

iProvide™ Whole Life

Agent Underwriting and Product Guide

The Baltimore Life® COMPANIES

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iProvide™ Whole Life is underwritten and issued by The Baltimore Life Insurance Company in Owings Mills, Maryland.

Form 9055

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- Preferred, *Life Pay, 20 Pay, Single Pay,* Female 7
- Standard, *Life Pay, 20 Pay, Single Pay,* Male 8
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- Modified ROP Death Benefit, *Life Pay,* Male and Female 10

iProvide™ Whole Life

iProvide™ is a simplified issue whole life insurance policy designed to meet consumer's final expense needs. It is a non-participating permanent life insurance policy with a level, fully guaranteed death benefit or a return-of-premium (ROP) policy with a limited death benefit option.

Pre-App/E-Application

- Pre-App 'eligibility' underwriting decisions – know before submitting the application.
- 100% point-of-sale underwriting (UW) decisions – reflexive health questions for more accurate UW decisions, and no routine phone interview.

Underwriting Classes

(1) Preferred
(2) Standard
(3) Modified ROP

Death Benefits

- *Preferred and Standard:* Death benefits are guaranteed at $1,000 per unit for all policy years.
- *Modified ROP:*
  - Within the first two years: If death occurs due to non-accidental reasons, the death benefit payable is 110% of the premium.
  - In policy year three and beyond: The death benefit is based on the policy face amount.
  - The death benefit payable may be reduced by any outstanding policy loans or Accelerated Death Benefit liens.

Issue Ages *Age last birthday is based on the date of issue.*

	Preferred	Standard	Modified ROP Death Benefit
Min	45	45	45
Max	89**	89**	80**

Exceptions

Preferred: *Single Pay:* Age 85 max *20 Pay:* Age 80 max
Standard: *Single Pay:* Age 80 max *20 Pay:* Age 80 max
Modified ROP: Male, Tobacco, Max age is 75

Face Amounts

Min	$2,500*		
	Preferred Level Death Benefit	Standard Level Death Benefit	Modified ROP Death Benefit
Max	Ages 45-50: $35,000 Ages 51-70: $50,000 Ages 71-80: $35,000 Ages 81+: $15,000	Ages 45-80: $25,000 Ages 81+: $15,000	All Ages: $15,000

**Minimum face amount is subject to a $240 minimum annualized premium.*

Maturity Age

There is no maturity or endowment date/age. Coverage continues until death.

State Approval and Forms List

Form 9054

Application

State-specific forms only apply in states where applicable.

Generic	*State Specific*
ICC22-9027 Application	Form 9027

Policies

Generic	*State Specific*
ICC22-9025 Level Pay	Form 9025
ICC22-9028 Single Pay	Form 9028
ICC22-9026 Modified ROP	Form 9026

Illustration: Non-illustrated product

Premiums

Premiums can be paid in a single payment, 20-year payments, or lifetime payments to age 120.

Refer to the Premium Rate tables in this guide. Some options may not be available for all UW classes and issue ages.

Policy Fee: $36 per year

Premium Methods

Billing dates are limited to 1-28 of the month.

- **Direct Bill:** annual, semi-annual, and quarterly
- **Bank Draft (EFT):** annual, semi-annual, quarterly, and monthly
- **Social Security Billing:** Monthly premium aligned with Social Security income on one of the following days:
  - 1st or 3rd of the month
  - 2nd, 3rd, or 4th Wednesday of the month

Premium Calculation

- Multiply the annual per unit factor by the number of 1,000s of face amount and round to the nearest penny.
- Add the annual policy fee to the base annual premium.
- Add any annual rider premium (round to nearest penny)
- Multiply each annual benefit premium (base separate from each rider) by the modal premium factor, and then round each benefit premium to the nearest cent.
- The total modal premium is the sum of the benefit modal premiums.

Modal Premium Factors:

Annual	1.00
Semiannual	0.53
Quarterly	0.27
Monthly EFT	0.09

Bank Draft (EFT) Initial and Future Premium Options

- Allowable EFT dates are 1-28. The selected draft date will become the issue date.
- If a draft date is not selected, the default draft date will be the issue date.

Option 1: Draft initial premium immediately. All future premiums drafted on the same date.

Option 2: Draft initial premium immediately; but choose a different future draft date.

Option 3: Draft initial premium in the future up to 30 days in advance. Date selected becomes the issue date and ongoing future draft date (no temporary coverage).

Option 4: If the applicant does not select a draft date, the issue date becomes the future draft date by default.

Save Age/Backdating/Forward Dating

- To save age, an effective date up to six (6) months before the date of application may be requested on paper applications only.
- The current age is used for the medical question set.
- A request for backdating can be made on a paper application and handled manually by New Business.
- Backdating is not permitted to enable eligibility for a selected plan.
- Policies may be dated up to 60 days into the future on paper applications only.

Single-Pay Policies

- Single-pay policies are assumed to be Modified Endowment Contracts (MECs) with some exceptions for 1035 exchanges.
- 1035 exchanges will be accepted only for single-pay policies and must be submitted via paper applications.
- 1035 exchange form must accompany the application.
- Other MECs: Other policies, such as Modified (ROP) policies, can also be MECs.

Policy Loan Interest Rate

Not to exceed 8%

Automatic Premium Loan (APL)

- An administrative option that can be selected on the application at issue.
- When a premium is not paid on time, the APL option will automatically generate a policy loan (or increase the existing balance) to pay for the premium and avoid the policy from lapsing.
- *If APL is not selected at issue,* at the end of the grace period following non-payment of premium, the policy will be changed to a Reduced Paid Up (RPU) option.

Riders

Please refer to ***Form 9054 State Approval and Forms List*** for rider and state availability.

Accidental Death Benefit (ADB), Form 7922

Only available on the Preferred and Standard classes.

- Level Premiums for Life Pay and 20 Pay Options
- Issue Ages 45-65
- Expiry Age 70
- Face amount equals the base policy face amount

Terminal Illness Accelerated Death Benefit Rider (ADBR), Form ICC19-8871 or state-specific Form 8871

Automatically included at no additional cost on Preferred, Standard, and Modified ROP policies unless the insured opts out at the time of application.

- Minimum death benefit acceleration amount of $2,500
- Only for terminal illness
- Rider is not underwritten and is available to all insureds, all ages, and UW classes provided:
  1. The rider is approved, and
  2. The Accelerated Benefit Rider Disclosure Statement (ICC19-8872 or state-specific form 8872 in FL, ND, SD) is submitted.
- The Owner may elect to accelerate up to 75% of the policy (maximum percentage may vary by state).
- Upon approval, a claim filing fee of up to $100 is assessed to policyholder and is added to the initial amount of the lien.
- Policyholder can pay down the current balance of the lien at any time.
- Only one claim per rider is permitted.
- Claim amount is processed as a lien on the policy.
- Only one rider of this type can be attached to the policy.
- Rider terminates (as does the policy to which it is attached) upon the death of insured or reduction of the death benefit net of lien (including interest thereon) to "0" zero, whichever comes first.
- At death claim, lien amount plus interest is offset against the net death benefit otherwise payable.
- Irrevocable beneficiary or assignee must provide written approval of the acceleration, if applicable.
- APL option must be removed upon payment of the accelerated benefit.
- Rider can be added post issue: Disclosure must be provided to the owner.

Underwriting ("UW") Overview

The iProvide™ product underwriting will be unique, and an extremely efficient and streamlined process from start to finish. The underwriting decision and process is 100% automated! Baltimore Life has developed extensive rules, processed in an advanced decision rules engine, to determine a *Preferred, Standard, Modified*, or *Decline* decision 100% of the time for a point-of-sale decision.

A few exceptions to this are outlined later, and typically are due to any system errors.

UW Decision Criteria

- Tobacco Use
- Height/Weight (or BMI)
- Medical History
  - Application Questionnaire
  - Prescription History Check
  - Lab History Check

Potential Outcomes and overall Underwriting Rating for UW Decisions

Preferred, Standard, Modified, Declined

Application

The application consists of three distinct sections designed to replace longer knock-out questions that may be too conservative or liberal. With more targeted questions, we have more flexibility in deciding who we can make more favorable underwriting decisions for.

- *Part A* - Knock-Out Questions
  If any question in Part A is answered "yes", the applicant is not eligible for this product.

- *Part B* - Supplemental Questions
  - If any question is answered "yes", the applicant will complete some reflexive questions specific to the medical history they are presenting.
  - The answer to those questions will be what determines the final UW outcome.

- *Part C* - Age 70+ Section
  - This section is **only** required for applicant's age 70+
  - Any "Yes" answer in this section is not eligible for coverage.

UW Decision Process

The UW Decision is designed to be simple and fully automated. All applications are decision point-of-sale based on our advance UW decision engine, which combines multiple factors to determine the best possible underwriting outcome at point-of-sale. There are no scenarios that intentionally are routed to an underwriter for manual review.

The only exception to the 100% straight-through decisions are:

- *Stacking:* When flags of adverse Baltimore Life Underwriting decisions have taken place on the applicant in the past.
- *Data Source Failure:* Rare, if one of the electronic data sources we receive in real time fails (ex: the vendor experiences an outage, there is a temporary issue with the connection, etc.) The case might "fail" and route to UW for manual review of the data source.
  - We expect this less than 2% of the time; and typically, it is temporary and Underwriting still reviews within one (1) business day.

Declined decisions can also be based on the prescription history check and/or lab history check. If significant medical history is discovered that is either not eligible for coverage (aka a decline), or not eligible for simplified issue (aka medical history that is outside of what we can take without additional information), the case cannot be approved straight through.

Medical History

As noted above, the application is separated into two sections. The medical impairments appear only once in each section.

Part A - Medical conditions that are not eligible for simplified issue underwriting, and ineligible for this product.

- Congestive Heart Failure or Cardiomyopathy
- Organ Transplant
- Multiple Sclerosis, Muscular Dystrophy, Cerebral Palsy, or Parkinson's Disease
- Memory Loss, Cognitive Impairment, Alzheimer's or Dementia
- ALS, Lupus, Acquired Immune Deficiency Syndrome (AIDS), or have tested positive for HIV
- Chronic Kidney Failure, Dialysis Treatment, Hepatitis B or C, Liver Failure, Cirrhosis or Fibrosis of the Liver, or Sickle Cell Anemia
- Schizophrenia or Psychosis

Part B - Medical conditions that can range anywhere from Preferred to Declined, based on additional information that is collected via supplemental reflexive questions.

- Coronary Artery Disease, Heart Attack, High Blood pressure, or Atrial Fibrillation
- Diabetes, COPD or Sleep Apnea
- Cancer, Leukemia or Lymphoma? (Excluding squamous or basal cell carcinoma)
- Seizures, Blood Clots, Stroke or TIA
- Pancreatitis, Ulcerative Colitis or Crohn's Disease
- Depression or Bipolar Disorder
- Recreational Drug use, or Drug or Alcohol Abuse
- Rheumatoid Arthritis, Fibromyalgia, or Chronic Kidney Disease

The reflexive questions are relatively consistent around each medical condition, with some unique questions based on the medical impairment. The focus on:

- When the condition was diagnosed and/or when the most recent event was
- How the condition is/was treated
- How many times the condition has occurred (ex. like a single vs. multiple heart attacks)
- Questions related to the severity of the condition

Answers to the reflexive questions will determine the underwriting rating. Combinations of medical conditions might result in a higher rating if they are comorbid to each other.

Prescription History

We evaluate the applicant's prescription history at a holistic, whole profile view. That makes things challenging to provide a definitive "knock-out list" of medications.

Combinations of the prescription-fill history (prescription type, dosage, frequency of fills, date of last fill, prescribing doctor specialty, etc.), along with the applicants age and gender, are all factors into how the decision engine scores the prescription history.

- *For example:* Our decision engine will view 1 low dose fill of Oxycodone from a Dentist differently than it would 45 fills of a high dosage from an Oncologist.

In general, the following list of medications are significantly likely to result in a decline, if currently taken or recently present in the application's prescription history:

Blood Pressure/Cardiac
- Furosemide plus Spironolactone *(together)*
- Nitroglycerin

Cancer
- Chemotherapy <12 months
- Tamoxifen
- Cytoxan
- Adriamycin

Diabetes
- Insulin > 50 units per day

Drug or Alcohol Abuse
- Suboxone
- Methadone
- Antabuse
- Buprenorphine
- Naltrexone

Immune System
- Cyclosporine
- Methotrexate* *(depends on reason for taking)*
- Cellcept
- Hydroxychloroquine
- Biktarvy
- Truvada
- Combivir

Psych/Neuro
- Olanzapine (Zyprexa)
- Quetiapine (Seroquel)
- Risperidone (Risperdal)
- Ziprasidone (Geodon)
- Lithium
- Lamictal (Lamotrigine)
- Haldol
- Aricept (Donepezil)

GI/Liver
- Viread
- Chrlorthalidone

Contacting Underwriting

If you need to contact underwriting for any reason, such as:
- *Clarification about why an underwriting decision was made.*
- *If a case was declined, when it could be reconsidered.*
- *If an adverse decision can be appealed with additional information.*

The best way to contact the Underwriting Department is to email **Underwriting@baltlife.com.**

When contacting, please include:
- The policy number.
- The reason for the inquiry.
- Any relevant information to the inquiry. *For example,* if appealing a decline, what information is important to know.

Height/Weight Charts

How we determine the initial underwriting rating:

BMI Chart

Ages	Decline	Preferred	Standard	Modified	Decline
45-69	<17	17-43	43.1-47	47.1-49.5	49.6+
70+	<17	17-45	45.1-48	48.1-50.9	51+

Expanded BMI chart

Age 69 and under

	Decline	Preferred	Standard	Modified	Decline
4'7"	<73	73 - 184	185 - 202	203 - 213	>213
4'8"	<76	76 - 191	192 - 209	210 - 221	>221
4'9"	<79	79 - 198	199 - 217	218 - 229	>229
4'10"	<81	81 - 205	206 - 224	225 - 237	>237
4'11"	<84	84 - 212	213 - 232	233 - 245	>245
5'0"	<87	87 - 220	221 - 242	241 - 253	>253
5'1"	<90	90 - 227	228 - 248	249 - 262	>262
5'2"	<93	93 - 235	236 - 257	258 - 271	>271
5'3"	<96	96 - 242	243 - 265	266 - 279	>279
5'4"	<99	99 - 250	251 - 273	274 - 288	>288
5'5"	<102	102 - 258	259 - 282	283 - 297	>297
5'6"	<105	105 - 266	267 - 291	292 - 307	>307
5'7"	<109	109 - 276	275 - 300	301 - 316	>316
5'8"	<112	112 - 283	283 - 309	310 - 326	>326
5'9"	<115	115 - 291	292 - 318	319 - 335	>335
5'10"	<118	118 - 299	300 - 327	328 - 345	>345
5'11"	<122	122 - 308	309 - 337	338 - 355	>355
6'0"	<125	125 - 317	318 - 346	347 - 365	>365
6'1"	<129	129 - 326	327 - 356	357 - 375	>375
6'2"	<132	132 - 335	336 - 366	367 - 386	>386
6'3"	<136	136 - 344	345 - 376	377 - 396	>396
6'4"	<140	140 - 353	354 - 386	387 - 407	>407
6'5"	<143	143 - 363	363 - 396	397 - 417	>417
6'6"	<147	147 - 372	373 - 407	408 - 428	>428
6'7"	<151	151 - 382	383 - 417	418 - 439	>439
6'8"	<155	155 - 391	392 - 428	429 - 451	>451

Expanded BMI chart

Age 70 and over

	Decline	Preferred	Standard	Modified	Decline
4'7"	<73	73 - 193	194 - 206	207 - 219	>219
4'8"	<76	76 - 200	201 - 214	215 - 227	>227
4'9"	<79	79 - 207	208 - 221	222 - 235	>235
4'10"	<81	81 - 215	216 - 229	230 - 244	>244
4'11"	<84	84 - 222	223 - 237	238 - 252	>252
5'0"	<87	87 - 230	231 - 245	246 - 261	>261
5'1"	<90	90 - 238	239 - 254	255 - 269	>269
5'2"	<93	93 - 246	247 - 262	263 - 278	>278
5'3"	<96	96 - 254	255 - 271	272 - 287	>287
5'4"	<99	99 - 262	263 - 279	280 - 297	>297
5'5"	<102	102 - 270	271 - 288	289 - 306	>306
5'6"	<105	105 - 278	279 - 297	298 - 315	>315
5'7"	<109	109 - 287	288 - 306	307 - 325	>325
5'8"	<112	112 - 296	297 - 315	316 - 335	>335
5'9"	<115	115 - 304	305 - 325	326 - 345	>345
5'10"	<118	118 - 313	314 - 334	335 - 355	>355
5'11"	<122	122 - 322	323 - 344	345 - 365	>365
6'0"	<125	125 - 332	333 - 354	355 - 375	>375
6'1"	<129	129 - 341	342 - 364	365 - 386	>386
6'2"	<132	132 - 350	351 - 374	375 - 396	>396
6'3"	<136	136 - 360	361 - 384	385 - 407	>407
6'4"	<140	140 - 370	371 - 394	395 - 418	>418
6'5"	<143	143 - 379	380 - 405	406 - 429	>429
6'6"	<147	147 - 389	390 - 415	416 - 441	>441
6'7"	<151	151 - 399	400 - 426	427 - 452	>452
6'8"	<155	155 - 410	411 - 437	438 - 463	>463

Completing an eApp

Save time, immediate UW decisions, and easy entry with the most efficient eApp system ever.

Log into the agent website, open the link to eApp

- Enter the applicant's personal info, and height/weight
  (If outside the minimum/maximum height and weight range, stop here)
- Applicant electronically signs the HIPAA Authorization *(Rx and LabPiQture data initiated)*
- Eligibility results (within 3-5 minutes):
  - Applicant is eligible for simplified underwriting (UW) Preferred, Standard, or Modified
    OR
  - Declined (can stop here)

eApp Continued

- Applicant answers health questions
- Coverage, riders, and premium calculation
- Owner, Beneficiary, Payor info
- Payment and replacement info
- Agent responses
- Electronic signatures - All parties, including the agent (DocuSign: agent device or email)

Note: Paper replacement forms will be required with eApps in: Arkansas, Florida, Nevada, and Washington.

iProvide™ Whole Life

Preferred: Male

Premium Rates per $1,000 of Face Amount

Issue Age	Life Pay NT	Life Pay TO	Life Pay ADB*	20 Pay NT	20 Pay TO	20 Pay ADB*	Single Pay NT	Single Pay TO
45	29.16	48.05	1.10	36.39	52.07	1.21	391.54	469.31
46	30.05	48.50	1.13	37.52	54.16	1.22	401.67	481.40
47	30.94	48.94	1.15	38.65	56.25	1.22	411.80	493.49
48	31.83	49.39	1.18	39.79	58.33	1.23	421.92	505.58
49	32.72	49.83	1.20	40.92	60.42	1.23	432.05	517.67
50	33.61	50.28	1.23	42.05	62.51	1.23	442.18	529.76
51	34.94	52.72	1.25	43.42	64.92	1.25	454.49	543.64
52	36.28	55.17	1.28	44.78	67.32	1.28	466.80	557.52
53	37.61	57.61	1.30	46.15	69.73	1.30	479.12	571.41
54	38.95	60.06	1.33	47.51	72.13	1.33	491.43	585.29
55	40.28	62.50	1.35	48.88	74.54	1.35	503.74	599.17
56	42.50	65.61	1.38	50.75	77.87	1.38	517.99	614.06
57	44.72	68.72	1.41	52.63	81.19	1.41	532.24	628.94
58	46.95	71.84	1.44	54.50	84.52	1.44	546.50	643.83
59	49.17	74.95	1.47	56.38	87.84	1.47	560.75	658.71
60	51.39	78.06	1.50	58.25	91.17	1.50	575.00	673.60
61	53.61	82.50	1.53	60.40	94.58	1.53	589.96	687.77
62	55.83	86.95	1.56	62.54	97.99	1.56	604.92	701.94
63	58.06	91.39	1.59	64.69	101.39	1.59	619.87	716.12
64	60.28	95.84	1.62	66.83	104.80	1.62	634.83	730.29
65	62.50	100.28	1.65	68.98	108.21	1.65	649.79	744.46
66	66.61	105.83	-	72.37	113.25	-	666.09	759.02
67	70.72	111.38	-	75.76	118.30	-	682.39	773.57
68	74.82	116.94	-	79.15	123.34	-	698.69	788.13
69	78.93	122.49	-	82.54	128.39	-	714.99	802.68
70	83.04	128.04	-	85.93	133.43	-	731.29	817.24
71	89.82	137.71	-	92.18	142.92	-	748.87	831.35
72	96.60	147.38	-	98.43	152.41	-	766.46	845.47
73	103.38	157.06	-	104.68	161.91	-	784.04	859.58
74	110.16	166.73	-	110.93	171.40	-	801.63	873.70
75	116.94	176.40	-	117.18	180.89	-	819.21	887.81
76	126.47	189.18	-	129.05	198.86	-	836.51	901.95
77	135.99	201.95	-	140.92	216.83	-	853.81	916.08
78	145.52	214.73	-	152.78	234.80	-	871.12	930.22
79	155.04	227.50	-	164.65	252.77	-	888.42	944.35
80	164.57	240.28	-	176.52	270.74	-	905.72	958.49
81	186.38	271.28	-	-	-	-	919.58	963.79
82	208.19	302.28	-	-	-	-	933.43	969.09
83	229.99	333.29	-	-	-	-	947.29	974.40
84	251.80	364.29	-	-	-	-	961.14	979.70
85	273.61	395.29	-	-	-	-	975.00	985.00
86	316.61	459.96	-	-	-	-	-	-
87	359.61	524.62	-	-	-	-	-	-
88	402.62	589.29	-	-	-	-	-	-
89	445.62	653.95	-	-	-	-	-	-

Accidental Death Benefit (ADB): Life Pay and 20 Pay only. Male and Female, Standard and Preferred, Annual Premium Rates per $1,000 of ADB Face Amount.

iProvide™ Whole Life

Preferred: Female

Premium Rates per $1,000 of Face Amount

Issue Age	Life Pay NT	Life Pay TO	Life Pay ADB*	20 Pay NT	20 Pay TO	20 Pay ADB*	Single Pay NT	Single Pay TO
45	25.27	36.94	1.10	32.33	45.21	1.21	362.65	440.38
46	26.12	37.61	1.13	33.23	46.72	1.22	372.14	451.41
47	26.97	38.27	1.15	34.13	48.23	1.22	381.63	462.44
48	27.83	38.94	1.18	35.02	49.73	1.23	391.12	473.46
49	28.68	39.60	1.20	35.92	51.24	1.23	400.61	484.49
50	29.53	40.27	1.23	36.82	52.75	1.23	410.10	495.52
51	29.92	42.05	1.25	37.85	54.33	1.25	421.46	508.12
52	30.31	43.83	1.28	38.88	55.91	1.28	432.81	520.71
53	30.71	45.60	1.30	39.90	57.49	1.30	444.17	533.31
54	31.10	47.38	1.33	40.93	59.07	1.33	455.52	545.90
55	31.49	49.16	1.35	41.96	60.65	1.35	466.88	558.50
56	32.91	50.94	1.38	43.30	62.61	1.38	479.85	572.00
57	34.34	52.72	1.41	44.64	64.57	1.41	492.82	585.50
58	35.76	54.49	1.44	45.97	66.53	1.44	505.79	599.01
59	37.19	56.27	1.47	47.31	68.49	1.47	518.76	612.51
60	38.61	58.05	1.50	48.65	70.45	1.50	531.73	626.01
61	40.94	60.94	1.53	50.15	72.26	1.53	546.10	639.64
62	43.28	63.83	1.56	51.64	74.07	1.56	560.47	653.27
63	45.61	66.71	1.59	53.14	75.89	1.59	574.83	666.91
64	47.95	69.60	1.62	54.63	77.70	1.62	589.20	680.54
65	50.28	72.49	1.65	56.13	79.51	1.65	603.57	694.17
66	52.72	76.26	-	58.33	82.15	-	619.03	707.79
67	55.17	80.03	-	60.53	84.79	-	634.50	721.41
68	57.61	83.81	-	62.73	87.43	-	649.96	735.02
69	60.06	87.58	-	64.93	90.07	-	665.43	748.64
70	62.50	91.35	-	67.13	92.71	-	680.89	762.26
71	67.28	96.63	-	71.12	97.90	-	697.56	776.42
72	72.05	101.90	-	75.12	103.09	-	714.23	790.58
73	76.83	107.18	-	79.11	108.27	-	730.91	804.75
74	81.60	112.45	-	83.11	113.46	-	747.58	818.91
75	86.38	117.73	-	87.10	118.65	-	764.25	833.07
76	93.33	126.46	-	94.35	128.30	-	782.28	848.26
77	100.27	135.19	-	101.60	137.96	-	800.31	863.45
78	107.22	143.92	-	108.84	147.61	-	818.33	878.63
79	114.16	152.65	-	116.09	157.27	-	836.36	893.82
80	121.11	161.38	-	123.34	166.92	-	854.39	909.01
81	135.23	179.38	-	-	-	-	874.15	921.21
82	149.34	197.38	-	-	-	-	893.91	933.41
83	163.46	215.39	-	-	-	-	913.66	945.60
84	177.57	233.39	-	-	-	-	933.42	957.80
85	191.69	251.39	-	-	-	-	953.18	970.00
86	214.97	281.50	-	-	-	-	-	-
87	238.25	311.62	-	-	-	-	-	-
88	261.52	341.73	-	-	-	-	-	-
89	284.80	371.85	-	-	-	-	-	-

Accidental Death Benefit (ADB): Life Pay and 20 Pay only. Male and Female, Standard and Preferred, Annual Premium Rates per $1,000 of ADB Face Amount.

iProvide™ Whole Life

Standard: Male

Premium Rates per $1,000 of Face Amount

	Life Pay			20 Pay			Single Pay	
Issue Age	NT	TO	ADB*	NT	TO	ADB*	NT	TO
45	36.40	55.39	1.10	39.70	58.50	1.21	421.03	508.19
46	38.18	57.92	1.13	41.00	61.12	1.22	431.84	521.40
47	39.96	60.46	1.15	42.29	63.75	1.22	442.66	534.60
48	41.74	62.99	1.18	43.59	66.37	1.23	453.47	547.81
49	43.52	65.53	1.20	44.88	69.00	1.23	464.29	561.01
50	45.30	68.06	1.23	46.18	71.62	1.23	475.10	574.22
51	47.07	72.06	1.25	47.89	75.03	1.25	488.69	589.69
52	48.85	76.07	1.28	49.60	78.44	1.28	502.28	605.15
53	50.62	80.07	1.30	51.32	81.85	1.30	515.87	620.62
54	52.40	84.08	1.33	53.03	85.26	1.33	529.46	636.08
55	54.17	88.08	1.35	54.74	88.67	1.35	543.05	651.55
56	56.65	93.30	1.38	57.10	93.20	1.38	559.04	668.23
57	59.13	98.52	1.41	59.47	97.73	1.41	575.04	684.91
58	61.61	103.75	1.44	61.83	102.26	1.44	591.03	701.60
59	64.09	108.97	1.47	64.20	106.79	1.47	607.03	718.28
60	66.57	114.19	1.50	66.56	111.32	1.50	623.02	734.96
61	71.31	121.86	1.53	69.81	117.42	1.53	639.44	750.35
62	76.05	129.52	1.56	73.06	123.53	1.56	655.85	765.73
63	80.79	137.19	1.59	76.32	129.63	1.59	672.27	781.12
64	85.53	144.85	1.62	79.57	135.74	1.62	688.68	796.50
65	90.27	152.52	1.65	82.82	141.84	1.65	705.10	811.89
66	96.84	164.08	-	88.79	152.38	-	723.77	828.00
67	103.41	175.63	-	94.75	162.92	-	742.43	844.10
68	109.98	187.19	-	100.72	173.45	-	761.10	860.21
69	116.55	198.74	-	106.68	183.99	-	779.76	876.31
70	123.12	210.30	-	112.65	194.53	-	798.43	892.42
71	132.07	225.19	-	121.83	208.68	-	816.19	905.91
72	141.02	240.08	-	131.00	222.83	-	833.95	919.40
73	149.98	254.96	-	140.18	236.97	-	851.71	932.90
74	158.93	269.85	-	149.35	251.12	-	869.47	946.39
75	167.88	284.74	-	158.53	265.27	-	887.23	959.88
76	181.69	301.41	-	176.22	292.98	-	903.32	964.90
77	195.50	318.08	-	193.91	320.70	-	919.42	969.93
78	209.32	334.74	-	211.60	348.41	-	935.51	974.95
79	223.13	351.41	-	229.29	376.13	-	951.61	979.98
80	236.94	368.08	-	246.98	403.84	-	967.70	985.00
81	269.72	414.30	-	-	-	-	-	-
82	302.50	460.52	-	-	-	-	-	-
83	335.28	506.75	-	-	-	-	-	-
84	368.06	552.97	-	-	-	-	-	-
85	400.84	599.19	-	-	-	-	-	-
86	467.73	679.08	-	-	-	-	-	-
87	534.62	758.96	-	-	-	-	-	-
88	601.51	838.85	-	-	-	-	-	-
89	668.40	918.73	-	-	-	-	-	-

Accidental Death Benefit (ADB): Life Pay and 20 Pay only. Male and Female, Standard and Preferred, Annual Premium Rates per $1,000 of ADB Face Amount.

iProvide™ Whole Life

Standard: Female

Premium Rates per $1,000 of Face Amount

Issue Age	Life Pay NT	Life Pay TO	Life Pay ADB*	20 Pay NT	20 Pay TO	20 Pay ADB*	Single Pay NT	Single Pay TO
45	32.43	45.50	1.10	34.97	49.87	1.21	389.03	474.61
46	33.72	47.57	1.13	35.95	51.66	1.22	399.03	486.57
47	35.01	49.63	1.15	36.94	53.46	1.22	409.04	498.54
48	36.29	51.70	1.18	37.92	55.25	1.23	419.04	510.50
49	37.58	53.76	1.20	38.91	57.05	1.23	429.05	522.47
50	38.87	55.83	1.23	39.89	58.84	1.23	439.05	534.43
51	40.07	57.96	1.25	41.10	60.90	1.25	451.42	548.35
52	41.27	60.09	1.28	42.30	62.97	1.28	463.79	562.26
53	42.47	62.22	1.30	43.51	65.03	1.30	476.15	576.18
54	43.67	64.35	1.33	44.71	67.10	1.33	488.52	590.09
55	44.87	66.48	1.35	45.92	69.16	1.35	500.89	604.01
56	46.99	69.91	1.38	47.55	71.71	1.38	515.30	619.07
57	49.11	73.34	1.41	49.17	74.26	1.41	529.72	634.13
58	51.23	76.77	1.44	50.80	76.80	1.44	544.13	649.18
59	53.35	80.20	1.47	52.42	79.35	1.47	558.55	664.24
60	55.47	83.63	1.50	54.05	81.90	1.50	572.96	679.30
61	57.90	88.18	1.53	56.17	85.03	1.53	588.54	693.98
62	60.33	92.73	1.56	58.29	88.16	1.56	604.12	708.66
63	62.75	97.29	1.59	60.41	91.29	1.59	619.71	723.33
64	65.18	101.84	1.62	62.53	94.42	1.62	635.29	738.01
65	67.61	106.39	1.65	64.65	97.55	1.65	650.87	752.69
66	72.11	112.51	-	68.32	102.69	-	668.80	768.06
67	76.61	118.62	-	71.99	107.84	-	686.73	783.44
68	81.12	124.74	-	75.65	112.98	-	704.66	798.81
69	85.62	130.85	-	79.32	118.13	-	722.59	814.19
70	90.12	136.97	-	82.99	123.27	-	740.52	829.56
71	96.37	143.41	-	88.57	130.41	-	757.72	843.49
72	102.62	149.85	-	94.15	137.54	-	774.92	857.42
73	108.86	156.30	-	99.72	144.68	-	792.12	871.36
74	115.11	162.74	-	105.30	151.81	-	809.32	885.29
75	121.36	169.18	-	110.88	158.95	-	826.52	899.22
76	130.48	181.63	-	121.05	172.57	-	843.80	913.03
77	139.59	194.07	-	131.22	186.19	-	861.08	926.83
78	148.71	206.52	-	141.38	199.80	-	878.35	940.64
79	157.82	218.96	-	151.55	213.42	-	895.63	954.44
80	166.94	231.41	-	161.72	227.04	-	912.91	968.25
81	186.96	256.08	-	-	-	-	-	-
82	206.97	280.74	-	-	-	-	-	-
83	226.99	305.41	-	-	-	-	-	-
84	247.00	330.07	-	-	-	-	-	-
85	267.02	354.74	-	-	-	-	-	-
86	298.48	395.07	-	-	-	-	-	-
87	329.94	435.40	-	-	-	-	-	-
88	361.41	475.74	-	-	-	-	-	-
89	392.87	516.07	-	-	-	-	-	-

Accidental Death Benefit (ADB): Life Pay and 20 Pay only. Male and Female, Standard and Preferred, Annual Premium Rates per $1,000 of ADB Face Amount.

iProvide™ Whole Life

Life Pay

Modified (ROP Death Benefit)

Premium Rates per $1,000 of Face Amount

	Male		Female	
Issue Age	NT	TO	NT	TO
45	40.40	60.46	35.26	51.14
46	41.87	63.47	36.34	53.31
47	43.34	66.49	37.42	55.48
48	44.82	69.50	38.51	57.66
49	46.29	72.51	39.59	59.83
50	47.76	75.53	40.68	62.01
51	50.02	79.80	42.31	64.92
52	52.28	84.08	43.94	67.84
53	54.54	88.36	45.57	70.75
54	56.80	92.64	47.21	73.67
55	59.06	96.91	48.84	76.59
56	62.54	103.26	51.26	80.53
57	66.02	109.61	53.67	84.46
58	69.50	115.96	56.09	88.40
59	72.97	122.31	58.50	92.34
60	76.45	128.65	60.92	96.28
61	81.25	137.48	64.06	100.86
62	86.05	146.32	67.19	105.43
63	90.85	155.15	70.33	110.01
64	95.65	163.98	73.47	114.58
65	100.45	172.81	76.61	119.16
66	108.54	188.11	81.70	126.08
67	116.63	203.41	86.79	133.00
68	124.73	218.71	91.88	139.91
69	132.82	234.01	96.98	146.83
70	140.91	249.31	102.07	153.75
71	152.55	272.06	109.27	162.64
72	164.18	294.81	116.48	171.53
73	175.82	317.57	123.69	180.42
74	187.46	340.32	130.89	189.31
75	199.10	363.07	138.10	198.21
76	220.00	-	150.17	213.47
77	240.91	-	162.23	228.74
78	261.81	-	174.30	244.01
79	282.71	-	186.37	259.28
80	303.62	-	198.43	274.55