

First Steps - Male Paid Up at 121					
Annual Rates and Cash Values Per \$1,000 of Face Amount					
BAND 1		Cash Value/ \$1k		Reduced Paid up/ \$1k	
Issue Age	Premium Per \$1k	Year 10	Year 20	Year 10	Year 20
0	4.46	17	57	181	439
1	4.58	18	59	187	441
2	4.71	19	61	193	443
3	4.83	20	63	197	444
4	4.94	21	65	201	446
5	5.05	23	68	205	447
6	5.20	24	70	207	448
7	5.35	24	72	208	449
8	5.49	25	75	208	450
9	5.63	26	78	208	452
10	5.76	27	80	207	454
11	5.97	28	83	207	455
12	6.18	28	86	206	457
13	6.39	29	90	206	459
14	6.58	30	93	206	460
15	6.77	31	96	206	463
16	6.85	32	100	208	465
17	6.93	34	104	210	468

First Steps - Female Paid Up at 121					
Annual Rates and Cash Values Per \$1,000 of Face Amount					
BAND 1		Cash Value/ \$1k		Reduced Paid up/ \$1k	
Issue Age	Premium Per \$1k	Year 10	Year 20	Year 10	Year 20
0	3.73	12	48	159	429
1	3.85	14	50	166	434
2	3.97	15	52	172	438
3	4.08	16	55	178	441
4	4.19	17	57	183	445
5	4.30	18	59	187	448
6	4.46	19	62	191	451
7	4.62	20	65	194	454
8	4.77	20	67	196	457
9	4.91	21	70	199	460
10	5.05	23	73	202	463
11	5.24	24	76	205	466
12	5.42	25	79	207	469
13	5.60	26	83	210	472
14	5.77	27	86	213	475
15	5.94	29	89	215	478
16	5.98	30	93	219	481
17	6.02	32	97	222	484

First Steps - Male Paid Up at 70					
Annual Rates and Cash Values Per \$1,000 of Face Amount					
BAND 1		Cash Value/ \$1k		Reduced Paid up/ \$1k	
Issue Age	Premium Per \$1k	Year 10	Year 20	Year 10	Year 20
0	4.53	18	59	191	458
1	4.65	19	62	198	461
2	4.78	20	64	204	464
3	4.90	21	66	209	466
4	5.02	23	69	213	468
5	5.13	24	71	217	471
6	5.28	25	74	220	473
7	5.43	26	77	222	475
8	5.57	27	79	222	478
9	5.71	28	82	223	481
10	5.85	29	86	223	483
11	6.06	30	89	223	487
12	6.28	31	93	224	490
13	6.48	32	96	224	493
14	6.68	33	100	225	497
15	6.87	34	104	226	501
16	7.07	36	109	229	505
17	7.27	37	113	232	510

First Steps - Female Paid Up at 70					
Annual Rates and Cash Values Per \$1,000 of Face Amount					
BAND 1		Cash Value/ \$1k		Reduced Paid up/ \$1k	
Issue Age	Premium Per \$1k	Year 10	Year 20	Year 10	Year 20
0	3.89	13	50	171	450
1	4.01	15	53	179	456
2	4.12	16	55	185	461
3	4.23	17	58	191	465
4	4.34	18	60	196	470
5	4.45	19	63	201	474
6	4.59	20	66	205	478
7	4.74	21	69	209	483
8	4.88	22	72	212	487
9	5.01	23	75	216	491
10	5.14	25	78	219	496
11	5.33	26	82	223	500
12	5.51	27	85	226	505
13	5.69	29	89	230	509
14	5.86	30	93	233	513
15	6.03	31	97	237	518
16	6.18	33	101	241	523
17	6.33	35	106	246	528

Premium Factors For All Final Expense Plans: Round all fractions to the nearest cent

- Annual (1st year)                                    Annual                    0.80
- Annual (2nd year & thereafter)                Annual                    1.00
- Semi-Annual    Annual                    0.51
- Quarterly    Annual                    0.265
- Monthly (PAC or SS)                                Annual                    0.0925

First Steps - Male 20 Pay					
Annual Rates and Cash Values Per \$1,000 of Face Amount					
BAND 1		Cash Value/ \$1k		Reduced Paid up/ \$1k	
Issue Age	Premium Per \$1k	Year 10	Year 20	Year 10	Year 20
0	6.35	45	129	485	1,000
1	6.55	47	134	489	1,000
2	6.75	49	138	492	1,000
3	6.94	51	142	494	1,000
4	7.13	53	147	496	1,000
5	7.31	55	151	497	1,000
6	7.55	57	156	498	1,000
7	7.79	59	161	498	1,000
8	8.02	60	166	498	1,000
9	8.24	62	172	497	1,000
10	8.46	64	177	496	1,000
11	8.77	66	183	495	1,000
12	9.09	68	189	494	1,000
13	9.39	70	195	493	1,000
14	9.68	72	202	492	1,000
15	9.97	74	208	491	1,000
16	10.26	77	215	491	1,000
17	10.56	79	222	492	1,000

First Steps - Female 20 Pay					
Annual Rates and Cash Values Per \$1,000 of Face Amount					
BAND 1		Cash Value/ \$1k		Reduced Paid up/ \$1k	
Issue Age	Premium Per \$1k	Year 10	Year 20	Year 10	Year 20
0	5.58	37	112	474	1,000
1	5.76	39	116	478	1,000
2	5.94	41	120	481	1,000
3	6.11	43	124	484	1,000
4	6.27	44	129	487	1,000
5	6.44	46	133	489	1,000
6	6.65	48	138	491	1,000
7	6.87	50	142	492	1,000
8	7.07	52	147	493	1,000
9	7.27	53	153	494	1,000
10	7.47	55	158	495	1,000
11	7.73	57	163	496	1,000
12	7.99	60	169	497	1,000
13	8.24	62	175	498	1,000
14	8.48	64	181	499	1,000
15	8.71	66	187	500	1,000
16	8.98	69	194	501	1,000
17	9.24	72	200	503	1,000

First Steps - Male 10 Pay					
Annual Rates and Cash Values Per \$1,000 of Face Amount					
BAND 1		Cash Value/ \$1k		Reduced Paid up/ \$1k	
Issue Age	Premium Per \$1k	Year 10	Year 20	Year 10	Year 20
0	9.84	92	129	1,000	1,000
1	10.17	96	134	1,000	1,000
2	10.50	99	138	1,000	1,000
3	10.81	103	142	1,000	1,000
4	11.11	107	147	1,000	1,000
5	11.41	110	151	1,000	1,000
6	11.81	114	156	1,000	1,000
7	12.22	118	161	1,000	1,000
8	12.60	122	166	1,000	1,000
9	12.96	125	172	1,000	1,000
10	13.33	129	177	1,000	1,000
11	13.83	134	183	1,000	1,000
12	14.34	138	189	1,000	1,000
13	14.83	142	195	1,000	1,000
14	15.29	147	202	1,000	1,000
15	15.75	151	208	1,000	1,000
16	16.25	156	215	1,000	1,000
17	16.75	161	222	1,000	1,000

First Steps - Female 10 Pay					
Annual Rates and Cash Values Per \$1,000 of Face Amount					
BAND 1		Cash Value/ \$1k		Reduced Paid up/ \$1k	
Issue Age	Premium Per \$1k	Year 10	Year 20	Year 10	Year 20
0	8.58	79	112	1,000	1,000
1	8.88	82	116	1,000	1,000
2	9.17	85	120	1,000	1,000
3	9.45	88	124	1,000	1,000
4	9.71	91	129	1,000	1,000
5	9.98	94	133	1,000	1,000
6	10.33	98	138	1,000	1,000
7	10.68	101	142	1,000	1,000
8	11.02	105	147	1,000	1,000
9	11.34	108	153	1,000	1,000
10	11.66	112	158	1,000	1,000
11	12.09	116	163	1,000	1,000
12	12.52	120	169	1,000	1,000
13	12.93	124	175	1,000	1,000
14	13.32	129	181	1,000	1,000
15	13.71	133	187	1,000	1,000
16	14.17	138	194	1,000	1,000
17	14.64	142	200	1,000	1,000

Premium Factors For All Final Expense Plans: Round all fractions to the nearest cent

- Annual (1st year)                      Annual              0.80
- Annual (2nd year & thereafter)      Annual              1.00
- Semi-Annual                              Annual              0.51
- Quarterly                                  Annual              0.265
- Monthly (PAC or SS)                    Annual              0.0925

**First Steps - Male  
Paid Up at 121**

Monthly Quick Quotes at Various Face Amounts  
(Includes Policy Fee)

Issue Age	\$20K	\$25K	\$30K	\$35K	\$40K	\$45K	\$50K
0			17.00	19.06	21.13	23.19	25.25
1		15.22	17.33	19.45	21.57	23.69	25.81
2		15.52	17.70	19.87	22.05	24.23	26.41
3		15.79	18.03	20.26	22.50	24.73	26.96
4		16.05	18.33	20.62	22.90	25.19	27.47
5		16.30	18.64	20.97	23.31	25.65	27.98
6		16.65	19.06	21.46	23.87	26.27	28.68
7		17.00	19.47	21.95	24.42	26.89	29.37
8		17.32	19.86	22.40	24.94	27.48	30.02
9	15.04	17.64	20.25	22.85	25.46	28.06	30.66
10	15.28	17.95	20.61	23.27	25.94	28.60	31.27
11	15.67	18.43	21.19	23.95	26.71	29.48	32.24
12	16.06	18.92	21.77	24.63	27.49	30.35	33.21
13	16.45	19.40	22.36	25.31	28.27	31.22	34.18
14	16.80	19.84	22.88	25.93	28.97	32.01	35.06
15	17.15	20.28	23.41	26.54	29.67	32.81	35.94
16	17.30	20.47	23.63	26.80	29.97	33.14	36.31
17	17.45	20.65	23.86	27.06	30.27	33.47	36.68

**First Steps - Female  
Paid Up at 121**

Monthly Quick Quotes at Various Face Amounts  
(Includes Policy Fee)

Issue Age	\$20K	\$25K	\$30K	\$35K	\$40K	\$45K	\$50K
0				16.70	18.43	20.15	21.88
1			15.31	17.09	18.87	20.65	22.43
2			15.64	17.48	19.31	21.15	22.99
3			15.95	17.83	19.72	21.61	23.50
4			16.25	18.19	20.13	22.07	24.00
5			16.56	18.55	20.54	22.52	24.51
6			17.00	19.06	21.13	23.19	25.25
7		15.31	17.45	19.58	21.72	23.86	25.99
8		15.66	17.86	20.07	22.27	24.48	26.69
9		15.98	18.25	20.52	22.79	25.06	27.33
10		16.30	18.64	20.97	23.31	25.65	27.98
11		16.74	19.17	21.59	24.01	26.44	28.86
12		17.16	19.67	22.17	24.68	27.19	29.69
13		17.58	20.17	22.76	25.35	27.94	30.53
14	15.30	17.97	20.64	23.31	25.97	28.64	31.31
15	15.61	18.36	21.11	23.86	26.60	29.35	32.10
16	15.69	18.45	21.22	23.99	26.75	29.52	32.28
17	15.76	18.55	21.33	24.11	26.90	29.68	32.47

**First Steps - Male  
Paid Up at 70**

Monthly Quick Quotes at Various Face Amounts  
(Includes Policy Fee)

Issue Age	\$20K	\$25K	\$30K	\$35K	\$40K	\$45K	\$50K
0		15.10	17.20	19.29	21.39	23.48	25.58
1		15.38	17.53	19.68	21.83	23.98	26.13
2		15.68	17.89	20.10	22.31	24.52	26.73
3		15.96	18.22	20.49	22.76	25.02	27.29
4		16.23	18.56	20.88	23.20	25.52	27.84
5		16.49	18.86	21.23	23.61	25.98	28.35
6		16.84	19.28	21.72	24.16	26.60	29.05
7		17.18	19.69	22.20	24.72	27.23	29.74
8		17.51	20.08	22.66	25.23	27.81	30.39
9	15.19	17.83	20.47	23.11	25.75	28.39	31.03
10	15.45	18.15	20.86	23.56	26.27	28.98	31.68
11	15.84	18.64	21.44	24.24	27.05	29.85	32.65
12	16.24	19.15	22.05	24.96	27.86	30.77	33.67
13	16.61	19.61	22.61	25.60	28.60	31.60	34.60
14	16.98	20.07	23.16	26.25	29.34	32.43	35.52
15	17.33	20.51	23.69	26.87	30.04	33.22	36.40
16	17.70	20.97	23.69	27.51	30.78	34.05	37.32
17	18.07	21.44	24.80	28.16	31.52	34.89	38.25

**First Steps - Female  
Paid Up at 70**

Monthly Quick Quotes at Various Face Amounts  
(Includes Policy Fee)

Issue Age	\$20K	\$25K	\$30K	\$35K	\$40K	\$45K	\$50K
0			15.42	17.22	19.02	20.82	22.62
1			15.75	17.61	19.46	21.32	23.17
2			16.06	17.96	19.87	21.77	23.68
3			16.36	18.32	20.28	22.23	24.19
4			16.67	18.68	20.68	22.69	24.70
5			16.97	19.03	21.09	23.15	25.21
6		15.24	17.36	19.49	21.61	23.73	25.85
7		15.59	17.78	19.97	22.16	24.36	26.55
8		15.91	18.17	20.42	22.68	24.94	27.20
9		16.21	18.53	20.84	23.16	25.48	27.80
10		16.51	18.89	21.27	23.64	26.02	28.40
11		16.95	19.42	21.88	24.35	26.81	29.28
12		17.37	19.92	22.46	25.01	27.56	30.11
13	15.15	17.78	20.41	23.05	25.68	28.31	30.94
14	15.47	18.18	20.89	23.60	26.31	29.02	31.73
15	15.78	18.57	21.36	24.15	26.94	29.72	32.51
16	16.06	18.92	21.77	24.63	27.49	30.35	33.21
17	16.34	19.26	22.19	25.12	28.05	30.97	33.90

**First Steps - Male  
20 Pay**

Monthly Quick Quotes at Various Face Amounts  
(Includes Policy Fee)

Issue Age	\$20K	\$25K	\$30K	\$35K	\$40K	\$45K	\$50K
0	16.37	19.31	22.25	25.18	28.12	31.06	33.99
1	16.74	19.77	22.80	25.83	28.86	31.89	34.92
2	17.11	20.23	23.36	26.48	29.60	32.72	35.84
3	17.46	20.67	23.88	27.09	30.30	33.51	36.72
4	17.82	21.11	24.41	27.71	31.01	34.30	37.60
5	18.15	21.53	24.91	28.29	31.67	35.05	38.43
6	18.59	22.08	25.58	29.07	32.56	36.05	39.54
7	19.04	22.64	26.24	29.85	33.45	37.05	40.65
8	19.46	23.17	26.88	30.59	34.30	38.01	41.72
9	19.87	23.68	27.49	31.30	35.11	38.92	42.74
10	20.28	24.19	28.10	32.01	35.93	39.84	43.75
11	20.85	24.91	28.96	33.02	37.07	41.13	45.19
12	21.44	25.65	29.85	34.05	38.26	42.46	46.67
13	22.00	26.34	30.68	35.03	39.37	43.71	48.05
14	22.53	27.01	31.49	35.96	40.44	44.92	49.40
15	23.07	27.68	32.29	36.90	41.51	46.13	50.74
16	23.61	28.35	33.10	37.84	42.59	47.33	52.08
17	24.16	29.05	33.93	38.81	43.70	48.58	53.47

**First Steps - Female  
20 Pay**

Monthly Quick Quotes at Various Face Amounts  
(Includes Policy Fee)

Issue Age	\$20K	\$25K	\$30K	\$35K	\$40K	\$45K	\$50K
0		17.53	20.11	22.69	25.27	27.85	30.43
1	15.28	17.95	20.61	23.27	25.94	28.60	31.27
2	15.61	18.36	21.11	23.86	26.60	29.35	32.10
3	15.93	18.75	21.58	24.41	27.23	30.06	32.88
4	16.22	19.12	22.02	24.92	27.82	30.72	33.62
5	16.54	19.52	22.50	25.47	28.45	31.43	34.41
6	16.93	20.00	23.08	26.15	29.23	32.31	35.38
7	17.33	20.51	23.69	26.87	30.04	33.22	36.40
8	17.70	20.97	24.24	27.51	30.78	34.05	37.32
9	18.07	21.44	24.80	28.16	31.52	34.89	38.25
10	18.44	21.90	25.35	28.81	32.26	35.72	39.17
11	18.93	22.50	26.08	29.65	33.23	36.80	40.38
12	19.41	23.10	26.80	30.49	34.19	37.88	41.58
13	19.87	23.68	27.49	31.30	35.11	38.92	42.74
14	20.31	24.24	28.16	32.08	36.00	39.92	43.85
15	20.74	24.77	28.80	32.82	36.85	40.88	44.91
16	21.24	25.39	29.54	33.70	37.85	42.00	46.16
17	21.72	25.99	30.27	34.54	38.81	43.09	47.36

**First Steps - Male  
10 Pay**

Monthly Quick Quotes at Various Face Amounts  
(Includes Policy Fee)

Issue Age	\$20K	\$25K	\$30K	\$35K	\$40K	\$45K	\$50K
0	22.83	27.38	31.93	36.48	41.03	45.58	50.14
1	23.44	28.14	32.85	37.55	42.25	46.96	51.66
2	24.05	28.91	33.76	38.62	43.48	48.33	53.19
3	24.62	29.62	34.62	39.62	44.62	49.62	54.62
4	25.18	30.32	35.46	40.59	45.73	50.87	56.01
5	25.73	31.01	36.29	41.56	46.84	52.12	57.40
6	26.47	31.94	37.40	42.86	48.32	53.78	59.25
7	27.23	32.88	38.54	44.19	49.84	55.49	61.14
8	27.94	33.76	39.59	45.42	51.25	57.07	62.90
9	28.60	34.60	40.59	46.58	52.58	58.57	64.57
10	29.29	35.45	40.59	47.78	53.95	60.11	66.28
11	30.21	36.61	43.00	49.40	55.80	62.19	68.59
12	31.15	37.79	44.42	51.05	57.68	64.32	70.95
13	32.06	38.92	45.78	52.64	59.50	66.35	73.21
14	32.91	39.98	47.05	54.13	61.20	68.27	75.34
15	33.76	41.05	48.33	55.62	62.90	70.18	77.47
16	34.69	42.20	49.72	57.23	64.75	72.27	79.78
17	35.61	43.36	51.11	58.85	66.60	74.35	82.09

**First Steps - Female  
10 Pay**

Monthly Quick Quotes at Various Face Amounts  
(Includes Policy Fee)

Issue Age	\$20K	\$25K	\$30K	\$35K	\$40K	\$45K	\$50K
0	20.50	24.47	28.43	32.40	36.37	40.34	44.31
1	21.05	25.16	29.27	33.37	37.48	41.59	45.70
2	21.59	25.83	30.07	34.31	38.55	42.80	47.04
3	22.11	26.48	30.85	35.22	39.59	43.96	48.33
4	22.59	27.08	31.57	36.06	40.55	45.04	49.53
5	23.09	27.70	32.32	36.94	41.55	46.17	50.78
6	23.74	28.51	33.29	38.07	42.85	47.62	52.40
7	24.38	29.32	34.26	39.20	44.14	49.08	54.02
8	25.01	30.11	35.21	40.30	45.40	50.50	55.59
9	25.60	30.85	36.09	41.34	46.58	51.83	57.07
10	26.20	31.59	36.98	42.37	47.77	53.16	58.55
11	26.99	32.58	38.17	43.77	49.36	54.95	60.54
12	27.79	33.58	39.37	45.16	50.95	56.74	62.53
13	28.55	34.53	40.51	46.49	52.47	58.45	64.43
14	29.27	35.43	41.59	47.75	53.91	60.07	64.43
15	29.99	36.33	42.67	49.01	55.35	61.69	68.03
16	30.84	37.39	42.67	50.50	57.05	63.61	70.16
17	31.71	38.48	45.25	52.02	58.79	65.56	72.34

**First Steps - Male  
Paid Up At 121**

Monthly Quick Quotes at Various Amounts  
(Includes Policy Fee)

Issue Age	\$15	\$17	\$19	\$21	\$23	\$25	\$27
0	25,148	29,996	34,844	39,692	44,540	49,388	
1	24,490	29,210	33,931	38,652	43,373	48,094	
2	23,814	28,404	32,995	37,585	42,176	46,767	
3	23,222	27,699	32,175	36,652	41,128	45,605	
4	22,705	27,082	31,459	35,835	40,212	44,589	48,966
5	22,210	26,492	30,773	35,055	39,336	43,618	47,899
6	21,570	25,728	29,886	34,044	38,202	42,360	46,518
7	20,965	25,006	29,048	33,089	37,131	41,172	45,213
8	20,430	24,369	28,307	32,245	36,184	40,122	44,060
9	19,922	23,763	27,603	31,444	35,284	39,124	42,965
10	19,473	23,226	26,980	30,734	34,488	38,241	41,995
11	18,788	22,409	26,031	29,653	33,274	36,896	40,518
12	18,149	21,648	25,147	28,645	32,144	35,642	39,141
13	17,553	20,936	24,320	27,704	31,087	34,471	37,855
14	17,046	20,332	23,618	26,904	30,190	33,476	36,762
15	16,568	19,761	22,955	26,149	29,342	32,536	35,730
16	16,374	19,530	22,687	25,843	29,000	32,156	35,313
17	16,185	19,305	22,425	25,545	28,665	31,785	34,905

**First Steps - Female  
Paid Up At 121**

Monthly Quick Quotes at Various Amounts  
(Includes Policy Fee)

Issue Age	\$15	\$17	\$19	\$21	\$23	\$25	\$27
0	30,070	35,867	41,664	47,460			
1	29,133	34,749	40,365	45,981			
2	28,252	33,699	39,145	44,591			
3	27,491	32,790	38,090	43,389	48,688		
4	26,769	31,929	37,090	42,250	47,410		
5	26,084	31,113	36,141	41,169	46,197		
6	25,148	29,996	34,844	39,692	44,540	49,388	
7	24,278	28,958	33,638	38,318	42,998	47,678	
8	23,514	28,047	32,580	37,113	41,645	46,178	
9	22,844	27,247	31,651	36,054	40,458	44,862	49,265
10	22,210	26,492	30,773	35,055	39,336	43,618	47,899
11	21,405	25,531	29,658	33,784	37,910	42,036	46,163
12	20,694	24,683	28,673	32,662	36,651	40,640	44,630
13	20,029	23,890	27,751	31,612	35,473	39,334	43,195
14	19,439	23,186	26,933	30,681	34,428	38,175	41,922
15	18,883	22,523	26,163	29,803	33,443	37,083	40,723
16	18,756	22,372	25,988	29,603	33,219	36,834	40,450
17	18,632	22,223	25,815	29,406	32,998	36,590	40,181

**First Steps - Male  
Paid Up At 70**

Monthly Quick Quotes at Various Amounts  
(Includes Policy Fee)

Issue Age	\$15	\$17	\$19	\$21	\$23	\$25	\$27
0	24,760	29,533	34,306	39,079	43,852	48,625	
1	24,121	28,771	33,421	38,070	42,720	47,370	
2	23,465	27,988	32,512	37,035	41,558	46,082	
3	22,890	27,303	31,715	36,128	40,541	44,953	49,366
4	22,343	26,650	30,957	35,264	39,571	43,879	48,186
5	21,864	26,079	30,293	34,508	38,723	42,938	47,152
6	21,243	25,338	29,433	33,528	37,623	41,718	45,813
7	20,656	24,638	28,620	32,602	36,584	40,565	44,547
8	20,137	24,019	27,900	31,782	35,664	39,546	43,428
9	19,643	23,430	27,216	31,003	34,790	38,576	42,363
10	19,173	22,869	26,565	30,261	33,957	37,653	41,349
11	18,509	22,077	25,644	29,212	32,780	36,348	39,916
12	17,860	21,303	24,746	28,189	31,632	35,075	38,518
13	17,309	20,646	23,982	27,319	30,656	33,992	37,329
14	16,791	20,028	23,264	26,501	29,738	32,975	36,211
15	16,326	19,474	22,621	25,768	28,915	32,063	35,210
16	15,865	18,923	21,981	25,039	28,097	31,156	34,214
17	15,428	18,402	21,376	24,350	27,324	30,299	33,273

**First Steps - Female  
Paid Up At 70**

Monthly Quick Quotes at Various Amounts  
(Includes Policy Fee)

Issue Age	\$15	\$17	\$19	\$21	\$23	\$25	\$27
0	28,833	34,392	39,950	45,508			
1	27,971	33,363	38,754	44,146	49,538		
2	27,224	32,472	37,720	42,968	48,216		
3	26,516	31,627	36,739	41,850	46,962		
4	25,844	30,826	35,808	40,790	45,772		
5	25,205	30,064	34,923	39,781	44,640	49,499	
6	24,436	29,147	33,857	38,568	43,279	47,989	
7	23,663	28,224	32,786	37,347	41,909	46,471	
8	22,984	27,415	31,845	36,276	40,707	45,137	49,568
9	22,388	26,703	31,019	35,335	39,650	43,966	48,282
10	21,821	26,028	30,235	34,441	38,648	42,854	47,061
11	21,044	25,100	29,157	33,213	37,270	41,327	45,383
12	20,356	24,280	28,204	32,128	36,052	39,976	43,901
13	19,712	23,512	27,312	31,112	34,912	38,712	42,512
14	19,140	22,830	26,520	30,209	33,899	37,589	41,278
15	18,601	22,186	25,772	29,358	32,943	36,529	40,115
16	18,149	21,648	25,147	28,645	32,144	35,642	39,141
17	17,719	21,135	24,551	27,966	31,382	34,798	38,214

**First Steps - Male  
20 Pay**

Monthly Quick Quotes at Various Amounts  
(Includes Policy Fee)

Issue Age	\$15	\$17	\$19	\$21	\$23	\$25	\$27
0	17,663	21,068	24,473	27,878	31,283	34,688	38,093
1	17,124	20,425	23,726	27,027	30,328	33,629	36,930
2	16,617	19,820	23,023	26,226	29,429	32,633	35,836
3	16,162	19,277	22,393	25,508	28,624	31,739	34,855
4	15,731	18,764	21,796	24,828	27,861	30,893	33,926
5	15,344	18,301	21,259	24,217	27,175	30,133	33,091
6	14,856	17,720	20,583	23,447	26,311	29,175	32,039
7	14,398	17,174	19,949	22,725	25,500	28,276	31,052
8	13,985	16,681	19,377	22,073	24,769	27,465	30,161
9	13,612	16,236	18,860	21,484	24,108	26,732	29,356
10	13,258	15,814	18,369	20,925	23,481	26,037	28,592
11	12,789	15,255	17,720	20,186	22,651	25,116	27,582
12	12,339	14,718	17,096	19,475	21,854	24,232	26,611
13	11,945	14,247	16,550	18,853	21,155	23,458	25,761
14	11,587	13,821	16,054	18,288	20,522	22,755	24,989
15	11,250	13,419	15,587	17,756	19,925	22,093	24,262
16	10,932	13,039	15,147	17,254	19,361	21,469	23,576
17	10,621	12,669	14,716	16,764	18,811	20,859	22,906

**First Steps - Female  
20 Pay**

Monthly Quick Quotes at Various Amounts  
(Includes Policy Fee)

Issue Age	\$15	\$17	\$19	\$21	\$23	\$25	\$27
0	20,101	23,976	27,850	31,725	35,600	39,475	43,350
1	19,473	23,226	26,980	30,734	34,488	38,241	41,995
2	18,883	22,523	26,163	29,803	33,443	37,083	40,723
3	18,357	21,896	25,435	28,973	32,512	36,051	39,590
4	17,889	21,337	24,786	28,234	31,682	35,131	38,579
5	17,416	20,774	24,131	27,489	30,846	34,203	37,561
6	16,866	20,118	23,369	26,621	29,872	33,123	36,375
7	16,326	19,474	22,621	25,768	28,915	32,063	35,210
8	15,865	18,923	21,981	25,039	28,097	31,156	34,214
9	15,428	18,402	21,376	24,350	27,324	30,299	33,273
10	15,015	17,909	20,804	23,698	26,593	29,487	32,382
11	14,510	17,307	20,104	22,901	25,698	28,496	31,293
12	14,038	16,744	19,450	22,156	24,862	27,568	30,274
13	13,612	16,236	18,860	21,484	24,108	26,732	29,356
14	13,227	15,776	18,326	20,876	23,426	25,975	28,525
15	12,877	15,360	17,842	20,325	22,807	25,289	27,772
16	12,490	14,898	17,306	19,713	22,121	24,529	26,937
17	12,139	14,479	16,819	19,159	21,499	23,839	26,179

**First Steps - Male  
10 Pay**

Monthly Quick Quotes at Various Amounts  
(Includes Policy Fee)

Issue Age	\$15	\$17	\$19	\$21	\$23	\$25	\$27
0	11,399	13,596	15,793	17,991	20,188	22,385	24,583
1	11,029	13,155	15,281	17,407	19,533	21,659	23,785
2	10,682	12,741	14,801	16,860	18,919	20,978	23,037
3	10,376	12,376	14,376	16,376	18,376	20,377	22,377
4	10,096	12,042	13,988	15,934	17,880	19,826	21,772
5		11,725	13,620	15,515	17,410	19,305	21,200
6		11,328	13,159	14,990	16,820	18,651	20,482
7		10,948	12,717	14,487	16,256	18,025	19,795
8		10,618	12,334	14,050	15,766	17,482	19,198
9		10,323	11,991	13,659	15,328	16,996	18,664
10		10,036	11,658	13,280	14,902	16,524	18,146
11			11,237	12,800	14,364	15,927	17,490
12			10,837	12,345	13,853	15,361	16,868
13			10,479	11,937	13,395	14,853	16,311
14			10,164	11,578	12,992	14,406	15,820
15				11,240	12,613	13,985	15,358
16				10,894	12,225	13,555	14,886
17				10,569	11,860	13,150	14,441

**First Steps - Female  
10 Pay**

Monthly Quick Quotes at Various Amounts  
(Includes Policy Fee)

Issue Age	\$15	\$17	\$19	\$21	\$23	\$25	\$27
0	13,073	15,593	18,113	20,633	23,153	25,673	28,193
1	12,631	15,066	17,501	19,935	22,370	24,805	27,240
2	12,231	14,589	16,947	19,305	21,663	24,021	26,379
3	11,869	14,157	16,445	18,733	21,021	23,309	25,597
4	11,551	13,778	16,005	18,231	20,458	22,685	24,912
5	11,239	13,405	15,572	17,738	19,905	22,071	24,238
6	10,858	12,951	15,044	17,137	19,230	21,323	23,416
7	10,502	12,527	14,551	16,576	18,600	20,625	22,649
8	10,178	12,140	14,102	16,064	18,026	19,988	21,950
9		11,798	13,704	15,611	17,518	19,424	21,331
10		11,474	13,328	15,182	17,037	18,891	20,745
11		11,066	12,854	14,642	16,431	18,219	20,008
12		10,686	12,413	14,140	15,867	17,593	19,320
13		10,347	12,019	13,691	15,363	17,036	18,708
14		10,044	11,667	13,290	14,914	16,537	18,160
15			11,335	12,912	14,489	16,066	17,643
16			10,967	12,493	14,019	15,545	17,071
17			10,615	12,092	13,569	15,046	16,523