

John Hancock

LIFE INSURANCE

John Hancock's
Term
Technical Guide



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Product Overview

Life insurance is typically an integral part of any financial plan. It protects a family's financial interests in the event of the premature death of a primary wage earner. It can provide similar protection to a business which relies on one or more individuals to maintain the company's viability. There are many ways that John Hancock's term insurance may be used to help protect your client's family, their business – or both.

John Hancock Term Product Applications

Replacement of Earnings	Most families make plans for their future. Would those plans be fulfilled if one of the wage earners were to die? Would the surviving spouse need to sell the family home? Could the children still attend the college of their choice? The income tax-free death benefit ¹ from a John Hancock Term policy can help ensure that the family has the money they need to enjoy a secure future.
Business Planning	Life insurance is also routinely used in business planning. Among the most common uses are: key employee life insurance, buy-sell planning, and life insurance to cover a business loan.
Key Person Protection	<p>The death of an individual whose services are critical to a business' success can have devastating consequences. Often customers, clients, or patients decide to sever their relationship with the business. Or, it may take a significant expenditure of time and money to retain them.</p> <p>There may also be substantial costs associated with finding and training a replacement. Life insurance may be the best way to protect the business against the loss of a key employee.</p>
Buy/Sell Agreements	<p>A buy/sell agreement is an arrangement for the disposition of a business interest upon a specific triggering event – such as an owner's death. While every closely-held business should have a buy/sell agreement, it is of little value unless it is adequately "funded."</p> <p>The most common method of funding a buy/sell agreement is life insurance. However, with many start-up companies, there is insufficient cash flow to fund a buy/sell agreement with permanent life insurance. For such businesses, term life insurance can be an excellent alternative.</p>

Applications

Individual Market

- Debt or other Financial Obligation
- Home Mortgage Protection
- Protection for Children's Education
- Child Care Expense Protection
- Income Replacement

Business Market

- Buy/Sell Agreements
- Key Person Protection
- Business Loans

Market Focus

John Hancock Term is an affordable guaranteed solution for individual or business clients for whom cost is an issue. Clients can select guaranteed level premiums for 10, 15, or 20 years with the option to convert to permanent protection during the product's conversion period. Policy death benefits are level and guaranteed not to change for the life of the policy.

¹ Life insurance death benefit proceeds are generally excludable from the beneficiary's gross income for income tax purposes. There are few exceptions such as when a life insurance policy has been transferred for valuable consideration. Comments on taxation are based on John Hancock's understanding of current tax law, which is subject to change. No legal, tax or accounting advice can be given by John Hancock, its agents, employees or registered representatives. Prospective purchasers should consult their professional tax advisor for details.

Available Coverage

Single Life Term

The John Hancock portfolio of level term guarantees level premiums for 10, 15 or 20 years:

John Hancock Term 10	Level Premium rates guaranteed for ten years
John Hancock Term 15	Level Premium rates guaranteed for fifteen years
John Hancock Term 20	Level Premium rates guaranteed for twenty years

Note that at the end of the level term period, the policy becomes annually renewable with premiums increasing each policy year to attained renewal age 94.

Face Amount

The Face Amount is level and is guaranteed unless a decrease is requested by the policy owner.

Minimum Face Amounts

Face Amount \$750,000

Maximum Face Amounts at Issue

There is no specific maximum for a John Hancock Term policy; however the face amount is subject to underwriting and retention limits.

Face Amount Increases

Face amount increases are not offered on John Hancock Term.

Face Amount Decreases

Policy Years 1-3	No face reductions are allowed during the first three policy years.
Policy Years 4-6	Reductions are allowed up to 50% of the initial Face Amount, as long as the remaining Face Amount is at least equal to the Minimum Face Amount (as mentioned above).
Policy Years 7+	Beginning in policy year 7, any amount of reduction is allowed as long as the remaining Face Amount is at least equal to the Minimum Face Amount. Note that decreases are processed only at the policy owner's request, and are not applicable to partial conversions.

Product Features

Issue Ages and Risk Classes

Fully-Underwritten Risk Classes

Super Preferred Non Smoker
Preferred Non Smoker
Standard Plus Non Smoker
Standard Non Smoker
Substandard Non Smoker

Preferred Smoker
Standard Smoker
Substandard Smoker

Flat Extras – Temporary and permanent Flat Extras are allowed on all fully-underwritten risk classes with the exception of Super Preferred. See the Underwriting Guide for complete details.

Issue Ages

	<u>All States Except Washington & New York</u>	<u>Washington</u>	<u>New York</u>
John Hancock Term 10	18-80	18-70	18-80
John Hancock Term 15	18-75	18-65	18-70
John Hancock Term 20	18-65	18-60	18-65

Note that backdating is not allowed to qualify a proposed insured for the maximum issue age.

Maximum Renewal

At the end of the (10, 15, or 20 year) level term period, the policy becomes annually renewable with premiums increasing each policy year.

- The maximum attained age is 95 (renewal age 94).
- This maximum applies to all states.

Premium

Premium rates vary by sex, underwriting status, smoking status, and issue age and are banded by policy face amount. Please see the [Premium Rates](#) section, beginning on page 10 for the specific rates.

John Hancock Term 10, 15 and 20 each have respective 10, 15 or 20 year level guaranteed premiums. After the guaranteed period, the premium rate is based on a Yearly Renewable Term (YRT), annually increasing scale.

Banding

As the policy face amount increases, the rate per thousand of coverage decreases in a step fashion. There are two banding levels for John Hancock Term Series 2010:

Policy Face Amount

\$750,000 - \$2,999,999

\$3,000,000+

Policy Fees

There is a modal Policy Fee charged to cover administrative costs. The Policy Fees are:

<u>Payment Mode</u>	<u>Policy Fee</u>
Annual	\$100
Semi-Annual	\$50
Quarterly	\$27
Pre-Authorized Monthly Payment Plan	\$12

Modal Factors

In order to calculate a premium paid other than annually, the following premium modal factors apply. Multiplying the modal factor times the annual premium amount equals the premium required for a given mode:

<u>Payment Mode</u>	<u>Modal Factor</u>
Semi-Annual	Annual rate per thousand x .5150
Quarterly	Annual rate per thousand x .2650
Pre-Authorized Monthly Payment Plan	Annual rate per thousand x .0875

Conversion – Flexibility When Needs Change

Term Conversion to a Permanent Single Life Product

Conversion is Available to any current offering from John Hancock’s Permanent Life Insurance Portfolio on a fully-underwritten basis.

This includes Whole Life, Universal Life, and Variable Universal Life insurance products; but specifically excludes LifeCare, or any product we offer that is not fully-underwritten.^{2,3} (Conversion is available to any permanent product currently sold in the state of issue.)

- The available conversion period is the lesser of 10 years, or attaining age 75.
- The new permanent policy is based on the insured’s age at the time of the conversion (attained age).
- The new permanent insurance policy Risk Class will remain the same class as the existing term policy, as long as that Risk Class is offered on the new product.
- An insured rated as Standard Plus Risk Class for the term policy will be considered Standard for a conversion to a permanent policy that does not offer Standard Plus.
- The face amount of the permanent policy may be up to the face amount of the term policy it replaces.
- For the conversion of two or more term policies into one permanent individual policy, retention and certain underwriting considerations may apply. The term policies must have the same underwriting assessment.
- There is no conversion credit.

When is Underwriting Required?

Conversion from a Term policy to a Permanent policy requires underwriting in the following situations:

- If the policy owner chooses to increase the face amount from the amount originally insured under the existing policy, then evidence of insurability is required for the amount of the increase;³
- The addition of a benefit or rider (this includes, but is not limited to conversion to a Permanent policy with the LTC rider, or to a LifeCare policy; which by design adds Long-Term Care coverage);²
- A change from Smoker to Non-Smoker class; and/or
- Conversion to a Survivorship policy – underwriting is required for the insured that is added (see below).³

Single Life Term Conversion to a Permanent Survivorship Product^{2,3}

Policy owners also have the option to convert their single-life term policy to a survivorship policy (a policy that insures two people and pays a benefit on the death of the second insured). The face amount of the new policy can be up to twice the original face amount; and underwriting is only required on the life not covered under the current term contract. The Estate Preservation Rider will not be offered. Retention and other underwriting considerations may apply in any of the following:

One Single Life Term Policy – Adding an Additional Insured

One John Hancock term policy may be converted to a new permanent survivorship policy by adding a new additional insured.

- Regular new business underwriting requirements apply to the new insured.
- The second life must be considered an insurable risk that would be acceptable for a single life policy.

Two or More Single Life Term Policies (with the same insured)

Two or more John Hancock term policies on the same insured may be combined with a new insured, and converted into one permanent survivorship policy.

² Increasing features such as Return of Premium and scheduled Supplemental Face Amount increases are not allowed on converted policies.

³ The face amount of the converted policy is subject to available retention.

- The original term policies must have the same underwriting assessment (risk classification).

Two or More Single Life Term Policies (with two different insureds)

Two or more John Hancock term policies that insure two different individuals may also be combined into one survivorship policy.

- Without additional underwriting, the maximum face amount of the new survivorship policy is twice the face amount of the smaller original term policy.

Estate Preservation Rider (EPR) and Term Conversions

The Estate Preservation Rider (EPR) is not a Term product rider, but instead an extra death benefit feature with our permanent survivorship products.

The guidelines for converting John Hancock term contracts to one of our permanent survivorship policies are among the most liberal in the industry, and provide a valuable benefit to our clients. However, the right to receive the EPR on a Term conversion to a permanent survivorship product is not part of the conversion provision. Since this is not a contractual right, and because issuing the EPR with the converted policy could more than double the amount of risk assumed without the benefit of medical evidence, the Estate Preservation Rider is not available automatically under a term conversion to a survivorship policy.

However, since there are situations in which the Estate Preservation Rider may be desired by a client to cover the possibility of estate inclusion of policy proceeds as a result of the “Three-year Rule,” the Estate Preservation Rider can be added to the permanent survivorship policy, subject to conditions.

The Estate Preservation Rider issue age and amount limits will apply. For example, if the attained age of either of the insureds, a rating on the original term policy, or the new medical evidence submitted causes one of the insureds to fall outside of the issue limits, the Estate Preservation Rider will not be offered. Our survivorship retention and any other in force coverage on the insureds will also limit the face amount of the Estate Preservation Rider.

Within Five Years of the Original Policy Date: Complete an Application for Life Insurance, form NB 5000. In the Special Requests section, indicate that this is a conversion of a John Hancock Term policy, and provide that policy number. (Do not complete a Term conversion application.) A completed Health Questionnaire, form NB 5002, is also needed. We reserve the right to obtain additional information if necessary.

Over Five Years from the Original Policy Date: In addition to the requirements outlined above, full underwriting will be necessary for each insured, based on the EPR amount.

Policy Riders

Accelerated Benefit Rider

This rider provides a “living benefit” if the insured is certified to be terminally ill with a life expectancy of one year or less. This provision allows the policy owner to receive 50% of the eligible death benefit to a maximum of \$1 million (not available in Oregon).

Issue Ages	Available to all John Hancock Term product issue ages.
Availability	This benefit may be added at any time, regardless of current health, provided that the conditions listed below are met.
Benefit	Up to 50% of the death benefit of the contract may be received, reduced by one year’s interest at current rates, to a maximum of \$1 million dollars. These funds can be used to offset the cost of medical treatment and protect the insured’s family from the devastating financial effects of a terminal illness. The owner of the policy may exercise this rider, and the policy must be in effect with at least one year’s benefit period left.
Conditions	<ul style="list-style-type: none">• There must be a least one year remaining in the benefit period;• The consent of the irrevocable beneficiary (if any) is required; and• The consent of the assignee (if any) is required.
Tax Considerations	Benefits may be taxable under current tax law. Policy owners should consult their personal tax advisors regarding the tax implications of benefits received under the Accelerated Benefit.

Conversion Extension Rider

This rider extends the conversion period during which the client may choose to convert to a permanent life insurance plan. Conversion, under election of this rider, is available up to the earlier of the level premium period or the policy anniversary nearest the life insured attaining age 75.

Issue Ages	Available to issue ages 18-64 (except 18-60 for Term 20 in Washington)
Availability	This rider is only available at issue, and on John Hancock Term 15 and Term 20 policies.
Benefit	The rider extends the normal conversion period to the full Level Term period, or if shorter, the years until attaining age 75.
Cost	There is an additional charge for this rider.
Rider Termination	The rider automatically terminates at the end of the Level Term period, or at age 75 if earlier.

Total Disability Waiver (TDW)

The Total Disability Waiver Rider protects the insured in case of total disability. In the event of a total disability, this rider waives the premium up to a \$5,000 per month maximum. If disability occurs before age 60, the premiums are waived until the earlier of age 94 or recovery from disability; if disability occurs after age 60, premiums are waived until age 65. The cost for this rider is based on age at issue and total face amount.

Issue Ages	Available to issue ages 20 – 55.
Availability	This rider is only available at issue.
Benefit	This rider provides for a waiver of required premiums should: <ul style="list-style-type: none">• The insured become totally disabled while the benefit is in force and before the

policy anniversary nearest 65th birthday, and

- The total disability lasts without interruption at least six months during the insured's lifetime

Benefit Period	For disability before age 60, premiums will be waived until the earlier of age 94 or recovery from disability; if disability occurs between age 60 and age 65, premiums will be waived until the earliest of contract expiration, recovery, or age 65.
Maximum Benefit	\$5,000 per month
Restrictions	Not available with annualized premium greater than \$60,000.
Conversion	Clients whose Term insurance premiums are currently waived under the Total Disability Waiver may still convert their policy to a permanent plan; however, they cannot purchase the Total Disability Waiver on the permanent policy.
Cost	A separate premium is required if this optional rider is elected. The premium is based on age at issue, sex, underwriting status, smoking status and policy face amount.
Rider Termination	This rider terminates at age 65. If disability occurs at or after age 65, no premiums will be waived.

10 Year Level Premium Term - Full Guarantee - Face Amount \$750,000 - \$2,999,999

Rates per \$1,000 of insurance

Annual Policy Fee \$100

Formula to calculate total select period premium: [(Face Amt/1000)*(Rate per thous)]+Policy Fee

MALE RATES							FEMALE RATES						
Issue Age	Super Preferred		Standard Plus Non Smoker		Standard Preferred Smoker		Issue Age	Super Preferred		Standard Plus Non Smoker		Standard Preferred Smoker	
	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker		Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker
18	0.22	0.29	0.50	0.60	1.28	1.87	18	0.17	0.22	0.31	0.47	0.96	1.31
19	0.22	0.30	0.51	0.61	1.28	1.87	19	0.17	0.22	0.32	0.48	0.96	1.31
20	0.22	0.31	0.52	0.63	1.28	1.87	20	0.17	0.23	0.33	0.49	0.96	1.31
21	0.23	0.32	0.53	0.64	1.28	1.87	21	0.17	0.24	0.34	0.50	0.96	1.31
22	0.24	0.33	0.54	0.66	1.28	1.87	22	0.17	0.25	0.35	0.51	0.96	1.31
23	0.25	0.34	0.55	0.67	1.28	1.87	23	0.17	0.26	0.36	0.52	0.96	1.31
24	0.26	0.35	0.56	0.67	1.28	1.87	24	0.17	0.27	0.38	0.53	0.96	1.31
25	0.27	0.36	0.57	0.67	1.28	1.87	25	0.17	0.28	0.39	0.54	0.96	1.31
26	0.27	0.36	0.57	0.67	1.28	1.87	26	0.17	0.28	0.39	0.54	0.97	1.34
27	0.27	0.36	0.57	0.67	1.28	1.87	27	0.17	0.28	0.39	0.54	0.98	1.35
28	0.27	0.36	0.57	0.67	1.28	1.87	28	0.17	0.28	0.39	0.54	0.99	1.36
29	0.27	0.36	0.57	0.67	1.28	1.87	29	0.17	0.28	0.39	0.55	1.00	1.38
30	0.27	0.36	0.57	0.67	1.28	1.87	30	0.17	0.28	0.39	0.55	1.02	1.41
31	0.27	0.36	0.57	0.67	1.29	1.90	31	0.17	0.28	0.39	0.55	1.03	1.43
32	0.27	0.36	0.57	0.67	1.30	1.93	32	0.17	0.28	0.39	0.55	1.06	1.45
33	0.27	0.36	0.57	0.67	1.32	2.00	33	0.17	0.28	0.39	0.55	1.07	1.49
34	0.27	0.36	0.57	0.67	1.36	2.06	34	0.17	0.28	0.39	0.56	1.09	1.52
35	0.28	0.37	0.58	0.67	1.39	2.14	35	0.20	0.30	0.41	0.57	1.10	1.55
36	0.29	0.39	0.60	0.77	1.49	2.31	36	0.21	0.31	0.43	0.60	1.19	1.64
37	0.30	0.43	0.64	0.84	1.61	2.48	37	0.22	0.33	0.47	0.64	1.29	1.78
38	0.32	0.47	0.71	0.89	1.74	2.67	38	0.24	0.35	0.51	0.70	1.39	1.90
39	0.35	0.51	0.77	0.96	1.90	2.90	39	0.26	0.39	0.54	0.75	1.51	2.05
40	0.39	0.53	0.79	1.03	2.07	3.17	40	0.29	0.43	0.60	0.80	1.64	2.21
41	0.42	0.57	0.86	1.14	2.32	3.51	41	0.32	0.47	0.66	0.88	1.83	2.44
42	0.47	0.61	0.91	1.22	2.53	3.84	42	0.35	0.51	0.73	0.95	2.00	2.65
43	0.51	0.67	0.98	1.34	2.78	4.23	43	0.40	0.55	0.79	1.03	2.16	2.85
44	0.54	0.76	1.11	1.50	3.16	4.77	44	0.45	0.61	0.88	1.14	2.41	3.16
45	0.66	0.82	1.20	1.64	3.49	5.27	45	0.53	0.70	1.00	1.23	2.61	3.39
46	0.70	0.91	1.31	1.80	3.81	5.69	46	0.56	0.75	1.06	1.32	2.79	3.67
47	0.76	0.99	1.44	1.96	4.13	6.12	47	0.60	0.81	1.13	1.42	2.98	3.95
48	0.85	1.09	1.57	2.14	4.48	6.57	48	0.67	0.88	1.20	1.54	3.17	4.25
49	0.93	1.18	1.61	2.35	4.88	7.06	49	0.74	0.95	1.30	1.68	3.38	4.56
50	1.03	1.31	1.83	2.48	5.29	7.61	50	0.80	1.05	1.41	1.80	3.61	4.92
51	1.12	1.42	1.91	2.52	5.76	8.22	51	0.88	1.13	1.51	1.95	3.84	5.28
52	1.24	1.57	2.10	2.79	6.30	8.91	52	0.97	1.22	1.62	2.12	4.11	5.69
53	1.40	1.76	2.33	3.07	6.90	9.70	53	1.08	1.35	1.77	2.32	4.43	6.17
54	1.58	1.96	2.54	3.38	7.59	10.57	54	1.16	1.45	1.90	2.39	4.74	6.64
55	1.76	2.14	2.83	3.76	8.28	11.46	55	1.29	1.59	2.07	2.72	5.06	7.12
56	2.00	2.43	3.08	4.10	9.21	12.68	56	1.38	1.72	2.15	2.82	5.51	7.69
57	2.19	2.74	3.39	4.44	10.16	13.89	57	1.49	1.83	2.33	3.05	5.92	8.22
58	2.41	3.01	3.75	4.89	11.16	15.17	58	1.61	1.99	2.48	3.27	6.30	8.71
59	2.64	3.27	4.06	5.32	12.19	16.50	59	1.76	2.15	2.68	3.52	6.68	9.20
60	2.90	3.61	4.45	5.80	13.34	17.97	60	1.90	2.33	2.86	3.76	7.12	9.76
61	3.27	4.01	4.93	6.56	14.63	19.64	61	2.08	2.55	3.08	4.05	7.67	10.47
62	3.51	4.50	5.51	7.41	16.09	21.52	62	2.31	2.83	3.39	4.41	8.34	11.34
63	3.99	4.99	6.07	8.15	17.74	23.63	63	2.58	3.13	3.70	4.84	9.26	12.50
64	4.64	5.62	7.03	9.08	19.55	25.96	64	2.89	3.51	4.10	5.37	10.27	13.80
65	5.12	6.30	8.05	9.90	21.41	28.35	65	3.23	3.92	4.53	5.92	11.36	15.19
66	5.96	7.45	9.20	11.49	24.18	31.80	66	3.65	4.33	4.99	6.63	12.57	17.23
67	6.63	8.19	10.14	13.05	26.98	35.26	67	4.05	4.76	5.48	7.32	13.76	19.27
68	7.51	9.16	11.44	14.92	30.43	39.57	68	4.55	5.27	6.04	8.19	15.08	21.54
69	8.56	10.32	12.70	17.09	34.54	44.65	69	5.13	5.85	6.72	9.18	16.72	24.32
70	9.60	11.45	14.11	19.25	38.39	49.44	70	5.85	6.60	7.57	10.43	18.19	26.84
70	11.13	12.96	16.41	22.36	43.35	55.57	70	6.87	7.90	9.04	12.92	20.37	30.57
72	12.74	14.73	18.72	25.41	49.98	63.81	72	8.13	9.87	10.58	15.34	23.49	35.93
73	14.70	16.88	21.50	29.47	56.96	72.47	73	9.57	11.62	13.25	18.11	27.09	42.07
74	17.27	19.71	25.21	34.84	66.01	83.70	74	11.53	14.01	15.96	21.90	31.94	50.40
75	20.22	22.96	29.44	41.00	76.61	96.84	75	13.91	16.88	19.20	26.44	37.69	60.22
76	23.46	26.62	34.15	49.61	87.61	114.98	76	16.42	20.76	23.62	32.00	44.68	68.33
77	26.98	30.35	38.93	58.54	98.75	133.37	77	19.20	24.92	28.35	37.76	52.02	76.82
78	30.49	34.29	43.99	67.91	109.83	151.67	78	22.08	29.15	33.16	43.81	59.67	85.68
79	34.14	38.40	49.26	77.42	121.21	170.44	79	25.17	33.83	38.47	50.38	67.84	95.15
80	38.24	43.02	55.18	88.26	133.36	190.50	80	28.70	39.24	44.63	57.93	76.92	105.66

15 Year Level Premium Term - Full Guarantee - Face Amount \$750,000 - \$2,999,999

Rates per \$1,000 of insurance

Annual Policy Fee \$100

Formula to calculate total select period premium: [(Face Amt/1000)*(Rate per thous)]+Policy Fee

MALE RATES						
Issue Age	Super Preferred		Standard Plus Non Smoker	Standard Non Smoker	Preferred Smoker	Standard Smoker
	Non Smoker	Smoker				
18	0.29	0.44	0.57	0.72	1.49	2.22
19	0.30	0.45	0.58	0.74	1.49	2.22
20	0.31	0.46	0.59	0.76	1.49	2.22
21	0.32	0.47	0.60	0.78	1.49	2.22
22	0.33	0.48	0.61	0.80	1.49	2.22
23	0.34	0.49	0.63	0.82	1.49	2.22
24	0.35	0.50	0.64	0.85	1.49	2.22
25	0.36	0.51	0.66	0.87	1.49	2.22
26	0.36	0.51	0.66	0.87	1.49	2.22
27	0.36	0.51	0.66	0.87	1.49	2.22
28	0.36	0.51	0.66	0.87	1.49	2.22
29	0.36	0.51	0.66	0.87	1.49	2.22
30	0.36	0.51	0.66	0.87	1.49	2.22
31	0.36	0.51	0.66	0.87	1.51	2.25
32	0.36	0.51	0.66	0.87	1.55	2.33
33	0.36	0.51	0.68	0.90	1.61	2.42
34	0.38	0.52	0.72	0.95	1.70	2.55
35	0.40	0.53	0.78	1.02	1.77	2.68
36	0.42	0.56	0.84	1.11	1.93	2.88
37	0.45	0.60	0.88	1.18	2.11	3.13
38	0.49	0.65	0.94	1.26	2.28	3.38
39	0.53	0.70	1.00	1.36	2.50	3.68
40	0.58	0.76	1.10	1.45	2.77	4.03
41	0.65	0.84	1.20	1.59	3.10	4.49
42	0.72	0.90	1.29	1.73	3.42	4.92
43	0.79	0.98	1.41	1.86	3.79	5.41
44	0.89	1.11	1.57	2.08	4.32	6.15
45	1.01	1.22	1.72	2.28	4.81	6.80
46	1.11	1.34	1.86	2.48	5.28	7.40
47	1.21	1.47	2.02	2.68	5.75	8.02
48	1.34	1.60	2.18	2.90	6.25	8.67
49	1.45	1.78	2.38	3.16	6.82	9.41
50	1.58	1.92	2.54	3.42	7.41	10.18
51	1.76	2.12	2.77	3.73	8.11	11.08
52	1.94	2.36	3.04	4.09	8.88	12.08
53	2.16	2.60	3.33	4.50	9.76	13.23
54	2.41	2.88	3.65	4.92	10.75	14.51
55	2.70	3.21	4.02	5.47	11.74	15.79
56	3.01	3.54	4.47	6.01	13.11	17.52
57	3.31	3.93	4.94	6.56	14.47	19.21
58	3.64	4.33	5.44	7.16	15.92	21.03
59	4.01	4.76	6.01	7.83	17.44	22.92
60	4.43	5.27	6.64	8.56	19.11	25.00
61	4.90	5.97	7.54	9.62	20.97	27.35
62	5.72	6.64	8.41	10.95	23.08	29.99
63	6.38	7.88	9.68	12.15	25.49	32.99
64	7.15	8.98	11.40	14.20	28.12	36.29
65	7.94	10.21	12.95	16.02	30.82	39.66
66	8.79	11.24	14.30	17.97	34.50	43.64
67	9.68	12.44	15.68	20.02	38.18	47.61
68	10.81	14.12	17.47	22.64	42.76	52.54
69	12.18	15.99	19.62	25.80	48.16	58.35
70	13.52	17.80	21.71	28.89	53.26	63.85
70	16.08	18.22	24.83	33.47	59.77	70.86
72	19.81	21.91	28.11	38.30	68.53	80.29
73	24.80	26.81	34.47	44.13	77.74	90.19
74	29.42	31.37	40.37	51.84	89.68	103.05
75	37.70	39.52	50.93	60.70	103.65	118.09

FEMALE RATES						
Issue Age	Super Preferred		Standard Plus Non Smoker	Standard Non Smoker	Preferred Smoker	Standard Smoker
	Non Smoker	Smoker				
18	0.22	0.29	0.43	0.58	1.06	1.48
19	0.22	0.30	0.44	0.59	1.06	1.48
20	0.22	0.31	0.45	0.60	1.06	1.48
21	0.23	0.32	0.46	0.61	1.06	1.48
22	0.24	0.33	0.47	0.63	1.06	1.48
23	0.25	0.34	0.48	0.64	1.06	1.48
24	0.26	0.35	0.49	0.66	1.06	1.48
25	0.27	0.36	0.50	0.68	1.06	1.48
26	0.27	0.36	0.50	0.68	1.08	1.52
27	0.27	0.36	0.50	0.68	1.10	1.56
28	0.28	0.36	0.50	0.70	1.12	1.60
29	0.28	0.38	0.52	0.70	1.15	1.66
30	0.28	0.38	0.52	0.71	1.18	1.73
31	0.28	0.38	0.52	0.73	1.21	1.79
32	0.28	0.38	0.55	0.74	1.26	1.85
33	0.28	0.38	0.55	0.75	1.29	1.92
34	0.29	0.39	0.60	0.78	1.35	2.03
35	0.31	0.41	0.62	0.81	1.39	2.10
36	0.32	0.44	0.65	0.87	1.50	2.23
37	0.34	0.47	0.71	0.93	1.62	2.41
38	0.39	0.52	0.76	0.99	1.76	2.56
39	0.43	0.57	0.82	1.08	1.92	2.77
40	0.47	0.63	0.89	1.16	2.10	2.99
41	0.53	0.72	0.97	1.27	2.35	3.30
42	0.58	0.78	1.07	1.38	2.56	3.55
43	0.64	0.87	1.15	1.49	2.78	3.84
44	0.72	0.96	1.27	1.63	3.10	4.25
45	0.80	1.06	1.37	1.76	3.36	4.56
46	0.85	1.13	1.48	1.89	3.66	4.98
47	0.89	1.21	1.58	2.03	3.96	5.41
48	0.95	1.29	1.71	2.17	4.27	5.85
49	1.00	1.38	1.82	2.33	4.60	6.33
50	1.08	1.49	1.96	2.50	4.99	6.88
51	1.16	1.59	2.12	2.69	5.37	7.43
52	1.24	1.72	2.28	2.90	5.80	8.04
53	1.35	1.85	2.49	3.16	6.32	8.77
54	1.43	1.99	2.67	3.39	6.84	9.51
55	1.56	2.15	2.91	3.67	7.35	10.23
56	1.76	2.38	3.19	4.03	8.02	10.93
57	1.95	2.60	3.46	4.35	8.63	11.55
58	2.15	2.85	3.72	4.67	9.19	12.13
59	2.36	3.09	4.02	5.01	9.78	12.73
60	2.58	3.37	4.33	5.40	10.42	13.39
61	2.87	3.70	4.72	5.88	11.25	14.25
62	3.23	4.12	5.21	6.47	12.27	15.28
63	3.68	4.64	5.82	7.21	13.62	16.67
64	4.21	5.26	6.55	8.09	15.15	18.22
65	4.76	5.90	7.29	9.00	16.76	19.87
66	5.33	6.66	8.22	10.65	18.66	22.81
67	5.89	7.53	9.26	12.29	20.55	25.76
68	6.77	8.43	10.35	14.28	22.64	29.04
69	7.66	9.55	11.70	16.63	25.23	33.08
70	8.67	10.81	13.23	18.96	27.56	36.71
70	10.10	12.61	15.63	22.12	31.00	42.09
72	12.63	15.80	19.22	26.67	35.96	49.83
73	15.55	19.45	23.64	31.87	41.63	58.69
74	18.90	23.67	28.73	38.99	49.32	70.71
75	24.93	31.26	37.89	47.53	58.43	84.93

20 Year Level Premium Term - Full Guarantee - Face Amount \$750,000 - \$2,999,999

Rates per \$1,000 of insurance

Annual Policy Fee \$100

Formula to calculate total select period premium $[(\text{Face Amount}/1000) \times (\text{Rate per Thous})] + \text{Policy Fee}$

MALE RATES							FEMALE RATES						
Issue Age	Super Preferred Non Smoker	Preferred Non Smoker	Standard Plus Non Smoker	Non Smoker	Preferred Smoker	Smoker	Issue Age	Super Preferred Non Smoker	Preferred Non Smoker	Standard Plus Non Smoker	Non Smoker	Preferred Smoker	Smoker
18	0.45	0.62	0.68	0.90	1.84	2.90	18	0.31	0.47	0.58	0.66	1.60	2.24
19	0.47	0.63	0.69	0.92	1.84	2.90	19	0.32	0.49	0.59	0.68	1.60	2.24
20	0.48	0.64	0.71	0.94	1.84	2.90	20	0.34	0.50	0.60	0.71	1.60	2.24
21	0.49	0.66	0.72	0.96	1.84	2.90	21	0.35	0.51	0.61	0.73	1.60	2.24
22	0.50	0.67	0.75	0.98	1.84	2.90	22	0.36	0.52	0.62	0.75	1.60	2.24
23	0.52	0.68	0.77	1.00	1.84	2.90	23	0.37	0.53	0.63	0.78	1.60	2.24
24	0.53	0.69	0.80	1.02	1.84	2.90	24	0.38	0.54	0.64	0.80	1.60	2.24
25	0.54	0.71	0.81	1.05	1.84	2.90	25	0.40	0.56	0.66	0.82	1.60	2.24
26	0.54	0.71	0.81	1.05	1.84	2.90	26	0.40	0.56	0.67	0.82	1.66	2.32
27	0.54	0.71	0.81	1.05	1.84	2.90	27	0.40	0.56	0.67	0.83	1.69	2.39
28	0.54	0.71	0.81	1.05	1.84	2.90	28	0.40	0.57	0.67	0.86	1.74	2.44
29	0.54	0.71	0.81	1.05	1.84	2.90	29	0.40	0.57	0.71	0.87	1.79	2.53
30	0.55	0.72	0.82	1.05	1.92	2.90	30	0.41	0.57	0.73	0.88	1.88	2.67
31	0.55	0.72	0.82	1.05	1.97	3.00	31	0.41	0.58	0.73	0.91	1.94	2.76
32	0.55	0.72	0.82	1.05	2.08	3.21	32	0.41	0.58	0.76	0.94	1.99	2.87
33	0.55	0.73	0.90	1.10	2.36	3.56	33	0.41	0.60	0.81	0.95	2.06	2.99
34	0.57	0.74	0.99	1.19	2.69	3.95	34	0.41	0.61	0.83	0.98	2.17	3.16
35	0.63	0.78	1.08	1.33	3.04	4.40	35	0.46	0.62	0.85	1.05	2.25	3.28
36	0.69	0.84	1.17	1.43	3.25	4.72	36	0.49	0.66	0.91	1.11	2.41	3.51
37	0.75	0.92	1.27	1.54	3.51	5.08	37	0.53	0.74	1.00	1.18	2.59	3.77
38	0.82	1.00	1.37	1.67	3.77	5.43	38	0.58	0.78	1.04	1.25	2.74	4.02
39	0.89	1.08	1.50	1.81	4.09	5.89	39	0.64	0.86	1.12	1.35	2.97	4.32
40	0.97	1.17	1.63	1.95	4.45	6.40	40	0.69	0.92	1.21	1.44	3.20	4.67
41	1.06	1.27	1.78	2.09	4.92	7.08	41	0.79	1.02	1.33	1.57	3.54	5.17
42	1.15	1.37	1.94	2.27	5.36	7.71	42	0.87	1.11	1.44	1.69	3.82	5.58
43	1.26	1.50	2.11	2.49	5.89	8.43	43	0.96	1.24	1.55	1.81	4.12	6.01
44	1.36	1.62	2.30	2.71	6.64	9.51	44	1.07	1.37	1.71	1.99	4.55	6.65
45	1.48	1.76	2.50	2.96	7.32	10.46	45	1.18	1.49	1.86	2.13	4.89	7.16
46	1.63	1.94	2.74	3.24	8.03	11.41	46	1.28	1.59	2.01	2.32	5.33	7.72
47	1.79	2.13	3.00	3.56	8.76	12.39	47	1.38	1.71	2.19	2.53	5.80	8.29
48	1.98	2.36	3.28	3.91	9.52	13.43	48	1.52	1.83	2.38	2.75	6.27	8.88
49	2.17	2.60	3.59	4.28	10.38	14.56	49	1.65	1.97	2.58	2.98	6.76	9.52
50	2.40	2.88	3.93	4.63	11.29	15.79	50	1.80	2.12	2.81	3.22	7.36	10.25
51	2.65	3.18	4.30	5.09	12.34	17.20	51	1.91	2.29	3.06	3.50	7.93	10.98
52	2.92	3.51	4.71	5.59	13.51	18.77	52	2.07	2.47	3.36	3.83	8.60	11.80
53	3.22	3.87	5.16	6.13	14.85	20.56	53	2.26	2.70	3.68	4.19	9.36	12.77
54	3.55	4.28	5.65	6.72	16.35	22.58	54	2.47	2.87	3.96	4.53	10.17	13.75
55	3.91	4.72	6.22	7.35	17.86	24.61	55	2.79	3.13	4.37	4.98	10.94	14.71
56	4.54	5.33	6.98	8.24	20.27	27.12	56	3.06	3.44	4.84	5.58	12.30	15.90
57	5.00	6.01	7.83	9.20	22.67	29.58	57	3.36	3.86	5.39	6.14	13.53	16.97
58	5.50	6.78	8.78	10.27	25.23	32.20	58	3.65	4.24	5.85	6.68	14.69	17.95
59	6.18	7.66	9.86	11.46	27.88	34.94	59	3.95	4.72	6.38	7.28	15.89	18.97
60	6.83	8.61	11.05	12.98	30.81	37.97	60	4.29	5.41	6.99	8.07	17.21	20.10
61	8.00	9.73	12.41	14.49	34.12	41.36	61	5.05	6.05	7.68	8.89	18.92	21.56
62	8.96	10.98	13.95	16.18	37.83	45.20	62	5.80	6.83	8.59	9.92	20.99	23.33
63	10.37	12.38	15.79	18.06	42.06	49.54	63	6.62	7.82	9.70	11.22	23.77	25.72
64	11.68	13.97	17.88	20.16	46.70	54.33	64	7.56	9.00	11.05	12.74	26.87	28.36
65	13.05	15.78	20.16	22.50	51.46	59.19	65	8.56	10.23	12.42	14.33	30.20	31.18

10 Year Level Premium Term - Full Guarantee - Face Amount \$3,000,000 +

Rates per \$1,000 of insurance

Annual Policy Fee \$100

Formula to calculate total select period premium: [(Face Amt/1000)*(Rate per thous)]+Policy Fee

MALE RATES						
Issue Age	Super Preferred		Standard Plus Non Smoker	Standard		
	Non Smoker	Non Smoker		Non Smoker	Preferred Smoker	Standard Smoker
18	0.22	0.29	0.50	0.60	1.24	1.85
19	0.22	0.30	0.51	0.61	1.24	1.85
20	0.22	0.31	0.52	0.63	1.24	1.85
21	0.23	0.32	0.53	0.64	1.24	1.85
22	0.24	0.33	0.54	0.66	1.24	1.85
23	0.25	0.34	0.55	0.67	1.24	1.85
24	0.26	0.35	0.56	0.67	1.24	1.85
25	0.27	0.36	0.57	0.67	1.24	1.85
26	0.27	0.36	0.57	0.67	1.24	1.85
27	0.27	0.36	0.57	0.67	1.24	1.85
28	0.27	0.36	0.57	0.67	1.24	1.85
29	0.27	0.36	0.57	0.67	1.24	1.85
30	0.27	0.36	0.57	0.67	1.24	1.85
31	0.27	0.36	0.57	0.67	1.26	1.86
32	0.27	0.36	0.57	0.67	1.27	1.91
33	0.27	0.36	0.57	0.67	1.30	1.96
34	0.27	0.36	0.57	0.67	1.33	2.03
35	0.28	0.37	0.58	0.67	1.37	2.10
36	0.29	0.39	0.60	0.77	1.48	2.26
37	0.30	0.42	0.64	0.84	1.59	2.44
38	0.32	0.46	0.70	0.89	1.71	2.62
39	0.34	0.50	0.77	0.95	1.87	2.85
40	0.36	0.51	0.78	0.96	2.05	3.11
41	0.37	0.53	0.82	1.00	2.27	3.45
42	0.40	0.58	0.90	1.10	2.48	3.78
43	0.45	0.63	0.97	1.19	2.74	4.14
44	0.50	0.71	1.10	1.32	3.09	4.69
45	0.53	0.75	1.16	1.48	3.42	5.17
46	0.57	0.81	1.30	1.60	3.73	5.59
47	0.63	0.89	1.39	1.74	4.06	6.00
48	0.72	0.98	1.51	1.90	4.41	6.44
49	0.80	1.07	1.60	2.07	4.78	6.95
50	0.88	1.17	1.76	2.25	5.18	7.46
51	0.98	1.29	1.91	2.47	5.67	8.07
52	1.11	1.44	2.10	2.73	6.18	8.74
53	1.24	1.61	2.32	3.01	6.77	9.52
54	1.39	1.77	2.53	3.30	7.44	10.39
55	1.56	2.00	2.75	3.68	8.12	11.25
56	1.85	2.38	3.08	4.06	9.05	12.45
57	2.06	2.64	3.34	4.42	9.97	13.63
58	2.28	2.92	3.62	4.83	10.95	14.91
59	2.55	3.26	3.93	5.28	11.98	16.21
60	2.82	3.55	4.30	5.78	13.10	17.66
61	3.23	3.93	4.70	6.51	14.37	19.28
62	3.49	4.36	5.27	7.36	15.79	21.13
63	3.93	4.89	5.78	8.11	17.43	23.22
64	4.47	5.59	6.94	8.98	19.20	25.51
65	4.86	6.08	7.72	9.89	21.02	27.85
66	5.79	7.15	9.01	11.28	23.75	31.24
67	6.49	7.91	10.01	12.74	26.49	34.63
68	7.40	8.91	11.31	14.64	29.89	38.86
69	8.50	10.10	12.65	16.92	33.91	43.84
70	9.57	11.27	13.97	19.19	37.71	48.55
70	11.07	12.91	16.39	22.34	42.55	54.57
72	12.64	14.64	18.61	25.25	49.07	62.65
73	14.54	16.73	21.30	29.14	55.92	71.14
74	17.04	19.49	24.84	34.30	64.80	82.17
75	19.91	22.65	29.43	40.99	75.21	95.06
76	23.11	26.28	34.14	49.60	86.01	112.89
77	26.57	29.96	38.92	58.52	96.94	130.93
78	30.03	33.86	43.97	67.89	107.83	148.91
79	33.63	37.92	49.25	77.40	119.00	167.34
80	37.67	42.47	55.15	88.24	130.93	187.03

FEMALE RATES						
Issue Age	Super Preferred		Standard Plus Non Smoker	Standard		
	Non Smoker	Non Smoker		Non Smoker	Preferred Smoker	Standard Smoker
18	0.17	0.22	0.31	0.47	0.94	1.29
19	0.17	0.22	0.32	0.48	0.94	1.29
20	0.17	0.23	0.33	0.49	0.94	1.29
21	0.17	0.24	0.34	0.50	0.94	1.29
22	0.17	0.25	0.35	0.51	0.94	1.29
23	0.17	0.26	0.36	0.52	0.94	1.29
24	0.17	0.27	0.37	0.53	0.94	1.29
25	0.17	0.28	0.38	0.54	0.94	1.29
26	0.17	0.28	0.38	0.54	0.95	1.31
27	0.17	0.28	0.38	0.54	0.96	1.32
28	0.17	0.28	0.38	0.54	0.96	1.33
29	0.17	0.28	0.38	0.54	0.98	1.35
30	0.17	0.28	0.38	0.54	0.99	1.37
31	0.17	0.28	0.38	0.54	1.00	1.39
32	0.17	0.28	0.38	0.55	1.01	1.43
33	0.17	0.28	0.38	0.55	1.02	1.45
34	0.17	0.28	0.38	0.56	1.06	1.49
35	0.19	0.30	0.41	0.57	1.07	1.51
36	0.20	0.31	0.43	0.60	1.16	1.61
37	0.22	0.33	0.46	0.64	1.26	1.74
38	0.24	0.35	0.50	0.68	1.35	1.85
39	0.26	0.38	0.54	0.73	1.48	2.00
40	0.29	0.42	0.59	0.79	1.60	2.17
41	0.32	0.47	0.66	0.87	1.79	2.40
42	0.34	0.50	0.71	0.94	1.95	2.60
43	0.38	0.54	0.79	1.01	2.13	2.80
44	0.43	0.59	0.87	1.12	2.37	3.10
45	0.52	0.70	0.96	1.21	2.56	3.33
46	0.56	0.74	1.01	1.30	2.75	3.61
47	0.60	0.81	1.11	1.41	2.92	3.88
48	0.67	0.88	1.18	1.53	3.11	4.17
49	0.72	0.95	1.28	1.63	3.30	4.48
50	0.79	1.02	1.37	1.79	3.54	4.83
51	0.87	1.12	1.49	1.94	3.78	5.18
52	0.95	1.22	1.62	2.12	4.04	5.58
53	1.05	1.33	1.76	2.31	4.35	6.04
54	1.14	1.44	1.89	2.32	4.67	6.52
55	1.25	1.57	2.06	2.72	4.97	6.98
56	1.36	1.71	2.15	2.81	5.40	7.56
57	1.48	1.83	2.31	3.04	5.80	8.07
58	1.60	1.98	2.47	3.24	6.17	8.55
59	1.76	2.15	2.67	3.49	6.57	9.04
60	1.90	2.31	2.86	3.73	6.99	9.58
61	2.07	2.52	3.08	4.01	7.53	10.29
62	2.28	2.78	3.37	4.34	8.20	11.14
63	2.56	3.09	3.70	4.77	9.08	12.28
64	2.89	3.46	4.10	5.29	10.09	13.56
65	3.23	3.85	4.52	5.81	11.14	14.92
66	3.62	4.33	4.98	6.51	12.33	16.92
67	4.03	4.72	5.41	7.20	13.50	18.93
68	4.49	5.23	5.95	8.03	14.80	21.15
69	5.06	5.74	6.57	9.01	16.40	23.90
70	5.61	6.46	7.19	9.98	17.85	26.36
70	6.72	7.72	8.52	12.68	19.99	30.03
72	7.92	9.35	9.92	15.05	23.05	35.28
73	9.31	11.36	12.37	17.78	26.58	41.29
74	11.20	13.68	15.37	21.50	31.36	49.47
75	13.47	16.48	19.19	25.96	37.01	59.12
76	15.89	20.26	23.61	31.41	43.86	67.08
77	18.59	24.31	28.33	37.07	51.08	75.43
78	21.38	28.45	33.15	42.99	58.57	84.12
79	24.38	33.00	38.46	49.45	66.61	93.42
80	27.79	38.28	44.61	56.86	75.51	103.75

15 Year Level Premium Term - Full Guarantee - Face Amount \$3,000,000 +

Rates per \$1,000 of insurance

Annual Policy Fee \$100

Formula to calculate total select period premium: [(Face Amt/1000)*(Rate per thous)]+Policy Fee

MALE RATES						
Issue Age	Super Preferred		Standard Plus Non Smoker	Standard		Standard Smoker
	Non Smoker	Non Smoker		Non Smoker	Smoker	
18	0.29	0.42	0.57	0.71	1.45	2.19
19	0.30	0.43	0.58	0.73	1.45	2.19
20	0.31	0.45	0.59	0.75	1.45	2.19
21	0.32	0.46	0.60	0.78	1.45	2.19
22	0.33	0.47	0.61	0.80	1.45	2.19
23	0.34	0.48	0.63	0.82	1.45	2.19
24	0.35	0.49	0.64	0.85	1.45	2.19
25	0.36	0.50	0.66	0.87	1.45	2.19
26	0.36	0.50	0.66	0.87	1.45	2.19
27	0.36	0.50	0.66	0.87	1.45	2.19
28	0.36	0.50	0.66	0.87	1.45	2.19
29	0.36	0.50	0.66	0.87	1.45	2.19
30	0.36	0.50	0.66	0.87	1.45	2.19
31	0.36	0.50	0.66	0.87	1.48	2.22
32	0.36	0.50	0.66	0.87	1.52	2.28
33	0.36	0.51	0.68	0.89	1.58	2.39
34	0.37	0.52	0.71	0.94	1.65	2.50
35	0.39	0.52	0.75	1.01	1.74	2.63
36	0.41	0.55	0.80	1.07	1.89	2.84
37	0.43	0.59	0.87	1.15	2.07	3.08
38	0.47	0.61	0.92	1.22	2.24	3.31
39	0.50	0.67	0.99	1.32	2.46	3.62
40	0.54	0.71	1.07	1.42	2.73	3.95
41	0.59	0.77	1.18	1.56	3.05	4.42
42	0.65	0.84	1.29	1.68	3.37	4.83
43	0.70	0.90	1.39	1.82	3.72	5.32
44	0.79	0.99	1.56	2.02	4.25	6.03
45	0.84	1.04	1.72	2.22	4.73	6.67
46	0.90	1.14	1.86	2.43	5.18	7.27
47	0.98	1.25	2.00	2.63	5.65	7.88
48	1.09	1.39	2.18	2.86	6.15	8.52
49	1.19	1.53	2.35	3.11	6.70	9.24
50	1.30	1.68	2.54	3.39	7.29	9.99
51	1.44	1.87	2.77	3.70	7.96	10.87
52	1.60	2.09	3.04	4.08	8.72	11.85
53	1.78	2.31	3.31	4.49	9.58	12.98
54	1.95	2.56	3.62	4.91	10.56	14.24
55	2.17	2.85	3.96	5.46	11.53	15.49
56	2.64	3.43	4.47	6.00	12.88	17.19
57	2.98	3.85	4.91	6.56	14.22	18.86
58	3.36	4.29	5.41	7.15	15.64	20.65
59	3.78	4.74	5.97	7.83	17.12	22.49
60	4.23	5.22	6.58	8.48	18.76	24.54
61	4.75	5.91	7.37	9.53	20.59	26.84
62	5.34	6.59	8.29	10.35	22.66	29.44
63	6.01	7.49	9.37	11.61	25.01	32.38
64	6.77	8.40	10.65	13.74	27.60	35.62
65	7.14	9.27	11.83	15.72	30.25	38.93
66	8.79	10.81	13.92	17.47	33.86	42.85
67	9.67	12.14	15.63	19.26	37.47	46.74
68	10.62	13.86	17.30	21.59	41.96	51.57
69	12.09	15.93	19.29	24.38	47.28	57.28
70	13.51	17.12	21.50	27.10	52.27	62.67
70	15.63	17.54	22.60	31.14	58.67	69.55
72	19.32	21.21	27.33	35.42	67.28	78.81
73	23.34	26.11	33.64	40.58	76.31	88.54
74	27.65	30.66	39.53	47.39	88.05	101.16
75	37.04	38.79	50.02	59.58	101.77	115.93

FEMALE RATES						
Issue Age	Super Preferred		Standard Plus Non Smoker	Standard		Standard Smoker
	Non Smoker	Non Smoker		Non Smoker	Smoker	
18	0.22	0.29	0.42	0.58	1.03	1.44
19	0.22	0.30	0.43	0.59	1.03	1.44
20	0.22	0.31	0.45	0.60	1.03	1.44
21	0.23	0.32	0.46	0.61	1.03	1.44
22	0.24	0.33	0.47	0.63	1.03	1.44
23	0.25	0.34	0.48	0.64	1.03	1.44
24	0.26	0.35	0.49	0.66	1.03	1.44
25	0.27	0.36	0.50	0.68	1.03	1.44
26	0.27	0.36	0.50	0.68	1.06	1.49
27	0.27	0.36	0.50	0.68	1.09	1.53
28	0.27	0.36	0.50	0.69	1.11	1.56
29	0.27	0.37	0.52	0.69	1.14	1.62
30	0.27	0.37	0.52	0.70	1.17	1.69
31	0.27	0.37	0.52	0.72	1.20	1.75
32	0.28	0.37	0.54	0.72	1.24	1.81
33	0.28	0.37	0.54	0.73	1.28	1.87
34	0.28	0.38	0.59	0.77	1.33	1.98
35	0.31	0.41	0.61	0.79	1.37	2.05
36	0.32	0.44	0.65	0.85	1.49	2.19
37	0.34	0.47	0.70	0.91	1.61	2.35
38	0.37	0.50	0.75	0.97	1.74	2.52
39	0.40	0.54	0.80	1.05	1.90	2.71
40	0.46	0.59	0.88	1.14	2.07	2.92
41	0.51	0.67	0.96	1.24	2.31	3.23
42	0.54	0.72	1.05	1.35	2.52	3.49
43	0.59	0.79	1.13	1.47	2.74	3.76
44	0.66	0.88	1.24	1.61	3.06	4.15
45	0.74	0.97	1.35	1.74	3.30	4.47
46	0.78	1.03	1.45	1.86	3.60	4.89
47	0.84	1.12	1.57	1.99	3.89	5.31
48	0.89	1.20	1.68	2.14	4.20	5.74
49	0.95	1.30	1.81	2.28	4.52	6.21
50	1.02	1.39	1.95	2.46	4.89	6.75
51	1.12	1.51	2.10	2.64	5.28	7.28
52	1.19	1.63	2.27	2.85	5.70	7.89
53	1.30	1.78	2.48	3.10	6.19	8.59
54	1.38	1.91	2.65	3.31	6.70	9.32
55	1.51	2.08	2.89	3.60	7.20	10.03
56	1.71	2.33	3.18	3.94	7.87	10.73
57	1.92	2.56	3.43	4.27	8.46	11.34
58	2.12	2.79	3.69	4.58	9.01	11.90
59	2.32	3.03	3.94	4.91	9.59	12.49
60	2.56	3.29	4.26	5.31	10.22	13.14
61	2.85	3.63	4.65	5.76	11.05	13.99
62	3.21	4.05	5.10	6.35	12.04	15.00
63	3.67	4.56	5.70	7.07	13.37	16.36
64	4.18	5.18	6.39	7.93	14.86	17.90
65	4.74	5.82	7.11	8.82	16.44	19.51
66	5.33	6.63	8.11	10.45	18.31	22.39
67	5.88	7.39	9.08	12.05	20.17	25.29
68	6.68	8.33	10.27	14.00	22.23	28.51
69	7.56	9.47	11.69	16.32	24.75	32.47
70	8.65	10.56	13.08	18.59	27.05	36.04
70	9.89	12.06	14.97	21.71	30.43	41.32
72	12.52	15.34	19.09	26.17	35.29	48.91
73	14.80	18.85	23.54	31.29	40.87	57.62
74	17.94	22.91	28.65	38.28	48.42	69.42
75	23.58	30.19	37.83	46.66	57.36	83.37

20 Year Level Premium Term - Full Guarantee - Face Amount \$3,000,000+

Rates per \$1,000 of insurance

Annual Policy Fee \$100

Formula to calculate total select period premium [(Face Amount/1000)*(Rate per Thous)]+ Policy Fee

MALE RATES						
Issue Age	Super Preferred Non Smoker	Preferred Non Smoker	Standard Plus Non Smoker	Non Smoker	Preferred Smoker	Smoker
18	0.44	0.62	0.67	0.88	1.81	2.84
19	0.45	0.63	0.68	0.90	1.81	2.84
20	0.47	0.64	0.71	0.92	1.81	2.84
21	0.48	0.65	0.72	0.94	1.81	2.84
22	0.50	0.66	0.74	0.96	1.81	2.84
23	0.52	0.67	0.76	0.98	1.81	2.84
24	0.53	0.68	0.78	1.00	1.81	2.84
25	0.54	0.71	0.81	1.02	1.81	2.84
26	0.54	0.71	0.81	1.02	1.81	2.84
27	0.54	0.71	0.81	1.02	1.81	2.84
28	0.54	0.71	0.81	1.02	1.81	2.84
29	0.54	0.71	0.81	1.02	1.81	2.84
30	0.54	0.71	0.81	1.02	1.89	2.84
31	0.54	0.71	0.81	1.02	1.97	2.93
32	0.54	0.71	0.81	1.02	2.06	3.15
33	0.54	0.71	0.88	1.07	2.33	3.48
34	0.56	0.73	0.96	1.18	2.63	3.88
35	0.62	0.74	1.06	1.33	2.99	4.31
36	0.67	0.81	1.15	1.43	3.20	4.63
37	0.73	0.87	1.26	1.54	3.45	4.98
38	0.80	0.94	1.36	1.66	3.68	5.33
39	0.87	1.03	1.48	1.80	4.01	5.77
40	0.95	1.11	1.61	1.94	4.36	6.28
41	1.03	1.21	1.76	2.09	4.84	6.93
42	1.13	1.31	1.92	2.26	5.28	7.57
43	1.23	1.42	2.08	2.45	5.77	8.28
44	1.32	1.55	2.27	2.64	6.51	9.33
45	1.43	1.68	2.46	2.86	7.18	10.28
46	1.57	1.85	2.70	3.14	7.87	11.20
47	1.71	2.03	2.96	3.46	8.59	12.16
48	1.87	2.22	3.24	3.80	9.34	13.18
49	2.05	2.44	3.54	4.18	10.19	14.30
50	2.25	2.68	3.89	4.54	11.09	15.49
51	2.46	2.93	4.26	5.00	12.11	16.88
52	2.69	3.23	4.67	5.51	13.26	18.44
53	2.95	3.54	5.12	6.06	14.58	20.18
54	3.22	3.89	5.60	6.67	16.06	22.18
55	3.52	4.26	6.17	7.35	17.54	24.15
56	3.97	4.80	6.92	8.21	19.90	26.62
57	4.49	5.41	7.76	9.16	22.25	29.04
58	5.06	6.10	8.71	10.24	24.76	31.62
59	5.72	6.89	9.78	11.44	27.36	34.29
60	6.42	7.76	10.91	12.93	30.24	37.27
61	7.24	8.76	12.24	14.45	33.50	40.61
62	8.18	9.87	13.74	16.14	37.16	44.37
63	9.22	11.13	15.41	18.02	41.28	48.63
64	10.40	12.56	17.29	20.13	45.86	53.33
65	11.75	14.16	19.59	22.49	50.53	58.12

FEMALE RATES						
Issue Age	Super Preferred Non Smoker	Preferred Non Smoker	Standard Plus Non Smoker	Non Smoker	Preferred Smoker	Smoker
18	0.31	0.45	0.57	0.66	1.56	2.18
19	0.32	0.47	0.58	0.68	1.56	2.18
20	0.34	0.48	0.59	0.70	1.56	2.18
21	0.35	0.50	0.60	0.72	1.56	2.18
22	0.36	0.52	0.62	0.74	1.56	2.18
23	0.37	0.53	0.63	0.77	1.56	2.18
24	0.38	0.54	0.64	0.80	1.56	2.18
25	0.39	0.55	0.65	0.82	1.56	2.18
26	0.39	0.55	0.66	0.82	1.61	2.26
27	0.39	0.55	0.66	0.83	1.66	2.33
28	0.39	0.56	0.66	0.84	1.70	2.40
29	0.39	0.56	0.71	0.84	1.76	2.49
30	0.40	0.56	0.72	0.88	1.83	2.60
31	0.40	0.56	0.72	0.91	1.89	2.70
32	0.40	0.56	0.75	0.91	1.96	2.82
33	0.40	0.56	0.75	0.93	2.03	2.92
34	0.40	0.58	0.80	0.97	2.14	3.10
35	0.45	0.60	0.84	1.04	2.21	3.21
36	0.48	0.63	0.88	1.11	2.37	3.44
37	0.52	0.71	0.97	1.18	2.53	3.68
38	0.55	0.74	1.02	1.24	2.71	3.93
39	0.60	0.80	1.09	1.34	2.91	4.24
40	0.66	0.87	1.19	1.44	3.15	4.59
41	0.74	0.97	1.31	1.56	3.47	5.06
42	0.82	1.04	1.41	1.66	3.76	5.47
43	0.90	1.13	1.51	1.79	4.04	5.90
44	1.01	1.27	1.68	1.96	4.48	6.51
45	1.10	1.37	1.83	2.09	4.79	7.00
46	1.22	1.48	1.97	2.28	5.25	7.57
47	1.32	1.60	2.15	2.49	5.69	8.13
48	1.46	1.74	2.35	2.70	6.15	8.70
49	1.58	1.86	2.53	2.94	6.65	9.32
50	1.73	2.03	2.79	3.17	7.21	10.04
51	1.85	2.18	3.03	3.45	7.80	10.75
52	2.04	2.39	3.31	3.77	8.43	11.57
53	2.17	2.61	3.63	4.14	9.20	12.52
54	2.44	2.80	3.78	4.28	9.97	13.50
55	2.73	3.07	4.32	4.90	10.72	14.43
56	3.00	3.35	4.69	5.48	12.05	15.60
57	3.27	3.74	5.33	6.04	13.26	16.64
58	3.60	4.05	5.81	6.58	14.40	17.61
59	3.89	4.65	6.31	7.15	15.59	18.63
60	4.20	5.34	6.88	7.93	16.88	19.72
61	4.85	5.97	7.57	8.72	18.55	21.17
62	5.49	6.74	8.47	9.74	20.59	22.89
63	6.33	7.72	9.56	11.01	23.32	25.22
64	7.35	8.88	10.88	12.51	26.38	27.83
65	8.36	10.08	12.23	14.07	29.64	30.60

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Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.

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