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**State:** District of Columbia      **Filing Company:** The State Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.003 Other  
**Product Name:** Annuity Care COB Rider rate filing  
**Project Name/Number:** Annuity Care COB Rider rate filing/

## Filing at a Glance

Company: The State Life Insurance Company  
Product Name: Annuity Care COB Rider rate filing  
State: District of Columbia  
TOI: LTC03I Individual Long Term Care  
Sub-TOI: LTC03I.003 Other  
Filing Type: Rate  
Date Submitted: 09/11/2013  
SERFF Tr Num: AULD-129167202  
SERFF Status: Assigned  
State Tr Num:  
State Status:  
Co Tr Num: ANC COB RIDER RATE FILING  
  
Implementation On Approval  
Date Requested:  
Author(s): Angie Neville, Danita Ragland-Hatton, Debbie Scott, Ellen Fox  
Reviewer(s): Donghan Xu (primary), Alula Selassie  
Disposition Date:  
Disposition Status:  
Implementation Date:  
  
State Filing Description:

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	The State Life Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.003 Other		
<b>Product Name:</b>	Annuity Care COB Rider rate filing		
<b>Project Name/Number:</b>	Annuity Care COB Rider rate filing/		

## General Information

Project Name: Annuity Care COB Rider rate filing	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 09/18/2013
Deemer Date:	State Status Changed:
Submitted By: Danita Ragland-Hatton	Created By: Danita Ragland-Hatton
	Corresponding Filing Tracking Number:

### Filing Description:

September 11, 2013

District of Columbia  
Department of Insurance

RE: The State Life Insurance Company

FEIN#: 35-0684263 NAIC#: 69116

Rate change for NONCANCELABLE product

Applies to: Continuation of Benefit Provision in SA34 (DC) approved on March 7, 2007 in SERFF filing number AULD-125051814

Included in this submission is a request for a premium rate change. In addition, we are also adding additional inflation protection options and benefit periods. This change will be applied to the continuation of benefits provision that is part of a single premium deferred annuity policy with a long-term care accumulation fund.

These changes are for new business only and do not impact any in force business. This includes the change in rates. These rates are noncancelable as are those for our existing customers.

We find that our rates must be updated for new business. The premium rates are being increased due to changes in investment returns and morbidity. The submitted rates are on average approximately 75% higher than our current rates.

We are also requesting approval on a change to the inflation protection options. We are requesting approval to offer 2%, 3% and 4% compounded annually. At this point we only offer 5% compounded annually. In the lower interest rate environment the traditional 5% inflation premium rates have increased significantly. Therefore we would like to provide the consumer with options to have some inflation protection versus no inflation protection.

We also intend to offer additional benefit period options which include 72 months, and 108 months. We currently offer 36 months and lifetime.

Subject to your approval of this filing, the new premium rates will be applied on a prospective basis for coverage issued on or after January 1, 2014.

If I can be of further assistance or if you would need additional information please contact me at (877) 285-7660 extension 7650 or by e-mail at [productcompliance.corporatecompliance@oneamerica.com](mailto:productcompliance.corporatecompliance@oneamerica.com).

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**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.003 Other  
**Product Name:** Annuity Care COB Rider rate filing  
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Sincerely,

Ellen Fox  
Senior Contract Analyst  
Corporate Compliance and Market Conduct  
OneAmerica companies  
Enclosures

## Company and Contact

### Filing Contact Information

Ellen Fox, Senior Analyst      Ellen.Fox@oneamerica.com  
One America      317-285-7650 [Phone]  
Indinapolis, IN 46206

### Filing Company Information

The State Life Insurance Company	CoCode: 69116	State of Domicile: Indiana
One American Square	Group Code: 619	Company Type:
P.O. Box 406	Group Name:	State ID Number:
Indianapolis, IN 46206	FEIN Number: 35-0684263	
(877) 285-7660 ext. [Phone]		

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## Filing Fees

Fee Required?      No  
Retaliatory?      No  
Fee Explanation:

SERFF Tracking #:

AULD-129167202

State Tracking #:

Company Tracking #:

ANC COB RIDER RATE FILING

**State:** District of Columbia**Filing Company:**

The State Life Insurance Company

**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.003 Other**Product Name:** Annuity Care COB Rider rate filing**Project Name/Number:** Annuity Care COB Rider rate filing/

## Rate Information

Rate data applies to filing.

**Filing Method:**

Serff

**Rate Change Type:**

Increase

**Overall Percentage of Last Rate Revision:**

0.000%

**Effective Date of Last Rate Revision:**

03/07/2007

**Filing Method of Last Filing:**

Serff

### Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
The State Life Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

SERFF Tracking #:

AULD-129167202

State Tracking #:

Company Tracking #:

ANC COB RIDER RATE FILING

**State:** District of Columbia  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.003 Other  
**Product Name:** Annuity Care COB Rider rate filing  
**Project Name/Number:** Annuity Care COB Rider rate filing/

**Filing Company:** The State Life Insurance Company

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Annuity Care COB Rate Book	SA34 (DC)	Revised	Previous State Filing Number: AULD-125051814 Percent Rate Change Request:	Annuity Care COB Rate Book.pdf,

**THE STATE LIFE INSURANCE COMPANY**

Form SA34 -- Optional Provision

Continuation of Benefits Single Pay Premium Rates per \$1,000 Initial Monthly Benefit

Without Nonforfeiture Benefit

Exhibit I

36 Month Acceleration Benefit Period + 36 Month Continuation Benefit Period												36 Month Acceleration Benefit Period + 72 Month Continuation Benefit Period											
Single Life						Joint Life						Single Life						Joint Life					
No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)	No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)	No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)	No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)				
40	\$770.23	\$2,110.23	\$3,253.65	\$5,048.46	\$7,874.29	\$1,472.20	\$4,064.28	\$6,304.87	\$9,831.11	\$15,321.85	\$1,216.31	\$3,334.16	\$5,142.49	\$8,019.11	\$12,442.27	\$2,408.47	\$6,649.95	\$10,335.96	\$16,116.27	\$25,241.41			
41	\$803.13	\$2,155.02	\$3,303.84	\$5,077.21	\$7,852.59	\$1,534.99	\$4,157.39	\$6,390.47	\$9,876.57	\$15,247.89	\$1,270.49	\$3,410.00	\$5,215.78	\$8,055.63	\$12,373.89	\$2,504.68	\$6,815.95	\$10,465.44	\$16,216.28	\$25,108.12			
42	\$837.30	\$2,201.71	\$3,354.97	\$5,106.46	\$7,881.76	\$1,600.02	\$4,253.36	\$6,478.63	\$9,922.04	\$15,179.65	\$1,326.53	\$3,487.33	\$5,290.77	\$8,092.86	\$12,311.06	\$2,605.41	\$6,986.75	\$10,599.08	\$16,315.15	\$24,976.05			
43	\$872.78	\$2,250.46	\$3,406.71	\$5,136.17	\$7,811.40	\$1,667.28	\$4,352.32	\$6,569.50	\$9,968.07	\$15,116.58	\$1,384.38	\$3,566.50	\$5,367.23	\$8,130.80	\$12,253.30	\$2,710.95	\$7,161.14	\$10,737.47	\$16,412.03	\$24,847.21			
44	\$909.58	\$2,301.64	\$3,458.75	\$5,166.21	\$7,791.02	\$1,736.67	\$4,454.43	\$6,663.62	\$10,015.15	\$15,058.90	\$1,443.80	\$3,647.71	\$5,445.03	\$8,169.85	\$12,201.89	\$2,821.54	\$7,337.80	\$10,881.60	\$16,505.14	\$24,724.24			
45	\$947.67	\$2,355.92	\$3,510.68	\$5,196.29	\$7,769.99	\$1,807.98	\$4,559.91	\$6,762.08	\$10,063.72	\$15,007.90	\$1,504.25	\$3,730.93	\$5,524.20	\$8,210.94	\$12,160.64	\$2,937.45	\$7,515.11	\$11,033.14	\$16,591.22	\$24,610.82			
46	\$987.05	\$2,413.92	\$3,562.22	\$5,226.18	\$7,747.76	\$1,881.05	\$4,668.95	\$6,865.84	\$10,114.17	\$14,964.75	\$1,565.27	\$3,816.12	\$5,604.80	\$8,254.92	\$12,132.97	\$3,058.93	\$7,691.78	\$11,193.54	\$16,667.49	\$24,510.12			
47	\$1,027.82	\$2,475.63	\$3,613.39	\$5,255.95	\$7,724.31	\$1,956.08	\$4,781.63	\$6,974.81	\$10,166.80	\$14,928.79	\$1,627.01	\$3,903.48	\$5,686.80	\$8,301.77	\$12,118.02	\$3,186.17	\$7,867.71	\$11,362.78	\$16,734.37	\$24,422.55			
48	\$1,070.25	\$2,539.92	\$3,664.74	\$5,286.22	\$7,700.43	\$2,033.87	\$4,897.79	\$7,087.04	\$10,221.81	\$14,896.06	\$1,690.67	\$3,993.69	\$5,769.89	\$8,349.84	\$12,107.08	\$3,319.28	\$8,044.71	\$11,538.32	\$16,797.86	\$24,343.91			
49	\$1,114.69	\$2,605.17	\$3,717.07	\$5,317.86	\$7,677.35	\$2,115.52	\$5,017.16	\$7,199.69	\$10,279.34	\$14,861.10	\$1,757.95	\$4,087.60	\$5,853.74	\$8,396.77	\$12,087.91	\$3,458.31	\$8,225.57	\$11,716.38	\$16,866.65	\$24,267.64			
50	\$1,161.43	\$2,670.27	\$3,771.08	\$5,351.52	\$7,655.99	\$2,201.89	\$5,139.60	\$7,310.84	\$10,339.47	\$14,820.19	\$1,830.06	\$4,185.76	\$5,938.17	\$8,441.03	\$12,052.31	\$3,603.34	\$8,412.52	\$11,894.33	\$16,946.89	\$24,189.11			
51	\$1,210.63	\$2,734.85	\$3,826.76	\$5,387.51	\$7,636.51	\$2,293.37	\$5,265.22	\$7,419.87	\$10,402.56	\$14,771.98	\$1,907.63	\$4,288.88	\$6,022.99	\$8,482.04	\$12,071.66	\$3,754.91	\$8,605.98	\$12,071.66	\$17,041.30	\$24,107.75			
52	\$1,262.34	\$2,799.52	\$3,884.13	\$5,425.67	\$7,618.68	\$2,389.99	\$5,394.21	\$7,527.78	\$10,468.73	\$14,711.22	\$1,990.28	\$4,396.72	\$6,108.57	\$8,520.90	\$12,194.78	\$3,913.26	\$8,805.74	\$12,249.60	\$17,147.81	\$24,025.62			
53	\$1,316.64	\$2,865.31	\$3,943.92	\$5,465.54	\$7,602.55	\$2,491.75	\$5,526.55	\$7,636.29	\$10,537.52	\$14,662.12	\$2,077.00	\$4,507.70	\$6,195.96	\$8,559.82	\$11,847.03	\$4,077.87	\$9,012.67	\$12,429.36	\$17,262.03	\$23,943.92			
54	\$1,373.56	\$2,933.76	\$4,007.03	\$5,506.45	\$7,588.07	\$2,598.54	\$5,662.22	\$7,747.89	\$10,608.27	\$14,608.42	\$2,166.29	\$4,619.64	\$6,286.61	\$8,601.92	\$12,177.37	\$4,247.95	\$9,227.70	\$12,612.87	\$17,377.31	\$23,864.61			
55	\$1,433.17	\$3,005.97	\$4,074.02	\$5,547.95	\$7,575.19	\$2,710.32	\$5,801.30	\$7,864.47	\$10,680.59	\$14,560.76	\$2,257.15	\$4,731.16	\$6,381.56	\$8,649.48	\$11,725.88	\$4,423.22	\$9,451.48	\$12,801.72	\$17,489.19	\$23,789.52			
56	\$1,495.58	\$3,082.29	\$4,145.45	\$5,589.89	\$7,564.50	\$2,827.29	\$5,943.78	\$7,986.64	\$10,754.42	\$14,519.96	\$2,349.49	\$4,841.47	\$6,481.48	\$8,703.44	\$11,696.10	\$4,603.33	\$9,684.81	\$12,996.07	\$17,596.09	\$23,718.74			
57	\$1,560.94	\$3,162.45	\$4,221.05	\$5,632.61	\$7,556.08	\$2,949.78	\$6,089.98	\$8,114.10	\$10,830.24	\$14,485.57	\$2,444.04	\$4,951.64	\$6,586.17	\$8,763.37	\$11,684.69	\$4,789.27	\$9,927.83	\$13,196.08	\$17,700.63	\$23,652.87			
58	\$1,629.37	\$3,246.31	\$4,299.54	\$5,676.77	\$7,548.80	\$3,078.10	\$6,240.69	\$8,246.69	\$10,908.89	\$14,458.42	\$2,541.63	\$5,064.43	\$6,694.70	\$8,828.59	\$11,686.63	\$4,983.67	\$10,179.72	\$13,403.42	\$17,807.58	\$23,594.90			
59	\$1,700.99	\$3,333.47	\$4,379.07	\$5,723.31	\$7,541.08	\$3,212.61	\$6,396.92	\$8,383.92	\$10,991.49	\$14,439.17	\$2,643.44	\$5,183.68	\$6,805.65	\$8,897.84	\$11,693.92	\$5,190.02	\$10,439.24	\$13,620.04	\$17,923.74	\$23,548.62			
60	\$1,775.92	\$3,423.66	\$4,458.43	\$5,772.88	\$7,532.08	\$3,353.64	\$6,559.44	\$8,525.51	\$11,078.93	\$14,428.23	\$2,750.48	\$5,312.09	\$6,918.15	\$8,970.28	\$11,700.75	\$5,410.81	\$10,705.60	\$13,847.36	\$18,053.95	\$23,516.79			
61	\$1,854.24	\$3,517.05	\$4,537.04	\$5,825.79	\$7,520.92	\$3,501.40	\$6,728.70	\$8,671.52	\$11,171.20	\$14,426.28	\$2,862.75	\$5,450.64	\$7,031.51	\$9,045.35	\$11,705.79	\$5,647.24	\$10,978.22	\$14,086.07	\$18,199.74	\$23,500.01			
62	\$1,936.08	\$3,613.79	\$4,615.53	\$5,881.87	\$7,508.73	\$3,656.08	\$6,904.66	\$8,822.34	\$11,268.27	\$14,433.26	\$2,980.44	\$5,598.38	\$7,146.43	\$9,123.57	\$11,711.05	\$5,898.67	\$11,257.80	\$14,335.82	\$18,359.46	\$23,497.74			
63	\$2,021.67	\$3,713.52	\$5,695.34	\$5,940.74	\$7,499.05	\$3,817.92	\$7,087.03	\$8,978.25	\$11,370.98	\$14,447.89	\$3,105.00	\$5,753.77	\$7,264.96	\$9,206.34	\$11,717.99	\$6,163.59	\$11,546.29	\$14,595.55	\$18,530.91	\$23,510.04			
64	\$2,111.29	\$3,815.75	\$4,778.55	\$6,001.81	\$7,496.75	\$3,987.15	\$7,275.23	\$9,139.64	\$11,480.35	\$14,468.24	\$3,238.20	\$5,914.37	\$7,389.98	\$9,295.64	\$11,729.11	\$6,439.55	\$11,846.39	\$14,863.58	\$18,710.55	\$23,536.54			
65	\$2,205.15	\$3,920.22	\$4,866.63	\$6,064.66	\$7,505.15	\$4,163.99	\$7,468.93	\$9,306.77	\$11,596.90	\$14,492.91	\$3,381.20	\$6,078.36	\$7,523.34	\$9,392.60	\$11,746.16	\$6,724.81	\$12,159.86	\$15,138.62	\$18,895.67	\$23,576.46			
66	\$2,302.90	\$4,025.99	\$4,959.45	\$6,128.60	\$7,525.18	\$4,347.50	\$7,667.03	\$9,478.68	\$11,720.71	\$14,520.54	\$3,533.81	\$6,244.22	\$7,665.15	\$9,497.09	\$11,768.00	\$7,017.42	\$12,485.80	\$15,418.55	\$19,084.05	\$23,629.09			
67	\$2,404.43	\$4,133.21	\$5,056.32	\$6,193.75	\$7,555.33	\$5,357.59	\$7,869.68	\$9,656.05	\$11,850.97	\$14,551.24	\$3,695.18	\$6,412.08	\$7,814.08	\$9,607.70	\$11,793.37	\$7,317.72	\$12,822.76	\$15,703.07	\$19,275.76	\$23,692.91			
68	\$2,510.44	\$4,243.97	\$5,157.39	\$6,261.34	\$7,593.40	\$4,736.23	\$8,079.14	\$9,837.42	\$11,986.16	\$14,586.68	\$3,864.77	\$6,583.48	\$7,968.68	\$9,722.57	\$11,823.60	\$7,628.81	\$13,171.00	\$15,994.57	\$19,472.91	\$23,765.06			
69	\$2,621.86	\$4,361.14	\$5,262.73	\$6,333.14	\$7,636.06	\$4,946.10	\$8,298.54	\$10,027.86	\$12,124.18	\$14,629.53	\$4,041.75	\$6,760.80	\$8,126.86	\$9,839.19	\$11,860.53	\$7,955.10	\$13,530.86	\$16,296.60	\$19,678.74	\$23,841.96			
70	\$2,739.07	\$4,486.35	\$5,372.01	\$6,410.07	\$7,680.52	\$5,168.47	\$8,525.50	\$10,227.22	\$12,263.25	\$14,680.48	\$4,224.93	\$6,945.09	\$8,286.62	\$9,955.26	\$11,904.63	\$8,298.86	\$13,901.46	\$16,610.58	\$19,894.52	\$23,920.24			
71	\$2,862.82	\$4,621.00	\$5,485.90	\$6,493.02	\$7,726.54	\$5,405.10	\$8,773.75	\$10,437.00	\$12,403.13	\$14,741.16	\$4,415.04	\$7,137.79	\$8,448.22	\$10,070.80	\$11,957.61	\$8,662.60	\$14,284.57	\$16,938.90	\$20,122.31	\$23,999.62			
72	\$2,992.13	\$4,763.26	\$5,603.34	\$6,580.62	\$7,773.81	\$5,653.67	\$9,028.94	\$10,654.88	\$12,543.37	\$14,809.19	\$4,610.60	\$7,336.38	\$8,610.70	\$10,184.87	\$12,016.78	\$9,042.72	\$14,677.11	\$17,277.55	\$20,358.20	\$24,078.32			
73	\$3,123.59	\$4,907.56	\$5,720.14	\$6,668.82	\$7,819.40	\$5,906.46	\$9,287.69	\$10,873.30	\$12,681.75	\$14,878.51	\$4,805.64	\$7,533.16	\$8,769.42	\$10,293.02	\$12,072.99	\$9,428.06	\$15,067.67	\$17,613.81	\$20,590.33	\$24,149.77			
74	\$3,252.62	\$5,046.31	\$5,830.74	\$6,752.09	\$7,859.73	\$6,153.03	\$9,540.01	\$11,082.10	\$12,815.58	\$14,941.02	\$4,992.39	\$7,717.82	\$8,918.50	\$10,389.71	\$12,114.01	\$9,803.49	\$15,441.18	\$17,930.72	\$20,802.93	\$24,205.80			
75	\$3,376.08	\$5,174.23	\$5,931.34	\$6,826.61	\$7,892.37	\$6,386.20	\$9,778.96	\$11,274.27	\$12,943.07	\$14,991.02	\$5,165.57	\$7,883.33	\$9,										

**THE STATE LIFE INSURANCE COMPANY**

Form SA34 -- Optional Provision

Continuation of Benefits Single Pay Premium Rates per \$1,000 Initial Monthly Benefit

Without Nonforfeiture Benefit

Exhibit I

36 Month Acceleration Benefit Period + 108 Month Continuation Benefit Period												36 Month Acceleration Benefit Period + Lifetime Month Continuation Benefit Period											
Single Life						Joint Life						Single Life						Joint Life					
	No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)		No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)		No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)		No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)
40	\$1,516.28	\$4,075.30	\$6,342.45	\$9,730.76	\$15,093.30	\$3,056.15	\$8,435.37	\$13,039.49	\$20,236.19	\$31,524.87	\$1,637.21	\$4,425.13	\$6,771.19	\$10,511.59	\$16,387.49	\$3,346.42	\$9,328.94	\$14,472.13	\$22,410.81	\$34,900.20			
41	\$1,575.44	\$4,171.50	\$6,419.04	\$9,791.28	\$15,024.71	\$3,179.47	\$8,628.67	\$13,221.36	\$20,318.43	\$31,389.07	\$1,710.33	\$4,523.75	\$6,869.39	\$10,564.72	\$16,347.21	\$3,481.93	\$9,543.18	\$14,645.97	\$22,537.87	\$34,757.67			
42	\$1,637.32	\$4,271.70	\$6,497.05	\$9,852.62	\$14,961.47	\$3,307.09	\$8,828.80	\$13,407.21	\$20,405.28	\$31,255.89	\$1,785.27	\$4,625.58	\$6,972.42	\$10,617.96	\$16,298.45	\$3,624.12	\$9,760.55	\$14,825.74	\$22,663.91	\$34,616.08			
43	\$1,702.14	\$4,375.07	\$6,577.26	\$9,913.74	\$14,902.63	\$3,439.46	\$9,035.38	\$13,596.87	\$20,496.69	\$31,124.91	\$1,861.95	\$4,730.63	\$7,078.71	\$10,671.48	\$16,241.58	\$3,772.84	\$9,982.19	\$15,012.28	\$22,788.29	\$34,474.44			
44	\$1,770.16	\$4,480.90	\$6,660.79	\$9,973.27	\$14,847.78	\$3,576.75	\$9,248.13	\$13,790.27	\$20,592.62	\$30,996.26	\$1,939.96	\$4,839.12	\$7,187.25	\$10,724.88	\$16,174.94	\$3,927.93	\$10,207.88	\$15,207.08	\$22,908.57	\$34,331.48			
45	\$1,841.76	\$4,588.54	\$6,749.33	\$10,029.29	\$14,797.33	\$3,718.74	\$9,466.85	\$13,987.42	\$20,693.11	\$30,870.67	\$2,018.43	\$4,951.57	\$7,297.82	\$10,777.01	\$16,093.88	\$4,089.18	\$10,435.62	\$15,412.74	\$23,019.59	\$34,185.38			
46	\$1,917.26	\$4,697.54	\$6,844.34	\$10,080.17	\$14,751.71	\$3,865.24	\$9,691.42	\$14,188.37	\$20,798.19	\$30,748.95	\$2,096.62	\$5,068.48	\$7,410.35	\$10,826.80	\$15,994.42	\$4,256.46	\$10,663.52	\$15,631.47	\$23,116.82	\$34,034.78			
47	\$1,996.80	\$4,807.65	\$6,945.94	\$10,125.80	\$14,710.26	\$4,016.74	\$9,921.69	\$14,393.07	\$20,907.76	\$30,631.13	\$2,174.78	\$5,189.77	\$7,524.18	\$10,874.47	\$15,878.37	\$4,429.91	\$10,892.47	\$15,863.14	\$23,200.92	\$33,880.09			
48	\$2,080.14	\$4,918.97	\$7,051.94	\$10,168.67	\$14,670.32	\$4,174.99	\$10,157.50	\$14,601.30	\$20,217.41	\$30,515.74	\$2,254.84	\$5,314.48	\$7,637.39	\$10,922.55	\$15,757.80	\$4,610.07	\$11,128.46	\$16,103.47	\$23,281.77	\$33,724.69			
49	\$2,166.90	\$5,031.77	\$7,159.04	\$10,212.55	\$14,628.36	\$4,342.26	\$10,398.68	\$14,812.75	\$21,138.91	\$30,400.70	\$2,339.54	\$5,441.05	\$7,747.62	\$10,974.62	\$15,649.56	\$4,797.70	\$11,379.75	\$16,346.23	\$23,373.58	\$33,573.48			
50	\$2,256.85	\$5,146.44	\$7,264.91	\$10,260.18	\$14,582.07	\$4,520.19	\$10,645.15	\$15,027.29	\$21,259.73	\$30,284.89	\$2,430.84	\$5,568.53	\$7,853.53	\$11,033.02	\$15,565.56	\$4,993.47	\$11,651.76	\$16,587.02	\$23,486.08	\$33,430.32			
51	\$2,350.12	\$5,262.79	\$7,369.08	\$10,312.71	\$14,530.22	\$4,709.98	\$10,897.21	\$15,245.32	\$21,384.27	\$30,167.41	\$2,529.81	\$5,696.57	\$7,953.76	\$11,099.62	\$15,509.94	\$5,197.90	\$11,948.03	\$16,824.88	\$23,624.35	\$33,295.36			
52	\$2,447.02	\$5,381.09	\$7,472.61	\$10,369.36	\$14,474.09	\$4,911.32	\$11,155.07	\$15,467.18	\$21,512.66	\$30,049.80	\$2,635.88	\$5,825.79	\$8,049.67	\$11,173.19	\$15,474.83	\$5,411.22	\$12,265.58	\$17,061.67	\$23,784.08	\$33,168.27			
53	\$2,547.73	\$5,502.74	\$7,576.52	\$10,428.68	\$14,416.96	\$5,122.58	\$11,418.94	\$15,692.68	\$21,644.18	\$29,936.43	\$2,747.47	\$5,957.34	\$8,146.05	\$11,249.35	\$15,464.11	\$5,633.44	\$12,595.44	\$17,299.27	\$23,954.42	\$33,051.72			
54	\$2,652.45	\$5,629.58	\$7,682.44	\$10,488.33	\$14,363.49	\$5,341.31	\$11,688.98	\$15,921.47	\$21,777.86	\$29,833.17	\$2,862.20	\$6,092.90	\$8,249.51	\$11,321.91	\$15,456.27	\$5,864.47	\$12,924.89	\$17,540.62	\$24,119.62	\$32,948.84			
55	\$2,761.44	\$5,762.93	\$7,791.64	\$10,547.07	\$14,317.14	\$5,565.96	\$11,965.59	\$16,153.67	\$21,913.32	\$29,744.20	\$2,978.53	\$6,233.70	\$8,364.71	\$11,386.88	\$15,446.74	\$6,104.43	\$13,245.24	\$17,788.19	\$24,269.06	\$32,861.37			
56	\$2,874.69	\$5,903.37	\$7,904.24	\$10,604.18	\$14,279.37	\$5,796.21	\$12,248.91	\$16,389.14	\$22,050.06	\$29,672.03	\$3,095.84	\$6,380.21	\$8,493.58	\$11,442.15	\$15,435.21	\$6,353.76	\$13,553.38	\$18,042.30	\$24,398.23	\$32,792.86			
57	\$2,992.52	\$6,050.64	\$8,020.20	\$10,661.09	\$14,249.42	\$6,033.48	\$12,539.70	\$16,628.97	\$22,189.10	\$29,615.45	\$3,215.30	\$6,532.22	\$8,634.56	\$11,490.37	\$15,423.53	\$6,613.35	\$13,853.54	\$18,303.15	\$24,512.79	\$32,741.91			
58	\$3,115.92	\$6,204.17	\$8,140.51	\$10,720.68	\$14,225.80	\$6,280.10	\$12,839.68	\$16,876.03	\$22,333.37	\$29,570.44	\$3,339.33	\$6,689.52	\$8,784.46	\$11,538.09	\$15,408.36	\$6,884.43	\$14,153.45	\$18,572.99	\$24,624.62	\$32,699.41			
59	\$3,246.12	\$6,363.01	\$8,266.33	\$10,786.92	\$14,206.02	\$6,553.93	\$13,151.03	\$17,134.06	\$22,486.79	\$29,505.95	\$3,471.25	\$6,851.62	\$8,938.39	\$11,594.50	\$15,386.04	\$7,168.49	\$14,464.40	\$18,854.54	\$24,750.77	\$32,652.71			
60	\$3,384.03	\$6,526.43	\$8,398.42	\$10,862.62	\$14,188.51	\$6,814.14	\$13,475.44	\$17,405.80	\$22,652.19	\$29,492.99	\$3,613.48	\$7,018.21	\$9,092.83	\$11,666.11	\$15,354.72	\$7,466.89	\$14,794.85	\$19,149.76	\$24,903.32	\$32,593.76			
61	\$3,530.20	\$6,694.28	\$8,537.50	\$10,948.51	\$14,172.09	\$7,104.58	\$13,813.30	\$17,691.85	\$22,830.88	\$29,454.83	\$3,766.83	\$7,189.26	\$9,246.58	\$11,754.93	\$15,310.70	\$7,779.39	\$15,146.40	\$19,459.69	\$25,086.76	\$32,517.19			
62	\$3,684.43	\$6,866.76	\$8,683.30	\$11,043.65	\$14,157.90	\$7,410.70	\$14,164.59	\$17,991.68	\$23,022.18	\$29,419.03	\$3,930.56	\$7,365.05	\$9,400.73	\$11,858.61	\$15,256.24	\$8,106.45	\$15,517.20	\$19,784.08	\$25,296.86	\$32,428.39			
63	\$3,845.81	\$7,043.85	\$8,834.41	\$11,147.11	\$14,149.29	\$7,733.35	\$14,530.00	\$18,305.41	\$23,224.48	\$29,391.02	\$4,103.53	\$7,545.95	\$9,556.72	\$11,973.90	\$15,202.79	\$8,450.80	\$15,907.99	\$20,121.90	\$25,526.51	\$32,343.06			
64	\$4,013.04	\$7,225.63	\$8,988.79	\$11,257.25	\$14,150.91	\$8,073.25	\$14,910.21	\$18,632.83	\$23,435.24	\$29,378.46	\$4,283.90	\$7,732.43	\$9,716.83	\$12,095.69	\$15,166.12	\$8,815.90	\$16,318.76	\$20,471.42	\$25,764.72	\$32,283.18			
65	\$4,185.19	\$7,412.10	\$9,145.05	\$11,372.60	\$14,165.63	\$8,430.79	\$15,305.43	\$18,973.37	\$23,652.61	\$29,386.73	\$4,470.27	\$7,924.81	\$9,882.54	\$12,219.94	\$15,156.85	\$9,203.76	\$16,748.99	\$20,831.28	\$26,003.58	\$32,263.91			
66	\$4,360.62	\$7,601.71	\$9,300.71	\$11,491.87	\$14,194.41	\$8,804.54	\$15,713.35	\$19,325.20	\$23,872.58	\$29,414.22	\$4,661.02	\$8,121.31	\$10,052.85	\$12,344.70	\$15,178.91	\$9,613.93	\$17,196.66	\$21,197.20	\$26,236.60	\$32,288.07			
67	\$4,539.50	\$7,793.93	\$9,456.04	\$11,614.38	\$14,234.84	\$9,193.62	\$16,132.67	\$19,686.82	\$24,095.13	\$29,458.10	\$4,856.09	\$8,321.34	\$10,226.25	\$12,470.02	\$15,202.79	\$10,404.40	\$16,509.79	\$20,121.90	\$25,526.51	\$32,343.06			
68	\$4,724.77	\$7,990.77	\$9,615.43	\$11,739.84	\$14,282.11	\$9,599.25	\$16,565.46	\$20,058.01	\$24,326.76	\$29,520.43	\$5,057.37	\$8,527.59	\$10,403.04	\$12,596.01	\$15,290.16	\$10,492.33	\$18,139.11	\$21,951.24	\$26,701.23	\$32,436.87			
69	\$4,920.56	\$8,195.13	\$9,785.10	\$11,868.14	\$14,329.76	\$10,023.11	\$17,014.69	\$20,438.74	\$24,576.66	\$29,603.66	\$5,267.60	\$8,743.79	\$10,583.65	\$12,723.40	\$15,353.66	\$10,955.29	\$18,633.41	\$22,353.92	\$26,957.85	\$32,541.61			
70	\$5,129.04	\$8,408.15	\$9,968.39	\$11,998.42	\$14,372.62	\$10,465.13	\$17,480.71	\$20,827.54	\$24,849.27	\$29,703.71	\$5,487.94	\$8,971.47	\$10,765.73	\$12,851.93	\$15,405.68	\$11,429.63	\$19,140.87	\$22,780.23	\$27,245.38	\$32,651.70			
71	\$5,352.45	\$8,631.93	\$10,168.52	\$12,131.60	\$14,409.51	\$10,927.72	\$17,966.84	\$21,226.31	\$25,149.98	\$29,835.44	\$5,720.22	\$9,213.33	\$10,956.15	\$12,982.58	\$15,443.83	\$11,916.50	\$19,664.22	\$23,235.88	\$27,565.67	\$32,767.95			
72	\$5,587.63	\$8,863.29	\$10,380.90	\$12,265.32	\$14,440.64	\$11,406.92	\$18,467.40	\$21,630.84	\$25,470.69	\$29,981.39	\$5,961.41	\$9,465.34	\$11,147.03	\$13,112.65	\$15,469.69	\$12,413.04	\$20,197.70	\$23,712.02	\$27,913.13	\$32,887.26			
73	\$5,824.88	\$9,091.82	\$10,591.58	\$12,391.55	\$14,464.01	\$11,888.67	\$18,206.29	\$22,026.29	\$25,786.12	\$30,120.99	\$6,202.01	\$9,714.11	\$11,330.92	\$13,233.90	\$15,480.50	\$12,907.11	\$20,720.55	\$24,180.21	\$28,253.81	\$32,990.07			
74	\$6,051.01	\$9,303.54	\$10,781.67	\$12,499.89	\$14,477.71	\$12,354.32	\$19,428.14	\$22,393.29	\$26,062.14	\$30,222.15	\$6,429.31	\$9,941.68	\$11,495.62	\$13,335.58	\$15,473.99	\$1							

**THE STATE LIFE INSURANCE COMPANY**

Form SA34 -- Optional Provision

Continuation of Benefits 10 Pay Annual Premium Rates per \$1,000 Initial Monthly Benefit

Without Nonforfeiture Benefit

Exhibit I

36 Month Acceleration Benefit Period + 36 Month Continuation Benefit Period												36 Month Acceleration Benefit Period + 72 Month Continuation Benefit Period																			
Single Life								Joint Life								Single Life								Joint Life							
	No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)	No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)	No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)	No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)	No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)						
40	\$84.46	\$229.31	\$356.17	\$548.72	\$858.45	\$160.45	\$443.91	\$689.36	\$1,071.88	\$1,682.21	\$135.02	\$364.52	\$563.69	\$871.91	\$1,355.85	\$266.57	\$735.11	\$1,137.24	\$1,768.81	\$2,775.15											
41	\$87.81	\$234.72	\$361.25	\$552.34	\$855.47	\$166.87	\$454.45	\$699.50	\$1,078.02	\$1,673.99	\$140.43	\$372.41	\$571.66	\$875.80	\$1,353.38	\$276.76	\$750.77	\$1,153.76	\$1,778.67	\$2,760.32											
42	\$91.33	\$240.35	\$366.27	\$556.12	\$852.60	\$173.65	\$465.37	\$709.83	\$1,084.23	\$1,665.81	\$146.03	\$380.65	\$579.90	\$879.91	\$1,350.45	\$287.42	\$767.19	\$1,170.64	\$1,788.48	\$2,745.64											
43	\$95.07	\$246.19	\$371.31	\$560.00	\$849.87	\$180.80	\$476.63	\$720.34	\$1,090.49	\$1,657.83	\$151.85	\$389.26	\$588.40	\$884.24	\$1,347.08	\$298.59	\$784.37	\$1,187.81	\$1,798.22	\$2,731.34											
44	\$99.02	\$252.23	\$376.40	\$563.93	\$847.28	\$188.34	\$488.23	\$731.01	\$1,096.75	\$1,650.19	\$157.93	\$398.30	\$597.14	\$888.87	\$1,343.17	\$310.34	\$802.38	\$1,205.25	\$1,807.80	\$2,717.70											
45	\$103.24	\$258.51	\$381.53	\$567.82	\$844.76	\$196.29	\$500.15	\$741.83	\$1,102.95	\$1,643.09	\$164.28	\$407.83	\$606.16	\$893.90	\$1,338.40	\$322.72	\$821.37	\$1,222.92	\$1,817.01	\$2,705.10											
46	\$107.74	\$265.04	\$386.71	\$571.59	\$842.27	\$204.68	\$512.39	\$752.81	\$1,109.01	\$1,636.67	\$170.93	\$417.92	\$615.50	\$899.45	\$1,332.50	\$335.80	\$841.48	\$1,240.81	\$1,825.66	\$2,693.87											
47	\$112.54	\$271.83	\$391.98	\$575.23	\$839.82	\$213.52	\$524.95	\$763.96	\$1,114.95	\$1,630.98	\$177.90	\$428.57	\$625.14	\$905.52	\$1,325.57	\$349.61	\$862.68	\$1,258.92	\$1,833.81	\$2,684.09											
48	\$117.60	\$278.80	\$397.47	\$578.85	\$837.55	\$222.79	\$537.79	\$775.27	\$1,120.91	\$1,625.88	\$185.23	\$439.67	\$634.98	\$911.88	\$1,318.43	\$364.14	\$884.65	\$1,277.24	\$1,841.92	\$2,675.38											
49	\$122.89	\$285.87	\$403.36	\$582.61	\$835.68	\$232.45	\$550.88	\$786.71	\$1,127.09	\$1,621.13	\$192.94	\$451.04	\$644.86	\$918.24	\$1,312.21	\$379.37	\$906.94	\$1,295.79	\$1,850.66	\$2,667.15											
50	\$128.37	\$292.98	\$409.76	\$586.61	\$834.34	\$242.48	\$564.22	\$798.30	\$1,133.64	\$1,616.55	\$201.06	\$462.57	\$654.70	\$924.39	\$1,307.68	\$395.27	\$929.23	\$1,314.60	\$1,860.51	\$2,659.01											
51	\$134.07	\$300.12	\$416.73	\$590.93	\$833.64	\$252.90	\$577.82	\$810.03	\$1,140.65	\$1,612.22	\$209.63	\$474.25	\$664.45	\$930.30	\$1,305.24	\$411.91	\$951.42	\$1,333.72	\$1,871.74	\$2,650.85											
52	\$140.01	\$307.35	\$424.24	\$595.52	\$833.51	\$263.74	\$591.72	\$821.96	\$1,148.09	\$1,608.22	\$218.66	\$486.14	\$674.20	\$936.09	\$1,304.60	\$429.33	\$973.68	\$1,353.19	\$1,884.20	\$2,642.87											
53	\$146.16	\$314.74	\$432.19	\$600.31	\$833.67	\$275.03	\$605.95	\$834.21	\$1,155.80	\$1,604.35	\$228.17	\$498.30	\$684.16	\$941.91	\$1,305.04	\$447.52	\$996.30	\$1,373.06	\$1,897.39	\$2,635.31											
54	\$152.51	\$322.45	\$440.43	\$605.18	\$833.71	\$286.81	\$620.56	\$846.96	\$1,163.58	\$1,600.40	\$238.19	\$510.79	\$694.62	\$947.96	\$1,305.47	\$466.44	\$1,019.73	\$1,393.33	\$1,910.60	\$2,628.49											
55	\$159.04	\$330.57	\$448.83	\$610.06	\$833.37	\$299.13	\$635.60	\$860.33	\$1,171.29	\$1,596.25	\$248.73	\$523.68	\$705.79	\$954.42	\$1,305.17	\$486.11	\$1,044.29	\$1,414.06	\$1,923.37	\$2,622.68											
56	\$165.76	\$339.18	\$457.45	\$614.94	\$832.56	\$312.04	\$651.10	\$874.43	\$1,178.93	\$1,591.75	\$259.84	\$537.03	\$717.83	\$961.34	\$1,303.95	\$506.54	\$1,070.18	\$1,435.29	\$1,935.49	\$2,618.12											
57	\$172.73	\$348.30	\$466.33	\$619.93	\$831.46	\$325.58	\$667.14	\$889.25	\$1,186.66	\$1,587.11	\$271.56	\$550.90	\$730.71	\$968.77	\$1,302.20	\$527.84	\$1,097.37	\$1,457.16	\$1,947.31	\$2,614.78											
58	\$180.06	\$357.88	\$475.39	\$625.16	\$830.43	\$339.76	\$683.86	\$904.71	\$1,194.66	\$1,582.98	\$283.88	\$565.36	\$744.26	\$976.90	\$1,300.44	\$550.21	\$1,125.68	\$1,479.96	\$1,959.58	\$2,612.27											
59	\$187.90	\$367.84	\$484.48	\$630.84	\$830.01	\$354.57	\$710.45	\$920.69	\$1,203.23	\$1,580.28	\$296.79	\$580.49	\$758.24	\$985.98	\$1,299.42	\$573.90	\$1,154.82	\$1,504.08	\$1,973.32	\$2,610.05											
60	\$196.37	\$378.15	\$493.57	\$637.12	\$830.57	\$370.06	\$720.08	\$937.09	\$1,212.60	\$1,579.64	\$310.28	\$596.39	\$772.49	\$996.17	\$1,299.74	\$599.12	\$1,184.63	\$1,529.82	\$1,989.29	\$2,607.84											
61	\$205.54	\$388.80	\$502.60	\$644.12	\$832.29	\$386.23	\$739.83	\$953.98	\$1,222.87	\$1,581.46	\$324.38	\$613.11	\$787.02	\$1,007.66	\$1,301.57	\$626.00	\$1,215.13	\$1,557.42	\$2,008.02	\$2,605.46											
62	\$215.41	\$399.89	\$511.72	\$651.87	\$835.13	\$403.18	\$760.74	\$971.48	\$1,234.10	\$1,585.54	\$339.19	\$630.74	\$802.04	\$1,020.48	\$1,304.89	\$654.58	\$1,246.58	\$1,586.93	\$2,029.36	\$2,603.38											
63	\$226.01	\$411.68	\$521.35	\$660.39	\$839.02	\$421.10	\$782.81	\$989.72	\$1,246.46	\$1,591.17	\$354.86	\$649.47	\$817.84	\$1,034.47	\$1,309.83	\$684.87	\$1,279.48	\$1,618.19	\$2,052.53	\$2,602.68											
64	\$237.36	\$424.51	\$532.07	\$669.66	\$843.78	\$440.23	\$806.02	\$1,008.87	\$1,260.11	\$1,597.30	\$371.59	\$669.54	\$834.85	\$1,049.38	\$1,316.52	\$716.85	\$1,314.42	\$1,650.92	\$2,076.39	\$2,604.84											
65	\$249.46	\$438.60	\$544.30	\$679.68	\$849.34	\$460.78	\$830.36	\$1,029.10	\$1,275.20	\$1,603.22	\$389.57	\$691.11	\$853.39	\$1,065.06	\$1,325.05	\$750.54	\$1,351.90	\$1,684.99	\$2,100.25	\$2,610.95											
66	\$262.35	\$454.09	\$558.20	\$690.41	\$855.69	\$482.82	\$855.87	\$1,050.37	\$1,291.83	\$1,608.73	\$408.84	\$714.27	\$873.53	\$1,081.43	\$1,335.54	\$785.93	\$1,392.07	\$1,720.30	\$2,123.62	\$2,621.55											
67	\$276.07	\$470.92	\$573.70	\$701.95	\$862.98	\$506.36	\$882.64	\$1,072.80	\$1,310.08	\$1,614.30	\$429.42	\$739.05	\$895.31	\$1,098.71	\$1,348.05	\$823.13	\$1,434.94	\$1,757.14	\$2,147.20	\$2,636.45											
68	\$290.63	\$488.94	\$590.65	\$714.72	\$871.40	\$531.37	\$910.76	\$1,096.83	\$1,329.97	\$1,620.73	\$451.39	\$765.47	\$919.01	\$1,117.43	\$1,362.60	\$862.38	\$1,480.75	\$1,796.23	\$2,172.89	\$2,655.07											
69	\$306.07	\$507.92	\$608.80	\$729.21	\$881.20	\$557.79	\$940.33	\$1,123.02	\$1,351.52	\$1,629.18	\$474.86	\$793.54	\$944.97	\$1,138.30	\$1,379.13	\$903.95	\$1,529.72	\$1,838.52	\$2,203.30	\$2,676.44											
70	\$322.38	\$527.68	\$627.96	\$745.77	\$892.57	\$585.57	\$971.44	\$1,151.76	\$1,374.77	\$1,640.51	\$499.87	\$823.24	\$974.30	\$1,161.82	\$1,397.62	\$948.05	\$1,581.97	\$1,884.67	\$2,240.20	\$2,699.92											
71	\$339.62	\$548.20	\$648.12	\$764.59	\$905.54	\$614.78	\$1,004.14	\$1,183.26	\$1,399.69	\$1,654.88	\$526.53	\$854.64	\$1,004.47	\$1,188.18	\$1,418.02	\$994.87	\$1,637.70	\$1,934.97	\$2,284.36	\$2,725.17											
72	\$357.82	\$569.56	\$669.33	\$785.45	\$920.07	\$645.45	\$1,038.47	\$1,217.34	\$1,426.32	\$1,672.12	\$554.83	\$887.76	\$1,038.07	\$1,217.22	\$1,440.34	\$1,044.33	\$1,696.85	\$1,989.20	\$2,334.98	\$2,752.60											
73	\$376.97	\$591.84	\$691.54	\$807.80	\$936.20	\$677.51	\$1,074.48	\$1,253.43	\$1,454.77	\$1,692.42	\$584.54	\$922.46	\$1,073.71	\$1,248.60	\$1,464.61	\$1,096.08	\$1,758.97	\$2,046.83	\$2,390.37	\$2,783.19											
74	\$397.06	\$615.15	\$714.72	\$830.82	\$953.94	\$710.82	\$1,112.25	\$1,290.69	\$1,485.17	\$1,715.87	\$615.33	\$958.58	\$1,110.75	\$1,281.82	\$1,490.92	\$1,149.60	\$1,823.43	\$2,107.08	\$2,448.03	\$2,818.31											
75</td																															

**THE STATE LIFE INSURANCE COMPANY**

Form SA34 -- Optional Provision

Continuation of Benefits 10 Pay Annual Premium Rates per \$1,000 Initial Monthly Benefit

Without Nonforfeiture Benefit

Exhibit I

36 Month Acceleration Benefit Period + 108 Month Continuation Benefit Period												36 Month Acceleration Benefit Period + Lifetime Month Continuation Benefit Period											
Single Life								Joint Life								Single Life							
	No Inflation 2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)		No Inflation 2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)		No Inflation 2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)		No Inflation 2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)				
40	\$165.55	\$448.93	\$686.54	\$1,068.26	\$1,652.01	\$337.39	\$925.90	\$1,434.04	\$2,231.11	\$3,467.92	\$179.67	\$484.07	\$745.19	\$1,154.35	\$1,789.69	\$370.01	\$1,032.74	\$1,584.54	\$2,459.78	\$3,857.51			
41	\$172.49	\$458.67	\$694.45	\$1,073.37	\$1,644.35	\$351.26	\$946.28	\$1,453.72	\$2,240.48	\$3,450.67	\$186.62	\$496.01	\$754.70	\$1,159.08	\$1,784.21	\$384.37	\$1,053.73	\$1,607.90	\$2,469.58	\$3,838.75			
42	\$179.79	\$468.76	\$702.86	\$1,078.29	\$1,637.34	\$365.59	\$967.67	\$1,474.00	\$2,249.74	\$3,433.41	\$193.97	\$508.37	\$764.40	\$1,163.82	\$1,778.94	\$399.45	\$1,075.51	\$1,631.55	\$2,480.01	\$3,819.17			
43	\$187.42	\$479.24	\$711.83	\$1,083.12	\$1,630.98	\$380.39	\$990.04	\$1,494.83	\$2,259.08	\$3,416.38	\$201.75	\$521.07	\$774.39	\$1,168.74	\$1,773.72	\$415.27	\$1,098.18	\$1,655.48	\$2,491.01	\$3,799.28			
44	\$195.37	\$490.20	\$721.46	\$1,087.92	\$1,625.38	\$395.66	\$1,013.35	\$1,516.20	\$2,268.66	\$3,399.78	\$209.99	\$534.05	\$784.74	\$1,174.02	\$1,768.41	\$431.88	\$1,121.90	\$1,679.58	\$2,502.68	\$3,779.40			
45	\$203.64	\$501.81	\$732.02	\$1,092.57	\$1,620.89	\$411.37	\$1,037.62	\$1,538.09	\$2,278.69	\$3,383.75	\$218.71	\$547.25	\$795.50	\$1,179.83	\$1,762.86	\$449.32	\$1,146.96	\$1,703.67	\$2,515.25	\$3,759.50			
46	\$212.24	\$514.21	\$743.71	\$1,097.00	\$1,617.79	\$427.46	\$1,062.84	\$1,560.50	\$2,289.34	\$3,368.38	\$227.92	\$560.63	\$806.73	\$1,186.30	\$1,756.98	\$467.65	\$1,173.63	\$1,727.58	\$2,528.98	\$3,739.53			
47	\$221.17	\$527.42	\$756.52	\$1,101.29	\$1,616.01	\$444.01	\$1,088.98	\$1,583.40	\$2,300.71	\$3,353.81	\$237.64	\$574.16	\$818.45	\$1,193.47	\$1,750.74	\$486.90	\$1,201.91	\$1,751.36	\$2,543.81	\$3,719.80			
48	\$230.41	\$541.16	\$769.99	\$1,105.91	\$1,614.81	\$461.25	\$1,115.94	\$1,606.79	\$2,312.78	\$3,340.27	\$247.87	\$587.87	\$830.71	\$1,201.25	\$1,744.29	\$507.04	\$1,231.41	\$1,775.37	\$2,559.21	\$3,701.28			
49	\$239.90	\$555.06	\$783.47	\$1,111.43	\$1,613.12	\$479.52	\$1,143.58	\$1,630.61	\$2,325.45	\$3,328.02	\$258.60	\$601.79	\$843.53	\$1,209.47	\$1,737.81	\$528.04	\$1,261.50	\$1,800.17	\$2,574.38	\$3,685.27			
50	\$249.65	\$568.86	\$796.51	\$1,118.27	\$1,610.24	\$499.06	\$1,171.80	\$1,654.86	\$2,338.68	\$3,317.22	\$269.85	\$615.97	\$856.90	\$1,217.97	\$1,731.50	\$549.89	\$1,291.77	\$1,826.14	\$2,588.83	\$3,672.55			
51	\$259.64	\$582.51	\$808.96	\$1,126.67	\$1,605.89	\$519.99	\$1,200.66	\$1,679.57	\$2,352.49	\$3,308.08	\$281.67	\$630.45	\$870.96	\$1,226.89	\$1,725.36	\$572.64	\$1,322.05	\$1,853.53	\$2,602.31	\$3,663.82			
52	\$269.95	\$596.14	\$821.05	\$1,136.47	\$1,600.42	\$542.27	\$1,230.20	\$1,704.79	\$2,366.98	\$3,300.53	\$294.07	\$645.26	\$885.68	\$1,235.25	\$1,719.44	\$596.36	\$1,352.56	\$1,882.20	\$2,615.17	\$3,658.63			
53	\$280.70	\$610.00	\$833.13	\$1,147.10	\$1,594.48	\$565.81	\$1,260.30	\$1,730.51	\$2,382.20	\$3,294.10	\$306.92	\$660.43	\$900.80	\$1,245.67	\$1,714.07	\$621.09	\$1,388.80	\$1,911.70	\$2,628.20	\$3,655.21			
54	\$292.09	\$624.39	\$845.74	\$1,157.79	\$1,589.01	\$590.43	\$1,290.82	\$1,756.74	\$2,398.25	\$3,288.14	\$320.02	\$675.98	\$915.92	\$1,254.63	\$1,709.63	\$646.84	\$1,416.45	\$1,941.37	\$2,642.56	\$3,651.10			
55	\$304.26	\$639.57	\$859.30	\$1,168.00	\$1,584.72	\$616.02	\$1,321.71	\$1,783.50	\$2,415.18	\$3,282.21	\$333.27	\$691.96	\$930.80	\$1,262.85	\$1,760.42	\$673.69	\$1,451.01	\$1,970.81	\$2,659.04	\$3,644.61			
56	\$317.32	\$655.64	\$873.98	\$1,177.61	\$1,581.93	\$642.67	\$1,352.93	\$1,810.92	\$2,433.20	\$3,276.27	\$346.64	\$708.41	\$945.34	\$1,270.19	\$1,704.73	\$701.69	\$1,487.88	\$1,999.96	\$2,678.09	\$3,635.25			
57	\$331.28	\$672.62	\$889.70	\$1,186.91	\$1,580.52	\$670.49	\$1,384.69	\$1,839.13	\$2,452.36	\$3,270.62	\$360.28	\$725.45	\$959.77	\$1,276.97	\$1,704.53	\$730.97	\$1,526.93	\$2,029.18	\$2,699.50	\$3,623.85			
58	\$346.09	\$690.51	\$906.34	\$1,196.19	\$1,580.21	\$699.45	\$1,417.52	\$1,868.24	\$2,472.36	\$3,265.52	\$374.50	\$743.31	\$974.64	\$1,283.98	\$1,705.42	\$761.71	\$1,567.41	\$2,058.97	\$2,722.66	\$3,611.74			
59	\$361.67	\$709.30	\$923.64	\$1,205.95	\$1,580.56	\$729.48	\$1,452.13	\$1,889.36	\$2,492.77	\$3,261.38	\$389.74	\$762.31	\$990.73	\$1,292.24	\$1,706.77	\$794.16	\$1,608.25	\$2,090.03	\$2,746.63	\$3,600.84			
60	\$377.97	\$729.02	\$941.46	\$1,216.57	\$1,581.29	\$760.60	\$1,489.05	\$1,929.67	\$2,513.40	\$3,258.57	\$406.32	\$782.68	\$1,008.60	\$1,302.57	\$1,708.22	\$828.51	\$1,648.81	\$2,122.93	\$2,770.81	\$3,592.69			
61	\$395.03	\$749.77	\$959.82	\$1,228.20	\$1,582.43	\$792.79	\$1,528.68	\$1,962.24	\$2,534.18	\$3,257.30	\$424.41	\$804.59	\$1,028.57	\$1,315.23	\$1,709.62	\$864.93	\$1,688.79	\$2,157.93	\$2,795.17	\$3,587.71			
62	\$412.97	\$771.66	\$978.94	\$1,240.92	\$1,584.33	\$826.28	\$1,571.02	\$1,996.34	\$2,555.55	\$3,257.83	\$444.00	\$828.10	\$1,050.56	\$1,330.16	\$1,711.39	\$903.52	\$1,728.86	\$2,195.18	\$2,820.22	\$3,585.87			
63	\$431.97	\$794.74	\$999.11	\$1,255.01	\$1,587.53	\$861.65	\$1,615.72	\$2,032.48	\$2,578.43	\$3,260.66	\$465.08	\$853.16	\$1,074.29	\$1,347.39	\$1,714.40	\$944.37	\$1,770.51	\$2,235.01	\$2,846.57	\$3,587.68			
64	\$452.28	\$819.03	\$1,020.70	\$1,270.79	\$1,592.70	\$899.68	\$1,662.25	\$2,071.33	\$2,604.05	\$3,266.40	\$487.56	\$879.66	\$1,099.28	\$1,366.87	\$1,719.85	\$987.54	\$1,815.81	\$2,277.81	\$2,875.06	\$3,593.61			
65	\$474.07	\$844.62	\$1,044.02	\$1,288.52	\$1,600.39	\$940.92	\$1,710.31	\$2,113.40	\$2,633.36	\$3,275.59	\$511.40	\$907.58	\$1,125.24	\$1,388.53	\$1,728.61	\$1,033.15	\$1,866.27	\$2,323.89	\$2,906.40	\$3,604.04			
66	\$497.40	\$871.45	\$1,069.15	\$1,308.29	\$1,610.70	\$985.62	\$1,759.74	\$2,158.99	\$2,666.74	\$3,288.37	\$536.59	\$936.83	\$1,151.97	\$1,412.50	\$1,740.98	\$1,081.15	\$1,922.45	\$2,373.39	\$2,940.70	\$3,619.32			
67	\$522.29	\$899.68	\$1,096.12	\$1,330.21	\$1,626.65	\$1,033.72	\$1,811.00	\$2,208.15	\$2,704.17	\$3,304.96	\$563.23	\$967.56	\$1,179.75	\$1,438.84	\$1,756.78	\$1,131.70	\$1,984.02	\$2,426.48	\$2,978.11	\$3,639.63			
68	\$548.92	\$929.77	\$1,125.20	\$1,354.58	\$1,639.66	\$1,085.05	\$1,865.15	\$2,260.84	\$2,745.68	\$3,326.06	\$591.54	\$1,000.25	\$1,209.40	\$1,467.31	\$1,775.88	\$1,185.26	\$2,050.51	\$2,483.51	\$3,019.49	\$3,664.92			
69	\$577.48	\$962.35	\$1,156.67	\$1,381.76	\$1,659.16	\$1,139.34	\$1,923.61	\$2,291.16	\$2,752.48	\$3,352.48	\$621.77	\$1,035.50	\$1,242.03	\$1,497.57	\$1,797.94	\$1,242.45	\$2,121.04	\$2,544.88	\$3,065.82	\$3,695.03			
70	\$608.09	\$997.82	\$1,190.71	\$1,411.94	\$1,682.42	\$1,196.36	\$1,987.40	\$2,376.26	\$2,840.54	\$3,384.77	\$654.09	\$1,073.71	\$1,278.36	\$1,529.40	\$1,822.70	\$1,303.64	\$2,194.97	\$2,610.84	\$3,117.78	\$3,729.83			
71	\$640.92	\$1,036.45	\$1,227.49	\$1,445.30	\$1,709.63	\$1,256.21	\$2,056.99	\$2,438.89	\$3,423.15	\$688.67	\$1,115.15	\$1,318.78	\$1,562.66	\$1,850.12	\$1,369.19	\$2,272.29	\$2,681.58	\$3,175.74	\$3,769.17				
72	\$675.91	\$1,078.04	\$1,266.90	\$1,481.67	\$1,740.54	\$1,318.99	\$2,132.06	\$2,504.97	\$3,495.12	\$725.43	\$1,159.57	\$1,362.87	\$1,597.42	\$1,880.19	\$1,438.90	\$2,353.22	\$2,756.98	\$3,239.42	\$3,813.08				
73	\$712.68	\$1,122.03	\$1,308.56	\$1,520.58	\$1,774.45	\$1,384.48	\$2,211.85	\$2,574.77	\$3,012.52	\$5,156.67	\$763.97	\$1,206.24	\$1,409.54	\$1,633.94	\$1,912.69	\$1,511.90	\$2,437.56	\$2,836.50	\$3,308.06	\$3,861.79			
74	\$750.68	\$1,167.54	\$1,351.91	\$1,561.33	\$1,810.35	\$1,452.36	\$2,648.67	\$3,078.12	\$3,570.22	\$803.75	\$1,254.12	\$1,457.22	\$1,672.56	\$1,947.34	\$1,586.96	\$2,525.11	\$2,919.41	\$3,380.53	\$3,915.57				
75	\$789.56	\$1,213.99	\$1,396.53	\$1,603.38	\$1,847.45	\$1,522.47	\$2,381.12	\$2,726.89	\$3,147.93	\$3,627.16	\$844.42	\$1,302.47	\$1,504.80	\$1,713.50	\$1,983.86	\$1,663.28	\$2,615.73	\$3,005.15	\$3,455.94	\$3,974.51			
76	\$829.34	\$1,261.31	\$1,442.35	\$1,646.60	\$1,885.51	\$1,594.91	\$2,469.66	\$2,809.41	\$3,221.78	\$3,687.11	\$885.99	\$1,351.21	\$1,552.12	\$1,756.74	\$2,022.09	\$1,740.85	\$2,709.42	\$3,093.57	\$3,534.00	\$4,038.31			
77	\$870.25	\$1,309.73	\$1,489.48	\$1,691.03	\$1,924.56	\$1,669.92	\$2,561.07	\$2,896.04	\$3,299.38	\$3,749.86	\$928.71	\$1,400.64	\$1,599.52	\$1,802.10	\$2,061.87	\$1,820.17	\$2,806.27	\$3,184.75	\$3,614.70	\$4,106.41			
78	\$912.57	\$1,359.54	\$1,538.05	\$1,736.76	\$1,964.65	\$1,747.83	\$																

**THE STATE LIFE INSURANCE COMPANY**

Form SA34 -- Optional Provision

Continuation of Benefits Pay to 100 Annual Premium Rates per \$1,000 Initial Monthly Benefit

Without Nonforfeiture Benefit

Exhibit I

36 Month Acceleration Benefit Period + 36 Month Continuation Benefit Period												36 Month Acceleration Benefit Period + 72 Month Continuation Benefit Period											
Single Life						Joint Life						Single Life						Joint Life					
No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)	No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)	No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)	No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)				
40	\$34.33	\$92.72	\$141.36	\$221.40	\$341.92	\$62.73	\$171.60	\$262.08	\$407.86	\$636.90	\$55.08	\$148.55	\$228.68	\$353.35	\$547.40	\$104.25	\$286.03	\$441.28	\$679.87	\$1,060.66			
41	\$36.22	\$95.91	\$145.24	\$224.78	\$344.75	\$65.91	\$177.49	\$268.53	\$413.79	\$640.67	\$58.08	\$153.91	\$234.47	\$358.99	\$550.18	\$109.17	\$295.45	\$451.58	\$689.78	\$1,065.81			
42	\$38.23	\$99.28	\$149.34	\$228.33	\$347.74	\$69.24	\$183.64	\$275.36	\$420.07	\$644.63	\$61.24	\$159.59	\$240.53	\$364.81	\$553.36	\$114.42	\$305.28	\$462.34	\$700.20	\$1,071.53			
43	\$40.36	\$102.85	\$153.64	\$232.08	\$350.91	\$72.75	\$190.03	\$282.54	\$426.70	\$648.86	\$64.55	\$165.56	\$246.85	\$370.89	\$557.07	\$120.01	\$315.57	\$473.58	\$711.15	\$1,077.89			
44	\$42.60	\$106.62	\$158.14	\$236.12	\$354.30	\$76.46	\$196.68	\$290.06	\$343.73	\$653.42	\$68.03	\$171.84	\$253.47	\$377.29	\$561.45	\$126.00	\$326.33	\$485.33	\$722.68	\$1,085.00			
45	\$44.98	\$110.64	\$162.84	\$240.52	\$357.95	\$80.37	\$203.58	\$297.93	\$441.22	\$658.37	\$71.68	\$178.41	\$260.47	\$384.01	\$566.69	\$132.43	\$337.60	\$497.66	\$734.85	\$1,093.07			
46	\$47.50	\$114.94	\$167.74	\$245.38	\$361.87	\$84.49	\$210.74	\$306.17	\$449.22	\$663.78	\$75.50	\$185.30	\$267.91	\$391.06	\$572.97	\$139.36	\$349.39	\$510.62	\$747.74	\$1,102.26			
47	\$50.16	\$119.53	\$172.85	\$250.71	\$366.09	\$88.84	\$218.18	\$314.78	\$457.76	\$669.70	\$79.52	\$192.51	\$275.83	\$398.49	\$580.32	\$146.83	\$361.75	\$524.26	\$761.37	\$1,112.60			
48	\$52.99	\$124.38	\$178.18	\$256.43	\$370.63	\$93.48	\$225.96	\$323.72	\$466.72	\$676.11	\$83.78	\$200.06	\$284.15	\$406.46	\$588.52	\$154.82	\$374.77	\$538.57	\$775.71	\$1,123.88			
49	\$56.01	\$129.46	\$183.73	\$262.42	\$375.49	\$98.48	\$234.17	\$332.95	\$475.98	\$682.99	\$88.35	\$207.94	\$292.79	\$415.15	\$597.21	\$163.32	\$388.58	\$553.55	\$790.70	\$1,135.73			
50	\$59.24	\$134.73	\$189.52	\$268.58	\$380.70	\$103.91	\$242.86	\$342.45	\$485.45	\$690.32	\$93.29	\$216.18	\$301.71	\$424.70	\$606.16	\$172.33	\$403.26	\$569.20	\$806.29	\$1,147.94			
51	\$62.70	\$140.22	\$195.57	\$274.92	\$386.30	\$109.82	\$252.09	\$352.24	\$495.15	\$698.17	\$98.64	\$224.82	\$310.90	\$435.25	\$615.35	\$181.90	\$418.94	\$585.61	\$822.57	\$1,160.49			
52	\$66.40	\$145.96	\$201.91	\$281.51	\$392.32	\$116.24	\$261.90	\$362.40	\$505.18	\$706.59	\$104.42	\$233.92	\$320.47	\$446.77	\$624.90	\$192.09	\$435.65	\$602.86	\$839.64	\$1,173.56			
53	\$70.38	\$152.03	\$208.58	\$288.39	\$398.69	\$123.11	\$272.32	\$373.03	\$515.63	\$715.57	\$110.66	\$243.52	\$330.61	\$458.99	\$634.86	\$202.99	\$453.34	\$621.04	\$857.58	\$1,187.41			
54	\$74.64	\$158.48	\$215.64	\$295.61	\$405.31	\$130.36	\$283.39	\$384.26	\$526.59	\$725.05	\$117.40	\$253.64	\$341.56	\$471.50	\$645.33	\$214.65	\$471.88	\$640.24	\$876.50	\$1,202.39			
55	\$79.20	\$165.37	\$223.12	\$303.24	\$412.16	\$137.96	\$295.15	\$396.24	\$538.19	\$735.05	\$124.67	\$264.35	\$353.52	\$484.08	\$656.39	\$227.15	\$491.25	\$660.56	\$896.51	\$1,218.79			
56	\$84.11	\$172.75	\$231.09	\$311.32	\$419.21	\$145.93	\$307.69	\$409.03	\$550.48	\$745.61	\$132.54	\$275.69	\$366.61	\$496.66	\$668.10	\$240.60	\$511.52	\$682.13	\$917.72	\$1,236.86			
57	\$89.40	\$180.67	\$239.60	\$319.91	\$426.58	\$154.36	\$321.10	\$422.72	\$563.55	\$756.86	\$141.08	\$287.78	\$380.85	\$509.45	\$680.54	\$255.10	\$532.90	\$705.10	\$940.31	\$1,256.68			
58	\$95.11	\$189.19	\$248.69	\$329.05	\$434.46	\$163.43	\$335.37	\$437.42	\$577.64	\$768.97	\$150.28	\$300.81	\$396.20	\$522.86	\$693.85	\$270.76	\$555.63	\$729.64	\$964.52	\$1,278.18			
59	\$101.28	\$198.41	\$258.41	\$338.81	\$443.14	\$173.34	\$350.48	\$453.25	\$593.04	\$782.18	\$160.13	\$315.02	\$412.59	\$537.42	\$708.22	\$287.69	\$580.02	\$755.95	\$990.68	\$1,301.21			
60	\$107.93	\$208.40	\$268.81	\$349.26	\$452.82	\$184.27	\$366.48	\$470.34	\$609.98	\$796.69	\$170.65	\$330.62	\$429.97	\$553.56	\$723.81	\$306.02	\$606.36	\$784.21	\$1,019.06	\$1,325.74			
61	\$115.12	\$219.27	\$279.97	\$360.46	\$463.67	\$196.36	\$383.42	\$488.84	\$628.68	\$812.65	\$181.88	\$347.77	\$448.45	\$571.50	\$740.78	\$325.91	\$634.87	\$814.65	\$1,049.91	\$1,351.85			
62	\$122.91	\$231.06	\$291.98	\$372.49	\$475.70	\$209.67	\$401.48	\$508.84	\$649.18	\$830.16	\$193.97	\$366.53	\$468.18	\$591.26	\$759.25	\$347.51	\$665.76	\$847.50	\$1,083.41	\$1,379.93			
63	\$131.41	\$243.76	\$304.93	\$385.50	\$488.82	\$224.18	\$420.94	\$530.37	\$671.33	\$849.35	\$207.15	\$386.91	\$489.24	\$612.83	\$779.28	\$371.04	\$699.29	\$882.96	\$1,119.67	\$1,410.73			
64	\$140.74	\$257.27	\$318.94	\$399.63	\$502.87	\$239.85	\$442.15	\$553.40	\$694.89	\$870.34	\$221.73	\$408.86	\$511.76	\$636.15	\$800.92	\$396.67	\$735.76	\$921.25	\$1,158.78	\$1,445.20			
65	\$151.02	\$271.60	\$334.12	\$415.02	\$517.77	\$256.68	\$465.41	\$577.97	\$719.74	\$893.25	\$237.96	\$432.41	\$535.86	\$661.19	\$824.24	\$424.63	\$775.45	\$962.60	\$1,200.87	\$1,484.09			
66	\$162.30	\$286.71	\$350.50	\$431.74	\$533.45	\$274.70	\$490.86	\$604.09	\$745.83	\$918.17	\$255.92	\$561.52	\$687.96	\$849.26	\$553.05	\$818.52	\$1,007.14	\$1,246.08	\$1,527.75				
67	\$174.65	\$302.76	\$368.16	\$449.85	\$550.11	\$294.09	\$518.58	\$631.98	\$773.44	\$945.27	\$275.67	\$584.48	\$588.89	\$716.64	\$848.07	\$865.24	\$1,055.15	\$1,294.72	\$1,576.26				
68	\$188.13	\$320.13	\$387.34	\$469.49	\$568.20	\$315.19	\$548.79	\$662.09	\$803.13	\$974.84	\$297.37	\$513.52	\$618.54	\$747.66	\$905.52	\$524.16	\$916.08	\$1,107.29	\$1,347.32	\$1,629.69			
69	\$202.82	\$339.33	\$408.33	\$490.81	\$588.37	\$338.44	\$581.65	\$694.99	\$835.68	\$1,007.23	\$321.17	\$545.10	\$651.18	\$781.56	\$937.94	\$563.78	\$971.63	\$1,164.33	\$1,404.50	\$1,688.01			
70	\$218.80	\$360.71	\$431.32	\$513.94	\$611.02	\$364.16	\$617.34	\$731.12	\$871.62	\$1,042.71	\$347.18	\$579.54	\$687.28	\$818.70	\$973.89	\$607.31	\$1,032.32	\$1,226.87	\$1,466.76	\$1,751.21			
71	\$236.18	\$384.52	\$538.97	\$636.40	\$739.61	\$565.05	\$770.74	\$911.24	\$1,081.43	\$1,375.62	\$617.09	\$727.20	\$859.34	\$1,013.64	\$655.12	\$1,098.57	\$1,295.34	\$1,534.41	\$1,819.42				
72	\$255.00	\$410.66	\$483.78	\$565.92	\$664.33	\$423.80	\$697.86	\$813.83	\$954.46	\$1,123.39	\$406.48	\$657.71	\$770.75	\$903.35	\$1,057.07	\$707.27	\$1,170.42	\$1,369.72	\$1,607.52	\$1,892.82			
73	\$275.19	\$438.79	\$512.89	\$594.65	\$694.40	\$457.50	\$742.61	\$860.10	\$1,001.01	\$1,168.54	\$439.41	\$701.08	\$817.22	\$950.23	\$1,103.73	\$763.40	\$1,247.51	\$1,449.56	\$1,686.12	\$1,971.48			
74	\$296.64	\$468.36	\$543.37	\$624.96	\$725.96	\$493.32	\$790.04	\$909.11	\$1,050.48	\$1,216.78	\$473.92	\$746.67	\$865.56	\$999.23	\$1,152.98	\$822.97	\$1,329.24	\$1,534.16	\$1,770.12	\$2,055.49			
75	\$319.31	\$499.04	\$574.91	\$656.73	\$758.55	\$531.06	\$840.01	\$960.60	\$1,102.55	\$1,268.00	\$509.70	\$794.19	\$915.07	\$1,049.86	\$1,204.34	\$885.68	\$1,415.24	\$1,623.05	\$1,859.49	\$2,144.88			
76	\$343.28	\$530.85	\$607.54	\$689.97	\$792.12	\$570.84	\$892.64	\$1,014.61	\$1,157.25	\$1,322.20	\$546.85	\$843.72	\$965.73	\$1,102.10	\$1,257.76	\$951.74	\$1,505.72	\$1,716.36	\$1,954.33	\$2,239.69			
77	\$368.73	\$564.04	\$641.45	\$724.80	\$826.83	\$613.00	\$948.19	\$1,071.40	\$1,214.76	\$1,379.40	\$585.69	\$895.57	\$1,017.93	\$1,156.22	\$1,313.43	\$1,021.68	\$1,601.20	\$1,814.52	\$2,054.83	\$2,339.90			
78	\$395.85	\$598.91	\$676.89	\$761.33	\$862.87	\$657.88	\$1,006.97	\$1,131.24	\$1,275.26	\$1,439.61	\$626.62	\$950.12	\$1,072.11	\$1,212.54	\$1,371.53	\$1,096.08	\$1,702.22	\$1,918.00	\$2,161.14	\$2,445.51			
79	\$424.82	\$635.61	\$713.99	\$799.65	\$900.30	\$705.78	\$1,069.20	\$1,194.29	\$1,338.82	\$1,502.80	\$669.91	\$1,007.61	\$1,128.54	\$1,271.22	\$1,432.13	\$1,175.41	\$1,809.23	\$2,027.13	\$2,273.35	\$2,556.48			
80	\$455.80	\$674.27	\$752.86	\$839.80	\$939.08	\$756.91	\$1,135.08	\$1,260.64	\$1,405.44	\$1,568.88	\$715.83	\$1,068.25	\$1,187.33	\$1,332.34	\$1,495.17	\$1,260.08	\$1,922.56	\$2,142.10	\$2,391.52	\$2,672.76			
81	\$494.77	\$721.6																					

**THE STATE LIFE INSURANCE COMPANY**

Form SA34 -- Optional Provision

Continuation of Benefits Pay to 100 Annual Premium Rates per \$1,000 Initial Monthly Benefit

Without Nonforfeiture Benefit

Exhibit I

36 Month Acceleration Benefit Period + 108 Month Continuation Benefit Period												36 Month Acceleration Benefit Period + Lifetime Month Continuation Benefit Period											
Single Life						Joint Life						Single Life						Joint Life					
	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)	No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)	No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)	No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)				
40	\$68.93	\$183.54	\$282.67	\$436.41	\$671.14	\$132.57	\$365.37	\$559.25	\$859.08	\$1,337.38	\$75.15	\$201.39	\$306.72	\$470.45	\$725.91	\$146.25	\$403.46	\$618.46	\$961.08	\$1,487.45			
41	\$72.73	\$190.26	\$290.26	\$442.36	\$674.86	\$139.04	\$377.13	\$572.24	\$872.38	\$1,345.57	\$78.96	\$208.04	\$315.49	\$477.04	\$734.74	\$153.27	\$417.13	\$634.10	\$975.01	\$1,499.26			
42	\$76.70	\$197.28	\$298.05	\$448.72	\$679.24	\$145.91	\$389.39	\$585.81	\$886.49	\$1,354.39	\$83.01	\$215.06	\$324.46	\$484.12	\$743.71	\$160.83	\$431.46	\$650.39	\$989.42	\$1,511.25			
43	\$80.86	\$204.60	\$306.09	\$455.56	\$684.34	\$153.22	\$402.24	\$600.01	\$901.35	\$1,363.87	\$87.30	\$222.49	\$333.65	\$491.81	\$752.71	\$168.93	\$446.43	\$667.29	\$1,004.42	\$1,523.38			
44	\$85.21	\$212.25	\$314.43	\$463.05	\$690.32	\$160.98	\$415.74	\$614.93	\$916.93	\$1,374.04	\$91.88	\$230.37	\$343.02	\$500.21	\$761.55	\$177.63	\$462.03	\$684.80	\$1,020.13	\$1,535.49			
45	\$89.73	\$220.17	\$323.07	\$471.45	\$697.46	\$169.24	\$429.90	\$630.66	\$933.27	\$1,384.92	\$96.76	\$238.78	\$352.50	\$509.51	\$769.91	\$187.00	\$478.24	\$702.89	\$1,036.68	\$1,547.28			
46	\$94.41	\$228.35	\$332.03	\$481.00	\$706.02	\$178.04	\$444.76	\$647.31	\$950.41	\$1,396.53	\$101.99	\$247.77	\$362.03	\$519.84	\$777.54	\$197.11	\$495.07	\$721.60	\$1,054.19	\$1,558.48			
47	\$99.28	\$236.83	\$341.37	\$491.73	\$715.98	\$187.42	\$460.39	\$664.94	\$968.36	\$1,408.94	\$107.59	\$257.39	\$371.67	\$531.23	\$784.50	\$208.00	\$512.58	\$740.96	\$1,072.74	\$1,569.22			
48	\$104.46	\$245.76	\$351.21	\$503.29	\$726.87	\$197.43	\$476.98	\$683.51	\$987.04	\$1,422.27	\$113.58	\$267.60	\$381.67	\$543.51	\$791.35	\$219.60	\$530.88	\$761.07	\$1,092.40	\$1,580.33			
49	\$110.09	\$255.34	\$361.72	\$515.18	\$737.98	\$208.13	\$494.75	\$702.97	\$1,006.36	\$1,436.67	\$119.96	\$278.34	\$392.40	\$556.42	\$798.94	\$231.80	\$550.16	\$782.02	\$1,113.19	\$1,592.95			
50	\$116.28	\$265.74	\$373.01	\$527.06	\$748.85	\$219.56	\$513.87	\$723.29	\$1,026.28	\$1,452.28	\$126.76	\$289.59	\$404.12	\$569.78	\$807.89	\$244.56	\$570.56	\$803.94	\$1,135.14	\$1,607.92			
51	\$123.12	\$277.08	\$385.19	\$538.84	\$759.36	\$231.82	\$543.50	\$744.59	\$1,046.85	\$1,469.24	\$134.00	\$301.39	\$417.00	\$583.65	\$818.43	\$257.93	\$592.22	\$826.94	\$1,165.41	\$1,625.67			
52	\$130.61	\$289.35	\$398.27	\$550.75	\$769.78	\$244.98	\$556.66	\$767.01	\$1,068.23	\$1,487.63	\$141.74	\$313.82	\$431.01	\$598.12	\$830.44	\$272.02	\$615.21	\$851.14	\$1,183.13	\$1,646.06			
53	\$138.71	\$302.39	\$412.22	\$563.15	\$780.42	\$259.06	\$580.22	\$790.57	\$1,090.66	\$1,507.41	\$150.06	\$326.97	\$445.99	\$613.12	\$843.76	\$286.97	\$639.62	\$876.74	\$1,209.28	\$1,668.69			
54	\$147.33	\$315.96	\$426.94	\$576.54	\$791.77	\$274.10	\$604.94	\$815.28	\$1,114.45	\$1,528.53	\$159.06	\$340.94	\$461.66	\$628.54	\$858.08	\$302.91	\$665.51	\$903.98	\$1,236.84	\$1,692.90			
55	\$156.43	\$329.91	\$442.39	\$591.33	\$804.21	\$290.13	\$630.73	\$841.23	\$1,139.87	\$1,550.99	\$168.84	\$355.83	\$477.88	\$644.37	\$873.19	\$320.01	\$692.97	\$933.07	\$1,265.84	\$1,718.28			
56	\$166.06	\$344.26	\$458.64	\$607.72	\$817.89	\$307.29	\$657.71	\$868.54	\$1,167.20	\$1,574.98	\$179.51	\$371.75	\$494.67	\$660.58	\$889.17	\$338.42	\$722.25	\$964.27	\$1,296.48	\$1,744.88			
57	\$176.34	\$359.20	\$475.81	\$625.68	\$832.85	\$325.74	\$686.14	\$897.48	\$1,196.60	\$1,600.74	\$191.14	\$388.78	\$512.26	\$677.39	\$906.22	\$358.30	\$753.58	\$997.77	\$1,329.05	\$1,773.16			
58	\$187.40	\$375.04	\$494.03	\$645.10	\$849.25	\$345.62	\$716.17	\$928.45	\$1,228.16	\$1,628.46	\$203.66	\$407.01	\$530.93	\$695.32	\$924.49	\$379.79	\$787.01	\$1,033.67	\$1,363.78	\$1,803.62			
59	\$199.37	\$392.19	\$513.45	\$665.75	\$867.27	\$367.06	\$748.02	\$961.93	\$1,261.94	\$1,658.32	\$216.96	\$426.51	\$551.07	\$715.07	\$944.14	\$403.05	\$822.57	\$1,072.01	\$1,400.97	\$1,836.97			
60	\$212.42	\$410.98	\$534.22	\$687.51	\$887.04	\$390.25	\$781.93	\$998.37	\$1,298.07	\$1,690.58	\$231.00	\$447.38	\$573.01	\$737.18	\$965.36	\$428.24	\$860.43	\$1,112.94	\$1,440.93	\$1,873.78			
61	\$226.64	\$431.62	\$556.51	\$710.45	\$908.78	\$415.36	\$818.14	\$1,038.10	\$1,336.79	\$1,725.53	\$245.81	\$469.76	\$596.89	\$762.00	\$988.30	\$455.61	\$900.75	\$1,156.72	\$1,483.93	\$1,914.49			
62	\$242.14	\$454.20	\$580.45	\$734.84	\$932.64	\$442.64	\$857.01	\$1,081.37	\$1,378.53	\$1,763.56	\$261.61	\$493.83	\$622.82	\$789.54	\$1,013.13	\$485.42	\$943.99	\$1,203.77	\$1,530.38	\$1,959.34			
63	\$259.11	\$478.83	\$606.18	\$761.00	\$958.65	\$472.43	\$899.17	\$1,128.43	\$1,423.84	\$1,805.24	\$278.81	\$519.79	\$651.08	\$819.61	\$1,040.07	\$517.98	\$990.95	\$1,254.59	\$1,580.95	\$2,008.52			
64	\$277.77	\$505.60	\$633.83	\$789.35	\$986.82	\$505.14	\$945.34	\$1,179.51	\$1,473.43	\$1,851.20	\$297.94	\$547.85	\$681.96	\$851.82	\$1,069.35	\$553.60	\$1,042.62	\$1,309.73	\$1,636.46	\$2,062.16			
65	\$298.30	\$534.60	\$663.56	\$820.27	\$1,017.21	\$541.15	\$996.17	\$1,234.87	\$1,527.90	\$1,902.06	\$319.42	\$578.23	\$715.69	\$885.97	\$1,101.20	\$592.62	\$1,099.82	\$1,369.75	\$1,697.59	\$2,120.51			
66	\$320.80	\$565.82	\$695.36	\$853.77	\$1,049.79	\$580.66	\$1,051.91	\$1,294.70	\$1,587.44	\$1,957.99	\$343.39	\$610.92	\$752.39	\$921.85	\$1,135.61	\$635.18	\$1,162.88	\$1,434.78	\$1,764.61	\$2,183.60			
67	\$345.35	\$599.45	\$729.43	\$889.97	\$1,084.79	\$623.89	\$1,112.84	\$1,359.35	\$1,652.35	\$2,019.35	\$369.87	\$646.11	\$792.13	\$959.80	\$1,172.77	\$681.58	\$1,232.01	\$1,505.20	\$1,837.78	\$2,251.95			
68	\$372.15	\$636.04	\$766.44	\$929.35	\$1,122.78	\$671.22	\$1,179.72	\$1,429.49	\$1,723.44	\$2,087.19	\$399.00	\$684.44	\$835.03	\$1,000.85	\$1,213.40	\$732.54	\$1,307.70	\$1,582.07	\$1,917.73	\$2,326.85			
69	\$401.40	\$676.27	\$807.20	\$972.55	\$1,164.52	\$723.08	\$1,253.41	\$1,505.93	\$1,801.67	\$2,162.77	\$430.89	\$726.71	\$881.21	\$1,046.38	\$1,258.40	\$788.89	\$1,390.45	\$1,666.70	\$2,005.18	\$2,409.94			
70	\$433.24	\$720.60	\$852.28	\$1,019.94	\$1,210.51	\$779.79	\$1,334.52	\$1,589.25	\$1,887.71	\$2,246.94	\$465.59	\$773.45	\$930.74	\$1,097.28	\$1,308.34	\$851.25	\$1,480.62	\$1,760.01	\$2,100.59	\$2,502.36			
71	\$467.92	\$769.44	\$902.09	\$1,071.89	\$1,261.07	\$841.81	\$1,423.70	\$1,679.96	\$1,982.13	\$2,340.30	\$503.36	\$825.11	\$983.81	\$1,154.14	\$1,363.65	\$920.25	\$1,578.78	\$1,862.75	\$2,204.48	\$2,604.77			
72	\$505.44	\$822.56	\$956.43	\$1,128.18	\$1,316.01	\$909.26	\$1,520.90	\$1,778.11	\$2,084.77	\$2,442.61	\$544.19	\$881.47	\$1,040.41	\$1,216.44	\$1,424.01	\$995.88	\$1,684.99	\$1,974.69	\$2,316.78	\$2,716.85			
73	\$545.48	\$878.98	\$1,014.44	\$1,187.85	\$1,374.69	\$981.81	\$1,625.16	\$1,883.26	\$2,194.68	\$2,552.87	\$587.59	\$941.53	\$1,100.06	\$1,282.64	\$1,488.35	\$1,077.38	\$1,798.47	\$2,094.53	\$2,436.64	\$2,837.51			
74	\$587.55	\$937.35	\$1,074.87	\$1,249.57	\$1,436.19	\$1,058.88	\$1,735.05	\$1,994.70	\$2,310.41	\$2,669.56	\$632.86	\$1,003.84	\$1,162.14	\$1,350.59	\$1,555.14	\$1,163.60	\$1,918.02	\$2,220.33	\$2,562.79	\$2,965.08			
75	\$631.38	\$996.74	\$1,136.88	\$1,312.42	\$1,499.84	\$1,140.20	\$1,849.67	\$2,112.02	\$2,431.00	\$2,791.60	\$679.56	\$1,067.45	\$1,226.24	\$1,418.77	\$1,623.31	\$1,253.86	\$2,042.94	\$2,350.80	\$2,694.41	\$3,098.37			
76	\$677.09	\$1,057.16	\$1,200.46	\$1,376.34	\$1,565.58	\$1,226.09	\$1,969.20	\$2,235.41	\$2,556.45	\$2,918.87	\$727.81	\$1,132.36	\$1,292.43	\$1,487.03	\$1,692.72	\$1,348.44	\$2,173.48	\$2,486.02	\$2,831.53	\$3,237.25			
77	\$725.06	\$1,119.16	\$1,266.10	\$1,441.75	\$1,633.67	\$1,317.19	\$2,094.47	\$2,365.41	\$2,687.33	\$3,051.76	\$778.03	\$1,199.16	\$1,361.05	\$1,556.01	\$1,763.77	\$1,448.17	\$2,310.44	\$2,626.82	\$2,974.68	\$3,382.16			
78	\$775.72	\$1,183.38	\$1,334.32	\$1,509.18	\$1,704.42	\$1,414.26	\$2,226.40	\$2,502.64	\$2,824.25	\$3,190.72	\$830.72	\$1,268.51	\$1,432.52	\$1,626.46	\$1,836.94	\$1,555.99	\$2,454.74	\$2,774.18	\$3,124.48	\$3,533.58			
79	\$829.42	\$1,250.24	\$1,405.44	\$1,578.90	\$1,777.93	\$1,517.89	\$2,365.65	\$2,647.52	\$2,967.57	\$3,335.87	\$886.27	\$1,340.84	\$1,507.14	\$1,698.75	\$1,912.41	\$1,666.63	\$2,607.09	\$2,928.69	\$3,281.29	\$3,691.64			
80	\$886.46	\$1,320.0																					

**THE STATE LIFE INSURANCE COMPANY**

Form SA34 -- Optional Provision

Continuation of Benefits Single Pay Premium Rates per \$1,000 Initial Monthly Benefit

With Nonforfeiture Benefit

Exhibit I

36 Month Acceleration Benefit Period + 36 Month Continuation Benefit Period												36 Month Acceleration Benefit Period + 72 Month Continuation Benefit Period											
Single Life						Joint Life						Single Life						Joint Life					
No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)	No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)	No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)	No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)				
40	\$1,078.32	\$2,954.32	\$4,555.11	\$7,067.84	\$11,024.01	\$2,061.08	\$5,689.99	\$8,826.82	\$13,763.55	\$21,450.59	\$1,702.83	\$4,667.82	\$7,199.49	\$11,226.75	\$17,419.18	\$3,371.86	\$9,309.93	\$14,470.34	\$22,562.78	\$35,337.97			
41	\$1,124.38	\$3,017.02	\$4,625.38	\$7,108.09	\$10,993.64	\$2,148.99	\$5,820.34	\$8,946.66	\$13,827.19	\$21,347.04	\$1,778.68	\$4,773.99	\$7,302.09	\$11,277.88	\$17,323.45	\$3,506.55	\$9,542.33	\$14,651.61	\$22,702.80	\$35,151.37			
42	\$1,172.22	\$3,082.39	\$4,696.95	\$7,149.04	\$10,964.47	\$2,240.03	\$5,954.70	\$9,070.08	\$13,890.86	\$21,251.51	\$1,857.13	\$4,882.26	\$7,407.08	\$11,330.00	\$17,235.49	\$3,647.58	\$9,781.45	\$14,838.72	\$22,841.21	\$34,966.47			
43	\$1,221.90	\$3,150.65	\$4,769.40	\$7,190.64	\$10,935.96	\$2,334.19	\$6,093.24	\$9,197.30	\$13,955.30	\$21,163.21	\$1,938.13	\$4,993.10	\$7,514.12	\$11,383.12	\$17,154.63	\$3,795.33	\$10,025.60	\$15,032.46	\$22,976.84	\$34,786.10			
44	\$1,273.41	\$3,222.29	\$4,842.25	\$7,232.70	\$10,907.44	\$2,431.34	\$6,236.20	\$9,329.07	\$14,021.21	\$21,082.45	\$2,021.32	\$5,106.79	\$7,623.04	\$11,437.79	\$17,082.66	\$3,950.15	\$10,272.92	\$15,234.24	\$23,107.20	\$34,613.93			
45	\$1,326.74	\$3,298.29	\$4,914.95	\$7,274.81	\$10,877.99	\$2,531.17	\$6,383.87	\$9,466.91	\$14,089.21	\$21,011.06	\$2,105.95	\$5,223.30	\$7,733.88	\$11,495.32	\$17,024.90	\$4,112.43	\$10,521.15	\$15,446.40	\$23,227.71	\$34,455.15			
46	\$1,381.87	\$3,379.49	\$4,987.10	\$7,316.65	\$10,846.87	\$2,633.47	\$6,536.53	\$9,612.17	\$14,159.84	\$20,950.65	\$2,191.38	\$5,342.57	\$7,846.73	\$11,556.90	\$16,986.17	\$4,282.50	\$10,768.50	\$15,670.96	\$23,334.49	\$34,314.17			
47	\$1,438.95	\$3,465.88	\$5,058.74	\$7,358.33	\$10,814.04	\$2,738.51	\$6,694.28	\$9,764.74	\$14,233.52	\$20,900.31	\$2,277.81	\$5,464.88	\$7,961.51	\$11,622.48	\$16,965.23	\$4,460.64	\$11,014.80	\$15,907.90	\$23,428.12	\$34,191.58			
48	\$1,498.35	\$3,555.89	\$5,130.63	\$7,400.71	\$10,780.60	\$2,847.42	\$6,856.90	\$9,921.85	\$14,310.54	\$20,854.49	\$2,366.93	\$5,591.16	\$8,077.85	\$11,689.78	\$16,949.91	\$4,646.99	\$11,262.59	\$16,153.64	\$23,517.01	\$34,081.47			
49	\$1,560.56	\$3,647.24	\$5,203.90	\$7,445.01	\$10,748.30	\$2,961.74	\$7,024.03	\$10,079.57	\$14,391.08	\$20,805.55	\$2,461.12	\$5,722.63	\$8,195.24	\$11,755.48	\$16,923.07	\$4,841.63	\$11,515.80	\$16,402.93	\$23,613.31	\$34,974.69			
50	\$1,626.00	\$3,738.38	\$5,279.51	\$7,492.13	\$10,718.39	\$3,082.65	\$7,195.44	\$10,235.18	\$14,475.26	\$20,748.27	\$2,562.08	\$5,860.06	\$8,313.44	\$11,817.44	\$16,873.23	\$5,044.68	\$11,777.53	\$16,652.06	\$23,725.65	\$33,864.75			
51	\$1,694.88	\$3,828.80	\$5,357.46	\$7,542.52	\$10,691.12	\$3,210.73	\$7,371.31	\$10,387.82	\$14,563.59	\$20,680.77	\$2,670.68	\$6,004.43	\$8,432.19	\$11,874.85	\$16,795.07	\$5,256.88	\$12,048.37	\$16,900.33	\$23,857.83	\$33,750.85			
52	\$1,767.28	\$3,919.33	\$5,437.78	\$7,595.93	\$10,666.16	\$3,345.99	\$7,551.89	\$10,538.89	\$14,656.22	\$20,605.51	\$2,786.39	\$6,155.40	\$8,551.99	\$11,929.26	\$16,694.68	\$5,478.57	\$12,328.03	\$17,149.43	\$24,006.94	\$33,635.87			
53	\$1,843.30	\$4,011.44	\$5,521.49	\$7,651.76	\$10,643.57	\$3,488.45	\$7,737.17	\$10,690.81	\$14,752.53	\$20,526.97	\$2,907.80	\$6,310.77	\$8,674.34	\$11,983.75	\$16,585.84	\$5,709.02	\$12,617.74	\$17,401.11	\$24,166.84	\$33,521.48			
54	\$1,922.99	\$4,107.26	\$5,609.84	\$7,709.03	\$10,623.30	\$3,637.95	\$7,927.11	\$10,847.05	\$14,851.58	\$20,451.78	\$3,032.80	\$6,467.49	\$8,801.25	\$12,042.68	\$16,488.31	\$5,947.14	\$12,918.77	\$17,658.02	\$24,328.24	\$34,410.45			
55	\$2,006.44	\$4,208.36	\$5,703.63	\$7,767.13	\$10,605.25	\$3,794.45	\$8,121.82	\$11,010.26	\$14,952.83	\$20,385.06	\$3,160.01	\$6,623.62	\$8,934.18	\$12,109.27	\$16,416.23	\$6,192.51	\$13,232.07	\$17,922.41	\$24,484.87	\$33,305.33			
56	\$2,093.81	\$4,315.20	\$5,803.64	\$7,825.84	\$10,590.30	\$3,958.21	\$8,321.29	\$11,181.30	\$15,056.19	\$20,327.94	\$3,289.29	\$6,778.06	\$9,074.07	\$12,184.81	\$16,374.53	\$6,444.66	\$13,558.73	\$18,194.49	\$24,634.53	\$33,206.24			
57	\$2,185.32	\$4,427.44	\$5,909.48	\$7,885.65	\$10,578.51	\$4,129.69	\$8,525.98	\$11,359.74	\$15,162.34	\$20,279.79	\$3,421.66	\$6,932.30	\$9,220.64	\$12,268.72	\$16,358.57	\$6,704.98	\$13,898.95	\$18,474.52	\$24,780.88	\$33,114.02			
58	\$2,281.12	\$4,544.83	\$6,019.35	\$7,947.48	\$10,568.31	\$4,309.35	\$8,736.97	\$11,545.36	\$15,272.44	\$20,241.78	\$3,558.28	\$7,090.21	\$9,372.58	\$12,360.03	\$16,361.28	\$6,977.14	\$14,251.61	\$18,764.78	\$24,930.61	\$33,032.87			
59	\$2,381.38	\$4,666.85	\$6,130.70	\$8,012.63	\$10,557.51	\$4,497.66	\$8,955.70	\$11,737.49	\$15,388.08	\$20,214.84	\$3,700.81	\$7,257.15	\$9,527.91	\$12,456.98	\$17,371.49	\$7,266.02	\$14,614.94	\$19,068.06	\$25,093.23	\$32,968.08			
60	\$2,486.29	\$4,793.12	\$6,241.80	\$8,082.03	\$10,544.91	\$4,695.10	\$9,183.22	\$11,935.71	\$15,510.50	\$20,199.52	\$3,850.67	\$7,436.93	\$9,685.41	\$12,558.39	\$16,381.05	\$7,575.13	\$14,987.84	\$19,386.30	\$25,275.53	\$32,923.51			
61	\$2,595.94	\$4,923.87	\$6,351.85	\$8,156.10	\$10,529.29	\$4,901.96	\$9,420.18	\$12,140.13	\$15,639.67	\$20,196.78	\$4,007.84	\$7,630.90	\$9,844.12	\$12,663.49	\$16,388.11	\$7,906.13	\$15,369.51	\$19,720.50	\$25,479.63	\$32,900.01			
62	\$2,710.51	\$5,059.30	\$6,461.73	\$8,234.62	\$10,512.21	\$5,118.52	\$9,666.53	\$12,351.27	\$15,775.57	\$20,206.57	\$4,172.61	\$7,837.74	\$10,005.00	\$12,772.99	\$16,395.47	\$8,258.14	\$15,760.92	\$20,070.15	\$25,703.24	\$32,896.84			
63	\$2,830.33	\$5,198.92	\$5,573.48	\$8,317.04	\$10,498.67	\$3,435.09	\$9,921.84	\$12,569.54	\$15,919.37	\$20,227.04	\$4,347.00	\$8,055.27	\$10,170.95	\$12,888.88	\$16,405.19	\$8,629.02	\$16,164.81	\$20,433.77	\$25,943.27	\$32,914.05			
64	\$2,955.80	\$5,342.05	\$6,689.97	\$8,402.53	\$10,495.45	\$5,582.01	\$10,185.33	\$12,795.49	\$16,072.49	\$20,255.54	\$4,533.49	\$8,280.12	\$10,345.97	\$13,013.90	\$16,420.75	\$9,015.37	\$16,584.95	\$20,809.02	\$26,194.77	\$32,951.15			
65	\$3,087.21	\$5,488.31	\$6,813.28	\$8,490.52	\$10,507.21	\$5,829.59	\$10,456.50	\$13,029.48	\$16,235.66	\$20,290.07	\$4,733.68	\$8,509.70	\$10,532.68	\$13,149.64	\$16,444.62	\$9,414.73	\$17,023.80	\$21,194.07	\$26,453.94	\$33,007.04			
66	\$3,224.06	\$5,636.39	\$6,943.22	\$8,580.04	\$10,535.25	\$6,086.50	\$10,733.84	\$13,270.16	\$16,409.89	\$20,328.75	\$4,947.34	\$8,741.91	\$10,731.22	\$13,295.93	\$16,475.20	\$9,824.38	\$17,480.11	\$21,585.97	\$26,717.67	\$33,080.73			
67	\$3,366.20	\$5,786.50	\$7,078.84	\$8,671.24	\$10,577.46	\$6,352.62	\$11,017.55	\$13,517.08	\$16,591.36	\$20,371.74	\$5,173.25	\$8,976.91	\$10,939.72	\$13,450.78	\$16,510.71	\$10,244.81	\$17,951.85	\$21,984.29	\$26,986.07	\$33,170.07			
68	\$3,514.62	\$5,941.56	\$7,220.34	\$8,765.88	\$10,630.76	\$6,630.73	\$11,310.80	\$13,772.38	\$16,780.62	\$20,421.35	\$5,410.67	\$9,216.87	\$11,156.15	\$13,611.59	\$16,553.04	\$10,680.33	\$18,439.40	\$22,392.40	\$27,262.07	\$33,271.08			
69	\$3,670.60	\$6,105.60	\$7,367.82	\$8,866.40	\$10,690.49	\$6,924.54	\$11,617.95	\$14,039.00	\$16,973.85	\$20,481.09	\$5,658.44	\$9,465.13	\$11,377.60	\$13,774.87	\$16,604.74	\$11,137.14	\$18,943.20	\$22,815.24	\$27,550.24	\$33,378.75			
70	\$3,834.70	\$6,280.89	\$7,520.81	\$8,974.10	\$10,752.73	\$7,235.86	\$11,941.30	\$14,318.11	\$17,168.55	\$20,552.67	\$5,914.90	\$9,723.13	\$11,601.27	\$13,937.36	\$16,666.48	\$11,618.40	\$19,462.04	\$23,254.81	\$27,852.33	\$33,488.34			
71	\$4,007.95	\$6,469.40	\$7,680.26	\$9,090.23	\$10,817.15	\$7,567.14	\$12,283.25	\$14,611.80	\$17,364.38	\$20,637.63	\$6,181.05	\$9,992.91	\$11,827.51	\$14,099.12	\$16,740.65	\$12,127.63	\$19,998.39	\$23,714.46	\$28,171.24	\$33,599.48			
72	\$4,188.98	\$6,668.56	\$7,844.68	\$9,212.87	\$10,883.34	\$7,915.14	\$12,640.51	\$14,916.84	\$17,560.72	\$20,732.87	\$6,454.84	\$10,270.94	\$12,054.98	\$14,258.82	\$16,823.49	\$12,659.81	\$20,547.96	\$24,188.57	\$28,501.48	\$33,709.66			
73	\$4,373.02	\$6,870.59	\$8,008.20	\$9,336.34	\$10,947.16	\$8,269.05	\$13,002.77	\$15,222.62	\$17,754.45	\$20,829.92	\$6,727.90	\$10,546.43	\$12,277.19	\$14,410.23	\$16,902.18	\$13,199.28	\$21,094.74	\$24,659.34	\$28,826.46	\$33,809.68			
74	\$4,553.66	\$7,064.84	\$8,163.04	\$9,452.93	\$11,003.63	\$8,614.24	\$13,356.01	\$15,514.94	\$17,941.81	\$20,917.43	\$6,989.35	\$10,804.95	\$12,485.90	\$14,545.60	\$16,959.61	\$13,724.88	\$21,617.66	\$25,103.01	\$29,124.10	\$33,888.13			
75	\$4,726.5																						

**THE STATE LIFE INSURANCE COMPANY**

Form SA34 -- Optional Provision

Continuation of Benefits Single Pay Premium Rates per \$1,000 Initial Monthly Benefit

With Nonforfeiture Benefit

Exhibit I

36 Month Acceleration Benefit Period + 108 Month Continuation Benefit Period												36 Month Acceleration Benefit Period + Lifetime Month Continuation Benefit Period											
Single Life						Joint Life						Single Life						Joint Life					
	No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)		No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)		No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)		No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)
40	\$2,122.79	\$5,705.42	\$8,879.43	\$13,623.06	\$21,130.62	\$4,278.61	\$11,809.52	\$18,255.29	\$28,330.67	\$44,134.82	\$2,292.09	\$6,195.18	\$9,479.67	\$14,716.23	\$22,942.49	\$4,684.99	\$13,060.52	\$20,260.98	\$31,375.13	\$48,860.28			
41	\$2,205.62	\$5,840.10	\$8,986.66	\$13,707.79	\$21,034.59	\$4,451.26	\$12,080.14	\$18,509.91	\$28,445.80	\$43,944.71	\$2,394.45	\$6,333.25	\$9,617.15	\$14,790.60	\$22,886.10	\$4,874.70	\$13,360.45	\$20,504.35	\$31,553.02	\$48,660.74			
42	\$2,292.25	\$5,980.38	\$9,095.88	\$13,793.66	\$20,946.06	\$4,629.92	\$12,360.32	\$18,770.09	\$28,567.40	\$43,758.24	\$2,499.38	\$6,475.81	\$9,761.40	\$14,865.15	\$22,817.83	\$5,073.77	\$13,664.78	\$20,756.04	\$31,729.47	\$48,462.51			
43	\$2,382.99	\$6,125.11	\$9,208.16	\$13,879.23	\$20,863.67	\$4,815.24	\$12,649.53	\$19,035.62	\$28,695.36	\$43,574.88	\$2,606.73	\$6,622.88	\$9,910.19	\$14,940.08	\$22,738.21	\$5,281.97	\$13,975.06	\$21,017.19	\$31,903.61	\$48,264.21			
44	\$2,478.23	\$6,273.26	\$9,325.10	\$13,962.59	\$20,786.88	\$5,007.46	\$12,947.38	\$19,306.38	\$28,829.66	\$43,394.76	\$2,715.95	\$6,774.76	\$10,016.26	\$15,014.83	\$22,644.92	\$5,499.10	\$14,291.03	\$21,289.92	\$32,072.00	\$48,064.07			
45	\$2,578.46	\$6,423.96	\$9,449.06	\$14,041.01	\$20,716.26	\$5,206.24	\$13,253.59	\$19,582.39	\$28,970.35	\$43,218.94	\$2,825.80	\$6,932.20	\$10,216.95	\$15,087.81	\$22,531.43	\$5,724.85	\$14,609.87	\$21,577.84	\$32,227.43	\$47,859.53			
46	\$2,684.16	\$6,576.56	\$9,582.08	\$14,112.24	\$20,652.39	\$5,411.34	\$13,567.98	\$19,863.72	\$29,117.46	\$43,048.53	\$2,935.27	\$7,095.88	\$10,374.49	\$15,157.52	\$22,392.19	\$5,959.05	\$14,928.93	\$21,884.07	\$32,363.55	\$47,648.69			
47	\$2,795.51	\$6,730.72	\$9,724.31	\$14,176.12	\$20,594.36	\$5,623.45	\$13,890.37	\$20,150.30	\$29,270.86	\$42,888.53	\$3,044.69	\$7,265.71	\$10,533.85	\$15,224.26	\$22,229.72	\$6,201.88	\$15,249.46	\$22,208.40	\$32,481.28	\$47,432.12			
48	\$2,912.19	\$6,886.56	\$9,872.72	\$14,236.14	\$20,538.45	\$5,844.99	\$14,220.50	\$20,441.82	\$29,430.06	\$42,722.03	\$3,156.77	\$7,440.27	\$10,692.35	\$15,291.57	\$22,060.91	\$6,454.10	\$15,579.84	\$22,544.86	\$32,594.48	\$47,214.56			
49	\$3,033.66	\$7,044.49	\$10,022.65	\$14,297.58	\$20,479.71	\$6,079.16	\$14,558.15	\$20,737.86	\$29,594.47	\$42,560.98	\$3,275.35	\$7,617.46	\$10,846.67	\$15,364.46	\$21,909.38	\$6,716.79	\$15,931.64	\$22,884.73	\$32,723.01	\$47,002.87			
50	\$3,159.59	\$7,205.02	\$10,170.87	\$14,364.25	\$20,414.90	\$6,328.27	\$14,903.24	\$21,038.21	\$29,763.62	\$42,398.55	\$3,403.18	\$7,795.94	\$10,994.94	\$15,446.23	\$21,791.78	\$6,990.86	\$16,312.46	\$23,221.83	\$32,880.51	\$46,802.45			
51	\$3,290.17	\$7,367.90	\$10,316.71	\$14,437.79	\$20,342.32	\$6,593.97	\$15,256.09	\$21,343.45	\$29,937.98	\$42,234.37	\$3,541.73	\$7,975.20	\$11,135.26	\$15,539.47	\$21,713.92	\$7,277.06	\$16,727.24	\$23,554.84	\$33,074.09	\$46,613.51			
52	\$3,425.83	\$7,533.53	\$10,461.65	\$14,517.10	\$20,263.74	\$6,875.84	\$15,617.11	\$21,654.06	\$30,117.72	\$42,069.72	\$3,690.23	\$8,156.10	\$11,269.53	\$15,642.46	\$21,669.80	\$7,575.71	\$17,171.82	\$23,886.35	\$33,297.71	\$46,435.58			
53	\$3,566.82	\$7,703.84	\$10,607.13	\$14,600.15	\$20,183.74	\$7,171.61	\$15,986.51	\$21,969.75	\$30,301.85	\$41,911.00	\$3,846.46	\$8,340.28	\$11,404.47	\$15,749.09	\$21,649.76	\$7,886.82	\$17,633.62	\$24,218.98	\$33,536.18	\$46,272.40			
54	\$3,713.43	\$7,881.41	\$10,755.42	\$14,683.73	\$20,108.90	\$7,477.83	\$16,364.58	\$22,290.06	\$30,489.01	\$41,766.44	\$4,007.08	\$8,530.06	\$11,549.32	\$15,850.67	\$21,638.78	\$8,210.25	\$18,094.85	\$24,556.87	\$33,767.46	\$46,128.38			
55	\$3,866.02	\$8,068.10	\$10,908.30	\$14,765.90	\$20,044.00	\$7,792.34	\$16,751.83	\$22,615.14	\$30,678.65	\$41,641.88	\$4,169.94	\$8,727.18	\$11,710.59	\$15,941.63	\$21,625.44	\$8,546.20	\$18,543.34	\$24,903.47	\$33,976.68	\$46,005.92			
56	\$4,024.58	\$8,264.72	\$11,065.94	\$14,845.86	\$19,991.12	\$8,114.69	\$17,148.48	\$22,944.79	\$30,870.09	\$41,540.84	\$4,334.17	\$8,932.29	\$11,891.01	\$16,019.01	\$21,609.30	\$8,895.26	\$18,974.73	\$25,259.22	\$34,157.52	\$45,910.01			
57	\$4,189.54	\$8,470.90	\$11,228.29	\$14,925.52	\$19,949.19	\$8,446.86	\$17,555.59	\$23,280.56	\$31,064.74	\$41,461.64	\$4,501.42	\$9,145.11	\$12,088.38	\$16,086.52	\$21,592.95	\$9,258.69	\$19,394.96	\$25,624.41	\$34,317.91	\$45,838.68			
58	\$4,362.28	\$8,685.84	\$11,396.72	\$15,008.96	\$19,916.11	\$8,792.22	\$17,975.56	\$23,626.45	\$31,266.72	\$41,398.63	\$4,675.05	\$9,365.33	\$12,298.23	\$16,153.32	\$21,571.71	\$9,638.20	\$19,814.83	\$26,002.19	\$34,474.47	\$45,779.18			
59	\$4,544.57	\$8,908.21	\$11,527.86	\$15,101.69	\$19,884.43	\$9,155.35	\$18,411.45	\$23,987.68	\$31,481.51	\$41,334.33	\$4,859.75	\$9,592.27	\$12,513.75	\$16,232.29	\$21,540.46	\$10,035.89	\$20,250.17	\$26,396.36	\$34,651.07	\$45,713.79			
60	\$4,737.64	\$9,137.00	\$11,757.79	\$15,207.67	\$19,863.91	\$9,539.80	\$18,865.62	\$24,368.12	\$31,713.07	\$41,290.19	\$5,058.87	\$9,825.49	\$12,729.96	\$16,332.55	\$21,496.61	\$10,453.65	\$20,712.79	\$26,809.66	\$34,864.65	\$45,631.26			
61	\$4,942.28	\$9,371.99	\$11,952.50	\$15,327.91	\$19,840.92	\$9,946.41	\$19,338.62	\$24,768.59	\$31,963.23	\$41,236.77	\$5,273.56	\$10,064.95	\$12,945.21	\$16,456.90	\$21,434.98	\$10,891.15	\$21,204.96	\$27,243.56	\$35,121.46	\$45,524.06			
62	\$5,158.20	\$9,613.46	\$12,156.62	\$15,461.12	\$19,821.05	\$10,374.99	\$19,830.42	\$25,188.35	\$32,231.05	\$41,186.64	\$5,502.79	\$10,311.06	\$13,161.03	\$16,602.05	\$21,358.73	\$11,349.03	\$21,724.08	\$27,697.71	\$35,415.60	\$45,399.74			
63	\$5,384.14	\$9,861.39	\$12,368.17	\$15,605.95	\$19,809.00	\$10,826.69	\$20,342.01	\$25,627.57	\$32,514.27	\$41,147.42	\$5,744.94	\$10,564.32	\$13,379.41	\$16,763.46	\$21,283.91	\$11,831.13	\$22,271.19	\$28,170.66	\$35,737.12	\$45,280.28			
64	\$5,618.26	\$10,115.88	\$12,584.30	\$15,760.15	\$19,811.27	\$11,302.56	\$20,874.29	\$26,085.97	\$32,809.33	\$41,129.85	\$5,997.47	\$10,825.39	\$13,603.56	\$16,933.96	\$21,232.58	\$12,342.25	\$22,846.27	\$28,659.99	\$36,070.60	\$45,196.45			
65	\$5,859.27	\$10,376.94	\$12,803.07	\$15,921.64	\$19,831.88	\$11,803.11	\$21,427.60	\$26,562.72	\$33,113.65	\$41,141.42	\$6,258.38	\$11,094.73	\$13,835.56	\$17,107.92	\$21,219.59	\$12,885.26	\$23,448.59	\$29,163.79	\$36,405.01	\$45,169.47			
66	\$6,104.87	\$10,642.40	\$13,021.00	\$16,088.62	\$19,872.17	\$12,326.36	\$19,998.69	\$27,055.28	\$33,421.61	\$41,179.91	\$6,525.42	\$11,369.83	\$14,073.99	\$17,282.59	\$21,250.47	\$13,459.50	\$24,075.32	\$29,676.08	\$36,731.24	\$45,203.29			
67	\$6,355.31	\$10,911.50	\$13,238.45	\$16,260.13	\$19,928.73	\$12,817.07	\$22,585.74	\$27,561.55	\$33,733.18	\$41,241.33	\$6,795.84	\$11,649.88	\$14,316.75	\$17,454.08	\$21,317.56	\$14,061.87	\$24,724.19	\$30,195.92	\$35,075.05	\$45,287.67			
68	\$6,614.68	\$11,187.09	\$13,461.60	\$16,435.77	\$19,994.96	\$13,438.95	\$23,191.64	\$28,081.22	\$34,057.47	\$41,328.59	\$7,080.32	\$11,938.62	\$14,564.26	\$17,634.42	\$21,406.22	\$14,689.26	\$25,394.76	\$30,731.73	\$37,381.72	\$45,411.61			
69	\$6,888.78	\$11,473.18	\$13,699.15	\$16,615.39	\$20,061.66	\$14,032.35	\$23,820.56	\$28,614.24	\$34,407.33	\$41,445.13	\$7,374.65	\$12,241.31	\$14,817.11	\$17,812.76	\$21,495.12	\$15,337.40	\$26,086.77	\$31,295.48	\$37,740.98	\$45,558.26			
70	\$7,180.66	\$11,771.41	\$13,955.75	\$16,797.79	\$20,121.67	\$14,651.18	\$24,472.99	\$29,158.56	\$34,778.98	\$41,590.23	\$7,683.12	\$12,560.06	\$15,074.54	\$17,992.70	\$21,567.95	\$16,001.48	\$26,797.22	\$31,892.32	\$38,141.01	\$45,712.38			
71	\$7,493.43	\$12,084.70	\$14,235.93	\$16,984.25	\$20,173.32	\$15,298.80	\$25,153.56	\$29,716.84	\$35,209.97	\$41,766.91	\$8,008.31	\$12,898.67	\$15,338.61	\$18,175.61	\$21,621.36	\$16,683.10	\$27,529.92	\$32,530.24	\$38,591.93	\$45,875.13			
72	\$7,822.69	\$12,408.61	\$14,533.26	\$17,171.44	\$20,216.90	\$15,969.69	\$25,854.36	\$30,283.17	\$35,658.97	\$41,973.94	\$8,345.97	\$13,251.48	\$15,605.84	\$18,357.71	\$21,657.57	\$17,378.25	\$28,276.78	\$33,196.83	\$39,078.38	\$46,042.16			
73	\$8,154.82	\$12,728.55	\$14,828.22	\$17,348.17	\$20,249.62	\$16,644.14	\$26,548.29	\$30,836.81	\$36,100.57	\$42,169.38	\$8,682.82	\$13,599.75	\$15,863.28	\$18,527.46	\$21,672.70	\$18,069.95	\$29,008.77	\$33,852.30	\$39,555.33	\$46,186.10			
74	\$8,471.42	\$13,024.96	\$15,094.34	\$17,499.85	\$20,268.79	\$17,296.05	\$27,199.38	\$31,350.61</td															

**THE STATE LIFE INSURANCE COMPANY**

Form SA34 -- Optional Provision

Continuation of Benefits 10 Pay Annual Premium Rates per \$1,000 Initial Monthly Benefit

With Nonforfeiture Benefit

Exhibit I

36 Month Acceleration Benefit Period + 36 Month Continuation Benefit Period												36 Month Acceleration Benefit Period + 72 Month Continuation Benefit Period											
Single Life						Joint Life						Single Life						Joint Life					
	No Inflation 2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)	No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)	No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)	No Inflation 2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)					
40	\$118.24	\$321.03	\$498.64	\$768.21	\$1,201.83	\$224.63	\$621.47	\$965.10	\$1,500.63	\$2,355.09	\$189.03	\$510.33	\$789.17	\$1,220.67	\$1,898.19	\$373.20	\$1,029.15	\$1,592.14	\$2,476.33	\$3,885.21			
41	\$122.93	\$328.60	\$505.75	\$773.28	\$1,197.65	\$233.62	\$636.22	\$979.29	\$1,509.23	\$2,343.58	\$196.60	\$521.37	\$800.32	\$1,226.12	\$1,894.74	\$387.47	\$1,051.08	\$1,615.27	\$2,490.13	\$3,864.45			
42	\$127.87	\$336.48	\$512.78	\$778.57	\$1,193.63	\$243.11	\$651.51	\$993.76	\$1,517.92	\$2,332.14	\$204.44	\$532.91	\$811.87	\$1,231.87	\$1,890.63	\$402.38	\$1,074.07	\$1,638.90	\$2,503.87	\$3,843.90			
43	\$133.09	\$344.66	\$519.84	\$784.01	\$1,189.82	\$253.12	\$667.28	\$1,008.48	\$1,526.69	\$2,320.96	\$212.60	\$544.97	\$823.76	\$1,237.94	\$1,885.91	\$418.03	\$1,098.12	\$1,662.94	\$2,517.50	\$3,823.88			
44	\$138.64	\$353.12	\$526.96	\$789.51	\$1,186.18	\$263.68	\$683.52	\$1,023.41	\$1,535.46	\$2,310.27	\$221.10	\$557.62	\$835.99	\$1,244.41	\$1,880.44	\$434.47	\$1,123.34	\$1,687.35	\$2,530.92	\$3,804.78			
45	\$144.54	\$361.91	\$534.14	\$794.95	\$1,182.66	\$274.81	\$700.21	\$1,038.56	\$1,544.13	\$2,300.33	\$229.99	\$570.96	\$848.62	\$1,251.46	\$1,873.76	\$451.81	\$1,149.92	\$1,712.09	\$2,543.81	\$3,787.14			
46	\$150.84	\$371.06	\$541.39	\$800.23	\$1,179.17	\$286.56	\$717.35	\$1,053.94	\$1,552.62	\$2,291.35	\$239.30	\$585.09	\$861.69	\$1,259.23	\$1,865.49	\$470.12	\$1,178.07	\$1,737.14	\$2,555.92	\$3,771.42			
47	\$157.56	\$380.55	\$548.76	\$805.32	\$1,175.74	\$298.93	\$734.93	\$1,069.55	\$1,560.93	\$2,283.38	\$249.06	\$600.00	\$875.19	\$1,267.73	\$1,855.80	\$489.46	\$1,207.75	\$1,762.49	\$2,567.32	\$3,757.72			
48	\$164.64	\$390.31	\$556.46	\$810.39	\$1,172.58	\$311.90	\$752.90	\$1,085.37	\$1,569.28	\$2,276.23	\$259.31	\$615.54	\$888.96	\$1,276.64	\$1,845.80	\$509.80	\$1,238.51	\$1,788.14	\$2,578.68	\$3,745.52			
49	\$172.04	\$400.21	\$564.70	\$815.64	\$1,169.96	\$325.42	\$771.24	\$1,101.39	\$1,577.93	\$2,269.58	\$270.11	\$631.46	\$902.80	\$1,285.54	\$1,837.09	\$531.12	\$1,269.71	\$1,814.11	\$2,590.92	\$3,734.01			
50	\$179.72	\$410.17	\$573.66	\$821.25	\$1,168.08	\$339.47	\$789.91	\$1,117.62	\$1,587.10	\$2,263.17	\$281.48	\$647.60	\$916.58	\$1,294.15	\$1,830.75	\$553.38	\$1,300.92	\$1,840.44	\$2,604.71	\$3,722.61			
51	\$187.70	\$420.17	\$583.42	\$827.29	\$1,167.10	\$354.06	\$808.95	\$1,134.05	\$1,596.92	\$2,257.11	\$293.47	\$663.95	\$930.23	\$1,302.42	\$1,827.34	\$576.67	\$1,331.99	\$1,867.20	\$2,620.43	\$3,711.19			
52	\$196.01	\$430.28	\$593.94	\$833.72	\$1,166.92	\$369.23	\$828.41	\$1,150.74	\$1,607.32	\$2,251.50	\$306.12	\$680.60	\$943.88	\$1,310.53	\$1,826.44	\$601.06	\$1,363.15	\$1,894.47	\$2,637.87	\$3,700.02			
53	\$204.63	\$440.64	\$605.07	\$840.43	\$1,167.14	\$385.03	\$848.33	\$1,167.89	\$1,618.12	\$2,246.09	\$319.44	\$697.62	\$957.82	\$1,318.68	\$1,827.05	\$626.52	\$1,394.83	\$1,922.27	\$2,656.35	\$3,689.43			
54	\$213.51	\$451.43	\$616.59	\$847.25	\$1,167.19	\$401.53	\$868.78	\$1,185.74	\$1,629.01	\$2,240.56	\$333.46	\$715.10	\$972.47	\$1,327.15	\$1,827.66	\$653.02	\$1,427.62	\$1,950.65	\$2,674.85	\$3,679.89			
55	\$222.66	\$462.80	\$628.36	\$854.08	\$1,166.72	\$418.78	\$889.84	\$1,204.46	\$1,639.81	\$2,234.75	\$348.22	\$733.15	\$988.11	\$1,336.19	\$1,827.24	\$680.55	\$1,462.01	\$1,979.68	\$2,692.72	\$3,671.75			
56	\$232.07	\$474.86	\$640.43	\$860.92	\$1,165.58	\$436.85	\$911.54	\$1,224.20	\$1,650.51	\$2,228.45	\$363.78	\$751.85	\$1,004.96	\$1,345.87	\$1,825.54	\$709.15	\$1,498.26	\$2,009.40	\$2,709.69	\$3,665.37			
57	\$241.82	\$487.62	\$652.87	\$867.90	\$1,164.04	\$455.81	\$933.99	\$1,244.95	\$1,661.32	\$2,221.95	\$380.18	\$771.27	\$1,022.99	\$1,356.28	\$1,823.09	\$738.97	\$1,536.32	\$2,040.02	\$2,726.24	\$3,660.69			
58	\$252.08	\$501.03	\$665.54	\$875.23	\$1,162.61	\$475.66	\$957.40	\$1,266.60	\$1,672.53	\$2,216.18	\$397.44	\$791.51	\$1,041.97	\$1,367.67	\$1,820.62	\$770.29	\$1,575.95	\$2,071.94	\$2,743.42	\$3,657.18			
59	\$263.06	\$514.97	\$678.27	\$883.18	\$1,162.01	\$496.40	\$982.04	\$1,288.96	\$1,684.53	\$2,212.40	\$415.50	\$812.69	\$1,061.54	\$1,380.37	\$1,819.19	\$803.46	\$1,616.74	\$2,105.72	\$2,762.66	\$3,654.08			
60	\$274.92	\$529.41	\$691.00	\$891.97	\$1,162.80	\$518.08	\$1,008.11	\$1,311.93	\$1,697.64	\$2,211.50	\$434.39	\$834.95	\$1,081.49	\$1,394.64	\$1,819.64	\$838.77	\$1,658.48	\$2,141.75	\$2,785.01	\$3,650.98			
61	\$287.75	\$544.32	\$703.64	\$901.77	\$1,165.21	\$540.72	\$1,035.76	\$1,335.57	\$1,712.01	\$2,214.05	\$454.14	\$858.35	\$1,101.83	\$1,410.73	\$1,822.21	\$876.40	\$1,701.17	\$2,180.39	\$2,811.23	\$3,647.65			
62	\$301.57	\$559.85	\$716.40	\$912.62	\$1,169.19	\$564.44	\$1,065.03	\$1,360.07	\$1,727.74	\$2,219.76	\$474.86	\$883.03	\$1,122.85	\$1,428.67	\$1,826.84	\$916.41	\$1,745.22	\$2,221.71	\$2,841.10	\$3,644.73			
63	\$316.42	\$576.36	\$729.89	\$924.55	\$1,174.63	\$589.53	\$1,095.93	\$1,385.61	\$1,745.04	\$2,227.65	\$496.80	\$909.26	\$1,144.98	\$1,448.26	\$1,833.76	\$958.82	\$1,791.26	\$2,265.48	\$2,873.55	\$3,643.75			
64	\$332.30	\$594.31	\$744.90	\$937.52	\$1,181.30	\$616.33	\$1,128.42	\$1,412.42	\$1,764.15	\$2,236.22	\$520.23	\$937.35	\$1,168.79	\$1,469.13	\$1,843.13	\$1,003.60	\$1,840.18	\$2,311.30	\$2,906.95	\$3,646.78			
65	\$349.24	\$614.04	\$762.02	\$951.55	\$1,189.08	\$645.09	\$1,162.50	\$1,440.74	\$1,785.28	\$2,244.51	\$545.40	\$967.55	\$1,194.75	\$1,491.08	\$1,855.07	\$1,050.76	\$1,892.66	\$2,358.99	\$2,940.35	\$3,655.33			
66	\$367.29	\$635.72	\$781.48	\$966.57	\$1,197.97	\$675.95	\$1,198.22	\$1,470.52	\$1,808.57	\$2,252.23	\$572.37	\$999.98	\$1,222.94	\$1,514.00	\$1,869.75	\$1,100.31	\$1,948.89	\$2,408.42	\$2,973.07	\$3,670.17			
67	\$386.49	\$659.28	\$803.18	\$982.73	\$1,208.17	\$708.90	\$1,235.70	\$1,501.92	\$1,834.11	\$2,260.02	\$601.18	\$1,034.67	\$1,253.43	\$1,538.19	\$1,887.27	\$1,152.39	\$2,008.92	\$2,460.00	\$3,006.08	\$3,691.04			
68	\$406.88	\$684.52	\$826.91	\$1,000.60	\$1,219.96	\$743.91	\$1,275.06	\$1,535.56	\$1,861.95	\$2,269.02	\$631.95	\$1,071.66	\$1,286.62	\$1,564.40	\$1,907.64	\$1,207.33	\$2,073.05	\$2,514.73	\$3,042.05	\$3,717.10			
69	\$428.49	\$711.08	\$852.32	\$1,020.90	\$1,233.68	\$780.90	\$1,316.46	\$1,572.23	\$1,892.13	\$2,280.85	\$664.81	\$1,110.95	\$1,322.96	\$1,593.62	\$1,930.78	\$1,265.53	\$2,141.61	\$2,573.93	\$3,084.62	\$3,747.01			
70	\$451.33	\$738.75	\$879.14	\$1,044.08	\$1,249.60	\$819.80	\$1,360.02	\$1,612.46	\$1,924.68	\$2,296.71	\$699.82	\$1,152.54	\$1,362.76	\$1,626.55	\$1,956.67	\$1,327.27	\$2,214.76	\$2,638.54	\$3,136.28	\$3,779.89			
71	\$475.47	\$767.48	\$907.36	\$1,070.42	\$1,267.76	\$860.69	\$1,405.80	\$1,656.57	\$1,959.57	\$2,316.82	\$737.15	\$1,196.50	\$1,406.26	\$1,663.46	\$1,985.23	\$1,392.81	\$2,292.78	\$2,708.97	\$3,198.10	\$3,815.24			
72	\$500.95	\$797.39	\$937.05	\$1,099.63	\$1,288.10	\$903.64	\$1,453.86	\$1,704.28	\$1,996.85	\$2,340.97	\$776.77	\$1,242.86	\$1,453.29	\$1,704.11	\$2,016.47	\$1,462.06	\$2,375.59	\$2,784.89	\$3,268.97	\$3,853.64			
73	\$527.76	\$828.58	\$968.16	\$1,130.92	\$1,310.68	\$948.51	\$1,504.28	\$1,754.80	\$2,036.68	\$2,369.38	\$818.36	\$1,291.44	\$1,503.20	\$1,748.04	\$2,050.46	\$1,534.52	\$2,462.56	\$2,865.57	\$3,346.52	\$3,896.46			
74	\$555.88	\$861.21	\$1,000.61	\$1,163.15	\$1,335.52	\$995.15	\$1,557.15	\$1,806.97	\$2,079.24	\$2,402.21	\$861.46	\$1,342.01	\$1,555.04	\$1,794.55	\$2,087.29	\$1,609.44	\$2,552.81	\$2,949.91	\$3,427.24	\$3,945.64			
75	\$585.33	\$895.40	\$1,034.35	\$1,195.52	\$1,362.59	\$1,043.46	\$1,612.55	\$1,859.96	\$2,124.63	\$2,439.46	\$905.79	\$1,394.41	\$1,608.15	\$1,843.10	\$2,126.98	\$1,686.37	\$2,645.72	\$3,037.08	\$3,508.55	\$4,002.40			
76	\$616.17	\$931.19	\$1,069.36	\$1,227.86	\$1,391.78	\$1,093.52	\$1,670.50	\$1,913.61	\$2,172.76	\$2,480.91	\$951.38	\$1,448.65	\$1,662.40	\$1,893.53	\$2,169.37	\$1,765.36	\$2,741.23	\$3,126.90	\$3,589.91	\$4,066.59			
77	\$648.49	\$968.58	\$1,105.64	\$1,260.36	\$1,422.92	\$1,145.49	\$1,731.02	\$1,968.15	\$2,223.42	\$2,526.21	\$998.47	\$1,504.83	\$1,717.97	\$1,945.87	\$2,214.20	\$1,846.80	\$2,839.58	\$3,219.54	\$3,671.90	\$4,137.21			
78	\$682.41	\$1,007.57	\$1,143.19	\$1,293.28	\$1,455.79	\$1,199.58	\$1,794.10	\$2,023.84	\$2,276.37	\$2,574.84	\$1,047.33	\$1,563.07	\$1,775.09	\$2,0									

**THE STATE LIFE INSURANCE COMPANY**

Form SA34 -- Optional Provision

Continuation of Benefits 10 Pay Annual Premium Rates per \$1,000 Initial Monthly Benefit

With Nonforfeiture Benefit

Exhibit I

36 Month Acceleration Benefit Period + 108 Month Continuation Benefit Period												36 Month Acceleration Benefit Period + Lifetime Month Continuation Benefit Period											
Single Life						Joint Life						Single Life						Joint Life					
	No Inflation 2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)	No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)	No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)	No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)				
40	\$231.77	\$628.50	\$961.16	\$1,495.56	\$2,312.81	\$472.35	\$1,296.26	\$2,007.66	\$3,123.55	\$4,855.09	\$251.54	\$677.70	\$1,043.27	\$1,616.09	\$2,505.57	\$518.01	\$1,445.84	\$2,218.36	\$3,443.69	\$5,400.51			
41	\$241.49	\$642.14	\$972.23	\$1,502.72	\$2,302.09	\$491.78	\$1,324.79	\$2,035.22	\$3,136.67	\$4,830.95	\$261.26	\$694.41	\$1,056.58	\$1,622.71	\$2,497.90	\$538.11	\$1,475.22	\$2,251.06	\$3,457.41	\$5,374.25			
42	\$251.71	\$656.26	\$984.01	\$1,509.60	\$2,292.28	\$511.82	\$1,354.74	\$2,063.60	\$3,149.64	\$4,806.77	\$271.55	\$711.71	\$1,070.17	\$1,629.34	\$2,490.52	\$559.22	\$1,505.72	\$2,284.18	\$3,472.01	\$5,346.83			
43	\$262.40	\$670.93	\$996.56	\$1,516.37	\$2,283.37	\$532.54	\$1,386.05	\$2,092.77	\$3,162.71	\$4,782.93	\$282.45	\$729.49	\$1,084.15	\$1,636.24	\$2,483.21	\$581.38	\$1,537.45	\$2,317.67	\$3,487.42	\$5,319.00			
44	\$273.52	\$686.28	\$1,010.05	\$1,523.08	\$2,275.54	\$553.93	\$1,418.69	\$2,122.69	\$3,176.13	\$4,759.70	\$293.98	\$747.67	\$1,098.63	\$1,643.63	\$2,475.77	\$604.63	\$1,570.65	\$2,351.41	\$3,503.75	\$5,291.16			
45	\$285.10	\$702.53	\$1,024.83	\$1,529.60	\$2,269.25	\$575.92	\$1,452.67	\$2,153.33	\$3,190.17	\$4,737.25	\$306.19	\$766.15	\$1,113.70	\$1,651.76	\$2,468.00	\$629.05	\$1,605.74	\$2,385.14	\$3,521.35	\$5,263.30			
46	\$297.14	\$719.90	\$1,041.20	\$1,535.80	\$2,264.91	\$598.45	\$1,487.98	\$2,184.70	\$3,205.08	\$4,715.73	\$319.09	\$784.88	\$1,129.42	\$1,660.81	\$2,459.76	\$654.71	\$1,643.07	\$2,418.62	\$3,540.66	\$5,235.34			
47	\$309.65	\$738.38	\$1,059.13	\$1,541.81	\$2,262.42	\$621.61	\$1,524.58	\$2,216.77	\$3,221.00	\$4,695.34	\$332.69	\$803.83	\$1,145.84	\$1,670.86	\$2,451.04	\$681.66	\$1,682.68	\$2,451.90	\$3,561.33	\$5,207.71			
48	\$322.57	\$757.61	\$1,077.98	\$1,548.27	\$2,260.74	\$645.75	\$1,562.32	\$2,249.50	\$3,237.89	\$4,676.38	\$347.01	\$823.02	\$1,163.00	\$1,681.75	\$2,442.00	\$709.86	\$1,723.97	\$2,485.52	\$3,582.89	\$5,181.80			
49	\$335.87	\$777.07	\$1,096.85	\$1,556.00	\$2,258.38	\$671.33	\$1,601.01	\$2,282.85	\$3,255.63	\$4,659.23	\$362.05	\$842.51	\$1,180.94	\$1,693.26	\$2,432.93	\$739.26	\$1,766.10	\$2,520.24	\$3,604.13	\$5,159.37			
50	\$349.51	\$796.40	\$1,115.11	\$1,565.58	\$2,254.34	\$698.68	\$1,640.52	\$2,316.80	\$3,274.15	\$4,644.11	\$377.79	\$862.36	\$1,199.66	\$1,705.16	\$2,424.10	\$769.85	\$1,808.48	\$2,556.60	\$3,624.36	\$5,141.57			
51	\$363.50	\$815.50	\$1,132.55	\$1,577.35	\$2,248.25	\$727.98	\$1,680.93	\$2,351.40	\$3,293.49	\$4,631.31	\$394.34	\$882.63	\$1,219.34	\$1,717.65	\$2,415.50	\$801.70	\$1,850.87	\$2,594.94	\$3,643.24	\$5,129.35			
52	\$377.92	\$834.60	\$1,149.46	\$1,591.05	\$2,240.59	\$759.18	\$1,722.28	\$2,386.70	\$3,313.77	\$4,620.74	\$411.70	\$903.36	\$1,239.96	\$1,730.75	\$2,407.22	\$834.91	\$1,893.59	\$2,635.08	\$3,661.23	\$5,122.08			
53	\$392.97	\$854.00	\$1,166.38	\$1,605.94	\$2,232.27	\$792.14	\$1,764.42	\$2,422.71	\$3,335.08	\$4,611.74	\$429.68	\$924.60	\$1,261.12	\$1,743.93	\$2,399.70	\$869.52	\$1,937.32	\$2,676.38	\$3,679.49	\$5,117.29			
54	\$408.92	\$874.15	\$1,184.04	\$1,620.91	\$2,224.61	\$826.61	\$1,807.14	\$2,459.43	\$3,357.55	\$4,603.40	\$448.02	\$946.37	\$1,282.28	\$1,756.48	\$2,393.49	\$905.58	\$1,983.03	\$2,717.92	\$3,699.58	\$5,111.53			
55	\$425.96	\$895.40	\$1,203.02	\$1,635.20	\$2,218.61	\$862.43	\$1,850.39	\$2,496.90	\$3,381.25	\$4,595.09	\$466.58	\$968.74	\$1,303.12	\$1,767.99	\$2,388.99	\$943.17	\$2,031.41	\$2,759.13	\$3,722.66	\$5,102.45			
56	\$444.24	\$917.91	\$1,223.57	\$1,648.66	\$2,214.71	\$899.73	\$1,894.10	\$2,535.28	\$3,406.48	\$4,586.78	\$485.30	\$991.77	\$1,323.47	\$1,778.26	\$2,386.62	\$982.37	\$2,083.03	\$2,799.94	\$3,749.33	\$5,089.34			
57	\$463.78	\$941.67	\$1,245.59	\$1,661.67	\$2,212.73	\$938.69	\$1,938.56	\$2,574.78	\$3,433.30	\$4,578.87	\$504.39	\$1,015.62	\$1,343.67	\$1,787.76	\$2,386.35	\$1,023.36	\$2,137.70	\$2,840.85	\$3,779.30	\$5,073.39			
58	\$484.52	\$966.71	\$1,268.88	\$1,674.67	\$2,212.30	\$979.23	\$1,984.52	\$2,615.53	\$3,461.30	\$4,571.73	\$524.30	\$1,040.64	\$1,364.50	\$1,797.57	\$2,387.59	\$1,066.40	\$2,194.37	\$2,882.55	\$3,811.72	\$5,056.43			
59	\$506.33	\$993.02	\$1,293.09	\$1,688.33	\$2,212.78	\$1,021.27	\$2,032.98	\$2,657.71	\$3,498.88	\$4,565.93	\$545.63	\$1,067.23	\$1,387.02	\$1,809.14	\$2,389.48	\$1,111.82	\$2,251.54	\$2,926.03	\$3,845.28	\$5,041.18			
60	\$529.16	\$1,020.63	\$1,318.04	\$1,703.20	\$2,213.81	\$1,064.84	\$2,084.67	\$2,701.54	\$3,518.76	\$4,562.00	\$568.85	\$1,095.75	\$1,412.04	\$1,823.60	\$2,391.51	\$1,159.91	\$2,308.33	\$2,972.10	\$3,879.13	\$5,029.77			
61	\$553.04	\$1,049.67	\$1,343.75	\$1,719.48	\$2,215.40	\$1,109.91	\$2,140.15	\$2,747.14	\$3,547.85	\$4,560.23	\$594.18	\$1,126.43	\$1,439.99	\$1,841.32	\$2,393.47	\$1,210.89	\$2,364.31	\$3,021.11	\$3,913.24	\$5,022.80			
62	\$578.16	\$1,080.32	\$1,370.52	\$1,737.29	\$2,218.07	\$1,156.79	\$2,199.42	\$2,794.87	\$3,577.77	\$4,560.96	\$621.61	\$1,159.34	\$1,470.78	\$1,862.22	\$2,395.95	\$1,264.92	\$2,420.40	\$3,073.25	\$3,948.31	\$5,020.23			
63	\$604.77	\$1,112.63	\$1,398.75	\$1,757.02	\$2,222.55	\$1,206.32	\$2,284.47	\$3,609.79	\$4,564.92	\$651.11	\$1,194.42	\$1,504.00	\$1,886.35	\$2,400.16	\$1,322.11	\$2,478.71	\$3,129.02	\$3,985.20	\$5,022.76				
64	\$633.19	\$1,146.65	\$1,428.98	\$1,779.10	\$2,229.78	\$1,259.55	\$2,327.14	\$2,899.86	\$3,645.66	\$4,572.96	\$682.58	\$1,231.52	\$1,538.99	\$1,913.62	\$2,407.78	\$1,382.56	\$2,542.14	\$3,188.94	\$4,025.08	\$5,031.06			
65	\$663.70	\$1,182.47	\$1,461.63	\$1,803.93	\$2,240.55	\$1,317.29	\$2,394.43	\$2,958.76	\$3,686.70	\$4,585.83	\$715.96	\$1,270.61	\$1,575.34	\$1,943.94	\$2,420.05	\$1,446.41	\$2,612.78	\$3,253.45	\$4,068.96	\$5,045.66			
66	\$696.36	\$1,220.04	\$1,496.81	\$1,831.61	\$2,254.98	\$1,379.87	\$2,463.63	\$3,022.59	\$3,733.44	\$4,603.72	\$751.23	\$1,311.56	\$1,612.75	\$1,977.50	\$2,437.36	\$1,513.61	\$2,691.43	\$3,322.75	\$4,116.98	\$5,067.05			
67	\$731.20	\$1,259.55	\$1,534.57	\$1,862.30	\$2,273.12	\$1,447.20	\$2,525.40	\$3,091.41	\$3,785.84	\$4,626.94	\$788.53	\$1,354.59	\$1,651.65	\$2,014.37	\$2,459.49	\$1,584.38	\$2,777.64	\$3,397.07	\$4,169.36	\$5,095.48			
68	\$768.49	\$1,301.68	\$1,575.27	\$1,896.42	\$2,295.53	\$1,519.07	\$2,611.21	\$3,165.18	\$3,843.95	\$4,656.48	\$828.16	\$1,400.34	\$1,693.16	\$2,054.23	\$2,486.23	\$1,659.37	\$2,870.72	\$3,476.92	\$4,227.28	\$5,130.89			
69	\$808.47	\$1,347.29	\$1,619.33	\$1,934.46	\$2,322.83	\$1,595.07	\$2,693.06	\$3,243.66	\$3,907.63	\$4,693.48	\$870.48	\$1,449.70	\$1,738.84	\$2,096.60	\$2,517.12	\$1,739.43	\$2,969.46	\$3,562.84	\$4,292.14	\$5,173.05			
70	\$851.33	\$1,396.95	\$1,666.99	\$1,976.72	\$2,355.39	\$1,674.90	\$2,782.36	\$3,326.76	\$3,976.76	\$4,738.68	\$915.73	\$1,503.19	\$1,789.70	\$2,141.16	\$2,551.78	\$1,825.10	\$3,072.96	\$3,655.18	\$4,364.89	\$5,221.76			
71	\$897.29	\$1,451.03	\$1,718.48	\$2,023.42	\$2,393.48	\$1,758.69	\$2,879.78	\$3,414.44	\$4,051.36	\$4,792.41	\$964.15	\$1,561.20	\$1,846.29	\$2,187.72	\$2,590.16	\$1,916.87	\$3,181.21	\$3,754.22	\$4,446.03	\$5,276.83			
72	\$946.28	\$1,509.27	\$1,773.66	\$2,074.35	\$2,436.76	\$1,846.59	\$2,984.89	\$3,506.95	\$4,131.57	\$4,854.26	\$1,015.60	\$1,623.40	\$1,908.02	\$2,236.39	\$2,632.27	\$2,014.46	\$3,294.50	\$3,859.77	\$4,535.18	\$5,338.31			
73	\$997.75	\$1,570.84	\$1,831.98	\$1,281.81	\$2,484.23	\$1,938.27	\$3,096.59	\$3,604.68	\$4,217.53	\$4,923.34	\$1,069.56	\$1,688.74	\$1,973.35	\$2,287.52	\$2,677.77	\$2,116.66	\$3,412.58	\$3,971.11	\$4,631.28	\$5,406.50			
74	\$1,050.95	\$1,634.56	\$1,892.67	\$2,185.86	\$2,534.48	\$2,033.30	\$3,213.21	\$3,708.14	\$4,309.37	\$4,998.30	\$1,125.26	\$1,755.77	\$2,040.10	\$2,341.58	\$2,726.27	\$2,221.75	\$3,535.15	\$4,087.18	\$4,732.74	\$5,481.79			
75	\$1,105.38	\$1,699.59	\$1,955.14	\$2,244.73	\$2,586.43	\$2,131.46	\$3,333.57	\$3,817.65	\$4,407.10	\$5,078.02	\$1,182.19	\$1,823.46	\$2,106.72	\$2,398.90	\$2,777.40	\$2,328.59	\$3,662.02	\$4,207.21	\$4,838.32	\$5,564.31			
76	\$1,161.07	\$1,765.84	\$2,019.29	\$2,305.23	\$2,639.72	\$2,232.87	\$3,457.52	\$3,933.18	\$4,510.48	\$5,161.95	\$1,240.39	\$1,891.70	\$2,172.96	\$2,459.44	\$2,830.92	\$2,437.19	\$3,793.19	\$4,331.00	\$4,947.60	\$5,653.62			
77	\$1,218.35	\$1,833.63	\$2,085.28	\$2,367.44	\$2,694.39	\$2,337.90	\$3,585.50	\$4,054.46	\$4,619.13	\$5,249.80	\$1,30												

**THE STATE LIFE INSURANCE COMPANY**

Form SA34 -- Optional Provision

Continuation of Benefits Pay to 100 Annual Premium Rates per \$1,000 Initial Monthly Benefit

With Nonforfeiture Benefit

Exhibit I

36 Month Acceleration Benefit Period + 36 Month Continuation Benefit Period												36 Month Acceleration Benefit Period + 72 Month Continuation Benefit Period											
Single Life						Joint Life						Single Life						Joint Life					
	No Inflation 2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)	No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)	No Inflation	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)	No Inflation 2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)					
40	\$48.06	\$129.81	\$197.90	\$309.96	\$478.69	\$87.82	\$240.24	\$366.91	\$571.00	\$891.66	\$77.11	\$207.97	\$320.15	\$494.69	\$766.36	\$145.95	\$400.44	\$617.79	\$951.82	\$1,484.92			
41	\$50.71	\$134.28	\$203.34	\$314.70	\$482.65	\$92.27	\$248.49	\$375.94	\$579.30	\$896.93	\$81.31	\$215.48	\$328.26	\$502.58	\$770.25	\$152.84	\$413.62	\$632.21	\$965.69	\$1,492.12			
42	\$53.52	\$139.00	\$209.08	\$319.66	\$486.83	\$96.94	\$257.09	\$385.51	\$588.09	\$902.49	\$85.73	\$223.42	\$336.74	\$510.73	\$774.71	\$160.18	\$427.39	\$647.27	\$980.28	\$1,500.14			
43	\$56.50	\$143.99	\$215.10	\$324.92	\$491.27	\$101.86	\$266.04	\$395.56	\$597.39	\$908.41	\$90.37	\$231.79	\$345.58	\$519.24	\$779.90	\$168.01	\$441.79	\$663.00	\$995.61	\$1,509.04			
44	\$59.64	\$149.27	\$221.40	\$330.56	\$496.03	\$107.05	\$275.35	\$406.08	\$607.23	\$914.79	\$95.24	\$240.57	\$354.86	\$528.20	\$786.03	\$176.40	\$456.87	\$679.46	\$1,011.75	\$1,519.01			
45	\$62.97	\$154.90	\$227.98	\$336.73	\$501.13	\$112.52	\$285.01	\$417.10	\$617.71	\$921.72	\$100.35	\$249.77	\$364.66	\$537.61	\$793.37	\$185.40	\$472.64	\$696.72	\$1,028.79	\$1,530.30			
46	\$66.49	\$160.92	\$234.84	\$343.53	\$506.62	\$118.28	\$295.03	\$428.63	\$628.92	\$929.30	\$105.70	\$259.41	\$375.08	\$547.48	\$802.16	\$195.10	\$489.14	\$714.87	\$1,046.83	\$1,543.17			
47	\$70.23	\$167.34	\$242.00	\$350.99	\$512.53	\$124.37	\$305.45	\$440.69	\$640.86	\$937.58	\$111.32	\$269.52	\$386.16	\$557.88	\$812.45	\$205.56	\$506.45	\$733.96	\$1,065.92	\$1,557.65			
48	\$74.19	\$174.14	\$249.46	\$359.00	\$518.88	\$130.87	\$316.34	\$453.21	\$653.41	\$946.55	\$117.29	\$280.08	\$397.81	\$569.04	\$823.92	\$216.75	\$524.68	\$754.00	\$1,086.00	\$1,573.43			
49	\$78.42	\$181.24	\$257.23	\$367.38	\$525.69	\$137.87	\$327.83	\$466.13	\$666.37	\$956.18	\$123.69	\$291.12	\$409.91	\$581.21	\$836.09	\$228.65	\$544.01	\$774.96	\$1,106.98	\$1,590.03			
50	\$82.94	\$188.62	\$265.33	\$376.01	\$532.98	\$145.47	\$340.00	\$479.43	\$679.63	\$966.45	\$130.61	\$302.65	\$422.39	\$594.58	\$848.62	\$241.26	\$564.56	\$796.88	\$1,128.81	\$1,607.12			
51	\$87.78	\$196.30	\$273.80	\$384.89	\$540.82	\$153.75	\$352.93	\$493.14	\$693.22	\$977.44	\$138.09	\$314.75	\$435.26	\$609.35	\$861.49	\$254.65	\$586.51	\$819.85	\$1,151.59	\$1,624.68			
52	\$92.97	\$204.35	\$282.67	\$394.12	\$549.24	\$162.73	\$366.66	\$507.36	\$707.26	\$989.23	\$146.19	\$327.49	\$448.66	\$625.48	\$874.86	\$268.93	\$609.91	\$844.00	\$1,175.49	\$1,642.99			
53	\$98.53	\$212.84	\$292.02	\$403.75	\$558.16	\$172.35	\$381.25	\$522.24	\$721.88	\$1,001.79	\$154.93	\$340.93	\$462.86	\$642.58	\$888.81	\$284.18	\$634.67	\$869.46	\$1,200.61	\$1,662.38			
54	\$104.49	\$221.87	\$301.89	\$413.86	\$567.44	\$182.50	\$396.75	\$537.97	\$737.23	\$1,015.07	\$164.37	\$355.10	\$478.19	\$660.10	\$903.46	\$300.51	\$660.64	\$896.34	\$1,227.10	\$1,683.35			
55	\$110.88	\$231.52	\$312.37	\$424.54	\$577.02	\$193.14	\$413.21	\$554.74	\$753.47	\$1,029.07	\$174.54	\$370.09	\$494.93	\$677.71	\$918.95	\$318.01	\$687.75	\$924.78	\$1,255.11	\$1,706.31			
56	\$117.75	\$241.86	\$323.53	\$435.86	\$586.90	\$204.29	\$430.77	\$572.65	\$770.67	\$1,043.86	\$185.56	\$385.97	\$513.25	\$695.31	\$935.35	\$336.84	\$716.13	\$954.98	\$1,284.81	\$1,731.61			
57	\$125.16	\$252.94	\$335.44	\$447.87	\$597.21	\$216.10	\$449.54	\$591.81	\$788.97	\$1,059.60	\$197.51	\$402.89	\$533.19	\$713.23	\$952.76	\$357.14	\$746.06	\$987.14	\$1,316.42	\$1,759.36			
58	\$133.16	\$264.87	\$348.16	\$460.67	\$608.25	\$228.80	\$469.51	\$612.39	\$808.69	\$1,076.56	\$210.40	\$421.13	\$554.68	\$731.99	\$971.39	\$379.06	\$777.88	\$1,021.50	\$1,350.33	\$1,789.46			
59	\$141.78	\$277.78	\$361.76	\$474.34	\$620.39	\$242.68	\$490.68	\$634.56	\$830.25	\$1,095.06	\$224.18	\$441.03	\$577.62	\$752.38	\$991.51	\$402.76	\$812.02	\$1,058.32	\$1,386.95	\$1,821.69			
60	\$151.10	\$291.76	\$376.33	\$488.96	\$633.95	\$257.98	\$513.07	\$658.48	\$853.97	\$1,115.37	\$238.91	\$462.87	\$601.96	\$774.98	\$1,013.33	\$428.43	\$848.90	\$1,097.89	\$1,426.68	\$1,856.04			
61	\$161.16	\$306.97	\$391.96	\$504.63	\$649.14	\$274.91	\$536.79	\$684.37	\$880.15	\$1,137.71	\$254.64	\$486.87	\$627.83	\$800.10	\$1,037.09	\$456.27	\$888.82	\$1,140.51	\$1,469.87	\$1,892.59			
62	\$172.07	\$323.49	\$408.77	\$521.48	\$665.98	\$293.53	\$562.07	\$712.38	\$908.85	\$1,162.23	\$271.56	\$513.14	\$655.44	\$827.76	\$1,062.95	\$486.52	\$932.06	\$1,186.50	\$1,516.77	\$1,931.91			
63	\$183.97	\$341.26	\$426.90	\$539.69	\$684.35	\$313.85	\$589.31	\$742.53	\$939.87	\$1,189.10	\$290.01	\$541.67	\$684.94	\$857.97	\$1,091.00	\$519.45	\$979.01	\$1,236.14	\$1,567.54	\$1,975.03			
64	\$197.04	\$360.18	\$446.51	\$559.48	\$704.02	\$335.78	\$619.01	\$774.77	\$972.86	\$1,218.48	\$310.42	\$572.40	\$716.46	\$890.61	\$1,121.28	\$555.34	\$1,030.07	\$1,289.74	\$1,622.29	\$2,023.29			
65	\$211.43	\$380.24	\$467.77	\$581.03	\$724.88	\$359.35	\$651.57	\$809.16	\$1,007.64	\$1,250.55	\$333.14	\$605.37	\$750.20	\$925.67	\$1,153.94	\$594.48	\$1,085.63	\$1,347.64	\$1,681.22	\$2,077.73			
66	\$227.23	\$401.40	\$490.70	\$604.44	\$746.84	\$384.58	\$687.19	\$845.73	\$1,044.17	\$1,285.44	\$358.29	\$640.58	\$786.12	\$963.14	\$1,188.97	\$637.04	\$1,145.93	\$1,409.99	\$1,744.52	\$2,138.86			
67	\$244.51	\$423.86	\$515.43	\$629.79	\$770.15	\$411.73	\$726.02	\$884.78	\$1,082.81	\$1,323.37	\$385.94	\$768.28	\$824.45	\$1,003.30	\$1,226.66	\$683.30	\$1,211.33	\$1,477.21	\$1,812.61	\$2,206.76			
68	\$263.38	\$448.18	\$542.28	\$657.29	\$795.49	\$441.27	\$768.30	\$926.93	\$1,124.39	\$1,364.77	\$416.31	\$718.93	\$865.96	\$1,046.73	\$1,267.74	\$733.82	\$1,282.51	\$1,550.20	\$1,886.24	\$2,281.56			
69	\$283.95	\$475.05	\$571.66	\$687.14	\$823.71	\$473.81	\$814.32	\$972.99	\$1,169.95	\$1,410.11	\$449.63	\$763.14	\$911.65	\$1,094.18	\$1,313.12	\$789.29	\$1,360.29	\$1,630.07	\$1,966.29	\$2,363.21			
70	\$306.32	\$504.99	\$603.85	\$719.52	\$855.43	\$509.82	\$864.28	\$1,023.57	\$1,459.79	\$1,486.05	\$811.36	\$962.19	\$1,146.18	\$1,363.45	\$850.23	\$1,445.25	\$1,717.62	\$2,053.46	\$2,451.69				
71	\$330.64	\$558.32	\$639.09	\$754.57	\$890.96	\$549.65	\$918.48	\$1,079.04	\$1,275.74	\$1,513.99	\$925.86	\$863.93	\$1,018.08	\$1,203.08	\$1,419.10	\$917.16	\$1,537.99	\$1,813.48	\$2,148.17	\$2,547.19			
72	\$356.99	\$574.92	\$677.30	\$792.29	\$930.07	\$593.32	\$977.01	\$1,139.36	\$1,336.24	\$1,572.74	\$969.07	\$920.80	\$1,079.06	\$1,264.69	\$1,479.90	\$990.17	\$1,638.59	\$1,917.61	\$2,250.53	\$2,649.94			
73	\$385.26	\$614.30	\$718.05	\$832.51	\$972.17	\$640.49	\$1,039.66	\$1,204.13	\$1,401.42	\$1,635.96	\$615.17	\$981.51	\$1,144.11	\$1,330.32	\$1,545.23	\$1,068.76	\$1,746.52	\$2,029.39	\$2,360.57	\$2,760.07			
74	\$415.30	\$655.71	\$760.71	\$874.95	\$1,016.35	\$690.65	\$1,106.05	\$1,272.76	\$1,470.67	\$1,703.49	\$663.49	\$1,045.35	\$1,211.79	\$1,398.92	\$1,614.18	\$1,152.16	\$1,860.93	\$2,147.82	\$2,478.17	\$2,877.68			
75	\$447.03	\$698.66	\$804.87	\$919.42	\$1,061.97	\$743.48	\$1,176.01	\$1,344.84	\$1,543.57	\$1,775.20	\$713.58	\$1,111.87	\$1,281.10	\$1,469.80	\$1,686.08	\$1,239.95	\$1,981.34	\$2,272.27	\$2,603.29	\$3,002.83			
76	\$480.59	\$743.19	\$850.55	\$965.96	\$1,108.96	\$799.18	\$1,249.69	\$1,420.46	\$1,620.15	\$1,851.08	\$765.59	\$1,181.21	\$1,352.02	\$1,542.94	\$1,760.87	\$1,332.43	\$2,108.02	\$2,402.90	\$2,736.07	\$3,135.56			
77	\$516.22	\$789.67	\$898.03	\$1,014.72	\$1,157.56	\$858.19	\$1,327.47	\$1,499.96	\$1,700.66	\$1,931.16	\$819.97	\$1,253.81	\$1,425.10	\$1,618.71	\$1,838.80	\$1,430.35	\$2,241.68	\$2,540.33	\$2,876.76	\$3,275.86			
78	\$554.19	\$838.47	\$947.64	\$1,065.87	\$1,208.01	\$921.03	\$1,409.75	\$1,583.73	\$1,785.36	\$2,015.46	\$877.26	\$1,330.17	\$1,500.96	\$1,697.56	\$1,920.15	\$1,534.51	\$2,383.11	\$2,685.21	\$3,025.59	\$3,423.71			
79	\$594.75	\$889.86	\$999.58	\$1,119.51	\$1,260.42	\$988.09	\$1,496.87	\$1,672.00	\$1,874.35	\$2,103.92	\$937.88	\$1,410.66	\$1,579.95	\$1,779.71	\$2,004.98	\$1,645.58	\$2,532.92	\$2,837.98	\$3,182.70	\$3,579.07			
80	\$638.12	\$943.98	\$1,054.00	\$1,175.72	\$1,314.71	\$1,059.67	\$1,589.11	\$1,764.90	\$1,967.62	\$2,196.43	\$1,002.16	\$1,495.55	\$1,662.26	\$1,865.28	\$2,0								

**THE STATE LIFE INSURANCE COMPANY**

Form SA34 -- Optional Provision

Continuation of Benefits Pay to 100 Annual Premium Rates per \$1,000 Initial Monthly Benefit

With Nonforfeiture Benefit

Exhibit I

36 Month Acceleration Benefit Period + 108 Month Continuation Benefit Period												36 Month Acceleration Benefit Period + Lifetime Month Continuation Benefit Period																			
Single Life								Joint Life								Single Life								Joint Life							
	No Inflation (Compound)	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)		No Inflation (Compound)	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)		No Inflation (Compound)	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)		No Inflation (Compound)	2% Inflation (Compound)	3% Inflation (Compound)	4% Inflation (Compound)	5% Inflation (Compound)								
40	\$96.50	\$256.96	\$395.74	\$610.97	\$939.60	\$185.60	\$511.52	\$782.95	\$1,202.71	\$1,872.33	\$105.21	\$281.95	\$429.41	\$658.63	\$1,016.27	\$204.75	\$564.84	\$865.84	\$1,345.51	\$2,082.43											
41	\$101.82	\$266.37	\$406.36	\$619.31	\$944.81	\$194.66	\$527.98	\$801.14	\$1,221.33	\$1,883.80	\$110.54	\$291.25	\$441.69	\$667.85	\$1,028.62	\$214.58	\$583.98	\$887.74	\$1,365.01	\$2,098.97											
42	\$107.38	\$276.19	\$417.27	\$628.20	\$950.94	\$204.28	\$545.15	\$820.13	\$1,241.09	\$1,896.15	\$116.21	\$301.08	\$454.25	\$677.77	\$1,041.19	\$225.16	\$604.04	\$910.54	\$1,385.18	\$2,115.75											
43	\$113.20	\$286.45	\$428.54	\$637.78	\$958.08	\$214.51	\$563.14	\$840.01	\$1,261.88	\$1,909.42	\$122.22	\$311.48	\$467.11	\$688.53	\$1,053.79	\$236.51	\$625.00	\$934.21	\$1,406.19	\$2,132.73											
44	\$119.29	\$297.15	\$440.21	\$648.27	\$966.44	\$225.38	\$582.03	\$860.89	\$1,283.70	\$1,923.66	\$128.62	\$322.52	\$480.23	\$700.29	\$1,066.16	\$248.69	\$646.84	\$958.72	\$1,428.18	\$2,149.69											
45	\$125.62	\$308.24	\$452.30	\$660.03	\$976.44	\$236.94	\$601.86	\$882.92	\$1,306.58	\$1,938.89	\$135.46	\$334.29	\$493.50	\$713.31	\$1,077.87	\$261.80	\$669.54	\$984.05	\$1,451.35	\$2,166.19											
46	\$132.17	\$319.69	\$464.84	\$673.40	\$988.42	\$249.26	\$622.66	\$906.23	\$1,330.58	\$1,955.15	\$142.78	\$346.88	\$506.84	\$727.77	\$1,088.56	\$275.96	\$693.11	\$1,010.24	\$1,475.86	\$2,181.87											
47	\$139.00	\$331.56	\$477.92	\$688.42	\$1,002.37	\$262.39	\$644.55	\$930.91	\$1,355.70	\$1,972.51	\$150.62	\$360.35	\$520.34	\$743.71	\$1,098.30	\$291.20	\$717.61	\$1,037.35	\$1,501.84	\$2,196.91											
48	\$146.25	\$344.06	\$491.70	\$704.61	\$1,017.61	\$276.40	\$667.78	\$956.92	\$1,381.86	\$1,991.17	\$159.01	\$374.64	\$534.35	\$760.91	\$1,107.90	\$307.43	\$743.23	\$1,065.50	\$1,529.36	\$2,212.46											
49	\$154.12	\$357.48	\$506.40	\$721.25	\$1,033.18	\$291.37	\$692.66	\$984.16	\$1,408.90	\$2,011.33	\$167.94	\$389.68	\$549.37	\$778.99	\$1,118.52	\$324.52	\$770.22	\$1,094.83	\$1,558.46	\$2,230.13											
50	\$162.79	\$372.04	\$522.21	\$737.88	\$1,048.39	\$307.38	\$719.42	\$1,012.61	\$1,436.79	\$2,033.19	\$177.46	\$405.43	\$565.77	\$797.69	\$1,131.05	\$342.38	\$798.78	\$1,125.52	\$1,589.20	\$2,251.09											
51	\$172.36	\$387.92	\$539.26	\$754.37	\$1,063.11	\$324.54	\$748.30	\$1,042.44	\$1,465.59	\$2,056.94	\$187.60	\$421.95	\$583.80	\$817.10	\$1,145.81	\$361.09	\$829.10	\$1,157.71	\$1,621.78	\$2,275.94											
52	\$182.85	\$405.10	\$557.58	\$771.04	\$1,077.69	\$342.96	\$779.32	\$1,073.82	\$1,495.52	\$2,082.68	\$198.43	\$439.36	\$603.42	\$837.37	\$1,162.63	\$380.83	\$861.29	\$1,191.60	\$1,656.38	\$2,304.49											
53	\$194.19	\$423.35	\$577.11	\$788.40	\$1,092.59	\$362.69	\$812.30	\$1,106.80	\$1,526.93	\$2,110.38	\$210.08	\$457.77	\$624.38	\$858.37	\$1,181.27	\$401.75	\$895.47	\$1,227.44	\$1,693.00	\$2,336.17											
54	\$206.26	\$442.34	\$597.71	\$807.16	\$1,108.47	\$383.73	\$846.92	\$1,141.40	\$1,560.23	\$2,139.94	\$222.69	\$477.32	\$646.33	\$879.96	\$1,201.31	\$424.07	\$931.71	\$1,265.58	\$1,731.58	\$2,370.06											
55	\$219.00	\$461.87	\$619.35	\$827.86	\$1,125.89	\$406.18	\$883.02	\$1,177.72	\$1,595.82	\$2,171.39	\$236.38	\$498.16	\$669.03	\$902.12	\$1,222.47	\$448.01	\$970.16	\$1,306.30	\$1,772.18	\$2,405.59											
56	\$232.49	\$481.95	\$642.10	\$850.80	\$1,145.04	\$430.21	\$920.79	\$1,215.95	\$1,634.08	\$2,204.97	\$251.32	\$520.44	\$692.54	\$924.81	\$1,244.84	\$473.79	\$1,011.16	\$1,349.98	\$1,815.08	\$2,442.83											
57	\$246.88	\$502.87	\$666.14	\$875.95	\$1,165.99	\$456.04	\$960.59	\$1,256.47	\$1,675.24	\$2,241.04	\$267.60	\$544.29	\$717.16	\$948.34	\$1,268.71	\$501.62	\$1,055.01	\$1,396.89	\$1,860.67	\$2,482.42											
58	\$262.36	\$525.05	\$691.64	\$903.14	\$1,188.95	\$483.86	\$1,002.64	\$1,299.82	\$1,719.43	\$2,279.84	\$285.13	\$569.82	\$743.30	\$973.45	\$1,294.29	\$531.71	\$1,101.81	\$1,447.14	\$1,909.30	\$2,525.07											
59	\$279.12	\$549.06	\$718.83	\$932.04	\$1,214.17	\$513.88	\$1,047.22	\$1,346.70	\$1,766.72	\$2,321.64	\$303.74	\$597.12	\$771.50	\$1,001.10	\$1,321.80	\$564.27	\$1,151.60	\$1,500.82	\$1,961.35	\$2,571.75											
60	\$297.39	\$575.37	\$747.91	\$962.51	\$1,241.86	\$546.35	\$1,094.70	\$1,397.72	\$1,817.30	\$2,366.81	\$323.40	\$626.33	\$802.21	\$1,032.05	\$1,351.50	\$599.54	\$1,204.60	\$1,558.12	\$2,017.30	\$2,623.29											
61	\$317.29	\$604.26	\$779.11	\$994.63	\$1,272.30	\$581.51	\$1,145.39	\$1,453.34	\$1,871.51	\$2,415.73	\$344.14	\$657.66	\$835.64	\$1,066.79	\$1,383.62	\$637.86	\$1,261.05	\$1,619.41	\$2,077.50	\$2,680.29											
62	\$338.99	\$635.88	\$812.63	\$1,028.77	\$1,305.69	\$619.69	\$1,199.82	\$1,513.92	\$1,929.94	\$2,468.98	\$366.26	\$691.36	\$871.95	\$1,105.36	\$1,418.38	\$679.60	\$1,321.59	\$1,685.29	\$2,142.53	\$2,743.08											
63	\$362.75	\$670.37	\$848.65	\$1,065.40	\$1,342.11	\$661.40	\$1,258.84	\$1,579.81	\$1,993.38	\$2,527.33	\$390.34	\$727.71	\$911.52	\$1,147.45	\$1,456.10	\$725.17	\$1,387.34	\$1,756.42	\$2,213.34	\$2,811.93											
64	\$388.87	\$707.84	\$887.36	\$1,105.10	\$1,381.55	\$707.20	\$1,323.47	\$1,651.31	\$2,062.80	\$2,591.67	\$417.12	\$766.99	\$954.75	\$1,192.54	\$1,497.08	\$775.04	\$1,459.67	\$1,833.62	\$2,291.05	\$2,887.03											
65	\$417.62	\$748.44	\$928.98	\$1,148.38	\$1,424.09	\$757.61	\$1,394.64	\$1,728.82	\$2,139.06	\$2,662.88	\$447.19	\$809.52	\$1,001.97	\$1,240.36	\$1,541.68	\$829.67	\$1,539.75	\$1,917.65	\$2,376.63	\$2,968.71											
66	\$449.12	\$792.15	\$973.49	\$1,195.29	\$1,469.71	\$812.93	\$1,472.67	\$1,812.58	\$2,222.42	\$2,741.18	\$480.75	\$855.29	\$1,053.35	\$1,290.59	\$1,589.85	\$889.25	\$1,628.04	\$2,008.70	\$2,470.46	\$3,057.03											
67	\$483.49	\$839.23	\$1,021.20	\$1,245.96	\$1,518.70	\$873.45	\$1,557.98	\$1,903.09	\$2,313.28	\$2,827.09	\$517.82	\$904.56	\$1,108.98	\$1,343.72	\$1,641.88	\$954.22	\$1,724.82	\$2,107.27	\$2,572.90	\$3,152.72											
68	\$521.01	\$890.45	\$1,073.01	\$1,301.10	\$1,571.89	\$939.71	\$1,651.62	\$2,001.29	\$2,412.81	\$2,922.07	\$558.61	\$958.22	\$1,169.04	\$1,401.19	\$1,698.77	\$1,025.55	\$1,830.79	\$2,214.89	\$2,684.83	\$3,257.59											
69	\$561.96	\$946.78	\$1,130.08	\$1,361.57	\$1,630.32	\$1,012.31	\$1,754.78	\$2,108.30	\$2,522.34	\$3,027.88	\$603.25	\$1,017.40	\$1,233.70	\$1,464.92	\$1,761.76	\$1,104.44	\$1,946.64	\$2,333.38	\$2,807.25	\$3,373.92											
70	\$606.54	\$1,008.84	\$1,193.19	\$1,427.92	\$1,694.71	\$1,091.71	\$1,868.33	\$2,224.95	\$3,145.72	\$651.83	\$1,082.83	\$1,303.04	\$1,536.19	\$1,831.68	\$1,917.75	\$2,072.87	\$2,464.01	\$2,940.83	\$3,503.30												
71	\$655.08	\$1,077.21	\$1,262.93	\$1,500.65	\$1,765.50	\$1,178.53	\$1,993.18	\$2,351.95	\$2,774.98	\$3,276.42	\$704.71	\$1,155.16	\$1,377.34	\$1,615.79	\$1,909.11	\$1,288.35	\$2,210.29	\$2,607.85	\$3,086.28	\$3,646.68											
72	\$707.62	\$1,151.58	\$1,339.00	\$1,579.45	\$1,842.42	\$1,272.97	\$2,129.26	\$2,489.36	\$3,191.68	\$3,419.66	\$761.87	\$1,234.06	\$1,456.57	\$1,703.01	\$1,993.61	\$1,394.22	\$2,358.99	\$2,764.57	\$3,243.50	\$3,803.60											
73	\$763.67	\$1,230.58	\$1,420.21	\$1,662.99	\$1,924.57	\$1,374.53	\$2,275.23	\$2,636.57	\$3,072.55	\$3,574.02	\$822.63	\$1,318.14	\$1,540.09	\$1,795.70	\$2,083.69	\$1,508.32	\$2,517.86	\$2,932.34	\$3,411.29	\$3,972.52											
74	\$822.57	\$1,312.30	\$1,504.82	\$1,749.40	\$2,010.67	\$1,482.43	\$2,429.08	\$2,792.59	\$3,234.57	\$3,737.38	\$886.00	\$1,405.38	\$1,627.00	\$1,890.83	\$2,177.19	\$1,629.03	\$2,685.23	\$3,108.46	\$3,587.91	\$4,151.11											
75	\$883.93	\$1,395.44	\$1,591.63	\$1,837.39	\$2,099.78	\$1,596.28	\$2,589.54	\$2,956.83	\$3,403.40	\$3,908.24	\$951.38	\$1,494.43	\$1,716.74	\$1,986.28	\$2,272.63	\$1,755.40	\$2,860.12	\$3,291.12	\$3,772.17	\$4,337.72											
76	\$947.92	\$1,480.02	\$1,680.65	\$1,926.87	\$2,191.82	\$1,716.52	\$2,756.89	\$3,129.57	\$3,579.03	\$4,086.42	\$1,018.93	\$1,585.31	\$1,809.40	\$2,081.84	\$2,369.81	\$1,887.81	\$3,042.87	\$3,480.42	\$3,964.13	\$4,532.15											
77	\$1,015.08	\$1,566.82	\$1,772.53	\$2,018.45	\$2,287.15	\$1,844.07	\$2,932.26	\$3,311.58	\$3,762.26	\$4,272.47	\$1,089.24	\$1,678.82	\$1,905.48	\$2,178.41	\$2,469.28	\$2,027.44	\$2,324.61	\$3,677.55	\$4,164.55	\$4,735.03											
78	\$1,086.01	\$1,656.74	\$1,868.05	\$2,112.85	\$2,386.19	\$1,979.96	\$3,116.96	\$3,503.70	\$3,953.95	\$4,467.01</																					

SERFF Tracking #: AULD-129167202

State Tracking #:

Company Tracking #: ANC COB RIDER RATE FILING

**State:** District of Columbia**Filing Company:**

The State Life Insurance Company

**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.003 Other**Product Name:** Annuity Care COB Rider rate filing**Project Name/Number:** Annuity Care COB Rider rate filing/

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Actuarial Justification
<b>Comments:</b>	
<b>Attachment(s):</b>	SA34 COB Act Memo.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Outline of Coverage
<b>Comments:</b>	
<b>Attachment(s):</b>	SA34-OC (DC).pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

THE STATE LIFE INSURANCE COMPANY

Actuarial Memorandum for Premium Rate Filing

LONG-TERM CARE INSURANCE CONTINUATION OF BENEFITS PROVISION

FORM SA34 (DC)

**1. Purpose of Memorandum**

To support these premium rates for new issues on the above referenced provision for the State Life Insurance Company (“Company”). The provision is non-cancellable and as such, the premium rates for any existing policyholder will not and cannot be increased in the future. The rates for this filing will be applicable for all provisions issued after the implementation date and will be held constant for any policyholder issued during that time period. This is not a request to increase any existing policyholder premium rates. This memorandum is not intended to be used for other purposes.

**2. Provision Description**

**A. Benefits Overview**

This optional continuation of benefits (COB) provision continues benefits payable under the base policy to which it is attached. Benefits are a reimbursement for qualified actual expenses up to the monthly benefit limit. The continuation becomes effective after benefit payments under the base policy have reduced the long-term care accumulated value to zero.

Benefits are payable when an insured has been certified by a licensed health care practitioner as being chronically ill because of being unable to perform at least two activities of daily living or requiring substantial supervision due to severe cognitive impairment.

This provision applies to a single premium deferred annuity policy that provides for long-term care withdrawals.

**Amount of Benefit**

The amount of continuation benefit offered under this provision will be determined by the policyholder at issue within Company size limitations. This provision will reimburse payment for qualified actual expenses up to the COB monthly benefit limit.

**Optional Inflation Benefit**

Optional inflation protection can be selected at issue for this provision. Available options are 2%, 3%, 4%, and 5% all compound annually. On each policy anniversary the remaining

long-term care benefit balance and COB monthly benefit for this provision will increase at the rate chosen by the policyholder at issue, compounded annually.

#### Length of Time Benefit is Continued

The policyholder will choose one of the following options at policy issue:

<b>COB Duration</b>	<b>Initial COB LTC Benefit Balance</b>
36 months	36 x initial COB monthly benefit
72 months	72 x initial COB monthly benefit
108 months	108 x initial COB monthly benefit
Lifetime	Unlimited benefit balance. The COB monthly benefit limit determines the maximum monthly benefit available

Benefits will be available until the COB long-term care benefit balance is exhausted. At issue the COB long-term care benefit balance is equal to the COB monthly benefit limit times the number of months of COB benefit selected at issue. If the Lifetime option is elected the total benefit is unlimited subject to the monthly benefit limit.

#### Optional Nonforfeiture Benefit

If the policyholder selects the optional nonforfeiture benefit and the policyholder allows this provision to lapse, the policyholder will receive a paid-up provision with a COB long-term care benefit balance determined according to the terms of the contract. Long-term care benefits under the shortened benefit period become available when: (a) benefit payments from the base policy have reduced the base policy's long-term care accumulated value to zero; or (b) the policyholder provides proof that they have paid long-term care expenses in an amount equal to the base policy's long-term care accumulated value at the time of provision lapse. Payment of long-term care benefits under the shortened benefit period is subject to all other terms and conditions of the base policy to which this provision is attached.

#### Waiver of Premium Benefit

When an insured begins to receive benefits under this provision, the owner does not have to pay COB premiums that come due thereafter as long as an insured continues to receive such benefits under this provision when the premiums come due.

#### B. Renewability

All components of this provision are non-cancellable. The premium rates for the provision are level and set at issue; they will not change once a policy is issued.

**C. Applicability**

This rate filing only applies for new issues. No policies in force will be affected by these rates.

**D. Marketing Method**

The provision will be offered at time of sale of a base policy. This provision may be added to existing base policies, but additional underwriting will be required.

**E. Issue Ages**

The provision is available for issue ages 40 through 85.

**3. Provision Premiums**

Premiums can be paid in one of three options selected at issue: single pay, ten pay, or level pay to age 100.

Premium rates are expressed per \$1,000 of initial long-term care monthly benefit.

Premium rates for the provision vary by premium paying period, issue age, number of insureds (single life or two lives), COB duration, inflation option, and nonforfeiture option. Exhibit I contains the premium rates for this filing.

No area factors are used in the premium rates.

The modal factors for premium payment are as follows:

Annual	1.0000
Semiannual	0.5200
Quarterly	0.2650
Monthly	0.0858

**4. Underwriting**

This provision will be underwritten with the base annuity. Acceptance or rejection of the applicant(s) for the annuity policy and this provision will be contingent on acceptance or rejection of the annuitant(s) and/or eligible person. Applicants will be underwritten based on answers provided to questions on the application. The application questions are based on typical LTC selection criteria.

## **5. Actuarial Assumptions**

### **A. Morbidity - CONFIDENTIAL**

The incidence and continuance assumptions were formulated using data from the Society of Actuaries Long-Term Care Experience Committee Intercompany Study Report 6 1984-2007. The claim incidence rates were taken from Appendix D of this study and vary by attained age. Modifications to the basic table reflect company experience and expectation.

Additionally, scalars have been applied to incidence for policyholder selection of options such as inflation or longer benefit periods. These scalars represent the company's best estimate of increased utilization for policyholders with "richer" benefits.

The claim persistency assumptions were taken from Appendix E of the study and vary by attained age at incurrance of claim and gender. Modifications have been made to reflect company experience which is slightly longer than the SOA study.

Morbidity selection factors are used during the first two years. The company considers this a prudent assumption given the following:

- No additional underwriting is required for the different benefit periods or inflation options
- Non-cancellable premium rates

Morbidity rates do not assume any trend or improvement.

### **B. Mortality - CONFIDENTIAL**

Mortality rates for active lives use a modest variation from the 2008 Valuation Basic Table (VBT) ultimate mortality to reflect the Company's experience.

### **C. Lapse - CONFIDENTIAL**

Annual lapse rates for this provision are shown in the following table:

<b>Policy Year</b>	<b>Single Pay</b>	<b>10-Pay</b>	<b>Level Pay</b>
1	0%	0.3%	0.3%
2	0%	4.0%	4.0%
3	0%	3.5%	3.5%
4	0%	3.0%	3.0%
5	0%	3.0%	3.0%
6	0%	2.0%	2.0%
7	0%	2.0%	2.0%
8	0%	2.0%	2.0%
9	0%	2.0%	2.0%
10	0%	2.0%	2.0%
11+	0%	0%	1.0%

D. Expenses - CONFIDENTIAL

	<u>Year 1</u>	<u>Year 2-10</u>	<u>Year 11+</u>
<b>Percent of Premium Items</b>			
Issue and Maintenance	35.12%	8.00%	0.00%
Premium Tax	1.77%	1.77%	1.77%
<b>Per Policy</b>			
Maintenance	\$13.88	\$13.88	\$13.88
<b>Percent of Incurred Claims</b>			
Claims Processing	5.0%	5.0%	5.0%

E. Anticipated Distribution of Business - CONFIDENTIAL

<b>Issue Age</b>	<b>Single</b>	<b>Joint</b>
Under 60	6%	3%
60-69	18%	12%
70-79	19%	9%
80+	28%	5%

<b>Gender</b>	<b>Weight</b>
Male	32%
Female	68%

<b>COB Benefit Period</b>	<b>Weight</b>
36 Months	35%
72 Months	10%
108 Months	5%
Lifetime	50%

Inflation Option	Weight
No Inflation	30%
2% Compound	10%
3% Compound	30%
4% Compound	15%
5% Compound	15%

#### F. Average Annual Premium

Based on the above stated distributions, the average single premium rate for the provision is \$8,215 per \$1,000 of initial monthly benefit; the average repetitive premium rate for the provision is \$1,169 per \$1,000 of initial monthly benefit.

#### G. Claim Liability and Reserves

In calculating claim reserves the company will use the following methods and assumptions in compliance with *Actuarial Standards of Practice Number 5, Incurred Health Claim Liabilities*. There will be two components to the claim reserves:

1. Disabled Life Reserves. We will calculate disabled life reserves using the tabular method and the maximum valuation interest rates applicable to each year of incurral. Claim termination rate assumptions used to develop tabular factors will be based on those used to develop initial claim costs as described in this memorandum. These rates will be modified to reflect actual claim termination experience as credible experience emerges.
2. Reserve for Claims Incurred but not Reported (IBNR). We will calculate IBNR reserves using the development method. Development assumptions will be based on historical reviews of lag times between incurred and first payment dates of each unique claim. Estimates of IBNR claim counts will be multiplied by average claim sizes of claims already reported (including consideration of amounts not yet due on disabled lives). It is expected that very early experience (the first year of new provision sales) will not be credible enough for the development method. Accordingly, the company anticipates using the target loss ratio method for the first year of new provision sales. If early experience indicates that the first target loss ratio will be exceeded, a combination of the development method and actuarial judgment that complies with *Actuarial Standards of Practice Number 5* will be used.

#### H. Active Life Reserves

Active life reserves will use the net level premium method with lapse assumption capped as described in the 2003 NAIC Health Insurance Reserves Model Regulation and the maximum allowable rate of interest. Active life reserves will use the lesser of pricing mortality rates

and 1994 GAM. This will result in reserves that are more conservative than using 1994 GAM alone.

I. Contingency and Risk Margin

For GAAP, risk margins were as follows: (a) 10% margin for morbidity, (b) 5% margin for mortality, (c) a 25 bps margin for earned rate, and (d) a 25 bps margin for lapses. For statutory reserves, risk margins were as follows: (b) 15% margin for morbidity and (b) a 25 bps margin for lapses.

The margin for moderately adverse experience can be seen in Exhibit II.

6. Anticipated Lifetime Loss Ratio

The anticipated lifetime loss ratio is 50.7%. This is defined as the present value of discounted incurred claims (including waived premiums) over the present value of premium. The anticipated lifetime loss ratio and durational loss ratios can be seen in Exhibit III.

7. Proposed Effective Date

The Company will make effective the premiums once approved and as soon as this change has been properly implemented and tested in our administrative systems.

## 8. Certification

I hereby certify, to the best of my knowledge and judgment, that

- a) this rate filing is in compliance with the applicable laws of this state and with the rules of the Department of Insurance and complies with Actuarial Standard of Practice No. 8;
- b) the actuarial assumptions employed are appropriate;
- c) the reserves make good and sufficient provision to meet future policy obligations; and
- d) the premiums are reasonable in relation to the benefits.

In my opinion, the initial premium rate schedule is sufficient to cover anticipated costs under moderately adverse experience and the premium rate schedule is reasonably expected to be sustainable over the life of the form with no future premium increases anticipated.

The provision design and coverage provided have been reviewed and taken into consideration.

The underwriting and claims adjudication processes have been reviewed and taken into consideration. A complete description of the basis for contract reserves is included. The assumptions used for reserves contain reasonable margins for adverse experience. The net valuation premium for renewal years does not increase. In aggregate, the difference between the gross premium and the net valuation premium for renewal years is sufficient to cover expected renewal expenses. The premium rate schedule is not less than the premium rate schedule for existing similar policy forms also available from the insurer.



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Jeffrey S. Drake FSA, MAAA

August 21, 2013

Date

## Annuity Care® Outline of Coverage

*Products and financial services provided by  
The State Life Insurance Company  
a ONEAMERICA® company  
[P.O. Box 406]  
[Indianapolis, IN 46206]*



### For Inquiries: [1-800-275-5101]

In this outline, “an annuitant” will refer to the person(s) who is (are) annuitant(s) or an eligible person under the policy, “you” and “your” will refer to the owner of the policy, and “we”, “our” and “us” will refer to The State Life Insurance Company.

**Instructions to Producers: An outline of coverage must be provided to all applicants at the time of application. Please add all premium information requested in this document.**

### Long-Term Care Accumulation Fund Provision Outline of Coverage For Policy Form Series SA34 (DC) Single Premium Deferred Annuity

**Caution:** The issuance of this annuity with a long-term care accumulation fund is based upon your responses to the questions on your application. If your answers are incorrect or untrue, the company has the right to refuse to pay a long-term care withdrawal or to rescind your policy. The best time to clear up any questions is now before a claim arises! If, for any reason, any of your answers are incorrect, contact the company at this address:

The State Life Insurance Company  
P.O. Box [406] Indianapolis, IN [46206]

**NOTICE TO BUYER REGARDING THE LONG-TERM CARE BENEFIT.** This policy may not cover all the costs associated with long-term care incurred by the buyer during the period of coverage. The buyer is advised to review carefully all policy terms and conditions.

1. This policy is an individual policy of insurance.
2. **PURPOSE OF OUTLINE OF COVERAGE.** This outline of coverage provides a very brief description of the important features of the long-term care accumulation fund provision of your policy. You should compare this outline of coverage to outlines of coverage for other policies available to you. This is not an insurance policy, but only a summary of provisions. Only the policy contains governing policy provisions. This means that the policy sets forth in detail the rights and obligations of both you and us. Therefore, if you purchase this coverage, or any other coverage, it is important that you **READ YOUR POLICY CAREFULLY!**
3. **FEDERAL TAX CONSEQUENCES.**

If non-qualified funds were used for the premium, this policy is intended to be a federally tax-qualified long-term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986, as amended.

If qualified funds were used for the premium, this policy is not intended to be a federally tax-qualified long-term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986, as amended. You need to be aware that benefits received under this provision may be taxable as income, and assistance should be sought from a personal tax advisor.

4. **TERMS UNDER WHICH THE LONG-TERM CARE ACCUMULATION FUND PROVISION MAY BE CONTINUED IN FORCE OR DISCONTINUED.** The long-term care accumulated value will cease to be available when any of the following events occur:
  - (A) This policy ends;
  - (B) A payment plan under the policy begins;
  - (C) All proceeds from the policy are paid;
  - (D) The entire long-term care accumulated value has been withdrawn through long-term care withdrawals;
  - (E) Upon the death of the annuitant(s);
  - (F) This policy reaches maturity.

**RENEWABILITY: THIS POLICY IS NONCANCELABLE.** This means the State Life Insurance Company cannot change any of the terms of your policy on its own and cannot change the premiums you currently pay.

5. **TERMS UNDER WHICH THE COMPANY MAY CHANGE PREMIUMS.**  
**The State Life Insurance Company cannot change your premiums.**
6. **TERMS UNDER WHICH THE POLICY MAY BE RETURNED AND PREMIUM REFUNDED.** You may cancel this policy by returning it within 30 days after you receive it. The policy will be void from the start. We will return to you no less than the premium you paid, reduced by any prior distributions.
7. **THIS IS NOT MEDICARE SUPPLEMENT COVERAGE.** If an annuitant is eligible for Medicare, review the Medicare Supplement Buyer's Guide available from The State Life Insurance Company. Neither the insurance company nor its agents represent Medicare, the federal government, or any state government.
8. **LONG-TERM CARE COVERAGE.** Policies of this category are designed to provide coverage for one or more necessary or medically necessary diagnostic, preventative, therapeutic, rehabilitative, maintenance, or personal care services, provided in a setting other than an acute care unit of a hospital, such as in a nursing home, in the community, or in the home.

This policy provides coverage in the form of monthly long-term care withdrawals from the long-term care accumulated value, subject to policy limitations, exclusions and waiting period.

**9. BENEFITS PROVIDED BY THIS POLICY.**

DESCRIPTION OF BENEFITS		
Type of Care	Amount of Long-Term Care Withdrawal Permitted	Maximum Amount Available for Long-Term Care Withdrawals
Care in a long-term care facility (including assisted living facility).  Home Health Care.  Adult Day Care.  Hospice Care.	Lesser of:  -Monthly Long-Term Care Limit*; Or -Actual Charge for Care	The maximum amount available is the long-term care accumulated value.
Respite Care	Actual expenses incurred up to an amount equal to the monthly Long-Term Care Limit*, divided by 30, multiplied by the number of days of qualifying care.	Long-term care withdrawals are available for 21 days per calendar year.
Bed Reservation	Actual expenses incurred up to an amount equal to the monthly Long-Term Care Limit* divided by 30, multiplied by the number of days of qualifying care.	Long-term care withdrawals for bed reservations are available for 31 days per calendar year.
<p>*Monthly Long-Term Care Limit: This amount is equal to the long-term care accumulated value divided by 34.5. Based on this calculation, long-term care withdrawals will be available for at least 36 months total if one annuitant or eligible person receives care and for at least 18 months if both annuitants or the annuitant and eligible person receive care at the same time.</p> <p>Note: There is a waiting period of [7] days of care after long-term care begins for which no long-term care withdrawals can be paid.</p>		

**ELIGIBILITY FOR PAYMENT OF BENEFITS.** You may request a long-term care withdrawal if all of the following requirements are satisfied:

- (A) The policy is in force and the long-term care accumulated value has not been exhausted;
- (B) An annuitant has satisfied the waiting period (no long-term care withdrawals will be paid for expenses incurred during the waiting period);
- (C) For a federally tax-qualified long-term care insurance contract:

An Annuitant is certified by a licensed health care practitioner as being a chronically ill individual;

For non tax-qualified long-term care insurance contract:

An annuitant is certified by his or her physician as being: (1) unable to perform two of six activities of daily living; or (2) cognitively impaired;

- (D) An annuitant receives long-term care services under a prescribed plan of care; and
- (E) An annuitant receives long-term care services in a licensed long-term care facility; home health care from a licensed home health care agency; adult day care in a licensed adult day care center; hospice care in a hospice or at home; respite care in an institution, in the home, or in a community-based program; or bed reservation.

**Definitions:**

**Activities of Daily Living.** Those activities which define independence in day-to-day functioning for an annuitant. Those activities include bathing, continence, dressing, eating, toileting and transferring.

**Adult Day Care.** A program for six (6) or more individuals of social and health- related services provided during the day in a community group setting for the purpose of supporting frail, impaired, elderly, or other disabled adults who can benefit from care in a group setting outside the home.

**Adult Day Care Center.** An organization that provides a program of adult day care and is state licensed, if the state in which it is located licenses adult day care facilities.

**Assisted Living Facility.** A separate facility (or a specially dedicated wing of a facility) which is licensed as an assisted living facility, if the state in which it operates licenses such facilities.

**Bed Reservation.** An option that reserves an annuitant's accommodations in a long-term care facility if an annuitant is receiving care and requires hospitalization while confined in the long-term care facility.

**Cognitively Impaired.** Deficiency in a person's short or long-term memory; orientation as to person, place and time; deductive or abstract reasoning; or judgment as it relates to safety awareness.

**Home Health Care Agency.** A public agency or private organization, or a division of an agency which provides home health care and is licensed as a home health care agency by the state in which the care is provided.

**Home Health Care Services.** Medical and non medical services that are provided to an annuitant or eligible person at home. Home health care services must include one or more professional nursing procedures and/or the services of a licensed physical therapist, speech therapist, respiratory therapist or occupational therapist; or assistance with activities of daily living provided by a home health aide.

**Hospice.** An institution which provides hospice care to the terminally ill, is licensed by the state in which it operates, and is separate from or operates as a separate unit of any other licensed health care institution.

**Hospice Care.** A coordinated, interdisciplinary program of care that is:

- (A) Provided by an agency licensed by the state in which it operates; and
- (B) Prescribed and supervised by the physician of an annuitant.

**Long-Term Care Facility.** An institution or distinct part of an institution which is licensed as such by the appropriate state licensing agency.

**Long-Term Care Services.** Necessary diagnostic, preventive, therapeutic, curing, treating, mitigating and rehabilitative services, and maintenance or personal care services.

**Long-Term Care Withdrawal.** Withdrawal from the long-term care accumulated value for long-term care expenses incurred by an annuitant.

**Respite Care.** Care provided in an institution, in the home, or in a community-based program, that is designed to relieve a primary caregiver in the home.

*For a federally tax-qualified long-term care insurance contract these additional or revised definitions are applicable*

**Chronically Ill Individual.** An annuitant that has been certified by a licensed health care practitioner as (a) expected to need substantial human assistance in at least two activities of daily living for a period of 90 days due to loss of functional capacity; or (b) require substantial supervision to protect the annuitant from threat to health and safety due to severe cognitive impairment., Substantial human assistance means either

hands-on assistance or standby assistance. Substantial supervision means continual supervision by another person.

**Cognitive Impairment.** Significant deterioration or significant loss in the annuitant's intellectual capacity in the following areas: short or long-term memory; orientation as to person, place and time; deductive or abstract reasoning; or judgment as it relates to safety awareness.

**Licensed Health Care Practitioner.** Any physician, any registered professional nurse or licensed social worker, or other individual who meets such requirements as may be prescribed by the U.S. Secretary of the Treasury, excluding any immediate family member.

**10. LIMITATIONS AND EXCLUSIONS.** There is no preexisting conditions limitation.

There is a waiting period of [7] days of care after long-term care begins. The waiting period must be satisfied in 30 consecutive days. The waiting period is not satisfied by respite care.

Long-term care withdrawals will not be permitted for the following:

- (A) Care received outside the United States;
- (B) Care provided by a member of an annuitant's immediate family;
- (C) Services or supplies that are paid by Medicare, or any other governmental program except Medicaid;
- (D) Care received due to an intentionally self-inflicted injury;
- (E) Care provided due to an injury received as a result of participation in a felony, riot or insurrection;
- (F) Care provided due to alcoholism or drug addiction; or
- (G) Care for which no charge is normally made in the absence of insurance.

**THIS POLICY MAY NOT COVER ALL EXPENSES ASSOCIATED WITH YOUR LONG-TERM CARE NEEDS.**

**11. RELATIONSHIP OF COST OF CARE AND BENEFITS.** Because the costs of long-term care services will likely increase over time, you should consider whether and how the option provided by this plan may be adjusted.

On both a guaranteed and current interest basis, and assuming that no partial withdrawals are taken from the policy and no long-term care withdrawals are taken, the monthly long-term care limit will increase over time.

On both a guaranteed and current interest basis, and assuming that no partial withdrawals are taken from the policy and no long-term care withdrawals are taken, the total amount available for long-term care withdrawals will increase over time.

**12. ALZHEIMER'S DISEASE AND OTHER ORGANIC BRAIN DISORDERS.** Subject to all other terms of the policy, long-term care withdrawals will be permitted for long-term care expenses incurred due to Alzheimer's disease, similar forms of senility or irreversible dementia, and Parkinson's disease.

**13. PREMIUM.**

Premium for the base policy: \$\_\_\_\_\_

Premium for the Continuation of Benefits for Long-Term Care Option:\$\_\_\_\_\_

Premium for optional inflation protection for the Continuation of Benefits for Long-Term Care Option: \$\_\_\_\_\_

Premium for optional Nonforfeiture Benefit for the Continuation of Benefits for Long-Term Care Option: \$\_\_\_\_\_

**14. ADDITIONAL FEATURES.** When you submit your application, we will do limited medical underwriting to determine whether an annuitant(s) is (are) eligible for coverage.

Any payment of long-term care benefits will reduce the long-term accumulated value by the amount of the payment. Payment of long-term care withdrawals will affect the policy as follows:

- (A) Any payment of long-term care withdrawals will result in a pro-rata reduction in the policy accumulated value;
- (B) Any payment of long-term care withdrawals will reduce the guaranteed cash surrender value of the policy in the same manner as the policy accumulated value.

Likewise, the long-term care accumulation fund may be affected by other factors as follows:

- (A) If a payment plan has begun while long-term care benefits are being paid, the long-term care accumulated value ceases to be available;
- (B) Long-term care withdrawals cannot be paid after a payment plan has begun;
- (C) If the policy is surrendered for its full cash surrender value, the policy ends;
- (D) If you request a partial withdrawal from the policy's accumulated value, the long-term care accumulated value will be reduced on a pro-rata basis, thus reducing the amount available for long-term care withdrawals.

**15. CONTACT THE STATE SENIOR HEALTH INSURANCE ASSISTANCE PROGRAM IF YOU HAVE GENERAL QUESTIONS REGARDING LONG-TERM CARE INSURANCE. CONTACT THE INSURANCE COMPANY IF YOU HAVE SPECIFIC QUESTIONS REGARDING YOUR POLICY.**

## **OPTIONAL CONTINUATION OF BENEFITS PROVISION FOR LONG-TERM CARE**

### **NOTICE REGARDING TAX QUALIFICATION**

If non-qualified funds were used for the premium, the benefits from this optional provision are intended to be federally tax-qualified under Section 7702B(b) of the Internal Revenue Code of 1986, as amended.

If qualified funds were used for the premium, the benefits from this optional provision are not intended to be federally tax-qualified under Section 7702B(b) of the Internal Revenue Code of 1986, as amended. You need to be aware that benefits received under this provision may be taxable as income, and assistance should be sought from a personal tax advisor.

### **BENEFITS PROVIDED BY THIS PROVISION.**

<b>DESCRIPTION OF BENEFITS</b>		
<b>Type of Care</b>	<b>Amount of Payment of Long-Term Care Withdrawal Permitted</b>	<b>Maximum Amount Available for Long-Term Care Withdrawals</b>
Care in a long-term care facility (including assisted living facility).	Lesser of:  -Monthly Benefit Limit; Or -Actual Charge for Care	The maximum amount available is the Long-term Care Benefit Balance.
Home Health Care.		
Adult Day Care.		
Hospice Care.		
Respite Care	Actual expenses incurred up to an amount equal to the Monthly Benefit Limit divided by 30, multiplied by the number of days of qualifying care.	Long-term care withdrawals for respite care are available for 21 days per calendar year.
Bed Reservation	Actual expenses incurred up to an amount equal to the Monthly Benefit Limit divided by 30, multiplied by the number of days of qualifying care.	Long-term care withdrawals for bed reservation are available for 31 days per calendar year.

**Waiver of Premium.** If you do not pay for this provision by single premium, then when an Annuitant begins receiving benefits under the continuation option, the premium for the continuation option is waived as long as the annuitant continues to receive such benefits.

**Optional Nonforfeiture Benefit.** If you have selected the optional nonforfeiture benefit, and your continuation option lapses due to nonpayment of premium, we will provide you with a shortened benefit period. This is called the nonforfeiture benefit.

**Inflation Protection.** When you apply for the continuation option, you may select inflation protection. If you choose this, the monthly benefit limit and the remaining long-term care benefit balance will increase at the beginning of each policy year, except the first. The selection of the inflation protection option will increase the premium you pay for this continuation option.

The following is an example of how your continuation of benefits for long-term care works with and without inflation protection. It is for illustration purposes only and does not represent your personal choices.

**Example: Monthly Limit \$3,000**  
**Optional Inflation Protection Options: 0%, 2%, 3%, 4% and 5%**

<b>Policy Year</b>	<b>Maximum Monthly Benefit *</b>				
	<u>0%</u>	<u>2%</u>	<u>3%</u>	<u>4%</u>	<u>5%</u>
1	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
5	3,000	\$3,247	3,376	\$3,509	3,646
10	3,000	\$3,585	3,914	\$4,269	4,653
15	3,000	\$3,958	4,537	\$5,195	5,959
20	3,000	\$4,370	5,260	\$6,320	7,580

\*Remember: You choose the minimum number of months you want to receive the benefit. The number of months you choose does not affect the amount of your monthly benefit.

**LONG-TERM CARE BENEFITS PROVIDED BY THIS OPTION MAY NOT COVER ALL EXPENSES ASSOCIATED WITH YOUR LONG-TERM CARE NEEDS.**

**Relationship of Cost of Care and Benefits.** Because the costs of long-term care services will likely increase over time, you should consider whether and how the benefits provided under the Continuation of Benefits for Long-Term Care Option may be adjusted. If inflation protection is not selected, benefits under the Continuation of Benefits for Long-Term Care Option will not increase over time.

**Terms under which the Option may be continued in force or discontinued.** The option remains in force until one of the following occurs:

- (A) We receive your written request to terminate this continuation option;
- (B) The policy terminates;
- (C) Sixty- five (65) days have passed after a premium payment for this continuation option is due and the premium is unpaid; or
- (D) The long-term care benefit balance reaches zero.

**Explanation of (C):** In the event your premium is not received within thirty (30) days of the premium due date, we will mail a notice to you. If you have designated a third party to be notified, we will also mail a notice to the person(s) you have designated. The notice will be given by first class United States mail, postage prepaid, and will be given thirty (30) days after the premium is due and unpaid. Notice will be deemed to have been given to you as of five (5) days after the date of this mailing. This option will not lapse until thirty (30) days after the notice has been provided to you and the designated person(s).

**Premium.** Your premium for this continuation option is \$\_\_\_\_\_ (annually) or (as a single premium).

**Additional Features. Any payment of long-term care benefits under the Continuation of benefits for Long-term Care Option will reduce the long-term care benefit balance by the amount of the payment.**

A full surrender of the policy will terminate this continuation option, subject to any nonforfeiture benefit.

The Continuation of Benefits for Long-Term Care Option will remain in full force and effect if a partial withdrawal is taken from the policy.

No death benefit is payable under this continuation option.