



NWL® Lifetime Returns Select Indexed Universal Life Minimum/Maximum Premium Charts

NWL® Lifetime Returns Select (LTRS) is an indexed universal life (IUL) insurance policy with living benefits. NWL LTRS offers an optional Accelerated Death Benefit Rider for Chronic Illness.

NWL LTRS is designed for clients that are interested in:

- Permanent protection as well as the potential for cash accumulation
- A death benefit that is guaranteed for life
- Accessing benefits in the event of a chronic illness

Does this sound like any of your clients?

The following minimum and maximum premium charts provide a range of premiums NWL LTRS can accept.

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A Universal Life Insurance Policy with Equity Index Options (ICC19 01-1189-19 and state variations) and optional Accelerated Death Benefit Rider for Chronic Illness (ICC19 01-3161-19 and state variations).

Maximum Face Amounts

Single Pay Without Accelerated Benefit Chronic Rider

Issue Age	Male Non-Tobacco		Male Tobacco		Female Non-Tobacco		Female Tobacco	
	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit
45	\$ 414,596	\$ 1,164,596	\$ 543,103	\$ 1,293,103	\$ 352,941	\$ 1,102,941	\$ 487,623	\$ 1,237,623
46	\$ 434,086	\$ 1,184,085	\$ 569,493	\$ 1,319,493	\$ 369,403	\$ 1,119,402	\$ 513,051	\$ 1,263,051
47	\$ 454,239	\$ 1,204,238	\$ 596,982	\$ 1,346,982	\$ 386,363	\$ 1,136,363	\$ 539,546	\$ 1,289,546
48	\$ 475,090	\$ 1,225,089	\$ 625,642	\$ 1,375,641	\$ 403,846	\$ 1,153,846	\$ 567,176	\$ 1,317,175
49	\$ 496,675	\$ 1,246,675	\$ 655,547	\$ 1,405,547	\$ 421,875	\$ 1,171,875	\$ 596,015	\$ 1,346,015
50	\$ 519,035	\$ 1,269,035	\$ 686,781	\$ 1,436,781	\$ 440,476	\$ 1,190,476	\$ 626,146	\$ 1,376,146
51	\$ 544,442	\$ 1,294,442	\$ 724,636	\$ 1,474,636	\$ 460,458	\$ 1,210,458	\$ 659,774	\$ 1,409,774
52	\$ 570,887	\$ 1,320,887	\$ 764,539	\$ 1,514,539	\$ 481,122	\$ 1,231,122	\$ 695,086	\$ 1,445,086
53	\$ 598,435	\$ 1,348,435	\$ 806,662	\$ 1,556,662	\$ 502,505	\$ 1,252,505	\$ 732,213	\$ 1,482,213
54	\$ 627,157	\$ 1,377,157	\$ 851,195	\$ 1,601,195	\$ 524,643	\$ 1,274,643	\$ 771,298	\$ 1,521,298
55	\$ 657,129	\$ 1,407,129	\$ 898,351	\$ 1,648,351	\$ 547,577	\$ 1,297,577	\$ 812,500	\$ 1,562,500
56	\$ 688,986	\$ 1,438,986	\$ 939,189	\$ 1,689,189	\$ 571,818	\$ 1,321,818	\$ 859,442	\$ 1,609,442
57	\$ 722,320	\$ 1,472,320	\$ 982,101	\$ 1,732,101	\$ 596,982	\$ 1,346,982	\$ 909,292	\$ 1,659,292
58	\$ 757,234	\$ 1,507,234	\$ 1,027,251	\$ 1,777,251	\$ 623,123	\$ 1,373,123	\$ 962,328	\$ 1,712,328
59	\$ 793,845	\$ 1,543,845	\$ 1,074,817	\$ 1,824,817	\$ 650,298	\$ 1,400,298	\$ 1,018,867	\$ 1,768,867
60	\$ 832,278	\$ 1,582,278	\$ 1,125,000	\$ 1,875,000	\$ 678,571	\$ 1,428,571	\$ 1,079,268	\$ 1,829,268
61	\$ 881,143	\$ 1,631,143	\$ 1,198,051	\$ 1,948,051	\$ 717,136	\$ 1,467,136	\$ 1,153,553	\$ 1,903,553
62	\$ 933,123	\$ 1,683,123	\$ 1,277,027	\$ 2,027,027	\$ 757,840	\$ 1,507,840	\$ 1,234,126	\$ 1,984,126
63	\$ 988,525	\$ 1,738,525	\$ 1,362,676	\$ 2,112,676	\$ 800,868	\$ 1,550,868	\$ 1,321,823	\$ 2,071,823
64	\$ 1,047,698	\$ 1,797,698	\$ 1,455,882	\$ 2,205,882	\$ 846,424	\$ 1,596,424	\$ 1,417,630	\$ 2,167,630
65	\$ 1,111,042	\$ 1,861,042	\$ 1,557,692	\$ 2,307,692	\$ 894,736	\$ 1,644,736	\$ 1,522,727	\$ 2,272,727
66	\$ 1,178,020	\$ 1,928,020	\$ 1,677,184	\$ 2,427,184	\$ 949,909	\$ 1,699,909	\$ 1,623,417	\$ 2,373,417
67	\$ 1,250,000	\$ 2,000,000	\$ 1,809,726	\$ 2,559,726	\$ 1,008,911	\$ 1,758,911	\$ 1,733,443	\$ 2,483,443
68	\$ 1,327,562	\$ 2,077,562	\$ 1,957,581	\$ 2,707,581	\$ 1,072,157	\$ 1,822,157	\$ 1,854,166	\$ 2,604,166
69	\$ 1,411,383	\$ 2,161,383	\$ 2,123,563	\$ 2,873,563	\$ 1,140,120	\$ 1,890,120	\$ 1,987,226	\$ 2,737,226
70	\$ 1,502,252	\$ 2,252,252	\$ 2,311,224	\$ 3,061,224	\$ 1,213,350	\$ 1,963,350	\$ 2,134,615	\$ 2,884,615
71	\$ 1,609,974	\$ 2,359,974	\$ 2,613,228	\$ 3,363,228	\$ 1,335,650	\$ 2,085,650	\$ 2,298,780	\$ 3,048,780
72	\$ 1,728,519	\$ 2,478,519	\$ 2,981,343	\$ 3,731,343	\$ 1,474,199	\$ 2,224,199	\$ 2,482,758	\$ 3,232,758
73	\$ 1,859,603	\$ 2,609,603	\$ 3,439,944	\$ 4,189,944	\$ 1,632,465	\$ 2,382,465	\$ 2,690,366	\$ 3,440,366
74	\$ 2,005,326	\$ 2,755,326	\$ 4,027,070	\$ 4,777,070	\$ 1,814,979	\$ 2,564,979	\$ 2,926,470	\$ 3,676,470
75	\$ 2,168,287	\$ 2,918,287	\$ 4,805,555	\$ 5,555,555	\$ 2,027,777	\$ 2,777,777	\$ 3,197,368	\$ 3,947,368
76	\$ 605,801	\$ 805,801	\$ 1,315,151	\$ 1,515,151	\$ 553,579	\$ 753,579	\$ 917,318	\$ 1,117,318
77	\$ 635,421	\$ 835,421	\$ 1,350,387	\$ 1,550,387	\$ 566,871	\$ 766,871	\$ 990,476	\$ 1,190,476
78	\$ 667,302	\$ 867,302	\$ 1,387,301	\$ 1,587,301	\$ 580,640	\$ 780,640	\$ 1,073,885	\$ 1,273,885
79	\$ 701,713	\$ 901,713	\$ 1,426,016	\$ 1,626,016	\$ 594,912	\$ 794,912	\$ 1,169,863	\$ 1,369,863
80	\$ 738,967	\$ 938,967	\$ 1,466,666	\$ 1,666,666	\$ 609,716	\$ 809,716	\$ 1,281,481	\$ 1,481,481
81	\$ 390,677	\$ 490,677	\$ 817,431	\$ 917,431	\$ 319,815	\$ 419,815	\$ 713,008	\$ 813,008
82	\$ 413,874	\$ 513,874	\$ 920,408	\$ 1,020,408	\$ 335,919	\$ 435,919	\$ 800,900	\$ 900,900
83	\$ 439,374	\$ 539,374	\$ 1,049,425	\$ 1,149,425	\$ 353,309	\$ 453,309	\$ 910,101	\$ 1,010,101
84	\$ 467,536	\$ 567,536	\$ 1,215,789	\$ 1,315,789	\$ 372,143	\$ 472,143	\$ 1,049,425	\$ 1,149,425
85	\$ 498,802	\$ 598,802	\$ 1,438,461	\$ 1,538,461	\$ 392,610	\$ 492,610	\$ 1,233,333	\$ 1,333,333

Single Pay With Accelerated Benefit Rider Chronic Illness

Issue Age	Male Non-Tobacco		Male Tobacco		Female Non-Tobacco		Female Tobacco	
	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit
45	\$ 418,861	\$ 1,164,596	\$ 547,163	\$ 1,293,103	\$ 360,871	\$ 1,102,941	\$ 496,443	\$ 1,237,623
46	\$ 438,541	\$ 1,184,085	\$ 573,738	\$ 1,319,493	\$ 377,743	\$ 1,119,402	\$ 522,336	\$ 1,263,051
47	\$ 458,899	\$ 1,204,238	\$ 601,437	\$ 1,346,982	\$ 395,153	\$ 1,136,363	\$ 549,336	\$ 1,289,546
48	\$ 479,980	\$ 1,225,089	\$ 630,327	\$ 1,375,641	\$ 413,136	\$ 1,153,846	\$ 577,526	\$ 1,317,175
49	\$ 501,875	\$ 1,246,675	\$ 660,487	\$ 1,405,547	\$ 431,710	\$ 1,171,875	\$ 606,980	\$ 1,346,015
50	\$ 524,565	\$ 1,269,035	\$ 691,996	\$ 1,436,781	\$ 450,916	\$ 1,190,476	\$ 637,786	\$ 1,376,146
51	\$ 550,462	\$ 1,294,442	\$ 730,391	\$ 1,474,636	\$ 471,668	\$ 1,210,458	\$ 672,399	\$ 1,409,774
52	\$ 577,302	\$ 1,320,887	\$ 770,699	\$ 1,514,539	\$ 493,017	\$ 1,231,122	\$ 708,526	\$ 1,445,086
53	\$ 605,195	\$ 1,348,435	\$ 813,147	\$ 1,556,662	\$ 515,045	\$ 1,252,505	\$ 746,358	\$ 1,482,213
54	\$ 634,257	\$ 1,377,157	\$ 857,995	\$ 1,601,195	\$ 537,843	\$ 1,274,643	\$ 786,148	\$ 1,521,298
55	\$ 664,604	\$ 1,407,129	\$ 905,501	\$ 1,648,351	\$ 561,497	\$ 1,297,577	\$ 828,115	\$ 1,562,500
56	\$ 696,901	\$ 1,438,986	\$ 946,769	\$ 1,689,189	\$ 586,548	\$ 1,321,818	\$ 875,942	\$ 1,609,442
57	\$ 730,755	\$ 1,472,320	\$ 990,211	\$ 1,732,101	\$ 612,622	\$ 1,346,982	\$ 926,842	\$ 1,659,292
58	\$ 766,269	\$ 1,507,234	\$ 1,035,991	\$ 1,777,251	\$ 639,783	\$ 1,373,123	\$ 981,073	\$ 1,712,328
59	\$ 803,530	\$ 1,543,845	\$ 1,084,252	\$ 1,824,817	\$ 668,063	\$ 1,400,298	\$ 1,038,937	\$ 1,768,867
60	\$ 842,648	\$ 1,582,278	\$ 1,135,175	\$ 1,875,000	\$ 697,496	\$ 1,428,571	\$ 1,100,743	\$ 1,829,268
61	\$ 892,198	\$ 1,631,143	\$ 1,208,956	\$ 1,948,051	\$ 737,246	\$ 1,467,136	\$ 1,176,458	\$ 1,903,553
62	\$ 944,833	\$ 1,683,123	\$ 1,288,627	\$ 2,027,027	\$ 779,120	\$ 1,507,840	\$ 1,258,426	\$ 1,984,126
63	\$ 1,000,820	\$ 1,738,525	\$ 1,374,886	\$ 2,112,676	\$ 823,273	\$ 1,550,868	\$ 1,347,448	\$ 2,071,823
64	\$ 1,060,503	\$ 1,797,698	\$ 1,468,597	\$ 2,205,882	\$ 869,889	\$ 1,596,424	\$ 1,444,460	\$ 2,167,630
65	\$ 1,124,267	\$ 1,861,042	\$ 1,570,807	\$ 2,307,692	\$ 919,176	\$ 1,644,736	\$ 1,550,622	\$ 2,272,727
66	\$ 1,191,580	\$ 1,928,020	\$ 1,690,599	\$ 2,427,184	\$ 975,234	\$ 1,699,909	\$ 1,652,242	\$ 2,373,417
67	\$ 1,263,825	\$ 2,000,000	\$ 1,823,356	\$ 2,559,726	\$ 1,035,046	\$ 1,758,911	\$ 1,763,083	\$ 2,483,443
68	\$ 1,341,607	\$ 2,077,562	\$ 1,971,391	\$ 2,707,581	\$ 1,099,037	\$ 1,822,157	\$ 1,884,536	\$ 2,604,166
69	\$ 1,425,623	\$ 2,161,383	\$ 2,137,553	\$ 2,873,563	\$ 1,167,710	\$ 1,890,120	\$ 2,018,296	\$ 2,737,226
70	\$ 1,516,712	\$ 2,252,252	\$ 2,325,454	\$ 3,061,224	\$ 1,241,630	\$ 1,963,350	\$ 2,166,390	\$ 2,884,615
71	\$ 1,624,699	\$ 2,359,974	\$ 2,627,798	\$ 3,363,228	\$ 1,364,630	\$ 2,085,650	\$ 2,331,325	\$ 3,048,780
72	\$ 1,743,579	\$ 2,478,519	\$ 2,996,383	\$ 3,731,343	\$ 1,503,899	\$ 2,224,199	\$ 2,516,158	\$ 3,232,758
73	\$ 1,875,088	\$ 2,609,603	\$ 3,455,609	\$ 4,189,944	\$ 1,662,910	\$ 2,382,465	\$ 2,724,731	\$ 3,440,366
74	\$ 2,021,306	\$ 2,755,326	\$ 4,043,505	\$ 4,777,070	\$ 1,846,169	\$ 2,564,979	\$ 2,961,880	\$ 3,676,470
75	\$ 2,184,822	\$ 2,918,287	\$ 4,822,870	\$ 5,555,555	\$ 2,059,697	\$ 2,777,777	\$ 3,233,858	\$ 3,947,368
76	\$ 622,636	\$ 805,801	\$ 1,333,031	\$ 1,515,151	\$ 585,774	\$ 753,579	\$ 954,298	\$ 1,117,318
77	\$ 652,591	\$ 835,421	\$ 1,368,897	\$ 1,550,387	\$ 599,376	\$ 766,871	\$ 1,027,991	\$ 1,190,476
78	\$ 684,837	\$ 867,302	\$ 1,406,496	\$ 1,587,301	\$ 613,480	\$ 780,640	\$ 1,111,995	\$ 1,273,885
79	\$ 719,658	\$ 901,713	\$ 1,445,971	\$ 1,626,016	\$ 628,122	\$ 794,912	\$ 1,208,623	\$ 1,369,863
80	\$ 757,357	\$ 938,967	\$ 1,487,451	\$ 1,666,666	\$ 643,331	\$ 809,716	\$ 1,320,951	\$ 1,481,481
81	\$ 409,362	\$ 490,677			\$ 348,942	\$ 419,815		
82	\$ 433,634	\$ 513,874			\$ 367,201	\$ 435,919		
83	\$ 459,914	\$ 539,374			\$ 387,022	\$ 453,309		
84	\$ 488,936	\$ 567,536			\$ 408,611	\$ 472,143		
85	\$ 521,152	\$ 598,802			\$ 432,211	\$ 492,610		

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A Universal Life Insurance Policy with Equity Index Options (ICC19 01-1189-19 and state variations) and optional Accelerated Death Benefit Rider for Chronic Illness (ICC19 01-3161-19 and state variations).

Maximum Face Amounts

5 Pay

Issue Age	Male Non-Tobacco		Male Tobacco		Female Non-Tobacco		Female Tobacco	
	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Benefit	Maximum Premium	Maximum Death Benefit
45	\$ 61,864	\$ 811,864	\$ 73,271	\$ 823,271	\$ 54,980	\$ 804,980	\$ 67,884	\$ 817,884
46	\$ 63,943	\$ 813,943	\$ 75,627	\$ 825,627	\$ 56,833	\$ 806,833	\$ 70,210	\$ 820,210
47	\$ 66,033	\$ 816,033	\$ 77,997	\$ 827,997	\$ 58,695	\$ 808,695	\$ 72,549	\$ 822,549
48	\$ 68,134	\$ 818,134	\$ 80,381	\$ 830,381	\$ 60,565	\$ 810,565	\$ 74,901	\$ 824,901
49	\$ 70,246	\$ 820,246	\$ 82,778	\$ 832,778	\$ 62,444	\$ 812,444	\$ 77,267	\$ 827,267
50	\$ 72,368	\$ 822,368	\$ 85,189	\$ 835,189	\$ 64,332	\$ 814,332	\$ 79,646	\$ 829,646
51	\$ 74,720	\$ 824,720	\$ 87,989	\$ 837,989	\$ 66,460	\$ 816,460	\$ 81,947	\$ 831,947
52	\$ 77,084	\$ 827,084	\$ 90,807	\$ 840,807	\$ 68,599	\$ 818,599	\$ 84,260	\$ 834,260
53	\$ 79,463	\$ 829,463	\$ 93,645	\$ 843,645	\$ 70,749	\$ 820,749	\$ 86,587	\$ 836,587
54	\$ 81,854	\$ 831,854	\$ 96,501	\$ 846,501	\$ 72,910	\$ 822,910	\$ 88,926	\$ 838,926
55	\$ 84,260	\$ 834,260	\$ 99,377	\$ 849,377	\$ 75,083	\$ 825,083	\$ 91,279	\$ 841,279
56	\$ 86,867	\$ 836,867	\$ 102,370	\$ 852,370	\$ 77,358	\$ 827,358	\$ 94,309	\$ 844,309
57	\$ 89,490	\$ 839,490	\$ 105,383	\$ 855,383	\$ 79,646	\$ 829,646	\$ 97,362	\$ 847,362
58	\$ 92,129	\$ 842,129	\$ 108,418	\$ 858,418	\$ 81,947	\$ 831,947	\$ 100,437	\$ 850,437
59	\$ 94,785	\$ 844,785	\$ 111,475	\$ 861,475	\$ 84,260	\$ 834,260	\$ 103,534	\$ 853,534
60	\$ 97,458	\$ 847,458	\$ 114,553	\$ 864,553	\$ 86,587	\$ 836,587	\$ 106,653	\$ 856,653
61	\$ 100,533	\$ 850,533	\$ 117,855	\$ 867,855	\$ 89,208	\$ 839,208	\$ 110,289	\$ 860,289
62	\$ 103,631	\$ 853,631	\$ 121,181	\$ 871,181	\$ 91,845	\$ 841,845	\$ 113,956	\$ 863,956
63	\$ 106,751	\$ 856,751	\$ 124,534	\$ 874,534	\$ 94,499	\$ 844,499	\$ 117,654	\$ 867,654
64	\$ 109,895	\$ 859,895	\$ 127,912	\$ 877,912	\$ 97,170	\$ 847,170	\$ 121,384	\$ 871,384
65	\$ 113,061	\$ 863,061	\$ 131,316	\$ 881,316	\$ 99,858	\$ 849,858	\$ 125,146	\$ 875,146
66	\$ 116,151	\$ 866,151	\$ 135,060	\$ 885,060	\$ 102,796	\$ 852,796	\$ 128,220	\$ 878,220
67	\$ 119,263	\$ 869,263	\$ 138,836	\$ 888,836	\$ 105,754	\$ 855,754	\$ 131,316	\$ 881,316
68	\$ 122,397	\$ 872,397	\$ 142,645	\$ 892,645	\$ 108,733	\$ 858,733	\$ 134,434	\$ 884,434
69	\$ 125,555	\$ 875,555	\$ 146,486	\$ 896,486	\$ 111,732	\$ 861,732	\$ 137,574	\$ 887,574
70	\$ 128,735	\$ 878,735	\$ 150,360	\$ 900,360	\$ 114,753	\$ 864,753	\$ 140,736	\$ 890,736
71	\$ 132,768	\$ 882,768	\$ 155,797	\$ 905,797	\$ 118,719	\$ 868,719	\$ 145,843	\$ 895,843
72	\$ 136,839	\$ 886,839	\$ 161,300	\$ 911,300	\$ 122,722	\$ 872,722	\$ 151,009	\$ 901,009
73	\$ 140,948	\$ 890,948	\$ 166,870	\$ 916,870	\$ 126,762	\$ 876,762	\$ 156,235	\$ 906,235
74	\$ 145,095	\$ 895,095	\$ 172,509	\$ 922,509	\$ 130,840	\$ 880,840	\$ 161,522	\$ 911,522
75	\$ 150,360	\$ 900,360	\$ 178,218	\$ 928,218	\$ 135,478	\$ 885,478	\$ 166,870	\$ 916,870
76	\$ 40,558	\$ 240,558	\$ 47,831	\$ 247,831	\$ 36,742	\$ 236,742	\$ 44,918	\$ 244,918
77	\$ 41,022	\$ 241,022	\$ 48,139	\$ 248,139	\$ 37,361	\$ 237,361	\$ 45,339	\$ 245,339
78	\$ 41,488	\$ 241,488	\$ 48,447	\$ 248,447	\$ 37,982	\$ 237,982	\$ 45,761	\$ 245,761
79	\$ 41,196	\$ 241,196	\$ 48,756	\$ 248,756	\$ 38,607	\$ 238,607	\$ 46,184	\$ 246,184
80	\$ 42,424	\$ 242,424	\$ 49,066	\$ 249,066	\$ 39,234	\$ 239,234	\$ 46,609	\$ 246,609
81	\$ 21,773	\$ 121,773	\$ 25,298	\$ 125,298	\$ 20,034	\$ 120,034	\$ 24,177	\$ 124,177
82	\$ 22,790	\$ 122,790	\$ 26,390	\$ 126,390	\$ 20,890	\$ 120,890	\$ 25,298	\$ 125,298
83	\$ 23,824	\$ 123,824	\$ 27,502	\$ 127,502	\$ 21,758	\$ 121,758	\$ 26,438	\$ 126,438
84	\$ 24,875	\$ 124,875	\$ 28,634	\$ 128,634	\$ 22,639	\$ 122,639	\$ 27,600	\$ 127,600
85	\$ 25,945	\$ 125,945	\$ 29,786	\$ 129,786	\$ 23,533	\$ 123,533	\$ 28,783	\$ 128,783

10 Pay

Issue Age	Male Non-Tobacco		Male Tobacco		Female Non-Tobacco		Female Tobacco	
	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit
45	\$ 34,109	\$ 784,109	\$ 40,306	\$ 790,306	\$ 30,031	\$ 780,031	\$ 37,402	\$ 787,402
46	\$ 35,176	\$ 785,176	\$ 41,557	\$ 791,557	\$ 31,006	\$ 781,006	\$ 38,726	\$ 788,726
47	\$ 36,246	\$ 786,246	\$ 42,812	\$ 792,812	\$ 31,983	\$ 781,983	\$ 40,056	\$ 790,056
48	\$ 37,319	\$ 787,319	\$ 44,071	\$ 794,071	\$ 32,963	\$ 782,963	\$ 41,390	\$ 791,390
49	\$ 38,395	\$ 788,395	\$ 45,334	\$ 795,334	\$ 33,945	\$ 783,945	\$ 42,728	\$ 792,728
50	\$ 39,474	\$ 789,474	\$ 46,601	\$ 796,601	\$ 34,929	\$ 784,929	\$ 44,071	\$ 794,071
51	\$ 40,681	\$ 790,681	\$ 48,127	\$ 798,127	\$ 35,999	\$ 785,999	\$ 45,503	\$ 795,503
52	\$ 41,891	\$ 791,891	\$ 49,659	\$ 799,659	\$ 37,071	\$ 787,071	\$ 46,940	\$ 796,940
53	\$ 43,105	\$ 793,105	\$ 51,196	\$ 801,196	\$ 38,146	\$ 788,146	\$ 48,382	\$ 798,382
54	\$ 44,323	\$ 794,323	\$ 52,740	\$ 802,740	\$ 39,224	\$ 789,224	\$ 49,829	\$ 799,829
55	\$ 45,545	\$ 795,545	\$ 54,290	\$ 804,290	\$ 40,306	\$ 790,306	\$ 51,282	\$ 801,282
56	\$ 46,982	\$ 796,982	\$ 56,018	\$ 806,018	\$ 41,607	\$ 791,607	\$ 53,170	\$ 803,170
57	\$ 48,424	\$ 798,424	\$ 57,754	\$ 807,754	\$ 42,912	\$ 792,912	\$ 55,067	\$ 805,067
58	\$ 49,872	\$ 799,872	\$ 59,498	\$ 809,498	\$ 44,222	\$ 794,222	\$ 56,972	\$ 806,972
59	\$ 51,325	\$ 801,325	\$ 61,249	\$ 811,249	\$ 45,537	\$ 795,537	\$ 58,887	\$ 808,887
60	\$ 52,783	\$ 802,783	\$ 63,008	\$ 813,008	\$ 46,855	\$ 796,855	\$ 60,811	\$ 810,811
61	\$ 54,462	\$ 804,462	\$ 65,040	\$ 815,040	\$ 48,246	\$ 798,246	\$ 62,744	\$ 812,744
62	\$ 56,148	\$ 806,148	\$ 67,082	\$ 817,082	\$ 49,642	\$ 799,642	\$ 64,686	\$ 814,686
63	\$ 57,841	\$ 807,841	\$ 69,135	\$ 819,135	\$ 51,042	\$ 801,042	\$ 66,638	\$ 816,638
64	\$ 59,542	\$ 809,542	\$ 71,198	\$ 821,198	\$ 52,448	\$ 802,448	\$ 68,599	\$ 818,599
65	\$ 61,249	\$ 811,249	\$ 73,271	\$ 823,271	\$ 53,859	\$ 803,859	\$ 70,569	\$ 820,569
66	\$ 63,184	\$ 813,184	\$ 75,718	\$ 825,718	\$ 55,585	\$ 805,585	\$ 72,098	\$ 822,098
67	\$ 65,129	\$ 815,129	\$ 78,180	\$ 828,180	\$ 57,320	\$ 807,320	\$ 73,633	\$ 823,633
68	\$ 67,082	\$ 817,082	\$ 80,657	\$ 830,657	\$ 59,061	\$ 809,061	\$ 75,173	\$ 825,173
69	\$ 69,046	\$ 819,046	\$ 83,148	\$ 833,148	\$ 60,811	\$ 810,811	\$ 76,720	\$ 826,720
70	\$ 71,018	\$ 821,018	\$ 85,655	\$ 835,655	\$ 62,568	\$ 812,568	\$ 78,272	\$ 828,272
71	\$ 73,814	\$ 823,814	\$ 90,996	\$ 840,996	\$ 65,040	\$ 815,040	\$ 82,408	\$ 832,408
72	\$ 76,628	\$ 826,628	\$ 96,406	\$ 846,406	\$ 67,528	\$ 817,528	\$ 86,587	\$ 836,587
73	\$ 79,463	\$ 829,463	\$ 101,886	\$ 851,886	\$ 70,031	\$ 820,031	\$ 90,807	\$ 840,807
74	\$ 82,316	\$ 832,316	\$ 107,437	\$ 857,437	\$ 72,549	\$ 822,549	\$ 95,070	\$ 845,070
75	\$ 85,189	\$ 835,189	\$ 113,061	\$ 863,061	\$ 75,083	\$ 825,083	\$ 99,377	\$ 849,377
76	\$ 23,264	\$ 223,264	\$ 30,309	\$ 230,309	\$ 20,497	\$ 220,497	\$ 26,912	\$ 226,912
77	\$ 23,814	\$ 223,814	\$ 30,468	\$ 230,468	\$ 20,975	\$ 220,975	\$ 27,324	\$ 227,324
78	\$ 24,366	\$ 224,366	\$ 30,627	\$ 230,627	\$ 21,455	\$ 221,455	\$ 27,739	\$ 227,739
79	\$ 24,921	\$ 224,921	\$ 30,787	\$ 230,787	\$ 21,936	\$ 221,936	\$ 28,154	\$ 228,154
80	\$ 25,479	\$ 225,479	\$ 30,947	\$ 230,947	\$ 22,420	\$ 222,420	\$ 28,571	\$ 228,571

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A Indexed Universal Life Insurance Policy with Equity Index Options (ICC19 01-1189-19 and state variations) and optional Accelerated Death Benefit Rider for Chronic Illness (ICC19 01-3161-19 and state variations).

Minimum Face Amounts

Single Pay (No ABR)

Issue Age	Male Non-Tobacco		Male Tobacco		Female Non-Tobacco		Female Tobacco	
	Minimum Premium	Minimum Death Benefit	Minimum Premium	Minimum Death Benefit	Minimum Premium	Minimum Death Benefit	Minimum Premium	Minimum Death Benefit
45	\$ 8,900	\$ 25,000	\$ 10,500	\$ 25,000	\$ 8,000	\$ 25,000	\$ 9,850	\$ 25,000
46	\$ 9,165	\$ 25,000	\$ 10,790	\$ 25,000	\$ 8,250	\$ 25,000	\$ 10,155	\$ 25,000
47	\$ 9,430	\$ 25,000	\$ 11,080	\$ 25,000	\$ 8,500	\$ 25,000	\$ 10,460	\$ 25,000
48	\$ 9,695	\$ 25,000	\$ 11,370	\$ 25,000	\$ 8,750	\$ 25,000	\$ 10,765	\$ 25,000
49	\$ 9,960	\$ 25,000	\$ 11,660	\$ 25,000	\$ 9,000	\$ 25,000	\$ 11,070	\$ 25,000
50	\$ 10,225	\$ 25,000	\$ 11,950	\$ 25,000	\$ 9,250	\$ 25,000	\$ 11,375	\$ 25,000
51	\$ 10,515	\$ 25,000	\$ 12,285	\$ 25,000	\$ 9,510	\$ 25,000	\$ 11,700	\$ 25,000
52	\$ 10,805	\$ 25,000	\$ 12,620	\$ 25,000	\$ 9,770	\$ 25,000	\$ 12,025	\$ 25,000
53	\$ 11,095	\$ 25,000	\$ 12,955	\$ 25,000	\$ 10,030	\$ 25,000	\$ 12,350	\$ 25,000
54	\$ 11,385	\$ 25,000	\$ 13,290	\$ 25,000	\$ 10,290	\$ 25,000	\$ 12,675	\$ 25,000
55	\$ 11,675	\$ 25,000	\$ 13,625	\$ 25,000	\$ 10,550	\$ 25,000	\$ 13,000	\$ 25,000
56	\$ 11,970	\$ 25,000	\$ 13,960	\$ 25,000	\$ 10,815	\$ 25,000	\$ 13,325	\$ 25,000
57	\$ 12,265	\$ 25,000	\$ 14,295	\$ 25,000	\$ 11,080	\$ 25,000	\$ 13,650	\$ 25,000
58	\$ 12,560	\$ 25,000	\$ 14,630	\$ 25,000	\$ 11,345	\$ 25,000	\$ 13,975	\$ 25,000
59	\$ 12,855	\$ 25,000	\$ 14,965	\$ 25,000	\$ 11,610	\$ 25,000	\$ 14,300	\$ 25,000
60	\$ 13,150	\$ 25,000	\$ 15,300	\$ 25,000	\$ 11,875	\$ 25,000	\$ 14,625	\$ 25,000
61	\$ 13,505	\$ 25,000	\$ 15,705	\$ 25,000	\$ 12,220	\$ 25,000	\$ 15,000	\$ 25,000
62	\$ 13,860	\$ 25,000	\$ 16,110	\$ 25,000	\$ 12,565	\$ 25,000	\$ 15,375	\$ 25,000
63	\$ 14,215	\$ 25,000	\$ 16,515	\$ 25,000	\$ 12,910	\$ 25,000	\$ 15,750	\$ 25,000
64	\$ 14,570	\$ 25,000	\$ 16,920	\$ 25,000	\$ 13,255	\$ 25,000	\$ 16,125	\$ 25,000
65	\$ 14,925	\$ 25,000	\$ 17,325	\$ 25,000	\$ 13,600	\$ 25,000	\$ 16,500	\$ 25,000
66	\$ 15,275	\$ 25,000	\$ 17,730	\$ 25,000	\$ 13,970	\$ 25,000	\$ 16,875	\$ 25,000
67	\$ 15,625	\$ 25,000	\$ 18,135	\$ 25,000	\$ 14,340	\$ 25,000	\$ 17,250	\$ 25,000
68	\$ 15,975	\$ 25,000	\$ 18,540	\$ 25,000	\$ 14,710	\$ 25,000	\$ 17,625	\$ 25,000
69	\$ 16,325	\$ 25,000	\$ 18,945	\$ 25,000	\$ 15,080	\$ 25,000	\$ 18,000	\$ 25,000
70	\$ 16,675	\$ 25,000	\$ 19,350	\$ 25,000	\$ 15,450	\$ 25,000	\$ 18,375	\$ 25,000
71	\$ 17,055	\$ 25,000	\$ 19,755	\$ 25,000	\$ 16,010	\$ 25,000	\$ 18,750	\$ 25,000
72	\$ 17,435	\$ 25,000	\$ 20,160	\$ 25,000	\$ 16,570	\$ 25,000	\$ 19,125	\$ 25,000
73	\$ 17,815	\$ 25,000	\$ 20,565	\$ 25,000	\$ 17,130	\$ 25,000	\$ 19,500	\$ 25,000
74	\$ 18,195	\$ 25,000	\$ 20,970	\$ 25,000	\$ 17,690	\$ 25,000	\$ 19,875	\$ 25,000
75	\$ 18,575	\$ 25,000	\$ 21,375	\$ 25,000	\$ 18,250	\$ 25,000	\$ 20,250	\$ 25,000
76	\$ 18,955	\$ 25,000	\$ 21,780	\$ 25,000	\$ 18,810	\$ 25,000	\$ 20,625	\$ 25,000
77	\$ 19,335	\$ 25,000	\$ 22,185	\$ 25,000	\$ 19,370	\$ 25,000	\$ 21,000	\$ 25,000
78	\$ 19,715	\$ 25,000	\$ 22,590	\$ 25,000	\$ 19,930	\$ 25,000	\$ 21,375	\$ 25,000
79	\$ 20,095	\$ 25,000	\$ 22,995	\$ 25,000	\$ 20,490	\$ 25,000	\$ 21,750	\$ 25,000
80	\$ 20,475	\$ 25,000	\$ 23,400	\$ 25,000	\$ 21,050	\$ 25,000	\$ 22,125	\$ 25,000
81	\$ 20,855	\$ 25,000	\$ 23,805	\$ 25,000	\$ 21,610	\$ 25,000	\$ 22,500	\$ 25,000
82	\$ 21,235	\$ 25,000	\$ 24,210	\$ 25,000	\$ 22,170	\$ 25,000	\$ 22,875	\$ 25,000
83	\$ 21,615	\$ 25,000	\$ 24,615	\$ 25,000	\$ 22,730	\$ 25,000	\$ 23,250	\$ 25,000
84	\$ 21,995	\$ 25,000	\$ 25,020	\$ 25,000	\$ 23,290	\$ 25,000	\$ 23,625	\$ 25,000
85	\$ 22,375	\$ 25,000	\$ 25,425	\$ 25,000	\$ 23,850	\$ 25,000	\$ 24,000	\$ 25,000

Single Pay With Accelerated Benefit Rider Chronic Illness

Issue Age	Male Non-Tobacco		Male Tobacco		Female Non-Tobacco		Female Tobacco	
	Minimum Premium	Minimum Death Benefit	Minimum Premium	Minimum Death Benefit	Minimum Premium	Minimum Death Benefit	Minimum Premium	Minimum Death Benefit
45	\$ 9,113	\$ 25,000	\$ 10,703	\$ 25,000	\$ 8,397	\$ 25,000	\$ 10,291	\$ 25,000
46	\$ 9,388	\$ 25,000	\$ 11,002	\$ 25,000	\$ 8,667	\$ 25,000	\$ 10,619	\$ 25,000
47	\$ 9,663	\$ 25,000	\$ 11,303	\$ 25,000	\$ 8,940	\$ 25,000	\$ 10,950	\$ 25,000
48	\$ 9,940	\$ 25,000	\$ 11,604	\$ 25,000	\$ 9,215	\$ 25,000	\$ 11,283	\$ 25,000
49	\$ 10,220	\$ 25,000	\$ 11,907	\$ 25,000	\$ 9,492	\$ 25,000	\$ 11,618	\$ 25,000
50	\$ 10,502	\$ 25,000	\$ 12,211	\$ 25,000	\$ 9,772	\$ 25,000	\$ 11,957	\$ 25,000
51	\$ 10,816	\$ 25,000	\$ 12,573	\$ 25,000	\$ 10,071	\$ 25,000	\$ 12,331	\$ 25,000
52	\$ 11,126	\$ 25,000	\$ 12,928	\$ 25,000	\$ 10,365	\$ 25,000	\$ 12,697	\$ 25,000
53	\$ 11,433	\$ 25,000	\$ 13,279	\$ 25,000	\$ 10,657	\$ 25,000	\$ 13,057	\$ 25,000
54	\$ 11,740	\$ 25,000	\$ 13,630	\$ 25,000	\$ 10,950	\$ 25,000	\$ 13,418	\$ 25,000
55	\$ 12,049	\$ 25,000	\$ 13,983	\$ 25,000	\$ 11,246	\$ 25,000	\$ 13,781	\$ 25,000
56	\$ 12,366	\$ 25,000	\$ 14,279	\$ 25,000	\$ 11,552	\$ 25,000	\$ 14,175	\$ 25,000
57	\$ 12,687	\$ 25,000	\$ 14,581	\$ 25,000	\$ 11,862	\$ 25,000	\$ 14,578	\$ 25,000
58	\$ 13,012	\$ 25,000	\$ 14,887	\$ 25,000	\$ 12,178	\$ 25,000	\$ 14,987	\$ 25,000
59	\$ 13,339	\$ 25,000	\$ 15,197	\$ 25,000	\$ 12,498	\$ 25,000	\$ 15,404	\$ 25,000
60	\$ 13,669	\$ 25,000	\$ 15,509	\$ 25,000	\$ 12,821	\$ 25,000	\$ 15,824	\$ 25,000
61	\$ 14,058	\$ 25,000	\$ 15,920	\$ 25,000	\$ 13,226	\$ 25,000	\$ 16,295	\$ 25,000
62	\$ 14,446	\$ 25,000	\$ 16,330	\$ 25,000	\$ 13,629	\$ 25,000	\$ 16,765	\$ 25,000
63	\$ 14,830	\$ 25,000	\$ 16,736	\$ 25,000	\$ 14,030	\$ 25,000	\$ 17,231	\$ 25,000
64	\$ 15,210	\$ 25,000	\$ 17,136	\$ 25,000	\$ 14,428	\$ 25,000	\$ 17,692	\$ 25,000
65	\$ 15,586	\$ 25,000	\$ 17,531	\$ 25,000	\$ 14,822	\$ 25,000	\$ 18,145	\$ 25,000
66	\$ 15,953	\$ 25,000	\$ 17,946	\$ 25,000	\$ 15,236	\$ 25,000	\$ 18,541	\$ 25,000
67	\$ 16,316	\$ 25,000	\$ 18,357	\$ 25,000	\$ 15,647	\$ 25,000	\$ 18,932	\$ 25,000
68	\$ 16,677	\$ 25,000	\$ 18,766	\$ 25,000	\$ 16,054	\$ 25,000	\$ 19,319	\$ 25,000
69	\$ 17,037	\$ 25,000	\$ 19,175	\$ 25,000	\$ 16,460	\$ 25,000	\$ 19,704	\$ 25,000
70	\$ 17,398	\$ 25,000	\$ 19,587	\$ 25,000	\$ 16,864	\$ 25,000	\$ 20,089	\$ 25,000
71	\$ 17,791	\$ 25,000	\$ 20,154	\$ 25,000	\$ 17,459	\$ 25,000	\$ 20,477	\$ 25,000
72	\$ 18,188	\$ 25,000	\$ 20,727	\$ 25,000	\$ 18,055	\$ 25,000	\$ 20,870	\$ 25,000
73	\$ 18,589	\$ 25,000	\$ 21,308	\$ 25,000	\$ 18,652	\$ 25,000	\$ 21,268	\$ 25,000
74	\$ 18,994	\$ 25,000	\$ 21,897	\$ 25,000	\$ 19,250	\$ 25,000	\$ 21,671	\$ 25,000
75	\$ 19,402	\$ 25,000	\$ 22,491	\$ 25,000	\$ 19,846	\$ 25,000	\$ 22,075	\$ 25,000
76	\$ 19,637	\$ 25,000	\$ 22,594	\$ 25,000	\$ 19,975	\$ 25,000	\$ 22,374	\$ 25,000
77	\$ 19,874	\$ 25,000	\$ 22,701	\$ 25,000	\$ 20,105	\$ 25,000	\$ 22,676	\$ 25,000
78	\$ 20,112	\$ 25,000	\$ 22,810	\$ 25,000	\$ 20,237	\$ 25,000	\$ 22,981	\$ 25,000
79	\$ 20,352	\$ 25,000	\$ 22,923	\$ 25,000	\$ 20,371	\$ 25,000	\$ 23,288	\$ 25,000
80	\$ 20,595	\$ 25,000	\$ 23,039	\$ 25,000	\$ 20,506	\$ 25,000	\$ 23,599	\$ 25,000
81	\$ 20,857	\$ 25,000	\$ 25,000	\$ 25,000	\$ 20,780	\$ 25,000		
82	\$ 21,123	\$ 25,000	\$ 25,000	\$ 25,000	\$ 21,059	\$ 25,000		
83	\$ 21,392	\$ 25,000	\$ 25,000	\$ 25,000	\$ 21,344	\$ 25,000		
84	\$ 21,665	\$ 25,000	\$ 25,000	\$ 25,000	\$ 21,636	\$ 25,000		
85	\$ 21,943	\$ 25,000	\$ 25,000	\$ 25,000	\$ 21,935	\$ 25,000		

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A Universal Life Insurance Policy with Equity Index Options (ICC19 01-1189-19 and state variations) and optional Accelerated Death Benefit Rider for Chronic Illness (ICC19 01-3161-19 and state variations).

Minimum Face Amounts

5 Pay

Issue Age	Male Non-Tobacco		Male Tobacco		Female Non-Tobacco		Female Tobacco	
	Minimum Premium	Minimum Death Benefit	Minimum Premium	Minimum Death Benefit	Minimum Premium	Minimum Benefit	Minimum Premium	Minimum Death Benefit
45	\$ 1,905	\$ 25,000	\$ 2,225	\$ 25,000	\$ 1,708	\$ 25,000	\$ 2,075	\$ 25,000
46	\$ 1,964	\$ 25,000	\$ 2,290	\$ 25,000	\$ 1,761	\$ 25,000	\$ 2,140	\$ 25,000
47	\$ 2,023	\$ 25,000	\$ 2,355	\$ 25,000	\$ 1,815	\$ 25,000	\$ 2,205	\$ 25,000
48	\$ 2,082	\$ 25,000	\$ 2,420	\$ 25,000	\$ 1,868	\$ 25,000	\$ 2,270	\$ 25,000
49	\$ 2,141	\$ 25,000	\$ 2,485	\$ 25,000	\$ 1,922	\$ 25,000	\$ 2,335	\$ 25,000
50	\$ 2,200	\$ 25,000	\$ 2,550	\$ 25,000	\$ 1,975	\$ 25,000	\$ 2,400	\$ 25,000
51	\$ 2,265	\$ 25,000	\$ 2,625	\$ 25,000	\$ 2,035	\$ 25,000	\$ 2,463	\$ 25,000
52	\$ 2,330	\$ 25,000	\$ 2,700	\$ 25,000	\$ 2,095	\$ 25,000	\$ 2,525	\$ 25,000
53	\$ 2,395	\$ 25,000	\$ 2,775	\$ 25,000	\$ 2,155	\$ 25,000	\$ 2,588	\$ 25,000
54	\$ 2,460	\$ 25,000	\$ 2,850	\$ 25,000	\$ 2,215	\$ 25,000	\$ 2,650	\$ 25,000
55	\$ 2,525	\$ 25,000	\$ 2,925	\$ 25,000	\$ 2,275	\$ 25,000	\$ 2,713	\$ 25,000
56	\$ 2,595	\$ 25,000	\$ 3,003	\$ 25,000	\$ 2,338	\$ 25,000	\$ 2,793	\$ 25,000
57	\$ 2,665	\$ 25,000	\$ 3,080	\$ 25,000	\$ 2,400	\$ 25,000	\$ 2,873	\$ 25,000
58	\$ 2,735	\$ 25,000	\$ 3,158	\$ 25,000	\$ 2,463	\$ 25,000	\$ 2,953	\$ 25,000
59	\$ 2,805	\$ 25,000	\$ 3,235	\$ 25,000	\$ 2,525	\$ 25,000	\$ 3,033	\$ 25,000
60	\$ 2,875	\$ 25,000	\$ 3,313	\$ 25,000	\$ 2,588	\$ 25,000	\$ 3,113	\$ 25,000
61	\$ 2,955	\$ 25,000	\$ 3,395	\$ 25,000	\$ 2,658	\$ 25,000	\$ 3,205	\$ 25,000
62	\$ 3,035	\$ 25,000	\$ 3,478	\$ 25,000	\$ 2,728	\$ 25,000	\$ 3,298	\$ 25,000
63	\$ 3,115	\$ 25,000	\$ 3,560	\$ 25,000	\$ 2,798	\$ 25,000	\$ 3,390	\$ 25,000
64	\$ 3,195	\$ 25,000	\$ 3,643	\$ 25,000	\$ 2,868	\$ 25,000	\$ 3,483	\$ 25,000
65	\$ 3,275	\$ 25,000	\$ 3,725	\$ 25,000	\$ 2,938	\$ 25,000	\$ 3,575	\$ 25,000
66	\$ 3,353	\$ 25,000	\$ 3,815	\$ 25,000	\$ 3,014	\$ 25,000	\$ 3,650	\$ 25,000
67	\$ 3,430	\$ 25,000	\$ 3,905	\$ 25,000	\$ 3,090	\$ 25,000	\$ 3,725	\$ 25,000
68	\$ 3,508	\$ 25,000	\$ 3,995	\$ 25,000	\$ 3,166	\$ 25,000	\$ 3,800	\$ 25,000
69	\$ 3,585	\$ 25,000	\$ 4,085	\$ 25,000	\$ 3,242	\$ 25,000	\$ 3,875	\$ 25,000
70	\$ 3,663	\$ 25,000	\$ 4,175	\$ 25,000	\$ 3,318	\$ 25,000	\$ 3,950	\$ 25,000
71	\$ 3,760	\$ 25,000	\$ 4,300	\$ 25,000	\$ 3,417	\$ 25,000	\$ 4,070	\$ 25,000
72	\$ 3,858	\$ 25,000	\$ 4,425	\$ 25,000	\$ 3,516	\$ 25,000	\$ 4,190	\$ 25,000
73	\$ 3,955	\$ 25,000	\$ 4,550	\$ 25,000	\$ 3,615	\$ 25,000	\$ 4,310	\$ 25,000
74	\$ 4,053	\$ 25,000	\$ 4,675	\$ 25,000	\$ 3,714	\$ 25,000	\$ 4,430	\$ 25,000
75	\$ 4,175	\$ 25,000	\$ 4,800	\$ 25,000	\$ 3,825	\$ 25,000	\$ 4,550	\$ 25,000
76	\$ 4,215	\$ 25,000	\$ 4,825	\$ 25,000	\$ 3,880	\$ 25,000	\$ 4,585	\$ 25,000
77	\$ 4,255	\$ 25,000	\$ 4,850	\$ 25,000	\$ 3,935	\$ 25,000	\$ 4,620	\$ 25,000
78	\$ 4,295	\$ 25,000	\$ 4,875	\$ 25,000	\$ 3,990	\$ 25,000	\$ 4,655	\$ 25,000
79	\$ 4,270	\$ 25,000	\$ 4,900	\$ 25,000	\$ 4,045	\$ 25,000	\$ 4,690	\$ 25,000
80	\$ 4,375	\$ 25,000	\$ 4,925	\$ 25,000	\$ 4,100	\$ 25,000	\$ 4,725	\$ 25,000
81	\$ 4,470	\$ 25,000	\$ 5,048	\$ 25,000	\$ 4,173	\$ 25,000	\$ 4,868	\$ 25,000
82	\$ 4,640	\$ 25,000	\$ 5,220	\$ 25,000	\$ 4,320	\$ 25,000	\$ 5,048	\$ 25,000
83	\$ 4,810	\$ 25,000	\$ 5,393	\$ 25,000	\$ 4,468	\$ 25,000	\$ 5,228	\$ 25,000
84	\$ 4,980	\$ 25,000	\$ 5,565	\$ 25,000	\$ 4,615	\$ 25,000	\$ 5,408	\$ 25,000
85	\$ 5,150	\$ 25,000	\$ 5,738	\$ 25,000	\$ 4,763	\$ 25,000	\$ 5,588	\$ 25,000

10 Pay

Issue Age	Male Non-Tobacco		Male Tobacco		Female Non-Tobacco		Female Tobacco	
	Minimum Premium	Minimum Death Benefit	Minimum Premium	Minimum Death Benefit	Minimum Premium	Minimum Death Benefit	Minimum Premium	Minimum Death Benefit
45	\$ 1,088	\$ 25,000	\$ 1,275	\$ 25,000	\$ 963	\$ 25,000	\$ 1,188	\$ 25,000
46	\$ 1,120	\$ 25,000	\$ 1,313	\$ 25,000	\$ 993	\$ 25,000	\$ 1,228	\$ 25,000
47	\$ 1,153	\$ 25,000	\$ 1,350	\$ 25,000	\$ 1,023	\$ 25,000	\$ 1,268	\$ 25,000
48	\$ 1,185	\$ 25,000	\$ 1,388	\$ 25,000	\$ 1,053	\$ 25,000	\$ 1,308	\$ 25,000
49	\$ 1,218	\$ 25,000	\$ 1,425	\$ 25,000	\$ 1,083	\$ 25,000	\$ 1,348	\$ 25,000
50	\$ 1,250	\$ 25,000	\$ 1,463	\$ 25,000	\$ 1,113	\$ 25,000	\$ 1,388	\$ 25,000
51	\$ 1,286	\$ 25,000	\$ 1,508	\$ 25,000	\$ 1,145	\$ 25,000	\$ 1,430	\$ 25,000
52	\$ 1,323	\$ 25,000	\$ 1,553	\$ 25,000	\$ 1,178	\$ 25,000	\$ 1,473	\$ 25,000
53	\$ 1,359	\$ 25,000	\$ 1,598	\$ 25,000	\$ 1,210	\$ 25,000	\$ 1,515	\$ 25,000
54	\$ 1,395	\$ 25,000	\$ 1,643	\$ 25,000	\$ 1,243	\$ 25,000	\$ 1,558	\$ 25,000
55	\$ 1,431	\$ 25,000	\$ 1,688	\$ 25,000	\$ 1,275	\$ 25,000	\$ 1,600	\$ 25,000
56	\$ 1,474	\$ 25,000	\$ 1,738	\$ 25,000	\$ 1,314	\$ 25,000	\$ 1,655	\$ 25,000
57	\$ 1,516	\$ 25,000	\$ 1,788	\$ 25,000	\$ 1,353	\$ 25,000	\$ 1,710	\$ 25,000
58	\$ 1,559	\$ 25,000	\$ 1,838	\$ 25,000	\$ 1,392	\$ 25,000	\$ 1,765	\$ 25,000
59	\$ 1,601	\$ 25,000	\$ 1,888	\$ 25,000	\$ 1,431	\$ 25,000	\$ 1,820	\$ 25,000
60	\$ 1,644	\$ 25,000	\$ 1,938	\$ 25,000	\$ 1,470	\$ 25,000	\$ 1,875	\$ 25,000
61	\$ 1,693	\$ 25,000	\$ 1,995	\$ 25,000	\$ 1,511	\$ 25,000	\$ 1,930	\$ 25,000
62	\$ 1,741	\$ 25,000	\$ 2,053	\$ 25,000	\$ 1,552	\$ 25,000	\$ 1,985	\$ 25,000
63	\$ 1,790	\$ 25,000	\$ 2,110	\$ 25,000	\$ 1,593	\$ 25,000	\$ 2,040	\$ 25,000
64	\$ 1,839	\$ 25,000	\$ 2,168	\$ 25,000	\$ 1,634	\$ 25,000	\$ 2,095	\$ 25,000
65	\$ 1,888	\$ 25,000	\$ 2,225	\$ 25,000	\$ 1,675	\$ 25,000	\$ 2,150	\$ 25,000
66	\$ 1,943	\$ 25,000	\$ 2,293	\$ 25,000	\$ 1,725	\$ 25,000	\$ 2,193	\$ 25,000
67	\$ 1,998	\$ 25,000	\$ 2,360	\$ 25,000	\$ 1,775	\$ 25,000	\$ 2,235	\$ 25,000
68	\$ 2,053	\$ 25,000	\$ 2,428	\$ 25,000	\$ 1,825	\$ 25,000	\$ 2,278	\$ 25,000
69	\$ 2,108	\$ 25,000	\$ 2,495	\$ 25,000	\$ 1,875	\$ 25,000	\$ 2,320	\$ 25,000
70	\$ 2,163	\$ 25,000	\$ 2,563	\$ 25,000	\$ 1,925	\$ 25,000	\$ 2,363	\$ 25,000
71	\$ 2,240	\$ 25,000	\$ 2,705	\$ 25,000	\$ 1,995	\$ 25,000	\$ 2,475	\$ 25,000
72	\$ 2,318	\$ 25,000	\$ 2,848	\$ 25,000	\$ 2,065	\$ 25,000	\$ 2,588	\$ 25,000
73	\$ 2,395	\$ 25,000	\$ 2,990	\$ 25,000	\$ 2,135	\$ 25,000	\$ 2,700	\$ 25,000
74	\$ 2,473	\$ 25,000	\$ 3,133	\$ 25,000	\$ 2,205	\$ 25,000	\$ 2,813	\$ 25,000
75	\$ 2,550	\$ 25,000	\$ 3,275	\$ 25,000	\$ 2,275	\$ 25,000	\$ 2,925	\$ 25,000
76	\$ 2,605	\$ 25,000	\$ 3,290	\$ 25,000	\$ 2,324	\$ 25,000	\$ 2,965	\$ 25,000
77	\$ 2,660	\$ 25,000	\$ 3,305	\$ 25,000	\$ 2,373	\$ 25,000	\$ 3,005	\$ 25,000
78	\$ 2,715	\$ 25,000	\$ 3,320	\$ 25,000	\$ 2,422	\$ 25,000	\$ 3,045	\$ 25,000
79	\$ 2,770	\$ 25,000	\$ 3,335	\$ 25,000	\$ 2,471	\$ 25,000	\$ 3,085	\$ 25,000
80	\$ 2,825	\$ 25,000	\$ 3,350	\$ 25,000	\$ 2,520	\$ 25,000	\$ 3,125	\$ 25,000

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NWL® Lifetime Returns Select Indexed Universal Life Policy

Target Premiums Per Thousand

Single Pay					5 Pay					10 Pay				
Age	Male Non-Tobacco	Male Tobacco	Female Non-Tobacco	Female Tobacco	Age	Male Non-Tobacco	Male Tobacco	Female Non-Tobacco	Female Tobacco	Age	Male Non-Tobacco	Male Tobacco	Female Non-Tobacco	Female Tobacco
45	356.00	420.00	320.00	394.00	45	76.20	89.00	68.30	83.00	45	43.50	51.00	38.50	47.50
46	366.60	431.60	330.00	406.20	46	78.56	91.60	70.44	85.60	46	44.80	52.50	39.70	49.10
47	377.20	443.20	340.00	418.40	47	80.92	94.20	72.58	88.20	47	46.10	54.00	40.90	50.70
48	387.80	454.80	350.00	430.60	48	83.28	96.80	74.72	90.80	48	47.40	55.50	42.10	52.30
49	398.40	466.40	360.00	442.80	49	85.64	99.40	76.86	93.40	49	48.70	57.00	43.30	53.90
50	409.00	478.00	370.00	455.00	50	88.00	102.00	79.00	96.00	50	50.00	58.50	44.50	55.50
51	420.60	491.40	380.40	468.00	51	90.60	105.00	81.40	98.50	51	51.45	60.30	45.80	57.20
52	432.20	504.80	390.80	481.00	52	93.20	108.00	83.80	101.00	52	52.90	62.10	47.10	58.90
53	443.80	518.20	401.20	494.00	53	95.80	111.00	86.20	103.50	53	54.35	63.90	48.40	60.60
54	455.40	531.60	411.60	507.00	54	98.40	114.00	88.60	106.00	54	55.80	65.70	49.70	62.30
55	467.00	545.00	422.00	520.00	55	101.00	117.00	91.00	108.50	55	57.25	67.50	51.00	64.00
56	478.80	556.00	432.60	534.00	56	103.80	120.10	93.50	111.70	56	58.95	69.50	52.56	66.20
57	490.60	567.00	443.20	548.00	57	106.60	123.20	96.00	114.90	57	60.65	71.50	54.12	68.40
58	502.40	578.00	453.80	562.00	58	109.40	126.30	98.50	118.10	58	62.35	73.50	55.68	70.60
59	514.20	589.00	464.40	576.00	59	112.20	129.40	101.00	121.30	59	64.05	75.50	57.24	72.80
60	526.00	600.00	475.00	590.00	60	115.00	132.50	103.50	124.50	60	65.75	77.50	58.80	75.00
61	540.20	615.00	488.80	606.00	61	118.20	135.80	106.30	128.20	61	67.70	79.80	60.44	77.20
62	554.40	630.00	502.60	622.00	62	121.40	139.10	109.10	131.90	62	69.65	82.10	62.08	79.40
63	568.60	645.00	516.40	638.00	63	124.60	142.40	111.90	135.60	63	71.60	84.40	63.72	81.60
64	582.80	660.00	530.20	654.00	64	127.80	145.70	114.70	139.30	64	73.55	86.70	65.36	83.80
65	597.00	675.00	544.00	670.00	65	131.00	149.00	117.50	143.00	65	75.50	89.00	67.00	86.00
66	611.00	691.00	558.80	684.00	66	134.10	152.60	120.54	146.00	66	77.70	91.70	69.00	87.70
67	625.00	707.00	573.60	698.00	67	137.20	156.20	123.58	149.00	67	79.90	94.40	71.00	89.40
68	639.00	723.00	588.40	712.00	68	140.30	159.80	126.62	152.00	68	82.10	97.10	73.00	91.10
69	653.00	739.00	603.20	726.00	69	143.40	163.40	129.66	155.00	69	84.30	99.80	75.00	92.80
70	667.00	755.00	618.00	740.00	70	146.50	167.00	132.70	158.00	70	86.50	102.50	77.00	94.50
71	682.20	777.00	640.40	754.00	71	150.40	172.00	136.66	162.80	71	89.60	108.20	79.80	99.00
72	697.40	799.00	662.80	768.00	72	154.30	177.00	140.62	167.60	72	92.70	113.90	82.60	103.50
73	712.60	821.00	685.20	782.00	73	158.20	182.00	144.58	172.40	73	95.80	119.60	85.40	108.00
74	727.80	843.00	707.60	796.00	74	162.10	187.00	148.54	177.20	74	98.90	125.30	88.20	112.50
75	743.00	865.00	730.00	810.00	75	167.00	192.00	153.00	182.00	75	102.00	131.00	91.00	117.00
76	751.80	868.00	734.60	821.00	76	168.60	193.00	155.20	183.40	76	104.20	131.60	92.96	118.60
77	760.60	871.00	739.20	832.00	77	170.20	194.00	157.40	184.80	77	106.40	132.20	94.92	120.20
78	769.40	874.00	743.80	843.00	78	171.80	195.00	159.60	186.20	78	108.60	132.80	96.88	121.80
79	778.20	877.00	748.40	854.00	79	170.80	196.00	161.80	187.60	79	110.80	133.40	98.84	123.40
80	787.00	880.00	753.00	865.00	80	175.00	197.00	164.00	189.00	80	113.00	134.00	100.80	125.00
81	796.20	891.00	761.80	877.00	81	178.80	201.90	166.90	194.70					
82	805.40	902.00	770.60	889.00	82	185.60	208.80	172.80	201.90					
83	814.60	913.00	779.40	901.00	83	192.40	215.70	178.70	209.10					
84	823.80	924.00	788.20	913.00	84	199.20	222.60	184.60	216.30					
85	833.00	935.00	797.00	925.00	85	206.00	229.50	190.50	223.50					

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