

GOLDEN SOLUTION

***Whole Life Insurance
(Issue Ages 50-85)***

Specified Face Amounts/Monthly Premium

Immediate Death Benefit

Policy Form No. 9772 (AA, OL, PA, PS); GDWL103 (iA)

Graded Death Benefit

Policy Form No. 9465 (AA, OL, PA, PS); GDWL102 (iA)

Return of Premium Death Benefit

Policy Form No. 9471 (AA, OL, PA, PS); GDWL101 (iA)

Underwritten By:

**American-Amicable Life Insurance Company of Texas
iA American Life Insurance Company
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.

For Agent Use Only

**Male
Non-Tobacco**

GOLDEN SOLUTION

**Immediate
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	Age
50	34.08	10.14	11.64	14.64	17.64	20.64	23.64	26.64	29.64	32.64	47.63	62.63	77.62	92.62	107.61	122.61	137.60	152.60	50
51	36.08	10.58	12.17	15.35	18.52	21.70	24.87	28.05	31.22	34.40	50.27	66.15	82.02	97.90	113.77	129.65	145.52	161.40	51
52	37.91	10.99	12.65	15.99	19.33	22.66	26.00	29.33	32.67	36.01	52.69	69.37	86.05	102.73	119.41	136.09	152.77	169.45	52
53	40.47	11.55	13.33	16.89	20.45	24.01	27.57	31.14	34.70	38.26	56.07	73.87	91.68	109.49	127.29	145.10	162.91	180.71	53
54	42.33	11.96	13.82	17.55	21.27	25.00	28.72	32.45	36.17	39.90	58.52	77.15	95.77	114.40	133.02	151.65	170.27	188.90	54
55	43.93	12.31	14.24	18.11	21.97	25.84	29.71	33.57	37.44	41.30	60.63	79.96	99.29	118.62	137.95	157.28	176.61	195.94	55
56	45.68	12.69	14.70	18.72	22.74	26.76	30.78	34.80	38.82	42.84	62.94	83.04	103.14	123.24	143.34	163.44	183.54	203.64	56
57	46.86	12.95	15.02	19.14	23.26	27.39	31.51	35.63	39.76	43.88	64.50	85.12	105.74	126.36	146.97	167.59	188.21	208.83	57
58	49.26	13.48	15.65	19.98	24.32	28.65	32.99	37.32	41.66	45.99	67.67	89.34	111.02	132.69	154.37	176.04	197.71	219.39	58
59	51.18	13.90	16.16	20.66	25.16	29.67	34.17	38.68	43.18	47.68	70.20	92.72	115.24	137.76	160.28	182.80	205.32	227.84	59
60	52.19	14.13	16.42	21.02	25.61	30.20	34.79	39.39	43.98	48.57	71.54	94.50	117.46	140.43	163.39	186.35	209.32	232.28	60
61	55.20	14.79	17.22	22.08	26.93	31.79	36.65	41.51	46.36	51.22	75.51	99.80	124.08	148.37	172.66	196.95	221.24	245.52	61
62	58.00	15.40	17.96	23.06	28.16	33.27	38.37	43.48	48.58	53.68	79.20	104.72	130.24	155.76	181.28	206.80	232.32	257.84	62
63	60.71	16.00	18.67	24.01	29.36	34.70	40.04	45.38	50.73	56.07	82.78	109.49	136.21	162.92	189.63	216.34	243.06	269.77	63
64	63.90	16.70	19.51	25.14	30.76	36.38	42.01	47.63	53.25	58.88	86.99	115.11	143.22	171.34	199.46	227.57	255.69	283.80	64
65	67.10	17.41	20.36	26.26	32.17	38.07	43.98	49.88	55.79	61.69	91.22	120.74	150.26	179.79	209.31	238.84	268.36	297.88	65
66	71.59	18.39	21.54	27.84	34.14	40.44	46.74	53.04	59.34	65.64	97.14	128.64	160.14	191.64	223.14	254.64	286.14	317.64	66
67	76.29	19.43	22.79	29.50	36.21	42.93	49.64	56.35	63.07	69.78	103.35	136.92	170.48	204.05	237.62	271.19	304.75	338.32	67
68	81.38	20.55	24.13	31.29	38.45	45.61	52.78	59.94	67.10	74.26	110.07	145.87	181.68	217.49	253.30	289.10	324.91	360.72	68
69	85.95	21.55	25.34	32.90	40.46	48.03	55.59	63.15	70.72	78.28	116.10	153.92	191.73	229.55	267.37	305.19	343.01	380.82	69
70	89.47	22.33	26.27	34.14	42.01	49.89	57.76	65.63	73.51	81.38	120.75	160.11	199.48	238.85	278.21	317.58	356.95	396.31	70
71	95.16	23.58	27.77	36.14	44.52	52.89	61.26	69.64	78.01	86.39	128.26	170.13	212.00	253.87	295.74	337.61	379.48	421.35	71
72	101.15	24.90	29.35	38.25	47.15	56.05	64.95	73.85	82.76	91.66	136.16	180.67	225.17	269.68	314.19	358.69	403.20	447.70	72
73	107.95	26.39	31.14	40.64	50.14	59.64	69.14	78.64	88.14	97.64	145.14	192.64	240.13	287.63	335.13	382.63	430.13	477.62	73
74	115.55	28.07	33.15	43.32	53.49	63.66	73.82	83.99	94.16	104.33	155.17	206.01	256.85	307.70	358.54	409.38	460.22	511.06	74
75	123.81	29.88	35.33	46.23	57.12	68.02	78.91	89.81	100.70	111.60	166.07	220.55	275.03	329.50	383.98	438.46	492.93	547.41	75
76	133.13	31.93	37.79	49.51	61.22	72.94	84.65	96.37	108.08	119.80	178.38	236.95	295.53	N/A	N/A	N/A	N/A	N/A	76
77	142.71	34.04	40.32	52.88	65.44	78.00	90.55	103.11	115.67	128.23	191.02	253.81	316.61	N/A	N/A	N/A	N/A	N/A	77
78	155.38	36.83	43.67	57.34	71.01	84.69	98.36	112.03	125.71	139.38	207.75	276.11	344.48	N/A	N/A	N/A	N/A	N/A	78
79	167.42	39.48	46.84	61.58	76.31	91.04	105.78	120.51	135.24	149.97	223.64	297.30	370.97	N/A	N/A	N/A	N/A	N/A	79
80	179.99	42.24	50.16	66.00	81.84	97.68	113.52	129.36	145.20	161.04	240.23	319.43	398.62	N/A	N/A	N/A	N/A	N/A	80
81	194.26	45.38	53.93	71.02	88.12	105.21	122.31	139.40	156.50	173.59	259.07	344.54	430.02	N/A	N/A	N/A	N/A	N/A	81
82	209.81	48.80	58.03	76.50	94.96	113.42	131.89	150.35	168.81	187.28	279.59	371.91	464.23	N/A	N/A	N/A	N/A	N/A	82
83	224.40	52.01	61.89	81.63	101.38	121.13	140.88	160.62	180.37	200.12	298.85	397.59	496.32	N/A	N/A	N/A	N/A	N/A	83
84	240.69	55.60	66.19	87.37	108.55	129.73	150.91	172.09	193.27	214.45	320.36	426.26	532.16	N/A	N/A	N/A	N/A	N/A	84
85	256.93	59.17	70.47	93.08	115.69	138.30	160.91	183.52	206.13	228.74	341.79	454.84	567.89	N/A	N/A	N/A	N/A	N/A	85

**Male
Tobacco**

GOLDEN SOLUTIONS

**Immediate
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	Age
50	51.91	14.07	16.35	20.92	25.49	30.05	34.62	39.19	43.76	48.33	71.17	94.01	116.85	139.69	162.53	185.37	208.21	231.05	50
51	54.21	14.57	16.96	21.73	26.50	31.27	36.04	40.81	45.58	50.35	74.20	98.05	121.91	145.76	169.61	193.46	217.32	241.17	51
52	56.69	15.12	17.61	22.60	27.59	32.58	37.57	42.55	47.54	52.53	77.48	102.42	127.36	152.31	177.25	202.19	227.14	252.08	52
53	59.50	15.73	18.35	23.59	28.82	34.06	39.30	44.53	49.77	55.00	81.18	107.36	133.54	159.72	185.90	212.08	238.26	264.44	53
54	62.14	16.32	19.05	24.52	29.99	35.45	40.92	46.39	51.86	57.33	84.67	112.01	139.35	166.69	194.04	221.38	248.72	276.06	54
55	64.79	16.90	19.75	25.45	31.15	36.85	42.56	48.26	53.96	59.66	88.17	116.68	145.18	173.69	202.20	230.71	259.21	287.72	55
56	67.48	17.49	20.46	26.40	32.34	38.27	44.21	50.15	56.09	62.03	91.72	121.41	151.10	180.79	210.48	240.17	269.87	299.56	56
57	70.17	18.08	21.17	27.34	33.52	39.69	45.87	52.04	58.22	64.39	95.27	126.14	157.02	187.89	218.77	249.64	280.52	311.39	57
58	73.53	18.82	22.06	28.53	35.00	41.47	47.94	54.41	60.88	67.35	99.70	132.06	164.41	196.76	229.12	261.47	293.82	326.18	58
59	76.26	19.42	22.78	29.49	36.20	42.91	49.62	56.33	63.04	69.75	103.31	136.86	170.42	203.97	237.53	271.08	304.63	338.19	59
60	79.24	20.08	23.56	30.54	37.51	44.48	51.46	58.43	65.40	72.38	107.24	142.11	176.97	211.84	246.70	281.57	316.44	351.30	60
61	84.32	21.20	24.91	32.33	39.75	47.17	54.59	62.01	69.43	76.85	113.95	151.05	188.15	225.25	262.35	299.45	336.55	373.65	61
62	88.04	22.01	25.89	33.64	41.38	49.13	56.88	64.63	72.37	80.12	118.86	157.60	196.33	235.07	273.81	312.55	351.28	390.02	62
63	91.51	22.78	26.80	34.86	42.91	50.96	59.02	67.07	75.12	83.17	123.44	163.70	203.97	244.23	284.50	324.76	365.02	405.29	63
64	95.88	23.74	27.96	36.39	44.83	53.27	61.71	70.14	78.58	87.02	129.21	171.39	213.58	255.77	297.96	340.14	382.33	424.52	64
65	100.44	24.74	29.16	38.00	46.84	55.68	64.52	73.35	82.19	91.03	135.23	179.42	223.61	267.81	312.00	356.19	400.39	444.58	65
66	106.55	26.09	30.77	40.15	49.53	58.90	68.28	77.66	87.03	96.41	143.29	190.17	237.05	283.94	330.82	377.70	424.58	471.46	66
67	112.22	27.33	32.27	42.15	52.02	61.90	71.77	81.65	91.52	101.40	150.78	200.15	249.53	298.91	348.28	397.66	447.04	496.41	67
68	119.04	28.83	34.07	44.55	55.02	65.50	75.97	86.45	96.92	107.40	159.78	212.16	264.53	316.91	369.29	421.67	474.04	526.42	68
69	125.86	30.33	35.87	46.95	58.02	69.10	80.17	91.25	102.33	113.40	168.78	224.16	279.54	334.92	390.29	445.67	501.05	556.43	69
70	130.88	31.44	37.20	48.71	60.23	71.75	83.27	94.78	106.30	117.82	175.41	232.99	290.58	348.17	405.76	463.34	520.93	578.52	70
71	138.63	33.14	39.24	51.44	63.64	75.84	88.04	100.24	112.44	124.64	185.64	246.63	307.63	368.63	429.63	490.62	551.62	612.62	71
72	146.79	34.94	41.40	54.32	67.23	80.15	93.07	105.99	118.90	131.82	196.41	261.00	325.58	390.17	454.76	519.35	583.93	648.52	72
73	156.03	36.97	43.84	57.57	71.30	85.03	98.76	112.49	126.22	139.95	208.60	277.26	345.91	414.56	483.22	551.87	620.52	689.18	73
74	165.54	39.06	46.35	60.92	75.48	90.05	104.62	119.19	133.75	148.32	221.16	294.00	366.83	439.67	512.51	585.35	658.18	731.02	74
75	177.63	41.72	49.54	65.17	80.80	96.43	112.07	127.70	143.33	158.96	237.12	315.27	393.43	471.59	549.75	627.90	706.06	784.22	75
76	189.72	44.38	52.73	69.43	86.12	102.82	119.51	136.21	152.90	169.60	253.08	336.55	420.03	N/A	N/A	N/A	N/A	N/A	76
77	202.37	47.17	56.07	73.88	91.69	109.50	127.30	145.11	162.92	180.73	269.77	358.82	447.86	N/A	N/A	N/A	N/A	N/A	77
78	217.74	50.55	60.13	79.29	98.45	117.61	136.77	155.93	175.10	194.26	290.06	385.87	481.67	N/A	N/A	N/A	N/A	N/A	78
79	230.64	53.39	63.53	83.83	104.13	124.42	144.72	165.02	185.31	205.61	307.09	408.57	510.05	N/A	N/A	N/A	N/A	N/A	79
80	245.02	56.55	67.33	88.89	110.45	132.02	153.58	175.14	196.70	218.26	326.07	433.88	541.69	N/A	N/A	N/A	N/A	N/A	80
81	260.40	59.93	71.39	94.31	117.22	140.14	163.05	185.97	208.88	231.80	346.37	460.95	575.52	N/A	N/A	N/A	N/A	N/A	81
82	276.36	63.44	75.60	99.92	124.24	148.56	172.88	197.20	221.52	245.84	367.44	489.04	610.64	N/A	N/A	N/A	N/A	N/A	82
83	296.25	67.82	80.85	106.92	132.99	159.06	185.13	211.20	237.27	263.34	393.69	524.04	654.39	N/A	N/A	N/A	N/A	N/A	83
84	321.00	73.26	87.39	115.64	143.88	172.13	200.38	228.63	256.88	285.12	426.36	567.60	708.84	N/A	N/A	N/A	N/A	N/A	84
85	348.75	79.37	94.71	125.40	156.09	186.78	217.47	248.16	278.85	309.54	462.99	616.44	769.89	N/A	N/A	N/A	N/A	N/A	85

**Female
Non-Tobacco**

GOLDEN SOLUTIONS

**Immediate
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	Age
50	27.56	8.71	9.92	12.35	14.77	17.20	19.62	22.05	24.47	26.90	39.02	51.15	63.28	75.40	87.53	99.66	111.78	123.91	50
51	29.64	9.17	10.47	13.08	15.69	18.29	20.90	23.51	26.12	28.73	41.77	54.81	67.85	80.89	93.94	106.98	120.02	133.06	51
52	30.88	9.44	10.80	13.51	16.23	18.95	21.67	24.38	27.10	29.82	43.41	56.99	70.58	84.17	97.76	111.34	124.93	138.52	52
53	32.52	9.80	11.23	14.09	16.95	19.82	22.68	25.54	28.40	31.26	45.57	59.88	74.19	88.50	102.81	117.12	131.42	145.73	53
54	34.07	10.14	11.64	14.64	17.64	20.63	23.63	26.63	29.63	32.63	47.62	62.61	77.60	92.59	107.58	122.57	137.56	152.55	54
55	35.62	10.48	12.05	15.18	18.32	21.45	24.59	27.72	30.86	33.99	49.66	65.34	81.01	96.68	112.35	128.03	143.70	159.37	55
56	36.77	10.73	12.35	15.59	18.82	22.06	25.30	28.53	31.77	35.00	51.18	67.36	83.54	99.72	115.90	132.08	148.25	164.43	56
57	38.06	11.02	12.69	16.04	19.39	22.74	26.09	29.44	32.79	36.14	52.88	69.63	86.38	103.12	119.87	136.62	153.36	170.11	57
58	39.15	11.26	12.98	16.43	19.87	23.32	26.76	30.21	33.65	37.10	54.32	71.55	88.77	106.00	123.23	140.45	157.68	174.90	58
59	40.56	11.57	13.35	16.92	20.49	24.06	27.63	31.20	34.77	38.34	56.18	74.03	91.88	109.72	127.57	145.42	163.26	181.11	59
60	40.87	11.64	13.43	17.03	20.63	24.22	27.82	31.42	35.01	38.61	56.59	74.58	92.56	110.54	128.52	146.51	164.49	182.47	60
61	43.26	12.16	14.07	17.87	21.68	25.49	29.29	33.10	36.91	40.71	59.75	78.78	97.82	116.85	135.89	154.92	173.95	192.99	61
62	44.93	12.53	14.51	18.46	22.41	26.37	30.32	34.28	38.23	42.18	61.95	81.72	101.49	121.26	141.03	160.80	180.57	200.34	62
63	46.89	12.96	15.02	19.15	23.28	27.40	31.53	35.66	39.78	43.91	64.54	85.17	105.80	126.43	147.07	167.70	188.33	208.96	63
64	48.97	13.42	15.57	19.88	24.19	28.50	32.81	37.12	41.43	45.74	67.29	88.83	110.38	131.93	153.47	175.02	196.57	218.11	64
65	50.96	13.86	16.10	20.58	25.07	29.55	34.04	38.52	43.01	47.49	69.91	92.33	114.76	137.18	159.60	182.02	204.45	226.87	65
66	54.11	14.55	16.93	21.69	26.45	31.22	35.98	40.74	45.50	50.26	74.07	97.88	121.69	145.50	169.30	193.11	216.92	240.73	66
67	56.89	15.16	17.66	22.67	27.68	32.68	37.69	42.70	47.70	52.71	77.74	102.77	127.80	152.83	177.87	202.90	227.93	252.96	67
68	60.03	15.85	18.49	23.78	29.06	34.34	39.62	44.91	50.19	55.47	81.88	108.30	134.71	161.12	187.54	213.95	240.36	266.78	68
69	63.13	16.53	19.31	24.87	30.42	35.98	41.53	47.09	52.64	58.20	85.98	113.75	141.53	169.31	197.09	224.86	252.64	280.42	69
70	66.25	17.22	20.13	25.96	31.79	37.62	43.45	49.28	55.11	60.94	90.09	119.24	148.39	177.54	206.69	235.84	264.99	294.14	70
71	70.20	18.09	21.18	27.36	33.53	39.71	45.89	52.07	58.24	64.42	95.31	126.20	157.08	187.97	218.86	249.75	280.64	311.52	71
72	74.36	19.00	22.28	28.82	35.36	41.91	48.45	54.99	61.54	68.08	100.80	133.52	166.24	198.96	231.67	264.39	297.11	329.83	72
73	79.60	20.16	23.66	30.66	37.67	44.67	51.68	58.68	65.69	72.69	107.72	142.74	177.76	212.79	247.81	282.84	317.86	352.88	73
74	84.50	21.23	24.95	32.39	39.82	47.26	54.70	62.13	69.57	77.00	114.18	151.36	188.54	225.72	262.90	300.08	337.26	374.44	74
75	90.74	22.61	26.60	34.59	42.57	50.56	58.54	66.53	74.51	82.50	122.42	162.35	202.27	242.20	282.12	322.05	361.98	401.90	75
76	96.76	23.93	28.19	36.70	45.22	53.73	62.25	70.76	79.28	87.79	130.37	172.94	215.52	N/A	N/A	N/A	N/A	N/A	76
77	102.27	25.14	29.64	38.64	47.64	56.64	65.64	74.64	83.64	92.64	137.64	182.64	227.64	N/A	N/A	N/A	N/A	N/A	77
78	109.20	26.67	31.47	41.08	50.69	60.30	69.91	79.52	89.13	98.74	146.79	194.84	242.88	N/A	N/A	N/A	N/A	N/A	78
79	117.73	28.55	33.73	44.09	54.45	64.81	75.17	85.53	95.89	106.25	158.05	209.85	261.65	N/A	N/A	N/A	N/A	N/A	79
80	127.40	30.67	36.28	47.49	58.70	69.91	81.12	92.33	103.55	114.76	170.81	226.87	282.92	N/A	N/A	N/A	N/A	N/A	80
81	137.07	32.80	38.83	50.89	62.96	75.02	87.08	99.14	111.20	123.27	183.58	243.89	304.20	N/A	N/A	N/A	N/A	N/A	81
82	147.68	35.13	41.63	54.63	67.62	80.62	93.62	106.61	119.61	132.60	197.58	262.56	327.54	N/A	N/A	N/A	N/A	N/A	82
83	159.64	37.77	44.79	58.84	72.89	86.93	100.98	115.03	129.08	143.13	213.37	283.61	353.85	N/A	N/A	N/A	N/A	N/A	83
84	172.64	40.63	48.22	63.41	78.61	93.80	108.99	124.18	139.38	154.57	230.53	306.49	382.45	N/A	N/A	N/A	N/A	N/A	84
85	187.46	43.89	52.13	68.63	85.13	101.62	118.12	134.62	151.11	167.61	250.09	332.57	415.06	N/A	N/A	N/A	N/A	N/A	85

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	Age
50	39.18	11.26	12.99	16.44	19.88	23.33	26.78	30.23	33.68	37.12	54.36	71.60	88.84	106.08	123.32	140.56	157.80	175.04	50
51	40.47	11.55	13.33	16.89	20.45	24.01	27.57	31.14	34.70	38.26	56.07	73.87	91.68	109.49	127.29	145.10	162.91	180.71	51
52	42.54	12.00	13.88	17.62	21.36	25.11	28.85	32.59	36.34	40.08	58.80	77.52	96.23	114.95	133.67	152.39	171.10	189.82	52
53	44.89	12.52	14.50	18.45	22.40	26.35	30.30	34.25	38.20	42.15	61.90	81.65	101.40	121.15	140.91	160.66	180.41	200.16	53
54	46.62	12.90	14.95	19.06	23.16	27.26	31.36	35.47	39.57	43.67	64.18	84.70	105.21	125.72	146.23	166.75	187.26	207.77	54
55	49.29	13.49	15.66	20.00	24.33	28.67	33.01	37.35	41.68	46.02	67.71	89.40	111.08	132.77	154.46	176.15	197.83	219.52	55
56	50.84	13.83	16.07	20.54	25.01	29.49	33.96	38.44	42.91	47.38	69.75	92.12	114.49	136.86	159.23	181.60	203.97	226.34	56
57	53.21	14.35	16.69	21.37	26.06	30.74	35.42	40.10	44.79	49.47	72.88	96.29	119.71	143.12	166.53	189.94	213.36	236.77	57
58	55.27	14.80	17.24	22.10	26.96	31.83	36.69	41.56	46.42	51.28	75.60	99.92	124.24	148.56	172.88	197.20	221.51	245.83	58
59	57.42	15.28	17.80	22.86	27.91	32.96	38.02	43.07	48.12	53.17	78.44	103.70	128.97	154.23	179.50	204.76	230.03	255.29	59
60	59.00	15.62	18.22	23.41	28.60	33.80	38.99	44.18	49.37	54.56	80.52	106.48	132.44	158.40	184.36	210.32	236.28	262.24	60
61	61.95	16.27	19.00	24.45	29.90	35.35	40.81	46.26	51.71	57.16	84.42	111.68	138.93	166.19	193.45	220.71	247.97	275.22	61
62	65.10	16.97	19.83	25.56	31.29	37.02	42.75	48.48	54.20	59.93	88.58	117.22	145.86	174.51	203.15	231.80	260.44	289.08	62
63	68.44	17.70	20.71	26.74	32.76	38.78	44.80	50.83	56.85	62.87	92.99	123.10	153.21	183.33	213.44	243.55	273.67	303.78	63
64	71.97	18.48	21.65	27.98	34.31	40.65	46.98	53.31	59.65	65.98	97.65	129.31	160.98	192.65	224.31	255.98	287.65	319.31	64
65	75.33	19.22	22.53	29.16	35.79	42.42	49.05	55.68	62.31	68.94	102.08	135.23	168.37	201.52	234.66	267.81	300.95	334.10	65
66	79.31	20.09	23.58	30.56	37.54	44.52	51.50	58.48	65.46	72.44	107.33	142.23	177.13	212.02	246.92	281.82	316.71	351.61	66
67	83.46	21.01	24.68	32.02	39.37	46.71	54.06	61.40	68.75	76.09	112.81	149.53	186.26	222.98	259.70	296.42	333.15	369.87	67
68	86.80	21.74	25.56	33.20	40.84	48.48	56.11	63.75	71.39	79.03	117.22	155.41	193.60	231.80	269.99	308.18	346.37	384.56	68
69	92.84	23.07	27.15	35.32	43.49	51.66	59.83	68.00	76.17	84.34	125.19	166.04	206.89	247.74	288.59	329.44	370.29	411.14	69
70	95.13	23.57	27.76	36.13	44.50	52.87	61.25	69.62	77.99	86.36	128.22	170.07	211.93	253.79	295.65	337.50	379.36	421.22	70
71	100.17	24.68	29.09	37.90	46.72	55.53	64.35	73.16	81.98	90.79	134.87	178.94	223.02	267.09	311.17	355.24	399.32	443.39	71
72	105.47	25.85	30.49	39.77	49.05	58.33	67.61	76.90	86.18	95.46	141.87	188.27	234.68	281.09	327.49	373.90	420.31	466.71	72
73	111.49	27.17	32.08	41.89	51.70	61.51	71.32	81.13	90.95	100.76	149.81	198.87	247.92	296.98	346.03	395.09	444.15	493.20	73
74	117.68	28.53	33.71	44.07	54.42	64.78	75.14	85.49	95.85	106.20	157.98	209.76	261.54	313.32	365.10	416.88	468.66	520.44	74
75	125.55	30.27	35.79	46.84	57.89	68.94	79.98	91.03	102.08	113.13	168.37	223.61	278.85	334.10	389.34	444.58	499.82	555.06	75
76	135.42	32.44	38.40	50.31	62.23	74.15	86.06	97.98	109.90	121.81	181.40	240.98	300.57	N/A	N/A	N/A	N/A	N/A	76
77	144.46	34.43	40.78	53.49	66.21	78.92	91.63	104.34	117.06	129.77	193.33	256.89	320.46	N/A	N/A	N/A	N/A	N/A	77
78	153.92	36.51	43.28	56.82	70.37	83.91	97.46	111.00	124.55	138.09	205.82	273.54	341.27	N/A	N/A	N/A	N/A	N/A	78
79	167.41	39.48	46.84	61.57	76.31	91.04	105.77	120.50	135.23	149.97	223.63	297.29	370.95	N/A	N/A	N/A	N/A	N/A	79
80	181.33	42.54	50.52	66.47	82.43	98.39	114.34	130.30	146.26	162.22	242.00	321.79	401.57	N/A	N/A	N/A	N/A	N/A	80
81	197.61	46.12	54.81	72.20	89.59	106.98	124.37	141.76	159.15	176.54	263.49	350.44	437.39	N/A	N/A	N/A	N/A	N/A	81
82	216.11	50.19	59.70	78.72	97.73	116.75	135.77	154.79	173.80	192.82	287.91	383.00	478.09	N/A	N/A	N/A	N/A	N/A	82
83	235.59	54.47	64.84	85.57	106.30	127.04	147.77	168.50	189.23	209.96	313.62	417.28	520.94	N/A	N/A	N/A	N/A	N/A	83
84	258.54	59.52	70.90	93.65	116.40	139.15	161.91	184.66	207.41	230.16	343.92	457.68	571.43	N/A	N/A	N/A	N/A	N/A	84
85	284.27	65.18	77.69	102.71	127.72	152.74	177.76	202.77	227.79	252.80	377.88	502.96	628.04	N/A	N/A	N/A	N/A	N/A	85

**Male
Non-Tobacco**

GOLDEN SOLUTIONS

**Graded
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$18,000	\$20,000	\$25,000	Age
50	43.60	12.24	14.16	17.99	21.83	25.67	29.50	33.34	37.18	41.01	44.85	48.69	52.52	56.36	60.20	71.71	79.38	98.56	50
51	46.05	12.78	14.80	18.85	22.91	26.96	31.01	35.06	39.12	43.17	47.22	51.27	55.33	59.38	63.43	75.59	83.69	103.95	51
52	48.51	13.32	15.45	19.72	23.99	28.26	32.53	36.80	41.06	45.33	49.60	53.87	58.14	62.41	66.68	79.48	88.02	109.37	52
53	51.28	13.93	16.18	20.70	25.21	29.72	34.23	38.75	43.26	47.77	52.28	56.80	61.31	65.82	70.33	83.87	92.90	115.46	53
54	54.06	14.54	16.92	21.67	26.43	31.19	35.95	40.70	45.46	50.22	54.98	59.73	64.49	69.25	74.00	88.28	97.79	121.58	54
55	56.84	15.15	17.65	22.65	27.65	32.66	37.66	42.66	47.66	52.66	57.67	62.67	67.67	72.67	77.67	92.68	102.68	127.69	55
56	59.27	15.68	18.29	23.51	28.72	33.94	39.16	44.37	49.59	54.80	60.02	65.23	70.45	75.67	80.88	96.53	106.96	133.04	56
57	61.82	16.25	18.97	24.41	29.85	35.29	40.73	46.17	51.61	57.05	62.49	67.93	73.37	78.81	84.25	100.57	111.45	138.65	57
58	64.51	16.84	19.68	25.35	31.03	36.71	42.38	48.06	53.74	59.41	65.09	70.77	76.44	82.12	87.80	104.83	116.18	144.57	58
59	67.32	17.46	20.42	26.34	32.27	38.19	44.11	50.04	55.96	61.89	67.81	73.73	79.66	85.58	91.51	109.28	121.13	150.75	59
60	69.50	17.93	20.99	27.11	33.22	39.34	45.46	51.57	57.69	63.80	69.92	76.04	82.15	88.27	94.38	112.73	124.96	155.54	60
61	73.20	18.75	21.97	28.41	34.85	41.29	47.74	54.18	60.62	67.06	73.50	79.94	86.39	92.83	99.27	118.59	131.48	163.68	61
62	77.29	19.65	23.05	29.85	36.65	43.45	50.26	57.06	63.86	70.66	77.46	84.26	91.06	97.87	104.67	125.07	138.68	172.68	62
63	81.51	20.58	24.16	31.34	38.51	45.68	52.86	60.03	67.20	74.37	81.55	88.72	95.89	103.07	110.24	131.76	146.10	181.97	63
64	85.99	21.56	25.35	32.91	40.48	48.05	55.61	63.18	70.75	78.32	85.88	93.45	101.02	108.58	116.15	138.85	153.99	191.82	64
65	90.72	22.60	26.60	34.58	42.56	50.55	58.53	66.51	74.50	82.48	90.46	98.45	106.43	114.41	122.40	146.35	162.31	202.23	65
66	97.69	24.14	28.44	37.03	45.63	54.23	62.82	71.42	80.02	88.61	97.21	105.81	114.40	123.00	131.60	157.39	174.58	217.56	66
67	105.28	25.81	30.44	39.70	48.97	58.23	67.50	76.76	86.03	95.29	104.56	113.82	123.09	132.35	141.61	169.41	187.94	234.26	67
68	113.36	27.58	32.57	42.55	52.52	62.50	72.47	82.45	92.43	102.40	112.38	122.35	132.33	142.30	152.28	182.21	202.16	252.04	68
69	122.06	29.50	34.87	45.61	56.35	67.09	77.83	88.58	99.32	110.06	120.80	131.54	142.28	153.02	163.76	195.99	217.47	271.18	69
70	126.17	30.40	35.95	47.06	58.16	69.26	80.37	91.47	102.57	113.67	124.78	135.88	146.98	158.09	169.19	202.50	224.70	280.22	70
71	134.71	32.28	38.21	50.06	61.92	73.77	85.63	97.48	109.34	121.19	133.04	144.90	156.75	168.61	180.46	216.03	239.73	299.01	71
72	145.60	34.68	41.08	53.90	66.71	79.52	92.33	105.15	117.96	130.77	143.59	156.40	169.21	182.02	194.84	233.28	258.90	322.96	72
73	156.80	37.14	44.04	57.84	71.64	85.44	99.23	113.03	126.83	140.63	154.43	168.23	182.02	195.82	209.62	251.02	278.61	347.60	73
74	168.56	39.73	47.14	61.98	76.81	91.64	106.48	121.31	136.14	150.98	165.81	180.64	195.48	210.31	225.14	269.64	299.31	373.48	74
75	180.60	42.38	50.32	66.22	82.11	98.00	113.89	129.79	145.68	161.57	177.47	193.36	209.25	225.14	241.04	288.72	320.50	399.96	75
76	195.22	45.59	54.18	71.36	88.54	105.72	122.90	140.08	157.26	174.44	191.62	208.80	225.98	243.16	260.34	311.87	346.23	432.13	76
77	213.92	49.71	59.12	77.94	96.77	115.59	134.42	153.24	172.07	190.89	209.72	228.54	247.37	266.19	285.02	341.49	379.14	473.27	77
78	234.08	54.14	64.44	85.04	105.64	126.24	146.84	167.44	188.04	208.64	229.23	249.83	270.43	291.03	311.63	373.43	414.63	517.62	78
79	254.80	58.70	69.91	92.33	114.76	137.18	159.60	182.02	204.45	226.87	249.29	271.71	294.14	316.56	338.98	406.25	451.09	563.20	79
80	276.42	63.46	75.62	99.94	124.27	148.59	172.92	197.24	221.57	245.89	270.22	294.54	318.87	343.19	367.52	440.49	489.14	610.77	80
81	293.44	67.20	80.11	105.94	131.76	157.58	183.40	209.23	235.05	260.87	286.69	312.52	338.34	364.16	389.99	467.45	519.10	648.21	81
82	308.67	70.55	84.13	111.30	138.46	165.62	192.79	219.95	247.11	274.27	301.44	328.60	355.76	382.93	410.09	491.58	545.90	681.72	82
83	322.56	73.61	87.80	116.19	144.57	172.96	201.34	229.73	258.11	286.50	314.88	343.27	371.65	400.04	428.42	513.58	570.35	712.28	83
84	334.88	76.32	91.05	120.52	149.99	179.46	208.93	238.40	267.87	297.34	326.81	356.28	385.75	415.22	444.69	533.09	592.03	739.38	84
85	339.64	77.37	92.31	122.20	152.09	181.97	211.86	241.75	271.64	301.53	331.42	361.30	391.19	421.08	450.97	540.63	600.41	749.85	85

**Male
Tobacco**

GOLDEN SOLUTIONS

**Graded
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$18,000	\$20,000	\$25,000	Age
50	72.89	18.68	21.89	28.30	34.72	41.13	47.55	53.96	60.37	66.79	73.20	79.62	86.03	92.45	98.86	118.10	130.93	163.00	50
51	76.56	19.49	22.86	29.59	36.33	43.07	49.81	56.54	63.28	70.02	76.76	83.49	90.23	96.97	103.70	123.92	137.39	171.08	51
52	80.23	20.30	23.83	30.89	37.95	45.01	52.07	59.13	66.19	73.25	80.31	87.37	94.43	101.49	108.55	129.73	143.85	179.15	52
53	84.38	21.21	24.92	32.35	39.77	47.20	54.62	62.05	69.47	76.90	84.32	91.75	99.18	106.60	114.03	136.30	151.15	188.28	53
54	88.54	22.12	26.02	33.81	41.60	49.39	57.19	64.98	72.77	80.56	88.35	96.14	103.93	111.73	119.52	142.89	158.48	197.43	54
55	92.69	23.04	27.12	35.27	43.43	51.59	59.74	67.90	76.06	84.21	92.37	100.53	108.68	116.84	125.00	149.47	165.78	206.56	55
56	96.40	23.85	28.09	36.58	45.06	53.54	62.03	70.51	78.99	87.48	95.96	104.44	112.93	121.41	129.89	155.34	172.31	214.72	56
57	100.30	24.71	29.12	37.95	46.78	55.60	64.43	73.26	82.08	90.91	99.74	108.56	117.39	126.21	135.04	161.52	179.17	223.30	57
58	104.41	25.62	30.21	39.40	48.59	57.77	66.96	76.15	85.34	94.53	103.71	112.90	122.09	131.28	140.47	168.03	186.41	232.35	58
59	108.71	26.56	31.34	40.91	50.48	60.04	69.61	79.18	88.74	98.31	107.88	117.44	127.01	136.58	146.14	174.84	193.97	241.81	59
60	112.03	27.29	32.22	42.08	51.94	61.80	71.66	81.51	91.37	101.23	111.09	120.95	130.81	140.67	150.52	180.10	199.82	249.11	60
61	117.70	28.54	33.72	44.08	54.43	64.79	75.15	85.51	95.86	106.22	116.58	126.94	137.29	147.65	158.01	189.08	209.80	261.58	61
62	123.95	29.91	35.37	46.28	57.18	68.09	79.00	89.91	100.81	111.72	122.63	133.54	144.44	155.35	166.26	198.98	220.80	275.33	62
63	130.40	31.33	37.07	48.55	60.02	71.50	82.97	94.45	105.92	117.40	128.87	140.35	151.82	163.30	174.77	209.20	232.15	289.52	63
64	137.23	32.84	38.87	50.95	63.03	75.10	87.18	99.25	111.33	123.41	135.48	147.56	159.64	171.71	183.79	220.02	244.17	304.55	64
65	144.46	34.43	40.78	53.49	66.21	78.92	91.63	104.34	117.06	129.77	142.48	155.19	167.91	180.62	193.33	231.47	256.89	320.46	65
66	153.56	36.43	43.18	56.70	70.21	83.72	97.24	110.75	124.26	137.78	151.29	164.80	178.32	191.83	205.34	245.88	272.91	340.48	66
67	163.49	38.61	45.81	60.19	74.58	88.97	103.35	117.74	132.13	146.52	160.90	175.29	189.68	204.06	218.45	261.61	290.39	362.32	67
68	174.05	40.94	48.59	63.91	79.23	94.54	109.86	125.18	140.49	155.81	171.13	186.44	201.76	217.07	232.39	278.34	308.97	385.55	68
69	185.42	43.44	51.60	67.91	84.23	100.55	116.86	133.18	149.50	165.81	182.13	198.45	214.77	231.08	247.40	296.35	328.98	410.57	69
70	190.80	44.62	53.02	69.81	86.60	103.39	120.18	136.97	153.76	170.55	187.34	204.13	220.92	237.71	254.50	304.87	338.45	422.40	70
71	201.97	47.08	55.97	73.74	91.51	109.29	127.06	144.83	162.61	180.38	198.15	215.93	233.70	251.47	269.25	322.57	358.11	446.98	71
72	214.59	49.85	59.30	78.18	97.06	115.95	134.83	153.72	172.60	191.48	210.37	229.25	248.14	267.02	285.90	342.56	380.32	474.74	72
73	229.08	53.04	63.12	83.28	103.44	123.60	143.76	163.92	184.08	204.24	224.39	244.55	264.71	284.87	305.03	365.51	405.83	506.62	73
74	246.02	56.77	67.59	89.24	110.89	132.54	154.19	175.84	197.49	219.14	240.79	262.44	284.09	305.74	327.39	392.34	435.64	543.89	74
75	261.95	60.27	71.80	94.85	117.90	140.95	164.01	187.06	210.11	233.16	256.21	279.26	302.32	325.37	348.42	417.57	463.68	578.93	75
76	285.45	65.44	78.00	103.12	128.24	153.36	178.48	203.60	228.72	253.84	278.96	304.08	329.20	354.32	379.44	454.80	505.04	630.63	76
77	307.90	70.38	83.93	111.03	138.12	165.22	192.31	219.41	246.50	273.60	300.69	327.79	354.88	381.98	409.07	490.36	544.55	680.02	77
78	330.01	75.25	89.77	118.81	147.85	176.89	205.93	234.97	264.01	293.05	322.09	351.14	380.18	409.22	438.26	525.38	583.46	728.67	78
79	356.00	80.96	96.63	127.96	159.28	190.61	221.94	253.27	284.60	315.92	347.25	378.58	409.91	441.24	472.56	566.55	629.20	785.84	79
80	376.96	85.58	102.16	135.33	168.51	201.68	234.85	268.02	301.20	334.37	367.54	400.71	433.89	467.06	500.23	599.75	666.09	831.96	80
81	380.61	86.38	103.13	136.62	170.11	203.61	237.10	270.59	304.09	337.58	371.08	404.57	438.06	471.56	505.05	605.53	672.52	839.99	81
82	385.89	87.54	104.52	138.48	172.44	206.39	240.35	274.31	308.27	342.23	376.19	410.14	444.10	478.06	512.02	613.89	681.81	851.60	82
83	391.84	88.85	106.09	140.57	175.05	209.54	244.02	278.50	312.98	347.46	381.95	416.43	450.91	485.39	519.87	623.32	692.28	864.69	83
84	404.57	91.65	109.45	145.05	180.66	216.26	251.86	287.46	323.06	358.67	394.27	429.87	465.47	501.08	536.68	643.48	714.69	892.70	84
85	433.07	97.92	116.98	155.09	193.20	231.31	269.42	307.53	345.64	383.75	421.86	459.97	498.08	536.19	574.30	688.63	764.85	955.40	85

**Female
Non-Tobacco**

GOLDEN SOLUTIONS

**Graded
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$18,000	\$20,000	\$25,000	Age
50	30.07	9.26	10.58	13.23	15.88	18.52	21.17	23.81	26.46	29.11	31.75	34.40	37.05	39.69	42.34	50.28	55.57	68.80	50
51	31.62	9.60	10.99	13.78	16.56	19.34	22.12	24.91	27.69	30.47	33.25	36.04	38.82	41.60	44.38	52.73	58.30	72.21	51
52	33.18	9.94	11.40	14.32	17.24	20.16	23.08	26.00	28.92	31.84	34.76	37.68	40.60	43.52	46.44	55.20	61.04	75.64	52
53	34.95	10.33	11.87	14.95	18.02	21.10	24.17	27.25	30.33	33.40	36.48	39.55	42.63	45.70	48.78	58.01	64.16	79.53	53
54	36.71	10.72	12.34	15.57	18.80	22.03	25.26	28.49	31.72	34.95	38.18	41.41	44.64	47.87	51.10	60.79	67.25	83.41	54
55	38.47	11.11	12.80	16.19	19.57	22.96	26.34	29.73	33.11	36.50	39.88	43.27	46.65	50.04	53.43	63.58	70.35	87.28	55
56	40.06	11.46	13.22	16.75	20.27	23.80	27.32	30.85	34.37	37.90	41.42	44.95	48.47	52.00	55.52	66.10	73.15	90.78	56
57	41.75	11.83	13.67	17.34	21.01	24.69	28.36	32.04	35.71	39.38	43.06	46.73	50.41	54.08	57.75	68.78	76.12	94.49	57
58	43.51	12.22	14.13	17.96	21.79	25.62	29.45	33.28	37.10	40.93	44.76	48.59	52.42	56.25	60.08	71.56	79.22	98.37	58
59	45.36	12.62	14.62	18.61	22.60	26.60	30.59	34.58	38.57	42.56	46.55	50.55	54.54	58.53	62.52	74.50	82.48	102.44	59
60	46.80	12.94	15.00	19.12	23.24	27.36	31.47	35.59	39.71	43.83	47.95	52.07	56.18	60.30	64.42	76.78	85.01	105.60	60
61	49.24	13.48	15.64	19.98	24.31	28.64	32.98	37.31	41.64	45.98	50.31	54.64	58.98	63.31	67.64	80.64	89.31	110.97	61
62	51.93	14.07	16.35	20.92	25.49	30.06	34.63	39.20	43.77	48.34	52.91	57.48	62.05	66.62	71.19	84.90	94.04	116.89	62
63	54.70	14.68	17.09	21.90	26.71	31.53	36.34	41.15	45.97	50.78	55.59	60.41	65.22	70.04	74.85	89.29	98.92	122.98	63
64	57.64	15.33	17.86	22.93	28.01	33.08	38.15	43.22	48.30	53.37	58.44	63.51	68.59	73.66	78.73	93.95	104.09	129.45	64
65	60.76	16.01	18.69	24.03	29.38	34.73	40.07	45.42	50.77	56.11	61.46	66.81	72.15	77.50	82.85	98.89	109.58	136.32	65
66	64.95	16.93	19.79	25.51	31.22	36.94	42.65	48.37	54.09	59.80	65.52	71.23	76.95	82.66	88.38	105.53	116.96	145.53	66
67	69.53	17.94	21.00	27.12	33.24	39.36	45.48	51.59	57.71	63.83	69.95	76.07	82.19	88.31	94.42	112.78	125.02	155.61	67
68	74.39	19.01	22.28	28.83	35.38	41.92	48.47	55.02	61.56	68.11	74.65	81.20	87.75	94.29	100.84	120.48	133.57	166.30	68
69	79.63	20.16	23.67	30.67	37.68	44.69	51.70	58.70	65.71	72.72	79.73	86.73	93.74	100.75	107.76	128.78	142.79	177.83	69
70	82.11	20.71	24.32	31.55	38.77	46.00	53.22	60.45	67.68	74.90	82.13	89.35	96.58	103.80	111.03	132.71	147.16	183.29	70
71	87.26	21.84	25.68	33.36	41.04	48.72	56.40	64.08	71.75	79.43	87.11	94.79	102.47	110.15	117.83	140.86	156.22	194.62	71
72	93.07	23.12	27.22	35.41	43.60	51.79	59.98	68.17	76.36	84.55	92.74	100.93	109.12	117.31	125.50	150.07	166.45	207.40	72
73	99.74	24.59	28.98	37.75	46.53	55.31	64.08	72.86	81.64	90.42	99.19	107.97	116.75	125.52	134.30	160.63	178.19	222.07	73
74	107.80	26.36	31.10	40.59	50.08	59.56	69.05	78.54	88.02	97.51	107.00	116.48	125.97	135.45	144.94	173.40	192.37	239.80	74
75	114.91	27.93	32.98	43.09	53.21	63.32	73.43	83.54	93.65	103.77	113.88	123.99	134.10	144.21	154.33	184.66	204.89	255.45	75
76	123.48	29.81	35.24	46.11	56.98	67.84	78.71	89.57	100.44	111.31	122.17	133.04	143.91	154.77	165.64	198.24	219.97	274.30	76
77	133.77	32.07	37.96	49.73	61.50	73.28	85.05	96.82	108.59	120.36	132.13	143.91	155.68	167.45	179.22	214.54	238.08	296.94	77
78	147.00	34.98	41.45	54.39	67.32	80.26	93.20	106.13	119.07	132.00	144.94	157.88	170.81	183.75	196.68	235.49	261.36	326.04	78
79	159.25	37.68	44.69	58.70	72.71	86.73	100.74	114.76	128.77	142.78	156.80	170.81	184.83	198.84	212.85	254.90	282.92	352.99	79
80	173.46	40.81	48.44	63.70	78.97	94.23	109.50	124.76	140.03	155.29	170.55	185.82	201.08	216.35	231.61	277.41	307.93	384.26	80
81	188.16	44.04	52.32	68.88	85.44	101.99	118.55	135.11	151.67	168.23	184.78	201.34	217.90	234.46	251.02	300.69	333.81	416.60	81
82	202.86	47.27	56.20	74.05	91.90	109.76	127.61	145.46	163.31	181.16	199.01	216.87	234.72	252.57	270.42	323.98	359.68	448.94	82
83	216.58	50.29	59.82	78.88	97.94	117.00	136.06	155.12	174.18	193.24	212.29	231.35	250.41	269.47	288.53	345.71	383.83	479.12	83
84	229.32	53.10	63.19	83.37	103.55	123.73	143.91	164.09	184.27	204.45	224.63	244.81	264.99	285.17	305.35	365.89	406.25	507.15	84
85	236.43	54.66	65.06	85.87	106.67	127.48	148.29	169.09	189.90	210.70	231.51	252.32	273.12	293.93	314.73	377.15	418.76	522.79	85

**Female
Tobacco**

GOLDEN SOLUTIONS

**Graded
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$18,000	\$20,000	\$25,000	Age
50	47.45	13.08	15.17	19.35	23.52	27.70	31.87	36.05	40.23	44.40	48.58	52.75	56.93	61.10	65.28	77.81	86.16	107.03	50
51	50.21	13.69	15.90	20.32	24.74	29.16	33.57	37.99	42.41	46.83	51.25	55.67	60.09	64.50	68.92	82.18	91.01	113.11	51
52	52.96	14.30	16.63	21.29	25.95	30.61	35.27	39.93	44.59	49.25	53.91	58.57	63.23	67.89	72.55	86.53	95.85	119.16	52
53	56.07	14.98	17.45	22.38	27.32	32.25	37.18	42.12	47.05	51.99	56.92	61.85	66.79	71.72	76.66	91.46	101.33	126.00	53
54	59.19	15.67	18.27	23.48	28.69	33.90	39.11	44.31	49.52	54.73	59.94	65.15	70.36	75.57	80.78	96.40	106.82	132.86	54
55	62.31	16.35	19.09	24.58	30.06	35.54	41.03	46.51	51.99	57.48	62.96	68.44	73.93	79.41	84.89	101.34	112.31	139.73	55
56	65.76	17.11	20.01	25.79	31.58	37.37	43.15	48.94	54.73	60.51	66.30	72.09	77.87	83.66	89.45	106.81	118.38	147.32	56
57	69.38	17.91	20.96	27.07	33.17	39.28	45.38	51.49	57.59	63.70	69.80	75.91	82.02	88.12	94.23	112.54	124.75	155.28	57
58	73.18	18.74	21.96	28.40	34.84	41.28	47.72	54.16	60.60	67.04	73.48	79.92	86.36	92.80	99.24	118.56	131.44	163.64	58
59	77.18	19.62	23.02	29.81	36.60	43.40	50.19	56.98	63.77	70.56	77.36	84.15	90.94	97.73	104.52	124.90	138.48	172.44	59
60	80.27	20.30	23.84	30.90	37.96	45.03	52.09	59.16	66.22	73.28	80.35	87.41	94.47	101.54	108.60	129.79	143.92	179.24	60
61	85.52	21.46	25.22	32.75	40.27	47.80	55.33	62.85	70.38	77.90	85.43	92.95	100.48	108.01	115.53	138.11	153.16	190.79	61
62	91.33	22.74	26.76	34.79	42.83	50.87	58.90	66.94	74.98	83.02	91.05	99.09	107.13	115.16	123.20	147.31	163.39	203.57	62
63	97.32	24.06	28.34	36.90	45.47	54.03	62.59	71.16	79.72	88.29	96.85	105.41	113.98	122.54	131.11	156.80	173.93	216.75	63
64	103.66	25.45	30.01	39.13	48.26	57.38	66.50	75.62	84.74	93.87	102.99	112.11	121.23	130.35	139.48	166.84	185.09	230.70	64
65	110.36	26.92	31.78	41.49	51.20	60.92	70.63	80.34	90.05	99.76	109.47	119.19	128.90	138.61	148.32	177.46	196.88	245.44	65
66	117.11	28.41	33.56	43.87	54.17	64.48	74.78	85.09	95.40	105.70	116.01	126.31	136.62	146.92	157.23	188.15	208.76	260.29	66
67	124.47	30.03	35.51	46.46	57.41	68.37	79.32	90.27	101.23	112.18	123.13	134.09	145.04	155.99	166.95	199.81	221.71	276.48	67
68	132.30	31.75	37.57	49.21	60.86	72.50	84.14	95.78	107.43	119.07	130.71	142.35	154.00	165.64	177.28	212.21	235.49	293.70	68
69	138.88	33.20	39.31	51.53	63.75	75.97	88.20	100.42	112.64	124.86	137.08	149.30	161.52	173.75	185.97	222.63	247.07	308.18	69
70	144.72	34.48	40.85	53.59	66.32	79.06	91.79	104.53	117.26	130.00	142.73	155.47	168.20	180.94	193.68	231.88	257.35	321.03	70
71	153.76	36.47	43.24	56.77	70.30	83.83	97.36	110.89	124.42	137.95	151.48	165.02	178.55	192.08	205.61	246.20	273.26	340.92	71
72	162.35	38.36	45.51	59.79	74.08	88.37	102.65	116.94	131.23	145.51	159.80	174.09	188.37	202.66	216.95	259.81	288.38	359.81	72
73	173.09	40.72	48.34	63.57	78.80	94.04	109.27	124.50	139.73	154.96	170.20	185.43	200.66	215.89	231.12	276.82	307.28	383.44	73
74	183.21	42.95	51.01	67.13	83.26	99.38	115.50	131.62	147.75	163.87	179.99	196.11	212.24	228.36	244.48	292.85	325.09	405.71	74
75	197.47	46.09	54.78	72.15	89.53	106.91	124.29	141.66	159.04	176.42	193.80	211.17	228.55	245.93	263.31	315.44	350.19	437.08	75
76	209.82	48.81	58.04	76.50	94.97	113.43	131.89	150.36	168.82	187.29	205.75	224.21	242.68	261.14	279.61	335.00	371.93	464.25	76
77	217.64	50.53	60.10	79.25	98.41	117.56	136.71	155.86	175.02	194.17	213.32	232.47	251.63	270.78	289.93	347.39	385.69	481.45	77
78	232.95	53.89	64.14	84.64	105.14	125.64	146.14	166.64	187.14	207.64	228.14	248.64	269.14	289.64	310.14	371.64	412.64	515.13	78
79	249.46	57.53	68.50	90.45	112.41	134.36	156.31	178.26	200.22	222.17	244.12	266.07	288.03	309.98	331.93	397.79	441.69	551.46	79
80	270.32	62.12	74.01	97.80	121.59	145.37	169.16	192.95	216.74	240.53	264.31	288.10	311.89	335.68	359.47	430.83	478.41	597.35	80
81	287.54	65.90	78.56	103.86	129.16	154.47	179.77	205.07	230.38	255.68	280.98	306.29	331.59	356.89	382.20	458.11	508.72	635.23	81
82	310.67	70.99	84.66	112.00	139.34	166.68	194.02	221.36	248.70	276.03	303.37	330.71	358.05	385.39	412.73	494.75	549.42	686.12	82
83	335.01	76.35	91.09	120.57	150.05	179.53	209.01	238.49	267.97	297.45	326.93	356.42	385.90	415.38	444.86	533.30	592.26	739.67	83
84	362.84	82.47	98.43	130.36	162.29	194.22	226.15	258.08	290.01	321.94	353.87	385.80	417.73	449.66	481.59	577.38	641.24	800.89	84
85	395.87	89.74	107.15	141.99	176.83	211.66	246.50	281.34	316.17	351.01	385.85	420.68	455.52	490.36	525.19	629.70	699.38	873.56	85

**Male
Non-Tobacco**

GOLDEN SOLUTIONS

**Return of Premium
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$18,000	\$20,000	\$25,000	Age
50	49.71	13.58	15.77	20.14	24.52	28.89	33.27	37.64	42.02	46.39	50.76	55.14	59.51	63.89	68.26	81.39	90.13	112.01	50
51	52.07	14.10	16.39	20.97	25.56	30.14	34.72	39.30	43.88	48.47	53.05	57.63	62.21	66.80	71.38	85.12	94.29	117.20	51
52	54.43	14.62	17.01	21.80	26.59	31.38	36.17	40.96	45.75	50.54	55.33	60.12	64.91	69.70	74.49	88.86	98.44	122.39	52
53	57.11	15.21	17.72	22.75	27.77	32.80	37.82	42.85	47.88	52.90	57.93	62.95	67.98	73.00	78.03	93.11	103.16	128.29	53
54	59.79	15.80	18.43	23.69	28.95	34.21	39.48	44.74	50.00	55.26	60.52	65.78	71.04	76.31	81.57	97.35	107.88	134.18	54
55	62.44	16.38	19.13	24.62	30.12	35.61	41.11	46.60	52.10	57.59	63.09	68.58	74.08	79.57	85.07	101.55	112.54	140.01	55
56	65.59	17.07	19.96	25.73	31.50	37.28	43.05	48.82	54.59	60.36	66.14	71.91	77.68	83.45	89.22	106.54	118.08	146.94	56
57	68.90	17.80	20.83	26.90	32.96	39.02	45.09	51.15	57.21	63.28	69.34	75.40	81.47	87.53	93.59	111.78	123.91	154.22	57
58	72.39	18.57	21.76	28.13	34.50	40.87	47.24	53.61	59.98	66.35	72.72	79.09	85.46	91.83	98.20	117.31	130.05	161.90	58
59	76.04	19.37	22.72	29.41	36.10	42.79	49.49	56.18	62.87	69.56	76.25	82.94	89.63	96.33	103.02	123.09	136.48	169.93	59
60	78.86	19.99	23.46	30.40	37.34	44.28	51.22	58.16	65.10	72.04	78.98	85.92	92.86	99.80	106.74	127.56	141.44	176.14	60
61	83.68	21.05	24.74	32.10	39.46	46.83	54.19	61.56	68.92	76.28	83.65	91.01	98.37	105.74	113.10	135.19	149.92	186.74	61
62	88.98	22.22	26.14	33.97	41.80	49.63	57.46	65.29	73.12	80.95	88.78	96.61	104.44	112.27	120.10	143.59	159.25	198.40	62
63	94.46	23.43	27.58	35.89	44.21	52.52	60.83	69.14	77.46	85.77	94.08	102.39	110.71	119.02	127.33	152.27	168.89	210.46	63
64	100.26	24.70	29.11	37.94	46.76	55.58	64.41	73.23	82.05	90.87	99.70	108.52	117.34	126.17	134.99	161.46	179.10	223.22	64
65	106.40	26.05	30.73	40.10	49.46	58.82	68.19	77.55	86.91	96.28	105.64	115.00	124.37	133.73	143.09	171.18	189.91	236.72	65
66	113.02	27.51	32.48	42.43	52.37	62.32	72.27	82.21	92.16	102.10	112.05	121.99	131.94	141.89	151.83	181.67	201.56	251.29	66
67	120.23	29.10	34.39	44.97	55.55	66.13	76.71	87.29	97.87	108.45	119.03	129.61	140.19	150.77	161.35	193.09	214.25	267.15	67
68	127.90	30.78	36.41	47.67	58.92	70.18	81.43	92.69	103.94	115.20	126.45	137.71	148.96	160.22	171.47	205.24	227.75	284.02	68
69	136.17	32.60	38.59	50.58	62.56	74.54	86.53	98.51	110.49	122.47	134.46	146.44	158.42	170.41	182.39	218.34	242.30	302.22	69
70	140.08	33.46	39.63	51.95	64.28	76.61	88.93	101.26	113.59	125.92	138.24	150.57	162.90	175.22	187.55	224.53	249.19	310.82	70
71	148.20	35.25	41.77	54.81	67.85	80.89	93.94	106.98	120.02	133.06	146.10	159.14	172.19	185.23	198.27	237.39	263.48	328.68	71
72	157.37	37.27	44.19	58.04	71.89	85.74	99.58	113.43	127.28	141.13	154.98	168.83	182.68	196.52	210.37	251.92	279.62	348.86	72
73	167.90	39.58	46.97	61.75	76.52	91.30	106.07	120.85	135.62	150.40	165.17	179.95	194.72	209.50	224.27	268.60	298.15	372.02	73
74	177.82	41.77	49.59	65.24	80.89	96.53	112.18	127.83	143.48	159.13	174.77	190.42	206.07	221.72	237.37	284.31	315.61	393.85	74
75	191.80	44.84	53.28	70.16	87.04	103.92	120.79	137.67	154.55	171.43	188.31	205.19	222.06	238.94	255.82	306.46	340.21	424.60	75
76	205.18	47.78	56.81	74.87	92.92	110.98	129.04	147.09	165.15	183.20	201.26	219.32	237.37	255.43	273.48	327.65	363.76	454.04	76
77	223.61	51.84	61.68	81.36	101.03	120.71	140.39	160.07	179.74	199.42	219.10	238.78	258.45	278.13	297.81	356.84	396.20	494.59	77
78	242.82	56.07	66.75	88.12	109.49	130.85	152.22	173.59	194.96	216.33	237.69	259.06	280.43	301.80	323.17	387.27	430.01	536.85	78
79	262.75	60.45	72.01	95.13	118.25	141.38	164.50	187.62	210.74	233.86	256.99	280.11	303.23	326.35	349.47	418.84	465.08	580.69	79
80	283.36	64.98	77.45	102.39	127.32	152.26	177.19	202.13	227.07	252.00	276.94	301.87	326.81	351.74	376.68	451.49	501.36	626.04	80
81	301.04	68.87	82.12	108.61	135.10	161.59	188.09	214.58	241.07	267.56	294.05	320.54	347.03	373.53	400.02	479.49	532.48	664.93	81
82	320.32	73.12	87.21	115.40	143.59	171.77	199.96	228.15	256.34	284.53	312.71	340.90	369.09	397.28	425.47	510.03	566.41	707.35	82
83	340.88	77.64	92.64	122.63	152.63	182.63	212.63	242.62	272.62	302.62	332.62	362.61	392.61	422.61	452.61	542.60	602.59	752.58	83
84	371.03	84.27	100.60	133.25	165.90	198.55	231.20	263.85	296.50	329.15	361.80	394.45	427.10	459.75	492.40	590.36	655.66	818.91	84
85	406.84	92.15	110.05	145.85	181.65	217.46	253.26	289.06	324.86	360.66	396.47	432.27	468.07	503.87	539.67	647.08	718.68	897.69	85

**Male
Tobacco**

GOLDEN SOLUTIONS

**Return of Premium
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$18,000	\$20,000	\$25,000	Age
50	81.31	20.53	24.11	31.27	38.42	45.58	52.73	59.89	67.04	74.20	81.35	88.51	95.66	102.82	109.97	131.44	145.75	181.53	50
51	85.49	21.45	25.21	32.74	40.26	47.78	55.31	62.83	70.35	77.88	85.40	92.92	100.45	107.97	115.49	138.06	153.11	190.72	51
52	89.66	22.37	26.32	34.21	42.10	49.99	57.88	65.77	73.66	81.55	89.44	97.33	105.22	113.11	121.00	144.67	160.45	199.90	52
53	94.40	23.41	27.57	35.87	44.18	52.49	60.80	69.10	77.41	85.72	94.02	102.33	110.64	118.95	127.25	152.17	168.79	210.32	53
54	99.14	24.46	28.82	37.54	46.27	54.99	63.72	72.44	81.16	89.89	98.61	107.34	116.06	124.79	133.51	159.68	177.13	220.75	54
55	103.85	25.49	30.06	39.20	48.34	57.48	66.62	75.76	84.89	94.03	103.17	112.31	121.45	130.59	139.73	167.14	185.42	231.11	55
56	108.59	26.53	31.31	40.87	50.42	59.98	69.54	79.09	88.65	98.20	107.76	117.32	126.87	136.43	145.98	174.65	193.76	241.54	56
57	113.57	27.63	32.63	42.62	52.62	62.61	72.60	82.60	92.59	102.59	112.58	122.57	132.57	142.56	152.56	182.54	202.53	252.50	57
58	118.80	28.78	34.01	44.46	54.92	65.37	75.83	86.28	96.73	107.19	117.64	128.10	138.55	149.01	159.46	190.82	211.73	264.00	58
59	124.29	29.99	35.46	46.40	57.33	68.27	79.21	90.15	101.08	112.02	122.96	133.90	144.83	155.77	166.71	199.52	221.40	276.08	59
60	128.53	30.92	36.58	47.89	59.20	70.51	81.82	93.13	104.44	115.75	127.06	138.37	149.68	160.99	172.30	206.24	228.86	285.41	60
61	135.76	32.51	38.49	50.43	62.38	74.33	86.27	98.22	110.17	122.11	134.06	146.01	157.95	169.90	181.85	217.69	241.58	301.32	61
62	143.73	34.27	40.59	53.24	65.89	78.53	91.18	103.83	116.48	129.13	141.78	154.42	167.07	179.72	192.37	230.31	255.61	318.85	62
63	151.95	36.07	42.76	56.13	69.50	82.87	96.25	109.62	122.99	136.36	149.73	163.10	176.48	189.85	203.22	243.33	270.08	336.93	63
64	160.67	37.99	45.06	59.20	73.34	87.48	101.62	115.76	129.90	144.03	158.17	172.31	186.45	200.59	214.73	257.15	285.42	356.12	64
65	169.88	40.02	47.49	62.44	77.39	92.34	107.29	122.24	137.19	152.14	167.09	182.04	196.99	211.94	226.89	271.73	301.63	376.38	65
66	179.13	42.05	49.94	65.70	81.46	97.23	112.99	128.75	144.52	160.28	176.04	191.81	207.57	223.33	239.10	286.39	317.91	396.73	66
67	189.21	44.27	52.60	69.25	85.90	102.55	119.20	135.85	152.50	169.15	185.80	202.45	219.10	235.75	252.40	302.35	335.65	418.91	67
68	199.93	46.63	55.43	73.02	90.61	108.21	125.80	143.40	160.99	178.58	196.18	213.77	231.36	248.96	266.55	319.33	354.52	442.49	68
69	211.48	49.17	58.48	77.09	95.70	114.31	132.92	151.53	170.14	188.75	207.36	225.97	244.58	263.19	281.80	337.63	374.85	467.90	69
70	216.95	50.37	59.92	79.01	98.10	117.19	136.29	155.38	174.47	193.56	212.65	231.74	250.84	269.93	289.02	346.29	384.48	479.93	70
71	228.30	52.87	62.92	83.01	103.10	123.19	143.28	163.37	183.46	203.55	223.64	243.73	263.82	283.91	304.00	364.27	404.45	504.90	71
72	241.12	55.69	66.30	87.52	108.74	129.96	151.17	172.39	193.61	214.83	236.05	257.27	278.49	299.70	320.92	384.58	427.02	533.11	72
73	255.82	58.93	70.18	92.69	115.21	137.72	160.23	182.74	205.25	227.77	250.28	272.79	295.30	317.82	340.33	407.86	452.89	565.45	73
74	269.69	61.98	73.84	97.58	121.31	145.04	168.77	192.51	216.24	239.97	263.70	287.44	311.17	334.90	358.64	429.83	477.30	595.96	74
75	289.23	66.28	79.00	104.45	129.91	155.36	180.81	206.26	231.72	257.17	282.62	308.07	333.52	358.98	384.43	460.79	511.69	638.95	75
76	306.06	69.98	83.44	110.38	137.31	164.24	191.18	218.11	245.04	271.98	298.91	325.84	352.78	379.71	406.64	487.44	541.31	675.98	76
77	316.72	72.32	86.26	114.13	142.00	169.87	197.74	225.62	253.49	281.36	309.23	337.10	364.97	392.84	420.72	504.33	560.07	699.43	77
78	337.57	76.91	91.76	121.47	151.18	180.88	210.59	240.29	270.00	299.71	329.41	359.12	388.83	418.53	448.24	537.36	596.77	745.30	78
79	360.07	81.86	97.70	129.39	161.08	192.76	224.45	256.13	287.82	319.51	351.19	382.88	414.57	446.25	477.94	573.00	636.37	794.80	79
80	384.24	87.18	104.08	137.90	171.71	205.52	239.34	273.15	306.96	340.78	374.59	408.40	442.22	476.03	509.84	611.28	678.91	847.97	80
81	411.95	93.27	111.40	147.65	183.90	220.15	256.41	292.66	328.91	365.16	401.41	437.66	473.92	510.17	546.42	655.17	727.68	908.93	81
82	443.46	100.21	119.72	158.74	197.77	236.79	275.82	314.84	353.87	392.89	431.91	470.94	509.96	548.99	588.01	705.09	783.13	978.26	82
83	476.63	107.50	128.48	170.42	212.36	254.31	296.25	338.19	380.14	422.08	464.02	505.97	547.91	589.85	631.80	757.63	841.51	1051.23	83
84	514.54	115.84	138.48	183.76	229.04	274.32	319.60	364.88	410.16	455.44	500.72	546.00	591.28	636.56	681.84	817.68	908.24	1134.63	84
85	559.55	125.75	150.37	199.61	248.85	298.09	347.33	396.57	445.81	495.05	544.29	593.53	642.77	692.01	741.25	888.97	987.45	1233.65	85

**Female
Non-Tobacco**

GOLDEN SOLUTIONS

**Return of Premium
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$18,000	\$20,000	\$25,000	Age
50	35.04	10.35	11.90	14.98	18.06	21.15	24.23	27.31	30.40	33.48	36.56	39.65	42.73	45.81	48.90	58.15	64.32	79.73	50
51	36.94	10.77	12.40	15.65	18.90	22.15	25.40	28.65	31.90	35.15	38.40	41.65	44.90	48.16	51.41	61.16	67.66	83.91	51
52	38.84	11.19	12.90	16.32	19.73	23.15	26.57	29.99	33.41	36.82	40.24	43.66	47.08	50.50	53.91	64.17	71.00	88.09	52
53	40.99	11.66	13.47	17.07	20.68	24.29	27.89	31.50	35.11	38.72	42.32	45.93	49.54	53.14	56.75	67.57	74.79	92.82	53
54	43.15	12.14	14.04	17.83	21.63	25.43	29.23	33.02	36.82	40.62	44.41	48.21	52.01	55.81	59.60	70.99	78.59	97.57	54
55	45.33	12.62	14.61	18.60	22.59	26.58	30.57	34.56	38.55	42.54	46.52	50.51	54.50	58.49	62.48	74.45	82.43	102.37	55
56	47.61	13.12	15.21	19.40	23.59	27.78	31.97	36.16	40.35	44.54	48.73	52.92	57.11	61.30	65.49	78.06	86.44	107.39	56
57	50.01	13.65	15.85	20.25	24.65	29.05	33.45	37.85	42.25	46.65	51.05	55.46	59.86	64.26	68.66	81.86	90.66	112.67	57
58	52.54	14.20	16.52	21.14	25.76	30.39	35.01	39.63	44.26	48.88	53.50	58.13	62.75	67.37	72.00	85.87	95.12	118.23	58
59	55.18	14.78	17.21	22.07	26.92	31.78	36.64	41.49	46.35	51.20	56.06	60.92	65.77	70.63	75.48	90.05	99.76	124.04	59
60	57.22	15.23	17.75	22.79	27.82	32.86	37.89	42.93	47.96	53.00	58.03	63.07	68.10	73.14	78.18	93.28	103.35	128.53	60
61	60.71	16.00	18.67	24.01	29.36	34.70	40.04	45.38	50.73	56.07	61.41	66.75	72.10	77.44	82.78	98.81	109.49	136.21	61
62	64.55	16.85	19.69	25.37	31.05	36.73	42.41	48.09	53.77	59.45	65.13	70.81	76.49	82.17	87.85	104.89	116.25	144.65	62
63	68.52	17.72	20.73	26.76	32.79	38.82	44.85	50.88	56.91	62.94	68.97	75.00	81.03	87.06	93.09	111.18	123.24	153.39	63
64	72.73	18.65	21.85	28.25	34.65	41.05	47.45	53.85	60.25	66.65	73.05	79.45	85.85	92.25	98.65	117.85	130.65	162.65	64
65	77.18	19.62	23.02	29.81	36.60	43.40	50.19	56.98	63.77	70.56	77.36	84.15	90.94	97.73	104.52	124.90	138.48	172.44	65
66	81.92	20.67	24.27	31.48	38.69	45.90	53.11	60.32	67.53	74.73	81.94	89.15	96.36	103.57	110.78	132.41	146.82	182.87	66
67	87.09	21.80	25.64	33.30	40.96	48.63	56.29	63.96	71.62	79.28	86.95	94.61	102.28	109.94	117.60	140.60	155.92	194.24	67
68	92.59	23.01	27.09	35.24	43.38	51.53	59.68	67.83	75.98	84.12	92.27	100.42	108.57	116.72	124.86	149.31	165.60	206.34	68
69	98.52	24.32	28.65	37.32	45.99	54.66	63.33	72.00	80.67	89.34	98.01	106.68	115.35	124.02	132.69	158.70	176.04	219.39	69
70	101.32	24.94	29.39	38.31	47.23	56.14	65.06	73.97	82.89	91.81	100.72	109.64	118.56	127.47	136.39	163.14	180.97	225.55	70
71	107.14	26.22	30.93	40.36	49.79	59.21	68.64	78.07	87.50	96.93	106.36	115.78	125.21	134.64	144.07	172.35	191.21	238.35	71
72	113.72	27.66	32.67	42.67	52.68	62.69	72.70	82.70	92.71	102.72	112.73	122.73	132.74	142.75	152.76	182.78	202.79	252.83	72
73	121.27	29.32	34.66	45.33	56.00	66.68	77.35	88.02	98.69	109.36	120.03	130.71	141.38	152.05	162.72	194.74	216.08	269.44	73
74	128.38	30.89	36.54	47.83	59.13	70.43	81.73	93.02	104.32	115.62	126.92	138.21	149.51	160.81	172.11	206.00	228.59	285.08	74
75	138.43	33.10	39.19	51.37	63.55	75.74	87.92	100.10	112.28	124.46	136.65	148.83	161.01	173.19	185.37	221.92	246.28	307.19	75
76	146.96	34.98	41.44	54.37	67.31	80.24	93.17	106.10	119.04	131.97	144.90	157.83	170.77	183.70	196.63	235.43	261.29	325.96	76
77	152.37	36.17	42.87	56.28	69.69	83.10	96.50	109.91	123.32	136.73	150.14	163.55	176.96	190.36	203.77	244.00	270.82	337.86	77
78	162.95	38.49	45.66	60.00	74.34	88.68	103.02	117.36	131.70	146.04	160.38	174.72	189.06	203.40	217.74	260.76	289.44	361.13	78
79	174.38	41.01	48.68	64.03	79.37	94.72	110.06	125.41	140.75	156.10	171.44	186.79	202.14	217.48	232.83	278.86	309.55	386.28	79
80	186.65	43.71	51.92	68.35	84.77	101.20	117.62	134.05	150.47	166.90	183.32	199.75	216.17	232.60	249.02	298.30	331.15	413.27	80
81	200.72	46.80	55.64	73.30	90.96	108.63	126.29	143.95	161.62	179.28	196.94	214.61	232.27	249.93	267.60	320.59	355.91	444.23	81
82	216.72	50.32	59.86	78.93	98.00	117.07	136.14	155.22	174.29	193.36	212.43	231.50	250.57	269.64	288.72	345.93	384.07	479.43	82
83	233.55	54.03	64.30	84.85	105.41	125.96	146.51	167.06	187.62	208.17	228.72	249.27	269.83	290.38	310.93	372.59	413.69	516.45	83
84	252.79	58.26	69.38	91.63	113.87	136.12	158.36	180.61	202.85	225.10	247.35	269.59	291.84	314.08	336.33	403.06	447.56	558.78	84
85	275.63	63.28	75.41	99.67	123.92	148.18	172.43	196.69	220.94	245.20	269.45	293.71	317.97	342.22	366.48	439.24	487.75	609.03	85

**Female
Tobacco**

GOLDEN SOLUTIONS

**Return of Premium
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$18,000	\$20,000	\$25,000	Age
50	50.70	13.80	16.03	20.49	24.95	29.41	33.88	38.34	42.80	47.26	51.72	56.18	60.65	65.11	69.57	82.95	91.88	114.18	50
51	53.65	14.45	16.81	21.53	26.25	30.97	35.69	40.41	45.14	49.86	54.58	59.30	64.02	68.74	73.46	87.63	97.07	120.67	51
52	56.61	15.10	17.59	22.57	27.55	32.54	37.52	42.50	47.48	52.46	57.44	62.43	67.41	72.39	77.37	92.32	102.28	127.19	52
53	59.95	15.83	18.47	23.75	29.02	34.30	39.57	44.85	50.13	55.40	60.68	65.95	71.23	76.50	81.78	97.61	108.16	134.53	53
54	63.30	16.57	19.36	24.93	30.50	36.07	41.64	47.21	52.78	58.35	63.92	69.49	75.06	80.63	86.20	102.91	114.05	141.90	54
55	66.65	17.31	20.24	26.11	31.97	37.84	43.70	49.57	55.43	61.30	67.16	73.03	78.89	84.76	90.62	108.22	119.95	149.27	55
56	70.77	18.21	21.33	27.56	33.78	40.01	46.24	52.47	58.69	64.92	71.15	77.38	83.61	89.83	96.06	114.74	127.20	158.34	56
57	75.09	19.16	22.47	29.08	35.68	42.29	48.90	55.51	62.12	68.72	75.33	81.94	88.55	95.16	101.76	121.59	134.80	167.84	57
58	79.65	20.17	23.67	30.68	37.69	44.70	51.71	58.72	65.73	72.74	79.75	86.76	93.76	100.77	107.78	128.81	142.83	177.87	58
59	84.41	21.22	24.93	32.36	39.79	47.21	54.64	62.07	69.50	76.93	84.35	91.78	99.21	106.64	114.07	136.35	151.21	188.35	59
60	88.09	22.02	25.90	33.65	41.40	49.16	56.91	64.66	72.41	80.16	87.92	95.67	103.42	111.17	118.92	142.18	157.68	196.44	60
61	94.36	23.40	27.56	35.86	44.16	52.47	60.77	69.07	77.38	85.68	93.99	102.29	110.59	118.90	127.20	152.11	168.72	210.24	61
62	101.28	24.93	29.38	38.30	47.21	56.12	65.03	73.95	82.86	91.77	100.68	109.60	118.51	127.42	136.33	163.07	180.90	225.46	62
63	108.43	26.50	31.27	40.81	50.35	59.90	69.44	78.98	88.52	98.06	107.61	117.15	126.69	136.23	145.77	174.40	193.48	241.19	63
64	116.00	28.16	33.27	43.48	53.68	63.89	74.10	84.31	94.52	104.72	114.93	125.14	135.35	145.56	155.76	186.39	206.80	257.84	64
65	124.00	29.92	35.38	46.29	57.20	68.12	79.03	89.94	100.85	111.76	122.68	133.59	144.50	155.41	166.32	199.06	220.88	275.44	65
66	132.10	31.71	37.52	49.14	60.77	72.39	84.02	95.64	107.27	118.89	130.52	142.14	153.77	165.39	177.02	211.89	235.14	293.26	66
67	140.93	33.65	39.85	52.25	64.65	77.06	89.46	101.86	114.26	126.66	139.07	151.47	163.87	176.27	188.67	225.88	250.68	312.69	67
68	150.30	35.71	42.32	55.55	68.78	82.00	95.23	108.46	121.68	134.91	148.14	161.36	174.59	187.81	201.04	240.72	267.17	333.30	68
69	160.42	37.94	45.00	59.11	73.23	87.35	101.46	115.58	129.70	143.81	157.93	172.05	186.17	200.28	214.40	256.75	284.98	355.57	69
70	165.21	38.99	46.26	60.80	75.34	89.88	104.41	118.95	133.49	148.03	162.57	177.11	191.65	206.18	220.72	264.34	293.41	366.11	70
71	175.14	41.18	48.88	64.29	79.71	95.12	110.53	125.94	141.36	156.77	172.18	187.59	203.01	218.42	233.83	280.07	310.89	387.95	71
72	186.36	43.64	51.84	68.24	84.64	101.04	117.44	133.84	150.24	166.64	183.04	199.44	215.84	232.24	248.64	297.84	330.64	412.64	72
73	199.23	46.48	55.24	72.77	90.31	107.84	125.37	142.90	160.44	177.97	195.50	213.03	230.56	248.10	265.63	318.23	353.29	440.95	73
74	211.37	49.15	58.45	77.05	95.65	114.25	132.85	151.45	170.05	188.65	207.25	225.85	244.45	263.05	281.65	337.46	374.66	467.66	74
75	228.47	52.91	62.96	83.07	103.17	123.28	143.38	163.49	183.59	203.70	223.80	243.91	264.01	284.12	304.23	364.54	404.75	505.28	75
76	246.14	56.80	67.63	89.29	110.95	132.61	154.27	175.93	197.59	219.25	240.91	262.57	284.23	305.89	327.55	392.53	435.85	544.15	76
77	257.34	59.26	70.58	93.23	115.87	138.52	161.17	183.81	206.46	229.10	251.75	274.40	297.04	319.69	342.33	410.27	455.56	568.79	77
78	279.24	64.08	76.36	100.94	125.51	150.08	174.66	199.23	223.80	248.38	272.95	297.52	322.10	346.67	371.24	444.96	494.11	616.97	78
79	302.88	69.28	82.61	109.26	135.91	162.57	189.22	215.87	242.53	269.18	295.83	322.49	349.14	375.79	402.45	482.41	535.71	668.98	79
80	328.27	74.86	89.31	118.20	147.08	175.97	204.86	233.75	262.63	291.52	320.41	349.30	378.19	407.07	435.96	522.62	580.40	724.84	80
81	357.38	81.27	96.99	128.44	159.89	191.34	222.79	254.24	285.69	317.14	348.59	380.04	411.49	442.94	474.39	568.73	631.63	788.88	81
82	390.48	88.55	105.73	140.09	174.46	208.82	243.18	277.54	311.91	346.27	380.63	414.99	449.35	483.72	518.08	621.17	689.89	861.70	82
83	425.32	96.22	114.93	152.36	189.79	227.21	264.64	302.07	339.50	376.93	414.35	451.78	489.21	526.64	564.07	676.35	751.21	938.35	83
84	465.14	104.98	125.44	166.37	207.31	248.24	289.17	330.10	371.04	411.97	452.90	493.83	534.77	575.70	616.63	739.43	821.29	1025.95	84
85	512.43	115.38	137.93	183.02	228.11	273.21	318.30	363.40	408.49	453.58	498.68	543.77	588.86	633.96	679.05	814.33	904.52	1129.99	85