

Competitor, Non-Tobacco

FOR AGENT USE ONLY
Information for Payroll Deduction Quotations
Form D-3496 is required in states which have adopted the Life Insurance Illustration Regulation.

Issue Age	\$5.00 Weekly Premium		\$7.00 Weekly Premium		\$9.00 Weekly Premium		\$11.00 Weekly Premium	
	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65
19	\$69,412	\$5,297	\$100,000	\$7,036	\$130,588	\$8,774	\$161,176	\$10,513
20	68,805	4,485	99,125	5,905	129,446	7,325	159,767	8,745
21	67,622	4,007	97,421	5,254	127,221	6,501	157,020	7,748
22	66,667	3,427	96,045	4,454	125,424	5,481	154,802	6,509
23	64,658	3,374	93,151	4,412	121,644	5,450	150,137	6,489
24	62,766	3,243	90,426	4,256	118,085	5,270	145,745	6,283
25	60,668	3,195	87,404	4,218	114,139	5,241	140,874	6,265
26	58,706	3,070	84,577	4,067	110,448	5,064	136,318	6,062
27	56,595	3,002	81,535	3,998	106,475	4,994	131,415	5,990
28	54,503	2,927	78,522	3,917	102,540	4,907	126,559	5,897
29	52,444	2,841	75,556	3,819	98,667	4,796	121,778	5,774
30	50,644	2,651	72,961	3,570	95,279	4,489	117,597	5,407
31	49,789	2,092	71,730	2,788	93,671	3,483	115,612	4,179
32	47,295	2,223	68,136	2,998	88,978	3,773	109,820	4,549
33	44,952	2,297	64,762	3,126	84,571	3,955	104,381	4,784
34	42,754	2,327	61,594	3,190	80,435	4,052	99,275	4,915
35	40,760	2,292	58,722	3,159	76,684	4,025	94,646	4,891
36	37,821	2,407	54,487	3,343	71,154	4,278	87,821	5,214
37	35,277	2,428	50,822	3,390	66,368	4,351	81,913	5,313
38	33,053	2,381	47,619	3,338	62,185	4,295	76,751	5,252
39	31,094	2,282	44,796	3,212	58,498	4,141	72,200	5,070
40	29,317	2,162	42,236	3,053	55,155	3,944	68,075	4,834
41	27,410	2,125	39,489	3,013	51,568	3,901	63,647	4,790
42	25,736	2,041	37,077	2,905	48,419	3,769	59,760	4,634
43	24,230	1,932	34,908	2,761	45,585	3,590	56,263	4,419
44	22,913	1,876	33,010	2,692	43,107	3,508	53,204	4,323
45	21,711	1,794	31,279	2,584	40,846	3,375	50,414	4,165
46	20,085	1,732	28,936	2,495	37,787	3,259	46,638	4,022
47	18,686	1,634	26,920	2,354	35,154	3,075	43,389	3,795
48	17,456	1,515	25,148	2,183	32,840	2,851	40,533	3,519
49	16,389	1,375	23,611	1,981	30,833	2,587	38,056	3,193
50	15,435	1,227	22,237	1,767	29,039	2,308	35,840	2,849
51	14,338	1,090	20,656	1,570	26,974	2,050	33,293	2,530
52	13,386	936	19,285	1,349	25,184	1,761	31,083	2,174
53	12,547	817	18,075	1,177	23,604	1,537	29,133	1,897
54	11,812	709	17,017	1,022	22,222	1,335	27,427	1,647
55	11,153	606	16,068	873	20,983	1,140	25,898	1,407
56	10,383	540	14,958	778	19,534	1,016	24,109	1,255
57	9,712	461	13,992	664	18,272	867	22,551	1,070
58	9,119	373	13,138	538	17,156	702	21,175	867
59	8,597	280	12,386	404	16,175	527	19,964	651
60	8,130	185	11,712	267	15,295	349	18,877	431
61	7,569	83	10,904	119	14,240	156	17,575	192
62	7,079	14	10,198	20	13,317	26	16,437	33
63	6,650	0	9,580	0	12,511	0	15,441	0
64	6,268	0	9,031	0	11,793	0	14,555	0

THE MINIMUM FACE AMOUNT THAT CAN BE PURCHASED IN WA & WV IS \$25,000.

The guaranteed net surrender values for this life insurance policy assume that premiums are paid monthly at the beginning of each month, that death benefit option 1 is selected, and that no loans, partial surrenders, or changes in specified amount or death benefit option occur.

Premiums may need to be increased in order to maintain life insurance coverage beyond age 65. If still in force, the life insurance policy will mature on the policy anniversary on or next following the insured's 95th birthday.

Guaranteed values are based on the minimum interest rate of 4.500% and maximum cost of insurance rates.

This rate card is for form UL11P or state variations thereof. The policy is underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). ©2005 American Heritage Life Insurance Company

Competitor, Non-Tobacco

FOR AGENT USE ONLY
Information for Payroll Deduction Quotations
Form D-3496 is required in states which have adopted the Life Insurance Illustration Regulation.

Issue Age	\$6.00		\$8.00		\$10.00		\$12.00	
	Weekly Premium		Weekly Premium		Weekly Premium		Weekly Premium	
	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65
19	\$84,706	\$6,166	\$115,294	\$7,905	\$145,882	\$9,644	\$176,471	\$11,382
20	83,965	5,195	114,286	6,615	144,606	8,036	174,927	9,456
21	82,521	4,631	112,321	5,878	142,120	7,125	171,920	8,372
22	81,356	3,940	110,734	4,968	140,113	5,995	169,492	7,022
23	78,904	3,893	107,397	4,931	135,890	5,970	164,384	7,007
24	76,596	3,750	104,255	4,763	131,915	5,776	159,574	6,790
25	74,036	3,707	100,771	4,730	127,506	5,753	154,242	6,776
26	71,642	3,568	97,512	4,566	123,383	5,563	149,254	6,560
27	69,065	3,500	94,005	4,496	118,945	5,492	143,885	6,488
28	66,513	3,422	90,531	4,412	114,550	5,402	138,568	6,392
29	64,000	3,330	87,111	4,308	110,222	5,286	133,333	6,263
30	61,803	3,110	84,120	4,029	106,438	4,948	128,755	5,867
31	60,759	2,440	82,700	3,136	104,641	3,831	126,582	4,527
32	57,715	2,611	78,557	3,386	99,399	4,161	120,240	4,937
33	54,857	2,711	74,667	3,540	94,476	4,370	114,286	5,199
34	52,174	2,758	71,014	3,621	89,855	4,484	108,696	5,346
35	49,741	2,725	67,703	3,592	85,665	4,458	103,627	5,324
36	46,154	2,875	62,821	3,811	79,487	4,746	96,154	5,681
37	43,049	2,909	58,595	3,870	74,141	4,832	89,686	5,793
38	40,336	2,859	54,902	3,816	69,468	4,773	84,034	5,730
39	37,945	2,747	51,647	3,676	65,349	4,606	79,051	5,535
40	35,776	2,608	48,696	3,498	61,615	4,389	74,534	5,280
41	33,449	2,569	45,528	3,457	57,607	4,346	69,686	5,234
42	31,407	2,473	42,748	3,337	54,089	4,202	65,431	5,066
43	29,569	2,347	40,246	3,176	50,924	4,004	61,602	4,833
44	27,961	2,284	38,058	3,100	48,155	3,916	58,252	4,731
45	26,495	2,189	36,063	2,979	45,630	3,770	55,198	4,560
46	24,511	2,114	33,362	2,877	42,213	3,640	51,064	4,404
47	22,803	1,994	31,037	2,715	39,272	3,434	47,506	4,155
48	21,302	1,849	28,994	2,517	36,686	3,185	44,379	3,853
49	20,000	1,678	27,222	2,284	34,444	2,890	41,667	3,496
50	18,836	1,497	25,638	2,038	32,440	2,578	39,241	3,119
51	17,497	1,330	23,815	1,810	30,134	2,290	36,452	2,770
52	16,336	1,142	22,235	1,555	28,134	1,967	34,033	2,380
53	15,311	997	20,840	1,357	26,369	1,717	31,898	2,077
54	14,414	866	19,620	1,178	24,825	1,491	30,030	1,804
55	13,611	739	18,526	1,007	23,440	1,274	28,355	1,541
56	12,670	659	17,246	897	21,821	1,136	26,397	1,374
57	11,852	562	16,132	765	20,412	969	24,691	1,172
58	11,128	456	15,147	620	19,165	785	23,184	949
59	10,492	342	14,281	465	18,069	589	21,858	713
60	9,921	226	13,503	308	17,086	390	20,668	472
61	9,237	101	12,572	137	15,908	174	19,243	210
62	8,638	17	11,758	23	14,877	29	17,996	36
63	8,115	0	11,045	0	13,976	0	16,906	0
64	7,649	0	10,412	0	13,174	0	15,936	0

THE MINIMUM FACE AMOUNT THAT CAN BE PURCHASED IN WA & WV IS \$25,000.

The guaranteed net surrender values for this life insurance policy assume that premiums are paid monthly at the beginning of each month, that death benefit option 1 is selected, and that no loans, partial surrenders, or changes in specified amount or death benefit option occur.

Premiums may need to be increased in order to maintain life insurance coverage beyond age 65. If still in force, the life insurance policy will mature on the policy anniversary on or next following the insured's 95th birthday.

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AWD7699-1

(3/05)

Competitor, Non-Tobacco

FOR AGENT USE ONLY
Information for Payroll Deduction Quotations
Form D-3496 is required in states which have adopted the Life Insurance Illustration Regulation.

Issue Age	\$13.00 Weekly Premium		\$14.00 Weekly Premium		\$15.00 Weekly Premium		\$16.00 Weekly Premium	
	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65
19	\$191,765	\$12,252	\$207,059	\$13,121	\$222,353	\$13,991	\$237,647	\$14,860
20	190,087	10,166	205,248	10,876	220,408	11,586	235,569	12,296
21	186,819	8,996	201,719	9,619	216,619	10,243	231,519	10,866
22	184,181	7,536	198,870	8,050	213,559	8,563	228,249	9,077
23	178,630	7,527	192,877	8,046	207,123	8,565	221,370	9,084
24	173,404	7,296	187,234	7,803	201,064	8,309	214,894	8,816
25	167,609	7,288	180,977	7,799	194,344	8,311	207,712	8,823
26	162,189	7,059	175,124	7,558	188,060	8,057	200,995	8,556
27	156,355	6,986	168,825	7,484	181,295	7,982	193,765	8,480
28	150,577	6,887	162,587	7,382	174,596	7,877	186,605	8,372
29	144,889	6,752	156,444	7,241	168,000	7,730	179,556	8,219
30	139,914	6,326	151,073	6,785	162,232	7,244	173,391	7,704
31	137,553	4,874	148,523	5,222	159,494	5,570	170,464	5,918
32	130,661	5,324	141,082	5,712	151,503	6,100	161,924	6,487
33	124,190	5,613	134,095	6,028	144,000	6,442	153,905	6,857
34	118,116	5,777	127,536	6,209	136,957	6,640	146,377	7,071
35	112,608	5,758	121,589	6,191	130,570	6,624	139,551	7,057
36	104,487	6,149	112,821	6,617	121,154	7,084	129,487	7,552
37	97,459	6,274	105,232	6,755	113,004	7,236	120,777	7,717
38	91,317	6,209	98,599	6,688	105,882	7,166	113,165	7,645
39	85,903	5,999	92,754	6,464	99,605	6,928	106,456	7,393
40	80,994	5,725	87,453	6,171	93,913	6,616	100,373	7,062
41	75,726	5,678	81,765	6,122	87,805	6,566	93,844	7,011
42	71,101	5,498	76,772	5,930	82,443	6,362	88,113	6,795
43	66,940	5,248	72,279	5,662	77,618	6,077	82,957	6,491
44	63,301	5,139	68,350	5,547	73,398	5,955	78,447	6,363
45	59,982	4,955	64,765	5,351	69,549	5,746	74,333	6,141
46	55,489	4,785	59,915	5,167	64,340	5,549	68,766	5,930
47	51,623	4,515	55,740	4,875	59,857	5,235	63,975	5,595
48	48,225	4,187	52,071	4,521	55,917	4,855	59,763	5,189
49	45,278	3,799	48,889	4,102	52,500	4,405	56,111	4,708
50	42,642	3,390	46,043	3,660	49,444	3,930	52,845	4,200
51	39,611	3,010	42,770	3,250	45,930	3,490	49,089	3,730
52	36,982	2,586	39,932	2,793	42,881	2,999	45,831	3,205
53	34,662	2,257	37,427	2,437	40,191	2,617	42,956	2,797
54	32,633	1,960	35,235	2,116	37,838	2,273	40,440	2,429
55	30,813	1,674	33,270	1,808	35,728	1,941	38,185	2,075
56	28,685	1,493	30,972	1,612	33,260	1,731	35,548	1,850
57	26,831	1,273	28,971	1,375	31,111	1,476	33,251	1,578
58	25,193	1,031	27,202	1,114	29,212	1,196	31,221	1,278
59	23,752	774	25,647	836	27,541	898	29,435	960
60	22,460	512	24,251	553	26,042	594	27,833	635
61	20,911	228	22,579	247	24,246	265	25,914	283
62	19,556	39	21,116	42	22,675	45	24,235	48
63	18,371	0	19,837	0	21,302	0	22,767	0
64	17,317	0	18,699	0	20,080	0	21,461	0

THE MINIMUM FACE AMOUNT THAT CAN BE PURCHASED IN WA & WV IS \$25,000.

The guaranteed net surrender values for this life insurance policy assume that premiums are paid monthly at the beginning of each month, that death benefit option 1 is selected, and that no loans, partial surrenders, or changes in specified amount or death benefit option occur.

Premiums may need to be increased in order to maintain life insurance coverage beyond age 65. If still in force, the life insurance policy will mature on the policy anniversary on or next following the insured's 95th birthday.

Guaranteed values are based on the minimum interest rate of 4.500% and maximum cost of insurance rates.

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Competitor, Non-Tobacco

With Long Term Care Rider (UL-LTCR1)

Information for Payroll Deduction Quotations
Form D-3496 is required in states which have adopted the Life Insurance Illustrations Regulation.

Issue Age	\$4.00 Weekly Premium		\$6.00 Weekly Premium		\$8.00 Weekly Premium		\$10.00 Weekly Premium		Issue Age
	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65	
19	\$51,831	\$4,413	\$81,127	\$6,109	\$110,423	\$7,827	\$139,718	\$9,568	19
20	51,397	3,757	80,447	5,168	109,497	6,578	138,547	7,989	20
21	50,549	3,375	79,121	4,617	107,692	5,859	136,264	7,101	21
22	49,864	2,916	78,049	3,945	106,233	4,974	134,417	6,003	22
23	48,421	2,871	75,789	3,890	103,158	4,927	130,526	5,965	23
24	46,939	2,746	73,469	3,737	100,000	4,745	126,531	5,771	24
25	45,320	2,667	70,936	3,681	96,552	4,695	122,167	5,709	25
26	43,810	2,565	68,571	3,535	93,333	4,520	118,095	5,505	26
27	42,202	2,492	66,055	3,457	89,908	4,438	113,761	5,418	27
28	40,618	2,414	63,576	3,371	86,534	4,343	109,492	5,315	28
29	39,066	2,316	61,146	3,273	83,227	4,230	105,308	5,188	29
30	37,705	2,156	59,016	3,054	80,328	3,952	101,639	4,851	30
31	37,022	1,722	57,948	2,405	78,873	3,088	99,799	3,770	31
32	35,182	1,803	55,067	2,560	74,952	3,317	94,837	4,075	32
33	33,394	1,868	52,269	2,689	71,143	3,511	90,018	4,332	33
34	31,779	1,874	49,741	2,724	67,703	3,574	85,665	4,425	34
35	30,263	1,830	47,368	2,680	64,474	3,530	81,579	4,380	35
36	28,092	1,900	43,969	2,813	59,847	3,726	75,725	4,639	36
37	26,211	1,901	41,026	2,836	55,840	3,772	70,655	4,707	37
38	24,533	1,850	38,400	2,778	52,267	3,706	66,133	4,634	38
39	23,058	1,763	36,090	2,662	49,123	3,560	62,155	4,459	39
40	21,698	1,660	33,962	2,518	46,226	3,377	58,491	4,235	40
41	20,264	1,619	31,718	2,473	43,172	3,326	54,626	4,180	41
42	19,008	1,554	29,752	2,387	40,496	3,221	51,240	4,054	42
43	17,864	1,461	27,961	2,257	38,058	3,054	48,155	3,851	43
44	16,865	1,407	26,398	2,189	35,930	2,970	45,463	3,752	44
45	15,958	1,336	24,978	2,091	33,998	2,846	43,018	3,601	45
46	14,767	1,288	23,114	2,017	31,461	2,745	39,807	3,473	46
47	13,731	1,218	21,493	1,906	29,254	2,595	37,015	3,283	47
48	12,831	1,129	20,084	1,766	27,336	2,404	34,589	3,042	48
49	12,042	1,023	18,848	1,601	25,654	2,179	32,461	2,757	49
50	11,337	912	17,745	1,427	24,153	1,943	30,561	2,458	50
51	10,538	810	16,495	1,268	22,451	1,725	28,408	2,183	51
52	9,845	698	15,409	1,093	20,974	1,487	26,538	1,882	52
53	9,232	609	14,451	953	19,669	1,298	24,887	1,642	53
54	8,696	529	13,611	828	18,526	1,127	23,440	1,426	54
55	8,214	452	12,857	707	17,500	963	22,143	1,218	55
56	7,651	404	11,975	632	16,299	860	20,624	1,088	56
57	7,157	344	11,202	538	15,247	733	19,292	927	57
58	6,715	279	10,511	437	14,307	594	18,102	752	58
59	6,321	209	9,894	327	13,466	446	17,039	564	59
60	5,960	139	9,329	217	12,698	296	16,067	374	60
61	5,537	63	8,667	98	11,797	134	14,926	169	61
62	5,160	12	8,076	19	10,993	25	13,909	32	62
63	N/A †		7,555	0	10,283	0	13,012	0	63
64	N/A †		7,083	0	9,641	0	12,199	0	64

† Premium is insufficient to provide the minimum specified amount of \$5,000.

The guaranteed net surrender values for this life insurance policy assume that premiums are paid monthly at the beginning of each month, that death benefit option J is selected, and that no loans, partial surrenders, or changes in specified amount or death benefit option occur.

You may need to increase your premiums in order to maintain life insurance coverage beyond age 65. If still in force, the life insurance policy will mature on the policy anniversary on or next following the insured's 95th birthday.

Guaranteed values are based on the minimum interest rate of 4.500% and maximum cost of insurance rates.

This rate card is for forms UL11P and UL-LTCR1 or state variations thereof.

Competitor, Non-Tobacco

With Long Term Care Rider (UL-LTCR1)

Information for Payroll Deduction Quotations
Form D-3496 is required in states which have adopted the Life Insurance Illustrations Regulation.

Issue Age	\$12.00 Weekly Premium		\$13.00 Weekly Premium		\$14.00 Weekly Premium		\$15.00 Weekly Premium		\$16.00 Weekly Premium	
	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65
19	\$169,014	\$11,264	\$183,662	\$12,145	\$198,310	\$12,982	\$212,958	\$13,841	\$227,606	\$14,722
20	167,598	9,399	182,123	10,125	196,648	10,810	211,173	11,515	225,698	12,220
21	164,835	8,343	179,121	8,964	193,407	9,585	207,692	10,206	221,978	10,827
22	162,602	7,031	176,694	7,546	190,786	8,060	204,878	8,575	218,970	9,109
23	157,895	7,001	171,579	7,520	185,263	8,039	198,947	8,557	212,632	9,094
24	153,061	6,762	166,327	7,284	179,592	7,771	192,857	8,275	206,122	8,780
25	147,783	6,723	160,591	7,246	173,399	7,736	186,207	8,243	199,015	8,750
26	142,857	6,491	155,238	6,983	167,619	7,476	180,000	7,969	192,381	8,477
27	137,615	6,399	149,541	6,904	161,468	7,379	173,394	7,870	185,321	8,360
28	132,450	6,286	143,929	6,772	155,408	7,258	166,887	7,744	178,366	8,230
29	127,389	6,145	138,429	6,624	149,469	7,102	160,510	7,581	171,550	8,059
30	122,951	5,749	133,607	6,198	144,262	6,647	154,918	7,096	165,574	7,559
31	120,724	4,454	131,187	4,795	141,650	5,136	152,113	5,478	162,575	5,832
32	114,723	4,832	124,665	5,211	134,608	5,589	144,551	5,968	154,493	6,346
33	108,893	5,153	118,330	5,563	127,768	5,974	137,205	6,385	146,642	6,795
34	103,627	5,275	112,608	5,700	121,589	6,125	130,570	6,550	139,551	6,976
35	98,684	5,230	107,237	5,655	115,789	6,080	124,342	6,505	132,895	6,930
36	91,603	5,552	99,542	6,008	107,481	6,464	115,420	6,921	123,359	7,377
37	85,470	5,642	92,877	6,110	100,285	6,578	107,692	7,046	115,100	7,513
38	80,000	5,562	86,933	6,026	93,867	6,489	100,800	6,953	107,733	7,417
39	75,188	5,357	81,704	5,807	88,221	6,256	94,737	6,705	101,253	7,154
40	70,755	5,094	76,887	5,523	83,019	5,952	89,151	6,382	95,283	6,811
41	66,079	5,034	71,806	5,460	77,533	5,887	83,260	6,314	88,987	6,741
42	61,983	4,888	67,355	5,305	72,727	5,722	78,099	6,138	83,471	6,555
43	58,252	4,647	63,301	5,046	68,350	5,444	73,398	5,842	78,447	6,240
44	54,995	4,533	59,762	4,924	64,528	5,314	69,294	5,705	74,060	6,096
45	52,038	4,356	56,548	4,734	61,058	5,111	65,568	5,489	70,078	5,866
46	48,154	4,201	52,327	4,566	56,501	4,929	60,674	5,294	64,848	5,658
47	44,776	3,971	48,657	4,315	52,537	4,660	56,418	5,004	60,299	5,348
48	41,841	3,680	45,467	3,999	49,093	4,318	52,720	4,637	56,346	4,956
49	39,267	3,335	42,670	3,624	46,073	3,914	49,476	4,203	52,880	4,492
50	36,969	2,973	40,173	3,231	43,376	3,489	46,580	3,747	49,784	4,004
51	34,364	2,641	37,342	2,870	40,321	3,099	43,299	3,327	46,277	3,556
52	32,103	2,276	34,885	2,473	37,667	2,671	40,449	2,868	43,232	3,065
53	30,105	1,986	32,715	2,158	35,324	2,331	37,933	2,503	40,542	2,675
54	28,355	1,725	30,813	1,874	33,270	2,024	35,728	2,173	38,185	2,323
55	26,786	1,474	29,107	1,601	31,429	1,729	33,750	1,857	36,071	1,985
56	24,948	1,316	27,110	1,430	29,272	1,544	31,435	1,658	33,597	1,772
57	23,337	1,122	25,360	1,219	27,382	1,316	29,405	1,413	31,427	1,511
58	21,898	910	23,796	989	25,693	1,068	27,591	1,146	29,489	1,225
59	20,611	682	22,398	742	24,184	801	25,970	860	27,757	919
60	19,436	453	21,121	492	22,805	531	24,490	570	26,174	610
61	18,056	205	19,621	222	21,186	240	22,751	258	24,315 ⁴	276 ⁴
62	16,826	39	18,284	42	19,742	46	21,200	49	22,658	52
63	15,740	0	17,104	0	18,468	0	19,832	0	21,196	0
64	14,757	0	16,035	0	17,314	0	18,593	0	19,872	0

The guaranteed net surrender values for this life insurance policy assume that premiums are paid monthly at the beginning of each month, that death benefit option 1 is selected, and that no loans, partial surrenders, or changes in specified amount or death benefit option occur.

You may need to increase your premiums in order to maintain life insurance coverage beyond age 65. If still in force, the life insurance policy will mature on the policy anniversary on or next following the insured's 95th birthday.

Guaranteed values are based on the minimum interest rate of 4.500% and maximum cost of insurance rates.

This rate card is for forms UL11P and UL-LTCR1 or state variations thereof.

Competitor, Tobacco

FOR AGENT USE ONLY
Information for Payroll Deduction Quotations
Form D-3496 is required in states which have adopted the Life Insurance Illustration Regulation.

Issue Age	\$5.00		\$7.00		\$9.00		\$11.00	
	Weekly Premium		Weekly Premium		Weekly Premium		Weekly Premium	
	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65
18	\$54,253	\$0 †	\$78,161	\$0 †	\$102,069	\$0 †	\$125,977	\$0 †
19	52,444	0 †	75,556	0 †	98,667	0 †	121,778	0 †
20	50,753	0 †	73,118	0 †	95,484	0 †	117,849	0 †
21	48,963	0 †	70,539	0 †	92,116	0 †	113,693	0 †
22	47,295	0 †	68,136	0 †	88,978	0 †	109,820	0 †
23	45,648	0 †	65,764	0 †	85,880	0 †	105,996	0 †
24	44,195	0 †	63,670	0 †	83,146	0 †	102,622	0 †
25	42,754	0 †	61,594	0 †	80,435	0 †	99,275	0 †
26	40,901	0 †	58,925	0 †	76,950	0 †	94,974	0 †
27	39,203	0 †	56,478	0 †	73,754	0 †	91,030	0 †
28	37,640	0 †	54,226	0 †	70,813	0 †	87,400	0 †
29	36,196	0 †	52,147	0 †	68,098	0 †	84,049	0 †
30	34,860	0 †	50,222	0 †	65,583	0 †	80,945	0 †
31	33,146	10	47,753	0 †	62,360	0 †	76,966	0 †
32	31,341	320	45,153	241	58,964	164	72,776	85
33	29,723	505	42,821	533	55,919	560	69,018	587
34	28,263	597	40,719	686	53,174	776	65,629	866
35	26,941	613	38,813	731	50,685	849	62,557	967
36	25,106	853	36,170	1,097	47,234	1,340	58,298	1,584
37	23,506	979	33,865	1,297	44,223	1,615	54,582	1,932
38	22,097	1,024	31,835	1,379	41,573	1,734	51,311	2,089
39	20,848	1,009	30,035	1,374	39,223	1,739	48,410	2,104
40	19,732	951	28,428	1,305	37,124	1,660	45,819	2,015
41	18,510	1,006	26,667	1,400	34,824	1,794	42,980	2,189
42	17,430	1,007	25,111	1,415	32,792	1,823	40,473	2,231
43	16,457	974	23,710	1,381	30,962	1,787	38,215	2,193
44	15,598	972	22,472	1,389	29,346	1,806	36,219	2,223
45	14,815	940	21,343	1,355	27,872	1,769	34,401	2,183
46	13,793	972	19,871	1,401	25,950	1,829	32,028	2,258
47	12,903	958	18,589	1,380	24,276	1,802	29,962	2,224
48	12,115	913	17,454	1,315	22,793	1,717	28,131	2,120
49	11,423	841	16,457	1,212	21,491	1,583	26,525	1,953
50	10,801	756	15,561	1,089	20,320	1,422	25,080	1,755
51	10,094	688	14,542	991	18,991	1,293	23,439	1,596
52	9,474	601	13,649	866	17,824	1,131	21,999	1,395
53	8,922	536	12,854	773	16,786	1,009	20,718	1,245
54	8,435	475	12,152	685	15,868	895	19,585	1,104
55	7,995	409	11,518	590	15,041	771	18,564	951
56	7,490	377	10,790	544	14,091	710	17,391	877
57	7,045	330	10,149	475	13,254	621	16,358	766
58	6,650	272	9,580	392	12,511	511	15,441	631
59	6,297	207	9,072	298	11,846	389	14,621	480
60	5,979	138	8,614	198	11,249	259	13,884	320
61	5,606	64	8,076	92	10,546	120	13,017	148
62	5,276	12	7,601	18	9,926	23	12,251	28
63	N/A*		7,179	0	9,375	0	11,571	0
64	N/A*		6,801	0	8,882	0	10,962	0

THE MINIMUM FACE AMOUNT THAT CAN BE PURCHASED IN WA & WV IS \$25,000.

The guaranteed net surrender values for this life insurance policy assume that premiums are paid monthly at the beginning of each month, that death benefit option 1 is selected, and that no loans, partial surrenders, or changes in specified amount or death benefit option occur.

Premiums may need to be increased in order to maintain life insurance coverage beyond age 65. If still in force, the life insurance policy will mature on the policy anniversary on or next following the insured's 95th birthday.

Guaranteed values are based on the minimum interest rate of 4.500% and maximum cost of insurance rates.

* Weekly premium is insufficient to provide the minimum specified amount of \$5,000.

† Under this scenario the policy will not stay in force on a guaranteed basis to age 65.

This rate card is for form UL11P or state variations thereof. The policy is underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). ©2005 American Heritage Life Insurance Company

Competitor, Tobacco

FOR AGENT USE ONLY
Information for Payroll Deduction Quotations
Form D-3496 is required in states which have adopted the Life Insurance Illustration Regulation.

Issue Age	\$6.00		\$8.00		\$10.00		\$12.00	
	Weekly Premium		Weekly Premium		Weekly Premium		Weekly Premium	
	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65
18	\$66,207	\$0 †	\$90,115	\$0 †	\$114,023	\$0 †	\$137,931	\$0 †
19	64,000	0 †	87,111	0 †	110,222	0 †	133,333	0 †
20	61,935	0 †	84,301	0 †	106,667	0 †	129,032	0 †
21	59,751	0 †	81,328	0 †	102,905	0 †	124,481	0 †
22	57,715	0 †	78,557	0 †	99,399	0 †	120,240	0 †
23	55,706	0 †	75,822	0 †	95,938	0 †	116,054	0 †
24	53,933	0 †	73,408	0 †	92,884	0 †	112,360	0 †
25	52,174	0 †	71,014	0 †	89,855	0 †	108,696	0 †
26	49,913	0 †	67,938	0 †	85,962	0 †	103,986	0 †
27	47,841	0 †	65,116	0 †	82,392	0 †	99,668	0 †
28	45,933	0 †	62,520	0 †	79,107	0 †	95,694	0 †
29	44,172	0 †	60,123	0 †	76,074	0 †	92,025	0 †
30	42,541	0 †	57,903	0 †	73,264	0 †	88,626	0 †
31	40,449	0 †	55,056	0 †	69,663	0 †	84,270	0 †
32	38,247	281	52,058	203	65,870	124	79,681	46
33	36,272	519	49,370	546	62,469	573	75,567	600
34	34,491	642	46,946	732	59,401	821	71,856	911
35	32,877	672	44,749	790	56,621	908	68,493	1,026
36	30,638	975	41,702	1,219	52,766	1,462	63,830	1,706
37	28,685	1,138	39,044	1,456	49,402	1,774	59,761	2,091
38	26,966	1,202	36,704	1,557	46,442	1,912	56,180	2,267
39	25,442	1,191	34,629	1,556	43,816	1,922	53,004	2,286
40	24,080	1,128	32,776	1,483	41,472	1,837	50,167	2,193
41	22,588	1,203	30,745	1,597	38,902	1,991	47,059	2,385
42	21,270	1,211	28,951	1,619	36,632	2,027	44,313	2,435
43	20,084	1,177	27,336	1,584	34,589	1,990	41,841	2,397
44	19,035	1,180	25,909	1,597	32,783	2,014	39,656	2,432
45	18,079	1,148	24,608	1,562	31,136	1,976	37,665	2,391
46	16,832	1,187	22,911	1,615	28,989	2,043	35,067	2,472
47	15,746	1,169	21,432	1,591	27,119	2,013	32,805	2,435
48	14,784	1,114	20,123	1,517	25,462	1,919	30,801	2,321
49	13,940	1,027	18,974	1,397	24,008	1,768	29,042	2,139
50	13,181	922	17,941	1,255	22,700	1,589	27,460	1,922
51	12,318	839	16,766	1,142	21,215	1,445	25,663	1,748
52	11,562	733	15,737	998	19,912	1,263	24,087	1,528
53	10,888	655	14,820	891	18,752	1,127	22,684	1,363
54	10,293	580	14,010	790	17,727	999	21,444	1,209
55	9,756	500	13,279	680	16,802	861	20,325	1,042
56	9,140	461	12,440	627	15,741	793	19,042	959
57	8,597	403	11,701	548	14,806	693	17,910	839
58	8,115	332	11,045	452	13,976	571	16,906	691
59	7,684	252	10,459	343	13,234	434	16,009	526
60	7,297	168	9,932	229	12,567	289	15,201	350
61	6,841	78	9,311	106	11,781	134	14,252	162
62	6,439	15	8,764	20	11,089	26	13,414	31
63	6,081	0	8,277	0	10,473	0	12,669	0
64	5,761	0	7,842	0	9,922	0	12,002	0

THE MINIMUM FACE AMOUNT THAT CAN BE PURCHASED IN WA & WV IS \$25,000.

The guaranteed net surrender values for this life insurance policy assume that premiums are paid monthly at the beginning of each month, that death benefit option 1 is selected, and that no loans, partial surrenders, or changes in specified amount or death benefit option occur.

Premiums may need to be increased in order to maintain life insurance coverage beyond age 65. If still in force, the life insurance policy will mature on the policy anniversary on or next following the insured's 95th birthday.

Guaranteed values are based on the minimum interest rate of 4.500% and maximum cost of insurance rates.

† Under this scenario the policy will not stay in force on a guaranteed basis to age 65.

This rate card is for form UL11P or state variations thereof. The policy is underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). ©2005 American Heritage Life Insurance Company

Competitor, Tobacco

FOR AGENT USE ONLY
Information for Payroll Deduction Quotations
Form D-3496 is required in states which have adopted the Life Insurance Illustration Regulation.

Issue Age	\$13.00 Weekly Premium		\$14.00 Weekly Premium		\$15.00 Weekly Premium		\$16.00 Weekly Premium	
	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65
18	\$149,885	\$0 †	\$161,839	\$0 †	\$173,793	\$0 †	\$185,747	\$0 †
19	144,889	0 †	156,444	0 †	168,000	0 †	179,556	0 †
20	140,215	0 †	151,398	0 †	162,581	0 †	173,763	0 †
21	135,270	0 †	146,058	0 †	156,846	0 †	167,635	0 †
22	130,661	0 †	141,082	0 †	151,503	0 †	161,924	0 †
23	126,112	0 †	136,170	0 †	146,228	0 †	156,286	0 †
24	122,097	0 †	131,835	0 †	141,573	0 †	151,311	0 †
25	118,116	0 †	127,536	0 †	136,957	0 †	146,377	0 †
26	112,998	0 †	122,010	0 †	131,023	0 †	140,035	0 †
27	108,306	0 †	116,944	0 †	125,581	0 †	134,219	0 †
28	103,987	0 †	112,281	0 †	120,574	0 †	128,868	0 †
29	100,000	0 †	107,975	0 †	115,951	0 †	123,926	0 †
30	96,307	0 †	103,988	0 †	111,669	0 †	119,350	0 †
31	91,573	0 †	98,876	0 †	106,180	0 †	113,483	0 †
32	86,587	7	93,493	0 †	100,398	0 †	107,304	0 †
33	82,116	614	88,665	628	95,214	641	101,763	655
34	78,084	956	84,311	1,001	90,539	1,046	96,766	1,091
35	74,429	1,085	80,365	1,144	86,301	1,203	92,237	1,262
36	69,362	1,827	74,894	1,949	80,426	2,071	85,957	2,193
37	64,940	2,251	70,120	2,409	75,299	2,568	80,478	2,727
38	61,049	2,444	65,918	2,622	70,787	2,799	75,655	2,978
39	57,597	2,469	62,191	2,652	66,784	2,835	71,378	3,017
40	54,515	2,370	58,863	2,547	63,211	2,725	67,559	2,902
41	51,137	2,583	55,216	2,779	59,294	2,977	63,373	3,173
42	48,154	2,639	51,994	2,843	55,835	3,047	59,675	3,251
43	45,467	2,600	49,093	2,803	52,720	3,006	56,346	3,209
44	43,093	2,640	46,530	2,849	49,967	3,057	53,404	3,266
45	40,929	2,598	44,193	2,805	47,458	3,012	50,722	3,219
46	38,106	2,686	41,146	2,900	44,185	3,114	47,224	3,329
47	35,648	2,646	38,491	2,857	41,334	3,068	44,177	3,279
48	33,470	2,522	36,140	2,723	38,809	2,925	41,478	3,126
49	31,559	2,324	34,076	2,509	36,592	2,695	39,109	2,880
50	29,840	2,088	32,220	2,255	34,600	2,421	36,979	2,588
51	27,887	1,899	30,111	2,051	32,335	2,203	34,559	2,354
52	26,174	1,660	28,262	1,792	30,349	1,925	32,437	2,057
53	24,650	1,482	26,616	1,600	28,582	1,718	30,548	1,836
54	23,302	1,314	25,161	1,418	27,019	1,523	28,878	1,628
55	22,087	1,132	23,848	1,222	25,610	1,312	27,371	1,403
56	20,692	1,043	22,342	1,126	23,992	1,209	25,643	1,292
57	19,463	911	21,015	984	22,567	1,057	24,119	1,130
58	18,371	751	19,837	811	21,302	871	22,767	931
59	17,396	571	18,783	617	20,171	662	21,558	708
60	16,519	380	17,836	411	19,154	441	20,471	472
61	15,487	176	16,722	190	17,957	204	19,192	218
62	14,576	34	15,739	36	16,901	39	18,064	42
63	13,767	0	14,865	0	15,963	0	17,061	0
64	13,043	0	14,083	0	15,123	0	16,163	0

THE MINIMUM FACE AMOUNT THAT CAN BE PURCHASED IN WA & WV IS \$26,000.

The guaranteed net surrender values for this life insurance policy assume that premiums are paid monthly at the beginning of each month, that death benefit option 1 is selected, and that no loans, partial surrenders, or changes in specified amount or death benefit option occur.

Premiums may need to be increased in order to maintain life insurance coverage beyond age 65. If still in force, the life insurance policy will mature on the policy anniversary on or next following the insured's 95th birthday.

Guaranteed values are based on the minimum interest rate of 4.500% and maximum cost of insurance rates.

† Under this scenario the policy will not stay in force on a guaranteed basis to age 65.

This rate card is for form UL11P or state variations thereof. The policy is underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). ©2005 American Heritage Life Insurance Company

Competitor, Tobacco

With Long Term Care Rider (UL-LTCR1)

Information for Payroll Deduction Quotations
Form D-3496 is required in states which have adopted the Life Insurance Illustrations Regulation.

Issue Age	\$4.00 Weekly Premium		\$6.00 Weekly Premium		\$8.00 Weekly Premium		\$10.00 Weekly Premium		Issue Age
	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65	
18	\$40,889 *	\$0	\$64,000 *	\$0	\$87,111 *	\$0	\$110,222 *	\$0	18
19	39,570 *	0	61,935 *	0	84,301 *	0	106,667 *	0	19
20	38,333 *	0	60,000 *	0	81,667 *	0	103,333 *	0	20
21	37,022 *	0	57,948 *	0	78,873 *	0	99,799 *	0	21
22	35,798 *	0	56,031 *	0	76,265 *	0	96,498 *	0	22
23	34,586 *	0	54,135 *	0	73,684 *	0	93,233 *	0	23
24	33,455 *	0	52,364 *	0	71,273 *	0	90,182 *	0	24
25	32,337 *	0	50,615 *	0	68,893 *	0	87,170 *	0	25
26	30,924 *	0	48,403 *	0	65,882 *	0	83,361 *	0	26
27	29,630	110	46,377 *	0	63,124 *	0	79,871 *	0	27
28	28,439	139	44,513 *	0	60,587 *	0	76,662 *	0	28
29	27,340	102	42,793 *	0	58,247 *	0	73,700 *	0	29
30	26,323	16	41,202 *	0	56,080 *	0	70,959 *	0	30
31	25,034	170	39,184 *	0	53,333 *	0	67,483 *	0	31
32	23,681	387	37,066	324	50,450	262	63,835	200	32
33	22,439	532	35,122	582	47,805	632	60,488	682	33
34	21,346	584	33,411	692	45,476	801	57,541	909	34
35	20,331	581	31,823	714	43,315	847	54,807	980	35
36	18,950	746	29,660	999	40,371	1,251	51,081	1,504	36
37	17,743	828	27,772	1,150	37,801	1,473	47,830	1,795	37
38	16,667	848	26,087	1,204	35,507	1,561	44,928	1,917	38
39	15,713	824	24,594	1,189	33,476	1,553	42,357	1,917	39
40	14,851	768	23,245	1,121	31,638	1,474	40,032	1,826	40
41	13,918	800	21,785	1,188	29,652	1,577	37,519	1,965	41
42	13,096	797	20,498	1,201	27,900	1,606	35,302	2,010	42
43	12,349	761	19,329	1,162	26,309	1,563	33,289	1,964	43
44	11,690	750	18,297	1,159	24,905	1,569	31,512	1,979	44
45	11,091	717	17,360	1,123	23,629	1,528	29,898	1,933	45
46	10,325	740	16,162	1,157	21,998	1,575	27,834	1,993	46
47	9,654	729	15,110	1,142	20,567	1,554	26,023	1,967	47
48	9,064	694	14,187	1,087	19,310	1,479	24,433	1,872	48
49	8,542	639	13,370	1,000	18,199	1,361	23,027	1,722	49
50	8,074	573	12,637	897	17,201	1,221	21,764	1,545	50
51	7,547	521	11,813	815	16,079	1,110	20,345	1,404	51
52	7,085	457	11,090	715	15,094	973	19,099	1,231	52
53	6,674	407	10,446	637	14,218	868	17,991	1,098	53
54	6,310	361	9,877	565	13,443	769	17,010	973	54
55	5,982	311	9,363	486	12,744	662	16,125	838	55
56	5,605	287	8,772	449	11,940	611	15,108	773	56
57	5,271	250	8,250	392	11,229	533	14,208	675	57
58	N/A †		7,782	323	10,592	440	13,402	556	58
59	N/A †		7,358	246	10,015	334	12,672	423	59
60	N/A †		6,972	164	9,489	223	12,007	282	60
61	N/A †		6,523	77	8,879	105	11,234	132	61
62	N/A †		6,121	16	8,332	22	10,542	28	62
63	N/A †		5,761	0	7,842	0	9,922	0	63
64	N/A †		5,434	0	7,396	0	9,358	0	64

* Under this scenario, the policy will not stay in force on a guaranteed basis to age 65.

† Premium is insufficient to provide the minimum specified amount of \$5,000.

The guaranteed net surrender values for this life insurance policy assume that premiums are paid monthly at the beginning of each month, that death benefit option 1 is selected, and that no loans, partial surrenders, or changes in specified amount or death benefit option occur.

You may need to increase your premiums in order to maintain life insurance coverage beyond age 65. If still in force, the life insurance policy will mature on the policy anniversary on or next following the insured's 95th birthday.

Guaranteed values are based on the minimum interest rate of 4.500% and maximum cost of insurance rates.

This rate card is for forms UL11P and UL-LTCR1 or state variations thereof.

Competitor, Tobacco

With Long Term Care Rider (UL-LTCR1)

Information for Payroll Deduction Quotations
Form D-3496 is required in states which have adopted the Life Insurance Illustrations Regulation.

Issue Age	\$12.00 Weekly Premium		\$13.00 Weekly Premium		\$14.00 Weekly Premium		\$15.00 Weekly Premium		\$16.00 Weekly Premium	
	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65	Specified Amount	Guaranteed Net Surrender Value at Age 65
18	\$133,333 *	\$0	\$144,889 *	\$0	\$156,444 *	\$0	\$168,000 *	\$0	\$179,556 *	\$0
19	129,032 *	0	140,215 *	0	151,398 *	0	162,581 *	0	173,763 *	0
20	125,000 *	0	135,833 *	0	146,667 *	0	157,500 *	0	168,333 *	0
21	120,724 *	0	131,187 *	0	141,650 *	0	152,113 *	0	162,575 *	0
22	116,732 *	0	126,848 *	0	136,965 *	0	147,082 *	0	157,198 *	0
23	112,782 *	0	122,556 *	0	132,331 *	0	142,105 *	0	151,880 *	0
24	109,091 *	0	118,545 *	0	128,000 *	0	137,455 *	0	146,909 *	0
25	105,448 *	0	114,587 *	0	123,726 *	0	132,865 *	0	142,004 *	0
26	100,840 *	0	109,580 *	0	118,319 *	0	127,059 *	0	135,798 *	0
27	96,618 *	0	104,992 *	0	113,366 *	0	121,739 *	0	130,113 *	0
28	92,736 *	0	100,773 *	0	108,810 *	0	116,847 *	0	124,884 *	0
29	89,153 *	0	96,880 *	0	104,606 *	0	112,333 *	0	120,059 *	0
30	85,837 *	0	93,276 *	0	100,715 *	0	108,155 *	0	115,594 *	0
31	81,633 *	0	88,707 *	0	95,782 *	0	102,857 *	0	109,932 *	0
32	77,220	137	83,912	106	90,605	75	97,297	44	103,990	12
33	73,171	732	79,512	758	85,854	782	92,195	808	98,537	832
34	69,606	1,017	75,638	1,071	81,671	1,125	87,703	1,179	93,735	1,234
35	66,298	1,114	72,044	1,180	77,790	1,246	83,536	1,313	89,282	1,379
36	61,792	1,756	67,147	1,883	72,503	2,008	77,858	2,135	83,213	2,261
37	57,859	2,117	62,874	2,278	67,888	2,439	72,903	2,600	77,917	2,761
38	54,348	2,273	59,058	2,452	63,768	2,630	68,478	2,808	73,188	2,986
39	51,238	2,281	55,679	2,463	60,120	2,645	64,560	2,828	69,001	3,009
40	48,426	2,179	52,623	2,355	56,820	2,531	61,017	2,707	65,214	2,883
41	45,386	2,354	49,319	2,549	53,253	2,743	57,186	2,937	61,120	3,131
42	42,705	2,414	46,406	2,617	50,107	2,819	53,808	3,021	57,509	3,224
43	40,268	2,366	43,758	2,566	47,248	2,767	50,738	2,967	54,228	3,167
44	38,119	2,388	41,423	2,593	44,727	2,798	48,030	3,003	51,334	3,207
45	36,166	2,339	39,301	2,542	42,435	2,745	45,570	2,947	48,704	3,150
46	33,670	2,411	36,588	2,620	39,506	2,829	42,424	3,037	45,342	3,246
47	31,480	2,379	34,208	2,585	36,936	2,792	39,664	2,998	42,392	3,204
48	29,557	2,264	32,118	2,460	34,680	2,656	37,241	2,853	39,803	3,049
49	27,855	2,083	30,269	2,263	32,683	2,444	35,097	2,625	37,512	2,805
50	26,327	1,870	28,609	2,031	30,891	2,193	33,172	2,356	35,454	2,518
51	24,610	1,699	26,743	1,846	28,876	1,993	31,009	2,141	33,142	2,288
52	23,104	1,489	25,106	1,618	27,108	1,747	29,111	1,876	31,113	2,005
53	21,763	1,328	23,649	1,443	25,535	1,558	27,421	1,673	29,307	1,788
54	20,576	1,177	22,359	1,279	24,143	1,381	25,926	1,483	27,709	1,585
55	19,506	1,013	21,196	1,102	22,887	1,189	24,577	1,277	26,268	1,365
56	18,276	935	19,860	1,016	21,444	1,097	23,028	1,178	24,612	1,259
57	17,187	816	18,677	887	20,166	957	21,656	1,028	23,145	1,099
58	16,212	673	17,617	731	19,022	790	20,427	848	21,832	906
59	15,330	511	16,658	556	17,987	600	19,315	644	20,644	689
60	14,524	342	15,783	371	17,042	401	18,301	430	19,559	460
61	13,590	160	14,768	174	15,946	188	17,123	202	18,301	216
62	12,752	34	13,858	37	14,963	40	16,068	43	17,173	46
63	12,002	0	13,043	0	14,083	0	15,123	0	16,163	0
64	11,321	0	12,302	0	13,283	0	14,264	0	15,245	0

* Under this scenario, the policy will not stay in force on a guaranteed basis to age 65.

The guaranteed net surrender values for this life insurance policy assume that premiums are paid monthly at the beginning of each month, that death benefit option 1 is selected, and that no loans, partial surrenders, or changes in specified amount or death benefit option occur.

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