

LifeTrends®

LifeElements Level Term (2017) vs LifeElements Level Term (11/14)-03/14/16

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	0.0	0.0	-1.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.2	-0.5	0.0
		Preferred	0.0	0.0	-0.8	0.0	0.0	-0.3	0.0	0.0	0.0	-1.5	0.0	0.0	0.0
		Standard Plus	0.0	0.0	0.0	0.0	0.0	-0.6	-0.3	0.0	0.0	-0.9	-1.9	-0.1	-0.4
		Standard	0.0	0.0	0.0	0.0	0.0	-0.6	-0.3	0.0	0.0	-0.9	-1.9	-0.1	-0.4
	Female	Best Tobacco	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Preferred Best	0.0	0.0	0.6	0.0	0.0	0.0	0.0	0.0	-0.2	-0.2	-1.4	-0.1	0.0
		Preferred	0.0	0.0	0.0	0.0	0.0	-0.2	0.0	5.3	-0.4	0.0	-0.2	0.0	0.0
		Standard Plus	0.0	0.0	-0.3	0.0	0.0	0.0	0.0	-1.1	-1.4	-1.5	-1.6	0.0	0.0
		Standard	0.0	0.0	-0.3	0.0	0.0	0.0	0.0	-1.1	-1.4	-1.5	-1.6	0.0	0.0
		Best Tobacco	0.0	0.0	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Fifteen Pay	Male	Preferred Best	0.0	0.0	1.0	0.0	0.0	-0.1	-0.1	0.0	-0.6	0.0	0.0	-0.1	0.0
		Preferred	0.0	0.0	-0.7	0.0	0.0	-0.6	-4.2	-0.3	-1.5	-0.2	-0.2	0.0	0.0
		Standard Plus	0.0	0.0	-0.4	0.0	0.0	-0.6	-3.0	-1.0	-0.8	-0.1	-1.2	0.0	0.0
		Standard	0.0	0.0	-0.4	0.0	0.0	-0.6	-3.0	-1.0	-0.8	-0.1	-1.2	0.0	0.0
	Female	Best Tobacco	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Preferred Best	0.0	0.0	0.6	0.0	0.0	-1.3	-1.1	-0.5	-1.2	0.0	0.0	0.0	0.0
		Preferred	0.0	0.0	-0.9	0.0	0.0	-0.1	-1.9	-0.1	-1.5	0.0	0.0	-0.1	0.0
		Standard Plus	0.0	0.0	0.0	0.0	0.0	-0.1	-1.0	0.0	-1.5	-0.1	0.0	-0.1	0.0
		Standard	0.0	0.0	0.0	0.0	0.0	-0.1	-1.0	0.0	-1.5	-0.1	0.0	-0.1	0.0
		Best Tobacco	0.0	0.0	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Twenty Pay	Male	Preferred Best	0.0	0.0	0.0	0.0	0.0	-0.8	0.0	-0.1	-0.3	-1.4	-0.1	0.0	0.0
		Preferred	0.0	0.0	0.6	0.0	0.0	-1.0	-0.5	-0.4	-0.7	-0.7	-0.1	0.0	0.0
		Standard Plus	0.0	0.0	0.4	0.0	0.0	-1.1	-0.9	-1.3	-0.1	-0.7	0.0	0.0	0.0
		Standard	0.0	0.0	0.4	0.0	0.0	-1.1	-0.9	-1.3	-0.1	-0.7	0.0	0.0	0.0
	Female	Best Tobacco	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Preferred Best	0.0	0.0	0.0	0.0	0.0	-0.5	-0.3	0.0	-0.2	-1.3	0.0	0.0	0.0
		Preferred	0.0	0.0	0.0	0.0	0.0	-0.5	-1.3	-0.7	-0.1	-2.1	0.0	0.0	0.0
		Standard Plus	0.0	0.0	0.2	0.0	0.0	-0.8	-1.4	-0.3	-0.1	-1.6	-0.1	0.0	0.0
		Standard	0.0	0.0	0.2	0.0	0.0	-0.8	-1.4	-0.3	-0.1	-1.6	-0.1	0.0	0.0
		Best Tobacco	0.0	0.0	-0.1	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	0.0	0.0	0.4	0.0	0.0	0.0	0.0	-0.3	0.0	0.0	0.0	0.0	0.0
		Preferred	0.0	0.0	0.0	0.0	0.0	-0.4	-0.1	-0.7	0.0	0.0	0.0	0.0	0.0
		Standard Plus	0.0	0.0	0.0	0.0	0.0	-0.4	-0.4	-0.2	0.0	0.0	0.0	0.0	0.0
		Standard	0.0	0.0	0.0	0.0	0.0	-0.4	-0.4	-0.2	0.0	0.0	0.0	0.0	0.0
	Female	Best Tobacco	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Preferred Best	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Preferred	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	-0.2	0.0	0.0	0.0	0.0	0.0
		Standard Plus	0.0	0.0	0.3	0.0	0.0	-0.4	-0.4	-0.3	0.0	0.0	0.0	0.0	0.0
		Standard	0.0	0.0	0.3	0.0	0.0	-0.4	-0.4	-0.3	0.0	0.0	0.0	0.0	0.0
		Best Tobacco	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

LifeTrends®

LifeElements Level Term (2017) vs LifeElements Level Term (11/14)-03/14/16

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	0.0	0.0	-0.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	0.0
		Preferred	0.0	0.0	-0.7	0.0	0.0	0.0	0.0	0.0	-0.2	-1.7	0.0	0.0	0.0
		Standard Plus	0.0	0.0	0.4	0.0	0.0	0.0	0.0	-0.9	-0.3	-1.5	-0.1	0.0	0.0
		Standard	0.0	0.0	0.4	0.0	0.0	0.0	0.0	-0.9	-0.3	-1.5	-0.1	0.0	0.0
	Female	Best Tobacco	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Preferred Best	0.0	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Preferred	0.0	0.0	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard Plus	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	0.0	-0.2	0.0
		Standard	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	0.0	-0.2	0.0
Best Tobacco	0.0	0.0	0.4	0.0	0.0	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	0.0		
Fifteen Pay	Male	Preferred Best	0.0	0.0	0.8	0.0	0.0	-0.1	0.0	0.0	-0.3	-0.7	-0.1	0.0	
		Preferred	0.0	0.0	-0.6	0.0	0.0	-0.8	-1.8	-0.3	0.0	-0.1	0.0	0.0	
		Standard Plus	0.0	0.0	0.0	0.0	0.0	-0.1	-1.2	-0.2	-0.3	-0.8	-0.4	0.0	
		Standard	0.0	0.0	0.0	0.0	0.0	-0.1	-1.2	-0.2	-0.3	-0.8	-0.4	0.0	
	Female	Best Tobacco	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
		Preferred Best	0.0	0.0	0.5	0.0	0.0	-1.1	-1.1	0.0	0.0	0.0	0.0	0.0	
		Preferred	0.0	0.0	-0.7	0.0	0.0	-0.3	-1.6	-0.1	-1.5	0.0	-0.1	0.0	
		Standard Plus	0.0	0.0	0.0	0.0	0.0	-0.2	-0.5	-0.1	-0.9	-0.1	-1.8	0.0	
		Standard	0.0	0.0	0.0	0.0	0.0	-0.2	-0.5	-0.1	-0.9	-0.1	-1.8	0.0	
Best Tobacco	0.0	0.0	-0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			
Twenty Pay	Male	Preferred Best	0.0	0.0	0.0	0.0	0.0	-0.8	-0.1	-0.5	0.0	0.0	0.0		
		Preferred	0.0	0.0	0.5	0.0	0.0	-0.6	-1.3	0.0	-0.1	-0.7	0.0		
		Standard Plus	0.0	0.0	-0.2	0.0	0.0	-0.8	-0.9	-0.1	-0.1	-0.4	0.0		
		Standard	0.0	0.0	-0.2	0.0	0.0	-0.8	-0.9	-0.1	-0.1	-0.4	0.0		
	Female	Best Tobacco	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
		Preferred Best	0.0	0.0	-0.7	0.0	0.0	-0.1	-0.1	0.0	0.0	0.0	0.0		
		Preferred	0.0	0.0	0.0	0.0	0.0	-1.2	-0.1	-0.9	-0.3	0.0	0.0		
		Standard Plus	0.0	0.0	0.0	0.0	0.0	-0.6	-1.5	-0.2	-0.1	-1.1	0.0		
		Standard	0.0	0.0	0.0	0.0	0.0	-0.6	-1.5	-0.2	-0.1	-1.1	0.0		
Best Tobacco	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				
Thirty Pay	Male	Preferred Best	0.0	0.0	0.4	0.0	0.0	0.0	0.0	-0.2					
		Preferred	0.0	0.0	-0.3	0.0	0.0	0.0	-0.1	-0.5					
		Standard Plus	0.0	0.0	-0.1	0.0	0.0	-1.1	-0.3	-0.1					
		Standard	0.0	0.0	-0.1	0.0	0.0	-1.1	-0.3	-0.1					
	Female	Best Tobacco	0.0	0.0	-0.1	0.0	0.0	0.0	0.0						
		Preferred Best	0.0	0.0	0.3	0.0	0.0	-0.1	0.0	0.0					
		Preferred	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	-0.1					
		Standard Plus	0.0	0.0	0.1	0.0	0.0	-0.9	0.0	0.0					
		Standard	0.0	0.0	0.1	0.0	0.0	-0.9	0.0	0.0					
Best Tobacco	0.0	0.0	-0.1	0.0	0.0	0.0	0.0								

LifeTrends®

LifeElements Level Term (2017) vs LifeElements Level Term (11/14)-03/14/16

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	55	60	65	70	75	80		
Ten Pay	Male	Preferred Best	0.0	0.0	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
		Preferred	0.0	0.0	-0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard Plus	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Best Tobacco	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Female	Preferred Best	0.0	0.0	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Preferred	0.0	0.0	-0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard Plus	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Best Tobacco	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Fifteen Pay	Male	Preferred Best	0.0	0.0	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
		Preferred	0.0	0.0	-0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard Plus	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Best Tobacco	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Female	Preferred Best	0.0	0.0	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Preferred	0.0	0.0	-0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard Plus	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Best Tobacco	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Twenty Pay	Male	Preferred Best	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
		Preferred	0.0	0.0	-0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard Plus	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Best Tobacco	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Female	Preferred Best	0.0	0.0	-0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Preferred	0.0	0.0	-0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard Plus	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Best Tobacco	0.0	0.0	0.2	0.0	0.0	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	0.0	0.0	-0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
		Preferred	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard Plus	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Best Tobacco	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Female	Preferred Best	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Preferred	0.0	0.0	-0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard Plus	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Best Tobacco	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0