

Everest Advantage

Whole Life Insurance
(Issue Ages 0-49)

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

Immediate
Death Benefit

Age	Rates 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
0-10	11.66	12.18	14.74	17.31	22.44	27.57	32.70	37.83	42.96	48.09	53.22	58.35	0-10
11	11.92	12.29	14.91	17.53	22.78	28.02	33.27	38.51	43.76	49.00	54.25	59.49	11
12	12.16	12.40	15.07	17.75	23.10	28.45	33.80	39.15	44.50	49.85	55.20	60.55	12
13	12.41	12.51	15.24	17.97	23.43	28.89	34.35	39.81	45.27	50.73	56.19	61.65	13
14	12.63	12.60	15.38	18.16	23.72	29.27	34.83	40.39	45.95	51.50	57.06	62.62	14
15	12.85	12.70	15.53	18.35	24.01	29.66	35.31	40.97	46.62	52.28	57.93	63.58	15
16	13.06	12.79	15.66	18.54	24.28	30.03	35.78	41.52	47.27	53.02	58.76	64.51	16
17	13.25	12.87	15.79	18.70	24.53	30.36	36.19	42.02	47.85	53.68	59.51	65.34	17
18	13.46	12.97	15.93	18.89	24.81	30.73	36.66	42.58	48.50	54.42	60.35	66.27	18
19	13.65	13.05	16.05	19.06	25.06	31.07	37.07	43.08	49.09	55.09	61.10	67.10	19
20	13.85	13.14	16.19	19.23	25.33	31.42	37.51	43.61	49.70	55.80	61.89	67.98	20
21	14.23	13.31	16.44	19.57	25.83	32.09	38.35	44.61	50.87	57.13	63.40	69.66	21
22	14.63	13.48	16.70	19.92	26.36	32.79	39.23	45.67	52.11	58.54	64.98	71.42	22
23	15.06	13.67	16.98	20.30	26.92	33.55	40.18	46.80	53.43	60.06	66.68	73.31	23
24	15.49	13.86	17.27	20.68	27.49	34.31	41.12	47.94	54.75	61.57	68.39	75.20	24
25	15.94	14.06	17.57	21.07	28.09	35.10	42.11	49.13	56.14	63.15	70.17	77.18	25
26	16.40	14.26	17.87	21.48	28.69	35.91	43.12	50.34	57.56	64.77	71.99	79.20	26
27	16.88	14.47	18.19	21.90	29.33	36.75	44.18	51.61	59.04	66.46	73.89	81.32	27
28	17.39	14.70	18.52	22.35	30.00	37.65	45.30	52.95	60.61	68.26	75.91	83.56	28
29	17.92	14.93	18.87	22.81	30.70	38.58	46.47	54.35	62.24	70.12	78.01	85.89	29
30	18.47	15.17	19.24	23.30	31.43	39.55	47.68	55.81	63.93	72.06	80.19	88.31	30
31	19.07	15.44	19.63	23.83	32.22	40.61	49.00	57.39	65.78	74.17	82.56	90.95	31
32	19.70	15.71	20.05	24.38	33.05	41.72	50.38	59.05	67.72	76.39	85.06	93.72	32
33	20.37	16.01	20.49	24.97	33.93	42.90	51.86	60.82	69.78	78.75	87.71	96.67	33
34	21.06	16.31	20.94	25.58	34.84	44.11	53.38	62.64	71.91	81.18	90.44	99.71	34
35	21.77	16.62	21.41	26.20	35.78	45.36	54.94	64.52	74.10	83.68	93.25	102.83	35
36	22.52	16.95	21.91	26.86	36.77	46.68	56.59	66.50	76.41	86.32	96.22	106.13	36
37	23.30	17.30	22.42	27.55	37.80	48.05	58.30	68.56	78.81	89.06	99.31	109.56	37
38	24.11	17.65	22.96	28.26	38.87	49.48	60.09	70.70	81.30	91.91	102.52	113.13	38
39	24.97	18.03	23.53	29.02	40.01	50.99	61.98	72.97	83.95	94.94	105.93	116.91	39
40	25.85	18.42	24.11	29.79	41.17	52.54	63.91	75.29	86.66	98.04	109.41	120.78	40
41	26.57	18.74	24.58	30.43	42.12	53.81	65.50	77.19	88.88	100.57	112.26	123.95	41
42	27.31	19.06	25.07	31.08	43.09	55.11	67.13	79.14	91.16	103.18	115.19	127.21	42
43	28.06	19.39	25.56	31.74	44.08	56.43	68.78	81.12	93.47	105.82	118.16	130.51	43
44	28.84	19.73	26.08	32.42	45.11	57.80	70.49	83.18	95.87	108.56	121.25	133.94	44
45	29.62	20.08	26.59	33.11	46.14	59.18	72.21	85.24	98.27	111.31	124.34	137.37	45
46	30.43	20.43	27.13	33.82	47.21	60.60	73.99	87.38	100.77	114.16	127.55	140.94	46
47	31.25	20.79	27.67	34.54	48.29	62.04	75.79	89.54	103.29	117.04	130.79	144.54	47
48	32.11	21.17	28.24	35.30	49.43	63.56	77.69	91.82	105.94	120.07	134.20	148.33	48
49	33.00	21.56	28.82	36.08	50.60	65.12	79.64	94.16	108.68	123.20	137.72	152.24	49

Male
Smoker

Everest Advantage

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
0-10	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	0-10
11	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	11
12	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	12
13	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	13
14	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	14
15	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	15
16	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	16
17	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	17
18	16.05	14.11	17.64	21.17	28.23	35.29	42.35	49.42	56.48	63.54	70.60	77.66	18
19	16.68	14.38	18.05	21.72	29.06	36.40	43.74	51.08	58.42	65.76	73.10	80.44	19
20	17.33	14.67	18.48	22.30	29.92	37.55	45.17	52.80	60.42	68.05	75.67	83.30	20
21	17.92	14.93	18.87	22.81	30.70	38.58	46.47	54.35	62.24	70.12	78.01	85.89	21
22	18.54	15.20	19.28	23.36	31.52	39.68	47.83	55.99	64.15	72.31	80.46	88.62	22
23	19.19	15.49	19.71	23.93	32.38	40.82	49.26	57.71	66.15	74.59	83.04	91.48	23
24	19.86	15.78	20.15	24.52	33.26	42.00	50.74	59.48	68.21	76.95	85.69	94.43	24
25	20.56	16.09	20.61	25.14	34.18	43.23	52.28	61.32	70.37	79.42	88.46	97.51	25
26	21.28	16.41	21.09	25.77	35.13	44.50	53.86	63.22	72.59	81.95	91.31	100.68	26
27	22.03	16.74	21.58	26.43	36.12	45.82	55.51	65.20	74.90	84.59	94.28	103.98	27
28	22.83	17.09	22.11	27.14	37.18	47.23	57.27	67.32	77.36	87.41	97.45	107.50	28
29	23.67	17.46	22.67	27.87	38.29	48.70	59.12	69.53	79.95	90.36	100.78	111.19	29
30	24.57	17.86	23.26	28.67	39.48	50.29	61.10	71.91	82.72	93.53	104.34	115.15	30
31	25.63	18.32	23.96	29.60	40.88	52.15	63.43	74.71	85.99	97.26	108.54	119.82	31
32	26.76	18.82	24.71	30.59	42.37	54.14	65.92	77.69	89.47	101.24	113.01	124.79	32
33	27.95	19.34	25.49	31.64	43.94	56.24	68.53	80.83	93.13	105.43	117.73	130.02	33
34	29.21	19.90	26.32	32.75	45.60	58.45	71.31	84.16	97.01	109.86	122.72	135.57	34
35	30.53	20.48	27.19	33.91	47.34	60.78	74.21	87.64	101.08	114.51	127.94	141.38	35
36	31.94	21.10	28.13	35.15	49.21	63.26	77.31	91.37	105.42	119.47	133.53	147.58	36
37	33.43	21.75	29.11	36.46	51.17	65.88	80.59	95.30	110.01	124.72	139.43	154.14	37
38	34.98	22.44	30.13	37.83	53.22	68.61	84.00	99.39	114.78	130.17	145.57	160.96	38
39	36.64	23.17	31.23	39.29	55.41	71.53	87.65	103.77	119.90	136.02	152.14	168.26	39
40	38.38	23.93	32.38	40.82	57.71	74.59	91.48	108.37	125.26	142.14	159.03	175.92	40
41	39.08	24.24	32.84	41.44	58.63	75.83	93.02	110.22	127.41	144.61	161.80	179.00	41
42	39.75	24.53	33.28	42.02	59.51	77.00	94.49	111.98	129.47	146.96	164.45	181.94	42
43	40.41	24.83	33.72	42.61	60.39	78.17	95.95	113.73	131.51	149.29	167.07	184.85	43
44	41.05	25.11	34.14	43.17	61.23	79.29	97.35	115.42	133.48	151.54	169.60	187.66	44
45	41.65	25.37	34.53	43.70	62.02	80.35	98.67	117.00	135.33	153.65	171.98	190.30	45
46	42.24	25.63	34.92	44.22	62.80	81.39	99.97	118.56	137.14	155.73	174.32	192.90	46
47	42.79	25.87	35.29	44.70	63.53	82.36	101.18	120.01	138.84	157.67	176.49	195.32	47
48	43.34	26.11	35.65	45.18	64.25	83.32	102.39	121.46	140.53	159.60	178.67	197.74	48
49	43.87	26.35	36.00	45.65	64.95	84.26	103.56	122.86	142.16	161.47	180.77	200.07	49

Female
Non-Smoker

Everest Advantage

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
0-10	10.60	11.71	14.04	16.37	21.04	25.70	30.36	35.03	39.69	44.36	49.02	53.68	0-10
11	10.82	11.81	14.19	16.57	21.33	26.09	30.85	35.61	40.37	45.13	49.89	54.65	11
12	11.04	11.90	14.33	16.76	21.62	26.48	31.33	36.19	41.05	45.91	50.76	55.62	12
13	11.25	11.99	14.47	16.94	21.89	26.84	31.79	36.74	41.69	46.64	51.59	56.54	13
14	11.46	12.09	14.61	17.13	22.17	27.21	32.26	37.30	42.34	47.38	52.43	57.47	14
15	11.68	12.18	14.75	17.32	22.46	27.60	32.74	37.88	43.02	48.16	53.30	58.44	15
16	11.89	12.28	14.89	17.51	22.74	27.97	33.20	38.43	43.67	48.90	54.13	59.36	16
17	12.10	12.37	15.03	17.69	23.02	28.34	33.66	38.99	44.31	49.64	54.96	60.28	17
18	12.31	12.46	15.17	17.88	23.29	28.71	34.13	39.54	44.96	50.38	55.79	61.21	18
19	12.51	12.55	15.30	18.05	23.56	29.06	34.57	40.07	45.58	51.08	56.58	62.09	19
20	12.72	12.64	15.44	18.24	23.84	29.43	35.03	40.63	46.22	51.82	57.42	63.01	20
21	12.99	12.76	15.62	18.48	24.19	29.91	35.62	41.34	47.05	52.77	58.49	64.20	21
22	13.27	12.88	15.80	18.72	24.56	30.40	36.24	42.08	47.92	53.76	59.59	65.43	22
23	13.54	13.00	15.98	18.96	24.92	30.88	36.83	42.79	48.75	54.71	60.66	66.62	23
24	13.83	13.13	16.17	19.22	25.30	31.39	37.47	43.56	49.64	55.73	61.81	67.90	24
25	14.10	13.25	16.35	19.45	25.66	31.86	38.06	44.27	50.47	56.68	62.88	69.08	25
26	14.39	13.38	16.54	19.71	26.04	32.37	38.70	45.03	51.37	57.70	64.03	70.36	26
27	14.69	13.51	16.74	19.97	26.44	32.90	39.36	45.83	52.29	58.75	65.22	71.68	27
28	14.97	13.63	16.93	20.22	26.81	33.39	39.98	46.57	53.15	59.74	66.33	72.91	28
29	15.26	13.76	17.12	20.47	27.19	33.90	40.62	47.33	54.05	60.76	67.47	74.19	29
30	15.56	13.89	17.31	20.74	27.58	34.43	41.28	48.12	54.97	61.82	68.66	75.51	30
31	16.07	14.12	17.65	21.19	28.26	35.33	42.40	49.47	56.54	63.61	70.68	77.75	31
32	16.60	14.35	18.00	21.65	28.96	36.26	43.56	50.87	58.17	65.48	72.78	80.08	32
33	17.17	14.60	18.38	22.15	29.71	37.26	44.82	52.37	59.93	67.48	75.04	82.59	33
34	17.74	14.85	18.75	22.66	30.46	38.27	46.07	53.88	61.68	69.49	77.30	85.10	34
35	18.34	15.11	19.15	23.18	31.25	39.32	47.39	55.46	63.53	71.60	79.67	87.74	35
36	18.96	15.39	19.56	23.73	32.07	40.41	48.76	57.10	65.44	73.78	82.13	90.47	36
37	19.60	15.67	19.98	24.29	32.92	41.54	50.16	58.79	67.41	76.04	84.66	93.28	37
38	20.27	15.96	20.42	24.88	33.80	42.72	51.64	60.56	69.48	78.40	87.31	96.23	38
39	20.97	16.27	20.89	25.50	34.73	43.95	53.18	62.41	71.63	80.86	90.09	99.31	39
40	21.70	16.59	21.37	26.14	35.69	45.24	54.78	64.33	73.88	83.43	92.98	102.52	40
41	22.29	16.85	21.76	26.66	36.47	46.28	56.08	65.89	75.70	85.51	95.31	105.12	41
42	22.88	17.11	22.15	27.18	37.25	47.31	57.38	67.45	77.52	87.58	97.65	107.72	42
43	23.48	17.38	22.54	27.71	38.04	48.37	58.70	69.03	79.36	89.69	100.03	110.36	43
44	24.11	17.65	22.96	28.26	38.87	49.48	60.09	70.70	81.30	91.91	102.52	113.13	44
45	24.75	17.93	23.38	28.82	39.71	50.60	61.49	72.38	83.27	94.16	105.05	115.94	45
46	25.39	18.22	23.80	29.39	40.56	51.73	62.90	74.07	85.25	96.42	107.59	118.76	46
47	26.06	18.51	24.24	29.98	41.44	52.91	64.38	75.84	87.31	98.78	110.24	121.71	47
48	26.73	18.81	24.69	30.57	42.33	54.09	65.85	77.61	89.37	101.13	112.90	124.66	48
49	27.41	19.11	25.14	31.17	43.23	55.29	67.35	79.41	91.47	103.53	115.59	127.65	49

Everest Advantage

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
0-10	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	0-10
11	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	11
12	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	12
13	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	13
14	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	14
15	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	15
16	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	16
17	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	17
18	12.68	12.62	15.41	18.20	23.78	29.36	34.94	40.52	46.10	51.68	57.26	62.84	18
19	13.21	12.86	15.76	18.67	24.48	30.29	36.11	41.92	47.73	53.54	59.36	65.17	19
20	13.76	13.10	16.13	19.15	25.21	31.26	37.32	43.37	49.43	55.48	61.53	67.59	20
21	14.21	13.30	16.42	19.55	25.80	32.05	38.31	44.56	50.81	57.06	63.32	69.57	21
22	14.66	13.50	16.72	19.95	26.40	32.85	39.30	45.75	52.20	58.65	65.10	71.55	22
23	15.14	13.71	17.04	20.37	27.03	33.69	40.35	47.01	53.68	60.34	67.00	73.66	23
24	15.63	13.92	17.36	20.80	27.68	34.55	41.43	48.31	55.19	62.06	68.94	75.82	24
25	16.14	14.15	17.70	21.25	28.35	35.45	42.55	49.65	56.76	63.86	70.96	78.06	25
26	16.67	14.38	18.05	21.71	29.05	36.38	43.72	51.05	58.39	65.72	73.06	80.39	26
27	17.22	14.62	18.41	22.20	29.78	37.35	44.93	52.51	60.08	67.66	75.24	82.81	27
28	17.78	14.87	18.78	22.69	30.51	38.34	46.16	53.98	61.81	69.63	77.45	85.28	28
29	18.36	15.12	19.16	23.20	31.28	39.36	47.44	55.52	63.59	71.67	79.75	87.83	29
30	18.98	15.40	19.57	23.75	32.10	40.45	48.80	57.15	65.50	73.85	82.21	90.56	30
31	19.86	15.78	20.15	24.52	33.26	42.00	50.74	59.48	68.21	76.95	85.69	94.43	31
32	20.77	16.18	20.75	25.32	34.46	43.60	52.74	61.88	71.02	80.16	89.29	98.43	32
33	21.75	16.61	21.40	26.18	35.75	45.32	54.89	64.46	74.03	83.60	93.17	102.74	33
34	22.76	17.06	22.07	27.07	37.09	47.10	57.12	67.13	77.15	87.16	97.17	107.19	34
35	23.82	17.53	22.77	28.01	38.49	48.97	59.45	69.93	80.41	90.89	101.37	111.85	35
36	24.95	18.02	23.51	29.00	39.98	50.96	61.93	72.91	83.89	94.87	105.85	116.82	36
37	26.13	18.54	24.29	30.04	41.54	53.03	64.53	76.03	87.53	99.02	110.52	122.02	37
38	27.38	19.09	25.12	31.14	43.19	55.23	67.28	79.33	91.38	103.42	115.47	127.52	38
39	28.71	19.68	25.99	32.31	44.94	57.57	70.21	82.84	95.47	108.10	120.74	133.37	39
40	30.11	20.29	26.92	33.54	46.79	60.04	73.29	86.54	99.78	113.03	126.28	139.53	40
41	30.56	20.49	27.21	33.94	47.38	60.83	74.28	87.72	101.17	114.62	128.06	141.51	41
42	31.01	20.69	27.51	34.33	47.98	61.62	75.27	88.91	102.56	116.20	129.84	143.49	42
43	31.44	20.88	27.80	34.71	48.55	62.38	76.21	90.05	103.88	117.71	131.55	145.38	43
44	31.85	21.06	28.07	35.07	49.09	63.10	77.11	91.13	105.14	119.16	133.17	147.18	44
45	32.23	21.23	28.32	35.41	49.59	63.77	77.95	92.13	106.31	120.49	134.68	148.86	45
46	32.58	21.38	28.55	35.72	50.05	64.39	78.72	93.06	107.39	121.73	136.06	150.40	46
47	32.89	21.52	28.75	35.99	50.46	64.93	79.40	93.87	108.35	122.82	137.29	151.76	47
48	33.15	21.63	28.92	36.22	50.80	65.39	79.97	94.56	109.15	123.73	138.32	152.90	48
49	33.35	21.72	29.06	36.39	51.07	65.74	80.41	95.09	109.76	124.44	139.11	153.78	49

**Male
Non-Smoker**

Everest Advantage

**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
0-10	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	0-10
11	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	11
12	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	12
13	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	13
14	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	14
15	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	15
16	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	16
17	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	17
18	17.01	14.53	18.27	22.01	29.50	36.98	44.46	NA*	NA*	NA*	NA*	NA*	18
19	17.41	14.71	18.54	22.37	30.03	37.69	45.34	NA*	NA*	NA*	NA*	NA*	19
20	17.92	14.93	18.87	22.81	30.70	38.58	46.46	NA*	NA*	NA*	NA*	NA*	20
21	18.58	15.22	19.31	23.40	31.57	39.75	47.92	NA*	NA*	NA*	NA*	NA*	21
22	19.34	15.55	19.81	24.06	32.57	41.08	49.59	NA*	NA*	NA*	NA*	NA*	22
23	20.06	15.87	20.28	24.70	33.52	42.35	51.17	NA*	NA*	NA*	NA*	NA*	23
24	20.82	16.21	20.79	25.37	34.53	43.69	52.84	NA*	NA*	NA*	NA*	NA*	24
25	21.45	16.48	21.20	25.92	35.36	44.80	54.23	NA*	NA*	NA*	NA*	NA*	25
26	22.99	17.16	22.22	27.28	37.39	47.51	57.62	NA*	NA*	NA*	NA*	NA*	26
27	24.62	17.88	23.29	28.71	39.54	50.38	61.20	NA*	NA*	NA*	NA*	NA*	27
28	26.21	18.58	24.34	30.11	41.64	53.17	64.70	NA*	NA*	NA*	NA*	NA*	28
29	27.50	19.14	25.19	31.24	43.34	55.44	67.54	NA*	NA*	NA*	NA*	NA*	29
30	28.69	19.67	25.98	32.29	44.92	57.54	70.16	NA*	NA*	NA*	NA*	NA*	30
31	29.39	19.98	26.44	32.91	45.84	58.77	71.70	NA*	NA*	NA*	NA*	NA*	31
32	30.00	20.24	26.84	33.44	46.64	59.84	73.04	NA*	NA*	NA*	NA*	NA*	32
33	30.53	20.48	27.19	33.91	47.34	60.78	74.21	NA*	NA*	NA*	NA*	NA*	33
34	30.93	20.65	27.46	34.26	47.87	61.48	75.09	NA*	NA*	NA*	NA*	NA*	34
35	31.16	20.76	27.61	34.47	48.18	61.89	75.59	NA*	NA*	NA*	NA*	NA*	35
36	31.99	21.12	28.16	35.20	49.27	63.35	77.42	NA*	NA*	NA*	NA*	NA*	36
37	32.61	21.39	28.57	35.74	50.09	64.44	78.78	NA*	NA*	NA*	NA*	NA*	37
38	33.20	21.65	28.96	36.26	50.87	65.48	80.08	NA*	NA*	NA*	NA*	NA*	38
39	33.78	21.91	29.34	36.77	51.63	66.50	81.36	NA*	NA*	NA*	NA*	NA*	39
40	34.24	22.11	29.64	37.18	52.24	67.31	82.37	NA*	NA*	NA*	NA*	NA*	40
41	34.77	22.34	29.99	37.64	52.94	68.24	83.53	NA*	NA*	NA*	NA*	NA*	41
42	35.43	22.63	30.43	38.22	53.81	69.40	84.99	NA*	NA*	NA*	NA*	NA*	42
43	35.92	22.85	30.75	38.65	54.46	70.26	86.06	NA*	NA*	NA*	NA*	NA*	43
44	36.04	22.90	30.83	38.76	54.62	70.48	86.33	NA*	NA*	NA*	NA*	NA*	44
45	38.69	24.07	32.58	41.09	58.12	75.14	92.16	NA*	NA*	NA*	NA*	NA*	45
46	40.34	24.79	33.67	42.54	60.29	78.04	95.79	NA*	NA*	NA*	NA*	NA*	46
47	42.13	25.58	34.85	44.12	62.66	81.19	99.73	NA*	NA*	NA*	NA*	NA*	47
48	44.07	26.44	36.13	45.83	65.22	84.61	103.99	NA*	NA*	NA*	NA*	NA*	48
49	46.01	27.29	37.41	47.53	67.78	88.02	108.26	NA*	NA*	NA*	NA*	NA*	49

Male
Smoker

Everest Advantage

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
0-10	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	0-10
11	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	11
12	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	12
13	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	13
14	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	14
15	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	15
16	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	16
17	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	17
18	23.41	17.35	22.50	27.65	37.95	48.25	58.54	NA*	NA*	NA*	NA*	NA*	18
19	23.98	17.60	22.87	28.15	38.70	49.25	59.80	NA*	NA*	NA*	NA*	NA*	19
20	24.81	17.96	23.42	28.88	39.79	50.71	61.62	NA*	NA*	NA*	NA*	NA*	20
21	25.78	18.39	24.06	29.73	41.07	52.42	63.76	NA*	NA*	NA*	NA*	NA*	21
22	26.72	18.80	24.68	30.56	42.32	54.07	65.82	NA*	NA*	NA*	NA*	NA*	22
23	27.82	19.29	25.41	31.53	43.77	56.01	68.24	NA*	NA*	NA*	NA*	NA*	23
24	29.09	19.84	26.24	32.64	45.44	58.24	71.04	NA*	NA*	NA*	NA*	NA*	24
25	29.90	20.20	26.78	33.36	46.51	59.67	72.82	NA*	NA*	NA*	NA*	NA*	25
26	32.30	21.26	28.36	35.47	49.68	63.89	78.10	NA*	NA*	NA*	NA*	NA*	26
27	34.62	22.28	29.89	37.51	52.74	67.98	83.20	NA*	NA*	NA*	NA*	NA*	27
28	36.91	23.29	31.41	39.53	55.77	72.01	88.24	NA*	NA*	NA*	NA*	NA*	28
29	39.45	24.40	33.08	41.76	59.12	76.48	93.83	NA*	NA*	NA*	NA*	NA*	29
30	41.15	25.15	34.20	43.26	61.36	79.47	97.57	NA*	NA*	NA*	NA*	NA*	30
31	42.19	25.61	34.89	44.17	62.74	81.30	99.86	NA*	NA*	NA*	NA*	NA*	31
32	43.19	26.05	35.55	45.05	64.06	83.06	102.06	NA*	NA*	NA*	NA*	NA*	32
33	44.12	26.46	36.16	45.87	65.28	84.70	104.10	NA*	NA*	NA*	NA*	NA*	33
34	45.05	26.87	36.78	46.69	66.51	86.33	106.15	NA*	NA*	NA*	NA*	NA*	34
35	46.04	27.30	37.43	47.56	67.82	88.08	108.33	NA*	NA*	NA*	NA*	NA*	35
36	46.98	27.72	38.05	48.39	69.06	89.73	110.40	NA*	NA*	NA*	NA*	NA*	36
37	47.81	28.08	38.60	49.12	70.15	91.19	112.22	NA*	NA*	NA*	NA*	NA*	37
38	48.60	28.43	39.12	49.81	71.20	92.58	113.96	NA*	NA*	NA*	NA*	NA*	38
39	49.32	28.75	39.60	50.45	72.15	93.85	115.54	NA*	NA*	NA*	NA*	NA*	39
40	50.04	29.06	40.07	51.08	73.10	95.12	117.13	NA*	NA*	NA*	NA*	NA*	40
41	50.69	29.35	40.50	51.65	73.96	96.26	118.56	NA*	NA*	NA*	NA*	NA*	41
42	51.48	29.70	41.02	52.35	75.00	97.65	120.30	NA*	NA*	NA*	NA*	NA*	42
43	52.37	30.09	41.61	53.13	76.17	99.22	122.25	NA*	NA*	NA*	NA*	NA*	43
44	53.00	30.36	42.02	53.68	77.00	100.32	123.64	NA*	NA*	NA*	NA*	NA*	44
45	56.18	31.76	44.12	56.48	81.20	105.92	130.64	NA*	NA*	NA*	NA*	NA*	45
46	58.80	32.92	45.85	58.79	84.66	110.53	136.40	NA*	NA*	NA*	NA*	NA*	46
47	61.65	34.17	47.73	61.30	88.42	115.55	142.67	NA*	NA*	NA*	NA*	NA*	47
48	64.75	35.53	49.78	64.02	92.51	121.00	149.49	NA*	NA*	NA*	NA*	NA*	48
49	67.84	36.89	51.82	66.74	96.59	126.44	156.29	NA*	NA*	NA*	NA*	NA*	49

Female
Non-Smoker

Everest Advantage

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
0-10	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	0-10
11	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	11
12	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	12
13	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	13
14	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	14
15	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	15
16	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	16
17	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	17
18	13.81	13.12	16.16	19.20	25.27	31.35	37.42	NA*	NA*	NA*	NA*	NA*	18
19	14.25	13.31	16.45	19.58	25.85	32.12	38.39	NA*	NA*	NA*	NA*	NA*	19
20	14.76	13.54	16.79	20.03	26.53	33.02	39.51	NA*	NA*	NA*	NA*	NA*	20
21	15.48	13.86	17.26	20.67	27.48	34.29	41.10	NA*	NA*	NA*	NA*	NA*	21
22	16.01	14.09	17.61	21.13	28.18	35.22	42.26	NA*	NA*	NA*	NA*	NA*	22
23	16.50	14.30	17.93	21.56	28.82	36.08	43.34	NA*	NA*	NA*	NA*	NA*	23
24	16.99	14.52	18.26	22.00	29.47	36.95	44.42	NA*	NA*	NA*	NA*	NA*	24
25	17.55	14.77	18.63	22.49	30.21	37.93	45.65	NA*	NA*	NA*	NA*	NA*	25
26	18.74	15.29	19.41	23.54	31.78	40.03	48.27	NA*	NA*	NA*	NA*	NA*	26
27	19.85	15.78	20.15	24.51	33.25	41.98	50.71	NA*	NA*	NA*	NA*	NA*	27
28	20.89	16.24	20.83	25.43	34.62	43.81	53.00	NA*	NA*	NA*	NA*	NA*	28
29	21.97	16.71	21.55	26.38	36.05	45.71	55.37	NA*	NA*	NA*	NA*	NA*	29
30	22.94	17.14	22.19	27.23	37.33	47.42	57.51	NA*	NA*	NA*	NA*	NA*	30
31	23.75	17.49	22.72	27.94	38.39	48.84	59.29	NA*	NA*	NA*	NA*	NA*	31
32	24.41	17.79	23.16	28.53	39.27	50.01	60.74	NA*	NA*	NA*	NA*	NA*	32
33	25.08	18.08	23.60	29.12	40.15	51.19	62.22	NA*	NA*	NA*	NA*	NA*	33
34	25.57	18.30	23.92	29.55	40.80	52.05	63.29	NA*	NA*	NA*	NA*	NA*	34
35	25.94	18.46	24.17	29.87	41.29	52.70	64.11	NA*	NA*	NA*	NA*	NA*	35
36	26.61	18.75	24.61	30.46	42.17	53.88	65.58	NA*	NA*	NA*	NA*	NA*	36
37	27.06	18.95	24.90	30.86	42.76	54.67	66.57	NA*	NA*	NA*	NA*	NA*	37
38	27.46	19.13	25.17	31.21	43.29	55.37	67.45	NA*	NA*	NA*	NA*	NA*	38
39	27.82	19.29	25.41	31.53	43.77	56.01	68.24	NA*	NA*	NA*	NA*	NA*	39
40	28.09	19.40	25.58	31.76	44.12	56.48	68.84	NA*	NA*	NA*	NA*	NA*	40
41	28.43	19.55	25.81	32.06	44.57	57.08	69.59	NA*	NA*	NA*	NA*	NA*	41
42	28.77	19.70	26.03	32.36	45.02	57.68	70.33	NA*	NA*	NA*	NA*	NA*	42
43	29.18	19.88	26.30	32.72	45.56	58.40	71.24	NA*	NA*	NA*	NA*	NA*	43
44	29.68	20.10	26.63	33.16	46.22	59.28	72.34	NA*	NA*	NA*	NA*	NA*	44
45	30.21	20.34	26.98	33.63	46.92	60.21	73.50	NA*	NA*	NA*	NA*	NA*	45
46	31.73	21.01	27.99	34.97	48.93	62.89	76.85	NA*	NA*	NA*	NA*	NA*	46
47	33.37	21.73	29.07	36.41	51.09	65.78	80.45	NA*	NA*	NA*	NA*	NA*	47
48	35.15	22.51	30.24	37.98	53.44	68.91	84.37	NA*	NA*	NA*	NA*	NA*	48
49	36.94	23.30	31.43	39.55	55.81	72.06	88.31	NA*	NA*	NA*	NA*	NA*	49

Everest Advantage

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
0-10	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	0-10
11	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	11
12	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	12
13	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	13
14	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	14
15	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	15
16	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	16
17	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	NA*	17
18	17.83	14.89	18.81	22.74	30.58	38.43	46.27	NA*	NA*	NA*	NA*	NA*	18
19	18.89	15.36	19.51	23.67	31.98	40.29	48.60	NA*	NA*	NA*	NA*	NA*	19
20	20.99	16.28	20.90	25.52	34.75	43.99	53.22	NA*	NA*	NA*	NA*	NA*	20
21	22.22	16.82	21.71	26.60	36.38	46.15	55.92	NA*	NA*	NA*	NA*	NA*	21
22	23.22	17.26	22.37	27.48	37.70	47.91	58.12	NA*	NA*	NA*	NA*	NA*	22
23	23.75	17.49	22.72	27.94	38.39	48.84	59.29	NA*	NA*	NA*	NA*	NA*	23
24	24.64	17.89	23.31	28.73	39.57	50.41	61.25	NA*	NA*	NA*	NA*	NA*	24
25	25.51	18.27	23.88	29.49	40.72	51.94	63.16	NA*	NA*	NA*	NA*	NA*	25
26	26.08	18.52	24.26	30.00	41.47	52.95	64.42	NA*	NA*	NA*	NA*	NA*	26
27	26.87	18.87	24.78	30.69	42.51	54.34	66.15	NA*	NA*	NA*	NA*	NA*	27
28	27.69	19.23	25.32	31.41	43.60	55.78	67.96	NA*	NA*	NA*	NA*	NA*	28
29	28.54	19.60	25.88	32.16	44.72	57.28	69.83	NA*	NA*	NA*	NA*	NA*	29
30	29.48	20.02	26.50	32.99	45.96	58.93	71.90	NA*	NA*	NA*	NA*	NA*	30
31	30.36	20.40	27.08	33.76	47.12	60.48	73.83	NA*	NA*	NA*	NA*	NA*	31
32	30.87	20.63	27.42	34.21	47.79	61.38	74.95	NA*	NA*	NA*	NA*	NA*	32
33	31.53	20.92	27.85	34.79	48.66	62.54	76.41	NA*	NA*	NA*	NA*	NA*	33
34	31.95	21.10	28.13	35.16	49.22	63.28	77.33	NA*	NA*	NA*	NA*	NA*	34
35	32.29	21.25	28.36	35.46	49.67	63.88	78.08	NA*	NA*	NA*	NA*	NA*	35
36	32.57	21.38	28.54	35.71	50.04	64.37	78.69	NA*	NA*	NA*	NA*	NA*	36
37	32.82	21.49	28.71	35.93	50.37	64.81	79.24	NA*	NA*	NA*	NA*	NA*	37
38	33.03	21.58	28.84	36.11	50.64	65.18	79.71	NA*	NA*	NA*	NA*	NA*	38
39	33.23	21.67	28.98	36.29	50.91	65.53	80.15	NA*	NA*	NA*	NA*	NA*	39
40	33.42	21.75	29.10	36.45	51.16	65.86	80.56	NA*	NA*	NA*	NA*	NA*	40
41	33.54	21.80	29.18	36.56	51.32	66.08	80.83	NA*	NA*	NA*	NA*	NA*	41
42	33.67	21.86	29.27	36.67	51.49	66.30	81.11	NA*	NA*	NA*	NA*	NA*	42
43	33.78	21.91	29.34	36.77	51.63	66.50	81.36	NA*	NA*	NA*	NA*	NA*	43
44	33.84	21.93	29.38	36.82	51.71	66.60	81.49	NA*	NA*	NA*	NA*	NA*	44
45	33.92	21.97	29.43	36.89	51.82	66.74	81.66	NA*	NA*	NA*	NA*	NA*	45
46	35.78	22.79	30.66	38.53	54.27	70.02	85.76	NA*	NA*	NA*	NA*	NA*	46
47	37.80	23.68	31.99	40.31	56.94	73.57	90.20	NA*	NA*	NA*	NA*	NA*	47
48	39.99	24.64	33.44	42.24	59.83	77.43	95.02	NA*	NA*	NA*	NA*	NA*	48
49	42.17	25.60	34.88	44.15	62.71	81.26	99.81	NA*	NA*	NA*	NA*	NA*	49