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Book  
*and*  
Producer  
Guide

# Empire *Term Series*

Term Life Insurance with Guaranteed Level  
Premiums for 10,15, 20 or 25 Years

**Protective**   
**Life and Annuity Insurance Company**  
*Doing the right thing is smart business.®*

NYLBD.1009 (12.09)

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## Introduction

The Empire Term Series consists of life insurance policies (Policy Form #PL05312NY(Rev.05/09) with level premiums guaranteed for either 10, 15, 20 or 25 years. The policy premium is guaranteed level for the entire term period selected. After the guaranteed level term period, the policy may be continued to the policy anniversary following the insured's 80th birthday by paying additional premiums. These policies are designed to provide individuals with life insurance protection for their families and businesses at a reasonable cost.

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## Product Overview

### **Underwriting classifications:**

- Super Preferred NonTobacco
- Preferred NonTobacco
- Standard NonTobacco
- Preferred Tobacco
- Standard Tobacco
- Substandard through Table H

### **Guaranteed level premiums:**

10, 15, 20, or 25 years

### **Three rate bands:**

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

### **Renewability:**

Policies are renewable after the guaranteed level period.

### **Conversion option:**

Included

### **Age last birthday:**

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

### **Policy fee:**

Non Commissionable

\$75 E10, E15, E25

\$60 E20

Products for Sale in New York State Only.

# Protective Life & Annuity's Underwriting Guide For "Super Preferred" Risks

\* No exceptions may be made to these guidelines, therefore we cannot accept appeals.

- Standard risk medically and no ratable occupational hazard.
- Not a private pilot or participant in aviation activities.
- Pilots and crew members on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities.
- No current blood pressure reading to exceed: 140/85 through age 60 or 150/90 above age 60.
- No current or history of blood pressure treatment.
- No history of alcohol or substance abuse within the last 20 years.
- Build does not exceed the following:

Height	Weight	Height	Weight	Height	Weight
5-0	137	5-8	177	6-4	222
5-1	142	5-9	182	6-5	227
5-2	147	5-10	187	6-6	234
5-3	152	5-11	192	6-7	240
5-4	157	6-0	198	6-8	246
5-5	161	6-1	204	6-9	253
5-6	167	6-2	210		
5-7	171	6-3	216		

- Cholesterol must be 220 or less, including treated cholesterol. If ratio is 3.5 or lower, then level may be 230.
- Cholesterol/HDL is 5.0 or less.
- No history of cancer, heart disease, stroke or diabetes.
- No hazardous sports or avocations, i.e., hang gliding, ballooning, motorized racing, parachuting or scuba diving within the last 3 years.
- No nicotine use of any kind for the last 5 years. (urine nicotine must be negative) Will allow up to 6 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.
- Not available if two or more moving violations in the last three years or if any DUI or reckless driving in the last five years.
- No history of or death from cancer, heart disease or any cardiac related condition of either natural parent or sibling prior to age 60. Waived if the insured is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60.
- No other adverse underwriting considerations per underwriting judgment.

## Protective Life & Annuity's Underwriting Guide For "Preferred" Risks

\* *No exceptions may be made to these guidelines, therefore we cannot accept appeals.*

- Standard risk medically and no ratable occupational hazard.
- Not a private pilot or participant in aviation activities. Pilots and crew members on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities.
- Blood pressure not to exceed 140/90 through age 60 or 150/90 above age 60
- Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.
- No history of alcohol or substance abuse.
- Build does not exceed the following:

Height	Weight	Height	Weight	Height	Weight
5-0	156	5-8	195	6-4	245
5-1	160	5-9	200	6-5	252
5-2	165	5-10	205	6-6	259
5-3	170	5-11	211	6-7	267
5-4	175	6-0	217	6-8	283
5-5	178	6-1	224	6-9	283
5-6	185	6-2	233	6-10	291
5-7	190	6-3	238	6-11	300

- Cholesterol must be 250 or less, including treated cholesterol.
- Cholesterol/HDL ratio must not exceed 6.0.
- No history of cancer, heart disease, stroke or diabetes.
- No hazardous sports or avocations, i.e. hang gliding, ballooning, motorized racing, parachuting or scuba diving within the last 3 years. Recreational scuba diving up to depths of 75 feet is acceptable.
- No nicotine use of any kind during the last 12 months. (urine nicotine must be negative) Will allow up to 12 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.
- Not available if two or more moving violations in the last three years or if any DUI or reckless driving in the last five years.
- No history of or death from cancer, heart disease or any cardiac related condition of either natural parent or sibling prior to age 60. Waived if the insured is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60.
- No other adverse underwriting considerations per underwriting judgment.

## **Conversion**

The conversion option is included on all Empire Term Series policies. This option allows the policy owner to convert his or her policy to any eligible permanent life insurance policy made available by the Company for conversions. The conversion may take place at any time before the end of the guaranteed level premium period and prior to the insured's 75th birthday.

Evidence of insurability is not required if the specified amount of the new policy is not greater than the original policy. The new permanent life insurance policy will be issued at the Insured's attained age in the same or closest risk classification as the original policy.

Riders and supplemental benefits may be converted with the base policy at the discretion of the company provided that satisfactory evidence of insurability is obtained at the owner's expense.

## **Renewability**

Empire term series policies are renewable to the insured's attained age 80.

## **Limitations**

Issuance of a policy is subject to underwriting. Coverage is subject to a two-year suicide and contestable period. If the insured dies by suicide or if a contest is initiated within two years of the policy date and it is successful, the company's liability will be limited to premiums paid. Policy benefits will be provided based on the insured's correct age and sex according to the scale of premiums in effect on the policy date.

## Accidental Death Benefit Rider

The Accidental Death Benefit Rider (Form #0021989NY) pays an additional death benefit if the Insured dies as a result of a bodily injury due to an accident. This additional death benefit is double if the death of the Insured occurred while traveling as a fare-paying passenger on a licensed common passenger carrier.

Among other reasons, the Accidental Death Benefit will not be payable if the Insured dies from: suicide, physical or mental disease, injuries sustained as the result of war whether declared or undeclared.

Issue Ages: 18 to 65 (not to exceed issue age of base plan)

Issue Limits: Face amount of base policy, not to exceed \$250,000.

Premiums: Premiums and coverage cease at age 70.  
Rates are at the back of this guide.

Actual terms and conditions contained in the rider govern all benefits provided.



## Waiver of Premium Rider

The Waiver of Premium Rider (Form #0021988NY) will waive your premiums in the event of "Total Disability". In the event of "Total Disability" before the Insured's age 60 and after a waiting period of six consecutive months of continued disability, premiums will be waived retroactively from the beginning of the disability. Any premiums paid during the waiting period which are eligible for waiver will be refunded. Premiums will continue to be waived for the duration of the total disability.

- "Total Disability" is defined as a disability that: prevents the Insured from engaging in his or her regular occupation for remuneration or profit during the first 2 years of disability;
- after the first 2 years of disability, the disability prevents the Insured from engaging in any occupation for remuneration or profit for which he or she is reasonably suited by education, training or experience.

"Total Disability" also includes the total and permanent loss of sight of both eyes, or the loss of both hands, both feet, or one hand and one foot. In these cases, the benefit will apply immediately and even if the Insured is still able to work for remuneration or profit.

Issue Ages: 18 to 55 (not to exceed issue age of base plan)

Issue Limits: Issued up to \$2,000,000 and substandard through Table C.

Premiums: Premiums and coverage cease at age 60.  
Rates are in the back of this guide.

Actual terms and conditions contained in the rider govern all benefits provided.

## Children's Insurance Benefits Rider

Coverage for each child under the Children's Insurance Benefits Rider (Form #8921218NY) is \$1,000 of level term insurance for each unit up to a maximum of 5 units per household. For example, 5 units will provide each Covered Child with \$5,000 of coverage. The premium is \$6.00 for each unit of Children's Rider, regardless of issue age or number of Covered Children. If Waiver of Premium is included, add \$.24 per unit of Children's Rider. If the base policy includes Waiver of Premium, it must be included in the Children's Rider. If it is not included in the base policy, it may not be included in the rider.

Term insurance on a Covered Child continues to the policy anniversary after the child's attained age 25 or the rider termination date (policy anniversary following the Insured's 65th birthday) whichever comes first. A Covered Child is any child, stepchild, or legally adopted child of the Insured who meets the following requirements:

- 1) The child must be at least 15 days old.
- 2) The child must be unmarried.
- 3) The child must be a member of the Insured's household.

Issue Ages:

(Age last birthday)	Minimum	Maximum
Primary Insured	18 years	64 years
Child	15 days	18 years
Issue Limits:	1 unit	20 units

## **Paid Up Benefits**

If the Insured dies before the Covered Child(ren), insurance under this rider will continue until otherwise would have expired as provided in this rider without further premium payments being required.

## **Conversions**

The child who is insured under the expiring term insurance may convert, without evidence of insurability, to a permanent life policy within 90 days before or 31 days after the date the term insurance will expire. The new policy will be on a policy form we offer at the time of conversion at premium rates for the attained age and for the same mortality class we used for the child under this rider. The face amount of converted coverage must be at least \$1,000 but no more than five times the amount of the rider coverage.

Actual terms and conditions contained in the rider govern all benefits provided.

## Premium Calculations

The total annual premium is the sum of the base premiums plus rider premiums plus a policy fee.

The annual premium for the base policy is calculated by multiplying the premium rate table by the number of \$1,000 of face amount. Rider Premiums are calculated from the rider rate table by the number of \$1,000 of face amount. If the applicant wishes to pay the premium on a payment mode other than the annual, the modal factor shall be applied. Multiply the annual premium by the modal factor to arrive at the desired payment mode.

### Base Premium Calculation Example:

Female, Super Preferred, age 37, \$250,000 face amount, COM (check-o-matic) monthly premium for an Empire 20 policy.

\$ 0.44	Rate per thousand from rate tables
x 250	Amount of insurance (in thousands)
\$ 110.00	Basic annual premium
+ 60.00	Annual policy fee
\$ 170.00	Total annual premium
x 0.0875	Modal Factor
\$ 14.88	COM monthly premium (if the 3rd digit is 0-4, round down; if the 3rd digit is 5-9, round up)

### Modes and Modal Factors

Semi-Annual	0.52
Quarterly	0.265
COM	0.0875 (check-o-matic)

### Substandard Premiums

Substandard premiums can be calculated by using the applicable rates (Standard Non Tobacco and Standard Tobacco classes) in this guide with an additional 25% per Table ranging from Table A at 25% to Table H at 200%.

Table Rating	Percentage Extra
A	25%
B	50%
C	75%
D	100%
E	125%
F	150%
G	175%
H	200%

Protective Life and Annuity Illustration Software is available for calculating premiums.

## Empire Term Series Product Overview

	<b>Empire 10</b>	<b>Empire 15</b>
Minimum Face Amount	\$100,000	\$100,000
<b>Issue Ages</b>		
Minimum	15 Standard Non Tobacco 18 all other classes	
Maximum	70	65
<b>Premiums &amp; Rate Bands</b>		
Rate Guaranteed/ Level Premium Period	10 years	15 years
Number of Rate Bands	3	3
<b>Underwriting Classes</b>		
Super Preferred Non Tobacco	Yes	Yes
Preferred Non Tobacco	Yes	Yes
Standard Non Tobacco	Yes	Yes
Preferred Tobacco	Yes	Yes
Standard Tobacco	Yes	Yes
Substandard Ratings (Based on Standard classes)	Table A-H	Table A-H
<b>Options</b>		
Renewability	Yes	Yes
Conversion (Last policy year to convert. Cannot convert after age 75.)	10th year	15th year
<b>Riders</b>		
Accidental Death Benefit	Yes	Yes
Waiver of Premium	Yes	Yes
Children's Rider (Max \$5,000)	Yes	Yes
Accelerated Death Benefit	No	No
Family Rider	No	No
<b>Misc.</b>		
Issue Age Basis	Age Last Birthday	Age Last Birthday
Policy Fee (Non Commissionable)	\$75	\$75
Policy Form #	PL05312NY(Rev.05/09)	PL05312NY(Rev.05/09)
Schedule Page Form #	PL05312NY-10	PL05312NY-15

**Empire 20**

\$100,000

**Empire 25**

\$100,000

15 Standard Non Tobacco

18 all other classes

60

55

20 years

25 years

3

3

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Table A-H

Table A-H

Yes

Yes

20th year

25th year

Yes

Yes

Yes

Yes

Yes

Yes

No

No

No

No

Age Last Birthday

Age Last Birthday

\$60

\$75

PL05312NY(Rev.05/09)

PL05312NY(Rev.05/09)

PL05312NY-20

PL05312NY-25

Empire 10  
10 Year Level Premiums, Guaranteed  
Annual Premiums per \$1,000\*

**MALE \$100,000–\$249,999**

Issue Age	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
15			0.66		
16			0.66		
17			0.66		
18	0.37	0.46	0.66	1.39	1.55
19	0.37	0.46	0.66	1.39	1.55
20	0.37	0.46	0.66	1.39	1.55
21	0.37	0.46	0.66	1.39	1.55
22	0.37	0.46	0.66	1.39	1.55
23	0.37	0.46	0.66	1.39	1.55
24	0.37	0.46	0.66	1.39	1.55
25	0.37	0.46	0.66	1.40	1.56
26	0.37	0.46	0.66	1.40	1.56
27	0.37	0.46	0.66	1.41	1.57
28	0.37	0.46	0.66	1.42	1.58
29	0.37	0.46	0.66	1.43	1.59
30	0.37	0.46	0.66	1.43	1.59
31	0.37	0.46	0.66	1.43	1.59
32	0.37	0.46	0.66	1.43	1.59
33	0.37	0.46	0.66	1.43	1.59
34	0.37	0.46	0.66	1.48	1.65
35	0.37	0.47	0.68	1.56	1.73
36	0.39	0.50	0.72	1.67	1.85
37	0.43	0.53	0.77	1.79	1.99
38	0.46	0.58	0.84	1.97	2.18
39	0.50	0.62	0.91	2.14	2.38
40	0.54	0.68	0.99	2.36	2.63
41	0.59	0.75	1.08	2.63	2.92
42	0.65	0.82	1.20	2.92	3.23
43	0.71	0.91	1.31	3.23	3.60
44	0.80	1.00	1.44	3.56	3.96
45	0.89	1.11	1.60	3.93	4.38
46	0.99	1.23	1.76	4.35	4.83
47	1.09	1.36	1.95	4.77	5.30
48	1.22	1.50	2.15	5.23	5.81
49	1.35	1.66	2.38	5.68	6.30
50	1.49	1.83	2.61	6.11	6.79
51	1.62	2.01	2.85	6.53	7.26
52	1.77	2.21	3.12	6.98	7.76
53	1.95	2.43	3.42	7.48	8.31
54	2.13	2.67	3.74	8.07	8.96
55	2.34	2.92	4.09	8.70	9.67
56	2.55	3.19	4.46	9.39	10.43
57	2.81	3.49	4.87	10.17	11.30
58	3.10	3.83	5.35	11.07	12.31
59	3.43	4.25	5.92	12.14	13.49
60	3.81	4.72	6.58	13.30	14.78
61	4.22	5.26	7.34	14.56	16.18
62	4.71	5.88	8.20	16.05	17.83
63	5.27	6.58	9.16	17.85	19.84
64	5.95	7.41	10.19	20.13	22.36
65	6.73	8.32	11.20	23.03	25.60
66	7.61	9.31	12.20	26.57	29.53
67	8.64	10.46	13.38	30.55	33.95
68	9.82	11.84	14.96	34.71	38.57
69	11.20	13.51	17.13	38.86	43.18
70	12.79	15.55	20.02	43.05	47.83

Modes based on full annual premium.  
Mode factors: SA 0.52; Q 0.265; PAC 0.0875  
Riders are available at an additional cost.  
\*Add \$75 policy fee.

Empire 10  
10 Year Level Premiums, Guaranteed  
Annual Premiums per \$1,000\*

**FEMALE \$100,000–\$249,999**

Issue Age	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
15			0.57		
16			0.57		
17			0.57		
18	0.31	0.39	0.57	1.15	1.28
19	0.31	0.39	0.57	1.15	1.28
20	0.31	0.39	0.57	1.15	1.28
21	0.31	0.39	0.57	1.15	1.28
22	0.31	0.39	0.57	1.15	1.28
23	0.31	0.39	0.57	1.15	1.28
24	0.31	0.39	0.57	1.15	1.28
25	0.31	0.39	0.57	1.15	1.28
26	0.31	0.39	0.57	1.15	1.28
27	0.31	0.39	0.57	1.15	1.28
28	0.31	0.39	0.57	1.15	1.28
29	0.31	0.39	0.57	1.16	1.30
30	0.31	0.39	0.57	1.16	1.30
31	0.31	0.39	0.57	1.16	1.30
32	0.31	0.39	0.57	1.16	1.30
33	0.31	0.39	0.57	1.16	1.30
34	0.31	0.39	0.57	1.20	1.33
35	0.31	0.40	0.59	1.27	1.41
36	0.34	0.43	0.62	1.38	1.54
37	0.37	0.46	0.68	1.51	1.68
38	0.40	0.51	0.73	1.67	1.85
39	0.44	0.55	0.79	1.80	2.01
40	0.48	0.61	0.86	1.97	2.18
41	0.53	0.67	0.93	2.12	2.36
42	0.59	0.74	1.01	2.31	2.57
43	0.65	0.81	1.08	2.49	2.77
44	0.70	0.88	1.18	2.70	3.00
45	0.76	0.94	1.27	2.92	3.23
46	0.81	1.01	1.38	3.14	3.49
47	0.86	1.09	1.47	3.39	3.77
48	0.93	1.16	1.60	3.65	4.05
49	1.00	1.26	1.72	3.90	4.34
50	1.09	1.35	1.84	4.17	4.64
51	1.19	1.45	2.00	4.45	4.94
52	1.29	1.55	2.15	4.74	5.26
53	1.40	1.67	2.32	5.03	5.58
54	1.52	1.81	2.50	5.33	5.92
55	1.62	1.95	2.70	5.60	6.22
56	1.73	2.09	2.89	5.86	6.51
57	1.83	2.27	3.13	6.13	6.81
58	1.97	2.45	3.39	6.48	7.20
59	2.14	2.68	3.73	6.95	7.73
60	2.36	2.95	4.14	7.55	8.38
61	2.61	3.24	4.63	8.26	9.18
62	2.91	3.59	5.17	9.07	10.08
63	3.24	3.96	5.78	9.99	11.10
64	3.61	4.37	6.41	10.99	12.22
65	3.98	4.76	7.01	12.01	13.35
66	4.34	5.13	7.60	13.08	14.53
67	4.77	5.58	8.28	14.30	15.88
68	5.36	6.20	9.17	15.81	17.57
69	6.20	7.09	10.38	17.70	19.66
70	7.29	8.28	11.94	20.08	22.31

Modes based on full annual premium.  
Mode factors: SA 0.52; Q 0.265; PAC 0.0875

Riders are available at an additional cost.

\*Add \$75 policy fee.

Empire 10  
10 Year Level Premiums, Guaranteed  
Annual Premiums per \$1,000\*

**MALE \$250,000–\$999,999**

Issue Age	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
15			0.54		
16			0.54		
17			0.54		
18	0.27	0.35	0.54	1.16	1.30
19	0.27	0.35	0.54	1.16	1.30
20	0.27	0.35	0.54	1.16	1.30
21	0.27	0.35	0.54	1.16	1.30
22	0.27	0.35	0.54	1.16	1.30
23	0.27	0.35	0.54	1.16	1.30
24	0.27	0.35	0.54	1.16	1.30
25	0.27	0.35	0.54	1.17	1.31
26	0.27	0.35	0.54	1.17	1.31
27	0.27	0.35	0.54	1.18	1.32
28	0.27	0.35	0.54	1.20	1.33
29	0.27	0.35	0.54	1.21	1.34
30	0.27	0.35	0.54	1.21	1.34
31	0.27	0.35	0.54	1.21	1.34
32	0.27	0.35	0.54	1.21	1.34
33	0.27	0.35	0.54	1.21	1.34
34	0.27	0.35	0.54	1.25	1.39
35	0.27	0.36	0.55	1.32	1.46
36	0.28	0.38	0.59	1.41	1.57
37	0.30	0.41	0.63	1.52	1.69
38	0.32	0.45	0.69	1.67	1.85
39	0.35	0.49	0.75	1.82	2.03
40	0.39	0.54	0.81	2.02	2.25
41	0.45	0.60	0.90	2.25	2.49
42	0.51	0.66	0.99	2.49	2.77
43	0.57	0.74	1.09	2.77	3.08
44	0.64	0.82	1.21	3.06	3.40
45	0.70	0.91	1.33	3.38	3.76
46	0.75	1.01	1.48	3.75	4.16
47	0.80	1.12	1.65	4.12	4.57
48	0.87	1.23	1.82	4.50	5.01
49	0.96	1.36	2.02	4.89	5.44
50	1.08	1.49	2.21	5.27	5.86
51	1.22	1.62	2.43	5.64	6.27
52	1.39	1.77	2.66	6.04	6.71
53	1.56	1.94	2.90	6.47	7.19
54	1.75	2.14	3.19	6.97	7.75
55	1.94	2.37	3.49	7.53	8.36
56	2.13	2.63	3.81	8.13	9.03
57	2.35	2.93	4.16	8.81	9.79
58	2.59	3.25	4.58	9.59	10.66
59	2.88	3.62	5.08	10.52	11.69
60	3.20	4.02	5.66	11.54	12.81
61	3.57	4.45	6.32	12.63	14.03
62	3.97	4.93	7.08	13.92	15.46
63	4.44	5.49	7.91	15.49	17.21
64	4.97	6.12	8.82	17.47	19.41
65	5.57	6.81	9.69	19.99	22.22
66	6.23	7.56	10.57	23.07	25.64
67	6.98	8.42	11.60	26.53	29.48
68	7.84	9.45	12.96	30.15	33.50
69	8.82	10.70	14.85	33.75	37.50
70	9.89	12.18	17.38	37.40	41.55

Modes based on full annual premium.  
Mode factors: SA 0.52; Q 0.265; PAC 0.0875  
Riders are available at an additional cost.  
\*Add \$75 policy fee.



Empire 10  
10 Year Level Premiums, Guaranteed  
Annual Premiums per \$1,000\*

**FEMALE \$250,000–\$999,999**

Issue Age	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
15			0.44		
16			0.44		
17			0.44		
18	0.22	0.29	0.44	0.96	1.06
19	0.22	0.29	0.44	0.96	1.06
20	0.22	0.29	0.44	0.96	1.06
21	0.22	0.29	0.44	0.96	1.06
22	0.22	0.29	0.44	0.96	1.06
23	0.22	0.29	0.44	0.96	1.06
24	0.22	0.29	0.44	0.96	1.06
25	0.22	0.29	0.44	0.96	1.06
26	0.22	0.29	0.44	0.96	1.06
27	0.22	0.29	0.44	0.96	1.06
28	0.22	0.29	0.44	0.96	1.06
29	0.22	0.29	0.44	0.96	1.07
30	0.22	0.29	0.44	0.96	1.07
31	0.22	0.29	0.44	0.96	1.07
32	0.22	0.29	0.44	0.96	1.07
33	0.22	0.29	0.44	0.96	1.07
34	0.22	0.29	0.44	0.99	1.10
35	0.22	0.29	0.45	1.05	1.17
36	0.23	0.31	0.49	1.14	1.28
37	0.24	0.33	0.54	1.27	1.41
38	0.26	0.35	0.59	1.40	1.56
39	0.29	0.39	0.64	1.51	1.69
40	0.32	0.44	0.70	1.66	1.84
41	0.37	0.50	0.75	1.79	2.00
42	0.42	0.56	0.82	1.96	2.17
43	0.47	0.63	0.90	2.12	2.36
44	0.52	0.70	0.97	2.30	2.55
45	0.57	0.76	1.05	2.48	2.76
46	0.61	0.82	1.14	2.69	2.99
47	0.66	0.88	1.23	2.90	3.22
48	0.72	0.95	1.34	3.12	3.47
49	0.78	1.02	1.44	3.35	3.72
50	0.85	1.10	1.56	3.57	3.98
51	0.94	1.17	1.68	3.82	4.24
52	1.03	1.26	1.81	4.07	4.52
53	1.12	1.36	1.97	4.30	4.78
54	1.22	1.47	2.13	4.58	5.10
55	1.32	1.60	2.30	4.82	5.36
56	1.41	1.74	2.46	5.04	5.60
57	1.52	1.89	2.67	5.28	5.87
58	1.65	2.07	2.89	5.59	6.21
59	1.80	2.27	3.19	5.99	6.66
60	1.99	2.50	3.54	6.52	7.24
61	2.21	2.75	3.97	7.14	7.93
62	2.46	3.04	4.45	7.84	8.71
63	2.73	3.35	4.96	8.64	9.60
64	3.01	3.69	5.52	9.51	10.57
65	3.25	4.01	6.05	10.40	11.56
66	3.46	4.31	6.56	11.33	12.59
67	3.72	4.67	7.15	12.38	13.76
68	4.12	5.18	7.92	13.70	15.22
69	4.75	5.92	8.97	15.34	17.05
70	5.62	6.92	10.33	17.41	19.34

Modes based on full annual premium.  
Mode factors: SA 0.52; Q 0.265; PAC 0.0875  
Riders are available at an additional cost.  
\*Add \$75 policy fee.

Empire 10  
10 Year Level Premiums, Guaranteed  
Annual Premiums per \$1,000\*

**MALE \$1,000,000+**

Issue Age	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
15			0.54		
16			0.54		
17			0.54		
18	0.26	0.34	0.54	1.16	1.30
19	0.26	0.34	0.54	1.16	1.30
20	0.26	0.34	0.54	1.16	1.30
21	0.26	0.34	0.54	1.16	1.30
22	0.26	0.34	0.54	1.16	1.30
23	0.26	0.34	0.54	1.16	1.30
24	0.26	0.34	0.54	1.16	1.30
25	0.26	0.34	0.54	1.17	1.31
26	0.26	0.34	0.54	1.17	1.31
27	0.26	0.34	0.54	1.18	1.32
28	0.26	0.34	0.54	1.20	1.33
29	0.26	0.34	0.54	1.21	1.34
30	0.26	0.34	0.54	1.21	1.34
31	0.26	0.34	0.54	1.21	1.34
32	0.26	0.34	0.54	1.21	1.34
33	0.26	0.34	0.54	1.21	1.34
34	0.26	0.34	0.54	1.25	1.39
35	0.26	0.35	0.55	1.32	1.46
36	0.27	0.37	0.59	1.41	1.57
37	0.28	0.40	0.63	1.52	1.69
38	0.30	0.43	0.69	1.67	1.85
39	0.33	0.47	0.75	1.82	2.03
40	0.37	0.52	0.81	2.02	2.25
41	0.41	0.57	0.90	2.25	2.49
42	0.46	0.63	0.99	2.49	2.77
43	0.52	0.70	1.09	2.77	3.08
44	0.58	0.77	1.21	3.06	3.40
45	0.64	0.84	1.33	3.38	3.76
46	0.71	0.92	1.48	3.75	4.16
47	0.78	1.00	1.65	4.12	4.57
48	0.86	1.10	1.82	4.50	5.01
49	0.95	1.21	2.02	4.89	5.44
50	1.06	1.34	2.21	5.27	5.86
51	1.18	1.49	2.43	5.64	6.27
52	1.32	1.66	2.66	6.04	6.71
53	1.47	1.84	2.90	6.47	7.19
54	1.64	2.05	3.19	6.97	7.75
55	1.82	2.27	3.49	7.53	8.36
56	2.03	2.52	3.81	8.13	9.03
57	2.25	2.79	4.16	8.81	9.79
58	2.50	3.10	4.58	9.59	10.66
59	2.78	3.45	5.08	10.52	11.69
60	3.10	3.85	5.66	11.54	12.81
61	3.46	4.29	6.32	12.63	14.03
62	3.85	4.78	7.08	13.92	15.46
63	4.27	5.33	7.91	15.49	17.21
64	4.72	5.95	8.82	17.47	19.41
65	5.13	6.61	9.69	19.99	22.22
66	5.52	7.31	10.57	23.07	25.64
67	5.97	8.12	11.60	26.53	29.48
68	6.58	9.08	12.96	30.15	33.50
69	7.44	10.26	14.85	33.75	37.50
70	8.55	11.66	17.38	37.40	41.55

Modes based on full annual premium.  
Mode factors: SA 0.52; Q 0.265; PAC 0.0875  
Riders are available at an additional cost.  
\*Add \$75 policy fee.

Empire 10  
10 Year Level Premiums, Guaranteed  
Annual Premiums per \$1,000\*

**FEMALE \$1,000,000+**

Issue Age	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
15			0.44		
16			0.44		
17			0.44		
18	0.21	0.28	0.44	0.96	1.06
19	0.21	0.28	0.44	0.96	1.06
20	0.21	0.28	0.44	0.96	1.06
21	0.21	0.28	0.44	0.96	1.06
22	0.21	0.28	0.44	0.96	1.06
23	0.21	0.28	0.44	0.96	1.06
24	0.21	0.28	0.44	0.96	1.06
25	0.21	0.28	0.44	0.96	1.06
26	0.21	0.28	0.44	0.96	1.06
27	0.21	0.28	0.44	0.96	1.06
28	0.21	0.28	0.44	0.96	1.06
29	0.21	0.28	0.44	0.96	1.07
30	0.21	0.28	0.44	0.96	1.07
31	0.21	0.28	0.44	0.96	1.07
32	0.21	0.28	0.44	0.96	1.07
33	0.21	0.28	0.44	0.96	1.07
34	0.21	0.28	0.44	0.99	1.10
35	0.21	0.28	0.45	1.05	1.17
36	0.22	0.30	0.49	1.14	1.28
37	0.24	0.32	0.54	1.27	1.41
38	0.26	0.35	0.59	1.40	1.56
39	0.28	0.38	0.64	1.51	1.69
40	0.31	0.43	0.70	1.66	1.84
41	0.35	0.48	0.75	1.79	2.00
42	0.40	0.55	0.82	1.96	2.17
43	0.44	0.62	0.90	2.12	2.36
44	0.49	0.68	0.97	2.30	2.55
45	0.53	0.74	1.05	2.48	2.76
46	0.58	0.80	1.14	2.69	2.99
47	0.63	0.86	1.23	2.90	3.22
48	0.68	0.93	1.34	3.12	3.47
49	0.74	1.00	1.44	3.35	3.72
50	0.81	1.08	1.56	3.57	3.98
51	0.89	1.16	1.68	3.82	4.24
52	0.97	1.25	1.81	4.07	4.52
53	1.06	1.35	1.97	4.30	4.78
54	1.16	1.46	2.13	4.58	5.10
55	1.26	1.58	2.30	4.82	5.36
56	1.36	1.70	2.46	5.04	5.60
57	1.47	1.85	2.67	5.28	5.87
58	1.60	2.01	2.89	5.59	6.21
59	1.75	2.20	3.19	5.99	6.66
60	1.93	2.42	3.54	6.52	7.24
61	2.13	2.68	3.97	7.14	7.93
62	2.36	2.97	4.45	7.84	8.71
63	2.61	3.28	4.96	8.64	9.60
64	2.89	3.63	5.52	9.51	10.57
65	3.14	3.96	6.05	10.40	11.56
66	3.38	4.27	6.56	11.33	12.59
67	3.67	4.64	7.15	12.38	13.76
68	4.08	5.16	7.92	13.70	15.22
69	4.73	5.91	8.97	15.34	17.05
70	5.59	6.92	10.33	17.41	19.34

Modes based on full annual premium.  
Mode factors: SA 0.52; Q 0.265; PAC 0.0875

Riders are available at an additional cost.

\*Add \$75 policy fee.

Empire 15  
15 Year Level Premiums, Guaranteed  
Annual Premiums per \$1,000\*

**MALE \$100,000–\$249,999**

Issue Age	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
15			0.86		
16			0.86		
17			0.86		
18	0.49	0.62	0.86	1.58	1.75
19	0.49	0.62	0.86	1.58	1.75
20	0.49	0.62	0.86	1.58	1.75
21	0.49	0.62	0.86	1.58	1.75
22	0.49	0.62	0.86	1.58	1.75
23	0.49	0.62	0.86	1.58	1.75
24	0.49	0.62	0.86	1.58	1.75
25	0.49	0.62	0.86	1.62	1.80
26	0.49	0.62	0.86	1.66	1.84
27	0.49	0.62	0.86	1.71	1.90
28	0.49	0.62	0.86	1.77	1.97
29	0.49	0.62	0.86	1.81	2.01
30	0.49	0.62	0.86	1.85	2.06
31	0.49	0.62	0.86	1.86	2.07
32	0.49	0.62	0.86	1.90	2.11
33	0.49	0.62	0.86	1.93	2.14
34	0.49	0.62	0.87	2.01	2.23
35	0.51	0.65	0.91	2.12	2.36
36	0.54	0.69	0.96	2.28	2.53
37	0.59	0.75	1.04	2.46	2.73
38	0.65	0.82	1.13	2.67	2.97
39	0.71	0.90	1.24	2.91	3.23
40	0.81	1.00	1.38	3.19	3.54
41	0.93	1.12	1.54	3.51	3.90
42	1.06	1.24	1.72	3.85	4.28
43	1.21	1.38	1.91	4.25	4.72
44	1.35	1.53	2.11	4.66	5.18
45	1.49	1.67	2.31	5.11	5.68
46	1.63	1.82	2.51	5.60	6.22
47	1.78	1.98	2.73	6.13	6.81
48	1.95	2.16	2.97	6.70	7.44
49	2.13	2.36	3.25	7.26	8.07
50	2.30	2.59	3.55	7.84	8.71
51	2.49	2.83	3.89	8.41	9.35
52	2.67	3.11	4.27	9.04	10.04
53	2.90	3.42	4.70	9.73	10.81
54	3.18	3.76	5.17	10.54	11.71
55	3.50	4.13	5.67	11.45	12.72
56	3.85	4.51	6.22	12.43	13.81
57	4.27	4.95	6.83	13.56	15.07
58	4.74	5.48	7.55	14.87	16.52
59	5.30	6.13	8.42	16.40	18.22
60	5.94	6.91	9.41	18.15	20.17
61	6.60	7.80	10.52	20.12	22.36
62	7.38	8.83	11.78	22.36	24.84
63	8.34	10.04	13.30	24.95	27.72
64	9.52	11.48	15.17	27.94	31.04
65	11.00	13.16	17.43	31.39	34.88

Modes based on full annual premium.  
Mode factors: SA 0.52; Q 0.265; PAC 0.0875  
Riders are available at an additional cost.  
\*Add \$75 policy fee.

Empire 15  
15 Year Level Premiums, Guaranteed  
Annual Premiums per \$1,000\*

**FEMALE \$100,000–\$249,999**

Issue Age	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
15			0.76		
16			0.76		
17			0.76		
18	0.45	0.55	0.76	1.26	1.40
19	0.45	0.55	0.76	1.26	1.40
20	0.45	0.55	0.76	1.26	1.40
21	0.45	0.55	0.76	1.26	1.40
22	0.45	0.55	0.76	1.26	1.40
23	0.45	0.55	0.76	1.26	1.40
24	0.45	0.55	0.76	1.26	1.40
25	0.45	0.55	0.76	1.29	1.43
26	0.45	0.55	0.76	1.30	1.45
27	0.45	0.55	0.76	1.36	1.51
28	0.45	0.55	0.76	1.39	1.54
29	0.45	0.55	0.76	1.42	1.58
30	0.45	0.55	0.76	1.45	1.61
31	0.45	0.55	0.76	1.48	1.65
32	0.45	0.55	0.76	1.50	1.67
33	0.45	0.55	0.76	1.56	1.73
34	0.46	0.55	0.76	1.62	1.80
35	0.48	0.59	0.80	1.73	1.92
36	0.53	0.63	0.86	1.86	2.07
37	0.58	0.69	0.93	2.04	2.27
38	0.62	0.76	1.01	2.21	2.46
39	0.67	0.82	1.09	2.39	2.66
40	0.71	0.88	1.18	2.58	2.87
41	0.77	0.94	1.28	2.77	3.08
42	0.83	1.03	1.38	3.00	3.33
43	0.89	1.09	1.49	3.22	3.58
44	0.94	1.17	1.60	3.46	3.85
45	1.00	1.26	1.72	3.76	4.18
46	1.07	1.34	1.84	4.08	4.53
47	1.14	1.43	1.96	4.42	4.91
48	1.21	1.53	2.09	4.77	5.30
49	1.30	1.63	2.25	5.12	5.69
50	1.39	1.74	2.39	5.46	6.07
51	1.50	1.84	2.53	5.80	6.44
52	1.61	1.96	2.69	6.15	6.83
53	1.75	2.12	2.91	6.53	7.26
54	1.95	2.35	3.22	6.97	7.75
55	2.19	2.67	3.66	7.49	8.32
56	2.47	3.06	4.21	8.05	8.95
57	2.81	3.52	4.83	8.68	9.65
58	3.19	4.02	5.51	9.37	10.41
59	3.60	4.51	6.19	10.12	11.24
60	4.06	5.02	6.88	10.91	12.12
61	4.58	5.53	7.59	11.79	13.10
62	5.15	6.09	8.37	12.74	14.16
63	5.76	6.69	9.21	13.78	15.31
64	6.41	7.37	10.15	14.94	16.60
65	7.07	8.13	11.19	16.21	18.01

Modes based on full annual premium.  
Mode factors: SA 0.52; Q 0.265; PAC 0.0875  
Riders are available at an additional cost.  
\*Add \$75 policy fee.

Empire 15  
15 Year Level Premiums, Guaranteed  
Annual Premiums per \$1,000\*

**MALE \$250,000–\$999,999**

Issue Age	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
15			0.69		
16			0.69		
17			0.69		
18	0.33	0.45	0.69	1.33	1.48
19	0.33	0.45	0.69	1.33	1.48
20	0.33	0.45	0.69	1.33	1.48
21	0.33	0.45	0.69	1.33	1.48
22	0.33	0.45	0.69	1.33	1.48
23	0.33	0.45	0.69	1.33	1.48
24	0.33	0.45	0.69	1.33	1.48
25	0.33	0.45	0.69	1.37	1.52
26	0.33	0.45	0.69	1.40	1.56
27	0.33	0.45	0.69	1.45	1.61
28	0.33	0.45	0.69	1.50	1.67
29	0.33	0.45	0.69	1.54	1.71
30	0.33	0.45	0.69	1.57	1.75
31	0.33	0.45	0.69	1.58	1.76
32	0.33	0.45	0.69	1.61	1.79
33	0.33	0.45	0.69	1.64	1.82
34	0.33	0.45	0.70	1.71	1.90
35	0.34	0.46	0.73	1.81	2.01
36	0.36	0.49	0.78	1.94	2.16
37	0.38	0.52	0.85	2.10	2.33
38	0.41	0.57	0.92	2.29	2.54
39	0.46	0.63	1.02	2.49	2.77
40	0.53	0.71	1.14	2.74	3.04
41	0.62	0.80	1.28	3.01	3.35
42	0.73	0.90	1.43	3.31	3.68
43	0.84	1.02	1.60	3.65	4.06
44	0.95	1.14	1.78	4.01	4.46
45	1.06	1.27	1.94	4.41	4.90
46	1.18	1.41	2.12	4.83	5.37
47	1.30	1.56	2.31	5.29	5.88
48	1.42	1.72	2.52	5.79	6.43
49	1.56	1.90	2.76	6.28	6.98
50	1.70	2.09	3.02	6.78	7.53
51	1.84	2.29	3.31	7.28	8.09
52	2.00	2.52	3.63	7.82	8.69
53	2.18	2.77	4.00	8.42	9.36
54	2.39	3.05	4.40	9.13	10.14
55	2.63	3.36	4.85	9.92	11.02
56	2.89	3.70	5.33	10.77	11.97
57	3.18	4.08	5.88	11.75	13.06
58	3.53	4.52	6.52	12.89	14.32
59	3.93	5.04	7.28	14.22	15.80
60	4.39	5.63	8.15	15.75	17.50
61	4.90	6.27	9.11	17.46	19.40
62	5.48	7.01	10.21	19.40	21.56
63	6.17	7.88	11.53	21.65	24.06
64	6.98	8.91	13.15	24.25	26.95
65	7.95	10.14	15.11	27.26	30.29

Modes based on full annual premium.  
Mode factors: SA 0.52; Q 0.265; PAC 0.0875

Riders are available at an additional cost.

\*Add \$75 policy fee.

Empire 15  
15 Year Level Premiums, Guaranteed  
Annual Premiums per \$1,000\*

**FEMALE \$250,000–\$999,999**

Issue Age	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
15			0.61		
16			0.61		
17			0.61		
18	0.30	0.40	0.61	1.05	1.17
19	0.30	0.40	0.61	1.05	1.17
20	0.30	0.40	0.61	1.05	1.17
21	0.30	0.40	0.61	1.05	1.17
22	0.30	0.40	0.61	1.05	1.17
23	0.30	0.40	0.61	1.05	1.17
24	0.30	0.40	0.61	1.05	1.17
25	0.30	0.40	0.61	1.07	1.19
26	0.30	0.40	0.61	1.09	1.21
27	0.30	0.40	0.61	1.13	1.26
28	0.30	0.40	0.61	1.16	1.29
29	0.30	0.40	0.61	1.19	1.32
30	0.30	0.40	0.61	1.21	1.35
31	0.30	0.40	0.61	1.24	1.38
32	0.30	0.40	0.61	1.26	1.40
33	0.30	0.40	0.61	1.30	1.45
34	0.30	0.40	0.61	1.36	1.51
35	0.31	0.42	0.65	1.46	1.62
36	0.33	0.46	0.70	1.57	1.75
37	0.35	0.51	0.76	1.73	1.92
38	0.39	0.56	0.83	1.88	2.09
39	0.42	0.61	0.90	2.03	2.26
40	0.46	0.66	0.98	2.19	2.44
41	0.50	0.72	1.06	2.37	2.63
42	0.56	0.78	1.15	2.55	2.84
43	0.61	0.85	1.25	2.75	3.06
44	0.66	0.91	1.34	2.97	3.30
45	0.71	0.97	1.44	3.22	3.58
46	0.77	1.03	1.55	3.50	3.89
47	0.82	1.10	1.66	3.80	4.22
48	0.88	1.17	1.77	4.10	4.56
49	0.95	1.26	1.90	4.41	4.90
50	1.02	1.35	2.03	4.71	5.23
51	1.09	1.46	2.15	4.99	5.55
52	1.17	1.57	2.29	5.30	5.89
53	1.27	1.71	2.48	5.63	6.26
54	1.40	1.88	2.75	6.02	6.69
55	1.55	2.09	3.13	6.46	7.18
56	1.73	2.34	3.61	6.96	7.73
57	1.94	2.61	4.15	7.50	8.34
58	2.17	2.91	4.73	8.10	9.00
59	2.43	3.23	5.33	8.75	9.72
60	2.72	3.55	5.93	9.44	10.49
61	3.04	3.88	6.56	10.20	11.34
62	3.40	4.24	7.23	11.03	12.26
63	3.81	4.66	7.96	11.93	13.26
64	4.27	5.17	8.78	12.94	14.38
65	4.80	5.78	9.68	14.05	15.61

Modes based on full annual premium.  
Mode factors: SA 0.52; Q 0.265; PAC 0.0875  
Riders are available at an additional cost.  
\*Add \$75 policy fee.

Empire 15  
15 Year Level Premiums, Guaranteed  
Annual Premiums per \$1,000\*

**MALE \$1,000,000+**

Issue Age	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
15			0.69		
16			0.69		
17			0.69		
18	0.30	0.43	0.69	1.33	1.48
19	0.30	0.43	0.69	1.33	1.48
20	0.30	0.43	0.69	1.33	1.48
21	0.30	0.43	0.69	1.33	1.48
22	0.30	0.43	0.69	1.33	1.48
23	0.30	0.43	0.69	1.33	1.48
24	0.30	0.43	0.69	1.33	1.48
25	0.30	0.43	0.69	1.37	1.52
26	0.30	0.43	0.69	1.40	1.56
27	0.30	0.43	0.69	1.45	1.61
28	0.30	0.43	0.69	1.50	1.67
29	0.30	0.43	0.69	1.54	1.71
30	0.30	0.43	0.69	1.57	1.75
31	0.30	0.43	0.69	1.58	1.76
32	0.30	0.43	0.69	1.61	1.79
33	0.30	0.43	0.69	1.64	1.82
34	0.30	0.43	0.70	1.71	1.90
35	0.31	0.45	0.73	1.81	2.01
36	0.33	0.48	0.78	1.94	2.16
37	0.35	0.51	0.85	2.10	2.33
38	0.39	0.56	0.92	2.29	2.54
39	0.44	0.62	1.02	2.49	2.77
40	0.51	0.69	1.14	2.74	3.04
41	0.60	0.77	1.28	3.01	3.35
42	0.71	0.87	1.43	3.31	3.68
43	0.82	0.98	1.60	3.65	4.06
44	0.93	1.09	1.78	4.01	4.46
45	1.03	1.22	1.94	4.41	4.90
46	1.13	1.36	2.12	4.83	5.37
47	1.24	1.51	2.31	5.29	5.88
48	1.35	1.67	2.52	5.79	6.43
49	1.48	1.85	2.76	6.28	6.98
50	1.61	2.04	3.02	6.78	7.53
51	1.76	2.23	3.31	7.28	8.09
52	1.91	2.45	3.63	7.82	8.69
53	2.09	2.69	4.00	8.42	9.36
54	2.29	2.96	4.40	9.13	10.14
55	2.51	3.26	4.85	9.92	11.02
56	2.74	3.59	5.33	10.77	11.97
57	3.01	3.96	5.88	11.75	13.06
58	3.33	4.39	6.52	12.89	14.32
59	3.73	4.90	7.28	14.22	15.80
60	4.21	5.49	8.15	15.75	17.50
61	4.76	6.14	9.11	17.46	19.40
62	5.39	6.89	10.21	19.40	21.56
63	6.12	7.77	11.53	21.65	24.06
64	6.97	8.82	13.15	24.25	26.95
65	7.94	10.06	15.11	27.26	30.29

Modes based on full annual premium.  
Mode factors: SA 0.52; Q 0.265; PAC 0.0875  
Riders are available at an additional cost.  
\*Add \$75 policy fee.



Empire 15  
15 Year Level Premiums, Guaranteed  
Annual Premiums per \$1,000\*

**FEMALE \$1,000,000+**

Issue Age	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
15			0.61		
16			0.61		
17			0.61		
18	0.28	0.37	0.61	1.05	1.17
19	0.28	0.37	0.61	1.05	1.17
20	0.28	0.37	0.61	1.05	1.17
21	0.28	0.37	0.61	1.05	1.17
22	0.28	0.37	0.61	1.05	1.17
23	0.28	0.37	0.61	1.05	1.17
24	0.28	0.37	0.61	1.05	1.17
25	0.28	0.37	0.61	1.07	1.19
26	0.28	0.37	0.61	1.09	1.21
27	0.28	0.37	0.61	1.13	1.26
28	0.28	0.37	0.61	1.16	1.29
29	0.28	0.37	0.61	1.19	1.32
30	0.28	0.37	0.61	1.21	1.35
31	0.28	0.37	0.61	1.24	1.38
32	0.28	0.37	0.61	1.26	1.40
33	0.28	0.37	0.61	1.30	1.45
34	0.28	0.37	0.61	1.36	1.51
35	0.28	0.40	0.65	1.46	1.62
36	0.31	0.43	0.70	1.57	1.75
37	0.33	0.48	0.76	1.73	1.92
38	0.37	0.53	0.83	1.88	2.09
39	0.40	0.58	0.90	2.03	2.26
40	0.44	0.63	0.98	2.19	2.44
41	0.49	0.69	1.06	2.37	2.63
42	0.54	0.75	1.15	2.55	2.84
43	0.60	0.82	1.25	2.75	3.06
44	0.65	0.88	1.34	2.97	3.30
45	0.70	0.94	1.44	3.22	3.58
46	0.76	1.01	1.55	3.50	3.89
47	0.81	1.08	1.66	3.80	4.22
48	0.87	1.15	1.77	4.10	4.56
49	0.94	1.24	1.90	4.41	4.90
50	1.00	1.33	2.03	4.71	5.23
51	1.06	1.43	2.15	4.99	5.55
52	1.12	1.54	2.29	5.30	5.89
53	1.20	1.67	2.48	5.63	6.26
54	1.32	1.83	2.75	6.02	6.69
55	1.47	2.03	3.13	6.46	7.18
56	1.65	2.27	3.61	6.96	7.73
57	1.86	2.55	4.15	7.50	8.34
58	2.10	2.84	4.73	8.10	9.00
59	2.37	3.16	5.33	8.75	9.72
60	2.66	3.49	5.93	9.44	10.49
61	2.99	3.83	6.56	10.20	11.34
62	3.36	4.21	7.23	11.03	12.26
63	3.77	4.64	7.96	11.93	13.26
64	4.23	5.16	8.78	12.94	14.38
65	4.75	5.77	9.68	14.05	15.61

Modes based on full annual premium.  
Mode factors: SA 0.52; Q 0.265; PAC 0.0875

Riders are available at an additional cost.

\*Add \$75 policy fee.

Empire 20  
20 Year Level Premiums, Guaranteed  
Annual Premiums per \$1,000\*

**MALE \$100,000–\$249,999**

Issue Age	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
15			1.08		
16			1.08		
17			1.08		
18	0.68	0.85	1.08	1.95	2.17
19	0.68	0.85	1.08	1.95	2.17
20	0.68	0.85	1.08	1.95	2.17
21	0.68	0.85	1.08	1.95	2.17
22	0.68	0.85	1.08	1.95	2.17
23	0.68	0.85	1.08	1.95	2.17
24	0.68	0.85	1.08	1.95	2.17
25	0.68	0.85	1.08	1.95	2.17
26	0.68	0.85	1.08	1.97	2.19
27	0.68	0.85	1.08	1.99	2.21
28	0.68	0.85	1.08	2.02	2.24
29	0.68	0.85	1.08	2.08	2.31
30	0.68	0.85	1.08	2.18	2.42
31	0.68	0.85	1.09	2.29	2.54
32	0.68	0.85	1.10	2.43	2.70
33	0.68	0.85	1.11	2.58	2.87
34	0.68	0.85	1.13	2.74	3.05
35	0.70	0.89	1.18	2.90	3.22
36	0.76	1.05	1.26	3.05	3.39
37	0.83	1.15	1.36	3.24	3.60
38	0.92	1.27	1.47	3.46	3.85
39	1.01	1.39	1.62	3.78	4.20
40	1.13	1.55	1.77	4.20	4.67
41	1.27	1.73	1.97	4.72	5.25
42	1.42	1.90	2.19	5.30	5.89
43	1.58	2.08	2.41	5.92	6.58
44	1.74	2.26	2.65	6.54	7.27
45	1.91	2.44	2.87	7.16	7.96
46	2.09	2.62	3.10	7.81	8.68
47	2.29	2.84	3.32	8.50	9.44
48	2.51	3.12	3.62	9.22	10.25
49	2.73	3.44	3.98	9.99	11.10
50	2.95	3.81	4.43	10.81	12.01
51	3.18	4.23	4.96	11.70	13.00
52	3.42	4.72	5.57	12.62	14.02
53	3.73	5.26	6.21	13.59	15.10
54	4.11	5.86	6.92	14.59	16.21
55	4.57	5.99	7.63	15.56	17.29
56	5.10	6.52	8.35	16.50	18.33
57	5.72	7.26	9.12	17.50	19.45
58	6.43	8.12	10.11	18.67	20.74
59	7.28	9.11	11.38	20.11	22.35
60	8.27	10.26	13.00	21.89	24.32

Modes based on full annual premium.  
Mode factors: SA 0.52; Q 0.265; PAC 0.0875

Riders are available at an additional cost.

\*Add \$60 policy fee.

Empire 20  
20 Year Level Premiums, Guaranteed  
Annual Premiums per \$1,000\*

**FEMALE \$100,000–\$249,999**

Issue Age	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
15			0.85		
16			0.85		
17			0.85		
18	0.52	0.68	0.85	1.36	1.51
19	0.52	0.68	0.85	1.36	1.51
20	0.52	0.68	0.85	1.36	1.51
21	0.52	0.68	0.85	1.36	1.51
22	0.52	0.68	0.85	1.36	1.51
23	0.52	0.68	0.85	1.36	1.51
24	0.52	0.68	0.85	1.36	1.51
25	0.52	0.68	0.85	1.39	1.54
26	0.52	0.68	0.85	1.44	1.60
27	0.52	0.68	0.85	1.50	1.67
28	0.52	0.68	0.85	1.57	1.75
29	0.52	0.68	0.85	1.64	1.82
30	0.52	0.68	0.86	1.70	1.89
31	0.52	0.70	0.89	1.75	1.95
32	0.52	0.72	0.92	1.81	2.01
33	0.52	0.74	0.97	1.90	2.11
34	0.54	0.77	1.02	2.01	2.23
35	0.57	0.80	1.07	2.17	2.41
36	0.60	0.82	1.14	2.36	2.62
37	0.64	0.86	1.21	2.58	2.87
38	0.69	0.90	1.30	2.81	3.12
39	0.75	0.95	1.38	3.03	3.37
40	0.81	1.02	1.48	3.26	3.62
41	0.89	1.10	1.57	3.49	3.88
42	0.97	1.20	1.69	3.72	4.13
43	1.06	1.31	1.81	3.99	4.43
44	1.15	1.42	1.95	4.27	4.75
45	1.25	1.54	2.11	4.60	5.11
46	1.36	1.67	2.29	4.95	5.50
47	1.47	1.81	2.49	5.33	5.92
48	1.60	1.96	2.70	5.74	6.38
49	1.74	2.13	2.92	6.17	6.86
50	1.88	2.32	3.16	6.61	7.35
51	2.03	2.52	3.40	7.09	7.88
52	2.20	2.74	3.67	7.60	8.44
53	2.40	2.99	4.00	8.14	9.04
54	2.64	3.28	4.40	8.71	9.68
55	2.93	3.59	4.86	9.31	10.35
56	3.26	3.93	5.38	9.95	11.06
57	3.64	4.30	5.98	10.64	11.82
58	4.08	4.75	6.70	11.40	12.67
59	4.59	5.30	7.60	12.26	13.62
60	5.19	5.97	8.68	13.23	14.70

Modes based on full annual premium.  
Mode factors: SA 0.52; Q 0.265; PAC 0.0875  
Riders are available at an additional cost.  
\*Add \$60 policy fee.

Empire 20  
20 Year Level Premiums, Guaranteed  
Annual Premiums per \$1,000\*

**MALE \$250,000–\$999,999**

Issue Age	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
15			0.89		
16			0.89		
17			0.89		
18	0.46	0.64	0.89	1.67	1.85
19	0.46	0.64	0.89	1.67	1.85
20	0.46	0.64	0.89	1.67	1.85
21	0.46	0.64	0.89	1.67	1.85
22	0.46	0.64	0.89	1.67	1.85
23	0.46	0.64	0.89	1.67	1.85
24	0.46	0.64	0.89	1.67	1.85
25	0.46	0.64	0.89	1.67	1.85
26	0.46	0.64	0.89	1.67	1.86
27	0.46	0.64	0.89	1.69	1.88
28	0.46	0.64	0.89	1.72	1.91
29	0.46	0.64	0.89	1.77	1.97
30	0.46	0.64	0.89	1.85	2.06
31	0.46	0.64	0.89	1.95	2.17
32	0.46	0.64	0.90	2.08	2.31
33	0.46	0.64	0.91	2.20	2.45
34	0.46	0.65	0.93	2.35	2.61
35	0.48	0.67	0.98	2.48	2.76
36	0.51	0.71	1.04	2.62	2.91
37	0.55	0.75	1.13	2.78	3.09
38	0.60	0.81	1.22	2.98	3.31
39	0.67	0.88	1.34	3.25	3.61
40	0.76	0.97	1.48	3.62	4.02
41	0.86	1.08	1.65	4.07	4.52
42	0.99	1.20	1.84	4.57	5.08
43	1.12	1.34	2.03	5.11	5.68
44	1.25	1.48	2.24	5.65	6.28
45	1.39	1.64	2.43	6.19	6.88
46	1.54	1.81	2.62	6.76	7.51
47	1.69	1.99	2.83	7.35	8.17
48	1.86	2.19	3.07	7.98	8.87
49	2.04	2.39	3.39	8.65	9.61
50	2.22	2.59	3.77	9.36	10.40
51	2.41	2.80	4.22	10.13	11.26
52	2.62	3.02	4.74	10.93	12.15
53	2.87	3.28	5.30	11.78	13.09
54	3.16	3.60	5.91	12.64	14.05
55	3.50	3.96	6.53	13.49	14.99
56	3.88	4.36	7.17	14.31	15.90
57	4.31	4.81	7.87	15.18	16.87
58	4.83	5.38	8.74	16.19	17.99
59	5.44	6.08	9.85	17.45	19.39
60	6.17	6.96	11.26	19.00	21.11

Modes based on full annual premium.  
Mode factors: SA 0.52; Q 0.265; PAC 0.0875

Riders are available at an additional cost.

\*Add \$60 policy fee.

Empire 20  
20 Year Level Premiums, Guaranteed  
Annual Premiums per \$1,000\*

**FEMALE \$250,000–\$999,999**

Issue Age	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
15			0.69		
16			0.69		
17			0.69		
18	0.38	0.48	0.69	1.13	1.26
19	0.38	0.48	0.69	1.13	1.26
20	0.38	0.48	0.69	1.13	1.26
21	0.38	0.48	0.69	1.13	1.26
22	0.38	0.48	0.69	1.13	1.26
23	0.38	0.48	0.69	1.13	1.26
24	0.38	0.48	0.69	1.13	1.26
25	0.38	0.48	0.69	1.16	1.29
26	0.38	0.48	0.69	1.20	1.34
27	0.38	0.48	0.69	1.26	1.40
28	0.38	0.48	0.69	1.32	1.47
29	0.38	0.48	0.69	1.38	1.53
30	0.38	0.48	0.69	1.43	1.59
31	0.38	0.50	0.72	1.47	1.64
32	0.38	0.51	0.75	1.53	1.70
33	0.38	0.54	0.78	1.60	1.78
34	0.38	0.56	0.83	1.70	1.89
35	0.39	0.59	0.87	1.83	2.04
36	0.41	0.61	0.92	2.01	2.23
37	0.44	0.64	0.98	2.19	2.44
38	0.48	0.68	1.04	2.39	2.66
39	0.53	0.73	1.12	2.59	2.88
40	0.59	0.79	1.20	2.79	3.10
41	0.66	0.86	1.29	2.99	3.32
42	0.74	0.94	1.39	3.18	3.54
43	0.83	1.03	1.51	3.42	3.80
44	0.91	1.12	1.64	3.67	4.08
45	0.99	1.21	1.78	3.95	4.39
46	1.06	1.31	1.94	4.26	4.73
47	1.14	1.41	2.12	4.59	5.10
48	1.23	1.52	2.31	4.95	5.50
49	1.34	1.65	2.52	5.32	5.91
50	1.48	1.78	2.72	5.70	6.34
51	1.63	1.92	2.93	6.12	6.80
52	1.81	2.08	3.16	6.56	7.29
53	2.00	2.26	3.44	7.03	7.81
54	2.21	2.48	3.80	7.53	8.37
55	2.42	2.74	4.20	8.05	8.95
56	2.64	3.02	4.65	8.61	9.57
57	2.88	3.35	5.17	9.21	10.23
58	3.17	3.73	5.80	9.87	10.97
59	3.52	4.20	6.58	10.61	11.79
60	3.95	4.75	7.52	11.46	12.73

Modes based on full annual premium.  
Mode factors: SA 0.52; Q 0.265; PAC 0.0875  
Riders are available at an additional cost.  
\*Add \$60 policy fee.

Empire 20  
20 Year Level Premiums, Guaranteed  
Annual Premiums per \$1,000\*

**MALE \$1,000,000+**

Issue Age	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
15			0.89		
16			0.89		
17			0.89		
18	0.44	0.57	0.89	1.67	1.85
19	0.44	0.57	0.89	1.67	1.85
20	0.44	0.57	0.89	1.67	1.85
21	0.44	0.57	0.89	1.67	1.85
22	0.44	0.57	0.89	1.67	1.85
23	0.44	0.57	0.89	1.67	1.85
24	0.44	0.57	0.89	1.67	1.85
25	0.44	0.57	0.89	1.67	1.85
26	0.44	0.57	0.89	1.67	1.86
27	0.44	0.57	0.89	1.69	1.88
28	0.44	0.57	0.89	1.72	1.91
29	0.44	0.57	0.89	1.77	1.97
30	0.44	0.57	0.89	1.85	2.06
31	0.44	0.57	0.89	1.95	2.17
32	0.44	0.58	0.90	2.08	2.31
33	0.44	0.60	0.91	2.20	2.45
34	0.44	0.62	0.93	2.35	2.61
35	0.46	0.65	0.98	2.48	2.76
36	0.48	0.68	1.04	2.62	2.91
37	0.52	0.72	1.13	2.78	3.09
38	0.57	0.77	1.22	2.98	3.31
39	0.63	0.84	1.34	3.25	3.61
40	0.72	0.93	1.48	3.62	4.02
41	0.83	1.03	1.65	4.07	4.52
42	0.95	1.15	1.84	4.57	5.08
43	1.09	1.29	2.03	5.11	5.68
44	1.22	1.43	2.24	5.65	6.28
45	1.35	1.59	2.43	6.19	6.88
46	1.50	1.76	2.62	6.76	7.51
47	1.64	1.95	2.83	7.35	8.17
48	1.80	2.14	3.07	7.98	8.87
49	1.98	2.35	3.39	8.65	9.61
50	2.16	2.55	3.77	9.36	10.40
51	2.35	2.76	4.22	10.13	11.26
52	2.56	2.99	4.74	10.93	12.15
53	2.80	3.24	5.30	11.78	13.09
54	3.10	3.55	5.91	12.64	14.05
55	3.45	3.89	6.53	13.49	14.99
56	3.84	4.26	7.17	14.31	15.90
57	4.29	4.68	7.87	15.18	16.87
58	4.81	5.20	8.74	16.19	17.99
59	5.43	5.85	9.85	17.45	19.39
60	6.16	6.66	11.26	19.00	21.11

Modes based on full annual premium.  
Mode factors: SA 0.52; Q 0.265; PAC 0.0875

Riders are available at an additional cost.

\*Add \$60 policy fee.

Empire 20  
20 Year Level Premiums, Guaranteed  
Annual Premiums per \$1,000\*

**FEMALE \$1,000,000+**

Issue Age	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
15			0.69		
16			0.69		
17			0.69		
18	0.34	0.45	0.69	1.13	1.26
19	0.34	0.45	0.69	1.13	1.26
20	0.34	0.45	0.69	1.13	1.26
21	0.34	0.45	0.69	1.13	1.26
22	0.34	0.45	0.69	1.13	1.26
23	0.34	0.45	0.69	1.13	1.26
24	0.34	0.45	0.69	1.13	1.26
25	0.34	0.45	0.69	1.16	1.29
26	0.34	0.45	0.69	1.20	1.34
27	0.34	0.45	0.69	1.26	1.40
28	0.34	0.45	0.69	1.32	1.47
29	0.34	0.45	0.69	1.38	1.53
30	0.34	0.46	0.69	1.43	1.59
31	0.34	0.47	0.72	1.47	1.64
32	0.34	0.49	0.75	1.53	1.70
33	0.34	0.51	0.78	1.60	1.78
34	0.35	0.53	0.83	1.70	1.89
35	0.37	0.56	0.87	1.83	2.04
36	0.39	0.58	0.92	2.01	2.23
37	0.43	0.62	0.98	2.19	2.44
38	0.46	0.65	1.04	2.39	2.66
39	0.51	0.70	1.12	2.59	2.88
40	0.57	0.75	1.20	2.79	3.10
41	0.63	0.82	1.29	2.99	3.32
42	0.71	0.89	1.39	3.18	3.54
43	0.79	0.97	1.51	3.42	3.80
44	0.87	1.05	1.64	3.67	4.08
45	0.95	1.14	1.78	3.95	4.39
46	1.02	1.24	1.94	4.26	4.73
47	1.10	1.34	2.12	4.59	5.10
48	1.19	1.46	2.31	4.95	5.50
49	1.30	1.59	2.52	5.32	5.91
50	1.43	1.73	2.72	5.70	6.34
51	1.58	1.88	2.93	6.12	6.80
52	1.75	2.04	3.16	6.56	7.29
53	1.94	2.23	3.44	7.03	7.81
54	2.14	2.46	3.80	7.53	8.37
55	2.36	2.72	4.20	8.05	8.95
56	2.59	3.00	4.65	8.61	9.57
57	2.85	3.32	5.17	9.21	10.23
58	3.15	3.71	5.80	9.87	10.97
59	3.51	4.16	6.58	10.61	11.79
60	3.94	4.70	7.52	11.46	12.73

Modes based on full annual premium.  
Mode factors: SA 0.52; Q 0.265; PAC 0.0875  
Riders are available at an additional cost.  
\*Add \$60 policy fee.

Empire 25  
25 Year Level Premiums, Guaranteed  
Annual Premiums per \$1,000\*

**MALE \$100,000–\$249,999**

Issue Age	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
15			1.49		
16			1.49		
17			1.49		
18	0.84	1.15	1.49	2.83	3.15
19	0.84	1.15	1.49	2.83	3.15
20	0.84	1.15	1.49	2.83	3.15
21	0.84	1.15	1.49	2.83	3.15
22	0.84	1.15	1.49	2.83	3.15
23	0.84	1.15	1.49	2.83	3.15
24	0.84	1.15	1.49	2.83	3.15
25	0.84	1.15	1.49	2.89	3.21
26	0.85	1.16	1.51	2.96	3.30
27	0.86	1.16	1.54	3.07	3.41
28	0.89	1.17	1.58	3.18	3.53
29	0.90	1.18	1.61	3.30	3.67
30	0.93	1.19	1.63	3.43	3.81
31	0.94	1.20	1.64	3.56	3.95
32	0.98	1.20	1.64	3.72	4.13
33	1.01	1.22	1.66	3.89	4.33
34	1.05	1.25	1.71	4.11	4.57
35	1.11	1.32	1.82	4.35	4.83
36	1.18	1.41	1.96	4.60	5.12
37	1.26	1.52	2.14	4.91	5.46
38	1.38	1.64	2.34	5.31	5.90
39	1.51	1.79	2.56	5.84	6.49
40	1.67	1.96	2.79	6.52	7.25
41	1.87	2.17	3.04	7.35	8.17
42	2.09	2.39	3.32	8.31	9.24
43	2.35	2.64	3.63	9.38	10.42
44	2.62	2.91	4.00	10.52	11.69
45	2.91	3.21	4.41	12.38	13.76
46	3.21	3.53	4.89	13.81	15.34
47	3.56	3.87	5.42	15.56	17.29
48	3.91	4.25	6.06	17.73	19.70
49	4.28	4.68	6.80	20.38	22.64
50	4.71	5.15	7.48	22.42	24.91
51	5.18	5.67	8.23	24.66	27.40
52	5.70	6.24	9.06	27.13	30.14
53	6.27	6.87	9.97	29.84	33.16
54	6.90	7.56	10.96	32.83	36.48
55	7.81	8.55	12.18	37.35	41.51

Modes based on full annual premium.  
Mode factors: SA 0.52; Q 0.265; PAC 0.0875

Riders are available at an additional cost.

\*Add \$75 policy fee.



Empire 25  
25 Year Level Premiums, Guaranteed  
Annual Premiums per \$1,000\*

**FEMALE \$100,000–\$249,999**

Issue Age	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
15			1.10		
16			1.10		
17			1.10		
18	0.59	0.85	1.10	2.07	2.29
19	0.59	0.85	1.10	2.07	2.29
20	0.59	0.85	1.10	2.07	2.29
21	0.59	0.85	1.10	2.07	2.29
22	0.59	0.85	1.10	2.07	2.29
23	0.59	0.85	1.10	2.07	2.29
24	0.59	0.85	1.10	2.07	2.29
25	0.59	0.85	1.11	2.13	2.37
26	0.62	0.85	1.14	2.22	2.46
27	0.64	0.86	1.16	2.31	2.57
28	0.67	0.87	1.19	2.42	2.70
29	0.69	0.88	1.21	2.53	2.81
30	0.71	0.89	1.22	2.62	2.92
31	0.72	0.90	1.24	2.73	3.04
32	0.73	0.91	1.24	2.84	3.15
33	0.74	0.92	1.27	2.97	3.30
34	0.78	0.96	1.33	3.14	3.48
35	0.82	1.00	1.43	3.34	3.71
36	0.86	1.05	1.54	3.59	3.99
37	0.91	1.12	1.69	3.86	4.29
38	0.98	1.19	1.85	4.17	4.63
39	1.07	1.29	1.99	4.51	5.01
40	1.16	1.41	2.14	4.87	5.41
41	1.29	1.53	2.28	5.25	5.84
42	1.43	1.68	2.43	5.68	6.31
43	1.59	1.85	2.61	6.18	6.87
44	1.73	2.03	2.82	6.78	7.53
45	1.87	2.23	3.08	8.52	9.46
46	2.00	2.43	3.38	9.53	10.59
47	2.13	2.67	3.75	10.82	12.02
48	2.23	2.92	4.18	12.43	13.81
49	2.31	3.19	4.69	14.45	16.06
50	2.54	3.51	5.17	15.90	17.67
51	2.80	3.86	5.69	17.49	19.44
52	3.08	4.25	6.26	19.24	21.39
53	3.39	4.68	6.88	21.17	23.53
54	3.73	5.15	7.58	23.29	25.88
55	4.17	5.69	8.32	24.99	27.77

Modes based on full annual premium.  
Mode factors: SA 0.52; Q 0.265; PAC 0.0875  
Riders are available at an additional cost.  
\*Add \$75 policy fee.

Empire 25  
25 Year Level Premiums, Guaranteed  
Annual Premiums per \$1,000\*

**MALE \$250,000–\$999,999**

Issue Age	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
15			1.27		
16			1.27		
17			1.27		
18	0.70	0.98	1.27	2.45	2.73
19	0.70	0.98	1.27	2.45	2.73
20	0.70	0.98	1.27	2.45	2.73
21	0.70	0.98	1.27	2.45	2.73
22	0.70	0.98	1.27	2.45	2.73
23	0.70	0.98	1.27	2.45	2.73
24	0.70	0.98	1.28	2.45	2.73
25	0.70	0.98	1.30	2.50	2.78
26	0.71	0.98	1.32	2.57	2.85
27	0.72	0.99	1.35	2.66	2.95
28	0.74	1.00	1.37	2.75	3.06
29	0.75	1.00	1.40	2.86	3.17
30	0.77	1.01	1.40	2.97	3.30
31	0.79	1.02	1.41	3.08	3.42
32	0.82	1.02	1.41	3.22	3.58
33	0.84	1.04	1.43	3.37	3.75
34	0.88	1.07	1.47	3.57	3.96
35	0.93	1.12	1.56	3.77	4.19
36	0.99	1.19	1.69	3.99	4.44
37	1.06	1.27	1.84	4.26	4.74
38	1.15	1.38	2.02	4.60	5.12
39	1.26	1.50	2.20	5.06	5.63
40	1.40	1.64	2.40	5.66	6.29
41	1.57	1.82	2.63	6.38	7.09
42	1.76	2.00	2.87	7.22	8.02
43	1.99	2.22	3.15	8.14	9.05
44	2.22	2.46	3.46	9.14	10.16
45	2.47	2.71	3.82	10.75	11.95
46	2.74	3.00	4.23	12.00	13.33
47	3.04	3.31	4.70	13.52	15.02
48	3.34	3.64	5.24	15.41	17.12
49	3.67	4.01	5.89	17.71	19.68
50	4.04	4.41	6.48	19.48	21.65
51	4.45	4.85	7.13	21.43	23.82
52	4.90	5.34	7.85	23.57	26.20
53	5.39	5.88	8.63	25.93	28.82
54	5.93	6.47	9.50	28.52	31.70
55	6.71	7.32	10.56	32.45	36.07

Modes based on full annual premium.  
Mode factors: SA 0.52; Q 0.265; PAC 0.0875  
Riders are available at an additional cost.  
\*Add \$75 policy fee.

Empire 25  
25 Year Level Premiums, Guaranteed  
Annual Premiums per \$1,000\*

**FEMALE \$250,000–\$999,999**

Issue Age	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
15			0.94		
16			0.94		
17			0.94		
18	0.49	0.71	0.94	1.77	1.97
19	0.49	0.71	0.94	1.77	1.97
20	0.49	0.71	0.94	1.77	1.97
21	0.49	0.71	0.94	1.77	1.97
22	0.49	0.71	0.94	1.77	1.97
23	0.49	0.71	0.94	1.77	1.97
24	0.49	0.71	0.94	1.77	1.97
25	0.49	0.71	0.94	1.83	2.03
26	0.51	0.71	0.96	1.90	2.12
27	0.53	0.72	0.99	1.99	2.21
28	0.56	0.72	1.00	2.08	2.32
29	0.58	0.73	1.03	2.18	2.42
30	0.59	0.74	1.04	2.26	2.51
31	0.60	0.74	1.05	2.35	2.61
32	0.60	0.76	1.06	2.44	2.72
33	0.62	0.77	1.09	2.56	2.84
34	0.65	0.80	1.13	2.70	3.00
35	0.68	0.83	1.22	2.88	3.20
36	0.72	0.88	1.31	3.10	3.44
37	0.76	0.94	1.44	3.33	3.71
38	0.83	1.01	1.57	3.60	4.00
39	0.90	1.09	1.71	3.89	4.33
40	0.99	1.19	1.83	4.21	4.68
41	1.10	1.30	1.95	4.55	5.06
42	1.22	1.43	2.09	4.92	5.47
43	1.35	1.58	2.24	5.35	5.95
44	1.48	1.74	2.42	5.87	6.52
45	1.61	1.91	2.65	7.39	8.21
46	1.72	2.09	2.92	8.26	9.18
47	1.83	2.30	3.24	9.38	10.42
48	1.92	2.52	3.62	10.79	11.99
49	2.00	2.76	4.06	12.54	13.94
50	2.20	3.04	4.47	13.80	15.34
51	2.42	3.35	4.92	15.18	16.88
52	2.66	3.69	5.41	16.70	18.57
53	2.93	4.06	5.96	18.37	20.43
54	3.23	4.47	6.56	20.21	22.48
55	3.61	4.94	7.20	21.69	24.12

Modes based on full annual premium.  
Mode factors: SA 0.52; Q 0.265; PAC 0.0875  
Riders are available at an additional cost.  
\*Add \$75 policy fee.

Empire 25  
25 Year Level Premiums, Guaranteed  
Annual Premiums per \$1,000\*

**MALE \$1,000,000+**

Issue Age	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
15			1.27		
16			1.27		
17			1.27		
18	0.68	0.96	1.27	2.45	2.73
19	0.68	0.96	1.27	2.45	2.73
20	0.68	0.96	1.27	2.45	2.73
21	0.68	0.96	1.27	2.45	2.73
22	0.68	0.96	1.27	2.45	2.73
23	0.68	0.96	1.27	2.45	2.73
24	0.68	0.96	1.28	2.45	2.73
25	0.68	0.96	1.30	2.50	2.78
26	0.69	0.96	1.32	2.57	2.85
27	0.71	0.96	1.35	2.66	2.95
28	0.72	0.96	1.37	2.75	3.06
29	0.74	0.97	1.40	2.86	3.17
30	0.75	0.98	1.40	2.97	3.30
31	0.76	0.98	1.41	3.08	3.42
32	0.78	0.98	1.41	3.22	3.58
33	0.80	1.00	1.43	3.37	3.75
34	0.83	1.03	1.47	3.57	3.96
35	0.89	1.08	1.56	3.77	4.19
36	0.94	1.14	1.69	3.99	4.44
37	1.01	1.23	1.84	4.26	4.74
38	1.10	1.33	2.02	4.60	5.12
39	1.21	1.45	2.20	5.06	5.63
40	1.36	1.60	2.40	5.66	6.29
41	1.53	1.78	2.63	6.38	7.09
42	1.73	1.98	2.87	7.22	8.02
43	1.95	2.21	3.15	8.14	9.05
44	2.19	2.45	3.46	9.14	10.16
45	2.44	2.70	3.82	10.75	11.95
46	2.71	2.98	4.23	12.00	13.33
47	2.99	3.28	4.70	13.52	15.02
48	3.27	3.60	5.24	15.41	17.12
49	3.58	3.93	5.89	17.71	19.68
50	3.94	4.32	6.48	19.48	21.65
51	4.34	4.75	7.13	21.43	23.82
52	4.78	5.23	7.85	23.57	26.20
53	5.26	5.75	8.63	25.93	28.82
54	5.79	6.33	9.50	28.52	31.70
55	6.53	7.17	10.54	32.44	36.06

Modes based on full annual premium.  
Mode factors: SA 0.52; Q 0.265; PAC 0.0875

Riders are available at an additional cost.

\*Add \$75 policy fee.

Empire 25  
25 Year Level Premiums, Guaranteed  
Annual Premiums per \$1,000\*

**FEMALE \$1,000,000+**

Issue Age	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
15			0.94		
16			0.94		
17			0.94		
18	0.47	0.68	0.94	1.77	1.97
19	0.47	0.68	0.94	1.77	1.97
20	0.47	0.68	0.94	1.77	1.97
21	0.47	0.68	0.94	1.77	1.97
22	0.47	0.68	0.94	1.77	1.97
23	0.47	0.68	0.94	1.77	1.97
24	0.47	0.68	0.94	1.77	1.97
25	0.48	0.68	0.94	1.83	2.03
26	0.49	0.68	0.96	1.90	2.12
27	0.51	0.68	0.99	1.99	2.21
28	0.53	0.68	1.00	2.08	2.32
29	0.55	0.68	1.03	2.18	2.42
30	0.56	0.68	1.04	2.26	2.51
31	0.57	0.69	1.05	2.35	2.61
32	0.59	0.70	1.06	2.44	2.72
33	0.61	0.72	1.09	2.56	2.84
34	0.63	0.75	1.13	2.70	3.00
35	0.66	0.79	1.22	2.88	3.20
36	0.70	0.84	1.31	3.10	3.44
37	0.73	0.90	1.44	3.33	3.71
38	0.79	0.97	1.57	3.60	4.00
39	0.86	1.06	1.71	3.89	4.33
40	0.95	1.16	1.83	4.21	4.68
41	1.07	1.28	1.95	4.55	5.06
42	1.20	1.41	2.09	4.92	5.47
43	1.34	1.56	2.24	5.35	5.95
44	1.47	1.70	2.42	5.87	6.52
45	1.59	1.85	2.65	7.39	8.21
46	1.70	2.00	2.92	8.26	9.18
47	1.80	2.15	3.24	9.38	10.42
48	1.88	2.30	3.62	10.79	11.99
49	1.93	2.45	4.06	12.54	13.94
50	2.13	2.70	4.47	13.80	15.34
51	2.35	2.97	4.92	15.18	16.88
52	2.59	3.27	5.41	16.70	18.57
53	2.85	3.60	5.96	18.37	20.43
54	3.14	3.96	6.56	20.21	22.48
55	3.55	4.44	7.17	21.68	24.11

Modes based on full annual premium.  
Mode factors: SA 0.52; Q 0.265; PAC 0.0875

Riders are available at an additional cost.

\*Add \$75 policy fee.

## Empire Term Series

Accidental Death Benefit and Children's Rider and Waiver of Premium  
Annual Rider Rates per \$1,000. All Underwriting Classifications.  
Level Premium Period only

Issue Age	ADB Rates	WP Rates
18	0.80	0.07
19	0.80	0.07
20	0.80	0.07
21	0.80	0.08
22	0.80	0.08
23	0.80	0.08
24	0.80	0.08
25	0.80	0.08
26	0.78	0.08
27	0.76	0.08
28	0.75	0.08
29	0.75	0.09
30	0.75	0.09
31	0.76	0.09
32	0.77	0.10
33	0.78	0.11
34	0.80	0.12
35	0.82	0.13
36	0.84	0.15
37	0.86	0.17
38	0.88	0.18
39	0.89	0.20
40	0.91	0.23
41	0.92	0.26
42	0.94	0.28
43	0.95	0.32
44	0.96	0.35
45	0.97	0.39
46	0.98	0.44
47	1.00	0.48
48	1.01	0.53
49	1.02	0.59
50	1.04	0.66
51	1.06	0.73
52	1.08	0.82
53	1.10	0.93
54	1.12	1.03
55	1.15	1.16
56	1.17	-
57	1.20	-
58	1.23	-
59	1.26	-
60	1.29	-
61	1.32	-
62	1.35	-
63	1.39	-
64	1.43	-
65	1.47	-

**ADB:** Accidental Death Benefit issued to age 65 not to exceed issue age of base plan. Coverage and premiums cease at age 70. ADB cannot exceed face amount of the policy or \$250,000, whichever is less.

**Children's Rider:** Coverage for each child under the Children's Term Rider is \$1,000 of level term insurance for each unit up to a maximum of 20 units per household. For example, 20 units will provide each Covered Child with \$20,000 of coverage. The premium is \$6.00 for each unit of Children's Rider, regardless of issue age or number of Covered Children. If Waiver of Premium is included, add \$.24 per unit of Children's Rider. If the base policy includes Waiver of Premium, it must be included in the Children's Rider. If it is not included in the base policy, it may not be included in the rider. Term insurance on a Covered Child continues to the policy anniversary after the child's attained age 25 or the rider termination date (policy anniversary following the Insured's 65th birthday) whichever comes first.

**WP:** Waiver of Premium Issue Ages 18-55 up to \$2 million and not to exceed issue age of base plan. Coverage and premiums cease at age 60. Issuable substandard through Table C.



# About Protective Life and Annuity

Protective Life Corporation, the parent company of Protective Life and Annuity Insurance Company, was established on a profound belief in the American dream: provide quality products with excellent service and success will follow. This unwavering commitment to treating people the way we would like to be treated has been rewarded with stable, long-term relationships and growth. Today, Protective Life Corporation's employees nationwide are dedicated every day to proving the wisdom of our collective vision: Doing the right thing is smart business.®

Protective Life and Annuity Empire Term (Policy Form PL05312NY(Rev.05/09) is a level death benefit term life insurance policy. Premiums increase annually after the initial guaranteed premium period. Subject to underwriting. Benefits adjusted for misstatement of age or sex. Consult policy for benefits, riders, and limitations. The tax treatment of life insurance is subject to change. Neither Protective Life and Annuity nor its representatives offer legal or tax advice. You should consult your attorney or tax advisor regarding your individual situation. There are no cash values. Up to 2-year contestable and suicide period. This product is only available to New York residents.

All payments and all guarantees are subject to the claims paying ability of Protective Life and Annuity Insurance Company.

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Not a Deposit	Not Insured By Any Federal Government Agency	
No Bank Guarantee	Not FDIC Insured	May Lose Value



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