



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

NWL® Lifetime Returns Solutions (LTR Solutions) is a flexible premium Indexed Universal Life (IUL) insurance policy with living benefits that is funded by a Single-Premium Immediate Annuity (SPIA). NWL LTR Solutions offers an optional Accelerated Death Benefit Rider for Chronic Illness.

NWL LTR Solutions is designed for clients that have:

- Unqualified funds
- Goals to provide a tax-efficient\* legacy to their beneficiary or beneficiaries
- Concerns about 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 LTR Solutions can accept.

**For Agent Use Only – This document has been approved under the advertising laws for your state for dissemination to individual purchasers.**

\*NWL and its independent producers do not provide legal or tax advice, so please consult your tax or legal advisor.

NWL® Lifetime Returns Solutions (form ICC19 01-1189-19 and state variations) is a flexible premium universal life insurance policy funded by a Single Premium Immediate Life Annuity (Policy form 01-1159-10 and state variations) issued by National Western Life Insurance Company®, Austin, Texas. Accelerated Death Benefit Rider for Chronic Illness (ADBR-Chronic) (ICC19 01-3161-19 and state variations). Policy and Riders not approved in all states. Certain limitations and exclusions apply. See policy for complete information. See endorsements or riders for complete information.

Maximum SPIA Single Premium and Face Amount with Accelerated Benefit Rider Chronic Illness

5 Pay

Issue Age	Male Non-Tobacco		Male Tobacco		Female Non-Tobacco		Female Tobacco	
	Maximum Single Premium	Maximum Face Amount	Maximum Single Premium	Maximum Face Amount	Maximum Single Premium	Maximum Face Amount	Maximum Single Premium	Maximum Face Amount
45	\$ 460,152	\$ 1,205,886	\$ 594,193	\$ 1,340,132	\$ 392,473	\$ 1,134,542	\$ 532,325	\$ 1,273,504
46	\$ 483,245	\$ 1,228,788	\$ 625,065	\$ 1,370,819	\$ 411,314	\$ 1,152,972	\$ 560,689	\$ 1,301,403
47	\$ 507,227	\$ 1,252,566	\$ 657,352	\$ 1,402,896	\$ 430,799	\$ 1,172,008	\$ 590,307	\$ 1,330,515
48	\$ 532,156	\$ 1,277,265	\$ 691,144	\$ 1,436,458	\$ 450,967	\$ 1,191,676	\$ 621,276	\$ 1,360,925
49	\$ 558,144	\$ 1,302,943	\$ 726,554	\$ 1,471,613	\$ 471,845	\$ 1,212,009	\$ 653,684	\$ 1,392,718
50	\$ 585,189	\$ 1,329,658	\$ 763,692	\$ 1,508,476	\$ 493,482	\$ 1,233,041	\$ 687,632	\$ 1,425,991
51	\$ 616,257	\$ 1,360,235	\$ 808,834	\$ 1,553,078	\$ 518,564	\$ 1,257,352	\$ 722,006	\$ 1,459,380
52	\$ 648,642	\$ 1,392,226	\$ 856,464	\$ 1,600,303	\$ 544,522	\$ 1,282,626	\$ 757,765	\$ 1,494,324
53	\$ 682,486	\$ 1,425,725	\$ 906,874	\$ 1,650,388	\$ 571,457	\$ 1,308,916	\$ 795,080	\$ 1,530,934
54	\$ 717,945	\$ 1,460,844	\$ 960,402	\$ 1,703,601	\$ 599,489	\$ 1,336,288	\$ 834,184	\$ 1,569,333
55	\$ 755,180	\$ 1,497,704	\$ 1,017,396	\$ 1,760,245	\$ 628,729	\$ 1,364,808	\$ 875,270	\$ 1,609,654
56	\$ 797,228	\$ 1,539,312	\$ 1,079,136	\$ 1,821,555	\$ 660,448	\$ 1,395,717	\$ 930,375	\$ 1,663,874
57	\$ 841,681	\$ 1,583,245	\$ 1,145,200	\$ 1,887,089	\$ 693,669	\$ 1,428,027	\$ 989,302	\$ 1,721,751
58	\$ 888,739	\$ 1,629,703	\$ 1,216,043	\$ 1,957,302	\$ 728,502	\$ 1,461,841	\$ 1,052,412	\$ 1,783,666
59	\$ 938,595	\$ 1,678,909	\$ 1,292,147	\$ 2,032,711	\$ 765,027	\$ 1,497,261	\$ 1,120,130	\$ 1,850,059
60	\$ 991,487	\$ 1,731,116	\$ 1,374,092	\$ 2,113,916	\$ 803,332	\$ 1,534,406	\$ 1,192,908	\$ 1,921,432
61	\$ 1,053,750	\$ 1,792,694	\$ 1,463,829	\$ 2,202,923	\$ 847,561	\$ 1,577,450	\$ 1,281,577	\$ 2,008,671
62	\$ 1,120,318	\$ 1,858,607	\$ 1,560,827	\$ 2,299,226	\$ 894,173	\$ 1,622,892	\$ 1,378,138	\$ 2,103,837
63	\$ 1,191,623	\$ 1,929,327	\$ 1,665,972	\$ 2,403,761	\$ 943,342	\$ 1,670,936	\$ 1,483,689	\$ 2,208,063
64	\$ 1,268,207	\$ 2,005,401	\$ 1,780,346	\$ 2,517,630	\$ 995,279	\$ 1,721,813	\$ 1,599,538	\$ 2,322,707
65	\$ 1,350,687	\$ 2,087,461	\$ 1,905,258	\$ 2,642,142	\$ 1,050,222	\$ 1,775,781	\$ 1,727,308	\$ 2,449,412
66	\$ 1,435,114	\$ 2,171,553	\$ 2,051,705	\$ 2,788,289	\$ 1,112,707	\$ 1,837,381	\$ 1,839,041	\$ 2,560,215
67	\$ 1,526,170	\$ 2,262,344	\$ 2,214,456	\$ 2,950,825	\$ 1,179,363	\$ 1,903,227	\$ 1,960,692	\$ 2,681,051
68	\$ 1,624,713	\$ 2,360,667	\$ 2,395,566	\$ 3,131,755	\$ 1,250,655	\$ 1,973,774	\$ 2,093,718	\$ 2,813,347
69	\$ 1,731,742	\$ 2,467,501	\$ 2,598,887	\$ 3,334,896	\$ 1,327,135	\$ 2,049,544	\$ 2,239,886	\$ 2,958,815
70	\$ 1,848,461	\$ 2,584,001	\$ 2,828,836	\$ 3,564,605	\$ 1,409,420	\$ 2,131,139	\$ 2,401,301	\$ 3,119,525
71	\$ 2,008,714	\$ 2,743,988	\$ 3,200,541	\$ 3,935,970	\$ 1,523,511	\$ 2,244,530	\$ 2,689,202	\$ 3,406,656
72	\$ 2,189,115	\$ 2,924,054	\$ 3,654,020	\$ 4,388,979	\$ 1,649,746	\$ 2,370,045	\$ 3,033,400	\$ 3,750,000
73	\$ 2,393,717	\$ 3,128,231	\$ 4,219,545	\$ 4,953,879	\$ 1,790,182	\$ 2,509,736	\$ 3,450,481	\$ 4,166,115
74	\$ 2,627,687	\$ 3,361,706	\$ 4,944,404	\$ 5,677,968	\$ 1,947,340	\$ 2,666,149	\$ 3,967,362	\$ 4,681,951
75	\$ 2,984,544	\$ 3,718,008	\$ 5,017,315	\$ 5,636,718	\$ 2,150,642	\$ 2,868,721	\$ 4,624,725	\$ 5,338,234
76	\$ 829,756	\$ 1,012,920	\$ 1,588,262	\$ 1,770,381	\$ 619,073	\$ 786,877	\$ 1,260,462	\$ 1,423,481
77	\$ 852,302	\$ 1,035,131	\$ 1,588,724	\$ 1,770,213	\$ 642,464	\$ 809,958	\$ 1,260,950	\$ 1,423,434
78	\$ 875,676	\$ 1,058,140	\$ 1,589,243	\$ 1,770,047	\$ 666,928	\$ 834,087	\$ 1,261,500	\$ 1,423,389
79	\$ 832,830	\$ 1,014,884	\$ 1,589,838	\$ 1,769,882	\$ 692,676	\$ 859,466	\$ 1,262,105	\$ 1,423,344
80	\$ 925,125	\$ 1,106,734	\$ 1,590,506	\$ 1,769,720	\$ 719,807	\$ 886,191	\$ 1,262,770	\$ 1,423,299
81	\$ 500,980	\$ 581,939	\$ 886,092	\$ 964,296	\$ 389,776	\$ 457,999	\$ 722,115	\$ 781,244
82	\$ 589,085	\$ 669,325	\$ 1,086,588	\$ 1,163,678	\$ 443,043	\$ 507,162	\$ 857,508	\$ 915,097
83	\$ 705,237	\$ 784,696	\$ 1,380,728	\$ 1,456,602	\$ 504,252	\$ 567,066	\$ 1,041,714	\$ 1,097,613
84	\$ 865,467	\$ 944,066	\$ 1,854,557	\$ 1,929,086	\$ 580,286	\$ 641,665	\$ 1,307,184	\$ 1,361,223
85	\$ 1,101,449	\$ 1,179,098	\$ 2,749,369	\$ 2,822,418	\$ 677,318	\$ 737,122	\$ 1,723,422	\$ 1,775,411

10 Pay

Issue Age	Male Non-Tobacco		Male Tobacco		Female Non-Tobacco		Female Tobacco	
	Maximum Single Premium	Maximum Face Amount	Maximum Single Premium	Maximum Face Amount	Maximum Single Premium	Maximum Face Amount	Maximum Single Premium	Maximum Face Amount
45	\$ 503,041	\$ 1,248,774	\$ 654,349	\$ 1,400,289	\$ 419,196	\$ 1,161,265	\$ 584,438	\$ 1,325,617
46	\$ 527,819	\$ 1,273,363	\$ 688,908	\$ 1,434,662	\$ 439,362	\$ 1,181,021	\$ 618,566	\$ 1,359,279
47	\$ 553,469	\$ 1,298,808	\$ 725,223	\$ 1,470,767	\$ 460,224	\$ 1,201,432	\$ 654,281	\$ 1,394,490
48	\$ 580,132	\$ 1,325,241	\$ 763,296	\$ 1,508,610	\$ 481,828	\$ 1,222,537	\$ 691,931	\$ 1,431,580
49	\$ 608,022	\$ 1,352,821	\$ 803,110	\$ 1,548,169	\$ 504,277	\$ 1,244,440	\$ 731,424	\$ 1,470,458
50	\$ 636,949	\$ 1,381,418	\$ 845,088	\$ 1,589,872	\$ 527,481	\$ 1,267,040	\$ 773,165	\$ 1,511,524
51	\$ 670,634	\$ 1,414,613	\$ 896,712	\$ 1,640,956	\$ 553,435	\$ 1,292,224	\$ 819,015	\$ 1,556,389
52	\$ 705,657	\$ 1,449,241	\$ 951,269	\$ 1,695,108	\$ 580,369	\$ 1,318,473	\$ 867,228	\$ 1,603,787
53	\$ 742,279	\$ 1,485,518	\$ 1,009,100	\$ 1,752,615	\$ 608,207	\$ 1,345,665	\$ 917,903	\$ 1,653,757
54	\$ 780,810	\$ 1,523,709	\$ 1,070,825	\$ 1,814,024	\$ 637,153	\$ 1,373,952	\$ 971,741	\$ 1,706,890
55	\$ 821,147	\$ 1,563,671	\$ 1,136,416	\$ 1,879,265	\$ 667,431	\$ 1,403,510	\$ 1,028,914	\$ 1,763,298
56	\$ 870,093	\$ 1,612,177	\$ 1,211,946	\$ 1,954,365	\$ 704,856	\$ 1,440,125	\$ 1,107,229	\$ 1,840,728
57	\$ 922,022	\$ 1,663,586	\$ 1,293,464	\$ 2,035,353	\$ 744,365	\$ 1,478,724	\$ 1,192,538	\$ 1,924,987
58	\$ 977,202	\$ 1,718,166	\$ 1,381,374	\$ 2,122,633	\$ 785,862	\$ 1,519,201	\$ 1,285,188	\$ 2,016,442
59	\$ 1,035,688	\$ 1,776,002	\$ 1,476,023	\$ 2,216,587	\$ 829,756	\$ 1,561,990	\$ 1,386,436	\$ 2,116,365
60	\$ 1,098,225	\$ 1,837,854	\$ 1,579,000	\$ 2,318,824	\$ 875,901	\$ 1,606,975	\$ 1,497,852	\$ 2,226,376
61	\$ 1,170,566	\$ 1,909,510	\$ 1,696,345	\$ 2,435,439	\$ 925,081	\$ 1,654,970	\$ 1,612,254	\$ 2,339,348
62	\$ 1,247,807	\$ 1,986,096	\$ 1,824,762	\$ 2,563,161	\$ 976,945	\$ 1,705,664	\$ 1,737,969	\$ 2,463,669
63	\$ 1,331,057	\$ 2,068,761	\$ 1,965,310	\$ 2,703,099	\$ 1,031,697	\$ 1,759,291	\$ 1,876,244	\$ 2,600,618
64	\$ 1,420,370	\$ 2,157,564	\$ 2,119,811	\$ 2,857,095	\$ 1,089,580	\$ 1,816,114	\$ 2,029,060	\$ 2,752,229
65	\$ 1,517,209	\$ 2,253,983	\$ 2,289,718	\$ 3,026,603	\$ 1,150,869	\$ 1,876,428	\$ 2,198,881	\$ 2,920,985
66	\$ 1,628,720	\$ 2,365,159	\$ 2,498,060	\$ 3,234,644	\$ 1,228,813	\$ 1,953,487	\$ 2,324,636	\$ 3,045,810
67	\$ 1,750,278	\$ 2,486,452	\$ 2,732,524	\$ 3,468,893	\$ 1,312,366	\$ 2,036,230	\$ 2,460,749	\$ 3,181,108
68	\$ 1,883,920	\$ 2,619,874	\$ 2,998,441	\$ 3,734,630	\$ 1,402,508	\$ 2,125,627	\$ 2,606,727	\$ 3,326,356
69	\$ 2,030,343	\$ 2,766,102	\$ 3,302,654	\$ 4,038,663	\$ 1,500,488	\$ 2,222,897	\$ 2,764,769	\$ 3,483,698
70	\$ 2,192,204	\$ 2,927,743	\$ 3,654,144	\$ 4,389,913	\$ 1,606,580	\$ 2,328,300	\$ 2,936,488	\$ 3,654,713
71	\$ 2,445,984	\$ 3,181,259	\$ 4,765,740	\$ 5,501,169	\$ 1,756,252	\$ 2,477,271	\$ 3,526,662	\$ 4,244,116
72	\$ 2,741,530	\$ 3,476,469	\$ 5,015,040	\$ 5,572,431	\$ 1,923,616	\$ 2,643,915	\$ 4,322,074	\$ 5,038,674
73	\$ 3,091,255	\$ 3,825,769	\$ 5,015,665	\$ 5,376,254	\$ 2,112,694	\$ 2,832,248	\$ 5,034,365	\$ 5,692,129
74	\$ 3,513,151	\$ 4,247,170	\$ 5,016,435	\$ 5,197,924	\$ 2,326,471	\$ 3,045,280	\$ 5,035,410	\$ 5,524,444
75	\$ 4,028,071	\$ 4,761,535	\$ 5,017,315	\$ 5,035,114	\$ 2,570,982	\$ 3,289,061	\$ 5,036,490	\$ 5,369,658
76	\$ 1,139,679	\$ 1,322,843	\$ 5,017,880	\$ 5,095,744	\$ 733,779	\$ 901,583	\$ 2,469,800	\$ 2,632,819
77	\$ 1,196,770	\$ 1,379,599	\$ 5,018,510	\$ 5,155,824	\$ 759,026	\$ 926,520	\$ 2,253,183	\$ 2,415,667
78	\$ 1,256,553	\$ 1,439,017	\$ 4,662,551	\$ 4,843,355	\$ 785,306	\$ 952,466	\$ 2,074,899	\$ 2,236,788
79	\$ 1,319,942	\$ 1,501,996	\$ 3,664,763	\$ 3,844,807	\$ 812,398	\$ 979,187	\$ 1,928,499	\$ 2,089,738
80	\$ 1,387,257	\$ 1,568,866	\$ 3,021,904	\$ 3,201,118	\$ 840,015	\$ 1,006,400	\$ 1,805,006	\$ 1,965,535

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**Minimum SPIA Single Premium and Face Amount with Accelerated Death Benefit Rider Chronic Illness**

**5 Pay**

Issue Age	Minimum Premium (For \$25,000 Minimum Face Amount)			
	Male Non-Tobacco	Male Tobacco	Female Non-Tobacco	Female Tobacco
45	\$ 9,665	\$ 11,212	\$ 8,871	\$ 10,718
46	\$ 9,965	\$ 11,535	\$ 9,155	\$ 11,057
47	\$ 10,264	\$ 11,858	\$ 9,442	\$ 11,398
48	\$ 10,566	\$ 12,182	\$ 9,731	\$ 11,741
49	\$ 10,870	\$ 12,506	\$ 10,022	\$ 12,086
50	\$ 11,176	\$ 12,832	\$ 10,316	\$ 12,434
51	\$ 11,517	\$ 13,216	\$ 10,649	\$ 12,784
52	\$ 11,854	\$ 13,592	\$ 10,977	\$ 13,125
53	\$ 12,187	\$ 13,964	\$ 11,303	\$ 13,460
54	\$ 12,520	\$ 14,334	\$ 11,629	\$ 13,796
55	\$ 12,855	\$ 14,707	\$ 11,958	\$ 14,133
56	\$ 13,216	\$ 15,086	\$ 12,304	\$ 14,557
57	\$ 13,580	\$ 15,471	\$ 12,653	\$ 14,988
58	\$ 13,947	\$ 15,858	\$ 13,007	\$ 15,425
59	\$ 14,317	\$ 16,248	\$ 13,366	\$ 15,870
60	\$ 14,688	\$ 16,640	\$ 13,727	\$ 16,316
61	\$ 15,094	\$ 17,034	\$ 14,120	\$ 16,811
62	\$ 15,498	\$ 17,426	\$ 14,511	\$ 17,303
63	\$ 15,897	\$ 17,811	\$ 14,899	\$ 17,790
64	\$ 16,291	\$ 18,189	\$ 15,284	\$ 18,270
65	\$ 16,679	\$ 18,560	\$ 15,664	\$ 18,741
66	\$ 17,044	\$ 18,947	\$ 16,062	\$ 19,118
67	\$ 17,404	\$ 19,328	\$ 16,456	\$ 19,489
68	\$ 17,760	\$ 19,704	\$ 16,845	\$ 19,855
69	\$ 18,114	\$ 20,078	\$ 17,232	\$ 20,218
70	\$ 18,467	\$ 20,452	\$ 17,616	\$ 20,579
71	\$ 18,903	\$ 20,966	\$ 18,096	\$ 21,124
72	\$ 19,341	\$ 21,480	\$ 18,574	\$ 21,670
73	\$ 19,781	\$ 21,999	\$ 19,052	\$ 22,218
74	\$ 20,222	\$ 22,520	\$ 19,528	\$ 22,767
75	\$ 20,784	\$ 23,043	\$ 20,060	\$ 23,313
76	\$ 20,906	\$ 23,070	\$ 20,256	\$ 23,337
77	\$ 21,029	\$ 23,102	\$ 20,452	\$ 23,364
78	\$ 21,152	\$ 23,136	\$ 20,648	\$ 23,394
79	\$ 20,971	\$ 23,173	\$ 20,844	\$ 23,426
80	\$ 21,403	\$ 23,214	\$ 21,039	\$ 23,462
81	\$ 21,657	\$ 23,498	\$ 21,277	\$ 23,844
82	\$ 22,253	\$ 23,998	\$ 21,865	\$ 24,390
83	\$ 22,842	\$ 24,490	\$ 22,451	\$ 24,928
84	\$ 23,422	\$ 24,979	\$ 23,035	\$ 25,462
85	\$ 23,998	\$ 25,463	\$ 23,619	\$ 25,993

**10 Pay**

Issue Age	Minimum Premium (For \$25,000 Minimum Face Amount)			
	Male Non-Tobacco	Male Tobacco	Female Non-Tobacco	Female Tobacco
45	\$ 10,199	\$ 11,813	\$ 9,251	\$ 11,297
46	\$ 10,499	\$ 12,143	\$ 9,541	\$ 11,670
47	\$ 10,797	\$ 12,475	\$ 9,834	\$ 12,045
48	\$ 11,097	\$ 12,806	\$ 10,129	\$ 12,421
49	\$ 11,401	\$ 13,136	\$ 10,426	\$ 12,797
50	\$ 11,705	\$ 13,468	\$ 10,724	\$ 13,178
51	\$ 12,047	\$ 13,862	\$ 11,052	\$ 13,584
52	\$ 12,384	\$ 14,247	\$ 11,375	\$ 13,981
53	\$ 12,717	\$ 14,626	\$ 11,694	\$ 14,370
54	\$ 13,050	\$ 15,004	\$ 12,014	\$ 14,759
55	\$ 13,383	\$ 15,381	\$ 12,337	\$ 15,148
56	\$ 13,766	\$ 15,786	\$ 12,718	\$ 15,639
57	\$ 14,152	\$ 16,194	\$ 13,103	\$ 16,138
58	\$ 14,540	\$ 16,604	\$ 13,491	\$ 16,639
59	\$ 14,927	\$ 17,014	\$ 13,885	\$ 17,145
60	\$ 15,317	\$ 17,424	\$ 14,279	\$ 17,653
61	\$ 15,734	\$ 17,847	\$ 14,677	\$ 18,130
62	\$ 16,146	\$ 18,265	\$ 15,072	\$ 18,605
63	\$ 16,552	\$ 18,675	\$ 15,463	\$ 19,072
64	\$ 16,950	\$ 19,074	\$ 15,849	\$ 19,530
65	\$ 17,343	\$ 19,461	\$ 16,230	\$ 19,976
66	\$ 17,751	\$ 19,875	\$ 16,668	\$ 20,286
67	\$ 18,151	\$ 20,277	\$ 17,099	\$ 20,588
68	\$ 18,546	\$ 20,671	\$ 17,524	\$ 20,883
69	\$ 18,934	\$ 21,058	\$ 17,946	\$ 21,172
70	\$ 19,319	\$ 21,441	\$ 18,361	\$ 21,459
71	\$ 19,843	\$ 22,321	\$ 18,881	\$ 22,210
72	\$ 20,360	\$ 23,184	\$ 19,394	\$ 22,949
73	\$ 20,874	\$ 24,034	\$ 19,902	\$ 23,679
74	\$ 21,385	\$ 24,871	\$ 20,403	\$ 24,398
75	\$ 21,890	\$ 25,692	\$ 20,896	\$ 25,104
76	\$ 22,063	\$ 25,425	\$ 21,065	\$ 24,950
77	\$ 22,235	\$ 25,171	\$ 21,229	\$ 24,807
78	\$ 22,403	\$ 24,928	\$ 21,393	\$ 24,671
79	\$ 22,569	\$ 24,698	\$ 21,555	\$ 24,546
80	\$ 22,733	\$ 24,478	\$ 21,713	\$ 24,431

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Maximum SPIA Single Premium and Face Amount Without Accelerated Benefit Rider Chronic Illness

5 Pay

Issue Age	Male Non-Tobacco		Male Tobacco		Female Non-Tobacco		Female Tobacco	
	Maximum Single Premium	Maximum Face Amount	Maximum Single Premium	Maximum Face Amount	Maximum Single Premium	Maximum Face Amount	Maximum Single Premium	Maximum Face Amount
45	\$ 455,887	\$ 1,205,886	\$ 590,133	\$ 1,340,132	\$ 384,543	\$ 1,134,542	\$ 523,505	\$ 1,273,504
46	\$ 478,790	\$ 1,228,788	\$ 620,820	\$ 1,370,819	\$ 402,974	\$ 1,152,972	\$ 551,404	\$ 1,301,403
47	\$ 502,567	\$ 1,252,566	\$ 652,897	\$ 1,402,896	\$ 422,009	\$ 1,172,008	\$ 580,517	\$ 1,330,515
48	\$ 527,266	\$ 1,277,265	\$ 686,459	\$ 1,436,458	\$ 441,677	\$ 1,191,676	\$ 610,926	\$ 1,360,925
49	\$ 552,944	\$ 1,302,943	\$ 721,614	\$ 1,471,613	\$ 462,010	\$ 1,212,009	\$ 642,719	\$ 1,392,718
50	\$ 579,659	\$ 1,329,658	\$ 758,477	\$ 1,508,476	\$ 483,042	\$ 1,233,041	\$ 675,992	\$ 1,425,991
51	\$ 610,237	\$ 1,360,235	\$ 803,079	\$ 1,553,078	\$ 507,354	\$ 1,257,352	\$ 709,381	\$ 1,459,380
52	\$ 642,227	\$ 1,392,226	\$ 850,304	\$ 1,600,303	\$ 532,627	\$ 1,282,626	\$ 744,325	\$ 1,494,324
53	\$ 675,726	\$ 1,425,725	\$ 900,389	\$ 1,650,388	\$ 558,917	\$ 1,308,916	\$ 780,935	\$ 1,530,934
54	\$ 710,845	\$ 1,460,844	\$ 953,602	\$ 1,703,601	\$ 586,289	\$ 1,336,288	\$ 819,334	\$ 1,569,333
55	\$ 747,705	\$ 1,497,704	\$ 1,010,246	\$ 1,760,245	\$ 614,809	\$ 1,364,808	\$ 859,655	\$ 1,609,654
56	\$ 789,313	\$ 1,539,312	\$ 1,071,556	\$ 1,821,555	\$ 645,718	\$ 1,395,717	\$ 913,875	\$ 1,663,874
57	\$ 833,246	\$ 1,583,245	\$ 1,137,090	\$ 1,887,089	\$ 678,029	\$ 1,428,027	\$ 971,752	\$ 1,721,751
58	\$ 879,704	\$ 1,629,703	\$ 1,207,303	\$ 1,957,302	\$ 711,842	\$ 1,461,841	\$ 1,033,667	\$ 1,783,666
59	\$ 928,910	\$ 1,678,909	\$ 1,282,712	\$ 2,032,711	\$ 747,262	\$ 1,497,261	\$ 1,100,060	\$ 1,850,059
60	\$ 981,117	\$ 1,731,116	\$ 1,363,917	\$ 2,113,916	\$ 784,407	\$ 1,534,406	\$ 1,171,433	\$ 1,921,432
61	\$ 1,042,695	\$ 1,792,694	\$ 1,452,924	\$ 2,202,923	\$ 827,451	\$ 1,577,450	\$ 1,258,672	\$ 2,008,671
62	\$ 1,108,608	\$ 1,858,607	\$ 1,549,227	\$ 2,299,226	\$ 872,893	\$ 1,622,892	\$ 1,353,838	\$ 2,103,837
63	\$ 1,179,328	\$ 1,929,327	\$ 1,653,762	\$ 2,403,761	\$ 920,937	\$ 1,670,936	\$ 1,458,064	\$ 2,208,063
64	\$ 1,255,402	\$ 2,005,401	\$ 1,767,631	\$ 2,517,630	\$ 971,814	\$ 1,721,813	\$ 1,572,708	\$ 2,322,707
65	\$ 1,337,462	\$ 2,087,461	\$ 1,892,143	\$ 2,642,142	\$ 1,025,782	\$ 1,775,781	\$ 1,699,413	\$ 2,449,412
66	\$ 1,421,554	\$ 2,171,553	\$ 2,038,290	\$ 2,788,289	\$ 1,087,382	\$ 1,837,381	\$ 1,810,216	\$ 2,560,215
67	\$ 1,512,345	\$ 2,262,344	\$ 2,200,826	\$ 2,950,825	\$ 1,153,228	\$ 1,903,227	\$ 1,931,052	\$ 2,681,051
68	\$ 1,610,668	\$ 2,360,667	\$ 2,381,756	\$ 3,131,755	\$ 1,223,775	\$ 1,973,774	\$ 2,063,348	\$ 2,813,347
69	\$ 1,717,502	\$ 2,467,501	\$ 2,584,897	\$ 3,334,896	\$ 1,299,545	\$ 2,049,544	\$ 2,208,816	\$ 2,958,815
70	\$ 1,834,001	\$ 2,584,001	\$ 2,814,606	\$ 3,564,605	\$ 1,381,140	\$ 2,131,139	\$ 2,369,526	\$ 3,119,525
71	\$ 1,993,989	\$ 2,743,988	\$ 3,185,971	\$ 3,935,970	\$ 1,494,531	\$ 2,244,530	\$ 2,656,657	\$ 3,406,656
72	\$ 2,174,055	\$ 2,924,054	\$ 3,638,980	\$ 4,388,979	\$ 1,620,046	\$ 2,370,045	\$ 3,000,000	\$ 3,750,000
73	\$ 2,378,232	\$ 3,128,231	\$ 4,203,880	\$ 4,953,879	\$ 1,759,737	\$ 2,509,736	\$ 3,416,116	\$ 4,166,115
74	\$ 2,611,707	\$ 3,361,706	\$ 4,927,969	\$ 5,677,968	\$ 1,916,150	\$ 2,666,149	\$ 3,931,952	\$ 4,681,951
75	\$ 2,968,009	\$ 3,718,008	\$ 5,000,000	\$ 5,636,718	\$ 2,118,722	\$ 2,868,721	\$ 4,588,235	\$ 5,338,234
76	\$ 812,921	\$ 1,012,920	\$ 1,570,382	\$ 1,770,381	\$ 586,878	\$ 786,877	\$ 1,223,482	\$ 1,423,481
77	\$ 835,132	\$ 1,035,131	\$ 1,570,214	\$ 1,770,213	\$ 609,959	\$ 809,958	\$ 1,223,435	\$ 1,423,434
78	\$ 858,141	\$ 1,058,140	\$ 1,570,048	\$ 1,770,047	\$ 634,088	\$ 834,087	\$ 1,223,390	\$ 1,423,389
79	\$ 814,885	\$ 1,014,884	\$ 1,569,883	\$ 1,769,882	\$ 659,466	\$ 859,466	\$ 1,223,345	\$ 1,423,344
80	\$ 906,735	\$ 1,106,734	\$ 1,569,721	\$ 1,769,720	\$ 686,192	\$ 886,191	\$ 1,223,300	\$ 1,423,299
81	\$ 481,940	\$ 581,939	\$ 864,297	\$ 964,296	\$ 358,000	\$ 457,999	\$ 681,245	\$ 781,244
82	\$ 569,325	\$ 669,325	\$ 1,063,678	\$ 1,163,678	\$ 407,163	\$ 507,162	\$ 815,098	\$ 915,097
83	\$ 684,697	\$ 784,696	\$ 1,356,603	\$ 1,456,602	\$ 467,067	\$ 567,066	\$ 997,614	\$ 1,097,613
84	\$ 844,067	\$ 944,066	\$ 1,829,087	\$ 1,929,086	\$ 541,666	\$ 641,665	\$ 1,261,224	\$ 1,361,223
85	\$ 1,079,099	\$ 1,179,098	\$ 2,722,419	\$ 2,822,418	\$ 637,123	\$ 737,122	\$ 1,675,412	\$ 1,775,411

10 Pay

Issue Age	Male Non-Tobacco		Male Tobacco		Female Non-Tobacco		Female Tobacco	
	Maximum Single Premium	Maximum Face Amount	Maximum Single Premium	Maximum Face Amount	Maximum Single Premium	Maximum Face Amount	Maximum Single Premium	Maximum Face Amount
45	\$ 498,776	\$ 1,248,774	\$ 650,289	\$ 1,400,289	\$ 411,266	\$ 1,161,265	\$ 575,618	\$ 1,325,617
46	\$ 523,364	\$ 1,273,363	\$ 684,663	\$ 1,434,662	\$ 431,022	\$ 1,181,021	\$ 609,281	\$ 1,359,279
47	\$ 548,809	\$ 1,298,808	\$ 720,768	\$ 1,470,767	\$ 451,434	\$ 1,201,432	\$ 644,491	\$ 1,394,490
48	\$ 575,242	\$ 1,325,241	\$ 758,611	\$ 1,508,610	\$ 472,538	\$ 1,222,537	\$ 681,581	\$ 1,431,580
49	\$ 602,822	\$ 1,352,821	\$ 798,170	\$ 1,548,169	\$ 494,442	\$ 1,244,440	\$ 720,459	\$ 1,470,458
50	\$ 631,419	\$ 1,381,418	\$ 839,873	\$ 1,589,872	\$ 517,041	\$ 1,267,040	\$ 761,525	\$ 1,511,524
51	\$ 664,614	\$ 1,414,613	\$ 890,957	\$ 1,640,956	\$ 542,225	\$ 1,292,224	\$ 806,390	\$ 1,556,389
52	\$ 699,242	\$ 1,449,241	\$ 945,109	\$ 1,695,108	\$ 568,474	\$ 1,318,473	\$ 853,788	\$ 1,603,787
53	\$ 735,519	\$ 1,485,518	\$ 1,002,615	\$ 1,752,615	\$ 595,667	\$ 1,345,665	\$ 903,758	\$ 1,653,757
54	\$ 773,710	\$ 1,523,709	\$ 1,064,025	\$ 1,814,024	\$ 623,953	\$ 1,373,952	\$ 956,891	\$ 1,706,890
55	\$ 813,672	\$ 1,563,671	\$ 1,129,266	\$ 1,879,265	\$ 653,511	\$ 1,403,510	\$ 1,013,299	\$ 1,763,298
56	\$ 862,178	\$ 1,612,177	\$ 1,204,366	\$ 1,954,365	\$ 690,126	\$ 1,440,125	\$ 1,090,729	\$ 1,840,728
57	\$ 913,587	\$ 1,663,586	\$ 1,285,354	\$ 2,035,353	\$ 728,725	\$ 1,478,724	\$ 1,174,988	\$ 1,924,987
58	\$ 968,167	\$ 1,718,166	\$ 1,372,634	\$ 2,122,633	\$ 769,202	\$ 1,519,201	\$ 1,266,443	\$ 2,016,442
59	\$ 1,026,003	\$ 1,776,002	\$ 1,466,588	\$ 2,216,587	\$ 811,991	\$ 1,561,990	\$ 1,366,366	\$ 2,116,365
60	\$ 1,087,855	\$ 1,837,854	\$ 1,568,825	\$ 2,318,824	\$ 856,976	\$ 1,606,975	\$ 1,476,377	\$ 2,226,376
61	\$ 1,159,511	\$ 1,909,510	\$ 1,685,440	\$ 2,435,439	\$ 904,971	\$ 1,654,970	\$ 1,589,349	\$ 2,339,348
62	\$ 1,236,097	\$ 1,986,096	\$ 1,813,162	\$ 2,563,161	\$ 955,665	\$ 1,705,664	\$ 1,713,669	\$ 2,463,669
63	\$ 1,318,762	\$ 2,068,761	\$ 1,953,100	\$ 2,703,099	\$ 1,009,292	\$ 1,759,291	\$ 1,850,619	\$ 2,600,618
64	\$ 1,407,565	\$ 2,157,564	\$ 2,107,096	\$ 2,857,095	\$ 1,066,115	\$ 1,816,114	\$ 2,002,230	\$ 2,752,229
65	\$ 1,503,984	\$ 2,253,983	\$ 2,276,603	\$ 3,026,603	\$ 1,126,429	\$ 1,876,428	\$ 2,170,986	\$ 2,920,985
66	\$ 1,615,160	\$ 2,365,159	\$ 2,484,645	\$ 3,234,644	\$ 1,203,488	\$ 1,953,487	\$ 2,295,811	\$ 3,045,810
67	\$ 1,736,453	\$ 2,486,452	\$ 2,718,894	\$ 3,468,893	\$ 1,286,231	\$ 2,036,230	\$ 2,431,109	\$ 3,181,108
68	\$ 1,869,875	\$ 2,619,874	\$ 2,984,631	\$ 3,734,630	\$ 1,375,628	\$ 2,125,627	\$ 2,576,357	\$ 3,326,356
69	\$ 2,016,103	\$ 2,766,102	\$ 3,288,664	\$ 4,038,663	\$ 1,472,898	\$ 2,222,897	\$ 2,733,699	\$ 3,483,698
70	\$ 2,177,744	\$ 2,927,743	\$ 3,639,914	\$ 4,389,913	\$ 1,578,300	\$ 2,328,300	\$ 2,904,713	\$ 3,654,713
71	\$ 2,431,259	\$ 3,181,259	\$ 4,751,170	\$ 5,501,169	\$ 1,727,272	\$ 2,477,271	\$ 3,494,117	\$ 4,244,116
72	\$ 2,726,470	\$ 3,476,469	\$ 5,000,000	\$ 5,572,431	\$ 1,893,916	\$ 2,643,915	\$ 4,288,674	\$ 5,038,674
73	\$ 3,075,770	\$ 3,825,769	\$ 5,000,000	\$ 5,376,254	\$ 2,082,249	\$ 2,832,248	\$ 5,000,000	\$ 5,692,129
74	\$ 3,497,171	\$ 4,247,170	\$ 5,000,000	\$ 5,197,924	\$ 2,295,281	\$ 3,045,280	\$ 5,000,000	\$ 5,524,444
75	\$ 4,011,536	\$ 4,761,535	\$ 5,000,000	\$ 5,035,114	\$ 2,539,062	\$ 3,289,061	\$ 5,000,000	\$ 5,369,658
76	\$ 1,122,844	\$ 1,322,843	\$ 5,000,000	\$ 5,095,744	\$ 701,584	\$ 901,583	\$ 2,432,820	\$ 2,632,819
77	\$ 1,179,600	\$ 1,379,599	\$ 5,000,000	\$ 5,155,824	\$ 726,521	\$ 926,520	\$ 2,215,668	\$ 2,415,667
78	\$ 1,239,018	\$ 1,439,017	\$ 4,643,356	\$ 4,843,355	\$ 752,466	\$ 952,466	\$ 2,036,789	\$ 2,236,788
79	\$ 1,301,997	\$ 1,501,996	\$ 3,644,808	\$ 3,844,807	\$ 779,188	\$ 979,187	\$ 1,889,739	\$ 2,089,738
80	\$ 1,368,867	\$ 1,568,866	\$ 3,001,119	\$ 3,201,118	\$ 806,400	\$ 1,006,400	\$ 1,765,536	\$ 1,965,535

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Minimum SPIA Single Premium and Face Amount Without Accelerated Benefit Rider Chronic Illness

5 Pay

Issue Age	Minimum Premium (For \$25,000 Minimum Face Amount)			
	Male Non-Tobacco	Male Tobacco	Female Non-Tobacco	Female Tobacco
45	\$ 9,452	\$ 11,009	\$ 8,474	\$ 10,277
46	\$ 9,742	\$ 11,323	\$ 8,738	\$ 10,593
47	\$ 10,031	\$ 11,635	\$ 9,002	\$ 10,908
48	\$ 10,321	\$ 11,948	\$ 9,266	\$ 11,223
49	\$ 10,610	\$ 12,259	\$ 9,530	\$ 11,538
50	\$ 10,899	\$ 12,571	\$ 9,794	\$ 11,852
51	\$ 11,216	\$ 12,928	\$ 10,088	\$ 12,153
52	\$ 11,533	\$ 13,284	\$ 10,382	\$ 12,453
53	\$ 11,849	\$ 13,640	\$ 10,676	\$ 12,753
54	\$ 12,165	\$ 13,994	\$ 10,969	\$ 13,053
55	\$ 12,481	\$ 14,349	\$ 11,262	\$ 13,352
56	\$ 12,820	\$ 14,707	\$ 11,567	\$ 13,732
57	\$ 13,158	\$ 15,065	\$ 11,871	\$ 14,110
58	\$ 13,495	\$ 15,421	\$ 12,174	\$ 14,488
59	\$ 13,833	\$ 15,776	\$ 12,478	\$ 14,866
60	\$ 14,169	\$ 16,131	\$ 12,781	\$ 15,242
61	\$ 14,541	\$ 16,489	\$ 13,114	\$ 15,666
62	\$ 14,912	\$ 16,846	\$ 13,447	\$ 16,088
63	\$ 15,282	\$ 17,200	\$ 13,779	\$ 16,509
64	\$ 15,651	\$ 17,553	\$ 14,111	\$ 16,928
65	\$ 16,018	\$ 17,904	\$ 14,442	\$ 17,346
66	\$ 16,366	\$ 18,276	\$ 14,796	\$ 17,677
67	\$ 16,713	\$ 18,646	\$ 15,149	\$ 18,007
68	\$ 17,058	\$ 19,013	\$ 15,501	\$ 18,336
69	\$ 17,402	\$ 19,378	\$ 15,852	\$ 18,664
70	\$ 17,744	\$ 19,740	\$ 16,202	\$ 18,990
71	\$ 18,167	\$ 20,237	\$ 16,647	\$ 19,497
72	\$ 18,588	\$ 20,728	\$ 17,089	\$ 20,000
73	\$ 19,007	\$ 21,216	\$ 17,530	\$ 20,500
74	\$ 19,423	\$ 21,698	\$ 17,968	\$ 20,996
75	\$ 19,957	\$ 22,177	\$ 18,464	\$ 21,488
76	\$ 20,064	\$ 22,176	\$ 18,646	\$ 21,488
77	\$ 20,170	\$ 22,176	\$ 18,827	\$ 21,488
78	\$ 20,275	\$ 22,176	\$ 19,006	\$ 21,488
79	\$ 20,074	\$ 22,175	\$ 19,183	\$ 21,488
80	\$ 20,483	\$ 22,175	\$ 19,358	\$ 21,488
81	\$ 20,705	\$ 22,408	\$ 19,542	\$ 21,800
82	\$ 21,265	\$ 22,852	\$ 20,071	\$ 22,269
83	\$ 21,815	\$ 23,284	\$ 20,592	\$ 22,723
84	\$ 22,352	\$ 23,705	\$ 21,104	\$ 23,164
85	\$ 22,880	\$ 24,115	\$ 21,609	\$ 23,592

10 Pay

Issue Age	Minimum Premium (For \$25,000 Minimum Face Amount)			
	Male Non-Tobacco	Male Tobacco	Female Non-Tobacco	Female Tobacco
45	\$ 9,986	\$ 11,610	\$ 8,854	\$ 10,856
46	\$ 10,276	\$ 11,931	\$ 9,124	\$ 11,206
47	\$ 10,564	\$ 12,252	\$ 9,394	\$ 11,555
48	\$ 10,852	\$ 12,572	\$ 9,664	\$ 11,903
49	\$ 11,141	\$ 12,889	\$ 9,934	\$ 12,249
50	\$ 11,428	\$ 13,207	\$ 10,202	\$ 12,596
51	\$ 11,746	\$ 13,574	\$ 10,491	\$ 12,953
52	\$ 12,063	\$ 13,939	\$ 10,780	\$ 13,309
53	\$ 12,379	\$ 14,302	\$ 11,067	\$ 13,663
54	\$ 12,695	\$ 14,664	\$ 11,354	\$ 14,016
55	\$ 13,009	\$ 15,023	\$ 11,641	\$ 14,367
56	\$ 13,370	\$ 15,407	\$ 11,981	\$ 14,814
57	\$ 13,730	\$ 15,788	\$ 12,321	\$ 15,260
58	\$ 14,088	\$ 16,167	\$ 12,658	\$ 15,702
59	\$ 14,443	\$ 16,542	\$ 12,997	\$ 16,141
60	\$ 14,798	\$ 16,915	\$ 13,333	\$ 16,579
61	\$ 15,181	\$ 17,302	\$ 13,671	\$ 16,985
62	\$ 15,560	\$ 17,685	\$ 14,008	\$ 17,390
63	\$ 15,937	\$ 18,064	\$ 14,343	\$ 17,791
64	\$ 16,310	\$ 18,438	\$ 14,676	\$ 18,188
65	\$ 16,682	\$ 18,805	\$ 15,008	\$ 18,581
66	\$ 17,073	\$ 19,204	\$ 15,402	\$ 18,845
67	\$ 17,460	\$ 19,595	\$ 15,792	\$ 19,106
68	\$ 17,844	\$ 19,980	\$ 16,180	\$ 19,364
69	\$ 18,222	\$ 20,358	\$ 16,566	\$ 19,618
70	\$ 18,596	\$ 20,729	\$ 16,947	\$ 19,870
71	\$ 19,107	\$ 21,592	\$ 17,432	\$ 20,583
72	\$ 19,607	\$ 22,432	\$ 17,909	\$ 21,279
73	\$ 20,100	\$ 23,251	\$ 18,380	\$ 21,961
74	\$ 20,586	\$ 24,049	\$ 18,843	\$ 22,627
75	\$ 21,063	\$ 24,826	\$ 19,300	\$ 23,279
76	\$ 21,221	\$ 24,531	\$ 19,455	\$ 23,101
77	\$ 21,376	\$ 24,245	\$ 19,604	\$ 22,931
78	\$ 21,526	\$ 23,968	\$ 19,751	\$ 22,765
79	\$ 21,672	\$ 23,700	\$ 19,894	\$ 22,608
80	\$ 21,813	\$ 23,439	\$ 20,032	\$ 22,457

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