

Payer Waiver Charge per mille Annual Premium.
For Annual frequency of premium payment

SINGLE LIFE

Remaining Term = Term-Policy Year +1

Current Age / Remaining Term	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	
18	-	-	-	-	-	-	-	-	-	-	-	11.03	11.89	12.72	13.52	14.28	15.01	15.70	16.37	17.02	17.63	18.22	18.78	19.32	19.84	20.34
19	-	-	-	-	-	-	-	-	-	10.43	11.36	12.25	13.10	13.92	14.70	15.45	16.17	16.86	17.52	18.16	18.76	19.34	19.90	20.43	20.95	21.45
20	-	-	-	-	-	-	-	-	9.73	10.73	11.68	12.60	13.48	14.32	15.13	15.90	16.64	17.35	18.03	18.68	19.31	19.90	20.48	21.03	21.55	22.01
21	-	-	-	-	-	-	-	8.87	9.93	10.95	11.93	12.86	13.76	14.62	15.44	16.23	16.99	17.71	18.41	19.07	19.71	20.32	20.91	21.47	22.01	22.46
22	-	-	-	-	-	-	7.92	9.05	10.14	11.18	12.17	13.13	14.04	14.92	15.76	16.57	17.34	18.08	18.79	19.47	20.12	20.74	21.34	21.91	22.45	22.92
23	-	-	-	-	-	6.87	8.08	9.23	10.34	11.40	12.42	13.39	14.33	15.22	16.08	16.90	17.69	18.45	19.17	19.86	20.53	21.16	21.77	22.36	22.92	23.36
24	-	-	-	-	5.69	6.96	8.18	9.35	10.48	11.55	12.58	13.57	14.52	15.42	16.29	17.13	17.92	18.69	19.42	20.10	20.80	21.44	22.06	22.65	23.22	23.68
25	-	-	-	4.38	5.72	7.01	8.24	9.42	10.54	11.63	12.66	13.66	14.61	15.52	16.40	17.24	18.04	18.81	19.55	20.26	20.93	21.58	22.21	22.80	23.37	23.83
26	-	-	3.01	4.41	5.76	7.05	8.29	9.48	10.61	11.70	12.75	13.75	14.71	15.62	16.51	17.35	18.16	18.93	19.68	20.39	21.07	21.72	22.35	22.95	23.53	24.00
27	-	1.55	3.02	4.44	5.80	7.10	8.34	9.54	10.68	11.78	12.83	13.84	14.80	15.72	16.61	17.46	18.27	19.05	19.80	20.52	21.21	21.86	22.49	23.10	23.68	24.15
28	-	1.55	3.02	4.44	5.80	7.10	8.34	9.54	10.68	11.78	12.83	13.84	14.80	15.72	16.61	17.46	18.27	19.05	19.80	20.52	21.21	21.86	22.49	23.10	23.68	24.15
29	-	1.55	3.02	4.44	5.80	7.10	8.34	9.54	10.68	11.78	12.83	13.84	14.80	15.72	16.61	17.46	18.27	19.05	19.80	20.52	21.21	21.86	22.49	23.10	23.68	24.15
30	-	1.57	3.06	4.50	5.87	7.19	8.45	9.66	10.82	11.93	12.99	14.01	14.99	15.93	16.82	17.68	18.51	19.30	20.06	20.78	21.48	22.14	22.78	23.39	23.95	24.50
31	-	1.61	3.14	4.61	6.02	7.37	8.66	9.90	11.09	12.23	13.32	14.36	15.37	16.33	17.25	18.13	18.98	19.79	20.56	21.31	22.02	22.70	23.36	23.99	24.59	25.15
32	-	1.66	3.25	4.78	6.24	7.64	8.98	10.27	11.50	12.68	13.81	14.89	15.93	16.93	17.88	18.80	19.68	20.52	21.32	22.09	22.83	23.54	24.22	24.87	25.50	26.10
33	-	1.74	3.41	5.00	6.53	8.00	9.40	10.75	12.04	13.28	14.46	15.60	16.69	17.73	18.73	19.69	20.61	21.49	22.34	23.14	23.92	24.66	25.38	26.06	26.71	27.34
34	-	1.84	3.60	5.29	6.90	8.45	9.94	11.36	12.72	14.03	15.28	16.48	17.63	18.74	19.79	20.81	21.78	22.71	23.60	24.46	25.28	26.06	26.82	27.54	28.23	28.93
35	-	1.96	3.83	5.62	7.34	8.99	10.57	12.09	13.54	14.93	16.26	17.54	18.77	19.94	21.07	22.15	23.18	24.17	25.12	26.03	26.91	27.74	28.55	29.31	30.05	30.75
36	-	2.10	4.10	6.02	7.86	9.62	11.32	12.94	14.49	15.98	17.41	18.78	20.09	21.35	22.55	23.71	24.82	25.88	26.90	27.87	28.81	29.70	30.56	31.39	32.18	32.93
37	-	2.25	4.41	6.47	8.45	10.35	12.17	13.91	15.58	17.18	18.72	20.19	21.60	22.95	24.25	25.49	26.68	27.83	28.92	29.97	30.98	31.94	32.87	33.75	34.60	35.41
38	-	2.44	4.77	7.01	9.15	11.20	13.17	15.06	16.87	18.61	20.27	21.87	23.40	24.86	26.27	27.61	28.90	30.14	31.33	32.47	33.56	34.60	35.61	36.57	37.49	38.36
39	-	2.65	5.19	7.63	9.96	12.20	14.34	16.40	18.37	20.26	22.07	23.81	25.47	27.07	28.60	30.07	31.47	32.82	34.12	35.36	36.54	37.68	38.78	39.82	40.83	41.79
40	-	2.86	5.69	8.22	10.73	13.15	15.46	17.67	19.80	21.84	23.79	25.66	27.46	29.18	30.83	32.41	33.93	35.38	36.78	38.11	39.39	40.62	41.80	42.93	44.01	45.05
41	-	3.06	5.98	8.78	11.47	14.05	16.52	18.89	21.16	23.34	25.42	27.43	29.35	31.19	32.95	34.64	36.26	37.82	39.31	40.74	42.11	43.42	44.68	45.89	47.05	48.17
42	-	3.29	6.44	9.46	12.36	15.13	17.79	20.35	22.79	25.14	27.39	29.54	31.61	33.59	35.50	37.32	39.07	40.74	42.35	43.89	45.37	46.78	48.14	49.44	50.69	51.89
43	-	3.57	7.00	10.28	13.42	16.44	19.33	22.11	24.77	27.31	29.76	32.10	34.35	36.51	38.57	40.55	42.45	44.28	46.02	47.70	49.30	50.84	52.32	53.74	55.09	56.39
44	-	3.92	7.67	11.26	14.71	18.02	21.19	24.23	27.15	29.94	32.62	35.19	37.66	40.02	42.29	44.46	46.54	48.54	50.46	52.29	54.05	55.74	57.36	58.92	60.41	61.85
45	-	4.32	8.45	12.42	16.22	19.87	23.37	26.72	29.94	33.02	35.98	38.81	41.53	44.14	46.64	49.03	51.33	53.54	55.65	57.68	59.62	61.48	63.27	64.98	66.63	68.23
46	-	4.77	9.34	13.72	17.92	21.95	25.81	29.51	33.07	36.47	39.74	42.87	45.87	48.75	51.52	54.16	56.70	59.14	61.48	63.72	65.86	67.92	69.90	71.79	73.61	75.37
47	-	5.28	10.34	15.18	19.83	24.29	28.57	32.67	36.60	40.38	43.99	47.46	50.79	53.97	57.03	59.97	62.78	65.48	68.06	70.54	72.92	75.20	77.39	79.49	81.50	83.44
48	-	5.84	11.43	16.79	21.93	26.87	31.60	36.13	40.48	44.65	48.65	52.49	56.17	59.70	63.08	66.33	69.44	72.42	75.28	78.03	80.66	83.18	85.60	87.93	90.15	92.28
49	-	6.46	12.66	18.60	24.29	29.76	34.99	40.02	44.84	49.46	53.89	58.14	62.21	66.12	69.87	73.47	76.91	80.22	83.39	86.43	89.35	92.14	94.83	97.40	99.86	102.23
50	-	7.14	13.98	20.54	26.84	32.87	38.66	44.21	49.53	54.64	59.53	64.23	68.73	73.05	77.19	81.16	84.97	88.63	92.13	95.49	98.71	101.80	104.77	107.61	110.34	112.97
51	-	7.86	15.40	22.63	29.56	36.21	42.59	48.70	54.57	60.19	65.58	70.76	75.72	80.48	85.04	89.42	93.62	97.64	101.50	105.21	108.76	112.16	115.43	118.56	121.57	124.47
52	-	8.65	16.94	24.89	32.51	39.82	46.83	53.56	60.01	66.20	72.13	77.82	83.28	88.51	93.53	98.34	102.96	107.39	111.64	115.71	119.62	123.36	126.96	130.40	133.71	136.91
53	-	9.49	18.59	27.31	35.68	43.70	51.40	58.78	65.86	72.65	79.16	85.41	91.40	97.14	102.65	107.94	113.01	117.87	122.53	127.00	131.29	135.40	139.35	143.13	-	-
54	-	10.39	20.35	29.91	39.07	47.86	56.28	64.37	72.12	79.56	86.69	93.53	100.09	106.38	112.41	118.20	123.75	129.08	134.18	139.08	143.78	148.28	152.60	-	-	-
55	-	11.34	22.21	32.64	42.64	52.23	61.43	70.26	78.72	86.84	94.62	102.09	109.25	116.12	122.71	129.02	135.08	140.90	146.47	151.82	156.94	161.86	-	-	-	-
56	-	12.23	23.96	35.21	45.99	56.34	66.25	75.78	84.91	93.67	102.06	110.12	117.84	125.25	132.36	139.18	145.71	151.98	158.00	163.76	169.30	-	-	-	-	-
57	-	13.17	25.80	37.91	49.53	60.67	71.36	81.61	91.44	100.87	109.92	118.59	126.91	134.89	142.54	149.89	156.93	163.68	170.16	176.37	-	-	-	-	-	-
58	-	14.32	28.05	41.21	53.84	65.96	77.57	88.72	99.40	109.65	119.49	128.92	137.96	146.64	154.96	162.94	170.59	177.94	184.98	-	-	-	-	-	-	-
59	-	15.70	30.75	45.19	59.04	72.32	85.06	97.28	109.00	120.24	132.04	143.22	153.78	163.73	173.07	181.80	190.00	197.67	204.86	211.58	-	-	-	-	-	-
60	-	17.29	33.86	49.76	65.01	79.63	93.66	107.11	120.02	132.40	144.27	155.66	166.58	177.06	187.10	196.74	205.99	-	-	-	-	-	-	-	-	-
61	-	19.11	37.43	55.00	71.86	88.03	103.53	118.41	132.68	146.36	159.48	172.07	184.15	195.73	206.84	217.49	-	-	-	-	-	-	-	-	-	-
62	-	21.13	41.40	60.84	79.49	97.37	114.52	130.98	146.76	161.90	176.42	190.34	203.70	216.51	228.80	-	-	-	-	-	-	-	-	-	-	-
63	-	23.40	45.83	67.36	88.00	107.80	128.79	145.00	162.48	179.23	195.31	210.73	225.52	239.70	-	-	-	-	-	-	-	-	-	-	-	-
64	-	25.20	49.37	72.54	94.78	116.10	138.56	156.18	175.00	193.05	210.36	226.97	242.90	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	27.45	53.78	79.03	103.25	128.48	148.77	170.14																		

Remaining Term = Term-Policy Year +1

Current Age / Remaining Term	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
18	-	-	-	-	-	-	-	-	-	-	11.71	12.57	13.40	14.19	14.95	15.68	16.38	17.05	17.69	18.31	18.90	19.46	20.00	20.52	21.02
19	-	-	-	-	-	-	-	-	-	11.12	12.05	12.94	13.80	14.62	15.40	16.15	16.87	17.56	18.22	18.85	19.46	20.04	20.60	21.13	21.64
20	-	-	-	-	-	-	-	-	10.45	11.44	12.40	13.32	14.20	15.04	15.84	16.62	17.36	18.07	18.75	19.40	20.02	20.62	21.19	21.74	22.27
21	-	-	-	-	-	-	-	9.60	10.67	11.68	12.66	13.60	14.49	15.35	16.18	16.97	17.72	18.45	19.14	19.81	20.44	21.06	21.64	22.20	22.74
22	-	-	-	-	-	-	8.67	9.80	10.88	11.92	12.92	13.88	14.79	15.67	16.51	17.32	18.09	18.83	19.54	20.22	20.87	21.49	22.09	22.66	23.21
23	-	-	-	-	-	7.63	8.84	10.00	11.10	12.16	13.18	14.16	15.08	15.99	16.84	17.67	18.45	19.21	19.93	20.62	21.29	21.93	22.54	23.12	23.68
24	-	-	-	-	6.46	7.73	8.96	10.13	11.25	12.32	13.36	14.34	15.29	16.20	17.07	17.90	18.70	19.46	20.19	20.90	21.57	22.22	22.83	23.43	23.99
25	-	-	-	5.16	6.50	7.78	9.01	10.19	11.32	12.40	13.44	14.44	15.39	16.30	17.16	18.01	18.82	19.59	20.33	21.03	21.71	22.36	22.98	23.58	24.15
26	-	-	3.79	5.19	6.54	7.83	9.07	10.26	11.40	12.48	13.53	14.53	15.49	16.41	17.29	18.13	18.94	19.72	20.46	21.17	21.85	22.51	23.13	23.73	24.31
27	-	2.33	3.81	5.23	6.58	7.88	9.13	10.32	11.47	12.56	13.62	14.62	15.59	16.51	17.40	18.25	19.06	19.84	20.59	21.31	21.99	22.65	23.28	23.89	24.47
28	0.79	2.33	3.81	5.23	6.58	7.88	9.13	10.32	11.47	12.56	13.62	14.62	15.59	16.51	17.40	18.25	19.06	19.84	20.59	21.31	21.99	22.65	23.28	23.89	24.47
29	0.79	2.33	3.81	5.23	6.58	7.88	9.13	10.32	11.47	12.56	13.62	14.62	15.59	16.51	17.40	18.25	19.06	19.84	20.59	21.31	21.99	22.65	23.28	23.89	24.47
30	0.80	2.38	3.86	5.29	6.67	7.98	9.25	10.46	11.61	12.73	13.79	14.81	15.78	16.72	17.62	18.48	19.31	20.10	20.85	21.58	22.27	22.94	23.58	24.19	24.78
31	0.82	2.42	3.96	5.43	6.84	8.19	9.48	10.72	11.91	13.05	14.14	15.18	16.18	17.14	18.07	18.95	19.79	20.60	21.38	22.12	22.84	23.52	24.18	24.80	25.41
32	0.85	2.51	4.10	5.63	7.09	8.49	9.83	11.11	12.34	13.53	14.66	15.74	16.78	17.78	18.73	19.65	20.52	21.36	22.17	22.94	23.68	24.39	25.07	25.72	26.35
33	0.89	2.63	4.30	5.89	7.42	8.89	10.29	11.64	12.93	14.17	15.35	16.49	17.58	18.62	19.62	20.58	21.50	22.38	23.22	24.03	24.81	25.55	26.26	26.95	27.60
34	0.94	2.78	4.54	6.22	7.84	9.39	10.87	12.30	13.66	14.97	16.22	17.42	18.57	19.67	20.73	21.74	22.72	23.65	24.54	25.40	26.22	27.00	27.75	28.48	29.17
35	1.00	2.96	4.83	6.62	8.34	9.99	11.57	13.08	14.54	15.93	17.26	18.54	19.76	20.94	22.06	23.14	24.18	25.17	26.12	27.03	27.90	28.74	29.54	30.31	31.05
36	1.07	3.16	5.17	7.09	8.93	10.69	12.38	14.00	15.56	17.05	18.48	19.84	21.16	22.41	23.62	24.78	25.88	26.95	27.96	28.94	29.87	30.77	31.63	32.45	33.24
37	1.15	3.40	5.55	7.62	9.60	11.49	13.31	15.06	16.73	18.33	19.86	21.34	22.75	24.10	25.40	26.64	27.83	28.97	30.07	31.12	32.13	33.09	34.02	34.90	35.75
38	1.25	3.68	6.01	8.25	10.39	12.45	14.42	16.30	18.12	19.85	21.51	23.11	24.64	26.10	27.51	28.86	30.15	31.38	32.57	33.71	34.80	35.85	36.85	37.81	38.73
39	1.36	4.01	6.55	9.08	11.31	13.55	15.69	17.75	19.72	21.61	23.42	25.16	26.83	28.42	29.95	31.42	32.83	34.18	35.47	36.71	37.90	39.04	40.13	41.18	42.18
40	1.46	4.32	7.05	9.68	12.19	14.60	16.91	19.13	21.26	23.29	25.25	27.12	28.91	30.64	32.29	33.87	35.38	36.84	38.23	39.57	40.85	42.08	43.26	44.39	45.47
41	1.56	4.61	7.54	10.34	13.03	15.61	18.08	20.45	22.72	24.89	26.98	28.98	30.90	32.74	34.51	36.20	37.82	39.38	40.87	42.30	43.67	44.98	46.24	47.45	48.61
42	1.68	4.97	8.12	11.14	14.03	16.81	19.47	22.02	24.47	26.82	29.06	31.22	33.29	35.27	37.17	39.00	40.74	42.42	44.03	45.57	47.04	48.46	49.82	51.12	52.37
43	1.83	5.40	8.82	12.10	15.25	18.26	21.16	23.93	26.59	29.14	31.58	33.93	36.17	38.33	40.40	42.38	44.28	46.10	47.84	49.52	51.13	52.67	54.14	55.56	56.92
44	2.00	5.91	9.67	13.26	16.71	20.02	23.19	26.23	29.14	31.94	34.62	37.19	39.65	42.02	44.28	46.46	48.54	50.54	52.45	54.29	56.05	57.74	59.36	60.91	62.40
45	2.21	6.52	10.66	14.62	18.43	22.07	25.57	28.92	32.14	35.22	38.18	41.01	43.73	46.34	48.84	51.24	53.53	55.74	57.85	59.88	61.82	63.69	65.47	67.19	68.83
46	2.44	7.20	11.77	16.15	20.35	24.38	28.24	31.95	35.50	38.90	42.17	45.30	48.31	51.19	53.95	56.60	59.14	61.57	63.91	66.15	68.30	70.36	72.33	74.23	76.04
47	2.70	7.97	13.03	17.89	22.53	26.99	31.26	35.36	39.30	43.07	46.68	50.15	53.48	56.67	59.73	62.66	65.47	68.17	70.76	73.24	75.61	77.90	80.08	82.18	84.19
48	2.98	8.81	14.41	19.77	24.91	29.84	34.57	39.11	43.46	47.63	51.63	55.47	59.15	62.67	66.06	69.30	72.41	75.40	78.26	81.00	83.64	86.16	88.58	90.90	93.13
49	3.30	9.76	15.95	21.89	27.59	33.05	38.29	43.32	48.13	52.75	57.19	61.44	65.51	69.42	73.17	76.76	80.21	83.52	86.69	89.73	92.64	95.44	98.12	100.70	103.16
50	3.65	10.78	17.62	24.19	30.48	36.51	42.30	47.85	53.17	58.28	63.17	67.87	72.37	76.69	80.83	84.81	88.61	92.27	95.77	99.13	102.36	105.45	108.41	111.25	115.98
51	4.02	11.88	19.41	26.64	33.57	40.22	46.60	52.71	58.58	64.20	69.60	74.77	79.73	84.49	89.05	93.43	97.63	101.65	105.52	109.22	112.77	116.18	119.44	122.58	125.58
52	4.42	13.06	21.35	29.30	36.92	44.23	51.25	57.97	64.42	70.61	76.54	82.23	87.69	92.92	97.94	102.76	107.37	111.80	116.05	120.12	124.03	127.78	131.37	134.82	138.12
53	4.85	14.33	23.43	32.15	40.52	48.55	56.24	63.62	70.70	77.49	84.01	90.25	96.24	101.99	107.50	112.78	117.85	122.71	127.37	131.84	136.13	140.25	144.19	147.97	-
54	5.31	15.69	25.65	35.21	44.37	53.16	61.59	69.67	77.42	84.86	91.99	98.83	105.39	111.68	117.72	123.50	129.06	134.38	139.49	144.38	149.08	153.59	157.91	-	-
55	5.79	17.13	28.00	38.43	48.43	58.02	67.22	76.04	84.51	92.62	100.41	107.88	115.04	121.91	128.49	134.81	140.87	146.68	152.26	157.60	162.73	167.65	-	-	-
56	6.25	18.47	30.20	41.45	52.24	62.58	72.51	82.03	91.15	99.91	108.31	116.36	124.09	131.50	138.60	145.42	151.96	158.23	164.24	170.01	175.54	-	-	-	-
57	6.73	19.89	32.52	44.64	56.25	67.40	78.08	88.33	98.17	107.60	116.64	125.31	133.63	141.61	149.27	156.61	163.65	170.40	176.88	183.09	-	-	-	-	-
58	7.31	21.63	35.35	48.52	61.15	73.26	84.88	96.02	106.71	116.96	126.79	136.22	145.27	153.94	162.27	170.25	177.90	185.24	192.28	-	-	-	-	-	-
59	8.02	23.71	38.76	53.20	67.05	80.33	93.07	105.29	117.01	128.25	139.03	149.37	159.29	168.81	177.93	186.68	195.08	203.13	-	-	-	-	-	-	-
60	8.83	26.11	42.68	58.58	73.83	88.45	102.48	115.94	128.84	141.22	153.09	164.48	175.40	185.88	195.93	205.56	214.81	-	-	-	-	-	-	-	-
61	9.76	28.86	47.18	64.76	81.61	97.78	113.29	128.16	142.43	156.11	169.24	181.83	193.90	205.48	216.59	227.25	-	-	-	-	-	-	-	-	-
62	10.79	31.92	52.19	71.63	90.27	108.16	125.31	141.77	157.55	172.68	187.20	201.13	214.49	227.30	239.59	-	-	-	-	-	-	-	-	-	-
63	11.95	35.34	57.78	79.30	99.94	119.74	138.73	156.95	174.42	191.18	207.25	222.67	237.46	251.64	-	-	-	-	-	-	-	-	-	-	-
64	12.87	38.06	62.23	85.41	107.64	128.97	149.42	169.04	187.96	205.91	223.22	239.83	255.76	-	-	-	-	-	-	-	-	-	-	-	-
65	14.02	41.46	67.79	93.04	117.26	140.50	162.78	184.16	204.66	224.32	243.18	261.28	-	-	-	-	-	-	-	-	-	-	-	-	-
66	15.77	46.66	76.28	104.70	131.95	158.09	183.17	207.22	230.29	252.42	273.6														