

ADDvantage 20 • 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	0.63	0.65	0.97	1.74	2.42	18-25	0.36	0.48	0.79	1.65	1.73
26	0.63	0.65	0.98	1.80	2.49	26	0.36	0.49	0.80	1.70	1.80
27	0.63	0.66	1.00	1.86	2.56	27	0.37	0.49	0.82	1.74	1.88
28	0.63	0.66	1.01	1.92	2.63	28	0.37	0.50	0.83	1.79	1.96
29	0.63	0.67	1.02	1.98	2.70	29	0.38	0.50	0.85	1.84	2.04
30	0.63	0.67	1.04	2.05	2.78	30	0.38	0.51	0.86	1.90	2.13
31	0.63	0.67	1.05	2.12	2.86	31	0.38	0.51	0.88	1.95	2.22
32	0.63	0.68	1.07	2.19	2.94	32	0.39	0.52	0.89	2.01	2.32
33	0.63	0.68	1.08	2.27	3.03	33	0.39	0.53	0.91	2.07	2.42
34	0.63	0.69	1.09	2.35	3.12	34	0.40	0.53	0.92	2.13	2.53
35	0.63	0.69	1.11	2.43	3.21	35	0.40	0.54	0.94	2.19	2.65
36	0.67	0.74	1.19	2.60	3.46	36	0.43	0.58	1.00	2.33	2.84
37	0.72	0.81	1.27	2.79	3.73	37	0.47	0.63	1.06	2.48	3.04
38	0.77	0.87	1.37	3.00	4.04	38	0.51	0.69	1.13	2.65	3.26
39	0.82	0.95	1.47	3.22	4.37	39	0.55	0.75	1.20	2.82	3.51
40	0.89	1.03	1.59	3.47	4.74	40	0.60	0.82	1.28	3.02	3.78
41	0.95	1.13	1.72	3.74	5.15	41	0.66	0.89	1.37	3.23	4.07
42	1.03	1.24	1.86	4.04	5.61	42	0.73	0.98	1.46	3.46	4.39
43	1.11	1.36	2.01	4.37	6.11	43	0.80	1.08	1.57	3.71	4.75
44	1.21	1.50	2.19	4.74	6.68	44	0.89	1.20	1.68	3.99	5.14
45	1.31	1.66	2.38	5.14	7.31	45	0.99	1.33	1.81	4.29	5.58
46	1.42	1.80	2.58	5.58	7.88	46	1.07	1.43	1.95	4.60	6.00
47	1.55	1.95	2.81	6.07	8.50	47	1.17	1.54	2.10	4.94	6.45
48	1.69	2.13	3.06	6.62	9.19	48	1.28	1.66	2.28	5.30	6.95
49	1.85	2.32	3.34	7.22	9.95	49	1.40	1.80	2.46	5.71	7.49
50	2.03	2.53	3.66	7.90	10.78	50	1.53	1.95	2.68	6.15	8.09
51	2.24	2.78	4.01	8.66	11.70	51	1.68	2.11	2.91	6.64	8.75
52	2.47	3.05	4.41	9.51	12.72	52	1.86	2.30	3.17	7.17	9.48
53	2.73	3.36	4.86	10.46	13.84	53	2.05	2.50	3.46	7.76	10.28
54	3.03	3.70	5.37	11.53	15.09	54	2.28	2.73	3.79	8.40	11.17
55	3.37	4.10	5.95	12.73	16.48	55	2.54	2.99	4.15	9.12	12.15
56	3.74	4.54	6.60	13.65	17.72	56	2.77	3.28	4.57	9.89	13.13
57	4.17	5.04	7.33	14.65	19.08	57	3.04	3.60	5.04	10.74	14.20
58	4.66	5.61	8.17	15.74	20.56	58	3.33	3.97	5.57	11.68	15.38
59	5.22	6.26	9.13	16.93	22.18	59	3.66	4.38	6.17	12.72	16.68
60	5.87	7.01	10.24	18.23	23.96	60	4.04	4.85	6.86	13.87	18.11
61	6.62	7.87	11.51	19.66	25.91	61	4.47	5.38	7.64	15.16	19.69
62	7.50	8.87	12.97	21.21	28.05	62	4.95	5.99	8.53	16.59	21.45
63	8.52	10.02	14.67	22.92	30.41	63	5.50	6.68	9.56	18.18	23.39
64	9.73	11.37	16.65	24.79	33.00	64	6.13	7.48	10.74	19.96	25.54
65	11.14	12.94	18.95	26.85	35.86	65	6.85	8.40	12.11	21.96	27.94

ADDvantage 20 • 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	0.37	0.54	0.85	1.52	2.04	18-25	0.30	0.40	0.63	1.18	1.44
26	0.37	0.54	0.86	1.56	2.10	26	0.30	0.41	0.65	1.22	1.50
27	0.38	0.55	0.87	1.60	2.17	27	0.31	0.41	0.66	1.25	1.57
28	0.38	0.55	0.87	1.64	2.24	28	0.31	0.42	0.68	1.29	1.63
29	0.39	0.56	0.88	1.68	2.31	29	0.32	0.43	0.70	1.33	1.71
30	0.39	0.56	0.89	1.72	2.38	30	0.32	0.44	0.72	1.38	1.78
31	0.40	0.56	0.90	1.77	2.46	31	0.32	0.45	0.74	1.42	1.86
32	0.40	0.57	0.90	1.81	2.54	32	0.33	0.45	0.76	1.47	1.95
33	0.41	0.57	0.91	1.86	2.62	33	0.33	0.46	0.78	1.52	2.04
34	0.41	0.58	0.92	1.91	2.71	34	0.34	0.47	0.81	1.57	2.14
35	0.42	0.58	0.93	1.96	2.80	35	0.34	0.48	0.83	1.62	2.24
36	0.46	0.62	1.00	2.12	3.03	36	0.37	0.51	0.88	1.74	2.40
37	0.50	0.67	1.08	2.30	3.28	37	0.40	0.55	0.94	1.87	2.59
38	0.54	0.73	1.17	2.50	3.57	38	0.43	0.59	1.00	2.02	2.78
39	0.59	0.79	1.27	2.73	3.88	39	0.47	0.64	1.07	2.18	3.00
40	0.65	0.86	1.38	2.98	4.23	40	0.51	0.69	1.15	2.36	3.24
41	0.72	0.94	1.50	3.26	4.62	41	0.56	0.75	1.23	2.56	3.51
42	0.80	1.03	1.64	3.57	5.05	42	0.62	0.81	1.32	2.78	3.80
43	0.89	1.13	1.80	3.93	5.54	43	0.69	0.88	1.43	3.03	4.13
44	1.00	1.24	1.97	4.33	6.08	44	0.76	0.96	1.54	3.30	4.49
45	1.12	1.37	2.17	4.78	6.70	45	0.85	1.05	1.66	3.61	4.89
46	1.21	1.49	2.36	5.17	7.21	46	0.92	1.13	1.79	3.89	5.25
47	1.32	1.61	2.58	5.59	7.77	47	1.00	1.22	1.93	4.19	5.64
48	1.44	1.76	2.82	6.06	8.38	48	1.08	1.32	2.09	4.53	6.07
49	1.57	1.92	3.09	6.58	9.05	49	1.18	1.42	2.27	4.90	6.54
50	1.72	2.10	3.40	7.15	9.79	50	1.29	1.54	2.46	5.31	7.05
51	1.88	2.30	3.74	7.79	10.61	51	1.41	1.68	2.68	5.77	7.62
52	2.07	2.53	4.13	8.50	11.51	52	1.55	1.83	2.92	6.27	8.24
53	2.29	2.79	4.57	9.29	12.50	53	1.71	2.00	3.19	6.83	8.93
54	2.53	3.08	5.08	10.17	13.60	54	1.89	2.19	3.50	7.46	9.69
55	2.81	3.42	5.65	11.16	14.82	55	2.10	2.40	3.84	8.15	10.53
56	3.13	3.81	6.27	12.10	15.87	56	2.31	2.66	4.24	8.85	11.47
57	3.50	4.25	6.97	13.13	17.02	57	2.54	2.95	4.69	9.62	12.50
58	3.92	4.77	7.78	14.28	18.27	58	2.81	3.28	5.21	10.48	13.66
59	4.41	5.36	8.70	15.54	19.63	59	3.11	3.66	5.80	11.43	14.94
60	4.97	6.05	9.76	16.95	21.11	60	3.46	4.11	6.47	12.49	16.38
61	5.64	6.85	10.99	18.51	22.72	61	3.85	4.62	7.24	13.67	17.98
62	6.41	7.79	12.40	20.24	24.49	62	4.31	5.21	8.13	14.98	19.77
63	7.32	8.89	14.04	22.18	26.42	63	4.83	5.90	9.16	16.46	21.79
64	8.40	10.19	15.96	24.34	28.54	64	5.44	6.71	10.35	18.11	24.05
65	9.68	11.72	18.19	26.75	30.86	65	6.14	7.66	11.74	19.96	26.60

ADDvantage 20 • 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	0.36	0.52	0.77	1.42	1.95	18-25	0.29	0.38	0.60	1.15	1.32
26	0.36	0.52	0.78	1.46	2.01	26	0.29	0.39	0.62	1.19	1.38
27	0.37	0.53	0.80	1.51	2.07	27	0.30	0.40	0.64	1.22	1.45
28	0.37	0.53	0.81	1.55	2.14	28	0.30	0.40	0.66	1.26	1.51
29	0.38	0.54	0.83	1.60	2.21	29	0.31	0.41	0.68	1.30	1.59
30	0.38	0.54	0.84	1.65	2.28	30	0.31	0.42	0.70	1.34	1.67
31	0.39	0.55	0.86	1.71	2.36	31	0.32	0.43	0.72	1.39	1.75
32	0.39	0.55	0.87	1.76	2.43	32	0.32	0.44	0.74	1.43	1.84
33	0.40	0.56	0.89	1.82	2.52	33	0.33	0.45	0.77	1.48	1.93
34	0.40	0.56	0.90	1.88	2.60	34	0.33	0.46	0.79	1.53	2.03
35	0.41	0.57	0.92	1.94	2.69	35	0.34	0.47	0.82	1.58	2.14
36	0.44	0.61	0.99	2.10	2.92	36	0.37	0.50	0.87	1.69	2.30
37	0.48	0.66	1.07	2.28	3.17	37	0.40	0.54	0.93	1.82	2.48
38	0.53	0.72	1.16	2.48	3.44	38	0.43	0.58	0.99	1.96	2.68
39	0.58	0.78	1.25	2.71	3.75	39	0.47	0.62	1.06	2.11	2.90
40	0.63	0.84	1.36	2.96	4.10	40	0.51	0.67	1.14	2.28	3.15
41	0.70	0.92	1.48	3.24	4.49	41	0.56	0.72	1.22	2.47	3.42
42	0.77	1.01	1.62	3.55	4.92	42	0.62	0.78	1.31	2.67	3.72
43	0.86	1.10	1.77	3.91	5.41	43	0.68	0.85	1.41	2.90	4.05
44	0.95	1.21	1.95	4.31	5.96	44	0.75	0.93	1.53	3.16	4.42
45	1.07	1.34	2.14	4.76	6.58	45	0.84	1.01	1.65	3.44	4.84
46	1.16	1.45	2.33	5.14	7.08	46	0.91	1.09	1.78	3.70	5.16
47	1.27	1.58	2.55	5.56	7.62	47	0.99	1.18	1.92	3.99	5.50
48	1.38	1.73	2.79	6.02	8.22	48	1.07	1.28	2.08	4.31	5.88
49	1.52	1.89	3.05	6.53	8.88	49	1.17	1.39	2.25	4.66	6.29
50	1.67	2.07	3.36	7.09	9.60	50	1.27	1.51	2.44	5.05	6.73
51	1.84	2.27	3.70	7.71	10.39	51	1.40	1.65	2.66	5.47	7.21
52	2.03	2.50	4.09	8.41	11.27	52	1.53	1.80	2.90	5.95	7.74
53	2.25	2.76	4.53	9.18	12.24	53	1.69	1.97	3.16	6.47	8.31
54	2.50	3.06	5.04	10.04	13.31	54	1.87	2.17	3.46	7.06	8.94
55	2.79	3.40	5.61	11.00	14.49	55	2.07	2.39	3.80	7.71	9.62
56	3.10	3.78	6.22	11.93	15.55	56	2.27	2.64	4.20	8.40	10.53
57	3.44	4.22	6.91	12.96	16.70	57	2.50	2.93	4.64	9.17	11.55
58	3.85	4.72	7.69	14.09	17.96	58	2.76	3.25	5.15	10.03	12.69
59	4.31	5.29	8.59	15.35	19.33	59	3.06	3.63	5.74	10.98	13.96
60	4.84	5.96	9.63	16.74	20.83	60	3.39	4.05	6.40	12.05	15.40
61	5.46	6.73	10.82	18.29	22.48	61	3.78	4.55	7.17	13.25	17.02
62	6.18	7.64	12.19	20.02	24.28	62	4.22	5.12	8.05	14.60	18.85
63	7.02	8.69	13.78	21.94	26.25	63	4.73	5.79	9.06	16.11	20.91
64	8.01	9.94	15.63	24.09	28.42	64	5.32	6.57	10.24	17.82	23.26
65	9.17	11.40	17.78	26.49	30.80	65	6.00	7.48	11.61	19.75	25.92

ADDvantage 20 • 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	0.36	0.51	0.73	1.41	1.86	18-25	0.28	0.37	0.58	1.07	1.30
26	0.36	0.51	0.75	1.45	1.92	26	0.28	0.38	0.60	1.10	1.35
27	0.37	0.52	0.76	1.49	1.98	27	0.29	0.39	0.61	1.14	1.41
28	0.37	0.52	0.78	1.54	2.05	28	0.29	0.40	0.63	1.17	1.47
29	0.38	0.53	0.80	1.59	2.11	29	0.30	0.41	0.65	1.21	1.54
30	0.38	0.53	0.82	1.64	2.18	30	0.30	0.42	0.67	1.24	1.60
31	0.38	0.54	0.84	1.69	2.25	31	0.31	0.43	0.69	1.28	1.68
32	0.39	0.54	0.86	1.74	2.33	32	0.31	0.44	0.71	1.33	1.75
33	0.39	0.55	0.88	1.79	2.41	33	0.32	0.45	0.73	1.37	1.83
34	0.40	0.55	0.90	1.85	2.49	34	0.32	0.46	0.76	1.41	1.92
35	0.40	0.56	0.92	1.91	2.58	35	0.33	0.47	0.78	1.46	2.01
36	0.43	0.60	0.99	2.07	2.79	36	0.36	0.50	0.83	1.57	2.17
37	0.47	0.65	1.07	2.25	3.03	37	0.38	0.53	0.89	1.70	2.34
38	0.52	0.70	1.16	2.44	3.29	38	0.42	0.57	0.95	1.83	2.53
39	0.56	0.76	1.25	2.66	3.58	39	0.45	0.61	1.01	1.99	2.74
40	0.62	0.83	1.36	2.91	3.91	40	0.49	0.66	1.09	2.16	2.98
41	0.68	0.90	1.48	3.18	4.27	41	0.54	0.71	1.17	2.34	3.24
42	0.76	0.99	1.61	3.49	4.67	42	0.60	0.76	1.25	2.55	3.53
43	0.84	1.08	1.77	3.83	5.13	43	0.66	0.82	1.35	2.79	3.86
44	0.94	1.19	1.94	4.23	5.64	44	0.73	0.89	1.46	3.05	4.22
45	1.06	1.31	2.13	4.67	6.22	45	0.81	0.97	1.58	3.35	4.63
46	1.15	1.42	2.32	5.05	6.71	46	0.87	1.05	1.70	3.60	4.97
47	1.26	1.54	2.52	5.46	7.24	47	0.95	1.14	1.84	3.88	5.33
48	1.37	1.68	2.76	5.92	7.84	48	1.03	1.23	1.99	4.19	5.73
49	1.50	1.84	3.02	6.42	8.49	49	1.12	1.34	2.16	4.53	6.17
50	1.65	2.01	3.31	6.98	9.20	50	1.22	1.47	2.35	4.90	6.66
51	1.82	2.20	3.64	7.60	10.00	51	1.33	1.60	2.56	5.31	7.19
52	2.01	2.42	4.02	8.29	10.88	52	1.46	1.76	2.79	5.76	7.77
53	2.23	2.67	4.44	9.06	11.85	53	1.61	1.93	3.05	6.27	8.41
54	2.47	2.96	4.92	9.92	12.93	54	1.77	2.13	3.35	6.83	9.12
55	2.76	3.28	5.47	10.88	14.14	55	1.96	2.36	3.68	7.45	9.90
56	3.06	3.65	6.06	11.68	15.20	56	2.15	2.60	4.06	8.10	10.67
57	3.41	4.07	6.73	12.55	16.36	57	2.35	2.86	4.49	8.82	11.51
58	3.81	4.56	7.50	13.50	17.63	58	2.59	3.17	4.98	9.62	12.44
59	4.26	5.13	8.38	14.54	19.02	59	2.86	3.52	5.54	10.51	13.46
60	4.79	5.78	9.39	15.67	20.54	60	3.16	3.91	6.18	11.50	14.58
61	5.41	6.54	10.55	16.92	22.21	61	3.51	4.37	6.91	12.61	15.81
62	6.12	7.43	11.89	18.28	24.04	62	3.90	4.89	7.76	13.85	17.18
63	6.96	8.47	13.44	19.78	26.05	63	4.36	5.49	8.73	15.24	18.68
64	7.94	9.69	15.24	21.43	28.27	64	4.88	6.19	9.86	16.80	20.35
65	9.10	11.14	17.34	23.25	30.72	65	5.48	7.00	11.17	18.56	22.20

ADDvantage 20 • 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	0.10	0.10	18	0.09	0.09	0.09	0.10	0.10
19	0.09	0.09	0.09	0.10	0.10	19	0.09	0.09	0.09	0.10	0.10
20	0.09	0.09	0.09	0.10	0.10	20	0.09	0.09	0.09	0.10	0.10
21	0.09	0.09	0.09	0.10	0.10	21	0.09	0.09	0.09	0.10	0.10
22	0.09	0.09	0.09	0.10	0.10	22	0.09	0.09	0.09	0.10	0.10
23	0.09	0.09	0.09	0.10	0.10	23	0.09	0.09	0.09	0.10	0.10
24	0.09	0.09	0.09	0.10	0.10	24	0.09	0.09	0.09	0.10	0.10
25	0.09	0.09	0.09	0.10	0.10	25	0.09	0.09	0.09	0.10	0.10
26	0.09	0.09	0.09	0.10	0.10	26	0.09	0.09	0.09	0.10	0.10
27	0.10	0.10	0.10	0.11	0.11	27	0.10	0.10	0.10	0.10	0.10
28	0.10	0.10	0.10	0.11	0.11	28	0.10	0.10	0.10	0.11	0.11
29	0.10	0.10	0.10	0.12	0.12	29	0.10	0.10	0.10	0.11	0.11
30	0.11	0.11	0.11	0.12	0.13	30	0.11	0.11	0.11	0.12	0.12
31	0.11	0.11	0.11	0.13	0.14	31	0.11	0.11	0.11	0.13	0.13
32	0.12	0.12	0.12	0.14	0.14	32	0.12	0.12	0.12	0.14	0.14
33	0.12	0.12	0.12	0.14	0.16	33	0.12	0.12	0.12	0.14	0.15
34	0.13	0.13	0.13	0.16	0.17	34	0.13	0.13	0.13	0.16	0.16
35	0.13	0.13	0.14	0.17	0.18	35	0.13	0.13	0.14	0.17	0.18
36	0.14	0.15	0.16	0.21	0.23	36	0.14	0.15	0.16	0.21	0.23
37	0.16	0.17	0.19	0.26	0.29	37	0.16	0.16	0.19	0.25	0.28
38	0.18	0.19	0.21	0.31	0.35	38	0.17	0.18	0.21	0.29	0.34
39	0.20	0.21	0.24	0.36	0.41	39	0.19	0.21	0.24	0.34	0.40
40	0.22	0.24	0.28	0.42	0.48	40	0.22	0.23	0.27	0.40	0.47
41	0.26	0.27	0.32	0.48	0.55	41	0.25	0.26	0.31	0.46	0.54
42	0.29	0.30	0.36	0.55	0.63	42	0.28	0.29	0.35	0.52	0.61
43	0.33	0.34	0.42	0.61	0.71	43	0.31	0.33	0.40	0.60	0.69
44	0.37	0.38	0.47	0.68	0.79	44	0.35	0.37	0.45	0.67	0.77
45	0.42	0.43	0.53	0.76	0.88	45	0.40	0.41	0.51	0.75	0.86
46	0.49	0.50	0.62	0.91	1.07	46	0.47	0.48	0.60	0.89	1.05
47	0.56	0.57	0.72	1.06	1.27	47	0.54	0.55	0.69	1.05	1.24
48	0.64	0.64	0.81	1.23	1.48	48	0.61	0.62	0.79	1.21	1.45
49	0.72	0.72	0.91	1.41	1.70	49	0.69	0.70	0.89	1.39	1.68
50	0.80	0.80	1.01	1.61	1.93	50	0.77	0.78	1.00	1.59	1.91
51	0.88	0.89	1.13	1.82	2.18	51	0.85	0.86	1.12	1.79	2.15
52	0.97	0.98	1.26	2.04	2.44	52	0.94	0.96	1.25	2.01	2.41
53	1.07	1.08	1.40	2.27	2.71	53	1.03	1.06	1.39	2.24	2.69
54	1.17	1.20	1.56	2.53	3.01	54	1.13	1.17	1.54	2.50	2.98
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 20 • Current Renewal Rates*

All Bands
Annual Premiums per \$1,000

MALE			FEMALE		MALE			FEMALE	
Attained Age	Non-Tobacco	Tobacco (Male)	Non-Tobacco	Tobacco (Female)	Attained Age	Non-Tobacco	Tobacco (Male)	Non-Tobacco	Tobacco (Female)
38	2.33	4.56	2.03	3.11	78	93.19	141.62	65.66	79.04
39	2.47	4.88	2.14	3.41	79	101.79	155.89	73.06	86.76
40	2.63	5.26	2.28	3.75	80	117.91	171.13	80.61	101.05
41	2.85	5.75	2.41	4.16	81	136.35	188.19	90.42	117.60
42	3.12	6.32	2.56	4.55	82	151.87	205.40	101.47	136.94
43	3.43	7.01	2.75	4.95	83	168.03	223.45	112.49	159.45
44	3.79	7.82	2.98	5.35	84	185.92	243.08	124.67	184.87
45	4.02	8.68	3.24	5.76	85	205.89	266.17	138.39	200.27
46	4.29	9.48	3.55	6.19	86	228.04	291.44	150.84	213.12
47	4.61	10.37	3.93	6.64	87	252.23	318.61	169.57	233.49
48	4.98	10.86	4.35	7.10	88	278.15	347.16	189.14	253.82
49	5.40	11.43	4.80	7.60	89	305.49	376.71	210.00	274.26
50	5.83	12.25	5.24	8.18	90	334.03	406.84	229.23	290.79
51	6.36	13.22	5.63	8.75	91	360.86	434.00	238.96	294.38
52	6.96	14.55	6.06	9.40	92	388.84	461.73	258.09	309.05
53	7.64	16.05	6.58	10.16	93	418.36	490.39	286.48	332.69
54	8.42	17.93	7.10	10.94	94	449.53	520.09	322.31	362.84
55	9.29	20.06	7.66	11.75					
56	10.25	22.23	8.24	12.56					
57	11.27	24.52	8.81	13.34					
58	12.38	26.33	9.36	14.06					
59	13.62	28.42	9.95	14.81					
60	15.01	30.95	10.64	15.64					
61	16.56	34.08	11.45	16.70					
62	18.32	37.86	12.48	17.99					
63	20.32	42.06	13.76	19.73					
64	22.59	46.36	15.29	21.66					
65	25.09	50.59	16.94	23.84					
66	27.79	54.68	18.71	25.99					
67	30.71	58.65	20.51	28.23					
68	33.85	62.83	22.33	30.25					
69	37.27	66.97	24.26	32.53					
70	41.13	71.99	26.50	34.94					
71	46.21	77.48	29.18	38.06					
72	50.54	84.94	32.49	41.94					
73	56.34	92.45	36.53	46.66					
74	62.84	100.03	41.28	52.18					
75	69.83	108.85	46.65	58.30					
76	77.26	118.23	52.55	64.90					
77	85.07	129.08	58.89	71.83					

ADDvantage 20 • Renewal Period Waiver of Term Premium for Disability Rider

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

Issue Age	Pref Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
38	0.18	0.18	0.18	0.24	0.24
39	0.18	0.18	0.18	0.24	0.24
40	0.18	0.18	0.18	0.24	0.24
41	0.19	0.19	0.19	0.26	0.26
42	0.21	0.21	0.21	0.29	0.29
43	0.23	0.23	0.23	0.32	0.32
44	0.25	0.25	0.25	0.36	0.36
45	0.28	0.28	0.28	0.40	0.40
46	0.31	0.31	0.31	0.46	0.46
47	0.36	0.36	0.36	0.53	0.53
48	0.41	0.41	0.41	0.62	0.62
49	0.49	0.49	0.49	0.73	0.73
50	0.58	0.58	0.58	0.88	0.88
51	0.71	0.71	0.71	1.08	1.08
52	0.87	0.87	0.87	1.33	1.33
53	1.08	1.08	1.08	1.66	1.66
54	1.35	1.35	1.35	2.08	2.08
55	1.70	1.70	1.70	2.61	2.61
56	2.10	2.10	2.10	3.21	3.21
57	2.52	2.52	2.52	3.83	3.83
58	3.01	3.01	3.01	4.56	4.56
59	3.59	3.59	3.59	5.41	5.41
60	1.33	1.33	1.33	2.01	2.01
61	1.45	1.45	1.45	2.19	2.19
62	1.49	1.49	1.49	2.24	2.24
63	1.61	1.61	1.61	2.42	2.42
64	1.61	1.61	1.61	2.42	2.42

ADDvantage 20 • Guaranteed Renewal Rates*

All Bands
Annual Premiums per \$1,000

MALE			FEMALE		MALE			FEMALE	
Attained Age	Non-Tobacco	Tobacco (Male)	Non-Tobacco	Tobacco (Female)	Attained Age	Non-Tobacco	Tobacco (Male)	Non-Tobacco	Tobacco (Female)
38	2.58	4.80	2.14	3.76	78	108.90	149.08	70.46	114.58
39	2.74	5.14	2.26	4.00	79	121.74	164.10	77.26	123.92
40	2.92	5.54	2.40	4.24	80	135.74	180.14	84.86	133.98
41	3.16	6.06	2.54	4.52	81	151.68	198.10	95.18	148.14
42	3.46	6.66	2.70	4.86	82	168.28	216.22	106.82	163.52
43	3.80	7.38	2.90	5.26	83	186.18	235.22	118.42	178.50
44	4.20	8.24	3.14	5.72	84	206.00	255.88	131.24	194.60
45	4.66	9.14	3.42	6.26	85	228.14	280.18	145.68	210.82
46	5.10	9.98	3.74	6.86	86	252.68	306.78	158.78	224.34
47	5.58	10.92	4.14	7.62	87	279.48	335.38	178.50	245.78
48	5.86	11.44	4.58	8.56	88	308.20	365.44	199.10	267.18
49	6.18	12.04	5.06	9.62	89	338.50	396.54	221.06	288.70
50	6.64	12.90	5.62	10.78	90	370.12	428.26	241.30	306.10
51	7.18	13.92	6.24	12.04	91	399.86	456.86	251.54	309.88
52	7.92	15.32	6.94	13.42	92	430.86	486.04	271.68	325.32
53	8.72	16.90	7.70	14.88	93	463.56	516.20	301.56	350.20
54	9.74	18.88	8.50	16.48	94	498.10	547.48	339.28	381.94
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					
74	72.54	105.30	48.56	83.62					
75	80.06	114.58	53.28	90.46					
76	88.26	124.46	58.46	97.92					
77	97.78	135.88	64.16	105.94					

*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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