

LIFE | TERM

Guaranteed Level Term



MetLife



Producer Guide

For Producer Use Only. Not for Public Distribution.



Life. your waySM

MetLife understands your business.
We respect your entrepreneurial spirit
as you guide clients toward financial
freedom. We want to be your partner
of choice as you grow your business
the only way that matters, *your way*.

Table of Contents

POLICY DESCRIPTION	1
POLICY SPECIFICATIONS	1-2
Issue Age.....	1
Minimum Face Amount.....	1
Underwriting Classes.....	1
Initial Premium Rate Bands.....	1
Policy Fee.....	2
Payment Modes Available.....	2
Conversion Privilege.....	2
Face Decreases.....	2
RIDERS	2
Non-Convertible Disability Waiver of Premium (DW).....	2
Convertible Disability Waiver of Premium (CDW).....	2
Acceleration of Death Benefit Rider (ADBR).....	2
SALES PROPOSALS	2
PREMIUM RATES	3-25
Base Policy	3-15
Guaranteed Level Term 10 Year.....	3-5
Guaranteed Level Term 15 Year.....	6-8
Guaranteed Level Term 20 Year.....	9-11
Guaranteed Level Term 30 Year.....	12-13
Ultimate Rates.....	14-15
Riders	16-25
Non-Convertible Disability Waiver of Premium (DW)....	16-20
Convertible Disability Waiver of Premium (CDW).....	21-25

GUARANTEED LEVEL TERM

10-, 15-, 20- and 30-Year Level Term

Guaranteed Level Term (GLT) offers:

- Competitive Pricing
- Excellent Value
- Real Choices and Guarantees for Your Clients

HELP YOUR CLIENTS BUILD FINANCIAL FREEDOM WITH METLIFE

GLT is protection your clients can count on to help them achieve their goals. Offering versatility in pricing, underwriting and available riders, GLT can offer affordable insurance designed to deliver financial protection when it's needed most.

GLT CAN ADDRESS A WIDE RANGE OF CLIENT NEEDS

You can tailor GLT to suit your client's particular situation and needs. Choose from four coverage durations with 10-, 15-, 20- and 30-year¹ level premium periods in four nonsmoker underwriting classes (three above Standard), and two smoker classes, in addition to substandard and flat extras. Premiums are guaranteed level for the full premium period of coverage, increasing annually thereafter until the insured's age 95.

For extra protection, optional riders are available, including two types of disability waiver of premium and the Acceleration of Death Benefit Rider.² GLT also provides the opportunity to convert the insurance to one of MetLife's permanent lifetime policies. Converting a MetLife term policy into a permanent policy allows the client to keep the original rating class that was used for their term policy.

Guaranteed Level Term is issued by MetLife Investors USA Insurance Company and in New York only by Metropolitan Life Insurance Company.

GLT SPECIFICATIONS

ISSUE AGE (AGE NEAREST BIRTHDAY)

10-Year Term: 18 to 75³

15-Year Term: 18 to 70³

20-Year Term: 18 to 65³

30-Year Term: 18 to 50³

MINIMUM FACE AMOUNT

\$100,000 for Preferred Nonsmoker, Preferred Smoker, Standard Nonsmoker and Standard Smoker risk classes.

\$250,000 for Elite Plus Nonsmoker and Elite Nonsmoker risk classes.

UNDERWRITING CLASSES

- Elite Plus Nonsmoker
- Elite Nonsmoker
- Preferred Nonsmoker
- Standard Nonsmoker
- Preferred Smoker
- Standard Smoker

(Guaranteed Issue, Simplified Issue and Policy Re-entry are not available.)

INITIAL PREMIUM RATE BANDS

Band	Face Amount
Band 1	\$100,000-\$249,999
Band 2	\$250,000-\$999,999 (10-, 15- and 20-Year Terms), \$250,000 and above (30-Year Term)
Band 3	\$1,000,000 and above (10-, 15- and 20-Year Terms)

Unisex premiums available where required.

¹ The 30-year term duration is not available in NY.

² There may be an additional cost for optional riders. State, face amount and age availability restrictions may apply.

³ For New York, the 30-year duration is not available and the issue age ranges are as follows: 10-year term — 18 to 70; 15-year term — 18 to 65; 20-year term — 18 to 60.

POLICY FEE

\$69 annually added to calculated annual premium amount for all size bands.

PAYMENT MODES AVAILABLE

Premiums may be paid in annual, semiannual, quarterly or monthly automatic withdrawal modes. Annual premiums are calculated using the following formula:

Base Policy Premium (including table ratings) + Flat Extra Premium + Rider Premium + Policy Fee

To calculate modal premiums, multiply the modal factor by each part of the premium.

Modal	Factor
Semiannual	0.53
Quarterly	0.27
Monthly Automatic	
Withdrawal	0.09

Please note that total annual premiums are higher when paid in a mode other than annual.

CONVERSION PRIVILEGE

For issue ages less than 65, the policy is convertible until the earlier of the end of the initial term period and the policy anniversary at the insured's attained age 70. For issue ages 65 and over, the policy is convertible for the first five policy years. Conversion can be made to MetLife enterprise permanent life products that are offered at the time of conversion. There are no conversion credits.

FACE DECREASES

Face decreases are only allowed after the first policy year.

RIDERS

NOTE: Not all riders are available in all states. Check state availability.

Non-Convertible Disability Waiver of Premium (DW)

This rider waives all premiums on the base policy if the insured becomes totally disabled without interruption for at least six months. If the disability starts before the policy anniversary when the insured is age 60 and the disability continues without interruption to age 65, all future premiums are waived. If the disability starts on or after the policy anniversary when the insured is age 60, but before the age 65 policy anniversary, the premiums are waived for three years or to the age 65 policy anniversary, whichever is later. The DW has a three-year "regular occupation" definition of disability and an "any occupation for which reasonably fitted" definition after three years. Issue age for the DW rider is 18-59. Maximum aggregated amount is \$5,000,000. See applicable rider rate table for charges.

Convertible Disability Waiver of Premium (CDW)

Under this rider, when a GLT policy is converted to a new permanent policy, the new policy can include a DW rider without evidence of insurability provided a CDW rider is in force on the term policy at that time and that a DW rider is available on the new policy for the attained age and face amount being converted. If premiums on the policy are being waived by CDW at the time of conversion, or have been waived by CDW within the last two years prior to the conversion, the new policy must be a whole life policy issued by Metropolitan Life Insurance Company, MetLife Investors USA Insurance Company or a designated affiliate. See applicable rider rate table for charges.

Acceleration of Death Benefit Rider (ADBR)⁴

This rider provides a benefit to the policy owner if the insured is certified as terminally ill with no more than 12 months (24 months in some states) remaining to live. The rider gives the policy owner the right to request all or part of the eligible proceeds (but never less than \$20,000 or more than the greater of 10 percent of the eligible proceeds and \$250,000). There is no premium for this rider while it is in force, but accelerated payments are reduced by a discount factor and a \$150 administrative fee. If a partial acceleration is elected, the remaining reduced policy must have a face amount of at least \$100,000. ADBR can be added after policy issue upon state availability. Not available in all states. Check current information for state approvals.

SALES PROPOSALS

Proposals are available in the illustration software. However, these are not "illustrations" because the product is fully guaranteed. Therefore, the quotes do not include a signature page and are not required to issue a policy.

⁴ Any benefits received under this rider may adversely affect the recipient's eligibility for public assistance programs; and the benefits received under this rider may be taxable.

PREMIUM RATES – GLT 10

Guaranteed Basis: Policy years 1-10

Face Amount: \$100,000 - \$249,999

Annual Rates per \$1,000 of Initial Death Benefit. Add \$69 policy fee.

Issue Age	Male				Female				Unisex			
	Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker	
	Preferred	Standard	Preferred	Standard	Preferred	Standard	Preferred	Standard	Preferred	Standard	Preferred	Standard
18	0.43	0.93	1.29	1.89	0.40	0.76	1.20	1.60	0.43	0.91	1.28	1.86
19	0.43	0.93	1.29	1.89	0.40	0.76	1.20	1.60	0.43	0.91	1.28	1.86
20	0.43	0.93	1.29	1.89	0.40	0.76	1.20	1.60	0.43	0.91	1.28	1.86
21	0.43	0.93	1.29	1.89	0.40	0.76	1.20	1.60	0.43	0.91	1.28	1.86
22	0.43	0.93	1.29	1.89	0.40	0.76	1.20	1.60	0.43	0.91	1.28	1.86
23	0.43	0.93	1.29	1.89	0.40	0.76	1.20	1.60	0.43	0.91	1.28	1.86
24	0.43	0.93	1.29	1.89	0.40	0.76	1.20	1.60	0.43	0.91	1.28	1.86
25	0.43	0.93	1.29	1.89	0.40	0.76	1.20	1.60	0.43	0.91	1.28	1.86
26	0.44	0.94	1.33	1.93	0.41	0.78	1.23	1.63	0.44	0.92	1.32	1.90
27	0.45	0.94	1.35	1.97	0.41	0.79	1.26	1.66	0.45	0.93	1.34	1.94
28	0.46	0.95	1.39	2.01	0.42	0.80	1.28	1.69	0.46	0.94	1.38	1.98
29	0.47	0.95	1.41	2.05	0.42	0.81	1.31	1.72	0.46	0.94	1.40	2.02
30	0.48	0.97	1.44	2.09	0.43	0.82	1.35	1.75	0.47	0.96	1.43	2.06
31	0.48	0.98	1.47	2.14	0.43	0.83	1.38	1.78	0.48	0.97	1.46	2.10
32	0.48	0.98	1.50	2.18	0.43	0.84	1.41	1.81	0.48	0.97	1.49	2.14
33	0.49	0.99	1.53	2.21	0.44	0.85	1.43	1.84	0.49	0.98	1.52	2.17
34	0.50	0.99	1.56	2.26	0.44	0.86	1.46	1.87	0.49	0.98	1.55	2.22
35	0.51	1.00	1.59	2.30	0.45	0.87	1.49	1.90	0.50	0.99	1.58	2.26
36	0.51	1.04	1.73	2.50	0.45	0.87	1.56	1.96	0.50	1.02	1.71	2.45
37	0.52	1.10	1.89	2.72	0.45	0.90	1.66	2.05	0.51	1.08	1.87	2.65
38	0.53	1.17	2.06	2.98	0.48	0.95	1.77	2.19	0.52	1.15	2.03	2.90
39	0.57	1.27	2.26	3.27	0.52	1.01	1.92	2.37	0.56	1.24	2.23	3.18
40	0.62	1.39	2.47	3.57	0.56	1.09	2.10	2.58	0.61	1.36	2.43	3.47
41	0.68	1.53	2.69	3.91	0.61	1.20	2.29	2.83	0.67	1.50	2.65	3.80
42	0.74	1.70	2.93	4.28	0.66	1.32	2.52	3.11	0.73	1.66	2.89	4.16
43	0.83	1.87	3.18	4.67	0.74	1.44	2.76	3.42	0.82	1.83	3.14	4.55
44	0.92	2.06	3.46	5.09	0.81	1.59	3.03	3.75	0.91	2.01	3.42	4.96
45	1.03	2.27	3.74	5.54	0.90	1.75	3.32	4.11	1.02	2.22	3.70	5.40
46	1.16	2.49	4.04	6.02	1.01	1.91	3.62	4.49	1.14	2.43	4.00	5.87
47	1.31	2.72	4.37	6.53	1.12	2.08	3.93	4.88	1.29	2.66	4.33	6.37
48	1.46	2.97	4.71	7.08	1.25	2.26	4.25	5.28	1.44	2.90	4.66	6.90
49	1.64	3.23	5.09	7.67	1.39	2.43	4.59	5.70	1.61	3.15	5.04	7.47
50	1.82	3.50	5.49	8.31	1.53	2.60	4.94	6.13	1.79	3.41	5.44	8.09
51	2.03	3.80	5.92	9.00	1.67	2.78	5.30	6.56	1.99	3.70	5.86	8.76
52	2.25	4.11	6.40	9.76	1.84	2.96	5.67	7.02	2.21	4.00	6.33	9.49
53	2.49	4.45	6.92	10.59	2.00	3.14	6.06	7.49	2.44	4.32	6.83	10.28
54	2.76	4.83	7.50	11.50	2.17	3.34	6.47	7.98	2.70	4.68	7.40	11.15
55	3.06	5.23	8.14	12.51	2.36	3.54	6.89	8.50	2.99	5.06	8.02	12.11
56	3.36	5.69	8.86	13.63	2.51	3.76	7.35	9.06	3.28	5.50	8.71	13.17
57	3.68	6.19	9.66	14.87	2.69	3.99	7.84	9.67	3.59	5.97	9.48	14.35
58	4.06	6.77	10.56	16.26	2.88	4.27	8.38	10.35	3.94	6.52	10.34	15.67
59	4.47	7.42	11.57	17.82	3.11	4.60	8.98	11.12	4.34	7.14	11.31	17.15
60	4.95	8.17	12.70	19.56	3.37	4.97	9.65	12.01	4.79	7.85	12.40	18.81
61	5.49	9.02	13.97	21.52	3.67	5.43	10.40	13.02	5.31	8.66	13.61	20.67
62	6.12	10.02	15.41	23.84	4.04	5.96	11.24	14.19	5.91	9.61	14.99	22.84
63	6.84	11.15	17.02	26.64	4.47	6.61	12.21	15.56	6.60	10.70	16.54	25.40
64	7.66	12.46	18.84	30.04	5.00	7.39	13.33	17.17	7.39	11.95	18.29	28.25
65	8.61	13.99	20.88	34.14	5.61	8.33	14.60	19.05	8.31	13.42	20.25	31.46
66	9.60	15.74	23.17	38.94	6.34	9.44	16.07	21.26	9.27	15.11	22.46	35.11
67	10.73	17.75	25.73	44.44	7.22	10.78	17.76	23.83	10.38	17.05	24.93	39.27
68	12.02	20.06	28.60	50.74	8.24	12.37	19.70	26.83	11.64	19.29	27.71	43.94
69	13.47	22.70	31.80	57.94	9.45	14.23	21.94	30.33	13.07	21.85	30.81	49.11
70	15.12	25.72	35.36	66.14	10.87	16.42	24.51	34.38	14.27	23.86	33.19	54.88
71	16.98	29.16	39.33	75.44	12.51	18.97	27.44	39.05	16.53	28.14	38.14	61.25
72	19.06	33.08	43.73	86.04	14.42	21.95	30.79	44.44	18.60	31.97	42.44	68.41
73	21.42	37.49	48.60	98.04	16.63	25.39	34.60	50.61	20.94	36.28	47.20	76.57
74	24.03	42.48	54.00	111.54	19.17	29.35	38.93	57.67	23.54	41.17	52.49	85.73
75	26.94	48.11	59.95	126.64	22.08	33.90	43.84	65.71	26.46	46.69	58.34	96.09

PREMIUM RATES – GLT 15

Guaranteed Basis: Policy years 1-15

Face Amount: \$100,000 - \$249,999

Annual Rates per \$1,000 of Initial Death Benefit. Add \$69 policy fee.

Issue Age	Male				Female				Unisex			
	Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker	
	Preferred	Standard	Preferred	Standard	Preferred	Standard	Preferred	Standard	Preferred	Standard	Preferred	Standard
18	0.57	1.23	1.54	2.52	0.55	0.94	1.52	1.87	0.57	1.20	1.54	2.46
19	0.57	1.23	1.54	2.52	0.55	0.94	1.52	1.87	0.57	1.20	1.54	2.46
20	0.57	1.23	1.54	2.52	0.55	0.94	1.52	1.87	0.57	1.20	1.54	2.46
21	0.57	1.23	1.54	2.52	0.55	0.94	1.52	1.87	0.57	1.20	1.54	2.46
22	0.57	1.23	1.54	2.52	0.55	0.94	1.52	1.87	0.57	1.20	1.54	2.46
23	0.57	1.23	1.54	2.52	0.55	0.94	1.52	1.87	0.57	1.20	1.54	2.46
24	0.57	1.23	1.54	2.52	0.55	0.94	1.52	1.87	0.57	1.20	1.54	2.46
25	0.57	1.23	1.54	2.52	0.55	0.94	1.52	1.87	0.57	1.20	1.54	2.46
26	0.58	1.25	1.59	2.61	0.56	0.96	1.57	1.94	0.58	1.22	1.59	2.54
27	0.59	1.26	1.64	2.68	0.57	0.98	1.62	2.00	0.59	1.23	1.64	2.61
28	0.60	1.28	1.69	2.76	0.58	1.01	1.66	2.08	0.60	1.25	1.69	2.69
29	0.62	1.30	1.74	2.83	0.59	1.03	1.72	2.15	0.62	1.27	1.74	2.76
30	0.63	1.33	1.79	2.92	0.59	1.05	1.77	2.22	0.63	1.30	1.79	2.85
31	0.63	1.34	1.84	2.99	0.60	1.06	1.82	2.28	0.63	1.31	1.84	2.92
32	0.65	1.36	1.89	3.07	0.61	1.08	1.87	2.36	0.65	1.33	1.89	3.00
33	0.66	1.38	1.94	3.14	0.62	1.11	1.92	2.43	0.66	1.35	1.94	3.07
34	0.68	1.39	2.00	3.23	0.63	1.13	1.96	2.49	0.67	1.36	2.00	3.16
35	0.68	1.41	2.05	3.30	0.64	1.15	2.01	2.57	0.68	1.38	2.05	3.23
36	0.77	1.56	2.26	3.64	0.70	1.26	2.18	2.79	0.77	1.53	2.25	3.56
37	0.85	1.71	2.50	4.02	0.77	1.38	2.36	3.05	0.84	1.68	2.49	3.92
38	0.94	1.86	2.74	4.43	0.85	1.50	2.55	3.31	0.93	1.82	2.72	4.32
39	1.03	2.02	3.01	4.86	0.93	1.61	2.76	3.59	1.02	1.98	2.99	4.73
40	1.12	2.19	3.28	5.32	1.01	1.74	2.98	3.88	1.11	2.15	3.25	5.18
41	1.21	2.36	3.56	5.80	1.09	1.85	3.22	4.19	1.20	2.31	3.53	5.64
42	1.31	2.53	3.87	6.31	1.18	1.97	3.48	4.52	1.30	2.47	3.83	6.13
43	1.42	2.72	4.19	6.85	1.28	2.08	3.76	4.85	1.41	2.66	4.15	6.65
44	1.53	2.92	4.53	7.41	1.37	2.20	4.05	5.20	1.51	2.85	4.48	7.19
45	1.64	3.14	4.90	8.03	1.50	2.32	4.36	5.58	1.63	3.06	4.85	7.79
46	1.76	3.37	5.29	8.67	1.58	2.45	4.70	5.98	1.74	3.28	5.23	8.40
47	1.91	3.63	5.71	9.36	1.69	2.6	5.05	6.38	1.89	3.53	5.64	9.06
48	2.06	3.91	6.17	10.09	1.80	2.75	5.44	6.83	2.04	3.79	6.10	9.76
49	2.25	4.24	6.66	10.88	1.92	2.93	5.85	7.30	2.22	4.11	6.58	10.52
50	2.45	4.60	7.20	11.73	2.06	3.13	6.29	7.80	2.42	4.45	7.11	11.34
51	2.69	5.03	7.80	12.65	2.22	3.36	6.77	8.34	2.64	4.86	7.70	12.22
52	2.96	5.51	8.46	13.65	2.39	3.63	7.28	8.93	2.90	5.32	8.34	13.18
53	3.29	6.06	9.17	14.74	2.61	3.94	7.83	9.55	3.22	5.85	9.04	14.22
54	3.65	6.69	9.98	15.92	2.84	4.31	8.44	10.24	3.56	6.45	9.83	15.35
55	4.06	7.41	10.86	17.21	3.12	4.73	9.08	10.98	3.97	7.14	10.68	16.59
56	4.48	8.23	11.84	18.62	3.45	5.23	9.78	11.79	4.38	7.93	11.63	17.94
57	4.97	9.16	12.93	20.16	3.81	5.79	10.54	12.67	4.86	8.82	12.69	19.41
58	5.51	10.23	14.13	21.84	4.22	6.46	11.36	13.63	5.38	9.85	13.85	21.02
59	6.12	11.43	15.46	22.05	4.71	7.22	12.24	14.68	5.98	11.01	15.14	21.31
60	6.81	12.79	16.94	22.26	5.25	8.08	13.20	15.83	6.65	12.32	16.57	21.62
61	7.58	14.32	18.56	22.47	5.86	9.08	14.23	17.08	7.40	13.80	18.13	21.93
62	8.43	16.03	20.35	22.68	6.56	10.20	15.35	18.45	8.24	15.45	19.85	22.26
63	9.37	17.93	22.33	22.89	7.34	11.47	16.57	19.94	9.17	17.28	21.75	22.60
64	10.41	20.07	22.79	23.10	8.21	12.90	17.88	21.57	10.19	19.35	22.30	22.95
65	11.55	20.89	23.25	23.30	9.19	14.50	19.29	22.90	11.31	20.25	22.85	23.26
66	12.96	25.10	29.46	42.28	10.26	16.28	20.79	25.18	12.69	24.22	28.59	40.57
67	14.55	28.10	32.29	42.67	11.47	18.29	22.43	27.20	14.24	27.12	31.30	41.12
68	16.32	31.43	35.43	43.06	12.82	20.56	24.21	29.40	15.97	30.34	34.31	41.69
69	18.30	35.17	38.87	43.45	14.34	23.10	26.11	31.80	17.90	33.96	37.59	42.29
70	20.50	39.31	42.64	43.82	16.04	25.97	28.16	36.49	19.61	36.64	39.74	42.35

PREMIUM RATES – GLT 20

Guaranteed Basis: Policy years 1-20

Face Amount: \$100,000 - \$249,999

Annual Rates per \$1,000 of Initial Death Benefit. Add \$69 policy fee.

Issue Age	Male				Female				Unisex			
	Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker	
	Preferred	Standard	Preferred	Standard	Preferred	Standard	Preferred	Standard	Preferred	Standard	Preferred	Standard
18	0.98	1.40	1.89	2.86	0.82	1.01	1.87	1.92	0.96	1.36	1.89	2.77
19	0.98	1.40	1.89	2.86	0.82	1.01	1.87	1.92	0.96	1.36	1.89	2.77
20	0.98	1.40	1.89	2.86	0.82	1.01	1.87	1.92	0.96	1.36	1.89	2.77
21	0.98	1.40	1.89	2.86	0.82	1.01	1.87	1.92	0.96	1.36	1.89	2.77
22	0.98	1.40	1.89	2.86	0.82	1.01	1.87	1.92	0.96	1.36	1.89	2.77
23	0.98	1.40	1.89	2.86	0.82	1.01	1.87	1.92	0.96	1.36	1.89	2.77
24	0.98	1.40	1.89	2.86	0.82	1.01	1.87	1.92	0.96	1.36	1.89	2.77
25	0.98	1.40	1.89	2.86	0.82	1.01	1.87	1.92	0.96	1.36	1.89	2.77
26	1.00	1.43	1.94	2.97	0.83	1.04	1.92	2.01	0.99	1.39	1.94	2.87
27	1.03	1.46	2.02	3.07	0.85	1.07	1.98	2.12	1.01	1.42	2.02	2.98
28	1.04	1.48	2.09	3.18	0.86	1.09	2.04	2.22	1.02	1.44	2.09	3.08
29	1.06	1.51	2.17	3.28	0.88	1.12	2.10	2.32	1.05	1.47	2.16	3.18
30	1.09	1.54	2.24	3.39	0.89	1.15	2.15	2.42	1.07	1.50	2.23	3.29
31	1.10	1.57	2.31	3.49	0.91	1.18	2.20	2.52	1.08	1.53	2.30	3.39
32	1.12	1.60	2.38	3.60	0.93	1.21	2.27	2.62	1.10	1.56	2.37	3.50
33	1.13	1.63	2.45	3.71	0.95	1.23	2.32	2.72	1.11	1.59	2.44	3.61
34	1.16	1.66	2.53	3.81	0.97	1.26	2.38	2.83	1.14	1.62	2.52	3.71
35	1.18	1.69	2.60	3.91	0.98	1.29	2.44	2.93	1.16	1.65	2.58	3.81
36	1.33	1.87	2.87	4.32	1.08	1.44	2.63	3.20	1.30	1.83	2.85	4.21
37	1.47	2.04	3.17	4.77	1.20	1.59	2.83	3.50	1.45	1.99	3.14	4.64
38	1.62	2.23	3.49	5.25	1.30	1.74	3.06	3.80	1.59	2.18	3.45	5.11
39	1.76	2.42	3.82	5.76	1.42	1.87	3.30	4.13	1.73	2.36	3.77	5.60
40	1.91	2.61	4.18	6.31	1.52	2.00	3.56	4.46	1.87	2.54	4.12	6.13
41	2.05	2.78	4.56	6.89	1.64	2.14	3.84	4.81	2.01	2.72	4.49	6.68
42	2.18	2.98	4.96	7.51	1.74	2.25	4.14	5.18	2.14	2.91	4.88	7.28
43	2.31	3.19	5.38	8.16	1.84	2.37	4.46	5.57	2.26	3.11	5.29	7.90
44	2.45	3.39	5.83	8.85	1.95	2.48	4.81	5.97	2.40	3.30	5.73	8.56
45	2.59	3.63	6.32	9.58	2.06	2.61	5.18	6.38	2.54	3.53	6.21	9.26
46	2.76	3.90	6.84	10.35	2.16	2.73	5.58	6.82	2.70	3.78	6.71	10.00
47	2.95	4.18	7.39	11.16	2.26	2.87	6.00	7.27	2.88	4.05	7.25	10.77
48	3.14	4.52	8.00	12.02	2.39	3.03	6.45	7.76	3.07	4.37	7.85	11.59
49	3.38	4.90	8.66	12.93	2.53	3.21	6.95	8.27	3.29	4.73	8.49	12.46
50	3.65	5.35	9.38	13.91	2.69	3.43	7.48	8.81	3.56	5.16	9.19	13.40
51	3.96	5.86	10.16	14.95	2.86	3.70	8.05	9.39	3.85	5.64	9.95	14.39
52	4.32	6.44	11.02	16.06	3.09	4.00	8.66	10.01	4.20	6.20	10.78	15.46
53	4.73	7.14	11.97	17.25	3.36	4.38	9.32	10.68	4.60	6.86	11.71	16.59
54	5.23	7.93	13.01	18.53	3.65	4.84	10.04	11.40	5.07	7.62	12.71	17.82
55	5.80	8.86	14.15	19.90	4.02	5.37	10.81	12.18	5.62	8.51	13.82	19.13
56	6.49	9.91	15.42	21.37	4.44	6.01	11.64	13.03	6.28	9.52	15.04	20.54
57	7.30	11.12	16.81	22.96	4.93	6.76	12.55	13.95	7.06	10.68	16.38	22.06
58	8.24	12.49	18.35	23.01	5.49	7.64	13.53	14.94	7.97	12.00	17.87	22.20
59	9.31	14.06	20.04	23.06	6.13	8.66	14.58	16.04	8.99	13.52	19.49	22.36
60	10.55	15.86	21.90	23.11	6.88	9.86	15.73	17.22	10.19	15.26	21.28	22.52
61	11.97	17.88	22.60	23.16	7.73	11.22	16.97	18.51	11.54	17.21	22.04	22.70
62	13.56	20.16	22.78	23.21	8.68	12.79	18.31	19.92	13.07	18.68	22.33	22.88
63	15.37	20.42	22.96	23.26	9.76	14.58	19.75	21.45	14.81	19.25	22.64	23.08
64	17.42	20.68	23.14	23.31	10.95	16.60	21.30	22.00	16.77	19.86	22.96	23.18
65	19.71	20.94	23.30	23.34	12.31	18.89	22.00	22.97	18.97	20.53	23.04	23.27

PREMIUM RATES – GLT 30

Guaranteed Basis: Policy years 1-30

Face Amount: \$100,000 - \$249,999

Annual Rates per \$1,000 of Initial Death Benefit. Add \$69 policy fee.

Issue Age	Male				Female				Unisex			
	Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker	
	Preferred	Standard	Preferred	Standard	Preferred	Standard	Preferred	Standard	Preferred	Standard	Preferred	Standard
18	1.32	2.34	3.25	4.63	1.07	1.54	2.68	3.17	1.30	2.26	3.19	4.48
19	1.32	2.34	3.25	4.63	1.07	1.54	2.68	3.17	1.30	2.26	3.19	4.48
20	1.32	2.34	3.25	4.63	1.07	1.54	2.68	3.17	1.30	2.26	3.19	4.48
21	1.32	2.34	3.25	4.63	1.07	1.54	2.68	3.17	1.30	2.26	3.19	4.48
22	1.32	2.34	3.25	4.63	1.07	1.54	2.68	3.17	1.30	2.26	3.19	4.48
23	1.32	2.34	3.25	4.63	1.07	1.54	2.68	3.17	1.30	2.26	3.19	4.48
24	1.32	2.34	3.25	4.63	1.07	1.54	2.68	3.17	1.30	2.26	3.19	4.48
25	1.32	2.34	3.25	4.63	1.07	1.54	2.68	3.17	1.30	2.26	3.19	4.48
26	1.35	2.40	3.37	4.84	1.08	1.59	2.77	3.29	1.33	2.32	3.31	4.69
27	1.39	2.44	3.51	5.05	1.10	1.63	2.88	3.42	1.36	2.36	3.45	4.89
28	1.41	2.50	3.64	5.26	1.10	1.68	2.97	3.54	1.38	2.42	3.57	5.09
29	1.45	2.56	3.77	5.46	1.11	1.72	3.08	3.67	1.41	2.48	3.70	5.28
30	1.49	2.62	3.90	5.68	1.13	1.78	3.18	3.79	1.45	2.54	3.83	5.49
31	1.52	2.66	4.03	5.88	1.13	1.83	3.27	3.91	1.48	2.58	3.95	5.68
32	1.56	2.72	4.16	6.08	1.14	1.87	3.38	4.04	1.52	2.64	4.08	5.88
33	1.59	2.77	4.29	6.29	1.15	1.92	3.47	4.16	1.55	2.69	4.21	6.08
34	1.63	2.82	4.43	6.50	1.16	1.96	3.58	4.29	1.58	2.73	4.35	6.28
35	1.66	2.88	4.55	6.70	1.18	2.01	3.67	4.41	1.61	2.79	4.46	6.47
36	1.80	3.13	5.00	7.29	1.27	2.15	3.99	4.77	1.74	3.03	4.90	7.04
37	1.94	3.41	5.50	7.95	1.38	2.31	4.35	5.17	1.88	3.30	5.39	7.67
38	2.11	3.73	6.07	8.68	1.50	2.48	4.74	5.61	2.05	3.61	5.94	8.37
39	2.30	4.08	6.69	9.47	1.64	2.68	5.18	6.08	2.23	3.94	6.54	9.13
40	2.51	4.48	7.36	10.33	1.79	2.88	5.65	6.60	2.44	4.32	7.19	9.96
41	2.73	4.90	8.09	11.26	1.96	3.11	6.17	7.16	2.65	4.72	7.90	10.85
42	2.98	5.37	8.88	12.27	2.14	3.36	6.72	7.77	2.90	5.17	8.66	11.82
43	3.24	5.86	9.73	12.52	2.34	3.61	7.31	8.42	3.15	5.64	9.49	12.11
44	3.52	6.39	10.64	12.79	2.55	3.89	7.95	9.11	3.42	6.14	10.37	12.42
45	3.82	6.96	11.61	13.06	2.77	4.19	8.63	9.84	3.72	6.68	11.31	12.74
46	4.15	7.61	11.92	13.32	3.03	4.51	9.41	10.27	4.04	7.30	11.67	13.02
47	4.53	8.32	12.16	13.59	3.30	4.87	10.25	10.71	4.41	7.98	11.97	13.30
48	4.92	9.07	12.41	13.86	3.61	5.24	11.15	11.52	4.79	8.69	12.28	13.63
49	5.34	9.89	12.65	14.13	3.93	5.64	11.44	11.97	5.20	9.47	12.53	13.91
50	5.79	10.77	12.89	14.29	4.27	6.07	12.41	12.42	5.64	9.83	12.79	13.92

PREMIUM RATES – GLT 30

Guaranteed Basis: Policy years 1-30

Face Amount: \$250,000+

Annual Rates per \$1,000 of Initial Death Benefit. Add \$69 policy fee.

Issue Age	Male						Female						Unisex					
	Nonsmoker			Smoker			Nonsmoker			Smoker			Nonsmoker			Smoker		
	Elite Plus	Elite	Preferred	Standard	Preferred	Standard	Elite Plus	Elite	Preferred	Standard	Preferred	Standard	Elite Plus	Elite	Preferred	Standard	Preferred	Standard
18	0.84	0.96	0.99	1.67	2.37	3.57	0.72	0.79	0.91	1.11	1.91	2.28	0.83	0.94	0.98	1.61	2.32	3.44
19	0.84	0.96	0.99	1.67	2.37	3.57	0.72	0.79	0.91	1.11	1.91	2.28	0.83	0.94	0.98	1.61	2.32	3.44
20	0.84	0.96	0.99	1.67	2.37	3.57	0.72	0.79	0.91	1.11	1.91	2.28	0.83	0.94	0.98	1.61	2.32	3.44
21	0.84	0.96	0.99	1.67	2.37	3.57	0.72	0.79	0.91	1.11	1.91	2.28	0.83	0.94	0.98	1.61	2.32	3.44
22	0.84	0.96	0.99	1.67	2.37	3.57	0.72	0.79	0.91	1.11	1.91	2.28	0.83	0.94	0.98	1.61	2.32	3.44
23	0.84	0.96	0.99	1.67	2.37	3.57	0.72	0.79	0.91	1.11	1.91	2.28	0.83	0.94	0.98	1.61	2.32	3.44
24	0.84	0.96	0.99	1.67	2.37	3.57	0.72	0.79	0.91	1.11	1.91	2.28	0.83	0.94	0.98	1.61	2.32	3.44
25	0.84	0.96	0.99	1.67	2.37	3.57	0.72	0.79	0.91	1.14	1.91	2.28	0.83	0.94	0.98	1.62	2.32	3.44
26	0.84	0.96	0.99	1.67	2.42	3.64	0.74	0.79	0.91	1.14	1.94	2.34	0.83	0.94	0.98	1.62	2.37	3.51
27	0.84	0.96	1.00	1.67	2.45	3.70	0.74	0.81	0.93	1.16	1.94	2.41	0.83	0.95	0.99	1.62	2.40	3.57
28	0.84	0.96	1.00	1.67	2.49	3.79	0.73	0.81	0.96	1.17	1.94	2.49	0.83	0.95	0.99	1.62	2.44	3.66
29	0.84	0.96	1.02	1.69	2.60	3.92	0.73	0.81	0.99	1.19	2.02	2.58	0.83	0.94	1.02	1.64	2.54	3.79
30	0.84	0.96	1.02	1.69	2.81	4.06	0.72	0.81	0.99	1.20	2.19	2.70	0.83	0.95	1.02	1.64	2.75	3.92
31	0.84	0.96	1.03	1.73	2.87	4.12	0.71	0.81	1.02	1.25	2.24	2.81	0.83	0.94	1.03	1.68	2.81	3.99
32	0.84	0.96	1.04	1.76	2.96	4.21	0.70	0.82	1.03	1.29	2.34	2.90	0.83	0.95	1.04	1.71	2.90	4.08
33	0.84	0.96	1.07	1.80	3.04	4.30	0.69	0.84	1.06	1.32	2.45	3.04	0.83	0.95	1.07	1.75	2.98	4.17
34	0.84	0.99	1.11	1.84	3.16	4.44	0.70	0.85	1.08	1.39	2.56	3.18	0.83	0.98	1.10	1.80	3.10	4.31
35	0.85	1.02	1.17	1.90	3.30	4.63	0.71	0.85	1.10	1.43	2.67	3.34	0.84	1.00	1.16	1.85	3.24	4.50
36	0.92	1.10	1.25	2.01	3.57	5.05	0.76	0.93	1.21	1.54	2.88	3.57	0.90	1.08	1.25	1.96	3.50	4.90
37	1.00	1.19	1.34	2.15	3.86	5.52	0.81	0.99	1.26	1.63	3.08	3.80	0.98	1.17	1.34	2.10	3.78	5.35
38	1.10	1.26	1.44	2.29	4.18	6.02	0.88	1.08	1.32	1.74	3.32	4.07	1.08	1.24	1.42	2.24	4.09	5.83
39	1.21	1.38	1.58	2.44	4.55	6.59	0.96	1.16	1.40	1.85	3.58	4.33	1.19	1.36	1.56	2.38	4.45	6.36
40	1.34	1.50	1.76	2.59	4.94	7.21	1.09	1.27	1.49	1.97	3.84	4.62	1.31	1.48	1.74	2.53	4.83	6.95
41	1.49	1.65	1.94	2.87	5.46	7.94	1.19	1.40	1.62	2.12	4.19	5.04	1.46	1.63	1.91	2.80	5.33	7.65
42	1.67	1.82	2.15	3.20	6.02	8.75	1.33	1.53	1.75	2.30	4.56	5.48	1.64	1.79	2.11	3.11	5.87	8.42
43	1.86	2.02	2.37	3.54	6.64	9.64	1.51	1.70	1.89	2.46	4.95	5.95	1.82	1.99	2.32	3.43	6.47	9.27
44	2.07	2.22	2.66	3.89	7.30	10.59	1.69	1.87	2.06	2.64	5.39	6.47	2.03	2.19	2.60	3.77	7.11	10.18
45	2.30	2.45	2.90	4.30	8.02	11.60	1.88	2.03	2.25	2.83	5.84	7.02	2.26	2.41	2.84	4.15	7.80	11.14
46	2.55	2.63	3.24	4.67	8.78	12.00	2.06	2.22	2.37	3.07	6.28	7.52	2.50	2.59	3.15	4.51	8.53	11.55
47	2.79	2.89	3.54	5.08	9.62	12.41	2.24	2.45	2.51	3.29	6.75	8.07	2.74	2.85	3.43	4.90	9.33	11.98
48	3.03	3.16	3.81	5.52	10.53	12.83	2.41	2.68	3.06	3.57	7.27	8.67	2.97	3.11	3.74	5.33	10.20	12.41
49	3.27	3.42	4.14	6.00	11.53	13.24	2.59	2.90	3.31	3.87	7.83	9.32	3.20	3.37	4.06	5.79	11.16	12.85
50	3.60	3.74	4.53	6.52	12.31	13.65	2.80	3.01	3.53	4.19	8.45	10.04	3.52	3.67	4.43	6.05	11.54	12.93

DW RIDER RATES – GLT 10

Guaranteed Basis: Policy years 1-10

Face Amount: \$100,000 - \$249,999

DW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex			
	Nonsmoker		Smoker	
	Preferred	Standard	Preferred	Standard
18	0.10	0.10	0.10	0.10
19	0.10	0.10	0.10	0.10
20	0.10	0.10	0.10	0.10
21	0.10	0.10	0.10	0.10
22	0.10	0.10	0.10	0.10
23	0.10	0.10	0.10	0.10
24	0.10	0.10	0.10	0.10
25	0.10	0.10	0.10	0.10
26	0.10	0.10	0.10	0.10
27	0.10	0.10	0.10	0.10
28	0.10	0.10	0.11	0.11
29	0.10	0.10	0.11	0.11
30	0.10	0.10	0.11	0.11
31	0.10	0.10	0.12	0.12
32	0.10	0.10	0.13	0.13
33	0.10	0.10	0.14	0.14
34	0.10	0.10	0.14	0.16
35	0.10	0.10	0.15	0.17
36	0.12	0.12	0.17	0.19
37	0.13	0.13	0.19	0.21
38	0.14	0.14	0.22	0.24
39	0.16	0.16	0.25	0.27
40	0.18	0.18	0.28	0.30
41	0.20	0.20	0.31	0.33
42	0.22	0.23	0.35	0.37
43	0.24	0.26	0.39	0.42
44	0.28	0.30	0.44	0.46
45	0.33	0.34	0.49	0.52
46	0.41	0.43	0.61	0.64
47	0.51	0.54	0.75	0.79
48	0.62	0.66	0.91	0.95
49	0.74	0.79	1.08	1.13
50	0.89	0.95	1.28	1.34
51	1.04	1.11	1.49	1.56
52	1.19	1.26	1.70	1.78
53	1.35	1.42	1.91	2.00
54	1.50	1.58	2.13	2.23
55	1.65	1.73	2.34	2.45
56	1.75	1.92	2.57	2.64
57	1.76	1.93	2.58	2.64
58	1.83	1.96	2.59	2.64
59	1.90	1.96	2.59	2.65

DW RIDER RATES – GLT 10

Guaranteed Basis: Policy years 1-10

Face Amount: \$250,000+

DW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex					
	Nonsmoker				Smoker	
	Elite Plus	Elite	Preferred	Standard	Preferred	Standard
18	0.10	0.10	0.10	0.10	0.10	0.10
19	0.10	0.10	0.10	0.10	0.10	0.10
20	0.10	0.10	0.10	0.10	0.10	0.10
21	0.10	0.10	0.10	0.10	0.10	0.10
22	0.10	0.10	0.10	0.10	0.10	0.10
23	0.10	0.10	0.10	0.10	0.10	0.10
24	0.10	0.10	0.10	0.10	0.10	0.10
25	0.10	0.10	0.10	0.10	0.10	0.10
26	0.10	0.10	0.10	0.10	0.10	0.10
27	0.10	0.10	0.10	0.10	0.10	0.10
28	0.10	0.10	0.10	0.10	0.10	0.10
29	0.10	0.10	0.10	0.10	0.10	0.10
30	0.10	0.10	0.10	0.10	0.10	0.10
31	0.10	0.10	0.10	0.10	0.10	0.10
32	0.10	0.10	0.10	0.10	0.10	0.11
33	0.10	0.10	0.10	0.10	0.11	0.11
34	0.10	0.10	0.10	0.10	0.11	0.12
35	0.10	0.10	0.10	0.10	0.12	0.12
36	0.10	0.11	0.12	0.12	0.14	0.14
37	0.11	0.13	0.13	0.13	0.16	0.16
38	0.12	0.14	0.14	0.14	0.19	0.19
39	0.14	0.15	0.15	0.15	0.21	0.21
40	0.14	0.16	0.17	0.17	0.24	0.24
41	0.17	0.18	0.19	0.19	0.27	0.27
42	0.19	0.21	0.21	0.21	0.31	0.31
43	0.23	0.24	0.24	0.24	0.36	0.36
44	0.27	0.27	0.27	0.27	0.41	0.41
45	0.31	0.31	0.32	0.32	0.47	0.48
46	0.36	0.38	0.39	0.39	0.57	0.60
47	0.41	0.45	0.48	0.48	0.70	0.74
48	0.48	0.54	0.59	0.60	0.84	0.91
49	0.56	0.64	0.72	0.73	1.01	1.11
50	0.66	0.76	0.86	0.89	1.20	1.33
51	0.76	0.88	1.02	1.06	1.43	1.55
52	0.87	1.00	1.18	1.23	1.66	1.77
53	0.97	1.12	1.33	1.40	1.88	2.00
54	1.08	1.24	1.49	1.57	2.11	2.22
55	1.18	1.36	1.65	1.73	2.34	2.44
56	1.33	1.44	1.73	1.92	2.57	2.64
57	1.40	1.47	1.74	1.93	2.58	2.64
58	1.46	1.51	1.78	1.96	2.59	2.64
59	1.53	1.56	1.80	1.96	2.59	2.64

DW RIDER RATES – GLT 15

Guaranteed Basis: Policy years 1-15

Face Amount: \$100,000 - \$249,999

DW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex			
	Nonsmoker		Smoker	
	Preferred	Standard	Preferred	Standard
18	0.10	0.10	0.10	0.10
19	0.10	0.10	0.10	0.10
20	0.10	0.10	0.10	0.10
21	0.10	0.10	0.10	0.10
22	0.10	0.10	0.10	0.10
23	0.10	0.10	0.10	0.10
24	0.10	0.10	0.10	0.10
25	0.10	0.10	0.10	0.10
26	0.10	0.10	0.10	0.10
27	0.10	0.10	0.11	0.11
28	0.10	0.10	0.11	0.11
29	0.10	0.10	0.11	0.11
30	0.10	0.10	0.12	0.12
31	0.10	0.10	0.13	0.13
32	0.10	0.10	0.14	0.14
33	0.10	0.10	0.15	0.16
34	0.10	0.10	0.16	0.18
35	0.10	0.10	0.17	0.19
36	0.12	0.12	0.20	0.22
37	0.14	0.15	0.22	0.24
38	0.17	0.17	0.25	0.27
39	0.19	0.20	0.28	0.30
40	0.22	0.24	0.32	0.34
41	0.25	0.27	0.35	0.37
42	0.28	0.31	0.39	0.41
43	0.31	0.35	0.44	0.46
44	0.35	0.40	0.48	0.50
45	0.39	0.45	0.54	0.55
46	0.48	0.53	0.66	0.71
47	0.60	0.62	0.82	0.88
48	0.72	0.74	1.00	1.07
49	0.86	0.89	1.20	1.29
50	1.01	1.05	1.41	1.52
51	1.14	1.19	1.61	1.72
52	1.27	1.33	1.81	1.92
53	1.39	1.47	2.01	2.12
54	1.52	1.60	2.21	2.32
55	1.65	1.74	2.41	2.52
56	1.87	2.01	2.57	2.66
57	2.07	2.24	2.71	2.76
58	2.22	2.44	2.84	2.84
59	2.34	2.59	2.92	2.92

DW RIDER RATES – GLT 15

Guaranteed Basis: Policy years 1-15

Face Amount: \$250,000+

DW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex					
	Nonsmoker				Smoker	
	Elite Plus	Elite	Preferred	Standard	Preferred	Standard
18	0.10	0.10	0.10	0.10	0.10	0.10
19	0.10	0.10	0.10	0.10	0.10	0.10
20	0.10	0.10	0.10	0.10	0.10	0.10
21	0.10	0.10	0.10	0.10	0.10	0.10
22	0.10	0.10	0.10	0.10	0.10	0.10
23	0.10	0.10	0.10	0.10	0.10	0.10
24	0.10	0.10	0.10	0.10	0.10	0.10
25	0.10	0.10	0.10	0.10	0.10	0.10
26	0.10	0.10	0.10	0.10	0.10	0.10
27	0.10	0.10	0.10	0.10	0.11	0.11
28	0.10	0.10	0.10	0.10	0.11	0.11
29	0.10	0.10	0.10	0.10	0.11	0.11
30	0.10	0.10	0.10	0.10	0.12	0.12
31	0.10	0.10	0.10	0.10	0.12	0.12
32	0.10	0.10	0.10	0.10	0.12	0.12
33	0.10	0.10	0.10	0.10	0.12	0.13
34	0.10	0.10	0.10	0.10	0.13	0.13
35	0.10	0.10	0.10	0.10	0.13	0.14
36	0.12	0.12	0.12	0.12	0.16	0.17
37	0.14	0.14	0.14	0.14	0.19	0.20
38	0.16	0.16	0.17	0.17	0.22	0.23
39	0.19	0.19	0.19	0.19	0.26	0.27
40	0.22	0.22	0.22	0.22	0.29	0.31
41	0.24	0.24	0.25	0.25	0.33	0.35
42	0.27	0.27	0.28	0.28	0.38	0.40
43	0.30	0.30	0.31	0.31	0.42	0.45
44	0.33	0.33	0.34	0.35	0.47	0.50
45	0.37	0.37	0.38	0.39	0.52	0.55
46	0.45	0.45	0.48	0.49	0.66	0.71
47	0.53	0.55	0.60	0.61	0.82	0.88
48	0.62	0.65	0.72	0.74	1.00	1.07
49	0.71	0.76	0.86	0.89	1.20	1.29
50	0.81	0.88	1.01	1.05	1.41	1.52
51	0.88	0.98	1.14	1.19	1.60	1.72
52	0.96	1.07	1.27	1.32	1.78	1.92
53	1.03	1.17	1.39	1.46	1.97	2.12
54	1.11	1.26	1.52	1.60	2.15	2.32
55	1.18	1.36	1.65	1.73	2.34	2.52
56	1.35	1.56	1.87	2.01	2.57	2.66
57	1.51	1.74	2.07	2.24	2.71	2.76
58	1.67	1.90	2.22	2.44	2.84	2.84
59	1.80	2.04	2.34	2.59	2.92	2.92

DW RIDER RATES – GLT 20

Guaranteed Basis: Policy years 1-20

Face Amount: \$100,000 - \$249,999

DW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex			
	Nonsmoker		Smoker	
	Preferred	Standard	Preferred	Standard
18	0.10	0.10	0.10	0.10
19	0.10	0.10	0.10	0.10
20	0.10	0.10	0.10	0.10
21	0.10	0.10	0.10	0.10
22	0.10	0.10	0.10	0.10
23	0.10	0.10	0.10	0.10
24	0.10	0.10	0.10	0.10
25	0.10	0.10	0.10	0.10
26	0.10	0.10	0.10	0.10
27	0.10	0.10	0.11	0.11
28	0.10	0.10	0.11	0.11
29	0.10	0.10	0.11	0.11
30	0.10	0.10	0.12	0.12
31	0.10	0.10	0.13	0.13
32	0.10	0.10	0.14	0.14
33	0.10	0.10	0.15	0.16
34	0.10	0.10	0.16	0.18
35	0.10	0.10	0.17	0.19
36	0.12	0.12	0.20	0.22
37	0.14	0.15	0.22	0.24
38	0.17	0.17	0.25	0.27
39	0.19	0.20	0.28	0.30
40	0.22	0.24	0.32	0.34
41	0.25	0.27	0.35	0.37
42	0.28	0.31	0.39	0.41
43	0.31	0.35	0.44	0.46
44	0.35	0.40	0.48	0.50
45	0.39	0.45	0.54	0.55
46	0.48	0.53	0.66	0.71
47	0.60	0.62	0.82	0.88
48	0.72	0.74	1.00	1.07
49	0.86	0.89	1.20	1.29
50	1.01	1.05	1.41	1.52
51	1.14	1.19	1.61	1.72
52	1.27	1.33	1.81	1.92
53	1.39	1.47	2.01	2.12
54	1.52	1.60	2.21	2.32
55	1.65	1.74	2.41	2.52
56	1.87	2.01	2.57	2.66
57	2.07	2.24	2.71	2.76
58	2.22	2.44	2.84	2.84
59	2.34	2.59	2.92	2.92

DW RIDER RATES – GLT 20

Guaranteed Basis: Policy years 1-20

Face Amount: \$250,000+

DW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex					
	Nonsmoker				Smoker	
	Elite Plus	Elite	Preferred	Standard	Preferred	Standard
18	0.10	0.10	0.10	0.10	0.10	0.10
19	0.10	0.10	0.10	0.10	0.10	0.10
20	0.10	0.10	0.10	0.10	0.10	0.10
21	0.10	0.10	0.10	0.10	0.10	0.10
22	0.10	0.10	0.10	0.10	0.10	0.10
23	0.10	0.10	0.10	0.10	0.10	0.10
24	0.10	0.10	0.10	0.10	0.10	0.10
25	0.10	0.10	0.10	0.10	0.10	0.10
26	0.10	0.10	0.10	0.10	0.10	0.10
27	0.10	0.10	0.10	0.10	0.11	0.11
28	0.10	0.10	0.10	0.10	0.11	0.11
29	0.10	0.10	0.10	0.10	0.11	0.11
30	0.10	0.10	0.10	0.10	0.12	0.12
31	0.10	0.10	0.10	0.10	0.12	0.12
32	0.10	0.10	0.10	0.10	0.12	0.12
33	0.10	0.10	0.10	0.10	0.12	0.13
34	0.10	0.10	0.10	0.10	0.13	0.13
35	0.10	0.10	0.10	0.10	0.13	0.14
36	0.12	0.12	0.12	0.12	0.16	0.17
37	0.14	0.14	0.14	0.14	0.19	0.20
38	0.16	0.16	0.17	0.17	0.22	0.23
39	0.19	0.19	0.19	0.19	0.26	0.27
40	0.22	0.22	0.22	0.22	0.29	0.31
41	0.24	0.24	0.25	0.25	0.33	0.35
42	0.27	0.27	0.28	0.28	0.38	0.40
43	0.30	0.30	0.31	0.31	0.42	0.45
44	0.33	0.33	0.34	0.35	0.47	0.50
45	0.37	0.37	0.38	0.39	0.52	0.55
46	0.45	0.45	0.48	0.49	0.66	0.71
47	0.53	0.55	0.60	0.61	0.82	0.88
48	0.62	0.65	0.72	0.74	1.00	1.07
49	0.71	0.76	0.86	0.89	1.20	1.29
50	0.81	0.88	1.01	1.05	1.41	1.52
51	0.88	0.98	1.14	1.19	1.60	1.72
52	0.96	1.07	1.27	1.32	1.78	1.92
53	1.03	1.17	1.39	1.46	1.97	2.12
54	1.11	1.26	1.52	1.60	2.15	2.32
55	1.18	1.36	1.65	1.73	2.34	2.52
56	1.35	1.56	1.87	2.01	2.57	2.66
57	1.51	1.74	2.07	2.24	2.71	2.76
58	1.67	1.90	2.22	2.44	2.84	2.84
59	1.80	2.04	2.34	2.59	2.92	2.92

DW RIDER RATES – GLT 30

Guaranteed Basis: Policy years 1-30

Face Amount: \$100,000 - \$249,999

DW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex			
	Nonsmoker		Smoker	
	Preferred	Standard	Preferred	Standard
18	0.10	0.10	0.10	0.10
19	0.10	0.10	0.10	0.10
20	0.10	0.10	0.10	0.10
21	0.10	0.10	0.10	0.10
22	0.10	0.10	0.10	0.10
23	0.10	0.10	0.10	0.10
24	0.10	0.10	0.10	0.10
25	0.10	0.10	0.10	0.10
26	0.10	0.10	0.10	0.10
27	0.11	0.11	0.11	0.11
28	0.11	0.11	0.11	0.11
29	0.11	0.11	0.12	0.12
30	0.11	0.11	0.12	0.12
31	0.12	0.12	0.14	0.14
32	0.12	0.13	0.15	0.16
33	0.13	0.14	0.17	0.18
34	0.13	0.14	0.19	0.20
35	0.14	0.15	0.21	0.22
36	0.16	0.17	0.23	0.25
37	0.18	0.19	0.26	0.29
38	0.21	0.22	0.29	0.33
39	0.23	0.24	0.33	0.38
40	0.26	0.28	0.36	0.43
41	0.29	0.31	0.40	0.49
42	0.32	0.35	0.45	0.56
43	0.35	0.39	0.50	0.60
44	0.38	0.44	0.55	0.63
45	0.41	0.49	0.61	0.67
46	0.51	0.58	0.72	0.78
47	0.62	0.69	0.87	0.90
48	0.74	0.81	1.03	1.08
49	0.87	0.94	1.20	1.30
50	1.02	1.10	1.42	1.54

DW RIDER RATES – GLT 30

Guaranteed Basis: Policy years 1-30

Face Amount: \$250,000+

DW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex					
	Nonsmoker				Smoker	
	Elite Plus	Elite	Preferred	Standard	Preferred	Standard
18	0.10	0.10	0.10	0.10	0.10	0.10
19	0.10	0.10	0.10	0.10	0.10	0.10
20	0.10	0.10	0.10	0.10	0.10	0.10
21	0.10	0.10	0.10	0.10	0.10	0.10
22	0.10	0.10	0.10	0.10	0.10	0.10
23	0.10	0.10	0.10	0.10	0.10	0.10
24	0.10	0.10	0.10	0.10	0.10	0.10
25	0.10	0.10	0.10	0.10	0.10	0.10
26	0.10	0.10	0.10	0.10	0.10	0.10
27	0.10	0.11	0.11	0.11	0.11	0.11
28	0.10	0.11	0.11	0.11	0.11	0.11
29	0.10	0.11	0.11	0.11	0.12	0.12
30	0.10	0.11	0.11	0.11	0.12	0.12
31	0.10	0.11	0.11	0.11	0.13	0.13
32	0.10	0.11	0.11	0.11	0.13	0.13
33	0.10	0.11	0.12	0.12	0.14	0.14
34	0.10	0.11	0.12	0.12	0.14	0.15
35	0.10	0.12	0.12	0.12	0.15	0.16
36	0.12	0.14	0.14	0.14	0.18	0.19
37	0.15	0.16	0.16	0.17	0.21	0.23
38	0.17	0.18	0.19	0.19	0.25	0.27
39	0.20	0.20	0.21	0.22	0.29	0.31
40	0.22	0.23	0.24	0.25	0.34	0.36
41	0.25	0.25	0.27	0.27	0.38	0.41
42	0.28	0.28	0.30	0.30	0.43	0.46
43	0.31	0.31	0.33	0.34	0.48	0.52
44	0.34	0.34	0.36	0.37	0.54	0.58
45	0.37	0.37	0.39	0.40	0.59	0.64
46	0.45	0.46	0.49	0.50	0.72	0.75
47	0.53	0.56	0.60	0.62	0.87	0.89
48	0.62	0.66	0.73	0.75	1.03	1.08
49	0.71	0.77	0.87	0.89	1.20	1.30
50	0.81	0.89	1.02	1.05	1.42	1.54

DW RIDER ULTIMATE RATES – GLT 10, 15, 20

GUARANTEED ULTIMATE PREMIUM RATES PER \$1,000 OF FACE AMOUNT. Annual Renewal Rates immediately following the end of the original term for 30-year GLT.

Attained Age	Male		Female		Unisex	
	Nonsmoker	Smoker	Nonsmoker	Smoker	Nonsmoker	Smoker
28	0.95	1.41	0.95	1.41	0.95	1.41
29	0.93	1.43	0.93	1.43	0.93	1.43
30	0.92	1.45	0.92	1.45	0.92	1.45
31	0.91	1.51	0.91	1.51	0.91	1.51
32	0.91	1.58	0.91	1.58	0.91	1.58
33	0.94	1.67	0.94	1.67	0.94	1.67
34	0.95	1.75	0.95	1.75	0.95	1.75
35	0.98	1.80	0.98	1.80	0.98	1.80
36	1.04	1.90	1.04	1.90	1.04	1.90
37	1.08	2.01	1.08	2.01	1.08	2.01
38	1.16	2.16	1.16	2.16	1.16	2.16
39	1.23	2.31	1.23	2.31	1.23	2.31
40	1.31	2.49	1.31	2.49	1.31	2.49
41	1.42	2.73	1.42	2.73	1.42	2.73
42	1.56	3.00	1.56	3.00	1.56	3.00
43	1.71	3.32	1.71	3.32	1.71	3.32
44	1.89	3.71	1.89	3.71	1.89	3.71
45	2.10	4.11	2.10	4.11	2.10	4.11
46	2.30	4.49	2.30	4.49	2.30	4.49
47	2.51	4.91	2.51	4.91	2.51	4.91
48	2.64	5.15	2.64	5.15	2.64	5.15
49	2.78	5.42	2.78	5.42	2.78	5.42
50	2.99	5.81	2.99	5.81	2.99	5.81
51	3.23	6.26	3.23	6.26	3.23	6.26
52	3.56	6.89	3.56	6.89	3.56	6.89
53	3.92	7.61	3.92	7.61	3.92	7.61
54	4.38	8.50	4.38	8.50	4.38	8.50
55	4.95	9.50	4.95	9.50	4.95	9.50
56	5.53	10.53	5.53	10.53	5.53	10.53
57	6.15	11.62	6.15	11.62	6.15	11.62
58	6.68	12.47	6.68	12.47	6.68	12.47
59	7.29	13.46	7.29	13.46	7.29	13.46
60	8.03	14.66	8.03	14.66	8.03	14.66
61	8.93	16.15	8.93	16.15	8.93	16.15
62	10.03	17.94	10.03	17.94	10.03	17.94
63	11.26	19.93	11.26	19.93	11.26	19.93
64	12.56	21.96	12.56	21.96	12.56	21.96

DW RIDER ULTIMATE RATES – GLT 30

GUARANTEED ULTIMATE PREMIUM RATES PER \$1,000 OF FACE AMOUNT. Annual Renewal Rates immediately following the end of the original term for 30-year GLT.

Attained Age	Male		Female		Unisex	
	Nonsmoker	Smoker	Nonsmoker	Smoker	Nonsmoker	Smoker
48	3.11	7.72	3.11	7.72	3.11	7.72
49	3.28	8.13	3.28	8.13	3.28	8.13
50	3.53	8.71	3.53	8.71	3.53	8.71
51	3.81	9.40	3.81	9.40	3.81	9.40
52	4.21	10.34	4.21	10.34	4.21	10.34
53	4.63	11.41	4.63	11.41	4.63	11.41
54	5.17	12.74	5.17	12.74	5.17	12.74
55	5.84	14.26	5.84	14.26	5.84	14.26
56	6.52	15.80	6.52	15.80	6.52	15.80
57	7.25	17.43	7.25	17.43	7.25	17.43
58	7.88	18.71	7.88	18.71	7.88	18.71
59	8.60	20.20	8.60	20.20	8.60	20.20
60	9.47	21.99	9.47	21.99	9.47	21.99
61	10.53	24.22	10.53	24.22	10.53	24.22
62	11.83	26.91	11.83	26.91	11.83	26.91
63	13.28	29.89	13.28	29.89	13.28	29.89
64	14.81	32.94	14.81	32.94	14.81	32.94

CDW RIDER RATES – GLT 10

Guaranteed Basis: Policy years 1-10

Face Amount: \$100,000 - \$249,999

CDW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex			
	Nonsmoker		Smoker	
	Preferred	Standard	Preferred	Standard
18	0.12	0.12	0.12	0.12
19	0.12	0.12	0.12	0.12
20	0.12	0.12	0.12	0.12
21	0.12	0.12	0.12	0.12
22	0.12	0.12	0.12	0.12
23	0.12	0.12	0.12	0.12
24	0.12	0.12	0.12	0.12
25	0.12	0.12	0.12	0.12
26	0.12	0.12	0.12	0.12
27	0.12	0.12	0.12	0.12
28	0.12	0.12	0.13	0.13
29	0.12	0.12	0.13	0.13
30	0.12	0.12	0.13	0.13
31	0.12	0.12	0.14	0.14
32	0.12	0.12	0.16	0.16
33	0.12	0.12	0.17	0.17
34	0.12	0.12	0.17	0.19
35	0.12	0.12	0.18	0.20
36	0.14	0.14	0.20	0.23
37	0.16	0.16	0.23	0.25
38	0.17	0.17	0.26	0.29
39	0.19	0.19	0.30	0.32
40	0.22	0.22	0.34	0.36
41	0.24	0.24	0.37	0.40
42	0.26	0.28	0.42	0.44
43	0.29	0.31	0.47	0.50
44	0.34	0.36	0.53	0.55
45	0.40	0.41	0.59	0.62
46	0.49	0.52	0.73	0.77
47	0.61	0.65	0.90	0.95
48	0.74	0.79	1.09	1.14
49	0.89	0.95	1.30	1.36
50	1.07	1.14	1.54	1.61
51	1.25	1.33	1.79	1.87
52	1.43	1.51	2.04	2.14
53	1.62	1.70	2.29	2.40
54	1.80	1.90	2.56	2.68
55	1.98	2.08	2.81	2.94
56	2.10	2.30	3.08	3.17
57	2.11	2.32	3.10	3.17
58	2.20	2.35	3.11	3.17
59	2.28	2.35	3.11	3.18

CDW RIDER RATES – GLT 10

Guaranteed Basis: Policy years 1-10

Face Amount: \$250,000+

CDW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex					
	Nonsmoker				Smoker	
	Elite Plus	Elite	Preferred	Standard	Preferred	Standard
18	0.12	0.12	0.12	0.12	0.12	0.12
19	0.12	0.12	0.12	0.12	0.12	0.12
20	0.12	0.12	0.12	0.12	0.12	0.12
21	0.12	0.12	0.12	0.12	0.12	0.12
22	0.12	0.12	0.12	0.12	0.12	0.12
23	0.12	0.12	0.12	0.12	0.12	0.12
24	0.12	0.12	0.12	0.12	0.12	0.12
25	0.12	0.12	0.12	0.12	0.12	0.12
26	0.12	0.12	0.12	0.12	0.12	0.12
27	0.12	0.12	0.12	0.12	0.12	0.12
28	0.12	0.12	0.12	0.12	0.12	0.12
29	0.12	0.12	0.12	0.12	0.12	0.12
30	0.12	0.12	0.12	0.12	0.12	0.12
31	0.12	0.12	0.12	0.12	0.12	0.12
32	0.12	0.12	0.12	0.12	0.12	0.13
33	0.12	0.12	0.12	0.12	0.13	0.13
34	0.12	0.12	0.12	0.12	0.13	0.14
35	0.12	0.12	0.12	0.12	0.14	0.14
36	0.12	0.13	0.14	0.14	0.17	0.17
37	0.13	0.16	0.16	0.16	0.19	0.19
38	0.14	0.17	0.17	0.17	0.23	0.23
39	0.17	0.18	0.18	0.18	0.25	0.25
40	0.17	0.19	0.20	0.20	0.29	0.29
41	0.20	0.22	0.23	0.23	0.32	0.32
42	0.23	0.25	0.25	0.25	0.37	0.37
43	0.28	0.29	0.29	0.29	0.43	0.43
44	0.32	0.32	0.32	0.32	0.49	0.49
45	0.37	0.37	0.38	0.38	0.56	0.58
46	0.43	0.46	0.47	0.47	0.68	0.72
47	0.49	0.54	0.58	0.58	0.84	0.89
48	0.58	0.65	0.71	0.72	1.01	1.09
49	0.67	0.77	0.86	0.88	1.21	1.33
50	0.79	0.91	1.03	1.07	1.44	1.60
51	0.91	1.06	1.22	1.27	1.72	1.86
52	1.04	1.20	1.42	1.48	1.99	2.12
53	1.16	1.34	1.60	1.68	2.26	2.40
54	1.30	1.49	1.79	1.88	2.53	2.66
55	1.42	1.63	1.98	2.08	2.81	2.93
56	1.60	1.73	2.08	2.30	3.08	3.17
57	1.68	1.76	2.09	2.32	3.10	3.17
58	1.75	1.81	2.14	2.35	3.11	3.17
59	1.84	1.87	2.16	2.35	3.11	3.17

CDW RIDER RATES – GLT 15

Guaranteed Basis: Policy years 1-15

Face Amount: \$100,000 - \$249,999

CDW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex			
	Nonsmoker		Smoker	
	Preferred	Standard	Preferred	Standard
18	0.12	0.12	0.12	0.12
19	0.12	0.12	0.12	0.12
20	0.12	0.12	0.12	0.12
21	0.12	0.12	0.12	0.12
22	0.12	0.12	0.12	0.12
23	0.12	0.12	0.12	0.12
24	0.12	0.12	0.12	0.12
25	0.12	0.12	0.12	0.12
26	0.12	0.12	0.12	0.12
27	0.12	0.12	0.13	0.13
28	0.12	0.12	0.13	0.13
29	0.12	0.12	0.13	0.13
30	0.12	0.12	0.14	0.14
31	0.12	0.12	0.16	0.16
32	0.12	0.12	0.17	0.17
33	0.12	0.12	0.18	0.19
34	0.12	0.12	0.19	0.22
35	0.12	0.12	0.20	0.23
36	0.14	0.14	0.24	0.26
37	0.17	0.18	0.26	0.29
38	0.20	0.20	0.30	0.32
39	0.23	0.24	0.34	0.36
40	0.26	0.29	0.38	0.41
41	0.30	0.32	0.42	0.44
42	0.34	0.37	0.47	0.49
43	0.37	0.42	0.53	0.55
44	0.42	0.48	0.58	0.60
45	0.47	0.54	0.65	0.66
46	0.58	0.64	0.79	0.85
47	0.72	0.74	0.98	1.06
48	0.86	0.89	1.20	1.28
49	1.03	1.07	1.44	1.55
50	1.21	1.26	1.69	1.82
51	1.37	1.43	1.93	2.06
52	1.52	1.60	2.17	2.30
53	1.67	1.76	2.41	2.54
54	1.82	1.92	2.65	2.78
55	1.98	2.09	2.89	3.02
56	2.24	2.41	3.08	3.19
57	2.48	2.69	3.25	3.31
58	2.66	2.93	3.41	3.41
59	2.81	3.11	3.50	3.50

CDW RIDER RATES – GLT 15

Guaranteed Basis: Policy years 1-15

Face Amount: \$250,000+

CDW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex					
	Nonsmoker				Smoker	
	Elite Plus	Elite	Preferred	Standard	Preferred	Standard
18	0.12	0.12	0.12	0.12	0.12	0.12
19	0.12	0.12	0.12	0.12	0.12	0.12
20	0.12	0.12	0.12	0.12	0.12	0.12
21	0.12	0.12	0.12	0.12	0.12	0.12
22	0.12	0.12	0.12	0.12	0.12	0.12
23	0.12	0.12	0.12	0.12	0.12	0.12
24	0.12	0.12	0.12	0.12	0.12	0.12
25	0.12	0.12	0.12	0.12	0.12	0.12
26	0.12	0.12	0.12	0.12	0.12	0.12
27	0.12	0.12	0.12	0.12	0.13	0.13
28	0.12	0.12	0.12	0.12	0.13	0.13
29	0.12	0.12	0.12	0.12	0.13	0.13
30	0.12	0.12	0.12	0.12	0.14	0.14
31	0.12	0.12	0.12	0.12	0.14	0.14
32	0.12	0.12	0.12	0.12	0.14	0.14
33	0.12	0.12	0.12	0.12	0.14	0.16
34	0.12	0.12	0.12	0.12	0.16	0.16
35	0.12	0.12	0.12	0.12	0.16	0.17
36	0.14	0.14	0.14	0.14	0.19	0.20
37	0.17	0.17	0.17	0.17	0.23	0.24
38	0.19	0.19	0.20	0.20	0.26	0.28
39	0.23	0.23	0.23	0.23	0.31	0.32
40	0.26	0.26	0.26	0.26	0.35	0.37
41	0.29	0.29	0.30	0.30	0.40	0.42
42	0.32	0.32	0.34	0.34	0.46	0.48
43	0.36	0.36	0.37	0.37	0.50	0.54
44	0.40	0.40	0.41	0.42	0.56	0.60
45	0.44	0.44	0.46	0.47	0.62	0.66
46	0.54	0.54	0.58	0.59	0.79	0.85
47	0.64	0.66	0.72	0.73	0.98	1.06
48	0.74	0.78	0.86	0.89	1.20	1.28
49	0.85	0.91	1.03	1.07	1.44	1.55
50	0.97	1.06	1.21	1.26	1.69	1.82
51	1.06	1.18	1.37	1.43	1.92	2.06
52	1.15	1.28	1.52	1.58	2.14	2.30
53	1.24	1.40	1.67	1.75	2.36	2.54
54	1.33	1.51	1.82	1.92	2.58	2.78
55	1.42	1.63	1.98	2.08	2.81	3.02
56	1.62	1.87	2.24	2.41	3.08	3.19
57	1.81	2.09	2.48	2.69	3.25	3.31
58	2.00	2.28	2.66	2.93	3.41	3.41
59	2.16	2.45	2.81	3.11	3.50	3.50

CDW RIDER RATES – GLT 20

Guaranteed Basis: Policy years 1-20

Face Amount: \$100,000 - \$249,999

CDW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex			
	Nonsmoker		Smoker	
	Preferred	Standard	Preferred	Standard
18	0.12	0.12	0.12	0.12
19	0.12	0.12	0.12	0.12
20	0.12	0.12	0.12	0.12
21	0.12	0.12	0.12	0.12
22	0.12	0.12	0.12	0.12
23	0.12	0.12	0.12	0.12
24	0.12	0.12	0.12	0.12
25	0.12	0.12	0.12	0.12
26	0.12	0.12	0.12	0.12
27	0.12	0.12	0.13	0.13
28	0.12	0.12	0.13	0.13
29	0.12	0.12	0.14	0.14
30	0.12	0.12	0.14	0.14
31	0.12	0.12	0.16	0.16
32	0.12	0.12	0.17	0.18
33	0.12	0.12	0.18	0.19
34	0.12	0.12	0.20	0.22
35	0.12	0.12	0.22	0.24
36	0.14	0.14	0.24	0.28
37	0.17	0.18	0.28	0.31
38	0.20	0.22	0.31	0.35
39	0.23	0.25	0.35	0.40
40	0.26	0.29	0.38	0.44
41	0.30	0.34	0.43	0.49
42	0.34	0.38	0.48	0.55
43	0.38	0.43	0.53	0.61
44	0.42	0.49	0.59	0.68
45	0.47	0.55	0.65	0.76
46	0.59	0.65	0.80	0.94
47	0.72	0.74	1.00	1.07
48	0.88	0.90	1.21	1.30
49	1.04	1.07	1.44	1.56
50	1.22	1.26	1.70	1.85
51	1.38	1.44	1.96	2.14
52	1.55	1.61	2.21	2.41
53	1.70	1.79	2.47	2.70
54	1.87	1.96	2.72	2.98
55	2.03	2.14	2.98	3.26
56	2.24	2.45	3.08	3.30
57	2.48	2.76	3.25	3.32
58	2.66	3.02	3.41	3.41
59	2.81	3.23	3.50	3.50

CDW RIDER RATES – GLT 20

Guaranteed Basis: Policy years 1-20

Face Amount: \$250,000+

CDW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex					
	Nonsmoker				Smoker	
	Elite Plus	Elite	Preferred	Standard	Preferred	Standard
18	0.12	0.12	0.12	0.12	0.12	0.12
19	0.12	0.12	0.12	0.12	0.12	0.12
20	0.12	0.12	0.12	0.12	0.12	0.12
21	0.12	0.12	0.12	0.12	0.12	0.12
22	0.12	0.12	0.12	0.12	0.12	0.12
23	0.12	0.12	0.12	0.12	0.12	0.12
24	0.12	0.12	0.12	0.12	0.12	0.12
25	0.12	0.12	0.12	0.12	0.12	0.12
26	0.12	0.12	0.12	0.12	0.12	0.12
27	0.12	0.12	0.12	0.12	0.13	0.13
28	0.12	0.12	0.12	0.12	0.13	0.13
29	0.12	0.12	0.12	0.12	0.14	0.14
30	0.12	0.12	0.12	0.12	0.14	0.14
31	0.12	0.12	0.12	0.12	0.14	0.14
32	0.12	0.12	0.12	0.12	0.14	0.14
33	0.12	0.12	0.12	0.12	0.16	0.16
34	0.12	0.12	0.12	0.12	0.16	0.16
35	0.12	0.12	0.12	0.12	0.16	0.17
36	0.14	0.14	0.14	0.14	0.19	0.20
37	0.17	0.17	0.17	0.17	0.23	0.24
38	0.20	0.20	0.20	0.20	0.26	0.28
39	0.23	0.23	0.23	0.23	0.31	0.32
40	0.26	0.26	0.26	0.26	0.36	0.37
41	0.30	0.30	0.30	0.30	0.41	0.43
42	0.34	0.34	0.34	0.34	0.46	0.48
43	0.36	0.37	0.38	0.38	0.50	0.54
44	0.41	0.41	0.42	0.42	0.56	0.60
45	0.44	0.44	0.47	0.47	0.62	0.66
46	0.54	0.55	0.59	0.60	0.80	0.85
47	0.64	0.67	0.72	0.74	1.00	1.07
48	0.74	0.79	0.88	0.90	1.21	1.30
49	0.85	0.92	1.04	1.07	1.44	1.56
50	0.97	1.07	1.22	1.26	1.70	1.85
51	1.06	1.18	1.38	1.43	1.92	2.10
52	1.15	1.30	1.52	1.58	2.15	2.34
53	1.24	1.40	1.68	1.75	2.36	2.59
54	1.33	1.52	1.82	1.92	2.58	2.83
55	1.42	1.63	1.98	2.08	2.81	3.08
56	1.68	1.94	2.24	2.45	3.08	3.22
57	1.94	2.21	2.48	2.76	3.25	3.31
58	2.16	2.47	2.66	3.02	3.41	3.41
59	2.38	2.69	2.81	3.23	3.50	3.50

CDW RIDER RATES – GLT 30

Guaranteed Basis: Policy years 1-30

Face Amount: \$100,000 - \$249,999

CDW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex			
	Nonsmoker		Smoker	
	Preferred	Standard	Preferred	Standard
18	0.12	0.12	0.12	0.12
19	0.12	0.12	0.12	0.12
20	0.12	0.12	0.12	0.12
21	0.12	0.12	0.12	0.12
22	0.12	0.12	0.12	0.12
23	0.12	0.12	0.12	0.12
24	0.12	0.12	0.12	0.12
25	0.12	0.12	0.12	0.12
26	0.12	0.12	0.12	0.12
27	0.13	0.13	0.13	0.13
28	0.13	0.13	0.13	0.13
29	0.13	0.13	0.14	0.14
30	0.13	0.13	0.14	0.14
31	0.14	0.14	0.17	0.17
32	0.14	0.16	0.18	0.19
33	0.16	0.17	0.20	0.22
34	0.16	0.17	0.23	0.24
35	0.17	0.18	0.25	0.26
36	0.19	0.20	0.28	0.30
37	0.22	0.23	0.31	0.35
38	0.25	0.26	0.35	0.40
39	0.28	0.29	0.40	0.46
40	0.31	0.34	0.43	0.52
41	0.35	0.37	0.48	0.59
42	0.38	0.42	0.54	0.67
43	0.42	0.47	0.60	0.72
44	0.46	0.53	0.66	0.76
45	0.49	0.59	0.73	0.80
46	0.61	0.70	0.86	0.94
47	0.74	0.83	1.04	1.08
48	0.89	0.97	1.24	1.30
49	1.04	1.13	1.44	1.56
50	1.22	1.32	1.70	1.85

CDW RIDER RATES – GLT 30

Guaranteed Basis: Policy years 1-30

Face Amount: \$250,000+

CDW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex					
	Nonsmoker				Smoker	
	Elite Plus	Elite	Preferred	Standard	Preferred	Standard
18	0.12	0.12	0.12	0.12	0.12	0.12
19	0.12	0.12	0.12	0.12	0.12	0.12
20	0.12	0.12	0.12	0.12	0.12	0.12
21	0.12	0.12	0.12	0.12	0.12	0.12
22	0.12	0.12	0.12	0.12	0.12	0.12
23	0.12	0.12	0.12	0.12	0.12	0.12
24	0.12	0.12	0.12	0.12	0.12	0.12
25	0.12	0.12	0.12	0.12	0.12	0.12
26	0.12	0.12	0.12	0.12	0.12	0.12
27	0.12	0.13	0.13	0.13	0.13	0.13
28	0.12	0.13	0.13	0.13	0.13	0.13
29	0.12	0.13	0.13	0.13	0.14	0.14
30	0.12	0.13	0.13	0.13	0.14	0.14
31	0.12	0.13	0.13	0.13	0.16	0.16
32	0.12	0.13	0.13	0.13	0.16	0.16
33	0.12	0.13	0.14	0.14	0.17	0.17
34	0.12	0.13	0.14	0.14	0.17	0.18
35	0.12	0.14	0.14	0.14	0.18	0.19
36	0.14	0.17	0.17	0.17	0.22	0.23
37	0.18	0.19	0.19	0.20	0.25	0.28
38	0.20	0.22	0.23	0.23	0.30	0.32
39	0.24	0.24	0.25	0.26	0.35	0.37
40	0.26	0.28	0.29	0.30	0.41	0.43
41	0.30	0.30	0.32	0.32	0.46	0.49
42	0.34	0.34	0.36	0.36	0.52	0.55
43	0.37	0.37	0.40	0.41	0.58	0.62
44	0.41	0.41	0.43	0.44	0.65	0.70
45	0.44	0.44	0.47	0.48	0.71	0.77
46	0.54	0.55	0.59	0.60	0.86	0.90
47	0.64	0.67	0.72	0.74	1.04	1.07
48	0.74	0.79	0.88	0.90	1.24	1.30
49	0.85	0.92	1.04	1.07	1.44	1.56
50	0.97	1.07	1.22	1.26	1.70	1.85

CDW RIDER ULTIMATE RATES – GLT 10, 15, 20

GUARANTEED ULTIMATE PREMIUM RATES PER \$1,000 OF FACE AMOUNT. Annual Renewal Rates immediately following the end of the original term for 10-, 15- and 20-year GLT.

Attained Age	Male		Female		Unisex	
	Nonsmoker	Smoker	Nonsmoker	Smoker	Nonsmoker	Smoker
28	1.14	1.69	1.14	1.69	1.14	1.69
29	1.12	1.72	1.12	1.72	1.12	1.72
30	1.10	1.74	1.10	1.74	1.10	1.74
31	1.09	1.81	1.09	1.81	1.09	1.81
32	1.09	1.90	1.09	1.90	1.09	1.90
33	1.13	2.00	1.13	2.00	1.13	2.00
34	1.14	2.10	1.14	2.10	1.14	2.10
35	1.18	2.16	1.18	2.16	1.18	2.16
36	1.25	2.28	1.25	2.28	1.25	2.28
37	1.30	2.41	1.30	2.41	1.30	2.41
38	1.39	2.59	1.39	2.59	1.39	2.59
39	1.48	2.77	1.48	2.77	1.48	2.77
40	1.57	2.99	1.57	2.99	1.57	2.99
41	1.70	3.28	1.70	3.28	1.70	3.28
42	1.87	3.60	1.87	3.60	1.87	3.60
43	2.05	3.98	2.05	3.98	2.05	3.98
44	2.27	4.45	2.27	4.45	2.27	4.45
45	2.52	4.93	2.52	4.93	2.52	4.93
46	2.76	5.39	2.76	5.39	2.76	5.39
47	3.01	5.89	3.01	5.89	3.01	5.89
48	3.17	6.18	3.17	6.18	3.17	6.18
49	3.34	6.50	3.34	6.50	3.34	6.50
50	3.59	6.97	3.59	6.97	3.59	6.97
51	3.88	7.51	3.88	7.51	3.88	7.51
52	4.27	8.27	4.27	8.27	4.27	8.27
53	4.70	9.13	4.70	9.13	4.70	9.13
54	5.26	10.20	5.26	10.20	5.26	10.20
55	5.94	11.40	5.94	11.40	5.94	11.40
56	6.64	12.64	6.64	12.64	6.64	12.64
57	7.38	13.94	7.38	13.94	7.38	13.94
58	8.02	14.96	8.02	14.96	8.02	14.96
59	8.75	16.15	8.75	16.15	8.75	16.15
60	9.64	17.59	9.64	17.59	9.64	17.59
61	10.72	19.38	10.72	19.38	10.72	19.38
62	12.04	21.53	12.04	21.53	12.04	21.53
63	13.51	23.92	13.51	23.92	13.51	23.92
64	15.07	26.35	15.07	26.35	15.07	26.35

CDW RIDER ULTIMATE RATES – GLT 30

GUARANTEED ULTIMATE PREMIUM RATES PER \$1,000 OF FACE AMOUNT. Annual Renewal Rates immediately following the end of the original term for 30-year GLT.

Attained Age	Male		Female		Unisex	
	Nonsmoker	Smoker	Nonsmoker	Smoker	Nonsmoker	Smoker
48	3.73	9.26	3.73	9.26	3.73	9.26
49	3.94	9.76	3.94	9.76	3.94	9.76
50	4.24	10.45	4.24	10.45	4.24	10.45
51	4.57	11.28	4.57	11.28	4.57	11.28
52	5.05	12.41	5.05	12.41	5.05	12.41
53	5.56	13.69	5.56	13.69	5.56	13.69
54	6.20	15.29	6.20	15.29	6.20	15.29
55	7.01	17.11	7.01	17.11	7.01	17.11
56	7.82	18.96	7.82	18.96	7.82	18.96
57	8.70	20.92	8.70	20.92	8.70	20.92
58	9.46	22.45	9.46	22.45	9.46	22.45
59	10.32	24.24	10.32	24.24	10.32	24.24
60	11.36	26.39	11.36	26.39	11.36	26.39
61	12.64	29.06	12.64	29.06	12.64	29.06
62	14.20	32.29	14.20	32.29	14.20	32.29
63	15.94	35.87	15.94	35.87	15.94	35.87
64	17.77	39.53	17.77	39.53	17.77	39.53

Guaranteed Level Term is issued by MetLife Investors USA Insurance Company on Policy Form 5E-23-12 and in New York only by Metropolitan Life Insurance Company on Policy Form 1E-23-12-NY. All product guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

Term Insurance Products:

- Not A Deposit • Not FDIC-Insured
- Not Insured By Any Federal Government Agency
- Not Guaranteed By Any Bank or Credit Union

MetLife

MetLife Investors USA Insurance Company

11225 North Community House Road
Charlotte, NC 28277

Metropolitan Life Insurance Company

200 Park Avenue
New York, NY 10166
metlife.com

BDTM24109 L0614377544[0616]
© 2014 METLIFE, INC. PEANUTS © 2014 Peanuts Worldwide