

**IN THE MATTER OF  
CONSECO LIFE INSURANCE COMPANY, ET AL  
REGULATORY SETTLEMENT AGREEMENT**

WHEREAS, the Insurance Commissioner of the State of California, the Insurance Commissioner of the State of Florida, the Insurance Commissioner of the State of Iowa, the Insurance Commissioner of the State of Indiana, and the Insurance Commissioner of the State of Texas (collectively the "Lead Regulators") have conducted a multi-state examination regarding allegations related to the sale, administration and management of Consecos Life Insurance Company's Lifetrend life insurance policies; and

WHEREAS, the Lead Regulators have also conducted a multi-state examination of the processes Consecos Life Insurance Company, Consecos Insurance Company, Consecos Health Insurance Company, Bankers Life and Casualty Company, and Washington National Insurance Company (collectively with Consecos Life the "Consecos Companies") use to identify, manage, and correct policy administration issues; and

WHEREAS, the Lead Regulators and the insurance regulators of each of the remaining states and the District of Columbia that agree to approve this Agreement (the "Participating Regulators") (collectively the Lead Regulators and Participating Regulators are referred to as "Signatory Regulators") desire to enter into an Agreement with Consecos Life to resolve the allegations related to the Lifetrend life insurance policies; and

WHEREAS, the Signatory Regulators desire to enter into an Agreement with the Consecos Companies to address the manner in which the Consecos Companies identify, manage and correct policy administration issues.

**NOW, THEREFORE, in consideration of the payments and the respective representations, agreements and conditions hereinafter set forth, and intending to be legally bound hereby, the Lead Regulators and the Conseco Companies on this 28th day of May, 2010 ("Execution Date") hereto agree as follows.**

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## **Part I. Definitions**

For purposes of this Agreement the following terms shall have the following meanings:

“Agreement” means this Regulatory Settlement Agreement.

“Day” means calendar day.

“Death Benefit” means the definition used in the Lifetrend Policy for the death benefit.

“Effective Date” means the date this Agreement is executed by insurance regulators of 35 jurisdictions with a combined Lifetrend policy count that exceeds 75% of the total policy count of all Lifetrend policies as set out by Exhibit A.

“Election Form and Release” means the forms on which each Lifetrend Policyowner may elect one of the optional additional policy benefits (i) a Face Amount Reduction, (ii) a Reduced Paid-Up Policy, and if eligible, (iii) to participate in the Settlement Pool.

“Eligible Lifetrend Policyowner” means a Lifetrend Policyowner who has not either (i) missed no more than one Scheduled Premium payment as of September 1, 2008, provided the number of annual premiums paid exceeds the number of years set by the policy form’s illustration software to show the limited pay or vanish option; or (ii) been sent a letter by Conseco Life or a predecessor company specifically stating the Lifetrend Policyowner had been placed on the Continuation of Insurance Provision of his/her policy prior to September 1, 2008. An Eligible Lifetrend Policyowner is eligible to participate in the Settlement Pool.

“Enhanced Continuation of Insurance Provision” (ECOI) means an extra-contractual benefit unilaterally conferred on Lifetrend Policyowners by Conseco Life which allows Lifetrend Policyowners to make flexible premium payments at any time. The ECOI will

also provide Lifetrend Policyowners with the option to maintain supplemental benefits provided by riders.

“Execution Date” means the date the Agreement is executed by the Conseco Companies and the Lead Regulators.

“Face Amount Reduction” means a reduction in the Sum Insured under the policy pursuant to the election of an Optional Additional Policy Benefit by a Lifetrend Policyowner as described in Paragraph 37.

“Guaranteed Cash Values” also known as “Guaranteed Policy Values” means the policy values shown on the Policy Data Pages of the Lifetrend policies.

“Lead Regulators” means the California, Florida, Indiana, Iowa and Texas Departments of Insurance and their respective Commissioners of Insurance.

“Lifetrend Policyowner” means an individual person who as of September 30, 2008 owned one or more Lifetrend policies from the Lifetrend Policy series I, II, III, IV, V and VII, except for those policyholders who have either (i) claimed or received a death benefit or (ii) have surrendered their policy and does not reinstate the policy under the provisions of Paragraph 62.

“Monthly Anniversary Date” means the monthly recurring date of the policy date set forth on the Policy Data Page of the individual Lifetrend policies.

“Net Cash Value” means the cash value of the accumulation account of the Lifetrend policy, less the surrender charge, if any, less any indebtedness.

“Non-Guaranteed Elements” means Cost of Insurance rates and monthly expense charges.

“NGE Changes” is defined in Paragraph 15.

**“Optional Additional Policy Benefits”** means the Face Amount Reduction and Reduced Paid-Up Policy provided for in this Agreement.

**“Optional Premium Payment Provision”** or **“OPPP”** is defined in Paragraphs 5 and 8.

**“Overloan”** means when the total indebtedness of a policy equals or exceeds the cash value of the policy.

**“Participating Regulator”** means the state insurance regulators (including the insurance regulator of the District of Columbia), other than the Lead Regulators, that approve and execute this agreement.

**“Reduced Paid-Up Policy”** means the act of reducing the sum insured of a Lifetrend policy to an amount chosen by the Lifetrend Policyowner pursuant to the election of an Optional Additional Policy Benefit as described in Paragraph 37.

**“Reinstatement Letter”** is defined in Paragraph 62.

**“Required Additional Policy Benefits”** means the Enhanced Continuation of Insurance Benefit and the Extended Protection from Policy Termination benefits provided by this Agreement.

**“Scheduled Premium”** means the annual premium as listed on a Lifetrend Policyowner’s policy data page. If the premium is paid other than annually, the Scheduled Premium is the annual total of the premium as listed on the Lifetrend Policyowner’s policy data page.

**“Settlement Pool”** means the amount of funds set aside by Conseco Life for apportionment among Eligible Lifetrend Policyowners who elect to participate in the Settlement Pool.

**“Shortfall Amount” is a term used by Consec Life to indicate the amount needed to increase the accumulation account value to exceed the sum of the guaranteed cash value plus surrender charges and any indebtedness to continue to qualify for the Optional Premium Payment provision of certain Lifetrend Policies.**

**“Shortfall Notice” is defined in Paragraph 19.**

**“Signatory Regulators” collectively means the Lead States and Participating Regulators.**

**“Surrendered Policy” means any Lifetrend III, IV-87, IV-93, and IV-95 policy that was surrendered after October 7<sup>th</sup> 2008, except for (i) those policies that were surrendered after the policyowner provided Consec Life with written documentation independently confirming his or her awareness of the Moratorium and his or her desire to proceed with the requested surrender or (ii) those policies that were surrendered after the policyowner was provided written notification of the Moratorium but did not withdraw his or her surrender request after being informed of the option to do so.**

**“Termination Date” means the date on which the later of the conclusion of the forty-eight month period following the implementation of the NGE changes authorized by Paragraphs 56 and 57 respectively or the completion of the independent assessment provided for in Paragraph 60 occurs.**

**“Under Funded” is the term used by Consec Life to refer to the situation wherein a policy no longer meets the requirements of the Optional Premium Payment Provision of certain Lifetrend Policies.**



## **Part II. Lifetrend Policies**

### **A. Recitals**

1. Consec Life is an Indiana corporation and at all relevant times was a licensed insurance company in 49 states and the District of Columbia.

2. Consec Life is a direct subsidiary of Washington National Insurance Company, an Illinois insurance company. Washington National Insurance Company is a direct subsidiary of CDOC, Inc., a Delaware corporation, with its principal place of business in Carmel, Indiana. CDOC, Inc. is a subsidiary of Consec, Inc., a Delaware corporation, with its principal place of business in Carmel, Indiana.

3. Between 1978 and 1996, Massachusetts General Life Insurance Company ("MGL") and Philadelphia Life Insurance Company ("PLI"), both subsidiaries of the Life Partners Group, designed, sold, and administered a group of interest sensitive whole life insurance policies collectively referred to as "Lifetrend" policies. Consec, Inc. acquired control of Life Partners Group, MGL and PLI in 1996. Following that acquisition, MGL and PLI continued to market the Lifetrend products through 1997 and to administer them using the administrative system developed by Life Partners Group. The administrative system is commonly referred to as the CK4 Administrative System. In 1997, MGL was renamed Consec Life, and in 1998, PLI was merged into Consec Life. Most Lifetrend policies were sold prior to Consec Inc.'s acquisition of control of MGL and PLI.

4. At the time the Lifetrend policies were sold between 1978 and 1997, certain marketing materials, presentations, and policy illustrations for Lifetrend policy forms within the I, II, III, IV, V and VII series that were prepared by MGL and PLI for

agent use only, contained references to “vanishing premiums” and “paid-up policies.” For example, agent marketing material issued by PLI stated that for Lifetrend III, IV and V policies “[b]ased on the ‘minimum’ guaranteed interest rate of 4 1/2% and ‘current’ expenses charges and mortality, all products will illustrate favorably under a Vanish Pay assumption.” [Interest-Sensitive Lifetrend Series Product Specifications Brochure – Form 83221A]. A “Product Hotline” brochure - Form 53227B – for agents issued by PLI regarding the sale of Lifetrend III, IV and V was captioned “Interest Sensitive Whole Life with a 5 Year Vanish.” (emphasis in original). Likewise, Lifetrend III and IV were individually marketed to agents with brochures using the caption “A Fixed Premium Interest-Sensitive Whole Life Policy With Vanish Option.” (emphasis added). The Lifetrend III and IV marketing brochures (Form NP-WL- 86), also stated:

Premiums: Premiums are fixed and may be paid continuously, however, the insured has the option after the payment of 5 year’s premiums of “vanishing” or limiting premium payments, thereby creating a “paid-up” policy based on current interest, mortality and expenses assumptions.

(emphasis in original).

5. Agents were provided disks containing software for use in preparing policy illustrations to be shown to prospects for the purpose of selling Lifetrend policies. For most of the Lifetrend policy forms within the I, II, III, IV, V and VII series, the software defaults were commonly set to show the limited pay and vanish payment options at five years using the Optional Premium Payment Provision (“OPPP”) contained in the policies. For Lifetrend policy forms III, IV-87, IV-93, IV-95, and V, current assumptions used in policy illustrations shown by agents to prospects demonstrated a five annual payment contract with cost of insurance and expense charges that ceased after a

certain number of years, typically after eight years. In some cases, for Lifetrend IV-97, the illustration vanish pay option default was set to show ten or more years.

6. Conseco Life did not charge policyowners cost of insurance for Lifetrend III, IV (except Lifetrend IV-97), V and VII policies or charge policyowners monthly expense charges for Lifetrend IV, V and VII policies, after the policies had been in effect for eight (8) years. For Lifetrend III policies, Conseco Life did not charge the monthly per unit expense charge or COI charge in years nine (9) and thereafter, but did charge monthly per policy expense charges in all policy years. The Lifetrend I, II, and IV-97 policies have had the cost of insurance charges and monthly per policy expense charges in effect for all policy years.

7. All Lifetrend policies contain language indicating that the premium payments are payable either for life or until a maturity date as set forth in the policy. The Lifetrend Policyowner may elect to exercise rights under the OPPP.

8. The OPPP language found in most Lifetrend policies allows Lifetrend Policyowners, under conditions as defined in the policy, to make premium payments in amounts less than the premium due or to forego premium payments altogether. In pertinent part, the OPPP states:

On any premium due date on or after the fifth policy anniversary the owner may elect in writing, prior to the end of the grace period to pay: an amount which is less than the premium then due on the policy. After such payment the amount remaining in the accumulation account must exceed the sum of: the then guaranteed cash value; plus the then applicable surrender charge; and any debt.

9. When the policy no longer meets the OPPP requirements premium payments are again required to keep the policy in force pursuant to the policy language.

10. Lifetrend policy terms indicate that if a policyowner fails to remit a premium in an amount sufficient to continue to meet the OPPP requirements, the policy becomes subject to the Non-Forfeiture Provision. The automatic nonforfeiture option is the Continuation of Insurance provision. Under the Continuation of Insurance provision, all riders terminate, no further premium payments are allowed, and the policy terminates when the remaining cash value is insufficient to cover the monthly deductions.

11. In many instances, Lifetrend III, IV and V policyowners submitted letters to Consec Life electing the option to exercise the OPPP on or after the fifth policy anniversary. Lifetrend Policyowners who stopped paying premiums after the fifth policy year but who met the OPPP requirements were also placed on OPPP by Consec Life or its predecessors.

12. Consec Life, or its predecessors, sent letters to Lifetrend Policyowners confirming their placement into the OPPP. The letters included language identical to or similar to the following:

We have placed your policy on the optional premium payment provision.

Under this option, regular scheduled billings will not generate. However, at any time within a 12-month period, you may contribute additional payments up to the scheduled annual premium.

Should at any time the policy's net cash value (accumulation account less surrender charge, less indebtedness) become insufficient to cover the monthly deductions, a premium notice will be sent.

The actual length of time the coverage remains in force under the optional payment depends upon future interest rates and the insured's age and sex.

If you need assistance or have any questions, please contact us.

13. The CK4 Administrative System that Life Partners Group developed and Consec Life continued to use to administer the Lifetrend policies did not fully support the analysis or calculations required to automatically generate premium notices to Lifetrend Policyowners when the amount remaining in the accumulation account no longer exceeded the sum of the then guaranteed cash value plus the then applicable surrender charge and any indebtedness as required to maintain the policy under OPPP.

14. During the course of the examination, Consec Life informed the Lead Regulators that it became generally aware of the limitations of the CK4 Administrative System several years prior to bringing the issue to the attention of state regulators. Consec Life represented to the Lead Regulators that it was researching the limitations of the CK4 Administrative System and developing a plan to address those limitations during the time period when it became aware of the limitations of the CK4 Administrative System. Consec Life notified certain Lifetrend Policyowners and certain state insurance regulators of the administrative issues related to the CK4 Administrative System in the third and fourth quarters of 2008. During this period, the Company continued to pay death claims for all Lifetrend policies.

15. In October 2008, Consec Life mailed letters to Lifetrend III, IV-87, IV-93, and IV-95 policyowners informing them that there would be an increase in their monthly Cost of Insurance and expense charges. The changes to the Cost of Insurance rates and monthly expense charges are collectively referred to herein as Non-Guaranteed Elements ("NGE") changes. The letters included the following language:

We are writing to notify you of an increase in your monthly Cost of Insurance ("COI") rates and Expense Charges for the life insurance policy you purchased from Consec Life Insurance Company . . . . Under the

terms of your policy, we may adjust your COI rates and Expense Charges subject to the guaranteed maximum amounts shown in your policy. The Company is taking this action because experience factors have differed from those assumed when your policy was originally sold . . . . The increase in the monthly deductions from your policy will begin on your next policy anniversary date on or following February 1, 2009.

16. In addition to advising Lifetrend III, IV-87, IV-93, and IV-95 policyowners of the NGE changes, Consec Life also advised these Lifetrend policyowners in October 2008 of an enhancement to the Non-Forfeiture Provision's Continuation of Insurance section of their policies. Specifically, these Lifetrend policyowners were advised of the following:

To provide you with additional flexibility to manage your coverage, the Company is enhancing the Non-Forfeiture provision of your policy as follows: (1) the Company will allow you to make flexible premium payments to keep your policy in-force under the Continuation of Insurance provision described above; (2) the Company will keep all policy riders and benefits in force while the policy is administered under Continuation of Insurance; (3) the Company will allow you to establish premium billings for your policy when it is on Continuation of Insurance so you can extend the time that your policy will remain in force.

17. For purposes of this Agreement, this enhancement shall be referred to as Enhanced Continuation of Insurance ("ECOI"). Under the ECOI, Lifetrend Policyowners may: (i) make flexible premium payments to keep their policies in force; (ii) keep all policy riders and benefits in force while the policies are subject to the Continuation of Insurance section; and (iii) re-establish premium billings while the policy is subject to the Continuation of Insurance section to extend the time that the policies remain in force.

18. Some of the Lifetrend III, IV-87, IV-93 and IV-95 policyowners who received the October 2008 letters were also informed that their Lifetrend policies were Under-Funded. Specifically, Consec Life advised these Lifetrend Policyowners:

Due to administration issues related to your policy, you may not have previously been informed that your policy is Under Funded and additional premiums were required. Despite this administrative issue, your policy has remained in effect and would have provided a death benefit if the insured had passed away. We have addressed this administrative issue and in the future you will receive a shortfall notification at any point in time when your policy is Under Funded. Upon receiving this shortfall notification, you will have 60 days to remit a payment so your policy meets the OPPP requirements.

19. In November 2008, Conseco Life distributed the short-fall notifications referenced in Paragraph 18 ("Shortfall Notices"). The Shortfall Notices informed certain Lifetrend Policyowners of the need to remit payment to Conseco Life no later than January 2009. The Shortfall Notices stated, in part:

This policy has reached a point where it can no longer be maintained under the Optional Premium Payment provision. The current accumulation account value no longer exceeds the sum of the guaranteed cash value plus the surrender charge and any debt. The payment amount requested represents the shortfall payment required to maintain the policy's guaranteed values.

The requested payment must be received in the Home Office no later than (January 2009). If the payment requested is not received by the due date, the policy will be placed on its Nonforfeiture Provision of Continuation of Insurance.

Upon receipt of this payment, your policy will resume regular premium billings on a quarterly basis. You may contact our office if you would like to request a mode other than quarterly billings.

20. From the time of purchase of a Lifetrend III, IV-87, IV-93, IV-95 and V, Lifetrend policyowners received annual statements from Conseco Life or its predecessor companies. These annual statements demonstrated positive growth in the cash value of the policy over many years and failed to specifically state that policies were Under-Funded.

21. After receiving consumer complaints regarding the Shortfall Notices, the Iowa Insurance Division issued a Cease and Desist Order on December 9, 2008 announcing a review of all advertisements and illustrations used in connection with the sale of the Lifetrend Policies and other products known as Conseco Indexed Universal Life 3+ (CIUL 3+), Guaranteed Universal Life 2000/3000 (GUL 2000/3000). Conseco Life was ordered to cease and desist (1) attempting to collect any premiums for alleged under-funding of policies; and (2) to place in a segregated account all payments collected from policyowners for the alleged Under-Funded payments and increases in cost of insurance and expense charges.

22. On December 12, 2008, Conseco Life and the Indiana Department of Insurance, as the domestic regulator, agreed to place a "moratorium" on the implementation of the NGE Changes and Conseco Life's attempts to collect amounts by which certain Lifetrend policies were underfunded. The Indiana Commissioner sent a notification to all Departments of Insurance notifying them of the moratorium and Conseco Life sent a letter to all Lifetrend III and IV Policyowners informing them of the same action.

23. Prior to receiving the letter notifying them of the moratorium, some Lifetrend III and IV Policyowners paid the amounts requested in the Shortfall Notices. Conseco Life applied the payments to policyowner account values where those payments have earned interest at the rate(s) set forth in the policies.

24. After receiving consumer complaints regarding the Shortfall Notices, the Florida Office of Insurance Regulation issued an Order to Show Cause on December 22, 2008, which directed Conseco Life to show cause why its Lifetrend activities should



not result in revocation or suspension of its Florida certificate of authority. On January 9, 2009, the Florida Office of Insurance Regulation called a market conduct examination of Consec Life regarding consumer complaints and other related data.

25. In January 2009, the Insurance Commissioner of the State of Florida and the Insurance Commissioner of the State of Iowa joined with the Insurance Commissioner of Indiana and the Insurance Commissioner of the State of Texas to call a multistate market conduct examination of Consec Life to review the NGE adjustments announced in the October and November of 2008 letters as well as the sales, administration and management of the Lifetrend policies ("Multistate Examination"). The Insurance Commissioner of the State of California joined the Multistate Examination in August 2009.

26. The Lead Regulators' review of the Lifetrend policies included the following issues:

- a. Whether any marketing or advertising materials used by Consec Life or its predecessors for the Lifetrend policies contained any false or misleading information;
- b. Whether Consec Life or its predecessors engaged in sales practices that misrepresented the benefits, advantages, or terms of the Lifetrend policies;
- c. Whether any communication by Consec Life or its predecessors was misleading to Lifetrend Policyowners;
- d. Whether the Company had failed to properly manage or administer the Lifetrend policies; and

e. Whether Consec Life and its predecessors properly determined NGE changes made to the Lifetrend policies.

27. For Lifetrend policy forms I, II, III, IV, V and VII, the Lead Regulators allege that violations have occurred related to the issues under review identified in Paragraph 25. Consec Life and or its predecessors also marketed series VI and VIII Lifetrend Policies. The Lead Regulators also reviewed these policies as part of the Multistate Examination, but make no allegations regarding the sales, marketing, or administration of the Lifetrend VI and Lifetrend VIII policies except as to matters that may arise from the issues covered by Part III of this Agreement.

28. Consec Life does not admit or concede any actual or potential fault, wrongdoing or liability in connection with any facts or claims that have been or could have been alleged against it.

29. The Lead Regulators and Consec Life consider it desirable to resolve allegations set forth in Paragraph 27 pursuant to this Agreement as it will provide benefits to Consec Life's policyowners and insureds.

30. As a result of the ongoing Multistate Examination, the Lead Regulators engaged in discussions with Consec Life with respect to concerns regarding the proposed NGE Changes; the Company's attempt to collect additional premiums for under-funded policies; the sales, administration and management of the Lifetrend policies; the application of the OPPP; the development of a Corrective Action Plan ("CAP") to address those concerns for the benefit of the Company's policyowners; and a means of providing for the enforcement of the CAP. After extensive discussion and

exchange of information, Consec Life and the Lead Regulators agreed to a CAP as set forth in this Agreement to resolve these issues.

**B. Corrective Action Plan**

31. Consec Life will implement a CAP that includes the following provisions and as further detailed below:

- a. Provision of Required and Optional Additional Policy Benefits;
- b. Establishment of a Settlement Pool in which certain Eligible Lifetrend Policyowners may elect to participate;
- c. Election Notices;
- d. Institution of NGE changes as provided for by this Agreement;
- e. Reinstatement of Surrendered Policies;
- f. Refunds of Shortfall Payments;
- g. Reporting; and
- h. Monitoring.

32. During the pendency of the CAP, Consec Life will not make any changes to the administration of the Lifetrend policies, except those changes explicitly set forth in or contemplated by this Agreement, without the prior approval of the Lead Regulators.

**1. Additional Policy Benefits**

**a. Required Additional Policy Benefits**

**i. Enhanced Continuation of Insurance**

33. Consec Life shall amend all Lifetrend policies to make permanent the ECOI benefit. The amendment shall be in the form of an endorsement which will allow Lifetrend Policyowners to make flexible premium payments at any time. Flexible premium payments must be pre-approved by Consec Life where those payments

would exceed the originally scheduled policy premium and may trigger corridor factor adjustments to the death benefit.

34. The ECOI benefit shall provide Lifetrend Policyowners with the option to maintain supplemental benefits provided by riders.

35. Consec Life shall deliver an endorsement in the form attached hereto as Exhibit B, to all Lifetrend Policyowners in a jurisdiction represented by a Signatory Regulator. Until the endorsements are delivered, Consec Life will continue to provide the ECOI benefit. The Lead Regulators have reviewed and approved the form attached hereto as Exhibit B. By signing this Agreement, each Signatory Regulator agrees that it has reviewed and will approve a form filing as stated in Exhibit B.

#### **ii. Extended Protection from Policy Termination**

36. Prior to the expiration of the time for Lifetrend Policyowners to elect the Optional Additional Policy Benefits, Consec Life shall not terminate the policy of any Lifetrend Policyowner who received the communications described in Paragraphs 15 and 19 of this Agreement for failure to make a premium payment. This Paragraph 36 is not intended to prevent Lifetrend Policyowners from exercising their right to surrender a policy pursuant to the policy's surrender provisions, nor does it preclude termination following the payment of a death benefit. In the event Consec Life receives a request to surrender a policy prior to the expiration of the time for Lifetrend Policyowners to elect the Optional Additional Policy Benefits, Consec Life shall advise the Lifetrend Policyowner of the benefits available under this Agreement prior to acting upon the surrender request. Consec Life shall prepare a form response to a surrender request

and shall submit such response to the Lead Regulators for approval within 30 days of the Effective Date of this Agreement.

**b. Optional Additional Policy Benefits**

37. In addition to providing the required additional policy benefits, Consec Life shall make the following two options available to all Lifetrend Policyowners. Consec Life shall not offer an Optional Additional Policy Benefit to a policyowners whose policy provides the equivalent of the Optional Additional Policy Benefit.

**i. Face-Amount Reduction.**

Consec Life shall allow all Lifetrend Policyowners as of September 30, 2008, a one-time opportunity to reduce the face amount of their policies to an agreed-upon amount as requested by the Lifetrend Policyowners. Further premium payments may be due from Lifetrend Policyowners electing this option. Consec Life will not deduct any surrender charge from the accumulation account in determining the amount available to purchase a reduced face amount policy. Unless their policy already contains a face amount reduction provision, Consec Life may require any Lifetrend Policyowner that elects this option to execute and return a release before this optional benefit is provided.

**ii. Reduced Paid-Up Policy**

Consec Life shall allow all Lifetrend Policyowners as of September 30, 2008, a one-time opportunity to elect a reduced paid-up policy without any further premiums due. Consec Life will compute the amount of death benefit that the accumulation account minus any indebtedness would purchase based on a single premium calculated by using the respective policy's guaranteed cost of insurance rate and guaranteed

interest rate. Unless their policy already contains a reduced paid-up provision, Consec Life may require any Lifetrend Policyowner that elects this option to execute and return a release before this optional benefit is provided. If a Lifetrend Policyowner elects either a face amount reduction or a reduced paid-up policy pursuant to paragraph 37(i) or 37(ii), the Lifetrend Policyowner shall be provided a confirmation of his or her election in the Form of Exhibit C. The Lead Regulators have reviewed and approved the form attached hereto as Exhibit C. By signing this Agreement, each Signatory Regulator agrees that it has reviewed and will approve a form filing as stated in Exhibit C.

## **2. Settlement Pool**

38. Within 30 days of the Effective Date of this Agreement, Consec Life shall establish a settlement pool in the amount of \$10,000,000 for the benefit of Eligible Lifetrend Policyowners ("Settlement Pool"). The funds will be deposited in a segregated account. Accrued interest will be allocated to participating Eligible Lifetrend Policyowners at the time of distribution.

39. Consec Life shall distribute funds from the Settlement Pool to Eligible Lifetrend Policyowners who elect to participate in the Settlement Pool pursuant to the provisions of the Settlement Pool Distribution Plan attached hereto as Exhibit D. Consec Life may require any Lifetrend Policyowner that elects this option to execute and return a release before this optional benefit is provided.

## **3. Election Notices**

40. All Lifetrend Policyowners, as of September 30, 2008, will be notified via first class mail of the opportunity to elect one of the Optional Additional Policy Benefits. The mailing will include an election form and a postage-prepaid envelope addressed to

Conseco Life. The Lifetrend Policyowner Notice shall be in form attached hereto as Exhibit E. The Lifetrend Policyowner Election Form and Release shall be in the form attached hereto as Exhibit F.

41. In addition to being notified of the opportunity to elect one of the Optional Additional Policy Benefits, Eligible Lifetrend Policyowners will also be notified via first class mail of the opportunity to participate in and receive a share of the Settlement Pool. The mailing will include an election form and a postage-prepaid envelope addressed to Conseco Life. The Eligible Lifetrend Policyowner Notice shall be in a form attached hereto as Exhibit E. The Eligible Lifetrend Policyowner Election Form and Release shall be in the form attached hereto as Exhibit F.

42. Conseco Life may use electronic means to communicate with Lifetrend Policyowners in a manner as approved by the Lead Regulators.

43. For any mailing to a Lifetrend Policyowner which is returned as undeliverable by the U.S. Postal Service, Conseco Life shall make reasonable efforts to locate the Lifetrend Policyowner using procedures typically used for locating missing policyowners and as mutually agreed to by Conseco Life and the Lead Regulators.

44. Conseco Life shall send a Follow-up Notice and Election Form and Release by certified mail to Lifetrend Policyowners who were sent an Election Notice, but who did not respond by returning an Election Form and Release within thirty (30) days of its mailing. If a Lifetrend Policyowner does not respond to the Follow-up Notice by letter, electronic email or facsimile to the Company within thirty (30) days of the date of its mailing, Conseco Life shall consider that the Lifetrend Policyowner has refused the

offer to receive a distribution and/or elect one of the Optional Additional Policy Benefits. Conseco Life will proceed to provide the Required Additional Policy Benefits.

45. The Company may refuse to honor an election to receive an Optional Additional Policy Benefit or participate in the Settlement Pool for one or more of the following reasons:

- i. the Election Form and Release has not been submitted in a timely manner;
- ii. the Election Form and Release is incomplete;
- iii. the Election Form and Release has not been signed by each owner of the Policy;
- iv. the representations and agreement in the Election Form and Release have been deleted or modified;
- v. the Lifetrend Policyowner has previously signed an agreement, while represented by counsel, pursuant to a settlement of a claim, action, lawsuit or proceeding, pending or threatened, that released the Company from any further claims concerning the Lifetrend policy.

46. If the Company refuses to honor an Election Form and Release for one or more of the reasons set forth in Paragraph 45 or because the Lifetrend Policyowner is not entitled to the option elected, the Company will make reasonable efforts to:

- (i) contact the Lifetrend Policyowner in order to resolve any defects in the Election Form and Release; or
- (ii) return the Election Form and Release to the Lifetrend Policyowner with a letter explaining the reasons for the refusal.



The Company shall retain a copy of all refused Election Forms and Releases for a period of three (3) years following the Termination Date.

47. If the Lifetrend Policyowner does not correct the Election Form and Release within thirty (30) days of the notification under Paragraph 46, the policy will continue until the net cash value is insufficient to cover charges.

48. In the event that a Lifetrend Policyowner objects to the Company's refusal to honor an Election Form and Release by Consec Life based on Paragraph 45, the objection will be referred to the Lead Regulators to review the objection and decide if the Election Form and Release should be accepted or rejected for the purpose of the Settlement Pool or the Optional Additional Policy Benefits.

49. The Lifetrend policies of Lifetrend Policyowners who do not reply to inquiries from Consec Life or who otherwise fail to make an acceptable selection for the Optional Additional Policy Benefits under the CAP will continue until the net cash value is insufficient to cover the monthly deduction of the agreed Cost of Insurance and Expense Charges.

50. The Lead Regulators and their designees shall monitor from time to time the Company's training and telephone calls. The Company will establish a toll-free telephone number for consumer inquiries regarding the terms of this Settlement Agreement.

51. Throughout the CAP, Consec Life shall make all relevant records available to the Lead Regulators, and shall provide progress reports as may be requested by the Lead Regulators.

52. All communications sent to Lifetrend Policyowners and all training materials and scripts used by Conseco Life staff or its vendors to implement the terms of this Agreement shall be in a form approved by the Lead Regulators. Each mailed Notice must include a toll-free number for contacting the company, a form to be used in making necessary elections and a postage-prepaid envelope addressed to the company. Only materials approved by the Lead Regulators may be included with the Notices.

53. Conseco Life may elect to exclude a Lifetrend Policyowner from the CAP if

- (i) the Lifetrend Policyowner has had his or her claim resolved through litigation or settlement, or

- (ii) the Lifetrend Policyowner has a pending litigation against the Company.

54. If Conseco Life elects to exclude a policyowner from the CAP on the basis of Paragraph 53(ii) the Company shall provide a Notice informing the Policy Owner of the benefits available under the terms of this Agreement, the reason(s) for the policyowner's exclusion, and the policyowner's opportunity to elect benefits under the terms of the Agreement if the policyowner dismisses with prejudice the pending litigation. No Lifetrend Policyowner shall be excluded from the CAP on the basis of membership in a purported class in any class action lawsuit pending against the Company. This Agreement neither imposes any obligations upon, nor takes away any rights of any Lifetrend Policyowner who chooses not to participate in the CAP.

55. Conseco Life shall maintain proof of mailing for each Notice and financial records of the benefits awarded in the CAP for a period of 3 years after the date of last notice or the date of the Award of Relief, whichever is later.

#### **4. NGE Changes**

56. Consec Life may increase the monthly expense charges and the monthly Cost of Insurance rates for Lifetrend III, IV-87, IV-93 and IV-95 policies as follows:

a) Consec Life may increase the monthly Cost of Insurance rates to those described in Exhibit G, multiplied by the following factors:

i) 0.50 on or after September 1, 2010

ii) 0.75 no fewer than nine months after the increase permitted in Paragraph 56(a)(i).

iii) 1.00 no fewer than twelve months after the increase permitted in Paragraph 56(a)(ii).

iv) 1.15 no fewer than twelve months after the increase permitted in Paragraph 56(a)(iii).

b) Beginning in September, 2010, Consec Life may increase the monthly per policy expense charge to \$5.00 per month.

c) Beginning in September, 2010, Consec Life may increase the monthly per unit expense charges to those charges described in Exhibit G. The per unit expense charge shall be subject to a maximum of the lesser of \$.09 per thousand of face amount or \$20.00 per policy per month until August 31, 2014.

Consec Life may implement the changes permitted by this Paragraph 56 on the first policy monthly anniversary date on or after each time period set forth in this Paragraph. In no event shall the monthly cost of insurance rates exceed a Lifetrend

policyowner's contract maximum. Notice of the NGE increases utilizing a per thousand rate analysis will be included as part of the Election Notice.

57. After August 31, 2014, Consec Life may reduce or increase the monthly per policy or per unit expense charge on any Lifetrend Policy to a level other than the levels provided by Paragraph 56 only if the reduction or increase is consistent with expected expense levels. All future NGE changes, except those explicitly permitted by this Regulatory Settlement Agreement, must follow the process set forth in Exhibit H.

58. Consec Life may increase the monthly expense charges and the monthly Cost of Insurance rates for Lifetrend V and VII policies as follows:

a) Beginning on or after September, 2010, Consec Life may increase the monthly Cost of Insurance rates to those described in Exhibit G.

b) Beginning on or after September 2010, Consec Life may increase the monthly per policy expense charge to \$5.00 per month.

c) Beginning on or after September 2010, Consec Life may increase the monthly per unit expense charges to those described in Exhibit G. The per unit expense charge shall be subject to a maximum of the lesser of \$ .09 per thousand of face amount or \$20.00 per policy per month until August 31, 2014.

Consec Life may implement the changes permitted by this Paragraph 58 on the first policy annual anniversary date on or after September 1, 2010, provided that the 90 day notification required by the policy has been met. In no event shall the expense charges exceed a Lifetrend policyowner's contract maximum. Notice of the NGE increases will be included as part of the Election Notice.

59. After August 31, 2014, Consec Life may reduce or increase the monthly per policy or per unit expense charge on any Lifetrend Policy to a level other than the levels provided by Paragraph 58 only if the reduction or increase is consistent with expected expense levels.

60. Within sixty (60) days of the conclusion of the twelve (12) month period following the complete implementation of the NGE changes authorized by Paragraphs 56(a)(iv), Consec Life shall notify the Lead Regulators of the opportunity to request an independent assessment to determine whether observed mortality experience differs by more than 10% from the assumed mortality experience used to determine the NGE charges. Observed mortality experience will be considered to differ by more than 10% from the assumed mortality experience if credible additional experience has developed that would support a finding that there is 95% confidence that assumed experience differs from observed mortality. If the Lead Regulators request an independent assessment, the Lead Regulators shall choose from among the three independent actuarial firms submitted by Consec Life to conduct the independent assessment. The cost of an independent assessment conducted pursuant to this paragraph shall be solely borne by Company.

61. Lifetrend policy NGE changes except those authorized by Paragraphs 56 and 58 of this Agreement shall only reflect anticipated changes in actual experience or changes in expected expense levels. For Lifetrend I, II, or IV-97 Policies, any NGE change must reflect anticipated changes in actual experience or anticipated changes in expected expense levels and may only target a present value of \$0.00, or a break-even

result. The Lead Regulators shall monitor Conseco Life's adherence to the NGE change process set forth in Exhibit H.

**5. Reinstatement of Surrendered Policies**

62. Conseco Life shall prepare a Reinstatement Letter informing Lifetrend Policyowners who were sent the October 2008 Notification and who initiated a surrender of their policies or surrendered their policies prior to December 17, 2008 of the option to reinstate their Surrendered Policy with no evidence of insurability. The Reinstatement Letter shall be in a form approved by the Lead Regulators. To reinstate their Surrendered Policy, the policyowner will be required to repay the surrendered amount to Conseco Life and Conseco Life will credit back any surrender charges assessed. The right to reinstatement shall not be available for policies (i) where the insured is not living at the time of the reinstatement request; or (ii) where Conseco Life provided the policyowner with written notice of the Moratorium and the policyowner confirmed his or her surrender request or the policyowner did not withdraw his or her surrender request after receiving written notification of the Moratorium.

63. Lifetrend Policyowners that choose to reinstate their Surrendered Policy pursuant to Paragraph 62 shall receive the Required Additional Policy Benefits, may elect one of the Optional Additional Policy Benefits and participate in the Settlement Pool. Further, Lifetrend Policyowners that choose to reinstate their Surrendered Policy shall be subject to the NGE changes.

64. Lifetrend Policyowners that choose not to reinstate their Surrendered Policy pursuant to Paragraph 62 may elect to participate in the Settlement Pool only.

65. If a Lifetrend Policyowner does not respond to the Reinstatement Letter or does not return the surrendered amount within thirty (30) days of the date of the letter, Conseco Life shall consider the Lifetrend Policyowner to have refused the offer to reinstate the Surrendered Policy.

**6. Refund of Shortfall Payments**

66. In addition to the other benefits provided by this Agreement, Lifetrend Policyowners who have paid the Shortfall Amount requested by Conseco Life will also be offered the one-time opportunity to receive a refund of the shortfall payment plus interest equal to the interest accrued on the payment while in Conseco Life's possession.

**C. Reporting**

67. For a period of five (5) years following the Effective Date of this Agreement, Conseco Life shall file with the Lead Regulators semi-annual reports of the financial performance of the Lifetrend policies beginning no earlier than the 2<sup>nd</sup> fiscal quarter following the Effective Date of this Agreement. In addition to the usual financial information, the report will include: the total amount collected for cost of insurance and a list of policies by policy number that have terminated due to death of the insured with the net amount of the death benefit paid (face amount less account balance). Any report required by this Paragraph 67, shall be filed with the Lead Regulators on or before ninety (90) days following the conclusion of the semi-annual period to which the report refers.

68. On a quarterly basis, beginning no earlier than the first complete fiscal quarter following the Effective Date of this Agreement, Conseco Life shall submit reports to the Lead Regulators that shall include the following information on an aggregated and jurisdiction-specific basis:

- a. The identity of each person to whom it has delivered a Lifetrend Policyowner Notice, including their last known mailing address and policy number;
- b. The identity of each person that responded, either in writing or telephonically, to a Lifetrend Policyowner Notice, including each person's mailing address, policy number, and telephone number, if available;
- c. The identity of each person for whom it received no response to a Lifetrend Policyowner Notice; and
- d. The identity of each person who requested to participate in the Settlement Pool and the amount of benefits received.

Any report required by this Paragraph 68, shall be filed with the Lead Regulators within forty-five (45) days following the conclusion of the fiscal quarter to which the report refers.

#### **D. Monetary Assessment**

69. In settlement of the allegations referred to in Paragraph 26, Conseco Life agrees to pay a monetary assessment to the Signatory Regulators in the amount of \$1,000,000.00 under the allocation methodology developed by the Lead Regulators and attached as Exhibit I.

70. The amount payable under Paragraph 69 shall be tendered within twenty (20) business days of the Effective Date of this Agreement.



71. Consec Life shall remit payment to each jurisdiction represented by a Signatory Regulatory in the amount due to that jurisdiction under the allocation methodology developed by the Lead Regulators. Consec Life shall have no obligation hereunder to make payments to any jurisdiction represented by a regulator that does not adopt this Agreement within thirty (30) days of the Execution Date.

72. With respect to any jurisdiction represented by a Signatory Regulator that has adopted this Agreement at or before the Effective Date of this Agreement Consec Life shall remit payment to that jurisdiction within twenty (20) business days of the Effective Date.

73. With respect to any jurisdiction represented by a Signatory Regulator that adopts this Settlement Agreement after the Effective Date, but within thirty days (30) days of the Execution Date, Consec Life shall remit payment to that jurisdiction within twenty (20) business days of that jurisdictions adoption of the Agreement.

#### **E. Monitoring**

74. The Lead Regulators, on behalf of and for the benefit of the Participating Signatory Regulators, shall monitor Consec Life's compliance with Part II Lifetrend policies provisions of this Agreement. Compliance with Part II Lifetrend policies provisions of this Agreement will be measured according to Consec Life's full and timely implementation and completion of the CAP.

75. Notwithstanding Paragraph 82, the Indiana Department of Insurance shall conduct a targeted market conduct examination pursuant to Indiana Code § 27-1-3.1 of Consec Life's compliance with the provisions of the CAP set out in this Agreement within five (5) years from the Effective Date. The Indiana Department of

Insurances shall provide a report summarizing the results of that examination to the Lead Regulators, under the confidentiality provisions of Ind. Code § 27-1-3.1.

76. The monitoring of Conseco Life for compliance with the terms of this Part II of this Agreement constitutes an ongoing examination by the Indiana Department of Insurance, as a Lead Regulator, pursuant to Ind. Code § 27-1-3.1 et seq. To the extent permitted by law, the work papers, recorded information, documents, copies of work papers, and documents produced by, obtained by, or disclosed by Conseco Life to the Signatory Regulators, shall be given confidential treatment pursuant to relevant Indiana law.

77. Following the receipt of any report required by Paragraph 67 or 68 of this Agreement, if the Lead Regulators, in consultation with other Participating Regulators, determine that Conseco Life has materially, substantially and consistently failed to comply with the requirements of the CAP, a penalty of up to \$50,000 may be assessed for the material non-compliance.

78. The total of the penalties levied against Conseco Life pursuant to Paragraphs 77 and 98 shall not exceed \$1,000,000.

79. Conseco Life shall retain all legal rights to challenge any finding, assessment, or penalty made during or as a result of the Monitoring of Part II of this Agreement.

80. The reasonable costs of the Lead Regulators in the negotiation, implementation and monitoring of Conseco Life's compliance with Part II of this Agreement, including the cost of conducting any reviews or examinations provided by the Agreement, shall be paid by Conseco Life. Such expenses shall be payable to the

Lead Regulators within thirty (30) days of the presentation of valid receipts. Moreover, reasonable expenses of the Lead Regulators incurred in monitoring Consec Life's compliance with Part II of this Agreement, including the expenses of conducting or attending any meetings, presentations, or discussions with Consec Life shall be the responsibility of Consec Life.

81. Time is of the essence in implementing the provisions of Part II of this Agreement, and the times specified may only be extended for good cause and with the advanced written consent of the Lead Regulators, but such consent of the Lead Regulators shall not be unreasonably withheld.

82. For the period covered by the Term of Part II of this Agreement, each of the Signatory Regulators agrees that such Signatory Regulator and the Signatory Regulator's insurance department will not:

(i) conduct a market conduct examination or engage in any of the continuum of regulatory activities detailed in the NAIC Market Regulation Handbook with regard to Consec Life relating to the Lifetrend policy issues that are the subject matter of Part II of this Agreement; or

(ii) impose a fine, injunction or any other remedy on Consec Life for any of the matters that are the subject matter of Part II of this Agreement and may only participate on terms set forth in Part II of this Agreement in any fine or remedy that may be imposed under Part II of this Agreement.

83. Notwithstanding the foregoing, upon notice from any Participating Regulator to the Lead Regulators, the Participating Regulators and the Lead Regulators shall proceed to take any and all appropriate action should Consec Life violate any

provision of the insurance laws and regulations of the states not subject to Part II of this  
Regulatory Settlement Agreement.

### **Part III. Process and Information Quality Process**

#### **A. Recitals**

84. Consec Life shares administrative platforms used by certain affiliates. The Lead Regulators expanded the scope of the Multistate Examination to include a review of the process that Consec Life and its affiliates, Consec Insurance Company, Consec Health Insurance Company, Bankers Life and Casualty Company, and Washington National Insurance Company (collectively with Consec Life the "Consec Companies") use to identify, manage, correct and, when required, remediate policy administration issues.

85. In 2008, the Consec Companies began an initiative to improve its process to identify and resolve policy administration issues. The process is called the Process and Information Quality (PIQ) Process.

86. Examiners for the Lead Regulators documented the PIQ Process and items identified within the process and tested its operational effectiveness. The Examiners found the PIQ Process has reasonable and appropriate oversight and governance but identified several concerns regarding timeliness and documentation and made recommendations for improving the functionality of the PIQ Process. A copy of the Examiners' report regarding the PIQ process is available to Participating Regulators for regulatory review upon a request to the Lead Regulators.

#### **B. PIQ Process Reporting**

87. For a period of twenty-four (24) months from the Effective Date of this Regulatory Settlement Agreement, the Consec Companies shall provide to the Indiana

Insurance Department quarterly reports ("Quarterly Reports") on the implementation of the PIQ Process, including target dates for completion and the status of each item identified as part of the PIQ Process as of December 31, 2009. Each Quarterly Report shall be due and deliverable to the Indiana Insurance Department within forty-five (45) days following the end of the calendar quarter.

88. The Quarterly Reports shall include an update of the status of the Consecos Companies' efforts to manage the PIQ process and to address the items identified as part of the PIQ Process as of December 31, 2009.

90. The Consecos Companies further agree to provide supporting documentation to the Indiana Insurance Department within fifteen (15) days of a request therefore, including but not limited to specific policy samples, as defined in the PIQ process. The Indiana Insurance Department shall exercise its discretion on whether to impose a fine for a failure to provide requested documentation between the sixteen (16) and twenty-ninth (29) days. Failure to provide the requested documentation by the thirtieth (30) day will result in a fine of \$500 per day for each day past the 30 day requirement payable to the Indiana Department of Insurance. Should the Consecos Companies have reason to believe that the requested documentation cannot be supplied within the timeframe set forth in this paragraph, they shall submit a written request for an extension of time to the Indiana Insurance Department. The written request shall include an explanation of the basis for the request. The Indiana Insurance Department, in its sole discretion, shall determine whether an extension of time to respond is warranted. Determination of whether the monetary penalty is assessed will be at the sole discretion of the Indiana Insurance Department.

91. Should a Signatory Regulator request an identification of the items that have been identified as part of the PIQ process as of December 31, 2009 and subject to monitoring pursuant to Part III of this Agreement, such request will be communicated by the Conseco Companies to the Indiana Insurance Department. Any documentation provided in response to such a request, shall be given confidential treatment pursuant to relevant Indiana law.

**C. Monitoring**

92. The Lead Regulators, through the Indiana Department of Insurance, on behalf of and for the benefit of the Signatory Regulators, shall monitor the Conseco Companies' compliance with Part III provisions of this Agreement. Compliance with Part III of this Agreement will be measured according to the Conseco Companies' proper administration of the PIQ process as follows:

- i. Compliance with key elements of the PIQ process as defined in the Examiner's report;
- ii. By the end of the 24<sup>th</sup> month from the Effective Date of this Agreement, the Company will, as a minimum, have completed all items - having a significant policyholder impact as identified in the PIQ Process as of December 31, 2009. The Indiana Department of Insurance shall determine, in cooperation with the Conseco Companies, those items having a significant policyholder impact and rank the appropriate priority and time for completion of each item.

- iii. The Consecos Companies provision of documentation and reporting in a timely manner as provided for in this Agreement;
- iv. Policyholder remediation has been completed as represented by the Consecos Companies.

Failure to meet any of these requirements may result in an administrative fine levied against the individual Consecos Company(ies) involved, pursuant to agreement of the Lead States, including but not limited to: Failure to make administrative system corrections timely or to compensate consumers timely, pursuant to the target completion date and corrective action plan developed by the PIQ management team for a particular PIQ list item. An administrative fine shall be in an amount up to \$50,000, depending on the material failure involved. The fine will be distributed on a pro rata basis to the states in which the affected policyowners reside.

93. The Indiana Department of Insurance's monitoring shall include testing and verifying the Consecos Companies':

- (i) compliance with established procedures and initiatives related to the PIQ Process outlined in this Agreement,
- (ii) retention and accessibility of records and information,
- (iii) meeting of established timelines and benchmarks, and
- (iv) proper remediation to policyowners, if required.

94. The Indiana Department of Insurance's monitoring of Part III shall not preclude Signatory Regulators from investigating or examining market conduct issues related to items identified as part of the PIQ Process as of December 31, 2009, such as consumer complaints, claims handling issues, sales and marketing materials, or alleged



misrepresentations of the Conseco Companies or from seeking remediation due policyholders in their respective states. It is the intent of this Agreement that Signatory Regulators may pursue market conduct regulatory action on matters other than the administrative issues encompassed by the Indiana Department of Insurance's monitoring pursuant to this Part III, except as set out in paragraphs 82 and 83 above.

95. Nothing in Part III of this Agreement affects any investigation, examination or inquiry already initiated or subject to follow-up examination on items identified as part of the PIQ Process prior to the Effective Date of this Agreement.

96. Notwithstanding Paragraph 103, the Indiana Department of Insurance shall conduct a targeted market conduct examination of the Conseco Companies' administration of the PIQ Process set out in this Agreement, including but not limited to whether sufficient progress has been made in that administration, pursuant to Ind. Code § 27-1-3.1, after 2 years from the Effective Date of this Agreement. The Indiana Department of Insurance shall provide a report summarizing the results of that examination to the Lead Regulators, under the confidentiality provisions of Indiana Code § 27-1-3.1.

97. The monitoring of the Conseco Companies for compliance with the terms of Part III of this Agreement constitutes an ongoing examination by the Indiana Department of Insurance, as a Lead Regulator, pursuant to Ind. Code § 27-1-3.1 et seq. To the extent permitted by law, the work papers, recorded information, documents, copies of work papers, and documents produced by, obtained by, or disclosed by the Conseco Companies to the Signatory Regulators, shall be given confidential treatment pursuant to relevant Indiana law.

98. Following the receipt of any report required by Part III of this Agreement, if the Lead Regulators, in consultation with other Participating Regulators, determine the Conseco Companies have failed to comply with any provision of this Agreement, the Lead Regulators may assess a penalty for the material non-compliance. The total aggregate penalty levied against any one of the Conseco Companies pursuant to this Paragraph 98 and Paragraph 92 shall not exceed \$1,000,000.

99. The total of the penalties levied against the Conseco Companies pursuant to Paragraph 98 shall not exceed \$5,000,000.

100. The Conseco Companies shall retain all legal rights to challenge any finding, assessment, or penalty made during or as a result of the Monitoring of this Agreement.

101. The reasonable costs of the Lead Regulators in the negotiation, implementation and monitoring of the Conseco Companies' compliance with Part III of this Agreement, including the cost of conducting any reviews or examinations provided by Part III of the Agreement, shall be paid by the Conseco Companies. Such expenses shall be payable to the Lead Regulators within thirty (30) days of the presentation of valid receipts. Moreover, reasonable expenses of the Lead Regulators incurred in monitoring the Conseco Companies' compliance with this Agreement, including the expenses of conducting or attending any meetings, presentations, or discussions with the Conseco Companies shall be the responsibility of the Conseco Companies.

102. Time is of the essence in implementing the provisions of Part III of this Agreement, and the times specified may only be extended for good cause and with the

advanced written consent of the Lead Regulators, but such consent of the Lead Regulators shall not be unreasonably withheld.

103. During and for the two-year period during which the Conseco Companies are obligated to provide Quarterly Reports on the implementation of the PIQ Process pursuant to Paragraph 88 ("Reporting Period"), each of the Signatory Regulators agrees that such Signatory Regulator and the Signatory Regulator's insurance department will not:

(i) conduct a market conduct examination or engage in any of the continuum of regulatory activities detailed in the NAIC Market Regulation Handbook with regard to the Conseco Companies relating to the PIQ Process and the items identified as part of the PIQ Process as of December 31, 2009 except as provided by paragraph 94; or

(ii) impose a fine, injunction or any other remedy on the Conseco Companies for matters that are the subject the PIQ Process or the items identified as part of the PIQ Process as of December 31, 2009 except as provided by paragraphs 94 and 95, and may only participate on terms set forth in this Agreement in any fine or remedy that may be imposed under this Agreement. However, this Paragraph 103 shall not be read to preclude a Signatory Regulator from reviewing and proposing changes to the Conseco Companies' remediation efforts with regard to policyowners in their state.

104. Notwithstanding the foregoing, upon notice from any Signatory Regulator to the Lead Regulators, the Signatory Regulators and the Lead Regulators shall proceed to take any and all appropriate action should the Conseco Companies violate any provision of the insurance laws and regulations of the states not subject to this Regulatory Settlement Agreement.



**Part IV. Other Provisions**

105. The Terms of this Agreement shall commence on the Effective Date of the Agreement and shall terminate upon the later of the submission of the final report required by this Agreement ("Termination Date") or the payment of the final penalty imposed pursuant to Paragraphs 77 or 98.

106. Paragraphs 57, 59, 61, 122 and 123 shall survive the termination of this Agreement.

107. By entering into this Agreement, the Signatory Regulators and Consec Life intend to resolve issues related to the NGE Changes, the OPPP, the sales, administration and management of the Lifetrend policy forms, and the Signatory Regulators and the Consec Companies intend to resolve issues related to the process by which the Consec Companies identify, manage, and correct policy administration issues. This Agreement shall be deemed a full and final resolution and release of all such alleged violations of any laws, regulations or administrative orders issued, or which could have been issued by the respective states including the Iowa Cease and Desist Order and the Florida Order to Show Cause. This Release will not be final unless and until the Consec Companies have fully implemented and complied with this Agreement.

108. This Agreement shall be binding on and inure to the benefit of the Signatory Regulators, the Consec Companies and their respective legal representatives, successors and assigns.

109. Each of the Signatory Regulators has full and unqualified legal authority to enter into this Agreement and, where such Signatory Regulator is signing on behalf of a party, to bind that party now and in the future.

110. The failure of the Signatory Regulators at any time to require the strict performance by the Consecos Companies of any of the terms, provisions or conditions hereof shall in no way affect the right thereafter to enforce the same, nor shall the waiver by the Signatory Regulators of any breach of any terms, provisions and conditions hereof be construed or deemed a waiver of any succeeding breach of any term, provision or condition thereof.

111. When an issue pertaining to this Agreement applies to multiple jurisdictions, the Signatory Regulators and the Consecos Companies agree that Indiana law shall apply. When an issue pertaining to this Agreement is specific to an individual jurisdiction, the Signatory Regulators and - the Consecos Companies agree that the particular substantive law of that jurisdiction shall be utilized for the purpose of interpreting, applying and enforcing any provision of this Agreement in that jurisdiction, as appropriate. In such case(s), the appropriate forum shall be the courts or regulatory agency of that particular jurisdiction, as appropriate. Nothing in this Agreement enlarges, supersedes or preempts the insurance laws and regulations of any of the Signatory Regulators' jurisdictions.

112. If the Consecos Companies default with respect to any obligation under this Agreement and such default is not remedied within thirty (30) business days following personal delivery or delivery by facsimile of a written notice to the Consecos Companies or any one of the Consecos Companies pursuant to Paragraph 128 specifying such

default (during which period the several states and the Consecos Companies or the subject Consecos Company shall make reasonable efforts to amicably resolve any disputes regarding the default), the Signatory Regulator(s) may seek judicial enforcement of this Agreement.

113. Nothing herein shall confer any rights upon any persons or entities other than the Signatory Regulators and the Consecos Companies.

114. The effectiveness of this Agreement is conditioned upon the following: (i) approval and execution of this Agreement by the Consecos Companies and the Lead Regulators; and (ii) approval and execution of this Agreement by at least thirty-five (35) states of the United States and any other jurisdiction, and a combined policy count that exceeds seventy-five percent (75%) of Consecos Life's total policy count for all Lifetrend policies. The date on which the last of these approvals is secured shall be the Effective Date of this Agreement.

115. Any state or jurisdiction that wishes to become a party to this Agreement shall execute a Participating Regulator Agreement within thirty (30) days from the Execution Date. If a Signatory Regulator finds that, under applicable state law, regulation or procedure, the preparation and execution of a consent order is necessary to carry out the terms of this Agreement; such a consent order shall be prepared by such Participating Regulator within thirty (30) days following the Execution Date and shall not exceed the Terms of this Agreement. The Lead Regulators may waive the 30-day period for Participating Regulators to execute this Agreement.

116. Each Signatory Regulator hereby agrees that any approval obtained from the Lead Regulators pursuant to the Terms of this Agreement constitutes an approval of the Signatory Regulator.

117. Each Signatory Regulator hereby gives express assurance that, under the applicable laws, regulations and judicial rulings, the Signatory Regulator has the authority to enter into this Agreement and bind that jurisdiction now and in the future. By execution of this Agreement with the Conseco Companies, each Signatory Regulator acknowledges the terms and conditions as set forth herein.

118. The Signatory Regulators and the Conseco Companies may mutually agree, in writing, to any reasonable extensions of time that might become necessary to carry out the provisions of this Agreement.

119. This Agreement sets forth the entire Agreement among the parties with respect to its subject matter and supersedes all prior agreements, arrangements or understandings (whether in written or oral form) between the Conseco Companies and the Signatory Regulators.

120. This Agreement shall remain in effect until the Termination Date.

121. This Agreement (or its Exhibits and their Attachments) may be amended by the Lead Regulators and the Conseco Companies without the consent of any Participating Regulator, provided that such amendment does not materially alter this Agreement. Any amendment to the terms of this Agreement (or its Exhibits or Appendices), which would affect the regulatory authority of any Signatory Regulator, shall not become effective without the written consent of such Signatory Regulator. All such amendments to this Agreement shall be in writing.



122. Except in a proceeding to enforce the terms hereof, neither this Agreement nor any related negotiations, statements or court proceedings shall be offered by the Conseco Companies or the Signatory Regulators as evidence in any regulatory or judicial proceeding.

123. Neither this Agreement nor any related negotiations, statements or court proceedings shall be offered by the Conseco Companies or the Signatory Regulators as evidence of or an admission, denial or concession of any liability or wrongdoing whatsoever on the part of any person or entity including, but not limited to, the Conseco Companies or any affiliates thereof, or as a waiver by the Conseco Companies or any affiliates thereof of any applicable defense including, without limitation, any applicable statute of limitations or statute of fraud.

124. The Conseco Companies do not admit, deny or concede any actual or potential fault, wrongdoing or liability in connection with any facts or claims that have been or could have been alleged against them.

125. The Lead Regulators and the Conseco Companies consider it desirable for this matter to be resolved pursuant to this Agreement because this Agreement will provide substantial benefits to the Conseco Companies' policyowners and insureds.

126. This Agreement may be signed in multiple counterparts, each of which shall constitute a duplicate original, but which taken together shall constitute but one and the same instrument.

127. Nothing herein shall prevent or otherwise restrict a Signatory Regulator from pursuing regulatory action against the Conseco Companies for regulatory issues other than issues as described herein.

128. Except as otherwise provided herein, any notice required to be given hereunder shall be sufficient if in writing and sent by facsimile transmission (which is confirmed) or by courier service (with proof of service), hand delivery or certified or registered mail (return receipt requested and first-class postage prepaid), addressed as follows:

If to the Conseco Companies or to any one of the Conseco Companies:

Matthew J. Zimpfer  
General Counsel  
11825 N. Pennsylvania Street  
Carmel, Indiana 46032

Copy to:

T. Ark Monroe, III  
Mitchell, Williams, Selig, Gates & Woodyard, PLLC  
425 West Capitol Avenue, Suite 1800  
Little Rock, Arkansas 72201

If to the Lead Regulators notice shall be sent to the Commissioner and General Counsel for each Lead Regulator.

129. The Conseco Companies shall be excused from performance for any period and to the extent that the Conseco Companies are prevented from performing any services, in whole or in part, as a result of delays caused by an act of God, civil disturbance, court order, or other cause beyond the Conseco Companies' reasonable control, including failures or fluctuations in electrical power, light, or telecommunications equipment and such nonperformance shall not be considered for determining the Conseco Companies' compliance with this Agreement.

130. In the event that any portion of this Agreement is held invalid under any particular state's law as it is relevant to a Signatory Regulator, such invalid portion shall be deemed to be severed only in that state and all remaining provisions of this Agreement shall be given full force and effect and shall not in any way be affected thereby.

131. The Consecos Companies understand and agree that by entering into this Agreement, the Consecos Companies waive any and all rights to notice, hearing and appeal regarding the items examined and resolved pursuant to this Agreement under the applicable laws of the jurisdictions represented by the Signatory Regulators.

132. Except as explicitly provided herein, nothing in this Agreement or any of its terms and conditions shall be interpreted to alter in any way the contractual terms of any insurance policy issued or acquired by Consecos Life or by the parties to such contract.

**Part V. Signature Pages**

**Executed by**

**Conseco Life Insurance Company**

Signature



Printed Name: Christopher J. Nickele

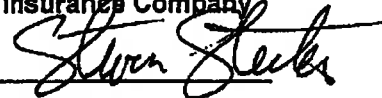
Title: President

Date

5/25/10

**Conseco Insurance Company**

Signature



Printed Name: Steven M. Stecher

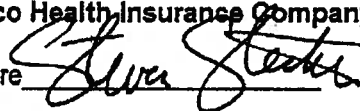
Title: President

Date

5-25-2010

**Conseco Health Insurance Company**

Signature



Printed Name: Steven M. Stecher

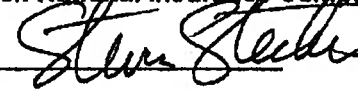
Title: President

Date

5-25-2010

**Washington National Insurance Company**

Signature



Printed Name: Steven M. Stecher

Title: President

Date

5-25-2010

I, Steven M. Stecher, hereby affirm that I am the President of Conseco Insurance Company, Conseco Health Insurance Company and Washington National Insurance Company and have the authority to execute this Agreement on their behalf.

I, Christopher J. Nickele, hereby affirm that I am the President of Conseco Life Insurance Company and have the authority to execute this Agreement on their behalf.

**Bankers Life and Casualty Company**

Signature

Printed Name: Scott R. Perry

Title: President

Date May 25, 2010

I, Scott R. Perry, hereby affirm that I am the President of Bankers Life and Casualty Company and have the authority to execute this Agreement on its behalf.

**California Department of Insurance**

Signature \_\_\_\_\_

Printed Name \_\_\_\_\_

Title \_\_\_\_\_

Date \_\_\_\_\_

**Florida Office of Insurance Regulation**

Signature \_\_\_\_\_

Printed Name \_\_\_\_\_

Title \_\_\_\_\_

Date \_\_\_\_\_

**Indiana Department of Insurance**

Signature \_\_\_\_\_

Printed Name \_\_\_\_\_

Title \_\_\_\_\_

Date \_\_\_\_\_

**Iowa Insurance Division**

Signature *Susan E. Voss*

Printed Name Susan E. Voss

Title Iowa Insurance Commissioner

Date MAY 6, 2010

**California Department of Insurance**

Signature \_\_\_\_\_

Printed Name \_\_\_\_\_

Title \_\_\_\_\_

Date \_\_\_\_\_

**Florida Office of Insurance Regulation**

Signature \_\_\_\_\_

Printed Name \_\_\_\_\_

Title \_\_\_\_\_

Date \_\_\_\_\_

**Indiana Department of Insurance**

Signature *Doug Webber*

Printed Name Doug Webber

Title Acting Commissioner, Ind Dept. of Insurance

Date 5/17/10

**Iowa Insurance Division**


Signature \_\_\_\_\_

Printed Name \_\_\_\_\_

Title \_\_\_\_\_

Date \_\_\_\_\_

**California Department of Insurance**

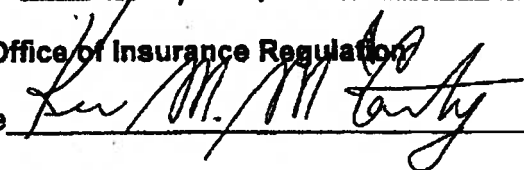
Signature 

Printed Name JERRY L. WHITFIELD

Title Assistant Chief Counsel

Date 5/21/2010

**Florida Office of Insurance Regulation**

Signature 

Printed Name Kevin M. McCarty

Title Commissioner

Date May 26, 2010

**Indiana Department of Insurance**

Signature \_\_\_\_\_

Printed Name \_\_\_\_\_

Title \_\_\_\_\_

Date \_\_\_\_\_

**Iowa Insurance Division**

Signature \_\_\_\_\_

Printed Name \_\_\_\_\_

Title \_\_\_\_\_

Date \_\_\_\_\_



**Texas Department of Insurance**

Signature Mike Geeslin

Printed Name Mike Geeslin

Title Commissioner

Date 5.28.2010

PARTICIPATING REGULATOR ADOPTION

On behalf of the State of Alaska, Department of Commerce, Community, and Economic Development, Division of Insurance, I, Linda S. Hall, Director, hereby adopt, agree, and approve this Agreement.

ALASKA DIVISION OF INSURANCE

BY

A handwritten signature in blue ink, appearing to read "Linda S. Hall", written over a horizontal line.

Linda S. Hall, Director

June 17, 2010

## EXHIBIT A

**Lifetrend Policies by Issue State - Sorted by Number of Policies**  
As of 4/28/2010

Issue State	Lifetrend 1 & 2	Lifetrend 3 & 4	Lifetrend 4 (97)	Lifetrend 5 & 7	Grand Total
FL	36	4,163	101	21	4,321
CA	310	2,360	133	131	2,934
TX	55	556	24	18	653
IL	207	196	2	34	439
GA	11	396	8	0	415
HI	50	271	4	4	329
PA	177	88	6	3	274
OH	111	79	5	2	197
MO	132	48	3	9	192
IA	35	136	1	0	172
NC	65	80	8	2	155
MA	42	101	3	8	154
MI	10	142	0	2	154
CO	112	38	0	2	152
CT	63	63	2	0	128
OK	61	58	0	8	127
KY	122	1	1	0	124
IN	91	31	1	0	123
MT	3	71	0	42	116
NJ	41	55	4	0	100
WI	72	19	3	5	99
MD	11	76	9	0	96
DE	78	14	1	1	94
NE	51	42	0	0	93
MN	50	31	0	11	92
AR	85	3	1	0	89
NM	1	50	23	1	75
WA	19	45	1	3	68
UT	1	20	0	36	57
VA	14	37	4	2	57
AZ	18	31	0	1	50
TN	42	3	0	0	45
WV	34	3	0	0	37
NV	10	24	0	0	34
KS	12	17	0	1	30
OR	11	12	1	3	27
ID	0	25	0	0	25
SC	15	6	0	0	21
LA	11	6	1	1	19
MS	15	1	0	0	16
DC	11	0	0	0	11
ME	0	7	0	0	7
NH	1	4	0	0	5
WY	5	0	0	0	5
AK	4	0	0	0	4
RI	4	0	0	0	4
AL	3	0	0	0	3
SD	3	0	0	0	3
NY	0	1	0	0	1
VT	0	1	0	0	1
ND	0	0	0	0	0
<b>Grand Total</b>	<b>2,315</b>	<b>9,411</b>	<b>350</b>	<b>351</b>	<b>12,427</b>

Exhibit B

**CONSECO LIFE INSURANCE COMPANY**

Administrative Office: 11825 N. Pennsylvania Street Carmel, Indiana 46032-4555

**POLICY ENDORSEMENT**

This Endorsement is subject to all of the terms, provisions, definitions and exclusions of the policy, except as stated in this Endorsement. This Endorsement is a part of the policy to which it is attached. The policy is changed as follows:

1. The "Continuation of Insurance" section of the NONFORFEITURE PROVISION, is hereby deleted and replaced with the following:

(B) Continuation of Insurance

In the event any premiums, other than premiums for supplemental benefits provided by any attached riders, are not paid before the end of the grace period, insurance coverage under this policy will be continued in an amount equal to the proceeds of this policy, including any attached riders. When this happens, your policy will be in a "period of continued insurance". Insurance shall continue until the net cash value is insufficient to cover the monthly deduction. In no event will the insurance be continued for a term less than that which the net cash value on the due date of the unpaid premium would purchase when applied as a net single premium.

During a period of continued insurance, you can pay premiums to extend insurance coverage under this policy. Such premium amounts can not exceed the original scheduled premium, unless approved by the Company.

The period of continued insurance cannot extend beyond an insured's age 100. If the insured is living at age 100, the net cash value remaining will be refunded at that time to the owner.

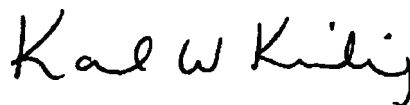
When you first enter a period of continued insurance, the TABLE OF GUARANTEED POLICY VALUES shown on the Policy Data Page or Policy Schedule will no longer be applicable.

The insurance provided under Option B may be surrendered at any time for its net cash value as of the surrender date.

2. Any language in the policy or attached riders which states that the rider(s) end when insurance is being provided under Option B is deleted.

The provisions of this endorsement supersede any conflicting provisions in the policy or any riders attached to the policy. In all other respects, the policy shall remain the same.

In witness whereof, we have caused this Endorsement to be signed by our Secretary.



Secretary

CLIC-ECOI-END

**Exhibit C.1.1**  
**Face Reduction Premium Paying and OPPP Version Letter**

%%C1  
%%C2  
%%C3  
%%C4  
%%C5

(Date)

(Owner Name)  
(Owner Address)  
(Owner Address)  
(City, State, Zip Code)

Insured: (Insured Name)  
Policy Number: (Policy Number)

Dear (Policy Owner Name):

Thank you for the opportunity to serve your insurance needs. We have processed your reduced face amount election. The new face amount of your policy is (\$New Face Amount). Attached is a revised Policy Data Page outlining your new face amount and premium schedule. Future billings will reflect your new premium amount. Your endorsement is enclosed and should be attached to your policy for safekeeping.

If you wish to change your current billing method or the frequency of your payments, please submit your request in writing. Please contact our Customer Service Department if you have questions on the available billing options.

We want to assure you of our continued commitment to provide you with the best possible service. If you have further questions, you may contact our Customer Service Department by dialing 1-800-(XXX-XXXX).

Sincerely,

Policyholder Services

Attachment

**Exhibit C.1.2**  
**Face Reduction Premium Paying and OPPP Version Endorsement**

**CONSECO LIFE INSURANCE COMPANY**  
Administrative Office: 11825 N. Pennsylvania Street Carmel, Indiana 46032-4555

**POLICY ENDORSEMENT**

**Company: (Company Name)**  
**Insured: (Insured Name)**

**Policy Number: (XXXXXX)**  
**Effective Date: (Effective Date)**

**Policy Data Page**

<b>Sum Insured</b> <b>(\$New Face Amount)</b>	<b>Annual</b> <b>Premium</b> <b>(\$Amount)</b>	<b>Years</b> <b>Payable</b> <b>Life</b>
<b>Premium Frequency</b>	<b>Premium</b> <b>Payable</b>	
Annual	<b>(\$Amount)</b>	
Semi Annual	<b>(\$Amount)</b>	
Quarterly	<b>(\$Amount)</b>	
Monthly Bank Collection	<b>(\$Amount)</b>	

**Table of Guaranteed Policy Values**

This table presumes that the full annual premium shown above is paid each year from this point forward. The following values illustrate the Guaranteed Values provided by this policy.

<b>End of Policy Year</b>	<b>Which Occurs in</b>	<b>Cash Value</b>
<b>(Policy Duration)</b>	<b>(Year)</b>	<b>(\$Amount)</b>
<b>(Policy Duration)</b>	<b>(Year)</b>	<b>(\$Amount)</b>
<b>(Policy Duration)</b>	<b>(Year)</b>	<b>(\$Amount)</b>
<b>(Policy Duration)</b>	<b>(Year)</b>	<b>(\$Amount)</b>
<b>(Policy Duration)</b>	<b>(Year)</b>	<b>(\$Amount)</b>
<b>(Policy Duration)</b>	<b>(Year)</b>	<b>(\$Amount)</b>
<b>(Policy Duration)</b>	<b>(Year)</b>	<b>(\$Amount)</b>
<b>(Policy Duration)</b>	<b>(Year)</b>	<b>(\$Amount)</b>
<b>(Policy Duration)</b>	<b>(Year)</b>	<b>(\$Amount)</b>
<b>(Policy Duration)</b>	<b>(Year)</b>	<b>(\$Amount)</b>
<b>(Policy Duration)</b>	<b>(Year)</b>	<b>(\$Amount)</b>
<b>(Policy Duration)</b>	<b>(Year)</b>	<b>(\$Amount)</b>
<b>(Policy Duration)</b>	<b>(Year)</b>	<b>(\$Amount)</b>
<b>(Policy Duration)</b>	<b>(Year)</b>	<b>(\$Amount)</b>
<b>(Policy Duration)</b>	<b>(Year)</b>	<b>(\$Amount)</b>
<b>(Policy Duration)</b>	<b>(Year)</b>	<b>(\$Amount)</b>

<b>(Policy Duration)</b>	<b>(Year)</b>	<b>(SAmount)</b>
<b>(Policy Duration)</b>	<b>(Year)</b>	<b>(SAmount)</b>
<b>(Policy Duration)</b>	<b>(Year)</b>	<b>(SAmount)</b>
<b>(Policy Duration)</b>	<b>(Year)</b>	<b>(SAmount)</b>
<b>(Policy Duration)</b>	<b>(Year)</b>	<b>(SAmount)</b>

**Policy Data Page  
(Continued)**

Values for years not shown will be furnished upon request.

This table above provides values without any adjustment for indebtedness (loans plus interest) secured by this policy.

In witness whereof, we have caused this Endorsement to be signed by our Secretary.

(Secretary Signature)

Secretary

**Exhibit C.2.1**

%%C1  
%%C2  
%%C3  
%%C4  
%%C5

**RPU Policyholder Letter**

(Date)

(Owner Name)  
(Owner Address)  
(Owner Address)  
(City, State, Zip Code)

Insured: (Insured Name)  
Policy Number: (Policy Number)

Dear (Policy Owner Name):

Thank you for the opportunity to serve your insurance needs. We have processed your Reduced Paid Up Nonforfeiture election. Your insurance policy will continue to provide you with (RPU Face Amount) of insurance protection.

Although premium payments are no longer required, your cash value will continue to increase, and may provide you with additional financial security. We have attached a table of guaranteed policy values outlining the cash values of your policy while on its Reduced Paid Up Nonforfeiture option. You will no longer receive annual statements now that your policy is on a Reduced Paid Up status. Your endorsement is enclosed and should be attached to your policy for safekeeping.

We want to assure you of our continued commitment to provide you with the best possible service. If we may be of assistance, please contact our Customer Service Department by dialing 1-800-(XXX-XXXX).

Sincerely,

Policyholder Services

Attachment



**Exhibit C.2.2  
RPU Endorsement**

**CONSECO LIFE INSURANCE COMPANY**  
Administrative Office: 11825 N. Pennsylvania Street Carmel, Indiana 46032-4555

**POLICY ENDORSEMENT**

**Company: (Company Name)**  
**Insured: (Insured Name)**

**Policy Number: (XXXXXX)**  
**Policy Status: Reduced Paid Up**

**Policy Data Page**

**Table of Guaranteed Policy Values**

This table illustrates the Guaranteed Values provided by this policy while on the Reduced Paid Up Nonforfeiture Option.

<b>End of Policy Year</b>	<b>Which Occurs in</b>	<b>Cash Value</b>
(Policy Duration)	(Year)	(\$Amount)
(Policy Duration)	(Year)	(\$Amount)
(Policy Duration)	(Year)	(\$Amount)
(Policy Duration)	(Year)	(\$Amount)
(Policy Duration)	(Year)	(\$Amount)
(Policy Duration)	(Year)	(\$Amount)
(Policy Duration)	(Year)	(\$Amount)
(Policy Duration)	(Year)	(\$Amount)
(Policy Duration)	(Year)	(\$Amount)
(Policy Duration)	(Year)	(\$Amount)
(Policy Duration)	(Year)	(\$Amount)
(Policy Duration)	(Year)	(\$Amount)
(Policy Duration)	(Year)	(\$Amount)
(Policy Duration)	(Year)	(\$Amount)
(Policy Duration)	(Year)	(\$Amount)
(Policy Duration)	(Year)	(\$Amount)
(Policy Duration)	(Year)	(\$Amount)
(Policy Duration)	(Year)	(\$Amount)
(Policy Duration)	(Year)	(\$Amount)
(Policy Duration)	(Year)	(\$Amount)
(Policy Duration)	(Year)	(\$Amount)
(Policy Duration)	(Year)	(\$Amount)
(Policy Duration)	(Year)	(\$Amount)

Values for years not shown will be furnished upon request.

In witness whereof, we have caused this Endorsement to be signed by our Secretary.

(Secretary Signature)

Secretary

**Exhibit C.3.1**  
**Face Reduction COI Version Letter**

%%C1  
%%C2  
%%C3  
%%C4  
%%C5

(Date)

(Owner Name)  
(Owner Address)  
(Owner Address)  
(City, State, Zip Code)

Insured: (Insured Name)  
Policy Number: (Policy Number)

Dear (Policy Owner Name):

Thank you for the opportunity to serve your insurance needs. We have processed your reduced face amount election. The new face amount for your policy is (\$ New Face Amount). Your policy is currently on Continuation of Insurance which allows you to pay flexible premiums. You as the policy owner select the amount and frequency you wish to remit payments. Your policy will remain in-force as long as it has sufficient net cash value to cover the monthly deductions for cost of insurance charges and expense fees. Your current billing method, billing amount and billing frequency will remain unchanged unless you request a change. Your endorsement is enclosed and should be attached to your policy for safekeeping.

If you wish to change your current billing method, the amount billed or the frequency of your payments, please submit your request in writing. Please contact our Customer Service Department if you have questions on the available billing options.

We want to assure you of our continued commitment to provide you with the best possible service. If you have further questions, you may contact our Customer Service Department by dialing 1-800-(XXX-XXXX).

Sincerely,

Policyholder Services

Attachment

**Exhibit C.3.2**  
**Face Reduction COI Version Endorsement**

**CONSECO LIFE INSURANCE COMPANY**  
Administrative Office: 11825 N. Pennsylvania Street Carmel, Indiana 46032-4555

**POLICY ENDORSEMENT**

**Company: (Company Name)**  
**Insured: (Insured Name)**

**Policy Number: (XXXXXX)**

**Policy Data Page**

**Sum Insure: (\$New Face Amount)**  
**Effective Date: (Effective Date)**  
**Policy Status: Nonforfeiture – Continuation of Insurance**  
**Premium: Flexible**

In witness whereof, we have caused this Endorsement to be signed by our Secretary.

(Secretary Signature)

Secretary

**EXHIBIT D**

**Settlement Pool Distribution**

A. Definitions – For the purposes of this Exhibit, the following definitions shall apply.

1. Settlement Pool shall mean a pool of \$10,000,000 set aside by Consec Life with accrued interest as referenced in paragraph 38 of this Agreement for the benefit of Eligible Lifetrend Policyowners.

2. Pool Participants shall mean Eligible Lifetrend Policyowners who elect to participate in the Settlement Pool by the due date indicated on the Election and Release Form.

3. Per Policy Distribution shall be determined by dividing 30% of the Settlement Pool balance by the total number of Pool Participants.

4. Premium Based Distribution shall be determined by dividing 70% of the Settlement Pool balance by the total Scheduled Annual Premium for all Pool Participants.

B. Settlement Pool Distribution.

1. The Settlement Pool Distribution to each Pool Participant for each eligible policy, as shown in Paragraph C, Column 7, is the sum of the Per Policy Distribution as shown in Paragraph C, Column 3 and the product of the Premium Based Distribution, as shown in Paragraph C, Column 4, and the Scheduled Annual Premium for the policy, as shown in Paragraph C, Column (5).

2. The Settlement Pool Distribution to each Pool Participant shall be determined by Consec Life and submitted to the Lead Regulators no later than 30 days after the date on which all Election and Release Forms are due to Consec Life. This submission shall list all Eligible Policyholders and indicate if the Eligible Policyowner elected to participate, the Settlement Pool Distribution allocated to each Pool Participant by policy and supporting information including policyowner name, policy number, and Scheduled Annual Premium.

C. Table of Eligible Lifetrend Policyowner Calculation of Benefit under the Settlement Pool.

(1) Lifetrend Policyowner Name / Policy Number	(2) Agreed To Participate In Pool? (y/n)	(3) Per Policy Distribution For LT Policyowner	(4) Premium Based Distribution	(5) Scheduled Annual Premium For LT Policyowner	(6) Scheduled Annual Premium Times Prem Based Distribution	(7) Total Distribution Due LT Policyowner
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**EXHIBIT E.1**

**ELECTION NOTICE TO III, IV-87, IV-93 and IV-95 ELIGIBLE FOR SETTLEMENT POOL**

[Date]

[Policyholder Name]

[Address 1]

[Address 2]

[City, State, Zip]

Re: Policy Number \_\_\_\_\_

**URGENT NOTICE REGARDING YOUR LIFE INSURANCE POLICY**

Dear Policyholder:

In October of 2008, you received a letter from Conseco Life Insurance Company ("Company") advising you of changes to your Lifetrend insurance policy. During 2009, you received additional communications from the Company explaining that changes to your Lifetrend insurance policy were put on hold pending the outcome of the examination being conducted by the Insurance Commissioners of the States of California, Florida, Indiana, Iowa, and Texas ("Lead Regulators").

The examination is done. We are communicating important news to you regarding:

- 1) **A Settlement Pool** you are eligible to participate in as a Lifetrend policyholder;
- 2) **Cost of Insurance and Expense Charges** that will be applied to your life insurance policy going forward;
- 3) **Additional Policy Options** that are available to you; and
- 4) **Mandatory Policy Benefits** that are automatically provided to you at no cost.

These benefits and changes are a result of a Regulatory Settlement Agreement (Agreement) between the Company and the states that signed onto the Agreement.

**Important Notice:** It is important for you to be aware that if you agree to accept the options available to you under the Agreement, you will be required to waive your rights to individual legal action against the Company regarding your Lifetrend policy or be part of any class action remedies that may exist in the future. At this time, there is a lawsuit pending entitled In Re Conseco Life Insurance Company Lifetrend Insurance Sales and Marketing Litigation; Case No. M:10-CV-02124-SI, in the United States District Court for the Northern District of California, San Francisco Division. The Court has not approved or certified a class action as of the date of this Notice. However, if this proposed class action is **approved and successful**, you may be offered other remedies than what is available through this Regulatory Settlement Agreement.

If you have already started legal action related to your policy, please provide a copy of this letter to your attorney as soon as possible so that he or she might advise you concerning your options. If you have not started legal action related to your policy, but feel you require legal advice on the consequences of this process, you should retain private counsel.

**Please read:** Before making your decision concerning your options, please read ALL of the information in this letter and the enclosed Frequently Asked Questions. If you have questions related to any item in this

letter, please contact the Company at 1-888-xxx-xxxx. Representatives will be available to assist you with any question you may have concerning these options.

### **SETTLEMENT POOL OF MONEY**

**If you wish to participate in the Settlement Pool distribution, you must complete, sign and return the enclosed Election and Release Form to the Company using the pre-paid business reply envelope by <DATE (which will be 60 days from the mail date)>.**

1. The Agreement requires the Company to establish a Settlement Pool of money. You may elect to participate in the Settlement Pool and receive an amount of money that will be deposited into your Lifetrend Accumulation Account.
2. If you choose to participate in the Settlement Pool, you are entitled to a minimum payment of \$\_\_\_\_\_.
3. The amount you receive may be higher than shown above. It will ultimately depend on the number of policyowners who decide to participate in the Settlement Pool.
4. You should make your decision to participate based on the minimum payment shown above because there is no guarantee your payment will be higher.
5. Within 7 business days of receipt of your election to participate in the Settlement Pool, the Company will credit the amount shown in item #2 above to your policy's Accumulation Account. Within 45 days of the Company's receipt of all Election and Release Forms from all eligible policyowners, the Company will credit your Accumulation Account any additional amount due based upon the allocation of any undistributed Settlement Pool amounts.
6. The formula for distribution has been approved by the Lead Regulators. It considers the total number of policyowners who are eligible for the Settlement Pool and the amount of your scheduled annual premium.

### **INCREASE OF POLICY EXPENSES AND COST OF INSURANCE**

1. The Agreement allows the Company to begin deducting Cost of Insurance and policy expense charges from your policy's Account Value beginning on a policy monthly anniversary date that falls on or after September 1, 2010. These charges are permitted under the terms of your insurance policy.
2. The gradual implementation of your Cost of Insurance Charges and the implementation of your Expense Charges are displayed in the table below. These charges are being presented as estimates of your future costs and will be phased in as follows:

Monthly Charge Type	Current Deductions	First 9 Months Deductions (estimated)	Next 12 Months Deductions (estimated)	Next 12 Months Deductions (estimated)	Next 12 months and ongoing Deductions (estimated)
Expense Charges	\$0.00				
Cost of Insurance Charges	\$0.00				

3. The monthly charge estimates illustrated in item #2 above are based upon your policy's face amount and account value as of [Date] and reflect the charge for the first month of each period shown. Changes in your account value due to future premium payments, interest credits and cost of insurance charges will impact these estimates. If you policy passes an anniversary date during the period shown, your cost of insurance charge may increase to reflect the increase in your attained age.
4. After the gradual implementation is complete, subsequent Cost of Insurance increases under the current scale will be based only on changes in attained age. Expense Charges will only increase if the actual cost to administer your policy increases.
5. If you do not wish to pay premiums, your Accumulation Account will be used to pay for these deductions and your coverage will remain in force until your Accumulation Account less indebtedness has been exhausted. Please review the enclosed illustration that shows how long your coverage will stay in force based on the projected monthly deductions and your current account value. You also have the contractual right to surrender your policy, or you can choose one of the Additional Policy Options described below.

### **ADDITIONAL POLICY OPTIONS**

**(If you wish to elect one of these options in addition to the Settlement Pool, you must complete and sign the enclosed Election Form and Release to the Company using the pre-paid business reply envelope by <DATE (which will be 60 days from the mail date)>.**

The Agreement requires the Company to provide you options to convert your policy. These options are in addition to the Settlement Pool.

#### **Option 1. Reduced Paid-Up Policy Without Any Further Premiums**

You have a one-time opportunity to convert your policy to a reduced face amount, paid up policy. Your new death benefit will be calculated using your policy's Account Value less any indebtedness. If you choose this option, you will not have to pay any additional premiums. Your reduced paid up death benefit will be at least \$\_\_\_\_\_. This amount is based on your current Account Value less any indebtedness plus the minimum payment you will receive from the Settlement Pool.

## **Option 2. Face Amount Reduction With Further Premium Payments**

You have a one-time opportunity to reduce the death benefit of your policy. This will mean you will pay premiums, but the premium payment will be one you select. The Company will calculate the death benefit your premium will support when you contact Us at 1-800-xxx-xxx. You will receive an illustration that will show you your new death benefit. You will also receive along with your illustration, information concerning the steps you must take to accept the new death benefit.

## **AUTOMATIC ENHANCED POLICY BENEFIT**

**It is not necessary for you to elect this benefit, it is provided automatically.**

**Enclosed you will find a Policy Endorsement that provides you the benefits described in the paragraph below. You should attach this endorsement to your policy.**

The enhanced policy benefit provides the following: (1) you will be able to make flexible premium payments to keep your policy in-force as long as your coverage has not lapsed; (2) all policy riders and benefits will remain in force while the policy is administered using your cash value to maintain coverage as provided under Continuation of Insurance; (3) you may establish premium billings for your policy when it is on Continuation of Insurance so you can extend the time that your policy will remain in-force.

## **FREQUENTLY ASKED QUESTIONS**

Please read the enclosed "Frequently Asked Questions" and review the enclosed Election Form and Release before making your decision.

Enclosed with this Notice are two Illustrations for your review. Both Illustrations assume you do not elect an optional policy benefit. One Illustration reflects no additional premium being paid. The second Illustration reflects the premium required to keep your policy in force until maturity based on current credited interest rates and the new scale of current cost of insurance rates and expense charges. Upon request, we will prepare additional illustrations for you.

**You must return your completed Election Form and Release by (DATE) to participate in the Settlement Pool. Your signature must be notarized. Please keep a copy for your records. If you do not submit an Election Form and Release, we will assume you do not wish to elect any of the options available to you.**

If you have specific questions about the Regulatory Settlement Agreement, the Election Notice, your policy, or your options, please call us at XXXXX.

Sincerely,

Conseco Life Insurance Company



**EXHIBIT E.2**

**ELECTION NOTICE TO III, IV-87, IV-93 and IV-95 NOT ELIGIBLE FOR SETTLEMENT POOL**

[Date]

[Policyholder Name]

[Address 1]

[Address 2]

[City, State, Zip]

Re: Policy Number \_\_\_\_\_

**URGENT NOTICE REGARDING YOUR LIFE INSURANCE POLICY**

Dear Policyholder:

In October of 2008, you received a letter from Conseco Life Insurance Company ("Company") advising you of changes to your Lifetrend insurance policy. During 2009, you received additional communications from the Company explaining that changes to your Lifetrend insurance policy were put on hold pending the outcome of the examination being conducted by the Insurance Commissioners of the States of California, Florida, Indiana, Iowa, and Texas ("Lead Regulators").

The examination is done. We are communicating important news to you regarding:

- 5) **Cost of Insurance and Expense Charges** that will be applied to your life insurance policy going forward;
- 6) **Additional Policy Options** that are available to you; and
- 7) **Mandatory Policy Benefits** that are automatically provided to you at no cost.

These benefits and changes are a result of a Regulatory Settlement Agreement (Agreement) between the Company and the states that signed onto the Agreement.

**Important Notice:** It is important for you to be aware that if you agree to accept the options available to you under the Agreement, you will be required to waive your rights to individual legal action against the Company regarding your Lifetrend policy or be part of any class action remedies that may exist in the future. At this time, there is a lawsuit pending entitled *In Re Conseco Life Insurance Company Lifetrend Insurance Sales and Marketing Litigation*, Case No. M:10-CV-02124-SI, in the United States District Court for the Northern District of California, San Francisco Division. The Court has not approved or certified a class action as of the date of this Notice. However, if this proposed class action is **approved and successful**, you may be offered other remedies than what is available through this Regulatory Settlement Agreement.

If you have already started legal action related to your policy, please provide a copy of this letter to your attorney as soon as possible so that he or she might advise you concerning your options. If you have not started legal action related to your policy, but feel you require legal advice on the consequences of this process, you should retain private counsel.

**Please read:** Before making your decision concerning your options, please read ALL of the information in this letter and the enclosed Frequently Asked Questions. If you have questions related to any item in this letter, please contact the Company at 1-888-xxx-xxxx. Representatives will be available to assist you with any question you may have concerning these options.

## **INCREASE OF POLICY EXPENSES AND COST OF INSURANCE**

3. The Agreement allows the Company to begin deducting Cost of Insurance and policy expense charges from your policy's Account Value beginning on a policy monthly anniversary date that falls on or after September 1, 2010. These charges are permitted under the terms of your insurance policy.
4. The gradual implementation of your Cost of Insurance Charges and the implementation of your Expense Charges are displayed in the table below. These charges are being presented as estimates of your future costs and will be phased in as follows:

Monthly Charge Type	Current Deductions	First 9 Months Deductions (estimated)	Next 12 Months Deductions (estimated)	Next 12 Months Deductions (estimated)	Next 12 months and ongoing Deductions (estimated)
Expense Charges	\$0.00				
Cost of Insurance Charges	\$0.00				

6. The monthly charge estimates illustrated in item #2 above are based upon your policy's face amount and account value as of [Date] and reflect the charge for the first month of each period shown. Changes in your account value due to future premium payments, interest credits and cost of insurance charges will impact these estimates. If you policy passes an anniversary date during the period shown, cost of insurance charge may increase to reflect the increase in your attained age.
7. After gradual implementation is complete, subsequent Cost of Insurance increases under the current scale will be based only on changes in attained age. Expense Charges will only increase if the actual cost to administer your policy increases.
8. If you do not wish to pay premiums, your Accumulation Account will be used to pay for these deductions and your coverage will remain in force until your Accumulation Account less Indebtedness has been exhausted. Please review the enclosed illustration that shows how long your coverage will stay in force based on the projected monthly deductions and your current account value. You also have the contractual right to surrender your policy, or you can choose one of the Additional Policy Options described below.

## **ADDITIONAL POLICY OPTIONS**

The Agreement requires the Company to provide you options to convert your policy.

### **Option 1. Reduced Paid-Up Policy Without Any Further Premiums**

You have a one-time opportunity to convert your policy to a reduced face amount, paid up policy. Your new death benefit will be calculated using your policy's Account Value less any indebtedness. If you choose this option, you will not have to pay any additional premiums. Your reduced paid up death benefit will be at least \$\_\_\_\_\_. This amount is based on your current account value less any indebtedness. If you wish to elect the Reduced Paid-Up Policy, you must complete, sign and return the enclosed Election Form and Release to the Company using the pre-paid business reply envelope by <DATE (which will be 60 days from the mail date)>. Your signature must be notarized to accept this option.

### **Option 2. Face Amount Reduction With Further Premium Payments**

You have a one-time opportunity to reduce the death benefit of your policy. This will mean you will pay premiums, but the premium payment will be one you select. The Company will calculate the death benefit your premium will support when you contact the Company at 1-800-xxx-xxx. You will receive an illustration that will show you your new death benefit. You will also receive along with your illustration, information concerning the steps you must take to accept the new death benefit. If you are interested in the Face Amount Reduction, you can either call the Company or indicate your interest on the enclosed Election Form and Release and return it to the Company using the pre-paid business reply envelope by <DATE (which will be 60 days from the mail date)>. You do not need to sign the Election Form and Release to indicate your interest in the Face Amount Reduction.

## **AUTOMATIC ENHANCED POLICY BENEFIT**

**It is not necessary for you to elect this benefit, it is provided automatically.**

**Enclosed you will find a Policy Endorsement that provides you the benefits described in the paragraph below. You should attach this endorsement to your policy.**

The enhanced policy benefit provides the following: (1) you will be able to make flexible premium payments to keep your policy in-force as long as your coverage has not lapsed; (2) all policy riders and benefits will remain in force while the policy is administered using your cash value to maintain coverage as provided under Continuation of Insurance; (3) you may establish premium billings for your policy when it is on Continuation of Insurance so you can extend the time that your policy will remain in-force.

## **FREQUENTLY ASKED QUESTIONS**

Please read the enclosed "Frequently Asked Questions" and review the enclosed Election and Release Form before making your decision.

Enclosed with this Notice are two Illustrations for your review. Both Illustrations assume you do not elect an optional policy benefit. One Illustration reflects no additional premium being paid. The second Illustration reflects the premium required to keep your policy in force until maturity based on current credited interest

rates and the new scale of current cost of insurance rates and expense charges. Upon request, we will prepare additional illustrations for you.

**You must return your completed and signed Election and Release Form by (DATE) to elect Option 1, a Reduced Paid-Up Policy Without Any Further Premiums. Your signature must be notarized. Please keep a copy for your records. If you do not submit an Election Form and Release, we will assume you do not wish to elect any of the options available to you.**

If you have specific questions about the Regulatory Settlement Agreement, the Election Notice, your policy, or your options, please call us at XXXXX.

Sincerely,

Conseco Life Insurance Company

**EXHIBIT F.1**

Election Form and Release (III, IV-87, IV-93 and IV-95 ELIGIBLE FOR SETTLEMENT POOL)

Mail to: Conseco Life Insurance Company

\_\_\_\_\_  
Unit  
PO Box xxx  
Carmel, IN XXXXX-XXX

Policy: [Policy Number]

Claim Questions: 1-866-

Fax to: 1-800-xxx-xxxx

**SETTLEMENT POOL**

As an Eligible Lifetrend Policyowner you are entitled to have a minimum amount of \$ \_\_\_\_\_ deposited into your Lifetrend Accumulation Account. The amount deposited into your Accumulation Account may be more than the amount shown above. The amount deposited into your Accumulation Account will ultimately depend on the number of policyowners who decide to participate in the Settlement Pool. You may elect to participate in the Settlement Pool by inserting an "X" in the box below to indicate you want to participate in the Settlement Pool. You must sign and date the last page of this form and mail this form to the Company no later than DATE (which is 60 days from the date of the mailing) using the envelope that is provided. Your signature must be notarized.

I want to participate in the Settlement Pool and have at least \$ \_\_\_\_\_ deposited into my Lifetrend Accumulation Account.

**ADDITIONAL POLICY OPTIONS**

As a Lifetrend Policyowner you are also entitled to elect ONE of the following Additional Policy Options.

**OPTION 1 REDUCED PAID UP POLICY WITHOUT ANY FURTHER PREMIUMS**

As a Lifetrend Policyowner you are being given a one-time opportunity to have your life insurance policy converted to a fully paid up policy with no additional premiums due. You may select this option by inserting an "X" in the box below to indicate you want a reduced paid up policy. You must sign and date the last page of this form and return it to Us no later than DATE (which is 60 days from the date of the mailing) using the envelope that is provided. Your signature must be notarized.

I want to convert my current policy to a fully paid up policy. I understand that the death benefit of my new policy will be at least \$ \_\_\_\_\_. This amount was calculated

using the current value of my Accumulation Account less any indebtedness plus the minimum payment from the Settlement Pool. I understand that I will not have to make any future premiums payments to maintain the policy.

## **OPTION 2 FACE AMOUNT REDUCTION WITH FURTHER PREMIUM PAYMENTS**

As a Lifetrend Policyowner you are also being given a one-time opportunity to reduce the face amount of your policy with a corresponding reduction in premium. If you would like to learn more about this opportunity please insert an "X" in the box below to indicate you are interested in a reduced face amount and call us at \_\_\_\_\_. You must sign and date the last page of this form and return it to Us no later than DATE (which is 60 days from the date of the mailing) using the envelope that is provided. Your signature must be notarized.

I am interested in reducing the face amount of my policy and receiving a corresponding reduction in premium. I understand that I will work with the Company to determine the death benefit and premium and that I will have until DATE to make my decision.

**If you are not interested in either option, please check the box below.**

I do not want either of the two policy options.

## **RETURN THIS FORM BY: [DATE]**

In consideration of the relief ("Relief") provided to (Name), (hereinafter "Claimant"), as described herein, Claimant, on behalf of himself or herself, and on behalf of his or her heirs, personal representatives, successors and assigns, does hereby release, acquit and forever discharge Conseco Life Insurance Company (hereinafter referred to as "Company") and its affiliates, subsidiaries, parents, agents, officers, directors, employees, insurers, successors and assigns (hereinafter referred to as "Released Parties"), from any and all claims of any kind whatsoever, whether known or unknown, which Claimant now has or which may hereafter accrue, arising out of or in any way related to any current and/or future litigation that Claimant could bring regarding the allegations in the Agreement, for Policy Number XXXX issued to Claimant by the Company (hereinafter the "Policy"), for the period covering the solicitation and eventual issue date of the Policy to the date hereof (hereinafter the "Released Claims").

In exchange for the Released Claims by the Claimant, the Company shall provide to the Claimant confirmation and acknowledgement by the Company that the:

Company will deposit at least \$\_xxxx\_ into Claimant's Accumulation Account; and

If Option 1 is elected above, Policy is completely and forever "paid-up" with a death benefit of at least \$\_xxxx\_ and that no further premiums payments or consideration are due from the Claimant to keep the Policy in force; or

If Option 2 is elected above, Claimant has expressed interest in a reduced face policy, which will require future premium payments to keep the Policy in force. The Company will work with the claimant to determine the death benefit. The Claimant will have until [DATE] to exercise this option.

Claimant is acting solely upon his or her own judgment, belief and knowledge of the nature of all claims or potential claims against the Company and Released Parties.

Claimant has carefully read this Election Form and Release and fully understands the terms herein, and signs the same as his or her own free act. Claimant is signing this release only after having the opportunity to secure the advice and consultation of legal counsel. It is further understood and agreed that Claimant intends to waive and hereby expressly waives all rights under California Civil Code Section 1542 and any similar law of any state or territory of the United States. Section 1542 reads as follows:

A general release does not extend to claims which the creditor does not know or suspect to exist in his or her favor at the time of executing the release, which if known by him or her must have materially affected his or her settlement with the debtor.

Claimant agrees that the Released Parties shall have no responsibility whatsoever to any federal, state or local taxing authority for the tax liability, or consequences, if any, arising from the relief afforded under this settlement, and that all such responsibility is exclusively that of the Claimant. It is further understood and agreed that this Election Form and Release is not to be construed as and does not constitute an admission of liability or wrongdoing on the part of the Released Parties.

(Claimant's Signature)

(Claimant's Printed Name)

(Date)

STATE OF:

) SS

COUNTY OF:

Subscribed and sworn to before me, a Notary Public in and for said county and state, this  
day of ,20

My commission expires:

My county of residence:

Printed Name:

Signature \_\_\_\_\_

Date \_\_\_\_\_

**EXHIBIT F.2**

Election Form and Release (III, IV-87, IV-93 and IV-95 NOT ELIGIBLE FOR SETTLEMENT POOL)

**Mail to:** Conseco Life Insurance Company  
Unit

PO Box xxx  
Carmel, IN XXXXX-XXX

Policy: [Policy Number]

**Claim Questions: 1-866-**

**Fax to: 1-800-xxx-xxxx**

**ADDITIONAL POLICY OPTIONS**

As a Lifetrend Policyowner you are also entitled to elect ONE of the following Additional Policy Options.

**OPTION 1 REDUCED PAID UP POLICY WITHOUT ANY FURTHER PREMIUMS**

As a Lifetrend Policyowner you are being given a one-time opportunity to have your life insurance policy converted to a fully paid up policy with no additional premiums due. You may select this option by inserting an "X" in the box below to indicate you want a reduced paid up policy. You must sign and date the last page of this form and return it to Us no later than DATE (which is 60 days from the date of the mailing) using the envelope which is provided. Your signature must be notarized.

I want to convert my current policy to a fully paid up policy. I understand that the death benefit of my new policy will be \$\_\_\_\_\_. This amount was calculated using the current value of my Accumulation Account less any indebtedness. I understand that I will not have to make any future premiums payments to maintain the policy.

**OPTION 2 FACE AMOUNT REDUCTION WITH FURTHER PREMIUM PAYMENTS**

As a Lifetrend Policyowner you are also being given a one-time opportunity to reduce the face amount of your policy with a corresponding reduction in premium. If you would like to learn more about this opportunity please insert an "X" in the box below to indicate your interest in reducing the face amount or you can call us at \_\_\_\_\_. The Company will work with you to determine a death benefit acceptable to you. You should return this form to Us by DATE, but you are not required to sign it.



I am interested in reducing the face amount of my policy and receiving a corresponding reduction in premium.

**If you are not interested in either option, please check the box below and return the form to the Company. You do not need to sign the form.**

I do not want either of the two policy options.

**RETURN THIS FORM BY: [DATE]**

In consideration of the relief ("Relief") provided to (Name), (hereinafter "Claimant"), as described herein, Claimant, on behalf of himself or herself, and on behalf of his or her heirs, personal representatives, successors and assigns, does hereby release, acquit and forever discharge Conseco Life Insurance Company (hereinafter referred to as "Company") and its affiliates, subsidiaries, parents, agents, officers, directors, employees, insurers, successors and assigns (hereinafter referred to as "Released Parties"), from any and all claims of any kind whatsoever, whether known or unknown, which Claimant now has or which may hereafter accrue, arising out of or in any way related to any current and/or future litigation that Claimant could bring regarding the allegations in the Agreement, for Policy Number XXXX issued to Claimant by the Company (hereinafter the "Policy"), for the period covering the solicitation and eventual issue date of the Policy to the date hereof (hereinafter the "Released Claims").

In exchange for the Released Claims by the Claimant, the Company shall provide to the Claimant confirmation and acknowledgement by the Company that, if Option 1 is elected above, the Policy is completely and forever "paid-up" with a death benefit of at least \$\_xxxx\_ and that no further premiums payments or consideration are due from the Claimant to keep the Policy in force.

Claimant is acting solely upon his or her own judgment, belief and knowledge of the nature of all claims or potential claims against the Company and Released Parties.

Claimant has carefully read this Election Form and Release and fully understands the terms herein, and signs the same as his or her own free act. Claimant is signing this release only after having the opportunity to secure the advice and consultation of legal counsel. It is further understood and agreed that Claimant intends to waive and hereby expressly waives all rights under California Civil Code Section 1542 and any similar law of any state or territory of the United States. Section 1542 reads as follows:

A general release does not extend to claims which the creditor does not know or suspect to exist in his or her favor at the time of executing the release, which if known by him or her must have materially affected his or her settlement with the debtor.

Claimant agrees that the Released Parties shall have no responsibility whatsoever to any federal, state or local taxing authority for the tax liability, or consequences, if any, arising from the relief afforded under this settlement, and that all such responsibility is exclusively that of the

Claimant. It is further understood and agreed that this Election Form and Release is not to be construed as and does not constitute an admission of liability or wrongdoing on the part of the Released Parties.

(Claimant's Signature)

(Claimant's Printed Name)

(Date)

STATE OF:

) SS

COUNTY OF:

Subscribed and sworn to before me, a Notary Public in and for said county and state, this day of ,20

My commission expires:

My county of residence:

Printed Name:

Signature \_\_\_\_\_

Date \_\_\_\_\_

## **EXHIBIT G NGE Change Description**

The Company and Regulators, after an extended period of review, examination and discussion, arrived at an agreed upon set of non-guaranteed elements (NGE) that may be implemented by the Company. A number of key regulatory requests, which were addressed by the Company, shaped the final NGE result. These requests included:

- 1) That expense charges assessed in the aggregate not exceed aggregate company anticipated expenses to support the policies.
- 2) That the form and structure of expense charges assessed be tempered so as to avoid exceptionally large expense charges on any policy.
- 3) That the total of the Cost of Insurance (COI) charges and expense charges to be included in the policyholder communication following the end of the moratorium not exceed those included in any related communications to policyholders in October of 2008.
- 4) That the agreed upon set of NGE, when reflected in the Milliman financial model along with all other agreed upon assumptions, produced a break-even result.

In order to meet the above regulatory requests, the company took the following steps:

- 1) Contractually guaranteed per policy expense charges of \$5 per month would be implemented.
- 2) Contractually guaranteed per unit expense charges would be implemented, but with two adjustments.
  - a. The per unit expense charge would be capped at \$0.09 per unit per month.
  - b. The total per unit expense charge would further be capped at \$20 per policy per month.
- 3) The agreed upon set of COI would be implemented, but for Lifetrend III, IV-87, IV-93 and IV-95, a grade-in factor would apply. The increase in each policyholder's attained age since the original October, 2008 communication to those policyholders, coupled with the requested expense charge limitations detailed above, and changes in actuarial assumptions, required an initial grade-in factor of 50% in year 1. Subsequent grading factors were developed so that the resulting NGE charges are financially equivalent to those of the ungraded scale. No grading factors are required for Lifetrend V and VII policies.
- 4) The agreed upon COI schedule to be implemented would be equal to the product of "A" times "B" times "C", where:
  - a. "A" equals the Base COI Table used by Milliman in its financial analysis of the block.
  - b. "B" equals the adjustment factor that produces a break-even result. For the Lifetrend III, IV-87, IV-93 and IV-95 policies, the factor is 125.5%. For the Lifetrend V and VII policies, the factor is 95.1%.
  - c. "C" equals the grading factors documented in the RSA for Lifetrend III, IV-87, IV-93 and IV-95 policies and 100% for Lifetrend V and VII policies.
  - d. At all times, the COI resulting from "A" times "B" times "C" is capped at the contractually guaranteed maximum COI charge.

NOTE: "Exhibit G - Details," which contains the Base COI Table described in section 4a. and monthly per unit expense charges, is available to regulators upon written request to the Indiana Department of Insurance.

**EXHIBIT H**  
**Conseco NGE Review Process**

A detailed review of any potential adjustment to a non-guaranteed element (NGE) conducted by the Company shall occur in the following manner:

(i) Product Management conducts a review of the product ("Review"), seeking input from the following areas:

- Actuarial, to secure updated experience analysis reports
- Valuation, to review or discuss cash flow testing results for signs of NGE issues
- Product Development, to secure and review original pricing assumptions
- The Illustration Actuary, for input on any related findings from illustration testing
- Product Approval and Compliance, to secure and review contract language
- Sales and Marketing, to review sales and/or product training materials.
- Legal, to review any potential legal or compliance issues

(ii) Following the Review, Product Management makes a recommendation to the Valuation Actuary responsible for the business and includes the Review and an actuarial report that documents the Review as justification for the recommendation.

(iii) After analyzing the Review, and obtaining any additional information necessary to complete the analysis, the Valuation Actuary responsible for the business makes a final determination regarding the recommended NGE change.

(iv) Any required regulatory filings, if applicable, are done within required state timelines.

(v) Policyholder support teams are fully briefed on the NGE change so that they are prepared to answer any policyholder questions and provide the necessary support related to any NGE change.

(vi) The NGE change is communicated to the operational areas for implementation.

## EXHIBIT I

### Monetary Assessment and Schedule of Payments

- A. **Definitions** – For the purpose of this Exhibit, the following definitions shall apply.
1. The total Monetary Assessment shall be \$1,000,000, as referenced in paragraph 69 of this Agreement.
  2. Participation Payment shall mean the amount paid to each Signatory Jurisdiction determined by the following formula:
    - a. Participating Jurisdictions will be paid \$5,000 if they have less than 100 Lifetrend Policyowners;
    - b. Participating Jurisdictions will be paid \$10,000 if they have 100 or more Lifetrend Policyowners; and
    - c. Lead Jurisdictions will be paid \$50,000.
  3. Per Capita Assessment shall mean an amount determined by subtracting the total Participation Payments for all Signatory Jurisdictions from \$1,000,000 and dividing that result by the total number of Lifetrend Policyowners for Conseco Life as of April 28, 2010 for Signatory Jurisdictions.

B. **Monetary Assessment paid to each Signatory Jurisdiction**

1. The Monetary Assessment due to a Signatory Jurisdiction, as shown in Paragraph C, Column (5) below, will be the sum of the Participation Payment, as shown in Paragraph C, Column (3) below and the product of the Per Capita Assessment, shown in Paragraph C, Column (4) and the Signatory Regulator's policy count as of April 28, 2010, as shown in Paragraph C, Column (2) below.

C. **Table of Signatory Regulators:**

(1) Jurisdiction	(2) Policy Count	(3) Participation Payment	(4) Per Capita Assessment	(5) Monetary Assessment per Signatory Jurisdiction

**Exhibit G - Details**  
**Lifetrend 3 Current Monthly Per \$1,000 Expense Charge**  
**Renewal Years 2+**

Issue Age	Male Renewal 2+	Female Renewal 2+
0	0.03	0.03
1	0.03	0.03
2	0.04	0.03
3	0.04	0.03
4	0.05	0.03
5	0.05	0.03
6	0.05	0.03
7	0.06	0.03
8	0.06	0.03
9	0.06	0.03
10	0.06	0.03
11	0.06	0.03
12	0.06	0.03
13	0.06	0.03
14	0.06	0.03
15	0.06	0.03
16	0.06	0.03
17	0.06	0.03
18	0.06	0.03
19	0.06	0.03
20	0.06	0.03
21	0.06	0.03
22	0.06	0.03
23	0.07	0.03
24	0.07	0.04
25	0.07	0.04
26	0.07	0.04
27	0.07	0.05
28	0.08	0.05
29	0.08	0.06
30	0.08	0.06
31	0.08	0.06
32	0.09	0.07
33	0.09	0.07
34	0.09	0.08
35	0.09	0.08
36	0.09	0.08
37	0.09	0.08
38	0.09	0.09
39	0.09	0.09

Issue Age	Male Renewal 2+	Female Renewal 2+
40	0.09	0.09
41	0.09	0.09
42	0.09	0.09
43	0.09	0.09
44	0.09	0.09
45	0.09	0.09
46	0.09	0.09
47	0.09	0.09
48	0.09	0.09
49	0.09	0.09
50	0.09	0.09
51	0.09	0.09
52	0.09	0.09
53	0.09	0.09
54	0.09	0.09
55	0.09	0.09
56	0.09	0.09
57	0.09	0.09
58	0.09	0.09
59	0.09	0.09
60	0.09	0.09
61	0.09	0.09
62	0.09	0.09
63	0.09	0.09
64	0.09	0.09
65	0.09	0.09
66	0.09	0.09
67	0.09	0.09
68	0.09	0.09
69	0.09	0.09
70	0.09	0.09
71	0.09	0.09
72	0.09	0.09
73	0.09	0.09
74	0.09	0.09
75	0.09	0.09
76	0.09	0.09
77	0.09	0.09
78	0.09	0.09
79	0.09	0.09
80	0.09	0.09

Note: The monthly per unit expense charge cannot exceed \$20 per month.

**Exhibit G - Details**  
**Lifetrend 4 '87 Series Current Monthly Per \$1,000 Expense Charge**  
**Renewal Years 3+**

Issue Age	Male	Female
	Renewal 3+	Renewal 3+
0	N/A	N/A
1	N/A	N/A
2	N/A	N/A
3	N/A	N/A
4	N/A	N/A
5	N/A	N/A
6	N/A	N/A
7	N/A	N/A
8	N/A	N/A
9	N/A	N/A
10	N/A	N/A
11	N/A	N/A
12	N/A	N/A
13	N/A	N/A
14	N/A	N/A
15	N/A	N/A
16	N/A	N/A
17	N/A	N/A
18	N/A	N/A
19	N/A	N/A
20	N/A	N/A
21	N/A	N/A
22	N/A	N/A
23	N/A	N/A
24	N/A	N/A
25	N/A	N/A
26	N/A	N/A
27	N/A	N/A
28	N/A	N/A
29	N/A	N/A
30	N/A	N/A
31	N/A	N/A
32	N/A	N/A
33	N/A	N/A
34	N/A	N/A
35	N/A	N/A
36	N/A	N/A
37	N/A	N/A
38	N/A	N/A
39	N/A	N/A

Issue Age	Male	Female
	Renewal 3+	Renewal 3+
40	N/A	N/A
41	N/A	N/A
42	N/A	N/A
43	N/A	N/A
44	N/A	N/A
45	N/A	N/A
46	N/A	N/A
47	N/A	N/A
48	N/A	N/A
49	N/A	N/A
50	N/A	N/A
51	N/A	N/A
52	N/A	N/A
53	N/A	N/A
54	N/A	N/A
55	N/A	N/A
56	N/A	N/A
57	N/A	N/A
58	N/A	N/A
59	N/A	N/A
60	N/A	N/A
61	N/A	N/A
62	N/A	N/A
63	N/A	N/A
64	N/A	N/A
65	N/A	N/A
66	N/A	N/A
67	N/A	N/A
68	N/A	N/A
69	N/A	N/A
70	N/A	N/A
71	N/A	N/A
72	N/A	N/A
73	N/A	N/A
74	N/A	N/A
75	N/A	N/A
76	N/A	N/A
77	N/A	N/A
78	N/A	N/A
79	N/A	N/A
80	N/A	N/A

**Exhibit G - Details**  
**Lifetrend 4 '93 Series Current Monthly Per \$1,000 Expense Charge**  
**Renewal Years 3+**

Issue Age	Male Renewal 3+	Female Renewal 3+
0	0.09	0.09
1	0.09	0.09
2	0.09	0.09
3	0.09	0.09
4	0.09	0.09
5	0.09	0.09
6	0.09	0.09
7	0.09	0.09
8	0.09	0.09
9	0.09	0.09
10	0.09	0.09
11	0.09	0.09
12	0.09	0.09
13	0.09	0.09
14	0.09	0.09
15	0.09	0.09
16	0.09	0.09
17	0.09	0.09
18	0.09	0.09
19	0.09	0.09
20	0.09	0.09
21	0.09	0.09
22	0.09	0.09
23	0.09	0.09
24	0.09	0.09
25	0.09	0.09
26	0.09	0.09
27	0.09	0.09
28	0.09	0.09
29	0.09	0.09
30	0.09	0.09
31	0.09	0.09
32	0.09	0.09
33	0.09	0.09
34	0.09	0.09
35	0.09	0.09
36	0.09	0.09
37	0.09	0.09
38	0.09	0.09
39	0.09	0.09

Issue Age	Male Renewal 3+	Female Renewal 3+
40	0.09	0.09
41	0.09	0.09
42	0.09	0.09
43	0.09	0.09
44	0.09	0.09
45	0.09	0.09
46	0.09	0.09
47	0.09	0.09
48	0.09	0.09
49	0.09	0.09
50	0.09	0.09
51	0.09	0.09
52	0.09	0.09
53	0.09	0.09
54	0.09	0.09
55	0.09	0.09
56	0.09	0.09
57	0.09	0.09
58	0.09	0.09
59	0.09	0.09
60	0.09	0.09
61	0.09	0.09
62	0.09	0.09
63	0.09	0.09
64	0.09	0.09
65	0.09	0.09
66	0.09	0.09
67	0.09	0.09
68	0.09	0.09
69	0.09	0.09
70	0.09	0.09
71	0.09	0.09
72	0.09	0.09
73	0.09	0.09
74	0.09	0.09
75	0.09	0.09
76	0.09	0.09
77	0.09	0.09
78	0.09	0.09
79	0.09	0.09
80	0.09	0.09

Note: The monthly per unit expense charge cannot exceed \$20 per month.



**Exhibit G - Details**  
**Lifetrend 4 '95 Series Current Monthly Per \$1,000 Expense Charge**  
**Renewal Years 3+**

Issue Age	Male Renewal 3+	Female Renewal 3+
0	0.09	0.09
1	0.09	0.09
2	0.09	0.09
3	0.09	0.09
4	0.09	0.09
5	0.09	0.09
6	0.09	0.09
7	0.09	0.09
8	0.09	0.09
9	0.09	0.09
10	0.09	0.09
11	0.09	0.09
12	0.09	0.09
13	0.09	0.09
14	0.09	0.09
15	0.09	0.09
16	0.09	0.09
17	0.09	0.09
18	0.09	0.09
19	0.09	0.09
20	0.09	0.09
21	0.09	0.09
22	0.09	0.09
23	0.09	0.09
24	0.09	0.09
25	0.09	0.09
26	0.09	0.09
27	0.09	0.09
28	0.09	0.09
29	0.09	0.09
30	0.09	0.09
31	0.09	0.09
32	0.09	0.09
33	0.09	0.09
34	0.09	0.09
35	0.09	0.09
36	0.09	0.09
37	0.09	0.09
38	0.09	0.09
39	0.09	0.09

Issue Age	Male Renewal 3+	Female Renewal 3+
40	0.09	0.09
41	0.09	0.09
42	0.09	0.09
43	0.09	0.09
44	0.09	0.09
45	0.09	0.09
46	0.09	0.09
47	0.09	0.09
48	0.09	0.09
49	0.09	0.09
50	0.09	0.09
51	0.09	0.09
52	0.09	0.09
53	0.09	0.09
54	0.09	0.09
55	0.09	0.09
56	0.09	0.09
57	0.09	0.09
58	0.09	0.09
59	0.09	0.09
60	0.09	0.09
61	0.09	0.09
62	0.09	0.09
63	0.09	0.09
64	0.09	0.09
65	0.09	0.09
66	0.09	0.09
67	0.09	0.09
68	0.09	0.09
69	0.09	0.09
70	0.09	0.09
71	0.09	0.09
72	0.09	0.09
73	0.09	0.09
74	0.09	0.09
75	0.09	0.09
76	0.09	0.09
77	0.09	0.09
78	0.09	0.09
79	0.09	0.09
80	0.09	0.09

Note: The monthly per unit expense charge cannot exceed \$20 per month.

**Exhibit G - Details**  
**Lifetrend 5 Current Monthly Per \$1,000 Expense Charge**  
**Renewal Years 2+**

Issue Age	Male	Female
	Renewal 2+	Renewal 2+
0	0.03	0.02
1	0.03	0.02
2	0.03	0.02
3	0.03	0.02
4	0.03	0.02
5	0.03	0.02
6	0.03	0.02
7	0.03	0.02
8	0.04	0.03
9	0.04	0.03
10	0.04	0.03
11	0.04	0.03
12	0.04	0.03
13	0.04	0.03
14	0.04	0.03
15	0.04	0.03
16	0.04	0.03
17	0.04	0.03
18	0.04	0.03
19	0.04	0.03
20	0.04	0.03
21	0.04	0.03
22	0.04	0.03
23	0.05	0.03
24	0.05	0.03
25	0.05	0.04
26	0.05	0.04
27	0.05	0.04
28	0.06	0.05
29	0.06	0.05
30	0.06	0.06
31	0.06	0.06
32	0.07	0.06
33	0.07	0.06
34	0.08	0.06
35	0.08	0.07
36	0.08	0.07
37	0.09	0.07
38	0.09	0.07
39	0.09	0.07

Issue Age	Male	Female
	Renewal 2+	Renewal 2+
40	0.09	0.08
41	0.09	0.08
42	0.09	0.08
43	0.09	0.08
44	0.09	0.09
45	0.09	0.09
46	0.09	0.09
47	0.09	0.09
48	0.09	0.09
49	0.09	0.09
50	0.09	0.09
51	0.09	0.09
52	0.09	0.09
53	0.09	0.09
54	0.09	0.09
55	0.09	0.09
56	0.09	0.09
57	0.09	0.09
58	0.09	0.09
59	0.09	0.09
60	0.09	0.09
61	0.09	0.09
62	0.09	0.09
63	0.09	0.09
64	0.09	0.09
65	0.09	0.09
66	0.09	0.09
67	0.09	0.09
68	0.09	0.09
69	0.09	0.09
70	0.09	0.09
71	0.09	0.09
72	0.09	0.09
73	0.09	0.09
74	0.09	0.09
75	0.09	0.09
76	0.09	0.09
77	0.09	0.09
78	0.09	0.09
79	0.09	0.09
80	0.09	0.09

Note: The monthly per unit expense charge cannot exceed \$20 per month.

**Exhibit G - Details**  
**Lifetrend 7 Current Monthly Per \$1,000 Expense Charge**  
**Renewal Years 2+**

Issue Age	Unisex	
	Renewal 2+	
0		0.03
1		0.03
2		0.03
3		0.03
4		0.03
5		0.03
6		0.03
7		0.03
8		0.04
9		0.04
10		0.04
11		0.04
12		0.04
13		0.04
14		0.04
15		0.04
16		0.04
17		0.04
18		0.04
19		0.04
20		0.04
21		0.04
22		0.04
23		0.05
24		0.05
25		0.05
26		0.05
27		0.05
28		0.06
29		0.06
30		0.06
31		0.06
32		0.07
33		0.07
34		0.08
35		0.08

Issue Age	Unisex	
	Renewal 2+	
36		0.08
37		0.09
38		0.09
39		0.09
40		0.09
41		0.09
42		0.09
43		0.09
44		0.09
45		0.09
46		0.09
47		0.09
48		0.09
49		0.09
50		0.09
51		0.09
52		0.09
53		0.09
54		0.09
55		0.09
56		0.09
57		0.09
58		0.09
59		0.09
60		0.09
61		0.09
62		0.09
63		0.09
64		0.09
65		0.09
66		0.09
67		0.09
68		0.09
69		0.09
70		0.09

Note: The monthly per unit expense charge cannot exceed \$20 per month.

Exhibit G - Details

Lifetrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Male Non-Smoker Select

Issue Age	Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
0		0.97510	0.60499	0.40322	0.35766	0.31273	0.28844	0.25808	0.23132	0.22135	0.21963	0.22922	0.27180	0.31481	0.38321	0.55276
1		0.40049	0.37164	0.32601	0.28102	0.22821	0.19294	0.19148	0.19002	0.19002	0.20495	0.27015	0.31298	0.38108	0.54983	0.67002
2		0.33955	0.31114	0.26596	0.19586	0.14400	0.17616	0.20813	0.23132	0.27054	0.30911	0.37657	0.50241	0.61304	0.86639	0.93802
3		0.29601	0.26793	0.22306	0.17031	0.16059	0.16777	0.19148	0.24785	0.29513	0.39046	0.49936	0.60948	0.72074	0.90804	1.01340
4		0.25248	0.23335	0.19732	0.16180	0.16059	0.16777	0.19980	0.26437	0.34432	0.47180	0.60578	0.70832	0.80358	0.94970	1.06365
5		0.21766	0.20743	0.18874	0.16180	0.16904	0.18455	0.22478	0.29742	0.41810	0.56128	0.71221	0.79891	0.87814	0.96302	1.08878
6		0.18283	0.19014	0.19732	0.19566	0.21130	0.22649	0.25608	0.37177	0.50026	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
7		0.15671	0.19014	0.24880	0.29805	0.36344	0.42782	0.47453	0.57931	0.68044	0.82159	0.94961	1.00482	1.02726	1.03301	1.13903
8		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
9		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
10		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
11		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
12		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
13		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
14		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
15		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
16		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
17		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
18		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
19		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
20		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
21		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
22		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
23		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
24		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
25		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
26		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
27		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
28		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
29		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
30		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
31		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
32		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
33		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
34		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
35		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
36		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
37		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
38		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
39		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903
40		0.16542	0.18150	0.21448	0.23844	0.27892	0.31877	0.35798	0.47091	0.59008	0.74024	0.88412	0.94717	0.99412	1.02467	1.13903

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Male Non-Smoker Select

Issue Age	Duration	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
0	0.71552	0.91355	1.00274	1.08395	1.14845	1.19597	1.22189	1.21767	1.22848	1.20848	1.18598	1.15434	1.11350	1.07221	1.04812	1.02370
1	0.90913	0.99813	1.07922	1.14370	1.19130	1.21318	1.20456	1.21767	1.18239	1.18239	1.15110	1.11061	1.06966	1.04584	1.02169	0.99722
2	0.99331	1.07426	1.13871	1.18638	1.20844	1.21318	1.17856	1.20039	1.14762	1.14762	1.10750	1.06689	1.04336	1.01948	0.99527	0.98840
3	1.06907	1.13447	1.18120	1.20345	1.20844	1.19597	1.14390	1.17449	1.10415	1.10415	1.06389	1.04085	1.01705	0.99311	0.96846	0.98840
4	1.12800	1.17577	1.19819	1.20345	1.19130	1.17016	1.10394	1.13994	1.06068	1.06068	1.03773	1.01442	0.99075	0.96432	0.96846	0.99722
5	1.17009	1.19269	1.19819	1.18638	1.16559	1.15577	1.05724	1.08676	1.03460	1.03460	1.01157	0.98818	0.98198	0.96432	0.98527	1.02370
6	1.16692	1.15279	1.15570	1.16077	1.13131	1.09272	1.03124	1.05358	0.98541	0.98541	0.96541	0.97944	0.98198	0.96432	1.02169	1.05900
7	1.17009	1.15039	1.12171	1.08395	1.04560	1.02389	0.97925	1.00177	0.97374	0.97374	0.97669	0.98818	1.01705	1.05463	1.10096	1.16490
8	1.14483	1.11656	1.07922	1.04128	1.01989	0.99808	0.97058	0.97586	0.97374	0.97374	0.98541	1.01442	1.05212	1.09858	1.16262	1.24432
9	1.11116	1.07426	1.03673	1.01567	0.99418	0.97427	0.96722	0.96722	0.97058	0.97058	1.01157	1.04940	1.09596	1.16010	1.24189	1.33257
10	1.06907	1.03197	1.01124	0.99007	0.96847	0.94847	0.96722	0.96722	0.97058	0.97058	1.04645	1.09312	1.15734	1.23919	1.32996	1.43847
11	1.02698	0.98559	0.96575	0.96446	0.95990	0.95990	0.96366	0.97586	1.00525	1.00525	1.09005	1.15434	1.23625	1.32708	1.43566	1.57967
12	1.00173	0.98122	0.96025	0.95593	0.95990	0.95990	0.96366	0.97586	1.00525	1.00525	1.09005	1.15434	1.23625	1.32708	1.43566	1.57967
13	0.97647	0.95584	0.95176	0.95593	0.96847	0.96847	0.96847	0.96847	0.96847	0.96847	1.03631	1.14762	1.22958	1.32049	1.42914	1.53262
14	0.95660	0.94287	0.92884	0.93160	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142
15	0.93976	0.92595	0.92884	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142
16	0.92292	0.92595	0.92884	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142
17	0.92292	0.92595	0.92884	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142
18	0.92292	0.92595	0.92884	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142
19	0.92292	0.92595	0.92884	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142
20	0.92292	0.92595	0.92884	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142
21	0.92292	0.92595	0.92884	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142
22	0.92292	0.92595	0.92884	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142
23	0.92292	0.92595	0.92884	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142
24	0.92292	0.92595	0.92884	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142
25	0.92292	0.92595	0.92884	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142
26	0.92292	0.92595	0.92884	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142
27	0.92292	0.92595	0.92884	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142
28	0.92292	0.92595	0.92884	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142
29	0.92292	0.92595	0.92884	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142
30	0.92292	0.92595	0.92884	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142
31	0.92292	0.92595	0.92884	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142
32	0.92292	0.92595	0.92884	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142
33	0.92292	0.92595	0.92884	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142
34	0.92292	0.92595	0.92884	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142
35	0.92292	0.92595	0.92884	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142
36	0.92292	0.92595	0.92884	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142
37	0.92292	0.92595	0.92884	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142
38	0.92292	0.92595	0.92884	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142
39	0.92292	0.92595	0.92884	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142
40	0.92292	0.92595	0.92884	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	0.94279	1.04858	1.16233	1.24740	1.34174	1.44614	1.56142

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Male Non-Smoker Select

Issue Age	Duration	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
0		0.98799	0.97010	0.96095	0.96030	1.03165	1.00019	1.07864	1.07864	1.14067	1.20923	1.30533	1.43346	1.57761	1.75379	1.96200
1		0.97925	0.97010	0.96953	0.96580	1.08942	1.04186	1.15218	1.15218	1.22157	1.30533	1.43346	1.57761	1.75379	1.96200	2.19423
2		0.97925	0.97876	0.99527	1.01979	1.16370	1.10021	1.31864	1.33930	1.48808	1.67166	1.92000	2.24850	2.68580	3.39546	4.38822
3		0.98799	1.00475	1.02959	1.06228	1.11099	1.17522	1.24623	1.33196	1.44808	1.57761	1.75379	1.96200	2.24850	2.68580	3.39546
4		1.01422	1.03939	1.07249	1.12177	1.18674	1.25857	1.46270	1.46270	1.58570	1.75379	1.96200	2.24850	2.68580	3.39546	4.38822
5		1.04920	1.08270	1.13255	1.19825	1.27090	1.35859	1.47732	1.60979	1.77167	1.96200	2.24850	2.68580	3.39546	4.38822	5.57666
6		1.09291	1.14333	1.20977	1.28324	1.37190	1.49194	1.62588	1.78986	1.98201	2.19423	2.45850	2.74680	3.05912	3.39546	4.38822
7		1.15412	1.22129	1.29557	1.38522	1.49745	1.64197	1.80745	2.00202	2.21662	2.45850	2.74680	3.05912	3.39546	4.38822	5.57666
8		1.23281	1.30790	1.39853	1.52119	1.65806	1.82534	2.02204	2.23900	2.48358	2.74680	3.05912	3.39546	3.75582	4.14822	4.80666
9		1.32024	1.41184	1.53581	1.67416	1.84323	2.04205	2.26138	2.50866	2.77481	3.05912	3.39546	3.75582	4.14822	4.80666	5.57666
10		1.42516	1.55043	1.69025	1.86112	2.06206	2.28376	2.53732	2.80263	3.09032	3.39546	3.75582	4.14822	4.80666	5.57666	6.11823
11		1.56505	1.70634	1.87901	2.08207	2.30614	2.55881	2.83085	3.12152	3.43009	3.75822	4.14822	4.80666	5.57666	6.11823	6.74287
12		1.72243	1.89689	2.10208	2.32852	2.58389	2.85887	3.15272	3.46473	3.79413	4.14822	4.80666	5.57666	6.11823	6.74287	7.43157
13		1.91478	2.12210	2.35090	2.60886	2.86888	3.18393	3.49936	3.83244	4.19054	4.58066	5.05315	5.57666	6.11823	6.74287	7.43157
14		2.14211	2.37328	2.63404	2.91490	3.21513	3.53399	3.87075	4.23285	4.62739	5.05315	5.57666	6.11823	6.74287	7.43157	8.20035
15		1.47762	1.65437	1.84469	2.04808	2.27427	2.50047	2.76482	3.05615	3.36964	3.74782	4.21229	4.74884	5.35746	6.06217	6.86299
16		1.68997	1.86225	2.06776	2.29453	2.52497	2.79219	3.08570	3.42387	3.78604	4.21229	4.74884	5.35746	6.06217	6.86299	7.75990
17		1.87981	2.08745	2.31658	2.54948	2.81955	3.11725	3.45809	3.82427	4.25525	4.74884	5.35746	6.06217	6.86299	7.75990	8.74491
18		2.10714	2.33864	2.57398	2.84692	3.14780	3.49232	3.86250	4.29822	4.79727	5.35746	6.06217	6.86299	7.75990	8.74491	9.83401
19		2.36069	2.59849	2.87428	3.17835	3.52654	3.90073	4.34119	4.84571	5.41210	6.06217	6.86299	7.75990	8.74491	9.83401	11.01121
20		2.62299	2.90164	3.20890	3.56077	3.93896	4.38415	4.89415	5.46675	6.12401	6.86299	7.75990	8.74491	9.83401	11.01121	12.31654
21		2.92901	3.23945	3.59499	3.97718	4.42712	4.94259	5.52139	6.18584	6.93299	7.75990	8.74491	9.83401	11.01121	12.31654	13.75801
22		3.27000	3.62922	4.01541	4.47008	4.99103	5.57604	6.24768	7.00299	7.83905	8.74491	9.83401	11.01121	12.31654	13.75801	15.35964
23		3.66344	4.05364	4.51305	5.03946	5.63069	6.30951	7.07300	7.91820	8.83410	9.83401	11.01121	12.31654	13.75801	15.35964	17.15347
24		4.09187	4.56801	5.08790	5.68338	6.37134	7.14300	7.99736	8.92330	9.93432	11.01121	12.31654	13.75801	15.35964	17.15347	19.13148
25		4.59898	5.13634	5.73998	6.43318	7.21300	8.07651	9.01250	10.03463	11.12353	12.31654	13.75801	15.35964	17.15347	19.13148	21.27767
26		5.18478	5.78462	6.49501	7.28300	8.15566	9.10170	10.13494	11.23584	12.44217	13.75801	15.35964	17.15347	19.13148	21.27767	23.62406
27		5.84927	6.56685	7.35301	8.23481	9.19090	10.23524	11.34816	12.56786	13.89834	15.35964	17.15347	19.13148	21.27767	23.62406	26.15463
28		6.61868	7.42301	8.31396	9.28009	10.33555	11.46047	12.69343	14.03867	15.51631	17.15347	19.13148	21.27767	23.62406	26.15463	28.89342
29		7.49301	8.39311	9.36929	10.43586	11.57278	12.81906	14.17901	15.67298	17.32843	19.13148	21.27767	23.62406	26.15463	28.89342	31.91250
30		8.47226	9.45849	10.53616	11.68510	12.94469	14.31934	15.82965	17.50340	19.32662	21.27767	23.62406	26.15463	28.89342	31.91250	35.24389
31		9.54769	10.63647	11.79741	13.07031	14.45967	15.98631	17.67836	19.52176	21.49470	23.62406	26.15463	28.89342	31.91250	35.24389	38.94366
32		10.73678	11.90973	13.19594	14.60000	16.14298	17.85333	19.71691	21.71173	23.86502	26.15463	28.89342	31.91250	35.24389	38.94366	42.96375
33		12.02204	13.32157	14.74033	16.29965	18.02829	19.91205	21.92876	24.10599	26.42141	28.89342	31.91250	35.24389	38.94366	42.96375	47.40828
34		13.44720	14.88066	16.45632	18.20326	20.10719	22.14580	24.34695	26.68819	29.18814	31.91250	35.24389	38.94366	42.96375	47.40828	52.26923
35		15.02100	16.61299	18.37823	20.30233	22.36283	24.58792	26.95497	29.48285	32.23801	35.24389	38.94366	42.96375	47.40828	52.26923	57.55461
36		16.76966	18.55319	20.49747	22.57986	24.82888	27.22174	29.77756	32.56351	35.60338	38.94366	42.96375	47.40828	52.26923	57.55461	63.28845
37		18.72816	20.69261	22.79669	25.06985	27.48852	30.07227	32.88902	35.96287	39.34098	42.96375	47.40828	52.26923	57.55461	63.28845	69.42270
38		20.88775	23.01393	25.31081	27.55530	30.36699	33.21453	36.32235	39.73811	43.40198	47.40828	52.26923	57.55461	63.28845	69.42270	75.94133
39		23.23096	25.55178	28.02208	30.56170	33.54004	36.68184	40.13533	43.84021	47.89184	52.26923	57.55461	63.28845	69.42270	75.94133	83.00453
40		25.79275	28.28985	30.95641	33.86554	37.04133	40.53256	44.27844	48.37541	52.80237	57.55461	63.28845	69.42270	75.94133	83.00453	90.76443

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series, 4 '95 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Male Non-Smoker Select

Issue Age	Duration	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
0		2.19423	2.45850	2.74680	3.05912	3.39546	3.75582	4.14822	4.58066	5.05315	5.5766	6.11823	6.74287	7.43157	8.20035	9.06523
1		2.45850	2.74680	3.05912	3.39546	3.75582	4.14822	4.58066	5.05315	5.5766	6.11823	6.74287	7.43157	8.20035	9.06523	10.03422
2		3.05912	3.39546	3.75582	4.14822	4.58066	5.05315	5.5766	6.11823	6.74287	7.43157	8.20035	9.06523	10.03422	11.0731	12.26849
3		3.39546	3.75582	4.14822	4.58066	5.05315	5.5766	6.11823	6.74287	7.43157	8.20035	9.06523	10.03422	11.0731	12.26849	13.52577
4		3.75582	4.14822	4.58066	5.05315	5.5766	6.11823	6.74287	7.43157	8.20035	9.06523	10.03422	11.0731	12.26849	13.52577	14.90318
5		4.14822	4.58066	5.05315	5.5766	6.11823	6.74287	7.43157	8.20035	9.06523	10.03422	11.0731	12.26849	13.52577	14.90318	16.40871
6		4.58066	5.05315	5.5766	6.11823	6.74287	7.43157	8.20035	9.06523	10.03422	11.0731	12.26849	13.52577	14.90318	16.40871	18.06640
7		5.05315	5.5766	6.11823	6.74287	7.43157	8.20035	9.06523	10.03422	11.0731	12.26849	13.52577	14.90318	16.40871	18.06640	19.90027
8		5.5766	6.11823	6.74287	7.43157	8.20035	9.06523	10.03422	11.0731	12.26849	13.52577	14.90318	16.40871	18.06640	19.90027	21.91832
9		6.11823	6.74287	7.43157	8.20035	9.06523	10.03422	11.0731	12.26849	13.52577	14.90318	16.40871	18.06640	19.90027	21.91832	24.12857
10		6.74287	7.43157	8.20035	9.06523	10.03422	11.0731	12.26849	13.52577	14.90318	16.40871	18.06640	19.90027	21.91832	24.12857	26.53102
11		7.43157	8.20035	9.06523	10.03422	11.0731	12.26849	13.52577	14.90318	16.40871	18.06640	19.90027	21.91832	24.12857	26.53102	29.10164
12		8.20035	9.06523	10.03422	11.0731	12.26849	13.52577	14.90318	16.40871	18.06640	19.90027	21.91832	24.12857	26.53102	29.10164	31.87246
13		9.06523	10.03422	11.0731	12.26849	13.52577	14.90318	16.40871	18.06640	19.90027	21.91832	24.12857	26.53102	29.10164	31.87246	34.89153
14		10.03422	11.0731	12.26849	13.52577	14.90318	16.40871	18.06640	19.90027	21.91832	24.12857	26.53102	29.10164	31.87246	34.89153	38.94366
15		11.0731	12.26849	13.52577	14.90318	16.40871	18.06640	19.90027	21.91832	24.12857	26.53102	29.10164	31.87246	34.89153	38.94366	42.96375
16		12.26849	13.52577	14.90318	16.40871	18.06640	19.90027	21.91832	24.12857	26.53102	29.10164	31.87246	34.89153	38.94366	42.96375	47.40828
17		13.52577	14.90318	16.40871	18.06640	19.90027	21.91832	24.12857	26.53102	29.10164	31.87246	34.89153	38.94366	42.96375	47.40828	52.26923
18		14.90318	16.40871	18.06640	19.90027	21.91832	24.12857	26.53102	29.10164	31.87246	34.89153	38.94366	42.96375	47.40828	52.26923	57.55461
19		16.40871	18.06640	19.90027	21.91832	24.12857	26.53102	29.10164	31.87246	34.89153	38.94366	42.96375	47.40828	52.26923	57.55461	63.28845
20		18.06640	19.90027	21.91832	24.12857	26.53102	29.10164	31.87246	34.89153	38.94366	42.96375	47.40828	52.26923	57.55461	63.28845	69.42270
21		19.90027	21.91832	24.12857	26.53102	29.10164	31.87246	34.89153	38.94366	42.96375	47.40828	52.26923	57.55461	63.28845	69.42270	75.94133
22		21.91832	24.12857	26.53102	29.10164	31.87246	34.89153	38.94366	42.96375	47.40828	52.26923	57.55461	63.28845	69.42270	75.94133	83.00453
23		24.12857	26.53102	29.10164	31.87246	34.89153	38.94366	42.96375	47.40828	52.26923	57.55461	63.28845	69.42270	75.94133	83.00453	90.76443
24		26.53102	29.10164	31.87246	34.89153	38.94366	42.96375	47.40828	52.26923	57.55461	63.28845	69.42270	75.94133	83.00453	90.76443	99.21303
25		29.10164	31.87246	34.89153	38.94366	42.96375	47.40828	52.26923	57.55461	63.28845	69.42270	75.94133	83.00453	90.76443	99.21303	108.36635
26		31.87246	34.89153	38.94366	42.96375	47.40828	52.26923	57.55461	63.28845	69.42270	75.94133	83.00453	90.76443	99.21303	108.36635	118.22439
27		34.89153	38.94366	42.96375	47.40828	52.26923	57.55461	63.28845	69.42270	75.94133	83.00453	90.76443	99.21303	108.36635	118.22439	128.70707
28		38.94366	42.96375	47.40828	52.26923	57.55461	63.28845	69.42270	75.94133	83.00453	90.76443	99.21303	108.36635	118.22439	128.70707	139.63820
29		42.96375	47.40828	52.26923	57.55461	63.28845	69.42270	75.94133	83.00453	90.76443	99.21303	108.36635	118.22439	128.70707	139.63820	150.92970
30		47.40828	52.26923	57.55461	63.28845	69.42270	75.94133	83.00453	90.76443	99.21303	108.36635	118.22439	128.70707	139.63820	150.92970	162.39738
31		52.26923	57.55461	63.28845	69.42270	75.94133	83.00453	90.76443	99.21303	108.36635	118.22439	128.70707	139.63820	150.92970	162.39738	174.20940
32		57.55461	63.28845	69.42270	75.94133	83.00453	90.76443	99.21303	108.36635	118.22439	128.70707	139.63820	150.92970	162.39738	174.20940	186.35778
33		63.28845	69.42270	75.94133	83.00453	90.76443	99.21303	108.36635	118.22439	128.70707	139.63820	150.92970	162.39738	174.20940	186.35778	198.85850
34		69.42270	75.94133	83.00453	90.76443	99.21303	108.36635	118.22439	128.70707	139.63820	150.92970	162.39738	174.20940	186.35778	198.85850	211.71159
35		75.94133	83.00453	90.76443	99.21303	108.36635	118.22439	128.70707	139.63820	150.92970	162.39738	174.20940	186.35778	198.85850	211.71159	224.70082
36		83.00453	90.76443	99.21303	108.36635	118.22439	128.70707	139.63820	150.92970	162.39738	174.20940	186.35778	198.85850	211.71159	224.70082	238.02639
37		90.76443	99.21303	108.36635	118.22439	128.70707	139.63820	150.92970	162.39738	174.20940	186.35778	198.85850	211.71159	224.70082	238.02639	251.68630
38		99.21303	108.36635	118.22439	128.70707	139.63820	150.92970	162.39738	174.20940	186.35778	198.85850	211.71159	224.70082	238.02639	251.68630	265.68656
39		108.36635	118.22439	128.70707	139.63820	150.92970	162.39738	174.20940	186.35778	198.85850	211.71159	224.70082	238.02639	251.68630	265.68656	
40		118.22439	128.70707	139.63820	150.92970	162.39738	174.20940	186.35778	198.85850	211.71159	224.70082	238.02639	251.68630	265.68656		

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
 Current Annual Cost of Insurance Rates Per \$1,000  
 Male Non-Smoker Select

Issue Age	Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
41	0.47885	0.63956	1.06446	0.90082	1.19175	1.32540	1.47954	1.61927	1.78717	1.97176	2.17136	2.32490	2.71795	3.22262	3.77380	4.33835
42	0.51367	0.70871	1.16665	1.31009	1.45962	1.61507	1.75971	1.93474	2.11509	2.30474	2.49975	2.70333	2.98279	3.56228	4.19034	4.84086
43	0.55720	0.79513	1.27735	1.44532	1.61062	1.77325	1.92495	2.10509	2.29185	2.48779	2.68341	2.87833	3.28625	3.92679	4.64862	5.39363
44	0.60073	0.86156	1.40509	1.53282	1.71115	1.77000	1.94807	2.10670	2.28115	2.46179	2.64831	2.83117	3.26299	4.04929	4.81403	6.00502
45	0.66168	0.98527	1.28688	1.53282	1.74115	1.93777	2.14788	2.32976	2.55779	2.89588	3.22126	3.62299	4.52169	5.39312	6.32299	7.34505
46	0.72262	1.08034	1.38126	1.62504	1.88483	2.11394	2.35600	2.56108	2.83652	3.16444	3.50359	3.85417	4.52169	6.03102	6.99778	8.05694
47	0.77486	1.47563	1.76275	2.02852	2.28522	2.52466	2.82546	3.16444	3.54155	4.04285	4.63839	5.28155	6.03102	7.73519	7.94754	8.82746
48	0.84451	1.23591	1.85642	2.16375	2.47465	2.80556	3.13113	3.46986	3.96785	4.56346	5.26853	6.03102	6.73519	8.49976	8.59727	8.82746
49	0.90545	1.30506	1.62147	2.08635	2.49339	2.90247	3.36334	3.85815	4.45973	5.14101	5.91980	6.73519	7.58183	9.49976	9.59727	8.82746
50	0.97510	1.37420	1.71585	2.08635	2.49339	2.90247	3.36334	3.85815	4.45973	5.14101	5.91980	6.73519	7.58183	9.49976	9.59727	8.82746
51	1.05346	1.45198	1.81880	2.23111	2.68624	3.17090	3.70467	4.30428	5.00080	5.77550	6.63839	7.13024	8.38448	10.70493	10.70493	11.90115
52	1.14052	1.55750	1.96464	2.43549	2.95826	3.49806	4.11260	4.79171	5.57467	6.45680	7.43750	8.04436	9.44689	12.02118	12.02118	13.37519
53	1.24500	1.69398	2.15339	2.68244	3.27944	3.89232	4.57980	5.33697	6.19772	7.20172	8.34221	8.95578	10.66899	14.06899	13.52071	15.14235
54	1.36689	1.86684	2.39360	2.99752	3.68824	4.45311	5.10229	5.92354	6.86176	8.04435	9.46932	10.96142	12.88689	16.46932	15.17018	17.26295
55	1.49748	2.06562	2.67672	3.37221	4.11620	4.83185	5.65274	6.54316	7.54219	8.84221	10.36142	11.97652	14.24044	18.46932	18.54411	21.40700
56	1.63678	2.29033	3.01989	3.40595	4.22378	5.08043	6.02658	7.04849	8.24723	9.68820	11.37204	13.19667	16.39009	20.02080	21.53483	25.43547
57	1.77608	2.51504	3.40595	4.22378	5.08043	6.02658	7.04849	8.24723	9.68820	11.37204	13.19667	16.39009	20.02080	24.49222	22.94271	27.36644
58	1.91538	2.74840	3.82633	4.70066	5.76437	6.91730	8.24723	9.68820	11.37204	13.19667	16.39009	20.02080	24.49222	28.97402	26.35830	31.46561
59	2.06339	2.99039	4.29819	5.22864	6.43210	7.81290	9.44770	11.20390	13.19667	15.42806	18.25111	21.53483	25.39382	30.09710	28.71588	33.86929
60	2.22881	3.25874	4.82152	5.82473	7.20124	8.81628	10.73900	12.96178	15.42806	18.25111	21.53483	25.39382	30.09710	35.36725	34.78159	40.58510
61	2.42035	3.58674	5.38775	6.50599	8.08872	9.81575	11.77900	14.14161	17.17900	20.55986	24.68823	29.79706	36.80743	44.56160	53.42470	60.06690
62	2.65542	3.99295	6.02262	7.32350	9.10298	11.00578	12.50801	14.14161	17.17900	20.55986	24.68823	29.79706	36.80743	44.56160	53.42470	60.06690
63	2.95143	4.49423	6.70895	8.26874	10.29473	12.51584	14.30252	16.19033	18.29802	22.20720	25.39382	29.79706	36.80743	44.56160	53.42470	60.06690
64	3.31710	5.08194	7.45535	9.33320	11.58792	14.13484	16.19232	18.15067	20.73284	24.68823	29.79706	36.80743	44.56160	53.42470	60.06690	67.14394
65	3.72629	5.73015	8.24464	10.49985	12.94028	15.77902	18.10709	20.26563	23.23324	27.84053	32.97066	38.80743	44.56160	53.42470	60.06690	67.14394
66	4.17902	6.43985	9.05108	11.69205	14.31796	17.79020	20.26563	23.23324	27.84053	32.97066	38.80743	44.56160	53.42470	60.06690	67.14394	75.20926
67	4.67528	7.16485	9.86611	12.90979	15.66186	18.73568	22.31450	25.85986	29.69329	31.87913	33.99414	38.47549	44.50926	57.09584	69.40296	84.34659
68	5.19765	7.89084	10.67256	14.11051	16.92968	18.73568	22.31450	25.85986	29.69329	31.87913	33.99414	38.47549	44.50926	57.09584	69.40296	84.34659
69	5.74615	8.60819	11.47042	15.26864	18.07918	19.64617	21.98659	25.50346	29.69329	31.87913	33.99414	38.47549	44.50926	57.09584	69.40296	84.34659
70	6.30335	9.29096	12.24255	16.36716	19.06808	20.35082	22.60265	26.43702	30.79183	33.99414	38.47549	44.50926	57.09584	69.40296	84.34659	94.64808
71	6.86926	9.92188	12.98037	17.37202	19.67663	20.76186	23.16875	27.08142	31.49686	35.62914	40.75946	47.57245	57.09584	69.40296	84.34659	94.64808
72	7.45258	10.49231	13.66671	18.24913	20.30209	21.15613	23.62863	27.68452	32.16090	37.39432	42.78147	50.53749	61.30430	74.80125	81.47413	103.06516
73	8.14909	11.48622	14.94501	19.91821	22.15312	23.07712	25.77451	30.20429	35.07120	40.77014	46.63720	55.07565	66.80512	81.47413	88.44691	111.85911
74	8.89783	12.52335	16.26621	21.66393	24.08866	25.09878	28.02229	32.83147	38.12087	44.30052	50.67304	59.81972	72.52962	88.44691	95.65296	120.92945
75	9.66398	13.57777	17.63031	23.48628	26.10873	27.19594	30.36996	35.56605	41.27712	47.96918	54.83985	64.72851	78.46122	95.65296	103.07560	130.29292
76	10.44755	14.67540	19.04588	25.36825	28.20487	29.37699	32.79257	38.39151	44.54813	51.75173	59.15402	69.79379	84.58337	103.07560	110.73983	139.79039
77	11.25723	15.80760	20.51293	27.32686	30.36862	31.62514	35.29010	41.31610	47.91753	55.65629	63.59916	75.02379	90.89605	110.73983	118.50404	149.55586
78	12.09303	16.98302	22.04003	29.34508	32.59999	33.94040	37.87088	44.32332	51.40169	59.68287	68.18348	80.40205	97.38271	118.50404	126.47650	159.60610
79	12.96366	18.20165	23.61003	31.43143	34.91588	36.33955	40.52659	47.42967	54.99243	63.83147	72.89059	85.94503	103.95221	126.47650	134.66557	169.92434
80	13.86041	19.45485	25.23150	33.58590	37.29939	38.80581	43.27387	50.61863	58.68155	68.08581	77.73686	91.53743	110.71226	134.66557	149.55586	189.92434

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.



Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Male Non-Smoker Select

Issue Age	Duration	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
41	4.98181	5.65891	6.43286	7.31456	8.30482	9.39570	10.60491	11.91563	13.37150	14.98171	16.77286	18.78042	20.99589	23.40208	26.03371	
42	5.63157	6.40329	7.28264	8.27049	9.35899	10.54686	11.87439	13.32817	14.93643	16.72580	18.73174	20.94604	23.35134	25.98274	28.82241	
43	6.37234	7.24916	8.23439	9.32030	10.52458	11.83067	13.28205	14.88803	16.67525	18.67917	20.89175	23.29578	25.92641	28.76587	31.84055	
44	7.21413	8.19654	9.27963	10.48107	11.78444	13.23314	14.83652	16.62121	18.62272	20.62775	23.23540	25.86472	28.70361	31.77821	35.16757	
45	8.15693	9.23697	10.43533	11.73573	13.18144	14.78188	16.56370	18.52238	20.77016	23.10931	25.79768	28.63531	31.70931	35.09871	38.83877	
46	9.19233	10.38736	11.68451	13.12684	14.72413	16.50271	18.49815	20.70286	23.10017	25.75259	28.56109	31.63387	35.02262	38.76272	42.91591	
47	10.33717	11.63080	13.06966	14.66326	16.43823	18.40003	20.63122	23.02532	25.64754	28.48094	31.51188	34.84873	38.67868	42.83188	47.34605	
48	11.57460	13.00958	14.59227	16.37027	18.35802	20.55525	22.94565	25.56443	28.39487	31.46333	34.84873	38.58666	42.73902	47.25335	52.24392	
49	12.94671	14.53216	16.29883	18.28213	20.47494	22.86115	25.47597	28.30286	31.36824	34.75094	38.48684	42.63733	47.15090	52.14163	57.60069	
50	14.46193	16.22391	18.20235	20.39029	22.77183	25.38216	28.20493	31.26660	34.64591	38.37864	42.40748	46.91680	51.90479	57.36327	63.30099	
51	16.14551	18.11867	20.30131	22.67769	25.28299	28.10106	31.15841	34.53365	38.26265	42.40748	46.78514	51.77026	57.22879	63.16375	69.60731	
52	18.03112	20.20799	22.57873	25.17847	27.99127	31.04367	34.41415	38.13867	42.27931	46.78514	51.64241	57.07846	63.01347	69.45640	76.35401	
53	20.11033	22.47494	25.06859	27.87555	30.92238	34.28743	38.00670	42.14232	46.64374	51.62498	57.07846	63.01347	69.45640	76.35401	83.68735	
54	22.38633	24.95336	27.75390	30.79455	34.15346	37.86674	41.99649	46.49260	51.46895	56.91829	62.85015	69.29115	76.18648	83.52349	91.47099	
55	24.83277	27.62633	30.66016	34.01227	37.71879	41.84184	46.33173	51.30218	56.74626	62.67377	69.11155	76.00721	83.34241	91.29188	100.02240	
56	27.48282	30.51922	33.86384	37.56286	41.67837	46.16111	51.12467	56.56239	62.48435	68.91760	75.81020	83.14412	91.09396	99.82655	109.33276	
57	30.37174	33.70818	37.39894	41.50606	45.98076	50.93640	56.36667	62.28189	68.70932	75.59746	82.92861	90.87723	99.61013	109.11868	119.41972	
58	33.54528	37.22702	41.32483	45.79067	50.73739	56.15910	62.06638	68.48668	75.36898	82.69589	90.64168	99.37313	108.88211	119.16589	130.28328	
59	37.04712	41.13497	45.59084	50.52764	55.93969	61.83782	68.24970	75.12477	82.44596	90.38732	99.11556	108.62306	118.92750	130.02818	141.89519	
60	40.93619	45.38127	50.30714	55.70843	61.59622	67.99838	74.86482	82.17882	90.11414	98.83742	108.34151	118.64454	129.74628	141.55747	153.88130	
61	45.16197	50.07589	55.46532	61.34158	67.93270	74.58913	81.89446	89.82215	98.53870	108.03748	118.33702	129.43758	141.25057	153.57999	166.32453	
62	49.83390	55.21036	61.07388	67.45289	74.29771	81.59289	89.51134	98.21942	107.71096	118.00494	129.10209	140.91450	153.24703	165.99885	178.96191	
63	54.94355	60.79314	67.15833	73.99055	81.27410	89.18172	97.87955	107.36195	117.64829	128.73980	140.54926	152.88242	165.63897	178.61149	191.97876	
64	60.49936	66.84962	73.66766	80.93810	88.83329	97.51912	106.99045	117.26708	128.35071	140.15485	152.48615	165.24488	178.22426	191.60286	205.36627	
65	66.52657	73.32803	80.58489	88.46804	97.13811	106.59647	116.86131	127.93482	139.79126	152.05824	164.81657	177.80022	191.18747	204.96415	219.14207	
66	72.97467	80.21447	88.07998	96.73653	106.17999	116.43098	127.49213	139.27849	151.59868	164.34406	177.33938	190.73259	204.51979	218.71298	233.30618	
67	79.82683	87.67510	96.31437	105.74103	115.97608	127.02265	138.79656	151.10746	163.85733	176.84172	190.23822	204.03319	218.23881	232.84935	247.62030	
68	87.25141	95.87164	105.27958	115.49662	126.52637	138.28545	150.58459	163.32639	176.30725	189.70436	203.50435	217.71957	232.34454	247.13545	262.30508	
69	95.40834	104.79564	114.99259	126.00329	137.74516	150.03007	162.76124	175.73597	189.13102	202.93326	217.15526	231.79173	246.59666	261.79147	277.38051	
70	104.28921	114.46401	125.45342	137.17571	149.44390	162.16189	175.12789	188.51819	202.31994	216.54586	231.19084	246.01295	261.22391	276.81742	292.21329	
71	113.91086	124.87675	136.57708	148.82608	161.52832	174.48299	187.86587	201.66437	215.89140	230.54216	245.37529	260.60240	276.21729	292.21329		
72	124.27328	135.94927	148.17661	160.86054	173.80128	187.17407	200.96657	215.19186	229.84540	244.68671	259.92893	275.56010	291.57978			
73	135.29229	147.49549	160.15855	173.08276	186.44278	200.22652	214.44724	229.10064	243.94720	259.19752	274.84586	290.88604				
74	146.78271	159.42234	172.32743	185.67200	199.44423	213.65755	228.30790	243.15675	258.41414	274.07458	289.31790					
75	158.65193	171.53530	184.86173	198.61970	212.82279	227.46717	242.31537	257.57682	273.24625	288.44350						
76	170.70635	184.01197	197.75293	211.94295	226.57845	241.42306	256.68554	272.36086	287.50887							
77	183.12273	196.84392	211.01804	225.64175	240.47981	255.74032	271.41843	287.50887								
78	195.89267	210.04805	224.65705	239.48564	254.74113	270.41895	286.51402									
79	209.03299	223.62437	238.44053	253.68800	269.36242	285.45895										
80	222.54370	237.34449	252.58091	268.24883	284.34366											

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
 Current Annual Cost of Insurance Rates Per \$1,000  
 Male Non-Smoker Select

Issue Age	Duration	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
41	28.55563	31.25113	34.19105	37.40082	40.92978	44.71667	48.58897	53.33552	58.14167	63.28845	69.42270	75.94133	83.00453	89.76443	99.21303	99.21303
42	31.54584	34.51656	37.76030	41.32701	45.15490	49.34254	53.86867	58.72872	63.93399	69.42270	75.94133	83.00453	90.76443	99.21303	108.36635	108.36635
43	34.84206	38.11979	41.72423	45.59313	49.82610	54.40181	59.31578	64.57953	70.13081	75.94133	83.00453	90.76443	99.21303	108.36635	118.22439	118.22439
44	38.47928	42.12146	46.03136	50.30966	54.93496	59.90284	65.25508	70.83892	76.71594	83.00453	90.76443	99.21303	108.36635	118.22439	128.70707	128.70707
45	42.51869	46.46959	50.79323	55.46810	60.48990	65.87062	71.54703	77.49054	83.85117	91.69023	99.21303	108.36635	118.22439	128.70707	139.63820	139.63820
46	46.90782	51.27679	56.00125	61.07695	66.51616	72.25514	78.26514	84.69782	91.69023	100.22501	108.36635	118.22439	128.70707	139.63820	150.92970	150.92970
47	51.76036	56.53440	61.66401	67.16170	72.96325	79.03974	85.54447	92.61602	100.22501	108.36635	118.22439	128.70707	139.63820	150.92970	162.39738	162.39738
48	57.06754	62.25107	67.80724	73.67136	79.81434	86.39111	93.54182	101.23698	109.47169	118.22439	128.70707	139.63820	150.92970	162.39738	174.20940	174.20940
49	62.83812	68.45279	74.37948	80.58884	87.23776	94.46762	102.24895	110.57703	119.43028	128.70707	139.63820	150.92970	162.39738	174.20940	186.35778	186.35778
50	69.09833	75.08759	81.36355	88.08440	95.39341	103.26092	111.68236	120.63617	130.01988	139.63820	150.92970	162.39738	174.20940	186.35778	198.85850	198.85850
51	75.79570	82.13815	88.93105	96.31921	104.27290	112.78770	121.84206	131.33269	141.06251	150.92970	162.39738	174.20940	186.35778	198.85850	211.71159	211.71159
52	82.91275	89.77770	97.24501	105.28487	113.89304	123.04795	132.64550	142.48682	152.46918	162.39738	174.20940	186.35778	198.85850	211.71159	224.70082	224.70082
53	90.62434	98.17081	106.29684	114.99837	124.25394	133.95832	143.91113	154.00866	164.05383	174.20940	186.35778	198.85850	211.71159	224.70082	238.02639	238.02639
54	99.09660	107.30882	116.10371	125.45973	135.27113	145.33544	155.54815	165.71028	175.98634	186.35778	198.85850	211.71159	224.70082	238.02639	251.68830	251.68830
55	108.32079	117.20905	126.66561	136.58394	146.75975	157.08763	167.36673	177.76328	188.25862	198.85850	211.71159	224.70082	238.02639	251.68830	265.68656	265.68656
56	118.31438	127.87150	137.89675	148.18406	158.62711	169.02319	179.54021	190.15947	200.88686	211.71159	224.70082	238.02639	251.68830	265.68656		
57	129.07739	139.20956	149.60837	160.16659	170.67964	181.31715	192.06032	202.91522	213.87105	224.70082	238.02639	251.68830	265.68656			
58	140.52238	151.03268	161.70608	172.33609	183.09408	193.96117	204.94358	216.03051	226.99277	238.02639	251.68830	265.68656				
59	152.45699	163.24556	173.99255	184.87102	195.86202	206.97193	218.18897	229.28472	240.45426	251.68830	265.68656					
60	164.78504	175.64900	186.64796	197.76287	209.00029	220.34943	231.57667	242.88213	254.25552	265.68656						
61	177.30545	188.42489	199.66372	211.02865	222.50889	233.86861	245.31000	256.82274	268.39656							
62	190.20193	201.56457	213.05700	224.66834	236.16056	247.73787	259.38997	271.10656								
63	203.46542	215.08536	226.82780	238.45251	250.16574	261.95719	273.81657									
64	217.11372	228.98726	240.74446	252.59361	264.52441	276.52657										
65	231.14672	243.03641	255.02148	267.09163	279.23657											
66	245.32836	257.44934	269.65885	281.94658												
67	259.87721	272.22607	284.65658													
68	274.79329	287.36658														
69	290.07658															
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In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
 Current Annual Cost of Insurance Rates Per \$1,000  
 Male Non-Smoker Select

Issue Age	Duration	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
41	108.36635	118.22439	128.70707	139.63820	150.92970	162.39738	174.20940	186.35778	198.85850	211.71159	224.70082	238.02639	251.68830	265.68656		
42	118.22439	128.70707	139.63820	150.92970	162.39738	174.20940	186.35778	198.85850	211.71159	224.70082	238.02639	251.68830	265.68656			
43	128.70707	139.63820	150.92970	162.39738	174.20940	186.35778	198.85850	211.71159	224.70082	238.02639	251.68830	265.68656				
44	139.63820	150.92970	162.39738	174.20940	186.35778	198.85850	211.71159	224.70082	238.02639	251.68830	265.68656					
45	150.92970	162.39738	174.20940	186.35778	198.85850	211.71159	224.70082	238.02639	251.68830	265.68656						
46	162.39738	174.20940	186.35778	198.85850	211.71159	224.70082	238.02639	251.68830	265.68656							
47	174.20940	186.35778	198.85850	211.71159	224.70082	238.02639	251.68830	265.68656								
48	186.35778	198.85850	211.71159	224.70082	238.02639	251.68830	265.68656									
49	198.85850	211.71159	224.70082	238.02639	251.68830	265.68656										
50	211.71159	224.70082	238.02639	251.68830	265.68656											
51	224.70082	238.02639	251.68830	265.68656												
52	238.02639	251.68830	265.68656													
53	251.68830	265.68656														
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In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Male Select

Issue Age	Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
0	1.35568	0.84111	0.49725	0.56060	0.43478	0.37320	0.35880	0.30774	0.32161	0.30774	0.30535	0.31419	0.36738	0.41968	0.50398	0.71727
1	0.55680	0.51668	0.39070	0.45325	0.31728	0.26824	0.26621	0.26418	0.26418	0.28494	0.31666	0.37029	0.42304	0.50804	0.72310	0.86941
2	0.47207	0.43257	0.36976	0.27230	0.27027	0.24491	0.28936	0.32161	0.32161	0.37612	0.42975	0.51617	0.67909	0.81728	1.13942	1.21718
3	0.41154	0.37249	0.31012	0.23679	0.22327	0.23325	0.26621	0.34458	0.36458	0.41031	0.54285	0.68448	0.82382	0.96086	1.19420	1.31499
4	0.35102	0.32443	0.27433	0.22495	0.22325	0.22495	0.27778	0.36755	0.37458	0.47870	0.65594	0.83035	0.95741	1.07130	1.24898	1.38019
5	0.30261	0.28838	0.26241	0.22495	0.23502	0.25658	0.31251	0.41349	0.41349	0.58128	0.78034	0.97623	1.07987	1.17070	1.29281	1.41280
6	0.25419	0.26435	0.27433	0.27230	0.29377	0.31489	0.35980	0.51687	0.51687	0.69526	0.90474	1.09966	1.19119	1.25905	1.32568	1.44540
7	0.22998	0.29819	0.33150	0.38778	0.44318	0.44318	0.49769	0.65470	0.65470	0.82063	1.02915	1.21187	1.28026	1.32532	1.34759	1.47800
8	0.21788	0.26435	0.34590	0.41437	0.50529	0.58479	0.65973	0.80402	0.80402	0.94600	1.14224	1.30163	1.35818	1.36950	1.36854	1.47800
9	0.22998	0.28838	0.40554	0.50909	0.63455	0.75807	0.83335	0.95333	0.95333	1.08278	1.24402	1.38018	1.41385	1.40263	1.36950	1.44540
10	0.32681	0.42056	0.48903	0.61564	0.77556	0.92135	0.99539	1.10265	1.10265	1.19675	1.32319	1.42506	1.44724	1.42472	1.36950	1.39106
11	0.43575	0.54072	0.71566	0.86427	1.04583	1.18959	1.27317	1.32089	1.32089	1.28793	1.37974	1.45873	1.45838	1.42472	1.35854	1.34759
12	0.58100	0.68491	0.84686	0.99450	1.15159	1.28289	1.34262	1.36883	1.36883	1.37911	1.41366	1.42506	1.42498	1.35845	1.30376	1.26065
13	0.75046	0.84111	0.98999	1.12473	1.24560	1.34120	1.38891	1.38980	1.38980	1.37974	1.37974	1.36896	1.36932	1.31427	1.27090	1.22805
14	0.90782	0.99732	1.12119	1.21944	1.30435	1.35286	1.38919	1.36683	1.36683	1.34492	1.32319	1.31285	1.31365	1.25905	1.23803	1.20631
15	1.05307	1.12950	1.26661	1.29048	1.32786	1.34120	1.35419	1.33237	1.33237	1.28793	1.26664	1.23431	1.24686	1.20383	1.19420	1.19544
16	1.13780	1.20159	1.26433	1.31416	1.31611	1.30621	1.30789	1.26346	1.26346	1.23094	1.19879	1.16698	1.18006	1.15965	1.16134	1.18458
17	1.16201	1.22562	1.25240	1.29048	1.26910	1.24790	1.22887	1.19454	1.19454	1.16256	1.13093	1.11088	1.12440	1.11548	1.13942	1.18458
18	1.13780	1.17756	1.20469	1.21944	1.19860	1.16626	1.14585	1.11414	1.11414	1.09417	1.07438	1.06599	1.07987	1.08234	1.12847	1.19544
19	1.07728	1.11748	1.12119	1.12473	1.10459	1.07296	1.05326	1.03374	1.03374	1.02579	1.01784	1.03233	1.05760	1.07130	1.12847	1.21718
20	1.00465	1.03337	1.02577	1.03002	1.02233	0.99132	0.98381	0.96482	0.96482	0.98020	0.98391	1.00989	1.04847	1.07130	1.15038	1.24978
21	0.93203	0.94926	0.94228	0.94714	0.94008	0.93301	0.92594	0.91888	0.91888	0.94600	0.97260	1.00989	1.04847	1.09339	1.18325	1.30412
22	0.88361	0.89189	0.88264	0.88795	0.89307	0.88636	0.89122	0.89590	0.89590	0.93461	0.98391	1.03233	1.07987	1.13757	1.24898	1.38933
23	0.84730	0.85313	0.84686	0.85243	0.85782	0.86303	0.87965	0.89590	0.89590	0.94600	1.00653	1.06599	1.12440	1.20383	1.32568	1.46714
24	0.83519	0.82910	0.83493	0.84059	0.84607	0.84740	0.85122	0.85188	0.85188	0.88020	1.05177	1.12210	1.19119	1.29219	1.43524	1.58668
25	0.82309	0.81708	0.83493	0.84059	0.85782	0.86836	0.87965	0.89590	0.89590	1.02579	1.11962	1.18942	1.29139	1.41367	1.56671	1.72796
26	0.81098	0.81708	0.84686	0.86427	0.89307	0.93301	0.97224	1.02225	1.02225	1.09417	1.19879	1.30163	1.41385	1.54621	1.73105	1.91271
27	0.81708	0.81708	0.84686	0.86427	0.89307	0.93301	0.97224	1.02225	1.02225	1.09417	1.19879	1.30163	1.41385	1.54621	1.73105	1.91271
28	0.79888	0.81708	0.85879	0.89978	0.92832	0.97966	1.04169	1.10265	1.10265	1.18535	1.30057	1.42506	1.58857	1.72291	1.91730	2.11920
29	0.78678	0.81708	0.89457	0.94714	0.98708	1.04964	1.11113	1.18454	1.18454	1.28793	1.42497	1.57094	1.73669	1.91067	2.13642	2.35828
30	0.76257	0.81708	0.90650	0.97082	1.03408	1.10795	1.19215	1.28643	1.28643	1.39051	1.53807	1.71681	1.91482	2.12051	2.36650	2.61911
31	0.75046	0.82910	0.95421	1.04186	1.12809	1.21291	1.29632	1.42426	1.42426	1.52728	1.70771	1.91879	2.12634	2.37453	2.64040	2.93427
32	0.75046	0.85313	1.01385	1.12473	1.22210	1.32954	1.43521	1.56209	1.56209	1.70965	1.91127	2.15443	2.38239	2.65064	2.94716	3.28204
33	0.75046	0.87716	1.07348	1.20761	1.33961	1.45783	1.58568	1.74587	1.74587	1.92620	2.12615	2.39007	2.66070	2.94884	3.28680	3.65154
34	0.76257	0.90119	1.14505	1.31416	1.46887	1.59778	1.77087	1.95261	1.95261	2.15415	2.38626	2.69537	2.95015	3.29121	3.65930	4.07538
35	0.77467	0.93724	1.21661	1.42071	1.60988	1.76105	1.95605	2.15936	2.15936	2.40490	2.65769	2.93990	3.28413	3.65567	4.07563	4.52095
36	0.79888	0.98531	1.31204	1.53910	1.75089	1.93599	2.16439	2.37759	2.37759	2.65565	2.94042	3.24286	3.60698	4.05327	4.52483	5.02086
37	0.83519	1.04539	1.41938	1.68118	1.90365	2.11093	2.36115	2.59583	2.59583	2.90640	3.20053	3.55705	3.97436	4.48400	5.00689	5.56425
38	0.88361	1.10546	1.55059	1.82325	2.07992	2.30920	2.55792	2.81406	2.81406	3.13435	3.47196	3.86002	4.34173	4.92577	5.54374	6.14023
39	0.93203	1.18958	1.69372	1.98900	2.26793	2.49580	2.76625	3.04378	3.04378	3.37370	3.74338	4.18543	4.73138	5.41172	6.11345	6.77066
40	1.00465	1.32175	1.86070	2.20210	2.49120	2.74071	3.02089	3.29647	3.29647	3.64724	4.07135	4.56694	5.17668	5.94185	6.73794	7.45522

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Male Select

Issue Age	Duration	16	18	19	20	21	22	23	24	25	26	27	28	29	30
0	0.91624	1.15463	1.25112	1.33532	1.39709	1.43694	1.44516	1.43271	1.40011	1.35788	1.30628	1.24558	1.18577	1.14610	1.10696
1	1.16417	1.26154	1.34654	1.40892	1.44922	1.45762	1.44516	1.41239	1.36989	1.31794	1.25680	1.19655	1.15661	1.11721	1.07833
2	1.27196	1.42076	1.46150	1.47007	1.45624	1.45762	1.42466	1.38190	1.32960	1.26802	1.20732	1.16712	1.12745	1.08831	1.06879
3	1.36898	1.43260	1.47377	1.46253	1.47007	1.43694	1.39392	1.34126	1.27924	1.21810	1.17763	1.13770	1.09829	1.07868	1.06879
4	1.44443	1.48605	1.49498	1.48253	1.44922	1.40593	1.35292	1.29045	1.22887	1.18814	1.14794	1.10828	1.08858	1.07868	1.07833
5	1.51989	1.50743	1.49498	1.46150	1.41794	1.36458	1.30167	1.23965	1.19865	1.15819	1.11826	1.09847	1.08858	1.08831	1.06966
6	1.51989	1.47377	1.44987	1.42995	1.37624	1.31289	1.25042	1.20917	1.16844	1.12824	1.10836	1.09847	1.09829	1.11721	1.14513
7	1.49833	1.45398	1.44197	1.38790	1.27198	1.23019	1.18893	1.14820	1.12815	1.11825	1.11826	1.13770	1.16633	1.20389	1.25965
8	1.46599	1.41121	1.34654	1.28275	1.24070	1.19917	1.15818	1.13804	1.12815	1.12824	1.14794	1.17693	1.21493	1.27130	1.34553
9	1.42287	1.35776	1.29353	1.25121	1.20942	1.16816	1.14793	1.13804	1.13822	1.15819	1.18753	1.22597	1.28286	1.35798	1.44096
10	1.36898	1.30430	1.26172	1.21967	1.17814	1.15782	1.14793	1.14820	1.16844	1.19813	1.23701	1.29462	1.37044	1.45430	1.55547
11	1.31508	1.27223	1.22991	1.18812	1.16772	1.15782	1.15818	1.17868	1.20873	1.24805	1.30628	1.38289	1.46763	1.56987	1.70816
12	1.28274	1.24016	1.20111	1.17761	1.16772	1.16816	1.18893	1.21933	1.25909	1.31794	1.39535	1.48097	1.58427	1.72397	1.87993
13	1.25040	1.20809	1.18750	1.17761	1.17814	1.19917	1.22993	1.27013	1.32960	1.40780	1.49431	1.59866	1.73978	1.89733	2.08987
14	1.21807	1.19739	1.18750	1.18812	1.20942	1.24053	1.28117	1.34126	1.42025	1.50764	1.61306	1.75559	1.91473	2.10921	2.33798
15	1.20729	1.19739	1.19810	1.21967	1.25112	1.29221	1.35292	1.43271	1.52098	1.62746	1.77140	1.93213	2.12855	2.35962	2.62963
16	1.20729	1.20809	1.22991	1.26172	1.30325	1.36458	1.44516	1.53432	1.64186	1.78721	1.94953	2.14790	2.38126	2.63892	2.92963
17	1.20729	1.20809	1.22991	1.26172	1.30325	1.36458	1.44516	1.53432	1.64186	1.78721	1.94953	2.14790	2.38126	2.63892	2.92963
18	1.21807	1.24016	1.27232	1.31430	1.37624	1.45762	1.54766	1.65825	1.80302	1.96693	2.16724	2.40290	2.66312	2.95675	3.27317
19	1.25040	1.28292	1.32534	1.38790	1.47007	1.56099	1.67065	1.81883	1.98433	2.18658	2.42454	2.68732	2.98386	3.30347	3.64534
20	1.29352	1.33638	1.39956	1.48253	1.57433	1.68505	1.83464	2.00173	2.20593	2.44618	2.71152	3.01098	3.33376	3.67908	4.04613
21	1.34742	1.41121	1.49498	1.58767	1.69844	1.85045	2.01913	2.22527	2.46782	2.73573	3.08810	3.46406	3.71282	4.08358	4.47556
22	1.42287	1.50743	1.60101	1.71384	1.86226	2.03653	2.24462	2.48946	2.75993	3.06521	3.39435	3.74656	4.12104	4.51698	4.94315
23	1.51989	1.61434	1.72824	1.88207	2.05393	2.26396	2.51110	2.78413	3.09233	3.42465	3.78030	4.15849	4.55841	4.98891	5.45846
24	1.62768	1.74264	1.89788	2.07133	2.28330	2.53274	2.80833	3.11944	3.45495	3.81404	4.19594	4.59983	5.03466	5.50899	6.02149
25	1.75703	1.91369	2.08873	2.30265	2.55438	2.83253	3.14656	3.48524	3.84778	4.23339	4.64126	5.08041	5.55951	6.07222	6.62268
26	1.92950	2.10613	2.32199	2.57602	2.85673	3.17368	3.51554	3.88152	4.27084	4.68269	5.12617	5.61003	6.13296	6.68398	7.26068
27	2.12353	2.34133	2.59766	2.88094	3.20079	3.54583	3.91526	4.30829	4.72411	5.17192	5.66056	6.18869	6.74528	7.35816	8.03501
28	2.36068	2.61930	2.90514	3.22791	3.57613	3.94901	4.34574	4.76554	5.21767	5.71108	6.24442	6.80858	7.42564	8.10938	8.85589
29	2.64094	2.92934	3.25503	3.60643	3.98275	4.38319	4.80896	5.26343	5.76160	6.30016	6.86788	7.49312	8.18375	8.93766	9.77180
30	2.95354	3.28214	3.63672	4.01649	4.42064	4.84839	5.30918	5.81212	6.35599	6.92918	7.56060	8.25913	9.01962	9.86224	10.80241
31	3.30926	3.66702	4.05023	4.45809	4.89981	5.36493	5.86265	6.41163	6.99047	7.62808	8.33250	9.10159	9.95269	10.90240	11.95709
32	3.69732	4.08397	4.49564	4.93124	5.40069	5.91317	6.48736	7.05177	7.69557	8.40687	9.18356	10.04314	11.00239	12.06776	13.23582
33	4.11771	4.53299	4.97266	5.44644	5.96369	6.52310	7.11307	7.76305	8.48124	9.26553	10.13358	11.10237	12.17844	13.35833	14.62906
34	4.57044	5.01409	5.49219	6.01422	6.57883	7.17437	7.83053	8.55561	9.34749	10.22403	11.20236	12.28911	13.48084	14.76447	16.11774
35	5.05551	5.53795	6.06474	6.63456	7.23567	7.89801	8.62998	9.42946	10.31448	11.30234	12.39978	13.60335	14.89988	16.26692	17.75909
36	5.56370	6.11526	6.69030	7.29697	7.96549	8.70435	9.51143	10.40492	11.40233	12.51046	13.72986	15.03528	16.41611	17.92347	19.55313
37	6.16579	6.74603	7.35827	8.03297	8.77872	9.59340	10.49537	11.50292	12.62113	13.84837	15.17069	16.56529	18.08785	19.73412	21.52849
38	6.80177	7.41957	8.10046	8.85310	9.67536	10.58582	11.60230	12.73180	13.97088	15.36009	16.71447	18.25222	19.91510	21.72775	23.71378
39	7.48087	8.16794	8.92747	9.75733	10.67626	11.70229	12.84248	14.09339	15.44150	16.86366	18.41660	20.09608	21.92702	23.93327	26.11856
40	8.23542	9.00184	9.83930	10.76671	11.80228	12.95315	14.21590	15.57690	17.01284	18.58097	20.27706	22.12628	24.15277	26.36031	28.75236

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Male Select

Issue Age	Duration	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
0		1.06835	1.04900	1.03911	1.03841	1.05573	1.08154	1.11556	1.16637	1.23344	1.30758	1.41150	1.55005	1.70592	1.89643	2.12158
1		1.05890	1.04900	1.04839	1.06598	1.09214	1.12660	1.17803	1.24590	1.32092	1.41150	1.55005	1.70592	1.89643	2.12158	2.37270
2		1.05890	1.06337	1.07622	1.10274	1.13764	1.18969	1.25835	1.34226	1.42590	1.55005	1.70592	1.89643	2.12158	2.37270	2.65847
3		1.06835	1.08647	1.11333	1.14868	1.20135	1.27081	1.34760	1.44029	1.56586	1.70592	1.89643	2.12158	2.37270	2.65847	2.97021
4		1.09672	1.12393	1.15972	1.21301	1.28326	1.36093	1.45469	1.58167	1.72332	1.89643	2.12158	2.37270	2.65847	2.97021	3.30793
5		1.13453	1.17076	1.22467	1.29571	1.37427	1.46908	1.59748	1.74072	1.91577	2.12158	2.37270	2.65847	2.97021	3.30793	3.67163
6		1.18181	1.23633	1.30817	1.38761	1.48348	1.61329	1.75812	1.93551	2.14322	2.37270	2.65847	2.97021	3.30793	3.67163	4.06131
7		1.24799	1.32062	1.40095	1.49788	1.62910	1.77552	1.95446	2.16486	2.39690	2.65847	2.97021	3.30793	3.67163	4.06131	4.48562
8		1.33308	1.41428	1.51228	1.64491	1.79292	1.97380	2.18650	2.42111	2.68558	2.97021	3.30793	3.67163	4.06131	4.48562	4.95323
9		1.42762	1.52668	1.66072	1.81032	1.99315	2.20814	2.44531	2.71270	3.00050	3.30793	3.67163	4.06131	4.48562	4.95323	5.46414
10		1.54107	1.67653	1.82772	2.01249	2.22978	2.46951	2.73982	3.03080	3.34167	3.67163	4.06131	4.48562	4.95323	5.46414	6.00969
11		1.69235	1.84512	2.03184	2.25142	2.49371	2.76693	3.06110	3.37541	3.70908	4.06131	4.48562	4.95323	5.46414	6.00969	6.61586
12		1.86253	2.05118	2.27306	2.51791	2.79405	3.09139	3.40915	3.74653	4.10273	4.48562	4.95323	5.46414	6.00969	6.61586	7.29130
13		2.07052	2.29470	2.54211	2.82116	3.12169	3.44289	3.78998	4.14416	4.50337	4.95323	5.46414	6.00969	6.61586	7.29130	8.03602
14		2.31634	2.56632	2.84828	3.15199	3.47663	3.82143	4.18558	4.57713	5.00376	5.46414	6.00969	6.61586	7.29130	8.03602	8.86733
15		2.59052	2.87540	3.18228	3.51037	3.85888	4.22701	4.62288	5.05428	5.51988	6.00969	6.61586	7.29130	8.03602	8.86733	9.80255
16		2.90251	3.21258	3.54412	3.89633	4.26843	4.66863	5.10480	5.57561	6.07099	6.61586	7.29130	8.03602	8.86733	9.80255	10.85035
17		3.24287	3.57786	3.93378	4.30986	4.71439	5.15533	5.63135	6.13229	6.66334	7.29130	8.03602	8.86733	9.80255	10.85035	12.01073
18		3.61160	3.97123	4.35128	4.76014	5.20585	5.68708	6.19359	6.75082	7.36567	8.03602	8.86733	9.80255	10.85035	12.01073	13.27501
19		4.00868	4.39271	4.80569	5.25637	5.74282	6.25489	6.81830	7.44004	8.11798	8.86733	9.80255	10.85035	12.01073	13.27501	14.62590
20		4.43413	4.85165	5.30689	5.79855	6.31619	6.86579	7.51441	8.19995	8.95777	9.80255	10.85035	12.01073	13.27501	14.62590	16.11533
21		4.89740	5.35742	5.85428	6.37749	6.95327	7.58878	8.28192	9.04822	9.90254	10.85035	12.01073	13.27501	14.62590	16.11533	17.74332
22		5.40794	5.91002	6.43879	7.02075	7.66316	8.36389	9.13867	10.00253	10.96103	12.01073	13.27501	14.62590	16.11533	17.74332	19.53583
23		5.96575	6.50008	7.08823	7.73753	8.44585	9.22911	10.10251	11.07170	12.13324	13.27501	14.62590	16.11533	17.74332	19.53583	21.51886
24		6.56138	7.15571	7.81190	8.52782	9.31956	10.20250	11.18237	12.25575	13.41042	14.62590	16.11533	17.74332	19.53583	21.51886	23.70105
25		7.22319	7.86927	8.60979	9.41001	10.30248	11.29305	12.37825	13.54582	14.77508	16.11533	17.74332	19.53583	21.51886	23.70105	26.09107
26		7.96064	8.69175	9.50046	10.40247	11.40372	12.50076	13.68123	14.92426	16.27971	17.74332	19.53583	21.51886	23.70105	26.09107	28.68892
27		8.77372	9.59090	10.50246	11.51440	12.62327	13.81663	15.07345	16.44408	17.92430	19.53583	21.51886	23.70105	26.09107	28.68892	31.46862
28		9.68135	10.60244	11.62507	12.74578	13.95204	15.22263	16.60846	18.10528	19.73510	21.51886	23.70105	26.09107	28.68892	31.46862	34.46481
29		10.70423	11.73574	12.86829	14.08744	15.37182	16.77283	18.28626	19.93436	21.73835	23.70105	26.09107	28.68892	31.46862	34.46481	37.72944
30		11.84642	12.99080	14.22285	15.52100	16.93721	18.46724	20.13363	21.95784	23.94280	26.09107	28.68892	31.46862	34.46481	37.72944	41.32313
31		13.11331	14.35825	15.67018	17.10159	18.64822	20.33289	22.17733	24.18455	26.35720	28.68892	31.46862	34.46481	37.72944	41.32313	45.29784
32		14.49366	15.81937	17.26596	18.82921	20.53216	22.39683	24.42630	26.62333	28.98155	31.46862	34.46481	37.72944	41.32313	45.29784	49.67955
33		15.96855	17.43034	19.01019	20.73142	22.61632	24.66805	26.88946	29.27418	31.78960	34.46481	37.72944	41.32313	45.29784	49.67955	54.50289
34		17.59472	19.19117	20.93069	22.83581	24.90981	27.15559	29.56880	32.11058	34.81635	37.72944	41.32313	45.29784	49.67955	54.50289	59.76787
35		19.37215	21.12996	23.05530	25.15156	27.42172	29.85943	32.43156	35.16789	38.11428	41.32313	45.29784	49.67955	54.50289	59.76787	65.46582
36		21.32922	23.27480	25.39331	27.68785	30.15206	32.75254	35.51943	38.49912	41.74463	45.29784	49.67955	54.50289	59.76787	65.46582	71.60541
37		23.49429	25.63506	27.95398	30.44469	33.07352	35.87097	38.88396	42.26613	45.75988	49.67955	54.50289	59.76787	65.46582	71.60541	78.14333
38		25.87681	28.22011	30.73731	33.39450	36.22252	39.26880	42.58762	46.22192	50.18628	54.50289	59.76787	65.46582	71.60541	78.14333	85.07093
39		28.48623	31.02984	33.71548	36.57406	39.65364	43.00912	46.68396	50.69301	55.05862	59.76787	65.46582	71.60541	78.14333	85.07093	92.55274
40		31.32257	34.03646	36.92560	40.03848	43.43061	47.14600	51.19975	55.61475	60.37750	65.46582	71.60541	78.14333	85.07093	92.55274	100.76194

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Male Select

Issue Age	Duration	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
0	0	2.37270	2.65847	2.97021	3.30793	3.67163	4.06131	4.48562	4.95323	5.46414	6.00969	6.61586	7.29130	8.03602	8.86733	9.80255
1	1	2.65847	2.97021	3.30793	3.67163	4.06131	4.48562	4.95323	5.46414	6.00969	6.61586	7.29130	8.03602	8.86733	9.80255	10.85035
2	2	2.97021	3.30793	3.67163	4.06131	4.48562	4.95323	5.46414	6.00969	6.61586	7.29130	8.03602	8.86733	9.80255	10.85035	12.01073
3	3	3.30793	3.67163	4.06131	4.48562	4.95323	5.46414	6.00969	6.61586	7.29130	8.03602	8.86733	9.80255	10.85035	12.01073	13.27501
4	4	3.67163	4.06131	4.48562	4.95323	5.46414	6.00969	6.61586	7.29130	8.03602	8.86733	9.80255	10.85035	12.01073	13.27501	14.62590
5	5	4.06131	4.48562	4.95323	5.46414	6.00969	6.61586	7.29130	8.03602	8.86733	9.80255	10.85035	12.01073	13.27501	14.62590	16.11533
6	6	4.48562	4.95323	5.46414	6.00969	6.61586	7.29130	8.03602	8.86733	9.80255	10.85035	12.01073	13.27501	14.62590	16.11533	17.74332
7	7	4.95323	5.46414	6.00969	6.61586	7.29130	8.03602	8.86733	9.80255	10.85035	12.01073	13.27501	14.62590	16.11533	17.74332	19.53583
8	8	5.46414	6.00969	6.61586	7.29130	8.03602	8.86733	9.80255	10.85035	12.01073	13.27501	14.62590	16.11533	17.74332	19.53583	21.51886
9	9	6.00969	6.61586	7.29130	8.03602	8.86733	9.80255	10.85035	12.01073	13.27501	14.62590	16.11533	17.74332	19.53583	21.51886	23.70105
10	10	6.61586	7.29130	8.03602	8.86733	9.80255	10.85035	12.01073	13.27501	14.62590	16.11533	17.74332	19.53583	21.51886	23.70105	26.09107
11	11	7.29130	8.03602	8.86733	9.80255	10.85035	12.01073	13.27501	14.62590	16.11533	17.74332	19.53583	21.51886	23.70105	26.09107	28.68892
12	12	8.03602	8.86733	9.80255	10.85035	12.01073	13.27501	14.62590	16.11533	17.74332	19.53583	21.51886	23.70105	26.09107	28.68892	31.46862
13	13	8.86733	9.80255	10.85035	12.01073	13.27501	14.62590	16.11533	17.74332	19.53583	21.51886	23.70105	26.09107	28.68892	31.46862	34.46481
14	14	9.80255	10.85035	12.01073	13.27501	14.62590	16.11533	17.74332	19.53583	21.51886	23.70105	26.09107	28.68892	31.46862	34.46481	37.72944
15	15	10.85035	12.01073	13.27501	14.62590	16.11533	17.74332	19.53583	21.51886	23.70105	26.09107	28.68892	31.46862	34.46481	37.72944	41.32313
16	16	12.01073	13.27501	14.62590	16.11533	17.74332	19.53583	21.51886	23.70105	26.09107	28.68892	31.46862	34.46481	37.72944	41.32313	45.29784
17	17	13.27501	14.62590	16.11533	17.74332	19.53583	21.51886	23.70105	26.09107	28.68892	31.46862	34.46481	37.72944	41.32313	45.29784	49.67955
18	18	14.62590	16.11533	17.74332	19.53583	21.51886	23.70105	26.09107	28.68892	31.46862	34.46481	37.72944	41.32313	45.29784	49.67955	54.50289
19	19	16.11533	17.74332	19.53583	21.51886	23.70105	26.09107	28.68892	31.46862	34.46481	37.72944	41.32313	45.29784	49.67955	54.50289	59.76787
20	20	17.74332	19.53583	21.51886	23.70105	26.09107	28.68892	31.46862	34.46481	37.72944	41.32313	45.29784	49.67955	54.50289	59.76787	65.46582
21	21	19.53583	21.51886	23.70105	26.09107	28.68892	31.46862	34.46481	37.72944	41.32313	45.29784	49.67955	54.50289	59.76787	65.46582	71.60541
22	22	21.51886	23.70105	26.09107	28.68892	31.46862	34.46481	37.72944	41.32313	45.29784	49.67955	54.50289	59.76787	65.46582	71.60541	78.14333
23	23	23.70105	26.09107	28.68892	31.46862	34.46481	37.72944	41.32313	45.29784	49.67955	54.50289	59.76787	65.46582	71.60541	78.14333	85.07093
24	24	26.09107	28.68892	31.46862	34.46481	37.72944	41.32313	45.29784	49.67955	54.50289	59.76787	65.46582	71.60541	78.14333	85.07093	92.55274
25	25	28.68892	31.46862	34.46481	37.72944	41.32313	45.29784	49.67955	54.50289	59.76787	65.46582	71.60541	78.14333	85.07093	92.55274	100.76194
26	26	31.46862	34.46481	37.72944	41.32313	45.29784	49.67955	54.50289	59.76787	65.46582	71.60541	78.14333	85.07093	92.55274	100.76194	109.69855
27	27	34.46481	37.72944	41.32313	45.29784	49.67955	54.50289	59.76787	65.46582	71.60541	78.14333	85.07093	92.55274	100.76194	109.69855	119.36255
28	28	37.72944	41.32313	45.29784	49.67955	54.50289	59.76787	65.46582	71.60541	78.14333	85.07093	92.55274	100.76194	109.69855	119.36255	129.75395
29	29	41.32313	45.29784	49.67955	54.50289	59.76787	65.46582	71.60541	78.14333	85.07093	92.55274	100.76194	109.69855	119.36255	129.75395	140.79481
30	30	45.29784	49.67955	54.50289	59.76787	65.46582	71.60541	78.14333	85.07093	92.55274	100.76194	109.69855	119.36255	129.75395	140.79481	152.29463
31	31	49.67955	54.50289	59.76787	65.46582	71.60541	78.14333	85.07093	92.55274	100.76194	109.69855	119.36255	129.75395	140.79481	152.29463	164.15814
32	32	54.50289	59.76787	65.46582	71.60541	78.14333	85.07093	92.55274	100.76194	109.69855	119.36255	129.75395	140.79481	152.29463	164.15814	176.38536
33	33	59.76787	65.46582	71.60541	78.14333	85.07093	92.55274	100.76194	109.69855	119.36255	129.75395	140.79481	152.29463	164.15814	176.38536	188.97627
34	34	65.46582	71.60541	78.14333	85.07093	92.55274	100.76194	109.69855	119.36255	129.75395	140.79481	152.29463	164.15814	176.38536	188.97627	201.93088
35	35	71.60541	78.14333	85.07093	92.55274	100.76194	109.69855	119.36255	129.75395	140.79481	152.29463	164.15814	176.38536	188.97627	201.93088	215.24919
36	36	78.14333	85.07093	92.55274	100.76194	109.69855	119.36255	129.75395	140.79481	152.29463	164.15814	176.38536	188.97627	201.93088	215.24919	228.93120
37	37	85.07093	92.55274	100.76194	109.69855	119.36255	129.75395	140.79481	152.29463	164.15814	176.38536	188.97627	201.93088	215.24919	228.93120	242.97691
38	38	92.55274	100.76194	109.69855	119.36255	129.75395	140.79481	152.29463	164.15814	176.38536	188.97627	201.93088	215.24919	228.93120	242.97691	257.38632
39	39	100.76194	109.69855	119.36255	129.75395	140.79481	152.29463	164.15814	176.38536	188.97627	201.93088	215.24919	228.93120	242.97691	257.38632	272.15943
40	40	109.69855	119.36255	129.75395	140.79481	152.29463	164.15814	176.38536	188.97627	201.93088	215.24919	228.93120	242.97691	257.38632	272.15943	287.29623

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Male Select

Issue Age	Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
41	1.07728	1.45393	2.40337	2.03962	2.70272	2.97397	3.27552	3.56065	3.90939	4.37670	4.92601	5.62199	6.47198	7.36243	8.17249	8.17249
42	1.16201	1.61013	2.62832	2.93774	2.93774	3.24221	3.55331	3.84780	4.20573	4.70467	5.31874	6.08956	7.03524	8.00884	8.92236	8.92236
43	1.25884	1.80239	2.43323	3.20801	3.20801	3.54543	3.87739	4.16940	4.54766	5.08657	5.74514	6.57940	7.60954	8.67715	9.71570	9.71570
44	1.36778	1.98464	2.64793	3.11373	3.11373	3.86033	4.22462	4.59945	4.91238	5.48501	6.22764	7.11377	8.23907	9.37894	10.54184	10.54184
45	1.48882	2.21093	2.85070	3.37419	3.37419	4.21020	4.61814	4.95095	5.36829	5.97131	6.79991	7.75946	8.94590	10.15621	11.41108	11.41108
46	1.60987	2.40318	3.04154	3.61098	3.61098	4.08933	4.58482	5.00009	5.84699	6.50286	7.43951	8.47195	9.71901	10.98887	12.32394	12.32394
47	1.75091	2.57141	3.22045	3.82408	3.82408	4.35960	4.87497	5.39362	6.38267	7.11355	8.20254	9.32916	10.61360	11.90917	13.28030	13.28030
48	1.85195	2.70358	3.36358	4.00167	4.00167	4.60637	5.18986	5.78714	6.96675	7.80342	9.07777	10.31997	11.61963	12.93904	14.29089	14.29089
49	1.97299	2.82374	3.49479	4.17926	4.17926	4.85314	5.50475	6.18067	7.44781	8.57245	10.07644	11.45550	12.78933	14.11133	15.43209	15.43209
50	2.11824	2.95592	3.64984	4.38053	4.38053	5.13516	5.86630	6.64366	7.44290	8.38866	9.44327	10.74889	12.13674	13.54697	14.97905	16.43289
51	2.26349	3.08809	3.81683	4.60548	4.60548	5.45244	6.26282	7.14134	8.08612	9.17510	10.38194	11.74104	13.14560	14.59658	16.09270	17.62495
52	2.42935	3.28833	4.05538	4.91330	4.91330	5.84022	6.74099	7.71262	8.78925	9.97912	11.39978	12.97520	14.62322	16.33959	18.11262	19.92388
53	2.61452	3.49663	4.35357	5.30399	5.30399	6.32201	7.31246	8.41451	9.59078	10.94173	12.50809	14.27113	16.13354	18.09527	20.14949	22.32038
54	2.82029	3.73300	4.72333	5.78940	5.78940	6.89780	7.97723	9.13691	10.46371	11.89913	13.67295	15.60606	17.50787	19.47191	21.50003	23.62486
55	3.02606	4.08541	5.16465	6.33401	6.33401	7.55596	8.68865	9.88861	11.35962	12.87933	14.87174	17.19191	19.82262	22.62222	25.43983	28.34289
56	3.23183	4.40984	5.67754	6.94965	6.94965	8.29616	9.43506	10.82196	12.28998	13.87092	16.05922	18.31131	20.62416	23.22622	26.02416	28.82416
57	3.42550	4.73427	6.25006	7.60081	7.60081	9.10698	10.20479	11.65531	13.20985	14.85112	17.22407	19.31131	21.58988	24.22622	26.92607	29.71267
58	3.60707	5.04669	6.82222	8.29933	8.29933	10.00005	10.96286	12.46551	14.11625	15.81992	18.34370	21.85847	25.12640	28.47227	31.52041	34.60670
59	3.78863	5.37112	7.58595	9.06888	9.06888	10.98713	11.80257	13.34515	15.11552	16.99129	19.53117	23.10400	26.39552	29.96326	33.28433	36.78672
60	4.06851	5.75563	8.36124	9.94499	9.94499	12.11522	12.79389	14.40999	16.29858	18.20202	20.88829	24.51784	27.79924	31.57573	35.22354	38.91626
61	4.27280	6.22425	9.20810	10.95132	10.95132	13.40782	14.03013	15.77575	17.80324	19.88887	22.55076	26.21221	29.51266	33.51953	37.59003	41.23195
62	4.61172	6.82504	10.12653	12.13525	12.13525	14.88844	15.59292	17.53505	19.72139	22.07722	24.63167	28.33297	31.69466	35.99346	40.62485	44.99182
63	5.04747	7.55802	11.12845	13.52044	13.52044	16.60408	17.51725	19.75731	22.11047	24.84684	27.21019	30.96991	34.46669	39.14109	44.50327	49.62162
64	5.58008	8.42316	12.19000	15.05955	15.05955	18.46073	19.73314	22.32680	24.87859	28.06097	30.20716	34.04445	37.76196	42.90721	49.15957	54.92522
65	6.17317	9.37242	13.29927	16.71705	16.71705	20.39963	22.06567	25.04676	27.83048	31.51446	33.47555	37.44441	41.48027	47.19241	54.48419	59.98955
66	6.83890	10.38176	14.42046	18.43374	18.43374	22.35029	24.40985	27.76672	30.80535	35.02493	36.91358	41.03512	45.49915	51.88624	60.33469	65.91243
67	7.54095	11.41513	15.53558	20.15043	20.15043	24.23044	26.61409	30.28991	33.64238	38.37593	40.36292	44.71561	49.71943	56.91141	66.59086	72.80254
68	8.27931	12.43648	16.66285	21.83161	21.83161	25.95783	28.53842	32.17652	35.13983	41.38481	43.72178	48.36242	54.01563	62.15747	73.14225	80.74681
69	9.05398	13.43380	17.74826	23.41807	23.41807	27.48545	29.62304	32.88255	37.91516	43.89229	46.86577	51.87459	58.32387	67.54710	79.90210	89.84305
70	9.84075	14.37104	18.77404	24.98614	24.98614	28.74280	30.42776	33.60016	39.07524	45.27140	49.71571	55.17356	62.54325	73.01404	86.78247	100.19994
71	10.62753	15.21216	19.72824	26.18846	26.18846	29.42436	30.85928	34.24832	39.81034	46.05784	51.83055	58.15834	66.60666	78.49203	93.70666	111.91529
72	11.42641	15.96714	20.59896	27.28951	27.28951	30.17642	31.26747	34.73444	40.48801	46.77589	54.11503	60.75039	70.43930	83.91479	100.58703	125.09778
73	12.39475	17.31494	22.35231	29.61001	29.61001	32.74987	33.92655	37.68588	43.93380	50.75366	58.71922	65.92326	76.42566	91.06047	109.14367	135.73723
74	13.41151	18.73282	24.17724	32.02522	32.02522	35.41734	36.41075	40.76464	47.51742	54.90240	63.51307	71.30933	82.67108	98.49330	118.06185	146.83312
75	14.45247	20.18675	26.06180	34.52331	34.52331	38.17881	39.55959	43.94757	51.22739	59.17652	68.46654	76.86371	89.11689	106.16911	127.25393	158.26591
76	15.52975	21.68874	28.00599	36.33890	36.33890	41.02254	42.51023	47.22309	55.04072	63.58740	73.56704	82.58641	95.75195	114.07885	136.73087	170.05734
77	16.64334	23.23879	29.99790	39.74442	39.74442	43.94852	45.54251	50.59121	58.96892	68.12366	78.81456	88.47743	102.58740	122.21651	146.49287	182.19653
78	17.78114	24.83691	32.06138	42.46746	42.46746	46.95676	48.65643	54.05192	63.01198	72.79669	84.22041	94.54798	109.61210	130.58811	156.53932	194.68349
79	18.95525	26.47108	34.17256	45.27336	45.27336	50.05901	51.87531	57.61680	67.16990	77.59509	89.77328	100.77562	116.84833	139.20269	168.85987	207.52907
80	20.16588	28.15331	36.34338	48.15030	48.15030	53.24352	55.16417	61.28585	71.43119	82.53027	95.47317	107.18280	124.27381	148.06024	177.46528	220.71156

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.



Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Male Select

Issue Age	Duration	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
41	9.07621	9.92127	10.85716	11.90226	13.06383	14.33841	15.71231	17.16203	18.74535	20.45804	22.32555	24.37226	26.60206	29.01849	31.61519	
42	10.00323	10.94760	12.00225	13.17450	14.46091	15.84771	17.31121	18.90973	20.63902	22.52481	24.59175	26.84381	29.28462	31.90782	34.67842	
43	11.03805	12.10223	13.28517	14.58342	15.98312	17.46039	19.07410	20.82001	22.72408	24.81124	27.08556	29.55075	32.20045	34.99840	37.98022	
44	12.20222	13.39585	14.70593	16.11852	17.60986	19.23848	21.00099	22.92335	25.03074	27.32371	29.81688	32.49307	35.32038	38.33176	41.57784	
45	13.50652	14.82844	16.25393	17.75876	19.40286	21.18197	23.12261	25.25023	27.56906	30.08301	32.78570	35.64136	38.68330	41.96268	45.53809	
46	14.95095	16.39933	17.90795	19.56723	21.36295	23.32188	25.46972	27.81081	30.34814	33.07833	35.96234	39.03484	42.34753	45.95859	49.91622	
47	16.52474	18.05713	19.37161	21.54393	23.52114	25.68921	28.05256	30.61527	33.37096	36.30630	39.38638	42.73237	46.38109	50.38026	54.74687	
48	18.20631	19.79599	21.72492	23.72041	25.90780	28.29432	30.88139	33.66538	36.70430	39.73793	43.11721	46.80258	50.84230	55.25360	60.06219	
49	20.06036	21.90590	23.91967	26.12820	28.53607	31.14752	33.95621	36.92528	40.08947	43.50205	47.22408	51.30434	55.76033	60.61812	65.86419	
50	22.08688	24.11894	26.34769	28.77782	31.41365	34.24884	37.24626	40.44101	43.86689	47.64557	51.76638	56.26706	61.17405	66.47382	72.14333	
51	24.31820	26.56718	29.01957	31.67978	34.54146	37.88822	41.14409	44.27173	48.06707	52.22841	56.77379	61.72998	67.08346	72.81109	78.90916	
52	26.78687	29.26132	31.94591	34.83409	37.98822	41.14409	44.27173	48.06707	52.22841	56.77379	61.72998	67.08346	72.81109	78.90916	86.11395	
53	29.50307	32.21204	35.12672	38.20920	41.49563	45.04141	48.91006	53.15249	57.78725	62.84184	68.30272	74.14659	80.36991	86.91101	93.74816	
54	32.47817	35.41934	38.53018	41.84717	45.42625	49.33156	53.61453	58.29399	63.39777	68.91235	74.81434	81.10028	87.70807	94.61589	101.99312	
55	35.71197	38.85116	42.19871	45.81109	49.75305	54.07657	58.80072	63.95369	69.52199	75.48209	81.83066	88.50513	95.48361	102.93715	111.03966	
56	39.17214	42.55025	46.19593	50.17455	54.53860	59.30745	64.50962	70.13162	76.14984	82.56103	89.30220	96.35133	103.88119	112.06743	120.88780	
57	46.96561	51.07174	55.46268	60.32091	65.62148	71.35088	77.48534	84.02178	90.89632	98.08678	105.76927	114.12298	123.12565	132.00872	131.53753	
58	55.92472	61.33437	66.73334	72.57015	78.82085	85.48253	92.49044	99.82223	107.65734	116.17852	125.36350	134.40752	143.82821	153.63583	162.82868	
59	66.38676	73.78941	80.15635	86.94328	94.08457	101.55767	109.54542	117.20629	125.60138	134.28242	143.40752	152.99992	162.93549	173.25110	182.57666	
60	78.84520	87.89841	94.87869	102.42540	110.48946	119.26183	128.72027	138.84252	149.60630	160.90031	172.48889	184.25110	196.17579	208.25185	222.52783	
61	81.49185	96.47575	104.16084	112.37753	121.31738	130.95812	141.27751	152.25328	163.77252	175.59570	187.59992	199.77405	212.10696	224.58753	237.20461	
62	97.27281	105.02857	113.32157	122.34515	132.07705	142.49501	153.57677	165.20863	178.70251	190.94875	203.37231	215.96208	228.70692	241.59869	254.61728	
63	105.89629	114.28561	123.37292	133.19597	143.71251	154.90026	166.64474	178.70251	190.94875	203.37231	215.96208	228.70692	241.59869	254.61728	267.76056	
64	125.42847	135.43382	146.14750	157.54724	169.51695	181.80933	194.29758	206.97058	219.81720	232.82631	245.98678	259.28748	272.71728	286.26506	299.91969	
65	147.36500	158.87073	170.95306	183.36273	195.97199	208.76971	221.74475	234.88600	248.18232	261.62258	275.19565	288.89040	302.69571	316.60045		
66	175.26138	188.02295	200.99523	214.16710	227.52743	241.06509	254.76894	268.63074	282.63074	296.76643	311.02379	325.39171	339.75882			
67	189.57635	202.68964	215.96623	229.45499	243.12478	256.96448	270.96297	285.10911	299.39177	313.79982	328.32213					
68	204.34405	217.76536	231.38254	245.18448	259.16003	273.29807	287.58747	302.01711	316.57584	331.25255						
69	219.56449	233.31010	247.24417	261.35557	275.63317	290.06584	304.64245	319.35187	334.18298							
70	235.23766	249.30387	263.55111	277.96826	292.54420	307.26779	322.12790	337.11340								
71	251.36356	265.74665	280.30336	295.02256	309.89313	324.90392	340.04382									
72	267.94219	282.63846	297.50093	312.51847	327.67995	342.97424										
73	284.97356	299.97929	315.14381	330.45597	345.90466											

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Male Select

Issue Age	Duration	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
41	34.35744	37.27714	40.42332	43.85211	47.60803	51.70648	56.17068	61.96777	69.98713	78.14333	85.07093	92.55274	100.76194	109.69855	119.36255	129.75395
42	37.62868	40.80816	44.27361	48.07007	52.21321	56.72661	62.20640	67.46907	73.06616	78.94039	85.07093	92.55274	100.76194	109.69855	119.36255	129.75395
43	41.19300	44.69510	48.53211	52.71994	57.28254	62.20640	67.46907	73.06616	78.94039	85.07093	92.55274	100.76194	109.69855	119.36255	129.75395	140.79481
44	45.11680	48.98415	53.22667	57.83847	62.81603	68.13683	73.79653	79.73745	86.80637	93.49677	100.76194	109.69855	119.36255	129.75395	140.79481	152.29463
45	49.45619	53.73340	58.39440	63.42566	68.80458	74.52691	80.53451	86.80637	93.49677	101.78971	109.69855	119.36255	129.75395	140.79481	152.29463	164.15814
46	54.24013	58.95033	64.03529	69.47233	75.25728	81.33158	87.67410	94.44081	101.78971	110.81747	119.36255	129.75395	140.79481	152.29463	164.15814	176.38536
47	59.50626	64.64493	70.14008	75.98766	82.12864	88.54182	95.38485	102.81749	110.81747	120.58005	129.75395	140.79481	152.29463	164.15814	176.38536	188.97627
48	65.25456	70.80783	76.71803	82.92570	89.40955	96.32889	103.84526	111.93640	120.58005	130.77444	140.79481	152.29463	164.15814	176.38536	188.97627	201.93088
49	71.47558	77.44841	83.72276	90.27727	97.27293	104.87303	113.05532	121.79754	131.07744	142.23092	152.29463	164.15814	176.38536	188.97627	201.93088	215.24919
50	78.17878	84.51982	91.14499	98.21696	105.90080	114.17425	123.01504	132.40093	142.30092	152.29463	164.15814	176.38536	188.97627	201.93088	215.24919	228.93120
51	85.31689	92.01272	99.16100	106.92857	115.29317	124.23254	133.72442	143.66702	153.84803	164.15814	176.38536	188.97627	201.93088	215.24919	228.93120	242.97691
52	92.88044	100.10504	107.95634	116.41210	125.45004	135.04791	145.10313	155.40144	165.83285	176.38536	188.97627	201.93088	215.24919	228.93120	242.97691	257.38632
53	101.04908	108.98412	117.53102	126.66754	136.37140	146.53924	156.95484	167.50697	178.18449	188.97627	201.93088	215.24919	228.93120	242.97691	257.38632	272.15943
54	110.01189	118.64995	127.88503	137.69489	147.97535	158.50825	169.18138	179.98362	190.90383	201.93088	215.24919	228.93120	242.97691	257.38632	272.15943	287.29623
55	119.76887	129.10253	139.01838	149.41145	160.06165	170.85579	181.78275	192.83138	203.99058	215.24919	228.93120	242.97691	257.38632	272.15943	287.29623	301.94634
56	130.32003	140.34187	150.84756	161.61506	172.53021	183.58188	194.75894	206.05027	217.44473	228.93120	242.97691	257.38632	272.15943	287.29623	301.94634	313.67003
57	141.66536	152.28367	163.16846	174.20462	185.38101	196.68650	208.10997	219.64028	231.26630	242.97691	257.38632	272.15943	287.29623	301.94634	313.67003	327.96223
58	153.71977	164.72187	175.87903	187.18014	198.61406	210.16966	221.83582	233.60140	245.45527	257.38632	272.15943	287.29623	301.94634	313.67003	327.96223	343.15814
59	166.27527	177.55345	188.97927	200.54162	212.22936	224.03136	235.93650	247.93364	260.01166	272.15943	287.29623	301.94634	313.67003	327.96223	343.15814	359.54545
60	179.22786	190.77840	202.46917	214.28905	226.22690	238.27159	250.41200	262.63700	274.93545	287.29623	301.94634	313.67003	327.96223	343.15814	359.54545	376.38536
61	192.57753	204.39673	216.34875	228.42244	240.60669	252.89037	265.26234	277.71148	290.22665	301.94634	313.67003	327.96223	343.15814	359.54545	376.38536	393.85396
62	206.32429	218.40844	230.61798	242.94179	255.36873	267.88768	280.48750	293.15707	301.94634	313.67003	327.96223	343.15814	359.54545	376.38536	393.85396	411.78971
63	220.46814	232.81353	245.27689	257.84710	270.51302	283.26353	296.08750	301.94634	313.67003	327.96223	343.15814	359.54545	376.38536	393.85396	411.78971	430.00000
64	235.00907	247.61199	260.32546	273.13836	286.03956	299.01792	301.94634	313.67003	327.96223	343.15814	359.54545	376.38536	393.85396	411.78971	430.00000	449.29623
65	249.94709	262.80383	275.76370	288.81558	301.94634	313.67003	327.96223	343.15814	359.54545	376.38536	393.85396	411.78971	430.00000	449.29623	469.00000	489.00000
66	265.28219	278.38904	291.59161	304.87876	313.67003	327.96223	343.15814	359.54545	376.38536	393.85396	411.78971	430.00000	449.29623	469.00000	489.00000	509.00000
67	281.01438	294.36763	307.80918	313.67003	327.96223	343.15814	359.54545	376.38536	393.85396	411.78971	430.00000	449.29623	469.00000	489.00000	509.00000	529.00000
68	297.14386	310.73960	313.67003	327.96223	343.15814	359.54545	376.38536	393.85396	411.78971	430.00000	449.29623	469.00000	489.00000	509.00000	529.00000	549.00000
69	313.67003	313.67003	327.96223	343.15814	359.54545	376.38536	393.85396	411.78971	430.00000	449.29623	469.00000	489.00000	509.00000	529.00000	549.00000	569.00000
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In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
 Current Annual Cost of Insurance Rates Per \$1,000  
 Male Select

Issue Age	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
41	119.36255	129.75395	140.79481	152.29463	164.15814	176.38536	188.97627	201.93088	215.24919	228.93120	242.97691	257.38632	272.15943	287.29623	
42	129.75395	140.79481	152.29463	164.15814	176.38536	188.97627	201.93088	215.24919	228.93120	242.97691	257.38632	272.15943	287.29623		
43	140.79481	152.29463	164.15814	176.38536	188.97627	201.93088	215.24919	228.93120	242.97691	257.38632	272.15943	287.29623			
44	152.29463	164.15814	176.38536	188.97627	201.93088	215.24919	228.93120	242.97691	257.38632	272.15943	287.29623				
45	164.15814	176.38536	188.97627	201.93088	215.24919	228.93120	242.97691	257.38632	272.15943	287.29623					
46	176.38536	188.97627	201.93088	215.24919	228.93120	242.97691	257.38632	272.15943	287.29623						
47	188.97627	201.93088	215.24919	228.93120	242.97691	257.38632	272.15943	287.29623							
48	201.93088	215.24919	228.93120	242.97691	257.38632	272.15943	287.29623								
49	215.24919	228.93120	242.97691	257.38632	272.15943	287.29623									
50	228.93120	242.97691	257.38632	272.15943	287.29623										
51	242.97691	257.38632	272.15943	287.29623											
52	257.38632	272.15943	287.29623												
53	272.15943	287.29623													
54	287.29623														
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In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Male Standard

Issue Age	Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
0	1.75746	1.09045	0.72682	0.64472	0.56376	0.48394	0.41708	0.39911	0.39604	0.40283	0.46555	0.52559	0.62365	0.87690		
1	0.72181	0.68985	0.58764	0.50657	0.41139	0.34783	0.34522	0.34522	0.34260	0.47476	0.53609	0.63624	0.89480	1.06291		
2	0.61197	0.47939	0.35306	0.30306	0.25045	0.31759	0.41708	0.48781	0.41708	0.66179	0.86057	1.02352	1.40998	1.48807		
3	0.53352	0.48292	0.40207	0.28950	0.28950	0.30246	0.44687	0.34522	0.44687	0.87759	1.04397	1.20332	1.47777	1.60766		
4	0.45506	0.42060	0.35568	0.29166	0.28950	0.30246	0.47666	0.36023	0.47666	0.85078	1.08462	1.34163	1.54556	1.66737		
5	0.39229	0.37387	0.34021	0.29166	0.30474	0.33271	0.40525	0.40525	0.53825	0.75388	1.02121	1.36844	1.59979	1.72723		
6	0.32952	0.34271	0.35568	0.35306	0.38092	0.40832	0.46529	0.40832	0.67031	0.90170	1.17347	1.40990	1.57677	1.76709		
7	0.29814	0.32714	0.38661	0.42981	0.42981	0.57466	0.64541	0.64541	0.84906	1.06431	1.33482	1.56975	1.66758	1.80695		
8	0.28245	0.34271	0.44846	0.53727	0.65518	0.77128	0.85554	0.85554	1.04270	1.22691	1.48150	1.72114	1.88113	1.80895		
9	0.29814	0.37387	0.52578	0.66007	0.82279	0.98300	1.08068	1.08068	1.23635	1.40429	1.61352	1.79167	1.69469	1.76709		
10	0.34522	0.43382	0.63403	0.79823	1.00563	1.19473	1.29081	1.29081	1.42939	1.55211	1.71619	1.83400	1.69469	1.70066		
11	0.42367	0.54523	0.77321	0.96708	1.18847	1.39133	1.48593	1.48593	1.59384	1.67037	1.76984	1.86221	1.68113	1.64751		
12	0.56490	0.70101	0.92785	1.12059	1.35608	1.54256	1.65104	1.65104	1.74428	1.83354	1.87027	1.84811	1.75657	1.59437		
13	0.75320	0.88794	1.09796	1.28944	1.49321	1.66354	1.74109	1.77259	1.77259	1.83354	1.83354	1.82711	1.61335	1.54122		
14	0.97298	1.09045	1.28353	1.45830	1.61510	1.73916	1.80113	1.80113	1.80238	1.77384	1.76954	1.75518	1.64592	1.50136		
15	1.66331	1.79146	1.96396	2.08767	2.24548	2.31384	2.36502	2.36502	2.35352	2.25900	2.25900	2.25871	2.10840	2.03282		
16	1.89869	1.97840	2.08767	2.21048	2.27029	2.31384	2.34147	2.34147	2.25900	2.23209	2.20025	2.10840	2.03363	2.03282		
17	1.99284	2.06229	2.16499	2.25653	2.27029	2.25335	2.25900	2.25900	2.18967	2.14339	2.09757	2.03151	1.99296	1.99296		
18	1.94576	2.02513	2.07221	2.10302	2.07221	2.02650	2.13134	2.08540	2.02514	1.98022	1.98022	1.96097	1.93638	2.04610		
19	1.61624	1.63568	1.63921	1.64251	1.64558	1.64330	1.63603	1.63603	1.63853	1.63993	1.77487	1.82711	1.89043	1.96404		
20	1.47501	1.47990	1.48457	1.48900	1.50845	1.54256	1.59100	1.59100	1.60874	1.69993	1.80420	1.88466	1.96097	2.04703		
21	1.42794	1.43317	1.46910	1.50435	1.53892	1.61817	1.68106	1.68106	1.68106	1.72990	1.82016	1.92296	2.03363	2.11497		
22	1.41225	1.44875	1.54642	1.64251	1.70652	1.81477	1.93622	1.93622	2.05561	2.21730	2.44981	2.67592	2.90618	3.19503		
23	1.39655	1.46432	1.62374	1.73461	1.82842	1.95088	2.07130	2.07130	2.23436	2.42425	2.69897	2.96366	3.25887	3.53851		
24	1.36517	1.47990	1.67014	1.79601	1.91984	2.07187	2.23640	2.23640	2.42800	2.64598	2.93367	3.26578	3.56847	3.82981		
25	1.44875	1.51549	1.62374	1.73461	1.82842	1.95088	2.07130	2.07130	2.23436	2.42425	2.69897	2.96366	3.25887	3.53851		
26	1.42794	1.44875	1.54642	1.64251	1.70652	1.81477	1.93622	1.93622	2.05561	2.21730	2.44981	2.67592	2.90618	3.19503		
27	1.41225	1.44875	1.54642	1.64251	1.70652	1.81477	1.93622	1.93622	2.05561	2.21730	2.44981	2.67592	2.90618	3.19503		
28	1.36517	1.47990	1.67014	1.79601	1.91984	2.07187	2.23640	2.23640	2.42800	2.64598	2.93367	3.26578	3.56847	3.82981		
29	1.36517	1.47990	1.67014	1.79601	1.91984	2.07187	2.23640	2.23640	2.42800	2.64598	2.93367	3.26578	3.56847	3.82981		
30	1.36517	1.47990	1.67014	1.79601	1.91984	2.07187	2.23640	2.23640	2.42800	2.64598	2.93367	3.26578	3.56847	3.82981		
31	1.36517	1.47990	1.67014	1.79601	1.91984	2.07187	2.23640	2.23640	2.42800	2.64598	2.93367	3.26578	3.56847	3.82981		
32	1.36517	1.47990	1.67014	1.79601	1.91984	2.07187	2.23640	2.23640	2.42800	2.64598	2.93367	3.26578	3.56847	3.82981		
33	1.36517	1.47990	1.67014	1.79601	1.91984	2.07187	2.23640	2.23640	2.42800	2.64598	2.93367	3.26578	3.56847	3.82981		
34	1.41225	1.68242	2.14953	2.47143	2.78834	3.05487	3.40714	3.40714	3.78351	4.19810	4.64690	5.14930	5.68466	6.29069		
35	1.44363	1.76031	2.28870	2.70169	3.07784	3.38758	3.79738	3.79738	4.21549	4.73025	5.26593	5.79784	6.43310	7.13240		
36	1.49070	1.85377	2.48974	2.94730	3.36734	3.75053	4.21765	4.21765	4.67226	5.26240	5.86733	6.43085	7.13240	8.88540		
37	1.56916	1.97840	2.70624	3.23896	3.68731	4.11349	4.63791	4.63791	5.13903	5.78455	6.41006	7.13240	8.88540	10.54200		
38	1.67900	2.11860	2.98459	3.53062	4.05299	4.53694	5.07319	5.07319	5.61569	6.28236	6.92760	7.53000	8.88540	10.54200		
39	1.77315	2.28995	3.27841	3.88368	4.44915	4.94526	5.52347	5.52347	6.10725	6.78495	7.53000	8.13240	8.88540	11.44560		
40	1.93007	2.55478	3.63409	4.32865	4.93673	5.45945	6.04880	6.04880	6.62860	7.37623	8.13240	8.88540	11.44560	12.65040		

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

Lifetrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Male Standard

Table with 40 rows (Issue Age 0-39) and 17 columns (Duration 16-30). Each row contains 17 numerical values representing insurance rates for different durations.

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
 Current Annual Cost of Insurance Rates Per \$1,000  
 Male Standard

Issue Age	Duration	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
0	1.06747	1.04823	1.03782	1.03843	1.08112	1.05523	1.08112	1.11524	1.16614	1.23332	1.30758	1.41150	1.55005	1.70592	1.89643	2.12158
1	1.05802	1.04823	1.06537	1.04771	1.12617	1.09162	1.12617	1.17769	1.24565	1.32079	1.41150	1.55005	1.70592	1.89643	2.12158	2.37270
2	1.05802	1.05759	1.10211	1.07552	1.18923	1.13710	1.18923	1.25799	1.33400	1.42575	1.55005	1.70592	1.89643	2.12158	2.37270	2.65847
3	1.06747	1.08567	1.11261	1.14803	1.27032	1.20078	1.27032	1.34720	1.44001	1.56571	1.70592	1.89643	2.12158	2.37270	2.65847	2.97021
4	1.09581	1.12310	1.15897	1.21232	1.28265	1.36041	1.45427	1.58136	1.73021	1.91558	2.12158	2.37270	2.65847	2.97021	3.30793	3.67163
5	1.13360	1.16990	1.22387	1.30682	1.37362	1.46882	1.59702	1.74038	1.93474	2.17558	2.46541	2.80721	3.20793	3.67163	4.11441	4.68562
6	1.18083	1.23541	1.30731	1.39688	1.48278	1.61287	1.75761	1.93474	2.16443	2.46541	2.80721	3.20793	3.67163	4.11441	4.68562	5.26923
7	1.33198	1.41324	1.51129	1.62398	1.79207	1.97305	2.20729	2.44460	2.73021	3.00021	3.30793	3.67163	4.06131	4.48562	4.95323	5.46414
8	1.42844	1.52559	1.65964	1.82653	2.02872	2.26856	2.54960	2.87302	3.24134	3.64134	4.06131	4.48562	4.95323	5.46414	6.00969	6.61586
9	1.53980	1.67529	1.82653	2.02872	2.26856	2.54960	2.87302	3.24134	3.64134	4.06131	4.48562	4.95323	5.46414	6.00969	6.61586	7.29130
10	1.69095	1.84376	2.03051	2.25015	2.49252	2.76587	3.06201	3.37475	3.70871	4.06131	4.48562	4.95323	5.46414	6.00969	6.61586	7.29130
11	1.86099	2.04966	2.27157	2.51649	2.79272	3.09020	3.40816	3.74579	4.10232	4.48562	4.95323	5.46414	6.00969	6.61586	7.29130	8.03602
12	2.06882	2.29300	2.54045	2.81957	3.12020	3.44157	3.78288	4.14334	4.53093	4.95323	5.46414	6.00969	6.61586	7.29130	8.03602	8.86733
13	2.31443	2.56442	2.84642	3.15020	3.47498	3.81996	4.18436	4.57623	5.00326	5.46414	6.00969	6.61586	7.29130	8.03602	8.86733	9.74219
14	2.62313	2.92688	3.26442	3.63642	4.03256	4.45464	4.90339	5.38884	5.91884	6.49421	7.11967	7.80021	8.54796	9.35965	10.24419	11.19673
15	3.97704	4.44561	4.93256	5.46464	6.03917	6.68525	7.39570	8.16893	9.01185	9.94219	10.9419	11.9673	13.03965	14.1796	15.3965	16.79219
16	4.48716	4.97909	5.51668	6.0917	6.6893	7.32460	8.0123	8.8348	9.74811	10.75459	11.84291	12.9965	14.2414	15.5721	16.9965	18.5130
17	5.02562	5.56872	6.14715	6.75962	7.39570	8.0639	8.81482	9.65884	10.5824	11.5965	12.6965	13.8865	15.1621	16.5248	17.9761	19.5248
18	5.62076	6.20514	6.82399	7.46881	8.16893	8.90123	9.65348	10.45112	11.30982	12.2196	13.1696	14.1696	15.2196	16.3196	17.4696	18.6696
19	6.26313	6.88836	7.53791	8.24747	8.98764	9.74811	10.55459	11.42291	12.34196	13.31196	14.34196	15.4214	16.54214	17.71214	18.94214	20.24214
20	6.95273	7.60902	8.32601	9.07405	9.84274	10.65805	11.53599	12.46537	13.44408	14.46948	15.54214	16.66414	17.82414	19.02414	20.26414	21.54414
21	7.68013	8.40455	9.16047	9.93738	10.76152	11.64908	12.58878	13.57851	14.62183	15.7216	16.8766	18.0476	19.2376	20.4476	21.6776	22.9376
22	8.48309	9.24688	10.03201	10.86499	11.7526	12.6920	13.6820	14.7218	15.8118	16.9518	18.1418	19.3818	20.6718	21.9918	23.3418	24.7118
23	9.33329	10.12664	10.96845	11.87526	12.83559	13.84736	14.92519	16.06220	17.2553	18.4653	19.6953	20.9453	22.2153	23.5053	24.8153	26.1453
24	10.22127	11.07192	11.98834	12.95900	13.98179	15.0570	16.18220	17.3570	18.4553	19.5753	20.7253	21.9053	23.1153	24.3453	25.5953	26.8653
25	11.17539	12.10143	13.08241	14.11622	15.20263	16.34087	17.5220	18.7420	19.9920	21.2620	22.5520	23.8620	25.1820	26.5120	27.8520	29.2020
26	12.21452	13.20581	14.25064	15.42957	16.74722	18.19887	19.71736	21.30047	22.97047	24.69547	26.47547	28.31047	30.20047	32.14047	34.13047	36.17047
27	13.32922	14.38507	15.57650	16.90923	18.37555	19.91065	21.58203	23.36705	25.25248	27.24279	29.22279	31.29779	33.46779	35.73279	38.09279	40.54779
28	14.51950	15.72344	17.06925	18.55222	20.10394	21.79360	23.59838	25.50498	27.51794	29.64294	31.87294	34.20794	36.61294	39.08794	41.61294	44.19794
29	15.87037	17.23026	18.72889	20.29723	22.00517	23.82971	25.75748	27.79309	29.97584	32.31084	34.75084	37.29084	39.93084	42.66084	45.47084	48.41084
30	17.39128	18.90556	20.49052	22.1674	24.06105	26.0998	28.06824	30.27556	32.59992	35.0087	37.49476	40.06476	42.71476	45.44476	48.25476	51.12476
31	19.08223	20.68880	22.42831	24.29238	26.26248	28.34340	30.57529	32.92589	35.55640	38.31829	41.25660	44.29660	47.49660	50.74660	53.34660	56.04660
32	20.87709	22.63987	24.52372	26.51498	28.61855	30.87502	33.25186	35.91193	38.70530	41.98541	44.99476	48.14476	51.44476	54.14476	56.84476	59.64476
33	22.85144	24.75505	26.76747	28.89370	31.17475	33.57782	36.26745	39.09232	41.98541	45.0366	48.64907	52.58914	56.84962	61.79419	67.15442	72.91299
34	24.98639	27.01997	29.16885	31.47448	33.90379	36.82298	39.47933	42.40523	45.90366	49.44921	52.58914	56.84962	61.79419	67.15442	72.91299	79.04392
35	27.27247	29.44400	31.77421	34.22976	36.97851	39.86635	42.82504	45.90366	49.14043	52.58914	56.84962	61.79419	67.15442	72.91299	79.04392	85.54720
36	29.71916	32.07394	34.55573	37.33404	40.25336	43.24485	46.36810	49.63178	53.12029	56.84962	61.79419	67.15442	72.91299	79.04392	85.54720	92.33625
37	32.37366	34.88169	37.68957	40.64038	43.66466	46.81255	50.12314	53.65144	57.99798	62.41831	67.15442	72.91299	79.04392	85.54720	92.33625	106.80627
38	35.20766	38.04510	41.02739	44.08448	47.26700	50.61449	54.18259	57.99798	62.41831	67.15442	72.91299	79.04392	85.54720	92.33625	106.80627	114.82497
39	38.40063	41.41441	44.50429	47.72144	51.10585	54.71374	58.57216	63.04243	67.83268	72.91299	79.04392	85.54720	92.33625	106.80627	114.82497	124.82497
40	41.80142	44.92410	48.17589	51.59720	55.24490	59.14634	63.66656	68.51094	73.64941	79.04392	85.54720	92.33625	106.80627	114.82497	124.82497	134.82497

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Male Standard

Issue Age	Duration	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
0	2.37270	2.65847	2.97021	3.30793	3.67163	4.06131	4.48562	4.95323	5.46414	6.00969	6.61586	7.29130	8.03602	8.86733	9.80255	10.85035
1	2.65847	2.97021	3.30793	3.67163	4.06131	4.48562	4.95323	5.46414	6.00969	6.61586	7.29130	8.03602	8.86733	9.80255	10.85035	12.01073
2	2.97021	3.30793	3.67163	4.06131	4.48562	4.95323	5.46414	6.00969	6.61586	7.29130	8.03602	8.86733	9.80255	10.85035	12.01073	13.26635
3	3.30793	3.67163	4.06131	4.48562	4.95323	5.46414	6.00969	6.61586	7.29130	8.03602	8.86733	9.80255	10.85035	12.01073	13.26635	14.62590
4	3.67163	4.06131	4.48562	4.95323	5.46414	6.00969	6.61586	7.29130	8.03602	8.86733	9.80255	10.85035	12.01073	13.26635	14.62590	16.11533
5	4.06131	4.48562	4.95323	5.46414	6.00969	6.61586	7.29130	8.03602	8.86733	9.80255	10.85035	12.01073	13.26635	14.62590	16.11533	17.74332
6	4.48562	4.95323	5.46414	6.00969	6.61586	7.29130	8.03602	8.86733	9.80255	10.85035	12.01073	13.26635	14.62590	16.11533	17.74332	19.53583
7	4.95323	5.46414	6.00969	6.61586	7.29130	8.03602	8.86733	9.80255	10.85035	12.01073	13.26635	14.62590	16.11533	17.74332	19.53583	21.51886
8	5.46414	6.00969	6.61586	7.29130	8.03602	8.86733	9.80255	10.85035	12.01073	13.26635	14.62590	16.11533	17.74332	19.53583	21.51886	23.70105
9	6.00969	6.61586	7.29130	8.03602	8.86733	9.80255	10.85035	12.01073	13.26635	14.62590	16.11533	17.74332	19.53583	21.51886	23.70105	26.09107
10	6.61586	7.29130	8.03602	8.86733	9.80255	10.85035	12.01073	13.26635	14.62590	16.11533	17.74332	19.53583	21.51886	23.70105	26.09107	28.68892
11	7.29130	8.03602	8.86733	9.80255	10.85035	12.01073	13.26635	14.62590	16.11533	17.74332	19.53583	21.51886	23.70105	26.09107	28.68892	31.46862
12	8.03602	8.86733	9.80255	10.85035	12.01073	13.26635	14.62590	16.11533	17.74332	19.53583	21.51886	23.70105	26.09107	28.68892	31.46862	34.46481
13	8.86733	9.80255	10.85035	12.01073	13.26635	14.62590	16.11533	17.74332	19.53583	21.51886	23.70105	26.09107	28.68892	31.46862	34.46481	37.72944
14	9.80255	10.85035	12.01073	13.26635	14.62590	16.11533	17.74332	19.53583	21.51886	23.70105	26.09107	28.68892	31.46862	34.46481	37.72944	41.56560
15	10.85035	12.01073	13.26635	14.62590	16.11533	17.74332	19.53583	21.51886	23.70105	26.09107	28.68892	31.46862	34.46481	37.72944	41.56560	46.64907
16	12.01073	13.26635	14.62590	16.11533	17.74332	19.53583	21.51886	23.70105	26.09107	28.68892	31.46862	34.46481	37.72944	41.56560	46.64907	52.58914
17	13.26635	14.62590	16.11533	17.74332	19.53583	21.51886	23.70105	26.09107	28.68892	31.46862	34.46481	37.72944	41.56560	46.64907	52.58914	61.79419
18	14.62590	16.11533	17.74332	19.53583	21.51886	23.70105	26.09107	28.68892	31.46862	34.46481	37.72944	41.56560	46.64907	52.58914	61.79419	72.91299
19	16.11533	17.74332	19.53583	21.51886	23.70105	26.09107	28.68892	31.46862	34.46481	37.72944	41.56560	46.64907	52.58914	61.79419	72.91299	85.54720
20	17.74332	19.53583	21.51886	23.70105	26.09107	28.68892	31.46862	34.46481	37.72944	41.56560	46.64907	52.58914	61.79419	72.91299	85.54720	99.36776
21	19.53583	21.51886	23.70105	26.09107	28.68892	31.46862	34.46481	37.72944	41.56560	46.64907	52.58914	61.79419	72.91299	85.54720	99.36776	114.82497
22	21.51886	23.70105	26.09107	28.68892	31.46862	34.46481	37.72944	41.56560	46.64907	52.58914	61.79419	72.91299	85.54720	99.36776	114.82497	123.38056
23	23.70105	26.09107	28.68892	31.46862	34.46481	37.72944	41.56560	46.64907	52.58914	61.79419	72.91299	85.54720	99.36776	114.82497	123.38056	132.42107
24	26.09107	28.68892	31.46862	34.46481	37.72944	41.56560	46.64907	52.58914	61.79419	72.91299	85.54720	99.36776	114.82497	123.38056	132.42107	141.90323
25	28.68892	31.46862	34.46481	37.72944	41.56560	46.64907	52.58914	61.79419	72.91299	85.54720	99.36776	114.82497	123.38056	132.42107	141.90323	151.70578
26	31.46862	34.46481	37.72944	41.56560	46.64907	52.58914	61.79419	72.91299	85.54720	99.36776	114.82497	123.38056	132.42107	141.90323	151.70578	161.56029
27	34.46481	37.72944	41.56560	46.64907	52.58914	61.79419	72.91299	85.54720	99.36776	114.82497	123.38056	132.42107	141.90323	151.70578	161.56029	171.36285
28	37.72944	41.56560	46.64907	52.58914	61.79419	72.91299	85.54720	99.36776	114.82497	123.38056	132.42107	141.90323	151.70578	161.56029	171.36285	182.62886
29	41.56560	46.64907	52.58914	61.79419	72.91299	85.54720	99.36776	114.82497	123.38056	132.42107	141.90323	151.70578	161.56029	171.36285	182.62886	194.02476
30	46.64907	52.58914	61.79419	72.91299	85.54720	99.36776	114.82497	123.38056	132.42107	141.90323	151.70578	161.56029	171.36285	182.62886	194.02476	205.54189
31	52.58914	61.79419	72.91299	85.54720	99.36776	114.82497	123.38056	132.42107	141.90323	151.70578	161.56029	171.36285	182.62886	194.02476	205.54189	217.18026
32	61.79419	72.91299	85.54720	99.36776	114.82497	123.38056	132.42107	141.90323	151.70578	161.56029	171.36285	182.62886	194.02476	205.54189	217.18026	228.93120
33	72.91299	85.54720	99.36776	114.82497	123.38056	132.42107	141.90323	151.70578	161.56029	171.36285	182.62886	194.02476	205.54189	217.18026	228.93120	242.97691
34	85.54720	99.36776	114.82497	123.38056	132.42107	141.90323	151.70578	161.56029	171.36285	182.62886	194.02476	205.54189	217.18026	228.93120	242.97691	257.36632
35	99.36776	114.82497	123.38056	132.42107	141.90323	151.70578	161.56029	171.36285	182.62886	194.02476	205.54189	217.18026	228.93120	242.97691	257.36632	272.15943
36	114.82497	123.38056	132.42107	141.90323	151.70578	161.56029	171.36285	182.62886	194.02476	205.54189	217.18026	228.93120	242.97691	257.36632	272.15943	287.29623
37	123.38056	132.42107	141.90323	151.70578	161.56029	171.36285	182.62886	194.02476	205.54189	217.18026	228.93120	242.97691	257.36632	272.15943	287.29623	
38	132.42107	141.90323	151.70578	161.56029	171.36285	182.62886	194.02476	205.54189	217.18026	228.93120	242.97691	257.36632	272.15943	287.29623		
39	141.90323	151.70578	161.56029	171.36285	182.62886	194.02476	205.54189	217.18026	228.93120	242.97691	257.36632	272.15943	287.29623			
40	151.70578	161.56029	171.36285	182.62886	194.02476	205.54189	217.18026	228.93120	242.97691	257.36632	272.15943	287.29623				

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Male Standard

Issue Age	Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
41	2.08699	2.83518	4.75866	5.39384	5.95851	6.58914	7.19464	7.93795	8.8540	9.63840	10.54200	11.44560	12.65040	13.85520	15.06000	16.41540
42	2.25959	3.16232	4.39184	5.23453	5.88141	6.51807	7.1451	7.80536	8.55879	9.57842	10.54200	11.44560	12.65040	13.85520	15.06000	16.41540
43	2.47928	3.56734	4.85577	5.74110	6.46041	7.16836	7.86494	8.49056	9.25355	10.31183	12.65040	13.85520	15.06000	16.41540	17.92140	19.42740
44	2.71465	3.97237	5.30423	6.26301	7.06899	7.83378	8.60040	9.23535	9.99285	11.07203	13.50910	15.06000	16.41540	17.92140	19.42740	21.23460
45	2.96572	4.42413	5.73723	6.81563	7.72507	8.57481	9.39590	10.06951	10.89435	12.02062	14.16960	15.99800	17.47476	19.21240	21.23460	23.19240
46	3.23247	4.82916	6.13930	7.32220	8.31931	9.25535	10.17639	10.91857	11.82562	12.81602	14.69600	16.44565	18.22258	19.42740	21.23460	23.19240
47	3.48354	5.18745	6.52590	7.78271	8.89307	9.92077	10.95688	11.76762	12.81602	13.06948	14.84565	16.32258	17.92140	19.42740	21.23460	23.19240
48	3.73461	5.48343	6.85065	8.15113	9.37065	10.54082	11.69234	12.69116	13.90989	15.30708	16.44565	17.47476	19.21240	21.23460	23.19240	25.20426
49	4.00136	5.74825	7.11354	8.50419	9.85822	11.13062	12.41279	13.62959	15.07767	16.69256	18.17406	19.17746	21.23460	23.19240	25.18987	27.02450
50	4.31520	6.01308	7.42283	8.88795	10.37628	11.78009	13.22330	14.68719	16.33414	18.17406	19.78757	21.09089	23.19240	25.45140	27.41331	29.17689
51	4.61334	6.27790	7.74758	9.30242	10.95528	12.46145	14.07884	15.74478	17.66452	19.78757	21.53310	23.17696	25.45140	28.01160	29.96212	31.72787
52	4.94286	6.53619	8.19604	9.87039	11.62570	13.29323	15.05445	16.93644	19.11316	21.53310	23.9598	25.36373	28.01160	30.85760	32.87699	34.79703
53	5.30377	7.07238	8.73729	10.56116	12.46372	14.23086	16.19517	18.27706	20.86527	23.39598	25.36373	27.69438	30.87300	33.88500	36.09012	38.43749
54	5.69606	7.57087	9.40225	11.42079	13.42364	15.34997	17.48598	19.76663	22.26173	25.40554	28.0257	30.88500	33.88500	37.04019	39.50662	42.44998
55	6.07266	8.13167	10.19092	12.32847	14.53593	16.54470	18.66685	21.24130	23.93210	27.41510	29.35132	32.37005	36.60942	40.11073	42.86888	46.74148
56	6.43356	8.69248	11.05692	13.37031	15.80059	17.81504	20.24771	22.83515	25.57291	29.35132	32.37005	34.52806	39.02183	42.90465	46.17692	50.92669
57	6.74740	9.20655	12.03116	14.47554	17.20237	19.08538	21.64359	24.33962	27.13980	31.15553	34.48991	36.47026	39.02183	42.90465	46.17692	50.92669
58	7.01415	9.70504	13.11366	15.67288	18.69558	20.35572	22.97943	25.78940	28.61800	32.81305	34.48991	38.16789	42.95787	47.52112	51.51858	58.11462
59	7.29660	10.23469	14.31987	16.96233	20.40211	21.74705	24.37531	27.33366	30.21446	34.48991	34.48991	39.96622	44.67901	49.57133	53.76913	61.14392
60	7.62613	10.87339	15.63433	18.46668	22.32195	23.38035	26.06366	29.15093	32.15091	36.55347	36.55347	39.96622	44.67901	49.57133	53.76913	61.14392
61	8.06549	11.63671	17.10343	20.18594	24.50081	25.37660	28.21772	31.44488	34.79689	39.06175	39.06175	44.39732	48.2667	54.13566	59.19214	67.38851
62	8.63039	12.68043	18.66532	22.16615	26.92347	27.88704	30.96444	34.49850	38.24110	42.20078	42.20078	47.43292	51.78928	57.37218	63.09670	71.45415
63	9.36790	13.92666	20.31999	24.45338	29.69657	30.92679	34.56671	38.29691	42.57224	46.07322	46.07322	51.20223	55.58424	61.52156	68.49260	76.25053
64	10.27801	15.39099	22.03652	26.92482	32.59156	34.52609	38.67929	42.61667	47.50943	50.51772	50.51772	55.54701	60.05638	66.83278	74.94598	81.92381
65	11.28227	16.94878	23.78397	29.51905	35.68464	38.21613	42.91195	47.11518	52.69792	55.25559	55.25559	60.25146	65.37497	72.82172	82.25348	88.55372
66	12.36500	18.56888	25.45411	32.25145	38.71677	41.50511	47.00952	51.50942	57.81250	60.09614	60.09614	65.44505	71.04626	79.26710	90.14396	96.27310
67	13.47910	20.15783	27.20157	34.89174	41.50511	45.05179	50.65681	55.53126	62.46884	65.11270	65.11270	70.63865	76.85862	86.05827	98.45472	105.17498
68	14.60890	21.74678	28.85624	37.39387	43.94300	47.71346	53.10334	58.67913	66.75563	69.86524	69.86524	75.64521	82.64277	93.00157	106.95528	115.31248
69	15.83284	23.25784	30.40266	39.63505	45.95426	48.89306	53.52361	61.16185	70.14071	74.14839	74.14839	80.30650	88.29995	99.95871	115.49652	126.75206
70	17.04110	24.61312	31.77898	41.59992	47.43223	49.52823	54.19903	62.44288	71.63370	77.85948	77.85948	84.52180	93.64676	106.80520	123.92930	139.59999
71	18.20228	25.75030	32.98518	43.21172	47.88934	49.77020	54.72436	62.97913	72.12151	80.32376	80.32376	88.10409	98.58444	113.44421	132.14516	153.88284
72	19.33208	26.66940	33.99036	44.40906	48.66641	49.95168	54.94950	63.99621	72.47627	82.93472	82.93472	90.98143	103.01425	119.76511	139.99496	169.66706
73	20.71294	28.56991	36.37185	47.75548	52.32325	53.67197	59.00205	68.07347	77.78302	88.96340	88.96340	97.54176	110.36435	128.25752	149.83772	181.49194
74	22.12518	30.48599	38.98530	51.16329	56.02580	57.46787	63.15966	72.81031	83.17846	95.06543	95.06543	104.18841	117.82731	136.83292	159.77539	193.42311
75	23.52174	32.55785	41.62968	54.60181	59.77406	61.29402	67.34729	77.60673	88.57390	101.19679	101.19679	110.83506	125.29027	145.40832	169.67238	205.26127
76	25.04383	34.64363	44.28953	58.07103	63.55279	65.13530	71.53492	82.37336	93.98412	107.31348	107.31348	117.46732	132.69680	153.92839	179.50158	217.03300
77	26.59160	36.74832	46.96484	61.57095	67.33152	68.97657	75.70754	87.15489	99.36478	113.40084	113.40084	124.05643	140.07512	162.37931	189.23588	230.63825
78	28.11938	38.88249	49.65562	65.05551	71.12549	72.81784	79.88016	91.90663	104.74544	119.45886	119.45886	130.61676	147.35468	170.71957	200.56997	244.37637
79	29.67285	41.00109	52.34639	68.57078	74.90422	76.65912	84.03777	96.64347	110.05219	125.45820	125.45820	137.07638	154.57781	180.49829	211.99896	258.26064
80	31.22632	43.13526	55.03717	72.04000	78.66772	80.45502	88.16536	101.30583	115.32937	131.38954	131.38954	143.44968	163.05652	190.37383	223.53641	272.25119

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.



Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Male Standard

Issue Age	Duration	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
41	15.06000	16.41540	17.92140	19.42740	21.23460	23.19240	25.33069	27.12111	29.00024	30.94653	32.96061	35.08335	37.27113	39.69836	42.18843	
42	16.41540	17.92140	19.42740	21.23460	23.19240	25.45140	27.72622	29.65495	31.65357	33.72282	35.90465	38.15455	40.65123	43.21408	45.76373	
43	19.42740	21.23460	23.19240	25.45140	28.01160	30.87300	33.16660	32.36818	34.49329	36.73494	39.04774	41.61476	44.25134	46.87629	49.53923	
44	19.42740	21.23460	23.19240	25.45140	28.01160	30.87300	33.09037	35.27201	37.57422	39.95072	42.58897	45.30021	48.00145	50.74359	53.56263	
45	21.23460	23.19240	25.45140	28.01160	30.87300	33.85000	36.05899	38.42250	40.86348	43.57383	46.36068	49.13921	51.96157	54.86479	57.90065	
46	23.19240	25.45140	28.01160	30.87300	33.85000	37.04760	39.27977	41.78601	44.56937	47.43277	50.28955	53.19319	56.18170	59.30827	62.59143	
47	25.45140	28.01160	30.87300	33.85000	37.04760	40.14603	42.71833	45.57557	48.51647	51.45250	54.43844	57.31335	60.17184	64.11309	68.03541	
48	28.01160	30.87300	33.85000	37.04760	40.14603	43.66042	46.59243	49.61178	52.62804	55.69733	58.85973	62.17133	65.65198	69.68942	73.93702	
49	30.87300	33.85000	37.04760	40.14603	43.66042	47.61996	50.71870	53.81617	56.96985	60.22086	63.62676	67.20810	71.36216	75.73451	80.27720	
50	33.85000	37.04760	40.14603	43.66042	47.61996	51.83223	55.01689	58.25600	61.59673	65.09913	68.78144	72.55234	77.55234	82.22863	87.02735	
51	37.04760	40.14603	43.66042	47.61996	51.83223	55.23021	58.55579	62.08734	65.85443	70.37201	74.76380	79.39053	84.20255	89.14308	94.18747	
52	40.14603	43.66042	47.61996	51.83223	55.23021	59.45613	63.39269	67.58866	71.97980	76.49271	81.24906	86.19936	91.28276	96.47727	101.66221	
53	44.12580	48.34260	52.86060	58.28220	62.19626	66.81278	73.60482	78.24035	83.12794	88.21626	93.44639	98.79299	104.3373	109.40391	115.42229	
54	48.34260	52.86060	58.28220	62.19626	66.81278	71.14294	75.24706	80.00670	85.02717	90.25626	95.63997	101.13463	106.63322	112.06363	117.59371	
55	52.86060	58.28220	62.19626	66.81278	71.14294	72.69397	76.90653	81.79178	86.94674	92.31834	97.84550	103.50219	109.16070	114.75347	120.45254	
56	58.28220	62.19626	66.81278	71.14294	72.69397	78.58323	83.59558	88.86667	94.40253	100.08098	105.89567	111.71615	117.47341	123.34373	129.49575	
57	62.19626	66.81278	71.14294	72.69397	78.58323	85.41811	90.84694	96.50880	102.34041	108.31507	114.29958	120.22347	126.26728	132.60401	139.34005	
58	66.81278	71.14294	72.69397	78.58323	85.41811	92.82756	98.63717	104.62379	110.76040	116.91099	123.00363	129.22320	135.74706	142.48431	149.34005	
59	71.14294	72.69397	78.58323	85.41811	92.82756	100.78763	106.93112	113.23164	119.55037	125.81390	132.21148	138.92489	145.86154	152.92462	160.03371	
60	72.69397	78.58323	85.41811	92.82756	100.78763	108.26241	115.72881	122.21774	128.65427	135.23212	142.13752	149.27616	156.54932	163.87495	171.87788	
61	78.58323	85.41811	92.82756	100.78763	108.26241	118.25190	124.91308	131.52476	138.28513	145.38495	152.72816	160.21414	167.75920	175.19530	182.20228	
62	85.41811	92.82756	100.78763	108.26241	118.25190	127.63640	134.42536	141.37049	148.66716	156.21755	163.91908	171.68644	179.34786	186.57564	193.25728	
63	85.41811	92.82756	100.78763	108.26241	118.25190	127.63640	134.42536	141.37049	148.66716	156.21755	163.91908	171.68644	179.34786	186.57564	193.25728	
64	109.61039	116.39995	123.37583	130.38769	137.35606	144.48822	151.98417	159.74432	167.66415	175.65668	183.54640	191.46921	199.39795	207.32916	215.90538	
65	116.39995	123.37583	130.38769	137.35606	144.48822	151.98417	159.74432	167.66415	175.65668	183.54640	191.46921	199.39795	207.32916	215.90538	224.06677	
66	123.37583	130.38769	137.35606	144.48822	151.98417	159.74432	167.66415	175.65668	183.54640	191.46921	199.39795	207.32916	215.90538	224.06677	231.80326	
67	130.38769	137.35606	144.48822	151.98417	159.74432	167.66415	175.65668	183.54640	191.46921	199.39795	207.32916	215.90538	224.06677	231.80326	239.11547	
68	137.35606	144.48822	151.98417	159.74432	167.66415	175.65668	183.54640	191.46921	199.39795	207.32916	215.90538	224.06677	231.80326	239.11547	244.92862	
69	144.48822	151.98417	159.74432	167.66415	175.65668	183.54640	191.46921	199.39795	207.32916	215.90538	224.06677	231.80326	239.11547	244.92862	252.05325	
70	151.98417	159.74432	167.66415	175.65668	183.54640	191.46921	199.39795	207.32916	215.90538	224.06677	231.80326	239.11547	244.92862	252.05325	267.51758	
71	159.74432	167.66415	175.65668	183.54640	191.46921	199.39795	207.32916	215.90538	224.06677	231.80326	239.11547	244.92862	252.05325	267.51758	283.38234	
72	167.66415	175.65668	183.54640	191.46921	199.39795	207.32916	215.90538	224.06677	231.80326	239.11547	244.92862	252.05325	267.51758	283.38234	306.83228	
73	175.65668	183.54640	191.46921	199.39795	207.32916	215.90538	224.06677	231.80326	239.11547	244.92862	252.05325	267.51758	283.38234	306.83228	324.00307	
74	183.54640	191.46921	199.39795	207.32916	215.90538	224.06677	231.80326	239.11547	244.92862	252.05325	267.51758	283.38234	306.83228	324.00307	331.78003	
75	191.46921	199.39795	207.32916	215.90538	224.06677	231.80326	239.11547	244.92862	252.05325	267.51758	283.38234	306.83228	324.00307	331.78003	339.64405	
76	199.39795	207.32916	215.90538	224.06677	231.80326	239.11547	244.92862	252.05325	267.51758	283.38234	306.83228	324.00307	331.78003	339.64405	347.59511	
77	207.32916	215.90538	224.06677	231.80326	239.11547	244.92862	252.05325	267.51758	283.38234	306.83228	324.00307	331.78003	339.64405	347.59511	355.63323	
78	215.90538	224.06677	231.80326	239.11547	244.92862	252.05325	267.51758	283.38234	306.83228	324.00307	331.78003	339.64405	347.59511	355.63323	363.75840	
79	224.06677	231.80326	239.11547	244.92862	252.05325	267.51758	283.38234	306.83228	324.00307	331.78003	339.64405	347.59511	355.63323	363.75840	371.97062	
80	231.80326	239.11547	244.92862	252.05325	267.51758	283.38234	306.83228	324.00307	331.78003	339.64405	347.59511	355.63323	363.75840	371.97062	380.26989	

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Male Standard

Issue Age	Duration	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
41	45.34391	48.63034	52.08856	55.77605	59.72052	64.29068	69.18920	74.38583	79.84226	85.54720	92.33625	99.36776	106.80627	114.82497	123.38056	132.42107
42	49.08479	52.57992	56.30720	60.29470	64.91480	69.86746	75.12225	80.64060	86.41123	92.33625	99.36776	106.80627	114.82497	123.38056	132.42107	141.90323
43	53.07127	56.83835	60.86889	65.53892	70.54572	75.85867	81.43895	87.27525	93.26884	99.36776	106.80627	114.82497	123.38056	132.42107	141.90323	151.70578
44	57.36950	61.44307	66.16304	71.22398	76.59510	82.32729	88.13928	94.20144	100.37138	106.80627	114.82497	123.38056	132.42107	141.90323	151.70578	161.56029
45	62.01725	66.78716	71.90224	77.33152	83.03563	89.00331	95.13404	101.37499	107.88502	114.82497	123.38056	132.42107	141.90323	151.70578	161.56029	171.36285
46	67.41128	72.58050	78.06794	83.83398	89.86733	96.06663	102.37861	108.96376	115.98470	123.38056	132.42107	141.90323	151.70578	161.56029	171.36285	182.62886
47	73.25876	78.80436	84.63232	90.73136	96.99923	103.38222	110.04250	117.14443	124.62670	132.42107	141.90323	151.70578	161.56029	171.36285	182.62886	194.02476
48	79.54078	85.43066	91.59539	97.93183	104.38583	111.12125	118.30417	125.87284	133.75853	141.90323	151.70578	161.56029	171.36285	182.62886	194.02476	205.54189
49	86.22901	92.45941	98.86442	105.38945	112.19999	119.46390	127.11899	135.09598	143.33645	151.70578	161.56029	171.36285	182.62886	194.02476	205.54189	217.18026
50	93.32344	99.79702	106.39306	113.27873	120.62363	128.36513	136.43343	144.76967	153.23801	161.56029	171.36285	182.62886	194.02476	205.54189	217.18026	228.93120
51	100.72961	107.39668	114.35748	121.78336	129.61127	137.77089	146.20289	154.77024	163.19205	171.36285	182.62886	194.02476	205.54189	217.18026	228.93120	242.97691
52	108.40029	115.43622	122.94310	130.85742	139.10834	147.63612	156.30247	164.82381	173.09361	182.62886	194.02476	205.54189	217.18026	228.93120	242.97691	257.38632
53	116.51496	124.10283	132.10356	140.44579	149.06934	157.83469	166.45557	174.82437	184.47341	194.02476	205.54189	217.18026	228.93120	242.97691	257.38632	272.15943
54	125.26256	133.34970	141.78324	150.50256	159.36692	168.08733	176.55514	186.31796	195.98441	205.54189	217.18026	228.93120	242.97691	257.38632	272.15943	287.29623
55	134.59585	143.12070	151.93578	160.89915	169.71909	178.28590	186.16251	197.94406	207.61787	217.18026	228.93120	242.97691	257.38632	272.15943	287.29623	
56	144.45815	153.36901	162.43138	171.35085	180.01667	190.00706	199.90371	209.69384	219.37378	228.93120	242.97691	257.38632	272.15943	287.29623		
57	154.80223	163.96361	172.98260	181.74743	191.85161	201.86336	211.76981	221.56730	231.24341	242.97691	257.38632	272.15943	287.29623			
58	165.49584	174.61436	183.47820	193.69616	203.82301	213.84578	223.76082	233.55561	245.43098	257.38632	272.15943	287.29623				
59	176.24612	185.20896	195.54072	205.78266	215.92176	225.95434	235.86782	247.88504	259.98592	272.15943	287.29623					
60	186.93973	197.38527	207.74231	217.99773	228.14786	238.18002	250.33911	262.58552	274.90824	287.29623						
61	199.22982	209.70196	220.07370	230.34138	240.49223	252.79318	265.18512	277.65705	290.19792							
62	211.66161	222.14968	232.53490	242.80443	255.24724	267.78473	280.40586	293.09962								
63	224.22565	234.72843	245.11664	257.70131	270.38433	283.15467	298.90300									
64	236.92195	247.42884	260.15538	272.98393	285.90348	301.80469										
65	249.74105	262.60944	275.58353	288.65229	304.70638											
66	265.06351	278.18313	291.40110	307.60808												
67	280.78273	294.14991	307.60808													
68	296.89872	310.50977														
69	313.41146															
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In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
 Current Annual Cost of Insurance Rates Per \$1,000  
 Male Standard

Issue Age	Duration	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
41	132.42107	141.90323	151.70578	161.56029	171.36285	182.62886	194.02476	205.54189	217.18026	228.93120	242.97691	257.38632	272.15943	287.29623		
42	141.90323	151.70578	161.56029	171.36285	182.62886	194.02476	205.54189	217.18026	228.93120	242.97691	257.38632	272.15943	287.29623			
43	151.70578	161.56029	171.36285	182.62886	194.02476	205.54189	217.18026	228.93120	242.97691	257.38632	272.15943	287.29623				
44	161.56029	171.36285	182.62886	194.02476	205.54189	217.18026	228.93120	242.97691	257.38632	272.15943	287.29623					
45	171.36285	182.62886	194.02476	205.54189	217.18026	228.93120	242.97691	257.38632	272.15943	287.29623						
46	182.62886	194.02476	205.54189	217.18026	228.93120	242.97691	257.38632	272.15943	287.29623							
47	194.02476	205.54189	217.18026	228.93120	242.97691	257.38632	272.15943	287.29623								
48	205.54189	217.18026	228.93120	242.97691	257.38632	272.15943	287.29623									
49	217.18026	228.93120	242.97691	257.38632	272.15943	287.29623										
50	228.93120	242.97691	257.38632	272.15943	287.29623											
51	242.97691	257.38632	272.15943	287.29623												
52	257.38632	272.15943	287.29623													
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In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
 Current Annual Cost of Insurance Rates Per \$1,000  
 Female Non-Smoker Select

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
0	0.71194	0.27769	0.25062	0.22392	0.19758	0.17978	0.16222	0.14481	0.15180	0.15065	0.16759	0.18470	0.21005	0.23563	0.27778
1	0.27122	0.24403	0.21721	0.19075	0.18112	0.16344	0.14600	0.15296	0.15180	0.16651	0.18355	0.20880	0.23428	0.27626	0.31704
2	0.19494	0.18379	0.18379	0.16587	0.14819	0.15527	0.15411	0.16906	0.18376	0.20615	0.23144	0.27304	0.30699	0.33314	0.35948
3	0.17799	0.17671	0.15873	0.14928	0.13995	0.14709	0.15411	0.17711	0.20773	0.22994	0.26336	0.30516	0.33123	0.35751	0.37592
4	0.16951	0.15988	0.14202	0.14099	0.13995	0.14709	0.16222	0.20126	0.23170	0.25373	0.28730	0.32925	0.35547	0.38189	0.39216
5	0.16103	0.15147	0.14202	0.14928	0.14819	0.16344	0.17845	0.21736	0.25567	0.27751	0.31923	0.35335	0.37162	0.39814	0.40850
6	0.15286	0.15147	0.14202	0.15757	0.16485	0.18795	0.20278	0.24956	0.27964	0.30130	0.33519	0.38778	0.40626	0.41667	0.41667
7	0.14408	0.15988	0.15873	0.17416	0.18935	0.21247	0.23522	0.27371	0.30361	0.32509	0.35913	0.38547	0.41439	0.42484	0.42484
8	0.14408	0.16830	0.17544	0.19904	0.21405	0.24516	0.26767	0.30592	0.32758	0.34887	0.37509	0.40153	0.40394	0.42251	0.43301
9	0.14408	0.18513	0.20050	0.22392	0.24698	0.27784	0.30011	0.33077	0.35155	0.36473	0.39105	0.40956	0.41202	0.42251	0.43301
10	0.15256	0.20195	0.22556	0.24880	0.27168	0.30236	0.32445	0.35422	0.37552	0.38059	0.40701	0.41759	0.42010	0.42251	0.43301
11	0.16103	0.21878	0.25062	0.27368	0.29637	0.32688	0.34878	0.37032	0.39149	0.39645	0.41499	0.41759	0.42010	0.43064	0.44118
12	0.17799	0.23561	0.26733	0.29027	0.32107	0.35139	0.36500	0.38642	0.40747	0.41231	0.42297	0.42562	0.42818	0.43064	0.44118
13	0.20341	0.25244	0.28404	0.30685	0.32930	0.35956	0.37311	0.38642	0.41546	0.41231	0.42297	0.42562	0.42818	0.43064	0.44118
14	0.22884	0.26927	0.30075	0.31515	0.33754	0.35956	0.37311	0.38642	0.41546	0.42024	0.42297	0.42562	0.42818	0.43064	0.44118
15	0.24579	0.26927	0.29239	0.29856	0.31284	0.32698	0.33256	0.33812	0.36753	0.37266	0.37509	0.36941	0.37162	0.37376	0.38399
16	0.26274	0.27769	0.29239	0.30685	0.30461	0.31870	0.31633	0.32002	0.36753	0.36473	0.36711	0.36138	0.37162	0.37376	0.38399
17	0.27122	0.27769	0.30075	0.29856	0.29637	0.30236	0.30822	0.30592	0.34356	0.34887	0.36711	0.37744	0.38778	0.39814	0.42484
18	0.27969	0.27769	0.30075	0.29856	0.29637	0.30236	0.30822	0.30592	0.34356	0.34887	0.36711	0.37744	0.38778	0.39814	0.42484
19	0.27122	0.27769	0.28404	0.29027	0.29637	0.29419	0.30011	0.30592	0.33557	0.33557	0.37509	0.38547	0.39586	0.41439	0.44935
20	0.27122	0.27769	0.28404	0.29027	0.29637	0.28814	0.30011	0.30592	0.32758	0.33302	0.38307	0.39350	0.42010	0.44689	0.48203
21	0.26274	0.26086	0.28404	0.28197	0.29637	0.28602	0.30822	0.30592	0.31959	0.34095	0.39105	0.40956	0.42010	0.44689	0.48203
22	0.23731	0.25244	0.27568	0.28197	0.28814	0.29419	0.30822	0.31397	0.31959	0.34887	0.40701	0.44168	0.47665	0.52002	0.58007
23	0.23731	0.25244	0.27568	0.29027	0.29637	0.30236	0.31633	0.33007	0.32758	0.36473	0.43884	0.47380	0.51704	0.57689	0.64543
24	0.22884	0.25244	0.27568	0.29027	0.30461	0.31870	0.33256	0.34617	0.34356	0.38059	0.47086	0.47380	0.51704	0.57689	0.64543
25	0.22884	0.25244	0.27568	0.29856	0.32107	0.33505	0.35689	0.37032	0.36753	0.42024	0.51076	0.57017	0.63015	0.70690	0.78432
26	0.22884	0.25244	0.28404	0.30885	0.33754	0.35139	0.38122	0.39447	0.40747	0.45988	0.56663	0.63442	0.69478	0.78002	0.87419
27	0.22036	0.25244	0.29239	0.32344	0.35400	0.38408	0.40556	0.43472	0.44742	0.50745	0.63047	0.69866	0.77556	0.86128	0.96406
28	0.22884	0.26086	0.30075	0.33173	0.37870	0.40859	0.43800	0.48303	0.49536	0.56296	0.69432	0.77094	0.85635	0.95065	1.06210
29	0.23731	0.26927	0.31745	0.35661	0.40340	0.44128	0.48667	0.53133	0.55928	0.62639	0.76614	0.85927	0.94522	1.04816	1.16831
30	0.23731	0.26927	0.31745	0.37320	0.42810	0.48214	0.51911	0.57158	0.61521	0.68189	0.83797	0.93155	1.03408	1.14566	1.26635
31	0.24579	0.27769	0.34252	0.40637	0.46926	0.51483	0.57589	0.63598	0.68711	0.75325	0.91777	1.02791	1.13103	1.25941	1.38690
32	0.25427	0.29452	0.35922	0.43125	0.50219	0.56396	0.63267	0.70039	0.76701	0.83254	1.01354	1.12428	1.23605	1.37317	1.51145
33	0.26274	0.30293	0.37593	0.45613	0.53512	0.62106	0.69756	0.77284	0.84529	0.92769	1.10133	1.22065	1.34108	1.46692	1.65034
34	0.27122	0.31976	0.40100	0.48931	0.58452	0.67009	0.76245	0.84529	0.94278	1.03077	1.18912	1.31701	1.45418	1.61693	1.78923
35	0.29664	0.34501	0.42606	0.53077	0.63391	0.74364	0.84356	0.93385	1.03866	1.12591	1.28488	1.42141	1.57536	1.76318	1.93629
36	0.30512	0.37025	0.45112	0.57224	0.69154	0.80902	0.91656	1.02240	1.13454	1.23692	1.39661	1.53384	1.69654	1.90943	2.09969
37	0.33055	0.40391	0.49289	0.62200	0.74917	0.88256	0.99767	1.11901	1.23840	1.33999	1.50834	1.66233	1.82580	2.07194	2.28760
38	0.34750	0.44598	0.53466	0.68835	0.82326	0.96428	1.08689	1.20756	1.33428	1.46896	1.62007	1.79082	1.96314	2.25882	2.48368
39	0.37292	0.48806	0.58478	0.75469	0.89735	1.05417	1.17612	1.30417	1.44613	1.58579	1.74776	1.93537	2.13280	2.45383	2.70427
40	0.40692	0.53855	0.65997	0.83763	0.98791	1.15239	1.28156	1.42492	1.57397	1.72059	1.89939	2.11204	2.32669	2.68133	2.95754

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

**Exhibit G - Details**

**LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Female Non-Smoker Select**

Issue Age	Duration	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
0	0.31209		0.34668	0.38151	0.39992	0.41838	0.43690	0.44703	0.44867	0.45021	0.45166	0.45302	0.45429	0.45546	0.46516	0.47480
1	0.34495	0.37970	0.39910	0.39810	0.41658	0.43512	0.44530	0.44703	0.44867	0.45021	0.45166	0.45302	0.45429	0.45546	0.47377	0.49207
2	0.37780	0.39620	0.41469	0.43324	0.44348	0.44348	0.44530	0.44703	0.44867	0.45021	0.45166	0.45302	0.45429	0.45546	0.49100	0.51797
3	0.39422	0.41271	0.43128	0.44157	0.44348	0.44348	0.44530	0.44703	0.44867	0.45021	0.45166	0.45302	0.45429	0.45546	0.51694	0.54387
4	0.41065	0.42922	0.43957	0.44157	0.44348	0.44348	0.44530	0.44703	0.44867	0.45021	0.45166	0.45302	0.45429	0.45546	0.52659	0.56303
5	0.42708	0.43748	0.43957	0.44157	0.44348	0.44348	0.44530	0.44703	0.44867	0.45021	0.45166	0.45302	0.45429	0.45546	0.56576	0.63863
6	0.43529	0.43748	0.43957	0.44157	0.44348	0.44348	0.44530	0.44703	0.44867	0.45021	0.45166	0.45302	0.45429	0.45546	0.69926	0.80021
7	0.43529	0.43748	0.43957	0.44157	0.44348	0.44348	0.44530	0.44703	0.44867	0.45021	0.45166	0.45302	0.45429	0.45546	0.89774	1.08801
8	0.43529	0.43748	0.43957	0.44157	0.44348	0.44348	0.44530	0.44703	0.44867	0.45021	0.45166	0.45302	0.45429	0.45546	1.09631	1.42045
9	0.43529	0.43748	0.43957	0.44157	0.44348	0.44348	0.44530	0.44703	0.44867	0.45021	0.45166	0.45302	0.45429	0.45546	1.42045	1.90392
10	0.43529	0.43748	0.43957	0.44157	0.44348	0.44348	0.44530	0.44703	0.44867	0.45021	0.45166	0.45302	0.45429	0.45546	1.90392	2.59597
11	0.43529	0.43748	0.43957	0.44157	0.44348	0.44348	0.44530	0.44703	0.44867	0.45021	0.45166	0.45302	0.45429	0.45546	2.59597	3.63984
12	0.43529	0.43748	0.43957	0.44157	0.44348	0.44348	0.44530	0.44703	0.44867	0.45021	0.45166	0.45302	0.45429	0.45546	3.63984	5.28192
13	0.44350	0.45398	0.47275	0.49889	0.52889	0.56900	0.62174	0.68320	0.75342	0.83246	0.92889	1.04280	1.17429	1.32342	1.47301	1.76221
14	0.45171	0.47049	0.49763	0.52489	0.56289	0.61174	0.67246	0.74682	0.83482	0.93762	1.05852	1.19982	1.36429	1.54629	1.74829	2.10021
15	0.39601	0.40446	0.42298	0.44980	0.48323	0.53553	0.60814	0.69442	0.80106	0.93154	1.08861	1.28118	1.51143	1.77332	2.12889	2.64621
16	0.40244	0.42097	0.44786	0.48323	0.53553	0.60814	0.70119	0.81848	0.96437	1.14354	1.36061	1.62862	1.95117	2.35462	2.84889	3.54621
17	0.41886	0.44573	0.48104	0.53222	0.59336	0.66654	0.75576	0.87482	1.02889	1.22332	1.46163	1.75517	2.11143	2.54621	3.08889	3.84621
18	0.44350	0.47875	0.53080	0.58321	0.63594	0.69989	0.77676	0.87828	1.00889	1.17149	1.37222	1.61662	1.91117	2.27332	2.71662	3.26889
19	0.47835	0.52827	0.58056	0.63320	0.69788	0.77676	0.87828	1.00889	1.17149	1.37222	1.61662	1.91117	2.27332	2.71662	3.26889	3.96889
20	0.52563	0.57780	0.63033	0.69336	0.76985	0.86128	0.97082	1.10246	1.26117	1.45166	1.68166	1.96166	2.30222	2.70332	3.19166	3.84166
21	0.57491	0.62732	0.69668	0.78317	0.87860	0.98738	1.11225	1.26614	1.32060	1.45256	1.57655	1.71806	1.86858	2.02810	2.21382	2.42581
22	0.62419	0.69336	0.77962	0.87482	0.98738	1.11225	1.26614	1.32060	1.45256	1.57655	1.71806	1.86858	2.02810	2.21382	2.42581	2.65889
23	0.68989	0.77590	0.87085	0.98313	1.08779	1.20825	1.35179	1.44231	1.56810	1.70740	1.85777	2.01722	2.20287	2.41481	2.65314	2.90925
24	0.77202	0.86670	0.97867	1.08310	1.19657	1.31071	1.44231	1.58528	1.74166	1.91472	2.10117	2.30166	2.52662	2.77889	3.05889	3.37687
25	0.86236	0.97400	1.07819	1.19141	1.30535	1.43673	1.58039	1.74166	1.91472	2.10117	2.30166	2.52662	2.77889	3.05889	3.37687	3.74687
26	0.96913	1.07305	1.18601	1.29973	1.43087	1.58039	1.74166	1.91472	2.10117	2.30166	2.52662	2.77889	3.05889	3.37687	3.74687	4.17687
27	1.07446	1.28766	1.41824	1.54134	1.68189	1.83163	1.99286	2.16788	2.37878	2.61631	2.87188	3.14550	3.43521	3.73511	4.04444	4.37444
28	1.17446	1.28766	1.41824	1.54134	1.68189	1.83163	1.99286	2.16788	2.37878	2.61631	2.87188	3.14550	3.43521	3.73511	4.04444	4.37444
29	1.28123	1.41148	1.53435	1.67465	1.82414	1.98286	2.16788	2.37878	2.61631	2.87188	3.14550	3.43521	3.73511	4.04444	4.37444	4.74444
30	1.40442	1.52704	1.66705	1.81628	1.97476	2.15930	2.37011	2.60734	2.86265	3.13608	3.43211	3.75511	4.11144	4.52338	4.99335	5.53335
31	1.51940	1.65910	1.80804	1.96625	2.15048	2.36095	2.59784	2.85284	3.12598	3.42588	3.74825	4.09511	4.48144	4.92338	5.42335	5.98335
32	1.65081	1.79943	1.95733	2.14121	2.35130	2.58780	2.84244	3.11527	3.43178	3.78372	4.17975	4.61144	5.07144	5.55025	6.07569	6.64569
33	1.79043	1.94800	2.13150	2.34117	2.57723	2.83146	3.10391	3.40202	3.71157	4.15382	4.64721	5.18335	5.75288	6.36338	7.01487	7.71687
34	1.93826	2.12134	2.33055	2.56612	2.81989	3.09192	3.39439	3.74494	4.13958	4.57005	5.02792	5.51317	6.02888	6.58338	7.19338	7.85838
35	2.11074	2.31944	2.55448	2.80774	3.07929	3.39439	3.74494	4.13958	4.57005	5.02792	5.51317	6.02888	6.58338	7.19338	7.85838	8.58838
36	2.30785	2.54231	2.79500	3.06660	3.38052	3.73047	4.12449	4.54348	5.01178	5.49663	6.01144	6.56619	7.11144	7.72144	8.38619	9.11619
37	2.52960	2.78168	3.05211	3.36596	3.71523	4.10856	4.53779	4.99459	5.47897	5.99117	6.51144	7.06619	7.64659	8.25144	8.90819	9.63819
38	2.76778	3.03756	3.35069	3.69922	4.09177	4.52025	4.97638	5.46018	5.92917	6.39143	6.84659	7.33038	7.83882	8.36819	8.92819	9.51819
39	3.02238	3.34472	3.68244	4.07414	4.50179	4.95715	5.44028	5.90885	6.37089	6.82889	7.29106	7.77827	8.28003	8.79880	9.33819	9.91819
40	3.31805	3.66489	4.05566	4.48239	4.93690	5.41926	5.88731	6.34905	6.80411	7.26918	7.74827	8.23827	8.74003	9.25880	9.79819	10.36819

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Female Non-Smoker Select

Issue Age	Duration	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
0	0.48762	0.50960	0.52911	0.56579	0.60094	0.66131	0.71967	0.78480	0.87289	0.97699	1.09712	1.23326	1.36939	1.50553	1.64167	1.78383
1	0.51328	0.53403	0.57110	0.61572	0.66763	0.72662	0.79245	0.87289	0.97699	1.09712	1.23326	1.36939	1.50553	1.64167	1.78383	1.94598
2	0.53895	0.57641	0.62149	0.67396	0.73357	0.80010	0.88140	0.97699	1.09712	1.23326	1.36939	1.50553	1.64167	1.78383	1.94598	2.09814
3	0.58172	0.62727	0.68028	0.74052	0.80775	0.88991	0.98652	1.09712	1.23326	1.36939	1.50553	1.64167	1.78383	1.94598	2.09814	2.26631
4	0.63305	0.69661	0.74747	0.81541	0.89842	0.99605	1.10781	1.23326	1.36939	1.50553	1.64167	1.78383	1.94598	2.09814	2.26631	2.44249
5	0.69293	0.75442	0.82306	0.90693	1.00557	1.11851	1.24528	1.36939	1.50553	1.64167	1.78383	1.94598	2.09814	2.26631	2.44249	2.62689
6	0.83836	0.92371	1.02462	1.13990	1.26993	1.39610	1.52021	1.64167	1.78383	1.94598	2.09814	2.26631	2.44249	2.62689	2.81669	2.98991
7	0.93246	1.03415	1.15060	1.28135	1.40945	1.53489	1.65768	1.79383	1.94598	2.09814	2.26631	2.44249	2.62689	2.81669	3.01716	3.10716
8	1.04367	1.16130	1.29338	1.42280	1.54957	1.67368	1.81132	1.94598	2.09814	2.26631	2.44249	2.62689	2.81669	3.01716	3.10716	3.29482
9	1.17200	1.30540	1.43615	1.56425	1.68969	1.82881	1.96495	2.09814	2.26631	2.44249	2.62689	2.81669	3.01716	3.10716	3.29482	3.48022
10	1.31743	1.44950	1.57893	1.70570	1.84630	1.98393	2.11859	2.26631	2.44249	2.62689	2.81669	3.01716	3.10716	3.29482	3.48022	3.63431
11	1.46286	1.59361	1.72170	1.86379	2.00290	2.13905	2.28440	2.44249	2.62689	2.81669	3.01716	3.10716	3.29482	3.48022	3.63431	3.78482
12	1.60829	1.73771	1.88128	2.02187	2.15951	2.31050	2.46630	2.62689	2.81669	3.01716	3.10716	3.29482	3.48022	3.63431	3.78482	3.93672
13	1.75372	1.89877	2.04085	2.17996	2.33280	2.49012	2.66946	2.85991	3.05662	3.10716	3.29482	3.48022	3.63431	3.78482	3.93672	4.09122
14	1.89877	2.04085	2.17996	2.33280	2.49012	2.66946	2.85991	3.05662	3.10716	3.29482	3.48022	3.63431	3.78482	3.93672	4.09122	4.2481
15	2.04387	2.18818	2.33280	2.49012	2.66946	2.85991	3.05662	3.10716	3.29482	3.48022	3.63431	3.78482	3.93672	4.09122	4.2481	4.40839
16	2.18818	2.33280	2.49012	2.66946	2.85991	3.05662	3.10716	3.29482	3.48022	3.63431	3.78482	3.93672	4.09122	4.2481	4.40839	4.56969
17	2.33280	2.49012	2.66946	2.85991	3.05662	3.10716	3.29482	3.48022	3.63431	3.78482	3.93672	4.09122	4.2481	4.40839	4.56969	4.72481
18	2.47769	2.63485	2.79330	2.95339	3.11484	3.27769	3.44249	3.60969	3.77969	3.91599	4.08339	4.2481	4.40839	4.56969	4.72481	4.88339
19	2.61956	2.78193	2.94667	3.11484	3.27769	3.44249	3.60969	3.77969	3.91599	4.08339	4.2481	4.40839	4.56969	4.72481	4.88339	5.04339
20	2.75856	2.92663	3.09667	3.27000	3.44249	3.60969	3.77969	3.91599	4.08339	4.2481	4.40839	4.56969	4.72481	4.88339	5.04339	5.20339
21	2.89485	3.06818	3.24330	3.42000	3.59833	3.77769	3.95833	4.13833	4.31833	4.49833	4.67833	4.85833	5.03833	5.21833	5.39833	5.57833
22	3.02818	3.20663	3.38667	3.56833	3.75000	3.93333	4.11833	4.30333	4.48833	4.67333	4.85833	5.04333	5.22833	5.41333	5.59833	5.78333
23	3.15818	3.34163	3.52667	3.71333	3.90000	4.08833	4.27667	4.46333	4.65000	4.83667	5.02333	5.21000	5.39667	5.58333	5.77000	5.95667
24	3.28418	3.47163	3.66000	3.84667	4.03333	4.22000	4.40667	4.59333	4.78000	4.96667	5.15333	5.34000	5.52667	5.71333	5.90000	6.08667
25	3.40618	3.59663	3.78833	3.98000	4.17333	4.36667	4.56000	4.75333	4.94667	5.14000	5.33333	5.52667	5.72000	5.91333	6.10667	6.29667
26	3.52418	3.71818	3.91333	4.10833	4.30333	4.49667	4.69000	4.88333	5.07667	5.27000	5.46333	5.65667	5.85000	6.04333	6.23667	6.43000
27	3.63818	3.83663	4.03667	4.23333	4.43333	4.63333	4.83333	5.03333	5.23333	5.43333	5.63333	5.83333	6.03333	6.23333	6.43333	6.63333
28	3.74818	3.94818	4.14818	4.34818	4.54818	4.74818	4.94818	5.14818	5.34818	5.54818	5.74818	5.94818	6.14818	6.34818	6.54818	6.74818
29	3.85418	4.05418	4.25418	4.45418	4.65418	4.85418	5.05418	5.25418	5.45418	5.65418	5.85418	6.05418	6.25418	6.45418	6.65418	6.85418
30	3.95618	4.15618	4.35618	4.55618	4.75618	4.95618	5.15618	5.35618	5.55618	5.75618	5.95618	6.15618	6.35618	6.55618	6.75618	6.95618
31	4.05418	4.25418	4.45418	4.65418	4.85418	5.05418	5.25418	5.45418	5.65418	5.85418	6.05418	6.25418	6.45418	6.65418	6.85418	7.05418
32	4.14818	4.34818	4.54818	4.74818	4.94818	5.14818	5.34818	5.54818	5.74818	5.94818	6.14818	6.34818	6.54818	6.74818	6.94818	7.14818
33	4.23818	4.43818	4.63818	4.83818	5.03818	5.23818	5.43818	5.63818	5.83818	6.03818	6.23818	6.43818	6.63818	6.83818	7.03818	7.23818
34	4.32418	4.52418	4.72418	4.92418	5.12418	5.32418	5.52418	5.72418	5.92418	6.12418	6.32418	6.52418	6.72418	6.92418	7.12418	7.32418
35	4.40618	4.60618	4.80618	5.00618	5.20618	5.40618	5.60618	5.80618	6.00618	6.20618	6.40618	6.60618	6.80618	7.00618	7.20618	7.40618
36	4.48418	4.68418	4.88418	5.08418	5.28418	5.48418	5.68418	5.88418	6.08418	6.28418	6.48418	6.68418	6.88418	7.08418	7.28418	7.48418
37	4.55818	4.75818	4.95818	5.15818	5.35818	5.55818	5.75818	5.95818	6.15818	6.35818	6.55818	6.75818	6.95818	7.15818	7.35818	7.55818
38	4.62818	4.82818	5.02818	5.22818	5.42818	5.62818	5.82818	6.02818	6.22818	6.42818	6.62818	6.82818	7.02818	7.22818	7.42818	7.62818
39	4.69418	4.89418	5.09418	5.29418	5.49418	5.69418	5.89418	6.09418	6.29418	6.49418	6.69418	6.89418	7.09418	7.29418	7.49418	7.69418
40	4.75618	4.95618	5.15618	5.35618	5.55618	5.75618	5.95618	6.15618	6.35618	6.55618	6.75618	6.95618	7.15618	7.35618	7.55618	7.75618

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Female Non-Smoker Select

Issue Age	Duration	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
0	1.79383	1.94598	2.09814	2.26631	2.44249	2.62429	2.85891	3.10716	3.36343	3.63471	3.94371	4.27635	4.63672	5.02912	5.43754	5.86197
1	1.94598	2.09814	2.26631	2.44249	2.62429	2.85891	3.10716	3.36343	3.63471	3.94371	4.27635	4.63672	5.02912	5.43754	5.86197	6.27039
2	2.09814	2.26631	2.44249	2.62429	2.85891	3.10716	3.36343	3.63471	3.94371	4.27635	4.63672	5.02912	5.43754	5.86197	6.27039	6.67079
3	2.26631	2.44249	2.62429	2.85891	3.10716	3.36343	3.63471	3.94371	4.27635	4.63672	5.02912	5.43754	5.86197	6.27039	6.67079	7.04718
4	2.44249	2.62429	2.85891	3.10716	3.36343	3.63471	3.94371	4.27635	4.63672	5.02912	5.43754	5.86197	6.27039	6.67079	7.04718	7.43157
5	2.62429	2.85891	3.10716	3.36343	3.63471	3.94371	4.27635	4.63672	5.02912	5.43754	5.86197	6.27039	6.67079	7.04718	7.43157	7.84799
6	2.85891	3.10716	3.36343	3.63471	3.94371	4.27635	4.63672	5.02912	5.43754	5.86197	6.27039	6.67079	7.04718	7.43157	7.84799	8.33649
7	3.10716	3.36343	3.63471	3.94371	4.27635	4.63672	5.02912	5.43754	5.86197	6.27039	6.67079	7.04718	7.43157	7.84799	8.33649	8.93710
8	3.36343	3.63471	3.94371	4.27635	4.63672	5.02912	5.43754	5.86197	6.27039	6.67079	7.04718	7.43157	7.84799	8.33649	8.93710	9.66584
9	3.63471	3.94371	4.27635	4.63672	5.02912	5.43754	5.86197	6.27039	6.67079	7.04718	7.43157	7.84799	8.33649	8.93710	9.66584	10.52272
10	3.94371	4.27635	4.63672	5.02912	5.43754	5.86197	6.27039	6.67079	7.04718	7.43157	7.84799	8.33649	8.93710	9.66584	10.52272	11.49170
11	4.27635	4.63672	5.02912	5.43754	5.86197	6.27039	6.67079	7.04718	7.43157	7.84799	8.33649	8.93710	9.66584	10.52272	11.49170	12.55679
12	4.63672	5.02912	5.43754	5.86197	6.27039	6.67079	7.04718	7.43157	7.84799	8.33649	8.93710	9.66584	10.52272	11.49170	12.55679	13.70996
13	5.02912	5.43754	5.86197	6.27039	6.67079	7.04718	7.43157	7.84799	8.33649	8.93710	9.66584	10.52272	11.49170	12.55679	13.70996	14.94322
14	5.43754	5.86197	6.27039	6.67079	7.04718	7.43157	7.84799	8.33649	8.93710	9.66584	10.52272	11.49170	12.55679	13.70996	14.94322	16.43322
15	5.86197	6.27039	6.67079	7.04718	7.43157	7.84799	8.33649	8.93710	9.66584	10.52272	11.49170	12.55679	13.70996	14.94322	16.43322	18.07201
16	5.86197	6.27039	6.67079	7.04718	7.43157	7.84799	8.33649	8.93710	9.66584	10.52272	11.49170	12.55679	13.70996	14.94322	16.43322	18.07201
17	6.06112	6.41453	6.83096	7.28742	7.80795	8.43259	9.18535	10.05824	11.05125	12.13235	13.30155	14.55883	15.92021	17.41774	19.02738	21.01340
18	6.41453	6.83096	7.28742	7.80795	8.43259	9.18535	10.05824	11.05125	12.13235	13.30155	14.55883	15.92021	17.41774	19.02738	21.01340	23.14357
19	6.83096	7.28742	7.80795	8.43259	9.18535	10.05824	11.05125	12.13235	13.30155	14.55883	15.92021	17.41774	19.02738	21.01340	23.14357	25.47394
20	7.28742	7.80795	8.43259	9.18535	10.05824	11.05125	12.13235	13.30155	14.55883	15.92021	17.41774	19.02738	21.01340	23.14357	25.47394	27.95647
21	7.80795	8.43259	9.18535	10.05824	11.05125	12.13235	13.30155	14.55883	15.92021	17.41774	19.02738	21.01340	23.14357	25.47394	27.95647	30.51908
22	8.43259	9.18535	10.05824	11.05125	12.13235	13.30155	14.55883	15.92021	17.41774	19.02738	21.01340	23.14357	25.47394	27.95647	30.51908	33.11372
23	9.18535	10.05824	11.05125	12.13235	13.30155	14.55883	15.92021	17.41774	19.02738	21.01340	23.14357	25.47394	27.95647	30.51908	33.11372	35.75641
24	10.05824	11.05125	12.13235	13.30155	14.55883	15.92021	17.41774	19.02738	21.01340	23.14357	25.47394	27.95647	30.51908	33.11372	35.75641	38.71943
25	11.05125	12.13235	13.30155	14.55883	15.92021	17.41774	19.02738	21.01340	23.14357	25.47394	27.95647	30.51908	33.11372	35.75641	38.71943	42.33111
26	12.13235	13.30155	14.55883	15.92021	17.41774	19.02738	21.01340	23.14357	25.47394	27.95647	30.51908	33.11372	35.75641	38.71943	42.33111	46.92779
27	13.30155	14.55883	15.92021	17.41774	19.02738	21.01340	23.14357	25.47394	27.95647	30.51908	33.11372	35.75641	38.71943	42.33111	46.92779	52.86984
28	14.55883	15.92021	17.41774	19.02738	21.01340	23.14357	25.47394	27.95647	30.51908	33.11372	35.75641	38.71943	42.33111	46.92779	52.86984	60.41352
29	15.92021	17.41774	19.02738	21.01340	23.14357	25.47394	27.95647	30.51908	33.11372	35.75641	38.71943	42.33111	46.92779	52.86984	60.41352	69.57485
30	17.41774	19.02738	21.01340	23.14357	25.47394	27.95647	30.51908	33.11372	35.75641	38.71943	42.33111	46.92779	52.86984	60.41352	69.57485	80.29777
31	19.02738	21.01340	23.14357	25.47394	27.95647	30.51908	33.11372	35.75641	38.71943	42.33111	46.92779	52.86984	60.41352	69.57485	80.29777	92.53423
32	21.01340	23.14357	25.47394	27.95647	30.51908	33.11372	35.75641	38.71943	42.33111	46.92779	52.86984	60.41352	69.57485	80.29777	92.53423	106.21216
33	23.14357	25.47394	27.95647	30.51908	33.11372	35.75641	38.71943	42.33111	46.92779	52.86984	60.41352	69.57485	80.29777	92.53423	106.21216	121.22745
34	25.47394	27.95647	30.51908	33.11372	35.75641	38.71943	42.33111	46.92779	52.86984	60.41352	69.57485	80.29777	92.53423	106.21216	121.22745	137.21974
35	27.95647	30.51908	33.11372	35.75641	38.71943	42.33111	46.92779	52.86984	60.41352	69.57485	80.29777	92.53423	106.21216	121.22745	137.21974	153.87670
36	30.51908	33.11372	35.75641	38.71943	42.33111	46.92779	52.86984	60.41352	69.57485	80.29777	92.53423	106.21216	121.22745	137.21974	153.87670	170.84598
37	33.11372	35.75641	38.71943	42.33111	46.92779	52.86984	60.41352	69.57485	80.29777	92.53423	106.21216	121.22745	137.21974	153.87670	170.84598	187.77522
38	35.75641	38.71943	42.33111	46.92779	52.86984	60.41352	69.57485	80.29777	92.53423	106.21216	121.22745	137.21974	153.87670	170.84598	187.77522	200.31599
39	38.71943	42.33111	46.92779	52.86984	60.41352	69.57485	80.29777	92.53423	106.21216	121.22745	137.21974	153.87670	170.84598	187.77522	200.31599	213.28920
40	42.33111	46.92779	52.86984	60.41352	69.57485	80.29777	92.53423	106.21216	121.22745	137.21974	153.87670	170.84598	187.77522	200.31599	213.28920	228.84598

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Female Non-Smoker Select

Issue Age	Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
41	0.44073	0.58904	0.71845	0.81227	0.91227	1.02621	1.24213	1.37890	1.53763	1.69381	1.85538	2.05900	2.28871	2.52866	2.92509	3.23531
42	0.47463	0.63952	0.78528	0.97861	1.14433	1.33202	1.39202	1.48434	1.65034	1.82165	2.00603	2.22660	2.48145	2.75486	3.20947	3.53760
43	0.50006	0.69001	0.84376	1.04496	1.22666	1.42191	1.42191	1.58167	1.76304	1.96546	2.17254	2.42611	2.70630	3.01339	3.52636	3.89708
44	0.53396	0.74050	0.91059	1.10301	1.30898	1.50363	1.50363	1.67901	1.89980	2.11727	2.34697	2.63361	2.95525	3.30422	3.86762	4.28107
45	0.56786	0.79099	0.97743	1.16107	1.38308	1.58534	1.58534	1.80979	2.04481	2.29304	2.55313	2.88101	3.22829	3.61122	4.23326	4.68957
46	0.60176	0.84148	1.04426	1.21912	1.46540	1.67523	1.67523	1.93045	2.20582	2.46881	2.76721	3.12043	3.52542	3.94245	4.61514	5.11441
47	0.63566	0.89197	1.10274	1.28547	1.55596	1.78147	1.78147	2.07845	2.37487	2.66856	2.99715	3.39177	3.82256	4.26560	4.95703	5.51474
48	0.66957	0.93404	1.16957	1.36011	1.64652	1.90405	1.90405	2.22245	2.58418	2.88248	3.24295	3.67109	4.13575	4.60491	5.36287	5.92324
49	0.70347	0.98453	1.22805	1.43475	1.74531	2.04297	2.04297	2.40901	2.81765	3.12397	3.50460	3.96638	4.44994	4.94421	5.74455	6.33174
50	0.73737	1.03502	1.52597	1.86880	2.21458	2.61179	2.61179	3.07964	3.57977	4.01335	4.49135	5.02288	5.61819	6.27262	7.10584	7.72792
51	0.77975	1.09392	1.38677	1.63379	2.00052	2.38619	2.38619	2.83079	3.34092	3.85129	4.40057	5.00095	5.65229	6.35968	7.15894	7.72946
52	0.83060	1.15283	1.47032	1.75819	2.16694	2.58231	2.58231	3.07413	3.60689	4.19382	4.81135	5.48887	6.23405	7.03405	7.92946	8.52130
53	0.87298	1.22014	1.56221	1.89088	2.32983	2.81113	2.81113	3.31746	3.88335	4.50532	5.19105	5.92722	6.71829	7.56529	8.51336	9.11118
54	0.91536	1.29588	1.67081	2.05675	2.53564	3.03994	3.03994	3.58513	4.16207	4.78009	5.45513	6.19325	7.00023	7.86526	8.95276	9.28110
55	0.96316	1.38003	1.80448	2.24749	2.74969	3.29327	3.29327	3.86091	4.44383	5.04185	5.67513	6.34459	7.05023	7.79171	8.74941	9.17459
56	1.05096	1.48100	1.94650	2.44653	2.98844	3.55477	3.55477	4.14480	4.74975	5.38918	6.06590	6.77917	7.52338	8.30770	9.40468	10.14171
57	1.12724	1.60723	2.11358	2.67045	3.23541	3.83261	3.83261	4.45302	5.07982	5.75289	6.47056	7.22459	8.01870	8.84970	10.18349	11.11118
58	1.22047	1.75028	2.30572	2.89437	3.49886	4.11863	4.11863	4.76936	5.44208	6.10412	6.79622	7.52901	8.30490	9.12482	10.14982	11.11118
59	1.32218	1.90174	2.49786	3.13488	3.77063	4.42916	4.42916	5.11002	5.82045	6.52758	7.23914	8.07121	8.94888	9.86887	10.93667	12.05165
60	1.44084	2.07004	2.71507	3.38368	4.05867	4.74786	4.74786	5.47503	6.23103	7.00696	7.79417	8.61131	9.46788	10.36687	11.41428	12.51645
61	1.55102	2.23833	2.92392	3.63248	4.33858	5.06656	5.06656	5.84003	6.66575	7.53428	8.42056	9.32695	10.24445	11.18083	12.14982	13.15645
62	1.66120	2.39822	3.14113	3.88957	4.61849	5.39344	5.39344	6.22936	7.13267	8.0954	9.02611	9.92881	10.82445	11.74555	12.69870	13.69683
63	1.77986	2.55810	3.34163	4.13008	4.89017	5.71214	5.71214	6.61870	7.53985	8.48570	9.45017	10.40917	11.35251	12.27862	13.24288	14.24982
64	1.90699	2.72639	3.54212	4.37059	5.18654	6.04710	6.04710	7.05670	8.11923	9.23480	10.39021	11.57033	12.77825	13.98124	15.21428	16.42982
65	2.05108	2.91152	3.77604	4.64427	5.51585	6.43395	6.43395	7.54337	8.71106	9.94678	11.24800	12.59842	13.98124	15.38555	16.74375	18.14982
66	2.22059	3.13030	4.04337	4.96771	5.91101	6.94610	6.94610	8.11115	9.46729	10.92528	12.48000	14.06572	15.74375	17.43755	19.14982	20.92369
67	2.42400	3.39116	4.38588	5.38237	6.39673	7.51813	7.51813	8.76815	10.23208	11.85258	13.59462	15.4124	17.26490	19.14982	21.13273	23.05574
68	2.66131	3.71934	4.80359	5.88827	6.99771	8.21274	8.21274	9.55493	11.09348	12.80335	15.04124	17.76490	19.7205	22.45094	24.88527	27.37762
69	2.95796	4.12325	5.32154	6.51856	7.73865	9.06261	9.06261	10.47149	12.06758	13.80206	16.03236	18.40999	20.92369	23.45094	26.48527	29.296947
70	3.30545	4.61972	5.95645	7.29813	8.65247	10.08410	10.08410	11.56650	13.16244	14.94072	16.97591	19.3273	21.92369	24.48527	27.45094	30.55740
71	3.72923	5.21177	6.72502	8.22699	9.74741	11.29353	11.29353	12.82373	14.38610	16.02732	17.85603	20.04324	22.32881	24.88527	27.69941	30.86685
72	4.22081	5.93243	7.64397	9.35488	11.03982	12.71544	12.71544	14.47562	16.27272	17.16985	18.64099	20.4324	22.5521	24.92369	27.45094	30.55740
73	4.62763	6.55610	8.67152	10.69011	12.67821	14.63583	14.63583	16.48185	18.23420	19.90232	21.63814	23.61521	25.86649	28.48527	31.47723	34.46591
74	5.06836	7.43868	9.79096	12.14144	14.44822	16.72783	16.72783	18.86653	20.88279	22.78660	24.74422	26.35979	28.5521	30.61256	33.29491	36.29694
75	5.54541	8.28857	11.03572	13.76693	16.44875	19.09768	19.09768	21.58377	23.92585	26.15026	28.44119	30.35979	32.86649	35.37522	38.5521	41.92837
76	6.01762	9.21420	12.38908	15.54171	18.66332	21.73719	21.73719	24.62545	27.36338	29.95335	32.65147	35.1521	37.92369	40.87564	44.03845	47.14982
77	6.51767	10.19873	13.85839	17.49894	21.08370	24.63004	24.63004	27.96724	31.13903	34.16392	37.30577	40.1521	43.6649	46.05714	49.03845	51.04772
78	7.03468	11.25899	15.43831	19.60544	23.70167	27.76604	27.76604	31.60104	35.23669	38.73403	42.36445	45.6649	49.03845	52.02105	55.04772	57.14982
79	7.57711	12.36974	17.13418	21.86123	26.52546	31.13485	31.13485	35.49439	39.54832	43.63970	47.79579	50.1521	53.03845	56.03845	59.04772	61.14982
80	8.13650	13.55623	18.92195	24.26630	29.53036	34.73865	34.73865	39.65541	44.34977	48.85697	53.56015	57.67313	61.4982	65.03845	68.5521	71.14982

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.



Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Female Non-Smoker Select

Issue Age	Duration	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
41	3.64657	4.03633	4.46205	4.91563	5.39712	5.86457	6.32591	6.78078	7.24582	7.75493	8.3386	9.02575	9.85691	10.81929	11.91325	
42	4.01615	4.44079	4.89333	5.37396	5.84061	6.30147	6.75607	7.22098	7.73001	8.30885	9.0057	9.83147	10.79361	11.88743	13.07868	
43	4.41859	4.87001	5.34949	5.81544	6.27572	6.72997	7.19467	7.70351	8.28215	8.97356	9.80404	10.76576	11.85922	13.05034	14.33907	
44	4.84566	5.32399	5.78906	6.24868	6.70247	7.16687	7.6344	8.25376	8.94473	9.77462	10.73572	11.82862	13.01936	14.30799	15.69441	
45	5.29738	5.76147	6.22033	6.67359	7.13759	7.64578	8.22368	8.91406	9.74321	10.70351	11.79562	12.98576	14.27404	15.66040	17.16199	
46	5.73266	6.19069	6.64332	7.10683	7.61455	8.19191	8.81158	9.70981	10.66911	11.76022	12.94954	14.23720	15.62324	17.12480	18.77632	
47	6.15974	6.61165	7.07434	7.54734	8.11112	8.67726	9.37442	10.63254	11.72243	12.91068	14.19748	15.58292	17.08416	18.73563	20.51151	
48	6.57860	7.04088	7.54734	8.11112	8.67726	9.37442	10.63254	11.72243	12.91068	14.19748	15.58292	17.08416	18.73563	20.51151	22.49877	
49	7.00568	7.51137	8.06643	8.77315	9.59767	10.5286	11.63967	12.92508	14.10939	15.49281	16.99253	18.64293	20.41849	22.60335	24.94877	
50	7.47382	8.07173	8.73336	9.56631	10.50975	11.59470	12.77834	14.06103	15.44303	16.94154	18.59092	20.36579	22.54971	24.89470	27.46091	
51	8.00766	8.69173	9.51295	10.46446	11.54733	12.72896	14.00978	15.39009	16.88710	18.53513	20.30898	22.49152	24.83562	27.40140	30.13707	
52	8.64827	9.46762	10.41699	11.49757	12.67696	13.95655	15.33400	16.82921	18.47557	20.24804	22.42877	27.26582	30.0040	32.82827	35.68659	
53	9.42029	10.36734	11.44542	12.62233	13.89864	15.27476	16.76787	18.41224	20.18297	22.36147	24.70242	27.18975	30.0040	32.82827	35.68659	
54	10.31551	11.39087	12.56508	13.83874	15.21236	16.70309	18.34513	20.11379	22.28961	24.6500	27.02106	29.74995	32.7471	35.44300	41.64909	
55	11.33392	12.50519	13.77597	15.14680	16.53485	18.07425	20.04048	22.21321	24.54915	27.10817	29.83949	32.66584	35.53470	38.46188	41.73954	
56	12.44267	13.71031	15.07809	16.56317	18.19960	19.96305	22.13225	24.46500	27.02106	29.74995	32.57471	35.44300	38.37060	41.64909	45.63293	
57	13.64177	15.00623	16.40945	17.95667	19.88149	22.04673	24.37563	26.92843	29.65436	32.37280	35.23806	38.16481	41.44302	45.42598	50.47853	
58	14.93121	16.40945	18.03897	19.79582	21.95667	24.28165	26.83029	29.55271	32.37280	35.23806	38.16481	41.44302	45.42598	50.47853	56.99369	
59	16.32742	17.95299	19.70602	21.86205	24.18246	26.72662	29.44500	32.26163	35.12483	38.05029	41.32740	45.30875	50.35873	56.87018	65.12578	
60	17.86324	19.61210	21.76288	24.07825	26.61744	29.33123	32.14405	35.00442	37.92802	41.20339	45.18234	50.22877	56.73521	64.98464	75.00169	
61	19.51405	21.65915	23.96902	26.50273	29.21140	32.01985	34.87684	37.79800	41.07099	45.04677	50.08864	56.58879	64.83042	74.83915	86.56100	
62	21.55087	23.85478	26.38251	29.08552	31.88905	34.74209	37.66024	40.93020	44.90202	49.77787	56.26159	64.48271	74.46886	86.16843	99.53573	
63	23.73553	26.25677	28.95358	31.75163	34.60016	37.51473	40.78102	44.74810	49.77787	56.26159	64.48271	74.46886	86.16843	99.53573	114.49671	
64	26.12551	28.81559	31.60759	34.45106	37.36148	40.62346	44.58500	49.60723	56.08080	64.28922	74.26110	85.94605	99.29951	114.24858	130.68319	
65	28.67153	31.45695	34.29478	37.20047	40.45750	44.41274	49.42643	55.88856	64.08284	74.03827	85.70627	99.04324	113.97745	130.39999	147.92288	
66	31.29969	34.13132	37.03172	40.28316	44.23130	49.23546	55.68486	63.86297	73.80036	85.44910	98.76693	113.68330	130.09052	147.60231	165.87908	
67	33.96070	36.85523	40.10042	44.04070	49.03432	55.46971	63.63021	73.54738	85.17452	98.47056	113.36614	129.75479	147.25202	165.51961	184.17197	
68	36.67098	39.90930	43.84092	48.82302	55.24311	63.38436	73.27932	84.88255	98.15414	113.02596	129.39279	146.87200	165.12679	183.77285	202.42169	
69	39.70979	43.63197	48.60155	55.00505	62.85339	72.69799	84.24641	97.46116	112.27658	128.59000	146.6225	164.24115	182.86357	201.50367	215.94064	
70	43.41384	48.36991	54.75553	62.85339	72.69799	84.24641	97.46116	112.27658	128.59000	146.6225	164.24115	182.86357	201.50367	215.94064	228.92576	
71	48.12810	54.49456	62.56827	72.38471	83.90225	97.08460	111.86737	128.14920	145.55355	163.74832	182.35340	200.98364	214.96131	228.42749		
72	54.22213	62.27006	72.05635	83.54068	96.68799	111.43514	127.68214	145.05460	163.22214	181.80622	200.42292	214.40655	228.29232			
73	61.95876	71.71292	83.16172	96.27133	110.97891	127.18881	144.52592	162.66263	181.22202	199.82152	213.80838	227.65541				
74	71.35442	82.76537	95.83462	110.50166	126.66922	143.96752	162.06978	180.60081	199.17943	212.48185	226.24296					
75	82.35161	95.37786	110.00039	126.12336	143.37938	161.44358	179.94258	198.49666	212.48185	226.24296						
76	94.90105	109.47612	125.55123	142.76151	160.78405	179.24733	197.77321	211.75348	225.46742							
77	108.92883	124.95284	142.11391	160.09118	178.51506	197.00906	210.98170	225.46742								
78	124.32818	141.43657	159.36497	177.74578	196.20424	210.16653	224.64567									
79	140.72951	158.60541	176.93949	195.35873	209.30795	223.77770										
80	157.81252	176.09617	194.47253	208.40597	222.86352											

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Female Non-Smoker Select

Issue Age	Duration	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
41	12.96039	14.07969	15.26857	16.54110	17.92721	19.39841	21.21828	23.14357	25.47394	27.95647	30.51908	33.11372	35.75641	38.71943	42.33111	46.92779
42	14.20938	15.41052	16.69632	18.09703	19.59393	21.42316	23.36922	25.47394	27.95647	30.51908	33.11372	35.75641	38.71943	42.33111	46.92779	52.86984
43	15.55247	16.85154	18.26685	19.76944	21.62804	23.59487	25.72231	27.95647	30.51908	33.11372	35.75641	38.71943	42.33111	46.92779	52.86984	60.41352
44	17.00677	18.43667	19.95496	21.83292	23.82052	25.97068	28.22904	30.51908	33.11372	35.75641	38.71943	42.33111	46.92779	52.86984	60.41352	69.57485
45	18.60650	20.14048	22.03780	24.04617	26.21905	28.50162	30.81664	33.11372	35.75641	38.71943	42.33111	46.92779	52.86984	60.41352	69.57485	80.29777
46	20.32599	22.24268	24.27182	26.46742	28.77420	31.11420	33.43658	35.75641	38.71943	42.33111	46.92779	52.86984	60.41352	69.57485	80.29777	92.53423
47	22.44756	24.49747	26.71580	29.04677	31.41176	33.75944	36.10504	38.71943	42.33111	46.92779	52.86984	60.41352	69.57485	80.29777	92.53423	106.21216
48	27.21254	29.59192	32.00688	34.40516	36.80229	39.47446	42.74384	46.92779	52.86984	60.41352	69.57485	80.29777	92.53423	106.21216	121.22745	137.21974
49	29.86450	32.30444	34.72801	37.15091	39.85197	43.15656	47.84288	53.38532	60.41352	69.57485	80.29777	92.53423	106.21216	121.22745	137.21974	153.87670
50	32.60201	35.05087	37.49954	40.22949	43.58929	47.84288	53.38532	60.41352	69.57485	80.29777	92.53423	106.21216	121.22745	137.21974	153.87670	170.84598
51	35.37373	37.84816	40.60700	43.98202	48.30043	53.90080	61.00255	69.57485	80.29777	92.53423	106.21216	121.22745	137.21974	153.87670	170.84598	187.77522
52	38.19679	40.98452	44.39475	48.75797	54.41628	61.59158	70.25321	80.29777	92.53423	106.21216	121.22745	137.21974	153.87670	170.84598	187.77522	200.31599
53	41.36203	44.80748	49.21552	54.93176	62.18062	70.93156	81.08067	92.53423	106.21216	121.22745	137.21974	153.87670	170.84598	187.77522	200.31599	213.28920
54	45.22021	49.67306	55.44724	62.76965	71.60992	81.86358	93.43644	106.21216	121.22745	137.21974	153.87670	170.84598	187.77522	200.31599	213.28920	213.28920
55	50.13061	55.96272	63.35868	72.28827	82.64648	94.33865	107.24773	121.22745	137.21974	153.87670	170.84598	187.77522	200.31599	213.28920	213.28920	213.28920
56	56.47821	63.94771	72.96662	83.42938	95.24086	108.28330	122.40942	137.21974	153.87670	170.84598	187.77522	200.31599	213.28920	213.28920	213.28920	213.28920
57	64.53674	73.64498	84.21229	96.14307	109.31887	123.59139	138.55763	153.87670	170.84598	187.77522	200.31599	213.28920	213.28920	213.28920	213.28920	213.28920
58	74.32333	84.99519	97.04527	110.35443	124.77335	139.89552	155.37700	172.51173	187.77522	200.31599	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920
59	85.77809	97.94748	111.39000	125.95532	141.23341	156.87729	172.51173	187.77522	200.31599	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920
60	98.84969	112.42557	127.13729	142.57131	158.37759	174.17748	189.60603	200.31599	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920
61	113.46114	128.31926	143.90920	159.87789	175.84322	191.43684	202.26907	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920
62	129.50122	145.24709	161.37819	177.50897	193.26764	204.22215	215.36877	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920
63	146.58498	162.87849	179.17472	195.09845	206.15233	217.44834	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920
64	164.37878	180.84047	196.92926	208.12831	219.52791	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920
65	182.50622	198.76007	210.08139	223.68705	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920
66	200.59088	212.03447	225.76662	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920
67	213.98756	225.76662	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920
68	227.84619	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920
69		213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920
70		213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920
71		213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920
72		213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920
73		213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920
74		213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920
75		213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920
76		213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920
77		213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920
78		213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920
79		213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920
80		213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920	213.28920

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '96 Series  
 Current Annual Cost of Insurance Rates Per \$1,000  
 Female Non-Smoker Select

Issue Age	Duration	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
41	46.92779	52.86984	60.41352	69.57485	80.29777	92.53423	106.21216	121.22745	137.21974	153.87670	170.84598	187.77522	200.31599	213.28920		
42	52.86984	60.41352	69.57485	80.29777	92.53423	106.21216	121.22745	137.21974	153.87670	170.84598	187.77522	200.31599	213.28920			
43	60.41352	69.57485	80.29777	92.53423	106.21216	121.22745	137.21974	153.87670	170.84598	187.77522	200.31599	213.28920				
44	69.57485	80.29777	92.53423	106.21216	121.22745	137.21974	153.87670	170.84598	187.77522	200.31599	213.28920					
45	80.29777	92.53423	106.21216	121.22745	137.21974	153.87670	170.84598	187.77522	200.31599	213.28920						
46	92.53423	106.21216	121.22745	137.21974	153.87670	170.84598	187.77522	200.31599	213.28920							
47	106.21216	121.22745	137.21974	153.87670	170.84598	187.77522	200.31599	213.28920								
48	121.22745	137.21974	153.87670	170.84598	187.77522	200.31599	213.28920									
49	137.21974	153.87670	170.84598	187.77522	200.31599	213.28920										
50	153.87670	170.84598	187.77522	200.31599	213.28920											
51	170.84598	187.77522	200.31599	213.28920												
52	187.77522	200.31599	213.28920													
53	200.31599	213.28920														
54	213.28920															
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In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Female Select

Issue Age	Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
0	1.00796	0.39308	0.33208	0.35471	0.31687	0.27955	0.25432	0.22944	0.20492	0.21463	0.21296	0.23353	0.25375	0.28456	0.31485	0.36614
1	0.36398	0.34544	0.30742	0.26992	0.25625	0.23120	0.21296	0.20650	0.21630	0.21463	0.23538	0.25577	0.28685	0.31740	0.36913	0.40922
2	0.27599	0.27397	0.26012	0.23472	0.20966	0.21964	0.21797	0.21797	0.23907	0.25982	0.29142	0.32250	0.37511	0.41590	0.44513	0.47383
3	0.25199	0.25014	0.22465	0.21124	0.19801	0.20808	0.21797	0.21797	0.25045	0.29370	0.32504	0.36698	0.41924	0.44873	0.49537	0.51691
4	0.23999	0.22632	0.20100	0.19951	0.19801	0.20808	0.22944	0.22944	0.28461	0.32759	0.35867	0.40034	0.45234	0.48157	0.51027	0.51691
5	0.22799	0.21441	0.20100	0.21124	0.20966	0.23120	0.25239	0.25239	0.30737	0.36148	0.39229	0.44482	0.48544	0.50346	0.66227	0.53845
6	0.21599	0.21441	0.20100	0.22298	0.23296	0.26588	0.28680	0.28680	0.35291	0.39537	0.42592	0.46706	0.50750	0.52535	0.54284	0.54922
7	0.20399	0.22632	0.22465	0.24645	0.26790	0.30056	0.33269	0.33269	0.38706	0.42926	0.45955	0.50402	0.52957	0.66763	0.55370	0.55999
8	0.20399	0.23823	0.24830	0.28166	0.30285	0.34680	0.37858	0.37858	0.43260	0.46315	0.49317	0.52266	0.55163	0.54724	0.56456	0.55999
9	0.20399	0.26205	0.28377	0.31687	0.34944	0.39304	0.42447	0.42447	0.46751	0.49704	0.51559	0.52266	0.55163	0.56456	0.56456	0.57075
10	0.21599	0.25199	0.31924	0.35207	0.38438	0.42772	0.45888	0.45888	0.50091	0.53093	0.53800	0.56715	0.57370	0.56913	0.57541	0.57075
11	0.22799	0.30970	0.35471	0.38728	0.41932	0.46240	0.49330	0.49330	0.52367	0.56898	0.56802	0.58939	0.58473	0.58007	0.57541	0.58152
12	0.25199	0.33352	0.37836	0.41075	0.45427	0.49708	0.51624	0.51624	0.54644	0.57611	0.58284	0.58939	0.58473	0.58007	0.57541	0.58152
13	0.26799	0.35735	0.40201	0.43422	0.46592	0.50864	0.52772	0.52772	0.54644	0.58741	0.58284	0.58939	0.58473	0.58007	0.57541	0.58152
14	0.32399	0.38117	0.42565	0.44596	0.47756	0.50864	0.52772	0.52772	0.54644	0.58741	0.58284	0.58939	0.58473	0.58007	0.57541	0.58152
15	0.35998	0.40499	0.43748	0.45770	0.47756	0.50864	0.52772	0.52772	0.54644	0.58741	0.58284	0.58939	0.58473	0.58007	0.57541	0.58152
16	0.39598	0.41691	0.44930	0.46943	0.47756	0.49708	0.50477	0.50477	0.52367	0.56741	0.59405	0.58939	0.58473	0.58007	0.57541	0.58152
17	0.40798	0.42882	0.46112	0.46943	0.47756	0.48552	0.50477	0.50477	0.51229	0.56741	0.59405	0.60051	0.59576	0.59102	0.58627	0.61383
18	0.41998	0.42882	0.46112	0.46943	0.47756	0.48552	0.49330	0.49330	0.50091	0.56741	0.58284	0.61163	0.61783	0.63480	0.65141	0.69998
19	0.41998	0.42882	0.44930	0.45770	0.46592	0.47396	0.49330	0.49330	0.50091	0.56741	0.58284	0.61163	0.61783	0.63480	0.65141	0.69998
20	0.41998	0.42882	0.44930	0.45770	0.46592	0.47396	0.49330	0.49330	0.50091	0.56741	0.58284	0.61163	0.61783	0.63480	0.65141	0.69998
21	0.40798	0.41691	0.44930	0.45770	0.47756	0.47396	0.47396	0.50477	0.51229	0.54222	0.57163	0.64499	0.67299	0.71141	0.74912	0.80766
22	0.38398	0.40499	0.43748	0.45770	0.47756	0.48552	0.51624	0.51624	0.53506	0.54222	0.57163	0.64499	0.67299	0.71141	0.74912	0.80766
23	0.38398	0.40499	0.44930	0.46943	0.48921	0.50864	0.53919	0.53919	0.56921	0.57611	0.63888	0.76732	0.82745	0.89747	0.98797	1.08766
24	0.37198	0.40499	0.44930	0.48117	0.51251	0.54332	0.57361	0.57361	0.60336	0.61000	0.68371	0.83404	0.90468	0.99597	1.09654	1.20612
25	0.37198	0.41691	0.46112	0.50464	0.54745	0.57800	0.61949	0.61949	0.64890	0.65519	0.75096	0.91188	1.00397	1.09447	1.21597	1.34612
26	0.37198	0.41691	0.47295	0.52811	0.58239	0.61268	0.66538	0.66538	0.70582	0.72296	0.82942	1.01197	1.11430	1.21487	1.35711	1.49688
27	0.37198	0.42882	0.49659	0.55158	0.61734	0.67048	0.72274	0.72274	0.77413	0.80204	0.91909	1.12317	1.23566	1.35715	1.49825	1.65842
28	0.38398	0.44073	0.52024	0.58679	0.66393	0.72828	0.79158	0.79158	0.86520	0.90371	1.01997	1.25662	1.37908	1.51037	1.66110	1.83072
29	0.40798	0.46455	0.55571	0.63373	0.72217	0.79764	0.87188	0.87188	0.95627	1.01667	1.14326	1.39007	1.53354	1.67455	1.83481	2.01379
30	0.40798	0.46455	0.56754	0.66894	0.76876	0.86700	0.94071	0.94071	1.03596	1.11834	1.24414	1.52351	1.67696	1.83872	2.00852	2.19687
31	0.43198	0.48837	0.60301	0.72762	0.83865	0.93636	1.04396	1.04396	1.16119	1.26519	1.38984	1.67920	1.85348	2.01383	2.20394	2.40148
32	0.45598	0.52411	0.63848	0.77456	0.90854	1.02884	1.13288	1.13288	1.28642	1.41204	1.54676	1.84601	2.03001	2.19989	2.41022	2.60609
33	0.46798	0.54793	0.67395	0.83324	0.97842	1.13288	1.28488	1.28488	1.42303	1.57019	1.71489	2.01282	2.19549	2.38595	2.60584	2.83223
34	0.49198	0.72661	0.72124	0.89192	1.07161	1.23692	1.41107	1.41107	1.57102	1.73963	1.90543	2.24453	2.37202	2.58296	2.82278	3.05830
35	0.52798	0.63131	0.76854	0.97407	1.16479	1.36408	1.56021	1.56021	1.73040	1.92037	2.09598	2.35755	2.59577	2.77996	3.05077	3.29530
36	0.55198	0.67896	0.82766	1.04449	1.26962	1.50280	1.69787	1.69787	1.88978	2.10112	2.29773	2.54660	2.74713	2.97687	3.28962	3.58375
37	0.59997	0.73652	0.89860	1.15011	1.38610	1.64152	1.84701	1.84701	2.07193	2.29315	2.48827	2.73565	2.95675	3.19586	3.50191	3.83375
38	0.63597	0.82190	0.99319	1.26747	1.52587	1.79180	2.01909	2.01909	2.24269	2.47389	2.70123	2.92470	3.17740	3.41476	3.83247	4.12451
39	0.68397	0.90528	1.08778	1.39656	1.66565	1.95364	2.17970	2.17970	2.41345	2.66593	2.90298	3.15599	3.40908	3.66649	4.12560	4.44758
40	0.75597	1.00057	1.21784	1.54912	1.82872	2.13860	2.37473	2.37473	2.62975	2.88056	3.13836	3.39176	3.68490	3.97294	4.47302	4.81372

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Female Select

Issue Age	Duration	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
0	0.40588	0.44491	0.48324	0.50003	0.53256	0.56167	0.58815	0.61349	0.63849	0.66303	0.68717	0.71095	0.73437	0.75741	0.78007	0.80235
1	0.44860	0.48729	0.50425	0.52087	0.53713	0.54280	0.53815	0.53349	0.52883	0.52417	0.51951	0.51485	0.51020	0.50556	0.50092	0.49628
2	0.49133	0.50847	0.52526	0.54170	0.54746	0.54280	0.53815	0.53349	0.52883	0.52417	0.51951	0.51485	0.51020	0.50556	0.50092	0.49628
3	0.51269	0.52866	0.54627	0.55212	0.54746	0.54280	0.53815	0.53349	0.52883	0.52417	0.51951	0.51485	0.51020	0.50556	0.50092	0.49628
4	0.53405	0.55084	0.56678	0.55212	0.54746	0.54280	0.53815	0.53349	0.52883	0.52417	0.51951	0.51485	0.51020	0.50556	0.50092	0.49628
5	0.55542	0.56144	0.55678	0.55212	0.54746	0.54280	0.53815	0.53349	0.52883	0.52417	0.51951	0.51485	0.51020	0.50556	0.50092	0.49628
6	0.56610	0.56144	0.55678	0.55212	0.54746	0.54280	0.53815	0.53349	0.52883	0.52417	0.51951	0.51485	0.51020	0.50556	0.50092	0.49628
7	0.56610	0.56144	0.55678	0.55212	0.54746	0.54280	0.53815	0.53349	0.52883	0.52417	0.51951	0.51485	0.51020	0.50556	0.50092	0.49628
8	0.56610	0.56144	0.55678	0.55212	0.54746	0.54280	0.53815	0.53349	0.52883	0.52417	0.51951	0.51485	0.51020	0.50556	0.50092	0.49628
9	0.56610	0.56144	0.55678	0.55212	0.54746	0.54280	0.53815	0.53349	0.52883	0.52417	0.51951	0.51485	0.51020	0.50556	0.50092	0.49628
10	0.56610	0.56144	0.55678	0.55212	0.54746	0.54280	0.53815	0.53349	0.52883	0.52417	0.51951	0.51485	0.51020	0.50556	0.50092	0.49628
11	0.56610	0.56144	0.55678	0.55212	0.54746	0.54280	0.53815	0.53349	0.52883	0.52417	0.51951	0.51485	0.51020	0.50556	0.50092	0.49628
12	0.56610	0.56144	0.55678	0.55212	0.54746	0.54280	0.53815	0.53349	0.52883	0.52417	0.51951	0.51485	0.51020	0.50556	0.50092	0.49628
13	0.57678	0.58262	0.59880	0.62504	0.65076	0.67643	0.69405	0.71137	0.72837	0.74507	0.76147	0.77757	0.79337	0.80887	0.82407	0.83897
14	0.58746	0.60381	0.63032	0.65629	0.70240	0.75788	0.82245	0.89586	0.97784	1.07801	1.19586	1.34289	1.49599	1.64610	1.79323	1.93736
15	0.60882	0.63559	0.66183	0.70838	0.76438	0.82957	0.90368	0.98645	1.08759	1.20658	1.35493	1.50953	1.66113	1.80975	1.95538	2.11692
16	0.64086	0.66737	0.71436	0.77089	0.83669	0.91150	0.99506	1.09717	1.21730	1.35493	1.50953	1.66113	1.80975	1.95538	2.11692	2.29648
17	0.67291	0.72034	0.77739	0.84381	0.91932	1.00368	1.10675	1.22803	1.36697	1.52306	1.69119	1.84280	1.99142	2.15630	2.31784	2.47604
18	0.72631	0.78389	0.85093	0.92715	1.01229	1.11633	1.23875	1.37901	1.53660	1.69119	1.85932	2.00943	2.17599	2.33920	2.49907	2.67450
19	0.79040	0.85805	0.93497	1.02090	1.12591	1.24947	1.39106	1.56367	1.72125	1.87585	2.02745	2.19568	2.32210	2.49907	2.69938	2.86242
20	0.86517	0.94279	1.02952	1.13549	1.26020	1.40310	1.56367	1.72125	1.87585	2.02745	2.19568	2.32210	2.49907	2.69938	2.86242	3.11868
21	0.95061	1.03813	1.14507	1.27092	1.41514	1.57720	1.73628	1.89237	2.04547	2.20505	2.36118	2.51413	2.66284	2.80622	2.94452	3.17669
22	1.04674	1.15466	1.28164	1.42718	1.59074	1.76634	1.90889	2.06349	2.23505	2.41421	2.59118	2.77400	2.96284	3.15669	3.34652	3.53231
23	1.16424	1.29237	1.43922	1.60428	1.76634	1.94194	2.09953	2.27443	2.44599	2.61421	2.79887	2.98965	3.18660	3.37999	3.56999	3.75668
24	1.30309	1.45126	1.61781	1.78137	1.94194	2.10906	2.27443	2.44599	2.61421	2.79887	2.98965	3.18660	3.37999	3.56999	3.75668	3.94000
25	1.46331	1.63135	1.79640	1.95847	2.11754	2.29412	2.46735	2.63724	2.80326	2.97271	3.13674	3.30322	3.47240	3.64502	3.81114	3.97999
26	1.64488	1.81143	1.97499	2.13556	2.31380	2.48871	2.66027	2.82662	2.99271	3.15921	3.32611	3.49333	3.66087	3.82874	3.99699	4.16552
27	1.82646	1.99152	2.15358	2.33349	2.51006	2.68330	2.85350	3.02071	3.18707	3.35354	3.51911	3.68487	3.85081	4.01694	4.18327	4.34989
28	2.00804	2.17160	2.35318	2.53142	2.70632	2.88837	3.06888	3.24771	3.42599	3.60367	3.78074	3.95721	4.13397	4.31042	4.48657	4.66242
29	2.18962	2.37287	2.55278	2.72985	2.92324	3.12369	3.32171	3.51921	3.71611	3.91242	4.10814	4.30327	4.49781	4.69174	4.88507	5.07781
30	2.39256	2.57414	2.75238	2.94812	3.15049	3.37972	3.62487	3.90553	4.19072	4.49996	4.83245	5.18740	5.56254	5.95365	6.35094	6.75449
31	2.59550	2.77541	2.97299	3.17730	3.40873	3.66625	3.93963	4.22764	4.53995	4.87578	5.23433	5.62454	6.04534	6.49648	6.97880	7.49230
32	2.79844	2.99787	3.20411	3.43773	3.68763	3.97374	4.28455	4.61911	4.97844	5.32820	5.72632	6.16573	6.64654	7.16988	7.73689	8.34869
33	3.02274	3.23092	3.46674	3.75038	4.07805	4.45174	4.87152	5.32820	5.82810	6.37133	6.96133	7.59847	8.28554	9.02669	9.82699	10.69249
34	3.25772	3.48574	3.75038	4.07805	4.45174	4.87152	5.32820	5.82810	6.37133	6.96133	7.59847	8.28554	9.02669	9.82699	10.69249	11.63489
35	3.52475	3.78176	4.07805	4.45174	4.87152	5.32820	5.82810	6.37133	6.96133	7.59847	8.28554	9.02669	9.82699	10.69249	11.63489	12.68249
36	3.81314	4.11015	4.41221	4.73991	5.09244	5.46901	5.87899	6.32132	6.77500	7.23949	7.72423	8.23338	8.76180	9.31469	9.89699	10.50469
37	4.14425	4.44913	4.77990	5.13577	5.51594	5.92988	6.37652	6.83488	7.30383	7.78949	8.29423	8.81847	9.36280	9.92749	10.51469	11.12689
38	4.48605	4.81989	5.17910	5.56288	5.98077	6.43172	6.89436	7.36817	7.85339	8.34989	8.85847	9.38087	9.91680	10.46749	11.04689	11.64889
39	4.85988	5.22243	5.60982	6.03166	6.48692	6.95404	7.43251	7.92321	8.42636	8.94160	9.46847	9.99637	10.52580	11.05689	11.58989	12.14489
40	5.26576	5.65875	6.08255	6.54211	7.01372	7.49684	7.99332	8.38481	8.78056	9.18249	9.59099	9.99637	10.40880	10.82689	11.25089	11.68089

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

Life Trend 3, 4 '87 Series, 4 '93 Series and 4 '96 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Female Select

Issue Age	Duration	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
0	0.53367	0.55649	0.57877	0.57877	0.61873	0.66682	0.72278	0.78634	0.85724	0.94389	1.05646	1.18635	1.33356	1.48077	1.62799	1.77520
1	0.56176	0.58431	0.62471	0.62471	0.67332	0.72990	0.79416	0.86586	0.95347	1.05646	1.18635	1.33356	1.48077	1.62799	1.77520	1.93973
2	0.59885	0.63068	0.67983	0.67983	0.73702	0.80199	0.87447	0.96305	1.06718	1.18635	1.33356	1.48077	1.62799	1.77520	1.93973	2.10426
3	0.63666	0.68633	0.74414	0.74414	0.80981	0.88309	0.97263	1.07791	1.19839	1.33356	1.48077	1.62799	1.77520	1.93973	2.10426	2.28879
4	0.69284	0.75126	0.81763	0.81763	0.89170	0.98221	1.08663	1.20403	1.34710	1.48077	1.62799	1.77520	1.93973	2.10426	2.28879	2.45064
5	0.75837	0.82545	0.90031	0.90031	0.99179	1.09935	1.22248	1.36063	1.49580	1.62799	1.77520	1.93973	2.10426	2.28879	2.45064	2.64115
6	0.83328	0.90893	1.00137	1.00137	1.11007	1.23452	1.37417	1.51083	1.64451	1.77520	1.93973	2.10426	2.28879	2.45064	2.64115	2.85764
7	0.91754	1.01095	1.12080	1.12080	1.24656	1.38771	1.52586	1.66103	1.79322	1.93973	2.10426	2.28879	2.45064	2.64115	2.85764	3.09144
8	1.02053	1.13152	1.25860	1.25860	1.40124	1.54089	1.67756	1.81123	1.95942	2.10426	2.28879	2.45064	2.64115	2.85764	3.09144	3.35989
9	1.14224	1.27064	1.41478	1.41478	1.55592	1.69408	1.82925	1.97191	2.12562	2.28879	2.45064	2.64115	2.85764	3.09144	3.35989	3.63699
10	1.28268	1.42831	1.57095	1.57095	1.71061	1.84727	1.98979	2.14687	2.29182	2.45064	2.64115	2.85764	3.09144	3.35989	3.63699	3.94007
11	1.44185	1.58598	1.72713	1.72713	1.86529	2.01848	2.16933	2.31489	2.47551	2.64115	2.85764	3.09144	3.35989	3.63699	3.94007	4.26913
12	1.60101	1.74365	1.88331	1.88331	2.03817	2.19969	2.33787	2.50039	2.66796	2.85764	3.09144	3.35989	3.63699	3.94007	4.26913	4.62417
13	1.76018	1.90133	2.05786	2.05786	2.21105	2.36930	2.52526	2.69476	2.86664	3.09144	3.35989	3.63699	3.94007	4.26913	4.62417	5.01385
14	1.91934	2.07755	2.23241	2.23241	2.38393	2.55013	2.72157	2.91564	3.12282	3.35989	3.63699	3.94007	4.26913	4.62417	5.01385	5.43817
15	2.09723	2.25377	2.40696	2.40696	2.57501	2.74838	2.94465	3.15420	3.39399	3.63699	3.94007	4.26913	4.62417	5.01385	5.43817	5.87980
16	2.27512	2.42999	2.59988	2.59988	2.77519	2.97365	3.18558	3.42809	3.67391	3.94007	4.26913	4.62417	5.01385	5.43817	5.87980	6.33875
17	2.45301	2.62476	2.80199	2.80199	3.00266	3.21695	3.46219	3.71082	3.98006	4.26913	4.62417	5.01385	5.43817	5.87980	6.33875	6.86899
18	2.64963	2.82880	3.03166	3.03166	3.24833	3.49630	3.74774	4.02006	4.31247	4.62417	5.01385	5.43817	5.87980	6.33875	6.86899	7.21336
19	2.85561	3.06067	3.27971	3.27971	3.53040	3.78465	4.06005	4.35580	4.67111	5.01385	5.43817	5.87980	6.33875	6.86899	7.21336	7.62036
20	3.08967	3.31109	3.56450	3.56450	3.82157	4.10004	4.39913	4.71804	5.06474	5.43817	5.87980	6.33875	6.86899	7.21336	7.62036	8.03602
21	3.34247	3.59861	3.85848	3.85848	4.14003	4.44246	4.76498	5.11563	5.49336	5.87980	6.33875	6.86899	7.21336	7.62036	8.03602	8.48631
22	3.63271	3.89540	4.18002	4.18002	4.48579	4.81191	5.16652	5.54856	5.93948	6.33875	6.86899	7.21336	7.62036	8.03602	8.48631	9.01454
23	3.93231	4.22001	4.52912	4.52912	4.85885	5.21741	5.60376	5.99916	6.40309	6.86899	7.21336	7.62036	8.03602	8.48631	9.01454	9.66400
24	4.26001	4.57246	4.90579	4.90579	5.26830	5.65696	6.05984	6.46743	6.88495	7.21336	7.62036	8.03602	8.48631	9.01454	9.66400	10.45202
25	4.61579	4.95272	5.31919	5.31919	5.71415	6.11852	6.53177	6.94091	7.28658	7.62036	8.03602	8.48631	9.01454	9.66400	10.45202	11.37858
26	4.99866	5.37008	5.76935	5.76935	6.17820	6.59611	7.02687	7.35979	7.69771	8.03602	8.48631	9.01454	9.66400	10.45202	11.37858	12.42638
27	5.42098	5.82455	6.23788	6.23788	6.66045	7.09283	7.43301	7.77505	8.11758	8.48631	9.01454	9.66400	10.45202	11.37858	12.42638	13.57810
28	5.87975	6.29756	6.72478	6.72478	7.16979	7.62045	7.92975	8.28071	8.63245	9.01454	9.66400	10.45202	11.37858	12.42638	13.57810	14.82506
29	6.35724	6.78912	7.23475	7.23475	7.69444	8.16623	8.52400	8.88658	9.26004	9.66400	10.45202	11.37858	12.42638	13.57810	14.82506	16.15863
30	6.85346	7.29071	7.75266	7.75266	8.23403	8.72628	9.12842	9.54191	9.96609	10.45202	11.37858	12.42638	13.57810	14.82506	16.15863	17.60476
31	7.36667	7.82587	8.30444	8.30444	8.80384	9.31438	9.83603	10.36801	10.91010	11.482506	12.42638	13.57810	14.82506	16.15863	17.60476	19.20677
32	7.90909	8.38541	8.87699	8.87699	9.39053	9.91699	10.45541	11.00419	11.57351	12.42638	13.57810	14.82506	16.15863	17.60476	19.20677	20.92135
33	8.23913	8.66997	9.03133	9.03133	9.47203	9.92541	10.39191	10.87064	11.37151	12.42638	13.57810	14.82506	16.15863	17.60476	19.20677	20.92135
34	8.68854	9.08226	9.56352	9.56352	10.04445	10.53699	11.04191	11.55810	12.08554	13.57810	14.82506	16.15863	17.60476	19.20677	20.92135	23.05159
35	9.17540	9.65502	10.25254	10.25254	10.82246	11.40455	12.00477	12.62419	13.26284	14.82506	16.15863	17.60476	19.20677	20.92135	23.05159	25.34636
36	9.74652	10.35063	11.08854	11.08854	11.95605	12.93089	13.99155	15.12601	16.32264	17.60476	19.20677	20.92135	23.05159	25.34636	27.86627	30.53340
37	10.44872	11.19463	12.07154	12.07154	13.05702	14.12937	15.27649	16.48665	17.78345	19.20677	20.92135	23.05159	25.34636	27.86627	30.53340	33.29578
38	11.30072	12.18703	13.18315	13.18315	14.26718	15.42696	16.65066	17.96214	19.40172	20.92135	23.05159	25.34636	27.86627	30.53340	33.29578	36.09280
39	12.30252	13.30928	14.40500	14.40500	15.57744	16.81467	18.14083	19.59867	21.13370	23.05159	25.34636	27.86627	30.53340	33.29578	36.09280	38.93311
40	13.43540	14.54282	15.72791	15.72791	16.97868	18.31952	19.79162	21.34606	22.85556	25.34636	27.86627	30.53340	33.29578	36.09280	38.93311	42.11981

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '97 Series, 4 '93 Series and 4 '96 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Female Select

Issue Age	Duration	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
0	1	1.93973	2.10426	2.26879	2.45064	2.64115	2.85764	3.09144	3.35989	3.63699	3.94007	4.26913	4.62417	5.01385	5.43817	5.87980
1	2	2.10426	2.26879	2.45064	2.64115	2.85764	3.09144	3.35989	3.63699	3.94007	4.26913	4.62417	5.01385	5.43817	5.87980	6.33875
2	3	2.26879	2.45064	2.64115	2.85764	3.09144	3.35989	3.63699	3.94007	4.26913	4.62417	5.01385	5.43817	5.87980	6.33875	6.81125
3	4	2.45064	2.64115	2.85764	3.09144	3.35989	3.63699	3.94007	4.26913	4.62417	5.01385	5.43817	5.87980	6.33875	6.81125	7.21336
4	5	2.64115	2.85764	3.09144	3.35989	3.63699	3.94007	4.26913	4.62417	5.01385	5.43817	5.87980	6.33875	6.81125	7.21336	7.62036
5	6	2.85764	3.09144	3.35989	3.63699	3.94007	4.26913	4.62417	5.01385	5.43817	5.87980	6.33875	6.81125	7.21336	7.62036	8.03602
6	7	3.09144	3.35989	3.63699	3.94007	4.26913	4.62417	5.01385	5.43817	5.87980	6.33875	6.81125	7.21336	7.62036	8.03602	8.46631
7	8	3.35989	3.63699	3.94007	4.26913	4.62417	5.01385	5.43817	5.87980	6.33875	6.81125	7.21336	7.62036	8.03602	8.46631	9.01454
8	9	3.63699	3.94007	4.26913	4.62417	5.01385	5.43817	5.87980	6.33875	6.81125	7.21336	7.62036	8.03602	8.46631	9.01454	9.66400
9	10	3.94007	4.26913	4.62417	5.01385	5.43817	5.87980	6.33875	6.81125	7.21336	7.62036	8.03602	8.46631	9.01454	9.66400	10.45202
10	11	4.26913	4.62417	5.01385	5.43817	5.87980	6.33875	6.81125	7.21336	7.62036	8.03602	8.46631	9.01454	9.66400	10.45202	11.37858
11	12	4.62417	5.01385	5.43817	5.87980	6.33875	6.81125	7.21336	7.62036	8.03602	8.46631	9.01454	9.66400	10.45202	11.37858	12.42638
12	13	5.01385	5.43817	5.87980	6.33875	6.81125	7.21336	7.62036	8.03602	8.46631	9.01454	9.66400	10.45202	11.37858	12.42638	13.57810
13	14	5.43817	5.87980	6.33875	6.81125	7.21336	7.62036	8.03602	8.46631	9.01454	9.66400	10.45202	11.37858	12.42638	13.57810	14.82506
14	15	5.87980	6.33875	6.81125	7.21336	7.62036	8.03602	8.46631	9.01454	9.66400	10.45202	11.37858	12.42638	13.57810	14.82506	16.15863
15	16	6.33875	6.81125	7.21336	7.62036	8.03602	8.46631	9.01454	9.66400	10.45202	11.37858	12.42638	13.57810	14.82506	16.15863	17.60476
16	17	6.81125	7.21336	7.62036	8.03602	8.46631	9.01454	9.66400	10.45202	11.37858	12.42638	13.57810	14.82506	16.15863	17.60476	19.20677
17	18	7.21336	7.62036	8.03602	8.46631	9.01454	9.66400	10.45202	11.37858	12.42638	13.57810	14.82506	16.15863	17.60476	19.20677	20.92135
18	19	7.62036	8.03602	8.46631	9.01454	9.66400	10.45202	11.37858	12.42638	13.57810	14.82506	16.15863	17.60476	19.20677	20.92135	23.05159
19	20	8.03602	8.46631	9.01454	9.66400	10.45202	11.37858	12.42638	13.57810	14.82506	16.15863	17.60476	19.20677	20.92135	23.05159	25.34636
20	21	8.46631	9.01454	9.66400	10.45202	11.37858	12.42638	13.57810	14.82506	16.15863	17.60476	19.20677	20.92135	23.05159	25.34636	27.86627
21	22	9.01454	9.66400	10.45202	11.37858	12.42638	13.57810	14.82506	16.15863	17.60476	19.20677	20.92135	23.05159	25.34636	27.86627	30.53340
22	23	10.45202	11.37858	12.42638	13.57810	14.82506	16.15863	17.60476	19.20677	20.92135	23.05159	25.34636	27.86627	30.53340	33.29578	36.09280
23	24	11.37858	12.42638	13.57810	14.82506	16.15863	17.60476	19.20677	20.92135	23.05159	25.34636	27.86627	30.53340	33.29578	36.09280	38.93311
24	25	12.42638	13.57810	14.82506	16.15863	17.60476	19.20677	20.92135	23.05159	25.34636	27.86627	30.53340	33.29578	36.09280	38.93311	42.11981
25	26	13.57810	14.82506	16.15863	17.60476	19.20677	20.92135	23.05159	25.34636	27.86627	30.53340	33.29578	36.09280	38.93311	42.11981	46.00792
26	27	14.82506	16.15863	17.60476	19.20677	20.92135	23.05159	25.34636	27.86627	30.53340	33.29578	36.09280	38.93311	42.11981	46.00792	50.96982
27	28	16.15863	17.60476	19.20677	20.92135	23.05159	25.34636	27.86627	30.53340	33.29578	36.09280	38.93311	42.11981	46.00792	50.96982	57.37785
28	29	17.60476	19.20677	20.92135	23.05159	25.34636	27.86627	30.53340	33.29578	36.09280	38.93311	42.11981	46.00792	50.96982	57.37785	65.51778
29	30	19.20677	20.92135	23.05159	25.34636	27.86627	30.53340	33.29578	36.09280	38.93311	42.11981	46.00792	50.96982	57.37785	65.51778	75.40693
30	31	20.92135	23.05159	25.34636	27.86627	30.53340	33.29578	36.09280	38.93311	42.11981	46.00792	50.96982	57.37785	65.51778	75.40693	86.97602
31	32	23.05159	25.34636	27.86627	30.53340	33.29578	36.09280	38.93311	42.11981	46.00792	50.96982	57.37785	65.51778	75.40693	86.97602	100.16444
32	33	25.34636	27.86627	30.53340	33.29578	36.09280	38.93311	42.11981	46.00792	50.96982	57.37785	65.51778	75.40693	86.97602	100.16444	114.91157
33	34	27.86627	30.53340	33.29578	36.09280	38.93311	42.11981	46.00792	50.96982	57.37785	65.51778	75.40693	86.97602	100.16444	114.91157	131.08751
34	35	30.53340	33.29578	36.09280	38.93311	42.11981	46.00792	50.96982	57.37785	65.51778	75.40693	86.97602	100.16444	114.91157	131.08751	148.38053
35	36	33.29578	36.09280	38.93311	42.11981	46.00792	50.96982	57.37785	65.51778	75.40693	86.97602	100.16444	114.91157	131.08751	148.38053	166.39229
36	37	36.09280	38.93311	42.11981	46.00792	50.96982	57.37785	65.51778	75.40693	86.97602	100.16444	114.91157	131.08751	148.38053	166.39229	184.74177
37	38	38.93311	42.11981	46.00792	50.96982	57.37785	65.51778	75.40693	86.97602	100.16444	114.91157	131.08751	148.38053	166.39229	184.74177	203.04796
38	39	42.11981	46.00792	50.96982	57.37785	65.51778	75.40693	86.97602	100.16444	114.91157	131.08751	148.38053	166.39229	184.74177	203.04796	216.60873
39	40	46.00792	50.96982	57.37785	65.51778	75.40693	86.97602	100.16444	114.91157	131.08751	148.38053	166.39229	184.74177	203.04796	216.60873	230.63712

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Female Select

Issue Age	Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
41	0.81596	1.09586	1.19116	1.33608	1.58995	2.30044	2.82328	2.54681	2.82328	3.08389	3.36253	3.64753	3.96072	4.27939	4.83130	5.20140
42	0.87596	1.19116	1.45431	2.11992	2.11992	2.45072	3.00543	2.71889	3.00543	3.29852	3.60911	3.91443	4.25860	4.60774	5.23300	5.61063
43	0.93596	1.28645	1.93640	2.95969	2.60100	2.60100	3.19896	2.87950	3.19896	3.53575	3.86691	4.21468	4.58958	4.97986	5.66727	6.08446
44	0.99596	1.36983	2.04203	3.29947	2.79972	2.79972	3.41526	3.05158	3.41526	3.77297	4.14712	4.53718	4.95365	5.38481	6.12326	6.59060
45	1.05595	1.46512	2.13591	3.52759	2.52759	2.52759	3.24661	2.87844	3.24661	3.64295	4.04008	4.46095	4.89303	5.33980	6.20096	7.11828
46	1.11595	1.54850	2.22980	3.89340	2.6572	3.01716	3.89340	3.41163	3.89340	4.31519	4.74779	5.23777	5.73697	6.22756	7.08952	7.84596
47	1.17595	1.63189	2.01003	2.79549	2.33542	3.17900	4.15524	3.65960	4.15524	4.60980	5.09983	5.60475	6.12311	6.65440	7.57808	8.16287
48	1.23595	1.71644	2.93527	3.36396	2.44104	2.93527	3.89904	3.89904	4.46261	4.90260	5.43609	5.97125	6.53132	7.08125	8.04492	8.66901
49	1.29394	1.78674	2.21103	3.08669	2.55840	3.57204	4.79275	4.15290	4.79275	5.23020	5.78355	6.36094	6.93953	7.51904	8.50437	9.17515
50	1.34394	1.87012	2.32927	2.69923	2.69923	3.26141	5.14566	4.81480	5.14566	5.68038	6.17584	6.71274	7.22114	7.78214	8.91223	9.60831
51	1.40394	1.95350	2.44750	3.44778	4.06912	4.06912	4.74945	4.47945	4.74945	5.49186	6.08284	6.71756	7.30757	7.82144	9.04375	9.71360
52	1.47593	2.03688	2.56574	3.66909	4.33500	4.33500	5.07087	5.07087	5.07087	6.32594	6.98285	7.61766	8.20757	8.72144	10.24886	11.04895
53	1.53593	2.13217	2.69580	3.22734	3.92024	4.63556	5.40336	5.40336	5.40336	6.74390	7.41998	8.07350	8.63714	9.18471	10.83714	11.89969
54	1.60793	2.23938	2.84951	4.47279	4.18159	4.94768	6.02824	5.79000	6.02824	7.18446	7.89073	8.59617	9.24187	9.82111	11.62311	12.87967
55	1.69193	2.35849	3.02686	3.70851	4.47279	5.28292	6.12610	6.12610	6.12610	7.64761	8.39511	9.17444	10.09486	11.07608	12.76765	13.98887
56	1.78792	2.48952	3.21604	4.79893	4.79893	5.64128	6.50468	6.50468	6.50468	8.13335	8.92191	9.83055	10.84508	11.95166	13.84248	15.23807
57	1.89592	2.66628	3.44069	5.13672	4.28356	5.13672	6.02276	6.02276	6.02276	7.82095	8.72191	9.69353	10.73976	11.84763	13.03673	16.60573
58	2.01591	2.84687	3.70081	5.49781	4.60043	5.49781	6.40424	6.40424	6.40424	8.28771	9.20650	10.19879	11.27063	12.42763	13.76213	18.11338
59	2.15990	3.06127	3.97276	5.85889	4.92903	5.85889	6.82040	6.82040	6.82040	8.78661	9.78261	10.84948	11.98596	13.18459	14.54948	19.78780
60	2.31590	3.28759	4.26835	6.24327	5.26937	6.24327	7.23656	7.23656	7.23656	9.33505	10.42650	11.52226	12.72357	14.03683	15.46633	21.57022
61	2.45989	3.51391	4.55212	6.61600	5.59797	6.61600	7.65272	7.65272	7.65272	9.92703	11.13817	12.38531	13.74974	15.22815	16.82568	23.54093
62	2.61588	3.72832	4.83589	6.97709	6.97709	8.08044	9.26946	9.26946	9.26946	11.92891	13.39407	14.89039	16.45226	18.00526	19.93038	27.05049
63	2.77188	3.94273	5.09601	7.33817	6.23170	7.33817	8.50816	9.79718	11.23622	12.81002	14.55974	16.26934	18.00526	19.93038	23.17937	30.62691
64	2.93987	4.15714	5.35613	7.72255	6.54857	7.72255	8.98212	10.38226	11.97619	13.79280	15.84871	17.37196	19.64912	21.75815	25.29646	33.42683
65	3.13186	4.39537	5.66354	8.16517	6.91238	8.16517	9.51388	11.04764	12.80724	14.85466	17.22735	21.12901	23.38919	25.88431	30.08518	36.45291
66	3.35985	4.69316	6.03008	8.70098	7.35834	8.70098	10.17280	11.81627	13.74074	16.00688	18.66203	23.04174	25.49642	28.22649	32.80940	39.72667
67	3.63584	5.05051	6.49120	9.36491	7.92166	9.36491	10.95688	12.73404	14.79948	17.23818	20.11912	25.11016	27.79121	30.76567	35.75160	43.25889
68	3.97182	5.50315	7.07056	10.20355	8.62580	10.20355	11.92992	13.82389	15.99482	18.54855	21.56501	27.35650	30.27355	33.51280	38.94351	47.07110
69	4.37981	6.07490	7.79181	11.24022	9.50599	11.24022	13.10904	15.10876	17.34954	19.93800	22.95485	29.78078	32.96552	36.48977	42.39599	51.16330
70	4.87178	6.76577	8.69041	12.52149	10.59742	12.52149	14.54248	16.63455	18.88641	21.39523	24.27745	32.39410	35.85607	39.68563	46.11989	55.55703
71	5.45976	7.61150	9.76636	14.05901	11.91182	14.05901	16.24180	18.40126	20.60542	22.92023	25.49916	35.20760	38.98934	43.14417	50.13692	60.26307
72	6.15573	8.62398	11.06697	15.88773	13.49616	15.88773	18.24168	20.45476	22.54074	24.52431	26.58638	38.24350	42.34326	46.85444	54.45795	70.16127
73	6.71970	9.63646	12.52128	18.19401	15.38562	18.19401	20.96984	23.57518	26.04708	28.38765	30.83437	44.40428	49.17246	54.52670	63.20857	80.81023
74	7.34368	10.74424	14.09383	20.70985	17.42764	20.70985	23.94076	26.95945	29.79248	32.47691	33.9306	50.96539	56.44297	62.66959	72.58889	93.20530
75	7.99165	11.93540	15.84373	23.54039	19.72786	23.54039	27.29316	30.80260	34.10710	37.23266	40.45120	58.56071	64.86087	72.09302	83.48916	107.33417
76	8.66362	13.23376	17.75917	26.67368	22.25105	26.67368	31.02704	35.10464	38.95677	42.60971	46.39167	67.12352	74.33790	82.70942	95.82254	122.89531
77	9.35959	14.62741	19.84014	30.09816	25.00896	30.09816	35.11928	39.83115	44.29997	48.55157	52.97101	76.58709	84.79684	94.40934	109.49131	142.89531
78	10.09155	16.11636	22.07481	33.80219	27.98985	33.80219	39.54676	44.95918	50.09053	55.00177	60.11078	86.88470	96.17149	107.11619	124.43034	158.51901
79	10.84752	17.68869	24.46320	37.78577	31.18199	37.78577	44.30948	50.46579	56.31770	61.92641	67.76613	97.96075	108.39565	120.75334	140.59618	178.51901
80	11.63949	19.36822	26.99346	42.03725	34.57363	42.03725	49.39588	56.33951	62.94331	69.28032	75.88103	109.80411	121.44726	135.28796	157.93457	178.51901

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.



Exhibit G - Details

LifeTrend 3, 4 '97 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Female Select

Issue Age	Duration 16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
41	5.70369	6.13344	6.59731	7.07340	7.56118	8.05828	8.57911	9.12590	9.69221	10.20401	10.74110	11.25070	11.81898	12.53351	13.56153
42	6.18433	6.65251	7.13308	7.62552	8.13125	8.65325	9.19406	9.77835	10.29551	10.93917	11.71410	12.53627	13.40600	14.32851	15.30375
43	6.70771	7.19276	7.68986	8.19820	8.72046	9.25863	9.81449	10.39000	10.98745	11.60799	12.25464	12.93099	13.64029	14.38567	15.16933
44	7.25244	7.75420	8.27016	8.79976	9.34445	9.90582	10.48750	11.09300	11.72645	12.38999	13.07679	13.78999	14.53300	15.30891	16.12126
45	7.81854	8.34016	8.88189	9.43529	10.00409	10.58982	11.19406	11.81911	12.46645	13.13759	13.83564	14.56245	15.32169	16.11800	16.94526
46	8.40322	8.94494	9.50689	10.08169	10.67209	11.27959	11.90564	12.55245	13.22245	13.91759	14.63964	15.38169	16.14750	16.94526	17.77645
47	8.99732	9.55916	10.14309	10.74169	11.35729	11.98849	12.63729	13.30564	13.99564	14.70845	15.43759	16.18564	16.95479	17.74916	18.57326
48	9.60322	10.19516	10.80809	11.43529	12.08849	12.76245	13.45564	14.16964	14.90564	15.65479	16.41845	17.19864	17.99729	18.81564	19.66416
49	10.23169	10.85849	11.50809	12.18169	12.87845	13.59645	14.33564	15.09845	15.88729	16.69464	17.52169	18.37064	19.23416	20.11564	21.02645
50	10.88564	11.54964	12.23845	12.95245	13.68245	14.42845	15.19169	15.97245	16.77064	17.58729	18.41464	19.25416	20.10845	20.98064	21.87245
51	11.56645	12.25564	12.96464	13.69464	14.44564	15.21845	16.01464	16.83564	17.68245	18.54645	19.42845	20.32064	21.22416	22.14064	23.07064
52	12.27464	12.98845	13.72245	14.47845	15.24645	16.03564	16.84845	17.67645	18.52064	19.38169	20.25245	21.13464	22.02845	22.93464	23.85416
53	12.99964	13.73845	14.49845	15.27845	16.07845	16.89845	17.73845	18.59845	19.46845	20.35845	21.25845	22.16845	23.08845	23.99845	24.92845
54	13.74464	14.50845	15.28845	16.08845	16.90845	17.74845	18.60845	19.48845	20.38845	21.29845	22.21845	23.14845	24.08845	24.98845	25.90845
55	14.50845	15.28845	16.08845	16.90845	17.74845	18.60845	19.48845	20.38845	21.29845	22.21845	23.14845	24.08845	24.98845	25.90845	26.82845
56	15.28845	16.08845	16.90845	17.74845	18.60845	19.48845	20.38845	21.29845	22.21845	23.14845	24.08845	24.98845	25.90845	26.82845	27.74845
57	16.08845	16.90845	17.74845	18.60845	19.48845	20.38845	21.29845	22.21845	23.14845	24.08845	24.98845	25.90845	26.82845	27.74845	28.66845
58	16.90845	17.74845	18.60845	19.48845	20.38845	21.29845	22.21845	23.14845	24.08845	24.98845	25.90845	26.82845	27.74845	28.66845	29.58845
59	17.74845	18.60845	19.48845	20.38845	21.29845	22.21845	23.14845	24.08845	24.98845	25.90845	26.82845	27.74845	28.66845	29.58845	30.50845
60	18.60845	19.48845	20.38845	21.29845	22.21845	23.14845	24.08845	24.98845	25.90845	26.82845	27.74845	28.66845	29.58845	30.50845	31.42845
61	19.48845	20.38845	21.29845	22.21845	23.14845	24.08845	24.98845	25.90845	26.82845	27.74845	28.66845	29.58845	30.50845	31.42845	32.34845
62	20.38845	21.29845	22.21845	23.14845	24.08845	24.98845	25.90845	26.82845	27.74845	28.66845	29.58845	30.50845	31.42845	32.34845	33.26845
63	21.29845	22.21845	23.14845	24.08845	24.98845	25.90845	26.82845	27.74845	28.66845	29.58845	30.50845	31.42845	32.34845	33.26845	34.18845
64	22.21845	23.14845	24.08845	24.98845	25.90845	26.82845	27.74845	28.66845	29.58845	30.50845	31.42845	32.34845	33.26845	34.18845	35.10845
65	23.14845	24.08845	24.98845	25.90845	26.82845	27.74845	28.66845	29.58845	30.50845	31.42845	32.34845	33.26845	34.18845	35.10845	36.02845
66	24.08845	24.98845	25.90845	26.82845	27.74845	28.66845	29.58845	30.50845	31.42845	32.34845	33.26845	34.18845	35.10845	36.02845	36.94845
67	24.98845	25.90845	26.82845	27.74845	28.66845	29.58845	30.50845	31.42845	32.34845	33.26845	34.18845	35.10845	36.02845	36.94845	37.86845
68	25.90845	26.82845	27.74845	28.66845	29.58845	30.50845	31.42845	32.34845	33.26845	34.18845	35.10845	36.02845	36.94845	37.86845	38.78845
69	26.82845	27.74845	28.66845	29.58845	30.50845	31.42845	32.34845	33.26845	34.18845	35.10845	36.02845	36.94845	37.86845	38.78845	39.70845
70	27.74845	28.66845	29.58845	30.50845	31.42845	32.34845	33.26845	34.18845	35.10845	36.02845	36.94845	37.86845	38.78845	39.70845	40.62845
71	28.66845	29.58845	30.50845	31.42845	32.34845	33.26845	34.18845	35.10845	36.02845	36.94845	37.86845	38.78845	39.70845	40.62845	41.54845
72	29.58845	30.50845	31.42845	32.34845	33.26845	34.18845	35.10845	36.02845	36.94845	37.86845	38.78845	39.70845	40.62845	41.54845	42.46845
73	30.50845	31.42845	32.34845	33.26845	34.18845	35.10845	36.02845	36.94845	37.86845	38.78845	39.70845	40.62845	41.54845	42.46845	43.38845
74	31.42845	32.34845	33.26845	34.18845	35.10845	36.02845	36.94845	37.86845	38.78845	39.70845	40.62845	41.54845	42.46845	43.38845	44.30845
75	32.34845	33.26845	34.18845	35.10845	36.02845	36.94845	37.86845	38.78845	39.70845	40.62845	41.54845	42.46845	43.38845	44.30845	45.22845
76	33.26845	34.18845	35.10845	36.02845	36.94845	37.86845	38.78845	39.70845	40.62845	41.54845	42.46845	43.38845	44.30845	45.22845	46.14845
77	34.18845	35.10845	36.02845	36.94845	37.86845	38.78845	39.70845	40.62845	41.54845	42.46845	43.38845	44.30845	45.22845	46.14845	47.06845
78	35.10845	36.02845	36.94845	37.86845	38.78845	39.70845	40.62845	41.54845	42.46845	43.38845	44.30845	45.22845	46.14845	47.06845	47.98845
79	36.02845	36.94845	37.86845	38.78845	39.70845	40.62845	41.54845	42.46845	43.38845	44.30845	45.22845	46.14845	47.06845	47.98845	48.90845
80	36.94845	37.86845	38.78845	39.70845	40.62845	41.54845	42.46845	43.38845	44.30845	45.22845	46.14845	47.06845	47.98845	48.90845	49.82845

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '98 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Female Select

Issue Age	Duration 31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
41	14.68064	15.87838	17.14269	18.49821	19.96657	21.55841	23.51954	25.60362	27.86627	30.53340	33.29578	36.09280	38.93311	42.11981	46.00792
42	16.02886	17.30670	18.67689	20.18151	21.77076	23.75351	25.86089	28.14911	30.53340	33.29578	36.09280	38.93311	42.11981	46.00792	50.96982
43	17.47071	18.85558	20.37646	21.98311	23.98748	26.11815	28.43196	30.84331	33.29578	36.09280	38.93311	42.11981	46.00792	50.96982	57.37785
44	19.03427	20.57141	22.19546	24.22146	26.37842	28.71480	31.15322	33.63373	36.09280	38.93311	42.11981	46.00792	50.96982	57.37785	65.51778
45	20.76636	22.40781	24.45543	26.63268	28.99764	31.46314	33.97168	36.45914	38.93311	42.11981	46.00792	50.96982	57.37785	65.51778	75.40693
46	22.62017	24.68940	26.88995	29.28048	31.77305	34.30963	36.82548	39.32828	42.11981	46.00792	50.96982	57.37785	65.51778	75.40693	86.97602
47	24.92338	27.14722	29.56333	32.08297	34.64759	37.19182	39.72345	42.54732	46.00792	50.96982	57.37785	65.51778	75.40693	86.97602	100.16444
48	27.40448	29.84617	32.39288	34.98554	37.55816	40.11863	42.97484	46.47490	50.96982	57.37785	65.51778	75.40693	86.97602	100.16444	114.91157
49	30.12901	32.70279	35.32349	37.92451	40.51380	43.40236	46.94188	51.48716	57.37785	65.51778	75.40693	86.97602	100.16444	114.91157	131.08751
50	33.01271	35.66144	38.29085	40.90897	43.82987	47.40886	52.00450	57.96023	65.51778	75.40693	86.97602	100.16444	114.91157	131.08751	148.38053
51	35.99339	38.65719	41.30414	44.25739	47.87585	52.52185	58.54262	66.18278	75.40693	86.97602	100.16444	114.91157	131.08751	148.38053	166.39229
52	39.02353	41.69931	44.68490	48.34283	53.03919	59.12500	66.84779	76.17231	86.97602	100.16444	114.91157	131.08751	148.38053	166.39229	184.74177
53	42.09448	45.11242	48.80981	53.55654	59.70739	67.51279	76.93769	87.85882	100.16444	114.91157	131.08751	148.38053	166.39229	184.74177	203.04796
54	45.53994	49.27679	54.07388	60.28977	68.17780	77.70307	88.74163	101.18111	114.91157	131.08751	148.38053	166.39229	184.74177	203.04796	230.63712
55	49.74377	54.59122	60.87216	68.84280	78.46945	89.62444	102.19777	116.07792	131.08751	148.38053	166.39229	184.74177	203.04796	230.63712	
56	55.10857	61.45454	69.50781	79.23383	90.50724	103.21444	117.24427	132.41805	148.38053	166.39229	184.74177	203.04796	230.63712		
57	62.03883	70.17282	79.99921	91.39005	104.23111	118.41062	133.74889	149.88659	166.39229	184.74177	203.04796	230.63712			
58	70.83782	80.78459	92.27286	105.24778	119.57697	135.07913	151.39266	168.08117	184.74177	203.04796	230.63712				
59	81.52997	93.15566	106.26445	120.74333	136.40966	152.89872	169.77006	186.61690	203.04796	230.63712					
60	94.03847	107.28112	121.90968	137.74020	154.40478	171.45894	188.49203	206.10889	230.63712						
61	108.29779	123.07603	139.07074	155.91084	173.14782	190.36716	207.16983	218.80731	230.63712						
62	124.24238	140.40128	157.41691	174.83670	192.24229	208.23077	221.00589	232.97809							
63	141.73182	158.92297	176.52558	194.11742	211.29170	223.20447	235.31906								
64	160.42903	178.21446	195.99255	213.35264	225.40305	240.00099									
65	179.90335	197.86768	215.41358	227.60163											
66	199.74280	217.47451	229.80020	242.34196											
67	219.53545	231.99878	244.68282												
68	234.19736	247.02389													
69	249.36486														
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In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
 Current Annual Cost of Insurance Rates Per \$1,000  
 Female Select

Issue Age	Duration	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
41	50.96982	57.37785	65.51778	75.40693	86.97602	100.16444	114.91157	131.08751	148.38053	166.39229	184.74177	203.04796	216.60873	230.63712		
42	57.37785	65.51778	75.40693	86.97602	100.16444	114.91157	131.08751	148.38053	166.39229	184.74177	203.04796	216.60873	230.63712			
43	65.51778	75.40693	86.97602	100.16444	114.91157	131.08751	148.38053	166.39229	184.74177	203.04796	216.60873	230.63712				
44	75.40693	86.97602	100.16444	114.91157	131.08751	148.38053	166.39229	184.74177	203.04796	216.60873	230.63712					
45	86.97602	100.16444	114.91157	131.08751	148.38053	166.39229	184.74177	203.04796	216.60873	230.63712						
46	100.16444	114.91157	131.08751	148.38053	166.39229	184.74177	203.04796	216.60873	230.63712							
47	114.91157	131.08751	148.38053	166.39229	184.74177	203.04796	216.60873	230.63712								
48	131.08751	148.38053	166.39229	184.74177	203.04796	216.60873	230.63712									
49	148.38053	166.39229	184.74177	203.04796	216.60873	230.63712										
50	166.39229	184.74177	203.04796	216.60873	230.63712											
51	184.74177	203.04796	216.60873	230.63712												
52	203.04796	216.60873	230.63712													
53	216.60873	230.63712														
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In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Female Standard

Issue Age	Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
0	1.30074	0.50724	0.45770	0.45770	0.40884	0.36067	0.32810	0.29599	0.26433	0.27685	0.27468	0.29772	0.31970	0.35426	0.38757	0.44487
1	0.49552	0.44575	0.39667	0.34827	0.33062	0.29827	0.29827	0.26639	0.27902	0.27685	0.30359	0.32607	0.36140	0.39513	0.45402	0.49720
2	0.35616	0.33564	0.30285	0.30285	0.27050	0.28336	0.28336	0.28119	0.30839	0.33513	0.37587	0.41113	0.47259	0.51776	0.54749	0.57571
3	0.32519	0.32279	0.28987	0.27256	0.25548	0.26845	0.26845	0.28119	0.32307	0.37884	0.41924	0.46784	0.52819	0.55864	0.58755	0.60188
4	0.30970	0.29204	0.25936	0.25742	0.25548	0.26845	0.26845	0.29599	0.36713	0.42256	0.46261	0.51037	0.56989	0.59852	0.62761	0.62805
5	0.29422	0.27667	0.25936	0.27256	0.27050	0.29827	0.29827	0.32559	0.39650	0.46627	0.50598	0.56708	0.61159	0.62677	0.65432	0.65421
6	0.27873	0.27667	0.25936	0.28770	0.30056	0.34302	0.34302	0.36999	0.45624	0.50998	0.54933	0.59543	0.61159	0.62677	0.65432	0.65421
7	0.26325	0.29204	0.28987	0.31799	0.34564	0.38776	0.38776	0.42918	0.49930	0.55370	0.59272	0.63796	0.66719	0.66764	0.68768	0.68038
8	0.26325	0.30742	0.32039	0.36341	0.39073	0.44741	0.44741	0.48838	0.55804	0.59741	0.63609	0.66632	0.69499	0.68127	0.69438	0.68038
9	0.26325	0.33816	0.36616	0.40884	0.45084	0.50707	0.50707	0.54758	0.60209	0.64112	0.66501	0.69467	0.70889	0.69489	0.69438	0.69347
10	0.27873	0.36890	0.41193	0.45427	0.49592	0.55181	0.55181	0.59198	0.64615	0.68483	0.69392	0.72302	0.72279	0.70852	0.69438	0.69347
11	0.29422	0.39964	0.45770	0.49969	0.54101	0.59655	0.59655	0.63638	0.67552	0.70489	0.71575	0.73720	0.73669	0.72214	0.70774	0.70655
12	0.32519	0.43038	0.48821	0.52998	0.56809	0.64129	0.64129	0.66598	0.70489	0.75769	0.76620	0.75138	0.73669	0.72214	0.70774	0.70655
13	0.37164	0.46112	0.51872	0.56026	0.60112	0.65620	0.65620	0.68078	0.70489	0.75769	0.75175	0.75138	0.73669	0.72214	0.70774	0.70655
14	0.41810	0.49187	0.54923	0.57541	0.61615	0.65620	0.65620	0.68078	0.70489	0.75769	0.75175	0.75138	0.73669	0.72214	0.70774	0.70655
15	0.58843	0.64557	0.70180	0.72683	0.76643	0.80534	0.80534	0.81397	0.85174	0.87111	0.95414	0.94985	0.93129	0.94015	0.92139	0.96824
16	0.63489	0.66094	0.71706	0.74197	0.76643	0.79043	0.79043	0.79917	0.83706	0.84711	0.96860	0.96403	0.95909	0.96740	0.94810	0.99441
17	0.65037	0.67631	0.73231	0.74197	0.76643	0.79043	0.79043	0.81397	0.82237	0.82237	0.95414	0.94985	0.95909	0.96740	0.94810	1.05983
18	0.66586	0.67631	0.73231	0.74197	0.76643	0.79043	0.79043	0.81397	0.82237	0.82237	0.95414	0.94985	0.95909	0.96740	0.94810	1.05983
19	0.66586	0.67631	0.73231	0.74197	0.76643	0.79043	0.79043	0.81397	0.82237	0.82237	0.95414	0.94985	0.95909	0.96740	0.94810	1.05983
20	0.66586	0.67631	0.73231	0.74197	0.76643	0.79043	0.79043	0.81397	0.82237	0.82237	0.95414	0.94985	0.95909	0.96740	0.94810	1.05983
21	0.65037	0.66094	0.71706	0.74197	0.76643	0.79043	0.79043	0.81397	0.82237	0.82237	0.95414	0.94985	0.95909	0.96740	0.94810	1.05983
22	0.60392	0.64557	0.70180	0.72683	0.76643	0.80534	0.80534	0.81397	0.85174	0.87111	0.96860	0.96403	0.95909	0.96740	0.94810	1.05983
23	0.61940	0.64557	0.70180	0.72683	0.76643	0.80534	0.80534	0.81397	0.85174	0.87111	0.96860	0.96403	0.95909	0.96740	0.94810	1.05983
24	0.60392	0.66094	0.73231	0.74197	0.76643	0.79043	0.79043	0.81397	0.82237	0.82237	0.95414	0.94985	0.95909	0.96740	0.94810	1.05983
25	0.60392	0.67631	0.76283	0.83282	0.91671	0.98431	0.98431	1.06556	1.11608	1.13653	1.31556	1.44605	1.56678	1.70317	1.86949	2.04115
26	0.60392	0.69169	0.77808	0.87825	0.99185	1.04396	1.04396	1.15436	1.23356	1.26767	1.46013	1.58782	1.73748	1.88030	2.08315	2.28975
27	0.60392	0.70706	0.83911	0.93882	1.05196	1.16327	1.16327	1.25796	1.35104	1.41338	1.63361	1.98477	2.16837	2.11193	2.33686	2.56452
28	0.63489	0.73780	0.89488	0.99939	1.14213	1.26767	1.26767	1.39115	1.52726	1.60280	1.82154	2.22578	2.43247	2.37081	2.63993	2.86546
29	0.68134	0.78391	0.94590	1.09024	1.26235	1.40189	1.40189	1.53915	1.68880	1.82137	2.05285	2.48096	2.72437	2.95670	3.21819	3.50659
30	0.69683	0.79928	0.97642	1.16595	1.35252	1.52120	1.52120	1.67234	1.85034	2.01079	2.25524	2.73615	3.00236	3.27008	3.53868	3.84678
31	0.74328	0.84639	1.05270	1.27195	1.47274	1.65542	1.65542	1.86473	2.08530	2.28764	2.52992	3.04604	3.33596	3.59709	3.89922	4.22623
32	0.78974	0.90688	1.11373	1.36280	1.60800	1.83439	1.83439	2.08673	2.32026	2.56449	2.83351	3.35993	3.66955	3.93772	4.28647	4.59259
33	0.82071	0.95299	1.19001	1.48394	1.74325	2.04318	2.04318	2.32352	2.58460	2.86505	3.15156	3.67183	3.98925	4.29198	4.64702	4.98512
34	0.86716	1.02984	1.28155	1.58994	1.92358	2.23706	2.23706	2.57511	2.87830	3.20561	3.52743	3.99790	4.32284	4.65987	5.03427	5.39073
35	0.92910	1.12207	1.37309	1.75650	2.10392	2.49059	2.49059	2.85630	3.18669	3.55531	3.88885	4.35232	4.67034	5.01413	5.43488	5.80943
36	0.97556	1.21429	1.49514	1.89278	2.31431	2.75904	2.75904	3.12269	3.49508	3.90501	4.29364	4.70674	5.01784	5.36639	5.86219	6.26738
37	1.06847	1.32189	1.63245	2.08963	2.53973	3.02749	3.02749	3.41868	3.84753	4.28386	4.65505	5.06117	5.40703	5.76352	6.32956	6.73841
38	1.14589	1.49097	1.81553	2.31677	2.81024	3.31085	3.31085	3.74427	4.18529	4.63356	5.04538	5.40141	5.81013	6.17228	6.82364	7.23562
39	1.23880	1.64467	1.99860	2.57418	3.08074	3.62404	3.62404	4.06986	4.50836	4.98327	5.43572	5.79837	6.22712	6.60829	7.33107	7.79824
40	1.37817	1.82912	2.24271	2.86189	3.39633	3.99688	3.99688	4.43994	4.91955	5.39125	5.86942	6.26621	6.71361	7.13968	7.93198	8.42629

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

Life Trend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Female Standard

Issue Age	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
0	0.48707	0.52726	0.56546	0.57762	0.58889	0.59927	0.59751	0.58436	0.57135	0.55848	0.54575	0.53315	0.52070	0.51798	0.51495
1	0.53834	0.57747	0.59004	0.60169	0.61245	0.61080	0.59751	0.58436	0.57135	0.55848	0.54575	0.53321	0.52035	0.51756	0.51457
2	0.58962	0.62058	0.61463	0.62576	0.62422	0.61080	0.59751	0.58436	0.57135	0.55848	0.54575	0.53327	0.52048	0.51769	0.51466
3	0.61525	0.62769	0.63921	0.63779	0.62422	0.61080	0.59751	0.58436	0.57135	0.55848	0.54575	0.53339	0.52060	0.51781	0.51476
4	0.64099	0.65280	0.65150	0.63779	0.62422	0.61080	0.59751	0.58436	0.57135	0.55848	0.54575	0.53357	0.52078	0.51799	0.51494
5	0.66652	0.66535	0.65150	0.63779	0.62422	0.61080	0.59751	0.58436	0.57135	0.55848	0.54575	0.53375	0.52096	0.51817	0.51512
6	0.67934	0.66535	0.65150	0.63779	0.62422	0.61080	0.59751	0.58436	0.57135	0.55848	0.54575	0.53405	0.52126	0.51847	0.51542
7	0.67934	0.66535	0.65150	0.63779	0.62422	0.61080	0.59751	0.58436	0.57135	0.55848	0.54575	0.53435	0.52156	0.51877	0.51572
8	0.67934	0.66535	0.65150	0.63779	0.62422	0.61080	0.59751	0.58436	0.57135	0.55848	0.54575	0.53465	0.52186	0.51907	0.51602
9	0.67934	0.66535	0.65150	0.63779	0.62422	0.61080	0.59751	0.58436	0.57135	0.55848	0.54575	0.53495	0.52216	0.51937	0.51632
10	0.67934	0.66535	0.65150	0.63779	0.62422	0.61080	0.59751	0.58436	0.57135	0.55848	0.54575	0.53525	0.52246	0.51967	0.51662
11	0.67934	0.66535	0.65150	0.63779	0.62422	0.61080	0.59751	0.58436	0.57135	0.55848	0.54575	0.53555	0.52276	0.51997	0.51692
12	0.67934	0.66535	0.65150	0.63779	0.62422	0.61080	0.59751	0.58436	0.57135	0.55848	0.54575	0.53585	0.52306	0.52027	0.51722
13	0.67934	0.66535	0.65150	0.63779	0.62422	0.61080	0.59751	0.58436	0.57135	0.55848	0.54575	0.53615	0.52336	0.52057	0.51752
14	0.67934	0.66535	0.65150	0.63779	0.62422	0.61080	0.59751	0.58436	0.57135	0.55848	0.54575	0.53645	0.52366	0.52087	0.51782
15	0.67934	0.66535	0.65150	0.63779	0.62422	0.61080	0.59751	0.58436	0.57135	0.55848	0.54575	0.53675	0.52396	0.52117	0.51812
16	1.02542	1.05452	1.13091	1.21542	1.30734	1.40598	1.53322	1.67589	1.84340	2.03370	2.25060	2.45452	2.64282	2.82973	3.03350
17	1.07669	1.15495	1.24154	1.33576	1.43690	1.56732	1.71360	1.88538	2.08056	2.30766	2.51249	2.70601	2.89825	3.10791	3.29565
18	1.17923	1.26793	1.36447	1.46813	1.60178	1.75172	1.92780	2.12794	2.36085	2.57110	2.76991	2.96756	3.18317	3.37649	3.55781
19	1.29459	1.39347	1.49989	1.63660	1.79023	1.97068	2.17582	2.41460	2.63035	2.83453	3.03764	3.25928	3.45826	3.64508	3.83869
20	1.42277	1.53156	1.67178	1.82915	2.01401	2.22422	2.46894	2.69024	2.89985	3.10850	3.33625	3.54095	3.73335	3.93284	4.13829
21	1.56376	1.70732	1.86846	2.05779	2.27312	2.52385	2.75078	2.96588	3.18013	3.41408	3.62457	3.82262	4.02808	4.23980	4.48471
22	1.74321	1.90818	2.10202	2.32253	2.57934	2.81196	3.03263	3.25255	3.49276	3.70912	3.91289	4.12440	4.34247	4.59471	4.84049
23	1.94830	2.14670	2.37245	2.63541	2.87379	3.10008	3.32574	3.57229	3.79460	4.00417	4.22180	4.44631	4.70598	4.95922	5.24308
24	2.19183	2.42286	2.69206	2.93626	3.16824	3.39971	3.65268	3.88101	4.09844	4.32028	4.55131	4.81851	5.07931	5.37169	5.67377
25	2.47382	2.74928	2.99937	3.23711	3.47446	3.73392	3.96834	4.18972	4.41985	4.65748	4.93230	5.20077	5.50177	5.81294	6.13254
26	2.80708	3.06313	3.30668	3.54999	3.81602	4.05660	4.28401	4.52049	4.76481	5.04736	5.32359	5.63333	5.95370	6.28296	6.61939
27	3.12753	3.37697	3.62629	3.89987	4.14580	4.37929	4.62222	4.87331	5.16368	5.44777	5.76637	6.09607	6.43511	6.78176	7.14370
28	3.44797	3.70337	3.98277	4.23592	4.47558	4.72502	4.98298	5.28126	5.57332	5.90088	6.24003	6.58898	6.94599	7.31893	7.68674
29	3.78123	4.06743	4.32696	4.57286	4.82891	5.09381	5.40010	5.70023	6.03687	6.38559	6.74459	7.11208	7.49616	7.87528	8.26722
30	4.15294	4.41894	4.67115	4.93388	5.20580	5.52021	5.82850	6.17433	6.53275	6.90192	7.28004	7.67541	8.06599	8.47000	8.88354
31	4.51184	4.77044	5.03993	5.31896	5.64158	5.95814	6.31327	6.68151	7.06098	7.44986	7.85667	8.25886	8.67512	9.05513	9.41883
32	4.87074	5.14706	5.43329	5.76421	6.08914	6.45369	6.83186	7.22176	7.62154	8.03994	8.45390	8.88255	9.27442	9.64986	9.98999
33	5.25527	5.54878	5.88811	6.22150	6.59558	6.98381	7.38427	7.79509	8.22523	8.65111	9.09232	9.49819	9.88354	10.23499	10.53298
34	5.66544	6.01327	6.35523	6.73886	7.13736	7.54851	7.97051	8.41252	8.85048	9.30442	9.72044	10.11988	10.48284	10.78134	11.01984
35	6.13969	6.49031	6.88380	7.29251	7.71448	8.14778	8.60183	9.05201	9.51884	9.94719	10.35886	10.73351	11.05267	11.49734	11.97935
36	6.62677	7.03013	7.44926	7.88217	8.32693	8.79315	9.25571	9.73560	10.17643	10.60050	10.98699	11.31696	11.56355	11.77935	12.01228
37	7.17793	7.60760	8.05159	8.50793	8.98646	9.46157	9.95468	10.40916	10.84480	11.24328	11.58422	11.84005	12.06460	12.30893	12.60213
38	7.76755	8.22274	8.69080	9.18183	9.66960	10.17609	10.64237	11.09174	11.50238	11.85444	12.11968	12.35309	12.60495	12.91124	13.40732
39	8.39561	8.87554	9.37918	9.87979	10.39982	10.87908	11.34134	11.76430	12.12763	12.40238	12.64482	12.90636	13.22390	13.73618	14.38103
40	9.06214	9.57855	10.09215	10.62589	11.11827	11.59359	12.02904	12.40379	12.68820	12.93978	13.21115	13.54011	14.06882	14.73378	15.52328

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '97 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Female Standard

Issue Age	Duration 31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
0	0.52866	0.55121	0.57324	0.61275	0.66032	0.71566	0.77852	0.84863	0.94389	1.05646	1.18635	1.33356	1.48077	1.62799	1.77520
1	0.55649	0.57877	0.61873	0.66682	0.72278	0.78634	0.85724	0.94389	1.05646	1.18635	1.33356	1.48077	1.62799	1.77520	1.93973
2	0.58431	0.62471	0.67332	0.72990	0.79416	0.86586	0.95347	1.05646	1.18635	1.33356	1.48077	1.62799	1.77520	1.93973	2.10426
3	0.63068	0.67983	0.73702	0.80199	0.87447	0.96305	1.06718	1.18635	1.33356	1.48077	1.62799	1.77520	1.93973	2.10426	2.26879
4	0.68633	0.74414	0.80981	0.88309	0.97263	1.07791	1.19839	1.33356	1.48077	1.62799	1.77520	1.93973	2.10426	2.26879	2.45064
5	0.75126	0.81763	0.89170	0.98221	1.08863	1.21043	1.34710	1.48077	1.62799	1.77520	1.93973	2.10426	2.26879	2.45064	2.64115
6	0.82545	0.90037	0.99179	1.09935	1.22448	1.36063	1.49580	1.62799	1.77520	1.93973	2.10426	2.26879	2.45064	2.64115	2.85764
7	0.90993	1.00317	1.11007	1.23452	1.37417	1.51083	1.64451	1.77520	1.93973	2.10426	2.26879	2.45064	2.64115	2.85764	3.09144
8	1.01095	1.12080	1.24656	1.38771	1.52586	1.66103	1.79322	1.93973	2.10426	2.26879	2.45064	2.64115	2.85764	3.09144	3.35989
9	1.13152	1.25860	1.40124	1.54089	1.67756	1.81123	1.95942	2.10426	2.26879	2.45064	2.64115	2.85764	3.09144	3.35989	3.63699
10	1.27064	1.41478	1.55592	1.69408	1.82925	1.97910	2.12562	2.26879	2.45064	2.64115	2.85764	3.09144	3.35989	3.63699	3.94007
11	1.42831	1.57095	1.71061	1.84727	1.98879	2.14697	2.29182	2.45064	2.64115	2.85764	3.09144	3.35989	3.63699	3.94007	4.26913
12	1.58598	1.72713	1.86529	2.01848	2.16833	2.31485	2.47551	2.64115	2.85764	3.09144	3.35989	3.63699	3.94007	4.26913	4.62417
13	1.74365	1.88331	2.02817	2.18969	2.33787	2.50039	2.66796	2.85764	3.09144	3.35989	3.63699	3.94007	4.26913	4.62417	5.01385
14	1.90133	2.05786	2.21105	2.36090	2.52526	2.69476	2.86664	3.09144	3.35989	3.63699	3.94007	4.26913	4.62417	5.01385	5.43817
15	3.00502	3.23378	3.45761	3.69454	3.94405	4.23210	4.52240	4.84932	5.24766	5.67197	6.12227	6.60720	7.10945	7.64634	8.17457
16	3.26471	3.49101	3.73056	3.98290	4.27420	4.56784	4.89854	5.24766	5.67197	6.12227	6.60720	7.10945	7.64634	8.17457	8.71146
17	3.52441	3.76661	4.02174	4.31631	4.61328	4.94776	5.30092	5.67197	6.12227	6.60720	7.10945	7.64634	8.17457	8.71146	9.23969
18	3.80265	4.06059	4.35841	4.65873	4.99898	5.35418	5.72954	6.12227	6.60720	7.10945	7.64634	8.17457	8.71146	9.23969	9.74194
19	4.09944	4.40051	4.70417	5.04620	5.40745	5.78711	6.19441	6.60720	7.10945	7.64634	8.17457	8.71146	9.23969	9.74194	10.19223
20	4.44261	4.74961	5.09542	5.46071	5.84468	6.24655	6.67426	7.10945	7.64634	8.17457	8.71146	9.23969	9.74194	10.19223	10.63387
21	4.79505	5.14484	5.51398	5.90225	6.30869	6.74132	7.18161	7.64634	8.17457	8.71146	9.23969	9.74194	10.19223	10.63387	11.10114
22	5.19386	5.56724	5.95983	6.37083	6.80839	7.25377	7.72395	8.17457	8.71146	9.23969	9.74194	10.19223	10.63387	11.10114	11.65569
23	5.62050	6.01740	6.43297	6.87545	7.32593	7.80156	8.25754	8.71146	9.23969	9.74194	10.19223	10.63387	11.10114	11.65569	12.40040
24	6.07497	6.49511	6.94251	7.39809	7.87917	8.34051	8.79988	9.23969	9.74194	10.19223	10.63387	11.10114	11.65569	12.40040	13.30099
25	6.55725	7.00958	7.47025	7.95678	8.42348	8.88830	9.33347	9.74194	10.19223	10.63387	11.10114	11.65569	12.40040	13.30099	14.35745
26	7.07664	7.54241	8.03439	8.50646	8.97672	9.42725	9.84082	10.19223	10.63387	11.10114	11.65569	12.40040	13.30099	14.35745	15.52648
27	7.61458	8.11200	8.58943	9.06514	9.52103	9.93970	10.29568	10.63387	11.10114	11.65569	12.40040	13.30099	14.35745	15.52648	16.79077
28	8.18961	8.67240	9.15356	9.61482	10.03658	10.39913	10.74180	11.10114	11.65569	12.40040	13.30099	14.35745	15.52648	16.79077	18.12433
29	8.75537	9.24198	9.70860	10.13746	10.50258	10.84973	11.22291	11.65569	12.40040	13.30099	14.35745	15.52648	16.79077	18.12433	19.51851
30	9.33041	9.80238	10.23634	10.60604	10.95767	11.33567	11.77399	12.40040	13.30099	14.35745	15.52648	16.79077	18.12433	19.51851	20.99929
31	9.9617	10.33522	10.70949	11.06560	11.44844	11.89230	12.52627	13.30099	14.35745	15.52648	16.79077	18.12433	19.51851	20.99929	22.60130
32	10.43410	10.81294	11.17353	11.56121	12.01060	12.65213	13.43600	14.35745	15.52648	16.79077	18.12433	19.51851	20.99929	22.60130	24.27258
33	10.91639	11.28147	11.67398	12.12891	12.77800	13.57100	14.50318	15.52648	16.79077	18.12433	19.51851	20.99929	22.60130	24.27258	26.35952
34	11.38940	11.78675	12.24721	12.90386	13.70601	14.64891	15.69408	16.79077	18.12433	19.51851	20.99929	22.60130	24.27258	26.35952	28.77552
35	11.89951	12.36552	13.02972	13.84101	14.79464	15.84167	16.96120	18.12433	19.51851	20.99929	22.60130	24.27258	26.35952	28.77552	31.40801
36	12.48382	13.15559	13.97602	14.94036	15.99826	17.13162	18.30830	19.51851	20.99929	22.60130	24.27258	26.35952	28.77552	31.40801	34.15307
37	13.28145	14.11102	15.08609	16.15686	17.30205	18.49226	19.71663	20.99929	22.60130	24.27258	26.35952	28.77552	31.40801	34.15307	36.95875
38	14.24603	15.23182	16.31445	17.47248	18.67822	19.91474	21.21243	22.60130	24.27258	26.35952	28.77552	31.40801	34.15307	36.95875	39.74711
39	15.37755	16.47205	17.64290	18.86018	20.11285	21.42557	22.83070	24.27258	26.35952	28.77552	31.40801	34.15307	36.95875	39.74711	42.53546
40	16.62964	17.81333	19.04414	20.31086	21.63872	23.06010	24.51895	26.35952	28.77552	31.40801	34.15307	36.95875	39.74711	42.53546	45.63557

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Female Standard

Issue Age	Duration	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
0		1.93973	2.10426	2.26879	2.45064	2.64115	2.85764	3.09144	3.35989	3.63899	3.94007	4.26913	4.62417	5.01385	5.43817	5.87980
1		2.10426	2.26879	2.45064	2.64115	2.85764	3.09144	3.35989	3.63899	3.94007	4.26913	4.62417	5.01385	5.43817	5.87980	6.33875
2		2.26879	2.45064	2.64115	2.85764	3.09144	3.35989	3.63899	3.94007	4.26913	4.62417	5.01385	5.43817	5.87980	6.33875	6.78039
3		2.45064	2.64115	2.85764	3.09144	3.35989	3.63899	3.94007	4.26913	4.62417	5.01385	5.43817	5.87980	6.33875	6.78039	7.21336
4		2.64115	2.85764	3.09144	3.35989	3.63899	3.94007	4.26913	4.62417	5.01385	5.43817	5.87980	6.33875	6.78039	7.21336	7.62036
5		2.85764	3.09144	3.35989	3.63899	3.94007	4.26913	4.62417	5.01385	5.43817	5.87980	6.33875	6.78039	7.21336	7.62036	8.03602
6		3.09144	3.35989	3.63899	3.94007	4.26913	4.62417	5.01385	5.43817	5.87980	6.33875	6.78039	7.21336	7.62036	8.03602	8.46631
7		3.35989	3.63899	3.94007	4.26913	4.62417	5.01385	5.43817	5.87980	6.33875	6.78039	7.21336	7.62036	8.03602	8.46631	8.91454
8		3.63899	3.94007	4.26913	4.62417	5.01385	5.43817	5.87980	6.33875	6.78039	7.21336	7.62036	8.03602	8.46631	8.91454	9.36400
9		3.94007	4.26913	4.62417	5.01385	5.43817	5.87980	6.33875	6.78039	7.21336	7.62036	8.03602	8.46631	8.91454	9.36400	9.81454
10		4.26913	4.62417	5.01385	5.43817	5.87980	6.33875	6.78039	7.21336	7.62036	8.03602	8.46631	8.91454	9.36400	9.81454	10.2638
11		4.62417	5.01385	5.43817	5.87980	6.33875	6.78039	7.21336	7.62036	8.03602	8.46631	8.91454	9.36400	9.81454	10.2638	10.71454
12		5.01385	5.43817	5.87980	6.33875	6.78039	7.21336	7.62036	8.03602	8.46631	8.91454	9.36400	9.81454	10.2638	10.71454	11.16569
13		5.43817	5.87980	6.33875	6.78039	7.21336	7.62036	8.03602	8.46631	8.91454	9.36400	9.81454	10.2638	10.71454	11.16569	11.61684
14		5.87980	6.33875	6.78039	7.21336	7.62036	8.03602	8.46631	8.91454	9.36400	9.81454	10.2638	10.71454	11.16569	11.61684	12.06800
15		6.33875	6.78039	7.21336	7.62036	8.03602	8.46631	8.91454	9.36400	9.81454	10.2638	10.71454	11.16569	11.61684	12.06800	12.51915
16		6.78039	7.21336	7.62036	8.03602	8.46631	8.91454	9.36400	9.81454	10.2638	10.71454	11.16569	11.61684	12.06800	12.51915	13.01915
17		7.21336	7.62036	8.03602	8.46631	8.91454	9.36400	9.81454	10.2638	10.71454	11.16569	11.61684	12.06800	12.51915	13.01915	13.51915
18		7.62036	8.03602	8.46631	8.91454	9.36400	9.81454	10.2638	10.71454	11.16569	11.61684	12.06800	12.51915	13.01915	13.51915	14.01915
19		8.03602	8.46631	8.91454	9.36400	9.81454	10.2638	10.71454	11.16569	11.61684	12.06800	12.51915	13.01915	13.51915	14.01915	14.51915
20		8.46631	8.91454	9.36400	9.81454	10.2638	10.71454	11.16569	11.61684	12.06800	12.51915	13.01915	13.51915	14.01915	14.51915	15.01915
21		8.91454	9.36400	9.81454	10.2638	10.71454	11.16569	11.61684	12.06800	12.51915	13.01915	13.51915	14.01915	14.51915	15.01915	15.51915
22		9.36400	9.81454	10.2638	10.71454	11.16569	11.61684	12.06800	12.51915	13.01915	13.51915	14.01915	14.51915	15.01915	15.51915	16.01915
23		9.81454	10.2638	10.71454	11.16569	11.61684	12.06800	12.51915	13.01915	13.51915	14.01915	14.51915	15.01915	15.51915	16.01915	16.51915
24		10.2638	10.71454	11.16569	11.61684	12.06800	12.51915	13.01915	13.51915	14.01915	14.51915	15.01915	15.51915	16.01915	16.51915	17.01915
25		10.71454	11.16569	11.61684	12.06800	12.51915	13.01915	13.51915	14.01915	14.51915	15.01915	15.51915	16.01915	16.51915	17.01915	17.51915
26		11.16569	11.61684	12.06800	12.51915	13.01915	13.51915	14.01915	14.51915	15.01915	15.51915	16.01915	16.51915	17.01915	17.51915	18.01915
27		11.61684	12.06800	12.51915	13.01915	13.51915	14.01915	14.51915	15.01915	15.51915	16.01915	16.51915	17.01915	17.51915	18.01915	18.51915
28		12.06800	12.51915	13.01915	13.51915	14.01915	14.51915	15.01915	15.51915	16.01915	16.51915	17.01915	17.51915	18.01915	18.51915	19.01915
29		12.51915	13.01915	13.51915	14.01915	14.51915	15.01915	15.51915	16.01915	16.51915	17.01915	17.51915	18.01915	18.51915	19.01915	19.51915
30		13.01915	13.51915	14.01915	14.51915	15.01915	15.51915	16.01915	16.51915	17.01915	17.51915	18.01915	18.51915	19.01915	19.51915	20.01915
31		13.51915	14.01915	14.51915	15.01915	15.51915	16.01915	16.51915	17.01915	17.51915	18.01915	18.51915	19.01915	19.51915	20.01915	20.51915
32		14.01915	14.51915	15.01915	15.51915	16.01915	16.51915	17.01915	17.51915	18.01915	18.51915	19.01915	19.51915	20.01915	20.51915	21.01915
33		14.51915	15.01915	15.51915	16.01915	16.51915	17.01915	17.51915	18.01915	18.51915	19.01915	19.51915	20.01915	20.51915	21.01915	21.51915
34		15.01915	15.51915	16.01915	16.51915	17.01915	17.51915	18.01915	18.51915	19.01915	19.51915	20.01915	20.51915	21.01915	21.51915	22.01915
35		15.51915	16.01915	16.51915	17.01915	17.51915	18.01915	18.51915	19.01915	19.51915	20.01915	20.51915	21.01915	21.51915	22.01915	22.51915
36		16.01915	16.51915	17.01915	17.51915	18.01915	18.51915	19.01915	19.51915	20.01915	20.51915	21.01915	21.51915	22.01915	22.51915	23.01915
37		16.51915	17.01915	17.51915	18.01915	18.51915	19.01915	19.51915	20.01915	20.51915	21.01915	21.51915	22.01915	22.51915	23.01915	23.51915
38		17.01915	17.51915	18.01915	18.51915	19.01915	19.51915	20.01915	20.51915	21.01915	21.51915	22.01915	22.51915	23.01915	23.51915	24.01915
39		17.51915	18.01915	18.51915	19.01915	19.51915	20.01915	20.51915	21.01915	21.51915	22.01915	22.51915	23.01915	23.51915	24.01915	24.51915
40		18.01915	18.51915	19.01915	19.51915	20.01915	20.51915	21.01915	21.51915	22.01915	22.51915	23.01915	23.51915	24.01915	24.51915	25.01915

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Female Standard

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
41	1.50205	2.01357	2.47156	3.13445	3.69689	4.31007	4.76543	5.28668	5.77010	6.28666	6.73405	7.21401	7.68469	8.55960	9.06742
42	1.61044	2.19802	2.70040	3.39187	3.96739	4.57852	5.09102	5.62444	6.17808	6.73682	7.20188	7.74220	8.27058	9.18660	9.73472
43	1.73433	2.39784	2.92925	3.61900	4.22871	4.86188	5.38701	5.99157	6.60064	7.19443	7.75478	8.32599	8.89735	9.78900	10.39140
44	1.85821	2.55155	3.15810	3.81585	4.49337	5.13033	5.71260	6.37338	7.02320	7.71987	8.33604	8.95149	9.57862	10.39140	10.99380
45	1.96860	2.73600	3.38695	3.99756	4.73382	5.38386	6.06778	6.78457	7.51861	8.28368	8.94565	9.61868	10.23263	10.99380	11.59620
46	2.09048	2.88971	3.58528	4.16412	4.97427	5.63739	6.40817	7.23981	8.01402	8.83304	9.54108	10.24417	10.90028	11.59620	12.34920
47	2.19888	3.05879	3.75310	4.37611	5.21472	5.92075	6.80776	7.72442	8.52401	9.39685	10.13651	10.84186	11.51342	12.34920	13.25280
48	2.30727	3.18175	3.96670	4.57822	5.47019	6.26377	7.22214	8.23309	9.46220	10.73832	11.85192	12.84206	13.42096	14.22663	15.22663
49	2.40018	3.35083	4.13452	4.76981	5.74070	6.63661	7.68093	8.84050	9.58854	10.48110	11.27067	12.02335	12.75332	14.15471	14.90302
50	2.50898	3.48917	4.34811	5.02723	6.05828	7.05420	8.19891	9.41322	10.11224	11.07382	11.85192	12.66274	13.42096	14.57580	15.62265
51	2.61697	3.64288	4.56170	5.29979	6.38690	7.50161	8.68729	9.98594	10.65137	11.63763	12.46153	13.31603	14.10223	15.33895	16.44696
52	2.75634	3.79658	4.77529	5.60264	6.76260	7.93411	9.19047	10.54398	11.21963	12.27373	13.11367	14.73381	15.68277	17.45303	18.55354
53	2.86473	3.96566	4.98888	5.90911	7.13830	8.41135	9.69366	11.05797	11.86075	12.92428	14.32658	15.31109	16.44349	17.69932	18.55354
54	2.98861	4.15011	5.24824	6.31432	7.57411	8.87367	10.21164	11.61600	12.51645	13.61820	14.50301	15.54000	16.59567	18.66920	19.91430
55	3.12798	4.34993	5.53812	6.72316	8.02495	9.36593	10.77402	12.15936	13.18671	14.32658	15.31109	16.44349	17.69932	19.99019	21.44517
56	3.29832	4.59775	5.82799	7.13201	8.50585	9.91764	11.33640	12.74676	13.88612	15.06387	16.20424	17.52768	18.93923	21.48579	23.13304
57	3.46865	4.81106	6.17889	7.60142	9.03183	10.49927	11.92838	13.34886	14.61466	15.83007	16.20424	18.79256	20.34264	23.11491	24.95176
58	3.65447	5.10310	6.56031	8.05597	9.58786	11.05108	12.53516	13.99501	15.35778	16.71193	18.64267	20.2424	21.89593	24.90428	26.91440
59	3.87126	5.42589	6.98749	8.58566	10.11384	11.64763	13.15673	14.65584	16.18833	17.68053	20.10290	21.79492	23.61272	26.82719	29.00789
60	4.10354	5.77942	7.44518	9.08536	10.65485	12.21435	13.77831	15.44884	17.12087	18.75033	21.71907	23.53240	25.45214	28.92369	31.25839
61	4.32033	6.11757	7.85711	9.55477	11.18083	12.76616	14.48869	16.30059	18.12626	19.96469	23.47701	25.39498	27.45507	31.15372	33.65282
62	4.55260	6.44036	8.25378	10.00903	11.64670	13.37762	15.22866	17.18170	19.23366	21.36699	25.36254	27.41045	29.59425	33.54400	36.24351
63	4.78488	6.73240	8.60468	10.40273	12.14262	13.97417	15.95383	18.12155	20.42847	22.95722	27.34731	29.52322	31.86968	36.10787	38.99121
64	5.01716	7.02445	8.94032	10.84186	12.68363	14.61546	16.73821	19.10546	21.75443	24.68202	29.45968	31.77499	34.29499	38.0528	42.24920
65	5.29589	7.33188	9.38276	11.35670	13.29978	15.34624	17.62617	20.20685	23.15324	26.49911	31.69963	34.19356	36.84293	42.02347	45.76888
66	5.60559	7.77762	9.90148	11.97753	14.03615	16.22615	18.63254	21.41104	24.62491	28.32065	34.08136	36.73723	39.86501	45.48203	49.55024
67	6.02368	8.30022	10.57277	12.78007	14.93783	17.28502	19.84610	22.77677	26.16943	30.11328	36.80485	39.75349	43.16509	49.19431	53.58020
68	6.51921	8.96117	11.39662	13.76432	16.99749	18.59743	21.26685	24.27466	27.75766	31.80472	39.59619	42.99215	46.66680	53.17365	57.88494
69	7.13861	9.79119	12.43407	14.99084	17.52265	20.17829	22.93919	25.96346	29.40418	33.61180	42.78600	46.48711	50.42740	57.42006	62.47753
70	7.85092	10.79029	13.71561	16.52021	19.26590	22.07293	24.90752	27.85785	31.32754	35.28878	46.20264	50.15056	54.40600	61.97361	67.35797
71	8.71808	12.00458	15.22601	18.33728	21.33976	24.30939	27.14224	30.17811	33.32376	36.79227	49.81776	54.09811	58.67073	66.80758	72.52627
72	9.70912	13.44844	17.02628	20.48748	23.78932	26.90438	29.95414	32.77740	35.39284	38.06446	53.68806	58.28196	63.19435	71.96203	77.99551
73	10.48338	14.83281	19.00963	23.03138	26.84001	30.72230	34.27558	37.57946	40.63838	43.80377	61.83980	67.12224	72.93647	82.81843	90.05923
74	11.30408	16.30840	21.09977	25.71156	30.34153	34.80866	38.90782	42.66054	46.13163	49.65873	70.40267	76.40732	83.11460	94.28909	102.79025
75	12.14028	17.87622	23.37299	28.90658	34.23378	39.38718	44.10244	48.44652	52.46999	56.52565	80.21311	87.05459	94.79152	107.50905	117.51009
76	12.97647	19.52090	26.01237	32.35901	38.50173	44.42802	49.87423	54.89333	59.55148	64.28890	91.15771	98.91114	107.80372	122.29138	134.02247
77	13.81266	21.42688	28.85009	36.09915	43.10030	49.90136	56.13441	61.91286	67.28865	72.78943	103.12304	111.85187	121.96046	138.47563	152.14423
78	14.78822	23.54045	31.87088	40.08157	48.02949	55.73264	62.83857	69.41700	75.57952	81.88269	115.96739	125.72389	137.12547	155.94221	171.70525
79	15.77926	25.53088	35.04423	44.30626	53.25923	61.93675	69.94232	77.39107	84.36581	91.51084	129.59138	140.42991	153.17612	174.57035	192.80088
80	16.80128	27.74427	38.35490	48.72780	58.75948	68.46897	77.43085	85.74696	93.56008	101.55824	143.93844	155.90041	170.01705	194.25341	216.79375

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.



Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Female Standard

Issue Age	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
41	9.77993	10.30667	10.85428	11.35995	11.84850	12.29658	12.68291	12.97712	13.23798	13.51933	13.85987	14.40523	15.09057	15.90404	16.78723
42	10.39140	10.99380	11.59620	12.10605	12.56694	12.96500	13.26914	13.53942	13.83089	14.18318	14.74542	15.45142	16.28917	17.19900	18.15418
43	10.99380	11.59620	12.34920	13.25006	13.86251	14.52027	15.44410	14.14583	14.51004	15.08939	15.81632	16.67868	17.61549	18.59948	19.59603
44	11.59620	12.34920	13.11610	13.53808	13.86251	14.15202	14.46416	14.84004	15.43713	16.18526	17.07256	18.03672	19.04988	20.07669	21.10342
45	12.34920	13.25006	13.82907	14.16384	14.46317	14.78586	15.17440	15.78864	16.58926	17.47081	18.46287	19.50541	20.56287	21.62105	22.70443
46	13.25006	14.12303	14.46828	14.77757	15.11095	15.51190	16.4394	16.93531	17.87343	18.93334	19.96604	21.05457	22.14463	23.26134	24.43652
47	14.19985	14.77582	15.09520	15.43943	15.85296	16.50301	17.31640	18.28043	19.32875	20.43179	21.55179	22.67415	23.81269	25.03691	26.24351
48	15.08647	15.41607	15.77129	16.19756	16.86595	17.70155	18.69179	19.76888	20.90265	22.05453	23.20962	24.39433	25.64219	26.88723	28.19991
49	15.74017	16.0653	16.54571	17.23247	18.09075	19.10753	20.21374	21.37862	22.56278	23.75103	24.97042	26.25534	27.53833	28.91987	31.11209
50	16.44515	16.89742	17.60287	18.48399	19.52769	20.63333	21.85970	23.16556	24.29838	25.55290	26.87538	28.19683	29.90606	31.87522	33.95834
51	17.25267	17.97704	18.88129	19.95212	21.11765	22.34590	23.59585	24.85168	26.14178	27.50230	28.86272	30.62117	32.64712	34.79128	36.92630
52	18.35499	19.28264	20.38098	21.57669	22.83721	24.12067	25.41092	26.73705	28.13610	29.53600	31.34431	33.42778	35.63380	37.83205	39.95980
53	19.68804	20.81420	22.04046	23.33363	24.65100	25.97610	27.33872	28.77679	30.21667	32.07548	34.21720	36.48587	38.74819	40.93985	42.97457
54	21.25180	22.50896	23.8517	25.18685	26.54723	27.94678	29.42435	30.90473	32.81467	35.01538	37.34751	39.67474	41.93136	44.02867	45.98934
55	22.98219	24.34182	25.72822	27.12430	28.56124	30.07880	31.60018	33.56189	35.82233	38.21871	40.61169	42.93402	45.09488	47.11739	49.34117
56	24.85358	26.27510	27.70731	29.18209	30.74013	32.30302	34.31714	36.63803	39.09948	41.55903	43.94794	46.17319	48.25840	50.55144	53.44201
57	26.82751	28.29627	29.80933	31.40835	33.01326	35.08041	37.46250	39.98981	42.51678	44.97311	47.26360	49.41235	51.77560	54.75287	58.70382
58	28.89117	30.44297	32.08344	33.73088	35.85171	38.29573	40.88971	43.48492	46.00954	48.36612	50.57926	53.01366	56.07877	60.14374	65.51983
59	31.08300	32.76542	34.45590	36.63104	39.13773	41.79916	44.46347	47.05722	49.48073	51.75912	54.26562	57.41973	61.60019	67.12694	74.16156
60	33.45428	35.18830	37.41839	39.98848	42.71819	45.45241	48.11615	50.60745	52.95193	55.53147	58.77574	63.07318	68.75250	75.98064	84.60092
61	35.92810	38.21377	40.84800	43.64677	46.45176	49.18633	51.74628	54.15769	56.81121	60.14679	64.56270	70.39651	77.82060	86.67605	96.69746
62	39.01717	41.71628	44.58492	47.46150	50.26778	52.89721	55.37641	58.10486	61.53290	66.06875	72.05897	79.68144	88.77502	99.06931	110.34821
63	42.59332	45.53263	48.48165	51.36047	54.06024	56.60808	59.41239	62.93406	67.59133	73.73989	81.56318	90.89781	101.46839	113.05489	125.42208
64	46.48991	49.51219	52.46442	55.23537	57.85270	60.73383	64.35027	69.13044	75.43925	83.46580	93.04442	103.89470	115.79265	128.49850	141.73182
65	50.55313	53.57962	56.42261	59.11027	62.06916	65.78154	70.68609	77.15707	85.38930	95.21486	106.34825	118.56148	131.61024	145.20829	160.42903
66	54.70608	57.62194	60.38079	63.41839	67.22785	72.25828	78.89335	87.33369	97.40913	108.82903	121.36139	134.75731	148.72468	164.36412	179.90335
67	58.83339	61.66427	64.78151	68.68921	73.84699	80.64807	89.29897	99.62722	111.33704	124.19238	137.93969	152.28099	168.34439	184.31611	199.74280
68	62.96070	66.15853	70.16563	75.45224	82.42125	91.28514	101.86915	113.87229	127.05445	141.15740	155.87721	172.36984	188.77954	204.64220	219.53545
69	67.54944	71.65709	77.07402	84.21288	93.29219	104.13489	116.43476	129.94760	144.41044	159.51335	176.44048	193.23364	209.59785	224.92033	234.19736
70	73.16361	78.71233	86.02296	95.32012	106.42447	119.02448	132.87182	147.69879	163.18940	180.55629	197.85841	214.60976	230.36704	249.94188	269.36486
71	80.36718	87.85150	97.36695	108.73786	121.64142	135.82712	151.02247	166.90537	184.71729	202.47384	219.67792	235.87558	250.36704	265.48141	281.9736
72	89.69848	99.43865	111.07509	124.28560	138.81350	154.38148	170.66126	188.92347	207.13893	224.80233	241.44595	257.07814	271.62879	287.92521	305.64992
73	101.52925	113.43614	126.95701	141.83095	157.77580	174.45708	193.17483	211.85670	229.98300	247.07814	263.57952	274.25245	287.92521	305.64992	324.69921
74	115.82102	129.65565	144.87948	161.20545	178.29278	197.47138	216.62413	235.21992	252.77217	269.65363	287.11762	305.64992	324.69921	344.36486	364.69921
75	132.38153	147.95909	164.67042	182.16841	201.81310	221.44223	240.51310	258.52802	275.79409	293.65555	305.64992	324.69921	344.36486	364.69921	385.64992
76	151.06978	168.17071	186.08397	206.20001	226.31099	245.86253	264.34570	282.00031	299.94209	305.64992	324.69921	344.36486	364.69921	385.64992	407.69921
77	171.70633	190.03943	210.63210	231.23042	251.96821	272.22520	288.27249	303.64209	305.64992	324.69921	344.36486	364.69921	385.64992	407.69921	430.69921
78	194.03482	215.10937	236.20051	256.73015	276.16854	288.27249	303.64209	305.64992	324.69921	344.36486	364.69921	385.64992	407.69921	430.69921	454.69921
79	219.63183	241.22128	262.24834	282.16970	294.61062	305.64992	324.69921	344.36486	364.69921	385.64992	407.69921	430.69921	454.69921	479.69921	505.69921
80	246.29271	267.82278	288.23470	301.01471	313.69070	305.64992	324.69921	344.36486	364.69921	385.64992	407.69921	430.69921	454.69921	479.69921	505.69921

In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

LifeTrend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Female Standard

Issue Age	Duration 31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
41	17.98375	19.22811	20.50908	21.85186	23.28950	24.76531	26.62707	28.77552	31.40801	34.15307	36.95875	39.74711	42.53546	45.63557	49.42843
42	19.41207	20.70719	22.06500	23.51891	25.01168	26.89462	29.06759	31.40801	34.15307	36.95875	39.74711	42.53546	45.63557	49.42843	54.29507
43	20.90530	22.27814	23.74831	25.25805	27.16217	29.35986	31.72680	34.15307	36.95875	39.74711	42.53546	45.63557	49.42843	54.29507	60.59918
44	22.49129	23.97771	25.50441	27.42971	29.65173	32.04559	34.49972	36.95875	39.74711	42.53546	45.63557	49.42843	54.29507	60.59918	78.24724
45	24.20712	25.75078	27.69726	29.94380	32.36438	34.84638	37.33388	39.74711	42.53546	45.63557	49.42843	54.29507	60.59918	78.24724	89.43532
46	25.99715	27.96481	30.23588	32.68317	35.19303	37.70901	40.15054	42.53546	45.63557	49.42843	54.29507	60.59918	78.24724	89.43532	102.06087
47	28.23236	30.52795	33.00196	35.53968	38.08414	40.55397	42.96720	45.63557	49.42843	54.29507	60.59918	78.24724	89.43532	102.06087	116.00266
48	30.82002	33.32075	35.88634	38.45927	40.95740	43.39893	46.09877	49.42843	54.29507	60.59918	78.24724	89.43532	102.06087	116.00266	131.08751
49	33.63955	36.23299	38.83440	41.36084	43.83067	46.56187	49.93012	54.29507	60.59918	78.24724	89.43532	102.06087	116.00266	131.08751	148.38053
50	36.57964	39.20953	41.76427	44.26240	47.02517	50.43182	54.84616	60.59918	66.59190	78.24724	89.43532	102.06087	116.00266	131.08751	166.39229
51	39.58466	42.16770	44.69414	47.48837	50.93352	55.39725	61.21426	68.59190	78.24724	89.43532	102.06087	116.00266	131.08751	148.38053	184.74177
52	42.57114	45.12587	47.95157	51.43522	55.94835	61.82934	69.28811	78.24724	89.43532	102.06087	116.00266	131.08751	148.38053	166.39229	203.04796
53	45.55761	48.41477	51.93692	56.49944	62.44443	69.98432	79.04145	89.43532	102.06087	116.00266	131.08751	148.38053	166.39229	184.74177	230.63712
54	48.87797	52.43862	57.05054	63.05951	70.68052	79.83566	90.34308	102.06087	116.00266	131.08751	148.38053	166.39229	184.74177	203.04796	230.63712
55	52.94032	57.60163	63.67459	71.37673	80.62987	91.25085	103.09678	116.00266	131.08751	148.38053	166.39229	184.74177	203.04796	216.60873	230.63712
56	58.15273	64.28987	72.07294	81.42408	92.15862	104.13270	117.18009	131.08751	148.38053	166.39229	184.74177	203.04796	216.60873	230.63712	230.63712
57	64.90475	72.76915	82.21829	93.06639	105.16862	118.35752	132.41805	148.38053	166.39229	184.74177	203.04796	216.60873	230.63712	230.63712	230.63712
58	73.46535	83.01250	93.97416	106.20454	119.53494	133.74859	149.88659	166.39229	184.74177	203.04796	216.60873	230.63712	230.63712	230.63712	230.63712
59	83.80671	94.88193	107.24046	120.71237	135.07913	151.39266	168.08117	184.74177	203.04796	216.60873	230.63712	230.63712	230.63712	230.63712	230.63712
60	95.78970	108.27637	121.88980	136.40966	152.89872	169.77006	186.61690	203.04796	216.60873	230.63712	230.63712	230.63712	230.63712	230.63712	230.63712
61	109.31229	123.06722	137.74020	154.40478	171.45894	188.49203	205.10889	216.60873	230.63712	230.63712	230.63712	230.63712	230.63712	230.63712	230.63712
62	124.24465	139.07074	155.91084	173.14782	190.36716	207.16983	218.80731	230.63712	230.63712	230.63712	230.63712	230.63712	230.63712	230.63712	230.63712
63	140.40128	157.41691	174.83670	192.24229	209.23077	221.00589	237.87809	230.63712	230.63712	230.63712	230.63712	230.63712	230.63712	230.63712	230.63712
64	158.92297	176.52558	194.11742	211.29170	223.20447	235.31906	237.87809	230.63712	230.63712	230.63712	230.63712	230.63712	230.63712	230.63712	230.63712
65	178.21446	195.99255	213.35264	225.40305	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002
66	197.86768	215.41358	227.60163	240.00099	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002
67	217.47451	229.80020	242.34196	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002
68	231.99878	244.68292	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002
69	247.02389	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002	237.66002
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In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.

Exhibit G - Details

Life Trend 3, 4 '87 Series, 4 '93 Series and 4 '95 Series  
Current Annual Cost of Insurance Rates Per \$1,000  
Female Standard

Issue Age	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
41	54.29507	60.59918	68.59190	78.24724	89.43532	102.06087	116.00266	131.08751	148.38053	166.39229	184.74177	203.04796	216.60873	230.63712	
42	60.59918	68.59190	78.24724	89.43532	102.06087	116.00266	131.08751	148.38053	166.39229	184.74177	203.04796	216.60873	230.63712		
43	68.59190	78.24724	89.43532	102.06087	116.00266	131.08751	148.38053	166.39229	184.74177	203.04796	216.60873	230.63712			
44	78.24724	89.43532	102.06087	116.00266	131.08751	148.38053	166.39229	184.74177	203.04796	216.60873	230.63712				
45	89.43532	102.06087	116.00266	131.08751	148.38053	166.39229	184.74177	203.04796	216.60873	230.63712					
46	102.06087	116.00266	131.08751	148.38053	166.39229	184.74177	203.04796	216.60873	230.63712						
47	116.00266	131.08751	148.38053	166.39229	184.74177	203.04796	216.60873	230.63712							
48	131.08751	148.38053	166.39229	184.74177	203.04796	216.60873	230.63712								
49	148.38053	166.39229	184.74177	203.04796	216.60873	230.63712									
50	166.39229	184.74177	203.04796	216.60873	230.63712										
51	184.74177	203.04796	216.60873	230.63712											
52	203.04796	216.60873	230.63712												
53	216.60873	230.63712													
54	230.63712														
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In no event will current cost of insurance rates exceed the guaranteed maximum cost of insurance rates.