

Non Tobacco User 20 Year Term

| | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 |
|--------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| \$100,000 | \$5.10 | \$5.30 | \$5.40 | \$5.40 | \$5.40 | \$5.50 | \$5.60 | \$5.70 | \$5.80 | \$5.90 | \$6.10 | \$6.30 |
| \$150,000 | \$7.65 | \$7.95 | \$8.10 | \$8.10 | \$8.10 | \$8.25 | \$8.40 | \$8.55 | \$8.70 | \$8.85 | \$9.15 | \$9.45 |
| \$200,000 | \$10.20 | \$10.60 | \$10.80 | \$10.80 | \$10.80 | \$11.00 | \$11.20 | \$11.40 | \$11.60 | \$11.80 | \$12.20 | \$12.60 |
| \$250,000 | \$12.75 | \$13.25 | \$13.50 | \$13.50 | \$13.50 | \$13.75 | \$14.00 | \$14.25 | \$14.50 | \$14.75 | \$15.25 | \$15.75 |
| \$300,000 | \$15.30 | \$15.90 | \$16.20 | \$16.20 | \$16.20 | \$16.50 | \$16.80 | \$17.10 | \$17.40 | \$17.70 | \$18.30 | \$18.90 |
| \$350,000 | \$17.85 | \$18.55 | \$18.90 | \$18.90 | \$18.90 | \$19.25 | \$19.60 | \$19.95 | \$20.30 | \$20.65 | \$21.35 | \$22.05 |
| \$400,000 | \$20.40 | \$21.20 | \$21.60 | \$21.60 | \$21.60 | \$22.00 | \$22.40 | \$22.80 | \$23.20 | \$23.60 | \$24.40 | \$25.20 |
| \$450,000 | \$22.95 | \$23.85 | \$24.30 | \$24.30 | \$24.30 | \$24.75 | \$25.20 | \$25.65 | \$26.10 | \$26.55 | \$27.45 | \$28.35 |
| \$500,000 | \$25.50 | \$26.50 | \$27.00 | \$27.00 | \$27.00 | \$27.50 | \$28.00 | \$28.50 | \$29.00 | \$29.50 | \$30.50 | \$31.50 |
| \$600,000 | \$30.60 | \$31.80 | \$32.40 | \$32.40 | \$32.40 | \$33.00 | \$33.60 | \$34.20 | \$34.80 | \$35.40 | \$36.60 | \$37.80 |
| \$700,000 | \$35.70 | \$37.10 | \$37.80 | \$37.80 | \$37.80 | \$38.50 | \$39.20 | \$39.90 | \$40.60 | \$41.30 | \$42.70 | \$44.10 |
| \$800,000 | \$40.80 | \$42.40 | \$43.20 | \$43.20 | \$43.20 | \$44.00 | \$44.80 | \$45.60 | \$46.40 | \$47.20 | \$48.80 | \$50.40 |
| \$900,000 | \$45.90 | \$47.70 | \$48.60 | \$48.60 | \$48.60 | \$49.50 | \$50.40 | \$51.30 | \$52.20 | \$53.10 | \$54.90 | \$56.70 |
| \$1,000,000 | \$51.00 | \$53.00 | \$54.00 | \$54.00 | \$54.00 | \$55.00 | \$56.00 | \$57.00 | \$58.00 | \$59.00 | \$61.00 | \$63.00 |

Tobacco User 20 Year Term

| | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 |
|--------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| \$100,000 | \$11.20 | \$11.80 | \$12.40 | \$13.30 | \$14.60 | \$15.70 | \$16.90 | \$18.20 | \$19.70 | \$21.40 | \$23.20 | \$25.10 |
| \$150,000 | \$16.80 | \$17.70 | \$18.60 | \$19.95 | \$21.90 | \$23.55 | \$25.35 | \$27.30 | \$29.55 | \$32.10 | \$34.80 | \$37.65 |
| \$200,000 | \$22.40 | \$23.60 | \$24.80 | \$26.60 | \$29.20 | \$31.40 | \$33.80 | \$36.40 | \$39.40 | \$42.80 | \$46.40 | \$50.20 |
| \$250,000 | \$28.00 | \$29.50 | \$31.00 | \$33.25 | \$36.50 | \$39.25 | \$42.25 | \$45.50 | \$49.25 | \$53.50 | \$58.00 | \$62.75 |
| \$300,000 | \$33.60 | \$35.40 | \$37.20 | \$39.90 | \$43.80 | \$47.10 | \$50.70 | \$54.60 | \$59.10 | \$64.20 | \$69.60 | \$75.30 |
| \$350,000 | \$39.20 | \$41.30 | \$43.40 | \$46.55 | \$51.10 | \$54.95 | \$59.15 | \$63.70 | \$68.95 | \$74.90 | \$81.20 | \$87.85 |
| \$400,000 | \$44.80 | \$47.20 | \$49.60 | \$53.20 | \$58.40 | \$62.80 | \$67.60 | \$72.80 | \$78.80 | \$85.60 | \$92.80 | \$100.40 |
| \$450,000 | \$50.40 | \$53.10 | \$55.80 | \$59.85 | \$65.70 | \$70.65 | \$76.05 | \$81.90 | \$88.65 | \$96.30 | \$104.40 | \$112.95 |
| \$500,000 | \$56.00 | \$59.00 | \$62.00 | \$66.50 | \$73.00 | \$78.50 | \$84.50 | \$91.00 | \$98.50 | \$107.00 | \$116.00 | \$125.50 |
| \$600,000 | \$67.20 | \$70.80 | \$74.40 | \$79.80 | \$87.60 | \$94.20 | \$101.40 | \$109.20 | \$118.20 | \$128.40 | \$139.20 | \$150.60 |
| \$700,000 | \$78.40 | \$82.60 | \$86.80 | \$93.10 | \$102.20 | \$109.90 | \$118.30 | \$127.40 | \$137.90 | \$149.80 | \$162.40 | \$175.70 |
| \$800,000 | \$89.60 | \$94.40 | \$99.20 | \$106.40 | \$116.80 | \$125.60 | \$135.20 | \$145.60 | \$157.60 | \$171.20 | \$185.60 | \$200.80 |
| \$900,000 | \$100.80 | \$106.20 | \$111.60 | \$119.70 | \$131.40 | \$141.30 | \$152.10 | \$163.80 | \$177.30 | \$192.60 | \$208.80 | \$225.90 |
| \$1,000,000 | \$112.00 | \$118.00 | \$124.00 | \$133.00 | \$146.00 | \$157.00 | \$169.00 | \$182.00 | \$197.00 | \$214.00 | \$232.00 | \$251.00 |

| 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 |
|---------|---------|---------|---------|---------|----------|----------|----------|----------|----------|----------|----------|
| \$6.80 | \$7.20 | \$8.00 | \$8.70 | \$9.80 | \$11.10 | \$12.40 | \$13.90 | \$15.40 | \$17.30 | \$18.60 | \$20.90 |
| \$10.20 | \$10.80 | \$12.00 | \$13.05 | \$14.70 | \$16.65 | \$18.60 | \$20.85 | \$23.10 | \$25.95 | \$27.90 | \$31.35 |
| \$13.60 | \$14.40 | \$16.00 | \$17.40 | \$19.60 | \$22.20 | \$24.80 | \$27.80 | \$30.80 | \$34.60 | \$37.20 | \$41.80 |
| \$17.00 | \$18.00 | \$20.00 | \$21.75 | \$24.50 | \$27.75 | \$31.00 | \$34.75 | \$38.50 | \$43.25 | \$46.50 | \$52.25 |
| \$20.40 | \$21.60 | \$24.00 | \$26.10 | \$29.40 | \$33.30 | \$37.20 | \$41.70 | \$46.20 | \$51.90 | \$55.80 | \$62.70 |
| \$23.80 | \$25.20 | \$28.00 | \$30.45 | \$34.30 | \$38.85 | \$43.40 | \$48.65 | \$53.90 | \$60.55 | \$65.10 | \$73.15 |
| \$27.20 | \$28.80 | \$32.00 | \$34.80 | \$39.20 | \$44.40 | \$49.60 | \$55.60 | \$61.60 | \$69.20 | \$74.40 | \$83.60 |
| \$30.60 | \$32.40 | \$36.00 | \$39.15 | \$44.10 | \$49.95 | \$55.80 | \$62.55 | \$69.30 | \$77.85 | \$83.70 | \$94.05 |
| \$34.00 | \$36.00 | \$40.00 | \$43.50 | \$49.00 | \$55.50 | \$62.00 | \$69.50 | \$77.00 | \$86.50 | \$93.00 | \$104.50 |
| \$40.80 | \$43.20 | \$48.00 | \$52.20 | \$58.80 | \$66.60 | \$74.40 | \$83.40 | \$92.40 | \$103.80 | \$111.60 | \$125.40 |
| \$47.60 | \$50.40 | \$56.00 | \$60.90 | \$68.60 | \$77.70 | \$86.80 | \$97.30 | \$107.80 | \$121.10 | \$130.20 | \$146.30 |
| \$54.40 | \$57.60 | \$64.00 | \$69.60 | \$78.40 | \$88.80 | \$99.20 | \$111.20 | \$123.20 | \$138.40 | \$148.80 | \$167.20 |
| \$61.20 | \$64.80 | \$72.00 | \$78.30 | \$88.20 | \$99.90 | \$111.60 | \$125.10 | \$138.60 | \$155.70 | \$167.40 | \$188.10 |
| \$68.00 | \$72.00 | \$80.00 | \$87.00 | \$98.00 | \$111.00 | \$124.00 | \$139.00 | \$154.00 | \$173.00 | \$186.00 | \$209.00 |

| 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 |
|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| \$27.30 | \$29.60 | \$32.10 | \$34.90 | \$37.80 | \$41.00 | \$44.40 | \$48.00 | \$51.70 | \$55.70 | \$59.90 | \$64.70 |
| \$40.95 | \$44.40 | \$48.15 | \$52.35 | \$56.70 | \$61.50 | \$66.60 | \$72.00 | \$77.55 | \$83.55 | \$89.85 | \$97.05 |
| \$54.60 | \$59.20 | \$64.20 | \$69.80 | \$75.60 | \$82.00 | \$88.80 | \$96.00 | \$103.40 | \$111.40 | \$119.80 | \$129.40 |
| \$68.25 | \$74.00 | \$80.25 | \$87.25 | \$94.50 | \$102.50 | \$111.00 | \$120.00 | \$129.25 | \$139.25 | \$149.75 | \$161.75 |
| \$81.90 | \$88.80 | \$96.30 | \$104.70 | \$113.40 | \$123.00 | \$133.20 | \$144.00 | \$155.10 | \$167.10 | \$179.70 | \$194.10 |
| \$95.55 | \$103.60 | \$112.35 | \$122.15 | \$132.30 | \$143.50 | \$155.40 | \$168.00 | \$180.95 | \$194.95 | \$209.65 | \$226.45 |
| \$109.20 | \$118.40 | \$128.40 | \$139.60 | \$151.20 | \$164.00 | \$177.60 | \$192.00 | \$206.80 | \$222.80 | \$239.60 | \$258.80 |
| \$122.85 | \$133.20 | \$144.45 | \$157.05 | \$170.10 | \$184.50 | \$199.80 | \$216.00 | \$232.65 | \$250.65 | \$269.55 | \$291.15 |
| \$136.50 | \$148.00 | \$160.50 | \$174.50 | \$189.00 | \$205.00 | \$222.00 | \$240.00 | \$258.50 | \$278.50 | \$299.50 | \$323.50 |
| \$163.80 | \$177.60 | \$192.60 | \$209.40 | \$226.80 | \$246.00 | \$266.40 | \$288.00 | \$310.20 | \$334.20 | \$359.40 | \$388.20 |
| \$191.10 | \$207.20 | \$224.70 | \$244.30 | \$264.60 | \$287.00 | \$310.80 | \$336.00 | \$361.90 | \$389.90 | \$419.30 | \$452.90 |
| \$218.40 | \$236.80 | \$256.80 | \$279.20 | \$302.40 | \$328.00 | \$355.20 | \$384.00 | \$413.60 | \$445.60 | \$479.20 | \$517.60 |
| \$245.70 | \$266.40 | \$288.90 | \$314.10 | \$340.20 | \$369.00 | \$399.60 | \$432.00 | \$465.30 | \$501.30 | \$539.10 | \$582.30 |
| \$273.00 | \$296.00 | \$321.00 | \$349.00 | \$378.00 | \$410.00 | \$444.00 | \$480.00 | \$517.00 | \$557.00 | \$599.00 | \$647.00 |