

<i>Dignified Choice</i> [®] - <i>Classic I</i> FULL BENEFIT - MALE Premiums per \$1,000					
ANNUAL					
Issue Age	Non-Tobacco	Tobacco	Issue Age	Non-Tobacco	Tobacco
0	9.13	9.13	43	28.34	39.12
1	9.29	9.29	44	29.19	40.39
2	9.46	9.46	45	30.07	41.66
3	9.67	9.67	46	30.98	44.20
4	9.92	9.92	47	31.89	45.47
5	10.20	10.20	48	32.53	46.32
6	10.49	10.49	49	33.16	47.16
7	10.80	10.80	50	34.82	48.97
8	11.13	11.13	51	35.58	50.71
9	11.47	11.47	52	36.73	51.21
10	11.84	11.84	53	37.75	53.34
11	11.95	11.95	54	39.16	55.46
12	12.06	12.06	55	40.52	57.83
13	12.17	12.17	56	41.90	60.20
14	12.28	12.28	57	43.68	63.75
15	12.39	12.39	58	46.59	65.80
16	12.84	12.84	59	47.91	69.00
17	13.29	13.29	60	49.79	72.16
18	14.53	20.64	61	52.32	75.70
19	14.96	20.64	62	54.49	79.10
20	15.18	20.64	63	58.60	82.78
21	15.58	21.79	64	61.89	87.49
22	15.80	21.79	65	65.34	92.08
23	16.03	23.87	66	68.81	98.66
24	16.37	23.87	67	72.28	105.24
25	16.90	25.15	68	77.74	111.83
26	17.38	25.15	69	81.97	119.50
27	17.87	26.41	70	86.20	127.19
28	18.37	26.41	71	91.24	137.06
29	19.03	26.41	72	96.35	145.84
30	19.62	27.69	73	103.90	156.81
31	20.11	27.69	74	110.20	167.78
32	20.79	28.95	75	116.58	178.75
33	21.28	28.95	76	124.72	193.02
34	21.97	30.23	77	133.95	208.39
35	22.46	31.49	78	145.69	223.75
36	23.15	31.49	79	154.68	240.20
37	23.67	32.77	80	166.09	257.76
38	24.39	34.03	81	179.24	274.22
39	25.10	35.31	82	191.33	289.58
40	26.15	35.31	83	204.24	303.84
41	26.95	36.57	84	217.01	317.01
42	27.77	37.85	85	230.58	329.08

Policy Fee: For Annual Premium, add \$34.48

<i>Dignified Choice</i> [®] - <i>Classic I</i> FULL BENEFIT - FEMALE Premiums per \$1,000					
ANNUAL					
Issue Age	Non-Tobacco	Tobacco	Issue Age	Non-Tobacco	Tobacco
0	7.78	7.78	43	22.78	31.81
1	7.94	7.94	44	23.43	31.49
2	8.11	8.11	45	23.78	32.38
3	8.32	8.32	46	24.43	33.25
4	8.56	8.56	47	25.08	34.09
5	8.84	8.84	48	25.23	34.59
6	9.14	9.14	49	25.65	35.05
7	9.45	9.45	50	26.71	35.31
8	9.78	9.78	51	27.08	37.02
9	10.12	10.12	52	27.59	37.58
10	10.48	10.48	53	28.93	39.55
11	10.77	10.77	54	30.06	41.50
12	11.05	11.05	55	31.91	43.62
13	11.32	11.32	56	33.38	45.75
14	11.60	11.60	57	34.85	46.81
15	11.89	11.89	58	37.33	48.71
16	12.32	12.32	59	38.78	51.64
17	12.73	12.73	60	40.67	53.50
18	13.75	18.33	61	42.58	56.37
19	14.09	18.33	62	44.50	58.17
20	14.22	18.33	63	46.95	61.29
21	14.32	18.33	64	49.18	65.45
22	14.41	19.48	65	51.24	68.57
23	14.68	21.33	66	53.96	71.69
24	14.88	21.33	67	56.07	74.80
25	15.07	21.33	68	59.75	77.92
26	15.38	22.60	69	63.32	82.08
27	15.71	22.60	70	66.26	86.24
28	16.19	22.60	71	70.12	94.56
29	16.52	23.87	72	73.98	102.87
30	16.93	23.87	73	80.49	111.19
31	17.25	23.87	74	85.18	120.54
32	17.76	25.15	75	89.87	129.90
33	18.09	25.15	76	96.32	142.37
34	18.40	26.41	77	103.88	154.85
35	18.92	26.41	78	113.25	168.36
36	19.26	27.69	79	122.71	182.91
37	19.60	27.69	80	132.73	197.47
38	20.14	28.95	81	143.26	209.94
39	20.50	28.95	82	153.76	220.33
40	21.45	30.23	83	164.28	228.65
41	21.79	29.93	84	174.81	234.89
42	22.43	30.89	85	185.32	241.12

Policy Fee: For Annual Premium, add \$34.48

<i>Dignified Choice</i> [®] - <i>Classic II</i> GRADED BENEFIT - MALE Premiums per \$1,000			
ISSUE AGE	ANNUAL	ISSUE AGE	ANNUAL
21	23.91	54	65.62
22	23.91	55	68.46
23	26.30	56	71.32
24	26.30	57	75.60
25	27.77	58	78.06
26	27.77	59	81.92
27	29.22	60	85.73
28	29.22	61	90.90
29	29.22	62	96.01
30	30.69	63	101.58
31	30.69	64	108.54
32	32.14	65	115.49
33	32.14	66	123.84
34	33.61	67	132.19
35	35.07	68	140.54
36	35.07	69	150.28
37	36.53	70	160.02
38	37.99	71	172.55
39	39.46	72	183.68
40	39.46	73	197.59
41	40.91	74	211.51
42	42.38	75	225.42
43	43.83	76	243.51
44	45.30	77	262.99
45	46.75	78	282.47
46	49.68	79	303.35
47	51.14	80	325.61
48	52.60	81	346.48
49	54.07	82	365.96
50	56.71	83	384.05
51	59.33	84	400.75
52	60.49	85	416.06
53	63.06		

Policy Fee: For Annual Premium, add \$34.48

* Maximum issue age in MO is 75. Issue ages may vary by state.

<i>Dignified Choice</i> [®] - <i>Classic II</i> GRADED BENEFIT - FEMALE Premiums per \$1,000			
ISSUE AGE	ANNUAL	ISSUE AGE	ANNUAL
21	19.02	54	51.74
22	20.29	55	54.46
23	22.31	56	57.19
24	22.31	57	58.54
25	22.31	58	60.97
26	23.72	59	64.71
27	23.72	60	67.08
28	23.72	61	70.75
29	25.10	62	73.05
30	25.10	63	77.04
31	25.10	64	82.35
32	26.50	65	86.34
33	26.50	66	90.32
34	27.89	67	94.31
35	27.89	68	98.29
36	29.29	69	103.60
37	29.29	70	108.92
38	30.68	71	119.54
39	30.68	72	130.17
40	32.08	73	140.79
41	32.08	74	152.75
42	33.47	75	164.70
43	34.87	76	180.64
44	34.87	77	196.58
45	36.26	78	213.85
46	37.66	79	232.44
47	39.05	80	251.04
48	40.45	81	266.98
49	41.84	82	280.26
50	43.02	83	290.89
51	45.58	84	298.86
52	46.74	85	306.83
53	49.25		

Policy Fee: For Annual Premium, add \$34.48

* Maximum issue age in MO is 75. Issue ages may vary by state.