

TransElite HFA - Universal Life Insurance
 With Riders TI,WML,WMD,25% CCR,LBR,EXT
 Death Benefit Option A
 Monthly Premiums

Issue Age	\$10,000.00 Face Amount		\$15,000.00 Face Amount		\$20,000.00 Face Amount		\$25,000.00 Face Amount		\$50,000.00 Face Amount
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
18	23.02	23.06	23.27	23.08	23.15	22.44	22.75	22.43	23.3
19	23.02	23.06	23.27	23.08	23.15	22.44	22.75	22.43	23.88
20	23.02	23.06	23.27	23.08	23.15	22.44	22.75	22.43	24.58
21	23.02	23.06	23.27	23.08	23.15	22.44	22.75	22.43	25.7
22	23.02	23.06	23.27	23.08	23.15	22.44	22.75	22.43	26.29
23	23.02	23.06	23.27	23.08	23.15	22.44	22.75	22.43	27.13
24	23.02	23.06	23.27	23.08	23.15	22.44	22.75	22.43	27.82
25	23.02	23.06	23.27	23.08	23.15	22.44	22.75	22.43	28.62
26	23.02	23.06	23.27	23.08	23.15	22.44	22.75	23.24	29.62
27	23.02	23.06	23.27	23.08	23.15	22.44	22.75	24.14	30.66
28	23.02	23.06	23.27	23.08	23.15	22.44	22.75	24.93	31.5
29	23.02	23.06	23.27	23.08	23.15	22.44	22.75	25.85	32.6
30	23.02	23.06	23.27	23.08	23.15	22.44	22.75	26.8	33.72
31	23.02	23.06	23.27	23.08	23.15	23.35	22.75	27.94	35.52
32	23.02	23.06	23.27	23.08	23.15	24.09	22.75	28.87	36.55
33	23.02	23.06	23.27	23.08	23.15	24.95	22.75	29.94	37.87
34	23.02	23.06	23.27	23.08	23.15	25.85	22.75	31.07	39.21
35	23.02	23.06	23.27	23.08	23.15	26.68	22.75	32.1	40.5
36	23.02	23.06	23.27	23.08	23.15	27.9	23.64	33.63	42.28
37	23.02	23.06	23.27	23.08	23.15	29.1	24.56	35.13	44.11
38	23.02	23.06	23.27	24	23.15	30.33	25.6	36.66	46.2
39	23.02	23.06	23.27	25	23.15	31.67	26.61	38.33	48.21
40	23.02	23.06	23.27	26.1	23.15	33.13	27.68	40.17	50.37
41	23.02	23.06	23.27	27.12	24.17	34.49	28.96	41.86	52.93
42	23.02	23.06	23.27	28.28	25.06	36.04	30.08	43.8	55.16
43	23.02	23.06	23.27	29.48	26.1	37.63	31.38	45.79	57.76
44	23.02	23.06	23.27	30.79	27.08	39.38	32.6	47.98	60.2
45	23.02	23.06	23.27	32.09	28.07	41.12	33.83	50.15	62.66

46	23.02	24.15	23.27	33.72	29.36	43.3	35.45	52.87	65.9
47	23.02	25.27	24.29	35.4	30.72	45.54	37.15	55.67	69.3
48	23.02	26.48	25.5	37.22	32.33	47.96	39.16	58.7	73.32
49	23.02	27.65	26.59	38.98	33.78	50.3	40.98	61.63	76.96
50	23.02	29	27.94	41	35.58	52.99	43.23	64.99	81.46
51	23.02	30.36	29.21	43.04	37.28	55.71	45.35	68.39	85.7
52	23.02	31.77	30.53	45.16	39.04	58.54	47.55	71.93	90.09
53	23.02	33.38	32.03	47.57	41.04	61.75	50.06	75.94	95.11
54	23.96	34.89	33.44	49.84	42.92	64.78	52.4	79.73	99.8
55	25.01	36.56	35.02	52.34	45.03	68.12	55.04	83.9	105.07
56	25.56	37.43	35.84	53.65	46.12	69.86	56.4	86.08	107.79
57	26.96	39.6	37.94	56.91	48.91	74.21	59.89	91.51	114.79
58	28.52	41.97	40.28	60.45	52.04	78.93	63.8	97.42	122.6
59	30.24	44.58	42.87	64.37	55.49	84.16	68.11	103.95	131.22
60	32.22	47.47	45.84	68.71	59.45	89.94	73.06	111.18	141.12
61	34.36	50.32	49.05	72.98	63.73	95.64	78.41	118.3	151.82
62	36.93	53.51	52.9	77.77	68.87	102.02	84.84	126.28	164.67
63	39.59	56.94	56.88	82.92	74.18	108.89	91.47	134.86	177.94
64	42.54	60.51	61.31	88.27	80.08	116.03	98.85	143.79	192.69
65	46.07	64.59	66.6	94.39	87.13	124.18	107.67	153.98	210.33
66	49.73	70.56	72.1	103.34	94.47	136.12	116.84	168.91	228.67
67	53.06	75.12	77.1	110.19	101.13	145.25	125.16	180.31	245.32
68	57	80.58	83	118.37	108.99	156.16	134.99	193.95	264.98
69	60.73	85.73	88.6	126.09	116.47	166.46	144.33	206.82	283.66
70	65.23	91.65	95.35	134.98	125.47	178.3	155.58	221.63	306.16
71	65.49	90.32	95.74	132.98	125.99	175.63	156.23	218.29	307.47
72	71.72	98.36	105.08	145.04	138.43	191.72	171.79	238.4	338.59
73	78.26	106.7	114.88	157.54	151.51	208.39	188.14	259.24	371.28
74	85.09	115.25	125.14	170.38	165.18	225.51	205.23	280.63	405.45
75	93.44	125.61	137.67	185.92	181.89	246.22	226.11	306.53	447.22
76	75.64	102.64	110.96	151.46	146.28	200.28	181.6	249.11	358.2
77	81.51	109.66	119.77	161.99	158.03	214.32	196.28	266.65	387.57
78	87.77	117.13	129.15	173.2	170.54	229.27	211.92	285.33	418.84
79	94.48	124.99	139.22	184.99	183.96	244.98	228.7	304.98	452.4
80	101.57	133	149.86	197	198.15	261	246.43	325	487.87

Face Amount	\$75,000.00 Face Amount		\$100,000.00 Face Amount		\$125,000.00 Face Amount		\$150,000.00 Face Amount		\$175,000.00
Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
31.69	32.46	45.03	41.61	58.37	50.76	71.72	59.91	85.06	69.06
32.67	33.32	46.5	42.77	60.33	52.21	74.17	61.65	88	71.09
33.72	34.37	48.08	44.17	62.44	53.96	76.8	63.75	91.16	73.54
35.34	36.06	50.51	46.41	65.67	56.76	80.84	67.11	96.01	77.46
36.21	36.94	51.82	47.59	67.42	58.24	83.03	68.88	98.63	79.53
37.53	38.19	53.79	49.26	70.06	60.32	86.32	71.38	102.58	82.45
38.67	39.23	55.51	50.63	72.35	62.04	89.18	73.45	106.02	84.86
39.85	40.43	57.28	52.24	74.71	64.05	92.13	75.86	109.56	87.67
41.48	41.94	59.72	54.25	77.96	66.56	96.2	78.87	114.43	91.19
43.28	43.49	62.42	56.31	81.56	69.14	100.71	81.97	119.85	94.8
44.86	44.75	64.79	58	84.72	71.25	104.65	84.5	124.58	97.75
46.69	46.4	67.54	60.2	88.39	74	109.24	87.8	130.08	101.6
48.6	48.08	70.41	62.44	92.2	76.8	114.01	91.16	135.81	105.52
50.87	50.79	73.8	66.05	96.74	81.31	119.67	96.57	142.61	111.83
52.74	52.32	76.6	68.1	100.47	83.87	124.34	99.65	148.21	115.42
54.87	54.31	79.8	70.75	104.74	87.19	129.67	103.62	154.61	120.06
57.14	56.31	83.2	73.41	109.27	90.52	135.34	107.62	161.41	124.73
59.21	58.26	86.31	76.01	113.41	93.76	140.52	111.51	167.62	129.26
62.26	60.92	90.89	79.56	119.52	98.2	148.15	116.83	176.78	135.47
65.26	63.67	95.39	83.22	125.51	102.78	155.64	122.33	185.77	141.89
68.31	66.81	99.97	87.41	131.63	108.01	163.29	128.61	194.94	149.21
71.66	69.82	105	91.42	138.33	113.03	171.66	134.63	204.99	156.24
75.33	73.05	110.5	95.74	145.66	118.42	180.83	141.11	215.99	163.79
78.73	76.89	115.59	100.85	152.45	124.82	189.32	148.78	226.18	172.75
82.6	80.24	121.4	105.32	160.2	130.4	199	155.48	237.8	180.56
86.58	84.14	127.38	110.51	168.17	136.89	208.96	163.27	249.75	189.65
90.95	87.8	133.93	115.4	176.91	143	219.89	170.59	262.86	198.19
95.29	91.5	140.44	120.33	185.58	149.16	230.73	177.99	275.88	206.83

100.74	96.35	148.61	126.8	196.48	157.25	244.35	187.71	292.21	218.16
106.34	101.45	157.01	133.59	207.68	165.74	258.36	197.89	309.03	230.04
112.4	107.48	166.1	141.64	219.8	175.8	273.5	209.95	327.2	244.11
118.25	112.93	174.88	148.91	231.51	184.89	288.14	220.87	344.76	256.84
124.98	119.68	184.97	157.91	244.96	196.14	304.95	234.37	364.94	272.59
131.78	126.05	195.17	166.4	258.56	206.75	321.96	247.1	385.35	287.45
138.85	132.64	205.78	175.18	272.7	217.73	339.62	260.28	406.55	302.82
146.89	140.16	217.83	185.22	288.77	230.27	359.72	275.33	430.66	320.38
154.45	147.21	229.18	194.61	303.9	242.01	378.63	289.41	453.36	336.82
162.8	155.11	241.7	205.14	320.6	255.18	399.51	305.21	478.41	355.25
167.16	159.19	248.24	210.58	329.32	261.98	410.4	313.38	491.48	364.77
178.01	169.68	264.52	224.57	351.03	279.47	437.54	334.36	524.04	389.26
189.83	181.4	282.25	240.2	374.67	299	467.09	357.8	559.5	416.6
202.89	194.33	301.83	257.44	400.78	320.55	499.72	383.66	598.66	446.77
217.35	209.17	323.53	277.23	429.7	345.29	535.88	413.35	642.05	481.4
231.6	225.23	344.91	298.64	458.21	372.05	571.51	445.46	684.81	518.87
247.56	244.51	368.84	324.35	490.12	404.18	611.4	484.02	732.68	563.86
264.71	264.41	394.57	350.88	524.43	437.35	654.29	523.82	784.14	610.29
282.57	286.54	421.36	380.38	560.14	474.23	698.93	568.08	837.72	661.92
302.96	313	451.94	415.67	600.92	518.34	749.9	621	898.88	723.67
332.81	340.51	496.72	452.35	660.62	564.19	824.53	676.02	988.44	787.86
355.62	365.48	530.92	485.64	706.23	605.8	881.54	725.96	1,056.85	846.12
382.89	394.97	571.84	524.96	760.79	654.95	949.73	784.94	1,138.68	914.94
408.64	423	610.46	562.33	812.28	701.66	1,014.10	840.99	1,215.91	980.33
438.26	456.75	654.89	607.33	871.52	757.91	1,088.15	908.49	1,304.77	1,059.07
431.59	458.7	644.88	609.93	858.17	761.17	1,071.47	912.4	1,284.76	1,063.64
471.79	505.38	705.19	672.17	938.59	838.97	1,171.98	1,005.76	1,405.38	1,172.55
513.48	554.42	767.72	737.55	1,021.96	920.69	1,276.20	1,103.83	1,530.44	1,286.97
556.27	605.68	831.9	805.9	1,107.53	1,006.13	1,383.16	1,206.35	1,658.80	1,406.58
608.05	668.32	909.58	889.43	1,211.10	1,110.54	1,512.63	1,331.65	1,814.15	1,552.76
493.21	534.8	737.31	711.4	981.42	888	1,225.52	1,064.60	1,469.63	1,241.19
528.3	578.85	789.94	770.14	1,051.59	961.42	1,313.24	1,152.70	1,574.89	1,343.99
565.67	625.76	846	832.68	1,126.34	1,039.59	1,406.67	1,246.51	1,687.01	1,453.43
604.95	676.1	904.93	899.8	1,204.90	1,123.50	1,504.88	1,347.20	1,804.85	1,570.90
645	729.3	964.99	970.74	1,284.99	1,212.17	1,604.99	1,453.60	1,924.99	1,695.04

Face Amount	\$200,000.00 Face Amount		\$250,000.00 Face Amount		\$300,000.00 Face Amount		\$350,000.00 Face Amount	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
98.4	78.21	111.75	96.52	138.43	114.82	165.12	133.12	191.81
101.83	80.53	115.66	99.41	143.33	118.3	170.99	137.18	198.66
105.52	83.33	119.88	102.91	148.6	122.5	177.32	142.08	206.04
111.18	87.81	126.35	108.52	156.68	129.22	187.02	149.92	217.35
114.24	90.18	129.85	111.47	161.06	132.77	192.27	154.06	223.48
118.85	93.51	135.11	115.64	167.64	137.77	200.17	159.9	232.7
122.86	96.26	139.69	119.08	173.37	141.89	207.04	164.71	240.72
126.99	99.48	144.41	123.1	179.26	146.72	214.12	170.34	248.97
132.67	103.5	150.91	128.12	187.39	152.74	223.87	177.37	260.34
138.99	107.63	158.13	133.29	196.41	158.94	234.69	184.6	272.97
144.51	111	164.44	137.49	204.3	163.99	244.17	190.49	284.03
150.93	115.4	171.78	142.99	213.47	170.59	255.16	198.19	296.86
157.61	119.88	179.41	148.6	223.01	177.32	266.61	206.04	310.22
165.54	127.1	188.48	157.62	234.34	188.14	280.21	218.67	326.08
172.08	131.19	195.94	162.74	243.68	194.29	291.41	225.84	339.15
179.54	136.49	204.48	169.37	254.34	202.24	304.21	235.12	354.08
187.47	141.83	213.54	176.03	265.68	210.24	317.81	244.45	369.95
194.72	147.01	221.82	182.51	276.03	218.02	330.24	253.52	384.44
205.41	154.11	234.04	191.39	291.3	228.67	348.56	265.94	405.82
215.9	161.44	246.02	200.55	306.28	239.67	366.54	278.78	426.79
226.6	169.81	258.26	211.01	321.57	252.22	384.88	293.42	448.2
238.33	177.84	271.66	221.05	338.32	264.26	404.98	307.48	471.65
251.16	186.48	286.32	231.85	356.65	277.21	426.98	322.58	497.31
263.04	196.71	299.9	244.64	373.63	292.56	447.36	340.49	521.08
276.61	205.64	315.4	255.8	393.01	305.96	470.61	356.12	548.21
290.55	216.02	331.34	268.78	412.92	321.54	494.51	374.29	576.09
305.84	225.79	348.82	280.99	434.77	336.19	520.73	391.38	606.68
321.02	235.66	366.17	293.32	456.46	350.99	546.75	408.65	637.05

340.08	248.61	387.95	309.51	483.69	370.41	579.43	431.31	675.16
359.7	262.19	410.37	326.49	511.71	390.78	613.05	455.08	714.39
380.9	278.27	434.6	346.59	542	414.91	649.4	483.23	756.8
401.39	292.82	458.02	364.78	571.27	436.73	684.52	508.69	797.78
424.93	310.82	484.91	387.28	604.89	463.73	724.87	540.19	844.85
448.74	327.8	512.13	408.5	638.91	489.21	765.69	569.91	892.48
473.47	345.37	540.4	430.46	674.24	515.55	808.09	600.65	941.94
501.6	365.44	572.54	455.54	714.43	545.65	856.32	635.76	998.2
528.08	384.22	602.81	479.02	752.26	573.83	901.71	668.63	1,051.17
557.31	405.28	636.21	505.35	794.01	605.43	951.81	705.5	1,109.61
572.56	416.17	653.64	518.96	815.8	621.75	977.96	724.54	1,140.12
610.55	444.15	697.06	553.94	870.07	663.72	1,043.08	773.51	1,216.10
651.92	475.4	744.34	593	929.17	710.6	1,114.01	828.2	1,298.84
697.61	509.88	796.55	636.1	994.44	762.32	1,192.33	888.54	1,390.22
748.23	549.46	854.4	685.58	1,066.75	821.69	1,279.10	957.81	1,491.45
798.11	592.28	911.41	739.1	1,138.02	885.91	1,364.62	1,032.73	1,591.22
853.96	643.69	975.24	803.36	1,217.81	963.04	1,460.37	1,122.71	1,702.93
914	696.76	1,043.86	869.69	1,303.57	1,042.63	1,563.29	1,215.57	1,823.00
976.5	755.77	1,115.29	943.46	1,392.86	1,131.15	1,670.43	1,318.85	1,948.01
1,047.86	826.33	1,196.84	1,031.67	1,494.79	1,237.00	1,792.75	1,442.33	2,090.71
1,152.34	899.7	1,316.25	1,123.37	1,644.06	1,347.05	1,971.87	1,570.72	2,299.68
1,232.15	966.28	1,407.46	1,206.60	1,758.08	1,446.92	2,108.69	1,687.24	2,459.31
1,327.63	1,044.93	1,516.57	1,304.91	1,894.47	1,564.89	2,272.36	1,824.87	2,650.25
1,417.73	1,119.66	1,619.55	1,398.32	2,023.19	1,676.98	2,426.83	1,955.65	2,830.47
1,521.40	1,209.65	1,738.03	1,510.81	2,171.29	1,811.98	2,604.55	2,113.14	3,037.80
1,498.06	1,214.87	1,711.35	1,517.34	2,137.94	1,819.80	2,564.52	2,122.27	2,991.11
1,638.78	1,339.35	1,872.18	1,672.93	2,338.97	2,006.52	2,805.76	2,340.11	3,272.56
1,784.68	1,470.11	2,038.92	1,836.39	2,547.40	2,202.66	3,055.88	2,568.94	3,564.36
1,934.43	1,606.80	2,210.06	2,007.25	2,761.33	2,407.70	3,312.59	2,808.15	3,863.86
2,115.68	1,773.86	2,417.20	2,216.08	3,020.25	2,658.29	3,623.31	3,100.51	4,226.36
1,713.73	1,417.79	1,957.84	1,770.99	2,446.05	2,124.19	2,934.26	2,477.39	3,422.47
1,836.54	1,535.27	2,098.18	1,917.84	2,621.48	2,300.41	3,144.77	2,682.98	3,668.07
1,967.34	1,660.35	2,247.68	2,074.19	2,808.35	2,488.03	3,369.02	2,901.86	3,929.68
2,104.83	1,794.60	2,404.80	2,241.99	3,004.76	2,689.39	3,604.71	3,136.79	4,204.66
2,244.98	1,936.47	2,564.98	2,419.34	3,204.98	2,902.21	3,844.97	3,385.08	4,484.97