

Universal LifeEvents®						
Long Term Care, Benefit Restoration, Extension of Benefits						
Non-Smoker Rates - Defined Benefit						
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000
	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium
35	20.14	36.02	51.89	67.77	99.52	131.27
45	31.91	59.41	86.91	114.41	169.41	224.41
55	53.89	103.37	152.85	202.33	301.29	400.25

Long Term Care, Benefit Restoration, Extension of Benefits						
Smoker Rates - Defined Benefit						
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000
	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium
35	27.73	51.19	74.64	98.10	145.02	191.94
45	48.45	92.50	136.54	180.58	268.66	356.75
55	94.95	185.50	276.04	366.58	547.66	728.75