



TrendsetterSM Super 10, 20, 30 and ROP 30

Term Portfolio

from Transamerica Life (Bermuda) Ltd.

Product Guide

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This product guide provides highlights only.
Please see the policy contract for details, including conditions and limitations.

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*TrendsetterSM Super 10 (Policy Form Nos. 6-606 67-110 in Hong Kong and 6-606 89-106 in Singapore), TrendsetterSM Super 20 (Policy Form Nos. 6-604 67-110 in Hong Kong and 6-604 89-106 in Singapore), TrendsetterSM Super 30 (Policy Form Nos. 6-634 67-110 in Hong Kong and 6-634 89-106 in Singapore) and TrendsetterSM ROP 30 (Policy Form Nos. 6-630 67-110 in Hong Kong and 6-630 89-106 in Singapore) are term life insurance policies issued by Transamerica Life (Bermuda) Ltd., incorporated in Hamilton, Bermuda. **Premiums increase annually starting in year 11 for the 10-year policy, in year 21 for the 20-year policy, and in year 31 for the 30-year policies.** These products are available only in Hong Kong and Singapore. Insurance eligibility and premiums are subject to underwriting. In the event of suicide during the first two policy years, death benefits are limited only to the return of premiums paid.*

Features

Issue Ages

Issue age is based on the insured's age at last birthday.

- TrendsetterSM Super 10: Issue ages 18 to 80
Issue ages 71 to 80 may require facultative reinsurance.
- TrendsetterSM Super 20: Issue ages 18 to 65 (nonsmokers)
Issue ages 18 to 60 (smokers)
- TrendsetterSM Super 30: Issue ages 18 to 50 (nonsmokers)
Issue ages 18 to 45 (smokers)
- TrendsetterSM ROP 30: Issue ages 18 to 50

Minimum Face Amount¹

- \$100,000: Hong Kong residents issued in HK only
- \$400,000: Singapore residents issued in SG only
- \$500,000: All others

Underwriting Classifications

- Three Preferred classes:
 - Preferred Plus (minimum face amount of \$500,000¹)
 - Preferred Nonsmoker
 - Preferred Smoker
- Two Standard classes:
 - Standard Nonsmoker
 - Standard Smoker

Guaranteed level premiums for 10, 20, or 30 years. Premiums increase annually thereafter.

Premium rate bands¹

Hong Kong:

- \$100,000
- \$250,000
- \$1,000,000

Singapore:

- \$400,000
- \$1,000,000

All others:

- \$500,000
- \$1,000,000

¹All monetary values reflected in this Product Guide are in U.S. dollars.

Policy Descriptions

TrendsetterSM Super Series

Trendsetter Super 10, 20, and 30 are level death benefit term life insurance policies guaranteed renewable to age 95. The premiums are guaranteed level for the first 10, 20, or 30 years, respectively. Premiums increase annually until age 95 once the original level premium period ends.

TrendsetterSM ROP 30

Trendsetter ROP 30 is a level death benefit term life insurance policy guaranteed renewable to age 95. The premiums are guaranteed level for the first 30 years, then premiums increase annually until age 95. It has a return of premium feature which returns the eligible paid premiums, excluding substandard premiums, rider premiums, outstanding loans, and any loan interest due, at the end of the level premium period.

The return of premium feature is represented by a guaranteed cash value schedule in the policy. Cash values are a percentage of the accumulated base premiums paid, excluding substandard or rider premiums. Cash values begin in year 4 and will endow on the 30th policy anniversary, subject to the terms of the policy. The amount returned to the owner equals the net cash value. The net cash value equals the cash value less any policy loans and a percentage proportional to any premium waived under Waiver of Premium.

Policy loans, including automatic premium loans, are available against the cash value. The cash values do not provide any additional death benefits. If the insured should die during the level premium period, only the policy face amount is paid.

Changes to the risk class or face amount are not allowed once the policy is in force.

Kind Codes

	Trendsetter SM Super 10	Trendsetter SM Super 20	Trendsetter SM Super 30	Trendsetter SM ROP 30
Preferred Plus	6314	6320	6326	2362
Preferred Nonsmoker	6315	6321	6327	2363
Standard Nonsmoker	6316	6322	6328	2364
Preferred Smoker	6317	6323	6329	2365
Standard Smoker	6318	6324	6330	2366

Underwriting

Trendsetter Super Series and ROP 30 are available based on five risk classifications: Preferred Plus, Preferred Nonsmoker, Preferred Smoker, Standard Nonsmoker, and Standard Smoker. The minimum face amount for Preferred Plus is \$500,000. The minimum face amount for the other risk classes is \$100,000 for policies issued in Hong Kong insuring Hong Kong residents, \$400,000 for policies issued in Singapore insuring Singapore residents, and \$500,000 for all others.

Substandard class rates are available through Table P. Substandard rates are 25% per Table based on Standard Nonsmoker or Standard Smoker rates.

Policy Fees

The policy fee for the Trendsetter Super Series products is \$75. There is no policy fee for the Trendsetter ROP 30 product.

Commissions are paid on policy fees.

Nonguaranteed and Guaranteed Premiums (Definition)

There are two schedules of premiums for all Trendsetter products: Nonguaranteed Premiums and Guaranteed Maximum Premiums. Each product has its own set of schedules. The Nonguaranteed Premiums are always less than or equal to the Guaranteed Maximum Premiums for the same attained age.

Guaranteed attained age ART premiums are available on the illustration system. Nonguaranteed attained age ART premiums are provided in the policy. ART premiums are those premiums due after the initial level premium period.

Options, Endorsements, and Riders

This is a brief description of the policy options and riders that may be available with the Trendsetter products. It is not intended to replace the descriptions, definitions, limitations, and exclusions contained in options, riders, or base policy contract forms.

For a more precise description of policy features and the availability of options and riders, please consult the specific policy contract.

Accelerated Death Benefit

The Accelerated Death Benefit is included on Trendsetter products. This benefit provides up to 75% of the current death benefit to a maximum of \$250,000 per life, with a minimum payment of \$10,000. This option may be exercised after the insured has been diagnosed and certified as having 12 months or fewer to live from the date of the physician statement. A physician must have made the diagnosis after the date the policy was issued.

Benefits advanced under this option may be taxable.

Automatic Premium Loans (TrendsetterSM ROP 30 only)

Policy loans, including automatic premium loans, are available against the cash value. The cash values do not provide any additional death benefits. If the insured should die during the level premium period, only the policy face amount is paid.

Conversion Rider

The Conversion Rider allows the policy owner to change his or her Trendsetter policy to a level face amount permanent life insurance policy that is made available by Transamerica Life (Bermuda) Ltd. at the time of the exchange. No underwriting will be required if the exchange is to a permanent policy with the same or lower face amount. The new policy will be issued at the same class of risk as the in-force policy, if available. If such a class is not available at the time of conversion, the new policy will be issued at the class of risk that is most similar to the class of risk of the in-force policy. Actual premiums on this new policy will be based on the schedule in effect when the option is exercised. (To qualify for a better class of risk, full underwriting evidence may be required.) This option must be exercised no later than the earlier of the end of the level premium period or the insured's 70th birthday.

Issue ages:

18 to 65 for the Trendsetter Super Series products, 18 to 50 for the Trendsetter ROP 30 product.
(Not available if rated over Table D. Must be purchased when the policy is issued.)

Premiums:

Premiums vary by plan, sex, and smoker status. Premiums remain level for the duration of the rider. The rates are on the illustration software and in this guide.

Upon exercise of this option, full first-year commissions will be paid on the new policy.

Waiver of Premium (WP) Rider

In the event of total disability before the insured's 60th birthday and after a waiting period of 6 months, premiums will be waived retroactively from the beginning of the disability. Premiums will continue to be waived for the duration of the total disability.

Among other reasons, premiums will not be waived if the disability results directly or indirectly from intentionally self-inflicted injury(ies), from participation in insurrection, or from war or any act of war.

Issue ages:

18 to 55 for the Trendsetter Super Series products, 18 to 50 for the Trendsetter ROP 30 product.

Issue limits:

Not issued over Table D or face amounts over \$5 million.

Participation limits:

Total waiver of premium in force and applied for with all companies cannot exceed \$5 million.

Premiums:

Premiums vary by plan, sex, and smoker status. Annually increasing premium policies have annually increasing WP premiums. The rates are on the illustration software and in this guide.

Accident Indemnity Rider

The Accident Indemnity Rider pays an additional death benefit if the insured dies as a result of an accidental bodily injury. Double this additional amount is payable if the accidental bodily injury occurs while the insured is a fare-paying passenger on a common carrier. Death must occur within 90 days from the accident and before age 70 of the insured. The insured cannot be engaged in hazardous occupations, as determined by the company.

Issue ages:

- 18 to 65 for the Trendsetter Super Series products
- 18 to 50 for the Trendsetter ROP 30 product

Issue limits:

Not issued over Table D. Rider amount cannot be greater than \$300,000 or face amount of policy, whichever is less.

Participation limits:

Total accidental death benefits in force and applied for with all companies cannot exceed \$300,000.

Premiums:

Premiums are available on the illustration software and in this guide.

Modes and Modal Factors

Modes	Modal Factor Trendsetter SM 10, 20, 30	Modal Factor ROP 30
Annual	1.000	1.000
Semi-Annual	.520	.500
Quarterly	.265	.250
Autopay Quarterly	.260	.250
Monthly ²	.092	N/A
Autopay Monthly	.0875	.08333

²Direct monthly is allowed only for annual basic premiums of \$1,000 or more, excluding policy fees, substandard extras, all riders, and additional benefits. For ROP 30 in Singapore, Autopay Quarterly and Autopay Monthly are not available. Those premium modes are Hong Kong only.

How To Calculate Premiums

The annual premium is calculated by multiplying the premium rate for each portion of the policy (plan premium plus substandard extra or flat extra premium plus any rider for which a premium is charged) by the number of \$1,000 of face amount or the number of units of coverage. The policy fee is then added to this amount to give the annual premium.

If the applicant wishes to pay the premium on a payment mode other than annual, the modal factor shall be applied. Multiply the annual premium by the modal factor to arrive at the premium amount for the desired payment mode.

Calculation Example for a Policy Mode other than Annual:

Male, Preferred Nonsmoker, age 30, \$500,000 Face Amount, Autopay Monthly Premium for a Trendsetter Super 10 policy.

.82	Rate per thousand from the rate pages.
x 500.00	Amount of insurance (in thousands)
<hr/>	
\$410.00	Basic premium
+75.00	Annual policy fee
<hr/>	
\$485.00	Annual Premium
<hr/>	
.0875	Autopay monthly modal factor
<hr/>	
\$42.44	Autopay monthly premium for years 1–10 (if the third digit is 0–4, round down; if the third digit is 5–9, round up)

Calculation Example for a Policy Mode Other than Annual for TrendsetterSM ROP 30:

Male, Preferred Plus, Age 30, \$500,000 Face Amount, Quarterly Premium

2.25	Rate per thousand from the rate pages
x 500	Amount of insurance (in thousands)
<hr/>	
\$1,125.00	Basic premium
\$1,125.00	Annual premium
x .250	Quarterly modal factor
<hr/>	
\$281.25	Quarterly premium for years 1–30 (If the third digit is 0–4, round down; if the third digit is 5–9, round up)

Substandard Premiums

Substandard premiums can easily be calculated by using the applicable rates in this guide. The Substandard Table extra premiums are 25% additional per Table ranging from Table A at 25% to Table P at 400%.

Substandard Table extra premiums are the same for all products. They are obtained by taking percentages of the standard rate according to the table below:

Table Rating	Percentage Extra	Table Rating	Percentage Extra
A	25%	F	150%
B	50%	H	200%
C	75%	J	250%
D	100%	L	300%
E	125%	P	400%

Calculation Example for a Substandard Premium

Follow this sample calculation to avoid discrepancies in calculating substandard premiums.

Male, Standard Nonsmoker, age 40, \$500,000 Face Amount, Substandard Table C, Annual Premium Mode for a Trendsetter Super 20 policy.

2.62	Rate per thousand from the rate pages
x .75	Percentage extra for Table C
<u>1.97</u>	(If the third digit is 0–4, round down; if the third digit is 5–9, round up)
1.97	Substandard extra per thousand, Table C
+ 2.62	Rate per thousand
<u>4.59</u>	Total rate including substandard
x 500.00	Amount of insurance (in thousands)
\$ 2,295.00	Basic premium
+ 75.00	Annual policy fee
<u>\$ 2,370.00</u>	Annual premium due, years 1 to 20

Male, Standard Nonsmoker, Age 40, \$400,000 Face Amount, Substandard Table C,
Annual Premium Mode for a Trendsetter ROP 30 policy

	3.66	Rate per thousand for base insurance from the rate pages
x	.75	The percentage extra for Table C
	<u>2.75</u>	(If the third digit is 0–4, round down; if the third digit is 5–9, round up)
	2.75	Substandard extra per thousand, Table C
	3.66	Rate per thousand for base insurance from the rate pages
+	<u>2.51</u>	Rate per thousand for ROP from the rate pages
	8.92	Total rate including substandard
x	<u>400</u>	Amount of insurance (in thousands)
	\$3,568.00	Annual premium due, years 1–30

Advanced Premium Payments

To calculate the advanced premium payment amount, multiply the annual premium by the appropriate Single Sum Factor. The number of years of advanced premium payments cannot exceed the number of years of the level premium period.

Years	Single Sum Factor	Years	Single Sum Factor
1	1.00000	16	12.93794
2	1.97087	17	13.56110
3	2.91347	18	14.16612
4	3.82861	19	14.75351
5	4.71710	20	15.32380
6	5.57971	21	15.87747
7	6.41719	22	16.41502
8	7.23028	23	16.93692
9	8.01969	24	17.44361
10	8.78611	25	17.93554
11	9.53020	26	18.41315
12	10.25262	27	18.87684
13	10.95400	28	19.32703
14	11.63496	29	19.76411
15	12.29607	30	20.18845

Underwriting Classes As Used In The Rate Tables

PP	Preferred Plus
PNS	Preferred Nonsmoker
PS	Preferred Smoker
SNS	Standard Nonsmoker
SS	Standard Smoker

For a detailed description of the criteria for each class, please refer to the *Guide to Initial Underwriting Requirements* or the chart on page 40.

TrendsetterSM Super 10

Face Amounts of \$100,000–\$249,999 (Hong Kong only)

Level Annual Premium Rates per \$1,000 for Years 1–10

Add \$75 Policy Fee

Male					Female				
Issue Age	PNS	SNS	PS	SS	Issue Age	PNS	SNS	PS	SS
18	1.27	1.38	1.85	2.26	18	1.12	1.30	1.70	2.15
19	1.27	1.38	1.85	2.26	19	1.12	1.30	1.70	2.15
20	1.27	1.38	1.85	2.26	20	1.12	1.30	1.70	2.15
21	1.27	1.38	1.85	2.26	21	1.12	1.30	1.70	2.15
22	1.27	1.38	1.85	2.26	22	1.12	1.30	1.70	2.15
23	1.27	1.38	1.85	2.28	23	1.12	1.30	1.70	2.15
24	1.27	1.38	1.88	2.30	24	1.12	1.30	1.70	2.15
25	1.27	1.38	1.88	2.30	25	1.12	1.30	1.72	2.17
26	1.28	1.40	1.88	2.30	26	1.12	1.30	1.72	2.17
27	1.28	1.40	1.88	2.30	27	1.12	1.32	1.72	2.17
28	1.28	1.40	1.88	2.30	28	1.12	1.32	1.72	2.17
29	1.28	1.40	1.88	2.30	29	1.12	1.32	1.72	2.17
30	1.28	1.40	1.90	2.30	30	1.12	1.32	1.74	2.19
31	1.28	1.40	1.90	2.32	31	1.15	1.34	1.75	2.20
32	1.29	1.42	1.94	2.36	32	1.15	1.34	1.75	2.20
33	1.29	1.42	2.03	2.47	33	1.17	1.36	1.79	2.25
34	1.29	1.44	2.11	2.58	34	1.21	1.38	1.86	2.34
35	1.29	1.46	2.23	2.71	35	1.21	1.38	1.93	2.42
36	1.33	1.51	2.38	2.90	36	1.21	1.38	1.95	2.45
37	1.36	1.56	2.55	3.12	37	1.21	1.38	1.95	2.45
38	1.40	1.68	2.71	3.34	38	1.24	1.46	2.10	2.72
39	1.43	1.79	2.88	3.59	39	1.27	1.53	2.26	3.01
40	1.47	1.94	3.08	3.88	40	1.30	1.62	2.44	3.33
41	1.53	2.12	3.35	4.25	41	1.35	1.73	2.65	3.70
42	1.60	2.34	3.65	4.68	42	1.41	1.87	2.90	4.15
43	1.74	2.54	3.97	5.12	43	1.46	1.98	3.08	4.42
44	1.90	2.77	4.30	5.58	44	1.53	2.13	3.29	4.73
45	2.05	2.99	4.59	6.00	45	1.61	2.31	3.51	5.07
46	2.20	3.20	4.86	6.40	46	1.71	2.51	3.78	5.48
47	2.30	3.34	5.02	6.66	47	1.81	2.75	4.12	6.00
48	2.41	3.50	5.24	6.90	48	1.94	2.95	4.46	6.45
49	2.55	3.70	5.53	7.24	49	2.08	3.16	4.81	6.92
50	2.73	3.97	5.92	7.70	50	2.22	3.38	5.15	7.35

TrendsetterSM Super 10

Face Amounts of \$100,000–\$249,999 (Hong Kong only)

Level Annual Premium Rates per \$1,000 for Years 1–10

Add \$75 Policy Fee

Male					Female				
Issue Age	PNS	SNS	PS	SS	Issue Age	PNS	SNS	PS	SS
51	2.98	4.34	6.44	8.33	51	2.38	3.62	5.49	7.78
52	3.28	4.78	7.08	9.10	52	2.53	3.85	5.80	8.14
53	3.62	5.29	7.77	10.02	53	2.79	4.22	6.30	8.98
54	4.03	5.92	8.58	11.11	54	3.06	4.60	6.80	9.85
55	4.49	6.62	9.42	12.25	55	3.36	5.00	7.31	10.77
56	4.96	7.34	10.26	13.40	56	3.68	5.45	7.82	11.73
57	5.38	8.00	10.98	14.40	57	4.02	5.91	8.30	12.68
58	5.80	8.62	11.80	15.33	58	4.38	6.43	8.85	13.32
59	6.30	9.36	12.79	16.45	59	4.72	6.92	9.42	13.94
60	6.91	10.26	14.00	17.81	60	5.07	7.44	9.98	14.53
61	7.67	11.37	15.49	19.51	61	5.45	7.98	10.57	15.12
62	8.54	12.66	17.22	21.47	62	5.84	8.55	11.17	15.66
63	9.40	13.99	19.19	24.60	63	6.30	9.20	11.95	17.21
64	10.27	15.34	21.18	27.91	64	6.81	9.91	12.76	18.88
65	11.12	16.67	23.13	31.29	65	7.36	10.68	13.64	20.72
66	11.92	17.95	25.02	34.72	66	7.96	11.52	14.60	22.74
67	12.72	19.24	26.93	38.30	67	8.62	12.44	15.65	25.02
68	14.49	21.17	29.85	43.41	68	9.83	14.00	17.42	27.68
69	16.52	23.34	33.11	49.13	69	11.20	15.76	19.41	30.65
70	18.90	25.88	36.87	55.71	70	12.76	17.77	21.68	34.04
71	21.83	29.01	41.43	63.68	71	14.57	20.09	24.26	37.89
72	25.32	32.71	46.78	73.03	72	16.62	22.69	27.13	42.17
73	29.30	37.31	53.43	84.91	73	18.92	25.47	31.78	48.96
74	33.72	42.36	60.87	98.27	74	21.50	28.58	36.91	56.43
75	38.71	48.01	69.31	113.50	75	24.42	32.07	42.57	64.63
76	44.44	54.48	78.90	130.87	76	27.71	35.98	48.91	73.81
77	51.24	62.11	90.10	151.19	77	31.41	40.34	55.97	84.00
78	60.30	71.16	104.22	169.92	78	35.59	45.22	65.83	98.06
79	70.80	81.50	121.38	179.88	79	40.28	50.66	76.90	113.80
80	82.92	93.27	140.84	190.68	80	46.13	57.46	90.41	133.04

TrendsetterSM Super 10

Face Amounts of \$250,000–\$999,999

Level Annual Premium Rates per \$1,000 for Years 1–10

Add \$75 Policy Fee

HK policies on Hong Kong residents: \$250,000*–\$999,999

SG policies on Singapore residents: \$400,000*–\$999,999

All others: \$500,000–\$999,999

*Minimum Face Amount for Preferred Plus is \$500,000.

Male						Female					
Issue Age	PP	PNS	SNS	PS	SS	Issue Age	PP	PNS	SNS	PS	SS
18	0.60	0.77	1.04	1.39	1.83	18	0.56	0.69	0.84	1.26	1.81
19	0.60	0.77	1.04	1.39	1.83	19	0.56	0.69	0.84	1.26	1.81
20	0.60	0.77	1.04	1.39	1.83	20	0.56	0.69	0.84	1.26	1.81
21	0.60	0.77	1.04	1.39	1.83	21	0.56	0.69	0.84	1.26	1.81
22	0.60	0.77	1.04	1.39	1.83	22	0.56	0.69	0.84	1.26	1.81
23	0.60	0.77	1.04	1.39	1.83	23	0.56	0.69	0.84	1.26	1.81
24	0.60	0.77	1.04	1.42	1.87	24	0.56	0.69	0.84	1.26	1.81
25	0.60	0.77	1.04	1.42	1.87	25	0.56	0.69	0.84	1.28	1.83
26	0.61	0.78	1.06	1.42	1.87	26	0.56	0.69	0.84	1.28	1.83
27	0.61	0.78	1.06	1.42	1.87	27	0.56	0.69	0.85	1.28	1.83
28	0.63	0.80	1.09	1.46	1.93	28	0.56	0.69	0.87	1.31	1.87
29	0.63	0.80	1.10	1.49	1.98	29	0.56	0.71	0.88	1.32	1.88
30	0.64	0.82	1.12	1.53	2.03	30	0.56	0.71	0.88	1.35	1.91
31	0.66	0.84	1.15	1.56	2.08	31	0.56	0.72	0.91	1.38	1.96
32	0.67	0.85	1.17	1.62	2.17	32	0.56	0.73	0.92	1.40	1.99
33	0.69	0.87	1.21	1.71	2.31	33	0.59	0.76	0.97	1.45	2.05
34	0.72	0.91	1.27	1.80	2.46	34	0.63	0.80	1.04	1.51	2.14
35	0.75	0.95	1.34	1.91	2.64	35	0.66	0.83	1.10	1.58	2.24
36	0.79	1.00	1.42	2.06	2.87	36	0.68	0.86	1.15	1.62	2.29
37	0.84	1.06	1.52	2.23	3.10	37	0.70	0.87	1.19	1.63	2.31
38	0.89	1.13	1.63	2.37	3.32	38	0.73	0.92	1.27	1.76	2.52
39	0.94	1.19	1.74	2.53	3.57	39	0.75	0.96	1.34	1.89	2.74
40	1.01	1.27	1.87	2.71	3.86	40	0.78	1.02	1.42	2.04	2.99
41	1.08	1.37	2.04	2.96	4.23	41	0.82	1.09	1.53	2.21	3.28
42	1.18	1.49	2.25	3.23	4.66	42	0.87	1.17	1.66	2.42	3.63
43	1.28	1.61	2.44	3.55	5.09	43	0.93	1.24	1.78	2.62	3.92
44	1.38	1.75	2.66	3.89	5.55	44	1.01	1.34	1.94	2.86	4.26
45	1.48	1.88	2.86	4.20	5.97	45	1.11	1.45	2.13	3.12	4.63
46	1.58	2.01	3.06	4.50	6.37	46	1.22	1.57	2.35	3.44	5.09
47	1.63	2.08	3.19	4.71	6.63	47	1.34	1.72	2.61	3.84	5.66
48	1.73	2.19	3.35	4.93	6.87	48	1.43	1.85	2.80	4.16	6.16
49	1.85	2.33	3.55	5.22	7.20	49	1.51	1.98	2.99	4.49	6.70
50	2.00	2.52	3.82	5.60	7.66	50	1.60	2.11	3.20	4.82	7.23

TrendsetterSM Super 10

Face Amounts of \$250,000–\$999,999

Level Annual Premium Rates per \$1,000 for Years 1–10

Add \$75 Policy Fee

HK policies on Hong Kong residents: \$250,000*–\$999,999

SG policies on Singapore residents: \$400,000*–\$999,999

All others: \$500,000–\$999,999

*Minimum Face Amount for Preferred Plus is \$500,000.

Male						Female					
Issue Age	PP	PNS	SNS	PS	SS	Issue Age	PP	PNS	SNS	PS	SS
51	2.21	2.76	4.18	6.11	8.29	51	1.70	2.27	3.42	5.14	7.74
52	2.46	3.06	4.61	6.73	9.05	52	1.78	2.41	3.64	5.44	8.10
53	2.70	3.39	5.08	7.38	9.97	53	1.95	2.61	3.94	5.86	8.94
54	2.98	3.79	5.67	8.13	11.05	54	2.12	2.81	4.23	6.26	9.64
55	3.30	4.25	6.32	8.89	12.19	55	2.30	3.02	4.54	6.67	10.33
56	3.61	4.70	6.97	9.72	13.33	56	2.49	3.25	4.87	7.05	10.99
57	3.88	5.13	7.57	10.39	14.33	57	2.69	3.47	5.19	7.40	11.61
58	4.10	5.45	8.07	11.08	15.25	58	3.04	3.82	5.68	7.94	12.31
59	4.36	5.84	8.68	11.90	16.37	59	3.39	4.18	6.16	8.51	13.01
60	4.67	6.31	9.41	12.91	17.71	60	3.77	4.55	6.66	9.08	13.70
61	5.05	6.88	10.31	14.16	19.14	61	4.20	4.95	7.20	9.69	14.40
62	5.48	7.54	11.35	15.60	20.77	62	4.65	5.37	7.76	10.31	15.10
63	6.29	8.40	12.61	17.57	23.95	63	5.11	5.89	8.51	11.20	16.76
64	7.16	9.28	13.90	19.60	27.31	64	5.62	6.47	9.34	12.15	18.56
65	8.08	10.16	15.19	21.63	30.79	65	6.18	7.10	10.26	13.18	20.55
66	9.03	11.02	16.44	23.64	34.33	66	6.80	7.81	11.28	14.32	22.63
67	10.04	11.91	17.73	25.70	38.04	67	7.49	8.58	12.38	15.57	24.89
68	11.51	13.73	19.76	28.70	43.14	68	8.50	9.78	13.93	17.33	27.54
69	13.19	15.81	22.05	32.06	48.85	69	9.64	11.13	15.68	19.31	30.50
70	15.17	18.27	24.75	35.92	55.43	70	10.95	12.68	17.68	21.57	33.87
71	17.61	21.29	28.07	40.60	63.36	71	12.46	14.47	19.99	24.14	37.70
72	20.51	24.90	32.00	46.10	72.66	72	14.16	16.49	22.58	26.99	41.96
73	23.55	28.23	36.50	52.80	84.49	73	16.06	18.71	25.34	31.26	48.72
74	26.90	31.87	41.44	60.30	97.78	74	18.20	21.20	28.43	35.88	56.15
75	30.67	35.93	46.97	68.83	112.83	75	20.62	24.02	31.90	40.95	64.31
76	34.99	40.56	53.29	78.51	129.82	76	23.33	27.18	35.78	46.61	73.17
77	40.10	46.01	60.76	89.65	149.70	77	26.38	30.74	40.11	52.89	82.82
78	47.07	52.46	69.61	103.70	167.72	78	29.82	34.75	44.96	61.49	95.94
79	55.13	59.80	79.72	120.77	177.19	79	33.67	39.24	50.36	71.09	110.59
80	64.42	68.13	91.24	140.14	187.80	80	38.47	44.84	57.10	82.85	128.54

TrendsetterSM Super 10

Face Amounts of \$1,000,000 or more

Level Annual Premium Rates per \$1,000 for Years 1–10

Add \$75 Policy Fee

Male						Female					
Issue Age	PP	PNS	SNS	PS	SS	Issue Age	PP	PNS	SNS	PS	SS
18	0.59	0.71	0.90	1.30	1.79	18	0.53	0.61	0.79	1.18	1.78
19	0.59	0.71	0.90	1.30	1.79	19	0.53	0.61	0.79	1.18	1.78
20	0.59	0.71	0.90	1.30	1.79	20	0.53	0.61	0.79	1.18	1.78
21	0.59	0.71	0.90	1.30	1.79	21	0.53	0.61	0.79	1.18	1.78
22	0.59	0.71	0.90	1.30	1.79	22	0.53	0.61	0.79	1.18	1.78
23	0.59	0.71	0.90	1.30	1.79	23	0.53	0.61	0.79	1.18	1.78
24	0.59	0.71	0.90	1.33	1.83	24	0.53	0.61	0.79	1.18	1.78
25	0.59	0.71	0.90	1.33	1.83	25	0.53	0.61	0.79	1.20	1.81
26	0.60	0.72	0.92	1.33	1.83	26	0.53	0.61	0.79	1.20	1.81
27	0.60	0.72	0.92	1.33	1.83	27	0.53	0.61	0.80	1.20	1.81
28	0.62	0.74	0.95	1.37	1.88	28	0.53	0.61	0.80	1.23	1.85
29	0.62	0.75	0.95	1.39	1.91	29	0.53	0.61	0.80	1.23	1.85
30	0.63	0.76	0.97	1.42	1.95	30	0.53	0.61	0.80	1.26	1.89
31	0.64	0.78	1.00	1.46	2.00	31	0.53	0.63	0.83	1.29	1.93
32	0.65	0.80	1.02	1.51	2.07	32	0.53	0.63	0.83	1.31	1.95
33	0.67	0.82	1.06	1.59	2.20	33	0.56	0.66	0.88	1.35	2.01
34	0.70	0.85	1.10	1.67	2.33	34	0.59	0.71	0.95	1.41	2.10
35	0.73	0.88	1.16	1.77	2.50	35	0.62	0.75	1.00	1.47	2.19
36	0.77	0.93	1.23	1.90	2.71	36	0.64	0.78	1.05	1.51	2.25
37	0.82	0.98	1.31	2.05	2.95	37	0.65	0.80	1.09	1.52	2.26
38	0.87	1.05	1.41	2.20	3.19	38	0.68	0.85	1.16	1.65	2.49
39	0.92	1.11	1.50	2.36	3.44	39	0.71	0.89	1.23	1.78	2.73
40	0.99	1.20	1.61	2.56	3.75	40	0.75	0.95	1.32	1.93	2.98
41	1.06	1.30	1.75	2.81	4.14	41	0.80	1.01	1.41	2.10	3.26
42	1.16	1.42	1.93	3.09	4.59	42	0.85	1.09	1.54	2.31	3.61
43	1.25	1.54	2.10	3.39	5.06	43	0.91	1.16	1.66	2.49	3.90
44	1.36	1.67	2.28	3.70	5.52	44	0.99	1.25	1.81	2.70	4.22
45	1.45	1.79	2.46	3.99	5.94	45	1.08	1.35	1.99	2.93	4.52
46	1.55	1.91	2.64	4.27	6.34	46	1.19	1.47	2.20	3.21	4.89
47	1.60	1.98	2.75	4.46	6.60	47	1.31	1.61	2.45	3.56	5.35
48	1.68	2.09	2.90	4.68	6.84	48	1.40	1.73	2.62	3.86	5.83
49	1.78	2.22	3.10	4.97	7.16	49	1.48	1.85	2.81	4.16	6.33
50	1.92	2.40	3.35	5.34	7.62	50	1.57	1.98	3.00	4.46	6.83

TrendsetterSM Super 10

Face Amounts of \$1,000,000 or more

Level Annual Premium Rates per \$1,000 for Years 1–10

Add \$75 Policy Fee

Male						Female					
Issue Age	PP	PNS	SNS	PS	SS	Issue Age	PP	PNS	SNS	PS	SS
51	2.10	2.64	3.69	5.85	8.25	51	1.67	2.12	3.22	4.76	7.33
52	2.31	2.92	4.09	6.46	9.00	52	1.75	2.25	3.42	5.03	7.81
53	2.55	3.22	4.47	7.08	9.92	53	1.90	2.44	3.68	5.42	8.43
54	2.85	3.59	4.93	7.82	10.99	54	2.04	2.62	3.93	5.80	9.04
55	3.19	4.00	5.43	8.58	12.13	55	2.19	2.81	4.19	6.18	9.65
56	3.52	4.41	5.93	9.34	13.26	56	2.35	3.01	4.47	6.55	10.24
57	3.83	4.79	6.36	9.99	14.26	57	2.50	3.21	4.73	6.88	10.78
58	4.04	5.10	6.82	10.65	15.17	58	2.83	3.55	5.22	7.43	11.54
59	4.28	5.47	7.38	11.43	16.28	59	3.16	3.88	5.71	8.00	12.32
60	4.58	5.91	8.05	12.40	17.35	60	3.52	4.24	6.22	8.58	13.10
61	4.94	6.46	8.89	13.59	18.68	61	3.92	4.62	6.78	9.21	13.93
62	5.35	7.09	9.85	14.97	20.20	62	4.35	5.03	7.37	9.86	14.77
63	6.11	7.92	10.99	16.93	23.36	63	4.82	5.55	8.10	10.74	16.39
64	6.93	8.77	12.17	18.96	26.72	64	5.33	6.13	8.91	11.68	18.16
65	7.78	9.63	13.36	21.01	30.20	65	5.91	6.78	9.80	12.71	20.11
66	8.66	10.48	14.53	23.05	33.76	66	6.55	7.50	10.80	13.84	22.28
67	9.59	11.36	15.74	25.15	37.50	67	7.26	8.29	11.90	15.10	24.71
68	11.02	13.20	17.87	28.11	42.58	68	8.22	9.43	13.40	16.78	27.40
69	12.65	15.32	20.30	31.42	48.28	69	9.31	10.72	15.08	18.66	30.35
70	14.57	17.81	23.16	35.22	54.83	70	10.55	12.20	17.01	20.81	33.70
71	16.93	20.88	26.68	39.85	62.77	71	11.98	13.91	19.23	23.25	37.51
72	19.75	24.55	30.87	45.26	72.08	72	13.59	15.84	21.72	25.97	41.75
73	22.65	27.86	35.18	51.99	83.70	73	15.45	18.00	24.45	30.08	48.48
74	25.85	31.48	39.90	59.53	96.78	74	17.53	20.43	27.49	34.58	55.73
75	29.45	35.52	45.19	68.11	111.68	75	19.89	23.18	30.92	39.54	63.56
76	33.57	40.13	51.24	77.86	128.67	76	22.54	26.27	34.76	45.06	72.31
77	38.44	45.56	58.37	89.20	148.54	77	25.52	29.75	39.06	51.20	82.00
78	45.06	51.99	66.82	102.70	166.88	78	28.89	33.67	43.88	59.63	95.25
79	52.86	59.31	76.48	117.92	176.30	79	32.66	38.07	49.25	69.06	110.04
80	62.16	67.62	87.46	133.92	186.86	80	37.36	43.56	55.97	80.60	127.90

Issue ages over 70 may require facultative reinsurance.

TrendsetterSM Super 20

Face Amounts of \$100,000–\$249,999 (Hong Kong only)

Level Annual Premium Rates per \$1,000 for Years 1–20

Add \$75 Policy Fee

Male					Female				
Issue Age	PNS	SNS	PS	SS	Issue Age	PNS	SNS	PS	SS
18	1.74	2.15	3.13	4.11	18	1.45	1.99	2.67	4.00
19	1.74	2.15	3.13	4.11	19	1.45	1.99	2.67	4.00
20	1.74	2.15	3.13	4.11	20	1.45	1.99	2.67	4.00
21	1.74	2.15	3.13	4.11	21	1.45	1.99	2.67	4.00
22	1.74	2.15	3.13	4.11	22	1.45	1.99	2.67	4.00
23	1.74	2.15	3.15	4.25	23	1.45	1.99	2.67	4.00
24	1.74	2.15	3.18	4.45	24	1.45	1.99	2.67	4.00
25	1.74	2.15	3.18	4.64	25	1.45	1.99	2.67	4.00
26	1.75	2.17	3.18	4.82	26	1.45	1.99	2.67	4.00
27	1.75	2.17	3.18	4.91	27	1.45	1.99	2.67	4.00
28	1.75	2.17	3.21	4.95	28	1.47	2.01	2.67	4.07
29	1.75	2.17	3.21	4.96	29	1.48	2.01	2.67	4.07
30	1.75	2.20	3.24	4.99	30	1.48	2.01	2.70	4.13
31	1.79	2.23	3.26	5.03	31	1.51	2.04	2.73	4.21
32	1.81	2.26	3.34	5.15	32	1.53	2.06	2.73	4.25
33	1.81	2.26	3.39	5.25	33	1.56	2.10	2.81	4.38
34	1.81	2.30	3.44	5.34	34	1.63	2.20	2.94	4.59
35	1.85	2.35	3.52	5.49	35	1.65	2.23	3.06	4.80
36	1.91	2.43	3.65	5.72	36	1.66	2.25	3.13	4.93
37	1.97	2.53	3.81	6.00	37	1.66	2.25	3.15	4.98
38	2.06	2.68	4.00	6.31	38	1.73	2.35	3.32	5.24
39	2.13	2.82	4.21	6.66	39	1.80	2.44	3.49	5.51
40	2.23	3.00	4.46	7.06	40	1.88	2.56	3.69	5.81
41	2.36	3.23	4.79	7.61	41	1.99	2.71	3.92	6.16
42	2.52	3.51	5.16	8.22	42	2.12	2.90	4.20	6.60
43	2.71	3.83	5.67	9.05	43	2.20	3.05	4.43	6.98
44	2.93	4.21	6.23	9.94	44	2.33	3.26	4.70	7.43
45	3.12	4.57	6.74	10.78	45	2.47	3.50	4.97	7.90
46	3.31	4.94	7.24	11.60	46	2.63	3.78	5.32	8.49
47	3.42	5.20	7.59	12.18	47	2.82	4.11	5.75	9.22
48	3.65	5.54	8.04	13.04	48	3.06	4.45	6.29	10.12
49	3.95	5.98	8.61	14.12	49	3.32	4.82	6.87	11.08
50	4.32	6.53	9.34	15.50	50	3.60	5.22	7.45	12.06

TrendsetterSM Super 20

Face Amounts of \$100,000–\$249,999 (Hong Kong only)

Level Annual Premium Rates per \$1,000 for Years 1–20

Add \$75 Policy Fee

Male					Female				
Issue Age	PNS	SNS	PS	SS	Issue Age	PNS	SNS	PS	SS
51	4.82	7.27	10.31	17.28	51	3.91	5.66	8.06	13.08
52	5.41	8.15	11.50	19.47	52	4.23	6.12	8.65	14.10
53	5.90	8.83	12.65	21.40	53	4.55	6.63	9.34	15.24
54	6.49	9.67	14.01	23.68	54	4.86	7.14	10.03	16.37
55	7.14	10.58	15.43	26.06	55	5.19	7.68	10.72	17.52
56	7.78	11.45	16.86	28.47	56	5.53	8.26	11.39	18.64
57	8.33	12.18	18.10	30.54	57	5.86	8.84	12.01	19.68
58	9.06	13.12	19.69	33.09	58	6.56	9.75	13.24	21.58
59	9.94	14.25	21.60	36.14	59	7.28	10.66	14.56	23.61
60	10.99	15.62	23.92	39.87	60	8.06	11.63	15.96	25.76
61	12.31	17.32	N/A	N/A	61	8.90	12.67	N/A	N/A
62	13.85	19.29	N/A	N/A	62	9.82	13.78	N/A	N/A
63	15.70	21.82	N/A	N/A	63	11.13	15.04	N/A	N/A
64	17.79	24.63	N/A	N/A	64	12.60	16.51	N/A	N/A
65	20.13	27.69	N/A	N/A	65	14.25	18.23	N/A	N/A

TrendsetterSM Super 20

Face Amounts of \$250,000–\$999,999

Level Annual Premium Rates per \$1,000 for Years 1–10

Add \$75 Policy Fee

HK policies on Hong Kong residents: \$250,000*–\$999,999

SG policies on Singapore residents: \$400,000*–\$999,999

All others: \$500,000–\$999,999

*Minimum Face Amount for Preferred Plus is \$500,000.

Male						Female					
Issue Age	PP	PNS	SNS	PS	SS	Issue Age	PP	PNS	SNS	PS	SS
18	0.83	1.06	1.55	2.44	3.91	18	0.75	0.90	1.33	2.10	3.37
19	0.83	1.06	1.55	2.44	3.91	19	0.75	0.90	1.33	2.10	3.37
20	0.83	1.06	1.55	2.44	3.91	20	0.75	0.90	1.33	2.10	3.37
21	0.83	1.06	1.55	2.44	3.91	21	0.75	0.90	1.33	2.10	3.37
22	0.83	1.06	1.55	2.44	3.91	22	0.75	0.90	1.33	2.10	3.37
23	0.83	1.06	1.55	2.46	3.94	23	0.75	0.90	1.33	2.10	3.37
24	0.83	1.06	1.55	2.49	4.00	24	0.75	0.90	1.33	2.10	3.37
25	0.83	1.06	1.55	2.49	4.00	25	0.75	0.90	1.33	2.10	3.37
26	0.84	1.08	1.57	2.49	4.00	26	0.75	0.90	1.33	2.10	3.37
27	0.84	1.08	1.57	2.49	4.00	27	0.75	0.91	1.33	2.10	3.37
28	0.86	1.11	1.60	2.53	4.07	28	0.75	0.93	1.35	2.10	3.40
29	0.87	1.11	1.60	2.56	4.11	29	0.75	0.95	1.35	2.10	3.40
30	0.89	1.13	1.61	2.59	4.17	30	0.75	0.96	1.35	2.13	3.45
31	0.91	1.16	1.64	2.63	4.23	31	0.75	0.99	1.38	2.15	3.50
32	0.93	1.18	1.67	2.71	4.36	32	0.75	1.01	1.39	2.15	3.52
33	0.97	1.21	1.71	2.76	4.45	33	0.80	1.06	1.44	2.22	3.63
34	1.01	1.25	1.77	2.80	4.53	34	0.86	1.13	1.53	2.33	3.82
35	1.06	1.30	1.84	2.88	4.66	35	0.92	1.17	1.59	2.45	4.00
36	1.13	1.37	1.94	2.99	4.87	36	0.97	1.22	1.64	2.52	4.12
37	1.21	1.45	2.06	3.13	5.11	37	1.01	1.25	1.67	2.55	4.18
38	1.30	1.56	2.23	3.32	5.41	38	1.08	1.33	1.80	2.69	4.45
39	1.39	1.67	2.40	3.52	5.74	39	1.16	1.41	1.93	2.84	4.74
40	1.51	1.81	2.62	3.76	6.13	40	1.24	1.50	2.09	3.00	5.03
41	1.65	1.97	2.88	4.07	6.65	41	1.34	1.62	2.27	3.20	5.36
42	1.82	2.18	3.21	4.43	7.24	42	1.47	1.76	2.50	3.43	5.76
43	2.01	2.40	3.53	4.90	8.01	43	1.56	1.87	2.67	3.67	6.19
44	2.23	2.65	3.90	5.40	8.84	44	1.67	2.02	2.90	3.97	6.66
45	2.45	2.90	4.26	5.87	9.62	45	1.81	2.19	3.17	4.28	7.09
46	2.67	3.16	4.63	6.35	10.40	46	1.96	2.39	3.47	4.66	7.62
47	2.84	3.35	4.91	6.69	10.98	47	2.14	2.62	3.84	5.14	8.28
48	3.01	3.57	5.22	7.25	11.99	48	2.29	2.84	4.13	5.68	9.21
49	3.23	3.84	5.61	7.93	13.23	49	2.44	3.07	4.44	6.26	10.23
50	3.51	4.19	6.12	8.79	14.77	50	2.60	3.32	4.77	6.86	11.30

TrendsetterSM Super 20

Face Amounts of \$250,000–\$999,999

Level Annual Premium Rates per \$1,000 for Years 1–10

Add \$75 Policy Fee

HK policies on Hong Kong residents: \$250,000*–\$999,999

SG policies on Singapore residents: \$400,000*–\$999,999

All others: \$500,000–\$999,999

*Minimum Face Amount for Preferred Plus is \$500,000.

Male						Female					
Issue Age	PP	PNS	SNS	PS	SS	Issue Age	PP	PNS	SNS	PS	SS
51	3.88	4.65	6.79	9.90	16.74	51	2.77	3.60	5.13	7.51	12.46
52	4.32	5.21	7.60	11.25	19.15	52	2.93	3.89	5.49	8.15	13.65
53	4.74	5.70	8.28	12.40	21.15	53	3.21	4.23	5.96	8.87	14.84
54	5.25	6.29	9.11	13.75	23.50	54	3.48	4.56	6.43	9.60	16.03
55	5.82	6.95	10.02	15.17	25.93	55	3.78	4.91	6.92	10.36	17.27
56	6.38	7.59	10.90	16.62	28.33	56	4.10	5.29	7.46	11.11	18.50
57	6.88	8.16	11.67	17.87	30.39	57	4.43	5.67	7.99	11.83	19.58
58	7.38	8.75	12.46	19.45	32.92	58	4.87	6.26	8.81	13.04	21.47
59	7.99	9.47	13.42	21.33	35.96	59	5.30	6.86	9.62	14.35	23.49
60	8.71	10.33	14.57	23.62	39.67	60	5.75	7.49	10.48	15.73	25.63
61	9.62	11.40	16.00	N/A	N/A	61	6.24	8.17	11.41	N/A	N/A
62	10.66	12.63	17.64	N/A	N/A	62	6.75	8.89	12.40	N/A	N/A
63	12.11	14.33	19.96	N/A	N/A	63	7.41	9.98	13.53	N/A	N/A
64	13.79	16.26	22.55	N/A	N/A	64	8.22	11.20	14.87	N/A	N/A
65	15.69	18.43	25.40	N/A	N/A	65	9.23	12.57	16.45	N/A	N/A

TrendsetterSM Super 20

Face Amounts of \$1,000,000 or more

Level Annual Premium Rates per \$1,000 for Years 1–20

Add \$75 Policy Fee

Male						Female					
Issue Age	PP	PNS	SNS	PS	SS	Issue Age	PP	PNS	SNS	PS	SS
18	0.74	0.92	1.30	2.35	3.89	18	0.69	0.79	1.16	1.87	3.11
19	0.74	0.92	1.30	2.35	3.89	19	0.69	0.79	1.16	1.87	3.11
20	0.74	0.92	1.30	2.35	3.89	20	0.69	0.79	1.16	1.87	3.11
21	0.74	0.92	1.30	2.35	3.89	21	0.69	0.79	1.16	1.87	3.11
22	0.74	0.92	1.30	2.35	3.89	22	0.69	0.79	1.16	1.87	3.11
23	0.74	0.92	1.30	2.36	3.92	23	0.69	0.79	1.16	1.87	3.11
24	0.74	0.92	1.30	2.39	3.98	24	0.69	0.79	1.16	1.87	3.11
25	0.74	0.92	1.30	2.39	3.98	25	0.69	0.79	1.16	1.87	3.11
26	0.75	0.94	1.32	2.39	3.98	26	0.69	0.79	1.16	1.87	3.11
27	0.75	0.94	1.32	2.39	3.98	27	0.69	0.79	1.16	1.87	3.11
28	0.77	1.00	1.34	2.42	4.05	28	0.69	0.79	1.18	1.87	3.16
29	0.77	1.03	1.35	2.43	4.06	29	0.69	0.79	1.19	1.87	3.16
30	0.78	1.08	1.36	2.45	4.09	30	0.69	0.79	1.19	1.90	3.21
31	0.80	1.13	1.39	2.48	4.13	31	0.69	0.82	1.22	1.92	3.27
32	0.81	1.17	1.41	2.54	4.23	32	0.69	0.82	1.23	1.92	3.30
33	0.86	1.20	1.48	2.60	4.34	33	0.73	0.87	1.28	2.00	3.43
34	0.92	1.23	1.56	2.64	4.44	34	0.80	0.94	1.36	2.11	3.62
35	0.99	1.27	1.66	2.72	4.58	35	0.84	0.99	1.41	2.22	3.82
36	1.07	1.33	1.79	2.84	4.80	36	0.89	1.04	1.46	2.30	3.96
37	1.17	1.40	1.93	2.98	5.07	37	0.93	1.08	1.49	2.35	4.04
38	1.26	1.50	2.09	3.17	5.38	38	1.00	1.17	1.61	2.50	4.30
39	1.35	1.60	2.24	3.37	5.71	39	1.07	1.25	1.73	2.65	4.57
40	1.46	1.72	2.44	3.61	6.10	40	1.15	1.36	1.88	2.83	4.87
41	1.60	1.87	2.67	3.93	6.62	41	1.24	1.48	2.05	3.03	5.23
42	1.77	2.06	2.97	4.29	7.20	42	1.36	1.63	2.26	3.28	5.67
43	1.96	2.27	3.27	4.76	7.97	43	1.45	1.74	2.41	3.49	6.04
44	2.17	2.51	3.63	5.27	8.80	44	1.56	1.88	2.61	3.75	6.49
45	2.38	2.75	3.98	5.76	9.57	45	1.70	2.04	2.84	4.01	6.96
46	2.60	3.00	4.34	6.25	10.35	46	1.86	2.24	3.11	4.35	7.55
47	2.77	3.18	4.61	6.62	10.93	47	2.04	2.46	3.43	4.76	8.24
48	2.93	3.38	4.87	7.18	11.93	48	2.19	2.64	3.67	5.33	9.16
49	3.14	3.64	5.21	7.87	13.16	49	2.35	2.83	3.94	5.95	10.18
50	3.41	3.97	5.64	8.73	14.70	50	2.51	3.03	4.21	6.61	11.24

TrendsetterSM Super 20

Face Amounts of \$1,000,000 or more

Level Annual Premium Rates per \$1,000 for Years 1–20

Add \$75 Policy Fee

Male						Female					
Issue Age	PP	PNS	SNS	PS	SS	Issue Age	PP	PNS	SNS	PS	SS
51	3.77	4.41	6.22	9.84	16.66	51	2.69	3.25	4.52	7.33	12.40
52	4.20	4.93	6.92	11.19	19.05	52	2.87	3.47	4.81	8.08	13.58
53	4.60	5.41	7.57	12.33	21.04	53	3.12	3.77	5.25	8.68	14.77
54	5.10	5.99	8.37	13.67	23.38	54	3.37	4.07	5.69	9.26	15.95
55	5.65	6.65	9.26	15.08	25.80	55	3.64	4.38	6.16	9.84	17.18
56	6.19	7.29	10.13	16.51	28.19	56	3.92	4.72	6.68	10.39	18.37
57	6.68	7.87	10.91	17.75	30.24	57	4.21	5.06	7.20	10.87	19.24
58	7.16	8.33	11.52	19.32	32.76	58	4.65	5.59	7.89	12.00	21.11
59	7.74	8.89	12.25	21.19	35.78	59	5.08	6.12	8.56	13.28	23.10
60	8.43	9.56	13.13	23.47	39.47	60	5.55	6.68	9.28	14.50	25.21
61	9.29	10.4	14.22	N/A	N/A	61	6.05	7.29	10.04	N/A	N/A
62	10.29	11.34	15.46	N/A	N/A	62	6.58	7.94	10.84	N/A	N/A
63	11.69	12.88	17.51	N/A	N/A	63	7.22	8.95	11.84	N/A	N/A
64	13.32	14.64	19.82	N/A	N/A	64	8.02	10.09	13.03	N/A	N/A
65	15.18	16.64	22.37	N/A	N/A	65	9.02	11.36	14.46	N/A	N/A

TrendsetterSM Super 30

Face Amounts of \$100,000–\$249,999 (Hong Kong only)

Level Annual Premium Rates per \$1,000 for Years 1–30

Add \$75 Policy Fee

Male					Female				
Issue Age	PNS	SNS	PS	SS	Issue Age	PNS	SNS	PS	SS
18	2.80	3.48	4.01	5.31	18	2.33	3.15	3.21	4.63
19	2.80	3.48	4.01	5.31	19	2.33	3.15	3.21	4.63
20	2.80	3.48	4.01	5.31	20	2.33	3.15	3.21	4.63
21	2.80	3.48	4.01	5.31	21	2.33	3.15	3.21	4.63
22	2.80	3.48	4.01	5.31	22	2.33	3.15	3.21	4.63
23	2.80	3.48	4.05	5.37	23	2.33	3.15	3.21	4.63
24	2.80	3.48	4.13	5.50	24	2.33	3.15	3.24	4.63
25	2.80	3.48	4.19	5.60	25	2.33	3.15	3.33	4.63
26	2.81	3.51	4.19	5.64	26	2.33	3.15	3.34	4.63
27	2.81	3.51	4.19	5.64	27	2.36	3.17	3.37	4.63
28	2.83	3.54	4.19	5.70	28	2.39	3.20	3.40	4.71
29	2.83	3.54	4.19	5.71	29	2.41	3.21	3.40	4.71
30	2.85	3.56	4.22	5.76	30	2.42	3.21	3.44	4.78
31	2.90	3.62	4.23	5.81	31	2.47	3.27	3.49	4.87
32	2.94	3.67	4.32	5.96	32	2.50	3.30	3.50	4.92
33	2.94	3.67	4.45	6.13	33	2.55	3.36	3.62	5.06
34	2.94	3.70	4.58	6.30	34	2.66	3.50	3.80	5.28
35	2.96	3.78	4.76	6.53	35	2.70	3.55	3.98	5.50
36	3.02	3.89	5.02	6.88	36	2.71	3.56	4.10	5.63
37	3.11	4.03	5.32	7.29	37	2.71	3.56	4.16	5.67
38	3.23	4.24	5.73	7.88	38	2.80	3.71	4.45	6.08
39	3.33	4.44	6.19	8.55	39	2.89	3.85	4.76	6.54
40	3.48	4.70	6.74	9.34	40	3.00	4.03	5.10	7.04
41	3.66	5.03	7.44	10.35	41	3.13	4.25	5.51	7.62
42	3.90	5.44	8.25	11.52	42	3.32	4.55	6.00	8.33
43	4.29	5.88	9.27	12.98	43	3.45	4.70	6.59	9.19
44	4.74	6.39	10.45	14.61	44	3.63	4.94	7.31	10.22
45	5.18	6.86	11.78	16.46	45	3.85	5.22	8.09	11.35
46	5.64	7.32	N/A	N/A	46	4.10	5.53	N/A	N/A
47	5.98	7.61	N/A	N/A	47	4.38	5.89	N/A	N/A
48	6.44	8.15	N/A	N/A	48	4.81	6.48	N/A	N/A
49	6.98	8.81	N/A	N/A	49	5.29	7.14	N/A	N/A
50	7.65	9.62	N/A	N/A	50	5.82	7.88	N/A	N/A

TrendsetterSM Super 30

Face Amounts of \$250,000–\$999,999

Level Annual Premium Rates per \$1,000 for Years 1–30

Add \$75 Policy Fee

HK policies on Hong Kong residents: \$250,000*–\$999,999

SG policies on Singapore residents: \$400,000*–\$999,999

All others: \$500,000–\$999,999

*Minimum Face Amount for Preferred Plus is \$500,000.

Male						Female					
Issue Age	PP	PNS	SNS	PS	SS	Issue Age	PP	PNS	SNS	PS	SS
18	1.14	1.61	2.41	3.06	4.41	18	0.96	1.32	1.90	2.37	3.66
19	1.14	1.61	2.41	3.06	4.41	19	0.96	1.32	1.90	2.37	3.66
20	1.14	1.61	2.41	3.06	4.41	20	0.96	1.32	1.90	2.37	3.66
21	1.14	1.61	2.41	3.06	4.41	21	0.96	1.32	1.90	2.37	3.66
22	1.14	1.61	2.41	3.06	4.41	22	0.96	1.32	1.90	2.37	3.66
23	1.14	1.61	2.41	3.10	4.44	23	0.96	1.32	1.90	2.37	3.66
24	1.14	1.61	2.41	3.17	4.50	24	0.96	1.32	1.90	2.40	3.66
25	1.14	1.61	2.41	3.22	4.50	25	0.96	1.32	1.90	2.47	3.66
26	1.15	1.63	2.44	3.23	4.50	26	0.96	1.32	1.90	2.49	3.66
27	1.15	1.63	2.44	3.23	4.50	27	0.96	1.32	1.92	2.52	3.66
28	1.18	1.63	2.46	3.26	4.57	28	0.96	1.34	1.95	2.55	3.68
29	1.19	1.63	2.46	3.26	4.60	29	0.98	1.35	1.96	2.55	3.68
30	1.21	1.65	2.48	3.28	4.66	30	0.98	1.35	1.97	2.58	3.71
31	1.24	1.67	2.52	3.30	4.72	31	0.99	1.38	2.01	2.62	3.75
32	1.27	1.69	2.56	3.38	4.86	32	1.00	1.39	2.04	2.63	3.75
33	1.33	1.75	2.56	3.50	5.02	33	1.07	1.45	2.11	2.75	3.87
34	1.40	1.83	2.60	3.61	5.18	34	1.16	1.54	2.23	2.92	4.07
35	1.49	1.93	2.67	3.77	5.40	35	1.23	1.59	2.30	3.10	4.26
36	1.60	2.06	2.76	3.99	5.71	36	1.30	1.64	2.36	3.24	4.38
37	1.73	2.21	2.87	4.25	6.07	37	1.37	1.68	2.40	3.34	4.44
38	1.87	2.40	3.11	4.64	6.63	38	1.48	1.83	2.55	3.59	4.91
39	2.01	2.60	3.35	5.07	7.26	39	1.59	1.98	2.70	3.87	5.43
40	2.19	2.84	3.66	5.58	7.99	40	1.73	2.15	2.89	4.17	6.01
41	2.40	3.14	4.03	6.24	8.94	41	1.88	2.36	3.11	4.53	6.69
42	2.67	3.51	4.49	7.00	10.04	42	2.08	2.62	3.39	4.96	7.50
43	2.97	3.87	4.94	7.95	11.41	43	2.21	2.80	3.62	5.48	8.47
44	3.32	4.30	5.48	9.02	12.95	44	2.38	3.03	3.93	6.11	9.63
45	3.67	4.72	6.00	10.21	14.63	45	2.59	3.32	4.29	6.80	10.94
46	4.04	5.16	6.54	N/A	N/A	46	2.82	3.64	4.71	N/A	N/A
47	4.33	5.49	6.95	N/A	N/A	47	3.10	4.02	5.21	N/A	N/A
48	4.70	5.92	7.46	N/A	N/A	48	3.44	4.47	5.80	N/A	N/A
49	5.14	6.44	8.07	N/A	N/A	49	3.83	4.99	6.47	N/A	N/A
50	5.66	7.06	8.83	N/A	N/A	50	4.26	5.57	7.22	N/A	N/A

TrendsetterSM Super 30

Face Amounts of \$1,000,000 or more

Level Annual Premium Rates per \$1,000 for Years 1–30

Add \$75 Policy Fee

Male						Female					
Issue Age	PP	PNS	SNS	PS	SS	Issue Age	PP	PNS	SNS	PS	SS
18	1.10	1.51	2.22	2.82	4.39	18	0.89	1.20	1.64	2.17	3.57
19	1.10	1.51	2.22	2.82	4.39	19	0.89	1.20	1.64	2.17	3.57
20	1.10	1.51	2.22	2.82	4.39	20	0.89	1.20	1.64	2.17	3.57
21	1.10	1.51	2.22	2.82	4.39	21	0.89	1.20	1.64	2.17	3.57
22	1.10	1.51	2.22	2.82	4.39	22	0.89	1.20	1.64	2.17	3.57
23	1.10	1.51	2.22	2.86	4.42	23	0.89	1.20	1.64	2.17	3.57
24	1.10	1.51	2.22	2.92	4.48	24	0.89	1.20	1.64	2.18	3.57
25	1.10	1.51	2.22	2.97	4.48	25	0.89	1.20	1.64	2.24	3.57
26	1.13	1.52	2.25	2.98	4.48	26	0.89	1.20	1.64	2.24	3.57
27	1.13	1.52	2.25	2.98	4.48	27	0.89	1.20	1.66	2.26	3.57
28	1.16	1.54	2.28	3.01	4.55	28	0.89	1.20	1.68	2.28	3.60
29	1.16	1.54	2.28	3.02	4.58	29	0.89	1.20	1.69	2.28	3.60
30	1.18	1.56	2.29	3.05	4.63	30	0.89	1.20	1.70	2.31	3.64
31	1.21	1.59	2.33	3.07	4.67	31	0.89	1.22	1.74	2.34	3.69
32	1.23	1.61	2.37	3.15	4.80	32	0.90	1.22	1.76	2.35	3.70
33	1.29	1.65	2.37	3.25	4.89	33	0.96	1.27	1.83	2.46	3.85
34	1.36	1.71	2.40	3.35	4.97	34	1.05	1.35	1.94	2.62	4.05
35	1.45	1.80	2.45	3.49	5.11	35	1.12	1.40	2.02	2.78	4.24
36	1.56	1.90	2.53	3.68	5.32	36	1.20	1.45	2.08	2.90	4.36
37	1.68	2.02	2.62	3.91	5.58	37	1.26	1.48	2.13	2.99	4.42
38	1.82	2.19	2.84	4.29	6.14	38	1.36	1.61	2.27	3.24	4.83
39	1.95	2.36	3.07	4.71	6.76	39	1.47	1.75	2.41	3.51	5.13
40	2.12	2.57	3.35	5.21	7.50	40	1.59	1.90	2.58	3.81	5.46
41	2.33	2.83	3.69	5.84	8.45	41	1.73	2.09	2.78	4.16	5.86
42	2.59	3.16	4.12	6.58	9.54	42	1.91	2.32	3.03	4.58	6.33
43	2.86	3.49	4.53	7.50	10.91	43	2.04	2.47	3.23	5.09	6.92
44	3.18	3.87	5.01	8.55	12.46	44	2.21	2.68	3.50	5.70	7.63
45	3.49	4.25	5.48	9.69	14.09	45	2.41	2.93	3.82	6.38	8.40
46	3.82	4.65	5.97	N/A	N/A	46	2.65	3.21	4.19	N/A	N/A
47	4.07	4.95	6.33	N/A	N/A	47	2.92	3.54	4.63	N/A	N/A
48	4.43	5.36	6.81	N/A	N/A	48	3.25	3.94	5.15	N/A	N/A
49	4.85	5.83	7.38	N/A	N/A	49	3.62	4.39	5.74	N/A	N/A
50	5.35	6.41	8.08	N/A	N/A	50	4.04	4.90	6.41	N/A	N/A

TrendsetterSM ROP 30

Face Amounts of \$100,000–\$249,999 (Hong Kong only)

Level Annual Premium Rates per \$1,000 for Years 1–30

Male					Female				
Issue Age	PNS	SNS	PS	SS	Issue Age	PNS	SNS	PS	SS
18	5.40	6.49	7.34	9.42	18	4.65	5.96	6.06	8.33
19	5.40	6.49	7.34	9.42	19	4.65	5.96	6.06	8.33
20	5.40	6.49	7.34	9.42	20	4.65	5.96	6.06	8.33
21	5.40	6.49	7.34	9.42	21	4.65	5.96	6.06	8.33
22	5.40	6.49	7.34	9.42	22	4.65	5.96	6.06	8.33
23	5.40	6.49	7.40	9.51	23	4.65	5.96	6.06	8.33
24	5.40	6.49	7.53	9.72	24	4.65	5.96	6.10	8.33
25	5.40	6.49	7.62	9.88	25	4.65	5.96	6.25	8.33
26	5.42	6.54	7.62	9.94	26	4.65	5.96	6.26	8.33
27	5.42	6.54	7.62	9.94	27	4.70	5.99	6.31	8.33
28	5.45	6.58	7.62	10.04	28	4.74	6.04	6.36	8.46
29	5.45	6.58	7.62	10.06	29	4.78	6.06	6.36	8.46
30	5.48	6.62	7.67	10.14	30	4.79	6.06	6.42	8.57
31	5.56	6.71	7.69	10.22	31	4.87	6.15	6.50	8.71
32	5.62	6.79	7.83	10.46	32	4.92	6.20	6.52	8.79
33	5.62	6.79	8.04	10.73	33	5.00	6.30	6.71	9.02
34	5.62	6.84	8.25	11.00	34	5.18	6.52	7.00	9.37
35	5.66	6.97	8.54	11.37	35	5.24	6.60	7.29	9.72
36	5.75	7.14	8.95	11.93	36	5.26	6.62	7.48	9.93
37	5.90	7.37	9.43	12.58	37	5.26	6.62	7.58	9.99
38	6.09	7.70	10.09	13.53	38	5.40	6.86	8.04	10.65
39	6.25	8.02	10.82	14.60	39	5.54	7.08	8.54	11.38
40	6.49	8.44	11.70	15.86	40	5.72	7.37	9.08	12.18
41	6.78	8.97	12.82	17.48	41	5.93	7.72	9.74	13.11
42	7.16	9.62	14.12	19.35	42	6.23	8.20	10.52	14.25
43	7.78	10.33	15.75	21.69	43	6.44	8.44	11.46	15.62
44	8.50	11.14	17.64	24.30	44	6.73	8.82	12.62	17.27
45	9.21	11.90	19.77	27.26	45	7.08	9.27	13.86	19.08
46	9.94	12.63	21.03	29.02	46	7.48	9.77	14.63	20.16
47	10.49	13.10	21.83	30.14	47	7.93	10.34	15.53	21.41
48	11.22	13.96	23.31	32.21	48	8.62	11.29	16.99	23.46
49	12.09	15.02	25.13	34.74	49	9.38	12.34	18.63	25.76
50	13.16	16.31	27.35	37.85	50	10.23	13.53	20.46	28.33

TrendsetterSM ROP 30

Face Amounts of \$250,000–\$999,999

Level Annual Premium Rates per \$1,000 for Years 1–30

HK policies on Hong Kong residents: \$250,000*–\$999,999

SG policies on Singapore residents: \$400,000*–\$999,999

All others: \$500,000–\$999,999

*Minimum Face Amount for Preferred Plus is \$500,000.

Male						Female					
Issue Age	PP	PNS	SNS	PS	SS	Issue Age	PP	PNS	SNS	PS	SS
18	2.14	2.89	4.17	5.21	7.37	18	1.85	2.43	3.36	4.11	6.17
19	2.14	2.89	4.17	5.21	7.37	19	1.85	2.43	3.36	4.11	6.17
20	2.14	2.89	4.17	5.21	7.37	20	1.85	2.43	3.36	4.11	6.17
21	2.14	2.89	4.17	5.21	7.37	21	1.85	2.43	3.36	4.11	6.17
22	2.14	2.89	4.17	5.21	7.37	22	1.85	2.43	3.36	4.11	6.17
23	2.14	2.89	4.17	5.28	7.42	23	1.85	2.43	3.36	4.11	6.17
24	2.14	2.89	4.17	5.39	7.52	24	1.85	2.43	3.36	4.16	6.17
25	2.14	2.89	4.17	5.47	7.52	25	1.85	2.43	3.36	4.27	6.17
26	2.16	2.93	4.22	5.49	7.52	26	1.85	2.43	3.36	4.30	6.17
27	2.16	2.93	4.22	5.49	7.52	27	1.85	2.43	3.39	4.35	6.17
28	2.21	2.93	4.25	5.53	7.63	28	1.85	2.46	3.44	4.40	6.21
29	2.22	2.93	4.25	5.53	7.68	29	1.89	2.48	3.45	4.40	6.21
30	2.25	2.96	4.29	5.57	7.77	30	1.89	2.48	3.47	4.45	6.25
31	2.30	2.99	4.35	5.60	7.87	31	1.90	2.53	3.53	4.51	6.32
32	2.35	3.02	4.41	5.73	8.09	32	1.92	2.54	3.58	4.53	6.32
33	2.45	3.12	4.41	5.92	8.35	33	2.03	2.64	3.69	4.72	6.51
34	2.56	3.25	4.48	6.09	8.61	34	2.17	2.78	3.89	4.99	6.83
35	2.70	3.41	4.59	6.35	8.96	35	2.29	2.86	4.00	5.28	7.13
36	2.88	3.61	4.73	6.70	9.45	36	2.40	2.94	4.09	5.50	7.33
37	3.09	3.85	4.91	7.12	10.03	37	2.51	3.01	4.16	5.66	7.42
38	3.31	4.16	5.29	7.74	10.93	38	2.69	3.25	4.40	6.06	8.17
39	3.53	4.48	5.68	8.43	11.93	39	2.86	3.49	4.64	6.51	9.01
40	3.82	4.86	6.17	9.25	13.10	40	3.09	3.76	4.94	6.99	9.93
41	4.16	5.34	6.77	10.30	14.62	41	3.33	4.09	5.29	7.57	11.02
42	4.59	5.93	7.50	11.52	16.38	42	3.65	4.51	5.74	8.25	12.32
43	5.07	6.51	8.22	13.04	18.57	43	3.85	4.80	6.11	9.09	13.87
44	5.63	7.20	9.09	14.75	21.04	44	4.13	5.17	6.61	10.09	15.73
45	6.19	7.87	9.92	16.65	23.73	45	4.46	5.63	7.18	11.20	17.82
46	6.78	8.57	10.78	18.12	25.83	46	4.83	6.14	7.85	12.26	19.54
47	7.25	9.10	11.44	19.24	27.43	47	5.28	6.75	8.65	13.53	21.58
48	7.84	9.79	12.25	20.63	29.42	48	5.82	7.47	9.60	15.03	23.98
49	8.54	10.62	13.23	22.29	31.80	49	6.45	8.30	10.67	16.73	26.72
50	9.37	11.61	14.45	24.36	34.77	50	7.13	9.23	11.87	18.63	29.78

TrendsetterSM ROP 30

Face Amounts of \$1,000,000 or more

Level Annual Premium Rates per \$1,000 for Years 1–30

Male						Female					
Issue Age	PP	PNS	SNS	PS	SS	Issue Age	PP	PNS	SNS	PS	SS
18	1.80	2.45	3.59	4.55	7.06	18	1.46	1.96	2.66	3.51	5.75
19	1.80	2.45	3.59	4.55	7.06	19	1.46	1.96	2.66	3.51	5.75
20	1.80	2.45	3.59	4.55	7.06	20	1.46	1.96	2.66	3.51	5.75
21	1.80	2.45	3.59	4.55	7.06	21	1.46	1.96	2.66	3.51	5.75
22	1.80	2.45	3.59	4.55	7.06	22	1.46	1.96	2.66	3.51	5.75
23	1.80	2.45	3.59	4.61	7.11	23	1.46	1.96	2.66	3.51	5.75
24	1.80	2.45	3.59	4.71	7.21	24	1.46	1.96	2.66	3.53	5.75
25	1.80	2.45	3.59	4.79	7.21	25	1.46	1.96	2.66	3.62	5.75
26	1.85	2.47	3.64	4.81	7.21	26	1.46	1.96	2.66	3.62	5.75
27	1.85	2.47	3.64	4.81	7.21	27	1.46	1.96	2.69	3.65	5.75
28	1.89	2.50	3.69	4.85	7.32	28	1.46	1.96	2.73	3.69	5.80
29	1.89	2.50	3.69	4.87	7.37	29	1.46	1.96	2.74	3.69	5.80
30	1.93	2.53	3.70	4.92	7.45	30	1.46	1.96	2.76	3.73	5.86
31	1.97	2.58	3.77	4.95	7.51	31	1.46	1.99	2.82	3.78	5.94
32	2.01	2.61	3.83	5.08	7.72	32	1.48	1.99	2.85	3.80	5.96
33	2.10	2.68	3.83	5.24	7.86	33	1.57	2.07	2.97	3.97	6.20
34	2.21	2.77	3.88	5.40	7.99	34	1.72	2.20	3.14	4.23	6.52
35	2.36	2.92	3.96	5.62	8.21	35	1.83	2.28	3.27	4.49	6.82
36	2.53	3.08	4.09	5.93	8.55	36	1.96	2.36	3.37	4.68	7.01
37	2.73	3.27	4.23	6.29	8.97	37	2.05	2.41	3.45	4.82	7.11
38	2.95	3.54	4.58	6.90	9.86	38	2.21	2.61	3.67	5.22	7.77
39	3.16	3.81	4.95	7.57	10.85	39	2.39	2.84	3.89	5.65	8.25
40	3.43	4.15	5.40	8.37	12.04	40	2.58	3.08	4.17	6.13	8.77
41	3.77	4.57	5.94	9.38	13.56	41	2.81	3.38	4.49	6.69	9.41
42	4.18	5.09	6.63	10.57	15.30	42	3.09	3.75	4.89	7.37	10.17
43	4.61	5.62	7.29	12.04	17.49	43	3.30	3.99	5.21	8.18	11.11
44	5.13	6.23	8.05	13.72	19.97	44	3.57	4.33	5.64	9.16	12.25
45	5.62	6.84	8.81	15.54	22.58	45	3.89	4.73	6.15	10.25	13.48
46	6.15	7.48	9.59	16.93	24.60	46	4.28	5.17	6.74	11.23	14.78
47	6.55	7.96	10.17	17.95	26.08	47	4.71	5.70	7.45	12.41	16.33
48	7.13	8.61	10.93	19.30	28.05	48	5.24	6.34	8.28	13.80	18.16
49	7.80	9.37	11.85	20.92	30.40	49	5.83	7.06	9.22	15.38	20.23
50	8.60	10.29	12.97	22.90	33.28	50	6.50	7.88	10.29	17.17	22.59

The rates on pages 30-32 have been provided for the calculation of substandard premiums.

TrendsetterSM ROP 30

Face Amounts of \$100,000–\$249,999
(Hong Kong only)

Level Base Premium Rates per \$1,000 for
Years 1–30

Male			Female		
Issue Age	SNS	PS	Issue Age	SNS	PS
18	3.48	5.31	18	3.15	4.63
19	3.48	5.31	19	3.15	4.63
20	3.48	5.31	20	3.15	4.63
21	3.48	5.31	21	3.15	4.63
22	3.48	5.31	22	3.15	4.63
23	3.48	5.37	23	3.15	4.63
24	3.48	5.50	24	3.15	4.63
25	3.48	5.60	25	3.15	4.63
26	3.51	5.64	26	3.15	4.63
27	3.51	5.64	27	3.17	4.63
28	3.54	5.7	28	3.20	4.71
29	3.54	5.71	29	3.21	4.71
30	3.56	5.76	30	3.21	4.78
31	3.62	5.81	31	3.27	4.87
32	3.67	5.96	32	3.30	4.92
33	3.67	6.13	33	3.36	5.06
34	3.70	6.30	34	3.50	5.28
35	3.78	6.53	35	3.55	5.50
36	3.89	6.88	36	3.56	5.63
37	4.03	7.29	37	3.56	5.67
38	4.24	7.88	38	3.71	6.08
39	4.44	8.55	39	3.85	6.54
40	4.70	9.34	40	4.03	7.04
41	5.03	10.35	41	4.25	7.62
42	5.44	11.52	42	4.55	8.33
43	5.88	12.98	43	4.70	9.19
44	6.39	14.61	44	4.94	10.22
45	6.86	16.46	45	5.22	11.35
46	7.32	17.56	46	5.53	12.02
47	7.61	18.26	47	5.89	12.81
48	8.15	19.56	48	6.48	14.09
49	8.81	21.14	49	7.14	15.52
50	9.62	23.08	50	7.88	17.13

TrendsetterSM ROP 30

Face Amounts of \$100,000–\$249,999
(Hong Kong Only)

Level ROP Premium Rates per \$1,000 for
Years 1–30

Male			Female		
Issue Age	SNS	PS	Issue Age	SNS	PS
18	3.01	4.11	18	2.81	3.70
19	3.01	4.11	19	2.81	3.70
20	3.01	4.11	20	2.81	3.70
21	3.01	4.11	21	2.81	3.70
22	3.01	4.11	22	2.81	3.70
23	3.01	4.14	23	2.81	3.70
24	3.01	4.22	24	2.81	3.70
25	3.01	4.28	25	2.81	3.70
26	3.03	4.30	26	2.81	3.70
27	3.03	4.30	27	2.82	3.70
28	3.04	4.34	28	2.84	3.75
29	3.04	4.35	29	2.85	3.75
30	3.06	4.38	30	2.85	3.79
31	3.09	4.41	31	2.88	3.84
32	3.12	4.50	32	2.90	3.87
33	3.12	4.60	33	2.94	3.96
34	3.14	4.70	34	3.02	4.09
35	3.19	4.84	35	3.05	4.22
36	3.25	5.05	36	3.06	4.30
37	3.34	5.29	37	3.06	4.32
38	3.46	5.65	38	3.15	4.57
39	3.58	6.05	39	3.23	4.84
40	3.74	6.52	40	3.34	5.14
41	3.94	7.13	41	3.47	5.49
42	4.18	7.83	42	3.65	5.92
43	4.45	8.71	43	3.74	6.43
44	4.75	9.69	44	3.88	7.05
45	5.04	10.80	45	4.05	7.73
46	5.31	11.46	46	4.24	8.14
47	5.49	11.88	47	4.45	8.60
48	5.81	12.65	48	4.81	9.37
49	6.21	13.60	49	5.20	10.24
50	6.69	14.77	50	5.65	11.20

TrendsetterSM ROP 30

Face Amounts of \$250,000–\$999,999

Level Base Premium Rates per \$1,000 for Years 1–30

HK policies on Hong Kong residents:

\$250,000*–\$999,999

SG policies on Singapore residents:

\$400,000*–\$999,999

All others: \$500,000–\$999,999

*Minimum Face Amount for Preferred Plus is \$500,000.

TrendsetterSM ROP 30

Face Amounts of \$250,000–\$999,999

Level ROP Premium Rates per \$1,000 for Years 1–30

HK policies on Hong Kong residents:

\$250,000*–\$999,999

SG policies on Singapore residents:

\$400,000*–\$999,999

All others: \$500,000–\$999,999

*Minimum Face Amount for Preferred Plus is \$500,000.

Male			Female		
Issue Age	PP	PNS	Issue Age	SNS	PS
18	2.41	4.41	18	1.90	3.66
19	2.41	4.41	19	1.90	3.66
20	2.41	4.41	20	1.90	3.66
21	2.41	4.41	21	1.90	3.66
22	2.41	4.41	22	1.90	3.66
23	2.41	4.44	23	1.90	3.66
24	2.41	4.50	24	1.90	3.66
25	2.41	4.50	25	1.90	3.66
26	2.44	4.50	26	1.90	3.66
27	2.44	4.50	27	1.92	3.66
28	2.46	4.57	28	1.95	3.68
29	2.46	4.60	29	1.96	3.68
30	2.48	4.66	30	1.97	3.71
31	2.52	4.72	31	2.01	3.75
32	2.56	4.86	32	2.04	3.75
33	2.56	5.02	33	2.11	3.87
34	2.60	5.18	34	2.23	4.07
35	2.67	5.40	35	2.30	4.26
36	2.76	5.71	36	2.36	4.38
37	2.87	6.07	37	2.40	4.44
38	3.11	6.63	38	2.55	4.91
39	3.35	7.26	39	2.70	5.43
40	3.66	7.99	40	2.89	6.01
41	4.03	8.94	41	3.11	6.69
42	4.49	10.04	42	3.39	7.50
43	4.94	11.41	43	3.62	8.47
44	5.48	12.95	44	3.93	9.63
45	6.00	14.63	45	4.29	10.94
46	6.54	15.95	46	4.71	12.01
47	6.95	16.95	47	5.21	13.29
48	7.46	18.19	48	5.80	14.79
49	8.07	19.68	49	6.47	16.50
50	8.83	21.53	50	7.22	18.41

Male			Female		
Issue Age	SNS	PS	Issue Age	SNS	PS
18	1.76	2.96	18	1.46	2.51
19	1.76	2.96	19	1.46	2.51
20	1.76	2.96	20	1.46	2.51
21	1.76	2.96	21	1.46	2.51
22	1.76	2.96	22	1.46	2.51
23	1.76	2.98	23	1.46	2.51
24	1.76	3.02	24	1.46	2.51
25	1.76	3.02	25	1.46	2.51
26	1.78	3.02	26	1.46	2.51
27	1.78	3.02	27	1.47	2.51
28	1.79	3.06	28	1.49	2.53
29	1.79	3.08	29	1.49	2.53
30	1.81	3.11	30	1.50	2.54
31	1.83	3.15	31	1.52	2.57
32	1.85	3.23	32	1.54	2.57
33	1.85	3.33	33	1.58	2.64
34	1.88	3.43	34	1.66	2.76
35	1.92	3.56	35	1.70	2.87
36	1.97	3.74	36	1.73	2.95
37	2.04	3.96	37	1.76	2.98
38	2.18	4.30	38	1.85	3.26
39	2.33	4.67	39	1.94	3.58
40	2.51	5.11	40	2.05	3.92
41	2.74	5.68	41	2.18	4.33
42	3.01	6.34	42	2.35	4.82
43	3.28	7.16	43	2.49	5.40
44	3.61	8.09	44	2.68	6.10
45	3.92	9.10	45	2.89	6.88
46	4.24	9.88	46	3.14	7.53
47	4.49	10.48	47	3.44	8.29
48	4.79	11.23	48	3.80	9.19
49	5.16	12.12	49	4.20	10.22
50	5.62	13.24	50	4.65	11.37

TrendsetterSM ROP 30

Face Amounts of \$1,000,000 or more
Level Base Premium Rates per \$1,000 for
Years 1–30

Male			Female		
Issue Age	SNS	PS	Issue Age	SNS	PS
18	2.22	4.39	18	1.64	3.57
19	2.22	4.39	19	1.64	3.57
20	2.22	4.39	20	1.64	3.57
21	2.22	4.39	21	1.64	3.57
22	2.22	4.39	22	1.64	3.57
23	2.22	4.42	23	1.64	3.57
24	2.22	4.48	24	1.64	3.57
25	2.22	4.48	25	1.64	3.57
26	2.25	4.48	26	1.64	3.57
27	2.25	4.48	27	1.66	3.57
28	2.28	4.55	28	1.68	3.60
29	2.28	4.58	29	1.69	3.60
30	2.29	4.63	30	1.70	3.64
31	2.33	4.67	31	1.74	3.69
32	2.37	4.80	32	1.76	3.70
33	2.37	4.89	33	1.83	3.85
34	2.40	4.97	34	1.94	4.05
35	2.45	5.11	35	2.02	4.24
36	2.53	5.32	36	2.08	4.36
37	2.62	5.58	37	2.13	4.42
38	2.84	6.14	38	2.27	4.83
39	3.07	6.76	39	2.41	5.13
40	3.35	7.50	40	2.58	5.46
41	3.69	8.45	41	2.78	5.86
42	4.12	9.54	42	3.03	6.33
43	4.53	10.91	43	3.23	6.92
44	5.01	12.46	44	3.50	7.63
45	5.48	14.09	45	3.82	8.40
46	5.97	15.35	46	4.19	9.21
47	6.33	16.28	47	4.63	10.18
48	6.81	17.51	48	5.15	11.32
49	7.38	18.98	49	5.74	12.62
50	8.08	20.78	50	6.41	14.10

TrendsetterSM ROP 30

Face Amounts of \$1,000,000 or more
Level ROP Premium Rates per \$1,000 for
Years 1–30

Male			Female		
Issue Age	SNS	PS	Issue Age	SNS	PS
18	1.37	2.67	18	1.02	2.18
19	1.37	2.67	19	1.02	2.18
20	1.37	2.67	20	1.02	2.18
21	1.37	2.67	21	1.02	2.18
22	1.37	2.67	22	1.02	2.18
23	1.37	2.69	23	1.02	2.18
24	1.37	2.73	24	1.02	2.18
25	1.37	2.73	25	1.02	2.18
26	1.39	2.73	26	1.02	2.18
27	1.39	2.73	27	1.03	2.18
28	1.41	2.77	28	1.05	2.20
29	1.41	2.79	29	1.05	2.20
30	1.41	2.82	30	1.06	2.22
31	1.44	2.84	31	1.08	2.25
32	1.46	2.92	32	1.09	2.26
33	1.46	2.97	33	1.14	2.35
34	1.48	3.02	34	1.20	2.47
35	1.51	3.10	35	1.25	2.58
36	1.56	3.23	36	1.29	2.65
37	1.61	3.39	37	1.32	2.69
38	1.74	3.72	38	1.40	2.94
39	1.88	4.09	39	1.48	3.12
40	2.05	4.54	40	1.59	3.31
41	2.25	5.11	41	1.71	3.55
42	2.51	5.76	42	1.86	3.84
43	2.76	6.58	43	1.98	4.19
44	3.04	7.51	44	2.14	4.62
45	3.33	8.49	45	2.33	5.08
46	3.62	9.25	46	2.55	5.57
47	3.84	9.80	47	2.82	6.15
48	4.12	10.54	48	3.13	6.84
49	4.47	11.42	49	3.48	7.61
50	4.89	12.50	50	3.88	8.49

Conversion Rider Rates per \$1,000 Nonsmoker

Male					Female				
Issue Age	TS-10	TS-20	TS-30	ROP 30	Issue Age	TS-10	TS-20	TS-30	ROP 30
18	0.07	0.04	0.04	0.04	18	0.06	0.04	0.04	0.04
19	0.07	0.04	0.04	0.04	19	0.06	0.04	0.04	0.04
20	0.07	0.04	0.04	0.04	20	0.06	0.04	0.04	0.04
21	0.07	0.04	0.04	0.04	21	0.06	0.04	0.04	0.04
22	0.07	0.04	0.04	0.04	22	0.06	0.04	0.04	0.04
23	0.07	0.04	0.04	0.04	23	0.06	0.04	0.04	0.04
24	0.07	0.04	0.04	0.04	24	0.06	0.04	0.04	0.04
25	0.07	0.04	0.04	0.04	25	0.06	0.04	0.04	0.04
26	0.07	0.04	0.04	0.04	26	0.06	0.04	0.04	0.04
27	0.07	0.04	0.04	0.04	27	0.06	0.04	0.04	0.04
28	0.07	0.04	0.04	0.04	28	0.06	0.04	0.04	0.04
29	0.09	0.06	0.06	0.06	29	0.06	0.06	0.06	0.06
30	0.10	0.07	0.07	0.07	30	0.08	0.06	0.06	0.06
31	0.11	0.08	0.08	0.08	31	0.08	0.07	0.07	0.07
32	0.11	0.08	0.08	0.08	32	0.08	0.07	0.07	0.07
33	0.11	0.10	0.10	0.10	33	0.08	0.07	0.07	0.07
34	0.12	0.11	0.11	0.11	34	0.10	0.09	0.09	0.09
35	0.13	0.12	0.12	0.12	35	0.11	0.10	0.10	0.10
36	0.15	0.14	0.14	0.14	36	0.12	0.11	0.11	0.11
37	0.16	0.15	0.15	0.15	37	0.12	0.11	0.11	0.11
38	0.19	0.18	0.18	0.18	38	0.14	0.13	0.13	0.13
39	0.21	0.20	0.20	0.20	39	0.16	0.15	0.15	0.15
40	0.24	0.23	0.23	0.23	40	0.18	0.17	0.17	0.17
41	0.28	0.26	0.26	0.26	41	0.20	0.19	0.19	0.19
42	0.32	0.30	0.30	0.30	42	0.23	0.21	0.21	0.21
43	0.36	0.30	0.30	0.30	43	0.26	0.21	0.21	0.21
44	0.39	0.30	0.30	0.30	44	0.28	0.23	0.23	0.23
45	0.43	0.30	0.30	0.30	45	0.32	0.24	0.24	0.24
46	0.48	0.31	0.31	0.31	46	0.36	0.26	0.26	0.26
47	0.52	0.32	0.32	0.32	47	0.40	0.27	0.27	0.27
48	0.58	0.34	0.34	0.34	48	0.45	0.29	0.29	0.29
49	0.64	0.36	0.36	0.36	49	0.50	0.31	0.31	0.31
50	0.71	0.39	0.39	0.39	50	0.56	0.33	0.33	0.33

**Conversion Rider Rates per \$1,000
Nonsmoker**

Male					Female				
Issue Age	TS-10	TS-20	TS-30	ROP 30	Issue Age	TS-10	TS-20	TS-30	ROP 30
51	0.81	0.43	N/A	N/A	51	0.62	0.35	N/A	N/A
52	0.93	0.47	N/A	N/A	52	0.69	0.36	N/A	N/A
53	0.98	0.52	N/A	N/A	53	0.75	0.40	N/A	N/A
54	1.04	0.57	N/A	N/A	54	0.81	0.44	N/A	N/A
55	1.09	0.63	N/A	N/A	55	0.88	0.49	N/A	N/A
56	1.15	0.69	N/A	N/A	56	0.95	0.53	N/A	N/A
57	1.19	0.75	N/A	N/A	57	1.01	0.58	N/A	N/A
58	1.26	0.85	N/A	N/A	58	1.10	0.68	N/A	N/A
59	1.35	0.96	N/A	N/A	59	1.18	0.79	N/A	N/A
60	1.45	1.09	N/A	N/A	60	1.27	0.91	N/A	N/A
61	1.57	1.26	N/A	N/A	61	1.36	1.04	N/A	N/A
62	1.71	1.45	N/A	N/A	62	1.45	1.18	N/A	N/A
63	1.84	1.58	N/A	N/A	63	1.55	1.28	N/A	N/A
64	1.96	1.70	N/A	N/A	64	1.65	1.38	N/A	N/A
65	2.06	1.80	N/A	N/A	65	1.75	1.48	N/A	N/A

**Conversion Rider Rates per \$1,000
Smoker**

Male					Female				
Issue Age	TS-10	TS-20	TS-30	ROP 30	Issue Age	TS-10	TS-20	TS-30	ROP 30
18	0.08	0.04	0.04	0.04	18	0.07	0.04	0.04	0.04
19	0.08	0.04	0.04	0.04	19	0.07	0.04	0.04	0.04
20	0.08	0.04	0.04	0.04	20	0.07	0.04	0.04	0.04
21	0.08	0.04	0.04	0.04	21	0.07	0.04	0.04	0.04
22	0.08	0.04	0.04	0.04	22	0.07	0.04	0.04	0.04
23	0.08	0.04	0.04	0.04	23	0.07	0.04	0.04	0.04
24	0.08	0.04	0.04	0.04	24	0.07	0.04	0.04	0.04
25	0.08	0.04	0.04	0.04	25	0.07	0.04	0.04	0.04
26	0.08	0.04	0.04	0.04	26	0.07	0.04	0.04	0.04
27	0.08	0.04	0.04	0.04	27	0.07	0.04	0.04	0.04
28	0.10	0.06	0.06	0.06	28	0.07	0.04	0.04	0.04
29	0.11	0.06	0.06	0.06	29	0.07	0.06	0.06	0.06
30	0.12	0.07	0.07	0.07	30	0.09	0.07	0.07	0.07
31	0.13	0.08	0.08	0.08	31	0.09	0.08	0.08	0.08
32	0.14	0.09	0.09	0.09	32	0.09	0.08	0.08	0.08
33	0.14	0.11	0.11	0.11	33	0.09	0.08	0.08	0.08
34	0.16	0.12	0.12	0.12	34	0.11	0.10	0.10	0.10
35	0.17	0.14	0.14	0.14	35	0.12	0.11	0.11	0.11
36	0.18	0.15	0.15	0.15	36	0.14	0.12	0.12	0.12
37	0.19	0.17	0.17	0.17	37	0.14	0.13	0.13	0.13
38	0.23	0.20	0.20	0.20	38	0.16	0.15	0.15	0.15
39	0.26	0.22	0.22	0.22	39	0.19	0.17	0.17	0.17
40	0.31	0.25	0.25	0.25	40	0.21	0.20	0.20	0.20
41	0.36	0.29	0.29	0.29	41	0.24	0.22	0.22	0.22
42	0.42	0.33	0.33	0.33	42	0.27	0.25	0.25	0.25
43	0.49	0.36	0.36	0.36	43	0.32	0.25	0.25	0.25
44	0.56	0.38	0.38	0.38	44	0.37	0.27	0.27	0.27
45	0.63	0.39	0.39	0.39	45	0.43	0.28	0.28	0.28
46	0.71	0.40	N/A	0.40	46	0.50	0.29	N/A	0.29
47	0.77	0.40	N/A	0.40	47	0.59	0.30	N/A	0.30
48	0.81	0.42	N/A	0.42	48	0.65	0.33	N/A	0.33
49	0.85	0.43	N/A	0.43	49	0.72	0.36	N/A	0.36
50	0.91	0.46	N/A	0.46	50	0.78	0.39	N/A	0.39

**Conversion Rider Rates per \$1,000
Smoker**

Male					Female				
Issue Age	TS-10	TS-20	TS-30	ROP 30	Issue Age	TS-10	TS-20	TS-30	ROP 30
51	0.99	0.49	N/A	N/A	51	0.85	0.42	N/A	N/A
52	1.08	0.53	N/A	N/A	52	0.91	0.44	N/A	N/A
53	1.15	0.59	N/A	N/A	53	0.99	0.49	N/A	N/A
54	1.23	0.65	N/A	N/A	54	1.06	0.53	N/A	N/A
55	1.29	0.72	N/A	N/A	55	1.14	0.57	N/A	N/A
56	1.38	0.79	N/A	N/A	56	1.21	0.62	N/A	N/A
57	1.46	0.85	N/A	N/A	57	1.28	0.66	N/A	N/A
58	1.55	1.12	N/A	N/A	58	1.4	0.89	N/A	N/A
59	1.66	1.43	N/A	N/A	59	1.52	1.15	N/A	N/A
60	1.79	1.8	N/A	N/A	60	1.65	1.45	N/A	N/A
61	1.95	N/A	N/A	N/A	61	1.78	N/A	N/A	N/A
62	2.13	N/A	N/A	N/A	62	1.92	N/A	N/A	N/A
63	2.31	N/A	N/A	N/A	63	2.06	N/A	N/A	N/A
64	2.49	N/A	N/A	N/A	64	2.21	N/A	N/A	N/A
65	2.64	N/A	N/A	N/A	65	2.37	N/A	N/A	N/A

Waiver of Premium Rates per \$1,000
Nonsmoker

Male					Female				
Issue Age	TS-10	TS-20	TS-30	ROP 30	Issue Age	TS-10	TS-20	TS-30	ROP 30
18	0.09	0.14	0.14	0.14	18	0.12	0.17	0.15	0.15
19	0.09	0.14	0.14	0.14	19	0.12	0.17	0.15	0.15
20	0.09	0.14	0.14	0.14	20	0.12	0.17	0.15	0.15
21	0.09	0.14	0.14	0.14	21	0.12	0.17	0.15	0.15
22	0.09	0.14	0.14	0.14	22	0.12	0.17	0.15	0.15
23	0.09	0.14	0.14	0.14	23	0.12	0.17	0.15	0.15
24	0.09	0.14	0.14	0.14	24	0.12	0.17	0.15	0.15
25	0.09	0.14	0.14	0.14	25	0.12	0.17	0.15	0.15
26	0.09	0.14	0.15	0.15	26	0.12	0.18	0.17	0.17
27	0.09	0.14	0.15	0.15	27	0.13	0.19	0.18	0.18
28	0.10	0.15	0.16	0.16	28	0.14	0.20	0.19	0.19
29	0.10	0.15	0.16	0.16	29	0.14	0.20	0.19	0.19
30	0.10	0.15	0.16	0.16	30	0.15	0.21	0.20	0.20
31	0.10	0.16	0.17	0.17	31	0.15	0.22	0.21	0.21
32	0.10	0.16	0.17	0.17	32	0.16	0.23	0.22	0.22
33	0.11	0.17	0.18	0.18	33	0.17	0.24	0.23	0.23
34	0.11	0.17	0.18	0.18	34	0.17	0.25	0.24	0.24
35	0.11	0.18	0.19	0.19	35	0.18	0.26	0.25	0.25
36	0.12	0.19	0.20	0.20	36	0.20	0.28	0.27	0.27
37	0.13	0.21	0.22	0.22	37	0.22	0.31	0.31	0.31
38	0.15	0.23	0.25	0.25	38	0.24	0.34	0.34	0.34
39	0.16	0.25	0.27	0.27	39	0.26	0.37	0.38	0.38
40	0.18	0.28	0.30	0.30	40	0.29	0.40	0.41	0.41
41	0.20	0.30	0.33	0.33	41	0.32	0.44	0.46	0.46
42	0.22	0.33	0.36	0.36	42	0.35	0.48	0.53	0.53
43	0.24	0.36	0.40	0.40	43	0.39	0.52	0.56	0.56
44	0.26	0.40	0.44	0.44	44	0.43	0.57	0.63	0.63
45	0.29	0.44	0.49	0.49	45	0.47	0.63	0.70	0.70
46	0.35	0.52	0.58	0.58	46	0.53	0.71	0.79	0.79
47	0.41	0.62	0.69	0.69	47	0.60	0.81	0.90	0.90
48	0.49	0.75	0.84	0.84	48	0.69	0.91	1.02	1.02
49	0.59	0.89	1.01	1.01	49	0.78	1.04	1.17	1.17
50	0.70	1.07	1.21	1.21	50	0.88	1.18	1.32	1.32
51	0.84	1.28	N/A	N/A	51	1.00	1.33	N/A	N/A
52	1.00	1.53	N/A	N/A	52	1.13	1.51	N/A	N/A
53	1.19	1.83	N/A	N/A	53	1.28	1.72	N/A	N/A
54	1.42	2.19	N/A	N/A	54	1.46	1.95	N/A	N/A
55	1.70	2.62	N/A	N/A	55	1.65	2.21	N/A	N/A

**Waiver of Premium Rates per \$1,000
Smoker**

Male					Female				
Issue Age	TS-10	TS-20	TS-30	ROP 30	Issue Age	TS-10	TS-20	TS-30	ROP 30
18	0.12	0.18	0.21	0.21	18	0.15	0.22	0.26	0.26
19	0.12	0.18	0.21	0.21	19	0.15	0.22	0.26	0.26
20	0.12	0.18	0.21	0.21	20	0.15	0.22	0.26	0.26
21	0.12	0.18	0.21	0.21	21	0.15	0.22	0.26	0.26
22	0.12	0.18	0.21	0.21	22	0.15	0.22	0.27	0.27
23	0.12	0.18	0.21	0.21	23	0.15	0.22	0.27	0.27
24	0.12	0.18	0.21	0.21	24	0.15	0.22	0.27	0.27
25	0.12	0.18	0.21	0.21	25	0.15	0.22	0.28	0.28
26	0.12	0.18	0.22	0.22	26	0.15	0.23	0.29	0.29
27	0.12	0.19	0.23	0.23	27	0.16	0.23	0.29	0.29
28	0.13	0.19	0.23	0.23	28	0.16	0.24	0.31	0.31
29	0.13	0.19	0.24	0.24	29	0.17	0.25	0.32	0.32
30	0.13	0.19	0.24	0.24	30	0.17	0.25	0.33	0.33
31	0.13	0.20	0.26	0.26	31	0.18	0.26	0.34	0.34
32	0.13	0.20	0.26	0.26	32	0.18	0.27	0.36	0.36
33	0.14	0.20	0.26	0.26	33	0.19	0.27	0.36	0.36
34	0.14	0.20	0.27	0.27	34	0.19	0.28	0.37	0.37
35	0.14	0.21	0.29	0.29	35	0.20	0.29	0.40	0.40
36	0.16	0.25	0.34	0.34	36	0.23	0.33	0.45	0.45
37	0.19	0.29	0.39	0.39	37	0.26	0.37	0.50	0.50
38	0.23	0.35	0.47	0.47	38	0.30	0.42	0.57	0.57
39	0.27	0.41	0.55	0.55	39	0.34	0.47	0.63	0.63
40	0.31	0.49	0.66	0.66	40	0.39	0.54	0.73	0.73
41	0.37	0.58	0.78	0.78	41	0.45	0.61	0.82	0.82
42	0.43	0.68	0.92	0.92	42	0.51	0.69	0.92	0.92
43	0.51	0.81	1.09	1.09	43	0.59	0.78	1.04	1.04
44	0.60	0.96	1.28	1.28	44	0.67	0.89	1.18	1.18
45	0.70	1.14	1.52	1.52	45	0.77	1.01	1.33	1.33
46	0.80	1.34	N/A	1.82	46	0.86	1.16	N/A	1.54
47	0.91	1.57	N/A	2.13	47	0.97	1.34	N/A	1.78
48	1.04	1.85	N/A	2.53	48	1.08	1.54	N/A	2.08
49	1.18	2.17	N/A	2.97	49	1.21	1.77	N/A	2.39
50	1.35	2.55	N/A	3.51	50	1.36	2.04	N/A	2.76
51	1.53	2.99	N/A	N/A	51	1.52	2.35	N/A	N/A
52	1.75	3.52	N/A	N/A	52	1.70	2.71	N/A	N/A
53	1.99	4.13	N/A	N/A	53	1.91	3.12	N/A	N/A
54	2.27	4.85	N/A	N/A	54	2.13	3.59	N/A	N/A
55	2.59	5.70	N/A	N/A	55	2.39	4.14	N/A	N/A

Accident Indemnity Annual Rates

Per \$1,000 of A.I. Face Amount

Male					
Issue Age	TS-10, 20, 30	ROP 30	Issue Age	TS-10, 20, 30	ROP 30
18	1.10	1.10	42	1.16	1.16
19	1.10	1.10	43	1.19	1.19
20	1.10	1.10	44	1.21	1.21
21	1.10	1.10	45	1.23	1.23
22	1.10	1.10	46	1.26	1.26
23	1.10	1.10	47	1.29	1.29
24	1.10	1.10	48	1.32	1.32
25	1.10	1.10	49	1.35	1.35
26	1.10	1.10	50	1.38	1.38
27	1.10	1.10	51	1.41	N/A
28	1.10	1.10	52	1.44	N/A
29	1.10	1.10	53	1.47	N/A
30	1.10	1.10	54	1.49	N/A
31	1.10	1.10	55	1.52	N/A
32	1.10	1.10	56	1.55	N/A
33	1.10	1.10	57	1.58	N/A
34	1.10	1.10	58	1.62	N/A
35	1.10	1.10	59	1.66	N/A
36	1.10	1.10	60	1.70	N/A
37	1.10	1.10	61	1.75	N/A
38	1.10	1.10	62	1.81	N/A
39	1.10	1.10	63	1.89	N/A
40	1.12	1.12	64	1.98	N/A
41	1.14	1.14	65	2.09	N/A

TrendsetterSM ROP 30

Percent of Cumulative Eligible Premiums Refunded

End of Year	Percent Retained
1	0%
2	0%
3	0%
4	3%
5	8%
6	13%
7	18%
8	23%
9	28%
10	33%
11	36%
12	39%
13	42%
14	45%
15	48%
16	51%
17	54%
18	57%
19	60%
20	63%
21	66%
22	69%
23	72%
24	75%
25	78%
26	81%
27	85%
28	90%
29	95%
30	100%

Initial Underwriting Requirements Chart

Face Amount	Issue Age							
	16-40	41-45	46-50	51-60	61-70	71-75	76-80	81+
\$0-100,000	Paramed ABC HOS	Paramed ABC HOS	Paramed ABC HOS	Paramed ABC HOS	Paramed ABC HOS	Paramed ABC HOS	Paramed ABC HOS	Medical ABC HOS ECG
\$100,001-250,000	Paramed ABC HOS	Paramed ABC HOS	Paramed ABC HOS	Paramed ABC HOS	Paramed ABC HOS	Paramed ABC HOS ECG	Paramed ABC HOS ECG	Medical ABC HOS ECG IR
\$250,001-500,000	Paramed ABC HOS	Paramed ABC HOS	Paramed ABC HOS	Paramed ABC HOS	Paramed ABC HOS ECG	Paramed ABC HOS ECG	Medical ABC HOS ECG	Medical ABC HOS ECG IR
\$500,001-1,000,000	Paramed ABC HOS	Paramed ABC HOS	Paramed ABC HOS	Paramed ABC HOS ECG	Paramed ABC HOS ECG	Paramed ABC HOS ECG	Medical ABC HOS ECG	Medical ABC HOS ECG IR
\$1,000,001-2,000,000	Paramed ABC CBC HOS	Paramed ABC CBC HOS ECG	Paramed ABC CBC HOS ECG	Paramed ABC CBC HOS ECG	Paramed ABC CBC HOS ECG	Paramed ABC CBC HOS ECG	Medical ABC CBC HOS ECG	Medical ABC CBC HOS ECG IR
\$2,000,001-3,500,000	Paramed ABC CBC HOS	Paramed ABC CBC HOS ECG	Medical ABC CBC HOS ECG	Medical ABC CBC HOS ECG	Medical ABC CBC HOS ECG IR	Medical ABC CBC HOS ECG IR	Medical ABC CBC HOS ECG IR	Medical ABC CBC HOS ECG IR
\$3,500,001-5,000,000	Medical ABC CBC HOS ECG	Medical ABC CBC HOS ECG	Medical ABC CBC HOS ECG	Medical ABC CBC HOS ECG	Medical ABC CBC HOS ECG IR	Medical ABC CBC HOS ECG IR	Medical ABC CBC HOS ECG IR	Medical ABC CBC HOS ECG IR
Over \$5,000,000	Medical ABC CBC HOS ECG PFS IR	Medical ABC CBC HOS ECG PFS IR	Medical ABC CBC HOS TRD PFS IR	Medical ABC CBC HOS TRD PFS IR	Medical ABC CBC HOS TRD PFS IR	Medical ABC CBC HOS ECG PFS IR	Medical ABC CBC HOS ECG PFS IR	Medical ABC CBC HOS ECG PFS IR

Transamerica Life Bermuda reserves the right to order additional tests for necessary assessment.

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