Living Promise® BSP Rate Sheet – Level Death Benefit

	Male									
	$5,000		$7,000		$10,000		$20,000		$40,000	
Age	NT	T	NT	T	NT	T	NT	T	NT	T
45	15.16	19.71	19.94	26.31	27.11	36.22	51.02	69.24	98.83	135.27
46	15.44	19.95	20.34	26.64	27.68	36.69	52.16	70.17	101.11	137.14
47	15.77	20.24	20.80	27.06	28.34	37.28	53.48	71.36	103.75	139.52
48	16.14	20.57	21.31	27.52	29.07	37.94	54.94	72.67	106.67	142.13
49	16.55	20.95	21.89	28.05	29.90	38.69	56.59	74.18	109.97	145.16
50	16.94	20.74	22.44	27.75	30.68	38.27	58.16	73.34	113.11	143.48
51	17.32	21.34	22.97	28.59	31.44	39.47	59.68	75.74	116.16	148.27
52	17.64	21.99	23.42	29.50	32.08	40.77	60.96	78.34	118.71	153.47
53	17.97	23.71	23.88	31.91	32.73	44.21	62.27	85.22	121.33	167.23
54	18.72	24.54	24.93	33.07	34.24	45.87	65.27	88.53	127.34	173.86
55	19.58	25.49	26.12	34.41	35.95	47.78	68.69	92.36	134.18	181.51
56	20.30	26.58	27.14	35.93	37.40	49.96	71.60	96.71	139.99	190.21
57	21.00	27.63	28.11	37.40	38.79	52.06	74.37	100.91	145.53	198.61
58	21.71	28.73	29.12	38.93	40.22	54.25	77.24	105.29	151.28	207.38
59	22.52	29.96	30.25	40.67	41.84	56.72	80.47	110.24	157.74	217.27
60	23.48	31.42	31.59	42.71	43.76	59.64	84.31	116.07	165.42	228.94
61	24.81	33.24	33.45	45.26	46.41	63.28	89.62	123.36	176.03	243.51
62	26.13	35.46	35.31	48.37	49.06	67.72	94.92	132.24	186.64	261.27
63	27.21	37.08	36.82	50.63	51.22	70.96	99.24	138.72	195.28	274.24
64	28.39	39.40	38.47	53.88	53.58	75.60	103.95	147.99	204.70	292.78
65	29.84	41.52	40.49	56.84	56.48	79.83	109.75	156.46	216.29	309.72
66	31.53	44.32	42.86	60.76	59.85	85.43	116.50	167.65	229.80	332.09
67	33.19	47.12	45.19	64.68	63.18	91.03	123.16	178.85	243.12	354.50
68	35.02	49.92	47.75	68.60	66.84	96.63	130.47	190.05	257.74	376.90
69	37.00	52.33	50.51	71.98	70.79	101.46	138.37	199.72	273.54	396.23
70	38.90	55.28	53.19	76.11	74.61	107.36	146.01	211.52	288.81	419.83
71	41.01	59.11	56.13	81.47	78.81	115.01	154.42	226.82	305.64	450.43
72	43.60	62.31	59.75	85.96	83.99	121.42	164.78	239.64	326.35	476.08
73	46.34	66.65	63.59	92.03	89.47	130.09	175.73	256.98	348.26	510.76
74	49.03	70.03	67.36	96.75	94.86	136.85	186.52	270.49	369.83	537.78
75	51.59	74.07	70.95	102.42	99.98	144.94	196.75	286.68	390.30	570.16
76	55.12	81.62	75.89	112.99	107.04	160.04	210.88	316.87	418.55	630.54
77	58.67	88.59	80.85	122.74	114.13	173.97	225.06	344.73	446.91	686.26
78	62.67	94.63	86.46	131.20	122.14	186.06	241.07	368.92	478.93	734.63
79	66.36	99.80	91.62	138.44	129.52	196.40	255.83	389.61	508.46	776.01
80	71.47	104.74	98.77	145.35	139.73	206.27	276.26	409.34	549.32	815.47
81	76.58	111.01	105.92	154.13	149.95	218.82	296.69	434.43	590.17	865.66
82	81.68	120.81	113.07	167.86	160.16	238.43	317.12	473.65	631.03	944.09
83	87.11	128.85	120.67	179.11	171.02	254.50	338.83	505.80	674.46	1008.40
84	92.54	136.00	128.28	189.11	181.88	268.79	360.56	534.37	717.93	1065.54
85	97.97	143.07	135.88	199.02	192.74	282.94	382.28	562.68	761.36	1122.16

Producer use only. Not for use with the general public.

Living Promise® BSP Rate Sheet – Level Death Benefit

	Female									
	$5,000		$7,000		$10,000		$20,000		$40,000	
Age	NT	T	NT	T	NT	T	NT	T	NT	T
45	12.91	16.24	16.79	21.45	22.61	29.27	42.01	55.33	80.81	107.45
46	13.11	16.40	17.08	21.68	23.02	29.60	42.84	55.99	82.49	108.78
47	13.30	16.51	17.34	21.83	23.40	29.82	43.59	56.44	83.98	109.67
48	13.53	16.87	17.66	22.33	23.85	30.53	44.50	57.86	85.79	112.52
49	13.84	17.06	18.10	22.60	24.48	30.92	45.76	58.63	88.32	114.05
50	13.76	17.37	17.98	23.04	24.31	31.54	45.42	59.89	87.63	116.57
51	14.14	18.09	18.51	24.04	25.08	32.97	46.95	62.74	90.69	122.28
52	14.51	18.64	19.03	24.81	25.82	34.07	48.43	64.94	93.65	126.68
53	14.82	19.30	19.47	25.74	26.44	35.41	49.68	67.61	96.15	132.01
54	15.14	19.94	19.92	26.63	27.09	36.67	50.97	70.14	98.73	137.08
55	15.45	20.91	20.35	27.99	27.70	38.62	52.20	74.03	101.20	144.86
56	15.90	21.48	20.97	28.79	28.59	39.75	53.98	76.30	104.75	149.40
57	16.59	22.19	21.95	29.78	29.98	41.17	56.76	79.13	110.32	155.05
58	17.02	22.75	22.54	30.58	30.83	42.31	58.46	81.41	113.71	159.61
59	17.45	23.41	23.15	31.49	31.70	43.61	60.20	84.01	117.20	164.81
60	18.04	24.20	23.97	32.59	32.87	45.19	62.53	87.17	121.86	171.14
61	18.86	25.34	25.12	34.20	34.51	47.48	65.82	91.76	128.44	180.32
62	19.63	26.49	26.21	35.81	36.06	49.78	68.92	96.35	134.64	189.50
63	20.46	27.63	27.36	37.41	37.72	52.06	72.23	100.92	141.26	198.64
64	21.28	28.78	28.52	39.01	39.36	54.36	75.53	105.51	147.85	207.82
65	22.11	29.93	29.67	40.62	41.01	56.65	78.82	110.10	154.43	217.00
66	23.32	31.71	31.37	43.11	43.44	60.22	83.68	117.23	164.15	231.25
67	24.53	33.40	33.06	45.48	45.86	63.60	88.52	124.00	173.83	244.79
68	25.75	35.20	34.77	48.00	48.29	67.19	93.38	131.19	183.55	259.17
69	27.01	36.83	36.53	50.28	50.81	70.46	98.42	137.71	193.63	272.21
70	28.22	38.84	38.23	53.10	53.24	74.48	103.28	145.75	203.35	288.30
71	29.70	41.12	40.30	56.28	56.20	79.03	109.20	154.85	215.20	306.50
72	30.83	43.94	41.88	60.23	58.46	84.67	113.71	166.14	224.22	329.07
73	33.38	46.37	45.44	63.63	63.55	89.53	123.89	175.85	244.58	348.50
74	35.49	49.03	48.41	67.36	67.78	94.86	132.36	186.52	261.52	369.83
75	37.81	51.58	51.65	70.93	72.41	99.95	141.62	196.70	280.03	390.20
76	40.73	56.17	55.74	77.35	78.25	109.13	153.29	215.05	303.38	426.89
77	43.36	60.37	59.42	83.23	83.51	117.53	163.81	231.86	324.42	460.51
78	45.82	64.86	62.87	89.52	88.44	126.51	173.67	249.81	344.15	496.42
79	48.31	68.70	66.35	94.90	93.41	134.20	183.62	265.20	364.05	527.19
80	50.82	69.17	69.87	95.56	98.43	135.14	193.66	267.07	384.12	530.93
81	54.71	75.12	75.31	103.88	106.21	147.03	209.22	290.86	415.24	578.52
82	58.58	81.88	80.73	113.35	113.96	160.56	224.71	317.91	446.21	632.62
83	62.26	86.99	85.88	120.50	121.31	170.77	239.41	338.33	475.62	673.46
84	65.88	91.39	90.95	126.66	128.55	179.57	253.90	355.94	504.59	708.68
85	69.55	97.77	96.09	135.60	135.90	192.34	268.60	381.48	534.00	759.77

Living Promise® BSP Rate Sheet – Graded Death Benefit

Male				
Age	$5,000	$7,000	$10,000	$20,000
45	17.93	24.67	34.79	68.51
46	18.38	25.30	35.69	70.31
47	18.78	25.86	36.49	71.91
48	19.48	26.84	37.89	74.71
49	19.93	27.47	38.79	76.50
50	20.43	28.17	39.78	78.50
51	20.87	28.80	40.68	80.30
52	21.83	30.13	42.59	84.11
53	22.78	31.46	44.48	87.90
54	23.27	32.16	45.48	89.89
55	23.98	33.14	46.89	92.70
56	24.18	33.42	47.29	93.50
57	25.12	34.75	49.18	97.29
58	25.62	35.45	50.18	99.29
59	26.58	36.78	52.08	103.10
60	27.52	38.11	53.98	106.89
61	28.93	40.07	56.78	112.50
62	29.87	41.39	58.68	116.29
63	30.82	42.72	60.57	120.08
64	31.77	44.06	62.48	123.89
65	32.92	45.66	64.77	128.48
66	34.57	47.97	68.08	135.08
67	36.97	51.33	72.87	144.68
68	39.32	54.62	77.57	154.08
69	40.92	56.86	80.77	160.47
70	42.47	59.03	83.86	166.66
71	44.22	61.47	87.36	173.66
72	46.12	64.13	91.16	181.26
73	48.11	66.93	95.16	189.25
74	51.56	71.76	102.06	203.04
75	54.96	76.52	108.86	216.64
76	58.36	81.28	115.66	230.24
77	61.81	86.11	122.55	244.04
78	65.21	90.87	129.35	257.64
79	68.61	95.62	136.14	271.22
80	72.05	100.45	143.04	285.01

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Living Promise® BSP Rate Sheet – Graded Death Benefit

Female				
Age	$5,000	$7,000	$10,000	$20,000
45	13.78	18.86	26.49	51.90
46	13.93	19.07	26.79	52.51
47	14.03	19.22	26.99	52.92
48	14.53	19.91	27.99	54.91
49	14.73	20.19	28.39	55.71
50	14.98	20.54	28.89	56.71
51	15.68	21.52	30.29	59.51
52	16.18	22.23	31.29	61.52
53	16.88	23.20	32.69	64.31
54	17.58	24.18	34.09	67.11
55	18.53	25.51	35.98	70.90
56	19.23	26.49	37.39	73.71
57	20.18	27.82	39.28	77.50
58	21.12	29.15	41.18	81.29
59	21.83	30.13	42.59	84.11
60	22.78	31.46	44.48	87.90
61	23.47	32.44	45.88	90.69
62	24.68	34.12	48.28	95.50
63	25.37	35.10	49.68	98.29
64	26.07	36.07	51.08	101.09
65	26.78	37.06	52.48	103.90
66	27.97	38.73	54.88	108.69
67	29.17	40.42	57.28	113.49
68	31.27	43.35	61.47	121.88
69	32.92	45.66	64.77	128.48
70	34.57	47.97	68.08	135.08
71	37.17	51.61	73.27	145.48
72	40.02	55.60	78.97	156.87
73	42.62	59.24	84.17	167.27
74	44.52	61.90	87.97	174.87
75	47.62	66.23	94.16	187.26
76	50.77	70.64	100.46	199.86
77	53.86	74.98	106.66	212.25
78	55.91	77.85	110.76	220.45
79	57.91	80.65	114.76	228.45
80	59.91	83.45	118.75	236.44