

## Non Tobacco User 10 Year Term

	Under 35	36	37	38	39	40	41	42	43	44	45	46	47	48
<b>\$25,000</b>	\$1.15	\$1.18	\$1.20	\$1.28	\$1.33	\$1.45	\$1.58	\$1.75	\$1.95	\$2.15	\$2.38	\$2.60	\$2.83	\$3.05
<b>\$50,000</b>	\$2.30	\$2.35	\$2.40	\$2.55	\$2.65	\$2.90	\$3.15	\$3.50	\$3.90	\$4.30	\$4.75	\$5.20	\$5.65	\$6.10
<b>\$75,000</b>	\$3.45	\$3.53	\$3.60	\$3.83	\$3.98	\$4.35	\$4.73	\$5.25	\$5.85	\$6.45	\$7.13	\$7.80	\$8.48	\$9.15
<b>\$100,000</b>	\$4.60	\$4.70	\$4.80	\$5.10	\$5.30	\$5.80	\$6.30	\$7.00	\$7.80	\$8.60	\$9.50	\$10.40	\$11.30	\$12.20
<b>\$150,000</b>	\$6.90	\$7.05	\$7.20	\$7.65	\$7.95	\$8.70	\$9.45	\$10.50	\$11.70	\$12.90	\$14.25	\$15.60	\$16.95	\$18.30
<b>\$200,000</b>	\$9.20	\$9.40	\$9.60	\$10.20	\$10.60	\$11.60	\$12.60	\$14.00	\$15.60	\$17.20	\$19.00	\$20.80	\$22.60	\$24.40
<b>\$250,000</b>	\$11.50	\$11.75	\$12.00	\$12.75	\$13.25	\$14.50	\$15.75	\$17.50	\$19.50	\$21.50	\$23.75	\$26.00	\$28.25	\$30.50
<b>\$300,000</b>	\$13.80	\$14.10	\$14.40	\$15.30	\$15.90	\$17.40	\$18.90	\$21.00	\$23.40	\$25.80	\$28.50	\$31.20	\$33.90	\$36.60
<b>\$350,000</b>	\$16.10	\$16.45	\$16.80	\$17.85	\$18.55	\$20.30	\$22.05	\$24.50	\$27.30	\$30.10	\$33.25	\$36.40	\$39.55	\$42.70
<b>\$400,000</b>	\$18.40	\$18.80	\$19.20	\$20.40	\$21.20	\$23.20	\$25.20	\$28.00	\$31.20	\$34.40	\$38.00	\$41.60	\$45.20	\$48.80
<b>\$450,000</b>	\$20.70	\$21.15	\$21.60	\$22.95	\$23.85	\$26.10	\$28.35	\$31.50	\$35.10	\$38.70	\$42.75	\$46.80	\$50.85	\$54.90
<b>\$500,000</b>	\$23.00	\$23.50	\$24.00	\$25.50	\$26.50	\$29.00	\$31.50	\$35.00	\$39.00	\$43.00	\$47.50	\$52.00	\$56.50	\$61.00
<b>\$600,000</b>	\$27.60	\$28.20	\$28.80	\$30.60	\$31.80	\$34.80	\$37.80	\$42.00	\$46.80	\$51.60	\$57.00	\$62.40	\$67.80	\$73.20
<b>\$700,000</b>	\$32.20	\$32.90	\$33.60	\$35.70	\$37.10	\$40.60	\$44.10	\$49.00	\$54.60	\$60.20	\$66.50	\$72.80	\$79.10	\$85.40
<b>\$800,000</b>	\$36.80	\$37.60	\$38.40	\$40.80	\$42.40	\$46.40	\$50.40	\$56.00	\$62.40	\$68.80	\$76.00	\$83.20	\$90.40	\$97.60
<b>\$900,000</b>	\$41.40	\$42.30	\$43.20	\$45.90	\$47.70	\$52.20	\$56.70	\$63.00	\$70.20	\$77.40	\$85.50	\$93.60	\$101.70	\$109.80
<b>\$1,000,000</b>	\$46.00	\$47.00	\$48.00	\$51.00	\$53.00	\$58.00	\$63.00	\$70.00	\$78.00	\$86.00	\$95.00	\$104.00	\$113.00	\$122.00

## Tobacco User 10 Year Term

	18-26	27	28	29	30	31	32	33	34	35	36	37	38	39
<b>\$25,000</b>	\$2.43	\$2.48	\$2.58	\$2.68	\$2.95	\$3.10	\$3.30	\$3.53	\$3.75	\$4.03	\$4.33	\$4.65	\$5.00	\$5.40
<b>\$50,000</b>	\$4.85	\$4.95	\$5.15	\$5.35	\$5.90	\$6.20	\$6.60	\$7.05	\$7.50	\$8.05	\$8.65	\$9.30	\$10.00	\$10.80
<b>\$75,000</b>	\$7.28	\$7.43	\$7.73	\$8.03	\$8.85	\$9.30	\$9.90	\$10.58	\$11.25	\$12.08	\$12.98	\$13.95	\$15.00	\$16.20
<b>\$100,000</b>	\$9.70	\$9.90	\$10.30	\$10.70	\$11.80	\$12.40	\$13.20	\$14.10	\$15.00	\$16.10	\$17.30	\$18.60	\$20.00	\$21.60
<b>\$150,000</b>	\$14.55	\$14.85	\$15.45	\$16.05	\$17.70	\$18.60	\$19.80	\$21.15	\$22.50	\$24.15	\$25.95	\$27.90	\$30.00	\$32.40
<b>\$200,000</b>	\$19.40	\$19.80	\$20.60	\$21.40	\$23.60	\$24.80	\$26.40	\$28.20	\$30.00	\$32.20	\$34.60	\$37.20	\$40.00	\$43.20
<b>\$250,000</b>	\$24.25	\$24.75	\$25.75	\$26.75	\$29.50	\$31.00	\$33.00	\$35.25	\$37.50	\$40.25	\$43.25	\$46.50	\$50.00	\$54.00
<b>\$300,000</b>	\$29.10	\$29.70	\$30.90	\$32.10	\$35.40	\$37.20	\$39.60	\$42.30	\$45.00	\$48.30	\$51.90	\$55.80	\$60.00	\$64.80
<b>\$350,000</b>	\$33.95	\$34.65	\$36.05	\$37.45	\$41.30	\$43.40	\$46.20	\$49.35	\$52.50	\$56.35	\$60.55	\$65.10	\$70.00	\$75.60
<b>\$400,000</b>	\$38.80	\$39.60	\$41.20	\$42.80	\$47.20	\$49.60	\$52.80	\$56.40	\$60.00	\$64.40	\$69.20	\$74.40	\$80.00	\$86.40
<b>\$450,000</b>	\$43.65	\$44.55	\$46.35	\$48.15	\$53.10	\$55.80	\$59.40	\$63.45	\$67.50	\$72.45	\$77.85	\$83.70	\$90.00	\$97.20
<b>\$500,000</b>	\$48.50	\$49.50	\$51.50	\$53.50	\$59.00	\$62.00	\$66.00	\$70.50	\$75.00	\$80.50	\$86.50	\$93.00	\$100.00	\$108.00
<b>\$600,000</b>	\$58.20	\$59.40	\$61.80	\$64.20	\$70.80	\$74.40	\$79.20	\$84.60	\$90.00	\$96.60	\$103.80	\$111.60	\$120.00	\$129.60
<b>\$700,000</b>	\$67.90	\$69.30	\$72.10	\$74.90	\$82.60	\$86.80	\$92.40	\$98.70	\$105.00	\$112.70	\$121.10	\$130.20	\$140.00	\$151.20
<b>\$800,000</b>	\$77.60	\$79.20	\$82.40	\$85.60	\$94.40	\$99.20	\$105.60	\$112.80	\$120.00	\$128.80	\$138.40	\$148.80	\$160.00	\$172.80
<b>\$900,000</b>	\$87.30	\$89.10	\$92.70	\$96.30	\$106.20	\$111.60	\$118.80	\$126.90	\$135.00	\$144.90	\$155.70	\$167.40	\$180.00	\$194.40
<b>\$1,000,000</b>	\$97.00	\$99.00	\$103.00	\$107.00	\$118.00	\$124.00	\$132.00	\$141.00	\$150.00	\$161.00	\$173.00	\$186.00	\$200.00	\$216.00

49	50	51	52	53	54	55	56	57	58	59
\$3.33	\$3.68	\$4.05	\$4.50	\$4.98	\$5.55	\$6.13	\$6.70	\$7.33	\$8.03	\$8.83
\$6.65	\$7.35	\$8.10	\$9.00	\$9.95	\$11.10	\$12.25	\$13.40	\$14.65	\$16.05	\$17.65
\$9.98	\$11.03	\$12.15	\$13.50	\$14.93	\$16.65	\$18.38	\$20.10	\$21.98	\$24.08	\$26.48
\$13.30	\$14.70	\$16.20	\$18.00	\$19.90	\$22.20	\$24.50	\$26.80	\$29.30	\$32.10	\$35.30
\$19.95	\$22.05	\$24.30	\$27.00	\$29.85	\$33.30	\$36.75	\$40.20	\$43.95	\$48.15	\$52.95
\$26.60	\$29.40	\$32.40	\$36.00	\$39.80	\$44.40	\$49.00	\$53.60	\$58.60	\$64.20	\$70.60
\$33.25	\$36.75	\$40.50	\$45.00	\$49.75	\$55.50	\$61.25	\$67.00	\$73.25	\$80.25	\$88.25
\$39.90	\$44.10	\$48.60	\$54.00	\$59.70	\$66.60	\$73.50	\$80.40	\$87.90	\$96.30	\$105.90
\$46.55	\$51.45	\$56.70	\$63.00	\$69.65	\$77.70	\$85.75	\$93.80	\$102.55	\$112.35	\$123.55
\$53.20	\$58.80	\$64.80	\$72.00	\$79.60	\$88.80	\$98.00	\$107.20	\$117.20	\$128.40	\$141.20
\$59.85	\$66.15	\$72.90	\$81.00	\$89.55	\$99.90	\$110.25	\$120.60	\$131.85	\$144.45	\$158.85
\$66.50	\$73.50	\$81.00	\$90.00	\$99.50	\$111.00	\$122.50	\$134.00	\$146.50	\$160.50	\$176.50
\$79.80	\$88.20	\$97.20	\$108.00	\$119.40	\$133.20	\$147.00	\$160.80	\$175.80	\$192.60	\$211.80
\$93.10	\$102.90	\$113.40	\$126.00	\$139.30	\$155.40	\$171.50	\$187.60	\$205.10	\$224.70	\$247.10
\$106.40	\$117.60	\$129.60	\$144.00	\$159.20	\$177.60	\$196.00	\$214.40	\$234.40	\$256.80	\$282.40
\$119.70	\$132.30	\$145.80	\$162.00	\$179.10	\$199.80	\$220.50	\$241.20	\$263.70	\$288.90	\$317.70
\$133.00	\$147.00	\$162.00	\$180.00	\$199.00	\$222.00	\$245.00	\$268.00	\$293.00	\$321.00	\$353.00

40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55
\$5.83	\$6.30	\$6.80	\$7.33	\$7.90	\$8.45	\$9.00	\$9.58	\$10.20	\$10.90	\$11.65	\$12.50	\$13.40	\$14.38	\$15.43	\$16.55
\$11.65	\$12.60	\$13.60	\$14.65	\$15.80	\$16.90	\$18.00	\$19.15	\$20.40	\$21.80	\$23.30	\$25.00	\$26.80	\$28.75	\$30.85	\$33.10
\$17.48	\$18.90	\$20.40	\$21.98	\$23.70	\$25.35	\$27.00	\$28.73	\$30.60	\$32.70	\$34.95	\$37.50	\$40.20	\$43.13	\$46.28	\$49.65
\$23.30	\$25.20	\$27.20	\$29.30	\$31.60	\$33.80	\$36.00	\$38.30	\$40.80	\$43.60	\$46.60	\$50.00	\$53.60	\$57.50	\$61.70	\$66.20
\$34.95	\$37.80	\$40.80	\$43.95	\$47.40	\$50.70	\$54.00	\$57.45	\$61.20	\$65.40	\$69.90	\$75.00	\$80.40	\$86.25	\$92.55	\$99.30
\$46.60	\$50.40	\$54.40	\$58.60	\$63.20	\$67.60	\$72.00	\$76.60	\$81.60	\$87.20	\$93.20	\$100.00	\$107.20	\$115.00	\$123.40	\$132.40
\$58.25	\$63.00	\$68.00	\$73.25	\$79.00	\$84.50	\$90.00	\$95.75	\$102.00	\$109.00	\$116.50	\$125.00	\$134.00	\$143.75	\$154.25	\$165.50
\$69.90	\$75.60	\$81.60	\$87.90	\$94.80	\$101.40	\$108.00	\$114.90	\$122.40	\$130.80	\$139.80	\$150.00	\$160.80	\$172.50	\$185.10	\$198.60
\$81.55	\$88.20	\$95.20	\$102.55	\$110.60	\$118.30	\$126.00	\$134.05	\$142.80	\$152.60	\$163.10	\$175.00	\$187.60	\$201.25	\$215.95	\$231.70
\$93.20	\$100.80	\$108.80	\$117.20	\$126.40	\$135.20	\$144.00	\$153.20	\$163.20	\$174.40	\$186.40	\$200.00	\$214.40	\$230.00	\$246.80	\$264.80
\$104.85	\$113.40	\$122.40	\$131.85	\$142.20	\$152.10	\$162.00	\$172.35	\$183.60	\$196.20	\$209.70	\$225.00	\$241.20	\$258.75	\$277.65	\$297.90
\$116.50	\$126.00	\$136.00	\$146.50	\$158.00	\$169.00	\$180.00	\$191.50	\$204.00	\$218.00	\$233.00	\$250.00	\$268.00	\$287.50	\$308.50	\$331.00
\$139.80	\$151.20	\$163.20	\$175.80	\$189.60	\$202.80	\$216.00	\$229.80	\$244.80	\$261.60	\$279.60	\$300.00	\$321.60	\$345.00	\$370.20	\$397.20
\$163.10	\$176.40	\$190.40	\$205.10	\$221.20	\$236.60	\$252.00	\$268.10	\$285.60	\$305.20	\$326.20	\$350.00	\$375.20	\$402.50	\$431.90	\$463.40
\$186.40	\$201.60	\$217.60	\$234.40	\$252.80	\$270.40	\$288.00	\$306.40	\$326.40	\$348.80	\$372.80	\$400.00	\$428.80	\$460.00	\$493.60	\$529.60
\$209.70	\$226.80	\$244.80	\$263.70	\$284.40	\$304.20	\$324.00	\$344.70	\$367.20	\$392.40	\$419.40	\$450.00	\$482.40	\$517.50	\$555.30	\$595.80
\$233.00	\$252.00	\$272.00	\$293.00	\$316.00	\$338.00	\$360.00	\$383.00	\$408.00	\$436.00	\$466.00	\$500.00	\$536.00	\$575.00	\$617.00	\$662.00

56	57	58	59
\$17.68	\$18.85	\$20.23	\$21.95
\$35.35	\$37.70	\$40.45	\$43.90
\$53.03	\$56.55	\$60.68	\$65.85
\$70.70	\$75.40	\$80.90	\$87.80
\$106.05	\$113.10	\$121.35	\$131.70
\$141.40	\$150.80	\$161.80	\$175.60
\$176.75	\$188.50	\$202.25	\$219.50
\$212.10	\$226.20	\$242.70	\$263.40
\$247.45	\$263.90	\$283.15	\$307.30
\$282.80	\$301.60	\$323.60	\$351.20
\$318.15	\$339.30	\$364.05	\$395.10
\$353.50	\$377.00	\$404.50	\$439.00
\$424.20	\$452.40	\$485.40	\$526.80
\$494.90	\$527.80	\$566.30	\$614.60
\$565.60	\$603.20	\$647.20	\$702.40
\$636.30	\$678.60	\$728.10	\$790.20
\$707.00	\$754.00	\$809.00	\$878.00