



## Living Promise<sup>®</sup> BSP Rate Sheet – Level Death Benefit

Male										
Age	\$5,000		\$7,000		\$10,000		\$20,000		\$40,000	
	NT	T	NT	T	NT	T	NT	T	NT	T
45	14.32	17.22	18.77	22.83	25.45	31.24	47.69	59.27	92.17	115.34
46	14.69	17.70	19.28	23.50	26.17	32.20	49.15	61.20	95.09	119.19
47	15.11	18.29	19.88	24.33	27.02	33.38	50.84	63.56	98.47	123.92
48	15.58	18.93	20.54	25.23	27.96	34.67	52.72	66.13	102.24	129.05
49	15.86	19.39	20.93	25.86	28.52	35.57	53.85	67.94	104.49	132.68
50	16.18	20.05	21.37	26.78	29.16	36.89	55.11	70.58	107.01	137.95
51	16.75	21.04	22.17	28.18	30.30	38.88	57.41	74.56	111.61	145.92
52	17.16	21.85	22.75	29.31	31.12	40.50	59.04	77.80	114.88	152.40
53	17.70	22.90	23.50	30.77	32.20	42.59	61.20	81.97	119.19	160.73
54	18.41	23.99	24.49	32.30	33.61	44.77	64.01	86.33	124.81	169.46
55	19.15	25.24	25.53	34.05	35.09	47.27	66.98	91.33	130.76	179.46
56	19.83	26.33	26.48	35.58	36.45	49.45	69.70	95.69	136.21	188.18
57	20.55	27.37	27.49	37.03	37.91	51.53	72.61	99.86	142.01	196.51
58	21.24	28.41	28.45	38.49	39.27	53.61	75.33	104.02	147.46	204.84
59	22.01	29.65	29.53	40.24	40.82	56.11	78.43	109.01	153.65	214.81
60	22.98	31.11	30.89	42.27	42.76	59.02	82.31	114.83	161.41	226.45
61	24.29	33.09	32.73	45.04	45.38	62.97	87.56	122.73	171.91	242.26
62	25.55	35.11	34.49	47.88	47.90	67.03	92.60	130.85	181.99	258.49
63	26.86	37.09	36.32	50.65	50.52	70.98	97.83	138.75	192.45	274.30
64	28.17	39.12	38.16	53.49	53.14	75.04	103.08	146.87	202.96	290.53
65	29.48	41.10	39.99	56.25	55.76	78.99	108.31	154.77	213.42	306.34
66	31.27	43.85	42.50	60.11	59.35	84.50	115.49	165.79	227.77	328.37
67	33.07	46.66	45.01	64.04	62.93	90.11	122.66	177.02	242.12	350.84
68	34.87	49.42	47.53	67.90	66.53	95.63	129.85	188.06	256.50	372.91
69	36.66	52.17	50.04	71.76	70.11	101.14	137.02	199.08	270.84	394.95
70	38.45	54.98	52.55	75.69	73.70	106.76	144.20	210.31	285.19	417.41
71	40.78	58.62	55.81	80.79	78.36	114.04	153.51	224.87	303.81	446.53
72	43.06	62.31	59.01	85.96	82.92	121.42	162.64	239.64	322.07	476.08
73	45.61	66.00	62.57	91.12	88.01	128.80	172.82	254.40	342.44	505.59
74	48.18	69.64	66.17	96.22	93.16	136.08	183.11	268.96	363.01	534.71
75	51.37	73.34	70.63	101.39	99.53	143.47	195.85	283.73	388.50	564.26
76	55.04	77.96	75.77	107.87	106.87	152.72	210.54	302.24	417.87	601.28
77	58.42	82.97	80.51	114.88	113.64	162.75	224.08	322.29	444.96	641.37
78	61.53	88.09	84.86	122.04	119.86	172.97	236.51	342.74	469.81	682.27
79	64.72	93.19	89.32	129.18	126.23	183.17	249.25	363.14	495.30	723.07
80	67.93	98.34	93.82	136.39	132.65	193.47	262.11	383.73	521.01	764.26
81	73.10	106.65	101.06	148.03	143.00	210.10	282.79	417.00	562.37	830.80
82	78.37	115.56	108.44	160.50	153.54	227.91	303.88	452.62	604.56	902.03
83	83.31	124.54	115.35	173.08	163.41	245.88	323.62	488.56	644.04	973.91
84	88.24	132.94	122.26	184.84	173.28	262.68	343.36	522.16	683.52	1,041.12
85	93.18	141.39	129.17	196.67	183.15	279.58	363.10	555.97	723.00	1,108.73



**Living Promise<sup>®</sup> BSP Rate Sheet – Level Death Benefit**

Female										
Age	\$5,000		\$7,000		\$10,000		\$20,000		\$40,000	
	NT	T	NT	T	NT	T	NT	T	NT	T
45	12.91	15.67	16.79	20.66	22.61	28.14	42.01	53.08	80.81	102.96
46	13.11	15.99	17.08	21.11	23.02	28.78	42.84	54.36	82.49	105.52
47	13.38	16.37	17.45	21.63	23.55	29.53	43.89	55.86	84.59	108.51
48	13.69	16.74	17.89	22.16	24.18	30.28	45.16	57.35	87.11	111.50
49	13.84	17.02	18.10	22.54	24.48	30.83	45.76	58.46	88.32	113.71
50	13.94	17.31	18.23	22.96	24.67	31.43	46.14	59.65	89.07	116.09
51	14.33	18.05	18.78	23.99	25.45	32.89	47.70	62.58	92.20	121.97
52	14.54	18.53	19.08	24.65	25.88	33.85	48.56	64.49	93.91	125.77
53	14.91	19.26	19.60	25.68	26.62	35.31	50.04	67.41	96.87	131.61
54	15.33	19.93	20.19	26.62	27.47	36.66	51.73	70.11	100.25	137.02
55	15.80	20.76	20.84	27.79	28.40	38.32	53.60	73.44	103.99	143.68
56	16.24	21.39	21.45	28.66	29.27	39.57	55.34	75.93	107.48	148.67
57	16.63	21.96	22.00	29.46	30.06	40.72	56.91	78.23	110.61	153.26
58	17.02	22.53	22.54	30.26	30.83	41.86	58.46	80.51	113.71	157.81
59	17.45	23.15	23.15	31.13	31.70	43.10	60.20	83.00	117.20	162.80
60	18.04	23.94	23.97	32.23	32.87	44.67	62.53	86.13	121.86	169.06
61	18.86	25.08	25.12	33.83	34.51	46.96	65.82	90.71	128.44	178.21
62	19.63	26.22	26.21	35.43	36.06	49.24	68.92	95.28	134.64	187.36
63	20.46	27.37	27.36	37.03	37.72	51.53	72.23	99.86	141.26	196.51
64	21.28	28.46	28.52	38.56	39.36	53.71	75.53	104.22	147.85	205.23
65	22.11	29.60	29.67	40.16	41.01	56.00	78.82	108.79	154.43	214.38
66	23.32	31.37	31.37	42.64	43.44	59.54	83.68	115.88	164.15	228.55
67	24.53	33.14	33.06	45.11	45.86	63.07	88.52	122.94	173.83	242.69
68	25.75	34.91	34.77	47.59	48.29	66.61	93.38	130.01	183.55	256.82
69	27.01	36.68	36.53	50.07	50.81	70.15	98.42	137.10	193.63	270.99
70	28.22	38.44	38.23	52.54	53.24	73.68	103.28	144.16	203.35	285.12
71	29.92	40.99	40.60	56.11	56.63	78.78	110.06	154.36	216.91	305.52
72	31.66	43.49	43.04	59.60	60.12	83.77	117.04	164.33	230.87	325.46
73	33.57	46.04	45.71	63.17	63.93	88.87	124.65	174.53	246.10	345.85
74	35.49	48.53	48.41	66.66	67.78	93.86	132.36	184.51	261.52	365.83
75	37.81	51.08	51.65	70.23	72.41	98.95	141.62	194.70	280.03	386.19
76	40.73	54.41	55.74	74.89	78.25	105.61	153.29	208.01	303.38	412.82
77	43.36	58.00	59.42	79.92	83.51	112.80	163.81	222.39	324.42	441.58
78	45.82	61.62	62.87	84.99	88.44	120.04	173.67	236.88	344.15	470.56
79	48.31	65.28	66.35	90.11	93.41	127.36	183.62	251.51	364.05	499.82
80	50.82	68.97	69.87	95.28	98.43	134.74	193.66	266.27	384.12	529.34
81	54.71	74.27	75.31	102.70	106.21	145.34	209.22	287.47	415.24	571.74
82	58.58	79.99	80.73	110.70	113.96	156.77	224.71	310.34	446.21	617.48
83	62.26	85.70	85.88	118.70	121.31	168.20	239.41	333.20	475.62	663.19
84	65.88	91.05	90.95	126.19	128.55	178.90	253.90	354.59	504.59	705.98
85	69.55	96.45	96.09	133.75	135.90	189.70	268.60	376.20	534.00	749.20



**Living Promise<sup>®</sup> BSP Rate Sheet – Graded Death Benefit**

Male					
Age	\$5,000	\$7,000	\$10,000	\$15,000	\$20,000
45	22.61	30.37	42.02	61.42	80.83
46	23.01	30.93	42.81	62.61	82.41
47	23.42	31.50	43.63	63.84	84.05
48	23.83	32.07	44.45	65.07	85.69
49	24.25	32.67	45.29	66.34	87.38
50	24.68	33.26	46.15	67.62	89.09
51	26.12	35.29	49.04	71.96	94.87
52	27.57	37.31	51.93	76.30	100.66
53	28.68	38.87	54.16	79.63	105.11
54	30.13	40.90	57.05	83.97	110.89
55	31.57	42.92	59.94	88.31	116.68
56	33.02	44.95	62.83	92.65	122.46
57	34.47	46.97	65.73	96.99	128.25
58	36.02	49.15	68.84	101.66	134.48
59	37.47	51.18	71.73	106.00	140.26
60	38.92	53.20	74.63	110.34	146.05
61	40.81	55.85	78.41	116.01	153.61
62	43.03	58.96	82.86	122.69	162.51
63	44.92	61.61	86.64	128.36	170.08
64	47.15	64.73	91.09	135.04	178.98
65	49.04	67.37	94.87	140.71	186.54
66	51.49	70.80	99.77	148.05	196.33
67	54.05	74.38	104.89	155.73	206.57
68	56.49	77.81	109.78	163.07	216.36
69	59.05	81.39	114.90	170.75	226.59
70	61.50	84.82	119.79	178.09	236.38
71	66.51	91.83	129.81	193.11	256.41
72	71.40	98.68	139.60	207.79	275.99
73	76.74	106.15	150.28	223.81	297.35
74	81.64	113.01	160.07	238.50	316.93
75	86.64	120.02	170.08	253.52	336.95
76	95.21	132.01	187.21	279.22	371.22
77	103.44	143.53	203.68	303.91	404.15
78	111.90	155.37	220.59	329.28	437.97
79	120.13	166.90	237.05	353.98	470.90
80	128.69	178.89	254.18	379.67	505.16



**Living Promise<sup>®</sup> BSP Rate Sheet – Graded Death Benefit**

Female					
Age	\$5,000	\$7,000	\$10,000	\$15,000	\$20,000
45	19.09	25.45	34.99	50.88	66.77
46	19.42	25.90	35.63	51.84	68.05
47	19.75	26.37	36.29	52.84	69.38
48	20.08	26.83	36.96	53.84	70.72
49	20.43	27.32	37.66	54.88	72.11
50	20.78	27.81	38.36	55.94	73.51
51	21.45	28.75	39.69	57.94	76.18
52	22.45	30.15	41.70	60.94	80.19
53	23.12	31.08	43.03	62.95	82.86
54	24.12	32.49	45.03	65.95	86.86
55	24.79	33.42	46.37	67.95	89.53
56	25.57	34.51	47.93	70.29	92.65
57	26.34	35.60	49.48	72.62	95.76
58	26.79	36.22	50.37	73.96	97.54
59	27.57	37.31	51.93	76.30	100.66
60	28.35	38.40	53.49	78.63	103.77
61	29.57	40.12	55.94	82.30	108.67
62	30.79	41.83	58.38	85.97	113.56
63	31.68	43.08	60.16	88.64	117.12
64	32.91	44.79	62.61	92.32	122.02
65	34.13	46.50	65.06	95.99	126.91
66	36.02	49.15	68.84	101.66	134.48
67	38.36	52.42	73.51	108.67	143.82
68	40.25	55.07	77.30	114.34	151.39
69	42.59	58.34	81.97	121.35	160.73
70	44.48	60.99	85.75	127.03	168.30
71	48.71	66.91	94.21	139.71	185.21
72	52.60	72.36	101.99	151.39	200.78
73	56.83	78.28	110.45	164.07	217.69
74	60.72	83.73	118.24	175.75	233.27
75	64.95	89.65	126.69	188.44	250.18
76	70.73	97.74	138.26	205.79	273.32
77	76.52	105.84	149.83	223.15	296.46
78	81.97	113.48	160.73	239.50	318.26
79	87.75	121.57	172.30	256.85	341.40
80	93.54	129.67	183.87	274.21	364.54