

**PAY TO 100 – NONSMOKER – MONTHLY**

Level Amounts of Insurance  
 Monthly Premium  
 Policy Form CLI-146



Age at contract date	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
0	\$ 2.91	\$ 5.82	\$ 8.72	\$ 11.63	\$ 14.54	\$ 17.45	\$ 20.36	\$ 23.27	\$ 26.17	\$ 29.08
1	3.05	6.09	9.14	12.18	15.23	18.27	21.32	24.37	27.41	30.46
2	3.19	6.38	9.57	12.77	15.96	19.15	22.34	25.53	28.72	31.92
3	3.35	6.69	10.04	13.38	16.73	20.07	23.42	26.77	30.11	33.46
4	3.50	7.01	10.51	14.02	17.52	21.02	24.53	28.03	31.54	35.04
5	3.67	7.34	11.01	14.68	18.35	22.02	25.69	29.37	33.04	36.71
6	3.68	7.37	11.05	14.73	18.42	22.10	25.78	29.47	33.15	36.83
7	3.70	7.39	11.09	14.78	18.48	22.17	25.87	29.57	33.26	36.96
8	3.71	7.42	11.12	14.83	18.54	22.25	25.96	29.67	33.37	37.08
9	3.72	7.44	11.16	14.88	18.60	22.32	26.04	29.77	33.49	37.21
10	3.73	7.47	11.20	14.93	18.67	22.40	26.13	29.87	33.60	37.33
11	3.88	7.76	11.64	15.52	19.40	23.27	27.15	31.03	34.91	38.79
12	4.03	8.06	12.09	16.12	20.15	24.17	28.20	32.23	36.26	40.29
13	4.19	8.37	12.56	16.75	20.94	25.12	29.31	33.50	37.69	41.87
14	4.35	8.70	13.05	17.40	21.75	26.10	30.45	34.80	39.15	43.50
15	4.52	9.04	13.56	18.08	22.60	27.12	31.64	36.17	40.69	45.21
16	4.41	8.82	13.24	17.65	22.06	26.47	30.89	35.30	39.71	44.12
17	4.31	8.62	12.92	17.23	21.54	25.85	30.16	34.47	38.77	43.08
18	4.20	8.41	12.61	16.82	21.02	25.22	29.43	33.63	37.84	42.04
19	4.10	8.21	12.31	16.42	20.52	24.62	28.73	32.83	36.94	41.04
20	4.01	8.02	12.02	16.03	20.04	24.05	28.06	32.07	36.07	40.08
21	4.07	8.15	12.22	16.30	20.37	24.45	28.52	32.60	36.67	40.75
22	4.14	8.28	12.42	16.57	20.71	24.85	28.99	33.13	37.27	41.42
23	4.21	8.42	12.64	16.85	21.06	25.27	29.49	33.70	37.91	42.12
24	4.28	8.57	12.85	17.13	21.42	25.70	29.98	34.27	38.55	42.83
25	4.35	8.71	13.06	17.42	21.77	26.12	30.48	34.83	39.19	43.54
26	4.46	8.92	13.37	17.83	22.29	26.75	31.21	35.67	40.12	44.58
27	4.56	9.12	13.69	18.25	22.81	27.37	31.94	36.50	41.06	45.62
28	4.67	9.34	14.01	18.68	23.35	28.02	32.69	37.37	42.04	46.71
29	4.78	9.56	14.34	19.12	23.89	28.67	33.45	38.23	43.01	47.79
30	4.89	9.78	14.67	19.57	24.46	29.35	34.24	39.13	44.02	48.91
31	5.10	10.21	15.31	20.42	25.52	30.62	35.73	40.83	45.94	51.04
32	5.32	10.64	15.96	21.28	26.60	31.92	37.24	42.56	47.89	53.21
33	5.55	11.11	16.66	22.22	27.77	33.32	38.88	44.43	49.99	55.54
34	5.79	11.58	17.37	23.17	28.96	34.75	40.54	46.33	52.12	57.91
35	6.04	12.08	18.12	24.17	30.21	36.25	42.29	48.33	54.37	60.41
36	6.22	12.45	18.67	24.90	31.12	37.35	43.57	49.80	56.02	62.25
37	6.41	12.82	19.24	25.65	32.06	38.47	44.89	51.30	57.71	64.12
38	6.61	13.22	19.82	26.43	33.04	39.65	46.26	52.86	59.47	66.08
39	6.81	13.62	20.42	27.23	34.04	40.85	47.66	54.46	61.27	68.08
40	7.01	14.02	21.04	28.05	35.06	42.07	49.09	56.10	63.11	70.12
41	7.35	14.71	22.06	29.42	36.77	44.12	51.48	58.83	66.18	73.54
42	7.71	15.42	23.14	30.85	38.56	46.27	53.99	61.70	69.41	77.12
43	8.09	16.18	24.27	32.37	40.46	48.55	56.64	64.73	72.82	80.91
44	8.49	16.97	25.46	33.95	42.44	50.92	59.41	67.90	76.38	84.87
45	8.90	17.80	26.70	35.60	44.50	53.40	62.30	71.20	80.10	89.00
46	9.22	18.45	27.67	36.90	46.12	55.35	64.57	73.80	83.02	92.25
47	9.56	19.12	28.69	38.25	47.81	57.37	66.93	76.50	86.06	95.62
48	9.91	19.82	29.74	39.65	49.56	59.47	69.38	79.30	89.21	99.12
49	10.28	20.56	30.84	41.12	51.39	61.67	71.95	82.23	92.51	102.79
50	10.65	21.31	31.96	42.61	53.27	63.92	74.58	85.23	95.88	106.54
51	11.28	22.56	33.84	45.11	56.39	67.67	78.95	90.23	101.51	112.79
52	11.94	23.87	35.81	47.75	59.69	71.62	83.56	95.50	107.43	119.37
53	12.64	25.27	37.91	50.55	63.18	75.82	88.46	101.10	113.73	126.37
54	13.37	26.75	40.12	53.50	66.87	80.25	93.62	107.00	120.37	133.74
55	14.16	28.32	42.47	56.63	70.79	84.95	99.10	113.26	127.42	141.58
56	14.93	29.87	44.80	59.73	74.66	89.60	104.53	119.46	134.39	149.33
57	15.75	31.49	47.24	62.98	78.73	94.47	110.22	125.96	141.71	157.45
58	16.61	33.22	49.82	66.43	83.04	99.65	116.25	132.86	149.47	166.08
59	17.51	35.02	52.54	70.05	87.56	105.07	122.58	140.09	157.61	175.12
60	18.47	36.94	55.41	73.88	92.35	110.82	129.29	147.76	166.23	184.70
61	19.60	39.21	58.81	78.41	98.02	117.62	137.22	156.83	176.43	196.03
62	20.80	41.61	62.41	83.21	104.02	124.82	145.62	166.43	187.23	208.03
63	22.08	44.16	66.23	88.31	110.39	132.47	154.55	176.63	198.70	220.78
64	23.43	46.86	70.30	93.73	117.16	140.59	164.03	187.46	210.89	234.32
65	24.87	49.74	74.61	99.48	124.35	149.22	174.09	198.96	223.83	248.70
66	26.77	53.55	80.32	107.10	133.87	160.64	187.42	214.19	240.97	267.74
67	28.82	57.65	86.47	115.30	144.12	172.94	201.77	230.59	259.41	288.24
68	31.03	62.06	93.08	124.11	155.14	186.17	217.20	248.22	279.25	310.28
69	33.40	66.81	100.21	133.61	167.01	200.42	233.82	267.22	300.63	334.03
70	35.96	71.92	107.88	143.84	179.81	215.77	251.73	287.69	323.65	359.61

**PAY TO 100 – NONSMOKER – MONTHLY**

Level Amounts of Insurance  
 Monthly Premium  
 Policy Form CLI-146



Age at contract date	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
0	\$ 31.99	\$ 34.90	\$ 37.81	\$ 40.72	\$ 43.62	\$ 46.53	\$ 49.44	\$ 52.35	\$ 55.26	\$ 58.16
1	33.50	36.55	39.59	42.64	45.69	48.73	51.78	54.82	57.87	60.91
2	35.11	38.30	41.49	44.68	47.87	51.06	54.26	57.45	60.64	63.83
3	36.80	40.15	43.49	46.84	50.19	53.53	56.88	60.22	63.57	66.91
4	38.54	42.05	45.55	49.06	52.56	56.06	59.57	63.07	66.58	70.08
5	40.38	44.05	47.72	51.39	55.06	58.73	62.40	66.07	69.74	73.41
6	40.52	44.20	47.88	51.56	55.25	58.93	62.61	66.30	69.98	73.66
7	40.65	44.35	48.04	51.74	55.44	59.13	62.83	66.52	70.22	73.91
8	40.79	44.50	48.21	51.91	55.62	59.33	63.04	66.75	70.46	74.16
9	40.93	44.65	48.37	52.09	55.81	59.53	63.25	66.97	70.69	74.41
10	41.07	44.80	48.53	52.26	56.00	59.73	63.46	67.20	70.93	74.66
11	42.67	46.55	50.43	54.31	58.19	62.06	65.94	69.82	73.70	77.58
12	44.32	48.35	52.38	56.41	60.44	64.46	68.49	72.52	76.55	80.58
13	46.06	50.25	54.44	58.62	62.81	67.00	71.18	75.37	79.56	83.75
14	47.85	52.20	56.55	60.90	65.25	69.60	73.95	78.30	82.65	87.00
15	49.73	54.25	58.77	63.29	67.81	72.33	76.85	81.37	85.89	90.41
16	48.54	52.95	57.36	61.77	66.18	70.60	75.01	79.42	83.83	88.25
17	47.39	51.70	56.01	60.31	64.62	68.93	73.24	77.55	81.86	86.16
18	46.24	50.45	54.65	58.86	63.06	67.26	71.47	75.67	79.88	84.08
19	45.14	49.25	53.35	57.46	61.56	65.66	69.77	73.87	77.98	82.08
20	44.09	48.10	52.11	56.11	60.12	64.13	68.14	72.15	76.16	80.16
21	44.82	48.90	52.97	57.05	61.12	65.20	69.27	73.35	77.42	81.50
22	45.56	49.70	53.84	57.98	62.12	66.26	70.41	74.55	78.69	82.83
23	46.34	50.55	54.76	58.97	63.18	67.40	71.61	75.82	80.03	84.25
24	47.11	51.40	55.68	59.96	64.25	68.53	72.81	77.10	81.38	85.66
25	47.89	52.25	56.60	60.96	65.31	69.66	74.02	78.37	82.73	87.08
26	49.04	53.50	57.96	62.41	66.87	71.33	75.79	80.25	84.70	89.16
27	50.19	54.75	59.31	63.87	68.43	73.00	77.56	82.12	86.68	91.25
28	51.38	56.05	60.72	65.39	70.06	74.73	79.40	84.07	88.74	93.41
29	52.57	57.35	62.13	66.91	71.68	76.46	81.24	86.02	90.80	95.58
30	53.81	58.70	63.59	68.48	73.37	78.26	83.16	88.05	92.94	97.83
31	56.14	61.25	66.35	71.46	76.56	81.66	86.77	91.87	96.98	102.08
32	58.53	63.85	69.17	74.49	79.81	85.13	90.45	95.77	101.09	106.41
33	61.09	66.65	72.20	77.76	83.31	88.86	94.42	99.97	105.52	111.08
34	63.71	69.50	75.29	81.08	86.87	92.66	98.45	104.25	110.04	115.83
35	66.46	72.50	78.54	84.58	90.62	96.66	102.70	108.75	114.79	120.83
36	68.47	74.70	80.92	87.15	93.37	99.60	105.82	112.05	118.27	124.50
37	70.53	76.95	83.36	89.77	96.18	102.60	109.01	115.42	121.83	128.24
38	72.69	79.30	85.90	92.51	99.12	105.73	112.34	118.95	125.55	132.16
39	74.89	81.70	88.50	95.31	102.12	108.93	115.74	122.55	129.35	136.16
40	77.13	84.15	91.16	98.17	105.18	112.20	119.21	126.22	133.23	140.24
41	80.89	88.25	95.60	102.95	110.31	117.66	125.02	132.37	139.72	147.08
42	84.83	92.55	100.26	107.97	115.68	123.40	131.11	138.82	146.53	154.24
43	89.00	97.10	105.19	113.28	121.37	129.46	137.55	145.64	153.74	161.83
44	93.36	101.85	110.33	118.82	127.31	135.79	144.28	152.77	161.26	169.74
45	97.90	106.80	115.70	124.60	133.49	142.39	151.29	160.19	169.09	177.99
46	101.47	110.70	119.92	129.14	138.37	147.59	156.82	166.04	175.27	184.49
47	105.18	114.75	124.31	133.87	143.43	152.99	162.56	172.12	181.68	191.24
48	109.03	118.95	128.86	138.77	148.68	158.59	168.51	178.42	188.33	198.24
49	113.07	123.35	133.62	143.90	154.18	164.46	174.74	185.02	195.30	205.58
50	117.19	127.84	138.50	149.15	159.81	170.46	181.11	191.77	202.42	213.07
51	124.07	135.34	146.62	157.90	169.18	180.46	191.74	203.02	214.30	225.57
52	131.31	143.24	155.18	167.12	179.06	190.99	202.93	214.87	226.80	238.74
53	139.01	151.64	164.28	176.92	189.55	202.19	214.83	227.47	240.10	252.74
54	147.12	160.49	173.87	187.24	200.62	213.99	227.37	240.74	254.11	267.49
55	155.74	169.89	184.05	198.21	212.37	226.52	240.68	254.84	269.00	283.16
56	164.26	179.19	194.13	209.06	223.99	238.92	253.86	268.79	283.72	298.65
57	173.20	188.94	204.69	220.43	236.18	251.92	267.67	283.41	299.16	314.90
58	182.68	199.29	215.90	232.51	249.12	265.72	282.33	298.94	315.55	332.15
59	192.63	210.14	227.65	245.17	262.68	280.19	297.70	315.21	332.72	350.24
60	203.17	221.64	240.11	258.58	277.05	295.52	313.99	332.46	350.93	369.40
61	215.64	235.24	254.84	274.45	294.05	313.65	333.26	352.86	372.46	392.07
62	228.84	249.64	270.44	291.25	312.05	332.85	353.66	374.46	395.26	416.07
63	242.86	264.94	287.02	309.10	331.17	353.25	375.33	397.41	419.49	441.57
64	257.76	281.19	304.62	328.05	351.49	374.92	398.35	421.78	445.22	468.65
65	273.57	298.44	323.31	348.18	373.05	397.92	422.79	447.66	472.53	497.40
66	294.51	321.29	348.06	374.84	401.61	428.38	455.16	481.93	508.70	535.48
67	317.06	345.89	374.71	403.53	432.36	461.18	490.01	518.83	547.65	576.48
68	341.31	372.34	403.36	434.39	465.42	496.45	527.47	558.50	589.53	620.56
69	367.43	400.83	434.24	467.64	501.04	534.45	567.85	601.25	634.65	668.06
70	395.57	431.53	467.49	503.45	539.42	575.38	611.34	647.30	683.26	719.22

# PAY TO 100 – NONSMOKER – MONTHLY

Children’s Term Life Insurance Rider Included  
 Level Amounts of Insurance  
 Monthly Premium  
 Policy Form CLI-146



Age at contract date	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18	\$ 8.53	\$12.74	\$16.94	\$21.15	\$25.35	\$ 29.55	\$ 33.76	\$ 37.96	\$ 42.17	\$ 46.37
19	8.43	12.54	16.64	20.75	24.85	28.95	33.06	37.16	41.27	45.37
20	8.34	12.35	16.35	20.36	24.37	28.38	32.39	36.40	40.40	44.41
21	8.40	12.48	16.55	20.63	24.70	28.78	32.85	36.93	41.00	45.08
22	8.47	12.61	16.75	20.90	25.04	29.18	33.32	37.46	41.60	45.75
23	8.54	12.75	16.97	21.18	25.39	29.60	33.82	38.03	42.24	46.45
24	8.61	12.90	17.18	21.46	25.75	30.03	34.31	38.60	42.88	47.16
25	8.68	13.04	17.39	21.75	26.10	30.45	34.81	39.16	43.52	47.87
26	8.79	13.25	17.70	22.16	26.62	31.08	35.54	40.00	44.45	48.91
27	8.89	13.45	18.02	22.58	27.14	31.70	36.27	40.83	45.39	49.95
28	9.00	13.67	18.34	23.01	27.68	32.35	37.02	41.70	46.37	51.04
29	9.11	13.89	18.67	23.45	28.22	33.00	37.78	42.56	47.34	52.12
30	9.22	14.11	19.00	23.90	28.79	33.68	38.57	43.46	48.35	53.24
31	9.43	14.54	19.64	24.75	29.85	34.95	40.06	45.16	50.27	55.37
32	9.65	14.97	20.29	25.61	30.93	36.25	41.57	46.89	52.22	57.54
33	9.88	15.44	20.99	26.55	32.10	37.65	43.21	48.76	54.32	59.87
34	10.12	15.91	21.70	27.50	33.29	39.08	44.87	50.66	56.45	62.24
35	10.37	16.41	22.45	28.50	34.54	40.58	46.62	52.66	58.70	64.74
36	10.55	16.78	23.00	29.23	35.45	41.68	47.90	54.13	60.35	66.58
37	10.74	17.15	23.57	29.98	36.39	42.80	49.22	55.63	62.04	68.45
38	10.94	17.55	24.15	30.76	37.37	43.98	50.59	57.19	63.80	70.41
39	11.14	17.95	24.75	31.56	38.37	45.18	51.99	58.79	65.60	72.41
40	11.34	18.35	25.37	32.38	39.39	46.40	53.42	60.43	67.44	74.45
41	11.68	19.04	26.39	33.75	41.10	48.45	55.81	63.16	70.51	77.87
42	12.04	19.75	27.47	35.18	42.89	50.60	58.32	66.03	73.74	81.45
43	12.42	20.51	28.60	36.70	44.79	52.88	60.97	69.06	77.15	85.24
44	12.82	21.30	29.79	38.28	46.77	55.25	63.74	72.23	80.71	89.20
45	13.23	22.13	31.03	39.93	48.83	57.73	66.63	75.53	84.43	93.33
46	13.55	22.78	32.00	41.23	50.45	59.68	68.90	78.13	87.35	96.58
47	13.89	23.45	33.02	42.58	52.14	61.70	71.26	80.83	90.39	99.95
48	14.24	24.15	34.07	43.98	53.89	63.80	73.71	83.63	93.54	103.45
49	14.61	24.89	35.17	45.45	55.72	66.00	76.28	86.56	96.84	107.12
50	14.98	25.64	36.29	46.94	57.60	68.25	78.91	89.56	100.21	110.87
51	15.61	26.89	38.17	49.44	60.72	72.00	83.28	94.56	105.84	117.12
52	16.27	28.20	40.14	52.08	64.02	75.95	87.89	99.83	111.76	123.70
53	16.97	29.60	42.24	54.88	67.51	80.15	92.79	105.43	118.06	130.70
54	17.70	31.08	44.45	57.83	71.20	84.58	97.95	111.33	124.70	138.07
55	18.49	32.65	46.80	60.96	75.12	89.28	103.43	117.59	131.75	145.91
56	19.26	34.20	49.13	64.06	78.99	93.93	108.86	123.79	138.72	153.66
57	20.08	35.82	51.57	67.31	83.06	98.80	114.55	130.29	146.04	161.78
58	20.94	37.55	54.15	70.76	87.37	103.98	120.58	137.19	153.80	170.41
59	21.84	39.35	56.87	74.38	91.89	109.40	126.91	144.42	161.94	179.45
60	22.80	41.27	59.74	78.21	96.68	115.15	133.62	152.09	170.56	189.03

# PAY TO 100 – NONSMOKER – MONTHLY

Children’s Term Life Insurance Rider Included  
 Level Amounts of Insurance  
 Monthly Premium  
 Policy Form CLI-146



Age at contract date	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
18	\$ 50.57	\$ 54.78	\$ 58.98	\$ 63.19	\$ 67.39	\$ 71.59	\$ 75.80	\$ 80.00	\$ 84.21	\$ 88.41
19	49.47	53.58	57.68	61.79	65.89	69.99	74.10	78.20	82.31	86.41
20	48.42	52.43	56.44	60.44	64.45	68.46	72.47	76.48	80.49	84.49
21	49.15	53.23	57.30	61.38	65.45	69.53	73.60	77.68	81.75	85.83
22	49.89	54.03	58.17	62.31	66.45	70.59	74.74	78.88	83.02	87.16
23	50.67	54.88	59.09	63.30	67.51	71.73	75.94	80.15	84.36	88.58
24	51.44	55.73	60.01	64.29	68.58	72.86	77.14	81.43	85.71	89.99
25	52.22	56.58	60.93	65.29	69.64	73.99	78.35	82.70	87.06	91.41
26	53.37	57.83	62.29	66.74	71.20	75.66	80.12	84.58	89.03	93.49
27	54.52	59.08	63.64	68.20	72.76	77.33	81.89	86.45	91.01	95.58
28	55.71	60.38	65.05	69.72	74.39	79.06	83.73	88.40	93.07	97.74
29	56.90	61.68	66.46	71.24	76.01	80.79	85.57	90.35	95.13	99.91
30	58.14	63.03	67.92	72.81	77.70	82.59	87.49	92.38	97.27	102.16
31	60.47	65.58	70.68	75.79	80.89	85.99	91.10	96.20	101.31	106.41
32	62.86	68.18	73.50	78.82	84.14	89.46	94.78	100.10	105.42	110.74
33	65.42	70.98	76.53	82.09	87.64	93.19	98.75	104.30	109.85	115.41
34	68.04	73.83	79.62	85.41	91.20	96.99	102.78	108.58	114.37	120.16
35	70.79	76.83	82.87	88.91	94.95	100.99	107.03	113.08	119.12	125.16
36	72.80	79.03	85.25	91.48	97.70	103.93	110.15	116.38	122.60	128.83
37	74.86	81.28	87.69	94.10	100.51	106.93	113.34	119.75	126.16	132.57
38	77.02	83.63	90.23	96.84	103.45	110.06	116.67	123.28	129.88	136.49
39	79.22	86.03	92.83	99.64	106.45	113.26	120.07	126.88	133.68	140.49
40	81.46	88.48	95.49	102.50	109.51	116.53	123.54	130.55	137.56	144.57
41	85.22	92.58	99.93	107.28	114.64	121.99	129.35	136.70	144.05	151.41
42	89.16	96.88	104.59	112.30	120.01	127.73	135.44	143.15	150.86	158.57
43	93.33	101.43	109.52	117.61	125.70	133.79	141.88	149.97	158.07	166.16
44	97.69	106.18	114.66	123.15	131.64	140.12	148.61	157.10	165.59	174.07
45	102.23	111.13	120.03	128.93	137.82	146.72	155.62	164.52	173.42	182.32
46	105.80	115.03	124.25	133.47	142.70	151.92	161.15	170.37	179.60	188.82
47	109.51	119.08	128.64	138.20	147.76	157.32	166.89	176.45	186.01	195.57
48	113.36	123.28	133.19	143.10	153.01	162.92	172.84	182.75	192.66	202.57
49	117.40	127.68	137.95	148.23	158.51	168.79	179.07	189.35	199.63	209.91
50	121.52	132.17	142.83	153.48	164.14	174.79	185.44	196.10	206.75	217.40
51	128.40	139.67	150.95	162.23	173.51	184.79	196.07	207.35	218.63	229.90
52	135.64	147.57	159.51	171.45	183.39	195.32	207.26	219.20	231.13	243.07
53	143.34	155.97	168.61	181.25	193.88	206.52	219.16	231.80	244.43	257.07
54	151.45	164.82	178.20	191.57	204.95	218.32	231.70	245.07	258.44	271.82
55	160.07	174.22	188.38	202.54	216.70	230.85	245.01	259.17	273.33	287.49
56	168.59	183.52	198.46	213.39	228.32	243.25	258.19	273.12	288.05	302.98
57	177.53	193.27	209.02	224.76	240.51	256.25	272.00	287.74	303.49	319.23
58	187.01	203.62	220.23	236.84	253.45	270.05	286.66	303.27	319.88	336.48
59	196.96	214.47	231.98	249.50	267.01	284.52	302.03	319.54	337.05	354.57
60	207.50	225.97	244.44	262.91	281.38	299.85	318.32	336.79	355.26	373.73

# PAY TO 100 – NONSMOKER – MONTHLY

Waiver of Premium Rider Included

Level Amounts of Insurance

Monthly Premium

Policy Form CLI-146



Age at contract date	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18	\$ 4.29	\$ 8.58	\$12.87	\$17.17	\$ 21.46	\$ 25.74	\$ 30.04	\$ 34.33	\$ 38.63	\$ 42.91
19	4.19	8.39	12.58	16.79	20.98	25.17	29.37	33.56	37.76	41.96
20	4.11	8.21	12.31	16.41	20.52	24.62	28.73	32.84	36.93	41.04
21	4.17	8.35	12.52	16.70	20.87	25.05	29.22	33.40	37.57	41.75
22	4.24	8.49	12.73	16.99	21.23	25.47	29.72	33.96	38.21	42.46
23	4.32	8.64	12.96	17.28	21.60	25.92	30.25	34.57	38.88	43.20
24	4.39	8.79	13.17	17.56	21.96	26.35	30.74	35.14	39.52	43.91
25	4.46	8.93	13.40	17.87	22.33	26.79	31.27	35.73	40.20	44.66
26	4.58	9.15	13.72	18.30	22.87	27.45	32.03	36.60	41.17	45.75
27	4.68	9.36	14.05	18.73	23.41	28.09	32.79	37.47	42.15	46.83
28	4.79	9.59	14.38	19.18	23.97	28.77	33.56	38.37	43.16	47.96
29	4.91	9.83	14.74	19.65	24.56	29.47	34.38	39.30	44.21	49.12
30	5.03	10.06	15.09	20.14	25.17	30.20	35.23	40.26	45.29	50.33
31	5.25	10.51	15.76	21.02	26.27	31.52	36.78	42.03	47.29	52.54
32	5.48	10.96	16.43	21.91	27.39	32.87	38.35	43.83	49.31	54.79
33	5.72	11.45	17.17	22.90	28.62	34.34	40.08	45.80	51.53	57.25
34	5.97	11.94	17.91	23.89	29.86	35.82	41.79	47.76	53.73	59.70
35	6.23	12.45	18.68	24.92	31.15	37.37	43.60	49.83	56.06	62.28
36	6.42	12.84	19.26	25.68	32.10	38.52	44.94	51.37	57.78	64.21
37	6.61	13.23	19.85	26.47	33.08	39.69	46.32	52.93	59.55	66.16
38	6.82	13.64	20.46	27.28	34.10	40.92	47.75	54.56	61.38	68.20
39	7.05	14.10	21.14	28.20	35.25	42.30	49.35	56.39	63.44	70.50
40	7.28	14.55	21.84	29.12	36.39	43.67	50.96	58.23	65.51	72.79
41	7.65	15.30	22.95	30.60	38.25	45.89	53.55	61.20	68.84	76.50
42	8.03	16.06	24.10	32.13	40.16	48.19	56.24	64.27	72.30	80.33
43	8.44	16.88	25.32	33.77	42.21	50.65	59.09	67.53	75.97	84.41
44	8.87	17.73	26.60	35.47	44.34	53.19	62.06	70.93	79.79	88.66
45	9.30	18.61	27.91	37.22	46.52	55.82	65.13	74.43	83.74	93.04
46	9.65	19.32	28.97	38.63	48.29	57.95	67.60	77.27	86.92	96.58
47	10.02	20.04	30.06	40.08	50.10	60.12	70.14	80.17	90.18	100.20
48	10.40	20.79	31.20	41.60	52.00	62.39	72.79	83.20	93.60	103.99
49	10.86	21.73	32.59	43.45	54.31	65.17	76.03	86.90	97.76	108.62
50	11.32	22.66	33.98	45.31	56.64	67.97	79.30	90.63	101.95	113.29
51	12.05	24.10	36.15	48.19	60.24	72.29	84.35	96.40	108.45	120.50
52	12.80	25.59	38.40	51.20	64.00	76.79	89.60	102.40	115.19	127.99
53	13.60	27.19	40.78	54.38	67.97	81.57	95.17	108.77	122.35	135.95
54	14.42	28.86	43.28	57.72	72.14	86.57	101.00	115.43	129.86	144.28
55	15.31	30.61	45.91	61.21	76.52	91.82	107.12	122.43	137.73	153.04
56	16.17	32.35	48.52	64.70	80.87	97.05	113.22	129.39	145.56	161.75
57	17.08	34.16	51.24	68.31	85.40	102.47	119.55	136.63	153.71	170.78
58	18.04	36.08	54.11	72.15	90.19	108.22	126.25	144.29	162.33	180.37
59	19.15	38.30	57.46	76.62	95.77	114.92	134.07	153.22	172.38	191.54
60	20.32	40.65	60.97	81.30	101.62	121.94	142.27	162.59	182.92	203.24

**PAY TO 100 – NONSMOKER – MONTHLY**

Waiver of Premium Rider Included  
 Level Amounts of Insurance  
 Monthly Premium  
 Policy Form CLI-146



Age at contract date	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
18	\$ 47.20	\$ 51.50	\$ 55.79	\$ 60.08	\$ 64.37	\$ 68.66	\$ 72.96	\$ 77.24	\$ 81.54	\$ 85.83
19	46.15	50.35	54.54	58.74	62.93	67.13	71.33	75.52	79.72	83.91
20	45.14	49.25	53.36	57.45	61.56	65.66	69.77	73.87	77.98	82.08
21	45.92	50.10	54.27	58.45	62.62	66.80	70.97	75.15	79.32	83.50
22	46.71	50.95	55.19	59.44	63.68	67.93	72.18	76.42	80.67	84.91
23	47.53	51.85	56.17	60.49	64.80	69.13	73.45	77.77	82.09	86.42
24	48.30	52.70	57.09	61.48	65.87	70.26	74.65	79.05	83.44	87.83
25	49.13	53.60	58.06	62.53	67.00	71.46	75.93	80.39	84.87	89.33
26	50.32	54.90	59.48	64.04	68.62	73.20	77.77	82.35	86.92	91.49
27	51.52	56.20	60.88	65.56	70.24	74.93	79.61	84.29	88.98	93.67
28	52.75	57.55	62.34	67.14	71.93	76.73	81.52	86.32	91.11	95.91
29	54.04	58.95	63.86	68.78	73.68	78.59	83.51	88.42	93.33	98.25
30	55.37	60.40	65.43	70.46	75.49	80.53	85.57	90.60	95.63	100.66
31	57.79	63.05	68.30	73.56	78.81	84.06	89.32	94.57	99.83	105.08
32	60.27	65.75	71.23	76.71	82.18	87.66	93.14	98.62	104.10	109.58
33	62.97	68.70	74.42	80.15	85.87	91.59	97.32	103.04	108.77	114.50
34	65.68	71.65	77.62	83.59	89.56	95.53	101.50	107.47	113.44	119.41
35	68.52	74.75	80.98	87.20	93.43	99.66	105.89	112.12	118.35	124.58
36	70.62	77.05	83.47	89.89	96.31	102.73	109.15	115.57	121.99	128.42
37	72.78	79.40	86.01	92.63	99.24	105.87	112.48	119.09	125.71	132.32
38	75.03	81.85	88.66	95.48	102.31	109.13	115.95	122.77	129.59	136.41
39	77.55	84.60	91.64	98.69	105.74	112.80	119.85	126.90	133.94	140.99
40	80.06	87.35	94.63	101.90	109.18	116.47	123.74	131.02	138.30	145.57
41	84.14	91.80	99.45	107.09	114.75	122.39	130.05	137.69	145.34	153.00
42	88.36	96.40	104.43	112.46	120.49	128.53	136.56	144.59	152.63	160.66
43	92.85	101.30	109.74	118.18	126.62	135.06	143.50	151.94	160.39	168.83
44	97.53	106.40	115.26	124.13	133.00	141.86	150.73	159.59	168.46	177.32
45	102.35	111.65	120.95	130.26	139.55	148.86	158.16	167.46	176.77	186.07
46	106.24	115.90	125.55	135.21	144.87	154.52	164.19	173.84	183.50	193.16
47	110.22	120.25	130.27	140.29	150.30	160.32	170.35	180.37	190.39	200.41
48	114.39	124.80	135.20	145.59	155.99	166.39	176.80	187.19	197.59	207.99
49	119.49	130.35	141.20	152.07	162.93	173.79	184.66	195.52	206.38	217.25
50	124.61	135.94	147.27	158.60	169.93	181.26	192.58	203.92	215.24	226.57
51	132.55	144.59	156.64	168.69	180.74	192.79	204.84	216.89	228.95	240.99
52	140.80	153.59	166.39	179.19	192.00	204.79	217.59	230.39	243.19	255.99
53	149.55	163.14	176.74	190.34	203.92	217.52	231.12	244.72	258.31	271.91
54	158.72	173.14	187.57	202.00	216.43	230.86	245.29	259.71	274.14	288.57
55	168.34	183.64	198.95	214.25	229.56	244.85	260.16	275.46	290.77	306.08
56	177.92	194.09	210.27	226.44	242.61	258.79	274.97	291.14	307.31	323.48
57	187.87	204.94	222.02	239.10	256.18	273.25	290.34	307.41	324.49	341.57
58	198.40	216.44	234.48	252.52	270.56	288.59	306.62	324.66	342.70	360.73
59	210.69	229.84	248.99	268.15	287.30	306.46	325.61	344.76	363.91	383.07
60	223.57	243.89	264.21	284.54	304.86	325.19	345.51	365.83	386.16	406.48

**PAY TO 100 – NONSMOKER – MONTHLY**

Accidental Death Benefit Rider Included  
 Level Amounts of Insurance  
 Monthly Premium  
 Policy Form CLI-146



Age at contract date	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
1	\$ 3.47	\$ 6.92	\$10.39	\$13.85	\$17.31	\$ 20.77	\$ 24.24	\$ 27.70	\$ 31.16	\$ 34.63
2	3.61	7.21	10.82	14.44	18.04	21.65	25.26	28.86	32.47	36.09
3	3.77	7.52	11.29	15.05	18.81	22.57	26.34	30.10	33.86	37.63
4	3.92	7.84	11.76	15.69	19.60	23.52	27.45	31.36	35.29	39.21
5	4.09	8.17	12.26	16.35	20.43	24.52	28.61	32.70	36.79	40.88
6	4.10	8.20	12.30	16.40	20.50	24.60	28.70	32.80	36.90	41.00
7	4.12	8.22	12.34	16.45	20.56	24.67	28.79	32.90	37.01	41.13
8	4.13	8.25	12.37	16.50	20.62	24.75	28.88	33.00	37.12	41.25
9	4.14	8.27	12.41	16.55	20.68	24.82	28.96	33.10	37.24	41.38
10	4.15	8.30	12.45	16.60	20.75	24.90	29.05	33.20	37.35	41.50
11	4.30	8.59	12.89	17.19	21.48	25.77	30.07	34.36	38.66	42.96
12	4.45	8.89	13.34	17.79	22.23	26.67	31.12	35.56	40.01	44.46
13	4.61	9.20	13.81	18.42	23.02	27.62	32.23	36.83	41.44	46.04
14	4.77	9.53	14.30	19.07	23.83	28.60	33.37	38.13	42.90	47.67
15	4.94	9.87	14.81	19.75	24.68	29.62	34.56	39.50	44.44	49.38
16	4.83	9.65	14.49	19.32	24.14	28.97	33.81	38.63	43.46	48.29
17	4.73	9.45	14.17	18.90	23.62	28.35	33.08	37.80	42.52	47.25
18	4.62	9.24	13.86	18.49	23.10	27.72	32.35	36.96	41.59	46.21
19	4.52	9.04	13.56	18.09	22.60	27.12	31.65	36.16	40.69	45.21
20	4.43	8.85	13.27	17.70	22.12	26.55	30.98	35.40	39.82	44.25
21	4.49	8.98	13.47	17.97	22.45	26.95	31.44	35.93	40.42	44.92
22	4.56	9.11	13.67	18.24	22.79	27.35	31.91	36.46	41.02	45.59
23	4.63	9.25	13.89	18.52	23.14	27.77	32.41	37.03	41.66	46.29
24	4.70	9.40	14.10	18.80	23.50	28.20	32.90	37.60	42.30	47.00
25	4.77	9.54	14.31	19.09	23.85	28.62	33.40	38.16	42.94	47.71
26	4.88	9.75	14.62	19.50	24.37	29.25	34.13	39.00	43.87	48.75
27	4.98	9.95	14.94	19.92	24.89	29.87	34.86	39.83	44.81	49.79
28	5.09	10.17	15.26	20.35	25.43	30.52	35.61	40.70	45.79	50.88
29	5.20	10.39	15.59	20.79	25.97	31.17	36.37	41.56	46.76	51.96
30	5.31	10.61	15.92	21.24	26.54	31.85	37.16	42.46	47.77	53.08
31	5.52	11.04	16.56	22.09	27.60	33.12	38.65	44.16	49.69	55.21
32	5.74	11.47	17.21	22.95	28.68	34.42	40.16	45.89	51.64	57.38
33	5.97	11.94	17.91	23.89	29.85	35.82	41.80	47.76	53.74	59.71
34	6.21	12.41	18.62	24.84	31.04	37.25	43.46	49.66	55.87	62.08
35	6.46	12.91	19.37	25.84	32.29	38.75	45.21	51.66	58.12	64.58
36	6.64	13.28	19.92	26.57	33.20	39.85	46.49	53.13	59.77	66.42
37	6.83	13.65	20.49	27.32	34.14	40.97	47.81	54.63	61.46	68.29
38	7.03	14.05	21.07	28.10	35.12	42.15	49.18	56.19	63.22	70.25
39	7.23	14.46	21.68	28.91	36.14	43.37	50.61	57.83	65.06	72.29
40	7.43	14.87	22.31	29.75	37.18	44.62	52.06	59.50	66.93	74.37
41	7.78	15.57	23.35	31.14	38.92	46.69	54.48	62.26	70.04	77.83
42	8.14	16.29	24.44	32.58	40.73	48.87	57.02	65.17	73.31	81.45
43	8.53	17.05	25.58	34.12	42.65	51.17	59.70	68.23	76.76	85.28
44	8.94	17.86	26.80	35.73	44.67	53.59	62.53	71.47	80.39	89.33
45	9.35	18.70	28.05	37.40	46.75	56.10	65.45	74.80	84.15	93.50
46	9.67	19.36	29.03	38.72	48.39	58.07	67.75	77.43	87.11	96.79
47	10.02	20.04	30.08	40.10	50.12	60.14	70.17	80.20	90.22	100.24
48	10.38	20.75	31.14	41.52	51.89	62.27	72.65	83.03	93.41	103.79
49	10.75	21.51	32.26	43.02	53.76	64.52	75.27	86.03	96.78	107.54
50	11.13	22.27	33.40	44.53	55.67	66.79	77.93	89.06	100.19	111.33
51	11.77	23.53	35.30	47.06	58.83	70.59	82.36	94.13	105.90	117.66
52	12.44	24.86	37.30	49.73	62.17	74.59	87.03	99.47	111.89	124.33
53	13.14	26.28	39.42	52.57	65.70	78.84	91.99	105.13	118.27	131.41
54	13.88	27.77	41.66	55.55	69.43	83.32	97.21	111.10	124.98	138.86
55	14.68	29.36	44.03	58.71	73.39	88.07	102.75	117.43	132.11	146.79
56	15.46	30.93	46.39	61.85	77.31	92.77	108.23	123.69	139.15	154.62
57	16.29	32.57	48.86	65.15	81.44	97.72	114.01	130.29	146.58	162.87
58	17.16	34.33	51.48	68.65	85.81	102.97	120.13	137.29	154.46	171.62
59	18.08	36.15	54.24	72.32	90.39	108.47	126.55	144.62	162.71	180.79
60	19.05	38.10	57.15	76.20	95.25	114.29	133.34	152.39	171.44	190.49

**PAY TO 100 – NONSMOKER – MONTHLY**

Accidental Death Benefit Rider Included  
 Level Amounts of Insurance  
 Monthly Premium  
 Policy Form CLI-146



Age at contract date	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
1	\$ 38.08	\$ 41.55	\$ 45.01	\$ 48.47	\$ 51.94	\$ 55.40	\$ 58.86	\$ 62.32	\$ 65.79	\$ 69.24
2	39.69	43.30	46.91	50.51	54.12	57.73	61.34	64.95	68.56	72.16
3	41.38	45.15	48.91	52.67	56.44	60.20	63.96	67.72	71.49	75.24
4	43.12	47.05	50.97	54.89	58.81	62.73	66.65	70.57	74.50	78.41
5	44.96	49.05	53.14	57.22	61.31	65.40	69.48	73.57	77.66	81.74
6	45.10	49.20	53.30	57.39	61.50	65.60	69.69	73.80	77.90	81.99
7	45.23	49.35	53.46	57.57	61.69	65.80	69.91	74.02	78.14	82.24
8	45.37	49.50	53.63	57.74	61.87	66.00	70.12	74.25	78.38	82.49
9	45.51	49.65	53.79	57.92	62.06	66.20	70.33	74.47	78.61	82.74
10	45.65	49.80	53.95	58.09	62.25	66.40	70.54	74.70	78.85	82.99
11	47.25	51.55	55.85	60.14	64.44	68.73	73.02	77.32	81.62	85.91
12	48.90	53.35	57.80	62.24	66.69	71.13	75.57	80.02	84.47	88.91
13	50.64	55.25	59.86	64.45	69.06	73.67	78.26	82.87	87.48	92.08
14	52.43	57.20	61.97	66.73	71.50	76.27	81.03	85.80	90.57	95.33
15	54.31	59.25	64.19	69.12	74.06	79.00	83.93	88.87	93.81	98.74
16	53.12	57.95	62.78	67.60	72.43	77.27	82.09	86.92	91.75	96.58
17	51.97	56.70	61.43	66.14	70.87	75.60	80.32	85.05	89.78	94.49
18	50.82	55.45	60.07	64.69	69.31	73.93	78.55	83.17	87.80	92.41
19	49.72	54.25	58.77	63.29	67.81	72.33	76.85	81.37	85.90	90.41
20	48.67	53.10	57.53	61.94	66.37	70.80	75.22	79.65	84.08	88.49
21	49.40	53.90	58.39	62.88	67.37	71.87	76.35	80.85	85.34	89.83
22	50.14	54.70	59.26	63.81	68.37	72.93	77.49	82.05	86.61	91.16
23	50.92	55.55	60.18	64.80	69.43	74.07	78.69	83.32	87.95	92.58
24	51.69	56.40	61.10	65.79	70.50	75.20	79.89	84.60	89.30	93.99
25	52.47	57.25	62.02	66.79	71.56	76.33	81.10	85.87	90.65	95.41
26	53.62	58.50	63.38	68.24	73.12	78.00	82.87	87.75	92.62	97.49
27	54.77	59.75	64.73	69.70	74.68	79.67	84.64	89.62	94.60	99.58
28	55.96	61.05	66.14	71.22	76.31	81.40	86.48	91.57	96.66	101.74
29	57.15	62.35	67.55	72.74	77.93	83.13	88.32	93.52	98.72	103.91
30	58.39	63.70	69.01	74.31	79.62	84.93	90.24	95.55	100.86	106.16
31	60.72	66.25	71.77	77.29	82.81	88.33	93.85	99.37	104.90	110.41
32	63.11	68.85	74.59	80.32	86.06	91.80	97.53	103.27	109.01	114.74
33	65.67	71.65	77.62	83.59	89.56	95.53	101.50	107.47	113.44	119.41
34	68.29	74.50	80.71	86.91	93.12	99.33	105.53	111.75	117.96	124.16
35	71.04	77.50	83.96	90.41	96.87	103.33	109.78	116.25	122.71	129.16
36	73.05	79.70	86.34	92.98	99.62	106.27	112.90	119.55	126.19	132.83
37	75.11	81.95	88.78	95.60	102.43	109.27	116.09	122.92	129.75	136.57
38	77.27	84.30	91.32	98.34	105.37	112.40	119.42	126.45	133.47	140.49
39	79.52	86.75	93.97	101.20	108.43	115.66	122.89	130.12	137.35	144.58
40	81.80	89.25	96.68	104.12	111.55	119.00	126.43	133.87	141.30	148.74
41	85.61	93.40	101.18	108.96	116.75	124.53	132.32	140.09	147.87	155.66
42	89.60	97.75	105.89	114.04	122.18	130.33	138.48	146.62	154.76	162.91
43	93.81	102.35	110.88	119.40	127.93	136.46	144.99	153.51	162.05	170.58
44	98.26	107.20	116.13	125.06	134.00	142.92	151.86	160.79	169.73	178.66
45	102.85	112.20	121.55	130.90	140.24	149.59	158.94	168.29	177.64	186.99
46	106.47	116.15	125.82	135.50	145.18	154.86	164.54	174.21	183.90	193.57
47	110.27	120.30	130.32	140.34	150.37	160.39	170.42	180.44	190.47	200.49
48	114.16	124.55	134.93	145.30	155.68	166.06	176.44	186.82	197.20	207.57
49	118.29	129.05	139.79	150.55	161.30	172.06	182.81	193.57	204.32	215.08
50	122.46	133.59	144.73	155.86	167.00	178.13	189.26	200.39	211.52	222.65
51	129.43	141.19	152.96	164.72	176.49	188.26	200.03	211.79	223.56	235.32
52	136.76	149.19	161.63	174.06	186.50	198.92	211.36	223.79	236.22	248.66
53	144.56	157.69	170.83	183.98	197.11	210.26	223.40	236.54	249.68	262.82
54	152.76	166.64	180.53	194.41	208.31	222.19	236.08	249.96	263.85	277.74
55	161.47	176.14	190.82	205.50	220.18	234.85	249.53	264.21	278.90	293.58
56	170.08	185.54	201.01	216.47	231.93	247.39	262.86	278.31	293.77	309.23
57	179.16	195.44	211.73	228.01	244.30	260.59	276.88	293.16	309.45	325.73
58	188.78	205.94	223.10	240.27	257.43	274.59	291.75	308.91	326.08	343.23
59	198.86	216.94	235.02	253.10	271.18	289.26	307.33	325.41	343.49	361.57
60	209.54	228.59	247.64	266.69	285.74	304.79	323.84	342.88	361.93	380.98



# PAY TO 100 – NONSMOKER – MONTHLY

Waiver of Premium and Children’s Term Life Insurance Rider Included

Level Amounts of Insurance

Monthly Premium

Policy Form CLI-146

Age at contract date	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18	\$ 8.62	\$12.91	\$17.20	\$21.50	\$ 25.79	\$ 30.07	\$ 34.37	\$ 38.66	\$ 42.96	\$ 47.24
19	8.52	12.72	16.91	21.12	25.31	29.50	33.70	37.89	42.09	46.29
20	8.44	12.54	16.64	20.74	24.85	28.95	33.06	37.17	41.26	45.37
21	8.50	12.68	16.85	21.03	25.20	29.38	33.55	37.73	41.90	46.08
22	8.57	12.82	17.06	21.32	25.56	29.80	34.05	38.29	42.54	46.79
23	8.65	12.97	17.29	21.61	25.93	30.25	34.58	38.90	43.21	47.53
24	8.72	13.12	17.50	21.89	26.29	30.68	35.07	39.47	43.85	48.24
25	8.79	13.26	17.73	22.20	26.66	31.12	35.60	40.06	44.53	48.99
26	8.91	13.48	18.05	22.63	27.20	31.78	36.36	40.93	45.50	50.08
27	9.01	13.69	18.38	23.06	27.74	32.42	37.12	41.80	46.48	51.16
28	9.12	13.92	18.71	23.51	28.30	33.10	37.89	42.70	47.49	52.29
29	9.24	14.16	19.07	23.98	28.89	33.80	38.71	43.63	48.54	53.45
30	9.36	14.39	19.42	24.47	29.50	34.53	39.56	44.59	49.62	54.66
31	9.58	14.84	20.09	25.35	30.60	35.85	41.11	46.36	51.62	56.87
32	9.81	15.29	20.76	26.24	31.72	37.20	42.68	48.16	53.64	59.12
33	10.05	15.78	21.50	27.23	32.95	38.67	44.41	50.13	55.86	61.58
34	10.30	16.27	22.24	28.22	34.19	40.15	46.12	52.09	58.06	64.03
35	10.56	16.78	23.01	29.25	35.48	41.70	47.93	54.16	60.39	66.61
36	10.75	17.17	23.59	30.01	36.43	42.85	49.27	55.70	62.11	68.54
37	10.94	17.56	24.18	30.80	37.41	44.02	50.65	57.26	63.88	70.49
38	11.15	17.97	24.79	31.61	38.43	45.25	52.08	58.89	65.71	72.53
39	11.38	18.43	25.47	32.53	39.58	46.63	53.68	60.72	67.77	74.83
40	11.61	18.88	26.17	33.45	40.72	48.00	55.29	62.56	69.84	77.12
41	11.98	19.63	27.28	34.93	42.58	50.22	57.88	65.53	73.17	80.83
42	12.36	20.39	28.43	36.46	44.49	52.52	60.57	68.60	76.63	84.66
43	12.77	21.21	29.65	38.10	46.54	54.98	63.42	71.86	80.30	88.74
44	13.20	22.06	30.93	39.80	48.67	57.52	66.39	75.26	84.12	92.99
45	13.63	22.94	32.24	41.55	50.85	60.15	69.46	78.76	88.07	97.37
46	13.98	23.65	33.30	42.96	52.62	62.28	71.93	81.60	91.25	100.91
47	14.35	24.37	34.39	44.41	54.43	64.45	74.47	84.50	94.51	104.53
48	14.73	25.12	35.53	45.93	56.33	66.72	77.12	87.53	97.93	108.32
49	15.19	26.06	36.92	47.78	58.64	69.50	80.36	91.23	102.09	112.95
50	15.65	26.99	38.31	49.64	60.97	72.30	83.63	94.96	106.28	117.62
51	16.38	28.43	40.48	52.52	64.57	76.62	88.68	100.73	112.78	124.83
52	17.13	29.92	42.73	55.53	68.33	81.12	93.93	106.73	119.52	132.32
53	17.93	31.52	45.11	58.71	72.30	85.90	99.50	113.10	126.68	140.28
54	18.75	33.19	47.61	62.05	76.47	90.90	105.33	119.76	134.19	148.61
55	19.64	34.94	50.24	65.54	80.85	96.15	111.45	126.76	142.06	157.37
56	20.50	36.68	52.85	69.03	85.20	101.38	117.55	133.72	149.89	166.08
57	21.41	38.49	55.57	72.64	89.73	106.80	123.88	140.96	158.04	175.11
58	22.37	40.41	58.44	76.48	94.52	112.55	130.58	148.62	166.66	184.70
59	23.48	42.63	61.79	80.95	100.10	119.25	138.40	157.55	176.71	195.87
60	24.65	44.98	65.30	85.63	105.95	126.27	146.60	166.92	187.25	207.57



**PAY TO 100 – NONSMOKER – MONTHLY**

Waiver of Premium and Children’s Term Life Insurance Rider Included  
 Level Amounts of Insurance  
 Monthly Premium  
 Policy Form CLI-146

Age at contract date	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
18	\$ 51.53	\$ 55.83	\$ 60.12	\$ 64.41	\$ 68.70	\$ 72.99	\$ 77.29	\$ 81.57	\$ 85.87	\$ 90.16
19	50.48	54.68	58.87	63.07	67.26	71.46	75.66	79.85	84.05	88.24
20	49.47	53.58	57.69	61.78	65.89	69.99	74.10	78.20	82.31	86.41
21	50.25	54.43	58.60	62.78	66.95	71.13	75.30	79.48	83.65	87.83
22	51.04	55.28	59.52	63.77	68.01	72.26	76.51	80.75	85.00	89.24
23	51.86	56.18	60.50	64.82	69.13	73.46	77.78	82.10	86.42	90.75
24	52.63	57.03	61.42	65.81	70.20	74.59	78.98	83.38	87.77	92.16
25	53.46	57.93	62.39	66.86	71.33	75.79	80.26	84.72	89.20	93.66
26	54.65	59.23	63.81	68.37	72.95	77.53	82.10	86.68	91.25	95.82
27	55.85	60.53	65.21	69.89	74.57	79.26	83.94	88.62	93.31	98.00
28	57.08	61.88	66.67	71.47	76.26	81.06	85.85	90.65	95.44	100.24
29	58.37	63.28	68.19	73.11	78.01	82.92	87.84	92.75	97.66	102.58
30	59.70	64.73	69.76	74.79	79.82	84.86	89.90	94.93	99.96	104.99
31	62.12	67.38	72.63	77.89	83.14	88.39	93.65	98.90	104.16	109.41
32	64.60	70.08	75.56	81.04	86.51	91.99	97.47	102.95	108.43	113.91
33	67.30	73.03	78.75	84.48	90.20	95.92	101.65	107.37	113.10	118.83
34	70.01	75.98	81.95	87.92	93.89	99.86	105.83	111.80	117.77	123.74
35	72.85	79.08	85.31	91.53	97.76	103.99	110.22	116.45	122.68	128.91
36	74.95	81.38	87.80	94.22	100.64	107.06	113.48	119.90	126.32	132.75
37	77.11	83.73	90.34	96.96	103.57	110.20	116.81	123.42	130.04	136.65
38	79.36	86.18	92.99	99.81	106.64	113.46	120.28	127.10	133.92	140.74
39	81.88	88.93	95.97	103.02	110.07	117.13	124.18	131.23	138.27	145.32
40	84.39	91.68	98.96	106.23	113.51	120.80	128.07	135.35	142.63	149.90
41	88.47	96.13	103.78	111.42	119.08	126.72	134.38	142.02	149.67	157.33
42	92.69	100.73	108.76	116.79	124.82	132.86	140.89	148.92	156.96	164.99
43	97.18	105.63	114.07	122.51	130.95	139.39	147.83	156.27	164.72	173.16
44	101.86	110.73	119.59	128.46	137.33	146.19	155.06	163.92	172.79	181.65
45	106.68	115.98	125.28	134.59	143.88	153.19	162.49	171.79	181.10	190.40
46	110.57	120.23	129.88	139.54	149.20	158.85	168.52	178.17	187.83	197.49
47	114.55	124.58	134.60	144.62	154.63	164.65	174.68	184.70	194.72	204.74
48	118.72	129.13	139.53	149.92	160.32	170.72	181.13	191.52	201.92	212.32
49	123.82	134.68	145.53	156.40	167.26	178.12	188.99	199.85	210.71	221.58
50	128.94	140.27	151.60	162.93	174.26	185.59	196.91	208.25	219.57	230.90
51	136.88	148.92	160.97	173.02	185.07	197.12	209.17	221.22	233.28	245.32
52	145.13	157.92	170.72	183.52	196.33	209.12	221.92	234.72	247.52	260.32
53	153.88	167.47	181.07	194.67	208.25	221.85	235.45	249.05	262.64	276.24
54	163.05	177.47	191.90	206.33	220.76	235.19	249.62	264.04	278.47	292.90
55	172.67	187.97	203.28	218.58	233.89	249.18	264.49	279.79	295.10	310.41
56	182.25	198.42	214.60	230.77	246.94	263.12	279.30	295.47	311.64	327.81
57	192.20	209.27	226.35	243.43	260.51	277.58	294.67	311.74	328.82	345.90
58	202.73	220.77	238.81	256.85	274.89	292.92	310.95	328.99	347.03	365.06
59	215.02	234.17	253.32	272.48	291.63	310.79	329.94	349.09	368.24	387.40
60	227.90	248.22	268.54	288.87	309.19	329.52	349.84	370.16	390.49	410.81

**PAY TO 100 – NONSMOKER – MONTHLY**

Accidental Death Benefit and Children’s Term Life Insurance Rider Included

Level Amounts of Insurance

Monthly Premium

Policy Form CLI-146



Age at contract date	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18	\$ 8.95	\$13.57	\$18.19	\$22.82	\$27.43	\$ 32.05	\$ 36.68	\$ 41.29	\$ 45.92	\$ 50.54
19	8.85	13.37	17.89	22.42	26.93	31.45	35.98	40.49	45.02	49.54
20	8.76	13.18	17.60	22.03	26.45	30.88	35.31	39.73	44.15	48.58
21	8.82	13.31	17.80	22.30	26.78	31.28	35.77	40.26	44.75	49.25
22	8.89	13.44	18.00	22.57	27.12	31.68	36.24	40.79	45.35	49.92
23	8.96	13.58	18.22	22.85	27.47	32.10	36.74	41.36	45.99	50.62
24	9.03	13.73	18.43	23.13	27.83	32.53	37.23	41.93	46.63	51.33
25	9.10	13.87	18.64	23.42	28.18	32.95	37.73	42.49	47.27	52.04
26	9.21	14.08	18.95	23.83	28.70	33.58	38.46	43.33	48.20	53.08
27	9.31	14.28	19.27	24.25	29.22	34.20	39.19	44.16	49.14	54.12
28	9.42	14.50	19.59	24.68	29.76	34.85	39.94	45.03	50.12	55.21
29	9.53	14.72	19.92	25.12	30.30	35.50	40.70	45.89	51.09	56.29
30	9.64	14.94	20.25	25.57	30.87	36.18	41.49	46.79	52.10	57.41
31	9.85	15.37	20.89	26.42	31.93	37.45	42.98	48.49	54.02	59.54
32	10.07	15.80	21.54	27.28	33.01	38.75	44.49	50.22	55.97	61.71
33	10.30	16.27	22.24	28.22	34.18	40.15	46.13	52.09	58.07	64.04
34	10.54	16.74	22.95	29.17	35.37	41.58	47.79	53.99	60.20	66.41
35	10.79	17.24	23.70	30.17	36.62	43.08	49.54	55.99	62.45	68.91
36	10.97	17.61	24.25	30.90	37.53	44.18	50.82	57.46	64.10	70.75
37	11.16	17.98	24.82	31.65	38.47	45.30	52.14	58.96	65.79	72.62
38	11.36	18.38	25.40	32.43	39.45	46.48	53.51	60.52	67.55	74.58
39	11.56	18.79	26.01	33.24	40.47	47.70	54.94	62.16	69.39	76.62
40	11.76	19.20	26.64	34.08	41.51	48.95	56.39	63.83	71.26	78.70
41	12.11	19.90	27.68	35.47	43.25	51.02	58.81	66.59	74.37	82.16
42	12.47	20.62	28.77	36.91	45.06	53.20	61.35	69.50	77.64	85.78
43	12.86	21.38	29.91	38.45	46.98	55.50	64.03	72.56	81.09	89.61
44	13.27	22.19	31.13	40.06	49.00	57.92	66.86	75.80	84.72	93.66
45	13.68	23.03	32.38	41.73	51.08	60.43	69.78	79.13	88.48	97.83
46	14.00	23.69	33.36	43.05	52.72	62.40	72.08	81.76	91.44	101.12
47	14.35	24.37	34.41	44.43	54.45	64.47	74.50	84.53	94.55	104.57
48	14.71	25.08	35.47	45.85	56.22	66.60	76.98	87.36	97.74	108.12
49	15.08	25.84	36.59	47.35	58.09	68.85	79.60	90.36	101.11	111.87
50	15.46	26.60	37.73	48.86	60.00	71.12	82.26	93.39	104.52	115.66
51	16.10	27.86	39.63	51.39	63.16	74.92	86.69	98.46	110.23	121.99
52	16.77	29.19	41.63	54.06	66.50	78.92	91.36	103.80	116.22	128.66
53	17.47	30.61	43.75	56.90	70.03	83.17	96.32	109.46	122.60	135.74
54	18.21	32.10	45.99	59.88	73.76	87.65	101.54	115.43	129.31	143.19
55	19.01	33.69	48.36	63.04	77.72	92.40	107.08	121.76	136.44	151.12
56	19.79	35.26	50.72	66.18	81.64	97.10	112.56	128.02	143.48	158.95
57	20.62	36.90	53.19	69.48	85.77	102.05	118.34	134.62	150.91	167.20
58	21.49	38.66	55.81	72.98	90.14	107.30	124.46	141.62	158.79	175.95
59	22.41	40.48	58.57	76.65	94.72	112.80	130.88	148.95	167.04	185.12
60	23.38	42.43	61.48	80.53	99.58	118.62	137.67	156.72	175.77	194.82

**PAY TO 100 – NONSMOKER – MONTHLY**

Accidental Death Benefit and Children’s Term Life Insurance Rider Included  
 Level Amounts of Insurance  
 Monthly Premium  
 Policy Form CLI-146



Age at contract date	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
18	\$ 55.15	\$ 59.78	\$ 64.40	\$ 69.02	\$ 73.64	\$ 78.26	\$ 82.88	\$ 87.50	\$ 92.13	\$ 96.74
19	54.05	58.58	63.10	67.62	72.14	76.66	81.18	85.70	90.23	94.74
20	53.00	57.43	61.86	66.27	70.70	75.13	79.55	83.98	88.41	92.82
21	53.73	58.23	62.72	67.21	71.70	76.20	80.68	85.18	89.67	94.16
22	54.47	59.03	63.59	68.14	72.70	77.26	81.82	86.38	90.94	95.49
23	55.25	59.88	64.51	69.13	73.76	78.40	83.02	87.65	92.28	96.91
24	56.02	60.73	65.43	70.12	74.83	79.53	84.22	88.93	93.63	98.32
25	56.80	61.58	66.35	71.12	75.89	80.66	85.43	90.20	94.98	99.74
26	57.95	62.83	67.71	72.57	77.45	82.33	87.20	92.08	96.95	101.82
27	59.10	64.08	69.06	74.03	79.01	84.00	88.97	93.95	98.93	103.91
28	60.29	65.38	70.47	75.55	80.64	85.73	90.81	95.90	100.99	106.07
29	61.48	66.68	71.88	77.07	82.26	87.46	92.65	97.85	103.05	108.24
30	62.72	68.03	73.34	78.64	83.95	89.26	94.57	99.88	105.19	110.49
31	65.05	70.58	76.10	81.62	87.14	92.66	98.18	103.70	109.23	114.74
32	67.44	73.18	78.92	84.65	90.39	96.13	101.86	107.60	113.34	119.07
33	70.00	75.98	81.95	87.92	93.89	99.86	105.83	111.80	117.77	123.74
34	72.62	78.83	85.04	91.24	97.45	103.66	109.86	116.08	122.29	128.49
35	75.37	81.83	88.29	94.74	101.20	107.66	114.11	120.58	127.04	133.49
36	77.38	84.03	90.67	97.31	103.95	110.60	117.23	123.88	130.52	137.16
37	79.44	86.28	93.11	99.93	106.76	113.60	120.42	127.25	134.08	140.90
38	81.60	88.63	95.65	102.67	109.70	116.73	123.75	130.78	137.80	144.82
39	83.85	91.08	98.30	105.53	112.76	119.99	127.22	134.45	141.68	148.91
40	86.13	93.58	101.01	108.45	115.88	123.33	130.76	138.20	145.63	153.07
41	89.94	97.73	105.51	113.29	121.08	128.86	136.65	144.42	152.20	159.99
42	93.93	102.08	110.22	118.37	126.51	134.66	142.81	150.95	159.09	167.24
43	98.14	106.68	115.21	123.73	132.26	140.79	149.32	157.84	166.38	174.91
44	102.59	111.53	120.46	129.39	138.33	147.25	156.19	165.12	174.06	182.99
45	107.18	116.53	125.88	135.23	144.57	153.92	163.27	172.62	181.97	191.32
46	110.80	120.48	130.15	139.83	149.51	159.19	168.87	178.54	188.23	197.90
47	114.60	124.63	134.65	144.67	154.70	164.72	174.75	184.77	194.80	204.82
48	118.49	128.88	139.26	149.63	160.01	170.39	180.77	191.15	201.53	211.90
49	122.62	133.38	144.12	154.88	165.63	176.39	187.14	197.90	208.65	219.41
50	126.79	137.92	149.06	160.19	171.33	182.46	193.59	204.72	215.85	226.98
51	133.76	145.52	157.29	169.05	180.82	192.59	204.36	216.12	227.89	239.65
52	141.09	153.52	165.96	178.39	190.83	203.25	215.69	228.12	240.55	252.99
53	148.89	162.02	175.16	188.31	201.44	214.59	227.73	240.87	254.01	267.15
54	157.09	170.97	184.86	198.74	212.64	226.52	240.41	254.29	268.18	282.07
55	165.80	180.47	195.15	209.83	224.51	239.18	253.86	268.54	283.23	297.91
56	174.41	189.87	205.34	220.80	236.26	251.72	267.19	282.64	298.10	313.56
57	183.49	199.77	216.06	232.34	248.63	264.92	281.21	297.49	313.78	330.06
58	193.11	210.27	227.43	244.60	261.76	278.92	296.08	313.24	330.41	347.56
59	203.19	221.27	239.35	257.43	275.51	293.59	311.66	329.74	347.82	365.90
60	213.87	232.92	251.97	271.02	290.07	309.12	328.17	347.21	366.26	385.31

**PAY TO 100 – NONSMOKER – MONTHLY**

Accidental Death Benefit and Waiver of Premium Rider Included

Level Amounts of Insurance

Monthly Premium

Policy Form CLI-146



Age at contract date	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18	\$ 4.71	\$ 9.41	\$14.12	\$18.84	\$ 23.54	\$ 28.24	\$ 32.96	\$ 37.66	\$ 42.38	\$ 47.08
19	4.61	9.22	13.83	18.46	23.06	27.67	32.29	36.89	41.51	46.13
20	4.53	9.04	13.56	18.08	22.60	27.12	31.65	36.17	40.68	45.21
21	4.59	9.18	13.77	18.37	22.95	27.55	32.14	36.73	41.32	45.92
22	4.66	9.32	13.98	18.66	23.31	27.97	32.64	37.29	41.96	46.63
23	4.74	9.47	14.21	18.95	23.68	28.42	33.17	37.90	42.63	47.37
24	4.81	9.62	14.42	19.23	24.04	28.85	33.66	38.47	43.27	48.08
25	4.88	9.76	14.65	19.54	24.41	29.29	34.19	39.06	43.95	48.83
26	5.00	9.98	14.97	19.97	24.95	29.95	34.95	39.93	44.92	49.92
27	5.10	10.19	15.30	20.40	25.49	30.59	35.71	40.80	45.90	51.00
28	5.21	10.42	15.63	20.85	26.05	31.27	36.48	41.70	46.91	52.13
29	5.33	10.66	15.99	21.32	26.64	31.97	37.30	42.63	47.96	53.29
30	5.45	10.89	16.34	21.81	27.25	32.70	38.15	43.59	49.04	54.50
31	5.67	11.34	17.01	22.69	28.35	34.02	39.70	45.36	51.04	56.71
32	5.90	11.79	17.68	23.58	29.47	35.37	41.27	47.16	53.06	58.96
33	6.14	12.28	18.42	24.57	30.70	36.84	43.00	49.13	55.28	61.42
34	6.39	12.77	19.16	25.56	31.94	38.32	44.71	51.09	57.48	63.87
35	6.65	13.28	19.93	26.59	33.23	39.87	46.52	53.16	59.81	66.45
36	6.84	13.67	20.51	27.35	34.18	41.02	47.86	54.70	61.53	68.38
37	7.03	14.06	21.10	28.14	35.16	42.19	49.24	56.26	63.30	70.33
38	7.24	14.47	21.71	28.95	36.18	43.42	50.67	57.89	65.13	72.37
39	7.47	14.94	22.40	29.88	37.35	44.82	52.30	59.76	67.23	74.71
40	7.70	15.40	23.11	30.82	38.51	46.22	53.93	61.63	69.33	77.04
41	8.08	16.16	24.24	32.32	40.40	48.46	56.55	64.63	72.70	80.79
42	8.46	16.93	25.40	33.86	42.33	50.79	59.27	67.74	76.20	84.66
43	8.88	17.75	26.63	35.52	44.40	53.27	62.15	71.03	79.91	88.78
44	9.32	18.62	27.94	37.25	46.57	55.86	65.18	74.50	83.80	93.12
45	9.75	19.51	29.26	39.02	48.77	58.52	68.28	78.03	87.79	97.54
46	10.10	20.23	30.33	40.45	50.56	60.67	70.78	80.90	91.01	101.12
47	10.48	20.96	31.45	41.93	52.41	62.89	73.38	83.87	94.34	104.82
48	10.87	21.72	32.60	43.47	54.33	65.19	76.06	86.93	97.80	108.66
49	11.33	22.68	34.01	45.35	56.68	68.02	79.35	90.70	102.03	113.37
50	11.80	23.62	35.42	47.23	59.04	70.84	82.65	94.46	106.26	118.08
51	12.54	25.07	37.61	50.14	62.68	75.21	87.76	100.30	112.84	125.37
52	13.30	26.58	39.89	53.18	66.48	79.76	93.07	106.37	119.65	132.95
53	14.10	28.20	42.29	56.40	70.49	84.59	98.70	112.80	126.89	140.99
54	14.93	29.88	44.82	59.77	74.70	89.64	104.59	119.53	134.47	149.40
55	15.83	31.65	47.47	63.29	79.12	94.94	110.77	126.60	142.42	158.25
56	16.70	33.41	50.11	66.82	83.52	100.22	116.92	133.62	150.32	167.04
57	17.62	35.24	52.86	70.48	88.11	105.72	123.34	140.96	158.58	176.20
58	18.59	37.19	55.77	74.37	92.96	111.54	130.13	148.72	167.32	185.91
59	19.72	39.43	59.16	78.89	98.60	118.32	138.04	157.75	177.48	197.21
60	20.90	41.81	62.71	83.62	104.52	125.41	146.32	167.22	188.13	209.03

**PAY TO 100 – NONSMOKER – MONTHLY**

Accidental Death Benefit and Waiver of Premium Rider Included  
 Level Amounts of Insurance  
 Monthly Premium  
 Policy Form CLI-146



Age at contract date	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
18	\$ 51.78	\$ 56.50	\$ 61.21	\$ 65.91	\$ 70.62	\$ 75.33	\$ 80.04	\$ 84.74	\$ 89.46	\$ 94.16
19	50.73	55.35	59.96	64.57	69.18	73.80	78.41	83.02	87.64	92.24
20	49.72	54.25	58.78	63.28	67.81	72.33	76.85	81.37	85.90	90.41
21	50.50	55.10	59.69	64.28	68.87	73.47	78.05	82.65	87.24	91.83
22	51.29	55.95	60.61	65.27	69.93	74.60	79.26	83.92	88.59	93.24
23	52.11	56.85	61.59	66.32	71.05	75.80	80.53	85.27	90.01	94.75
24	52.88	57.70	62.51	67.31	72.12	76.93	81.73	86.55	91.36	96.16
25	53.71	58.60	63.48	68.36	73.25	78.13	83.01	87.89	92.79	97.66
26	54.90	59.90	64.90	69.87	74.87	79.87	84.85	89.85	94.84	99.82
27	56.10	61.20	66.30	71.39	76.49	81.60	86.69	91.79	96.90	102.00
28	57.33	62.55	67.76	72.97	78.18	83.40	88.60	93.82	99.03	104.24
29	58.62	63.95	69.28	74.61	79.93	85.26	90.59	95.92	101.25	106.58
30	59.95	65.40	70.85	76.29	81.74	87.20	92.65	98.10	103.55	108.99
31	62.37	68.05	73.72	79.39	85.06	90.73	96.40	102.07	107.75	113.41
32	64.85	70.75	76.65	82.54	88.43	94.33	100.22	106.12	112.02	117.91
33	67.55	73.70	79.84	85.98	92.12	98.26	104.40	110.54	116.69	122.83
34	70.26	76.65	83.04	89.42	95.81	102.20	108.58	114.97	121.36	127.74
35	73.10	79.75	86.40	93.03	99.68	106.33	112.97	119.62	126.27	132.91
36	75.20	82.05	88.89	95.72	102.56	109.40	116.23	123.07	129.91	136.75
37	77.36	84.40	91.43	98.46	105.49	112.54	119.56	126.59	133.63	140.65
38	79.61	86.85	94.08	101.31	108.56	115.80	123.03	130.27	137.51	144.74
39	82.18	89.65	97.11	104.58	112.05	119.53	127.00	134.47	141.94	149.41
40	84.73	92.45	100.15	107.85	115.55	123.27	130.96	138.67	146.37	154.07
41	88.86	96.95	105.03	113.10	121.19	129.26	137.35	145.41	153.49	161.58
42	93.13	101.60	110.06	118.53	126.99	135.46	143.93	152.39	160.86	169.33
43	97.66	106.55	115.43	124.30	133.18	142.06	150.94	159.81	168.70	177.58
44	102.43	111.75	121.06	130.37	139.69	148.99	158.31	167.61	176.93	186.24
45	107.30	117.05	126.80	136.56	146.30	156.06	165.81	175.56	185.32	195.07
46	111.24	121.35	131.45	141.57	151.68	161.79	171.91	182.01	192.13	202.24
47	115.31	125.80	136.28	146.76	157.24	167.72	178.21	188.69	199.18	209.66
48	119.52	130.40	141.27	152.12	162.99	173.86	184.73	195.59	206.46	217.32
49	124.71	136.05	147.37	158.72	170.05	181.39	192.73	204.07	215.40	226.75
50	129.88	141.69	153.50	165.31	177.12	188.93	200.73	212.54	224.34	236.15
51	137.91	150.44	162.98	175.51	188.05	200.59	213.13	225.66	238.21	250.74
52	146.25	159.54	172.84	186.13	199.44	212.72	226.02	239.31	252.61	265.91
53	155.10	169.19	183.29	197.40	211.48	225.59	239.69	253.79	267.89	281.99
54	164.36	179.29	194.23	209.17	224.12	239.06	254.00	268.93	283.88	298.82
55	174.07	189.89	205.72	221.54	237.37	253.18	269.01	284.83	300.67	316.50
56	183.74	200.44	217.15	233.85	250.55	267.26	283.97	300.66	317.36	334.06
57	193.83	211.44	229.06	246.68	264.30	281.92	299.55	317.16	334.78	352.40
58	204.50	223.09	241.68	260.28	278.87	297.46	316.04	334.63	353.23	371.81
59	216.92	236.64	256.36	276.08	295.80	315.53	335.24	354.96	374.68	394.40
60	229.94	250.84	271.74	292.65	313.55	334.46	355.36	376.25	397.16	418.06

**PAY TO 100 – NONSMOKER – MONTHLY**

Accidental Death Benefit, Waiver of Premium and  
 Children’s Term Life Insurance Rider Included  
 Level Amounts of Insurance  
 Monthly Premium  
 Policy Form CLI-146



Age at contract date	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18	\$ 9.04	\$13.74	\$18.45	\$23.17	\$ 27.87	\$ 32.57	\$ 37.29	\$ 41.99	\$ 46.71	\$ 51.41
19	8.94	13.55	18.16	22.79	27.39	32.00	36.62	41.22	45.84	50.46
20	8.86	13.37	17.89	22.41	26.93	31.45	35.98	40.50	45.01	49.54
21	8.92	13.51	18.10	22.70	27.28	31.88	36.47	41.06	45.65	50.25
22	8.99	13.65	18.31	22.99	27.64	32.30	36.97	41.62	46.29	50.96
23	9.07	13.80	18.54	23.28	28.01	32.75	37.50	42.23	46.96	51.70
24	9.14	13.95	18.75	23.56	28.37	33.18	37.99	42.80	47.60	52.41
25	9.21	14.09	18.98	23.87	28.74	33.62	38.52	43.39	48.28	53.16
26	9.33	14.31	19.30	24.30	29.28	34.28	39.28	44.26	49.25	54.25
27	9.43	14.52	19.63	24.73	29.82	34.92	40.04	45.13	50.23	55.33
28	9.54	14.75	19.96	25.18	30.38	35.60	40.81	46.03	51.24	56.46
29	9.66	14.99	20.32	25.65	30.97	36.30	41.63	46.96	52.29	57.62
30	9.78	15.22	20.67	26.14	31.58	37.03	42.48	47.92	53.37	58.83
31	10.00	15.67	21.34	27.02	32.68	38.35	44.03	49.69	55.37	61.04
32	10.23	16.12	22.01	27.91	33.80	39.70	45.60	51.49	57.39	63.29
33	10.47	16.61	22.75	28.90	35.03	41.17	47.33	53.46	59.61	65.75
34	10.72	17.10	23.49	29.89	36.27	42.65	49.04	55.42	61.81	68.20
35	10.98	17.61	24.26	30.92	37.56	44.20	50.85	57.49	64.14	70.78
36	11.17	18.00	24.84	31.68	38.51	45.35	52.19	59.03	65.86	72.71
37	11.36	18.39	25.43	32.47	39.49	46.52	53.57	60.59	67.63	74.66
38	11.57	18.80	26.04	33.28	40.51	47.75	55.00	62.22	69.46	76.70
39	11.80	19.27	26.73	34.21	41.68	49.15	56.63	64.09	71.56	79.04
40	12.03	19.73	27.44	35.15	42.84	50.55	58.26	65.96	73.66	81.37
41	12.41	20.49	28.57	36.65	44.73	52.79	60.88	68.96	77.03	85.12
42	12.79	21.26	29.73	38.19	46.66	55.12	63.60	72.07	80.53	88.99
43	13.21	22.08	30.96	39.85	48.73	57.60	66.48	75.36	84.24	93.11
44	13.65	22.95	32.27	41.58	50.90	60.19	69.51	78.83	88.13	97.45
45	14.08	23.84	33.59	43.35	53.10	62.85	72.61	82.36	92.12	101.87
46	14.43	24.56	34.66	44.78	54.89	65.00	75.11	85.23	95.34	105.45
47	14.81	25.29	35.78	46.26	56.74	67.22	77.71	88.20	98.67	109.15
48	15.20	26.05	36.93	47.80	58.66	69.52	80.39	91.26	102.13	112.99
49	15.66	27.01	38.34	49.68	61.01	72.35	83.68	95.03	106.36	117.70
50	16.13	27.95	39.75	51.56	63.37	75.17	86.98	98.79	110.59	122.41
51	16.87	29.40	41.94	54.47	67.01	79.54	92.09	104.63	117.17	129.70
52	17.63	30.91	44.22	57.51	70.81	84.09	97.40	110.70	123.98	137.28
53	18.43	32.53	46.62	60.73	74.82	88.92	103.03	117.13	131.22	145.32
54	19.26	34.21	49.15	64.10	79.03	93.97	108.92	123.86	138.80	153.73
55	20.16	35.98	51.80	67.62	83.45	99.27	115.10	130.93	146.75	162.58
56	21.03	37.74	54.44	71.15	87.85	104.55	121.25	137.95	154.65	171.37
57	21.95	39.57	57.19	74.81	92.44	110.05	127.67	145.29	162.91	180.53
58	22.92	41.52	60.10	78.70	97.29	115.87	134.46	153.05	171.65	190.24
59	24.05	43.76	63.49	83.22	102.93	122.65	142.37	162.08	181.81	201.54
60	25.23	46.14	67.04	87.95	108.85	129.74	150.65	171.55	192.46	213.36



**PAY TO 100 – NONSMOKER – MONTHLY**

Accidental Death Benefit, Waiver of Premium and  
 Children’s Term Life Insurance Rider Included  
 Level Amounts of Insurance  
 Monthly Premium  
 Policy Form CLI-146

Age at contract date	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
18	\$ 56.11	\$ 60.83	\$ 65.54	\$ 70.24	\$ 74.95	\$ 79.66	\$ 84.37	\$ 89.07	\$ 93.79	\$ 98.49
19	55.06	59.68	64.29	68.90	73.51	78.13	82.74	87.35	91.97	96.57
20	54.05	58.58	63.11	67.61	72.14	76.66	81.18	85.70	90.23	94.74
21	54.83	59.43	64.02	68.61	73.20	77.80	82.38	86.98	91.57	96.16
22	55.62	60.28	64.94	69.60	74.26	78.93	83.59	88.25	92.92	97.57
23	56.44	61.18	65.92	70.65	75.38	80.13	84.86	89.60	94.34	99.08
24	57.21	62.03	66.84	71.64	76.45	81.26	86.06	90.88	95.69	100.49
25	58.04	62.93	67.81	72.69	77.58	82.46	87.34	92.22	97.12	101.99
26	59.23	64.23	69.23	74.20	79.20	84.20	89.18	94.18	99.17	104.15
27	60.43	65.53	70.63	75.72	80.82	85.93	91.02	96.12	101.23	106.33
28	61.66	66.88	72.09	77.30	82.51	87.73	92.93	98.15	103.36	108.57
29	62.95	68.28	73.61	78.94	84.26	89.59	94.92	100.25	105.58	110.91
30	64.28	69.73	75.18	80.62	86.07	91.53	96.98	102.43	107.88	113.32
31	66.70	72.38	78.05	83.72	89.39	95.06	100.73	106.40	112.08	117.74
32	69.18	75.08	80.98	86.87	92.76	98.66	104.55	110.45	116.35	122.24
33	71.88	78.03	84.17	90.31	96.45	102.59	108.73	114.87	121.02	127.16
34	74.59	80.98	87.37	93.75	100.14	106.53	112.91	119.30	125.69	132.07
35	77.43	84.08	90.73	97.36	104.01	110.66	117.30	123.95	130.60	137.24
36	79.53	86.38	93.22	100.05	106.89	113.73	120.56	127.40	134.24	141.08
37	81.69	88.73	95.76	102.79	109.82	116.87	123.89	130.92	137.96	144.98
38	83.94	91.18	98.41	105.64	112.89	120.13	127.36	134.60	141.84	149.07
39	86.51	93.98	101.44	108.91	116.38	123.86	131.33	138.80	146.27	153.74
40	89.06	96.78	104.48	112.18	119.88	127.60	135.29	143.00	150.70	158.40
41	93.19	101.28	109.36	117.43	125.52	133.59	141.68	149.74	157.82	165.91
42	97.46	105.93	114.39	122.86	131.32	139.79	148.26	156.72	165.19	173.66
43	101.99	110.88	119.76	128.63	137.51	146.39	155.27	164.14	173.03	181.91
44	106.76	116.08	125.39	134.70	144.02	153.32	162.64	171.94	181.26	190.57
45	111.63	121.38	131.13	140.89	150.63	160.39	170.14	179.89	189.65	199.40
46	115.57	125.68	135.78	145.90	156.01	166.12	176.24	186.34	196.46	206.57
47	119.64	130.13	140.61	151.09	161.57	172.05	182.54	193.02	203.51	213.99
48	123.85	134.73	145.60	156.45	167.32	178.19	189.06	199.92	210.79	221.65
49	129.04	140.38	151.70	163.05	174.38	185.72	197.06	208.40	219.73	231.08
50	134.21	146.02	157.83	169.64	181.45	193.26	205.06	216.87	228.67	240.48
51	142.24	154.77	167.31	179.84	192.38	204.92	217.46	229.99	242.54	255.07
52	150.58	163.87	177.17	190.46	203.77	217.05	230.35	243.64	256.94	270.24
53	159.43	173.52	187.62	201.73	215.81	229.92	244.02	258.12	272.22	286.32
54	168.69	183.62	198.56	213.50	228.45	243.39	258.33	273.26	288.21	303.15
55	178.40	194.22	210.05	225.87	241.70	257.51	273.34	289.16	305.00	320.83
56	188.07	204.77	221.48	238.18	254.88	271.59	288.30	304.99	321.69	338.39
57	198.16	215.77	233.39	251.01	268.63	286.25	303.88	321.49	339.11	356.73
58	208.83	227.42	246.01	264.61	283.20	301.79	320.37	338.96	357.56	376.14
59	221.25	240.97	260.69	280.41	300.13	319.86	339.57	359.29	379.01	398.73
60	234.27	255.17	276.07	296.98	317.88	338.79	359.69	380.58	401.49	422.39

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