

GA for Premium < 50,000

Age Band	GA as Multiple of one (1) Annualized Premium															
	PT/PPT															
(Age at Entry)	10/7	12/6	12/7	12/8	15/5	15/6	15/7	15/8	15/10	15/12	20/5	20/6	20/7	20/8	20/10	20/12
0 - 24	1.89	2.8	2.72	2.98	3.71	4.42	5.15	5.69	6.47	7.06	7.14	8.22	9.13	10.39	12.24	13.24
25 - 34	1.89	2.8	2.63	2.86	3.71	4.24	4.8	5.31	5.89	6.33	6.58	7.39	8.54	9.69	11.37	11.92
35 - 45	1.89	2.8	2.52	2.8	3.71	4.11	4.59	5.09	5.47	5.81	6.45	7.25	8.17	9.35	10.9	10.99
46 - 55	1.89	2.8	2.44	2.62	3.71	4.01	4.16	4.6	5.24	5.54						

GA for 50,000<= Premium < 75,000

Age Band	GA as Multiple of one (1) Annualized Premium															
	PT/PPT															
(Age at Entry)	10/7	12/6	12/7	12/8	15/5	15/6	15/7	15/8	15/10	15/12	20/5	20/6	20/7	20/8	20/10	20/12
0 - 24	2.08	3.08	2.99	3.28	4.08	4.86	5.67	6.26	7.12	7.77	7.85	9.04	10.04	11.43	13.46	14.56
25 - 34	2.08	3.08	2.89	3.15	4.08	4.66	5.28	5.84	6.48	6.96	7.24	8.13	9.39	10.66	12.51	13.11
35 - 45	2.08	3.08	2.77	3.08	4.08	4.52	5.05	5.6	6.02	6.39	7.1	7.98	8.99	10.29	11.99	12.09
46 - 55	2.08	3.08	2.68	2.88	4.08	4.41	4.58	5.06	5.76	6.09						

GA for 75,000<= Premium < 1,00,000

Age Band	GA as Multiple of one (1) Annualized Premium															
	PT/PPT															
(Age at Entry)	10/7	12/6	12/7	12/8	15/5	15/6	15/7	15/8	15/10	15/12	20/5	20/6	20/7	20/8	20/10	20/12
0 - 24	2.17	3.22	3.13	3.43	4.27	5.08	5.92	6.54	7.44	8.12	8.21	9.45	10.5	11.95	14.08	15.23
25 - 34	2.17	3.22	3.02	3.29	4.27	4.88	5.52	6.11	6.77	7.28	7.57	8.5	9.82	11.14	13.08	13.71
35 - 45	2.17	3.22	2.9	3.22	4.27	4.73	5.28	5.85	6.29	6.68	7.42	8.34	9.4	10.75	12.54	12.64
46 - 55	2.17	3.22	2.81	3.01	4.27	4.61	4.78	5.29	6.03	6.37						

GA for Premium >= 1,00,000

Age Band	GA as Multiple of one (1) Annualized Premium															
	PT/PPT															
(Age at Entry)	10/7	12/6	12/7	12/8	15/5	15/6	15/7	15/8	15/10	15/12	20/5	20/6	20/7	20/8	20/10	20/12
0 - 24	2.22	3.29	3.20	3.50	4.36	5.19	6.05	6.69	7.60	8.30	8.39	9.66	10.73	12.21	14.38	15.56
25 - 34	2.22	3.29	3.09	3.36	4.36	4.98	5.64	6.24	6.92	7.44	7.73	8.68	10.03	11.39	13.36	14.01
35 - 45	2.22	3.29	2.96	3.29	4.36	4.83	5.39	5.98	6.43	6.83	7.58	8.52	9.60	10.99	12.81	12.91
46 - 55	2.22	3.29	2.87	3.08	4.36	4.71	4.89	5.41	6.16	6.51						