



HomeCertain®

Insurance if You Need it – Assurance if You Don't

Rate Guide

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HomeCertain
 With Money Back
 Decreasing Term
 Annual Premiums per \$1,000 of Initial Face Amount
 (add \$60 policy fee)

Age	Issue Nonsmoker			
	15 Year	20 Year	25 Year	30 Year
20	1.95	1.62	1.60	1.54
21	1.95	1.62	1.60	1.54
22	1.95	1.62	1.60	1.54
23	1.95	1.62	1.60	1.54
24	1.95	1.62	1.60	1.54
25	1.95	1.62	1.60	1.54
26	2.08	1.72	1.69	1.64
27	2.08	1.72	1.69	1.64
28	2.08	1.78	1.81	1.74
29	2.08	1.78	1.81	1.74
30	2.08	1.88	1.91	1.83
31	2.21	1.88	1.91	1.83
32	2.21	1.99	2.01	2.04
33	2.36	2.10	2.11	2.12
34	2.47	2.30	2.32	2.22
35	2.61	2.41	2.42	2.40
36	2.89	2.64	2.73	2.60
37	3.15	2.86	2.93	2.89
38	3.41	3.21	3.24	3.17
39	3.69	3.53	3.54	3.46
40	4.07	3.88	3.86	3.76
41	4.49	4.24	4.28	4.14
42	4.89	4.68	4.68	4.53
43	5.28	5.15	5.11	5.01
44	5.85	5.61	5.61	5.40
45	6.23	6.08	6.13	5.89
46	7.03	6.75	6.75	
47	7.72	7.54	7.47	
48	8.52	8.21	8.20	
49	9.16	8.98	9.02	
50	9.97	9.76	9.84	
51	10.92	10.66		
52	11.85	11.56		
53	12.67	12.45		
54	13.73	13.35		
55	14.67	14.34		
56	15.74			
57	16.82			
58	17.90			
59	18.97			
60	20.03			

Age	Issue Smoker			
	15 Year	20 Year	25 Year	30 Year
20	3.80	3.22	3.24	3.08
21	3.80	3.22	3.24	3.08
22	3.80	3.22	3.24	3.08
23	3.80	3.22	3.24	3.08
24	3.80	3.22	3.24	3.08
25	3.80	3.22	3.24	3.08
26	3.95	3.33	3.24	3.17
27	3.95	3.39	3.35	3.27
28	4.07	3.48	3.46	3.37
29	4.07	3.60	3.66	3.57
30	4.33	3.70	3.76	3.76
31	4.49	3.92	4.07	3.93
32	4.75	4.25	4.28	4.23
33	5.02	4.47	4.57	4.43
34	5.43	4.78	4.89	4.72
35	5.69	5.11	5.31	5.11
36	6.38	5.67	5.81	5.59
37	6.92	6.22	6.43	6.07
38	7.56	6.92	7.05	6.65
39	8.36	7.58	7.68	7.30
40	9.05	8.38	8.39	8.00
41	9.97	9.08	9.22	8.76
42	10.80	9.99	10.02	9.54
43	11.74	10.81	10.88	10.39
44	12.67	11.73	11.79	10.93
45	13.61	12.76	12.73	11.49
46	14.94	13.90	13.84	
47	16.28	15.14	15.08	
48	17.64	16.46	16.32	
49	18.97	17.68	17.55	
50	20.41	19.03	18.91	
51	21.92	20.48		
52	23.39	21.84		
53	24.98	23.40		
54	26.59	24.83		
55	28.21	26.41		
56	29.52			
57	30.78			
58	31.99			
59	33.27			
60	34.38			

With Money Back

HomeCertain
 With Money Back
 Level Term
 Annual Premiums per \$1,000 of Face Amount
 (add \$60 policy fee)

Age	Issue Nonsmoker			
	15 Year	20 Year	25 Year	30 Year
20	2.39	1.95	1.81	1.73
21	2.39	1.95	1.81	1.73
22	2.39	1.95	1.81	1.73
23	2.39	1.95	1.81	1.73
24	2.39	1.95	1.81	1.73
25	2.39	1.95	1.81	1.73
26	2.56	2.07	1.93	1.85
27	2.56	2.07	1.93	1.85
28	2.56	2.13	2.05	1.95
29	2.56	2.13	2.05	1.95
30	2.56	2.26	2.16	2.05
31	2.72	2.26	2.16	2.05
32	2.72	2.39	2.29	2.28
33	2.89	2.52	2.39	2.38
34	3.05	2.78	2.63	2.49
35	3.22	2.90	2.75	2.71
36	3.55	3.17	3.10	2.93
37	3.88	3.45	3.33	3.25
38	4.21	3.86	3.69	3.57
39	4.54	4.26	4.03	3.90
40	5.02	4.68	4.39	4.23
41	5.53	5.09	4.86	4.66
42	6.01	5.64	5.32	5.10
43	6.52	6.19	5.80	5.64
44	7.18	6.75	6.37	6.07
45	7.66	7.32	6.97	6.62
46	8.65	8.12	7.66	7.28
47	9.49	9.07	8.48	7.97
48	10.48	9.88	9.31	8.68
49	11.29	10.81	10.23	9.44
50	12.28	11.76	11.17	10.21
51	13.44	12.83		11.01
52	14.59	13.90		11.84
53	15.58	14.98		12.69
54	16.90	16.05		13.58
55	18.06	17.25		14.48
56	19.38			15.48
57	20.70			16.56
58	22.02			17.72
59	23.34			18.96
60	24.66			20.27
61	26.87			22.75
62	29.27			25.53
63	31.89			28.65
64	34.73			32.15
65	37.83			36.06
66	42.75			
67	47.68			
68	52.60			
69	57.52			
70	62.47			

Age	Issue Smoker			
	15 Year	20 Year	25 Year	30 Year
20	4.69	3.88	3.69	3.47
21	4.69	3.88	3.69	3.47
22	4.69	3.88	3.69	3.47
23	4.69	3.88	3.69	3.47
24	4.69	3.88	3.69	3.47
25	4.69	3.88	3.69	3.47
26	4.87	4.01	3.69	3.57
27	4.87	4.07	3.80	3.68
28	5.02	4.20	3.92	3.79
29	5.02	4.33	4.15	4.02
30	5.35	4.45	4.27	4.23
31	5.53	4.71	4.63	4.43
32	5.86	5.11	4.86	4.76
33	6.19	5.37	5.20	4.98
34	6.67	5.75	5.56	5.31
35	7.00	6.14	6.03	5.74
36	7.84	6.81	6.60	6.28
37	8.50	7.49	7.31	6.83
38	9.31	8.31	8.01	7.48
39	10.30	9.13	8.71	8.23
40	11.14	10.08	9.54	9.00
41	12.28	10.91	10.47	9.85
42	13.27	12.01	11.40	10.73
43	14.43	13.00	12.34	11.69
44	15.58	14.12	13.39	12.29
45	16.74	15.37	14.45	12.92
46	18.39	16.72	15.73	14.01
47	20.04	18.20	17.13	15.12
48	21.69	19.81	18.54	16.27
49	23.34	21.28	19.93	17.46
50	25.14	22.89	21.47	18.38
51	26.97	24.64		19.57
52	28.77	26.26		20.78
53	30.75	28.14		22.00
54	32.72	29.88		23.25
55	34.72	31.76		25.35
56	36.33			27.42
57	37.87			29.64
58	39.37			32.05
59	40.95			34.66
60	42.30			37.48
61	45.56			41.88
62	49.07			46.80
63	52.85			52.29
64	56.93			58.43
65	61.31			65.29
66	66.26			
67	71.21			
68	76.16			
69	81.11			
70	86.02			

HomeCertain
 With Money Back
 Level Term (Extended Guarantee)
 Annual Premiums per \$1,000 of Insurance Amount
 (add \$60 annual policy fee)

Age	Issue Nonsmoker			
	15 Year	20 Year	25 Year	30 Year
20	2.56	2.08	1.93	1.84
21	2.56	2.08	1.93	1.84
22	2.56	2.08	1.93	1.84
23	2.56	2.08	1.93	1.84
24	2.56	2.08	1.93	1.84
25	2.56	2.08	1.93	1.84
26	3.07	2.49	2.32	2.22
27	3.07	2.49	2.32	2.22
28	3.07	2.55	2.45	2.34
29	3.07	2.55	2.45	2.34
30	3.07	2.72	2.60	2.46
31	3.25	2.72	2.60	2.46
32	3.25	2.87	2.75	2.73
33	3.47	3.03	2.87	2.85
34	3.66	3.33	3.15	2.99
35	3.87	3.48	3.30	3.25
36	4.26	3.81	3.72	3.52
37	4.66	4.13	4.00	3.90
38	5.06	4.64	4.42	4.28
39	5.44	5.12	4.84	4.68
40	6.06	5.67	5.32	5.12
41	6.69	6.16	5.88	5.64
42	7.27	6.82	6.44	6.17
43	7.88	7.49	7.02	6.83
44	8.69	8.17	7.70	7.35
45	9.26	8.86	8.44	8.01
46	10.47	9.83	9.28	8.93
47	11.48	10.97	10.26	10.24
48	12.69	11.96	11.27	11.45
49	13.67	13.07	12.39	12.73
50	14.85	14.23	13.51	13.76
51	16.25	15.54		
52	17.65	16.81		
53	18.86	18.12		
54	20.44	19.42		
55	21.84	20.87		
56	23.46			
57	25.04			
58	26.65			
59	28.24			
60	29.85			
61	33.08			
62	36.30			
63	39.53			
64	42.75			
65	45.95			

Age	Issue Smoker			
	15 Year	20 Year	25 Year	30 Year
20	5.54	4.26	4.06	3.82
21	5.54	4.26	4.06	3.82
22	5.54	4.26	4.06	3.82
23	5.54	4.26	4.06	3.82
24	5.54	4.26	4.06	3.82
25	5.54	4.26	4.06	3.82
26	5.84	4.82	4.42	4.28
27	5.84	4.88	4.56	4.41
28	6.01	5.04	4.70	4.55
29	6.01	5.19	4.99	4.82
30	6.42	5.35	5.12	5.08
31	6.64	5.65	5.56	5.32
32	7.02	6.14	5.83	5.71
33	7.43	6.45	6.24	5.97
34	8.00	6.90	6.67	6.38
35	8.40	7.37	7.24	6.89
36	9.42	8.17	7.91	7.54
37	10.20	8.99	8.78	8.19
38	11.17	9.98	9.61	8.97
39	12.36	10.95	10.45	9.88
40	13.47	12.19	11.54	10.90
41	14.85	13.20	12.67	11.93
42	16.06	14.53	13.79	12.99
43	17.46	15.72	14.93	14.15
44	18.86	17.07	16.20	14.88
45	20.26	18.60	17.49	15.63
46	22.25	20.22	19.03	16.90
47	24.24	22.03	20.72	18.32
48	26.25	23.98	22.43	19.71
49	28.24	25.75	24.11	20.90
50	30.42	27.71	25.97	22.25
51	32.64	29.82		
52	34.81	31.78		
53	37.20	34.04		
54	39.61	36.16		
55	42.02	38.42		
56	43.95			
57	45.83			
58	47.63			
59	49.54			
60	51.19			
61	56.59			
62	61.99			
63	67.39			
64	72.79			
65	78.21			

With Money Back

HomeCertain
 With Money Back
 Disability Income Rider
 Current Annual Premiums Per \$1 of Rider Face Amount *
 (Monthly Income)

Age	Issue Nonsmoker				Age	Issue Smoker			
	15 Year	20 Year	25 Year	30 Year		15 Year	20 Year	25 Year	30 Year
20	0.29	0.22	0.18	0.15	20	0.29	0.22	0.18	0.15
21	0.29	0.22	0.18	0.15	21	0.29	0.22	0.18	0.15
22	0.29	0.22	0.18	0.15	22	0.29	0.22	0.18	0.15
23	0.32	0.24	0.19	0.17	23	0.31	0.24	0.19	0.17
24	0.32	0.24	0.19	0.17	24	0.31	0.24	0.19	0.17
25	0.32	0.24	0.19	0.17	25	0.31	0.24	0.19	0.17
26	0.34	0.26	0.21	0.18	26	0.34	0.26	0.21	0.18
27	0.34	0.26	0.21	0.18	27	0.34	0.26	0.21	0.18
28	0.36	0.28	0.22	0.19	28	0.36	0.28	0.22	0.19
29	0.36	0.28	0.22	0.19	29	0.36	0.27	0.22	0.19
30	0.39	0.29	0.24	0.21	30	0.39	0.29	0.24	0.21
31	0.41	0.31	0.26	0.22	31	0.41	0.31	0.25	0.22
32	0.44	0.33	0.27	0.23	32	0.44	0.33	0.27	0.23
33	0.44	0.33	0.27	0.23	33	0.44	0.33	0.27	0.23
34	0.46	0.35	0.28	0.25	34	0.46	0.35	0.28	0.24
35	0.48	0.36	0.30	0.26	35	0.48	0.37	0.30	0.26
36	0.51	0.38	0.31	0.27	36	0.51	0.39	0.31	0.27
37	0.53	0.41	0.33	0.28	37	0.53	0.41	0.33	0.28
38	0.56	0.43	0.34	0.30	38	0.56	0.43	0.34	0.30
39	0.58	0.45	0.36	0.31	39	0.58	0.45	0.36	0.31
40	0.61	0.47	0.37	0.32	40	0.61	0.47	0.37	0.32
41	0.65	0.51	0.40	0.35	41	0.66	0.51	0.40	0.35
42	0.68	0.53	0.42	0.36	42	0.68	0.53	0.42	0.36
43	0.73	0.57	0.45	0.39	43	0.73	0.57	0.45	0.39
44	0.75	0.59	0.46	0.40	44	0.75	0.59	0.46	0.39
45	0.80	0.63	0.49	0.43	45	0.80	0.63	0.49	0.40
46	0.85	0.67	0.52	0.45	46	0.85	0.67	0.52	0.42
47	0.90	0.70	0.55	0.48	47	0.90	0.70	0.55	0.45
48	0.92	0.72	0.57	0.49	48	0.92	0.72	0.57	0.46
49	0.97	0.76	0.60	0.52	49	0.97	0.76	0.60	0.48
50	1.02	0.80	0.63	0.54	50	1.02	0.80	0.63	0.51
51	1.07	0.84		0.57	51	1.07	0.84		0.53
52	1.12	0.88		0.59	52	1.12	0.88		0.56
53	1.14	0.89		0.61	53	1.14	0.89		0.57
54	1.19	0.93		0.63	54	1.19	0.93		0.59
55	1.24	0.97		0.66	55	1.24	0.97		0.62

* Premiums guaranteed in Texas only.

HomeCertain
 With Money Back
 Disability Income Rider
 Current Annual Premiums Per \$1 of Rider Face Amount
 (Monthly Income)
 (Florida Only)

Age	Issue Nonsmoker			
	15 Year	20 Year	25 Year	30 Year
20	0.24	0.18	0.15	0.13
21	0.24	0.18	0.15	0.13
22	0.24	0.18	0.15	0.13
23	0.27	0.20	0.16	0.14
24	0.27	0.20	0.16	0.14
25	0.27	0.20	0.16	0.14
26	0.29	0.22	0.18	0.15
27	0.29	0.22	0.18	0.15
28	0.31	0.24	0.19	0.17
29	0.31	0.24	0.19	0.17
30	0.34	0.26	0.21	0.18
31	0.36	0.27	0.23	0.19
32	0.36	0.28	0.22	0.19
33	0.36	0.27	0.22	0.19
34	0.39	0.29	0.24	0.21
35	0.41	0.31	0.25	0.22
36	0.44	0.33	0.27	0.23
37	0.46	0.35	0.28	0.25
38	0.48	0.37	0.30	0.26
39	0.51	0.39	0.31	0.27
40	0.53	0.41	0.33	0.28
41	0.56	0.43	0.34	0.30
42	0.58	0.45	0.36	0.31
43	0.63	0.49	0.39	0.33
44	0.66	0.51	0.40	0.35
45	0.68	0.53	0.42	0.36
46	0.73	0.57	0.45	0.39
47	0.78	0.61	0.48	0.41
48	0.80	0.63	0.49	0.43
49	0.82	0.65	0.51	0.44
50	0.87	0.69	0.54	0.46
51	0.92	0.72		0.49
52	0.97	0.76		0.52
53	0.97	0.76		0.52
54	1.02	0.80		0.54
55	1.07	0.84		0.57

Age	Issue Smoker			
	15 Year	20 Year	25 Year	30 Year
20	0.24	0.18	0.15	0.13
21	0.24	0.18	0.15	0.13
22	0.24	0.18	0.15	0.13
23	0.27	0.20	0.16	0.14
24	0.27	0.20	0.16	0.14
25	0.27	0.20	0.16	0.14
26	0.29	0.22	0.18	0.15
27	0.29	0.22	0.18	0.15
28	0.32	0.24	0.19	0.17
29	0.32	0.24	0.19	0.17
30	0.34	0.26	0.21	0.18
31	0.36	0.27	0.22	0.19
32	0.36	0.27	0.22	0.19
33	0.36	0.27	0.22	0.19
34	0.39	0.29	0.24	0.21
35	0.41	0.31	0.25	0.22
36	0.44	0.33	0.27	0.23
37	0.46	0.35	0.28	0.24
38	0.48	0.37	0.30	0.26
39	0.51	0.39	0.31	0.27
40	0.53	0.41	0.33	0.28
41	0.56	0.43	0.34	0.30
42	0.58	0.45	0.36	0.31
43	0.63	0.49	0.39	0.33
44	0.66	0.51	0.40	0.34
45	0.68	0.53	0.42	0.34
46	0.73	0.57	0.45	0.36
47	0.78	0.61	0.48	0.39
48	0.80	0.63	0.49	0.40
49	0.82	0.65	0.51	0.41
50	0.87	0.69	0.54	0.44
51	0.92	0.72		0.46
52	0.97	0.76		0.48
53	0.97	0.76		0.48
54	1.02	0.80		0.51
55	1.07	0.84		0.53

With Money Back

HomeCertain
 With Money Back
 Disability Income Rider
 Guaranteed Annual Premiums Per \$1 of Rider Face Amount *
 (Monthly Income)

Age	Issue Nonsmoker				Age	Issue Smoker			
	15 Year	20 Year	25 Year	30 Year		15 Year	20 Year	25 Year	30 Year
20	0.44	0.33	0.27	0.23	20	0.44	0.33	0.27	0.23
21	0.44	0.33	0.27	0.23	21	0.44	0.33	0.27	0.23
22	0.44	0.33	0.27	0.23	22	0.44	0.33	0.27	0.23
23	0.49	0.37	0.30	0.26	23	0.48	0.37	0.30	0.26
24	0.49	0.37	0.30	0.26	24	0.48	0.37	0.30	0.26
25	0.49	0.37	0.30	0.26	25	0.48	0.37	0.30	0.26
26	0.51	0.38	0.31	0.27	26	0.51	0.38	0.31	0.27
27	0.51	0.38	0.31	0.27	27	0.51	0.38	0.31	0.27
28	0.56	0.42	0.34	0.30	28	0.56	0.42	0.34	0.30
29	0.56	0.42	0.34	0.30	29	0.56	0.42	0.34	0.30
30	0.58	0.44	0.36	0.31	30	0.58	0.44	0.36	0.31
31	0.63	0.47	0.39	0.34	31	0.63	0.48	0.39	0.33
32	0.66	0.50	0.40	0.35	32	0.65	0.49	0.40	0.35
33	0.66	0.49	0.40	0.35	33	0.66	0.49	0.40	0.35
34	0.70	0.53	0.43	0.37	34	0.70	0.53	0.43	0.37
35	0.73	0.55	0.45	0.39	35	0.73	0.55	0.45	0.39
36	0.78	0.59	0.48	0.41	36	0.78	0.59	0.48	0.41
37	0.80	0.61	0.49	0.43	37	0.80	0.61	0.49	0.42
38	0.85	0.65	0.52	0.45	38	0.85	0.65	0.52	0.45
39	0.87	0.67	0.54	0.46	39	0.87	0.67	0.54	0.46
40	0.92	0.71	0.57	0.49	40	0.92	0.71	0.57	0.49
41	0.99	0.77	0.61	0.53	41	1.00	0.77	0.61	0.53
42	1.02	0.79	0.63	0.54	42	1.02	0.79	0.63	0.54
43	1.09	0.85	0.67	0.58	43	1.09	0.85	0.67	0.58
44	1.14	0.89	0.70	0.61	44	1.14	0.89	0.70	0.59
45	1.21	0.95	0.75	0.64	45	1.21	0.95	0.75	0.60
46	1.28	1.01	0.79	0.68	46	1.29	1.01	0.79	0.64
47	1.36	1.07	0.84	0.72	47	1.36	1.07	0.84	0.68
48	1.38	1.09	0.85	0.73	48	1.38	1.08	0.85	0.69
49	1.45	1.14	0.90	0.77	49	1.46	1.14	0.90	0.73
50	1.53	1.20	0.94	0.81	50	1.53	1.20	0.94	0.76
51	1.60	1.26		0.85	51	1.60	1.26		0.80
52	1.67	1.31		0.89	52	1.67	1.31		0.83
53	1.72	1.35		0.91	53	1.72	1.35		0.86
54	1.79	1.41		0.95	54	1.79	1.41		0.89
55	1.87	1.47		0.99	55	1.87	1.47		0.93

* Premiums not applicable in Texas.

HomeCertain
 With Money Back
 Disability Income - Accident Rider
 Current Annual Premiums Per \$1 of Rider Face Amount *
 (Monthly Income)

Age	Issue Nonsmoker				Age	Issue Smoker			
	15 Year	20 Year	25 Year	30 Year		15 Year	20 Year	25 Year	30 Year
20	0.15	0.11	0.09	0.08	20	0.15	0.11	0.09	0.08
21	0.15	0.11	0.09	0.08	21	0.15	0.11	0.09	0.08
22	0.15	0.11	0.09	0.08	22	0.15	0.11	0.09	0.08
23	0.17	0.13	0.10	0.09	23	0.17	0.13	0.10	0.09
24	0.17	0.13	0.10	0.09	24	0.17	0.13	0.10	0.09
25	0.17	0.13	0.10	0.09	25	0.17	0.13	0.10	0.09
26	0.17	0.13	0.10	0.09	26	0.17	0.13	0.10	0.09
27	0.17	0.13	0.10	0.09	27	0.17	0.13	0.10	0.09
28	0.19	0.15	0.12	0.10	28	0.19	0.15	0.12	0.10
29	0.19	0.15	0.12	0.10	29	0.19	0.15	0.12	0.10
30	0.19	0.15	0.12	0.10	30	0.19	0.15	0.12	0.10
31	0.22	0.16	0.14	0.12	31	0.22	0.16	0.13	0.12
32	0.22	0.17	0.13	0.12	32	0.22	0.16	0.13	0.12
33	0.22	0.16	0.13	0.12	33	0.22	0.16	0.13	0.12
34	0.24	0.18	0.15	0.13	34	0.24	0.18	0.15	0.13
35	0.24	0.18	0.15	0.13	35	0.24	0.18	0.15	0.13
36	0.27	0.20	0.16	0.14	36	0.27	0.20	0.16	0.14
37	0.27	0.20	0.16	0.14	37	0.27	0.20	0.16	0.14
38	0.29	0.22	0.18	0.15	38	0.29	0.22	0.18	0.15
39	0.29	0.22	0.18	0.15	39	0.29	0.22	0.18	0.15
40	0.32	0.24	0.19	0.17	40	0.32	0.24	0.19	0.17
41	0.34	0.26	0.21	0.18	41	0.34	0.26	0.21	0.18
42	0.34	0.26	0.21	0.18	42	0.34	0.26	0.21	0.18
43	0.36	0.28	0.22	0.19	43	0.36	0.28	0.22	0.19
44	0.39	0.30	0.24	0.21	44	0.39	0.30	0.24	0.20
45	0.41	0.32	0.25	0.22	45	0.41	0.32	0.25	0.21
46	0.44	0.34	0.27	0.23	46	0.44	0.34	0.27	0.22
47	0.46	0.36	0.28	0.24	47	0.46	0.36	0.28	0.23
48	0.46	0.36	0.28	0.24	48	0.46	0.36	0.28	0.23
49	0.48	0.38	0.30	0.26	49	0.49	0.38	0.30	0.24
50	0.51	0.40	0.31	0.27	50	0.51	0.40	0.31	0.25
51	0.53	0.42		0.28	51	0.53	0.42		0.27
52	0.56	0.44		0.30	52	0.56	0.44		0.28
53	0.58	0.46		0.31	53	0.58	0.46		0.29
54	0.61	0.48		0.32	54	0.61	0.48		0.30
55	0.63	0.50		0.33	55	0.63	0.50		0.31

* Premiums not applicable in Texas.

HomeCertain
 With Money Back
 Disability Income - Accident Rider
 Current Annual Premiums per \$1,000 of Rider Face Amount
 (Monthly Income)
 (Texas Only)

Age	Issue Nonsmoker			
	15 Year	20 Year	25 Year	30 Year
20	0.22	0.17	0.13	0.12
21	0.22	0.17	0.13	0.12
22	0.22	0.17	0.13	0.12
23	0.24	0.18	0.15	0.13
24	0.24	0.18	0.15	0.13
25	0.24	0.18	0.15	0.13
26	0.27	0.20	0.16	0.14
27	0.27	0.20	0.16	0.14
28	0.29	0.22	0.18	0.15
29	0.29	0.22	0.18	0.15
30	0.29	0.22	0.18	0.15
31	0.32	0.24	0.20	0.17
32	0.34	0.26	0.21	0.18
33	0.34	0.26	0.21	0.18
34	0.36	0.27	0.22	0.19
35	0.36	0.27	0.22	0.19
36	0.39	0.29	0.24	0.21
37	0.41	0.31	0.25	0.22
38	0.44	0.33	0.27	0.23
39	0.44	0.33	0.27	0.23
40	0.46	0.35	0.28	0.24
41	0.51	0.39	0.31	0.27
42	0.51	0.39	0.31	0.27
43	0.56	0.43	0.34	0.30
44	0.58	0.46	0.36	0.31
45	0.61	0.48	0.37	0.32
46	0.65	0.51	0.40	0.35
47	0.68	0.53	0.42	0.36
48	0.70	0.55	0.43	0.37
49	0.73	0.57	0.45	0.39
50	0.78	0.61	0.48	0.41
51	0.80	0.63		0.43
52	0.85	0.67		0.45
53	0.87	0.69		0.46
54	0.90	0.70		0.48
55	0.95	0.74		0.50

Age	Issue Smoker			
	15 Year	20 Year	25 Year	30 Year
20	0.22	0.16	0.13	0.12
21	0.22	0.16	0.13	0.12
22	0.22	0.16	0.13	0.12
23	0.24	0.18	0.15	0.13
24	0.24	0.18	0.15	0.13
25	0.24	0.18	0.15	0.13
26	0.27	0.20	0.16	0.14
27	0.27	0.20	0.16	0.14
28	0.29	0.22	0.18	0.15
29	0.29	0.22	0.18	0.15
30	0.29	0.22	0.18	0.15
31	0.32	0.24	0.19	0.17
32	0.34	0.26	0.21	0.18
33	0.34	0.26	0.21	0.18
34	0.36	0.27	0.22	0.19
35	0.36	0.27	0.22	0.19
36	0.39	0.29	0.24	0.21
37	0.41	0.31	0.25	0.22
38	0.44	0.33	0.27	0.23
39	0.44	0.33	0.27	0.23
40	0.46	0.35	0.28	0.24
41	0.51	0.39	0.31	0.27
42	0.51	0.40	0.31	0.27
43	0.56	0.43	0.34	0.30
44	0.58	0.45	0.36	0.30
45	0.61	0.48	0.37	0.30
46	0.66	0.51	0.40	0.33
47	0.68	0.53	0.42	0.34
48	0.70	0.55	0.43	0.35
49	0.73	0.57	0.45	0.36
50	0.78	0.61	0.48	0.39
51	0.80	0.63		0.40
52	0.85	0.67		0.42
53	0.87	0.69		0.44
54	0.90	0.70		0.45
55	0.95	0.74		0.47

HomeCertain
 With Money Back
 Disability Income - Accident Rider
 Guaranteed Annual Premiums per \$1,000 of Rider Face Amount
 (Monthly Income)

Age	Issue Nonsmoker			
	15 Year	20 Year	25 Year	30 Year
20	0.22	0.17	0.13	0.12
21	0.22	0.17	0.13	0.12
22	0.22	0.17	0.13	0.12
23	0.24	0.18	0.15	0.13
24	0.24	0.18	0.15	0.13
25	0.24	0.18	0.15	0.13
26	0.27	0.20	0.16	0.14
27	0.27	0.20	0.16	0.14
28	0.29	0.22	0.18	0.15
29	0.29	0.22	0.18	0.15
30	0.29	0.22	0.18	0.15
31	0.32	0.24	0.20	0.17
32	0.34	0.26	0.21	0.18
33	0.34	0.26	0.21	0.18
34	0.36	0.27	0.22	0.19
35	0.36	0.27	0.22	0.19
36	0.39	0.29	0.24	0.21
37	0.41	0.31	0.25	0.22
38	0.44	0.33	0.27	0.23
39	0.44	0.33	0.27	0.23
40	0.46	0.35	0.28	0.24
41	0.51	0.39	0.31	0.27
42	0.51	0.39	0.31	0.27
43	0.56	0.43	0.34	0.30
44	0.58	0.46	0.36	0.31
45	0.61	0.48	0.37	0.32
46	0.65	0.51	0.40	0.35
47	0.68	0.53	0.42	0.36
48	0.70	0.55	0.43	0.37
49	0.73	0.57	0.45	0.39
50	0.78	0.61	0.48	0.41
51	0.80	0.63		0.43
52	0.85	0.67		0.45
53	0.87	0.69		0.46
54	0.90	0.70		0.48
55	0.95	0.74		0.50

Age	Issue Smoker			
	15 Year	20 Year	25 Year	30 Year
20	0.22	0.16	0.13	0.12
21	0.22	0.16	0.13	0.12
22	0.22	0.16	0.13	0.12
23	0.24	0.18	0.15	0.13
24	0.24	0.18	0.15	0.13
25	0.24	0.18	0.15	0.13
26	0.27	0.20	0.16	0.14
27	0.27	0.20	0.16	0.14
28	0.29	0.22	0.18	0.15
29	0.29	0.22	0.18	0.15
30	0.29	0.22	0.18	0.15
31	0.32	0.24	0.19	0.17
32	0.34	0.26	0.21	0.18
33	0.34	0.26	0.21	0.18
34	0.36	0.27	0.22	0.19
35	0.36	0.27	0.22	0.19
36	0.39	0.29	0.24	0.21
37	0.41	0.31	0.25	0.22
38	0.44	0.33	0.27	0.23
39	0.44	0.33	0.27	0.23
40	0.46	0.35	0.28	0.24
41	0.51	0.39	0.31	0.27
42	0.51	0.40	0.31	0.27
43	0.56	0.43	0.34	0.30
44	0.58	0.45	0.36	0.30
45	0.61	0.48	0.37	0.30
46	0.66	0.51	0.40	0.33
47	0.68	0.53	0.42	0.34
48	0.70	0.55	0.43	0.35
49	0.73	0.57	0.45	0.36
50	0.78	0.61	0.48	0.39
51	0.80	0.63		0.40
52	0.85	0.67		0.42
53	0.87	0.69		0.44
54	0.90	0.70		0.45
55	0.95	0.74		0.47

With Money Back

HomeCertain
 With Money Back
 Waiver of Premium Rider
 Annual Premiums per \$1,000 of Base Policy or Co-Holder Rider
 Initial Face Amount

Age	Issue Nonsmoker			
	15 Year	20 Year	25 Year	30 Year
20	0.24	0.18	0.15	0.13
21	0.27	0.20	0.16	0.14
22	0.27	0.20	0.16	0.14
23	0.29	0.22	0.18	0.15
24	0.32	0.24	0.19	0.17
25	0.32	0.24	0.19	0.17
26	0.34	0.26	0.21	0.18
27	0.36	0.27	0.22	0.19
28	0.41	0.31	0.25	0.22
29	0.43	0.33	0.27	0.23
30	0.46	0.35	0.29	0.24
31	0.49	0.36	0.30	0.26
32	0.51	0.39	0.31	0.27
33	0.56	0.42	0.34	0.30
34	0.58	0.44	0.36	0.31
35	0.61	0.46	0.37	0.32
36	0.68	0.51	0.42	0.36
37	0.75	0.57	0.46	0.40
38	0.82	0.63	0.51	0.44
39	0.92	0.71	0.57	0.49
40	1.04	0.80	0.64	0.55
41	1.16	0.90	0.72	0.62
42	1.28	1.00	0.79	0.68
43	1.48	1.15	0.91	0.79
44	1.65	1.29	1.02	0.88
45	1.84	1.45	1.14	0.98
46	2.11	1.65	1.30	1.12
47	2.35	1.85	1.45	1.25
48	2.64	2.08	1.63	1.40
49	3.00	2.36	1.86	1.60
50	3.40	2.66	2.09	1.80
51	3.74	2.93		1.98
52	4.12	3.24		2.19
53	4.59	3.60		2.43
54	5.07	3.98		2.69
55	5.60	4.40		2.98

Age	Issue Smoker			
	15 Year	20 Year	25 Year	30 Year
20	0.24	0.18	0.15	0.13
21	0.27	0.20	0.16	0.14
22	0.27	0.20	0.16	0.14
23	0.29	0.22	0.18	0.15
24	0.31	0.24	0.19	0.17
25	0.31	0.24	0.19	0.17
26	0.34	0.26	0.21	0.18
27	0.36	0.27	0.22	0.19
28	0.41	0.31	0.25	0.22
29	0.44	0.33	0.27	0.23
30	0.46	0.35	0.28	0.24
31	0.49	0.37	0.30	0.26
32	0.51	0.38	0.31	0.27
33	0.56	0.42	0.34	0.30
34	0.58	0.44	0.36	0.31
35	0.61	0.46	0.37	0.32
36	0.68	0.52	0.42	0.36
37	0.75	0.57	0.46	0.40
38	0.82	0.63	0.51	0.44
39	0.92	0.71	0.57	0.49
40	1.04	0.80	0.64	0.55
41	1.16	0.90	0.72	0.62
42	1.29	1.00	0.79	0.68
43	1.48	1.15	0.91	0.78
44	1.65	1.29	1.02	0.85
45	1.84	1.45	1.14	0.92
46	2.11	1.66	1.30	1.05
47	2.35	1.85	1.45	1.17
48	2.64	2.07	1.63	1.32
49	3.01	2.36	1.85	1.50
50	3.39	2.66	2.09	1.69
51	3.73	2.93		1.86
52	4.12	3.24		2.06
53	4.58	3.60		2.29
54	5.07	3.98		2.53
55	5.60	4.40		2.79

HomeCertain
 With Money Back
 Accidental Death Benefit Rider - Additional Coverage
 Annual Premiums per \$1,000 of Rider Face Amount

Age	Issue Nonsmoker			
	15 Year	20 Year	25 Year	30 Year
20	2.63	1.99	1.62	1.38
21	2.63	1.99	1.62	1.38
22	2.63	1.99	1.62	1.38
23	2.63	1.99	1.62	1.38
24	2.63	1.99	1.62	1.38
25	2.34	1.77	1.44	1.23
26	2.32	1.76	1.44	1.23
27	2.32	1.76	1.44	1.23
28	2.32	1.76	1.44	1.24
29	2.32	1.76	1.44	1.24
30	2.61	1.97	1.62	1.39
31	2.62	1.97	1.62	1.39
32	2.62	1.99	1.62	1.39
33	2.62	1.97	1.61	1.39
34	2.61	1.98	1.61	1.39
35	2.61	1.97	1.61	1.39
36	2.63	1.98	1.62	1.39
37	2.62	1.99	1.61	1.39
38	2.61	2.00	1.61	1.39
39	2.62	2.01	1.61	1.39
40	2.62	2.01	1.62	1.39
41	2.62	2.03	1.61	1.39
42	2.62	2.03	1.61	1.39
43	2.91	2.26	1.80	1.55
44	2.91	2.28	1.79	1.55
45	2.91	2.29	1.80	1.55
46	2.91	2.28	1.80	1.55
47	2.91	2.29	1.80	1.55
48	2.91	2.28	1.80	1.55
49	3.20	2.51	1.97	1.70
50	3.20	2.51	1.97	1.70
51	3.20	2.51		1.70
52	3.20	2.51		1.70
53	3.20	2.51		1.70
54	3.49	2.74		1.85
55	3.49	2.74		1.85
56	3.49			1.85
57	3.78			2.01
58	3.78			2.01
59	3.78			2.01
60	4.07			2.16

Age	Issue Smoker			
	15 Year	20 Year	25 Year	30 Year
20	2.61	1.98	1.61	1.39
21	2.61	1.98	1.61	1.39
22	2.61	1.98	1.61	1.39
23	2.61	1.98	1.61	1.39
24	2.61	1.98	1.61	1.39
25	2.32	1.76	1.43	1.24
26	2.33	1.76	1.43	1.24
27	2.33	1.76	1.44	1.24
28	2.33	1.76	1.44	1.23
29	2.33	1.75	1.43	1.24
30	2.61	1.98	1.62	1.39
31	2.62	1.98	1.62	1.39
32	2.61	1.98	1.61	1.39
33	2.62	1.98	1.61	1.39
34	2.62	1.98	1.61	1.39
35	2.62	1.98	1.62	1.39
36	2.62	1.99	1.61	1.39
37	2.62	1.99	1.61	1.39
38	2.62	2.00	1.62	1.39
39	2.62	2.01	1.62	1.39
40	2.62	2.02	1.61	1.39
41	2.62	2.03	1.62	1.39
42	2.62	2.03	1.61	1.39
43	2.91	2.27	1.80	1.54
44	2.91	2.27	1.80	1.50
45	2.91	2.28	1.80	1.45
46	2.91	2.28	1.79	1.45
47	2.91	2.28	1.80	1.45
48	2.91	2.28	1.80	1.45
49	3.20	2.51	1.97	1.60
50	3.20	2.51	1.97	1.60
51	3.20	2.51		1.60
52	3.20	2.51		1.60
53	3.20	2.51		1.60
54	3.49	2.74		1.74
55	3.49	2.74		1.74
56	3.44			1.74
57	3.67			1.89
58	3.62			1.89
59	3.56			1.89
60	3.78			2.03

With Money Back

HomeCertain
 With Money Back
 Critical Illness Rider*
 Current Annual Premiums per \$1,000
 of Rider Face Amount - Male

Age	Issue Nonsmoker			
	15 Year	20 Year	25 Year	30 Year
20	2.56	2.08	1.86	1.73
21	2.78	2.26	2.02	1.87
22	3.05	2.47	2.20	2.04
23	3.32	2.69	2.38	2.20
24	3.59	2.91	2.57	2.38
25	3.90	3.16	2.80	2.59
26	4.18	3.43	3.04	2.81
27	4.52	3.72	3.29	3.05
28	4.88	4.04	3.56	3.30
29	5.29	4.39	3.87	3.59
30	5.72	4.74	4.20	3.87
31	6.22	5.14	4.56	4.19
32	6.73	5.64	4.94	4.53
33	7.26	6.08	5.33	4.90
34	7.84	6.62	5.80	5.33
35	8.47	7.17	6.28	5.74
36	9.48	7.97	6.94	6.30
37	10.55	8.87	7.61	6.94
38	11.71	9.89	8.40	7.61
39	13.09	10.97	9.24	8.33
40	14.57	12.18	10.22	9.13
41	16.25	13.56	11.23	10.06
42	18.08	15.04	12.36	11.00
43	20.14	16.70	13.66	12.07
44	22.46	18.56	14.99	13.24
45	25.02	20.66	16.55	14.52
46	27.16	22.33	17.89	15.69
47	29.54	24.21	19.36	16.95
48	32.07	26.20	20.96	18.33
49	34.79	28.35	22.65	19.81
50	37.84	30.71	24.49	21.41
51	41.07	33.28		23.13
52	44.58	36.04		25.00
53	48.47	38.99		27.02
54	52.60	42.25		29.21
55	57.11	45.75		31.57
56	61.79			34.13
57	66.76			36.90
58	72.22			39.90
59	78.12			43.15
60	84.44			46.65

Age	Issue Smoker			
	15 Year	20 Year	25 Year	30 Year
20	3.84	3.20	2.91	2.77
21	4.23	3.51	3.20	3.03
22	4.64	3.86	3.51	3.33
23	5.10	4.25	3.84	3.64
24	5.63	4.68	4.23	3.99
25	6.19	5.14	4.63	4.36
26	6.81	5.66	5.08	4.77
27	7.49	6.25	5.58	5.20
28	8.25	6.88	6.12	5.68
29	9.05	7.55	6.69	6.22
30	9.93	8.31	7.37	6.80
31	10.94	9.17	8.07	7.42
32	11.98	10.09	8.85	8.13
33	13.20	11.11	9.70	8.89
34	14.50	12.23	10.64	9.72
35	15.91	13.47	11.68	10.64
36	17.81	15.00	12.87	11.69
37	19.89	16.66	14.20	12.81
38	22.18	18.57	15.67	14.07
39	24.75	20.62	17.29	15.43
40	27.69	22.95	19.03	16.96
41	30.92	25.54	21.00	18.61
42	34.50	28.42	23.13	20.41
43	38.51	31.62	25.54	22.38
44	43.03	35.13	28.15	23.84
45	48.03	39.09	31.06	25.34
46	52.18	42.44	33.65	27.48
47	56.72	46.04	36.53	29.81
48	61.62	49.90	39.63	32.34
49	66.96	54.12	42.95	35.07
50	72.70	58.71	46.62	38.05
51	79.01	63.67		41.26
52	85.88	69.12		44.76
53	93.27	74.96		48.54
54	101.30	81.26		52.65
55	110.16	88.19		57.11
56	116.87			61.50
57	123.99			66.23
58	131.52			71.31
59	139.50			76.78
60	147.92			82.68

*Paid in lump sum.
 Montana uses female rates only.

HomeCertain
 With Money Back
 Critical Illness Rider*
 Current Annual Premiums per \$1,000
 of Rider Face Amount - Female

Age	Issue Nonsmoker				Age	Issue Smoker			
	15 Year	20 Year	25 Year	30 Year		15 Year	20 Year	25 Year	30 Year
20	2.90	2.41	2.14	1.99	20	4.55	3.86	3.51	3.33
21	3.17	2.63	2.33	2.16	21	5.03	4.26	3.85	3.64
22	3.44	2.87	2.54	2.34	22	5.56	4.72	4.24	3.99
23	3.78	3.15	2.77	2.55	23	6.14	5.22	4.66	4.37
24	4.15	3.44	3.02	2.77	24	6.82	5.78	5.14	4.79
25	4.51	3.75	3.28	3.00	25	7.52	6.39	5.65	5.25
26	4.90	4.09	3.58	3.26	26	8.36	7.07	6.22	5.75
27	5.36	4.47	3.89	3.55	27	9.28	7.81	6.85	6.29
28	5.87	4.88	4.23	3.87	28	10.31	8.64	7.52	6.87
29	6.42	5.34	4.62	4.21	29	11.42	9.50	8.27	7.56
30	7.03	5.80	5.04	4.56	30	12.66	10.53	9.12	8.27
31	7.75	6.34	5.51	4.96	31	14.07	11.66	10.04	9.04
32	8.48	6.98	5.99	5.40	32	15.59	12.86	11.02	9.93
33	9.30	7.58	6.50	5.85	33	17.35	14.22	12.12	10.88
34	10.14	8.30	7.08	6.37	34	19.23	15.71	13.34	11.91
35	11.11	9.05	7.73	6.90	35	21.31	17.38	14.69	13.06
36	12.18	9.87	8.39	7.45	36	23.35	18.98	15.90	14.13
37	13.26	10.79	9.05	8.08	37	25.55	20.68	17.27	15.28
38	14.47	11.80	9.80	8.71	38	27.88	22.61	18.76	16.55
39	15.85	12.85	10.62	9.40	39	30.47	24.63	20.33	17.89
40	17.27	13.99	11.53	10.15	40	33.35	26.90	22.02	19.38
41	18.87	15.31	12.47	11.00	41	36.45	29.36	23.91	20.98
42	20.60	16.64	13.49	11.85	42	39.83	32.05	25.89	22.69
43	22.49	18.15	14.66	12.79	43	43.55	35.00	28.12	24.52
44	24.58	19.81	15.83	13.82	44	47.64	38.15	30.50	25.76
45	26.81	21.63	17.16	14.92	45	52.06	41.63	33.08	27.00
46	28.64	23.05	18.31	15.92	46	55.73	44.59	35.37	28.90
47	30.65	24.65	19.55	17.00	47	59.63	47.73	37.88	30.91
48	32.73	26.31	20.90	18.16	48	63.80	51.06	40.54	33.08
49	34.92	28.07	22.29	19.38	49	68.27	54.64	43.36	35.40
50	37.38	29.99	23.80	20.70	50	73.01	58.46	46.42	37.88
51	39.91	32.03		22.10	51	78.16	62.55		40.54
52	42.61	34.20		23.61	52	83.67	66.98		43.38
53	45.58	36.50		25.21	53	89.51	71.69		46.43
54	48.67	38.99		26.91	54	95.75	76.67		49.68
55	51.97	41.64		28.74	55	102.55	82.08		53.16
56	54.78			30.27	56	105.78			55.66
57	57.64			31.88	57	109.15			58.29
58	60.75			33.58	58	112.59			61.03
59	64.00			35.36	59	116.12			63.91
60	67.39			37.25	60	119.72			66.93

*Paid in lump sum.
 Montana uses female rates only.

HomeCertain
 With Money Back
 Critical Illness Rider*
 Guaranteed Annual Premiums per \$1,000
 of Rider Face Amount - Male

Age	Issue Nonsmoker				Age	Issue Smoker			
	15 Year	20 Year	25 Year	30 Year		15 Year	20 Year	25 Year	30 Year
20	3.46	2.82	2.50	2.33	20	5.20	4.32	3.93	3.74
21	3.76	3.05	2.72	2.52	21	5.71	4.74	4.32	4.09
22	4.12	3.33	2.96	2.75	22	6.26	5.22	4.74	4.49
23	4.49	3.62	3.22	2.97	23	6.89	5.73	5.18	4.91
24	4.83	3.92	3.47	3.22	24	7.62	6.33	5.71	5.38
25	5.27	4.27	3.77	3.50	25	8.37	6.94	6.26	5.88
26	5.65	4.62	4.10	3.80	26	9.18	7.64	6.86	6.45
27	6.09	5.02	4.44	4.11	27	10.10	8.43	7.54	7.01
28	6.59	5.45	4.80	4.47	28	11.13	9.28	8.26	7.67
29	7.15	5.93	5.24	4.84	29	12.22	10.19	9.03	8.40
30	7.73	6.40	5.67	5.22	30	13.41	11.22	9.95	9.18
31	8.40	6.95	6.15	5.66	31	14.77	12.37	10.91	10.02
32	9.08	7.61	6.68	6.12	32	16.17	13.63	11.95	10.97
33	9.81	8.22	7.20	6.61	33	17.81	14.99	13.09	12.01
34	10.58	8.94	7.83	7.20	34	19.57	16.52	14.37	13.13
35	11.45	9.69	8.48	7.74	35	21.48	18.18	15.77	14.36
36	12.82	10.75	9.36	8.51	36	24.05	20.25	17.38	15.78
37	14.23	11.97	10.29	9.37	37	26.86	22.49	19.18	17.30
38	15.80	13.36	11.34	10.27	38	29.94	25.06	21.15	19.00
39	17.68	14.82	12.48	11.24	39	33.40	27.83	23.34	20.83
40	19.67	16.45	13.80	12.33	40	37.38	30.97	25.70	22.90
41	21.95	18.31	15.16	13.58	41	41.74	34.48	28.35	25.13
42	24.40	20.30	16.67	14.85	42	46.58	38.37	31.22	27.55
43	27.20	22.55	18.44	16.29	43	51.99	42.70	34.47	30.21
44	30.33	25.07	20.24	17.87	44	58.10	47.43	38.01	32.19
45	33.77	27.88	22.34	19.59	45	64.85	52.76	41.93	34.21
46	36.66	30.15	24.16	21.17	46	70.45	57.29	45.43	37.10
47	39.88	32.69	26.14	22.89	47	76.56	62.15	49.32	40.25
48	43.30	35.38	28.29	24.74	48	83.19	67.37	53.50	43.66
49	46.98	38.29	30.58	26.74	49	90.39	73.06	57.99	47.34
50	51.09	41.47	33.05	28.90	50	98.15	79.26	62.94	51.36
51	55.46	44.93		31.23	51	106.65	85.96		55.71
52	60.19	48.67		33.75	52	115.94	93.32		60.43
53	65.43	52.64		36.48	53	125.91	101.20		65.53
54	71.00	57.04		39.44	54	136.76	109.71		71.08
55	77.11	61.77		42.62	55	148.71	119.06		77.10
56	83.41			46.08	56	157.79			83.02
57	90.12			49.82	57	167.39			89.41
58	97.49			53.86	58	177.55			96.26
59	105.46			58.26	59	188.33			103.66
60	114.00			62.98	60	199.69			111.63

*Paid in lump sum.
 Montana uses female rates only.

HomeCertain
 With Money Back
 Critical Illness Rider*
 Guaranteed Annual Premiums per \$1,000
 of Rider Face Amount - Female

Age	Issue Nonsmoker				Age	Issue Smoker			
	15 Year	20 Year	25 Year	30 Year		15 Year	20 Year	25 Year	30 Year
20	3.93	3.26	2.89	2.68	20	6.14	5.22	4.74	4.49
21	4.29	3.55	3.16	2.92	21	6.79	5.76	5.20	4.91
22	4.63	3.88	3.44	3.16	22	7.52	6.37	5.72	5.38
23	5.10	4.25	3.74	3.45	23	8.29	7.05	6.29	5.91
24	5.61	4.64	4.08	3.74	24	9.21	7.81	6.93	6.46
25	6.10	5.06	4.43	4.05	25	10.16	8.62	7.62	7.08
26	6.62	5.51	4.83	4.41	26	11.29	9.54	8.40	7.76
27	7.25	6.03	5.25	4.79	27	12.53	10.54	9.25	8.49
28	7.92	6.59	5.71	5.23	28	13.92	11.66	10.16	9.28
29	8.67	7.22	6.24	5.68	29	15.42	12.83	11.17	10.20
30	9.49	7.82	6.81	6.16	30	17.09	14.21	12.31	11.16
31	10.47	8.57	7.43	6.70	31	18.99	15.75	13.56	12.20
32	11.44	9.43	8.08	7.29	32	21.04	17.37	14.88	13.40
33	12.56	10.23	8.77	7.90	33	23.42	19.21	16.36	14.68
34	13.70	11.21	9.56	8.60	34	25.97	21.20	18.00	16.08
35	15.01	12.22	10.44	9.31	35	28.77	23.46	19.84	17.63
36	16.44	13.34	11.32	10.06	36	31.53	25.63	21.47	19.07
37	17.90	14.58	12.21	10.90	37	34.49	27.91	23.31	20.63
38	19.53	15.94	13.24	11.77	38	37.64	30.53	25.33	22.34
39	21.41	17.35	14.33	12.69	39	41.14	33.26	27.44	24.15
40	23.30	18.89	15.58	13.70	40	45.02	36.31	29.74	26.17
41	25.46	20.66	16.83	14.85	41	49.22	39.64	32.27	28.32
42	27.82	22.47	18.21	16.00	42	53.78	43.27	34.96	30.63
43	30.37	24.51	19.79	17.27	43	58.81	47.25	37.97	33.10
44	33.19	26.75	21.38	18.65	44	64.32	51.51	41.18	34.77
45	36.19	29.20	23.16	20.13	45	70.28	56.20	44.66	36.45
46	38.67	31.12	24.71	21.50	46	75.23	60.20	47.75	39.01
47	41.38	33.28	26.39	22.95	47	80.49	64.43	51.13	41.73
48	44.18	35.53	28.22	24.52	48	86.15	68.93	54.74	44.66
49	47.13	37.89	30.10	26.17	49	92.16	73.76	58.53	47.79
50	50.46	40.50	32.13	27.94	50	98.56	78.92	62.67	51.14
51	53.88	43.24		29.84	51	105.51	84.44		54.73
52	57.52	46.17		31.88	52	112.95	90.42		58.56
53	61.52	49.27		34.03	53	120.84	96.78		62.67
54	65.69	52.65		36.32	54	129.27	103.50		67.06
55	70.15	56.21		38.79	55	138.43	110.81		71.77
56	73.94			40.87	56	142.80			75.14
57	77.81			43.03	57	147.35			78.68
58	82.01			45.32	58	152.01			82.39
59	86.39			47.73	59	156.77			86.27
60	90.99			50.28	60	161.62			90.36

*Paid in lump sum.
 Montana uses female rates only.

With Money Back

HomeCertain
 With Money Back
 Children's Level Term Life Insurance Rider
 Annual Premiums Per \$1,000 of Rider Face Amount

Age	Issue Nonsmoker			
	15 Year	20 Year	25 Year	30 Year
20	15.85	11.96	9.72	8.33
21	15.85	11.96	9.72	8.33
22	15.85	11.96	9.72	8.33
23	15.85	11.96	9.72	8.33
24	15.85	11.96	9.72	8.33
25	15.85	11.96	9.72	8.33
26	15.70	11.91	9.72	8.35
27	15.70	11.91	9.72	8.35
28	15.70	11.93	9.72	8.39
29	15.70	11.93	9.72	8.39
30	15.70	11.85	9.75	8.38
31	15.79	11.85	9.75	8.38
32	15.79	11.95	9.73	8.37
33	15.79	11.87	9.71	8.36
34	15.74	11.89	9.71	8.39
35	15.74	11.86	9.72	8.35
36	15.81	11.91	9.74	8.35
37	15.76	11.99	9.70	8.39
38	15.73	12.06	9.71	8.38
39	15.78	12.09	9.70	8.37
40	15.76	12.12	9.74	8.36
41	15.76	12.21	9.72	8.39
42	15.75	12.22	9.71	8.37
43	15.76	12.27	9.74	8.37
44	15.77	12.32	9.72	8.38
45	15.76	12.39	9.72	8.37
46	15.75	12.36	9.72	8.37
47	15.78	12.38	9.72	8.37
48	15.77	12.38	9.73	8.37
49	15.75	12.37	9.72	8.37
50	15.78	12.37	9.72	8.37
51	15.77	12.38		8.37
52	15.76	12.38		8.37
53	15.78	12.37		8.37
54	15.76	12.38		8.37
55	15.76	12.38		8.37
56	15.77			8.37
57	15.76			8.37
58	15.76			8.37
59	15.77			8.37
60	15.76			8.37

Age	Issue Smoker			
	15 Year	20 Year	25 Year	30 Year
20	15.72	11.90	9.71	8.39
21	15.72	11.90	9.71	8.39
22	15.72	11.90	9.71	8.39
23	15.72	11.90	9.71	8.39
24	15.72	11.90	9.71	8.39
25	15.72	11.90	9.71	8.39
26	15.75	11.90	9.71	8.38
27	15.75	11.91	9.72	8.37
28	15.76	11.92	9.72	8.35
29	15.76	11.88	9.70	8.37
30	15.74	11.90	9.74	8.36
31	15.76	11.91	9.74	8.35
32	15.74	11.91	9.72	8.36
33	15.78	11.91	9.71	8.37
34	15.76	11.90	9.72	8.36
35	15.74	11.91	9.72	8.37
36	15.78	11.97	9.70	8.37
37	15.79	11.99	9.72	8.36
38	15.76	12.06	9.73	8.37
39	15.76	12.08	9.73	8.36
40	15.78	12.14	9.72	8.37
41	15.78	12.19	9.72	8.37
42	15.77	12.23	9.71	8.37
43	15.76	12.29	9.72	8.36
44	15.78	12.32	9.72	8.11
45	15.77	12.36	9.72	7.86
46	15.77	12.38	9.72	7.86
47	15.77	12.38	9.72	7.86
48	15.77	12.37	9.72	7.86
49	15.77	12.37	9.72	7.86
50	15.76	12.37	9.72	7.86
51	15.76	12.37		7.86
52	15.77	12.38		7.86
53	15.76	12.38		7.86
54	15.76	12.37		7.86
55	15.77	12.38		7.86
56	15.54			7.86
57	15.31			7.86
58	15.08			7.86
59	14.85			7.86
60	14.63			7.86

HomeCertain
 With Money Back
 Guaranteed Annual Premiums Per \$1,000
 Of Remaining Death Benefit After Initial 5 Year Guarantee

Age	Issue Nonsmoker			
	15 Year	20 Year	25 Year	30 Year
25	10.10	7.89	6.21	5.34
26	10.00	7.81	6.15	5.29
27	9.95	7.78	6.12	5.27
28	9.98	7.80	6.14	5.28
29	10.05	7.85	6.18	5.32
30	10.17	7.95	6.26	5.38
31	10.41	8.14	6.41	5.51
32	10.71	8.37	6.59	5.67
33	11.12	8.69	6.84	5.89
34	11.61	9.07	7.14	6.15
35	12.17	9.51	7.49	6.44
36	12.85	10.04	7.91	6.80
37	13.73	10.73	8.45	7.27
38	14.68	11.47	9.03	7.77
39	15.71	12.27	9.66	8.31
40	16.95	13.25	10.43	8.97
41	18.27	14.28	11.24	9.67
42	19.63	15.34	12.08	10.39
43	21.12	16.51	12.99	11.18
44	22.68	17.73	13.95	12.01
45	24.46	19.12	15.05	12.95
46	26.34	20.58	16.20	13.94
47	28.39	22.19	17.46	15.03
48	30.61	23.92	18.83	16.20
49	33.05	25.83	20.33	17.49
50	35.80	27.98	22.02	18.95
51	38.93	30.42	23.94	20.60
52	42.54	33.24	26.16	22.52
53	46.63	36.44	28.68	24.68
54	51.12	39.95	31.44	27.06
55	56.07	43.82	34.49	29.68
56	61.37	47.95	37.74	32.48
57	66.93	52.30	41.16	35.43
58	72.97	57.03	44.88	38.63
59	79.78	62.35	49.07	42.23

Age	Issue Nonsmoker			
	15 Year	20 Year	25 Year	30 Year
60	87.46	68.35	53.79	46.30
61	96.15	75.13	59.13	50.89
62	106.32	83.08	65.39	56.27
63	118.00	92.21	72.57	62.46
64	131.05	102.41	80.60	69.37
65	145.27	113.52	89.34	76.89
66	160.51	125.43	98.72	84.96
67	176.71	138.09	108.68	93.53
68	194.14	151.72	119.40	102.76
69	213.49	166.83	131.30	113.00
70	235.51	184.04	144.84	124.66
71	260.97	203.94	160.50	138.14
72	290.78	227.23	178.83	153.91
73	324.90	253.90	199.82	171.97
74	362.80	283.52	223.13	192.04
75	165.54	165.54	165.54	165.54
76	183.37	183.37	183.37	183.37
77	202.13	202.13	202.13	202.13
78	221.96	221.96	221.96	221.96
79	243.50	243.50	243.50	243.50
80	267.48	267.48	267.48	267.48
81	294.53	294.53	294.53	294.53
82	325.24	325.24	325.24	325.24
83	359.44	359.44	359.44	359.44
84	396.56	396.56	396.56	396.56
85	435.87	435.87	435.87	435.87
86	476.92	476.92	476.92	476.92
87	519.27	519.27	519.27	519.27
88	562.79	562.79	562.79	562.79
89	608.00	608.00	608.00	608.00
90	655.48	655.48	655.48	655.48
91	706.31	706.31	706.31	706.31
92	762.40	762.40	762.40	762.40
93	828.69	828.69	828.69	828.69
94	916.35	916.35	916.35	916.35

With Money Back

HomeCertain
 With Money Back
 Guaranteed Annual Premiums Per \$1,000
 Of Remaining Death Benefit After Initial 5 Year Guarantee

Age	Issue Smoker			
	15 Year	20 Year	25 Year	30 Year
25	13.63	10.68	8.40	7.24
26	13.53	10.61	8.34	7.19
27	13.53	10.61	8.34	7.19
28	13.63	10.68	8.40	7.24
29	13.92	10.91	8.58	7.39
30	14.33	11.23	8.84	7.61
31	14.82	11.61	9.14	7.87
32	15.42	12.09	9.51	8.19
33	16.23	12.72	10.01	8.62
34	17.17	13.46	10.59	9.12
35	18.27	14.32	11.26	9.70
36	19.65	15.40	12.12	10.44
37	21.38	16.76	13.18	11.35
38	23.29	18.26	14.37	12.37
39	25.48	19.97	15.71	13.53
40	28.03	21.97	17.29	14.89
41	30.78	24.12	18.98	16.34
42	33.71	26.43	20.79	17.91
43	36.85	28.88	22.72	19.57
44	40.27	31.57	24.84	21.39
45	43.87	34.39	27.05	23.30
46	47.58	37.30	29.35	25.27
47	51.59	40.44	31.82	27.40
48	55.92	43.83	34.48	29.70
49	60.63	47.52	37.39	32.20
50	65.80	51.58	40.58	34.95
51	71.63	56.15	44.18	38.04
52	78.21	61.31	48.24	41.54
53	85.62	67.12	52.80	45.47
54	93.64	73.40	57.75	49.73
55	102.14	80.06	62.99	54.24
56	111.05	87.05	68.49	58.98
57	120.26	94.27	74.17	63.87
58	129.88	101.81	80.10	68.98
59	140.18	109.88	86.45	74.45

Age	Issue Smoker			
	15 Year	20 Year	25 Year	30 Year
60	151.76	118.96	93.60	80.60
61	165.03	129.36	101.77	87.64
62	180.33	141.35	111.21	95.77
63	197.67	154.95	121.91	104.98
64	216.72	169.87	133.65	115.09
65	236.88	185.68	146.08	125.80
66	257.86	202.13	159.03	136.95
67	279.34	218.96	172.27	148.35
68	301.71	236.50	186.07	160.23
69	326.00	255.54	201.05	173.13
70	353.10	276.78	217.76	187.53
71	384.29	301.23	237.00	204.09
72	420.10	329.30	259.08	223.11
73	460.37	360.87	283.92	244.49
74	504.92	395.78	311.39	268.15
75	227.56	227.56	227.56	227.56
76	247.88	247.88	247.88	247.88
77	268.48	268.48	268.48	268.48
78	289.53	289.53	289.53	289.53
79	311.77	311.77	311.77	311.77
80	335.97	335.97	335.97	335.97
81	362.82	362.82	362.82	362.82
82	392.79	392.79	392.79	392.79
83	425.80	425.80	425.80	425.80
84	460.61	460.61	460.61	460.61
85	496.21	496.21	496.21	496.21
86	531.94	531.94	531.94	531.94
87	568.75	568.75	568.75	568.75
88	607.10	607.10	607.10	607.10
89	645.81	645.81	645.81	645.81
90	686.19	686.19	686.19	686.19
91	728.72	728.72	728.72	728.72
92	777.25	777.25	777.25	777.25
93	837.59	837.59	837.59	837.59
94	927.00	927.00	927.00	927.00

HomeCertain
 Money Back Rider
 Pro Rata Surrender Value Percentage of Total Premiums

End of Year	Term			
	15 Year	20 Year	25 Year	30 Year
1-5	0%	0%	0%	0%
6	5%	3%	2%	1%
7	10%	6%	4%	2%
8	15%	9%	6%	3%
9	20%	12%	8%	4%
10	25%	15%	10%	5%
11	40%	22%	13%	7%
12	55%	29%	16%	9%
13	70%	36%	19%	11%
14	85%	43%	22%	13%
15	100%	50%	25%	15%
16		60%	30%	17%
17		70%	35%	19%
18		80%	40%	21%
19		90%	45%	23%
20		100%	50%	25%
21			60%	30%
22			70%	35%
23			80%	40%
24			90%	45%
25			100%	50%
26				60%
27				70%
28				80%
29				90%
30				100%

With Money Back

HomeCertain
Without Money Back
Decreasing Term
Annual Premiums per \$1,000 of Initial Face Amount
(add \$60 policy fee)

Age	Issue Nonsmoker			
	15 Year	20 Year	25 Year	30 Year
20	0.80	0.88	1.07	1.20
21	0.80	0.88	1.07	1.20
22	0.80	0.88	1.07	1.20
23	0.80	0.88	1.07	1.20
24	0.80	0.88	1.07	1.20
25	0.80	0.88	1.07	1.20
26	0.86	0.94	1.13	1.28
27	0.86	0.94	1.13	1.28
28	0.86	0.97	1.21	1.35
29	0.86	0.97	1.21	1.35
30	0.86	1.03	1.27	1.42
31	0.91	1.03	1.27	1.42
32	0.91	1.08	1.34	1.58
33	0.97	1.15	1.41	1.65
34	1.02	1.26	1.55	1.72
35	1.08	1.32	1.62	1.87
36	1.19	1.44	1.82	2.02
37	1.30	1.55	1.96	2.24
38	1.41	1.73	2.17	2.46
39	1.52	1.90	2.37	2.69
40	1.68	2.08	2.58	2.92
41	1.85	2.26	2.86	3.21
42	2.02	2.49	3.13	3.52
43	2.18	2.73	3.41	3.89
44	2.41	2.96	3.75	4.19
45	2.57	3.19	4.10	4.57
46	2.90	3.55	4.51	
47	3.18	3.96	4.99	
48	3.51	4.31	5.48	
49	3.78	4.72	6.03	
50	4.11	5.13	6.58	
51	4.50	5.60		
52	4.89	6.07		
53	5.22	6.54		
54	5.66	7.01		
55	6.05	7.53		
56	6.49			
57	6.94			
58	7.38			
59	7.82			
60	8.26			

Age	Issue Smoker			
	15 Year	20 Year	25 Year	30 Year
20	1.57	1.76	2.17	2.39
21	1.57	1.76	2.17	2.39
22	1.57	1.76	2.17	2.39
23	1.57	1.76	2.17	2.39
24	1.57	1.76	2.17	2.39
25	1.57	1.76	2.17	2.39
26	1.63	1.82	2.17	2.46
27	1.63	1.85	2.24	2.54
28	1.68	1.90	2.31	2.62
29	1.68	1.97	2.45	2.77
30	1.79	2.02	2.51	2.92
31	1.85	2.14	2.72	3.06
32	1.96	2.32	2.86	3.29
33	2.07	2.44	3.06	3.44
34	2.24	2.61	3.27	3.67
35	2.35	2.79	3.55	3.97
36	2.63	3.08	3.89	4.34
37	2.85	3.37	4.30	4.72
38	3.12	3.73	4.71	5.17
39	3.45	4.08	5.13	5.68
40	3.73	4.49	5.61	6.21
41	4.11	4.84	6.16	6.80
42	4.45	5.31	6.71	7.41
43	4.84	5.72	7.27	8.08
44	5.22	6.19	7.88	8.76
45	5.61	6.71	8.51	9.50
46	6.16	7.30	9.26	
47	6.71	7.95	10.08	
48	7.27	8.65	10.91	
49	7.82	9.29	11.74	
50	8.42	10.00	12.64	
51	9.04	10.76		
52	9.64	11.47		
53	10.30	12.29		
54	10.97	13.05		
55	11.63	13.87		
56	12.35			
57	13.07			
58	13.79			
59	14.56			
60	15.28			

HomeCertain
Without Money Back
Level Term
Annual Premiums per \$1,000 of Face Amount
(add \$60 policy fee)

Age	Issue Nonsmoker					Age	Issue Smoker				
	10 Year	15 Year	20 Year	25 Year	30 Year		10 Year	15 Year	20 Year	25 Year	30 Year
20	0.92	0.98	1.06	1.21	1.35	20	1.82	1.94	2.12	2.47	2.69
21	0.92	0.98	1.06	1.21	1.35	21	1.82	1.94	2.12	2.47	2.69
22	0.92	0.98	1.06	1.21	1.35	22	1.82	1.94	2.12	2.47	2.69
23	0.92	0.98	1.06	1.21	1.35	23	1.82	1.94	2.12	2.47	2.69
24	0.92	0.98	1.06	1.21	1.35	24	1.82	1.94	2.12	2.47	2.69
25	0.92	0.98	1.06	1.21	1.35	25	1.82	1.94	2.12	2.47	2.69
26	0.99	1.06	1.13	1.29	1.44	26	1.88	2.01	2.19	2.47	2.77
27	0.99	1.06	1.13	1.29	1.44	27	1.88	2.01	2.22	2.54	2.86
28	0.99	1.06	1.16	1.37	1.51	28	1.94	2.07	2.29	2.62	2.95
29	0.99	1.06	1.16	1.37	1.51	29	1.94	2.07	2.37	2.78	3.12
30	0.99	1.06	1.24	1.44	1.59	30	2.07	2.21	2.43	2.85	3.29
31	1.05	1.12	1.24	1.44	1.59	31	2.14	2.28	2.57	3.09	3.45
32	1.05	1.12	1.30	1.53	1.77	32	2.27	2.42	2.79	3.25	3.70
33	1.12	1.19	1.38	1.60	1.85	33	2.39	2.55	2.93	3.48	3.87
34	1.18	1.26	1.52	1.76	1.93	34	2.58	2.75	3.14	3.72	4.13
35	1.25	1.33	1.59	1.84	2.11	35	2.71	2.89	3.35	4.03	4.46
36	1.37	1.46	1.73	2.07	2.28	36	3.03	3.23	3.70	4.42	4.88
37	1.50	1.60	1.87	2.23	2.52	37	3.29	3.50	4.06	4.89	5.31
38	1.63	1.74	2.08	2.47	2.77	38	3.60	3.84	4.48	5.35	5.81
39	1.76	1.87	2.29	2.70	3.03	39	3.98	4.25	4.91	5.82	6.40
40	1.94	2.07	2.51	2.93	3.29	40	4.31	4.59	5.40	6.38	6.99
41	2.14	2.28	2.71	3.25	3.61	41	4.75	5.06	5.82	7.00	7.65
42	2.33	2.48	3.00	3.56	3.96	42	5.13	5.47	6.38	7.63	8.34
43	2.52	2.69	3.28	3.87	4.38	43	5.58	5.95	6.88	8.25	9.09
44	2.78	2.96	3.56	4.26	4.71	44	6.02	6.42	7.45	8.95	9.85
45	2.96	3.16	3.84	4.66	5.14	45	6.47	6.90	8.08	9.66	10.69
46	3.35	3.57	4.27	5.12	5.65	46	7.11	7.58	8.78	10.52	11.59
47	3.67	3.91	4.76	5.67	6.19	47	7.75	8.26	9.56	11.45	12.51
48	4.05	4.32	5.19	6.22	6.74	48	8.39	8.94	10.41	12.39	13.46
49	4.37	4.66	5.68	6.84	7.33	49	9.02	9.62	11.18	13.33	14.44
50	4.75	5.06	6.18	7.47	7.93	50	9.72	10.37	12.03	14.35	15.20
51	5.20	5.54	6.74		8.55	51	10.43	11.12	12.95		16.19
52	5.64	6.02	7.30		9.19	52	11.12	11.86	13.79		17.19
53	6.02	6.42	7.87		9.85	53	11.89	12.68	14.78		18.20
54	6.53	6.97	8.43		10.54	54	12.65	13.50	15.70		19.23
55	6.98	7.45	9.06		11.24	55	13.42	14.31	16.68		20.97
56	7.49	7.99			12.02	56	14.25	15.20			22.68
57	8.00	8.54			12.86	57	15.08	16.08			24.52
58	8.51	9.08			13.76	58	15.91	16.97			26.51
59	9.02	9.62			14.72	59	16.80	17.92			28.67
60	9.53	10.17			15.74	60	17.63	18.80			31.00
61		11.08			17.66	61		20.25			34.64
62		12.07			19.82	62		21.81			38.71
63		13.15			22.24	63		23.49			43.25
64		14.32			24.96	64		25.30			48.33
65		15.60			28.00	65		27.25			54.00
66		17.63				66		29.45			
67		19.66				67		31.65			
68		21.69				68		33.85			
69		23.72				69		36.05			
70		25.76				70		38.23			

Without Money Back

HomeCertain
Without Money Back
Level Term (Extended Guarantee)
Annual Premiums per \$1,000 of Insurance Amount
(add \$60 annual policy fee)

Age	Issue Nonsmoker					Age	Issue Smoker				
	10 Year	15 Year	20 Year	25 Year	30 Year		10 Year	15 Year	20 Year	25 Year	30 Year
20	0.98	1.05	1.13	1.29	1.44	20	2.15	2.29	2.33	2.72	2.96
21	0.98	1.05	1.13	1.29	1.44	21	2.15	2.29	2.33	2.72	2.96
22	0.98	1.05	1.13	1.29	1.44	22	2.15	2.29	2.33	2.72	2.96
23	0.98	1.05	1.13	1.29	1.44	23	2.15	2.29	2.33	2.72	2.96
24	0.98	1.05	1.13	1.29	1.44	24	2.15	2.29	2.33	2.72	2.96
25	0.98	1.05	1.13	1.29	1.44	25	2.15	2.29	2.33	2.72	2.96
26	1.19	1.27	1.36	1.55	1.73	26	2.26	2.41	2.63	2.96	3.32
27	1.19	1.27	1.36	1.55	1.73	27	2.26	2.41	2.66	3.05	3.43
28	1.19	1.27	1.39	1.64	1.81	28	2.33	2.48	2.75	3.14	3.54
29	1.19	1.27	1.39	1.64	1.81	29	2.33	2.48	2.84	3.34	3.74
30	1.19	1.27	1.49	1.73	1.91	30	2.48	2.65	2.92	3.42	3.95
31	1.26	1.34	1.49	1.73	1.91	31	2.57	2.74	3.08	3.71	4.14
32	1.26	1.34	1.56	1.84	2.12	32	2.72	2.90	3.35	3.90	4.44
33	1.34	1.43	1.66	1.92	2.22	33	2.87	3.06	3.52	4.18	4.64
34	1.42	1.51	1.82	2.11	2.32	34	3.10	3.30	3.77	4.46	4.96
35	1.50	1.60	1.91	2.21	2.53	35	3.25	3.47	4.02	4.84	5.35
36	1.64	1.75	2.08	2.48	2.74	36	3.64	3.88	4.44	5.30	5.86
37	1.80	1.92	2.24	2.68	3.02	37	3.95	4.20	4.87	5.87	6.37
38	1.96	2.09	2.50	2.96	3.32	38	4.32	4.61	5.38	6.42	6.97
39	2.11	2.24	2.75	3.24	3.64	39	4.78	5.10	5.89	6.98	7.68
40	2.35	2.50	3.04	3.55	3.98	40	5.22	5.55	6.53	7.72	8.46
41	2.59	2.76	3.28	3.93	4.37	41	5.75	6.12	7.04	8.47	9.26
42	2.82	3.00	3.63	4.31	4.79	42	6.21	6.62	7.72	9.23	10.09
43	3.05	3.25	3.97	4.68	5.30	43	6.75	7.20	8.32	9.98	11.00
44	3.36	3.58	4.31	5.15	5.70	44	7.28	7.77	9.01	10.83	11.92
45	3.58	3.82	4.65	5.64	6.22	45	7.83	8.35	9.78	11.69	12.93
46	4.05	4.32	5.17	6.20	6.93	46	8.60	9.17	10.62	12.73	13.98
47	4.44	4.73	5.76	6.86	7.95	47	9.38	9.99	11.57	13.85	15.15
48	4.90	5.23	6.28	7.53	8.89	48	10.15	10.82	12.60	14.99	16.30
49	5.29	5.64	6.87	8.28	9.88	49	10.91	11.64	13.53	16.13	17.29
50	5.75	6.12	7.48	9.04	10.68	50	11.76	12.55	14.56	17.36	18.40
51	6.29	6.70	8.16			51	12.62	13.46	15.67		
52	6.82	7.28	8.83			52	13.46	14.35	16.69		
53	7.28	7.77	9.52			53	14.39	15.34	17.88		
54	7.90	8.43	10.20			54	15.31	16.34	19.00		
55	8.45	9.01	10.96			55	16.24	17.32	20.18		
56	9.06	9.67				56	17.24	18.39			
57	9.68	10.33				57	18.25	19.46			
58	10.30	10.99				58	19.25	20.53			
59	10.91	11.64				59	20.33	21.68			
60	11.53	12.31				60	21.33	22.75			
61		13.64				61		25.15			
62		14.97				62		27.55			
63		16.30				63		29.95			
64		17.63				64		32.35			
65		18.95				65		34.76			

HomeCertain
Without Money Back
Disability Income Rider
Current Annual Premiums
Per \$1 of Rider Face Amount*
(Monthly Income)

Issue Age	All Terms
20	0.12
21	0.12
22	0.12
23	0.13
24	0.13
25	0.13
26	0.14
27	0.14
28	0.15
29	0.15
30	0.16
31	0.17
32	0.18
33	0.18
34	0.19
35	0.20
36	0.21
37	0.22
38	0.23
39	0.24
40	0.25
41	0.27
42	0.28
43	0.30
44	0.31
45	0.33
46	0.35
47	0.37
48	0.38
49	0.40
50	0.42
51	0.44
52	0.46
53	0.47
54	0.49
55	0.51

* Premiums guaranteed
in Texas only.

HomeCertain
Without Money Back
Disability Income Rider
Current Annual Premiums
Per \$1 of Rider Face Amount
(Monthly Income)
(Florida Only)

Issue Age	All Terms
20	0.10
21	0.10
22	0.10
23	0.11
24	0.11
25	0.11
26	0.12
27	0.12
28	0.13
29	0.13
30	0.14
31	0.15
32	0.15
33	0.15
34	0.16
35	0.17
36	0.18
37	0.19
38	0.20
39	0.21
40	0.22
41	0.23
42	0.24
43	0.26
44	0.27
45	0.28
46	0.30
47	0.32
48	0.33
49	0.34
50	0.36
51	0.38
52	0.40
53	0.40
54	0.42
55	0.44

HomeCertain
Without Money Back
Disability Income Rider
Guaranteed Annual Premiums
per \$1 of Rider Face Amount*
(Monthly Income)

Issue Age	All Terms
20	0.18
21	0.18
22	0.18
23	0.20
24	0.20
25	0.20
26	0.21
27	0.21
28	0.23
29	0.23
30	0.24
31	0.26
32	0.27
33	0.27
34	0.29
35	0.30
36	0.32
37	0.33
38	0.35
39	0.36
40	0.38
41	0.41
42	0.42
43	0.45
44	0.47
45	0.50
46	0.53
47	0.56
48	0.57
49	0.60
50	0.63
51	0.66
52	0.69
53	0.71
54	0.74
55	0.77

* Premiums not
applicable in Texas.

HomeCertain
Without Money Back
Waiver of Premium Rider
Annual Premiums Per \$1,000
of Base Policy or
Co-Holder Rider Initial
Face Amount

Issue Age	All Terms
20	0.10
21	0.11
22	0.11
23	0.12
24	0.13
25	0.13
26	0.14
27	0.15
28	0.17
29	0.18
30	0.19
31	0.20
32	0.21
33	0.23
34	0.24
35	0.25
36	0.28
37	0.31
38	0.34
39	0.38
40	0.43
41	0.48
42	0.53
43	0.61
44	0.68
45	0.76
46	0.87
47	0.97
48	1.09
49	1.24
50	1.40
51	1.54
52	1.70
53	1.89
54	2.09
55	2.31

HomeCertain
Without Money Back
Accidental Death Benefit Rider
Additional Coverage
Annual Premiums Per
\$1,000 of Rider Face Amount

Issue Age	All Terms
20	1.08
21	1.08
22	1.08
23	1.08
24	1.08
25	0.96
26	0.96
27	0.96
28	0.96
29	0.96
30	1.08
31	1.08
32	1.08
33	1.08
34	1.08
35	1.08
36	1.08
37	1.08
38	1.08
39	1.08
40	1.08
41	1.08
42	1.08
43	1.20
44	1.20
45	1.20
46	1.20
47	1.20
48	1.20
49	1.32
50	1.32
51	1.32
52	1.32
53	1.32
54	1.44
55	1.44
56	1.44
57	1.56
58	1.56
59	1.56
60	1.68

Without Money Back

HomeCertain
Without Money Back
Disability Income Accident Rider
Current Annual Premiums
Per \$1 of Rider Face Amount*
(Monthly Income)

Issue Age	All Terms
20	0.06
21	0.06
22	0.06
23	0.07
24	0.07
25	0.07
26	0.07
27	0.07
28	0.08
29	0.08
30	0.08
31	0.09
32	0.09
33	0.09
34	0.10
35	0.10
36	0.11
37	0.11
38	0.12
39	0.12
40	0.13
41	0.14
42	0.14
43	0.15
44	0.16
45	0.17
46	0.18
47	0.19
48	0.19
49	0.20
50	0.21
51	0.22
52	0.23
53	0.24
54	0.25
55	0.26

HomeCertain
Without Money Back
Disability Income Accident Rider
Current Annual Premiums
Per \$1 of Rider Face Amount
(Monthly Income)
(Texas Only)

Issue Age	All Terms
20	0.09
21	0.09
22	0.09
23	0.10
24	0.10
25	0.10
26	0.11
27	0.11
28	0.12
29	0.12
30	0.12
31	0.13
32	0.14
33	0.14
34	0.15
35	0.15
36	0.16
37	0.17
38	0.18
39	0.18
40	0.19
41	0.21
42	0.21
43	0.23
44	0.24
45	0.25
46	0.27
47	0.28
48	0.29
49	0.30
50	0.32
51	0.33
52	0.35
53	0.36
54	0.37
55	0.39

HomeCertain
Without Money Back
Disability Income Accident Rider
Guaranteed Annual Premiums
per \$1 of Rider Face Amount
(Monthly Income)

Issue Age	All Terms
20	0.09
21	0.09
22	0.09
23	0.10
24	0.10
25	0.10
26	0.11
27	0.11
28	0.12
29	0.12
30	0.12
31	0.13
32	0.14
33	0.14
34	0.15
35	0.15
36	0.16
37	0.17
38	0.18
39	0.18
40	0.19
41	0.21
42	0.21
43	0.23
44	0.24
45	0.25
46	0.27
47	0.28
48	0.29
49	0.30
50	0.32
51	0.33
52	0.35
53	0.36
54	0.37
55	0.39

HomeCertain
Without Money Back
Waiver of Premium Rider
Annual Premiums Per \$1,000
of Base Policy or
Co-Holder Rider Initial
Face Amount

Issue Age	All Terms
20	0.10
21	0.11
22	0.11
23	0.12
24	0.13
25	0.13
26	0.14
27	0.15
28	0.17
29	0.18
30	0.19
31	0.20
32	0.21
33	0.23
34	0.24
35	0.25
36	0.28
37	0.31
38	0.34
39	0.38
40	0.43
41	0.48
42	0.53
43	0.61
44	0.68
45	0.76
46	0.87
47	0.97
48	1.09
49	1.24
50	1.40
51	1.54
52	1.70
53	1.89
54	2.09
55	2.31

HomeCertain
Without Money Back
Accidental Death Benefit Rider
Additional Coverage
Annual Premiums Per
\$1,000 of Rider Face Amount

Issue Age	All Terms
20	1.08
21	1.08
22	1.08
23	1.08
24	1.08
25	0.96
26	0.96
27	0.96
28	0.96
29	0.96
30	1.08
31	1.08
32	1.08
33	1.08
34	1.08
35	1.08
36	1.08
37	1.08
38	1.08
39	1.08
40	1.08
41	1.08
42	1.08
43	1.20
44	1.20
45	1.20
46	1.20
47	1.20
48	1.20
49	1.32
50	1.32
51	1.32
52	1.32
53	1.32
54	1.44
55	1.44
56	1.44
57	1.56
58	1.56
59	1.56
60	1.68

* Premiums not applicable
in Texas.

HomeCertain
Without Money Back
Critical Illness Rider*
Current Annual Premiums per \$1,000 of Rider Face Amount - Male

Age	Issue Nonsmoker					Age	Issue Smoker				
	10 Year	15 Year	20 Year	25 Year	30 Year		10 Year	15 Year	20 Year	25 Year	30 Year
20	1.01	1.05	1.13	1.24	1.35	20	1.49	1.59	1.75	1.95	2.15
21	1.10	1.14	1.23	1.35	1.46	21	1.63	1.75	1.92	2.14	2.35
22	1.20	1.25	1.34	1.47	1.59	22	1.79	1.92	2.11	2.35	2.58
23	1.31	1.36	1.46	1.59	1.72	23	1.97	2.11	2.32	2.57	2.82
24	1.41	1.47	1.58	1.72	1.86	24	2.18	2.33	2.56	2.83	3.09
25	1.54	1.60	1.72	1.87	2.02	25	2.39	2.56	2.81	3.10	3.38
26	1.65	1.73	1.87	2.03	2.19	26	2.61	2.81	3.09	3.40	3.70
27	1.77	1.87	2.03	2.20	2.37	27	2.84	3.09	3.41	3.73	4.04
28	1.89	2.02	2.20	2.38	2.56	28	3.10	3.40	3.75	4.09	4.42
29	2.02	2.19	2.39	2.59	2.78	29	3.39	3.73	4.13	4.48	4.83
30	2.17	2.37	2.60	2.80	3.00	30	3.69	4.10	4.54	4.92	5.29
31	2.32	2.56	2.82	3.04	3.25	31	4.03	4.51	5.00	5.39	5.78
32	2.48	2.77	3.07	3.30	3.52	32	4.40	4.95	5.51	5.92	6.32
33	2.66	2.99	3.33	3.57	3.81	33	4.80	5.44	6.06	6.49	6.91
34	2.85	3.24	3.62	3.88	4.13	34	5.23	5.98	6.68	7.12	7.56
35	3.05	3.50	3.93	4.20	4.47	35	5.71	6.57	7.35	7.81	8.27
36	3.43	3.90	4.35	4.63	4.90	36	6.43	7.34	8.15	8.62	9.08
37	3.85	4.35	4.81	5.10	5.38	37	7.25	8.19	9.03	9.50	9.96
38	4.32	4.84	5.33	5.62	5.90	38	8.16	9.15	10.01	10.47	10.93
39	4.85	5.39	5.90	6.19	6.47	39	9.19	10.21	11.09	11.55	12.00
40	5.45	6.01	6.53	6.82	7.10	40	10.36	11.41	12.29	12.73	13.17
41	6.12	6.70	7.22	7.51	7.79	41	11.66	12.74	13.62	14.04	14.45
42	6.87	7.46	8.00	8.27	8.54	42	13.14	14.22	15.10	15.48	15.86
43	7.72	8.31	8.85	9.11	9.37	43	14.80	15.88	16.73	17.07	17.40
44	8.66	9.26	9.79	10.03	10.27	44	16.67	17.73	18.54	18.82	19.10
45	9.73	10.32	10.84	11.06	11.27	45	18.78	19.80	20.55	20.76	20.96
46	10.60	11.21	11.74	11.96	12.18	46	20.47	21.51	22.29	22.51	22.73
47	11.55	12.17	12.71	12.94	13.16	47	22.32	23.38	24.18	24.42	24.66
48	12.59	13.22	13.76	14.00	14.23	48	24.33	25.40	26.22	26.49	26.75
49	13.71	14.36	14.90	15.14	15.38	49	26.52	27.60	28.44	28.73	29.01
50	14.94	15.59	16.14	16.38	16.62	50	28.92	29.99	30.85	31.16	31.47
51	16.28	16.93	17.48		17.96	51	31.52	32.58	33.46		34.13
52	17.74	18.39	18.93		19.41	52	34.36	35.40	36.30		37.02
53	19.32	19.97	20.49		20.98	53	37.46	38.46	39.37		40.15
54	21.05	21.69	22.19		22.68	54	40.84	41.79	42.70		43.55
55	22.94	23.56	24.03		24.51	55	44.52	45.41	46.32		47.24
56	24.82	25.47			26.50	56	47.94	48.90			50.87
57	26.86	27.54			28.65	57	51.62	52.65			54.78
58	29.06	29.78			30.98	58	55.58	56.69			58.98
59	31.44	32.20			33.50	59	59.85	61.05			63.51
60	34.02	34.82			36.22	60	64.45	65.74			68.39

Without Money Back

*Paid in lump sum.
Montana uses female rates only.

HomeCertain
Without Money Back
Critical Illness Rider*
Current Annual Premiums per \$1,000 of Rider Face Amount - Female

Age	Issue Nonsmoker					Age	Issue Smoker				
	10 Year	15 Year	20 Year	25 Year	30 Year		10 Year	15 Year	20 Year	25 Year	30 Year
20	1.10	1.19	1.31	1.43	1.55	20	1.70	1.88	2.11	2.35	2.58
21	1.21	1.30	1.43	1.56	1.69	21	1.88	2.08	2.33	2.58	2.82
22	1.32	1.41	1.56	1.70	1.83	22	2.08	2.30	2.58	2.84	3.09
23	1.44	1.55	1.71	1.85	1.99	23	2.29	2.54	2.85	3.12	3.39
24	1.58	1.70	1.87	2.02	2.16	24	2.54	2.82	3.16	3.44	3.71
25	1.72	1.85	2.04	2.19	2.34	25	2.81	3.11	3.49	3.78	4.07
26	1.88	2.03	2.23	2.39	2.54	26	3.12	3.45	3.86	4.16	4.46
27	2.05	2.22	2.44	2.60	2.76	27	3.47	3.83	4.26	4.58	4.89
28	2.25	2.43	2.66	2.83	3.00	28	3.85	4.25	4.71	5.03	5.35
29	2.45	2.66	2.91	3.09	3.26	29	4.28	4.71	5.20	5.54	5.87
30	2.68	2.91	3.18	3.36	3.54	30	4.75	5.23	5.75	6.09	6.43
31	2.93	3.19	3.48	3.67	3.85	31	5.28	5.80	6.36	6.70	7.04
32	3.20	3.49	3.80	4.00	4.19	32	5.86	6.44	7.02	7.37	7.72
33	3.50	3.83	4.15	4.35	4.55	33	6.51	7.15	7.76	8.11	8.45
34	3.82	4.19	4.54	4.74	4.94	34	7.23	7.93	8.58	8.92	9.26
35	4.18	4.59	4.96	5.17	5.37	35	8.03	8.80	9.48	9.82	10.15
36	4.59	5.01	5.39	5.60	5.80	36	8.83	9.62	10.31	10.65	10.98
37	5.04	5.47	5.85	6.06	6.26	37	9.71	10.52	11.21	11.55	11.88
38	5.54	5.98	6.36	6.56	6.76	38	10.69	11.50	12.19	12.53	12.86
39	6.08	6.53	6.91	7.11	7.30	39	11.75	12.57	13.25	13.58	13.91
40	6.68	7.12	7.50	7.70	7.89	40	12.93	13.74	14.41	14.73	15.05
41	7.33	7.78	8.15	8.34	8.52	41	14.22	15.02	15.66	15.98	16.29
42	8.05	8.50	8.85	9.03	9.20	42	15.64	16.42	17.03	17.33	17.63
43	8.84	9.28	9.62	9.78	9.93	43	17.20	17.96	18.52	18.80	19.07
44	9.71	10.13	10.45	10.59	10.72	44	18.92	19.63	20.13	20.39	20.64
45	10.66	11.06	11.35	11.47	11.58	45	20.81	21.46	21.89	22.11	22.33
46	11.41	11.82	12.12	12.24	12.36	46	22.29	22.97	23.42	23.66	23.90
47	12.21	12.63	12.94	13.07	13.20	47	23.88	24.58	25.07	25.32	25.57
48	13.07	13.49	13.82	13.96	14.10	48	25.59	26.30	26.83	27.10	27.36
49	13.99	14.41	14.75	14.90	15.05	49	27.41	28.14	28.71	29.00	29.28
50	14.97	15.40	15.76	15.92	16.07	50	29.37	30.12	30.72	31.03	31.33
51	16.02	16.45	16.82		17.16	51	31.46	32.23	32.87		33.53
52	17.15	17.58	17.96		18.33	52	33.70	34.49	35.18		35.88
53	18.35	18.78	19.18		19.57	53	36.11	36.91	37.65		38.40
54	19.64	20.07	20.48		20.89	54	38.68	39.50	40.29		41.09
55	21.02	21.44	21.87		22.31	55	41.44	42.27	43.11		43.97
56	22.14	22.58			23.50	56	43.39	44.26			46.04
57	23.32	23.78			24.75	57	45.44	46.35			48.21
58	24.56	25.05			26.07	58	47.58	48.53			50.48
59	25.87	26.38			27.45	59	49.82	50.82			52.86
60	27.25	27.79			28.92	60	52.17	53.21			55.36

*Paid in lump sum.
Montana uses female rates only.

HomeCertain
Without Money Back
Critical Illness Rider*
Guaranteed Annual Premiums per \$1,000 of Rider Face Amount - Male

Age	Issue Nonsmoker					Age	Issue Smoker				
	10 Year	15 Year	20 Year	25 Year	30 Year		10 Year	15 Year	20 Year	25 Year	30 Year
20	1.36	1.42	1.53	1.67	1.82	20	2.01	2.15	2.36	2.63	2.90
21	1.49	1.54	1.66	1.82	1.97	21	2.20	2.36	2.59	2.89	3.17
22	1.62	1.69	1.81	1.98	2.15	22	2.42	2.59	2.85	3.17	3.48
23	1.77	1.84	1.97	2.15	2.32	23	2.66	2.85	3.13	3.47	3.81
24	1.90	1.98	2.13	2.32	2.51	24	2.94	3.15	3.46	3.82	4.17
25	2.08	2.16	2.32	2.52	2.73	25	3.23	3.46	3.79	4.19	4.56
26	2.23	2.34	2.52	2.74	2.96	26	3.52	3.79	4.17	4.59	5.00
27	2.39	2.52	2.74	2.97	3.20	27	3.83	4.17	4.60	5.04	5.45
28	2.55	2.73	2.97	3.21	3.46	28	4.19	4.59	5.06	5.52	5.97
29	2.73	2.96	3.23	3.50	3.75	29	4.58	5.04	5.58	6.05	6.52
30	2.93	3.20	3.51	3.78	4.05	30	4.98	5.54	6.13	6.64	7.14
31	3.13	3.46	3.81	4.10	4.39	31	5.44	6.09	6.75	7.28	7.80
32	3.35	3.74	4.14	4.46	4.75	32	5.94	6.68	7.44	7.99	8.53
33	3.59	4.04	4.50	4.82	5.14	33	6.48	7.34	8.18	8.76	9.33
34	3.85	4.37	4.89	5.24	5.58	34	7.06	8.07	9.02	9.61	10.21
35	4.12	4.73	5.31	5.67	6.03	35	7.71	8.87	9.92	10.54	11.16
36	4.63	5.27	5.87	6.25	6.62	36	8.68	9.91	11.00	11.64	12.26
37	5.20	5.87	6.49	6.89	7.26	37	9.79	11.06	12.19	12.83	13.45
38	5.83	6.53	7.20	7.59	7.97	38	11.02	12.35	13.51	14.13	14.76
39	6.55	7.28	7.97	8.36	8.73	39	12.41	13.78	14.97	15.59	16.20
40	7.36	8.11	8.82	9.21	9.59	40	13.99	15.40	16.59	17.19	17.78
41	8.26	9.05	9.75	10.14	10.52	41	15.74	17.20	18.39	18.95	19.51
42	9.27	10.07	10.80	11.16	11.53	42	17.74	19.20	20.39	20.90	21.41
43	10.42	11.22	11.95	12.30	12.65	43	19.98	21.44	22.59	23.04	23.49
44	11.69	12.50	13.22	13.54	13.86	44	22.50	23.94	25.03	25.41	25.79
45	13.14	13.93	14.63	14.93	15.21	45	25.35	26.73	27.74	28.03	28.30
46	14.31	15.13	15.85	16.15	16.44	46	27.63	29.04	30.09	30.39	30.69
47	15.59	16.43	17.16	17.47	17.77	47	30.13	31.56	32.64	32.97	33.29
48	17.00	17.85	18.58	18.90	19.21	48	32.85	34.29	35.40	35.76	36.11
49	18.51	19.39	20.12	20.44	20.76	49	35.80	37.26	38.39	38.79	39.16
50	20.17	21.05	21.79	22.11	22.44	50	39.04	40.49	41.65	42.07	42.48
51	21.98	22.86	23.60		24.25	51	42.55	43.98	45.17		46.08
52	23.95	24.83	25.56		26.20	52	46.39	47.79	49.01		49.98
53	26.08	26.96	27.66		28.32	53	50.57	51.92	53.15		54.20
54	28.42	29.28	29.96		30.62	54	55.13	56.42	57.65		58.79
55	30.97	31.81	32.44		33.09	55	60.10	61.30	62.53		63.77
56	33.51	34.38			35.78	56	64.72	66.02			68.67
57	36.26	37.18			38.68	57	69.69	71.08			73.95
58	39.23	40.20			41.82	58	75.03	76.53			79.62
59	42.44	43.47			45.23	59	80.80	82.42			85.74
60	45.93	47.01			48.90	60	87.01	88.75			92.33

Without Money Back

*Paid in lump sum.
Montana uses female rates only.

HomeCertain
Without Money Back
Critical Illness Rider*
Guaranteed Annual Premiums per \$1,000 of Rider Face Amount - Female

Age	Issue Nonsmoker					Age	Issue Smoker				
	10 Year	15 Year	20 Year	25 Year	30 Year		10 Year	15 Year	20 Year	25 Year	30 Year
20	1.49	1.61	1.77	1.93	2.09	20	2.30	2.54	2.85	3.17	3.48
21	1.63	1.76	1.93	2.11	2.28	21	2.54	2.81	3.15	3.48	3.81
22	1.78	1.90	2.11	2.30	2.47	22	2.81	3.11	3.48	3.83	4.17
23	1.94	2.09	2.31	2.50	2.69	23	3.09	3.43	3.85	4.21	4.58
24	2.13	2.30	2.52	2.73	2.92	24	3.43	3.81	4.27	4.64	5.01
25	2.32	2.50	2.75	2.96	3.16	25	3.79	4.20	4.71	5.10	5.49
26	2.54	2.74	3.01	3.23	3.43	26	4.21	4.66	5.21	5.62	6.02
27	2.77	3.00	3.29	3.51	3.73	27	4.68	5.17	5.75	6.18	6.60
28	3.04	3.28	3.59	3.82	4.05	28	5.20	5.74	6.36	6.79	7.22
29	3.31	3.59	3.93	4.17	4.40	29	5.78	6.36	7.02	7.48	7.92
30	3.62	3.93	4.29	4.54	4.78	30	6.41	7.06	7.76	8.22	8.68
31	3.96	4.31	4.70	4.95	5.20	31	7.13	7.83	8.59	9.05	9.50
32	4.32	4.71	5.13	5.40	5.66	32	7.91	8.69	9.48	9.95	10.42
33	4.73	5.17	5.60	5.87	6.14	33	8.79	9.65	10.48	10.95	11.41
34	5.16	5.66	6.13	6.40	6.67	34	9.76	10.71	11.58	12.04	12.50
35	5.64	6.20	6.70	6.98	7.25	35	10.84	11.88	12.80	13.26	13.70
36	6.20	6.76	7.28	7.56	7.83	36	11.92	12.99	13.92	14.38	14.82
37	6.80	7.38	7.90	8.18	8.45	37	13.11	14.20	15.13	15.59	16.04
38	7.48	8.07	8.59	8.86	9.13	38	14.43	15.53	16.46	16.92	17.36
39	8.21	8.82	9.33	9.60	9.86	39	15.86	16.97	17.89	18.33	18.78
40	9.02	9.61	10.13	10.40	10.65	40	17.46	18.55	19.45	19.89	20.32
41	9.90	10.50	11.00	11.26	11.50	41	19.20	20.28	21.14	21.57	21.99
42	10.87	11.48	11.95	12.19	12.42	42	21.11	22.17	22.99	23.40	23.80
43	11.93	12.53	12.99	13.20	13.41	43	23.22	24.25	25.00	25.38	25.74
44	13.11	13.68	14.11	14.30	14.47	44	25.54	26.50	27.18	27.53	27.86
45	14.39	14.93	15.32	15.48	15.63	45	28.09	28.97	29.55	29.85	30.15
46	15.40	15.96	16.36	16.52	16.69	46	30.09	31.01	31.62	31.94	32.27
47	16.48	17.05	17.47	17.64	17.82	47	32.24	33.18	33.84	34.18	34.52
48	17.64	18.21	18.66	18.85	19.04	48	34.55	35.51	36.22	36.59	36.94
49	18.89	19.45	19.91	20.12	20.32	49	37.00	37.99	38.76	39.15	39.53
50	20.21	20.79	21.28	21.49	21.69	50	39.65	40.66	41.47	41.89	42.30
51	21.63	22.21	22.71		23.17	51	42.47	43.51	44.37		45.27
52	23.15	23.73	24.25		24.75	52	45.50	46.56	47.49		48.44
53	24.77	25.35	25.89		26.42	53	48.75	49.83	50.83		51.84
54	26.51	27.09	27.65		28.20	54	52.22	53.33	54.39		55.47
55	28.38	28.94	29.52		30.12	55	55.94	57.06	58.20		59.36
56	29.89	30.48			31.73	56	58.58	59.75			62.15
57	31.48	32.10			33.41	57	61.34	62.57			65.08
58	33.16	33.82			35.19	58	64.23	65.52			68.15
59	34.92	35.61			37.06	59	67.26	68.61			71.36
60	36.79	37.52			39.04	60	70.43	71.83			74.74

*Paid in lump sum.
Montana uses female rates only.

HomeCertain
Without Money Back
Children's Level Term Life
Insurance Rider
Annual Premiums Per
\$1,000 of Rider Face Amount

All Ages	All Terms
6.50	

Without Money Back

HomeCertain
Without Money Back
Guaranteed Annual Premiums Per \$1,000
Of Remaining Death Benefit After Initial 5 Year Guarantee

Attained Age	Non-Smoker All Terms
25	4.14
26	4.10
27	4.08
28	4.09
29	4.12
30	4.17
31	4.27
32	4.39
33	4.56
34	4.76
35	4.99
36	5.27
37	5.63
38	6.02
39	6.44
40	6.95
41	7.49
42	8.05
43	8.66
44	9.30
45	10.03
46	10.80
47	11.64
48	12.55
49	13.55
50	14.68
51	15.96
52	17.44
53	19.12
54	20.96
55	22.99
56	25.16
57	27.44
58	29.92
59	32.71

Attained Age	Non-Smoker All Terms
60	35.86
61	39.42
62	43.59
63	48.38
64	53.73
65	59.56
66	65.81
67	72.45
68	79.60
69	87.53
70	96.56
71	107.00
72	119.22
73	133.21
74	148.75
75	165.54
76	183.37
77	202.13
78	221.96
79	243.50
80	267.48
81	294.53
82	325.24
83	359.44
84	396.56
85	435.87
86	476.92
87	519.27
88	562.79
89	608.00
90	655.48
91	706.31
92	762.40
93	828.69
94	916.35

HomeCertain
Without Money Back
Guaranteed Annual Premiums Per \$1,000
Of Remaining Death Benefit After Initial 5 Year Guarantee

Attained Age	Issue Smoker	
	10 Years	15-30 Years
25	5.61	5.61
26	5.57	5.57
27	5.57	5.57
28	5.61	5.61
29	5.73	5.73
30	5.90	5.90
31	6.10	6.10
32	6.35	6.35
33	6.68	6.68
34	7.07	7.07
35	7.52	7.52
36	8.09	8.09
37	8.80	8.80
38	9.59	9.59
39	10.49	10.49
40	11.54	11.54
41	12.67	12.67
42	13.88	13.88
43	15.17	15.17
44	16.58	16.58
45	18.06	18.06
46	19.59	19.59
47	21.24	21.24
48	22.25	23.02
49	23.24	24.96
50	25.16	27.09
51	27.29	29.49
52	29.70	32.20
53	32.42	35.25
54	35.31	38.55
55	38.37	42.05
56	41.54	45.72
57	44.76	49.51
58	48.09	53.47
59	51.66	57.71

Attained Age	Issue Smoker	
	10 Years	15-30 Years
60	55.71	62.48
61	60.42	67.94
62	65.95	74.24
63	72.31	81.38
64	79.32	89.22
65	86.73	97.52
66	94.41	106.16
67	102.18	115.00
68	110.23	124.21
69	118.98	134.21
70	128.85	145.37
71	140.42	158.21
72	153.89	172.95
73	169.23	189.53
74	186.31	207.87
75	216.15	227.56
76	247.88	247.88
77	268.48	268.48
78	289.53	289.53
79	311.77	311.77
80	335.97	335.97
81	362.82	362.82
82	392.79	392.79
83	425.80	425.80
84	460.61	460.61
85	496.21	496.21
86	531.94	531.94
87	568.75	568.75
88	607.10	607.10
89	645.81	645.81
90	686.19	686.19
91	728.72	728.72
92	777.25	777.25
93	837.59	837.59
94	927.00	927.00

HomeCertain
Annual Decreasing Term
Payoff Amount per \$1,000
of Initial Death Benefit

End of Year	Term			
	15 Year	20 Year	25 Year	30 Year
1	\$1,000	\$1,000	\$1,000	\$1,000
2	969	983	990	994
3	934	963	979	987
4	896	942	966	980
5	854	919	953	972
6	808	893	938	963
7	757	865	922	953
8	701	834	904	942
9	640	800	884	930
10	573	763	862	917
11	500	722	838	903
12	500	676	812	887
13	500	627	783	870
14	500	572	751	851
15	500	512	716	830
16	500	500	677	807
17	500	500	634	781
18	500	500	588	754
19	500	500	536	723
20	500	500	500	689
21	500	500	500	652
22	500	500	500	611
23	500	500	500	566
24	500	500	500	516
25 to maturity	500	500	500	500

Consider all the facts, then make your own decision.

Fidelity and Guaranty Life offers term life insurance products with different product features, benefits, and charges, including different term durations, issue ages, guaranteed premium periods, and underwriting classifications.

For all of the details about the dynamic HomeCertain from Fidelity and Guaranty Life, contact your licensed sales representative today, e-mail us at contact-us@omfn.com, or visit us on the World Wide Web at www.omfn.com.

Of course, as with any other insurance product, when you select a life insurance policy, you must carefully consider your own financial situation and the many alternatives available to you. No single life insurance product design may have all of the features you find desirable. Therefore, it is important to understand the features available so that you can make the best decision for you and your family.



This product is offered on a group or individual basis as determined by state approval.

Individual Policy Form: FGL MLT-U (9-98); FGL MDT-U (10-98); et al.

Certificate Form: FGL MLT-U-C (9-98); FGL MDT-U-C (10-98); et al.

Terms and conditions are set forth in the Group Policy Number: FGL MLT-U-P (9-98); FGL MDT-U-P (10-98); et al, issued to the Trustee of the Fidelity and Guaranty Life Group Insurance Trust, Wilmington, Delaware. It is subject to the laws of the state in which it is issued. A certificate of coverage will be issued to persons who become insured under the plan.

Comments contained in this brochure reflect our understanding of the current tax law treatment of this type of contract. Since the laws are subject to different interpretations and possible changes in the future, we recommend that clients consult their own tax advisors.

This document is not a legal contract and descriptions of policy provisions are only partial. For exact terms and conditions, please refer to the policy. The policy, riders and/or certain features of the policy and riders may not be available in all states.

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