

TEXAS LIFE SOLUTIONS SERIES

Life Insurance Highlights for the employee

121

*Limited Payment Whole Life Insurance
Policy Form WLOTO-NI-11 or ICC11-WLOTO-NI-11*

The group term life insurance your employer may provide is an excellent benefit to help protect your loved ones should you die during your working years. An ideal complement to that group term, Texas Life SOLUTIONS Series 121, will help protect your family, both today AND, more importantly, tomorrow.

SOLUTIONS Series 121, is underwritten by Texas Life Insurance Company, and it has these outstanding features:

- **Premium Solutions** • SOLUTIONS Series 121 gives you the peace of mind that comes from knowing that your premium will never increase, regardless of economic conditions.
- **Coverage Solutions** • Enjoy the post-retirement promise of a policy that is guaranteed paid up for 100% of the face amount at age 65 or after 20 years, if you purchase the policy at age 46 or later.
- **Protection Solutions** • Not only can you apply for coverage on yourself, you may also apply for an individual SOLUTIONS 121 policy on your spouse/domestic partner, children and grandchildren, even if you do not apply for coverage.¹
- **Terminal Illness Solutions** • For no additional premium, the policy includes an Accelerated Death Benefit Due to Terminal Illness. If you become terminally ill you may elect to claim an accelerated death benefit while you are still living in lieu of the face amount payable at death. The amount of the Accelerated Death Benefit is not less than 92%.² (Conditions apply)

SOLUTIONS Series 121 makes it easier than ever to choose a life insurance product that protects your loved ones for your entire life. Not only does it provide significant benefits to your survivors should you die during your working years, SOLUTIONS Series 121 also offers protection you take with you into retirement – **without having to pay any more premiums**. You now have a solution that provides the peace of mind that comes with owning a permanent life insurance policy.

Like most life insurance policies, Texas Life policies contain certain exclusions, limitations, exceptions, reductions of benefits, waiting periods and terms for keeping them in force. Please contact a Texas Life representative for costs and complete details.

See the Texas Life SOLUTIONS Series 121 brochure for details.

TEXASLIFE INSURANCE COMPANY

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¹ Coverage and spouse/domestic partner eligibility may vary by state. Coverage not available for children and grandchildren in Washington. Texas Life complies with all state laws regarding marriages, domestic and civil union partnerships and legally recognized familial relationships.

² In most states, the Accelerated Death Benefit due to Terminal Illness provides a death benefit of 92.6% (92% in AZ, CA, CT, DC, DE, FL, ND and SD) of the face amount less a \$150 administration fee (\$100 in FL) in lieu of the policy death benefit. Conditions apply. Any outstanding loans will reduce the cash value and death benefit. Form ICC11-ULABR-11 and Form Series ULABR-11.



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SOLUTIONS Series 121

SOLUTIONS Series 121 Spouse, Children and Grandchildren

Enrollment Guide For: HIDALGO COUNTY

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Section — 1 CASE OVERVIEW AND ENROLLMENT TARGET DATES

HIDALGO COUNTY — 3800 eligible employees

1.1 Important Dates

EVENT	DATE
Enrollment Start Date	Revised Offer November 2, 2015
Enrollment End Date	November 30, 2015
First Deduction Date	January 8, 2016
Policy Issue Date	March 1, 2016

The policy date assumes deductions will begin as stated above. If the first deduction date changes, the policy date may be affected and you need to notify Texas Life immediately.

1.2 Age At Issue

The applicant's age at issue is determined by the policy date. Use the policy date and the applicant's date of birth to determine the age at issue.

For example, if the application is completed on June 1, 2012 and the applicant's date of birth is June 20, 1970 with a policy date of July 1, 2012, the applicant's age as of the policy date is 42 (July 1, 2012 less June 20, 1970), not 41.

Note: The age column on the rate sheets provided uses "ALB" to denote age at issue; use the policy date less the date of birth to determine the age at issue.

1.3 Coverage Effective Date

The coverage is effective on the date of the application subject to the terms of an Interim Insurance Agreement. Interim insurance will be in force on the date of the application if these conditions are met: (1) the insurance is purchased through payroll deduction; (2) the salary deduction authorization is signed; and, (3) the proposed insured is insurable at standard rates under Texas Life's rules and usual practice. Interim insurance remains in effect until the earlier of: (a) the Policy Date; (b) the date Texas Life declines the application; (c) the date Texas Life notifies the applicant that he/she is ineligible for interim insurance; or (d) the 180th day after the application date.

1.4 Payroll Deduction Frequency

24 — Semi-Monthly

The payroll deduction frequency and the rate sheets included in this guide are set for Semi-Monthly.

Section — 2 FEATURES OF THE PLAN

2.1 Individual Protection

2.1.1 Employee

Texas Life SOLUTIONS Series 121 is a whole life insurance policy that can never be canceled as long as the guaranteed level premium is paid. The death benefit is payable if the Insured dies prior to attained age 121.

Texas Life SOLUTIONS Series 121 has premiums that are guaranteed to remain level until the later of age 65 or 20 years. At that time, the policy becomes fully paid up; no further premiums are due, and the death benefit reduces to 100% of the initial face amount.

At attained age 121, the guaranteed cash value will equal the paid-up insurance amount. At this time, the policy will endow and the guaranteed cash value will be paid to the insured. Should the cash value exceed the premiums paid the policy owner may be taxed on the difference; the policy owner should consult with his/her tax advisor regarding the payment of the guaranteed cash value.

2.1.2 Spouse, Dependent Children and Grandchildren

Texas Life SOLUTIONS Series 121 is a whole life insurance policy that can never be canceled as long as the guaranteed level premium is paid. The death benefit is payable if the Insured dies prior to attained age 121.

Texas Life SOLUTIONS Series 121 has premiums that are guaranteed to remain level until the later of age 65 or 20 years. At that time, the policy becomes fully paid up, no further premiums are due, and the death benefit is equal to the initial face amount.

At attained age 121, the guaranteed cash value will equal the paid-up insurance amount. At this time, the policy will endow and the guaranteed cash value will be paid to the insured. Should the cash value exceed the premiums paid the policy owner may be taxed on the difference; the policy owner should consult with his/her tax advisor regarding the payment of the guaranteed cash value.

2.2 Plan Summary

Premiums are payable to the later of age 65 or 20 years.

The SOLUTIONS Series is marketed with the paid-up insurance values available at the paid-up age.

While the policy has a guaranteed cash value, the guaranteed cash values are not provided in the rates and values tables used to solicit an application for coverage.

The guaranteed cash values are included in the “Policy Cost and Benefit Statement” and “Table of Guaranteed Non-forfeiture Values” in the individual policy; both of these are mailed to the insured when the policy is issued. In most contracts, the guaranteed cash value begins after the 4th or 5th policy year. The guaranteed cash values may be withdrawn as a policy loan subject to policy provisions. The guaranteed cash value less contract loan is payable upon surrender. This product is non-participating. No dividends are payable.

The guaranteed cash value may be used to purchase paid-up life insurance at any time after the policy has guaranteed cash value. Guaranteed paid-up insurance values are included in the “Table of Guaranteed Non-forfeiture Values” in the insurance contract.

Extended-term insurance is not a contractual non-forfeiture benefit.

If contract premiums are not paid by the end of a 31-day grace period for each premium due date, the contract ends. After the contract has guaranteed cash values the insured may choose either reduced paid-up insurance or a cash surrender if their policy lapses. The policy may be reinstated within 3 years of the due date of the first unpaid premium subject to proof of insurability.

The policy may include an “Automatic Contract Loan” provision which pays any unpaid premiums by a policy loan. The provision may be cancelled at any time and premium payments may be resumed. The provision may be selected when the application is submitted by checking the “Automatic Contract Loan” option or at any time in writing while no premium is due and unpaid.

2.3 Convenience of Payroll Deduction

Texas Life SOLUTIONS Series 121 premiums are paid through convenient payroll deductions and remitted to Texas Life by the employer.

2.4 Portable, Permanent

Once the Texas Life policy is issued, continued employment is not required to continue coverage. Coverage is guaranteed as long as required premiums are paid, even after the employee retires or terminates employment. When

employment ends, the employee can pay premiums directly to Texas Life by automatic bank draft or monthly bill (for monthly bill Texas Life may add a billing fee not to exceed \$2.00).

2.5 Riders

2.5.1 Accelerated Death Benefit Due to Terminal Illness

For no additional premium, the policy includes an Accelerated Death Benefit Due to Terminal Illness rider. If the insured becomes terminally ill, the insured may elect to claim an accelerated death benefit while the insured is still living in lieu of the face amount payable at death. The rider is not a long term care benefit.

Terminal illness is an injury or sickness that is expected to result in death within 12 months. The amount of the Accelerated Death Benefit is not less than 92% of the face amount less an administrative fee of the lesser of \$150.00 (\$100 in Florida) or 7% of the face amount of the policy; less any due and unpaid monthly premium.

Should the insured become terminally ill before the reduction in the initial face amount to the paid-up face amount, the Accelerated Death Benefit will be based on the initial face amount. Should the insured become terminally ill after the reduction to the paid-up face amount, the Accelerated Death Benefit will be based on the reduced, paid-up face amount.

Note: The right to accelerate benefits under this rider does not extend to any Child Term Life Insurance Rider. However, if the Accelerated Benefit is paid, the Child Rider is paid-up term insurance as if the insured had died. Payment of the Accelerated Death Benefit terminates the policy and all other optional benefits/riders without further value.

2.5.2 Child Term Life Insurance Rider

In lieu of an individual policy on each child, if the primary insured is age 59 or less you may apply for a Child Term Life Insurance Rider for \$10,000. It insures the primary insured's children and step-children who are ages 15 days through age 18 at the time of the application. Children thereafter born to or adopted by the primary insured are covered 15 days after birth. Coverage continues to age 25. Coverage terminates at the primary insured's age 65. Coverage on a step-child ceases upon the primary insured's divorce from the step-child's natural or adoptive parent. If the primary insured dies, coverage is paid-up to the earlier of the insured child's age 25 or the Contract Anniversary Date on which the primary insured's Attained Age would have been 65. If applying for the Child Term Rider add \$ 2.50 to the premium shown in the rate pages and check the Child Term Rider box on the application.

Section — 3 ELIGIBILITY

3.1 Employees

Employee eligibility is coordinated with the eligibility period required by the employer's benefit package available to employees. Eligible employees ages 17-70 (in the state of Washington eligible employee ages are 17-65) may apply.

3.2 Spouse

Spouses are eligible for coverage with an individual policy. Individual policies are available for spouses, ages 17 to 70 under the Tier 2 and Tier 3 guidelines (see chart on next page for minimum/maximum amounts).

3.3 Dependent Children

Dependent children are eligible for coverage with either an individual policy or through the Child Term Life Insurance Rider. Individual policies are available for children ages 15 days to 26 under the Tier 2 guidelines (see chart for minimum/maximum amounts). In lieu of individual policies on children, coverage can be selected through a Child Term Life Insurance Rider. See "Child Term Life Insurance Rider" in subsection 2.5.4 under "Riders" for coverage limits and conditions.

3.4 Grandchildren

Individual policies are available for grandchildren ages 15 days to 18 under the Tier 2 guidelines (see chart on next page for minimum/maximum amounts).

Section — 4 UNDERWRITING & PARTICIPATION

4.1 Tier Guidelines

Available coverage is subject to certain minimums and maximums summarized in the following Tier Guidelines table.

Texas Life uses three underwriting tiers—Tier 1, Tier 2 and Tier 3—to determine the maximum coverage available for employees. Texas Life uses two underwriting tiers—Tier 2 and Tier 3—to determine the maximum coverage available for spouses and dependent children applying for individual coverage and one underwriting tier - Tier 2 — to determine the maximum coverage available for dependent children and grandchildren applying for individual coverage. Coverage under the Child Term Life Insurance Rider is limited to the amounts shown in the table.

Tier 1 maximums are available, for employees only, in the employee's initial period of eligibility by answering only the Tier 1 question (“Are you at work on a full-time basis, performing your usual duties?”). Tier 2 maximums are available in any application period, for employees by answering the Tier 1 and Tier 2 questions. Tier 2 maximums are available in any application period, for spouses, children and grandchildren, by answering the Tier 2 question. Tier 3 maximums are available in any application period, for employees, by answering Tier 1, Tier 2 and Tier 3 questions. Tier 3 maximums are available in any application period, for spouses by answering the Tier 2 and Tier 3 questions.

(Please see Section 4.2, “Qualifying for Coverage” for additional requirements.)

TIER GUIDELINES

Proposed Insured	Ages	Minimum	MAXIMUM LIFETIME COVERAGE LIMITS ¹		
			TIER 1 Maximum	TIER 2 Maximum	TIER 3 Maximum ²
Employee	17 — 39	\$ 10,000	\$ 75,000	\$ 150,000	\$ 250,000
	40 — 49	10,000	50,000	100,000	250,000
	50 — 59	5,000	25,000	50,000	250,000
	60 — 70 ³	5,000	15,000	30,000	250,000
Spouses, Children and Grandchildren are only eligible for SOLUTIONS 121 Plan					
Spouse	17 — 39	\$ 10,000	N/A	\$ 50,000	\$ 75,000
	40 — 49	10,000	N/A	50,000	75,000
	50 — 59	5,000	N/A	25,000	50,000
	60 — 70 ³	5,000	N/A	10,000	25,000
Children Individual Policy	15d — 26 ⁴	\$ 10,000	N/A	\$ 25,000	N/A
Grandchildren Individual Policy	15d — 18 ⁴	\$ 10,000	N/A	\$ 25,000	N/A
Child Term Rider					
Children (CTR)	15d — 18 ⁴	\$ 10,000	N/A	\$ 10,000	N/A

4.2 Qualifying for Coverage

4.2.1 Initial Application Period (initial enrollment period)

The initial period of eligibility is determined by the initial application period (enrollment period) communicated to the employee by the employer and approved by Texas Life. For a new group, the initial period of eligibility will be the first application period. For an existing group, the initial period of eligibility for new hires will be the eligibility period determined by the employer and approved by Texas Life, and for all other employees will be the first annual application period communicated to the employee by the employer and approved by Texas Life.

An employer may elect to allow new employees to apply for coverage when they have satisfied the eligibility period for new employees (*i.e.*, “eligible for coverage on the first of the month following 30 days of employment”). In this case, the new hire’s initial application period would follow the date the employee became eligible for benefits.

An employer may decide to allow employees to apply for coverage on an annual basis during an annual application period.

If the employee is eligible to apply for coverage when he/she satisfies the eligibility period for new employees, during the next annual application period, the employee will not be eligible to apply for coverage by answering only the Tier 1 question, but will be eligible to apply for coverage up to the Tier 2 maximum by answering the Tier 1 and Tier 2 questions; and, up to the Tier 3 maximum by answering the Tier 1, Tier 2 and Tier 3 questions.

¹ Only one policy and one risk classification per insured at each enrollment

² SMAC-Blood profile required for face amounts of \$150,001 and up

³ In WA coverage is not available over the age of 65

⁴ In WA coverage is not available for Children or Grandchildren

Should the employer decide to allow employees to apply for coverage during an annual application period only, the new hire will be eligible to apply for coverage during the next annual application period following his/her date of hire.

4.2.2 Qualifying for coverage during the initial application period—Employee

During the employee's initial application period, the employee may apply for the minimum face amount up to the Tier 1 maximum based on the response to the Tier 1 question only. If the employee answers the Tier 1 question "Yes" the employee **qualifies for coverage** up to the Tier 1 maximum. If the employee answers the Tier 1 question "No" the employee is not eligible for coverage under any Tier.

During the employee's initial application period, the employee may apply for coverage up to the Tier 2 maximum if they can answer Tier 1 question "Yes" and Tier 2 question "No". If the employee answers the Tier 1 question, "Yes" and the Tier 2 question, "No" the employee **qualifies for coverage** up to the Tier 2 maximum. If the employee answers the Tier 1 question "Yes" and the Tier 2 question "Yes" the employee **does not qualify** for the Tier 2 coverage, but qualifies for the Tier 1 maximum **only**.

4.2.3 Qualifying for coverage during the initial application period—Spouse

During the employee's initial application period, the spouse may apply for coverage up to the Tier 2 maximum if they can answer the Tier 2 question "No". If the spouse answers the Tier 2 question, "No" the spouse **qualifies for coverage** up to the Tier 2 maximum. If the spouse answers the Tier 2 question "Yes" the spouse **does not qualify** for any coverage with an individual policy.

4.2.4 Qualifying for coverage during the initial application period—Dependent Children

During the employee's initial application period, any dependent children may apply for coverage up to the Tier 2 maximum if they can answer Tier 2 question "No". If the dependent child answers the Tier 2 question, "No" the child **qualifies for coverage** up to the Tier 2 maximum. If the dependent child answers the Tier 2 question "Yes" the child **does not qualify** for any coverage with an individual policy. They are still eligible for coverage under the Child Term Life Insurance Rider.

4.2.5 Qualifying for coverage during the initial application period—Grandchildren

During the employee's initial application period, grandchildren may apply for coverage up to the Tier 2 maximum if they can answer Tier 2 question "No". If the grandchild answers the Tier 2 question, "No" the grandchild **qualifies for coverage** up to the Tier 2 maximum. If the grandchild answers the Tier 2 question "Yes" the grandchild **does not qualify** for any coverage with an individual policy.

4.2.6 Qualifying for coverage during subsequent application periods—Employee

During any subsequent application period, the employee **qualifies for coverage** up to the Tier 2 maximum if they can answer the Tier 1 question "Yes" and the Tier 2 question "No." If the employee answers the Tier 1 question "No" the employee **does not qualify** for coverage under any Tier. If the employee answers the Tier 1 question "Yes" and the Tier 2 question "Yes" the employee **does not qualify** for coverage under **any** Tier.

In any application period, the employee **may** apply for coverage up to the Tier 3 maximum only if they answer Tier 1 question "Yes," the Tier 2 question "No" and answers all of the Tier 3 questions.

In any subsequent application period, the face amount of the employee's existing in-force coverage will be included in determining the maximum face amount available for all Tiers.

Examples:

If an employee bought a \$25,000 policy at age 30 and wanted to apply for an additional \$25,000 policy at age 32 (a total of \$50,000) the employee would be within the Tier 2 maximum of \$150,000 for ages 17 to 39 and would have to answer the Tier 1 and Tier 2 questions.

If an employee bought a \$75,000 policy at age 39 and wanted to apply for an additional \$100,000 policy at age 42 (a total of \$175,000) the total of the two policies would be greater than the Tier 2 maximum of \$100,000 for ages 40 to 49 and the employee would have to answer the Tier 1, Tier 2 and Tier 3 questions.

Should an employee's application for coverage be submitted to Texas Life and subsequently declined, the employee's answers to the Tier 1 and Tier 2 questions will determine qualification for coverage in a subsequent application period. For example, if an application is submitted to Texas Life for Tier 1 coverage and the Tier 1 question is answered "No" the application will be declined. Should the employee apply for coverage in a subsequent enrollment, qualification for coverage up to the Tier 2 maximums, will be based on the answers to the Tier 1 and Tier 2 questions on the subsequent application.

4.2.7 Qualifying for coverage during subsequent application periods —Spouse

During any subsequent application period, the spouse **qualifies for coverage** up to the Tier 2 maximum if they can answer the Tier 2 question "No." If the spouse answers the Tier 2 question "Yes" the spouse **does not qualify** for coverage under any Tier.

In any application period, the spouse **may** apply for coverage up to the Tier 3 maximum only if they answer the Tier 2 question "No" and answer all of the Tier 3 questions.

In any subsequent application period, the face amount of the spouse's existing in-force coverage will be included in determining the maximum face amount available for all Tier 2 and Tier 3.

Examples:

If a spouse bought a \$15,000 policy at age 30 and wanted to apply for an additional \$15,000 policy at age 32 (a total of \$30,000) the spouse would be within the Tier 2 maximum of \$50,000 for ages 17 to 49 and would have to answer the Tier 2 question.

If a spouse bought a \$25,000 policy at age 39 and wanted to apply for an additional \$50,000 policy at age 42 (a total of \$75,000) the total of the two policies would be greater than the Tier 2 maximum of \$50,000 for ages 17 to 49 and the spouse would have to answer the Tier 2 and Tier 3 questions.

Should a spouse's application for coverage be submitted to Texas Life and subsequently declined, the spouse's answer to the Tier 2 question will determine qualification for coverage in a subsequent application period.

4.2.8 Qualifying for coverage during the subsequent application periods—Dependent Children and Grandchildren

During any subsequent application period, any dependent child and/or grandchild **qualifies for coverage** up to the Tier 2 maximum if they can answer the Tier 2 question "No." If the child and/or grandchild answers the Tier 2 question "Yes" the child and/or grandchild **does not qualify** for coverage under any Tier.

In any subsequent application period, the face amount of the child's and/or grandchild's existing in-force coverage will be included in determining the maximum face amount available for Tier 2.

Examples:

If a child and/or grandchild bought a \$15,000 policy at age 15 and wanted to apply for an additional \$10,000 policy at age 17 (a total of \$25,000) the child and/or grandchild would be within the Tier 2 maximum of \$25,000 for ages 15 days to 26 and would have to answer the Tier 2 question.

Should a child's and/or grandchild's application for coverage be submitted to Texas Life and subsequently declined, the child's and/or grandchild's answer to the Tier 2 question will determine qualification for coverage in a subsequent application period.

4.2.9 “Open application period”

At the option of Texas Life, any future application period may be approved as an “Open” application period allowing all employees to apply for coverage up to the Tier maximums, at their current age, less any in-force coverage, based on the guidelines for the **initial application period**.

(a) *EMPLOYEE*

– **Initial Application Period**

- ★ To qualify for Tier 1 limits*
 - ▷ Must answer the Tier 1 question, “Yes”
- ★ To qualify for Tier 2 limits*
 - ▷ Must answer the Tier 1 question “Yes” and the Tier 2 question “No”
- ★ To apply for Tier 3 limits*
 - ▷ Must answer the Tier 1 question “Yes” and the Tier 2 question “No” and answer all of the Tier 3 questions.

– **Subsequent Application periods**

- ★ Tier 1 is Not Available
- ★ To qualify for Tier 2 limits*
 - ▷ Must answer the Tier 1 question “Yes” and the Tier 2 question “No”
- ★ To apply for Tier 3 limits*
 - ▷ Must answer the Tier 1 question “Yes” and the Tier 2 question “No” and answer all of the Tier 3 questions.

– **“Open” Application period**—Same as Initial Application Period see above

(b) *SPOUSE, DEPENDENT CHILDREN AND GRANDCHILDREN*

– **Initial Application Period**

- ★ Tier 1 is not available
- ★ To qualify for Tier 2 limits*
 - ▷ Must answer the Tier 2 question “No”
- ★ To apply for Tier 3 limits*—**Available for Spouse Only**
 - ▷ Must answer the Tier 2 question “No” and answer all of the Tier 3 questions.

– **Subsequent Application periods**

- ★ Tier 1 is Not Available
- ★ To qualify for Tier 2 limits*
 - ▷ Must answer the Tier 2 question “No”
- ★ To apply for Tier 3 limits*—**Available for Spouse Only**
 - ▷ Must answer Tier 2 question “No” and answer all of the Tier 3 questions.

– **“Open” Application period**—Same as Initial Application Period see above

***The face amount of existing, in-force policies will be included in determining the lifetime maximum coverage for each Tier.**

4.3 Participation

15% minimum employee participation based on the number of eligible employees in this group (3800) is required if answering only the Tier 1 questions.

Other employee participation requirements noted on the following chart may be achieved for other Tiers. Requirements will be enforced and applications will be denied if participation is not achieved under one of these participation Tiers.

PARTICIPATION GUIDELINES

# of Eligible Employees	TIER 1 Participation Required	TIER 2 Participation Required	TIER 3 Participation Required
1000 & up	15%	5%	50 employees

Section — 5 NAMING A BENEFICIARY

Beneficiary designations can be any legally competent person—a spouse, child, parent—or an entity (a trust, a charity, a religious organization, *etc.*).

Life insurance benefits are separate from an insured’s personal estate and are paid directly to the named beneficiary outside of probate. A beneficiary designation cannot be changed by a will.

The employee should name his/her beneficiary in the application for coverage which becomes part of the insurance contract when the policy is issued. If a spouse applies for an individual policy, the employee is the beneficiary unless otherwise stated on the application. If a dependent child applies for an individual policy, the employee is the beneficiary unless otherwise stated on the application. If a grandchild applies for an individual policy, the employee is the beneficiary unless otherwise stated on the application. If the employee selects the Child Term Life Insurance Rider, the employee is automatically the beneficiary for the rider coverage provided on a natural or legally adopted child of the employee. For the employee’s step children, the beneficiary is the natural or legally adoptive parent of the step child.

When naming a beneficiary, the applicant should:

- (1) be clear and concise spelling out the beneficiary’s full name and relationship to the employee;
- (2) avoid naming a minor child or children (usually under the age of 18 or 21) as beneficiaries. When a minor is the beneficiary, a guardian for the child’s estate must be appointed by the courts before benefits can be paid;
- (3) name the estate as beneficiary only if the employee has a will;
- (4) keep beneficiary designations updated, especially following major life changing events such as births, deaths, weddings, divorces, *etc.*
- (5) contact the insurance company in the event of a divorce as some states have laws that cancel designations in favor of former spouses.

The Individual Life Insurance Application provides a section to name a beneficiary when the application is completed; the relationship of the beneficiary must be included. The applicant may change the beneficiary designation when their policy is issued by completing a Change of Beneficiary form available through Texas Life’s customer service department at 1-800-283-9233, Extension 6814 or 6815, or at www.texaslife.com.

Section — 6 COMPANY DETAILS

6.1 History of Texas Life

Texas Life was founded in 1901. It is the oldest life insurance company domiciled in Texas. Our vision — to be known and respected as the leading provider of voluntary permanent life insurance to employees, through their employers, with products that are easy to sell and buy — drives everything we do. And we live up to that vision.

6.2 Company Rating

Life insurance provides financial security and peace of mind for employees and their families by providing cash in the event of a family member's death. The one thing an employee never wants to worry about is whether or not his or her life insurance company is going to be able to pay the claim when that time comes.

That's why independent assessments of a company's financial strength are important. At Texas Life, we are proud of our A (Excellent) rating from A.M. Best Co., the country's leading rater of life insurance companies.

Section — 7 FORMS PROVIDED

7.1 Enrollment Guide

An Enrollment Guide is provided for each group to be enrolled. The Enrollment Guide includes important dates, minimum and maximum coverage limits, underwriting guidelines, descriptions of the plan and riders, beneficiary designation guidelines, information on Texas Life, and most importantly, a complete set of rates based on the payroll frequency of the group.

7.2 SOLUTIONS Series Pamphlet

Texas Life provides a SOLUTIONS Series pamphlet to be used during the interview with each employee and given to the employee during the interview.

7.3 Application Packets

Texas Life provides Application Packets which contain the Individual Life Insurance Application and related forms that require a signature of the applicant.

7.4 Supplemental Forms Packets

Texas Life also provides Supplemental Forms Packets to be delivered to the applicant in certain states, at the time of the application. The Supplemental Forms are to be left with the applicant.

7.5 Supplemental rate sheets for Tier 1 and Tier 2

Supplemental rate sheets are provided to distribute to employees and to use in interviews with the employee.

7.6 Payroll Deduction Authorization Form

Texas Life may provide a Payroll Deduction Authorization Form if requested by the agent or employer.

This Enrollment Guide is intended to be a general description of Texas Life's SOLUTIONS Series 121 and our processes and procedures and is provided for your convenience. The terms of the SOLUTIONS Series policy contract control over any description in this document. We reserve the right to modify our processes and procedures at any time and the terms of the relevant Texas Life administrative form control over any description in this document.

Section — 8 RATES

Rates are based on payroll deduction frequency, age at policy date, amount of coverage and tobacco use. You can find the rates for ages 17-70 beginning on the next page.

RATES FOR INDIVIDUAL POLICIES FOR CHILDREN AND GRANDCHILDREN *

Semi-Monthly Premiums for Life Insurance Coverages Shown											
Issue Age	\$ 10,000		\$25,000		Policy is Pd Up at Attained Age	Issue Age	\$ 10,000		\$25,000		Policy is Pd Up at Attained Age
	Prem	Cash Value At Age 65	Prem	Cash Value At Age 65			Prem	Cash Value At Age 65	Prem	Cash Value At Age 65	
15d-1	\$ 3.05	\$ 5,050	\$ 5.38	\$ 12,625	65	9	\$ 3.45	\$ 5,050	\$ 6.38	\$ 12,625	65
2	3.05	5,050	5.38	\$ 12,625	65	10	3.50	5,050	6.50	\$ 12,625	65
3	3.10	5,050	5.50	\$ 12,625	65	11	3.60	5,050	6.75	\$ 12,625	65
4	3.15	5,050	5.63	\$ 12,625	65	12	3.70	5,050	7.00	\$ 12,625	65
5	3.20	5,050	5.75	\$ 12,625	65	13	3.80	5,050	7.25	\$ 12,625	65
6	3.25	5,050	5.88	\$ 12,625	65	14	3.90	5,050	7.50	\$ 12,625	65
7	3.30	5,050	6.00	\$ 12,625	65	15	4.00	5,050	7.75	\$ 12,625	65
8	3.35	5,050	6.13	\$ 12,625	65	16	4.10	4,980	8.00	\$ 12,450	65

*In WA coverage is not available for Children or Grandchildren

SOLUTIONS Series 121 — Tier 1 / Tier 2 / Tier 3

Issue Age (ALB)									POLICY IS PAID UP for the Face Amount At Attained Age
	\$ 5,000		\$ 7,500		\$ 10,000		\$ 12,500		
	NT	T	NT	T	NT	T	NT	T	
17					4.20	4.85	4.88	5.69	65
18					4.35	5.00	5.07	5.88	65
19					4.35	5.05	5.07	5.94	65
20					4.45	5.20	5.19	6.13	65
21					4.50	5.30	5.25	6.25	65
22					4.60	5.40	5.38	6.38	65
23					4.75	5.55	5.57	6.57	65
24					4.80	5.70	5.63	6.75	65
25					4.90	5.85	5.75	6.94	65
26					5.10	6.00	6.00	7.13	65
27					5.25	6.20	6.19	7.38	65
28					5.45	6.40	6.44	7.63	65
29					5.65	6.65	6.69	7.94	65
30					5.75	6.90	6.82	8.25	65
31					6.05	7.20	7.19	8.63	65
32					6.35	7.50	7.57	9.00	65
33					6.60	7.85	7.88	9.44	65
34					6.75	8.15	8.07	9.82	65
35					7.00	8.55	8.38	10.32	65
36					7.35	8.95	8.82	10.82	65
37					7.75	9.40	9.32	11.38	65
38					8.10	9.90	9.75	12.00	65
39					8.70	10.50	10.50	12.75	65
40					9.00	11.00	10.88	13.38	65
41					9.50	11.65	11.50	14.19	65
42					9.95	12.35	12.07	15.07	65
43					10.45	13.10	12.69	16.00	65
44					11.15	14.00	13.57	17.13	65
45					11.85	14.95	14.44	18.32	65
46					12.30	15.60	15.00	19.13	66
47					12.80	16.25	15.63	19.94	67
48					13.35	16.95	16.32	20.82	68
49					13.95	17.65	17.07	21.69	69
50	7.95	9.73	11.18	13.84	14.40	17.95	17.63	22.07	70
51	8.23	10.13	11.59	14.44	14.95	18.75	18.32	23.07	71
52	8.53	10.50	12.04	15.00	15.55	19.50	19.07	24.00	72
53	8.85	10.93	12.53	15.64	16.20	20.35	19.88	25.07	73
54	9.20	11.40	13.05	16.35	16.90	21.30	20.75	26.25	74
55	9.35	11.68	13.28	16.77	17.20	21.85	21.13	26.94	75
56	9.65	12.10	13.73	17.40	17.80	22.70	21.88	28.00	76
57	10.13	12.55	14.44	18.08	18.75	23.60	23.07	29.13	77
58	10.55	13.10	15.08	18.90	19.60	24.70	24.13	30.50	78
59	10.90	13.70	15.60	19.80	20.30	25.90	25.00	32.00	79
60	11.50	14.43	16.50	20.89	21.50	27.35	26.50	33.82	80
61	12.08	15.13	17.37	21.94	22.65	28.75	27.94	35.57	81
62	12.63	15.95	18.19	23.18	23.75	30.40	29.32	37.63	82
63	13.15	16.83	18.98	24.49	24.80	32.15	30.63	39.82	83
64	13.88	17.70	20.07	25.80	26.25	33.90	32.44	42.00	84
65	14.53	18.65	21.04	27.23	27.55	35.80	34.07	44.38	85
66	15.40	19.78	22.35	28.92	29.30	38.05	36.25	47.19	86
67	16.28	20.90	23.67	30.60	31.05	40.30	38.44	50.00	87
68	17.30	22.13	25.20	32.44	33.10	42.75	41.00	53.07	88
69	18.40	23.60	26.85	34.65	35.30	45.70	43.75	56.75	89
70	19.60	25.18	28.65	37.02	37.70	48.85	46.75	60.69	90

SOLUTIONS Series 121 – Tier 1 / Tier 2 / Tier 3

Issue Age (ALB)									POLICY IS PAID UP for the Face Amount At Attained Age
	\$ 15,000		\$ 20,000		\$ 25,000		\$ 30,000		
	NT	T	NT	T	NT	T	NT	T	
17	5.55	6.53	6.90	8.20	8.25	9.88	9.60	11.55	65
18	5.78	6.75	7.20	8.50	8.63	10.25	10.05	12.00	65
19	5.78	6.83	7.20	8.60	8.63	10.38	10.05	12.15	65
20	5.93	7.05	7.40	8.90	8.88	10.75	10.35	12.60	65
21	6.00	7.20	7.50	9.10	9.00	11.00	10.50	12.90	65
22	6.15	7.35	7.70	9.30	9.25	11.25	10.80	13.20	65
23	6.38	7.58	8.00	9.60	9.63	11.63	11.25	13.65	65
24	6.45	7.80	8.10	9.90	9.75	12.00	11.40	14.10	65
25	6.60	8.03	8.30	10.20	10.00	12.38	11.70	14.55	65
26	6.90	8.25	8.70	10.50	10.50	12.75	12.30	15.00	65
27	7.13	8.55	9.00	10.90	10.88	13.25	12.75	15.60	65
28	7.43	8.85	9.40	11.30	11.38	13.75	13.35	16.20	65
29	7.73	9.23	9.80	11.80	11.88	14.38	13.95	16.95	65
30	7.88	9.60	10.00	12.30	12.13	15.00	14.25	17.70	65
31	8.33	10.05	10.60	12.90	12.88	15.75	15.15	18.60	65
32	8.78	10.50	11.20	13.50	13.63	16.50	16.05	19.50	65
33	9.15	11.03	11.70	14.20	14.25	17.38	16.80	20.55	65
34	9.38	11.48	12.00	14.80	14.63	18.13	17.25	21.45	65
35	9.75	12.08	12.50	15.60	15.25	19.13	18.00	22.65	65
36	10.28	12.68	13.20	16.40	16.13	20.13	19.05	23.85	65
37	10.88	13.35	14.00	17.30	17.13	21.25	20.25	25.20	65
38	11.40	14.10	14.70	18.30	18.00	22.50	21.30	26.70	65
39	12.30	15.00	15.90	19.50	19.50	24.00	23.10	28.50	65
40	12.75	15.75	16.50	20.50	20.25	25.25	24.00	30.00	65
41	13.50	16.73	17.50	21.80	21.50	26.88	25.50	31.95	65
42	14.18	17.78	18.40	23.20	22.63	28.63	26.85	34.05	65
43	14.93	18.90	19.40	24.70	23.88	30.50	28.35	36.30	65
44	15.98	20.25	20.80	26.50	25.63	32.75	30.45	39.00	65
45	17.03	21.68	22.20	28.40	27.38	35.13	32.55	41.85	65
46	17.70	22.65	23.10	29.70	28.50	36.75	33.90	43.80	66
47	18.45	23.63	24.10	31.00	29.75	38.38	35.40	45.75	67
48	19.28	24.68	25.20	32.40	31.13	40.13	37.05	47.85	68
49	20.18	25.73	26.40	33.80	32.63	41.88	38.85	49.95	69
50	20.85	26.18	27.30	34.40	33.75	42.63	40.20	50.85	70
51	21.68	27.38	28.40	36.00	35.13	44.63	41.85	53.25	71
52	22.58	28.50	29.60	37.50	36.63	46.50	43.65	55.50	72
53	23.55	29.78	30.90	39.20	38.25	48.63	45.60	58.05	73
54	24.60	31.20	32.30	41.10	40.00	51.00	47.70	60.90	74
55	25.05	32.03	32.90	42.20	40.75	52.38	48.60	62.55	75
56	25.95	33.30	34.10	43.90	42.25	54.50	50.40	65.10	76
57	27.38	34.65	36.00	45.70	44.63	56.75	53.25	67.80	77
58	28.65	36.30	37.70	47.90	46.75	59.50	55.80	71.10	78
59	29.70	38.10	39.10	50.30	48.50	62.50	57.90	74.70	79
60	31.50	40.28	41.50	53.20	51.50	66.13	61.50	79.05	80
61	33.23	42.38	43.80	56.00	54.38	69.63	64.95	83.25	81
62	34.88	44.85	46.00	59.30	57.13	73.75	68.25	88.20	82
63	36.45	47.48	48.10	62.80	59.75	78.13	71.40	93.45	83
64	38.63	50.10	51.00	66.30	63.38	82.50	75.75	98.70	84
65	40.58	52.95	53.60	70.10	66.63	87.25	79.65	104.40	85
66	43.20	56.33	57.10	74.60	71.00	92.88	84.90	111.15	86
67	45.83	59.70	60.60	79.10	75.38	98.50	90.15	117.90	87
68	48.90	63.38	64.70	84.00	80.50	104.63	96.30	125.25	88
69	52.20	67.80	69.10	89.90	86.00	112.00	102.90	134.10	89
70	55.80	72.53	73.90	96.20	92.00	119.88	110.10	143.55	90

SOLUTIONS Series 121 – Tier 1 / Tier 2 / Tier 3

Issue Age (ALB)									POLICY IS PAID UP for the Face Amount At Attained Age
	\$ 35,000		\$ 40,000		\$ 45,000		\$ 50,000		
	NT	T	NT	T	NT	T	NT	T	
17	10.95	13.23	12.30	14.90	13.65	16.58	15.00	18.25	65
18	11.48	13.75	12.90	15.50	14.33	17.25	15.75	19.00	65
19	11.48	13.93	12.90	15.70	14.33	17.48	15.75	19.25	65
20	11.83	14.45	13.30	16.30	14.78	18.15	16.25	20.00	65
21	12.00	14.80	13.50	16.70	15.00	18.60	16.50	20.50	65
22	12.35	15.15	13.90	17.10	15.45	19.05	17.00	21.00	65
23	12.88	15.68	14.50	17.70	16.13	19.73	17.75	21.75	65
24	13.05	16.20	14.70	18.30	16.35	20.40	18.00	22.50	65
25	13.40	16.73	15.10	18.90	16.80	21.08	18.50	23.25	65
26	14.10	17.25	15.90	19.50	17.70	21.75	19.50	24.00	65
27	14.63	17.95	16.50	20.30	18.38	22.65	20.25	25.00	65
28	15.33	18.65	17.30	21.10	19.28	23.55	21.25	26.00	65
29	16.03	19.53	18.10	22.10	20.18	24.68	22.25	27.25	65
30	16.38	20.40	18.50	23.10	20.63	25.80	22.75	28.50	65
31	17.43	21.45	19.70	24.30	21.98	27.15	24.25	30.00	65
32	18.48	22.50	20.90	25.50	23.33	28.50	25.75	31.50	65
33	19.35	23.73	21.90	26.90	24.45	30.08	27.00	33.25	65
34	19.88	24.78	22.50	28.10	25.13	31.43	27.75	34.75	65
35	20.75	26.18	23.50	29.70	26.25	33.23	29.00	36.75	65
36	21.98	27.58	24.90	31.30	27.83	35.03	30.75	38.75	65
37	23.38	29.15	26.50	33.10	29.63	37.05	32.75	41.00	65
38	24.60	30.90	27.90	35.10	31.20	39.30	34.50	43.50	65
39	26.70	33.00	30.30	37.50	33.90	42.00	37.50	46.50	65
40	27.75	34.75	31.50	39.50	35.25	44.25	39.00	49.00	65
41	29.50	37.03	33.50	42.10	37.50	47.18	41.50	52.25	65
42	31.08	39.48	35.30	44.90	39.53	50.33	43.75	55.75	65
43	32.83	42.10	37.30	47.90	41.78	53.70	46.25	59.50	65
44	35.28	45.25	40.10	51.50	44.93	57.75	49.75	64.00	65
45	37.73	48.58	42.90	55.30	48.08	62.03	53.25	68.75	65
46	39.30	50.85	44.70	57.90	50.10	64.95	55.50	72.00	66
47	41.05	53.13	46.70	60.50	52.35	67.88	58.00	75.25	67
48	42.98	55.58	48.90	63.30	54.83	71.03	60.75	78.75	68
49	45.08	58.03	51.30	66.10	57.53	74.18	63.75	82.25	69
50	46.65	59.08	53.10	67.30	59.55	75.53	66.00	83.75	70
51	48.58	61.88	55.30	70.50	62.03	79.13	68.75	87.75	71
52	50.68	64.50	57.70	73.50	64.73	82.50	71.75	91.50	72
53	52.95	67.48	60.30	76.90	67.65	86.33	75.00	95.75	73
54	55.40	70.80	63.10	80.70	70.80	90.60	78.50	100.50	74
55	56.45	72.73	64.30	82.90	72.15	93.08	80.00	103.25	75
56	58.55	75.70	66.70	86.30	74.85	96.90	83.00	107.50	76
57	61.88	78.85	70.50	89.90	79.13	100.95	87.75	112.00	77
58	64.85	82.70	73.90	94.30	82.95	105.90	92.00	117.50	78
59	67.30	86.90	76.70	99.10	86.10	111.30	95.50	123.50	79
60	71.50	91.98	81.50	104.90	91.50	117.83	101.50	130.75	80
61	75.53	96.88	86.10	110.50	96.68	124.13	107.25	137.75	81
62	79.38	102.65	90.50	117.10	101.63	131.55	112.75	146.00	82
63	83.05	108.78	94.70	124.10	106.35	139.43	118.00	154.75	83
64	88.13	114.90	100.50	131.10	112.88	147.30	125.25	163.50	84
65	92.68	121.55	105.70	138.70	118.73	155.85	131.75	173.00	85
66	98.80	129.43	112.70	147.70	126.60	165.98	140.50	184.25	86
67	104.93	137.30	119.70	156.70	134.48	176.10	149.25	195.50	87
68	112.10	145.88	127.90	166.50	143.70	187.13	159.50	207.75	88
69	119.80	156.20	136.70	178.30	153.60	200.40	170.50	222.50	89
70	128.20	167.23	146.30	190.90	164.40	214.58	182.50	238.25	90

SOLUTIONS Series 121 – Tier 1 / Tier 2 / Tier 3

Issue Age (ALB)									POLICY IS PAID UP for the Face Amount At Attained Age
	\$ 55,000		\$ 60,000		\$ 65,000		\$ 70,000		
	NT	T	NT	T	NT	T	NT	T	
17	16.35	19.93	17.70	21.60	19.05	23.28	20.40	24.95	65
18	17.18	20.75	18.60	22.50	20.03	24.25	21.45	26.00	65
19	17.18	21.03	18.60	22.80	20.03	24.58	21.45	26.35	65
20	17.73	21.85	19.20	23.70	20.68	25.55	22.15	27.40	65
21	18.00	22.40	19.50	24.30	21.00	26.20	22.50	28.10	65
22	18.55	22.95	20.10	24.90	21.65	26.85	23.20	28.80	65
23	19.38	23.78	21.00	25.80	22.63	27.83	24.25	29.85	65
24	19.65	24.60	21.30	26.70	22.95	28.80	24.60	30.90	65
25	20.20	25.43	21.90	27.60	23.60	29.78	25.30	31.95	65
26	21.30	26.25	23.10	28.50	24.90	30.75	26.70	33.00	65
27	22.13	27.35	24.00	29.70	25.88	32.05	27.75	34.40	65
28	23.23	28.45	25.20	30.90	27.18	33.35	29.15	35.80	65
29	24.33	29.83	26.40	32.40	28.48	34.98	30.55	37.55	65
30	24.88	31.20	27.00	33.90	29.13	36.60	31.25	39.30	65
31	26.53	32.85	28.80	35.70	31.08	38.55	33.35	41.40	65
32	28.18	34.50	30.60	37.50	33.03	40.50	35.45	43.50	65
33	29.55	36.43	32.10	39.60	34.65	42.78	37.20	45.95	65
34	30.38	38.08	33.00	41.40	35.63	44.73	38.25	48.05	65
35	31.75	40.28	34.50	43.80	37.25	47.33	40.00	50.85	65
36	33.68	42.48	36.60	46.20	39.53	49.93	42.45	53.65	65
37	35.88	44.95	39.00	48.90	42.13	52.85	45.25	56.80	65
38	37.80	47.70	41.10	51.90	44.40	56.10	47.70	60.30	65
39	41.10	51.00	44.70	55.50	48.30	60.00	51.90	64.50	65
40	42.75	53.75	46.50	58.50	50.25	63.25	54.00	68.00	65
41	45.50	57.33	49.50	62.40	53.50	67.48	57.50	72.55	65
42	47.98	61.18	52.20	66.60	56.43	72.03	60.65	77.45	65
43	50.73	65.30	55.20	71.10	59.68	76.90	64.15	82.70	65
44	54.58	70.25	59.40	76.50	64.23	82.75	69.05	89.00	65
45	58.43	75.48	63.60	82.20	68.78	88.93	73.95	95.65	65
46	60.90	79.05	66.30	86.10	71.70	93.15	77.10	100.20	66
47	63.65	82.63	69.30	90.00	74.95	97.38	80.60	104.75	67
48	66.68	86.48	72.60	94.20	78.53	101.93	84.45	109.65	68
49	69.98	90.33	76.20	98.40	82.43	106.48	88.65	114.55	69
50	72.45	91.98	78.90	100.20	85.35	108.43	91.80	116.65	70
51	75.48	96.38	82.20	105.00	88.93	113.63	95.65	122.25	71
52	78.78	100.50	85.80	109.50	92.83	118.50	99.85	127.50	72
53	82.35	105.18	89.70	114.60	97.05	124.03	104.40	133.45	73
54	86.20	110.40	93.90	120.30	101.60	130.20	109.30	140.10	74
55	87.85	113.43	95.70	123.60	103.55	133.78	111.40	143.95	75
56	91.15	118.10	99.30	128.70	107.45	139.30	115.60	149.90	76
57	96.38	123.05	105.00	134.10	113.63	145.15	122.25	156.20	77
58	101.05	129.10	110.10	140.70	119.15	152.30	128.20	163.90	78
59	104.90	135.70	114.30	147.90	123.70	160.10	133.10	172.30	79
60	111.50	143.68	121.50	156.60	131.50	169.53	141.50	182.45	80
61	117.83	151.38	128.40	165.00	138.98	178.63	149.55	192.25	81
62	123.88	160.45	135.00	174.90	146.13	189.35	157.25	203.80	82
63	129.65	170.08	141.30	185.40	152.95	200.73	164.60	216.05	83
64	137.63	179.70	150.00	195.90	162.38	212.10	174.75	228.30	84
65	144.78	190.15	157.80	207.30	170.83	224.45	183.85	241.60	85
66	154.40	202.53	168.30	220.80	182.20	239.08	196.10	257.35	86
67	164.03	214.90	178.80	234.30	193.58	253.70	208.35	273.10	87
68	175.30	228.38	191.10	249.00	206.90	269.63	222.70	290.25	88
69	187.40	244.60	204.30	266.70	221.20	288.80	238.10	310.90	89
70	200.60	261.93	218.70	285.60	236.80	309.28	254.90	332.95	90

SOLUTIONS Series 121 – Tier 1 / Tier 2 / Tier 3

Issue Age (ALB)									POLICY IS PAID UP for the Face Amount At Attained Age
	\$ 75,000		\$ 80,000		\$ 85,000		\$ 90,000		
	NT	T	NT	T	NT	T	NT	T	
17	21.75	26.63	23.10	28.30	24.45	29.98	25.80	31.65	65
18	22.88	27.75	24.30	29.50	25.73	31.25	27.15	33.00	65
19	22.88	28.13	24.30	29.90	25.73	31.68	27.15	33.45	65
20	23.63	29.25	25.10	31.10	26.58	32.95	28.05	34.80	65
21	24.00	30.00	25.50	31.90	27.00	33.80	28.50	35.70	65
22	24.75	30.75	26.30	32.70	27.85	34.65	29.40	36.60	65
23	25.88	31.88	27.50	33.90	29.13	35.93	30.75	37.95	65
24	26.25	33.00	27.90	35.10	29.55	37.20	31.20	39.30	65
25	27.00	34.13	28.70	36.30	30.40	38.48	32.10	40.65	65
26	28.50	35.25	30.30	37.50	32.10	39.75	33.90	42.00	65
27	29.63	36.75	31.50	39.10	33.38	41.45	35.25	43.80	65
28	31.13	38.25	33.10	40.70	35.08	43.15	37.05	45.60	65
29	32.63	40.13	34.70	42.70	36.78	45.28	38.85	47.85	65
30	33.38	42.00	35.50	44.70	37.63	47.40	39.75	50.10	65
31	35.63	44.25	37.90	47.10	40.18	49.95	42.45	52.80	65
32	37.88	46.50	40.30	49.50	42.73	52.50	45.15	55.50	65
33	39.75	49.13	42.30	52.30	44.85	55.48	47.40	58.65	65
34	40.88	51.38	43.50	54.70	46.13	58.03	48.75	61.35	65
35	42.75	54.38	45.50	57.90	48.25	61.43	51.00	64.95	65
36	45.38	57.38	48.30	61.10	51.23	64.83	54.15	68.55	65
37	48.38	60.75	51.50	64.70	54.63	68.65	57.75	72.60	65
38	51.00	64.50	54.30	68.70	57.60	72.90	60.90	77.10	65
39	55.50	69.00	59.10	73.50	62.70	78.00	66.30	82.50	65
40	57.75	72.75	61.50	77.50	65.25	82.25	69.00	87.00	65
41	61.50	77.63	65.50	82.70	69.50	87.78	73.50	92.85	65
42	64.88	82.88	69.10	88.30	73.33	93.73	77.55	99.15	65
43	68.63	88.50	73.10	94.30	77.58	100.10	82.05	105.90	65
44	73.88	95.25	78.70	101.50	83.53	107.75	88.35	114.00	65
45	79.13	102.38	84.30	109.10	89.48	115.83	94.65	122.55	65
46	82.50	107.25	87.90	114.30	93.30	121.35	98.70	128.40	66
47	86.25	112.13	91.90	119.50	97.55	126.88	103.20	134.25	67
48	90.38	117.38	96.30	125.10	102.23	132.83	108.15	140.55	68
49	94.88	122.63	101.10	130.70	107.33	138.78	113.55	146.85	69
50	98.25	124.88	104.70	133.10	111.15	141.33	117.60	149.55	70
51	102.38	130.88	109.10	139.50	115.83	148.13	122.55	156.75	71
52	106.88	136.50	113.90	145.50	120.93	154.50	127.95	163.50	72
53	111.75	142.88	119.10	152.30	126.45	161.73	133.80	171.15	73
54	117.00	150.00	124.70	159.90	132.40	169.80	140.10	179.70	74
55	119.25	154.13	127.10	164.30	134.95	174.48	142.80	184.65	75
56	123.75	160.50	131.90	171.10	140.05	181.70	148.20	192.30	76
57	130.88	167.25	139.50	178.30	148.13	189.35	156.75	200.40	77
58	137.25	175.50	146.30	187.10	155.35	198.70	164.40	210.30	78
59	142.50	184.50	151.90	196.70	161.30	208.90	170.70	221.10	79
60	151.50	195.38	161.50	208.30	171.50	221.23	181.50	234.15	80
61	160.13	205.88	170.70	219.50	181.28	233.13	191.85	246.75	81
62	168.38	218.25	179.50	232.70	190.63	247.15	201.75	261.60	82
63	176.25	231.38	187.90	246.70	199.55	262.03	211.20	277.35	83
64	187.13	244.50	199.50	260.70	211.88	276.90	224.25	293.10	84
65	196.88	258.75	209.90	275.90	222.93	293.05	235.95	310.20	85
66	210.00	275.63	223.90	293.90	237.80	312.18	251.70	330.45	86
67	223.13	292.50	237.90	311.90	252.68	331.30	267.45	350.70	87
68	238.50	310.88	254.30	331.50	270.10	352.13	285.90	372.75	88
69	255.00	333.00	271.90	355.10	288.80	377.20	305.70	399.30	89
70	273.00	356.63	291.10	380.30	309.20	403.98	327.30	427.65	90

SOLUTIONS Series 121 – Tier 1 / Tier 2 / Tier 3

Issue Age (ALB)									POLICY IS PAID UP for the Face Amount At Attained Age
	\$ 95,000		\$ 100,000		\$ 105,000		\$ 110,000		
	NT	T	NT	T	NT	T	NT	T	
17	27.15	33.33	28.50	35.00	29.85	36.68	31.20	38.35	65
18	28.58	34.75	30.00	36.50	31.43	38.25	32.85	40.00	65
19	28.58	35.23	30.00	37.00	31.43	38.78	32.85	40.55	65
20	29.53	36.65	31.00	38.50	32.48	40.35	33.95	42.20	65
21	30.00	37.60	31.50	39.50	33.00	41.40	34.50	43.30	65
22	30.95	38.55	32.50	40.50	34.05	42.45	35.60	44.40	65
23	32.38	39.98	34.00	42.00	35.63	44.03	37.25	46.05	65
24	32.85	41.40	34.50	43.50	36.15	45.60	37.80	47.70	65
25	33.80	42.83	35.50	45.00	37.20	47.18	38.90	49.35	65
26	35.70	44.25	37.50	46.50	39.30	48.75	41.10	51.00	65
27	37.13	46.15	39.00	48.50	40.88	50.85	42.75	53.20	65
28	39.03	48.05	41.00	50.50	42.98	52.95	44.95	55.40	65
29	40.93	50.43	43.00	53.00	45.08	55.58	47.15	58.15	65
30	41.88	52.80	44.00	55.50	46.13	58.20	48.25	60.90	65
31	44.73	55.65	47.00	58.50	49.28	61.35	51.55	64.20	65
32	47.58	58.50	50.00	61.50	52.43	64.50	54.85	67.50	65
33	49.95	61.83	52.50	65.00	55.05	68.18	57.60	71.35	65
34	51.38	64.68	54.00	68.00	56.63	71.33	59.25	74.65	65
35	53.75	68.48	56.50	72.00	59.25	75.53	62.00	79.05	65
36	57.08	72.28	60.00	76.00	62.93	79.73	65.85	83.45	65
37	60.88	76.55	64.00	80.50	67.13	84.45	70.25	88.40	65
38	64.20	81.30	67.50	85.50	70.80	89.70	74.10	93.90	65
39	69.90	87.00	73.50	91.50	77.10	96.00	80.70	100.50	65
40	72.75	91.75	76.50	96.50	80.25	101.25	84.00	106.00	65
41	77.50	97.93	81.50	103.00	85.50	108.08	89.50	113.15	65
42	81.78	104.58	86.00	110.00	90.23	115.43	94.45	120.85	65
43	86.53	111.70	91.00	117.50	95.48	123.30	99.95	129.10	65
44	93.18	120.25	98.00	126.50	102.83	132.75	107.65	139.00	65
45	99.83	129.28	105.00	136.00	110.18	142.73	115.35	149.45	65
46	104.10	135.45	109.50	142.50	114.90	149.55	120.30	156.60	66
47	108.85	141.63	114.50	149.00	120.15	156.38	125.80	163.75	67
48	114.08	148.28	120.00	156.00	125.93	163.73	131.85	171.45	68
49	119.78	154.93	126.00	163.00	132.23	171.08	138.45	179.15	69
50	124.05	157.78	130.50	166.00	136.95	174.23	143.40	182.45	70
51	129.28	165.38	136.00	174.00	142.73	182.63	149.45	191.25	71
52	134.98	172.50	142.00	181.50	149.03	190.50	156.05	199.50	72
53	141.15	180.58	148.50	190.00	155.85	199.43	163.20	208.85	73
54	147.80	189.60	155.50	199.50	163.20	209.40	170.90	219.30	74
55	150.65	194.83	158.50	205.00	166.35	215.18	174.20	225.35	75
56	156.35	202.90	164.50	213.50	172.65	224.10	180.80	234.70	76
57	165.38	211.45	174.00	222.50	182.63	233.55	191.25	244.60	77
58	173.45	221.90	182.50	233.50	191.55	245.10	200.60	256.70	78
59	180.10	233.30	189.50	245.50	198.90	257.70	208.30	269.90	79
60	191.50	247.08	201.50	260.00	211.50	272.93	221.50	285.85	80
61	202.43	260.38	213.00	274.00	223.58	287.63	234.15	301.25	81
62	212.88	276.05	224.00	290.50	235.13	304.95	246.25	319.40	82
63	222.85	292.68	234.50	308.00	246.15	323.33	257.80	338.65	83
64	236.63	309.30	249.00	325.50	261.38	341.70	273.75	357.90	84
65	248.98	327.35	262.00	344.50	275.03	361.65	288.05	378.80	85
66	265.60	348.73	279.50	367.00	293.40	385.28	307.30	403.55	86
67	282.23	370.10	297.00	389.50	311.78	408.90	326.55	428.30	87
68	301.70	393.38	317.50	414.00	333.30	434.63	349.10	455.25	88
69	322.60	421.40	339.50	443.50	356.40	465.60	373.30	487.70	89
70	345.40	451.33	363.50	475.00	381.60	498.68	399.70	522.35	90

SOLUTIONS Series 121 – Tier 1 / Tier 2 / Tier 3

Issue Age (ALB)									POLICY IS PAID UP for the Face Amount At Attained Age
	\$ 115,000		\$ 120,000		\$ 125,000		\$ 130,000		
	NT	T	NT	T	NT	T	NT	T	
17	32.55	40.03	33.90	41.70	35.25	43.38	36.60	45.05	65
18	34.28	41.75	35.70	43.50	37.13	45.25	38.55	47.00	65
19	34.28	42.33	35.70	44.10	37.13	45.88	38.55	47.65	65
20	35.43	44.05	36.90	45.90	38.38	47.75	39.85	49.60	65
21	36.00	45.20	37.50	47.10	39.00	49.00	40.50	50.90	65
22	37.15	46.35	38.70	48.30	40.25	50.25	41.80	52.20	65
23	38.88	48.08	40.50	50.10	42.13	52.13	43.75	54.15	65
24	39.45	49.80	41.10	51.90	42.75	54.00	44.40	56.10	65
25	40.60	51.53	42.30	53.70	44.00	55.88	45.70	58.05	65
26	42.90	53.25	44.70	55.50	46.50	57.75	48.30	60.00	65
27	44.63	55.55	46.50	57.90	48.38	60.25	50.25	62.60	65
28	46.93	57.85	48.90	60.30	50.88	62.75	52.85	65.20	65
29	49.23	60.73	51.30	63.30	53.38	65.88	55.45	68.45	65
30	50.38	63.60	52.50	66.30	54.63	69.00	56.75	71.70	65
31	53.83	67.05	56.10	69.90	58.38	72.75	60.65	75.60	65
32	57.28	70.50	59.70	73.50	62.13	76.50	64.55	79.50	65
33	60.15	74.53	62.70	77.70	65.25	80.88	67.80	84.05	65
34	61.88	77.98	64.50	81.30	67.13	84.63	69.75	87.95	65
35	64.75	82.58	67.50	86.10	70.25	89.63	73.00	93.15	65
36	68.78	87.18	71.70	90.90	74.63	94.63	77.55	98.35	65
37	73.38	92.35	76.50	96.30	79.63	100.25	82.75	104.20	65
38	77.40	98.10	80.70	102.30	84.00	106.50	87.30	110.70	65
39	84.30	105.00	87.90	109.50	91.50	114.00	95.10	118.50	65
40	87.75	110.75	91.50	115.50	95.25	120.25	99.00	125.00	65
41	93.50	118.23	97.50	123.30	101.50	128.38	105.50	133.45	65
42	98.68	126.28	102.90	131.70	107.13	137.13	111.35	142.55	65
43	104.43	134.90	108.90	140.70	113.38	146.50	117.85	152.30	65
44	112.48	145.25	117.30	151.50	122.13	157.75	126.95	164.00	65
45	120.53	156.18	125.70	162.90	130.88	169.63	136.05	176.35	65
46	125.70	163.65	131.10	170.70	136.50	177.75	141.90	184.80	66
47	131.45	171.13	137.10	178.50	142.75	185.88	148.40	193.25	67
48	137.78	179.18	143.70	186.90	149.63	194.63	155.55	202.35	68
49	144.68	187.23	150.90	195.30	157.13	203.38	163.35	211.45	69
50	149.85	190.68	156.30	198.90	162.75	207.13	169.20	215.35	70
51	156.18	199.88	162.90	208.50	169.63	217.13	176.35	225.75	71
52	163.08	208.50	170.10	217.50	177.13	226.50	184.15	235.50	72
53	170.55	218.28	177.90	227.70	185.25	237.13	192.60	246.55	73
54	178.60	229.20	186.30	239.10	194.00	249.00	201.70	258.90	74
55	182.05	235.53	189.90	245.70	197.75	255.88	205.60	266.05	75
56	188.95	245.30	197.10	255.90	205.25	266.50	213.40	277.10	76
57	199.88	255.65	208.50	266.70	217.13	277.75	225.75	288.80	77
58	209.65	268.30	218.70	279.90	227.75	291.50	236.80	303.10	78
59	217.70	282.10	227.10	294.30	236.50	306.50	245.90	318.70	79
60	231.50	298.78	241.50	311.70	251.50	324.63	261.50	337.55	80
61	244.73	314.88	255.30	328.50	265.88	342.13	276.45	355.75	81
62	257.38	333.85	268.50	348.30	279.63	362.75	290.75	377.20	82
63	269.45	353.98	281.10	369.30	292.75	384.63	304.40	399.95	83
64	286.13	374.10	298.50	390.30	310.88	406.50	323.25	422.70	84
65	301.08	395.95	314.10	413.10	327.13	430.25	340.15	447.40	85
66	321.20	421.83	335.10	440.10	349.00	458.38	362.90	476.65	86
67	341.33	447.70	356.10	467.10	370.88	486.50	385.65	505.90	87
68	364.90	475.88	380.70	496.50	396.50	517.13	412.30	537.75	88
69	390.20	509.80	407.10	531.90	424.00	554.00	440.90	576.10	89
70	417.80	546.03	435.90	569.70	454.00	593.38	472.10	617.05	90

SOLUTIONS Series 121 – Tier 1 / Tier 2 / Tier 3

Issue Age (ALB)									POLICY IS PAID UP for the Face Amount At Attained Age
	\$ 135,000		\$ 140,000		\$ 145,000		\$ 150,000		
	NT	T	NT	T	NT	T	NT	T	
17	37.95	46.73	39.30	48.40	40.65	50.08	42.00	51.75	65
18	39.98	48.75	41.40	50.50	42.83	52.25	44.25	54.00	65
19	39.98	49.43	41.40	51.20	42.83	52.98	44.25	54.75	65
20	41.33	51.45	42.80	53.30	44.28	55.15	45.75	57.00	65
21	42.00	52.80	43.50	54.70	45.00	56.60	46.50	58.50	65
22	43.35	54.15	44.90	56.10	46.45	58.05	48.00	60.00	65
23	45.38	56.18	47.00	58.20	48.63	60.23	50.25	62.25	65
24	46.05	58.20	47.70	60.30	49.35	62.40	51.00	64.50	65
25	47.40	60.23	49.10	62.40	50.80	64.58	52.50	66.75	65
26	50.10	62.25	51.90	64.50	53.70	66.75	55.50	69.00	65
27	52.13	64.95	54.00	67.30	55.88	69.65	57.75	72.00	65
28	54.83	67.65	56.80	70.10	58.78	72.55	60.75	75.00	65
29	57.53	71.03	59.60	73.60	61.68	76.18	63.75	78.75	65
30	58.88	74.40	61.00	77.10	63.13	79.80	65.25	82.50	65
31	62.93	78.45	65.20	81.30	67.48	84.15	69.75	87.00	65
32	66.98	82.50	69.40	85.50	71.83	88.50	74.25	91.50	65
33	70.35	87.23	72.90	90.40	75.45	93.58	78.00	96.75	65
34	72.38	91.28	75.00	94.60	77.63	97.93	80.25	101.25	65
35	75.75	96.68	78.50	100.20	81.25	103.73	84.00	107.25	65
36	80.48	102.08	83.40	105.80	86.33	109.53	89.25	113.25	65
37	85.88	108.15	89.00	112.10	92.13	116.05	95.25	120.00	65
38	90.60	114.90	93.90	119.10	97.20	123.30	100.50	127.50	65
39	98.70	123.00	102.30	127.50	105.90	132.00	109.50	136.50	65
40	102.75	129.75	106.50	134.50	110.25	139.25	114.00	144.00	65
41	109.50	138.53	113.50	143.60	117.50	148.68	121.50	153.75	65
42	115.58	147.98	119.80	153.40	124.03	158.83	128.25	164.25	65
43	122.33	158.10	126.80	163.90	131.28	169.70	135.75	175.50	65
44	131.78	170.25	136.60	176.50	141.43	182.75	146.25	189.00	65
45	141.23	183.08	146.40	189.80	151.58	196.53	156.75	203.25	65
46	147.30	191.85	152.70	198.90	158.10	205.95	163.50	213.00	66
47	154.05	200.63	159.70	208.00	165.35	215.38	171.00	222.75	67
48	161.48	210.08	167.40	217.80	173.33	225.53	179.25	233.25	68
49	169.58	219.53	175.80	227.60	182.03	235.68	188.25	243.75	69
50	175.65	223.58	182.10	231.80	188.55	240.03	195.00	248.25	70
51	183.08	234.38	189.80	243.00	196.53	251.63	203.25	260.25	71
52	191.18	244.50	198.20	253.50	205.23	262.50	212.25	271.50	72
53	199.95	255.98	207.30	265.40	214.65	274.83	222.00	284.25	73
54	209.40	268.80	217.10	278.70	224.80	288.60	232.50	298.50	74
55	213.45	276.23	221.30	286.40	229.15	296.58	237.00	306.75	75
56	221.55	287.70	229.70	298.30	237.85	308.90	246.00	319.50	76
57	234.38	299.85	243.00	310.90	251.63	321.95	260.25	333.00	77
58	245.85	314.70	254.90	326.30	263.95	337.90	273.00	349.50	78
59	255.30	330.90	264.70	343.10	274.10	355.30	283.50	367.50	79
60	271.50	350.48	281.50	363.40	291.50	376.33	301.50	389.25	80
61	287.03	369.38	297.60	383.00	308.18	396.63	318.75	410.25	81
62	301.88	391.65	313.00	406.10	324.13	420.55	335.25	435.00	82
63	316.05	415.28	327.70	430.60	339.35	445.93	351.00	461.25	83
64	335.63	438.90	348.00	455.10	360.38	471.30	372.75	487.50	84
65	353.18	464.55	366.20	481.70	379.23	498.85	392.25	516.00	85
66	376.80	494.93	390.70	513.20	404.60	531.48	418.50	549.75	86
67	400.43	525.30	415.20	544.70	429.98	564.10	444.75	583.50	87
68	428.10	558.38	443.90	579.00	459.70	599.63	475.50	620.25	88
69	457.80	598.20	474.70	620.30	491.60	642.40	508.50	664.50	89
70	490.20	640.73	508.30	664.40	526.40	688.08	544.50	711.75	90

SOLUTIONS Series 121 – Tier 1 / Tier 2 / Tier 3

Issue Age (ALB)									POLICY IS PAID UP for the Face Amount At Attained Age
	\$ 155,000		\$ 160,000		\$ 165,000		\$ 170,000		
	NT	T	NT	T	NT	T	NT	T	
17	43.35	53.43	44.70	55.10	46.05	56.78	47.40	58.45	65
18	45.68	55.75	47.10	57.50	48.53	59.25	49.95	61.00	65
19	45.68	56.53	47.10	58.30	48.53	60.08	49.95	61.85	65
20	47.23	58.85	48.70	60.70	50.18	62.55	51.65	64.40	65
21	48.00	60.40	49.50	62.30	51.00	64.20	52.50	66.10	65
22	49.55	61.95	51.10	63.90	52.65	65.85	54.20	67.80	65
23	51.88	64.28	53.50	66.30	55.13	68.33	56.75	70.35	65
24	52.65	66.60	54.30	68.70	55.95	70.80	57.60	72.90	65
25	54.20	68.93	55.90	71.10	57.60	73.28	59.30	75.45	65
26	57.30	71.25	59.10	73.50	60.90	75.75	62.70	78.00	65
27	59.63	74.35	61.50	76.70	63.38	79.05	65.25	81.40	65
28	62.73	77.45	64.70	79.90	66.68	82.35	68.65	84.80	65
29	65.83	81.33	67.90	83.90	69.98	86.48	72.05	89.05	65
30	67.38	85.20	69.50	87.90	71.63	90.60	73.75	93.30	65
31	72.03	89.85	74.30	92.70	76.58	95.55	78.85	98.40	65
32	76.68	94.50	79.10	97.50	81.53	100.50	83.95	103.50	65
33	80.55	99.93	83.10	103.10	85.65	106.28	88.20	109.45	65
34	82.88	104.58	85.50	107.90	88.13	111.23	90.75	114.55	65
35	86.75	110.78	89.50	114.30	92.25	117.83	95.00	121.35	65
36	92.18	116.98	95.10	120.70	98.03	124.43	100.95	128.15	65
37	98.38	123.95	101.50	127.90	104.63	131.85	107.75	135.80	65
38	103.80	131.70	107.10	135.90	110.40	140.10	113.70	144.30	65
39	113.10	141.00	116.70	145.50	120.30	150.00	123.90	154.50	65
40	117.75	148.75	121.50	153.50	125.25	158.25	129.00	163.00	65
41	125.50	158.83	129.50	163.90	133.50	168.98	137.50	174.05	65
42	132.48	169.68	136.70	175.10	140.93	180.53	145.15	185.95	65
43	140.23	181.30	144.70	187.10	149.18	192.90	153.65	198.70	65
44	151.08	195.25	155.90	201.50	160.73	207.75	165.55	214.00	65
45	161.93	209.98	167.10	216.70	172.28	223.43	177.45	230.15	65
46	168.90	220.05	174.30	227.10	179.70	234.15	185.10	241.20	66
47	176.65	230.13	182.30	237.50	187.95	244.88	193.60	252.25	67
48	185.18	240.98	191.10	248.70	197.03	256.43	202.95	264.15	68
49	194.48	251.83	200.70	259.90	206.93	267.98	213.15	276.05	69
50	201.45	256.48	207.90	264.70	214.35	272.93	220.80	281.15	70
51	209.98	268.88	216.70	277.50	223.43	286.13	230.15	294.75	71
52	219.28	280.50	226.30	289.50	233.33	298.50	240.35	307.50	72
53	229.35	293.68	236.70	303.10	244.05	312.53	251.40	321.95	73
54	240.20	308.40	247.90	318.30	255.60	328.20	263.30	338.10	74
55	244.85	316.93	252.70	327.10	260.55	337.28	268.40	347.45	75
56	254.15	330.10	262.30	340.70	270.45	351.30	278.60	361.90	76
57	268.88	344.05	277.50	355.10	286.13	366.15	294.75	377.20	77
58	282.05	361.10	291.10	372.70	300.15	384.30	309.20	395.90	78
59	292.90	379.70	302.30	391.90	311.70	404.10	321.10	416.30	79
60	311.50	402.18	321.50	415.10	331.50	428.03	341.50	440.95	80
61	329.33	423.88	339.90	437.50	350.48	451.13	361.05	464.75	81
62	346.38	449.45	357.50	463.90	368.63	478.35	379.75	492.80	82
63	362.65	476.58	374.30	491.90	385.95	507.23	397.60	522.55	83
64	385.13	503.70	397.50	519.90	409.88	536.10	422.25	552.30	84
65	405.28	533.15	418.30	550.30	431.33	567.45	444.35	584.60	85
66	432.40	568.03	446.30	586.30	460.20	604.58	474.10	622.85	86
67	459.53	602.90	474.30	622.30	489.08	641.70	503.85	661.10	87
68	491.30	640.88	507.10	661.50	522.90	682.13	538.70	702.75	88
69	525.40	686.60	542.30	708.70	559.20	730.80	576.10	752.90	89
70	562.60	735.43	580.70	759.10	598.80	782.78	616.90	806.45	90

SOLUTIONS Series 121 – Tier 1 / Tier 2 / Tier 3

Issue Age (ALB)									POLICY IS PAID UP for the Face Amount At Attained Age
	\$ 175,000		\$ 180,000		\$ 185,000		\$ 190,000		
	NT	T	NT	T	NT	T	NT	T	
17	48.75	60.13	50.10	61.80	51.45	63.48	52.80	65.15	65
18	51.38	62.75	52.80	64.50	54.23	66.25	55.65	68.00	65
19	51.38	63.63	52.80	65.40	54.23	67.18	55.65	68.95	65
20	53.13	66.25	54.60	68.10	56.08	69.95	57.55	71.80	65
21	54.00	68.00	55.50	69.90	57.00	71.80	58.50	73.70	65
22	55.75	69.75	57.30	71.70	58.85	73.65	60.40	75.60	65
23	58.38	72.38	60.00	74.40	61.63	76.43	63.25	78.45	65
24	59.25	75.00	60.90	77.10	62.55	79.20	64.20	81.30	65
25	61.00	77.63	62.70	79.80	64.40	81.98	66.10	84.15	65
26	64.50	80.25	66.30	82.50	68.10	84.75	69.90	87.00	65
27	67.13	83.75	69.00	86.10	70.88	88.45	72.75	90.80	65
28	70.63	87.25	72.60	89.70	74.58	92.15	76.55	94.60	65
29	74.13	91.63	76.20	94.20	78.28	96.78	80.35	99.35	65
30	75.88	96.00	78.00	98.70	80.13	101.40	82.25	104.10	65
31	81.13	101.25	83.40	104.10	85.68	106.95	87.95	109.80	65
32	86.38	106.50	88.80	109.50	91.23	112.50	93.65	115.50	65
33	90.75	112.63	93.30	115.80	95.85	118.98	98.40	122.15	65
34	93.38	117.88	96.00	121.20	98.63	124.53	101.25	127.85	65
35	97.75	124.88	100.50	128.40	103.25	131.93	106.00	135.45	65
36	103.88	131.88	106.80	135.60	109.73	139.33	112.65	143.05	65
37	110.88	139.75	114.00	143.70	117.13	147.65	120.25	151.60	65
38	117.00	148.50	120.30	152.70	123.60	156.90	126.90	161.10	65
39	127.50	159.00	131.10	163.50	134.70	168.00	138.30	172.50	65
40	132.75	167.75	136.50	172.50	140.25	177.25	144.00	182.00	65
41	141.50	179.13	145.50	184.20	149.50	189.28	153.50	194.35	65
42	149.38	191.38	153.60	196.80	157.83	202.23	162.05	207.65	65
43	158.13	204.50	162.60	210.30	167.08	216.10	171.55	221.90	65
44	170.38	220.25	175.20	226.50	180.03	232.75	184.85	239.00	65
45	182.63	236.88	187.80	243.60	192.98	250.33	198.15	257.05	65
46	190.50	248.25	195.90	255.30	201.30	262.35	206.70	269.40	66
47	199.25	259.63	204.90	267.00	210.55	274.38	216.20	281.75	67
48	208.88	271.88	214.80	279.60	220.73	287.33	226.65	295.05	68
49	219.38	284.13	225.60	292.20	231.83	300.28	238.05	308.35	69
50	227.25	289.38	233.70	297.60	240.15	305.83	246.60	314.05	70
51	236.88	303.38	243.60	312.00	250.33	320.63	257.05	329.25	71
52	247.38	316.50	254.40	325.50	261.43	334.50	268.45	343.50	72
53	258.75	331.38	266.10	340.80	273.45	350.23	280.80	359.65	73
54	271.00	348.00	278.70	357.90	286.40	367.80	294.10	377.70	74
55	276.25	357.63	284.10	367.80	291.95	377.98	299.80	388.15	75
56	286.75	372.50	294.90	383.10	303.05	393.70	311.20	404.30	76
57	303.38	388.25	312.00	399.30	320.63	410.35	329.25	421.40	77
58	318.25	407.50	327.30	419.10	336.35	430.70	345.40	442.30	78
59	330.50	428.50	339.90	440.70	349.30	452.90	358.70	465.10	79
60	351.50	453.88	361.50	466.80	371.50	479.73	381.50	492.65	80
61	371.63	478.38	382.20	492.00	392.78	505.63	403.35	519.25	81
62	390.88	507.25	402.00	521.70	413.13	536.15	424.25	550.60	82
63	409.25	537.88	420.90	553.20	432.55	568.53	444.20	583.85	83
64	434.63	568.50	447.00	584.70	459.38	600.90	471.75	617.10	84
65	457.38	601.75	470.40	618.90	483.43	636.05	496.45	653.20	85
66	488.00	641.13	501.90	659.40	515.80	677.68	529.70	695.95	86
67	518.63	680.50	533.40	699.90	548.18	719.30	562.95	738.70	87
68	554.50	723.38	570.30	744.00	586.10	764.63	601.90	785.25	88
69	593.00	775.00	609.90	797.10	626.80	819.20	643.70	841.30	89
70	635.00	830.13	653.10	853.80	671.20	877.48	689.30	901.15	90

SOLUTIONS Series 121 – Tier 1 / Tier 2 / Tier 3

Issue Age (ALB)									POLICY IS PAID UP for the Face Amount At Attained Age
	\$ 195,000		\$ 200,000		\$ 205,000		\$ 210,000		
	NT	T	NT	T	NT	T	NT	T	
17	54.15	66.83	55.50	68.50	56.85	70.18	58.20	71.85	65
18	57.08	69.75	58.50	71.50	59.93	73.25	61.35	75.00	65
19	57.08	70.73	58.50	72.50	59.93	74.28	61.35	76.05	65
20	59.03	73.65	60.50	75.50	61.98	77.35	63.45	79.20	65
21	60.00	75.60	61.50	77.50	63.00	79.40	64.50	81.30	65
22	61.95	77.55	63.50	79.50	65.05	81.45	66.60	83.40	65
23	64.88	80.48	66.50	82.50	68.13	84.53	69.75	86.55	65
24	65.85	83.40	67.50	85.50	69.15	87.60	70.80	89.70	65
25	67.80	86.33	69.50	88.50	71.20	90.68	72.90	92.85	65
26	71.70	89.25	73.50	91.50	75.30	93.75	77.10	96.00	65
27	74.63	93.15	76.50	95.50	78.38	97.85	80.25	100.20	65
28	78.53	97.05	80.50	99.50	82.48	101.95	84.45	104.40	65
29	82.43	101.93	84.50	104.50	86.58	107.08	88.65	109.65	65
30	84.38	106.80	86.50	109.50	88.63	112.20	90.75	114.90	65
31	90.23	112.65	92.50	115.50	94.78	118.35	97.05	121.20	65
32	96.08	118.50	98.50	121.50	100.93	124.50	103.35	127.50	65
33	100.95	125.33	103.50	128.50	106.05	131.68	108.60	134.85	65
34	103.88	131.18	106.50	134.50	109.13	137.83	111.75	141.15	65
35	108.75	138.98	111.50	142.50	114.25	146.03	117.00	149.55	65
36	115.58	146.78	118.50	150.50	121.43	154.23	124.35	157.95	65
37	123.38	155.55	126.50	159.50	129.63	163.45	132.75	167.40	65
38	130.20	165.30	133.50	169.50	136.80	173.70	140.10	177.90	65
39	141.90	177.00	145.50	181.50	149.10	186.00	152.70	190.50	65
40	147.75	186.75	151.50	191.50	155.25	196.25	159.00	201.00	65
41	157.50	199.43	161.50	204.50	165.50	209.58	169.50	214.65	65
42	166.28	213.08	170.50	218.50	174.73	223.93	178.95	229.35	65
43	176.03	227.70	180.50	233.50	184.98	239.30	189.45	245.10	65
44	189.68	245.25	194.50	251.50	199.33	257.75	204.15	264.00	65
45	203.33	263.78	208.50	270.50	213.68	277.23	218.85	283.95	65
46	212.10	276.45	217.50	283.50	222.90	290.55	228.30	297.60	66
47	221.85	289.13	227.50	296.50	233.15	303.88	238.80	311.25	67
48	232.58	302.78	238.50	310.50	244.43	318.23	250.35	325.95	68
49	244.28	316.43	250.50	324.50	256.73	332.58	262.95	340.65	69
50	253.05	322.28	259.50	330.50	265.95	338.73	272.40	346.95	70
51	263.78	337.88	270.50	346.50	277.23	355.13	283.95	363.75	71
52	275.48	352.50	282.50	361.50	289.53	370.50	296.55	379.50	72
53	288.15	369.08	295.50	378.50	302.85	387.93	310.20	397.35	73
54	301.80	387.60	309.50	397.50	317.20	407.40	324.90	417.30	74
55	307.65	398.33	315.50	408.50	323.35	418.68	331.20	428.85	75
56	319.35	414.90	327.50	425.50	335.65	436.10	343.80	446.70	76
57	337.88	432.45	346.50	443.50	355.13	454.55	363.75	465.60	77
58	354.45	453.90	363.50	465.50	372.55	477.10	381.60	488.70	78
59	368.10	477.30	377.50	489.50	386.90	501.70	396.30	513.90	79
60	391.50	505.58	401.50	518.50	411.50	531.43	421.50	544.35	80
61	413.93	532.88	424.50	546.50	435.08	560.13	445.65	573.75	81
62	435.38	565.05	446.50	579.50	457.63	593.95	468.75	608.40	82
63	455.85	599.18	467.50	614.50	479.15	629.83	490.80	645.15	83
64	484.13	633.30	496.50	649.50	508.88	665.70	521.25	681.90	84
65	509.48	670.35	522.50	687.50	535.53	704.65	548.55	721.80	85
66	543.60	714.23	557.50	732.50	571.40	750.78	585.30	769.05	86
67	577.73	758.10	592.50	777.50	607.28	796.90	622.05	816.30	87
68	617.70	805.88	633.50	826.50	649.30	847.13	665.10	867.75	88
69	660.60	863.40	677.50	885.50	694.40	907.60	711.30	929.70	89
70	707.40	924.83	725.50	948.50	743.60	972.18	761.70	995.85	90

SOLUTIONS Series 121 – Tier 1 / Tier 2 / Tier 3

Issue Age (ALB)									POLICY IS PAID UP for the Face Amount At Attained Age
	\$ 215,000		\$ 220,000		\$ 225,000		\$ 230,000		
	NT	T	NT	T	NT	T	NT	T	
17	59.55	73.53	60.90	75.20	62.25	76.88	63.60	78.55	65
18	62.78	76.75	64.20	78.50	65.63	80.25	67.05	82.00	65
19	62.78	77.83	64.20	79.60	65.63	81.38	67.05	83.15	65
20	64.93	81.05	66.40	82.90	67.88	84.75	69.35	86.60	65
21	66.00	83.20	67.50	85.10	69.00	87.00	70.50	88.90	65
22	68.15	85.35	69.70	87.30	71.25	89.25	72.80	91.20	65
23	71.38	88.58	73.00	90.60	74.63	92.63	76.25	94.65	65
24	72.45	91.80	74.10	93.90	75.75	96.00	77.40	98.10	65
25	74.60	95.03	76.30	97.20	78.00	99.38	79.70	101.55	65
26	78.90	98.25	80.70	100.50	82.50	102.75	84.30	105.00	65
27	82.13	102.55	84.00	104.90	85.88	107.25	87.75	109.60	65
28	86.43	106.85	88.40	109.30	90.38	111.75	92.35	114.20	65
29	90.73	112.23	92.80	114.80	94.88	117.38	96.95	119.95	65
30	92.88	117.60	95.00	120.30	97.13	123.00	99.25	125.70	65
31	99.33	124.05	101.60	126.90	103.88	129.75	106.15	132.60	65
32	105.78	130.50	108.20	133.50	110.63	136.50	113.05	139.50	65
33	111.15	138.03	113.70	141.20	116.25	144.38	118.80	147.55	65
34	114.38	144.48	117.00	147.80	119.63	151.13	122.25	154.45	65
35	119.75	153.08	122.50	156.60	125.25	160.13	128.00	163.65	65
36	127.28	161.68	130.20	165.40	133.13	169.13	136.05	172.85	65
37	135.88	171.35	139.00	175.30	142.13	179.25	145.25	183.20	65
38	143.40	182.10	146.70	186.30	150.00	190.50	153.30	194.70	65
39	156.30	195.00	159.90	199.50	163.50	204.00	167.10	208.50	65
40	162.75	205.75	166.50	210.50	170.25	215.25	174.00	220.00	65
41	173.50	219.73	177.50	224.80	181.50	229.88	185.50	234.95	65
42	183.18	234.78	187.40	240.20	191.63	245.63	195.85	251.05	65
43	193.93	250.90	198.40	256.70	202.88	262.50	207.35	268.30	65
44	208.98	270.25	213.80	276.50	218.63	282.75	223.45	289.00	65
45	224.03	290.68	229.20	297.40	234.38	304.13	239.55	310.85	65
46	233.70	304.65	239.10	311.70	244.50	318.75	249.90	325.80	66
47	244.45	318.63	250.10	326.00	255.75	333.38	261.40	340.75	67
48	256.28	333.68	262.20	341.40	268.13	349.13	274.05	356.85	68
49	269.18	348.73	275.40	356.80	281.63	364.88	287.85	372.95	69
50	278.85	355.18	285.30	363.40	291.75	371.63	298.20	379.85	70
51	290.68	372.38	297.40	381.00	304.13	389.63	310.85	398.25	71
52	303.58	388.50	310.60	397.50	317.63	406.50	324.65	415.50	72
53	317.55	406.78	324.90	416.20	332.25	425.63	339.60	435.05	73
54	332.60	427.20	340.30	437.10	348.00	447.00	355.70	456.90	74
55	339.05	439.03	346.90	449.20	354.75	459.38	362.60	469.55	75
56	351.95	457.30	360.10	467.90	368.25	478.50	376.40	489.10	76
57	372.38	476.65	381.00	487.70	389.63	498.75	398.25	509.80	77
58	390.65	500.30	399.70	511.90	408.75	523.50	417.80	535.10	78
59	405.70	526.10	415.10	538.30	424.50	550.50	433.90	562.70	79
60	431.50	557.28	441.50	570.20	451.50	583.13	461.50	596.05	80
61	456.23	587.38	466.80	601.00	477.38	614.63	487.95	628.25	81
62	479.88	622.85	491.00	637.30	502.13	651.75	513.25	666.20	82
63	502.45	660.48	514.10	675.80	525.75	691.13	537.40	706.45	83
64	533.63	698.10	546.00	714.30	558.38	730.50	570.75	746.70	84
65	561.58	738.95	574.60	756.10	587.63	773.25	600.65	790.40	85
66	599.20	787.33	613.10	805.60	627.00	823.88	640.90	842.15	86
67	636.83	835.70	651.60	855.10	666.38	874.50	681.15	893.90	87
68	680.90	888.38	696.70	909.00	712.50	929.63	728.30	950.25	88
69	728.20	951.80	745.10	973.90	762.00	996.00	778.90	1,018.10	89
70	779.80	1,019.53	797.90	1,043.20	816.00	1,066.88	834.10	1,090.55	90

SOLUTIONS Series 121 – Tier 1 / Tier 2 / Tier 3

Issue Age (ALB)									POLICY IS PAID UP for the Face Amount At Attained Age
	\$ 235,000		\$ 240,000		\$ 245,000		\$ 250,000		
	NT	T	NT	T	NT	T	NT	T	
17	64.95	80.23	66.30	81.90	67.65	83.58	69.00	85.25	65
18	68.48	83.75	69.90	85.50	71.33	87.25	72.75	89.00	65
19	68.48	84.93	69.90	86.70	71.33	88.48	72.75	90.25	65
20	70.83	88.45	72.30	90.30	73.78	92.15	75.25	94.00	65
21	72.00	90.80	73.50	92.70	75.00	94.60	76.50	96.50	65
22	74.35	93.15	75.90	95.10	77.45	97.05	79.00	99.00	65
23	77.88	96.68	79.50	98.70	81.13	100.73	82.75	102.75	65
24	79.05	100.20	80.70	102.30	82.35	104.40	84.00	106.50	65
25	81.40	103.73	83.10	105.90	84.80	108.08	86.50	110.25	65
26	86.10	107.25	87.90	109.50	89.70	111.75	91.50	114.00	65
27	89.63	111.95	91.50	114.30	93.38	116.65	95.25	119.00	65
28	94.33	116.65	96.30	119.10	98.28	121.55	100.25	124.00	65
29	99.03	122.53	101.10	125.10	103.18	127.68	105.25	130.25	65
30	101.38	128.40	103.50	131.10	105.63	133.80	107.75	136.50	65
31	108.43	135.45	110.70	138.30	112.98	141.15	115.25	144.00	65
32	115.48	142.50	117.90	145.50	120.33	148.50	122.75	151.50	65
33	121.35	150.73	123.90	153.90	126.45	157.08	129.00	160.25	65
34	124.88	157.78	127.50	161.10	130.13	164.43	132.75	167.75	65
35	130.75	167.18	133.50	170.70	136.25	174.23	139.00	177.75	65
36	138.98	176.58	141.90	180.30	144.83	184.03	147.75	187.75	65
37	148.38	187.15	151.50	191.10	154.63	195.05	157.75	199.00	65
38	156.60	198.90	159.90	203.10	163.20	207.30	166.50	211.50	65
39	170.70	213.00	174.30	217.50	177.90	222.00	181.50	226.50	65
40	177.75	224.75	181.50	229.50	185.25	234.25	189.00	239.00	65
41	189.50	240.03	193.50	245.10	197.50	250.18	201.50	255.25	65
42	200.08	256.48	204.30	261.90	208.53	267.33	212.75	272.75	65
43	211.83	274.10	216.30	279.90	220.78	285.70	225.25	291.50	65
44	228.28	295.25	233.10	301.50	237.93	307.75	242.75	314.00	65
45	244.73	317.58	249.90	324.30	255.08	331.03	260.25	337.75	65
46	255.30	332.85	260.70	339.90	266.10	346.95	271.50	354.00	66
47	267.05	348.13	272.70	355.50	278.35	362.88	284.00	370.25	67
48	279.98	364.58	285.90	372.30	291.83	380.03	297.75	387.75	68
49	294.08	381.03	300.30	389.10	306.53	397.18	312.75	405.25	69
50	304.65	388.08	311.10	396.30	317.55	404.53	324.00	412.75	70
51	317.58	406.88	324.30	415.50	331.03	424.13	337.75	432.75	71
52	331.68	424.50	338.70	433.50	345.73	442.50	352.75	451.50	72
53	346.95	444.48	354.30	453.90	361.65	463.33	369.00	472.75	73
54	363.40	466.80	371.10	476.70	378.80	486.60	386.50	496.50	74
55	370.45	479.73	378.30	489.90	386.15	500.08	394.00	510.25	75
56	384.55	499.70	392.70	510.30	400.85	520.90	409.00	531.50	76
57	406.88	520.85	415.50	531.90	424.13	542.95	432.75	554.00	77
58	426.85	546.70	435.90	558.30	444.95	569.90	454.00	581.50	78
59	443.30	574.90	452.70	587.10	462.10	599.30	471.50	611.50	79
60	471.50	608.98	481.50	621.90	491.50	634.83	501.50	647.75	80
61	498.53	641.88	509.10	655.50	519.68	669.13	530.25	682.75	81
62	524.38	680.65	535.50	695.10	546.63	709.55	557.75	724.00	82
63	549.05	721.78	560.70	737.10	572.35	752.43	584.00	767.75	83
64	583.13	762.90	595.50	779.10	607.88	795.30	620.25	811.50	84
65	613.68	807.55	626.70	824.70	639.73	841.85	652.75	859.00	85
66	654.80	860.43	668.70	878.70	682.60	896.98	696.50	915.25	86
67	695.93	913.30	710.70	932.70	725.48	952.10	740.25	971.50	87
68	744.10	970.88	759.90	991.50	775.70	1,012.13	791.50	1,032.75	88
69	795.80	1,040.20	812.70	1,062.30	829.60	1,084.40	846.50	1,106.50	89
70	852.20	1,114.23	870.30	1,137.90	888.40	1,161.58	906.50	1,185.25	90

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