

**PureLife-plus — Standard Risk Table Premiums — Non-Tobacco — Express Issue**

| Issue Age<br>(ALB) | Semi-Monthly Premiums for Life Insurance Face Amounts Shown                                                                      |          |          |          |           |                                                                                                                                                               |           |           |           | GUARANTEED PERIOD                                             |         |  |                   |    |
|--------------------|----------------------------------------------------------------------------------------------------------------------------------|----------|----------|----------|-----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|---------------------------------------------------------------|---------|--|-------------------|----|
|                    | Includes Added Cost for<br>Accidental Death Benefit (Ages 17-59)<br>and Accelerated Death Benefit for Chronic Illness (All Ages) |          |          |          |           |                                                                                                                                                               |           |           |           | Age to Which<br>Coverage is<br>Guaranteed at<br>Table Premium |         |  |                   |    |
|                    | \$10,000                                                                                                                         | \$25,000 | \$50,000 | \$75,000 | \$100,000 | \$150,000                                                                                                                                                     | \$200,000 | \$250,000 | \$300,000 |                                                               |         |  |                   |    |
| 17-20              |                                                                                                                                  | 6.53     | 11.93    | 17.33    | 22.73     | 33.53                                                                                                                                                         | 44.33     | 55.13     | 65.93     | 75                                                            |         |  |                   |    |
| 21-22              |                                                                                                                                  | 6.67     | 12.20    | 17.74    | 23.28     | 34.35                                                                                                                                                         | 45.43     | 56.50     | 67.58     | 74                                                            |         |  |                   |    |
| 23                 |                                                                                                                                  | 6.80     | 12.48    | 18.15    | 23.83     | 35.18                                                                                                                                                         | 46.53     | 57.88     | 69.23     | 75                                                            |         |  |                   |    |
| 24-25              |                                                                                                                                  | 6.94     | 12.75    | 18.57    | 24.38     | 36.00                                                                                                                                                         | 47.63     | 59.25     | 70.88     | 74                                                            |         |  |                   |    |
| 26                 |                                                                                                                                  | 7.22     | 13.30    | 19.39    | 25.48     | 37.65                                                                                                                                                         | 49.83     | 62.00     | 74.18     | 75                                                            |         |  |                   |    |
| 27-28              |                                                                                                                                  | 7.35     | 13.58    | 19.80    | 26.03     | 38.48                                                                                                                                                         | 50.93     | 63.38     | 75.83     | 74                                                            |         |  |                   |    |
| 29                 |                                                                                                                                  | 7.49     | 13.85    | 20.22    | 26.58     | 39.30                                                                                                                                                         | 52.03     | 64.75     | 77.48     | 74                                                            |         |  |                   |    |
| 30-31              |                                                                                                                                  | 7.63     | 14.13    | 20.63    | 27.13     | 40.13                                                                                                                                                         | 53.13     | 66.13     | 79.13     | 73                                                            |         |  |                   |    |
| 32                 |                                                                                                                                  | 8.04     | 14.95    | 21.87    | 28.78     | 42.60                                                                                                                                                         | 56.43     | 70.25     | 84.08     | 74                                                            |         |  |                   |    |
| 33                 |                                                                                                                                  | 8.32     | 15.50    | 22.69    | 29.88     | 44.25                                                                                                                                                         | 58.63     | 73.00     | 87.38     | 74                                                            |         |  |                   |    |
| 34                 |                                                                                                                                  | 8.73     | 16.33    | 23.93    | 31.53     | 46.73                                                                                                                                                         | 61.93     | 77.13     | 92.33     | 75                                                            |         |  |                   |    |
| 35                 |                                                                                                                                  | 9.28     | 17.43    | 25.58    | 33.73     | 50.03                                                                                                                                                         | 66.33     | 82.63     | 98.93     | 76                                                            |         |  |                   |    |
| 36                 |                                                                                                                                  | 9.55     | 17.98    | 26.40    | 34.83     | 51.68                                                                                                                                                         | 68.53     | 85.38     | 102.23    | 76                                                            |         |  |                   |    |
| 37                 |                                                                                                                                  | 9.97     | 18.80    | 27.64    | 36.48     | 54.15                                                                                                                                                         | 71.83     | 89.50     | 107.18    | 77                                                            |         |  |                   |    |
| 38                 |                                                                                                                                  | 10.38    | 19.63    | 28.88    | 38.13     | 56.63                                                                                                                                                         | 75.13     | 93.63     | 112.13    | 77                                                            |         |  |                   |    |
| 39                 |                                                                                                                                  | 11.07    | 21.00    | 30.94    | 40.88     | 60.75                                                                                                                                                         | 80.63     | 100.50    | 120.38    | 78                                                            |         |  |                   |    |
| 40                 | 5.38                                                                                                                             | 11.75    | 22.38    | 33.00    | 43.63     | 64.88                                                                                                                                                         | 86.13     | 107.38    | 128.63    | 79                                                            |         |  |                   |    |
| 41                 | 5.76                                                                                                                             | 12.72    | 24.30    | 35.89    | 47.48     | 70.65                                                                                                                                                         | 93.83     | 117.00    | 140.18    | 80                                                            |         |  |                   |    |
| 42                 | 6.20                                                                                                                             | 13.82    | 26.50    | 39.19    | 51.88     | 77.25                                                                                                                                                         | 102.63    | 128.00    | 153.38    | 81                                                            |         |  |                   |    |
| 43                 | 6.59                                                                                                                             | 14.78    | 28.43    | 42.08    | 55.73     | 83.03                                                                                                                                                         | 110.33    | 137.63    | 164.93    | 82                                                            |         |  |                   |    |
| 44                 | 6.97                                                                                                                             | 15.74    | 30.35    | 44.97    | 59.58     | 88.80                                                                                                                                                         | 118.03    | 147.25    | 176.48    | 83                                                            |         |  |                   |    |
| 45                 | 7.36                                                                                                                             | 16.70    | 32.28    | 47.85    | 63.43     | 94.58                                                                                                                                                         | 125.73    | 156.88    | 188.03    | 83                                                            |         |  |                   |    |
| 46                 | 7.80                                                                                                                             | 17.80    | 34.48    | 51.15    | 67.83     | 101.18                                                                                                                                                        | 134.53    | 167.88    | 201.23    | 84                                                            |         |  |                   |    |
| 47                 | 8.18                                                                                                                             | 18.77    | 36.40    | 54.04    | 71.68     | 106.95                                                                                                                                                        | 142.23    | 177.50    | 212.78    | 84                                                            |         |  |                   |    |
| 48                 | 8.57                                                                                                                             | 19.73    | 38.33    | 56.93    | 75.53     | 112.73                                                                                                                                                        | 149.93    | 187.13    | 224.33    | 85                                                            |         |  |                   |    |
| 49                 | 9.06                                                                                                                             | 20.97    | 40.80    | 60.64    | 80.48     | 120.15                                                                                                                                                        | 159.83    | 199.50    | 239.18    | 85                                                            |         |  |                   |    |
| 50                 | 9.61                                                                                                                             | 22.34    | 43.55    | 64.77    | 85.98     |                                                                                                                                                               |           |           |           | 86                                                            |         |  |                   |    |
| 51                 | 10.27                                                                                                                            | 23.99    | 46.85    | 69.72    | 92.58     |                                                                                                                                                               |           |           |           | 87                                                            |         |  |                   |    |
| 52                 | 10.99                                                                                                                            | 25.78    | 50.43    | 75.08    | 99.73     |                                                                                                                                                               |           |           |           | 88                                                            |         |  |                   |    |
| 53                 | 11.54                                                                                                                            | 27.15    | 53.18    | 79.20    | 105.23    |                                                                                                                                                               |           |           |           | 88                                                            |         |  |                   |    |
| 54                 | 12.09                                                                                                                            | 28.53    | 55.93    | 83.33    | 110.73    |                                                                                                                                                               |           |           |           | 88                                                            |         |  |                   |    |
| 55                 | 12.69                                                                                                                            | 30.04    | 58.95    | 87.87    | 116.78    | CHILDREN AND GRANDCHILDREN (NON-TOBACCO)<br><br>Accidental Death Benefit included for ages 17 and older.<br><br>Grandchild coverage available through age 18. |           |           |           | 89                                                            |         |  |                   |    |
| 56                 | 13.24                                                                                                                            | 31.42    | 61.70    | 91.99    | 122.28    |                                                                                                                                                               |           |           |           | 89                                                            |         |  |                   |    |
| 57                 | 13.90                                                                                                                            | 33.07    | 65.00    | 96.94    | 128.88    |                                                                                                                                                               |           |           |           | 89                                                            |         |  |                   |    |
| 58                 | 14.51                                                                                                                            | 34.58    | 68.03    | 101.48   | 134.93    |                                                                                                                                                               |           |           |           | 89                                                            |         |  |                   |    |
| 59                 | 15.17                                                                                                                            | 36.23    | 71.33    | 106.43   | 141.53    |                                                                                                                                                               |           |           |           | 89                                                            |         |  |                   |    |
| 60                 | 15.59                                                                                                                            | 37.29    | 73.45    | 109.62   | 145.78    |                                                                                                                                                               |           |           |           | 90                                                            |         |  |                   |    |
| 61                 | 16.31                                                                                                                            | 39.08    | 77.03    | 114.98   | 152.93    |                                                                                                                                                               |           |           |           | 90                                                            |         |  |                   |    |
| 62                 | 17.19                                                                                                                            | 41.28    | 81.43    | 121.58   | 161.73    | CHILDREN AND GRANDCHILDREN (NON-TOBACCO)<br><br>Accidental Death Benefit included for ages 17 and older.<br><br>Grandchild coverage available through age 18. |           |           |           | 90                                                            |         |  |                   |    |
| 63                 | 18.07                                                                                                                            | 43.48    | 85.83    | 128.18   | 170.53    |                                                                                                                                                               |           |           |           | 90                                                            |         |  |                   |    |
| 64                 | 19.00                                                                                                                            | 45.82    | 90.50    | 135.19   | 179.88    |                                                                                                                                                               |           |           |           | Issue Age                                                     | Premium |  | Guaranteed Period | 90 |
| 65                 | 20.05                                                                                                                            | 48.43    | 95.73    | 143.03   | 190.33    |                                                                                                                                                               |           |           |           |                                                               |         |  |                   | 90 |
| 66                 | 21.20                                                                                                                            |          |          |          |           | 90                                                                                                                                                            |           |           |           |                                                               |         |  |                   |    |
| 67                 | 22.47                                                                                                                            |          |          |          |           | 15D-1                                                                                                                                                         | 4.63      | 8.13      | 81        | 91                                                            |         |  |                   |    |
| 68                 | 23.84                                                                                                                            |          |          |          |           | 2-4                                                                                                                                                           | 4.75      | 8.38      | 80        | 91                                                            |         |  |                   |    |
| 69                 | 25.22                                                                                                                            |          |          |          |           | 5-8                                                                                                                                                           | 4.88      | 8.63      | 79        | 91                                                            |         |  |                   |    |
| 70                 | 26.65                                                                                                                            |          |          |          |           |                                                                                                                                                               |           |           |           | 91                                                            |         |  |                   |    |

**CHILDREN AND GRANDCHILDREN (NON-TOBACCO)**

Accidental Death Benefit included for ages 17 and older.

Grandchild coverage available through age 18.

| Issue Age | Premium  |          | Guaranteed Period |
|-----------|----------|----------|-------------------|
|           | \$25,000 | \$50,000 |                   |
| 15D-1     | 4.63     | 8.13     | 81                |
| 2-4       | 4.75     | 8.38     | 80                |
| 5-8       | 4.88     | 8.63     | 79                |
| 9-10      | 5.00     | 8.88     | 79                |
| 11-16     | 5.13     | 9.13     | 77                |
| 17-20     | 6.13     | 11.13    | 75                |
| 21-22     | 6.25     | 11.38    | 74                |
| 23        | 6.38     | 11.63    | 75                |
| 24-25     | 6.50     | 11.88    | 74                |
| 26        | 6.75     | 12.38    | 75                |

Indicates Spouse Coverage Available

PureLife-plus is permanent life insurance to Attained Age 121 that can never be cancelled as long as you pay the necessary premiums. After the Guaranteed Period, the premiums can be lower, the same, or higher than the Table Premium. See the brochure under "Permanent Coverage".

Form ICC18-PRFNG-NI-18, Form Series PRFNG-NI-18 or PRFNG-NI-20-OHIO

Accelerated Death Benefit for Chronic Illness Rider Form ICC15-ULABR-CI-15, ULABR-CI-15 or CA-ULABR-CI-18

Accidental Death Benefit Form ICC 07-ULCL-ADB-07 or Form Series ULCL-ADB-07

25M011-C-SM FFGA 1007 (exp0227)

**PureLife-plus — Standard Risk Table Premiums — Tobacco — Express Issue**

| Issue<br>Age<br>(ALB) | Semi-Monthly Premiums for Life Insurance Face Amounts Shown                                                                      |          |          |          |           |                                                                                                                                                                       |           |           |           | GUARANTEED<br>PERIOD<br><br>Age to Which<br>Coverage is<br>Guaranteed at<br>Table Premium |
|-----------------------|----------------------------------------------------------------------------------------------------------------------------------|----------|----------|----------|-----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-------------------------------------------------------------------------------------------|
|                       | Includes Added Cost for<br>Accidental Death Benefit (Ages 17-59)<br>and Accelerated Death Benefit for Chronic Illness (All Ages) |          |          |          |           |                                                                                                                                                                       |           |           |           |                                                                                           |
|                       | \$10,000                                                                                                                         | \$25,000 | \$50,000 | \$75,000 | \$100,000 | \$150,000                                                                                                                                                             | \$200,000 | \$250,000 | \$300,000 |                                                                                           |
| 17-20                 |                                                                                                                                  | 9.28     | 17.43    | 25.58    | 33.73     | 50.03                                                                                                                                                                 | 66.33     | 82.63     | 98.93     | 71                                                                                        |
| 21-22                 |                                                                                                                                  | 9.69     | 18.25    | 26.82    | 35.38     | 52.50                                                                                                                                                                 | 69.63     | 86.75     | 103.88    | 71                                                                                        |
| 23                    |                                                                                                                                  | 10.10    | 19.08    | 28.05    | 37.03     | 54.98                                                                                                                                                                 | 72.93     | 90.88     | 108.83    | 72                                                                                        |
| 24-25                 |                                                                                                                                  | 10.38    | 19.63    | 28.88    | 38.13     | 56.63                                                                                                                                                                 | 75.13     | 93.63     | 112.13    | 71                                                                                        |
| 26                    |                                                                                                                                  | 10.65    | 20.18    | 29.70    | 39.23     | 58.28                                                                                                                                                                 | 77.33     | 96.38     | 115.43    | 72                                                                                        |
| 27-28                 |                                                                                                                                  | 10.93    | 20.73    | 30.53    | 40.33     | 59.93                                                                                                                                                                 | 79.53     | 99.13     | 118.73    | 71                                                                                        |
| 29                    |                                                                                                                                  | 11.07    | 21.00    | 30.94    | 40.88     | 60.75                                                                                                                                                                 | 80.63     | 100.50    | 120.38    | 71                                                                                        |
| 30-31                 |                                                                                                                                  | 12.44    | 23.75    | 35.07    | 46.38     | 69.00                                                                                                                                                                 | 91.63     | 114.25    | 136.88    | 72                                                                                        |
| 32                    |                                                                                                                                  | 12.85    | 24.58    | 36.30    | 48.03     | 71.48                                                                                                                                                                 | 94.93     | 118.38    | 141.83    | 72                                                                                        |
| 33                    |                                                                                                                                  | 12.99    | 24.85    | 36.72    | 48.58     | 72.30                                                                                                                                                                 | 96.03     | 119.75    | 143.48    | 72                                                                                        |
| 34                    |                                                                                                                                  | 13.13    | 25.13    | 37.13    | 49.13     | 73.13                                                                                                                                                                 | 97.13     | 121.13    | 145.13    | 71                                                                                        |
| 35                    |                                                                                                                                  | 14.09    | 27.05    | 40.02    | 52.98     | 78.90                                                                                                                                                                 | 104.83    | 130.75    | 156.68    | 72                                                                                        |
| 36                    |                                                                                                                                  | 14.50    | 27.88    | 41.25    | 54.63     | 81.38                                                                                                                                                                 | 108.13    | 134.88    | 161.63    | 72                                                                                        |
| 37                    |                                                                                                                                  | 15.47    | 29.80    | 44.14    | 58.48     | 87.15                                                                                                                                                                 | 115.83    | 144.50    | 173.18    | 73                                                                                        |
| 38                    |                                                                                                                                  | 15.88    | 30.63    | 45.38    | 60.13     | 89.63                                                                                                                                                                 | 119.13    | 148.63    | 178.13    | 73                                                                                        |
| 39                    |                                                                                                                                  | 16.98    | 32.83    | 48.68    | 64.53     | 96.23                                                                                                                                                                 | 127.93    | 159.63    | 191.33    | 74                                                                                        |
| 40                    | 8.07                                                                                                                             | 18.49    | 35.85    | 53.22    | 70.58     | 105.30                                                                                                                                                                | 140.03    | 174.75    | 209.48    | 76                                                                                        |
| 41                    | 8.57                                                                                                                             | 19.73    | 38.33    | 56.93    | 75.53     | 112.73                                                                                                                                                                | 149.93    | 187.13    | 224.33    | 77                                                                                        |
| 42                    | 9.17                                                                                                                             | 21.24    | 41.35    | 61.47    | 81.58     | 121.80                                                                                                                                                                | 162.03    | 202.25    | 242.48    | 78                                                                                        |
| 43                    | 9.94                                                                                                                             | 23.17    | 45.20    | 67.24    | 89.28     | 133.35                                                                                                                                                                | 177.43    | 221.50    | 265.58    | 80                                                                                        |
| 44                    | 10.33                                                                                                                            | 24.13    | 47.13    | 70.13    | 93.13     | 139.13                                                                                                                                                                | 185.13    | 231.13    | 277.13    | 80                                                                                        |
| 45                    | 10.88                                                                                                                            | 25.50    | 49.88    | 74.25    | 98.63     | 147.38                                                                                                                                                                | 196.13    | 244.88    | 293.63    | 81                                                                                        |
| 46                    | 11.32                                                                                                                            | 26.60    | 52.08    | 77.55    | 103.03    | 153.98                                                                                                                                                                | 204.93    | 255.88    | 306.83    | 81                                                                                        |
| 47                    | 11.87                                                                                                                            | 27.98    | 54.83    | 81.68    | 108.53    | 162.23                                                                                                                                                                | 215.93    | 269.63    | 323.33    | 82                                                                                        |
| 48                    | 12.36                                                                                                                            | 29.22    | 57.30    | 85.39    | 113.48    | 169.65                                                                                                                                                                | 225.83    | 282.00    | 338.18    | 82                                                                                        |
| 49                    | 13.08                                                                                                                            | 31.00    | 60.88    | 90.75    | 120.63    | 180.38                                                                                                                                                                | 240.13    | 299.88    | 359.63    | 83                                                                                        |
| 50                    | 13.68                                                                                                                            | 32.52    | 63.90    | 95.29    | 126.68    |                                                                                                                                                                       |           |           |           | 83                                                                                        |
| 51                    | 14.29                                                                                                                            | 34.03    | 66.93    | 99.83    | 132.73    |                                                                                                                                                                       |           |           |           | 83                                                                                        |
| 52                    | 15.17                                                                                                                            | 36.23    | 71.33    | 106.43   | 141.53    |                                                                                                                                                                       |           |           |           | 84                                                                                        |
| 53                    | 15.94                                                                                                                            | 38.15    | 75.18    | 112.20   | 149.23    |                                                                                                                                                                       |           |           |           | 85                                                                                        |
| 54                    | 16.65                                                                                                                            | 39.94    | 78.75    | 117.57   | 156.38    |                                                                                                                                                                       |           |           |           | 85                                                                                        |
| 55                    | 17.42                                                                                                                            | 41.87    | 82.60    | 123.34   | 164.08    |                                                                                                                                                                       |           |           |           | 85                                                                                        |
| 56                    | 18.30                                                                                                                            | 44.07    | 87.00    | 129.94   | 172.88    |                                                                                                                                                                       |           |           |           | 85                                                                                        |
| 57                    | 19.18                                                                                                                            | 46.27    | 91.40    | 136.54   | 181.68    |                                                                                                                                                                       |           |           |           | 86                                                                                        |
| 58                    | 20.12                                                                                                                            | 48.60    | 96.08    | 143.55   | 191.03    |                                                                                                                                                                       |           |           |           | 86                                                                                        |
| 59                    | 21.05                                                                                                                            | 50.94    | 100.75   | 150.57   | 200.38    |                                                                                                                                                                       |           |           |           | 86                                                                                        |
| 60                    | 21.64                                                                                                                            | 52.42    | 103.70   | 154.99   | 206.28    |                                                                                                                                                                       |           |           |           | 86                                                                                        |
| 61                    | 22.91                                                                                                                            | 55.58    | 110.03   | 164.48   | 218.93    | CHILDREN AND<br>GRANDCHILDREN<br>(TOBACCO)<br><br>Accidental Death Benefit included<br>for ages 17 and older.<br><br>Grandchild coverage available<br>through age 18. |           |           |           | 86                                                                                        |
| 62                    | 24.12                                                                                                                            | 58.60    | 116.08   | 173.55   | 231.03    |                                                                                                                                                                       |           |           |           | 87                                                                                        |
| 63                    | 25.33                                                                                                                            | 61.63    | 122.13   | 182.63   | 243.13    |                                                                                                                                                                       |           |           |           | 87                                                                                        |
| 64                    | 26.54                                                                                                                            | 64.65    | 128.18   | 191.70   | 255.23    |                                                                                                                                                                       |           |           |           | 87                                                                                        |
| 65                    | 27.86                                                                                                                            | 67.95    | 134.78   | 201.60   | 268.43    |                                                                                                                                                                       |           |           |           | 87                                                                                        |
| 66                    | 29.29                                                                                                                            |          |          |          |           |                                                                                                                                                                       |           |           |           | 88                                                                                        |
| 67                    | 30.83                                                                                                                            |          |          |          |           |                                                                                                                                                                       |           |           |           | 88                                                                                        |
| 68                    | 32.42                                                                                                                            |          |          |          |           |                                                                                                                                                                       |           |           |           | 88                                                                                        |
| 69                    | 34.13                                                                                                                            |          |          |          |           |                                                                                                                                                                       |           |           |           | 88                                                                                        |
| 70                    | 35.94                                                                                                                            |          |          |          |           |                                                                                                                                                                       |           |           |           | 89                                                                                        |

PureLife-plus is permanent life insurance to Attained Age 121 that can never be cancelled as long as you pay the necessary premiums. After the Guaranteed Period, the premiums can be lower, the same, or higher than the Table Premium. See the brochure under "Permanent Coverage".

Form ICC18-PRFNG-NI-18, Form Series PRFNG-NI-18 or PRFNG-NI-20-OHIO

Accelerated Death Benefit for Chronic Illness Rider Form ICC15-ULABR-CI-15, ULABR-CI-15 or CA-ULABR-CI-18

Accidental Death Benefit Form ICC 07-ULCL-ADB-07 or Form Series ULCL-ADB-07

25M011-C-SM FFGA 1007 (exp0227)

| Issue Age | Premium  |          | Guaranteed Period |
|-----------|----------|----------|-------------------|
|           | \$25,000 | \$50,000 |                   |
| 17-20     | 8.63     | 16.13    | 71                |
| 21-22     | 9.00     | 16.88    | 71                |
| 23        | 9.38     | 17.63    | 72                |
| 24-25     | 9.63     | 18.13    | 71                |
| 26        | 9.88     | 18.63    | 72                |

**Indicates Spouse Coverage Available**