

Home Protector

**Level Term Life Insurance To Age 95
with 15-20-25-30 Year Level Premium Period
(Policy Form No. 3274)**

**Level Term Life Insurance to Age 95
with 20-25-30 Year Level Premium Period
with 75% Return of Premium
(Policy Form No. 3318)**

Quick Quote

**Life Insurance Underwritten By:
American-Amicable Life Insurance Company of Texas
Occidental Life Insurance Company of North Carolina
Pioneer American Insurance Company
Pioneer Security Life Insurance Company**

Each insurer has sole responsibility for its own products.

Home Protector

Monthly Premium for Specified Face Amount / Issue Ages Based on Age Last Birthday

Issue Ages	\$25,000		\$50,000		\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$275,000		\$300,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
20	NA*	NA*	NA*	NA*	NA*	NA*	NA*	26.93	NA*	31.90	NA*	36.88	25.52	41.85	28.16	46.82	36.08	61.74	38.72	66.71	20
21	NA*	NA*	NA*	NA*	NA*	NA*	NA*	26.93	NA*	31.90	NA*	36.88	25.52	41.85	28.16	46.82	36.08	61.74	38.72	66.71	21
22	NA*	NA*	NA*	NA*	NA*	NA*	NA*	26.93	NA*	31.90	NA*	36.88	25.52	41.85	28.16	46.82	36.08	61.74	38.72	66.71	22
23	NA*	NA*	NA*	NA*	NA*	NA*	NA*	26.93	NA*	31.90	NA*	36.88	25.52	41.85	28.16	46.82	36.08	61.74	38.72	66.71	23
24	NA*	NA*	NA*	NA*	NA*	NA*	NA*	26.93	NA*	31.90	NA*	36.88	25.52	41.85	28.16	46.82	36.08	61.74	38.72	66.71	24
25	NA*	NA*	NA*	NA*	NA*	NA*	NA*	26.93	NA*	31.90	NA*	36.88	25.52	41.85	28.16	46.82	36.08	61.74	38.72	66.71	25
26	NA*	NA*	NA*	NA*	NA*	NA*	NA*	27.64	NA*	32.78	NA*	37.93	26.91	43.08	29.75	48.23	38.26	63.67	41.10	68.82	26
27	NA*	NA*	NA*	NA*	NA*	NA*	NA*	27.64	NA*	32.78	NA*	37.93	26.91	43.08	29.75	48.23	38.26	63.67	41.10	68.82	27
28	NA*	NA*	NA*	NA*	NA*	NA*	NA*	28.25	NA*	33.55	NA*	38.86	26.91	44.16	29.75	49.46	38.26	65.37	41.10	70.67	28
29	NA*	NA*	NA*	NA*	NA*	NA*	NA*	28.25	NA*	33.55	NA*	38.86	26.91	44.16	29.75	49.46	38.26	65.37	41.10	70.67	29
30	NA*	NA*	NA*	NA*	NA*	NA*	NA*	29.66	NA*	35.31	NA*	40.97	26.91	46.62	29.75	52.28	38.26	69.24	41.10	74.89	30
31	NA*	NA*	NA*	NA*	NA*	NA*	NA*	30.36	NA*	36.19	25.13	42.02	28.14	47.85	31.16	53.68	40.20	71.17	43.21	77.00	31
32	NA*	NA*	NA*	NA*	NA*	25.66	NA*	31.86	NA*	38.06	25.13	44.27	28.14	50.47	31.16	56.68	40.20	75.29	43.21	81.49	32
33	NA*	NA*	NA*	NA*	NA*	26.65	NA*	33.18	NA*	39.71	26.32	46.25	29.53	52.78	32.74	59.32	42.38	78.92	45.59	85.45	33
34	NA*	NA*	NA*	NA*	NA*	28.16	NA*	35.20	NA*	42.24	27.50	49.28	30.91	56.32	34.32	63.36	44.55	84.48	47.96	91.52	34
35	NA*	NA*	NA*	NA*	NA*	29.22	NA*	36.61	25.19	44.00	28.82	51.40	32.45	58.79	36.08	66.18	46.97	88.36	50.60	95.75	35
36	NA*	NA*	NA*	NA*	NA*	31.86	NA*	40.13	26.84	48.40	30.80	56.68	34.76	64.95	38.72	73.22	50.60	98.04	54.56	106.31	36
37	NA*	NA*	NA*	NA*	NA*	33.91	NA*	42.86	28.71	51.81	33.05	60.77	37.38	69.72	41.72	78.68	54.72	105.54	59.05	114.49	37
38	NA*	NA*	NA*	26.71	NA*	36.55	25.88	46.38	30.58	56.21	35.29	66.05	40.00	75.88	44.71	85.72	58.83	115.22	63.54	125.05	38
39	NA*	NA*	NA*	28.82	NA*	39.71	27.20	50.60	32.23	61.49	37.27	72.38	42.31	83.27	47.35	94.16	62.46	126.83	67.50	137.72	39
40	NA*	NA*	NA*	30.54	NA*	42.29	29.22	54.04	34.76	65.78	40.31	77.53	45.85	89.28	51.40	101.03	68.03	136.27	73.57	148.02	40
41	NA*	NA*	NA*	32.96	25.26	45.92	31.33	58.88	37.40	71.83	43.48	84.79	49.55	97.75	55.62	110.71	73.84	149.58	79.91	162.54	41
42	NA*	NA*	NA*	35.07	26.84	49.09	33.44	63.10	40.04	77.11	46.64	91.13	53.24	105.14	59.84	119.16	79.64	161.20	86.24	175.21	42
43	NA*	NA*	NA*	37.54	28.43	52.78	35.56	68.03	42.68	83.27	49.81	98.52	56.94	113.77	64.07	129.01	85.45	174.75	92.58	190.00	43
44	NA*	NA*	NA*	39.91	30.54	56.35	38.37	72.78	46.20	89.21	54.04	105.65	61.87	122.08	69.70	138.52	93.20	187.82	101.03	204.25	44
45	NA*	NA*	NA*	42.38	32.12	60.04	40.48	77.71	48.84	95.37	57.20	113.04	65.56	130.71	73.92	148.37	99.00	201.37	107.36	219.04	45
46	NA*	26.45	26.01	45.85	35.49	65.26	44.97	84.66	54.45	104.06	63.94	123.47	73.42	142.87	82.90	162.28	111.35	220.49	120.83	239.89	46
47	NA*	28.19	27.86	49.33	38.26	70.47	48.67	91.61	59.07	112.75	69.48	133.90	79.89	155.04	90.29	176.18	121.51	239.61	131.92	260.75	47
48	NA*	29.95	30.14	52.85	41.69	75.75	53.24	98.65	64.79	121.55	76.34	144.46	87.89	167.36	99.44	190.26	134.09	258.97	145.64	281.87	48
49	NA*	31.68	31.99	56.32	44.47	80.96	56.94	105.60	69.41	130.24	81.89	154.88	94.36	179.52	106.84	204.16	144.26	278.08	156.73	302.72	49
50	NA*	33.60	34.24	60.15	47.83	86.71	61.43	113.26	75.02	139.81	88.62	166.37	102.22	192.92	115.81	219.48	156.60	299.14	170.20	325.69	50
51	NA*	35.51	36.92	63.98	51.86	92.45	66.80	120.92	81.73	149.38	96.67	177.85	111.61	206.32	126.55	234.79	171.36	320.19	186.30	348.66	51
52	NA*	37.40	39.60	67.76	55.88	98.12	72.16	128.48	88.44	158.84	104.72	189.20	121.00	219.56	137.28	249.92	186.12	341.00	202.40	371.36	52
53	NA*	39.52	41.80	71.99	59.18	104.46	76.56	136.93	93.94	169.40	111.32	201.88	128.70	234.35	146.08	266.82	198.22	364.24	215.60	396.71	53
54	25.96	41.61	44.88	76.17	63.80	110.73	82.72	145.29	101.64	179.85	120.56	214.42	139.48	248.98	158.40	283.54	215.16	387.23	234.08	421.79	54
55	27.28	43.70	47.52	80.35	67.76	117.00	88.00	153.65	108.24	190.30	128.48	226.96	148.72	263.61	168.96	300.26	229.68	410.22	249.92	446.87	55
56	28.76	45.96	50.47	84.88	72.19	123.80	93.90	162.72	115.61	201.63	137.33	240.55	159.04	279.47	180.76	318.39	245.90	435.14	267.61	474.06	56
57	30.25	48.23	53.46	89.41	76.67	130.60	99.88	171.78	123.09	212.96	146.30	254.15	169.51	295.33	192.72	336.52	262.35	460.07	285.56	501.25	57
58	31.73	50.49	56.41	93.94	81.10	137.39	105.78	180.84	130.46	224.29	155.15	267.74	179.83	311.19	204.52	354.64	278.57	484.99	303.25	528.44	58
59	33.18	52.94	59.32	98.83	85.45	144.72	111.59	190.61	137.72	236.50	163.86	282.40	190.00	328.29	216.13	374.18	294.54	511.86	320.68	557.75	59
60	34.68	55.18	62.31	103.32	89.94	151.45	117.57	199.59	145.20	247.72	172.84	295.86	200.47	344.00	228.10	392.13	311.00	536.54	338.63	584.68	60
61	38.09	62.90	69.13	118.76	100.17	174.62	131.21	230.48	162.25	286.33	193.30	342.19	224.34	398.05	255.38	453.91	348.51	621.48	379.55	677.34	61
62	41.94	71.83	76.83	136.62	111.72	201.41	146.61	266.20	181.50	330.99	216.40	395.78	251.29	460.57	286.18	525.36	390.86	719.73	425.75	784.52	62
63	46.25	82.22	85.45	157.39	124.66	232.57	163.86	307.74	203.06	382.91	242.27	458.09	281.47	533.26	320.68	608.44	438.29	833.96	477.49	909.13	63
64	51.09	94.27	95.13	181.50	139.18	268.73	183.22	355.96	227.26	443.19	271.31	530.42	315.35	617.65	359.40	704.88	491.53	966.57	535.57	1053.80	64
65	53.68	108.24	100.32	209.44	146.96	310.64	193.60	411.84	240.24	513.04	286.88	614.24	333.52	715.44	380.16	816.64	520.08	1120.24	566.72	1221.44	65

Home Protector

Unisex

Monthly Premium for Specified Face Amount / Issue Ages Based on Age Last Birthday

15 Year Level Term

Issue Ages	\$325,000		\$350,000		\$375,000		\$400,000		\$425,000		\$450,000		\$475,000		\$500,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
20	41.36	71.68	44.00	76.65	46.64	81.62	49.28	86.60	51.92	91.57	54.56	96.54	57.20	101.51	59.84	106.48	20
21	41.36	71.68	44.00	76.65	46.64	81.62	49.28	86.60	51.92	91.57	54.56	96.54	57.20	101.51	59.84	106.48	21
22	41.36	71.68	44.00	76.65	46.64	81.62	49.28	86.60	51.92	91.57	54.56	96.54	57.20	101.51	59.84	106.48	22
23	41.36	71.68	44.00	76.65	46.64	81.62	49.28	86.60	51.92	91.57	54.56	96.54	57.20	101.51	59.84	106.48	23
24	41.36	71.68	44.00	76.65	46.64	81.62	49.28	86.60	51.92	91.57	54.56	96.54	57.20	101.51	59.84	106.48	24
25	41.36	71.68	44.00	76.65	46.64	81.62	49.28	86.60	51.92	91.57	54.56	96.54	57.20	101.51	59.84	106.48	25
26	43.94	73.97	46.78	79.12	49.61	84.26	52.45	89.41	55.29	94.56	58.13	99.71	60.97	104.86	63.80	110.00	26
27	43.94	73.97	46.78	79.12	49.61	84.26	52.45	89.41	55.29	94.56	58.13	99.71	60.97	104.86	63.80	110.00	27
28	43.94	75.97	46.78	81.27	49.61	86.57	52.45	91.88	55.29	97.18	58.13	102.48	60.97	107.78	63.80	113.08	28
29	43.94	75.97	46.78	81.27	49.61	86.57	52.45	91.88	55.29	97.18	58.13	102.48	60.97	107.78	63.80	113.08	29
30	43.94	80.55	46.78	86.20	49.61	91.85	52.45	97.51	55.29	103.16	58.13	108.82	60.97	114.47	63.80	120.12	30
31	46.23	82.83	49.24	88.66	52.25	94.49	55.27	100.32	58.28	106.15	61.30	111.98	64.31	117.81	67.32	123.64	31
32	46.23	87.70	49.24	93.90	52.25	100.10	55.27	106.31	58.28	112.51	61.30	118.72	64.31	124.92	67.32	131.12	32
33	48.80	91.99	52.01	98.52	55.22	105.05	58.44	111.59	61.65	118.12	64.86	124.66	68.07	131.19	71.28	137.72	33
34	51.37	98.56	54.78	105.60	58.19	112.64	61.60	119.68	65.01	126.72	68.42	133.76	71.83	140.80	75.24	147.84	34
35	54.23	103.14	57.86	110.53	61.49	117.92	65.12	125.32	68.75	132.71	72.38	140.10	76.01	147.49	79.64	154.88	35
36	58.52	114.67	62.48	122.95	66.44	131.22	70.40	139.50	74.36	147.78	78.32	156.06	82.28	164.34	86.24	172.62	36
37	63.39	123.45	67.72	132.40	72.05	141.35	76.39	150.31	80.72	159.26	85.06	168.22	89.39	177.17	93.72	186.12	37
38	68.25	134.89	72.96	144.72	77.66	154.55	82.37	164.39	87.08	174.22	91.79	184.06	96.50	193.89	101.20	203.72	38
39	72.54	148.61	77.58	159.50	82.61	170.39	87.65	181.28	92.69	192.17	97.73	203.06	102.77	213.95	107.80	224.84	39
40	79.12	159.77	84.66	171.52	90.20	183.26	95.75	195.01	101.29	206.76	106.84	218.51	112.38	230.26	117.92	242.00	40
41	85.12	175.50	91.13	188.46	97.13	201.41	103.14	214.37	109.15	227.33	115.15	240.29	121.16	253.25	127.16	266.20	41
42	92.84	189.23	99.44	203.24	106.04	217.25	112.64	231.27	119.24	245.28	125.84	259.30	132.44	273.31	139.04	287.32	42
43	99.71	205.24	106.84	220.49	113.96	235.73	121.09	250.98	128.22	266.23	135.35	281.47	142.48	296.72	149.60	311.96	43
44	108.86	220.69	116.69	237.12	124.52	253.55	132.36	269.99	140.19	286.42	148.02	302.86	155.85	319.29	163.68	335.72	44
45	115.72	236.70	124.08	254.37	132.44	272.03	140.80	289.70	149.16	307.37	157.52	325.03	165.88	342.70	174.24	360.36	45

Home Protector

Monthly Premium for Specified Face Amount / Issue Ages Based on Age Last Birthday

Issue Ages	\$25,000		\$50,000		\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$275,000		\$300,000		Issue Ages	
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T		
20	NA*	NA*	NA*	NA*	NA*	NA*	NA*	28.60	NA*	33.99	25.13	39.38	28.14	44.77	31.16	50.16	40.20	66.33	43.21	71.72	20	
21	NA*	NA*	NA*	NA*	NA*	NA*	NA*	28.60	NA*	33.99	25.13	39.38	28.14	44.77	31.16	50.16	40.20	66.33	43.21	71.72	21	
22	NA*	NA*	NA*	NA*	NA*	NA*	NA*	28.60	NA*	33.99	25.13	39.38	28.14	44.77	31.16	50.16	40.20	66.33	43.21	71.72	22	
23	NA*	NA*	NA*	NA*	NA*	NA*	NA*	28.60	NA*	33.99	25.13	39.38	28.14	44.77	31.16	50.16	40.20	66.33	43.21	71.72	23	
24	NA*	NA*	NA*	NA*	NA*	NA*	NA*	28.60	NA*	33.99	25.13	39.38	28.14	44.77	31.16	50.16	40.20	66.33	43.21	71.72	24	
25	NA*	NA*	NA*	NA*	NA*	NA*	NA*	28.60	NA*	33.99	25.13	39.38	28.14	44.77	31.16	50.16	40.20	66.33	43.21	71.72	25	
26	NA*	NA*	NA*	NA*	NA*	NA*	NA*	29.66	NA*	35.31	26.18	40.97	29.37	46.62	32.56	52.28	42.13	69.24	45.32	74.89	26	
27	NA*	NA*	NA*	NA*	NA*	NA*	NA*	30.72	NA*	36.63	27.24	42.55	30.61	48.47	33.97	54.39	44.07	72.14	47.44	78.06	27	
28	NA*	NA*	NA*	NA*	NA*	25.66	NA*	31.86	NA*	38.06	28.16	44.27	31.68	50.47	35.20	56.68	45.76	75.29	49.28	81.49	28	
29	NA*	NA*	NA*	NA*	NA*	26.45	NA*	32.92	25.63	39.38	29.35	45.85	33.07	52.32	36.79	58.79	47.94	78.19	51.66	84.66	29	
30	NA*	NA*	NA*	NA*	NA*	27.31	NA*	34.06	26.62	40.81	30.54	47.57	34.46	54.32	38.37	61.08	50.12	81.34	54.04	88.09	30	
31	NA*	NA*	NA*	NA*	NA*	28.82	NA*	36.08	27.72	43.34	31.86	50.60	36.00	57.86	40.13	65.12	52.54	86.90	56.68	94.16	31	
32	NA*	NA*	NA*	NA*	NA*	30.34	NA*	38.11	28.82	45.87	33.18	53.64	37.54	61.41	41.89	69.17	54.96	92.47	59.32	100.24	32	
33	NA*	NA*	NA*	NA*	NA*	31.86	25.35	40.13	29.92	48.40	34.50	56.68	39.08	64.95	43.65	73.22	57.38	98.04	61.96	106.31	33	
34	NA*	NA*	NA*	NA*	NA*	33.38	26.23	42.16	31.02	50.93	35.82	59.71	40.62	68.49	45.41	77.27	59.80	103.60	64.60	112.38	34	
35	NA*	NA*	NA*	25.61	NA*	34.90	27.11	44.18	32.12	53.46	37.14	62.75	42.16	72.03	47.17	81.32	62.22	109.17	67.24	118.45	35	
36	NA*	NA*	NA*	27.64	NA*	37.93	29.04	48.23	34.54	58.52	40.04	68.82	45.54	79.12	51.04	89.41	67.54	120.30	73.04	130.60	36	
37	NA*	NA*	NA*	29.70	NA*	41.03	30.89	52.36	36.85	63.69	42.82	75.02	48.78	86.35	54.74	97.68	72.63	131.67	78.59	143.00	37	
38	NA*	NA*	NA*	31.73	26.45	44.07	32.92	56.41	39.38	68.75	45.85	81.10	52.32	93.44	58.79	105.78	78.19	142.81	84.66	155.15	38	
39	NA*	NA*	NA*	33.80	27.90	47.17	34.85	60.55	41.80	73.92	48.76	87.30	55.71	100.68	62.66	114.05	83.52	154.18	90.47	167.56	39	
40	NA*	NA*	NA*	35.78	29.29	50.14	36.70	64.51	44.11	78.87	51.53	93.24	58.94	107.61	66.36	121.97	88.60	165.07	96.01	179.44	40	
41	NA*	NA*	NA*	39.08	31.27	55.09	39.34	71.11	47.41	87.12	55.49	103.14	63.56	119.16	71.64	135.17	95.86	183.22	103.93	199.24	41	
42	NA*	NA*	NA*	42.38	33.18	60.04	41.89	77.71	50.60	95.37	59.32	113.04	68.03	130.71	76.74	148.37	102.88	201.37	111.59	219.04	42	
43	NA*	26.36	25.74	45.68	35.09	64.99	44.44	84.31	53.79	103.62	63.14	122.94	72.49	142.26	81.84	161.57	109.89	219.52	119.24	238.84	43	
44	NA*	27.99	27.02	48.93	37.01	69.88	47.00	90.82	56.98	111.76	66.97	132.71	76.96	153.65	86.95	174.60	116.91	237.43	126.90	258.37	44	
45	NA*	29.64	28.52	52.23	39.25	74.83	49.99	97.42	60.72	120.01	71.46	142.61	82.20	165.20	92.93	187.80	125.14	255.58	135.88	278.17	45	
46	NA*	31.51	30.80	55.97	42.68	80.44	54.56	104.90	66.44	129.36	78.32	153.83	90.20	178.29	102.08	202.76	137.72	276.15	149.60	300.61	46	
47	NA*	33.38	33.09	59.71	46.12	86.05	59.14	112.38	72.16	138.71	85.19	165.05	98.21	191.38	111.24	217.72	150.31	296.72	163.33	323.05	47	
48	NA*	35.27	35.38	63.50	49.55	91.72	63.72	119.95	77.88	148.17	92.05	176.40	106.22	204.63	120.39	232.85	162.89	317.53	177.06	345.76	48	
49	NA*	37.16	37.67	67.28	52.98	97.40	68.29	127.52	83.60	157.63	98.92	187.75	114.23	217.87	129.54	247.99	175.48	338.34	190.79	368.46	49	
50	NA*	39.08	39.96	71.11	56.41	103.14	72.87	135.17	89.32	167.20	105.78	199.24	122.24	231.27	138.69	263.30	188.06	359.40	204.52	391.43	50	
51	25.26	41.98	43.48	76.92	61.69	111.85	79.91	146.79	98.12	181.72	116.34	216.66	134.56	251.60	152.77	286.53	207.42	391.34	225.64	426.28	51	
52	27.02	44.88	47.00	82.72	66.97	120.56	86.95	158.40	106.92	196.24	126.90	234.08	146.88	271.92	166.85	309.76	226.78	423.28	246.76	461.12	52	
53	28.80	47.81	50.56	88.58	72.32	129.34	94.08	170.11	115.83	210.87	137.59	251.64	159.35	292.41	181.11	333.17	246.38	455.47	268.14	496.24	53	
54	30.58	50.71	54.12	94.38	77.66	138.05	101.20	181.72	124.74	225.39	148.28	269.06	171.82	312.73	195.36	356.40	265.98	487.41	289.52	531.08	54	
55	32.37	53.66	57.69	100.28	83.01	146.90	108.33	193.52	133.65	240.13	158.98	286.75	184.30	333.37	209.62	379.99	285.59	519.84	310.91	566.46	55	
56	35.67	59.49	64.29	111.94	92.91	164.39	121.53	216.84	150.15	269.28	178.78	321.73	207.40	374.18	236.02	426.63	321.89	583.97	350.51	636.42	56	
57	39.38	66.05	71.72	125.05	104.06	184.06	136.40	243.06	168.74	302.06	201.08	361.07	233.42	420.07	265.76	479.08	362.78	656.09	395.12	715.09	57	
58	43.56	73.44	80.08	139.84	116.60	206.23	153.12	272.63	189.64	339.02	226.16	405.42	262.68	471.82	299.20	538.21	408.76	737.40	445.28	803.80	58	
59	48.32	81.73	89.59	156.42	130.86	231.11	172.13	305.80	213.40	380.49	254.68	455.18	295.95	529.87	337.22	604.56	461.04	828.63	502.31	903.32	59	
60	53.68	91.08	100.32	175.12	146.96	259.16	193.60	343.20	240.24	427.24	286.88	511.28	333.52	595.32	380.16	679.36	520.08	931.48	566.72	1015.52	60	
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65

Home Protector

Monthly Premium for Specified Face Amount / Issue Ages Based on Age Last Birthday

Issue Ages	\$325,000		\$350,000		\$375,000		\$400,000		\$425,000		\$450,000		\$475,000		\$500,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
20	46.23	77.11	49.24	82.50	52.25	87.89	55.27	93.28	58.28	98.67	61.30	104.06	64.31	109.45	67.32	114.84	20
21	46.23	77.11	49.24	82.50	52.25	87.89	55.27	93.28	58.28	98.67	61.30	104.06	64.31	109.45	67.32	114.84	21
22	46.23	77.11	49.24	82.50	52.25	87.89	55.27	93.28	58.28	98.67	61.30	104.06	64.31	109.45	67.32	114.84	22
23	46.23	77.11	49.24	82.50	52.25	87.89	55.27	93.28	58.28	98.67	61.30	104.06	64.31	109.45	67.32	114.84	23
24	46.23	77.11	49.24	82.50	52.25	87.89	55.27	93.28	58.28	98.67	61.30	104.06	64.31	109.45	67.32	114.84	24
25	46.23	77.11	49.24	82.50	52.25	87.89	55.27	93.28	58.28	98.67	61.30	104.06	64.31	109.45	67.32	114.84	25
26	48.51	80.55	51.70	86.20	54.89	91.85	58.08	97.51	61.27	103.16	64.46	108.82	67.65	114.47	70.84	120.12	26
27	50.80	83.98	54.17	89.90	57.53	95.81	60.90	101.73	64.27	107.65	67.63	113.57	71.00	119.49	74.36	125.40	27
28	52.80	87.70	56.32	93.90	59.84	100.10	63.36	106.31	66.88	112.51	70.40	118.72	73.92	124.92	77.44	131.12	28
29	55.38	91.13	59.10	97.60	62.81	104.06	66.53	110.53	70.25	117.00	73.97	123.47	77.69	129.94	81.40	136.40	29
30	57.95	94.85	61.87	101.60	65.78	108.35	69.70	115.11	73.62	121.86	77.53	128.62	81.45	135.37	85.36	142.12	30
31	60.81	101.42	64.95	108.68	69.08	115.94	73.22	123.20	77.36	130.46	81.49	137.72	85.63	144.98	89.76	152.24	31
32	63.67	108.00	68.03	115.77	72.38	123.53	76.74	131.30	81.10	139.07	85.45	146.83	89.81	154.60	94.16	162.36	32
33	66.53	114.58	71.11	122.85	75.68	131.12	80.26	139.40	84.84	147.67	89.41	155.94	93.99	164.21	98.56	172.48	33
34	69.39	121.16	74.19	129.94	78.98	138.71	83.78	147.49	88.58	156.27	93.37	165.05	98.17	173.83	102.96	182.60	34
35	72.25	127.74	77.27	137.02	82.28	146.30	87.30	155.59	92.32	164.87	97.33	174.16	102.35	183.44	107.36	192.72	35
36	78.54	139.69	84.04	149.90	89.54	160.10	95.04	170.30	100.54	180.51	106.04	190.71	111.54	200.91	117.04	211.12	36
37	84.55	154.33	90.51	165.66	96.47	176.99	102.44	188.32	108.40	199.65	114.36	210.98	120.32	222.31	126.28	233.64	37
38	91.13	167.49	97.60	179.83	104.06	192.17	110.53	204.52	117.00	216.86	123.47	229.20	129.94	241.54	136.40	253.88	38
39	97.42	180.93	104.37	194.31	111.32	207.68	118.28	221.06	125.23	234.44	132.18	247.81	139.13	261.19	146.08	274.56	39
40	103.43	193.80	110.84	208.17	118.25	222.53	125.67	236.90	133.08	251.27	140.50	265.63	147.91	280.00	155.32	294.36	40
41	112.01	215.25	120.08	231.27	128.15	247.28	136.23	263.30	144.30	279.32	152.38	295.33	160.45	311.35	168.52	327.36	41
42	120.30	236.70	129.01	254.37	137.72	272.03	146.44	289.70	155.15	307.37	163.86	325.03	172.57	342.70	181.28	360.36	42
43	128.59	258.15	137.94	277.47	147.29	296.78	156.64	316.10	165.99	335.42	175.34	354.73	184.69	374.05	194.04	393.36	43
44	136.89	279.32	146.88	300.26	156.86	321.20	166.85	342.15	176.84	363.09	186.83	384.04	196.82	404.98	206.80	425.92	44
45	146.61	300.77	157.35	323.36	168.08	345.95	178.82	368.55	189.56	391.14	200.29	413.74	211.03	436.33	221.76	458.92	45

Home Protector

Monthly Premium for Specified Face Amount / Issue Ages Based on Age Last Birthday

Issue Ages	\$25,000		\$50,000		\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$275,000		\$300,000		Issue Ages	
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T		
20	NA*	NA*	NA*	NA*	NA*	25.92	NA*	32.21	27.83	38.50	31.99	44.80	36.15	51.09	40.31	57.38	52.78	76.26	56.94	82.55	20	
21	NA*	NA*	NA*	NA*	NA*	25.92	NA*	32.21	27.83	38.50	31.99	44.80	36.15	51.09	40.31	57.38	52.78	76.26	56.94	82.55	21	
22	NA*	NA*	NA*	NA*	NA*	25.92	NA*	32.21	27.83	38.50	31.99	44.80	36.15	51.09	40.31	57.38	52.78	76.26	56.94	82.55	22	
23	NA*	NA*	NA*	NA*	NA*	25.92	NA*	32.21	27.83	38.50	31.99	44.80	36.15	51.09	40.31	57.38	52.78	76.26	56.94	82.55	23	
24	NA*	NA*	NA*	NA*	NA*	25.92	NA*	32.21	27.83	38.50	31.99	44.80	36.15	51.09	40.31	57.38	52.78	76.26	56.94	82.55	24	
25	NA*	NA*	NA*	NA*	NA*	25.92	NA*	32.21	27.83	38.50	31.99	44.80	36.15	51.09	40.31	57.38	52.78	76.26	56.94	82.55	25	
26	NA*	NA*	NA*	NA*	NA*	26.84	NA*	33.44	28.93	40.04	33.31	46.64	37.69	53.24	42.07	59.84	55.20	79.64	59.58	86.24	26	
27	NA*	NA*	NA*	NA*	NA*	27.77	25.44	34.68	30.03	41.58	34.63	48.49	39.23	55.40	43.83	62.31	57.62	83.03	62.22	89.94	27	
28	NA*	NA*	NA*	NA*	NA*	28.76	26.32	36.00	31.13	43.23	35.95	50.47	40.77	57.71	45.59	64.95	60.04	86.66	64.86	93.90	28	
29	NA*	NA*	NA*	NA*	NA*	29.75	27.28	37.32	32.34	44.88	37.40	52.45	42.46	60.02	47.52	67.59	62.70	90.29	67.76	97.86	29	
30	NA*	NA*	NA*	NA*	NA*	30.74	28.16	38.64	33.44	46.53	38.72	54.43	44.00	62.33	49.28	70.23	65.12	93.92	70.40	101.82	30	
31	NA*	NA*	NA*	NA*	NA*	32.65	29.13	41.19	34.65	49.72	40.18	58.26	45.70	66.80	51.22	75.33	67.79	100.94	73.31	109.48	31	
32	NA*	NA*	NA*	25.44	NA*	34.63	30.01	43.83	35.75	53.02	41.50	62.22	47.24	71.42	52.98	80.61	70.21	108.20	75.95	117.40	32	
33	NA*	NA*	NA*	26.76	25.00	36.61	30.98	46.47	36.96	56.32	42.95	66.18	48.93	76.04	54.92	85.89	72.87	115.46	78.85	125.32	33	
34	NA*	NA*	NA*	28.08	25.66	38.59	31.86	49.11	38.06	59.62	44.27	70.14	50.47	80.66	56.68	91.17	75.29	122.72	81.49	133.24	34	
35	NA*	NA*	NA*	29.40	26.51	40.57	33.00	51.75	39.49	62.92	45.98	74.10	52.47	85.28	58.96	96.45	78.43	129.98	84.92	141.16	35	
36	NA*	NA*	NA*	32.04	28.56	44.53	35.73	57.03	42.90	69.52	50.08	82.02	57.25	94.52	64.42	107.01	85.94	144.50	93.11	157.00	36	
37	NA*	NA*	NA*	34.68	30.61	48.49	38.46	62.31	46.31	76.12	54.17	89.94	62.02	103.76	69.88	117.57	93.44	159.02	101.29	172.84	37	
38	NA*	NA*	NA*	37.36	32.59	52.52	41.10	67.68	49.61	82.83	58.13	97.99	66.64	113.15	75.16	128.31	100.70	173.78	109.21	188.94	38	
39	NA*	NA*	25.35	40.04	34.50	56.54	43.65	73.04	52.80	89.54	61.96	106.04	71.11	122.54	80.26	139.04	107.72	188.54	116.87	205.04	39	
40	NA*	NA*	26.71	42.73	36.55	60.57	46.38	78.41	56.21	96.25	66.05	114.10	75.88	131.94	85.72	149.78	115.22	203.31	125.05	221.15	40	
41	NA*	26.71	28.69	46.38	39.52	66.05	50.34	85.72	61.16	105.38	71.99	125.05	82.81	144.72	93.64	164.39	126.11	223.39	136.93	243.06	41	
42	NA*	28.54	30.67	50.03	42.49	71.53	54.30	93.02	66.11	114.51	77.93	136.01	89.74	157.50	101.56	179.00	137.00	243.48	148.81	264.97	42	
43	NA*	30.36	32.65	53.68	45.46	77.00	58.26	100.32	71.06	123.64	83.87	146.96	96.67	170.28	109.48	193.60	147.89	263.56	160.69	286.88	43	
44	NA*	32.19	34.59	57.34	48.36	82.48	62.13	107.63	75.90	132.77	89.68	157.92	103.45	183.07	117.22	208.21	158.54	283.65	172.31	308.80	44	
45	NA*	34.04	36.96	61.03	51.92	88.03	66.88	115.02	81.84	142.01	96.80	169.01	111.76	196.00	126.72	223.00	171.60	303.98	186.56	330.97	45	
46	NA*	36.66	40.57	66.27	57.34	95.88	74.10	125.49	90.86	155.10	107.63	184.72	124.39	214.33	141.16	243.94	191.45	332.78	208.21	362.39	46	
47	25.59	39.27	44.14	71.50	62.68	103.73	81.23	135.96	99.77	168.19	118.32	200.42	136.87	232.65	155.41	264.88	211.05	361.57	229.60	393.80	47	
48	27.42	41.89	47.79	76.74	68.16	111.59	88.53	146.44	108.90	181.28	129.28	216.13	149.65	250.98	170.02	285.83	231.14	390.37	251.51	425.22	48	
49	29.20	44.51	51.35	81.98	73.51	119.44	95.66	156.91	117.81	194.37	139.97	231.84	162.12	269.31	184.28	306.77	250.74	419.17	272.89	456.64	49	
50	31.02	47.15	55.00	87.26	78.98	127.36	102.96	167.47	126.94	207.57	150.92	247.68	174.90	287.79	198.88	327.89	270.82	448.21	294.80	488.32	50	
51	33.05	50.60	59.05	94.16	85.06	137.72	111.06	181.28	137.06	224.84	163.07	268.40	189.07	311.96	215.08	355.52	293.09	486.20	319.09	529.76	51	
52	35.25	54.34	63.45	101.64	91.66	148.94	119.86	196.24	148.06	243.54	176.27	290.84	204.47	338.14	232.68	385.44	317.29	527.34	345.49	574.64	52	
53	37.65	58.41	68.25	109.78	98.85	161.15	129.45	212.52	160.05	263.89	190.66	315.26	221.26	366.63	251.86	418.00	343.67	572.11	374.27	623.48	53	
54	40.24	62.84	73.44	118.63	106.64	174.42	139.84	230.21	173.03	286.00	206.23	341.80	239.43	397.59	272.63	453.38	372.22	620.76	405.42	676.55	54	
55	43.08	67.65	79.12	128.26	115.15	188.87	151.19	249.48	187.22	310.09	223.26	370.70	259.30	431.31	295.33	491.92	403.44	673.75	439.48	734.36	55	
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65

Home Protector

Unisex

Monthly Premium for Specified Face Amount / Issue Ages Based on Age Last Birthday

25 Year Level Term

Issue Ages	\$325,000		\$350,000		\$375,000		\$400,000		\$425,000		\$450,000		\$475,000		\$500,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
20	61.10	88.84	65.26	95.13	69.41	101.42	73.57	107.72	77.73	114.01	81.89	120.30	86.05	126.59	90.20	132.88	20
21	61.10	88.84	65.26	95.13	69.41	101.42	73.57	107.72	77.73	114.01	81.89	120.30	86.05	126.59	90.20	132.88	21
22	61.10	88.84	65.26	95.13	69.41	101.42	73.57	107.72	77.73	114.01	81.89	120.30	86.05	126.59	90.20	132.88	22
23	61.10	88.84	65.26	95.13	69.41	101.42	73.57	107.72	77.73	114.01	81.89	120.30	86.05	126.59	90.20	132.88	23
24	61.10	88.84	65.26	95.13	69.41	101.42	73.57	107.72	77.73	114.01	81.89	120.30	86.05	126.59	90.20	132.88	24
25	61.10	88.84	65.26	95.13	69.41	101.42	73.57	107.72	77.73	114.01	81.89	120.30	86.05	126.59	90.20	132.88	25
26	63.96	92.84	68.34	99.44	72.71	106.04	77.09	112.64	81.47	119.24	85.85	125.84	90.23	132.44	94.60	139.04	26
27	66.82	96.85	71.42	103.76	76.01	110.66	80.61	117.57	85.21	124.48	89.81	131.39	94.41	138.30	99.00	145.20	27
28	69.68	101.14	74.50	108.38	79.31	115.61	84.13	122.85	88.95	130.09	93.77	137.33	98.59	144.57	103.40	151.80	28
29	72.82	105.43	77.88	113.00	82.94	120.56	88.00	128.13	93.06	135.70	98.12	143.27	103.18	150.84	108.24	158.40	29
30	75.68	109.72	80.96	117.62	86.24	125.51	91.52	133.41	96.80	141.31	102.08	149.21	107.36	157.11	112.64	165.00	30
31	78.83	118.01	84.35	126.55	89.87	135.08	95.40	143.62	100.92	152.16	106.44	160.69	111.96	169.23	117.48	177.76	31
32	81.69	126.59	87.43	135.79	93.17	144.98	98.92	154.18	104.66	163.38	110.40	172.57	116.14	181.77	121.88	190.96	32
33	84.84	135.17	90.82	145.03	96.80	154.88	102.79	164.74	108.77	174.60	114.76	184.45	120.74	194.31	126.72	204.16	33
34	87.70	143.75	93.90	154.27	100.10	164.78	106.31	175.30	112.51	185.82	118.72	196.33	124.92	206.85	131.12	217.36	34
35	91.41	152.33	97.90	163.51	104.39	174.68	110.88	185.86	117.37	197.04	123.86	208.21	130.35	219.39	136.84	230.56	35
36	100.28	169.49	107.45	181.99	114.62	194.48	121.80	206.98	128.97	219.48	136.14	231.97	143.31	244.47	150.48	256.96	36
37	194.95	186.65	209.40	200.47	223.85	214.28	238.31	228.10	252.76	241.92	267.22	255.73	281.67	269.55	296.12	283.36	37
38	117.73	204.10	126.24	219.26	134.75	234.41	143.27	249.57	151.78	264.73	160.30	279.89	168.81	295.05	177.32	310.20	38
39	126.02	221.54	135.17	238.04	144.32	254.54	153.48	271.04	162.63	287.54	171.78	304.04	180.93	320.54	190.08	337.04	39
40	134.89	238.99	144.72	256.83	154.55	274.67	164.39	292.52	174.22	310.36	184.06	328.20	193.89	346.04	203.72	363.88	40
41	147.76	262.73	158.58	282.40	169.40	302.06	180.23	321.73	191.05	341.40	201.88	361.07	212.70	380.74	223.52	400.40	41
42	160.63	286.47	172.44	307.96	184.25	329.45	196.07	350.95	207.88	372.44	219.70	393.94	231.51	415.43	243.32	436.92	42
43	173.50	310.20	186.30	333.52	199.10	356.84	211.91	380.16	224.71	403.48	237.52	426.80	250.32	450.12	263.12	473.44	43
44	186.08	333.94	199.85	359.09	213.62	384.23	227.40	409.38	241.17	434.53	254.94	459.67	268.71	484.82	282.48	509.96	44
45	201.52	357.97	216.48	384.96	231.44	411.95	246.40	438.95	261.36	465.94	276.32	492.94	291.28	519.93	306.24	546.92	45

Home Protector

Monthly Premium for Specified Face Amount / Issue Ages Based on Age Last Birthday

Issue Ages	\$25,000		\$50,000		\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$275,000		\$300,000		Issue Ages	
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T		
20	NA*	NA*	NA*	NA*	NA*	28.56	NA*	35.73	29.15	42.90	33.58	50.08	38.00	57.25	42.42	64.42	55.69	85.94	60.11	93.11	20	
21	NA*	NA*	NA*	NA*	NA*	28.56	NA*	35.73	29.15	42.90	33.58	50.08	38.00	57.25	42.42	64.42	55.69	85.94	60.11	93.11	21	
22	NA*	NA*	NA*	NA*	NA*	28.56	NA*	35.73	29.15	42.90	33.58	50.08	38.00	57.25	42.42	64.42	55.69	85.94	60.11	93.11	22	
23	NA*	NA*	NA*	NA*	NA*	28.56	NA*	35.73	29.15	42.90	33.58	50.08	38.00	57.25	42.42	64.42	55.69	85.94	60.11	93.11	23	
24	NA*	NA*	NA*	NA*	NA*	28.56	NA*	35.73	29.15	42.90	33.58	50.08	38.00	57.25	42.42	64.42	55.69	85.94	60.11	93.11	24	
25	NA*	NA*	NA*	NA*	NA*	28.56	NA*	35.73	29.15	42.90	33.58	50.08	38.00	57.25	42.42	64.42	55.69	85.94	60.11	93.11	25	
26	NA*	NA*	NA*	NA*	NA*	29.95	25.52	37.58	30.14	45.21	34.76	52.85	39.38	60.48	44.00	68.12	57.86	91.02	62.48	98.65	26	
27	NA*	NA*	NA*	NA*	NA*	31.40	26.23	39.52	31.02	47.63	35.82	55.75	40.62	63.87	45.41	71.99	59.80	96.34	64.60	104.46	27	
28	NA*	NA*	NA*	NA*	NA*	32.85	27.02	41.45	32.01	50.05	37.01	58.66	42.00	67.26	47.00	75.86	61.98	101.67	66.97	110.27	28	
29	NA*	NA*	NA*	25.22	NA*	34.30	27.81	43.39	33.00	52.47	38.20	61.56	43.39	70.65	48.58	79.73	64.16	106.99	69.35	116.08	29	
30	NA*	NA*	NA*	26.18	NA*	35.75	28.60	45.32	33.99	54.89	39.38	64.46	44.77	74.03	50.16	83.60	66.33	112.31	71.72	121.88	30	
31	NA*	NA*	NA*	27.50	NA*	37.73	29.48	47.96	35.09	58.19	40.70	68.42	46.31	78.65	51.92	88.88	68.75	119.57	74.36	129.80	31	
32	NA*	NA*	NA*	28.87	NA*	39.78	30.45	50.69	36.30	61.60	42.16	72.52	48.01	83.43	53.86	94.34	71.42	127.08	77.27	137.99	32	
33	NA*	NA*	NA*	30.23	25.33	41.83	31.42	53.42	37.51	65.01	43.61	76.61	49.70	88.20	55.80	99.80	74.08	134.58	80.17	146.17	33	
34	NA*	NA*	NA*	31.60	25.99	43.87	32.30	56.15	38.61	68.42	44.93	80.70	51.24	92.98	57.56	105.25	76.50	142.08	82.81	154.36	34	
35	NA*	NA*	NA*	32.96	26.98	45.92	33.62	58.88	40.26	71.83	46.91	84.79	53.55	97.75	60.20	110.71	80.13	149.58	86.77	162.54	35	
36	NA*	NA*	NA*	35.95	29.15	50.41	36.52	64.86	43.89	79.31	51.26	93.77	58.63	108.22	66.00	122.68	88.11	166.04	95.48	180.49	36	
37	NA*	NA*	NA*	38.94	31.27	54.89	39.34	70.84	47.41	86.79	55.49	102.74	63.56	118.69	71.64	134.64	95.86	182.49	103.93	198.44	37	
38	NA*	NA*	NA*	41.98	33.38	59.45	42.16	76.92	50.93	94.38	59.71	111.85	68.49	129.32	77.27	146.79	103.60	199.19	112.38	216.66	38	
39	NA*	26.01	26.05	44.97	35.56	63.94	45.06	82.90	54.56	101.86	64.07	120.83	73.57	139.79	83.08	158.76	111.59	215.65	121.09	234.61	39	
40	NA*	27.53	27.46	48.01	37.67	68.49	47.88	88.97	58.08	109.45	68.29	129.94	78.50	150.42	88.71	170.90	119.33	232.35	129.54	252.83	40	
41	NA*	29.68	29.57	52.32	40.84	74.96	52.10	97.60	63.36	120.23	74.63	142.87	85.89	165.51	97.16	188.15	130.95	256.06	142.21	278.70	41	
42	NA*	31.84	31.73	56.63	44.07	81.43	56.41	106.22	68.75	131.01	81.10	155.81	93.44	180.60	105.78	205.40	142.81	279.78	155.15	304.57	42	
43	NA*	33.99	33.84	60.94	47.24	87.89	60.64	114.84	74.03	141.79	87.43	168.74	100.83	195.69	114.23	222.64	154.42	303.49	167.82	330.44	43	
44	NA*	36.15	35.95	65.26	50.41	94.36	64.86	123.47	79.31	152.57	93.77	181.68	108.22	210.79	122.68	239.89	166.04	327.21	180.49	356.32	44	
45	NA*	38.33	38.20	69.61	53.77	100.90	69.35	132.18	84.92	163.46	100.50	194.75	116.08	226.03	131.65	257.32	178.38	351.17	193.96	382.45	45	
46	NA*	40.90	41.32	74.76	58.46	108.62	75.60	142.48	92.73	176.33	109.87	210.19	127.01	244.05	144.15	277.91	195.56	379.48	212.70	413.34	46	
47	25.90	43.70	44.75	80.35	63.61	117.00	82.46	153.65	101.31	190.30	120.17	226.96	139.02	263.61	157.88	300.26	214.44	410.22	233.29	446.87	47	
48	27.77	46.71	48.49	86.38	69.22	126.04	89.94	165.71	110.66	205.37	131.39	245.04	152.11	284.71	172.84	324.37	235.01	443.37	255.73	483.04	48	
49	29.86	49.99	52.67	92.93	75.49	135.88	98.30	178.82	121.11	221.76	143.93	264.71	166.74	307.65	189.56	350.60	258.00	479.43	280.81	522.37	49	
50	32.12	53.53	57.20	100.02	82.28	146.50	107.36	192.99	132.44	239.47	157.52	285.96	182.60	332.45	207.68	378.93	282.92	518.39	308.00	564.88	50	
51	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	51
52	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	52
53	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	53
54	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	54
55	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65

Home Protector

Unisex

Monthly Premium for Specified Face Amount / Issue Ages Based on Age Last Birthday

30 Year Level Term

Issue Ages	\$325,000		\$350,000		\$375,000		\$400,000		\$425,000		\$450,000		\$475,000		\$500,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
20	64.53	100.28	68.95	107.45	73.37	114.62	73.37	121.80	82.22	128.97	86.64	136.14	91.06	143.31	95.48	150.48	20
21	64.53	100.28	68.95	107.45	73.37	114.62	73.37	121.80	82.22	128.97	86.64	136.14	91.06	143.31	95.48	150.48	21
22	64.53	100.28	68.95	107.45	73.37	114.62	73.37	121.80	82.22	128.97	86.64	136.14	91.06	143.31	95.48	150.48	22
23	64.53	100.28	68.95	107.45	73.37	114.62	73.37	121.80	82.22	128.97	86.64	136.14	91.06	143.31	95.48	150.48	23
24	64.53	100.28	68.95	107.45	73.37	114.62	73.37	121.80	82.22	128.97	86.64	136.14	91.06	143.31	95.48	150.48	24
25	64.53	100.28	68.95	107.45	73.37	114.62	73.37	121.80	82.22	128.97	86.64	136.14	91.06	143.31	95.48	150.48	25
26	67.10	106.29	71.72	113.92	76.34	121.55	76.34	129.19	85.58	136.82	90.20	144.46	94.82	152.09	99.44	159.72	26
27	69.39	112.58	74.19	120.70	78.98	128.81	78.98	136.93	88.58	145.05	93.37	153.17	98.17	161.29	102.96	169.40	27
28	71.97	118.87	76.96	127.47	81.95	136.07	81.95	144.68	91.94	153.28	96.94	161.88	101.93	170.48	106.92	179.08	28
29	74.54	125.16	79.73	134.25	84.92	143.33	84.92	152.42	95.31	161.51	100.50	170.59	105.69	179.68	110.88	188.76	29
30	77.11	131.45	82.50	141.02	87.89	150.59	87.89	160.16	98.67	169.73	104.06	179.30	109.45	188.87	114.84	198.44	30
31	79.97	140.03	85.58	150.26	91.19	160.49	91.19	170.72	102.41	180.95	108.02	191.18	113.63	201.41	119.24	211.64	31
32	83.12	148.90	88.97	159.81	94.82	170.72	94.82	181.64	106.53	192.55	112.38	203.46	118.23	214.37	124.08	225.28	32
33	86.27	157.77	92.36	169.36	98.45	180.95	98.45	192.55	110.64	204.14	116.74	215.74	122.83	227.33	128.92	238.92	33
34	89.13	166.63	95.44	178.91	101.75	191.18	101.75	203.46	114.38	215.74	120.70	228.01	127.01	240.29	133.32	252.56	34
35	93.42	175.50	100.06	188.46	106.70	201.41	106.70	214.37	119.99	227.33	126.64	240.29	133.28	253.25	139.92	266.20	35
36	102.85	194.95	110.22	209.40	117.59	223.85	117.59	238.31	132.33	252.76	139.70	267.22	147.07	281.67	154.44	296.12	36
37	112.01	214.39	120.08	230.34	128.15	246.29	128.15	262.24	144.30	278.19	152.38	294.14	160.45	310.09	168.52	326.04	37
38	121.16	234.13	129.94	251.60	138.71	269.06	138.71	286.53	156.27	304.00	165.05	321.47	173.83	338.94	182.60	356.40	38
39	130.60	253.58	140.10	272.54	149.60	291.50	149.60	310.47	168.61	329.43	178.12	348.40	187.62	367.36	197.12	386.32	39
40	139.75	273.31	149.96	293.79	160.16	314.27	160.16	334.76	180.58	355.24	190.79	375.72	201.00	396.20	211.20	416.68	40
41	153.48	301.34	164.74	323.98	176.00	346.61	176.00	369.25	198.53	391.89	209.80	414.53	221.06	437.17	232.32	459.80	41
42	167.49	329.37	179.83	354.16	192.17	378.95	192.17	403.75	216.86	428.54	229.20	453.34	241.54	478.13	253.88	502.92	42
43	181.22	357.39	194.62	384.34	208.01	411.29	208.01	438.24	234.81	465.19	248.21	492.14	261.61	519.09	275.00	546.04	43
44	194.95	385.42	209.40	414.53	223.85	443.63	223.85	472.74	252.76	501.85	267.22	530.95	281.67	560.06	296.12	589.16	44
45	209.53	413.74	225.11	445.02	240.68	476.30	240.68	507.59	271.84	538.87	287.41	570.16	302.99	601.44	318.56	632.72	45

Home Protector

Monthly Premium for Specified Face Amount / Issue Ages Based on Age Last Birthday

**20 Year Level Term
with 75% Return of Premium**

Issue Ages	\$325,000		\$350,000		\$375,000		\$400,000		\$425,000		\$450,000		\$475,000		\$500,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
20	178.64	289.90	191.84	311.66	205.04	333.41	218.24	355.17	231.44	376.93	244.64	398.69	257.84	420.45	271.04	442.20	20
21	195.80	304.48	210.32	327.36	224.84	350.24	239.36	373.12	253.88	396.00	268.40	418.88	282.92	441.76	297.44	464.64	21
22	207.24	319.36	222.64	343.38	238.04	367.40	253.44	391.43	268.84	415.45	284.24	439.48	299.64	463.50	315.04	487.52	22
23	222.12	334.80	238.66	360.01	255.20	385.22	271.75	410.44	288.29	435.65	304.84	460.86	321.38	486.07	337.92	511.28	23
24	234.41	336.23	251.90	361.55	269.39	386.87	286.88	412.20	304.37	437.52	321.86	462.84	339.35	488.16	356.84	513.48	24
25	234.70	336.23	252.21	361.55	269.72	386.87	287.24	412.20	304.75	437.52	322.26	462.84	339.77	488.16	357.28	513.48	25
26	240.71	355.39	258.68	382.19	276.65	408.98	294.63	435.78	312.60	462.58	330.58	489.37	348.55	516.17	366.52	542.96	26
27	247.57	374.27	266.07	402.52	284.57	430.76	303.08	459.01	321.58	487.26	340.08	515.51	358.58	543.76	377.08	572.00	27
28	254.15	391.71	273.16	421.30	292.16	450.89	311.17	480.48	330.18	510.07	349.19	539.66	368.20	569.25	387.20	598.84	28
29	261.58	410.88	281.16	441.94	300.74	473.00	320.32	504.07	339.90	535.13	359.48	566.20	379.06	597.26	398.64	628.32	29
30	268.45	428.61	288.56	461.04	308.66	493.46	328.77	525.89	348.88	558.32	368.99	590.75	389.10	623.18	409.20	655.60	30
31	274.74	445.77	295.33	479.52	315.92	513.26	336.52	547.01	357.11	580.76	377.70	614.51	398.29	648.26	418.88	682.00	31
32	279.89	462.36	300.88	497.38	321.86	532.40	342.85	567.43	363.84	602.45	384.83	637.48	405.82	672.50	426.80	707.52	32
33	284.75	478.37	306.11	514.63	327.47	550.88	348.84	587.14	370.20	623.40	391.56	659.65	412.92	695.91	434.28	732.16	33
34	291.33	494.39	313.20	531.88	335.06	569.36	356.93	606.85	378.80	644.34	400.67	681.83	422.54	719.32	444.40	756.80	34
35	298.76	510.40	321.20	549.12	343.64	587.84	366.08	626.56	388.52	665.28	410.96	704.00	433.40	742.72	455.84	781.44	35
36	321.64	561.31	345.84	603.95	370.04	646.58	394.24	689.22	418.44	731.86	442.64	774.49	466.84	817.13	491.04	859.76	36
37	344.81	608.79	370.79	655.08	396.77	701.36	422.76	747.65	448.74	793.94	474.72	840.23	500.70	886.52	526.68	932.80	37
38	367.12	632.24	394.82	680.33	422.51	728.42	450.21	776.52	477.91	824.61	505.61	872.70	533.31	920.79	561.00	968.88	38
39	389.14	655.69	418.53	705.59	447.92	755.48	477.32	805.38	506.71	855.28	536.10	905.17	565.49	955.07	594.88	1004.96	39
40	412.02	679.72	443.17	731.46	474.32	783.20	505.48	834.95	536.63	886.69	567.78	938.44	598.93	990.18	630.08	1041.92	40
41	432.90	703.74	465.66	757.33	498.41	810.92	531.17	864.52	563.93	918.11	596.69	971.70	629.45	1025.29	662.20	1078.88	41
42	453.78	728.34	488.14	783.82	522.50	839.30	556.87	894.79	591.23	950.27	625.60	1005.76	659.96	1061.24	694.32	1116.72	42
43	474.37	752.93	510.32	810.31	546.26	867.68	582.21	925.06	618.16	982.44	654.11	1039.81	690.06	1097.19	726.00	1154.56	43
44	494.67	777.81	532.18	837.10	569.69	896.39	607.20	955.68	644.71	1014.97	682.22	1074.26	719.73	1133.55	757.24	1192.84	44
45	521.27	802.70	560.83	863.90	600.38	925.10	639.94	986.31	679.50	1047.51	719.05	1108.72	758.61	1169.92	798.16	1231.12	45

Home Protector

**25 Year Level Term
with 75% Return of Premium**

Monthly Premium for Specified Face Amount / Issue Ages Based on Age Last Birthday

Issue Ages	\$25,000		\$50,000		\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$275,000		\$300,000		Issue Ages	
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T		
20	NA*	NA*	29.44	40.53	40.64	57.27	51.84	74.01	63.03	90.75	74.23	107.50	85.43	124.24	96.63	140.98	130.22	191.21	141.42	207.95	20	
21	NA*	NA*	29.44	40.53	40.64	57.27	51.84	74.01	63.03	90.75	74.23	107.50	85.43	124.24	96.63	140.98	130.22	191.21	141.42	207.95	21	
22	NA*	NA*	29.44	40.53	40.64	57.27	51.84	74.01	63.03	90.75	74.23	107.50	85.43	124.24	96.63	140.98	130.22	191.21	141.42	207.95	22	
23	NA*	NA*	29.44	40.53	40.64	57.27	51.84	74.01	63.03	90.75	74.23	107.50	85.43	124.24	96.63	140.98	130.22	191.21	141.42	207.95	23	
24	NA*	NA*	29.44	40.53	40.64	57.27	51.84	74.01	63.03	90.75	74.23	107.50	85.43	124.24	96.63	140.98	130.22	191.21	141.42	207.95	24	
25	NA*	NA*	29.44	40.53	40.64	57.27	51.84	74.01	63.03	90.75	74.23	107.50	85.43	124.24	96.63	140.98	130.22	191.21	141.42	207.95	25	
26	NA*	NA*	30.28	41.94	41.89	59.38	53.51	76.83	65.12	94.27	76.74	111.72	88.36	129.17	99.97	146.61	134.82	198.95	146.44	216.40	26	
27	NA*	25.15	31.11	43.26	43.15	61.36	55.18	79.47	67.21	97.57	79.25	115.68	91.28	133.79	103.32	151.89	139.42	206.21	151.45	224.32	27	
28	NA*	25.83	31.95	44.62	44.40	63.41	56.85	82.20	69.30	100.98	81.76	119.77	94.21	138.56	106.66	157.35	144.02	213.71	156.47	232.50	28	
29	NA*	26.54	32.87	46.03	45.79	65.52	58.70	85.01	71.61	104.50	84.53	124.00	97.44	143.49	110.36	162.98	149.10	221.46	162.01	240.95	29	
30	NA*	27.15	33.75	47.26	47.11	67.37	60.46	87.48	73.81	107.58	87.17	127.69	100.52	147.80	113.88	167.91	153.94	228.23	167.29	248.34	30	
31	NA*	28.58	34.59	50.12	48.36	71.66	62.13	93.20	75.90	114.73	89.68	136.27	103.45	157.81	117.22	179.35	158.54	243.96	172.31	265.50	31	
32	NA*	29.99	35.47	52.94	49.68	75.88	63.89	98.83	78.10	121.77	92.32	144.72	106.53	167.67	120.74	190.61	163.38	259.45	177.59	282.40	32	
33	NA*	31.35	36.08	55.66	50.60	79.97	65.12	104.28	79.64	128.59	94.16	152.90	108.68	177.21	123.20	201.52	166.76	274.45	181.28	298.76	33	
34	NA*	32.74	36.92	58.44	51.86	84.13	66.80	109.83	81.73	135.52	96.67	161.22	111.61	186.92	126.55	212.61	171.36	289.70	186.30	315.40	34	
35	NA*	34.08	38.02	61.12	53.51	88.16	69.00	115.20	84.48	142.23	99.97	169.27	115.46	196.31	130.95	223.35	177.41	304.46	192.90	331.50	35	
36	NA*	36.66	40.53	66.27	57.27	95.88	74.01	125.49	90.75	155.10	107.50	184.72	124.24	214.33	140.98	243.94	191.21	332.78	207.95	362.39	36	
37	NA*	39.14	42.90	71.24	60.83	103.34	78.76	135.44	96.69	167.53	114.62	199.63	132.55	231.73	150.48	263.83	204.27	360.12	222.20	392.22	37	
38	26.10	41.50	45.15	75.95	64.20	110.40	83.25	144.85	102.30	179.30	121.36	213.76	140.41	248.21	159.46	282.66	216.62	386.02	235.67	420.47	38	
39	27.13	43.70	47.22	80.35	67.30	117.00	87.39	153.65	107.47	190.30	127.56	226.96	147.65	263.61	167.73	300.26	227.99	410.22	248.08	446.87	39	
40	28.19	45.76	49.33	84.48	70.47	123.20	91.61	161.92	112.75	200.64	133.90	239.36	155.04	278.08	176.18	316.80	239.61	432.96	260.75	471.68	40	
41	29.77	NA**	52.50	NA**	75.22	NA**	97.95	NA**	120.67	NA**	143.40	NA**	166.13	NA**	188.85	NA**	257.03	NA**	279.76	NA**	41	
42	31.33	NA**	55.62	NA**	79.91	NA**	104.20	NA**	128.48	NA**	152.77	NA**	177.06	NA**	201.35	NA**	274.21	NA**	298.50	NA**	42	
43	32.74	NA**	58.44	NA**	84.13	NA**	109.83	NA**	135.52	NA**	161.22	NA**	186.92	NA**	212.61	NA**	289.70	NA**	315.40	NA**	43	
44	34.06	NA**	61.08	NA**	88.09	NA**	115.11	NA**	142.12	NA**	169.14	NA**	196.16	NA**	223.17	NA**	304.22	NA**	331.24	NA**	44	
45	35.82	NA**	64.60	NA**	93.37	NA**	122.15	NA**	150.92	NA**	179.70	NA**	208.48	NA**	237.25	NA**	323.58	NA**	352.36	NA**	45	
46	38.75	NA**	70.45	NA**	102.15	NA**	133.85	NA**	165.55	NA**	197.26	NA**	228.96	NA**	260.66	NA**	355.77	NA**	387.47	NA**	46	
47	41.76	NA**	76.48	NA**	111.19	NA**	145.91	NA**	180.62	NA**	215.34	NA**	250.06	NA**	284.77	NA**	388.92	NA**	423.64	NA**	47	
48	44.77	NA**	82.50	NA**	120.23	NA**	157.96	NA**	195.69	NA**	233.42	NA**	271.15	NA**	308.88	NA**	422.07	NA**	459.80	NA**	48	
49	47.59	NA**	88.14	NA**	128.68	NA**	169.23	NA**	209.77	NA**	250.32	NA**	290.87	NA**	331.41	NA**	453.05	NA**	493.60	NA**	49	
50	50.45	NA**	93.86	NA**	137.26	NA**	180.67	NA**	224.07	NA**	267.48	NA**	310.89	NA**	354.29	NA**	484.51	NA**	527.92	NA**	50	
51	53.53	NA**	100.02	NA**	146.50	NA**	192.99	NA**	239.47	NA**	285.96	NA**	332.45	NA**	378.93	NA**	518.39	NA**	564.88	NA**	51	
52	56.90	NA**	106.75	NA**	156.60	NA**	206.45	NA**	256.30	NA**	306.16	NA**	356.01	NA**	405.86	NA**	555.42	NA**	605.27	NA**	52	
53	60.48	NA**	113.92	NA**	167.36	NA**	220.80	NA**	274.23	NA**	327.67	NA**	381.11	NA**	434.55	NA**	594.86	NA**	648.30	NA**	53	
54	64.33	NA**	121.62	NA**	178.91	NA**	236.20	NA**	293.48	NA**	350.77	NA**	408.06	NA**	465.35	NA**	637.21	NA**	694.50	NA**	54	
55	67.74	NA**	128.44	NA**	189.14	NA**	249.84	NA**	310.53	NA**	371.23	NA**	431.93	NA**	492.63	NA**	674.72	NA**	735.42	NA**	55	
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65

Home Protector

Monthly Premium for Specified Face Amount / Issue Ages Based on Age Last Birthday

**25 Year Level Term
with 75% Return of Premium**

Issue Ages	\$325,000		\$350,000		\$375,000		\$400,000		\$425,000		\$450,000		\$475,000		\$500,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
20	152.62	224.69	163.82	241.43	175.01	258.17	186.21	274.92	197.41	291.66	208.61	308.40	219.81	325.14	231.00	341.88	20
21	152.62	224.69	163.82	241.43	175.01	258.17	186.21	274.92	197.41	291.66	208.61	308.40	219.81	325.14	231.00	341.88	21
22	152.62	224.69	163.82	241.43	175.01	258.17	186.21	274.92	197.41	291.66	208.61	308.40	219.81	325.14	231.00	341.88	22
23	152.62	224.69	163.82	241.43	175.01	258.17	186.21	274.92	197.41	291.66	208.61	308.40	219.81	325.14	231.00	341.88	23
24	152.62	224.69	163.82	241.43	175.01	258.17	186.21	274.92	197.41	291.66	208.61	308.40	219.81	325.14	231.00	341.88	24
25	152.62	224.69	163.82	241.43	175.01	258.17	186.21	274.92	197.41	291.66	208.61	308.40	219.81	325.14	231.00	341.88	25
26	158.05	233.84	169.67	251.29	181.28	268.73	192.90	286.18	204.52	303.63	216.13	321.07	227.75	338.52	239.36	355.96	26
27	163.49	242.42	175.52	260.53	187.55	278.63	199.59	296.74	211.62	314.85	223.66	332.95	235.69	351.06	247.72	369.16	27
28	168.92	251.29	181.37	270.08	193.82	288.86	206.28	307.65	218.73	326.44	231.18	345.23	243.63	364.02	256.08	382.80	28
29	174.93	260.44	187.84	279.93	200.75	299.42	213.67	318.92	226.58	338.41	239.50	357.90	252.41	377.39	265.32	396.88	29
30	180.65	268.45	194.00	288.56	207.35	308.66	220.71	328.77	234.06	348.88	247.42	368.99	260.77	389.10	274.12	409.20	30
31	186.08	287.04	199.85	308.58	213.62	330.11	227.40	351.65	241.17	373.19	254.94	394.73	268.71	416.27	282.48	437.80	31
32	191.80	305.34	206.01	328.29	220.22	351.23	234.44	374.18	248.65	397.13	262.86	420.07	277.07	443.02	291.28	465.96	32
33	195.80	323.07	210.32	347.38	224.84	371.69	239.36	396.00	253.88	420.31	268.40	444.62	282.92	468.93	297.44	493.24	33
34	201.24	341.09	216.18	366.79	231.11	392.48	246.05	418.18	260.99	443.88	275.93	469.57	290.87	495.27	305.80	520.96	34
35	208.39	358.54	223.88	385.58	239.36	412.61	254.85	439.65	270.34	466.69	285.83	493.73	301.32	520.77	316.80	547.80	35
36	224.69	392.00	241.43	421.61	258.17	451.22	274.92	480.84	291.66	510.45	308.40	540.06	325.14	569.67	341.88	599.28	36
37	240.13	452.92	258.06	487.22	275.99	521.51	293.92	555.81	311.85	590.11	329.78	624.41	347.71	658.71	365.64	693.00	37
38	254.72	454.92	273.77	489.37	292.82	523.82	311.88	558.28	330.93	592.73	349.98	627.18	369.03	661.63	388.08	696.08	38
39	268.16	483.52	288.25	520.17	308.33	556.82	328.42	593.48	348.51	630.13	368.59	666.78	388.68	703.43	408.76	740.08	39
40	281.89	510.40	303.03	549.12	324.17	587.84	345.32	626.56	366.46	665.28	387.60	704.00	408.74	742.72	429.88	781.44	40
41	302.48	549.87	325.21	591.63	347.93	633.38	370.66	675.14	393.39	716.90	416.11	758.65	438.84	800.41	461.56	842.16	41
42	322.79	587.05	347.08	631.67	371.36	676.28	395.65	720.90	419.94	765.52	444.23	810.13	468.52	854.75	492.80	899.36	42
43	341.09	621.94	366.79	669.24	392.48	716.54	418.18	763.84	443.88	811.14	469.57	858.44	495.27	905.74	520.96	953.04	43
44	358.25	654.26	385.27	704.05	412.28	753.83	439.30	803.62	466.32	853.41	493.33	903.19	520.35	952.98	547.36	1002.76	44
45	381.13	684.58	409.91	736.70	438.68	788.81	467.46	840.93	496.24	893.05	525.01	945.17	553.79	997.29	582.56	1049.40	45

Home Protector

30 Year Level Term with 75% Return of Premium

Monthly Premium for Specified Face Amount / Issue Ages Based on Age Last Birthday

Issue Ages	\$25,000		\$50,000		\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$275,000		\$300,000		Issue Ages	
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T		
20	NA*	NA*	25.17	35.47	34.24	49.68	43.30	63.89	52.36	78.10	61.43	92.32	70.49	106.53	79.56	120.74	106.75	163.38	115.81	177.59	20	
21	NA*	NA*	25.17	35.47	34.24	49.68	43.30	63.89	52.36	78.10	61.43	92.32	70.49	106.53	79.56	120.74	106.75	163.38	115.81	177.59	21	
22	NA*	NA*	25.17	35.47	34.24	49.68	43.30	63.89	52.36	78.10	61.43	92.32	70.49	106.53	79.56	120.74	106.75	163.38	115.81	177.59	22	
23	NA*	NA*	25.17	35.47	34.24	49.68	43.30	63.89	52.36	78.10	61.43	92.32	70.49	106.53	79.56	120.74	106.75	163.38	115.81	177.59	23	
24	NA*	NA*	25.17	35.47	34.24	49.68	43.30	63.89	52.36	78.10	61.43	92.32	70.49	106.53	79.56	120.74	106.75	163.38	115.81	177.59	24	
25	NA*	NA*	25.17	35.47	34.24	49.68	43.30	63.89	52.36	78.10	61.43	92.32	70.49	106.53	79.56	120.74	106.75	163.38	115.81	177.59	25	
26	NA*	NA*	26.10	37.10	35.62	52.12	45.15	67.15	54.67	82.17	64.20	97.20	73.73	112.23	83.25	127.25	111.83	172.33	121.36	187.36	26	
27	NA*	NA*	26.89	38.72	36.81	54.56	46.73	70.40	56.65	86.24	66.58	102.08	76.50	117.92	86.42	133.76	116.19	181.28	126.11	197.12	27	
28	NA*	NA*	27.59	40.35	37.87	57.01	48.14	73.66	58.41	90.31	68.69	106.97	78.96	123.62	89.24	140.28	120.06	190.24	130.33	206.89	28	
29	NA*	NA*	28.38	41.98	39.05	59.45	49.72	76.92	60.39	94.38	71.06	111.85	81.73	129.32	92.40	146.79	124.41	199.19	135.08	216.66	29	
30	NA*	25.35	29.18	43.65	40.24	61.96	51.31	80.26	62.37	98.56	73.44	116.87	84.51	135.17	95.57	153.48	128.77	208.39	139.84	226.69	30	
31	NA*	26.54	30.10	46.03	41.63	65.52	53.16	85.01	64.68	104.50	76.21	124.00	87.74	143.49	99.27	162.98	133.85	221.46	145.38	240.95	31	
32	NA*	27.68	31.07	48.32	43.08	68.95	55.09	89.59	67.10	110.22	79.12	130.86	91.13	151.50	103.14	172.13	139.18	234.04	151.19	254.68	32	
33	NA*	28.82	31.95	50.60	44.40	72.38	56.85	94.16	69.30	115.94	81.76	137.72	94.21	159.50	106.66	181.28	144.02	246.62	156.47	268.40	33	
34	NA*	29.97	32.92	52.89	45.85	75.82	58.79	98.74	71.72	121.66	84.66	144.59	97.60	167.51	110.53	190.44	149.34	259.21	162.28	282.13	34	
35	NA*	31.07	34.15	55.09	47.70	79.12	61.25	103.14	74.80	127.16	88.36	151.19	101.91	175.21	115.46	199.24	156.12	271.31	169.67	295.33	35	
36	NA*	33.53	36.61	60.02	51.40	86.51	66.18	113.00	80.96	139.48	95.75	165.97	110.53	192.46	125.32	218.95	169.67	298.41	184.45	324.90	36	
37	NA*	35.93	38.90	64.82	54.83	93.70	70.76	122.59	86.68	151.47	102.61	180.36	118.54	209.25	134.47	238.13	182.25	324.79	198.18	353.68	37	
38	NA*	38.28	40.92	69.52	57.86	100.76	74.80	132.00	91.74	163.24	108.68	194.48	125.62	225.72	142.56	256.96	193.38	350.68	210.32	381.92	38	
39	25.02	40.55	42.99	74.06	60.97	107.56	78.94	141.07	96.91	174.57	114.89	208.08	132.86	241.59	150.84	275.09	204.76	375.61	222.73	409.12	39	
40	25.94	42.77	44.84	78.50	63.74	114.23	82.64	149.96	101.53	185.68	120.43	221.41	139.33	257.14	158.23	292.87	214.92	400.05	233.82	435.78	40	
41	27.50	45.35	47.96	83.65	68.42	121.95	88.88	160.25	109.34	198.55	129.80	236.86	150.26	275.16	170.72	313.46	232.10	428.37	252.56	466.67	41	
42	28.98	47.85	50.91	88.66	72.85	129.47	94.78	170.28	116.71	211.09	138.65	251.90	160.58	292.71	182.52	333.52	248.32	455.95	270.25	496.76	42	
43	30.32	50.30	53.60	93.55	76.87	136.80	100.15	180.05	123.42	223.30	146.70	266.56	169.98	309.81	193.25	353.06	263.08	482.82	286.36	526.07	43	
44	31.60	52.69	56.15	98.34	80.70	143.99	105.25	189.64	129.80	235.29	154.36	280.94	178.91	326.59	203.46	372.24	277.12	509.19	301.67	554.84	44	
45	32.89	54.98	58.74	102.92	84.59	150.86	110.44	198.80	136.29	246.73	162.14	294.67	187.99	342.61	213.84	390.55	291.39	534.36	317.24	582.30	45	
46	34.87	58.13	62.70	109.21	90.53	160.30	118.36	211.38	146.19	262.46	174.02	313.55	201.85	364.63	229.68	415.72	313.17	568.97	341.00	620.05	46	
47	36.96	61.36	66.88	115.68	96.80	170.00	126.72	224.32	156.64	278.63	186.56	332.95	216.48	387.27	246.40	441.59	336.16	604.54	366.08	658.86	47	
48	39.16	62.75	71.28	118.45	103.40	174.16	135.52	229.86	167.64	285.56	199.76	341.27	231.88	396.97	264.00	452.68	360.36	619.79	392.48	675.49	48	
49	41.54	64.11	76.04	121.18	110.53	178.25	145.03	235.32	179.52	292.38	214.02	349.45	248.52	406.52	283.01	463.59	386.50	634.79	421.00	691.86	49	
50	44.05	65.48	81.05	123.91	118.06	182.34	155.06	240.77	192.06	299.20	229.07	357.64	266.07	416.07	303.08	474.50	414.09	649.80	451.09	708.23	50	
51	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	51
52	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	52
53	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	53
54	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	54
55	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65

Home Protector

Monthly Premium for Specified Face Amount / Issue Ages Based on Age Last Birthday

**30 Year Level Term
with 75% Return of Premium**

Issue Ages	\$325,000		\$350,000		\$375,000		\$400,000		\$425,000		\$450,000		\$475,000		\$500,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
20	124.88	191.80	133.94	206.01	143.00	220.22	152.07	234.44	161.13	248.65	170.20	262.86	179.26	277.07	188.32	291.28	20
21	124.88	191.80	133.94	206.01	143.00	220.22	152.07	234.44	161.13	248.65	170.20	262.86	179.26	277.07	188.32	291.28	21
22	124.88	191.80	133.94	206.01	143.00	220.22	152.07	234.44	161.13	248.65	170.20	262.86	179.26	277.07	188.32	291.28	22
23	124.88	191.80	133.94	206.01	143.00	220.22	152.07	234.44	161.13	248.65	170.20	262.86	179.26	277.07	188.32	291.28	23
24	124.88	191.80	133.94	206.01	143.00	220.22	152.07	234.44	161.13	248.65	170.20	262.86	179.26	277.07	188.32	291.28	24
25	124.88	191.80	133.94	206.01	143.00	220.22	152.07	234.44	161.13	248.65	170.20	262.86	179.26	277.07	188.32	291.28	25
26	130.88	202.38	140.41	217.41	149.93	232.43	159.46	247.46	168.99	262.49	178.51	277.51	188.04	292.54	197.56	307.56	26
27	136.03	212.96	145.95	228.80	155.87	244.64	165.80	260.48	175.72	276.32	185.64	292.16	195.56	308.00	205.48	323.84	27
28	140.61	223.55	150.88	240.20	161.15	256.85	171.43	273.51	181.70	290.16	191.98	306.82	202.25	323.47	212.52	340.12	28
29	145.75	234.13	156.42	251.60	167.09	269.06	177.76	286.53	188.43	304.00	199.10	321.47	209.77	338.94	220.44	356.40	29
30	150.90	245.00	161.97	263.30	173.03	281.60	184.10	299.91	195.17	318.21	206.23	336.52	217.30	354.82	228.36	373.12	30
31	156.91	260.44	168.44	279.93	179.96	299.42	191.49	318.92	203.02	338.41	214.55	357.90	226.08	377.39	237.60	396.88	31
32	163.20	275.31	175.21	295.95	187.22	316.58	199.24	337.22	211.25	357.86	223.26	378.49	235.27	399.13	247.28	419.76	32
33	168.92	290.18	181.37	311.96	193.82	333.74	206.28	355.52	218.73	377.30	231.18	399.08	243.63	420.86	256.08	442.64	33
34	175.21	305.06	188.15	327.98	201.08	350.90	214.02	373.83	226.96	396.75	239.89	419.68	252.83	442.60	265.76	465.52	34
35	183.22	319.36	196.77	343.38	210.32	367.40	223.88	391.43	237.43	415.45	250.98	439.48	264.53	463.50	278.08	487.52	35
36	199.24	351.39	214.02	377.88	228.80	404.36	243.59	430.85	258.37	457.34	273.16	483.83	287.94	510.32	302.72	536.80	36
37	214.11	382.56	230.04	411.45	245.96	440.33	261.89	469.22	277.82	498.11	293.75	526.99	309.68	555.88	325.60	584.76	37
38	227.26	413.16	244.20	444.40	261.14	475.64	278.08	506.88	295.02	538.12	311.96	569.36	328.90	600.60	345.84	631.84	38
39	240.71	442.62	258.68	476.13	276.65	509.63	294.63	543.14	312.60	576.65	330.58	610.15	348.55	643.66	366.52	677.16	39
40	252.72	471.51	271.62	507.24	290.51	542.96	309.41	578.69	328.31	614.42	347.21	650.15	366.11	685.88	385.00	721.60	40
41	273.02	504.97	293.48	543.27	313.94	581.57	334.40	619.88	354.86	658.18	375.32	696.48	395.78	734.78	416.24	773.08	41
42	292.19	537.57	314.12	578.38	336.05	619.19	357.99	660.00	379.92	700.81	401.86	741.62	423.79	782.43	445.72	823.24	42
43	309.63	569.32	332.91	612.57	356.18	655.82	379.46	699.08	402.74	742.33	426.01	785.58	449.29	828.83	472.56	872.08	43
44	326.22	600.49	350.77	646.14	375.32	691.79	399.88	737.44	424.43	783.09	448.98	828.74	473.53	874.39	498.08	920.04	44
45	343.09	630.24	368.94	678.18	394.79	726.11	420.64	774.05	446.49	821.99	472.34	869.93	498.19	917.87	524.04	965.80	45