

**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

**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
19	8.63	11.89	15.14	18.40	21.66	24.92	28.17	31.43	34.69	37.95	41.20	44.46	47.72	50.98	54.23	57.49	60.75	64.01	67.26
20	8.84	12.20	15.57	18.93	22.29	25.66	29.02	32.38	35.74	39.11	42.47	45.83	49.20	52.56	55.92	59.29	62.65	66.01	69.38
21	9.48	13.17	16.85	20.54	24.23	27.91	31.60	35.28	38.97	42.65	46.34	50.02	53.71	57.39	61.08	64.76	68.45	72.14	75.82
22	9.71	13.52	17.32	21.12	24.92	28.72	32.52	36.32	40.12	43.92	47.72	51.53	55.33	59.13	62.93	66.73	70.53	74.33	78.13
23	9.96	13.88	17.80	21.72	25.64	29.57	33.49	37.41	41.33	45.25	49.18	53.10	57.02	60.94	64.86	68.79	72.71	76.63	80.55
24	10.21	14.26	18.31	22.36	26.41	30.45	34.50	38.55	42.60	46.65	50.70	54.75	58.80	62.85	66.89	70.94	74.99	79.04	83.09
25	10.48	14.66	18.84	23.02	27.20	31.39	35.57	39.75	43.93	48.11	52.30	56.48	60.66	64.84	69.02	73.21	77.39	81.57	85.75
26	11.02	15.48	19.93	24.39	28.84	33.30	37.75	42.21	46.67	51.12	55.58	60.03	64.49	68.94	73.40	77.85	82.31	86.76	91.22
27	11.32	15.92	20.53	25.13	29.74	34.34	38.95	43.55	48.15	52.76	57.36	61.97	66.57	71.17	75.78	80.38	84.99	89.59	94.20
28	11.63	16.40	21.16	25.92	30.68	35.44	40.20	44.96	49.72	54.49	59.25	64.01	68.77	73.53	78.29	83.05	87.82	92.58	97.34
29	11.97	16.89	21.82	26.75	31.68	36.61	41.53	46.46	51.39	56.32	61.25	66.17	71.10	76.03	80.96	85.88	90.81	95.74	100.67
30	12.32	17.42	22.53	27.63	32.73	37.84	42.94	48.05	53.15	58.25	63.36	68.46	73.57	78.67	83.77	88.88	93.98	99.08	104.19
31	13.11	18.61	24.11	29.61	35.12	40.62	46.12	51.62	57.12	62.62	68.12	73.62	79.12	84.62	90.12	95.63	101.13	106.63	112.13
32	13.50	19.20	24.89	30.59	36.28	41.98	47.68	53.37	59.07	64.76	70.46	76.16	81.85	87.55	93.24	98.94	104.64	110.33	116.03
33	13.91	19.81	25.71	31.61	37.52	43.42	49.32	55.22	61.12	67.02	72.92	78.82	84.73	90.63	96.53	102.43	108.33	114.23	120.13
34	14.34	20.46	26.58	32.69	38.81	44.93	51.04	57.16	63.28	69.39	75.51	81.63	87.74	93.86	99.98	106.09	112.21	118.33	124.44
35	14.79	21.14	27.48	33.83	40.17	46.51	52.86	59.20	65.54	71.89	78.23	84.57	90.92	97.26	103.60	109.95	116.29	122.63	128.98
36	15.79	22.63	29.47	36.31	43.15	49.99	56.83	63.67	70.51	77.35	84.19	91.03	97.87	104.71	111.55	118.39	125.23	132.07	138.91
37	16.29	23.39	30.48	37.57	44.66	51.76	58.85	65.94	73.04	80.13	87.22	94.32	101.41	108.50	115.59	122.69	129.78	136.87	143.97
38	16.82	24.18	31.54	38.90	46.26	53.61	60.97	68.33	75.69	83.05	90.40	97.76	105.12	112.48	119.84	127.20	134.56	141.91	149.27
39	17.38	25.01	32.65	40.29	47.92	55.56	63.20	70.83	78.47	86.11	93.74	101.38	109.01	116.65	124.29	131.92	139.56	147.20	154.83
40	17.96	25.89	33.81	41.74	49.67	57.60	65.52	73.45	81.38	89.30	97.23	105.16	113.09	121.01	128.94	136.87	144.79	152.72	160.65
41	19.55	28.27	36.99	45.71	54.43	63.15	71.87	80.59	89.31	98.03	106.76	115.48	124.20	132.92	141.64	150.36	159.08	167.80	176.52
42	20.18	29.22	38.26	47.30	56.34	65.38	74.42	83.46	92.50	101.54	110.58	119.62	128.66	137.70	146.74	155.78	164.82	173.86	182.90
43	20.85	30.23	39.60	48.98	58.35	67.73	77.10	86.48	95.85	105.23	114.60	123.98	133.35	142.73	152.10	161.48	170.85	180.23	189.60
44	21.56	31.29	41.01	50.74	60.47	70.20	79.92	89.65	99.38	109.11	118.83	128.56	138.29	148.02	157.75	167.47	177.20	186.93	196.66
45	22.31	32.41	42.51	52.61	62.71	72.81	82.92	93.02	103.12	113.22	123.32	133.43	143.53	153.63	163.73	173.83	183.93	194.04	204.14
46	24.90	36.30	47.70	59.10	70.50	81.91	93.31	104.71	116.11	127.51	138.91	150.31	161.71	173.11	184.51	195.91	207.31	218.71	230.11
47	25.76	37.58	49.41	61.24	73.07	84.89	96.72	108.55	120.38	132.20	144.03	155.86	167.69	179.51	191.34	203.17	215.00	226.83	238.65
48	26.66	38.94	51.22	63.50	75.78	88.06	100.34	112.63	124.91	137.19	149.47	161.75	174.03	186.31	198.59	210.87	223.15	235.43	247.71
49	27.62	40.38	53.14	65.91	78.67	91.43	104.19	116.95	129.71	142.48	155.24	168.00	180.76	193.52	206.28	219.05	231.81	244.57	257.33
50	28.64	41.91	55.18	68.45	81.73	95.00	108.27	121.54	134.81	148.08	161.36	174.63	187.90	201.17	214.44	227.71	240.98	254.26	267.53
51	33.75	49.58	65.40	81.23	97.06	112.88	128.71	144.54	160.37	176.19	192.02	207.85	223.67	239.50	255.33	271.15	286.98	302.81	318.64
52	34.85	51.22	67.60	83.97	100.35	116.73	133.10	149.48	165.85	182.23	198.61	214.98	231.36	247.73	264.11	280.49	296.86	313.24	329.61
53	36.01	52.97	69.93	86.89	103.85	120.81	137.77	154.73	171.69	188.65	205.61	222.57	239.53	256.49	273.45	290.41	307.37	324.33	341.29
54	37.26	54.84	72.42	90.00	107.58	125.16	142.74	160.33	177.91	195.49	213.07	230.65	248.23	265.82	283.40	300.98	318.56	336.14	353.72
55	38.58	56.82	75.06	93.31	111.55	129.79	148.04	166.28	184.53	202.77	221.01	239.26	257.50	275.74	293.99	312.23	330.47	348.72	366.96
56	43.55	64.27	85.00	105.73	126.46	147.19	167.92	188.65	209.37	230.10	250.83	271.56	292.29	313.02	333.75	354.47	375.20	395.93	416.66
57	45.05	66.52	88.00	109.48	130.96	152.44	173.92	195.40	216.88	238.36	259.83	281.31	302.79	324.27	345.75	367.23	388.71	410.19	431.67
58	46.64	68.92	91.20	113.48	135.75	158.03	180.31	202.59	224.86	247.14	269.42	291.70	313.98	336.25	358.53	380.81	403.09	425.37	447.64
59	48.34	71.47	94.60	117.73	140.86	163.99	187.12	210.25	233.37	256.50	279.63	302.76	325.89	349.02	372.15	395.28	418.41	441.54	464.67
60	50.15	74.19	98.22	122.26	146.29	170.33	194.36	218.39	242.43	266.46	290.50	314.53	338.57	362.60	386.64	410.67	434.71	458.74	482.78
61	59.06	87.54	116.03	144.52	173.01	201.49	229.98	258.47	286.96	315.44	343.93	372.42	400.91	429.40	457.88	486.37	514.86	543.35	571.83
62	61.09	90.59	120.10	149.60	179.10	208.61	238.11	267.62	297.12	326.63	356.13	385.64	415.14	444.65	474.15	503.66	533.16	562.66	592.17
63	63.24	93.82	124.40	154.99	185.57	216.15	246.73	277.32	307.90	338.48	369.06	399.64	430.23	460.81	491.39	521.97	552.56	583.14	613.72
64	65.52	97.25	128.97	160.70	192.42	224.15	255.87	287.59	319.32	351.04	382.77	414.49	446.22	477.94	509.67	541.39	573.12	604.84	636.57
65	67.94	100.87	133.81	166.74	199.67	232.61	265.54	298.47	331.41	364.34	397.28	430.21	463.14	496.08	529.01	561.94	594.88	627.81	660.75
66	84.70	126.01	167.32	208.63	249.94	291.25	332.56	373.87	415.18	456.50	497.81	539.12	580.43	621.74	663.05	704.36	745.67	786.98	828.29
67	87.39	130.04	172.70	215.36	258.02	300.68	343.33	385.99	428.65	471.31	513.97	556.62	599.28	641.94	684.60	727.25	769.91	812.57	855.23
68	90.25	134.34	178.43	222.52	266.61	310.7	354.79	398.88	442.97	487.06	531.15	575.24	619.33	663.42	707.51	751.60	795.69	839.78	883.87
69	93.30	138.91	184.53	230.14	275.76	321.38	366.99	412.61	458.22	503.84	549.46	595.07	640.69	686.30	731.92	777.53	823.15	868.77	914.38
70	96.54	143.79	191.03	238.27	285.51	332.75	379.99	427.23	474.47	521.72	568.96	616.20	663.44	710.68	757.92	805.16	852.40	899.65	946.89
71	120.82	180.21	239.59	298.97	358.36	417.74	477.12	536.50	595.89	655.27	714.65	774.04	833.42	892.80	952.19	1011.57	1070.95	1130.33	1189.72
72	124.44	185.63	246.82	308.01	369.20	430.39	491.58	552.77	613.97	675.16	736.35	797.54	858.73	919.92	981.11	1042.30	1103.50	1164.69	1225.88
73	128.25	191.35	254.45	317.55	380.65	443.75	506.85	569.95	633.05	696.15	759.25	822.35	885.45	948.55	1011.65	1074.75	1137.85	1200.95	1264.05
74	132.27	197.38	262.50	327.61	392.72	457.83	522.95	588.06	653.17	718.28	783.40	848.51	913.62	978.73</					

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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

#### 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
19	70.52	73.78	77.04	80.29	83.55	86.81	90.07	93.32	96.58	99.84	103.10	106.35	109.61	112.87	116.13	119.38	122.64	125.90	129.16	132.41
20	72.74	76.10	79.47	82.83	86.19	89.55	92.92	96.28	99.64	103.01	106.37	109.73	113.10	116.46	119.82	123.19	126.55	129.91	133.28	136.64
21	79.51	83.19	86.88	90.56	94.25	97.93	101.62	105.30	108.99	112.67	116.36	120.04	123.73	127.42	131.10	134.79	138.47	142.16	145.84	149.53
22	81.93	85.73	89.53	93.34	97.14	100.94	104.74	108.54	112.34	116.14	119.94	123.74	127.54	131.35	135.15	138.95	142.75	146.55	150.35	154.15
23	84.48	88.40	92.32	96.24	100.16	104.09	108.01	111.93	115.85	119.77	123.70	127.62	131.54	135.46	139.38	143.31	147.23	151.15	155.07	158.99
24	87.14	91.19	95.24	99.29	103.33	107.38	111.43	115.48	119.53	123.58	127.63	131.68	135.73	139.77	143.82	147.87	151.92	155.97	160.02	164.07
25	89.93	94.11	98.30	102.48	106.66	110.84	115.02	119.21	123.39	127.57	131.75	135.93	140.12	144.30	148.48	152.66	156.84	161.03	165.21	169.39
26	95.67	100.13	104.59	109.04	113.50	117.95	122.41	126.86	131.32	135.77	140.23	144.68	149.14	153.60	158.05	162.51	166.96	171.42	175.87	180.33
27	98.80	103.40	108.01	112.61	117.22	121.82	126.43	131.03	135.63	140.24	144.84	149.45	154.05	158.66	163.26	167.86	172.47	177.07	181.68	186.28
28	102.10	106.86	111.62	116.38	121.14	125.91	130.67	135.43	140.19	144.95	149.71	154.47	159.24	164.00	168.76	173.52	178.28	183.04	187.80	192.56
29	105.60	110.52	115.45	120.38	125.31	130.24	135.16	140.09	145.02	149.95	154.88	159.80	164.73	169.66	174.59	179.51	184.44	189.37	194.30	199.23
30	109.29	114.40	119.50	124.60	129.71	134.81	139.92	145.02	150.12	155.23	160.33	165.44	170.54	175.64	180.75	185.85	190.96	196.06	201.16	206.27
31	117.63	123.13	128.63	134.13	139.63	145.13	150.63	156.13	161.64	167.14	172.64	178.14	183.64	189.14	194.64	200.14	205.64	211.14	216.64	222.15
32	121.72	127.42	133.12	138.81	144.51	150.20	155.90	161.59	167.29	172.99	178.68	184.38	190.07	195.77	201.47	207.16	212.86	218.55	224.25	229.95
33	126.03	131.93	137.84	143.74	149.64	155.54	161.44	167.34	173.24	179.14	185.04	190.95	196.85	202.75	208.65	214.55	220.45	226.35	232.25	238.15
34	130.56	136.68	142.79	148.91	155.03	161.14	167.26	173.38	179.49	185.61	191.73	197.84	203.96	210.08	216.19	222.31	228.43	234.54	240.66	246.78
35	135.32	141.66	148.01	154.35	160.69	167.04	173.38	179.72	186.07	192.41	198.75	205.10	211.44	217.78	224.13	230.47	236.81	243.16	249.50	255.84
36	145.75	152.59	159.43	166.27	173.11	179.96	186.80	193.64	200.48	207.32	214.16	221.00	227.84	234.68	241.52	248.36	255.20	262.04	268.88	275.72
37	151.06	158.15	165.24	172.34	179.43	186.52	193.62	200.71	207.80	214.89	221.99	229.08	236.17	243.27	250.36	257.45	264.55	271.64	278.73	285.82
38	156.63	163.99	171.34	178.70	186.06	193.42	200.78	208.14	215.49	222.85	230.21	237.57	244.93	252.28	259.64	267.00	274.36	281.72	289.07	296.43
39	162.47	170.11	177.74	185.38	193.01	200.65	208.29	215.92	223.56	231.20	238.83	246.47	254.11	261.74	269.38	277.01	284.65	292.29	299.92	307.56
40	168.58	176.50	184.43	192.36	200.28	208.21	216.14	224.07	231.99	239.92	247.85	255.77	263.70	271.63	279.56	287.48	295.41	303.34	311.26	319.19
41	185.24	193.96	202.69	211.41	220.13	228.85	237.57	246.29	255.01	263.73	272.45	281.17	289.89	298.62	307.34	316.06	324.78	333.50	342.22	350.94
42	191.94	200.98	210.02	219.06	228.10	237.14	246.18	255.22	264.26	273.30	282.34	291.38	300.42	309.46	318.50	327.54	336.58	345.62	354.66	363.70
43	198.98	208.35	217.73	227.10	236.48	245.85	255.23	264.60	273.98	283.35	292.73	302.10	311.48	320.85	330.23	339.60	348.98	358.35	367.73	377.10
44	206.38	216.11	225.84	235.57	245.29	255.02	264.75	274.48	284.21	293.93	303.66	313.39	323.12	332.84	342.57	352.30	362.03	371.75	381.48	391.21
45	214.24	224.34	234.44	244.55	254.65	264.75	274.85	284.95	295.05	305.16	315.26	325.36	335.46	345.56	355.67	365.77	375.87	385.97	396.07	406.17
46	241.51	252.91	264.31	275.72	287.12	298.52	309.92	321.32	332.72	344.12	355.52	366.92	378.32	389.72	401.12	412.52	423.92	435.32	446.72	458.12
47	250.48	262.31	274.14	285.96	297.79	309.62	321.45	333.28	345.10	356.93	368.76	380.59	392.41	404.24	416.07	427.90	439.72	451.55	463.38	475.21
48	259.99	272.28	284.56	296.84	309.12	321.40	333.68	345.96	358.24	370.52	382.80	395.08	407.36	419.64	431.92	444.21	456.49	468.77	481.05	493.33
49	270.09	282.85	295.62	308.38	321.14	333.90	346.66	359.42	372.18	384.95	397.71	410.47	423.23	435.99	448.75	461.52	474.28	487.04	499.80	512.56
50	280.80	294.07	307.34	320.61	333.89	347.16	360.43	373.70	386.97	400.24	413.52	426.79	440.06	453.33	466.60	479.87	493.14	506.42	519.69	532.96
51	334.46	350.29	366.12	381.94	397.77	413.60	429.42	445.25	461.08	476.91	492.73	508.56	524.39	540.21	556.04	571.87	587.69	603.52	619.35	635.18
52	345.99	362.37	378.74	395.12	411.49	427.87	444.24	460.62	477.00	493.37	509.75	526.12	542.50	558.88	575.25	591.63	608.00	624.38	640.76	657.13
53	358.25	375.21	392.17	409.13	426.09	443.05	460.01	476.97	493.93	510.89	527.85	544.81	561.77	578.73	595.69	612.65	629.61	646.57	663.53	680.49
54	371.30	388.89	406.47	424.05	441.63	459.21	476.79	494.38	511.96	529.54	547.12	564.70	582.28	599.86	617.45	635.03	652.61	670.19	687.77	705.35
55	385.20	403.45	421.69	439.93	458.18	476.42	494.66	512.91	531.15	549.39	567.64	585.88	604.12	622.37	640.61	658.85	677.10	695.34	713.58	731.83
56	437.39	458.12	478.85	499.57	520.30	541.03	561.76	582.49	603.22	623.94	644.67	665.40	686.13	706.86	727.59	748.32	769.04	789.77	810.50	831.23
57	453.15	474.62	496.10	517.58	539.06	560.54	582.02	603.50	624.98	646.46	667.93	689.41	710.89	732.37	753.85	775.33	796.81	818.29	839.77	861.24
58	469.92	492.20	514.48	536.76	559.03	581.31	603.59	625.87	648.14	670.42	692.70	714.98	737.26	759.53	781.81	804.09	826.37	848.65	870.92	893.20
59	487.79	510.92	534.05	557.18	580.31	603.44	626.57	649.70	672.83	695.96	719.09	742.21	765.34	788.47	811.60	834.73	857.86	880.99	904.12	927.25
60	506.81	530.85	554.88	578.92	602.95	626.99	651.02	675.05	699.09	723.12	747.16	771.19	795.23	819.26	843.30	867.33	891.37	915.40	939.44	963.47
61	600.32	628.81	657.30	685.79	714.27	742.76	771.25	799.74	828.22	856.71	885.20	913.69	942.18	970.66	999.15	1,027.64	1,056.13	1,084.61	1,113.10	1,141.59
62	621.67	651.18	680.68	710.19	739.69	769.20	798.70	828.21	857.71	887.21	916.72	946.22	975.73	1,005.23	1,034.74	1,064.24	1,093.75	1,123.25	1,152.76	1,182.26
63	644.30	674.89	705.47	736.05	766.63	797.21	827.80	858.38	888.96	919.54	950.13	980.71	1,011.29	1,041.87	1,072.46	1,103.04	1,133.62	1,164.20	1,194.78	1,225.37
64	668.29	700.02	731.74	763.47	795.19	826.91	858.64	890.36	922.09	953.81	985.54	1,017.26	1,048.99	1,080.71	1,112.44	1,144.16	1,175.89	1,207.61	1,239.34	1,271.06
65	693.68	726.61	759.55	792.48	825.42	858.35	891.28	924.22	957.15	990.08	1,023.02	1,055.95	1,088.89	1,121.82	1,154.75	1,187.69	1,220.62	1,253.56	1,286.49	1,319.42
66	869.60	910.92	952.23	993.54	1,034.85	1,076.16	1,117.47	1,158.78	1,200.09	1,241.40	1,282.71	1,324.03	1,365.34	1,406.65	1,447.96	1,489.27	1,530.58	1,571.89	1,613.20	1,654.51
67	897.89	940.54	983.20	1,025.86	1,068.52	1,111.17	1,153.83	1,196.49	1,239.15	1,281.81	1,324.46	1,367.12	1,409.78	1,452.44	1,495.10	1,537.75	1,580.41	1,623.07	1,665.73	1,708.38
68	927.96	972.05	1,016.14	1,060.23	1,104.32	1,148.41	1,192.49	1,236.58	1,280.67	1,324.76	1,368.85	1,412.94	1,457.03	1,501.12	1,545.21	1,589.30	1,633.39	1,677.48	1,721.57	1,765.66
69	960.00	1,005.61	1,051.23	1,096.85	1,142.46	1,188.0														