

LifeTrends®

Advantage Elite Select (New) vs Advantage Elite Select (Old)

Percentage that the Premium is Higher or Lower, \$1,000,000 Death Benefit

Term - Level Term Period vs Term - Level Term Period

Payment Structure	Gender	Risk Class	20	25	30	35	40	45	50	55	60	65	70	75	80
Ten Pay	Male	Preferred Best	-14.5	-14.5	-17.5	-10.5	-14.1	-1.7	-10.0	-1.9	-4.5	0.0	-7.3	14.0	26.0
		Preferred	-15.2	-15.2	-21.2	-22.5	-28.1	-13.4	-14.0	-10.0	-6.9	0.0	-3.7	11.9	18.0
		Standard Plus	-22.0	-22.0	-16.5	-10.6	-22.5	-14.5	-15.8	-14.8	-11.5	-1.0	0.7	11.2	17.0
		Standard	-3.4	-3.4	-5.0	-8.0	-16.4	-5.1	-1.4	-0.3	-1.0	0.0	4.2	7.2	19.2
		Best Tobacco	10.9	10.9	9.0	2.4	-1.7	-1.8	-12.7	-1.2	0.6	2.1	13.5	20.6	20.6
	Female	Preferred Best	-16.3	-16.3	-28.1	-24.6	-31.3	-7.3	-12.6	0.0	-7.2	0.0	5.7	16.1	56.1
		Preferred	-15.9	-15.9	-15.9	-14.5	-20.2	-7.0	6.6	0.0	-5.6	0.0	5.2	16.8	19.1
		Standard Plus	-7.4	-7.4	-13.8	-8.4	-22.6	-7.5	-5.4	-2.2	1.2	-1.0	-2.4	18.1	25.4
		Standard	-6.7	-6.7	-8.6	-7.8	-16.3	0.0	-1.4	0.0	5.7	10.3	7.4	6.4	12.8
		Best Tobacco	13.2	13.2	4.6	4.0	8.1	0.0	-1.2	-2.2	11.9	4.7	-1.9	-15.8	-9.3
Fifteen Pay	Male	Preferred Best	-24.1	-24.1	-25.9	-21.2	-12.4	-3.2	-4.0	-2.2	-2.7	-2.1	3.2		
		Preferred	-7.9	-7.9	-11.4	-9.3	-12.2	-3.5	-3.9	-0.3	-4.1	-5.5	4.1		
		Standard Plus	-7.3	-7.3	-9.9	-8.3	-14.3	-16.3	-13.9	-11.7	-6.3	-3.7	1.0		
		Standard	-12.7	-12.7	-12.4	-12.0	-14.4	-13.4	-13.0	-11.5	-10.7	-10.0	1.1		
		Best Tobacco	-9.4	-9.4	-8.9	-7.2	-6.3	-3.4	-7.9	-10.3	-13.5	-15.8	0.5		
	Female	Preferred Best	-17.4	-17.4	-11.6	-2.9	-10.3	-9.7	-4.0	3.6	3.1	3.2	3.2		
		Preferred	-15.7	-15.7	-6.7	-2.2	-8.0	-4.3	-1.7	0.0	-1.0	0.0	2.5		
		Standard Plus	-13.7	-13.7	-13.4	-11.6	-12.2	-4.7	-1.7	3.6	-7.1	-13.3	2.1		
		Standard	-14.4	-14.4	-11.2	-8.1	-9.0	-5.1	-4.7	-0.7	-5.7	-8.6	1.9		
		Best Tobacco	-6.1	-6.1	-2.5	5.7	1.1	-1.3	-0.2	1.7	1.4	1.0	1.0		
Twenty Pay	Male	Preferred Best	-15.8	-15.8	-17.5	-15.0	-16.8	-7.8	-7.3	-6.3	-2.6	0.5			
		Preferred	-13.3	-13.3	-13.3	-13.8	-15.5	-7.4	-7.3	-6.4	-7.5	-7.5			
		Standard Plus	-6.9	-6.9	-8.2	-4.8	-2.6	0.0	-2.9	-3.1	-2.9	-2.6			
		Standard	0.0	0.0	0.0	0.0	-2.2	0.0	0.6	0.2	-0.2	-0.1			
		Best Tobacco	1.3	1.3	0.0	5.5	4.1	4.7	3.7	0.5	1.8	3.1			
	Female	Preferred Best	-22.5	-22.5	-22.5	-15.1	-17.1	-10.2	-10.1	-8.2	-3.7	0.0			
		Preferred	-20.6	-20.6	-16.5	-9.9	-11.5	-6.8	-3.9	0.0	5.7	9.3			
		Standard Plus	-8.1	-8.1	-10.4	-10.2	-8.6	0.0	0.0	-1.5	-1.2	0.0			
		Standard	0.0	0.0	0.0	0.0	-4.7	0.0	-0.4	0.0	0.0	0.5			
		Best Tobacco	1.7	1.7	1.5	1.2	0.9	0.8	1.1	0.8	0.8	0.7			
Thirty Pay	Male	Preferred Best	-14.4	-14.4	-10.9	-6.7	-6.6	-5.6	-1.4						
		Preferred	-11.8	-11.8	-11.4	-8.1	-7.6	-3.1	-1.0						
		Standard Plus	-15.7	-15.7	-13.5	-9.0	-9.5	-7.6	-2.9						
		Standard	-10.3	-10.3	-8.9	-7.7	-7.4	-5.6	-2.1						
		Best Tobacco	-5.4	-5.4	-4.3	-2.5	-2.8	-2.3	-0.4						
	Female	Preferred Best	-3.5	-3.5	-4.8	-1.3	-4.7	-1.3	-0.4						
		Preferred	-16.1	-16.1	-14.7	-4.6	-3.1	-2.1	-1.1						
		Standard Plus	-2.9	-2.9	-3.3	-0.8	-4.0	-5.0	-2.3						
		Standard	-4.4	-4.4	-0.7	-2.8	-2.9	-1.0	2.3						
		Best Tobacco	-3.5	-3.5	-2.1	0.0	-0.5	0.0	0.8						

LifeTrends®

Advantage Elite Select (New) vs Advantage Elite Select (Old)

Percentage that the Premium is Higher or Lower, \$500,000 Death Benefit

Term - Level Term Period vs Term - Level Term Period

Payment Structure	Gender	Risk Class	20	25	30	35	40	45	50	55	60	65	70	75	80
Ten Pay	Male	Preferred Best	-1.8	-1.8	-1.8	-1.7	-1.3	-0.9	-0.6	-0.4	-2.1	-2.3	-1.1	0.2	0.1
		Preferred	-1.4	-1.4	-3.6	-3.5	-11.1	-4.0	-6.4	-6.9	-4.4	-1.9	-0.9	0.2	0.1
		Standard Plus	-1.1	-1.1	-1.1	-1.0	-6.9	-6.9	-10.7	-11.4	-7.1	-2.3	-4.0	-4.8	0.1
		Standard	-0.9	-0.9	-0.9	-3.7	-8.1	-2.5	-1.6	-0.2	-2.4	-3.3	-7.8	-9.9	0.1
		Best Tobacco	0.3	0.3	1.1	2.6	-0.9	0.1	-1.1	-0.1	-0.9	-1.1	-0.5	0.1	0.0
	Female	Preferred Best	-2.0	-2.0	-2.0	-1.9	-1.6	-1.0	-6.6	-1.3	-4.1	-4.6	-2.5	0.3	0.1
		Preferred	-1.6	-1.6	-1.6	-1.5	-1.2	-0.8	-0.6	-0.4	-2.4	-1.3	2.1	4.9	4.8
		Standard Plus	-1.3	-1.3	-1.3	-1.1	-8.4	-2.6	-1.9	-0.3	-0.2	-0.1	-3.9	-5.5	0.1
		Standard	-1.2	-1.2	-1.1	-1.0	-7.3	-1.4	-4.2	-4.7	-1.5	2.6	-3.2	-5.3	0.1
		Best Tobacco	3.7	3.7	3.5	3.1	2.2	1.5	-1.9	-2.5	-1.0	0.3	-3.7	-7.1	0.1
Fifteen Pay	Male	Preferred Best	-22.6	-22.6	-25.5	-23.2	-16.5	-7.3	-7.8	-5.6	-5.8	-5.0	0.0		
		Preferred	-11.1	-11.1	-13.8	-12.1	-14.9	-7.8	-7.6	-3.5	-7.5	-9.1	0.0		
		Standard Plus	-7.6	-7.6	-9.9	-9.5	-15.3	-16.8	-15.4	-13.1	-7.6	-4.5	0.0		
		Standard	-12.4	-12.4	-12.1	-11.8	-15.2	-14.4	-14.2	-12.6	-11.8	-10.9	0.0		
		Best Tobacco	-10.5	-10.5	-10.0	-8.8	-7.8	-5.0	-8.9	-11.1	-14.1	-16.1	0.0		
	Female	Preferred Best	-19.1	-19.1	-14.9	-8.5	-13.1	-10.7	-7.8	-2.5	-1.4	0.0	0.0		
		Preferred	-17.5	-17.5	-10.5	-7.0	-11.8	-8.4	-6.7	-4.4	-4.3	-2.3	0.0		
		Standard Plus	-15.5	-15.5	-15.3	-13.7	-14.4	-8.5	-5.2	0.0	-9.1	-14.9	0.0		
		Standard	-15.9	-15.9	-14.1	-11.4	-12.0	-7.6	-7.8	-4.3	-8.1	-10.3	0.0		
		Best Tobacco	-7.9	-7.9	-6.0	0.0	-2.6	-3.4	-2.1	0.0	0.0	0.0	0.0		
Twenty Pay	Male	Preferred Best	-13.3	-13.3	-16.1	-14.1	-15.9	-7.9	-7.8	-6.4	-2.7	0.2			
		Preferred	-13.9	-13.9	-13.9	-14.3	-15.7	-8.7	-8.1	-6.5	-7.5	-7.7			
		Standard Plus	-7.2	-7.2	-7.2	-4.3	-3.2	-0.5	-2.8	-3.1	-2.9	-2.6			
		Standard	-1.1	-1.1	-1.1	0.0	0.0	0.0	-1.4	-1.7	-3.3	-3.8			
		Best Tobacco	0.0	0.0	0.0	4.7	3.3	4.4	1.5	0.4	-0.1	0.0			
	Female	Preferred Best	-20.0	-20.0	-20.0	-14.0	-17.1	-10.9	-10.6	-8.3	-3.8	-0.5			
		Preferred	-21.2	-21.2	-20.3	-15.8	-17.7	-14.4	-13.5	-11.5	-7.0	-3.9			
		Standard Plus	-7.0	-7.0	-10.3	-10.1	-8.7	-0.6	-2.5	-1.8	-1.9	-0.8			
		Standard	0.0	0.0	0.0	0.0	-4.3	-2.8	-3.5	-2.3	-1.3	0.0			
		Best Tobacco	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			
Thirty Pay	Male	Preferred Best	-13.8	-13.8	-12.6	-8.8	-9.3	-7.8	-4.1						
		Preferred	-11.6	-11.6	-11.2	-8.2	-8.2	-4.7	-2.6						
		Standard Plus	-15.2	-15.2	-12.7	-8.5	-9.5	-8.6	-4.4						
		Standard	-10.3	-10.3	-9.4	-7.8	-8.1	-6.9	-3.6						
		Best Tobacco	-6.2	-6.2	-5.1	-3.2	-4.0	-3.8	-2.0						
	Female	Preferred Best	-4.5	-4.5	-4.2	-2.4	-6.0	-2.4	-1.6						
		Preferred	-15.4	-15.4	-14.1	-6.1	-4.3	-2.5	-1.4						
		Standard Plus	-4.4	-4.4	-3.8	-2.3	-4.8	-5.2	-2.7						
		Standard	-14.4	-14.4	-5.8	-5.2	-6.7	-6.3	-3.3						
		Best Tobacco	-11.4	-11.4	-9.4	-6.4	-4.5	-1.5	-0.9						

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Advantage Elite Select (New) vs Advantage Elite Select (Old)

Percentage that the Premium is Higher or Lower, \$250,000 Death Benefit

Term - Level Term Period vs Term - Level Term Period

Payment Structure	Gender	Risk Class	20	25	30	35	40	45	50
Ten Pay	Male	Preferred Best	26.1	26.1	28.3	22.9	28.8	28.0	29.2
		Preferred	14.3	14.3	14.0	12.1	18.1	24.3	20.4
		Standard Plus	41.5	41.5	35.3	28.8	30.1	22.6	28.1
		Standard	20.0	20.0	21.3	22.0	19.8	11.6	10.8
		Best Tobacco	24.1	24.1	22.7	33.1	30.6	28.2	39.5
	Female	Preferred Best	27.9	27.9	30.2	29.5	51.0	20.5	27.8
		Preferred	28.6	28.6	28.6	21.2	33.9	21.3	9.2
		Standard Plus	33.3	33.3	33.3	28.8	32.9	21.6	25.2
		Standard	40.6	40.6	38.5	28.6	36.0	27.4	22.9
		Best Tobacco	32.7	32.7	34.5	30.1	19.4	22.4	17.8
Fifteen Pay	Male	Preferred Best	-8.3	-8.3	-10.8	-12.0	-2.0	7.0	9.7
		Preferred	-11.0	-11.0	-10.7	-9.4	-5.7	9.5	9.7
		Standard Plus	-6.1	-6.1	-8.0	-8.7	-7.0	-2.0	0.7
		Standard	-8.6	-8.6	-7.6	-8.3	-7.6	-2.9	-1.8
		Best Tobacco	-4.4	-4.4	0.5	7.5	3.8	1.4	2.0
	Female	Preferred Best	-1.5	-1.5	-1.5	-1.5	5.0	9.7	12.7
		Preferred	-13.2	-13.2	-7.9	-2.6	2.1	7.1	7.1
		Standard Plus	-11.1	-11.1	-12.1	-13.0	-8.1	-3.7	0.0
		Standard	4.0	4.0	1.9	-0.9	2.1	2.6	6.4
		Best Tobacco	1.4	1.4	4.6	9.4	6.6	4.7	5.1
Twenty Pay	Male	Preferred Best	0.0	0.0	-1.2	0.0	1.9	7.6	10.2
		Preferred	1.0	1.0	1.0	3.9	8.7	19.4	18.1
		Standard Plus	14.7	14.7	14.7	17.9	17.2	19.4	20.2
		Standard	16.4	16.4	16.1	19.8	19.8	19.4	22.1
		Best Tobacco	12.6	12.6	15.2	22.2	15.0	9.8	13.7
	Female	Preferred Best	-5.4	-5.4	-4.1	-1.3	-2.1	1.6	5.6
		Preferred	-3.5	-3.5	-3.4	-2.1	-1.7	1.9	4.0
		Standard Plus	6.7	6.7	4.1	3.7	5.7	17.8	19.8
		Standard	18.3	18.3	14.0	14.0	14.2	26.3	26.6
		Best Tobacco	14.9	14.9	19.5	25.8	25.8	26.7	20.2
Thirty Pay	Male	Preferred Best	6.6	6.6	7.0	10.7	7.1	5.6	
		Preferred	3.8	3.8	4.4	9.2	10.4	11.9	
		Standard Plus	-4.1	-4.1	-3.8	-2.6	-0.4	2.4	
		Standard	-2.6	-2.6	-2.4	-0.4	0.3	0.2	
		Best Tobacco	2.0	2.0	4.5	6.3	3.8	3.1	
	Female	Preferred Best	22.1	22.1	15.4	7.7	4.4	7.0	
		Preferred	1.8	1.8	5.4	16.1	15.8	14.2	
		Standard Plus	3.8	3.8	2.6	6.6	3.9	5.9	
		Standard	-3.2	-3.2	4.0	6.9	6.6	6.2	
		Best Tobacco	8.5	8.5	8.5	11.1	8.2	5.9	

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Percentage that the Premium is Higher or Lower, \$100,000 Death Benefit

Term - Level Term Period vs Term - Level Term Period

Payment Structure	Gender	Risk Class	20	25	30	35	40	45	50
Ten Pay	Male	Preferred Best							
		Preferred							
		Standard Plus							
	Female	Standard	0.0	0.0	0.0	0.0	-8.2	-13.6	-11.5
		Best Tobacco							
		Preferred Best							
Fifteen Pay	Male	Preferred							
		Standard Plus							
		Standard	0.0	0.0	0.0	0.0	-2.6	-1.1	-2.1
	Female	Best Tobacco							
		Preferred Best							
		Preferred							
Twenty Pay	Male	Standard Plus							
		Standard	-5.4	-5.4	-5.3	-2.2	-5.5	-7.9	-6.1
		Best Tobacco							
	Female	Preferred Best							
		Preferred							
		Standard Plus							
Thirty Pay	Male	Standard	-1.4	-1.4	-1.3	0.0	0.0	0.0	
		Best Tobacco							
		Preferred Best							
	Female	Preferred							
		Standard Plus							
		Standard	0.0	0.0	0.0	0.0	0.0	0.0	