

non-tobacco simplified issue rates

Horizon Payroll Term* P20RCT with PW and ADB (includes Policy Fee).
 ADB is not available after age 55 on new policies, and ADB coverage terminates at age 65.
 PW is not available after age 55 on new policies, and PW coverage terminates at age 60.

\$25,000 death benefit \$50,000 death benefit \$75,000 death benefit \$100,000 death benefit

AGE	CURRENT**		MAXIMUM		CURRENT**		MAXIMUM		CURRENT**		MAXIMUM		CURRENT**		MAXIMUM	
	MON.	WKLY	MON.	WKLY	MON.	WKLY	MON.	WKLY	MON.	WKLY	MON.	WKLY	MON.	WKLY	MON.	WKLY
18	N/A	N/A	N/A	N/A	\$16.91	\$3.91	\$18.95	\$4.38	\$23.10	\$5.33	\$26.17	\$6.04	\$29.28	\$6.76	\$33.37	\$7.70
19	N/A	N/A	N/A	N/A	16.91	3.91	18.95	4.38	23.10	5.33	26.17	6.04	29.28	6.76	33.37	7.70
20	N/A	N/A	N/A	N/A	16.91	3.91	18.95	4.38	23.10	5.33	26.17	6.04	29.28	6.76	33.37	7.70
21	N/A	N/A	N/A	N/A	16.91	3.91	18.95	4.38	23.10	5.33	26.17	6.04	29.28	6.76	33.37	7.70
22	N/A	N/A	N/A	N/A	16.91	3.91	18.95	4.38	23.10	5.33	26.17	6.04	29.28	6.76	33.37	7.70
23	N/A	N/A	N/A	N/A	16.96	3.92	19.36	4.47	23.17	5.35	26.78	6.18	29.37	6.78	34.19	7.89
24	N/A	N/A	N/A	N/A	17.01	3.93	19.87	4.59	23.24	5.37	27.53	6.36	29.46	6.80	35.19	8.12
25	N/A	N/A	N/A	N/A	17.05	3.94	20.45	4.72	23.31	5.38	28.42	6.56	29.55	6.82	36.37	8.40
26	N/A	N/A	N/A	N/A	17.05	3.94	21.09	4.87	23.31	5.38	29.38	6.78	29.55	6.82	37.64	8.69
27	N/A	N/A	N/A	N/A	17.05	3.94	21.82	5.04	23.31	5.38	30.47	7.04	29.55	6.82	39.10	9.03
28	N/A	N/A	N/A	N/A	17.05	3.94	22.59	5.22	23.31	5.38	31.63	7.30	29.55	6.82	40.64	9.38
29	N/A	N/A	N/A	N/A	17.05	3.94	23.50	5.43	23.31	5.38	32.99	7.62	29.55	6.82	42.46	9.80
30	N/A	N/A	N/A	N/A	17.14	3.96	24.59	5.68	23.44	5.41	34.62	7.99	29.73	6.86	44.64	10.31
31	N/A	N/A	N/A	N/A	17.73	4.10	25.77	5.95	24.33	5.62	36.40	8.40	30.92	7.14	47.01	10.85
32	N/A	N/A	N/A	N/A	18.36	4.24	27.09	6.26	25.29	5.84	38.38	8.86	32.19	7.43	49.65	11.46
33	11.84	2.74	16.59	3.83	19.14	4.42	28.64	6.61	26.44	6.11	40.69	9.39	33.73	7.79	52.73	12.17
34	12.25	2.83	17.43	4.03	19.96	4.61	30.32	7.00	27.67	6.39	43.21	9.98	35.37	8.17	56.09	12.95
35	12.73	2.94	18.41	4.25	20.91	4.83	32.27	7.45	29.10	6.72	46.15	10.65	37.28	8.61	60.01	13.85
36	13.18	3.05	19.43	4.49	21.82	5.04	34.32	7.92	30.46	7.03	49.21	11.36	39.09	9.02	64.09	14.79
37	13.68	3.16	20.55	4.75	22.82	5.27	36.54	8.44	31.97	7.38	52.56	12.13	41.10	9.49	68.56	15.83
38	14.21	3.28	21.83	5.04	23.86	5.51	39.09	9.02	33.54	7.74	56.38	13.01	43.19	9.97	73.64	17.00
39	14.82	3.42	23.23	5.36	25.09	5.79	41.91	9.68	35.37	8.17	60.60	13.99	45.65	10.54	79.28	18.30
40	15.45	3.57	24.79	5.72	26.37	6.09	45.0	10.40	37.28	8.61	65.30	15.07	48.18	11.12	85.55	19.75
41	16.17	3.74	26.55	6.13	27.77	6.41	48.5	11.21	39.40	9.10	70.56	16.29	51.01	11.78	92.55	21.36
42	16.91	3.91	28.44	6.57	29.27	6.76	52.31	12.08	41.64	9.61	76.21	17.59	54.01	12.47	100.10	23.10
43	17.76	4.10	30.62	7.07	30.95	7.15	56.68	13.08	44.17	10.20	82.76	19.10	57.37	13.24	108.83	25.12
44	18.66	4.31	33.03	7.63	32.77	7.57	61.50	14.20	46.90	10.83	89.99	20.77	61.01	14.08	118.46	27.34
45	19.59	4.52	35.68	8.24	34.64	8.00	66.82	15.42	49.69	11.47	97.96	22.61	64.73	14.94	129.10	29.80
46	20.50	4.73	38.50	8.89	36.46	8.42	72.46	16.73	52.42	12.10	106.42	24.56	68.37	15.78	140.37	32.40
47	21.48	4.96	41.64	9.61	38.41	8.87	78.73	18.17	55.35	12.78	115.82	26.73	72.28	16.68	152.91	35.29
48	22.55	5.21	45.10	10.41	40.55	9.36	85.64	19.77	58.55	13.52	126.19	29.12	76.55	17.67	166.73	38.48
49	23.75	5.48	48.95	11.30	42.96	9.92	93.37	21.55	62.17	14.35	137.78	31.80	81.37	18.78	182.18	42.05
50	25.21	5.82	53.37	12.32	45.86	10.59	102.18	23.58	66.53	15.36	151.01	34.85	87.19	20.12	199.82	46.12
*51	26.86	6.20	56.13	12.96	49.18	11.35	107.73	24.86	71.51	16.51	159.32	36.77	93.83	21.66	210.92	48.68
*52	28.75	6.64	59.18	13.66	52.96	12.23	113.82	26.27	77.16	17.81	168.46	38.88	101.37	23.40	223.10	51.49
*53	30.96	7.15	62.55	14.44	57.36	13.24	120.54	27.82	83.78	19.34	178.56	41.21	110.19	25.43	236.56	54.59
*54	33.38	7.71	66.18	15.28	62.23	14.36	127.82	29.50	91.07	21.02	189.46	43.73	119.92	27.68	251.10	57.95
*55	36.00	8.31	70.05	16.17	67.46	15.57	135.55	31.28	98.91	22.83	201.05	46.40	130.37	30.09	266.55	61.52

Premium Waiver (PW) coverage terminates at age 60; Accidental Death (ADB) coverage terminates at age 65

Horizon Payroll Term*, No Waiver, No ADB (Includes Policy Fee)

*56	\$26.87	\$6.20	\$62.21	\$14.36	\$49.19	\$11.36	\$119.87	\$27.67	\$71.50	\$16.50	\$177.53	\$40.97	\$93.82	\$21.65	\$235.19	\$54.28
*57	28.62	6.61	65.30	15.07	52.69	12.16	126.05	29.09	76.75	17.72	186.80	43.11	100.82	23.27	247.55	57.13
*58	30.50	7.04	68.55	15.82	56.46	13.03	132.55	30.59	82.41	19.02	196.55	45.36	108.37	25.01	260.55	60.13
*59	32.55	7.52	71.96	16.61	60.55	13.98	139.37	32.17	88.55	20.44	206.78	47.72	116.55	26.90	274.19	63.28
*60	34.80	8.03	75.50	17.43	65.05	15.02	146.46	33.80	95.30	22.00	217.41	50.18	125.55	28.98	288.37	66.55
*61	37.23	8.60	78.96	18.23	69.91	16.14	153.37	35.40	102.60	23.68	227.78	52.57	135.28	31.22	302.19	69.74
*62	39.85	9.20	82.57	19.06	75.14	17.34	160.60	37.07	110.44	25.49	238.62	55.07	145.73	33.63	316.64	73.07
*63	42.62	9.84	86.39	19.94	80.69	18.62	168.23	38.83	118.75	27.41	250.07	57.71	156.82	36.19	331.91	76.60
*64	45.53	10.51	90.41	20.87	86.50	19.97	176.28	40.68	127.48	29.42	262.14	60.50	168.46	38.88	348.00	80.31
*65	48.57	11.21	94.46	22.96	92.60	21.37	194.37	44.86	136.62	31.53	289.28	66.76	180.64	41.69	384.19	88.66

* The Horizon Payroll Term (P20RCT) provides a level death benefit for the lesser of 20 years or to age 70.

** Current Premiums are guaranteed for the first 5 policy years. After 5 years, we may increase or decrease the premium, but it will never exceed the maximum premium