

GUL23 Flexible Premium Adjustable Group Life Insurance

Below are rates only. Full details and illustration will be provided with policy.

Employee Maximum Coverage is \$200,000
Spouse Maximum Coverage is \$100,000

NON-TOBACCO MONTHLY PREMIUMS

Issue Age	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
18	6.72	9.03	11.33	13.63	15.94	18.24	20.54	22.85	25.15	27.45	29.76	32.06	34.36	36.67	38.97	41.27	43.58	45.88	48.18
19	6.86	9.24	11.61	13.99	16.36	18.74	21.11	23.49	25.86	28.23	30.61	32.98	35.36	37.73	40.11	42.48	44.86	47.23	49.61
20	7.01	9.46	11.91	14.36	16.81	19.25	21.70	24.15	26.60	29.05	31.50	33.94	36.39	38.84	41.29	43.74	46.19	48.64	51.08
21	7.17	9.69	12.22	14.74	17.27	19.79	22.32	24.84	27.37	29.89	32.42	34.94	37.47	39.99	42.52	45.05	47.57	50.10	52.62
22	7.33	9.93	12.54	15.14	17.75	20.36	22.96	25.57	28.17	30.78	33.39	35.99	38.60	41.21	43.81	46.42	49.02	51.63	54.24
23	7.50	10.19	12.88	15.57	18.26	20.95	23.64	26.34	29.03	31.72	34.41	37.10	39.79	42.48	45.18	47.87	50.56	53.25	55.94
24	7.68	10.46	13.24	16.02	18.80	21.58	24.36	27.14	29.92	32.70	35.48	38.26	41.05	43.83	46.61	49.39	52.17	54.95	57.73
25	7.86	10.74	13.61	16.49	19.36	22.24	25.11	27.99	30.86	33.74	36.61	39.49	42.36	45.24	48.11	50.99	53.86	56.74	59.61
26	8.55	11.78	15.00	18.22	21.44	24.66	27.88	31.10	34.32	37.54	40.76	43.98	47.20	50.42	53.64	56.86	60.08	63.30	66.52
27	8.77	12.09	15.42	18.74	22.07	25.40	28.72	32.05	35.37	38.70	42.03	45.35	48.68	52.01	55.33	58.66	61.98	65.31	68.64
28	8.99	12.43	15.87	19.31	22.74	26.18	29.62	33.06	36.50	39.94	43.38	46.81	50.25	53.69	57.13	60.57	64.01	67.44	70.88
29	9.23	12.78	16.34	19.90	23.45	27.01	30.57	34.12	37.68	41.24	44.79	48.35	51.91	55.46	59.02	62.58	66.13	69.69	73.25
30	9.48	13.16	16.84	20.52	24.21	27.89	31.57	35.25	38.94	42.62	46.30	49.98	53.67	57.35	61.03	64.71	68.40	72.08	75.76
31	9.85	13.71	17.58	21.45	25.32	29.18	33.05	36.92	40.79	44.65	48.52	52.39	56.26	60.12	63.99	67.86	71.72	75.59	79.46
32	10.13	14.13	18.14	22.15	26.15	30.16	34.17	38.17	42.18	46.18	50.19	54.20	58.20	62.21	66.22	70.22	74.23	78.24	82.24
33	10.42	14.57	18.72	22.88	27.03	31.18	35.33	39.49	43.64	47.79	51.95	56.10	60.25	64.40	68.56	72.71	76.86	81.02	85.17
34	10.72	15.03	19.34	23.64	27.95	32.25	36.56	40.86	45.17	49.48	53.78	58.09	62.39	66.70	71.01	75.31	79.62	83.92	88.23
35	11.04	15.51	19.97	24.44	28.90	33.37	37.83	42.30	46.76	51.23	55.69	60.16	64.62	69.09	73.55	78.02	82.48	86.94	91.41
36	12.37	17.50	22.63	27.76	32.89	38.03	43.16	48.29	53.42	58.55	63.68	68.81	73.94	79.07	84.20	89.33	94.46	99.59	104.72
37	12.71	18.02	23.32	28.62	33.92	39.22	44.52	49.83	55.13	60.43	65.73	71.03	76.33	81.64	86.94	92.24	97.54	102.84	108.14
38	13.07	18.55	24.03	29.51	34.99	40.47	45.94	51.42	56.90	62.38	67.86	73.34	78.82	84.30	89.78	95.26	100.74	106.22	111.70
39	13.44	19.11	24.77	30.44	36.10	41.77	47.43	53.10	58.76	64.43	70.09	75.76	81.42	87.09	92.75	98.42	104.09	109.75	115.42
40	13.83	19.69	25.55	31.41	37.27	43.13	48.99	54.85	60.71	66.57	72.43	78.29	84.15	90.02	95.88	101.74	107.60	113.46	119.32
41	14.54	20.75	26.96	33.18	39.39	45.60	51.82	58.03	64.24	70.46	76.67	82.88	89.10	95.31	101.52	107.74	113.95	120.16	126.38
42	14.96	21.39	27.82	34.25	40.68	47.10	53.53	59.96	66.39	72.81	79.24	85.67	92.10	98.53	104.95	111.38	117.81	124.24	130.66
43	15.41	22.07	28.72	35.37	42.02	48.68	55.33	61.98	68.64	75.29	81.94	88.59	95.25	101.90	108.55	115.21	121.86	128.51	135.16
44	15.89	22.78	29.67	36.56	43.45	50.34	57.23	64.12	71.01	77.90	84.79	91.68	98.57	105.46	112.35	119.24	126.13	133.02	139.91
45	16.39	23.53	30.67	37.81	44.95	52.09	59.23	66.37	73.51	80.66	87.80	94.94	102.08	109.22	116.36	123.50	130.64	137.78	144.92
46	16.88	26.97	35.25	43.54	51.82	60.11	68.40	76.68	84.97	93.26	101.54	109.83	118.11	126.40	134.69	142.97	151.26	159.54	167.83
47	19.24	27.81	36.38	44.95	53.51	62.08	70.65	79.22	87.79	96.35	104.92	113.49	122.06	130.63	139.19	147.76	156.33	164.90	173.47
48	19.84	28.71	37.57	46.44	55.31	64.17	73.04	81.91	90.77	99.64	108.51	117.37	126.24	135.11	143.97	152.84	161.71	170.57	179.44
49	20.47	29.66	38.84	48.02	57.21	66.39	75.58	84.76	93.94	103.13	112.31	121.50	130.68	139.86	149.05	158.23	167.42	176.60	185.78
50	21.15	30.67	40.19	49.71	59.23	68.75	78.27	87.79	97.32	106.84	116.36	125.88	135.40	144.92	154.44	163.96	173.49	183.01	192.53
51	23.23	33.80	44.36	54.93	65.49	76.06	86.62	97.19	107.75	118.32	128.88	139.44	150.01	160.57	171.14	181.70	192.27	202.83	213.40
52	23.99	34.93	45.88	56.82	67.77	78.71	89.65	100.60	111.54	122.49	133.43	144.37	155.32	166.26	177.21	188.15	199.09	210.04	220.98
53	24.79	36.14	47.48	58.83	70.18	81.52	92.87	104.21	115.56	126.90	138.25	149.59	160.94	172.29	183.63	194.98	206.32	217.67	229.01
54	25.64	37.42	49.19	60.96	72.73	84.50	96.27	108.05	119.82	131.59	143.36	155.13	166.90	178.68	190.45	202.22	213.99	225.76	237.54
55	26.55	38.77	51.00	63.22	75.44	87.67	99.89	112.12	124.34	136.57	148.79	161.01	173.24	185.46	197.69	209.91	222.13	234.36	246.58
56	30.42	44.58	58.74	72.90	87.07	101.23	115.39	129.55	143.71	157.87	172.03	186.19	200.36	214.52	228.68	242.84	257.00	271.16	285.32
57	31.45	46.13	60.80	75.48	90.15	104.83	119.51	134.18	148.86	163.53	178.21	192.89	207.56	222.24	236.91	251.59	266.27	280.94	295.62
58	32.55	47.78	63.01	78.23	93.46	108.69	123.92	139.15	154.37	169.60	184.83	200.06	215.28	230.51	245.74	260.97	276.19	291.42	306.65
59	33.74	49.56	65.38	81.20	97.02	112.84	128.66	144.48	160.30	176.12	191.94	207.76	223.58	239.41	255.23	271.05	286.87	302.69	318.51
60	35.01	51.47	67.92	84.38	100.84	117.30	133.75	150.21	166.67	183.12	199.58	216.04	232.50	248.95	265.41	281.87	298.33	314.78	331.24
61	40.74	60.07	79.39	98.72	118.04	137.37	156.69	176.02	195.34	214.66	233.99	253.31	272.64	291.96	311.29	330.61	349.94	369.26	388.59
62	42.20	62.26	82.31	102.37	122.43	142.48	162.54	182.59	202.65	222.70	242.76	262.82	282.87	302.93	322.98	343.04	363.10	383.15	403.21
63	43.77	64.61	85.45	106.29	127.12	147.96	168.80	189.64	210.48	231.32	252.16	273.00	293.84	314.68	335.52	356.35	377.19	398.03	418.87
64	45.45	67.13	88.81	110.49	132.17	153.85	175.53	197.21	218.89	240.57	262.25	283.93	305.61	327.29	348.97	370.65	392.33	414.01	435.69
65	47.25	69.84	92.42	115.00	137.59	160.17	182.75	205.34	227.92	250.50	273.09	295.67	318.25	340.84	363.42	386.01	408.59	431.17	453.76
66	58.94	87.37	115.80	144.22	172.65	201.07	229.50	257.93	286.35	314.78	343.21	371.63	400.06	428.49	456.91	485.34	513.76	542.19	570.62
67	61.05	90.53	120.02	149.50	178.98	208.46	237.94	267.42	296.91	326.39	355.87	385.35	414.83	444.31	473.80	503.28	532.76	562.24	591.72
68	64.21	95.27	126.33	157.39	188.45	219.51	250.57	281.63	312.69	343.75	374.81	405.87	436.93	467.99	499.05	530.11	561.17	592.23	623.29
69	69.29	102.90	136.50	170.11	203.72	237.32	270.93	304.53	338.14	371.74	405.35	438.95	472.56	506.16	539.77	573.37	606.98	640.58	674.19
70	74.59	110.84	147.10	183.35	219.61	255.86	292.12	328.37	364.63	400.88	437.14	473.39	509.65	545.90	582.16	618.41	654.66	690.92	727.17
71	81.85	121.73	161.62	201.50	241.39	281.27	321.16	361.05	400.93	440.82	480.70	520.59	560.47	600.36	640.24	680.13	720.01	759.90	799.78
72	89.35	132.99	176.62	220.26	263.90	307.54	351.17	394.81	438.45	482.09	525.72	569.36	613.00	656.64	700.27	743.91	787.55	831.19	874.82
73	97.12	144.64	192.16	239.68	287.21	334.73	382.25	429.77	477.30	524.82	572.34	619.86	667.39	714.91	762.43	809.95	857.48	905.00	952.52
74	100.86	150.25	199.64	249.04	298.43	347.83	397.22	446.61	496.01	545.40	594.80	644.							

GUL23 Flexible Premium Adjustable Group Life Insurance

Below are rates only. Full details and illustration will be provided with policy.

Employee Maximum Coverage is \$200,000

Spouse Maximum Coverage is \$100,000

NON-TOBACCO MONTHLY PREMIUMS

Issue Age	\$105,000	\$110,000	\$115,000	\$120,000	\$125,000	\$130,000	\$135,000	\$140,000	\$145,000	\$150,000	\$155,000	\$160,000	\$165,000	\$170,000	\$175,000	\$180,000	\$185,000	\$190,000	\$195,000	\$200,000
18	50.49	52.79	55.10	57.40	59.70	62.01	64.31	66.61	68.92	71.22	73.52	75.83	78.13	80.43	82.74	85.04	87.34	89.65	91.95	94.25
19	51.98	54.35	56.73	59.10	61.48	63.85	66.23	68.60	70.98	73.35	75.73	78.10	80.47	82.85	85.22	87.60	89.97	92.35	94.72	97.10
20	53.53	55.98	58.43	60.88	63.33	65.77	68.22	70.67	73.12	75.57	78.02	80.46	82.91	85.36	87.81	90.26	92.71	95.16	97.60	100.05
21	55.15	57.67	60.20	62.72	65.25	67.77	70.30	72.82	75.35	77.88	80.40	82.93	85.45	87.98	90.50	93.03	95.55	98.08	100.60	103.13
22	56.84	59.45	62.05	64.66	67.27	69.87	72.48	75.08	77.69	80.30	82.90	85.51	88.11	90.72	93.33	95.93	98.54	101.14	103.75	106.36
23	58.63	61.32	64.01	66.71	69.40	72.09	74.78	77.47	80.16	82.85	85.55	88.24	90.93	93.62	96.31	99.00	101.69	104.38	107.08	109.77
24	60.51	63.29	66.07	68.85	71.63	74.42	77.20	79.98	82.76	85.54	88.32	91.10	93.88	96.66	99.44	102.22	105.00	107.79	110.57	113.35
25	62.49	65.36	68.23	71.11	73.98	76.86	79.73	82.61	85.48	88.36	91.23	94.11	96.98	99.86	102.73	105.61	108.48	111.36	114.23	117.11
26	69.74	72.96	76.19	79.41	82.63	85.85	89.07	92.29	95.51	98.73	101.95	105.17	108.39	111.61	114.83	118.05	121.27	124.49	127.71	130.93
27	71.96	75.29	78.61	81.94	85.27	88.59	91.92	95.25	98.57	101.90	105.22	108.55	111.88	115.20	118.53	121.85	125.18	128.51	131.83	135.16
28	74.32	77.76	81.20	84.64	88.08	91.51	94.95	98.39	101.83	105.27	108.71	112.14	115.58	119.02	122.46	125.90	129.34	132.78	136.21	139.65
29	76.80	80.36	83.92	87.47	91.03	94.59	98.14	101.70	105.26	108.81	112.37	115.93	119.48	123.04	126.60	130.15	133.71	137.27	140.82	144.38
30	79.44	83.12	86.81	90.49	94.17	97.85	101.54	105.22	108.90	112.58	116.27	119.95	123.63	127.31	131.00	134.68	138.36	142.04	145.73	149.41
31	83.33	87.19	91.06	94.93	98.80	102.66	106.53	110.40	114.27	118.13	122.00	125.87	129.74	133.60	137.47	141.34	145.20	149.07	152.94	156.81
32	86.25	90.26	94.26	98.27	102.28	106.28	110.29	114.30	118.30	122.31	126.32	130.32	134.33	138.34	142.34	146.35	150.36	154.36	158.37	162.38
33	89.32	93.47	97.63	101.78	105.93	110.09	114.24	118.39	122.54	126.70	130.85	135.00	139.16	143.31	147.46	151.61	155.77	159.92	164.07	168.23
34	92.54	96.84	101.15	105.45	109.76	114.06	118.37	122.68	126.98	131.29	135.59	139.90	144.21	148.51	152.82	157.12	161.43	165.74	170.04	174.35
35	95.87	100.34	104.80	109.27	113.73	118.20	122.66	127.13	131.59	136.06	140.52	144.99	149.45	153.92	158.38	162.85	167.31	171.78	176.24	180.71
36	109.86	114.99	120.12	125.25	130.38	135.51	140.64	145.77	150.90	156.03	161.16	166.29	171.42	176.55	181.68	186.82	191.95	197.08	202.21	207.34
37	113.45	118.75	124.05	129.35	134.65	139.95	145.25	150.55	155.85	161.15	166.45	171.75	177.05	182.35	187.65	192.95	198.25	203.55	208.85	214.15
38	117.17	122.65	128.13	133.61	139.09	144.57	150.05	155.53	161.01	166.49	171.97	177.45	182.93	188.41	193.89	199.37	204.84	210.32	215.80	221.28
39	121.08	126.75	132.41	138.08	143.74	149.41	155.07	160.74	166.40	172.07	177.73	183.40	189.06	194.73	200.40	206.06	211.73	217.39	223.06	228.72
40	125.18	131.04	136.90	142.76	148.62	154.48	160.34	166.20	172.06	177.92	183.78	189.64	195.50	201.36	207.22	213.08	218.94	224.80	230.66	236.52
41	132.59	138.80	145.02	151.23	157.44	163.66	169.87	176.08	182.30	188.51	194.72	200.94	207.15	213.36	219.58	225.79	232.00	238.22	244.43	250.64
42	137.09	143.52	149.95	156.38	162.80	169.23	175.66	182.09	188.51	194.94	201.37	207.80	214.23	220.65	227.08	233.51	239.94	246.37	252.79	259.22
43	141.82	148.47	155.12	161.78	168.43	175.08	181.73	188.39	195.04	201.69	208.34	215.00	221.65	228.30	234.96	241.61	248.26	254.91	261.57	268.22
44	146.80	153.69	160.58	167.46	174.35	181.24	188.13	195.02	201.91	208.80	215.69	222.58	229.47	236.36	243.25	250.14	257.03	263.92	270.81	277.70
45	152.06	159.20	166.35	173.49	180.63	187.77	194.91	202.05	209.19	216.33	223.47	230.61	237.75	244.89	252.03	259.18	266.32	273.46	280.60	287.74
46	176.12	184.40	192.69	200.98	209.26	217.55	225.83	234.12	242.41	250.69	258.98	267.27	275.55	283.84	292.12	300.41	308.70	316.98	325.27	333.56
47	182.04	190.60	199.17	207.74	216.31	224.88	233.44	242.01	250.58	259.15	267.72	276.28	284.85	293.42	301.99	310.56	319.12	327.69	336.26	344.83
48	188.31	197.17	206.04	214.91	223.78	232.64	241.51	250.38	259.24	268.11	276.98	285.84	294.71	303.58	312.44	321.31	330.18	339.04	347.91	356.78
49	194.97	204.15	213.34	222.52	231.70	240.89	250.07	259.26	268.44	277.62	286.81	295.99	305.17	314.36	323.54	332.73	341.91	351.09	360.28	369.46
50	202.05	211.57	221.09	230.61	240.13	249.66	259.18	268.70	278.22	287.74	297.26	306.78	316.30	325.83	335.35	344.87	354.39	363.91	373.43	382.95
51	223.96	234.53	245.09	255.66	266.22	276.79	287.35	297.92	308.48	319.05	329.61	340.18	350.74	361.30	371.87	382.43	393.00	403.56	414.13	424.69
52	231.93	242.87	253.82	264.76	275.70	286.65	297.59	308.54	319.48	330.42	341.37	352.31	363.26	374.20	385.14	396.09	407.03	417.98	428.92	439.86
53	240.36	251.70	263.05	274.40	285.74	297.09	308.43	319.78	331.12	342.47	353.82	365.16	376.51	387.85	399.20	410.54	421.89	433.23	444.58	455.93
54	249.31	261.08	272.85	284.62	296.39	308.17	319.94	331.71	343.48	355.25	367.02	378.80	390.57	402.34	414.11	425.88	437.65	449.43	461.20	472.97
55	258.81	271.03	283.25	295.48	307.70	319.93	332.15	344.38	356.60	368.82	381.05	393.27	405.50	417.72	429.94	442.17	454.39	466.62	478.84	491.07
56	299.48	313.64	327.81	341.97	356.13	370.29	384.45	398.61	412.77	426.93	441.10	455.26	469.42	483.58	497.74	511.90	526.06	540.22	554.38	568.55
57	310.29	324.97	339.64	354.32	369.00	383.67	398.35	413.02	427.70	442.38	457.05	471.73	486.40	501.08	515.76	530.43	545.11	559.78	574.46	589.14
58	321.88	337.11	352.33	367.56	382.79	398.02	413.24	428.47	443.70	458.93	474.16	489.38	504.61	519.84	535.07	550.29	565.52	580.75	595.98	611.20
59	334.33	350.15	365.97	381.79	397.61	413.43	429.25	445.07	460.90	476.72	492.54	508.36	524.18	540.00	555.82	571.64	587.46	603.28	619.10	634.92
60	347.70	364.16	380.61	397.07	413.53	429.98	446.44	462.90	479.36	495.81	512.27	528.73	545.19	561.64	578.10	594.56	611.02	627.47	643.93	660.39
61	407.91	427.24	446.56	465.89	485.21	504.54	523.86	543.19	562.51	581.84	601.16	620.48	639.81	659.13	678.46	697.78	717.11	736.43	755.76	775.08
62	423.26	443.32	463.37	483.43	503.49	523.54	543.60	563.65	583.71	603.77	623.82	643.88	663.93	683.99	704.04	724.10	744.16	764.21	784.27	804.32
63	439.71	460.55	481.39	502.23	523.07	543.91	564.75	585.59	606.42	627.26	648.10	668.94	689.78	710.62	731.46	752.30	773.14	793.98	814.82	835.66
64	457.37	479.05	500.73	522.41	544.09	565.77	587.45	609.13	630.81	652.49	674.17	695.85	717.53	739.21	760.89	782.57	804.25	825.93	847.61	869.29
65	476.34	498.92	521.51	544.09	566.67	589.26	611.84	634.42	657.01	679.59	702.17	724.76	747.34	769.93	792.51	815.09	837.68	860.26	882.84	905.43
66	599.04	622.47	645.90	669.32	692.75	716.18	739.61	763.04	786.47	809.90	833.33	856.76	880.19	903.62	927.05	950.48	973.91	997.34	1020.77	1044.20
67	621.20	650.69	680.17	709.65	739.13	768.61	798.09	827.58	857.06	886.54	916.02	945.50	974.98	1004.47	1033.95	1063.43	1092.91	1122.39	1151.88	1181.36
68	654.35	685.41	716.47	747.53	778.59	809.65	840.71	871.77	902.83	933.89	964.95	996.01	1027.07	1058.13	1089.19	1120.25	1151.31	1182.38	1213.44	1244.50
69	707.80	741.40	775.01	808.61	842.22	875.82	909.43	943.03	976.64	1010.24	1043.85	1077.45	1111.06	1144.67						