Effective 04-15-2021

Policy Fee $25

ELIPS LIFE INSURANCE COMPANY

DELAWARE Standard Plans MALE Rates - ANNUAL

FOR USE IN ZIP CODES: ALL OF STATE

	Preferred				
				HD Plan	
Attained Age	Plan A	Plan F	Plan G	G	Plan N
<65 ESRD	26,269	30,675	26,531	10,613	19,931
<65 Non-ESRD	5,254	6,135	5,306	2,123	3,986
65	1,751	2,045	1,769	708	1,329
66	1,751	2,045	1,769	708	1,329
67	1,751	2,045	1,769	708	1,329
68	1,751	2,045	1,769	708	1,369
69	1,804	2,106	1,823	729	1,410
70	1,858	2,170	1,878	751	1,451
71	1,914	2,235	1,934	774	1,495
72	1,980	2,313	2,001	800	1,549
73	2,049	2,394	2,071	829	1,601
74	2,121	2,478	2,144	858	1,659
75	2,195	2,564	2,218	888	1,716
76	2,273	2,655	2,296	919	1,776
77	2,363	2,760	2,388	955	1,848
78	2,458	2,870	2,483	993	1,921
79	2,556	2,985	2,583	1,034	1,998
80	2,658	3,105	2,686	1,075	2,078
81	2,765	3,229	2,793	1,118	2,160
82	2,876	3,358	2,905	1,163	2,248
83	2,991	3,491	3,020	1,209	2,338
84	3,113	3,631	3,140	1,256	2,431
85	3,238	3,776	3,266	1,306	2,528
86	3,365	3,929	3,398	1,360	2,630
87	3,501	4,085	3,534	1,413	2,736
88	3,640	4,249	3,674	1,470	2,846
89	3,785	4,418	3,821	1,529	2,960
90	3,936	4,595	3,974	1,590	3,079
91	4,094	4,780	4,133	1,654	3,203
92	4,258	4,971	4,299	1,719	3,330
93	4,429	5,169	4,469	1,789	3,464
94	4,605	5,376	4,648	1,859	3,601
95	4,789	5,593	4,834	1,934	3,745
96	4,981	5,816	5,026	2,011	3,895
97	5,180	6,049	5,228	2,091	4,053
98	5,388	6,291	5,436	2,174	4,214
99	5,603	6,543	5,654	2,261	4,383

	Standard				
				HD Plan	
Attained Age	Plan A	Plan F	Plan G	G	Plan N
<65 ESRD	29,175	34,088	29,475	11,813	22,144
<65 Non-ESRD	5,835	6,818	5,895	2,363	4,429
65	1,945	2,273	1,965	788	1,476
66	1,945	2,273	1,965	788	1,476
67	1,945	2,273	1,965	788	1,476
68	1,945	2,273	1,965	788	1,521
69	2,004	2,341	2,025	811	1,566
70	2,064	2,411	2,085	834	1,615
71	2,125	2,484	2,149	859	1,663
72	2,200	2,570	2,224	889	1,720
73	2,276	2,661	2,301	920	1,780
74	2,358	2,753	2,383	953	1,844
75	2,438	2,849	2,465	986	1,908
76	2,524	2,949	2,551	1,021	1,973
77	2,625	3,068	2,654	1,063	2,054
78	2,731	3,189	2,759	1,103	2,135
79	2,840	3,316	2,869	1,148	2,220
80	2,954	3,450	2,984	1,193	2,308
81	3,071	3,586	3,104	1,241	2,401
82	3,195	3,730	3,226	1,290	2,498
83	3,325	3,880	3,355	1,341	2,596
84	3,459	4,035	3,489	1,395	2,701
85	3,596	4,198	3,630	1,451	2,810
86	3,739	4,365	3,774	1,510	2,923
87	3,890	4,539	3,928	1,570	3,040
88	4,045	4,721	4,083	1,633	3,163
89	4,205	4,910	4,245	1,698	3,289
90	4,375	5,106	4,416	1,766	3,421
91	4,550	5,310	4,591	1,838	3,559
92	4,731	5,524	4,775	1,909	3,699
93	4,921	5,744	4,968	1,988	3,849
94	5,118	5,974	5,165	2,066	4,001
95	5,321	6,213	5,370	2,149	4,163
96	5,534	6,463	5,585	2,235	4,328
97	5,755	6,721	5,808	2,324	4,503
98	5,985	6,989	6,039	2,415	4,683
99	6,224	7,269	6,281	2,513	4,869

Modal Factors: Semi Annual: 0.5000 Quarterly: 0.25000 Monthly: Divide by 12

ELIPS LIFE INSURANCE COMPANY

DELAWARE Standard Plans FEMALE Rates - ANNUAL

FOR USE IN ZIP CODES: ALL OF STATE

	Preferred				
				HD Plan	
Attained Age	Plan A	Plan F	Plan G	G	Plan N
<65 ESRD	23,456	27,394	23,700	9,488	17,794
<65 Non-ESRD	4,691	5,479	4,740	1,898	3,559
65	1,564	1,826	1,580	633	1,186
66	1,564	1,826	1,580	633	1,186
67	1,564	1,826	1,580	633	1,186
68	1,564	1,826	1,580	633	1,223
69	1,610	1,881	1,628	650	1,259
70	1,659	1,938	1,676	670	1,296
71	1,708	1,995	1,726	690	1,335
72	1,768	2,065	1,786	714	1,383
73	1,830	2,138	1,849	739	1,430
74	1,894	2,213	1,914	766	1,481
75	1,960	2,290	1,981	793	1,533
76	2,029	2,370	2,050	820	1,586
77	2,110	2,465	2,133	854	1,650
78	2,194	2,563	2,216	886	1,715
79	2,281	2,665	2,305	923	1,784
80	2,373	2,771	2,399	959	1,855
81	2,469	2,883	2,494	998	1,929
82	2,568	2,998	2,593	1,038	2,006
83	2,671	3,118	2,696	1,079	2,086
84	2,779	3,243	2,804	1,121	2,171
85	2,890	3,373	2,916	1,166	2,258
86	3,005	3,508	3,033	1,214	2,349
87	3,126	3,648	3,155	1,261	2,443
88	3,250	3,794	3,281	1,311	2,541
89	3,380	3,945	3,413	1,365	2,644
90	3,515	4,103	3,549	1,419	2,749
91	3,656	4,268	3,690	1,476	2,859
92	3,801	4,439	3,838	1,534	2,973
93	3,954	4,615	3,991	1,596	3,093
94	4,111	4,800	4,150	1,660	3,216
95	4,276	4,993	4,315	1,726	3,344
96	4,446	5,193	4,488	1,795	3,478
97	4,624	5,401	4,666	1,868	3,618
98	4,810	5,616	4,854	1,941	3,763
99	5,003	5,841	5,049	2,019	3,913

	Standard				
				HD Plan	
Attained Age	Plan A	Plan F	Plan G	G	Plan N
<65 ESRD	26,063	30,431	26,306	10,538	19,781
<65 Non-ESRD	5,213	6,086	5,261	2,108	3,956
65	1,738	2,029	1,754	703	1,319
66	1,738	2,029	1,754	703	1,319
67	1,738	2,029	1,754	703	1,319
68	1,738	2,029	1,754	703	1,359
69	1,789	2,090	1,808	724	1,399
70	1,843	2,153	1,861	745	1,441
71	1,898	2,218	1,919	768	1,484
72	1,964	2,295	1,985	794	1,536
73	2,033	2,375	2,055	821	1,590
74	2,104	2,459	2,126	851	1,646
75	2,178	2,544	2,201	880	1,703
76	2,254	2,633	2,278	911	1,763
77	2,344	2,739	2,369	949	1,834
78	2,438	2,848	2,464	985	1,906
79	2,535	2,960	2,561	1,024	1,983
80	2,636	3,080	2,665	1,065	2,061
81	2,743	3,203	2,770	1,109	2,144
82	2,853	3,330	2,880	1,153	2,229
83	2,968	3,464	2,996	1,198	2,319
84	3,088	3,604	3,115	1,245	2,411
85	3,210	3,748	3,241	1,296	2,509
86	3,339	3,898	3,370	1,349	2,610
87	3,473	4,054	3,506	1,401	2,714
88	3,613	4,215	3,645	1,458	2,823
89	3,755	4,384	3,791	1,516	2,936
90	3,906	4,560	3,944	1,576	3,055
91	4,063	4,741	4,100	1,640	3,178
92	4,224	4,931	4,264	1,705	3,303
93	4,394	5,128	4,435	1,774	3,436
94	4,569	5,334	4,611	1,845	3,574
95	4,751	5,548	4,795	1,919	3,716
96	4,941	5,771	4,986	1,995	3,865
97	5,139	6,001	5,185	2,075	4,020
98	5,344	6,240	5,393	2,158	4,180
99	5,558	6,490	5,609	2,244	4,348

Modal Factors: Semi Annual: 0.5000 Quarterly: 0.25000 Monthly: Divide by 12

Household Discount Factor .88

ELIPS LIFE INSURANCE COMPANY

DELAWARE Standard Plans MALE Rates - MONTHLY

FOR USE IN ZIP CODES: ALL OF STATE

	Preferred				
Attained Age	Plan A	Plan F	Plan G	HD Plan G	Plan N
<65 ESRD	2,189.08	2,556.25	2,210.92	884.42	1,660.92
<65 Non-ESRD	437.83	511.25	442.17	176.92	332.17
65	145.92	170.42	147.42	59.00	110.75
66	145.92	170.42	147.42	59.00	110.75
67	145.92	170.42	147.42	59.00	110.75
68	145.92	170.42	147.42	59.00	114.08
69	150.33	175.50	151.92	60.75	117.50
70	154.83	180.83	156.50	62.58	120.92
71	159.50	186.25	161.17	64.50	124.58
72	165.00	192.75	166.75	66.67	129.08
73	170.75	199.50	172.58	69.08	133.42
74	176.75	206.50	178.67	71.50	138.25
75	182.92	213.67	184.83	74.00	143.00
76	189.42	221.25	191.33	76.58	148.00
77	196.92	230.00	199.00	79.58	154.00
78	204.83	239.17	206.92	82.75	160.08
79	213.00	248.75	215.25	86.17	166.50
80	221.50	258.75	223.83	89.58	173.17
81	230.42	269.08	232.75	93.17	180.00
82	239.67	279.83	242.08	96.92	187.33
83	249.25	290.92	251.67	100.75	194.83
84	259.42	302.58	261.67	104.67	202.58
85	269.83	314.67	272.17	108.83	210.67
86	280.42	327.42	283.17	113.33	219.17
87	291.75	340.42	294.50	117.75	228.00
88	303.33	354.08	306.17	122.50	237.17
89	315.42	368.17	318.42	127.42	246.67
90	328.00	382.92	331.17	132.50	256.58
91	341.17	398.33	344.42	137.83	266.92
92	354.83	414.25	358.25	143.25	277.50
93	369.08	430.75	372.42	149.08	288.67
94	383.75	448.00	387.33	154.92	300.08
95	399.08	466.08	402.83	161.17	312.08
96	415.08	484.67	418.83	167.58	324.58
97	431.67	504.08	435.67	174.25	337.75
98	449.00	524.25	453.00	181.17	351.17
99	466.92	545.25	471.17	188.42	365.25

	Standard				
Attained Age	Plan A	Plan F	Plan G	HD Plan G	Plan N
<65 ESRD	2,431.25	2,840.67	2,456.25	984.42	1,845.33
<65 Non-ESRD	486.25	568.17	491.25	196.92	369.08
65	162.08	189.42	163.75	65.67	123.00
66	162.08	189.42	163.75	65.67	123.00
67	162.08	189.42	163.75	65.67	123.00
68	162.08	189.42	163.75	65.67	126.75
69	167.00	195.08	168.75	67.58	130.50
70	172.00	200.92	173.75	69.50	134.58
71	177.08	207.00	179.08	71.58	138.58
72	183.33	214.17	185.33	74.08	143.33
73	189.67	221.75	191.75	76.67	148.33
74	196.50	229.42	198.58	79.42	153.67
75	203.17	237.42	205.42	82.17	159.00
76	210.33	245.75	212.58	85.08	164.42
77	218.75	255.67	221.17	88.58	171.17
78	227.58	265.75	229.92	91.92	177.92
79	236.67	276.33	239.08	95.67	185.00
80	246.17	287.50	248.67	99.42	192.33
81	255.92	298.83	258.67	103.42	200.08
82	266.25	310.83	268.83	107.50	208.17
83	277.08	323.33	279.58	111.75	216.33
84	288.25	336.25	290.75	116.25	225.08
85	299.67	349.83	302.50	120.92	234.17
86	311.58	363.75	314.50	125.83	243.58
87	324.17	378.25	327.33	130.83	253.33
88	337.08	393.42	340.25	136.08	263.58
89	350.42	409.17	353.75	141.50	274.08
90	364.58	425.50	368.00	147.17	285.08
91	379.17	442.50	382.58	153.17	296.58
92	394.25	460.33	397.92	159.08	308.25
93	410.08	478.67	414.00	165.67	320.75
94	426.50	497.83	430.42	172.17	333.42
95	443.42	517.75	447.50	179.08	346.92
96	461.17	538.58	465.42	186.25	360.67
97	479.58	560.08	484.00	193.67	375.25
98	498.75	582.42	503.25	201.25	390.25
99	518.67	605.75	523.42	209.42	405.75

Household Discount Factor .88

ELIPS LIFE INSURANCE COMPANY

DELAWARE Standard Plans FEMALE Rates - MONTHLY

FOR USE IN ZIP CODES: ALL OF STATE

	Preferred				
				HD Plan	
Attained Age	Plan A	Plan F	Plan G	G	Plan N
<65 ESRD	1,954.67	2,282.83	1,975.00	790.67	1,482.83
<65 Non-ESRD	390.92	456.58	395.00	158.17	296.58
65	130.33	152.17	131.67	52.75	98.83
66	130.33	152.17	131.67	52.75	98.83
67	130.33	152.17	131.67	52.75	98.83
68	130.33	152.17	131.67	52.75	101.92
69	134.17	156.75	135.67	54.17	104.92
70	138.25	161.50	139.67	55.83	108.00
71	142.33	166.25	143.83	57.50	111.25
72	147.33	172.08	148.83	59.50	115.25
73	152.50	178.17	154.08	61.58	119.17
74	157.83	184.42	159.50	63.83	123.42
75	163.33	190.83	165.08	66.08	127.75
76	169.08	197.50	170.83	68.33	132.17
77	175.83	205.42	177.75	71.17	137.50
78	182.83	213.58	184.67	73.83	142.92
79	190.08	222.08	192.08	76.92	148.67
80	197.75	230.92	199.92	79.92	154.58
81	205.75	240.25	207.83	83.17	160.75
82	214.00	249.83	216.08	86.50	167.17
83	222.58	259.83	224.67	89.92	173.83
84	231.58	270.25	233.67	93.42	180.92
85	240.83	281.08	243.00	97.17	188.17
86	250.42	292.33	252.75	101.17	195.75
87	260.50	304.00	262.92	105.08	203.58
88	270.83	316.17	273.42	109.25	211.75
89	281.67	328.75	284.42	113.75	220.33
90	292.92	341.92	295.75	118.25	229.08
91	304.67	355.67	307.50	123.00	238.25
92	316.75	369.92	319.83	127.83	247.75
93	329.50	384.58	332.58	133.00	257.75
94	342.58	400.00	345.83	138.33	268.00
95	356.33	416.08	359.58	143.83	278.67
96	370.50	432.75	374.00	149.58	289.83
97	385.33	450.08	388.83	155.67	301.50
98	400.83	468.00	404.50	161.75	313.58
99	416.92	486.75	420.75	168.25	326.08

	Standard				
				HD Plan	
Attained Age	Plan A	Plan F	Plan G	G	Plan N
<65 ESRD	2,171.92	2,535.92	2,192.17	878.17	1,648.42
<65 Non-ESRD	434.42	507.17	438.42	175.67	329.67
65	144.83	169.08	146.17	58.58	109.92
66	144.83	169.08	146.17	58.58	109.92
67	144.83	169.08	146.17	58.58	109.92
68	144.83	169.08	146.17	58.58	113.25
69	149.08	174.17	150.67	60.33	116.58
70	153.58	179.42	155.08	62.08	120.08
71	158.17	184.83	159.92	64.00	123.67
72	163.67	191.25	165.42	66.17	128.00
73	169.42	197.92	171.25	68.42	132.50
74	175.33	204.92	177.17	70.92	137.17
75	181.50	212.00	183.42	73.33	141.92
76	187.83	219.42	189.83	75.92	146.92
77	195.33	228.25	197.42	79.08	152.83
78	203.17	237.33	205.33	82.08	158.83
79	211.25	246.67	213.42	85.33	165.25
80	219.67	256.67	222.08	88.75	171.75
81	228.58	266.92	230.83	92.42	178.67
82	237.75	277.50	240.00	96.08	185.75
83	247.33	288.67	249.67	99.83	193.25
84	257.33	300.33	259.58	103.75	200.92
85	267.50	312.33	270.08	108.00	209.08
86	278.25	324.83	280.83	112.42	217.50
87	289.42	337.83	292.17	116.75	226.17
88	301.08	351.25	303.75	121.50	235.25
89	312.92	365.33	315.92	126.33	244.67
90	325.50	380.00	328.67	131.33	254.58
91	338.58	395.08	341.67	136.67	264.83
92	352.00	410.92	355.33	142.08	275.25
93	366.17	427.33	369.58	147.83	286.33
94	380.75	444.50	384.25	153.75	297.83
95	395.92	462.33	399.58	159.92	309.67
96	411.75	480.92	415.50	166.25	322.08
97	428.25	500.08	432.08	172.92	335.00
98	445.33	520.00	449.42	179.83	348.33
99	463.17	540.83	467.42	187.00	362.33

Household Discount Factor .88