

Everest Advantage - 50 Plus

***Whole Life Insurance
(Issue Ages 50-85)***

Specified Face Amounts/Monthly Premium

Immediate Death Benefit

Policy Form No. 3118

Return of Premium Death Benefit

Policy Form No. 3119

**Underwritten By:
IA American Life Insurance Company**

Male
Non-Smoker

Everest Advantage - 50 Plus

Immediate
Death Benefit

Age	Rate Per \$1,000	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	Age
50	33.92	21.97	29.43	36.89	51.82	66.74	81.67	96.59	111.52	126.44	141.37	156.29	50
51	35.92	22.85	30.75	38.65	54.46	70.26	86.07	101.87	117.68	133.48	149.29	165.09	51
52	37.74	23.65	31.95	40.26	56.86	73.47	90.07	106.68	123.28	139.89	156.50	173.10	52
53	40.28	24.77	33.63	42.49	60.21	77.94	95.66	113.38	131.11	148.83	166.55	184.28	53
54	42.14	25.59	34.86	44.13	62.67	81.21	99.75	118.29	136.84	155.38	173.92	192.46	54
55	43.73	26.29	35.91	45.53	64.77	84.01	103.25	122.49	141.73	160.97	180.22	199.46	55
56	45.47	27.05	37.06	47.06	67.07	87.07	107.08	127.09	147.09	167.10	187.11	207.11	56
57	46.64	27.57	37.83	48.09	68.61	89.13	109.65	130.17	150.70	171.22	191.74	212.26	57
58	49.03	28.62	39.40	50.19	71.76	93.34	114.91	136.48	158.06	179.63	201.20	222.78	58
59	50.95	29.46	40.67	51.88	74.30	96.72	119.13	141.55	163.97	186.39	208.81	231.22	59
60	51.94	29.90	41.33	52.75	75.61	98.46	121.31	144.17	167.02	189.87	212.73	235.58	60
61	54.94	31.22	43.31	55.39	79.57	103.74	127.91	152.09	176.26	200.43	224.61	248.78	61
62	57.73	32.45	45.15	57.85	83.25	108.65	134.05	159.45	184.85	210.25	235.66	261.06	62
63	60.42	33.63	46.92	60.21	86.80	113.38	139.97	166.55	193.14	219.72	246.31	272.89	63
64	63.60	35.03	49.02	63.01	91.00	118.98	146.96	174.95	202.93	230.92	258.90	286.88	64
65	66.78	36.43	51.12	65.81	95.19	124.58	153.96	183.34	212.73	242.11	271.49	300.88	65
66	71.26	38.40	54.08	69.75	101.11	132.46	163.82	195.17	226.53	257.88	289.23	320.59	66
67	75.93	40.45	57.16	73.86	107.27	140.68	174.09	207.50	240.91	274.32	307.73	341.14	67
68	81.00	42.68	60.50	78.32	113.96	149.60	185.24	220.88	256.52	292.16	327.80	363.44	68
69	85.55	44.69	63.51	82.33	119.97	157.61	195.25	232.90	270.54	308.18	345.82	383.46	69
70	89.06	46.23	65.82	85.42	124.60	163.79	202.98	242.16	281.35	320.54	359.72	398.91	70
71	94.72	48.72	69.56	90.40	132.08	173.75	215.43	257.11	298.78	340.46	382.14	423.81	71
72	100.68	51.34	73.49	95.64	139.94	184.24	228.54	272.84	317.14	361.44	405.74	450.04	72
73	107.45	54.32	77.96	101.60	148.88	196.16	243.43	290.71	337.99	385.27	432.55	479.82	73
74	115.01	57.65	82.95	108.25	158.86	209.46	260.07	310.67	361.28	411.88	462.48	513.09	74
75	123.23	61.27	88.38	115.49	169.71	223.93	278.15	332.37	386.59	440.81	495.04	549.26	75
76	132.50	65.34	94.49	123.64	181.94	240.24	298.54	NA*	NA*	NA*	NA*	NA*	76
77	142.04	69.54	100.79	132.04	194.54	257.04	319.53	NA*	NA*	NA*	NA*	NA*	77
78	154.66	75.10	109.12	143.15	211.20	279.25	347.29	NA*	NA*	NA*	NA*	NA*	78
79	166.64	80.37	117.03	153.69	227.01	300.33	373.65	NA*	NA*	NA*	NA*	NA*	79
80	179.14	85.87	125.28	164.69	243.51	322.33	401.15	NA*	NA*	NA*	NA*	NA*	80
81	193.35	92.12	134.66	177.19	262.27	347.34	432.41	NA*	NA*	NA*	NA*	NA*	81
82	208.82	98.93	144.87	190.81	282.69	374.57	466.44	NA*	NA*	NA*	NA*	NA*	82
83	223.35	105.32	154.46	203.59	301.87	400.14	498.41	NA*	NA*	NA*	NA*	NA*	83
84	239.56	112.45	165.15	217.86	323.26	428.67	534.07	NA*	NA*	NA*	NA*	NA*	84
85	255.73	119.57	175.83	232.09	344.61	457.13	569.65	NA*	NA*	NA*	NA*	NA*	85

Male
Smoker

Everest Advantage - 50 Plus

Immediate
Death Benefit

Age	Rate Per \$1,000	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	Age
50	44.38	26.57	36.34	46.10	65.63	85.15	104.68	124.21	143.74	163.26	182.79	202.32	50
51	46.35	27.44	37.64	47.83	68.23	88.62	109.01	129.41	149.80	170.20	190.59	210.98	51
52	48.47	28.37	39.04	49.70	71.03	92.35	113.68	135.01	156.33	177.66	198.99	220.31	52
53	50.86	29.42	40.61	51.80	74.18	96.56	118.94	141.32	163.69	186.07	208.45	230.83	53
54	53.12	30.42	42.10	53.79	77.16	100.54	123.91	147.28	170.65	194.03	217.40	240.77	54
55	55.39	31.42	43.60	55.79	80.16	104.53	128.90	153.27	177.65	202.02	226.39	250.76	55
56	57.69	32.43	45.12	57.81	83.20	108.58	133.96	159.35	184.73	210.11	235.50	260.88	56
57	59.99	33.44	46.64	59.84	86.23	112.63	139.02	165.42	191.81	218.21	244.61	271.00	57
58	62.86	34.70	48.53	62.36	90.02	117.68	145.34	173.00	200.65	228.31	255.97	283.63	58
59	65.19	35.73	50.07	64.41	93.10	121.78	150.46	179.15	207.83	236.51	265.20	293.88	59
60	67.74	36.85	51.75	66.66	96.46	126.27	156.07	185.88	215.68	245.49	275.30	305.10	60
61	72.08	38.76	54.62	70.48	102.19	133.91	165.62	197.34	229.05	260.77	292.48	324.20	61
62	75.26	40.16	56.72	73.27	106.39	139.50	172.62	205.73	238.85	271.96	305.07	338.19	62
63	78.23	41.47	58.68	75.89	110.31	144.73	179.15	213.57	247.99	282.41	316.84	351.26	63
64	81.96	43.11	61.14	79.17	115.23	151.29	187.36	223.42	259.48	295.54	331.61	367.67	64
65	85.86	44.82	63.71	82.60	120.38	158.16	195.94	233.72	271.49	309.27	347.05	384.83	65
66	91.09	47.12	67.16	87.20	127.28	167.36	207.44	247.52	287.60	327.68	367.76	407.84	66
67	95.93	49.25	70.36	91.46	133.67	175.88	218.09	260.30	302.51	344.72	386.93	429.14	67
68	101.76	51.82	74.21	96.59	141.37	186.14	230.92	275.69	320.47	365.24	410.01	454.79	68
69	107.59	54.38	78.05	101.72	149.06	196.40	243.74	291.08	338.42	385.76	433.10	480.44	69
70	111.89	56.28	80.89	105.51	154.74	203.97	253.20	302.43	351.67	400.90	450.13	499.36	70
71	118.51	59.19	85.26	111.33	163.48	215.62	267.77	319.91	372.06	424.20	476.34	528.49	71
72	125.49	62.26	89.87	117.48	172.69	227.91	283.12	338.34	393.55	448.77	503.99	559.20	72
73	133.38	65.73	95.08	124.42	183.11	241.79	300.48	359.17	417.86	476.54	535.23	593.92	73
74	141.51	69.31	100.44	131.57	193.84	256.10	318.37	380.63	442.90	505.16	567.42	629.69	74
75	151.85	73.86	107.27	140.67	207.49	274.30	341.11	407.93	474.74	541.56	608.37	675.18	75
76	162.18	78.40	114.08	149.76	221.12	292.48	363.84	NA*	NA*	NA*	NA*	NA*	76
77	173.00	83.16	121.22	159.28	235.40	311.52	387.64	NA*	NA*	NA*	NA*	NA*	77
78	186.14	88.95	129.90	170.85	252.75	334.65	416.55	NA*	NA*	NA*	NA*	NA*	78
79	197.16	93.80	137.17	180.55	267.30	354.05	440.79	NA*	NA*	NA*	NA*	NA*	79
80	209.46	99.21	145.29	191.37	283.53	375.69	467.85	NA*	NA*	NA*	NA*	NA*	80
81	222.60	104.99	153.96	202.93	300.88	398.82	496.76	NA*	NA*	NA*	NA*	NA*	81
82	236.25	110.99	162.97	214.94	318.89	422.84	526.79	NA*	NA*	NA*	NA*	NA*	82
83	253.25	118.47	174.19	229.90	341.33	452.76	564.19	NA*	NA*	NA*	NA*	NA*	83
84	274.41	127.79	188.16	248.53	369.27	490.01	610.74	NA*	NA*	NA*	NA*	NA*	84
85	298.13	138.22	203.81	269.40	400.58	531.75	662.93	NA*	NA*	NA*	NA*	NA*	85

Female
Non-Smoker

Everest Advantage - 50 Plus

Immediate
Death Benefit

Age	Rate Per \$1,000	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	Age
50	28.09	19.40	25.58	31.76	44.12	56.48	68.84	81.20	93.56	105.92	118.28	130.64	50
51	30.21	20.34	26.98	33.63	46.92	60.21	73.51	86.80	100.09	113.38	126.68	139.97	51
52	31.48	20.90	27.82	34.75	48.60	62.45	76.30	90.15	104.00	117.85	131.71	145.56	52
53	33.15	21.63	28.92	36.22	50.80	65.39	79.97	94.56	109.15	123.73	138.32	152.90	53
54	34.73	22.33	29.97	37.61	52.89	68.17	83.45	98.73	114.01	129.29	144.58	159.86	54
55	36.31	23.02	31.01	39.00	54.97	70.95	86.93	102.90	118.88	134.86	150.83	166.81	55
56	37.49	23.54	31.79	40.04	56.53	73.03	89.52	106.02	122.51	139.01	155.51	172.00	56
57	38.80	24.12	32.65	41.19	58.26	75.33	92.40	109.48	126.55	143.62	160.69	177.76	57
58	39.90	24.60	33.38	42.16	59.71	77.27	94.82	112.38	129.94	147.49	165.05	182.60	58
59	41.34	25.23	34.33	43.42	61.61	79.80	97.99	116.18	134.37	152.56	170.75	188.94	59
60	41.66	25.38	34.54	43.71	62.04	80.37	98.70	117.03	135.36	153.69	172.02	190.35	60
61	44.10	26.45	36.15	45.85	65.26	84.66	104.06	123.47	142.87	162.28	181.68	201.08	61
62	45.80	27.20	37.27	47.35	67.50	87.65	107.80	127.96	148.11	168.26	188.41	208.56	62
63	47.80	28.08	38.59	49.11	70.14	91.17	112.20	133.24	154.27	175.30	196.33	217.36	63
64	49.92	29.01	39.99	50.97	72.94	94.90	116.87	138.83	160.80	182.76	204.73	226.69	64
65	51.94	29.90	41.33	52.75	75.61	98.46	121.31	144.17	167.02	189.87	212.73	235.58	65
66	55.16	31.32	43.45	55.59	79.86	104.13	128.40	152.67	176.94	201.21	225.48	249.75	66
67	57.99	32.56	45.32	58.08	83.59	109.11	134.62	160.14	185.65	211.17	236.69	262.20	67
68	61.19	33.97	47.43	60.89	87.82	114.74	141.66	168.59	195.51	222.43	249.36	276.28	68
69	64.35	35.36	49.52	63.67	91.99	120.30	148.61	176.93	205.24	233.56	261.87	290.18	69
70	67.53	36.76	51.61	66.47	96.18	125.90	155.61	185.32	215.04	244.75	274.46	304.18	70
71	71.55	38.53	54.27	70.01	101.49	132.97	164.45	195.94	227.42	258.90	290.38	321.86	71
72	75.79	40.39	57.07	73.74	107.09	140.44	173.78	207.13	240.48	273.83	307.17	340.52	72
73	81.14	42.75	60.60	78.45	114.15	149.85	185.55	221.25	256.96	292.66	328.36	364.06	73
74	86.13	44.94	63.89	82.84	120.74	158.63	196.53	234.43	272.33	310.22	348.12	386.02	74
75	92.49	47.74	68.09	88.44	129.13	169.83	210.52	251.22	291.91	332.61	373.31	414.00	75
76	98.63	50.44	72.14	93.84	137.24	180.63	224.03	NA*	NA*	NA*	NA*	NA*	76
77	104.25	52.91	75.85	98.78	144.65	190.52	236.39	NA*	NA*	NA*	NA*	NA*	77
78	111.30	56.02	80.50	104.99	153.96	202.93	251.90	NA*	NA*	NA*	NA*	NA*	78
79	120.00	59.84	86.24	112.64	165.44	218.24	271.04	NA*	NA*	NA*	NA*	NA*	79
80	129.85	64.18	92.75	121.31	178.45	235.58	292.71	NA*	NA*	NA*	NA*	NA*	80
81	139.71	68.52	99.25	129.99	191.46	252.93	314.40	NA*	NA*	NA*	NA*	NA*	81
82	150.52	73.27	106.39	139.50	205.73	271.96	338.18	NA*	NA*	NA*	NA*	NA*	82
83	162.71	78.64	114.43	150.23	221.82	293.41	365.00	NA*	NA*	NA*	NA*	NA*	83
84	175.96	84.47	123.18	161.89	239.31	316.73	394.15	NA*	NA*	NA*	NA*	NA*	84
85	191.07	91.12	133.15	175.19	259.26	343.33	427.39	NA*	NA*	NA*	NA*	NA*	85

Female
Smoker

Everest Advantage - 50 Plus

Immediate
Death Benefit

Age	Rate Per \$1,000	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	Age
50	33.50	21.78	29.15	36.52	51.26	66.00	80.74	95.48	110.22	124.96	139.70	154.44	50
51	34.60	22.27	29.88	37.49	52.72	67.94	83.16	98.39	113.61	128.84	144.06	159.28	51
52	36.37	23.05	31.05	39.05	55.05	71.06	87.06	103.06	119.06	135.07	151.07	167.07	52
53	38.38	23.93	32.38	40.82	57.71	74.59	91.48	108.37	125.26	142.14	159.03	175.92	53
54	39.86	24.58	33.35	42.12	59.66	77.20	94.74	112.28	129.81	147.35	164.89	182.43	54
55	42.14	25.59	34.86	44.13	62.67	81.21	99.75	118.29	136.84	155.38	173.92	192.46	55
56	43.46	26.17	35.73	45.29	64.41	83.53	102.66	121.78	140.90	160.02	179.15	198.27	56
57	45.49	27.06	37.07	47.08	67.09	87.11	107.12	127.14	147.15	167.17	187.19	207.20	57
58	47.25	27.83	38.23	48.62	69.41	90.20	110.99	131.78	152.57	173.36	194.15	214.94	58
59	49.09	28.64	39.44	50.24	71.84	93.44	115.04	136.64	158.24	179.84	201.44	223.04	59
60	50.44	29.24	40.34	51.43	73.63	95.82	118.01	140.21	162.40	184.59	206.79	228.98	60
61	52.96	30.35	42.00	53.65	76.95	100.25	123.56	146.86	170.16	193.46	216.77	240.07	61
62	55.65	31.53	43.77	56.02	80.50	104.99	129.47	153.96	178.45	202.93	227.42	251.90	62
63	58.51	32.79	45.66	58.53	84.28	110.02	135.77	161.51	187.26	213.00	238.74	264.49	63
64	61.53	34.12	47.65	61.19	88.26	115.34	142.41	169.48	196.56	223.63	250.70	277.78	64
65	64.40	35.38	49.55	63.72	92.05	120.39	148.72	177.06	205.40	233.73	262.07	290.40	65
66	67.80	36.88	51.79	66.71	96.54	126.37	156.20	186.04	215.87	245.70	275.53	305.36	66
67	71.35	38.44	54.14	69.83	101.23	132.62	164.01	195.41	226.80	258.20	289.59	320.98	67
68	74.20	39.69	56.02	72.34	104.99	137.64	170.28	202.93	235.58	268.23	300.88	333.52	68
69	79.37	41.97	59.43	76.89	111.81	146.74	181.66	216.58	251.50	286.43	321.35	356.27	69
70	81.33	42.83	60.72	78.62	114.40	150.19	185.97	221.76	257.54	293.33	329.11	364.90	70
71	85.63	44.72	63.56	82.40	120.08	157.75	195.43	233.11	270.79	308.46	346.14	383.82	71
72	90.17	46.72	66.56	86.39	126.07	165.74	205.42	245.09	284.77	324.44	364.12	403.79	72
73	95.31	48.98	69.95	90.92	132.85	174.79	216.73	258.66	300.60	342.54	384.47	426.41	73
74	100.60	51.31	73.44	95.57	139.84	184.10	228.36	272.63	316.89	361.16	405.42	449.68	74
75	107.33	54.27	77.88	101.50	148.72	195.95	243.17	290.40	337.62	384.85	432.07	479.30	75
76	115.77	57.98	83.45	108.92	159.86	210.80	261.73	NA*	NA*	NA*	NA*	NA*	76
77	123.49	61.38	88.55	115.72	170.05	224.39	278.72	NA*	NA*	NA*	NA*	NA*	77
78	131.58	64.94	93.89	122.84	180.73	238.63	296.52	NA*	NA*	NA*	NA*	NA*	78
79	143.12	70.02	101.50	132.99	195.96	258.94	321.90	NA*	NA*	NA*	NA*	NA*	79
80	155.01	75.25	109.35	143.45	211.66	279.86	348.06	NA*	NA*	NA*	NA*	NA*	80
81	168.93	81.37	118.54	155.70	230.03	304.36	378.69	NA*	NA*	NA*	NA*	NA*	81
82	184.74	88.33	128.97	169.62	250.90	332.19	413.47	NA*	NA*	NA*	NA*	NA*	82
83	201.39	95.66	139.96	184.27	272.88	361.49	450.10	NA*	NA*	NA*	NA*	NA*	83
84	221.01	104.29	152.91	201.53	298.78	396.02	493.26	NA*	NA*	NA*	NA*	NA*	84
85	243.01	113.97	167.43	220.89	327.82	434.74	541.66	NA*	NA*	NA*	NA*	NA*	85

Male
Non-Smoker

Everest Advantage - 50 Plus

Return of
Premium

Age	Rate Per \$1,000	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	Age
50	47.05	27.75	38.10	48.45	69.15	89.85	110.55	NA*	NA*	NA*	NA*	NA*	50
51	49.28	28.73	39.57	50.41	72.09	93.78	115.46	NA*	NA*	NA*	NA*	NA*	51
52	51.52	29.71	41.05	52.38	75.05	97.72	120.38	NA*	NA*	NA*	NA*	NA*	52
53	54.05	30.83	42.72	54.61	78.39	102.17	125.95	NA*	NA*	NA*	NA*	NA*	53
54	56.59	31.94	44.39	56.84	81.74	106.64	131.54	NA*	NA*	NA*	NA*	NA*	54
55	59.10	33.05	46.05	59.05	85.06	111.06	137.06	NA*	NA*	NA*	NA*	NA*	55
56	62.08	34.36	48.02	61.68	88.99	116.31	143.62	NA*	NA*	NA*	NA*	NA*	56
57	65.22	35.74	50.09	64.44	93.14	121.83	150.52	NA*	NA*	NA*	NA*	NA*	57
58	68.51	37.19	52.26	67.33	97.48	127.62	157.76	NA*	NA*	NA*	NA*	NA*	58
59	71.97	38.71	54.55	70.38	102.05	133.71	165.37	NA*	NA*	NA*	NA*	NA*	59
60	74.64	39.89	56.31	72.73	105.57	138.41	171.25	NA*	NA*	NA*	NA*	NA*	60
61	79.20	41.89	59.32	76.74	111.59	146.44	181.28	NA*	NA*	NA*	NA*	NA*	61
62	84.22	44.10	62.63	81.16	118.22	155.27	192.32	NA*	NA*	NA*	NA*	NA*	62
63	89.41	46.39	66.06	85.73	125.07	164.41	203.74	NA*	NA*	NA*	NA*	NA*	63
64	94.90	48.80	69.68	90.56	132.31	174.07	215.82	NA*	NA*	NA*	NA*	NA*	64
65	100.70	51.35	73.51	95.66	139.97	184.28	228.58	NA*	NA*	NA*	NA*	NA*	65
66	106.97	54.11	77.65	101.18	148.25	195.31	242.37	NA*	NA*	NA*	NA*	NA*	66
67	113.80	57.12	82.15	107.19	157.26	207.33	257.40	NA*	NA*	NA*	NA*	NA*	67
68	121.06	60.31	86.94	113.58	166.84	220.11	273.37	NA*	NA*	NA*	NA*	NA*	68
69	128.88	63.75	92.11	120.46	177.17	233.87	290.58	NA*	NA*	NA*	NA*	NA*	69
70	132.58	65.38	94.55	123.72	182.05	240.39	298.72	NA*	NA*	NA*	NA*	NA*	70
71	140.26	68.76	99.62	130.47	192.19	253.90	315.61	NA*	NA*	NA*	NA*	NA*	71
72	148.95	72.58	105.35	138.12	203.66	269.20	334.73	NA*	NA*	NA*	NA*	NA*	72
73	158.91	76.97	111.93	146.89	216.81	286.73	356.64	NA*	NA*	NA*	NA*	NA*	73
74	168.30	81.10	118.12	155.15	229.20	303.25	377.30	NA*	NA*	NA*	NA*	NA*	74
75	181.53	86.92	126.85	166.79	246.66	326.54	406.41	NA*	NA*	NA*	NA*	NA*	75
76	194.20	92.49	135.22	177.94	263.39	348.84	434.28	NA*	NA*	NA*	NA*	NA*	76
77	211.63	100.16	146.72	193.28	286.40	379.51	472.63	NA*	NA*	NA*	NA*	NA*	77
78	229.81	108.16	158.72	209.28	310.39	411.51	512.62	NA*	NA*	NA*	NA*	NA*	78
79	248.68	116.46	171.17	225.88	335.30	444.72	554.14	NA*	NA*	NA*	NA*	NA*	79
80	268.18	125.04	184.04	243.04	361.04	479.04	597.04	NA*	NA*	NA*	NA*	NA*	80
81	284.92	132.41	195.09	257.77	383.14	508.50	633.86	NA*	NA*	NA*	NA*	NA*	81
82	303.16	140.44	207.13	273.83	407.22	540.61	673.99	NA*	NA*	NA*	NA*	NA*	82
83	322.63	149.00	219.98	290.96	432.92	574.87	716.83	NA*	NA*	NA*	NA*	NA*	83
84	351.16	161.56	238.81	316.07	470.58	625.09	779.59	NA*	NA*	NA*	NA*	NA*	84
85	385.05	176.47	261.18	345.89	515.31	684.73	854.15	NA*	NA*	NA*	NA*	NA*	85

Male
Smoker

Everest Advantage - 50 Plus

Return of
Premium

Age	Rate Per \$1,000	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	Age
50	69.51	37.63	52.92	68.21	98.80	129.38	159.96	NA*	NA*	NA*	NA*	NA*	50
51	73.08	39.20	55.28	71.36	103.51	135.67	167.82	NA*	NA*	NA*	NA*	NA*	51
52	76.65	40.77	57.63	74.50	108.22	141.95	175.67	NA*	NA*	NA*	NA*	NA*	52
53	80.70	42.55	60.31	78.06	113.57	149.08	184.58	NA*	NA*	NA*	NA*	NA*	53
54	84.75	44.33	62.98	81.62	118.91	156.20	193.49	NA*	NA*	NA*	NA*	NA*	54
55	88.78	46.11	65.64	85.17	124.23	163.30	202.36	NA*	NA*	NA*	NA*	NA*	55
56	92.83	47.89	68.31	88.74	129.58	170.43	211.27	NA*	NA*	NA*	NA*	NA*	56
57	97.09	49.76	71.12	92.48	135.20	177.92	220.64	NA*	NA*	NA*	NA*	NA*	57
58	101.56	51.73	74.07	96.42	141.10	185.79	230.47	NA*	NA*	NA*	NA*	NA*	58
59	106.25	53.79	77.17	100.54	147.29	194.04	240.79	NA*	NA*	NA*	NA*	NA*	59
60	109.87	55.39	79.56	103.73	152.07	200.42	248.75	NA*	NA*	NA*	NA*	NA*	60
61	116.05	58.11	83.64	109.17	160.23	211.29	262.35	NA*	NA*	NA*	NA*	NA*	61
62	122.87	61.11	88.14	115.17	169.23	223.30	277.35	NA*	NA*	NA*	NA*	NA*	62
63	129.90	64.20	92.78	121.36	178.51	235.67	292.82	NA*	NA*	NA*	NA*	NA*	63
64	137.35	67.48	97.70	127.91	188.35	248.78	309.21	NA*	NA*	NA*	NA*	NA*	64
65	145.22	70.94	102.89	134.84	198.74	262.63	326.52	NA*	NA*	NA*	NA*	NA*	65
66	153.13	74.42	108.11	141.80	209.18	276.55	343.93	NA*	NA*	NA*	NA*	NA*	66
67	161.75	78.21	113.80	149.38	220.55	291.72	362.89	NA*	NA*	NA*	NA*	NA*	67
68	170.91	82.25	119.85	157.45	232.65	307.85	383.04	NA*	NA*	NA*	NA*	NA*	68
69	180.79	86.59	126.37	166.14	245.69	325.24	404.78	NA*	NA*	NA*	NA*	NA*	69
70	185.46	88.65	129.45	170.25	251.85	333.45	415.05	NA*	NA*	NA*	NA*	NA*	70
71	195.16	92.92	135.85	178.79	264.66	350.53	436.39	NA*	NA*	NA*	NA*	NA*	71
72	206.12	97.74	143.08	188.43	279.12	369.82	460.50	NA*	NA*	NA*	NA*	NA*	72
73	218.69	103.27	151.38	199.49	295.72	391.94	488.16	NA*	NA*	NA*	NA*	NA*	73
74	230.54	108.48	159.20	209.92	311.36	412.80	514.23	NA*	NA*	NA*	NA*	NA*	74
75	247.25	115.83	170.23	224.62	333.41	442.20	550.99	NA*	NA*	NA*	NA*	NA*	75
76	261.63	122.16	179.72	237.28	352.40	467.51	582.63	NA*	NA*	NA*	NA*	NA*	76
77	270.75	126.17	185.74	245.30	364.43	483.56	602.69	NA*	NA*	NA*	NA*	NA*	77
78	288.57	134.02	197.50	260.99	387.96	514.93	641.89	NA*	NA*	NA*	NA*	NA*	78
79	307.81	142.48	210.20	277.92	413.35	548.79	684.22	NA*	NA*	NA*	NA*	NA*	79
80	328.47	151.57	223.84	296.10	440.63	585.15	729.67	NA*	NA*	NA*	NA*	NA*	80
81	352.16	162.00	239.47	316.95	471.90	626.85	781.79	NA*	NA*	NA*	NA*	NA*	81
82	379.09	173.84	257.24	340.64	507.44	674.24	841.04	NA*	NA*	NA*	NA*	NA*	82
83	407.45	186.32	275.96	365.60	544.88	724.16	903.43	NA*	NA*	NA*	NA*	NA*	83
84	439.85	200.58	297.35	394.11	587.65	781.18	974.71	NA*	NA*	NA*	NA*	NA*	84
85	478.33	217.51	322.74	427.98	638.44	848.91	1059.37	NA*	NA*	NA*	NA*	NA*	85

Female
Non-Smoker

Everest Advantage - 50 Plus

Return of
Premium

Age	Rate Per \$1,000	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	Age
50	37.90	23.72	32.06	40.40	57.07	73.75	90.42	NA*	NA*	NA*	NA*	NA*	50
51	39.96	24.63	33.42	42.21	59.79	77.37	94.95	NA*	NA*	NA*	NA*	NA*	51
52	42.01	25.53	34.77	44.01	62.50	80.98	99.46	NA*	NA*	NA*	NA*	NA*	52
53	44.34	26.55	36.31	46.06	65.57	85.08	104.59	NA*	NA*	NA*	NA*	NA*	53
54	46.68	27.58	37.85	48.12	68.66	89.20	109.74	NA*	NA*	NA*	NA*	NA*	54
55	49.03	28.62	39.40	50.19	71.76	93.34	114.91	NA*	NA*	NA*	NA*	NA*	55
56	51.50	29.70	41.03	52.36	75.02	97.68	120.34	NA*	NA*	NA*	NA*	NA*	56
57	54.10	30.85	42.75	54.65	78.46	102.26	126.06	NA*	NA*	NA*	NA*	NA*	57
58	56.83	32.05	44.55	57.06	82.06	107.07	132.07	NA*	NA*	NA*	NA*	NA*	58
59	59.69	33.31	46.44	59.57	85.84	112.10	138.36	NA*	NA*	NA*	NA*	NA*	59
60	61.90	34.28	47.90	61.52	88.75	115.99	143.22	NA*	NA*	NA*	NA*	NA*	60
61	65.67	35.94	50.39	64.83	93.73	122.62	151.51	NA*	NA*	NA*	NA*	NA*	61
62	69.83	37.77	53.13	68.50	99.22	129.95	160.67	NA*	NA*	NA*	NA*	NA*	62
63	74.12	39.66	55.96	72.27	104.88	137.50	170.10	NA*	NA*	NA*	NA*	NA*	63
64	78.67	41.66	58.97	76.27	110.89	145.50	180.11	NA*	NA*	NA*	NA*	NA*	64
65	83.48	43.78	62.14	80.51	117.24	153.97	190.70	NA*	NA*	NA*	NA*	NA*	65
66	88.61	46.03	65.53	85.02	124.01	163.00	201.98	NA*	NA*	NA*	NA*	NA*	66
67	94.21	48.50	69.22	89.95	131.40	172.85	214.30	NA*	NA*	NA*	NA*	NA*	67
68	100.15	51.11	73.14	95.18	139.24	183.31	227.37	NA*	NA*	NA*	NA*	NA*	68
69	106.57	53.94	77.38	100.83	147.72	194.61	241.49	NA*	NA*	NA*	NA*	NA*	69
70	109.60	55.27	79.38	103.49	151.72	199.94	248.16	NA*	NA*	NA*	NA*	NA*	70
71	115.89	58.04	83.53	109.03	160.02	211.01	262.00	NA*	NA*	NA*	NA*	NA*	71
72	123.01	61.17	88.23	115.29	169.42	223.54	277.66	NA*	NA*	NA*	NA*	NA*	72
73	131.17	64.76	93.62	122.47	180.19	237.90	295.61	NA*	NA*	NA*	NA*	NA*	73
74	138.86	68.14	98.69	129.24	190.34	251.44	312.53	NA*	NA*	NA*	NA*	NA*	74
75	149.73	72.93	105.87	138.81	204.69	270.57	336.45	NA*	NA*	NA*	NA*	NA*	75
76	158.96	76.99	111.96	146.93	216.87	286.81	356.75	NA*	NA*	NA*	NA*	NA*	76
77	164.81	79.56	115.82	152.08	224.59	297.11	369.62	NA*	NA*	NA*	NA*	NA*	77
78	176.26	84.60	123.38	162.15	239.71	317.26	394.81	NA*	NA*	NA*	NA*	NA*	78
79	188.62	90.04	131.53	173.03	256.02	339.02	422.00	NA*	NA*	NA*	NA*	NA*	79
80	201.89	95.88	140.29	184.71	273.54	362.37	451.20	NA*	NA*	NA*	NA*	NA*	80
81	217.11	102.57	150.34	198.10	293.63	389.16	484.68	NA*	NA*	NA*	NA*	NA*	81
82	234.41	110.19	161.76	213.33	316.47	419.61	522.74	NA*	NA*	NA*	NA*	NA*	82
83	252.62	118.20	173.77	229.35	340.50	451.66	562.80	NA*	NA*	NA*	NA*	NA*	83
84	273.43	127.35	187.51	247.66	367.97	488.28	608.59	NA*	NA*	NA*	NA*	NA*	84
85	298.13	138.22	203.81	269.40	400.58	531.75	662.93	NA*	NA*	NA*	NA*	NA*	85

Female
Smoker

Everest Advantage - 50 Plus

Return of
Premium

Age	Rate Per \$1,000	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	Age
50	43.35	26.12	35.66	45.19	64.27	83.34	102.41	NA*	NA*	NA*	NA*	NA*	50
51	45.87	27.23	37.32	47.41	67.59	87.78	107.95	NA*	NA*	NA*	NA*	NA*	51
52	48.39	28.34	38.98	49.63	70.92	92.21	113.50	NA*	NA*	NA*	NA*	NA*	52
53	51.26	29.60	40.88	52.15	74.71	97.26	119.81	NA*	NA*	NA*	NA*	NA*	53
54	54.12	30.86	42.76	54.67	78.48	102.30	126.10	NA*	NA*	NA*	NA*	NA*	54
55	56.98	32.12	44.65	57.19	82.26	107.33	132.40	NA*	NA*	NA*	NA*	NA*	55
56	60.50	33.66	46.97	60.28	86.90	113.52	140.14	NA*	NA*	NA*	NA*	NA*	56
57	64.20	35.29	49.42	63.54	91.79	120.04	148.28	NA*	NA*	NA*	NA*	NA*	57
58	68.09	37.00	51.98	66.96	96.92	126.88	156.84	NA*	NA*	NA*	NA*	NA*	58
59	72.16	38.80	54.67	70.55	102.30	134.05	165.79	NA*	NA*	NA*	NA*	NA*	59
60	75.31	40.18	56.75	73.32	106.45	139.59	172.72	NA*	NA*	NA*	NA*	NA*	60
61	80.67	42.54	60.29	78.03	113.53	149.02	184.51	NA*	NA*	NA*	NA*	NA*	61
62	86.59	45.14	64.19	83.24	121.34	159.44	197.54	NA*	NA*	NA*	NA*	NA*	62
63	92.69	47.83	68.22	88.61	129.40	170.18	210.96	NA*	NA*	NA*	NA*	NA*	63
64	99.17	50.68	72.50	94.31	137.95	181.58	225.21	NA*	NA*	NA*	NA*	NA*	64
65	106.00	53.68	77.00	100.32	146.96	193.60	240.24	NA*	NA*	NA*	NA*	NA*	65
66	112.93	56.73	81.58	106.42	156.11	205.80	255.49	NA*	NA*	NA*	NA*	NA*	66
67	120.47	60.05	86.56	113.06	166.07	219.07	272.07	NA*	NA*	NA*	NA*	NA*	67
68	128.49	63.58	91.85	120.12	176.65	233.19	289.72	NA*	NA*	NA*	NA*	NA*	68
69	137.14	67.39	97.56	127.73	188.07	248.41	308.75	NA*	NA*	NA*	NA*	NA*	69
70	141.23	69.19	100.26	131.33	193.47	255.61	317.75	NA*	NA*	NA*	NA*	NA*	70
71	149.72	72.92	105.86	138.80	204.68	270.55	336.42	NA*	NA*	NA*	NA*	NA*	71
72	159.31	77.14	112.19	147.24	217.33	287.43	357.52	NA*	NA*	NA*	NA*	NA*	72
73	170.32	81.99	119.46	156.93	231.87	306.81	381.74	NA*	NA*	NA*	NA*	NA*	73
74	180.69	86.55	126.30	166.05	245.56	325.06	404.56	NA*	NA*	NA*	NA*	NA*	74
75	195.31	92.98	135.95	178.92	264.85	350.79	436.72	NA*	NA*	NA*	NA*	NA*	75
76	210.41	99.63	145.92	192.21	284.79	377.37	469.94	NA*	NA*	NA*	NA*	NA*	76
77	219.99	103.84	152.24	200.64	297.43	394.23	491.02	NA*	NA*	NA*	NA*	NA*	77
78	238.71	112.08	164.59	217.11	322.14	427.17	532.20	NA*	NA*	NA*	NA*	NA*	78
79	258.92	120.97	177.93	234.89	348.82	462.74	576.66	NA*	NA*	NA*	NA*	NA*	79
80	280.62	130.52	192.25	253.99	377.46	500.94	624.40	NA*	NA*	NA*	NA*	NA*	80
81	305.51	141.47	208.68	275.89	410.32	544.74	679.16	NA*	NA*	NA*	NA*	NA*	81
82	333.80	153.92	227.35	300.79	447.66	594.53	741.40	NA*	NA*	NA*	NA*	NA*	82
83	363.58	167.02	247.01	327.00	486.97	646.95	806.92	NA*	NA*	NA*	NA*	NA*	83
84	397.62	182.00	269.47	356.95	531.90	706.86	881.80	NA*	NA*	NA*	NA*	NA*	84
85	438.05	199.79	296.16	392.53	585.27	778.01	970.75	NA*	NA*	NA*	NA*	NA*	85