	73	7.56	9.17	12.38	21.63	29.87
74	13.45	16.76	24.37	40.24	55.21	74	8.72	10.55	13.97	23.69	33.01
75	15.41	19.19	27.84	44.78	61.77	75	10.09	12.18	15.81	25.98	36.55

ADDvantage 10 • Current Rates

Band 4 (\$1,000,000+)
Annual Premiums per \$1,000

MALE

FEMALE

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB	Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.22	0.30	0.57	0.94	1.38	18-25	0.20	0.26	0.40	0.73	0.94
26	0.22	0.30	0.57	0.96	1.40	26	0.20	0.26	0.40	0.75	0.97
27	0.22	0.30	0.57	0.98	1.42	27	0.20	0.26	0.41	0.77	1.00
28	0.22	0.31	0.57	1.00	1.44	28	0.20	0.26	0.41	0.79	1.03
29	0.22	0.31	0.57	1.02	1.46	29	0.20	0.26	0.42	0.81	1.06
30	0.22	0.31	0.57	1.04	1.48	30	0.20	0.26	0.42	0.83	1.09
31	0.22	0.31	0.57	1.06	1.51	31	0.20	0.26	0.43	0.85	1.12
32	0.22	0.31	0.57	1.09	1.53	32	0.20	0.26	0.43	0.88	1.16
33	0.22	0.32	0.57	1.11	1.55	33	0.20	0.26	0.44	0.90	1.19
34	0.22	0.32	0.57	1.14	1.58	34	0.20	0.26	0.44	0.92	1.23
35	0.22	0.32	0.57	1.16	1.60	35	0.20	0.26	0.45	0.95	1.27
36	0.24	0.34	0.61	1.25	1.73	36	0.21	0.28	0.48	1.02	1.37
37	0.25	0.37	0.65	1.35	1.87	37	0.23	0.30	0.51	1.09	1.48
38	0.27	0.39	0.70	1.46	2.03	38	0.25	0.32	0.55	1.18	1.60
39	0.30	0.43	0.75	1.58	2.20	39	0.27	0.35	0.59	1.27	1.73
40	0.32	0.46	0.80	1.72	2.40	40	0.29	0.38	0.63	1.37	1.88
41	0.35	0.50	0.86	1.87	2.62	41	0.31	0.42	0.68	1.48	2.04
42	0.39	0.54	0.93	2.04	2.86	42	0.34	0.45	0.73	1.60	2.23
43	0.42	0.59	1.01	2.23	3.13	43	0.37	0.50	0.79	1.74	2.44
44	0.47	0.65	1.09	2.44	3.44	44	0.41	0.55	0.86	1.90	2.67
45	0.52	0.71	1.19	2.68	3.79	45	0.45	0.61	0.93	2.07	2.93
46	0.57	0.77	1.29	2.90	4.08	46	0.49	0.65	1.00	2.21	3.14
47	0.62	0.84	1.40	3.14	4.41	47	0.53	0.70	1.07	2.37	3.36
48	0.68	0.91	1.53	3.41	4.76	48	0.57	0.76	1.15	2.54	3.61
49	0.76	1.00	1.67	3.71	5.15	49	0.62	0.82	1.24	2.73	3.88
50	0.84	1.10	1.83	4.05	5.58	50	0.68	0.89	1.35	2.93	4.18
51	0.93	1.21	2.01	4.42	6.06	51	0.74	0.96	1.46	3.16	4.50
52	1.04	1.33	2.21	4.84	6.59	52	0.81	1.05	1.58	3.41	4.86
53	1.17	1.48	2.44	5.31	7.18	53	0.90	1.14	1.72	3.68	5.25
54	1.32	1.64	2.70	5.84	7.84	54	0.99	1.25	1.88	3.99	5.69
55	1.50	1.83	3.00	6.43	8.57	55	1.10	1.37	2.05	4.32	6.17
56	1.65	2.01	3.28	6.98	9.30	56	1.19	1.48	2.21	4.67	6.61
57	1.81	2.22	3.60	7.59	10.11	57	1.29	1.61	2.39	5.05	7.08
58	2.00	2.46	3.96	8.27	11.01	58	1.40	1.75	2.59	5.48	7.60
59	2.22	2.74	4.37	9.03	12.00	59	1.52	1.90	2.81	5.95	8.16
60	2.47	3.05	4.83	9.87	13.11	60	1.66	2.08	3.06	6.47	8.78
61	2.75	3.41	5.35	10.81	14.34	61	1.81	2.27	3.33	7.05	9.46
62	3.08	3.83	5.94	11.86	15.72	62	1.99	2.49	3.64	7.70	10.20
63	3.46	4.31	6.62	13.03	17.26	63	2.18	2.74	3.98	8.42	11.01
64	3.90	4.87	7.39	14.35	18.98	64	2.41	3.02	4.36	9.22	11.90
65	4.41	5.53	8.28	15.84	20.91	65	2.66	3.34	4.79	10.12	12.88
66	4.91	6.15	9.17	17.29	22.88	66	2.96	3.72	5.30	10.94	14.01
67	5.48	6.87	10.17	18.90	25.08	67	3.31	4.15	5.87	11.83	15.25
68	6.14	7.69	11.32	20.70	27.54	68	3.72	4.65	6.53	12.82	16.63
69	6.90	8.63	12.62	22.71	30.28	69	4.19	5.23	7.27	13.91	18.17
70	7.78	9.72	14.11	24.95	33.36	70	4.73	5.89	8.13	15.12	19.88
71	8.80	10.98	15.82	27.46	36.81	71	5.37	6.67	9.11	16.45	21.78
72	9.99	12.45	17.78	30.27	40.70	72	6.12	7.58	10.25	17.93	23.91
73	11.38	14.16	20.04	33.43	45.07	73	7.00	8.64	11.56	19.56	26.29
74	13.01	16.17	22.66	36.99	50.01	74	8.04	9.90	13.07	21.38	28.96
75	14.94	18.52	25.69	41.01	55.59	75	9.28	11.38	14.84	23.41	31.95

ADDvantage 10 • Initial Waiver of Term Premium for Disability Rider

Male and Female
Annual Premiums per \$1,000

Bands 1 & 2 (\$100,000-\$499,999)

Bands 3 & 4 (\$500,000+)

Issue Age	Pref Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco	Issue Age	Pref Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.09	0.09	0.09	0.09	0.09	18	0.09	0.09	0.09	0.09	0.09
19	0.09	0.09	0.09	0.09	0.09	19	0.09	0.09	0.09	0.09	0.09
20	0.09	0.09	0.09	0.09	0.09	20	0.09	0.09	0.09	0.09	0.09
21	0.09	0.09	0.09	0.09	0.09	21	0.09	0.09	0.09	0.09	0.09
22	0.09	0.09	0.09	0.09	0.09	22	0.09	0.09	0.09	0.09	0.09
23	0.09	0.09	0.09	0.09	0.09	23	0.09	0.09	0.09	0.09	0.09
24	0.09	0.09	0.09	0.09	0.09	24	0.09	0.09	0.09	0.09	0.09
25	0.09	0.09	0.09	0.09	0.09	25	0.09	0.09	0.09	0.09	0.09
26	0.09	0.09	0.09	0.09	0.09	26	0.09	0.09	0.09	0.09	0.09
27	0.09	0.09	0.09	0.09	0.09	27	0.09	0.09	0.09	0.09	0.09
28	0.09	0.09	0.09	0.09	0.09	28	0.09	0.09	0.09	0.09	0.09
29	0.09	0.10	0.10	0.10	0.10	29	0.09	0.10	0.10	0.09	0.10
30	0.09	0.10	0.10	0.10	0.10	30	0.09	0.10	0.10	0.10	0.10
31	0.10	0.10	0.10	0.11	0.11	31	0.10	0.10	0.10	0.10	0.10
32	0.10	0.10	0.10	0.11	0.11	32	0.10	0.10	0.10	0.10	0.11
33	0.10	0.11	0.11	0.11	0.11	33	0.10	0.10	0.11	0.11	0.11
34	0.10	0.11	0.11	0.12	0.12	34	0.10	0.10	0.11	0.11	0.12
35	0.10	0.11	0.11	0.13	0.13	35	0.10	0.10	0.11	0.12	0.13
36	0.11	0.12	0.12	0.15	0.15	36	0.11	0.11	0.12	0.14	0.15
37	0.12	0.13	0.13	0.17	0.19	37	0.12	0.12	0.13	0.16	0.19
38	0.13	0.14	0.15	0.20	0.22	38	0.13	0.13	0.15	0.19	0.22
39	0.14	0.15	0.17	0.23	0.26	39	0.14	0.14	0.17	0.22	0.26
40	0.16	0.17	0.19	0.27	0.31	40	0.16	0.16	0.19	0.26	0.31
41	0.18	0.19	0.22	0.31	0.36	41	0.18	0.18	0.22	0.30	0.36
42	0.21	0.22	0.25	0.36	0.42	42	0.20	0.21	0.24	0.35	0.42
43	0.24	0.25	0.29	0.42	0.48	43	0.23	0.23	0.28	0.41	0.48
44	0.27	0.28	0.33	0.48	0.55	44	0.26	0.27	0.32	0.47	0.55
45	0.30	0.31	0.37	0.54	0.62	45	0.29	0.30	0.36	0.53	0.62
46	0.38	0.38	0.48	0.71	0.84	46	0.37	0.37	0.46	0.70	0.84
47	0.45	0.47	0.58	0.90	1.06	47	0.44	0.45	0.57	0.88	1.06
48	0.53	0.55	0.69	1.09	1.30	48	0.52	0.53	0.67	1.07	1.29
49	0.62	0.63	0.80	1.30	1.55	49	0.60	0.61	0.78	1.27	1.54
50	0.70	0.71	0.92	1.52	1.81	50	0.68	0.69	0.90	1.49	1.80
51	0.80	0.81	1.06	1.75	2.09	51	0.77	0.79	1.03	1.72	2.07
52	0.90	0.91	1.20	1.99	2.37	52	0.88	0.89	1.18	1.96	2.35
53	1.01	1.03	1.37	2.25	2.67	53	0.98	1.01	1.34	2.21	2.65
54	1.14	1.17	1.54	2.52	2.99	54	1.10	1.14	1.50	2.48	2.96
55	1.28	1.33	1.74	2.82	3.33	55	1.24	1.30	1.70	2.78	3.30
56	1.30	1.35	1.77	2.86	3.38	56	1.26	1.32	1.73	2.82	3.35
57	1.25	1.29	1.70	2.74	3.23	57	1.21	1.27	1.66	2.70	3.21
58	1.19	1.23	1.61	2.60	3.06	58	1.15	1.21	1.58	2.56	3.04
59	1.04	1.07	1.41	2.27	2.67	59	1.01	1.06	1.38	2.23	2.65

ADDvantage 10 • Current Renewal Rates*

All Bands
Annual Premiums per \$1,000

MALE			FEMALE		MALE			FEMALE	
Attained Age	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Attained Age	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
28	1.29	2.29	0.80	1.74	74	43.00	80.02	30.96	52.18
29	1.27	2.30	0.86	1.85	75	47.78	87.08	34.99	58.30
30	1.25	2.35	0.89	1.94	76	52.86	94.58	39.41	64.90
31	1.24	2.43	0.95	2.01	77	58.21	103.26	44.17	71.83
32	1.24	2.51	1.01	2.10	78	63.76	113.30	49.25	79.04
33	1.28	2.63	1.07	2.19	79	69.65	124.71	54.80	86.76
34	1.31	2.78	1.16	2.33	80	80.68	136.90	60.46	101.05
35	1.35	2.94	1.26	2.43	81	93.29	150.55	67.82	117.60
36	1.42	3.14	1.35	2.61	82	103.91	164.32	76.10	136.94
37	1.48	3.38	1.46	2.85	83	114.97	178.76	84.37	159.45
38	1.59	3.65	1.52	3.11	84	127.21	194.46	93.50	184.87
39	1.69	3.90	1.61	3.41	85	140.87	212.94	103.79	200.27
40	1.80	4.21	1.71	3.75	86	156.03	233.15	113.13	213.12
41	1.95	4.60	1.81	4.16	87	172.58	254.89	127.18	233.49
42	2.13	5.06	1.92	4.55	88	190.31	277.73	141.86	253.82
43	2.35	5.61	2.06	4.95	89	209.02	301.37	157.50	274.26
44	2.59	6.26	2.24	5.35	90	228.55	325.47	171.92	290.79
45	2.75	6.94	2.43	5.76	91	246.90	347.20	179.22	294.38
46	2.94	7.58	2.66	6.19	92	266.05	369.38	193.57	309.05
47	3.15	8.30	2.95	6.64	93	286.25	392.31	214.86	332.69
48	3.41	8.69	3.26	7.10	94	307.57	416.07	241.73	362.84
49	3.69	9.14	3.60	7.60					
50	3.99	9.80	3.93	8.18					
51	4.35	10.58	4.22	8.75					
52	4.76	11.64	4.55	9.40					
53	5.23	12.84	4.94	10.16					
54	5.76	14.34	5.33	10.94					
55	6.36	16.05	5.75	11.75					
56	7.01	17.78	6.18	12.56					
57	7.71	19.62	6.61	13.34					
58	8.47	21.06	7.02	14.06					
59	9.32	22.74	7.46	14.81					
60	10.27	24.76	7.98	15.64					
61	11.33	27.26	8.59	16.70					
62	12.53	30.29	9.36	17.99					
63	13.90	33.65	10.32	19.73					
64	15.46	37.09	11.47	21.66					
65	17.17	40.47	12.71	23.84					
66	19.01	43.74	14.03	25.99					
67	21.01	46.92	15.38	28.23					
68	23.16	50.26	16.75	30.25					
69	25.50	53.58	18.20	32.53					
70	28.14	57.59	19.88	34.94					
71	31.62	61.98	21.89	38.06					
72	34.58	67.95	24.37	41.94					
73	38.55	73.96	27.40	46.66					

ADDvantage 10 • Renewal Period Waiver of Term Premium for Disability Rider

All Bands, Male and Female
Annual Premiums per \$1,000

Attained Age	Pref Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
28	0.11	0.11	0.11	0.13	0.13
29	0.11	0.11	0.11	0.13	0.13
30	0.11	0.11	0.11	0.13	0.13
31	0.11	0.11	0.11	0.13	0.13
32	0.11	0.11	0.11	0.13	0.13
33	0.12	0.12	0.12	0.14	0.14
34	0.12	0.12	0.12	0.14	0.14
35	0.12	0.12	0.12	0.15	0.15
36	0.13	0.13	0.13	0.16	0.16
37	0.13	0.13	0.13	0.17	0.17
38	0.14	0.14	0.14	0.18	0.18
39	0.15	0.15	0.15	0.20	0.20
40	0.16	0.16	0.16	0.21	0.21
41	0.17	0.17	0.17	0.23	0.23
42	0.18	0.18	0.18	0.25	0.25
43	0.20	0.20	0.20	0.28	0.28
44	0.21	0.21	0.21	0.31	0.31
45	0.24	0.24	0.24	0.34	0.34
46	0.26	0.26	0.26	0.39	0.39
47	0.30	0.30	0.30	0.44	0.44
48	0.34	0.34	0.34	0.51	0.51
49	0.39	0.39	0.39	0.61	0.61
50	0.46	0.46	0.46	0.73	0.73
51	0.56	0.56	0.56	0.88	0.88
52	0.68	0.68	0.68	1.08	1.08
53	0.83	0.83	0.83	1.34	1.34
54	1.03	1.03	1.03	1.66	1.66
55	1.29	1.29	1.29	2.08	2.08
56	1.58	1.58	1.58	2.54	2.54
57	1.89	1.89	1.89	3.02	3.02
58	2.25	2.25	2.25	3.57	3.57
59	2.68	2.68	2.68	4.22	4.22
60	1.00	1.00	1.00	1.57	1.57
61	1.09	1.09	1.09	1.72	1.72
62	1.12	1.12	1.12	1.76	1.76
63	1.21	1.21	1.21	1.90	1.90
64	1.21	1.21	1.21	1.90	1.90

ADDvantage 10 • Guaranteed Renewal Rates*

All Bands
Annual Premiums per \$1,000

MALE			FEMALE		MALE			FEMALE	
Attained Age	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Attained Age	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
28	2.10	3.64	1.16	1.84	74	72.54	105.30	48.56	83.62
29	2.06	3.62	1.24	1.98	75	80.06	114.58	53.28	90.46
30	2.04	3.60	1.28	2.06	76	88.26	124.46	58.46	97.92
31	2.02	3.60	1.36	2.24	77	97.78	135.88	64.16	105.94
32	2.02	3.64	1.44	2.38	78	108.90	149.08	70.46	114.58
33	2.08	3.74	1.52	2.56	79	121.74	164.10	77.26	123.92
34	2.12	3.88	1.64	2.78	80	135.74	180.14	84.86	133.98
35	2.18	4.00	1.78	3.06	81	151.68	198.10	95.18	148.14
36	2.30	4.22	1.90	3.30	82	168.28	216.22	106.82	163.52
37	2.40	4.46	2.06	3.58	83	186.18	235.22	118.42	178.50
38	2.58	4.80	2.14	3.76	84	206.00	255.88	131.24	194.60
39	2.74	5.14	2.26	4.00	85	228.14	280.18	145.68	210.82
40	2.92	5.54	2.40	4.24	86	252.68	306.78	158.78	224.34
41	3.16	6.06	2.54	4.52	87	279.48	335.38	178.50	245.78
42	3.46	6.66	2.70	4.86	88	308.20	365.44	199.10	267.18
43	3.80	7.38	2.90	5.26	89	338.50	396.54	221.06	288.70
44	4.20	8.24	3.14	5.72	90	370.12	428.26	241.30	306.10
45	4.66	9.14	3.42	6.26	91	399.86	456.86	251.54	309.88
46	5.10	9.98	3.74	6.86	92	430.86	486.04	271.68	325.32
47	5.58	10.92	4.14	7.62	93	463.56	516.20	301.56	350.20
48	5.86	11.44	4.58	8.56	94	498.10	547.48	339.28	381.94
49	6.18	12.04	5.06	9.62					
50	6.64	12.90	5.62	10.78					
51	7.18	13.92	6.24	12.04					
52	7.92	15.32	6.94	13.42					
53	8.72	16.90	7.70	14.88					
54	9.74	18.88	8.50	16.48					
55	11.00	21.12	9.36	18.16					
56	12.28	23.40	10.36	19.96					
57	13.66	25.82	11.40	21.88					
58	14.84	27.72	12.52	23.74					
59	16.20	29.92	13.64	25.80					
60	17.84	32.58	14.80	27.94					
61	19.84	35.88	16.06	30.16					
62	22.28	39.86	17.44	32.66					
63	25.02	44.28	18.86	35.16					
64	27.90	48.80	20.40	37.80					
65	30.94	53.26	22.10	40.68					
66	34.02	57.56	23.98	43.74					
67	37.14	61.74	26.04	47.18					
68	40.50	66.14	28.34	50.96					
69	43.98	70.50	30.86	55.06					
70	48.20	75.78	33.64	59.64					
71	52.92	81.56	36.84	64.86					
72	59.12	89.42	40.42	70.62					
73	65.66	97.32	44.30	76.82					

*Premiums are guaranteed to remain level for the initial 10, 15, 20, or 30-year period. After the premium guarantee period, premiums will increase annually but will never exceed the Guaranteed Annual Renewal Premium.

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