

SERFF Tracking #:

STAN-128804272

State Tracking #:

Company Tracking #:

B152 RATE

State: District of Columbia

Filing Company: Standard Insurance Company

TOI/Sub-TOI: H111 Individual Health - Disability Income/H111.004 Other

Product Name: IDI - B152

Project Name/Number: Essential/B152

### Rate Information

Rate data applies to filing.

Filing Method: Review/App'l - no change in rates

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision: 06/30/2005

Filing Method of Last Filing: Review/App'l

### 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):
Standard Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

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B152 RATE

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Product Name: IDI - B152

Project Name/Number: Essential/B152

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information		Attachments
1		B152 Rate Exhibit	B152(5/05)DC, PR1(5/05), PR2(5/05), PR4(5/05), PR5(5/05), PR6(5/05), PR7(5/05), PR8(5/05), PR9(5/05, PR10(5/05), PR11(5/05)DC, PR12(5/05)DC	Other	Previous State Filing Number:	No prev filing Number assigned	B152 Rate Exhibit.45.pdf
					Rate Action Other Explanation:	Marketing previously app'd product	

# Table of Contents

## Standard Insurance Company

### Policy Form B152 and Associated Riders

Section	Contents	Pages
	Table of Contents	p. 1
A	Guaranteed Renewable Premium Rates - Base Coverage	pp. 2-55
B	Noncancelable Premium Rates - Base Coverage with Policy Rider PR6	pp. 56-109
C	Guaranteed Renewable Premium Rates - Base Coverage with Policy Riders PR10, PR11, or PR12	pp. 110-127
D	Noncancelable Premium Rates - Base Coverage with Policy Riders PR10, PR11, or PR12	pp. 128-145
E	Guaranteed Renewable Catastrophic Benefit Premium Rates - Policy Rider PR9	pp. 146-199
F	Noncancelable Catastrophic Benefit Premium Rates - Policy Rider PR9	pp. 200-253
G	Guaranteed Renewable Catastrophic Benefit Premium Rates - Policy Rider PR9 with PR10, PR11, or PR12	pp. 254-271
H	Noncancelable Catastrophic Benefit Premium Rates - Policy Rider PR9 with PR10, PR11, or PR12	pp. 272-289
I	Guaranteed Renewable Supplemental Social Insurance Premium Rates - Policy Rider PR1	pp. 290-343
J	Noncancelable Supplemental Social Insurance Premium Rates - Policy Rider PR1	pp. 344-397
K	Cost of Living Benefit Rider Premium Rates - Policy Rider PR2	p. 398
L	Future Purchase Option Rider Premium Rates - Policy Rider PR4	pp. 399-402
M	Residual Disability Rider Premium Rates - Policy Rider PR5	p. 403
N	Own Occupation Benefit Rider Premium Rates - Policy Riders PR7 and PR8	pp. 404-405
O	Renewal Option Premium Rates	pp. 406-408

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 5A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Male												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	8.17	6.57	5.96	5.25	9.39	7.37	6.73	5.97	14.20	10.37	9.51	8.42	7.78
19	7.91	6.37	5.77	5.09	9.39	7.37	6.73	5.97	14.20	10.37	9.51	8.42	7.78
20	7.66	6.16	5.58	4.92	9.39	7.37	6.73	5.97	14.20	10.37	9.51	8.42	7.78
21	7.40	5.96	5.39	4.75	9.39	7.37	6.72	5.95	14.20	10.37	9.50	8.40	7.77
22	7.18	5.78	5.22	4.60	9.39	7.37	6.72	5.94	14.20	10.37	9.49	8.38	7.75
23	6.98	5.62	5.08	4.46	9.38	7.37	6.71	5.93	14.20	10.37	9.48	8.37	7.74
24	6.79	5.47	4.94	4.34	9.35	7.33	6.68	5.90	14.20	10.37	9.48	8.36	7.73
25	6.62	5.33	4.81	4.22	9.29	7.29	6.63	5.85	14.20	10.37	9.47	8.35	7.73
26	6.48	5.21	4.71	4.13	9.22	7.24	6.59	5.81	14.24	10.40	9.49	8.37	7.74
27	6.38	5.13	4.63	4.06	9.21	7.23	6.58	5.80	14.34	10.47	9.56	8.43	7.80
28	6.31	5.08	4.58	4.02	9.25	7.26	6.60	5.82	14.51	10.60	9.68	8.53	7.89
29	6.29	5.06	4.57	4.00	9.33	7.33	6.66	5.88	14.75	10.77	9.84	8.67	8.02
30	6.30	5.07	4.58	4.01	9.47	7.43	6.76	5.96	15.06	10.99	10.04	8.85	8.18
31	6.36	5.12	4.62	4.05	9.67	7.59	6.90	6.09	15.45	11.28	10.31	9.08	8.40
32	6.47	5.21	4.70	4.13	9.93	7.79	7.09	6.26	15.95	11.65	10.65	9.38	8.66
33	6.63	5.33	4.82	4.23	10.24	8.04	7.32	6.46	16.54	12.08	11.04	9.74	8.97
34	6.82	5.49	4.96	4.35	10.61	8.33	7.59	6.70	17.20	12.56	11.49	10.13	9.31
35	7.04	5.67	5.13	4.50	11.02	8.65	7.89	6.96	17.92	13.08	11.97	10.56	9.68
36	7.30	5.87	5.31	4.67	11.47	9.00	8.21	7.25	18.67	13.64	12.49	11.02	10.07
37	7.57	6.09	5.51	4.85	11.95	9.38	8.56	7.56	19.46	14.21	13.01	11.49	10.46
38	7.86	6.33	5.73	5.04	12.46	9.78	8.93	7.89	20.25	14.79	13.55	11.96	10.84
39	8.16	6.57	5.95	5.23	12.99	10.20	9.31	8.23	21.04	15.36	14.08	12.44	11.21
40	8.47	6.82	6.18	5.43	13.53	10.62	9.70	8.57	21.80	15.92	14.60	12.89	11.56
41	8.75	7.04	6.38	5.61	14.05	11.03	10.07	8.90	22.54	16.46	15.10	13.34	11.88
42	8.98	7.22	6.55	5.76	14.53	11.40	10.42	9.21	23.28	17.00	15.59	13.77	12.18
43	9.19	7.40	6.70	5.89	15.00	11.78	10.76	9.51	24.02	17.54	16.09	14.21	12.47
44	9.42	7.58	6.86	6.03	15.50	12.16	11.11	9.82	24.77	18.09	16.59	14.64	12.75
45	9.68	7.79	7.05	6.19	16.03	12.59	11.49	10.15	25.54	18.65	17.10	15.08	13.03
46	10.00	8.05	7.29	6.39	16.64	13.06	11.92	10.52	26.34	19.24	17.63	15.54	13.30
47	10.41	8.38	7.58	6.64	17.34	13.61	12.42	10.94	27.18	19.85	18.18	16.01	13.57
48	10.93	8.80	7.96	6.96	18.16	14.26	12.99	11.43	28.07	20.50	18.76	16.49	13.85
49	11.60	9.33	8.43	7.36	19.13	15.02	13.67	12.01	29.02	21.19	19.37	17.00	14.13
50	12.43	10.00	9.02	7.87	20.28	15.91	14.48	12.68	30.03	21.93	20.02	17.53	14.42
51	13.41	10.79	9.72	8.45	21.58	16.94	15.39	13.44	31.10	22.71	20.71	18.08	14.72
52	14.51	11.67	10.50	9.10	23.01	18.06	16.38	14.27	32.21	23.52	21.42	18.64	15.01
53	15.72	12.65	11.36	9.80	24.56	19.28	17.45	15.14	33.37	24.37	22.15	19.20	15.30
54	17.06	13.72	12.30	10.57	26.25	20.60	18.61	16.08	34.57	25.24	22.90	19.76	15.58
55	18.52	14.90	13.32	11.39	28.07	22.03	19.86	17.06	35.82	26.16	23.67	20.32	15.85
56	20.11	16.18	14.43	12.26	30.04	23.58	21.19	18.10	37.12	27.10	24.45	20.87	16.12
57	21.84	17.58	15.62	13.18	32.15	25.23	22.61	19.18	38.45	28.08	25.26	21.41	16.39
58	23.71	19.08	16.90	14.15	34.41	27.01	24.11	20.30	39.84	29.09	26.08	21.93	16.64
59	25.73	20.71	18.28	15.16	36.83	28.91	25.71	21.45	41.26	30.13	26.91	22.43	16.90
60	27.90	22.46	19.74	16.20	39.41	30.93	27.40	22.62	42.74	31.20	27.76	22.89	17.15

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 5A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	13.58	10.57	9.48	8.23	14.79	11.27	10.21	8.95	27.61	19.26	17.56	15.46	14.28
19	13.09	10.19	9.14	7.93	14.79	11.27	10.21	8.95	27.61	19.26	17.56	15.46	14.28
20	12.60	9.81	8.80	7.64	14.79	11.27	10.21	8.95	27.61	19.26	17.56	15.46	14.28
21	12.11	9.43	8.44	7.32	14.79	11.27	10.20	8.93	27.61	19.26	17.53	15.42	14.26
22	11.67	9.09	8.13	7.04	14.79	11.27	10.19	8.91	27.61	19.26	17.52	15.39	14.23
23	11.27	8.78	7.84	6.79	14.79	11.27	10.18	8.90	27.61	19.26	17.51	15.37	14.21
24	10.91	8.50	7.59	6.57	14.78	11.26	10.17	8.88	27.61	19.26	17.50	15.35	14.19
25	10.58	8.24	7.36	6.36	14.75	11.23	10.14	8.85	27.61	19.26	17.49	15.33	14.18
26	10.28	8.01	7.15	6.18	14.68	11.18	10.09	8.81	27.61	19.26	17.48	15.32	14.18
27	10.02	7.80	6.97	6.02	14.61	11.13	10.04	8.76	27.64	19.28	17.51	15.34	14.19
28	9.81	7.64	6.82	5.89	14.54	11.08	9.99	8.72	27.72	19.34	17.56	15.38	14.24
29	9.64	7.51	6.70	5.79	14.50	11.04	9.97	8.69	27.85	19.43	17.64	15.45	14.30
30	9.52	7.41	6.62	5.72	14.51	11.05	9.97	8.70	28.02	19.55	17.75	15.55	14.38
31	9.44	7.35	6.56	5.67	14.55	11.08	10.01	8.73	28.21	19.68	17.88	15.66	14.47
32	9.39	7.32	6.54	5.65	14.62	11.14	10.06	8.78	28.41	19.82	18.01	15.78	14.57
33	9.39	7.31	6.54	5.65	14.73	11.22	10.14	8.85	28.64	19.98	18.16	15.92	14.67
34	9.43	7.35	6.57	5.68	14.88	11.33	10.24	8.95	28.90	20.16	18.34	16.08	14.78
35	9.52	7.41	6.63	5.73	15.09	11.49	10.39	9.08	29.22	20.39	18.55	16.27	14.92
36	9.65	7.51	6.73	5.82	15.36	11.69	10.58	9.25	29.61	20.66	18.80	16.50	15.07
37	9.83	7.66	6.85	5.93	15.70	11.95	10.82	9.46	30.09	20.99	19.11	16.78	15.27
38	10.06	7.84	7.02	6.08	16.12	12.28	11.12	9.72	30.66	21.39	19.49	17.11	15.50
39	10.35	8.06	7.22	6.25	16.64	12.67	11.47	10.04	31.35	21.87	19.93	17.50	15.78
40	10.69	8.32	7.46	6.46	17.25	13.14	11.90	10.41	32.17	22.44	20.45	17.96	16.10
41	11.07	8.62	7.72	6.69	17.97	13.69	12.40	10.85	33.16	23.14	21.09	18.53	16.50
42	11.46	8.93	8.00	6.93	18.77	14.29	12.95	11.33	34.35	23.96	21.85	19.19	16.97
43	11.90	9.26	8.30	7.19	19.65	14.97	13.56	11.86	35.68	24.89	22.69	19.93	17.50
44	12.37	9.64	8.64	7.48	20.62	15.70	14.23	12.44	37.12	25.90	23.61	20.72	18.05
45	12.91	10.05	9.01	7.79	21.67	16.50	14.95	13.06	38.63	26.95	24.56	21.54	18.61
46	13.52	10.53	9.43	8.15	22.80	17.37	15.72	13.72	40.17	28.02	25.53	22.37	19.15
47	14.22	11.07	9.91	8.56	24.02	18.29	16.55	14.43	41.69	29.09	26.48	23.18	19.66
48	15.03	11.70	10.47	9.02	25.33	19.29	17.44	15.18	43.16	30.11	27.39	23.94	20.10
49	15.95	12.42	11.10	9.55	26.73	20.36	18.39	15.98	44.53	31.07	28.23	24.63	20.48
50	17.02	13.26	11.83	10.16	28.23	21.50	19.40	16.82	45.77	31.93	28.99	25.23	20.76
51	18.23	14.20	12.66	10.83	29.83	22.72	20.47	17.70	46.90	32.72	29.66	25.75	20.96
52	19.57	15.24	13.56	11.57	31.55	24.03	21.62	18.63	48.00	33.48	30.31	26.22	21.12
53	21.03	16.38	14.55	12.37	33.40	25.44	22.84	19.61	49.05	34.22	30.91	26.65	21.23
54	22.64	17.63	15.63	13.22	35.37	26.94	24.13	20.63	50.06	34.93	31.49	27.02	21.30
55	24.39	18.99	16.79	14.14	37.47	28.54	25.51	21.69	51.03	35.60	32.02	27.33	21.33
56	26.30	20.48	18.06	15.11	39.73	30.26	26.97	22.80	51.96	36.25	32.51	27.59	21.32
57	28.37	22.09	19.42	16.14	42.13	32.09	28.52	23.94	52.85	36.87	32.97	27.79	21.27
58	30.55	23.79	20.85	17.19	44.60	33.97	30.09	25.06	53.70	37.46	33.39	27.92	21.19
59	32.49	25.30	22.09	18.04	46.63	35.51	31.34	25.86	54.51	38.03	33.76	27.97	21.08
60	34.53	26.88	23.37	18.90	48.72	37.11	32.61	26.64	55.27	38.56	34.10	27.96	20.94

**STANDARD INSURANCE COMPANY**

Policy Form B152															
Occupation Class 5A With Guaranteed Renewable Premiums															
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday															
Gender	Unisex														
	Benefit Period is 2 Years					Benefit Period is 5 Years					Benefit Period is Entire Coverage Period				
	Waiting Period in Days					Waiting Period in Days					Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	8.78	7.06	6.41	5.64	10.09	7.92	7.23	6.42	15.27	11.15	10.22	9.05	8.36		
19	8.50	6.85	6.20	5.47	10.09	7.92	7.23	6.42	15.27	11.15	10.22	9.05	8.36		
20	8.23	6.62	6.00	5.29	10.09	7.92	7.23	6.42	15.27	11.15	10.22	9.05	8.36		
21	7.96	6.41	5.79	5.11	10.09	7.92	7.22	6.40	15.27	11.15	10.21	9.03	8.35		
22	7.72	6.21	5.61	4.95	10.09	7.92	7.22	6.39	15.27	11.15	10.20	9.01	8.33		
23	7.50	6.04	5.46	4.79	10.08	7.92	7.21	6.37	15.27	11.15	10.19	9.00	8.32		
24	7.30	5.88	5.31	4.67	10.05	7.88	7.18	6.34	15.27	11.15	10.19	8.99	8.31		
25	7.12	5.73	5.17	4.54	9.99	7.84	7.13	6.29	15.27	11.15	10.18	8.98	8.31		
26	6.97	5.60	5.06	4.44	9.91	7.78	7.08	6.25	15.31	11.18	10.20	9.00	8.32		
27	6.86	5.51	4.98	4.36	9.90	7.77	7.07	6.24	15.42	11.26	10.28	9.06	8.39		
28	6.78	5.46	4.92	4.32	9.94	7.80	7.10	6.26	15.60	11.40	10.41	9.17	8.48		
29	6.76	5.44	4.91	4.30	10.03	7.88	7.16	6.32	15.86	11.58	10.58	9.32	8.62		
30	6.77	5.45	4.92	4.31	10.18	7.99	7.27	6.41	16.19	11.81	10.79	9.51	8.79		
31	6.84	5.50	4.97	4.35	10.40	8.16	7.42	6.55	16.61	12.13	11.08	9.76	9.03		
32	6.96	5.60	5.05	4.44	10.67	8.37	7.62	6.73	17.15	12.52	11.45	10.08	9.31		
33	7.13	5.73	5.18	4.55	11.01	8.64	7.87	6.94	17.78	12.99	11.87	10.47	9.64		
34	7.33	5.90	5.33	4.68	11.41	8.95	8.16	7.20	18.49	13.50	12.35	10.89	10.01		
35	7.57	6.10	5.50	4.81	11.85	9.30	8.48	7.48	19.26	14.06	12.87	11.35	10.41		
36	7.85	6.28	5.67	4.95	12.33	9.68	8.80	7.75	20.07	14.66	13.43	11.85	10.83		
37	8.14	6.48	5.85	5.12	12.85	10.03	9.12	8.04	20.92	15.28	13.99	12.35	11.24		
38	8.41	6.70	6.05	5.30	13.38	10.41	9.47	8.35	21.77	15.90	14.57	12.86	11.65		
39	8.71	6.94	6.27	5.49	13.90	10.81	9.85	8.68	22.62	16.51	15.14	13.37	12.05		
40	9.02	7.19	6.50	5.69	14.46	11.25	10.25	9.03	23.44	17.11	15.70	13.86	12.43		
41	9.33	7.43	6.71	5.88	15.03	11.69	10.65	9.39	24.23	17.69	16.23	14.34	12.77		
42	9.60	7.65	6.91	6.05	15.59	12.13	11.05	9.74	25.03	18.28	16.76	14.80	13.09		
43	9.87	7.86	7.10	6.22	16.13	12.57	11.46	10.10	25.82	18.86	17.30	15.28	13.41		
44	10.13	8.09	7.31	6.39	16.66	13.05	11.89	10.47	26.63	19.45	17.83	15.74	13.71		
45	10.41	8.35	7.54	6.59	17.23	13.53	12.35	10.87	27.46	20.05	18.38	16.21	14.01		
46	10.75	8.65	7.82	6.83	17.89	14.04	12.81	11.31	28.32	20.68	18.95	16.71	14.30		
47	11.19	9.01	8.15	7.12	18.64	14.63	13.35	11.76	29.22	21.34	19.54	17.21	14.59		
48	11.75	9.46	8.56	7.48	19.52	15.33	13.96	12.29	30.18	22.04	20.17	17.73	14.89		
49	12.47	10.03	9.06	7.91	20.56	16.15	14.70	12.91	31.20	22.78	20.82	18.28	15.19		
50	13.36	10.75	9.70	8.44	21.80	17.10	15.57	13.63	32.28	23.57	21.52	18.84	15.50		
51	14.42	11.60	10.45	9.05	23.20	18.21	16.54	14.45	33.43	24.41	22.26	19.44	15.82		
52	15.60	12.55	11.27	9.72	24.74	19.41	17.61	15.34	34.63	25.28	23.03	20.04	16.14		
53	16.90	13.58	12.16	10.44	26.40	20.73	18.76	16.26	35.87	26.20	23.81	20.64	16.45		
54	18.34	14.70	13.13	11.23	28.22	22.15	19.99	17.22	37.16	27.13	24.62	21.24	16.75		
55	19.91	15.92	14.19	12.07	30.18	23.66	21.27	18.22	38.51	28.12	25.45	21.84	17.04		
56	21.62	17.26	15.34	12.97	32.29	25.25	22.63	19.27	39.90	29.13	26.28	22.44	17.33		
57	23.47	18.70	16.57	13.92	34.56	26.95	24.08	20.37	41.33	30.19	27.15	23.00	17.61		
58	25.42	20.26	17.89	14.91	36.96	28.75	25.61	21.49	42.83	31.18	27.91	23.43	17.78		
59	27.42	21.85	19.23	15.88	39.28	30.56	27.12	22.55	44.35	32.10	28.63	23.81	17.94		
60	29.56	23.56	20.65	16.88	41.74	32.48	28.70	23.62	45.87	33.04	29.34	24.16	18.09		

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 5A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Male												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	8.29	6.67	6.04	5.33	9.69	7.60	6.94	6.15	14.82	10.82	9.92	8.79	8.12
19	8.04	6.47	5.86	5.17	9.69	7.60	6.94	6.15	14.82	10.82	9.92	8.79	8.12
20	7.79	6.27	5.68	5.01	9.69	7.60	6.94	6.15	14.82	10.82	9.92	8.79	8.12
21	7.54	6.07	5.49	4.83	9.69	7.60	6.93	6.14	14.82	10.82	9.91	8.77	8.11
22	7.32	5.89	5.32	4.68	9.69	7.60	6.93	6.13	14.82	10.82	9.90	8.75	8.09
23	7.12	5.73	5.18	4.55	9.68	7.60	6.92	6.11	14.82	10.82	9.89	8.74	8.08
24	6.94	5.58	5.04	4.43	9.64	7.57	6.89	6.08	14.82	10.82	9.89	8.72	8.07
25	6.76	5.44	4.91	4.31	9.57	7.51	6.83	6.03	14.82	10.82	9.88	8.72	8.06
26	6.62	5.33	4.81	4.22	9.51	7.47	6.79	5.99	14.88	10.86	9.92	8.75	8.09
27	6.52	5.25	4.74	4.15	9.51	7.46	6.79	5.99	15.01	10.96	10.01	8.82	8.16
28	6.46	5.20	4.69	4.12	9.55	7.50	6.82	6.01	15.21	11.10	10.14	8.93	8.27
29	6.44	5.18	4.68	4.10	9.65	7.58	6.89	6.08	15.47	11.30	10.32	9.09	8.41
30	6.46	5.20	4.69	4.12	9.80	7.69	7.00	6.17	15.80	11.54	10.54	9.29	8.59
31	6.53	5.25	4.74	4.16	10.01	7.85	7.15	6.30	16.23	11.85	10.83	9.54	8.82
32	6.64	5.35	4.83	4.24	10.28	8.07	7.35	6.48	16.76	12.24	11.19	9.86	9.10
33	6.80	5.48	4.95	4.34	10.61	8.33	7.58	6.69	17.37	12.69	11.60	10.23	9.42
34	7.00	5.64	5.09	4.47	10.99	8.63	7.86	6.94	18.06	13.19	12.07	10.64	9.78
35	7.24	5.82	5.27	4.62	11.42	8.96	8.17	7.21	18.81	13.74	12.57	11.09	10.17
36	7.50	6.03	5.46	4.79	11.88	9.33	8.51	7.51	19.60	14.31	13.11	11.57	10.57
37	7.78	6.26	5.66	4.98	12.38	9.72	8.87	7.83	20.42	14.91	13.66	12.06	10.97
38	8.07	6.50	5.88	5.17	12.90	10.13	9.24	8.17	21.25	15.52	14.22	12.56	11.37
39	8.38	6.74	6.11	5.37	13.44	10.55	9.63	8.51	22.07	16.12	14.78	13.05	11.76
40	8.69	6.99	6.33	5.57	13.99	10.98	10.03	8.87	22.88	16.71	15.32	13.53	12.13
41	8.97	7.22	6.54	5.75	14.52	11.40	10.41	9.20	23.67	17.29	15.85	14.01	12.47
42	9.22	7.42	6.72	5.91	15.02	11.79	10.77	9.52	24.47	17.87	16.39	14.48	12.81
43	9.45	7.61	6.89	6.06	15.51	12.17	11.12	9.83	25.28	18.46	16.93	14.95	13.13
44	9.70	7.80	7.07	6.21	16.02	12.57	11.48	10.14	26.10	19.05	17.47	15.43	13.44
45	9.98	8.03	7.27	6.39	16.57	13.00	11.87	10.48	26.94	19.67	18.03	15.91	13.74
46	10.31	8.30	7.51	6.59	17.18	13.49	12.31	10.86	27.80	20.30	18.61	16.40	14.04
47	10.72	8.63	7.81	6.84	17.89	14.04	12.81	11.29	28.71	20.96	19.20	16.90	14.33
48	11.23	9.04	8.17	7.15	18.71	14.69	13.39	11.78	29.64	21.65	19.81	17.42	14.62
49	11.85	9.54	8.62	7.53	19.67	15.44	14.06	12.35	30.63	22.36	20.45	17.94	14.91
50	12.62	10.16	9.16	7.99	20.80	16.32	14.85	13.01	31.66	23.12	21.11	18.48	15.21
51	13.52	10.88	9.80	8.52	22.07	17.32	15.74	13.75	32.74	23.90	21.80	19.04	15.49
52	14.51	11.67	10.50	9.10	23.46	18.41	16.70	14.55	33.85	24.72	22.51	19.59	15.77
53	15.60	12.55	11.27	9.73	24.97	19.60	17.74	15.39	35.00	25.56	23.23	20.14	16.04
54	16.79	13.51	12.11	10.40	26.60	20.88	18.86	16.29	36.19	26.43	23.97	20.69	16.31
55	18.09	14.56	13.02	11.13	28.36	22.26	20.06	17.24	37.42	27.32	24.72	21.22	16.56
56	19.50	15.69	13.99	11.89	30.25	23.74	21.33	18.22	38.68	28.24	25.48	21.75	16.80
57	21.03	16.92	15.04	12.69	32.27	25.33	22.69	19.25	39.97	29.19	26.26	22.26	17.03
58	22.67	18.24	16.16	13.53	34.43	27.02	24.13	20.31	41.31	30.16	27.04	22.74	17.26
59	24.44	19.66	17.35	14.40	36.74	28.83	25.65	21.39	42.68	31.16	27.83	23.20	17.47
60	26.33	21.19	18.62	15.29	39.19	30.76	27.25	22.49	44.08	32.19	28.63	23.61	17.69

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 5A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	13.69	10.66	9.56	8.30	15.04	11.46	10.38	9.10	28.23	19.70	17.95	15.81	14.61
19	13.21	10.28	9.22	8.00	15.04	11.46	10.38	9.10	28.23	19.70	17.95	15.81	14.61
20	12.72	9.90	8.88	7.71	15.04	11.46	10.38	9.10	28.23	19.70	17.95	15.81	14.61
21	12.23	9.52	8.53	7.39	15.04	11.46	10.37	9.08	28.23	19.70	17.93	15.77	14.58
22	11.79	9.18	8.21	7.11	15.04	11.46	10.36	9.06	28.23	19.70	17.92	15.74	14.55
23	11.39	8.87	7.93	6.86	15.04	11.46	10.35	9.05	28.23	19.70	17.90	15.72	14.53
24	11.03	8.59	7.67	6.63	15.02	11.44	10.33	9.03	28.23	19.70	17.89	15.70	14.51
25	10.69	8.32	7.43	6.42	14.98	11.41	10.29	8.99	28.23	19.70	17.89	15.68	14.50
26	10.38	8.09	7.22	6.24	14.91	11.35	10.25	8.94	28.25	19.71	17.89	15.68	14.51
27	10.13	7.89	7.04	6.08	14.84	11.30	10.20	8.90	28.31	19.75	17.93	15.71	14.54
28	9.91	7.72	6.89	5.95	14.76	11.25	10.15	8.85	28.41	19.82	17.99	15.76	14.59
29	9.75	7.59	6.78	5.85	14.73	11.22	10.12	8.83	28.57	19.93	18.09	15.85	14.67
30	9.63	7.50	6.69	5.78	14.74	11.23	10.13	8.84	28.76	20.07	18.22	15.96	14.76
31	9.55	7.43	6.64	5.74	14.79	11.26	10.17	8.87	28.98	20.22	18.37	16.09	14.87
32	9.51	7.40	6.61	5.71	14.87	11.32	10.23	8.92	29.21	20.38	18.51	16.22	14.97
33	9.51	7.40	6.62	5.72	14.98	11.41	10.31	9.00	29.45	20.55	18.68	16.37	15.09
34	9.55	7.44	6.65	5.75	15.13	11.53	10.42	9.10	29.74	20.75	18.87	16.54	15.21
35	9.64	7.50	6.71	5.81	15.35	11.69	10.57	9.23	30.09	20.99	19.10	16.75	15.36
36	9.77	7.61	6.81	5.89	15.62	11.90	10.76	9.40	30.51	21.28	19.37	17.00	15.53
37	9.95	7.75	6.94	6.00	15.97	12.16	11.00	9.62	31.02	21.64	19.70	17.29	15.74
38	10.18	7.93	7.10	6.15	16.39	12.49	11.30	9.89	31.63	22.07	20.10	17.65	15.99
39	10.47	8.15	7.30	6.32	16.91	12.88	11.67	10.20	32.37	22.59	20.58	18.07	16.29
40	10.80	8.41	7.54	6.53	17.54	13.36	12.10	10.58	33.26	23.20	21.15	18.57	16.65
41	11.19	8.71	7.81	6.76	18.26	13.91	12.60	11.02	34.33	23.95	21.84	19.18	17.08
42	11.60	9.03	8.10	7.01	19.07	14.52	13.16	11.51	35.63	24.85	22.66	19.90	17.61
43	12.06	9.39	8.42	7.29	19.97	15.21	13.78	12.05	37.08	25.87	23.58	20.71	18.19
44	12.56	9.78	8.77	7.59	20.95	15.95	14.45	12.64	38.65	26.97	24.58	21.57	18.79
45	13.12	10.22	9.15	7.92	22.01	16.76	15.18	13.26	40.30	28.11	25.62	22.47	19.41
46	13.74	10.70	9.58	8.28	23.15	17.63	15.96	13.93	41.96	29.27	26.67	23.37	20.01
47	14.44	11.24	10.06	8.69	24.37	18.56	16.80	14.64	43.61	30.42	27.70	24.24	20.56
48	15.22	11.85	10.60	9.13	25.67	19.55	17.68	15.39	45.18	31.52	28.67	25.06	21.05
49	16.09	12.53	11.20	9.63	27.06	20.61	18.61	16.18	46.64	32.54	29.57	25.80	21.44
50	17.07	13.29	11.87	10.19	28.53	21.73	19.60	17.00	47.93	33.44	30.35	26.42	21.74
51	18.17	14.14	12.61	10.79	30.09	22.92	20.65	17.86	49.10	34.25	31.05	26.95	21.94
52	19.36	15.07	13.41	11.45	31.76	24.19	21.76	18.76	50.21	35.03	31.70	27.43	22.09
53	20.65	16.08	14.29	12.14	33.54	25.55	22.94	19.70	51.27	35.77	32.31	27.85	22.19
54	22.06	17.18	15.23	12.89	35.44	26.99	24.19	20.67	52.28	36.47	32.88	28.21	22.24
55	23.59	18.37	16.25	13.68	37.46	28.53	25.51	21.69	53.23	37.13	33.39	28.51	22.24
56	25.25	19.66	17.34	14.51	39.62	30.18	26.90	22.74	54.12	37.76	33.86	28.74	22.20
57	27.03	21.05	18.51	15.38	41.91	31.92	28.37	23.81	54.96	38.35	34.29	28.90	22.12
58	28.90	22.50	19.72	16.26	44.26	33.71	29.86	24.86	55.75	38.89	34.66	28.98	22.00
59	30.85	24.02	20.97	17.13	46.66	35.54	31.36	25.88	56.48	39.41	34.99	28.99	21.84
60	32.87	25.60	22.26	18.00	49.12	37.41	32.88	26.85	57.16	39.88	35.26	28.91	21.66



**STANDARD INSURANCE COMPANY**

Policy Form B152															
Occupation Class 5A With Guaranteed Renewable Premiums															
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday															
Gender	Unisex														
	Benefit Period is 2 Years					Benefit Period is 5 Years					Benefit Period is Entire Coverage Period				
	Waiting Period in Days					Waiting Period in Days					Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	8.91	7.17	6.49	5.73	10.42	8.17	7.46	6.61	15.93	11.63	10.66	9.45	8.73		
19	8.64	6.96	6.30	5.56	10.42	8.17	7.46	6.61	15.93	11.63	10.66	9.45	8.73		
20	8.37	6.74	6.11	5.39	10.42	8.17	7.46	6.61	15.93	11.63	10.66	9.45	8.73		
21	8.11	6.53	5.90	5.19	10.42	8.17	7.45	6.60	15.93	11.63	10.65	9.43	8.72		
22	7.87	6.33	5.72	5.03	10.42	8.17	7.45	6.59	15.93	11.63	10.64	9.41	8.70		
23	7.65	6.16	5.57	4.89	10.41	8.17	7.44	6.57	15.93	11.63	10.63	9.40	8.69		
24	7.46	6.00	5.42	4.76	10.36	8.14	7.41	6.54	15.93	11.63	10.63	9.37	8.68		
25	7.27	5.85	5.28	4.63	10.29	8.07	7.34	6.48	15.93	11.63	10.62	9.37	8.66		
26	7.12	5.73	5.17	4.54	10.22	8.03	7.30	6.44	16.00	11.67	10.66	9.41	8.70		
27	7.01	5.64	5.10	4.46	10.22	8.02	7.30	6.44	16.14	11.78	10.76	9.48	8.77		
28	6.94	5.59	5.04	4.43	10.27	8.06	7.33	6.46	16.35	11.93	10.90	9.60	8.89		
29	6.92	5.57	5.03	4.41	10.37	8.15	7.41	6.54	16.63	12.15	11.09	9.77	9.04		
30	6.94	5.59	5.04	4.43	10.54	8.27	7.53	6.63	16.99	12.41	11.33	9.99	9.23		
31	7.02	5.64	5.10	4.47	10.76	8.44	7.69	6.77	17.45	12.74	11.64	10.26	9.48		
32	7.14	5.75	5.19	4.56	11.05	8.68	7.90	6.97	18.02	13.16	12.03	10.60	9.78		
33	7.31	5.89	5.32	4.67	11.41	8.95	8.15	7.19	18.67	13.64	12.47	11.00	10.13		
34	7.53	6.06	5.47	4.79	11.81	9.28	8.45	7.46	19.41	14.18	12.98	11.44	10.51		
35	7.78	6.24	5.63	4.92	12.28	9.63	8.77	7.72	20.22	14.77	13.51	11.92	10.93		
36	8.06	6.43	5.80	5.07	12.77	9.97	9.07	7.99	21.07	15.38	14.09	12.44	11.36		
37	8.32	6.63	5.98	5.23	13.28	10.33	9.40	8.28	21.95	16.03	14.68	12.96	11.79		
38	8.60	6.85	6.19	5.41	13.78	10.72	9.76	8.60	22.84	16.68	15.29	13.50	12.22		
39	8.90	7.09	6.40	5.61	14.31	11.13	10.14	8.94	23.73	17.33	15.89	14.03	12.64		
40	9.22	7.35	6.63	5.81	14.88	11.58	10.55	9.30	24.60	17.96	16.47	14.54	13.04		
41	9.52	7.59	6.86	6.00	15.45	12.02	10.96	9.66	25.45	18.59	17.04	15.06	13.41		
42	9.81	7.82	7.07	6.19	16.03	12.47	11.36	10.02	26.31	19.21	17.62	15.57	13.77		
43	10.10	8.05	7.27	6.37	16.62	12.93	11.78	10.38	27.18	19.84	18.20	16.07	14.11		
44	10.41	8.30	7.50	6.56	17.22	13.42	12.22	10.77	28.06	20.48	18.78	16.59	14.45		
45	10.73	8.58	7.74	6.77	17.81	13.94	12.70	11.18	28.96	21.15	19.38	17.10	14.77		
46	11.08	8.90	8.03	7.02	18.47	14.50	13.22	11.63	29.89	21.82	20.01	17.63	15.09		
47	11.52	9.28	8.37	7.30	19.23	15.09	13.77	12.13	30.86	22.53	20.64	18.17	15.40		
48	12.07	9.72	8.78	7.65	20.11	15.79	14.39	12.66	31.86	23.27	21.30	18.73	15.72		
49	12.74	10.26	9.26	8.05	21.15	16.60	15.11	13.28	32.93	24.04	21.98	19.29	16.03		
50	13.57	10.92	9.84	8.54	22.36	17.54	15.96	13.99	34.03	24.85	22.69	19.87	16.35		
51	14.53	11.69	10.50	9.09	23.73	18.62	16.92	14.78	35.20	25.69	23.44	20.47	16.65		
52	15.60	12.52	11.23	9.69	25.22	19.79	17.95	15.60	36.39	26.57	24.20	21.06	16.95		
53	16.77	13.43	12.03	10.33	26.84	21.07	19.04	16.47	37.63	27.48	24.97	21.65	17.24		
54	18.05	14.43	12.89	11.02	28.60	22.41	20.19	17.39	38.90	28.41	25.77	22.24	17.53		
55	19.45	15.51	13.82	11.76	30.49	23.83	21.42	18.35	40.23	29.37	26.57	22.81	17.80		
56	20.94	16.69	14.83	12.54	32.52	25.35	22.73	19.35	41.58	30.36	27.39	23.38	18.06		
57	22.53	17.95	15.91	13.36	34.68	26.97	24.11	20.39	42.97	31.38	28.23	23.92	18.31		
58	24.23	19.31	17.05	14.21	36.89	28.69	25.56	21.45	44.41	32.34	28.95	24.30	18.44		
59	26.04	20.75	18.26	15.08	39.22	30.51	27.08	22.52	45.88	33.22	29.62	24.64	18.57		
60	27.96	22.29	19.53	15.96	41.67	32.42	28.66	23.58	47.35	34.11	30.29	24.94	18.68		

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 4A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Male												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	10.55	8.49	7.69	6.78	12.12	9.52	8.69	7.70	18.33	13.39	12.28	10.87	10.05
19	10.22	8.22	7.45	6.57	12.12	9.52	8.69	7.70	18.33	13.39	12.28	10.87	10.05
20	9.89	7.96	7.21	6.36	12.12	9.52	8.69	7.70	18.33	13.39	12.28	10.87	10.05
21	9.56	7.69	6.96	6.13	12.12	9.52	8.68	7.69	18.33	13.39	12.26	10.85	10.03
22	9.27	7.46	6.75	5.93	12.12	9.52	8.67	7.67	18.33	13.39	12.25	10.82	10.01
23	9.02	7.26	6.56	5.76	12.12	9.51	8.66	7.65	18.33	13.39	12.24	10.81	9.99
24	8.77	7.06	6.37	5.60	12.07	9.47	8.62	7.61	18.33	13.39	12.23	10.79	9.98
25	8.55	6.88	6.21	5.45	11.99	9.41	8.56	7.56	18.33	13.39	12.23	10.78	9.97
26	8.39	6.75	6.09	5.34	11.94	9.37	8.52	7.52	18.42	13.45	12.29	10.83	10.02
27	8.27	6.66	6.01	5.27	11.95	9.38	8.53	7.52	18.60	13.58	12.41	10.93	10.12
28	8.21	6.61	5.96	5.23	12.03	9.44	8.59	7.57	18.88	13.79	12.59	11.09	10.27
29	8.21	6.60	5.96	5.23	12.18	9.56	8.70	7.67	19.25	14.06	12.84	11.31	10.47
30	8.25	6.64	5.99	5.26	12.40	9.73	8.86	7.81	19.71	14.39	13.15	11.58	10.71
31	8.36	6.73	6.07	5.33	12.70	9.97	9.07	8.00	20.30	14.82	13.55	11.94	11.03
32	8.53	6.87	6.20	5.44	13.09	10.27	9.35	8.25	21.03	15.36	14.04	12.37	11.42
33	8.77	7.06	6.38	5.59	13.55	10.64	9.69	8.55	21.89	15.98	14.62	12.88	11.87
34	9.06	7.29	6.59	5.78	14.09	11.06	10.08	8.89	22.84	16.68	15.26	13.46	12.37
35	9.39	7.55	6.83	6.00	14.69	11.53	10.51	9.28	23.87	17.43	15.96	14.08	12.90
36	9.76	7.85	7.10	6.24	15.34	12.04	10.98	9.70	24.97	18.23	16.69	14.73	13.46
37	10.15	8.17	7.40	6.50	16.03	12.58	11.48	10.14	26.09	19.05	17.45	15.41	14.02
38	10.58	8.51	7.71	6.77	16.76	13.16	12.01	10.61	27.24	19.89	18.23	16.09	14.58
39	11.01	8.86	8.03	7.06	17.52	13.75	12.56	11.10	28.38	20.72	18.99	16.78	15.12
40	11.46	9.22	8.35	7.35	18.30	14.36	13.12	11.60	29.49	21.53	19.74	17.44	15.63
41	11.86	9.55	8.65	7.61	19.05	14.96	13.66	12.08	30.58	22.33	20.48	18.09	16.11
42	12.21	9.83	8.90	7.83	19.77	15.51	14.17	12.53	31.67	23.12	21.21	18.73	16.57
43	12.54	10.09	9.14	8.04	20.47	16.07	14.68	12.97	32.77	23.93	21.94	19.38	17.02
44	12.88	10.36	9.39	8.25	21.20	16.64	15.20	13.43	33.89	24.74	22.69	20.03	17.45
45	13.27	10.68	9.67	8.50	21.99	17.26	15.76	13.92	35.03	25.58	23.45	20.69	17.87
46	13.75	11.06	10.02	8.79	22.88	17.96	16.39	14.46	36.22	26.45	24.24	21.36	18.29
47	14.34	11.54	10.45	9.15	23.89	18.75	17.11	15.07	37.45	27.35	25.05	22.05	18.70
48	15.09	12.14	10.98	9.61	25.07	19.68	17.93	15.78	38.74	28.29	25.89	22.76	19.11
49	16.03	12.90	11.65	10.18	26.44	20.75	18.90	16.60	40.10	29.28	26.77	23.49	19.53
50	17.19	13.83	12.48	10.88	28.05	22.01	20.02	17.54	41.53	30.33	27.70	24.25	19.95
51	18.56	14.93	13.46	11.70	29.87	23.44	21.29	18.61	43.04	31.42	28.66	25.02	20.37
52	20.08	16.16	14.54	12.59	31.85	25.00	22.67	19.75	44.59	32.56	29.65	25.80	20.78
53	21.76	17.51	15.73	13.57	34.01	26.69	24.16	20.97	46.20	33.73	30.66	26.58	21.18
54	23.61	19.00	17.03	14.63	36.34	28.52	25.76	22.26	47.86	34.95	31.70	27.36	21.56
55	25.63	20.62	18.44	15.76	38.85	30.50	27.48	23.62	49.58	36.20	32.75	28.12	21.94
56	27.82	22.39	19.96	16.96	41.56	32.62	29.31	25.04	51.35	37.49	33.83	28.88	22.31
57	30.20	24.30	21.60	18.23	44.45	34.89	31.26	26.52	53.17	38.82	34.93	29.61	22.66
58	32.77	26.37	23.36	19.56	47.55	37.32	33.32	28.05	55.05	40.19	36.04	30.31	23.00
59	35.53	28.59	25.24	20.94	50.85	39.91	35.51	29.62	56.98	41.61	37.16	30.97	23.33
60	38.50	30.98	27.23	22.36	54.37	42.68	37.81	31.21	58.97	43.05	38.30	31.59	23.66

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 4A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	18.21	14.18	12.71	11.04	19.84	15.11	13.69	12.01	37.03	25.83	23.54	20.73	19.16
19	17.56	13.67	12.25	10.64	19.84	15.11	13.69	12.01	37.03	25.83	23.54	20.73	19.16
20	16.90	13.16	11.80	10.24	19.84	15.11	13.69	12.01	37.03	25.83	23.54	20.73	19.16
21	16.24	12.65	11.32	9.82	19.84	15.11	13.67	11.98	37.03	25.83	23.52	20.68	19.13
22	15.65	12.19	10.90	9.44	19.84	15.11	13.66	11.95	37.03	25.83	23.49	20.64	19.08
23	15.12	11.77	10.52	9.11	19.84	15.11	13.65	11.94	37.03	25.83	23.48	20.61	19.05
24	14.64	11.40	10.18	8.81	19.83	15.10	13.64	11.91	37.03	25.83	23.46	20.58	19.03
25	14.20	11.06	9.88	8.54	19.79	15.08	13.61	11.88	37.05	25.85	23.47	20.58	19.03
26	13.83	10.77	9.61	8.31	19.75	15.05	13.58	11.85	37.14	25.91	23.52	20.61	19.07
27	13.52	10.53	9.40	8.12	19.71	15.01	13.55	11.82	37.28	26.01	23.61	20.68	19.14
28	13.26	10.33	9.22	7.96	19.67	14.98	13.51	11.79	37.49	26.15	23.74	20.80	19.25
29	13.07	10.18	9.09	7.85	19.66	14.97	13.51	11.79	37.75	26.34	23.91	20.95	19.38
30	12.94	10.07	9.00	7.77	19.72	15.02	13.56	11.83	38.08	26.57	24.13	21.13	19.55
31	12.86	10.01	8.94	7.73	19.83	15.10	13.63	11.90	38.44	26.82	24.36	21.34	19.72
32	12.83	9.99	8.93	7.71	19.97	15.21	13.74	11.99	38.81	27.07	24.60	21.56	19.90
33	12.86	10.01	8.95	7.74	20.17	15.36	13.88	12.11	39.21	27.35	24.87	21.79	20.08
34	12.95	10.08	9.01	7.79	20.42	15.55	14.06	12.28	39.67	27.67	25.17	22.06	20.28
35	13.09	10.19	9.12	7.89	20.75	15.80	14.29	12.48	40.19	28.04	25.51	22.38	20.51
36	13.30	10.36	9.27	8.02	21.16	16.12	14.58	12.74	40.82	28.48	25.92	22.74	20.78
37	13.58	10.57	9.47	8.19	21.68	16.51	14.94	13.06	41.55	28.99	26.40	23.17	21.09
38	13.92	10.84	9.71	8.41	22.30	16.99	15.38	13.45	42.42	29.60	26.96	23.67	21.45
39	14.34	11.17	10.00	8.66	23.05	17.56	15.90	13.91	43.45	30.31	27.62	24.25	21.86
40	14.83	11.55	10.35	8.97	23.94	18.24	16.52	14.45	44.65	31.15	28.39	24.93	22.35
41	15.38	11.97	10.73	9.30	24.97	19.02	17.23	15.08	46.09	32.15	29.31	25.74	22.93
42	15.95	12.42	11.13	9.64	26.11	19.89	18.02	15.77	47.79	33.34	30.40	26.70	23.62
43	16.57	12.90	11.57	10.01	27.37	20.85	18.89	16.52	49.70	34.67	31.61	27.76	24.37
44	17.25	13.43	12.04	10.42	28.74	21.89	19.83	17.34	51.75	36.11	32.91	28.89	25.16
45	18.01	14.03	12.57	10.87	30.23	23.02	20.85	18.22	53.90	37.60	34.26	30.06	25.96
46	18.87	14.70	13.16	11.38	31.83	24.24	21.95	19.16	56.07	39.12	35.63	31.23	26.73
47	19.86	15.46	13.84	11.95	33.54	25.54	23.11	20.15	58.21	40.61	36.97	32.36	27.45
48	20.98	16.34	14.62	12.60	35.37	26.94	24.36	21.20	60.27	42.05	38.25	33.43	28.08
49	22.28	17.35	15.50	13.34	37.32	28.42	25.68	22.31	62.18	43.38	39.43	34.40	28.59
50	23.77	18.50	16.52	14.18	39.41	30.01	27.08	23.48	63.89	44.58	40.47	35.22	28.98
51	25.44	19.81	17.66	15.12	41.63	31.71	28.57	24.70	65.45	45.66	41.39	35.93	29.25
52	27.29	21.25	18.91	16.14	44.01	33.52	30.15	25.99	66.94	46.70	42.27	36.57	29.45
53	29.31	22.82	20.28	17.23	46.55	35.45	31.83	27.33	68.36	47.69	43.09	37.14	29.59
54	31.52	24.55	21.76	18.41	49.25	37.51	33.61	28.73	69.72	48.64	43.85	37.63	29.66
55	33.94	26.42	23.37	19.67	52.14	39.71	35.50	30.18	71.01	49.54	44.55	38.03	29.68
56	36.56	28.47	25.11	21.01	55.23	42.06	37.50	31.69	72.23	50.39	45.20	38.35	29.63
57	39.39	30.67	26.97	22.41	58.49	44.55	39.59	33.24	73.39	51.20	45.78	38.58	29.53
58	42.37	32.99	28.91	23.84	61.85	47.11	41.73	34.75	74.47	51.96	46.30	38.71	29.38
59	45.00	35.04	30.59	24.99	64.58	49.18	43.40	35.82	75.49	52.67	46.76	38.75	29.19
60	47.75	37.18	32.33	26.14	67.39	51.32	45.10	36.84	76.45	53.33	47.16	38.67	28.96

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 4A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	11.34	9.13	8.27	7.29	13.03	10.23	9.34	8.28	19.70	14.39	13.20	11.69	10.80
19	10.99	8.84	8.01	7.06	13.03	10.23	9.34	8.28	19.70	14.39	13.20	11.69	10.80
20	10.63	8.56	7.75	6.84	13.03	10.23	9.34	8.28	19.70	14.39	13.20	11.69	10.80
21	10.28	8.27	7.48	6.59	13.03	10.23	9.33	8.27	19.70	14.39	13.18	11.66	10.78
22	9.97	8.02	7.26	6.37	13.03	10.23	9.32	8.25	19.70	14.39	13.17	11.63	10.76
23	9.70	7.80	7.05	6.19	13.03	10.22	9.31	8.22	19.70	14.39	13.16	11.62	10.74
24	9.43	7.59	6.85	6.02	12.98	10.18	9.27	8.18	19.70	14.39	13.15	11.60	10.73
25	9.19	7.40	6.68	5.86	12.89	10.12	9.20	8.13	19.70	14.39	13.15	11.59	10.72
26	9.02	7.26	6.55	5.74	12.84	10.07	9.16	8.08	19.80	14.46	13.21	11.64	10.77
27	8.89	7.16	6.46	5.67	12.85	10.08	9.17	8.08	20.00	14.60	13.34	11.75	10.88
28	8.83	7.11	6.41	5.62	12.93	10.15	9.23	8.14	20.30	14.82	13.53	11.92	11.04
29	8.83	7.10	6.41	5.62	13.09	10.28	9.35	8.25	20.69	15.11	13.80	12.16	11.26
30	8.87	7.14	6.44	5.65	13.33	10.46	9.52	8.40	21.19	15.47	14.14	12.45	11.51
31	8.99	7.23	6.53	5.73	13.65	10.72	9.75	8.60	21.82	15.93	14.57	12.84	11.86
32	9.17	7.39	6.67	5.85	14.07	11.04	10.05	8.87	22.61	16.51	15.09	13.30	12.28
33	9.43	7.59	6.86	6.01	14.57	11.44	10.42	9.19	23.53	17.18	15.72	13.85	12.76
34	9.74	7.84	7.08	6.21	15.15	11.89	10.84	9.56	24.55	17.93	16.40	14.47	13.30
35	10.09	8.12	7.34	6.45	15.79	12.39	11.30	9.98	25.66	18.74	17.16	15.14	13.87
36	10.49	8.44	7.63	6.68	16.49	12.94	11.80	10.43	26.84	19.60	17.94	15.83	14.47
37	10.91	8.77	7.91	6.92	17.23	13.52	12.34	10.87	28.05	20.48	18.76	16.57	15.07
38	11.37	9.09	8.21	7.18	18.02	14.12	12.85	11.32	29.28	21.38	19.60	17.30	15.67
39	11.84	9.44	8.52	7.46	18.83	14.70	13.39	11.80	30.51	22.27	20.41	18.04	16.25
40	12.30	9.80	8.85	7.75	19.67	15.33	13.97	12.31	31.70	23.14	21.22	18.75	16.80
41	12.74	10.15	9.17	8.03	20.48	15.97	14.55	12.83	32.87	24.00	22.02	19.45	17.32
42	13.13	10.47	9.46	8.28	21.25	16.61	15.13	13.34	34.05	24.85	22.80	20.13	17.81
43	13.48	10.79	9.75	8.53	22.01	17.26	15.73	13.86	35.23	25.72	23.59	20.83	18.30
44	13.85	11.13	10.05	8.79	22.79	17.89	16.34	14.41	36.43	26.60	24.39	21.53	18.76
45	14.27	11.48	10.40	9.09	23.64	18.55	16.94	14.96	37.66	27.50	25.21	22.24	19.21
46	14.78	11.89	10.77	9.44	24.60	19.31	17.62	15.54	38.94	28.43	26.06	22.96	19.66
47	15.42	12.41	11.23	9.84	25.68	20.16	18.39	16.20	40.26	29.40	26.93	23.70	20.10
48	16.22	13.05	11.80	10.33	26.95	21.16	19.27	16.96	41.65	30.41	27.83	24.47	20.54
49	17.23	13.87	12.52	10.94	28.42	22.31	20.32	17.85	43.11	31.48	28.78	25.25	20.99
50	18.48	14.87	13.42	11.70	30.15	23.66	21.52	18.86	44.64	32.60	29.78	26.07	21.45
51	19.95	16.05	14.47	12.55	32.11	25.20	22.89	20.01	46.27	33.78	30.81	26.90	21.90
52	21.59	17.37	15.63	13.48	34.24	26.88	24.37	21.23	47.93	35.00	31.87	27.74	22.34
53	23.39	18.82	16.86	14.49	36.56	28.69	25.97	22.54	49.67	36.26	32.96	28.57	22.77
54	25.38	20.39	18.21	15.57	39.07	30.66	27.69	23.87	51.45	37.57	34.08	29.41	23.18
55	27.55	22.07	19.67	16.74	41.76	32.79	29.48	25.26	53.30	38.92	35.21	30.23	23.59
56	29.91	23.91	21.25	17.97	44.68	34.98	31.36	26.70	55.20	40.30	36.37	31.05	23.98
57	32.47	25.90	22.94	19.27	47.78	37.31	33.34	28.20	57.16	41.73	37.55	31.83	24.36
58	35.17	28.03	24.75	20.63	51.12	39.77	35.42	29.72	59.18	43.14	38.60	32.41	24.60
59	37.90	30.20	26.57	21.95	54.29	42.23	37.48	31.17	61.25	44.37	39.56	32.91	24.80
60	40.81	32.53	28.51	23.30	57.63	44.84	39.63	32.62	63.34	45.62	40.51	33.36	24.98

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 4A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Male												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	10.68	8.60	7.79	6.87	12.48	9.80	8.95	7.93	19.09	13.94	12.78	11.32	10.46
19	10.36	8.34	7.55	6.66	12.48	9.80	8.95	7.93	19.09	13.94	12.78	11.32	10.46
20	10.03	8.08	7.32	6.45	12.48	9.80	8.95	7.93	19.09	13.94	12.78	11.32	10.46
21	9.71	7.82	7.07	6.23	12.48	9.80	8.94	7.91	19.09	13.94	12.77	11.30	10.44
22	9.43	7.59	6.86	6.03	12.48	9.80	8.93	7.90	19.09	13.94	12.76	11.27	10.42
23	9.18	7.39	6.67	5.87	12.47	9.79	8.91	7.88	19.09	13.94	12.75	11.25	10.40
24	8.94	7.19	6.50	5.70	12.42	9.75	8.87	7.83	19.09	13.94	12.74	11.24	10.39
25	8.72	7.02	6.34	5.56	12.34	9.69	8.81	7.78	19.12	13.96	12.75	11.24	10.40
26	8.56	6.89	6.22	5.45	12.30	9.65	8.78	7.75	19.24	14.05	12.83	11.31	10.46
27	8.45	6.80	6.14	5.38	12.32	9.67	8.80	7.76	19.45	14.20	12.97	11.43	10.58
28	8.40	6.76	6.10	5.35	12.42	9.75	8.87	7.82	19.76	14.43	13.18	11.61	10.75
29	8.40	6.76	6.10	5.35	12.58	9.88	8.98	7.92	20.17	14.73	13.45	11.85	10.96
30	8.45	6.80	6.14	5.38	12.82	10.06	9.15	8.07	20.67	15.09	13.79	12.15	11.23
31	8.56	6.89	6.22	5.46	13.13	10.31	9.38	8.27	21.30	15.55	14.21	12.52	11.57
32	8.75	7.04	6.36	5.58	13.54	10.62	9.67	8.53	22.07	16.11	14.73	12.98	11.98
33	8.99	7.24	6.54	5.74	14.02	11.00	10.02	8.84	22.96	16.76	15.33	13.51	12.45
34	9.29	7.47	6.76	5.93	14.58	11.44	10.42	9.20	23.95	17.49	16.00	14.11	12.97
35	9.63	7.75	7.01	6.15	15.19	11.93	10.87	9.60	25.03	18.28	16.73	14.76	13.53
36	10.01	8.05	7.29	6.40	15.86	12.45	11.36	10.03	26.17	19.11	17.50	15.44	14.10
37	10.41	8.38	7.58	6.66	16.58	13.01	11.87	10.49	27.34	19.96	18.29	16.14	14.69
38	10.84	8.72	7.90	6.94	17.33	13.60	12.41	10.97	28.54	20.84	19.10	16.86	15.28
39	11.28	9.08	8.22	7.23	18.10	14.21	12.97	11.47	29.73	21.71	19.90	17.58	15.85
40	11.73	9.44	8.55	7.52	18.90	14.83	13.54	11.98	30.91	22.57	20.69	18.28	16.38
41	12.15	9.77	8.86	7.79	19.67	15.44	14.10	12.47	32.07	23.41	21.47	18.97	16.90
42	12.52	10.07	9.13	8.03	20.40	16.01	14.62	12.93	33.24	24.27	22.26	19.66	17.39
43	12.88	10.36	9.39	8.25	21.12	16.58	15.14	13.39	34.43	25.14	23.06	20.36	17.88
44	13.25	10.66	9.66	8.49	21.88	17.17	15.68	13.86	35.65	26.03	23.87	21.07	18.35
45	13.67	11.00	9.96	8.75	22.69	17.81	16.26	14.36	36.89	26.94	24.70	21.79	18.82
46	14.16	11.39	10.32	9.05	23.59	18.52	16.90	14.91	38.17	27.87	25.54	22.52	19.27
47	14.75	11.87	10.74	9.42	24.62	19.32	17.62	15.53	39.49	28.84	26.41	23.25	19.72
48	15.48	12.45	11.26	9.86	25.79	20.24	18.45	16.24	40.86	29.84	27.31	24.01	20.16
49	16.36	13.17	11.90	10.39	27.16	21.32	19.41	17.05	42.28	30.87	28.23	24.77	20.59
50	17.44	14.04	12.67	11.04	28.75	22.56	20.52	17.98	43.76	31.95	29.18	25.55	21.02
51	18.70	15.05	13.56	11.78	30.53	23.97	21.77	19.02	45.29	33.07	30.16	26.33	21.43
52	20.08	16.16	14.54	12.60	32.48	25.49	23.12	20.14	46.86	34.22	31.16	27.12	21.84
53	21.60	17.39	15.61	13.47	34.59	27.15	24.57	21.32	48.48	35.40	32.18	27.90	22.22
54	23.27	18.72	16.78	14.42	36.86	28.93	26.13	22.57	50.15	36.62	33.21	28.66	22.59
55	25.08	20.18	18.04	15.42	39.30	30.85	27.80	23.89	51.86	37.86	34.26	29.42	22.95
56	27.03	21.75	19.39	16.48	41.92	32.90	29.57	25.26	53.61	39.14	35.32	30.15	23.29
57	29.15	23.45	20.85	17.59	44.73	35.10	31.45	26.68	55.41	40.46	36.39	30.85	23.61
58	31.42	25.28	22.40	18.75	47.72	37.45	33.44	28.15	57.25	41.80	37.48	31.52	23.92
59	33.86	27.25	24.05	19.95	50.90	39.95	35.54	29.64	59.13	43.18	38.57	32.14	24.21
60	36.47	29.35	25.79	21.18	54.29	42.61	37.75	31.16	61.06	44.59	39.66	32.71	24.50

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 4A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Female												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	18.33	14.27	12.79	11.11	20.13	15.33	13.89	12.18	37.79	26.36	24.03	21.16	19.55
19	17.67	13.76	12.34	10.71	20.13	15.33	13.89	12.18	37.79	26.36	24.03	21.16	19.55
20	17.02	13.25	11.88	10.31	20.13	15.33	13.89	12.18	37.79	26.36	24.03	21.16	19.55
21	16.37	12.74	11.41	9.89	20.13	15.33	13.88	12.16	37.79	26.36	24.00	21.11	19.52
22	15.77	12.28	10.99	9.52	20.13	15.33	13.86	12.13	37.79	26.36	23.98	21.07	19.47
23	15.24	11.87	10.61	9.18	20.13	15.33	13.85	12.11	37.79	26.36	23.96	21.03	19.45
24	14.76	11.49	10.26	8.88	20.11	15.31	13.83	12.08	37.79	26.36	23.95	21.01	19.42
25	14.32	11.15	9.96	8.61	20.07	15.29	13.80	12.05	37.84	26.40	23.97	21.02	19.44
26	13.95	10.87	9.70	8.38	20.03	15.26	13.77	12.02	37.96	26.48	24.04	21.07	19.49
27	13.64	10.62	9.48	8.19	19.99	15.22	13.74	11.99	38.14	26.61	24.15	21.16	19.58
28	13.39	10.43	9.31	8.04	19.94	15.19	13.70	11.96	38.38	26.77	24.31	21.29	19.71
29	13.20	10.28	9.18	7.93	19.94	15.19	13.71	11.96	38.68	26.99	24.50	21.46	19.86
30	13.07	10.18	9.09	7.85	20.01	15.24	13.76	12.00	39.05	27.24	24.74	21.67	20.04
31	12.99	10.12	9.04	7.81	20.13	15.33	13.84	12.08	39.44	27.52	24.99	21.90	20.24
32	12.97	10.10	9.02	7.80	20.28	15.45	13.95	12.17	39.84	27.80	25.26	22.13	20.43
33	13.00	10.12	9.05	7.82	20.48	15.60	14.09	12.30	40.28	28.10	25.54	22.39	20.63
34	13.09	10.19	9.11	7.88	20.74	15.80	14.28	12.47	40.77	28.44	25.86	22.68	20.85
35	13.24	10.31	9.22	7.98	21.08	16.06	14.52	12.68	41.33	28.84	26.23	23.01	21.10
36	13.45	10.47	9.37	8.11	21.50	16.38	14.82	12.95	42.00	29.30	26.67	23.40	21.38
37	13.73	10.69	9.57	8.28	22.03	16.78	15.18	13.27	42.79	29.85	27.18	23.86	21.71
38	14.07	10.96	9.82	8.50	22.66	17.26	15.62	13.66	43.72	30.50	27.78	24.39	22.10
39	14.49	11.28	10.11	8.75	23.42	17.84	16.15	14.13	44.82	31.27	28.49	25.02	22.56
40	14.98	11.67	10.46	9.06	24.32	18.52	16.78	14.68	46.11	32.17	29.32	25.75	23.08
41	15.53	12.10	10.84	9.39	25.35	19.31	17.49	15.31	47.68	33.26	30.32	26.63	23.72
42	16.13	12.56	11.26	9.75	26.51	20.19	18.30	16.01	49.53	34.56	31.50	27.67	24.48
43	16.78	13.07	11.72	10.14	27.79	21.17	19.18	16.77	51.62	36.01	32.83	28.83	25.31
44	17.50	13.63	12.22	10.57	29.18	22.23	20.14	17.61	53.86	37.57	34.25	30.06	26.19
45	18.30	14.25	12.77	11.04	30.69	23.37	21.17	18.50	56.19	39.20	35.72	31.34	27.07
46	19.17	14.93	13.37	11.56	32.30	24.60	22.27	19.44	58.55	40.85	37.21	32.61	27.92
47	20.15	15.69	14.05	12.13	34.02	25.91	23.45	20.44	60.87	42.47	38.66	33.84	28.70
48	21.25	16.55	14.80	12.76	35.85	27.30	24.69	21.49	63.09	44.01	40.04	35.00	29.39
49	22.47	17.50	15.64	13.45	37.79	28.78	26.00	22.59	65.13	45.44	41.30	36.03	29.95
50	23.84	18.57	16.57	14.23	39.84	30.34	27.38	23.74	66.94	46.70	42.39	36.90	30.36
51	25.36	19.75	17.61	15.07	42.02	32.00	28.84	24.93	68.56	47.83	43.36	37.64	30.64
52	27.02	21.04	18.73	15.98	44.34	33.77	30.38	26.18	70.09	48.90	44.26	38.29	30.84
53	28.82	22.44	19.94	16.94	46.81	35.65	32.01	27.48	71.54	49.91	45.09	38.87	30.97
54	30.77	23.96	21.24	17.97	49.43	37.65	33.73	28.83	72.91	50.86	45.85	39.35	31.02
55	32.89	25.61	22.65	19.06	52.22	39.77	35.55	30.23	74.19	51.76	46.55	39.74	31.01
56	35.17	27.39	24.15	20.21	55.19	42.04	37.47	31.68	75.39	52.60	47.17	40.03	30.93
57	37.63	29.30	25.76	21.41	58.33	44.43	39.49	33.15	76.50	53.37	47.72	40.22	30.79
58	40.19	31.29	27.42	22.61	61.55	46.88	41.52	34.58	77.54	54.09	48.20	40.31	30.59
59	42.86	33.37	29.14	23.80	64.83	49.38	43.57	35.96	78.48	54.75	48.61	40.28	30.35
60	45.63	35.53	30.89	24.98	68.18	51.93	45.64	37.27	79.34	55.35	48.94	40.13	30.06

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 4A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days			
60		90	180	365	60	90	180	365	60	90	180	365	730
18	11.48	9.25	8.37	7.39	13.42	10.54	9.62	8.52	20.52	14.99	13.74	12.17	11.24
19	11.14	8.97	8.12	7.16	13.42	10.54	9.62	8.52	20.52	14.99	13.74	12.17	11.24
20	10.78	8.69	7.87	6.93	13.42	10.54	9.62	8.52	20.52	14.99	13.74	12.17	11.24
21	10.44	8.41	7.60	6.70	13.42	10.54	9.61	8.50	20.52	14.99	13.73	12.15	11.22
22	10.14	8.16	7.37	6.48	13.42	10.54	9.60	8.49	20.52	14.99	13.72	12.12	11.20
23	9.87	7.94	7.17	6.31	13.41	10.52	9.58	8.47	20.52	14.99	13.71	12.09	11.18
24	9.61	7.73	6.99	6.13	13.35	10.48	9.54	8.42	20.52	14.99	13.70	12.08	11.17
25	9.37	7.55	6.82	5.98	13.27	10.42	9.47	8.36	20.55	15.01	13.71	12.08	11.18
26	9.20	7.41	6.69	5.86	13.22	10.37	9.44	8.33	20.68	15.10	13.79	12.16	11.24
27	9.08	7.31	6.60	5.78	13.24	10.40	9.46	8.34	20.91	15.27	13.94	12.29	11.37
28	9.03	7.27	6.56	5.75	13.35	10.48	9.54	8.41	21.24	15.51	14.17	12.48	11.56
29	9.03	7.27	6.56	5.75	13.52	10.62	9.65	8.51	21.68	15.83	14.46	12.74	11.78
30	9.08	7.31	6.60	5.78	13.78	10.81	9.84	8.68	22.22	16.22	14.82	13.06	12.07
31	9.20	7.41	6.69	5.87	14.11	11.08	10.08	8.89	22.90	16.72	15.28	13.46	12.44
32	9.41	7.57	6.84	6.00	14.56	11.42	10.40	9.17	23.73	17.32	15.83	13.95	12.88
33	9.66	7.78	7.03	6.17	15.07	11.83	10.77	9.50	24.68	18.02	16.48	14.52	13.38
34	9.99	8.03	7.27	6.37	15.67	12.30	11.20	9.89	25.75	18.80	17.20	15.17	13.94
35	10.35	8.33	7.54	6.61	16.33	12.82	11.69	10.32	26.91	19.65	17.98	15.87	14.54
36	10.76	8.65	7.81	6.83	17.05	13.38	12.21	10.76	28.13	20.54	18.81	16.60	15.16
37	11.19	8.96	8.08	7.07	17.82	13.95	12.70	11.18	29.39	21.46	19.66	17.35	15.79
38	11.65	9.28	8.38	7.33	18.63	14.52	13.22	11.64	30.68	22.40	20.53	18.12	16.43
39	12.08	9.63	8.69	7.61	19.43	15.12	13.77	12.13	31.96	23.34	21.39	18.90	17.04
40	12.54	10.00	9.03	7.90	20.25	15.75	14.35	12.65	33.23	24.26	22.24	19.65	17.61
41	12.99	10.36	9.35	8.19	21.09	16.40	14.95	13.18	34.48	25.17	23.08	20.39	18.17
42	13.42	10.70	9.66	8.46	21.93	17.06	15.54	13.70	35.73	26.09	23.93	21.13	18.69
43	13.85	11.04	9.97	8.73	22.70	17.73	16.15	14.23	37.01	27.03	24.79	21.89	19.22
44	14.24	11.40	10.30	9.01	23.52	18.44	16.80	14.79	38.32	27.98	25.66	22.65	19.73
45	14.70	11.81	10.66	9.32	24.39	19.15	17.48	15.39	39.66	28.96	26.55	23.42	20.23
46	15.22	12.24	11.08	9.68	25.36	19.91	18.17	16.03	41.03	29.96	27.46	24.21	20.72
47	15.86	12.76	11.55	10.09	26.47	20.77	18.94	16.69	42.45	31.00	28.39	24.99	21.20
48	16.64	13.38	12.10	10.58	27.72	21.76	19.83	17.46	43.92	32.08	29.36	25.81	21.67
49	17.59	14.16	12.79	11.16	29.20	22.92	20.87	18.33	45.45	33.19	30.35	26.63	22.13
50	18.75	15.09	13.62	11.84	30.91	24.25	22.06	19.33	47.04	34.35	31.37	27.47	22.60
51	20.10	16.18	14.57	12.61	32.82	25.77	23.40	20.45	48.69	35.55	32.42	28.30	23.04
52	21.59	17.37	15.59	13.44	34.92	27.40	24.85	21.65	50.37	36.79	33.50	29.15	23.48
53	23.22	18.65	16.69	14.34	37.18	29.19	26.41	22.86	52.12	38.06	34.59	29.99	23.89
54	25.02	20.03	17.89	15.31	39.62	31.10	28.03	24.14	53.91	39.37	35.70	30.81	24.28
55	26.96	21.54	19.19	16.33	42.25	33.08	29.73	25.47	55.75	40.70	36.83	31.63	24.67
56	29.06	23.16	20.58	17.41	45.06	35.19	31.54	26.86	57.63	42.08	37.97	32.41	25.04
57	31.27	24.91	22.08	18.55	48.08	37.43	33.46	28.30	59.57	43.49	39.12	33.16	25.38
58	33.61	26.79	23.65	19.71	51.17	39.81	35.46	29.76	61.54	44.87	40.16	33.71	25.59
59	36.11	28.78	25.32	20.91	54.38	42.31	37.55	31.22	63.56	46.07	41.08	34.18	25.75
60	38.76	30.89	27.07	22.13	57.76	44.94	39.72	32.69	65.63	47.28	41.98	34.57	25.89

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 4P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Male												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	8.96	7.21	6.53	5.76	10.30	8.08	7.38	6.54	15.57	11.37	10.43	9.23	8.53
19	8.79	7.07	6.41	5.65	10.43	8.19	7.48	6.63	15.77	11.52	10.56	9.35	8.64
20	8.62	6.93	6.28	5.54	10.57	8.29	7.57	6.71	15.98	11.67	10.70	9.48	8.75
21	8.44	6.79	6.14	5.41	10.70	8.40	7.66	6.78	16.18	11.82	10.82	9.57	8.85
22	8.33	6.71	6.06	5.33	10.90	8.55	7.79	6.89	16.48	12.03	11.01	9.73	8.99
23	8.29	6.67	6.03	5.30	11.14	8.75	7.97	7.04	16.86	12.31	11.26	9.94	9.19
24	8.30	6.68	6.03	5.30	11.41	8.96	8.15	7.20	17.34	12.66	11.57	10.21	9.44
25	8.36	6.72	6.07	5.33	11.72	9.20	8.37	7.38	17.91	13.08	11.95	10.54	9.75
26	8.50	6.84	6.17	5.41	12.09	9.49	8.63	7.62	18.67	13.63	12.45	10.97	10.15
27	8.69	6.99	6.31	5.53	12.55	9.85	8.96	7.90	19.53	14.26	13.03	11.48	10.62
28	8.90	7.16	6.47	5.67	13.04	10.24	9.31	8.21	20.47	14.94	13.65	12.02	11.13
29	9.15	7.36	6.64	5.83	13.58	10.66	9.70	8.55	21.46	15.67	14.31	12.61	11.67
30	9.42	7.58	6.84	6.00	14.16	11.11	10.11	8.92	22.51	16.44	15.02	13.23	12.24
31	9.73	7.83	7.07	6.20	14.79	11.61	10.57	9.32	23.64	17.26	15.78	13.90	12.85
32	10.09	8.12	7.33	6.43	15.48	12.15	11.06	9.76	24.87	18.16	16.60	14.63	13.50
33	10.49	8.44	7.62	6.69	16.21	12.72	11.59	10.22	26.17	19.11	17.48	15.41	14.20
34	10.91	8.78	7.94	6.97	16.98	13.33	12.15	10.72	27.53	20.10	18.39	16.22	14.91
35	11.37	9.15	8.28	7.27	17.80	13.97	12.73	11.24	28.93	21.12	19.34	17.06	15.64
36	11.86	9.54	8.64	7.59	18.65	14.64	13.35	11.79	30.35	22.16	20.29	17.91	16.36
37	12.37	9.95	9.01	7.92	19.53	15.33	13.98	12.35	31.78	23.21	21.26	18.77	17.08
38	12.89	10.37	9.39	8.26	20.43	16.04	14.64	12.94	33.20	24.24	22.21	19.62	17.77
39	13.42	10.80	9.78	8.60	21.36	16.76	15.30	13.53	34.59	25.25	23.15	20.45	18.43
40	13.96	11.23	10.18	8.95	22.30	17.50	15.98	14.13	35.93	26.24	24.06	21.25	19.05
41	14.44	11.62	10.53	9.26	23.19	18.20	16.63	14.70	37.22	27.18	24.92	22.02	19.61
42	14.83	11.94	10.82	9.51	24.01	18.84	17.21	15.22	38.47	28.09	25.76	22.76	20.13
43	15.19	12.22	11.08	9.74	24.80	19.46	17.78	15.71	39.69	28.98	26.58	23.48	20.61
44	15.55	12.51	11.34	9.96	25.60	20.09	18.35	16.21	40.91	29.87	27.39	24.18	21.07
45	15.96	12.85	11.64	10.22	26.45	20.76	18.96	16.74	42.14	30.77	28.21	24.89	21.49
46	16.47	13.25	12.00	10.53	27.41	21.51	19.63	17.32	43.39	31.68	29.03	25.59	21.91
47	17.11	13.77	12.46	10.92	28.50	22.37	20.41	17.98	44.68	32.62	29.88	26.31	22.31
48	17.93	14.43	13.05	11.42	29.78	23.37	21.30	18.75	46.03	33.61	30.76	27.04	22.71
49	18.96	15.26	13.79	12.04	31.28	24.55	22.36	19.64	47.45	34.64	31.68	27.80	23.10
50	20.26	16.30	14.71	12.82	33.05	25.94	23.60	20.68	48.95	35.74	32.64	28.58	23.51
51	21.79	17.53	15.80	13.73	35.07	27.52	25.00	21.85	50.53	36.89	33.65	29.38	23.91
52	23.49	18.90	17.00	14.73	37.26	29.24	26.52	23.10	52.16	38.08	34.68	30.18	24.30
53	25.36	20.41	18.33	15.82	39.63	31.10	28.15	24.43	53.83	39.31	35.72	30.97	24.67
54	27.41	22.05	19.76	16.98	42.18	33.11	29.90	25.83	55.55	40.56	36.79	31.75	25.03
55	29.64	23.85	21.32	18.22	44.93	35.26	31.77	27.31	57.33	41.86	37.87	32.52	25.37
56	32.05	25.79	22.99	19.54	47.87	37.57	33.76	28.84	59.15	43.19	38.97	33.26	25.69
57	34.66	27.89	24.79	20.92	51.01	40.04	35.87	30.43	61.01	44.55	40.08	33.97	26.00
58	37.46	30.15	26.70	22.36	54.36	42.66	38.09	32.07	62.93	45.95	41.20	34.65	26.29
59	40.47	32.57	28.74	23.84	57.92	45.46	40.44	33.73	64.89	47.38	42.32	35.27	26.57
60	43.69	35.15	30.90	25.37	61.70	48.42	42.90	35.41	66.90	48.85	43.46	35.84	26.84



**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 4P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	19.04	14.82	13.29	11.54	20.74	15.79	14.31	12.55	38.70	27.00	24.61	21.67	20.02
19	18.69	14.55	13.04	11.33	21.12	16.09	14.57	12.78	39.41	27.50	25.06	22.07	20.39
20	18.32	14.26	12.79	11.10	21.51	16.38	14.84	13.01	40.13	28.00	25.52	22.47	20.77
21	17.92	13.96	12.49	10.84	21.89	16.67	15.09	13.22	40.85	28.50	25.95	22.82	21.10
22	17.58	13.69	12.24	10.61	22.28	16.97	15.34	13.43	41.58	29.01	26.39	23.18	21.43
23	17.28	13.46	12.03	10.41	22.68	17.28	15.61	13.65	42.33	29.53	26.84	23.56	21.78
24	17.04	13.27	11.85	10.25	23.08	17.58	15.87	13.87	43.09	30.06	27.31	23.96	22.15
25	16.83	13.11	11.70	10.12	23.45	17.86	16.12	14.08	43.90	30.63	27.81	24.38	22.55
26	16.66	12.97	11.58	10.01	23.80	18.12	16.35	14.27	44.74	31.21	28.33	24.83	22.98
27	16.52	12.87	11.49	9.92	24.10	18.35	16.56	14.45	45.57	31.79	28.86	25.28	23.40
28	16.42	12.79	11.42	9.86	24.35	18.54	16.73	14.60	46.42	32.38	29.40	25.75	23.83
29	16.36	12.74	11.37	9.82	24.61	18.74	16.91	14.75	47.26	32.97	29.93	26.22	24.26
30	16.34	12.73	11.36	9.82	24.91	18.97	17.12	14.94	48.11	33.56	30.48	26.70	24.69
31	16.36	12.74	11.38	9.83	25.23	19.21	17.35	15.14	48.91	34.12	30.99	27.15	25.09
32	16.41	12.78	11.42	9.87	25.54	19.45	17.57	15.33	49.63	34.62	31.46	27.57	25.45
33	16.50	12.85	11.48	9.93	25.87	19.71	17.80	15.54	50.31	35.10	31.90	27.96	25.77
34	16.64	12.96	11.59	10.02	26.24	19.99	18.07	15.78	50.98	35.56	32.34	28.36	26.07
35	16.83	13.11	11.73	10.14	26.67	20.32	18.37	16.05	51.67	36.05	32.80	28.77	26.37
36	17.09	13.30	11.91	10.30	27.18	20.70	18.73	16.37	52.43	36.57	33.29	29.21	26.69
37	17.41	13.55	12.14	10.50	27.79	21.17	19.16	16.75	53.27	37.16	33.84	29.70	27.03
38	17.80	13.86	12.42	10.75	28.52	21.72	19.66	17.20	54.24	37.84	34.47	30.26	27.42
39	18.28	14.23	12.75	11.04	29.38	22.38	20.27	17.73	55.38	38.63	35.20	30.91	27.87
40	18.84	14.67	13.15	11.39	30.41	23.16	20.98	18.36	56.70	39.56	36.05	31.67	28.38
41	19.45	15.14	13.57	11.76	31.58	24.05	21.79	19.07	58.28	40.66	37.07	32.56	29.00
42	20.07	15.63	14.01	12.13	32.86	25.02	22.67	19.84	60.13	41.95	38.24	33.59	29.72
43	20.73	16.14	14.47	12.53	34.24	26.08	23.63	20.67	62.17	43.38	39.54	34.72	30.49
44	21.45	16.70	14.97	12.96	35.74	27.22	24.66	21.56	64.36	44.90	40.93	35.92	31.29
45	22.26	17.34	15.53	13.44	37.36	28.46	25.77	22.52	66.61	46.47	42.35	37.15	32.09
46	23.19	18.06	16.17	13.98	39.10	29.78	26.96	23.54	68.88	48.06	43.78	38.36	32.84
47	24.25	18.89	16.91	14.59	40.96	31.20	28.23	24.61	71.11	49.61	45.16	39.53	33.53
48	25.49	19.85	17.75	15.30	42.96	32.72	29.59	25.76	73.21	51.08	46.46	40.61	34.11
49	26.92	20.96	18.73	16.12	45.10	34.35	31.03	26.96	75.15	52.43	47.65	41.57	34.55
50	28.58	22.25	19.87	17.05	47.39	36.09	32.57	28.24	76.84	53.61	48.66	42.36	34.85
51	30.46	23.72	21.14	18.10	49.84	37.96	34.20	29.57	78.35	54.66	49.55	43.01	35.01
52	32.52	25.32	22.53	19.23	52.44	39.94	35.93	30.96	79.76	55.65	50.36	43.58	35.10
53	34.77	27.07	24.05	20.44	55.21	42.05	37.75	32.41	81.08	56.57	51.10	44.05	35.10
54	37.22	28.98	25.69	21.74	58.15	44.29	39.68	33.92	82.31	57.42	51.77	44.42	35.02
55	39.88	31.05	27.46	23.12	61.27	46.67	41.71	35.47	83.44	58.21	52.35	44.70	34.87
56	42.76	33.30	29.37	24.57	64.60	49.20	43.86	37.07	84.48	58.94	52.86	44.86	34.66
57	45.85	35.71	31.40	26.09	68.09	51.86	46.09	38.69	85.43	59.60	53.29	44.91	34.38
58	49.09	38.22	33.50	27.62	71.66	54.58	48.34	40.26	86.28	60.19	53.64	44.85	34.04
59	51.87	40.39	35.27	28.81	74.45	56.70	50.04	41.29	87.03	60.72	53.91	44.67	33.65
60	54.78	42.65	37.09	29.99	77.30	58.87	51.74	42.26	87.70	61.18	54.10	44.36	33.22

**STANDARD INSURANCE COMPANY**

Policy Form B152															
Occupation Class 4P With Guaranteed Renewable Premiums															
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday															
Gender	Unisex														
	Benefit Period is 2 Years					Benefit Period is 5 Years					Benefit Period is Entire Coverage Period				
	Waiting Period in Days					Waiting Period in Days					Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	9.63	7.75	7.02	6.19	11.07	8.69	7.93	7.03	16.74	12.22	11.21	9.92	9.17		
19	9.45	7.60	6.89	6.07	11.21	8.80	8.04	7.13	16.95	12.38	11.35	10.05	9.29		
20	9.27	7.45	6.75	5.96	11.36	8.91	8.14	7.21	17.18	12.55	11.50	10.19	9.41		
21	9.07	7.30	6.60	5.82	11.50	9.03	8.23	7.29	17.39	12.71	11.63	10.29	9.51		
22	8.95	7.21	6.51	5.73	11.72	9.19	8.37	7.41	17.72	12.93	11.84	10.46	9.66		
23	8.91	7.17	6.48	5.70	11.98	9.41	8.57	7.57	18.12	13.23	12.10	10.69	9.88		
24	8.92	7.18	6.48	5.70	12.27	9.63	8.76	7.74	18.64	13.61	12.44	10.98	10.15		
25	8.99	7.22	6.53	5.73	12.60	9.89	9.00	7.93	19.25	14.06	12.85	11.33	10.48		
26	9.14	7.35	6.63	5.82	13.00	10.20	9.28	8.19	20.07	14.65	13.38	11.79	10.91		
27	9.34	7.51	6.78	5.94	13.49	10.59	9.63	8.49	20.99	15.33	14.01	12.34	11.42		
28	9.57	7.70	6.96	6.10	14.02	11.01	10.01	8.83	22.01	16.06	14.67	12.92	11.96		
29	9.84	7.91	7.14	6.27	14.60	11.46	10.43	9.19	23.07	16.85	15.38	13.56	12.55		
30	10.13	8.15	7.35	6.45	15.22	11.94	10.87	9.59	24.20	17.67	16.15	14.22	13.16		
31	10.46	8.42	7.60	6.67	15.90	12.48	11.36	10.02	25.41	18.55	16.96	14.94	13.81		
32	10.85	8.73	7.88	6.91	16.64	13.06	11.89	10.49	26.74	19.52	17.85	15.73	14.51		
33	11.28	9.07	8.19	7.19	17.43	13.67	12.46	10.99	28.13	20.54	18.79	16.57	15.27		
34	11.73	9.44	8.54	7.49	18.25	14.33	13.06	11.52	29.59	21.61	19.77	17.44	16.03		
35	12.22	9.84	8.90	7.82	19.14	15.02	13.68	12.08	31.10	22.70	20.79	18.34	16.81		
36	12.75	10.26	9.29	8.16	20.05	15.74	14.35	12.67	32.63	23.82	21.81	19.25	17.59		
37	13.30	10.70	9.69	8.51	20.99	16.48	15.03	13.28	34.16	24.95	22.85	20.18	18.36		
38	13.86	11.15	10.09	8.88	21.96	17.24	15.74	13.91	35.69	26.06	23.88	21.09	19.10		
39	14.43	11.61	10.51	9.21	22.96	18.02	16.45	14.54	37.18	27.14	24.89	21.98	19.81		
40	15.01	12.07	10.92	9.56	23.97	18.81	17.18	15.19	38.62	28.21	25.86	22.84	20.48		
41	15.52	12.49	11.29	9.88	24.93	19.57	17.88	15.79	40.01	29.22	26.79	23.67	21.08		
42	15.94	12.84	11.62	10.17	25.81	20.25	18.50	16.36	41.36	30.20	27.69	24.47	21.64		
43	16.33	13.14	11.91	10.44	26.66	20.92	19.11	16.89	42.67	31.15	28.57	25.24	22.16		
44	16.72	13.45	12.19	10.71	27.52	21.60	19.73	17.43	43.98	32.11	29.44	25.99	22.65		
45	17.16	13.81	12.51	10.99	28.43	22.32	20.38	18.00	45.30	33.08	30.33	26.76	23.10		
46	17.71	14.24	12.90	11.32	29.47	23.12	21.10	18.62	46.64	34.06	31.21	27.51	23.55		
47	18.39	14.80	13.39	11.74	30.64	24.05	21.94	19.33	48.03	35.07	32.12	28.28	23.98		
48	19.27	15.51	14.03	12.28	32.01	25.12	22.90	20.16	49.48	36.13	33.07	29.07	24.41		
49	20.38	16.40	14.82	12.94	33.63	26.39	24.04	21.11	51.01	37.24	34.06	29.89	24.83		
50	21.78	17.52	15.81	13.78	35.53	27.89	25.37	22.23	52.62	38.42	35.09	30.72	25.27		
51	23.42	18.84	16.99	14.76	37.70	29.58	26.88	23.49	54.32	39.66	36.17	31.58	25.70		
52	25.25	20.32	18.28	15.83	40.05	31.43	28.51	24.83	56.07	40.94	37.28	32.44	26.12		
53	27.26	21.94	19.70	16.97	42.60	33.43	30.26	26.26	57.87	42.26	38.40	33.29	26.52		
54	29.47	23.70	21.24	18.17	45.34	35.59	32.14	27.77	59.72	43.60	39.55	34.13	26.91		
55	31.86	25.64	22.85	19.45	48.30	37.90	34.15	29.35	61.63	45.00	40.71	34.96	27.27		
56	34.45	27.67	24.59	20.80	51.46	40.39	36.29	30.90	63.59	46.43	41.89	35.75	27.62		
57	37.26	29.84	26.44	22.21	54.84	42.99	38.43	32.50	65.59	47.89	43.09	36.52	27.95		
58	40.27	32.16	28.40	23.67	58.44	45.64	40.66	34.11	67.65	49.40	44.29	37.20	28.23		
59	43.32	34.52	30.37	25.09	62.05	48.27	42.84	35.62	69.76	50.72	45.22	37.62	28.34		
60	46.46	37.03	32.44	26.52	65.60	51.04	45.11	37.12	71.92	51.93	46.12	37.97	28.44		

**STANDARD INSURANCE COMPANY**

Policy Form B152															
Occupation Class 4P With Guaranteed Renewable Premiums															
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday															
Gender	Male														
	Benefit Period is 2 Years					Benefit Period is 5 Years					Benefit Period is Entire Coverage Period				
	Waiting Period in Days					Waiting Period in Days					Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	9.05	7.28	6.60	5.82	10.57	8.30	7.58	6.72	16.18	11.81	10.83	9.59	8.86		
19	8.90	7.16	6.49	5.72	10.72	8.42	7.69	6.81	16.41	11.98	10.99	9.73	8.99		
20	8.74	7.04	6.38	5.62	10.87	8.54	7.80	6.91	16.64	12.15	11.14	9.87	9.12		
21	8.58	6.90	6.25	5.50	11.03	8.65	7.89	6.99	16.87	12.32	11.28	9.98	9.23		
22	8.49	6.83	6.18	5.43	11.24	8.82	8.04	7.11	17.19	12.55	11.49	10.15	9.38		
23	8.47	6.81	6.16	5.41	11.50	9.03	8.22	7.27	17.61	12.86	11.76	10.38	9.60		
24	8.49	6.83	6.17	5.42	11.79	9.25	8.42	7.44	18.13	13.24	12.10	10.67	9.87		
25	8.56	6.89	6.22	5.46	12.11	9.51	8.65	7.63	18.76	13.70	12.51	11.03	10.21		
26	8.72	7.01	6.33	5.55	12.52	9.83	8.94	7.89	19.59	14.30	13.06	11.51	10.65		
27	8.91	7.17	6.47	5.67	12.99	10.19	9.27	8.18	20.50	14.97	13.67	12.05	11.15		
28	9.13	7.35	6.63	5.82	13.50	10.59	9.64	8.50	21.48	15.69	14.33	12.62	11.68		
29	9.38	7.55	6.81	5.97	14.05	11.03	10.03	8.85	22.53	16.45	15.02	13.23	12.25		
30	9.66	7.77	7.02	6.15	14.65	11.50	10.46	9.23	23.63	17.25	15.76	13.89	12.84		
31	9.98	8.03	7.25	6.36	15.30	12.01	10.93	9.64	24.81	18.12	16.56	14.59	13.48		
32	10.34	8.32	7.52	6.60	16.01	12.56	11.44	10.09	26.09	19.05	17.42	15.35	14.17		
33	10.75	8.65	7.82	6.86	16.76	13.16	11.98	10.57	27.45	20.04	18.33	16.16	14.89		
34	11.19	9.01	8.14	7.15	17.57	13.79	12.56	11.09	28.86	21.08	19.28	17.00	15.63		
35	11.66	9.39	8.49	7.45	18.41	14.45	13.17	11.63	30.32	22.14	20.27	17.88	16.39		
36	12.16	9.79	8.86	7.78	19.29	15.14	13.80	12.19	31.81	23.22	21.27	18.77	17.15		
37	12.68	10.21	9.24	8.12	20.19	15.85	14.46	12.78	33.30	24.32	22.28	19.66	17.90		
38	13.22	10.64	9.63	8.46	21.13	16.58	15.13	13.38	34.79	25.41	23.28	20.56	18.63		
39	13.76	11.07	10.03	8.82	22.08	17.33	15.82	13.99	36.26	26.48	24.27	21.44	19.33		
40	14.31	11.51	10.43	9.17	23.05	18.09	16.52	14.61	37.70	27.52	25.24	22.29	19.98		
41	14.81	11.92	10.80	9.50	23.97	18.82	17.19	15.20	39.09	28.54	26.17	23.12	20.60		
42	15.24	12.26	11.11	9.77	24.83	19.49	17.80	15.74	40.46	29.54	27.09	23.93	21.17		
43	15.64	12.58	11.40	10.02	25.65	20.14	18.39	16.26	41.81	30.53	28.00	24.73	21.71		
44	16.04	12.91	11.70	10.28	26.50	20.80	18.99	16.78	43.17	31.52	28.91	25.52	22.23		
45	16.50	13.28	12.03	10.56	27.39	21.50	19.63	17.33	44.54	32.52	29.82	26.30	22.72		
46	17.03	13.71	12.41	10.89	28.39	22.28	20.33	17.94	45.93	33.54	30.73	27.09	23.19		
47	17.69	14.23	12.88	11.29	29.51	23.17	21.13	18.62	47.35	34.58	31.67	27.88	23.64		
48	18.49	14.88	13.46	11.78	30.82	24.19	22.05	19.40	48.82	35.65	32.63	28.68	24.08		
49	19.48	15.68	14.16	12.37	32.34	25.38	23.11	20.30	50.34	36.76	33.61	29.49	24.51		
50	20.70	16.66	15.03	13.10	34.11	26.77	24.35	21.34	51.93	37.92	34.63	30.32	24.94		
51	22.12	17.80	16.04	13.94	36.12	28.35	25.75	22.50	53.57	39.12	35.68	31.15	25.35		
52	23.68	19.05	17.14	14.85	38.29	30.06	27.26	23.74	55.25	40.35	36.74	31.97	25.75		
53	25.39	20.43	18.35	15.83	40.64	31.90	28.88	25.06	56.98	41.60	37.81	32.78	26.12		
54	27.25	21.93	19.65	16.88	43.17	33.88	30.61	26.44	58.74	42.89	38.90	33.57	26.46		
55	29.27	23.55	21.06	18.00	45.88	36.01	32.45	27.89	60.53	44.20	39.99	34.34	26.79		
56	31.45	25.31	22.56	19.17	48.78	38.28	34.40	29.39	62.37	45.54	41.09	35.07	27.09		
57	33.80	27.20	24.17	20.40	51.86	40.71	36.47	30.94	64.25	46.91	42.20	35.77	27.38		
58	36.31	29.22	25.88	21.67	55.15	43.28	38.65	32.53	66.16	48.31	43.31	36.42	27.64		
59	39.00	31.38	27.70	22.98	58.63	46.02	40.94	34.14	68.11	49.73	44.42	37.02	27.89		
60	41.87	33.69	29.61	24.31	62.32	48.91	43.33	35.77	70.10	51.19	45.53	37.55	28.12		

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 4P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	19.11	14.88	13.34	11.58	21.00	15.99	14.49	12.71	39.40	27.49	25.06	22.06	20.39
19	18.78	14.62	13.11	11.38	21.39	16.29	14.76	12.95	40.15	28.01	25.53	22.48	20.77
20	18.42	14.34	12.86	11.16	21.79	16.60	15.04	13.19	40.89	28.53	26.01	22.90	21.16
21	18.04	14.04	12.57	10.90	22.19	16.90	15.29	13.40	41.64	29.05	26.45	23.26	21.51
22	17.70	13.78	12.33	10.68	22.59	17.21	15.56	13.61	42.40	29.58	26.91	23.64	21.85
23	17.42	13.57	12.13	10.50	23.01	17.53	15.83	13.84	43.19	30.13	27.38	24.04	22.22
24	17.18	13.38	11.95	10.33	23.41	17.83	16.10	14.06	43.99	30.69	27.88	24.45	22.61
25	16.98	13.22	11.81	10.21	23.80	18.12	16.36	14.28	44.86	31.30	28.42	24.91	23.05
26	16.82	13.09	11.69	10.10	24.14	18.39	16.59	14.48	45.74	31.91	28.97	25.39	23.49
27	16.68	12.99	11.59	10.02	24.44	18.62	16.80	14.66	46.63	32.53	29.53	25.87	23.94
28	16.58	12.91	11.53	9.96	24.70	18.81	16.97	14.81	47.53	33.16	30.10	26.36	24.40
29	16.53	12.87	11.49	9.92	24.97	19.02	17.16	14.97	48.43	33.78	30.67	26.87	24.86
30	16.51	12.86	11.48	9.92	25.28	19.26	17.38	15.16	49.33	34.42	31.25	27.38	25.32
31	16.53	12.87	11.50	9.93	25.61	19.51	17.61	15.37	50.19	35.01	31.81	27.86	25.75
32	16.59	12.92	11.54	9.97	25.94	19.76	17.84	15.57	50.97	35.56	32.31	28.31	26.13
33	16.69	12.99	11.61	10.04	26.29	20.02	18.09	15.79	51.70	36.07	32.79	28.74	26.48
34	16.83	13.11	11.72	10.13	26.68	20.32	18.36	16.04	52.42	36.57	33.26	29.16	26.81
35	17.03	13.26	11.86	10.26	27.12	20.66	18.68	16.32	53.18	37.10	33.75	29.60	27.14
36	17.29	13.47	12.05	10.43	27.65	21.06	19.05	16.65	54.00	37.67	34.29	30.09	27.49
37	17.62	13.72	12.29	10.63	28.28	21.54	19.49	17.04	54.93	38.32	34.89	30.62	27.87
38	18.02	14.03	12.57	10.88	29.02	22.10	20.01	17.50	56.00	39.07	35.58	31.24	28.31
39	18.50	14.41	12.91	11.18	29.91	22.78	20.63	18.04	57.24	39.94	36.39	31.95	28.81
40	19.07	14.85	13.31	11.53	30.95	23.58	21.36	18.68	58.70	40.95	37.33	32.78	29.39
41	19.70	15.34	13.75	11.91	32.15	24.48	22.18	19.41	60.46	42.18	38.45	33.77	30.08
42	20.36	15.85	14.21	12.31	33.46	25.48	23.09	20.20	62.51	43.61	39.76	34.92	30.89
43	21.07	16.41	14.71	12.73	34.89	26.57	24.08	21.06	64.79	45.20	41.21	36.18	31.77
44	21.85	17.01	15.25	13.20	36.43	27.75	25.14	21.98	67.22	46.90	42.75	37.52	32.69
45	22.71	17.68	15.84	13.70	38.09	29.01	26.28	22.96	69.74	48.66	44.34	38.89	33.60
46	23.67	18.43	16.51	14.26	39.87	30.36	27.49	24.00	72.27	50.42	45.93	40.25	34.46
47	24.74	19.27	17.25	14.89	41.77	31.81	28.78	25.10	74.73	52.14	47.46	41.55	35.23
48	25.95	20.21	18.08	15.58	43.79	33.35	30.15	26.25	77.06	53.76	48.90	42.74	35.89
49	27.32	21.27	19.01	16.35	45.93	34.98	31.60	27.46	79.17	55.23	50.20	43.79	36.41
50	28.85	22.47	20.06	17.21	48.21	36.72	33.13	28.72	81.00	56.51	51.30	44.65	36.73
51	30.56	23.80	21.22	18.16	50.63	38.56	34.75	30.04	82.61	57.63	52.24	45.35	36.92
52	32.42	25.24	22.47	19.17	53.20	40.52	36.45	31.41	84.10	58.67	53.10	45.95	37.00
53	34.43	26.81	23.82	20.24	55.92	42.59	38.24	32.83	85.48	59.63	53.87	46.44	37.00
54	36.61	28.51	25.27	21.38	58.81	44.79	40.13	34.30	86.74	60.51	54.55	46.81	36.90
55	38.96	30.33	26.83	22.58	61.86	47.12	42.11	35.81	87.89	61.31	55.14	47.08	36.73
56	41.49	32.30	28.49	23.84	65.10	49.58	44.20	37.36	88.92	62.04	55.64	47.22	36.48
57	44.18	34.40	30.25	25.14	68.50	52.17	46.37	38.92	89.84	62.68	56.04	47.23	36.15
58	46.98	36.58	32.06	26.43	71.95	54.80	48.54	40.43	90.64	63.24	56.35	47.12	35.76
59	49.87	38.83	33.91	27.70	75.45	57.46	50.71	41.85	91.33	63.72	56.57	46.87	35.32
60	52.85	41.15	35.78	28.93	78.98	60.15	52.86	43.17	91.90	64.12	56.69	46.49	34.82

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 4P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	9.73	7.83	7.10	6.26	11.36	8.92	8.15	7.22	17.39	12.70	11.64	10.31	9.52
19	9.57	7.70	6.98	6.15	11.52	9.05	8.27	7.32	17.64	12.88	11.81	10.46	9.66
20	9.40	7.57	6.86	6.04	11.69	9.18	8.39	7.43	17.89	13.06	11.98	10.61	9.80
21	9.22	7.42	6.72	5.91	11.86	9.30	8.48	7.51	18.14	13.24	12.13	10.73	9.92
22	9.13	7.34	6.64	5.84	12.08	9.48	8.64	7.64	18.48	13.49	12.35	10.91	10.08
23	9.11	7.32	6.62	5.82	12.36	9.71	8.84	7.82	18.93	13.82	12.64	11.16	10.32
24	9.13	7.34	6.63	5.83	12.67	9.94	9.05	8.00	19.49	14.23	13.01	11.47	10.61
25	9.20	7.41	6.69	5.87	13.02	10.22	9.30	8.20	20.17	14.73	13.45	11.86	10.98
26	9.37	7.54	6.80	5.97	13.46	10.57	9.61	8.48	21.06	15.37	14.04	12.37	11.45
27	9.58	7.71	6.96	6.10	13.96	10.95	9.97	8.79	22.04	16.09	14.70	12.95	11.99
28	9.81	7.90	7.13	6.26	14.51	11.38	10.36	9.14	23.09	16.87	15.40	13.57	12.56
29	10.08	8.12	7.32	6.42	15.10	11.86	10.78	9.51	24.22	17.68	16.15	14.22	13.17
30	10.38	8.35	7.55	6.61	15.75	12.36	11.24	9.92	25.40	18.54	16.94	14.93	13.80
31	10.73	8.63	7.79	6.84	16.45	12.91	11.75	10.36	26.67	19.48	17.80	15.68	14.49
32	11.12	8.94	8.08	7.10	17.21	13.50	12.30	10.85	28.05	20.48	18.73	16.50	15.23
33	11.56	9.30	8.41	7.37	18.02	14.15	12.88	11.36	29.51	21.54	19.70	17.37	16.01
34	12.03	9.69	8.75	7.69	18.89	14.82	13.50	11.92	31.02	22.66	20.73	18.28	16.80
35	12.53	10.09	9.13	8.01	19.79	15.53	14.16	12.50	32.59	23.80	21.79	19.22	17.62
36	13.07	10.52	9.52	8.36	20.74	16.28	14.84	13.10	34.20	24.96	22.87	20.18	18.44
37	13.63	10.98	9.93	8.73	21.70	17.04	15.54	13.74	35.80	26.14	23.95	21.13	19.24
38	14.21	11.44	10.35	9.07	22.71	17.82	16.26	14.38	37.40	27.32	25.03	22.10	20.03
39	14.79	11.90	10.75	9.41	23.74	18.63	17.01	15.00	38.98	28.47	26.09	23.05	20.78
40	15.38	12.35	11.15	9.76	24.78	19.45	17.73	15.63	40.53	29.58	27.13	23.96	21.48
41	15.92	12.77	11.54	10.10	25.77	20.23	18.44	16.25	42.02	30.68	28.13	24.85	22.15
42	16.38	13.16	11.89	10.41	26.69	20.95	19.12	16.85	43.49	31.76	29.12	25.72	22.76
43	16.81	13.52	12.23	10.70	27.57	21.65	19.77	17.46	44.95	32.82	30.10	26.58	23.34
44	17.24	13.88	12.58	11.01	28.49	22.36	20.41	18.04	46.41	33.88	31.08	27.43	23.90
45	17.74	14.28	12.93	11.35	29.44	23.11	21.10	18.63	47.88	34.96	32.06	28.27	24.42
46	18.31	14.74	13.34	11.71	30.52	23.95	21.85	19.29	49.37	36.06	33.03	29.12	24.93
47	19.02	15.30	13.85	12.14	31.72	24.91	22.71	20.02	50.90	37.17	34.05	29.97	25.41
48	19.88	16.00	14.47	12.66	33.13	26.00	23.70	20.86	52.48	38.32	35.08	30.83	25.89
49	20.94	16.86	15.22	13.30	34.77	27.28	24.84	21.82	54.12	39.52	36.13	31.70	26.35
50	22.25	17.91	16.16	14.08	36.67	28.78	26.18	22.94	55.82	40.76	37.23	32.59	26.81
51	23.78	19.14	17.24	14.99	38.83	30.48	27.68	24.19	57.59	42.05	38.36	33.49	27.25
52	25.46	20.48	18.43	15.93	41.16	32.31	29.30	25.52	59.39	43.38	39.50	34.37	27.68
53	27.29	21.96	19.72	16.94	43.69	34.29	31.05	26.94	61.25	44.72	40.65	35.24	28.08
54	29.29	23.57	21.06	18.01	46.41	36.42	32.91	28.40	63.15	46.11	41.82	36.09	28.44
55	31.47	25.25	22.50	19.14	49.32	38.71	34.86	29.87	65.07	47.52	42.99	36.92	28.80
56	33.81	27.06	24.05	20.34	52.44	41.11	36.85	31.38	67.05	48.96	44.17	37.70	29.12
57	36.34	29.00	25.69	21.58	55.75	43.57	38.94	32.94	69.07	50.43	45.37	38.45	29.43
58	38.98	31.06	27.43	22.86	59.29	46.16	41.12	34.50	71.12	51.93	46.56	39.10	29.67
59	41.72	33.25	29.25	24.16	62.83	48.88	43.38	36.07	73.22	53.23	47.46	39.48	29.75
60	44.61	35.56	31.15	25.47	66.49	51.72	45.72	37.62	75.36	54.42	48.32	39.79	29.80

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 3A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Male												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	11.25	9.05	8.20	7.23	12.93	10.15	9.27	8.22	19.56	14.28	13.10	11.60	10.72
19	10.90	8.77	7.95	7.01	12.93	10.15	9.27	8.22	19.56	14.28	13.10	11.60	10.72
20	10.55	8.49	7.69	6.78	12.93	10.15	9.27	8.22	19.56	14.28	13.10	11.60	10.72
21	10.20	8.21	7.43	6.54	12.93	10.15	9.26	8.20	19.56	14.28	13.08	11.57	10.70
22	9.89	7.96	7.20	6.33	12.93	10.15	9.25	8.18	19.56	14.28	13.07	11.55	10.67
23	9.62	7.74	6.99	6.15	12.93	10.14	9.24	8.16	19.56	14.28	13.06	11.53	10.66
24	9.36	7.53	6.80	5.97	12.87	10.10	9.20	8.12	19.56	14.28	13.05	11.51	10.65
25	9.15	7.36	6.64	5.83	12.83	10.07	9.16	8.08	19.61	14.32	13.08	11.53	10.67
26	8.99	7.23	6.53	5.73	12.80	10.04	9.14	8.06	19.75	14.42	13.17	11.61	10.74
27	8.89	7.15	6.45	5.66	12.84	10.08	9.17	8.08	19.99	14.60	13.33	11.75	10.87
28	8.84	7.12	6.42	5.63	12.95	10.17	9.25	8.15	20.33	14.84	13.55	11.94	11.05
29	8.85	7.12	6.43	5.64	13.14	10.31	9.38	8.27	20.76	15.16	13.84	12.20	11.29
30	8.91	7.17	6.47	5.68	13.39	10.51	9.56	8.43	21.29	15.54	14.20	12.51	11.57
31	9.03	7.27	6.56	5.75	13.72	10.77	9.80	8.64	21.93	16.01	14.64	12.90	11.92
32	9.21	7.41	6.70	5.88	14.13	11.09	10.10	8.91	22.71	16.58	15.16	13.36	12.33
33	9.46	7.61	6.88	6.03	14.62	11.48	10.45	9.22	23.61	17.24	15.77	13.90	12.80
34	9.75	7.85	7.10	6.23	15.18	11.91	10.86	9.58	24.61	17.97	16.44	14.50	13.33
35	10.10	8.13	7.35	6.45	15.80	12.40	11.31	9.98	25.69	18.76	17.17	15.15	13.88
36	10.49	8.44	7.64	6.71	16.49	12.94	11.80	10.43	26.84	19.60	17.95	15.84	14.47
37	10.91	8.78	7.95	6.99	17.23	13.53	12.34	10.90	28.05	20.48	18.76	16.56	15.07
38	11.37	9.15	8.29	7.28	18.03	14.15	12.92	11.41	29.30	21.39	19.60	17.31	15.68
39	11.86	9.54	8.65	7.60	18.87	14.81	13.52	11.96	30.57	22.32	20.46	18.07	16.29
40	12.37	9.96	9.02	7.93	19.76	15.51	14.16	12.52	31.84	23.25	21.32	18.83	16.88
41	12.85	10.34	9.37	8.24	20.65	16.20	14.80	13.09	33.13	24.19	22.19	19.60	17.46
42	13.28	10.69	9.69	8.52	21.50	16.88	15.42	13.63	34.45	25.15	23.07	20.38	18.03
43	13.70	11.02	9.99	8.78	22.37	17.55	16.03	14.17	35.80	26.14	23.98	21.18	18.59
44	14.14	11.38	10.31	9.06	23.27	18.27	16.68	14.74	37.20	27.16	24.91	21.99	19.15
45	14.64	11.78	10.67	9.37	24.26	19.04	17.38	15.35	38.64	28.21	25.87	22.82	19.71
46	15.24	12.26	11.10	9.74	25.36	19.90	18.16	16.02	40.14	29.31	26.86	23.68	20.27
47	15.97	12.85	11.63	10.19	26.60	20.88	19.04	16.78	41.70	30.45	27.89	24.55	20.82
48	16.88	13.58	12.28	10.75	28.03	22.00	20.05	17.65	43.33	31.64	28.95	25.45	21.37
49	18.00	14.48	13.08	11.43	29.69	23.30	21.22	18.63	45.03	32.88	30.06	26.38	21.93
50	19.38	15.59	14.07	12.26	31.61	24.81	22.57	19.77	46.81	34.18	31.22	27.33	22.48
51	20.99	16.89	15.22	13.23	33.78	26.51	24.08	21.04	48.67	35.54	32.41	28.30	23.03
52	22.79	18.34	16.50	14.29	36.14	28.37	25.73	22.41	50.60	36.94	33.64	29.28	23.58
53	24.77	19.93	17.90	15.45	38.71	30.38	27.50	23.86	52.59	38.40	34.90	30.26	24.10
54	26.96	21.69	19.44	16.70	41.49	32.57	29.42	25.41	54.64	39.90	36.19	31.23	24.62
55	29.35	23.62	21.11	18.04	44.49	34.92	31.47	27.04	56.77	41.45	37.50	32.20	25.12
56	31.95	25.71	22.92	19.47	47.72	37.45	33.65	28.75	58.96	43.05	38.84	33.15	25.61
57	34.77	27.98	24.87	20.98	51.17	40.17	35.98	30.53	61.21	44.69	40.21	34.08	26.08
58	37.82	30.43	26.96	22.57	54.88	43.07	38.46	32.37	63.53	46.39	41.59	34.98	26.54
59	41.11	33.08	29.19	24.22	58.83	46.17	41.08	34.26	65.92	48.13	42.99	35.83	26.99
60	44.64	35.92	31.57	25.92	63.05	49.48	43.84	36.19	68.37	49.92	44.41	36.63	27.43

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 3A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	20.60	16.04	14.37	12.48	22.44	17.09	15.48	13.58	41.87	29.21	26.62	23.44	21.66
19	19.85	15.46	13.86	12.03	22.44	17.09	15.48	13.58	41.87	29.21	26.62	23.44	21.66
20	19.11	14.88	13.34	11.58	22.44	17.09	15.48	13.58	41.87	29.21	26.62	23.44	21.66
21	18.37	14.30	12.81	11.11	22.44	17.09	15.46	13.55	41.87	29.21	26.59	23.39	21.63
22	17.70	13.78	12.33	10.68	22.44	17.09	15.45	13.52	41.87	29.21	26.57	23.34	21.58
23	17.10	13.31	11.90	10.30	22.44	17.09	15.44	13.50	41.87	29.21	26.55	23.30	21.55
24	16.56	12.89	11.52	9.96	22.43	17.08	15.42	13.47	41.88	29.21	26.54	23.28	21.53
25	16.08	12.52	11.18	9.67	22.41	17.07	15.41	13.45	41.95	29.27	26.58	23.30	21.55
26	15.68	12.21	10.90	9.42	22.40	17.06	15.39	13.43	42.10	29.37	26.67	23.37	21.62
27	15.34	11.95	10.67	9.21	22.38	17.04	15.38	13.42	42.32	29.52	26.80	23.48	21.73
28	15.08	11.74	10.48	9.05	22.35	17.02	15.36	13.40	42.61	29.73	26.98	23.64	21.88
29	14.88	11.58	10.34	8.93	22.37	17.04	15.38	13.41	42.97	29.98	27.21	23.84	22.06
30	14.74	11.48	10.25	8.85	22.47	17.12	15.45	13.48	43.40	30.28	27.49	24.08	22.28
31	14.67	11.43	10.21	8.82	22.63	17.23	15.56	13.58	43.86	30.60	27.80	24.35	22.50
32	14.66	11.42	10.20	8.82	22.82	17.38	15.70	13.70	44.35	30.94	28.11	24.63	22.74
33	14.72	11.46	10.24	8.85	23.08	17.58	15.88	13.86	44.87	31.30	28.46	24.94	22.98
34	14.84	11.55	10.33	8.93	23.40	17.82	16.11	14.07	45.46	31.71	28.84	25.29	23.25
35	15.03	11.70	10.47	9.05	23.81	18.14	16.40	14.33	46.13	32.18	29.28	25.68	23.54
36	15.29	11.90	10.65	9.22	24.32	18.53	16.76	14.65	46.91	32.73	29.79	26.13	23.88
37	15.63	12.17	10.89	9.43	24.95	19.00	17.19	15.03	47.82	33.36	30.38	26.66	24.27
38	16.04	12.49	11.19	9.69	25.70	19.57	17.72	15.50	48.88	34.10	31.06	27.27	24.71
39	16.54	12.88	11.54	9.99	26.59	20.25	18.34	16.04	50.12	34.97	31.86	27.98	25.22
40	17.13	13.34	11.95	10.35	27.65	21.06	19.08	16.69	51.55	35.97	32.78	28.79	25.81
41	17.77	13.84	12.40	10.74	28.86	21.98	19.91	17.42	53.26	37.16	33.87	29.75	26.50
42	18.44	14.36	12.87	11.15	30.20	23.00	20.84	18.23	55.26	38.55	35.15	30.87	27.31
43	19.17	14.93	13.38	11.58	31.66	24.12	21.85	19.11	57.49	40.11	36.57	32.11	28.20
44	19.96	15.54	13.93	12.06	33.26	25.33	22.95	20.07	59.89	41.78	38.08	33.43	29.12
45	20.85	16.24	14.55	12.58	34.99	26.65	24.14	21.09	62.39	43.52	39.66	34.79	30.05
46	21.86	17.02	15.24	13.17	36.85	28.07	25.41	22.18	64.93	45.30	41.26	36.16	30.95
47	23.00	17.91	16.04	13.84	38.85	29.59	26.78	23.35	67.44	47.05	42.83	37.49	31.80
48	24.32	18.94	16.94	14.60	41.00	31.22	28.23	24.58	69.86	48.74	44.34	38.75	32.54
49	25.84	20.12	17.98	15.47	43.29	32.97	29.79	25.88	72.14	50.32	45.74	39.90	33.17
50	27.59	21.49	19.18	16.46	45.76	34.85	31.44	27.26	74.19	51.76	46.99	40.90	33.65
51	29.58	23.03	20.53	17.57	48.40	36.86	33.21	28.72	76.08	53.08	48.12	41.77	34.00
52	31.76	24.73	22.01	18.78	51.22	39.01	35.09	30.25	77.91	54.35	49.20	42.57	34.28
53	34.16	26.60	23.63	20.08	54.24	41.31	37.10	31.85	79.67	55.58	50.21	43.28	34.48
54	36.79	28.65	25.39	21.49	57.48	43.77	39.22	33.53	81.36	56.76	51.17	43.91	34.62
55	39.66	30.88	27.31	22.99	60.93	46.41	41.48	35.28	82.98	57.89	52.06	44.45	34.68
56	42.79	33.32	29.39	24.59	64.64	49.23	43.89	37.09	84.54	58.98	52.90	44.89	34.68
57	46.18	35.96	31.62	26.27	68.57	52.23	46.41	38.96	86.03	60.02	53.67	45.23	34.62
58	49.75	38.74	33.95	27.99	72.63	55.32	49.00	40.81	87.45	61.01	54.37	45.46	34.50
59	52.93	41.21	35.98	29.40	75.96	57.85	51.05	42.13	88.80	61.95	55.00	45.58	34.34
60	56.27	43.82	38.10	30.80	79.41	60.48	53.15	43.41	90.09	62.85	55.57	45.57	34.13

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 3A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	12.09	9.73	8.82	7.77	13.90	10.91	9.97	8.84	21.03	15.35	14.08	12.47	11.52
19	11.72	9.43	8.55	7.54	13.90	10.91	9.97	8.84	21.03	15.35	14.08	12.47	11.52
20	11.34	9.13	8.27	7.29	13.90	10.91	9.97	8.84	21.03	15.35	14.08	12.47	11.52
21	10.97	8.83	7.99	7.03	13.90	10.91	9.95	8.82	21.03	15.35	14.06	12.44	11.50
22	10.63	8.56	7.74	6.80	13.90	10.91	9.94	8.79	21.03	15.35	14.05	12.42	11.47
23	10.34	8.32	7.51	6.61	13.90	10.90	9.93	8.77	21.03	15.35	14.04	12.39	11.46
24	10.06	8.09	7.31	6.42	13.84	10.86	9.89	8.73	21.03	15.35	14.03	12.37	11.45
25	9.84	7.91	7.14	6.27	13.79	10.83	9.85	8.69	21.08	15.39	14.06	12.39	11.47
26	9.66	7.77	7.02	6.16	13.76	10.79	9.83	8.66	21.23	15.50	14.16	12.48	11.55
27	9.56	7.69	6.93	6.08	13.80	10.84	9.86	8.69	21.49	15.70	14.33	12.63	11.69
28	9.50	7.65	6.90	6.05	13.92	10.93	9.94	8.76	21.85	15.95	14.57	12.84	11.88
29	9.51	7.65	6.91	6.06	14.13	11.08	10.08	8.89	22.32	16.30	14.88	13.12	12.14
30	9.58	7.71	6.96	6.11	14.39	11.30	10.28	9.06	22.89	16.71	15.27	13.45	12.44
31	9.71	7.82	7.05	6.18	14.75	11.58	10.54	9.29	23.57	17.21	15.74	13.87	12.81
32	9.90	7.97	7.20	6.32	15.19	11.92	10.86	9.58	24.41	17.82	16.30	14.36	13.25
33	10.17	8.18	7.40	6.48	15.72	12.34	11.23	9.91	25.38	18.53	16.95	14.94	13.76
34	10.48	8.44	7.63	6.70	16.32	12.80	11.67	10.30	26.46	19.32	17.67	15.59	14.33
35	10.86	8.74	7.90	6.93	16.99	13.33	12.16	10.73	27.62	20.17	18.46	16.29	14.92
36	11.28	9.07	8.21	7.21	17.73	13.91	12.69	11.21	28.85	21.07	19.30	17.03	15.56
37	11.73	9.44	8.55	7.51	18.52	14.54	13.27	11.72	30.15	22.02	20.17	17.80	16.20
38	12.22	9.84	8.91	7.83	19.38	15.21	13.89	12.27	31.50	22.99	21.07	18.61	16.86
39	12.75	10.26	9.30	8.17	20.29	15.92	14.53	12.86	32.86	23.99	21.99	19.43	17.51
40	13.30	10.71	9.70	8.52	21.24	16.67	15.22	13.46	34.23	24.99	22.92	20.24	18.15
41	13.81	11.12	10.07	8.86	22.20	17.42	15.91	14.07	35.61	26.00	23.85	21.07	18.77
42	14.28	11.49	10.42	9.16	23.11	18.15	16.58	14.65	37.03	27.04	24.80	21.91	19.38
43	14.73	11.85	10.74	9.44	24.05	18.87	17.23	15.23	38.49	28.10	25.78	22.77	19.98
44	15.20	12.23	11.08	9.74	25.02	19.64	17.93	15.85	39.99	29.20	26.78	23.64	20.59
45	15.74	12.66	11.47	10.07	26.08	20.47	18.68	16.50	41.54	30.33	27.81	24.53	21.19
46	16.38	13.18	11.93	10.47	27.26	21.39	19.52	17.22	43.15	31.51	28.87	25.46	21.79
47	17.17	13.81	12.50	10.95	28.60	22.45	20.47	18.04	44.83	32.73	29.98	26.39	22.38
48	18.15	14.60	13.20	11.56	30.13	23.65	21.55	18.97	46.58	34.01	31.12	27.36	22.97
49	19.35	15.57	14.06	12.29	31.92	25.05	22.81	20.03	48.41	35.35	32.31	28.36	23.57
50	20.83	16.76	15.13	13.18	33.98	26.67	24.26	21.25	50.32	36.74	33.56	29.38	24.17
51	22.56	18.16	16.36	14.22	36.31	28.50	25.89	22.62	52.32	38.21	34.84	30.42	24.76
52	24.50	19.72	17.74	15.36	38.85	30.50	27.66	24.09	54.40	39.71	36.16	31.48	25.35
53	26.63	21.42	19.24	16.61	41.61	32.66	29.56	25.65	56.53	41.28	37.52	32.53	25.91
54	28.98	23.32	20.90	17.90	44.60	35.01	31.63	27.32	58.74	42.89	38.90	33.57	26.47
55	31.55	25.39	22.66	19.28	47.83	37.54	33.83	29.07	61.03	44.56	40.31	34.62	27.00
56	34.35	27.61	24.54	20.75	51.30	40.26	36.17	30.84	63.38	46.28	41.75	35.64	27.53
57	37.38	29.97	26.56	22.31	55.01	43.18	38.59	32.64	65.80	48.04	43.23	36.64	28.04
58	40.66	32.51	28.71	23.92	59.00	46.13	41.09	34.48	68.29	49.87	44.71	37.60	28.53
59	44.06	35.11	30.89	25.51	63.11	49.09	43.57	36.23	70.86	51.59	45.99	38.27	28.83
60	47.55	37.90	33.21	27.14	67.14	52.23	46.17	37.99	73.50	53.15	47.20	38.86	29.10



**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 3A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Male												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	11.38	9.16	8.30	7.31	13.29	10.43	9.53	8.45	20.34	14.85	13.62	12.06	11.14
19	11.03	8.88	8.05	7.09	13.29	10.43	9.53	8.45	20.34	14.85	13.62	12.06	11.14
20	10.69	8.60	7.79	6.87	13.29	10.43	9.53	8.45	20.34	14.85	13.62	12.06	11.14
21	10.35	8.33	7.53	6.63	13.29	10.43	9.52	8.43	20.34	14.85	13.60	12.03	11.13
22	10.04	8.08	7.31	6.43	13.29	10.43	9.51	8.41	20.34	14.85	13.59	12.01	11.10
23	9.78	7.87	7.11	6.25	13.29	10.43	9.50	8.39	20.34	14.85	13.58	11.99	11.08
24	9.52	7.66	6.92	6.08	13.23	10.38	9.45	8.35	20.34	14.85	13.57	11.97	11.07
25	9.32	7.50	6.77	5.94	13.18	10.35	9.41	8.31	20.42	14.91	13.62	12.01	11.11
26	9.17	7.38	6.66	5.84	13.17	10.33	9.40	8.29	20.60	15.04	13.74	12.11	11.20
27	9.07	7.30	6.59	5.78	13.22	10.38	9.44	8.33	20.87	15.24	13.92	12.27	11.35
28	9.03	7.27	6.56	5.75	13.35	10.48	9.53	8.40	21.25	15.52	14.17	12.48	11.55
29	9.05	7.28	6.57	5.76	13.55	10.64	9.68	8.53	21.72	15.86	14.49	12.76	11.81
30	9.11	7.33	6.62	5.81	13.82	10.85	9.87	8.70	22.29	16.28	14.87	13.10	12.12
31	9.24	7.44	6.71	5.89	14.17	11.12	10.12	8.93	22.98	16.78	15.33	13.51	12.49
32	9.43	7.59	6.86	6.02	14.60	11.46	10.43	9.20	23.80	17.38	15.89	14.00	12.92
33	9.69	7.80	7.04	6.18	15.11	11.86	10.80	9.53	24.74	18.06	16.52	14.56	13.42
34	10.00	8.04	7.27	6.38	15.69	12.31	11.22	9.90	25.78	18.82	17.22	15.19	13.96
35	10.35	8.33	7.53	6.61	16.33	12.82	11.69	10.32	26.91	19.65	17.98	15.86	14.54
36	10.75	8.65	7.83	6.87	17.04	13.38	12.20	10.77	28.11	20.52	18.79	16.59	15.15
37	11.18	9.00	8.15	7.16	17.81	13.98	12.75	11.27	29.37	21.44	19.64	17.34	15.78
38	11.65	9.38	8.49	7.46	18.63	14.62	13.34	11.79	30.67	22.40	20.53	18.12	16.42
39	12.15	9.77	8.85	7.78	19.49	15.30	13.97	12.35	32.01	23.37	21.43	18.92	17.06
40	12.66	10.19	9.23	8.12	20.40	16.01	14.62	12.93	33.36	24.36	22.34	19.73	17.68
41	13.16	10.59	9.59	8.44	21.30	16.72	15.27	13.50	34.73	25.36	23.26	20.55	18.30
42	13.62	10.96	9.93	8.73	22.19	17.41	15.91	14.06	36.15	26.40	24.21	21.39	18.92
43	14.07	11.32	10.26	9.02	23.08	18.11	16.55	14.63	37.62	27.47	25.19	22.25	19.54
44	14.54	11.70	10.60	9.32	24.01	18.85	17.21	15.21	39.13	28.57	26.20	23.13	20.15
45	15.07	12.13	10.99	9.65	25.03	19.64	17.93	15.84	40.69	29.71	27.24	24.03	20.76
46	15.69	12.63	11.43	10.03	26.15	20.52	18.73	16.52	42.31	30.89	28.31	24.95	21.36
47	16.43	13.22	11.96	10.48	27.41	21.51	19.63	17.29	43.98	32.11	29.41	25.89	21.96
48	17.31	13.93	12.60	11.02	28.85	22.65	20.64	18.16	45.71	33.38	30.55	26.85	22.55
49	18.38	14.79	13.36	11.67	30.51	23.95	21.81	19.15	47.50	34.68	31.71	27.83	23.13
50	19.67	15.83	14.29	12.45	32.42	25.45	23.15	20.28	49.36	36.04	32.91	28.82	23.70
51	21.17	17.03	15.35	13.34	34.57	27.13	24.64	21.53	51.27	37.44	34.14	29.81	24.26
52	22.82	18.36	16.52	14.31	36.90	28.96	26.27	22.88	53.24	38.88	35.40	30.81	24.81
53	24.63	19.82	17.80	15.36	39.43	30.95	28.01	24.31	55.28	40.36	36.68	31.80	25.34
54	26.62	21.42	19.19	16.49	42.16	33.09	29.89	25.82	57.36	41.89	37.99	32.79	25.84
55	28.78	23.16	20.70	17.69	45.10	35.40	31.90	27.41	59.51	43.45	39.32	33.76	26.34
56	31.12	25.04	22.33	18.97	48.26	37.88	34.04	29.08	61.71	45.06	40.66	34.70	26.81
57	33.65	27.08	24.07	20.31	51.64	40.53	36.31	30.81	63.97	46.71	42.02	35.62	27.26
58	36.38	29.28	25.94	21.71	55.26	43.37	38.72	32.59	66.29	48.41	43.40	36.50	27.70
59	39.32	31.64	27.92	23.17	59.11	46.39	41.27	34.42	68.67	50.14	44.79	37.32	28.12
60	42.46	34.17	30.03	24.66	63.21	49.61	43.95	36.28	71.10	51.92	46.18	38.09	28.53

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 3A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	20.69	16.11	14.44	12.54	22.73	17.31	15.68	13.75	42.65	29.76	27.12	23.88	22.07
19	19.95	15.54	13.92	12.09	22.73	17.31	15.68	13.75	42.65	29.76	27.12	23.88	22.07
20	19.21	14.96	13.41	11.64	22.73	17.31	15.68	13.75	42.65	29.76	27.12	23.88	22.07
21	18.47	14.39	12.88	11.17	22.73	17.31	15.66	13.72	42.65	29.76	27.09	23.83	22.03
22	17.81	13.87	12.40	10.74	22.73	17.31	15.65	13.69	42.65	29.76	27.07	23.78	21.98
23	17.21	13.40	11.98	10.37	22.73	17.31	15.64	13.67	42.65	29.76	27.05	23.74	21.95
24	16.67	12.98	11.60	10.03	22.72	17.30	15.62	13.65	42.69	29.78	27.06	23.73	21.95
25	16.20	12.62	11.27	9.74	22.70	17.29	15.61	13.63	42.80	29.86	27.12	23.77	21.99
26	15.80	12.31	10.99	9.49	22.69	17.28	15.59	13.61	42.99	29.99	27.23	23.86	22.08
27	15.47	12.05	10.75	9.29	22.67	17.26	15.58	13.59	43.25	30.17	27.39	23.99	22.21
28	15.20	11.84	10.57	9.13	22.64	17.25	15.56	13.57	43.57	30.40	27.60	24.17	22.37
29	15.01	11.69	10.43	9.01	22.67	17.27	15.58	13.59	43.98	30.68	27.85	24.40	22.58
30	14.88	11.58	10.35	8.94	22.78	17.35	15.66	13.66	44.45	31.01	28.16	24.67	22.82
31	14.81	11.53	10.30	8.90	22.94	17.48	15.78	13.77	44.96	31.37	28.49	24.96	23.07
32	14.80	11.53	10.30	8.90	23.15	17.63	15.92	13.90	45.48	31.73	28.83	25.27	23.32
33	14.86	11.57	10.34	8.94	23.41	17.83	16.11	14.07	46.05	32.12	29.20	25.59	23.58
34	14.98	11.67	10.43	9.02	23.75	18.09	16.35	14.28	46.67	32.56	29.61	25.96	23.87
35	15.18	11.82	10.57	9.14	24.17	18.41	16.64	14.54	47.39	33.06	30.08	26.38	24.18
36	15.44	12.02	10.76	9.31	24.69	18.80	17.01	14.86	48.22	33.64	30.62	26.86	24.54
37	15.78	12.29	11.00	9.52	25.32	19.28	17.45	15.26	49.19	34.32	31.25	27.42	24.96
38	16.20	12.61	11.30	9.78	26.08	19.86	17.98	15.73	50.33	35.11	31.98	28.08	25.44
39	16.70	13.00	11.65	10.09	26.99	20.55	18.61	16.28	51.66	36.04	32.84	28.84	26.00
40	17.29	13.46	12.06	10.45	28.06	21.37	19.36	16.93	53.21	37.12	33.83	29.71	26.63
41	17.94	13.97	12.52	10.85	29.28	22.30	20.20	17.68	55.06	38.41	35.02	30.76	27.40
42	18.64	14.52	13.01	11.27	30.64	23.34	21.15	18.50	57.25	39.94	36.41	31.98	28.29
43	19.41	15.11	13.55	11.73	32.14	24.48	22.18	19.40	59.69	41.64	37.96	33.33	29.27
44	20.25	15.77	14.13	12.23	33.77	25.72	23.30	20.37	62.31	43.47	39.62	34.78	30.30
45	21.18	16.49	14.78	12.78	35.52	27.06	24.50	21.41	65.04	45.38	41.35	36.27	31.33
46	22.21	17.29	15.49	13.38	37.41	28.49	25.80	22.52	67.81	47.31	43.09	37.77	32.33
47	23.36	18.19	16.28	14.05	39.43	30.03	27.17	23.69	70.54	49.21	44.80	39.22	33.26
48	24.64	19.19	17.16	14.79	41.58	31.67	28.63	24.93	73.17	51.04	46.44	40.59	34.08
49	26.09	20.31	18.15	15.62	43.87	33.41	30.18	26.23	75.61	52.75	47.94	41.82	34.77
50	27.71	21.58	19.26	16.53	46.30	35.27	31.82	27.59	77.79	54.27	49.27	42.89	35.28
51	29.52	22.99	20.49	17.54	48.90	37.25	33.56	29.02	79.79	55.66	50.46	43.80	35.66
52	31.49	24.52	21.83	18.62	51.68	39.36	35.41	30.52	81.69	56.99	51.58	44.63	35.94
53	33.64	26.20	23.27	19.78	54.64	41.61	37.37	32.08	83.51	58.26	52.64	45.37	36.15
54	35.98	28.02	24.84	21.02	57.80	44.02	39.44	33.71	85.25	59.47	53.62	46.01	36.27
55	38.52	29.99	26.53	22.33	61.17	46.59	41.64	35.41	86.90	60.63	54.52	46.55	36.32
56	41.27	32.14	28.34	23.72	64.77	49.33	43.97	37.17	88.47	61.72	55.35	46.98	36.29
57	44.24	34.45	30.29	25.17	68.59	52.24	46.42	38.97	89.95	62.75	56.11	47.29	36.20
58	47.35	36.87	32.31	26.64	72.51	55.23	48.92	40.74	91.35	63.73	56.79	47.48	36.04
59	50.04	38.96	34.02	27.79	75.70	57.65	50.88	41.99	91.63	63.93	56.76	47.03	35.43
60	52.86	41.16	35.79	28.94	78.99	60.16	52.87	43.18	91.92	64.13	56.70	46.49	34.82

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 3A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	12.23	9.85	8.92	7.86	14.29	11.21	10.24	9.08	21.87	15.96	14.64	12.96	11.98
19	11.86	9.55	8.65	7.62	14.29	11.21	10.24	9.08	21.87	15.96	14.64	12.96	11.98
20	11.49	9.25	8.37	7.39	14.29	11.21	10.24	9.08	21.87	15.96	14.64	12.96	11.98
21	11.13	8.95	8.09	7.13	14.29	11.21	10.23	9.06	21.87	15.96	14.62	12.93	11.96
22	10.79	8.69	7.86	6.91	14.29	11.21	10.22	9.04	21.87	15.96	14.61	12.91	11.93
23	10.51	8.46	7.64	6.72	14.29	11.21	10.21	9.02	21.87	15.96	14.60	12.89	11.91
24	10.23	8.23	7.44	6.54	14.22	11.16	10.16	8.98	21.87	15.96	14.59	12.87	11.90
25	10.02	8.06	7.28	6.39	14.17	11.13	10.12	8.93	21.95	16.03	14.64	12.91	11.94
26	9.86	7.93	7.16	6.28	14.16	11.10	10.11	8.91	22.15	16.17	14.77	13.02	12.04
27	9.75	7.85	7.08	6.21	14.21	11.16	10.15	8.95	22.44	16.38	14.96	13.19	12.20
28	9.71	7.82	7.05	6.18	14.35	11.27	10.24	9.03	22.84	16.68	15.23	13.42	12.42
29	9.73	7.83	7.06	6.19	14.57	11.44	10.41	9.17	23.35	17.05	15.58	13.72	12.70
30	9.79	7.88	7.12	6.25	14.86	11.66	10.61	9.35	23.96	17.50	15.99	14.08	13.03
31	9.93	8.00	7.21	6.33	15.23	11.95	10.88	9.60	24.70	18.04	16.48	14.52	13.43
32	10.14	8.16	7.37	6.47	15.70	12.32	11.21	9.89	25.59	18.68	17.08	15.05	13.89
33	10.42	8.39	7.57	6.64	16.24	12.75	11.61	10.24	26.60	19.41	17.76	15.65	14.43
34	10.75	8.64	7.82	6.86	16.87	13.23	12.06	10.64	27.71	20.23	18.51	16.33	15.01
35	11.13	8.95	8.09	7.11	17.55	13.78	12.57	11.09	28.93	21.12	19.33	17.05	15.63
36	11.56	9.30	8.42	7.39	18.32	14.38	13.12	11.58	30.22	22.06	20.20	17.83	16.29
37	12.02	9.68	8.76	7.70	19.15	15.03	13.71	12.12	31.57	23.05	21.11	18.64	16.96
38	12.52	10.08	9.13	8.02	20.03	15.72	14.34	12.67	32.97	24.08	22.07	19.48	17.65
39	13.06	10.50	9.51	8.36	20.95	16.45	15.02	13.28	34.41	25.12	23.04	20.34	18.34
40	13.61	10.95	9.92	8.70	21.93	17.21	15.72	13.90	35.86	26.19	24.02	21.21	19.01
41	14.15	11.38	10.31	9.04	22.90	17.97	16.42	14.51	37.33	27.26	25.00	22.09	19.67
42	14.64	11.78	10.67	9.37	23.85	18.72	17.10	15.11	38.86	28.38	26.03	22.99	20.34
43	15.13	12.17	11.03	9.70	24.81	19.47	17.79	15.73	40.44	29.53	27.08	23.92	21.01
44	15.63	12.58	11.40	10.02	25.81	20.26	18.50	16.35	42.06	30.71	28.17	24.86	21.66
45	16.20	13.04	11.81	10.37	26.91	21.11	19.27	17.03	43.74	31.94	29.28	25.83	22.32
46	16.87	13.58	12.29	10.78	28.11	22.06	20.13	17.76	45.48	33.21	30.43	26.82	22.96
47	17.66	14.21	12.86	11.27	29.47	23.12	21.10	18.59	47.28	34.52	31.62	27.83	23.61
48	18.61	14.97	13.55	11.85	31.01	24.35	22.19	19.52	49.14	35.88	32.84	28.86	24.24
49	19.76	15.90	14.36	12.55	32.80	25.75	23.45	20.59	51.06	37.28	34.09	29.92	24.86
50	21.15	17.02	15.36	13.38	34.85	27.36	24.89	21.80	53.06	38.74	35.38	30.98	25.48
51	22.76	18.31	16.50	14.34	37.16	29.16	26.49	23.14	55.12	40.25	36.70	32.05	26.08
52	24.53	19.74	17.76	15.38	39.67	31.13	28.24	24.60	57.23	41.80	38.06	33.12	26.67
53	26.48	21.31	19.14	16.47	42.39	33.27	30.11	26.13	59.43	43.39	39.43	34.19	27.24
54	28.62	23.03	20.60	17.62	45.32	35.57	32.13	27.76	61.66	45.03	40.84	35.25	27.78
55	30.94	24.87	22.16	18.85	48.48	38.06	34.29	29.41	63.97	46.71	42.27	36.29	28.32
56	33.45	26.82	23.83	20.16	51.88	40.72	36.52	31.10	66.34	48.44	43.71	37.30	28.82
57	36.17	28.92	25.63	21.53	55.51	43.46	38.84	32.85	68.77	50.21	45.17	38.29	29.30
58	39.11	31.18	27.53	22.94	59.40	46.33	41.27	34.63	71.26	52.04	46.66	39.24	29.78
59	42.00	33.47	29.45	24.32	63.26	49.21	43.67	36.32	73.82	53.59	47.78	39.75	29.95
60	45.06	35.92	31.47	25.73	67.16	52.25	46.18	38.01	76.31	54.97	48.81	40.19	30.10

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 3P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Male												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	10.18	8.19	7.43	6.55	11.71	9.19	8.39	7.44	17.70	12.93	11.85	10.50	9.70
19	10.06	8.09	7.33	6.47	11.94	9.37	8.56	7.58	18.05	13.18	12.09	10.70	9.89
20	9.92	7.98	7.23	6.38	12.16	9.55	8.72	7.73	18.39	13.43	12.32	10.91	10.08
21	9.77	7.86	7.12	6.27	12.39	9.73	8.87	7.86	18.74	13.68	12.53	11.09	10.25
22	9.70	7.81	7.06	6.21	12.68	9.96	9.07	8.02	19.18	14.00	12.82	11.32	10.47
23	9.70	7.80	7.05	6.20	13.03	10.23	9.31	8.23	19.72	14.40	13.16	11.62	10.74
24	9.74	7.83	7.07	6.21	13.39	10.51	9.57	8.45	20.35	14.86	13.58	11.98	11.08
25	9.86	7.93	7.16	6.28	13.82	10.85	9.87	8.71	21.13	15.43	14.09	12.43	11.49
26	10.06	8.10	7.31	6.41	14.32	11.24	10.23	9.02	22.10	16.14	14.74	12.99	12.02
27	10.29	8.28	7.48	6.56	14.87	11.67	10.62	9.36	23.15	16.90	15.44	13.60	12.59
28	10.56	8.49	7.66	6.72	15.46	12.14	11.04	9.73	24.26	17.72	16.18	14.25	13.19
29	10.84	8.73	7.88	6.91	16.10	12.63	11.49	10.13	25.44	18.57	16.97	14.95	13.83
30	11.16	8.98	8.11	7.11	16.78	13.17	11.98	10.56	26.67	19.47	17.79	15.67	14.50
31	11.51	9.26	8.37	7.34	17.50	13.73	12.50	11.02	27.97	20.42	18.66	16.44	15.20
32	11.90	9.58	8.65	7.59	18.26	14.33	13.05	11.51	29.34	21.42	19.58	17.26	15.93
33	12.33	9.92	8.96	7.87	19.06	14.96	13.62	12.02	30.77	22.47	20.55	18.11	16.69
34	12.79	10.29	9.30	8.17	19.90	15.62	14.23	12.56	32.26	23.55	21.55	19.00	17.47
35	13.29	10.69	9.67	8.49	20.79	16.32	14.87	13.13	33.79	24.67	22.58	19.92	18.26
36	13.82	11.12	10.06	8.84	21.73	17.05	15.55	13.74	35.37	25.83	23.65	20.87	19.07
37	14.39	11.58	10.48	9.21	22.72	17.83	16.27	14.37	36.98	27.00	24.73	21.83	19.87
38	14.99	12.06	10.92	9.60	23.77	18.65	17.02	15.05	38.62	28.20	25.84	22.82	20.67
39	15.63	12.58	11.39	10.02	24.87	19.52	17.82	15.75	40.27	29.41	26.96	23.81	21.46
40	16.30	13.11	11.88	10.45	26.03	20.43	18.66	16.50	41.94	30.62	28.08	24.81	22.23
41	16.92	13.62	12.34	10.85	27.18	21.33	19.48	17.23	43.61	31.85	29.21	25.80	22.98
42	17.47	14.06	12.74	11.20	28.27	22.19	20.27	17.92	45.30	33.07	30.34	26.80	23.70
43	17.98	14.47	13.11	11.53	29.36	23.04	21.05	18.61	47.00	34.32	31.48	27.80	24.41
44	18.52	14.91	13.51	11.87	30.49	23.93	21.86	19.31	48.73	35.58	32.63	28.81	25.09
45	19.13	15.39	13.95	12.25	31.70	24.88	22.72	20.06	50.50	36.87	33.81	29.82	25.76
46	19.86	15.98	14.47	12.70	33.05	25.94	23.67	20.88	52.31	38.20	35.01	30.86	26.41
47	20.75	16.70	15.11	13.24	34.57	27.13	24.75	21.81	54.19	39.57	36.24	31.90	27.05
48	21.86	17.59	15.91	13.92	36.31	28.50	25.98	22.86	56.12	40.98	37.51	32.97	27.69
49	23.23	18.70	16.89	14.75	38.33	30.08	27.39	24.06	58.13	42.45	38.81	34.06	28.31
50	24.93	20.06	18.10	15.77	40.67	31.92	29.03	25.44	60.22	43.97	40.16	35.16	28.92
51	26.90	21.65	19.51	16.96	43.30	33.98	30.87	26.97	62.39	45.55	41.55	36.27	29.52
52	29.10	23.41	21.07	18.25	46.15	36.22	32.85	28.61	64.61	47.18	42.96	37.39	30.10
53	31.51	25.36	22.77	19.65	49.24	38.65	34.99	30.36	66.90	48.85	44.40	38.49	30.66
54	34.16	27.49	24.63	21.16	52.58	41.26	37.27	32.20	69.24	50.56	45.86	39.58	31.20
55	37.04	29.80	26.64	22.77	56.15	44.07	39.71	34.13	71.65	52.31	47.33	40.64	31.71
56	40.16	32.32	28.81	24.48	59.98	47.08	42.31	36.14	74.11	54.11	48.83	41.68	32.19
57	43.53	35.03	31.14	26.27	64.07	50.29	45.05	38.22	76.63	55.96	50.34	42.67	32.66
58	47.16	37.95	33.62	28.14	68.43	53.71	47.95	40.36	79.22	57.84	51.86	43.61	33.10
59	51.05	41.08	36.25	30.08	73.06	57.34	51.01	42.55	81.86	59.77	53.39	44.49	33.52
60	55.21	44.43	39.05	32.06	77.97	61.20	54.22	44.75	84.56	61.74	54.92	45.30	33.92

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 3P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	22.63	17.62	15.80	13.72	24.66	18.78	17.01	14.92	46.01	32.10	29.26	25.77	23.81
19	22.19	17.28	15.49	13.45	25.08	19.10	17.30	15.17	46.79	32.65	29.76	26.20	24.21
20	21.72	16.91	15.16	13.16	25.49	19.42	17.59	15.43	47.58	33.19	30.25	26.64	24.62
21	21.22	16.52	14.79	12.83	25.91	19.74	17.86	15.64	48.36	33.74	30.71	27.01	24.98
22	20.78	16.18	14.47	12.54	26.34	20.06	18.14	15.87	49.15	34.29	31.19	27.40	25.33
23	20.40	15.89	14.20	12.29	26.78	20.39	18.42	16.11	49.97	34.86	31.69	27.82	25.72
24	20.09	15.64	13.97	12.09	27.21	20.73	18.71	16.35	50.82	35.45	32.21	28.25	26.12
25	19.83	15.44	13.79	11.92	27.63	21.05	18.99	16.59	51.73	36.09	32.77	28.73	26.57
26	19.61	15.27	13.63	11.78	28.00	21.33	19.24	16.80	52.64	36.72	33.34	29.22	27.04
27	19.42	15.12	13.50	11.66	28.32	21.57	19.46	16.98	53.56	37.37	33.92	29.72	27.50
28	19.28	15.01	13.40	11.57	28.58	21.77	19.64	17.14	54.49	38.02	34.51	30.23	27.98
29	19.19	14.94	13.34	11.52	28.86	21.98	19.83	17.30	55.42	38.67	35.10	30.75	28.46
30	19.15	14.91	13.31	11.50	29.19	22.23	20.06	17.50	56.36	39.32	35.71	31.28	28.93
31	19.15	14.91	13.32	11.51	29.53	22.49	20.30	17.72	57.24	39.94	36.28	31.78	29.37
32	19.19	14.94	13.35	11.54	29.87	22.75	20.54	17.93	58.03	40.49	36.79	32.24	29.76
33	19.28	15.01	13.42	11.60	30.23	23.02	20.80	18.16	58.77	41.00	37.27	32.67	30.10
34	19.42	15.12	13.52	11.69	30.64	23.33	21.09	18.42	59.51	41.51	37.75	33.10	30.43
35	19.63	15.29	13.68	11.83	31.11	23.70	21.43	18.72	60.27	42.05	38.26	33.55	30.76
36	19.92	15.51	13.88	12.01	31.69	24.13	21.83	19.08	61.11	42.63	38.80	34.05	31.11
37	20.28	15.79	14.14	12.24	32.38	24.66	22.32	19.51	62.06	43.30	39.42	34.60	31.49
38	20.73	16.14	14.46	12.52	33.21	25.29	22.90	20.03	63.17	44.07	40.15	35.25	31.93
39	21.28	16.57	14.85	12.86	34.21	26.06	23.60	20.64	64.48	44.99	40.99	35.99	32.45
40	21.94	17.08	15.31	13.26	35.41	26.97	24.43	21.37	66.03	46.06	41.98	36.87	33.05
41	22.65	17.64	15.81	13.69	36.78	28.01	25.38	22.21	67.88	47.36	43.17	37.92	33.78
42	23.38	18.20	16.32	14.13	38.28	29.15	26.42	23.11	70.05	48.87	44.55	39.13	34.62
43	24.16	18.81	16.86	14.60	39.91	30.39	27.54	24.09	72.46	50.55	46.08	40.47	35.53
44	25.01	19.47	17.46	15.11	41.67	31.74	28.75	25.14	75.03	52.35	47.71	41.88	36.48
45	25.97	20.22	18.12	15.67	43.58	33.19	30.06	26.27	77.70	54.21	49.40	43.33	37.43
46	27.06	21.07	18.88	16.31	45.63	34.76	31.47	27.47	80.40	56.09	51.09	44.78	38.33
47	28.33	22.06	19.75	17.04	47.84	36.44	32.97	28.75	83.05	57.94	52.74	46.17	39.15
48	29.79	23.20	20.75	17.88	50.22	38.25	34.58	30.11	85.57	59.70	54.31	47.47	39.86
49	31.49	24.52	21.92	18.85	52.76	40.19	36.30	31.54	87.91	61.33	55.74	48.63	40.43
50	33.47	26.06	23.26	19.97	55.50	42.27	38.14	33.07	89.99	62.78	56.99	49.61	40.81
51	35.71	27.80	24.79	21.22	58.43	44.50	40.10	34.67	91.86	64.08	58.10	50.43	41.05
52	38.17	29.72	26.45	22.57	61.56	46.88	42.18	36.35	93.63	65.32	59.12	51.16	41.20
53	40.87	31.82	28.27	24.03	64.89	49.42	44.38	38.10	95.31	66.49	60.07	51.78	41.25
54	43.81	34.11	30.24	25.59	68.45	52.13	46.71	39.92	96.89	67.59	60.94	52.29	41.22
55	47.01	36.61	32.37	27.25	72.24	55.02	49.18	41.82	98.37	68.63	61.72	52.69	41.11
56	50.49	39.32	34.68	29.02	76.27	58.09	51.79	43.77	99.76	69.60	62.42	52.97	40.92
57	54.24	42.23	37.13	30.86	80.54	61.34	54.52	45.77	101.05	70.49	63.03	53.12	40.66
58	58.17	45.29	39.69	32.72	84.91	64.67	57.28	47.71	102.24	71.33	63.56	53.15	40.34
59	61.59	47.95	41.87	34.21	88.39	67.32	59.40	49.03	103.33	72.09	64.00	53.03	39.95
60	65.16	50.74	44.12	35.67	91.96	70.04	61.55	50.27	104.32	72.78	64.35	52.77	39.52

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 3P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	10.94	8.80	7.99	7.04	12.59	9.88	9.02	8.00	19.03	13.90	12.74	11.29	10.43
19	10.81	8.70	7.88	6.96	12.84	10.07	9.20	8.15	19.40	14.17	13.00	11.50	10.63
20	10.66	8.58	7.77	6.86	13.07	10.27	9.37	8.31	19.77	14.44	13.24	11.73	10.84
21	10.50	8.45	7.65	6.74	13.32	10.46	9.54	8.45	20.15	14.71	13.47	11.92	11.02
22	10.43	8.40	7.59	6.68	13.63	10.71	9.75	8.62	20.62	15.05	13.78	12.17	11.26
23	10.43	8.39	7.58	6.67	14.01	11.00	10.01	8.85	21.20	15.48	14.15	12.49	11.55
24	10.47	8.42	7.60	6.68	14.39	11.30	10.29	9.08	21.88	15.97	14.60	12.88	11.91
25	10.60	8.52	7.70	6.75	14.86	11.66	10.61	9.36	22.71	16.59	15.15	13.36	12.35
26	10.81	8.71	7.86	6.89	15.39	12.08	11.00	9.70	23.76	17.35	15.85	13.96	12.92
27	11.06	8.90	8.04	7.05	15.99	12.55	11.42	10.06	24.89	18.17	16.60	14.62	13.53
28	11.35	9.13	8.23	7.22	16.62	13.05	11.87	10.46	26.08	19.05	17.39	15.32	14.18
29	11.65	9.38	8.47	7.43	17.31	13.58	12.35	10.89	27.35	19.96	18.24	16.07	14.87
30	12.00	9.65	8.72	7.64	18.04	14.16	12.88	11.35	28.67	20.93	19.12	16.85	15.59
31	12.37	9.95	9.00	7.89	18.81	14.76	13.44	11.85	30.07	21.95	20.06	17.67	16.34
32	12.79	10.30	9.30	8.16	19.63	15.40	14.03	12.37	31.54	23.03	21.05	18.55	17.12
33	13.25	10.66	9.63	8.46	20.49	16.08	14.64	12.92	33.08	24.16	22.09	19.47	17.94
34	13.75	11.06	10.00	8.78	21.39	16.79	15.30	13.50	34.68	25.32	23.17	20.43	18.78
35	14.29	11.49	10.40	9.13	22.35	17.54	15.99	14.11	36.32	26.52	24.27	21.41	19.63
36	14.86	11.95	10.81	9.50	23.36	18.33	16.72	14.77	38.02	27.77	25.42	22.44	20.50
37	15.47	12.45	11.27	9.90	24.42	19.17	17.49	15.45	39.75	29.03	26.58	23.47	21.36
38	16.11	12.96	11.74	10.32	25.55	20.05	18.30	16.18	41.52	30.32	27.78	24.53	22.22
39	16.80	13.52	12.24	10.73	26.74	20.98	19.16	16.93	43.29	31.62	28.98	25.60	23.07
40	17.52	14.09	12.74	11.15	27.98	21.96	20.06	17.72	45.09	32.92	30.19	26.67	23.90
41	18.19	14.62	13.21	11.56	29.22	22.93	20.94	18.47	46.88	34.24	31.40	27.74	24.70
42	18.78	15.09	13.63	11.93	30.39	23.85	21.79	19.22	48.70	35.55	32.62	28.81	25.48
43	19.33	15.56	14.05	12.30	31.56	24.77	22.63	19.98	50.53	36.89	33.84	29.89	26.24
44	19.91	16.03	14.49	12.68	32.78	25.72	23.50	20.76	52.38	38.25	35.08	30.97	26.97
45	20.56	16.54	14.99	13.10	34.08	26.75	24.42	21.56	54.29	39.64	36.35	32.06	27.69
46	21.35	17.18	15.56	13.60	35.53	27.89	25.45	22.45	56.23	41.07	37.64	33.17	28.39
47	22.31	17.95	16.24	14.19	37.16	29.16	26.61	23.45	58.25	42.54	38.96	34.29	29.08
48	23.50	18.91	17.10	14.91	39.03	30.64	27.93	24.57	60.33	44.05	40.32	35.44	29.77
49	24.97	20.10	18.15	15.78	41.20	32.34	29.44	25.86	62.49	45.63	41.72	36.61	30.43
50	26.80	21.56	19.39	16.82	43.72	34.31	31.21	27.34	64.74	47.27	43.17	37.80	31.09
51	28.92	23.19	20.83	18.02	46.55	36.53	33.17	28.90	67.07	48.97	44.67	38.99	31.73
52	31.28	24.99	22.41	19.33	49.61	38.89	35.18	30.55	69.46	50.72	46.18	40.19	32.36
53	33.85	26.97	24.15	20.75	52.93	41.34	37.33	32.29	71.92	52.51	47.73	41.38	32.96
54	36.57	29.14	26.03	22.27	56.52	43.98	39.63	34.13	74.43	54.35	49.30	42.55	33.54
55	39.53	31.51	28.08	23.89	60.17	46.81	42.08	36.05	77.02	56.23	50.88	43.66	34.06
56	42.74	34.07	30.28	25.61	64.05	49.83	44.68	38.05	79.67	57.98	52.23	44.50	34.38
57	46.21	36.83	32.64	27.42	68.19	53.05	47.42	40.11	82.38	59.59	53.51	45.28	34.66
58	49.91	39.78	35.13	29.29	72.55	56.45	50.29	42.20	84.97	61.21	54.78	46.00	34.91
59	53.68	42.80	37.66	31.11	76.89	59.84	53.11	44.17	87.23	62.85	56.04	46.63	35.13
60	57.70	46.01	40.32	32.96	81.47	63.41	56.05	46.13	89.50	64.50	57.28	47.16	35.32

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 3P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Male												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	7.24	5.82	5.28	4.65	12.03	9.45	8.63	7.65	18.41	13.44	12.33	10.92	10.09
19	7.16	5.76	5.22	4.60	12.28	9.64	8.80	7.80	18.78	13.72	12.58	11.14	10.29
20	7.07	5.69	5.16	4.55	12.52	9.83	8.98	7.96	19.16	13.99	12.83	11.36	10.50
21	6.98	5.62	5.08	4.48	12.77	10.02	9.14	8.09	19.53	14.26	13.06	11.55	10.68
22	6.94	5.59	5.05	4.44	13.08	10.26	9.35	8.27	20.00	14.61	13.37	11.81	10.92
23	6.95	5.59	5.05	4.44	13.44	10.55	9.61	8.49	20.58	15.02	13.74	12.13	11.21
24	6.96	5.60	5.06	4.44	13.82	10.85	9.87	8.72	21.25	15.51	14.18	12.51	11.57
25	7.00	5.63	5.08	4.46	14.27	11.20	10.19	8.99	22.11	16.14	14.75	13.00	12.03
26	7.08	5.69	5.14	4.51	14.79	11.61	10.56	9.31	23.14	16.89	15.43	13.60	12.58
27	7.17	5.77	5.21	4.57	15.35	12.05	10.96	9.67	24.24	17.70	16.16	14.24	13.18
28	7.30	5.87	5.30	4.65	15.96	12.53	11.40	10.05	25.41	18.55	16.94	14.93	13.81
29	7.44	5.99	5.40	4.74	16.62	13.04	11.87	10.46	26.64	19.45	17.77	15.65	14.48
30	7.61	6.13	5.53	4.85	17.32	13.59	12.37	10.91	27.94	20.40	18.64	16.42	15.18
31	7.81	6.28	5.67	4.98	18.06	14.18	12.90	11.38	29.30	21.39	19.55	17.23	15.92
32	8.03	6.46	5.84	5.12	18.85	14.80	13.47	11.88	30.73	22.44	20.51	18.08	16.69
33	8.28	6.67	6.02	5.29	19.68	15.45	14.07	12.41	32.22	23.53	21.52	18.97	17.48
34	8.57	6.89	6.23	5.47	20.56	16.13	14.70	12.97	33.78	24.66	22.56	19.90	18.29
35	8.88	7.15	6.46	5.68	21.48	16.86	15.37	13.57	35.38	25.83	23.65	20.86	19.12
36	9.23	7.43	6.72	5.90	22.45	17.62	16.07	14.20	37.03	27.04	24.76	21.85	19.96
37	9.61	7.73	7.00	6.15	23.48	18.43	16.81	14.86	38.73	28.28	25.90	22.87	20.81
38	10.03	8.07	7.31	6.42	24.57	19.28	17.60	15.55	40.46	29.54	27.07	23.90	21.66
39	10.49	8.44	7.64	6.72	25.71	20.18	18.42	16.28	42.22	30.83	28.26	24.96	22.50
40	10.98	8.83	8.00	7.04	26.91	21.12	19.28	17.05	44.00	32.13	29.46	26.03	23.33
41	11.44	9.21	8.34	7.34	28.10	22.05	20.14	17.81	45.81	33.45	30.68	27.10	24.14
42	11.84	9.53	8.63	7.59	29.25	22.95	20.97	18.54	47.66	34.80	31.92	28.19	24.94
43	12.22	9.83	8.91	7.83	30.39	23.85	21.79	19.26	49.54	36.17	33.18	29.30	25.73
44	12.62	10.15	9.20	8.08	31.58	24.79	22.64	20.00	51.46	37.57	34.46	30.42	26.50
45	13.08	10.53	9.54	8.37	32.85	25.79	23.54	20.79	53.42	39.00	35.76	31.55	27.25
46	13.66	10.99	9.95	8.73	34.26	26.89	24.54	21.65	55.43	40.47	37.09	32.69	27.98
47	14.39	11.58	10.48	9.18	35.83	28.12	25.65	22.60	57.48	41.97	38.44	33.85	28.70
48	15.31	12.32	11.14	9.75	37.62	29.52	26.91	23.68	59.59	43.51	39.82	35.01	29.40
49	16.50	13.28	12.00	10.48	39.66	31.13	28.35	24.90	61.75	45.09	41.23	36.18	30.07
50	18.00	14.49	13.07	11.39	42.02	32.98	30.00	26.29	63.97	46.71	42.66	37.35	30.72
51	19.82	15.95	14.37	12.49	44.66	35.05	31.84	27.82	66.24	48.37	44.11	38.51	31.35
52	21.89	17.61	15.85	13.73	47.51	37.29	33.82	29.46	68.56	50.06	45.58	39.67	31.94
53	24.23	19.50	17.51	15.11	50.60	39.71	35.95	31.19	70.93	51.79	47.07	40.81	32.51
54	26.89	21.64	19.39	16.66	53.91	42.31	38.22	33.02	73.35	53.56	48.57	41.92	33.05
55	29.87	24.03	21.49	18.37	57.46	45.10	40.64	34.93	75.82	55.36	50.09	43.01	33.55
56	33.20	26.72	23.82	20.24	61.26	48.08	43.21	36.91	78.33	57.20	51.61	44.05	34.03
57	36.93	29.72	26.41	22.29	65.30	51.26	45.92	38.96	80.90	59.07	53.14	45.04	34.47
58	41.07	33.05	29.27	24.51	69.61	54.63	48.78	41.06	83.51	60.98	54.67	45.98	34.89
59	45.66	36.74	32.42	26.90	74.18	58.22	51.79	43.20	86.17	62.92	56.20	46.84	35.29
60	50.73	40.82	35.88	29.46	79.02	62.02	54.95	45.36	88.88	64.90	57.73	47.61	35.66

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 3P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	13.20	10.28	9.21	8.00	24.93	18.99	17.20	15.09	46.78	32.64	29.75	26.19	24.21
19	12.95	10.08	9.04	7.85	25.36	19.31	17.50	15.35	47.59	33.20	30.26	26.65	24.63
20	12.68	9.88	8.85	7.69	25.79	19.64	17.80	15.61	48.40	33.77	30.78	27.10	25.05
21	12.40	9.66	8.64	7.50	26.22	19.97	18.07	15.83	49.22	34.34	31.26	27.49	25.42
22	12.15	9.46	8.47	7.33	26.67	20.31	18.36	16.07	50.05	34.92	31.76	27.90	25.80
23	11.95	9.30	8.31	7.20	27.13	20.66	18.66	16.32	50.91	35.52	32.28	28.34	26.20
24	11.76	9.16	8.18	7.08	27.58	21.01	18.97	16.57	51.84	36.16	32.85	28.82	26.65
25	11.57	9.01	8.05	6.96	28.00	21.33	19.25	16.81	52.80	36.83	33.45	29.32	27.12
26	11.39	8.87	7.92	6.84	28.38	21.61	19.50	17.02	53.76	37.51	34.05	29.84	27.61
27	11.21	8.73	7.79	6.73	28.69	21.85	19.72	17.21	54.74	38.19	34.67	30.37	28.11
28	11.03	8.59	7.67	6.62	28.96	22.06	19.90	17.36	55.73	38.88	35.30	30.92	28.62
29	10.90	8.49	7.58	6.54	29.25	22.28	20.10	17.54	56.73	39.58	35.93	31.47	29.13
30	10.81	8.42	7.52	6.49	29.59	22.54	20.34	17.75	57.74	40.28	36.58	32.04	29.64
31	10.77	8.39	7.49	6.47	29.95	22.81	20.59	17.97	58.69	40.94	37.19	32.58	30.11
32	10.77	8.38	7.49	6.47	30.30	23.08	20.84	18.19	59.54	41.54	37.74	33.07	30.53
33	10.81	8.42	7.52	6.50	30.68	23.37	21.11	18.43	60.34	42.09	38.26	33.54	30.90
34	10.90	8.49	7.59	6.56	31.11	23.69	21.41	18.70	61.13	42.65	38.78	34.00	31.26
35	11.05	8.60	7.70	6.66	31.60	24.07	21.76	19.01	61.96	43.23	39.33	34.49	31.62
36	11.26	8.76	7.84	6.79	32.19	24.52	22.18	19.39	62.88	43.87	39.93	35.03	32.01
37	11.52	8.97	8.04	6.95	32.91	25.06	22.68	19.83	63.93	44.60	40.61	35.64	32.44
38	11.86	9.24	8.27	7.16	33.76	25.72	23.28	20.36	65.15	45.45	41.40	36.35	32.93
39	12.28	9.56	8.57	7.42	34.79	26.50	24.00	20.99	66.59	46.46	42.33	37.17	33.51
40	12.77	9.95	8.91	7.72	36.01	27.43	24.85	21.74	68.30	47.65	43.43	38.14	34.19
41	13.31	10.36	9.29	8.05	37.42	28.50	25.82	22.59	70.36	49.09	44.75	39.31	35.01
42	13.85	10.79	9.67	8.37	38.96	29.67	26.89	23.52	72.78	50.78	46.29	40.66	35.97
43	14.43	11.23	10.07	8.72	40.64	30.95	28.05	24.53	75.48	52.66	48.01	42.15	37.02
44	15.07	11.73	10.52	9.10	42.46	32.34	29.30	25.62	78.36	54.67	49.83	43.74	38.10
45	15.79	12.30	11.02	9.53	44.43	33.84	30.65	26.78	81.35	56.76	51.72	45.37	39.19
46	16.64	12.96	11.61	10.03	46.54	35.45	32.09	28.01	84.37	58.86	53.61	46.99	40.22
47	17.64	13.73	12.30	10.61	48.80	37.17	33.63	29.32	87.32	60.92	55.46	48.54	41.17
48	18.83	14.66	13.12	11.30	51.21	39.00	35.26	30.70	90.12	62.87	57.19	49.99	41.98
49	20.26	15.77	14.10	12.13	53.78	40.96	37.00	32.15	92.69	64.67	58.77	51.27	42.62
50	21.98	17.11	15.28	13.11	56.52	43.04	38.84	33.67	94.95	66.24	60.13	52.34	43.06
51	24.01	18.69	16.66	14.26	59.43	45.26	40.79	35.26	96.96	67.64	61.32	53.23	43.33
52	26.32	20.49	18.24	15.56	62.53	47.63	42.85	36.93	98.85	68.96	62.42	54.01	43.49
53	28.95	22.54	20.03	17.02	65.83	50.14	45.02	38.65	100.62	70.20	63.42	54.67	43.55
54	31.95	24.88	22.05	18.66	69.34	52.81	47.32	40.45	102.28	71.35	64.32	55.20	43.51
55	35.36	27.53	24.35	20.50	73.07	55.65	49.74	42.30	103.81	72.42	65.13	55.60	43.38
56	39.24	30.55	26.95	22.55	77.03	58.67	52.30	44.21	105.22	73.41	65.84	55.87	43.16
57	43.61	33.95	29.86	24.81	81.21	61.86	54.97	46.15	106.51	74.31	66.44	56.00	42.86
58	48.37	37.66	33.01	27.21	85.48	65.10	57.67	48.03	107.68	75.13	66.95	55.98	42.49
59	52.96	41.24	36.00	29.42	88.83	67.66	59.70	49.27	107.53	75.02	66.61	55.19	41.58
60	57.93	45.11	39.22	31.71	92.27	70.27	61.76	50.44	107.37	74.91	66.23	54.31	40.68



**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 3P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	7.78	6.26	5.68	5.00	12.93	10.16	9.28	8.22	19.79	14.45	13.25	11.74	10.85
19	7.70	6.19	5.61	4.95	13.20	10.36	9.46	8.39	20.19	14.75	13.52	11.98	11.06
20	7.60	6.12	5.55	4.89	13.46	10.57	9.65	8.56	20.60	15.04	13.79	12.21	11.29
21	7.50	6.04	5.46	4.82	13.73	10.77	9.83	8.70	20.99	15.33	14.04	12.42	11.48
22	7.46	6.01	5.43	4.77	14.06	11.03	10.05	8.89	21.50	15.71	14.37	12.70	11.74
23	7.47	6.01	5.43	4.77	14.45	11.34	10.33	9.13	22.12	16.15	14.77	13.04	12.05
24	7.48	6.02	5.44	4.77	14.86	11.66	10.61	9.37	22.84	16.67	15.24	13.45	12.44
25	7.53	6.05	5.46	4.79	15.34	12.04	10.95	9.66	23.77	17.35	15.86	13.98	12.93
26	7.61	6.12	5.53	4.85	15.90	12.48	11.35	10.01	24.88	18.16	16.59	14.62	13.52
27	7.71	6.20	5.60	4.91	16.50	12.95	11.78	10.40	26.06	19.03	17.37	15.31	14.17
28	7.85	6.31	5.70	5.00	17.16	13.47	12.26	10.80	27.32	19.94	18.21	16.05	14.85
29	8.00	6.44	5.81	5.10	17.87	14.02	12.76	11.24	28.64	20.91	19.10	16.82	15.57
30	8.18	6.59	5.94	5.21	18.62	14.61	13.30	11.73	30.04	21.93	20.04	17.65	16.32
31	8.40	6.75	6.10	5.35	19.41	15.24	13.87	12.23	31.50	22.99	21.02	18.52	17.11
32	8.63	6.94	6.25	5.46	20.26	15.91	14.48	12.77	33.03	24.12	22.05	19.44	17.94
33	8.90	7.10	6.40	5.59	21.16	16.61	15.13	13.34	34.64	25.29	23.13	20.39	18.79
34	9.15	7.29	6.57	5.74	22.10	17.34	15.80	13.94	36.31	26.51	24.25	21.39	19.66
35	9.42	7.51	6.77	5.92	23.09	18.12	16.52	14.59	38.03	27.77	25.42	22.42	20.55
36	9.74	7.76	7.00	6.12	24.13	18.94	17.28	15.27	39.81	29.07	26.62	23.49	21.46
37	10.09	8.04	7.26	6.35	25.24	19.81	18.07	15.97	41.63	30.40	27.84	24.59	22.37
38	10.49	8.36	7.55	6.61	26.41	20.73	18.92	16.72	43.49	31.76	29.10	25.69	23.28
39	10.93	8.72	7.87	6.89	27.64	21.69	19.80	17.46	45.39	33.14	30.38	26.83	24.19
40	11.43	9.11	8.23	7.21	28.93	22.70	20.68	18.22	47.30	34.54	31.67	27.98	25.08
41	11.91	9.50	8.58	7.51	30.21	23.66	21.56	19.01	49.25	35.96	32.98	29.13	25.95
42	12.34	9.84	8.89	7.79	31.44	24.63	22.45	19.78	51.23	37.41	34.31	30.30	26.81
43	12.77	10.18	9.20	8.05	32.67	25.63	23.35	20.58	53.26	38.88	35.67	31.50	27.66
44	13.23	10.55	9.53	8.34	33.95	26.65	24.30	21.41	55.32	40.39	37.04	32.70	28.49
45	13.76	10.97	9.91	8.66	35.31	27.72	25.31	22.29	57.43	41.93	38.44	33.92	29.29
46	14.40	11.48	10.36	9.06	36.83	28.91	26.38	23.24	59.59	43.51	39.87	35.14	30.08
47	15.20	12.12	10.93	9.54	38.52	30.23	27.57	24.28	61.79	45.12	41.32	36.39	30.85
48	16.19	12.91	11.64	10.14	40.44	31.73	28.93	25.43	64.06	46.77	42.81	37.64	31.61
49	17.44	13.90	12.52	10.89	42.63	33.46	30.48	26.71	66.38	48.47	44.32	38.89	32.33
50	19.00	15.14	13.62	11.82	45.17	35.45	32.21	28.13	68.77	50.21	45.86	40.15	33.02
51	20.86	16.63	14.94	12.93	48.01	37.60	34.07	29.68	71.21	52.00	47.42	41.40	33.70
52	22.99	18.33	16.44	14.19	51.07	39.88	36.08	31.32	73.70	53.81	49.00	42.65	34.34
53	25.41	20.26	18.14	15.59	54.40	42.32	38.22	33.06	76.25	55.67	50.60	43.87	34.95
54	28.15	22.45	20.06	17.16	57.77	44.94	40.49	34.87	78.85	57.58	52.21	45.06	35.53
55	31.24	24.91	22.20	18.90	61.36	47.74	42.92	36.77	81.51	59.51	53.85	46.16	36.01
56	34.71	27.68	24.60	20.82	65.20	50.73	45.48	38.73	84.20	61.25	55.17	47.01	36.31
57	38.60	30.77	27.27	22.92	69.28	53.91	48.18	40.76	86.97	62.88	56.47	47.78	36.57
58	42.89	34.20	30.21	25.18	73.58	57.25	51.00	42.80	89.55	64.51	57.74	48.48	36.79
59	47.48	37.86	33.32	27.53	77.84	60.58	53.77	44.72	91.51	65.95	58.80	48.93	36.86
60	52.53	41.89	36.72	30.02	82.33	64.09	56.65	46.63	93.51	67.40	59.86	49.29	36.91

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 2A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Male												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	17.79	15.28	14.04	12.11	19.92	17.14	15.42	13.40	29.45	24.11	21.86	19.11	17.90
19	17.24	14.81	13.61	11.73	19.92	17.14	15.42	13.40	29.45	24.11	21.86	19.11	17.90
20	16.68	14.33	13.17	11.35	19.92	17.14	15.42	13.40	29.45	24.11	21.86	19.11	17.90
21	16.13	13.85	12.72	10.95	19.92	17.14	15.40	13.37	29.45	24.11	21.83	19.06	17.87
22	15.64	13.44	12.32	10.60	19.92	17.14	15.39	13.35	29.45	24.11	21.81	19.03	17.83
23	15.22	13.08	11.98	10.30	19.92	17.14	15.38	13.32	29.47	24.13	21.81	19.01	17.81
24	14.87	12.77	11.70	10.05	19.92	17.14	15.37	13.31	29.60	24.23	21.89	19.06	17.87
25	14.59	12.53	11.47	9.84	19.92	17.14	15.36	13.29	29.78	24.37	22.01	19.16	17.96
26	14.37	12.34	11.30	9.69	19.92	17.14	15.36	13.29	30.06	24.61	22.22	19.33	18.13
27	14.22	12.22	11.18	9.59	20.01	17.21	15.42	13.34	30.45	24.93	22.51	19.57	18.36
28	14.14	12.15	11.11	9.53	20.17	17.35	15.55	13.45	30.95	25.33	22.87	19.89	18.66
29	14.12	12.13	11.10	9.52	20.42	17.57	15.74	13.61	31.55	25.82	23.32	20.28	19.02
30	14.18	12.18	11.15	9.56	20.76	17.85	16.00	13.84	32.26	26.40	23.85	20.74	19.44
31	14.30	12.29	11.25	9.65	21.17	18.21	16.33	14.12	33.09	27.08	24.47	21.28	19.94
32	14.50	12.46	11.41	9.79	21.67	18.64	16.72	14.46	34.05	27.87	25.19	21.91	20.50
33	14.78	12.69	11.63	9.98	22.25	19.14	17.17	14.86	35.12	28.75	25.99	22.62	21.13
34	15.12	12.99	11.91	10.22	22.91	19.71	17.69	15.31	36.31	29.72	26.88	23.40	21.81
35	15.52	13.33	12.23	10.50	23.66	20.35	18.28	15.83	37.60	30.78	27.85	24.25	22.53
36	15.99	13.74	12.61	10.83	24.49	21.07	18.93	16.39	38.97	31.90	28.88	25.16	23.30
37	16.52	14.19	13.03	11.19	25.41	21.85	19.64	17.02	40.43	33.09	29.97	26.11	24.09
38	17.10	14.69	13.49	11.59	26.41	22.71	20.42	17.70	41.95	34.34	31.11	27.11	24.90
39	17.74	15.24	14.00	12.03	27.49	23.65	21.27	18.44	43.53	35.63	32.29	28.15	25.72
40	18.42	15.83	14.54	12.50	28.67	24.66	22.18	19.23	45.15	36.96	33.51	29.22	26.54
41	19.10	16.40	15.07	12.96	29.88	25.70	23.12	20.05	46.87	38.37	34.79	30.33	27.39
42	19.73	16.94	15.57	13.39	31.10	26.75	24.07	20.87	48.71	39.87	36.15	31.53	28.27
43	20.35	17.48	16.07	13.81	32.37	27.84	25.05	21.72	50.65	41.46	37.60	32.77	29.17
44	21.03	18.06	16.60	14.26	33.71	29.00	26.09	22.61	52.67	43.11	39.09	34.06	30.08
45	21.78	18.71	17.19	14.76	35.16	30.24	27.20	23.56	54.75	44.81	40.62	35.37	30.97
46	22.67	19.47	17.88	15.34	36.74	31.60	28.42	24.59	56.86	46.54	42.17	36.69	31.84
47	23.72	20.38	18.70	16.03	38.49	33.11	29.75	25.71	58.99	48.28	43.72	38.00	32.66
48	24.99	21.47	19.69	16.85	40.44	34.78	31.24	26.95	61.10	50.02	45.26	39.27	33.43
49	26.52	22.78	20.87	17.83	42.62	36.66	32.88	28.32	63.19	51.72	46.75	40.50	34.12
50	28.35	24.35	22.28	18.99	45.05	38.75	34.72	29.84	65.22	53.38	48.20	41.66	34.74
51	30.44	26.15	23.90	20.31	47.72	41.04	36.73	31.47	67.21	55.02	49.61	42.75	35.27
52	32.73	28.11	25.65	21.73	50.57	43.50	38.86	33.19	69.21	56.65	51.00	43.81	35.76
53	35.22	30.25	27.55	23.25	53.61	46.11	41.12	34.99	71.19	58.28	52.36	44.81	36.19
54	37.91	32.57	29.60	24.86	56.84	48.89	43.50	36.85	73.18	59.90	53.71	45.76	36.56
55	40.80	35.05	31.78	26.56	60.25	51.82	46.01	38.77	75.16	61.52	55.03	46.64	36.88
56	43.89	37.70	34.09	28.32	63.85	54.92	48.62	40.74	77.13	63.13	56.32	47.45	37.16
57	47.18	40.53	36.53	30.14	67.64	58.18	51.35	42.73	79.09	64.74	57.58	48.18	37.38
58	50.67	43.53	39.10	32.01	71.62	61.60	54.19	44.73	81.05	66.34	58.81	48.82	37.55
59	54.36	46.69	41.79	33.90	75.78	65.18	57.12	46.73	83.00	67.94	60.00	49.35	37.69
60	58.25	50.03	44.60	35.80	80.13	68.92	60.15	48.69	84.95	69.53	61.15	49.78	37.79

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 2A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	25.24	19.47	17.01	14.09	27.01	20.75	18.32	15.50	46.83	35.47	32.03	27.90	26.15
19	24.33	18.77	16.39	13.59	27.01	20.75	18.32	15.50	46.83	35.47	32.03	27.90	26.15
20	23.42	18.07	15.78	13.08	27.01	20.75	18.32	15.50	46.83	35.47	32.03	27.90	26.15
21	22.51	17.37	15.15	12.54	27.01	20.75	18.30	15.47	46.83	35.47	32.00	27.84	26.10
22	21.69	16.73	14.58	12.06	27.01	20.75	18.28	15.44	46.83	35.47	31.97	27.78	26.04
23	20.95	16.17	14.08	11.63	27.01	20.75	18.27	15.41	46.83	35.47	31.94	27.74	26.00
24	20.30	15.66	13.63	11.25	27.01	20.75	18.25	15.39	46.86	35.49	31.94	27.72	25.99
25	19.73	15.22	13.24	10.93	27.01	20.75	18.25	15.38	46.98	35.58	32.01	27.76	26.04
26	19.25	14.85	12.92	10.65	27.01	20.75	18.24	15.37	47.18	35.73	32.14	27.86	26.14
27	18.86	14.55	12.65	10.43	27.01	20.75	18.24	15.36	47.47	35.95	32.33	28.02	26.30
28	18.55	14.31	12.44	10.26	27.01	20.75	18.24	15.36	47.84	36.23	32.59	28.24	26.50
29	18.32	14.14	12.30	10.14	27.06	20.80	18.28	15.39	48.30	36.58	32.91	28.51	26.76
30	18.18	14.03	12.20	10.06	27.22	20.92	18.39	15.49	48.85	37.00	33.29	28.84	27.05
31	18.14	13.99	12.18	10.04	27.47	21.11	18.57	15.63	49.49	37.48	33.73	29.23	27.39
32	18.19	14.03	12.22	10.08	27.81	21.37	18.80	15.83	50.21	38.03	34.23	29.67	27.77
33	18.33	14.14	12.32	10.16	28.23	21.70	19.10	16.09	51.02	38.64	34.80	30.17	28.19
34	18.56	14.32	12.48	10.30	28.76	22.10	19.46	16.40	51.91	39.32	35.43	30.73	28.64
35	18.88	14.56	12.69	10.48	29.38	22.58	19.89	16.77	52.90	40.06	36.11	31.33	29.13
36	19.27	14.87	12.96	10.70	30.11	23.14	20.39	17.20	53.96	40.87	36.86	31.99	29.64
37	19.73	15.22	13.28	10.97	30.94	23.77	20.96	17.68	55.12	41.74	37.66	32.70	30.18
38	20.26	15.63	13.64	11.27	31.88	24.50	21.61	18.23	56.35	42.68	38.52	33.45	30.74
39	20.86	16.09	14.05	11.61	32.93	25.30	22.33	18.85	57.68	43.68	39.43	34.26	31.31
40	21.51	16.59	14.49	11.98	34.10	26.20	23.13	19.52	59.08	44.75	40.41	35.11	31.91
41	22.18	17.12	14.95	12.36	35.38	27.19	24.00	20.26	60.68	45.96	41.51	36.07	32.58
42	22.87	17.65	15.41	12.74	36.77	28.26	24.95	21.06	62.54	47.37	42.79	37.17	33.35
43	23.59	18.20	15.90	13.14	38.28	29.41	25.97	21.92	64.59	48.92	44.18	38.38	34.18
44	24.38	18.81	16.42	13.57	39.89	30.65	27.06	22.83	66.75	50.55	45.66	39.64	35.02
45	25.25	19.48	17.01	14.04	41.61	31.97	28.22	23.79	68.95	52.22	47.15	40.91	35.83
46	26.23	20.24	17.66	14.57	43.43	33.37	29.44	24.80	71.11	53.86	48.61	42.14	36.58
47	27.34	21.10	18.40	15.16	45.36	34.85	30.73	25.85	73.16	55.41	49.98	43.28	37.22
48	28.62	22.08	19.24	15.83	47.38	36.41	32.07	26.94	75.03	56.83	51.22	44.29	37.71
49	30.08	23.21	20.21	16.59	49.50	38.04	33.48	28.07	76.65	58.05	52.27	45.11	38.03
50	31.76	24.50	21.31	17.46	51.71	39.74	34.93	29.23	77.92	59.02	53.08	45.71	38.13
51	33.62	25.94	22.52	18.40	54.02	41.51	36.44	30.41	78.93	59.78	53.69	46.11	38.06
52	35.63	27.49	23.84	19.41	56.43	43.36	38.01	31.61	79.77	60.42	54.18	46.37	37.87
53	37.80	29.16	25.24	20.48	58.94	45.29	39.63	32.83	80.45	60.93	54.54	46.51	37.57
54	40.12	30.95	26.73	21.59	61.55	47.30	41.29	34.06	80.97	61.33	54.77	46.50	37.17
55	42.59	32.86	28.31	22.75	64.26	49.38	43.01	35.29	81.33	61.60	54.88	46.35	36.67
56	45.21	34.88	29.97	23.94	67.07	51.54	44.76	36.51	81.52	61.74	54.86	46.06	36.08
57	47.98	37.02	31.71	25.15	69.98	53.77	46.56	37.72	81.59	61.80	54.74	45.64	35.42
58	50.91	39.28	33.53	26.39	72.99	56.09	48.40	38.90	81.67	61.86	54.61	45.17	34.77
59	53.99	41.65	35.43	27.63	76.10	58.47	50.28	40.04	82.68	62.62	55.08	45.15	34.49
60	57.22	44.15	37.40	28.86	79.31	60.94	52.18	41.13	83.61	63.33	55.47	45.00	34.18

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 2A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	19.12	16.33	14.78	12.60	21.41	18.04	16.14	13.93	31.66	25.92	23.50	20.54	19.24
19	18.53	15.80	14.30	12.19	21.41	18.04	16.14	13.93	31.66	25.92	23.50	20.54	19.24
20	17.93	15.27	13.82	11.78	21.41	18.04	16.14	13.93	31.66	25.92	23.50	20.54	19.24
21	17.34	14.73	13.32	11.35	21.41	18.04	16.13	13.90	31.66	25.92	23.47	20.49	19.21
22	16.81	14.26	12.89	10.96	21.41	18.04	16.11	13.87	31.66	25.92	23.45	20.46	19.17
23	16.36	13.85	12.51	10.63	21.41	18.04	16.10	13.85	31.68	25.94	23.45	20.44	19.15
24	15.99	13.50	12.18	10.35	21.41	18.04	16.09	13.83	31.82	26.05	23.53	20.49	19.21
25	15.68	13.20	11.91	10.12	21.41	18.04	16.08	13.82	32.01	26.20	23.66	20.60	19.31
26	15.45	12.97	11.70	9.93	21.41	18.04	16.08	13.81	32.31	26.46	23.89	20.78	19.49
27	15.29	12.80	11.55	9.80	21.51	18.09	16.13	13.84	32.73	26.80	24.20	21.04	19.74
28	15.20	12.69	11.45	9.71	21.68	18.20	16.22	13.92	33.27	27.23	24.59	21.38	20.06
29	15.17	12.63	11.40	9.68	21.95	18.37	16.38	14.06	33.92	27.76	25.07	21.80	20.45
30	15.18	12.64	11.41	9.69	22.32	18.62	16.60	14.25	34.68	28.38	25.64	22.30	20.90
31	15.26	12.71	11.48	9.75	22.75	18.93	16.89	14.50	35.57	29.11	26.31	22.88	21.44
32	15.43	12.85	11.61	9.86	23.20	19.32	17.24	14.81	36.60	29.96	27.08	23.55	22.04
33	15.67	13.06	11.80	10.03	23.75	19.78	17.65	15.17	37.75	30.91	27.94	24.32	22.71
34	15.98	13.32	12.05	10.24	24.38	20.31	18.13	15.59	39.03	31.95	28.90	25.16	23.45
35	16.36	13.64	12.35	10.50	25.09	20.91	18.68	16.06	40.42	33.09	29.91	26.02	24.18
36	16.81	14.02	12.69	10.80	25.90	21.58	19.29	16.59	41.89	34.14	30.87	26.86	24.88
37	17.32	14.45	13.09	11.14	26.79	22.33	19.97	17.19	43.46	35.25	31.89	27.76	25.61
38	17.89	14.93	13.53	11.51	27.78	23.16	20.72	17.83	45.10	36.42	32.96	28.70	26.36
39	18.52	15.45	14.01	11.93	28.85	24.06	21.53	18.54	46.79	37.64	34.07	29.68	27.12
40	19.19	16.02	14.53	12.37	30.02	25.04	22.42	19.31	48.54	38.91	35.23	30.69	27.88
41	19.87	16.58	15.04	12.81	31.25	26.07	23.34	20.10	50.32	40.26	36.47	31.77	28.68
42	20.51	17.12	15.53	13.23	32.52	27.13	24.29	20.92	52.17	41.75	37.81	32.94	29.54
43	21.16	17.66	16.03	13.64	33.85	28.23	25.28	21.77	54.14	43.33	39.24	34.18	30.42
44	21.86	18.25	16.55	14.09	35.26	29.41	26.33	22.66	56.19	44.97	40.73	35.46	31.31
45	22.65	18.90	17.14	14.58	36.77	30.67	27.46	23.61	58.30	46.67	42.25	36.76	32.19
46	23.56	19.66	17.82	15.15	38.42	32.05	28.67	24.64	60.42	48.37	43.78	38.05	33.02
47	24.63	20.56	18.63	15.81	40.21	33.55	30.00	25.75	62.53	50.07	45.29	39.32	33.80
48	25.90	21.62	19.58	16.59	42.18	35.19	31.44	26.95	64.59	51.72	46.75	40.52	34.50
49	27.41	22.89	20.71	17.52	44.34	37.00	33.03	28.26	66.55	53.30	48.13	41.65	35.10
50	29.20	24.39	22.04	18.61	46.72	39.00	34.77	29.68	68.40	54.79	49.42	42.67	35.58
51	31.23	26.09	23.55	19.83	49.29	41.16	36.66	31.21	70.14	56.21	50.63	43.59	35.97
52	33.46	27.96	25.20	21.15	52.04	43.46	38.65	32.80	71.85	57.59	51.79	44.45	36.29
53	35.86	29.98	26.97	22.56	54.94	45.91	40.75	34.45	73.51	58.94	52.91	45.24	36.53
54	38.46	32.16	28.88	24.04	58.02	48.49	42.95	36.16	75.13	60.26	53.98	45.94	36.71
55	41.25	34.50	30.91	25.60	61.25	51.21	45.26	37.90	76.70	61.54	54.99	46.57	36.83
56	44.22	37.00	33.06	27.22	64.66	54.08	47.66	39.68	78.23	62.78	55.95	47.10	36.89
57	47.38	39.65	35.33	28.90	68.23	57.08	50.16	41.47	79.72	64.00	56.87	47.54	36.89
58	50.73	42.46	37.71	30.60	71.96	60.22	52.74	43.27	81.21	65.22	57.76	47.91	36.86
59	54.27	45.43	40.20	32.33	75.86	63.50	55.41	45.05	82.92	66.61	58.77	48.30	36.89
60	57.99	48.56	42.80	34.07	79.92	66.93	58.16	46.80	84.61	67.98	59.73	48.59	36.89

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 2A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Male												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	17.99	15.46	14.20	12.24	20.48	17.62	15.85	13.78	30.63	25.07	22.73	19.87	18.61
19	17.45	14.99	13.77	11.87	20.48	17.62	15.85	13.78	30.63	25.07	22.73	19.87	18.61
20	16.91	14.52	13.34	11.50	20.48	17.62	15.85	13.78	30.63	25.07	22.73	19.87	18.61
21	16.36	14.05	12.90	11.11	20.48	17.62	15.83	13.75	30.63	25.07	22.70	19.82	18.58
22	15.88	13.64	12.51	10.76	20.48	17.62	15.82	13.72	30.63	25.07	22.68	19.78	18.54
23	15.48	13.29	12.18	10.47	20.48	17.62	15.80	13.70	30.65	25.09	22.68	19.77	18.52
24	15.13	13.00	11.91	10.22	20.48	17.62	15.80	13.68	30.78	25.19	22.76	19.82	18.58
25	14.86	12.76	11.68	10.03	20.48	17.62	15.79	13.67	31.01	25.38	22.93	19.95	18.71
26	14.65	12.59	11.52	9.88	20.50	17.63	15.80	13.67	31.35	25.66	23.17	20.16	18.91
27	14.51	12.47	11.41	9.79	20.61	17.72	15.88	13.74	31.80	26.03	23.50	20.44	19.18
28	14.44	12.41	11.35	9.74	20.80	17.89	16.03	13.86	32.35	26.48	23.91	20.79	19.51
29	14.44	12.40	11.35	9.73	21.07	18.12	16.24	14.04	33.01	27.02	24.40	21.22	19.90
30	14.50	12.46	11.40	9.78	21.42	18.43	16.52	14.28	33.78	27.65	24.97	21.72	20.36
31	14.64	12.58	11.52	9.88	21.86	18.81	16.86	14.58	34.66	28.37	25.64	22.30	20.89
32	14.85	12.76	11.69	10.02	22.39	19.26	17.27	14.94	35.68	29.20	26.39	22.96	21.48
33	15.14	13.00	11.92	10.22	22.99	19.78	17.75	15.35	36.80	30.13	27.24	23.70	22.14
34	15.49	13.31	12.20	10.47	23.68	20.37	18.29	15.83	38.04	31.14	28.17	24.52	22.85
35	15.91	13.67	12.53	10.76	24.46	21.03	18.89	16.36	39.38	32.23	29.17	25.40	23.60
36	16.39	14.08	12.92	11.10	25.31	21.77	19.56	16.94	40.81	33.41	30.24	26.34	24.40
37	16.93	14.54	13.35	11.47	26.25	22.58	20.30	17.59	42.33	34.65	31.38	27.34	25.23
38	17.52	15.05	13.82	11.88	27.28	23.47	21.10	18.29	43.92	35.95	32.57	28.39	26.07
39	18.17	15.60	14.33	12.32	28.39	24.42	21.96	19.04	45.58	37.31	33.81	29.48	26.94
40	18.86	16.20	14.88	12.80	29.59	25.45	22.90	19.85	47.30	38.72	35.10	30.61	27.81
41	19.55	16.79	15.43	13.27	30.83	26.52	23.86	20.69	49.14	40.22	36.47	31.80	28.71
42	20.22	17.37	15.96	13.72	32.09	27.60	24.84	21.54	51.12	41.84	37.94	33.08	29.67
43	20.90	17.95	16.50	14.18	33.40	28.73	25.85	22.41	53.22	43.56	39.50	34.43	30.65
44	21.63	18.58	17.07	14.67	34.79	29.92	26.92	23.33	55.41	45.35	41.12	35.83	31.64
45	22.43	19.27	17.70	15.20	36.27	31.20	28.07	24.30	57.65	47.19	42.78	37.25	32.62
46	23.34	20.05	18.41	15.80	37.89	32.59	29.31	25.35	59.93	49.06	44.45	38.67	33.56
47	24.40	20.96	19.24	16.49	39.67	34.12	30.66	26.49	62.21	50.92	46.11	40.07	34.45
48	25.64	22.03	20.20	17.28	41.62	35.80	32.15	27.74	64.46	52.77	47.74	41.43	35.26
49	27.09	23.27	21.32	18.21	43.80	37.67	33.79	29.11	66.66	54.56	49.32	42.72	35.99
50	28.78	24.73	22.63	19.28	46.20	39.74	35.61	30.60	68.76	56.28	50.82	43.92	36.62
51	30.70	26.37	24.10	20.48	48.83	42.00	37.58	32.21	70.80	57.96	52.26	45.04	37.16
52	32.77	28.15	25.69	21.76	51.63	44.41	39.68	33.89	72.83	59.61	53.67	46.10	37.63
53	35.02	30.08	27.40	23.12	54.61	46.97	41.88	35.64	74.83	61.25	55.04	47.10	38.04
54	37.43	32.15	29.22	24.55	57.76	49.68	44.21	37.45	76.82	62.88	56.38	48.03	38.38
55	40.01	34.37	31.16	26.04	61.08	52.54	46.64	39.31	78.79	64.49	57.69	48.89	38.67
56	42.75	36.73	33.21	27.59	64.58	55.55	49.18	41.20	80.73	66.08	58.95	49.67	38.89
57	45.67	39.23	35.36	29.18	68.26	58.71	51.82	43.12	82.66	67.66	60.18	50.35	39.06
58	48.75	41.87	37.62	30.79	72.11	62.03	54.56	45.04	84.58	69.23	61.36	50.94	39.19
59	51.99	44.66	39.97	32.43	76.14	65.49	57.39	46.95	86.47	70.78	62.50	51.41	39.26
60	55.41	47.59	42.42	34.06	80.34	69.10	60.31	48.82	88.34	72.31	63.59	51.77	39.30

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 2A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	25.36	19.56	17.08	14.16	27.36	21.02	18.56	15.70	47.71	36.14	32.63	28.43	26.64
19	24.45	18.87	16.47	13.65	27.36	21.02	18.56	15.70	47.71	36.14	32.63	28.43	26.64
20	23.55	18.17	15.86	13.15	27.36	21.02	18.56	15.70	47.71	36.14	32.63	28.43	26.64
21	22.64	17.47	15.24	12.61	27.36	21.02	18.53	15.67	47.71	36.14	32.60	28.36	26.59
22	21.82	16.84	14.67	12.13	27.36	21.02	18.52	15.64	47.71	36.14	32.56	28.30	26.53
23	21.09	16.27	14.17	11.71	27.36	21.02	18.50	15.61	47.71	36.14	32.54	28.26	26.49
24	20.44	15.77	13.73	11.33	27.36	21.02	18.49	15.59	47.78	36.19	32.57	28.26	26.50
25	19.88	15.34	13.34	11.01	27.36	21.02	18.49	15.58	47.93	36.30	32.66	28.32	26.57
26	19.40	14.97	13.02	10.74	27.36	21.02	18.48	15.57	48.17	36.49	32.82	28.45	26.69
27	19.01	14.67	12.76	10.52	27.36	21.02	18.48	15.56	48.51	36.74	33.04	28.63	26.87
28	18.71	14.43	12.55	10.35	27.36	21.02	18.48	15.56	48.93	37.06	33.33	28.88	27.10
29	18.48	14.26	12.40	10.23	27.43	21.08	18.53	15.60	49.44	37.44	33.68	29.18	27.38
30	18.35	14.16	12.32	10.15	27.60	21.20	18.65	15.70	50.04	37.90	34.10	29.54	27.71
31	18.31	14.13	12.29	10.13	27.86	21.40	18.83	15.85	50.73	38.42	34.57	29.96	28.08
32	18.36	14.17	12.33	10.17	28.20	21.67	19.07	16.06	51.50	39.00	35.11	30.44	28.49
33	18.51	14.28	12.44	10.26	28.65	22.01	19.38	16.32	52.35	39.65	35.71	30.96	28.93
34	18.75	14.47	12.60	10.40	29.18	22.42	19.75	16.64	53.30	40.37	36.37	31.55	29.41
35	19.07	14.71	12.82	10.58	29.82	22.91	20.19	17.02	54.34	41.15	37.09	32.18	29.92
36	19.46	15.01	13.09	10.81	30.56	23.48	20.70	17.45	55.47	42.01	37.88	32.88	30.46
37	19.93	15.37	13.41	11.08	31.40	24.13	21.28	17.95	56.69	42.94	38.73	33.63	31.04
38	20.46	15.79	13.77	11.38	32.36	24.86	21.93	18.51	58.02	43.94	39.66	34.44	31.64
39	21.05	16.24	14.18	11.72	33.42	25.68	22.66	19.13	59.45	45.02	40.64	35.31	32.28
40	21.71	16.75	14.62	12.09	34.60	26.58	23.46	19.81	60.98	46.18	41.70	36.23	32.93
41	22.39	17.28	15.09	12.47	35.90	27.58	24.35	20.56	62.74	47.51	42.91	37.29	33.68
42	23.12	17.84	15.58	12.88	37.32	28.67	25.32	21.37	64.79	49.07	44.32	38.51	34.54
43	23.89	18.43	16.10	13.30	38.85	29.85	26.36	22.24	67.06	50.79	45.87	39.85	35.48
44	24.73	19.08	16.66	13.76	40.50	31.12	27.47	23.17	69.45	52.60	47.50	41.24	36.43
45	25.64	19.78	17.27	14.26	42.24	32.46	28.65	24.15	71.88	54.44	49.15	42.65	37.36
46	26.65	20.56	17.94	14.80	44.09	33.88	29.88	25.17	74.27	56.25	50.77	44.01	38.20
47	27.76	21.42	18.68	15.39	46.03	35.37	31.18	26.23	76.53	57.96	52.28	45.27	38.93
48	29.00	22.37	19.50	16.04	48.05	36.92	32.53	27.33	78.58	59.52	53.64	46.38	39.50
49	30.37	23.43	20.40	16.75	50.15	38.54	33.92	28.44	80.34	60.85	54.79	47.28	39.86
50	31.89	24.61	21.40	17.53	52.33	40.21	35.35	29.58	81.71	61.88	55.66	47.93	39.98
51	33.55	25.89	22.48	18.37	54.59	41.95	36.83	30.73	82.77	62.69	56.30	48.35	39.91
52	35.33	27.26	23.63	19.25	56.94	43.75	38.35	31.89	83.65	63.35	56.81	48.62	39.71
53	37.22	28.72	24.86	20.16	59.37	45.62	39.91	33.07	84.34	63.88	57.17	48.75	39.39
54	39.24	30.27	26.14	21.11	61.90	47.56	41.52	34.25	84.85	64.26	57.39	48.72	38.95
55	41.36	31.91	27.49	22.09	64.51	49.57	43.17	35.42	85.17	64.51	57.47	48.54	38.40
56	43.61	33.64	28.91	23.09	67.21	51.64	44.85	36.59	85.31	64.61	57.41	48.20	37.76
57	45.97	35.47	30.38	24.10	70.00	53.78	46.57	37.73	85.31	64.61	57.24	47.72	37.04
58	48.45	37.38	31.91	25.11	72.87	55.99	48.32	38.84	85.31	64.61	57.05	47.19	36.31
59	51.04	39.38	33.49	26.12	75.84	58.27	50.10	39.90	85.31	64.61	56.83	46.58	35.59
60	53.75	41.47	35.13	27.11	78.89	60.62	51.90	40.91	85.31	64.61	56.60	45.91	34.87

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 2A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	19.34	16.48	14.92	12.72	22.02	18.47	16.53	14.26	32.93	26.95	24.43	21.36	20.01
19	18.76	15.96	14.45	12.32	22.02	18.47	16.53	14.26	32.93	26.95	24.43	21.36	20.01
20	18.18	15.43	13.97	11.91	22.02	18.47	16.53	14.26	32.93	26.95	24.43	21.36	20.01
21	17.59	14.91	13.48	11.48	22.02	18.47	16.51	14.23	32.93	26.95	24.40	21.31	19.97
22	17.07	14.44	13.05	11.10	22.02	18.47	16.49	14.20	32.93	26.95	24.38	21.26	19.93
23	16.64	14.04	12.68	10.78	22.02	18.47	16.48	14.17	32.95	26.97	24.38	21.25	19.91
24	16.26	13.69	12.36	10.50	22.02	18.47	16.47	14.16	33.09	27.08	24.47	21.31	19.97
25	15.97	13.41	12.10	10.27	22.02	18.47	16.46	14.14	33.34	27.28	24.65	21.45	20.11
26	15.75	13.18	11.89	10.10	22.04	18.48	16.47	14.14	33.70	27.58	24.91	21.67	20.33
27	15.60	13.02	11.75	9.97	22.16	18.55	16.53	14.19	34.19	27.98	25.26	21.97	20.62
28	15.51	12.91	11.65	9.89	22.36	18.67	16.64	14.28	34.78	28.47	25.70	22.35	20.97
29	15.45	12.87	11.62	9.86	22.65	18.86	16.81	14.43	35.49	29.05	26.23	22.81	21.39
30	15.46	12.88	11.63	9.87	22.97	19.12	17.05	14.64	36.31	29.72	26.84	23.35	21.89
31	15.56	12.96	11.71	9.94	23.36	19.46	17.35	14.90	37.26	30.50	27.56	23.97	22.46
32	15.73	13.11	11.85	10.06	23.84	19.86	17.72	15.22	38.36	31.39	28.37	24.68	23.09
33	15.98	13.32	12.05	10.23	24.41	20.34	18.15	15.60	39.56	32.39	29.28	25.48	23.80
34	16.30	13.60	12.30	10.45	25.06	20.88	18.65	16.03	40.89	33.45	30.22	26.27	24.49
35	16.70	13.93	12.61	10.72	25.80	21.50	19.22	16.52	42.33	34.46	31.15	27.10	25.18
36	17.16	14.31	12.96	11.02	26.62	22.20	19.85	17.07	43.87	35.56	32.15	27.98	25.91
37	17.68	14.75	13.36	11.37	27.54	22.97	20.54	17.68	45.50	36.72	33.22	28.91	26.68
38	18.26	15.23	13.81	11.75	28.55	23.81	21.31	18.34	47.21	37.95	34.34	29.90	27.47
39	18.89	15.76	14.29	12.17	29.65	24.74	22.14	19.06	49.00	39.24	35.52	30.94	28.27
40	19.57	16.33	14.82	12.62	30.84	25.73	23.04	19.84	50.72	40.59	36.75	32.01	29.09
41	20.26	16.91	15.35	13.07	32.10	26.78	23.98	20.66	52.54	42.04	38.08	33.17	29.95
42	20.94	17.48	15.87	13.51	33.40	27.87	24.96	21.50	54.54	43.65	39.54	34.44	30.89
43	21.65	18.07	16.40	13.96	34.76	29.01	25.98	22.37	56.68	45.37	41.09	35.79	31.86
44	22.40	18.70	16.97	14.44	36.21	30.22	27.06	23.29	58.92	47.16	42.71	37.18	32.84
45	23.23	19.40	17.59	14.96	37.77	31.51	28.21	24.26	61.21	49.00	44.37	38.60	33.80
46	24.17	20.18	18.30	15.55	39.44	32.91	29.45	25.31	63.52	50.86	46.03	40.01	34.72
47	25.24	21.08	19.10	16.21	41.26	34.43	30.79	26.43	65.79	52.68	47.65	41.37	35.57
48	26.48	22.11	20.02	16.97	43.23	36.08	32.24	27.64	67.99	54.45	49.22	42.67	36.32
49	27.91	23.31	21.09	17.84	45.39	37.89	33.83	28.94	70.08	56.13	50.69	43.86	36.96
50	29.56	24.70	22.32	18.84	47.74	39.86	35.55	30.35	72.00	57.68	52.03	44.92	37.46
51	31.41	26.25	23.69	19.95	50.27	41.99	37.40	31.84	73.79	59.14	53.27	45.86	37.85
52	33.41	27.93	25.17	21.13	52.96	44.24	39.34	33.39	75.53	60.55	54.45	46.73	38.15
53	35.57	29.74	26.76	22.38	55.80	46.63	41.39	35.00	77.21	61.91	55.57	47.51	38.37
54	37.88	31.68	28.45	23.69	58.79	49.15	43.54	36.65	78.83	63.22	56.63	48.21	38.52
55	40.35	33.75	30.24	25.05	61.94	51.80	45.77	38.34	80.38	64.49	57.63	48.80	38.60
56	42.97	35.96	32.13	26.46	65.24	54.57	48.10	40.05	81.88	65.72	58.57	49.30	38.61
57	45.74	38.29	34.12	27.91	68.69	57.48	50.51	41.77	83.33	66.90	59.44	49.70	38.56
58	48.67	40.75	36.19	29.37	72.30	60.52	53.00	43.49	84.76	68.07	60.28	50.00	38.47
59	51.76	43.34	38.35	30.85	76.06	63.69	55.57	45.19	86.18	69.24	61.08	50.21	38.35
60	54.99	46.06	40.60	32.32	79.98	66.98	58.21	46.84	87.58	70.39	61.85	50.31	38.20

## STANDARD INSURANCE COMPANY

Policy Form B152													
Occupation Class 2P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	15.11	12.98	11.93	10.28	16.92	14.56	13.10	11.38	25.02	20.48	18.56	16.23	15.20
19	14.83	12.74	11.71	10.09	17.14	14.75	13.27	11.53	25.34	20.74	18.81	16.44	15.40
20	14.54	12.49	11.48	9.89	17.37	14.94	13.44	11.68	25.67	21.01	19.05	16.65	15.60
21	14.24	12.23	11.22	9.66	17.59	15.13	13.59	11.80	26.00	21.28	19.27	16.83	15.77
22	14.06	12.08	11.07	9.52	17.91	15.40	13.83	12.00	26.47	21.67	19.60	17.10	16.02
23	14.00	12.03	11.02	9.47	18.33	15.76	14.14	12.26	27.11	22.19	20.06	17.48	16.38
24	14.07	12.08	11.07	9.50	18.85	16.21	14.54	12.59	28.00	22.92	20.71	18.03	16.90
25	14.25	12.24	11.21	9.62	19.47	16.75	15.01	12.99	29.09	23.82	21.51	18.72	17.55
26	14.56	12.51	11.45	9.82	20.19	17.36	15.56	13.46	30.46	24.93	22.51	19.59	18.37
27	14.93	12.83	11.74	10.07	21.01	18.07	16.19	14.00	31.97	26.17	23.63	20.55	19.28
28	15.33	13.17	12.05	10.33	21.87	18.81	16.86	14.58	33.55	27.46	24.79	21.56	20.23
29	15.75	13.53	12.38	10.62	22.77	19.59	17.55	15.18	35.17	28.79	26.00	22.61	21.21
30	16.19	13.91	12.73	10.92	23.70	20.39	18.28	15.80	36.84	30.15	27.23	23.68	22.21
31	16.66	14.31	13.10	11.24	24.66	21.21	19.02	16.45	38.54	31.54	28.50	24.79	23.22
32	17.15	14.73	13.50	11.58	25.63	22.04	19.77	17.10	40.26	32.95	29.78	25.91	24.24
33	17.67	15.18	13.91	11.94	26.61	22.89	20.54	17.77	42.00	34.38	31.09	27.05	25.26
34	18.22	15.65	14.35	12.32	27.62	23.76	21.33	18.46	43.77	35.83	32.41	28.21	26.29
35	18.81	16.16	14.82	12.73	28.67	24.66	22.15	19.18	45.56	37.29	33.75	29.39	27.31
36	19.44	16.70	15.32	13.16	29.78	25.61	23.01	19.93	47.38	38.78	35.11	30.58	28.32
37	20.12	17.28	15.86	13.63	30.94	26.62	23.92	20.73	49.23	40.30	36.50	31.80	29.34
38	20.84	17.91	16.44	14.13	32.19	27.68	24.89	21.57	51.12	41.85	37.91	33.05	30.35
39	21.62	18.57	17.06	14.67	33.51	28.82	25.92	22.47	53.05	43.42	39.35	34.31	31.35
40	22.45	19.28	17.72	15.23	34.93	30.04	27.03	23.43	55.02	45.03	40.82	35.60	32.34
41	23.24	19.97	18.35	15.78	36.37	31.28	28.15	24.41	57.05	46.70	42.34	36.92	33.34
42	23.96	20.58	18.92	16.26	37.78	32.50	29.24	25.36	59.17	48.43	43.92	38.30	34.34
43	24.66	21.18	19.47	16.73	39.21	33.73	30.35	26.31	61.36	50.22	45.54	39.70	35.34
44	25.38	21.80	20.04	17.22	40.70	35.01	31.50	27.29	63.59	52.05	47.19	41.12	36.31
45	26.20	22.50	20.67	17.75	42.29	36.37	32.72	28.33	65.85	53.90	48.86	42.55	37.25
46	27.15	23.32	21.42	18.38	44.01	37.86	34.04	29.45	68.12	55.75	50.52	43.95	38.14
47	28.30	24.31	22.31	19.12	45.92	39.50	35.49	30.67	70.37	57.60	52.16	45.33	38.96
48	29.69	25.51	23.39	20.01	48.04	41.32	37.11	32.02	72.59	59.42	53.76	46.65	39.71
49	31.38	26.95	24.70	21.09	50.42	43.37	38.91	33.51	74.76	61.19	55.32	47.91	40.37
50	33.41	28.70	26.26	22.38	53.09	45.67	40.92	35.16	76.86	62.92	56.81	49.09	40.94
51	35.74	30.70	28.06	23.84	56.02	48.19	43.12	36.95	78.92	64.60	58.25	50.20	41.42
52	38.28	32.88	30.01	25.42	59.15	50.88	45.45	38.83	80.95	66.26	59.65	51.24	41.83
53	41.04	35.25	32.11	27.09	62.47	53.73	47.91	40.77	82.96	67.90	61.01	52.21	42.17
54	44.00	37.80	34.35	28.86	65.97	56.75	50.50	42.78	84.94	69.53	62.34	53.11	42.44
55	47.18	40.53	36.74	30.71	69.67	59.93	53.20	44.83	86.90	71.13	63.63	53.93	42.65
56	50.56	43.43	39.27	32.62	73.55	63.27	56.01	46.92	88.84	72.72	64.87	54.66	42.80
57	54.14	46.51	41.92	34.59	77.62	66.76	58.93	49.03	90.76	74.29	66.07	55.29	42.89
58	57.93	49.76	44.70	36.59	81.87	70.42	61.95	51.13	92.66	75.84	67.23	55.81	42.93
59	61.91	53.18	47.60	38.61	86.30	74.23	65.06	53.22	94.53	77.38	68.33	56.21	42.93
60	66.09	56.77	50.60	40.62	90.92	78.20	68.25	55.25	96.38	78.89	69.38	56.48	42.88



**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 2P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	26.38	20.35	17.77	14.73	28.23	21.69	19.14	16.20	48.95	37.07	33.48	29.16	27.33
19	25.90	19.99	17.45	14.46	28.75	22.09	19.50	16.50	49.86	37.76	34.10	29.70	27.83
20	25.39	19.59	17.10	14.18	29.27	22.49	19.85	16.80	50.77	38.45	34.72	30.24	28.34
21	24.84	19.16	16.72	13.84	29.80	22.89	20.19	17.06	51.67	39.14	35.30	30.71	28.80
22	24.36	18.79	16.38	13.54	30.33	23.31	20.53	17.34	52.60	39.84	35.90	31.20	29.25
23	23.95	18.48	16.09	13.30	30.88	23.72	20.88	17.62	53.55	40.55	36.52	31.71	29.73
24	23.63	18.23	15.86	13.10	31.43	24.15	21.25	17.91	54.54	41.31	37.18	32.26	30.25
25	23.38	18.04	15.69	12.95	32.00	24.59	21.62	18.22	55.67	42.16	37.93	32.89	30.85
26	23.19	17.89	15.56	12.83	32.53	25.00	21.98	18.51	56.83	43.04	38.72	33.56	31.49
27	23.05	17.78	15.47	12.75	33.01	25.37	22.30	18.78	58.02	43.95	39.52	34.25	32.15
28	22.96	17.72	15.41	12.70	33.44	25.69	22.59	19.01	59.23	44.86	40.35	34.96	32.82
29	22.94	17.70	15.39	12.69	33.88	26.03	22.89	19.27	60.46	45.79	41.19	35.69	33.49
30	22.97	17.72	15.42	12.71	34.39	26.42	23.24	19.56	61.71	46.74	42.05	36.44	34.18
31	23.08	17.81	15.49	12.78	34.95	26.85	23.62	19.89	62.96	47.69	42.92	37.19	34.85
32	23.26	17.95	15.62	12.88	35.56	27.32	24.04	20.25	64.21	48.63	43.78	37.95	35.52
33	23.52	18.15	15.80	13.04	36.23	27.84	24.50	20.64	65.46	49.58	44.65	38.71	36.17
34	23.86	18.41	16.04	13.23	36.96	28.40	25.01	21.08	66.72	50.53	45.53	39.49	36.81
35	24.27	18.72	16.32	13.47	37.77	29.02	25.57	21.56	68.00	51.50	46.42	40.28	37.44
36	24.75	19.09	16.65	13.75	38.67	29.72	26.19	22.09	69.31	52.49	47.34	41.09	38.07
37	25.30	19.52	17.02	14.06	39.66	30.48	26.87	22.67	70.66	53.52	48.28	41.91	38.69
38	25.91	19.99	17.44	14.41	40.76	31.32	27.63	23.31	72.05	54.57	49.25	42.77	39.30
39	26.58	20.51	17.90	14.80	41.97	32.25	28.46	24.02	73.51	55.67	50.26	43.66	39.91
40	27.32	21.07	18.40	15.21	43.30	33.27	29.37	24.79	75.03	56.83	51.32	44.59	40.52
41	28.06	21.65	18.90	15.63	44.74	34.38	30.35	25.62	76.74	58.12	52.49	45.61	41.20
42	28.78	22.20	19.39	16.03	46.27	35.55	31.39	26.50	78.69	59.60	53.83	46.77	41.96
43	29.52	22.77	19.89	16.44	47.89	36.80	32.49	27.42	80.80	61.20	55.28	48.01	42.76
44	30.31	23.39	20.42	16.87	49.61	38.12	33.65	28.39	83.01	62.87	56.77	49.30	43.55
45	31.21	24.08	21.02	17.35	51.43	39.52	34.88	29.40	85.22	64.54	58.27	50.56	44.29
46	32.22	24.86	21.70	17.90	53.36	41.00	36.17	30.47	87.37	66.17	59.72	51.77	44.94
47	33.40	25.77	22.47	18.52	55.40	42.57	37.53	31.58	89.37	67.69	61.05	52.86	45.46
48	34.77	26.82	23.38	19.23	57.56	44.22	38.96	32.73	91.15	69.03	62.22	53.80	45.81
49	36.35	28.05	24.42	20.05	59.82	45.96	40.45	33.92	92.62	70.15	63.17	54.51	45.95
50	38.19	29.46	25.62	20.99	62.19	47.79	42.01	35.15	93.71	70.98	63.83	54.97	45.85
51	40.24	31.05	26.96	22.03	64.67	49.69	43.62	36.40	94.48	71.56	64.27	55.19	45.55
52	42.46	32.76	28.40	23.13	67.24	51.67	45.29	37.66	95.05	71.99	64.55	55.26	45.12
53	44.83	34.59	29.93	24.28	69.91	53.72	47.00	38.94	95.42	72.27	64.69	55.16	44.56
54	47.36	36.54	31.56	25.49	72.67	55.84	48.75	40.21	95.60	72.40	64.67	54.90	43.88
55	50.04	38.61	33.26	26.73	75.52	58.03	50.54	41.47	95.57	72.38	64.49	54.47	43.09
56	52.88	40.80	35.05	28.00	78.45	60.28	52.36	42.71	95.35	72.22	64.17	53.87	42.20
57	55.86	43.10	36.92	29.28	81.47	62.60	54.21	43.91	94.98	71.94	63.73	53.13	41.24
58	58.98	45.51	38.85	30.57	84.56	64.98	56.07	45.07	94.62	71.66	63.27	52.33	40.28
59	62.24	48.02	40.84	31.85	87.73	67.41	57.96	46.16	95.31	72.19	63.50	52.05	39.76
60	65.64	50.64	42.90	33.11	90.97	69.90	59.86	47.18	95.91	72.64	63.64	51.62	39.20

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 2P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	16.24	13.95	12.82	11.05	18.19	15.65	14.08	12.23	26.90	22.02	19.95	17.45	16.34
19	15.94	13.70	12.59	10.85	18.43	15.86	14.27	12.39	27.24	22.30	20.22	17.67	16.56
20	15.63	13.43	12.34	10.63	18.67	16.06	14.45	12.56	27.60	22.59	20.48	17.90	16.77
21	15.31	13.15	12.06	10.38	18.91	16.26	14.61	12.69	27.95	22.88	20.72	18.09	16.95
22	15.11	12.99	11.90	10.23	19.25	16.56	14.87	12.90	28.46	23.30	21.07	18.38	17.22
23	15.05	12.93	11.85	10.18	19.70	16.94	15.20	13.18	29.14	23.85	21.56	18.79	17.61
24	15.13	12.99	11.90	10.21	20.26	17.43	15.63	13.53	30.10	24.64	22.26	19.38	18.17
25	15.32	13.16	12.05	10.34	20.93	18.01	16.14	13.96	31.27	25.61	23.12	20.12	18.87
26	15.65	13.45	12.31	10.56	21.70	18.66	16.73	14.47	32.74	26.80	24.20	21.06	19.75
27	16.05	13.79	12.62	10.74	22.59	19.43	17.40	15.05	34.37	28.13	25.40	22.09	20.73
28	16.48	14.16	12.89	10.92	23.51	20.22	18.12	15.67	36.07	29.52	26.65	23.18	21.75
29	16.93	14.54	13.13	11.13	24.48	21.06	18.87	16.20	37.81	30.95	27.95	24.31	22.80
30	17.40	14.86	13.40	11.37	25.48	21.90	19.52	16.74	39.60	32.41	29.27	25.46	23.88
31	17.91	15.18	13.70	11.62	26.51	22.62	20.17	17.31	41.43	33.91	30.64	26.65	24.96
32	18.44	15.54	14.03	11.90	27.55	23.36	20.84	17.89	43.28	35.42	32.01	27.85	26.06
33	19.00	15.92	14.38	12.21	28.61	24.12	21.53	18.49	45.15	36.96	33.42	29.08	27.15
34	19.59	16.34	14.77	12.55	29.69	24.92	22.25	19.11	47.05	38.52	34.84	30.33	28.26
35	20.18	16.80	15.20	12.91	30.82	25.75	23.00	19.77	48.98	40.09	36.28	31.59	29.36
36	20.77	17.30	15.66	13.31	32.00	26.64	23.81	20.47	50.93	41.69	37.74	32.87	30.44
37	21.41	17.84	16.15	13.74	33.12	27.58	24.66	21.21	52.92	43.32	39.24	34.19	31.54
38	22.11	18.43	16.69	14.20	34.33	28.59	25.58	22.01	54.95	44.99	40.75	35.48	32.59
39	22.86	19.06	17.27	14.70	35.63	29.68	26.56	22.86	57.03	46.49	42.08	36.65	33.49
40	23.66	19.73	17.89	15.23	37.02	30.85	27.61	23.77	59.15	47.98	43.45	37.84	34.39
41	24.45	20.39	18.49	15.74	38.46	32.05	28.70	24.71	61.33	49.55	44.88	39.09	35.30
42	25.16	20.99	19.04	16.21	39.90	33.26	29.78	25.64	63.61	51.23	46.40	40.41	36.24
43	25.87	21.58	19.57	16.66	41.38	34.49	30.88	26.59	65.96	52.97	47.98	41.78	37.19
44	26.62	22.20	20.13	17.13	42.93	35.78	32.04	27.57	68.36	54.76	49.59	43.17	38.12
45	27.45	22.90	20.76	17.65	44.57	37.16	33.26	28.60	70.69	56.56	51.21	44.55	39.01
46	28.42	23.71	21.49	18.26	46.35	38.64	34.57	29.71	72.93	58.36	52.82	45.91	39.84
47	29.58	24.67	22.35	18.97	48.29	40.27	36.00	30.90	75.12	60.12	54.38	47.21	40.59
48	30.96	25.83	23.39	19.82	50.42	42.05	37.57	32.20	77.23	61.82	55.88	48.44	41.23
49	32.62	27.23	24.63	20.83	52.77	44.02	39.29	33.61	79.23	63.43	57.28	49.56	41.77
50	34.60	28.89	26.10	22.03	55.37	46.20	41.19	35.16	81.08	64.93	58.57	50.56	42.17
51	36.86	30.79	27.78	23.39	58.19	48.56	43.25	36.81	82.81	66.34	59.75	51.45	42.45
52	39.33	32.85	29.60	24.84	61.17	51.07	45.41	38.54	84.47	67.69	60.88	52.24	42.65
53	41.99	35.09	31.56	26.39	64.33	53.73	47.68	40.31	86.07	68.99	61.93	52.95	42.77
54	44.84	37.48	33.65	28.02	67.65	56.52	50.06	42.14	87.60	70.25	62.92	53.56	42.80
55	47.90	40.05	35.87	29.71	71.13	59.45	52.53	43.99	89.07	71.45	63.85	54.06	42.76
56	51.14	42.77	38.21	31.47	74.78	62.52	55.10	45.87	90.47	72.60	64.70	54.46	42.65
57	54.57	45.65	40.67	33.26	78.58	65.72	57.75	47.75	91.82	73.70	65.49	54.75	42.48
58	58.19	48.69	43.24	35.09	82.54	69.06	60.48	49.62	93.15	74.80	66.24	54.94	42.27
59	61.99	51.89	45.91	36.92	86.66	72.53	63.28	51.45	94.73	76.08	67.12	55.17	42.14
60	65.98	55.24	48.68	38.74	90.93	76.13	66.15	53.23	96.27	77.33	67.95	55.27	41.96

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 2P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	15.25	13.10	12.03	10.37	17.35	14.92	13.43	11.67	25.95	21.24	19.26	16.83	15.77
19	15.00	12.88	11.84	10.20	17.60	15.14	13.62	11.84	26.32	21.54	19.53	17.07	15.99
20	14.73	12.65	11.63	10.02	17.85	15.35	13.81	12.01	26.69	21.85	19.81	17.31	16.22
21	14.45	12.42	11.40	9.81	18.09	15.56	13.99	12.14	27.06	22.15	20.06	17.51	16.41
22	14.30	12.29	11.27	9.69	18.44	15.86	14.24	12.35	27.58	22.58	20.42	17.81	16.69
23	14.28	12.26	11.24	9.66	18.89	16.25	14.58	12.63	28.27	23.14	20.92	18.23	17.09
24	14.37	12.34	11.30	9.71	19.44	16.72	15.00	12.99	29.22	23.92	21.61	18.82	17.64
25	14.58	12.53	11.47	9.84	20.10	17.29	15.49	13.41	30.43	24.91	22.50	19.58	18.36
26	14.92	12.82	11.73	10.06	20.87	17.95	16.09	13.92	31.92	26.13	23.59	20.53	19.25
27	15.30	13.14	12.02	10.31	21.72	18.68	16.74	14.48	33.51	27.43	24.77	21.54	20.21
28	15.70	13.49	12.34	10.58	22.60	19.44	17.42	15.06	35.17	28.78	25.99	22.60	21.20
29	16.13	13.85	12.68	10.87	23.53	20.24	18.14	15.68	36.87	30.18	27.25	23.70	22.23
30	16.58	14.24	13.04	11.18	24.49	21.07	18.88	16.33	38.62	31.61	28.55	24.83	23.28
31	17.06	14.65	13.42	11.51	25.48	21.91	19.65	16.99	40.39	33.06	29.87	25.98	24.34
32	17.56	15.09	13.82	11.86	26.47	22.77	20.42	17.67	42.19	34.53	31.21	27.15	25.40
33	18.10	15.55	14.25	12.22	27.49	23.65	21.22	18.36	44.01	36.02	32.57	28.34	26.47
34	18.67	16.03	14.70	12.62	28.54	24.55	22.03	19.07	45.84	37.52	33.94	29.54	27.53
35	19.27	16.56	15.18	13.04	29.63	25.48	22.89	19.82	47.71	39.05	35.34	30.77	28.59
36	19.92	17.11	15.70	13.49	30.77	26.47	23.78	20.60	49.61	40.61	36.76	32.02	29.66
37	20.62	17.71	16.26	13.97	31.98	27.50	24.72	21.42	51.56	42.20	38.22	33.30	30.72
38	21.36	18.35	16.85	14.48	33.26	28.61	25.72	22.29	53.55	43.83	39.71	34.61	31.79
39	22.15	19.03	17.48	15.03	34.63	29.78	26.79	23.22	55.59	45.51	41.24	35.96	32.85
40	23.00	19.76	18.15	15.61	36.09	31.04	27.93	24.21	57.70	47.23	42.81	37.33	33.92
41	23.83	20.47	18.81	16.18	37.58	32.32	29.09	25.22	59.90	49.03	44.45	38.77	35.00
42	24.61	21.14	19.43	16.70	39.06	33.60	30.23	26.21	62.22	50.93	46.18	40.27	36.11
43	25.38	21.80	20.04	17.22	40.56	34.89	31.40	27.22	64.63	52.90	47.97	41.82	37.22
44	26.19	22.50	20.67	17.76	42.13	36.24	32.60	28.25	67.10	54.93	49.80	43.39	38.32
45	27.08	23.26	21.37	18.35	43.79	37.67	33.88	29.34	69.61	56.97	51.64	44.97	39.38
46	28.09	24.13	22.16	19.01	45.59	39.21	35.26	30.51	72.11	59.03	53.48	46.53	40.37
47	29.26	25.13	23.07	19.77	47.56	40.91	36.76	31.77	74.59	61.06	55.29	48.05	41.30
48	30.63	26.31	24.13	20.65	49.73	42.78	38.41	33.14	77.02	63.04	57.04	49.50	42.13
49	32.25	27.71	25.38	21.68	52.14	44.85	40.24	34.65	79.36	64.96	58.72	50.86	42.86
50	34.16	29.34	26.85	22.88	54.83	47.16	42.26	36.32	81.60	66.79	60.31	52.12	43.46
51	36.31	31.19	28.50	24.22	57.76	49.68	44.46	38.10	83.75	68.55	61.82	53.27	43.95
52	38.64	33.19	30.29	25.65	60.87	52.36	46.78	39.96	85.87	70.28	63.27	54.35	44.37
53	41.15	35.35	32.19	27.17	64.17	55.19	49.22	41.88	87.94	71.98	64.68	55.35	44.70
54	43.84	37.66	34.22	28.75	67.65	58.19	51.78	43.86	89.97	73.65	66.04	56.26	44.95
55	46.70	40.12	36.37	30.40	71.31	61.33	54.45	45.89	91.97	75.28	67.34	57.08	45.14
56	49.74	42.73	38.63	32.10	75.14	64.63	57.22	47.94	93.93	76.89	68.59	57.79	45.25
57	52.95	45.49	41.00	33.83	79.15	68.08	60.09	50.00	95.86	78.46	69.78	58.39	45.30
58	56.34	48.39	43.48	35.59	83.34	71.68	63.06	52.05	97.74	80.01	70.92	58.87	45.29
59	59.89	51.44	46.04	37.35	87.70	75.43	66.11	54.08	99.60	81.52	71.99	59.22	45.23
60	63.61	54.64	48.70	39.10	92.23	79.33	69.24	56.05	101.42	83.01	73.01	59.43	45.12

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 2P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	26.44	20.40	17.81	14.76	28.53	21.92	19.35	16.38	49.76	37.68	34.03	29.64	27.78
19	25.98	20.05	17.50	14.51	29.07	22.34	19.72	16.69	50.70	38.40	34.68	30.20	28.30
20	25.48	19.66	17.17	14.23	29.61	22.75	20.08	17.00	51.64	39.11	35.32	30.76	28.83
21	24.95	19.25	16.79	13.90	30.15	23.17	20.42	17.26	52.58	39.82	35.92	31.25	29.30
22	24.49	18.90	16.46	13.61	30.70	23.59	20.78	17.55	53.54	40.55	36.54	31.76	29.77
23	24.10	18.60	16.19	13.38	31.27	24.03	21.15	17.84	54.53	41.30	37.19	32.30	30.28
24	23.80	18.36	15.98	13.19	31.85	24.47	21.53	18.15	55.62	42.13	37.91	32.90	30.85
25	23.57	18.18	15.82	13.05	32.43	24.92	21.92	18.47	56.82	43.04	38.72	33.58	31.50
26	23.38	18.04	15.69	12.94	32.97	25.33	22.27	18.76	58.05	43.97	39.55	34.28	32.17
27	23.25	17.93	15.60	12.86	33.45	25.70	22.59	19.03	59.31	44.92	40.40	35.01	32.86
28	23.16	17.87	15.54	12.81	33.88	26.03	22.88	19.27	60.59	45.89	41.27	35.76	33.57
29	23.14	17.85	15.53	12.80	34.34	26.38	23.20	19.53	61.89	46.88	42.16	36.53	34.28
30	23.18	17.89	15.56	12.83	34.87	26.79	23.56	19.83	63.22	47.88	43.08	37.33	35.01
31	23.30	17.98	15.64	12.90	35.45	27.24	23.96	20.17	64.55	48.89	44.00	38.13	35.73
32	23.49	18.12	15.78	13.01	36.08	27.72	24.39	20.55	65.87	49.89	44.91	38.93	36.44
33	23.76	18.33	15.97	13.17	36.77	28.25	24.87	20.95	67.20	50.89	45.84	39.74	37.13
34	24.11	18.60	16.21	13.37	37.53	28.84	25.40	21.40	68.54	51.91	46.77	40.57	37.82
35	24.53	18.93	16.50	13.62	38.37	29.48	25.98	21.90	69.91	52.95	47.73	41.41	38.50
36	25.02	19.31	16.83	13.90	39.29	30.19	26.61	22.44	71.32	54.02	48.71	42.28	39.17
37	25.58	19.74	17.22	14.22	40.31	30.98	27.31	23.04	72.78	55.12	49.73	43.17	39.85
38	26.21	20.22	17.64	14.58	41.44	31.84	28.09	23.70	74.31	56.28	50.79	44.11	40.53
39	26.89	20.75	18.11	14.97	42.68	32.79	28.94	24.42	75.92	57.50	51.90	45.09	41.22
40	27.63	21.32	18.61	15.39	44.04	33.84	29.87	25.22	77.62	58.79	53.08	46.12	41.92
41	28.40	21.91	19.13	15.82	45.52	34.98	30.88	26.07	79.55	60.25	54.41	47.28	42.71
42	29.18	22.51	19.66	16.25	47.09	36.19	31.95	26.97	81.76	61.93	55.93	48.60	43.59
43	29.99	23.14	20.21	16.70	48.77	37.47	33.08	27.92	84.17	63.75	57.58	50.02	44.54
44	30.87	23.81	20.79	17.18	50.55	38.84	34.29	28.92	86.69	65.65	59.29	51.48	45.48
45	31.83	24.55	21.44	17.70	52.43	40.29	35.55	29.97	89.21	67.57	61.00	52.93	46.37
46	32.89	25.38	22.14	18.27	54.42	41.81	36.88	31.07	91.67	69.43	62.66	54.32	47.15
47	34.08	26.29	22.93	18.89	56.50	43.42	38.28	32.20	93.95	71.16	64.18	55.58	47.79
48	35.42	27.32	23.81	19.59	58.69	45.09	39.73	33.37	95.98	72.69	65.52	56.65	48.24
49	36.91	28.48	24.80	20.36	60.96	46.84	41.23	34.57	97.65	73.96	66.59	57.47	48.45
50	38.59	29.77	25.89	21.21	63.33	48.66	42.78	35.79	98.88	74.89	67.35	57.99	48.38
51	40.43	31.19	27.09	22.13	65.78	50.55	44.37	37.02	99.73	75.54	67.84	58.26	48.09
52	42.39	32.71	28.36	23.09	68.32	52.50	46.01	38.27	100.36	76.01	68.16	58.34	47.64
53	44.47	34.31	29.70	24.09	70.94	54.51	47.69	39.51	100.76	76.32	68.31	58.24	47.06
54	46.68	36.01	31.10	25.12	73.64	56.58	49.40	40.74	100.94	76.45	68.28	57.96	46.33
55	49.00	37.80	32.57	26.17	76.42	58.72	51.14	41.96	100.89	76.41	68.08	57.50	45.49
56	51.43	39.68	34.10	27.23	79.27	60.91	52.90	43.15	100.62	76.21	67.72	56.85	44.53
57	53.98	41.65	35.68	28.30	82.20	63.16	54.69	44.30	100.18	75.87	67.22	56.04	43.49
58	56.64	43.70	37.31	29.36	85.19	65.46	56.49	45.40	99.73	75.53	66.69	55.16	42.45
59	59.40	45.83	38.98	30.40	88.25	67.81	58.30	46.43	99.28	75.19	66.14	54.21	41.42
60	62.26	48.04	40.69	31.40	91.37	70.21	60.12	47.38	98.81	74.84	65.56	53.18	40.39

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 2P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	16.39	14.08	12.93	11.15	18.65	16.04	14.44	12.55	27.90	22.83	20.70	18.09	16.95
19	16.13	13.85	12.73	10.97	18.92	16.28	14.64	12.73	28.29	23.16	20.99	18.35	17.19
20	15.83	13.60	12.50	10.77	19.19	16.50	14.85	12.91	28.69	23.49	21.30	18.61	17.44
21	15.53	13.35	12.26	10.55	19.45	16.73	15.04	13.05	29.09	23.81	21.56	18.82	17.64
22	15.37	13.21	12.12	10.42	19.82	17.05	15.31	13.28	29.65	24.27	21.95	19.15	17.94
23	15.35	13.18	12.08	10.38	20.31	17.47	15.67	13.58	30.39	24.88	22.49	19.60	18.37
24	15.45	13.27	12.15	10.44	20.90	17.97	16.13	13.96	31.41	25.71	23.23	20.23	18.96
25	15.67	13.47	12.33	10.58	21.61	18.59	16.65	14.42	32.71	26.78	24.19	21.05	19.74
26	16.04	13.78	12.61	10.78	22.44	19.30	17.30	14.96	34.31	28.09	25.36	22.07	20.69
27	16.45	14.13	12.92	10.95	23.35	20.08	18.00	15.57	36.02	29.49	26.63	23.16	21.73
28	16.88	14.50	13.14	11.14	24.30	20.90	18.73	16.11	37.81	30.94	27.94	24.30	22.79
29	17.34	14.85	13.39	11.35	25.29	21.76	19.40	16.64	39.64	32.44	29.29	25.48	23.90
30	17.82	15.15	13.67	11.59	26.33	22.50	20.05	17.21	41.52	33.98	30.69	26.69	25.03
31	18.34	15.48	13.97	11.86	27.39	23.24	20.73	17.79	43.42	35.54	32.11	27.93	26.17
32	18.88	15.85	14.31	12.14	28.46	24.01	21.42	18.39	45.35	37.12	33.55	29.19	27.31
33	19.46	16.24	14.68	12.46	29.55	24.80	22.13	19.01	47.31	38.72	35.01	30.47	28.46
34	20.03	16.68	15.08	12.81	30.68	25.62	22.88	19.65	49.28	40.33	36.49	31.76	29.59
35	20.59	17.15	15.51	13.18	31.81	26.48	23.66	20.34	51.29	41.98	37.99	33.08	30.73
36	21.20	17.66	15.99	13.59	32.90	27.40	24.49	21.06	53.33	43.66	39.52	34.42	31.88
37	21.86	18.22	16.50	14.03	34.06	28.37	25.37	21.83	55.43	45.37	41.09	35.77	33.00
38	22.57	18.82	17.05	14.51	35.31	29.42	26.31	22.65	57.57	46.94	42.48	36.99	33.97
39	23.34	19.46	17.64	15.01	36.64	30.54	27.33	23.52	59.76	48.50	43.91	38.24	34.95
40	24.16	20.15	18.27	15.55	38.08	31.74	28.41	24.46	62.03	50.12	45.38	39.53	35.92
41	24.97	20.83	18.89	16.09	39.56	32.99	29.53	25.43	64.39	51.83	46.94	40.89	36.93
42	25.75	21.48	19.49	16.59	41.07	34.24	30.66	26.40	66.89	53.68	48.62	42.35	37.98
43	26.53	22.14	20.08	17.09	42.61	35.54	31.82	27.39	69.48	55.61	50.37	43.87	39.05
44	27.36	22.83	20.70	17.62	44.23	36.89	33.02	28.42	72.00	57.61	52.17	45.42	40.11
45	28.26	23.58	21.38	18.19	45.95	38.32	34.30	29.50	74.51	59.62	53.98	46.96	41.12
46	29.29	24.44	22.15	18.82	47.80	39.86	35.67	30.65	77.00	61.63	55.77	48.48	42.07
47	30.46	25.42	23.03	19.55	49.79	41.53	37.14	31.88	79.43	63.58	57.51	49.93	42.92
48	31.83	26.57	24.05	20.38	51.97	43.36	38.74	33.20	81.76	65.45	59.16	51.28	43.66
49	33.42	27.90	25.24	21.35	54.35	45.35	40.48	34.63	83.93	67.21	60.69	52.51	44.25
50	35.27	29.45	26.61	22.46	56.96	47.54	42.39	36.18	85.92	68.82	62.07	53.59	44.69
51	37.34	31.19	28.15	23.70	59.77	49.90	44.44	37.83	87.75	70.30	63.32	54.52	44.99
52	39.58	33.07	29.80	25.01	62.73	52.39	46.59	39.54	89.49	71.72	64.49	55.35	45.19
53	41.98	35.09	31.57	26.40	65.86	55.02	48.84	41.29	91.15	73.07	65.59	56.07	45.29
54	44.55	37.25	33.44	27.84	69.15	57.79	51.18	43.08	92.72	74.35	66.60	56.69	45.30
55	47.28	39.54	35.42	29.34	72.58	60.68	53.62	44.91	94.20	75.57	67.53	57.18	45.23
56	50.17	41.97	37.50	30.88	76.17	63.70	56.14	46.74	95.60	76.72	68.37	57.55	45.07
57	53.21	44.53	39.67	32.45	79.91	66.85	58.74	48.57	96.94	77.81	69.14	57.80	44.85
58	56.41	47.22	41.93	34.03	83.80	70.13	61.42	50.39	98.24	78.89	69.86	57.94	44.58
59	59.77	50.04	44.28	35.61	87.84	73.53	64.16	52.16	99.52	79.94	70.53	57.97	44.27
60	63.27	52.99	46.70	37.17	92.02	77.05	66.96	53.88	100.76	80.97	71.14	57.87	43.94

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Male												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	22.35	19.85	17.23	14.18	27.16	24.11	21.25	17.83	41.31	35.60	30.36	27.28	25.56
19	21.78	19.34	16.79	13.82	27.16	24.11	21.25	17.83	41.31	35.60	30.36	27.28	25.56
20	21.20	18.83	16.35	13.45	27.16	24.11	21.25	17.83	41.31	35.60	30.36	27.28	25.56
21	20.63	18.32	15.88	13.06	27.16	24.11	21.23	17.79	41.31	35.60	30.33	27.22	25.52
22	20.13	17.87	15.48	12.71	27.16	24.11	21.21	17.76	41.37	35.66	30.35	27.21	25.50
23	19.70	17.49	15.14	12.42	27.16	24.11	21.19	17.73	41.53	35.79	30.44	27.27	25.56
24	19.34	17.17	14.86	12.18	27.16	24.11	21.18	17.71	41.79	36.01	30.61	27.40	25.69
25	19.05	16.92	14.63	11.99	27.16	24.11	21.17	17.69	42.07	36.26	30.81	27.56	25.85
26	18.84	16.72	14.46	11.84	27.22	24.16	21.21	17.72	42.45	36.59	31.08	27.79	26.08
27	18.70	16.60	14.35	11.75	27.37	24.30	21.33	17.81	42.94	37.00	31.43	28.10	26.37
28	18.63	16.54	14.30	11.70	27.61	24.51	21.51	17.96	43.52	37.50	31.86	28.47	26.72
29	18.63	16.54	14.30	11.71	27.93	24.79	21.76	18.17	44.20	38.09	32.36	28.92	27.14
30	18.70	16.60	14.36	11.76	28.34	25.15	22.09	18.44	44.98	38.76	32.94	29.44	27.61
31	18.85	16.73	14.48	11.85	28.83	25.59	22.48	18.77	45.87	39.53	33.60	30.04	28.15
32	19.07	16.93	14.65	12.00	29.39	26.09	22.92	19.15	46.86	40.39	34.34	30.71	28.74
33	19.36	17.19	14.88	12.19	30.04	26.66	23.44	19.58	47.97	41.34	35.16	31.45	29.38
34	19.73	17.51	15.17	12.43	30.77	27.31	24.02	20.07	49.17	42.38	36.06	32.26	30.07
35	20.16	17.90	15.51	12.72	31.59	28.04	24.67	20.62	50.47	43.49	37.03	33.14	30.81
36	20.67	18.35	15.91	13.05	32.51	28.85	25.39	21.24	51.86	44.69	38.07	34.08	31.57
37	21.25	18.87	16.36	13.42	33.52	29.76	26.20	21.92	53.34	45.97	39.17	35.08	32.37
38	21.90	19.44	16.87	13.84	34.64	30.75	27.08	22.66	54.90	47.31	40.33	36.13	33.19
39	22.61	20.07	17.42	14.30	35.87	31.84	28.05	23.48	56.54	48.73	41.55	37.23	34.03
40	23.39	20.77	18.03	14.80	37.21	33.03	29.11	24.37	58.26	50.21	42.82	38.38	34.88
41	24.16	21.45	18.62	15.29	38.59	34.25	30.19	25.28	60.07	51.77	44.16	39.58	35.75
42	24.84	22.06	19.15	15.72	39.95	35.46	31.26	26.17	62.00	53.43	45.58	40.85	36.64
43	25.52	22.66	19.67	16.15	41.35	36.71	32.36	27.08	64.02	55.17	47.07	42.17	37.55
44	26.25	23.30	20.23	16.60	42.84	38.02	33.51	28.04	66.13	56.99	48.61	43.54	38.46
45	27.08	24.04	20.87	17.11	44.46	39.46	34.77	29.07	68.32	58.88	50.21	44.94	39.36
46	28.09	24.94	21.64	17.72	46.27	41.07	36.17	30.22	70.58	60.83	51.85	46.37	40.25
47	29.33	26.04	22.58	18.47	48.31	42.88	37.75	31.50	72.91	62.83	53.53	47.81	41.11
48	30.86	27.40	23.74	19.39	50.64	44.95	39.54	32.94	75.28	64.88	55.23	49.26	41.94
49	32.74	29.07	25.16	20.52	53.31	47.32	41.59	34.58	77.69	66.96	56.94	50.69	42.73
50	35.04	31.11	26.90	21.88	56.37	50.03	43.92	36.44	80.14	69.07	58.67	52.11	43.47
51	37.69	33.46	28.90	23.44	59.77	53.05	46.51	38.48	82.62	71.20	60.40	53.50	44.16
52	40.62	36.07	31.09	25.14	63.44	56.31	49.29	40.65	85.15	73.39	62.16	54.88	44.81
53	43.82	38.91	33.48	26.97	67.39	59.81	52.25	42.93	87.74	75.62	63.92	56.22	45.42
54	47.30	41.99	36.06	28.92	71.60	63.55	55.40	45.31	90.37	77.89	65.70	57.53	45.99
55	51.04	45.32	38.82	30.97	76.08	67.53	58.73	47.79	93.06	80.20	67.49	58.80	46.51
56	55.06	48.88	41.76	33.12	80.84	71.75	62.23	50.33	95.80	82.56	69.29	60.00	47.00
57	59.35	52.69	44.87	35.35	85.86	76.21	65.89	52.93	98.58	84.96	71.09	61.13	47.44
58	63.91	56.74	48.16	37.63	91.16	80.91	69.72	55.57	101.41	87.40	72.88	62.18	47.85
59	68.74	61.03	51.61	39.96	96.72	85.85	73.70	58.21	104.30	89.88	74.67	63.14	48.23
60	73.84	65.56	55.21	42.31	102.56	91.03	77.83	60.83	107.23	92.41	76.46	63.97	48.58

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	30.66	25.66	21.88	17.55	37.40	31.26	27.22	22.53	63.67	52.86	46.32	40.65	38.11
19	29.87	25.00	21.31	17.10	37.40	31.26	27.22	22.53	64.25	53.35	46.75	41.03	38.46
20	29.08	24.34	20.75	16.65	37.40	31.26	27.22	22.53	64.84	53.84	47.18	41.40	38.81
21	28.29	23.68	20.16	16.16	37.40	31.26	27.19	22.47	65.43	54.33	47.55	41.68	39.10
22	27.59	23.09	19.65	15.73	37.40	31.26	27.16	22.43	66.10	54.88	47.99	42.02	39.41
23	26.98	22.58	19.20	15.35	37.40	31.26	27.14	22.39	66.84	55.50	48.49	42.42	39.79
24	26.45	22.14	18.81	15.04	37.40	31.26	27.13	22.37	67.61	56.14	49.03	42.86	40.21
25	26.02	21.77	18.50	14.77	37.40	31.26	27.12	22.34	68.46	56.84	49.62	43.36	40.69
26	25.67	21.48	18.24	14.57	37.46	31.31	27.16	22.37	69.38	57.61	50.28	43.91	41.22
27	25.41	21.26	18.05	14.41	37.63	31.45	27.28	22.46	70.38	58.44	51.00	44.53	41.81
28	25.23	21.12	17.93	14.31	37.90	31.68	27.48	22.62	71.46	59.33	51.78	45.20	42.44
29	25.14	21.04	17.87	14.26	38.28	31.99	27.75	22.84	72.60	60.28	52.62	45.93	43.12
30	25.15	21.04	17.88	14.27	38.75	32.39	28.10	23.13	73.83	61.30	53.51	46.72	43.84
31	25.25	21.13	17.96	14.33	39.34	32.88	28.54	23.50	75.18	62.42	54.51	47.59	44.62
32	25.47	21.32	18.12	14.47	40.06	33.48	29.07	23.94	76.68	63.67	55.62	48.57	45.48
33	25.79	21.59	18.35	14.66	40.89	34.18	29.68	24.45	78.30	65.02	56.82	49.63	46.39
34	26.21	21.93	18.66	14.90	41.83	34.96	30.37	25.03	80.01	66.44	58.08	50.75	47.33
35	26.70	22.34	19.02	15.20	42.86	35.82	31.14	25.67	81.78	67.90	59.39	51.91	48.28
36	27.26	22.82	19.43	15.53	43.98	36.76	31.96	26.36	83.56	69.38	60.71	53.09	49.21
37	27.88	23.33	19.87	15.89	45.17	37.76	32.85	27.09	85.33	70.85	62.02	54.25	50.09
38	28.55	23.89	20.36	16.29	46.44	38.81	33.78	27.87	87.06	72.29	63.30	55.39	50.91
39	29.25	24.48	20.86	16.69	47.76	39.92	34.75	28.68	88.70	73.65	64.51	56.46	51.64
40	29.98	25.09	21.39	17.12	49.14	41.07	35.76	29.52	90.24	74.93	65.65	57.47	52.26
41	30.70	25.70	21.91	17.54	50.60	42.29	36.83	30.40	91.02	75.58	66.23	57.98	52.39
42	31.43	26.31	22.43	17.95	52.16	43.60	37.98	31.35	91.54	76.00	66.61	58.31	52.33
43	32.18	26.93	22.97	18.38	53.82	44.99	39.18	32.34	91.80	76.22	66.80	58.46	52.08
44	32.98	27.60	23.53	18.82	55.56	46.44	40.44	33.36	91.84	76.25	66.82	58.45	51.66
45	33.84	28.32	24.14	19.29	57.36	47.94	41.74	34.41	91.76	76.19	66.75	58.35	51.13
46	34.78	29.11	24.80	19.81	59.20	49.48	43.07	35.47	91.60	76.05	66.60	58.17	50.52
47	35.83	29.99	25.54	20.37	61.07	51.05	44.40	36.53	91.46	75.94	66.46	57.98	49.88
48	37.01	30.97	26.35	20.99	62.95	52.62	45.73	37.57	91.35	75.85	66.33	57.78	49.22
49	38.33	32.08	27.27	21.68	64.83	54.18	47.05	38.58	91.27	75.79	66.21	57.57	48.55
50	39.82	33.32	28.30	22.44	66.68	55.73	48.34	39.54	91.24	75.76	66.11	57.35	47.86
51	41.46	34.70	29.42	23.27	68.52	57.27	49.60	40.47	91.23	75.75	66.01	57.11	47.16
52	43.22	36.17	30.62	24.14	70.37	58.82	50.86	41.36	91.24	75.76	65.91	56.84	46.44
53	45.10	37.74	31.89	25.05	72.25	60.39	52.12	42.22	91.26	75.78	65.81	56.54	45.70
54	47.10	39.41	33.24	25.99	74.14	61.96	53.37	43.04	91.30	75.81	65.70	56.19	44.94
55	49.21	41.19	34.65	26.95	76.04	63.56	54.61	43.82	91.35	75.85	65.58	55.80	44.16
56	51.45	43.06	36.13	27.93	77.96	65.16	55.84	44.53	91.42	75.91	65.45	55.35	43.38
57	53.81	45.03	37.67	28.92	79.90	66.78	57.05	45.19	91.50	75.97	65.30	54.85	42.59
58	56.29	47.10	39.27	29.92	81.85	68.41	58.25	45.77	91.59	76.05	65.15	54.29	41.80
59	58.88	49.28	40.92	30.90	83.82	70.06	59.43	46.28	92.71	76.98	65.70	54.26	41.47
60	61.60	51.55	42.64	31.86	85.80	71.72	60.58	46.69	93.76	77.85	66.17	54.08	41.09

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	24.03	21.30	18.39	15.02	29.20	25.90	22.74	19.01	44.41	38.27	32.64	29.33	27.48
19	23.41	20.75	17.92	14.64	29.20	25.90	22.74	19.01	44.41	38.27	32.64	29.33	27.48
20	22.79	20.20	17.45	14.25	29.20	25.90	22.74	19.01	44.41	38.27	32.64	29.33	27.48
21	22.18	19.66	16.95	13.83	29.20	25.90	22.72	18.96	44.41	38.27	32.60	29.26	27.43
22	21.64	19.18	16.52	13.47	29.20	25.90	22.69	18.93	44.47	38.33	32.63	29.25	27.41
23	21.18	18.76	16.15	13.15	29.20	25.90	22.68	18.90	44.64	38.47	32.72	29.32	27.48
24	20.79	18.41	15.85	12.89	29.20	25.90	22.67	18.87	44.92	38.71	32.91	29.46	27.62
25	20.48	18.13	15.60	12.68	29.20	25.90	22.66	18.85	45.23	38.98	33.12	29.63	27.79
26	20.25	17.91	15.41	12.52	29.26	25.95	22.70	18.88	45.63	39.33	33.41	29.87	28.04
27	20.10	17.76	15.28	12.42	29.42	26.09	22.81	18.97	46.16	39.78	33.79	30.21	28.35
28	20.03	17.68	15.21	12.36	29.68	26.30	23.00	19.12	46.78	40.31	34.25	30.61	28.72
29	20.03	17.66	15.19	12.35	30.02	26.59	23.26	19.34	47.52	40.95	34.79	31.09	29.18
30	20.10	17.71	15.24	12.38	30.47	26.96	23.59	19.61	48.35	41.67	35.41	31.65	29.68
31	20.26	17.83	15.35	12.47	30.99	27.41	23.99	19.95	49.31	42.49	36.12	32.29	30.26
32	20.50	18.03	15.52	12.62	31.59	27.94	24.46	20.34	50.37	43.42	36.92	33.01	30.90
33	20.81	18.29	15.75	12.81	32.29	28.54	25.00	20.80	51.57	44.44	37.80	33.81	31.58
34	21.21	18.62	16.04	13.05	33.08	29.22	25.61	21.31	52.86	45.56	38.76	34.68	32.33
35	21.67	19.01	16.39	13.34	33.96	29.99	26.29	21.88	54.26	46.75	39.81	35.63	33.12
36	22.22	19.47	16.79	13.67	34.95	30.83	27.04	22.52	55.75	48.04	40.93	36.64	33.94
37	22.84	19.98	17.24	14.04	36.03	31.76	27.86	23.21	57.34	49.42	42.11	37.71	34.80
38	23.54	20.55	17.74	14.45	37.24	32.77	28.76	23.97	59.02	50.86	43.35	38.84	35.68
39	24.27	21.18	18.28	14.90	38.56	33.86	29.73	24.78	60.78	52.38	44.67	40.02	36.58
40	25.04	21.85	18.87	15.38	40.00	35.04	30.77	25.66	62.63	53.98	46.03	41.26	37.50
41	25.79	22.51	19.44	15.85	41.48	36.26	31.85	26.56	64.58	55.65	47.47	42.55	38.43
42	26.49	23.12	19.97	16.28	42.95	37.50	32.94	27.47	66.65	57.44	49.00	43.91	39.39
43	27.19	23.73	20.50	16.70	44.45	38.78	34.06	28.40	68.82	59.31	50.60	45.33	40.37
44	27.93	24.38	21.06	17.15	46.02	40.13	35.25	29.37	71.09	61.26	52.26	46.81	41.34
45	28.77	25.11	21.69	17.66	47.68	41.58	36.52	30.41	73.44	63.21	53.98	48.29	42.30
46	29.76	25.98	22.43	18.24	49.50	43.17	37.90	31.53	75.84	64.64	55.54	49.32	42.81
47	30.95	27.02	23.32	18.95	51.50	44.92	39.41	32.75	77.54	66.11	56.76	50.35	43.30
48	32.39	28.29	24.39	19.79	53.72	46.87	41.09	34.10	79.30	67.62	58.00	51.39	43.76
49	34.14	29.82	25.69	20.81	56.19	49.04	42.95	35.58	81.09	69.17	59.26	52.41	44.18
50	36.23	31.66	27.25	22.02	58.95	51.46	45.02	37.21	82.91	70.74	60.53	53.42	44.57
51	38.63	33.77	29.03	23.40	61.96	54.11	47.28	38.98	84.77	72.34	61.81	54.41	44.91
52	41.27	36.09	30.97	24.89	65.18	56.94	49.68	40.83	86.68	73.98	63.09	55.37	45.22
53	44.14	38.62	33.08	26.49	68.60	59.96	52.22	42.75	88.62	75.66	64.39	56.30	45.49
54	47.25	41.35	35.35	28.19	72.23	63.16	54.89	44.75	90.61	77.37	65.70	57.20	45.72
55	50.59	44.28	37.78	29.97	76.07	66.54	57.70	46.79	92.63	79.11	67.01	58.05	45.93
56	54.16	47.43	40.35	31.82	80.12	70.11	60.63	48.88	94.70	80.90	68.33	58.84	46.09
57	57.96	50.77	43.07	33.74	84.37	73.85	63.68	51.00	96.81	82.71	69.64	59.56	46.23
58	62.00	54.33	45.94	35.71	88.83	77.79	66.85	53.12	98.96	84.56	70.95	60.21	46.34
59	66.27	58.09	48.94	37.70	93.50	81.90	70.13	55.23	101.40	86.66	72.43	60.92	46.54
60	70.78	62.05	52.07	39.70	98.37	86.20	73.52	57.29	103.86	88.77	73.89	61.50	46.71



**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Male												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	22.61	20.07	17.42	14.34	27.88	24.75	21.82	18.31	42.96	37.02	31.58	28.37	26.58
19	22.04	19.57	16.99	13.98	27.88	24.75	21.82	18.31	42.96	37.02	31.58	28.37	26.58
20	21.48	19.07	16.56	13.63	27.88	24.75	21.82	18.31	42.96	37.02	31.58	28.37	26.58
21	20.92	18.58	16.11	13.24	27.88	24.75	21.79	18.27	42.96	37.02	31.54	28.30	26.54
22	20.43	18.14	15.72	12.91	27.88	24.75	21.77	18.23	43.02	37.08	31.56	28.29	26.52
23	20.02	17.77	15.39	12.62	27.88	24.75	21.75	18.20	43.19	37.22	31.66	28.36	26.58
24	19.67	17.47	15.11	12.39	27.88	24.75	21.74	18.18	43.45	37.45	31.83	28.49	26.72
25	19.40	17.22	14.90	12.21	27.89	24.75	21.74	18.16	43.82	37.76	32.09	28.70	26.92
26	19.20	17.05	14.74	12.07	27.98	24.83	21.80	18.21	44.28	38.16	32.42	28.99	27.20
27	19.07	16.93	14.64	11.99	28.16	24.99	21.94	18.32	44.84	38.64	32.82	29.34	27.54
28	19.02	16.88	14.60	11.95	28.42	25.23	22.15	18.49	45.49	39.21	33.30	29.77	27.94
29	19.03	16.90	14.61	11.96	28.78	25.54	22.42	18.72	46.25	39.86	33.86	30.26	28.40
30	19.12	16.98	14.68	12.02	29.22	25.94	22.77	19.01	47.10	40.59	34.49	30.83	28.92
31	19.28	17.12	14.81	12.13	29.74	26.40	23.19	19.36	48.05	41.41	35.20	31.47	29.49
32	19.52	17.33	15.00	12.29	30.34	26.93	23.66	19.76	49.11	42.32	35.99	32.18	30.11
33	19.83	17.61	15.25	12.49	31.02	27.54	24.21	20.22	50.26	43.32	36.85	32.95	30.79
34	20.22	17.95	15.55	12.74	31.79	28.22	24.81	20.74	51.51	44.39	37.78	33.80	31.51
35	20.67	18.35	15.90	13.04	32.65	28.98	25.50	21.31	52.86	45.56	38.78	34.71	32.27
36	21.20	18.82	16.32	13.38	33.61	29.83	26.25	21.95	54.31	46.80	39.86	35.69	33.06
37	21.79	19.35	16.78	13.76	34.66	30.77	27.09	22.66	55.85	48.13	41.01	36.73	33.89
38	22.46	19.94	17.30	14.19	35.82	31.79	28.00	23.43	57.48	49.54	42.23	37.83	34.75
39	23.19	20.58	17.86	14.66	37.09	32.92	29.00	24.28	59.21	51.03	43.51	38.99	35.64
40	23.98	21.29	18.48	15.17	38.47	34.15	30.09	25.19	61.04	52.60	44.86	40.21	36.54
41	24.77	21.99	19.09	15.68	39.90	35.41	31.21	26.13	62.98	54.28	46.30	41.50	37.48
42	25.51	22.65	19.67	16.15	41.31	36.67	32.33	27.06	65.06	56.07	47.83	42.87	38.45
43	26.26	23.31	20.24	16.61	42.77	37.97	33.47	28.01	67.26	57.97	49.45	44.31	39.45
44	27.06	24.02	20.86	17.11	44.32	39.34	34.68	29.01	69.56	59.95	51.14	45.80	40.45
45	27.95	24.82	21.54	17.66	46.00	40.84	35.98	30.08	71.95	62.01	52.87	47.32	41.45
46	29.00	25.75	22.34	18.30	47.87	42.49	37.42	31.26	74.40	64.12	54.65	48.87	42.42
47	30.25	26.86	23.29	19.05	49.96	44.34	39.04	32.57	76.89	66.27	56.45	50.43	43.36
48	31.75	28.19	24.43	19.95	52.32	46.44	40.85	34.03	79.42	68.45	58.26	51.96	44.25
49	33.55	29.79	25.78	21.02	55.00	48.82	42.90	35.68	81.96	70.63	60.07	53.48	45.07
50	36.08	32.03	27.70	22.53	58.05	51.53	45.23	37.52	84.49	72.82	61.85	54.94	45.83
51	38.73	34.39	29.69	24.09	61.42	54.52	47.79	39.54	87.03	75.01	63.63	56.36	46.52
52	41.65	36.98	31.88	25.78	65.05	57.74	50.54	41.68	89.61	77.23	65.41	57.75	47.16
53	44.84	39.81	34.25	27.60	68.94	61.20	53.46	43.92	92.22	79.48	67.19	59.10	47.74
54	48.28	42.87	36.81	29.52	73.09	64.88	56.55	46.26	94.87	81.76	68.97	60.40	48.27
55	51.99	46.16	39.54	31.55	77.50	68.79	59.82	48.67	97.56	84.08	70.75	61.64	48.76
56	55.96	49.68	42.44	33.66	82.16	72.92	63.24	51.15	100.28	86.42	72.53	62.81	49.20
57	60.19	53.43	45.51	35.85	87.08	77.29	66.83	53.68	103.03	88.79	74.30	63.89	49.59
58	64.68	57.42	48.74	38.09	92.25	81.89	70.56	56.24	105.82	91.20	76.05	64.89	49.93
59	69.42	61.64	52.12	40.36	97.69	86.71	74.44	58.79	108.65	93.64	77.79	65.77	50.25
60	74.43	66.08	55.66	42.65	103.38	91.76	78.45	61.32	111.51	96.10	79.51	66.53	50.53

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	30.78	25.76	21.96	17.62	37.74	31.55	27.47	22.74	64.86	53.85	47.19	41.41	38.82
19	29.99	25.10	21.40	17.17	37.74	31.55	27.47	22.74	65.46	54.35	47.63	41.80	39.18
20	29.21	24.45	20.84	16.72	37.74	31.55	27.47	22.74	66.06	54.85	48.06	42.18	39.54
21	28.43	23.79	20.26	16.24	37.74	31.55	27.44	22.68	66.66	55.35	48.44	42.46	39.83
22	27.73	23.21	19.75	15.81	37.74	31.55	27.42	22.64	67.34	55.91	48.89	42.81	40.15
23	27.12	22.70	19.30	15.43	37.74	31.55	27.40	22.60	68.09	56.54	49.40	43.22	40.54
24	26.60	22.26	18.92	15.12	37.74	31.55	27.38	22.57	68.93	57.24	49.98	43.70	40.99
25	26.17	21.90	18.60	14.86	37.74	31.55	27.37	22.55	69.85	58.00	50.63	44.24	41.51
26	25.82	21.61	18.35	14.65	37.82	31.61	27.42	22.58	70.84	58.82	51.34	44.84	42.09
27	25.56	21.39	18.17	14.50	38.00	31.76	27.55	22.68	71.92	59.72	52.11	45.50	42.72
28	25.39	21.25	18.05	14.40	38.29	32.00	27.75	22.85	73.08	60.68	52.95	46.22	43.41
29	25.31	21.18	17.99	14.36	38.67	32.32	28.04	23.08	74.31	61.70	53.85	47.01	44.13
30	25.31	21.19	18.00	14.36	39.16	32.73	28.40	23.38	75.63	62.79	54.82	47.85	44.90
31	25.42	21.28	18.08	14.43	39.76	33.23	28.84	23.75	77.06	63.99	55.88	48.79	45.74
32	25.65	21.46	18.25	14.57	40.49	33.84	29.38	24.20	78.65	65.30	57.04	49.82	46.65
33	25.98	21.74	18.49	14.76	41.33	34.55	30.00	24.71	80.35	66.72	58.30	50.93	47.61
34	26.40	22.09	18.79	15.01	42.28	35.34	30.70	25.30	82.15	68.21	59.63	52.11	48.60
35	26.89	22.51	19.16	15.31	43.32	36.21	31.48	25.95	84.00	69.75	61.00	53.32	49.59
36	27.46	22.98	19.57	15.64	44.45	37.16	32.31	26.64	85.89	71.31	62.40	54.56	50.57
37	28.09	23.50	20.02	16.01	45.66	38.17	33.20	27.39	87.77	72.88	63.79	55.80	51.52
38	28.76	24.06	20.50	16.40	46.94	39.23	34.14	28.17	89.63	74.42	65.17	57.02	52.41
39	29.46	24.65	21.01	16.81	48.28	40.35	35.13	28.99	91.43	75.91	66.49	58.20	53.22
40	30.18	25.26	21.53	17.23	49.66	41.51	36.14	29.84	93.14	77.33	67.76	59.31	53.93
41	30.92	25.88	22.07	17.66	51.13	42.74	37.22	30.73	94.10	78.13	68.47	59.94	54.16
42	31.69	26.52	22.62	18.10	52.72	44.07	38.38	31.68	94.82	78.73	69.00	60.40	54.21
43	32.49	27.19	23.19	18.55	54.41	45.48	39.61	32.69	95.31	79.13	69.35	60.69	54.07
44	33.33	27.90	23.79	19.02	56.18	46.95	40.89	33.73	95.55	79.33	69.52	60.81	53.74
45	34.24	28.65	24.42	19.52	58.00	48.48	42.21	34.80	95.67	79.43	69.59	60.83	53.31
46	35.20	29.46	25.10	20.05	59.86	50.04	43.55	35.87	95.67	79.43	69.56	60.76	52.76
47	36.25	30.33	25.83	20.60	61.75	51.61	44.89	36.93	95.67	79.43	69.52	60.65	52.18
48	37.38	31.28	26.62	21.20	63.63	53.18	46.22	37.97	95.67	79.43	69.47	60.51	51.55
49	38.61	32.31	27.47	21.83	65.49	54.74	47.53	38.97	95.67	79.43	69.40	60.34	50.89
50	40.41	33.82	28.72	22.78	67.67	56.56	49.05	40.13	95.67	79.43	69.32	60.14	50.19
51	42.03	35.18	29.83	23.59	69.46	58.06	50.29	41.03	95.67	79.43	69.23	59.89	49.46
52	43.77	36.63	31.01	24.45	71.27	59.57	51.51	41.89	95.67	79.43	69.11	59.60	48.69
53	45.62	38.18	32.26	25.34	73.08	61.08	52.72	42.71	95.67	79.43	68.99	59.27	47.90
54	47.59	39.82	33.58	26.26	74.91	62.61	53.93	43.49	95.67	79.43	68.84	58.88	47.08
55	49.67	41.57	34.97	27.20	76.75	64.15	55.12	44.22	95.67	79.43	68.67	58.43	46.25
56	51.87	43.41	36.42	28.16	78.60	65.69	56.29	44.90	95.67	79.43	68.49	57.93	45.40
57	54.19	45.35	37.93	29.13	80.46	67.25	57.45	45.51	95.67	79.43	68.28	57.35	44.53
58	56.62	47.39	39.50	30.10	82.34	68.82	58.60	46.05	95.67	79.43	68.05	56.71	43.66
59	59.18	49.52	41.13	31.05	84.24	70.41	59.72	46.51	95.67	79.43	67.80	55.99	42.79
60	61.84	51.76	42.81	31.98	86.15	72.00	60.83	46.88	95.67	79.43	67.52	55.18	41.93

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	24.31	21.49	18.56	15.16	29.97	26.45	23.23	19.42	46.18	39.80	33.95	30.50	28.57
19	23.69	20.95	18.09	14.78	29.97	26.45	23.23	19.42	46.18	39.80	33.95	30.50	28.57
20	23.09	20.42	17.63	14.40	29.97	26.45	23.23	19.42	46.18	39.80	33.95	30.50	28.57
21	22.49	19.88	17.15	13.99	29.97	26.45	23.20	19.37	46.18	39.80	33.91	30.42	28.53
22	21.96	19.41	16.72	13.63	29.97	26.45	23.18	19.33	46.25	39.86	33.93	30.41	28.51
23	21.52	19.00	16.36	13.33	29.97	26.45	23.16	19.30	46.43	40.01	34.03	30.49	28.57
24	21.15	18.66	16.06	13.07	29.97	26.45	23.15	19.28	46.71	40.26	34.22	30.63	28.72
25	20.86	18.39	15.82	12.87	29.98	26.45	23.14	19.26	47.11	40.59	34.50	30.85	28.94
26	20.64	18.19	15.64	12.72	30.08	26.53	23.21	19.30	47.60	41.02	34.85	31.16	29.24
27	20.50	18.05	15.52	12.62	30.27	26.69	23.34	19.41	48.20	41.54	35.28	31.54	29.61
28	20.45	17.98	15.46	12.56	30.55	26.92	23.55	19.58	48.90	42.15	35.80	32.00	30.04
29	20.46	17.97	15.46	12.56	30.94	27.24	23.83	19.81	49.72	42.85	36.40	32.53	30.53
30	20.55	18.03	15.51	12.61	31.41	27.63	24.18	20.10	50.63	43.63	37.08	33.14	31.09
31	20.73	18.16	15.63	12.70	31.97	28.11	24.60	20.46	51.65	44.52	37.84	33.83	31.70
32	20.98	18.37	15.81	12.86	32.62	28.66	25.09	20.87	52.79	45.49	38.69	34.59	32.37
33	21.32	18.64	16.06	13.06	33.35	29.29	25.65	21.34	54.03	46.57	39.61	35.42	33.10
34	21.74	18.98	16.36	13.31	34.17	30.00	26.29	21.88	55.37	47.72	40.61	36.34	33.87
35	22.22	19.39	16.72	13.60	35.10	30.79	26.99	22.47	56.82	48.98	41.69	37.31	34.69
36	22.76	19.86	17.13	13.94	36.13	31.66	27.77	23.13	58.38	50.31	42.85	38.37	35.54
37	23.37	20.39	17.59	14.33	37.26	32.62	28.62	23.84	60.04	51.74	44.09	39.48	36.43
38	24.03	20.97	18.10	14.75	38.51	33.65	29.54	24.62	61.79	53.26	45.40	40.67	37.36
39	24.75	21.60	18.65	15.20	39.87	34.78	30.54	25.46	63.65	54.86	46.77	41.91	38.31
40	25.53	22.28	19.25	15.69	41.27	35.99	31.61	26.35	65.62	56.55	48.22	43.23	39.28
41	26.31	22.96	19.84	16.17	42.71	37.24	32.72	27.28	67.70	58.35	49.77	44.61	40.29
42	27.06	23.62	20.41	16.63	44.17	38.52	33.84	28.22	69.94	60.28	51.42	46.09	41.33
43	27.82	24.28	20.98	17.10	45.68	39.85	35.00	29.18	72.30	62.32	53.16	47.63	42.41
44	28.63	24.99	21.59	17.59	47.29	41.24	36.23	30.19	74.78	64.45	54.98	49.24	43.48
45	29.52	25.78	22.26	18.13	49.00	42.75	37.54	31.26	77.35	66.36	56.84	50.70	44.41
46	30.55	26.68	23.03	18.74	50.87	44.38	38.95	32.41	79.71	67.95	58.38	51.84	45.01
47	31.75	27.73	23.93	19.44	52.90	46.16	40.50	33.66	81.59	69.56	59.72	52.98	45.56
48	33.16	28.96	24.97	20.26	55.15	48.13	42.19	35.02	83.48	71.19	61.07	54.10	46.07
49	34.81	30.42	26.21	21.23	57.62	50.30	44.06	36.50	85.39	72.83	62.40	55.19	46.53
50	37.16	32.48	27.95	22.59	60.45	52.78	46.18	38.18	87.29	74.47	63.72	56.24	46.92
51	39.56	34.59	29.73	23.97	63.43	55.40	48.42	39.91	89.19	76.11	65.03	57.24	47.25
52	42.18	36.89	31.66	25.45	66.61	58.20	50.78	41.73	91.12	77.78	66.33	58.21	47.54
53	45.03	39.40	33.76	27.03	69.98	61.17	53.27	43.62	93.08	79.47	67.64	59.14	47.78
54	48.11	42.11	36.00	28.70	73.54	64.31	55.90	45.57	95.07	81.18	68.94	60.02	47.98
55	51.41	45.01	38.40	30.46	77.31	67.63	58.64	47.56	97.08	82.92	70.23	60.84	48.13
56	54.94	48.11	40.94	32.29	81.27	71.12	61.51	49.59	99.12	84.67	71.52	61.59	48.25
57	58.69	51.41	43.62	34.17	85.42	74.78	64.48	51.64	101.19	86.45	72.79	62.26	48.32
58	62.66	54.91	46.43	36.09	89.78	78.62	67.57	53.69	103.28	88.26	74.05	62.84	48.37
59	66.86	58.61	49.38	38.04	94.33	82.64	70.76	55.72	105.40	90.09	75.29	63.33	48.38
60	71.29	62.50	52.44	39.99	99.07	86.82	74.05	57.71	107.55	91.94	76.52	63.69	48.38

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class B With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days			Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	23.86	21.19	18.39	15.14	29.56	26.24	23.13	19.41					
19	23.28	20.67	17.95	14.77	29.56	26.24	23.13	19.41					
20	22.70	20.16	17.50	14.40	29.56	26.24	23.13	19.41					
21	22.13	19.64	17.03	14.00	29.56	26.24	23.10	19.36					
22	21.62	19.20	16.63	13.66	29.56	26.24	23.08	19.32					
23	21.19	18.81	16.29	13.36	29.56	26.24	23.06	19.29					
24	20.83	18.50	16.01	13.12	29.56	26.24	23.05	19.27					
25	20.55	18.25	15.78	12.93	29.56	26.24	23.04	19.25					
26	20.35	18.06	15.62	12.79	29.66	26.33	23.11	19.30					
27	20.21	17.95	15.52	12.70	29.85	26.49	23.25	19.42					
28	20.16	17.89	15.47	12.67	30.12	26.74	23.47	19.59					
29	20.17	17.91	15.49	12.68	30.49	27.06	23.76	19.83					
30	20.26	17.99	15.56	12.74	30.94	27.47	24.12	20.14					
31	20.43	18.14	15.69	12.85	31.48	27.95	24.55	20.50					
32	20.67	18.35	15.88	13.01	32.10	28.50	25.04	20.91					
33	20.99	18.64	16.14	13.22	32.81	29.12	25.60	21.38					
34	21.38	18.99	16.44	13.48	33.60	29.82	26.23	21.92					
35	21.85	19.40	16.81	13.78	34.49	30.61	26.93	22.51					
36	22.39	19.88	17.23	14.13	35.47	31.48	27.71	23.17					
37	23.00	20.42	17.71	14.53	36.56	32.45	28.57	23.90					
38	23.68	21.03	18.24	14.97	37.75	33.50	29.51	24.69					
39	24.44	21.70	18.83	15.45	39.05	34.66	30.54	25.56					
40	25.26	22.42	19.47	15.98	40.47	35.92	31.65	26.50					
41	26.05	23.13	20.08	16.49	41.92	37.21	32.79	27.46					
42	26.77	23.77	20.64	16.94	43.35	38.48	33.92	28.40					
43	27.48	24.39	21.18	17.38	44.82	39.78	35.07	29.35					
44	28.23	25.07	21.76	17.85	46.38	41.17	36.29	30.36					
45	29.10	25.84	22.43	18.39	48.08	42.67	37.60	31.44					
46	30.15	26.77	23.22	19.02	49.97	44.35	39.06	32.63					
47	31.43	27.91	24.20	19.80	52.10	46.24	40.71	33.96					
48	33.02	29.31	25.40	20.75	54.52	48.39	42.57	35.46					
49	34.97	31.05	26.88	21.91	57.29	50.85	44.69	37.16					
50	37.35	33.16	28.67	23.33	60.45	53.66	47.10	39.08					
51	40.11	35.61	30.75	24.95	63.97	56.78	49.78	41.18					
52	43.15	38.31	33.02	26.71	67.77	60.15	52.64	43.42					
53	46.47	41.26	35.50	28.60	71.84	63.77	55.70	45.77					
54	50.07	44.45	38.17	30.61	76.19	67.63	58.95	48.22					
55	53.95	47.90	41.03	32.74	80.81	71.73	62.38	50.76					
56	58.12	51.60	44.08	34.96	85.72	76.08	65.98	53.37					
57	62.56	55.55	47.31	37.26	90.89	80.68	69.76	56.04					
58	67.29	59.74	50.71	39.63	96.35	85.52	73.69	58.73					
59	72.30	64.19	54.28	42.04	102.08	90.61	77.78	61.43					
60	77.59	68.89	58.01	44.46	108.08	95.94	82.02	64.11					

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class B With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days			
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	33.13	27.73	23.64	18.97	41.28	34.51	30.05	24.87					
19	32.35	27.07	23.08	18.52	41.28	34.51	30.05	24.87					
20	31.56	26.41	22.52	18.07	41.28	34.51	30.05	24.87					
21	30.77	25.75	21.93	17.58	41.28	34.51	30.01	24.81					
22	30.08	25.17	21.42	17.14	41.28	34.51	29.99	24.76					
23	29.47	24.66	20.97	16.77	41.28	34.51	29.96	24.72					
24	28.95	24.23	20.59	16.45	41.28	34.51	29.95	24.69					
25	28.52	23.87	20.27	16.19	41.30	34.52	29.95	24.68					
26	28.18	23.58	20.02	15.99	41.42	34.62	30.03	24.73					
27	27.92	23.37	19.84	15.84	41.64	34.81	30.19	24.85					
28	27.76	23.23	19.73	15.74	41.97	35.08	30.42	25.04					
29	27.68	23.17	19.67	15.70	42.40	35.44	30.74	25.30					
30	27.69	23.18	19.69	15.71	42.93	35.88	31.13	25.63					
31	27.81	23.28	19.78	15.79	43.58	36.42	31.61	26.02					
32	28.04	23.47	19.95	15.93	44.34	37.06	32.18	26.50					
33	28.37	23.75	20.19	16.13	45.22	37.80	32.83	27.04					
34	28.80	24.10	20.50	16.38	46.21	38.62	33.56	27.65					
35	29.31	24.53	20.87	16.68	47.29	39.53	34.36	28.32					
36	29.88	25.01	21.29	17.02	48.46	40.51	35.22	29.05					
37	30.52	25.54	21.76	17.40	49.72	41.56	36.15	29.82					
38	31.21	26.12	22.26	17.81	51.05	42.67	37.13	30.64					
39	31.95	26.74	22.79	18.23	52.45	43.84	38.16	31.50					
40	32.71	27.37	23.34	18.68	53.91	45.06	39.24	32.39					
41	33.48	28.02	23.89	19.12	55.47	46.36	40.38	33.33					
42	34.25	28.67	24.45	19.56	57.15	47.77	41.61	34.35					
43	35.05	29.34	25.02	20.01	58.94	49.26	42.91	35.41					
44	35.90	30.04	25.62	20.49	60.81	50.82	44.26	36.51					
45	36.82	30.81	26.26	20.99	62.74	52.44	45.66	37.64					
46	37.82	31.65	26.97	21.54	64.72	54.10	47.08	38.78					
47	38.94	32.59	27.75	22.14	66.73	55.77	48.51	39.91					
48	40.19	33.64	28.62	22.80	68.74	57.45	49.94	41.02					
49	41.60	34.81	29.60	23.53	70.74	59.12	51.34	42.09					
50	43.18	36.14	30.69	24.34	72.70	60.76	52.70	43.11					
51	44.92	37.59	31.88	25.21	74.65	62.39	54.04	44.09					
52	46.79	39.16	33.15	26.14	76.60	64.03	55.37	45.02					
53	48.78	40.82	34.50	27.09	78.57	65.67	56.68	45.92					
54	50.90	42.59	35.92	28.09	80.55	67.33	57.99	46.77					
55	53.14	44.47	37.41	29.10	82.55	68.99	59.28	47.57					
56	55.51	46.46	38.97	30.14	84.55	70.67	60.56	48.30					
57	58.01	48.54	40.60	31.18	86.57	72.36	61.81	48.96					
58	60.63	50.74	42.30	32.22	88.60	74.05	63.05	49.55					
59	63.37	53.04	44.05	33.25	90.64	75.76	64.26	50.04					
60	66.25	55.44	45.86	34.26	92.70	77.48	65.45	50.44					

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class B With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	25.65	22.78	19.71	16.09	31.78	28.21	24.86	20.77					
19	25.03	22.22	19.23	15.71	31.78	28.21	24.86	20.77					
20	24.40	21.67	18.76	15.32	31.78	28.21	24.86	20.77					
21	23.79	21.11	18.26	14.90	31.78	28.21	24.83	20.72					
22	23.24	20.64	17.83	14.53	31.78	28.21	24.80	20.68					
23	22.78	20.22	17.46	14.21	31.78	28.21	24.79	20.65					
24	22.39	19.89	17.15	13.95	31.78	28.21	24.77	20.62					
25	22.09	19.62	16.91	13.75	31.78	28.21	24.77	20.61					
26	21.88	19.41	16.72	13.59	31.88	28.30	24.84	20.66					
27	21.73	19.30	16.60	13.49	32.09	28.48	24.99	20.78					
28	21.67	19.23	16.54	13.44	32.38	28.75	25.21	20.96					
29	21.68	19.22	16.53	13.43	32.78	29.09	25.50	21.20					
30	21.78	19.29	16.59	13.48	33.26	29.53	25.87	21.51					
31	21.96	19.42	16.71	13.58	33.84	30.05	26.31	21.88					
32	22.22	19.63	16.90	13.74	34.51	30.64	26.82	22.31					
33	22.56	19.91	17.15	13.94	35.27	31.29	27.40	22.80					
34	22.98	20.26	17.46	14.20	36.12	32.02	28.06	23.35					
35	23.49	20.68	17.83	14.51	37.08	32.84	28.79	23.96					
36	24.07	21.16	18.25	14.85	38.13	33.74	29.59	24.64					
37	24.73	21.70	18.72	15.25	39.30	34.72	30.46	25.38					
38	25.46	22.30	19.25	15.68	40.58	35.80	31.42	26.18					
39	26.27	22.96	19.82	16.15	41.98	36.96	32.44	27.04					
40	27.12	23.66	20.43	16.65	43.51	38.20	33.55	27.97					
41	27.91	24.35	21.04	17.15	45.06	39.49	34.69	28.93					
42	28.64	24.99	21.59	17.60	46.60	40.80	35.84	29.88					
43	29.37	25.63	22.14	18.04	48.18	42.15	37.03	30.87					
44	30.15	26.31	22.73	18.51	49.86	43.58	38.28	31.90					
45	31.03	27.08	23.39	19.04	51.69	45.12	39.62	32.99					
46	32.07	27.99	24.16	19.65	53.66	46.79	41.07	34.17					
47	33.31	29.08	25.09	20.38	55.75	48.62	42.66	35.45					
48	34.81	30.39	26.21	21.26	58.07	50.66	44.41	36.85					
49	36.63	31.99	27.56	22.32	60.65	52.92	46.35	38.39					
50	38.81	33.91	29.18	23.58	63.52	55.44	48.50	40.09					
51	41.31	36.11	31.03	25.01	66.64	58.19	50.84	41.91					
52	44.06	38.52	33.06	26.56	69.98	61.12	53.32	43.82					
53	47.05	41.15	35.25	28.22	73.52	64.24	55.95	45.80					
54	50.28	43.99	37.61	29.98	77.28	67.55	58.71	47.86					
55	53.75	47.04	40.13	31.83	81.25	71.05	61.60	49.96					
56	57.47	50.31	42.80	33.75	85.42	74.73	64.63	52.10					
57	61.42	53.79	45.63	35.74	89.81	78.60	67.77	54.27					
58	65.62	57.49	48.61	37.78	94.41	82.65	71.03	56.44					
59	70.07	61.40	51.72	39.84	99.22	86.90	74.40	58.58					
60	74.75	65.53	54.98	41.91	104.24	91.32	77.88	60.69					

## STANDARD INSURANCE COMPANY

Policy Form B152													
Occupation Class B With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days			
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	24.11	21.41	18.59	15.30	30.27	26.87	23.68	19.87					
19	23.55	20.91	18.15	14.94	30.27	26.87	23.68	19.87					
20	22.98	20.40	17.72	14.58	30.27	26.87	23.68	19.87					
21	22.42	19.90	17.26	14.19	30.27	26.87	23.65	19.83					
22	21.93	19.47	16.86	13.85	30.27	26.87	23.63	19.79					
23	21.51	19.10	16.53	13.56	30.27	26.87	23.61	19.76					
24	21.17	18.79	16.26	13.33	30.27	26.87	23.60	19.73					
25	20.90	18.56	16.05	13.15	30.30	26.90	23.62	19.73					
26	20.71	18.38	15.90	13.02	30.43	27.01	23.71	19.80					
27	20.59	18.28	15.81	12.94	30.64	27.20	23.88	19.94					
28	20.55	18.24	15.77	12.91	30.95	27.47	24.12	20.13					
29	20.58	18.27	15.80	12.93	31.35	27.83	24.43	20.40					
30	20.68	18.36	15.88	13.00	31.84	28.26	24.82	20.72					
31	20.87	18.53	16.03	13.12	32.42	28.77	25.27	21.10					
32	21.13	18.76	16.24	13.30	33.07	29.36	25.79	21.54					
33	21.47	19.06	16.50	13.52	33.81	30.01	26.38	22.04					
34	21.88	19.42	16.83	13.79	34.64	30.75	27.04	22.60					
35	22.36	19.86	17.21	14.10	35.57	31.57	27.78	23.22					
36	22.92	20.35	17.64	14.47	36.59	32.48	28.59	23.91					
37	23.55	20.91	18.14	14.88	37.72	33.48	29.48	24.66					
38	24.25	21.53	18.68	15.33	38.95	34.57	30.45	25.48					
39	25.02	22.21	19.28	15.82	40.29	35.77	31.51	26.37					
40	25.85	22.95	19.93	16.36	41.75	37.06	32.66	27.34					
41	26.68	23.69	20.57	16.88	43.25	38.39	33.84	28.33					
42	27.45	24.37	21.17	17.37	44.74	39.71	35.01	29.31					
43	28.23	25.06	21.76	17.86	46.27	41.07	36.21	30.30					
44	29.06	25.80	22.40	18.38	47.90	42.52	37.47	31.35					
45	30.00	26.63	23.12	18.95	49.66	44.08	38.84	32.47					
46	31.08	27.60	23.94	19.61	51.60	45.80	40.34	33.70					
47	32.38	28.75	24.93	20.39	53.78	47.74	42.02	35.06					
48	33.93	30.13	26.11	21.32	56.23	49.91	43.91	36.58					
49	35.80	31.78	27.51	22.43	59.02	52.38	46.04	38.28					
50	38.46	34.15	29.53	24.02	62.25	55.26	48.51	40.24					
51	41.22	36.59	31.60	25.64	65.74	58.35	51.15	42.32					
52	44.24	39.28	33.86	27.38	69.49	61.68	53.98	44.52					
53	47.54	42.21	36.32	29.26	73.50	65.24	56.99	46.82					
54	51.11	45.38	38.97	31.25	77.77	69.03	60.18	49.22					
55	54.95	48.79	41.79	33.35	82.31	73.06	63.54	51.70					
56	59.07	52.44	44.80	35.53	87.11	77.32	67.06	54.24					
57	63.45	56.33	47.98	37.79	92.18	81.82	70.74	56.83					
58	68.10	60.46	51.32	40.11	97.51	86.55	74.58	59.44					
59	73.02	64.83	54.83	42.46	103.10	91.51	78.56	62.05					
60	78.21	69.44	58.48	44.82	108.95	96.71	82.68	64.62					

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class B With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days			Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	33.25	27.83	23.73	19.04	41.63	34.80	30.30	25.08					
19	32.47	27.18	23.17	18.59	41.63	34.80	30.30	25.08					
20	31.69	26.52	22.61	18.14	41.63	34.80	30.30	25.08					
21	30.91	25.87	22.03	17.65	41.63	34.80	30.27	25.02					
22	30.22	25.29	21.52	17.22	41.63	34.80	30.24	24.97					
23	29.61	24.78	21.07	16.85	41.63	34.80	30.22	24.93					
24	29.10	24.35	20.69	16.54	41.63	34.80	30.20	24.90					
25	28.67	24.00	20.38	16.28	41.66	34.82	30.21	24.89					
26	28.33	23.71	20.14	16.08	41.79	34.93	30.30	24.95					
27	28.09	23.50	19.96	15.93	42.03	35.13	30.46	25.08					
28	27.93	23.37	19.85	15.84	42.36	35.41	30.71	25.28					
29	27.85	23.31	19.80	15.80	42.81	35.78	31.03	25.55					
30	27.87	23.32	19.81	15.81	43.35	36.23	31.44	25.88					
31	27.99	23.43	19.91	15.89	44.01	36.78	31.92	26.28					
32	28.23	23.62	20.08	16.03	44.79	37.44	32.50	26.76					
33	28.57	23.91	20.33	16.23	45.68	38.18	33.16	27.32					
34	29.00	24.27	20.64	16.49	46.68	39.02	33.90	27.93					
35	29.51	24.70	21.02	16.80	47.78	39.93	34.71	28.61					
36	30.09	25.18	21.44	17.14	48.97	40.93	35.59	29.35					
37	30.74	25.72	21.91	17.52	50.24	41.99	36.53	30.13					
38	31.43	26.30	22.41	17.93	51.58	43.11	37.52	30.96					
39	32.16	26.92	22.94	18.36	52.99	44.29	38.56	31.82					
40	32.92	27.55	23.49	18.80	54.47	45.53	39.64	32.72					
41	33.71	28.21	24.05	19.25	56.04	46.84	40.80	33.68					
42	34.52	28.89	24.63	19.71	57.75	48.27	42.04	34.70					
43	35.37	29.60	25.24	20.19	59.56	49.78	43.36	35.78					
44	36.27	30.35	25.88	20.70	61.46	51.37	44.74	36.90					
45	37.23	31.16	26.56	21.23	63.42	53.01	46.15	38.05					
46	38.26	32.02	27.28	21.79	65.42	54.68	47.59	39.20					
47	39.37	32.95	28.06	22.38	67.44	56.37	49.03	40.34					
48	40.57	33.96	28.90	23.01	69.46	58.05	50.46	41.45					
49	41.88	35.05	29.80	23.69	71.44	59.71	51.85	42.51					
50	43.82	36.68	31.14	24.70	73.78	61.67	53.49	43.76					
51	45.54	38.11	32.32	25.56	75.68	63.25	54.78	44.70					
52	47.38	39.65	33.57	26.47	77.57	64.84	56.07	45.60					
53	49.34	41.29	34.90	27.41	79.48	66.43	57.34	46.45					
54	51.43	43.04	36.29	28.38	81.39	68.03	58.59	47.26					
55	53.63	44.88	37.76	29.37	83.31	69.63	59.83	48.01					
56	55.96	46.83	39.29	30.38	85.24	71.25	61.05	48.69					
57	58.42	48.89	40.89	31.40	87.18	72.87	62.25	49.31					
58	60.99	51.04	42.55	32.42	89.13	74.50	63.43	49.85					
59	63.69	53.30	44.27	33.42	91.10	76.14	64.59	50.30					
60	66.51	55.67	46.04	34.40	93.07	77.79	65.71	50.64					



**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class B With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	25.92	23.01	19.87	16.23	32.54	28.85	25.34	21.17					
19	25.32	22.47	19.41	15.85	32.54	28.85	25.34	21.17					
20	24.70	21.93	18.94	15.47	32.54	28.85	25.34	21.17					
21	24.10	21.39	18.45	15.05	32.54	28.85	25.31	21.12					
22	23.57	20.92	18.03	14.69	32.54	28.85	25.28	21.08					
23	23.12	20.52	17.67	14.39	32.54	28.85	25.26	21.05					
24	22.76	20.18	17.37	14.13	32.54	28.85	25.25	21.02					
25	22.47	19.92	17.13	13.93	32.57	28.88	25.27	21.02					
26	22.26	19.72	16.96	13.78	32.71	28.99	25.36	21.09					
27	22.13	19.59	16.84	13.69	32.94	29.18	25.52	21.22					
28	22.09	19.52	16.79	13.64	33.27	29.46	25.77	21.42					
29	22.12	19.53	16.80	13.65	33.70	29.82	26.08	21.68					
30	22.23	19.60	16.87	13.71	34.23	30.26	26.47	22.01					
31	22.44	19.75	17.00	13.82	34.85	30.78	26.94	22.40					
32	22.71	19.97	17.20	13.98	35.55	31.38	27.47	22.85					
33	23.08	20.27	17.46	14.20	36.35	32.06	28.08	23.36					
34	23.52	20.63	17.78	14.46	37.24	32.82	28.76	23.93					
35	24.04	21.07	18.16	14.78	38.24	33.66	29.51	24.57					
36	24.64	21.56	18.59	15.14	39.33	34.59	30.34	25.27					
37	25.32	22.11	19.08	15.54	40.55	35.61	31.24	26.03					
38	26.05	22.72	19.61	15.98	41.87	36.71	32.22	26.85					
39	26.81	23.39	20.19	16.46	43.31	37.90	33.27	27.74					
40	27.62	24.10	20.82	16.97	44.88	39.18	34.41	28.69					
41	28.43	24.82	21.44	17.47	46.45	40.50	35.58	29.67					
42	29.22	25.50	22.03	17.96	47.99	41.85	36.77	30.66					
43	30.01	26.20	22.63	18.44	49.60	43.25	38.00	31.67					
44	30.86	26.94	23.27	18.96	51.29	44.73	39.29	32.74					
45	31.80	27.76	23.98	19.52	53.10	46.31	40.67	33.87					
46	32.88	28.70	24.78	20.16	55.06	48.02	42.16	35.07					
47	34.13	29.80	25.71	20.89	57.19	49.89	43.77	36.38					
48	35.59	31.08	26.80	21.75	59.54	51.95	45.54	37.80					
49	37.32	32.60	28.08	22.75	62.12	54.22	47.49	39.34					
50	39.80	34.78	29.93	24.19	65.14	56.86	49.75	41.12					
51	42.30	36.97	31.78	25.62	68.22	59.58	52.06	42.92					
52	45.03	39.37	33.79	27.16	71.51	62.47	54.50	44.79					
53	47.99	41.98	35.96	28.80	74.99	65.54	57.08	46.73					
54	51.19	44.79	38.30	30.53	78.68	68.78	59.78	48.73					
55	54.62	47.81	40.78	32.35	82.56	72.21	62.61	50.78					
56	58.29	51.04	43.42	34.24	86.65	75.81	65.56	52.85					
57	62.19	54.47	46.21	36.19	90.93	79.58	68.62	54.95					
58	66.32	58.11	49.13	38.18	95.41	83.54	71.79	57.04					
59	70.69	61.95	52.19	40.20	100.10	87.67	75.07	59.11					
60	75.29	66.00	55.37	42.21	104.98	91.98	78.44	61.13					

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 5A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Age	60	90	180	365	60	90	180	365	60	90	180	365
18	12.02	9.67	8.76	7.73	13.82	10.84	9.90	8.78	20.89	15.26	13.99	12.39	11.45
19	11.64	9.37	8.49	7.48	13.82	10.84	9.90	8.78	20.89	15.26	13.99	12.39	11.45
20	11.27	9.07	8.22	7.24	13.82	10.84	9.90	8.78	20.89	15.26	13.99	12.39	11.45
21	10.89	8.77	7.93	6.99	13.82	10.84	9.89	8.76	20.89	15.26	13.97	12.36	11.43
22	10.57	8.50	7.69	6.76	13.82	10.84	9.88	8.74	20.89	15.26	13.96	12.34	11.40
23	10.28	8.27	7.47	6.57	13.81	10.84	9.87	8.72	20.89	15.26	13.95	12.32	11.39
24	10.00	8.04	7.26	6.38	13.75	10.79	9.82	8.67	20.89	15.26	13.94	12.30	11.37
25	9.75	7.84	7.08	6.21	13.67	10.73	9.76	8.61	20.89	15.26	13.94	12.29	11.37
26	9.51	7.65	6.91	6.06	13.54	10.63	9.67	8.53	20.89	15.26	13.93	12.28	11.36
27	9.30	7.48	6.75	5.92	13.43	10.54	9.59	8.46	20.92	15.27	13.95	12.29	11.37
28	9.17	7.38	6.66	5.84	13.43	10.54	9.59	8.45	21.07	15.39	14.05	12.38	11.46
29	9.11	7.33	6.61	5.80	13.52	10.61	9.65	8.51	21.36	15.60	14.25	12.55	11.61
30	9.12	7.34	6.62	5.81	13.71	10.76	9.79	8.63	21.79	15.91	14.54	12.81	11.84
31	9.22	7.42	6.70	5.88	14.01	11.00	10.01	8.83	22.40	16.35	14.95	13.17	12.17
32	9.42	7.58	6.85	6.01	14.44	11.34	10.32	9.10	23.21	16.95	15.50	13.66	12.60
33	9.70	7.80	7.05	6.19	14.99	11.77	10.72	9.46	24.21	17.68	16.16	14.25	13.13
34	10.05	8.09	7.31	6.42	15.64	12.27	11.18	9.87	25.35	18.51	16.93	14.93	13.73
35	10.46	8.42	7.61	6.68	16.36	12.84	11.71	10.34	26.60	19.42	17.78	15.68	14.38
36	10.91	8.78	7.95	6.98	17.16	13.47	12.28	10.85	27.93	20.40	18.68	16.48	15.06
37	11.41	9.18	8.31	7.30	18.01	14.14	12.90	11.40	29.32	21.41	19.61	17.31	15.76
38	11.93	9.60	8.69	7.64	18.91	14.84	13.55	11.97	30.72	22.43	20.56	18.15	16.45
39	12.46	10.03	9.08	7.99	19.83	15.57	14.21	12.56	32.12	23.45	21.50	18.99	17.12
40	13.00	10.46	9.48	8.34	20.77	16.30	14.89	13.16	33.47	24.44	22.41	19.79	17.74
41	13.50	10.86	9.84	8.66	21.68	17.02	15.54	13.74	34.80	25.41	23.30	20.58	18.33
42	13.94	11.21	10.16	8.94	22.56	17.71	16.17	14.30	36.14	26.39	24.20	21.38	18.91
43	14.35	11.55	10.47	9.20	23.43	18.39	16.80	14.85	37.51	27.39	25.12	22.19	19.48
44	14.79	11.90	10.78	9.48	24.34	19.11	17.45	15.42	38.91	28.41	26.05	23.00	20.03
45	15.28	12.30	11.14	9.78	25.32	19.88	18.15	16.02	40.34	29.45	27.00	23.82	20.58
46	15.87	12.77	11.56	10.15	26.41	20.73	18.92	16.69	41.81	30.53	27.98	24.66	21.11
47	16.59	13.35	12.08	10.59	27.64	21.69	19.79	17.44	43.32	31.63	28.97	25.51	21.63
48	17.48	14.07	12.72	11.13	29.04	22.79	20.77	18.28	44.88	32.77	29.99	26.37	22.14
49	18.58	14.95	13.51	11.80	30.66	24.06	21.91	19.24	46.50	33.95	31.04	27.24	22.64
50	19.94	16.04	14.48	12.62	32.53	25.53	23.22	20.35	48.17	35.17	32.12	28.12	23.13
51	21.52	17.31	15.60	13.56	34.63	27.18	24.69	21.57	49.89	36.43	33.23	29.01	23.61
52	23.27	18.72	16.85	14.59	36.91	28.97	26.27	22.88	51.67	37.73	34.35	29.90	24.07
53	25.20	20.27	18.21	15.71	39.37	30.90	27.97	24.27	53.48	39.05	35.50	30.77	24.52
54	27.31	21.97	19.69	16.92	42.03	32.99	29.79	25.74	55.35	40.41	36.66	31.64	24.94
55	29.60	23.82	21.29	18.20	44.88	35.22	31.74	27.28	57.26	41.81	37.83	32.48	25.34
56	32.09	25.82	23.02	19.56	47.93	37.62	33.80	28.88	59.22	43.24	39.02	33.30	25.73
57	34.78	27.98	24.87	20.99	51.19	40.17	35.99	30.54	61.22	44.70	40.22	34.09	26.09
58	37.67	30.31	26.85	22.48	54.66	42.90	38.30	32.24	63.27	46.20	41.42	34.84	26.44
59	40.77	32.81	28.95	24.02	58.35	45.79	40.74	33.98	65.37	47.73	42.64	35.53	26.77
60	44.09	35.48	31.18	25.60	62.26	48.87	43.29	35.74	67.52	49.30	43.85	36.17	27.09

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 5A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	21.39	16.66	14.93	12.96	23.30	17.75	16.08	14.10	43.49	30.34	27.65	24.35	22.50
19	20.62	16.06	14.39	12.50	23.30	17.75	16.08	14.10	43.49	30.34	27.65	24.35	22.50
20	19.85	15.46	13.85	12.03	23.30	17.75	16.08	14.10	43.49	30.34	27.65	24.35	22.50
21	19.08	14.86	13.30	11.53	23.30	17.75	16.06	14.07	43.49	30.34	27.62	24.29	22.46
22	18.38	14.31	12.80	11.09	23.30	17.75	16.04	14.04	43.49	30.34	27.59	24.24	22.41
23	17.76	13.83	12.36	10.70	23.30	17.75	16.03	14.02	43.49	30.34	27.57	24.20	22.38
24	17.19	13.39	11.96	10.34	23.29	17.74	16.01	13.99	43.49	30.34	27.56	24.17	22.35
25	16.67	12.98	11.59	10.02	23.23	17.69	15.97	13.94	43.49	30.34	27.55	24.15	22.34
26	16.20	12.61	11.26	9.73	23.13	17.62	15.90	13.88	43.49	30.34	27.54	24.13	22.33
27	15.78	12.28	10.96	9.47	23.00	17.52	15.81	13.79	43.51	30.35	27.55	24.14	22.34
28	15.43	12.02	10.73	9.26	22.88	17.43	15.72	13.72	43.61	30.43	27.62	24.19	22.39
29	15.16	11.81	10.54	9.10	22.81	17.37	15.68	13.68	43.80	30.56	27.74	24.30	22.49
30	14.97	11.66	10.41	8.99	22.82	17.38	15.69	13.69	44.07	30.75	27.92	24.46	22.62
31	14.85	11.56	10.33	8.92	22.90	17.44	15.75	13.74	44.39	30.97	28.13	24.65	22.78
32	14.80	11.52	10.29	8.89	23.03	17.54	15.84	13.82	44.74	31.22	28.37	24.85	22.94
33	14.81	11.53	10.31	8.91	23.22	17.69	15.98	13.95	45.15	31.50	28.63	25.10	23.12
34	14.89	11.60	10.37	8.97	23.49	17.89	16.17	14.12	45.63	31.83	28.95	25.38	23.34
35	15.05	11.72	10.49	9.07	23.85	18.17	16.43	14.35	46.21	32.24	29.33	25.72	23.58
36	15.29	11.90	10.65	9.22	24.32	18.52	16.76	14.64	46.91	32.72	29.78	26.13	23.88
37	15.60	12.15	10.88	9.41	24.91	18.97	17.17	15.01	47.74	33.31	30.33	26.62	24.23
38	16.00	12.46	11.16	9.66	25.63	19.52	17.67	15.45	48.74	34.01	30.97	27.19	24.64
39	16.48	12.83	11.50	9.96	26.49	20.18	18.27	15.98	49.93	34.83	31.74	27.87	25.13
40	17.05	13.28	11.90	10.31	27.52	20.96	18.99	16.61	51.32	35.80	32.63	28.66	25.69
41	17.69	13.77	12.34	10.69	28.72	21.87	19.82	17.34	53.01	36.98	33.71	29.61	26.38
42	18.36	14.30	12.82	11.10	30.06	22.90	20.75	18.15	55.02	38.38	34.99	30.73	27.19
43	19.10	14.87	13.33	11.54	31.55	24.03	21.77	19.04	57.28	39.96	36.43	31.99	28.09
44	19.91	15.50	13.90	12.03	33.17	25.26	22.89	20.01	59.73	41.67	37.98	33.34	29.04
45	20.81	16.21	14.52	12.56	34.93	26.60	24.10	21.05	62.28	43.45	39.59	34.73	30.00
46	21.84	17.00	15.23	13.16	36.82	28.04	25.39	22.16	64.86	45.25	41.22	36.12	30.93
47	23.00	17.91	16.03	13.84	38.84	29.58	26.77	23.34	67.41	47.03	42.82	37.48	31.78
48	24.32	18.94	16.94	14.60	40.99	31.22	28.23	24.57	69.85	48.73	44.33	38.75	32.54
49	25.83	20.11	17.98	15.46	43.28	32.96	29.77	25.87	72.11	50.31	45.72	39.89	33.16
50	27.56	21.46	19.16	16.45	45.71	34.81	31.41	27.23	74.11	51.70	46.93	40.85	33.61
51	29.51	22.98	20.49	17.53	48.29	36.78	33.14	28.65	75.92	52.96	48.01	41.68	33.93
52	31.65	24.65	21.94	18.71	51.04	38.88	34.97	30.14	77.64	54.17	49.02	42.42	34.16
53	33.99	26.47	23.51	19.99	53.98	41.11	36.91	31.69	79.28	55.31	49.97	43.07	34.31
54	36.55	28.46	25.23	21.35	57.10	43.49	38.97	33.31	80.83	56.39	50.83	43.62	34.39
55	39.33	30.62	27.08	22.80	60.43	46.02	41.14	34.98	82.29	57.41	51.63	44.08	34.39
56	42.35	32.98	29.08	24.34	63.98	48.73	43.44	36.72	83.67	58.37	52.35	44.43	34.32
57	45.61	35.51	31.23	25.95	67.73	51.58	45.84	38.48	84.97	59.28	53.00	44.67	34.19
58	49.03	38.18	33.46	27.58	71.57	54.51	48.28	40.21	86.18	60.12	53.58	44.80	34.00
59	52.03	40.52	35.37	28.90	74.67	56.87	50.19	41.42	87.30	60.90	54.07	44.80	33.76
60	55.18	42.96	37.36	30.20	77.87	59.30	52.12	42.57	88.34	61.63	54.49	44.68	33.47

## STANDARD INSURANCE COMPANY

Policy Form B152													
Occupation Class 5A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	12.92	10.40	9.42	8.31	14.86	11.65	10.64	9.44	22.46	16.40	15.04	13.32	12.31
19	12.51	10.07	9.13	8.04	14.86	11.65	10.64	9.44	22.46	16.40	15.04	13.32	12.31
20	12.12	9.75	8.84	7.78	14.86	11.65	10.64	9.44	22.46	16.40	15.04	13.32	12.31
21	11.71	9.43	8.52	7.51	14.86	11.65	10.63	9.42	22.46	16.40	15.02	13.29	12.29
22	11.36	9.14	8.27	7.27	14.86	11.65	10.62	9.40	22.46	16.40	15.01	13.27	12.26
23	11.05	8.89	8.03	7.06	14.85	11.65	10.61	9.37	22.46	16.40	15.00	13.24	12.24
24	10.75	8.64	7.80	6.86	14.78	11.60	10.56	9.32	22.46	16.40	14.99	13.22	12.22
25	10.48	8.43	7.61	6.68	14.70	11.53	10.49	9.26	22.46	16.40	14.99	13.21	12.22
26	10.22	8.22	7.43	6.51	14.56	11.43	10.40	9.17	22.46	16.40	14.97	13.20	12.21
27	10.00	8.04	7.26	6.36	14.44	11.33	10.31	9.09	22.49	16.42	15.00	13.21	12.22
28	9.86	7.93	7.16	6.28	14.44	11.33	10.31	9.08	22.65	16.54	15.10	13.31	12.32
29	9.79	7.88	7.11	6.24	14.53	11.41	10.37	9.15	22.96	16.77	15.32	13.49	12.48
30	9.80	7.89	7.12	6.25	14.74	11.57	10.52	9.28	23.42	17.10	15.63	13.77	12.73
31	9.91	7.98	7.20	6.32	15.06	11.83	10.76	9.49	24.08	17.58	16.07	14.16	13.08
32	10.13	8.15	7.36	6.46	15.52	12.19	11.09	9.78	24.95	18.22	16.66	14.68	13.55
33	10.43	8.39	7.58	6.65	16.11	12.65	11.52	10.17	26.03	19.01	17.37	15.32	14.11
34	10.80	8.70	7.86	6.90	16.81	13.19	12.02	10.61	27.25	19.90	18.20	16.05	14.76
35	11.24	9.05	8.18	7.18	17.59	13.80	12.59	11.12	28.60	20.88	19.11	16.86	15.46
36	11.73	9.44	8.55	7.50	18.45	14.48	13.20	11.66	30.02	21.93	20.08	17.72	16.19
37	12.27	9.87	8.93	7.83	19.36	15.20	13.87	12.26	31.52	23.02	21.08	18.61	16.94
38	12.82	10.31	9.31	8.14	20.33	15.95	14.57	12.84	33.02	24.11	22.10	19.51	17.68
39	13.39	10.73	9.69	8.48	21.32	16.72	15.23	13.42	34.53	25.21	23.11	20.41	18.40
40	13.98	11.17	10.09	8.83	22.33	17.47	15.91	14.03	35.98	26.27	24.09	21.27	19.07
41	14.51	11.59	10.47	9.17	23.31	18.23	16.61	14.64	37.41	27.32	25.05	22.12	19.70
42	14.99	11.99	10.83	9.48	24.25	19.00	17.32	15.26	38.85	28.37	26.02	22.98	20.33
43	15.43	12.38	11.18	9.79	25.19	19.77	18.04	15.90	40.32	29.44	27.00	23.85	20.94
44	15.90	12.79	11.56	10.11	26.17	20.54	18.76	16.57	41.83	30.54	28.00	24.73	21.53
45	16.43	13.22	11.98	10.48	27.22	21.37	19.51	17.22	43.37	31.66	29.03	25.61	22.12
46	17.06	13.73	12.43	10.90	28.39	22.28	20.34	17.94	44.95	32.82	30.08	26.51	22.69
47	17.83	14.35	12.99	11.38	29.71	23.32	21.27	18.75	46.57	34.00	31.14	27.42	23.25
48	18.79	15.13	13.67	11.96	31.22	24.50	22.33	19.65	48.25	35.23	32.24	28.35	23.80
49	19.97	16.07	14.52	12.69	32.96	25.86	23.55	20.68	49.99	36.50	33.37	29.28	24.34
50	21.44	17.24	15.57	13.57	34.97	27.44	24.96	21.88	51.78	37.81	34.53	30.23	24.86
51	23.13	18.61	16.77	14.55	37.23	29.22	26.54	23.19	53.63	39.16	35.72	31.19	25.38
52	25.02	20.12	18.11	15.62	39.68	31.14	28.24	24.60	55.55	40.56	36.93	32.14	25.88
53	27.09	21.79	19.53	16.78	42.32	33.22	30.07	26.09	57.49	41.98	38.16	33.08	26.36
54	29.36	23.59	21.07	18.02	45.18	35.46	32.02	27.63	59.50	43.44	39.41	34.01	26.81
55	31.82	25.52	22.74	19.35	48.25	37.86	34.09	29.20	61.55	44.95	40.67	34.92	27.24
56	34.50	27.61	24.54	20.75	51.52	40.39	36.21	30.84	63.66	46.48	41.95	35.80	27.66
57	37.39	29.87	26.46	22.23	55.03	43.03	38.46	32.52	65.81	48.05	43.24	36.65	28.05
58	40.50	32.28	28.50	23.75	58.76	45.80	40.80	34.23	68.02	49.67	44.46	37.33	28.33
59	43.58	34.73	30.56	25.24	62.43	48.56	43.10	35.84	70.27	51.03	45.50	37.85	28.52
60	46.86	37.35	32.72	26.75	66.16	51.48	45.50	37.44	72.58	52.38	46.51	38.30	28.68

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 5A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	12.21	9.82	8.90	7.85	14.26	11.19	10.22	9.06	21.82	15.93	14.61	12.94	11.95
19	11.84	9.53	8.63	7.61	14.26	11.19	10.22	9.06	21.82	15.93	14.61	12.94	11.95
20	11.47	9.23	8.36	7.37	14.26	11.19	10.22	9.06	21.82	15.93	14.61	12.94	11.95
21	11.10	8.93	8.08	7.12	14.26	11.19	10.21	9.04	21.82	15.93	14.59	12.91	11.94
22	10.77	8.67	7.84	6.90	14.26	11.19	10.20	9.02	21.82	15.93	14.58	12.88	11.91
23	10.49	8.44	7.63	6.70	14.25	11.19	10.19	9.00	21.82	15.93	14.57	12.86	11.89
24	10.22	8.22	7.42	6.52	14.19	11.14	10.14	8.95	21.82	15.93	14.56	12.85	11.88
25	9.96	8.01	7.23	6.35	14.09	11.06	10.06	8.88	21.82	15.93	14.55	12.83	11.87
26	9.71	7.81	7.05	6.19	13.95	10.95	9.96	8.78	21.82	15.93	14.55	12.82	11.87
27	9.51	7.65	6.90	6.06	13.86	10.88	9.89	8.73	21.88	15.97	14.59	12.85	11.90
28	9.38	7.55	6.81	5.98	13.87	10.89	9.90	8.73	22.07	16.12	14.72	12.97	12.00
29	9.33	7.51	6.78	5.94	13.98	10.97	9.98	8.80	22.41	16.36	14.94	13.16	12.18
30	9.35	7.53	6.79	5.96	14.18	11.13	10.13	8.93	22.88	16.70	15.26	13.44	12.43
31	9.46	7.61	6.88	6.03	14.51	11.39	10.36	9.14	23.53	17.18	15.70	13.83	12.78
32	9.67	7.78	7.03	6.17	14.96	11.74	10.69	9.43	24.39	17.81	16.28	14.35	13.24
33	9.96	8.01	7.24	6.35	15.53	12.19	11.10	9.80	25.43	18.57	16.98	14.97	13.79
34	10.32	8.30	7.51	6.59	16.20	12.71	11.58	10.22	26.62	19.43	17.78	15.68	14.41
35	10.74	8.64	7.82	6.86	16.95	13.30	12.13	10.71	27.92	20.38	18.66	16.46	15.09
36	11.21	9.02	8.16	7.17	17.77	13.95	12.72	11.23	29.31	21.40	19.59	17.29	15.80
37	11.71	9.42	8.53	7.49	18.64	14.63	13.35	11.80	30.75	22.45	20.57	18.16	16.52
38	12.24	9.85	8.92	7.84	19.56	15.35	14.01	12.38	32.22	23.52	21.56	19.04	17.25
39	12.78	10.28	9.31	8.19	20.51	16.09	14.69	12.99	33.68	24.59	22.54	19.91	17.95
40	13.32	10.72	9.71	8.54	21.46	16.85	15.38	13.60	35.10	25.63	23.50	20.76	18.61
41	13.83	11.13	10.09	8.87	22.40	17.58	16.06	14.20	36.51	26.66	24.45	21.60	19.24
42	14.30	11.50	10.43	9.17	23.30	18.28	16.70	14.77	37.96	27.72	25.42	22.46	19.87
43	14.75	11.87	10.76	9.46	24.20	18.99	17.35	15.33	39.44	28.80	26.41	23.33	20.48
44	15.22	12.25	11.10	9.75	25.14	19.73	18.02	15.92	40.95	29.90	27.42	24.21	21.09
45	15.74	12.67	11.48	10.08	26.14	20.52	18.73	16.54	42.50	31.03	28.45	25.10	21.68
46	16.35	13.16	11.91	10.45	27.25	21.39	19.52	17.22	44.09	32.19	29.50	26.00	22.26
47	17.07	13.74	12.43	10.90	28.49	22.36	20.40	17.97	45.71	33.38	30.57	26.91	22.82
48	17.94	14.44	13.06	11.43	29.90	23.47	21.39	18.82	47.37	34.59	31.66	27.83	23.37
49	18.99	15.28	13.81	12.06	31.52	24.74	22.53	19.78	49.07	35.83	32.76	28.75	23.89
50	20.25	16.30	14.71	12.82	33.37	26.19	23.82	20.88	50.80	37.10	33.88	29.66	24.40
51	21.71	17.47	15.74	13.68	35.45	27.82	25.27	22.08	52.58	38.39	35.02	30.57	24.88
52	23.31	18.76	16.87	14.62	37.70	29.59	26.83	23.37	54.39	39.72	36.16	31.47	25.34
53	25.06	20.17	18.11	15.63	40.12	31.49	28.50	24.73	56.24	41.07	37.33	32.36	25.78
54	26.97	21.70	19.45	16.71	42.73	33.53	30.29	26.17	58.13	42.44	38.50	33.23	26.19
55	29.04	23.37	20.89	17.86	45.52	35.72	32.19	27.66	60.05	43.85	39.67	34.07	26.58
56	31.27	25.17	22.44	19.06	48.50	38.06	34.21	29.22	62.02	45.28	40.86	34.87	26.94
57	33.68	27.10	24.09	20.32	51.68	40.56	36.34	30.83	64.02	46.74	42.05	35.64	27.28
58	36.25	29.17	25.84	21.63	55.06	43.21	38.58	32.48	66.05	48.23	43.24	36.36	27.60
59	39.01	31.39	27.70	22.98	58.64	46.03	40.94	34.15	68.13	49.74	44.43	37.03	27.90
60	41.95	33.76	29.67	24.36	62.44	49.01	43.42	35.84	70.24	51.28	45.62	37.63	28.18

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 5A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	21.55	16.78	15.04	13.06	23.67	18.03	16.33	14.33	44.42	30.99	28.25	24.87	22.99
19	20.78	16.18	14.50	12.59	23.67	18.03	16.33	14.33	44.42	30.99	28.25	24.87	22.99
20	20.01	15.58	13.97	12.13	23.67	18.03	16.33	14.33	44.42	30.99	28.25	24.87	22.99
21	19.24	14.98	13.41	11.63	23.67	18.03	16.31	14.29	44.42	30.99	28.22	24.82	22.95
22	18.55	14.44	12.92	11.19	23.67	18.03	16.30	14.26	44.42	30.99	28.19	24.77	22.90
23	17.92	13.96	12.47	10.80	23.67	18.03	16.29	14.24	44.42	30.99	28.17	24.73	22.86
24	17.35	13.51	12.07	10.44	23.64	18.00	16.26	14.20	44.42	30.99	28.15	24.70	22.84
25	16.82	13.09	11.69	10.11	23.56	17.95	16.20	14.14	44.42	30.99	28.14	24.67	22.82
26	16.33	12.72	11.35	9.81	23.45	17.86	16.11	14.06	44.42	30.99	28.14	24.66	22.82
27	15.91	12.39	11.06	9.56	23.32	17.76	16.02	13.98	44.49	31.04	28.17	24.68	22.84
28	15.57	12.13	10.83	9.35	23.19	17.66	15.94	13.90	44.63	31.14	28.27	24.76	22.92
29	15.31	11.92	10.64	9.19	23.13	17.62	15.90	13.87	44.86	31.30	28.42	24.89	23.03
30	15.12	11.78	10.52	9.08	23.16	17.64	15.92	13.89	45.18	31.52	28.62	25.07	23.19
31	15.00	11.68	10.44	9.01	23.24	17.70	15.98	13.95	45.55	31.78	28.86	25.29	23.37
32	14.95	11.64	10.40	8.99	23.38	17.81	16.08	14.04	45.94	32.05	29.12	25.52	23.55
33	14.97	11.66	10.42	9.01	23.59	17.96	16.23	14.17	46.38	32.36	29.42	25.78	23.76
34	15.06	11.73	10.49	9.07	23.87	18.18	16.43	14.35	46.90	32.72	29.76	26.09	23.99
35	15.22	11.85	10.60	9.17	24.24	18.46	16.69	14.58	47.53	33.16	30.17	26.46	24.26
36	15.46	12.04	10.77	9.32	24.72	18.83	17.03	14.88	48.28	33.68	30.65	26.90	24.57
37	15.78	12.28	11.00	9.52	25.31	19.28	17.45	15.25	49.18	34.31	31.24	27.42	24.96
38	16.18	12.60	11.28	9.77	26.04	19.84	17.96	15.70	50.25	35.06	31.94	28.04	25.40
39	16.66	12.97	11.62	10.06	26.92	20.51	18.57	16.24	51.53	35.95	32.76	28.77	25.93
40	17.23	13.42	12.03	10.41	27.97	21.30	19.30	16.88	53.04	37.00	33.72	29.62	26.55
41	17.88	13.92	12.48	10.81	29.18	22.22	20.14	17.62	54.87	38.28	34.90	30.65	27.30
42	18.58	14.47	12.97	11.24	30.54	23.26	21.08	18.44	57.06	39.81	36.29	31.88	28.20
43	19.36	15.07	13.51	11.70	32.06	24.41	22.12	19.35	59.53	41.53	37.86	33.25	29.20
44	20.21	15.74	14.11	12.21	33.71	25.67	23.26	20.33	62.20	43.39	39.55	34.72	30.24
45	21.16	16.47	14.76	12.77	35.49	27.03	24.48	21.39	64.98	45.33	41.31	36.23	31.30
46	22.20	17.29	15.48	13.38	37.40	28.48	25.79	22.51	67.79	47.29	43.08	37.75	32.32
47	23.36	18.19	16.28	14.05	39.43	30.03	27.17	23.69	70.55	49.22	44.81	39.22	33.26
48	24.65	19.19	17.17	14.80	41.58	31.67	28.64	24.93	73.18	51.05	46.44	40.59	34.09
49	26.08	20.31	18.15	15.61	43.86	33.40	30.17	26.22	75.60	52.74	47.93	41.82	34.76
50	27.69	21.56	19.24	16.52	46.26	35.23	31.79	27.56	77.72	54.22	49.22	42.84	35.25
51	29.46	22.94	20.45	17.50	48.80	37.17	33.49	28.96	79.61	55.54	50.35	43.71	35.58
52	31.38	24.44	21.75	18.56	51.50	39.22	35.28	30.41	81.41	56.79	51.40	44.48	35.82
53	33.47	26.06	23.16	19.68	54.36	41.40	37.18	31.92	83.09	57.97	52.37	45.14	35.97
54	35.74	27.83	24.67	20.87	57.41	43.72	39.18	33.49	84.68	59.08	53.26	45.70	36.03
55	38.19	29.74	26.30	22.14	60.64	46.19	41.29	35.11	86.16	60.11	54.06	46.15	36.01
56	40.84	31.80	28.05	23.47	64.09	48.81	43.51	36.78	87.53	61.07	54.77	46.48	35.91
57	43.68	34.01	29.90	24.85	67.71	51.57	45.83	38.48	88.81	61.95	55.40	46.69	35.74
58	46.64	36.31	31.82	26.24	71.42	54.40	48.18	40.13	89.97	62.77	55.94	46.77	35.50
59	49.71	38.71	33.80	27.61	75.21	57.28	50.54	41.71	91.04	63.51	56.39	46.72	35.20
60	52.91	41.20	35.82	28.96	79.06	60.21	52.92	43.22	92.00	64.18	56.75	46.53	34.85

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 5A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	13.13	10.56	9.57	8.44	15.33	12.03	10.99	9.74	23.46	17.12	15.71	13.91	12.85
19	12.73	10.24	9.28	8.18	15.33	12.03	10.99	9.74	23.46	17.12	15.71	13.91	12.85
20	12.33	9.92	8.99	7.92	15.33	12.03	10.99	9.74	23.46	17.12	15.71	13.91	12.85
21	11.93	9.60	8.69	7.65	15.33	12.03	10.98	9.72	23.46	17.12	15.68	13.88	12.84
22	11.58	9.32	8.43	7.42	15.33	12.03	10.97	9.70	23.46	17.12	15.67	13.85	12.80
23	11.28	9.07	8.20	7.20	15.32	12.03	10.95	9.68	23.46	17.12	15.66	13.82	12.78
24	10.99	8.84	7.98	7.01	15.25	11.98	10.90	9.62	23.46	17.12	15.65	13.81	12.77
25	10.71	8.61	7.77	6.83	15.15	11.89	10.81	9.55	23.46	17.12	15.64	13.79	12.76
26	10.44	8.40	7.58	6.65	15.00	11.77	10.71	9.44	23.46	17.12	15.64	13.78	12.76
27	10.22	8.22	7.42	6.51	14.90	11.70	10.63	9.38	23.52	17.17	15.68	13.81	12.79
28	10.08	8.12	7.32	6.43	14.91	11.71	10.64	9.38	23.73	17.33	15.82	13.94	12.90
29	10.03	8.07	7.29	6.39	15.03	11.79	10.73	9.46	24.09	17.59	16.06	14.15	13.09
30	10.05	8.09	7.30	6.41	15.24	11.96	10.89	9.60	24.60	17.95	16.40	14.45	13.36
31	10.17	8.18	7.40	6.48	15.60	12.24	11.14	9.83	25.29	18.47	16.88	14.87	13.74
32	10.40	8.36	7.56	6.63	16.08	12.62	11.49	10.14	26.22	19.15	17.50	15.43	14.23
33	10.71	8.61	7.78	6.83	16.69	13.10	11.93	10.54	27.34	19.96	18.25	16.09	14.82
34	11.09	8.92	8.07	7.08	17.42	13.66	12.45	10.99	28.62	20.89	19.11	16.86	15.49
35	11.55	9.29	8.41	7.37	18.22	14.30	13.04	11.51	30.01	21.91	20.06	17.69	16.22
36	12.05	9.70	8.77	7.71	19.10	15.00	13.67	12.07	31.51	23.01	21.06	18.59	16.99
37	12.59	10.13	9.15	8.00	20.04	15.73	14.35	12.66	33.06	24.13	22.11	19.52	17.76
38	13.16	10.53	9.51	8.32	21.03	16.47	15.00	13.21	34.64	25.28	23.18	20.47	18.54
39	13.74	10.96	9.89	8.66	22.05	17.20	15.66	13.80	36.21	26.43	24.23	21.40	19.30
40	14.30	11.40	10.29	9.01	23.07	17.96	16.36	14.42	37.73	27.55	25.26	22.32	20.01
41	14.84	11.83	10.68	9.35	24.08	18.74	17.08	15.05	39.25	28.66	26.28	23.22	20.68
42	15.37	12.25	11.06	9.69	25.05	19.53	17.80	15.69	40.81	29.80	27.33	24.14	21.36
43	15.86	12.67	11.45	10.02	26.02	20.35	18.54	16.34	42.40	30.96	28.39	25.08	22.02
44	16.36	13.12	11.85	10.37	27.03	21.21	19.33	17.02	44.02	32.14	29.48	26.03	22.67
45	16.92	13.62	12.30	10.75	28.10	22.06	20.13	17.75	45.69	33.36	30.58	26.98	23.31
46	17.58	14.15	12.80	11.19	29.29	22.99	20.98	18.51	47.40	34.60	31.71	27.95	23.93
47	18.35	14.77	13.36	11.69	30.63	24.04	21.93	19.32	49.14	35.88	32.86	28.93	24.53
48	19.29	15.52	14.04	12.27	32.14	25.23	22.99	20.23	50.92	37.18	34.03	29.92	25.12
49	20.41	16.43	14.85	12.95	33.88	26.60	24.22	21.26	52.75	38.52	35.22	30.91	25.68
50	21.77	17.52	15.81	13.74	35.87	28.15	25.61	22.45	54.61	39.88	36.42	31.88	26.23
51	23.34	18.78	16.92	14.64	38.11	29.91	27.17	23.74	56.52	41.27	37.65	32.86	26.75
52	25.06	20.17	18.09	15.60	40.53	31.81	28.84	25.12	58.47	42.70	38.87	33.83	27.24
53	26.94	21.64	19.37	16.64	43.13	33.85	30.64	26.53	60.46	44.15	40.13	34.79	27.71
54	28.99	23.23	20.75	17.75	45.93	36.04	32.51	28.00	62.49	45.62	41.39	35.72	28.15
55	31.22	24.96	22.24	18.93	48.93	38.34	34.46	29.53	64.55	47.14	42.65	36.63	28.57
56	33.62	26.82	23.84	20.16	52.14	40.75	36.53	31.11	66.67	48.68	43.92	37.49	28.96
57	36.18	28.83	25.54	21.46	55.56	43.31	38.71	32.74	68.82	50.25	45.20	38.31	29.33
58	38.85	30.96	27.34	22.78	59.15	46.01	40.98	34.39	71.00	51.85	46.41	38.97	29.57
59	41.68	33.22	29.23	24.14	62.78	48.84	43.34	36.04	73.24	53.19	47.42	39.45	29.72
60	44.69	35.62	31.21	25.51	66.60	51.81	45.79	37.69	75.51	54.51	48.40	39.85	29.85

**STANDARD INSURANCE COMPANY**

Policy Form B152														
Occupation Class 4A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
		60	90	180	365	60	90	180	365	60	90	180	365	730
18	15.61	12.56	11.38	10.04	17.95	14.09	12.87	11.40	27.14	19.82	18.17	16.09	14.87	
19	15.13	12.17	11.03	9.72	17.95	14.09	12.87	11.40	27.14	19.82	18.17	16.09	14.87	
20	14.64	11.78	10.67	9.41	17.95	14.09	12.87	11.40	27.14	19.82	18.17	16.09	14.87	
21	14.15	11.39	10.31	9.08	17.95	14.09	12.85	11.38	27.14	19.82	18.15	16.06	14.85	
22	13.73	11.04	9.99	8.78	17.95	14.09	12.84	11.36	27.14	19.82	18.14	16.03	14.81	
23	13.35	10.74	9.71	8.53	17.94	14.08	12.82	11.33	27.14	19.82	18.12	16.00	14.79	
24	12.99	10.45	9.44	8.29	17.86	14.02	12.76	11.27	27.14	19.82	18.11	15.98	14.77	
25	12.66	10.19	9.20	8.07	17.75	13.93	12.68	11.19	27.14	19.82	18.11	15.96	14.77	
26	12.35	9.94	8.97	7.87	17.59	13.80	12.56	11.08	27.14	19.82	18.10	15.95	14.76	
27	12.12	9.75	8.80	7.72	17.51	13.74	12.50	11.02	27.25	19.90	18.17	16.01	14.82	
28	11.99	9.65	8.70	7.63	17.56	13.78	12.54	11.05	27.55	20.12	18.37	16.19	14.98	
29	11.95	9.62	8.68	7.61	17.74	13.93	12.67	11.17	28.04	20.47	18.70	16.47	15.24	
30	12.01	9.67	8.73	7.65	18.06	14.17	12.90	11.37	28.70	20.96	19.15	16.87	15.60	
31	12.19	9.81	8.86	7.77	18.53	14.54	13.24	11.67	29.62	21.63	19.77	17.42	16.09	
32	12.50	10.06	9.09	7.97	19.18	15.05	13.70	12.09	30.82	22.50	20.57	18.13	16.73	
33	12.92	10.40	9.40	8.25	19.98	15.68	14.28	12.60	32.26	23.55	21.54	18.99	17.50	
34	13.44	10.81	9.77	8.58	20.91	16.41	14.95	13.20	33.90	24.75	22.64	19.97	18.36	
35	14.03	11.29	10.21	8.97	21.96	17.23	15.71	13.87	35.69	26.06	23.85	21.04	19.29	
36	14.69	11.82	10.70	9.40	23.10	18.13	16.53	14.60	37.60	27.45	25.14	22.18	20.27	
37	15.40	12.39	11.22	9.86	24.32	19.09	17.41	15.39	39.58	28.90	26.47	23.37	21.27	
38	16.15	12.99	11.77	10.34	25.60	20.09	18.34	16.21	41.59	30.37	27.83	24.58	22.27	
39	16.92	13.61	12.33	10.84	26.92	21.13	19.29	17.05	43.59	31.83	29.18	25.77	23.23	
40	17.69	14.24	12.90	11.34	28.26	22.18	20.26	17.91	45.54	33.25	30.49	26.94	24.14	
41	18.42	14.82	13.43	11.81	29.58	23.22	21.20	18.75	47.47	34.66	31.79	28.08	25.01	
42	19.06	15.34	13.90	12.22	30.85	24.22	22.12	19.56	49.43	36.09	33.10	29.24	25.87	
43	19.68	15.84	14.35	12.62	32.13	25.22	23.04	20.36	51.43	37.55	34.44	30.42	26.71	
44	20.33	16.36	14.82	13.03	33.46	26.26	23.99	21.19	53.48	39.05	35.81	31.61	27.54	
45	21.05	16.94	15.35	13.48	34.89	27.38	25.00	22.08	55.57	40.58	37.20	32.82	28.35	
46	21.91	17.63	15.96	14.01	36.46	28.62	26.12	23.04	57.72	42.14	38.62	34.04	29.14	
47	22.95	18.46	16.71	14.64	38.22	30.00	27.36	24.11	59.91	43.75	40.07	35.28	29.91	
48	24.21	19.49	17.62	15.42	40.22	31.57	28.78	25.32	62.17	45.39	41.55	36.52	30.67	
49	25.77	20.74	18.74	16.37	42.51	33.37	30.39	26.69	64.48	47.08	43.05	37.78	31.40	
50	27.67	22.27	20.10	17.51	45.15	35.44	32.23	28.24	66.86	48.82	44.59	39.04	32.11	
51	29.88	24.05	21.67	18.83	48.09	37.75	34.29	29.96	69.30	50.60	46.15	40.29	32.80	
52	32.33	26.02	23.41	20.28	51.28	40.25	36.50	31.79	71.79	52.42	47.73	41.54	33.45	
53	35.02	28.18	25.31	21.84	54.73	42.95	38.88	33.74	74.34	54.28	49.34	42.77	34.08	
54	37.96	30.55	27.37	23.52	58.43	45.86	41.42	35.78	76.95	56.19	50.96	43.98	34.67	
55	41.16	33.12	29.61	25.31	62.39	48.97	44.13	37.92	79.61	58.13	52.60	45.16	35.23	
56	44.61	35.90	32.01	27.19	66.63	52.30	47.00	40.15	82.33	60.12	54.24	46.30	35.76	
57	48.34	38.90	34.58	29.18	71.15	55.84	50.03	42.45	85.10	62.14	55.90	47.39	36.27	
58	52.35	42.12	37.31	31.24	75.96	59.62	53.23	44.80	87.93	64.21	57.57	48.41	36.74	
59	56.64	45.58	40.22	33.37	81.06	63.62	56.59	47.20	90.82	66.31	59.23	49.36	37.19	
60	61.22	49.26	43.30	35.55	86.46	67.86	60.12	49.63	93.76	68.46	60.90	50.23	37.62	



**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 4A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	28.84	22.45	20.13	17.47	31.41	23.93	21.68	19.01	58.62	40.90	37.28	32.83	30.33
19	27.80	21.65	19.40	16.85	31.41	23.93	21.68	19.01	58.62	40.90	37.28	32.83	30.33
20	26.76	20.84	18.68	16.22	31.41	23.93	21.68	19.01	58.62	40.90	37.28	32.83	30.33
21	25.72	20.03	17.93	15.55	31.41	23.93	21.65	18.97	58.62	40.90	37.24	32.75	30.28
22	24.78	19.30	17.26	14.95	31.41	23.93	21.63	18.93	58.62	40.90	37.20	32.68	30.21
23	23.94	18.64	16.66	14.42	31.41	23.93	21.61	18.90	58.62	40.90	37.17	32.63	30.17
24	23.18	18.05	16.12	13.94	31.39	23.91	21.59	18.86	58.62	40.90	37.15	32.59	30.14
25	22.48	17.50	15.63	13.51	31.32	23.85	21.53	18.80	58.62	40.90	37.14	32.56	30.12
26	21.86	17.02	15.20	13.13	31.23	23.78	21.46	18.73	58.71	40.96	37.18	32.58	30.15
27	21.36	16.63	14.84	12.82	31.14	23.72	21.40	18.67	58.90	41.09	37.30	32.68	30.24
28	20.95	16.31	14.56	12.58	31.06	23.65	21.34	18.62	59.20	41.30	37.49	32.84	30.40
29	20.64	16.07	14.35	12.39	31.04	23.64	21.34	18.61	59.62	41.59	37.76	33.08	30.61
30	20.43	15.91	14.21	12.27	31.15	23.72	21.41	18.68	60.15	41.96	38.10	33.38	30.87
31	20.32	15.82	14.13	12.21	31.33	23.86	21.54	18.80	60.74	42.37	38.49	33.72	31.16
32	20.29	15.80	14.12	12.20	31.59	24.06	21.73	18.96	61.37	42.82	38.91	34.09	31.47
33	20.36	15.85	14.17	12.25	31.93	24.32	21.97	19.18	62.08	43.31	39.37	34.51	31.80
34	20.52	15.98	14.29	12.36	32.37	24.66	22.29	19.46	62.88	43.87	39.90	34.98	32.16
35	20.79	16.19	14.48	12.52	32.95	25.09	22.69	19.82	63.82	44.53	40.51	35.53	32.57
36	21.16	16.47	14.74	12.76	33.66	25.64	23.19	20.27	64.92	45.29	41.22	36.17	33.05
37	21.63	16.84	15.08	13.05	34.54	26.31	23.81	20.81	66.21	46.19	42.06	36.91	33.60
38	22.22	17.30	15.50	13.42	35.60	27.11	24.55	21.46	67.71	47.24	43.03	37.78	34.23
39	22.93	17.85	16.00	13.85	36.86	28.07	25.42	22.24	69.47	48.46	44.16	38.78	34.96
40	23.76	18.50	16.58	14.36	38.35	29.21	26.46	23.15	71.50	49.88	45.46	39.93	35.79
41	24.67	19.21	17.22	14.91	40.06	30.51	27.65	24.19	73.94	51.59	47.02	41.30	36.79
42	25.64	19.97	17.90	15.50	41.98	31.97	28.97	25.35	76.83	53.60	48.87	42.92	37.97
43	26.69	20.79	18.63	16.13	44.10	33.58	30.43	26.62	80.07	55.86	50.92	44.71	39.27
44	27.85	21.68	19.44	16.82	46.40	35.34	32.02	27.99	83.54	58.28	53.13	46.63	40.62
45	29.13	22.68	20.33	17.58	48.89	37.23	33.72	29.46	87.16	60.81	55.41	48.61	41.99
46	30.57	23.81	21.32	18.43	51.55	39.26	35.55	31.03	90.82	63.36	57.72	50.58	43.30
47	32.21	25.08	22.45	19.38	54.39	41.43	37.49	32.68	94.42	65.87	59.97	52.49	44.52
48	34.06	26.52	23.73	20.45	57.42	43.73	39.54	34.42	97.85	68.26	62.10	54.28	45.58
49	36.18	28.17	25.18	21.66	60.62	46.17	41.71	36.24	101.01	70.47	64.04	55.87	46.45
50	38.61	30.06	26.84	23.03	64.02	48.76	43.99	38.14	103.80	72.41	65.74	57.22	47.07
51	41.32	32.18	28.68	24.55	67.62	51.50	46.40	40.12	106.30	74.16	67.23	58.36	47.51
52	44.30	34.50	30.70	26.20	71.45	54.42	48.95	42.19	108.68	75.82	68.62	59.38	47.82
53	47.56	37.03	32.90	27.96	75.52	57.52	51.65	44.34	110.92	77.38	69.91	60.26	48.01
54	51.11	39.80	35.28	29.85	79.85	60.81	54.49	46.58	113.03	78.85	71.09	61.00	48.09
55	54.96	42.80	37.85	31.86	84.45	64.32	57.49	48.89	115.01	80.23	72.16	61.60	48.06
56	59.15	46.05	40.62	33.99	89.35	68.05	60.66	51.27	116.85	81.52	73.12	62.05	47.94
57	63.64	49.56	43.57	36.21	94.51	71.98	63.97	53.70	118.57	82.72	73.97	62.34	47.71
58	68.36	53.23	46.65	38.46	99.79	76.00	67.32	56.07	120.15	83.82	74.70	62.46	47.41
59	72.48	56.44	49.27	40.26	104.02	79.22	69.91	57.70	121.60	84.84	75.32	62.41	47.02
60	76.78	59.79	51.98	42.03	108.35	82.53	72.52	59.23	122.93	85.76	75.83	62.18	46.57

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 4A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days			
Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	16.78	13.50	12.23	10.79	19.30	15.15	13.84	12.26	29.18	21.31	19.53	17.30	15.99
19	16.26	13.08	11.86	10.45	19.30	15.15	13.84	12.26	29.18	21.31	19.53	17.30	15.99
20	15.74	12.66	11.47	10.12	19.30	15.15	13.84	12.26	29.18	21.31	19.53	17.30	15.99
21	15.21	12.24	11.08	9.76	19.30	15.15	13.81	12.23	29.18	21.31	19.51	17.26	15.96
22	14.76	11.87	10.74	9.44	19.30	15.15	13.80	12.21	29.18	21.31	19.50	17.23	15.92
23	14.35	11.55	10.44	9.17	19.29	15.14	13.78	12.18	29.18	21.31	19.48	17.20	15.90
24	13.96	11.23	10.15	8.91	19.20	15.07	13.72	12.12	29.18	21.31	19.47	17.18	15.88
25	13.61	10.95	9.89	8.68	19.08	14.97	13.63	12.03	29.18	21.31	19.47	17.16	15.88
26	13.28	10.69	9.64	8.46	18.91	14.84	13.50	11.91	29.18	21.31	19.46	17.15	15.87
27	13.03	10.48	9.46	8.30	18.82	14.77	13.44	11.85	29.29	21.39	19.53	17.21	15.93
28	12.89	10.37	9.35	8.20	18.88	14.81	13.48	11.88	29.62	21.63	19.75	17.40	16.10
29	12.85	10.34	9.33	8.18	19.07	14.97	13.62	12.01	30.14	22.01	20.10	17.71	16.38
30	12.91	10.40	9.38	8.22	19.41	15.23	13.87	12.22	30.85	22.53	20.59	18.14	16.77
31	13.10	10.55	9.52	8.35	19.92	15.63	14.23	12.55	31.84	23.25	21.25	18.73	17.30
32	13.44	10.81	9.77	8.57	20.62	16.18	14.73	13.00	33.13	24.19	22.11	19.49	17.98
33	13.89	11.18	10.11	8.87	21.48	16.86	15.35	13.55	34.68	25.32	23.16	20.41	18.81
34	14.45	11.62	10.50	9.22	22.48	17.64	16.07	14.19	36.44	26.61	24.34	21.47	19.74
35	15.08	12.14	10.98	9.64	23.61	18.52	16.89	14.91	38.37	28.01	25.64	22.62	20.74
36	15.79	12.71	11.50	10.11	24.83	19.49	17.77	15.70	40.42	29.51	27.03	23.84	21.79
37	16.56	13.32	12.06	10.60	26.14	20.52	18.72	16.54	42.55	31.07	28.46	25.12	22.87
38	17.36	13.96	12.65	11.11	27.52	21.60	19.72	17.43	44.71	32.65	29.92	26.42	23.94
39	18.19	14.63	13.25	11.59	28.94	22.71	20.74	18.33	46.86	34.22	31.37	27.70	24.97
40	19.02	15.30	13.82	12.10	30.38	23.84	21.78	19.22	48.96	35.74	32.78	28.96	25.95
41	19.80	15.92	14.38	12.59	31.80	24.96	22.79	20.11	51.03	37.26	34.17	30.19	26.89
42	20.49	16.49	14.90	13.04	33.16	26.04	23.78	21.00	53.14	38.80	35.58	31.43	27.81
43	21.16	17.03	15.42	13.50	34.54	27.11	24.77	21.89	55.29	40.37	37.02	32.70	28.71
44	21.85	17.59	15.93	13.97	35.97	28.23	25.79	22.78	57.49	41.98	38.50	33.98	29.61
45	22.63	18.21	16.50	14.49	37.51	29.43	26.88	23.74	59.74	43.62	39.99	35.28	30.48
46	23.55	18.95	17.16	15.06	39.19	30.77	28.08	24.77	62.05	45.30	41.52	36.59	31.33
47	24.67	19.84	17.96	15.74	41.09	32.25	29.41	25.92	64.40	47.03	43.08	37.93	32.15
48	26.03	20.95	18.94	16.58	43.24	33.94	30.94	27.22	66.83	48.79	44.67	39.26	32.97
49	27.70	22.30	20.15	17.60	45.70	35.87	32.67	28.69	69.32	50.61	46.28	40.61	33.76
50	29.75	23.94	21.61	18.82	48.54	38.10	34.65	30.36	71.87	52.48	47.93	41.97	34.52
51	32.12	25.85	23.30	20.24	51.70	40.58	36.86	32.21	74.50	54.40	49.61	43.31	35.26
52	34.75	27.97	25.17	21.76	55.13	43.27	39.24	34.17	77.17	56.35	51.31	44.66	35.96
53	37.65	30.29	27.21	23.37	58.83	46.17	41.80	36.27	79.92	58.35	53.04	45.98	36.64
54	40.81	32.84	29.35	25.10	62.81	49.30	44.53	38.46	82.72	60.40	54.78	47.28	37.27
55	44.25	35.54	31.67	26.95	67.07	52.64	47.44	40.66	85.58	62.49	56.55	48.55	37.87
56	47.96	38.44	34.16	28.89	71.63	56.22	50.41	42.93	88.50	64.63	58.31	49.77	38.44
57	51.97	41.56	36.83	30.93	76.49	59.88	53.52	45.26	91.48	66.80	60.09	50.94	38.99
58	56.28	44.90	39.65	33.04	81.66	63.71	56.75	47.62	94.52	69.03	61.85	51.92	39.41
59	60.60	48.29	42.49	35.09	86.80	67.52	59.92	49.83	97.63	70.94	63.26	52.62	39.65
60	65.11	51.90	45.47	37.17	91.93	71.53	63.22	52.03	100.79	72.79	64.63	53.21	39.85

**STANDARD INSURANCE COMPANY**

Policy Form B152														
Occupation Class 4A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
		60	90	180	365	60	90	180	365	60	90	180	365	730
18	15.83	12.74	11.54	10.18	18.50	14.52	13.26	11.75	28.30	20.66	18.95	16.78	15.51	
19	15.35	12.35	11.19	9.87	18.50	14.52	13.26	11.75	28.30	20.66	18.95	16.78	15.51	
20	14.87	11.97	10.84	9.56	18.50	14.52	13.26	11.75	28.30	20.66	18.95	16.78	15.51	
21	14.39	11.58	10.48	9.23	18.50	14.52	13.24	11.73	28.30	20.66	18.93	16.74	15.48	
22	13.97	11.25	10.17	8.94	18.50	14.52	13.23	11.70	28.30	20.66	18.91	16.71	15.44	
23	13.61	10.95	9.89	8.69	18.48	14.51	13.21	11.68	28.30	20.66	18.89	16.68	15.42	
24	13.25	10.66	9.63	8.46	18.41	14.45	13.15	11.61	28.30	20.66	18.88	16.66	15.40	
25	12.91	10.39	9.38	8.23	18.27	14.34	13.05	11.51	28.30	20.66	18.88	16.64	15.39	
26	12.59	10.13	9.15	8.02	18.09	14.20	12.92	11.39	28.30	20.66	18.87	16.63	15.39	
27	12.37	9.95	8.98	7.88	18.03	14.15	12.87	11.35	28.46	20.78	18.98	16.72	15.48	
28	12.25	9.86	8.89	7.80	18.10	14.21	12.92	11.40	28.81	21.04	19.21	16.93	15.67	
29	12.22	9.84	8.88	7.79	18.31	14.37	13.07	11.53	29.35	21.43	19.58	17.24	15.96	
30	12.30	9.90	8.93	7.83	18.65	14.64	13.32	11.74	30.08	21.96	20.06	17.68	16.35	
31	12.49	10.05	9.07	7.96	19.15	15.03	13.68	12.06	31.05	22.67	20.72	18.26	16.87	
32	12.81	10.31	9.31	8.17	19.82	15.56	14.16	12.49	32.31	23.59	21.57	19.01	17.54	
33	13.24	10.66	9.63	8.45	20.65	16.21	14.76	13.02	33.81	24.69	22.58	19.90	18.34	
34	13.77	11.08	10.02	8.79	21.61	16.96	15.46	13.64	35.51	25.93	23.72	20.92	19.23	
35	14.38	11.57	10.46	9.19	22.69	17.81	16.23	14.33	37.37	27.29	24.98	22.03	20.20	
36	15.05	12.11	10.96	9.63	23.86	18.73	17.08	15.09	39.35	28.74	26.31	23.22	21.21	
37	15.77	12.69	11.49	10.09	25.11	19.71	17.98	15.89	41.42	30.24	27.70	24.45	22.26	
38	16.53	13.30	12.04	10.59	26.42	20.74	18.93	16.73	43.52	31.77	29.12	25.71	23.29	
39	17.31	13.93	12.62	11.09	27.77	21.80	19.90	17.59	45.61	33.31	30.53	26.97	24.31	
40	18.09	14.56	13.19	11.60	29.15	22.88	20.89	18.47	47.67	34.81	31.92	28.19	25.27	
41	18.83	15.16	13.73	12.08	30.49	23.93	21.86	19.33	49.72	36.30	33.29	29.41	26.20	
42	19.52	15.71	14.23	12.52	31.80	24.96	22.80	20.16	51.82	37.84	34.71	30.66	27.12	
43	20.19	16.25	14.72	12.94	33.12	26.00	23.75	20.99	53.99	39.42	36.15	31.93	28.04	
44	20.89	16.81	15.23	13.38	34.49	27.07	24.73	21.85	56.20	41.04	37.63	33.22	28.94	
45	21.66	17.43	15.79	13.86	35.96	28.22	25.77	22.75	58.47	42.69	39.14	34.53	29.82	
46	22.54	18.14	16.43	14.41	37.56	29.48	26.91	23.74	60.78	44.38	40.67	35.85	30.69	
47	23.58	18.98	17.17	15.05	39.36	30.89	28.18	24.83	63.14	46.10	42.23	37.18	31.53	
48	24.83	19.98	18.07	15.81	41.38	32.47	29.60	26.04	65.55	47.86	43.80	38.51	32.33	
49	26.31	21.18	19.13	16.71	43.67	34.28	31.21	27.41	67.99	49.65	45.40	39.83	33.11	
50	28.10	22.61	20.40	17.78	46.30	36.34	33.05	28.96	70.48	51.47	47.00	41.15	33.85	
51	30.14	24.26	21.86	19.00	49.23	38.64	35.09	30.67	73.02	53.31	48.63	42.45	34.55	
52	32.39	26.07	23.45	20.32	52.39	41.12	37.29	32.48	75.59	55.20	50.26	43.74	35.22	
53	34.85	28.05	25.19	21.74	55.79	43.79	39.64	34.40	78.21	57.11	51.91	45.00	35.85	
54	37.53	30.20	27.06	23.25	59.45	46.66	42.15	36.41	80.88	59.06	53.56	46.23	36.44	
55	40.42	32.53	29.08	24.86	63.36	49.73	44.81	38.51	83.60	61.04	55.23	47.42	37.00	
56	43.55	35.04	31.24	26.54	67.53	53.00	47.63	40.69	86.36	63.05	56.90	48.56	37.51	
57	46.90	37.74	33.55	28.31	71.97	56.49	50.61	42.94	89.16	65.10	58.57	49.64	37.99	
58	50.50	40.64	36.00	30.14	76.69	60.19	53.75	45.24	92.01	67.18	60.23	50.66	38.44	
59	54.34	43.73	38.59	32.02	81.69	64.12	57.04	47.58	94.90	69.30	61.90	51.58	38.86	
60	58.44	47.02	41.33	33.93	86.99	68.28	60.49	49.93	97.85	71.44	63.55	52.42	39.25	

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 4A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	28.99	22.57	20.23	17.57	31.85	24.26	21.98	19.27	59.77	41.70	38.01	33.47	30.93
19	27.96	21.77	19.51	16.94	31.85	24.26	21.98	19.27	59.77	41.70	38.01	33.47	30.93
20	26.92	20.96	18.79	16.32	31.85	24.26	21.98	19.27	59.77	41.70	38.01	33.47	30.93
21	25.89	20.16	18.05	15.65	31.85	24.26	21.95	19.23	59.77	41.70	37.96	33.39	30.88
22	24.95	19.43	17.38	15.06	31.85	24.26	21.93	19.19	59.77	41.70	37.93	33.32	30.81
23	24.11	18.78	16.78	14.53	31.85	24.26	21.91	19.16	59.77	41.70	37.90	33.27	30.76
24	23.34	18.18	16.24	14.04	31.81	24.22	21.87	19.11	59.77	41.70	37.88	33.23	30.73
25	22.63	17.62	15.74	13.60	31.71	24.15	21.80	19.04	59.79	41.71	37.88	33.21	30.72
26	22.03	17.15	15.31	13.23	31.62	24.09	21.73	18.97	59.92	41.80	37.95	33.26	30.78
27	21.52	16.76	14.96	12.92	31.54	24.02	21.67	18.91	60.17	41.98	38.11	33.38	30.90
28	21.12	16.45	14.68	12.68	31.45	23.96	21.62	18.86	60.53	42.23	38.34	33.58	31.08
29	20.82	16.21	14.47	12.50	31.46	23.96	21.62	18.86	61.01	42.56	38.64	33.85	31.32
30	20.62	16.05	14.34	12.38	31.57	24.05	21.70	18.93	61.60	42.98	39.03	34.18	31.62
31	20.51	15.97	14.26	12.32	31.77	24.20	21.85	19.06	62.26	43.43	39.45	34.56	31.94
32	20.49	15.95	14.26	12.32	32.04	24.40	22.04	19.23	62.95	43.92	39.90	34.97	32.28
33	20.56	16.01	14.31	12.37	32.39	24.67	22.29	19.46	63.71	44.45	40.40	35.41	32.63
34	20.73	16.14	14.44	12.48	32.86	25.02	22.62	19.75	64.57	45.05	40.97	35.92	33.02
35	21.00	16.35	14.63	12.65	33.44	25.47	23.03	20.12	65.57	45.75	41.62	36.50	33.47
36	21.37	16.64	14.90	12.89	34.17	26.03	23.55	20.58	66.74	46.56	42.38	37.18	33.98
37	21.85	17.02	15.24	13.19	35.07	26.71	24.17	21.13	68.12	47.52	43.27	37.98	34.57
38	22.45	17.48	15.66	13.55	36.14	27.53	24.92	21.79	69.74	48.65	44.32	38.91	35.25
39	23.16	18.03	16.16	13.99	37.42	28.50	25.81	22.58	71.63	49.97	45.53	39.99	36.05
40	23.99	18.68	16.74	14.50	38.93	29.65	26.86	23.50	73.83	51.51	46.94	41.23	36.96
41	24.92	19.40	17.39	15.06	40.67	30.97	28.06	24.55	76.48	53.36	48.64	42.72	38.06
42	25.93	20.19	18.10	15.68	42.62	32.46	29.41	25.73	79.63	55.55	50.65	44.48	39.35
43	27.04	21.06	18.88	16.34	44.78	34.10	30.90	27.03	83.16	58.02	52.89	46.44	40.78
44	28.26	22.00	19.72	17.07	47.12	35.89	32.52	28.43	86.96	60.67	55.30	48.54	42.28
45	29.60	23.05	20.65	17.86	49.65	37.81	34.25	29.92	90.91	63.42	57.79	50.69	43.79
46	31.07	24.20	21.67	18.73	52.35	39.87	36.10	31.51	94.89	66.20	60.30	52.85	45.24
47	32.71	25.47	22.80	19.68	55.22	42.05	38.05	33.18	98.80	68.93	62.75	54.93	46.58
48	34.52	26.88	24.05	20.73	58.25	44.36	40.11	34.92	102.51	71.51	65.06	56.86	47.75
49	36.54	28.45	25.43	21.88	61.45	46.80	42.27	36.74	105.91	73.89	67.15	58.58	48.70
50	38.79	30.20	26.96	23.14	64.81	49.36	44.54	38.61	108.89	75.96	68.96	60.03	49.38
51	41.27	32.13	28.64	24.52	68.37	52.07	46.92	40.57	111.53	77.81	70.54	61.23	49.84
52	43.96	34.23	30.46	25.99	72.13	54.94	49.42	42.59	114.03	79.55	72.00	62.30	50.17
53	46.88	36.50	32.43	27.56	76.13	57.98	52.06	44.70	116.36	81.18	73.34	63.22	50.37
54	50.03	38.96	34.54	29.22	80.37	61.21	54.84	46.88	118.54	82.70	74.55	63.98	50.43
55	53.44	41.61	36.80	30.98	84.86	64.63	57.77	49.13	120.56	84.11	75.64	64.58	50.39
56	57.12	44.48	39.23	32.82	89.64	68.27	60.86	51.44	122.43	85.41	76.61	65.01	50.22
57	61.06	47.54	41.80	34.74	94.66	72.09	64.07	53.79	124.14	86.61	77.44	65.27	49.96
58	65.15	50.73	44.46	36.65	99.78	76.00	67.31	56.06	125.70	87.69	78.15	65.34	49.59
59	69.41	54.04	47.18	38.55	105.00	79.97	70.57	58.24	127.10	88.67	78.72	65.23	49.15
60	73.81	57.47	49.97	40.40	110.29	84.00	73.82	60.29	128.34	89.54	79.17	64.92	48.62

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 4A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	17.02	13.70	12.41	10.94	19.89	15.61	14.25	12.63	30.42	22.21	20.37	18.04	16.67
19	16.50	13.28	12.03	10.61	19.89	15.61	14.25	12.63	30.42	22.21	20.37	18.04	16.67
20	15.99	12.87	11.65	10.28	19.89	15.61	14.25	12.63	30.42	22.21	20.37	18.04	16.67
21	15.47	12.45	11.27	9.92	19.89	15.61	14.23	12.61	30.42	22.21	20.35	18.00	16.64
22	15.02	12.09	10.93	9.61	19.89	15.61	14.22	12.58	30.42	22.21	20.33	17.96	16.60
23	14.63	11.77	10.63	9.34	19.87	15.60	14.20	12.56	30.42	22.21	20.31	17.93	16.58
24	14.24	11.46	10.35	9.09	19.79	15.53	14.14	12.48	30.42	22.21	20.30	17.91	16.56
25	13.88	11.17	10.08	8.85	19.64	15.42	14.03	12.37	30.42	22.21	20.30	17.89	16.54
26	13.53	10.89	9.84	8.62	19.45	15.27	13.89	12.24	30.42	22.21	20.29	17.88	16.54
27	13.30	10.70	9.65	8.47	19.38	15.21	13.84	12.20	30.59	22.34	20.40	17.97	16.64
28	13.17	10.60	9.56	8.39	19.46	15.28	13.89	12.26	30.97	22.62	20.65	18.20	16.85
29	13.14	10.58	9.55	8.37	19.68	15.45	14.05	12.39	31.55	23.04	21.05	18.53	17.16
30	13.22	10.64	9.60	8.42	20.05	15.74	14.32	12.62	32.34	23.61	21.56	19.01	17.58
31	13.43	10.80	9.75	8.56	20.59	16.16	14.71	12.96	33.38	24.37	22.27	19.63	18.14
32	13.77	11.08	10.01	8.78	21.31	16.73	15.22	13.43	34.73	25.36	23.19	20.44	18.86
33	14.23	11.46	10.35	9.08	22.20	17.43	15.87	14.00	36.35	26.54	24.27	21.39	19.72
34	14.80	11.91	10.77	9.45	23.23	18.23	16.62	14.66	38.17	27.87	25.50	22.49	20.67
35	15.46	12.44	11.24	9.88	24.39	19.15	17.45	15.40	40.17	29.34	26.85	23.68	21.72
36	16.18	13.02	11.78	10.35	25.65	20.13	18.36	16.22	42.30	30.90	28.28	24.96	22.80
37	16.95	13.64	12.35	10.85	26.99	21.19	19.33	17.08	44.53	32.51	29.78	26.28	23.93
38	17.77	14.30	12.94	11.33	28.40	22.30	20.35	17.98	46.78	34.15	31.30	27.64	25.04
39	18.61	14.95	13.50	11.82	29.85	23.44	21.38	18.84	49.03	35.81	32.82	28.99	26.13
40	19.45	15.59	14.08	12.32	31.34	24.57	22.38	19.73	51.25	37.42	34.31	30.30	27.17
41	20.24	16.22	14.65	12.82	32.78	25.69	23.41	20.64	53.45	39.02	35.79	31.62	28.17
42	20.98	16.83	15.20	13.31	34.19	26.83	24.46	21.55	55.71	40.68	37.31	32.96	29.15
43	21.70	17.45	15.76	13.79	35.60	27.95	25.53	22.50	58.04	42.38	38.86	34.32	30.14
44	22.46	18.07	16.35	14.31	37.08	29.10	26.58	23.49	60.42	44.12	40.45	35.71	31.11
45	23.28	18.74	16.97	14.86	38.66	30.34	27.70	24.46	62.86	45.89	42.08	37.12	32.06
46	24.23	19.50	17.66	15.49	40.38	31.69	28.93	25.52	65.34	47.71	43.72	38.54	32.99
47	25.35	20.40	18.46	16.18	42.31	33.21	30.29	26.69	67.88	49.56	45.40	39.97	33.89
48	26.69	21.48	19.43	17.00	44.48	34.91	31.82	27.99	70.47	51.45	47.09	41.40	34.75
49	28.28	22.77	20.56	17.96	46.95	36.85	33.55	29.47	73.09	53.37	48.81	42.82	35.59
50	30.21	24.31	21.93	19.11	49.77	39.07	35.53	31.13	75.77	55.33	50.53	44.24	36.39
51	32.40	26.08	23.50	20.38	52.92	41.54	37.72	32.97	78.50	57.31	52.28	45.63	37.14
52	34.82	28.03	25.21	21.74	56.32	44.20	40.09	34.92	81.26	59.34	54.03	47.02	37.86
53	37.46	30.15	27.00	23.19	59.97	47.07	42.61	36.97	84.08	61.39	55.80	48.38	38.54
54	40.34	32.39	28.93	24.74	63.91	50.16	45.31	39.03	86.95	63.49	57.58	49.70	39.17
55	43.45	34.80	31.01	26.39	68.11	53.45	48.05	41.16	89.87	65.62	59.37	50.98	39.78
56	46.82	37.40	33.24	28.11	72.59	56.82	50.94	43.38	92.84	67.78	61.17	52.20	40.32
57	50.42	40.19	35.61	29.92	77.37	60.39	53.98	45.65	95.85	69.98	62.96	53.36	40.84
58	54.16	43.16	38.11	31.77	82.44	64.14	57.14	47.94	98.91	72.22	64.71	54.33	41.23
59	58.11	46.31	40.74	33.65	87.52	68.08	60.42	50.24	102.02	74.14	66.10	55.00	41.43
60	62.28	49.64	43.49	35.55	92.81	72.21	63.82	52.52	105.19	75.97	67.46	55.54	41.60

## STANDARD INSURANCE COMPANY

Policy Form B152													
Occupation Class 4P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days			
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	13.26	10.67	9.67	8.52	15.24	11.97	10.93	9.69	23.05	16.83	15.44	13.67	12.63
19	13.01	10.47	9.49	8.37	15.44	12.12	11.07	9.81	23.35	17.05	15.64	13.85	12.80
20	12.76	10.27	9.30	8.20	15.64	12.28	11.21	9.94	23.65	17.27	15.84	14.03	12.96
21	12.49	10.05	9.10	8.01	15.84	12.43	11.34	10.04	23.96	17.49	16.02	14.17	13.10
22	12.34	9.93	8.98	7.90	16.13	12.66	11.54	10.21	24.39	17.81	16.30	14.40	13.31
23	12.28	9.88	8.93	7.85	16.50	12.95	11.79	10.42	24.97	18.23	16.67	14.72	13.61
24	12.28	9.89	8.93	7.84	16.90	13.26	12.07	10.66	25.68	18.75	17.13	15.12	13.98
25	12.37	9.96	8.99	7.89	17.35	13.62	12.39	10.93	26.52	19.36	17.69	15.60	14.43
26	12.52	10.07	9.09	7.98	17.82	13.99	12.72	11.22	27.50	20.08	18.34	16.16	14.96
27	12.73	10.24	9.24	8.11	18.38	14.43	13.12	11.57	28.62	20.90	19.08	16.81	15.56
28	12.99	10.46	9.44	8.27	19.03	14.94	13.59	11.98	29.87	21.81	19.92	17.55	16.24
29	13.33	10.72	9.68	8.49	19.78	15.53	14.12	12.45	31.26	22.82	20.85	18.36	16.99
30	13.72	11.04	9.97	8.74	20.62	16.18	14.73	12.98	32.78	23.94	21.87	19.27	17.82
31	14.20	11.43	10.32	9.05	21.58	16.94	15.42	13.60	34.50	25.19	23.02	20.28	18.74
32	14.78	11.90	10.75	9.43	22.68	17.80	16.20	14.29	36.44	26.61	24.33	21.44	19.79
33	15.45	12.44	11.24	9.86	23.89	18.75	17.08	15.07	38.58	28.17	25.76	22.71	20.92
34	16.20	13.03	11.78	10.34	25.21	19.78	18.03	15.91	40.86	29.83	27.29	24.07	22.13
35	17.00	13.68	12.37	10.87	26.61	20.88	19.04	16.81	43.25	31.58	28.91	25.50	23.37
36	17.86	14.37	13.00	11.42	28.08	22.04	20.10	17.75	45.71	33.38	30.56	26.97	24.64
37	18.76	15.09	13.66	12.01	29.62	23.25	21.21	18.74	48.20	35.20	32.24	28.46	25.90
38	19.68	15.84	14.34	12.61	31.20	24.49	22.35	19.75	50.69	37.01	33.92	29.95	27.14
39	20.62	16.59	15.03	13.21	32.81	25.75	23.51	20.78	53.13	38.80	35.56	31.41	28.32
40	21.56	17.35	15.72	13.82	34.44	27.03	24.68	21.82	55.49	40.52	37.15	32.82	29.41
41	22.42	18.04	16.34	14.37	36.00	28.26	25.81	22.82	57.78	42.19	38.69	34.18	30.44
42	23.15	18.63	16.88	14.85	37.48	29.42	26.87	23.76	60.04	43.84	40.21	35.52	31.42
43	23.84	19.18	17.39	15.28	38.92	30.55	27.90	24.67	62.30	45.49	41.73	36.85	32.36
44	24.54	19.75	17.89	15.73	40.40	31.71	28.96	25.59	64.56	47.14	43.23	38.17	33.25
45	25.32	20.38	18.46	16.21	41.96	32.93	30.07	26.55	66.84	48.80	44.74	39.47	34.10
46	26.24	21.12	19.12	16.78	43.67	34.28	31.29	27.60	69.14	50.48	46.26	40.78	34.91
47	27.37	22.03	19.93	17.47	45.60	35.79	32.64	28.76	71.47	52.19	47.80	42.08	35.69
48	28.77	23.15	20.93	18.32	47.78	37.50	34.18	30.08	73.85	53.93	49.35	43.39	36.43
49	30.49	24.54	22.17	19.36	50.30	39.48	35.95	31.57	76.29	55.71	50.94	44.69	37.15
50	32.61	26.24	23.68	20.64	53.21	41.76	37.99	33.28	78.80	57.54	52.55	46.01	37.84
51	35.09	28.23	25.44	22.11	56.47	44.32	40.26	35.18	81.37	59.41	54.19	47.31	38.51
52	37.82	30.43	27.38	23.72	59.98	47.08	42.70	37.19	83.97	61.32	55.83	48.59	39.13
53	40.81	32.84	29.49	25.45	63.77	50.05	45.30	39.31	86.63	63.25	57.49	49.84	39.71
54	44.06	35.46	31.77	27.30	67.82	53.23	48.08	41.53	89.32	65.22	59.15	51.05	40.24
55	47.59	38.30	34.24	29.26	72.15	56.63	51.03	43.85	92.06	67.22	60.82	52.22	40.74
56	51.39	41.35	36.87	31.33	76.75	60.24	54.14	46.25	94.84	69.25	62.48	53.33	41.20
57	55.47	44.64	39.68	33.48	81.65	64.08	57.41	48.71	97.66	71.31	64.15	54.38	41.62
58	59.84	48.15	42.66	35.71	86.83	68.15	60.85	51.22	100.52	73.40	65.81	55.34	42.00
59	64.50	51.91	45.81	38.00	92.31	72.45	64.45	53.76	103.43	75.52	67.46	56.22	42.35
60	69.46	55.90	49.13	40.34	98.10	77.00	68.21	56.31	106.38	77.68	69.10	56.99	42.68

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 4P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	30.14	23.47	21.04	18.26	32.83	25.01	22.65	19.87	61.27	42.75	38.96	34.31	31.70
19	29.59	23.04	20.65	17.93	33.44	25.47	23.07	20.24	62.41	43.54	39.69	34.94	32.29
20	29.01	22.59	20.24	17.58	34.05	25.93	23.50	20.61	63.54	44.33	40.41	35.58	32.88
21	28.38	22.10	19.78	17.16	34.66	26.40	23.89	20.93	64.68	45.12	41.08	36.13	33.41
22	27.83	21.67	19.38	16.79	35.28	26.87	24.29	21.26	65.84	45.93	41.78	36.71	33.93
23	27.37	21.31	19.05	16.49	35.92	27.35	24.71	21.61	67.02	46.76	42.50	37.31	34.49
24	26.98	21.01	18.76	16.23	36.54	27.83	25.13	21.95	68.23	47.60	43.24	37.93	35.08
25	26.63	20.74	18.52	16.01	37.11	28.26	25.51	22.27	69.46	48.46	44.01	38.58	35.69
26	26.34	20.51	18.31	15.82	37.62	28.65	25.85	22.57	70.72	49.34	44.79	39.25	36.32
27	26.11	20.33	18.14	15.67	38.07	28.99	26.16	22.83	72.00	50.23	45.60	39.95	36.97
28	25.94	20.20	18.03	15.57	38.45	29.29	26.42	23.05	73.30	51.14	46.42	40.66	37.64
29	25.84	20.12	17.96	15.51	38.86	29.60	26.71	23.30	74.63	52.07	47.27	41.40	38.32
30	25.81	20.10	17.95	15.50	39.35	29.97	27.05	23.60	75.98	53.01	48.14	42.16	39.00
31	25.85	20.13	17.98	15.53	39.86	30.36	27.41	23.92	77.28	53.91	48.97	42.90	39.65
32	25.95	20.21	18.06	15.60	40.39	30.76	27.79	24.25	78.49	54.76	49.76	43.60	40.24
33	26.12	20.34	18.18	15.71	40.96	31.20	28.19	24.61	79.65	55.57	50.51	44.27	40.79
34	26.38	20.54	18.37	15.88	41.61	31.69	28.64	25.01	80.82	56.38	51.27	44.96	41.33
35	26.72	20.81	18.62	16.10	42.35	32.26	29.17	25.48	82.05	57.24	52.08	45.67	41.87
36	27.17	21.16	18.94	16.38	43.23	32.93	29.79	26.03	83.38	58.17	52.95	46.45	42.44
37	27.73	21.59	19.33	16.73	44.28	33.72	30.52	26.68	84.87	59.21	53.91	47.32	43.07
38	28.41	22.12	19.82	17.16	45.51	34.67	31.38	27.44	86.58	60.40	55.02	48.30	43.76
39	29.22	22.75	20.39	17.65	46.98	35.78	32.40	28.34	88.54	61.77	56.28	49.42	44.56
40	30.17	23.49	21.06	18.24	48.70	37.09	33.60	29.40	90.81	63.35	57.74	50.71	45.46
41	31.20	24.29	21.78	18.86	50.67	38.59	34.96	30.59	93.51	65.24	59.47	52.24	46.53
42	32.26	25.12	22.52	19.51	52.82	40.23	36.45	31.89	96.67	67.44	61.48	54.00	47.77
43	33.39	26.00	23.31	20.18	55.17	42.02	38.07	33.30	100.16	69.88	63.71	55.94	49.12
44	34.63	26.96	24.17	20.92	57.70	43.95	39.81	34.81	103.89	72.48	66.07	57.99	50.52
45	36.01	28.04	25.12	21.73	60.42	46.02	41.68	36.42	107.73	75.16	68.49	60.08	51.90
46	37.56	29.25	26.20	22.64	63.34	48.24	43.67	38.12	111.58	77.84	70.91	62.14	53.20
47	39.34	30.63	27.42	23.67	66.44	50.60	45.79	39.92	115.33	80.46	73.25	64.12	54.38
48	41.38	32.22	28.82	24.84	69.75	53.12	48.03	41.81	118.86	82.92	75.43	65.93	55.37
49	43.73	34.05	30.43	26.18	73.26	55.80	50.40	43.80	122.06	85.16	77.39	67.52	56.13
50	46.43	36.15	32.27	27.70	76.99	58.63	52.90	45.87	124.83	87.08	79.06	68.81	56.61
51	49.47	38.52	34.34	29.39	80.94	61.65	55.55	48.03	127.25	88.77	80.48	69.86	56.87
52	52.79	41.10	36.58	31.21	85.13	64.84	58.33	50.27	129.49	90.34	81.76	70.75	56.98
53	56.41	43.92	39.02	33.17	89.57	68.22	61.25	52.59	131.55	91.78	82.91	71.47	56.94
54	60.34	46.98	41.65	35.24	94.27	71.80	64.33	54.99	133.44	93.09	83.92	72.02	56.77
55	64.59	50.29	44.48	37.44	99.24	75.58	67.56	57.45	135.15	94.29	84.79	72.39	56.48
56	69.18	53.87	47.51	39.75	104.50	79.59	70.95	59.97	136.68	95.35	85.52	72.57	56.07
57	74.09	57.69	50.73	42.15	110.02	83.79	74.47	62.52	138.03	96.29	86.10	72.57	55.54
58	79.20	61.67	54.04	44.56	115.61	88.05	77.99	64.95	139.20	97.11	86.54	72.36	54.92
59	83.56	65.06	56.80	46.41	119.92	91.33	80.60	66.52	140.19	97.81	86.84	71.95	54.21
60	88.08	68.58	59.63	48.22	124.30	94.67	83.19	67.95	141.01	98.38	86.98	71.33	53.42

**STANDARD INSURANCE COMPANY**

Policy Form B152														
Occupation Class 4P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Unisex														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
		60	90	180	365	60	90	180	365	60	90	180	365	730
18	14.25	11.47	10.40	9.16	16.38	12.87	11.75	10.42	24.78	18.09	16.60	14.70	13.58	
19	13.99	11.26	10.20	9.00	16.60	13.03	11.90	10.55	25.10	18.33	16.81	14.89	13.76	
20	13.72	11.04	10.00	8.82	16.81	13.20	12.05	10.69	25.42	18.57	17.03	15.08	13.93	
21	13.43	10.80	9.78	8.61	17.03	13.36	12.19	10.79	25.76	18.80	17.22	15.23	14.08	
22	13.27	10.67	9.65	8.49	17.34	13.61	12.41	10.98	26.22	19.15	17.52	15.48	14.31	
23	13.20	10.62	9.60	8.44	17.74	13.92	12.67	11.20	26.84	19.60	17.92	15.82	14.63	
24	13.20	10.63	9.60	8.43	18.17	14.25	12.98	11.46	27.61	20.16	18.41	16.25	15.03	
25	13.30	10.71	9.66	8.48	18.65	14.64	13.32	11.75	28.51	20.81	19.02	16.77	15.51	
26	13.46	10.83	9.77	8.58	19.16	15.04	13.67	12.06	29.56	21.59	19.72	17.37	16.08	
27	13.68	11.01	9.93	8.72	19.76	15.51	14.10	12.44	30.77	22.47	20.51	18.07	16.73	
28	13.96	11.24	10.15	8.89	20.46	16.06	14.61	12.88	32.11	23.45	21.41	18.87	17.46	
29	14.33	11.52	10.41	9.13	21.26	16.69	15.18	13.38	33.60	24.53	22.41	19.74	18.26	
30	14.75	11.87	10.72	9.40	22.17	17.39	15.83	13.95	35.24	25.74	23.51	20.72	19.16	
31	15.27	12.29	11.09	9.73	23.20	18.21	16.58	14.62	37.09	27.08	24.75	21.80	20.15	
32	15.89	12.79	11.56	10.14	24.38	19.14	17.42	15.36	39.17	28.61	26.15	23.05	21.27	
33	16.61	13.37	12.08	10.60	25.68	20.16	18.36	16.20	41.47	30.28	27.69	24.41	22.49	
34	17.42	14.01	12.66	11.12	27.10	21.26	19.38	17.10	43.92	32.07	29.34	25.88	23.79	
35	18.28	14.71	13.30	11.69	28.61	22.45	20.47	18.07	46.49	33.95	31.08	27.41	25.12	
36	19.20	15.45	13.98	12.28	30.19	23.69	21.61	19.08	49.14	35.88	32.85	28.99	26.49	
37	20.17	16.22	14.68	12.91	31.84	24.99	22.80	20.15	51.82	37.84	34.66	30.59	27.84	
38	21.16	17.03	15.42	13.56	33.54	26.33	24.03	21.23	54.49	39.79	36.46	32.20	29.18	
39	22.17	17.83	16.16	14.20	35.27	27.68	25.27	22.34	57.11	41.71	38.23	33.77	30.44	
40	23.18	18.65	16.90	14.86	37.02	29.06	26.53	23.46	59.65	43.56	39.94	35.28	31.62	
41	24.10	19.39	17.57	15.45	38.70	30.38	27.75	24.53	62.11	45.35	41.59	36.74	32.72	
42	24.89	20.03	18.15	15.96	40.29	31.63	28.89	25.54	64.54	47.13	43.23	38.18	33.78	
43	25.63	20.62	18.69	16.43	41.84	32.84	29.99	26.52	66.97	48.90	44.86	39.61	34.79	
44	26.38	21.23	19.23	16.91	43.43	34.09	31.13	27.51	69.40	50.68	46.47	41.03	35.74	
45	27.22	21.91	19.84	17.43	45.11	35.40	32.33	28.54	71.85	52.46	48.10	42.43	36.66	
46	28.21	22.70	20.55	18.04	46.95	36.85	33.64	29.67	74.33	54.27	49.73	43.84	37.53	
47	29.42	23.68	21.42	18.78	49.02	38.47	35.09	30.92	76.83	56.10	51.39	45.24	38.37	
48	30.93	24.89	22.50	19.69	51.36	40.31	36.74	32.34	79.39	57.97	53.05	46.64	39.16	
49	32.78	26.38	23.83	20.81	54.07	42.44	38.65	33.94	82.01	59.89	54.76	48.04	39.94	
50	35.06	28.21	25.46	22.19	57.20	44.89	40.84	35.78	84.71	61.86	56.49	49.46	40.68	
51	37.72	30.35	27.35	23.77	60.71	47.64	43.28	37.82	87.47	63.87	58.25	50.86	41.40	
52	40.66	32.71	29.43	25.50	64.48	50.61	45.90	39.98	90.27	65.92	60.02	52.23	42.06	
53	43.87	35.30	31.70	27.36	68.55	53.80	48.70	42.26	93.13	67.99	61.80	53.58	42.69	
54	47.36	38.12	34.15	29.29	72.91	57.22	51.69	44.64	96.02	70.11	63.59	54.88	43.26	
55	51.16	41.17	36.80	31.31	77.56	60.88	54.86	47.14	98.96	72.26	65.38	56.14	43.80	
56	55.24	44.45	39.53	33.43	82.51	64.76	58.20	49.68	101.95	74.44	67.17	57.33	44.29	
57	59.63	47.90	42.44	35.65	87.77	68.89	61.68	52.16	104.98	76.66	68.96	58.46	44.74	
58	64.33	51.53	45.50	37.92	93.34	73.13	65.14	54.65	108.06	78.91	70.75	59.49	45.15	
59	69.27	55.19	48.56	40.10	99.22	77.17	68.49	56.95	111.19	81.09	72.30	60.15	45.32	
60	74.12	59.07	51.76	42.31	104.65	81.41	71.96	59.22	114.36	82.85	73.57	60.57	45.37	



**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 4P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	13.41	10.79	9.78	8.62	15.67	12.30	11.23	9.96	23.97	17.51	16.05	14.22	13.14
19	13.19	10.62	9.62	8.48	15.89	12.48	11.39	10.10	24.32	17.76	16.28	14.42	13.32
20	12.96	10.43	9.45	8.33	16.12	12.65	11.55	10.24	24.66	18.00	16.51	14.62	13.51
21	12.72	10.23	9.26	8.15	16.34	12.83	11.70	10.36	25.00	18.25	16.72	14.79	13.68
22	12.58	10.13	9.16	8.05	16.66	13.07	11.91	10.54	25.48	18.61	17.03	15.05	13.91
23	12.55	10.10	9.12	8.02	17.05	13.38	12.19	10.77	26.10	19.06	17.43	15.39	14.22
24	12.58	10.12	9.14	8.03	17.48	13.72	12.48	11.02	26.87	19.62	17.93	15.82	14.62
25	12.67	10.20	9.20	8.08	17.93	14.07	12.80	11.30	27.77	20.28	18.52	16.33	15.11
26	12.82	10.32	9.31	8.17	18.42	14.46	13.15	11.60	28.81	21.04	19.21	16.94	15.67
27	13.04	10.49	9.47	8.30	19.00	14.91	13.56	11.96	29.99	21.90	20.00	17.62	16.31
28	13.31	10.71	9.67	8.48	19.68	15.45	14.05	12.39	31.32	22.87	20.88	18.40	17.03
29	13.65	10.99	9.92	8.70	20.45	16.05	14.60	12.87	32.78	23.94	21.86	19.26	17.82
30	14.06	11.31	10.21	8.96	21.32	16.73	15.23	13.42	34.39	25.11	22.94	20.21	18.69
31	14.55	11.71	10.57	9.27	22.31	17.51	15.94	14.06	36.18	26.42	24.15	21.27	19.66
32	15.15	12.19	11.01	9.66	23.44	18.40	16.75	14.77	38.21	27.90	25.51	22.48	20.75
33	15.83	12.74	11.51	10.10	24.69	19.38	17.65	15.57	40.43	29.52	27.00	23.80	21.93
34	16.59	13.35	12.07	10.60	26.04	20.44	18.62	16.44	42.79	31.25	28.59	25.21	23.17
35	17.42	14.02	12.68	11.13	27.49	21.57	19.67	17.36	45.28	33.06	30.26	26.69	24.47
36	18.29	14.72	13.32	11.70	29.01	22.77	20.76	18.34	47.84	34.93	31.99	28.23	25.79
37	19.21	15.46	13.99	12.29	30.59	24.01	21.90	19.35	50.44	36.83	33.74	29.78	27.11
38	20.15	16.22	14.68	12.91	32.21	25.28	23.08	20.39	53.05	38.74	35.50	31.35	28.40
39	21.11	16.99	15.39	13.53	33.87	26.59	24.27	21.46	55.63	40.62	37.24	32.89	29.65
40	22.07	17.76	16.09	14.15	35.55	27.90	25.48	22.53	58.14	42.45	38.93	34.39	30.82
41	22.96	18.48	16.74	14.72	37.17	29.17	26.65	23.56	60.61	44.25	40.58	35.85	31.93
42	23.76	19.12	17.32	15.23	38.71	30.38	27.75	24.54	63.08	46.06	42.24	37.32	33.01
43	24.52	19.73	17.88	15.72	40.23	31.57	28.84	25.49	65.56	47.87	43.91	38.78	34.05
44	25.30	20.36	18.44	16.21	41.77	32.79	29.94	26.46	68.06	49.70	45.58	40.23	35.05
45	26.15	21.04	19.06	16.74	43.41	34.07	31.11	27.47	70.58	51.54	47.25	41.69	36.01
46	27.12	21.83	19.76	17.34	45.20	35.47	32.38	28.56	73.13	53.40	48.94	43.13	36.92
47	28.28	22.75	20.59	18.05	47.19	37.03	33.78	29.77	75.70	55.28	50.63	44.57	37.80
48	29.66	23.87	21.58	18.89	49.43	38.80	35.36	31.12	78.31	57.18	52.33	46.01	38.63
49	31.33	25.21	22.78	19.90	52.00	40.81	37.16	32.64	80.96	59.11	54.05	47.43	39.42
50	33.34	26.83	24.21	21.10	54.94	43.12	39.22	34.37	83.64	61.07	55.78	48.83	40.17
51	35.65	28.69	25.86	22.47	58.23	45.70	41.51	36.28	86.37	63.06	57.52	50.22	40.87
52	38.19	30.73	27.65	23.95	61.77	48.48	43.96	38.29	89.13	65.08	59.26	51.57	41.53
53	40.96	32.96	29.60	25.54	65.57	51.46	46.58	40.42	91.91	67.11	61.00	52.88	42.13
54	43.95	35.37	31.70	27.23	69.63	54.65	49.36	42.64	94.73	69.17	62.74	54.15	42.68
55	47.19	37.97	33.95	29.02	73.96	58.05	52.31	44.95	97.59	71.26	64.47	55.36	43.19
56	50.66	40.77	36.35	30.88	78.57	61.67	55.42	47.34	100.47	73.36	66.20	56.50	43.65
57	54.39	43.77	38.90	32.83	83.46	65.50	58.69	49.79	103.39	75.49	67.91	57.57	44.06
58	58.36	46.96	41.60	34.83	88.63	69.56	62.11	52.28	106.33	77.64	69.61	58.54	44.43
59	62.59	50.37	44.45	36.88	94.10	73.85	65.70	54.80	109.31	79.82	71.30	59.42	44.76
60	67.08	53.98	47.45	38.95	99.86	78.38	69.44	57.32	112.33	82.02	72.96	60.17	45.06

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 4P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	30.23	23.54	21.10	18.32	33.21	25.30	22.92	20.10	62.33	43.48	39.64	34.90	32.25
19	29.71	23.13	20.73	18.00	33.84	25.77	23.35	20.48	63.51	44.31	40.39	35.56	32.86
20	29.14	22.69	20.34	17.66	34.47	26.25	23.78	20.86	64.69	45.13	41.14	36.22	33.47
21	28.53	22.21	19.89	17.25	35.10	26.73	24.19	21.19	65.87	45.95	41.84	36.79	34.02
22	28.00	21.80	19.50	16.90	35.74	27.22	24.61	21.54	67.07	46.79	42.56	37.40	34.57
23	27.56	21.46	19.18	16.60	36.40	27.72	25.05	21.90	68.31	47.66	43.32	38.02	35.15
24	27.17	21.16	18.90	16.35	37.03	28.20	25.46	22.25	69.58	48.54	44.10	38.68	35.77
25	26.83	20.89	18.66	16.13	37.60	28.64	25.85	22.57	70.88	49.45	44.90	39.37	36.42
26	26.55	20.67	18.45	15.94	38.11	29.03	26.19	22.86	72.21	50.38	45.74	40.08	37.09
27	26.32	20.49	18.29	15.80	38.56	29.37	26.50	23.12	73.57	51.33	46.59	40.82	37.78
28	26.16	20.37	18.18	15.70	38.95	29.67	26.77	23.35	74.96	52.30	47.47	41.58	38.49
29	26.06	20.30	18.12	15.65	39.38	29.99	27.06	23.61	76.38	53.29	48.38	42.37	39.21
30	26.05	20.28	18.11	15.64	39.89	30.38	27.42	23.92	77.83	54.30	49.31	43.19	39.95
31	26.10	20.32	18.15	15.68	40.43	30.79	27.80	24.26	79.22	55.27	50.21	43.98	40.65
32	26.21	20.41	18.23	15.76	40.98	31.21	28.19	24.60	80.52	56.18	51.04	44.73	41.29
33	26.39	20.55	18.37	15.88	41.58	31.67	28.61	24.98	81.77	57.05	51.86	45.45	41.88
34	26.66	20.76	18.56	16.05	42.25	32.18	29.09	25.40	83.04	57.93	52.68	46.19	42.46
35	27.02	21.04	18.82	16.28	43.03	32.77	29.63	25.89	84.37	58.86	53.55	46.97	43.06
36	27.48	21.40	19.15	16.57	43.94	33.47	30.28	26.46	85.82	59.87	54.49	47.81	43.69
37	28.06	21.85	19.56	16.93	45.02	34.29	31.03	27.13	87.45	61.01	55.55	48.76	44.38
38	28.75	22.39	20.05	17.36	46.29	35.26	31.92	27.91	89.32	62.31	56.76	49.83	45.15
39	29.57	23.03	20.63	17.87	47.79	36.40	32.96	28.83	91.48	63.82	58.15	51.06	46.04
40	30.53	23.78	21.31	18.45	49.56	37.74	34.19	29.91	93.98	65.57	59.76	52.49	47.05
41	31.60	24.60	22.05	19.10	51.57	39.28	35.59	31.13	96.98	67.66	61.67	54.17	48.25
42	32.73	25.48	22.85	19.79	53.79	40.97	37.12	32.47	100.49	70.11	63.91	56.13	49.66
43	33.94	26.43	23.70	20.52	56.21	42.81	38.79	33.93	104.39	72.82	66.39	58.30	51.19
44	35.27	27.47	24.62	21.31	58.82	44.80	40.59	35.48	108.54	75.72	69.02	60.58	52.78
45	36.73	28.60	25.63	22.17	61.62	46.93	42.51	37.14	112.83	78.71	71.73	62.92	54.35
46	38.35	29.86	26.75	23.12	64.61	49.21	44.55	38.89	117.12	81.71	74.43	65.23	55.84
47	40.15	31.27	27.99	24.16	67.78	51.63	46.71	40.73	121.28	84.61	77.03	67.43	57.18
48	42.17	32.83	29.37	25.31	71.14	54.18	48.99	42.65	125.20	87.34	79.46	69.45	58.32
49	44.42	34.59	30.91	26.59	74.69	56.89	51.39	44.65	128.73	89.81	81.62	71.21	59.20
50	46.94	36.55	32.63	28.00	78.43	59.73	53.90	46.73	131.76	91.92	83.45	72.64	59.76
51	49.72	38.72	34.52	29.54	82.38	62.74	56.53	48.88	134.39	93.76	85.00	73.78	60.06
52	52.74	41.07	36.55	31.19	86.55	65.92	59.30	51.11	136.81	95.45	86.39	74.75	60.20
53	56.00	43.61	38.74	32.93	90.96	69.27	62.20	53.41	139.02	96.99	87.62	75.53	60.18
54	59.52	46.35	41.09	34.77	95.61	72.82	65.25	55.77	141.03	98.39	88.70	76.11	60.00
55	63.31	49.29	43.59	36.70	100.53	76.56	68.44	58.20	142.82	99.64	89.61	76.50	59.69
56	67.37	52.46	46.27	38.72	105.72	80.52	71.78	60.67	144.41	100.74	90.36	76.68	59.24
57	71.70	55.83	49.09	40.79	111.16	84.66	75.24	63.16	145.78	101.70	90.94	76.64	58.66
58	76.17	59.31	51.97	42.85	116.65	88.84	78.69	65.54	146.95	102.52	91.36	76.39	57.98
59	80.77	62.89	54.91	44.86	122.19	93.06	82.12	67.77	147.91	103.19	91.61	75.91	57.19
60	85.49	66.57	57.88	46.80	127.75	97.30	85.51	69.84	148.66	103.71	91.70	75.19	56.32

## STANDARD INSURANCE COMPANY

Policy Form B152														
Occupation Class 4P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
		60	90	180	365	60	90	180	365	60	90	180	365	730
18	14.42	11.60	10.51	9.27	16.85	13.22	12.07	10.71	25.77	18.82	17.25	15.29	14.13	
19	14.18	11.42	10.34	9.12	17.08	13.42	12.24	10.86	26.14	19.09	17.50	15.50	14.32	
20	13.93	11.21	10.16	8.95	17.33	13.60	12.42	11.01	26.51	19.35	17.75	15.72	14.52	
21	13.67	11.00	9.95	8.76	17.57	13.79	12.58	11.14	26.88	19.62	17.97	15.90	14.71	
22	13.52	10.89	9.85	8.65	17.91	14.05	12.80	11.33	27.39	20.01	18.31	16.18	14.95	
23	13.49	10.86	9.80	8.62	18.33	14.38	13.10	11.58	28.06	20.49	18.74	16.54	15.29	
24	13.52	10.88	9.83	8.63	18.79	14.75	13.42	11.85	28.89	21.09	19.27	17.01	15.72	
25	13.62	10.97	9.89	8.69	19.27	15.13	13.76	12.15	29.85	21.80	19.91	17.55	16.24	
26	13.78	11.09	10.01	8.78	19.80	15.54	14.14	12.47	30.97	22.62	20.65	18.21	16.85	
27	14.02	11.28	10.18	8.92	20.43	16.03	14.58	12.86	32.24	23.54	21.50	18.94	17.53	
28	14.31	11.51	10.40	9.12	21.16	16.61	15.10	13.32	33.67	24.59	22.45	19.78	18.31	
29	14.67	11.81	10.66	9.35	21.98	17.25	15.70	13.84	35.24	25.74	23.50	20.70	19.16	
30	15.11	12.16	10.98	9.63	22.92	17.98	16.37	14.43	36.97	26.99	24.66	21.73	20.09	
31	15.64	12.59	11.36	9.97	23.98	18.82	17.14	15.11	38.89	28.40	25.96	22.87	21.13	
32	16.29	13.10	11.84	10.38	25.20	19.78	18.01	15.88	41.08	29.99	27.42	24.17	22.31	
33	17.02	13.70	12.37	10.86	26.54	20.83	18.97	16.74	43.46	31.73	29.03	25.59	23.57	
34	17.83	14.35	12.98	11.40	27.99	21.97	20.02	17.67	46.00	33.59	30.73	27.10	24.91	
35	18.73	15.07	13.63	11.96	29.55	23.19	21.15	18.66	48.68	35.54	32.53	28.69	26.31	
36	19.66	15.82	14.32	12.58	31.19	24.48	22.32	19.72	51.43	37.55	34.39	30.35	27.72	
37	20.65	16.62	15.04	13.21	32.88	25.81	23.54	20.80	54.22	39.59	36.27	32.01	29.14	
38	21.66	17.44	15.78	13.88	34.63	27.18	24.81	21.92	57.03	41.65	38.16	33.70	30.53	
39	22.69	18.26	16.54	14.54	36.41	28.58	26.09	23.07	59.80	43.67	40.03	35.36	31.87	
40	23.73	19.09	17.30	15.21	38.22	29.99	27.39	24.22	62.50	45.63	41.85	36.97	33.13	
41	24.68	19.87	18.00	15.82	39.96	31.36	28.65	25.33	65.16	47.57	43.62	38.54	34.32	
42	25.54	20.55	18.62	16.37	41.61	32.66	29.83	26.38	67.81	49.51	45.41	40.12	35.49	
43	26.36	21.21	19.22	16.90	43.25	33.94	31.00	27.40	70.48	51.46	47.20	41.69	36.60	
44	27.20	21.89	19.82	17.43	44.90	35.25	32.19	28.44	73.16	53.43	49.00	43.25	37.68	
45	28.11	22.62	20.49	18.00	46.67	36.63	33.44	29.53	75.87	55.41	50.79	44.82	38.71	
46	29.15	23.47	21.24	18.64	48.59	38.13	34.81	30.70	78.61	57.41	52.61	46.36	39.69	
47	30.40	24.46	22.13	19.40	50.73	39.81	36.31	32.00	81.38	59.43	54.43	47.91	40.64	
48	31.88	25.66	23.20	20.31	53.14	41.71	38.01	33.45	84.18	61.47	56.25	49.46	41.53	
49	33.68	27.10	24.49	21.39	55.90	43.87	39.95	35.09	87.03	63.54	58.10	50.99	42.38	
50	35.84	28.84	26.03	22.68	59.06	46.35	42.16	36.95	89.91	65.65	59.96	52.49	43.18	
51	38.32	30.84	27.80	24.16	62.60	49.13	44.62	39.00	92.85	67.79	61.83	53.99	43.94	
52	41.05	33.03	29.72	25.75	66.40	52.12	47.26	41.16	95.81	69.96	63.70	55.44	44.64	
53	44.03	35.43	31.82	27.39	70.49	55.32	50.07	43.45	98.80	72.14	65.58	56.85	45.29	
54	47.25	38.02	34.04	29.12	74.85	58.75	53.06	45.84	101.83	74.36	67.45	58.21	45.88	
55	50.73	40.80	36.36	30.94	79.51	62.40	56.23	48.26	104.91	76.60	69.31	59.51	46.43	
56	54.46	43.69	38.83	32.84	84.46	66.30	59.51	50.67	108.01	78.86	71.17	60.74	46.92	
57	58.47	46.78	41.45	34.82	89.72	70.29	62.82	53.13	111.14	81.15	73.00	61.89	47.36	
58	62.74	50.05	44.19	36.83	95.28	74.38	66.26	55.60	114.30	83.46	74.83	62.93	47.76	
59	67.14	53.50	47.07	38.87	101.12	78.66	69.80	58.04	117.51	85.66	76.38	63.54	47.87	
60	71.69	57.13	50.06	40.92	106.83	83.11	73.45	60.45	120.75	87.44	77.64	63.93	47.88	

## STANDARD INSURANCE COMPANY

Policy Form B152													
Occupation Class 3A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days			
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	16.79	13.51	12.24	10.79	19.31	15.15	13.84	12.27	29.19	21.32	19.55	17.31	16.00
19	16.27	13.09	11.86	10.46	19.31	15.15	13.84	12.27	29.19	21.32	19.55	17.31	16.00
20	15.75	12.67	11.48	10.12	19.31	15.15	13.84	12.27	29.19	21.32	19.55	17.31	16.00
21	15.22	12.25	11.09	9.76	19.31	15.15	13.82	12.24	29.19	21.32	19.52	17.27	15.97
22	14.76	11.88	10.74	9.45	19.31	15.15	13.81	12.21	29.19	21.32	19.51	17.24	15.93
23	14.36	11.55	10.44	9.17	19.29	15.14	13.79	12.19	29.19	21.32	19.49	17.21	15.91
24	13.97	11.24	10.15	8.91	19.21	15.08	13.72	12.12	29.19	21.32	19.48	17.19	15.89
25	13.62	10.96	9.89	8.68	19.10	14.99	13.64	12.03	29.19	21.32	19.47	17.17	15.88
26	13.29	10.70	9.65	8.47	18.92	14.85	13.51	11.92	29.20	21.32	19.48	17.17	15.88
27	13.08	10.52	9.50	8.33	18.89	14.82	13.48	11.89	29.41	21.47	19.61	17.28	15.99
28	12.96	10.43	9.41	8.26	18.99	14.90	13.56	11.95	29.80	21.76	19.87	17.51	16.20
29	12.95	10.42	9.41	8.25	19.22	15.09	13.73	12.10	30.38	22.18	20.26	17.85	16.52
30	13.04	10.49	9.47	8.30	19.59	15.38	13.99	12.34	31.15	22.74	20.78	18.30	16.93
31	13.24	10.65	9.62	8.44	20.11	15.79	14.37	12.67	32.15	23.48	21.46	18.90	17.47
32	13.56	10.91	9.86	8.65	20.80	16.32	14.86	13.11	33.42	24.41	22.31	19.66	18.15
33	13.99	11.26	10.17	8.93	21.63	16.98	15.46	13.64	34.93	25.50	23.32	20.56	18.94
34	14.52	11.69	10.56	9.27	22.60	17.74	16.16	14.26	36.63	26.75	24.47	21.58	19.84
35	15.14	12.18	11.02	9.67	23.69	18.59	16.95	14.96	38.50	28.11	25.73	22.70	20.81
36	15.83	12.74	11.52	10.12	24.89	19.53	17.81	15.73	40.51	29.58	27.08	23.90	21.84
37	16.58	13.34	12.08	10.61	26.18	20.55	18.75	16.57	42.62	31.12	28.50	25.16	22.90
38	17.39	14.00	12.67	11.14	27.57	21.64	19.75	17.45	44.80	32.71	29.98	26.47	23.98
39	18.25	14.68	13.30	11.69	29.03	22.79	20.80	18.39	47.02	34.33	31.47	27.80	25.06
40	19.13	15.40	13.95	12.27	30.56	23.99	21.90	19.37	49.24	35.96	32.97	29.12	26.10
41	19.98	16.08	14.57	12.81	32.10	25.19	23.01	20.34	51.51	37.61	34.49	30.47	27.14
42	20.77	16.71	15.14	13.32	33.62	26.38	24.10	21.31	53.86	39.32	36.07	31.86	28.18
43	21.54	17.33	15.71	13.81	35.17	27.60	25.21	22.28	56.29	41.10	37.70	33.29	29.23
44	22.35	17.99	16.30	14.32	36.79	28.88	26.37	23.30	58.81	42.94	39.38	34.76	30.28
45	23.26	18.72	16.96	14.89	38.55	30.25	27.62	24.39	61.40	44.83	41.10	36.26	31.32
46	24.32	19.57	17.72	15.55	40.48	31.77	29.00	25.58	64.08	46.79	42.88	37.80	32.35
47	25.59	20.60	18.64	16.34	42.64	33.46	30.52	26.90	66.83	48.80	44.70	39.35	33.37
48	27.13	21.83	19.74	17.28	45.07	35.38	32.24	28.37	69.66	50.87	46.55	40.92	34.36
49	29.00	23.34	21.08	18.42	47.84	37.55	34.19	30.03	72.57	52.99	48.45	42.51	35.34
50	31.27	25.16	22.70	19.79	51.01	40.04	36.42	31.91	75.54	55.16	50.38	44.10	36.28
51	33.89	27.27	24.58	21.36	54.54	42.81	38.88	33.98	78.59	57.39	52.34	45.70	37.19
52	36.80	29.61	26.64	23.08	58.37	45.82	41.55	36.19	81.72	59.67	54.33	47.28	38.08
53	40.00	32.19	28.91	24.95	62.51	49.06	44.41	38.54	84.92	62.01	56.36	48.86	38.92
54	43.51	35.01	31.38	26.96	66.97	52.56	47.48	41.01	88.20	64.40	58.41	50.41	39.74
55	47.33	38.09	34.05	29.10	71.75	56.32	50.75	43.61	91.55	66.85	60.49	51.94	40.52
56	51.47	41.42	36.93	31.38	76.88	60.34	54.22	46.32	94.99	69.36	62.58	53.42	41.26
57	55.95	45.02	40.02	33.77	82.34	64.63	57.90	49.13	98.49	71.92	64.70	54.84	41.97
58	60.77	48.90	43.32	36.26	88.17	69.20	61.79	52.01	102.08	74.53	66.83	56.20	42.65
59	65.94	53.06	46.83	38.85	94.37	74.07	65.89	54.96	105.74	77.21	68.96	57.47	43.30
60	71.48	57.52	50.56	41.51	100.95	79.23	70.20	57.94	109.48	79.94	71.11	58.65	43.92

## STANDARD INSURANCE COMPANY

Policy Form B152													
Occupation Class 3A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days			
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	32.77	25.51	22.87	19.86	35.70	27.19	24.63	21.60	66.61	46.47	42.36	37.30	34.47
19	31.59	24.60	22.05	19.14	35.70	27.19	24.63	21.60	66.61	46.47	42.36	37.30	34.47
20	30.41	23.68	21.22	18.43	35.70	27.19	24.63	21.60	66.61	46.47	42.36	37.30	34.47
21	29.23	22.76	20.37	17.67	35.70	27.19	24.60	21.55	66.61	46.47	42.31	37.21	34.41
22	28.16	21.92	19.61	16.99	35.70	27.19	24.58	21.51	66.61	46.47	42.27	37.14	34.33
23	27.20	21.18	18.93	16.38	35.70	27.19	24.56	21.47	66.61	46.47	42.24	37.08	34.28
24	26.34	20.51	18.32	15.84	35.67	27.17	24.53	21.43	66.61	46.47	42.22	37.03	34.24
25	25.56	19.90	17.77	15.36	35.62	27.13	24.48	21.38	66.67	46.51	42.23	37.03	34.25
26	24.90	19.39	17.31	14.95	35.56	27.08	24.44	21.33	66.85	46.64	42.34	37.10	34.33
27	24.35	18.96	16.93	14.62	35.51	27.04	24.40	21.29	67.16	46.86	42.53	37.26	34.49
28	23.92	18.62	16.63	14.36	35.46	27.01	24.37	21.26	67.60	47.16	42.81	37.50	34.71
29	23.60	18.38	16.41	14.17	35.50	27.03	24.40	21.28	68.17	47.56	43.18	37.82	35.00
30	23.40	18.22	16.27	14.05	35.66	27.16	24.51	21.39	68.86	48.04	43.63	38.21	35.35
31	23.30	18.14	16.20	14.00	35.92	27.36	24.70	21.55	69.64	48.58	44.13	38.66	35.73
32	23.30	18.14	16.21	14.01	36.26	27.62	24.94	21.77	70.46	49.16	44.67	39.14	36.13
33	23.41	18.23	16.29	14.08	36.70	27.96	25.26	22.05	71.37	49.79	45.26	39.67	36.55
34	23.63	18.40	16.45	14.22	37.27	28.38	25.66	22.41	72.39	50.50	45.93	40.27	37.02
35	23.96	18.66	16.69	14.44	37.98	28.92	26.15	22.85	73.57	51.32	46.69	40.95	37.55
36	24.42	19.01	17.02	14.72	38.85	29.59	26.77	23.39	74.92	52.27	47.58	41.74	38.14
37	25.00	19.46	17.43	15.08	39.91	30.40	27.51	24.05	76.50	53.37	48.60	42.65	38.82
38	25.70	20.02	17.93	15.52	41.18	31.36	28.39	24.83	78.33	54.64	49.78	43.70	39.60
39	26.55	20.67	18.52	16.04	42.68	32.51	29.44	25.75	80.44	56.12	51.13	44.90	40.48
40	27.53	21.44	19.22	16.64	44.45	33.85	30.66	26.83	82.87	57.81	52.69	46.28	41.48
41	28.61	22.28	19.97	17.30	46.46	35.39	32.06	28.05	85.76	59.83	54.54	47.90	42.67
42	29.75	23.17	20.77	17.99	48.71	37.10	33.62	29.41	89.14	62.19	56.70	49.80	44.05
43	30.98	24.12	21.62	18.72	51.17	38.98	35.32	30.89	92.92	64.82	59.10	51.89	45.57
44	32.32	25.17	22.56	19.52	53.85	41.02	37.16	32.49	96.97	67.65	61.66	54.12	47.15
45	33.82	26.33	23.60	20.41	56.75	43.22	39.15	34.20	101.18	70.59	64.33	56.43	48.74
46	35.50	27.64	24.76	21.40	59.86	45.59	41.28	36.03	105.46	73.57	67.02	58.73	50.28
47	37.41	29.13	26.08	22.51	63.18	48.12	43.54	37.97	109.67	76.51	69.66	60.97	51.71
48	39.59	30.83	27.58	23.77	66.73	50.83	45.96	40.01	113.72	79.34	72.17	63.08	52.98
49	42.09	32.77	29.29	25.20	70.52	53.71	48.51	42.16	117.49	81.97	74.50	64.99	54.03
50	44.96	35.01	31.25	26.82	74.55	56.78	51.23	44.42	120.88	84.33	76.55	66.64	54.82
51	48.19	37.52	33.45	28.63	78.85	60.06	54.11	46.79	123.96	86.48	78.40	68.06	55.40
52	51.74	40.29	35.86	30.59	83.44	63.55	57.17	49.27	126.92	88.55	80.14	69.34	55.84
53	55.63	43.32	38.48	32.71	88.34	67.28	60.41	51.87	129.75	90.52	81.77	70.49	56.16
54	59.89	46.63	41.34	34.98	93.56	71.26	63.85	54.58	132.45	92.40	83.30	71.48	56.35
55	64.52	50.24	44.43	37.40	99.14	75.51	67.49	57.39	135.01	94.19	84.71	72.32	56.42
56	69.57	54.17	47.78	39.98	105.10	80.04	71.35	60.31	137.45	95.89	86.00	72.98	56.38
57	75.02	58.41	51.36	42.68	111.40	84.85	75.40	63.30	139.76	97.50	87.18	73.48	56.24
58	80.75	62.88	55.10	45.43	117.88	89.78	79.52	66.23	141.94	99.02	88.24	73.78	56.00
59	85.82	66.82	58.34	47.67	123.16	93.80	82.78	68.32	143.99	100.45	89.18	73.90	55.68
60	91.14	70.96	61.70	49.89	128.61	97.95	86.08	70.31	145.91	101.79	90.00	73.80	55.28

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 3A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	18.05	14.52	13.16	11.60	20.76	16.29	14.88	13.19	31.38	22.92	21.02	18.61	17.20
19	17.49	14.07	12.75	11.24	20.76	16.29	14.88	13.19	31.38	22.92	21.02	18.61	17.20
20	16.93	13.62	12.34	10.88	20.76	16.29	14.88	13.19	31.38	22.92	21.02	18.61	17.20
21	16.36	13.17	11.92	10.49	20.76	16.29	14.86	13.16	31.38	22.92	20.98	18.57	17.17
22	15.87	12.77	11.55	10.16	20.76	16.29	14.85	13.13	31.38	22.92	20.97	18.53	17.12
23	15.44	12.42	11.22	9.86	20.74	16.28	14.82	13.10	31.38	22.92	20.95	18.50	17.10
24	15.02	12.08	10.91	9.58	20.65	16.21	14.75	13.03	31.38	22.92	20.94	18.48	17.08
25	14.64	11.78	10.63	9.33	20.53	16.11	14.66	12.93	31.38	22.92	20.93	18.46	17.07
26	14.29	11.50	10.37	9.11	20.34	15.96	14.52	12.81	31.39	22.92	20.94	18.46	17.07
27	14.06	11.31	10.21	8.95	20.31	15.93	14.49	12.78	31.62	23.08	21.08	18.58	17.19
28	13.93	11.21	10.12	8.88	20.41	16.02	14.58	12.85	32.04	23.39	21.36	18.82	17.42
29	13.92	11.20	10.12	8.87	20.66	16.22	14.76	13.01	32.66	23.84	21.78	19.19	17.76
30	14.02	11.28	10.18	8.92	21.06	16.53	15.04	13.27	33.49	24.45	22.34	19.67	18.20
31	14.23	11.45	10.34	9.07	21.62	16.97	15.45	13.62	34.56	25.24	23.07	20.32	18.78
32	14.58	11.73	10.60	9.30	22.36	17.54	15.97	14.09	35.93	26.24	23.98	21.13	19.51
33	15.04	12.10	10.93	9.60	23.25	18.25	16.62	14.66	37.55	27.41	25.07	22.10	20.36
34	15.61	12.57	11.35	9.97	24.30	19.07	17.37	15.33	39.38	28.76	26.31	23.20	21.33
35	16.28	13.09	11.85	10.40	25.47	19.98	18.22	16.08	41.39	30.22	27.66	24.40	22.37
36	17.02	13.70	12.38	10.88	26.76	20.99	19.15	16.91	43.55	31.80	29.11	25.69	23.48
37	17.82	14.34	12.99	11.41	28.14	22.09	20.16	17.81	45.82	33.45	30.64	27.05	24.62
38	18.69	15.05	13.62	11.98	29.64	23.26	21.23	18.76	48.16	35.16	32.23	28.46	25.78
39	19.62	15.78	14.30	12.57	31.21	24.50	22.36	19.77	50.55	36.90	33.83	29.89	26.94
40	20.56	16.56	15.00	13.19	32.85	25.79	23.54	20.82	52.93	38.66	35.44	31.30	28.06
41	21.48	17.29	15.66	13.77	34.51	27.08	24.74	21.87	55.37	40.43	37.08	32.76	29.18
42	22.33	17.96	16.28	14.32	36.14	28.36	25.91	22.91	57.90	42.27	38.78	34.25	30.29
43	23.16	18.63	16.89	14.85	37.81	29.67	27.10	23.95	60.51	44.18	40.53	35.79	31.42
44	24.03	19.34	17.52	15.39	39.55	31.05	28.35	25.05	63.22	46.16	42.33	37.37	32.55
45	25.00	20.12	18.23	16.01	41.44	32.52	29.69	26.22	66.01	48.19	44.18	38.98	33.67
46	26.14	21.04	19.05	16.72	43.52	34.15	31.18	27.50	68.89	50.30	46.10	40.64	34.78
47	27.51	22.15	20.04	17.57	45.84	35.97	32.81	28.92	71.84	52.46	48.05	42.30	35.87
48	29.16	23.47	21.22	18.58	48.45	38.03	34.66	30.50	74.88	54.69	50.04	43.99	36.94
49	31.18	25.09	22.66	19.80	51.43	40.37	36.75	32.28	78.01	56.96	52.08	45.70	37.99
50	33.62	27.05	24.40	21.27	54.84	43.04	39.15	34.30	81.21	59.30	54.16	47.41	39.00
51	36.43	29.32	26.42	22.96	58.63	46.02	41.80	36.53	84.48	61.69	56.27	49.13	39.98
52	39.56	31.83	28.64	24.81	62.75	49.26	44.67	38.90	87.85	64.15	58.40	50.83	40.94
53	43.00	34.60	31.08	26.82	67.20	52.74	47.74	41.43	91.29	66.66	60.59	52.52	41.84
54	46.77	37.64	33.73	28.96	71.99	56.50	51.04	44.09	94.82	69.23	62.79	54.19	42.72
55	50.88	40.95	36.60	31.18	77.13	60.54	54.56	46.88	98.42	71.86	65.03	55.84	43.56
56	55.33	44.53	39.64	33.53	82.65	64.87	58.29	49.79	102.11	74.56	67.27	57.43	44.35
57	60.15	48.37	42.85	36.00	88.52	69.48	62.24	52.67	105.88	77.31	69.55	58.95	45.12
58	65.33	52.39	46.26	38.56	94.78	74.35	66.23	55.57	109.74	80.12	71.84	60.42	45.85
59	70.89	56.50	49.71	41.05	101.45	79.00	70.11	58.30	113.67	83.00	74.02	61.58	46.39
60	76.40	60.88	53.34	43.60	107.87	83.91	74.17	61.03	117.69	85.40	75.83	62.43	46.76

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 3A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days			
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	16.99	13.67	12.38	10.92	19.85	15.58	14.23	12.61	30.36	22.17	20.33	18.00	16.64
19	16.47	13.25	12.01	10.59	19.85	15.58	14.23	12.61	30.36	22.17	20.33	18.00	16.64
20	15.96	12.84	11.64	10.26	19.85	15.58	14.23	12.61	30.36	22.17	20.33	18.00	16.64
21	15.44	12.43	11.25	9.90	19.85	15.58	14.21	12.58	30.36	22.17	20.31	17.96	16.61
22	14.99	12.07	10.91	9.60	19.85	15.58	14.20	12.56	30.36	22.17	20.29	17.93	16.57
23	14.60	11.75	10.61	9.33	19.83	15.57	14.18	12.53	30.36	22.17	20.27	17.90	16.54
24	14.22	11.44	10.33	9.07	19.75	15.50	14.11	12.46	30.36	22.17	20.26	17.87	16.53
25	13.85	11.15	10.06	8.83	19.60	15.38	14.00	12.35	30.36	22.17	20.25	17.86	16.52
26	13.54	10.90	9.83	8.63	19.45	15.26	13.89	12.25	30.42	22.21	20.29	17.88	16.55
27	13.33	10.73	9.68	8.49	19.44	15.25	13.87	12.24	30.68	22.40	20.46	18.03	16.68
28	13.23	10.65	9.61	8.43	19.56	15.35	13.96	12.31	31.13	22.73	20.76	18.29	16.93
29	13.23	10.65	9.61	8.43	19.82	15.56	14.15	12.48	31.77	23.20	21.19	18.66	17.27
30	13.33	10.73	9.68	8.49	20.21	15.87	14.44	12.73	32.60	23.80	21.75	19.16	17.72
31	13.54	10.90	9.84	8.63	20.76	16.30	14.83	13.08	33.67	24.59	22.47	19.80	18.30
32	13.88	11.17	10.09	8.85	21.48	16.86	15.35	13.54	35.01	25.56	23.37	20.60	19.01
33	14.33	11.53	10.42	9.14	22.34	17.53	15.97	14.09	36.58	26.71	24.43	21.53	19.84
34	14.87	11.97	10.82	9.50	23.34	18.32	16.69	14.73	38.35	28.00	25.62	22.59	20.77
35	15.50	12.47	11.28	9.91	24.46	19.20	17.50	15.45	40.29	29.42	26.93	23.76	21.78
36	16.21	13.04	11.80	10.37	25.70	20.17	18.39	16.25	42.38	30.95	28.34	25.01	22.85
37	16.98	13.66	12.36	10.87	27.03	21.22	19.36	17.10	44.58	32.55	29.82	26.32	23.96
38	17.80	14.32	12.97	11.40	28.45	22.33	20.38	18.01	46.86	34.22	31.36	27.69	25.08
39	18.67	15.02	13.61	11.96	29.95	23.51	21.46	18.97	49.19	35.92	32.93	29.08	26.21
40	19.56	15.74	14.26	12.54	31.52	24.74	22.59	19.97	51.54	37.64	34.51	30.48	27.32
41	20.44	16.45	14.90	13.11	33.09	25.97	23.72	20.97	53.95	39.39	36.13	31.92	28.43
42	21.27	17.11	15.51	13.64	34.65	27.20	24.84	21.97	56.47	41.23	37.82	33.41	29.55
43	22.10	17.78	16.11	14.17	36.25	28.45	25.99	22.97	59.09	43.14	39.57	34.95	30.69
44	22.97	18.48	16.75	14.72	37.93	29.77	27.19	24.02	61.80	45.12	41.38	36.53	31.82
45	23.93	19.25	17.44	15.32	39.73	31.18	28.47	25.14	64.59	47.17	43.24	38.15	32.95
46	25.03	20.14	18.23	16.00	41.70	32.73	29.87	26.35	67.47	49.27	45.15	39.80	34.07
47	26.31	21.17	19.16	16.79	43.90	34.45	31.43	27.69	70.42	51.42	47.10	41.47	35.16
48	27.82	22.38	20.24	17.71	46.36	36.39	33.17	29.18	73.44	53.63	49.08	43.15	36.23
49	29.61	23.83	21.53	18.80	49.15	38.58	35.13	30.85	76.52	55.87	51.09	44.83	37.26
50	31.75	25.55	23.05	20.09	52.32	41.06	37.35	32.73	79.65	58.16	53.12	46.50	38.25
51	34.20	27.52	24.80	21.55	55.85	43.83	39.81	34.79	82.84	60.48	55.17	48.16	39.20
52	36.89	29.69	26.71	23.14	59.67	46.83	42.47	36.99	86.09	62.86	57.24	49.81	40.11
53	39.84	32.06	28.79	24.85	63.78	50.06	45.32	39.32	89.42	65.29	59.34	51.45	40.98
54	43.06	34.65	31.05	26.68	68.21	53.54	48.36	41.78	92.81	67.77	61.46	53.05	41.81
55	46.55	37.46	33.49	28.62	72.96	57.27	51.60	44.35	96.27	70.29	63.60	54.61	42.60
56	50.33	40.50	36.11	30.68	78.04	61.25	55.05	47.02	99.80	72.87	65.75	56.12	43.35
57	54.39	43.77	38.90	32.83	83.47	65.51	58.69	49.79	103.40	75.50	67.92	57.57	44.06
58	58.76	47.28	41.89	35.07	89.24	70.04	62.54	52.64	107.06	78.17	70.09	58.94	44.73
59	63.44	51.05	45.06	37.38	95.38	74.86	66.59	55.54	110.80	80.90	72.26	60.22	45.37
60	68.44	55.08	48.41	39.74	101.89	79.97	70.85	58.48	114.60	83.68	74.44	61.39	45.98

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 3A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	32.89	25.61	22.96	19.93	36.13	27.52	24.93	21.87	67.81	47.31	43.12	37.97	35.09
19	31.72	24.70	22.14	19.22	36.13	27.52	24.93	21.87	67.81	47.31	43.12	37.97	35.09
20	30.54	23.78	21.32	18.51	36.13	27.52	24.93	21.87	67.81	47.31	43.12	37.97	35.09
21	29.37	22.87	20.48	17.76	36.13	27.52	24.90	21.81	67.81	47.31	43.07	37.88	35.03
22	28.31	22.04	19.72	17.08	36.13	27.52	24.88	21.77	67.81	47.31	43.03	37.81	34.95
23	27.36	21.30	19.04	16.48	36.13	27.52	24.86	21.74	67.81	47.31	43.00	37.74	34.90
24	26.48	20.62	18.42	15.93	36.08	27.48	24.81	21.68	67.81	47.31	42.97	37.70	34.86
25	25.71	20.02	17.88	15.45	36.03	27.44	24.76	21.62	67.92	47.38	43.03	37.72	34.89
26	25.06	19.51	17.42	15.05	35.97	27.40	24.72	21.58	68.16	47.55	43.17	37.83	35.01
27	24.52	19.09	17.04	14.72	35.92	27.36	24.68	21.54	68.53	47.81	43.40	38.02	35.19
28	24.09	18.76	16.75	14.46	35.88	27.32	24.65	21.51	69.04	48.17	43.73	38.30	35.45
29	23.78	18.52	16.53	14.28	35.93	27.36	24.69	21.54	69.68	48.61	44.14	38.66	35.78
30	23.58	18.36	16.40	14.16	36.11	27.50	24.82	21.66	70.46	49.15	44.64	39.10	36.16
31	23.49	18.29	16.34	14.11	36.39	27.71	25.02	21.83	71.30	49.74	45.19	39.58	36.58
32	23.50	18.30	16.35	14.13	36.75	27.99	25.28	22.06	72.19	50.37	45.77	40.10	37.02
33	23.61	18.39	16.44	14.20	37.20	28.34	25.60	22.35	73.17	51.04	46.40	40.67	37.47
34	23.84	18.56	16.60	14.35	37.79	28.78	26.01	22.72	74.26	51.80	47.11	41.31	37.97
35	24.18	18.83	16.85	14.57	38.51	29.33	26.52	23.17	75.51	52.68	47.93	42.03	38.54
36	24.64	19.19	17.18	14.86	39.40	30.01	27.15	23.73	76.96	53.69	48.87	42.87	39.17
37	25.23	19.64	17.59	15.22	40.48	30.83	27.90	24.39	78.64	54.86	49.96	43.84	39.91
38	25.94	20.20	18.09	15.66	41.77	31.82	28.80	25.19	80.60	56.23	51.22	44.97	40.75
39	26.79	20.86	18.69	16.19	43.30	32.98	29.87	26.12	82.88	57.82	52.68	46.27	41.71
40	27.78	21.63	19.39	16.79	45.09	34.34	31.11	27.22	85.51	59.66	54.37	47.76	42.81
41	28.88	22.49	20.16	17.46	47.14	35.90	32.53	28.46	88.65	61.85	56.38	49.52	44.11
42	30.08	23.42	21.00	18.18	49.43	37.65	34.11	29.84	92.35	64.43	58.74	51.59	45.64
43	31.37	24.43	21.90	18.96	51.95	39.56	35.85	31.35	96.48	67.31	61.36	53.88	47.31
44	32.79	25.53	22.89	19.81	54.68	41.65	37.73	32.99	100.91	70.40	64.17	56.32	49.07
45	34.36	26.75	23.97	20.73	57.63	43.89	39.76	34.73	105.52	73.62	67.08	58.84	50.83
46	36.08	28.10	25.17	21.75	60.79	46.30	41.92	36.59	110.19	76.87	70.02	61.37	52.53
47	38.00	29.59	26.49	22.86	64.15	48.86	44.21	38.55	114.78	80.08	72.90	63.81	54.12
48	40.14	31.25	27.96	24.10	67.72	51.58	46.64	40.60	119.18	83.15	75.64	66.11	55.52
49	42.53	33.11	29.59	25.46	71.51	54.46	49.20	42.75	123.26	85.99	78.15	68.18	56.68
50	45.20	35.20	31.42	26.97	75.53	57.52	51.90	45.00	126.89	88.52	80.36	69.95	57.55
51	48.16	37.50	33.43	28.62	79.79	60.77	54.76	47.34	130.17	90.82	82.33	71.47	58.17
52	51.39	40.02	35.62	30.39	84.33	64.23	57.78	49.80	133.31	93.00	84.18	72.83	58.65
53	54.90	42.75	37.98	32.28	89.16	67.91	60.98	52.35	136.29	95.08	85.90	74.04	58.99
54	58.71	45.72	40.53	34.29	94.31	71.83	64.36	55.01	139.11	97.05	87.49	75.08	59.19
55	62.85	48.94	43.28	36.43	99.79	76.01	67.94	57.77	141.78	98.91	88.95	75.94	59.25
56	67.32	52.42	46.23	38.69	105.64	80.46	71.72	60.63	144.30	100.67	90.29	76.62	59.19
57	72.13	56.16	49.38	41.04	111.82	85.17	75.69	63.54	146.66	102.31	91.49	77.10	59.02
58	77.16	60.08	52.65	43.41	118.17	90.00	79.72	66.39	148.86	103.85	92.55	77.38	58.73
59	82.41	64.17	56.03	45.77	124.67	94.95	83.79	69.15	150.91	105.29	93.48	77.45	58.35
60	87.88	68.43	59.50	48.11	131.32	100.02	87.90	71.79	152.81	106.61	94.26	77.29	57.89



**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 3A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	18.26	14.70	13.31	11.74	21.34	16.75	15.30	13.56	32.64	23.83	21.85	19.35	17.89
19	17.71	14.24	12.91	11.38	21.34	16.75	15.30	13.56	32.64	23.83	21.85	19.35	17.89
20	17.16	13.80	12.51	11.03	21.34	16.75	15.30	13.56	32.64	23.83	21.85	19.35	17.89
21	16.60	13.36	12.09	10.64	21.34	16.75	15.28	13.52	32.64	23.83	21.83	19.31	17.86
22	16.11	12.98	11.73	10.32	21.34	16.75	15.27	13.50	32.64	23.83	21.81	19.27	17.81
23	15.70	12.63	11.41	10.03	21.32	16.74	15.24	13.47	32.64	23.83	21.79	19.24	17.78
24	15.29	12.30	11.10	9.75	21.23	16.66	15.17	13.39	32.64	23.83	21.78	19.21	17.77
25	14.89	11.99	10.81	9.49	21.07	16.53	15.05	13.28	32.64	23.83	21.77	19.20	17.76
26	14.56	11.72	10.57	9.28	20.91	16.40	14.93	13.17	32.70	23.88	21.81	19.22	17.79
27	14.33	11.53	10.41	9.13	20.90	16.39	14.91	13.16	32.98	24.08	21.99	19.38	17.93
28	14.22	11.45	10.33	9.06	21.03	16.50	15.01	13.23	33.46	24.43	22.32	19.66	18.20
29	14.22	11.45	10.33	9.06	21.31	16.73	15.21	13.42	34.15	24.94	22.78	20.06	18.57
30	14.33	11.53	10.41	9.13	21.73	17.06	15.52	13.68	35.05	25.59	23.38	20.60	19.05
31	14.56	11.72	10.58	9.28	22.32	17.52	15.94	14.06	36.20	26.43	24.16	21.29	19.67
32	14.92	12.01	10.85	9.51	23.09	18.12	16.50	14.56	37.64	27.48	25.12	22.15	20.44
33	15.40	12.39	11.20	9.83	24.02	18.84	17.17	15.15	39.32	28.71	26.26	23.14	21.33
34	15.99	12.87	11.63	10.21	25.09	19.69	17.94	15.83	41.23	30.10	27.54	24.28	22.33
35	16.66	13.41	12.13	10.65	26.29	20.64	18.81	16.61	43.31	31.63	28.95	25.54	23.41
36	17.43	14.02	12.69	11.15	27.63	21.68	19.77	17.47	45.56	33.27	30.47	26.89	24.56
37	18.25	14.68	13.29	11.69	29.06	22.81	20.81	18.38	47.92	34.99	32.06	28.29	25.76
38	19.14	15.39	13.94	12.26	30.58	24.00	21.91	19.36	50.37	36.79	33.71	29.77	26.96
39	20.07	16.15	14.63	12.86	32.20	25.27	23.07	20.39	52.88	38.61	35.40	31.26	28.18
40	21.03	16.92	15.33	13.48	33.88	26.60	24.28	21.47	55.41	40.46	37.10	32.77	29.37
41	21.97	17.68	16.02	14.09	35.57	27.92	25.50	22.54	58.00	42.34	38.84	34.31	30.56
42	22.87	18.39	16.67	14.66	37.25	29.24	26.70	23.62	60.71	44.32	40.66	35.92	31.77
43	23.76	19.11	17.32	15.23	38.97	30.58	27.94	24.69	63.52	46.38	42.54	37.57	32.99
44	24.69	19.87	18.01	15.82	40.77	32.00	29.23	25.82	66.44	48.50	44.48	39.27	34.21
45	25.72	20.69	18.75	16.47	42.71	33.52	30.61	27.03	69.43	50.71	46.48	41.01	35.42
46	26.91	21.65	19.60	17.20	44.83	35.18	32.11	28.33	72.53	52.97	48.54	42.79	36.63
47	28.28	22.76	20.60	18.05	47.19	37.03	33.79	29.77	75.70	55.28	50.63	44.58	37.80
48	29.91	24.06	21.76	19.04	49.84	39.12	35.66	31.37	78.95	57.65	52.76	46.39	38.95
49	31.83	25.62	23.14	20.21	52.84	41.47	37.76	33.16	82.26	60.06	54.92	48.19	40.05
50	34.13	27.47	24.78	21.60	56.24	44.14	40.15	35.18	85.62	62.52	57.10	49.99	41.12
51	36.77	29.58	26.66	23.17	60.04	47.12	42.80	37.40	89.05	65.02	59.31	51.77	42.14
52	39.66	31.92	28.71	24.88	64.15	50.34	45.66	39.76	92.55	67.57	61.53	53.55	43.12
53	42.83	34.46	30.95	26.71	68.56	53.81	48.72	42.27	96.13	70.19	63.79	55.31	44.05
54	46.29	37.25	33.38	28.58	73.33	57.56	51.99	44.91	99.77	72.85	66.07	57.03	44.95
55	50.04	40.27	35.94	30.58	78.43	61.57	55.47	47.68	103.49	75.56	68.37	58.71	45.80
56	54.10	43.48	38.64	32.68	83.89	65.84	59.18	50.42	107.29	78.34	70.68	60.33	46.60
57	58.47	46.87	41.52	34.88	89.73	70.42	62.94	53.23	111.16	81.16	73.01	61.89	47.36
58	63.17	50.48	44.58	37.15	95.93	75.03	66.83	56.08	115.09	84.03	75.35	63.36	48.08
59	68.18	54.33	47.80	39.48	102.53	79.88	70.89	58.95	119.11	86.97	77.57	64.53	48.62
60	73.30	58.42	51.18	41.83	109.24	84.98	75.11	61.81	123.20	89.41	79.39	65.37	48.96

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 3P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days			
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	15.20	12.23	11.08	9.77	17.48	13.72	12.53	11.10	26.43	19.30	17.69	15.67	14.48
19	15.01	12.08	10.95	9.65	17.82	13.98	12.77	11.32	26.94	19.67	18.04	15.98	14.76
20	14.81	11.92	10.80	9.52	18.16	14.25	13.01	11.54	27.46	20.05	18.38	16.28	15.04
21	14.59	11.74	10.62	9.35	18.50	14.52	13.24	11.72	27.97	20.42	18.71	16.55	15.30
22	14.48	11.65	10.53	9.27	18.93	14.86	13.54	11.98	28.63	20.90	19.13	16.90	15.62
23	14.47	11.65	10.52	9.25	19.45	15.26	13.90	12.28	29.43	21.49	19.65	17.35	16.04
24	14.53	11.69	10.56	9.27	19.99	15.69	14.28	12.61	30.37	22.18	20.27	17.88	16.53
25	14.67	11.81	10.66	9.36	20.58	16.15	14.69	12.97	31.46	22.97	20.98	18.50	17.11
26	14.88	11.97	10.80	9.48	21.18	16.62	15.12	13.34	32.68	23.87	21.80	19.21	17.78
27	15.14	12.19	11.00	9.65	21.87	17.17	15.62	13.77	34.06	24.87	22.71	20.01	18.52
28	15.47	12.45	11.24	9.85	22.67	17.79	16.18	14.27	35.57	25.97	23.72	20.90	19.34
29	15.87	12.77	11.53	10.11	23.56	18.49	16.82	14.83	37.23	27.18	24.83	21.87	20.24
30	16.33	13.14	11.86	10.40	24.55	19.27	17.53	15.46	39.02	28.49	26.03	22.93	21.21
31	16.88	13.58	12.26	10.76	25.65	20.13	18.32	16.16	41.00	29.94	27.36	24.11	22.28
32	17.52	14.09	12.73	11.17	26.87	21.09	19.20	16.93	43.17	31.53	28.82	25.40	23.44
33	18.24	14.67	13.26	11.64	28.19	22.13	20.15	17.78	45.52	33.24	30.40	26.80	24.69
34	19.04	15.32	13.85	12.16	29.62	23.25	21.19	18.70	48.02	35.06	32.08	28.29	26.01
35	19.91	16.02	14.49	12.73	31.16	24.46	22.29	19.68	50.65	36.98	33.85	29.86	27.37
36	20.86	16.78	15.18	13.34	32.79	25.74	23.47	20.73	53.37	38.97	35.69	31.49	28.77
37	21.86	17.59	15.92	13.99	34.52	27.09	24.72	21.84	56.18	41.02	37.58	33.17	30.19
38	22.93	18.45	16.70	14.68	36.34	28.52	26.03	23.01	59.05	43.12	39.51	34.89	31.61
39	24.04	19.35	17.52	15.41	38.25	30.03	27.41	24.23	61.95	45.23	41.47	36.62	33.01
40	25.20	20.28	18.37	16.16	40.25	31.59	28.85	25.51	64.86	47.36	43.43	38.36	34.38
41	26.31	21.17	19.18	16.87	42.25	33.16	30.29	26.78	67.80	49.51	45.40	40.11	35.73
42	27.31	21.97	19.91	17.51	44.20	34.69	31.69	28.02	70.81	51.71	47.43	41.90	37.06
43	28.28	22.75	20.62	18.13	46.16	36.23	33.10	29.25	73.89	53.96	49.49	43.71	38.38
44	29.28	23.56	21.35	18.76	48.20	37.83	34.55	30.53	77.04	56.25	51.59	45.54	39.67
45	30.40	24.46	22.16	19.46	50.38	39.54	36.10	31.88	80.25	58.59	53.72	47.39	40.94
46	31.70	25.51	23.10	20.27	52.76	41.41	37.79	33.34	83.52	60.98	55.89	49.26	42.17
47	33.26	26.76	24.22	21.23	55.40	43.48	39.67	34.95	86.85	63.41	58.08	51.14	43.36
48	35.15	28.28	25.58	22.38	58.38	45.82	41.77	36.75	90.23	65.89	60.30	53.01	44.51
49	37.44	30.13	27.22	23.78	61.76	48.48	44.14	38.77	93.68	68.40	62.54	54.88	45.62
50	40.22	32.37	29.21	25.45	65.62	51.50	46.85	41.05	97.18	70.96	64.81	56.74	46.67
51	43.44	34.96	31.50	27.38	69.91	54.87	49.84	43.55	100.74	73.56	67.09	58.57	47.67
52	46.99	37.82	34.02	29.47	74.54	58.51	53.06	46.21	104.35	76.19	69.38	60.38	48.62
53	50.89	40.95	36.77	31.74	79.52	62.41	56.50	49.02	108.03	78.88	71.69	62.15	49.51
54	55.13	44.37	39.76	34.16	84.86	66.60	60.16	51.97	111.76	81.60	74.01	63.88	50.35
55	59.73	48.07	42.97	36.73	90.56	71.08	64.05	55.04	115.55	84.37	76.34	65.55	51.14
56	64.70	52.07	46.42	39.44	96.64	75.85	68.16	58.23	119.40	87.18	78.67	67.15	51.87
57	70.04	56.36	50.10	42.27	103.09	80.92	72.49	61.50	123.31	90.04	81.00	68.66	52.55
58	75.77	60.97	54.01	45.22	109.94	86.29	77.05	64.85	127.28	92.94	83.32	70.07	53.18
59	81.89	65.89	58.16	48.25	117.19	91.98	81.82	68.25	131.31	95.88	85.64	71.37	53.77
60	88.41	71.14	62.53	51.34	124.86	98.00	86.82	71.66	135.40	98.86	87.94	72.53	54.32

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 3P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	36.01	28.04	25.14	21.82	39.23	29.88	27.07	23.74	73.21	51.08	46.56	40.99	37.88
19	35.30	27.49	24.64	21.39	39.90	30.39	27.53	24.14	74.45	51.94	47.35	41.69	38.52
20	34.55	26.90	24.12	20.94	40.56	30.89	27.99	24.55	75.69	52.81	48.13	42.38	39.17
21	33.76	26.28	23.53	20.41	41.23	31.40	28.41	24.89	76.94	53.67	48.87	42.98	39.74
22	33.06	25.74	23.02	19.95	41.91	31.92	28.86	25.25	78.21	54.56	49.63	43.60	40.31
23	32.46	25.28	22.59	19.56	42.60	32.45	29.31	25.63	79.51	55.47	50.42	44.26	40.92
24	31.96	24.89	22.23	19.23	43.29	32.97	29.77	26.01	80.84	56.40	51.23	44.94	41.56
25	31.51	24.54	21.91	18.94	43.91	33.44	30.18	26.36	82.20	57.34	52.07	45.65	42.23
26	31.13	24.24	21.64	18.70	44.46	33.86	30.56	26.67	83.59	58.31	52.94	46.39	42.93
27	30.82	24.00	21.42	18.51	44.94	34.23	30.88	26.95	85.00	59.30	53.83	47.16	43.65
28	30.59	23.82	21.26	18.36	45.35	34.54	31.16	27.19	86.45	60.31	54.75	47.96	44.39
29	30.44	23.70	21.16	18.28	45.79	34.87	31.47	27.45	87.93	61.34	55.69	48.78	45.14
30	30.39	23.66	21.13	18.25	46.31	35.27	31.84	27.78	89.44	62.40	56.66	49.63	45.91
31	30.40	23.67	21.15	18.27	46.88	35.71	32.24	28.13	90.88	63.40	57.59	50.45	46.63
32	30.49	23.74	21.21	18.33	47.46	36.14	32.64	28.49	92.21	64.33	58.45	51.22	47.28
33	30.66	23.87	21.34	18.44	48.08	36.62	33.08	28.88	93.48	65.22	59.28	51.96	47.88
34	30.93	24.08	21.54	18.62	48.79	37.16	33.58	29.33	94.76	66.11	60.12	52.71	48.46
35	31.31	24.38	21.81	18.86	49.62	37.79	34.17	29.85	96.12	67.06	61.01	53.51	49.06
36	31.81	24.77	22.17	19.18	50.61	38.54	34.87	30.47	97.60	68.09	61.98	54.38	49.68
37	32.44	25.26	22.62	19.57	51.80	39.45	35.70	31.21	99.29	69.27	63.07	55.35	50.38
38	33.22	25.87	23.17	20.06	53.22	40.53	36.70	32.09	101.23	70.62	64.33	56.48	51.17
39	34.16	26.60	23.83	20.63	54.91	41.82	37.88	33.13	103.49	72.20	65.79	57.77	52.08
40	35.26	27.46	24.61	21.31	56.92	43.36	39.27	34.36	106.14	74.05	67.49	59.27	53.13
41	36.47	28.40	25.46	22.05	59.22	45.10	40.87	35.75	109.30	76.25	69.51	61.06	54.39
42	37.71	29.37	26.33	22.80	61.74	47.03	42.61	37.28	113.00	78.83	71.87	63.12	55.84
43	39.04	30.40	27.25	23.60	64.49	49.12	44.51	38.93	117.10	81.70	74.48	65.40	57.43
44	40.49	31.53	28.26	24.46	67.47	51.39	46.56	40.70	121.48	84.75	77.25	67.81	59.07
45	42.12	32.80	29.39	25.42	70.68	53.83	48.76	42.60	126.02	87.92	80.12	70.28	60.71
46	43.96	34.23	30.66	26.50	74.12	56.45	51.11	44.62	130.58	91.10	82.99	72.73	62.26
47	46.07	35.87	32.11	27.72	77.81	59.26	53.62	46.75	135.05	94.22	85.78	75.08	63.68
48	48.49	37.76	33.78	29.11	81.74	62.26	56.29	49.00	139.30	97.18	88.40	77.27	64.89
49	51.30	39.94	35.70	30.71	85.94	65.45	59.13	51.38	143.19	99.90	90.79	79.21	65.84
50	54.53	42.46	37.90	32.53	90.42	68.87	62.14	53.87	146.61	102.28	92.85	80.82	66.49
51	58.18	45.30	40.38	34.57	95.20	72.51	65.33	56.49	149.66	104.41	94.65	82.17	66.88
52	62.18	48.42	43.09	36.77	100.28	76.38	68.71	59.21	152.53	106.41	96.31	83.34	67.11
53	66.56	51.82	46.04	39.13	105.68	80.49	72.27	62.05	155.22	108.29	97.83	84.33	67.19
54	71.32	55.53	49.23	41.66	111.42	84.86	76.04	64.99	157.73	110.04	99.20	85.13	67.11
55	76.49	59.56	52.67	44.34	117.53	89.51	80.01	68.04	160.05	111.66	100.42	85.73	66.89
56	82.09	63.92	56.38	47.18	124.01	94.45	84.20	71.17	162.20	113.15	101.49	86.12	66.54
57	88.11	68.61	60.33	50.13	130.85	99.66	88.57	74.35	164.16	114.52	102.40	86.31	66.06
58	94.41	73.51	64.42	53.11	137.82	104.97	92.97	77.43	165.94	115.77	103.17	86.26	65.47
59	99.86	77.75	67.89	55.46	143.31	109.15	96.32	79.49	167.54	116.88	103.77	85.98	64.78
60	105.54	82.18	71.45	57.77	148.93	113.43	99.68	81.42	168.96	117.87	104.22	85.46	64.01

**STANDARD INSURANCE COMPANY**

Policy Form B152														
Occupation Class 3P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Unisex														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
		60	90	180	365	60	90	180	365	60	90	180	365	730
18	16.34	13.15	11.91	10.50	18.79	14.75	13.47	11.93	28.41	20.75	19.02	16.85	15.57	
19	16.14	12.99	11.77	10.37	19.16	15.03	13.73	12.17	28.96	21.15	19.39	17.18	15.87	
20	15.92	12.81	11.61	10.23	19.52	15.32	13.99	12.41	29.52	21.55	19.76	17.50	16.17	
21	15.68	12.62	11.42	10.05	19.89	15.61	14.23	12.60	30.07	21.95	20.11	17.79	16.45	
22	15.57	12.52	11.32	9.97	20.35	15.97	14.56	12.88	30.78	22.47	20.56	18.17	16.79	
23	15.56	12.52	11.31	9.94	20.91	16.40	14.94	13.20	31.64	23.10	21.12	18.65	17.24	
24	15.62	12.57	11.35	9.97	21.49	16.87	15.35	13.56	32.65	23.84	21.79	19.22	17.77	
25	15.77	12.70	11.46	10.06	22.12	17.36	15.79	13.94	33.82	24.69	22.55	19.89	18.39	
26	16.00	12.87	11.61	10.19	22.77	17.87	16.25	14.34	35.13	25.66	23.44	20.65	19.11	
27	16.28	13.10	11.83	10.37	23.51	18.46	16.79	14.80	36.61	26.74	24.41	21.51	19.91	
28	16.63	13.38	12.08	10.59	24.37	19.12	17.39	15.34	38.24	27.92	25.50	22.47	20.79	
29	17.06	13.73	12.39	10.87	25.33	19.88	18.08	15.94	40.02	29.22	26.69	23.51	21.76	
30	17.55	14.13	12.75	11.18	26.39	20.72	18.84	16.62	41.95	30.63	27.98	24.65	22.80	
31	18.15	14.60	13.18	11.57	27.57	21.64	19.69	17.37	44.08	32.19	29.41	25.92	23.95	
32	18.83	15.15	13.68	12.01	28.89	22.67	20.64	18.20	46.41	33.89	30.98	27.31	25.20	
33	19.61	15.77	14.25	12.51	30.30	23.79	21.66	19.11	48.93	35.73	32.68	28.81	26.54	
34	20.47	16.47	14.89	13.07	31.84	24.99	22.78	20.10	51.62	37.69	34.49	30.41	27.96	
35	21.40	17.22	15.58	13.68	33.50	26.29	23.96	21.16	54.45	39.75	36.39	32.10	29.42	
36	22.42	18.04	16.32	14.34	35.25	27.67	25.23	22.28	57.37	41.89	38.37	33.85	30.93	
37	23.50	18.91	17.11	15.04	37.11	29.12	26.57	23.48	60.39	44.10	40.40	35.66	32.45	
38	24.65	19.83	17.95	15.78	39.07	30.66	27.98	24.74	63.48	46.35	42.47	37.51	33.98	
39	25.84	20.80	18.83	16.57	41.12	32.28	29.47	26.05	66.60	48.62	44.58	39.37	35.49	
40	27.09	21.80	19.75	17.37	43.27	33.96	31.01	27.42	69.72	50.91	46.69	41.24	36.96	
41	28.28	22.76	20.62	18.14	45.42	35.65	32.56	28.79	72.89	53.22	48.81	43.12	38.41	
42	29.36	23.62	21.40	18.82	47.52	37.29	34.07	30.12	76.12	55.59	50.99	45.04	39.84	
43	30.40	24.46	22.17	19.49	49.62	38.95	35.58	31.44	79.43	58.01	53.20	46.99	41.26	
44	31.48	25.33	22.95	20.17	51.82	40.67	37.14	32.82	82.82	60.47	55.46	48.96	42.65	
45	32.68	26.29	23.82	20.92	54.16	42.51	38.81	34.27	86.27	62.98	57.75	50.94	44.01	
46	34.08	27.42	24.83	21.79	56.72	44.52	40.62	35.84	89.78	65.55	60.08	52.95	45.33	
47	35.75	28.77	26.04	22.82	59.56	46.74	42.65	37.57	93.36	68.17	62.44	54.98	46.61	
48	37.79	30.40	27.50	24.06	62.76	49.26	44.90	39.51	97.00	70.83	64.82	56.99	47.85	
49	40.25	32.39	29.26	25.51	66.39	52.12	47.45	41.68	100.71	73.53	67.23	59.00	49.04	
50	43.24	34.80	31.38	27.22	70.54	55.36	50.36	44.13	104.47	76.28	69.67	61.00	50.17	
51	46.70	37.54	33.72	29.18	75.15	58.99	53.58	46.79	108.30	79.08	72.12	62.96	51.25	
52	50.51	40.47	36.29	31.30	80.13	62.90	56.97	49.46	112.18	81.90	74.58	64.91	52.27	
53	54.71	43.67	39.09	33.59	85.48	66.93	60.44	52.28	116.13	84.80	77.07	66.81	53.22	
54	59.18	47.16	42.13	36.03	91.22	71.17	64.13	55.23	120.14	87.72	79.56	68.67	54.13	
55	63.92	50.94	45.40	38.63	97.30	75.69	68.04	58.29	124.22	90.70	82.07	70.47	54.98	
56	69.05	55.03	48.91	41.37	103.48	80.50	72.17	61.46	128.36	93.68	84.37	71.89	55.54	
57	74.56	59.43	52.66	44.24	110.03	85.60	76.51	64.72	132.56	96.16	86.35	73.07	55.93	
58	80.43	64.11	56.61	47.19	116.91	90.96	81.03	68.00	136.83	98.65	88.29	74.12	56.25	
59	86.38	68.86	60.59	50.05	123.72	96.27	85.45	71.06	140.37	101.13	90.17	75.02	56.52	
60	92.69	73.90	64.76	52.94	130.87	101.85	90.03	74.10	143.79	103.62	92.01	75.76	56.74	

**STANDARD INSURANCE COMPANY**

Policy Form B152														
Occupation Class 3P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	10.80	8.69	7.88	6.94	17.97	14.10	12.88	11.41	27.48	20.07	18.40	16.30	15.06	
19	10.69	8.60	7.79	6.87	18.33	14.39	13.14	11.65	28.04	20.47	18.78	16.63	15.36	
20	10.56	8.50	7.70	6.79	18.69	14.67	13.40	11.88	28.60	20.88	19.15	16.96	15.67	
21	10.42	8.39	7.59	6.68	19.06	14.96	13.64	12.08	29.16	21.29	19.50	17.25	15.95	
22	10.36	8.34	7.54	6.63	19.52	15.32	13.96	12.35	29.86	21.80	19.95	17.63	16.30	
23	10.37	8.34	7.54	6.63	20.06	15.75	14.34	12.67	30.72	22.43	20.51	18.11	16.74	
24	10.38	8.36	7.55	6.63	20.63	16.19	14.74	13.02	31.72	23.16	21.17	18.67	17.27	
25	10.41	8.38	7.56	6.64	21.22	16.66	15.15	13.37	32.87	24.00	21.93	19.33	17.88	
26	10.45	8.41	7.59	6.66	21.84	17.14	15.60	13.76	34.17	24.95	22.79	20.09	18.58	
27	10.54	8.48	7.66	6.71	22.57	17.71	16.11	14.21	35.62	26.01	23.75	20.93	19.37	
28	10.69	8.60	7.76	6.81	23.39	18.36	16.70	14.72	37.22	27.17	24.82	21.86	20.24	
29	10.88	8.76	7.90	6.93	24.31	19.08	17.36	15.30	38.96	28.45	25.99	22.89	21.18	
30	11.13	8.96	8.09	7.09	25.33	19.88	18.09	15.95	40.86	29.83	27.26	24.01	22.21	
31	11.44	9.21	8.31	7.29	26.47	20.78	18.91	16.68	42.93	31.35	28.65	25.24	23.33	
32	11.82	9.51	8.59	7.53	27.73	21.76	19.81	17.48	45.20	33.01	30.17	26.59	24.54	
33	12.25	9.86	8.91	7.82	29.10	22.84	20.80	18.35	47.65	34.79	31.82	28.05	25.84	
34	12.75	10.26	9.27	8.14	30.58	24.00	21.87	19.30	50.25	36.69	33.57	29.60	27.21	
35	13.30	10.70	9.68	8.50	32.17	25.25	23.01	20.32	52.99	38.69	35.41	31.24	28.64	
36	13.92	11.20	10.13	8.90	33.86	26.57	24.23	21.40	55.84	40.77	37.33	32.95	30.10	
37	14.59	11.74	10.63	9.34	35.64	27.98	25.52	22.55	58.78	42.92	39.32	34.71	31.59	
38	15.32	12.33	11.16	9.81	37.53	29.45	26.88	23.76	61.80	45.13	41.35	36.52	33.08	
39	16.11	12.97	11.74	10.33	39.50	31.01	28.31	25.02	64.88	47.37	43.43	38.35	34.57	
40	16.96	13.65	12.37	10.87	41.57	32.63	29.80	26.34	67.99	49.64	45.52	40.21	36.04	
41	17.77	14.30	12.96	11.40	43.64	34.26	31.29	27.67	71.16	51.96	47.65	42.10	37.50	
42	18.49	14.88	13.49	11.86	45.68	35.85	32.75	28.96	74.44	54.35	49.85	44.04	38.95	
43	19.19	15.44	13.99	12.30	47.74	37.47	34.23	30.25	77.81	56.82	52.11	46.02	40.41	
44	19.93	16.03	14.53	12.77	49.88	39.15	35.75	31.59	81.27	59.34	54.42	48.04	41.85	
45	20.77	16.71	15.14	13.29	52.16	40.94	37.38	33.00	84.80	61.92	56.77	50.08	43.26	
46	21.78	17.53	15.87	13.93	54.63	42.88	39.14	34.53	88.40	64.55	59.15	52.14	44.63	
47	23.04	18.54	16.78	14.70	57.37	45.03	41.08	36.19	92.05	67.21	61.56	54.20	45.96	
48	24.61	19.80	17.91	15.67	60.44	47.44	43.24	38.04	95.74	69.91	63.98	56.25	47.23	
49	26.58	21.39	19.32	16.88	63.89	50.15	45.67	40.10	99.47	72.63	66.41	58.27	48.44	
50	29.06	23.38	21.10	18.39	67.81	53.22	48.41	42.42	103.23	75.38	68.84	60.27	49.58	
51	32.02	25.76	23.22	20.18	72.15	56.63	51.44	44.95	107.02	78.14	71.27	62.22	50.64	
52	35.39	28.48	25.62	22.20	76.83	60.30	54.68	47.63	110.85	80.94	73.70	64.14	51.65	
53	39.20	31.55	28.33	24.45	81.85	64.24	58.15	50.46	114.74	83.78	76.14	66.01	52.59	
54	43.50	35.00	31.37	26.95	87.22	68.46	61.83	53.42	118.67	86.65	78.59	67.83	53.46	
55	48.32	38.88	34.76	29.71	92.96	72.96	65.74	56.50	122.65	89.55	81.03	69.57	54.28	
56	53.70	43.21	38.52	32.73	99.06	77.75	69.87	59.69	126.67	92.49	83.46	71.24	55.03	
57	59.68	48.03	42.69	36.02	105.55	82.84	74.22	62.97	130.75	95.47	85.88	72.80	55.72	
58	66.32	53.37	47.28	39.58	112.42	88.23	78.78	66.31	134.87	98.48	88.29	74.25	56.35	
59	73.67	59.28	52.32	43.40	119.69	93.94	83.57	69.70	139.04	101.53	90.69	75.57	56.93	
60	81.77	65.80	57.83	47.48	127.37	99.97	88.56	73.10	143.26	104.61	93.05	76.74	57.48	

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 3P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	20.99	16.34	14.65	12.72	39.63	30.18	27.34	23.98	74.37	51.89	47.29	41.64	38.48
19	20.59	16.03	14.37	12.48	40.32	30.71	27.82	24.40	75.66	52.79	48.12	42.37	39.15
20	20.16	15.70	14.07	12.22	41.00	31.23	28.29	24.81	76.95	53.69	48.94	43.09	39.82
21	19.71	15.35	13.74	11.92	41.69	31.75	28.73	25.17	78.24	54.59	49.70	43.71	40.42
22	19.32	15.05	13.46	11.66	42.40	32.29	29.19	25.55	79.57	55.51	50.49	44.36	41.01
23	18.99	14.79	13.22	11.44	43.13	32.85	29.67	25.94	80.93	56.46	51.32	45.05	41.65
24	18.68	14.54	12.99	11.24	43.81	33.37	30.13	26.32	82.33	57.44	52.18	45.77	42.33
25	18.36	14.30	12.77	11.04	44.44	33.84	30.55	26.67	83.77	58.44	53.07	46.53	43.04
26	18.06	14.06	12.55	10.85	44.99	34.27	30.92	26.99	85.25	59.47	53.99	47.31	43.78
27	17.76	13.83	12.34	10.66	45.47	34.63	31.25	27.27	86.76	60.53	54.94	48.13	44.55
28	17.48	13.61	12.15	10.49	45.89	34.95	31.53	27.51	88.31	61.61	55.93	48.99	45.34
29	17.27	13.44	12.00	10.37	46.35	35.30	31.85	27.79	89.89	62.71	56.94	49.87	46.15
30	17.14	13.34	11.92	10.29	46.90	35.72	32.24	28.13	91.52	63.85	57.98	50.78	46.97
31	17.08	13.30	11.88	10.26	47.50	36.17	32.66	28.50	93.07	64.93	58.98	51.67	47.75
32	17.09	13.31	11.89	10.27	48.10	36.63	33.09	28.88	94.50	65.93	59.91	52.49	48.45
33	17.18	13.38	11.96	10.33	48.75	37.13	33.55	29.29	95.88	66.89	60.80	53.29	49.11
34	17.35	13.51	12.08	10.44	49.49	37.69	34.07	29.75	97.26	67.86	61.71	54.10	49.74
35	17.61	13.71	12.27	10.61	50.36	38.35	34.68	30.30	98.73	68.88	62.67	54.96	50.39
36	17.96	13.99	12.52	10.83	51.38	39.14	35.40	30.94	100.36	70.02	63.73	55.91	51.09
37	18.43	14.35	12.85	11.12	52.61	40.07	36.26	31.70	102.21	71.30	64.92	56.98	51.87
38	19.00	14.80	13.25	11.47	54.08	41.19	37.29	32.61	104.34	72.79	66.31	58.21	52.75
39	19.70	15.34	13.74	11.90	55.82	42.51	38.50	33.68	106.84	74.54	67.92	59.64	53.77
40	20.53	15.99	14.33	12.41	57.88	44.08	39.93	34.94	109.77	76.58	69.80	61.30	54.95
41	21.43	16.68	14.96	12.95	60.24	45.88	41.57	36.37	113.29	79.04	72.05	63.28	56.37
42	22.34	17.40	15.60	13.51	62.85	47.87	43.37	37.94	117.42	81.91	74.68	65.59	58.02
43	23.32	18.16	16.28	14.10	65.69	50.03	45.33	39.65	122.00	85.11	77.59	68.14	59.83
44	24.40	19.00	17.03	14.74	68.77	52.38	47.45	41.49	126.91	88.54	80.70	70.83	61.71
45	25.62	19.95	17.88	15.46	72.08	54.90	49.72	43.44	131.98	92.08	83.91	73.60	63.58
46	27.04	21.05	18.86	16.30	75.63	57.60	52.15	45.52	137.08	95.64	87.12	76.35	65.36
47	28.70	22.35	20.01	17.27	79.40	60.47	54.72	47.71	142.07	99.11	90.23	78.98	66.98
48	30.67	23.88	21.36	18.41	83.41	63.53	57.44	50.01	146.79	102.41	93.16	81.43	68.38
49	33.02	25.71	22.98	19.77	87.67	66.77	60.31	52.41	151.10	105.42	95.81	83.58	69.48
50	35.85	27.91	24.92	21.39	92.18	70.21	63.35	54.92	154.87	108.04	98.08	85.37	70.23
51	39.17	30.50	27.19	23.27	96.97	73.85	66.54	57.54	158.19	110.36	100.05	86.85	70.70
52	42.95	33.44	29.76	25.39	102.04	77.72	69.92	60.26	161.31	112.54	101.86	88.13	70.98
53	47.25	36.79	32.68	27.78	107.43	81.82	73.47	63.08	164.21	114.56	103.49	89.21	71.08
54	52.13	40.60	35.99	30.45	113.15	86.18	77.21	66.00	166.89	116.43	104.96	90.07	71.01
55	57.69	44.92	39.72	33.44	119.21	90.79	81.16	69.01	169.37	118.16	106.26	90.72	70.78
56	64.00	49.83	43.95	36.78	125.65	95.70	85.31	72.11	171.62	119.73	107.38	91.13	70.40
57	71.10	55.36	48.68	40.45	132.42	100.85	89.63	75.24	173.66	121.16	108.33	91.30	69.88
58	78.83	61.38	53.79	44.35	139.31	106.10	93.98	78.27	175.49	122.43	109.10	91.23	69.24
59	87.22	67.92	59.30	48.45	146.30	111.43	98.33	81.15	177.10	123.55	109.70	90.89	68.48
60	96.31	74.99	65.20	52.72	153.39	116.83	102.67	83.86	178.50	124.53	110.11	90.29	67.63

## STANDARD INSURANCE COMPANY

Policy Form B152													
Occupation Class 3P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	11.61	9.34	8.47	7.46	19.32	15.16	13.85	12.27	29.54	21.58	19.78	17.52	16.19
19	11.49	9.25	8.37	7.39	19.70	15.47	14.13	12.52	30.14	22.01	20.19	17.88	16.51
20	11.35	9.14	8.28	7.30	20.09	15.77	14.41	12.77	30.75	22.45	20.59	18.23	16.85
21	11.20	9.02	8.16	7.18	20.49	16.08	14.66	12.99	31.35	22.89	20.96	18.54	17.15
22	11.14	8.97	8.11	7.13	20.98	16.47	15.01	13.28	32.10	23.44	21.45	18.95	17.52
23	11.15	8.97	8.11	7.13	21.56	16.93	15.42	13.62	33.02	24.11	22.05	19.47	18.00
24	11.16	8.99	8.12	7.13	22.18	17.40	15.85	14.00	34.10	24.90	22.76	20.07	18.57
25	11.19	9.01	8.13	7.14	22.81	17.91	16.29	14.37	35.34	25.80	23.57	20.78	19.22
26	11.23	9.04	8.16	7.16	23.48	18.43	16.77	14.79	36.73	26.82	24.50	21.60	19.97
27	11.33	9.12	8.23	7.21	24.26	19.04	17.32	15.28	38.29	27.96	25.53	22.50	20.82
28	11.49	9.25	8.34	7.32	25.14	19.74	17.95	15.82	40.01	29.21	26.68	23.50	21.76
29	11.70	9.42	8.49	7.45	26.13	20.51	18.66	16.45	41.88	30.58	27.94	24.61	22.77
30	11.96	9.63	8.70	7.62	27.23	21.37	19.45	17.15	43.92	32.07	29.30	25.81	23.88
31	12.30	9.90	8.93	7.84	28.46	22.34	20.33	17.93	46.15	33.70	30.80	27.13	25.08
32	12.71	10.22	9.23	8.09	29.81	23.39	21.30	18.79	48.59	35.49	32.43	28.58	26.38
33	13.17	10.60	9.58	8.41	31.28	24.55	22.36	19.73	51.22	37.40	34.21	30.15	27.78
34	13.71	11.03	9.97	8.71	32.87	25.80	23.51	20.75	54.02	39.44	36.09	31.82	29.25
35	14.30	11.45	10.33	9.03	34.58	27.14	24.74	21.84	56.96	41.59	38.07	33.58	30.79
36	14.93	11.90	10.73	9.38	36.40	28.56	26.05	23.01	60.03	43.83	40.13	35.42	32.36
37	15.55	12.39	11.18	9.78	38.31	30.08	27.43	24.24	63.19	46.14	42.27	37.31	33.96
38	16.24	12.95	11.69	10.23	40.34	31.66	28.90	25.54	66.44	48.51	44.45	39.26	35.56
39	17.01	13.56	12.24	10.72	42.46	33.34	30.43	26.90	69.75	50.92	46.69	41.23	37.16
40	17.85	14.23	12.86	11.26	44.69	35.08	32.04	28.32	73.09	53.36	48.93	43.23	38.74
41	18.69	14.90	13.46	11.79	46.91	36.83	33.64	29.75	76.50	55.86	51.22	45.26	40.31
42	19.46	15.51	14.01	12.27	49.11	38.54	35.21	31.13	80.02	58.43	53.59	47.34	41.87
43	20.22	16.12	14.57	12.75	51.32	40.28	36.80	32.52	83.65	61.08	56.02	49.47	43.44
44	21.04	16.78	15.15	13.26	53.62	42.09	38.43	33.96	87.37	63.79	58.50	51.64	44.99
45	21.98	17.52	15.82	13.84	56.07	44.01	40.18	35.48	91.16	66.56	61.03	53.84	46.50
46	23.09	18.41	16.62	14.52	58.73	46.10	42.08	37.12	95.03	69.39	63.59	56.05	47.98
47	24.45	19.49	17.58	15.34	61.67	48.41	44.16	38.90	98.95	72.25	66.18	58.27	49.41
48	26.12	20.82	18.77	16.35	64.97	51.00	46.48	40.89	102.92	75.15	68.78	60.47	50.77
49	28.19	22.47	20.24	17.60	68.68	53.91	49.10	43.11	106.93	78.08	71.39	62.64	52.07
50	30.75	24.51	22.05	19.14	72.90	57.21	52.04	45.54	110.97	81.03	74.00	64.79	53.30
51	33.80	26.95	24.21	20.95	77.56	60.88	55.21	48.09	115.05	84.00	76.62	66.89	54.44
52	37.28	29.72	26.66	22.99	82.59	64.65	58.49	50.79	119.16	87.01	79.23	68.95	55.52
53	41.21	32.86	29.42	25.28	87.99	68.64	61.98	53.61	123.35	90.06	81.85	70.96	56.53
54	45.66	36.40	32.52	27.83	93.70	72.89	65.68	56.56	127.57	93.15	84.48	72.92	57.47
55	50.66	40.39	36.00	30.64	99.52	77.42	69.60	59.63	131.85	96.27	87.11	74.79	58.35
56	56.27	44.86	39.88	33.74	105.71	82.24	73.73	62.79	136.17	99.30	89.44	76.21	58.87
57	62.54	49.86	44.19	37.13	112.26	87.34	78.07	66.04	140.56	101.89	91.50	77.43	59.26
58	69.45	55.37	48.91	40.77	119.14	92.70	82.58	69.30	144.99	104.47	93.50	78.50	59.57
59	77.05	61.44	54.06	44.66	126.34	98.31	87.26	72.57	148.56	107.03	95.44	79.40	59.82
60	85.40	68.10	59.67	48.79	133.87	104.18	92.09	75.79	152.07	109.59	97.32	80.13	60.01

**STANDARD INSURANCE COMPANY**

Policy Form B152														
Occupation Class 2A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	26.56	22.81	20.96	18.07	29.74	25.58	23.02	20.01	43.96	35.98	32.62	28.52	26.71	
19	25.73	22.10	20.31	17.51	29.74	25.58	23.02	20.01	43.96	35.98	32.62	28.52	26.71	
20	24.90	21.39	19.66	16.94	29.74	25.58	23.02	20.01	43.96	35.98	32.62	28.52	26.71	
21	24.07	20.68	18.98	16.34	29.74	25.58	22.99	19.96	43.96	35.98	32.59	28.45	26.67	
22	23.35	20.06	18.39	15.82	29.74	25.58	22.97	19.92	43.96	35.98	32.56	28.40	26.61	
23	22.72	19.52	17.88	15.37	29.74	25.58	22.95	19.89	43.99	36.01	32.55	28.37	26.59	
24	22.20	19.07	17.46	14.99	29.74	25.58	22.94	19.86	44.18	36.16	32.67	28.45	26.67	
25	21.72	18.66	17.08	14.66	29.67	25.52	22.87	19.79	44.33	36.29	32.78	28.53	26.75	
26	21.25	18.25	16.71	14.33	29.46	25.34	22.71	19.65	44.45	36.39	32.86	28.58	26.81	
27	20.92	17.97	16.44	14.10	29.43	25.32	22.68	19.62	44.80	36.67	33.11	28.79	27.01	
28	20.73	17.80	16.29	13.97	29.58	25.44	22.80	19.71	45.37	37.14	33.53	29.16	27.36	
29	20.67	17.76	16.25	13.93	29.89	25.71	23.04	19.92	46.17	37.79	34.13	29.68	27.84	
30	20.75	17.82	16.31	13.99	30.37	26.12	23.42	20.25	47.20	38.64	34.90	30.35	28.45	
31	20.97	18.01	16.49	14.15	31.04	26.70	23.94	20.70	48.50	39.70	35.87	31.20	29.23	
32	21.34	18.34	16.80	14.41	31.89	27.43	24.60	21.28	50.10	41.01	37.07	32.24	30.17	
33	21.86	18.78	17.21	14.77	32.92	28.31	25.41	21.98	51.96	42.53	38.46	33.46	31.25	
34	22.51	19.33	17.72	15.21	34.11	29.34	26.34	22.80	54.06	44.25	40.02	34.84	32.46	
35	23.27	19.99	18.33	15.74	35.46	30.50	27.39	23.72	56.35	46.12	41.74	36.34	33.77	
36	24.13	20.73	19.02	16.34	36.96	31.79	28.56	24.74	58.81	48.14	43.58	37.96	35.16	
37	25.10	21.56	19.79	17.00	38.60	33.20	29.84	25.86	61.42	50.27	45.53	39.67	36.60	
38	26.15	22.46	20.63	17.73	40.38	34.73	31.23	27.07	64.14	52.50	47.57	41.46	38.08	
39	27.29	23.44	21.53	18.51	42.29	36.38	32.72	28.36	66.95	54.80	49.67	43.30	39.57	
40	28.49	24.47	22.49	19.33	44.33	38.13	34.30	29.74	69.83	57.16	51.81	45.18	41.05	
41	29.69	25.50	23.43	20.15	46.45	39.95	35.95	31.17	72.87	59.64	54.08	47.16	42.58	
42	30.84	26.49	24.35	20.93	48.62	41.82	37.64	32.63	76.15	62.33	56.52	49.29	44.19	
43	32.00	27.49	25.26	21.72	50.89	43.77	39.39	34.15	79.64	65.19	59.11	51.53	45.87	
44	33.24	28.55	26.24	22.54	53.30	45.84	41.25	35.74	83.27	68.16	61.80	53.85	47.55	
45	34.61	29.73	27.31	23.46	55.87	48.06	43.23	37.43	87.00	71.21	64.55	56.21	49.22	
46	36.19	31.08	28.54	24.49	58.66	50.45	45.37	39.25	90.78	74.30	67.32	58.57	50.83	
47	38.02	32.66	29.98	25.69	61.69	53.07	47.69	41.21	94.54	77.39	70.07	60.90	52.35	
48	40.19	34.52	31.66	27.09	65.02	55.93	50.22	43.33	98.24	80.42	72.76	63.14	53.74	
49	42.74	36.71	33.64	28.73	68.68	59.07	52.99	45.64	101.83	83.35	75.35	65.26	54.99	
50	45.74	39.29	35.96	30.64	72.70	62.53	56.03	48.15	105.24	86.15	77.78	67.22	56.05	
51	49.15	42.22	38.58	32.79	77.05	66.27	59.30	50.82	108.53	88.84	80.10	69.03	56.96	
52	52.86	45.41	41.43	35.09	81.67	70.25	62.76	53.61	111.77	91.49	82.36	70.75	57.75	
53	56.87	48.85	44.49	37.55	86.57	74.46	66.40	56.50	114.97	94.10	84.56	72.36	58.44	
54	61.19	52.56	47.77	40.13	91.74	78.91	70.22	59.48	118.11	96.68	86.69	73.85	59.01	
55	65.80	56.52	51.25	42.83	97.17	83.58	74.20	62.53	121.21	99.21	88.75	75.22	59.49	
56	70.71	60.74	54.92	45.63	102.88	88.49	78.34	65.63	124.26	101.71	90.74	76.45	59.86	
57	75.92	65.21	58.78	48.50	108.84	93.62	82.63	68.75	127.27	104.17	92.65	77.52	60.14	
58	81.41	69.93	62.83	51.43	115.07	98.98	87.07	71.87	130.23	106.60	94.49	78.44	60.34	
59	87.20	74.90	67.04	54.38	121.56	104.56	91.63	74.95	133.15	108.99	96.24	79.17	60.46	
60	93.27	80.12	71.41	57.33	128.31	110.36	96.32	77.97	136.02	111.34	97.92	79.71	60.52	



**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 2A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	40.16	30.98	27.06	22.42	42.97	33.02	29.14	24.66	74.52	56.44	50.97	44.39	41.60
19	38.71	29.87	26.08	21.61	42.97	33.02	29.14	24.66	74.52	56.44	50.97	44.39	41.60
20	37.27	28.75	25.11	20.81	42.97	33.02	29.14	24.66	74.52	56.44	50.97	44.39	41.60
21	35.82	27.64	24.10	19.95	42.97	33.02	29.11	24.61	74.52	56.44	50.91	44.29	41.53
22	34.51	26.63	23.20	19.18	42.97	33.02	29.08	24.56	74.52	56.44	50.86	44.20	41.44
23	33.34	25.72	22.39	18.50	42.97	33.02	29.06	24.52	74.52	56.44	50.82	44.13	41.37
24	32.29	24.91	21.68	17.90	42.96	33.01	29.04	24.48	74.55	56.46	50.81	44.09	41.35
25	31.36	24.19	21.05	17.37	42.91	32.98	29.00	24.43	74.65	56.54	50.87	44.11	41.38
26	30.57	23.59	20.51	16.92	42.88	32.95	28.97	24.40	74.91	56.74	51.03	44.24	41.51
27	29.93	23.09	20.08	16.56	42.86	32.93	28.95	24.38	75.33	57.05	51.31	44.47	41.73
28	29.43	22.70	19.74	16.28	42.85	32.92	28.94	24.37	75.90	57.49	51.70	44.80	42.05
29	29.07	22.43	19.51	16.08	42.94	32.99	29.01	24.42	76.63	58.04	52.21	45.23	42.45
30	28.86	22.26	19.37	15.97	43.20	33.19	29.19	24.57	77.52	58.71	52.82	45.77	42.93
31	28.80	22.22	19.33	15.94	43.61	33.51	29.48	24.82	78.57	59.50	53.55	46.41	43.49
32	28.90	22.30	19.41	16.01	44.18	33.95	29.87	25.16	79.77	60.42	54.39	47.15	44.13
33	29.16	22.50	19.59	16.16	44.91	34.51	30.38	25.59	81.15	61.46	55.35	47.99	44.84
34	29.56	22.81	19.87	16.40	45.80	35.19	30.99	26.12	82.67	62.62	56.41	48.93	45.61
35	30.11	23.23	20.24	16.71	46.86	36.01	31.72	26.74	84.36	63.89	57.59	49.96	46.45
36	30.78	23.74	20.70	17.10	48.09	36.95	32.57	27.47	86.19	65.28	58.87	51.09	47.34
37	31.57	24.35	21.24	17.55	49.50	38.03	33.54	28.29	88.17	66.78	60.24	52.30	48.28
38	32.47	25.05	21.86	18.06	51.08	39.25	34.62	29.22	90.30	68.39	61.72	53.60	49.25
39	33.47	25.83	22.54	18.63	52.85	40.61	35.84	30.25	92.57	70.11	63.29	54.98	50.26
40	34.57	26.67	23.29	19.25	54.81	42.12	37.17	31.38	94.97	71.93	64.95	56.43	51.29
41	35.72	27.56	24.07	19.90	56.97	43.77	38.64	32.62	97.71	74.00	66.83	58.07	52.45
42	36.89	28.46	24.86	20.55	59.32	45.58	40.24	33.97	100.89	76.41	69.02	59.96	53.79
43	38.13	29.42	25.69	21.23	61.86	47.54	41.97	35.42	104.39	79.06	71.41	62.03	55.23
44	39.47	30.45	26.59	21.97	64.59	49.63	43.81	36.96	108.08	81.85	73.92	64.18	56.70
45	40.95	31.59	27.58	22.77	67.49	51.86	45.76	38.58	111.82	84.69	76.46	66.35	58.12
46	42.60	32.87	28.68	23.66	70.55	54.21	47.82	40.28	115.50	87.48	78.95	68.44	59.41
47	44.47	34.31	29.92	24.65	73.76	56.68	49.97	42.04	118.98	90.12	81.28	70.38	60.53
48	46.59	35.94	31.32	25.77	77.12	59.26	52.21	43.86	122.14	92.51	83.37	72.09	61.39
49	49.00	37.80	32.91	27.03	80.63	61.95	54.53	45.72	124.84	94.55	85.14	73.48	61.94
50	51.74	39.92	34.71	28.44	84.26	64.74	56.92	47.62	126.96	96.16	86.48	74.47	62.12
51	54.77	42.26	36.70	29.98	88.02	67.63	59.38	49.54	128.60	97.40	87.48	75.12	62.00
52	58.05	44.78	38.83	31.62	91.94	70.64	61.92	51.49	129.96	98.43	88.26	75.55	61.69
53	61.56	47.49	41.10	33.35	96.00	73.76	64.53	53.47	131.03	99.24	88.82	75.74	61.19
54	65.30	50.38	43.51	35.14	100.20	77.00	67.22	55.44	131.82	99.84	89.17	75.70	60.51
55	69.29	53.46	46.06	37.01	104.56	80.34	69.97	57.41	132.32	100.22	89.30	75.41	59.66
56	73.50	56.71	48.73	38.92	109.05	83.80	72.78	59.36	132.55	100.39	89.20	74.88	58.66
57	77.95	60.14	51.52	40.87	113.69	87.36	75.65	61.28	132.55	100.39	88.94	74.15	57.55
58	82.63	63.75	54.43	42.83	118.47	91.03	78.56	63.14	132.56	100.40	88.64	73.32	56.43
59	87.54	67.54	57.44	44.80	123.39	94.81	81.52	64.92	134.05	101.53	89.31	73.20	55.92
60	92.67	71.50	60.56	46.74	128.44	98.69	84.51	66.60	135.42	102.56	89.84	72.88	55.35

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 2A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	28.55	24.52	22.49	19.16	31.97	27.44	24.55	21.17	47.26	38.68	35.07	30.66	28.71
19	27.66	23.76	21.75	18.53	31.97	27.44	24.55	21.17	47.26	38.68	35.07	30.66	28.71
20	26.77	22.99	21.02	17.91	31.97	27.44	24.55	21.17	47.26	38.68	35.07	30.66	28.71
21	25.88	22.23	20.26	17.24	31.97	27.44	24.52	21.12	47.26	38.68	35.03	30.58	28.67
22	25.10	21.56	19.59	16.66	31.97	27.44	24.50	21.08	47.26	38.68	35.00	30.53	28.61
23	24.42	20.98	19.01	16.15	31.97	27.44	24.48	21.05	47.29	38.71	34.99	30.50	28.58
24	23.87	20.50	18.52	15.72	31.97	27.44	24.46	21.02	47.49	38.87	35.12	30.58	28.67
25	23.35	20.04	18.07	15.33	31.90	27.38	24.40	20.95	47.65	39.01	35.24	30.67	28.76
26	22.84	19.59	17.66	14.98	31.67	27.24	24.27	20.83	47.78	39.12	35.32	30.72	28.82
27	22.49	19.25	17.35	14.72	31.64	27.22	24.25	20.81	48.16	39.42	35.59	30.95	29.04
28	22.28	19.03	17.16	14.55	31.80	27.31	24.33	20.87	48.77	39.93	36.04	31.35	29.41
29	22.22	18.92	17.06	14.47	32.13	27.53	24.53	21.05	49.63	40.62	36.69	31.91	29.93
30	22.31	18.93	17.08	14.48	32.65	27.89	24.86	21.33	50.74	41.54	37.52	32.63	30.58
31	22.54	19.06	17.20	14.59	33.37	28.40	25.32	21.73	52.14	42.68	38.56	33.54	31.42
32	22.94	19.33	17.45	14.81	34.28	29.06	25.92	22.25	53.86	44.09	39.85	34.66	32.43
33	23.50	19.71	17.80	15.11	35.39	29.86	26.65	22.88	55.86	45.72	41.34	35.97	33.59
34	24.20	20.20	18.26	15.51	36.67	30.80	27.50	23.63	58.11	47.57	43.02	37.45	34.89
35	24.98	20.80	18.81	15.98	38.12	31.88	28.48	24.47	60.58	49.58	44.87	39.07	36.30
36	25.79	21.48	19.44	16.53	39.73	33.08	29.57	25.42	63.22	51.75	46.85	40.81	37.80
37	26.72	22.26	20.15	17.14	41.33	34.41	30.77	26.47	66.03	54.04	48.94	42.65	39.35
38	27.73	23.11	20.94	17.81	43.06	35.86	32.08	27.61	68.95	56.44	51.11	44.50	40.87
39	28.83	24.04	21.78	18.54	44.93	37.44	33.50	28.83	71.97	58.63	53.07	46.22	42.24
40	30.01	25.02	22.69	19.31	46.95	39.13	35.02	30.15	75.07	60.85	55.10	47.99	43.61
41	31.20	26.02	23.59	20.09	49.08	40.91	36.62	31.53	78.34	63.23	57.27	49.89	45.05
42	32.35	26.98	24.47	20.84	51.30	42.76	38.29	32.97	81.86	65.85	59.65	51.96	46.59
43	33.53	27.97	25.37	21.60	53.64	44.71	40.04	34.47	85.61	68.66	62.18	54.15	48.21
44	34.80	29.03	26.33	22.40	56.12	46.79	41.89	36.04	89.47	71.58	64.83	56.43	49.84
45	36.20	30.20	27.38	23.28	58.78	49.01	43.86	37.72	93.21	74.58	67.53	58.75	51.44
46	37.79	31.53	28.58	24.28	61.63	51.39	45.98	39.51	96.96	77.60	70.23	61.04	52.97
47	39.63	33.07	29.96	25.43	64.71	53.97	48.26	41.42	100.65	80.57	72.88	63.27	54.39
48	41.79	34.88	31.57	26.76	68.05	56.76	50.72	43.46	104.22	83.44	75.42	65.38	55.65
49	44.30	36.99	33.46	28.30	71.66	59.79	53.38	45.66	107.58	86.15	77.79	67.31	56.73
50	47.24	39.45	35.65	30.09	75.59	63.08	56.25	48.01	110.67	88.65	79.96	69.03	57.57
51	50.56	42.23	38.11	32.09	79.79	66.61	59.32	50.50	113.55	90.98	81.95	70.56	58.22
52	54.16	45.25	40.78	34.23	84.24	70.35	62.55	53.08	116.32	93.22	83.84	71.95	58.74
53	58.05	48.51	43.65	36.50	88.93	74.29	65.94	55.75	118.98	95.39	85.62	73.21	59.13
54	62.22	52.02	46.70	38.88	93.85	78.43	69.47	58.47	121.54	97.47	87.31	74.31	59.39
55	66.67	55.76	49.95	41.37	99.02	82.77	73.14	61.25	123.99	99.47	88.89	75.27	59.53
56	71.41	59.73	53.37	43.95	104.42	87.31	76.95	64.06	126.33	101.38	90.35	76.06	59.56
57	76.43	63.95	56.97	46.59	110.05	92.05	80.89	66.88	128.59	103.23	91.72	76.68	59.49
58	81.72	68.39	60.73	49.28	115.92	96.99	84.94	69.68	130.81	105.05	93.03	77.16	59.36
59	87.28	73.06	64.64	51.98	122.02	102.12	89.10	72.44	133.37	107.12	94.51	77.68	59.33
60	93.12	77.96	68.70	54.68	128.34	107.44	93.37	75.13	135.87	109.14	95.90	78.00	59.22

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 2A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	26.86	23.07	21.20	18.28	30.57	26.30	23.66	20.57	45.72	37.43	33.93	29.66	27.78
19	26.05	22.38	20.56	17.72	30.57	26.30	23.66	20.57	45.72	37.43	33.93	29.66	27.78
20	25.24	21.68	19.92	17.17	30.57	26.30	23.66	20.57	45.72	37.43	33.93	29.66	27.78
21	24.42	20.98	19.26	16.58	30.57	26.30	23.63	20.52	45.72	37.43	33.89	29.59	27.74
22	23.71	20.37	18.68	16.06	30.57	26.30	23.61	20.48	45.72	37.43	33.86	29.53	27.67
23	23.10	19.84	18.18	15.63	30.57	26.30	23.59	20.45	45.75	37.45	33.86	29.51	27.65
24	22.59	19.41	17.77	15.26	30.57	26.30	23.58	20.42	45.94	37.61	33.98	29.59	27.74
25	22.09	18.98	17.37	14.91	30.45	26.19	23.48	20.32	46.11	37.74	34.09	29.67	27.82
26	21.64	18.59	17.01	14.60	30.28	26.05	23.34	20.19	46.31	37.90	34.23	29.78	27.93
27	21.33	18.32	16.77	14.38	30.28	26.05	23.34	20.19	46.73	38.25	34.54	30.04	28.18
28	21.16	18.17	16.63	14.26	30.46	26.20	23.48	20.30	47.39	38.79	35.03	30.46	28.58
29	21.12	18.14	16.60	14.24	30.81	26.50	23.75	20.54	48.28	39.52	35.69	31.03	29.11
30	21.21	18.22	16.68	14.30	31.33	26.95	24.16	20.89	49.40	40.44	36.53	31.76	29.78
31	21.45	18.43	16.87	14.47	32.04	27.56	24.71	21.37	50.80	41.58	37.57	32.67	30.61
32	21.85	18.77	17.19	14.75	32.93	28.32	25.41	21.98	52.48	42.95	38.82	33.77	31.60
33	22.38	19.23	17.62	15.12	34.00	29.24	26.24	22.70	54.42	44.54	40.27	35.05	32.73
34	23.04	19.80	18.15	15.58	35.23	30.30	27.20	23.55	56.59	46.32	41.90	36.47	33.99
35	23.82	20.47	18.77	16.12	36.62	31.50	28.29	24.49	58.97	48.27	43.68	38.04	35.35
36	24.71	21.23	19.48	16.73	38.17	32.83	29.49	25.55	61.54	50.37	45.60	39.72	36.79
37	25.69	22.07	20.26	17.41	39.85	34.28	30.81	26.69	64.25	52.59	47.63	41.50	38.29
38	26.77	22.99	21.11	18.15	41.68	35.85	32.23	27.93	67.10	54.92	49.76	43.37	39.83
39	27.92	23.98	22.03	18.94	43.63	37.53	33.75	29.26	70.05	57.34	51.96	45.30	41.40
40	29.13	25.03	22.99	19.77	45.72	39.32	35.38	30.67	73.09	59.83	54.23	47.29	42.97
41	30.36	26.08	23.97	20.61	47.89	41.19	37.06	32.14	76.32	62.47	56.64	49.40	44.60
42	31.58	27.13	24.93	21.44	50.12	43.11	38.80	33.64	79.85	65.36	59.26	51.68	46.34
43	32.83	28.20	25.92	22.28	52.46	45.13	40.61	35.20	83.59	68.42	62.04	54.09	48.14
44	34.15	29.34	26.96	23.16	54.94	47.25	42.52	36.84	87.51	71.63	64.94	56.59	49.97
45	35.60	30.58	28.10	24.13	57.58	49.53	44.55	38.58	91.53	74.92	67.90	59.13	51.78
46	37.23	31.98	29.37	25.20	60.43	51.98	46.74	40.44	95.59	78.24	70.89	61.68	53.52
47	39.08	33.57	30.81	26.40	63.52	54.63	49.10	42.43	99.62	81.55	73.84	64.17	55.16
48	41.20	35.39	32.45	27.77	66.88	57.53	51.66	44.57	103.57	84.78	76.71	66.57	56.66
49	43.64	37.49	34.35	29.33	70.55	60.68	54.44	46.89	107.38	87.89	79.45	68.82	57.98
50	46.45	39.90	36.52	31.12	74.56	64.13	57.47	49.38	110.97	90.83	82.01	70.87	59.10
51	49.59	42.60	38.93	33.08	78.89	67.86	60.72	52.04	114.39	93.64	84.43	72.76	60.03
52	52.99	45.52	41.53	35.18	83.48	71.80	64.15	54.80	117.75	96.39	86.77	74.54	60.84
53	56.65	48.66	44.32	37.40	88.33	75.98	67.75	57.65	121.05	99.08	89.03	76.19	61.53
54	60.56	52.02	47.27	39.71	93.44	80.37	71.52	60.59	124.28	101.73	91.22	77.71	62.10
55	64.72	55.60	50.40	42.13	98.81	84.99	75.45	63.59	127.45	104.32	93.32	79.09	62.55
56	69.14	59.39	53.70	44.61	104.44	89.83	79.53	66.63	130.56	106.87	95.33	80.32	62.90
57	73.81	63.40	57.15	47.15	110.32	94.89	83.76	69.69	133.60	109.36	97.26	81.38	63.14
58	78.73	67.63	60.75	49.73	116.46	100.17	88.12	72.74	136.59	111.80	99.10	82.27	63.29
59	83.89	72.06	64.50	52.32	122.85	105.67	92.61	75.75	139.52	114.20	100.85	82.96	63.35
60	89.30	76.71	68.38	54.89	129.49	111.38	97.21	78.69	142.39	116.55	102.50	83.44	63.35

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 2A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	40.31	31.10	27.16	22.51	43.49	33.42	29.50	24.97	75.85	57.45	51.88	45.19	42.35
19	38.87	29.99	26.19	21.70	43.49	33.42	29.50	24.97	75.85	57.45	51.88	45.19	42.35
20	37.44	28.88	25.22	20.90	43.49	33.42	29.50	24.97	75.85	57.45	51.88	45.19	42.35
21	36.00	27.77	24.22	20.05	43.49	33.42	29.47	24.91	75.85	57.45	51.82	45.09	42.28
22	34.70	26.77	23.33	19.29	43.49	33.42	29.44	24.86	75.85	57.45	51.77	45.00	42.18
23	33.53	25.87	22.52	18.61	43.49	33.42	29.42	24.82	75.85	57.45	51.73	44.92	42.12
24	32.47	25.05	21.80	18.00	43.45	33.39	29.37	24.76	75.89	57.48	51.73	44.89	42.09
25	31.54	24.34	21.17	17.47	43.41	33.36	29.33	24.72	76.05	57.60	51.82	44.94	42.15
26	30.76	23.74	20.64	17.03	43.38	33.33	29.30	24.68	76.38	57.85	52.03	45.10	42.32
27	30.13	23.25	20.21	16.67	43.36	33.31	29.29	24.66	76.87	58.22	52.36	45.38	42.59
28	29.64	22.87	19.89	16.39	43.35	33.31	29.28	24.65	77.52	58.71	52.81	45.75	42.95
29	29.29	22.60	19.65	16.20	43.46	33.39	29.36	24.72	78.34	59.33	53.37	46.24	43.39
30	29.08	22.44	19.52	16.09	43.74	33.61	29.56	24.88	79.31	60.07	54.04	46.83	43.92
31	29.03	22.40	19.49	16.07	44.17	33.94	29.86	25.14	80.45	60.93	54.83	47.52	44.53
32	29.15	22.49	19.58	16.15	44.77	34.40	30.27	25.49	81.74	61.91	55.73	48.31	45.22
33	29.42	22.70	19.76	16.30	45.52	34.98	30.79	25.94	83.19	63.01	56.74	49.20	45.97
34	29.83	23.02	20.05	16.55	46.43	35.68	31.42	26.48	84.80	64.23	57.87	50.19	46.79
35	30.38	23.44	20.43	16.86	47.52	36.51	32.17	27.12	86.58	65.58	59.11	51.28	47.68
36	31.06	23.96	20.90	17.26	48.78	37.48	33.03	27.86	88.53	67.05	60.46	52.48	48.62
37	31.86	24.58	21.44	17.71	50.21	38.58	34.02	28.70	90.64	68.65	61.93	53.77	49.63
38	32.77	25.28	22.06	18.23	51.82	39.82	35.13	29.64	92.92	70.38	63.51	55.16	50.68
39	33.78	26.06	22.75	18.80	53.62	41.20	36.35	30.69	95.38	72.24	65.21	56.65	51.78
40	34.88	26.91	23.50	19.43	55.61	42.73	37.71	31.84	98.00	74.22	67.02	58.23	52.93
41	36.06	27.82	24.29	20.08	57.80	44.41	39.20	33.10	101.01	76.50	69.09	60.03	54.22
42	37.30	28.77	25.13	20.77	60.20	46.26	40.84	34.48	104.52	79.16	71.50	62.12	55.73
43	38.62	29.79	26.02	21.51	62.80	48.25	42.60	35.96	108.39	82.09	74.15	64.41	57.35
44	40.05	30.90	26.98	22.29	65.58	50.39	44.48	37.53	112.47	85.18	76.93	66.79	59.00
45	41.60	32.10	28.02	23.13	68.53	52.66	46.47	39.18	116.62	88.32	79.74	69.19	60.61
46	43.30	33.41	29.15	24.05	71.64	55.05	48.56	40.90	120.68	91.40	82.49	71.51	62.08
47	45.17	34.85	30.40	25.04	74.89	57.54	50.73	42.68	124.53	94.31	85.07	73.66	63.35
48	47.23	36.44	31.76	26.13	78.27	60.14	52.98	44.51	128.00	96.95	87.38	75.55	64.33
49	49.51	38.20	33.26	27.31	81.76	62.83	55.29	46.37	130.96	99.19	89.31	77.08	64.97
50	52.02	40.13	34.90	28.59	85.36	65.59	57.66	48.24	133.27	100.94	90.78	78.17	65.21
51	54.74	42.24	36.68	29.97	89.07	68.44	60.09	50.13	135.04	102.28	91.86	78.88	65.11
52	57.65	44.48	38.57	31.41	92.92	71.40	62.58	52.04	136.50	103.38	92.70	79.35	64.80
53	60.75	46.87	40.56	32.91	96.89	74.45	65.14	53.96	137.63	104.24	93.30	79.56	64.27
54	64.02	49.40	42.66	34.46	101.00	77.61	67.76	55.89	138.45	104.86	93.66	79.50	63.55
55	67.49	52.07	44.86	36.04	105.25	80.87	70.43	57.79	138.96	105.24	93.77	79.19	62.65
56	71.13	54.88	47.15	37.66	109.62	84.23	73.16	59.67	139.15	105.39	93.64	78.61	61.58
57	74.95	57.83	49.53	39.29	114.12	87.69	75.93	61.51	139.09	105.35	93.32	77.81	60.39
58	78.95	60.92	52.00	40.93	118.76	91.25	78.75	63.29	139.03	105.30	92.97	76.90	59.18
59	84.07	64.86	55.16	43.02	124.90	95.97	82.52	65.71	140.50	106.41	93.60	76.72	58.62
60	89.37	68.95	58.40	45.07	131.15	100.77	86.29	68.01	141.83	107.42	94.10	76.33	57.97

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 2A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	28.87	24.80	22.69	19.33	32.86	28.08	25.12	21.67	49.15	40.24	36.47	31.88	29.86
19	28.00	24.06	21.97	18.72	32.86	28.08	25.12	21.67	49.15	40.24	36.47	31.88	29.86
20	27.13	23.31	21.25	18.10	32.86	28.08	25.12	21.67	49.15	40.24	36.47	31.88	29.86
21	26.25	22.55	20.50	17.45	32.86	28.08	25.09	21.62	49.15	40.24	36.43	31.81	29.82
22	25.49	21.90	19.84	16.87	32.86	28.08	25.07	21.57	49.15	40.24	36.40	31.74	29.75
23	24.83	21.33	19.27	16.37	32.86	28.08	25.05	21.54	49.18	40.26	36.40	31.72	29.72
24	24.28	20.82	18.78	15.95	32.86	28.07	25.03	21.51	49.39	40.43	36.53	31.81	29.82
25	23.75	20.32	18.32	15.55	32.73	27.98	24.94	21.42	49.57	40.57	36.65	31.90	29.91
26	23.26	19.88	17.92	15.20	32.55	27.87	24.83	21.31	49.78	40.74	36.80	32.01	30.02
27	22.93	19.55	17.63	14.95	32.55	27.87	24.83	21.31	50.23	41.12	37.13	32.29	30.29
28	22.75	19.35	17.45	14.79	32.74	27.98	24.93	21.39	50.94	41.70	37.66	32.74	30.72
29	22.70	19.25	17.37	14.73	33.12	28.23	25.15	21.58	51.90	42.48	38.37	33.36	31.29
30	22.80	19.28	17.39	14.75	33.68	28.62	25.51	21.89	53.11	43.47	39.27	34.14	32.01
31	23.06	19.42	17.53	14.87	34.44	29.15	26.00	22.31	54.61	44.70	40.39	35.12	32.91
32	23.49	19.70	17.79	15.10	35.40	29.84	26.62	22.86	56.42	46.17	41.73	36.30	33.97
33	24.06	20.09	18.15	15.41	36.55	30.68	27.38	23.51	58.50	47.88	43.29	37.68	35.18
34	24.74	20.60	18.62	15.82	37.87	31.65	28.26	24.28	60.83	49.79	45.04	39.21	36.54
35	25.46	21.21	19.19	16.30	39.35	32.75	29.26	25.15	63.39	51.89	46.96	40.89	38.00
36	26.30	21.91	19.83	16.86	40.82	33.99	30.38	26.12	66.16	54.15	49.02	42.70	39.55
37	27.24	22.70	20.56	17.48	42.44	35.35	31.61	27.19	69.07	56.53	51.20	44.57	41.12
38	28.27	23.56	21.35	18.17	44.21	36.84	32.95	28.36	72.13	58.79	53.20	46.32	42.54
39	29.38	24.50	22.21	18.90	46.13	38.45	34.40	29.62	75.30	61.06	55.28	48.14	43.99
40	30.57	25.50	23.12	19.68	48.19	40.17	35.96	30.96	78.57	63.42	57.43	50.03	45.46
41	31.79	26.52	24.05	20.48	50.36	41.99	37.60	32.38	82.04	65.98	59.76	52.06	47.01
42	33.01	27.54	24.98	21.27	52.64	43.90	39.31	33.85	85.84	68.81	62.32	54.29	48.68
43	34.28	28.60	25.94	22.08	55.05	45.91	41.11	35.39	89.79	71.84	65.07	56.67	50.45
44	35.63	29.73	26.96	22.95	57.60	48.04	43.01	37.01	93.75	75.02	67.94	59.14	52.23
45	37.10	30.96	28.08	23.88	60.32	50.31	45.03	38.73	97.80	78.27	70.86	61.65	53.98
46	38.75	32.34	29.31	24.91	63.23	52.75	47.19	40.55	101.86	81.53	73.79	64.14	55.66
47	40.60	33.89	30.70	26.06	66.36	55.36	49.51	42.49	105.85	84.74	76.65	66.54	57.21
48	42.71	35.65	32.28	27.36	69.73	58.18	51.99	44.56	109.68	87.82	79.38	68.81	58.58
49	45.11	37.66	34.07	28.83	73.35	61.22	54.65	46.76	113.27	90.72	81.92	70.88	59.73
50	47.84	39.96	36.11	30.49	77.26	64.50	57.52	49.10	116.54	93.36	84.20	72.70	60.63
51	50.88	42.51	38.37	32.31	81.44	68.00	60.56	51.56	119.56	95.80	86.29	74.29	61.30
52	54.16	45.26	40.79	34.24	85.84	71.70	63.76	54.11	122.44	98.13	88.25	75.74	61.83
53	57.67	48.21	43.38	36.27	90.47	75.60	67.10	56.73	125.20	100.37	90.10	77.03	62.22
54	61.42	51.36	46.12	38.40	95.33	79.68	70.58	59.41	127.83	102.51	91.83	78.16	62.46
55	65.41	54.71	49.02	40.61	100.42	83.96	74.20	62.14	130.33	104.55	93.43	79.12	62.58
56	69.64	58.26	52.06	42.87	105.74	88.43	77.94	64.89	132.71	106.50	94.91	79.89	62.57
57	74.09	62.01	55.25	45.19	111.27	93.09	81.80	67.64	134.98	108.36	96.28	80.49	62.45
58	78.78	65.95	58.57	47.53	117.04	97.94	85.78	70.37	137.20	110.18	97.57	80.92	62.26
59	83.94	70.26	62.17	49.99	123.36	103.24	90.08	73.24	139.76	112.25	99.04	81.40	62.17
60	89.32	74.77	65.88	52.44	129.91	108.73	94.48	76.02	142.25	114.27	100.40	81.67	62.00

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 2P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days			
Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	22.56	19.37	17.80	15.35	25.26	21.73	19.55	16.99	37.34	30.56	27.71	24.22	22.69
19	22.14	19.02	17.47	15.06	25.59	22.01	19.80	17.21	37.83	30.96	28.07	24.54	22.99
20	21.70	18.64	17.13	14.77	25.92	22.29	20.06	17.44	38.32	31.36	28.43	24.86	23.28
21	21.25	18.25	16.75	14.42	26.25	22.58	20.29	17.62	38.80	31.76	28.76	25.11	23.54
22	20.98	18.02	16.53	14.22	26.73	22.99	20.64	17.90	39.51	32.34	29.26	25.52	23.91
23	20.90	17.95	16.45	14.14	27.36	23.53	21.11	18.29	40.47	33.12	29.95	26.10	24.46
24	21.00	18.04	16.52	14.18	28.13	24.20	21.70	18.79	41.79	34.21	30.91	26.92	25.23
25	21.22	18.23	16.69	14.32	28.99	24.93	22.35	19.34	43.32	35.46	32.03	27.87	26.14
26	21.53	18.49	16.93	14.52	29.85	25.68	23.01	19.91	45.04	36.87	33.29	28.96	27.17
27	21.96	18.87	17.27	14.81	30.90	26.58	23.82	20.60	47.03	38.50	34.76	30.23	28.36
28	22.47	19.30	17.66	15.15	32.06	27.58	24.71	21.37	49.18	40.26	36.35	31.61	29.66
29	23.04	19.80	18.12	15.53	33.32	28.66	25.69	22.21	51.47	42.13	38.05	33.08	31.03
30	23.69	20.35	18.63	15.98	34.69	29.83	26.74	23.13	53.90	44.12	39.85	34.66	32.49
31	24.42	20.98	19.21	16.48	36.15	31.09	27.88	24.11	56.49	46.24	41.78	36.34	34.04
32	25.24	21.68	19.86	17.04	37.71	32.44	29.09	25.17	59.25	48.50	43.83	38.13	35.67
33	26.14	22.46	20.58	17.66	39.37	33.86	30.38	26.29	62.14	50.87	45.99	40.02	37.38
34	27.13	23.30	21.36	18.34	41.12	35.37	31.75	27.48	65.16	53.34	48.24	41.99	39.13
35	28.19	24.22	22.21	19.07	42.97	36.96	33.19	28.74	68.28	55.89	50.58	44.04	40.93
36	29.34	25.20	23.13	19.86	44.94	38.65	34.73	30.08	71.50	58.53	52.99	46.15	42.74
37	30.57	26.26	24.10	20.71	47.01	40.44	36.35	31.49	74.80	61.23	55.45	48.32	44.58
38	31.87	27.38	25.14	21.61	49.22	42.33	38.06	32.99	78.17	63.99	57.97	50.53	46.41
39	33.26	28.57	26.24	22.56	51.55	44.34	39.88	34.57	81.60	66.80	60.54	52.78	48.23
40	34.71	29.82	27.40	23.56	54.01	46.46	41.80	36.24	85.08	69.64	63.13	55.05	50.01
41	36.13	31.04	28.52	24.53	56.53	48.63	43.76	37.94	88.69	72.60	65.82	57.40	51.82
42	37.46	32.18	29.57	25.43	59.06	50.80	45.72	39.64	92.50	75.72	68.66	59.87	53.68
43	38.77	33.30	30.60	26.31	61.65	53.03	47.72	41.36	96.47	78.96	71.60	62.42	55.56
44	40.13	34.47	31.68	27.22	64.34	55.34	49.80	43.15	100.53	82.29	74.61	65.01	57.41
45	41.63	35.76	32.85	28.21	67.20	57.80	51.99	45.02	104.64	85.65	77.64	67.61	59.20
46	43.35	37.24	34.19	29.34	70.27	60.44	54.34	47.02	108.74	89.01	80.64	70.17	60.88
47	45.36	38.96	35.76	30.64	73.60	63.30	56.89	49.16	112.78	92.32	83.59	72.65	62.45
48	47.74	41.01	37.61	32.18	77.24	66.44	59.66	51.48	116.71	95.53	86.44	75.01	63.85
49	50.57	43.44	39.80	33.99	81.25	69.89	62.70	54.00	120.48	98.62	89.15	77.21	65.06
50	53.91	46.31	42.38	36.11	85.68	73.69	66.04	56.74	124.04	101.53	91.67	79.22	66.06
51	57.71	49.57	45.30	38.50	90.46	77.81	69.63	59.67	127.43	104.31	94.05	81.05	66.88
52	61.83	53.11	48.46	41.05	95.53	82.17	73.41	62.71	130.74	107.01	96.34	82.76	67.55
53	66.27	56.93	51.84	43.75	100.87	86.76	77.37	65.84	133.96	109.65	98.53	84.32	68.09
54	71.03	61.01	55.45	46.58	106.48	91.59	81.50	69.05	137.10	112.22	100.62	85.73	68.50
55	76.09	65.36	59.26	49.52	112.36	96.65	85.80	72.31	140.16	114.72	102.62	86.98	68.78
56	81.46	69.97	63.26	52.56	118.50	101.93	90.24	75.60	143.14	117.16	104.52	88.06	68.96
57	87.12	74.83	67.46	55.66	124.90	107.43	94.82	78.89	146.04	119.54	106.32	88.96	69.02
58	93.07	79.95	71.82	58.79	131.55	113.15	99.53	82.16	148.88	121.86	108.02	89.67	68.98
59	99.31	85.31	76.35	61.93	138.44	119.08	104.36	85.36	151.64	124.12	109.61	90.17	68.86
60	105.83	90.90	81.03	65.05	145.58	125.22	109.29	88.47	154.33	126.33	111.10	90.44	68.66

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 2P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	41.97	32.38	28.28	23.44	44.91	34.51	30.46	25.78	77.88	58.99	53.27	46.40	43.48
19	41.21	31.80	27.77	23.01	45.74	35.15	31.02	26.26	79.33	60.08	54.26	47.26	44.28
20	40.40	31.17	27.21	22.55	46.57	35.79	31.59	26.73	80.77	61.17	55.24	48.12	45.09
21	39.52	30.49	26.59	22.01	47.41	36.43	32.12	27.15	82.21	62.27	56.16	48.86	45.82
22	38.76	29.90	26.06	21.55	48.26	37.08	32.66	27.58	83.69	63.38	57.12	49.64	46.54
23	38.11	29.41	25.60	21.15	49.12	37.75	33.22	28.03	85.19	64.52	58.10	50.46	47.30
24	37.59	29.00	25.24	20.83	50.00	38.42	33.80	28.50	86.77	65.71	59.14	51.32	48.12
25	37.16	28.67	24.94	20.58	50.85	39.07	34.36	28.95	88.46	67.00	60.27	52.27	49.03
26	36.83	28.41	24.71	20.38	51.66	39.69	34.90	29.39	90.24	68.35	61.48	53.29	50.00
27	36.58	28.22	24.54	20.24	52.39	40.26	35.39	29.80	92.08	69.74	62.72	54.36	51.02
28	36.43	28.11	24.44	20.15	53.05	40.76	35.83	30.17	93.98	71.18	64.02	55.47	52.06
29	36.39	28.07	24.42	20.13	53.75	41.30	36.31	30.57	95.93	72.65	65.35	56.62	53.14
30	36.45	28.12	24.47	20.17	54.57	41.93	36.87	31.04	97.93	74.17	66.73	57.82	54.23
31	36.64	28.27	24.60	20.28	55.49	42.64	37.51	31.58	99.96	75.71	68.13	59.05	55.34
32	36.96	28.52	24.82	20.47	56.50	43.41	38.20	32.17	102.02	77.27	69.56	60.30	56.44
33	37.41	28.87	25.14	20.74	57.62	44.27	38.97	32.83	104.11	78.85	71.02	61.57	57.53
34	38.00	29.31	25.54	21.07	58.86	45.23	39.83	33.57	106.25	80.47	72.50	62.89	58.62
35	38.70	29.86	26.02	21.48	60.24	46.29	40.78	34.38	108.44	82.13	74.03	64.23	59.71
36	39.53	30.50	26.59	21.96	61.77	47.46	41.83	35.28	110.70	83.84	75.61	65.62	60.80
37	40.47	31.22	27.23	22.50	63.45	48.76	42.99	36.27	113.04	85.61	77.23	67.05	61.89
38	41.51	32.03	27.95	23.09	65.31	50.19	44.27	37.36	115.46	87.44	78.91	68.54	62.97
39	42.66	32.92	28.73	23.75	67.36	51.76	45.67	38.55	117.98	89.35	80.66	70.07	64.06
40	43.91	33.88	29.58	24.45	69.61	53.49	47.21	39.85	120.62	91.35	82.49	71.67	65.14
41	45.17	34.85	30.44	25.16	72.04	55.36	48.87	41.26	123.57	93.59	84.52	73.44	66.34
42	46.42	35.81	31.28	25.86	74.64	57.35	50.63	42.74	126.94	96.14	86.84	75.45	67.68
43	47.70	36.80	32.14	26.56	77.39	59.47	52.50	44.31	130.59	98.91	89.33	77.60	69.10
44	49.08	37.87	33.07	27.32	80.32	61.72	54.48	45.96	134.40	101.79	91.92	79.81	70.51
45	50.61	39.05	34.09	28.14	83.41	64.09	56.56	47.69	138.21	104.68	94.51	82.01	71.83
46	52.34	40.38	35.24	29.07	86.67	66.60	58.75	49.49	141.90	107.47	96.99	84.09	72.99
47	54.32	41.91	36.55	30.11	90.10	69.23	61.04	51.35	145.34	110.07	99.28	85.97	73.93
48	56.59	43.66	38.05	31.30	93.69	71.99	63.42	53.28	148.37	112.37	101.28	87.57	74.57
49	59.21	45.68	39.78	32.66	97.43	74.87	65.89	55.25	150.86	114.26	102.88	88.79	74.85
50	62.22	48.00	41.75	34.20	101.33	77.86	68.45	57.26	152.68	115.64	104.00	89.55	74.71
51	65.56	50.58	43.93	35.89	105.36	80.96	71.08	59.30	153.94	116.59	104.71	89.92	74.22
52	69.16	53.36	46.27	37.68	109.54	84.17	73.78	61.36	154.84	117.28	105.16	90.01	73.51
53	73.01	56.33	48.75	39.55	113.86	87.49	76.54	63.41	155.41	117.70	105.35	89.83	72.57
54	77.10	59.48	51.37	41.49	118.30	90.90	79.36	65.46	155.62	117.87	105.27	89.37	71.44
55	81.42	62.82	54.12	43.49	122.87	94.41	82.22	67.47	155.50	117.77	104.93	88.62	70.11
56	85.97	66.33	56.99	45.52	127.55	98.01	85.13	69.43	155.03	117.42	104.33	87.59	68.61
57	90.75	70.01	59.97	47.57	132.35	101.70	88.06	71.33	154.31	116.87	103.53	86.32	66.99
58	95.73	73.86	63.06	49.62	137.25	105.46	91.01	73.15	153.57	116.31	102.69	84.94	65.37
59	100.92	77.86	66.23	51.65	142.25	109.30	93.98	74.84	154.55	117.05	102.96	84.39	64.47
60	106.31	82.02	69.47	53.62	147.34	113.21	96.94	76.40	155.34	117.65	103.06	83.60	63.49

**STANDARD INSURANCE COMPANY**

Policy Form B152														
Occupation Class 2P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Unisex														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	24.25	20.82	19.14	16.50	27.15	23.36	21.02	18.26	40.14	32.85	29.79	26.04	24.39	
19	23.80	20.45	18.78	16.19	27.51	23.66	21.29	18.50	40.67	33.28	30.18	26.38	24.71	
20	23.33	20.04	18.41	15.88	27.86	23.96	21.56	18.75	41.19	33.71	30.56	26.72	25.03	
21	22.84	19.62	18.01	15.50	28.22	24.27	21.81	18.94	41.71	34.14	30.92	26.99	25.31	
22	22.55	19.37	17.77	15.29	28.73	24.71	22.19	19.24	42.47	34.77	31.45	27.43	25.70	
23	22.47	19.30	17.68	15.20	29.41	25.29	22.69	19.66	43.51	35.60	32.20	28.06	26.29	
24	22.58	19.39	17.76	15.24	30.24	26.02	23.33	20.20	44.92	36.78	33.23	28.94	27.12	
25	22.81	19.60	17.94	15.39	31.16	26.80	24.03	20.79	46.57	38.12	34.43	29.96	28.10	
26	23.14	19.88	18.20	15.61	32.09	27.61	24.74	21.40	48.42	39.64	35.79	31.13	29.21	
27	23.61	20.29	18.57	15.92	33.22	28.57	25.61	22.15	50.56	41.39	37.37	32.50	30.49	
28	24.16	20.75	18.98	16.29	34.46	29.65	26.56	22.97	52.87	43.28	39.08	33.98	31.88	
29	24.77	21.29	19.48	16.68	35.82	30.81	27.62	23.88	55.33	45.29	40.90	35.56	33.36	
30	25.47	21.88	20.03	17.02	37.29	32.07	28.75	24.86	57.94	47.43	42.84	37.26	34.93	
31	26.25	22.55	20.56	17.43	38.86	33.42	29.97	25.92	60.73	49.71	44.91	39.07	36.59	
32	27.13	23.31	21.10	17.90	40.54	34.87	31.27	26.92	63.69	52.14	47.12	40.99	38.35	
33	28.10	24.06	21.72	18.43	42.32	36.40	32.53	27.92	66.80	54.69	49.44	43.02	40.18	
34	29.16	24.81	22.41	19.02	44.20	37.83	33.77	29.00	70.05	57.34	51.86	45.14	42.06	
35	30.30	25.63	23.17	19.67	46.19	39.29	35.09	30.15	73.40	60.08	54.37	47.34	44.00	
36	31.54	26.53	23.99	20.39	48.31	40.85	36.50	31.38	76.86	62.92	56.96	49.61	45.95	
37	32.86	27.50	24.89	21.16	50.54	42.52	38.01	32.69	80.41	65.82	59.61	51.94	47.92	
38	34.26	28.54	25.84	21.98	52.91	44.30	39.61	34.08	84.03	68.79	62.32	54.32	49.89	
39	35.61	29.65	26.86	22.86	55.42	46.19	41.33	35.57	87.72	71.81	65.08	56.74	51.85	
40	37.01	30.83	27.94	23.78	57.91	48.22	43.15	37.14	91.46	74.86	67.86	59.18	53.76	
41	38.39	31.99	29.00	24.69	60.41	50.31	45.03	38.77	95.34	77.84	70.50	61.41	55.45	
42	39.70	33.09	30.00	25.53	62.96	52.44	46.95	40.42	99.44	80.82	73.20	63.76	57.18	
43	41.00	34.18	30.99	26.37	65.59	54.64	48.91	42.10	103.71	83.95	76.04	66.21	58.94	
44	42.37	35.32	32.02	27.24	68.34	56.94	50.97	43.85	108.07	87.16	78.94	68.71	60.68	
45	43.88	36.58	33.16	28.19	71.25	59.37	53.14	45.69	112.49	90.41	81.85	71.21	62.35	
46	45.60	38.02	34.45	29.27	74.37	61.98	55.45	47.63	116.90	93.63	84.73	73.65	63.91	
47	47.60	39.70	35.96	30.51	77.72	64.79	57.93	49.71	120.92	96.76	87.52	75.98	65.32	
48	49.95	41.67	37.72	31.96	81.35	67.83	60.60	51.93	124.63	99.74	90.15	78.15	66.53	
49	52.73	44.00	39.79	33.66	85.30	71.13	63.50	54.31	128.07	102.53	92.58	80.11	67.51	
50	55.99	46.73	42.22	35.64	89.59	74.73	66.64	56.87	131.20	105.06	94.76	81.80	68.22	
51	59.67	49.82	44.96	37.85	94.19	78.60	69.99	59.58	134.06	107.38	96.72	83.27	68.71	
52	63.66	53.17	47.91	40.21	99.03	82.67	73.50	62.37	136.76	109.58	98.54	84.57	69.04	
53	67.95	56.78	51.07	42.70	104.12	86.94	77.16	65.23	139.32	111.66	100.23	85.69	69.21	
54	72.54	60.63	54.43	45.31	109.44	91.42	80.97	68.15	141.73	113.63	101.79	86.64	69.23	
55	77.42	64.72	57.97	48.01	114.99	96.09	84.90	71.10	143.99	115.49	103.20	87.39	69.12	
56	82.59	69.06	61.70	50.80	120.77	100.95	88.96	74.06	146.11	117.23	104.47	87.94	68.87	
57	88.03	73.63	65.59	53.64	126.76	106.00	93.13	77.00	148.11	118.87	105.62	88.30	68.51	
58	93.74	78.43	69.63	56.50	132.97	111.23	97.40	79.91	150.05	120.47	106.69	88.49	68.08	
59	99.71	83.45	73.82	59.36	139.39	116.63	101.76	82.73	152.37	122.35	107.95	88.72	67.76	
60	105.95	88.68	78.14	62.19	146.02	122.22	106.20	85.45	154.58	124.16	109.09	88.73	67.37	



## STANDARD INSURANCE COMPANY

Policy Form B152													
Occupation Class 2P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days			
Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	22.76	19.55	17.96	15.48	25.90	22.28	20.05	17.42	38.74	31.71	28.75	25.13	23.54
19	22.38	19.23	17.67	15.23	26.27	22.60	20.33	17.67	39.29	32.16	29.16	25.49	23.87
20	21.99	18.89	17.36	14.96	26.64	22.91	20.62	17.92	39.84	32.61	29.57	25.85	24.21
21	21.58	18.53	17.01	14.65	27.01	23.23	20.88	18.13	40.39	33.06	29.94	26.14	24.50
22	21.35	18.34	16.82	14.47	27.53	23.68	21.26	18.44	41.17	33.70	30.49	26.59	24.92
23	21.31	18.31	16.77	14.41	28.20	24.26	21.76	18.86	42.21	34.55	31.23	27.22	25.51
24	21.45	18.42	16.87	14.49	29.03	24.97	22.39	19.39	43.62	35.70	32.26	28.09	26.33
25	21.68	18.62	17.05	14.63	29.88	25.70	23.04	19.94	45.25	37.04	33.45	29.11	27.30
26	22.04	18.93	17.32	14.86	30.83	26.52	23.76	20.56	47.15	38.59	34.85	30.32	28.44
27	22.48	19.31	17.67	15.16	31.92	27.45	24.60	21.27	49.25	40.31	36.40	31.66	29.70
28	23.00	19.75	18.08	15.50	33.11	28.48	25.52	22.07	51.51	42.17	38.07	33.11	31.06
29	23.59	20.26	18.54	15.90	34.41	29.60	26.53	22.94	53.93	44.14	39.86	34.66	32.51
30	24.25	20.83	19.07	16.35	35.82	30.81	27.62	23.88	56.48	46.23	41.76	36.31	34.05
31	25.00	21.47	19.66	16.86	37.33	32.11	28.79	24.90	59.19	48.45	43.77	38.07	35.66
32	25.84	22.19	20.33	17.44	38.94	33.50	30.04	25.99	62.06	50.80	45.91	39.94	37.37
33	26.76	22.99	21.07	18.07	40.65	34.96	31.37	27.15	65.07	53.26	48.15	41.90	39.14
34	27.77	23.85	21.87	18.77	42.46	36.52	32.78	28.37	68.20	55.82	50.49	43.95	40.96
35	28.86	24.79	22.74	19.52	44.37	38.16	34.27	29.67	71.45	58.48	52.92	46.08	42.82
36	30.04	25.80	23.68	20.34	46.39	39.90	35.85	31.05	74.80	61.23	55.43	48.28	44.72
37	31.30	26.88	24.68	21.20	48.54	41.75	37.52	32.51	78.26	64.06	58.01	50.55	46.64
38	32.63	28.03	25.74	22.12	50.81	43.70	39.30	34.06	81.80	66.96	60.66	52.88	48.56
39	34.05	29.25	26.86	23.09	53.21	45.77	41.17	35.69	85.43	69.93	63.38	55.25	50.49
40	35.53	30.52	28.05	24.11	55.76	47.96	43.15	37.41	89.14	72.97	66.15	57.68	52.40
41	37.01	31.79	29.22	25.12	58.37	50.21	45.18	39.18	93.04	76.16	69.05	60.21	54.36
42	38.44	33.02	30.35	26.09	61.01	52.48	47.22	40.95	97.18	79.55	72.13	62.90	56.40
43	39.87	34.25	31.47	27.06	63.71	54.80	49.32	42.75	101.52	83.10	75.35	65.69	58.47
44	41.36	35.53	32.65	28.05	66.54	57.23	51.49	44.62	105.98	86.75	78.65	68.53	60.52
45	42.98	36.92	33.92	29.13	69.52	59.80	53.79	46.58	110.50	90.45	81.98	71.39	62.51
46	44.79	38.48	35.33	30.32	72.71	62.54	56.23	48.65	115.01	94.14	85.29	74.21	64.39
47	46.85	40.25	36.94	31.65	76.16	65.50	58.87	50.87	119.45	97.77	88.53	76.94	66.14
48	49.22	42.28	38.78	33.18	79.90	68.73	61.72	53.25	123.75	101.29	91.65	79.53	67.70
49	51.96	44.63	40.89	34.93	84.00	72.25	64.82	55.82	127.85	104.65	94.60	81.93	69.04
50	55.12	47.35	43.33	36.93	88.49	76.11	68.20	58.61	131.68	107.79	97.32	84.11	70.13
51	58.66	50.39	46.05	39.13	93.32	80.27	71.83	61.55	135.31	110.76	99.87	86.07	71.01
52	62.48	53.67	48.97	41.48	98.43	84.66	75.64	64.61	138.84	113.64	102.31	87.88	71.74
53	66.57	57.18	52.08	43.95	103.80	89.28	79.62	67.75	142.25	116.44	104.63	89.54	72.31
54	70.93	60.93	55.37	46.52	109.45	94.14	83.77	70.97	145.57	119.15	106.84	91.02	72.73
55	75.55	64.90	58.84	49.18	115.35	99.22	88.08	74.23	148.78	121.78	108.94	92.33	73.02
56	80.44	69.10	62.48	51.90	121.51	104.52	92.53	77.52	151.90	124.34	110.92	93.45	73.18
57	85.59	73.52	66.27	54.68	127.93	110.04	97.12	80.81	154.92	126.81	112.78	94.37	73.21
58	90.98	78.15	70.21	57.47	134.59	115.77	101.84	84.06	157.86	129.21	114.53	95.07	73.14
59	96.63	83.00	74.29	60.26	141.50	121.71	106.67	87.25	160.70	131.54	116.16	95.55	72.97
60	102.52	88.06	78.50	63.01	148.66	127.86	111.60	90.34	163.46	133.80	117.67	95.79	72.72

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class 2P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	42.04	32.43	28.32	23.47	45.36	34.85	30.76	26.04	79.10	59.91	54.10	47.13	44.16
19	41.31	31.87	27.83	23.06	46.21	35.51	31.35	26.53	80.60	61.04	55.13	48.02	44.99
20	40.52	31.26	27.30	22.62	47.07	36.17	31.93	27.02	82.09	62.18	56.15	48.91	45.83
21	39.67	30.61	26.69	22.10	47.93	36.83	32.47	27.45	83.59	63.31	57.10	49.68	46.59
22	38.94	30.04	26.18	21.65	48.81	37.50	33.03	27.90	85.12	64.47	58.10	50.50	47.33
23	38.32	29.57	25.74	21.27	49.71	38.20	33.62	28.37	86.70	65.66	59.13	51.34	48.13
24	37.80	29.16	25.38	20.95	50.59	38.87	34.19	28.83	88.34	66.91	60.22	52.25	49.00
25	37.40	28.85	25.10	20.71	51.46	39.54	34.77	29.30	90.16	68.29	61.43	53.28	49.97
26	37.07	28.60	24.88	20.52	52.27	40.17	35.31	29.74	92.04	69.71	62.70	54.35	51.00
27	36.84	28.42	24.72	20.38	53.01	40.73	35.81	30.15	93.99	71.19	64.02	55.48	52.07
28	36.70	28.32	24.62	20.30	53.68	41.25	36.26	30.53	96.00	72.71	65.39	56.66	53.18
29	36.67	28.29	24.61	20.28	54.41	41.81	36.76	30.94	98.07	74.28	66.81	57.89	54.32
30	36.75	28.35	24.66	20.33	55.26	42.46	37.34	31.44	100.20	75.89	68.28	59.16	55.49
31	36.95	28.51	24.81	20.45	56.21	43.19	38.00	31.99	102.37	77.53	69.78	60.47	56.67
32	37.29	28.77	25.04	20.65	57.26	44.00	38.72	32.61	104.56	79.19	71.29	61.80	57.84
33	37.76	29.13	25.37	20.93	58.43	44.89	39.52	33.29	106.78	80.87	72.83	63.15	59.00
34	38.36	29.60	25.78	21.28	59.71	45.88	40.41	34.05	109.05	82.60	74.42	64.54	60.17
35	39.09	30.16	26.29	21.70	61.14	46.98	41.39	34.89	111.40	84.37	76.05	65.98	61.34
36	39.94	30.81	26.87	22.19	62.72	48.19	42.48	35.82	113.83	86.21	77.74	67.48	62.52
37	40.90	31.56	27.53	22.74	64.46	49.53	43.67	36.84	116.36	88.13	79.50	69.03	63.71
38	41.97	32.38	28.26	23.35	66.37	51.00	44.99	37.96	119.02	90.14	81.35	70.65	64.91
39	43.14	33.29	29.05	24.01	68.48	52.62	46.43	39.19	121.81	92.25	83.28	72.34	66.13
40	44.41	34.26	29.91	24.73	70.78	54.39	48.01	40.53	124.75	94.48	85.32	74.13	67.38
41	45.72	35.28	30.81	25.47	73.29	56.31	49.71	41.97	128.08	97.01	87.61	76.12	68.76
42	47.07	36.31	31.71	26.22	75.97	58.37	51.54	43.51	131.90	99.90	90.23	78.40	70.33
43	48.47	37.40	32.66	26.99	78.83	60.57	53.48	45.13	136.05	103.04	93.07	80.84	71.99
44	49.99	38.57	33.68	27.82	81.86	62.90	55.52	46.84	140.38	106.32	96.02	83.37	73.65
45	51.63	39.83	34.78	28.71	85.06	65.36	57.68	48.63	144.74	109.62	98.97	85.88	75.22
46	53.44	41.23	35.98	29.68	88.42	67.94	59.93	50.48	148.95	112.81	101.81	88.26	76.62
47	55.45	42.78	37.31	30.74	91.93	70.64	62.28	52.40	152.87	115.78	104.43	90.43	77.76
48	57.69	44.51	38.79	31.91	95.59	73.45	64.71	54.36	156.33	118.40	106.72	92.27	78.57
49	60.18	46.43	40.42	33.19	99.38	76.36	67.21	56.36	159.19	120.57	108.56	93.69	78.98
50	62.95	48.56	42.23	34.60	103.29	79.37	69.78	58.38	161.27	122.14	109.85	94.59	78.91
51	65.96	50.89	44.20	36.11	107.32	82.47	72.40	60.41	162.72	123.24	110.69	95.05	78.46
52	69.17	53.37	46.27	37.69	111.48	85.66	75.08	62.44	163.77	124.04	111.23	95.20	77.75
53	72.58	56.00	48.46	39.32	115.76	88.95	77.82	64.48	164.44	124.54	111.47	95.05	76.79
54	76.17	58.77	50.75	40.99	120.16	92.33	80.61	66.49	164.72	124.75	111.42	94.59	75.61
55	79.94	61.68	53.14	42.70	124.68	95.80	83.43	68.46	164.61	124.67	111.08	93.81	74.22
56	83.89	64.73	55.61	44.42	129.29	99.35	86.29	70.38	164.12	124.30	110.45	92.72	72.64
57	88.01	67.91	58.17	46.14	134.02	102.98	89.17	72.23	163.34	123.71	109.59	91.37	70.91
58	92.30	71.21	60.80	47.84	138.83	106.68	92.06	73.99	162.53	123.10	108.68	89.90	69.19
59	97.83	75.48	64.20	50.06	145.35	111.68	96.02	76.47	163.50	123.84	108.93	89.28	68.21
60	103.51	79.86	67.65	52.21	151.91	116.72	99.95	78.77	164.27	124.42	108.99	88.41	67.15

**STANDARD INSURANCE COMPANY**

Policy Form B152														
Occupation Class 2P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	24.47	21.02	19.31	16.64	27.84	23.95	21.55	18.73	41.65	34.09	30.91	27.01	25.31	
19	24.06	20.67	19.00	16.37	28.24	24.30	21.85	19.00	42.24	34.57	31.35	27.40	25.66	
20	23.64	20.31	18.66	16.08	28.64	24.63	22.17	19.26	42.83	35.06	31.79	27.79	26.03	
21	23.20	19.92	18.29	15.75	29.04	24.97	22.45	19.49	43.42	35.54	32.19	28.10	26.34	
22	22.95	19.72	18.08	15.56	29.59	25.46	22.85	19.82	44.26	36.23	32.78	28.58	26.79	
23	22.91	19.68	18.03	15.49	30.32	26.08	23.39	20.27	45.38	37.14	33.57	29.26	27.42	
24	23.06	19.80	18.14	15.58	31.21	26.84	24.07	20.84	46.89	38.38	34.68	30.20	28.30	
25	23.31	20.02	18.33	15.73	32.12	27.63	24.77	21.44	48.64	39.82	35.96	31.29	29.35	
26	23.69	20.35	18.62	15.97	33.14	28.51	25.54	22.10	50.69	41.48	37.46	32.59	30.57	
27	24.17	20.76	19.00	16.30	34.31	29.51	26.45	22.87	52.94	43.33	39.13	34.03	31.93	
28	24.73	21.23	19.44	16.66	35.59	30.62	27.43	23.73	55.37	45.33	40.93	35.59	33.39	
29	25.36	21.78	19.93	17.00	36.99	31.82	28.52	24.66	57.97	47.45	42.85	37.26	34.95	
30	26.07	22.39	20.47	17.35	38.51	33.12	29.69	25.67	60.72	49.70	44.89	39.03	36.60	
31	26.88	23.08	20.95	17.76	40.13	34.52	30.95	26.67	63.63	52.08	47.05	40.93	38.33	
32	27.78	23.84	21.51	18.24	41.86	36.01	32.21	27.64	66.71	54.61	49.35	42.94	40.17	
33	28.77	24.52	22.14	18.79	43.70	37.45	33.41	28.68	69.95	57.25	51.76	45.04	42.08	
34	29.85	25.29	22.85	19.40	45.64	38.86	34.69	29.79	73.32	60.01	54.28	47.25	44.03	
35	31.02	26.13	23.63	20.07	47.70	40.37	36.05	30.98	76.81	62.87	56.89	49.54	46.03	
36	32.29	27.06	24.47	20.80	49.87	41.98	37.51	32.25	80.41	65.82	59.59	51.90	48.07	
37	33.65	28.05	25.39	21.59	52.18	43.69	39.06	33.59	84.13	68.86	62.36	54.34	50.14	
38	34.97	29.12	26.37	22.43	54.62	45.53	40.72	35.03	87.94	71.98	65.21	56.85	52.20	
39	36.32	30.26	27.41	23.32	57.03	47.48	42.48	36.56	91.84	75.17	68.13	59.39	54.28	
40	37.75	31.46	28.51	24.27	59.52	49.57	44.36	38.19	95.83	78.35	70.94	61.79	56.15	
41	39.19	32.66	29.62	25.21	62.10	51.73	46.31	39.87	100.02	81.37	73.69	64.19	57.96	
42	40.59	33.84	30.69	26.12	64.75	53.95	48.30	41.59	104.47	84.64	76.66	66.77	59.88	
43	42.02	35.03	31.77	27.04	67.49	56.25	50.36	43.35	109.13	88.08	79.78	69.48	61.85	
44	43.52	36.29	32.91	28.00	70.37	58.65	52.50	45.17	113.93	91.64	82.99	72.24	63.80	
45	45.15	37.65	34.13	29.02	73.40	61.19	54.76	47.09	118.79	95.24	86.23	75.01	65.69	
46	46.96	39.17	35.50	30.16	76.64	63.89	57.16	49.11	123.49	98.81	89.42	77.72	67.45	
47	49.00	40.88	37.03	31.42	80.10	66.79	59.72	51.25	127.80	102.27	92.51	80.31	69.04	
48	51.34	42.84	38.78	32.86	83.83	69.91	62.46	53.53	131.89	105.57	95.42	82.71	70.41	
49	54.01	45.08	40.78	34.49	87.85	73.28	65.42	55.96	135.68	108.63	98.09	84.87	71.52	
50	57.08	47.65	43.06	36.34	92.19	76.92	68.59	58.55	139.08	111.38	100.46	86.73	72.33	
51	60.49	50.52	45.59	38.38	96.82	80.82	71.97	61.27	142.16	113.88	102.58	88.31	72.87	
52	64.15	53.59	48.30	40.53	101.69	84.91	75.50	64.07	145.07	116.24	104.54	89.71	73.24	
53	68.07	56.89	51.17	42.79	106.79	89.20	79.17	66.93	147.80	118.47	106.34	90.92	73.43	
54	72.24	60.39	54.22	45.14	112.13	93.69	82.98	69.85	150.35	120.55	107.99	91.91	73.45	
55	76.65	64.09	57.41	47.56	117.68	98.36	86.92	72.79	152.74	122.51	109.47	92.70	73.32	
56	81.30	68.01	60.76	50.03	123.46	103.23	90.97	75.74	154.95	124.33	110.80	93.27	73.04	
57	86.19	72.11	64.25	52.54	129.45	108.27	95.13	78.66	157.03	126.04	111.98	93.62	72.64	
58	91.31	76.42	67.86	55.07	135.65	113.50	99.39	81.54	159.02	127.68	113.07	93.78	72.15	
59	96.93	81.12	71.77	57.71	142.46	119.20	104.01	84.56	161.40	129.61	114.35	93.99	71.78	
60	102.77	86.01	75.78	60.31	149.47	125.08	108.69	87.45	163.66	131.45	115.50	93.95	71.33	

## STANDARD INSURANCE COMPANY

Policy Form B152													
Occupation Class A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days			
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	33.36	29.62	25.72	21.16	40.54	35.99	31.72	26.62	61.66	53.14	45.32	40.72	38.15
19	32.51	28.86	25.06	20.62	40.54	35.99	31.72	26.62	61.66	53.14	45.32	40.72	38.15
20	31.65	28.10	24.40	20.08	40.54	35.99	31.72	26.62	61.66	53.14	45.32	40.72	38.15
21	30.79	27.34	23.71	19.49	40.54	35.99	31.68	26.56	61.66	53.14	45.27	40.63	38.09
22	30.04	26.67	23.11	18.98	40.54	35.99	31.65	26.51	61.75	53.22	45.30	40.61	38.07
23	29.40	26.10	22.60	18.54	40.54	35.99	31.63	26.46	61.99	53.43	45.44	40.70	38.15
24	28.87	25.63	22.17	18.18	40.54	35.99	31.61	26.43	62.37	53.75	45.69	40.90	38.35
25	28.37	25.19	21.78	17.85	40.44	35.90	31.52	26.34	62.64	53.99	45.87	41.04	38.49
26	27.86	24.73	21.39	17.51	40.26	35.73	31.37	26.20	62.78	54.10	45.96	41.10	38.56
27	27.50	24.42	21.11	17.29	40.27	35.74	31.37	26.20	63.16	54.43	46.24	41.33	38.79
28	27.30	24.24	20.96	17.16	40.47	35.92	31.53	26.33	63.80	54.98	46.70	41.74	39.18
29	27.26	24.20	20.93	17.13	40.87	36.28	31.85	26.59	64.68	55.74	47.36	42.33	39.72
30	27.36	24.29	21.01	17.20	41.47	36.81	32.32	26.98	65.82	56.72	48.20	43.08	40.40
31	27.63	24.53	21.22	17.38	42.26	37.51	32.95	27.51	67.24	57.95	49.26	44.03	41.26
32	28.06	24.91	21.56	17.66	43.26	38.40	33.74	28.18	68.97	59.44	50.54	45.19	42.29
33	28.64	25.43	22.02	18.04	44.44	39.45	34.67	28.97	70.96	61.16	52.02	46.53	43.47
34	29.37	26.07	22.58	18.51	45.81	40.66	35.75	29.88	73.20	63.08	53.68	48.03	44.77
35	30.22	26.83	23.25	19.06	47.35	42.03	36.97	30.91	75.64	65.19	55.50	49.67	46.17
36	31.19	27.70	24.01	19.69	49.06	43.54	38.32	32.05	78.26	67.45	57.44	51.43	47.64
37	32.28	28.66	24.86	20.39	50.93	45.21	39.80	33.30	81.04	69.84	59.50	53.29	49.18
38	33.48	29.73	25.79	21.16	52.97	47.02	41.41	34.66	83.95	72.35	61.67	55.25	50.75
39	34.78	30.88	26.80	22.00	55.18	48.98	43.15	36.12	86.97	74.96	63.91	57.27	52.35
40	36.18	32.12	27.88	22.89	57.55	51.08	45.02	37.69	90.10	77.65	66.22	59.35	53.94
41	37.55	33.34	28.95	23.76	60.00	53.25	46.94	39.30	93.39	80.49	68.66	61.54	55.58
42	38.84	34.48	29.94	24.58	62.46	55.44	48.88	40.92	96.92	83.53	71.26	63.86	57.28
43	40.12	35.62	30.93	25.39	65.02	57.71	50.87	42.58	100.65	86.75	74.00	66.30	59.04
44	41.49	36.84	31.98	26.24	67.72	60.11	52.98	44.33	104.55	90.10	76.85	68.83	60.80
45	43.04	38.21	33.17	27.19	70.65	62.71	55.26	46.20	108.57	93.57	79.79	71.41	62.55
46	44.84	39.81	34.54	28.29	73.86	65.56	57.75	48.24	112.68	97.11	82.78	74.02	64.25
47	47.00	41.73	36.19	29.60	77.43	68.73	60.50	50.48	116.85	100.70	85.79	76.63	65.89
48	49.61	44.05	38.17	31.18	81.43	72.28	63.58	52.96	121.04	104.31	88.80	79.20	67.43
49	52.76	46.84	40.55	33.06	85.91	76.26	67.02	55.73	125.21	107.91	91.77	81.69	68.86
50	56.54	50.19	43.40	35.31	90.96	80.74	70.87	58.80	129.32	111.45	94.67	84.09	70.14
51	60.86	54.04	46.66	37.85	96.51	85.67	75.10	62.13	133.41	114.98	97.53	86.39	71.30
52	65.61	58.25	50.22	40.61	102.47	90.95	79.60	65.65	137.53	118.53	100.38	88.63	72.37
53	70.77	62.83	54.06	43.55	108.82	96.59	84.38	69.32	141.68	122.11	103.22	90.79	73.34
54	76.34	67.78	58.20	46.68	115.57	102.58	89.42	73.14	145.87	125.71	106.05	92.86	74.22
55	82.32	73.09	62.61	49.95	122.71	108.92	94.72	77.07	150.09	129.35	108.85	94.83	75.02
56	88.71	78.75	67.28	53.36	130.24	115.60	100.26	81.09	154.34	133.01	111.63	96.67	75.72
57	95.49	84.78	72.21	56.88	138.16	122.63	106.03	85.18	158.63	136.71	114.38	98.37	76.34
58	102.68	91.16	77.38	60.47	146.47	130.01	112.03	89.28	162.95	140.43	117.10	99.92	76.89
59	110.26	97.89	82.78	64.11	155.15	137.72	118.23	93.37	167.30	144.19	119.79	101.28	77.37
60	118.24	104.97	88.41	67.75	164.22	145.76	124.62	97.40	171.69	147.97	122.43	102.44	77.80

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	48.77	40.82	34.80	27.92	59.50	49.73	43.31	35.84	101.29	84.11	73.70	64.68	60.63
19	47.52	39.77	33.91	27.21	59.50	49.73	43.31	35.84	102.23	84.88	74.38	65.27	61.19
20	46.27	38.72	33.02	26.49	59.50	49.73	43.31	35.84	103.16	85.66	75.06	65.87	61.75
21	45.01	37.67	32.08	25.71	59.50	49.73	43.26	35.76	104.10	86.44	75.65	66.31	62.21
22	43.90	36.74	31.26	25.02	59.50	49.73	43.22	35.69	105.16	87.32	76.35	66.86	62.70
23	42.93	35.92	30.54	24.43	59.50	49.73	43.19	35.63	106.34	88.30	77.15	67.50	63.31
24	42.08	35.22	29.93	23.92	59.49	49.72	43.16	35.58	107.55	89.30	77.99	68.18	63.96
25	41.34	34.60	29.39	23.48	59.43	49.67	43.10	35.51	108.79	90.33	78.85	68.90	64.65
26	40.76	34.11	28.97	23.13	59.49	49.72	43.13	35.52	110.17	91.48	79.84	69.73	65.45
27	40.32	33.74	28.65	22.87	59.72	49.92	43.29	35.65	111.70	92.74	80.93	70.67	66.35
28	40.03	33.50	28.45	22.70	60.14	50.26	43.59	35.89	113.37	94.13	82.15	71.71	67.34
29	39.89	33.39	28.35	22.63	60.73	50.76	44.03	36.24	115.19	95.64	83.47	72.87	68.41
30	39.90	33.39	28.37	22.64	61.49	51.40	44.59	36.71	117.16	97.28	84.92	74.13	69.56
31	40.09	33.55	28.51	22.76	62.46	52.21	45.31	37.30	119.36	99.10	86.54	75.56	70.84
32	40.47	33.87	28.79	22.98	63.65	53.20	46.19	38.04	121.84	101.16	88.37	77.17	72.26
33	41.02	34.33	29.19	23.31	65.04	54.36	47.21	38.89	124.54	103.41	90.37	78.94	73.79
34	41.73	34.93	29.71	23.74	66.61	55.67	48.37	39.86	127.42	105.80	92.49	80.83	75.38
35	42.58	35.63	30.33	24.23	68.35	57.13	49.66	40.93	130.41	108.28	94.71	82.79	76.99
36	43.54	36.44	31.03	24.80	70.24	58.71	51.05	42.10	133.46	110.82	96.96	84.79	78.59
37	44.60	37.33	31.79	25.43	72.27	60.40	52.55	43.34	136.51	113.35	99.21	86.79	80.13
38	45.75	38.28	32.62	26.09	74.41	62.20	54.13	44.66	139.50	115.83	101.42	88.75	81.57
39	46.95	39.29	33.49	26.79	76.66	64.07	55.78	46.04	142.37	118.21	103.54	90.62	82.88
40	48.19	40.33	34.38	27.51	78.99	66.02	57.49	47.45	145.06	120.45	105.53	92.38	84.00
41	49.44	41.37	35.28	28.23	81.46	68.09	59.30	48.96	146.56	121.69	106.64	93.36	84.36
42	50.70	42.43	36.19	28.96	84.14	70.33	61.26	50.57	147.66	122.60	107.45	94.06	84.41
43	52.01	43.53	37.12	29.70	86.99	72.71	63.33	52.26	148.37	123.19	107.96	94.48	84.17
44	53.40	44.69	38.10	30.47	89.96	75.19	65.48	54.02	148.69	123.46	108.19	94.64	83.64
45	54.88	45.93	39.15	31.29	93.03	77.76	67.70	55.81	148.83	123.57	108.25	94.64	82.93
46	56.49	47.28	40.28	32.17	96.16	80.37	69.95	57.61	148.78	123.53	108.17	94.49	82.05
47	58.27	48.76	41.53	33.12	99.32	83.01	72.20	59.40	148.73	123.49	108.08	94.29	81.12
48	60.24	50.41	42.90	34.16	102.47	85.65	74.44	61.15	148.69	123.46	107.97	94.05	80.13
49	62.43	52.24	44.42	35.31	105.59	88.25	76.63	62.83	148.66	123.44	107.85	93.77	79.08
50	64.87	54.29	46.10	36.56	108.63	90.80	78.75	64.42	148.65	123.42	107.71	93.44	77.98
51	67.55	56.53	47.94	37.92	111.63	93.31	80.82	65.93	148.64	123.42	107.56	93.05	76.84
52	70.41	58.92	49.89	39.33	114.64	95.82	82.86	67.38	148.63	123.41	107.38	92.60	75.65
53	73.45	61.47	51.94	40.80	117.66	98.34	84.88	68.77	148.63	123.41	107.18	92.08	74.42
54	76.67	64.16	54.11	42.31	120.69	100.87	86.88	70.07	148.63	123.41	106.95	91.47	73.15
55	80.07	67.01	56.37	43.85	123.72	103.41	88.85	71.29	148.63	123.41	106.70	90.78	71.85
56	83.66	70.01	58.74	45.42	126.76	105.95	90.78	72.41	148.64	123.42	106.41	90.00	70.53
57	87.42	73.16	61.19	46.99	129.80	108.49	92.68	73.41	148.64	123.42	106.09	89.12	69.19
58	91.36	76.46	63.73	48.56	132.85	111.04	94.54	74.29	148.65	123.43	105.74	88.12	67.85
59	95.47	79.90	66.36	50.10	135.90	113.59	96.35	75.03	150.33	124.82	106.53	87.98	67.24
60	99.76	83.49	69.05	51.59	138.96	116.15	98.12	75.62	151.86	126.09	107.17	87.59	66.55

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	35.86	31.84	27.65	22.75	43.58	38.69	34.10	28.62	66.28	57.13	48.72	43.77	41.01
19	34.95	31.02	26.94	22.17	43.58	38.69	34.10	28.62	66.28	57.13	48.72	43.77	41.01
20	34.02	30.21	26.23	21.59	43.58	38.69	34.10	28.62	66.28	57.13	48.72	43.77	41.01
21	33.10	29.39	25.49	20.95	43.58	38.69	34.06	28.55	66.28	57.13	48.67	43.68	40.95
22	32.29	28.67	24.84	20.40	43.58	38.69	34.02	28.50	66.38	57.21	48.70	43.66	40.93
23	31.61	28.06	24.30	19.93	43.58	38.69	34.00	28.44	66.64	57.44	48.85	43.75	41.01
24	31.04	27.55	23.83	19.54	43.58	38.69	33.98	28.41	67.05	57.78	49.12	43.97	41.23
25	30.50	27.08	23.41	19.19	43.47	38.59	33.88	28.32	67.34	58.04	49.31	44.12	41.38
26	29.95	26.58	22.99	18.82	43.28	38.41	33.72	28.17	67.49	58.16	49.41	44.18	41.45
27	29.56	26.25	22.69	18.59	43.29	38.42	33.72	28.17	67.90	58.51	49.71	44.43	41.70
28	29.35	26.06	22.53	18.45	43.51	38.61	33.89	28.30	68.59	59.10	50.20	44.87	42.12
29	29.30	26.02	22.50	18.41	43.94	39.00	34.24	28.58	69.53	59.92	50.91	45.50	42.70
30	29.41	26.11	22.59	18.49	44.58	39.57	34.74	29.00	70.76	60.97	51.82	46.31	43.43
31	29.70	26.37	22.81	18.68	45.43	40.32	35.42	29.57	72.28	62.30	52.95	47.33	44.35
32	30.16	26.78	23.18	18.98	46.50	41.28	36.27	30.29	74.14	63.90	54.33	48.58	45.46
33	30.79	27.34	23.67	19.36	47.77	42.41	37.27	31.14	76.28	65.75	55.92	50.02	46.73
34	31.57	28.03	24.27	19.81	49.25	43.71	38.43	32.12	78.69	67.81	57.71	51.63	48.13
35	32.49	28.84	24.99	20.35	50.90	45.18	39.74	33.23	81.31	70.08	59.66	53.40	49.63
36	33.53	29.78	25.76	20.97	52.74	46.81	41.19	34.45	84.13	72.51	61.75	55.29	51.21
37	34.70	30.81	26.59	21.65	54.75	48.60	42.79	35.80	87.12	75.08	63.96	57.29	52.87
38	35.99	31.87	27.50	22.40	56.94	50.55	44.52	37.16	90.25	77.78	66.30	59.39	54.56
39	37.39	32.98	28.47	23.20	59.32	52.65	46.31	38.60	93.49	80.58	68.70	61.57	56.28
40	38.89	34.17	29.51	24.04	61.87	54.82	48.14	40.13	96.86	83.47	71.19	63.80	57.99
41	40.37	35.35	30.53	24.88	64.50	56.96	50.03	41.71	100.39	86.53	73.81	66.16	59.75
42	41.75	36.47	31.50	25.67	67.14	59.17	51.97	43.33	104.19	89.79	76.60	68.65	61.58
43	43.10	37.60	32.48	26.46	69.90	61.46	53.99	45.00	108.20	93.26	79.55	71.27	63.47
44	44.47	38.80	33.51	27.30	72.80	63.88	56.11	46.75	112.39	96.86	82.61	73.99	65.36
45	46.00	40.14	34.66	28.21	75.95	66.47	58.37	48.60	116.71	100.59	85.77	76.77	67.24
46	47.76	41.68	35.98	29.26	79.40	69.27	60.80	50.58	121.13	103.72	88.99	79.14	68.70
47	49.82	43.49	37.52	30.48	82.90	72.30	63.43	52.71	124.82	106.40	91.36	81.04	69.70
48	52.27	45.64	39.35	31.92	86.69	75.62	66.29	55.01	127.95	109.10	93.59	82.91	70.61
49	55.18	48.19	41.52	33.62	90.83	79.26	69.42	57.50	131.07	111.79	95.79	84.71	71.41
50	58.62	51.22	44.08	35.62	95.38	83.25	72.84	60.21	134.15	114.44	97.93	86.43	72.10
51	62.53	54.66	46.98	37.87	100.29	87.58	76.53	63.08	137.22	117.09	100.04	88.06	72.69
52	66.81	58.42	50.13	40.29	105.51	92.17	80.41	66.08	140.31	119.75	102.13	89.62	73.19
53	71.44	62.49	53.53	42.86	111.03	97.03	84.50	69.18	143.42	122.43	104.21	91.11	73.61
54	76.42	66.87	57.17	45.58	116.85	102.15	88.78	72.37	146.56	125.14	106.27	92.51	73.96
55	81.76	71.57	61.05	48.43	122.96	107.54	93.25	75.63	149.72	127.86	108.31	93.81	74.22
56	87.44	76.57	65.14	51.37	129.37	113.19	97.89	78.92	152.91	130.61	110.33	95.00	74.42
57	93.47	81.88	69.45	54.40	136.07	119.10	102.69	82.24	156.13	133.39	112.31	96.06	74.56
58	99.85	87.49	73.97	57.49	143.06	125.26	107.65	85.53	159.37	136.18	114.26	96.97	74.63
59	106.56	93.39	78.68	60.60	150.34	131.69	112.76	88.79	163.06	139.34	116.47	97.95	74.84
60	113.62	99.60	83.57	63.71	157.90	138.36	118.00	91.96	166.73	142.50	118.61	98.73	74.98

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days			Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	33.74	29.96	26.01	21.41	41.63	36.95	32.57	27.33	64.12	55.26	47.14	42.35	39.68
19	32.91	29.22	25.37	20.87	41.63	36.95	32.57	27.33	64.12	55.26	47.14	42.35	39.68
20	32.07	28.47	24.72	20.34	41.63	36.95	32.57	27.33	64.12	55.26	47.14	42.35	39.68
21	31.23	27.73	24.05	19.77	41.63	36.95	32.53	27.27	64.12	55.26	47.08	42.25	39.62
22	30.50	27.08	23.46	19.27	41.63	36.95	32.50	27.21	64.23	55.35	47.11	42.24	39.59
23	29.88	26.53	22.97	18.84	41.63	36.95	32.47	27.17	64.47	55.56	47.26	42.33	39.68
24	29.37	26.07	22.56	18.49	41.63	36.95	32.45	27.13	64.87	55.90	47.52	42.53	39.88
25	28.85	25.61	22.15	18.15	41.47	36.81	32.32	27.00	65.15	56.15	47.71	42.68	40.03
26	28.36	25.18	21.77	17.83	41.32	36.68	32.20	26.89	65.40	56.36	47.88	42.81	40.17
27	28.03	24.89	21.52	17.62	41.38	36.73	32.24	26.92	65.89	56.79	48.24	43.12	40.47
28	27.86	24.73	21.38	17.51	41.64	36.96	32.44	27.08	66.64	57.43	48.79	43.60	40.92
29	27.84	24.71	21.37	17.50	42.09	37.36	32.80	27.38	67.64	58.29	49.52	44.26	41.53
30	27.97	24.83	21.48	17.58	42.74	37.93	33.31	27.81	68.89	59.37	50.45	45.09	42.29
31	28.26	25.09	21.71	17.77	43.58	38.69	33.98	28.37	70.42	60.69	51.58	46.11	43.21
32	28.72	25.50	22.07	18.07	44.63	39.62	34.81	29.07	72.24	62.26	52.93	47.33	44.30
33	29.33	26.04	22.54	18.47	45.87	40.72	35.79	29.90	74.32	64.05	54.48	48.72	45.52
34	30.08	26.70	23.13	18.95	47.30	41.98	36.92	30.85	76.63	66.04	56.20	50.28	46.87
35	30.96	27.48	23.82	19.52	48.90	43.40	38.18	31.92	79.16	68.22	58.08	51.98	48.32
36	31.96	28.38	24.60	20.17	50.67	44.98	39.58	33.10	81.88	70.57	60.10	53.81	49.85
37	33.08	29.37	25.47	20.89	52.61	46.70	41.12	34.40	84.77	73.06	62.25	55.75	51.45
38	34.30	30.46	26.42	21.68	54.72	48.57	42.78	35.80	87.81	75.68	64.51	57.79	53.09
39	35.63	31.63	27.45	22.53	57.00	50.59	44.57	37.31	91.00	78.42	66.86	59.92	54.77
40	37.05	32.90	28.56	23.44	59.44	52.76	46.50	38.93	94.31	81.27	69.32	62.12	56.46
41	38.47	34.16	29.66	24.35	61.97	55.00	48.48	40.59	97.83	84.31	71.92	64.46	58.22
42	39.85	35.38	30.72	25.22	64.53	57.28	50.49	42.27	101.62	87.58	74.72	66.96	60.06
43	41.25	36.62	31.80	26.10	67.19	59.64	52.57	44.00	105.65	91.05	77.68	69.60	61.97
44	42.73	37.94	32.94	27.02	70.00	62.14	54.77	45.82	109.86	94.68	80.76	72.33	63.89
45	44.38	39.40	34.20	28.04	73.03	64.82	57.12	47.76	114.21	98.43	83.93	75.13	65.80
46	46.26	41.07	35.63	29.19	76.34	67.76	59.69	49.86	118.65	102.26	87.16	77.95	67.66
47	48.45	43.01	37.30	30.51	80.00	71.01	62.51	52.15	123.13	106.12	90.40	80.75	69.43
48	51.02	45.29	39.25	32.06	84.06	74.62	65.64	54.68	127.61	109.97	93.62	83.49	71.09
49	54.04	47.98	41.54	33.87	88.60	78.65	69.11	57.47	132.03	113.78	96.77	86.15	72.61
50	58.22	51.69	44.70	36.36	93.68	83.15	72.99	60.56	136.35	117.51	99.82	88.66	73.96
51	62.58	55.56	47.98	38.92	99.24	88.08	77.21	63.89	140.61	121.18	102.80	91.06	75.15
52	67.35	59.80	51.55	41.69	105.19	93.37	81.71	67.39	144.89	124.87	105.76	93.38	76.25
53	72.53	64.39	55.41	44.64	111.53	98.99	86.48	71.05	149.18	128.57	108.69	95.60	77.23
54	78.11	69.35	59.55	47.76	118.25	104.96	91.50	74.84	153.49	132.28	111.59	97.71	78.10
55	84.10	74.67	63.96	51.03	125.36	111.28	96.77	78.74	157.82	136.01	114.46	99.71	78.88
56	90.49	80.34	68.63	54.43	132.86	117.93	102.27	82.72	162.16	139.75	117.29	101.56	79.56
57	97.27	86.36	73.55	57.94	140.74	124.92	108.01	86.76	166.52	143.51	120.08	103.27	80.14
58	104.45	92.73	78.71	61.51	148.99	132.25	113.96	90.82	170.90	147.29	122.82	104.79	80.64
59	112.02	99.45	84.10	65.13	157.62	139.91	120.11	94.86	175.31	151.08	125.52	106.13	81.07
60	119.97	106.51	89.70	68.75	166.63	147.90	126.45	98.83	179.73	154.90	128.16	107.24	81.44

## STANDARD INSURANCE COMPANY

Policy Form B152													
Occupation Class A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	48.93	40.95	34.92	28.01	60.01	50.15	43.68	36.15	103.11	85.62	75.02	65.84	61.72
19	47.69	39.91	34.03	27.30	60.01	50.15	43.68	36.15	104.07	86.41	75.72	66.45	62.29
20	46.44	38.86	33.14	26.59	60.01	50.15	43.68	36.15	105.02	87.20	76.41	67.05	62.86
21	45.19	37.82	32.21	25.81	60.01	50.15	43.63	36.06	105.97	87.99	77.01	67.50	63.32
22	44.09	36.89	31.39	25.13	60.01	50.15	43.58	35.99	107.05	88.89	77.72	68.06	63.82
23	43.12	36.08	30.68	24.54	60.01	50.15	43.55	35.93	108.26	89.89	78.54	68.71	64.44
24	42.25	35.36	30.05	24.01	59.95	50.11	43.49	35.85	109.49	90.91	79.39	69.41	65.11
25	41.52	34.75	29.52	23.58	59.89	50.06	43.43	35.78	110.83	92.03	80.33	70.19	65.87
26	40.94	34.26	29.10	23.23	59.97	50.12	43.48	35.81	112.33	93.27	81.40	71.09	66.73
27	40.51	33.90	28.79	22.98	60.23	50.34	43.66	35.95	113.98	94.64	82.59	72.11	67.70
28	40.23	33.67	28.59	22.82	60.66	50.70	43.97	36.20	115.78	96.14	83.90	73.24	68.77
29	40.10	33.56	28.50	22.75	61.27	51.21	44.42	36.57	117.75	97.77	85.33	74.49	69.93
30	40.12	33.58	28.52	22.76	62.06	51.87	45.01	37.05	119.86	99.52	86.88	75.85	71.17
31	40.32	33.74	28.67	22.89	63.06	52.70	45.74	37.66	122.21	101.47	88.61	77.37	72.53
32	40.71	34.07	28.96	23.12	64.27	53.71	46.63	38.40	124.83	103.65	90.54	79.07	74.04
33	41.28	34.54	29.37	23.46	65.68	54.89	47.67	39.27	127.68	106.02	92.64	80.93	75.65
34	42.00	35.15	29.90	23.89	67.27	56.23	48.85	40.26	130.71	108.53	94.88	82.91	77.32
35	42.86	35.87	30.52	24.39	69.03	57.70	50.16	41.34	133.86	111.14	97.21	84.97	79.03
36	43.83	36.68	31.23	24.97	70.95	59.30	51.57	42.53	137.08	113.82	99.59	87.09	80.72
37	44.90	37.58	32.01	25.60	73.01	61.02	53.08	43.79	140.33	116.52	101.99	89.22	82.38
38	46.06	38.54	32.84	26.27	75.18	62.84	54.69	45.12	143.55	119.19	104.37	91.33	83.94
39	47.26	39.55	33.71	26.97	77.46	64.74	56.36	46.51	146.69	121.80	106.69	93.37	85.39
40	48.51	40.60	34.61	27.70	79.82	66.71	58.09	47.95	149.69	124.29	108.90	95.33	86.68
41	49.79	41.67	35.53	28.43	82.33	68.81	59.93	49.47	151.51	125.80	110.24	96.51	87.21
42	51.12	42.78	36.48	29.20	85.05	71.09	61.92	51.11	152.97	127.01	111.32	97.44	87.45
43	52.51	43.95	37.48	29.98	87.95	73.51	64.03	52.84	154.05	127.91	112.10	98.11	87.40
44	53.98	45.18	38.52	30.81	90.98	76.04	66.22	54.63	154.74	128.48	112.58	98.49	87.04
45	55.54	46.48	39.62	31.67	94.10	78.65	68.48	56.45	155.21	128.87	112.89	98.70	86.49
46	57.20	47.87	40.79	32.57	97.27	81.30	70.76	58.28	155.45	129.07	113.03	98.72	85.73
47	58.98	49.36	42.03	33.52	100.47	83.97	73.04	60.09	155.66	129.25	113.11	98.68	84.90
48	60.88	50.95	43.36	34.53	103.64	86.63	75.29	61.85	155.83	129.39	113.15	98.57	83.97
49	62.94	52.67	44.78	35.59	106.76	89.23	77.48	63.53	155.96	129.49	113.14	98.37	82.96
50	65.91	55.16	46.84	37.15	110.37	92.25	80.01	65.46	156.04	129.56	113.07	98.09	81.86
51	68.58	57.39	48.67	38.49	113.33	94.73	82.05	66.94	156.09	129.60	112.95	97.72	80.69
52	71.42	59.77	50.60	39.90	116.30	97.20	84.06	68.35	156.11	129.62	112.78	97.26	79.46
53	74.45	62.30	52.65	41.35	119.26	99.68	86.04	69.70	156.12	129.63	112.58	96.72	78.17
54	77.65	64.99	54.80	42.85	122.23	102.17	88.00	70.97	156.11	129.62	112.33	96.08	76.83
55	81.04	67.82	57.05	44.38	125.21	104.65	89.92	72.15	156.08	129.60	112.04	95.33	75.46
56	84.61	70.81	59.40	45.93	128.20	107.15	91.82	73.23	156.04	129.56	111.71	94.48	74.05
57	88.35	73.94	61.85	47.49	131.19	109.65	93.68	74.20	155.98	129.51	111.33	93.51	72.61
58	92.28	77.23	64.38	49.05	134.19	112.16	95.50	75.04	155.91	129.45	110.90	92.42	71.16
59	97.46	81.56	67.74	51.14	138.74	115.96	98.36	76.60	157.56	130.83	111.66	92.21	70.48
60	102.81	86.04	71.17	53.17	143.22	119.70	101.12	77.93	159.04	132.06	112.25	91.74	69.70



**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	36.27	32.21	27.96	23.02	44.75	39.72	35.01	29.38	68.93	59.40	50.68	45.53	42.66
19	35.38	31.41	27.27	22.44	44.75	39.72	35.01	29.38	68.93	59.40	50.68	45.53	42.66
20	34.48	30.61	26.57	21.87	44.75	39.72	35.01	29.38	68.93	59.40	50.68	45.53	42.66
21	33.57	29.81	25.85	21.25	44.75	39.72	34.97	29.32	68.93	59.40	50.61	45.42	42.59
22	32.79	29.11	25.22	20.72	44.75	39.72	34.94	29.25	69.05	59.50	50.64	45.41	42.56
23	32.12	28.52	24.69	20.25	44.75	39.72	34.91	29.21	69.31	59.73	50.80	45.50	42.66
24	31.57	28.03	24.25	19.87	44.75	39.72	34.88	29.16	69.74	60.09	51.08	45.72	42.87
25	31.01	27.53	23.81	19.51	44.58	39.57	34.74	29.03	70.04	60.36	51.29	45.88	43.03
26	30.49	27.07	23.40	19.17	44.42	39.43	34.62	28.91	70.31	60.59	51.47	46.02	43.18
27	30.13	26.76	23.13	18.94	44.48	39.48	34.66	28.94	70.83	61.05	51.86	46.35	43.51
28	29.95	26.58	22.98	18.82	44.76	39.73	34.87	29.11	71.64	61.74	52.45	46.87	43.99
29	29.93	26.56	22.97	18.81	45.25	40.16	35.26	29.43	72.71	62.66	53.23	47.58	44.64
30	30.07	26.69	23.09	18.88	45.95	40.77	35.81	29.90	74.06	63.82	54.23	48.47	45.46
31	30.38	26.97	23.34	19.05	46.85	41.59	36.53	30.50	75.70	65.24	55.45	49.57	46.45
32	30.87	27.41	23.73	19.33	47.98	42.59	37.42	31.25	77.66	66.93	56.90	50.88	47.62
33	31.53	27.99	24.23	19.71	49.31	43.77	38.47	32.14	79.89	68.85	58.57	52.37	48.93
34	32.34	28.70	24.82	20.19	50.85	45.13	39.69	33.16	82.38	70.99	60.42	54.05	50.39
35	33.28	29.54	25.49	20.74	52.57	46.66	41.04	34.28	85.10	73.34	62.44	55.88	51.94
36	34.36	30.45	26.26	21.37	54.47	48.35	42.55	35.46	88.02	75.86	64.61	57.85	53.59
37	35.56	31.42	27.10	22.07	56.56	50.20	44.11	36.74	91.13	78.54	66.92	59.93	55.31
38	36.87	32.48	28.03	22.83	58.82	52.14	45.76	38.13	94.40	81.36	69.35	62.12	57.07
39	38.30	33.61	29.02	23.64	61.28	54.13	47.52	39.61	97.83	84.30	71.87	64.41	58.88
40	39.83	34.82	30.07	24.51	63.90	56.25	49.40	41.18	101.38	87.37	74.52	66.78	60.69
41	41.30	36.04	31.13	25.37	66.62	58.46	51.35	42.81	105.17	90.63	77.31	69.29	62.59
42	42.67	37.23	32.16	26.21	69.37	60.73	53.35	44.48	109.24	94.15	80.32	71.98	64.56
43	44.06	38.45	33.22	27.07	72.23	63.11	55.44	46.21	113.57	97.88	83.51	74.82	66.62
44	45.54	39.75	34.33	27.97	75.25	65.61	57.63	48.02	118.10	101.78	86.82	77.75	68.68
45	47.17	41.17	35.55	28.94	78.30	68.28	59.96	49.93	122.78	105.81	90.22	80.76	70.74
46	48.99	42.77	36.92	30.03	81.57	71.15	62.45	51.96	127.55	108.96	93.63	83.14	72.18
47	51.08	44.60	38.48	31.27	85.11	74.25	65.14	54.14	131.26	111.90	96.08	85.23	73.30
48	53.48	46.71	40.27	32.68	88.96	77.62	68.05	56.47	134.66	114.83	98.50	87.26	74.31
49	56.27	49.15	42.35	34.30	93.14	81.29	71.21	58.99	138.01	117.71	100.86	89.20	75.20
50	60.15	52.56	45.23	36.56	97.85	85.43	74.74	61.78	141.27	120.52	103.13	91.02	75.93
51	64.08	56.02	48.15	38.82	102.76	89.75	78.42	64.65	144.48	123.29	105.34	92.72	76.54
52	68.37	59.79	51.31	41.24	107.96	94.33	82.30	67.63	147.70	126.06	107.51	94.35	77.05
53	73.01	63.87	54.72	43.82	113.46	99.17	86.37	70.71	150.92	128.83	109.66	95.88	77.46
54	78.00	68.26	58.36	46.53	119.25	104.26	90.62	73.87	154.15	131.62	111.78	97.30	77.78
55	83.34	72.96	62.23	49.37	125.33	109.62	95.06	77.09	157.38	134.41	113.85	98.61	78.02
56	89.02	77.96	66.32	52.31	131.69	115.23	99.66	80.35	160.63	137.21	115.89	99.79	78.18
57	95.04	83.26	70.63	55.33	138.35	121.10	104.42	83.62	163.89	140.01	117.89	100.83	78.26
58	101.41	88.86	75.13	58.40	145.29	127.23	109.34	86.88	167.15	142.83	119.84	101.70	78.27
59	108.38	94.98	80.01	61.63	152.90	133.92	114.67	90.29	170.87	146.02	122.05	102.65	78.42
60	115.68	101.40	85.07	64.85	160.78	140.85	120.12	93.61	174.56	149.19	124.18	103.36	78.50

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class B With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days			Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	35.62	31.62	27.45	22.59	44.12	39.16	34.52	28.97					
19	34.75	30.85	26.79	22.04	44.12	39.16	34.52	28.97					
20	33.89	30.09	26.12	21.50	44.12	39.16	34.52	28.97					
21	33.02	29.32	25.43	20.90	44.12	39.16	34.48	28.90					
22	32.27	28.65	24.82	20.38	44.12	39.16	34.44	28.84					
23	31.63	28.08	24.31	19.94	44.12	39.16	34.42	28.80					
24	31.10	27.61	23.89	19.58	44.12	39.16	34.40	28.76					
25	30.60	27.17	23.50	19.25	44.02	39.07	34.31	28.67					
26	30.09	26.71	23.10	18.92	43.86	38.93	34.17	28.54					
27	29.74	26.40	22.83	18.69	43.90	38.97	34.21	28.56					
28	29.55	26.23	22.68	18.57	44.16	39.19	34.40	28.72					
29	29.52	26.21	22.66	18.55	44.62	39.60	34.77	29.02					
30	29.65	26.32	22.77	18.64	45.28	40.19	35.29	29.46					
31	29.95	26.59	23.00	18.83	46.15	40.97	35.98	30.05					
32	30.42	27.01	23.38	19.14	47.24	41.93	36.85	30.77					
33	31.05	27.57	23.87	19.55	48.54	43.08	37.87	31.64					
34	31.83	28.26	24.48	20.06	50.02	44.40	39.04	32.63					
35	32.75	29.08	25.20	20.65	51.69	45.88	40.36	33.74					
36	33.79	30.00	26.01	21.33	53.53	47.51	41.82	34.97					
37	34.95	31.03	26.91	22.07	55.54	49.30	43.40	36.31					
38	36.22	32.15	27.90	22.89	57.72	51.23	45.13	37.76					
39	37.59	33.37	28.96	23.77	60.07	53.32	46.97	39.32					
40	39.06	34.68	30.10	24.71	62.58	55.55	48.95	40.98					
41	40.50	35.96	31.22	25.63	65.16	57.84	50.98	42.68					
42	41.85	37.16	32.27	26.49	67.77	60.16	53.03	44.39					
43	43.20	38.35	33.31	27.33	70.47	62.55	55.14	46.15					
44	44.63	39.63	34.41	28.22	73.32	65.08	57.36	47.99					
45	46.25	41.06	35.64	29.22	76.40	67.81	59.75	49.96					
46	48.13	42.73	37.07	30.37	79.77	70.80	62.36	52.09					
47	50.38	44.73	38.78	31.73	83.50	74.11	65.24	54.43					
48	53.09	47.13	40.84	33.36	87.66	77.81	68.44	57.02					
49	56.36	50.03	43.31	35.32	92.32	81.95	72.01	59.88					
50	60.27	53.51	46.27	37.64	97.55	86.59	76.01	63.06					
51	64.76	57.50	49.65	40.28	103.30	91.69	80.37	66.50					
52	69.69	61.87	53.34	43.13	109.45	97.15	85.02	70.12					
53	75.04	66.62	57.33	46.18	116.01	102.97	89.95	73.90					
54	80.81	71.75	61.61	49.41	122.97	109.15	95.15	77.83					
55	87.01	77.25	66.18	52.80	130.34	115.69	100.60	81.86					
56	93.63	83.13	71.02	56.32	138.10	122.58	106.31	85.99					
57	100.67	89.38	76.12	59.96	146.26	129.82	112.24	90.17					
58	108.12	95.99	81.48	63.67	154.80	137.41	118.41	94.37					
59	115.98	102.97	87.08	67.43	163.74	145.34	124.78	98.54					
60	124.24	110.30	92.90	71.19	173.07	153.62	131.34	102.65					

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class B With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	52.72	44.12	37.62	30.18	65.68	54.90	47.81	39.57					
19	51.46	43.07	36.72	29.46	65.68	54.90	47.81	39.57					
20	50.21	42.02	35.83	28.75	65.68	54.90	47.81	39.57					
21	48.96	40.98	34.90	27.96	65.68	54.90	47.75	39.47					
22	47.85	40.05	34.07	27.28	65.68	54.90	47.71	39.39					
23	46.89	39.24	33.36	26.68	65.68	54.90	47.67	39.33					
24	46.05	38.54	32.75	26.17	65.67	54.89	47.64	39.27					
25	45.32	37.93	32.21	25.73	65.63	54.85	47.59	39.21					
26	44.74	37.44	31.80	25.39	65.77	54.97	47.68	39.27					
27	44.31	37.08	31.49	25.14	66.09	55.24	47.91	39.44					
28	44.04	36.86	31.30	24.98	66.59	55.65	48.27	39.74					
29	43.92	36.75	31.21	24.91	67.26	56.22	48.77	40.14					
30	43.95	36.78	31.24	24.93	68.12	56.94	49.40	40.67					
31	44.16	36.95	31.40	25.06	69.18	57.82	50.18	41.32					
32	44.56	37.29	31.69	25.30	70.45	58.89	51.12	42.10					
33	45.13	37.77	32.12	25.65	71.93	60.12	52.21	43.01					
34	45.86	38.38	32.65	26.08	73.58	61.50	53.44	44.03					
35	46.74	39.11	33.29	26.60	75.41	63.03	54.79	45.16					
36	47.73	39.94	34.01	27.19	77.40	64.70	56.26	46.39					
37	48.83	40.87	34.81	27.83	79.54	66.48	57.83	47.71					
38	50.02	41.86	35.67	28.53	81.80	68.37	59.50	49.10					
39	51.27	42.91	36.57	29.26	84.18	70.36	61.25	50.55					
40	52.58	44.00	37.51	30.02	86.66	72.43	63.07	52.07					
41	53.90	45.11	38.47	30.79	89.31	74.65	65.02	53.67					
42	55.25	46.24	39.43	31.56	92.19	77.06	67.12	55.40					
43	56.65	47.41	40.43	32.35	95.25	79.61	69.34	57.23					
44	58.13	48.65	41.48	33.17	98.45	82.29	71.67	59.12					
45	59.71	49.97	42.60	34.04	101.76	85.05	74.05	61.05					
46	61.43	51.41	43.81	34.98	105.13	87.87	76.47	62.99					
47	63.33	53.00	45.13	36.00	108.52	90.70	78.89	64.90					
48	65.43	54.75	46.59	37.11	111.89	93.52	81.28	66.77					
49	67.76	56.70	48.21	38.32	115.22	96.30	83.62	68.56					
50	70.35	58.88	50.00	39.65	118.45	99.00	85.86	70.24					
51	73.19	61.25	51.94	41.08	121.62	101.65	88.04	71.83					
52	76.22	63.79	54.00	42.58	124.79	104.30	90.19	73.35					
53	79.44	66.48	56.18	44.13	127.96	106.95	92.31	74.79					
54	82.85	69.34	58.47	45.72	131.13	109.60	94.40	76.14					
55	86.46	72.36	60.87	47.35	134.30	112.25	96.45	77.39					
56	90.25	75.53	63.37	49.00	137.47	114.90	98.46	78.53					
57	94.24	78.86	65.96	50.65	140.64	117.55	100.42	79.55					
58	98.40	82.35	68.65	52.30	143.81	120.20	102.34	80.42					
59	102.76	86.00	71.42	53.92	146.97	122.84	104.20	81.14					
60	107.29	89.79	74.27	55.49	150.13	125.48	106.00	81.69					

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class B With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	38.29	33.99	29.51	24.28	47.43	42.10	37.11	31.14					
19	37.36	33.16	28.80	23.69	47.43	42.10	37.11	31.14					
20	36.43	32.35	28.08	23.11	47.43	42.10	37.11	31.14					
21	35.50	31.52	27.34	22.47	47.43	42.10	37.07	31.07					
22	34.69	30.80	26.68	21.91	47.43	42.10	37.02	31.00					
23	34.00	30.19	26.13	21.44	47.43	42.10	37.00	30.96					
24	33.43	29.68	25.68	21.05	47.43	42.10	36.98	30.92					
25	32.90	29.21	25.26	20.69	47.32	42.00	36.88	30.82					
26	32.35	28.71	24.83	20.34	47.15	41.85	36.73	30.68					
27	31.97	28.38	24.54	20.09	47.19	41.89	36.78	30.70					
28	31.77	28.20	24.38	19.96	47.47	42.13	36.98	30.87					
29	31.73	28.18	24.36	19.94	47.97	42.57	37.38	31.20					
30	31.87	28.29	24.48	20.04	48.68	43.20	37.94	31.67					
31	32.20	28.58	24.73	20.24	49.61	44.04	38.68	32.30					
32	32.70	29.04	25.13	20.58	50.78	45.07	39.61	33.08					
33	33.38	29.64	25.66	21.02	52.18	46.31	40.71	34.01					
34	34.22	30.38	26.32	21.56	53.77	47.73	41.97	35.08					
35	35.21	31.26	27.09	22.14	55.57	49.32	43.39	36.27					
36	36.32	32.25	27.96	22.79	57.54	51.07	44.96	37.59					
37	37.57	33.36	28.88	23.51	59.71	53.00	46.66	39.03					
38	38.94	34.56	29.84	24.30	62.05	55.07	48.51	40.59					
39	40.41	35.76	30.87	25.14	64.58	57.32	50.49	42.13					
40	41.99	37.01	31.96	26.04	67.27	59.72	52.48	43.75					
41	43.54	38.25	33.03	26.92	70.05	62.04	54.49	45.43					
42	44.99	39.43	34.06	27.75	72.85	64.38	56.55	47.15					
43	46.44	40.62	35.09	28.59	75.76	66.82	58.69	48.92					
44	47.98	41.88	36.17	29.46	78.82	69.39	60.94	50.77					
45	49.61	43.29	37.38	30.42	82.13	72.12	63.33	52.73					
46	51.45	44.90	38.76	31.52	85.75	75.07	65.89	54.82					
47	53.61	46.79	40.37	32.80	89.75	78.26	68.65	57.05					
48	56.17	49.04	42.28	34.30	93.72	81.74	71.65	59.46					
49	59.21	51.70	44.54	36.07	98.05	85.53	74.92	62.05					
50	62.79	54.85	47.20	38.15	102.78	89.69	78.47	64.86					
51	66.87	58.44	50.22	40.48	107.88	94.18	82.29	67.83					
52	71.32	62.35	53.50	42.99	113.29	98.94	86.32	70.93					
53	76.14	66.59	57.04	45.67	119.00	103.97	90.54	74.12					
54	81.32	71.15	60.82	48.49	125.01	109.27	94.96	77.40					
55	86.88	76.03	64.85	51.44	131.33	114.83	99.57	80.74					
56	92.79	81.23	69.10	54.49	137.94	120.66	104.34	84.12					
57	99.06	86.75	73.58	57.63	144.85	126.75	109.29	87.51					
58	105.69	92.58	78.27	60.83	152.06	133.11	114.39	90.88					
59	112.67	98.72	83.16	64.05	159.55	139.72	119.63	94.19					
60	120.00	105.18	88.24	67.27	167.33	146.59	125.01	97.41					

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class B With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	36.00	31.96	27.75	22.83	45.18	40.11	35.35	29.67					
19	35.15	31.21	27.10	22.30	45.18	40.11	35.35	29.67					
20	34.31	30.46	26.45	21.76	45.18	40.11	35.35	29.67					
21	33.46	29.71	25.76	21.18	45.18	40.11	35.31	29.60					
22	32.73	29.06	25.18	20.67	45.18	40.11	35.27	29.54					
23	32.11	28.51	24.68	20.25	45.18	40.11	35.25	29.49					
24	31.60	28.05	24.27	19.90	45.18	40.11	35.23	29.45					
25	31.08	27.59	23.86	19.55	45.06	39.99	35.12	29.34					
26	30.58	27.15	23.48	19.23	44.94	39.89	35.02	29.25					
27	30.26	26.87	23.23	19.02	45.04	39.98	35.09	29.30					
28	30.10	26.72	23.11	18.91	45.34	40.25	35.33	29.49					
29	30.10	26.72	23.11	18.92	45.85	40.70	35.73	29.83					
30	30.25	26.86	23.23	19.02	46.57	41.34	36.30	30.30					
31	30.58	27.15	23.49	19.23	47.50	42.16	37.03	30.92					
32	31.08	27.59	23.88	19.56	48.65	43.18	37.94	31.69					
33	31.74	28.18	24.40	19.99	50.00	44.38	39.01	32.59					
34	32.55	28.90	25.03	20.51	51.54	45.75	40.23	33.62					
35	33.49	29.74	25.77	21.12	53.27	47.28	41.59	34.77					
36	34.56	30.69	26.60	21.81	55.17	48.97	43.10	36.04					
37	35.75	31.74	27.53	22.58	57.25	50.82	44.74	37.43					
38	37.05	32.89	28.54	23.42	59.50	52.82	46.52	38.93					
39	38.45	34.14	29.63	24.31	61.92	54.96	48.42	40.53					
40	39.94	35.46	30.79	25.27	64.51	57.26	50.46	42.24					
41	41.44	36.79	31.94	26.22	67.18	59.63	52.56	44.00					
42	42.88	38.07	33.06	27.14	69.88	62.03	54.68	45.78					
43	44.34	39.37	34.19	28.06	72.69	64.52	56.87	47.60					
44	45.90	40.75	35.38	29.02	75.65	67.15	59.18	49.51					
45	47.62	42.28	36.69	30.08	78.83	69.97	61.66	51.55					
46	49.58	44.01	38.19	31.28	82.30	73.05	64.34	53.75					
47	51.85	46.04	39.92	32.66	86.12	76.44	67.29	56.14					
48	54.52	48.41	41.94	34.26	90.35	80.20	70.55	58.77					
49	57.67	51.20	44.32	36.14	95.07	84.39	74.16	61.67					
50	62.07	55.11	47.65	38.77	100.46	89.18	78.28	64.94					
51	66.59	59.12	51.05	41.42	106.21	94.28	82.64	68.38					
52	71.54	63.51	54.75	44.28	112.36	99.73	87.28	71.98					
53	76.90	68.28	58.75	47.33	118.90	105.54	92.19	75.74					
54	82.69	73.42	63.04	50.56	125.83	111.69	97.36	79.63					
55	88.90	78.93	67.61	53.94	133.16	118.19	102.78	83.64					
56	95.52	84.80	72.44	57.46	140.88	125.04	108.44	87.72					
57	102.55	91.04	77.54	61.08	148.98	132.24	114.34	91.85					
58	109.98	97.65	82.88	64.77	157.47	139.78	120.45	95.99					
59	117.82	104.61	88.46	68.50	166.35	147.66	126.76	100.11					
60	126.06	111.92	94.26	72.24	175.61	155.88	133.27	104.16					

## STANDARD INSURANCE COMPANY

Policy Form B152													
Occupation Class B With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	52.87	44.24	37.72	30.26	66.18	55.32	48.17	39.87					
19	51.62	43.20	36.84	29.55	66.18	55.32	48.17	39.87					
20	50.38	42.16	35.95	28.84	66.18	55.32	48.17	39.87					
21	49.14	41.12	35.02	28.07	66.18	55.32	48.12	39.77					
22	48.04	40.20	34.21	27.38	66.18	55.32	48.07	39.69					
23	47.08	39.40	33.50	26.79	66.18	55.32	48.04	39.63					
24	46.22	38.68	32.87	26.27	66.12	55.27	47.97	39.54					
25	45.49	38.07	32.34	25.83	66.10	55.25	47.93	39.49					
26	44.93	37.60	31.93	25.49	66.26	55.38	48.04	39.56					
27	44.51	37.25	31.63	25.25	66.60	55.67	48.28	39.75					
28	44.25	37.03	31.44	25.09	67.12	56.10	48.66	40.06					
29	44.13	36.94	31.37	25.03	67.83	56.69	49.17	40.48					
30	44.17	36.97	31.40	25.06	68.71	57.43	49.83	41.02					
31	44.39	37.15	31.57	25.20	69.79	58.33	50.63	41.68					
32	44.80	37.50	31.87	25.45	71.09	59.42	51.59	42.48					
33	45.39	37.99	32.30	25.80	72.59	60.67	52.69	43.40					
34	46.14	38.61	32.85	26.24	74.27	62.08	53.94	44.45					
35	47.02	39.35	33.49	26.76	76.13	63.63	55.31	45.59					
36	48.03	40.20	34.22	27.36	78.15	65.32	56.80	46.84					
37	49.14	41.13	35.03	28.01	80.32	67.13	58.40	48.17					
38	50.34	42.13	35.90	28.71	82.61	69.05	60.09	49.58					
39	51.60	43.19	36.81	29.45	85.03	71.07	61.87	51.06					
40	52.91	44.28	37.75	30.21	87.54	73.17	63.71	52.59					
41	54.27	45.42	38.73	30.99	90.23	75.42	65.68	54.22					
42	55.68	46.60	39.74	31.80	93.16	77.86	67.82	55.98					
43	57.17	47.84	40.80	32.64	96.27	80.47	70.09	57.84					
44	58.73	49.15	41.91	33.52	99.53	83.19	72.45	59.76					
45	60.40	50.54	43.09	34.44	102.89	86.00	74.87	61.72					
46	62.17	52.03	44.33	35.40	106.30	88.85	77.33	63.69					
47	64.06	53.61	45.66	36.41	109.73	91.72	79.77	65.63					
48	66.09	55.31	47.07	37.48	113.13	94.56	82.18	67.51					
49	68.27	57.14	48.57	38.61	116.46	97.34	84.52	69.30					
50	71.48	59.82	50.80	40.29	120.34	100.59	87.24	71.37					
51	74.30	62.18	52.73	41.71	123.47	103.20	89.38	72.92					
52	77.32	64.71	54.78	43.19	126.59	105.81	91.49	74.40					
53	80.52	67.39	56.95	44.73	129.70	108.41	93.57	75.80					
54	83.92	70.23	59.22	46.31	132.82	111.01	95.61	77.11					
55	87.50	73.23	61.61	47.92	135.93	113.61	97.62	78.32					
56	91.28	76.39	64.09	49.55	139.04	116.21	99.58	79.42					
57	95.24	79.71	66.67	51.20	142.15	118.81	101.50	80.40					
58	99.40	83.18	69.34	52.83	145.26	121.41	103.37	81.23					
59	104.90	87.79	72.91	55.04	150.03	125.40	106.37	82.83					
60	110.58	92.54	76.54	57.19	154.73	129.32	109.25	84.19					

**STANDARD INSURANCE COMPANY**

Policy Form B152													
Occupation Class B With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	38.70	34.36	29.83	24.54	48.57	43.12	38.00	31.90					
19	37.79	33.55	29.13	23.97	48.57	43.12	38.00	31.90					
20	36.88	32.74	28.43	23.39	48.57	43.12	38.00	31.90					
21	35.97	31.94	27.69	22.77	48.57	43.12	37.96	31.82					
22	35.18	31.24	27.07	22.22	48.57	43.12	37.92	31.76					
23	34.52	30.65	26.53	21.77	48.57	43.12	37.89	31.70					
24	33.97	30.15	26.09	21.39	48.57	43.12	37.87	31.66					
25	33.41	29.66	25.65	21.02	48.44	42.99	37.75	31.54					
26	32.87	29.19	25.24	20.67	48.31	42.88	37.65	31.44					
27	32.53	28.89	24.97	20.45	48.42	42.98	37.72	31.50					
28	32.36	28.72	24.84	20.33	48.74	43.27	37.98	31.70					
29	32.36	28.72	24.84	20.34	49.29	43.75	38.41	32.07					
30	32.52	28.87	24.97	20.45	50.06	44.44	39.02	32.57					
31	32.87	29.19	25.25	20.67	51.06	45.32	39.81	33.24					
32	33.41	29.66	25.67	21.03	52.30	46.42	40.79	34.07					
33	34.12	30.29	26.23	21.44	53.75	47.71	41.94	35.03					
34	34.99	31.07	26.91	21.94	55.41	49.18	43.25	36.14					
35	36.00	31.97	27.70	22.53	57.27	50.83	44.71	37.38					
36	37.15	32.99	28.51	23.20	59.31	52.64	46.33	38.74					
37	38.43	34.09	29.40	23.94	61.54	54.63	48.10	40.12					
38	39.83	35.20	30.38	24.74	63.96	56.78	49.91	41.59					
39	41.33	36.40	31.42	25.60	66.56	58.99	51.78	43.16					
40	42.94	37.67	32.53	26.51	69.35	61.24	53.77	44.83					
41	44.55	38.95	33.64	27.42	72.22	63.57	55.84	46.56					
42	46.08	40.20	34.73	28.30	75.12	65.99	57.97	48.33					
43	47.55	41.49	35.84	29.20	78.14	68.51	60.18	50.16					
44	49.11	42.85	37.01	30.15	81.32	71.16	62.50	52.08					
45	50.81	44.34	38.29	31.17	84.74	73.98	64.96	54.09					
46	52.72	46.02	39.72	32.31	88.30	77.00	67.59	56.23					
47	54.90	47.93	41.35	33.60	92.02	80.26	70.41	58.51					
48	57.42	50.13	43.22	35.07	96.05	83.79	73.46	60.96					
49	60.32	52.68	45.38	36.76	100.42	87.63	76.75	63.58					
50	64.42	56.29	48.44	39.15	105.43	92.03	80.52	66.55					
51	68.52	59.89	51.47	41.49	110.53	96.51	84.33	69.51					
52	72.98	63.81	54.76	44.01	115.91	101.25	88.33	72.59					
53	77.81	68.06	58.30	46.68	121.60	106.25	92.54	75.76					
54	83.00	72.62	62.09	49.50	127.58	111.52	96.92	79.00					
55	88.55	77.50	66.11	52.44	133.85	117.05	101.49	82.31					
56	94.46	82.70	70.36	55.48	140.42	122.84	106.23	85.64					
57	100.72	88.21	74.82	58.61	147.27	128.88	111.13	88.98					
58	107.34	94.03	79.50	61.79	154.42	135.19	116.18	92.30					
59	114.59	100.40	84.57	65.14	162.27	142.09	121.66	95.79					
60	122.19	107.08	89.83	68.47	170.39	149.24	127.26	99.17					

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class 5A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	8.78	7.06	6.41	5.64	10.10	7.93	7.23	6.43	15.28	11.16	10.23	9.05	8.36
19	8.50	6.85	6.20	5.47	10.10	7.93	7.24	6.43	15.28	11.16	10.23	9.06	8.37
20	8.23	6.62	6.00	5.29	10.10	7.93	7.24	6.43	15.29	11.16	10.23	9.06	8.37
21	7.96	6.41	5.79	5.11	10.11	7.94	7.23	6.41	15.29	11.17	10.22	9.04	8.36
22	7.72	6.21	5.61	4.95	10.11	7.94	7.24	6.41	15.30	11.17	10.21	9.02	8.34
23	7.50	6.04	5.46	4.79	10.10	7.94	7.22	6.38	15.30	11.17	10.21	9.02	8.33
24	7.30	5.88	5.31	4.67	10.08	7.90	7.20	6.36	15.31	11.18	10.22	9.01	8.33
25	7.12	5.73	5.17	4.54	10.02	7.86	7.15	6.31	15.31	11.18	10.20	9.00	8.33
26	6.97	5.60	5.06	4.44	9.94	7.80	7.10	6.27	15.36	11.22	10.23	9.02	8.35
27	6.86	5.51	4.98	4.36	9.94	7.79	7.10	6.26	15.47	11.30	10.31	9.09	8.42
28	6.78	5.46	4.92	4.32	9.98	7.83	7.13	6.28	15.66	11.45	10.45	9.20	8.51
29	6.76	5.44	4.91	4.30	10.07	7.91	7.19	6.35	15.93	11.63	10.62	9.36	8.66
30	6.77	5.45	4.92	4.31	10.23	8.03	7.30	6.44	16.27	11.87	10.84	9.56	8.84
31	6.84	5.50	4.97	4.35	10.45	8.20	7.46	6.58	16.70	12.19	11.14	9.81	9.08
32	6.96	5.60	5.05	4.44	10.73	8.41	7.66	6.76	17.24	12.59	11.51	10.14	9.36
33	7.13	5.73	5.18	4.55	11.07	8.69	7.91	6.98	17.88	13.06	11.94	10.53	9.70
34	7.33	5.90	5.33	4.68	11.48	9.00	8.21	7.24	18.60	13.58	12.43	10.95	10.07
35	7.57	6.10	5.50	4.81	11.92	9.36	8.54	7.53	19.39	14.15	12.95	11.42	10.48
36	7.85	6.28	5.67	4.95	12.41	9.74	8.86	7.80	20.20	14.76	13.52	11.93	10.90
37	8.14	6.48	5.85	5.12	12.94	10.10	9.19	8.09	21.07	15.39	14.09	12.44	11.32
38	8.41	6.70	6.05	5.30	13.48	10.48	9.54	8.41	21.94	16.02	14.68	12.96	11.74
39	8.71	6.94	6.27	5.49	14.01	10.90	9.93	8.75	22.81	16.64	15.26	13.48	12.15
40	9.02	7.19	6.50	5.69	14.59	11.35	10.34	9.11	23.65	17.26	15.84	13.98	12.54
41	9.33	7.43	6.71	5.88	15.17	11.80	10.75	9.48	24.45	17.85	16.38	14.48	12.89
42	9.60	7.65	6.91	6.05	15.74	12.25	11.16	9.84	25.28	18.46	16.93	14.94	13.22
43	9.87	7.86	7.10	6.22	16.30	12.71	11.58	10.20	26.10	19.06	17.48	15.44	13.55
44	10.13	8.09	7.31	6.39	16.85	13.20	12.03	10.59	26.94	19.68	18.04	15.93	13.87
45	10.41	8.35	7.54	6.59	17.45	13.71	12.50	11.01	27.82	20.30	18.62	16.42	14.19
46	10.75	8.65	7.82	6.83	18.14	14.23	12.99	11.47	28.72	20.97	19.22	16.94	14.50
47	11.19	9.01	8.15	7.12	18.93	14.86	13.55	11.94	29.67	21.67	19.85	17.47	14.82
48	11.75	9.46	8.56	7.48	19.86	15.59	14.19	12.50	30.70	22.42	20.51	18.04	15.15
49	12.47	10.03	9.06	7.91	20.95	16.46	14.98	13.16	31.80	23.21	21.22	18.63	15.48
50	13.36	10.75	9.70	8.44	22.27	17.47	15.90	13.92	32.98	24.07	21.99	19.24	15.83
51	14.42	11.60	10.45	9.05	23.76	18.65	16.93	14.79	34.23	24.99	22.79	19.90	16.19
52	15.60	12.55	11.27	9.72	25.39	19.93	18.07	15.74	35.55	25.95	23.64	20.58	16.56
53	16.90	13.58	12.16	10.44	27.18	21.34	19.31	16.74	36.94	26.98	24.51	21.25	16.94
54	18.34	14.70	13.13	11.23	29.16	22.88	20.66	17.79	38.40	28.04	25.44	21.94	17.31
55	19.91	15.92	14.19	12.07	31.32	24.55	22.07	18.91	39.97	29.18	26.42	22.67	17.69
56	21.62	17.26	15.34	12.97	33.69	26.34	23.61	20.11	41.63	30.39	27.42	23.41	18.08
57	23.47	18.70	16.57	13.92	36.31	28.31	25.30	21.40	43.43	31.71	28.52	24.17	18.50
58	25.42	20.26	17.89	14.91	39.17	30.46	27.14	22.77	45.40	33.05	29.57	24.83	18.84
59	27.42	21.85	19.23	15.88	42.10	32.75	29.07	24.17	47.55	34.41	30.68	25.53	19.23
60	29.56	23.56	20.65	16.88	45.45	35.36	31.25	25.72	49.96	35.98	31.95	26.31	19.70
61	28.60	22.80	19.98	16.34	41.44	32.24	28.50	23.45	45.44	32.74	29.07	23.94	17.93
62	27.65	22.05	19.32	15.80	37.42	29.12	25.74	21.19	40.93	29.50	26.20	21.57	16.15
63	26.69	21.29	18.66	15.26	33.41	26.01	22.99	18.92	36.42	26.26	23.32	19.20	14.38
64	25.73	20.53	17.99	14.72	29.40	22.89	20.24	16.66	31.91	23.01	20.44	16.83	12.61
65	24.78	19.77	17.33	14.18	25.38	19.77	17.48	14.39	27.39	19.77	17.56	14.46	10.83
66	22.05	17.60	15.43	12.62	22.60	17.60	15.56	12.81	24.39	17.60	15.63	12.87	9.64
67	22.05	17.60	15.43	12.62	22.60	17.60	15.56	12.81	24.39	17.60	15.63	12.87	9.64
68	22.05	17.60	15.43	12.62	22.60	17.60	15.56	12.81	24.39	17.60	15.63	12.87	9.64
69	22.05	17.60	15.43	12.62	22.60	17.60	15.56	12.81	24.39	17.60	15.63	12.87	9.64
70	22.05	17.60	15.43	12.62	22.60	17.60	15.56	12.81	24.39	17.60	15.63	12.87	9.64
71	22.05	17.60	15.43	12.62	22.60	17.60	15.56	12.81	24.39	17.60	15.63	12.87	9.64
72	22.05	17.60	15.43	12.62	22.60	17.60	15.56	12.81	24.39	17.60	15.63	12.87	9.64
73	22.05	17.60	15.43	12.62	22.60	17.60	15.56	12.81	24.39	17.60	15.63	12.87	9.64
74	22.05	17.60	15.43	12.62	22.60	17.60	15.56	12.81	24.39	17.60	15.63	12.87	9.64
75	22.29	17.78	15.59	12.75	22.83	17.78	15.72	12.95	24.64	17.78	15.80	13.01	9.74
76	23.32	18.61	16.31	13.34	23.89	18.61	16.45	13.54	25.78	18.61	16.53	13.61	10.19
77	24.36	19.44	17.04	13.94	24.96	19.44	17.19	14.15	26.93	19.44	17.27	14.22	10.65
78	25.42	20.28	17.78	14.54	26.04	20.28	17.93	14.77	28.10	20.28	18.02	14.84	11.11
79	26.49	21.14	18.53	15.16	27.14	21.14	18.69	15.39	29.29	21.14	18.78	15.46	11.58
80 +	27.58	22.01	19.29	15.78	28.26	22.01	19.46	16.02	30.49	22.01	19.55	16.10	12.06



**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class 5A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	8.91	7.17	6.49	5.73	10.42	8.17	7.46	6.61	15.94	11.63	10.66	9.46	8.73
19	8.64	6.96	6.30	5.56	10.42	8.17	7.47	6.62	15.94	11.64	10.67	9.46	8.74
20	8.37	6.74	6.11	5.39	10.42	8.17	7.47	6.62	15.94	11.64	10.67	9.46	8.74
21	8.11	6.53	5.90	5.19	10.43	8.17	7.46	6.60	15.95	11.64	10.66	9.44	8.72
22	7.87	6.33	5.72	5.03	10.43	8.18	7.45	6.60	15.95	11.64	10.66	9.42	8.71
23	7.65	6.16	5.57	4.89	10.42	8.18	7.45	6.58	15.95	11.64	10.64	9.41	8.70
24	7.46	6.00	5.42	4.76	10.37	8.16	7.42	6.55	15.96	11.65	10.65	9.38	8.69
25	7.27	5.85	5.28	4.63	10.31	8.09	7.35	6.49	15.96	11.65	10.63	9.38	8.68
26	7.12	5.73	5.17	4.54	10.24	8.04	7.32	6.45	16.03	11.70	10.69	9.43	8.71
27	7.01	5.64	5.10	4.46	10.24	8.04	7.32	6.46	16.18	11.80	10.78	9.50	8.79
28	6.94	5.59	5.04	4.43	10.29	8.08	7.35	6.48	16.39	11.96	10.93	9.62	8.91
29	6.92	5.57	5.03	4.41	10.40	8.17	7.43	6.56	16.68	12.19	11.12	9.80	9.07
30	6.94	5.59	5.04	4.43	10.58	8.30	7.55	6.65	17.05	12.45	11.37	10.02	9.26
31	7.02	5.64	5.10	4.47	10.80	8.46	7.72	6.79	17.50	12.78	11.68	10.29	9.51
32	7.14	5.75	5.19	4.56	11.08	8.71	7.92	6.99	18.08	13.20	12.07	10.63	9.81
33	7.31	5.89	5.32	4.67	11.45	8.98	8.17	7.21	18.74	13.69	12.51	11.04	10.16
34	7.53	6.06	5.47	4.79	11.85	9.32	8.48	7.49	19.49	14.23	13.03	11.48	10.55
35	7.78	6.24	5.63	4.92	12.33	9.67	8.81	7.75	20.30	14.83	13.57	11.97	10.98
36	8.06	6.43	5.80	5.07	12.82	10.01	9.11	8.02	21.16	15.45	14.15	12.50	11.40
37	8.32	6.63	5.98	5.23	13.34	10.37	9.44	8.32	22.05	16.10	14.74	13.01	11.85
38	8.60	6.85	6.19	5.41	13.84	10.77	9.80	8.64	22.95	16.76	15.36	13.56	12.28
39	8.90	7.09	6.40	5.61	14.38	11.19	10.19	8.98	23.85	17.41	15.97	14.10	12.70
40	9.22	7.35	6.63	5.81	14.96	11.64	10.60	9.35	24.73	18.06	16.56	14.62	13.11
41	9.52	7.59	6.86	6.00	15.54	12.09	11.02	9.71	25.60	18.70	17.14	15.15	13.48
42	9.81	7.82	7.07	6.19	16.13	12.55	11.44	10.08	26.47	19.33	17.73	15.67	13.85
43	10.10	8.05	7.27	6.37	16.73	13.02	11.86	10.45	27.36	19.97	18.32	16.18	14.21
44	10.41	8.30	7.50	6.56	17.34	13.51	12.31	10.85	28.26	20.63	18.92	16.72	14.55
45	10.73	8.58	7.74	6.77	17.95	14.05	12.80	11.27	29.19	21.32	19.54	17.24	14.89
46	11.08	8.90	8.03	7.02	18.63	14.63	13.34	11.73	30.16	22.01	20.19	17.79	15.22
47	11.52	9.28	8.37	7.30	19.42	15.24	13.90	12.24	31.16	22.74	20.84	18.34	15.55
48	12.07	9.72	8.78	7.65	20.33	15.96	14.54	12.80	32.20	23.52	21.52	18.93	15.89
49	12.74	10.26	9.26	8.05	21.40	16.80	15.29	13.44	33.32	24.32	22.24	19.51	16.22
50	13.57	10.92	9.84	8.54	22.66	17.78	16.17	14.17	34.48	25.18	23.00	20.13	16.57
51	14.53	11.69	10.50	9.09	24.08	18.90	17.17	14.99	35.72	26.07	23.79	20.77	16.89
52	15.60	12.52	11.23	9.69	25.63	20.11	18.24	15.85	36.99	27.00	24.59	21.40	17.23
53	16.77	13.43	12.03	10.33	27.33	21.45	19.39	16.77	38.32	27.98	25.43	22.04	17.56
54	18.05	14.43	12.89	11.02	29.19	22.87	20.60	17.74	39.70	28.99	26.29	22.69	17.89
55	19.45	15.51	13.82	11.76	31.20	24.38	21.91	18.77	41.16	30.06	27.18	23.34	18.21
56	20.94	16.69	14.83	12.54	33.38	26.02	23.33	19.86	42.68	31.16	28.11	24.00	18.54
57	22.53	17.95	15.91	13.36	35.74	27.80	24.85	21.01	44.29	32.34	29.10	24.65	18.87
58	24.23	19.31	17.05	14.21	38.21	29.72	26.48	22.22	46.01	33.51	29.99	25.17	19.11
59	26.04	20.75	18.26	15.08	40.90	31.82	28.24	23.48	47.85	34.65	30.89	25.70	19.36
60	27.96	22.29	19.53	15.96	43.86	34.12	30.16	24.82	49.83	35.90	31.87	26.24	19.66
61	27.58	21.98	19.26	15.75	40.42	31.45	27.80	22.88	45.62	32.87	29.19	24.03	18.00
62	27.19	21.68	19.00	15.53	36.98	28.78	25.44	20.94	41.41	29.84	26.50	21.82	16.34
63	26.80	21.38	18.73	15.32	33.54	26.11	23.08	19.00	37.20	26.82	23.82	19.61	14.69
64	26.41	21.07	18.47	15.10	30.10	23.44	20.72	17.06	32.99	23.79	21.13	17.40	13.03
65	26.02	20.77	18.20	14.89	26.66	20.77	18.36	15.12	28.77	20.77	18.45	15.19	11.38
66	22.08	17.62	15.44	12.63	22.62	17.62	15.58	12.83	24.41	17.62	15.65	12.89	9.65
67	22.08	17.62	15.44	12.63	22.62	17.62	15.58	12.83	24.41	17.62	15.65	12.89	9.65
68	22.08	17.62	15.44	12.63	22.62	17.62	15.58	12.83	24.41	17.62	15.65	12.89	9.65
69	22.08	17.62	15.44	12.63	22.62	17.62	15.58	12.83	24.41	17.62	15.65	12.89	9.65
70	22.08	17.62	15.44	12.63	22.62	17.62	15.58	12.83	24.41	17.62	15.65	12.89	9.65
71	22.08	17.62	15.44	12.63	22.62	17.62	15.58	12.83	24.41	17.62	15.65	12.89	9.65
72	22.08	17.62	15.44	12.63	22.62	17.62	15.58	12.83	24.41	17.62	15.65	12.89	9.65
73	22.08	17.62	15.44	12.63	22.62	17.62	15.58	12.83	24.41	17.62	15.65	12.89	9.65
74	22.08	17.62	15.44	12.63	22.62	17.62	15.58	12.83	24.41	17.62	15.65	12.89	9.65
75	22.29	17.78	15.59	12.75	22.83	17.78	15.72	12.95	24.64	17.78	15.80	13.01	9.74
76	23.32	18.61	16.31	13.34	23.89	18.61	16.45	13.54	25.78	18.61	16.53	13.61	10.19
77	24.36	19.44	17.04	13.94	24.96	19.44	17.19	14.15	26.93	19.44	17.27	14.22	10.65
78	25.42	20.28	17.78	14.54	26.04	20.28	17.93	14.77	28.10	20.28	18.02	14.84	11.11
79	26.49	21.14	18.53	15.16	27.14	21.14	18.69	15.39	29.29	21.14	18.78	15.46	11.58
80 +	27.58	22.01	19.29	15.78	28.26	22.01	19.46	16.02	30.49	22.01	19.55	16.10	12.06

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class 4A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	11.34	9.13	8.27	7.29	13.04	10.24	9.35	8.28	19.71	14.40	13.21	11.69	10.81
19	10.99	8.84	8.01	7.06	13.04	10.24	9.35	8.29	19.71	14.40	13.21	11.70	10.81
20	10.63	8.56	7.75	6.84	13.05	10.25	9.35	8.29	19.72	14.40	13.22	11.70	10.82
21	10.28	8.27	7.48	6.59	13.05	10.25	9.34	8.28	19.73	14.41	13.20	11.67	10.80
22	9.97	8.02	7.26	6.37	13.06	10.25	9.34	8.27	19.73	14.41	13.19	11.65	10.78
23	9.70	7.80	7.05	6.19	13.05	10.24	9.33	8.24	19.74	14.42	13.19	11.64	10.76
24	9.43	7.59	6.85	6.02	13.01	10.20	9.30	8.20	19.75	14.42	13.18	11.63	10.76
25	9.19	7.40	6.68	5.86	12.93	10.15	9.23	8.15	19.76	14.43	13.19	11.62	10.75
26	9.02	7.26	6.55	5.74	12.88	10.10	9.18	8.11	19.86	14.50	13.25	11.68	10.81
27	8.89	7.16	6.46	5.67	12.89	10.11	9.21	8.10	20.07	14.65	13.38	11.79	10.92
28	8.83	7.11	6.41	5.62	12.98	10.19	9.27	8.17	20.38	14.88	13.58	11.96	11.08
29	8.83	7.10	6.41	5.62	13.15	10.33	9.39	8.28	20.78	15.17	13.86	12.21	11.30
30	8.87	7.14	6.44	5.65	13.39	10.51	9.57	8.44	21.30	15.54	14.21	12.51	11.57
31	8.99	7.23	6.53	5.73	13.72	10.77	9.80	8.65	21.94	16.01	14.64	12.90	11.92
32	9.17	7.39	6.67	5.85	14.14	11.09	10.10	8.92	22.73	16.59	15.17	13.37	12.34
33	9.43	7.59	6.86	6.01	14.65	11.50	10.47	9.24	23.66	17.28	15.81	13.93	12.83
34	9.74	7.84	7.08	6.21	15.24	11.96	10.91	9.62	24.70	18.03	16.49	14.56	13.38
35	10.09	8.12	7.34	6.45	15.89	12.47	11.38	10.04	25.83	18.87	17.27	15.24	13.96
36	10.49	8.44	7.63	6.68	16.60	13.02	11.88	10.50	27.02	19.73	18.06	15.94	14.56
37	10.91	8.77	7.91	6.92	17.35	13.61	12.42	10.95	28.25	20.62	18.89	16.68	15.18
38	11.37	9.09	8.21	7.18	18.15	14.22	12.95	11.41	29.50	21.54	19.75	17.43	15.79
39	11.84	9.44	8.52	7.46	18.98	14.82	13.50	11.90	30.75	22.45	20.58	18.18	16.38
40	12.30	9.80	8.85	7.75	19.84	15.47	14.09	12.42	31.98	23.34	21.41	18.92	16.95
41	12.74	10.15	9.17	8.03	20.67	16.12	14.69	12.94	33.18	24.22	22.23	19.63	17.48
42	13.13	10.47	9.46	8.28	21.46	16.77	15.28	13.47	34.39	25.09	23.03	20.32	17.99
43	13.48	10.79	9.75	8.53	22.24	17.45	15.90	14.01	35.61	26.00	23.84	21.06	18.49
44	13.85	11.13	10.05	8.79	23.05	18.10	16.53	14.57	36.86	26.92	24.67	21.79	18.98
45	14.27	11.48	10.40	9.09	23.95	18.79	17.16	15.15	38.15	27.85	25.53	22.53	19.46
46	14.78	11.89	10.77	9.44	24.94	19.58	17.86	15.76	39.49	28.83	26.42	23.28	19.93
47	15.42	12.41	11.23	9.84	26.08	20.47	18.67	16.45	40.89	29.86	27.34	24.07	20.41
48	16.22	13.05	11.80	10.33	27.41	21.52	19.60	17.24	42.36	30.93	28.31	24.89	20.89
49	17.23	13.87	12.52	10.94	28.96	22.74	20.71	18.19	43.94	32.08	29.33	25.73	21.40
50	18.48	14.87	13.42	11.70	30.79	24.17	21.98	19.26	45.61	33.30	30.42	26.63	21.91
51	19.95	16.05	14.47	12.55	32.87	25.80	23.44	20.49	47.38	34.59	31.55	27.54	22.42
52	21.59	17.37	15.63	13.48	35.15	27.59	25.02	21.79	49.20	35.93	32.72	28.48	22.93
53	23.39	18.82	16.86	14.49	37.65	29.54	26.74	23.20	51.15	37.34	33.93	29.42	23.44
54	25.38	20.39	18.21	15.57	40.37	31.68	28.60	24.67	53.17	38.82	35.22	30.39	23.95
55	27.55	22.07	19.67	16.74	43.33	34.03	30.60	26.21	55.33	40.40	36.54	31.37	24.49
56	29.91	23.91	21.25	17.97	46.62	36.49	32.71	27.86	57.60	42.05	37.95	32.40	25.02
57	32.47	25.90	22.94	19.27	50.20	39.19	35.02	29.62	60.06	43.84	39.45	33.44	25.59
58	35.17	28.03	24.75	20.63	54.17	42.14	37.54	31.50	62.73	45.71	40.91	34.34	26.07
59	37.90	30.20	26.57	21.95	58.19	45.26	40.17	33.40	65.66	47.56	42.41	35.28	26.58
60	40.81	32.53	28.51	23.30	62.75	48.82	43.15	35.51	68.98	49.68	44.12	36.32	27.20
61	38.85	30.97	27.14	22.19	56.55	44.00	38.89	32.01	62.03	44.69	39.68	32.67	24.47
62	36.88	29.41	25.77	21.07	50.34	39.18	34.63	28.50	55.08	39.70	35.25	29.03	21.74
63	34.91	27.84	24.40	19.95	44.14	34.36	30.37	25.00	48.14	34.70	30.82	25.38	19.01
64	32.94	26.28	23.03	18.84	37.93	29.54	26.11	21.49	41.19	29.71	26.39	21.73	16.27
65	30.97	24.72	21.67	17.72	31.73	24.72	21.85	17.99	34.24	24.72	21.95	18.08	13.54
66	27.57	22.00	19.28	15.77	28.24	22.00	19.45	16.01	30.48	22.00	19.54	16.09	12.05
67	27.57	22.00	19.28	15.77	28.24	22.00	19.45	16.01	30.48	22.00	19.54	16.09	12.05
68	27.57	22.00	19.28	15.77	28.24	22.00	19.45	16.01	30.48	22.00	19.54	16.09	12.05
69	27.57	22.00	19.28	15.77	28.24	22.00	19.45	16.01	30.48	22.00	19.54	16.09	12.05
70	27.57	22.00	19.28	15.77	28.24	22.00	19.45	16.01	30.48	22.00	19.54	16.09	12.05
71	27.57	22.00	19.28	15.77	28.24	22.00	19.45	16.01	30.48	22.00	19.54	16.09	12.05
72	27.57	22.00	19.28	15.77	28.24	22.00	19.45	16.01	30.48	22.00	19.54	16.09	12.05
73	27.57	22.00	19.28	15.77	28.24	22.00	19.45	16.01	30.48	22.00	19.54	16.09	12.05
74	27.57	22.00	19.28	15.77	28.24	22.00	19.45	16.01	30.48	22.00	19.54	16.09	12.05
75	27.86	22.23	19.49	15.94	28.54	22.23	19.66	16.18	30.80	22.23	19.75	16.26	12.18
76	29.14	23.26	20.39	16.68	29.86	23.26	20.56	16.93	32.22	23.26	20.66	17.01	12.74
77	30.45	24.30	21.30	17.42	31.20	24.30	21.48	17.69	33.67	24.30	21.58	17.78	13.31
78	31.77	25.36	22.23	18.18	32.55	25.36	22.42	18.46	35.13	25.36	22.52	18.55	13.89
79	33.11	26.43	23.16	18.95	33.93	26.43	23.36	19.24	36.61	26.43	23.47	19.33	14.48
80 +	34.48	27.51	24.12	19.72	35.32	27.51	24.32	20.03	38.12	27.51	24.44	20.13	15.07

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class 4A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	11.48	9.25	8.37	7.39	13.43	10.54	9.63	8.53	20.52	14.99	13.74	12.17	11.25
19	11.14	8.97	8.12	7.16	13.43	10.55	9.63	8.53	20.53	14.99	13.74	12.18	11.25
20	10.78	8.69	7.87	6.93	13.43	10.55	9.63	8.53	20.53	15.00	13.75	12.18	11.25
21	10.44	8.41	7.60	6.70	13.44	10.55	9.62	8.51	20.54	15.00	13.74	12.16	11.23
22	10.14	8.16	7.37	6.48	13.44	10.55	9.61	8.50	20.54	15.00	13.74	12.14	11.22
23	9.87	7.94	7.17	6.31	13.43	10.53	9.59	8.48	20.54	15.01	13.73	12.11	11.20
24	9.61	7.73	6.99	6.13	13.37	10.50	9.56	8.43	20.55	15.01	13.72	12.10	11.19
25	9.37	7.55	6.82	5.98	13.30	10.44	9.49	8.37	20.58	15.04	13.73	12.10	11.20
26	9.20	7.41	6.69	5.86	13.25	10.39	9.46	8.35	20.72	15.13	13.82	12.18	11.26
27	9.08	7.31	6.60	5.78	13.27	10.42	9.48	8.35	20.96	15.31	13.97	12.32	11.39
28	9.03	7.27	6.56	5.75	13.38	10.50	9.56	8.43	21.29	15.55	14.21	12.51	11.59
29	9.03	7.27	6.56	5.75	13.56	10.65	9.68	8.53	21.74	15.88	14.50	12.78	11.81
30	9.08	7.31	6.60	5.78	13.83	10.85	9.87	8.71	22.29	16.27	14.86	13.10	12.10
31	9.20	7.41	6.69	5.87	14.15	11.12	10.12	8.92	22.98	16.77	15.33	13.51	12.48
32	9.41	7.57	6.84	6.00	14.61	11.46	10.44	9.20	23.81	17.38	15.88	14.00	12.93
33	9.66	7.78	7.03	6.17	15.12	11.87	10.81	9.53	24.77	18.08	16.54	14.57	13.42
34	9.99	8.03	7.27	6.37	15.73	12.35	11.24	9.93	25.85	18.87	17.26	15.23	13.99
35	10.35	8.33	7.54	6.61	16.39	12.87	11.74	10.36	27.02	19.73	18.06	15.93	14.60
36	10.76	8.65	7.81	6.83	17.13	13.44	12.26	10.80	28.25	20.63	18.89	16.67	15.23
37	11.19	8.96	8.08	7.07	17.90	14.01	12.76	11.23	29.53	21.55	19.75	17.43	15.86
38	11.65	9.28	8.38	7.33	18.72	14.58	13.28	11.70	30.83	22.51	20.63	18.20	16.51
39	12.08	9.63	8.69	7.61	19.53	15.19	13.84	12.19	32.12	23.46	21.50	19.00	17.13
40	12.54	10.00	9.03	7.90	20.36	15.84	14.43	12.72	33.41	24.39	22.36	19.76	17.71
41	12.99	10.36	9.35	8.19	21.21	16.50	15.03	13.25	34.68	25.31	23.22	20.50	18.28
42	13.42	10.70	9.66	8.46	22.06	17.16	15.64	13.78	35.96	26.25	24.08	21.26	18.80
43	13.85	11.04	9.97	8.73	22.85	17.85	16.26	14.33	37.26	27.21	24.96	22.04	19.35
44	14.24	11.40	10.30	9.01	23.70	18.57	16.92	14.90	38.60	28.19	25.85	22.82	19.88
45	14.70	11.81	10.66	9.32	24.59	19.30	17.62	15.52	39.98	29.20	26.77	23.61	20.39
46	15.22	12.24	11.08	9.68	25.58	20.08	18.33	16.17	41.39	30.22	27.70	24.42	20.90
47	15.86	12.76	11.55	10.09	26.72	20.97	19.12	16.85	42.86	31.29	28.66	25.23	21.41
48	16.64	13.38	12.10	10.58	28.01	21.99	20.04	17.64	44.39	32.42	29.67	26.09	21.90
49	17.59	14.16	12.79	11.16	29.54	23.19	21.11	18.55	45.99	33.58	30.71	26.95	22.39
50	18.75	15.09	13.62	11.84	31.32	24.57	22.35	19.59	47.67	34.81	31.79	27.83	22.90
51	20.10	16.18	14.57	12.61	33.30	26.14	23.74	20.75	49.41	36.07	32.90	28.72	23.38
52	21.59	17.37	15.59	13.44	35.50	27.85	25.26	22.00	51.20	37.39	34.05	29.63	23.86
53	23.22	18.65	16.69	14.34	37.86	29.72	26.89	23.28	53.08	38.76	35.23	30.54	24.33
54	25.02	20.03	17.89	15.31	40.43	31.73	28.60	24.63	55.02	40.18	36.43	31.45	24.78
55	26.96	21.54	19.19	16.33	43.23	33.84	30.42	26.06	57.05	41.64	37.69	32.36	25.25
56	29.06	23.16	20.58	17.41	46.25	36.12	32.38	27.57	59.16	43.19	38.98	33.27	25.70
57	31.27	24.91	22.08	18.55	49.55	38.58	34.48	29.16	61.40	44.83	40.31	34.18	26.16
58	33.61	26.79	23.65	19.71	53.01	41.24	36.73	30.82	63.76	46.49	41.60	34.93	26.51
59	36.11	28.78	25.32	20.91	56.72	44.12	39.16	32.56	66.29	48.05	42.84	35.64	26.85
60	38.76	30.89	27.07	22.13	60.79	47.29	41.80	34.40	69.07	49.75	44.18	36.37	27.24
61	37.51	29.91	26.21	21.42	55.29	43.02	38.03	31.30	62.45	44.99	39.95	32.90	24.64
62	36.27	28.92	25.34	20.72	49.80	38.76	34.26	28.20	55.83	40.23	35.73	29.42	22.03
63	35.02	27.93	24.48	20.02	44.31	34.49	30.49	25.10	49.21	35.48	31.51	25.94	19.43
64	33.78	26.95	23.62	19.31	38.82	30.23	26.72	22.00	42.59	30.72	27.28	22.47	16.83
65	32.53	25.96	22.76	18.61	33.33	25.96	22.95	18.90	35.97	25.96	23.06	18.99	14.22
66	27.60	22.02	19.31	15.79	28.27	22.02	19.47	16.03	30.51	22.02	19.56	16.11	12.07
67	27.60	22.02	19.31	15.79	28.27	22.02	19.47	16.03	30.51	22.02	19.56	16.11	12.07
68	27.60	22.02	19.31	15.79	28.27	22.02	19.47	16.03	30.51	22.02	19.56	16.11	12.07
69	27.60	22.02	19.31	15.79	28.27	22.02	19.47	16.03	30.51	22.02	19.56	16.11	12.07
70	27.60	22.02	19.31	15.79	28.27	22.02	19.47	16.03	30.51	22.02	19.56	16.11	12.07
71	27.60	22.02	19.31	15.79	28.27	22.02	19.47	16.03	30.51	22.02	19.56	16.11	12.07
72	27.60	22.02	19.31	15.79	28.27	22.02	19.47	16.03	30.51	22.02	19.56	16.11	12.07
73	27.60	22.02	19.31	15.79	28.27	22.02	19.47	16.03	30.51	22.02	19.56	16.11	12.07
74	27.60	22.02	19.31	15.79	28.27	22.02	19.47	16.03	30.51	22.02	19.56	16.11	12.07
75	27.86	22.23	19.49	15.94	28.54	22.23	19.66	16.18	30.80	22.23	19.75	16.26	12.18
76	29.14	23.26	20.39	16.68	29.86	23.26	20.56	16.93	32.22	23.26	20.66	17.01	12.74
77	30.45	24.30	21.30	17.42	31.20	24.30	21.48	17.69	33.67	24.30	21.58	17.78	13.31
78	31.77	25.36	22.23	18.18	32.55	25.36	22.42	18.46	35.13	25.36	22.52	18.55	13.89
79	33.11	26.43	23.16	18.95	33.93	26.43	23.36	19.24	36.61	26.43	23.47	19.33	14.48
80 +	34.48	27.51	24.12	19.72	35.32	27.51	24.32	20.03	38.12	27.51	24.44	20.13	15.07

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class 4P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	9.63	7.75	7.02	6.19	11.07	8.69	7.94	7.04	16.75	12.22	11.22	9.93	9.18
19	9.45	7.60	6.89	6.07	11.22	8.81	8.05	7.13	16.97	12.39	11.36	10.06	9.30
20	9.27	7.45	6.75	5.96	11.37	8.92	8.15	7.22	17.20	12.56	11.52	10.21	9.42
21	9.07	7.30	6.60	5.82	11.52	9.04	8.24	7.30	17.42	12.73	11.65	10.31	9.53
22	8.95	7.21	6.51	5.73	11.74	9.20	8.39	7.42	17.76	12.95	11.87	10.48	9.68
23	8.91	7.17	6.48	5.70	12.01	9.43	8.59	7.59	18.16	13.26	12.12	10.71	9.90
24	8.92	7.18	6.48	5.70	12.30	9.66	8.78	7.76	18.69	13.65	12.47	11.01	10.17
25	8.99	7.22	6.53	5.73	12.64	9.92	9.02	7.95	19.31	14.10	12.88	11.36	10.51
26	9.14	7.35	6.63	5.82	13.04	10.23	9.31	8.22	20.14	14.70	13.42	11.82	10.94
27	9.34	7.51	6.78	5.94	13.54	10.63	9.66	8.52	21.07	15.38	14.06	12.38	11.46
28	9.57	7.70	6.96	6.10	14.07	11.06	10.05	8.86	22.10	16.13	14.72	12.97	12.01
29	9.84	7.91	7.14	6.27	14.66	11.51	10.48	9.23	23.17	16.92	15.45	13.62	12.60
30	10.13	8.15	7.35	6.45	15.29	12.00	10.92	9.64	24.32	17.76	16.23	14.29	13.23
31	10.46	8.42	7.60	6.67	15.98	12.54	11.42	10.07	25.54	18.64	17.05	15.02	13.88
32	10.85	8.73	7.88	6.91	16.73	13.13	11.95	10.54	26.88	19.62	17.94	15.81	14.59
33	11.28	9.07	8.19	7.19	17.52	13.74	12.53	11.05	28.29	20.65	18.90	16.66	15.35
34	11.73	9.44	8.54	7.49	18.36	14.41	13.13	11.58	29.77	21.74	19.89	17.55	16.13
35	12.22	9.84	8.90	7.82	19.26	15.11	13.77	12.16	31.30	22.84	20.93	18.46	16.92
36	12.75	10.26	9.29	8.16	20.18	15.85	14.45	12.76	32.85	23.98	21.96	19.38	17.71
37	13.30	10.70	9.69	8.51	21.14	16.59	15.13	13.37	34.41	25.12	23.01	20.32	18.49
38	13.86	11.15	10.09	8.88	22.13	17.37	15.86	14.01	35.96	26.26	24.06	21.25	19.25
39	14.43	11.61	10.51	9.21	23.15	18.16	16.59	14.65	37.49	27.36	25.09	22.16	19.97
40	15.01	12.07	10.92	9.56	24.18	18.97	17.33	15.32	38.96	28.45	26.08	23.04	20.66
41	15.52	12.49	11.29	9.88	25.16	19.74	18.04	15.94	40.38	29.49	27.04	23.89	21.27
42	15.94	12.84	11.62	10.17	26.07	20.45	18.68	16.52	41.77	30.50	27.97	24.71	21.85
43	16.33	13.14	11.91	10.44	26.94	21.14	19.31	17.07	43.13	31.49	28.88	25.51	22.40
44	16.72	13.45	12.19	10.71	27.84	21.86	19.96	17.63	44.50	32.49	29.78	26.29	22.92
45	17.16	13.81	12.51	10.99	28.80	22.60	20.64	18.23	45.88	33.51	30.73	27.11	23.40
46	17.71	14.24	12.90	11.32	29.88	23.44	21.39	18.88	47.30	34.53	31.65	27.90	23.88
47	18.39	14.80	13.39	11.74	31.11	24.42	22.28	19.63	48.77	35.61	32.62	28.72	24.35
48	19.27	15.51	14.03	12.28	32.55	25.55	23.29	20.50	50.34	36.75	33.63	29.57	24.82
49	20.38	16.40	14.82	12.94	34.27	26.90	24.49	21.51	51.99	37.95	34.71	30.46	25.30
50	21.78	17.52	15.81	13.78	36.29	28.49	25.91	22.70	53.76	39.25	35.85	31.39	25.82
51	23.42	18.84	16.99	14.76	38.60	30.28	27.52	24.05	55.63	40.60	37.03	32.33	26.31
52	25.25	20.32	18.28	15.83	41.11	32.26	29.26	25.49	57.56	42.03	38.27	33.30	26.81
53	27.26	21.94	19.70	16.97	43.86	34.42	31.16	27.04	59.60	43.52	39.54	34.28	27.31
54	29.47	23.70	21.24	18.17	46.85	36.78	33.21	28.70	61.72	45.06	40.88	35.27	27.81
55	31.86	25.64	22.85	19.45	50.13	39.33	35.44	30.45	63.97	46.70	42.25	36.29	28.30
56	34.45	27.67	24.59	20.80	53.69	42.14	37.86	32.24	66.36	48.44	43.71	37.30	28.82
57	37.26	29.84	26.44	22.21	57.62	45.16	40.37	34.14	68.92	50.32	45.27	38.36	29.37
58	40.27	32.16	28.40	23.67	61.94	48.37	43.08	36.15	71.70	52.36	46.94	39.42	29.92
59	43.32	34.52	30.37	25.09	66.52	51.74	45.91	38.18	74.79	54.37	48.47	40.33	30.38
60	46.46	37.03	32.44	26.52	71.43	55.57	49.12	40.42	78.33	56.55	50.22	41.35	30.97
61	43.36	34.57	30.29	24.76	63.49	49.40	43.66	35.93	69.67	50.19	44.56	36.69	27.48
62	40.26	32.10	28.13	23.00	55.55	43.23	38.21	31.45	60.81	43.82	38.91	32.04	24.00
63	37.17	29.64	25.98	21.24	47.61	37.06	32.76	26.96	51.96	37.45	33.26	27.39	20.51
64	34.07	27.18	23.82	19.48	39.67	30.89	27.30	22.48	43.10	31.08	27.61	22.73	17.03
65	30.97	24.72	21.67	17.72	31.73	24.72	21.85	17.99	34.24	24.72	21.95	18.08	13.54
66	27.57	22.00	19.28	15.77	28.24	22.00	19.45	16.01	30.48	22.00	19.54	16.09	12.05
67	27.57	22.00	19.28	15.77	28.24	22.00	19.45	16.01	30.48	22.00	19.54	16.09	12.05
68	27.57	22.00	19.28	15.77	28.24	22.00	19.45	16.01	30.48	22.00	19.54	16.09	12.05
69	27.57	22.00	19.28	15.77	28.24	22.00	19.45	16.01	30.48	22.00	19.54	16.09	12.05
70	27.57	22.00	19.28	15.77	28.24	22.00	19.45	16.01	30.48	22.00	19.54	16.09	12.05
71	27.57	22.00	19.28	15.77	28.24	22.00	19.45	16.01	30.48	22.00	19.54	16.09	12.05
72	27.57	22.00	19.28	15.77	28.24	22.00	19.45	16.01	30.48	22.00	19.54	16.09	12.05
73	27.57	22.00	19.28	15.77	28.24	22.00	19.45	16.01	30.48	22.00	19.54	16.09	12.05
74	27.57	22.00	19.28	15.77	28.24	22.00	19.45	16.01	30.48	22.00	19.54	16.09	12.05
75	27.86	22.23	19.49	15.94	28.54	22.23	19.66	16.18	30.80	22.23	19.75	16.26	12.18
76	29.14	23.26	20.39	16.68	29.86	23.26	20.56	16.93	32.22	23.26	20.66	17.01	12.74
77	30.45	24.30	21.30	17.42	31.20	24.30	21.48	17.69	33.67	24.30	21.58	17.78	13.31
78	31.77	25.36	22.23	18.18	32.55	25.36	22.42	18.46	35.13	25.36	22.52	18.55	13.89
79	33.11	26.43	23.16	18.95	33.93	26.43	23.36	19.24	36.61	26.43	23.47	19.33	14.48
80 +	34.48	27.51	24.12	19.72	35.32	27.51	24.32	20.03	38.12	27.51	24.44	20.13	15.07

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class 4P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	9.73	7.83	7.10	6.26	11.36	8.92	8.15	7.22	17.40	12.71	11.64	10.31	9.53
19	9.57	7.70	6.98	6.15	11.53	9.05	8.27	7.32	17.65	12.88	11.82	10.46	9.66
20	9.40	7.57	6.86	6.04	11.70	9.19	8.39	7.43	17.90	13.07	11.99	10.62	9.80
21	9.22	7.42	6.72	5.91	11.87	9.31	8.49	7.52	18.16	13.25	12.14	10.74	9.93
22	9.13	7.34	6.64	5.84	12.09	9.49	8.65	7.65	18.51	13.51	12.37	10.93	10.09
23	9.11	7.32	6.62	5.82	12.38	9.73	8.85	7.83	18.95	13.84	12.65	11.17	10.34
24	9.13	7.34	6.63	5.83	12.69	9.95	9.07	8.02	19.52	14.25	13.03	11.49	10.63
25	9.20	7.41	6.69	5.87	13.05	10.24	9.31	8.21	20.21	14.75	13.47	11.88	11.00
26	9.37	7.54	6.80	5.97	13.48	10.59	9.63	8.50	21.10	15.40	14.07	12.40	11.47
27	9.58	7.71	6.96	6.10	13.99	10.97	9.99	8.81	22.09	16.13	14.73	12.98	12.01
28	9.81	7.90	7.13	6.26	14.54	11.41	10.39	9.17	23.15	16.91	15.44	13.60	12.59
29	10.08	8.12	7.32	6.42	15.14	11.89	10.81	9.53	24.29	17.73	16.19	14.26	13.21
30	10.38	8.35	7.55	6.61	15.80	12.40	11.28	9.95	25.48	18.60	16.99	14.98	13.85
31	10.73	8.63	7.79	6.84	16.50	12.95	11.79	10.39	26.76	19.55	17.86	15.73	14.54
32	11.12	8.94	8.08	7.10	17.27	13.55	12.34	10.89	28.15	20.55	18.79	16.56	15.28
33	11.56	9.30	8.41	7.37	18.08	14.20	12.93	11.40	29.62	21.62	19.77	17.44	16.06
34	12.03	9.69	8.75	7.69	18.97	14.88	13.55	11.96	31.14	22.75	20.81	18.35	16.86
35	12.53	10.09	9.13	8.01	19.87	15.59	14.22	12.55	32.72	23.90	21.88	19.30	17.69
36	13.07	10.52	9.52	8.36	20.82	16.35	14.90	13.15	34.34	25.06	22.97	20.26	18.52
37	13.63	10.98	9.93	8.73	21.80	17.12	15.61	13.80	35.96	26.26	24.06	21.23	19.33
38	14.21	11.44	10.35	9.07	22.82	17.91	16.34	14.44	37.58	27.45	25.15	22.20	20.12
39	14.79	11.90	10.75	9.41	23.86	18.73	17.10	15.08	39.18	28.62	26.22	23.17	20.88
40	15.38	12.35	11.15	9.76	24.91	19.56	17.83	15.71	40.75	29.74	27.28	24.09	21.60
41	15.92	12.77	11.54	10.10	25.92	20.35	18.54	16.34	42.27	30.86	28.30	24.99	22.28
42	16.38	13.16	11.89	10.41	26.85	21.08	19.24	16.96	43.76	31.96	29.30	25.88	22.90
43	16.81	13.52	12.23	10.70	27.76	21.80	19.91	17.57	45.25	33.04	30.31	26.76	23.50
44	17.24	13.88	12.58	11.01	28.70	22.53	20.56	18.17	46.76	34.13	31.31	27.63	24.08
45	17.74	14.28	12.93	11.35	29.67	23.29	21.27	18.78	48.27	35.25	32.32	28.50	24.62
46	18.31	14.74	13.34	11.71	30.78	24.16	22.04	19.46	49.81	36.37	33.32	29.37	25.14
47	19.02	15.30	13.85	12.14	32.02	25.14	22.93	20.21	51.39	37.52	34.37	30.26	25.65
48	19.88	16.00	14.47	12.66	33.48	26.27	23.95	21.08	53.04	38.73	35.46	31.15	26.16
49	20.94	16.86	15.22	13.30	35.19	27.60	25.14	22.08	54.77	39.99	36.56	32.07	26.66
50	22.25	17.91	16.16	14.08	37.16	29.16	26.53	23.24	56.57	41.30	37.73	33.03	27.17
51	23.78	19.14	17.24	14.99	39.40	30.93	28.09	24.54	58.45	42.67	38.93	33.98	27.66
52	25.46	20.48	18.43	15.93	41.83	32.84	29.77	25.94	60.36	44.09	40.15	34.93	28.13
53	27.29	21.96	19.72	16.94	44.49	34.92	31.61	27.43	62.38	45.54	41.39	35.88	28.59
54	29.29	23.57	21.06	18.01	47.36	37.17	33.58	28.99	64.45	47.06	42.68	36.83	29.03
55	31.47	25.25	22.50	19.14	50.46	39.60	35.67	30.56	66.59	48.62	43.99	37.78	29.47
56	33.81	27.06	24.05	20.34	53.83	42.19	37.83	32.21	68.83	50.25	45.34	38.70	29.89
57	36.34	29.00	25.69	21.58	57.46	44.90	40.13	33.94	71.20	51.98	46.76	39.62	30.33
58	38.98	31.06	27.43	22.86	61.42	47.82	42.60	35.74	73.68	53.80	48.24	40.50	30.74
59	41.72	33.25	29.25	24.16	65.54	50.98	45.24	37.62	76.37	55.52	49.50	41.18	31.02
60	44.61	35.56	31.15	25.47	69.97	54.43	48.11	39.59	79.31	57.27	50.85	41.87	31.36
61	42.20	33.64	29.47	24.09	62.64	48.73	43.08	35.45	70.80	51.00	45.29	37.29	27.93
62	39.78	31.72	27.79	22.72	55.31	43.04	38.04	31.31	62.09	44.74	39.73	32.72	24.50
63	37.36	29.80	26.11	21.35	47.98	37.35	33.01	27.17	53.38	38.48	34.17	28.14	21.08
64	34.95	27.88	24.43	19.98	40.65	31.65	27.98	23.03	44.68	32.22	28.62	23.56	17.65
65	32.53	25.96	22.76	18.61	33.33	25.96	22.95	18.90	35.97	25.96	23.06	18.99	14.22
66	27.60	22.02	19.31	15.79	28.27	22.02	19.47	16.03	30.51	22.02	19.56	16.11	12.07
67	27.60	22.02	19.31	15.79	28.27	22.02	19.47	16.03	30.51	22.02	19.56	16.11	12.07
68	27.60	22.02	19.31	15.79	28.27	22.02	19.47	16.03	30.51	22.02	19.56	16.11	12.07
69	27.60	22.02	19.31	15.79	28.27	22.02	19.47	16.03	30.51	22.02	19.56	16.11	12.07
70	27.60	22.02	19.31	15.79	28.27	22.02	19.47	16.03	30.51	22.02	19.56	16.11	12.07
71	27.60	22.02	19.31	15.79	28.27	22.02	19.47	16.03	30.51	22.02	19.56	16.11	12.07
72	27.60	22.02	19.31	15.79	28.27	22.02	19.47	16.03	30.51	22.02	19.56	16.11	12.07
73	27.60	22.02	19.31	15.79	28.27	22.02	19.47	16.03	30.51	22.02	19.56	16.11	12.07
74	27.60	22.02	19.31	15.79	28.27	22.02	19.47	16.03	30.51	22.02	19.56	16.11	12.07
75	27.86	22.23	19.49	15.94	28.54	22.23	19.66	16.18	30.80	22.23	19.75	16.26	12.18
76	29.14	23.26	20.39	16.68	29.86	23.26	20.56	16.93	32.22	23.26	20.66	17.01	12.74
77	30.45	24.30	21.30	17.42	31.20	24.30	21.48	17.69	33.67	24.30	21.58	17.78	13.31
78	31.77	25.36	22.23	18.18	32.55	25.36	22.42	18.46	35.13	25.36	22.52	18.55	13.89
79	33.11	26.43	23.16	18.95	33.93	26.43	23.36	19.24	36.61	26.43	23.47	19.33	14.48
80 +	34.48	27.51	24.12	19.72	35.32	27.51	24.32	20.03	38.12	27.51	24.44	20.13	15.07

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class 3A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	12.09	9.73	8.82	7.77	13.91	10.91	9.98	8.84	21.04	15.36	14.09	12.48	11.53
19	11.72	9.43	8.55	7.54	13.91	10.91	9.98	8.85	21.04	15.37	14.09	12.48	11.53
20	11.34	9.13	8.27	7.29	13.92	10.92	9.98	8.85	21.05	15.37	14.10	12.48	11.54
21	10.97	8.83	7.99	7.03	13.92	10.92	9.97	8.83	21.06	15.38	14.08	12.45	11.52
22	10.63	8.56	7.74	6.80	13.92	10.93	9.96	8.80	21.06	15.38	14.08	12.44	11.49
23	10.34	8.32	7.51	6.61	13.93	10.92	9.95	8.79	21.07	15.39	14.07	12.42	11.48
24	10.06	8.09	7.31	6.42	13.87	10.88	9.92	8.75	21.08	15.39	14.07	12.40	11.48
25	9.84	7.91	7.14	6.27	13.83	10.86	9.88	8.71	21.14	15.44	14.10	12.43	11.50
26	9.66	7.77	7.02	6.16	13.80	10.82	9.86	8.69	21.29	15.55	14.20	12.52	11.59
27	9.56	7.69	6.93	6.08	13.85	10.88	9.89	8.72	21.57	15.75	14.38	12.67	11.73
28	9.50	7.65	6.90	6.05	13.98	10.97	9.97	8.79	21.93	16.01	14.63	12.89	11.93
29	9.51	7.65	6.91	6.06	14.19	11.13	10.12	8.92	22.42	16.37	14.94	13.17	12.19
30	9.58	7.71	6.96	6.11	14.46	11.36	10.33	9.11	23.01	16.79	15.35	13.52	12.50
31	9.71	7.82	7.05	6.18	14.82	11.64	10.59	9.33	23.69	17.30	15.82	13.94	12.88
32	9.90	7.97	7.20	6.32	15.27	11.99	10.92	9.63	24.54	17.92	16.39	14.44	13.32
33	10.17	8.18	7.40	6.48	15.81	12.41	11.29	9.97	25.53	18.64	17.04	15.02	13.84
34	10.48	8.44	7.63	6.70	16.41	12.88	11.74	10.36	26.62	19.44	17.78	15.69	14.41
35	10.86	8.74	7.90	6.93	17.10	13.41	12.24	10.80	27.80	20.30	18.58	16.39	15.02
36	11.28	9.07	8.21	7.21	17.85	14.00	12.78	11.28	29.04	21.21	19.43	17.15	15.67
37	11.73	9.44	8.55	7.51	18.65	14.65	13.37	11.80	30.37	22.18	20.31	17.92	16.32
38	12.22	9.84	8.91	7.83	19.52	15.32	13.99	12.37	31.74	23.16	21.23	18.75	16.99
39	12.75	10.26	9.30	8.17	20.46	16.05	14.65	12.96	33.13	24.18	22.17	19.58	17.65
40	13.30	10.71	9.70	8.52	21.43	16.81	15.35	13.58	34.53	25.21	23.13	20.42	18.31
41	13.81	11.12	10.07	8.86	22.40	17.58	16.05	14.20	35.94	26.24	24.07	21.26	18.94
42	14.28	11.49	10.42	9.16	23.33	18.33	16.74	14.79	37.40	27.31	25.05	22.13	19.57
43	14.73	11.85	10.74	9.44	24.31	19.08	17.41	15.39	38.91	28.41	26.06	23.01	20.20
44	15.20	12.23	11.08	9.74	25.31	19.87	18.14	16.04	40.46	29.54	27.10	23.92	20.83
45	15.74	12.66	11.47	10.07	26.42	20.74	18.92	16.72	42.08	30.72	28.17	24.85	21.46
46	16.38	13.18	11.93	10.47	27.64	21.69	19.79	17.46	43.75	31.95	29.27	25.81	22.09
47	17.17	13.81	12.50	10.95	29.04	22.79	20.78	18.32	45.53	33.23	30.45	26.79	22.73
48	18.15	14.60	13.20	11.56	30.65	24.05	21.92	19.29	47.38	34.60	31.65	27.83	23.36
49	19.35	15.57	14.06	12.29	32.53	25.53	23.25	20.41	49.34	36.03	32.93	28.90	24.02
50	20.83	16.76	15.13	13.18	34.71	27.24	24.78	21.70	51.41	37.53	34.28	30.02	24.69
51	22.56	18.16	16.36	14.22	37.18	29.18	26.51	23.16	53.57	39.13	35.67	31.14	25.35
52	24.50	19.72	17.74	15.36	39.88	31.31	28.39	24.72	55.85	40.76	37.12	32.32	26.02
53	26.63	21.42	19.24	16.61	42.85	33.62	30.44	26.41	58.21	42.51	38.63	33.50	26.68
54	28.98	23.32	20.90	17.90	46.08	36.17	32.68	28.23	60.71	44.32	40.20	34.69	27.35
55	31.55	25.39	22.66	19.28	49.64	38.96	35.11	30.17	63.35	46.25	41.84	35.93	28.02
56	34.35	27.61	24.54	20.75	53.52	42.00	37.74	32.17	66.14	48.29	43.56	37.18	28.72
57	37.38	29.97	26.56	22.31	57.80	45.36	40.54	34.29	69.14	50.47	45.42	38.49	29.46
58	40.66	32.51	28.71	23.92	62.53	48.89	43.55	36.54	72.39	52.86	47.39	39.85	30.24
59	44.06	35.11	30.89	25.51	67.66	52.62	46.70	38.83	75.97	55.30	49.30	41.02	30.90
60	47.55	37.90	33.21	27.14	73.11	56.87	50.27	41.37	80.05	57.88	51.40	42.32	31.69
61	44.85	35.75	31.33	25.61	65.47	50.94	45.02	37.05	71.84	51.74	45.95	37.83	28.33
62	42.16	33.61	29.46	24.08	57.83	45.00	39.78	32.74	63.29	45.60	40.50	33.35	24.97
63	39.46	31.47	27.58	22.55	50.19	39.06	34.53	28.42	54.75	39.47	35.05	28.86	21.61
64	36.76	29.33	25.71	21.02	42.55	33.12	29.28	24.11	46.21	33.33	29.60	24.37	18.25
65	34.07	27.19	23.83	19.49	34.90	27.19	24.04	19.79	37.67	27.19	24.15	19.89	14.89
66	30.33	24.20	21.21	17.35	31.07	24.20	21.40	17.62	33.53	24.20	21.50	17.70	13.26
67	30.33	24.20	21.21	17.35	31.07	24.20	21.40	17.62	33.53	24.20	21.50	17.70	13.26
68	30.33	24.20	21.21	17.35	31.07	24.20	21.40	17.62	33.53	24.20	21.50	17.70	13.26
69	30.33	24.20	21.21	17.35	31.07	24.20	21.40	17.62	33.53	24.20	21.50	17.70	13.26
70	30.33	24.20	21.21	17.35	31.07	24.20	21.40	17.62	33.53	24.20	21.50	17.70	13.26
71	30.33	24.20	21.21	17.35	31.07	24.20	21.40	17.62	33.53	24.20	21.50	17.70	13.26
72	30.33	24.20	21.21	17.35	31.07	24.20	21.40	17.62	33.53	24.20	21.50	17.70	13.26
73	30.33	24.20	21.21	17.35	31.07	24.20	21.40	17.62	33.53	24.20	21.50	17.70	13.26
74	30.33	24.20	21.21	17.35	31.07	24.20	21.40	17.62	33.53	24.20	21.50	17.70	13.26
75	30.64	24.45	21.44	17.53	31.39	24.45	21.62	17.80	33.88	24.45	21.72	17.89	13.40
76	32.06	25.58	22.43	18.34	32.85	25.58	22.62	18.62	35.45	25.58	22.72	18.71	14.02
77	33.49	26.73	23.43	19.16	34.32	26.73	23.63	19.46	37.03	26.73	23.74	19.55	14.64
78	34.95	27.89	24.45	20.00	35.81	27.89	24.66	20.30	38.64	27.89	24.77	20.40	15.28
79	36.43	29.07	25.48	20.84	37.32	29.07	25.70	21.16	40.28	29.07	25.82	21.26	15.93
80 +	37.92	30.26	26.53	21.70	38.85	30.26	26.76	22.03	41.93	30.26	26.88	22.14	16.58

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class 3A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	12.23	9.85	8.92	7.86	14.30	11.22	10.24	9.09	21.88	15.96	14.65	12.96	11.98
19	11.86	9.55	8.65	7.62	14.30	11.22	10.24	9.09	21.88	15.97	14.65	12.96	11.98
20	11.49	9.25	8.37	7.39	14.30	11.22	10.25	9.09	21.88	15.97	14.66	12.97	11.99
21	11.13	8.95	8.09	7.13	14.31	11.22	10.24	9.07	21.89	15.97	14.64	12.94	11.97
22	10.79	8.69	7.86	6.91	14.31	11.23	10.24	9.05	21.89	15.98	14.63	12.93	11.94
23	10.51	8.46	7.64	6.72	14.31	11.22	10.23	9.03	21.90	15.98	14.62	12.91	11.93
24	10.23	8.23	7.44	6.54	14.24	11.18	10.18	9.00	21.90	15.99	14.62	12.89	11.92
25	10.02	8.06	7.28	6.39	14.20	11.15	10.14	8.94	21.99	16.06	14.67	12.93	11.96
26	9.86	7.93	7.16	6.28	14.19	11.12	10.13	8.93	22.19	16.20	14.80	13.04	12.07
27	9.75	7.85	7.08	6.21	14.25	11.18	10.18	8.97	22.49	16.42	14.99	13.22	12.23
28	9.71	7.82	7.05	6.18	14.39	11.30	10.26	9.05	22.90	16.72	15.26	13.45	12.45
29	9.73	7.83	7.06	6.19	14.61	11.48	10.44	9.19	23.42	17.10	15.62	13.76	12.74
30	9.79	7.88	7.12	6.25	14.91	11.70	10.64	9.38	24.04	17.55	16.04	14.13	13.07
31	9.93	8.00	7.21	6.33	15.28	11.99	10.91	9.63	24.78	18.09	16.54	14.57	13.47
32	10.14	8.16	7.37	6.47	15.75	12.36	11.24	9.92	25.68	18.74	17.14	15.10	13.94
33	10.42	8.39	7.57	6.64	16.30	12.80	11.65	10.28	26.70	19.48	17.82	15.71	14.48
34	10.75	8.64	7.82	6.86	16.94	13.28	12.11	10.68	27.82	20.30	18.58	16.39	15.06
35	11.13	8.95	8.09	7.11	17.62	13.83	12.62	11.14	29.05	21.21	19.41	17.12	15.70
36	11.56	9.30	8.42	7.39	18.40	14.44	13.18	11.63	30.34	22.16	20.29	17.91	16.36
37	12.02	9.68	8.76	7.70	19.23	15.10	13.77	12.18	31.72	23.16	21.21	18.73	17.03
38	12.52	10.08	9.13	8.02	20.12	15.79	14.41	12.73	33.13	24.19	22.17	19.58	17.73
39	13.06	10.50	9.51	8.36	21.05	16.54	15.09	13.35	34.59	25.25	23.16	20.45	18.44
40	13.61	10.95	9.92	8.70	22.05	17.30	15.81	13.97	36.06	26.33	24.15	21.32	19.12
41	14.15	11.38	10.31	9.04	23.03	18.07	16.51	14.59	37.54	27.41	25.15	22.22	19.78
42	14.64	11.78	10.67	9.37	24.00	18.84	17.20	15.21	39.10	28.56	26.19	23.13	20.47
43	15.13	12.17	11.03	9.70	24.98	19.61	17.91	15.83	40.72	29.73	27.27	24.08	21.15
44	15.63	12.58	11.40	10.02	26.00	20.40	18.63	16.47	42.37	30.94	28.37	25.05	21.82
45	16.20	13.04	11.81	10.37	27.13	21.28	19.42	17.17	44.09	32.20	29.51	26.04	22.50
46	16.87	13.58	12.29	10.78	28.36	22.26	20.30	17.92	45.88	33.50	30.69	27.05	23.16
47	17.66	14.21	12.86	11.27	29.75	23.34	21.30	18.77	47.74	34.85	31.92	28.09	23.84
48	18.61	14.97	13.55	11.85	31.34	24.61	22.42	19.73	49.67	36.27	33.19	29.16	24.50
49	19.76	15.90	14.36	12.55	33.19	26.06	23.73	20.83	51.67	37.72	34.50	30.27	25.16
50	21.15	17.02	15.36	13.38	35.32	27.73	25.22	22.09	53.78	39.25	35.86	31.40	25.82
51	22.76	18.31	16.50	14.34	37.71	29.59	26.88	23.48	55.94	40.85	37.25	32.52	26.47
52	24.53	19.74	17.76	15.38	40.32	31.64	28.70	25.00	58.17	42.48	38.68	33.67	27.11
53	26.48	21.31	19.14	16.47	43.17	33.88	30.66	26.61	60.53	44.18	40.15	34.81	27.74
54	28.62	23.03	20.60	17.62	46.25	36.30	32.79	28.33	62.93	45.96	41.68	35.98	28.35
55	30.94	24.87	22.16	18.85	49.61	38.94	35.09	30.09	65.46	47.79	43.25	37.13	28.98
56	33.45	26.82	23.83	20.16	53.25	41.80	37.49	31.92	68.11	49.72	44.87	38.29	29.58
57	36.17	28.92	25.63	21.53	57.21	44.79	40.03	33.85	70.88	51.75	46.56	39.46	30.19
58	39.11	31.18	27.53	22.94	61.54	48.00	42.75	35.87	73.82	53.91	48.33	40.66	30.85
59	42.00	33.47	29.45	24.32	65.98	51.32	45.55	37.87	77.00	55.89	49.83	41.46	31.23
60	45.06	35.92	31.47	25.73	70.67	54.98	48.60	39.99	80.30	57.84	51.37	42.29	31.67
61	43.21	34.45	30.18	24.68	63.87	49.70	43.93	36.15	72.16	51.99	46.16	38.01	28.47
62	41.35	32.97	28.90	23.63	57.07	44.41	39.26	32.31	64.01	46.13	40.96	33.73	25.26
63	39.50	31.50	27.61	22.57	50.26	39.13	34.59	28.47	55.86	40.27	35.76	29.45	22.06
64	37.64	30.03	26.32	21.52	43.46	33.84	29.92	24.63	47.71	34.41	30.56	25.17	18.85
65	35.78	28.56	25.03	20.47	36.66	28.56	25.25	20.79	39.56	28.56	25.36	20.89	15.64
66	30.36	24.23	21.24	17.37	31.10	24.23	21.42	17.63	33.57	24.23	21.52	17.72	13.27
67	30.36	24.23	21.24	17.37	31.10	24.23	21.42	17.63	33.57	24.23	21.52	17.72	13.27
68	30.36	24.23	21.24	17.37	31.10	24.23	21.42	17.63	33.57	24.23	21.52	17.72	13.27
69	30.36	24.23	21.24	17.37	31.10	24.23	21.42	17.63	33.57	24.23	21.52	17.72	13.27
70	30.36	24.23	21.24	17.37	31.10	24.23	21.42	17.63	33.57	24.23	21.52	17.72	13.27
71	30.36	24.23	21.24	17.37	31.10	24.23	21.42	17.63	33.57	24.23	21.52	17.72	13.27
72	30.36	24.23	21.24	17.37	31.10	24.23	21.42	17.63	33.57	24.23	21.52	17.72	13.27
73	30.36	24.23	21.24	17.37	31.10	24.23	21.42	17.63	33.57	24.23	21.52	17.72	13.27
74	30.36	24.23	21.24	17.37	31.10	24.23	21.42	17.63	33.57	24.23	21.52	17.72	13.27
75	30.64	24.45	21.44	17.53	31.39	24.45	21.62	17.80	33.88	24.45	21.72	17.89	13.40
76	32.06	25.58	22.43	18.34	32.85	25.58	22.62	18.62	35.45	25.58	22.72	18.71	14.02
77	33.49	26.73	23.43	19.16	34.32	26.73	23.63	19.46	37.03	26.73	23.74	19.55	14.64
78	34.95	27.89	24.45	20.00	35.81	27.89	24.66	20.30	38.64	27.89	24.77	20.40	15.28
79	36.43	29.07	25.48	20.84	37.32	29.07	25.70	21.16	40.28	29.07	25.82	21.26	15.93
80 +	37.92	30.26	26.53	21.70	38.85	30.26	26.76	22.03	41.93	30.26	26.88	22.14	16.58

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class 3P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	10.94	8.80	7.99	7.04	12.59	9.88	9.02	8.00	19.04	13.91	12.74	11.29	10.43
19	10.81	8.70	7.88	6.96	12.85	10.08	9.21	8.16	19.41	14.18	13.01	11.51	10.64
20	10.66	8.58	7.77	6.86	13.08	10.29	9.38	8.32	19.79	14.46	13.26	11.74	10.86
21	10.50	8.45	7.65	6.74	13.34	10.47	9.55	8.46	20.18	14.73	13.49	11.94	11.04
22	10.43	8.40	7.59	6.68	13.65	10.73	9.77	8.63	20.66	15.08	13.81	12.20	11.28
23	10.43	8.39	7.58	6.67	14.04	11.02	10.03	8.87	21.25	15.52	14.18	12.52	11.57
24	10.47	8.42	7.60	6.68	14.42	11.33	10.32	9.11	21.93	16.01	14.63	12.91	11.94
25	10.60	8.52	7.70	6.75	14.90	11.69	10.64	9.38	22.77	16.64	15.19	13.40	12.39
26	10.81	8.71	7.86	6.89	15.44	12.12	11.03	9.73	23.83	17.40	15.90	14.00	12.96
27	11.06	8.90	8.04	7.05	16.05	12.59	11.46	10.09	24.98	18.23	16.66	14.67	13.58
28	11.35	9.13	8.23	7.22	16.69	13.10	11.92	10.50	26.18	19.13	17.46	15.38	14.24
29	11.65	9.38	8.47	7.43	17.38	13.64	12.40	10.93	27.47	20.05	18.32	16.14	14.93
30	12.00	9.65	8.72	7.64	18.13	14.23	12.94	11.40	28.81	21.03	19.21	16.94	15.67
31	12.37	9.95	9.00	7.89	18.91	14.84	13.51	11.91	30.22	22.06	20.16	17.76	16.42
32	12.79	10.30	9.30	8.16	19.73	15.48	14.10	12.44	31.71	23.15	21.16	18.65	17.21
33	13.25	10.66	9.63	8.46	20.60	16.17	14.72	13.00	33.27	24.30	22.21	19.58	18.04
34	13.75	11.06	10.00	8.78	21.52	16.89	15.39	13.58	34.89	25.48	23.31	20.55	18.89
35	14.29	11.49	10.40	9.13	22.49	17.65	16.10	14.20	36.56	26.69	24.43	21.55	19.76
36	14.86	11.95	10.81	9.50	23.51	18.46	16.83	14.87	38.28	27.95	25.59	22.59	20.63
37	15.47	12.45	11.27	9.90	24.60	19.30	17.61	15.56	40.03	29.23	26.77	23.63	21.51
38	16.11	12.96	11.74	10.32	25.74	20.20	18.44	16.30	41.83	30.54	27.99	24.72	22.39
39	16.80	13.52	12.24	10.73	26.95	21.15	19.32	17.06	43.64	31.88	29.22	25.80	23.26
40	17.52	14.09	12.74	11.15	28.22	22.15	20.23	17.87	45.49	33.21	30.45	26.91	24.11
41	18.19	14.62	13.21	11.56	29.49	23.14	21.13	18.64	47.32	34.56	31.69	28.00	24.93
42	18.78	15.09	13.63	11.93	30.69	24.09	22.00	19.41	49.18	35.91	32.94	29.10	25.74
43	19.33	15.56	14.05	12.30	31.89	25.04	22.87	20.19	51.08	37.28	34.20	30.22	26.52
44	19.91	16.03	14.49	12.68	33.17	26.02	23.77	21.00	52.99	38.70	35.49	31.34	27.29
45	20.56	16.54	14.99	13.10	34.52	27.09	24.74	21.84	54.99	40.15	36.82	32.47	28.05
46	21.35	17.18	15.56	13.60	36.03	28.28	25.80	22.76	57.01	41.65	38.16	33.63	28.79
47	22.31	17.95	16.24	14.19	37.73	29.60	27.02	23.81	59.15	43.19	39.55	34.82	29.53
48	23.50	18.91	17.10	14.91	39.69	31.16	28.40	24.99	61.36	44.80	41.01	36.05	30.28
49	24.97	20.10	18.15	15.78	41.98	32.95	30.00	26.35	63.69	46.50	42.52	37.31	31.01
50	26.80	21.56	19.39	16.82	44.66	35.05	31.87	27.93	66.14	48.29	44.10	38.61	31.76
51	28.92	23.19	20.83	18.02	47.65	37.40	33.96	29.58	68.68	50.13	45.74	39.92	32.48
52	31.28	24.99	22.41	19.33	50.92	39.91	36.11	31.35	71.30	52.07	47.40	41.25	33.21
53	33.85	26.97	24.15	20.75	54.49	42.56	38.43	33.24	74.06	54.06	49.15	42.61	33.94
54	36.57	29.14	26.03	22.27	58.40	45.44	40.94	35.26	76.92	56.16	50.93	43.96	34.66
55	39.53	31.51	28.08	23.89	62.44	48.57	43.66	37.40	79.93	58.35	52.80	45.30	35.34
56	42.74	34.07	30.28	25.61	66.82	51.98	46.60	39.69	83.13	60.49	54.49	46.42	35.86
57	46.21	36.83	32.64	27.42	71.63	55.72	49.80	42.13	86.54	62.60	56.21	47.57	36.40
58	49.91	39.78	35.13	29.29	76.88	59.81	53.28	44.71	90.05	64.86	58.05	48.74	36.99
59	53.68	42.80	37.66	31.11	82.41	64.12	56.91	47.33	93.50	67.36	60.06	49.97	37.65
60	57.70	46.01	40.32	32.96	88.70	69.03	61.02	50.22	97.45	70.22	62.36	51.35	38.46
61	52.97	42.24	37.02	30.27	77.94	60.66	53.62	44.13	85.50	61.62	54.72	45.06	33.74
62	48.25	38.48	33.72	27.57	67.18	52.29	46.22	38.05	73.54	53.01	47.08	38.76	29.03
63	43.52	34.72	30.43	24.88	56.42	43.92	38.83	31.96	61.58	44.40	39.43	32.47	24.32
64	38.79	30.95	27.13	22.19	45.66	35.56	31.43	25.88	49.63	35.79	31.79	26.18	19.61
65	34.07	27.19	23.83	19.49	34.90	27.19	24.04	19.79	37.67	27.19	24.15	19.89	14.89
66	30.33	24.20	21.21	17.35	31.07	24.20	21.40	17.62	33.53	24.20	21.50	17.70	13.26
67	30.33	24.20	21.21	17.35	31.07	24.20	21.40	17.62	33.53	24.20	21.50	17.70	13.26
68	30.33	24.20	21.21	17.35	31.07	24.20	21.40	17.62	33.53	24.20	21.50	17.70	13.26
69	30.33	24.20	21.21	17.35	31.07	24.20	21.40	17.62	33.53	24.20	21.50	17.70	13.26
70	30.33	24.20	21.21	17.35	31.07	24.20	21.40	17.62	33.53	24.20	21.50	17.70	13.26
71	30.33	24.20	21.21	17.35	31.07	24.20	21.40	17.62	33.53	24.20	21.50	17.70	13.26
72	30.33	24.20	21.21	17.35	31.07	24.20	21.40	17.62	33.53	24.20	21.50	17.70	13.26
73	30.33	24.20	21.21	17.35	31.07	24.20	21.40	17.62	33.53	24.20	21.50	17.70	13.26
74	30.33	24.20	21.21	17.35	31.07	24.20	21.40	17.62	33.53	24.20	21.50	17.70	13.26
75	30.64	24.45	21.44	17.53	31.39	24.45	21.62	17.80	33.88	24.45	21.72	17.89	13.40
76	32.06	25.58	22.43	18.34	32.85	25.58	22.62	18.62	35.45	25.58	22.72	18.71	14.02
77	33.49	26.73	23.43	19.16	34.32	26.73	23.63	19.46	37.03	26.73	23.74	19.55	14.64
78	34.95	27.89	24.45	20.00	35.81	27.89	24.66	20.30	38.64	27.89	24.77	20.40	15.28
79	36.43	29.07	25.48	20.84	37.32	29.07	25.70	21.16	40.28	29.07	25.82	21.26	15.93
80 +	37.92	30.26	26.53	21.70	38.85	30.26	26.76	22.03	41.93	30.26	26.88	22.14	16.58



**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class 3P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	7.78	6.26	5.68	5.00	12.93	10.16	9.28	8.22	19.80	14.46	13.26	11.74	10.85
19	7.70	6.19	5.61	4.95	13.21	10.36	9.46	8.39	20.20	14.76	13.53	11.98	11.06
20	7.60	6.12	5.55	4.89	13.47	10.58	9.66	8.57	20.62	15.05	13.80	12.22	11.30
21	7.50	6.04	5.46	4.82	13.74	10.78	9.84	8.71	21.01	15.34	14.06	12.43	11.49
22	7.46	6.01	5.43	4.77	14.08	11.05	10.06	8.90	21.52	15.73	14.39	12.72	11.75
23	7.47	6.01	5.43	4.77	14.47	11.35	10.35	9.14	22.15	16.17	14.79	13.06	12.07
24	7.48	6.02	5.44	4.77	14.89	11.68	10.62	9.39	22.88	16.69	15.26	13.47	12.46
25	7.53	6.05	5.46	4.79	15.36	12.06	10.97	9.68	23.81	17.39	15.89	14.01	12.95
26	7.61	6.12	5.53	4.85	15.93	12.50	11.38	10.03	24.93	18.19	16.63	14.65	13.55
27	7.71	6.20	5.60	4.91	16.54	12.98	11.81	10.42	26.12	19.07	17.41	15.35	14.20
28	7.85	6.31	5.70	5.00	17.21	13.51	12.29	10.82	27.39	19.99	18.26	16.09	14.88
29	8.00	6.44	5.81	5.10	17.92	14.06	12.79	11.27	28.72	20.97	19.15	16.87	15.62
30	8.18	6.59	5.94	5.21	18.68	14.66	13.34	11.76	30.13	22.00	20.10	17.71	16.37
31	8.40	6.75	6.10	5.35	19.47	15.29	13.91	12.27	31.60	23.06	21.09	18.58	17.16
32	8.63	6.94	6.25	5.46	20.33	15.96	14.53	12.81	33.14	24.20	22.12	19.50	18.00
33	8.90	7.10	6.40	5.59	21.24	16.67	15.18	13.38	34.77	25.38	23.21	20.46	18.86
34	9.15	7.29	6.57	5.74	22.19	17.41	15.86	13.99	36.45	26.61	24.34	21.47	19.74
35	9.42	7.51	6.77	5.92	23.18	18.19	16.58	14.65	38.18	27.89	25.52	22.51	20.63
36	9.74	7.76	7.00	6.12	24.23	19.02	17.35	15.34	39.98	29.19	26.74	23.59	21.55
37	10.09	8.04	7.26	6.35	25.35	19.90	18.15	16.04	41.81	30.53	27.96	24.70	22.47
38	10.49	8.36	7.55	6.61	26.54	20.83	19.01	16.80	43.70	31.91	29.24	25.81	23.39
39	10.93	8.72	7.87	6.89	27.78	21.80	19.90	17.55	45.62	33.31	30.53	26.97	24.31
40	11.43	9.11	8.23	7.21	29.09	22.82	20.79	18.32	47.56	34.73	31.85	28.14	25.22
41	11.91	9.50	8.58	7.51	30.38	23.80	21.69	19.12	49.54	36.17	33.17	29.30	26.10
42	12.34	9.84	8.89	7.79	31.64	24.79	22.59	19.91	51.55	37.65	34.52	30.49	26.97
43	12.77	10.18	9.20	8.05	32.88	25.80	23.51	20.72	53.62	39.14	35.91	31.72	27.85
44	13.23	10.55	9.53	8.34	34.20	26.84	24.48	21.56	55.73	40.68	37.31	32.94	28.70
45	13.76	10.97	9.91	8.66	35.59	27.94	25.51	22.47	57.90	42.27	38.75	34.20	29.53
46	14.40	11.48	10.36	9.06	37.15	29.16	26.61	23.44	60.11	43.89	40.22	35.44	30.35
47	15.20	12.12	10.93	9.54	38.89	30.52	27.83	24.51	62.38	45.55	41.71	36.74	31.14
48	16.19	12.91	11.64	10.14	40.87	32.07	29.23	25.70	64.74	47.27	43.26	38.04	31.95
49	17.44	13.90	12.52	10.89	43.13	33.85	30.84	27.02	67.16	49.05	44.85	39.35	32.71
50	19.00	15.14	13.62	11.82	45.77	35.92	32.63	28.50	69.69	50.88	46.47	40.69	33.46
51	20.86	16.63	14.94	12.93	48.72	38.16	34.57	30.12	72.26	52.77	48.12	42.01	34.20
52	22.99	18.33	16.44	14.19	51.90	40.53	36.66	31.83	74.91	54.69	49.80	43.35	34.90
53	25.41	20.26	18.14	15.59	55.39	43.09	38.91	33.66	77.65	56.69	51.52	44.67	35.59
54	28.15	22.45	20.06	17.16	58.95	45.85	41.32	35.58	80.47	58.75	53.28	45.99	36.26
55	31.24	24.91	22.20	18.90	62.78	48.84	43.91	37.62	83.41	60.89	55.10	47.23	36.84
56	34.71	27.68	24.60	20.82	66.92	52.06	46.68	39.75	86.44	62.87	56.62	48.25	37.27
57	38.60	30.77	27.27	22.92	71.40	55.55	49.65	42.00	89.63	64.80	58.19	49.24	37.69
58	42.89	34.20	30.21	25.18	76.22	59.30	52.83	44.33	92.77	66.83	59.81	50.22	38.11
59	47.48	37.86	33.32	27.53	81.18	63.17	56.07	46.63	95.44	68.77	61.32	51.02	38.44
60	52.53	41.89	36.72	30.02	86.63	67.43	59.60	49.06	98.39	70.92	62.98	51.86	38.84
61	49.18	39.23	34.38	28.11	76.64	59.65	52.73	43.40	86.63	62.45	55.46	45.66	34.20
62	45.83	36.56	32.04	26.20	66.64	51.88	45.86	37.75	74.86	53.97	47.93	39.47	29.56
63	42.48	33.89	29.70	24.29	56.65	44.10	38.99	32.09	63.09	45.50	40.41	33.28	24.92
64	39.13	31.22	27.37	22.38	46.65	36.33	32.12	26.44	51.33	37.03	32.89	27.08	20.28
65	35.78	28.56	25.03	20.47	36.66	28.56	25.25	20.79	39.56	28.56	25.36	20.89	15.64
66	30.36	24.23	21.24	17.37	31.10	24.23	21.42	17.63	33.57	24.23	21.52	17.72	13.27
67	30.36	24.23	21.24	17.37	31.10	24.23	21.42	17.63	33.57	24.23	21.52	17.72	13.27
68	30.36	24.23	21.24	17.37	31.10	24.23	21.42	17.63	33.57	24.23	21.52	17.72	13.27
69	30.36	24.23	21.24	17.37	31.10	24.23	21.42	17.63	33.57	24.23	21.52	17.72	13.27
70	30.36	24.23	21.24	17.37	31.10	24.23	21.42	17.63	33.57	24.23	21.52	17.72	13.27
71	30.36	24.23	21.24	17.37	31.10	24.23	21.42	17.63	33.57	24.23	21.52	17.72	13.27
72	30.36	24.23	21.24	17.37	31.10	24.23	21.42	17.63	33.57	24.23	21.52	17.72	13.27
73	30.36	24.23	21.24	17.37	31.10	24.23	21.42	17.63	33.57	24.23	21.52	17.72	13.27
74	30.36	24.23	21.24	17.37	31.10	24.23	21.42	17.63	33.57	24.23	21.52	17.72	13.27
75	30.64	24.45	21.44	17.53	31.39	24.45	21.62	17.80	33.88	24.45	21.72	17.89	13.40
76	32.06	25.58	22.43	18.34	32.85	25.58	22.62	18.62	35.45	25.58	22.72	18.71	14.02
77	33.49	26.73	23.43	19.16	34.32	26.73	23.63	19.46	37.03	26.73	23.74	19.55	14.64
78	34.95	27.89	24.45	20.00	35.81	27.89	24.66	20.30	38.64	27.89	24.77	20.40	15.28
79	36.43	29.07	25.48	20.84	37.32	29.07	25.70	21.16	40.28	29.07	25.82	21.26	15.93
80 +	37.92	30.26	26.53	21.70	38.85	30.26	26.76	22.03	41.93	30.26	26.88	22.14	16.58

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class 2A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	19.12	16.33	14.78	12.60	21.43	18.05	16.15	13.93	31.68	25.93	23.51	20.55	19.25
19	18.53	15.80	14.30	12.19	21.43	18.06	16.16	13.94	31.69	25.94	23.52	20.56	19.26
20	17.93	15.27	13.82	11.78	21.44	18.06	16.16	13.94	31.70	25.95	23.53	20.56	19.26
21	17.34	14.73	13.32	11.35	21.45	18.07	16.15	13.92	31.71	25.96	23.51	20.52	19.23
22	16.81	14.26	12.89	10.96	21.45	18.07	16.14	13.89	31.72	25.97	23.49	20.50	19.20
23	16.36	13.85	12.51	10.63	21.46	18.08	16.13	13.87	31.75	26.00	23.50	20.48	19.19
24	15.99	13.50	12.18	10.35	21.47	18.08	16.13	13.86	31.90	26.11	23.59	20.54	19.25
25	15.68	13.20	11.91	10.12	21.47	18.09	16.13	13.85	32.09	26.28	23.73	20.66	19.36
26	15.45	12.97	11.70	9.93	21.48	18.09	16.13	13.85	32.41	26.54	23.96	20.85	19.55
27	15.29	12.80	11.55	9.80	21.58	18.15	16.18	13.89	32.84	26.89	24.28	21.11	19.80
28	15.20	12.69	11.45	9.71	21.76	18.27	16.28	13.98	33.40	27.33	24.68	21.46	20.14
29	15.17	12.63	11.40	9.68	22.05	18.45	16.45	14.12	34.06	27.88	25.17	21.89	20.53
30	15.18	12.64	11.41	9.69	22.43	18.71	16.68	14.32	34.84	28.52	25.76	22.41	21.00
31	15.26	12.71	11.48	9.75	22.86	19.03	16.97	14.57	35.74	29.26	26.44	22.99	21.55
32	15.43	12.85	11.61	9.86	23.32	19.42	17.33	14.88	36.79	30.11	27.22	23.67	22.15
33	15.67	13.06	11.80	10.03	23.88	19.89	17.75	15.25	37.96	31.08	28.09	24.45	22.84
34	15.98	13.32	12.05	10.24	24.52	20.42	18.24	15.68	39.26	32.14	29.07	25.31	23.58
35	16.36	13.64	12.35	10.50	25.25	21.04	18.80	16.16	40.68	33.30	30.10	26.19	24.34
36	16.81	14.02	12.69	10.80	26.07	21.72	19.42	16.70	42.17	34.37	31.08	27.04	25.05
37	17.32	14.45	13.09	11.14	26.98	22.49	20.11	17.30	43.76	35.50	32.11	27.95	25.79
38	17.89	14.93	13.53	11.51	27.98	23.33	20.87	17.97	45.43	36.69	33.20	28.91	26.56
39	18.52	15.45	14.01	11.93	29.08	24.25	21.70	18.69	47.17	37.94	34.35	29.91	27.34
40	19.19	16.02	14.53	12.37	30.28	25.26	22.61	19.47	48.96	39.24	35.53	30.95	28.12
41	19.87	16.58	15.04	12.81	31.54	26.30	23.55	20.28	50.78	40.63	36.80	32.06	28.95
42	20.51	17.12	15.53	13.23	32.84	27.39	24.53	21.12	52.68	42.15	38.18	33.26	29.83
43	21.16	17.66	16.03	13.64	34.20	28.53	25.55	22.00	54.71	43.78	39.66	34.54	30.74
44	21.86	18.25	16.55	14.09	35.66	29.75	26.63	22.92	56.84	45.49	41.20	35.87	31.67
45	22.65	18.90	17.14	14.58	37.24	31.06	27.80	23.91	59.04	47.26	42.79	37.22	32.60
46	23.56	19.66	17.82	15.15	38.94	32.48	29.06	24.97	61.26	49.04	44.38	38.58	33.48
47	24.63	20.56	18.63	15.81	40.82	34.05	30.45	26.13	63.48	50.82	45.97	39.91	34.31
48	25.90	21.62	19.58	16.59	42.89	35.78	31.97	27.40	65.68	52.59	47.53	41.20	35.08
49	27.41	22.89	20.71	17.52	45.17	37.69	33.65	28.79	67.81	54.30	49.04	42.43	35.76
50	29.20	24.39	22.04	18.61	47.70	39.81	35.50	30.31	69.85	55.95	50.46	43.57	36.33
51	31.23	26.09	23.55	19.83	50.45	42.12	37.51	31.93	71.79	57.52	51.81	44.61	36.81
52	33.46	27.96	25.20	21.15	53.39	44.59	39.65	33.65	73.73	59.09	53.14	45.60	37.23
53	35.86	29.98	26.97	22.56	56.55	47.24	41.93	35.45	75.66	60.65	54.45	46.55	37.60
54	38.46	32.16	28.88	24.04	59.92	50.07	44.35	37.33	77.60	62.23	55.74	47.44	37.91
55	41.25	34.50	30.91	25.60	63.54	53.11	46.93	39.30	79.56	63.82	57.03	48.29	38.20
56	44.22	37.00	33.06	27.22	67.42	56.38	49.68	41.36	81.57	65.46	58.34	49.11	38.46
57	47.38	39.65	35.33	28.90	71.63	59.91	52.64	43.51	83.70	67.19	59.70	49.91	38.72
58	50.73	42.46	37.71	30.60	76.21	63.76	55.84	45.81	86.00	69.06	61.16	50.72	39.03
59	54.27	45.43	40.20	32.33	81.26	68.00	59.33	48.24	88.82	71.33	62.93	51.73	39.51
60	57.99	48.56	42.80	34.07	86.96	72.80	63.26	50.90	92.07	73.95	64.98	52.85	40.13
61	55.55	46.50	40.97	32.61	78.73	65.88	57.25	46.06	83.18	66.81	58.70	47.75	36.25
62	53.10	44.43	39.14	31.15	70.49	58.97	51.24	41.23	74.30	59.66	52.42	42.64	32.38
63	50.66	42.37	37.31	29.69	62.25	52.06	45.23	36.39	65.42	52.52	46.15	37.53	28.50
64	48.22	40.30	35.49	28.23	54.02	45.15	39.22	31.55	56.54	45.38	39.87	32.43	24.62
65	45.77	38.24	33.66	26.77	45.78	38.24	33.21	26.71	47.65	38.24	33.59	27.32	20.75
66	33.21	27.74	24.42	19.42	33.22	27.74	24.10	19.38	34.58	27.74	24.38	19.83	15.05
67	33.21	27.74	24.42	19.42	33.22	27.74	24.10	19.38	34.58	27.74	24.38	19.83	15.05
68	33.21	27.74	24.42	19.42	33.22	27.74	24.10	19.38	34.58	27.74	24.38	19.83	15.05
69	33.21	27.74	24.42	19.42	33.22	27.74	24.10	19.38	34.58	27.74	24.38	19.83	15.05
70	33.21	27.74	24.42	19.42	33.22	27.74	24.10	19.38	34.58	27.74	24.38	19.83	15.05
71	33.21	27.74	24.42	19.42	33.22	27.74	24.10	19.38	34.58	27.74	24.38	19.83	15.05
72	33.21	27.74	24.42	19.42	33.22	27.74	24.10	19.38	34.58	27.74	24.38	19.83	15.05
73	33.21	27.74	24.42	19.42	33.22	27.74	24.10	19.38	34.58	27.74	24.38	19.83	15.05
74	33.21	27.74	24.42	19.42	33.22	27.74	24.10	19.38	34.58	27.74	24.38	19.83	15.05
75	33.59	28.06	24.70	19.64	33.60	28.06	24.37	19.60	34.97	28.06	24.65	20.05	15.22
76	34.92	29.17	25.68	20.42	34.92	29.17	25.34	20.38	36.35	29.17	25.63	20.84	15.83
77	36.26	30.29	26.66	21.21	36.27	30.29	26.31	21.16	37.75	30.29	26.61	21.65	16.44
78	37.63	31.43	27.67	22.00	37.63	31.43	27.30	21.96	39.17	31.43	27.61	22.46	17.05
79	39.01	32.58	28.68	22.81	39.01	32.58	28.31	22.76	40.61	32.58	28.63	23.29	17.68
80 +	40.41	33.76	29.71	23.63	40.42	33.76	29.32	23.58	42.07	33.76	29.66	24.12	18.32

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class 2A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	19.34	16.48	14.92	12.72	22.03	18.47	16.53	14.26	32.94	26.96	24.43	21.37	20.01
19	18.76	15.96	14.45	12.32	22.03	18.48	16.53	14.27	32.95	26.96	24.44	21.37	20.02
20	18.18	15.43	13.97	11.91	22.04	18.48	16.54	14.27	32.95	26.97	24.44	21.37	20.02
21	17.59	14.91	13.48	11.48	22.04	18.48	16.52	14.24	32.96	26.97	24.42	21.33	19.99
22	17.07	14.44	13.05	11.10	22.04	18.49	16.51	14.21	32.97	26.98	24.41	21.29	19.95
23	16.64	14.04	12.68	10.78	22.05	18.49	16.50	14.19	32.99	27.01	24.41	21.28	19.94
24	16.26	13.69	12.36	10.50	22.05	18.49	16.49	14.18	33.14	27.12	24.51	21.34	20.00
25	15.97	13.41	12.10	10.27	22.06	18.50	16.49	14.17	33.40	27.33	24.69	21.48	20.15
26	15.75	13.18	11.89	10.10	22.08	18.52	16.50	14.17	33.76	27.63	24.96	21.71	20.37
27	15.60	13.02	11.75	9.97	22.21	18.59	16.57	14.22	34.26	28.04	25.31	22.02	20.66
28	15.51	12.91	11.65	9.89	22.41	18.71	16.68	14.32	34.86	28.53	25.77	22.41	21.02
29	15.45	12.87	11.62	9.86	22.71	18.91	16.86	14.47	35.59	29.13	26.30	22.87	21.45
30	15.46	12.88	11.63	9.87	23.04	19.18	17.10	14.68	36.43	29.81	26.93	23.43	21.96
31	15.56	12.96	11.71	9.94	23.43	19.52	17.41	14.95	37.38	30.59	27.65	24.05	22.54
32	15.73	13.11	11.85	10.06	23.92	19.92	17.78	15.27	38.49	31.50	28.47	24.76	23.17
33	15.98	13.32	12.05	10.23	24.49	20.41	18.22	15.65	39.70	32.50	29.38	25.57	23.89
34	16.30	13.60	12.30	10.45	25.15	20.96	18.72	16.09	41.04	33.57	30.33	26.37	24.58
35	16.70	13.93	12.61	10.72	25.90	21.59	19.29	16.59	42.50	34.60	31.28	27.20	25.28
36	17.16	14.31	12.96	11.02	26.74	22.29	19.93	17.14	44.05	35.71	32.29	28.09	26.02
37	17.68	14.75	13.36	11.37	27.66	23.07	20.63	17.75	45.70	36.88	33.36	29.04	26.80
38	18.26	15.23	13.81	11.75	28.68	23.92	21.41	18.43	47.43	38.13	34.50	30.04	27.59
39	18.89	15.76	14.29	12.17	29.80	24.86	22.25	19.16	49.25	39.44	35.70	31.09	28.42
40	19.57	16.33	14.82	12.62	31.01	25.87	23.16	19.95	51.00	40.81	36.95	32.19	29.25
41	20.26	16.91	15.35	13.07	32.28	26.94	24.12	20.77	52.84	42.29	38.30	33.36	30.13
42	20.94	17.48	15.87	13.51	33.60	28.04	25.11	21.63	54.87	43.92	39.78	34.65	31.08
43	21.65	18.07	16.40	13.96	34.99	29.20	26.15	22.52	57.06	45.67	41.37	36.03	32.07
44	22.40	18.70	16.97	14.44	36.48	30.44	27.25	23.46	59.35	47.51	43.02	37.45	33.08
45	23.23	19.40	17.59	14.96	38.07	31.76	28.43	24.46	61.70	49.39	44.72	38.91	34.07
46	24.17	20.18	18.30	15.55	39.78	33.19	29.70	25.52	64.07	51.29	46.42	40.35	35.02
47	25.24	21.08	19.10	16.21	41.65	34.75	31.08	26.68	66.42	53.18	48.10	41.76	35.90
48	26.48	22.11	20.02	16.97	43.68	36.46	32.58	27.92	68.71	55.02	49.73	43.11	36.70
49	27.91	23.31	21.09	17.84	45.91	38.33	34.22	29.27	70.90	56.79	51.28	44.37	37.39
50	29.56	24.70	22.32	18.84	48.36	40.38	36.01	30.74	72.95	58.44	52.71	45.51	37.95
51	31.41	26.25	23.69	19.95	51.00	42.59	37.93	32.30	74.87	60.00	54.04	46.53	38.39
52	33.41	27.93	25.17	21.13	53.81	44.95	39.97	33.93	76.75	61.52	55.33	47.48	38.76
53	35.57	29.74	26.76	22.38	56.80	47.47	42.13	35.62	78.60	63.02	56.57	48.37	39.06
54	37.88	31.68	28.45	23.69	59.98	50.14	44.41	37.39	80.42	64.50	57.78	49.18	39.30
55	40.35	33.75	30.24	25.05	63.36	52.98	46.81	39.21	82.22	65.97	58.95	49.92	39.48
56	42.97	35.96	32.13	26.46	66.95	55.99	49.35	41.09	84.02	67.43	60.09	50.58	39.62
57	45.74	38.29	34.12	27.91	70.77	59.21	52.03	43.02	85.85	68.92	61.24	51.19	39.72
58	48.67	40.75	36.19	29.37	74.87	62.66	54.88	45.02	87.77	70.49	62.42	51.77	39.83
59	51.76	43.34	38.35	30.85	79.30	66.38	57.92	47.10	89.84	72.17	63.67	52.34	39.97
60	54.99	46.06	40.60	32.32	84.13	70.44	61.22	49.26	92.12	74.03	65.04	52.91	40.17
61	53.54	44.83	39.50	31.44	76.85	64.33	55.90	44.98	83.64	67.20	59.04	48.02	36.46
62	52.09	43.59	38.40	30.56	69.57	58.22	50.59	40.70	75.15	60.37	53.04	43.14	32.76
63	50.64	42.35	37.30	29.68	62.30	52.10	45.27	36.42	66.67	53.53	47.04	38.26	29.05
64	49.19	41.11	36.20	28.80	55.02	45.99	39.95	32.14	58.18	46.70	41.03	33.38	25.34
65	47.74	39.87	35.10	27.92	47.74	39.87	34.64	27.86	49.70	39.87	35.03	28.49	21.63
66	33.25	27.77	24.45	19.44	33.25	27.77	24.13	19.40	34.62	27.77	24.40	19.85	15.07
67	33.25	27.77	24.45	19.44	33.25	27.77	24.13	19.40	34.62	27.77	24.40	19.85	15.07
68	33.25	27.77	24.45	19.44	33.25	27.77	24.13	19.40	34.62	27.77	24.40	19.85	15.07
69	33.25	27.77	24.45	19.44	33.25	27.77	24.13	19.40	34.62	27.77	24.40	19.85	15.07
70	33.25	27.77	24.45	19.44	33.25	27.77	24.13	19.40	34.62	27.77	24.40	19.85	15.07
71	33.25	27.77	24.45	19.44	33.25	27.77	24.13	19.40	34.62	27.77	24.40	19.85	15.07
72	33.25	27.77	24.45	19.44	33.25	27.77	24.13	19.40	34.62	27.77	24.40	19.85	15.07
73	33.25	27.77	24.45	19.44	33.25	27.77	24.13	19.40	34.62	27.77	24.40	19.85	15.07
74	33.25	27.77	24.45	19.44	33.25	27.77	24.13	19.40	34.62	27.77	24.40	19.85	15.07
75	33.59	28.06	24.70	19.64	33.60	28.06	24.37	19.60	34.97	28.06	24.65	20.05	15.22
76	34.92	29.17	25.68	20.42	34.92	29.17	25.34	20.38	36.35	29.17	25.63	20.84	15.83
77	36.26	30.29	26.66	21.21	36.27	30.29	26.31	21.16	37.75	30.29	26.61	21.65	16.44
78	37.63	31.43	27.67	22.00	37.63	31.43	27.30	21.96	39.17	31.43	27.61	22.46	17.05
79	39.01	32.58	28.68	22.81	39.01	32.58	28.31	22.76	40.61	32.58	28.63	23.29	17.68
80 +	40.41	33.76	29.71	23.63	40.42	33.76	29.32	23.58	42.07	33.76	29.66	24.12	18.32

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class 2P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	16.24	13.95	12.82	11.05	18.20	15.66	14.09	12.24	26.91	22.03	19.96	17.46	16.35
19	15.94	13.70	12.59	10.85	18.44	15.88	14.28	12.40	27.27	22.32	20.24	17.68	16.57
20	15.63	13.43	12.34	10.63	18.69	16.07	14.47	12.58	27.64	22.62	20.50	17.92	16.79
21	15.31	13.15	12.06	10.38	18.94	16.28	14.63	12.71	27.99	22.92	20.75	18.11	16.97
22	15.11	12.99	11.90	10.23	19.29	16.59	14.90	12.92	28.52	23.34	21.11	18.41	17.25
23	15.05	12.93	11.85	10.18	19.74	16.98	15.23	13.20	29.20	23.90	21.60	18.83	17.65
24	15.13	12.99	11.90	10.21	20.31	17.47	15.67	13.56	30.18	24.70	22.32	19.43	18.21
25	15.32	13.16	12.05	10.34	20.99	18.06	16.19	14.00	31.35	25.68	23.19	20.18	18.92
26	15.65	13.45	12.31	10.56	21.77	18.72	16.78	14.52	32.84	26.88	24.28	21.12	19.81
27	16.05	13.79	12.62	10.74	22.67	19.50	17.46	15.10	34.49	28.23	25.49	22.16	20.80
28	16.48	14.16	12.89	10.92	23.60	20.30	18.19	15.72	36.21	29.63	26.76	23.27	21.83
29	16.93	14.54	13.13	11.13	24.58	21.15	18.95	16.27	37.97	31.08	28.07	24.41	22.90
30	17.40	14.86	13.40	11.37	25.60	22.00	19.61	16.82	39.79	32.57	29.41	25.58	23.99
31	17.91	15.18	13.70	11.62	26.64	22.73	20.27	17.39	41.64	34.08	30.80	26.78	25.08
32	18.44	15.54	14.03	11.90	27.69	23.48	20.95	17.98	43.50	35.61	32.18	27.99	26.20
33	19.00	15.92	14.38	12.21	28.77	24.26	21.65	18.59	45.40	37.17	33.60	29.24	27.30
34	19.59	16.34	14.77	12.55	29.86	25.06	22.38	19.23	47.33	38.75	35.04	30.51	28.43
35	20.18	16.80	15.20	12.91	31.01	25.92	23.15	19.90	49.30	40.34	36.51	31.79	29.55
36	20.77	17.30	15.66	13.31	32.21	26.81	23.96	20.60	51.27	41.97	37.99	33.09	30.64
37	21.41	17.84	16.15	13.74	33.35	27.77	24.83	21.36	53.29	43.63	39.52	34.43	31.76
38	22.11	18.43	16.69	14.20	34.58	28.80	25.76	22.17	55.36	45.32	41.05	35.74	32.83
39	22.86	19.06	17.27	14.70	35.91	29.91	26.77	23.04	57.49	46.86	42.42	36.94	33.76
40	23.66	19.73	17.89	15.23	37.34	31.11	27.85	23.98	59.66	48.40	43.82	38.17	34.68
41	24.45	20.39	18.49	15.74	38.81	32.34	28.96	24.93	61.90	50.01	45.29	39.45	35.62
42	25.16	20.99	19.04	16.21	40.29	33.58	30.07	25.89	64.24	51.73	46.85	40.81	36.60
43	25.87	21.58	19.57	16.66	41.82	34.86	31.21	26.87	66.66	53.53	48.48	42.22	37.59
44	26.62	22.20	20.13	17.13	43.42	36.20	32.40	27.88	69.16	55.39	50.16	43.67	38.56
45	27.45	22.90	20.76	17.65	45.14	37.63	33.68	28.96	71.60	57.28	51.86	45.12	39.51
46	28.42	23.71	21.49	18.26	46.99	39.17	35.05	30.11	73.94	59.16	53.54	46.54	40.39
47	29.58	24.67	22.35	18.97	49.02	40.87	36.54	31.36	76.26	61.03	55.20	47.92	41.20
48	30.96	25.83	23.39	19.82	51.27	42.75	38.20	32.73	78.53	62.86	56.82	49.25	41.93
49	32.62	27.23	24.63	20.83	53.76	44.84	40.03	34.24	80.72	64.63	58.36	50.49	42.55
50	34.60	28.89	26.10	22.03	56.54	47.17	42.06	35.90	82.80	66.30	59.80	51.63	43.06
51	36.86	30.79	27.78	23.39	59.55	49.70	44.25	37.67	84.76	67.89	61.15	52.65	43.45
52	39.33	32.85	29.60	24.84	62.77	52.40	46.59	39.53	86.68	69.45	62.46	53.60	43.76
53	41.99	35.09	31.56	26.39	66.21	55.28	49.07	41.48	88.59	71.00	63.74	54.49	44.01
54	44.84	37.48	33.65	28.02	69.87	58.36	51.69	43.51	90.49	72.55	64.98	55.31	44.20
55	47.90	40.05	35.87	29.71	73.78	61.65	54.48	45.62	92.39	74.10	66.22	56.07	44.35
56	51.14	42.77	38.21	31.47	77.98	65.18	57.44	47.82	94.35	75.69	67.46	56.78	44.47
57	54.57	45.65	40.67	33.26	82.51	68.99	60.61	50.12	96.40	77.37	68.74	57.47	44.59
58	58.19	48.69	43.24	35.09	87.42	73.12	64.03	52.53	98.65	79.20	70.14	58.17	44.76
59	61.99	51.89	45.91	36.92	92.83	77.67	67.76	55.09	101.47	81.48	71.88	59.08	45.12
60	65.98	55.24	48.68	38.74	98.95	82.81	71.96	57.90	104.75	84.12	73.91	60.12	45.65
61	61.94	51.84	45.67	36.35	88.31	73.89	64.21	51.66	93.33	74.95	65.85	53.56	40.67
62	57.90	48.44	42.67	33.95	77.68	64.98	56.46	45.42	81.91	65.77	57.79	47.00	35.69
63	53.85	45.04	39.67	31.56	67.05	56.06	48.71	39.19	70.49	56.59	49.72	40.44	30.71
64	49.81	41.64	36.66	29.16	56.41	47.15	40.96	32.95	59.07	47.41	41.66	33.88	25.73
65	45.77	38.24	33.66	26.77	45.78	38.24	33.21	26.71	47.65	38.24	33.59	27.32	20.75
66	33.21	27.74	24.42	19.42	33.22	27.74	24.10	19.38	34.58	27.74	24.38	19.83	15.05
67	33.21	27.74	24.42	19.42	33.22	27.74	24.10	19.38	34.58	27.74	24.38	19.83	15.05
68	33.21	27.74	24.42	19.42	33.22	27.74	24.10	19.38	34.58	27.74	24.38	19.83	15.05
69	33.21	27.74	24.42	19.42	33.22	27.74	24.10	19.38	34.58	27.74	24.38	19.83	15.05
70	33.21	27.74	24.42	19.42	33.22	27.74	24.10	19.38	34.58	27.74	24.38	19.83	15.05
71	33.21	27.74	24.42	19.42	33.22	27.74	24.10	19.38	34.58	27.74	24.38	19.83	15.05
72	33.21	27.74	24.42	19.42	33.22	27.74	24.10	19.38	34.58	27.74	24.38	19.83	15.05
73	33.21	27.74	24.42	19.42	33.22	27.74	24.10	19.38	34.58	27.74	24.38	19.83	15.05
74	33.21	27.74	24.42	19.42	33.22	27.74	24.10	19.38	34.58	27.74	24.38	19.83	15.05
75	33.59	28.06	24.70	19.64	33.60	28.06	24.37	19.60	34.97	28.06	24.65	20.05	15.22
76	34.92	29.17	25.68	20.42	34.92	29.17	25.34	20.38	36.35	29.17	25.63	20.84	15.83
77	36.26	30.29	26.66	21.21	36.27	30.29	26.31	21.16	37.75	30.29	26.61	21.65	16.44
78	37.63	31.43	27.67	22.00	37.63	31.43	27.30	21.96	39.17	31.43	27.61	22.46	17.05
79	39.01	32.58	28.68	22.81	39.01	32.58	28.31	22.76	40.61	32.58	28.63	23.29	17.68
80 +	40.41	33.76	29.71	23.63	40.42	33.76	29.32	23.58	42.07	33.76	29.66	24.12	18.32

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class 2P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	16.39	14.08	12.93	11.15	18.65	16.05	14.44	12.55	27.91	22.84	20.71	18.09	16.96
19	16.13	13.85	12.73	10.97	18.93	16.29	14.65	12.74	28.31	23.17	21.00	18.36	17.20
20	15.83	13.60	12.50	10.77	19.20	16.51	14.86	12.92	28.71	23.51	21.32	18.62	17.45
21	15.53	13.35	12.26	10.55	19.47	16.75	15.05	13.07	29.12	23.83	21.58	18.84	17.65
22	15.37	13.21	12.12	10.42	19.84	17.07	15.32	13.30	29.69	24.30	21.98	19.17	17.96
23	15.35	13.18	12.08	10.38	20.33	17.50	15.69	13.59	30.43	24.92	22.52	19.63	18.40
24	15.45	13.27	12.15	10.44	20.94	18.00	16.15	13.98	31.46	25.75	23.26	20.26	18.99
25	15.67	13.47	12.33	10.58	21.65	18.63	16.68	14.45	32.77	26.83	24.23	21.09	19.78
26	16.04	13.78	12.61	10.78	22.48	19.34	17.34	14.99	34.38	28.14	25.41	22.12	20.73
27	16.45	14.13	12.92	10.95	23.40	20.12	18.04	15.61	36.10	29.56	26.69	23.21	21.78
28	16.88	14.50	13.14	11.14	24.36	20.95	18.77	16.15	37.90	31.02	28.01	24.36	22.85
29	17.34	14.85	13.39	11.35	25.36	21.81	19.46	16.69	39.75	32.53	29.37	25.55	23.97
30	17.82	15.15	13.67	11.59	26.41	22.57	20.11	17.26	41.65	34.08	30.79	26.77	25.11
31	18.34	15.48	13.97	11.86	27.48	23.32	20.79	17.84	43.56	35.65	32.22	28.02	26.25
32	18.88	15.85	14.31	12.14	28.55	24.09	21.49	18.45	45.50	37.25	33.66	29.28	27.40
33	19.46	16.24	14.68	12.46	29.65	24.88	22.21	19.07	47.48	38.85	35.14	30.58	28.56
34	20.03	16.68	15.08	12.81	30.79	25.71	22.96	19.73	49.46	40.48	36.63	31.88	29.70
35	20.59	17.15	15.51	13.18	31.94	26.59	23.75	20.42	51.50	42.15	38.14	33.21	30.85
36	21.20	17.66	15.99	13.59	33.04	27.51	24.59	21.14	53.55	43.84	39.68	34.56	32.01
37	21.86	18.22	16.50	14.03	34.21	28.50	25.48	21.92	55.68	45.57	41.27	35.93	33.15
38	22.57	18.82	17.05	14.51	35.47	29.55	26.44	22.75	57.84	47.16	42.68	37.16	34.13
39	23.34	19.46	17.64	15.01	36.83	30.69	27.46	23.64	60.06	48.75	44.13	38.43	35.12
40	24.16	20.15	18.27	15.55	38.28	31.91	28.57	24.60	62.37	50.39	45.63	39.74	36.11
41	24.97	20.83	18.89	16.09	39.79	33.18	29.70	25.58	64.76	52.13	47.21	41.13	37.14
42	25.75	21.48	19.49	16.59	41.32	34.45	30.85	26.56	67.30	54.01	48.92	42.61	38.21
43	26.53	22.14	20.08	17.09	42.90	35.77	32.03	27.57	69.94	55.99	50.71	44.16	39.31
44	27.36	22.83	20.70	17.62	44.55	37.15	33.26	28.62	72.52	58.03	52.55	45.75	40.40
45	28.26	23.58	21.38	18.19	46.32	38.63	34.57	29.73	75.10	60.10	54.41	47.34	41.45
46	29.29	24.44	22.15	18.82	48.21	40.20	35.97	30.91	77.67	62.16	56.25	48.89	42.43
47	30.46	25.42	23.03	19.55	50.26	41.92	37.49	32.17	80.19	64.18	58.05	50.40	43.33
48	31.83	26.57	24.05	20.38	52.51	43.81	39.14	33.55	82.62	66.14	59.78	51.82	44.12
49	33.42	27.90	25.24	21.35	54.98	45.88	40.95	35.03	84.92	67.99	61.40	53.13	44.77
50	35.27	29.45	26.61	22.46	57.70	48.16	42.94	36.66	87.05	69.72	62.88	54.29	45.28
51	37.34	31.19	28.15	23.70	60.63	50.62	45.08	38.37	89.03	71.32	64.24	55.31	45.64
52	39.58	33.07	29.80	25.01	63.75	53.23	47.33	40.17	90.94	72.87	65.53	56.24	45.91
53	41.98	35.09	31.57	26.40	67.05	56.01	49.71	42.03	92.79	74.38	66.77	57.08	46.10
54	44.55	37.25	33.44	27.84	70.55	58.95	52.21	43.95	94.60	75.85	67.94	57.83	46.21
55	47.28	39.54	35.42	29.34	74.25	62.06	54.84	45.93	96.36	77.29	69.07	58.49	46.26
56	50.17	41.97	37.50	30.88	78.17	65.36	57.60	47.95	98.11	78.72	70.15	59.05	46.25
57	53.21	44.53	39.67	32.45	82.33	68.86	60.51	50.03	99.87	80.16	71.23	59.54	46.20
58	56.41	47.22	41.93	34.03	86.78	72.61	63.59	52.17	101.74	81.69	72.34	60.00	46.16
59	59.77	50.04	44.28	35.61	91.57	76.64	66.87	54.37	103.75	83.33	73.52	60.43	46.15
60	63.27	52.99	46.70	37.17	96.79	81.03	70.42	56.66	105.99	85.16	74.82	60.86	46.21
61	60.16	50.36	44.38	35.32	86.98	72.80	63.26	50.90	94.73	76.10	66.86	54.39	41.29
62	57.06	47.74	42.06	33.47	77.17	64.57	56.11	45.14	83.47	67.04	58.91	47.91	36.38
63	53.95	45.12	39.74	31.62	67.36	56.34	48.95	39.38	72.21	57.99	50.95	41.44	31.46
64	50.84	42.50	37.42	29.77	57.55	48.11	41.79	33.62	60.96	48.93	42.99	34.97	26.55
65	47.74	39.87	35.10	27.92	47.74	39.87	34.64	27.86	49.70	39.87	35.03	28.49	21.63
66	33.25	27.77	24.45	19.44	33.25	27.77	24.13	19.40	34.62	27.77	24.40	19.85	15.07
67	33.25	27.77	24.45	19.44	33.25	27.77	24.13	19.40	34.62	27.77	24.40	19.85	15.07
68	33.25	27.77	24.45	19.44	33.25	27.77	24.13	19.40	34.62	27.77	24.40	19.85	15.07
69	33.25	27.77	24.45	19.44	33.25	27.77	24.13	19.40	34.62	27.77	24.40	19.85	15.07
70	33.25	27.77	24.45	19.44	33.25	27.77	24.13	19.40	34.62	27.77	24.40	19.85	15.07
71	33.25	27.77	24.45	19.44	33.25	27.77	24.13	19.40	34.62	27.77	24.40	19.85	15.07
72	33.25	27.77	24.45	19.44	33.25	27.77	24.13	19.40	34.62	27.77	24.40	19.85	15.07
73	33.25	27.77	24.45	19.44	33.25	27.77	24.13	19.40	34.62	27.77	24.40	19.85	15.07
74	33.25	27.77	24.45	19.44	33.25	27.77	24.13	19.40	34.62	27.77	24.40	19.85	15.07
75	33.59	28.06	24.70	19.64	33.60	28.06	24.37	19.60	34.97	28.06	24.65	20.05	15.22
76	34.92	29.17	25.68	20.42	34.92	29.17	25.34	20.38	36.35	29.17	25.63	20.84	15.83
77	36.26	30.29	26.66	21.21	36.27	30.29	26.31	21.16	37.75	30.29	26.61	21.65	16.44
78	37.63	31.43	27.67	22.00	37.63	31.43	27.30	21.96	39.17	31.43	27.61	22.46	17.05
79	39.01	32.58	28.68	22.81	39.01	32.58	28.31	22.76	40.61	32.58	28.63	23.29	17.68
80 +	40.41	33.76	29.71	23.63	40.42	33.76	29.32	23.58	42.07	33.76	29.66	24.12	18.32

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	24.03	21.30	18.39	15.02	29.22	25.91	22.75	19.02	44.43	38.29	32.66	29.35	27.49
19	23.41	20.75	17.92	14.64	29.23	25.92	22.76	19.02	44.45	38.30	32.67	29.35	27.50
20	22.79	20.20	17.45	14.25	29.23	25.93	22.77	19.03	44.46	38.31	32.68	29.37	27.52
21	22.18	19.66	16.95	13.83	29.24	25.93	22.75	18.99	44.47	38.33	32.65	29.31	27.47
22	21.64	19.18	16.52	13.47	29.25	25.94	22.73	18.96	44.55	38.40	32.69	29.30	27.46
23	21.18	18.76	16.15	13.15	29.26	25.95	22.72	18.93	44.73	38.55	32.78	29.38	27.54
24	20.79	18.41	15.85	12.89	29.27	25.96	22.72	18.92	45.03	38.81	32.99	29.53	27.69
25	20.48	18.13	15.60	12.68	29.28	25.97	22.72	18.90	45.35	39.09	33.21	29.71	27.86
26	20.25	17.91	15.41	12.52	29.35	26.03	22.77	18.94	45.77	39.45	33.51	29.96	28.13
27	20.10	17.76	15.28	12.42	29.52	26.17	22.89	19.03	46.32	39.92	33.91	30.31	28.44
28	20.03	17.68	15.21	12.36	29.79	26.40	23.09	19.19	46.96	40.47	34.38	30.72	28.83
29	20.03	17.66	15.19	12.35	30.14	26.70	23.36	19.42	47.73	41.13	34.94	31.23	29.31
30	20.10	17.71	15.24	12.38	30.62	27.09	23.70	19.71	48.59	41.87	35.59	31.80	29.82
31	20.26	17.83	15.35	12.47	31.14	27.55	24.11	20.05	49.56	42.70	36.30	32.46	30.41
32	20.50	18.03	15.52	12.62	31.75	28.08	24.59	20.45	50.63	43.65	37.12	33.19	31.07
33	20.81	18.29	15.75	12.81	32.47	28.70	25.13	20.91	51.86	44.69	38.01	34.00	31.76
34	21.21	18.62	16.04	13.05	33.28	29.40	25.76	21.44	53.18	45.83	38.99	34.88	32.52
35	21.67	19.01	16.39	13.34	34.17	30.18	26.45	22.02	54.61	47.05	40.07	35.86	33.34
36	22.22	19.47	16.79	13.67	35.19	31.03	27.21	22.66	56.13	48.36	41.20	36.89	34.17
37	22.84	19.98	17.24	14.04	36.28	31.98	28.05	23.37	57.74	49.77	42.41	37.98	35.05
38	23.54	20.55	17.74	14.45	37.52	33.01	28.97	24.14	59.46	51.24	43.68	39.14	35.95
39	24.27	21.18	18.28	14.90	38.87	34.13	29.96	24.98	61.28	52.80	45.03	40.34	36.88
40	25.04	21.85	18.87	15.38	40.34	35.34	31.04	25.88	63.18	54.45	46.43	41.62	37.83
41	25.79	22.51	19.44	15.85	41.86	36.59	32.14	26.80	65.18	56.17	47.91	42.95	38.79
42	26.49	23.12	19.97	16.28	43.37	37.87	33.26	27.73	67.31	58.01	49.48	44.34	39.78
43	27.19	23.73	20.50	16.70	44.92	39.19	34.42	28.70	69.56	59.94	51.14	45.82	40.80
44	27.93	24.38	21.06	17.15	46.55	40.59	35.65	29.71	71.92	61.97	52.87	47.35	41.82
45	28.77	25.11	21.69	17.66	48.29	42.11	36.98	30.79	74.38	64.02	54.68	48.91	42.85
46	29.76	25.98	22.43	18.24	50.19	43.77	38.42	31.96	76.89	65.53	56.31	50.00	43.41
47	30.95	27.02	23.32	18.95	52.29	45.60	40.01	33.25	78.72	67.11	57.62	51.12	43.96
48	32.39	28.29	24.39	19.79	54.63	47.66	41.78	34.67	80.63	68.76	58.98	52.25	44.50
49	34.14	29.82	25.69	20.81	57.25	49.96	43.76	36.25	82.62	70.47	60.38	53.40	45.01
50	36.23	31.66	27.25	22.02	60.20	52.55	45.97	38.00	84.67	72.23	61.81	54.55	45.51
51	38.63	33.77	29.03	23.40	63.41	55.37	48.39	39.89	86.76	74.03	63.25	55.68	45.96
52	41.27	36.09	30.97	24.89	66.88	58.42	50.97	41.88	88.93	75.90	64.73	56.81	46.39
53	44.14	38.62	33.08	26.49	70.60	61.70	53.73	43.99	91.20	77.85	66.27	57.94	46.81
54	47.25	41.35	35.35	28.19	74.60	65.22	56.68	46.20	93.57	79.89	67.85	59.06	47.21
55	50.59	44.28	37.78	29.97	78.90	69.00	59.83	48.52	96.07	82.04	69.50	60.19	47.62
56	54.16	47.43	40.35	31.82	83.53	73.08	63.20	50.96	98.73	84.33	71.23	61.34	48.05
57	57.96	50.77	43.07	33.74	88.56	77.51	66.83	53.52	101.61	86.81	73.10	62.52	48.52
58	62.00	54.33	45.94	35.71	94.05	82.34	70.77	56.23	104.77	89.52	75.12	63.74	49.06
59	66.27	58.09	48.94	37.70	100.11	87.68	75.08	59.12	108.58	92.78	77.56	65.22	49.83
60	70.78	62.05	52.07	39.70	106.98	93.73	79.94	62.30	112.97	96.55	80.36	66.89	50.80
61	68.31	59.87	50.22	38.29	97.28	85.21	72.66	56.62	102.35	87.46	72.81	60.59	46.02
62	65.85	57.68	48.38	36.87	87.58	76.69	65.39	50.95	91.73	78.37	65.25	54.30	41.24
63	63.38	55.49	46.54	35.46	77.88	68.16	58.12	45.28	81.11	69.29	57.69	48.00	36.46
64	60.91	53.30	44.70	34.05	68.18	59.64	50.84	39.61	70.49	60.20	50.14	41.71	31.68
65	58.45	51.11	42.85	32.64	58.48	51.11	43.57	33.94	59.87	51.11	42.58	35.42	26.90
66	42.35	37.04	31.05	23.65	42.37	37.04	31.57	24.59	43.38	37.04	30.85	25.66	19.49
67	42.35	37.04	31.05	23.65	42.37	37.04	31.57	24.59	43.38	37.04	30.85	25.66	19.49
68	42.35	37.04	31.05	23.65	42.37	37.04	31.57	24.59	43.38	37.04	30.85	25.66	19.49
69	42.35	37.04	31.05	23.65	42.37	37.04	31.57	24.59	43.38	37.04	30.85	25.66	19.49
70	42.35	37.04	31.05	23.65	42.37	37.04	31.57	24.59	43.38	37.04	30.85	25.66	19.49
71	42.35	37.04	31.05	23.65	42.37	37.04	31.57	24.59	43.38	37.04	30.85	25.66	19.49
72	42.35	37.04	31.05	23.65	42.37	37.04	31.57	24.59	43.38	37.04	30.85	25.66	19.49
73	42.35	37.04	31.05	23.65	42.37	37.04	31.57	24.59	43.38	37.04	30.85	25.66	19.49
74	42.35	37.04	31.05	23.65	42.37	37.04	31.57	24.59	43.38	37.04	30.85	25.66	19.49
75	42.74	37.38	31.34	23.87	42.76	37.38	31.86	24.82	43.78	37.38	31.14	25.90	19.67
76	44.48	38.90	32.61	24.84	44.50	38.90	33.16	25.83	45.57	38.90	32.41	26.95	20.47
77	46.24	40.44	33.91	25.82	46.27	40.44	34.47	26.85	47.37	40.44	33.69	28.02	21.28
78	48.03	42.01	35.22	26.82	48.06	42.01	35.81	27.89	49.20	42.01	34.99	29.10	22.11
79	49.84	43.59	36.55	27.83	49.87	43.59	37.16	28.94	51.06	43.59	36.31	30.20	22.94
80 +	51.68	45.20	37.89	28.86	51.71	45.20	38.53	30.01	52.94	45.20	37.65	31.32	23.79

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	24.31	21.49	18.56	15.16	29.98	26.46	23.24	19.42	46.20	39.81	33.96	30.51	28.58
19	23.69	20.95	18.09	14.78	29.99	26.46	23.24	19.43	46.21	39.82	33.97	30.51	28.59
20	23.09	20.42	17.63	14.40	29.99	26.47	23.25	19.43	46.22	39.83	33.97	30.52	28.59
21	22.49	19.88	17.15	13.99	30.00	26.47	23.22	19.39	46.22	39.84	33.95	30.45	28.56
22	21.96	19.41	16.72	13.63	30.00	26.48	23.21	19.35	46.30	39.90	33.97	30.45	28.54
23	21.52	19.00	16.36	13.33	30.01	26.48	23.19	19.33	46.49	40.06	34.08	30.53	28.61
24	21.15	18.66	16.06	13.07	30.02	26.49	23.19	19.30	46.79	40.32	34.27	30.68	28.77
25	20.86	18.39	15.82	12.87	30.03	26.50	23.18	19.29	47.20	40.66	34.56	30.90	28.99
26	20.64	18.19	15.64	12.72	30.14	26.58	23.25	19.34	47.69	41.09	34.91	31.22	29.30
27	20.50	18.05	15.52	12.62	30.33	26.74	23.39	19.45	48.30	41.63	35.36	31.61	29.68
28	20.45	17.98	15.46	12.56	30.62	26.99	23.60	19.62	49.02	42.26	35.88	32.08	30.12
29	20.46	17.97	15.46	12.56	31.02	27.31	23.89	19.86	49.86	42.97	36.50	32.62	30.61
30	20.55	18.03	15.51	12.61	31.51	27.72	24.25	20.16	50.79	43.77	37.20	33.24	31.19
31	20.73	18.16	15.63	12.70	32.07	28.20	24.68	20.52	51.81	44.66	37.96	33.93	31.80
32	20.98	18.37	15.81	12.86	32.73	28.75	25.18	20.94	52.97	45.64	38.82	34.70	32.48
33	21.32	18.64	16.06	13.06	33.47	29.39	25.74	21.42	54.23	46.73	39.75	35.54	33.22
34	21.74	18.98	16.36	13.31	34.30	30.11	26.38	21.96	55.58	47.90	40.77	36.47	34.00
35	22.22	19.39	16.72	13.60	35.24	30.91	27.10	22.56	57.05	49.18	41.86	37.47	34.83
36	22.76	19.86	17.13	13.94	36.28	31.79	27.88	23.22	58.63	50.52	43.03	38.53	35.69
37	23.37	20.39	17.59	14.33	37.43	32.76	28.74	23.95	60.31	51.97	44.29	39.65	36.59
38	24.03	20.97	18.10	14.75	38.69	33.81	29.68	24.73	62.08	53.51	45.62	40.86	37.54
39	24.75	21.60	18.65	15.20	40.07	34.95	30.69	25.58	63.97	55.14	47.01	42.13	38.51
40	25.53	22.28	19.25	15.69	41.49	36.18	31.78	26.50	65.99	56.86	48.48	43.47	39.50
41	26.31	22.96	19.84	16.17	42.95	37.46	32.90	27.44	68.10	58.69	50.06	44.87	40.53
42	27.06	23.62	20.41	16.63	44.44	38.76	34.05	28.39	70.38	60.65	51.74	46.38	41.59
43	27.82	24.28	20.98	17.10	45.99	40.11	35.24	29.38	72.79	62.74	53.51	47.96	42.69
44	28.63	24.99	21.59	17.59	47.63	41.54	36.49	30.41	75.33	64.92	55.38	49.60	43.79
45	29.52	25.78	22.26	18.13	49.40	43.09	37.84	31.51	77.97	66.89	57.30	51.11	44.77
46	30.55	26.68	23.03	18.74	51.31	44.76	39.29	32.69	80.40	68.53	58.88	52.29	45.40
47	31.75	27.73	23.93	19.44	53.41	46.60	40.88	33.98	82.36	70.22	60.29	53.48	45.99
48	33.16	28.96	24.97	20.26	55.73	48.63	42.63	35.38	84.36	71.94	61.71	54.67	46.56
49	34.81	30.42	26.21	21.23	58.30	50.89	44.57	36.92	86.38	73.68	63.13	55.84	47.07
50	37.16	32.48	27.95	22.59	61.25	53.47	46.79	38.67	88.43	75.45	64.56	56.98	47.53
51	39.56	34.59	29.73	23.97	64.36	56.21	49.12	40.49	90.49	77.22	65.97	58.07	47.94
52	42.18	36.89	31.66	25.45	67.68	59.14	51.60	42.40	92.59	79.03	67.40	59.15	48.30
53	45.03	39.40	33.76	27.03	71.24	62.27	54.23	44.40	94.76	80.89	68.85	60.20	48.64
54	48.11	42.11	36.00	28.70	75.03	65.60	57.02	46.48	96.99	82.81	70.33	61.22	48.94
55	51.41	45.01	38.40	30.46	79.07	69.16	59.97	48.64	99.30	84.80	71.83	62.22	49.23
56	54.94	48.11	40.94	32.29	83.38	72.96	63.10	50.88	101.70	86.87	73.38	63.19	49.50
57	58.69	51.41	43.62	34.17	88.00	77.03	66.42	53.19	104.24	89.05	74.98	64.13	49.78
58	62.66	54.91	46.43	36.09	92.95	81.40	69.95	55.58	106.94	91.38	76.67	65.06	50.08
59	66.86	58.61	49.38	38.04	98.32	86.12	73.75	58.07	109.87	93.90	78.48	66.00	50.43
60	71.29	62.50	52.44	39.99	104.18	91.29	77.86	60.68	113.10	96.68	80.46	66.98	50.87
61	69.23	60.67	50.90	38.80	95.56	83.71	71.38	55.63	102.98	88.01	73.26	60.98	46.31
62	67.18	58.84	49.36	37.62	86.93	76.12	64.91	50.58	92.86	79.35	66.06	54.98	41.75
63	65.12	57.01	47.82	36.44	78.30	68.53	58.43	45.53	82.74	70.68	58.85	48.97	37.20
64	63.07	55.18	46.28	35.25	69.67	60.94	51.96	40.47	72.62	62.02	51.65	42.97	32.64
65	61.01	53.36	44.73	34.07	61.04	53.36	45.48	35.42	62.50	53.36	44.45	36.97	28.08
66	42.40	37.08	31.09	23.68	42.42	37.08	31.61	24.62	43.43	37.08	30.89	25.69	19.51
67	42.40	37.08	31.09	23.68	42.42	37.08	31.61	24.62	43.43	37.08	30.89	25.69	19.51
68	42.40	37.08	31.09	23.68	42.42	37.08	31.61	24.62	43.43	37.08	30.89	25.69	19.51
69	42.40	37.08	31.09	23.68	42.42	37.08	31.61	24.62	43.43	37.08	30.89	25.69	19.51
70	42.40	37.08	31.09	23.68	42.42	37.08	31.61	24.62	43.43	37.08	30.89	25.69	19.51
71	42.40	37.08	31.09	23.68	42.42	37.08	31.61	24.62	43.43	37.08	30.89	25.69	19.51
72	42.40	37.08	31.09	23.68	42.42	37.08	31.61	24.62	43.43	37.08	30.89	25.69	19.51
73	42.40	37.08	31.09	23.68	42.42	37.08	31.61	24.62	43.43	37.08	30.89	25.69	19.51
74	42.40	37.08	31.09	23.68	42.42	37.08	31.61	24.62	43.43	37.08	30.89	25.69	19.51
75	42.74	37.38	31.34	23.87	42.76	37.38	31.86	24.82	43.78	37.38	31.14	25.90	19.67
76	44.48	38.90	32.61	24.84	44.50	38.90	33.16	25.83	45.57	38.90	32.41	26.95	20.47
77	46.24	40.44	33.91	25.82	46.27	40.44	34.47	26.85	47.37	40.44	33.69	28.02	21.28
78	48.03	42.01	35.22	26.82	48.06	42.01	35.81	27.89	49.20	42.01	34.99	29.10	22.11
79	49.84	43.59	36.55	27.83	49.87	43.59	37.16	28.94	51.06	43.59	36.31	30.20	22.94
80 +	51.68	45.20	37.89	28.86	51.71	45.20	38.53	30.01	52.94	45.20	37.65	31.32	23.79

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class B With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	25.65	22.78	19.71	16.09	31.80	28.23	24.87	20.78					
19	25.03	22.22	19.23	15.71	31.81	28.24	24.88	20.79					
20	24.40	21.67	18.76	15.32	31.82	28.25	24.88	20.80					
21	23.79	21.11	18.26	14.90	31.83	28.25	24.86	20.75					
22	23.24	20.64	17.83	14.53	31.84	28.26	24.85	20.72					
23	22.78	20.22	17.46	14.21	31.85	28.27	24.84	20.69					
24	22.39	19.89	17.15	13.95	31.86	28.28	24.83	20.67					
25	22.09	19.62	16.91	13.75	31.86	28.29	24.83	20.66					
26	21.88	19.41	16.72	13.59	31.98	28.38	24.91	20.72					
27	21.73	19.30	16.60	13.49	32.20	28.58	25.07	20.85					
28	21.67	19.23	16.54	13.44	32.51	28.86	25.30	21.03					
29	21.68	19.22	16.53	13.43	32.92	29.22	25.61	21.29					
30	21.78	19.29	16.59	13.48	33.42	29.67	25.99	21.61					
31	21.96	19.42	16.71	13.58	34.00	30.20	26.44	21.98					
32	22.22	19.63	16.90	13.74	34.69	30.80	26.96	22.42					
33	22.56	19.91	17.15	13.94	35.47	31.46	27.55	22.92					
34	22.98	20.26	17.46	14.20	36.34	32.21	28.22	23.49					
35	23.49	20.68	17.83	14.51	37.31	33.05	28.97	24.12					
36	24.07	21.16	18.25	14.85	38.38	33.96	29.78	24.80					
37	24.73	21.70	18.72	15.25	39.57	34.97	30.68	25.56					
38	25.46	22.30	19.25	15.68	40.89	36.06	31.65	26.38					
39	26.27	22.96	19.82	16.15	42.32	37.25	32.70	27.26					
40	27.12	23.66	20.43	16.65	43.88	38.53	33.84	28.21					
41	27.91	24.35	21.04	17.15	45.48	39.86	35.01	29.19					
42	28.64	24.99	21.59	17.60	47.06	41.20	36.19	30.18					
43	29.37	25.63	22.14	18.04	48.69	42.60	37.42	31.19					
44	30.15	26.31	22.73	18.51	50.44	44.09	38.72	32.26					
45	31.03	27.08	23.39	19.04	52.36	45.69	40.12	33.41					
46	32.07	27.99	24.16	19.65	54.40	47.43	41.63	34.64					
47	33.31	29.08	25.09	20.38	56.60	49.36	43.30	35.99					
48	34.81	30.39	26.21	21.26	59.06	51.51	45.16	37.47					
49	36.63	31.99	27.56	22.32	61.80	53.91	47.22	39.11					
50	38.81	33.91	29.18	23.58	64.86	56.61	49.53	40.93					
51	41.31	36.11	31.03	25.01	68.21	59.55	52.03	42.89					
52	44.06	38.52	33.06	26.56	71.80	62.71	54.71	44.96					
53	47.05	41.15	35.25	28.22	75.67	66.11	57.57	47.13					
54	50.28	43.99	37.61	29.98	79.81	69.76	60.63	49.42					
55	53.75	47.04	40.13	31.83	84.27	73.68	63.88	51.81					
56	57.47	50.31	42.80	33.75	89.07	77.91	67.37	54.31					
57	61.42	53.79	45.63	35.74	94.28	82.49	71.13	56.95					
58	65.62	57.49	48.61	37.78	99.96	87.50	75.20	59.74					
59	70.07	61.40	51.72	39.84	106.24	93.03	79.66	62.72					
60	74.75	65.53	54.98	41.91	113.37	99.31	84.69	65.99					
61	72.47	63.50	53.27	40.60	103.38	90.53	77.20	60.15					
62	70.19	61.48	51.57	39.30	93.38	81.75	69.70	54.31					
63	67.92	59.45	49.86	37.99	83.38	72.97	62.21	48.47					
64	65.64	57.43	48.16	36.69	73.38	64.19	54.72	42.63					
65	63.36	55.41	46.45	35.38	63.39	55.41	47.23	36.79					
66	45.89	40.13	33.65	25.63	45.92	40.13	34.21	26.65					
67	45.89	40.13	33.65	25.63	45.92	40.13	34.21	26.65					
68	45.89	40.13	33.65	25.63	45.92	40.13	34.21	26.65					
69	45.89	40.13	33.65	25.63	45.92	40.13	34.21	26.65					
70	45.89	40.13	33.65	25.63	45.92	40.13	34.21	26.65					
71	45.89	40.13	33.65	25.63	45.92	40.13	34.21	26.65					
72	45.89	40.13	33.65	25.63	45.92	40.13	34.21	26.65					
73	45.89	40.13	33.65	25.63	45.92	40.13	34.21	26.65					
74	45.89	40.13	33.65	25.63	45.92	40.13	34.21	26.65					
75	46.30	40.49	33.95	25.85	46.32	40.49	34.51	26.88					
76	48.19	42.14	35.33	26.91	48.22	42.14	35.92	27.98					
77	50.11	43.82	36.74	27.98	50.14	43.82	37.36	29.10					
78	52.06	45.53	38.17	29.07	52.09	45.53	38.81	30.23					
79	54.04	47.26	39.62	30.18	54.07	47.26	40.28	31.38					
80 +	56.04	49.01	41.09	31.30	56.07	49.01	41.78	32.54					



**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class B With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	25.92	23.01	19.87	16.23	32.55	28.86	25.34	21.18					
19	25.32	22.47	19.41	15.85	32.56	28.86	25.35	21.19					
20	24.70	21.93	18.94	15.47	32.56	28.87	25.35	21.19					
21	24.10	21.39	18.45	15.05	32.57	28.88	25.33	21.14					
22	23.57	20.92	18.03	14.69	32.58	28.88	25.31	21.11					
23	23.12	20.52	17.67	14.39	32.58	28.89	25.30	21.08					
24	22.76	20.18	17.37	14.13	32.59	28.89	25.29	21.05					
25	22.47	19.92	17.13	13.93	32.63	28.93	25.31	21.06					
26	22.26	19.72	16.96	13.78	32.77	29.04	25.40	21.13					
27	22.13	19.59	16.84	13.69	33.01	29.24	25.58	21.27					
28	22.09	19.52	16.79	13.64	33.35	29.53	25.83	21.47					
29	22.12	19.53	16.80	13.65	33.79	29.90	26.15	21.74					
30	22.23	19.60	16.87	13.71	34.33	30.35	26.55	22.08					
31	22.44	19.75	17.00	13.82	34.96	30.87	27.02	22.47					
32	22.71	19.97	17.20	13.98	35.67	31.48	27.56	22.92					
33	23.08	20.27	17.46	14.20	36.48	32.17	28.17	23.44					
34	23.52	20.63	17.78	14.46	37.38	32.94	28.86	24.02					
35	24.04	21.07	18.16	14.78	38.40	33.80	29.63	24.67					
36	24.64	21.56	18.59	15.14	39.49	34.74	30.46	25.37					
37	25.32	22.11	19.08	15.54	40.73	35.76	31.38	26.14					
38	26.05	22.72	19.61	15.98	42.07	36.88	32.37	26.98					
39	26.81	23.39	20.19	16.46	43.53	38.09	33.44	27.88					
40	27.62	24.10	20.82	16.97	45.13	39.39	34.59	28.84					
41	28.43	24.82	21.44	17.47	46.72	40.73	35.78	29.84					
42	29.22	25.50	22.03	17.96	48.29	42.11	36.99	30.84					
43	30.01	26.20	22.63	18.44	49.93	43.54	38.25	31.89					
44	30.86	26.94	23.27	18.96	51.66	45.05	39.57	32.98					
45	31.80	27.76	23.98	19.52	53.52	46.68	40.99	34.14					
46	32.88	28.70	24.78	20.16	55.53	48.44	42.52	35.38					
47	34.13	29.80	25.71	20.89	57.74	50.37	44.19	36.72					
48	35.59	31.08	26.80	21.75	60.16	52.49	46.02	38.19					
49	37.32	32.60	28.08	22.75	62.85	54.85	48.04	39.80					
50	39.80	34.78	29.93	24.19	65.99	57.61	50.40	41.66					
51	42.30	36.97	31.78	25.62	69.22	60.44	52.81	43.54					
52	45.03	39.37	33.79	27.16	72.67	63.47	55.38	45.51					
53	47.99	41.98	35.96	28.80	76.35	66.72	58.10	47.57					
54	51.19	44.79	38.30	30.53	80.27	70.17	60.98	49.71					
55	54.62	47.81	40.78	32.35	84.45	73.85	64.03	51.93					
56	58.29	51.04	43.42	34.24	88.91	77.78	67.26	54.23					
57	62.19	54.47	46.21	36.19	93.67	81.98	70.68	56.60					
58	66.32	58.11	49.13	38.18	98.79	86.49	74.33	59.05					
59	70.69	61.95	52.19	40.20	104.34	91.37	78.24	61.60					
60	75.29	66.00	55.37	42.21	110.40	96.72	82.48	64.28					
61	73.46	64.37	54.00	41.16	101.56	88.95	75.85	59.10					
62	71.63	62.74	52.62	40.10	92.71	81.17	69.21	53.93					
63	69.81	61.11	51.25	39.05	83.87	73.40	62.58	48.75					
64	67.98	59.48	49.88	37.99	75.03	65.62	55.95	43.58					
65	66.15	57.85	48.50	36.94	66.18	57.85	49.31	38.41					
66	45.94	40.18	33.69	25.66	45.97	40.18	34.25	26.68					
67	45.94	40.18	33.69	25.66	45.97	40.18	34.25	26.68					
68	45.94	40.18	33.69	25.66	45.97	40.18	34.25	26.68					
69	45.94	40.18	33.69	25.66	45.97	40.18	34.25	26.68					
70	45.94	40.18	33.69	25.66	45.97	40.18	34.25	26.68					
71	45.94	40.18	33.69	25.66	45.97	40.18	34.25	26.68					
72	45.94	40.18	33.69	25.66	45.97	40.18	34.25	26.68					
73	45.94	40.18	33.69	25.66	45.97	40.18	34.25	26.68					
74	45.94	40.18	33.69	25.66	45.97	40.18	34.25	26.68					
75	46.30	40.49	33.95	25.85	46.32	40.49	34.51	26.88					
76	48.19	42.14	35.33	26.91	48.22	42.14	35.92	27.98					
77	50.11	43.82	36.74	27.98	50.14	43.82	37.36	29.10					
78	52.06	45.53	38.17	29.07	52.09	45.53	38.81	30.23					
79	54.04	47.26	39.62	30.18	54.07	47.26	40.28	31.38					
80 +	56.04	49.01	41.09	31.30	56.07	49.01	41.78	32.54					

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class 5A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	12.92	10.40	9.42	8.31	14.87	11.66	10.64	9.44	22.47	16.41	15.04	13.33	12.32
19	12.51	10.07	9.13	8.04	14.87	11.66	10.65	9.45	22.48	16.41	15.05	13.33	12.32
20	12.12	9.75	8.84	7.78	14.88	11.66	10.65	9.45	22.49	16.42	15.05	13.34	12.33
21	11.71	9.43	8.52	7.51	14.88	11.67	10.65	9.43	22.50	16.42	15.04	13.31	12.31
22	11.36	9.14	8.27	7.27	14.89	11.67	10.64	9.41	22.50	16.43	15.04	13.30	12.28
23	11.05	8.89	8.03	7.06	14.88	11.68	10.63	9.39	22.51	16.43	15.03	13.27	12.27
24	10.75	8.64	7.80	6.86	14.82	11.63	10.59	9.35	22.52	16.44	15.02	13.25	12.25
25	10.48	8.43	7.61	6.68	14.74	11.56	10.52	9.28	22.52	16.44	15.03	13.25	12.25
26	10.22	8.22	7.43	6.51	14.60	11.47	10.43	9.20	22.53	16.45	15.01	13.25	12.24
27	10.00	8.04	7.26	6.36	14.49	11.37	10.35	9.12	22.57	16.48	15.05	13.26	12.26
28	9.86	7.93	7.16	6.28	14.50	11.37	10.35	9.11	22.74	16.60	15.16	13.36	12.37
29	9.79	7.88	7.11	6.24	14.59	11.46	10.41	9.19	23.06	16.84	15.39	13.55	12.54
30	9.80	7.89	7.12	6.25	14.81	11.63	10.57	9.32	23.54	17.18	15.71	13.84	12.79
31	9.91	7.98	7.20	6.32	15.14	11.89	10.82	9.54	24.20	17.67	16.15	14.23	13.15
32	10.13	8.15	7.36	6.46	15.60	12.25	11.15	9.84	25.08	18.31	16.75	14.75	13.62
33	10.43	8.39	7.58	6.65	16.20	12.72	11.59	10.23	26.18	19.12	17.47	15.41	14.19
34	10.80	8.70	7.86	6.90	16.91	13.27	12.09	10.68	27.41	20.02	18.31	16.15	14.85
35	11.24	9.05	8.18	7.18	17.70	13.89	12.67	11.19	28.79	21.02	19.24	16.97	15.56
36	11.73	9.44	8.55	7.50	18.57	14.58	13.29	11.73	30.22	22.07	20.22	17.84	16.30
37	12.27	9.87	8.93	7.83	19.49	15.30	13.96	12.34	31.75	23.18	21.23	18.74	17.06
38	12.82	10.31	9.31	8.14	20.48	16.07	14.67	12.94	33.27	24.29	22.27	19.66	17.81
39	13.39	10.73	9.69	8.48	21.49	16.85	15.35	13.53	34.81	25.41	23.29	20.57	18.55
40	13.98	11.17	10.09	8.83	22.52	17.62	16.05	14.15	36.30	26.50	24.30	21.46	19.24
41	14.51	11.59	10.47	9.17	23.53	18.40	16.76	14.78	37.75	27.57	25.28	22.33	19.89
42	14.99	11.99	10.83	9.48	24.49	19.19	17.49	15.41	39.24	28.65	26.28	23.21	20.53
43	15.43	12.38	11.18	9.79	25.46	19.98	18.24	16.07	40.76	29.76	27.29	24.10	21.17
44	15.90	12.79	11.56	10.11	26.48	20.78	18.98	16.76	42.33	30.90	28.32	25.02	21.78
45	16.43	13.22	11.98	10.48	27.57	21.64	19.75	17.44	43.94	32.07	29.41	25.94	22.41
46	17.06	13.73	12.43	10.90	28.79	22.59	20.62	18.19	45.58	33.28	30.50	26.88	23.01
47	17.83	14.35	12.99	11.38	30.16	23.68	21.60	19.04	47.29	34.53	31.62	27.84	23.61
48	18.79	15.13	13.67	11.96	31.75	24.92	22.71	19.99	49.08	35.83	32.79	28.84	24.21
49	19.97	16.07	14.52	12.69	33.59	26.35	23.99	21.07	50.95	37.20	34.01	29.84	24.81
50	21.44	17.24	15.57	13.57	35.72	28.03	25.49	22.35	52.90	38.63	35.27	30.88	25.40
51	23.13	18.61	16.77	14.55	38.12	29.91	27.17	23.74	54.91	40.10	36.58	31.93	25.99
52	25.02	20.12	18.11	15.62	40.73	31.97	28.99	25.24	57.03	41.63	37.91	32.99	26.56
53	27.09	21.79	19.53	16.78	43.58	34.21	30.95	26.86	59.20	43.22	39.29	34.06	27.14
54	29.36	23.59	21.07	18.02	46.68	36.64	33.08	28.55	61.49	44.89	40.72	35.15	27.70
55	31.82	25.52	22.74	19.35	50.08	39.29	35.37	30.30	63.88	46.65	42.21	36.24	28.27
56	34.50	27.61	24.54	20.75	53.75	42.14	37.78	32.17	66.43	48.50	43.77	37.36	28.86
57	37.39	29.87	26.46	22.23	57.81	45.20	40.40	34.16	69.15	50.48	45.43	38.50	29.46
58	40.50	32.28	28.50	23.75	62.27	48.54	43.23	36.28	72.10	52.64	47.12	39.56	30.02
59	43.58	34.73	30.56	25.24	66.92	52.05	46.19	38.41	75.34	54.70	48.77	40.57	30.57
60	46.86	37.35	32.72	26.75	72.05	56.05	49.54	40.77	79.05	57.04	50.65	41.70	31.23
61	44.05	35.12	30.77	25.15	64.36	50.08	44.26	36.43	70.62	50.87	45.17	37.19	27.85
62	41.24	32.88	28.82	23.56	56.67	44.10	38.98	32.08	62.03	44.70	39.69	32.68	24.48
63	38.43	30.65	26.86	21.96	48.99	38.13	33.71	27.74	53.45	38.53	34.21	28.17	21.10
64	35.62	28.42	24.91	20.37	41.30	32.16	28.43	23.40	44.86	32.36	28.74	23.66	17.72
65	32.81	26.19	22.95	18.77	33.62	26.19	23.15	19.06	36.28	26.19	23.26	19.15	14.35
66	26.36	21.04	18.44	15.08	27.01	21.04	18.60	15.31	29.15	21.04	18.69	15.39	11.53
67	26.36	21.04	18.44	15.08	27.01	21.04	18.60	15.31	29.15	21.04	18.69	15.39	11.53
68	26.36	21.04	18.44	15.08	27.01	21.04	18.60	15.31	29.15	21.04	18.69	15.39	11.53
69	26.36	21.04	18.44	15.08	27.01	21.04	18.60	15.31	29.15	21.04	18.69	15.39	11.53
70	26.36	21.04	18.44	15.08	27.01	21.04	18.60	15.31	29.15	21.04	18.69	15.39	11.53
71	26.36	21.04	18.44	15.08	27.01	21.04	18.60	15.31	29.15	21.04	18.69	15.39	11.53
72	26.36	21.04	18.44	15.08	27.01	21.04	18.60	15.31	29.15	21.04	18.69	15.39	11.53
73	26.36	21.04	18.44	15.08	27.01	21.04	18.60	15.31	29.15	21.04	18.69	15.39	11.53
74	26.36	21.04	18.44	15.08	27.01	21.04	18.60	15.31	29.15	21.04	18.69	15.39	11.53
75	26.64	21.26	18.64	15.24	27.29	21.26	18.80	15.48	29.46	21.26	18.88	15.55	11.65
76	27.87	22.24	19.50	15.95	28.56	22.24	19.67	16.19	30.82	22.24	19.76	16.27	12.19
77	29.12	23.24	20.37	16.66	29.83	23.24	20.55	16.92	32.20	23.24	20.64	17.00	12.73
78	30.39	24.25	21.26	17.39	31.13	24.25	21.44	17.65	33.60	24.25	21.54	17.74	13.28
79	31.67	25.27	22.15	18.12	32.44	25.27	22.34	18.40	35.01	25.27	22.45	18.49	13.85
80 +	32.97	26.31	23.06	18.86	33.78	26.31	23.26	19.15	36.45	26.31	23.37	19.25	14.41

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class 5A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	13.13	10.56	9.57	8.44	15.34	12.04	10.99	9.74	23.47	17.12	15.72	13.92	12.86
19	12.73	10.24	9.28	8.18	15.34	12.04	11.00	9.74	23.47	17.13	15.72	13.92	12.86
20	12.33	9.92	8.99	7.92	15.35	12.04	11.00	9.74	23.48	17.13	15.72	13.92	12.86
21	11.93	9.60	8.69	7.65	15.35	12.04	10.99	9.73	23.48	17.13	15.69	13.90	12.85
22	11.58	9.32	8.43	7.42	15.35	12.05	10.98	9.71	23.49	17.14	15.69	13.87	12.81
23	11.28	9.07	8.20	7.20	15.34	12.04	10.97	9.69	23.49	17.14	15.68	13.84	12.80
24	10.99	8.84	7.98	7.01	15.28	11.99	10.92	9.63	23.50	17.14	15.67	13.83	12.79
25	10.71	8.61	7.77	6.83	15.17	11.91	10.83	9.57	23.50	17.15	15.67	13.82	12.78
26	10.44	8.40	7.58	6.65	15.03	11.80	10.73	9.46	23.51	17.15	15.67	13.81	12.79
27	10.22	8.22	7.42	6.51	14.94	11.72	10.65	9.40	23.57	17.21	15.72	13.84	12.82
28	10.08	8.12	7.32	6.43	14.95	11.74	10.67	9.41	23.79	17.38	15.86	13.97	12.93
29	10.03	8.07	7.29	6.39	15.07	11.83	10.76	9.48	24.16	17.64	16.11	14.19	13.12
30	10.05	8.09	7.30	6.41	15.28	12.00	10.92	9.63	24.68	18.00	16.45	14.50	13.41
31	10.17	8.18	7.40	6.48	15.65	12.27	11.17	9.86	25.38	18.53	16.94	14.92	13.78
32	10.40	8.36	7.56	6.63	16.13	12.66	11.53	10.18	26.31	19.21	17.56	15.48	14.28
33	10.71	8.61	7.78	6.83	16.75	13.15	11.98	10.58	27.44	20.03	18.31	16.15	14.88
34	11.09	8.92	8.07	7.08	17.49	13.71	12.49	11.03	28.73	20.97	19.19	16.93	15.55
35	11.55	9.29	8.41	7.37	18.29	14.36	13.09	11.55	30.13	22.00	20.14	17.76	16.29
36	12.05	9.70	8.77	7.71	19.18	15.06	13.72	12.12	31.64	23.11	21.15	18.67	17.06
37	12.59	10.13	9.15	8.00	20.13	15.79	14.42	12.72	33.20	24.23	22.21	19.61	17.84
38	13.16	10.53	9.51	8.32	21.13	16.55	15.07	13.28	34.80	25.40	23.29	20.56	18.62
39	13.74	10.96	9.89	8.66	22.16	17.28	15.74	13.87	36.40	26.57	24.35	21.51	19.40
40	14.30	11.40	10.29	9.01	23.20	18.06	16.45	14.50	37.94	27.71	25.40	22.44	20.12
41	14.84	11.83	10.68	9.35	24.22	18.85	17.17	15.14	39.48	28.82	26.44	23.36	20.80
42	15.37	12.25	11.06	9.69	25.20	19.65	17.91	15.78	41.06	29.99	27.50	24.29	21.49
43	15.86	12.67	11.45	10.02	26.20	20.48	18.67	16.45	42.69	31.17	28.58	25.25	22.17
44	16.36	13.12	11.85	10.37	27.23	21.37	19.47	17.15	44.34	32.37	29.69	26.22	22.83
45	16.92	13.62	12.30	10.75	28.32	22.23	20.29	17.90	46.06	33.63	30.82	27.19	23.49
46	17.58	14.15	12.80	11.19	29.54	23.19	21.16	18.67	47.82	34.90	31.98	28.20	24.14
47	18.35	14.77	13.36	11.69	30.92	24.27	22.14	19.51	49.61	36.22	33.17	29.21	24.77
48	19.29	15.52	14.04	12.27	32.48	25.50	23.24	20.44	51.47	37.58	34.39	30.24	25.38
49	20.41	16.43	14.85	12.95	34.28	26.92	24.50	21.51	53.38	38.97	35.64	31.28	25.99
50	21.77	17.52	15.81	13.74	36.35	28.53	25.95	22.75	55.34	40.41	36.90	32.30	26.58
51	23.34	18.78	16.92	14.64	38.67	30.35	27.57	24.09	57.36	41.88	38.21	33.34	27.14
52	25.06	20.17	18.09	15.60	41.19	32.33	29.32	25.53	59.43	43.40	39.51	34.39	27.69
53	26.94	21.64	19.37	16.64	43.92	34.47	31.20	27.01	61.57	44.96	40.86	35.42	28.21
54	28.99	23.23	20.75	17.75	46.87	36.78	33.18	28.57	63.77	46.56	42.24	36.46	28.73
55	31.22	24.96	22.24	18.93	50.06	39.23	35.26	30.21	66.05	48.24	43.64	37.48	29.24
56	33.62	26.82	23.84	20.16	53.53	41.83	37.50	31.93	68.44	49.97	45.08	38.48	29.73
57	36.18	28.83	25.54	21.46	57.26	44.64	39.89	33.74	70.94	51.78	46.58	39.48	30.23
58	38.85	30.96	27.34	22.78	61.27	47.66	42.45	35.62	73.56	53.72	48.08	40.37	30.64
59	41.68	33.22	29.23	24.14	65.48	50.94	45.20	37.59	76.40	55.47	49.46	41.15	31.00
60	44.69	35.62	31.21	25.51	70.08	54.52	48.19	39.65	79.46	57.36	50.94	41.94	31.41
61	42.62	33.98	29.77	24.34	63.11	49.10	43.40	35.72	71.31	51.37	45.62	37.56	28.13
62	40.56	32.34	28.34	23.17	56.13	43.68	38.61	31.78	62.98	45.39	40.30	33.19	24.85
63	38.49	30.70	26.91	22.00	49.16	38.26	33.82	27.84	54.65	39.40	34.99	28.81	21.58
64	36.43	29.06	25.47	20.83	42.18	32.84	29.03	23.90	46.33	33.41	29.67	24.44	18.30
65	34.36	27.42	24.04	19.66	35.21	27.42	24.25	19.96	38.00	27.42	24.36	20.06	15.02
66	26.39	21.06	18.46	15.10	27.04	21.06	18.62	15.33	29.18	21.06	18.71	15.41	11.54
67	26.39	21.06	18.46	15.10	27.04	21.06	18.62	15.33	29.18	21.06	18.71	15.41	11.54
68	26.39	21.06	18.46	15.10	27.04	21.06	18.62	15.33	29.18	21.06	18.71	15.41	11.54
69	26.39	21.06	18.46	15.10	27.04	21.06	18.62	15.33	29.18	21.06	18.71	15.41	11.54
70	26.39	21.06	18.46	15.10	27.04	21.06	18.62	15.33	29.18	21.06	18.71	15.41	11.54
71	26.39	21.06	18.46	15.10	27.04	21.06	18.62	15.33	29.18	21.06	18.71	15.41	11.54
72	26.39	21.06	18.46	15.10	27.04	21.06	18.62	15.33	29.18	21.06	18.71	15.41	11.54
73	26.39	21.06	18.46	15.10	27.04	21.06	18.62	15.33	29.18	21.06	18.71	15.41	11.54
74	26.39	21.06	18.46	15.10	27.04	21.06	18.62	15.33	29.18	21.06	18.71	15.41	11.54
75	26.64	21.26	18.64	15.24	27.29	21.26	18.80	15.48	29.46	21.26	18.88	15.55	11.65
76	27.87	22.24	19.50	15.95	28.56	22.24	19.67	16.19	30.82	22.24	19.76	16.27	12.19
77	29.12	23.24	20.37	16.66	29.83	23.24	20.55	16.92	32.20	23.24	20.64	17.00	12.73
78	30.39	24.25	21.26	17.39	31.13	24.25	21.44	17.65	33.60	24.25	21.54	17.74	13.28
79	31.67	25.27	22.15	18.12	32.44	25.27	22.34	18.40	35.01	25.27	22.45	18.49	13.85
80 +	32.97	26.31	23.06	18.86	33.78	26.31	23.26	19.15	36.45	26.31	23.37	19.25	14.41

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class 4A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	16.78	13.50	12.23	10.79	19.31	15.16	13.85	12.26	29.20	21.32	19.54	17.31	16.00
19	16.26	13.08	11.86	10.45	19.31	15.16	13.85	12.27	29.21	21.33	19.55	17.31	16.00
20	15.74	12.66	11.47	10.12	19.32	15.16	13.85	12.27	29.22	21.33	19.55	17.32	16.01
21	15.21	12.24	11.08	9.76	19.32	15.17	13.83	12.25	29.23	21.34	19.54	17.29	15.98
22	14.76	11.87	10.74	9.44	19.33	15.17	13.82	12.23	29.24	21.35	19.54	17.26	15.95
23	14.35	11.55	10.44	9.17	19.33	15.17	13.81	12.21	29.24	21.35	19.53	17.23	15.94
24	13.96	11.23	10.15	8.91	19.24	15.11	13.75	12.15	29.25	21.36	19.52	17.22	15.92
25	13.61	10.95	9.89	8.68	19.13	15.02	13.67	12.06	29.26	21.37	19.53	17.21	15.93
26	13.28	10.69	9.64	8.46	18.97	14.88	13.54	11.95	29.27	21.38	19.52	17.20	15.92
27	13.03	10.48	9.46	8.30	18.88	14.83	13.49	11.89	29.39	21.46	19.60	17.27	15.98
28	12.89	10.37	9.35	8.20	18.96	14.87	13.53	11.93	29.73	21.71	19.83	17.47	16.16
29	12.85	10.34	9.33	8.18	19.15	15.03	13.67	12.06	30.28	22.11	20.19	17.79	16.46
30	12.91	10.40	9.38	8.22	19.50	15.30	13.94	12.28	31.00	22.64	20.69	18.23	16.85
31	13.10	10.55	9.52	8.35	20.02	15.71	14.30	12.62	32.00	23.37	21.36	18.83	17.39
32	13.44	10.81	9.77	8.57	20.73	16.27	14.81	13.06	33.31	24.32	22.22	19.59	18.07
33	13.89	11.18	10.11	8.87	21.60	16.95	15.44	13.63	34.88	25.47	23.29	20.52	18.92
34	14.45	11.62	10.50	9.22	22.61	17.75	16.16	14.28	36.66	26.77	24.48	21.60	19.86
35	15.08	12.14	10.98	9.64	23.77	18.64	17.00	15.00	38.62	28.19	25.80	22.77	20.87
36	15.79	12.71	11.50	10.11	24.99	19.62	17.89	15.80	40.69	29.71	27.21	24.00	21.94
37	16.56	13.32	12.06	10.60	26.33	20.67	18.85	16.66	42.85	31.29	28.66	25.29	23.03
38	17.36	13.96	12.65	11.11	27.72	21.76	19.87	17.56	45.05	32.89	30.15	26.62	24.12
39	18.19	14.63	13.25	11.59	29.17	22.90	20.91	18.48	47.24	34.50	31.63	27.93	25.18
40	19.02	15.30	13.82	12.10	30.64	24.05	21.97	19.39	49.39	36.05	33.06	29.22	26.18
41	19.80	15.92	14.38	12.59	32.09	25.19	23.00	20.29	51.50	37.61	34.48	30.47	27.13
42	20.49	16.49	14.90	13.04	33.49	26.29	24.02	21.21	53.67	39.18	35.94	31.74	28.09
43	21.16	17.03	15.42	13.50	34.91	27.40	25.04	22.12	55.89	40.80	37.42	33.06	29.02
44	21.85	17.59	15.93	13.97	36.39	28.56	26.09	23.05	58.16	42.47	38.95	34.38	29.96
45	22.63	18.21	16.50	14.49	37.99	29.81	27.23	24.05	60.52	44.18	40.50	35.73	30.87
46	23.55	18.95	17.16	15.06	39.74	31.20	28.48	25.11	62.92	45.93	42.10	37.10	31.77
47	24.67	19.84	17.96	15.74	41.73	32.74	29.86	26.31	65.40	47.75	43.75	38.51	32.65
48	26.03	20.95	18.94	16.58	43.98	34.52	31.46	27.69	67.98	49.63	45.44	39.93	33.53
49	27.70	22.30	20.15	17.60	46.57	36.55	33.29	29.24	70.66	51.58	47.17	41.39	34.41
50	29.75	23.94	21.61	18.82	49.59	38.91	35.39	31.01	73.43	53.61	48.97	42.88	35.26
51	32.12	25.85	23.30	20.24	52.94	41.54	37.73	32.98	76.29	55.70	50.80	44.34	36.11
52	34.75	27.97	25.17	21.76	56.59	44.42	40.28	35.08	79.23	57.85	52.67	45.85	36.92
53	37.65	30.29	27.21	23.37	60.57	47.54	43.04	37.34	82.30	60.08	54.62	47.34	37.73
54	40.81	32.84	29.35	25.10	64.91	50.94	46.01	39.74	85.49	62.42	56.61	48.86	38.52
55	44.25	35.54	31.67	26.95	69.60	54.62	49.23	42.20	88.83	64.85	58.69	50.39	39.30
56	47.96	38.44	34.16	28.89	74.74	58.65	52.59	44.79	92.35	67.43	60.84	51.92	40.10
57	51.97	41.56	36.83	30.93	80.36	62.90	56.22	47.54	96.12	70.17	63.13	53.52	40.96
58	56.28	44.90	39.65	33.04	86.55	67.52	60.14	50.46	100.18	73.16	65.55	55.03	41.76
59	60.60	48.29	42.49	35.09	93.04	72.37	64.23	53.40	104.66	76.05	67.80	56.41	42.50
60	65.11	51.90	45.47	37.17	100.11	77.88	68.83	56.65	109.77	79.26	70.38	57.95	43.40
61	60.29	48.06	42.12	34.43	88.49	68.85	60.86	50.08	97.12	69.95	62.12	51.15	38.30
62	55.47	44.23	38.76	31.69	76.88	59.82	52.88	43.52	84.17	60.65	53.86	44.34	33.21
63	50.65	40.40	35.40	28.95	65.26	50.79	44.90	36.95	71.23	51.34	45.60	37.54	28.12
64	45.83	36.56	32.05	26.21	53.64	41.76	36.92	30.39	58.29	42.04	37.33	30.74	23.03
65	41.02	32.73	28.69	23.47	42.02	32.73	28.94	23.83	45.35	32.73	29.07	23.94	17.93
66	32.96	26.30	23.05	18.86	33.76	26.30	23.25	19.14	36.44	26.30	23.36	19.24	14.41
67	32.96	26.30	23.05	18.86	33.76	26.30	23.25	19.14	36.44	26.30	23.36	19.24	14.41
68	32.96	26.30	23.05	18.86	33.76	26.30	23.25	19.14	36.44	26.30	23.36	19.24	14.41
69	32.96	26.30	23.05	18.86	33.76	26.30	23.25	19.14	36.44	26.30	23.36	19.24	14.41
70	32.96	26.30	23.05	18.86	33.76	26.30	23.25	19.14	36.44	26.30	23.36	19.24	14.41
71	32.96	26.30	23.05	18.86	33.76	26.30	23.25	19.14	36.44	26.30	23.36	19.24	14.41
72	32.96	26.30	23.05	18.86	33.76	26.30	23.25	19.14	36.44	26.30	23.36	19.24	14.41
73	32.96	26.30	23.05	18.86	33.76	26.30	23.25	19.14	36.44	26.30	23.36	19.24	14.41
74	32.96	26.30	23.05	18.86	33.76	26.30	23.25	19.14	36.44	26.30	23.36	19.24	14.41
75	33.30	26.58	23.29	19.05	34.12	26.58	23.50	19.34	36.82	26.58	23.60	19.44	14.56
76	34.84	27.80	24.37	19.93	35.69	27.80	24.58	20.24	38.52	27.80	24.70	20.34	15.23
77	36.40	29.05	25.46	20.83	37.29	29.05	25.68	21.14	40.25	29.05	25.80	21.25	15.91
78	37.98	30.31	26.57	21.73	38.91	30.31	26.80	22.06	42.00	30.31	26.92	22.17	16.61
79	39.59	31.59	27.69	22.65	40.56	31.59	27.93	22.99	43.77	31.59	28.06	23.11	17.31
80 +	41.21	32.89	28.83	23.58	42.22	32.89	29.08	23.94	45.57	32.89	29.21	24.06	18.02

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class 4A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	17.02	13.70	12.41	10.94	19.89	15.62	14.25	12.64	30.43	22.22	20.38	18.05	16.68
19	16.50	13.28	12.03	10.61	19.90	15.62	14.26	12.64	30.43	22.22	20.38	18.05	16.68
20	15.99	12.87	11.65	10.28	19.90	15.62	14.26	12.64	30.44	22.23	20.39	18.06	16.68
21	15.47	12.45	11.27	9.92	19.90	15.63	14.24	12.62	30.45	22.23	20.37	18.02	16.66
22	15.02	12.09	10.93	9.61	19.91	15.63	14.23	12.60	30.45	22.24	20.36	17.98	16.62
23	14.63	11.77	10.63	9.34	19.89	15.62	14.22	12.57	30.46	22.24	20.33	17.95	16.60
24	14.24	11.46	10.35	9.09	19.82	15.56	14.16	12.50	30.47	22.25	20.33	17.94	16.59
25	13.88	11.17	10.08	8.85	19.68	15.45	14.06	12.40	30.48	22.25	20.33	17.93	16.57
26	13.53	10.89	9.84	8.62	19.49	15.30	13.92	12.26	30.48	22.25	20.33	17.92	16.57
27	13.30	10.70	9.65	8.47	19.42	15.24	13.87	12.23	30.66	22.39	20.45	18.01	16.68
28	13.17	10.60	9.56	8.39	19.51	15.31	13.92	12.29	31.05	22.67	20.71	18.25	16.89
29	13.14	10.58	9.55	8.37	19.73	15.49	14.09	12.42	31.64	23.11	21.11	18.58	17.21
30	13.22	10.64	9.60	8.42	20.11	15.79	14.37	12.66	32.44	23.68	21.62	19.07	17.63
31	13.43	10.80	9.75	8.56	20.66	16.21	14.76	13.00	33.49	24.45	22.35	19.70	18.20
32	13.77	11.08	10.01	8.78	21.38	16.78	15.27	13.47	34.85	25.45	23.27	20.51	18.92
33	14.23	11.46	10.35	9.08	22.27	17.49	15.93	14.05	36.48	26.63	24.36	21.47	19.79
34	14.80	11.91	10.77	9.45	23.32	18.30	16.68	14.71	38.31	27.98	25.60	22.58	20.75
35	15.46	12.44	11.24	9.88	24.49	19.23	17.52	15.46	40.34	29.46	26.96	23.78	21.81
36	16.18	13.02	11.78	10.35	25.76	20.22	18.43	16.29	42.48	31.03	28.40	25.07	22.90
37	16.95	13.64	12.35	10.85	27.11	21.28	19.41	17.15	44.73	32.66	29.92	26.39	24.04
38	17.77	14.30	12.94	11.33	28.54	22.40	20.44	18.07	47.00	34.32	31.45	27.77	25.16
39	18.61	14.95	13.50	11.82	30.00	23.56	21.49	18.93	49.28	36.00	32.99	29.14	26.27
40	19.45	15.59	14.08	12.32	31.51	24.70	22.51	19.84	51.53	37.63	34.50	30.47	27.32
41	20.24	16.22	14.65	12.82	32.97	25.84	23.55	20.75	53.76	39.24	36.00	31.80	28.34
42	20.98	16.83	15.20	13.31	34.40	26.99	24.61	21.69	56.05	40.93	37.55	33.16	29.33
43	21.70	17.45	15.76	13.79	35.84	28.14	25.70	22.65	58.43	42.66	39.12	34.55	30.35
44	22.46	18.07	16.35	14.31	37.35	29.31	26.78	23.66	60.87	44.45	40.75	35.97	31.34
45	23.28	18.74	16.97	14.86	38.97	30.58	27.92	24.65	63.37	46.26	42.42	37.42	32.32
46	24.23	19.50	17.66	15.49	40.73	31.97	29.18	25.74	65.91	48.13	44.10	38.88	33.27
47	25.35	20.40	18.46	16.18	42.71	33.53	30.57	26.94	68.54	50.03	45.83	40.36	34.21
48	26.69	21.48	19.43	17.00	44.96	35.28	32.15	28.29	71.22	52.00	47.59	41.84	35.12
49	28.28	22.77	20.56	17.96	47.50	37.28	33.95	29.82	73.96	54.00	49.38	43.33	36.01
50	30.21	24.31	21.93	19.11	50.43	39.58	36.01	31.54	76.79	56.07	51.21	44.83	36.88
51	32.40	26.08	23.50	20.38	53.70	42.16	38.27	33.46	79.66	58.16	53.06	46.30	37.69
52	34.82	28.03	25.21	21.74	57.24	44.93	40.75	35.49	82.60	60.32	54.91	47.79	38.48
53	37.46	30.15	27.00	23.19	61.06	47.93	43.38	37.65	85.63	62.51	56.82	49.26	39.25
54	40.34	32.39	28.93	24.74	65.22	51.18	46.24	39.82	88.74	64.79	58.76	50.72	39.97
55	43.45	34.80	31.01	26.39	69.68	54.69	49.16	42.12	91.96	67.14	60.75	52.16	40.71
56	46.82	37.40	33.24	28.11	74.51	58.32	52.28	44.52	95.31	69.58	62.79	53.59	41.39
57	50.42	40.19	35.61	29.92	79.74	62.24	55.63	47.04	98.79	72.12	64.89	54.99	42.10
58	54.16	43.16	38.11	31.77	85.41	66.45	59.19	49.66	102.48	74.82	67.04	56.28	42.71
59	58.11	46.31	40.74	33.65	91.28	71.00	63.01	52.40	106.41	77.33	68.94	57.36	43.21
60	62.28	49.64	43.49	35.55	97.67	75.98	67.16	55.27	110.70	79.94	70.99	58.45	43.77
61	58.42	46.56	40.80	33.36	86.94	67.64	59.79	49.20	98.30	70.81	62.88	51.77	38.77
62	54.55	43.49	38.11	31.16	76.21	59.30	52.42	43.14	85.60	61.68	54.77	45.10	33.78
63	50.69	40.42	35.43	28.97	65.48	50.96	45.05	37.08	72.90	52.55	46.66	38.42	28.78
64	46.82	37.35	32.74	26.77	54.74	42.62	37.68	31.02	60.20	43.41	38.56	31.75	23.78
65	42.96	34.28	30.05	24.58	44.01	34.28	30.31	24.95	47.50	34.28	30.45	25.08	18.78
66	32.99	26.33	23.08	18.88	33.80	26.33	23.28	19.16	36.48	26.33	23.38	19.26	14.42
67	32.99	26.33	23.08	18.88	33.80	26.33	23.28	19.16	36.48	26.33	23.38	19.26	14.42
68	32.99	26.33	23.08	18.88	33.80	26.33	23.28	19.16	36.48	26.33	23.38	19.26	14.42
69	32.99	26.33	23.08	18.88	33.80	26.33	23.28	19.16	36.48	26.33	23.38	19.26	14.42
70	32.99	26.33	23.08	18.88	33.80	26.33	23.28	19.16	36.48	26.33	23.38	19.26	14.42
71	32.99	26.33	23.08	18.88	33.80	26.33	23.28	19.16	36.48	26.33	23.38	19.26	14.42
72	32.99	26.33	23.08	18.88	33.80	26.33	23.28	19.16	36.48	26.33	23.38	19.26	14.42
73	32.99	26.33	23.08	18.88	33.80	26.33	23.28	19.16	36.48	26.33	23.38	19.26	14.42
74	32.99	26.33	23.08	18.88	33.80	26.33	23.28	19.16	36.48	26.33	23.38	19.26	14.42
75	33.30	26.58	23.29	19.05	34.12	26.58	23.50	19.34	36.82	26.58	23.60	19.44	14.56
76	34.84	27.80	24.37	19.93	35.69	27.80	24.58	20.24	38.52	27.80	24.70	20.34	15.23
77	36.40	29.05	25.46	20.83	37.29	29.05	25.68	21.14	40.25	29.05	25.80	21.25	15.91
78	37.98	30.31	26.57	21.73	38.91	30.31	26.80	22.06	42.00	30.31	26.92	22.17	16.61
79	39.59	31.59	27.69	22.65	40.56	31.59	27.93	22.99	43.77	31.59	28.06	23.11	17.31
80 +	41.21	32.89	28.83	23.58	42.22	32.89	29.08	23.94	45.57	32.89	29.21	24.06	18.02

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class 4P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	14.25	11.47	10.40	9.16	16.39	12.87	11.76	10.43	24.79	18.10	16.61	14.71	13.59
19	13.99	11.26	10.20	9.00	16.62	13.04	11.91	10.56	25.12	18.35	16.82	14.91	13.77
20	13.72	11.04	10.00	8.82	16.83	13.22	12.07	10.70	25.45	18.59	17.05	15.10	13.95
21	13.43	10.80	9.78	8.61	17.05	13.38	12.21	10.81	25.80	18.83	17.24	15.26	14.10
22	13.27	10.67	9.65	8.49	17.37	13.64	12.43	11.00	26.27	19.19	17.55	15.51	14.34
23	13.20	10.62	9.60	8.44	17.78	13.95	12.70	11.22	26.90	19.65	17.96	15.85	14.66
24	13.20	10.63	9.60	8.43	18.21	14.29	13.01	11.49	27.68	20.21	18.46	16.29	15.07
25	13.30	10.71	9.66	8.48	18.70	14.68	13.36	11.78	28.59	20.87	19.07	16.82	15.56
26	13.46	10.83	9.77	8.58	19.22	15.09	13.72	12.10	29.65	21.66	19.79	17.42	16.13
27	13.68	11.01	9.93	8.72	19.83	15.56	14.15	12.48	30.88	22.55	20.58	18.13	16.79
28	13.96	11.24	10.15	8.89	20.54	16.12	14.67	12.93	32.24	23.55	21.50	18.94	17.53
29	14.33	11.52	10.41	9.13	21.35	16.77	15.25	13.44	33.75	24.64	22.51	19.83	18.34
30	14.75	11.87	10.72	9.40	22.28	17.48	15.90	14.02	35.42	25.87	23.62	20.82	19.26
31	15.27	12.29	11.09	9.73	23.32	18.31	16.66	14.69	37.28	27.22	24.88	21.91	20.25
32	15.89	12.79	11.56	10.14	24.51	19.24	17.51	15.44	39.39	28.76	26.29	23.17	21.39
33	16.61	13.37	12.08	10.60	25.82	20.28	18.46	16.29	41.71	30.45	27.85	24.55	22.62
34	17.42	14.01	12.66	11.12	27.26	21.39	19.50	17.20	44.19	32.27	29.52	26.04	23.93
35	18.28	14.71	13.30	11.69	28.80	22.59	20.60	18.18	46.79	34.18	31.28	27.59	25.28
36	19.20	15.45	13.98	12.28	30.39	23.85	21.76	19.21	49.47	36.12	33.07	29.19	26.67
37	20.17	16.22	14.68	12.91	32.07	25.16	22.96	20.29	52.19	38.11	34.91	30.80	28.03
38	21.16	17.03	15.42	13.56	33.79	26.53	24.21	21.39	54.91	40.09	36.74	32.44	29.40
39	22.17	17.83	16.16	14.20	35.56	27.90	25.48	22.52	57.58	42.05	38.54	34.05	30.68
40	23.18	18.65	16.90	14.86	37.35	29.31	26.76	23.66	60.17	43.94	40.29	35.59	31.89
41	24.10	19.39	17.57	15.45	39.06	30.66	28.00	24.76	62.69	45.77	41.97	37.08	33.02
42	24.89	20.03	18.15	15.96	40.69	31.94	29.17	25.79	65.18	47.60	43.66	38.56	34.12
43	25.63	20.62	18.69	16.43	42.29	33.19	30.31	26.81	67.69	49.43	45.34	40.04	35.16
44	26.38	21.23	19.23	16.91	43.94	34.48	31.50	27.83	70.22	51.27	47.02	41.51	36.16
45	27.22	21.91	19.84	17.43	45.69	35.85	32.75	28.91	72.79	53.14	48.72	42.97	37.13
46	28.21	22.70	20.55	18.04	47.61	37.36	34.11	30.08	75.38	55.04	50.42	44.46	38.06
47	29.42	23.68	21.42	18.78	49.77	39.06	35.63	31.40	78.02	56.96	52.18	45.94	38.96
48	30.93	24.89	22.50	19.69	52.24	41.00	37.36	32.89	80.76	58.97	53.96	47.44	39.83
49	32.78	26.38	23.83	20.81	55.10	43.25	39.39	34.59	83.60	61.04	55.81	48.96	40.71
50	35.06	28.21	25.46	22.19	58.43	45.85	41.71	36.55	86.54	63.20	57.70	50.52	41.55
51	37.72	30.35	27.35	23.77	62.15	48.78	44.31	38.72	89.57	65.40	59.64	52.07	42.39
52	40.66	32.71	29.43	25.50	66.19	51.95	47.12	41.04	92.68	67.67	61.61	53.62	43.18
53	43.87	35.30	31.70	27.36	70.58	55.39	50.14	43.51	95.91	70.01	63.63	55.17	43.96
54	47.36	38.12	34.15	29.29	75.34	59.13	53.41	46.12	99.24	72.45	65.72	56.71	44.70
55	51.16	41.17	36.80	31.31	80.49	63.17	56.93	48.92	102.72	75.00	67.86	58.27	45.46
56	55.24	44.45	39.53	33.43	86.09	67.57	60.72	51.83	106.39	77.68	70.09	59.82	46.22
57	59.63	47.90	42.44	35.65	92.21	72.37	64.79	54.79	110.31	80.55	72.45	61.42	47.00
58	64.33	51.53	45.50	37.92	98.92	77.50	69.03	57.92	114.55	83.63	74.98	63.05	47.85
59	69.27	55.19	48.56	40.10	106.36	82.72	73.41	61.04	119.21	86.93	77.51	64.48	48.58
60	74.12	59.07	51.76	42.31	113.96	88.65	78.35	64.48	124.56	90.23	80.12	65.96	49.40
61	67.50	53.80	47.14	38.54	99.57	77.47	68.47	56.35	109.31	78.73	69.91	57.56	43.11
62	60.88	48.53	42.53	34.77	85.19	66.28	58.59	48.22	93.32	67.23	59.70	49.15	36.81
63	54.26	43.27	37.92	31.00	70.80	55.10	48.70	40.09	77.33	55.73	49.49	40.75	30.52
64	47.64	38.00	33.30	27.23	56.41	43.92	38.82	31.96	61.34	44.23	39.28	32.35	24.23
65	41.02	32.73	28.69	23.47	42.02	32.73	28.94	23.83	45.35	32.73	29.07	23.94	17.93
66	32.96	26.30	23.05	18.86	33.76	26.30	23.25	19.14	36.44	26.30	23.36	19.24	14.41
67	32.96	26.30	23.05	18.86	33.76	26.30	23.25	19.14	36.44	26.30	23.36	19.24	14.41
68	32.96	26.30	23.05	18.86	33.76	26.30	23.25	19.14	36.44	26.30	23.36	19.24	14.41
69	32.96	26.30	23.05	18.86	33.76	26.30	23.25	19.14	36.44	26.30	23.36	19.24	14.41
70	32.96	26.30	23.05	18.86	33.76	26.30	23.25	19.14	36.44	26.30	23.36	19.24	14.41
71	32.96	26.30	23.05	18.86	33.76	26.30	23.25	19.14	36.44	26.30	23.36	19.24	14.41
72	32.96	26.30	23.05	18.86	33.76	26.30	23.25	19.14	36.44	26.30	23.36	19.24	14.41
73	32.96	26.30	23.05	18.86	33.76	26.30	23.25	19.14	36.44	26.30	23.36	19.24	14.41
74	32.96	26.30	23.05	18.86	33.76	26.30	23.25	19.14	36.44	26.30	23.36	19.24	14.41
75	33.30	26.58	23.29	19.05	34.12	26.58	23.50	19.34	36.82	26.58	23.60	19.44	14.56
76	34.84	27.80	24.37	19.93	35.69	27.80	24.58	20.24	38.52	27.80	24.70	20.34	15.23
77	36.40	29.05	25.46	20.83	37.29	29.05	25.68	21.14	40.25	29.05	25.80	21.25	15.91
78	37.98	30.31	26.57	21.73	38.91	30.31	26.80	22.06	42.00	30.31	26.92	22.17	16.61
79	39.59	31.59	27.69	22.65	40.56	31.59	27.93	22.99	43.77	31.59	28.06	23.11	17.31
80 +	41.21	32.89	28.83	23.58	42.22	32.89	29.08	23.94	45.57	32.89	29.21	24.06	18.02

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class 4P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	14.42	11.60	10.51	9.27	16.85	13.22	12.08	10.72	25.78	18.83	17.26	15.29	14.13
19	14.18	11.42	10.34	9.12	17.09	13.43	12.25	10.87	26.16	19.10	17.51	15.51	14.33
20	13.93	11.21	10.16	8.95	17.34	13.61	12.43	11.01	26.53	19.36	17.76	15.73	14.53
21	13.67	11.00	9.95	8.76	17.59	13.81	12.59	11.15	26.90	19.64	17.99	15.92	14.73
22	13.52	10.89	9.85	8.65	17.93	14.07	12.81	11.34	27.42	20.04	18.33	16.20	14.97
23	13.49	10.86	9.80	8.62	18.35	14.40	13.12	11.60	28.10	20.52	18.77	16.56	15.31
24	13.52	10.88	9.83	8.63	18.82	14.77	13.44	11.87	28.94	21.12	19.30	17.04	15.75
25	13.62	10.97	9.89	8.69	19.30	15.16	13.79	12.17	29.90	21.84	19.95	17.58	16.27
26	13.78	11.09	10.01	8.78	19.84	15.57	14.17	12.50	31.03	22.67	20.70	18.25	16.89
27	14.02	11.28	10.18	8.92	20.48	16.06	14.61	12.89	32.31	23.59	21.55	18.98	17.57
28	14.31	11.51	10.40	9.12	21.21	16.65	15.14	13.35	33.75	24.66	22.51	19.83	18.36
29	14.67	11.81	10.66	9.35	22.04	17.30	15.74	13.88	35.34	25.82	23.57	20.76	19.21
30	15.11	12.16	10.98	9.63	22.99	18.04	16.42	14.47	37.08	27.08	24.74	21.80	20.15
31	15.64	12.59	11.36	9.97	24.06	18.88	17.20	15.15	39.02	28.50	26.05	22.95	21.20
32	16.29	13.10	11.84	10.38	25.28	19.85	18.07	15.94	41.22	30.09	27.51	24.25	22.39
33	17.02	13.70	12.37	10.86	26.64	20.90	19.04	16.80	43.62	31.84	29.14	25.68	23.65
34	17.83	14.35	12.98	11.40	28.09	22.05	20.10	17.74	46.18	33.72	30.85	27.20	25.00
35	18.73	15.07	13.63	11.96	29.67	23.29	21.23	18.74	48.88	35.69	32.67	28.81	26.42
36	19.66	15.82	14.32	12.58	31.32	24.58	22.41	19.80	51.65	37.71	34.54	30.48	27.84
37	20.65	16.62	15.04	13.21	33.03	25.92	23.65	20.90	54.46	39.77	36.44	32.15	29.27
38	21.66	17.44	15.78	13.88	34.80	27.31	24.92	22.03	57.30	41.85	38.34	33.86	30.67
39	22.69	18.26	16.54	14.54	36.60	28.73	26.22	23.19	60.11	43.89	40.24	35.54	32.04
40	23.73	19.09	17.30	15.21	38.43	30.16	27.54	24.36	62.85	45.88	42.09	37.18	33.31
41	24.68	19.87	18.00	15.82	40.19	31.54	28.82	25.48	65.54	47.85	43.87	38.77	34.52
42	25.54	20.55	18.62	16.37	41.87	32.86	30.01	26.55	68.24	49.82	45.70	40.37	35.71
43	26.36	21.21	19.22	16.90	43.54	34.17	31.20	27.58	70.96	51.81	47.52	41.97	36.84
44	27.20	21.89	19.82	17.43	45.23	35.51	32.42	28.65	73.70	53.83	49.36	43.57	37.96
45	28.11	22.62	20.49	18.00	47.05	36.92	33.71	29.77	76.49	55.86	51.20	45.19	39.03
46	29.15	23.47	21.24	18.64	49.01	38.46	35.11	30.96	79.30	57.92	53.07	46.76	40.04
47	30.40	24.46	22.13	19.40	51.21	40.19	36.65	32.30	82.16	60.00	54.95	48.37	41.03
48	31.88	25.66	23.20	20.31	53.70	42.15	38.41	33.80	85.08	62.13	56.85	49.98	41.98
49	33.68	27.10	24.49	21.39	56.56	44.39	40.42	35.51	88.07	64.29	58.79	51.60	42.88
50	35.84	28.84	26.03	22.68	59.84	46.96	42.72	37.44	91.12	66.52	60.76	53.20	43.75
51	38.32	30.84	27.80	24.16	63.52	49.86	45.27	39.57	94.23	68.79	62.74	54.79	44.59
52	41.05	33.03	29.72	25.75	67.49	52.97	48.03	41.83	97.39	71.11	64.75	56.35	45.38
53	44.03	35.43	31.82	27.39	71.78	56.34	50.98	44.24	100.62	73.47	66.78	57.90	46.12
54	47.25	38.02	34.04	29.12	76.38	59.96	54.15	46.77	103.93	75.89	68.83	59.41	46.83
55	50.73	40.80	36.36	30.94	81.36	63.85	57.53	49.38	107.35	78.38	70.92	60.90	47.51
56	54.46	43.69	38.83	32.84	86.70	68.06	61.08	52.01	110.89	80.95	73.05	62.35	48.17
57	58.47	46.78	41.45	34.82	92.47	72.44	64.75	54.76	114.55	83.64	75.24	63.78	48.81
58	62.74	50.05	44.19	36.83	98.70	77.06	68.64	57.59	118.42	86.46	77.52	65.20	49.47
59	67.14	53.50	47.07	38.87	105.47	82.03	72.80	60.53	122.57	89.34	79.66	66.27	49.93
60	71.69	57.13	50.06	40.92	112.43	87.46	77.30	63.61	127.08	92.02	81.71	67.27	50.38
61	65.94	52.56	46.05	37.65	98.75	76.82	67.90	55.88	111.72	80.47	71.46	58.83	44.06
62	60.19	47.99	42.05	34.38	85.06	66.19	58.50	48.15	95.66	68.92	61.20	50.39	37.74
63	54.45	43.42	38.05	31.11	71.38	55.55	49.10	40.41	79.61	57.38	50.95	41.95	31.42
64	48.70	38.85	34.05	27.84	57.69	44.92	39.71	32.68	63.55	45.83	40.70	33.52	25.10
65	42.96	34.28	30.05	24.58	44.01	34.28	30.31	24.95	47.50	34.28	30.45	25.08	18.78
66	32.99	26.33	23.08	18.88	33.80	26.33	23.28	19.16	36.48	26.33	23.38	19.26	14.42
67	32.99	26.33	23.08	18.88	33.80	26.33	23.28	19.16	36.48	26.33	23.38	19.26	14.42
68	32.99	26.33	23.08	18.88	33.80	26.33	23.28	19.16	36.48	26.33	23.38	19.26	14.42
69	32.99	26.33	23.08	18.88	33.80	26.33	23.28	19.16	36.48	26.33	23.38	19.26	14.42
70	32.99	26.33	23.08	18.88	33.80	26.33	23.28	19.16	36.48	26.33	23.38	19.26	14.42
71	32.99	26.33	23.08	18.88	33.80	26.33	23.28	19.16	36.48	26.33	23.38	19.26	14.42
72	32.99	26.33	23.08	18.88	33.80	26.33	23.28	19.16	36.48	26.33	23.38	19.26	14.42
73	32.99	26.33	23.08	18.88	33.80	26.33	23.28	19.16	36.48	26.33	23.38	19.26	14.42
74	32.99	26.33	23.08	18.88	33.80	26.33	23.28	19.16	36.48	26.33	23.38	19.26	14.42
75	33.30	26.58	23.29	19.05	34.12	26.58	23.50	19.34	36.82	26.58	23.60	19.44	14.56
76	34.84	27.80	24.37	19.93	35.69	27.80	24.58	20.24	38.52	27.80	24.70	20.34	15.23
77	36.40	29.05	25.46	20.83	37.29	29.05	25.68	21.14	40.25	29.05	25.80	21.25	15.91
78	37.98	30.31	26.57	21.73	38.91	30.31	26.80	22.06	42.00	30.31	26.92	22.17	16.61
79	39.59	31.59	27.69	22.65	40.56	31.59	27.93	22.99	43.77	31.59	28.06	23.11	17.31
80 +	41.21	32.89	28.83	23.58	42.22	32.89	29.08	23.94	45.57	32.89	29.21	24.06	18.02

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached														
Occupation Class 3A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Unisex														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days					Waiting Period in Days				Waiting Period in Days				
	60	90	180	365		60	90	180	365	60	90	180	365	730
Issue Age	60	90	180	365		60	90	180	365	60	90	180	365	730
18	18.05	14.52	13.16	11.60		20.77	16.30	14.88	13.20	31.40	22.94	21.03	18.62	17.21
19	17.49	14.07	12.75	11.24		20.78	16.30	14.89	13.20	31.41	22.94	21.04	18.62	17.22
20	16.93	13.62	12.34	10.88		20.79	16.31	14.89	13.21	31.42	22.95	21.05	18.63	17.22
21	16.36	13.17	11.92	10.49		20.79	16.31	14.88	13.18	31.43	22.96	21.01	18.59	17.20
22	15.87	12.77	11.55	10.16		20.80	16.32	14.88	13.15	31.44	22.97	21.01	18.57	17.15
23	15.44	12.42	11.22	9.86		20.79	16.32	14.85	13.13	31.45	22.97	20.99	18.54	17.14
24	15.02	12.08	10.91	9.58		20.70	16.25	14.78	13.06	31.46	22.98	21.00	18.52	17.12
25	14.64	11.78	10.63	9.33		20.58	16.16	14.70	12.97	31.47	22.99	20.99	18.52	17.12
26	14.29	11.50	10.37	9.11		20.41	16.01	14.57	12.85	31.49	22.99	21.01	18.52	17.12
27	14.06	11.31	10.21	8.95		20.38	15.98	14.54	12.83	31.73	23.16	21.15	18.65	17.25
28	13.93	11.21	10.12	8.88		20.49	16.08	14.64	12.90	32.17	23.48	21.44	18.90	17.49
29	13.92	11.20	10.12	8.87		20.75	16.29	14.83	13.06	32.80	23.94	21.88	19.28	17.84
30	14.02	11.28	10.18	8.92		21.16	16.61	15.12	13.33	33.65	24.57	22.45	19.77	18.29
31	14.23	11.45	10.34	9.07		21.73	17.06	15.53	13.69	34.74	25.37	23.19	20.43	18.88
32	14.58	11.73	10.60	9.30		22.48	17.63	16.06	14.17	36.13	26.38	24.11	21.25	19.62
33	15.04	12.10	10.93	9.60		23.38	18.35	16.71	14.75	37.76	27.57	25.21	22.22	20.47
34	15.61	12.57	11.35	9.97		24.45	19.18	17.48	15.42	39.62	28.93	26.47	23.34	21.46
35	16.28	13.09	11.85	10.40		25.63	20.11	18.34	16.19	41.66	30.42	27.84	24.56	22.52
36	17.02	13.70	12.38	10.88		26.94	21.13	19.28	17.02	43.85	32.01	29.30	25.86	23.64
37	17.82	14.34	12.99	11.41		28.33	22.25	20.30	17.93	46.14	33.69	30.86	27.25	24.80
38	18.69	15.05	13.62	11.98		29.86	23.43	21.39	18.90	48.53	35.43	32.47	28.67	25.98
39	19.62	15.78	14.30	12.57		31.46	24.69	22.54	19.93	50.96	37.20	34.10	30.14	27.16
40	20.56	16.56	15.00	13.19		33.14	26.02	23.75	21.00	53.40	39.00	35.75	31.58	28.31
41	21.48	17.29	15.66	13.77		34.83	27.33	24.97	22.07	55.89	40.81	37.43	33.06	29.45
42	22.33	17.96	16.28	14.32		36.50	28.64	26.16	23.14	58.48	42.69	39.16	34.59	30.59
43	23.16	18.63	16.89	14.85		38.21	29.99	27.39	24.20	61.16	44.66	40.96	36.18	31.76
44	24.03	19.34	17.52	15.39		40.01	31.42	28.68	25.34	63.96	46.70	42.83	37.81	32.93
45	25.00	20.12	18.23	16.01		41.97	32.94	30.07	26.55	66.87	48.82	44.75	39.49	34.10
46	26.14	21.04	19.05	16.72		44.13	34.62	31.61	27.89	69.86	51.01	46.75	41.21	35.27
47	27.51	22.15	20.04	17.57		46.55	36.52	33.31	29.37	72.96	53.27	48.79	42.95	36.43
48	29.16	23.47	21.22	18.58		49.28	38.68	35.25	31.02	76.17	55.63	50.90	44.75	37.57
49	31.18	25.09	22.66	19.80		52.42	41.14	37.46	32.90	79.51	58.06	53.08	46.58	38.72
50	33.62	27.05	24.40	21.27		56.03	43.97	39.99	35.03	82.97	60.58	55.33	48.43	39.85
51	36.43	29.32	26.42	22.96		60.03	47.12	42.80	37.40	86.51	63.17	57.62	50.30	40.94
52	39.56	31.83	28.64	24.81		64.42	50.56	45.86	39.93	90.19	65.85	59.95	52.18	42.03
53	43.00	34.60	31.08	26.82		69.19	54.30	49.16	42.66	94.01	68.65	62.39	54.08	43.09
54	46.77	37.64	33.73	28.96		74.39	58.38	52.74	45.56	98.00	71.54	64.89	56.00	44.15
55	50.88	40.95	36.60	31.18		80.05	62.83	56.62	48.65	102.16	74.58	67.49	57.96	45.21
56	55.33	44.53	39.64	33.53		86.24	67.69	60.82	51.94	106.56	77.80	70.19	59.92	46.28
57	60.15	48.37	42.85	36.00		93.00	73.00	65.38	55.33	111.26	81.23	73.07	61.93	47.40
58	65.33	52.39	46.26	38.56		100.46	78.79	70.18	58.89	116.33	84.91	76.14	64.03	48.59
59	70.89	56.50	49.71	41.05		108.76	84.68	75.15	62.49	121.87	88.97	79.35	66.01	49.73
60	76.40	60.88	53.34	43.60		117.47	91.37	80.76	66.46	128.19	93.00	82.58	67.99	50.92
61	70.14	55.91	48.99	40.05		103.22	80.30	70.97	58.41	113.30	81.60	72.46	59.66	44.68
62	63.88	50.93	44.63	36.49		88.97	69.23	61.19	50.36	97.45	70.20	62.34	51.33	38.44
63	57.63	45.96	40.27	32.93		74.72	58.15	51.40	42.31	81.59	58.80	52.22	43.00	32.20
64	51.37	40.98	35.92	29.37		60.47	47.08	41.62	34.26	65.74	47.40	42.10	34.67	25.96
65	45.12	36.00	31.56	25.81		46.22	36.00	31.83	26.21	49.88	36.00	31.98	26.34	19.73
66	36.25	28.93	25.36	20.74		37.14	28.93	25.58	21.06	40.08	28.93	25.70	21.16	15.85
67	36.25	28.93	25.36	20.74		37.14	28.93	25.58	21.06	40.08	28.93	25.70	21.16	15.85
68	36.25	28.93	25.36	20.74		37.14	28.93	25.58	21.06	40.08	28.93	25.70	21.16	15.85
69	36.25	28.93	25.36	20.74		37.14	28.93	25.58	21.06	40.08	28.93	25.70	21.16	15.85
70	36.25	28.93	25.36	20.74		37.14	28.93	25.58	21.06	40.08	28.93	25.70	21.16	15.85
71	36.25	28.93	25.36	20.74		37.14	28.93	25.58	21.06	40.08	28.93	25.70	21.16	15.85
72	36.25	28.93	25.36	20.74		37.14	28.93	25.58	21.06	40.08	28.93	25.70	21.16	15.85
73	36.25	28.93	25.36	20.74		37.14	28.93	25.58	21.06	40.08	28.93	25.70	21.16	15.85
74	36.25	28.93	25.36	20.74		37.14	28.93	25.58	21.06	40.08	28.93	25.70	21.16	15.85
75	36.63	29.23	25.62	20.96		37.53	29.23	25.85	21.28	40.50	29.23	25.96	21.38	16.02
76	38.32	30.58	26.81	21.93		39.26	30.58	27.04	22.26	42.37	30.58	27.16	22.37	16.76
77	40.04	31.95	28.01	22.91		41.02	31.95	28.25	23.26	44.27	31.95	28.38	23.37	17.51
78	41.78	33.34	29.23	23.90		42.80	33.34	29.48	24.27	46.19	33.34	29.61	24.39	18.27
79	43.54	34.75	30.46	24.91		44.61	34.75	30.72	25.29	48.15	34.75	30.86	25.42	19.04
80 +	45.33	36.18	31.71	25.94		46.44	36.18	31.99	26.33	50.12	36.18	32.13	26.46	19.82



**STANDARD INSURANCE COMPANY**

		Policy Form B152 with PR10, PR11 or PR12 Attached													
		Occupation Class 3A With Non-Cancelable Premiums													
		Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
<b>Gender</b>		Unisex													
		Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
		Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age		60	90	180	365	60	90	180	365	60	90	180	365	730	
18		18.26	14.70	13.31	11.74	21.35	16.76	15.31	13.57	32.65	23.84	21.86	19.35	17.90	
19		17.71	14.24	12.91	11.38	21.35	16.76	15.31	13.57	32.66	23.85	21.86	19.36	17.90	
20		17.16	13.80	12.51	11.03	21.35	16.76	15.31	13.57	32.67	23.85	21.86	19.36	17.90	
21		16.60	13.36	12.09	10.64	21.36	16.77	15.30	13.53	32.67	23.86	21.85	19.33	17.88	
22		16.11	12.98	11.73	10.32	21.36	16.77	15.28	13.52	32.68	23.86	21.84	19.29	17.83	
23		15.70	12.63	11.41	10.03	21.35	16.77	15.26	13.49	32.69	23.87	21.82	19.27	17.81	
24		15.29	12.30	11.10	9.75	21.27	16.68	15.19	13.41	32.69	23.87	21.81	19.24	17.80	
25		14.89	11.99	10.81	9.49	21.10	16.56	15.08	13.30	32.70	23.87	21.81	19.24	17.79	
26		14.56	11.72	10.57	9.28	20.95	16.43	14.96	13.20	32.76	23.93	21.85	19.26	17.83	
27		14.33	11.53	10.41	9.13	20.94	16.43	14.94	13.19	33.06	24.14	22.04	19.42	17.97	
28		14.22	11.45	10.33	9.06	21.08	16.54	15.04	13.26	33.54	24.49	22.38	19.71	18.24	
29		14.22	11.45	10.33	9.06	21.37	16.77	15.25	13.46	34.24	25.01	22.85	20.12	18.62	
30		14.33	11.53	10.41	9.13	21.80	17.12	15.57	13.72	35.17	25.67	23.45	20.67	19.11	
31		14.56	11.72	10.58	9.28	22.39	17.58	15.99	14.10	36.32	26.51	24.24	21.36	19.73	
32		14.92	12.01	10.85	9.51	23.17	18.18	16.55	14.61	37.76	27.58	25.20	22.23	20.51	
33		15.40	12.39	11.20	9.83	24.10	18.91	17.23	15.21	39.47	28.82	26.35	23.22	21.40	
34		15.99	12.87	11.63	10.21	25.19	19.77	18.01	15.89	41.39	30.22	27.65	24.37	22.42	
35		16.66	13.41	12.13	10.65	26.40	20.73	18.88	16.68	43.49	31.76	29.07	25.64	23.50	
36		17.43	14.02	12.69	11.15	27.75	21.77	19.86	17.54	45.76	33.41	30.60	27.01	24.66	
37		18.25	14.68	13.29	11.69	29.19	22.91	20.90	18.47	48.14	35.15	32.21	28.42	25.88	
38		19.14	15.39	13.94	12.26	30.73	24.12	22.01	19.45	50.61	36.97	33.87	29.91	27.09	
39		20.07	16.15	14.63	12.86	32.36	25.40	23.19	20.49	53.16	38.81	35.58	31.42	28.32	
40		21.03	16.92	15.33	13.48	34.07	26.74	24.41	21.59	55.71	40.69	37.30	32.95	29.54	
41		21.97	17.68	16.02	14.09	35.78	28.09	25.65	22.67	58.34	42.59	39.07	34.51	30.74	
42		22.87	18.39	16.67	14.66	37.48	29.42	26.87	23.76	61.09	44.60	40.91	36.15	31.97	
43		23.76	19.11	17.32	15.23	39.23	30.79	28.13	24.85	63.96	46.70	42.83	37.82	33.22	
44		24.69	19.87	18.01	15.82	41.07	32.23	29.45	26.01	66.94	48.86	44.81	39.56	34.46	
45		25.72	20.69	18.75	16.47	43.06	33.79	30.86	27.25	69.99	51.12	46.86	41.35	35.71	
46		26.91	21.65	19.60	17.20	45.22	35.49	32.39	28.58	73.17	53.43	48.96	43.17	36.95	
47		28.28	22.76	20.60	18.05	47.64	37.39	34.12	30.05	76.43	55.81	51.12	45.01	38.16	
48		29.91	24.06	21.76	19.04	50.37	39.54	36.04	31.70	79.79	58.26	53.32	46.88	39.37	
49		31.83	25.62	23.14	20.21	53.47	41.96	38.20	33.55	83.25	60.78	55.58	48.76	40.52	
50		34.13	27.47	24.78	21.60	56.99	44.73	40.68	35.64	86.77	63.36	57.86	50.66	41.67	
51		36.77	29.58	26.66	23.17	60.93	47.81	43.43	37.95	90.37	65.98	60.18	52.54	42.77	
52		39.66	31.92	28.71	24.88	65.20	51.16	46.40	40.41	94.07	68.68	62.55	54.43	43.83	
53		42.83	34.46	30.95	26.71	69.82	54.80	49.61	43.04	97.90	71.48	64.96	56.33	44.85	
54		46.29	37.25	33.38	28.58	74.83	58.74	53.06	45.82	101.83	74.35	67.43	58.20	45.87	
55		50.04	40.27	35.94	30.58	80.25	63.00	56.75	48.79	105.90	77.32	69.96	60.08	46.86	
56		54.10	43.48	38.64	32.68	86.12	67.58	60.74	51.76	110.15	80.42	72.55	61.93	47.84	
57		58.47	46.87	41.52	34.88	92.48	72.58	64.87	54.86	114.58	83.65	75.25	63.79	48.81	
58		63.17	50.48	44.58	37.15	99.38	77.73	69.23	58.09	119.24	87.06	78.07	65.64	49.81	
59		68.18	54.33	47.80	39.48	106.94	83.31	73.93	61.48	124.24	90.71	80.90	67.30	50.70	
60		73.30	58.42	51.18	41.83	114.97	89.43	79.04	65.04	129.67	94.09	83.55	68.79	51.52	
61		68.09	54.27	47.56	38.87	101.66	79.08	69.90	57.52	114.98	82.82	73.54	60.55	45.35	
62		62.88	50.13	43.93	35.91	88.35	68.74	60.76	50.00	99.30	71.54	63.53	52.31	39.17	
63		57.67	45.99	40.30	32.95	75.03	58.40	51.62	42.48	83.61	60.26	53.52	44.07	33.00	
64		52.46	41.85	36.68	29.99	61.72	48.05	42.48	34.97	67.93	48.99	43.50	35.82	26.83	
65		47.25	37.71	33.05	27.03	48.41	37.71	33.34	27.45	52.24	37.71	33.49	27.58	20.66	
66		36.29	28.96	25.39	20.76	37.18	28.96	25.61	21.08	40.12	28.96	25.72	21.18	15.87	
67		36.29	28.96	25.39	20.76	37.18	28.96	25.61	21.08	40.12	28.96	25.72	21.18	15.87	
68		36.29	28.96	25.39	20.76	37.18	28.96	25.61	21.08	40.12	28.96	25.72	21.18	15.87	
69		36.29	28.96	25.39	20.76	37.18	28.96	25.61	21.08	40.12	28.96	25.72	21.18	15.87	
70		36.29	28.96	25.39	20.76	37.18	28.96	25.61	21.08	40.12	28.96	25.72	21.18	15.87	
71		36.29	28.96	25.39	20.76	37.18	28.96	25.61	21.08	40.12	28.96	25.72	21.18	15.87	
72		36.29	28.96	25.39	20.76	37.18	28.96	25.61	21.08	40.12	28.96	25.72	21.18	15.87	
73		36.29	28.96	25.39	20.76	37.18	28.96	25.61	21.08	40.12	28.96	25.72	21.18	15.87	
74		36.29	28.96	25.39	20.76	37.18	28.96	25.61	21.08	40.12	28.96	25.72	21.18	15.87	
75		36.63	29.23	25.62	20.96	37.53	29.23	25.85	21.28	40.50	29.23	25.96	21.38	16.02	
76		38.32	30.58	26.81	21.93	39.26	30.58	27.04	22.26	42.37	30.58	27.16	22.37	16.76	
77		40.04	31.95	28.01	22.91	41.02	31.95	28.25	23.26	44.27	31.95	28.38	23.37	17.51	
78		41.78	33.34	29.23	23.90	42.80	33.34	29.48	24.27	46.19	33.34	29.61	24.39	18.27	
79		43.54	34.75	30.46	24.91	44.61	34.75	30.72	25.29	48.15	34.75	30.86	25.42	19.04	
80 +		45.33	36.18	31.71	25.94	46.44	36.18	31.99	26.33	50.12	36.18	32.13	26.46	19.82	

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached														
Occupation Class 3P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Unisex														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days					Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730	
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	16.34	13.15	11.91	10.50	18.80	14.76	13.48	11.94	28.43	20.76	19.03	16.86	15.58	
19	16.14	12.99	11.77	10.37	19.17	15.05	13.74	12.18	28.99	21.17	19.40	17.20	15.89	
20	15.92	12.81	11.61	10.23	19.54	15.34	14.01	12.42	29.56	21.57	19.79	17.52	16.19	
21	15.68	12.62	11.42	10.05	19.92	15.63	14.25	12.62	30.12	21.98	20.14	17.82	16.48	
22	15.57	12.52	11.32	9.97	20.38	16.00	14.59	12.90	30.84	22.51	20.60	18.20	16.82	
23	15.56	12.52	11.31	9.94	20.95	16.44	14.98	13.23	31.71	23.15	21.17	18.70	17.28	
24	15.62	12.57	11.35	9.97	21.55	16.91	15.39	13.59	32.73	23.90	21.84	19.27	17.81	
25	15.77	12.70	11.46	10.06	22.18	17.41	15.83	13.98	33.92	24.76	22.61	19.95	18.44	
26	16.00	12.87	11.61	10.19	22.84	17.93	16.30	14.39	35.24	25.74	23.52	20.71	19.17	
27	16.28	13.10	11.83	10.37	23.59	18.53	16.85	14.85	36.74	26.83	24.50	21.58	19.98	
28	16.63	13.38	12.08	10.59	24.46	19.19	17.46	15.40	38.39	28.03	25.60	22.56	20.88	
29	17.06	13.73	12.39	10.87	25.44	19.96	18.16	16.01	40.20	29.35	26.81	23.61	21.85	
30	17.55	14.13	12.75	11.18	26.52	20.82	18.93	16.70	42.16	30.78	28.12	24.77	22.91	
31	18.15	14.60	13.18	11.57	27.71	21.75	19.79	17.46	44.31	32.36	29.56	26.06	24.08	
32	18.83	15.15	13.68	12.01	29.05	22.79	20.75	18.30	46.66	34.07	31.15	27.46	25.34	
33	19.61	15.77	14.25	12.51	30.47	23.92	21.78	19.21	49.21	35.94	32.87	28.97	26.69	
34	20.47	16.47	14.89	13.07	32.04	25.14	22.91	20.22	51.93	37.91	34.70	30.59	28.13	
35	21.40	17.22	15.58	13.68	33.72	26.46	24.12	21.30	54.81	40.01	36.63	32.31	29.61	
36	22.42	18.04	16.32	14.34	35.48	27.85	25.40	22.42	57.76	42.17	38.63	34.08	31.14	
37	23.50	18.91	17.11	15.04	37.37	29.33	26.76	23.65	60.82	44.42	40.69	35.91	32.68	
38	24.65	19.83	17.95	15.78	39.36	30.89	28.19	24.92	63.97	46.70	42.79	37.79	34.24	
39	25.84	20.80	18.83	16.57	41.45	32.54	29.70	26.26	67.15	49.01	44.94	39.69	35.78	
40	27.09	21.80	19.75	17.37	43.65	34.26	31.28	27.66	70.33	51.36	47.10	41.60	37.28	
41	28.28	22.76	20.62	18.14	45.84	35.97	32.86	29.06	73.57	53.72	49.26	43.52	38.77	
42	29.36	23.62	21.40	18.82	47.99	37.65	34.41	30.42	76.88	56.14	51.49	45.49	40.24	
43	30.40	24.46	22.17	19.49	50.15	39.37	35.96	31.78	80.28	58.64	53.78	47.49	41.70	
44	31.48	25.33	22.95	20.17	52.42	41.15	37.58	33.20	83.80	61.18	56.11	49.53	43.15	
45	32.68	26.29	23.82	20.92	54.86	43.06	39.30	34.71	87.39	63.80	58.50	51.60	44.58	
46	34.08	27.42	24.83	21.79	57.51	45.14	41.19	36.34	91.04	66.47	60.92	53.69	45.96	
47	35.75	28.77	26.04	22.82	60.48	47.45	43.31	38.15	94.80	69.22	63.41	55.83	47.33	
48	37.79	30.40	27.50	24.06	63.83	50.10	45.66	40.18	98.67	72.04	65.93	57.96	48.66	
49	40.25	32.39	29.26	25.51	67.65	53.11	48.35	42.47	102.64	74.93	68.51	60.13	49.98	
50	43.24	34.80	31.38	27.22	72.05	56.55	51.44	45.08	106.72	77.92	71.17	62.31	51.25	
51	46.70	37.54	33.72	29.18	76.94	60.39	54.85	47.89	110.89	80.96	73.84	64.46	52.47	
52	50.51	40.47	36.29	31.30	82.24	64.56	58.47	50.77	115.16	84.07	76.56	66.63	53.66	
53	54.71	43.67	39.09	33.59	88.01	68.91	62.22	53.82	119.58	87.31	79.35	68.78	54.80	
54	59.18	47.16	42.13	36.03	94.25	73.53	66.25	57.05	124.15	90.64	82.21	70.96	55.93	
55	63.92	50.94	45.40	38.63	100.97	78.53	70.60	60.48	128.92	94.13	85.17	73.13	57.06	
56	69.05	55.03	48.91	41.37	107.96	83.98	75.28	64.11	133.93	97.73	88.03	75.00	57.94	
57	74.56	59.43	52.66	44.24	115.58	89.91	80.36	67.97	139.27	101.01	90.71	76.76	58.75	
58	80.43	64.11	56.61	47.19	123.89	96.38	85.86	72.05	145.01	104.53	93.55	78.54	59.61	
59	86.38	68.86	60.59	50.05	132.61	103.18	91.57	76.15	150.46	108.39	96.65	80.41	60.58	
60	92.69	73.90	64.76	52.94	142.49	110.88	98.01	80.67	156.58	112.81	100.18	82.49	61.78	
61	83.18	66.32	58.12	47.52	123.24	95.91	84.78	69.77	135.24	97.45	86.54	71.26	53.37	
62	73.66	58.74	51.48	42.09	103.98	80.93	71.54	58.88	113.90	82.09	72.90	60.03	44.96	
63	64.15	51.16	44.84	36.67	84.73	65.96	58.31	47.99	92.56	66.73	59.26	48.80	36.55	
64	54.63	43.58	38.20	31.24	65.48	50.98	45.07	37.10	71.22	51.37	45.62	37.57	28.14	
65	45.12	36.00	31.56	25.81	46.22	36.00	31.83	26.21	49.88	36.00	31.98	26.34	19.73	
66	36.25	28.93	25.36	20.74	37.14	28.93	25.58	21.06	40.08	28.93	25.70	21.16	15.85	
67	36.25	28.93	25.36	20.74	37.14	28.93	25.58	21.06	40.08	28.93	25.70	21.16	15.85	
68	36.25	28.93	25.36	20.74	37.14	28.93	25.58	21.06	40.08	28.93	25.70	21.16	15.85	
69	36.25	28.93	25.36	20.74	37.14	28.93	25.58	21.06	40.08	28.93	25.70	21.16	15.85	
70	36.25	28.93	25.36	20.74	37.14	28.93	25.58	21.06	40.08	28.93	25.70	21.16	15.85	
71	36.25	28.93	25.36	20.74	37.14	28.93	25.58	21.06	40.08	28.93	25.70	21.16	15.85	
72	36.25	28.93	25.36	20.74	37.14	28.93	25.58	21.06	40.08	28.93	25.70	21.16	15.85	
73	36.25	28.93	25.36	20.74	37.14	28.93	25.58	21.06	40.08	28.93	25.70	21.16	15.85	
74	36.25	28.93	25.36	20.74	37.14	28.93	25.58	21.06	40.08	28.93	25.70	21.16	15.85	
75	36.63	29.23	25.62	20.96	37.53	29.23	25.85	21.28	40.50	29.23	25.96	21.38	16.02	
76	38.32	30.58	26.81	21.93	39.26	30.58	27.04	22.26	42.37	30.58	27.16	22.37	16.76	
77	40.04	31.95	28.01	22.91	41.02	31.95	28.25	23.26	44.27	31.95	28.38	23.37	17.51	
78	41.78	33.34	29.23	23.90	42.80	33.34	29.48	24.27	46.19	33.34	29.61	24.39	18.27	
79	43.54	34.75	30.46	24.91	44.61	34.75	30.72	25.29	48.15	34.75	30.86	25.42	19.04	
80 +	45.33	36.18	31.71	25.94	46.44	36.18	31.99	26.33	50.12	36.18	32.13	26.46	19.82	

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class 3P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	11.61	9.34	8.47	7.46	19.33	15.17	13.86	12.27	29.55	21.59	19.78	17.53	16.19
19	11.49	9.25	8.37	7.39	19.71	15.48	14.14	12.53	30.16	22.02	20.20	17.89	16.52
20	11.35	9.14	8.28	7.30	20.11	15.78	14.42	12.78	30.77	22.47	20.60	18.25	16.86
21	11.20	9.02	8.16	7.18	20.51	16.09	14.67	13.01	31.38	22.92	20.98	18.56	17.16
22	11.14	8.97	8.11	7.13	21.00	16.49	15.03	13.29	32.14	23.47	21.47	18.98	17.54
23	11.15	8.97	8.11	7.13	21.59	16.96	15.44	13.64	33.07	24.14	22.08	19.50	18.02
24	11.16	8.99	8.12	7.13	22.21	17.43	15.87	14.02	34.16	24.94	22.80	20.10	18.60
25	11.19	9.01	8.13	7.14	22.86	17.94	16.32	14.39	35.40	25.85	23.62	20.82	19.26
26	11.23	9.04	8.16	7.16	23.53	18.46	16.80	14.82	36.80	26.87	24.55	21.65	20.01
27	11.33	9.12	8.23	7.21	24.32	19.08	17.36	15.32	38.38	28.02	25.59	22.55	20.87
28	11.49	9.25	8.34	7.32	25.20	19.79	18.00	15.86	40.11	29.29	26.74	23.56	21.82
29	11.70	9.42	8.49	7.45	26.20	20.57	18.71	16.50	42.00	30.66	28.02	24.68	22.83
30	11.96	9.63	8.70	7.62	27.31	21.44	19.51	17.20	44.06	32.17	29.39	25.89	23.96
31	12.30	9.90	8.93	7.84	28.55	22.41	20.39	17.99	46.30	33.81	30.90	27.22	25.16
32	12.71	10.22	9.23	8.09	29.91	23.47	21.37	18.85	48.75	35.61	32.54	28.68	26.47
33	13.17	10.60	9.58	8.41	31.39	24.64	22.44	19.80	51.41	37.53	34.34	30.26	27.88
34	13.71	11.03	9.97	8.71	32.99	25.90	23.60	20.82	54.23	39.59	36.23	31.94	29.37
35	14.30	11.45	10.33	9.03	34.73	27.25	24.84	21.93	57.20	41.76	38.22	33.72	30.91
36	14.93	11.90	10.73	9.38	36.55	28.68	26.16	23.10	60.28	44.02	40.30	35.57	32.49
37	15.55	12.39	11.18	9.78	38.48	30.21	27.55	24.35	63.47	46.34	42.46	37.47	34.11
38	16.24	12.95	11.69	10.23	40.54	31.81	29.04	25.66	66.76	48.75	44.67	39.45	35.73
39	17.01	13.56	12.24	10.72	42.68	33.51	30.58	27.03	70.11	51.18	46.93	41.44	37.35
40	17.85	14.23	12.86	11.26	44.93	35.27	32.22	28.48	73.50	53.65	49.20	43.47	38.95
41	18.69	14.90	13.46	11.79	47.19	37.05	33.83	29.92	76.95	56.18	51.52	45.53	40.55
42	19.46	15.51	14.01	12.27	49.42	38.78	35.43	31.33	80.52	58.80	53.92	47.63	42.13
43	20.22	16.12	14.57	12.75	51.66	40.55	37.05	32.74	84.22	61.49	56.40	49.81	43.73
44	21.04	16.78	15.15	13.26	54.02	42.39	38.71	34.20	88.01	64.26	58.93	52.02	45.32
45	21.98	17.52	15.82	13.84	56.52	44.36	40.51	35.77	91.90	67.10	61.53	54.28	46.87
46	23.09	18.41	16.62	14.52	59.24	46.50	42.44	37.44	95.86	69.99	64.15	56.54	48.40
47	24.45	19.49	17.58	15.34	62.26	48.87	44.58	39.27	99.91	72.94	66.81	58.83	49.89
48	26.12	20.82	18.77	16.35	65.66	51.54	46.97	41.32	104.01	75.95	69.51	61.11	51.31
49	28.19	22.47	20.24	17.60	69.49	54.55	49.68	43.62	108.20	79.01	72.24	63.38	52.69
50	30.75	24.51	22.05	19.14	73.87	57.97	52.73	46.15	112.45	82.11	74.99	65.66	54.01
51	33.80	26.95	24.21	20.95	78.70	61.78	56.02	48.80	116.75	85.24	77.75	67.88	55.24
52	37.28	29.72	26.66	22.99	83.94	65.71	59.44	51.61	121.11	88.44	80.53	70.08	56.43
53	41.21	32.86	29.42	25.28	89.60	69.88	63.11	54.59	125.62	91.71	83.35	72.26	57.57
54	45.66	36.40	32.52	27.83	95.62	74.38	67.02	57.72	130.20	95.06	86.21	74.41	58.65
55	50.66	40.39	36.00	30.64	101.82	79.21	71.20	61.00	134.91	98.51	89.12	76.52	59.70
56	56.27	44.86	39.88	33.74	108.50	84.41	75.67	64.45	139.78	101.93	91.81	78.22	60.43
57	62.54	49.86	44.19	37.13	115.69	90.01	80.45	68.05	144.86	105.00	94.29	79.79	61.07
58	69.45	55.37	48.91	40.77	123.41	96.02	85.54	71.78	150.20	108.22	96.85	81.31	61.71
59	77.05	61.44	54.06	44.66	131.76	102.52	90.99	75.67	154.94	111.62	99.53	82.81	62.38
60	85.40	68.10	59.67	48.79	140.87	109.62	96.89	79.75	160.03	115.31	102.40	84.31	63.15
61	77.77	62.02	54.35	44.44	122.38	95.24	84.18	69.29	138.47	99.79	88.62	72.97	54.65
62	70.14	55.94	49.03	40.09	103.89	80.86	71.47	58.83	116.91	84.27	74.84	61.62	46.15
63	62.51	49.86	43.70	35.74	85.39	66.47	58.76	48.37	95.36	68.75	61.06	50.28	37.65
64	54.88	43.79	38.38	31.39	66.90	52.09	46.05	37.91	73.80	53.23	47.27	38.93	29.16
65	47.25	37.71	33.05	27.03	48.41	37.71	33.34	27.45	52.24	37.71	33.49	27.58	20.66
66	36.29	28.96	25.39	20.76	37.18	28.96	25.61	21.08	40.12	28.96	25.72	21.18	15.87
67	36.29	28.96	25.39	20.76	37.18	28.96	25.61	21.08	40.12	28.96	25.72	21.18	15.87
68	36.29	28.96	25.39	20.76	37.18	28.96	25.61	21.08	40.12	28.96	25.72	21.18	15.87
69	36.29	28.96	25.39	20.76	37.18	28.96	25.61	21.08	40.12	28.96	25.72	21.18	15.87
70	36.29	28.96	25.39	20.76	37.18	28.96	25.61	21.08	40.12	28.96	25.72	21.18	15.87
71	36.29	28.96	25.39	20.76	37.18	28.96	25.61	21.08	40.12	28.96	25.72	21.18	15.87
72	36.29	28.96	25.39	20.76	37.18	28.96	25.61	21.08	40.12	28.96	25.72	21.18	15.87
73	36.29	28.96	25.39	20.76	37.18	28.96	25.61	21.08	40.12	28.96	25.72	21.18	15.87
74	36.29	28.96	25.39	20.76	37.18	28.96	25.61	21.08	40.12	28.96	25.72	21.18	15.87
75	36.63	29.23	25.62	20.96	37.53	29.23	25.85	21.28	40.50	29.23	25.96	21.38	16.02
76	38.32	30.58	26.81	21.93	39.26	30.58	27.04	22.26	42.37	30.58	27.16	22.37	16.76
77	40.04	31.95	28.01	22.91	41.02	31.95	28.25	23.26	44.27	31.95	28.38	23.37	17.51
78	41.78	33.34	29.23	23.90	42.80	33.34	29.48	24.27	46.19	33.34	29.61	24.39	18.27
79	43.54	34.75	30.46	24.91	44.61	34.75	30.72	25.29	48.15	34.75	30.86	25.42	19.04
80 +	45.33	36.18	31.71	25.94	46.44	36.18	31.99	26.33	50.12	36.18	32.13	26.46	19.82

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class 2A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	28.55	24.52	22.49	19.16	31.98	27.45	24.56	21.18	47.28	38.70	35.09	30.67	28.73
19	27.66	23.76	21.75	18.53	31.99	27.46	24.57	21.19	47.30	38.71	35.10	30.68	28.74
20	26.77	22.99	21.02	17.91	32.00	27.47	24.57	21.19	47.32	38.72	35.11	30.69	28.75
21	25.88	22.23	20.26	17.24	32.01	27.48	24.55	21.15	47.33	38.73	35.08	30.63	28.72
22	25.10	21.56	19.59	16.66	32.02	27.49	24.54	21.12	47.35	38.75	35.06	30.58	28.66
23	24.42	20.98	19.01	16.15	32.03	27.49	24.53	21.09	47.39	38.79	35.06	30.56	28.64
24	23.87	20.50	18.52	15.72	32.05	27.50	24.52	21.07	47.60	38.97	35.20	30.66	28.74
25	23.35	20.04	18.07	15.33	31.98	27.45	24.47	21.01	47.78	39.12	35.33	30.76	28.83
26	22.84	19.59	17.66	14.98	31.76	27.33	24.35	20.90	47.92	39.24	35.43	30.81	28.90
27	22.49	19.25	17.35	14.72	31.75	27.31	24.33	20.88	48.32	39.56	35.71	31.06	29.14
28	22.28	19.03	17.16	14.55	31.92	27.41	24.42	20.95	48.96	40.09	36.18	31.47	29.52
29	22.22	18.92	17.06	14.47	32.27	27.65	24.64	21.13	49.84	40.80	36.84	32.04	30.06
30	22.31	18.93	17.08	14.48	32.81	28.02	24.98	21.43	50.99	41.74	37.70	32.79	30.73
31	22.54	19.06	17.20	14.59	33.54	28.54	25.45	21.84	52.40	42.89	38.75	33.71	31.58
32	22.94	19.33	17.45	14.81	34.46	29.21	26.05	22.37	54.14	44.32	40.06	34.84	32.60
33	23.50	19.71	17.80	15.11	35.58	30.03	26.79	23.01	56.17	45.98	41.57	36.16	33.78
34	24.20	20.20	18.26	15.51	36.89	30.98	27.66	23.77	58.46	47.85	43.28	37.67	35.10
35	24.98	20.80	18.81	15.98	38.36	32.08	28.65	24.63	60.97	49.89	45.16	39.32	36.53
36	25.79	21.48	19.44	16.53	40.00	33.30	29.76	25.59	63.64	52.09	47.16	41.07	38.05
37	26.72	22.26	20.15	17.14	41.61	34.65	30.98	26.65	66.49	54.42	49.28	42.95	39.62
38	27.73	23.11	20.94	17.81	43.38	36.13	32.31	27.81	69.47	56.86	51.49	44.83	41.17
39	28.83	24.04	21.78	18.54	45.29	37.73	33.76	29.06	72.55	59.10	53.50	46.59	42.58
40	30.01	25.02	22.69	19.31	47.36	39.46	35.32	30.41	75.73	61.38	55.57	48.41	43.99
41	31.20	26.02	23.59	20.09	49.52	41.28	36.95	31.82	79.05	63.81	57.79	50.34	45.46
42	32.35	26.98	24.47	20.84	51.80	43.18	38.66	33.29	82.66	66.50	60.23	52.46	47.05
43	33.53	27.97	25.37	21.60	54.20	45.18	40.46	34.83	86.52	69.38	62.84	54.73	48.72
44	34.80	29.03	26.33	22.40	56.77	47.33	42.37	36.46	90.51	72.41	65.58	57.09	50.41
45	36.20	30.20	27.38	23.28	59.52	49.63	44.42	38.19	94.40	75.53	68.39	59.49	52.10
46	37.79	31.53	28.58	24.28	62.48	52.09	46.61	40.05	98.30	78.66	71.19	61.88	53.70
47	39.63	33.07	29.96	25.43	65.69	54.78	48.98	42.04	102.18	81.79	73.98	64.22	55.21
48	41.79	34.88	31.57	26.76	69.19	57.71	51.56	44.19	105.98	84.84	76.68	66.47	56.59
49	44.30	36.99	33.46	28.30	73.01	60.91	54.37	46.51	109.61	87.77	79.26	68.58	57.79
50	47.24	39.45	35.65	30.09	77.19	64.41	57.43	49.02	113.02	90.52	81.65	70.49	58.78
51	50.56	42.23	38.11	32.09	81.66	68.16	60.70	51.67	116.22	93.11	83.87	72.21	59.58
52	54.16	45.25	40.78	34.23	86.44	72.17	64.17	54.45	119.36	95.65	86.02	73.82	60.27
53	58.05	48.51	43.65	36.50	91.52	76.44	67.84	57.36	122.46	98.16	88.12	75.34	60.85
54	62.22	52.02	46.70	38.88	96.94	80.99	71.73	60.38	125.53	100.66	90.16	76.75	61.33
55	66.67	55.76	49.95	41.37	102.71	85.84	75.85	63.52	128.61	103.16	92.18	78.06	61.74
56	71.41	59.73	53.37	43.95	108.89	91.03	80.22	66.78	131.74	105.70	94.20	79.30	62.10
57	76.43	63.95	56.97	46.59	115.55	96.62	84.90	70.20	135.01	108.36	96.28	80.49	62.45
58	81.72	68.39	60.73	49.28	122.77	102.69	89.93	73.77	138.54	111.23	98.50	81.70	62.86
59	87.28	73.06	64.64	51.98	130.70	109.36	95.41	77.57	142.86	114.72	101.21	83.19	63.53
60	93.12	77.96	68.70	54.68	139.65	116.87	101.56	81.71	147.84	118.73	104.32	84.86	64.43
61	85.45	71.52	63.02	50.15	122.68	102.65	89.19	71.76	129.68	104.14	91.50	74.42	56.51
62	77.78	65.08	57.33	45.62	105.70	88.43	76.83	61.81	111.52	89.54	78.67	63.99	48.59
63	70.11	58.64	51.65	41.09	88.73	74.20	64.47	51.86	93.35	74.95	65.85	53.56	40.67
64	62.44	52.20	45.96	36.56	71.76	59.98	52.11	41.91	75.19	60.35	53.02	43.13	32.75
65	54.77	45.75	40.28	32.03	54.78	45.75	39.74	31.96	57.03	45.75	40.20	32.70	24.83
66	39.70	33.17	29.20	23.22	39.71	33.17	28.81	23.17	41.34	33.17	29.14	23.70	17.99
67	39.70	33.17	29.20	23.22	39.71	33.17	28.81	23.17	41.34	33.17	29.14	23.70	17.99
68	39.70	33.17	29.20	23.22	39.71	33.17	28.81	23.17	41.34	33.17	29.14	23.70	17.99
69	39.70	33.17	29.20	23.22	39.71	33.17	28.81	23.17	41.34	33.17	29.14	23.70	17.99
70	39.70	33.17	29.20	23.22	39.71	33.17	28.81	23.17	41.34	33.17	29.14	23.70	17.99
71	39.70	33.17	29.20	23.22	39.71	33.17	28.81	23.17	41.34	33.17	29.14	23.70	17.99
72	39.70	33.17	29.20	23.22	39.71	33.17	28.81	23.17	41.34	33.17	29.14	23.70	17.99
73	39.70	33.17	29.20	23.22	39.71	33.17	28.81	23.17	41.34	33.17	29.14	23.70	17.99
74	39.70	33.17	29.20	23.22	39.71	33.17	28.81	23.17	41.34	33.17	29.14	23.70	17.99
75	40.15	33.54	29.53	23.48	40.16	33.54	29.14	23.43	41.80	33.54	29.47	23.97	18.20
76	41.74	34.87	30.69	24.41	41.75	34.87	30.29	24.36	43.46	34.87	30.63	24.92	18.92
77	43.35	36.21	31.87	25.35	43.35	36.21	31.45	25.30	45.13	36.21	31.81	25.88	19.65
78	44.98	37.57	33.07	26.30	44.99	37.57	32.64	26.25	46.83	37.57	33.01	26.85	20.39
79	46.63	38.95	34.29	27.27	46.64	38.95	33.84	27.21	48.55	38.95	34.22	27.84	21.13
80 +	48.31	40.35	35.52	28.25	48.31	40.35	35.05	28.19	50.29	40.35	35.45	28.84	21.89

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached														
Occupation Class 2A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	60	90	180	365	60	90	180	365	60	90	180	365	730	
Issue Age														
18	28.87	24.80	22.69	19.33	32.87	28.09	25.13	21.67	49.16	40.25	36.48	31.89	29.87	
19	28.00	24.06	21.97	18.72	32.88	28.09	25.13	21.68	49.17	40.26	36.49	31.90	29.88	
20	27.13	23.31	21.25	18.10	32.89	28.10	25.14	21.68	49.18	40.27	36.50	31.91	29.89	
21	26.25	22.55	20.50	17.45	32.89	28.10	25.11	21.64	49.19	40.28	36.47	31.83	29.85	
22	25.49	21.90	19.84	16.87	32.90	28.11	25.09	21.60	49.20	40.29	36.44	31.78	29.78	
23	24.83	21.33	19.27	16.37	32.91	28.11	25.08	21.57	49.25	40.31	36.45	31.76	29.76	
24	24.28	20.82	18.78	15.95	32.91	28.11	25.07	21.54	49.47	40.50	36.58	31.86	29.87	
25	23.75	20.32	18.32	15.55	32.79	28.03	24.98	21.45	49.65	40.64	36.72	31.95	29.96	
26	23.26	19.88	17.92	15.20	32.62	27.92	24.88	21.35	49.88	40.82	36.87	32.07	30.08	
27	22.93	19.55	17.63	14.95	32.62	27.92	24.88	21.35	50.34	41.21	37.21	32.36	30.36	
28	22.75	19.35	17.45	14.79	32.82	28.05	24.99	21.44	51.07	41.80	37.75	32.82	30.79	
29	22.70	19.25	17.37	14.73	33.21	28.30	25.22	21.64	52.04	42.60	38.47	33.46	31.38	
30	22.80	19.28	17.39	14.75	33.78	28.70	25.59	21.95	53.28	43.60	39.39	34.24	32.10	
31	23.06	19.42	17.53	14.87	34.55	29.24	26.08	22.38	54.78	44.84	40.52	35.23	33.01	
32	23.49	19.70	17.79	15.10	35.52	29.94	26.71	22.93	56.61	46.33	41.87	36.42	34.08	
33	24.06	20.09	18.15	15.41	36.68	30.78	27.47	23.59	58.71	48.05	43.44	37.82	35.30	
34	24.74	20.60	18.62	15.82	38.01	31.77	28.36	24.37	61.06	49.98	45.21	39.36	36.68	
35	25.46	21.21	19.19	16.30	39.51	32.88	29.38	25.25	63.64	52.10	47.15	41.05	38.15	
36	26.30	21.91	19.83	16.86	40.99	34.13	30.50	26.23	66.44	54.38	49.22	42.88	39.72	
37	27.24	22.70	20.56	17.48	42.63	35.51	31.75	27.31	69.37	56.78	51.43	44.77	41.31	
38	28.27	23.56	21.35	18.17	44.42	37.01	33.11	28.49	72.47	59.06	53.45	46.54	42.74	
39	29.38	24.50	22.21	18.90	46.36	38.64	34.58	29.77	75.68	61.37	55.55	48.38	44.22	
40	30.57	25.50	23.12	19.68	48.45	40.39	36.15	31.13	79.00	63.77	57.74	50.30	45.70	
41	31.79	26.52	24.05	20.48	50.65	42.23	37.81	32.56	82.52	66.36	60.10	52.35	47.28	
42	33.01	27.54	24.98	21.27	52.97	44.17	39.55	34.06	86.38	69.23	62.71	54.62	48.98	
43	34.28	28.60	25.94	22.08	55.42	46.21	41.38	35.62	90.39	72.32	65.50	57.05	50.78	
44	35.63	29.73	26.96	22.95	58.02	48.39	43.32	37.28	94.43	75.56	68.43	59.57	52.61	
45	37.10	30.96	28.08	23.88	60.80	50.71	45.39	39.04	98.58	78.89	71.43	62.14	54.41	
46	38.75	32.34	29.31	24.91	63.78	53.20	47.60	40.90	102.74	82.23	74.42	64.69	56.14	
47	40.60	33.89	30.70	26.06	66.99	55.88	49.97	42.89	106.85	85.54	77.37	67.17	57.75	
48	42.71	35.65	32.28	27.36	70.46	58.78	52.53	45.02	110.83	88.74	80.21	69.53	59.19	
49	45.11	37.66	34.07	28.83	74.21	61.93	55.29	47.30	114.60	91.77	82.87	71.71	60.43	
50	47.84	39.96	36.11	30.49	78.28	65.34	58.27	49.74	118.08	94.58	85.31	73.65	61.42	
51	50.88	42.51	38.37	32.31	82.62	68.98	61.44	52.30	121.30	97.19	87.54	75.37	62.19	
52	54.16	45.26	40.79	34.24	87.23	72.85	64.78	54.98	124.42	99.72	89.68	76.96	62.83	
53	57.67	48.21	43.38	36.27	92.10	76.95	68.30	57.75	127.46	102.18	91.72	78.42	63.34	
54	61.42	51.36	46.12	38.40	97.26	81.29	72.00	60.61	130.42	104.58	93.68	79.74	63.72	
55	65.41	54.71	49.02	40.61	102.72	85.87	75.88	63.55	133.32	106.94	95.57	80.92	64.00	
56	69.64	58.26	52.06	42.87	108.50	90.73	79.96	66.57	136.18	109.27	97.39	81.98	64.20	
57	74.09	62.01	55.25	45.19	114.64	95.90	84.26	69.68	139.06	111.63	99.18	82.92	64.33	
58	78.78	65.95	58.57	47.53	121.20	101.41	88.81	72.86	142.08	114.08	101.03	83.79	64.47	
59	83.94	70.26	62.17	49.99	128.61	107.62	93.90	76.34	145.71	117.02	103.24	84.85	64.81	
60	89.32	74.77	65.88	52.44	136.65	114.35	99.37	79.95	149.63	120.18	105.59	85.89	65.21	
61	82.86	69.34	61.09	48.62	120.72	101.01	87.77	70.61	131.57	105.67	92.84	75.52	57.34	
62	76.40	63.91	56.30	44.80	104.80	87.66	76.17	61.28	113.52	91.16	80.09	65.15	49.46	
63	69.93	58.48	51.51	40.98	88.87	74.31	64.57	51.94	95.46	76.64	67.34	54.77	41.59	
64	63.47	53.05	46.71	37.16	72.94	60.97	52.97	42.60	77.41	62.13	54.59	44.40	33.71	
65	57.01	47.62	41.92	33.34	57.02	47.62	41.37	33.27	59.35	47.62	41.84	34.03	25.84	
66	39.75	33.20	29.23	23.24	39.75	33.20	28.84	23.19	41.38	33.20	29.17	23.73	18.01	
67	39.75	33.20	29.23	23.24	39.75	33.20	28.84	23.19	41.38	33.20	29.17	23.73	18.01	
68	39.75	33.20	29.23	23.24	39.75	33.20	28.84	23.19	41.38	33.20	29.17	23.73	18.01	
69	39.75	33.20	29.23	23.24	39.75	33.20	28.84	23.19	41.38	33.20	29.17	23.73	18.01	
70	39.75	33.20	29.23	23.24	39.75	33.20	28.84	23.19	41.38	33.20	29.17	23.73	18.01	
71	39.75	33.20	29.23	23.24	39.75	33.20	28.84	23.19	41.38	33.20	29.17	23.73	18.01	
72	39.75	33.20	29.23	23.24	39.75	33.20	28.84	23.19	41.38	33.20	29.17	23.73	18.01	
73	39.75	33.20	29.23	23.24	39.75	33.20	28.84	23.19	41.38	33.20	29.17	23.73	18.01	
74	39.75	33.20	29.23	23.24	39.75	33.20	28.84	23.19	41.38	33.20	29.17	23.73	18.01	
75	40.15	33.54	29.53	23.48	40.16	33.54	29.14	23.43	41.80	33.54	29.47	23.97	18.20	
76	41.74	34.87	30.69	24.41	41.75	34.87	30.29	24.36	43.46	34.87	30.63	24.92	18.92	
77	43.35	36.21	31.87	25.35	43.35	36.21	31.45	25.30	45.13	36.21	31.81	25.88	19.65	
78	44.98	37.57	33.07	26.30	44.99	37.57	32.64	26.25	46.83	37.57	33.01	26.85	20.39	
79	46.63	38.95	34.29	27.27	46.64	38.95	33.84	27.21	48.55	38.95	34.22	27.84	21.13	
80 +	48.31	40.35	35.52	28.25	48.31	40.35	35.05	28.19	50.29	40.35	35.45	28.84	21.89	

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached														
Occupation Class 2P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Unisex														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days					Waiting Period in Days				Waiting Period in Days				
	60	90	180	365		60	90	180	365	60	90	180	365	730
Issue Age	24.25	20.82	19.14	16.50		27.17	23.37	21.03	18.27	40.17	32.87	29.81	26.05	24.40
18	23.80	20.45	18.78	16.19		27.53	23.68	21.31	18.51	40.71	33.31	30.20	26.40	24.73
19	23.33	20.04	18.41	15.88		27.89	23.98	21.59	18.77	41.24	33.75	30.59	26.75	25.06
20	22.84	19.62	18.01	15.50		28.26	24.31	21.84	18.97	41.77	34.19	30.97	27.03	25.35
21	22.55	19.37	17.77	15.29		28.78	24.76	22.23	19.28	42.54	34.84	31.51	27.48	25.75
22	22.47	19.30	17.68	15.20		29.47	25.35	22.74	19.70	43.60	35.68	32.26	28.12	26.34
23	22.58	19.39	17.76	15.24		30.31	26.09	23.39	20.24	45.03	36.87	33.31	29.01	27.19
24	22.81	19.60	17.94	15.39		31.25	26.87	24.10	20.85	46.70	38.23	34.52	30.05	28.18
25	23.14	19.88	18.20	15.61		32.19	27.69	24.82	21.46	48.57	39.76	35.90	31.23	29.30
26	23.61	20.29	18.57	15.92		33.33	28.67	25.70	22.22	50.73	41.53	37.50	32.62	30.59
27	24.16	20.75	18.98	16.29		34.59	29.77	26.66	23.05	53.08	43.44	39.23	34.11	32.00
28	24.77	21.29	19.48	16.68		35.97	30.94	27.74	23.98	55.57	45.49	41.08	35.71	33.50
29	25.47	21.88	20.03	17.02		37.47	32.22	28.88	24.98	58.22	47.66	43.05	37.44	35.10
30	26.25	22.55	20.56	17.43		39.06	33.58	30.11	26.05	61.04	49.96	45.13	39.27	36.78
31	27.13	23.31	21.10	17.90		40.75	35.05	31.43	27.06	64.03	52.41	47.37	41.21	38.56
32	28.10	24.06	21.72	18.43		42.55	36.60	32.71	28.08	67.18	55.00	49.71	43.26	40.40
33	29.16	24.81	22.41	19.02		44.47	38.06	33.97	29.17	70.47	57.68	52.17	45.41	42.32
34	30.30	25.63	23.17	19.67		46.48	39.54	35.31	30.34	73.88	60.47	54.72	47.64	44.29
35	31.54	26.53	23.99	20.39		48.63	41.12	36.74	31.58	77.38	63.33	57.34	49.94	46.25
36	32.86	27.50	24.89	21.16		50.90	42.81	38.27	32.91	80.98	66.29	60.02	52.31	48.25
37	34.26	28.54	25.84	21.98		53.30	44.62	39.91	34.33	84.66	69.31	62.78	54.73	50.26
38	35.61	29.65	26.86	22.86		55.86	46.56	41.65	35.85	88.42	72.38	65.60	57.20	52.27
39	37.01	30.83	27.94	23.78		58.41	48.63	43.52	37.46	92.26	75.51	68.45	59.70	54.22
40	38.39	31.99	29.00	24.69		60.96	50.77	45.44	39.12	96.22	78.56	71.14	61.97	55.96
41	39.70	33.09	30.00	25.53		63.57	52.95	47.40	40.81	100.42	81.62	73.92	64.39	57.74
42	41.00	34.18	30.99	26.37		66.28	55.21	49.43	42.54	104.82	84.84	76.84	66.92	59.57
43	42.37	35.32	32.02	27.24		69.13	57.59	51.55	44.35	109.33	88.17	79.85	69.51	61.38
44	43.88	36.58	33.16	28.19		72.16	60.12	53.81	46.26	113.93	91.56	82.90	72.11	63.15
45	45.60	38.02	34.45	29.27		75.39	62.83	56.20	48.28	118.52	94.92	85.90	74.66	64.79
46	47.60	39.70	35.96	30.51		78.90	65.76	58.80	50.45	122.76	98.22	88.84	77.13	66.31
47	49.95	41.67	37.72	31.96		82.73	68.96	61.61	52.79	126.73	101.42	91.67	79.46	67.65
48	52.73	44.00	39.79	33.66		86.91	72.46	64.68	55.33	130.50	104.46	94.32	81.61	68.78
49	55.99	46.73	42.22	35.64		91.49	76.31	68.04	58.07	133.99	107.28	96.76	83.53	69.66
50	59.67	49.82	44.96	37.85		96.40	80.43	71.62	60.96	137.22	109.89	98.98	85.22	70.32
51	63.66	53.17	47.91	40.21		101.62	84.81	75.41	63.98	140.34	112.43	101.11	86.77	70.84
52	67.95	56.78	51.07	42.70		107.16	89.47	79.40	67.12	143.40	114.92	103.15	88.19	71.23
53	72.54	60.63	54.43	45.31		113.04	94.40	83.61	70.37	146.39	117.35	105.12	89.47	71.50
54	77.42	64.72	57.97	48.01		119.28	99.65	88.05	73.73	149.37	119.78	107.03	90.63	71.68
55	82.59	69.06	61.70	50.80		125.94	105.25	92.74	77.20	152.37	122.23	108.93	91.69	71.81
56	88.03	73.63	65.59	53.64		133.10	111.26	97.75	80.82	155.51	124.79	110.88	92.69	71.92
57	93.74	78.43	69.63	56.50		140.84	117.77	103.13	84.60	158.92	127.57	112.97	93.70	72.09
58	99.71	83.45	73.82	59.36		149.32	124.90	108.97	88.59	163.21	131.04	115.61	95.02	72.57
59	105.95	88.68	78.14	62.19		158.90	132.95	115.52	92.94	168.21	135.07	118.68	96.53	73.29
60	95.71	80.10	70.57	56.16		138.07	115.51	100.37	80.75	145.98	117.21	102.98	83.76	63.60
61	85.48	71.51	63.00	50.13		117.25	98.07	85.21	68.55	123.74	99.34	87.29	71.00	53.91
62	75.24	62.93	55.42	44.09		96.43	80.63	70.06	56.36	101.50	81.48	71.59	58.23	44.21
63	65.01	54.34	47.85	38.06		75.60	63.19	54.90	44.16	79.26	63.62	55.89	45.46	34.52
64	54.77	45.75	40.28	32.03		54.78	45.75	39.74	31.96	57.03	45.75	40.20	32.70	24.83
65	39.70	33.17	29.20	23.22		39.71	33.17	28.81	23.17	41.34	33.17	29.14	23.70	17.99
66	39.70	33.17	29.20	23.22		39.71	33.17	28.81	23.17	41.34	33.17	29.14	23.70	17.99
67	39.70	33.17	29.20	23.22		39.71	33.17	28.81	23.17	41.34	33.17	29.14	23.70	17.99
68	39.70	33.17	29.20	23.22		39.71	33.17	28.81	23.17	41.34	33.17	29.14	23.70	17.99
69	39.70	33.17	29.20	23.22		39.71	33.17	28.81	23.17	41.34	33.17	29.14	23.70	17.99
70	39.70	33.17	29.20	23.22		39.71	33.17	28.81	23.17	41.34	33.17	29.14	23.70	17.99
71	39.70	33.17	29.20	23.22		39.71	33.17	28.81	23.17	41.34	33.17	29.14	23.70	17.99
72	39.70	33.17	29.20	23.22		39.71	33.17	28.81	23.17	41.34	33.17	29.14	23.70	17.99
73	39.70	33.17	29.20	23.22		39.71	33.17	28.81	23.17	41.34	33.17	29.14	23.70	17.99
74	39.70	33.17	29.20	23.22		39.71	33.17	28.81	23.17	41.34	33.17	29.14	23.70	17.99
75	40.15	33.54	29.53	23.48		40.16	33.54	29.14	23.43	41.80	33.54	29.47	23.97	18.20
76	41.74	34.87	30.69	24.41		41.75	34.87	30.29	24.36	43.46	34.87	30.63	24.92	18.92
77	43.35	36.21	31.87	25.35		43.35	36.21	31.45	25.30	45.13	36.21	31.81	25.88	19.65
78	44.98	37.57	33.07	26.30		44.99	37.57	32.64	26.25	46.83	37.57	33.01	26.85	20.39
79	46.63	38.95	34.29	27.27		46.64	38.95	33.84	27.21	48.55	38.95	34.22	27.84	21.13
80 +	48.31	40.35	35.52	28.25		48.31	40.35	35.05	28.19	50.29	40.35	35.45	28.84	21.89

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class 2P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	24.47	21.02	19.31	16.64	27.85	23.96	21.55	18.73	41.66	34.10	30.92	27.02	25.32
19	24.06	20.67	19.00	16.37	28.25	24.32	21.87	19.01	42.26	34.59	31.37	27.42	25.68
20	23.64	20.31	18.66	16.08	28.66	24.65	22.19	19.27	42.87	35.09	31.82	27.81	26.05
21	23.20	19.92	18.29	15.75	29.07	24.99	22.47	19.51	43.46	35.58	32.22	28.12	26.37
22	22.95	19.72	18.08	15.56	29.62	25.48	22.88	19.85	44.31	36.27	32.82	28.61	26.82
23	22.91	19.68	18.03	15.49	30.36	26.12	23.42	20.29	45.44	37.19	33.61	29.30	27.46
24	23.06	19.80	18.14	15.58	31.25	26.88	24.11	20.87	46.96	38.44	34.73	30.25	28.34
25	23.31	20.02	18.33	15.73	32.17	27.68	24.81	21.48	48.72	39.89	36.02	31.35	29.40
26	23.69	20.35	18.62	15.97	33.21	28.56	25.59	22.15	50.79	41.56	37.53	32.65	30.63
27	24.17	20.76	19.00	16.30	34.39	29.58	26.51	22.92	53.05	43.43	39.22	34.11	32.00
28	24.73	21.23	19.44	16.66	35.68	30.70	27.49	23.79	55.51	45.44	41.03	35.68	33.47
29	25.36	21.78	19.93	17.00	37.09	31.91	28.59	24.73	58.13	47.58	42.97	37.36	35.04
30	26.07	22.39	20.47	17.35	38.63	33.23	29.78	25.75	60.91	49.85	45.03	39.15	36.71
31	26.88	23.08	20.95	17.76	40.26	34.63	31.05	26.76	63.83	52.25	47.20	41.06	38.45
32	27.78	23.84	21.51	18.24	42.00	36.13	32.32	27.74	66.94	54.79	49.51	43.09	40.30
33	28.77	24.52	22.14	18.79	43.86	37.58	33.53	28.78	70.20	57.46	51.95	45.20	42.23
34	29.85	25.29	22.85	19.40	45.81	39.00	34.82	29.90	73.60	60.23	54.49	47.43	44.20
35	31.02	26.13	23.63	20.07	47.89	40.53	36.20	31.10	77.13	63.13	57.12	49.74	46.22
36	32.29	27.06	24.47	20.80	50.08	42.15	37.66	32.38	80.75	66.10	59.84	52.12	48.27
37	33.65	28.05	25.39	21.59	52.41	43.89	39.23	33.74	84.51	69.17	62.64	54.58	50.37
38	34.97	29.12	26.37	22.43	54.88	45.74	40.91	35.20	88.35	72.32	65.52	57.12	52.44
39	36.32	30.26	27.41	23.32	57.32	47.72	42.70	36.75	92.30	75.55	68.48	59.69	54.56
40	37.75	31.46	28.51	24.27	59.84	49.84	44.60	38.40	96.35	78.78	71.33	62.13	56.45
41	39.19	32.66	29.62	25.21	62.46	52.03	46.58	40.10	100.60	81.84	74.11	64.56	58.30
42	40.59	33.84	30.69	26.12	65.15	54.28	48.60	41.84	105.12	85.16	77.13	67.19	60.25
43	42.02	35.03	31.77	27.04	67.94	56.62	50.69	43.63	109.87	88.67	80.31	69.94	62.26
44	43.52	36.29	32.91	28.00	70.88	59.07	52.88	45.50	114.76	92.31	83.60	72.77	64.26
45	45.15	37.65	34.13	29.02	73.99	61.67	55.19	47.46	119.74	96.00	86.91	75.61	66.21
46	46.96	39.17	35.50	30.16	77.30	64.44	57.65	49.53	124.56	99.66	90.19	78.39	68.03
47	49.00	40.88	37.03	31.42	80.86	67.42	60.28	51.73	129.02	103.24	93.38	81.07	69.69
48	51.34	42.84	38.78	32.86	84.71	70.64	63.11	54.08	133.28	106.67	96.42	83.58	71.15
49	54.01	45.08	40.78	34.49	88.87	74.13	66.18	56.61	137.27	109.90	99.23	85.86	72.36
50	57.08	47.65	43.06	36.34	93.40	77.93	69.49	59.31	140.91	112.84	101.77	87.86	73.28
51	60.49	50.52	45.59	38.38	98.23	81.99	73.01	62.15	144.24	115.53	104.06	89.60	73.93
52	64.15	53.59	48.30	40.53	103.33	86.27	76.71	65.09	147.42	118.12	106.22	91.16	74.42
53	68.07	56.89	51.17	42.79	108.72	90.80	80.59	68.13	150.47	120.60	108.26	92.55	74.75
54	72.24	60.39	54.22	45.14	114.40	95.57	84.65	71.25	153.41	122.99	110.17	93.77	74.93
55	76.65	64.09	57.41	47.56	120.38	100.60	88.90	74.44	156.24	125.31	111.97	94.82	74.99
56	81.30	68.01	60.76	50.03	126.69	105.91	93.34	77.70	159.01	127.57	113.69	95.70	74.95
57	86.19	72.11	64.25	52.54	133.37	111.53	98.00	81.03	161.78	129.84	115.36	96.44	74.83
58	91.31	76.42	67.86	55.07	140.48	117.52	102.91	84.43	164.68	132.21	117.08	97.10	74.71
59	96.93	81.12	71.77	57.71	148.53	124.26	108.41	88.14	168.27	135.11	119.20	97.97	74.83
60	102.77	86.01	75.78	60.31	157.23	131.55	114.31	91.97	172.16	138.26	121.48	98.81	75.02
61	93.62	78.33	69.01	54.92	137.19	114.76	99.72	80.23	149.60	120.13	105.55	85.85	65.19
62	84.46	70.66	62.24	49.52	117.15	97.98	85.13	68.49	127.04	102.00	89.62	72.90	55.35
63	75.31	62.98	55.47	44.13	97.10	81.19	70.54	56.75	104.48	83.88	73.69	59.94	45.51
64	66.16	55.30	48.69	38.73	77.06	64.41	55.95	45.01	81.91	65.75	57.77	46.99	35.67
65	57.01	47.62	41.92	33.34	57.02	47.62	41.37	33.27	59.35	47.62	41.84	34.03	25.84
66	39.75	33.20	29.23	23.24	39.75	33.20	28.84	23.19	41.38	33.20	29.17	23.73	18.01
67	39.75	33.20	29.23	23.24	39.75	33.20	28.84	23.19	41.38	33.20	29.17	23.73	18.01
68	39.75	33.20	29.23	23.24	39.75	33.20	28.84	23.19	41.38	33.20	29.17	23.73	18.01
69	39.75	33.20	29.23	23.24	39.75	33.20	28.84	23.19	41.38	33.20	29.17	23.73	18.01
70	39.75	33.20	29.23	23.24	39.75	33.20	28.84	23.19	41.38	33.20	29.17	23.73	18.01
71	39.75	33.20	29.23	23.24	39.75	33.20	28.84	23.19	41.38	33.20	29.17	23.73	18.01
72	39.75	33.20	29.23	23.24	39.75	33.20	28.84	23.19	41.38	33.20	29.17	23.73	18.01
73	39.75	33.20	29.23	23.24	39.75	33.20	28.84	23.19	41.38	33.20	29.17	23.73	18.01
74	39.75	33.20	29.23	23.24	39.75	33.20	28.84	23.19	41.38	33.20	29.17	23.73	18.01
75	40.15	33.54	29.53	23.48	40.16	33.54	29.14	23.43	41.80	33.54	29.47	23.97	18.20
76	41.74	34.87	30.69	24.41	41.75	34.87	30.29	24.36	43.46	34.87	30.63	24.92	18.92
77	43.35	36.21	31.87	25.35	43.35	36.21	31.45	25.30	45.13	36.21	31.81	25.88	19.65
78	44.98	37.57	33.07	26.30	44.99	37.57	32.64	26.25	46.83	37.57	33.01	26.85	20.39
79	46.63	38.95	34.29	27.27	46.64	38.95	33.84	27.21	48.55	38.95	34.22	27.84	21.13
80 +	48.31	40.35	35.52	28.25	48.31	40.35	35.05	28.19	50.29	40.35	35.45	28.84	21.89

**STANDARD INSURANCE COMPANY**

		Policy Form B152 with PR10, PR11 or PR12 Attached												
		Occupation Class A With Non-Cancelable Premiums												
		Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday												
		Unisex												
Gender		Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
Issue Age		Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
		60	90	180	365	60	90	180	365	60	90	180	365	730
18		35.86	31.84	27.65	22.75	43.60	38.71	34.11	28.63	66.31	57.16	48.74	43.79	41.03
19		34.95	31.02	26.94	22.17	43.62	38.72	34.12	28.64	66.33	57.18	48.76	43.81	41.05
20		34.02	30.21	26.23	21.59	43.63	38.74	34.13	28.65	66.36	57.19	48.77	43.82	41.06
21		33.10	29.39	25.49	20.95	43.65	38.75	34.10	28.59	66.37	57.21	48.75	43.74	41.01
22		32.29	28.67	24.84	20.40	43.66	38.76	34.08	28.55	66.50	57.32	48.79	43.74	41.01
23		31.61	28.06	24.30	19.93	43.67	38.77	34.07	28.50	66.78	57.56	48.95	43.84	41.10
24		31.04	27.55	23.83	19.54	43.68	38.78	34.06	28.47	67.21	57.92	49.24	44.07	41.33
25		30.50	27.08	23.41	19.19	43.59	38.70	33.98	28.40	67.52	58.20	49.44	44.24	41.49
26		29.95	26.58	22.99	18.82	43.42	38.53	33.82	28.25	67.69	58.34	49.56	44.31	41.58
27		29.56	26.25	22.69	18.59	43.44	38.55	33.84	28.26	68.13	58.71	49.88	44.58	41.84
28		29.35	26.06	22.53	18.45	43.67	38.76	34.02	28.40	68.85	59.33	50.40	45.04	42.28
29		29.30	26.02	22.50	18.41	44.12	39.17	34.39	28.70	69.83	60.18	51.13	45.70	42.88
30		29.41	26.11	22.59	18.49	44.80	39.76	34.90	29.13	71.11	61.27	52.07	46.54	43.65
31		29.70	26.37	22.81	18.68	45.66	40.52	35.59	29.72	72.64	62.61	53.21	47.57	44.57
32		30.16	26.78	23.18	18.98	46.75	41.49	36.46	30.45	74.54	64.24	54.61	48.84	45.70
33		30.79	27.34	23.67	19.36	48.03	42.65	37.47	31.31	76.71	66.12	56.23	50.30	46.99
34		31.57	28.03	24.27	19.81	49.54	43.97	38.65	32.31	79.17	68.22	58.06	51.94	48.42
35		32.49	28.84	24.99	20.35	51.22	45.47	40.00	33.44	81.84	70.53	60.05	53.74	49.95
36		33.53	29.78	25.76	20.97	53.09	47.12	41.47	34.68	84.70	72.99	62.17	55.66	51.55
37		34.70	30.81	26.59	21.65	55.13	48.94	43.09	36.05	87.74	75.61	64.42	57.69	53.24
38		35.99	31.87	27.50	22.40	57.37	50.93	44.85	37.43	90.93	78.37	66.80	59.84	54.97
39		37.39	32.98	28.47	23.20	59.80	53.07	46.68	38.91	94.25	81.23	69.26	62.07	56.74
40		38.89	34.17	29.51	24.04	62.41	55.29	48.55	40.48	97.71	84.20	71.82	64.36	58.49
41		40.37	35.35	30.53	24.88	65.09	57.48	50.49	42.09	101.33	87.33	74.50	66.77	60.31
42		41.75	36.47	31.50	25.67	67.80	59.75	52.48	43.75	105.22	90.68	77.36	69.33	62.19
43		43.10	37.60	32.48	26.46	70.65	62.11	54.56	45.48	109.36	94.26	80.41	72.03	64.15
44		44.47	38.80	33.51	27.30	73.65	64.62	56.76	47.29	113.71	97.99	83.57	74.86	66.12
45		46.00	40.14	34.66	28.21	76.92	67.32	59.11	49.22	118.21	101.88	86.87	77.75	68.11
46		47.76	41.68	35.98	29.26	80.50	70.22	61.64	51.28	122.81	105.15	90.22	80.23	69.65
47		49.82	43.49	37.52	30.48	84.17	73.40	64.39	53.51	126.72	108.02	92.75	82.27	70.76
48		52.27	45.64	39.35	31.92	88.15	76.89	67.41	55.94	130.11	110.94	95.17	84.31	71.80
49		55.18	48.19	41.52	33.62	92.55	80.75	70.73	58.58	133.54	113.89	97.59	86.31	72.76
50		58.62	51.22	44.08	35.62	97.40	85.01	74.38	61.48	136.99	116.86	100.00	88.25	73.63
51		62.53	54.66	46.98	37.87	102.65	89.63	78.31	64.56	140.43	119.82	102.38	90.12	74.39
52		66.81	58.42	50.13	40.29	108.26	94.56	82.50	67.80	143.96	122.86	104.79	91.95	75.09
53		71.44	62.49	53.53	42.86	114.26	99.85	86.95	71.19	147.59	125.99	107.24	93.76	75.75
54		76.42	66.87	57.17	45.58	120.67	105.48	91.68	74.73	151.35	129.22	109.75	95.53	76.37
55		81.76	71.57	61.05	48.43	127.52	111.52	96.70	78.42	155.28	132.60	112.33	97.29	76.97
56		87.44	76.57	65.14	51.37	134.88	118.00	102.04	82.27	159.42	136.16	115.02	99.04	77.59
57		93.47	81.88	69.45	54.40	142.83	125.00	107.78	86.30	163.88	140.00	117.89	100.82	78.25
58		99.85	87.49	73.97	57.49	151.47	132.61	113.96	90.54	168.74	144.17	120.98	102.66	79.01
59		106.56	93.39	78.68	60.60	160.98	140.98	120.72	95.05	174.61	149.20	124.72	104.88	80.13
60		113.62	99.60	83.57	63.71	171.74	150.45	128.31	99.99	181.36	154.99	129.02	107.38	81.56
61		104.61	91.67	76.91	58.63	151.11	132.36	112.87	87.95	159.14	135.98	113.20	94.21	71.56
62		95.60	83.75	70.25	53.54	130.48	114.26	97.43	75.92	136.91	116.98	97.39	81.05	61.56
63		86.59	75.82	63.59	48.46	109.85	96.16	81.99	63.88	114.69	97.97	81.58	67.88	51.56
64		77.58	67.89	56.93	43.37	89.23	78.06	66.55	51.85	92.46	78.97	65.76	54.71	41.56
65		68.57	59.96	50.27	38.29	68.60	59.96	51.11	39.81	70.24	59.96	49.95	41.55	31.56
66		50.63	44.27	37.12	28.27	50.65	44.27	37.74	29.39	51.86	44.27	36.88	30.68	23.30
67		50.63	44.27	37.12	28.27	50.65	44.27	37.74	29.39	51.86	44.27	36.88	30.68	23.30
68		50.63	44.27	37.12	28.27	50.65	44.27	37.74	29.39	51.86	44.27	36.88	30.68	23.30
69		50.63	44.27	37.12	28.27	50.65	44.27	37.74	29.39	51.86	44.27	36.88	30.68	23.30
70		50.63	44.27	37.12	28.27	50.65	44.27	37.74	29.39	51.86	44.27	36.88	30.68	23.30
71		50.63	44.27	37.12	28.27	50.65	44.27	37.74	29.39	51.86	44.27	36.88	30.68	23.30
72		50.63	44.27	37.12	28.27	50.65	44.27	37.74	29.39	51.86	44.27	36.88	30.68	23.30
73		50.63	44.27	37.12	28.27	50.65	44.27	37.74	29.39	51.86	44.27	36.88	30.68	23.30
74		50.63	44.27	37.12	28.27	50.65	44.27	37.74	29.39	51.86	44.27	36.88	30.68	23.30
75		51.10	44.68	37.46	28.53	51.12	44.68	38.09	29.67	52.34	44.68	37.22	30.96	23.52
76		53.17	46.50	38.99	29.69	53.20	46.50	39.64	30.87	54.47	46.50	38.74	32.22	24.47
77		55.28	48.34	40.53	30.87	55.31	48.34	41.21	32.10	56.63	48.34	40.27	33.50	25.44
78		57.42	50.21	42.10	32.06	57.45	50.21	42.80	33.34	58.82	50.21	41.83	34.79	26.43
79		59.58	52.11	43.69	33.27	59.61	52.11	44.42	34.60	61.03	52.11	43.41	36.10	27.42
80 +		61.78	54.03	45.30	34.50	61.81	54.03	46.06	35.87	63.29	54.03	45.01	37.44	28.43



**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
Issue Age													
18	36.27	32.21	27.96	23.02	44.77	39.73	35.02	29.39	68.95	59.42	50.70	45.55	42.68
19	35.38	31.41	27.27	22.44	44.77	39.74	35.03	29.40	68.97	59.43	50.71	45.55	42.69
20	34.48	30.61	26.57	21.87	44.78	39.75	35.04	29.41	68.98	59.44	50.72	45.56	42.69
21	33.57	29.81	25.85	21.25	44.79	39.76	35.05	29.42	68.99	59.45	50.73	45.56	42.70
22	32.79	29.11	25.22	20.72	44.80	39.76	34.98	29.28	69.13	59.57	50.70	45.46	42.61
23	32.12	28.52	24.69	20.25	44.81	39.77	34.96	29.25	69.40	59.81	50.87	45.56	42.72
24	31.57	28.03	24.25	19.87	44.82	39.78	34.94	29.21	69.85	60.18	51.16	45.79	42.93
25	31.01	27.53	23.81	19.51	44.66	39.64	34.79	29.08	70.16	60.46	51.38	45.96	43.10
26	30.49	27.07	23.40	19.17	44.50	39.51	34.68	28.97	70.45	60.71	51.57	46.11	43.26
27	30.13	26.76	23.13	18.94	44.58	39.57	34.74	29.00	70.98	61.18	51.98	46.45	43.60
28	29.95	26.58	22.98	18.82	44.87	39.83	34.96	29.18	71.81	61.89	52.58	46.99	44.10
29	29.93	26.56	22.97	18.81	45.38	40.27	35.36	29.51	72.91	62.83	53.37	47.71	44.76
30	30.07	26.69	23.09	18.88	46.09	40.89	35.92	29.99	74.29	64.02	54.40	48.62	45.60
31	30.38	26.97	23.34	19.05	47.00	41.72	36.64	30.60	75.94	65.45	55.63	49.72	46.60
32	30.87	27.41	23.73	19.33	48.14	42.73	37.54	31.35	77.92	67.16	57.09	51.05	47.78
33	31.53	27.99	24.23	19.71	49.49	43.93	38.61	32.25	80.17	69.10	58.78	52.55	49.11
34	32.34	28.70	24.82	20.19	51.04	45.30	39.84	33.29	82.70	71.26	60.65	54.26	50.59
35	33.28	29.54	25.49	20.74	52.78	46.85	41.20	34.41	85.45	73.64	62.70	56.11	52.15
36	34.36	30.45	26.26	21.37	54.70	48.55	42.73	35.61	88.40	76.18	64.89	58.09	53.82
37	35.56	31.42	27.10	22.07	56.81	50.42	44.30	36.91	91.54	78.89	67.22	60.19	55.56
38	36.87	32.48	28.03	22.83	59.10	52.38	45.97	38.31	94.85	81.75	69.68	62.42	57.35
39	38.30	33.61	29.02	23.64	61.59	54.40	47.76	39.81	98.33	84.73	72.24	64.74	59.19
40	39.83	34.82	30.07	24.51	64.25	56.56	49.67	41.41	101.94	87.85	74.93	67.15	61.03
41	41.30	36.04	31.13	25.37	67.00	58.79	51.64	43.06	105.78	91.16	77.76	69.69	62.96
42	42.67	37.23	32.16	26.21	69.80	61.11	53.68	44.76	109.92	94.74	80.82	72.43	64.96
43	44.06	38.45	33.22	27.07	72.71	63.53	55.81	46.52	114.34	98.54	84.08	75.32	67.06
44	45.54	39.75	34.33	27.97	75.80	66.09	58.05	48.37	118.97	102.53	87.45	78.32	69.18
45	47.17	41.17	35.55	28.94	78.93	68.83	60.44	50.33	123.77	106.66	90.95	81.41	71.31
46	48.99	42.77	36.92	30.03	82.28	71.76	62.99	52.41	128.66	109.90	94.44	83.86	72.80
47	51.08	44.60	38.48	31.27	85.92	74.95	65.76	54.65	132.51	112.96	96.99	86.04	73.99
48	53.48	46.71	40.27	32.68	89.89	78.43	68.76	57.06	136.08	116.03	99.53	88.18	75.09
49	56.27	49.15	42.35	34.30	94.23	82.24	72.04	59.67	139.62	119.09	102.04	90.24	76.07
50	60.15	52.56	45.23	36.56	99.14	86.54	75.72	62.59	143.13	122.10	104.48	92.21	76.93
51	64.08	56.02	48.15	38.82	104.26	91.05	79.56	65.58	146.58	125.07	106.87	94.07	77.65
52	68.37	59.79	51.31	41.24	109.71	95.84	83.62	68.72	150.08	128.09	109.25	95.86	78.29
53	73.01	63.87	54.72	43.82	115.50	100.95	87.92	71.98	153.63	131.15	111.63	97.60	78.85
54	78.00	68.26	58.36	46.53	121.66	106.36	92.44	75.36	157.25	134.27	114.03	99.26	79.35
55	83.34	72.96	62.23	49.37	128.19	112.12	97.22	78.84	160.97	137.47	116.45	100.86	79.80
56	89.02	77.96	66.32	52.31	135.12	118.23	102.25	82.44	164.81	140.77	118.91	102.39	80.21
57	95.04	83.26	70.63	55.33	142.52	124.74	107.56	86.13	168.82	144.22	121.44	103.86	80.61
58	101.41	88.86	75.13	58.40	150.43	131.72	113.20	89.94	173.07	147.88	124.08	105.30	81.04
59	108.38	94.98	80.01	61.63	159.37	139.58	119.52	94.10	178.11	152.20	127.22	106.99	81.74
60	115.68	101.40	85.07	64.85	169.08	148.11	126.31	98.43	183.58	156.89	130.60	108.70	82.56
61	106.83	93.61	78.53	59.86	149.55	130.98	111.70	87.04	161.50	138.01	114.89	95.61	72.62
62	97.98	85.82	71.99	54.87	130.03	113.85	97.08	75.65	139.42	119.12	99.17	82.53	62.68
63	89.13	78.04	65.45	49.87	110.51	96.72	82.47	64.25	117.33	100.23	83.46	69.45	52.75
64	80.28	70.25	58.91	44.88	90.99	79.59	67.86	52.86	95.25	81.35	67.75	56.36	42.81
65	71.43	62.46	52.37	39.89	71.46	62.46	53.25	41.47	73.17	62.46	52.03	43.28	32.87
66	50.68	44.32	37.16	28.30	50.71	44.32	37.78	29.43	51.92	44.32	36.92	30.71	23.33
67	50.68	44.32	37.16	28.30	50.71	44.32	37.78	29.43	51.92	44.32	36.92	30.71	23.33
68	50.68	44.32	37.16	28.30	50.71	44.32	37.78	29.43	51.92	44.32	36.92	30.71	23.33
69	50.68	44.32	37.16	28.30	50.71	44.32	37.78	29.43	51.92	44.32	36.92	30.71	23.33
70	50.68	44.32	37.16	28.30	50.71	44.32	37.78	29.43	51.92	44.32	36.92	30.71	23.33
71	50.68	44.32	37.16	28.30	50.71	44.32	37.78	29.43	51.92	44.32	36.92	30.71	23.33
72	50.68	44.32	37.16	28.30	50.71	44.32	37.78	29.43	51.92	44.32	36.92	30.71	23.33
73	50.68	44.32	37.16	28.30	50.71	44.32	37.78	29.43	51.92	44.32	36.92	30.71	23.33
74	50.68	44.32	37.16	28.30	50.71	44.32	37.78	29.43	51.92	44.32	36.92	30.71	23.33
75	51.10	44.68	37.46	28.53	51.12	44.68	38.09	29.67	52.34	44.68	37.22	30.96	23.52
76	53.17	46.50	38.99	29.69	53.20	46.50	39.64	30.87	54.47	46.50	38.74	32.22	24.47
77	55.28	48.34	40.53	30.87	55.31	48.34	41.21	32.10	56.63	48.34	40.27	33.50	25.44
78	57.42	50.21	42.10	32.06	57.45	50.21	42.80	33.34	58.82	50.21	41.83	34.79	26.43
79	59.58	52.11	43.69	33.27	59.61	52.11	44.42	34.60	61.03	52.11	43.41	36.10	27.42
80 +	61.78	54.03	45.30	34.50	61.81	54.03	46.06	35.87	63.29	54.03	45.01	37.44	28.43

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class B With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	38.29	33.99	29.51	24.28	47.45	42.12	37.13	31.15					
19	37.36	33.16	28.80	23.69	47.47	42.13	37.14	31.16					
20	36.43	32.35	28.08	23.11	47.48	42.14	37.15	31.17					
21	35.50	31.52	27.34	22.47	47.50	42.16	37.12	31.12					
22	34.69	30.80	26.68	21.91	47.51	42.17	37.08	31.06					
23	34.00	30.19	26.13	21.44	47.53	42.18	37.08	31.02					
24	33.43	29.68	25.68	21.05	47.54	42.20	37.07	30.99					
25	32.90	29.21	25.26	20.69	47.45	42.11	36.98	30.91					
26	32.35	28.71	24.83	20.34	47.29	41.98	36.84	30.77					
27	31.97	28.38	24.54	20.09	47.35	42.03	36.91	30.81					
28	31.77	28.20	24.38	19.96	47.65	42.29	37.12	30.98					
29	31.73	28.18	24.36	19.94	48.17	42.75	37.54	31.34					
30	31.87	28.29	24.48	20.04	48.91	43.40	38.12	31.83					
31	32.20	28.58	24.73	20.24	49.86	44.26	38.87	32.46					
32	32.70	29.04	25.13	20.58	51.04	45.31	39.81	33.25					
33	33.38	29.64	25.66	21.02	52.47	46.57	40.94	34.20					
34	34.22	30.38	26.32	21.56	54.09	48.02	42.22	35.29					
35	35.21	31.26	27.09	22.14	55.92	49.63	43.66	36.50					
36	36.32	32.25	27.96	22.79	57.92	51.41	45.25	37.84					
37	37.57	33.36	28.88	23.51	60.13	53.37	46.99	39.30					
38	38.94	34.56	29.84	24.30	62.51	55.48	48.87	40.89					
39	40.41	35.76	30.87	25.14	65.09	57.78	50.90	42.46					
40	41.99	37.01	31.96	26.04	67.85	60.23	52.94	44.13					
41	43.54	38.25	33.03	26.92	70.69	62.61	54.99	45.85					
42	44.99	39.43	34.06	27.75	73.57	65.01	57.11	47.61					
43	46.44	40.62	35.09	28.59	76.57	67.53	59.31	49.44					
44	47.98	41.88	36.17	29.46	79.74	70.19	61.65	51.36					
45	49.61	43.29	37.38	30.42	83.18	73.04	64.14	53.40					
46	51.45	44.90	38.76	31.52	86.94	76.11	66.80	55.57					
47	53.61	46.79	40.37	32.80	91.12	79.45	69.70	57.92					
48	56.17	49.04	42.28	34.30	95.30	83.11	72.86	60.46					
49	59.21	51.70	44.54	36.07	99.90	87.15	76.33	63.22					
50	62.79	54.85	47.20	38.15	104.96	91.59	80.13	66.23					
51	66.87	58.44	50.22	40.48	110.42	96.39	84.22	69.42					
52	71.32	62.35	53.50	42.99	116.24	101.51	88.56	72.77					
53	76.14	66.59	57.04	45.67	122.47	106.99	93.17	76.28					
54	81.32	71.15	60.82	48.49	129.11	112.83	98.06	79.93					
55	86.88	76.03	64.85	51.44	136.21	119.08	103.25	83.73					
56	92.79	81.23	69.10	54.49	143.82	125.79	108.78	87.69					
57	99.06	86.75	73.58	57.63	152.05	133.04	114.70	91.84					
58	105.69	92.58	78.27	60.83	161.00	140.92	121.10	96.21					
59	112.67	98.72	83.16	64.05	170.85	149.59	128.08	100.84					
60	120.00	105.18	88.24	67.27	182.01	159.41	135.94	105.93					
61	110.80	97.08	81.44	62.08	160.41	140.47	119.78	93.33					
62	101.59	88.98	74.64	56.89	138.81	121.53	103.62	80.74					
63	92.39	80.89	67.84	51.69	117.21	102.58	87.47	68.14					
64	83.19	72.79	61.04	46.50	95.62	83.64	71.31	55.55					
65	73.98	64.70	54.24	41.31	74.02	64.70	55.15	42.95					
66	54.86	47.98	40.22	30.64	54.89	47.98	40.90	31.85					
67	54.86	47.98	40.22	30.64	54.89	47.98	40.90	31.85					
68	54.86	47.98	40.22	30.64	54.89	47.98	40.90	31.85					
69	54.86	47.98	40.22	30.64	54.89	47.98	40.90	31.85					
70	54.86	47.98	40.22	30.64	54.89	47.98	40.90	31.85					
71	54.86	47.98	40.22	30.64	54.89	47.98	40.90	31.85					
72	54.86	47.98	40.22	30.64	54.89	47.98	40.90	31.85					
73	54.86	47.98	40.22	30.64	54.89	47.98	40.90	31.85					
74	54.86	47.98	40.22	30.64	54.89	47.98	40.90	31.85					
75	55.34	48.40	40.58	30.91	55.37	48.40	41.26	32.13					
76	57.61	50.38	42.24	32.17	57.64	50.38	42.94	33.45					
77	59.91	52.39	43.92	33.45	59.94	52.39	44.66	34.78					
78	62.24	54.43	45.63	34.75	62.27	54.43	46.39	36.14					
79	64.60	56.49	47.36	36.07	64.63	56.49	48.15	37.51					
80 +	67.00	58.59	49.12	37.41	67.03	58.59	49.94	38.90					

**STANDARD INSURANCE COMPANY**

Policy Form B152 with PR10, PR11 or PR12 Attached													
Occupation Class B With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	38.70	34.36	29.83	24.54	48.59	43.13	38.01	31.91					
19	37.79	33.55	29.13	23.97	48.60	43.14	38.02	31.91					
20	36.88	32.74	28.43	23.39	48.61	43.15	38.02	31.92					
21	35.97	31.94	27.69	22.77	48.62	43.16	37.99	31.85					
22	35.18	31.24	27.07	22.22	48.63	43.17	37.97	31.79					
23	34.52	30.65	26.53	21.77	48.64	43.18	37.94	31.74					
24	33.97	30.15	26.09	21.39	48.64	43.18	37.93	31.70					
25	33.41	29.66	25.65	21.02	48.52	43.06	37.82	31.59					
26	32.87	29.19	25.24	20.67	48.41	42.97	37.73	31.50					
27	32.53	28.89	24.97	20.45	48.52	43.07	37.80	31.57					
28	32.36	28.72	24.84	20.33	48.86	43.38	38.07	31.78					
29	32.36	28.72	24.84	20.34	49.42	43.87	38.52	32.16					
30	32.52	28.87	24.97	20.45	50.21	44.58	39.14	32.67					
31	32.87	29.19	25.25	20.67	51.23	45.46	39.94	33.35					
32	33.41	29.66	25.67	21.03	52.47	46.57	40.93	34.18					
33	34.12	30.29	26.23	21.44	53.93	47.88	42.09	35.15					
34	34.99	31.07	26.91	21.94	55.62	49.37	43.41	36.27					
35	36.00	31.97	27.70	22.53	57.51	51.04	44.89	37.53					
36	37.15	32.99	28.51	23.20	59.56	52.86	46.52	38.91					
37	38.43	34.09	29.40	23.94	61.81	54.87	48.31	40.29					
38	39.83	35.20	30.38	24.74	64.26	57.05	50.15	41.79					
39	41.33	36.40	31.42	25.60	66.89	59.29	52.05	43.38					
40	42.94	37.67	32.53	26.51	69.74	61.57	54.07	45.08					
41	44.55	38.95	33.64	27.42	72.64	63.94	56.16	46.83					
42	46.08	40.20	34.73	28.30	75.59	66.40	58.32	48.63					
43	47.55	41.49	35.84	29.20	78.67	68.96	60.58	50.50					
44	49.11	42.85	37.01	30.15	81.91	71.68	62.96	52.45					
45	50.81	44.34	38.29	31.17	85.42	74.57	65.48	54.52					
46	52.72	46.02	39.72	32.31	89.07	77.67	68.17	56.72					
47	54.90	47.93	41.35	33.60	92.90	81.02	71.08	59.07					
48	57.42	50.13	43.22	35.07	97.06	84.67	74.22	61.59					
49	60.32	52.68	45.38	36.76	101.60	88.65	77.65	64.32					
50	64.42	56.29	48.44	39.15	106.82	93.23	81.57	67.42					
51	68.52	59.89	51.47	41.49	112.14	97.91	85.55	70.52					
52	72.98	63.81	54.76	44.01	117.79	102.88	89.76	73.76					
53	77.81	68.06	58.30	46.68	123.79	108.16	94.20	77.12					
54	83.00	72.62	62.09	49.50	130.16	113.77	98.87	80.59					
55	88.55	77.50	66.11	52.44	136.91	119.71	103.80	84.18					
56	94.46	82.70	70.36	55.48	144.08	126.03	108.99	87.87					
57	100.72	88.21	74.82	58.61	151.71	132.76	114.47	91.66					
58	107.34	94.03	79.50	61.79	159.89	139.96	120.28	95.56					
59	114.59	100.40	84.57	65.14	169.15	148.10	126.81	99.84					
60	122.19	107.08	89.83	68.47	179.19	156.93	133.82	104.28					
61	113.17	99.14	83.17	63.39	158.78	139.03	118.55	92.37					
62	104.15	91.21	76.51	58.30	138.37	121.13	103.28	80.47					
63	95.13	83.28	69.84	53.22	117.95	103.22	88.01	68.57					
64	86.11	75.35	63.18	48.13	97.54	85.32	72.74	56.66					
65	77.09	67.41	56.52	43.05	77.12	67.41	57.46	44.76					
66	54.92	48.03	40.27	30.67	54.95	48.03	40.94	31.89					
67	54.92	48.03	40.27	30.67	54.95	48.03	40.94	31.89					
68	54.92	48.03	40.27	30.67	54.95	48.03	40.94	31.89					
69	54.92	48.03	40.27	30.67	54.95	48.03	40.94	31.89					
70	54.92	48.03	40.27	30.67	54.95	48.03	40.94	31.89					
71	54.92	48.03	40.27	30.67	54.95	48.03	40.94	31.89					
72	54.92	48.03	40.27	30.67	54.95	48.03	40.94	31.89					
73	54.92	48.03	40.27	30.67	54.95	48.03	40.94	31.89					
74	54.92	48.03	40.27	30.67	54.95	48.03	40.94	31.89					
75	55.34	48.40	40.58	30.91	55.37	48.40	41.26	32.13					
76	57.61	50.38	42.24	32.17	57.64	50.38	42.94	33.45					
77	59.91	52.39	43.92	33.45	59.94	52.39	44.66	34.78					
78	62.24	54.43	45.63	34.75	62.27	54.43	46.39	36.14					
79	64.60	56.49	47.36	36.07	64.63	56.49	48.15	37.51					
80 +	67.00	58.59	49.12	37.41	67.03	58.59	49.94	38.90					

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 5A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.07	1.03	0.91	0.75	1.79	1.73	1.57	1.33	2.20	2.12	1.93	1.63		1.21
19	1.07	1.03	0.91	0.75	1.79	1.73	1.57	1.33	2.20	2.12	1.93	1.63		1.21
20	1.07	1.03	0.91	0.75	1.79	1.73	1.57	1.33	2.20	2.12	1.93	1.63		1.21
21	1.07	1.03	0.91	0.75	1.79	1.73	1.57	1.33	2.20	2.12	1.93	1.63		1.21
22	1.07	1.03	0.91	0.75	1.79	1.73	1.57	1.33	2.20	2.12	1.93	1.63		1.21
23	1.07	1.03	0.91	0.75	1.79	1.73	1.57	1.33	2.20	2.12	1.93	1.63		1.21
24	1.07	1.03	0.91	0.75	1.79	1.73	1.57	1.33	2.20	2.12	1.93	1.63		1.21
25	1.07	1.03	0.91	0.75	1.79	1.73	1.57	1.33	2.20	2.12	1.93	1.63		1.21
26	1.17	1.12	0.99	0.81	1.95	1.88	1.71	1.44	2.38	2.30	2.09	1.76		1.31
27	1.28	1.22	1.08	0.88	2.12	2.05	1.86	1.56	2.59	2.50	2.27	1.91		1.42
28	1.40	1.34	1.18	0.96	2.31	2.23	2.02	1.70	2.81	2.72	2.46	2.07		1.54
29	1.53	1.46	1.29	1.05	2.51	2.43	2.20	1.84	3.05	2.95	2.67	2.24		1.66
30	1.67	1.59	1.41	1.14	2.74	2.64	2.39	2.00	3.31	3.20	2.90	2.43		1.80
31	1.75	1.67	1.47	1.19	2.86	2.76	2.49	2.09	3.46	3.34	3.02	2.53		1.87
32	1.84	1.76	1.55	1.25	3.01	2.90	2.62	2.19	3.63	3.50	3.17	2.65		1.96
33	1.94	1.85	1.63	1.32	3.16	3.05	2.75	2.30	3.81	3.68	3.32	2.78		2.05
34	2.05	1.96	1.73	1.39	3.33	3.21	2.90	2.42	4.01	3.86	3.49	2.92		2.15
35	2.17	2.07	1.82	1.47	3.51	3.39	3.05	2.55	4.21	4.06	3.67	3.06		2.25
36	2.26	2.16	1.90	1.53	3.65	3.52	3.17	2.64	4.37	4.22	3.80	3.17		2.33
37	2.37	2.26	1.99	1.60	3.82	3.68	3.31	2.76	4.56	4.40	3.97	3.31		2.43
38	2.48	2.37	2.09	1.68	4.00	3.85	3.47	2.89	4.76	4.59	4.14	3.45		2.53
39	2.61	2.49	2.19	1.76	4.20	4.04	3.64	3.03	4.98	4.81	4.33	3.61		2.64
40	2.74	2.62	2.31	1.86	4.40	4.24	3.82	3.18	5.21	5.03	4.53	3.78		2.76
41	2.85	2.72	2.40	1.93	4.58	4.41	3.97	3.31	5.41	5.21	4.70	3.92		2.87
42	2.98	2.85	2.51	2.03	4.78	4.60	4.15	3.46	5.63	5.43	4.90	4.09		2.98
43	3.12	2.98	2.64	2.13	5.00	4.82	4.34	3.62	5.87	5.66	5.11	4.27		3.11
44	3.27	3.12	2.77	2.24	5.23	5.04	4.55	3.80	6.12	5.90	5.33	4.46		3.25
45	3.42	3.27	2.90	2.36	5.48	5.28	4.77	3.99	6.38	6.16	5.56	4.65		3.39
46	3.53	3.38	3.00	2.45	5.65	5.45	4.93	4.12	6.56	6.33	5.72	4.79		3.49
47	3.66	3.50	3.12	2.55	5.85	5.64	5.10	4.28	6.75	6.52	5.90	4.94		3.60
48	3.80	3.64	3.25	2.66	6.06	5.84	5.29	4.44	6.96	6.72	6.08	5.10		3.71
49	3.94	3.78	3.37	2.77	6.26	6.04	5.47	4.59	7.14	6.90	6.25	5.25		3.81
50	4.08	3.91	3.50	2.87	6.45	6.23	5.65	4.74	7.31	7.06	6.40	5.37		3.90
51	4.38	4.21	3.77	3.10	6.90	6.66	6.04	5.07	7.77	7.50	6.80	5.71		4.14
52	4.69	4.51	4.04	3.33	7.35	7.10	6.44	5.40	8.21	7.93	7.19	6.04		4.37
53	5.02	4.82	4.33	3.56	7.80	7.53	6.83	5.73	8.64	8.35	7.57	6.35		4.58
54	5.35	5.15	4.62	3.80	8.25	7.97	7.23	6.06	9.05	8.74	7.93	6.64		4.78
55	5.72	5.50	4.94	4.06	8.71	8.42	7.63	6.39	9.44	9.13	8.27	6.92		4.97
56	6.11	5.89	5.29	4.33	9.19	8.88	8.05	6.72	9.83	9.51	8.61	7.19		5.14
57	6.55	6.31	5.66	4.63	9.67	9.35	8.47	7.05	10.20	9.86	8.93	7.43		5.29
58	7.00	6.75	6.06	4.94	10.13	9.80	8.86	7.36	10.51	10.16	9.19	7.63		5.40
59	7.48	7.22	6.48	5.26	10.54	10.19	9.21	7.61	10.74	10.39	9.38	7.76		5.46
60	8.49	8.20	7.33	5.89	11.07	10.72	9.64	7.88	11.07	10.72	9.64	7.88		5.44

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 5A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	0.82	0.78	0.69	0.55	1.30	1.25	1.12	0.93	1.61	1.55	1.40	1.17	0.86	
19	0.82	0.78	0.69	0.55	1.30	1.25	1.12	0.93	1.61	1.55	1.40	1.17	0.86	
20	0.82	0.78	0.69	0.55	1.30	1.25	1.12	0.93	1.61	1.55	1.40	1.17	0.86	
21	0.82	0.78	0.69	0.55	1.30	1.25	1.12	0.93	1.61	1.55	1.40	1.17	0.86	
22	0.82	0.78	0.69	0.55	1.30	1.25	1.12	0.93	1.61	1.55	1.40	1.17	0.86	
23	0.82	0.78	0.69	0.55	1.30	1.25	1.12	0.93	1.61	1.55	1.40	1.17	0.86	
24	0.82	0.78	0.69	0.55	1.30	1.25	1.12	0.93	1.61	1.55	1.40	1.17	0.86	
25	0.82	0.78	0.69	0.55	1.30	1.25	1.12	0.93	1.61	1.55	1.40	1.17	0.86	
26	0.89	0.85	0.75	0.61	1.42	1.37	1.23	1.03	1.76	1.70	1.54	1.29	0.95	
27	0.98	0.93	0.83	0.67	1.56	1.51	1.36	1.13	1.94	1.87	1.70	1.42	1.05	
28	1.07	1.02	0.91	0.73	1.72	1.66	1.49	1.25	2.13	2.06	1.87	1.57	1.16	
29	1.17	1.12	0.99	0.80	1.88	1.82	1.64	1.37	2.34	2.26	2.05	1.73	1.28	
30	1.28	1.22	1.09	0.88	2.07	1.99	1.80	1.51	2.56	2.48	2.25	1.90	1.41	
31	1.34	1.28	1.14	0.93	2.17	2.09	1.90	1.59	2.69	2.60	2.37	2.00	1.49	
32	1.41	1.35	1.20	0.98	2.29	2.21	2.00	1.68	2.84	2.75	2.50	2.12	1.58	
33	1.48	1.42	1.27	1.04	2.42	2.34	2.12	1.78	3.00	2.91	2.64	2.24	1.67	
34	1.57	1.50	1.34	1.10	2.56	2.48	2.24	1.89	3.18	3.07	2.80	2.38	1.78	
35	1.66	1.59	1.42	1.17	2.71	2.62	2.38	2.01	3.36	3.25	2.96	2.52	1.88	
36	1.73	1.66	1.48	1.22	2.83	2.74	2.48	2.10	3.51	3.39	3.09	2.63	1.97	
37	1.81	1.74	1.55	1.28	2.97	2.87	2.61	2.20	3.67	3.56	3.24	2.76	2.07	
38	1.91	1.83	1.63	1.35	3.12	3.02	2.74	2.32	3.85	3.73	3.40	2.89	2.17	
39	2.01	1.93	1.72	1.42	3.28	3.17	2.88	2.44	4.04	3.91	3.57	3.04	2.28	
40	2.12	2.03	1.81	1.50	3.46	3.34	3.03	2.56	4.24	4.11	3.74	3.18	2.39	
41	2.21	2.12	1.89	1.56	3.60	3.48	3.16	2.67	4.41	4.27	3.89	3.30	2.48	
42	2.32	2.23	1.98	1.63	3.77	3.64	3.30	2.79	4.59	4.44	4.05	3.44	2.58	
43	2.45	2.34	2.09	1.71	3.95	3.82	3.46	2.91	4.79	4.64	4.22	3.58	2.68	
44	2.58	2.47	2.20	1.80	4.15	4.00	3.62	3.05	5.00	4.83	4.39	3.72	2.78	
45	2.73	2.61	2.32	1.89	4.35	4.20	3.79	3.19	5.21	5.03	4.57	3.86	2.88	
46	2.84	2.72	2.40	1.96	4.50	4.34	3.91	3.28	5.35	5.17	4.68	3.95	2.94	
47	2.97	2.84	2.51	2.04	4.67	4.50	4.06	3.39	5.51	5.32	4.82	4.06	3.01	
48	3.12	2.98	2.63	2.13	4.86	4.69	4.22	3.52	5.69	5.49	4.96	4.17	3.08	
49	3.27	3.13	2.75	2.23	5.06	4.87	4.37	3.64	5.86	5.65	5.10	4.27	3.15	
50	3.43	3.28	2.88	2.32	5.25	5.06	4.53	3.76	6.02	5.81	5.23	4.37	3.21	
51	3.73	3.56	3.13	2.52	5.66	5.45	4.88	4.04	6.43	6.20	5.57	4.64	3.40	
52	4.05	3.87	3.39	2.72	6.09	5.86	5.24	4.32	6.84	6.59	5.92	4.92	3.58	
53	4.39	4.19	3.68	2.94	6.53	6.28	5.61	4.61	7.26	6.99	6.26	5.19	3.77	
54	4.76	4.55	3.98	3.17	7.00	6.73	5.99	4.92	7.68	7.40	6.61	5.46	3.95	
55	5.17	4.94	4.32	3.44	7.51	7.21	6.41	5.25	8.13	7.82	6.98	5.74	4.13	
56	5.64	5.39	4.70	3.74	8.07	7.75	6.88	5.61	8.62	8.29	7.37	6.05	4.32	
57	6.15	5.88	5.13	4.06	8.66	8.32	7.37	5.99	9.10	8.75	7.77	6.34	4.51	
58	6.70	6.40	5.58	4.41	9.24	8.87	7.84	6.36	9.55	9.18	8.13	6.61	4.67	
59	7.28	6.96	6.06	4.78	9.79	9.40	8.30	6.71	9.95	9.56	8.45	6.84	4.80	
60	8.37	8.03	7.00	5.52	10.54	10.13	8.92	7.17	10.54	10.13	8.92	7.17	5.00	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 5A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Unisex														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.01	0.97	0.86	0.70	1.67	1.61	1.46	1.23	2.05	1.98	1.80	1.51	1.12	
19	1.01	0.97	0.86	0.70	1.67	1.61	1.46	1.23	2.05	1.98	1.80	1.51	1.12	
20	1.01	0.97	0.86	0.70	1.67	1.61	1.46	1.23	2.05	1.98	1.80	1.51	1.12	
21	1.01	0.97	0.86	0.70	1.67	1.61	1.46	1.23	2.05	1.98	1.80	1.51	1.12	
22	1.01	0.97	0.86	0.70	1.67	1.61	1.46	1.23	2.05	1.98	1.80	1.51	1.12	
23	1.01	0.97	0.86	0.70	1.67	1.61	1.46	1.23	2.05	1.98	1.80	1.51	1.12	
24	1.01	0.97	0.86	0.70	1.67	1.61	1.46	1.23	2.05	1.98	1.80	1.51	1.12	
25	1.01	0.97	0.86	0.70	1.67	1.61	1.46	1.23	2.05	1.98	1.80	1.51	1.12	
26	1.10	1.05	0.93	0.76	1.82	1.76	1.59	1.34	2.23	2.15	1.95	1.65	1.22	
27	1.20	1.15	1.02	0.83	1.98	1.91	1.73	1.46	2.43	2.35	2.13	1.79	1.33	
28	1.31	1.26	1.11	0.90	2.16	2.09	1.89	1.59	2.64	2.55	2.31	1.95	1.44	
29	1.44	1.37	1.22	0.99	2.36	2.27	2.06	1.73	2.87	2.78	2.52	2.11	1.57	
30	1.57	1.50	1.33	1.08	2.57	2.48	2.24	1.88	3.13	3.02	2.73	2.30	1.70	
31	1.64	1.57	1.39	1.13	2.69	2.59	2.34	1.96	3.27	3.16	2.86	2.40	1.78	
32	1.73	1.65	1.46	1.18	2.83	2.73	2.46	2.06	3.43	3.31	3.00	2.52	1.86	
33	1.83	1.75	1.54	1.25	2.98	2.87	2.59	2.17	3.61	3.48	3.15	2.65	1.96	
34	1.93	1.84	1.63	1.32	3.14	3.03	2.73	2.29	3.80	3.67	3.32	2.78	2.05	
35	2.04	1.95	1.72	1.39	3.31	3.19	2.88	2.41	4.00	3.86	3.49	2.93	2.16	
36	2.13	2.03	1.79	1.45	3.45	3.32	3.00	2.51	4.16	4.01	3.63	3.04	2.24	
37	2.23	2.13	1.88	1.52	3.61	3.48	3.14	2.62	4.34	4.19	3.78	3.17	2.34	
38	2.34	2.24	1.97	1.59	3.78	3.64	3.29	2.75	4.54	4.38	3.96	3.31	2.44	
39	2.46	2.35	2.07	1.68	3.97	3.82	3.45	2.88	4.75	4.58	4.14	3.47	2.55	
40	2.59	2.47	2.18	1.77	4.17	4.02	3.62	3.03	4.97	4.80	4.34	3.63	2.67	
41	2.69	2.57	2.27	1.84	4.33	4.18	3.77	3.15	5.16	4.98	4.50	3.77	2.77	
42	2.82	2.69	2.38	1.93	4.53	4.36	3.94	3.29	5.37	5.18	4.68	3.92	2.88	
43	2.95	2.82	2.50	2.03	4.74	4.57	4.12	3.45	5.60	5.40	4.89	4.09	3.01	
44	3.10	2.96	2.62	2.13	4.96	4.78	4.32	3.61	5.84	5.64	5.10	4.27	3.13	
45	3.25	3.11	2.76	2.24	5.20	5.01	4.53	3.79	6.09	5.88	5.32	4.46	3.27	
46	3.36	3.21	2.85	2.33	5.36	5.17	4.67	3.91	6.25	6.04	5.46	4.58	3.35	
47	3.49	3.34	2.97	2.42	5.55	5.36	4.84	4.05	6.44	6.22	5.63	4.72	3.45	
48	3.63	3.47	3.09	2.53	5.76	5.55	5.02	4.21	6.64	6.41	5.80	4.87	3.55	
49	3.77	3.61	3.22	2.63	5.96	5.75	5.20	4.35	6.82	6.59	5.96	5.00	3.65	
50	3.92	3.75	3.35	2.74	6.15	5.93	5.37	4.49	6.99	6.75	6.11	5.12	3.73	
51	4.22	4.05	3.61	2.95	6.59	6.36	5.75	4.81	7.43	7.18	6.50	5.44	3.95	
52	4.53	4.35	3.88	3.17	7.03	6.79	6.14	5.13	7.87	7.60	6.87	5.76	4.17	
53	4.86	4.66	4.16	3.40	7.48	7.22	6.53	5.45	8.29	8.01	7.24	6.06	4.38	
54	5.21	5.00	4.46	3.64	7.94	7.66	6.92	5.77	8.70	8.41	7.60	6.35	4.57	
55	5.58	5.36	4.78	3.90	8.41	8.12	7.33	6.10	9.11	8.80	7.95	6.63	4.76	
56	6.00	5.76	5.14	4.18	8.91	8.60	7.76	6.44	9.53	9.20	8.30	6.90	4.94	
57	6.45	6.20	5.53	4.49	9.42	9.09	8.19	6.79	9.92	9.58	8.64	7.16	5.09	
58	6.92	6.66	5.94	4.81	9.91	9.56	8.61	7.11	10.27	9.92	8.92	7.37	5.22	
59	7.43	7.15	6.37	5.14	10.35	9.99	8.98	7.39	10.54	10.18	9.15	7.53	5.29	
60	8.46	8.16	7.25	5.80	10.94	10.57	9.46	7.70	10.94	10.57	9.46	7.70	5.33	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 5A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Male														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days					Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.07	1.03	0.91	0.75	1.80	1.74	1.58	1.33	2.21	2.13	1.94	1.63	1.22	
19	1.07	1.03	0.91	0.75	1.80	1.74	1.58	1.33	2.21	2.13	1.94	1.63	1.22	
20	1.07	1.03	0.91	0.75	1.80	1.74	1.58	1.33	2.21	2.13	1.94	1.63	1.22	
21	1.07	1.03	0.91	0.75	1.80	1.74	1.58	1.33	2.21	2.13	1.94	1.63	1.22	
22	1.07	1.03	0.91	0.75	1.80	1.74	1.58	1.33	2.21	2.13	1.94	1.63	1.22	
23	1.07	1.03	0.91	0.75	1.80	1.74	1.58	1.33	2.21	2.13	1.94	1.63	1.22	
24	1.07	1.03	0.91	0.75	1.80	1.74	1.58	1.33	2.21	2.13	1.94	1.63	1.22	
25	1.07	1.03	0.91	0.75	1.80	1.74	1.58	1.33	2.21	2.13	1.94	1.63	1.22	
26	1.17	1.12	1.00	0.81	1.96	1.89	1.72	1.45	2.40	2.32	2.10	1.77	1.32	
27	1.28	1.23	1.09	0.89	2.13	2.06	1.87	1.57	2.60	2.52	2.28	1.92	1.43	
28	1.40	1.34	1.19	0.96	2.32	2.24	2.03	1.71	2.83	2.73	2.48	2.08	1.54	
29	1.53	1.46	1.30	1.05	2.53	2.44	2.21	1.86	3.08	2.97	2.69	2.26	1.67	
30	1.67	1.60	1.41	1.14	2.76	2.66	2.41	2.02	3.34	3.23	2.92	2.45	1.81	
31	1.76	1.68	1.48	1.20	2.89	2.78	2.52	2.11	3.49	3.37	3.05	2.55	1.88	
32	1.85	1.77	1.56	1.26	3.03	2.92	2.64	2.21	3.66	3.53	3.19	2.67	1.97	
33	1.95	1.86	1.64	1.32	3.19	3.08	2.78	2.32	3.85	3.71	3.35	2.80	2.06	
34	2.06	1.97	1.73	1.40	3.37	3.24	2.93	2.44	4.05	3.90	3.52	2.94	2.16	
35	2.18	2.08	1.83	1.47	3.55	3.42	3.08	2.57	4.26	4.11	3.71	3.09	2.27	
36	2.27	2.17	1.91	1.53	3.69	3.56	3.21	2.67	4.42	4.27	3.85	3.21	2.35	
37	2.38	2.27	2.00	1.61	3.86	3.72	3.35	2.79	4.61	4.45	4.01	3.34	2.45	
38	2.50	2.39	2.10	1.69	4.05	3.90	3.51	2.92	4.83	4.65	4.19	3.50	2.56	
39	2.63	2.51	2.21	1.77	4.25	4.09	3.69	3.07	5.05	4.87	4.39	3.66	2.67	
40	2.76	2.64	2.32	1.87	4.47	4.30	3.87	3.22	5.29	5.10	4.60	3.83	2.80	
41	2.88	2.75	2.42	1.95	4.64	4.47	4.03	3.35	5.49	5.29	4.77	3.98	2.90	
42	3.01	2.87	2.53	2.04	4.85	4.68	4.21	3.51	5.72	5.52	4.98	4.15	3.03	
43	3.15	3.01	2.66	2.15	5.08	4.90	4.42	3.68	5.97	5.76	5.20	4.34	3.16	
44	3.30	3.15	2.79	2.26	5.33	5.14	4.64	3.87	6.24	6.02	5.44	4.54	3.30	
45	3.46	3.31	2.93	2.38	5.59	5.39	4.87	4.06	6.52	6.29	5.68	4.75	3.45	
46	3.57	3.42	3.04	2.47	5.77	5.57	5.03	4.20	6.70	6.47	5.85	4.89	3.56	
47	3.70	3.55	3.16	2.58	5.99	5.78	5.22	4.37	6.92	6.68	6.05	5.06	3.67	
48	3.85	3.69	3.29	2.69	6.21	6.00	5.43	4.54	7.15	6.90	6.25	5.23	3.79	
49	4.00	3.83	3.42	2.80	6.44	6.22	5.63	4.71	7.36	7.11	6.44	5.39	3.91	
50	4.14	3.98	3.56	2.91	6.66	6.43	5.82	4.88	7.56	7.30	6.61	5.54	4.01	
51	4.46	4.28	3.83	3.14	7.14	6.90	6.25	5.23	8.05	7.78	7.05	5.90	4.26	
52	4.78	4.60	4.12	3.38	7.63	7.37	6.68	5.59	8.54	8.25	7.48	6.26	4.51	
53	5.12	4.92	4.41	3.62	8.12	7.85	7.11	5.95	9.01	8.71	7.89	6.61	4.74	
54	5.47	5.26	4.72	3.87	8.63	8.34	7.56	6.31	9.48	9.17	8.30	6.94	4.97	
55	5.86	5.64	5.06	4.14	9.16	8.85	8.02	6.69	9.95	9.62	8.71	7.27	5.18	
56	6.28	6.05	5.43	4.43	9.72	9.40	8.50	7.08	10.42	10.08	9.12	7.59	5.39	
57	6.74	6.50	5.83	4.74	10.30	9.97	9.01	7.47	10.89	10.53	9.52	7.90	5.58	
58	7.23	6.97	6.25	5.07	10.88	10.53	9.51	7.86	11.31	10.94	9.88	8.17	5.74	
59	7.75	7.48	6.70	5.41	11.44	11.07	9.98	8.22	11.67	11.30	10.18	8.39	5.84	
60	8.97	8.68	7.73	6.15	12.27	11.89	10.66	8.65	12.27	11.89	10.66	8.65	5.89	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 5A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	0.82	0.78	0.69	0.55	1.31	1.26	1.13	0.94	1.62	1.56	1.41	1.18	0.86	
19	0.82	0.78	0.69	0.55	1.31	1.26	1.13	0.94	1.62	1.56	1.41	1.18	0.86	
20	0.82	0.78	0.69	0.55	1.31	1.26	1.13	0.94	1.62	1.56	1.41	1.18	0.86	
21	0.82	0.78	0.69	0.55	1.31	1.26	1.13	0.94	1.62	1.56	1.41	1.18	0.86	
22	0.82	0.78	0.69	0.55	1.31	1.26	1.13	0.94	1.62	1.56	1.41	1.18	0.86	
23	0.82	0.78	0.69	0.55	1.31	1.26	1.13	0.94	1.62	1.56	1.41	1.18	0.86	
24	0.82	0.78	0.69	0.55	1.31	1.26	1.13	0.94	1.62	1.56	1.41	1.18	0.86	
25	0.82	0.78	0.69	0.55	1.31	1.26	1.13	0.94	1.62	1.56	1.41	1.18	0.86	
26	0.90	0.86	0.76	0.61	1.43	1.38	1.24	1.03	1.78	1.72	1.55	1.30	0.96	
27	0.98	0.94	0.83	0.67	1.57	1.52	1.37	1.14	1.95	1.89	1.71	1.44	1.06	
28	1.07	1.03	0.91	0.74	1.73	1.67	1.51	1.26	2.15	2.08	1.88	1.58	1.17	
29	1.17	1.12	1.00	0.81	1.90	1.83	1.66	1.39	2.36	2.28	2.07	1.75	1.29	
30	1.28	1.23	1.09	0.89	2.09	2.01	1.82	1.53	2.59	2.50	2.27	1.92	1.43	
31	1.34	1.29	1.15	0.93	2.19	2.12	1.91	1.61	2.72	2.63	2.39	2.02	1.51	
32	1.41	1.36	1.21	0.99	2.31	2.23	2.02	1.70	2.87	2.78	2.53	2.14	1.60	
33	1.49	1.43	1.28	1.05	2.45	2.36	2.14	1.80	3.04	2.94	2.68	2.27	1.69	
34	1.58	1.51	1.35	1.11	2.59	2.50	2.27	1.91	3.22	3.11	2.84	2.41	1.80	
35	1.67	1.60	1.43	1.18	2.75	2.66	2.41	2.03	3.41	3.30	3.00	2.55	1.91	
36	1.74	1.67	1.49	1.23	2.87	2.77	2.52	2.13	3.56	3.44	3.14	2.67	2.00	
37	1.83	1.75	1.56	1.29	3.01	2.91	2.64	2.23	3.73	3.61	3.29	2.80	2.10	
38	1.92	1.84	1.65	1.36	3.17	3.06	2.78	2.35	3.91	3.79	3.46	2.94	2.21	
39	2.03	1.94	1.73	1.43	3.34	3.22	2.93	2.48	4.11	3.98	3.63	3.09	2.32	
40	2.14	2.05	1.83	1.51	3.52	3.40	3.08	2.61	4.32	4.18	3.81	3.24	2.43	
41	2.23	2.14	1.91	1.57	3.66	3.54	3.21	2.71	4.49	4.35	3.96	3.37	2.53	
42	2.35	2.25	2.00	1.65	3.84	3.71	3.36	2.84	4.69	4.54	4.13	3.51	2.63	
43	2.47	2.37	2.11	1.73	4.03	3.89	3.53	2.97	4.90	4.74	4.31	3.66	2.74	
44	2.61	2.50	2.22	1.82	4.24	4.09	3.70	3.12	5.12	4.95	4.50	3.81	2.85	
45	2.76	2.65	2.35	1.92	4.45	4.30	3.89	3.26	5.34	5.17	4.69	3.97	2.96	
46	2.88	2.75	2.44	1.99	4.61	4.45	4.02	3.37	5.50	5.31	4.82	4.07	3.02	
47	3.01	2.88	2.55	2.07	4.80	4.63	4.17	3.49	5.68	5.49	4.97	4.19	3.10	
48	3.17	3.03	2.67	2.17	5.01	4.83	4.35	3.62	5.88	5.68	5.13	4.31	3.19	
49	3.33	3.18	2.80	2.27	5.22	5.03	4.52	3.76	6.07	5.86	5.29	4.43	3.27	
50	3.49	3.34	2.94	2.37	5.44	5.24	4.70	3.90	6.26	6.04	5.45	4.55	3.34	
51	3.81	3.64	3.20	2.57	5.89	5.67	5.08	4.20	6.71	6.47	5.82	4.85	3.55	
52	4.14	3.96	3.47	2.78	6.35	6.11	5.47	4.52	7.16	6.91	6.20	5.16	3.76	
53	4.49	4.29	3.76	3.01	6.84	6.58	5.88	4.84	7.62	7.35	6.59	5.47	3.97	
54	4.88	4.66	4.08	3.26	7.35	7.08	6.31	5.19	8.10	7.81	6.99	5.78	4.18	
55	5.31	5.07	4.44	3.53	7.92	7.62	6.79	5.56	8.62	8.30	7.41	6.11	4.40	
56	5.80	5.55	4.84	3.85	8.56	8.23	7.32	5.98	9.18	8.84	7.88	6.47	4.63	
57	6.34	6.07	5.29	4.20	9.24	8.89	7.89	6.43	9.75	9.39	8.35	6.83	4.86	
58	6.91	6.62	5.77	4.57	9.93	9.55	8.46	6.88	10.30	9.92	8.80	7.18	5.08	
59	7.52	7.21	6.28	4.96	10.61	10.21	9.04	7.33	10.82	10.41	9.22	7.49	5.28	
60	8.80	8.47	7.39	5.84	11.63	11.22	9.91	8.00	11.63	11.22	9.91	8.00	5.59	



**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 5A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.01	0.97	0.86	0.70	1.68	1.62	1.47	1.23	2.06	1.99	1.80	1.52	1.13	
19	1.01	0.97	0.86	0.70	1.68	1.62	1.47	1.23	2.06	1.99	1.80	1.52	1.13	
20	1.01	0.97	0.86	0.70	1.68	1.62	1.47	1.23	2.06	1.99	1.80	1.52	1.13	
21	1.01	0.97	0.86	0.70	1.68	1.62	1.47	1.23	2.06	1.99	1.80	1.52	1.13	
22	1.01	0.97	0.86	0.70	1.68	1.62	1.47	1.23	2.06	1.99	1.80	1.52	1.13	
23	1.01	0.97	0.86	0.70	1.68	1.62	1.47	1.23	2.06	1.99	1.80	1.52	1.13	
24	1.01	0.97	0.86	0.70	1.68	1.62	1.47	1.23	2.06	1.99	1.80	1.52	1.13	
25	1.01	0.97	0.86	0.70	1.68	1.62	1.47	1.23	2.06	1.99	1.80	1.52	1.13	
26	1.10	1.06	0.94	0.76	1.83	1.77	1.60	1.34	2.24	2.17	1.96	1.65	1.23	
27	1.21	1.15	1.02	0.83	1.99	1.93	1.74	1.46	2.44	2.36	2.14	1.80	1.33	
28	1.32	1.26	1.12	0.91	2.18	2.10	1.90	1.60	2.66	2.57	2.33	1.96	1.45	
29	1.44	1.38	1.22	0.99	2.37	2.29	2.07	1.74	2.90	2.80	2.53	2.13	1.58	
30	1.58	1.51	1.33	1.08	2.59	2.50	2.26	1.89	3.15	3.05	2.76	2.32	1.71	
31	1.65	1.58	1.40	1.13	2.71	2.62	2.37	1.98	3.30	3.19	2.88	2.42	1.79	
32	1.74	1.66	1.47	1.19	2.85	2.75	2.49	2.08	3.46	3.35	3.03	2.54	1.88	
33	1.84	1.76	1.55	1.25	3.01	2.90	2.62	2.19	3.64	3.52	3.18	2.67	1.97	
34	1.94	1.86	1.64	1.32	3.17	3.06	2.76	2.31	3.84	3.71	3.35	2.81	2.07	
35	2.05	1.96	1.73	1.40	3.35	3.23	2.92	2.44	4.04	3.90	3.53	2.96	2.18	
36	2.14	2.05	1.81	1.46	3.49	3.36	3.03	2.53	4.21	4.06	3.67	3.07	2.26	
37	2.24	2.14	1.89	1.53	3.65	3.52	3.17	2.65	4.39	4.24	3.83	3.21	2.36	
38	2.36	2.25	1.99	1.60	3.83	3.69	3.33	2.78	4.60	4.44	4.01	3.36	2.47	
39	2.48	2.37	2.09	1.69	4.02	3.88	3.50	2.92	4.82	4.65	4.20	3.52	2.59	
40	2.61	2.49	2.20	1.78	4.23	4.08	3.68	3.07	5.05	4.87	4.40	3.69	2.71	
41	2.71	2.59	2.29	1.85	4.40	4.24	3.83	3.19	5.24	5.06	4.57	3.83	2.81	
42	2.84	2.72	2.40	1.94	4.60	4.43	4.00	3.34	5.46	5.27	4.77	3.99	2.93	
43	2.98	2.85	2.52	2.04	4.82	4.65	4.20	3.50	5.70	5.51	4.98	4.17	3.06	
44	3.13	2.99	2.65	2.15	5.06	4.88	4.40	3.68	5.96	5.75	5.20	4.36	3.19	
45	3.28	3.14	2.79	2.27	5.30	5.12	4.62	3.86	6.22	6.01	5.43	4.55	3.33	
46	3.40	3.25	2.89	2.35	5.48	5.29	4.78	3.99	6.40	6.18	5.59	4.69	3.42	
47	3.53	3.38	3.01	2.45	5.69	5.49	4.96	4.15	6.61	6.38	5.78	4.84	3.53	
48	3.68	3.52	3.14	2.56	5.91	5.70	5.16	4.31	6.83	6.59	5.97	5.00	3.64	
49	3.83	3.67	3.27	2.67	6.13	5.92	5.35	4.48	7.04	6.80	6.15	5.15	3.75	
50	3.98	3.82	3.40	2.78	6.35	6.13	5.54	4.63	7.23	6.99	6.32	5.29	3.84	
51	4.30	4.12	3.67	3.00	6.83	6.59	5.96	4.98	7.71	7.45	6.74	5.64	4.08	
52	4.62	4.44	3.96	3.23	7.31	7.06	6.38	5.32	8.19	7.91	7.16	5.98	4.32	
53	4.96	4.76	4.25	3.47	7.80	7.53	6.81	5.67	8.67	8.37	7.57	6.32	4.55	
54	5.32	5.11	4.56	3.72	8.31	8.03	7.25	6.03	9.14	8.83	7.97	6.65	4.77	
55	5.72	5.50	4.90	3.99	8.85	8.55	7.71	6.41	9.61	9.29	8.38	6.98	4.99	
56	6.16	5.92	5.28	4.28	9.43	9.11	8.21	6.80	10.11	9.77	8.81	7.31	5.20	
57	6.64	6.39	5.69	4.61	10.04	9.70	8.73	7.21	10.60	10.25	9.23	7.64	5.40	
58	7.15	6.88	6.13	4.94	10.64	10.29	9.25	7.61	11.06	10.69	9.61	7.92	5.57	
59	7.69	7.41	6.59	5.30	11.23	10.86	9.74	8.00	11.46	11.08	9.94	8.16	5.70	
60	8.93	8.62	7.65	6.07	12.11	11.72	10.47	8.49	12.11	11.72	10.47	8.49	5.82	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 4A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.13	1.08	0.96	0.79	1.89	1.83	1.66	1.40	2.32	2.24	2.04	1.72	1.28	
19	1.13	1.08	0.96	0.79	1.89	1.83	1.66	1.40	2.32	2.24	2.04	1.72	1.28	
20	1.13	1.08	0.96	0.79	1.89	1.83	1.66	1.40	2.32	2.24	2.04	1.72	1.28	
21	1.13	1.08	0.96	0.79	1.89	1.83	1.66	1.40	2.32	2.24	2.04	1.72	1.28	
22	1.13	1.08	0.96	0.79	1.89	1.83	1.66	1.40	2.32	2.24	2.04	1.72	1.28	
23	1.13	1.08	0.96	0.79	1.89	1.83	1.66	1.40	2.32	2.24	2.04	1.72	1.28	
24	1.13	1.08	0.96	0.79	1.89	1.83	1.66	1.40	2.32	2.24	2.04	1.72	1.28	
25	1.13	1.08	0.96	0.79	1.89	1.83	1.66	1.40	2.32	2.24	2.04	1.72	1.28	
26	1.23	1.18	1.05	0.86	2.06	1.99	1.80	1.52	2.52	2.43	2.21	1.86	1.38	
27	1.35	1.29	1.14	0.93	2.24	2.16	1.96	1.65	2.73	2.64	2.40	2.02	1.50	
28	1.47	1.41	1.25	1.01	2.44	2.35	2.13	1.79	2.97	2.87	2.60	2.19	1.62	
29	1.61	1.54	1.36	1.11	2.65	2.56	2.32	1.95	3.22	3.11	2.82	2.37	1.75	
30	1.76	1.68	1.49	1.20	2.89	2.79	2.52	2.11	3.50	3.38	3.06	2.56	1.90	
31	1.84	1.76	1.56	1.26	3.02	2.91	2.63	2.21	3.65	3.53	3.19	2.67	1.98	
32	1.94	1.85	1.64	1.32	3.17	3.06	2.76	2.31	3.83	3.70	3.34	2.80	2.07	
33	2.05	1.96	1.73	1.39	3.34	3.22	2.90	2.43	4.02	3.88	3.51	2.93	2.16	
34	2.16	2.07	1.82	1.47	3.52	3.39	3.06	2.55	4.23	4.08	3.68	3.08	2.27	
35	2.29	2.18	1.92	1.55	3.71	3.57	3.22	2.69	4.45	4.29	3.87	3.23	2.38	
36	2.39	2.28	2.00	1.61	3.86	3.72	3.35	2.79	4.62	4.45	4.02	3.35	2.46	
37	2.50	2.38	2.10	1.68	4.03	3.88	3.50	2.91	4.81	4.64	4.19	3.49	2.56	
38	2.62	2.50	2.20	1.77	4.22	4.07	3.66	3.05	5.03	4.85	4.37	3.65	2.67	
39	2.76	2.63	2.32	1.86	4.43	4.27	3.84	3.20	5.26	5.07	4.57	3.81	2.79	
40	2.90	2.76	2.44	1.96	4.65	4.48	4.03	3.36	5.50	5.31	4.79	3.99	2.92	
41	3.01	2.87	2.54	2.04	4.83	4.65	4.19	3.49	5.71	5.50	4.96	4.14	3.02	
42	3.15	3.00	2.65	2.14	5.04	4.86	4.38	3.65	5.94	5.73	5.17	4.31	3.15	
43	3.29	3.15	2.78	2.25	5.28	5.08	4.59	3.82	6.20	5.98	5.39	4.50	3.29	
44	3.45	3.30	2.92	2.37	5.52	5.32	4.81	4.01	6.46	6.23	5.63	4.70	3.43	
45	3.61	3.46	3.07	2.49	5.78	5.57	5.04	4.21	6.73	6.50	5.87	4.91	3.58	
46	3.73	3.57	3.17	2.58	5.96	5.75	5.20	4.35	6.92	6.68	6.04	5.06	3.69	
47	3.86	3.70	3.29	2.69	6.17	5.95	5.39	4.51	7.13	6.88	6.23	5.22	3.80	
48	4.01	3.84	3.43	2.81	6.39	6.17	5.59	4.68	7.34	7.09	6.42	5.38	3.92	
49	4.16	3.99	3.56	2.92	6.61	6.37	5.78	4.85	7.54	7.28	6.60	5.54	4.02	
50	4.30	4.13	3.69	3.03	6.81	6.57	5.96	5.00	7.72	7.46	6.76	5.67	4.12	
51	4.63	4.44	3.98	3.27	7.28	7.03	6.38	5.35	8.20	7.92	7.18	6.03	4.37	
52	4.96	4.76	4.27	3.51	7.76	7.49	6.80	5.70	8.67	8.37	7.59	6.37	4.61	
53	5.30	5.09	4.57	3.76	8.23	7.95	7.21	6.05	9.12	8.81	7.99	6.70	4.84	
54	5.65	5.43	4.88	4.01	8.71	8.41	7.63	6.39	9.55	9.23	8.37	7.01	5.05	
55	6.03	5.80	5.21	4.28	9.20	8.89	8.06	6.74	9.97	9.64	8.73	7.31	5.24	
56	6.45	6.21	5.58	4.58	9.70	9.38	8.50	7.09	10.38	10.03	9.09	7.59	5.43	
57	6.91	6.66	5.98	4.89	10.21	9.87	8.94	7.44	10.76	10.41	9.42	7.85	5.58	
58	7.39	7.12	6.40	5.21	10.69	10.34	9.35	7.77	11.09	10.72	9.70	8.05	5.70	
59	7.89	7.62	6.83	5.55	11.12	10.76	9.72	8.04	11.33	10.96	9.90	8.19	5.76	
60	8.96	8.66	7.74	6.22	11.69	11.31	10.17	8.31	11.69	11.31	10.17	8.31	5.74	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 4A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Female														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
60		90	180	365	60	90	180	365	60	90	180	365	730	
18	0.86	0.82	0.73	0.58	1.37	1.32	1.19	0.98	1.70	1.64	1.48	1.24	0.90	
19	0.86	0.82	0.73	0.58	1.37	1.32	1.19	0.98	1.70	1.64	1.48	1.24	0.90	
20	0.86	0.82	0.73	0.58	1.37	1.32	1.19	0.98	1.70	1.64	1.48	1.24	0.90	
21	0.86	0.82	0.73	0.58	1.37	1.32	1.19	0.98	1.70	1.64	1.48	1.24	0.90	
22	0.86	0.82	0.73	0.58	1.37	1.32	1.19	0.98	1.70	1.64	1.48	1.24	0.90	
23	0.86	0.82	0.73	0.58	1.37	1.32	1.19	0.98	1.70	1.64	1.48	1.24	0.90	
24	0.86	0.82	0.73	0.58	1.37	1.32	1.19	0.98	1.70	1.64	1.48	1.24	0.90	
25	0.86	0.82	0.73	0.58	1.37	1.32	1.19	0.98	1.70	1.64	1.48	1.24	0.90	
26	0.94	0.90	0.80	0.64	1.50	1.45	1.30	1.08	1.86	1.80	1.63	1.36	1.00	
27	1.03	0.99	0.87	0.70	1.65	1.59	1.43	1.19	2.05	1.98	1.79	1.50	1.11	
28	1.13	1.08	0.96	0.77	1.81	1.75	1.58	1.32	2.25	2.17	1.97	1.66	1.23	
29	1.23	1.18	1.05	0.85	1.99	1.92	1.73	1.45	2.47	2.38	2.16	1.82	1.35	
30	1.35	1.29	1.15	0.93	2.18	2.10	1.90	1.59	2.70	2.61	2.37	2.00	1.49	
31	1.41	1.35	1.20	0.98	2.29	2.21	2.00	1.68	2.84	2.75	2.50	2.11	1.57	
32	1.48	1.42	1.27	1.04	2.42	2.33	2.11	1.78	3.00	2.90	2.64	2.23	1.67	
33	1.57	1.50	1.34	1.10	2.55	2.47	2.24	1.88	3.17	3.07	2.79	2.37	1.77	
34	1.66	1.59	1.42	1.16	2.70	2.61	2.37	2.00	3.35	3.24	2.95	2.51	1.88	
35	1.75	1.68	1.50	1.23	2.86	2.77	2.51	2.12	3.55	3.43	3.13	2.66	1.99	
36	1.82	1.75	1.56	1.29	2.99	2.89	2.62	2.22	3.70	3.58	3.26	2.78	2.08	
37	1.91	1.84	1.64	1.35	3.13	3.03	2.75	2.33	3.88	3.75	3.42	2.91	2.18	
38	2.01	1.93	1.72	1.42	3.29	3.18	2.89	2.45	4.07	3.94	3.59	3.06	2.29	
39	2.12	2.03	1.81	1.50	3.47	3.35	3.04	2.57	4.27	4.13	3.77	3.21	2.41	
40	2.24	2.15	1.91	1.58	3.65	3.53	3.20	2.71	4.48	4.34	3.95	3.36	2.52	
41	2.33	2.24	2.00	1.65	3.80	3.67	3.33	2.82	4.65	4.50	4.10	3.49	2.62	
42	2.45	2.35	2.09	1.72	3.98	3.84	3.48	2.94	4.85	4.69	4.27	3.63	2.72	
43	2.58	2.47	2.20	1.81	4.17	4.03	3.65	3.08	5.06	4.89	4.45	3.78	2.83	
44	2.72	2.61	2.32	1.90	4.38	4.22	3.82	3.22	5.28	5.10	4.64	3.93	2.94	
45	2.88	2.76	2.45	2.00	4.59	4.43	4.01	3.36	5.50	5.31	4.82	4.08	3.04	
46	2.99	2.87	2.54	2.07	4.75	4.58	4.13	3.46	5.64	5.45	4.94	4.17	3.10	
47	3.13	3.00	2.65	2.16	4.93	4.75	4.28	3.58	5.82	5.62	5.09	4.28	3.18	
48	3.29	3.15	2.78	2.25	5.13	4.95	4.45	3.71	6.00	5.80	5.24	4.40	3.25	
49	3.45	3.30	2.91	2.35	5.34	5.14	4.62	3.84	6.18	5.97	5.38	4.51	3.32	
50	3.62	3.46	3.04	2.45	5.54	5.34	4.79	3.97	6.36	6.13	5.52	4.61	3.39	
51	3.94	3.76	3.31	2.66	5.98	5.75	5.15	4.26	6.79	6.54	5.88	4.90	3.59	
52	4.28	4.08	3.58	2.87	6.43	6.18	5.53	4.56	7.22	6.96	6.24	5.19	3.78	
53	4.64	4.43	3.88	3.10	6.90	6.63	5.92	4.87	7.66	7.38	6.61	5.48	3.98	
54	5.02	4.80	4.20	3.35	7.39	7.10	6.33	5.20	8.11	7.81	6.98	5.76	4.17	
55	5.46	5.21	4.56	3.63	7.92	7.62	6.77	5.54	8.58	8.26	7.37	6.06	4.36	
56	5.95	5.69	4.96	3.94	8.52	8.18	7.26	5.93	9.10	8.75	7.78	6.38	4.56	
57	6.50	6.21	5.41	4.29	9.14	8.78	7.77	6.32	9.61	9.23	8.20	6.69	4.76	
58	7.07	6.76	5.89	4.66	9.75	9.36	8.28	6.71	10.08	9.69	8.58	6.97	4.93	
59	7.68	7.34	6.39	5.05	10.33	9.92	8.76	7.08	10.51	10.10	8.92	7.22	5.07	
60	8.84	8.48	7.39	5.83	11.12	10.70	9.42	7.57	11.12	10.70	9.42	7.57	5.28	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,															
Occupation Class 4A With Guaranteed Renewable Premiums															
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday															
Unisex															
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days					Waiting Period in Days				Waiting Period in Days					
	60	90	180	365		60	90	180	365	60	90	180	365	730	
Issue Age															
18	1.06	1.02	0.90	0.74		1.76	1.70	1.54	1.30		2.16	2.09	1.90	1.60	1.18
19	1.06	1.02	0.90	0.74		1.76	1.70	1.54	1.30		2.16	2.09	1.90	1.60	1.18
20	1.06	1.02	0.90	0.74		1.76	1.70	1.54	1.30		2.16	2.09	1.90	1.60	1.18
21	1.06	1.02	0.90	0.74		1.76	1.70	1.54	1.30		2.16	2.09	1.90	1.60	1.18
22	1.06	1.02	0.90	0.74		1.76	1.70	1.54	1.30		2.16	2.09	1.90	1.60	1.18
23	1.06	1.02	0.90	0.74		1.76	1.70	1.54	1.30		2.16	2.09	1.90	1.60	1.18
24	1.06	1.02	0.90	0.74		1.76	1.70	1.54	1.30		2.16	2.09	1.90	1.60	1.18
25	1.06	1.02	0.90	0.74		1.76	1.70	1.54	1.30		2.16	2.09	1.90	1.60	1.18
26	1.16	1.11	0.99	0.80		1.92	1.85	1.68	1.41		2.35	2.27	2.06	1.74	1.29
27	1.27	1.21	1.08	0.87		2.09	2.02	1.83	1.54		2.56	2.48	2.24	1.89	1.40
28	1.39	1.33	1.17	0.95		2.28	2.20	1.99	1.67		2.79	2.69	2.44	2.05	1.52
29	1.52	1.45	1.28	1.04		2.49	2.40	2.17	1.82		3.03	2.93	2.66	2.23	1.65
30	1.66	1.58	1.40	1.14		2.71	2.62	2.37	1.98		3.30	3.19	2.89	2.42	1.79
31	1.74	1.66	1.47	1.19		2.84	2.74	2.48	2.07		3.45	3.33	3.02	2.53	1.87
32	1.83	1.75	1.54	1.25		2.98	2.88	2.60	2.18		3.62	3.50	3.17	2.66	1.97
33	1.93	1.84	1.63	1.32		3.14	3.03	2.74	2.29		3.81	3.68	3.33	2.79	2.06
34	2.04	1.95	1.72	1.39		3.31	3.20	2.89	2.41		4.01	3.87	3.50	2.94	2.17
35	2.15	2.06	1.82	1.47		3.50	3.37	3.04	2.54		4.22	4.07	3.68	3.09	2.28
36	2.25	2.15	1.89	1.53		3.64	3.51	3.17	2.65		4.39	4.23	3.83	3.21	2.37
37	2.35	2.25	1.98	1.60		3.81	3.67	3.31	2.77		4.58	4.42	3.99	3.35	2.47
38	2.47	2.36	2.08	1.68		3.99	3.85	3.47	2.90		4.79	4.62	4.18	3.50	2.58
39	2.60	2.48	2.19	1.77		4.19	4.04	3.64	3.04		5.01	4.84	4.37	3.66	2.69
40	2.73	2.61	2.31	1.86		4.40	4.24	3.83	3.19		5.25	5.06	4.58	3.83	2.82
41	2.84	2.72	2.40	1.94		4.57	4.41	3.98	3.32		5.44	5.25	4.75	3.98	2.92
42	2.97	2.84	2.51	2.03		4.78	4.60	4.16	3.47		5.67	5.47	4.95	4.14	3.04
43	3.12	2.98	2.64	2.14		5.00	4.82	4.35	3.64		5.91	5.70	5.16	4.32	3.17
44	3.27	3.13	2.77	2.25		5.24	5.05	4.56	3.81		6.16	5.95	5.38	4.51	3.31
45	3.43	3.28	2.91	2.37		5.49	5.29	4.78	4.00		6.43	6.20	5.61	4.70	3.45
46	3.54	3.39	3.01	2.45		5.66	5.46	4.93	4.13		6.60	6.37	5.77	4.84	3.54
47	3.68	3.52	3.13	2.56		5.86	5.65	5.11	4.28		6.80	6.57	5.94	4.99	3.65
48	3.83	3.67	3.26	2.67		6.08	5.86	5.30	4.44		7.01	6.77	6.12	5.14	3.75
49	3.98	3.81	3.40	2.78		6.29	6.07	5.49	4.59		7.20	6.95	6.30	5.28	3.85
50	4.13	3.96	3.53	2.89		6.49	6.26	5.67	4.74		7.38	7.12	6.45	5.41	3.93
51	4.45	4.27	3.81	3.12		6.96	6.71	6.07	5.08		7.85	7.58	6.86	5.75	4.17
52	4.79	4.59	4.10	3.35		7.43	7.17	6.48	5.42		8.30	8.02	7.26	6.08	4.40
53	5.13	4.92	4.39	3.59		7.90	7.62	6.89	5.75		8.75	8.45	7.64	6.39	4.62
54	5.49	5.27	4.71	3.85		8.38	8.09	7.31	6.09		9.19	8.87	8.02	6.70	4.83
55	5.89	5.66	5.05	4.12		8.88	8.57	7.74	6.44		9.62	9.29	8.39	7.00	5.02
56	6.33	6.08	5.43	4.42		9.41	9.08	8.19	6.80		10.06	9.71	8.76	7.29	5.21
57	6.81	6.54	5.84	4.74		9.94	9.60	8.65	7.16		10.47	10.11	9.12	7.56	5.38
58	7.31	7.03	6.27	5.07		10.46	10.10	9.09	7.50		10.84	10.47	9.42	7.78	5.51
59	7.84	7.55	6.72	5.42		10.92	10.55	9.48	7.80		11.13	10.75	9.66	7.95	5.59
60	8.93	8.61	7.65	6.12		11.55	11.16	9.99	8.13		11.55	11.16	9.99	8.13	5.63

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 4A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.13	1.09	0.97	0.79	1.90	1.84	1.67	1.41	2.33	2.25	2.04	1.73	1.28	
19	1.13	1.09	0.97	0.79	1.90	1.84	1.67	1.41	2.33	2.25	2.04	1.73	1.28	
20	1.13	1.09	0.97	0.79	1.90	1.84	1.67	1.41	2.33	2.25	2.04	1.73	1.28	
21	1.13	1.09	0.97	0.79	1.90	1.84	1.67	1.41	2.33	2.25	2.04	1.73	1.28	
22	1.13	1.09	0.97	0.79	1.90	1.84	1.67	1.41	2.33	2.25	2.04	1.73	1.28	
23	1.13	1.09	0.97	0.79	1.90	1.84	1.67	1.41	2.33	2.25	2.04	1.73	1.28	
24	1.13	1.09	0.97	0.79	1.90	1.84	1.67	1.41	2.33	2.25	2.04	1.73	1.28	
25	1.13	1.09	0.97	0.79	1.90	1.84	1.67	1.41	2.33	2.25	2.04	1.73	1.28	
26	1.24	1.19	1.05	0.86	2.07	2.00	1.81	1.53	2.53	2.44	2.22	1.87	1.39	
27	1.35	1.29	1.15	0.93	2.25	2.18	1.97	1.66	2.75	2.66	2.41	2.03	1.50	
28	1.48	1.41	1.25	1.02	2.45	2.37	2.15	1.80	2.99	2.89	2.62	2.20	1.63	
29	1.62	1.55	1.37	1.11	2.67	2.58	2.34	1.96	3.25	3.14	2.84	2.38	1.76	
30	1.77	1.69	1.49	1.21	2.91	2.81	2.54	2.13	3.53	3.41	3.08	2.58	1.91	
31	1.85	1.77	1.56	1.26	3.05	2.94	2.65	2.22	3.68	3.56	3.22	2.70	1.99	
32	1.95	1.86	1.64	1.33	3.20	3.09	2.79	2.33	3.86	3.73	3.37	2.82	2.08	
33	2.06	1.97	1.73	1.40	3.37	3.25	2.93	2.45	4.06	3.92	3.54	2.96	2.18	
34	2.18	2.08	1.83	1.47	3.55	3.42	3.09	2.58	4.27	4.12	3.72	3.11	2.29	
35	2.30	2.20	1.94	1.56	3.75	3.61	3.26	2.71	4.49	4.34	3.91	3.27	2.40	
36	2.40	2.29	2.02	1.62	3.90	3.76	3.38	2.82	4.67	4.50	4.06	3.39	2.48	
37	2.51	2.40	2.11	1.69	4.08	3.93	3.54	2.94	4.87	4.70	4.24	3.53	2.59	
38	2.64	2.52	2.22	1.78	4.27	4.12	3.71	3.08	5.09	4.91	4.43	3.69	2.70	
39	2.77	2.65	2.33	1.87	4.49	4.32	3.89	3.24	5.33	5.14	4.64	3.86	2.82	
40	2.92	2.79	2.45	1.97	4.71	4.54	4.09	3.40	5.58	5.39	4.86	4.05	2.95	
41	3.04	2.90	2.56	2.06	4.90	4.72	4.25	3.54	5.80	5.59	5.04	4.20	3.06	
42	3.17	3.03	2.67	2.15	5.12	4.94	4.45	3.70	6.04	5.83	5.25	4.38	3.19	
43	3.32	3.18	2.81	2.27	5.37	5.17	4.66	3.89	6.31	6.08	5.49	4.58	3.34	
44	3.48	3.33	2.95	2.39	5.63	5.42	4.89	4.08	6.59	6.35	5.74	4.79	3.49	
45	3.65	3.49	3.10	2.51	5.90	5.69	5.14	4.29	6.88	6.64	6.00	5.01	3.65	
46	3.77	3.61	3.21	2.61	6.09	5.88	5.31	4.44	7.08	6.83	6.18	5.17	3.75	
47	3.91	3.74	3.33	2.72	6.32	6.10	5.51	4.61	7.31	7.05	6.38	5.34	3.88	
48	4.06	3.89	3.47	2.84	6.56	6.33	5.73	4.80	7.54	7.28	6.59	5.52	4.00	
49	4.22	4.05	3.61	2.96	6.80	6.56	5.94	4.97	7.77	7.50	6.80	5.69	4.12	
50	4.37	4.20	3.75	3.08	7.03	6.79	6.15	5.15	7.98	7.71	6.98	5.85	4.23	
51	4.71	4.52	4.04	3.32	7.54	7.28	6.60	5.52	8.50	8.21	7.44	6.23	4.50	
52	5.05	4.85	4.35	3.57	8.05	7.78	7.05	5.90	9.01	8.71	7.89	6.61	4.76	
53	5.40	5.20	4.66	3.82	8.58	8.29	7.51	6.28	9.51	9.20	8.33	6.97	5.01	
54	5.78	5.56	4.98	4.09	9.11	8.81	7.98	6.67	10.01	9.68	8.76	7.33	5.25	
55	6.18	5.95	5.34	4.37	9.67	9.35	8.46	7.06	10.50	10.15	9.19	7.67	5.47	
56	6.63	6.38	5.73	4.68	10.26	9.92	8.98	7.47	11.00	10.64	9.63	8.01	5.69	
57	7.12	6.86	6.15	5.01	10.88	10.52	9.51	7.89	11.49	11.12	10.05	8.34	5.89	
58	7.63	7.36	6.60	5.35	11.49	11.11	10.03	8.30	11.94	11.55	10.43	8.63	6.05	
59	8.18	7.90	7.07	5.71	12.07	11.69	10.53	8.67	12.32	11.93	10.75	8.85	6.17	
60	9.47	9.16	8.16	6.49	12.95	12.55	11.25	9.13	12.95	12.55	11.25	9.13	6.22	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 4A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	0.87	0.83	0.73	0.58	1.38	1.33	1.19	0.99	1.71	1.65	1.49	1.24	0.91	
19	0.87	0.83	0.73	0.58	1.38	1.33	1.19	0.99	1.71	1.65	1.49	1.24	0.91	
20	0.87	0.83	0.73	0.58	1.38	1.33	1.19	0.99	1.71	1.65	1.49	1.24	0.91	
21	0.87	0.83	0.73	0.58	1.38	1.33	1.19	0.99	1.71	1.65	1.49	1.24	0.91	
22	0.87	0.83	0.73	0.58	1.38	1.33	1.19	0.99	1.71	1.65	1.49	1.24	0.91	
23	0.87	0.83	0.73	0.58	1.38	1.33	1.19	0.99	1.71	1.65	1.49	1.24	0.91	
24	0.87	0.83	0.73	0.58	1.38	1.33	1.19	0.99	1.71	1.65	1.49	1.24	0.91	
25	0.87	0.83	0.73	0.58	1.38	1.33	1.19	0.99	1.71	1.65	1.49	1.24	0.91	
26	0.95	0.90	0.80	0.64	1.51	1.46	1.31	1.09	1.88	1.81	1.64	1.37	1.01	
27	1.03	0.99	0.88	0.71	1.66	1.60	1.44	1.20	2.06	1.99	1.80	1.52	1.12	
28	1.13	1.08	0.96	0.78	1.83	1.76	1.59	1.33	2.27	2.19	1.99	1.67	1.24	
29	1.24	1.19	1.05	0.85	2.01	1.94	1.75	1.46	2.49	2.41	2.18	1.84	1.37	
30	1.35	1.30	1.15	0.94	2.20	2.13	1.92	1.61	2.73	2.64	2.40	2.03	1.51	
31	1.42	1.36	1.21	0.99	2.31	2.23	2.02	1.70	2.87	2.78	2.53	2.14	1.59	
32	1.49	1.43	1.27	1.04	2.44	2.36	2.14	1.80	3.03	2.93	2.67	2.26	1.69	
33	1.58	1.51	1.35	1.10	2.58	2.50	2.26	1.90	3.21	3.10	2.83	2.40	1.79	
34	1.67	1.60	1.43	1.17	2.74	2.64	2.40	2.02	3.40	3.29	2.99	2.54	1.90	
35	1.76	1.69	1.51	1.24	2.90	2.80	2.54	2.15	3.60	3.48	3.17	2.69	2.02	
36	1.84	1.76	1.57	1.30	3.03	2.93	2.66	2.24	3.75	3.63	3.31	2.82	2.11	
37	1.93	1.85	1.65	1.36	3.18	3.07	2.79	2.36	3.93	3.81	3.47	2.96	2.22	
38	2.03	1.95	1.74	1.43	3.34	3.23	2.94	2.48	4.13	4.00	3.65	3.10	2.33	
39	2.14	2.05	1.83	1.51	3.52	3.40	3.09	2.61	4.34	4.20	3.83	3.26	2.45	
40	2.26	2.17	1.93	1.59	3.71	3.59	3.26	2.75	4.56	4.42	4.02	3.42	2.57	
41	2.36	2.26	2.02	1.66	3.87	3.74	3.39	2.87	4.74	4.59	4.18	3.56	2.67	
42	2.48	2.37	2.12	1.74	4.05	3.91	3.55	3.00	4.95	4.79	4.36	3.71	2.78	
43	2.61	2.50	2.23	1.83	4.25	4.11	3.72	3.14	5.17	5.00	4.55	3.86	2.89	
44	2.76	2.64	2.35	1.92	4.47	4.32	3.91	3.29	5.40	5.23	4.75	4.02	3.01	
45	2.92	2.79	2.48	2.03	4.70	4.54	4.10	3.44	5.64	5.45	4.95	4.19	3.12	
46	3.04	2.91	2.57	2.10	4.87	4.70	4.24	3.55	5.80	5.61	5.08	4.29	3.19	
47	3.18	3.04	2.69	2.19	5.07	4.89	4.41	3.68	6.00	5.79	5.24	4.42	3.28	
48	3.34	3.20	2.82	2.29	5.29	5.10	4.59	3.83	6.20	5.99	5.41	4.55	3.36	
49	3.51	3.36	2.96	2.39	5.51	5.31	4.77	3.97	6.41	6.19	5.58	4.68	3.45	
50	3.69	3.53	3.10	2.50	5.75	5.54	4.97	4.12	6.61	6.38	5.75	4.81	3.53	
51	4.02	3.84	3.38	2.71	6.21	5.98	5.36	4.44	7.08	6.83	6.14	5.12	3.75	
52	4.37	4.18	3.66	2.94	6.70	6.45	5.77	4.77	7.56	7.29	6.55	5.44	3.97	
53	4.74	4.53	3.97	3.18	7.21	6.94	6.20	5.11	8.05	7.76	6.95	5.77	4.19	
54	5.15	4.92	4.31	3.44	7.76	7.47	6.66	5.47	8.56	8.24	7.38	6.10	4.41	
55	5.60	5.36	4.68	3.73	8.36	8.05	7.16	5.87	9.09	8.76	7.82	6.45	4.64	
56	6.12	5.85	5.11	4.06	9.03	8.69	7.72	6.31	9.69	9.33	8.31	6.83	4.89	
57	6.69	6.40	5.59	4.43	9.75	9.38	8.32	6.78	10.29	9.91	8.81	7.21	5.13	
58	7.30	6.99	6.09	4.82	10.48	10.08	8.93	7.26	10.87	10.47	9.29	7.57	5.36	
59	7.94	7.61	6.63	5.24	11.20	10.78	9.54	7.74	11.42	10.99	9.73	7.91	5.57	
60	9.29	8.94	7.81	6.17	12.28	11.84	10.46	8.45	12.28	11.84	10.46	8.45	5.91	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 4A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days													
	Issue Age	60		90	180	365	60	90	180	365	60	90	180	365
18	1.07	1.02	0.91	0.74	1.77	1.71	1.55	1.30	2.17	2.10	1.91	1.60	1.19	
19	1.07	1.02	0.91	0.74	1.77	1.71	1.55	1.30	2.17	2.10	1.91	1.60	1.19	
20	1.07	1.02	0.91	0.74	1.77	1.71	1.55	1.30	2.17	2.10	1.91	1.60	1.19	
21	1.07	1.02	0.91	0.74	1.77	1.71	1.55	1.30	2.17	2.10	1.91	1.60	1.19	
22	1.07	1.02	0.91	0.74	1.77	1.71	1.55	1.30	2.17	2.10	1.91	1.60	1.19	
23	1.07	1.02	0.91	0.74	1.77	1.71	1.55	1.30	2.17	2.10	1.91	1.60	1.19	
24	1.07	1.02	0.91	0.74	1.77	1.71	1.55	1.30	2.17	2.10	1.91	1.60	1.19	
25	1.07	1.02	0.91	0.74	1.77	1.71	1.55	1.30	2.17	2.10	1.91	1.60	1.19	
26	1.17	1.12	0.99	0.80	1.93	1.86	1.69	1.42	2.37	2.29	2.07	1.75	1.29	
27	1.27	1.22	1.08	0.88	2.11	2.03	1.84	1.55	2.58	2.49	2.26	1.90	1.41	
28	1.39	1.33	1.18	0.96	2.30	2.22	2.01	1.68	2.81	2.71	2.46	2.07	1.53	
29	1.52	1.46	1.29	1.05	2.51	2.42	2.19	1.84	3.06	2.95	2.68	2.25	1.66	
30	1.66	1.59	1.41	1.14	2.73	2.64	2.39	2.00	3.33	3.21	2.91	2.44	1.81	
31	1.74	1.67	1.47	1.19	2.86	2.76	2.50	2.09	3.48	3.36	3.04	2.56	1.89	
32	1.84	1.76	1.55	1.26	3.01	2.90	2.62	2.20	3.66	3.53	3.20	2.68	1.98	
33	1.94	1.85	1.64	1.32	3.17	3.06	2.76	2.31	3.85	3.72	3.36	2.82	2.08	
34	2.05	1.96	1.73	1.40	3.35	3.23	2.92	2.44	4.05	3.91	3.54	2.97	2.19	
35	2.17	2.07	1.83	1.48	3.54	3.41	3.08	2.57	4.27	4.12	3.73	3.12	2.30	
36	2.26	2.16	1.91	1.54	3.68	3.55	3.20	2.67	4.44	4.29	3.87	3.24	2.39	
37	2.37	2.26	2.00	1.61	3.85	3.71	3.35	2.80	4.64	4.48	4.04	3.39	2.49	
38	2.49	2.38	2.10	1.69	4.04	3.90	3.51	2.93	4.85	4.68	4.23	3.54	2.61	
39	2.62	2.50	2.21	1.78	4.25	4.09	3.69	3.08	5.08	4.91	4.43	3.71	2.73	
40	2.75	2.63	2.32	1.88	4.46	4.30	3.88	3.24	5.33	5.14	4.65	3.89	2.86	
41	2.87	2.74	2.42	1.96	4.64	4.48	4.04	3.37	5.53	5.34	4.82	4.04	2.97	
42	3.00	2.87	2.54	2.05	4.86	4.68	4.22	3.53	5.77	5.57	5.03	4.21	3.09	
43	3.14	3.01	2.66	2.16	5.09	4.91	4.43	3.70	6.02	5.81	5.25	4.40	3.23	
44	3.30	3.16	2.80	2.27	5.34	5.15	4.65	3.88	6.29	6.07	5.49	4.60	3.37	
45	3.47	3.32	2.94	2.39	5.60	5.40	4.88	4.08	6.57	6.34	5.74	4.81	3.51	
46	3.59	3.43	3.05	2.48	5.79	5.58	5.04	4.22	6.76	6.53	5.90	4.95	3.61	
47	3.73	3.57	3.17	2.59	6.01	5.79	5.24	4.38	6.98	6.74	6.10	5.11	3.73	
48	3.88	3.72	3.31	2.70	6.24	6.02	5.44	4.55	7.21	6.96	6.30	5.28	3.84	
49	4.04	3.87	3.45	2.82	6.48	6.25	5.65	4.72	7.43	7.17	6.49	5.44	3.95	
50	4.20	4.03	3.59	2.93	6.71	6.47	5.85	4.89	7.64	7.37	6.67	5.59	4.05	
51	4.53	4.35	3.88	3.17	7.21	6.96	6.29	5.25	8.14	7.87	7.12	5.96	4.31	
52	4.88	4.68	4.18	3.41	7.72	7.45	6.73	5.62	8.65	8.35	7.55	6.32	4.56	
53	5.24	5.03	4.49	3.66	8.24	7.95	7.18	5.99	9.15	8.84	7.99	6.67	4.80	
54	5.62	5.40	4.82	3.92	8.77	8.47	7.65	6.37	9.64	9.32	8.42	7.02	5.04	
55	6.04	5.80	5.17	4.21	9.34	9.02	8.14	6.76	10.15	9.81	8.85	7.37	5.26	
56	6.50	6.25	5.57	4.52	9.95	9.61	8.66	7.18	10.67	10.31	9.30	7.72	5.49	
57	7.01	6.75	6.01	4.86	10.59	10.24	9.21	7.61	11.19	10.82	9.74	8.06	5.70	
58	7.55	7.27	6.47	5.22	11.23	10.86	9.76	8.04	11.67	11.28	10.14	8.36	5.88	
59	8.12	7.82	6.96	5.59	11.85	11.46	10.29	8.44	12.09	11.69	10.49	8.62	6.02	
60	9.42	9.10	8.07	6.41	12.78	12.37	11.05	8.96	12.78	12.37	11.05	8.96	6.14	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 4P With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.16	1.11	0.99	0.81	1.93	1.86	1.69	1.43	2.35	2.27	2.06	1.74	1.29	
19	1.16	1.11	0.99	0.81	1.93	1.86	1.69	1.43	2.35	2.27	2.06	1.74	1.29	
20	1.16	1.11	0.99	0.81	1.93	1.86	1.69	1.43	2.35	2.27	2.06	1.74	1.29	
21	1.16	1.11	0.99	0.81	1.93	1.86	1.69	1.43	2.35	2.27	2.06	1.74	1.29	
22	1.16	1.11	0.99	0.81	1.93	1.86	1.69	1.43	2.35	2.27	2.06	1.74	1.29	
23	1.16	1.11	0.99	0.81	1.93	1.86	1.69	1.43	2.35	2.27	2.06	1.74	1.29	
24	1.16	1.11	0.99	0.81	1.93	1.86	1.69	1.43	2.35	2.27	2.06	1.74	1.29	
25	1.16	1.11	0.99	0.81	1.93	1.86	1.69	1.43	2.35	2.27	2.06	1.74	1.29	
26	1.31	1.25	1.11	0.91	2.17	2.09	1.90	1.60	2.63	2.55	2.31	1.95	1.44	
27	1.48	1.42	1.26	1.02	2.43	2.35	2.13	1.79	2.95	2.85	2.58	2.17	1.61	
28	1.67	1.60	1.42	1.15	2.73	2.64	2.39	2.00	3.30	3.18	2.88	2.42	1.79	
29	1.88	1.80	1.59	1.29	3.06	2.95	2.67	2.24	3.68	3.55	3.21	2.70	1.99	
30	2.12	2.03	1.79	1.45	3.42	3.30	2.99	2.50	4.09	3.95	3.57	2.99	2.20	
31	2.22	2.12	1.87	1.51	3.57	3.44	3.11	2.60	4.26	4.12	3.72	3.11	2.29	
32	2.33	2.22	1.96	1.59	3.74	3.61	3.26	2.72	4.46	4.30	3.89	3.25	2.39	
33	2.45	2.34	2.07	1.67	3.93	3.79	3.42	2.85	4.67	4.51	4.07	3.40	2.50	
34	2.58	2.47	2.18	1.76	4.13	3.98	3.59	2.99	4.90	4.72	4.27	3.56	2.61	
35	2.72	2.60	2.30	1.85	4.34	4.19	3.77	3.14	5.14	4.95	4.47	3.73	2.73	
36	2.85	2.72	2.40	1.93	4.53	4.37	3.94	3.28	5.35	5.16	4.65	3.88	2.84	
37	2.99	2.86	2.53	2.03	4.75	4.58	4.12	3.43	5.59	5.39	4.86	4.05	2.96	
38	3.15	3.01	2.66	2.14	4.99	4.81	4.33	3.60	5.86	5.65	5.09	4.24	3.10	
39	3.32	3.18	2.81	2.26	5.25	5.06	4.56	3.79	6.14	5.92	5.34	4.45	3.24	
40	3.50	3.35	2.96	2.39	5.52	5.32	4.80	3.99	6.43	6.21	5.60	4.67	3.40	
41	3.63	3.47	3.07	2.48	5.72	5.51	4.97	4.13	6.65	6.41	5.79	4.82	3.51	
42	3.79	3.62	3.21	2.59	5.95	5.74	5.18	4.31	6.90	6.66	6.01	5.01	3.64	
43	3.96	3.79	3.36	2.72	6.21	5.99	5.41	4.50	7.17	6.92	6.25	5.21	3.79	
44	4.15	3.97	3.53	2.86	6.49	6.26	5.65	4.71	7.46	7.20	6.51	5.43	3.94	
45	4.34	4.16	3.70	3.01	6.78	6.54	5.91	4.93	7.76	7.49	6.77	5.65	4.10	
46	4.46	4.28	3.81	3.10	6.95	6.71	6.06	5.06	7.92	7.65	6.92	5.78	4.19	
47	4.61	4.42	3.94	3.21	7.16	6.91	6.25	5.22	8.12	7.84	7.09	5.93	4.29	
48	4.77	4.58	4.09	3.34	7.38	7.12	6.45	5.39	8.32	8.04	7.28	6.08	4.40	
49	4.94	4.75	4.24	3.47	7.60	7.34	6.65	5.56	8.52	8.23	7.45	6.23	4.50	
50	5.12	4.92	4.40	3.60	7.82	7.55	6.84	5.72	8.70	8.41	7.61	6.37	4.59	
51	5.42	5.21	4.66	3.82	8.23	7.95	7.20	6.01	9.10	8.79	7.96	6.65	4.79	
52	5.74	5.52	4.95	4.05	8.66	8.37	7.58	6.33	9.51	9.19	8.32	6.95	4.99	
53	6.08	5.85	5.25	4.29	9.09	8.79	7.96	6.64	9.90	9.57	8.67	7.23	5.18	
54	6.43	6.19	5.55	4.54	9.52	9.20	8.33	6.94	10.28	9.94	8.99	7.49	5.35	
55	6.81	6.56	5.88	4.80	9.95	9.62	8.71	7.24	10.63	10.28	9.30	7.74	5.51	
56	7.19	6.93	6.22	5.06	10.36	10.02	9.06	7.52	10.95	10.59	9.58	7.95	5.63	
57	7.60	7.33	6.57	5.34	10.76	10.40	9.40	7.78	11.23	10.86	9.81	8.12	5.73	
58	8.02	7.74	6.94	5.62	11.12	10.76	9.71	8.01	11.46	11.08	10.00	8.25	5.79	
59	8.48	8.19	7.33	5.91	11.45	11.07	9.98	8.20	11.62	11.24	10.13	8.32	5.80	
60	8.96	8.66	7.74	6.22	11.69	11.31	10.17	8.31	11.69	11.31	10.17	8.31	5.74	



**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 4P With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	0.89	0.85	0.75	0.60	1.40	1.35	1.21	1.00	1.73	1.67	1.50	1.26	0.92	
19	0.89	0.85	0.75	0.60	1.40	1.35	1.21	1.00	1.73	1.67	1.50	1.26	0.92	
20	0.89	0.85	0.75	0.60	1.40	1.35	1.21	1.00	1.73	1.67	1.50	1.26	0.92	
21	0.89	0.85	0.75	0.60	1.40	1.35	1.21	1.00	1.73	1.67	1.50	1.26	0.92	
22	0.89	0.85	0.75	0.60	1.40	1.35	1.21	1.00	1.73	1.67	1.50	1.26	0.92	
23	0.89	0.85	0.75	0.60	1.40	1.35	1.21	1.00	1.73	1.67	1.50	1.26	0.92	
24	0.89	0.85	0.75	0.60	1.40	1.35	1.21	1.00	1.73	1.67	1.50	1.26	0.92	
25	0.89	0.85	0.75	0.60	1.40	1.35	1.21	1.00	1.73	1.67	1.50	1.26	0.92	
26	1.01	0.97	0.85	0.69	1.60	1.54	1.38	1.15	1.97	1.90	1.72	1.44	1.05	
27	1.14	1.10	0.97	0.78	1.82	1.75	1.58	1.31	2.23	2.16	1.95	1.64	1.21	
28	1.30	1.24	1.10	0.89	2.06	1.99	1.79	1.50	2.53	2.45	2.22	1.86	1.38	
29	1.47	1.40	1.25	1.01	2.33	2.25	2.03	1.70	2.86	2.76	2.51	2.11	1.56	
30	1.66	1.59	1.41	1.15	2.63	2.54	2.30	1.92	3.22	3.11	2.82	2.38	1.77	
31	1.73	1.66	1.47	1.20	2.76	2.66	2.41	2.02	3.37	3.26	2.96	2.50	1.86	
32	1.82	1.74	1.55	1.27	2.90	2.80	2.53	2.13	3.55	3.43	3.11	2.63	1.96	
33	1.92	1.84	1.63	1.34	3.06	2.96	2.67	2.25	3.73	3.61	3.28	2.78	2.07	
34	2.02	1.94	1.73	1.41	3.23	3.12	2.82	2.37	3.94	3.81	3.46	2.93	2.18	
35	2.14	2.05	1.83	1.50	3.41	3.30	2.98	2.51	4.15	4.02	3.65	3.09	2.30	
36	2.24	2.15	1.91	1.57	3.57	3.45	3.13	2.63	4.34	4.20	3.82	3.23	2.41	
37	2.36	2.26	2.01	1.65	3.76	3.63	3.29	2.77	4.56	4.41	4.01	3.40	2.54	
38	2.49	2.39	2.13	1.74	3.96	3.83	3.47	2.92	4.79	4.64	4.21	3.57	2.66	
39	2.64	2.53	2.25	1.84	4.18	4.04	3.66	3.07	5.04	4.87	4.43	3.75	2.80	
40	2.80	2.68	2.38	1.95	4.42	4.27	3.86	3.24	5.30	5.12	4.65	3.93	2.93	
41	2.91	2.79	2.48	2.03	4.59	4.43	4.00	3.36	5.48	5.30	4.81	4.07	3.03	
42	3.06	2.93	2.60	2.12	4.79	4.62	4.17	3.50	5.69	5.51	4.99	4.22	3.14	
43	3.22	3.08	2.73	2.23	5.01	4.84	4.36	3.65	5.93	5.73	5.19	4.38	3.25	
44	3.40	3.25	2.88	2.34	5.25	5.07	4.57	3.82	6.17	5.97	5.40	4.55	3.37	
45	3.59	3.44	3.04	2.47	5.51	5.31	4.78	3.99	6.43	6.21	5.61	4.71	3.49	
46	3.72	3.56	3.14	2.54	5.67	5.46	4.91	4.09	6.57	6.34	5.72	4.80	3.54	
47	3.87	3.71	3.27	2.64	5.86	5.65	5.07	4.21	6.75	6.51	5.87	4.91	3.61	
48	4.05	3.88	3.41	2.75	6.08	5.86	5.25	4.35	6.94	6.69	6.02	5.03	3.69	
49	4.25	4.06	3.57	2.87	6.31	6.07	5.43	4.49	7.13	6.88	6.18	5.14	3.76	
50	4.45	4.25	3.74	3.00	6.54	6.29	5.62	4.64	7.32	7.06	6.33	5.26	3.83	
51	4.76	4.55	3.99	3.19	6.93	6.67	5.95	4.90	7.70	7.42	6.65	5.50	4.00	
52	5.10	4.88	4.27	3.41	7.36	7.08	6.31	5.18	8.10	7.80	6.98	5.76	4.17	
53	5.47	5.23	4.58	3.65	7.81	7.51	6.68	5.47	8.51	8.19	7.31	6.02	4.34	
54	5.86	5.60	4.90	3.90	8.27	7.95	7.07	5.77	8.92	8.58	7.65	6.28	4.51	
55	6.28	6.01	5.25	4.17	8.76	8.42	7.47	6.09	9.34	8.99	8.00	6.55	4.68	
56	6.74	6.45	5.63	4.46	9.27	8.91	7.89	6.41	9.77	9.39	8.34	6.81	4.84	
57	7.23	6.91	6.03	4.77	9.77	9.39	8.31	6.73	10.17	9.78	8.67	7.05	4.99	
58	7.74	7.41	6.46	5.10	10.26	9.86	8.71	7.04	10.54	10.14	8.96	7.26	5.11	
59	8.28	7.93	6.91	5.45	10.72	10.31	9.09	7.33	10.87	10.45	9.22	7.44	5.21	
60	8.84	8.48	7.39	5.83	11.12	10.70	9.42	7.57	11.12	10.70	9.42	7.57	5.28	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 4P With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Unisex														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days					Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.09	1.04	0.93	0.75	1.79	1.73	1.57	1.32	2.19	2.12	1.92	1.62	1.20	
19	1.09	1.04	0.93	0.75	1.79	1.73	1.57	1.32	2.19	2.12	1.92	1.62	1.20	
20	1.09	1.04	0.93	0.75	1.79	1.73	1.57	1.32	2.19	2.12	1.92	1.62	1.20	
21	1.09	1.04	0.93	0.75	1.79	1.73	1.57	1.32	2.19	2.12	1.92	1.62	1.20	
22	1.09	1.04	0.93	0.75	1.79	1.73	1.57	1.32	2.19	2.12	1.92	1.62	1.20	
23	1.09	1.04	0.93	0.75	1.79	1.73	1.57	1.32	2.19	2.12	1.92	1.62	1.20	
24	1.09	1.04	0.93	0.75	1.79	1.73	1.57	1.32	2.19	2.12	1.92	1.62	1.20	
25	1.09	1.04	0.93	0.75	1.79	1.73	1.57	1.32	2.19	2.12	1.92	1.62	1.20	
26	1.24	1.18	1.05	0.85	2.02	1.95	1.77	1.49	2.47	2.38	2.16	1.82	1.35	
27	1.40	1.34	1.18	0.96	2.28	2.20	1.99	1.67	2.77	2.68	2.43	2.04	1.51	
28	1.58	1.51	1.34	1.08	2.56	2.47	2.24	1.88	3.10	3.00	2.72	2.28	1.69	
29	1.78	1.70	1.51	1.22	2.88	2.78	2.51	2.10	3.47	3.35	3.04	2.55	1.88	
30	2.00	1.92	1.70	1.37	3.23	3.11	2.81	2.35	3.87	3.74	3.39	2.84	2.09	
31	2.09	2.00	1.77	1.43	3.37	3.25	2.94	2.45	4.04	3.90	3.53	2.96	2.18	
32	2.20	2.10	1.86	1.51	3.53	3.41	3.08	2.57	4.23	4.09	3.69	3.10	2.28	
33	2.32	2.22	1.96	1.58	3.71	3.58	3.23	2.70	4.44	4.28	3.87	3.24	2.39	
34	2.44	2.34	2.07	1.67	3.90	3.77	3.40	2.84	4.66	4.50	4.06	3.40	2.50	
35	2.58	2.47	2.18	1.76	4.11	3.96	3.58	2.98	4.89	4.72	4.27	3.57	2.62	
36	2.70	2.58	2.28	1.84	4.29	4.14	3.73	3.11	5.10	4.92	4.44	3.72	2.73	
37	2.84	2.71	2.40	1.94	4.50	4.34	3.92	3.27	5.33	5.15	4.65	3.89	2.85	
38	2.99	2.86	2.53	2.04	4.73	4.56	4.12	3.43	5.59	5.40	4.87	4.08	2.99	
39	3.15	3.02	2.67	2.16	4.98	4.80	4.33	3.61	5.86	5.66	5.11	4.27	3.13	
40	3.33	3.18	2.82	2.28	5.25	5.06	4.56	3.80	6.15	5.94	5.36	4.48	3.28	
41	3.45	3.30	2.93	2.37	5.43	5.24	4.73	3.94	6.35	6.13	5.54	4.63	3.39	
42	3.61	3.45	3.06	2.48	5.66	5.46	4.92	4.11	6.60	6.37	5.75	4.81	3.52	
43	3.78	3.61	3.20	2.60	5.91	5.70	5.15	4.29	6.86	6.62	5.99	5.00	3.65	
44	3.96	3.79	3.36	2.73	6.18	5.96	5.38	4.49	7.14	6.89	6.23	5.21	3.80	
45	4.16	3.98	3.54	2.87	6.46	6.23	5.63	4.70	7.43	7.17	6.48	5.42	3.95	
46	4.27	4.10	3.64	2.96	6.63	6.39	5.77	4.82	7.58	7.32	6.62	5.53	4.03	
47	4.43	4.24	3.77	3.07	6.83	6.59	5.95	4.97	7.78	7.51	6.79	5.68	4.12	
48	4.59	4.40	3.92	3.19	7.05	6.81	6.15	5.13	7.98	7.70	6.96	5.82	4.22	
49	4.77	4.57	4.07	3.32	7.28	7.02	6.34	5.29	8.17	7.89	7.13	5.96	4.31	
50	4.95	4.75	4.23	3.45	7.50	7.24	6.54	5.45	8.36	8.07	7.29	6.09	4.40	
51	5.25	5.04	4.50	3.66	7.91	7.63	6.89	5.74	8.75	8.45	7.63	6.37	4.59	
52	5.58	5.36	4.78	3.89	8.33	8.05	7.26	6.04	9.15	8.84	7.98	6.65	4.78	
53	5.93	5.70	5.08	4.13	8.77	8.47	7.64	6.35	9.55	9.23	8.33	6.93	4.97	
54	6.29	6.05	5.39	4.38	9.21	8.89	8.02	6.65	9.94	9.60	8.66	7.19	5.14	
55	6.68	6.42	5.72	4.64	9.65	9.32	8.40	6.95	10.31	9.96	8.97	7.44	5.30	
56	7.08	6.81	6.07	4.91	10.09	9.74	8.77	7.24	10.65	10.29	9.27	7.66	5.43	
57	7.51	7.22	6.43	5.20	10.51	10.15	9.13	7.52	10.96	10.59	9.52	7.85	5.54	
58	7.95	7.66	6.82	5.49	10.91	10.54	9.46	7.77	11.23	10.85	9.74	8.00	5.62	
59	8.43	8.12	7.22	5.80	11.27	10.88	9.76	7.98	11.43	11.05	9.91	8.10	5.65	
60	8.93	8.61	7.65	6.12	11.55	11.16	9.99	8.13	11.55	11.16	9.99	8.13	5.63	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 4P With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Male														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
60		90	180	365	60	90	180	365	60	90	180	365	730	
18	1.17	1.12	0.99	0.81	1.94	1.88	1.70	1.44	2.37	2.29	2.08	1.75	1.30	
19	1.17	1.12	0.99	0.81	1.94	1.88	1.70	1.44	2.37	2.29	2.08	1.75	1.30	
20	1.17	1.12	0.99	0.81	1.94	1.88	1.70	1.44	2.37	2.29	2.08	1.75	1.30	
21	1.17	1.12	0.99	0.81	1.94	1.88	1.70	1.44	2.37	2.29	2.08	1.75	1.30	
22	1.17	1.12	0.99	0.81	1.94	1.88	1.70	1.44	2.37	2.29	2.08	1.75	1.30	
23	1.17	1.12	0.99	0.81	1.94	1.88	1.70	1.44	2.37	2.29	2.08	1.75	1.30	
24	1.17	1.12	0.99	0.81	1.94	1.88	1.70	1.44	2.37	2.29	2.08	1.75	1.30	
25	1.17	1.12	0.99	0.81	1.94	1.88	1.70	1.44	2.37	2.29	2.08	1.75	1.30	
26	1.32	1.26	1.12	0.91	2.19	2.11	1.92	1.61	2.66	2.57	2.33	1.96	1.45	
27	1.49	1.43	1.27	1.03	2.46	2.38	2.15	1.81	2.98	2.88	2.61	2.19	1.62	
28	1.69	1.62	1.43	1.16	2.77	2.67	2.42	2.03	3.34	3.22	2.92	2.45	1.81	
29	1.91	1.82	1.61	1.31	3.11	3.00	2.71	2.27	3.73	3.60	3.26	2.73	2.01	
30	2.15	2.05	1.82	1.47	3.48	3.36	3.04	2.54	4.16	4.02	3.63	3.04	2.23	
31	2.24	2.15	1.90	1.53	3.63	3.51	3.17	2.64	4.33	4.18	3.78	3.16	2.32	
32	2.36	2.26	1.99	1.61	3.81	3.67	3.32	2.77	4.53	4.38	3.95	3.30	2.42	
33	2.48	2.38	2.10	1.69	4.00	3.86	3.48	2.90	4.75	4.59	4.14	3.46	2.53	
34	2.62	2.51	2.21	1.78	4.21	4.06	3.66	3.05	4.99	4.81	4.34	3.62	2.65	
35	2.77	2.65	2.33	1.88	4.43	4.27	3.85	3.20	5.24	5.05	4.56	3.80	2.77	
36	2.89	2.77	2.44	1.96	4.63	4.46	4.02	3.34	5.46	5.26	4.75	3.95	2.88	
37	3.04	2.91	2.57	2.06	4.86	4.68	4.22	3.50	5.71	5.51	4.97	4.13	3.01	
38	3.21	3.07	2.71	2.17	5.11	4.92	4.43	3.68	5.99	5.78	5.21	4.33	3.15	
39	3.38	3.24	2.86	2.30	5.38	5.18	4.67	3.88	6.28	6.06	5.47	4.55	3.30	
40	3.57	3.42	3.02	2.43	5.67	5.46	4.92	4.09	6.60	6.37	5.74	4.78	3.47	
41	3.70	3.54	3.13	2.52	5.87	5.66	5.10	4.24	6.82	6.58	5.94	4.94	3.58	
42	3.87	3.70	3.27	2.64	6.12	5.90	5.32	4.42	7.09	6.84	6.17	5.14	3.72	
43	4.05	3.87	3.43	2.77	6.40	6.17	5.57	4.63	7.38	7.13	6.43	5.36	3.87	
44	4.24	4.06	3.60	2.92	6.70	6.46	5.83	4.85	7.70	7.43	6.71	5.59	4.04	
45	4.45	4.26	3.79	3.07	7.01	6.77	6.11	5.09	8.02	7.74	6.99	5.83	4.21	
46	4.57	4.38	3.90	3.17	7.20	6.95	6.28	5.23	8.20	7.92	7.16	5.97	4.30	
47	4.73	4.54	4.04	3.29	7.43	7.18	6.49	5.40	8.43	8.14	7.36	6.14	4.42	
48	4.91	4.71	4.20	3.42	7.69	7.42	6.71	5.59	8.66	8.37	7.57	6.31	4.54	
49	5.09	4.89	4.37	3.56	7.94	7.67	6.94	5.78	8.90	8.60	7.77	6.48	4.65	
50	5.28	5.08	4.54	3.70	8.20	7.92	7.16	5.97	9.12	8.81	7.97	6.64	4.75	
51	5.60	5.39	4.82	3.92	8.65	8.36	7.56	6.29	9.56	9.24	8.36	6.96	4.97	
52	5.95	5.72	5.12	4.17	9.13	8.83	7.98	6.64	10.02	9.69	8.76	7.29	5.19	
53	6.31	6.08	5.44	4.42	9.62	9.30	8.41	6.98	10.47	10.13	9.15	7.61	5.41	
54	6.69	6.44	5.77	4.69	10.11	9.78	8.84	7.33	10.91	10.56	9.54	7.92	5.60	
55	7.09	6.84	6.12	4.96	10.62	10.27	9.27	7.67	11.34	10.97	9.91	8.21	5.79	
56	7.51	7.25	6.48	5.24	11.11	10.75	9.70	8.01	11.75	11.37	10.25	8.47	5.94	
57	7.96	7.68	6.87	5.54	11.61	11.24	10.12	8.33	12.13	11.74	10.58	8.71	6.08	
58	8.43	8.14	7.27	5.84	12.09	11.70	10.53	8.63	12.46	12.06	10.85	8.91	6.17	
59	8.93	8.63	7.70	6.16	12.54	12.14	10.91	8.91	12.74	12.34	11.08	9.05	6.23	
60	9.47	9.16	8.16	6.49	12.95	12.55	11.25	9.13	12.95	12.55	11.25	9.13	6.22	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 4P With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	0.90	0.86	0.76	0.60	1.42	1.37	1.23	1.01	1.74	1.68	1.52	1.27	0.93	
19	0.90	0.86	0.76	0.60	1.42	1.37	1.23	1.01	1.74	1.68	1.52	1.27	0.93	
20	0.90	0.86	0.76	0.60	1.42	1.37	1.23	1.01	1.74	1.68	1.52	1.27	0.93	
21	0.90	0.86	0.76	0.60	1.42	1.37	1.23	1.01	1.74	1.68	1.52	1.27	0.93	
22	0.90	0.86	0.76	0.60	1.42	1.37	1.23	1.01	1.74	1.68	1.52	1.27	0.93	
23	0.90	0.86	0.76	0.60	1.42	1.37	1.23	1.01	1.74	1.68	1.52	1.27	0.93	
24	0.90	0.86	0.76	0.60	1.42	1.37	1.23	1.01	1.74	1.68	1.52	1.27	0.93	
25	0.90	0.86	0.76	0.60	1.42	1.37	1.23	1.01	1.74	1.68	1.52	1.27	0.93	
26	1.02	0.98	0.86	0.69	1.62	1.56	1.40	1.16	1.99	1.92	1.74	1.45	1.07	
27	1.16	1.11	0.98	0.79	1.84	1.78	1.60	1.33	2.26	2.19	1.98	1.66	1.22	
28	1.31	1.26	1.11	0.90	2.10	2.02	1.82	1.52	2.57	2.48	2.25	1.89	1.40	
29	1.49	1.43	1.26	1.03	2.38	2.29	2.07	1.73	2.91	2.81	2.55	2.15	1.59	
30	1.68	1.61	1.43	1.16	2.69	2.60	2.34	1.96	3.28	3.18	2.88	2.43	1.80	
31	1.76	1.69	1.50	1.22	2.82	2.72	2.46	2.06	3.44	3.33	3.02	2.55	1.89	
32	1.85	1.77	1.58	1.29	2.97	2.87	2.59	2.17	3.62	3.50	3.18	2.69	2.00	
33	1.95	1.87	1.66	1.36	3.13	3.02	2.74	2.30	3.82	3.69	3.35	2.84	2.11	
34	2.06	1.98	1.76	1.44	3.31	3.20	2.89	2.43	4.03	3.90	3.54	3.00	2.23	
35	2.18	2.09	1.86	1.52	3.50	3.38	3.06	2.57	4.25	4.12	3.74	3.16	2.36	
36	2.28	2.19	1.95	1.60	3.67	3.54	3.21	2.70	4.45	4.31	3.91	3.31	2.47	
37	2.41	2.31	2.06	1.69	3.86	3.73	3.38	2.84	4.68	4.53	4.11	3.48	2.60	
38	2.55	2.44	2.17	1.78	4.08	3.94	3.56	3.00	4.92	4.76	4.33	3.67	2.73	
39	2.70	2.59	2.30	1.89	4.31	4.16	3.77	3.16	5.18	5.02	4.56	3.86	2.87	
40	2.86	2.75	2.44	2.00	4.56	4.40	3.98	3.34	5.46	5.28	4.79	4.05	3.02	
41	2.98	2.86	2.54	2.08	4.73	4.57	4.13	3.47	5.65	5.47	4.96	4.19	3.12	
42	3.13	3.00	2.66	2.18	4.95	4.78	4.32	3.62	5.88	5.69	5.16	4.36	3.24	
43	3.30	3.16	2.80	2.29	5.19	5.01	4.52	3.78	6.14	5.94	5.38	4.53	3.37	
44	3.49	3.34	2.96	2.41	5.45	5.26	4.74	3.96	6.41	6.19	5.61	4.72	3.49	
45	3.69	3.54	3.13	2.54	5.73	5.53	4.98	4.15	6.69	6.46	5.84	4.91	3.62	
46	3.82	3.66	3.23	2.62	5.91	5.70	5.12	4.26	6.85	6.62	5.97	5.01	3.69	
47	3.99	3.82	3.37	2.72	6.12	5.91	5.30	4.40	7.05	6.81	6.14	5.14	3.77	
48	4.18	4.01	3.53	2.84	6.37	6.14	5.51	4.56	7.27	7.02	6.32	5.28	3.86	
49	4.39	4.20	3.70	2.97	6.63	6.39	5.72	4.73	7.50	7.24	6.51	5.42	3.96	
50	4.61	4.42	3.88	3.11	6.90	6.65	5.94	4.90	7.73	7.46	6.70	5.56	4.05	
51	4.94	4.73	4.15	3.32	7.33	7.07	6.31	5.19	8.15	7.86	7.05	5.84	4.24	
52	5.30	5.08	4.45	3.56	7.81	7.52	6.71	5.51	8.60	8.29	7.42	6.14	4.44	
53	5.69	5.45	4.77	3.81	8.31	8.00	7.13	5.84	9.06	8.74	7.81	6.44	4.64	
54	6.10	5.85	5.12	4.08	8.83	8.50	7.57	6.19	9.53	9.19	8.20	6.75	4.84	
55	6.56	6.28	5.50	4.37	9.38	9.04	8.03	6.56	10.03	9.66	8.61	7.06	5.05	
56	7.05	6.75	5.90	4.68	9.97	9.60	8.52	6.94	10.53	10.15	9.02	7.38	5.25	
57	7.56	7.25	6.34	5.02	10.56	10.17	9.02	7.33	11.02	10.62	9.43	7.69	5.45	
58	8.11	7.78	6.80	5.38	11.15	10.75	9.51	7.71	11.48	11.06	9.81	7.97	5.62	
59	8.68	8.34	7.28	5.76	11.73	11.31	10.00	8.09	11.91	11.48	10.16	8.23	5.78	
60	9.29	8.94	7.81	6.17	12.28	11.84	10.46	8.45	12.28	11.84	10.46	8.45	5.91	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 4P With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.10	1.05	0.93	0.76	1.81	1.75	1.58	1.33	2.21	2.14	1.94	1.63	1.21	
19	1.10	1.05	0.93	0.76	1.81	1.75	1.58	1.33	2.21	2.14	1.94	1.63	1.21	
20	1.10	1.05	0.93	0.76	1.81	1.75	1.58	1.33	2.21	2.14	1.94	1.63	1.21	
21	1.10	1.05	0.93	0.76	1.81	1.75	1.58	1.33	2.21	2.14	1.94	1.63	1.21	
22	1.10	1.05	0.93	0.76	1.81	1.75	1.58	1.33	2.21	2.14	1.94	1.63	1.21	
23	1.10	1.05	0.93	0.76	1.81	1.75	1.58	1.33	2.21	2.14	1.94	1.63	1.21	
24	1.10	1.05	0.93	0.76	1.81	1.75	1.58	1.33	2.21	2.14	1.94	1.63	1.21	
25	1.10	1.05	0.93	0.76	1.81	1.75	1.58	1.33	2.21	2.14	1.94	1.63	1.21	
26	1.25	1.19	1.06	0.86	2.04	1.97	1.79	1.50	2.49	2.41	2.18	1.84	1.36	
27	1.41	1.35	1.20	0.97	2.31	2.23	2.02	1.69	2.80	2.71	2.45	2.06	1.52	
28	1.59	1.53	1.35	1.10	2.60	2.51	2.27	1.90	3.15	3.04	2.75	2.31	1.70	
29	1.80	1.72	1.53	1.24	2.92	2.82	2.55	2.13	3.52	3.41	3.08	2.59	1.91	
30	2.03	1.94	1.72	1.39	3.28	3.17	2.86	2.39	3.94	3.81	3.44	2.89	2.12	
31	2.12	2.03	1.80	1.45	3.43	3.31	2.99	2.50	4.11	3.97	3.59	3.01	2.21	
32	2.23	2.14	1.89	1.53	3.60	3.47	3.13	2.62	4.31	4.16	3.76	3.15	2.31	
33	2.35	2.25	1.99	1.61	3.78	3.65	3.29	2.75	4.52	4.36	3.95	3.30	2.43	
34	2.48	2.37	2.10	1.69	3.99	3.84	3.47	2.89	4.75	4.59	4.14	3.47	2.54	
35	2.62	2.51	2.22	1.79	4.20	4.05	3.65	3.05	4.99	4.82	4.35	3.64	2.67	
36	2.74	2.62	2.32	1.87	4.39	4.23	3.82	3.18	5.21	5.03	4.54	3.79	2.78	
37	2.88	2.76	2.44	1.97	4.61	4.44	4.01	3.34	5.45	5.26	4.75	3.97	2.91	
38	3.04	2.91	2.57	2.08	4.85	4.68	4.22	3.51	5.72	5.52	4.99	4.17	3.05	
39	3.21	3.07	2.72	2.19	5.11	4.93	4.44	3.70	6.01	5.80	5.24	4.38	3.20	
40	3.39	3.25	2.87	2.32	5.39	5.20	4.69	3.90	6.31	6.09	5.50	4.60	3.35	
41	3.52	3.37	2.99	2.41	5.59	5.39	4.86	4.05	6.53	6.30	5.69	4.75	3.47	
42	3.68	3.53	3.12	2.52	5.83	5.62	5.07	4.22	6.79	6.55	5.92	4.94	3.60	
43	3.86	3.70	3.28	2.65	6.10	5.88	5.31	4.42	7.07	6.83	6.17	5.15	3.75	
44	4.05	3.88	3.44	2.79	6.39	6.16	5.56	4.63	7.37	7.12	6.43	5.37	3.90	
45	4.26	4.08	3.62	2.94	6.69	6.46	5.83	4.85	7.69	7.42	6.71	5.60	4.06	
46	4.39	4.20	3.73	3.03	6.88	6.64	5.99	4.99	7.86	7.59	6.86	5.73	4.15	
47	4.55	4.36	3.88	3.15	7.11	6.86	6.19	5.15	8.08	7.81	7.05	5.89	4.26	
48	4.73	4.53	4.03	3.28	7.36	7.10	6.41	5.33	8.31	8.03	7.25	6.05	4.37	
49	4.92	4.72	4.20	3.41	7.61	7.35	6.63	5.52	8.55	8.26	7.46	6.22	4.48	
50	5.12	4.91	4.37	3.55	7.87	7.60	6.86	5.70	8.77	8.47	7.65	6.37	4.58	
51	5.44	5.22	4.65	3.77	8.32	8.04	7.25	6.02	9.21	8.90	8.03	6.68	4.79	
52	5.79	5.56	4.95	4.02	8.80	8.50	7.66	6.35	9.66	9.34	8.42	7.00	5.00	
53	6.16	5.92	5.27	4.27	9.29	8.98	8.09	6.70	10.12	9.78	8.82	7.32	5.21	
54	6.54	6.30	5.60	4.53	9.79	9.46	8.52	7.04	10.57	10.22	9.20	7.62	5.41	
55	6.96	6.70	5.96	4.81	10.31	9.96	8.96	7.39	11.01	10.65	9.58	7.92	5.60	
56	7.40	7.12	6.34	5.10	10.83	10.46	9.40	7.74	11.44	11.06	9.95	8.20	5.77	
57	7.86	7.58	6.74	5.41	11.35	10.97	9.85	8.08	11.85	11.46	10.29	8.45	5.92	
58	8.35	8.05	7.15	5.73	11.85	11.46	10.28	8.40	12.21	11.81	10.59	8.67	6.04	
59	8.87	8.56	7.60	6.06	12.34	11.93	10.68	8.70	12.53	12.12	10.85	8.84	6.11	
60	9.42	9.10	8.07	6.41	12.78	12.37	11.05	8.96	12.78	12.37	11.05	8.96	6.14	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 3A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days					Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.19	1.14	1.01	0.83	1.99	1.93	1.75	1.48	2.44	2.36	2.14	1.81	1.35	
19	1.19	1.14	1.01	0.83	1.99	1.93	1.75	1.48	2.44	2.36	2.14	1.81	1.35	
20	1.19	1.14	1.01	0.83	1.99	1.93	1.75	1.48	2.44	2.36	2.14	1.81	1.35	
21	1.19	1.14	1.01	0.83	1.99	1.93	1.75	1.48	2.44	2.36	2.14	1.81	1.35	
22	1.19	1.14	1.01	0.83	1.99	1.93	1.75	1.48	2.44	2.36	2.14	1.81	1.35	
23	1.19	1.14	1.01	0.83	1.99	1.93	1.75	1.48	2.44	2.36	2.14	1.81	1.35	
24	1.19	1.14	1.01	0.83	1.99	1.93	1.75	1.48	2.44	2.36	2.14	1.81	1.35	
25	1.19	1.14	1.01	0.83	1.99	1.93	1.75	1.48	2.44	2.36	2.14	1.81	1.35	
26	1.30	1.24	1.10	0.90	2.17	2.09	1.90	1.60	2.65	2.56	2.32	1.96	1.46	
27	1.42	1.36	1.20	0.98	2.36	2.28	2.06	1.74	2.88	2.78	2.52	2.12	1.58	
28	1.55	1.48	1.31	1.07	2.57	2.48	2.24	1.89	3.13	3.02	2.74	2.30	1.71	
29	1.69	1.62	1.43	1.16	2.79	2.70	2.44	2.05	3.39	3.28	2.97	2.49	1.85	
30	1.85	1.77	1.56	1.27	3.04	2.93	2.65	2.22	3.68	3.56	3.22	2.70	2.00	
31	1.94	1.85	1.64	1.32	3.18	3.07	2.77	2.32	3.85	3.71	3.36	2.81	2.08	
32	2.04	1.95	1.72	1.39	3.34	3.22	2.91	2.43	4.03	3.89	3.52	2.95	2.17	
33	2.16	2.06	1.82	1.46	3.51	3.39	3.06	2.56	4.23	4.09	3.69	3.09	2.28	
34	2.28	2.18	1.92	1.54	3.70	3.57	3.22	2.69	4.45	4.29	3.88	3.24	2.39	
35	2.41	2.30	2.03	1.63	3.90	3.76	3.39	2.83	4.68	4.51	4.07	3.40	2.50	
36	2.51	2.40	2.11	1.70	4.06	3.91	3.52	2.94	4.86	4.69	4.23	3.53	2.59	
37	2.63	2.51	2.21	1.77	4.24	4.09	3.68	3.06	5.07	4.89	4.41	3.67	2.70	
38	2.76	2.63	2.32	1.86	4.44	4.28	3.86	3.21	5.29	5.11	4.60	3.84	2.81	
39	2.90	2.77	2.44	1.96	4.66	4.49	4.04	3.37	5.54	5.34	4.81	4.01	2.94	
40	3.05	2.91	2.56	2.06	4.89	4.71	4.24	3.53	5.79	5.59	5.04	4.20	3.07	
41	3.17	3.03	2.67	2.15	5.08	4.90	4.41	3.67	6.01	5.79	5.22	4.36	3.18	
42	3.31	3.16	2.79	2.25	5.31	5.11	4.61	3.84	6.25	6.03	5.44	4.54	3.32	
43	3.47	3.31	2.93	2.37	5.55	5.35	4.83	4.03	6.52	6.29	5.68	4.74	3.46	
44	3.63	3.47	3.07	2.49	5.81	5.60	5.06	4.22	6.80	6.56	5.93	4.95	3.61	
45	3.80	3.64	3.23	2.62	6.09	5.87	5.30	4.43	7.09	6.84	6.18	5.17	3.77	
46	3.92	3.75	3.34	2.72	6.28	6.05	5.47	4.58	7.28	7.03	6.36	5.32	3.88	
47	4.07	3.89	3.47	2.83	6.50	6.27	5.67	4.75	7.50	7.24	6.56	5.49	4.00	
48	4.22	4.04	3.61	2.95	6.73	6.49	5.88	4.93	7.73	7.46	6.76	5.67	4.12	
49	4.38	4.20	3.75	3.07	6.95	6.71	6.08	5.10	7.94	7.67	6.95	5.83	4.24	
50	4.53	4.35	3.89	3.19	7.17	6.92	6.27	5.26	8.13	7.85	7.11	5.97	4.33	
51	4.87	4.67	4.19	3.44	7.67	7.40	6.71	5.63	8.63	8.34	7.56	6.34	4.60	
52	5.22	5.01	4.49	3.69	8.17	7.89	7.16	6.00	9.12	8.81	7.99	6.71	4.85	
53	5.57	5.36	4.81	3.95	8.67	8.37	7.59	6.37	9.60	9.27	8.41	7.05	5.09	
54	5.95	5.72	5.14	4.22	9.17	8.86	8.04	6.73	10.05	9.71	8.81	7.38	5.31	
55	6.35	6.11	5.49	4.51	9.68	9.35	8.48	7.10	10.49	10.14	9.19	7.69	5.52	
56	6.79	6.54	5.88	4.82	10.21	9.87	8.95	7.47	10.93	10.56	9.57	7.99	5.71	
57	7.27	7.01	6.29	5.15	10.75	10.39	9.41	7.84	11.33	10.96	9.92	8.26	5.88	
58	7.78	7.50	6.73	5.49	11.26	10.88	9.85	8.17	11.67	11.29	10.21	8.47	6.00	
59	8.31	8.02	7.19	5.84	11.71	11.32	10.23	8.46	11.93	11.54	10.43	8.62	6.06	
60	9.43	9.11	8.15	6.54	12.30	11.91	10.71	8.75	12.30	11.91	10.71	8.75	6.05	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 3A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	0.91	0.87	0.77	0.61	1.44	1.39	1.25	1.03	1.78	1.72	1.56	1.30	0.95	
19	0.91	0.87	0.77	0.61	1.44	1.39	1.25	1.03	1.78	1.72	1.56	1.30	0.95	
20	0.91	0.87	0.77	0.61	1.44	1.39	1.25	1.03	1.78	1.72	1.56	1.30	0.95	
21	0.91	0.87	0.77	0.61	1.44	1.39	1.25	1.03	1.78	1.72	1.56	1.30	0.95	
22	0.91	0.87	0.77	0.61	1.44	1.39	1.25	1.03	1.78	1.72	1.56	1.30	0.95	
23	0.91	0.87	0.77	0.61	1.44	1.39	1.25	1.03	1.78	1.72	1.56	1.30	0.95	
24	0.91	0.87	0.77	0.61	1.44	1.39	1.25	1.03	1.78	1.72	1.56	1.30	0.95	
25	0.91	0.87	0.77	0.61	1.44	1.39	1.25	1.03	1.78	1.72	1.56	1.30	0.95	
26	0.99	0.95	0.84	0.67	1.58	1.53	1.37	1.14	1.96	1.89	1.71	1.44	1.05	
27	1.08	1.04	0.92	0.74	1.74	1.68	1.51	1.26	2.15	2.08	1.88	1.58	1.17	
28	1.19	1.13	1.01	0.81	1.91	1.84	1.66	1.39	2.37	2.29	2.07	1.74	1.29	
29	1.30	1.24	1.10	0.89	2.09	2.02	1.82	1.53	2.60	2.51	2.28	1.92	1.42	
30	1.42	1.36	1.21	0.98	2.29	2.21	2.00	1.68	2.84	2.75	2.50	2.11	1.57	
31	1.48	1.42	1.27	1.03	2.41	2.33	2.11	1.77	2.99	2.89	2.63	2.22	1.66	
32	1.56	1.50	1.33	1.09	2.54	2.46	2.22	1.87	3.16	3.05	2.78	2.35	1.75	
33	1.65	1.58	1.41	1.15	2.69	2.60	2.35	1.98	3.34	3.23	2.94	2.49	1.86	
34	1.74	1.67	1.49	1.22	2.85	2.75	2.49	2.10	3.53	3.42	3.11	2.64	1.97	
35	1.84	1.77	1.58	1.30	3.02	2.91	2.64	2.23	3.73	3.61	3.29	2.80	2.09	
36	1.92	1.84	1.64	1.36	3.15	3.04	2.76	2.33	3.90	3.77	3.44	2.92	2.19	
37	2.01	1.93	1.72	1.42	3.30	3.19	2.90	2.45	4.08	3.95	3.60	3.06	2.30	
38	2.12	2.03	1.81	1.50	3.47	3.35	3.04	2.57	4.28	4.15	3.78	3.22	2.42	
39	2.23	2.14	1.91	1.58	3.65	3.53	3.20	2.71	4.49	4.35	3.96	3.37	2.53	
40	2.35	2.26	2.01	1.66	3.84	3.71	3.37	2.85	4.71	4.56	4.16	3.54	2.66	
41	2.46	2.36	2.10	1.73	4.00	3.87	3.51	2.96	4.90	4.74	4.32	3.67	2.76	
42	2.58	2.47	2.20	1.81	4.19	4.04	3.67	3.10	5.10	4.94	4.50	3.82	2.87	
43	2.72	2.60	2.32	1.90	4.39	4.24	3.84	3.24	5.32	5.15	4.69	3.98	2.98	
44	2.87	2.75	2.44	2.00	4.61	4.45	4.02	3.39	5.55	5.37	4.88	4.14	3.09	
45	3.03	2.90	2.57	2.11	4.84	4.67	4.22	3.54	5.79	5.59	5.08	4.29	3.20	
46	3.15	3.02	2.67	2.18	5.00	4.82	4.35	3.65	5.94	5.74	5.20	4.39	3.27	
47	3.30	3.16	2.79	2.27	5.19	5.01	4.51	3.77	6.13	5.92	5.35	4.51	3.35	
48	3.46	3.31	2.92	2.37	5.40	5.21	4.68	3.91	6.32	6.10	5.51	4.63	3.43	
49	3.63	3.47	3.06	2.47	5.62	5.41	4.86	4.04	6.51	6.28	5.67	4.75	3.50	
50	3.81	3.64	3.20	2.58	5.84	5.62	5.04	4.18	6.69	6.45	5.81	4.86	3.57	
51	4.15	3.96	3.48	2.80	6.29	6.06	5.42	4.49	7.14	6.89	6.19	5.16	3.78	
52	4.50	4.30	3.77	3.02	6.77	6.51	5.82	4.80	7.60	7.32	6.57	5.46	3.98	
53	4.88	4.66	4.08	3.27	7.26	6.98	6.23	5.13	8.06	7.77	6.96	5.76	4.18	
54	5.29	5.05	4.42	3.53	7.78	7.48	6.66	5.47	8.54	8.22	7.35	6.07	4.39	
55	5.75	5.49	4.80	3.82	8.34	8.02	7.13	5.83	9.03	8.69	7.75	6.38	4.59	
56	6.27	5.99	5.23	4.15	8.97	8.61	7.65	6.24	9.57	9.21	8.19	6.72	4.80	
57	6.84	6.53	5.70	4.51	9.62	9.24	8.18	6.66	10.11	9.72	8.63	7.04	5.01	
58	7.44	7.11	6.20	4.90	10.26	9.86	8.71	7.07	10.61	10.20	9.03	7.34	5.19	
59	8.08	7.73	6.73	5.31	10.88	10.45	9.22	7.45	11.06	10.63	9.39	7.60	5.34	
60	9.31	8.92	7.78	6.13	11.71	11.26	9.91	7.97	11.71	11.26	9.91	7.97	5.56	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 3A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Unisex														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days					Waiting Period in Days				Waiting Period in Days				
	60	90	180	365		60	90	180	365	60	90	180	365	730
18	1.12	1.07	0.95	0.78		1.85	1.79	1.62	1.37	2.28	2.20	2.00	1.68	1.25
19	1.12	1.07	0.95	0.78		1.85	1.79	1.62	1.37	2.28	2.20	2.00	1.68	1.25
20	1.12	1.07	0.95	0.78		1.85	1.79	1.62	1.37	2.28	2.20	2.00	1.68	1.25
21	1.12	1.07	0.95	0.78		1.85	1.79	1.62	1.37	2.28	2.20	2.00	1.68	1.25
22	1.12	1.07	0.95	0.78		1.85	1.79	1.62	1.37	2.28	2.20	2.00	1.68	1.25
23	1.12	1.07	0.95	0.78		1.85	1.79	1.62	1.37	2.28	2.20	2.00	1.68	1.25
24	1.12	1.07	0.95	0.78		1.85	1.79	1.62	1.37	2.28	2.20	2.00	1.68	1.25
25	1.12	1.07	0.95	0.78		1.85	1.79	1.62	1.37	2.28	2.20	2.00	1.68	1.25
26	1.22	1.17	1.04	0.84		2.02	1.95	1.77	1.49	2.48	2.39	2.17	1.83	1.36
27	1.34	1.28	1.13	0.92		2.20	2.13	1.93	1.62	2.70	2.61	2.36	1.99	1.47
28	1.46	1.40	1.24	1.00		2.40	2.32	2.10	1.76	2.94	2.84	2.57	2.16	1.60
29	1.60	1.53	1.35	1.10		2.62	2.53	2.29	1.92	3.19	3.09	2.80	2.35	1.74
30	1.74	1.67	1.47	1.20		2.85	2.75	2.49	2.09	3.47	3.35	3.04	2.55	1.89
31	1.83	1.75	1.54	1.25		2.99	2.88	2.61	2.18	3.63	3.51	3.18	2.67	1.97
32	1.92	1.84	1.63	1.32		3.14	3.03	2.74	2.29	3.81	3.68	3.33	2.80	2.07
33	2.03	1.94	1.71	1.39		3.31	3.19	2.88	2.41	4.01	3.87	3.50	2.94	2.17
34	2.14	2.05	1.81	1.46		3.49	3.36	3.04	2.54	4.22	4.07	3.69	3.09	2.28
35	2.27	2.17	1.91	1.55		3.68	3.55	3.20	2.68	4.44	4.29	3.88	3.25	2.40
36	2.36	2.26	1.99	1.61		3.83	3.69	3.33	2.79	4.62	4.46	4.03	3.38	2.49
37	2.48	2.37	2.09	1.69		4.01	3.86	3.49	2.91	4.82	4.65	4.21	3.52	2.60
38	2.60	2.48	2.19	1.77		4.20	4.05	3.65	3.05	5.04	4.87	4.40	3.68	2.71
39	2.73	2.61	2.31	1.86		4.41	4.25	3.83	3.20	5.28	5.09	4.60	3.85	2.84
40	2.87	2.75	2.43	1.96		4.63	4.46	4.03	3.36	5.52	5.33	4.82	4.03	2.97
41	2.99	2.86	2.53	2.04		4.81	4.64	4.19	3.50	5.73	5.53	5.00	4.19	3.08
42	3.13	2.99	2.64	2.14		5.03	4.85	4.37	3.65	5.97	5.76	5.21	4.36	3.20
43	3.28	3.14	2.78	2.25		5.26	5.07	4.58	3.83	6.22	6.00	5.43	4.55	3.34
44	3.44	3.29	2.92	2.37		5.51	5.31	4.80	4.01	6.49	6.26	5.66	4.75	3.48
45	3.61	3.45	3.06	2.49		5.77	5.57	5.03	4.21	6.76	6.53	5.91	4.95	3.63
46	3.73	3.57	3.17	2.58		5.96	5.74	5.19	4.35	6.95	6.71	6.07	5.09	3.73
47	3.88	3.71	3.30	2.69		6.17	5.95	5.38	4.51	7.16	6.91	6.26	5.25	3.84
48	4.03	3.86	3.44	2.81		6.40	6.17	5.58	4.67	7.38	7.12	6.45	5.41	3.95
49	4.19	4.01	3.58	2.92		6.62	6.39	5.78	4.84	7.58	7.32	6.63	5.56	4.05
50	4.35	4.17	3.72	3.04		6.83	6.59	5.96	4.99	7.77	7.50	6.79	5.69	4.14
51	4.69	4.49	4.01	3.28		7.32	7.07	6.39	5.35	8.26	7.98	7.22	6.05	4.39
52	5.04	4.83	4.31	3.53		7.82	7.54	6.82	5.70	8.74	8.44	7.64	6.40	4.63
53	5.40	5.18	4.63	3.78		8.31	8.02	7.25	6.06	9.21	8.90	8.05	6.73	4.86
54	5.78	5.55	4.96	4.05		8.82	8.51	7.69	6.42	9.67	9.34	8.44	7.05	5.08
55	6.20	5.95	5.31	4.33		9.35	9.02	8.14	6.78	10.13	9.78	8.83	7.36	5.29
56	6.66	6.40	5.71	4.65		9.90	9.56	8.62	7.16	10.59	10.22	9.23	7.67	5.48
57	7.16	6.89	6.14	4.99		10.47	10.10	9.10	7.54	11.03	10.65	9.60	7.96	5.66
58	7.69	7.40	6.60	5.34		11.01	10.63	9.56	7.90	11.41	11.02	9.91	8.19	5.80
59	8.25	7.95	7.08	5.71		11.50	11.10	9.98	8.21	11.71	11.31	10.17	8.36	5.88
60	9.40	9.07	8.06	6.44		12.15	11.74	10.51	8.56	12.15	11.74	10.51	8.56	5.92



**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 3A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Male														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days					Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.19	1.14	1.02	0.83	2.00	1.93	1.76	1.48	2.45	2.37	2.15	1.82	1.35	
19	1.19	1.14	1.02	0.83	2.00	1.93	1.76	1.48	2.45	2.37	2.15	1.82	1.35	
20	1.19	1.14	1.02	0.83	2.00	1.93	1.76	1.48	2.45	2.37	2.15	1.82	1.35	
21	1.19	1.14	1.02	0.83	2.00	1.93	1.76	1.48	2.45	2.37	2.15	1.82	1.35	
22	1.19	1.14	1.02	0.83	2.00	1.93	1.76	1.48	2.45	2.37	2.15	1.82	1.35	
23	1.19	1.14	1.02	0.83	2.00	1.93	1.76	1.48	2.45	2.37	2.15	1.82	1.35	
24	1.19	1.14	1.02	0.83	2.00	1.93	1.76	1.48	2.45	2.37	2.15	1.82	1.35	
25	1.19	1.14	1.02	0.83	2.00	1.93	1.76	1.48	2.45	2.37	2.15	1.82	1.35	
26	1.30	1.25	1.11	0.90	2.18	2.10	1.91	1.61	2.66	2.57	2.34	1.97	1.46	
27	1.42	1.36	1.21	0.98	2.37	2.29	2.08	1.75	2.89	2.80	2.54	2.13	1.58	
28	1.56	1.49	1.32	1.07	2.58	2.49	2.26	1.90	3.15	3.04	2.75	2.32	1.72	
29	1.70	1.63	1.44	1.17	2.81	2.72	2.46	2.06	3.42	3.30	2.99	2.51	1.86	
30	1.86	1.78	1.57	1.27	3.07	2.96	2.67	2.24	3.71	3.58	3.24	2.72	2.01	
31	1.95	1.86	1.65	1.33	3.21	3.09	2.79	2.34	3.88	3.74	3.39	2.84	2.09	
32	2.05	1.96	1.73	1.40	3.37	3.25	2.93	2.45	4.07	3.93	3.55	2.97	2.19	
33	2.17	2.07	1.83	1.47	3.55	3.42	3.09	2.58	4.27	4.12	3.73	3.12	2.29	
34	2.29	2.19	1.93	1.55	3.74	3.60	3.25	2.71	4.50	4.34	3.92	3.27	2.41	
35	2.42	2.31	2.04	1.64	3.94	3.80	3.43	2.86	4.73	4.56	4.12	3.44	2.52	
36	2.53	2.41	2.12	1.70	4.10	3.95	3.56	2.97	4.91	4.74	4.27	3.57	2.61	
37	2.65	2.53	2.22	1.78	4.29	4.13	3.72	3.10	5.13	4.94	4.46	3.72	2.72	
38	2.78	2.65	2.33	1.87	4.50	4.33	3.90	3.25	5.36	5.17	4.66	3.88	2.84	
39	2.92	2.79	2.45	1.97	4.72	4.55	4.10	3.41	5.61	5.41	4.88	4.06	2.97	
40	3.07	2.93	2.58	2.08	4.96	4.78	4.30	3.58	5.88	5.67	5.11	4.26	3.11	
41	3.20	3.05	2.69	2.16	5.16	4.97	4.48	3.73	6.10	5.88	5.30	4.42	3.23	
42	3.34	3.19	2.82	2.27	5.39	5.20	4.68	3.90	6.36	6.13	5.53	4.61	3.36	
43	3.50	3.34	2.95	2.39	5.65	5.44	4.91	4.09	6.64	6.40	5.78	4.82	3.51	
44	3.67	3.51	3.10	2.51	5.92	5.71	5.15	4.30	6.93	6.69	6.04	5.04	3.67	
45	3.84	3.68	3.26	2.65	6.21	5.99	5.41	4.51	7.24	6.99	6.31	5.28	3.84	
46	3.97	3.80	3.37	2.75	6.41	6.19	5.59	4.67	7.45	7.19	6.50	5.44	3.95	
47	4.12	3.94	3.51	2.86	6.65	6.42	5.80	4.86	7.69	7.42	6.72	5.62	4.08	
48	4.28	4.10	3.65	2.99	6.90	6.66	6.03	5.05	7.94	7.67	6.94	5.81	4.22	
49	4.44	4.26	3.80	3.11	7.15	6.91	6.25	5.24	8.18	7.90	7.15	5.99	4.34	
50	4.61	4.42	3.95	3.24	7.40	7.14	6.47	5.42	8.40	8.11	7.35	6.16	4.45	
51	4.95	4.76	4.26	3.49	7.93	7.66	6.94	5.81	8.94	8.64	7.83	6.56	4.73	
52	5.32	5.11	4.57	3.75	8.48	8.19	7.42	6.21	9.49	9.17	8.31	6.96	5.01	
53	5.69	5.47	4.90	4.02	9.03	8.72	7.91	6.61	10.01	9.68	8.77	7.34	5.27	
54	6.08	5.85	5.25	4.30	9.59	9.27	8.40	7.02	10.53	10.19	9.23	7.71	5.52	
55	6.51	6.26	5.62	4.60	10.18	9.84	8.91	7.43	11.05	10.69	9.68	8.08	5.76	
56	6.98	6.72	6.03	4.92	10.80	10.44	9.45	7.86	11.58	11.20	10.13	8.43	5.99	
57	7.49	7.22	6.47	5.27	11.45	11.08	10.01	8.30	12.10	11.70	10.58	8.78	6.20	
58	8.03	7.75	6.94	5.63	12.09	11.70	10.56	8.73	12.56	12.16	10.97	9.08	6.37	
59	8.61	8.31	7.44	6.01	12.71	12.30	11.09	9.13	12.97	12.55	11.31	9.32	6.49	
60	9.97	9.64	8.59	6.83	13.63	13.21	11.84	9.61	13.63	13.21	11.84	9.61	6.55	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 3A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	0.91	0.87	0.77	0.61	1.45	1.40	1.26	1.04	1.80	1.73	1.57	1.31	0.96	
19	0.91	0.87	0.77	0.61	1.45	1.40	1.26	1.04	1.80	1.73	1.57	1.31	0.96	
20	0.91	0.87	0.77	0.61	1.45	1.40	1.26	1.04	1.80	1.73	1.57	1.31	0.96	
21	0.91	0.87	0.77	0.61	1.45	1.40	1.26	1.04	1.80	1.73	1.57	1.31	0.96	
22	0.91	0.87	0.77	0.61	1.45	1.40	1.26	1.04	1.80	1.73	1.57	1.31	0.96	
23	0.91	0.87	0.77	0.61	1.45	1.40	1.26	1.04	1.80	1.73	1.57	1.31	0.96	
24	0.91	0.87	0.77	0.61	1.45	1.40	1.26	1.04	1.80	1.73	1.57	1.31	0.96	
25	0.91	0.87	0.77	0.61	1.45	1.40	1.26	1.04	1.80	1.73	1.57	1.31	0.96	
26	1.00	0.95	0.84	0.68	1.59	1.54	1.38	1.15	1.97	1.91	1.72	1.45	1.06	
27	1.09	1.04	0.92	0.74	1.75	1.69	1.52	1.27	2.17	2.10	1.90	1.60	1.18	
28	1.19	1.14	1.01	0.82	1.92	1.85	1.67	1.40	2.39	2.31	2.09	1.76	1.30	
29	1.30	1.25	1.11	0.90	2.11	2.04	1.84	1.54	2.62	2.53	2.30	1.94	1.44	
30	1.43	1.37	1.21	0.99	2.32	2.24	2.02	1.70	2.87	2.78	2.52	2.13	1.58	
31	1.49	1.43	1.27	1.04	2.43	2.35	2.13	1.79	3.02	2.92	2.66	2.25	1.67	
32	1.57	1.51	1.34	1.10	2.57	2.48	2.25	1.89	3.19	3.09	2.81	2.38	1.77	
33	1.66	1.59	1.42	1.16	2.72	2.63	2.38	2.00	3.38	3.27	2.97	2.52	1.88	
34	1.75	1.68	1.50	1.23	2.88	2.78	2.52	2.13	3.57	3.46	3.15	2.67	2.00	
35	1.86	1.78	1.59	1.31	3.05	2.95	2.68	2.26	3.78	3.66	3.34	2.84	2.12	
36	1.94	1.86	1.66	1.37	3.19	3.08	2.80	2.36	3.95	3.83	3.49	2.96	2.22	
37	2.03	1.95	1.74	1.43	3.34	3.23	2.94	2.48	4.14	4.01	3.66	3.11	2.33	
38	2.13	2.05	1.83	1.51	3.52	3.40	3.09	2.61	4.35	4.21	3.84	3.27	2.45	
39	2.25	2.16	1.93	1.59	3.71	3.58	3.25	2.75	4.57	4.42	4.03	3.43	2.58	
40	2.38	2.28	2.03	1.68	3.91	3.78	3.43	2.90	4.80	4.65	4.23	3.60	2.70	
41	2.48	2.38	2.12	1.75	4.07	3.93	3.57	3.02	4.99	4.83	4.40	3.74	2.81	
42	2.61	2.50	2.23	1.83	4.26	4.12	3.74	3.15	5.21	5.04	4.59	3.90	2.92	
43	2.75	2.63	2.34	1.93	4.48	4.33	3.92	3.30	5.44	5.27	4.79	4.07	3.04	
44	2.90	2.78	2.47	2.03	4.71	4.55	4.11	3.46	5.69	5.50	5.00	4.24	3.17	
45	3.07	2.94	2.61	2.13	4.95	4.78	4.32	3.63	5.94	5.74	5.21	4.41	3.29	
46	3.20	3.06	2.71	2.21	5.12	4.94	4.46	3.74	6.11	5.90	5.35	4.52	3.36	
47	3.35	3.20	2.83	2.30	5.33	5.15	4.64	3.88	6.31	6.10	5.52	4.65	3.45	
48	3.52	3.37	2.97	2.41	5.57	5.37	4.83	4.03	6.53	6.31	5.70	4.79	3.54	
49	3.70	3.53	3.12	2.52	5.80	5.59	5.03	4.18	6.75	6.51	5.88	4.93	3.63	
50	3.88	3.71	3.27	2.63	6.05	5.83	5.23	4.34	6.96	6.72	6.05	5.06	3.71	
51	4.23	4.04	3.55	2.86	6.54	6.30	5.64	4.67	7.45	7.19	6.47	5.39	3.95	
52	4.60	4.40	3.86	3.09	7.05	6.79	6.08	5.02	7.96	7.67	6.89	5.73	4.18	
53	4.99	4.77	4.18	3.35	7.59	7.31	6.53	5.38	8.47	8.17	7.32	6.07	4.41	
54	5.42	5.18	4.54	3.62	8.17	7.86	7.01	5.76	9.01	8.68	7.76	6.42	4.64	
55	5.90	5.64	4.93	3.93	8.80	8.47	7.54	6.18	9.57	9.22	8.24	6.79	4.89	
56	6.44	6.16	5.38	4.28	9.51	9.15	8.13	6.65	10.20	9.82	8.75	7.19	5.14	
57	7.04	6.74	5.88	4.66	10.26	9.87	8.76	7.14	10.84	10.43	9.28	7.59	5.40	
58	7.68	7.35	6.41	5.07	11.03	10.61	9.40	7.64	11.45	11.02	9.78	7.97	5.65	
59	8.36	8.01	6.98	5.52	11.79	11.35	10.04	8.14	12.02	11.57	10.25	8.32	5.86	
60	9.78	9.41	8.22	6.49	12.92	12.46	11.01	8.89	12.92	12.46	11.01	8.89	6.22	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,															
Occupation Class 3A With Guaranteed Renewable Premiums															
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday															
Unisex															
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years					Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	60	90	180	365	60	90	180	365	60	90	180	365	730		
18	1.12	1.08	0.95	0.78	1.86	1.80	1.63	1.37	2.29	2.21	2.01	1.69	1.25		
19	1.12	1.08	0.95	0.78	1.86	1.80	1.63	1.37	2.29	2.21	2.01	1.69	1.25		
20	1.12	1.08	0.95	0.78	1.86	1.80	1.63	1.37	2.29	2.21	2.01	1.69	1.25		
21	1.12	1.08	0.95	0.78	1.86	1.80	1.63	1.37	2.29	2.21	2.01	1.69	1.25		
22	1.12	1.08	0.95	0.78	1.86	1.80	1.63	1.37	2.29	2.21	2.01	1.69	1.25		
23	1.12	1.08	0.95	0.78	1.86	1.80	1.63	1.37	2.29	2.21	2.01	1.69	1.25		
24	1.12	1.08	0.95	0.78	1.86	1.80	1.63	1.37	2.29	2.21	2.01	1.69	1.25		
25	1.12	1.08	0.95	0.78	1.86	1.80	1.63	1.37	2.29	2.21	2.01	1.69	1.25		
26	1.23	1.17	1.04	0.85	2.03	1.96	1.78	1.49	2.49	2.41	2.18	1.84	1.36		
27	1.34	1.28	1.14	0.92	2.22	2.14	1.94	1.63	2.71	2.62	2.38	2.00	1.48		
28	1.47	1.40	1.24	1.01	2.42	2.33	2.11	1.77	2.96	2.86	2.59	2.18	1.61		
29	1.60	1.53	1.36	1.10	2.64	2.55	2.30	1.93	3.22	3.11	2.82	2.37	1.75		
30	1.75	1.68	1.48	1.20	2.88	2.78	2.51	2.10	3.50	3.38	3.06	2.57	1.90		
31	1.84	1.76	1.55	1.26	3.01	2.91	2.63	2.20	3.66	3.54	3.20	2.69	1.99		
32	1.93	1.85	1.63	1.32	3.17	3.06	2.76	2.31	3.85	3.72	3.36	2.82	2.09		
33	2.04	1.95	1.72	1.39	3.34	3.22	2.91	2.43	4.05	3.91	3.54	2.97	2.19		
34	2.16	2.06	1.82	1.47	3.52	3.40	3.07	2.57	4.27	4.12	3.72	3.12	2.30		
35	2.28	2.18	1.93	1.56	3.72	3.59	3.24	2.71	4.49	4.34	3.92	3.29	2.42		
36	2.38	2.27	2.01	1.62	3.88	3.74	3.37	2.82	4.67	4.51	4.08	3.42	2.52		
37	2.49	2.38	2.10	1.70	4.06	3.91	3.53	2.94	4.88	4.71	4.26	3.56	2.62		
38	2.62	2.50	2.21	1.78	4.25	4.10	3.70	3.09	5.11	4.93	4.46	3.73	2.74		
39	2.75	2.63	2.32	1.88	4.47	4.31	3.89	3.24	5.35	5.17	4.67	3.91	2.87		
40	2.90	2.77	2.45	1.98	4.70	4.53	4.09	3.41	5.61	5.41	4.89	4.09	3.01		
41	3.02	2.88	2.55	2.06	4.89	4.71	4.25	3.55	5.82	5.62	5.08	4.25	3.12		
42	3.16	3.02	2.67	2.16	5.11	4.93	4.45	3.71	6.07	5.86	5.30	4.43	3.25		
43	3.31	3.17	2.80	2.27	5.36	5.16	4.66	3.89	6.34	6.12	5.53	4.63	3.39		
44	3.48	3.32	2.95	2.39	5.62	5.42	4.89	4.09	6.62	6.39	5.78	4.84	3.54		
45	3.65	3.49	3.10	2.52	5.89	5.68	5.13	4.29	6.91	6.67	6.04	5.06	3.70		
46	3.77	3.61	3.21	2.61	6.09	5.87	5.31	4.44	7.11	6.87	6.21	5.21	3.80		
47	3.92	3.76	3.34	2.72	6.32	6.10	5.51	4.61	7.35	7.09	6.42	5.38	3.92		
48	4.09	3.92	3.48	2.84	6.57	6.34	5.73	4.79	7.59	7.33	6.63	5.56	4.05		
49	4.25	4.08	3.63	2.96	6.82	6.58	5.95	4.97	7.82	7.55	6.83	5.73	4.16		
50	4.42	4.24	3.78	3.09	7.06	6.81	6.16	5.15	8.04	7.76	7.02	5.88	4.27		
51	4.77	4.58	4.08	3.33	7.59	7.32	6.62	5.53	8.57	8.28	7.49	6.27	4.54		
52	5.14	4.93	4.40	3.59	8.12	7.84	7.09	5.91	9.10	8.79	7.95	6.65	4.80		
53	5.51	5.29	4.72	3.85	8.67	8.37	7.56	6.30	9.63	9.30	8.41	7.02	5.06		
54	5.92	5.68	5.07	4.13	9.24	8.92	8.05	6.70	10.15	9.81	8.86	7.39	5.30		
55	6.35	6.11	5.45	4.43	9.83	9.50	8.57	7.12	10.68	10.32	9.32	7.75	5.54		
56	6.84	6.58	5.87	4.76	10.48	10.12	9.12	7.56	11.23	10.86	9.79	8.12	5.78		
57	7.38	7.10	6.33	5.12	11.15	10.78	9.70	8.01	11.78	11.39	10.25	8.48	6.00		
58	7.95	7.65	6.81	5.49	11.83	11.43	10.27	8.46	12.28	11.87	10.68	8.80	6.19		
59	8.55	8.24	7.33	5.89	12.48	12.06	10.83	8.88	12.73	12.31	11.05	9.07	6.33		
60	9.92	9.58	8.50	6.75	13.46	13.02	11.63	9.43	13.46	13.02	11.63	9.43	6.46		

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 3P With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.22	1.17	1.04	0.85	2.03	1.96	1.78	1.50	2.47	2.39	2.17	1.83	1.36	
19	1.22	1.17	1.04	0.85	2.03	1.96	1.78	1.50	2.47	2.39	2.17	1.83	1.36	
20	1.22	1.17	1.04	0.85	2.03	1.96	1.78	1.50	2.47	2.39	2.17	1.83	1.36	
21	1.22	1.17	1.04	0.85	2.03	1.96	1.78	1.50	2.47	2.39	2.17	1.83	1.36	
22	1.22	1.17	1.04	0.85	2.03	1.96	1.78	1.50	2.47	2.39	2.17	1.83	1.36	
23	1.22	1.17	1.04	0.85	2.03	1.96	1.78	1.50	2.47	2.39	2.17	1.83	1.36	
24	1.22	1.17	1.04	0.85	2.03	1.96	1.78	1.50	2.47	2.39	2.17	1.83	1.36	
25	1.22	1.17	1.04	0.85	2.03	1.96	1.78	1.50	2.47	2.39	2.17	1.83	1.36	
26	1.38	1.32	1.17	0.96	2.28	2.20	2.00	1.68	2.77	2.68	2.43	2.05	1.52	
27	1.56	1.49	1.32	1.08	2.56	2.47	2.24	1.88	3.10	3.00	2.72	2.29	1.69	
28	1.76	1.68	1.49	1.21	2.87	2.78	2.51	2.11	3.47	3.35	3.04	2.55	1.88	
29	1.98	1.90	1.68	1.36	3.22	3.11	2.81	2.36	3.87	3.74	3.38	2.84	2.09	
30	2.23	2.13	1.89	1.53	3.60	3.48	3.14	2.63	4.31	4.16	3.76	3.15	2.32	
31	2.33	2.23	1.97	1.59	3.76	3.63	3.28	2.74	4.49	4.33	3.92	3.28	2.41	
32	2.45	2.34	2.07	1.67	3.94	3.80	3.43	2.86	4.69	4.53	4.09	3.42	2.51	
33	2.58	2.46	2.18	1.75	4.13	3.99	3.60	3.00	4.92	4.74	4.28	3.58	2.63	
34	2.72	2.60	2.29	1.85	4.35	4.19	3.78	3.15	5.15	4.97	4.49	3.75	2.75	
35	2.87	2.74	2.42	1.95	4.57	4.41	3.97	3.31	5.41	5.22	4.71	3.93	2.87	
36	3.00	2.87	2.53	2.03	4.77	4.60	4.14	3.45	5.63	5.43	4.90	4.08	2.99	
37	3.15	3.01	2.66	2.14	5.00	4.82	4.34	3.61	5.88	5.68	5.12	4.27	3.12	
38	3.32	3.17	2.80	2.25	5.25	5.06	4.56	3.79	6.16	5.95	5.36	4.47	3.26	
39	3.50	3.34	2.95	2.38	5.52	5.32	4.80	3.99	6.46	6.23	5.62	4.68	3.41	
40	3.69	3.53	3.12	2.51	5.81	5.60	5.05	4.20	6.77	6.53	5.89	4.91	3.58	
41	3.82	3.66	3.24	2.61	6.02	5.80	5.23	4.35	7.00	6.75	6.09	5.08	3.69	
42	3.99	3.82	3.38	2.73	6.27	6.04	5.45	4.54	7.26	7.01	6.32	5.27	3.83	
43	4.17	3.99	3.54	2.86	6.54	6.30	5.69	4.74	7.55	7.29	6.58	5.49	3.99	
44	4.37	4.18	3.71	3.01	6.83	6.59	5.95	4.96	7.85	7.58	6.85	5.72	4.15	
45	4.57	4.38	3.90	3.17	7.14	6.89	6.22	5.19	8.17	7.88	7.13	5.95	4.32	
46	4.70	4.50	4.01	3.26	7.32	7.06	6.38	5.33	8.34	8.05	7.28	6.08	4.41	
47	4.85	4.65	4.15	3.38	7.53	7.27	6.58	5.50	8.55	8.25	7.47	6.24	4.52	
48	5.02	4.82	4.30	3.52	7.77	7.50	6.79	5.67	8.76	8.46	7.66	6.40	4.63	
49	5.20	5.00	4.47	3.65	8.00	7.73	7.00	5.85	8.97	8.67	7.85	6.56	4.73	
50	5.39	5.18	4.63	3.79	8.23	7.95	7.20	6.02	9.16	8.85	8.01	6.70	4.83	
51	5.70	5.48	4.91	4.02	8.66	8.37	7.58	6.33	9.58	9.26	8.38	7.00	5.04	
52	6.05	5.81	5.21	4.26	9.12	8.81	7.98	6.66	10.01	9.67	8.76	7.31	5.25	
53	6.40	6.16	5.52	4.52	9.57	9.25	8.38	6.99	10.42	10.07	9.12	7.61	5.45	
54	6.77	6.52	5.85	4.78	10.02	9.69	8.77	7.31	10.82	10.46	9.47	7.89	5.63	
55	7.17	6.90	6.19	5.05	10.47	10.13	9.16	7.62	11.19	10.82	9.79	8.15	5.80	
56	7.57	7.30	6.54	5.33	10.91	10.55	9.54	7.91	11.53	11.15	10.08	8.37	5.93	
57	8.00	7.71	6.91	5.62	11.32	10.95	9.90	8.19	11.82	11.43	10.33	8.55	6.03	
58	8.45	8.15	7.30	5.91	11.71	11.33	10.22	8.43	12.06	11.67	10.53	8.68	6.09	
59	8.92	8.62	7.71	6.22	12.05	11.66	10.51	8.63	12.23	11.84	10.67	8.76	6.10	
60	9.43	9.11	8.15	6.54	12.30	11.91	10.71	8.75	12.30	11.91	10.71	8.75	6.05	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 3P With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	0.94	0.90	0.79	0.63	1.48	1.42	1.28	1.06	1.82	1.75	1.58	1.32	0.97	
19	0.94	0.90	0.79	0.63	1.48	1.42	1.28	1.06	1.82	1.75	1.58	1.32	0.97	
20	0.94	0.90	0.79	0.63	1.48	1.42	1.28	1.06	1.82	1.75	1.58	1.32	0.97	
21	0.94	0.90	0.79	0.63	1.48	1.42	1.28	1.06	1.82	1.75	1.58	1.32	0.97	
22	0.94	0.90	0.79	0.63	1.48	1.42	1.28	1.06	1.82	1.75	1.58	1.32	0.97	
23	0.94	0.90	0.79	0.63	1.48	1.42	1.28	1.06	1.82	1.75	1.58	1.32	0.97	
24	0.94	0.90	0.79	0.63	1.48	1.42	1.28	1.06	1.82	1.75	1.58	1.32	0.97	
25	0.94	0.90	0.79	0.63	1.48	1.42	1.28	1.06	1.82	1.75	1.58	1.32	0.97	
26	1.06	1.02	0.90	0.72	1.68	1.62	1.46	1.21	2.07	2.00	1.81	1.51	1.11	
27	1.21	1.15	1.02	0.82	1.91	1.84	1.66	1.38	2.35	2.27	2.05	1.73	1.27	
28	1.36	1.31	1.16	0.94	2.17	2.09	1.89	1.57	2.66	2.57	2.33	1.96	1.45	
29	1.54	1.48	1.31	1.06	2.46	2.37	2.14	1.79	3.01	2.91	2.64	2.22	1.65	
30	1.74	1.67	1.48	1.21	2.77	2.68	2.42	2.02	3.39	3.28	2.97	2.51	1.86	
31	1.82	1.75	1.55	1.26	2.90	2.80	2.53	2.12	3.55	3.43	3.11	2.63	1.95	
32	1.91	1.84	1.63	1.33	3.06	2.95	2.67	2.24	3.73	3.61	3.28	2.77	2.06	
33	2.02	1.94	1.72	1.41	3.22	3.11	2.81	2.36	3.93	3.80	3.45	2.92	2.18	
34	2.13	2.04	1.82	1.49	3.40	3.29	2.97	2.50	4.14	4.01	3.64	3.08	2.30	
35	2.25	2.16	1.92	1.57	3.59	3.47	3.14	2.64	4.37	4.23	3.84	3.25	2.42	
36	2.36	2.26	2.01	1.65	3.76	3.63	3.29	2.77	4.57	4.42	4.02	3.40	2.54	
37	2.48	2.38	2.12	1.74	3.96	3.82	3.46	2.91	4.80	4.64	4.22	3.57	2.67	
38	2.62	2.52	2.24	1.84	4.17	4.03	3.65	3.07	5.04	4.88	4.43	3.76	2.80	
39	2.78	2.66	2.37	1.94	4.40	4.25	3.85	3.24	5.30	5.13	4.66	3.95	2.94	
40	2.95	2.83	2.51	2.06	4.65	4.49	4.06	3.41	5.57	5.39	4.90	4.14	3.09	
41	3.07	2.94	2.61	2.14	4.83	4.66	4.21	3.54	5.77	5.58	5.06	4.28	3.19	
42	3.22	3.08	2.73	2.23	5.04	4.86	4.39	3.68	5.99	5.80	5.26	4.44	3.30	
43	3.39	3.24	2.88	2.35	5.28	5.09	4.59	3.85	6.24	6.03	5.47	4.61	3.42	
44	3.57	3.42	3.03	2.47	5.53	5.34	4.81	4.02	6.50	6.28	5.68	4.78	3.55	
45	3.78	3.62	3.20	2.60	5.80	5.59	5.03	4.20	6.77	6.54	5.91	4.96	3.67	
46	3.91	3.74	3.30	2.68	5.97	5.75	5.17	4.30	6.92	6.68	6.03	5.05	3.73	
47	4.08	3.90	3.44	2.78	6.17	5.95	5.34	4.43	7.10	6.85	6.18	5.17	3.80	
48	4.27	4.08	3.59	2.90	6.40	6.16	5.52	4.58	7.30	7.04	6.34	5.29	3.88	
49	4.47	4.27	3.76	3.02	6.64	6.39	5.72	4.73	7.51	7.24	6.50	5.42	3.96	
50	4.68	4.48	3.93	3.15	6.88	6.63	5.92	4.88	7.71	7.43	6.67	5.53	4.03	
51	5.01	4.79	4.20	3.36	7.30	7.02	6.27	5.16	8.11	7.81	7.00	5.79	4.21	
52	5.37	5.13	4.50	3.59	7.75	7.45	6.64	5.45	8.53	8.21	7.34	6.07	4.39	
53	5.76	5.50	4.82	3.84	8.22	7.90	7.03	5.76	8.95	8.62	7.70	6.34	4.57	
54	6.17	5.90	5.16	4.10	8.71	8.37	7.44	6.08	9.39	9.04	8.05	6.62	4.75	
55	6.62	6.33	5.53	4.39	9.22	8.86	7.86	6.41	9.83	9.46	8.42	6.89	4.93	
56	7.10	6.79	5.93	4.70	9.75	9.37	8.30	6.75	10.28	9.89	8.78	7.17	5.10	
57	7.61	7.28	6.35	5.03	10.28	9.88	8.74	7.09	10.70	10.30	9.12	7.42	5.25	
58	8.14	7.80	6.80	5.37	10.80	10.38	9.17	7.41	11.10	10.67	9.43	7.64	5.38	
59	8.71	8.35	7.27	5.74	11.29	10.85	9.57	7.71	11.44	11.00	9.71	7.83	5.49	
60	9.31	8.92	7.78	6.13	11.71	11.26	9.91	7.97	11.71	11.26	9.91	7.97	5.56	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 3P With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Unisex														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.15	1.10	0.98	0.79	1.89	1.82	1.65	1.39	2.31	2.23	2.02	1.70	1.26	
19	1.15	1.10	0.98	0.79	1.89	1.82	1.65	1.39	2.31	2.23	2.02	1.70	1.26	
20	1.15	1.10	0.98	0.79	1.89	1.82	1.65	1.39	2.31	2.23	2.02	1.70	1.26	
21	1.15	1.10	0.98	0.79	1.89	1.82	1.65	1.39	2.31	2.23	2.02	1.70	1.26	
22	1.15	1.10	0.98	0.79	1.89	1.82	1.65	1.39	2.31	2.23	2.02	1.70	1.26	
23	1.15	1.10	0.98	0.79	1.89	1.82	1.65	1.39	2.31	2.23	2.02	1.70	1.26	
24	1.15	1.10	0.98	0.79	1.89	1.82	1.65	1.39	2.31	2.23	2.02	1.70	1.26	
25	1.15	1.10	0.98	0.79	1.89	1.82	1.65	1.39	2.31	2.23	2.02	1.70	1.26	
26	1.30	1.24	1.10	0.90	2.13	2.06	1.86	1.56	2.60	2.51	2.28	1.91	1.42	
27	1.47	1.41	1.25	1.01	2.40	2.32	2.10	1.76	2.92	2.82	2.55	2.15	1.59	
28	1.66	1.59	1.41	1.14	2.70	2.60	2.36	1.98	3.27	3.16	2.86	2.40	1.78	
29	1.87	1.79	1.59	1.29	3.03	2.92	2.64	2.21	3.66	3.53	3.20	2.68	1.98	
30	2.11	2.02	1.79	1.45	3.40	3.28	2.96	2.48	4.08	3.94	3.56	2.99	2.20	
31	2.20	2.11	1.87	1.51	3.55	3.42	3.09	2.58	4.25	4.11	3.72	3.12	2.30	
32	2.32	2.22	1.96	1.59	3.72	3.59	3.24	2.71	4.45	4.30	3.89	3.26	2.40	
33	2.44	2.33	2.06	1.67	3.91	3.77	3.40	2.84	4.67	4.51	4.08	3.41	2.51	
34	2.57	2.46	2.17	1.76	4.11	3.96	3.58	2.99	4.90	4.73	4.28	3.58	2.63	
35	2.71	2.60	2.29	1.85	4.33	4.17	3.76	3.14	5.15	4.97	4.49	3.76	2.76	
36	2.84	2.72	2.40	1.94	4.52	4.36	3.93	3.28	5.36	5.18	4.68	3.91	2.87	
37	2.99	2.85	2.52	2.04	4.74	4.57	4.12	3.44	5.61	5.42	4.90	4.09	3.00	
38	3.15	3.01	2.66	2.15	4.98	4.80	4.33	3.61	5.88	5.68	5.13	4.29	3.15	
39	3.32	3.17	2.81	2.27	5.24	5.06	4.56	3.80	6.17	5.96	5.38	4.50	3.30	
40	3.50	3.35	2.97	2.40	5.52	5.32	4.80	4.00	6.47	6.25	5.64	4.72	3.45	
41	3.64	3.48	3.08	2.49	5.72	5.51	4.97	4.15	6.69	6.46	5.83	4.88	3.57	
42	3.80	3.63	3.22	2.61	5.96	5.75	5.18	4.32	6.94	6.70	6.06	5.06	3.70	
43	3.97	3.80	3.37	2.74	6.22	6.00	5.42	4.52	7.22	6.97	6.30	5.27	3.85	
44	4.17	3.99	3.54	2.87	6.51	6.28	5.66	4.73	7.52	7.26	6.56	5.48	4.00	
45	4.37	4.19	3.72	3.02	6.80	6.56	5.93	4.94	7.82	7.55	6.82	5.70	4.15	
46	4.50	4.31	3.83	3.12	6.98	6.73	6.08	5.07	7.98	7.71	6.97	5.83	4.24	
47	4.66	4.46	3.97	3.23	7.19	6.94	6.27	5.23	8.18	7.90	7.14	5.97	4.34	
48	4.83	4.63	4.13	3.36	7.43	7.17	6.47	5.40	8.40	8.11	7.33	6.13	4.44	
49	5.02	4.82	4.29	3.49	7.66	7.39	6.68	5.57	8.60	8.31	7.51	6.27	4.54	
50	5.21	5.00	4.46	3.63	7.90	7.62	6.88	5.73	8.80	8.50	7.68	6.41	4.63	
51	5.53	5.31	4.73	3.85	8.32	8.03	7.25	6.04	9.21	8.89	8.03	6.70	4.83	
52	5.88	5.64	5.03	4.10	8.77	8.47	7.64	6.36	9.64	9.31	8.40	7.00	5.03	
53	6.24	6.00	5.35	4.35	9.23	8.91	8.04	6.68	10.05	9.71	8.77	7.29	5.23	
54	6.62	6.36	5.67	4.61	9.69	9.36	8.44	7.00	10.46	10.10	9.11	7.57	5.41	
55	7.03	6.76	6.02	4.89	10.16	9.81	8.84	7.32	10.85	10.48	9.45	7.83	5.58	
56	7.45	7.17	6.39	5.17	10.62	10.25	9.23	7.62	11.22	10.83	9.75	8.07	5.72	
57	7.90	7.60	6.77	5.47	11.06	10.69	9.61	7.91	11.54	11.15	10.03	8.27	5.83	
58	8.37	8.06	7.18	5.78	11.48	11.09	9.96	8.18	11.82	11.42	10.25	8.42	5.91	
59	8.87	8.55	7.60	6.10	11.86	11.46	10.27	8.40	12.03	11.63	10.43	8.53	5.95	
60	9.40	9.07	8.06	6.44	12.15	11.74	10.51	8.56	12.15	11.74	10.51	8.56	5.92	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 3P With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.23	1.18	1.04	0.85	2.04	1.98	1.79	1.51	2.49	2.41	2.19	1.84	1.37	
19	1.23	1.18	1.04	0.85	2.04	1.98	1.79	1.51	2.49	2.41	2.19	1.84	1.37	
20	1.23	1.18	1.04	0.85	2.04	1.98	1.79	1.51	2.49	2.41	2.19	1.84	1.37	
21	1.23	1.18	1.04	0.85	2.04	1.98	1.79	1.51	2.49	2.41	2.19	1.84	1.37	
22	1.23	1.18	1.04	0.85	2.04	1.98	1.79	1.51	2.49	2.41	2.19	1.84	1.37	
23	1.23	1.18	1.04	0.85	2.04	1.98	1.79	1.51	2.49	2.41	2.19	1.84	1.37	
24	1.23	1.18	1.04	0.85	2.04	1.98	1.79	1.51	2.49	2.41	2.19	1.84	1.37	
25	1.23	1.18	1.04	0.85	2.04	1.98	1.79	1.51	2.49	2.41	2.19	1.84	1.37	
26	1.39	1.33	1.18	0.96	2.30	2.22	2.02	1.70	2.80	2.70	2.45	2.07	1.53	
27	1.57	1.51	1.33	1.08	2.59	2.50	2.27	1.90	3.14	3.03	2.75	2.31	1.71	
28	1.78	1.70	1.51	1.22	2.91	2.81	2.55	2.13	3.51	3.39	3.07	2.58	1.90	
29	2.01	1.92	1.70	1.37	3.27	3.16	2.85	2.39	3.93	3.79	3.43	2.87	2.12	
30	2.26	2.16	1.91	1.54	3.67	3.54	3.20	2.67	4.38	4.23	3.82	3.20	2.35	
31	2.36	2.26	2.00	1.61	3.82	3.69	3.33	2.78	4.56	4.41	3.98	3.33	2.44	
32	2.48	2.37	2.10	1.69	4.01	3.87	3.49	2.91	4.77	4.61	4.16	3.48	2.55	
33	2.62	2.50	2.21	1.78	4.21	4.06	3.66	3.05	5.00	4.83	4.36	3.64	2.66	
34	2.76	2.64	2.33	1.87	4.43	4.27	3.85	3.21	5.25	5.07	4.57	3.81	2.79	
35	2.91	2.78	2.46	1.97	4.67	4.50	4.05	3.37	5.51	5.32	4.80	4.00	2.92	
36	3.05	2.91	2.57	2.06	4.87	4.70	4.23	3.52	5.74	5.54	5.00	4.16	3.03	
37	3.20	3.06	2.70	2.17	5.11	4.93	4.44	3.69	6.01	5.80	5.23	4.35	3.17	
38	3.38	3.23	2.85	2.29	5.38	5.18	4.67	3.88	6.30	6.08	5.48	4.56	3.32	
39	3.56	3.41	3.01	2.42	5.66	5.46	4.92	4.08	6.61	6.38	5.75	4.79	3.48	
40	3.76	3.60	3.18	2.56	5.96	5.75	5.18	4.30	6.95	6.70	6.04	5.03	3.65	
41	3.90	3.73	3.30	2.66	6.18	5.96	5.37	4.46	7.18	6.93	6.25	5.20	3.77	
42	4.07	3.89	3.45	2.78	6.45	6.22	5.60	4.66	7.46	7.20	6.50	5.41	3.92	
43	4.26	4.08	3.61	2.92	6.74	6.50	5.86	4.87	7.77	7.50	6.77	5.64	4.08	
44	4.46	4.28	3.79	3.07	7.05	6.80	6.14	5.11	8.10	7.82	7.06	5.88	4.25	
45	4.68	4.49	3.99	3.23	7.38	7.12	6.43	5.35	8.44	8.15	7.36	6.14	4.43	
46	4.81	4.62	4.11	3.33	7.58	7.32	6.61	5.51	8.63	8.34	7.53	6.28	4.53	
47	4.98	4.78	4.26	3.46	7.83	7.56	6.83	5.69	8.87	8.57	7.74	6.46	4.65	
48	5.16	4.96	4.42	3.60	8.09	7.81	7.06	5.89	9.12	8.81	7.96	6.64	4.78	
49	5.36	5.15	4.60	3.74	8.36	8.08	7.30	6.08	9.36	9.05	8.18	6.82	4.90	
50	5.56	5.35	4.78	3.89	8.63	8.34	7.54	6.28	9.60	9.28	8.39	6.99	5.00	
51	5.90	5.67	5.07	4.13	9.11	8.80	7.96	6.62	10.06	9.73	8.80	7.33	5.23	
52	6.26	6.03	5.39	4.39	9.61	9.29	8.40	6.98	10.55	10.20	9.22	7.67	5.47	
53	6.64	6.40	5.72	4.66	10.13	9.79	8.85	7.35	11.02	10.66	9.64	8.01	5.69	
54	7.04	6.78	6.07	4.93	10.65	10.30	9.30	7.71	11.49	11.11	10.04	8.33	5.90	
55	7.47	7.20	6.44	5.22	11.17	10.81	9.76	8.08	11.94	11.55	10.43	8.64	6.09	
56	7.91	7.63	6.82	5.52	11.70	11.32	10.21	8.43	12.37	11.97	10.79	8.92	6.26	
57	8.38	8.09	7.23	5.83	12.22	11.83	10.66	8.77	12.76	12.35	11.13	9.17	6.40	
58	8.87	8.57	7.65	6.15	12.72	12.32	11.09	9.09	13.11	12.69	11.42	9.37	6.50	
59	9.40	9.08	8.10	6.48	13.20	12.78	11.49	9.38	13.41	12.99	11.67	9.53	6.55	
60	9.97	9.64	8.59	6.83	13.63	13.21	11.84	9.61	13.63	13.21	11.84	9.61	6.55	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 3P With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	0.94	0.90	0.80	0.64	1.49	1.44	1.29	1.07	1.84	1.77	1.60	1.34	0.98	
19	0.94	0.90	0.80	0.64	1.49	1.44	1.29	1.07	1.84	1.77	1.60	1.34	0.98	
20	0.94	0.90	0.80	0.64	1.49	1.44	1.29	1.07	1.84	1.77	1.60	1.34	0.98	
21	0.94	0.90	0.80	0.64	1.49	1.44	1.29	1.07	1.84	1.77	1.60	1.34	0.98	
22	0.94	0.90	0.80	0.64	1.49	1.44	1.29	1.07	1.84	1.77	1.60	1.34	0.98	
23	0.94	0.90	0.80	0.64	1.49	1.44	1.29	1.07	1.84	1.77	1.60	1.34	0.98	
24	0.94	0.90	0.80	0.64	1.49	1.44	1.29	1.07	1.84	1.77	1.60	1.34	0.98	
25	0.94	0.90	0.80	0.64	1.49	1.44	1.29	1.07	1.84	1.77	1.60	1.34	0.98	
26	1.07	1.03	0.91	0.73	1.70	1.64	1.48	1.22	2.09	2.02	1.83	1.53	1.12	
27	1.22	1.17	1.03	0.83	1.94	1.87	1.68	1.40	2.38	2.30	2.08	1.75	1.29	
28	1.38	1.32	1.17	0.95	2.21	2.13	1.92	1.60	2.71	2.62	2.37	1.99	1.47	
29	1.57	1.50	1.33	1.08	2.50	2.41	2.18	1.82	3.06	2.96	2.69	2.26	1.67	
30	1.77	1.70	1.51	1.23	2.83	2.73	2.47	2.07	3.46	3.34	3.03	2.56	1.90	
31	1.85	1.78	1.58	1.28	2.97	2.86	2.59	2.17	3.62	3.50	3.18	2.68	1.99	
32	1.95	1.87	1.66	1.35	3.12	3.02	2.73	2.29	3.81	3.69	3.35	2.83	2.10	
33	2.05	1.97	1.75	1.43	3.30	3.18	2.88	2.42	4.02	3.89	3.53	2.99	2.22	
34	2.17	2.08	1.85	1.51	3.48	3.37	3.04	2.56	4.24	4.10	3.73	3.15	2.35	
35	2.30	2.20	1.96	1.60	3.68	3.56	3.22	2.71	4.48	4.33	3.94	3.33	2.48	
36	2.40	2.31	2.05	1.68	3.86	3.73	3.38	2.84	4.68	4.53	4.12	3.49	2.60	
37	2.53	2.43	2.16	1.77	4.06	3.93	3.56	2.99	4.92	4.77	4.33	3.67	2.74	
38	2.68	2.57	2.29	1.88	4.29	4.15	3.75	3.15	5.18	5.02	4.56	3.86	2.88	
39	2.84	2.73	2.42	1.98	4.53	4.38	3.96	3.33	5.46	5.28	4.80	4.06	3.03	
40	3.01	2.89	2.57	2.10	4.80	4.63	4.19	3.52	5.75	5.56	5.05	4.27	3.18	
41	3.14	3.01	2.67	2.19	4.98	4.81	4.35	3.65	5.95	5.76	5.22	4.42	3.29	
42	3.30	3.16	2.80	2.29	5.21	5.03	4.54	3.81	6.19	5.99	5.43	4.59	3.41	
43	3.47	3.33	2.95	2.41	5.46	5.27	4.76	3.98	6.46	6.25	5.66	4.77	3.54	
44	3.67	3.52	3.11	2.53	5.74	5.54	4.99	4.17	6.74	6.52	5.90	4.97	3.68	
45	3.89	3.72	3.29	2.67	6.03	5.82	5.24	4.37	7.04	6.80	6.15	5.16	3.81	
46	4.03	3.86	3.40	2.76	6.22	6.00	5.39	4.49	7.21	6.96	6.29	5.27	3.88	
47	4.20	4.03	3.55	2.87	6.45	6.22	5.58	4.64	7.42	7.17	6.46	5.41	3.97	
48	4.40	4.22	3.71	2.99	6.70	6.46	5.79	4.80	7.65	7.39	6.65	5.55	4.07	
49	4.62	4.43	3.89	3.13	6.98	6.72	6.02	4.98	7.90	7.62	6.85	5.70	4.17	
50	4.85	4.65	4.08	3.27	7.26	7.00	6.26	5.16	8.14	7.85	7.05	5.85	4.26	
51	5.20	4.98	4.37	3.50	7.72	7.44	6.64	5.47	8.58	8.28	7.42	6.15	4.46	
52	5.58	5.34	4.68	3.74	8.22	7.92	7.06	5.80	9.05	8.73	7.81	6.46	4.67	
53	5.99	5.74	5.02	4.01	8.74	8.42	7.50	6.15	9.54	9.20	8.22	6.78	4.88	
54	6.43	6.16	5.39	4.29	9.29	8.95	7.96	6.51	10.04	9.68	8.63	7.10	5.10	
55	6.90	6.61	5.78	4.60	9.88	9.51	8.45	6.90	10.55	10.17	9.06	7.43	5.31	
56	7.42	7.11	6.21	4.93	10.49	10.10	8.97	7.30	11.08	10.68	9.50	7.77	5.53	
57	7.96	7.64	6.67	5.29	11.12	10.71	9.49	7.71	11.60	11.18	9.92	8.09	5.73	
58	8.54	8.19	7.15	5.66	11.74	11.31	10.01	8.12	12.08	11.65	10.32	8.39	5.92	
59	9.14	8.78	7.67	6.06	12.35	11.90	10.53	8.51	12.53	12.08	10.69	8.66	6.08	
60	9.78	9.41	8.22	6.49	12.92	12.46	11.01	8.89	12.92	12.46	11.01	8.89	6.22	



**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,															
Occupation Class 3P With Guaranteed Renewable Premiums															
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday															
Unisex															
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years					Benefit Period is Entire Coverage Period				
	Waiting Period in Days					Waiting Period in Days					Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730		
18	1.16	1.11	0.98	0.80	1.91	1.84	1.67	1.40	2.33	2.25	2.04	1.72	1.27		
19	1.16	1.11	0.98	0.80	1.91	1.84	1.67	1.40	2.33	2.25	2.04	1.72	1.27		
20	1.16	1.11	0.98	0.80	1.91	1.84	1.67	1.40	2.33	2.25	2.04	1.72	1.27		
21	1.16	1.11	0.98	0.80	1.91	1.84	1.67	1.40	2.33	2.25	2.04	1.72	1.27		
22	1.16	1.11	0.98	0.80	1.91	1.84	1.67	1.40	2.33	2.25	2.04	1.72	1.27		
23	1.16	1.11	0.98	0.80	1.91	1.84	1.67	1.40	2.33	2.25	2.04	1.72	1.27		
24	1.16	1.11	0.98	0.80	1.91	1.84	1.67	1.40	2.33	2.25	2.04	1.72	1.27		
25	1.16	1.11	0.98	0.80	1.91	1.84	1.67	1.40	2.33	2.25	2.04	1.72	1.27		
26	1.31	1.25	1.11	0.90	2.15	2.08	1.88	1.58	2.62	2.53	2.30	1.93	1.43		
27	1.48	1.42	1.26	1.02	2.43	2.34	2.12	1.78	2.95	2.85	2.58	2.17	1.60		
28	1.68	1.61	1.42	1.15	2.74	2.64	2.39	2.00	3.31	3.20	2.90	2.43	1.79		
29	1.90	1.81	1.61	1.30	3.08	2.97	2.69	2.25	3.71	3.58	3.24	2.72	2.01		
30	2.14	2.05	1.81	1.46	3.46	3.34	3.01	2.52	4.15	4.01	3.62	3.04	2.24		
31	2.23	2.14	1.89	1.53	3.61	3.48	3.15	2.63	4.33	4.18	3.78	3.17	2.33		
32	2.35	2.25	1.99	1.61	3.79	3.65	3.30	2.76	4.53	4.38	3.96	3.31	2.44		
33	2.47	2.37	2.09	1.69	3.98	3.84	3.47	2.89	4.76	4.59	4.15	3.48	2.55		
34	2.61	2.50	2.21	1.78	4.19	4.05	3.65	3.05	5.00	4.83	4.36	3.65	2.68		
35	2.76	2.64	2.33	1.88	4.42	4.26	3.85	3.21	5.25	5.07	4.58	3.83	2.81		
36	2.89	2.76	2.44	1.97	4.62	4.46	4.02	3.35	5.48	5.29	4.78	3.99	2.93		
37	3.04	2.90	2.57	2.07	4.85	4.68	4.22	3.51	5.74	5.54	5.00	4.18	3.06		
38	3.20	3.06	2.71	2.18	5.10	4.92	4.44	3.70	6.02	5.81	5.25	4.39	3.21		
39	3.38	3.24	2.86	2.31	5.38	5.19	4.68	3.89	6.33	6.11	5.51	4.61	3.36		
40	3.57	3.42	3.03	2.44	5.67	5.47	4.93	4.11	6.65	6.42	5.79	4.84	3.53		
41	3.71	3.55	3.14	2.54	5.88	5.67	5.12	4.26	6.87	6.64	5.99	5.00	3.65		
42	3.88	3.71	3.29	2.66	6.14	5.92	5.34	4.44	7.15	6.90	6.23	5.20	3.79		
43	4.06	3.89	3.45	2.79	6.42	6.19	5.59	4.65	7.44	7.19	6.49	5.42	3.94		
44	4.27	4.09	3.62	2.94	6.72	6.49	5.85	4.87	7.76	7.49	6.77	5.65	4.11		
45	4.48	4.30	3.81	3.09	7.05	6.80	6.13	5.11	8.09	7.81	7.06	5.89	4.28		
46	4.62	4.43	3.93	3.19	7.24	6.99	6.30	5.25	8.28	7.99	7.22	6.03	4.37		
47	4.79	4.59	4.08	3.31	7.48	7.22	6.52	5.43	8.51	8.22	7.42	6.20	4.48		
48	4.97	4.77	4.24	3.45	7.74	7.48	6.75	5.61	8.75	8.45	7.64	6.37	4.60		
49	5.18	4.97	4.42	3.59	8.02	7.74	6.98	5.81	9.00	8.69	7.85	6.54	4.71		
50	5.39	5.17	4.60	3.74	8.29	8.00	7.22	6.00	9.23	8.92	8.05	6.71	4.82		
51	5.72	5.50	4.90	3.97	8.76	8.46	7.63	6.33	9.69	9.37	8.45	7.03	5.04		
52	6.09	5.85	5.21	4.23	9.26	8.95	8.07	6.69	10.17	9.83	8.87	7.37	5.27		
53	6.48	6.23	5.55	4.49	9.78	9.45	8.51	7.05	10.65	10.29	9.28	7.70	5.49		
54	6.89	6.63	5.90	4.77	10.31	9.96	8.97	7.41	11.12	10.75	9.69	8.03	5.70		
55	7.32	7.05	6.28	5.07	10.85	10.49	9.43	7.78	11.59	11.21	10.09	8.34	5.90		
56	7.79	7.50	6.67	5.37	11.40	11.02	9.90	8.15	12.04	11.64	10.47	8.63	6.07		
57	8.28	7.97	7.09	5.69	11.94	11.55	10.37	8.50	12.47	12.06	10.83	8.90	6.23		
58	8.79	8.47	7.53	6.03	12.48	12.07	10.82	8.85	12.86	12.43	11.15	9.13	6.35		
59	9.33	9.01	8.00	6.38	12.99	12.56	11.25	9.16	13.19	12.76	11.42	9.31	6.44		
60	9.92	9.58	8.50	6.75	13.46	13.02	11.63	9.43	13.46	13.02	11.63	9.43	6.46		

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 2A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.34	1.28	1.14	0.93	2.24	2.17	1.97	1.66	2.75	2.66	2.42	2.04	1.52	
19	1.34	1.28	1.14	0.93	2.24	2.17	1.97	1.66	2.75	2.66	2.42	2.04	1.52	
20	1.34	1.28	1.14	0.93	2.24	2.17	1.97	1.66	2.75	2.66	2.42	2.04	1.52	
21	1.34	1.28	1.14	0.93	2.24	2.17	1.97	1.66	2.75	2.66	2.42	2.04	1.52	
22	1.34	1.28	1.14	0.93	2.24	2.17	1.97	1.66	2.75	2.66	2.42	2.04	1.52	
23	1.34	1.28	1.14	0.93	2.24	2.17	1.97	1.66	2.75	2.66	2.42	2.04	1.52	
24	1.34	1.28	1.14	0.93	2.24	2.17	1.97	1.66	2.75	2.66	2.42	2.04	1.52	
25	1.34	1.28	1.14	0.93	2.24	2.17	1.97	1.66	2.75	2.66	2.42	2.04	1.52	
26	1.44	1.38	1.23	1.00	2.41	2.33	2.12	1.79	2.95	2.86	2.59	2.19	1.63	
27	1.56	1.50	1.33	1.08	2.61	2.52	2.28	1.92	3.18	3.08	2.79	2.35	1.75	
28	1.70	1.62	1.44	1.17	2.82	2.72	2.47	2.07	3.44	3.32	3.01	2.53	1.88	
29	1.84	1.76	1.56	1.27	3.05	2.95	2.67	2.24	3.72	3.59	3.25	2.73	2.03	
30	2.01	1.92	1.70	1.37	3.31	3.19	2.89	2.43	4.02	3.88	3.51	2.95	2.18	
31	2.10	2.00	1.77	1.43	3.45	3.33	3.01	2.52	4.18	4.04	3.65	3.06	2.27	
32	2.21	2.11	1.86	1.50	3.62	3.49	3.15	2.64	4.38	4.23	3.83	3.21	2.37	
33	2.33	2.23	1.96	1.58	3.82	3.68	3.32	2.78	4.61	4.45	4.02	3.37	2.48	
34	2.47	2.36	2.08	1.67	4.03	3.89	3.51	2.93	4.86	4.69	4.24	3.54	2.61	
35	2.62	2.50	2.21	1.77	4.27	4.12	3.71	3.10	5.13	4.95	4.47	3.73	2.75	
36	2.74	2.62	2.30	1.85	4.45	4.29	3.87	3.22	5.35	5.15	4.65	3.88	2.85	
37	2.89	2.76	2.43	1.95	4.69	4.52	4.07	3.39	5.61	5.41	4.88	4.07	2.99	
38	3.07	2.92	2.57	2.07	4.96	4.78	4.30	3.58	5.92	5.71	5.15	4.29	3.15	
39	3.26	3.11	2.74	2.20	5.26	5.07	4.56	3.80	6.26	6.04	5.44	4.54	3.33	
40	3.46	3.31	2.91	2.34	5.59	5.38	4.85	4.04	6.63	6.39	5.76	4.81	3.52	
41	3.55	3.39	2.99	2.41	5.73	5.52	4.97	4.14	6.78	6.54	5.90	4.92	3.60	
42	3.69	3.52	3.11	2.51	5.95	5.73	5.17	4.31	7.03	6.77	6.11	5.10	3.73	
43	3.85	3.68	3.25	2.63	6.21	5.99	5.40	4.51	7.32	7.06	6.37	5.32	3.89	
44	4.04	3.86	3.42	2.77	6.52	6.28	5.67	4.74	7.64	7.37	6.66	5.57	4.07	
45	4.25	4.06	3.60	2.93	6.85	6.60	5.96	4.99	7.99	7.71	6.97	5.83	4.26	
46	4.32	4.13	3.67	2.99	6.97	6.72	6.08	5.09	8.11	7.83	7.08	5.93	4.33	
47	4.45	4.26	3.79	3.10	7.18	6.92	6.27	5.25	8.32	8.03	7.27	6.10	4.45	
48	4.62	4.42	3.94	3.23	7.43	7.17	6.50	5.45	8.57	8.27	7.50	6.29	4.59	
49	4.80	4.59	4.11	3.37	7.71	7.44	6.74	5.66	8.83	8.52	7.73	6.49	4.73	
50	4.98	4.78	4.28	3.52	7.99	7.71	6.99	5.88	9.08	8.77	7.95	6.68	4.86	
51	5.35	5.13	4.60	3.79	8.55	8.25	7.49	6.29	9.65	9.33	8.46	7.11	5.17	
52	5.76	5.53	4.96	4.09	9.15	8.84	8.02	6.74	10.26	9.91	8.99	7.56	5.48	
53	6.18	5.94	5.33	4.40	9.77	9.44	8.57	7.20	10.86	10.49	9.52	8.00	5.79	
54	6.63	6.37	5.72	4.72	10.40	10.04	9.12	7.66	11.43	11.05	10.03	8.42	6.08	
55	7.08	6.81	6.12	5.04	11.01	10.64	9.66	8.10	11.97	11.57	10.49	8.80	6.34	
56	7.55	7.27	6.54	5.38	11.61	11.22	10.18	8.53	12.46	12.04	10.92	9.14	6.56	
57	8.05	7.75	6.97	5.72	12.20	11.79	10.69	8.93	12.89	12.46	11.30	9.44	6.75	
58	8.57	8.26	7.43	6.08	12.76	12.33	11.18	9.31	13.26	12.82	11.61	9.68	6.89	
59	9.13	8.80	7.91	6.46	13.27	12.83	11.61	9.65	13.54	13.10	11.85	9.85	6.97	
60	9.73	9.39	8.43	6.85	13.69	13.24	11.96	9.90	13.69	13.24	11.96	9.90	6.97	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 2A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Female														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
60		90	180	365	60	90	180	365	60	90	180	365	730	
18	1.02	0.97	0.86	0.69	1.62	1.56	1.40	1.16	2.01	1.94	1.75	1.46	1.07	
19	1.02	0.97	0.86	0.69	1.62	1.56	1.40	1.16	2.01	1.94	1.75	1.46	1.07	
20	1.02	0.97	0.86	0.69	1.62	1.56	1.40	1.16	2.01	1.94	1.75	1.46	1.07	
21	1.02	0.97	0.86	0.69	1.62	1.56	1.40	1.16	2.01	1.94	1.75	1.46	1.07	
22	1.02	0.97	0.86	0.69	1.62	1.56	1.40	1.16	2.01	1.94	1.75	1.46	1.07	
23	1.02	0.97	0.86	0.69	1.62	1.56	1.40	1.16	2.01	1.94	1.75	1.46	1.07	
24	1.02	0.97	0.86	0.69	1.62	1.56	1.40	1.16	2.01	1.94	1.75	1.46	1.07	
25	1.02	0.97	0.86	0.69	1.62	1.56	1.40	1.16	2.01	1.94	1.75	1.46	1.07	
26	1.10	1.05	0.93	0.75	1.76	1.69	1.52	1.27	2.18	2.11	1.90	1.60	1.17	
27	1.19	1.14	1.01	0.81	1.91	1.84	1.66	1.38	2.38	2.30	2.08	1.75	1.29	
28	1.29	1.24	1.10	0.89	2.09	2.01	1.81	1.51	2.59	2.51	2.27	1.91	1.41	
29	1.41	1.35	1.20	0.97	2.28	2.20	1.98	1.66	2.83	2.74	2.48	2.09	1.55	
30	1.53	1.47	1.30	1.06	2.49	2.40	2.17	1.82	3.09	2.99	2.71	2.29	1.70	
31	1.60	1.53	1.36	1.11	2.60	2.51	2.27	1.91	3.24	3.13	2.85	2.41	1.79	
32	1.68	1.61	1.43	1.17	2.75	2.65	2.40	2.02	3.42	3.31	3.01	2.55	1.90	
33	1.77	1.70	1.52	1.24	2.91	2.81	2.55	2.15	3.62	3.50	3.19	2.71	2.02	
34	1.88	1.80	1.61	1.32	3.09	2.99	2.71	2.28	3.84	3.72	3.39	2.88	2.15	
35	2.00	1.92	1.71	1.41	3.29	3.18	2.88	2.43	4.08	3.95	3.60	3.06	2.29	
36	2.09	2.00	1.79	1.47	3.44	3.32	3.02	2.55	4.27	4.14	3.77	3.21	2.41	
37	2.20	2.11	1.89	1.56	3.63	3.51	3.19	2.70	4.51	4.37	3.98	3.39	2.55	
38	2.34	2.24	2.00	1.66	3.86	3.73	3.39	2.87	4.78	4.63	4.22	3.60	2.70	
39	2.49	2.39	2.14	1.76	4.11	3.97	3.61	3.05	5.07	4.91	4.48	3.81	2.87	
40	2.67	2.56	2.28	1.88	4.38	4.23	3.84	3.25	5.38	5.21	4.75	4.04	3.04	
41	2.74	2.63	2.34	1.93	4.49	4.34	3.94	3.34	5.52	5.34	4.87	4.14	3.11	
42	2.85	2.74	2.44	2.01	4.68	4.52	4.10	3.47	5.72	5.54	5.04	4.29	3.22	
43	3.00	2.88	2.56	2.11	4.90	4.73	4.29	3.62	5.96	5.77	5.25	4.46	3.35	
44	3.17	3.04	2.70	2.22	5.15	4.97	4.50	3.79	6.22	6.02	5.47	4.64	3.48	
45	3.37	3.22	2.86	2.34	5.42	5.23	4.73	3.98	6.51	6.29	5.71	4.84	3.61	
46	3.44	3.30	2.92	2.39	5.52	5.33	4.81	4.04	6.60	6.38	5.78	4.89	3.64	
47	3.58	3.43	3.03	2.47	5.71	5.50	4.96	4.16	6.77	6.54	5.92	5.00	3.71	
48	3.76	3.59	3.17	2.57	5.94	5.72	5.15	4.30	6.98	6.74	6.10	5.13	3.80	
49	3.95	3.77	3.33	2.69	6.19	5.96	5.36	4.47	7.21	6.96	6.28	5.27	3.89	
50	4.16	3.97	3.50	2.82	6.47	6.22	5.59	4.64	7.45	7.18	6.47	5.42	3.99	
51	4.52	4.32	3.80	3.05	6.97	6.71	6.01	4.98	7.95	7.67	6.90	5.76	4.22	
52	4.93	4.71	4.13	3.32	7.54	7.25	6.48	5.36	8.51	8.20	7.36	6.13	4.47	
53	5.38	5.13	4.50	3.60	8.14	7.83	6.99	5.76	9.08	8.74	7.83	6.50	4.73	
54	5.86	5.59	4.89	3.90	8.77	8.43	7.51	6.18	9.66	9.30	8.32	6.88	4.98	
55	6.37	6.08	5.31	4.23	9.44	9.07	8.07	6.61	10.25	9.86	8.80	7.25	5.23	
56	6.94	6.62	5.78	4.59	10.14	9.74	8.65	7.07	10.86	10.44	9.30	7.63	5.47	
57	7.54	7.19	6.27	4.97	10.85	10.42	9.23	7.52	11.44	11.00	9.77	7.99	5.69	
58	8.18	7.81	6.80	5.37	11.57	11.10	9.82	7.98	11.99	11.52	10.20	8.31	5.88	
59	8.86	8.46	7.36	5.81	12.26	11.77	10.39	8.41	12.49	11.99	10.60	8.59	6.05	
60	9.60	9.17	7.98	6.28	12.89	12.38	10.91	8.80	12.89	12.38	10.91	8.80	6.16	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 2A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Unisex														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
60		90	180	365	60	90	180	365	60	90	180	365	730	
18	1.26	1.21	1.07	0.87	2.09	2.02	1.83	1.54	2.56	2.48	2.25	1.90	1.41	
19	1.26	1.21	1.07	0.87	2.09	2.02	1.83	1.54	2.56	2.48	2.25	1.90	1.41	
20	1.26	1.21	1.07	0.87	2.09	2.02	1.83	1.54	2.56	2.48	2.25	1.90	1.41	
21	1.26	1.21	1.07	0.87	2.09	2.02	1.83	1.54	2.56	2.48	2.25	1.90	1.41	
22	1.26	1.21	1.07	0.87	2.09	2.02	1.83	1.54	2.56	2.48	2.25	1.90	1.41	
23	1.26	1.21	1.07	0.87	2.09	2.02	1.83	1.54	2.56	2.48	2.25	1.90	1.41	
24	1.26	1.21	1.07	0.87	2.09	2.02	1.83	1.54	2.56	2.48	2.25	1.90	1.41	
25	1.26	1.21	1.07	0.87	2.09	2.02	1.83	1.54	2.56	2.48	2.25	1.90	1.41	
26	1.36	1.30	1.15	0.94	2.25	2.17	1.97	1.66	2.76	2.67	2.42	2.04	1.51	
27	1.47	1.41	1.25	1.01	2.43	2.35	2.13	1.79	2.98	2.88	2.61	2.20	1.63	
28	1.60	1.53	1.35	1.10	2.64	2.54	2.30	1.93	3.23	3.12	2.83	2.38	1.76	
29	1.74	1.66	1.47	1.19	2.86	2.76	2.50	2.10	3.49	3.38	3.06	2.57	1.91	
30	1.89	1.81	1.60	1.30	3.11	3.00	2.71	2.27	3.79	3.66	3.31	2.78	2.06	
31	1.97	1.88	1.67	1.35	3.24	3.12	2.82	2.37	3.95	3.81	3.45	2.90	2.15	
32	2.07	1.98	1.75	1.42	3.40	3.28	2.97	2.49	4.14	4.00	3.62	3.04	2.25	
33	2.19	2.10	1.85	1.50	3.59	3.46	3.13	2.62	4.36	4.21	3.81	3.20	2.37	
34	2.32	2.22	1.96	1.59	3.80	3.66	3.31	2.77	4.61	4.45	4.02	3.38	2.50	
35	2.47	2.36	2.08	1.68	4.03	3.88	3.50	2.93	4.87	4.70	4.25	3.57	2.63	
36	2.58	2.46	2.17	1.76	4.20	4.05	3.65	3.05	5.08	4.90	4.43	3.71	2.74	
37	2.72	2.60	2.29	1.85	4.42	4.27	3.85	3.22	5.34	5.15	4.66	3.90	2.88	
38	2.88	2.75	2.43	1.96	4.68	4.51	4.07	3.40	5.64	5.44	4.92	4.12	3.04	
39	3.07	2.93	2.59	2.09	4.97	4.79	4.32	3.61	5.96	5.75	5.20	4.36	3.21	
40	3.27	3.12	2.76	2.23	5.29	5.10	4.60	3.84	6.32	6.10	5.51	4.62	3.40	
41	3.35	3.20	2.83	2.29	5.42	5.22	4.72	3.94	6.47	6.24	5.64	4.73	3.48	
42	3.48	3.33	2.94	2.38	5.63	5.43	4.90	4.10	6.70	6.46	5.85	4.90	3.60	
43	3.64	3.48	3.08	2.50	5.88	5.67	5.12	4.28	6.98	6.73	6.09	5.11	3.75	
44	3.82	3.66	3.24	2.63	6.17	5.95	5.38	4.50	7.29	7.03	6.36	5.34	3.92	
45	4.03	3.85	3.42	2.78	6.49	6.26	5.66	4.74	7.62	7.36	6.66	5.59	4.10	
46	4.10	3.92	3.48	2.84	6.61	6.37	5.76	4.83	7.73	7.46	6.76	5.67	4.16	
47	4.23	4.05	3.60	2.94	6.81	6.57	5.94	4.98	7.93	7.66	6.93	5.82	4.26	
48	4.40	4.21	3.75	3.07	7.06	6.81	6.16	5.16	8.17	7.89	7.15	6.00	4.39	
49	4.58	4.39	3.91	3.20	7.33	7.07	6.40	5.36	8.42	8.13	7.37	6.19	4.52	
50	4.78	4.58	4.08	3.34	7.61	7.34	6.64	5.57	8.67	8.37	7.58	6.37	4.64	
51	5.15	4.93	4.40	3.61	8.15	7.87	7.12	5.97	9.23	8.91	8.07	6.77	4.93	
52	5.55	5.32	4.75	3.90	8.75	8.44	7.64	6.40	9.82	9.48	8.58	7.20	5.23	
53	5.98	5.74	5.12	4.20	9.37	9.04	8.18	6.84	10.41	10.05	9.10	7.63	5.53	
54	6.43	6.17	5.51	4.52	9.99	9.64	8.72	7.29	10.99	10.61	9.60	8.03	5.81	
55	6.90	6.63	5.92	4.84	10.62	10.24	9.26	7.73	11.54	11.14	10.07	8.42	6.06	
56	7.40	7.11	6.35	5.18	11.24	10.85	9.80	8.16	12.06	11.64	10.51	8.77	6.29	
57	7.92	7.61	6.80	5.53	11.86	11.45	10.33	8.58	12.53	12.10	10.91	9.08	6.48	
58	8.47	8.14	7.27	5.90	12.46	12.03	10.84	8.98	12.94	12.50	11.26	9.34	6.64	
59	9.06	8.71	7.77	6.29	13.01	12.56	11.31	9.34	13.28	12.82	11.54	9.53	6.74	
60	9.70	9.33	8.32	6.71	13.49	13.02	11.70	9.62	13.49	13.02	11.70	9.62	6.76	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 2A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Male														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days					Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.34	1.28	1.14	0.93	2.25	2.18	1.98	1.67	2.76	2.67	2.42	2.05	1.52	
19	1.34	1.28	1.14	0.93	2.25	2.18	1.98	1.67	2.76	2.67	2.42	2.05	1.52	
20	1.34	1.28	1.14	0.93	2.25	2.18	1.98	1.67	2.76	2.67	2.42	2.05	1.52	
21	1.34	1.28	1.14	0.93	2.25	2.18	1.98	1.67	2.76	2.67	2.42	2.05	1.52	
22	1.34	1.28	1.14	0.93	2.25	2.18	1.98	1.67	2.76	2.67	2.42	2.05	1.52	
23	1.34	1.28	1.14	0.93	2.25	2.18	1.98	1.67	2.76	2.67	2.42	2.05	1.52	
24	1.34	1.28	1.14	0.93	2.25	2.18	1.98	1.67	2.76	2.67	2.42	2.05	1.52	
25	1.34	1.28	1.14	0.93	2.25	2.18	1.98	1.67	2.76	2.67	2.42	2.05	1.52	
26	1.45	1.38	1.23	1.00	2.42	2.34	2.13	1.79	2.97	2.87	2.60	2.20	1.63	
27	1.57	1.50	1.33	1.08	2.62	2.53	2.29	1.93	3.20	3.09	2.80	2.36	1.75	
28	1.70	1.63	1.44	1.17	2.83	2.73	2.48	2.08	3.46	3.34	3.03	2.55	1.89	
29	1.85	1.77	1.56	1.27	3.07	2.96	2.68	2.25	3.74	3.61	3.27	2.75	2.04	
30	2.01	1.92	1.70	1.38	3.33	3.21	2.91	2.44	4.04	3.91	3.54	2.97	2.19	
31	2.10	2.01	1.77	1.43	3.47	3.35	3.03	2.53	4.21	4.06	3.68	3.08	2.28	
32	2.21	2.11	1.86	1.50	3.64	3.51	3.17	2.66	4.41	4.26	3.85	3.23	2.38	
33	2.34	2.23	1.97	1.59	3.84	3.71	3.34	2.80	4.65	4.48	4.05	3.39	2.50	
34	2.48	2.37	2.08	1.68	4.06	3.92	3.53	2.95	4.90	4.73	4.27	3.57	2.63	
35	2.63	2.51	2.21	1.78	4.31	4.15	3.74	3.12	5.18	5.00	4.51	3.77	2.77	
36	2.75	2.63	2.31	1.85	4.49	4.33	3.90	3.25	5.39	5.20	4.69	3.92	2.88	
37	2.90	2.77	2.44	1.95	4.73	4.56	4.10	3.42	5.67	5.47	4.93	4.11	3.01	
38	3.08	2.94	2.58	2.07	5.01	4.82	4.34	3.61	5.98	5.77	5.20	4.34	3.18	
39	3.27	3.12	2.75	2.21	5.32	5.12	4.61	3.84	6.33	6.11	5.51	4.59	3.36	
40	3.48	3.32	2.93	2.35	5.66	5.45	4.91	4.09	6.71	6.47	5.84	4.87	3.56	
41	3.57	3.41	3.00	2.42	5.80	5.58	5.03	4.19	6.87	6.63	5.98	4.98	3.64	
42	3.71	3.54	3.12	2.52	6.02	5.80	5.23	4.36	7.12	6.87	6.20	5.17	3.77	
43	3.87	3.70	3.27	2.64	6.30	6.07	5.47	4.57	7.43	7.16	6.47	5.40	3.94	
44	4.06	3.88	3.44	2.78	6.61	6.38	5.75	4.80	7.77	7.49	6.77	5.66	4.12	
45	4.27	4.08	3.62	2.94	6.96	6.71	6.06	5.07	8.14	7.85	7.10	5.94	4.33	
46	4.35	4.16	3.69	3.01	7.09	6.84	6.18	5.17	8.27	7.98	7.22	6.04	4.40	
47	4.48	4.29	3.82	3.12	7.32	7.06	6.39	5.35	8.50	8.20	7.42	6.22	4.53	
48	4.65	4.45	3.97	3.25	7.59	7.33	6.63	5.56	8.77	8.47	7.67	6.43	4.68	
49	4.84	4.63	4.14	3.40	7.89	7.61	6.90	5.79	9.06	8.75	7.93	6.65	4.83	
50	5.03	4.82	4.32	3.55	8.20	7.91	7.18	6.02	9.35	9.03	8.18	6.87	4.98	
51	5.41	5.19	4.65	3.82	8.80	8.49	7.70	6.47	9.96	9.62	8.73	7.33	5.30	
52	5.82	5.59	5.01	4.13	9.45	9.13	8.28	6.95	10.62	10.26	9.30	7.81	5.64	
53	6.26	6.01	5.40	4.44	10.12	9.78	8.87	7.44	11.28	10.90	9.88	8.29	5.98	
54	6.71	6.45	5.79	4.77	10.81	10.45	9.48	7.94	11.92	11.53	10.45	8.76	6.30	
55	7.18	6.91	6.21	5.10	11.50	11.12	10.08	8.44	12.54	12.12	10.99	9.20	6.60	
56	7.68	7.39	6.64	5.45	12.20	11.79	10.69	8.93	13.13	12.70	11.50	9.61	6.86	
57	8.20	7.89	7.09	5.81	12.90	12.48	11.30	9.42	13.68	13.23	11.98	9.99	7.10	
58	8.75	8.43	7.57	6.18	13.61	13.16	11.91	9.90	14.19	13.73	12.41	10.32	7.30	
59	9.34	9.01	8.08	6.57	14.31	13.84	12.51	10.36	14.63	14.16	12.79	10.60	7.45	
60	9.99	9.64	8.65	7.00	14.99	14.51	13.09	10.79	14.99	14.51	13.09	10.79	7.52	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 2A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.02	0.98	0.86	0.69	1.63	1.57	1.41	1.17	2.02	1.95	1.76	1.47	1.08	
19	1.02	0.98	0.86	0.69	1.63	1.57	1.41	1.17	2.02	1.95	1.76	1.47	1.08	
20	1.02	0.98	0.86	0.69	1.63	1.57	1.41	1.17	2.02	1.95	1.76	1.47	1.08	
21	1.02	0.98	0.86	0.69	1.63	1.57	1.41	1.17	2.02	1.95	1.76	1.47	1.08	
22	1.02	0.98	0.86	0.69	1.63	1.57	1.41	1.17	2.02	1.95	1.76	1.47	1.08	
23	1.02	0.98	0.86	0.69	1.63	1.57	1.41	1.17	2.02	1.95	1.76	1.47	1.08	
24	1.02	0.98	0.86	0.69	1.63	1.57	1.41	1.17	2.02	1.95	1.76	1.47	1.08	
25	1.02	0.98	0.86	0.69	1.63	1.57	1.41	1.17	2.02	1.95	1.76	1.47	1.08	
26	1.10	1.05	0.93	0.75	1.77	1.70	1.53	1.27	2.19	2.12	1.92	1.61	1.18	
27	1.19	1.14	1.01	0.81	1.92	1.85	1.67	1.39	2.39	2.31	2.09	1.76	1.29	
28	1.30	1.24	1.10	0.89	2.10	2.02	1.83	1.52	2.61	2.52	2.29	1.93	1.42	
29	1.41	1.35	1.20	0.97	2.29	2.21	2.00	1.67	2.85	2.76	2.50	2.11	1.56	
30	1.54	1.47	1.31	1.06	2.51	2.42	2.19	1.83	3.12	3.01	2.74	2.31	1.72	
31	1.60	1.53	1.37	1.11	2.62	2.53	2.29	1.92	3.27	3.16	2.87	2.43	1.81	
32	1.68	1.61	1.44	1.18	2.77	2.67	2.42	2.04	3.45	3.34	3.04	2.57	1.92	
33	1.78	1.71	1.52	1.25	2.93	2.83	2.57	2.16	3.65	3.54	3.22	2.73	2.04	
34	1.89	1.81	1.62	1.33	3.12	3.01	2.73	2.30	3.88	3.76	3.42	2.91	2.17	
35	2.01	1.93	1.72	1.41	3.32	3.21	2.91	2.46	4.13	4.00	3.64	3.10	2.32	
36	2.09	2.01	1.79	1.48	3.47	3.36	3.05	2.58	4.32	4.19	3.82	3.25	2.44	
37	2.21	2.12	1.90	1.56	3.67	3.55	3.23	2.73	4.57	4.42	4.03	3.43	2.58	
38	2.35	2.25	2.01	1.66	3.90	3.77	3.43	2.90	4.84	4.69	4.28	3.64	2.74	
39	2.51	2.40	2.15	1.77	4.16	4.02	3.65	3.09	5.14	4.98	4.54	3.87	2.91	
40	2.68	2.57	2.29	1.89	4.44	4.29	3.90	3.30	5.47	5.29	4.83	4.11	3.09	
41	2.75	2.64	2.36	1.94	4.56	4.40	4.00	3.38	5.61	5.43	4.95	4.21	3.17	
42	2.87	2.75	2.45	2.02	4.74	4.58	4.16	3.52	5.82	5.63	5.13	4.37	3.28	
43	3.02	2.89	2.58	2.12	4.97	4.80	4.36	3.68	6.07	5.88	5.35	4.55	3.41	
44	3.19	3.06	2.72	2.23	5.23	5.05	4.58	3.86	6.35	6.15	5.59	4.74	3.55	
45	3.39	3.25	2.88	2.36	5.53	5.33	4.82	4.06	6.66	6.44	5.85	4.95	3.69	
46	3.47	3.32	2.94	2.40	5.64	5.44	4.91	4.12	6.76	6.53	5.93	5.01	3.73	
47	3.61	3.46	3.06	2.49	5.83	5.63	5.08	4.25	6.95	6.71	6.08	5.13	3.81	
48	3.79	3.62	3.20	2.60	6.08	5.86	5.28	4.41	7.18	6.93	6.27	5.28	3.91	
49	3.99	3.81	3.36	2.72	6.36	6.13	5.51	4.59	7.44	7.18	6.48	5.44	4.02	
50	4.21	4.02	3.54	2.85	6.66	6.41	5.76	4.79	7.71	7.44	6.70	5.61	4.13	
51	4.58	4.37	3.84	3.09	7.20	6.93	6.21	5.15	8.25	7.96	7.17	5.99	4.39	
52	4.99	4.77	4.19	3.36	7.81	7.51	6.72	5.56	8.85	8.54	7.67	6.39	4.67	
53	5.45	5.21	4.56	3.65	8.46	8.14	7.27	6.00	9.48	9.14	8.20	6.81	4.96	
54	5.94	5.67	4.97	3.97	9.15	8.80	7.85	6.46	10.13	9.76	8.74	7.24	5.24	
55	6.47	6.18	5.40	4.30	9.88	9.51	8.47	6.95	10.80	10.40	9.29	7.67	5.53	
56	7.06	6.74	5.88	4.67	10.67	10.26	9.12	7.47	11.49	11.06	9.86	8.12	5.82	
57	7.68	7.33	6.40	5.07	11.49	11.05	9.81	8.01	12.18	11.72	10.43	8.55	6.10	
58	8.34	7.97	6.95	5.49	12.34	11.86	10.51	8.56	12.85	12.36	10.97	8.97	6.36	
59	9.06	8.66	7.54	5.95	13.20	12.69	11.23	9.13	13.49	12.97	11.49	9.35	6.60	
60	9.83	9.41	8.19	6.46	14.06	13.53	11.96	9.70	14.06	13.53	11.96	9.70	6.80	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 2A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.26	1.21	1.07	0.87	2.10	2.03	1.84	1.54	2.58	2.49	2.26	1.90	1.41	
19	1.26	1.21	1.07	0.87	2.10	2.03	1.84	1.54	2.58	2.49	2.26	1.90	1.41	
20	1.26	1.21	1.07	0.87	2.10	2.03	1.84	1.54	2.58	2.49	2.26	1.90	1.41	
21	1.26	1.21	1.07	0.87	2.10	2.03	1.84	1.54	2.58	2.49	2.26	1.90	1.41	
22	1.26	1.21	1.07	0.87	2.10	2.03	1.84	1.54	2.58	2.49	2.26	1.90	1.41	
23	1.26	1.21	1.07	0.87	2.10	2.03	1.84	1.54	2.58	2.49	2.26	1.90	1.41	
24	1.26	1.21	1.07	0.87	2.10	2.03	1.84	1.54	2.58	2.49	2.26	1.90	1.41	
25	1.26	1.21	1.07	0.87	2.10	2.03	1.84	1.54	2.58	2.49	2.26	1.90	1.41	
26	1.36	1.30	1.15	0.94	2.26	2.18	1.98	1.66	2.77	2.68	2.43	2.05	1.52	
27	1.47	1.41	1.25	1.02	2.44	2.36	2.14	1.80	3.00	2.90	2.63	2.21	1.64	
28	1.60	1.53	1.36	1.10	2.65	2.56	2.31	1.94	3.24	3.14	2.84	2.39	1.77	
29	1.74	1.66	1.47	1.20	2.88	2.78	2.51	2.11	3.52	3.40	3.08	2.59	1.92	
30	1.89	1.81	1.60	1.30	3.12	3.02	2.73	2.29	3.81	3.68	3.34	2.80	2.08	
31	1.98	1.89	1.67	1.35	3.26	3.14	2.84	2.38	3.97	3.84	3.48	2.92	2.16	
32	2.08	1.99	1.76	1.42	3.42	3.30	2.99	2.50	4.17	4.03	3.65	3.06	2.27	
33	2.20	2.10	1.86	1.50	3.62	3.49	3.15	2.64	4.40	4.25	3.84	3.23	2.39	
34	2.33	2.23	1.97	1.59	3.83	3.69	3.33	2.79	4.65	4.49	4.06	3.40	2.52	
35	2.48	2.37	2.09	1.69	4.06	3.91	3.53	2.96	4.92	4.75	4.29	3.60	2.66	
36	2.59	2.47	2.18	1.76	4.24	4.08	3.69	3.08	5.13	4.95	4.47	3.75	2.77	
37	2.73	2.61	2.30	1.86	4.47	4.30	3.88	3.24	5.39	5.20	4.70	3.94	2.91	
38	2.89	2.76	2.44	1.97	4.73	4.56	4.11	3.44	5.70	5.50	4.97	4.16	3.07	
39	3.08	2.94	2.60	2.10	5.03	4.84	4.37	3.65	6.03	5.82	5.26	4.41	3.25	
40	3.28	3.13	2.77	2.24	5.35	5.16	4.65	3.89	6.40	6.18	5.58	4.68	3.44	
41	3.36	3.21	2.84	2.30	5.49	5.29	4.77	3.99	6.56	6.33	5.72	4.79	3.52	
42	3.50	3.34	2.96	2.39	5.70	5.50	4.96	4.15	6.80	6.56	5.93	4.97	3.65	
43	3.66	3.50	3.10	2.51	5.97	5.75	5.20	4.34	7.09	6.84	6.19	5.18	3.81	
44	3.85	3.68	3.26	2.65	6.27	6.05	5.46	4.57	7.41	7.16	6.47	5.43	3.98	
45	4.05	3.87	3.44	2.80	6.60	6.37	5.75	4.81	7.77	7.50	6.78	5.69	4.17	
46	4.13	3.95	3.51	2.86	6.73	6.49	5.86	4.91	7.89	7.62	6.89	5.78	4.23	
47	4.26	4.08	3.63	2.96	6.95	6.70	6.06	5.07	8.11	7.83	7.09	5.95	4.35	
48	4.44	4.25	3.78	3.09	7.22	6.96	6.30	5.27	8.37	8.08	7.32	6.14	4.49	
49	4.62	4.43	3.94	3.23	7.51	7.24	6.55	5.49	8.65	8.35	7.57	6.35	4.63	
50	4.83	4.62	4.12	3.37	7.81	7.54	6.82	5.71	8.94	8.63	7.81	6.56	4.77	
51	5.20	4.98	4.45	3.64	8.40	8.10	7.33	6.14	9.53	9.21	8.34	6.99	5.08	
52	5.61	5.38	4.80	3.93	9.04	8.72	7.89	6.60	10.18	9.83	8.90	7.46	5.40	
53	6.06	5.81	5.19	4.25	9.71	9.37	8.47	7.08	10.83	10.46	9.46	7.92	5.72	
54	6.52	6.26	5.59	4.57	10.40	10.04	9.07	7.57	11.48	11.08	10.02	8.38	6.04	
55	7.01	6.73	6.01	4.90	11.10	10.72	9.68	8.07	12.11	11.69	10.57	8.82	6.33	
56	7.52	7.23	6.45	5.26	11.82	11.41	10.30	8.56	12.72	12.29	11.09	9.24	6.60	
57	8.07	7.75	6.92	5.62	12.55	12.12	10.93	9.06	13.31	12.86	11.59	9.63	6.85	
58	8.65	8.31	7.42	6.01	13.29	12.84	11.56	9.57	13.85	13.38	12.05	9.98	7.07	
59	9.27	8.92	7.95	6.42	14.03	13.56	12.19	10.05	14.35	13.86	12.47	10.29	7.24	
60	9.95	9.59	8.53	6.86	14.76	14.27	12.81	10.52	14.76	14.27	12.81	10.52	7.34	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 2P With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.34	1.28	1.14	0.93	2.23	2.15	1.96	1.65	2.72	2.63	2.39	2.02	1.50	
19	1.34	1.28	1.14	0.93	2.23	2.15	1.96	1.65	2.72	2.63	2.39	2.02	1.50	
20	1.34	1.28	1.14	0.93	2.23	2.15	1.96	1.65	2.72	2.63	2.39	2.02	1.50	
21	1.34	1.28	1.14	0.93	2.23	2.15	1.96	1.65	2.72	2.63	2.39	2.02	1.50	
22	1.34	1.28	1.14	0.93	2.23	2.15	1.96	1.65	2.72	2.63	2.39	2.02	1.50	
23	1.34	1.28	1.14	0.93	2.23	2.15	1.96	1.65	2.72	2.63	2.39	2.02	1.50	
24	1.34	1.28	1.14	0.93	2.23	2.15	1.96	1.65	2.72	2.63	2.39	2.02	1.50	
25	1.34	1.28	1.14	0.93	2.23	2.15	1.96	1.65	2.72	2.63	2.39	2.02	1.50	
26	1.52	1.45	1.29	1.05	2.51	2.42	2.20	1.85	3.05	2.95	2.67	2.25	1.67	
27	1.71	1.64	1.45	1.18	2.82	2.72	2.47	2.07	3.41	3.30	2.99	2.52	1.86	
28	1.94	1.85	1.64	1.33	3.16	3.05	2.76	2.32	3.82	3.69	3.34	2.80	2.07	
29	2.18	2.09	1.85	1.50	3.54	3.42	3.09	2.59	4.26	4.11	3.72	3.12	2.30	
30	2.45	2.35	2.07	1.68	3.96	3.82	3.46	2.89	4.74	4.58	4.14	3.47	2.55	
31	2.57	2.45	2.17	1.75	4.13	3.99	3.60	3.01	4.94	4.77	4.31	3.61	2.65	
32	2.69	2.58	2.28	1.84	4.33	4.18	3.77	3.15	5.16	4.98	4.50	3.76	2.77	
33	2.84	2.71	2.39	1.93	4.55	4.38	3.96	3.30	5.41	5.22	4.71	3.94	2.89	
34	2.99	2.86	2.52	2.03	4.78	4.61	4.16	3.46	5.67	5.47	4.94	4.12	3.02	
35	3.16	3.02	2.66	2.14	5.03	4.85	4.37	3.64	5.95	5.74	5.18	4.32	3.16	
36	3.30	3.15	2.78	2.24	5.25	5.06	4.56	3.79	6.19	5.97	5.39	4.49	3.28	
37	3.47	3.31	2.92	2.35	5.50	5.30	4.78	3.97	6.47	6.24	5.63	4.69	3.43	
38	3.65	3.49	3.08	2.48	5.78	5.57	5.02	4.17	6.78	6.54	5.90	4.91	3.58	
39	3.85	3.68	3.25	2.62	6.08	5.85	5.28	4.39	7.11	6.86	6.18	5.15	3.75	
40	4.06	3.88	3.43	2.77	6.39	6.16	5.55	4.62	7.45	7.19	6.48	5.40	3.93	
41	4.21	4.02	3.56	2.87	6.62	6.38	5.75	4.79	7.70	7.42	6.70	5.58	4.06	
42	4.39	4.20	3.72	3.00	6.89	6.64	5.99	4.99	7.99	7.71	6.96	5.80	4.22	
43	4.59	4.39	3.89	3.15	7.19	6.94	6.26	5.22	8.31	8.01	7.24	6.04	4.39	
44	4.80	4.60	4.08	3.31	7.51	7.25	6.54	5.46	8.64	8.34	7.53	6.29	4.56	
45	5.03	4.82	4.29	3.48	7.85	7.57	6.84	5.71	8.98	8.67	7.84	6.55	4.75	
46	5.17	4.95	4.41	3.59	8.05	7.76	7.02	5.86	9.17	8.86	8.01	6.69	4.85	
47	5.34	5.12	4.56	3.72	8.29	8.00	7.24	6.05	9.40	9.08	8.21	6.87	4.97	
48	5.53	5.30	4.73	3.87	8.55	8.25	7.47	6.24	9.64	9.31	8.43	7.05	5.09	
49	5.72	5.50	4.91	4.02	8.80	8.50	7.70	6.43	9.87	9.53	8.63	7.22	5.21	
50	5.93	5.69	5.09	4.17	9.06	8.75	7.92	6.62	10.08	9.74	8.82	7.37	5.31	
51	6.27	6.03	5.40	4.42	9.53	9.20	8.34	6.96	10.54	10.18	9.22	7.70	5.54	
52	6.65	6.40	5.73	4.69	10.03	9.69	8.77	7.32	11.01	10.64	9.63	8.05	5.77	
53	7.04	6.78	6.08	4.97	10.53	10.17	9.21	7.68	11.46	11.08	10.03	8.37	5.99	
54	7.45	7.17	6.43	5.26	11.03	10.66	9.65	8.04	11.90	11.50	10.41	8.68	6.20	
55	7.88	7.59	6.81	5.56	11.52	11.14	10.08	8.38	12.31	11.90	10.77	8.96	6.37	
56	8.33	8.03	7.20	5.86	12.00	11.60	10.49	8.70	12.68	12.26	11.09	9.20	6.52	
57	8.80	8.48	7.61	6.18	12.46	12.05	10.89	9.01	13.00	12.58	11.36	9.40	6.63	
58	9.29	8.97	8.03	6.51	12.88	12.46	11.25	9.28	13.27	12.83	11.58	9.55	6.70	
59	9.82	9.48	8.49	6.85	13.25	12.82	11.56	9.49	13.45	13.02	11.73	9.64	6.71	
60	10.37	10.02	8.96	7.20	13.53	13.10	11.78	9.63	13.53	13.10	11.78	9.63	6.65	



**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 2P With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.03	0.99	0.87	0.69	1.62	1.56	1.40	1.16	2.00	1.93	1.74	1.45	1.06	
19	1.03	0.99	0.87	0.69	1.62	1.56	1.40	1.16	2.00	1.93	1.74	1.45	1.06	
20	1.03	0.99	0.87	0.69	1.62	1.56	1.40	1.16	2.00	1.93	1.74	1.45	1.06	
21	1.03	0.99	0.87	0.69	1.62	1.56	1.40	1.16	2.00	1.93	1.74	1.45	1.06	
22	1.03	0.99	0.87	0.69	1.62	1.56	1.40	1.16	2.00	1.93	1.74	1.45	1.06	
23	1.03	0.99	0.87	0.69	1.62	1.56	1.40	1.16	2.00	1.93	1.74	1.45	1.06	
24	1.03	0.99	0.87	0.69	1.62	1.56	1.40	1.16	2.00	1.93	1.74	1.45	1.06	
25	1.03	0.99	0.87	0.69	1.62	1.56	1.40	1.16	2.00	1.93	1.74	1.45	1.06	
26	1.17	1.12	0.99	0.79	1.85	1.78	1.60	1.33	2.28	2.20	1.99	1.66	1.22	
27	1.33	1.27	1.12	0.91	2.10	2.03	1.83	1.52	2.59	2.50	2.26	1.90	1.40	
28	1.50	1.44	1.27	1.03	2.39	2.30	2.08	1.73	2.93	2.83	2.56	2.16	1.59	
29	1.70	1.63	1.44	1.17	2.70	2.61	2.35	1.97	3.31	3.20	2.90	2.44	1.81	
30	1.92	1.84	1.63	1.33	3.05	2.94	2.66	2.23	3.73	3.60	3.27	2.76	2.04	
31	2.00	1.92	1.71	1.39	3.19	3.08	2.79	2.34	3.90	3.78	3.43	2.89	2.15	
32	2.11	2.02	1.79	1.46	3.36	3.25	2.93	2.46	4.10	3.97	3.61	3.05	2.27	
33	2.22	2.13	1.89	1.55	3.54	3.42	3.10	2.60	4.32	4.18	3.80	3.21	2.39	
34	2.34	2.25	2.00	1.64	3.74	3.61	3.27	2.75	4.56	4.41	4.01	3.39	2.53	
35	2.48	2.38	2.11	1.73	3.95	3.82	3.46	2.91	4.81	4.65	4.23	3.58	2.67	
36	2.59	2.49	2.21	1.82	4.14	4.00	3.62	3.04	5.03	4.86	4.42	3.74	2.79	
37	2.73	2.62	2.33	1.91	4.35	4.21	3.81	3.20	5.28	5.11	4.64	3.93	2.94	
38	2.89	2.77	2.46	2.02	4.59	4.43	4.01	3.38	5.55	5.37	4.88	4.13	3.08	
39	3.06	2.93	2.61	2.14	4.84	4.68	4.23	3.56	5.83	5.64	5.13	4.34	3.24	
40	3.24	3.11	2.76	2.26	5.12	4.94	4.47	3.75	6.13	5.93	5.38	4.55	3.40	
41	3.37	3.23	2.87	2.35	5.31	5.13	4.63	3.89	6.34	6.14	5.57	4.71	3.51	
42	3.54	3.39	3.01	2.46	5.54	5.35	4.83	4.05	6.59	6.38	5.78	4.88	3.63	
43	3.73	3.57	3.16	2.58	5.80	5.60	5.05	4.23	6.87	6.64	6.01	5.07	3.77	
44	3.93	3.77	3.33	2.71	6.08	5.87	5.29	4.42	7.15	6.91	6.25	5.26	3.90	
45	4.16	3.98	3.52	2.85	6.38	6.15	5.54	4.62	7.44	7.19	6.50	5.46	4.04	
46	4.30	4.12	3.63	2.94	6.56	6.32	5.68	4.73	7.61	7.34	6.63	5.56	4.10	
47	4.49	4.29	3.78	3.06	6.79	6.54	5.87	4.88	7.81	7.54	6.80	5.68	4.18	
48	4.69	4.49	3.95	3.18	7.04	6.78	6.08	5.03	8.03	7.75	6.97	5.82	4.27	
49	4.92	4.70	4.13	3.32	7.30	7.03	6.29	5.20	8.26	7.96	7.16	5.96	4.35	
50	5.15	4.93	4.32	3.47	7.57	7.29	6.51	5.37	8.48	8.18	7.33	6.09	4.43	
51	5.51	5.27	4.62	3.70	8.03	7.73	6.89	5.67	8.92	8.59	7.70	6.37	4.63	
52	5.91	5.65	4.95	3.95	8.52	8.20	7.31	6.00	9.38	9.03	8.08	6.67	4.83	
53	6.33	6.05	5.30	4.23	9.04	8.69	7.74	6.34	9.85	9.48	8.47	6.98	5.03	
54	6.78	6.49	5.67	4.51	9.58	9.21	8.18	6.69	10.33	9.94	8.86	7.28	5.22	
55	7.28	6.96	6.08	4.83	10.14	9.75	8.65	7.05	10.81	10.41	9.26	7.58	5.42	
56	7.81	7.47	6.52	5.17	10.73	10.31	9.13	7.43	11.31	10.88	9.66	7.88	5.61	
57	8.37	8.01	6.98	5.53	11.31	10.87	9.62	7.80	11.77	11.32	10.03	8.16	5.78	
58	8.96	8.58	7.48	5.91	11.88	11.42	10.09	8.15	12.21	11.74	10.38	8.41	5.92	
59	9.58	9.18	8.00	6.32	12.42	11.94	10.53	8.49	12.59	12.10	10.68	8.62	6.04	
60	10.24	9.81	8.55	6.75	12.88	12.39	10.91	8.76	12.88	12.39	10.91	8.76	6.12	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 2P With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Unisex														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.26	1.21	1.07	0.87	2.08	2.01	1.82	1.53	2.54	2.45	2.23	1.87	1.39	
19	1.26	1.21	1.07	0.87	2.08	2.01	1.82	1.53	2.54	2.45	2.23	1.87	1.39	
20	1.26	1.21	1.07	0.87	2.08	2.01	1.82	1.53	2.54	2.45	2.23	1.87	1.39	
21	1.26	1.21	1.07	0.87	2.08	2.01	1.82	1.53	2.54	2.45	2.23	1.87	1.39	
22	1.26	1.21	1.07	0.87	2.08	2.01	1.82	1.53	2.54	2.45	2.23	1.87	1.39	
23	1.26	1.21	1.07	0.87	2.08	2.01	1.82	1.53	2.54	2.45	2.23	1.87	1.39	
24	1.26	1.21	1.07	0.87	2.08	2.01	1.82	1.53	2.54	2.45	2.23	1.87	1.39	
25	1.26	1.21	1.07	0.87	2.08	2.01	1.82	1.53	2.54	2.45	2.23	1.87	1.39	
26	1.43	1.37	1.21	0.99	2.34	2.26	2.05	1.72	2.86	2.76	2.50	2.11	1.56	
27	1.62	1.55	1.37	1.11	2.64	2.55	2.31	1.93	3.21	3.10	2.81	2.36	1.75	
28	1.83	1.75	1.55	1.26	2.97	2.87	2.59	2.17	3.59	3.47	3.15	2.64	1.95	
29	2.06	1.97	1.75	1.41	3.33	3.22	2.91	2.44	4.02	3.88	3.52	2.95	2.18	
30	2.32	2.22	1.96	1.59	3.74	3.60	3.26	2.73	4.49	4.33	3.92	3.29	2.42	
31	2.42	2.32	2.05	1.66	3.90	3.76	3.40	2.84	4.68	4.52	4.09	3.43	2.53	
32	2.55	2.44	2.15	1.74	4.09	3.94	3.56	2.98	4.90	4.73	4.28	3.58	2.64	
33	2.68	2.57	2.27	1.83	4.30	4.14	3.74	3.13	5.14	4.96	4.48	3.76	2.76	
34	2.83	2.71	2.39	1.93	4.52	4.36	3.93	3.29	5.39	5.21	4.71	3.94	2.90	
35	2.99	2.86	2.52	2.04	4.76	4.59	4.14	3.46	5.66	5.47	4.94	4.13	3.04	
36	3.12	2.99	2.64	2.13	4.97	4.79	4.32	3.61	5.90	5.70	5.15	4.31	3.16	
37	3.28	3.14	2.78	2.24	5.21	5.03	4.53	3.78	6.17	5.96	5.38	4.50	3.30	
38	3.46	3.31	2.93	2.36	5.48	5.28	4.77	3.97	6.47	6.25	5.64	4.72	3.46	
39	3.65	3.49	3.09	2.50	5.77	5.56	5.02	4.18	6.79	6.55	5.92	4.95	3.63	
40	3.85	3.69	3.26	2.64	6.07	5.86	5.28	4.40	7.12	6.87	6.21	5.19	3.80	
41	4.00	3.83	3.39	2.74	6.29	6.07	5.47	4.56	7.36	7.10	6.42	5.36	3.92	
42	4.18	4.00	3.54	2.87	6.55	6.32	5.70	4.76	7.64	7.37	6.66	5.57	4.07	
43	4.37	4.19	3.71	3.01	6.85	6.60	5.96	4.97	7.95	7.67	6.93	5.80	4.23	
44	4.58	4.39	3.90	3.16	7.16	6.90	6.23	5.20	8.27	7.98	7.21	6.03	4.40	
45	4.81	4.61	4.09	3.33	7.48	7.22	6.52	5.44	8.60	8.30	7.50	6.27	4.57	
46	4.95	4.74	4.22	3.43	7.68	7.40	6.69	5.58	8.78	8.48	7.66	6.41	4.66	
47	5.12	4.91	4.37	3.56	7.91	7.63	6.90	5.75	9.00	8.69	7.86	6.57	4.77	
48	5.32	5.10	4.54	3.70	8.17	7.88	7.12	5.94	9.24	8.92	8.06	6.74	4.89	
49	5.52	5.30	4.72	3.84	8.43	8.13	7.35	6.12	9.46	9.14	8.26	6.90	4.99	
50	5.73	5.50	4.90	3.99	8.68	8.38	7.57	6.31	9.68	9.35	8.45	7.05	5.09	
51	6.08	5.84	5.21	4.24	9.15	8.84	7.98	6.64	10.13	9.78	8.84	7.37	5.31	
52	6.46	6.21	5.53	4.51	9.65	9.32	8.41	6.99	10.60	10.24	9.24	7.70	5.54	
53	6.87	6.60	5.88	4.78	10.16	9.80	8.84	7.35	11.06	10.68	9.64	8.02	5.75	
54	7.28	7.00	6.24	5.07	10.66	10.29	9.28	7.70	11.51	11.11	10.02	8.33	5.95	
55	7.73	7.43	6.63	5.37	11.18	10.79	9.72	8.05	11.94	11.53	10.39	8.62	6.14	
56	8.20	7.89	7.03	5.69	11.68	11.28	10.15	8.39	12.34	11.92	10.73	8.87	6.29	
57	8.69	8.36	7.45	6.02	12.17	11.75	10.57	8.70	12.70	12.26	11.03	9.09	6.42	
58	9.21	8.87	7.89	6.36	12.63	12.20	10.96	8.99	13.00	12.56	11.28	9.27	6.50	
59	9.76	9.40	8.36	6.71	13.04	12.60	11.30	9.24	13.24	12.79	11.47	9.38	6.54	
60	10.34	9.97	8.86	7.08	13.37	12.92	11.56	9.41	13.37	12.92	11.56	9.41	6.52	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 2P With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.35	1.29	1.15	0.94	2.25	2.17	1.97	1.66	2.74	2.65	2.41	2.03	1.51	
19	1.35	1.29	1.15	0.94	2.25	2.17	1.97	1.66	2.74	2.65	2.41	2.03	1.51	
20	1.35	1.29	1.15	0.94	2.25	2.17	1.97	1.66	2.74	2.65	2.41	2.03	1.51	
21	1.35	1.29	1.15	0.94	2.25	2.17	1.97	1.66	2.74	2.65	2.41	2.03	1.51	
22	1.35	1.29	1.15	0.94	2.25	2.17	1.97	1.66	2.74	2.65	2.41	2.03	1.51	
23	1.35	1.29	1.15	0.94	2.25	2.17	1.97	1.66	2.74	2.65	2.41	2.03	1.51	
24	1.35	1.29	1.15	0.94	2.25	2.17	1.97	1.66	2.74	2.65	2.41	2.03	1.51	
25	1.35	1.29	1.15	0.94	2.25	2.17	1.97	1.66	2.74	2.65	2.41	2.03	1.51	
26	1.53	1.46	1.30	1.06	2.53	2.45	2.22	1.87	3.04	2.98	2.70	2.27	1.68	
27	1.73	1.66	1.47	1.19	2.85	2.75	2.49	2.10	3.45	3.33	3.02	2.54	1.88	
28	1.95	1.87	1.66	1.34	3.20	3.09	2.80	2.35	3.86	3.73	3.38	2.84	2.09	
29	2.21	2.11	1.87	1.51	3.60	3.47	3.14	2.63	4.32	4.17	3.77	3.16	2.33	
30	2.49	2.38	2.10	1.70	4.03	3.89	3.51	2.94	4.82	4.65	4.20	3.52	2.58	
31	2.60	2.49	2.20	1.77	4.21	4.06	3.66	3.06	5.02	4.85	4.38	3.66	2.69	
32	2.73	2.61	2.31	1.86	4.41	4.25	3.84	3.20	5.25	5.07	4.58	3.82	2.80	
33	2.88	2.75	2.43	1.95	4.63	4.47	4.03	3.36	5.50	5.31	4.80	4.00	2.93	
34	3.03	2.90	2.56	2.06	4.88	4.70	4.24	3.53	5.78	5.57	5.03	4.19	3.07	
35	3.20	3.06	2.70	2.17	5.13	4.95	4.46	3.71	6.06	5.85	5.28	4.40	3.21	
36	3.35	3.20	2.83	2.27	5.36	5.17	4.65	3.87	6.32	6.10	5.50	4.58	3.34	
37	3.52	3.37	2.97	2.39	5.62	5.42	4.88	4.06	6.61	6.38	5.75	4.79	3.49	
38	3.71	3.55	3.13	2.52	5.91	5.70	5.13	4.26	6.93	6.69	6.03	5.02	3.65	
39	3.92	3.75	3.31	2.66	6.23	6.00	5.41	4.49	7.28	7.02	6.33	5.27	3.83	
40	4.13	3.95	3.49	2.81	6.56	6.33	5.70	4.73	7.64	7.37	6.65	5.53	4.01	
41	4.29	4.10	3.63	2.92	6.80	6.56	5.91	4.91	7.90	7.62	6.87	5.72	4.15	
42	4.48	4.28	3.79	3.06	7.09	6.84	6.16	5.12	8.21	7.92	7.15	5.95	4.31	
43	4.69	4.49	3.98	3.21	7.41	7.15	6.45	5.36	8.55	8.25	7.45	6.20	4.49	
44	4.91	4.70	4.17	3.38	7.76	7.48	6.75	5.62	8.91	8.60	7.77	6.47	4.68	
45	5.15	4.94	4.39	3.56	8.12	7.84	7.08	5.89	9.28	8.96	8.10	6.75	4.87	
46	5.29	5.08	4.52	3.67	8.34	8.05	7.27	6.06	9.50	9.17	8.29	6.91	4.98	
47	5.48	5.26	4.68	3.81	8.61	8.31	7.51	6.26	9.76	9.42	8.52	7.10	5.12	
48	5.68	5.45	4.86	3.96	8.90	8.59	7.77	6.47	10.03	9.69	8.76	7.31	5.25	
49	5.90	5.66	5.06	4.12	9.20	8.89	8.03	6.69	10.30	9.95	9.00	7.51	5.39	
50	6.12	5.88	5.26	4.28	9.49	9.17	8.30	6.91	10.56	10.20	9.23	7.69	5.51	
51	6.49	6.24	5.58	4.54	10.02	9.68	8.75	7.29	11.07	10.70	9.68	8.06	5.76	
52	6.89	6.63	5.93	4.83	10.57	10.22	9.24	7.68	11.60	11.22	10.14	8.44	6.01	
53	7.31	7.04	6.30	5.12	11.14	10.77	9.73	8.08	12.13	11.73	10.60	8.81	6.26	
54	7.75	7.46	6.68	5.43	11.71	11.33	10.23	8.48	12.64	12.22	11.04	9.17	6.49	
55	8.21	7.92	7.08	5.74	12.29	11.89	10.74	8.88	13.13	12.71	11.47	9.50	6.70	
56	8.70	8.39	7.51	6.07	12.87	12.45	11.23	9.27	13.60	13.16	11.87	9.81	6.88	
57	9.22	8.90	7.95	6.41	13.44	13.01	11.72	9.65	14.04	13.59	12.24	10.08	7.03	
58	9.76	9.42	8.42	6.76	14.00	13.55	12.19	10.00	14.42	13.96	12.57	10.31	7.15	
59	10.34	9.99	8.91	7.13	14.52	14.06	12.63	10.31	14.75	14.28	12.83	10.48	7.21	
60	10.96	10.60	9.45	7.52	15.00	14.53	13.03	10.58	15.00	14.53	13.03	10.58	7.20	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 2P With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.04	0.99	0.88	0.70	1.64	1.58	1.42	1.17	2.02	1.95	1.76	1.47	1.07	
19	1.04	0.99	0.88	0.70	1.64	1.58	1.42	1.17	2.02	1.95	1.76	1.47	1.07	
20	1.04	0.99	0.88	0.70	1.64	1.58	1.42	1.17	2.02	1.95	1.76	1.47	1.07	
21	1.04	0.99	0.88	0.70	1.64	1.58	1.42	1.17	2.02	1.95	1.76	1.47	1.07	
22	1.04	0.99	0.88	0.70	1.64	1.58	1.42	1.17	2.02	1.95	1.76	1.47	1.07	
23	1.04	0.99	0.88	0.70	1.64	1.58	1.42	1.17	2.02	1.95	1.76	1.47	1.07	
24	1.04	0.99	0.88	0.70	1.64	1.58	1.42	1.17	2.02	1.95	1.76	1.47	1.07	
25	1.04	0.99	0.88	0.70	1.64	1.58	1.42	1.17	2.02	1.95	1.76	1.47	1.07	
26	1.18	1.13	1.00	0.80	1.87	1.81	1.62	1.35	2.30	2.22	2.01	1.68	1.24	
27	1.34	1.28	1.14	0.92	2.13	2.06	1.85	1.54	2.62	2.53	2.29	1.92	1.42	
28	1.52	1.46	1.29	1.04	2.43	2.34	2.11	1.76	2.98	2.88	2.61	2.19	1.62	
29	1.72	1.65	1.46	1.19	2.75	2.66	2.40	2.00	3.37	3.26	2.95	2.49	1.84	
30	1.95	1.87	1.66	1.35	3.11	3.01	2.72	2.27	3.80	3.68	3.33	2.81	2.08	
31	2.04	1.95	1.73	1.41	3.26	3.15	2.85	2.39	3.98	3.85	3.50	2.95	2.19	
32	2.14	2.05	1.83	1.49	3.44	3.32	3.00	2.52	4.19	4.06	3.68	3.11	2.31	
33	2.26	2.17	1.93	1.57	3.63	3.50	3.17	2.66	4.42	4.28	3.88	3.28	2.44	
34	2.39	2.29	2.04	1.67	3.83	3.70	3.35	2.81	4.66	4.51	4.10	3.47	2.58	
35	2.53	2.42	2.16	1.76	4.05	3.92	3.54	2.98	4.92	4.77	4.33	3.66	2.73	
36	2.64	2.54	2.26	1.85	4.25	4.10	3.71	3.12	5.15	4.99	4.53	3.84	2.86	
37	2.79	2.68	2.38	1.95	4.47	4.32	3.91	3.29	5.42	5.24	4.76	4.03	3.01	
38	2.95	2.83	2.52	2.06	4.72	4.56	4.13	3.47	5.70	5.52	5.01	4.24	3.17	
39	3.12	3.00	2.66	2.18	4.99	4.82	4.36	3.66	6.00	5.81	5.28	4.47	3.33	
40	3.32	3.18	2.83	2.31	5.28	5.10	4.61	3.87	6.32	6.12	5.55	4.69	3.50	
41	3.45	3.31	2.94	2.41	5.48	5.29	4.78	4.01	6.55	6.33	5.75	4.86	3.62	
42	3.63	3.48	3.08	2.52	5.73	5.53	5.00	4.19	6.81	6.59	5.98	5.05	3.75	
43	3.82	3.66	3.25	2.65	6.01	5.80	5.24	4.38	7.11	6.87	6.23	5.25	3.90	
44	4.04	3.87	3.43	2.79	6.31	6.09	5.49	4.59	7.42	7.17	6.49	5.46	4.05	
45	4.27	4.10	3.62	2.94	6.64	6.40	5.76	4.80	7.74	7.48	6.76	5.68	4.19	
46	4.43	4.24	3.75	3.03	6.84	6.60	5.93	4.93	7.93	7.66	6.91	5.80	4.27	
47	4.62	4.43	3.90	3.15	7.09	6.84	6.14	5.10	8.16	7.88	7.11	5.95	4.37	
48	4.84	4.64	4.09	3.29	7.37	7.11	6.37	5.28	8.42	8.13	7.32	6.11	4.48	
49	5.08	4.87	4.28	3.44	7.67	7.40	6.62	5.48	8.68	8.38	7.54	6.27	4.58	
50	5.34	5.11	4.49	3.60	7.99	7.70	6.88	5.68	8.95	8.64	7.75	6.44	4.69	
51	5.72	5.48	4.81	3.85	8.49	8.18	7.31	6.01	9.44	9.11	8.16	6.76	4.91	
52	6.14	5.88	5.15	4.12	9.04	8.71	7.77	6.38	9.96	9.60	8.60	7.11	5.14	
53	6.59	6.31	5.53	4.41	9.62	9.26	8.25	6.76	10.49	10.12	9.04	7.46	5.37	
54	7.07	6.77	5.93	4.72	10.22	9.85	8.76	7.17	11.04	10.64	9.50	7.81	5.61	
55	7.59	7.27	6.36	5.06	10.87	10.46	9.30	7.59	11.61	11.19	9.97	8.18	5.85	
56	8.16	7.82	6.84	5.42	11.54	11.11	9.86	8.03	12.19	11.75	10.45	8.54	6.08	
57	8.76	8.40	7.34	5.81	12.23	11.78	10.44	8.48	12.76	12.29	10.92	8.90	6.31	
58	9.39	9.01	7.87	6.23	12.91	12.44	11.02	8.93	13.29	12.81	11.35	9.23	6.51	
59	10.06	9.66	8.43	6.67	13.58	13.09	11.58	9.37	13.79	13.29	11.76	9.52	6.69	
60	10.76	10.35	9.04	7.14	14.21	13.71	12.11	9.78	14.21	13.71	12.11	9.78	6.84	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 2P With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days					Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.27	1.22	1.08	0.88	2.10	2.02	1.83	1.54	2.56	2.48	2.24	1.89	1.40	
19	1.27	1.22	1.08	0.88	2.10	2.02	1.83	1.54	2.56	2.48	2.24	1.89	1.40	
20	1.27	1.22	1.08	0.88	2.10	2.02	1.83	1.54	2.56	2.48	2.24	1.89	1.40	
21	1.27	1.22	1.08	0.88	2.10	2.02	1.83	1.54	2.56	2.48	2.24	1.89	1.40	
22	1.27	1.22	1.08	0.88	2.10	2.02	1.83	1.54	2.56	2.48	2.24	1.89	1.40	
23	1.27	1.22	1.08	0.88	2.10	2.02	1.83	1.54	2.56	2.48	2.24	1.89	1.40	
24	1.27	1.22	1.08	0.88	2.10	2.02	1.83	1.54	2.56	2.48	2.24	1.89	1.40	
25	1.27	1.22	1.08	0.88	2.10	2.02	1.83	1.54	2.56	2.48	2.24	1.89	1.40	
26	1.44	1.38	1.22	0.99	2.37	2.29	2.07	1.74	2.88	2.79	2.53	2.13	1.57	
27	1.63	1.56	1.38	1.12	2.67	2.58	2.33	1.96	3.24	3.13	2.84	2.39	1.76	
28	1.85	1.77	1.56	1.27	3.01	2.91	2.63	2.20	3.64	3.52	3.19	2.68	1.97	
29	2.09	2.00	1.77	1.43	3.39	3.27	2.95	2.47	4.08	3.94	3.57	2.99	2.21	
30	2.35	2.25	1.99	1.61	3.80	3.67	3.31	2.77	4.56	4.41	3.99	3.34	2.46	
31	2.46	2.35	2.08	1.68	3.97	3.83	3.46	2.89	4.76	4.60	4.16	3.48	2.56	
32	2.58	2.47	2.19	1.77	4.17	4.02	3.63	3.03	4.99	4.82	4.35	3.65	2.68	
33	2.72	2.60	2.30	1.86	4.38	4.23	3.82	3.18	5.23	5.05	4.57	3.82	2.81	
34	2.87	2.75	2.43	1.96	4.61	4.45	4.02	3.35	5.50	5.31	4.80	4.01	2.95	
35	3.03	2.90	2.57	2.07	4.86	4.69	4.23	3.53	5.78	5.58	5.04	4.21	3.09	
36	3.18	3.04	2.68	2.17	5.08	4.90	4.42	3.68	6.03	5.82	5.26	4.39	3.22	
37	3.34	3.20	2.82	2.28	5.34	5.15	4.64	3.86	6.31	6.09	5.50	4.60	3.37	
38	3.52	3.37	2.98	2.40	5.62	5.42	4.88	4.07	6.62	6.40	5.78	4.82	3.53	
39	3.72	3.56	3.15	2.54	5.92	5.71	5.15	4.28	6.96	6.72	6.07	5.07	3.70	
40	3.93	3.76	3.33	2.69	6.24	6.02	5.43	4.52	7.31	7.06	6.37	5.32	3.88	
41	4.08	3.91	3.46	2.79	6.47	6.24	5.63	4.68	7.56	7.30	6.59	5.50	4.01	
42	4.26	4.08	3.62	2.92	6.75	6.51	5.87	4.89	7.86	7.59	6.85	5.72	4.17	
43	4.47	4.28	3.79	3.07	7.06	6.81	6.14	5.12	8.19	7.91	7.14	5.96	4.34	
44	4.69	4.50	3.99	3.23	7.40	7.14	6.44	5.36	8.54	8.24	7.45	6.22	4.52	
45	4.93	4.73	4.19	3.40	7.75	7.48	6.75	5.62	8.90	8.59	7.76	6.48	4.70	
46	5.08	4.87	4.32	3.51	7.96	7.69	6.94	5.78	9.10	8.79	7.94	6.63	4.81	
47	5.26	5.05	4.49	3.64	8.23	7.94	7.17	5.97	9.36	9.04	8.17	6.82	4.93	
48	5.47	5.25	4.67	3.79	8.52	8.22	7.42	6.18	9.63	9.30	8.40	7.01	5.06	
49	5.69	5.47	4.86	3.95	8.82	8.51	7.68	6.39	9.90	9.56	8.63	7.20	5.18	
50	5.92	5.69	5.06	4.11	9.12	8.80	7.94	6.60	10.16	9.81	8.86	7.38	5.30	
51	6.30	6.05	5.39	4.37	9.64	9.31	8.39	6.97	10.66	10.30	9.30	7.74	5.54	
52	6.70	6.44	5.73	4.65	10.19	9.84	8.87	7.36	11.19	10.81	9.75	8.11	5.79	
53	7.13	6.85	6.10	4.94	10.76	10.39	9.36	7.75	11.72	11.32	10.21	8.47	6.04	
54	7.58	7.29	6.49	5.25	11.34	10.96	9.86	8.15	12.24	11.83	10.66	8.83	6.27	
55	8.06	7.76	6.90	5.57	11.94	11.53	10.38	8.56	12.75	12.33	11.10	9.17	6.49	
56	8.56	8.25	7.34	5.91	12.54	12.12	10.89	8.96	13.25	12.81	11.52	9.49	6.68	
57	9.10	8.77	7.80	6.26	13.14	12.70	11.40	9.36	13.72	13.27	11.91	9.79	6.85	
58	9.67	9.32	8.28	6.63	13.73	13.27	11.90	9.73	14.14	13.68	12.26	10.04	6.99	
59	10.27	9.91	8.79	7.02	14.29	13.82	12.37	10.08	14.51	14.04	12.56	10.24	7.08	
60	10.91	10.54	9.34	7.42	14.80	14.32	12.80	10.38	14.80	14.32	12.80	10.38	7.11	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.40	1.34	1.19	0.97	2.34	2.26	2.06	1.74	2.87	2.77	2.52	2.13	1.58	
19	1.40	1.34	1.19	0.97	2.34	2.26	2.06	1.74	2.87	2.77	2.52	2.13	1.58	
20	1.40	1.34	1.19	0.97	2.34	2.26	2.06	1.74	2.87	2.77	2.52	2.13	1.58	
21	1.40	1.34	1.19	0.97	2.34	2.26	2.06	1.74	2.87	2.77	2.52	2.13	1.58	
22	1.40	1.34	1.19	0.97	2.34	2.26	2.06	1.74	2.87	2.77	2.52	2.13	1.58	
23	1.40	1.34	1.19	0.97	2.34	2.26	2.06	1.74	2.87	2.77	2.52	2.13	1.58	
24	1.40	1.34	1.19	0.97	2.34	2.26	2.06	1.74	2.87	2.77	2.52	2.13	1.58	
25	1.40	1.34	1.19	0.97	2.34	2.26	2.06	1.74	2.87	2.77	2.52	2.13	1.58	
26	1.51	1.44	1.28	1.05	2.52	2.43	2.21	1.86	3.08	2.98	2.71	2.28	1.70	
27	1.63	1.56	1.38	1.13	2.72	2.63	2.38	2.01	3.32	3.21	2.91	2.45	1.82	
28	1.77	1.69	1.50	1.22	2.94	2.84	2.57	2.17	3.59	3.47	3.14	2.64	1.96	
29	1.93	1.84	1.63	1.32	3.19	3.08	2.78	2.34	3.88	3.75	3.39	2.85	2.11	
30	2.09	2.00	1.77	1.43	3.45	3.33	3.02	2.53	4.19	4.05	3.67	3.08	2.28	
31	2.19	2.09	1.84	1.49	3.60	3.47	3.14	2.63	4.36	4.21	3.81	3.20	2.36	
32	2.30	2.20	1.94	1.57	3.78	3.64	3.29	2.75	4.58	4.42	3.99	3.35	2.47	
33	2.43	2.32	2.05	1.65	3.98	3.84	3.47	2.90	4.81	4.65	4.20	3.51	2.59	
34	2.58	2.46	2.17	1.75	4.21	4.06	3.66	3.06	5.07	4.90	4.42	3.70	2.72	
35	2.74	2.61	2.30	1.85	4.46	4.30	3.87	3.23	5.36	5.17	4.66	3.90	2.87	
36	2.86	2.73	2.40	1.93	4.65	4.48	4.03	3.36	5.58	5.38	4.85	4.05	2.98	
37	3.02	2.88	2.53	2.03	4.89	4.71	4.24	3.53	5.86	5.65	5.09	4.25	3.12	
38	3.20	3.05	2.69	2.16	5.17	4.98	4.49	3.74	6.18	5.96	5.37	4.48	3.29	
39	3.40	3.24	2.85	2.29	5.49	5.29	4.76	3.96	6.53	6.30	5.68	4.74	3.47	
40	3.62	3.45	3.04	2.45	5.83	5.62	5.06	4.22	6.92	6.67	6.01	5.02	3.67	
41	3.71	3.54	3.12	2.51	5.98	5.76	5.19	4.32	7.08	6.83	6.16	5.14	3.76	
42	3.85	3.67	3.24	2.61	6.21	5.98	5.39	4.49	7.33	7.07	6.38	5.32	3.89	
43	4.02	3.84	3.39	2.74	6.49	6.25	5.64	4.70	7.63	7.36	6.65	5.55	4.06	
44	4.22	4.03	3.57	2.89	6.80	6.55	5.92	4.94	7.97	7.69	6.95	5.81	4.24	
45	4.43	4.24	3.76	3.06	7.15	6.89	6.22	5.21	8.34	8.05	7.27	6.09	4.45	
46	4.51	4.31	3.83	3.12	7.27	7.01	6.34	5.31	8.46	8.17	7.39	6.19	4.52	
47	4.65	4.45	3.96	3.23	7.49	7.22	6.54	5.48	8.68	8.38	7.59	6.36	4.64	
48	4.82	4.61	4.11	3.37	7.76	7.48	6.78	5.69	8.94	8.63	7.82	6.56	4.79	
49	5.00	4.79	4.28	3.52	8.04	7.76	7.03	5.91	9.21	8.90	8.06	6.77	4.93	
50	5.20	4.99	4.46	3.67	8.33	8.04	7.30	6.13	9.48	9.15	8.30	6.97	5.07	
51	5.59	5.36	4.80	3.96	8.92	8.61	7.81	6.57	10.07	9.73	8.83	7.42	5.39	
52	6.01	5.77	5.17	4.27	9.55	9.22	8.37	7.04	10.70	10.34	9.38	7.89	5.72	
53	6.45	6.20	5.57	4.59	10.20	9.85	8.94	7.52	11.33	10.95	9.93	8.35	6.04	
54	6.91	6.64	5.97	4.92	10.85	10.48	9.52	7.99	11.93	11.53	10.46	8.78	6.35	
55	7.39	7.10	6.39	5.26	11.49	11.10	10.08	8.45	12.49	12.07	10.95	9.18	6.62	
56	7.88	7.58	6.82	5.61	12.12	11.71	10.63	8.90	13.00	12.56	11.39	9.54	6.85	
57	8.40	8.09	7.27	5.97	12.73	12.30	11.16	9.32	13.45	13.01	11.79	9.85	7.04	
58	8.94	8.62	7.75	6.35	13.31	12.87	11.66	9.72	13.84	13.38	12.12	10.10	7.19	
59	9.52	9.18	8.25	6.74	13.84	13.39	12.12	10.07	14.13	13.67	12.37	10.27	7.27	
60	10.15	9.79	8.80	7.15	14.28	13.81	12.48	10.33	14.28	13.81	12.48	10.33	7.27	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Female														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.06	1.02	0.90	0.72	1.69	1.63	1.46	1.21	2.10	2.02	1.83	1.53	1.12	
19	1.06	1.02	0.90	0.72	1.69	1.63	1.46	1.21	2.10	2.02	1.83	1.53	1.12	
20	1.06	1.02	0.90	0.72	1.69	1.63	1.46	1.21	2.10	2.02	1.83	1.53	1.12	
21	1.06	1.02	0.90	0.72	1.69	1.63	1.46	1.21	2.10	2.02	1.83	1.53	1.12	
22	1.06	1.02	0.90	0.72	1.69	1.63	1.46	1.21	2.10	2.02	1.83	1.53	1.12	
23	1.06	1.02	0.90	0.72	1.69	1.63	1.46	1.21	2.10	2.02	1.83	1.53	1.12	
24	1.06	1.02	0.90	0.72	1.69	1.63	1.46	1.21	2.10	2.02	1.83	1.53	1.12	
25	1.06	1.02	0.90	0.72	1.69	1.63	1.46	1.21	2.10	2.02	1.83	1.53	1.12	
26	1.15	1.10	0.97	0.78	1.84	1.77	1.59	1.32	2.28	2.20	1.99	1.67	1.22	
27	1.24	1.19	1.05	0.85	2.00	1.92	1.73	1.44	2.48	2.40	2.17	1.82	1.34	
28	1.35	1.29	1.15	0.93	2.18	2.10	1.89	1.58	2.70	2.61	2.37	1.99	1.47	
29	1.47	1.41	1.25	1.01	2.38	2.29	2.07	1.73	2.95	2.86	2.59	2.18	1.62	
30	1.60	1.53	1.36	1.11	2.60	2.51	2.27	1.90	3.22	3.12	2.83	2.39	1.78	
31	1.67	1.60	1.42	1.16	2.72	2.62	2.37	1.99	3.38	3.27	2.97	2.51	1.87	
32	1.75	1.68	1.50	1.22	2.86	2.77	2.51	2.11	3.57	3.45	3.14	2.66	1.98	
33	1.85	1.78	1.58	1.30	3.04	2.93	2.66	2.24	3.78	3.66	3.33	2.82	2.11	
34	1.96	1.88	1.68	1.38	3.22	3.12	2.83	2.38	4.01	3.88	3.53	3.00	2.25	
35	2.09	2.00	1.79	1.47	3.43	3.32	3.01	2.54	4.26	4.12	3.76	3.19	2.39	
36	2.18	2.09	1.86	1.54	3.59	3.47	3.15	2.66	4.46	4.32	3.94	3.35	2.51	
37	2.30	2.20	1.97	1.63	3.79	3.67	3.33	2.82	4.71	4.56	4.16	3.54	2.66	
38	2.44	2.34	2.09	1.73	4.03	3.89	3.54	2.99	4.99	4.83	4.40	3.75	2.82	
39	2.60	2.50	2.23	1.84	4.29	4.14	3.76	3.19	5.29	5.12	4.67	3.98	2.99	
40	2.78	2.67	2.38	1.97	4.57	4.42	4.01	3.39	5.62	5.44	4.96	4.22	3.17	
41	2.86	2.74	2.44	2.02	4.69	4.53	4.12	3.48	5.76	5.57	5.08	4.33	3.25	
42	2.98	2.86	2.55	2.10	4.88	4.71	4.28	3.62	5.97	5.78	5.26	4.48	3.36	
43	3.13	3.00	2.67	2.20	5.11	4.93	4.47	3.78	6.22	6.02	5.48	4.65	3.49	
44	3.31	3.17	2.82	2.31	5.37	5.18	4.69	3.96	6.50	6.28	5.71	4.85	3.63	
45	3.51	3.36	2.98	2.44	5.66	5.46	4.94	4.15	6.79	6.57	5.96	5.05	3.77	
46	3.59	3.44	3.05	2.49	5.76	5.56	5.02	4.21	6.89	6.65	6.04	5.10	3.80	
47	3.74	3.58	3.16	2.58	5.96	5.74	5.18	4.34	7.06	6.82	6.18	5.21	3.88	
48	3.92	3.75	3.31	2.69	6.20	5.97	5.38	4.49	7.29	7.03	6.36	5.35	3.97	
49	4.12	3.94	3.47	2.81	6.46	6.22	5.59	4.66	7.52	7.26	6.55	5.50	4.06	
50	4.34	4.15	3.65	2.95	6.75	6.49	5.83	4.84	7.77	7.50	6.75	5.65	4.16	
51	4.72	4.51	3.96	3.19	7.28	7.00	6.27	5.20	8.30	8.00	7.20	6.01	4.41	
52	5.15	4.91	4.31	3.46	7.86	7.56	6.77	5.59	8.88	8.55	7.68	6.39	4.67	
53	5.61	5.36	4.69	3.76	8.49	8.17	7.29	6.01	9.47	9.12	8.18	6.78	4.93	
54	6.11	5.83	5.10	4.07	9.15	8.80	7.84	6.45	10.08	9.70	8.68	7.18	5.20	
55	6.65	6.35	5.55	4.42	9.85	9.46	8.42	6.90	10.70	10.29	9.18	7.57	5.45	
56	7.24	6.91	6.03	4.79	10.58	10.16	9.02	7.37	11.33	10.89	9.70	7.96	5.70	
57	7.87	7.51	6.54	5.18	11.32	10.87	9.64	7.85	11.94	11.47	10.19	8.33	5.94	
58	8.53	8.15	7.09	5.61	12.07	11.59	10.25	8.32	12.51	12.02	10.65	8.67	6.14	
59	9.25	8.83	7.68	6.06	12.79	12.28	10.84	8.78	13.03	12.51	11.06	8.96	6.31	
60	10.01	9.57	8.32	6.56	13.45	12.92	11.38	9.18	13.45	12.92	11.38	9.18	6.43	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,															
Occupation Class A With Guaranteed Renewable Premiums															
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday															
Unisex															
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days														
	Issue Age	60				90				180				365	
18	1.31	1.26	1.12	0.91	2.18	2.11	1.91	1.61	2.68	2.59	2.35	1.98	1.47		
19	1.31	1.26	1.12	0.91	2.18	2.11	1.91	1.61	2.68	2.59	2.35	1.98	1.47		
20	1.31	1.26	1.12	0.91	2.18	2.11	1.91	1.61	2.68	2.59	2.35	1.98	1.47		
21	1.31	1.26	1.12	0.91	2.18	2.11	1.91	1.61	2.68	2.59	2.35	1.98	1.47		
22	1.31	1.26	1.12	0.91	2.18	2.11	1.91	1.61	2.68	2.59	2.35	1.98	1.47		
23	1.31	1.26	1.12	0.91	2.18	2.11	1.91	1.61	2.68	2.59	2.35	1.98	1.47		
24	1.31	1.26	1.12	0.91	2.18	2.11	1.91	1.61	2.68	2.59	2.35	1.98	1.47		
25	1.31	1.26	1.12	0.91	2.18	2.11	1.91	1.61	2.68	2.59	2.35	1.98	1.47		
26	1.42	1.36	1.20	0.98	2.35	2.27	2.05	1.73	2.88	2.78	2.53	2.13	1.58		
27	1.53	1.47	1.30	1.06	2.54	2.45	2.22	1.87	3.11	3.01	2.73	2.30	1.70		
28	1.67	1.59	1.41	1.15	2.75	2.65	2.40	2.02	3.37	3.25	2.95	2.48	1.84		
29	1.81	1.73	1.53	1.24	2.98	2.88	2.61	2.19	3.65	3.52	3.19	2.69	1.99		
30	1.97	1.88	1.67	1.35	3.24	3.13	2.83	2.37	3.95	3.82	3.46	2.91	2.15		
31	2.06	1.97	1.74	1.41	3.38	3.26	2.95	2.47	4.12	3.98	3.60	3.03	2.24		
32	2.16	2.07	1.83	1.48	3.55	3.42	3.10	2.59	4.32	4.17	3.78	3.17	2.35		
33	2.29	2.19	1.93	1.56	3.75	3.61	3.26	2.73	4.55	4.40	3.98	3.34	2.47		
34	2.43	2.32	2.05	1.65	3.96	3.82	3.45	2.89	4.81	4.64	4.20	3.52	2.60		
35	2.58	2.46	2.17	1.76	4.20	4.05	3.66	3.06	5.08	4.91	4.44	3.72	2.75		
36	2.69	2.57	2.27	1.83	4.38	4.23	3.81	3.19	5.30	5.11	4.62	3.88	2.86		
37	2.84	2.71	2.39	1.93	4.62	4.45	4.02	3.36	5.57	5.38	4.86	4.07	3.00		
38	3.01	2.87	2.54	2.05	4.89	4.71	4.25	3.55	5.88	5.68	5.13	4.30	3.17		
39	3.20	3.06	2.70	2.18	5.19	5.00	4.51	3.77	6.22	6.00	5.43	4.55	3.35		
40	3.41	3.25	2.88	2.33	5.52	5.32	4.80	4.01	6.59	6.36	5.75	4.82	3.55		
41	3.49	3.34	2.95	2.39	5.66	5.45	4.92	4.11	6.75	6.51	5.89	4.93	3.63		
42	3.63	3.47	3.07	2.49	5.87	5.66	5.11	4.27	6.99	6.75	6.10	5.11	3.76		
43	3.80	3.63	3.21	2.61	6.14	5.92	5.35	4.47	7.28	7.03	6.35	5.33	3.92		
44	3.99	3.81	3.38	2.75	6.44	6.21	5.61	4.70	7.60	7.34	6.64	5.57	4.09		
45	4.20	4.02	3.57	2.90	6.77	6.53	5.90	4.94	7.95	7.68	6.95	5.83	4.28		
46	4.28	4.09	3.64	2.96	6.89	6.65	6.01	5.03	8.07	7.79	7.05	5.92	4.34		
47	4.42	4.23	3.76	3.07	7.11	6.85	6.20	5.20	8.28	7.99	7.23	6.07	4.45		
48	4.59	4.40	3.91	3.20	7.37	7.11	6.43	5.39	8.53	8.23	7.46	6.26	4.58		
49	4.78	4.58	4.08	3.34	7.65	7.38	6.67	5.60	8.79	8.49	7.69	6.45	4.71		
50	4.99	4.78	4.26	3.49	7.94	7.66	6.93	5.81	9.05	8.74	7.91	6.64	4.84		
51	5.37	5.15	4.59	3.76	8.51	8.21	7.43	6.23	9.63	9.30	8.42	7.07	5.14		
52	5.79	5.55	4.96	4.06	9.13	8.81	7.97	6.68	10.25	9.89	8.96	7.51	5.46		
53	6.24	5.99	5.35	4.38	9.77	9.43	8.53	7.14	10.86	10.49	9.49	7.96	5.77		
54	6.71	6.44	5.75	4.71	10.43	10.06	9.10	7.61	11.47	11.07	10.02	8.38	6.06		
55	7.20	6.91	6.18	5.05	11.08	10.69	9.66	8.06	12.04	11.62	10.51	8.78	6.33		
56	7.72	7.42	6.62	5.41	11.73	11.32	10.22	8.52	12.58	12.15	10.97	9.15	6.56		
57	8.27	7.94	7.09	5.78	12.38	11.94	10.78	8.95	13.07	12.62	11.39	9.47	6.77		
58	8.84	8.50	7.59	6.16	13.00	12.55	11.31	9.37	13.51	13.04	11.75	9.74	6.93		
59	9.45	9.09	8.11	6.57	13.58	13.11	11.80	9.74	13.85	13.38	12.04	9.95	7.03		
60	10.12	9.74	8.68	7.00	14.07	13.59	12.21	10.04	14.07	13.59	12.21	10.04	7.06		



**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Male														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
60		90	180	365	60	90	180	365	60	90	180	365	730	
18	1.40	1.34	1.19	0.98	2.35	2.27	2.06	1.74	2.88	2.79	2.53	2.14	1.59	
19	1.40	1.34	1.19	0.98	2.35	2.27	2.06	1.74	2.88	2.79	2.53	2.14	1.59	
20	1.40	1.34	1.19	0.98	2.35	2.27	2.06	1.74	2.88	2.79	2.53	2.14	1.59	
21	1.40	1.34	1.19	0.98	2.35	2.27	2.06	1.74	2.88	2.79	2.53	2.14	1.59	
22	1.40	1.34	1.19	0.98	2.35	2.27	2.06	1.74	2.88	2.79	2.53	2.14	1.59	
23	1.40	1.34	1.19	0.98	2.35	2.27	2.06	1.74	2.88	2.79	2.53	2.14	1.59	
24	1.40	1.34	1.19	0.98	2.35	2.27	2.06	1.74	2.88	2.79	2.53	2.14	1.59	
25	1.40	1.34	1.19	0.98	2.35	2.27	2.06	1.74	2.88	2.79	2.53	2.14	1.59	
26	1.51	1.45	1.28	1.05	2.53	2.44	2.22	1.87	3.10	2.99	2.72	2.29	1.70	
27	1.63	1.56	1.39	1.13	2.73	2.64	2.39	2.01	3.34	3.23	2.93	2.46	1.83	
28	1.77	1.70	1.50	1.22	2.96	2.85	2.59	2.17	3.61	3.48	3.16	2.66	1.97	
29	1.93	1.84	1.63	1.32	3.20	3.09	2.80	2.35	3.90	3.77	3.41	2.87	2.12	
30	2.10	2.01	1.77	1.44	3.48	3.35	3.03	2.55	4.22	4.08	3.69	3.10	2.29	
31	2.19	2.09	1.85	1.50	3.62	3.49	3.16	2.65	4.39	4.24	3.84	3.22	2.38	
32	2.31	2.20	1.94	1.57	3.80	3.67	3.31	2.77	4.61	4.45	4.02	3.37	2.49	
33	2.44	2.33	2.05	1.66	4.01	3.87	3.49	2.92	4.85	4.68	4.23	3.54	2.61	
34	2.59	2.47	2.18	1.75	4.24	4.09	3.69	3.08	5.12	4.94	4.46	3.73	2.74	
35	2.75	2.62	2.31	1.86	4.49	4.33	3.90	3.26	5.40	5.21	4.71	3.93	2.89	
36	2.87	2.74	2.41	1.94	4.69	4.52	4.07	3.39	5.63	5.43	4.90	4.09	3.00	
37	3.03	2.89	2.54	2.04	4.94	4.75	4.28	3.56	5.91	5.70	5.14	4.29	3.15	
38	3.21	3.06	2.69	2.16	5.22	5.03	4.53	3.77	6.24	6.02	5.43	4.52	3.31	
39	3.41	3.25	2.87	2.30	5.55	5.34	4.81	4.00	6.61	6.37	5.74	4.79	3.50	
40	3.63	3.46	3.05	2.46	5.90	5.68	5.12	4.26	7.00	6.75	6.09	5.08	3.71	
41	3.72	3.55	3.13	2.52	6.05	5.83	5.25	4.37	7.17	6.91	6.24	5.20	3.80	
42	3.87	3.69	3.26	2.63	6.29	6.06	5.46	4.55	7.43	7.17	6.47	5.39	3.94	
43	4.04	3.86	3.41	2.76	6.57	6.33	5.71	4.76	7.75	7.47	6.75	5.63	4.11	
44	4.24	4.05	3.59	2.91	6.90	6.65	6.00	5.01	8.11	7.82	7.06	5.90	4.30	
45	4.46	4.26	3.78	3.07	7.26	7.00	6.33	5.29	8.49	8.19	7.41	6.20	4.51	
46	4.54	4.34	3.85	3.14	7.40	7.13	6.45	5.40	8.63	8.32	7.53	6.30	4.59	
47	4.68	4.48	3.98	3.25	7.64	7.37	6.66	5.58	8.87	8.56	7.74	6.49	4.72	
48	4.85	4.65	4.14	3.39	7.92	7.64	6.92	5.80	9.15	8.84	8.00	6.71	4.88	
49	5.05	4.83	4.32	3.54	8.23	7.95	7.20	6.04	9.45	9.13	8.27	6.94	5.04	
50	5.25	5.03	4.50	3.70	8.55	8.26	7.49	6.28	9.75	9.42	8.54	7.17	5.20	
51	5.64	5.41	4.85	3.99	9.18	8.86	8.04	6.75	10.39	10.04	9.11	7.64	5.53	
52	6.07	5.83	5.23	4.30	9.86	9.52	8.64	7.25	11.08	10.70	9.71	8.15	5.89	
53	6.53	6.27	5.63	4.64	10.56	10.21	9.26	7.77	11.77	11.37	10.31	8.65	6.24	
54	7.00	6.73	6.05	4.98	11.28	10.90	9.89	8.29	12.44	12.03	10.91	9.14	6.58	
55	7.50	7.21	6.48	5.33	12.00	11.60	10.52	8.81	13.09	12.65	11.47	9.60	6.88	
56	8.01	7.71	6.93	5.69	12.73	12.31	11.15	9.32	13.70	13.25	12.00	10.03	7.16	
57	8.55	8.24	7.40	6.06	13.46	13.02	11.79	9.83	14.28	13.81	12.50	10.43	7.41	
58	9.13	8.80	7.90	6.45	14.20	13.74	12.43	10.33	14.81	14.32	12.95	10.77	7.62	
59	9.74	9.40	8.44	6.86	14.93	14.45	13.05	10.81	15.27	14.78	13.35	11.06	7.77	
60	10.42	10.06	9.02	7.30	15.64	15.14	13.66	11.26	15.64	15.14	13.66	11.26	7.85	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.07	1.02	0.90	0.72	1.70	1.64	1.47	1.22	2.11	2.03	1.84	1.54	1.12	
19	1.07	1.02	0.90	0.72	1.70	1.64	1.47	1.22	2.11	2.03	1.84	1.54	1.12	
20	1.07	1.02	0.90	0.72	1.70	1.64	1.47	1.22	2.11	2.03	1.84	1.54	1.12	
21	1.07	1.02	0.90	0.72	1.70	1.64	1.47	1.22	2.11	2.03	1.84	1.54	1.12	
22	1.07	1.02	0.90	0.72	1.70	1.64	1.47	1.22	2.11	2.03	1.84	1.54	1.12	
23	1.07	1.02	0.90	0.72	1.70	1.64	1.47	1.22	2.11	2.03	1.84	1.54	1.12	
24	1.07	1.02	0.90	0.72	1.70	1.64	1.47	1.22	2.11	2.03	1.84	1.54	1.12	
25	1.07	1.02	0.90	0.72	1.70	1.64	1.47	1.22	2.11	2.03	1.84	1.54	1.12	
26	1.15	1.10	0.97	0.78	1.84	1.78	1.60	1.33	2.29	2.21	2.00	1.68	1.23	
27	1.25	1.19	1.05	0.85	2.01	1.93	1.74	1.45	2.49	2.41	2.18	1.83	1.35	
28	1.35	1.30	1.15	0.93	2.19	2.11	1.91	1.59	2.72	2.63	2.39	2.01	1.48	
29	1.47	1.41	1.25	1.01	2.39	2.31	2.08	1.74	2.98	2.88	2.61	2.20	1.63	
30	1.60	1.54	1.37	1.11	2.62	2.52	2.28	1.91	3.25	3.15	2.86	2.41	1.79	
31	1.67	1.60	1.42	1.16	2.74	2.64	2.39	2.01	3.41	3.30	3.00	2.54	1.89	
32	1.76	1.69	1.50	1.23	2.89	2.79	2.53	2.12	3.60	3.48	3.17	2.68	2.00	
33	1.86	1.78	1.59	1.30	3.06	2.96	2.68	2.26	3.81	3.69	3.36	2.85	2.13	
34	1.97	1.89	1.69	1.38	3.25	3.14	2.85	2.40	4.05	3.92	3.57	3.03	2.27	
35	2.09	2.01	1.79	1.48	3.46	3.35	3.04	2.57	4.31	4.17	3.80	3.23	2.42	
36	2.19	2.10	1.87	1.54	3.62	3.50	3.18	2.69	4.51	4.37	3.98	3.39	2.54	
37	2.31	2.21	1.98	1.63	3.83	3.70	3.37	2.85	4.76	4.61	4.21	3.58	2.69	
38	2.45	2.35	2.10	1.74	4.07	3.94	3.58	3.03	5.05	4.89	4.46	3.80	2.86	
39	2.61	2.51	2.24	1.85	4.34	4.19	3.81	3.22	5.37	5.20	4.74	4.04	3.03	
40	2.80	2.68	2.39	1.98	4.63	4.48	4.07	3.44	5.71	5.52	5.04	4.29	3.22	
41	2.87	2.76	2.46	2.03	4.76	4.60	4.17	3.53	5.85	5.67	5.16	4.40	3.30	
42	3.00	2.87	2.56	2.11	4.95	4.78	4.34	3.67	6.07	5.88	5.36	4.56	3.42	
43	3.15	3.02	2.69	2.21	5.19	5.01	4.55	3.84	6.34	6.13	5.58	4.74	3.56	
44	3.33	3.19	2.84	2.33	5.46	5.27	4.78	4.03	6.63	6.41	5.83	4.95	3.70	
45	3.54	3.39	3.01	2.46	5.77	5.57	5.03	4.23	6.95	6.72	6.10	5.17	3.86	
46	3.62	3.47	3.07	2.51	5.88	5.67	5.13	4.30	7.05	6.82	6.18	5.23	3.89	
47	3.77	3.61	3.19	2.60	6.09	5.87	5.30	4.44	7.25	7.00	6.34	5.35	3.98	
48	3.95	3.78	3.34	2.71	6.35	6.12	5.51	4.60	7.49	7.24	6.55	5.51	4.08	
49	4.16	3.98	3.51	2.84	6.64	6.39	5.75	4.79	7.76	7.49	6.77	5.68	4.19	
50	4.39	4.19	3.69	2.98	6.95	6.69	6.01	4.99	8.04	7.76	7.00	5.86	4.31	
51	4.77	4.56	4.01	3.23	7.51	7.23	6.49	5.38	8.61	8.31	7.48	6.25	4.58	
52	5.21	4.98	4.37	3.51	8.15	7.84	7.02	5.80	9.24	8.91	8.00	6.67	4.87	
53	5.69	5.43	4.76	3.81	8.83	8.49	7.59	6.26	9.90	9.54	8.55	7.11	5.17	
54	6.20	5.92	5.18	4.14	9.55	9.18	8.19	6.74	10.57	10.18	9.12	7.55	5.47	
55	6.76	6.45	5.64	4.49	10.31	9.92	8.84	7.25	11.27	10.85	9.70	8.01	5.77	
56	7.36	7.03	6.14	4.88	11.14	10.71	9.52	7.79	11.99	11.54	10.29	8.47	6.07	
57	8.01	7.65	6.67	5.29	11.99	11.53	10.23	8.36	12.71	12.23	10.88	8.92	6.36	
58	8.70	8.32	7.25	5.73	12.87	12.38	10.97	8.93	13.41	12.90	11.45	9.35	6.64	
59	9.45	9.04	7.87	6.21	13.77	13.24	11.72	9.52	14.07	13.53	11.99	9.76	6.89	
60	10.26	9.82	8.55	6.74	14.68	14.12	12.48	10.12	14.68	14.12	12.48	10.12	7.10	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.32	1.26	1.12	0.91	2.19	2.11	1.92	1.61	2.69	2.60	2.36	1.99	1.47	
19	1.32	1.26	1.12	0.91	2.19	2.11	1.92	1.61	2.69	2.60	2.36	1.99	1.47	
20	1.32	1.26	1.12	0.91	2.19	2.11	1.92	1.61	2.69	2.60	2.36	1.99	1.47	
21	1.32	1.26	1.12	0.91	2.19	2.11	1.92	1.61	2.69	2.60	2.36	1.99	1.47	
22	1.32	1.26	1.12	0.91	2.19	2.11	1.92	1.61	2.69	2.60	2.36	1.99	1.47	
23	1.32	1.26	1.12	0.91	2.19	2.11	1.92	1.61	2.69	2.60	2.36	1.99	1.47	
24	1.32	1.26	1.12	0.91	2.19	2.11	1.92	1.61	2.69	2.60	2.36	1.99	1.47	
25	1.32	1.26	1.12	0.91	2.19	2.11	1.92	1.61	2.69	2.60	2.36	1.99	1.47	
26	1.42	1.36	1.20	0.98	2.36	2.28	2.06	1.73	2.89	2.80	2.54	2.14	1.58	
27	1.54	1.47	1.30	1.06	2.55	2.46	2.23	1.87	3.13	3.02	2.74	2.31	1.71	
28	1.67	1.60	1.41	1.15	2.76	2.67	2.42	2.03	3.39	3.27	2.97	2.49	1.85	
29	1.81	1.74	1.54	1.25	3.00	2.90	2.62	2.20	3.67	3.54	3.21	2.70	2.00	
30	1.98	1.89	1.67	1.36	3.26	3.15	2.85	2.39	3.98	3.84	3.48	2.93	2.17	
31	2.06	1.97	1.74	1.41	3.40	3.28	2.97	2.49	4.15	4.01	3.63	3.05	2.26	
32	2.17	2.07	1.83	1.48	3.57	3.45	3.12	2.61	4.35	4.21	3.81	3.20	2.36	
33	2.29	2.19	1.94	1.57	3.77	3.64	3.29	2.75	4.59	4.43	4.01	3.37	2.49	
34	2.43	2.32	2.05	1.66	3.99	3.85	3.48	2.91	4.85	4.68	4.24	3.55	2.62	
35	2.58	2.47	2.18	1.76	4.24	4.08	3.69	3.08	5.13	4.95	4.48	3.76	2.77	
36	2.70	2.58	2.28	1.84	4.42	4.26	3.85	3.21	5.35	5.16	4.67	3.91	2.89	
37	2.85	2.72	2.40	1.94	4.66	4.49	4.05	3.39	5.63	5.43	4.91	4.11	3.03	
38	3.02	2.89	2.55	2.06	4.94	4.76	4.29	3.59	5.95	5.74	5.19	4.34	3.20	
39	3.21	3.07	2.71	2.19	5.24	5.06	4.56	3.81	6.30	6.08	5.49	4.60	3.39	
40	3.42	3.27	2.89	2.34	5.58	5.38	4.86	4.06	6.68	6.45	5.83	4.88	3.59	
41	3.51	3.35	2.96	2.40	5.73	5.52	4.98	4.16	6.84	6.60	5.97	5.00	3.68	
42	3.65	3.49	3.08	2.50	5.95	5.74	5.18	4.33	7.09	6.85	6.19	5.19	3.81	
43	3.82	3.65	3.23	2.62	6.23	6.00	5.42	4.53	7.40	7.14	6.46	5.41	3.97	
44	4.01	3.84	3.40	2.76	6.54	6.31	5.70	4.77	7.74	7.47	6.75	5.66	4.15	
45	4.23	4.04	3.59	2.92	6.89	6.64	6.00	5.02	8.11	7.82	7.08	5.94	4.35	
46	4.31	4.12	3.66	2.98	7.02	6.77	6.12	5.12	8.23	7.95	7.19	6.04	4.42	
47	4.45	4.26	3.79	3.09	7.25	6.99	6.32	5.30	8.46	8.17	7.39	6.21	4.54	
48	4.63	4.43	3.94	3.22	7.53	7.26	6.57	5.50	8.74	8.44	7.64	6.41	4.68	
49	4.82	4.62	4.12	3.37	7.83	7.56	6.84	5.73	9.03	8.72	7.89	6.63	4.83	
50	5.03	4.82	4.30	3.52	8.15	7.87	7.12	5.96	9.32	9.00	8.15	6.84	4.98	
51	5.43	5.20	4.64	3.80	8.76	8.46	7.65	6.40	9.95	9.61	8.70	7.30	5.30	
52	5.86	5.62	5.01	4.11	9.43	9.10	8.23	6.89	10.62	10.26	9.28	7.78	5.64	
53	6.32	6.06	5.41	4.43	10.13	9.78	8.84	7.39	11.30	10.91	9.87	8.27	5.97	
54	6.80	6.53	5.83	4.77	10.85	10.47	9.47	7.90	11.97	11.57	10.46	8.75	6.30	
55	7.31	7.02	6.27	5.12	11.58	11.18	10.10	8.42	12.63	12.20	11.03	9.20	6.61	
56	7.85	7.54	6.73	5.48	12.33	11.91	10.75	8.94	13.27	12.82	11.58	9.64	6.89	
57	8.42	8.09	7.22	5.87	13.10	12.65	11.40	9.46	13.89	13.42	12.10	10.05	7.15	
58	9.02	8.68	7.74	6.27	13.87	13.40	12.06	9.98	14.46	13.97	12.58	10.42	7.37	
59	9.67	9.31	8.29	6.70	14.64	14.15	12.72	10.49	14.97	14.47	13.01	10.73	7.55	
60	10.38	10.00	8.90	7.16	15.40	14.89	13.36	10.98	15.40	14.89	13.36	10.98	7.66	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class B With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.46	1.39	1.24	1.01	2.44	2.36	2.14	1.81						
19	1.46	1.39	1.24	1.01	2.44	2.36	2.14	1.81						
20	1.46	1.39	1.24	1.01	2.44	2.36	2.14	1.81						
21	1.46	1.39	1.24	1.01	2.44	2.36	2.14	1.81						
22	1.46	1.39	1.24	1.01	2.44	2.36	2.14	1.81						
23	1.46	1.39	1.24	1.01	2.44	2.36	2.14	1.81						
24	1.46	1.39	1.24	1.01	2.44	2.36	2.14	1.81						
25	1.46	1.39	1.24	1.01	2.44	2.36	2.14	1.81						
26	1.57	1.50	1.33	1.09	2.62	2.53	2.30	1.94						
27	1.70	1.63	1.44	1.18	2.83	2.74	2.48	2.09						
28	1.84	1.76	1.56	1.27	3.06	2.96	2.68	2.26						
29	2.01	1.92	1.70	1.38	3.32	3.20	2.90	2.44						
30	2.18	2.09	1.84	1.49	3.60	3.47	3.14	2.64						
31	2.28	2.18	1.92	1.55	3.75	3.62	3.27	2.74						
32	2.40	2.29	2.02	1.63	3.94	3.80	3.43	2.87						
33	2.53	2.42	2.13	1.72	4.15	4.00	3.61	3.02						
34	2.69	2.56	2.26	1.82	4.39	4.23	3.81	3.18						
35	2.85	2.72	2.40	1.93	4.64	4.47	4.03	3.37						
36	2.98	2.84	2.50	2.01	4.84	4.66	4.20	3.50						
37	3.14	3.00	2.64	2.12	5.10	4.91	4.42	3.68						
38	3.33	3.18	2.80	2.25	5.39	5.19	4.68	3.89						
39	3.54	3.38	2.97	2.39	5.72	5.51	4.96	4.13						
40	3.77	3.59	3.17	2.55	6.08	5.85	5.27	4.39						
41	3.86	3.68	3.25	2.62	6.23	6.00	5.40	4.50						
42	4.01	3.83	3.38	2.72	6.47	6.23	5.61	4.68						
43	4.19	4.00	3.54	2.86	6.76	6.51	5.87	4.90						
44	4.39	4.20	3.72	3.01	7.08	6.83	6.16	5.15						
45	4.62	4.41	3.92	3.18	7.44	7.17	6.48	5.42						
46	4.70	4.49	3.99	3.25	7.57	7.30	6.60	5.53						
47	4.84	4.63	4.12	3.37	7.80	7.53	6.81	5.71						
48	5.02	4.80	4.29	3.51	8.08	7.80	7.06	5.93						
49	5.21	4.99	4.46	3.66	8.38	8.08	7.33	6.15						
50	5.42	5.19	4.65	3.83	8.68	8.38	7.60	6.39						
51	5.82	5.58	5.00	4.12	9.29	8.97	8.14	6.84						
52	6.26	6.01	5.39	4.44	9.95	9.61	8.72	7.33						
53	6.72	6.46	5.80	4.78	10.62	10.26	9.32	7.83						
54	7.20	6.92	6.22	5.13	11.30	10.92	9.91	8.32						
55	7.70	7.40	6.65	5.48	11.97	11.56	10.50	8.81						
56	8.21	7.90	7.11	5.85	12.62	12.20	11.07	9.27						
57	8.75	8.42	7.58	6.22	13.26	12.81	11.62	9.71						
58	9.32	8.97	8.07	6.61	13.87	13.41	12.15	10.12						
59	9.92	9.56	8.60	7.02	14.42	13.94	12.62	10.49						
60	10.57	10.20	9.16	7.45	14.88	14.39	13.00	10.76						

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class B With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Female														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.11	1.06	0.93	0.75	1.76	1.70	1.53	1.26						
19	1.11	1.06	0.93	0.75	1.76	1.70	1.53	1.26						
20	1.11	1.06	0.93	0.75	1.76	1.70	1.53	1.26						
21	1.11	1.06	0.93	0.75	1.76	1.70	1.53	1.26						
22	1.11	1.06	0.93	0.75	1.76	1.70	1.53	1.26						
23	1.11	1.06	0.93	0.75	1.76	1.70	1.53	1.26						
24	1.11	1.06	0.93	0.75	1.76	1.70	1.53	1.26						
25	1.11	1.06	0.93	0.75	1.76	1.70	1.53	1.26						
26	1.20	1.14	1.01	0.81	1.91	1.84	1.66	1.38						
27	1.29	1.24	1.10	0.88	2.08	2.00	1.81	1.50						
28	1.41	1.35	1.19	0.96	2.27	2.19	1.97	1.65						
29	1.53	1.46	1.30	1.05	2.48	2.39	2.16	1.80						
30	1.67	1.60	1.42	1.15	2.70	2.61	2.36	1.98						
31	1.74	1.66	1.48	1.21	2.83	2.73	2.47	2.08						
32	1.82	1.75	1.56	1.27	2.98	2.88	2.61	2.20						
33	1.93	1.85	1.65	1.35	3.16	3.05	2.77	2.33						
34	2.04	1.96	1.75	1.44	3.36	3.24	2.94	2.48						
35	2.17	2.09	1.86	1.53	3.57	3.45	3.13	2.65						
36	2.27	2.18	1.94	1.60	3.74	3.61	3.28	2.78						
37	2.39	2.30	2.05	1.69	3.95	3.82	3.47	2.94						
38	2.54	2.44	2.18	1.80	4.19	4.05	3.68	3.12						
39	2.71	2.60	2.32	1.92	4.46	4.31	3.92	3.32						
40	2.90	2.78	2.48	2.05	4.76	4.60	4.18	3.53						
41	2.98	2.85	2.55	2.10	4.89	4.72	4.29	3.63						
42	3.10	2.97	2.65	2.19	5.08	4.91	4.46	3.77						
43	3.26	3.13	2.78	2.29	5.32	5.14	4.66	3.93						
44	3.45	3.30	2.94	2.41	5.59	5.40	4.89	4.12						
45	3.66	3.50	3.11	2.54	5.89	5.69	5.14	4.32						
46	3.74	3.58	3.18	2.59	6.00	5.79	5.23	4.39						
47	3.89	3.73	3.30	2.68	6.21	5.98	5.40	4.52						
48	4.08	3.90	3.45	2.80	6.45	6.22	5.60	4.68						
49	4.29	4.10	3.62	2.93	6.73	6.48	5.83	4.85						
50	4.52	4.32	3.80	3.07	7.03	6.77	6.07	5.04						
51	4.92	4.69	4.13	3.32	7.58	7.29	6.53	5.42						
52	5.36	5.12	4.49	3.60	8.19	7.88	7.05	5.83						
53	5.85	5.58	4.89	3.91	8.85	8.51	7.59	6.26						
54	6.37	6.08	5.32	4.24	9.53	9.16	8.17	6.72						
55	6.93	6.61	5.78	4.60	10.26	9.85	8.77	7.19						
56	7.54	7.20	6.28	4.99	11.02	10.58	9.40	7.68						
57	8.19	7.82	6.82	5.40	11.80	11.33	10.04	8.18						
58	8.89	8.49	7.39	5.84	12.57	12.07	10.67	8.67						
59	9.63	9.20	8.00	6.32	13.32	12.79	11.29	9.14						
60	10.43	9.97	8.67	6.83	14.01	13.45	11.86	9.57						

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class B With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Unisex														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.37	1.31	1.16	0.95	2.27	2.19	1.99	1.67						
19	1.37	1.31	1.16	0.95	2.27	2.19	1.99	1.67						
20	1.37	1.31	1.16	0.95	2.27	2.19	1.99	1.67						
21	1.37	1.31	1.16	0.95	2.27	2.19	1.99	1.67						
22	1.37	1.31	1.16	0.95	2.27	2.19	1.99	1.67						
23	1.37	1.31	1.16	0.95	2.27	2.19	1.99	1.67						
24	1.37	1.31	1.16	0.95	2.27	2.19	1.99	1.67						
25	1.37	1.31	1.16	0.95	2.27	2.19	1.99	1.67						
26	1.48	1.41	1.25	1.02	2.45	2.36	2.14	1.80						
27	1.60	1.53	1.36	1.10	2.64	2.55	2.31	1.94						
28	1.74	1.66	1.47	1.19	2.86	2.77	2.50	2.10						
29	1.89	1.80	1.60	1.30	3.11	3.00	2.71	2.28						
30	2.05	1.96	1.74	1.41	3.38	3.26	2.95	2.47						
31	2.14	2.05	1.81	1.47	3.52	3.39	3.07	2.57						
32	2.25	2.16	1.90	1.54	3.70	3.57	3.22	2.70						
33	2.38	2.28	2.01	1.63	3.90	3.76	3.40	2.85						
34	2.53	2.41	2.13	1.72	4.13	3.98	3.60	3.01						
35	2.68	2.56	2.26	1.83	4.38	4.22	3.81	3.19						
36	2.80	2.68	2.36	1.91	4.57	4.40	3.97	3.32						
37	2.96	2.82	2.49	2.01	4.81	4.64	4.18	3.50						
38	3.13	2.99	2.64	2.13	5.09	4.91	4.43	3.70						
39	3.33	3.18	2.81	2.27	5.40	5.21	4.70	3.93						
40	3.55	3.39	3.00	2.42	5.75	5.54	5.00	4.18						
41	3.64	3.48	3.07	2.49	5.89	5.68	5.13	4.28						
42	3.78	3.61	3.20	2.59	6.12	5.90	5.32	4.45						
43	3.96	3.78	3.35	2.72	6.40	6.17	5.57	4.66						
44	4.16	3.97	3.52	2.86	6.71	6.47	5.84	4.89						
45	4.38	4.19	3.71	3.02	7.06	6.80	6.15	5.15						
46	4.46	4.26	3.79	3.09	7.18	6.92	6.26	5.24						
47	4.60	4.40	3.92	3.20	7.40	7.14	6.46	5.41						
48	4.78	4.58	4.08	3.33	7.67	7.40	6.70	5.61						
49	4.98	4.77	4.25	3.48	7.97	7.68	6.95	5.83						
50	5.19	4.98	4.44	3.64	8.27	7.97	7.22	6.05						
51	5.59	5.36	4.78	3.92	8.86	8.55	7.74	6.48						
52	6.03	5.78	5.16	4.23	9.51	9.17	8.30	6.95						
53	6.50	6.24	5.57	4.56	10.18	9.82	8.89	7.44						
54	6.99	6.71	5.99	4.91	10.86	10.48	9.48	7.92						
55	7.50	7.20	6.43	5.26	11.54	11.14	10.06	8.40						
56	8.04	7.72	6.90	5.63	12.22	11.79	10.65	8.87						
57	8.61	8.27	7.39	6.02	12.89	12.44	11.23	9.33						
58	9.21	8.85	7.90	6.42	13.54	13.07	11.78	9.76						
59	9.85	9.47	8.45	6.84	14.15	13.66	12.29	10.15						
60	10.54	10.14	9.04	7.29	14.66	14.16	12.72	10.46						

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class B With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.46	1.40	1.24	1.02	2.45	2.37	2.15	1.82						
19	1.46	1.40	1.24	1.02	2.45	2.37	2.15	1.82						
20	1.46	1.40	1.24	1.02	2.45	2.37	2.15	1.82						
21	1.46	1.40	1.24	1.02	2.45	2.37	2.15	1.82						
22	1.46	1.40	1.24	1.02	2.45	2.37	2.15	1.82						
23	1.46	1.40	1.24	1.02	2.45	2.37	2.15	1.82						
24	1.46	1.40	1.24	1.02	2.45	2.37	2.15	1.82						
25	1.46	1.40	1.24	1.02	2.45	2.37	2.15	1.82						
26	1.57	1.51	1.34	1.09	2.63	2.54	2.31	1.95						
27	1.70	1.63	1.44	1.18	2.84	2.75	2.49	2.10						
28	1.85	1.77	1.57	1.27	3.08	2.97	2.69	2.27						
29	2.01	1.92	1.70	1.38	3.34	3.22	2.92	2.45						
30	2.19	2.09	1.85	1.50	3.62	3.49	3.16	2.65						
31	2.28	2.18	1.93	1.56	3.77	3.64	3.29	2.76						
32	2.40	2.30	2.03	1.64	3.96	3.82	3.45	2.89						
33	2.54	2.43	2.14	1.72	4.18	4.03	3.64	3.04						
34	2.69	2.57	2.27	1.82	4.42	4.26	3.84	3.21						
35	2.86	2.73	2.40	1.93	4.68	4.51	4.07	3.39						
36	2.99	2.85	2.51	2.02	4.88	4.70	4.24	3.53						
37	3.16	3.01	2.65	2.12	5.14	4.95	4.46	3.71						
38	3.34	3.19	2.81	2.25	5.44	5.24	4.72	3.93						
39	3.55	3.39	2.98	2.40	5.78	5.57	5.01	4.17						
40	3.78	3.61	3.18	2.56	6.15	5.92	5.33	4.44						
41	3.88	3.70	3.26	2.63	6.30	6.07	5.47	4.55						
42	4.03	3.85	3.39	2.73	6.55	6.31	5.69	4.74						
43	4.21	4.02	3.55	2.87	6.85	6.60	5.95	4.96						
44	4.42	4.22	3.74	3.03	7.19	6.93	6.25	5.22						
45	4.64	4.44	3.94	3.20	7.57	7.30	6.59	5.51						
46	4.72	4.52	4.02	3.27	7.71	7.43	6.72	5.62						
47	4.87	4.66	4.15	3.39	7.95	7.67	6.94	5.81						
48	5.06	4.84	4.32	3.53	8.25	7.96	7.21	6.05						
49	5.26	5.04	4.50	3.69	8.58	8.28	7.50	6.29						
50	5.47	5.24	4.69	3.86	8.91	8.60	7.80	6.55						
51	5.88	5.64	5.05	4.15	9.56	9.23	8.37	7.03						
52	6.33	6.07	5.45	4.48	10.27	9.92	9.00	7.55						
53	6.80	6.53	5.86	4.83	11.00	10.63	9.64	8.09						
54	7.30	7.01	6.30	5.18	11.75	11.36	10.30	8.63						
55	7.81	7.51	6.75	5.55	12.50	12.09	10.96	9.17						
56	8.35	8.03	7.22	5.92	13.26	12.82	11.62	9.71						
57	8.91	8.58	7.71	6.31	14.02	13.56	12.28	10.24						
58	9.51	9.16	8.23	6.72	14.79	14.31	12.95	10.76						
59	10.15	9.79	8.79	7.15	15.55	15.05	13.60	11.26						
60	10.86	10.48	9.40	7.60	16.29	15.77	14.23	11.73						

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class B With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.11	1.06	0.94	0.75	1.77	1.71	1.53	1.27						
19	1.11	1.06	0.94	0.75	1.77	1.71	1.53	1.27						
20	1.11	1.06	0.94	0.75	1.77	1.71	1.53	1.27						
21	1.11	1.06	0.94	0.75	1.77	1.71	1.53	1.27						
22	1.11	1.06	0.94	0.75	1.77	1.71	1.53	1.27						
23	1.11	1.06	0.94	0.75	1.77	1.71	1.53	1.27						
24	1.11	1.06	0.94	0.75	1.77	1.71	1.53	1.27						
25	1.11	1.06	0.94	0.75	1.77	1.71	1.53	1.27						
26	1.20	1.15	1.01	0.81	1.92	1.85	1.66	1.38						
27	1.30	1.24	1.10	0.89	2.09	2.02	1.82	1.51						
28	1.41	1.35	1.20	0.97	2.28	2.20	1.98	1.66						
29	1.53	1.47	1.30	1.06	2.49	2.40	2.17	1.82						
30	1.67	1.60	1.42	1.16	2.72	2.63	2.38	1.99						
31	1.74	1.67	1.48	1.21	2.85	2.75	2.49	2.09						
32	1.83	1.76	1.56	1.28	3.01	2.90	2.63	2.21						
33	1.94	1.86	1.65	1.36	3.19	3.08	2.79	2.35						
34	2.05	1.97	1.76	1.44	3.39	3.27	2.97	2.51						
35	2.18	2.09	1.87	1.54	3.61	3.49	3.17	2.67						
36	2.28	2.18	1.95	1.61	3.78	3.65	3.32	2.80						
37	2.40	2.31	2.06	1.70	3.99	3.86	3.51	2.97						
38	2.55	2.45	2.19	1.81	4.24	4.10	3.73	3.15						
39	2.72	2.61	2.33	1.93	4.52	4.37	3.97	3.36						
40	2.91	2.80	2.49	2.06	4.83	4.66	4.24	3.58						
41	2.99	2.87	2.56	2.11	4.95	4.79	4.35	3.68						
42	3.12	2.99	2.67	2.20	5.16	4.98	4.52	3.82						
43	3.28	3.15	2.80	2.31	5.41	5.22	4.73	4.00						
44	3.47	3.33	2.96	2.43	5.69	5.49	4.98	4.19						
45	3.69	3.53	3.13	2.56	6.01	5.80	5.24	4.41						
46	3.77	3.61	3.20	2.61	6.13	5.91	5.34	4.48						
47	3.93	3.76	3.32	2.71	6.34	6.12	5.52	4.62						
48	4.12	3.94	3.48	2.82	6.61	6.37	5.74	4.80						
49	4.33	4.14	3.65	2.96	6.91	6.66	5.99	4.99						
50	4.57	4.37	3.85	3.10	7.24	6.97	6.26	5.20						
51	4.97	4.75	4.18	3.36	7.83	7.54	6.76	5.60						
52	5.43	5.19	4.55	3.65	8.49	8.17	7.31	6.05						
53	5.92	5.66	4.96	3.97	9.19	8.85	7.90	6.52						
54	6.46	6.17	5.40	4.31	9.95	9.57	8.54	7.02						
55	7.04	6.72	5.87	4.68	10.74	10.33	9.20	7.55						
56	7.67	7.32	6.39	5.08	11.60	11.15	9.92	8.12						
57	8.35	7.97	6.95	5.51	12.49	12.01	10.66	8.70						
58	9.07	8.66	7.55	5.97	13.41	12.89	11.43	9.31						
59	9.84	9.41	8.20	6.47	14.35	13.80	12.21	9.92						
60	10.69	10.23	8.91	7.02	15.29	14.71	13.00	10.54						



**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class B With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.37	1.31	1.16	0.95	2.28	2.20	2.00	1.68						
19	1.37	1.31	1.16	0.95	2.28	2.20	2.00	1.68						
20	1.37	1.31	1.16	0.95	2.28	2.20	2.00	1.68						
21	1.37	1.31	1.16	0.95	2.28	2.20	2.00	1.68						
22	1.37	1.31	1.16	0.95	2.28	2.20	2.00	1.68						
23	1.37	1.31	1.16	0.95	2.28	2.20	2.00	1.68						
24	1.37	1.31	1.16	0.95	2.28	2.20	2.00	1.68						
25	1.37	1.31	1.16	0.95	2.28	2.20	2.00	1.68						
26	1.48	1.42	1.25	1.02	2.46	2.37	2.15	1.81						
27	1.60	1.53	1.36	1.10	2.66	2.56	2.32	1.95						
28	1.74	1.66	1.47	1.20	2.88	2.78	2.52	2.11						
29	1.89	1.81	1.60	1.30	3.13	3.02	2.73	2.29						
30	2.06	1.97	1.74	1.41	3.40	3.28	2.96	2.49						
31	2.15	2.05	1.82	1.47	3.54	3.42	3.09	2.59						
32	2.26	2.16	1.91	1.55	3.72	3.59	3.25	2.72						
33	2.39	2.28	2.02	1.63	3.93	3.79	3.42	2.87						
34	2.53	2.42	2.14	1.73	4.16	4.01	3.62	3.03						
35	2.69	2.57	2.27	1.83	4.41	4.26	3.84	3.21						
36	2.81	2.69	2.37	1.91	4.61	4.44	4.01	3.35						
37	2.97	2.83	2.50	2.02	4.85	4.68	4.22	3.53						
38	3.15	3.01	2.65	2.14	5.14	4.96	4.47	3.73						
39	3.35	3.20	2.82	2.28	5.46	5.27	4.75	3.97						
40	3.56	3.41	3.01	2.43	5.82	5.61	5.06	4.23						
41	3.66	3.49	3.09	2.50	5.96	5.75	5.19	4.33						
42	3.80	3.63	3.21	2.60	6.20	5.98	5.39	4.51						
43	3.98	3.80	3.37	2.73	6.49	6.25	5.65	4.72						
44	4.18	4.00	3.54	2.88	6.81	6.57	5.94	4.96						
45	4.40	4.21	3.74	3.04	7.18	6.92	6.25	5.23						
46	4.49	4.29	3.81	3.11	7.31	7.05	6.37	5.34						
47	4.64	4.44	3.94	3.22	7.55	7.28	6.59	5.52						
48	4.82	4.62	4.11	3.36	7.84	7.57	6.84	5.73						
49	5.03	4.81	4.29	3.51	8.16	7.87	7.12	5.97						
50	5.24	5.03	4.48	3.67	8.49	8.20	7.41	6.21						
51	5.65	5.42	4.83	3.96	9.13	8.81	7.97	6.67						
52	6.10	5.85	5.22	4.28	9.82	9.48	8.58	7.18						
53	6.58	6.32	5.64	4.61	10.55	10.18	9.21	7.70						
54	7.09	6.80	6.07	4.97	11.30	10.91	9.86	8.23						
55	7.62	7.31	6.53	5.33	12.06	11.65	10.52	8.77						
56	8.18	7.85	7.01	5.71	12.84	12.40	11.19	9.31						
57	8.77	8.43	7.52	6.11	13.64	13.17	11.88	9.85						
58	9.40	9.04	8.06	6.53	14.45	13.96	12.57	10.40						
59	10.07	9.69	8.64	6.98	15.25	14.74	13.25	10.93						
60	10.82	10.42	9.28	7.46	16.04	15.51	13.92	11.43						

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 5A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
60		90	180	365	60	90	180	365	60	90	180	365	730	
18	1.25	1.20	1.06	0.87	2.09	2.02	1.83	1.55	2.56	2.47	2.24	1.89	1.41	
19	1.25	1.20	1.06	0.87	2.09	2.02	1.83	1.55	2.56	2.47	2.24	1.89	1.41	
20	1.25	1.20	1.06	0.87	2.09	2.02	1.83	1.55	2.56	2.47	2.24	1.89	1.41	
21	1.25	1.20	1.06	0.87	2.09	2.02	1.83	1.55	2.56	2.47	2.24	1.89	1.41	
22	1.25	1.20	1.06	0.87	2.09	2.02	1.83	1.55	2.56	2.47	2.24	1.89	1.41	
23	1.25	1.20	1.06	0.87	2.09	2.02	1.83	1.55	2.56	2.47	2.24	1.89	1.41	
24	1.25	1.20	1.06	0.87	2.09	2.02	1.83	1.55	2.56	2.47	2.24	1.89	1.41	
25	1.25	1.20	1.06	0.87	2.09	2.02	1.83	1.55	2.56	2.47	2.24	1.89	1.41	
26	1.36	1.30	1.16	0.94	2.27	2.19	1.99	1.68	2.77	2.68	2.43	2.05	1.53	
27	1.49	1.42	1.26	1.03	2.47	2.39	2.16	1.82	3.01	2.91	2.64	2.22	1.65	
28	1.62	1.55	1.38	1.12	2.69	2.60	2.35	1.98	3.27	3.16	2.87	2.41	1.79	
29	1.78	1.70	1.50	1.22	2.93	2.82	2.56	2.15	3.55	3.43	3.11	2.61	1.93	
30	1.94	1.85	1.64	1.33	3.19	3.07	2.78	2.33	3.86	3.72	3.37	2.83	2.09	
31	2.03	1.94	1.72	1.39	3.33	3.21	2.90	2.43	4.03	3.89	3.52	2.95	2.18	
32	2.14	2.05	1.80	1.46	3.50	3.37	3.05	2.55	4.22	4.08	3.69	3.09	2.28	
33	2.26	2.16	1.90	1.53	3.68	3.55	3.20	2.68	4.44	4.28	3.87	3.24	2.38	
34	2.39	2.28	2.01	1.62	3.88	3.74	3.37	2.81	4.66	4.50	4.06	3.40	2.50	
35	2.52	2.41	2.12	1.71	4.09	3.94	3.55	2.96	4.90	4.73	4.27	3.56	2.62	
36	2.63	2.51	2.21	1.78	4.25	4.10	3.69	3.08	5.09	4.91	4.43	3.70	2.71	
37	2.76	2.63	2.31	1.86	4.44	4.28	3.86	3.21	5.31	5.12	4.62	3.85	2.82	
38	2.89	2.76	2.43	1.95	4.66	4.48	4.04	3.36	5.55	5.35	4.82	4.02	2.95	
39	3.04	2.90	2.55	2.05	4.88	4.70	4.24	3.53	5.80	5.59	5.04	4.20	3.08	
40	3.19	3.05	2.69	2.16	5.13	4.94	4.45	3.70	6.07	5.85	5.28	4.40	3.22	
41	3.32	3.17	2.80	2.25	5.33	5.13	4.62	3.85	6.29	6.07	5.47	4.56	3.34	
42	3.47	3.31	2.93	2.36	5.56	5.36	4.83	4.02	6.55	6.32	5.70	4.76	3.47	
43	3.63	3.47	3.07	2.48	5.82	5.61	5.06	4.22	6.83	6.59	5.95	4.97	3.63	
44	3.80	3.64	3.22	2.61	6.09	5.87	5.30	4.42	7.13	6.87	6.21	5.19	3.79	
45	3.98	3.81	3.38	2.75	6.38	6.15	5.55	4.64	7.43	7.17	6.48	5.42	3.95	
46	4.11	3.93	3.50	2.85	6.58	6.34	5.73	4.80	7.63	7.36	6.66	5.58	4.06	
47	4.26	4.08	3.63	2.97	6.81	6.57	5.94	4.98	7.86	7.59	6.87	5.76	4.19	
48	4.42	4.24	3.78	3.09	7.05	6.80	6.16	5.16	8.10	7.82	7.08	5.94	4.32	
49	4.59	4.39	3.93	3.22	7.28	7.03	6.37	5.34	8.32	8.03	7.28	6.11	4.44	
50	4.75	4.55	4.07	3.35	7.51	7.25	6.57	5.51	8.51	8.22	7.45	6.25	4.54	
51	5.10	4.90	4.39	3.61	8.03	7.76	7.03	5.90	9.04	8.73	7.92	6.65	4.82	
52	5.46	5.25	4.71	3.87	8.56	8.26	7.50	6.29	9.56	9.23	8.37	7.03	5.08	
53	5.84	5.61	5.04	4.14	9.08	8.77	7.96	6.67	10.05	9.71	8.81	7.39	5.33	
54	6.23	5.99	5.38	4.42	9.60	9.28	8.42	7.05	10.53	10.18	9.23	7.73	5.57	
55	6.65	6.40	5.75	4.72	10.14	9.80	8.89	7.43	10.99	10.63	9.63	8.06	5.78	
56	7.12	6.85	6.16	5.05	10.70	10.34	9.37	7.82	11.45	11.07	10.03	8.37	5.98	
57	7.62	7.34	6.59	5.39	11.26	10.89	9.86	8.21	11.87	11.48	10.39	8.65	6.16	
58	8.15	7.85	7.05	5.75	11.79	11.40	10.32	8.56	12.23	11.83	10.70	8.88	6.28	
59	8.71	8.40	7.54	6.12	12.26	11.86	10.72	8.86	12.50	12.09	10.92	9.03	6.35	
60	9.88	9.55	8.54	6.86	12.89	12.47	11.22	9.17	12.89	12.47	11.22	9.17	6.33	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 5A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	0.95	0.91	0.80	0.64	1.51	1.46	1.31	1.08	1.87	1.80	1.63	1.36	1.00	
19	0.95	0.91	0.80	0.64	1.51	1.46	1.31	1.08	1.87	1.80	1.63	1.36	1.00	
20	0.95	0.91	0.80	0.64	1.51	1.46	1.31	1.08	1.87	1.80	1.63	1.36	1.00	
21	0.95	0.91	0.80	0.64	1.51	1.46	1.31	1.08	1.87	1.80	1.63	1.36	1.00	
22	0.95	0.91	0.80	0.64	1.51	1.46	1.31	1.08	1.87	1.80	1.63	1.36	1.00	
23	0.95	0.91	0.80	0.64	1.51	1.46	1.31	1.08	1.87	1.80	1.63	1.36	1.00	
24	0.95	0.91	0.80	0.64	1.51	1.46	1.31	1.08	1.87	1.80	1.63	1.36	1.00	
25	0.95	0.91	0.80	0.64	1.51	1.46	1.31	1.08	1.87	1.80	1.63	1.36	1.00	
26	1.04	0.99	0.88	0.71	1.66	1.60	1.44	1.19	2.05	1.98	1.79	1.50	1.10	
27	1.14	1.09	0.96	0.78	1.82	1.75	1.58	1.32	2.26	2.18	1.97	1.66	1.22	
28	1.24	1.19	1.05	0.85	2.00	1.93	1.74	1.45	2.48	2.40	2.17	1.83	1.35	
29	1.36	1.30	1.15	0.94	2.19	2.12	1.91	1.60	2.72	2.63	2.39	2.01	1.49	
30	1.49	1.42	1.26	1.03	2.40	2.32	2.10	1.76	2.98	2.88	2.62	2.21	1.64	
31	1.56	1.49	1.33	1.08	2.53	2.44	2.21	1.85	3.13	3.03	2.75	2.33	1.73	
32	1.64	1.57	1.40	1.14	2.66	2.57	2.33	1.96	3.31	3.20	2.91	2.46	1.84	
33	1.73	1.66	1.48	1.21	2.82	2.72	2.47	2.08	3.49	3.38	3.08	2.61	1.95	
34	1.83	1.75	1.56	1.28	2.98	2.88	2.61	2.20	3.70	3.58	3.26	2.77	2.07	
35	1.93	1.85	1.65	1.36	3.16	3.05	2.77	2.34	3.91	3.79	3.45	2.93	2.19	
36	2.01	1.93	1.72	1.42	3.30	3.19	2.89	2.44	4.08	3.95	3.60	3.06	2.30	
37	2.11	2.02	1.81	1.49	3.46	3.34	3.03	2.57	4.27	4.14	3.77	3.21	2.41	
38	2.22	2.13	1.90	1.57	3.63	3.51	3.19	2.70	4.48	4.34	3.96	3.37	2.53	
39	2.34	2.24	2.00	1.65	3.82	3.70	3.36	2.84	4.71	4.56	4.15	3.54	2.66	
40	2.47	2.37	2.11	1.74	4.02	3.89	3.53	2.98	4.94	4.78	4.36	3.71	2.78	
41	2.57	2.47	2.20	1.81	4.19	4.05	3.68	3.11	5.13	4.96	4.52	3.85	2.89	
42	2.70	2.59	2.31	1.90	4.39	4.24	3.84	3.24	5.35	5.17	4.71	4.00	3.00	
43	2.85	2.73	2.43	2.00	4.60	4.44	4.02	3.39	5.58	5.40	4.91	4.17	3.12	
44	3.00	2.88	2.56	2.10	4.83	4.66	4.22	3.55	5.82	5.63	5.11	4.33	3.24	
45	3.18	3.04	2.70	2.21	5.07	4.89	4.42	3.71	6.06	5.86	5.32	4.50	3.35	
46	3.30	3.16	2.80	2.28	5.24	5.05	4.56	3.82	6.23	6.02	5.45	4.60	3.42	
47	3.46	3.31	2.92	2.38	5.44	5.24	4.72	3.95	6.42	6.20	5.61	4.72	3.51	
48	3.63	3.47	3.06	2.48	5.66	5.45	4.91	4.09	6.62	6.39	5.77	4.85	3.59	
49	3.81	3.64	3.21	2.59	5.89	5.67	5.09	4.23	6.82	6.58	5.94	4.97	3.67	
50	3.99	3.81	3.36	2.71	6.11	5.89	5.28	4.38	7.01	6.76	6.09	5.09	3.74	
51	4.34	4.15	3.65	2.93	6.59	6.34	5.68	4.70	7.48	7.22	6.49	5.41	3.96	
52	4.72	4.50	3.95	3.17	7.09	6.82	6.09	5.03	7.96	7.67	6.89	5.72	4.17	
53	5.11	4.88	4.28	3.42	7.60	7.31	6.52	5.37	8.45	8.14	7.29	6.04	4.38	
54	5.54	5.29	4.63	3.70	8.15	7.83	6.98	5.73	8.94	8.61	7.70	6.36	4.59	
55	6.02	5.75	5.02	4.00	8.74	8.40	7.47	6.11	9.46	9.11	8.12	6.69	4.81	
56	6.57	6.27	5.47	4.35	9.39	9.03	8.01	6.54	10.03	9.65	8.58	7.04	5.03	
57	7.16	6.84	5.97	4.73	10.08	9.68	8.57	6.97	10.59	10.18	9.04	7.38	5.25	
58	7.80	7.45	6.49	5.13	10.75	10.33	9.13	7.40	11.12	10.69	9.46	7.69	5.44	
59	8.47	8.10	7.05	5.57	11.39	10.94	9.66	7.81	11.59	11.13	9.83	7.96	5.59	
60	9.75	9.35	8.15	6.42	12.27	11.80	10.39	8.35	12.27	11.80	10.39	8.35	5.82	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 5A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
		60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.17	1.12	1.00	0.81	1.94	1.88	1.70	1.43	2.38	2.30	2.09	1.76	1.31	
19	1.17	1.12	1.00	0.81	1.94	1.88	1.70	1.43	2.38	2.30	2.09	1.76	1.31	
20	1.17	1.12	1.00	0.81	1.94	1.88	1.70	1.43	2.38	2.30	2.09	1.76	1.31	
21	1.17	1.12	1.00	0.81	1.94	1.88	1.70	1.43	2.38	2.30	2.09	1.76	1.31	
22	1.17	1.12	1.00	0.81	1.94	1.88	1.70	1.43	2.38	2.30	2.09	1.76	1.31	
23	1.17	1.12	1.00	0.81	1.94	1.88	1.70	1.43	2.38	2.30	2.09	1.76	1.31	
24	1.17	1.12	1.00	0.81	1.94	1.88	1.70	1.43	2.38	2.30	2.09	1.76	1.31	
25	1.17	1.12	1.00	0.81	1.94	1.88	1.70	1.43	2.38	2.30	2.09	1.76	1.31	
26	1.28	1.23	1.09	0.88	2.12	2.04	1.85	1.56	2.59	2.51	2.27	1.92	1.42	
27	1.40	1.34	1.19	0.96	2.31	2.23	2.02	1.70	2.82	2.73	2.47	2.08	1.54	
28	1.53	1.46	1.30	1.05	2.52	2.43	2.20	1.85	3.07	2.97	2.69	2.26	1.68	
29	1.67	1.60	1.41	1.15	2.74	2.65	2.40	2.01	3.35	3.23	2.93	2.46	1.82	
30	1.83	1.75	1.54	1.25	2.99	2.88	2.61	2.19	3.64	3.51	3.18	2.67	1.98	
31	1.91	1.83	1.62	1.31	3.13	3.02	2.73	2.29	3.80	3.67	3.33	2.79	2.07	
32	2.02	1.93	1.70	1.38	3.29	3.17	2.87	2.40	3.99	3.86	3.49	2.93	2.17	
33	2.13	2.03	1.80	1.45	3.47	3.34	3.02	2.53	4.20	4.06	3.67	3.08	2.28	
34	2.25	2.15	1.90	1.53	3.65	3.52	3.18	2.66	4.42	4.27	3.86	3.24	2.39	
35	2.38	2.27	2.00	1.62	3.86	3.72	3.36	2.81	4.65	4.49	4.06	3.41	2.51	
36	2.48	2.37	2.09	1.69	4.01	3.87	3.49	2.92	4.84	4.67	4.22	3.54	2.61	
37	2.59	2.48	2.19	1.77	4.20	4.05	3.65	3.05	5.05	4.87	4.41	3.69	2.72	
38	2.72	2.60	2.30	1.85	4.40	4.24	3.83	3.20	5.28	5.10	4.61	3.86	2.84	
39	2.86	2.74	2.42	1.95	4.62	4.45	4.02	3.35	5.53	5.33	4.82	4.04	2.97	
40	3.01	2.88	2.54	2.05	4.85	4.67	4.22	3.52	5.79	5.58	5.05	4.23	3.11	
41	3.13	2.99	2.65	2.14	5.04	4.86	4.39	3.66	6.00	5.79	5.24	4.38	3.22	
42	3.28	3.13	2.77	2.24	5.27	5.08	4.58	3.83	6.25	6.03	5.45	4.57	3.36	
43	3.44	3.28	2.91	2.36	5.51	5.32	4.80	4.01	6.52	6.29	5.69	4.77	3.50	
44	3.60	3.45	3.05	2.48	5.78	5.57	5.03	4.21	6.80	6.56	5.93	4.97	3.65	
45	3.78	3.62	3.21	2.61	6.05	5.83	5.27	4.41	7.09	6.84	6.19	5.19	3.80	
46	3.91	3.74	3.32	2.71	6.24	6.02	5.44	4.55	7.28	7.03	6.36	5.33	3.90	
47	4.06	3.89	3.46	2.82	6.46	6.23	5.64	4.72	7.50	7.24	6.55	5.50	4.02	
48	4.22	4.04	3.60	2.94	6.70	6.46	5.85	4.90	7.73	7.46	6.75	5.67	4.14	
49	4.39	4.21	3.75	3.06	6.93	6.69	6.05	5.07	7.94	7.67	6.94	5.82	4.24	
50	4.56	4.37	3.89	3.19	7.16	6.91	6.25	5.23	8.14	7.86	7.11	5.96	4.34	
51	4.91	4.71	4.20	3.44	7.67	7.40	6.70	5.60	8.65	8.35	7.56	6.34	4.60	
52	5.28	5.06	4.52	3.70	8.19	7.90	7.15	5.97	9.16	8.84	8.00	6.70	4.85	
53	5.66	5.43	4.85	3.96	8.71	8.40	7.60	6.35	9.65	9.32	8.43	7.05	5.10	
54	6.06	5.82	5.19	4.24	9.24	8.92	8.06	6.72	10.13	9.78	8.84	7.39	5.32	
55	6.49	6.24	5.57	4.54	9.79	9.45	8.53	7.10	10.61	10.25	9.25	7.72	5.54	
56	6.98	6.71	5.99	4.87	10.37	10.01	9.03	7.50	11.09	10.71	9.66	8.04	5.75	
57	7.51	7.22	6.44	5.23	10.96	10.58	9.54	7.90	11.55	11.15	10.05	8.33	5.93	
58	8.06	7.75	6.91	5.60	11.53	11.13	10.02	8.27	11.95	11.54	10.39	8.58	6.07	
59	8.65	8.32	7.42	5.98	12.05	11.63	10.45	8.60	12.27	11.85	10.65	8.76	6.16	
60	9.85	9.50	8.44	6.75	12.73	12.30	11.01	8.96	12.73	12.30	11.01	8.96	6.21	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 5A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Male														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
60		90	180	365	60	90	180	365	60	90	180	365	730	
18	1.25	1.20	1.06	0.87	2.10	2.03	1.84	1.55	2.57	2.48	2.25	1.90	1.41	
19	1.25	1.20	1.06	0.87	2.10	2.03	1.84	1.55	2.57	2.48	2.25	1.90	1.41	
20	1.25	1.20	1.06	0.87	2.10	2.03	1.84	1.55	2.57	2.48	2.25	1.90	1.41	
21	1.25	1.20	1.06	0.87	2.10	2.03	1.84	1.55	2.57	2.48	2.25	1.90	1.41	
22	1.25	1.20	1.06	0.87	2.10	2.03	1.84	1.55	2.57	2.48	2.25	1.90	1.41	
23	1.25	1.20	1.06	0.87	2.10	2.03	1.84	1.55	2.57	2.48	2.25	1.90	1.41	
24	1.25	1.20	1.06	0.87	2.10	2.03	1.84	1.55	2.57	2.48	2.25	1.90	1.41	
25	1.25	1.20	1.06	0.87	2.10	2.03	1.84	1.55	2.57	2.48	2.25	1.90	1.41	
26	1.37	1.31	1.16	0.95	2.28	2.20	2.00	1.69	2.79	2.70	2.45	2.06	1.53	
27	1.49	1.43	1.27	1.03	2.48	2.40	2.18	1.83	3.03	2.93	2.66	2.24	1.66	
28	1.63	1.56	1.38	1.12	2.71	2.61	2.37	1.99	3.29	3.18	2.88	2.43	1.80	
29	1.78	1.70	1.51	1.22	2.95	2.85	2.58	2.16	3.58	3.46	3.13	2.63	1.95	
30	1.95	1.86	1.65	1.33	3.21	3.10	2.80	2.35	3.89	3.76	3.40	2.85	2.11	
31	2.04	1.95	1.72	1.39	3.36	3.24	2.93	2.45	4.06	3.92	3.55	2.97	2.19	
32	2.15	2.06	1.81	1.46	3.53	3.40	3.07	2.57	4.26	4.11	3.72	3.11	2.29	
33	2.27	2.17	1.91	1.54	3.72	3.58	3.23	2.70	4.48	4.32	3.90	3.26	2.40	
34	2.40	2.29	2.02	1.63	3.92	3.78	3.41	2.84	4.71	4.54	4.10	3.43	2.52	
35	2.54	2.42	2.13	1.72	4.13	3.98	3.59	2.99	4.96	4.78	4.31	3.60	2.64	
36	2.65	2.53	2.22	1.79	4.30	4.14	3.73	3.11	5.15	4.97	4.48	3.73	2.74	
37	2.77	2.65	2.33	1.87	4.50	4.33	3.90	3.25	5.37	5.18	4.67	3.89	2.85	
38	2.91	2.78	2.45	1.96	4.71	4.54	4.09	3.40	5.62	5.42	4.88	4.07	2.98	
39	3.06	2.92	2.57	2.06	4.95	4.77	4.29	3.57	5.88	5.67	5.11	4.26	3.11	
40	3.22	3.07	2.71	2.17	5.20	5.01	4.51	3.75	6.16	5.94	5.35	4.46	3.26	
41	3.35	3.20	2.82	2.27	5.41	5.21	4.69	3.90	6.39	6.16	5.56	4.63	3.38	
42	3.50	3.34	2.95	2.38	5.65	5.44	4.91	4.08	6.66	6.42	5.79	4.83	3.52	
43	3.66	3.50	3.10	2.50	5.92	5.70	5.14	4.28	6.95	6.71	6.05	5.05	3.68	
44	3.84	3.67	3.25	2.63	6.20	5.98	5.40	4.50	7.26	7.01	6.33	5.28	3.85	
45	4.03	3.85	3.42	2.77	6.50	6.27	5.66	4.73	7.58	7.32	6.61	5.53	4.02	
46	4.16	3.98	3.53	2.88	6.72	6.48	5.86	4.89	7.80	7.53	6.81	5.70	4.14	
47	4.31	4.13	3.68	3.00	6.97	6.72	6.08	5.09	8.06	7.78	7.04	5.89	4.28	
48	4.48	4.29	3.83	3.13	7.23	6.98	6.32	5.29	8.32	8.03	7.27	6.09	4.42	
49	4.65	4.46	3.98	3.26	7.49	7.23	6.55	5.49	8.57	8.27	7.49	6.28	4.55	
50	4.82	4.63	4.14	3.39	7.75	7.48	6.78	5.68	8.80	8.50	7.70	6.45	4.66	
51	5.19	4.98	4.46	3.66	8.31	8.03	7.27	6.09	9.37	9.05	8.20	6.87	4.96	
52	5.57	5.35	4.79	3.93	8.88	8.58	7.78	6.51	9.94	9.60	8.70	7.29	5.25	
53	5.96	5.73	5.14	4.21	9.46	9.14	8.28	6.93	10.49	10.14	9.19	7.69	5.52	
54	6.37	6.13	5.50	4.51	10.05	9.71	8.80	7.35	11.04	10.67	9.67	8.08	5.78	
55	6.82	6.56	5.88	4.82	10.66	10.31	9.33	7.78	11.58	11.20	10.14	8.46	6.03	
56	7.31	7.04	6.32	5.16	11.31	10.94	9.90	8.24	12.13	11.73	10.61	8.84	6.27	
57	7.85	7.56	6.78	5.52	11.99	11.60	10.49	8.70	12.67	12.26	11.08	9.20	6.49	
58	8.42	8.12	7.27	5.90	12.67	12.26	11.07	9.15	13.16	12.74	11.50	9.51	6.68	
59	9.02	8.71	7.80	6.30	13.31	12.89	11.62	9.57	13.59	13.15	11.85	9.76	6.80	
60	10.44	10.10	9.00	7.16	14.28	13.84	12.41	10.07	14.28	13.84	12.41	10.07	6.86	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 5A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	0.95	0.91	0.81	0.64	1.52	1.46	1.32	1.09	1.88	1.82	1.64	1.37	1.00	
19	0.95	0.91	0.81	0.64	1.52	1.46	1.32	1.09	1.88	1.82	1.64	1.37	1.00	
20	0.95	0.91	0.81	0.64	1.52	1.46	1.32	1.09	1.88	1.82	1.64	1.37	1.00	
21	0.95	0.91	0.81	0.64	1.52	1.46	1.32	1.09	1.88	1.82	1.64	1.37	1.00	
22	0.95	0.91	0.81	0.64	1.52	1.46	1.32	1.09	1.88	1.82	1.64	1.37	1.00	
23	0.95	0.91	0.81	0.64	1.52	1.46	1.32	1.09	1.88	1.82	1.64	1.37	1.00	
24	0.95	0.91	0.81	0.64	1.52	1.46	1.32	1.09	1.88	1.82	1.64	1.37	1.00	
25	0.95	0.91	0.81	0.64	1.52	1.46	1.32	1.09	1.88	1.82	1.64	1.37	1.00	
26	1.04	1.00	0.88	0.71	1.67	1.61	1.45	1.20	2.07	2.00	1.81	1.51	1.11	
27	1.14	1.09	0.97	0.78	1.83	1.77	1.59	1.33	2.27	2.20	1.99	1.67	1.23	
28	1.25	1.19	1.06	0.86	2.01	1.94	1.75	1.46	2.50	2.42	2.19	1.84	1.36	
29	1.36	1.31	1.16	0.94	2.21	2.13	1.93	1.61	2.75	2.65	2.41	2.03	1.51	
30	1.49	1.43	1.27	1.04	2.43	2.34	2.12	1.78	3.01	2.91	2.65	2.23	1.66	
31	1.56	1.50	1.33	1.09	2.55	2.46	2.23	1.87	3.17	3.06	2.78	2.36	1.75	
32	1.65	1.58	1.41	1.15	2.69	2.60	2.36	1.98	3.34	3.24	2.94	2.49	1.86	
33	1.74	1.67	1.49	1.22	2.85	2.75	2.49	2.10	3.54	3.42	3.12	2.64	1.97	
34	1.84	1.76	1.57	1.29	3.02	2.92	2.64	2.23	3.74	3.62	3.30	2.80	2.09	
35	1.95	1.87	1.67	1.37	3.20	3.09	2.80	2.37	3.96	3.84	3.50	2.97	2.22	
36	2.03	1.95	1.74	1.43	3.34	3.23	2.93	2.48	4.14	4.01	3.65	3.11	2.33	
37	2.13	2.04	1.82	1.50	3.50	3.39	3.08	2.60	4.34	4.20	3.83	3.26	2.44	
38	2.24	2.15	1.92	1.58	3.69	3.56	3.24	2.74	4.56	4.41	4.02	3.42	2.57	
39	2.36	2.26	2.02	1.67	3.88	3.75	3.41	2.88	4.79	4.64	4.22	3.60	2.70	
40	2.49	2.39	2.13	1.76	4.09	3.96	3.59	3.03	5.03	4.87	4.44	3.77	2.83	
41	2.60	2.49	2.22	1.83	4.26	4.12	3.74	3.16	5.23	5.06	4.61	3.92	2.94	
42	2.73	2.62	2.33	1.92	4.47	4.32	3.92	3.30	5.46	5.28	4.81	4.09	3.06	
43	2.88	2.76	2.46	2.02	4.69	4.53	4.11	3.46	5.70	5.52	5.02	4.26	3.19	
44	3.04	2.91	2.59	2.12	4.93	4.76	4.31	3.63	5.96	5.76	5.24	4.44	3.32	
45	3.22	3.08	2.73	2.23	5.19	5.01	4.52	3.80	6.22	6.02	5.46	4.62	3.44	
46	3.35	3.21	2.84	2.31	5.37	5.18	4.67	3.92	6.40	6.19	5.61	4.73	3.52	
47	3.51	3.36	2.97	2.41	5.59	5.39	4.86	4.06	6.61	6.39	5.78	4.87	3.61	
48	3.68	3.53	3.11	2.52	5.83	5.62	5.06	4.22	6.84	6.61	5.97	5.02	3.71	
49	3.87	3.70	3.26	2.64	6.08	5.86	5.26	4.38	7.07	6.82	6.16	5.16	3.80	
50	4.07	3.89	3.42	2.76	6.34	6.10	5.48	4.54	7.29	7.04	6.34	5.30	3.89	
51	4.43	4.24	3.72	2.99	6.85	6.60	5.91	4.89	7.81	7.53	6.78	5.65	4.13	
52	4.82	4.60	4.04	3.24	7.39	7.12	6.36	5.26	8.34	8.04	7.22	6.00	4.38	
53	5.23	5.00	4.38	3.51	7.96	7.66	6.84	5.63	8.88	8.56	7.67	6.36	4.62	
54	5.68	5.43	4.75	3.79	8.56	8.24	7.35	6.04	9.43	9.09	8.13	6.73	4.86	
55	6.18	5.91	5.16	4.11	9.22	8.87	7.90	6.47	10.03	9.66	8.63	7.11	5.12	
56	6.75	6.46	5.64	4.48	9.96	9.58	8.52	6.96	10.68	10.29	9.17	7.53	5.39	
57	7.38	7.06	6.16	4.89	10.75	10.34	9.18	7.48	11.35	10.93	9.72	7.95	5.66	
58	8.05	7.70	6.72	5.32	11.55	11.12	9.85	8.01	11.99	11.54	10.24	8.35	5.92	
59	8.76	8.39	7.31	5.78	12.35	11.89	10.52	8.53	12.59	12.12	10.73	8.72	6.14	
60	10.25	9.85	8.61	6.80	13.54	13.05	11.54	9.31	13.54	13.05	11.54	9.31	6.51	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 5A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
		60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.18	1.13	1.00	0.81	1.95	1.89	1.71	1.44	2.40	2.32	2.10	1.77	1.31	
19	1.18	1.13	1.00	0.81	1.95	1.89	1.71	1.44	2.40	2.32	2.10	1.77	1.31	
20	1.18	1.13	1.00	0.81	1.95	1.89	1.71	1.44	2.40	2.32	2.10	1.77	1.31	
21	1.18	1.13	1.00	0.81	1.95	1.89	1.71	1.44	2.40	2.32	2.10	1.77	1.31	
22	1.18	1.13	1.00	0.81	1.95	1.89	1.71	1.44	2.40	2.32	2.10	1.77	1.31	
23	1.18	1.13	1.00	0.81	1.95	1.89	1.71	1.44	2.40	2.32	2.10	1.77	1.31	
24	1.18	1.13	1.00	0.81	1.95	1.89	1.71	1.44	2.40	2.32	2.10	1.77	1.31	
25	1.18	1.13	1.00	0.81	1.95	1.89	1.71	1.44	2.40	2.32	2.10	1.77	1.31	
26	1.28	1.23	1.09	0.89	2.13	2.06	1.86	1.56	2.61	2.52	2.29	1.93	1.43	
27	1.40	1.34	1.19	0.97	2.32	2.24	2.03	1.70	2.84	2.75	2.49	2.10	1.55	
28	1.54	1.47	1.30	1.06	2.53	2.45	2.21	1.86	3.10	2.99	2.71	2.28	1.69	
29	1.68	1.61	1.42	1.15	2.76	2.67	2.41	2.02	3.37	3.26	2.95	2.48	1.84	
30	1.83	1.75	1.55	1.26	3.02	2.91	2.63	2.20	3.67	3.54	3.21	2.70	1.99	
31	1.92	1.84	1.63	1.32	3.16	3.05	2.75	2.31	3.84	3.71	3.36	2.82	2.08	
32	2.03	1.94	1.71	1.38	3.32	3.20	2.89	2.42	4.03	3.89	3.52	2.96	2.19	
33	2.14	2.04	1.81	1.46	3.50	3.37	3.05	2.55	4.24	4.10	3.71	3.11	2.30	
34	2.26	2.16	1.91	1.54	3.69	3.56	3.22	2.69	4.47	4.31	3.90	3.27	2.41	
35	2.39	2.28	2.02	1.63	3.90	3.76	3.39	2.84	4.71	4.55	4.11	3.44	2.54	
36	2.49	2.38	2.10	1.70	4.06	3.91	3.53	2.95	4.90	4.73	4.27	3.58	2.64	
37	2.61	2.49	2.20	1.78	4.25	4.10	3.69	3.08	5.11	4.94	4.46	3.73	2.75	
38	2.74	2.62	2.31	1.87	4.46	4.30	3.88	3.23	5.35	5.17	4.67	3.91	2.87	
39	2.88	2.76	2.43	1.96	4.68	4.51	4.07	3.40	5.61	5.41	4.89	4.09	3.01	
40	3.04	2.90	2.56	2.07	4.92	4.74	4.28	3.57	5.88	5.67	5.13	4.29	3.15	
41	3.16	3.02	2.67	2.16	5.12	4.94	4.45	3.72	6.10	5.89	5.32	4.45	3.27	
42	3.31	3.16	2.80	2.26	5.35	5.16	4.66	3.89	6.36	6.14	5.55	4.64	3.41	
43	3.47	3.32	2.94	2.38	5.61	5.41	4.88	4.08	6.64	6.41	5.79	4.85	3.56	
44	3.64	3.48	3.09	2.50	5.89	5.68	5.12	4.28	6.94	6.70	6.06	5.07	3.71	
45	3.82	3.66	3.25	2.64	6.17	5.96	5.38	4.50	7.24	6.99	6.32	5.30	3.88	
46	3.95	3.78	3.36	2.74	6.38	6.15	5.56	4.65	7.45	7.20	6.51	5.46	3.99	
47	4.11	3.94	3.50	2.85	6.62	6.39	5.77	4.83	7.70	7.43	6.72	5.64	4.11	
48	4.28	4.10	3.65	2.98	6.88	6.64	6.00	5.02	7.95	7.68	6.95	5.82	4.24	
49	4.46	4.27	3.80	3.11	7.14	6.89	6.23	5.21	8.19	7.91	7.16	6.00	4.36	
50	4.64	4.44	3.96	3.23	7.40	7.14	6.45	5.39	8.42	8.13	7.36	6.16	4.47	
51	5.00	4.80	4.28	3.49	7.95	7.67	6.93	5.79	8.98	8.67	7.85	6.57	4.75	
52	5.38	5.16	4.60	3.76	8.51	8.21	7.42	6.20	9.54	9.21	8.33	6.97	5.03	
53	5.78	5.55	4.95	4.04	9.08	8.77	7.92	6.60	10.09	9.74	8.81	7.36	5.30	
54	6.20	5.95	5.31	4.33	9.68	9.34	8.44	7.02	10.64	10.28	9.28	7.74	5.55	
55	6.66	6.40	5.70	4.64	10.30	9.95	8.97	7.46	11.19	10.81	9.76	8.12	5.81	
56	7.17	6.89	6.15	4.99	10.98	10.60	9.55	7.92	11.77	11.37	10.25	8.51	6.05	
57	7.73	7.44	6.63	5.36	11.68	11.29	10.16	8.40	12.34	11.93	10.74	8.89	6.29	
58	8.32	8.01	7.14	5.75	12.39	11.97	10.76	8.86	12.87	12.44	11.18	9.22	6.49	
59	8.95	8.63	7.68	6.17	13.07	12.64	11.34	9.31	13.34	12.89	11.57	9.50	6.64	
60	10.39	10.04	8.90	7.07	14.10	13.64	12.19	9.88	14.10	13.64	12.19	9.88	6.77	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 4A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.32	1.26	1.12	0.92	2.20	2.13	1.93	1.63	2.70	2.61	2.37	2.00	1.49	
19	1.32	1.26	1.12	0.92	2.20	2.13	1.93	1.63	2.70	2.61	2.37	2.00	1.49	
20	1.32	1.26	1.12	0.92	2.20	2.13	1.93	1.63	2.70	2.61	2.37	2.00	1.49	
21	1.32	1.26	1.12	0.92	2.20	2.13	1.93	1.63	2.70	2.61	2.37	2.00	1.49	
22	1.32	1.26	1.12	0.92	2.20	2.13	1.93	1.63	2.70	2.61	2.37	2.00	1.49	
23	1.32	1.26	1.12	0.92	2.20	2.13	1.93	1.63	2.70	2.61	2.37	2.00	1.49	
24	1.32	1.26	1.12	0.92	2.20	2.13	1.93	1.63	2.70	2.61	2.37	2.00	1.49	
25	1.32	1.26	1.12	0.92	2.20	2.13	1.93	1.63	2.70	2.61	2.37	2.00	1.49	
26	1.44	1.38	1.22	1.00	2.40	2.31	2.10	1.77	2.93	2.83	2.57	2.17	1.61	
27	1.57	1.50	1.33	1.08	2.61	2.52	2.28	1.92	3.18	3.07	2.79	2.35	1.74	
28	1.72	1.64	1.45	1.18	2.84	2.74	2.48	2.09	3.46	3.34	3.03	2.54	1.89	
29	1.87	1.79	1.58	1.29	3.09	2.98	2.70	2.27	3.75	3.62	3.28	2.76	2.04	
30	2.05	1.96	1.73	1.40	3.36	3.24	2.93	2.46	4.07	3.93	3.56	2.99	2.21	
31	2.15	2.05	1.81	1.46	3.52	3.39	3.07	2.57	4.25	4.11	3.71	3.11	2.30	
32	2.26	2.16	1.90	1.54	3.69	3.56	3.22	2.69	4.46	4.30	3.89	3.26	2.40	
33	2.38	2.28	2.01	1.62	3.89	3.75	3.38	2.83	4.68	4.52	4.08	3.42	2.52	
34	2.52	2.41	2.12	1.71	4.09	3.95	3.56	2.97	4.92	4.75	4.29	3.58	2.64	
35	2.66	2.54	2.24	1.80	4.32	4.16	3.75	3.13	5.18	4.99	4.51	3.76	2.77	
36	2.78	2.65	2.33	1.87	4.49	4.33	3.90	3.25	5.37	5.18	4.67	3.90	2.86	
37	2.91	2.78	2.44	1.96	4.69	4.52	4.07	3.39	5.60	5.40	4.87	4.06	2.98	
38	3.05	2.91	2.56	2.06	4.91	4.73	4.26	3.55	5.85	5.65	5.09	4.24	3.11	
39	3.21	3.06	2.70	2.16	5.15	4.97	4.47	3.72	6.12	5.90	5.32	4.44	3.25	
40	3.37	3.22	2.84	2.28	5.41	5.21	4.69	3.91	6.41	6.18	5.57	4.64	3.40	
41	3.51	3.35	2.95	2.38	5.62	5.42	4.88	4.06	6.64	6.41	5.78	4.82	3.52	
42	3.66	3.50	3.09	2.49	5.87	5.66	5.10	4.25	6.92	6.67	6.02	5.02	3.67	
43	3.83	3.66	3.24	2.62	6.14	5.92	5.34	4.45	7.21	6.96	6.28	5.24	3.83	
44	4.02	3.84	3.40	2.75	6.43	6.20	5.59	4.67	7.52	7.26	6.55	5.48	4.00	
45	4.21	4.02	3.57	2.90	6.73	6.49	5.86	4.90	7.84	7.56	6.84	5.72	4.17	
46	4.34	4.15	3.69	3.01	6.94	6.69	6.05	5.06	8.05	7.77	7.03	5.89	4.29	
47	4.50	4.31	3.83	3.13	7.18	6.93	6.27	5.25	8.30	8.01	7.25	6.08	4.42	
48	4.67	4.47	3.99	3.27	7.44	7.18	6.50	5.45	8.55	8.25	7.47	6.27	4.56	
49	4.84	4.64	4.14	3.40	7.69	7.42	6.72	5.64	8.78	8.48	7.68	6.44	4.68	
50	5.01	4.81	4.30	3.53	7.93	7.65	6.94	5.82	8.99	8.68	7.87	6.60	4.79	
51	5.38	5.17	4.63	3.81	8.48	8.19	7.42	6.23	9.54	9.22	8.36	7.02	5.08	
52	5.77	5.54	4.97	4.09	9.03	8.72	7.91	6.64	10.09	9.75	8.84	7.42	5.36	
53	6.16	5.92	5.32	4.37	9.58	9.26	8.40	7.04	10.61	10.25	9.30	7.80	5.63	
54	6.58	6.32	5.68	4.67	10.14	9.79	8.89	7.44	11.11	10.74	9.74	8.16	5.88	
55	7.02	6.76	6.07	4.98	10.70	10.34	9.38	7.85	11.60	11.22	10.17	8.51	6.11	
56	7.51	7.23	6.50	5.33	11.29	10.92	9.89	8.26	12.08	11.68	10.58	8.83	6.32	
57	8.04	7.75	6.96	5.69	11.89	11.49	10.41	8.67	12.53	12.11	10.97	9.13	6.50	
58	8.60	8.29	7.45	6.07	12.45	12.04	10.89	9.04	12.91	12.48	11.29	9.37	6.63	
59	9.19	8.87	7.96	6.46	12.95	12.52	11.31	9.36	13.19	12.76	11.53	9.53	6.70	
60	10.43	10.08	9.01	7.24	13.60	13.17	11.84	9.68	13.60	13.17	11.84	9.68	6.69	



**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,															
Occupation Class 4A With Non-Cancelable Premiums															
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday															
Female															
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Issue Age	Waiting Period in Days				365	Waiting Period in Days				365	Waiting Period in Days			
60		90	180	365	60		90	180	365	60		90	180	365	
18	1.00	0.96	0.85	0.68	1.60	1.54	1.38	1.14	1.97	1.90	1.72	1.44	1.05		
19	1.00	0.96	0.85	0.68	1.60	1.54	1.38	1.14	1.97	1.90	1.72	1.44	1.05		
20	1.00	0.96	0.85	0.68	1.60	1.54	1.38	1.14	1.97	1.90	1.72	1.44	1.05		
21	1.00	0.96	0.85	0.68	1.60	1.54	1.38	1.14	1.97	1.90	1.72	1.44	1.05		
22	1.00	0.96	0.85	0.68	1.60	1.54	1.38	1.14	1.97	1.90	1.72	1.44	1.05		
23	1.00	0.96	0.85	0.68	1.60	1.54	1.38	1.14	1.97	1.90	1.72	1.44	1.05		
24	1.00	0.96	0.85	0.68	1.60	1.54	1.38	1.14	1.97	1.90	1.72	1.44	1.05		
25	1.00	0.96	0.85	0.68	1.60	1.54	1.38	1.14	1.97	1.90	1.72	1.44	1.05		
26	1.10	1.05	0.93	0.74	1.75	1.69	1.52	1.26	2.17	2.09	1.89	1.59	1.17		
27	1.20	1.15	1.02	0.82	1.92	1.85	1.67	1.39	2.38	2.30	2.08	1.75	1.29		
28	1.31	1.25	1.11	0.90	2.11	2.03	1.83	1.53	2.62	2.53	2.29	1.93	1.43		
29	1.43	1.37	1.22	0.99	2.31	2.23	2.02	1.69	2.87	2.77	2.52	2.12	1.57		
30	1.57	1.50	1.33	1.09	2.54	2.45	2.21	1.86	3.15	3.04	2.76	2.33	1.73		
31	1.64	1.57	1.40	1.14	2.67	2.57	2.33	1.96	3.31	3.20	2.91	2.46	1.83		
32	1.73	1.66	1.47	1.21	2.81	2.72	2.46	2.07	3.49	3.38	3.07	2.60	1.94		
33	1.82	1.75	1.56	1.28	2.97	2.87	2.60	2.19	3.69	3.57	3.25	2.75	2.06		
34	1.93	1.85	1.65	1.35	3.15	3.04	2.76	2.33	3.90	3.78	3.44	2.92	2.18		
35	2.04	1.96	1.74	1.43	3.33	3.22	2.92	2.47	4.13	4.00	3.64	3.09	2.32		
36	2.12	2.04	1.82	1.50	3.48	3.36	3.05	2.58	4.31	4.17	3.80	3.23	2.42		
37	2.23	2.14	1.91	1.57	3.65	3.53	3.20	2.71	4.51	4.37	3.98	3.39	2.54		
38	2.34	2.25	2.01	1.66	3.84	3.71	3.37	2.85	4.73	4.58	4.18	3.56	2.67		
39	2.47	2.37	2.11	1.74	4.04	3.90	3.54	3.00	4.97	4.81	4.38	3.73	2.80		
40	2.60	2.50	2.23	1.84	4.25	4.11	3.73	3.15	5.21	5.05	4.60	3.91	2.94		
41	2.72	2.60	2.32	1.92	4.42	4.27	3.88	3.28	5.41	5.24	4.77	4.06	3.05		
42	2.85	2.73	2.44	2.01	4.63	4.47	4.06	3.42	5.64	5.46	4.97	4.23	3.17		
43	3.00	2.88	2.56	2.11	4.85	4.69	4.25	3.58	5.89	5.70	5.18	4.40	3.29		
44	3.17	3.04	2.70	2.21	5.09	4.92	4.45	3.75	6.14	5.94	5.40	4.57	3.42		
45	3.35	3.21	2.85	2.33	5.35	5.16	4.66	3.92	6.40	6.19	5.61	4.75	3.54		
46	3.49	3.34	2.95	2.41	5.53	5.33	4.81	4.03	6.57	6.35	5.75	4.86	3.61		
47	3.65	3.49	3.09	2.51	5.74	5.53	4.99	4.17	6.77	6.54	5.92	4.99	3.70		
48	3.83	3.66	3.23	2.62	5.97	5.76	5.18	4.32	6.99	6.75	6.10	5.12	3.79		
49	4.02	3.84	3.38	2.74	6.21	5.98	5.37	4.47	7.20	6.95	6.27	5.25	3.87		
50	4.21	4.03	3.54	2.86	6.45	6.21	5.57	4.62	7.40	7.14	6.43	5.37	3.94		
51	4.58	4.38	3.85	3.09	6.96	6.70	5.99	4.96	7.90	7.62	6.85	5.71	4.18		
52	4.98	4.75	4.17	3.34	7.48	7.20	6.43	5.31	8.41	8.10	7.27	6.04	4.40		
53	5.40	5.15	4.52	3.61	8.03	7.72	6.89	5.67	8.92	8.59	7.69	6.37	4.63		
54	5.85	5.59	4.89	3.90	8.60	8.27	7.37	6.05	9.44	9.09	8.12	6.71	4.85		
55	6.35	6.07	5.30	4.22	9.22	8.86	7.88	6.45	9.99	9.61	8.57	7.06	5.08		
56	6.93	6.62	5.78	4.59	9.92	9.53	8.45	6.90	10.59	10.18	9.06	7.43	5.31		
57	7.56	7.22	6.30	4.99	10.64	10.22	9.05	7.36	11.18	10.75	9.54	7.79	5.54		
58	8.23	7.87	6.85	5.42	11.35	10.90	9.64	7.81	11.74	11.28	9.99	8.12	5.74		
59	8.94	8.55	7.44	5.88	12.03	11.55	10.19	8.24	12.23	11.75	10.38	8.40	5.90		
60	10.29	9.87	8.60	6.78	12.95	12.45	10.96	8.81	12.95	12.45	10.96	8.81	6.15		

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,															
Occupation Class 4A With Non-Cancelable Premiums															
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday															
Unisex															
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years					Benefit Period is Entire Coverage Period				
	Waiting Period in Days					Waiting Period in Days					Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730		
18	1.24	1.19	1.05	0.86	2.05	1.98	1.80	1.51	2.52	2.43	2.21	1.86	1.38		
19	1.24	1.19	1.05	0.86	2.05	1.98	1.80	1.51	2.52	2.43	2.21	1.86	1.38		
20	1.24	1.19	1.05	0.86	2.05	1.98	1.80	1.51	2.52	2.43	2.21	1.86	1.38		
21	1.24	1.19	1.05	0.86	2.05	1.98	1.80	1.51	2.52	2.43	2.21	1.86	1.38		
22	1.24	1.19	1.05	0.86	2.05	1.98	1.80	1.51	2.52	2.43	2.21	1.86	1.38		
23	1.24	1.19	1.05	0.86	2.05	1.98	1.80	1.51	2.52	2.43	2.21	1.86	1.38		
24	1.24	1.19	1.05	0.86	2.05	1.98	1.80	1.51	2.52	2.43	2.21	1.86	1.38		
25	1.24	1.19	1.05	0.86	2.05	1.98	1.80	1.51	2.52	2.43	2.21	1.86	1.38		
26	1.35	1.29	1.15	0.93	2.23	2.16	1.95	1.64	2.74	2.65	2.40	2.02	1.50		
27	1.48	1.41	1.25	1.02	2.44	2.35	2.13	1.79	2.98	2.88	2.61	2.20	1.63		
28	1.61	1.54	1.37	1.11	2.66	2.56	2.32	1.95	3.25	3.14	2.84	2.39	1.77		
29	1.76	1.69	1.49	1.21	2.90	2.79	2.53	2.12	3.53	3.41	3.09	2.60	1.92		
30	1.93	1.84	1.63	1.32	3.16	3.05	2.75	2.31	3.84	3.71	3.36	2.82	2.09		
31	2.02	1.93	1.71	1.38	3.30	3.19	2.88	2.41	4.02	3.88	3.51	2.95	2.18		
32	2.13	2.03	1.80	1.45	3.47	3.35	3.03	2.53	4.22	4.07	3.69	3.09	2.29		
33	2.24	2.15	1.90	1.53	3.66	3.53	3.19	2.67	4.43	4.28	3.87	3.25	2.40		
34	2.37	2.27	2.00	1.62	3.86	3.72	3.36	2.81	4.67	4.51	4.08	3.42	2.52		
35	2.51	2.40	2.12	1.71	4.07	3.93	3.54	2.96	4.91	4.74	4.29	3.59	2.65		
36	2.61	2.50	2.20	1.78	4.24	4.08	3.69	3.08	5.11	4.93	4.46	3.73	2.75		
37	2.74	2.62	2.31	1.86	4.43	4.27	3.85	3.22	5.33	5.14	4.65	3.89	2.87		
38	2.87	2.75	2.42	1.96	4.64	4.48	4.04	3.37	5.57	5.38	4.86	4.07	3.00		
39	3.02	2.89	2.55	2.06	4.88	4.70	4.24	3.54	5.83	5.63	5.09	4.26	3.14		
40	3.18	3.04	2.68	2.17	5.12	4.93	4.45	3.72	6.11	5.89	5.33	4.46	3.28		
41	3.31	3.16	2.79	2.26	5.32	5.13	4.63	3.87	6.34	6.11	5.53	4.63	3.40		
42	3.46	3.31	2.92	2.37	5.56	5.36	4.84	4.04	6.60	6.37	5.76	4.82	3.54		
43	3.63	3.47	3.07	2.49	5.82	5.61	5.07	4.23	6.88	6.64	6.00	5.03	3.69		
44	3.80	3.64	3.22	2.62	6.10	5.88	5.31	4.44	7.18	6.93	6.26	5.25	3.85		
45	3.99	3.82	3.39	2.76	6.38	6.16	5.56	4.65	7.48	7.22	6.53	5.48	4.01		
46	4.13	3.95	3.51	2.86	6.59	6.35	5.74	4.81	7.68	7.42	6.71	5.63	4.12		
47	4.29	4.10	3.65	2.98	6.82	6.58	5.95	4.98	7.92	7.64	6.92	5.80	4.24		
48	4.46	4.27	3.80	3.10	7.07	6.82	6.17	5.17	8.16	7.88	7.13	5.98	4.37		
49	4.63	4.44	3.95	3.23	7.32	7.06	6.39	5.35	8.38	8.09	7.33	6.15	4.48		
50	4.81	4.61	4.11	3.36	7.56	7.29	6.60	5.52	8.59	8.29	7.51	6.29	4.58		
51	5.18	4.97	4.43	3.63	8.10	7.81	7.07	5.91	9.13	8.82	7.98	6.69	4.86		
52	5.57	5.34	4.77	3.90	8.64	8.34	7.54	6.31	9.67	9.33	8.45	7.07	5.12		
53	5.97	5.73	5.12	4.18	9.19	8.87	8.02	6.70	10.19	9.84	8.90	7.44	5.38		
54	6.40	6.14	5.48	4.48	9.75	9.41	8.51	7.09	10.70	10.33	9.34	7.80	5.62		
55	6.86	6.58	5.88	4.79	10.33	9.97	9.01	7.50	11.20	10.81	9.77	8.14	5.85		
56	7.37	7.08	6.32	5.14	10.95	10.57	9.53	7.92	11.71	11.31	10.20	8.48	6.06		
57	7.92	7.62	6.80	5.52	11.57	11.17	10.07	8.34	12.19	11.77	10.61	8.80	6.26		
58	8.51	8.18	7.30	5.91	12.17	11.75	10.58	8.73	12.62	12.18	10.96	9.06	6.41		
59	9.13	8.79	7.83	6.31	12.72	12.28	11.03	9.08	12.95	12.51	11.24	9.25	6.50		
60	10.39	10.02	8.91	7.12	13.44	12.99	11.62	9.46	13.44	12.99	11.62	9.46	6.55		

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 4A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.32	1.26	1.12	0.92	2.21	2.14	1.94	1.64	2.71	2.62	2.38	2.01	1.49	
19	1.32	1.26	1.12	0.92	2.21	2.14	1.94	1.64	2.71	2.62	2.38	2.01	1.49	
20	1.32	1.26	1.12	0.92	2.21	2.14	1.94	1.64	2.71	2.62	2.38	2.01	1.49	
21	1.32	1.26	1.12	0.92	2.21	2.14	1.94	1.64	2.71	2.62	2.38	2.01	1.49	
22	1.32	1.26	1.12	0.92	2.21	2.14	1.94	1.64	2.71	2.62	2.38	2.01	1.49	
23	1.32	1.26	1.12	0.92	2.21	2.14	1.94	1.64	2.71	2.62	2.38	2.01	1.49	
24	1.32	1.26	1.12	0.92	2.21	2.14	1.94	1.64	2.71	2.62	2.38	2.01	1.49	
25	1.32	1.26	1.12	0.92	2.21	2.14	1.94	1.64	2.71	2.62	2.38	2.01	1.49	
26	1.44	1.38	1.22	1.00	2.41	2.33	2.11	1.78	2.94	2.85	2.58	2.18	1.62	
27	1.57	1.51	1.34	1.09	2.62	2.53	2.30	1.93	3.20	3.09	2.80	2.36	1.75	
28	1.72	1.65	1.46	1.18	2.86	2.76	2.50	2.10	3.48	3.36	3.04	2.56	1.90	
29	1.88	1.80	1.59	1.29	3.11	3.00	2.72	2.28	3.78	3.65	3.31	2.78	2.05	
30	2.06	1.97	1.74	1.41	3.39	3.27	2.96	2.48	4.10	3.96	3.59	3.01	2.22	
31	2.16	2.06	1.82	1.47	3.55	3.42	3.09	2.59	4.29	4.14	3.74	3.14	2.32	
32	2.27	2.17	1.91	1.54	3.72	3.59	3.24	2.71	4.50	4.34	3.92	3.28	2.42	
33	2.40	2.29	2.02	1.63	3.92	3.78	3.41	2.85	4.73	4.56	4.12	3.45	2.54	
34	2.53	2.42	2.13	1.72	4.13	3.99	3.59	3.00	4.97	4.80	4.33	3.62	2.66	
35	2.68	2.56	2.25	1.81	4.36	4.20	3.79	3.16	5.23	5.05	4.55	3.80	2.79	
36	2.79	2.67	2.35	1.88	4.54	4.37	3.94	3.28	5.43	5.24	4.73	3.94	2.89	
37	2.93	2.79	2.46	1.97	4.75	4.57	4.12	3.43	5.67	5.47	4.93	4.11	3.01	
38	3.07	2.93	2.58	2.07	4.98	4.79	4.32	3.59	5.93	5.72	5.15	4.29	3.14	
39	3.23	3.08	2.71	2.18	5.22	5.03	4.53	3.77	6.21	5.99	5.40	4.50	3.29	
40	3.40	3.24	2.86	2.30	5.49	5.29	4.76	3.96	6.50	6.27	5.65	4.71	3.44	
41	3.53	3.37	2.97	2.39	5.71	5.50	4.95	4.12	6.75	6.51	5.87	4.89	3.57	
42	3.69	3.53	3.11	2.51	5.96	5.75	5.18	4.31	7.03	6.78	6.12	5.10	3.72	
43	3.87	3.70	3.27	2.64	6.25	6.02	5.43	4.52	7.34	7.08	6.39	5.33	3.88	
44	4.05	3.88	3.43	2.78	6.55	6.31	5.70	4.75	7.67	7.40	6.68	5.58	4.06	
45	4.25	4.07	3.61	2.93	6.87	6.62	5.98	4.99	8.01	7.72	6.98	5.83	4.24	
46	4.39	4.20	3.73	3.04	7.09	6.84	6.18	5.17	8.24	7.95	7.19	6.01	4.37	
47	4.55	4.36	3.88	3.16	7.35	7.10	6.42	5.37	8.50	8.21	7.43	6.22	4.52	
48	4.73	4.53	4.04	3.30	7.63	7.37	6.67	5.58	8.78	8.48	7.67	6.43	4.66	
49	4.91	4.71	4.20	3.44	7.91	7.64	6.92	5.79	9.04	8.73	7.91	6.63	4.80	
50	5.09	4.89	4.37	3.58	8.18	7.90	7.16	5.99	9.29	8.97	8.13	6.81	4.92	
51	5.48	5.26	4.71	3.86	8.77	8.47	7.68	6.43	9.89	9.56	8.66	7.26	5.23	
52	5.88	5.65	5.06	4.15	9.37	9.06	8.21	6.87	10.49	10.14	9.19	7.69	5.54	
53	6.29	6.05	5.42	4.45	9.98	9.65	8.74	7.31	11.07	10.70	9.70	8.12	5.83	
54	6.73	6.47	5.80	4.76	10.60	10.25	9.29	7.76	11.65	11.26	10.20	8.53	6.11	
55	7.19	6.92	6.21	5.08	11.25	10.88	9.85	8.22	12.22	11.82	10.70	8.93	6.37	
56	7.72	7.43	6.67	5.44	11.94	11.55	10.45	8.69	12.81	12.39	11.20	9.33	6.62	
57	8.28	7.98	7.16	5.83	12.66	12.25	11.07	9.18	13.38	12.94	11.70	9.71	6.86	
58	8.88	8.57	7.68	6.23	13.37	12.94	11.68	9.66	13.89	13.44	12.14	10.04	7.05	
59	9.52	9.19	8.23	6.65	14.05	13.60	12.26	10.10	14.34	13.88	12.51	10.30	7.18	
60	11.02	10.66	9.50	7.56	15.08	14.61	13.10	10.63	15.08	14.61	13.10	10.63	7.24	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,															
Occupation Class 4A With Non-Cancelable Premiums															
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday															
Female															
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Issue Age	Waiting Period in Days				365	Waiting Period in Days				365	Waiting Period in Days			
60		90	180	365	60		90	180	365	60		90	180	365	
18	1.01	0.96	0.85	0.68	1.60	1.55	1.39	1.15	1.99	1.92	1.73	1.45	1.06		
19	1.01	0.96	0.85	0.68	1.60	1.55	1.39	1.15	1.99	1.92	1.73	1.45	1.06		
20	1.01	0.96	0.85	0.68	1.60	1.55	1.39	1.15	1.99	1.92	1.73	1.45	1.06		
21	1.01	0.96	0.85	0.68	1.60	1.55	1.39	1.15	1.99	1.92	1.73	1.45	1.06		
22	1.01	0.96	0.85	0.68	1.60	1.55	1.39	1.15	1.99	1.92	1.73	1.45	1.06		
23	1.01	0.96	0.85	0.68	1.60	1.55	1.39	1.15	1.99	1.92	1.73	1.45	1.06		
24	1.01	0.96	0.85	0.68	1.60	1.55	1.39	1.15	1.99	1.92	1.73	1.45	1.06		
25	1.01	0.96	0.85	0.68	1.60	1.55	1.39	1.15	1.99	1.92	1.73	1.45	1.06		
26	1.10	1.05	0.93	0.75	1.76	1.70	1.53	1.27	2.18	2.11	1.91	1.60	1.17		
27	1.20	1.15	1.02	0.82	1.94	1.87	1.68	1.40	2.40	2.32	2.10	1.76	1.30		
28	1.32	1.26	1.12	0.90	2.13	2.05	1.85	1.54	2.64	2.55	2.31	1.95	1.44		
29	1.44	1.38	1.23	0.99	2.33	2.25	2.03	1.70	2.90	2.80	2.54	2.14	1.59		
30	1.58	1.51	1.34	1.09	2.56	2.47	2.24	1.87	3.18	3.07	2.79	2.36	1.75		
31	1.65	1.58	1.41	1.15	2.69	2.60	2.35	1.98	3.34	3.23	2.94	2.49	1.85		
32	1.74	1.67	1.48	1.21	2.84	2.75	2.49	2.09	3.53	3.42	3.11	2.63	1.96		
33	1.83	1.76	1.57	1.29	3.01	2.90	2.63	2.22	3.73	3.61	3.29	2.79	2.08		
34	1.94	1.86	1.66	1.36	3.19	3.08	2.79	2.35	3.95	3.83	3.48	2.96	2.21		
35	2.05	1.97	1.76	1.45	3.38	3.26	2.96	2.50	4.18	4.05	3.69	3.14	2.35		
36	2.14	2.05	1.83	1.51	3.52	3.41	3.09	2.61	4.37	4.23	3.85	3.28	2.46		
37	2.24	2.15	1.92	1.59	3.70	3.58	3.25	2.74	4.58	4.44	4.04	3.44	2.58		
38	2.36	2.27	2.02	1.67	3.89	3.76	3.42	2.89	4.81	4.66	4.25	3.61	2.71		
39	2.49	2.39	2.13	1.76	4.10	3.96	3.60	3.04	5.05	4.89	4.46	3.80	2.85		
40	2.63	2.52	2.25	1.85	4.32	4.17	3.79	3.20	5.31	5.14	4.68	3.98	2.99		
41	2.74	2.63	2.35	1.93	4.50	4.35	3.95	3.34	5.52	5.34	4.87	4.14	3.11		
42	2.88	2.76	2.46	2.03	4.72	4.56	4.13	3.49	5.76	5.57	5.08	4.31	3.23		
43	3.04	2.91	2.59	2.13	4.95	4.78	4.33	3.65	6.02	5.82	5.30	4.50	3.37		
44	3.21	3.08	2.73	2.24	5.20	5.03	4.55	3.83	6.29	6.08	5.53	4.68	3.50		
45	3.39	3.25	2.88	2.36	5.47	5.28	4.77	4.01	6.57	6.35	5.76	4.87	3.63		
46	3.53	3.38	3.00	2.44	5.67	5.47	4.93	4.13	6.75	6.53	5.92	5.00	3.72		
47	3.70	3.54	3.13	2.55	5.90	5.69	5.13	4.29	6.98	6.74	6.10	5.14	3.81		
48	3.89	3.72	3.29	2.66	6.15	5.93	5.34	4.45	7.22	6.97	6.30	5.30	3.92		
49	4.09	3.91	3.45	2.78	6.42	6.19	5.56	4.62	7.46	7.20	6.50	5.45	4.01		
50	4.29	4.11	3.61	2.91	6.69	6.44	5.78	4.80	7.70	7.43	6.69	5.59	4.11		
51	4.68	4.47	3.93	3.16	7.23	6.97	6.24	5.17	8.24	7.95	7.15	5.96	4.36		
52	5.08	4.86	4.27	3.42	7.80	7.51	6.72	5.55	8.80	8.48	7.62	6.34	4.62		
53	5.52	5.28	4.63	3.70	8.40	8.08	7.22	5.95	9.37	9.03	8.09	6.72	4.88		
54	5.99	5.73	5.02	4.00	9.04	8.70	7.75	6.37	9.96	9.60	8.59	7.10	5.13		
55	6.52	6.23	5.45	4.34	9.73	9.37	8.34	6.83	10.59	10.20	9.11	7.51	5.40		
56	7.12	6.81	5.95	4.73	10.52	10.12	8.99	7.35	11.28	10.86	9.68	7.95	5.69		
57	7.79	7.45	6.50	5.16	11.35	10.92	9.69	7.90	11.98	11.54	10.26	8.40	5.98		
58	8.49	8.13	7.09	5.61	12.20	11.74	10.40	8.45	12.66	12.19	10.81	8.82	6.24		
59	9.24	8.86	7.72	6.10	13.04	12.55	11.10	9.00	13.29	12.79	11.33	9.20	6.48		
60	10.82	10.40	9.09	7.18	14.29	13.78	12.18	9.83	14.29	13.78	12.18	9.83	6.87		

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,															
Occupation Class 4A With Non-Cancelable Premiums															
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday															
Unisex															
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years					Benefit Period is Entire Coverage Period				
	Waiting Period in Days														
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.24	1.19	1.06	0.86	2.06	1.99	1.80	1.52	2.53	2.44	2.22	1.87	1.39		
19	1.24	1.19	1.06	0.86	2.06	1.99	1.80	1.52	2.53	2.44	2.22	1.87	1.39		
20	1.24	1.19	1.06	0.86	2.06	1.99	1.80	1.52	2.53	2.44	2.22	1.87	1.39		
21	1.24	1.19	1.06	0.86	2.06	1.99	1.80	1.52	2.53	2.44	2.22	1.87	1.39		
22	1.24	1.19	1.06	0.86	2.06	1.99	1.80	1.52	2.53	2.44	2.22	1.87	1.39		
23	1.24	1.19	1.06	0.86	2.06	1.99	1.80	1.52	2.53	2.44	2.22	1.87	1.39		
24	1.24	1.19	1.06	0.86	2.06	1.99	1.80	1.52	2.53	2.44	2.22	1.87	1.39		
25	1.24	1.19	1.06	0.86	2.06	1.99	1.80	1.52	2.53	2.44	2.22	1.87	1.39		
26	1.36	1.30	1.15	0.94	2.25	2.17	1.97	1.65	2.75	2.66	2.41	2.03	1.51		
27	1.48	1.42	1.26	1.02	2.45	2.37	2.14	1.80	3.00	2.90	2.63	2.21	1.64		
28	1.62	1.55	1.37	1.11	2.67	2.58	2.34	1.96	3.27	3.16	2.86	2.41	1.78		
29	1.77	1.69	1.50	1.22	2.92	2.82	2.55	2.14	3.56	3.44	3.11	2.62	1.94		
30	1.94	1.85	1.64	1.33	3.18	3.07	2.78	2.33	3.87	3.74	3.39	2.85	2.10		
31	2.03	1.94	1.72	1.39	3.33	3.21	2.91	2.43	4.05	3.91	3.54	2.97	2.20		
32	2.14	2.04	1.81	1.46	3.50	3.38	3.05	2.56	4.26	4.11	3.72	3.12	2.31		
33	2.26	2.16	1.91	1.54	3.69	3.56	3.22	2.69	4.48	4.32	3.91	3.28	2.42		
34	2.39	2.28	2.01	1.63	3.90	3.76	3.39	2.84	4.72	4.55	4.12	3.45	2.55		
35	2.52	2.41	2.13	1.72	4.12	3.97	3.58	2.99	4.97	4.80	4.34	3.63	2.68		
36	2.63	2.51	2.22	1.79	4.29	4.13	3.73	3.11	5.17	4.99	4.51	3.78	2.78		
37	2.76	2.63	2.32	1.88	4.48	4.32	3.90	3.26	5.40	5.21	4.71	3.94	2.90		
38	2.89	2.77	2.44	1.97	4.70	4.53	4.09	3.41	5.65	5.45	4.93	4.12	3.03		
39	3.04	2.91	2.57	2.07	4.94	4.76	4.30	3.59	5.92	5.71	5.16	4.32	3.18		
40	3.20	3.06	2.70	2.19	5.19	5.01	4.52	3.77	6.20	5.99	5.41	4.53	3.33		
41	3.34	3.19	2.82	2.28	5.40	5.21	4.70	3.92	6.44	6.21	5.62	4.70	3.45		
42	3.49	3.34	2.95	2.39	5.65	5.45	4.92	4.11	6.71	6.48	5.86	4.90	3.60		
43	3.66	3.50	3.10	2.51	5.92	5.71	5.15	4.31	7.01	6.77	6.12	5.12	3.75		
44	3.84	3.68	3.26	2.64	6.21	5.99	5.41	4.52	7.32	7.07	6.39	5.35	3.92		
45	4.04	3.86	3.43	2.78	6.52	6.29	5.68	4.75	7.65	7.38	6.68	5.59	4.09		
46	4.17	4.00	3.55	2.89	6.73	6.50	5.87	4.91	7.87	7.60	6.87	5.76	4.21		
47	4.34	4.16	3.69	3.01	6.99	6.74	6.10	5.10	8.12	7.84	7.10	5.95	4.34		
48	4.52	4.33	3.85	3.14	7.26	7.01	6.34	5.30	8.39	8.10	7.33	6.15	4.48		
49	4.70	4.51	4.01	3.28	7.54	7.27	6.58	5.50	8.65	8.35	7.56	6.33	4.60		
50	4.89	4.69	4.18	3.41	7.81	7.53	6.81	5.69	8.89	8.58	7.77	6.51	4.72		
51	5.28	5.06	4.51	3.69	8.39	8.10	7.32	6.11	9.48	9.16	8.28	6.93	5.02		
52	5.68	5.45	4.86	3.97	8.98	8.67	7.84	6.54	10.07	9.72	8.79	7.35	5.31		
53	6.10	5.85	5.22	4.26	9.59	9.26	8.36	6.97	10.65	10.29	9.30	7.77	5.59		
54	6.54	6.28	5.61	4.57	10.21	9.86	8.90	7.41	11.23	10.85	9.80	8.17	5.86		
55	7.03	6.75	6.02	4.90	10.87	10.50	9.47	7.87	11.81	11.41	10.30	8.57	6.13		
56	7.57	7.28	6.49	5.26	11.59	11.19	10.09	8.36	12.42	12.00	10.82	8.98	6.39		
57	8.16	7.85	7.00	5.66	12.33	11.92	10.73	8.86	13.03	12.59	11.34	9.38	6.64		
58	8.79	8.46	7.53	6.07	13.08	12.64	11.36	9.36	13.58	13.13	11.80	9.73	6.85		
59	9.45	9.11	8.10	6.51	13.80	13.34	11.97	9.82	14.08	13.61	12.22	10.03	7.01		
60	10.97	10.60	9.39	7.46	14.88	14.40	12.87	10.43	14.88	14.40	12.87	10.43	7.15		

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 4P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.35	1.29	1.15	0.94	2.24	2.17	1.97	1.66	2.73	2.64	2.40	2.03	1.51	
19	1.35	1.29	1.15	0.94	2.24	2.17	1.97	1.66	2.73	2.64	2.40	2.03	1.51	
20	1.35	1.29	1.15	0.94	2.24	2.17	1.97	1.66	2.73	2.64	2.40	2.03	1.51	
21	1.35	1.29	1.15	0.94	2.24	2.17	1.97	1.66	2.73	2.64	2.40	2.03	1.51	
22	1.35	1.29	1.15	0.94	2.24	2.17	1.97	1.66	2.73	2.64	2.40	2.03	1.51	
23	1.35	1.29	1.15	0.94	2.24	2.17	1.97	1.66	2.73	2.64	2.40	2.03	1.51	
24	1.35	1.29	1.15	0.94	2.24	2.17	1.97	1.66	2.73	2.64	2.40	2.03	1.51	
25	1.35	1.29	1.15	0.94	2.24	2.17	1.97	1.66	2.73	2.64	2.40	2.03	1.51	
26	1.52	1.46	1.30	1.06	2.52	2.44	2.21	1.86	3.07	2.96	2.69	2.26	1.68	
27	1.72	1.65	1.46	1.19	2.83	2.74	2.48	2.08	3.43	3.32	3.01	2.53	1.87	
28	1.95	1.86	1.65	1.34	3.18	3.07	2.78	2.33	3.84	3.71	3.36	2.82	2.08	
29	2.19	2.10	1.86	1.50	3.56	3.44	3.11	2.61	4.28	4.13	3.74	3.14	2.31	
30	2.47	2.36	2.09	1.69	3.98	3.84	3.47	2.91	4.76	4.60	4.16	3.48	2.56	
31	2.58	2.47	2.18	1.76	4.16	4.01	3.62	3.03	4.96	4.79	4.33	3.62	2.67	
32	2.71	2.59	2.29	1.85	4.35	4.20	3.79	3.17	5.19	5.01	4.53	3.78	2.78	
33	2.85	2.73	2.41	1.94	4.57	4.41	3.98	3.32	5.44	5.25	4.74	3.96	2.90	
34	3.01	2.87	2.54	2.04	4.81	4.63	4.18	3.48	5.70	5.50	4.96	4.14	3.04	
35	3.17	3.03	2.68	2.15	5.05	4.87	4.39	3.66	5.98	5.77	5.20	4.34	3.18	
36	3.32	3.17	2.80	2.25	5.27	5.08	4.58	3.81	6.22	6.00	5.42	4.52	3.30	
37	3.49	3.33	2.94	2.36	5.53	5.33	4.80	3.99	6.51	6.28	5.66	4.72	3.45	
38	3.67	3.51	3.10	2.49	5.81	5.60	5.04	4.19	6.82	6.57	5.93	4.94	3.60	
39	3.87	3.70	3.27	2.63	6.11	5.89	5.30	4.41	7.14	6.89	6.22	5.18	3.77	
40	4.08	3.90	3.45	2.78	6.43	6.19	5.58	4.65	7.49	7.23	6.52	5.43	3.95	
41	4.23	4.04	3.58	2.89	6.65	6.41	5.78	4.81	7.74	7.46	6.73	5.61	4.08	
42	4.41	4.22	3.74	3.02	6.93	6.68	6.02	5.02	8.03	7.75	6.99	5.83	4.24	
43	4.61	4.41	3.91	3.17	7.23	6.97	6.29	5.24	8.35	8.06	7.28	6.07	4.41	
44	4.83	4.62	4.10	3.33	7.55	7.29	6.58	5.49	8.69	8.38	7.57	6.32	4.59	
45	5.06	4.84	4.31	3.50	7.89	7.61	6.88	5.74	9.03	8.72	7.88	6.58	4.77	
46	5.19	4.98	4.43	3.61	8.09	7.81	7.06	5.89	9.22	8.90	8.05	6.73	4.87	
47	5.36	5.14	4.59	3.74	8.33	8.04	7.27	6.08	9.45	9.13	8.26	6.90	5.00	
48	5.55	5.33	4.76	3.89	8.59	8.29	7.51	6.27	9.69	9.36	8.47	7.08	5.12	
49	5.75	5.52	4.94	4.04	8.85	8.55	7.74	6.47	9.92	9.58	8.68	7.25	5.24	
50	5.96	5.72	5.12	4.19	9.10	8.79	7.96	6.65	10.13	9.79	8.86	7.41	5.34	
51	6.31	6.06	5.43	4.44	9.58	9.25	8.38	7.00	10.59	10.23	9.27	7.75	5.57	
52	6.69	6.43	5.76	4.71	10.08	9.74	8.82	7.36	11.06	10.69	9.68	8.09	5.80	
53	7.08	6.81	6.11	5.00	10.58	10.23	9.26	7.72	11.52	11.14	10.09	8.42	6.03	
54	7.49	7.21	6.47	5.28	11.08	10.71	9.70	8.08	11.96	11.56	10.47	8.72	6.23	
55	7.92	7.63	6.84	5.58	11.58	11.20	10.13	8.43	12.38	11.97	10.83	9.01	6.41	
56	8.37	8.07	7.24	5.89	12.06	11.66	10.55	8.75	12.75	12.33	11.15	9.25	6.55	
57	8.84	8.53	7.65	6.21	12.52	12.11	10.94	9.05	13.07	12.64	11.42	9.45	6.67	
58	9.34	9.01	8.08	6.54	12.95	12.53	11.31	9.32	13.34	12.90	11.64	9.60	6.73	
59	9.87	9.53	8.53	6.88	13.32	12.89	11.62	9.54	13.53	13.09	11.79	9.69	6.75	
60	10.43	10.08	9.01	7.24	13.60	13.17	11.84	9.68	13.60	13.17	11.84	9.68	6.69	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 4P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.04	0.99	0.87	0.70	1.63	1.57	1.41	1.17	2.01	1.94	1.75	1.46	1.07	
19	1.04	0.99	0.87	0.70	1.63	1.57	1.41	1.17	2.01	1.94	1.75	1.46	1.07	
20	1.04	0.99	0.87	0.70	1.63	1.57	1.41	1.17	2.01	1.94	1.75	1.46	1.07	
21	1.04	0.99	0.87	0.70	1.63	1.57	1.41	1.17	2.01	1.94	1.75	1.46	1.07	
22	1.04	0.99	0.87	0.70	1.63	1.57	1.41	1.17	2.01	1.94	1.75	1.46	1.07	
23	1.04	0.99	0.87	0.70	1.63	1.57	1.41	1.17	2.01	1.94	1.75	1.46	1.07	
24	1.04	0.99	0.87	0.70	1.63	1.57	1.41	1.17	2.01	1.94	1.75	1.46	1.07	
25	1.04	0.99	0.87	0.70	1.63	1.57	1.41	1.17	2.01	1.94	1.75	1.46	1.07	
26	1.18	1.13	0.99	0.80	1.86	1.79	1.61	1.34	2.29	2.21	2.00	1.67	1.23	
27	1.33	1.28	1.13	0.91	2.11	2.04	1.84	1.53	2.60	2.51	2.27	1.91	1.40	
28	1.51	1.45	1.28	1.04	2.40	2.31	2.09	1.74	2.95	2.85	2.58	2.17	1.60	
29	1.71	1.64	1.45	1.18	2.72	2.62	2.36	1.98	3.33	3.22	2.92	2.46	1.82	
30	1.93	1.85	1.64	1.33	3.07	2.96	2.67	2.24	3.75	3.62	3.29	2.77	2.06	
31	2.01	1.93	1.72	1.40	3.21	3.10	2.80	2.35	3.92	3.80	3.44	2.91	2.16	
32	2.12	2.03	1.80	1.47	3.38	3.26	2.95	2.47	4.13	3.99	3.62	3.06	2.28	
33	2.23	2.14	1.90	1.56	3.56	3.44	3.11	2.61	4.35	4.21	3.82	3.23	2.41	
34	2.36	2.26	2.01	1.64	3.76	3.63	3.29	2.76	4.58	4.43	4.03	3.41	2.54	
35	2.49	2.39	2.13	1.74	3.97	3.84	3.47	2.92	4.83	4.68	4.25	3.60	2.68	
36	2.61	2.50	2.23	1.82	4.16	4.02	3.64	3.06	5.05	4.89	4.44	3.76	2.81	
37	2.75	2.63	2.34	1.92	4.38	4.23	3.83	3.22	5.31	5.13	4.67	3.95	2.95	
38	2.90	2.78	2.48	2.03	4.61	4.46	4.03	3.39	5.58	5.40	4.90	4.15	3.10	
39	3.07	2.95	2.62	2.15	4.87	4.70	4.26	3.58	5.86	5.67	5.15	4.36	3.26	
40	3.26	3.12	2.78	2.27	5.14	4.97	4.49	3.77	6.16	5.96	5.41	4.58	3.41	
41	3.39	3.25	2.89	2.36	5.34	5.15	4.66	3.91	6.38	6.17	5.60	4.73	3.53	
42	3.56	3.41	3.02	2.47	5.57	5.38	4.86	4.07	6.63	6.41	5.81	4.91	3.65	
43	3.74	3.59	3.18	2.59	5.83	5.63	5.08	4.25	6.90	6.67	6.04	5.10	3.79	
44	3.95	3.79	3.35	2.73	6.12	5.90	5.32	4.44	7.19	6.95	6.28	5.29	3.92	
45	4.18	4.00	3.54	2.87	6.42	6.19	5.57	4.64	7.48	7.23	6.53	5.49	4.06	
46	4.32	4.14	3.65	2.96	6.60	6.36	5.71	4.76	7.65	7.38	6.66	5.59	4.12	
47	4.51	4.32	3.80	3.07	6.82	6.58	5.90	4.90	7.85	7.58	6.83	5.71	4.20	
48	4.72	4.51	3.97	3.20	7.08	6.82	6.11	5.06	8.08	7.79	7.01	5.85	4.29	
49	4.94	4.73	4.15	3.34	7.34	7.07	6.33	5.23	8.30	8.01	7.19	5.99	4.38	
50	5.18	4.95	4.35	3.49	7.61	7.33	6.55	5.40	8.53	8.22	7.37	6.12	4.46	
51	5.54	5.30	4.65	3.72	8.07	7.77	6.93	5.70	8.96	8.64	7.74	6.41	4.65	
52	5.94	5.68	4.97	3.97	8.57	8.24	7.35	6.03	9.43	9.08	8.12	6.71	4.85	
53	6.37	6.09	5.33	4.25	9.09	8.74	7.78	6.37	9.90	9.53	8.51	7.01	5.05	
54	6.82	6.52	5.70	4.54	9.63	9.26	8.23	6.72	10.38	9.99	8.91	7.32	5.25	
55	7.32	7.00	6.11	4.86	10.20	9.80	8.70	7.09	10.87	10.46	9.31	7.62	5.45	
56	7.85	7.51	6.55	5.20	10.78	10.37	9.18	7.46	11.37	10.94	9.71	7.92	5.64	
57	8.41	8.05	7.02	5.56	11.37	10.93	9.67	7.84	11.84	11.38	10.09	8.20	5.81	
58	9.01	8.62	7.52	5.94	11.95	11.48	10.14	8.20	12.27	11.80	10.43	8.45	5.95	
59	9.63	9.23	8.04	6.35	12.48	12.00	10.58	8.53	12.65	12.17	10.74	8.66	6.07	
60	10.29	9.87	8.60	6.78	12.95	12.45	10.96	8.81	12.95	12.45	10.96	8.81	6.15	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 4P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days					Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.27	1.22	1.08	0.88	2.09	2.02	1.83	1.54	2.55	2.47	2.24	1.88	1.40	
19	1.27	1.22	1.08	0.88	2.09	2.02	1.83	1.54	2.55	2.47	2.24	1.88	1.40	
20	1.27	1.22	1.08	0.88	2.09	2.02	1.83	1.54	2.55	2.47	2.24	1.88	1.40	
21	1.27	1.22	1.08	0.88	2.09	2.02	1.83	1.54	2.55	2.47	2.24	1.88	1.40	
22	1.27	1.22	1.08	0.88	2.09	2.02	1.83	1.54	2.55	2.47	2.24	1.88	1.40	
23	1.27	1.22	1.08	0.88	2.09	2.02	1.83	1.54	2.55	2.47	2.24	1.88	1.40	
24	1.27	1.22	1.08	0.88	2.09	2.02	1.83	1.54	2.55	2.47	2.24	1.88	1.40	
25	1.27	1.22	1.08	0.88	2.09	2.02	1.83	1.54	2.55	2.47	2.24	1.88	1.40	
26	1.44	1.38	1.22	0.99	2.36	2.27	2.06	1.73	2.87	2.78	2.52	2.12	1.57	
27	1.63	1.56	1.38	1.12	2.65	2.56	2.32	1.95	3.22	3.12	2.82	2.37	1.76	
28	1.84	1.76	1.56	1.26	2.98	2.88	2.61	2.18	3.61	3.49	3.16	2.66	1.96	
29	2.07	1.98	1.75	1.42	3.35	3.23	2.92	2.45	4.04	3.90	3.53	2.97	2.19	
30	2.33	2.23	1.97	1.60	3.76	3.62	3.27	2.74	4.51	4.36	3.94	3.31	2.44	
31	2.44	2.33	2.06	1.67	3.92	3.78	3.42	2.86	4.70	4.54	4.11	3.45	2.54	
32	2.56	2.45	2.17	1.75	4.11	3.97	3.58	2.99	4.92	4.76	4.30	3.60	2.65	
33	2.70	2.58	2.28	1.84	4.32	4.17	3.76	3.14	5.16	4.99	4.51	3.78	2.78	
34	2.84	2.72	2.40	1.94	4.54	4.38	3.96	3.30	5.42	5.23	4.73	3.96	2.91	
35	3.00	2.87	2.54	2.05	4.78	4.61	4.16	3.47	5.69	5.49	4.97	4.16	3.05	
36	3.14	3.00	2.65	2.14	5.00	4.82	4.35	3.62	5.93	5.73	5.17	4.33	3.18	
37	3.30	3.16	2.79	2.25	5.24	5.05	4.56	3.80	6.21	5.99	5.41	4.53	3.32	
38	3.48	3.33	2.94	2.38	5.51	5.31	4.79	3.99	6.51	6.28	5.67	4.74	3.48	
39	3.67	3.51	3.10	2.51	5.80	5.59	5.04	4.20	6.82	6.59	5.95	4.97	3.64	
40	3.87	3.71	3.28	2.65	6.11	5.89	5.31	4.43	7.16	6.91	6.24	5.22	3.82	
41	4.02	3.85	3.41	2.76	6.32	6.10	5.50	4.59	7.40	7.14	6.45	5.39	3.94	
42	4.20	4.02	3.56	2.88	6.59	6.35	5.73	4.78	7.68	7.41	6.70	5.60	4.09	
43	4.40	4.21	3.73	3.02	6.88	6.64	5.99	5.00	7.99	7.71	6.97	5.83	4.25	
44	4.61	4.41	3.92	3.18	7.20	6.94	6.26	5.23	8.31	8.02	7.25	6.06	4.42	
45	4.84	4.63	4.11	3.34	7.52	7.26	6.55	5.47	8.64	8.35	7.54	6.31	4.59	
46	4.98	4.77	4.24	3.45	7.72	7.44	6.72	5.61	8.83	8.52	7.70	6.44	4.69	
47	5.15	4.94	4.39	3.57	7.96	7.67	6.93	5.78	9.05	8.74	7.90	6.61	4.80	
48	5.35	5.13	4.56	3.72	8.21	7.92	7.16	5.97	9.29	8.97	8.11	6.77	4.91	
49	5.55	5.32	4.74	3.86	8.47	8.18	7.38	6.16	9.51	9.19	8.30	6.94	5.02	
50	5.76	5.53	4.93	4.01	8.73	8.43	7.61	6.34	9.73	9.40	8.49	7.09	5.12	
51	6.12	5.87	5.23	4.26	9.20	8.88	8.02	6.68	10.18	9.84	8.89	7.41	5.34	
52	6.50	6.24	5.56	4.53	9.70	9.36	8.45	7.03	10.65	10.29	9.29	7.74	5.57	
53	6.90	6.63	5.91	4.81	10.21	9.86	8.89	7.39	11.12	10.74	9.69	8.07	5.78	
54	7.32	7.04	6.28	5.10	10.72	10.35	9.33	7.74	11.57	11.17	10.08	8.37	5.98	
55	7.77	7.47	6.66	5.40	11.24	10.85	9.77	8.09	12.00	11.59	10.45	8.66	6.17	
56	8.24	7.93	7.07	5.72	11.74	11.34	10.21	8.43	12.40	11.98	10.79	8.92	6.32	
57	8.74	8.41	7.49	6.05	12.24	11.82	10.62	8.75	12.76	12.33	11.09	9.14	6.45	
58	9.26	8.91	7.94	6.39	12.70	12.26	11.01	9.04	13.07	12.63	11.34	9.31	6.54	
59	9.81	9.45	8.41	6.75	13.11	12.67	11.36	9.29	13.31	12.86	11.53	9.43	6.58	
60	10.39	10.02	8.91	7.12	13.44	12.99	11.62	9.46	13.44	12.99	11.62	9.46	6.55	



**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 4P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.36	1.30	1.15	0.94	2.26	2.18	1.98	1.67	2.76	2.66	2.42	2.04	1.51	
19	1.36	1.30	1.15	0.94	2.26	2.18	1.98	1.67	2.76	2.66	2.42	2.04	1.51	
20	1.36	1.30	1.15	0.94	2.26	2.18	1.98	1.67	2.76	2.66	2.42	2.04	1.51	
21	1.36	1.30	1.15	0.94	2.26	2.18	1.98	1.67	2.76	2.66	2.42	2.04	1.51	
22	1.36	1.30	1.15	0.94	2.26	2.18	1.98	1.67	2.76	2.66	2.42	2.04	1.51	
23	1.36	1.30	1.15	0.94	2.26	2.18	1.98	1.67	2.76	2.66	2.42	2.04	1.51	
24	1.36	1.30	1.15	0.94	2.26	2.18	1.98	1.67	2.76	2.66	2.42	2.04	1.51	
25	1.36	1.30	1.15	0.94	2.26	2.18	1.98	1.67	2.76	2.66	2.42	2.04	1.51	
26	1.54	1.47	1.31	1.06	2.55	2.46	2.23	1.88	3.09	2.99	2.71	2.28	1.69	
27	1.74	1.66	1.48	1.20	2.87	2.77	2.51	2.11	3.47	3.35	3.04	2.55	1.89	
28	1.97	1.88	1.66	1.35	3.22	3.11	2.81	2.36	3.88	3.75	3.40	2.85	2.10	
29	2.22	2.12	1.88	1.52	3.62	3.49	3.16	2.64	4.34	4.19	3.79	3.18	2.34	
30	2.50	2.39	2.11	1.71	4.05	3.91	3.53	2.95	4.84	4.68	4.23	3.54	2.60	
31	2.61	2.50	2.21	1.78	4.23	4.08	3.68	3.08	5.05	4.87	4.40	3.68	2.70	
32	2.75	2.63	2.32	1.87	4.43	4.28	3.86	3.22	5.28	5.10	4.60	3.84	2.82	
33	2.89	2.77	2.44	1.97	4.66	4.49	4.05	3.38	5.53	5.34	4.82	4.02	2.95	
34	3.05	2.92	2.57	2.07	4.90	4.73	4.26	3.55	5.81	5.60	5.06	4.22	3.08	
35	3.22	3.08	2.72	2.18	5.16	4.98	4.48	3.73	6.10	5.88	5.31	4.42	3.23	
36	3.37	3.22	2.84	2.28	5.39	5.19	4.68	3.89	6.35	6.13	5.53	4.60	3.36	
37	3.54	3.39	2.99	2.40	5.65	5.45	4.91	4.08	6.65	6.41	5.78	4.81	3.50	
38	3.73	3.57	3.15	2.53	5.95	5.73	5.16	4.29	6.97	6.72	6.06	5.04	3.67	
39	3.94	3.77	3.32	2.67	6.26	6.03	5.44	4.51	7.31	7.06	6.36	5.29	3.85	
40	4.16	3.98	3.51	2.83	6.60	6.36	5.73	4.76	7.68	7.41	6.68	5.56	4.03	
41	4.31	4.13	3.65	2.94	6.84	6.59	5.94	4.93	7.94	7.66	6.91	5.75	4.17	
42	4.50	4.31	3.81	3.07	7.13	6.87	6.19	5.15	8.25	7.96	7.18	5.98	4.33	
43	4.71	4.51	4.00	3.23	7.45	7.19	6.48	5.39	8.59	8.30	7.49	6.23	4.51	
44	4.94	4.73	4.20	3.40	7.80	7.52	6.79	5.65	8.96	8.65	7.81	6.50	4.70	
45	5.18	4.96	4.41	3.57	8.16	7.88	7.11	5.92	9.33	9.01	8.14	6.79	4.90	
46	5.32	5.10	4.54	3.69	8.38	8.09	7.31	6.09	9.55	9.22	8.33	6.95	5.01	
47	5.51	5.28	4.71	3.83	8.65	8.36	7.55	6.29	9.81	9.47	8.56	7.14	5.14	
48	5.71	5.48	4.89	3.98	8.95	8.64	7.81	6.51	10.08	9.74	8.81	7.35	5.28	
49	5.93	5.69	5.08	4.14	9.25	8.93	8.08	6.73	10.35	10.01	9.05	7.55	5.41	
50	6.15	5.91	5.28	4.30	9.54	9.22	8.34	6.94	10.61	10.26	9.28	7.73	5.53	
51	6.52	6.27	5.61	4.57	10.07	9.73	8.80	7.32	11.13	10.76	9.73	8.10	5.79	
52	6.92	6.66	5.96	4.85	10.63	10.27	9.29	7.72	11.66	11.28	10.19	8.48	6.04	
53	7.35	7.07	6.33	5.15	11.20	10.83	9.79	8.13	12.19	11.79	10.66	8.86	6.29	
54	7.79	7.50	6.71	5.45	11.77	11.39	10.29	8.53	12.70	12.29	11.10	9.21	6.52	
55	8.26	7.96	7.12	5.77	12.36	11.95	10.79	8.93	13.20	12.77	11.53	9.55	6.74	
56	8.75	8.44	7.55	6.10	12.94	12.52	11.29	9.32	13.67	13.23	11.94	9.86	6.92	
57	9.27	8.94	7.99	6.45	13.51	13.08	11.78	9.70	14.11	13.66	12.31	10.14	7.07	
58	9.81	9.47	8.46	6.80	14.07	13.62	12.26	10.05	14.50	14.04	12.63	10.37	7.19	
59	10.39	10.04	8.96	7.17	14.60	14.14	12.70	10.37	14.83	14.36	12.90	10.54	7.25	
60	11.02	10.66	9.50	7.56	15.08	14.61	13.10	10.63	15.08	14.61	13.10	10.63	7.24	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 4P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Female														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
		60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.04	1.00	0.88	0.70	1.65	1.59	1.43	1.18	2.03	1.96	1.77	1.48	1.08	
19	1.04	1.00	0.88	0.70	1.65	1.59	1.43	1.18	2.03	1.96	1.77	1.48	1.08	
20	1.04	1.00	0.88	0.70	1.65	1.59	1.43	1.18	2.03	1.96	1.77	1.48	1.08	
21	1.04	1.00	0.88	0.70	1.65	1.59	1.43	1.18	2.03	1.96	1.77	1.48	1.08	
22	1.04	1.00	0.88	0.70	1.65	1.59	1.43	1.18	2.03	1.96	1.77	1.48	1.08	
23	1.04	1.00	0.88	0.70	1.65	1.59	1.43	1.18	2.03	1.96	1.77	1.48	1.08	
24	1.04	1.00	0.88	0.70	1.65	1.59	1.43	1.18	2.03	1.96	1.77	1.48	1.08	
25	1.04	1.00	0.88	0.70	1.65	1.59	1.43	1.18	2.03	1.96	1.77	1.48	1.08	
26	1.19	1.14	1.00	0.81	1.88	1.82	1.63	1.35	2.32	2.24	2.02	1.69	1.24	
27	1.35	1.29	1.14	0.92	2.15	2.07	1.86	1.55	2.64	2.55	2.30	1.93	1.42	
28	1.53	1.46	1.30	1.05	2.44	2.35	2.12	1.77	2.99	2.89	2.62	2.20	1.63	
29	1.73	1.66	1.47	1.19	2.77	2.67	2.41	2.01	3.39	3.28	2.97	2.50	1.85	
30	1.96	1.88	1.67	1.35	3.13	3.02	2.73	2.28	3.82	3.70	3.35	2.83	2.10	
31	2.05	1.96	1.74	1.42	3.28	3.17	2.86	2.40	4.00	3.87	3.52	2.97	2.20	
32	2.15	2.07	1.84	1.50	3.45	3.34	3.02	2.53	4.21	4.08	3.70	3.13	2.33	
33	2.27	2.18	1.94	1.58	3.64	3.52	3.18	2.67	4.44	4.30	3.91	3.30	2.46	
34	2.40	2.30	2.05	1.67	3.85	3.72	3.37	2.83	4.69	4.54	4.12	3.49	2.60	
35	2.54	2.44	2.17	1.77	4.07	3.94	3.56	2.99	4.95	4.79	4.35	3.68	2.74	
36	2.66	2.55	2.27	1.86	4.27	4.12	3.73	3.14	5.18	5.01	4.56	3.86	2.88	
37	2.80	2.69	2.39	1.96	4.49	4.34	3.93	3.31	5.44	5.27	4.79	4.06	3.03	
38	2.96	2.84	2.53	2.07	4.74	4.58	4.15	3.49	5.73	5.55	5.04	4.27	3.18	
39	3.14	3.01	2.68	2.19	5.01	4.84	4.38	3.68	6.03	5.84	5.30	4.49	3.35	
40	3.33	3.20	2.84	2.33	5.30	5.12	4.63	3.89	6.35	6.15	5.58	4.72	3.52	
41	3.47	3.33	2.96	2.42	5.51	5.32	4.81	4.04	6.58	6.37	5.78	4.88	3.63	
42	3.64	3.50	3.10	2.53	5.76	5.56	5.02	4.21	6.85	6.63	6.01	5.07	3.77	
43	3.84	3.68	3.26	2.66	6.04	5.83	5.26	4.40	7.15	6.91	6.26	5.28	3.92	
44	4.06	3.89	3.44	2.80	6.35	6.13	5.52	4.61	7.46	7.21	6.52	5.49	4.07	
45	4.30	4.12	3.64	2.95	6.67	6.44	5.79	4.83	7.78	7.52	6.80	5.71	4.22	
46	4.45	4.26	3.76	3.05	6.87	6.63	5.96	4.96	7.97	7.70	6.95	5.83	4.29	
47	4.65	4.45	3.93	3.17	7.13	6.88	6.17	5.13	8.21	7.93	7.14	5.98	4.39	
48	4.87	4.66	4.11	3.31	7.41	7.15	6.41	5.31	8.46	8.17	7.36	6.14	4.50	
49	5.11	4.89	4.30	3.46	7.72	7.44	6.66	5.50	8.73	8.43	7.58	6.31	4.61	
50	5.37	5.14	4.51	3.62	8.03	7.74	6.92	5.71	9.00	8.68	7.79	6.47	4.71	
51	5.75	5.50	4.83	3.87	8.54	8.22	7.34	6.05	9.49	9.15	8.20	6.80	4.93	
52	6.17	5.91	5.18	4.14	9.09	8.75	7.81	6.41	10.01	9.65	8.64	7.14	5.17	
53	6.62	6.34	5.56	4.43	9.67	9.31	8.30	6.80	10.55	10.17	9.09	7.50	5.40	
54	7.11	6.81	5.96	4.74	10.28	9.90	8.81	7.20	11.10	10.70	9.55	7.85	5.64	
55	7.63	7.31	6.40	5.08	10.92	10.52	9.35	7.63	11.67	11.25	10.02	8.22	5.88	
56	8.20	7.86	6.87	5.45	11.60	11.17	9.92	8.08	12.25	11.81	10.50	8.59	6.11	
57	8.81	8.44	7.38	5.85	12.29	11.84	10.50	8.53	12.83	12.36	10.97	8.95	6.34	
58	9.44	9.06	7.91	6.26	12.98	12.51	11.07	8.98	13.36	12.88	11.41	9.28	6.55	
59	10.11	9.71	8.48	6.70	13.65	13.16	11.64	9.42	13.86	13.36	11.82	9.57	6.73	
60	10.82	10.40	9.09	7.18	14.29	13.78	12.18	9.83	14.29	13.78	12.18	9.83	6.87	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 4P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.28	1.22	1.09	0.88	2.11	2.04	1.84	1.55	2.57	2.49	2.26	1.90	1.41	
19	1.28	1.22	1.09	0.88	2.11	2.04	1.84	1.55	2.57	2.49	2.26	1.90	1.41	
20	1.28	1.22	1.09	0.88	2.11	2.04	1.84	1.55	2.57	2.49	2.26	1.90	1.41	
21	1.28	1.22	1.09	0.88	2.11	2.04	1.84	1.55	2.57	2.49	2.26	1.90	1.41	
22	1.28	1.22	1.09	0.88	2.11	2.04	1.84	1.55	2.57	2.49	2.26	1.90	1.41	
23	1.28	1.22	1.09	0.88	2.11	2.04	1.84	1.55	2.57	2.49	2.26	1.90	1.41	
24	1.28	1.22	1.09	0.88	2.11	2.04	1.84	1.55	2.57	2.49	2.26	1.90	1.41	
25	1.28	1.22	1.09	0.88	2.11	2.04	1.84	1.55	2.57	2.49	2.26	1.90	1.41	
26	1.45	1.39	1.23	1.00	2.38	2.30	2.08	1.75	2.90	2.80	2.54	2.14	1.58	
27	1.64	1.57	1.39	1.13	2.69	2.59	2.35	1.97	3.26	3.15	2.85	2.40	1.77	
28	1.86	1.78	1.57	1.28	3.03	2.92	2.64	2.21	3.66	3.54	3.20	2.69	1.98	
29	2.10	2.01	1.78	1.44	3.40	3.29	2.97	2.48	4.10	3.96	3.59	3.01	2.22	
30	2.36	2.26	2.00	1.62	3.82	3.69	3.33	2.79	4.59	4.43	4.01	3.36	2.47	
31	2.47	2.36	2.09	1.69	3.99	3.85	3.48	2.91	4.79	4.62	4.18	3.50	2.58	
32	2.60	2.49	2.20	1.78	4.19	4.04	3.65	3.05	5.01	4.84	4.38	3.67	2.69	
33	2.74	2.62	2.31	1.87	4.41	4.25	3.84	3.20	5.26	5.08	4.59	3.84	2.82	
34	2.89	2.76	2.44	1.97	4.64	4.47	4.04	3.37	5.53	5.34	4.82	4.03	2.96	
35	3.05	2.92	2.58	2.08	4.89	4.72	4.25	3.55	5.81	5.61	5.07	4.24	3.11	
36	3.19	3.05	2.70	2.18	5.11	4.93	4.44	3.70	6.06	5.85	5.28	4.42	3.24	
37	3.36	3.21	2.84	2.29	5.36	5.17	4.66	3.88	6.35	6.13	5.53	4.62	3.38	
38	3.54	3.39	2.99	2.42	5.65	5.44	4.91	4.09	6.66	6.43	5.81	4.85	3.55	
39	3.74	3.58	3.16	2.55	5.95	5.74	5.17	4.31	6.99	6.75	6.10	5.09	3.72	
40	3.95	3.78	3.35	2.70	6.27	6.05	5.45	4.54	7.35	7.09	6.41	5.35	3.90	
41	4.10	3.93	3.47	2.81	6.50	6.27	5.66	4.71	7.60	7.34	6.63	5.53	4.03	
42	4.29	4.10	3.63	2.94	6.79	6.55	5.90	4.91	7.90	7.63	6.89	5.75	4.19	
43	4.49	4.30	3.81	3.09	7.10	6.85	6.18	5.14	8.23	7.95	7.18	6.00	4.36	
44	4.72	4.52	4.01	3.25	7.44	7.17	6.47	5.39	8.58	8.29	7.49	6.25	4.54	
45	4.96	4.75	4.22	3.42	7.79	7.52	6.78	5.65	8.95	8.64	7.80	6.52	4.73	
46	5.10	4.89	4.35	3.53	8.01	7.73	6.97	5.81	9.15	8.84	7.99	6.67	4.83	
47	5.29	5.08	4.51	3.66	8.27	7.99	7.21	6.00	9.41	9.09	8.21	6.85	4.96	
48	5.50	5.28	4.69	3.81	8.56	8.27	7.46	6.21	9.68	9.35	8.44	7.05	5.09	
49	5.72	5.49	4.89	3.97	8.86	8.56	7.72	6.42	9.95	9.61	8.68	7.24	5.21	
50	5.96	5.72	5.09	4.13	9.17	8.85	7.98	6.63	10.21	9.86	8.91	7.42	5.33	
51	6.33	6.08	5.41	4.39	9.69	9.36	8.44	7.00	10.72	10.36	9.35	7.78	5.57	
52	6.74	6.47	5.76	4.67	10.24	9.89	8.92	7.40	11.25	10.87	9.81	8.15	5.83	
53	7.17	6.89	6.14	4.97	10.81	10.45	9.41	7.80	11.78	11.38	10.26	8.52	6.07	
54	7.62	7.33	6.52	5.28	11.40	11.01	9.92	8.20	12.30	11.89	10.71	8.87	6.30	
55	8.10	7.80	6.94	5.60	12.00	11.60	10.43	8.61	12.82	12.39	11.16	9.22	6.52	
56	8.61	8.29	7.38	5.94	12.60	12.18	10.95	9.01	13.32	12.88	11.58	9.54	6.72	
57	9.15	8.82	7.84	6.30	13.21	12.77	11.46	9.40	13.79	13.34	11.98	9.84	6.89	
58	9.72	9.37	8.33	6.67	13.80	13.34	11.96	9.78	14.22	13.75	12.33	10.09	7.03	
59	10.32	9.96	8.84	7.05	14.36	13.89	12.44	10.13	14.59	14.11	12.63	10.30	7.12	
60	10.97	10.60	9.39	7.46	14.88	14.40	12.87	10.43	14.88	14.40	12.87	10.43	7.15	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 3A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
60		90	180	365	60	90	180	365	60	90	180	365	730	
18	1.39	1.33	1.18	0.97	2.32	2.24	2.04	1.72	2.84	2.75	2.49	2.10	1.57	
19	1.39	1.33	1.18	0.97	2.32	2.24	2.04	1.72	2.84	2.75	2.49	2.10	1.57	
20	1.39	1.33	1.18	0.97	2.32	2.24	2.04	1.72	2.84	2.75	2.49	2.10	1.57	
21	1.39	1.33	1.18	0.97	2.32	2.24	2.04	1.72	2.84	2.75	2.49	2.10	1.57	
22	1.39	1.33	1.18	0.97	2.32	2.24	2.04	1.72	2.84	2.75	2.49	2.10	1.57	
23	1.39	1.33	1.18	0.97	2.32	2.24	2.04	1.72	2.84	2.75	2.49	2.10	1.57	
24	1.39	1.33	1.18	0.97	2.32	2.24	2.04	1.72	2.84	2.75	2.49	2.10	1.57	
25	1.39	1.33	1.18	0.97	2.32	2.24	2.04	1.72	2.84	2.75	2.49	2.10	1.57	
26	1.51	1.45	1.29	1.05	2.52	2.44	2.21	1.86	3.08	2.98	2.70	2.28	1.70	
27	1.65	1.58	1.40	1.14	2.74	2.65	2.40	2.02	3.35	3.24	2.94	2.47	1.84	
28	1.81	1.73	1.53	1.24	2.99	2.88	2.61	2.20	3.64	3.51	3.18	2.68	1.99	
29	1.97	1.89	1.67	1.35	3.25	3.14	2.84	2.39	3.95	3.81	3.45	2.90	2.15	
30	2.16	2.06	1.82	1.47	3.54	3.41	3.09	2.59	4.29	4.14	3.75	3.14	2.32	
31	2.26	2.16	1.91	1.54	3.70	3.57	3.23	2.70	4.48	4.32	3.91	3.28	2.42	
32	2.38	2.27	2.00	1.62	3.89	3.75	3.39	2.83	4.69	4.53	4.09	3.43	2.53	
33	2.51	2.40	2.11	1.70	4.09	3.94	3.56	2.97	4.93	4.76	4.30	3.59	2.65	
34	2.65	2.53	2.23	1.80	4.31	4.15	3.75	3.13	5.18	5.00	4.51	3.77	2.78	
35	2.80	2.68	2.36	1.90	4.54	4.38	3.95	3.29	5.45	5.25	4.74	3.96	2.91	
36	2.92	2.79	2.46	1.97	4.73	4.55	4.10	3.42	5.66	5.45	4.92	4.11	3.01	
37	3.06	2.92	2.57	2.06	4.94	4.76	4.29	3.57	5.90	5.69	5.13	4.28	3.14	
38	3.21	3.07	2.70	2.17	5.17	4.98	4.49	3.73	6.16	5.94	5.36	4.47	3.27	
39	3.38	3.22	2.84	2.28	5.43	5.23	4.71	3.92	6.45	6.22	5.60	4.67	3.42	
40	3.55	3.39	2.98	2.40	5.69	5.49	4.94	4.11	6.74	6.50	5.86	4.89	3.58	
41	3.69	3.52	3.11	2.50	5.92	5.70	5.14	4.28	6.99	6.74	6.08	5.07	3.71	
42	3.86	3.68	3.25	2.62	6.18	5.95	5.37	4.47	7.28	7.02	6.33	5.28	3.86	
43	4.04	3.86	3.41	2.75	6.47	6.23	5.62	4.69	7.59	7.32	6.61	5.52	4.03	
44	4.23	4.04	3.58	2.90	6.77	6.52	5.89	4.92	7.92	7.64	6.90	5.76	4.21	
45	4.43	4.23	3.76	3.05	7.08	6.83	6.17	5.16	8.25	7.96	7.20	6.02	4.39	
46	4.57	4.37	3.88	3.16	7.31	7.04	6.37	5.33	8.48	8.18	7.40	6.20	4.52	
47	4.73	4.53	4.04	3.30	7.56	7.29	6.60	5.53	8.74	8.43	7.63	6.40	4.66	
48	4.91	4.71	4.20	3.44	7.83	7.56	6.84	5.74	9.00	8.69	7.87	6.60	4.80	
49	5.09	4.88	4.36	3.58	8.09	7.81	7.08	5.94	9.24	8.92	8.09	6.78	4.93	
50	5.27	5.06	4.53	3.72	8.34	8.05	7.30	6.13	9.46	9.14	8.28	6.95	5.04	
51	5.67	5.44	4.87	4.01	8.92	8.62	7.82	6.56	10.05	9.71	8.80	7.39	5.35	
52	6.07	5.83	5.23	4.30	9.51	9.18	8.33	6.99	10.62	10.26	9.30	7.81	5.65	
53	6.49	6.23	5.59	4.60	10.09	9.74	8.84	7.41	11.17	10.79	9.79	8.21	5.93	
54	6.92	6.66	5.98	4.92	10.67	10.31	9.35	7.84	11.70	11.31	10.25	8.59	6.19	
55	7.39	7.11	6.39	5.25	11.27	10.89	9.87	8.26	12.21	11.81	10.70	8.95	6.43	
56	7.91	7.61	6.84	5.61	11.89	11.49	10.41	8.69	12.72	12.30	11.14	9.30	6.65	
57	8.47	8.16	7.33	5.99	12.51	12.10	10.95	9.12	13.19	12.75	11.54	9.61	6.84	
58	9.05	8.73	7.84	6.39	13.10	12.67	11.46	9.51	13.59	13.14	11.88	9.86	6.98	
59	9.67	9.33	8.37	6.80	13.63	13.18	11.91	9.85	13.89	13.43	12.14	10.03	7.06	
60	10.98	10.61	9.49	7.62	14.32	13.86	12.47	10.19	14.32	13.86	12.47	10.19	7.04	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 3A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Female														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days					Waiting Period in Days				Waiting Period in Days				
	60	90	180	365		60	90	180	365	60	90	180	365	730
18	1.06	1.01	0.89	0.71		1.68	1.62	1.45	1.20	2.08	2.01	1.81	1.51	1.11
19	1.06	1.01	0.89	0.71		1.68	1.62	1.45	1.20	2.08	2.01	1.81	1.51	1.11
20	1.06	1.01	0.89	0.71		1.68	1.62	1.45	1.20	2.08	2.01	1.81	1.51	1.11
21	1.06	1.01	0.89	0.71		1.68	1.62	1.45	1.20	2.08	2.01	1.81	1.51	1.11
22	1.06	1.01	0.89	0.71		1.68	1.62	1.45	1.20	2.08	2.01	1.81	1.51	1.11
23	1.06	1.01	0.89	0.71		1.68	1.62	1.45	1.20	2.08	2.01	1.81	1.51	1.11
24	1.06	1.01	0.89	0.71		1.68	1.62	1.45	1.20	2.08	2.01	1.81	1.51	1.11
25	1.06	1.01	0.89	0.71		1.68	1.62	1.45	1.20	2.08	2.01	1.81	1.51	1.11
26	1.15	1.10	0.98	0.78		1.84	1.78	1.60	1.33	2.28	2.20	1.99	1.67	1.23
27	1.26	1.21	1.07	0.86		2.02	1.95	1.76	1.46	2.51	2.42	2.19	1.84	1.36
28	1.38	1.32	1.17	0.95		2.22	2.14	1.93	1.61	2.75	2.66	2.41	2.03	1.50
29	1.51	1.45	1.28	1.04		2.44	2.35	2.12	1.78	3.02	2.92	2.65	2.24	1.66
30	1.65	1.58	1.40	1.14		2.67	2.58	2.33	1.95	3.31	3.20	2.91	2.46	1.82
31	1.73	1.66	1.47	1.20		2.81	2.71	2.45	2.06	3.48	3.37	3.06	2.59	1.93
32	1.82	1.74	1.55	1.27		2.96	2.86	2.59	2.18	3.67	3.55	3.23	2.74	2.04
33	1.92	1.84	1.64	1.34		3.13	3.02	2.74	2.31	3.88	3.76	3.42	2.90	2.17
34	2.03	1.95	1.73	1.42		3.31	3.20	2.90	2.45	4.11	3.98	3.62	3.07	2.30
35	2.15	2.06	1.84	1.51		3.51	3.39	3.08	2.60	4.35	4.21	3.83	3.25	2.44
36	2.24	2.15	1.91	1.58		3.66	3.54	3.21	2.71	4.53	4.39	4.00	3.40	2.55
37	2.34	2.25	2.01	1.66		3.84	3.71	3.37	2.85	4.75	4.60	4.19	3.57	2.68
38	2.46	2.36	2.11	1.74		4.04	3.90	3.54	3.00	4.98	4.82	4.40	3.74	2.81
39	2.60	2.49	2.22	1.84		4.25	4.11	3.73	3.15	5.23	5.06	4.62	3.93	2.95
40	2.74	2.63	2.34	1.93		4.47	4.32	3.92	3.32	5.49	5.31	4.84	4.12	3.09
41	2.86	2.74	2.44	2.02		4.66	4.50	4.08	3.45	5.70	5.52	5.02	4.27	3.21
42	3.00	2.88	2.56	2.11		4.87	4.71	4.27	3.60	5.94	5.75	5.23	4.45	3.34
43	3.16	3.03	2.70	2.22		5.11	4.93	4.47	3.77	6.20	6.00	5.45	4.63	3.47
44	3.34	3.20	2.84	2.33		5.36	5.18	4.69	3.94	6.46	6.25	5.68	4.81	3.60
45	3.53	3.38	3.00	2.45		5.63	5.43	4.91	4.12	6.74	6.51	5.91	5.00	3.73
46	3.67	3.51	3.11	2.54		5.82	5.61	5.06	4.24	6.92	6.68	6.06	5.11	3.80
47	3.84	3.67	3.25	2.64		6.04	5.83	5.25	4.39	7.13	6.89	6.23	5.25	3.89
48	4.03	3.85	3.40	2.76		6.29	6.06	5.45	4.55	7.36	7.10	6.42	5.39	3.99
49	4.23	4.04	3.56	2.88		6.54	6.30	5.66	4.71	7.58	7.31	6.60	5.53	4.07
50	4.44	4.24	3.73	3.01		6.79	6.54	5.86	4.86	7.79	7.51	6.76	5.65	4.15
51	4.83	4.61	4.05	3.26		7.32	7.05	6.31	5.22	8.32	8.02	7.21	6.01	4.40
52	5.24	5.00	4.39	3.52		7.88	7.58	6.77	5.59	8.85	8.53	7.65	6.36	4.64
53	5.68	5.43	4.75	3.80		8.45	8.12	7.25	5.97	9.39	9.04	8.10	6.71	4.87
54	6.16	5.88	5.15	4.11		9.05	8.70	7.75	6.37	9.94	9.57	8.55	7.06	5.10
55	6.69	6.39	5.58	4.44		9.71	9.33	8.30	6.79	10.52	10.12	9.03	7.43	5.34
56	7.30	6.97	6.08	4.83		10.44	10.03	8.90	7.26	11.14	10.72	9.54	7.82	5.59
57	7.96	7.61	6.63	5.25		11.20	10.75	9.53	7.75	11.77	11.32	10.04	8.20	5.83
58	8.66	8.28	7.21	5.70		11.95	11.47	10.14	8.22	12.35	11.87	10.51	8.54	6.04
59	9.41	9.00	7.84	6.18		12.66	12.16	10.73	8.67	12.87	12.37	10.93	8.84	6.21
60	10.83	10.39	9.05	7.14		13.63	13.11	11.54	9.28	13.63	13.11	11.54	9.28	6.47

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 3A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.30	1.25	1.11	0.90	2.16	2.09	1.89	1.59	2.65	2.56	2.32	1.96	1.45	
19	1.30	1.25	1.11	0.90	2.16	2.09	1.89	1.59	2.65	2.56	2.32	1.96	1.45	
20	1.30	1.25	1.11	0.90	2.16	2.09	1.89	1.59	2.65	2.56	2.32	1.96	1.45	
21	1.30	1.25	1.11	0.90	2.16	2.09	1.89	1.59	2.65	2.56	2.32	1.96	1.45	
22	1.30	1.25	1.11	0.90	2.16	2.09	1.89	1.59	2.65	2.56	2.32	1.96	1.45	
23	1.30	1.25	1.11	0.90	2.16	2.09	1.89	1.59	2.65	2.56	2.32	1.96	1.45	
24	1.30	1.25	1.11	0.90	2.16	2.09	1.89	1.59	2.65	2.56	2.32	1.96	1.45	
25	1.30	1.25	1.11	0.90	2.16	2.09	1.89	1.59	2.65	2.56	2.32	1.96	1.45	
26	1.42	1.36	1.21	0.98	2.35	2.27	2.06	1.73	2.88	2.79	2.53	2.13	1.58	
27	1.55	1.49	1.32	1.07	2.56	2.48	2.24	1.88	3.14	3.03	2.75	2.31	1.72	
28	1.70	1.63	1.44	1.17	2.80	2.70	2.44	2.05	3.42	3.30	2.99	2.52	1.87	
29	1.86	1.78	1.57	1.28	3.05	2.94	2.66	2.23	3.72	3.59	3.25	2.74	2.03	
30	2.03	1.94	1.72	1.39	3.32	3.21	2.90	2.43	4.04	3.90	3.54	2.97	2.20	
31	2.13	2.03	1.80	1.46	3.48	3.35	3.03	2.54	4.23	4.08	3.70	3.10	2.30	
32	2.24	2.14	1.89	1.53	3.66	3.53	3.19	2.67	4.44	4.29	3.88	3.26	2.41	
33	2.36	2.26	2.00	1.61	3.85	3.71	3.35	2.81	4.67	4.51	4.08	3.42	2.53	
34	2.50	2.39	2.11	1.70	4.06	3.92	3.54	2.96	4.91	4.74	4.29	3.60	2.66	
35	2.64	2.52	2.23	1.80	4.29	4.13	3.73	3.12	5.17	4.99	4.51	3.78	2.79	
36	2.75	2.63	2.32	1.87	4.46	4.30	3.88	3.24	5.38	5.19	4.69	3.93	2.90	
37	2.88	2.75	2.43	1.96	4.66	4.50	4.06	3.39	5.61	5.42	4.89	4.10	3.02	
38	3.03	2.89	2.55	2.06	4.89	4.71	4.25	3.55	5.87	5.66	5.12	4.29	3.16	
39	3.18	3.04	2.68	2.17	5.13	4.95	4.46	3.73	6.14	5.93	5.36	4.49	3.30	
40	3.35	3.20	2.82	2.28	5.39	5.19	4.69	3.91	6.43	6.21	5.61	4.70	3.45	
41	3.48	3.33	2.94	2.38	5.60	5.40	4.87	4.07	6.67	6.44	5.82	4.87	3.58	
42	3.64	3.48	3.08	2.49	5.85	5.64	5.09	4.25	6.95	6.70	6.06	5.08	3.73	
43	3.82	3.65	3.23	2.62	6.13	5.91	5.33	4.46	7.24	6.99	6.32	5.30	3.89	
44	4.00	3.83	3.39	2.76	6.42	6.19	5.59	4.67	7.55	7.29	6.59	5.53	4.05	
45	4.20	4.02	3.57	2.90	6.72	6.48	5.86	4.90	7.87	7.60	6.88	5.76	4.22	
46	4.34	4.16	3.69	3.01	6.93	6.69	6.04	5.06	8.09	7.81	7.07	5.93	4.34	
47	4.51	4.32	3.84	3.13	7.18	6.93	6.26	5.24	8.33	8.05	7.28	6.11	4.47	
48	4.69	4.49	4.00	3.27	7.45	7.18	6.50	5.44	8.59	8.29	7.50	6.30	4.60	
49	4.88	4.67	4.16	3.40	7.71	7.43	6.72	5.63	8.82	8.52	7.71	6.47	4.72	
50	5.06	4.85	4.33	3.54	7.96	7.68	6.94	5.81	9.04	8.73	7.90	6.63	4.82	
51	5.46	5.23	4.67	3.82	8.52	8.22	7.44	6.22	9.61	9.28	8.40	7.04	5.11	
52	5.86	5.62	5.02	4.11	9.10	8.78	7.94	6.64	10.18	9.83	8.89	7.44	5.39	
53	6.29	6.03	5.38	4.40	9.68	9.34	8.44	7.05	10.72	10.36	9.37	7.83	5.66	
54	6.73	6.46	5.77	4.71	10.27	9.91	8.95	7.47	11.26	10.87	9.83	8.21	5.92	
55	7.22	6.93	6.19	5.05	10.88	10.50	9.48	7.89	11.79	11.38	10.28	8.57	6.16	
56	7.76	7.45	6.65	5.41	11.52	11.12	10.04	8.33	12.32	11.90	10.74	8.93	6.38	
57	8.34	8.02	7.15	5.81	12.18	11.76	10.60	8.78	12.83	12.39	11.17	9.26	6.59	
58	8.96	8.62	7.68	6.22	12.81	12.37	11.13	9.19	13.28	12.82	11.54	9.53	6.75	
59	9.61	9.25	8.24	6.65	13.39	12.93	11.61	9.55	13.63	13.17	11.83	9.74	6.85	
60	10.94	10.55	9.38	7.50	14.15	13.67	12.23	9.96	14.15	13.67	12.23	9.96	6.90	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 3A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.39	1.33	1.18	0.97	2.33	2.25	2.05	1.73	2.85	2.76	2.50	2.11	1.57	
19	1.39	1.33	1.18	0.97	2.33	2.25	2.05	1.73	2.85	2.76	2.50	2.11	1.57	
20	1.39	1.33	1.18	0.97	2.33	2.25	2.05	1.73	2.85	2.76	2.50	2.11	1.57	
21	1.39	1.33	1.18	0.97	2.33	2.25	2.05	1.73	2.85	2.76	2.50	2.11	1.57	
22	1.39	1.33	1.18	0.97	2.33	2.25	2.05	1.73	2.85	2.76	2.50	2.11	1.57	
23	1.39	1.33	1.18	0.97	2.33	2.25	2.05	1.73	2.85	2.76	2.50	2.11	1.57	
24	1.39	1.33	1.18	0.97	2.33	2.25	2.05	1.73	2.85	2.76	2.50	2.11	1.57	
25	1.39	1.33	1.18	0.97	2.33	2.25	2.05	1.73	2.85	2.76	2.50	2.11	1.57	
26	1.52	1.45	1.29	1.05	2.53	2.45	2.22	1.87	3.10	3.00	2.72	2.29	1.70	
27	1.66	1.59	1.41	1.15	2.76	2.67	2.42	2.03	3.37	3.26	2.95	2.48	1.84	
28	1.81	1.73	1.53	1.25	3.01	2.90	2.63	2.21	3.66	3.54	3.21	2.69	2.00	
29	1.98	1.89	1.68	1.36	3.28	3.16	2.86	2.40	3.98	3.84	3.48	2.92	2.16	
30	2.17	2.07	1.83	1.48	3.57	3.44	3.11	2.61	4.32	4.17	3.78	3.17	2.34	
31	2.27	2.17	1.91	1.55	3.73	3.60	3.25	2.72	4.51	4.36	3.94	3.30	2.44	
32	2.39	2.28	2.01	1.63	3.92	3.78	3.41	2.86	4.73	4.57	4.13	3.46	2.55	
33	2.52	2.41	2.12	1.71	4.13	3.98	3.59	3.00	4.98	4.80	4.34	3.63	2.67	
34	2.67	2.55	2.24	1.81	4.35	4.20	3.78	3.16	5.23	5.05	4.56	3.81	2.80	
35	2.82	2.69	2.37	1.91	4.59	4.43	3.99	3.32	5.51	5.31	4.79	4.00	2.94	
36	2.94	2.81	2.47	1.98	4.78	4.60	4.15	3.45	5.72	5.52	4.98	4.15	3.04	
37	3.08	2.94	2.59	2.08	5.00	4.81	4.33	3.61	5.97	5.76	5.19	4.33	3.17	
38	3.23	3.09	2.72	2.18	5.24	5.05	4.54	3.78	6.24	6.02	5.43	4.52	3.31	
39	3.40	3.24	2.86	2.29	5.50	5.30	4.77	3.97	6.53	6.30	5.68	4.73	3.46	
40	3.57	3.41	3.01	2.42	5.78	5.56	5.01	4.17	6.84	6.60	5.95	4.96	3.62	
41	3.72	3.55	3.13	2.52	6.01	5.79	5.21	4.34	7.10	6.85	6.17	5.15	3.75	
42	3.89	3.71	3.28	2.64	6.28	6.05	5.45	4.54	7.40	7.14	6.44	5.37	3.91	
43	4.07	3.89	3.44	2.78	6.58	6.34	5.71	4.76	7.73	7.45	6.73	5.61	4.09	
44	4.27	4.08	3.61	2.92	6.89	6.64	6.00	5.00	8.07	7.79	7.03	5.87	4.27	
45	4.47	4.28	3.80	3.08	7.23	6.97	6.29	5.25	8.43	8.13	7.35	6.14	4.47	
46	4.62	4.42	3.93	3.20	7.46	7.20	6.51	5.44	8.67	8.37	7.57	6.33	4.60	
47	4.79	4.59	4.08	3.33	7.74	7.47	6.76	5.65	8.95	8.64	7.82	6.55	4.75	
48	4.98	4.77	4.25	3.48	8.04	7.75	7.02	5.88	9.24	8.92	8.08	6.77	4.91	
49	5.17	4.96	4.43	3.62	8.33	8.04	7.28	6.10	9.52	9.19	8.33	6.98	5.05	
50	5.36	5.14	4.60	3.77	8.61	8.31	7.53	6.31	9.77	9.44	8.55	7.17	5.18	
51	5.77	5.54	4.96	4.07	9.24	8.92	8.08	6.77	10.41	10.06	9.12	7.64	5.51	
52	6.19	5.94	5.32	4.37	9.87	9.53	8.64	7.23	11.04	10.67	9.67	8.10	5.83	
53	6.62	6.37	5.71	4.68	10.51	10.15	9.20	7.70	11.66	11.27	10.21	8.54	6.14	
54	7.08	6.81	6.11	5.01	11.16	10.79	9.78	8.17	12.26	11.86	10.74	8.98	6.43	
55	7.57	7.29	6.54	5.35	11.85	11.45	10.37	8.65	12.87	12.44	11.26	9.40	6.71	
56	8.12	7.82	7.02	5.73	12.57	12.16	11.00	9.15	13.48	13.04	11.79	9.82	6.97	
57	8.72	8.40	7.54	6.13	13.33	12.89	11.65	9.67	14.08	13.62	12.31	10.22	7.22	
58	9.35	9.02	8.08	6.56	14.07	13.62	12.30	10.17	14.62	14.15	12.77	10.57	7.42	
59	10.02	9.68	8.66	6.99	14.79	14.32	12.91	10.63	15.10	14.61	13.17	10.85	7.56	
60	11.60	11.22	10.00	7.95	15.87	15.38	13.78	11.19	15.87	15.38	13.78	11.19	7.62	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 3A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.06	1.01	0.89	0.72	1.69	1.63	1.46	1.21	2.09	2.02	1.82	1.52	1.12	
19	1.06	1.01	0.89	0.72	1.69	1.63	1.46	1.21	2.09	2.02	1.82	1.52	1.12	
20	1.06	1.01	0.89	0.72	1.69	1.63	1.46	1.21	2.09	2.02	1.82	1.52	1.12	
21	1.06	1.01	0.89	0.72	1.69	1.63	1.46	1.21	2.09	2.02	1.82	1.52	1.12	
22	1.06	1.01	0.89	0.72	1.69	1.63	1.46	1.21	2.09	2.02	1.82	1.52	1.12	
23	1.06	1.01	0.89	0.72	1.69	1.63	1.46	1.21	2.09	2.02	1.82	1.52	1.12	
24	1.06	1.01	0.89	0.72	1.69	1.63	1.46	1.21	2.09	2.02	1.82	1.52	1.12	
25	1.06	1.01	0.89	0.72	1.69	1.63	1.46	1.21	2.09	2.02	1.82	1.52	1.12	
26	1.16	1.11	0.98	0.79	1.85	1.79	1.61	1.34	2.30	2.22	2.01	1.68	1.24	
27	1.27	1.21	1.07	0.87	2.04	1.96	1.77	1.47	2.53	2.44	2.21	1.86	1.37	
28	1.39	1.33	1.18	0.95	2.24	2.16	1.95	1.63	2.78	2.68	2.43	2.05	1.51	
29	1.52	1.45	1.29	1.05	2.46	2.37	2.14	1.79	3.05	2.95	2.68	2.26	1.67	
30	1.66	1.59	1.41	1.15	2.70	2.60	2.35	1.97	3.35	3.24	2.94	2.48	1.84	
31	1.74	1.67	1.48	1.21	2.83	2.74	2.48	2.08	3.52	3.40	3.09	2.62	1.95	
32	1.83	1.75	1.56	1.28	2.99	2.89	2.62	2.20	3.72	3.60	3.27	2.77	2.06	
33	1.93	1.85	1.65	1.35	3.17	3.06	2.77	2.33	3.93	3.80	3.46	2.94	2.19	
34	2.04	1.96	1.75	1.43	3.35	3.24	2.94	2.48	4.16	4.03	3.67	3.11	2.33	
35	2.16	2.07	1.85	1.52	3.55	3.43	3.12	2.63	4.41	4.26	3.88	3.30	2.47	
36	2.25	2.16	1.93	1.59	3.71	3.59	3.26	2.75	4.60	4.45	4.06	3.45	2.59	
37	2.36	2.27	2.02	1.67	3.89	3.76	3.42	2.89	4.82	4.67	4.26	3.62	2.72	
38	2.48	2.38	2.13	1.76	4.10	3.96	3.60	3.04	5.06	4.90	4.47	3.80	2.86	
39	2.62	2.51	2.24	1.85	4.31	4.17	3.79	3.20	5.32	5.15	4.69	4.00	3.00	
40	2.77	2.65	2.37	1.95	4.55	4.39	3.99	3.37	5.59	5.41	4.93	4.19	3.15	
41	2.89	2.77	2.47	2.04	4.74	4.58	4.16	3.51	5.81	5.62	5.12	4.36	3.27	
42	3.03	2.91	2.59	2.13	4.96	4.80	4.35	3.67	6.06	5.87	5.34	4.54	3.40	
43	3.20	3.07	2.73	2.24	5.21	5.04	4.56	3.85	6.33	6.13	5.58	4.73	3.54	
44	3.38	3.24	2.88	2.36	5.48	5.29	4.79	4.03	6.62	6.40	5.82	4.93	3.68	
45	3.57	3.42	3.04	2.48	5.76	5.56	5.03	4.22	6.91	6.68	6.07	5.13	3.82	
46	3.72	3.56	3.15	2.57	5.96	5.75	5.19	4.35	7.11	6.87	6.23	5.26	3.91	
47	3.90	3.73	3.30	2.68	6.21	5.99	5.40	4.51	7.35	7.10	6.43	5.41	4.01	
48	4.09	3.92	3.46	2.80	6.48	6.25	5.62	4.69	7.60	7.34	6.63	5.58	4.12	
49	4.30	4.11	3.63	2.93	6.76	6.51	5.85	4.87	7.85	7.58	6.84	5.74	4.23	
50	4.52	4.32	3.80	3.06	7.04	6.78	6.08	5.05	8.10	7.82	7.04	5.89	4.32	
51	4.92	4.71	4.14	3.33	7.61	7.33	6.57	5.44	8.68	8.37	7.53	6.28	4.59	
52	5.35	5.12	4.49	3.60	8.21	7.91	7.07	5.84	9.26	8.93	8.02	6.67	4.86	
53	5.81	5.55	4.87	3.89	8.84	8.51	7.60	6.26	9.86	9.51	8.52	7.07	5.13	
54	6.31	6.03	5.28	4.21	9.51	9.15	8.16	6.71	10.48	10.10	9.04	7.48	5.40	
55	6.86	6.56	5.74	4.57	10.25	9.86	8.78	7.19	11.14	10.74	9.59	7.90	5.69	
56	7.50	7.17	6.27	4.98	11.07	10.65	9.46	7.74	11.87	11.43	10.19	8.37	5.99	
57	8.20	7.84	6.85	5.43	11.95	11.49	10.20	8.31	12.61	12.14	10.80	8.84	6.29	
58	8.94	8.56	7.47	5.91	12.84	12.35	10.95	8.90	13.32	12.83	11.38	9.28	6.57	
59	9.73	9.32	8.13	6.42	13.72	13.21	11.69	9.48	13.99	13.47	11.93	9.69	6.82	
60	11.39	10.95	9.56	7.56	15.04	14.51	12.82	10.35	15.04	14.51	12.82	10.35	7.24	



**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 3A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.31	1.25	1.11	0.90	2.17	2.10	1.90	1.60	2.66	2.57	2.33	1.97	1.46	
19	1.31	1.25	1.11	0.90	2.17	2.10	1.90	1.60	2.66	2.57	2.33	1.97	1.46	
20	1.31	1.25	1.11	0.90	2.17	2.10	1.90	1.60	2.66	2.57	2.33	1.97	1.46	
21	1.31	1.25	1.11	0.90	2.17	2.10	1.90	1.60	2.66	2.57	2.33	1.97	1.46	
22	1.31	1.25	1.11	0.90	2.17	2.10	1.90	1.60	2.66	2.57	2.33	1.97	1.46	
23	1.31	1.25	1.11	0.90	2.17	2.10	1.90	1.60	2.66	2.57	2.33	1.97	1.46	
24	1.31	1.25	1.11	0.90	2.17	2.10	1.90	1.60	2.66	2.57	2.33	1.97	1.46	
25	1.31	1.25	1.11	0.90	2.17	2.10	1.90	1.60	2.66	2.57	2.33	1.97	1.46	
26	1.43	1.37	1.21	0.99	2.36	2.28	2.07	1.74	2.90	2.80	2.54	2.14	1.59	
27	1.56	1.49	1.32	1.08	2.58	2.49	2.26	1.89	3.16	3.05	2.77	2.33	1.73	
28	1.71	1.63	1.44	1.17	2.81	2.72	2.46	2.06	3.44	3.32	3.01	2.53	1.88	
29	1.86	1.78	1.58	1.28	3.07	2.96	2.68	2.25	3.75	3.62	3.28	2.76	2.04	
30	2.04	1.95	1.72	1.40	3.35	3.23	2.92	2.45	4.08	3.94	3.57	3.00	2.22	
31	2.14	2.04	1.81	1.46	3.51	3.38	3.06	2.56	4.27	4.12	3.73	3.13	2.31	
32	2.25	2.15	1.90	1.54	3.69	3.56	3.22	2.69	4.48	4.33	3.92	3.29	2.43	
33	2.38	2.27	2.01	1.62	3.89	3.75	3.39	2.83	4.71	4.55	4.12	3.45	2.55	
34	2.51	2.40	2.12	1.71	4.10	3.96	3.57	2.99	4.96	4.79	4.34	3.63	2.68	
35	2.66	2.54	2.24	1.81	4.33	4.18	3.77	3.15	5.23	5.05	4.57	3.83	2.82	
36	2.77	2.65	2.34	1.89	4.51	4.35	3.92	3.28	5.44	5.25	4.75	3.98	2.93	
37	2.90	2.77	2.45	1.97	4.72	4.55	4.11	3.43	5.68	5.48	4.96	4.15	3.06	
38	3.05	2.91	2.57	2.07	4.95	4.77	4.31	3.59	5.95	5.74	5.19	4.34	3.19	
39	3.20	3.06	2.70	2.18	5.20	5.01	4.52	3.77	6.23	6.01	5.43	4.55	3.34	
40	3.37	3.22	2.85	2.30	5.47	5.27	4.76	3.97	6.53	6.30	5.69	4.77	3.50	
41	3.51	3.36	2.97	2.40	5.69	5.48	4.95	4.13	6.78	6.54	5.91	4.95	3.63	
42	3.67	3.51	3.11	2.51	5.95	5.74	5.18	4.32	7.07	6.82	6.16	5.16	3.79	
43	3.85	3.68	3.26	2.64	6.23	6.01	5.43	4.53	7.38	7.12	6.44	5.39	3.95	
44	4.05	3.87	3.43	2.78	6.54	6.31	5.69	4.76	7.71	7.44	6.73	5.64	4.13	
45	4.25	4.07	3.61	2.93	6.86	6.62	5.98	5.00	8.05	7.77	7.03	5.89	4.31	
46	4.39	4.21	3.73	3.04	7.09	6.84	6.18	5.17	8.28	8.00	7.23	6.06	4.43	
47	4.57	4.37	3.89	3.17	7.36	7.10	6.42	5.37	8.55	8.26	7.47	6.26	4.57	
48	4.76	4.56	4.05	3.31	7.65	7.38	6.67	5.58	8.83	8.53	7.72	6.47	4.71	
49	4.95	4.75	4.23	3.45	7.93	7.66	6.92	5.79	9.10	8.79	7.95	6.67	4.85	
50	5.15	4.94	4.40	3.59	8.22	7.93	7.17	5.99	9.36	9.04	8.18	6.85	4.97	
51	5.56	5.33	4.75	3.88	8.83	8.52	7.70	6.44	9.98	9.64	8.72	7.30	5.28	
52	5.98	5.74	5.12	4.18	9.45	9.13	8.25	6.88	10.60	10.24	9.26	7.74	5.59	
53	6.42	6.16	5.50	4.48	10.09	9.74	8.80	7.34	11.21	10.83	9.79	8.17	5.88	
54	6.89	6.61	5.90	4.81	10.75	10.38	9.37	7.80	11.82	11.42	10.31	8.60	6.17	
55	7.40	7.11	6.34	5.16	11.45	11.05	9.97	8.28	12.44	12.01	10.84	9.03	6.45	
56	7.97	7.66	6.83	5.54	12.19	11.78	10.62	8.80	13.08	12.64	11.39	9.46	6.72	
57	8.59	8.26	7.36	5.96	12.98	12.54	11.29	9.33	13.71	13.25	11.93	9.88	6.99	
58	9.25	8.90	7.93	6.39	13.76	13.30	11.96	9.85	14.30	13.82	12.43	10.25	7.21	
59	9.95	9.59	8.53	6.85	14.53	14.04	12.60	10.34	14.82	14.33	12.86	10.56	7.37	
60	11.55	11.15	9.89	7.86	15.66	15.16	13.54	10.98	15.66	15.16	13.54	10.98	7.52	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 3P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.42	1.36	1.21	0.99	2.36	2.28	2.07	1.75	2.88	2.78	2.53	2.13	1.59	
19	1.42	1.36	1.21	0.99	2.36	2.28	2.07	1.75	2.88	2.78	2.53	2.13	1.59	
20	1.42	1.36	1.21	0.99	2.36	2.28	2.07	1.75	2.88	2.78	2.53	2.13	1.59	
21	1.42	1.36	1.21	0.99	2.36	2.28	2.07	1.75	2.88	2.78	2.53	2.13	1.59	
22	1.42	1.36	1.21	0.99	2.36	2.28	2.07	1.75	2.88	2.78	2.53	2.13	1.59	
23	1.42	1.36	1.21	0.99	2.36	2.28	2.07	1.75	2.88	2.78	2.53	2.13	1.59	
24	1.42	1.36	1.21	0.99	2.36	2.28	2.07	1.75	2.88	2.78	2.53	2.13	1.59	
25	1.42	1.36	1.21	0.99	2.36	2.28	2.07	1.75	2.88	2.78	2.53	2.13	1.59	
26	1.61	1.54	1.36	1.11	2.65	2.56	2.33	1.96	3.23	3.12	2.83	2.38	1.77	
27	1.81	1.74	1.54	1.25	2.98	2.88	2.61	2.19	3.61	3.49	3.16	2.66	1.97	
28	2.05	1.96	1.73	1.41	3.35	3.23	2.92	2.45	4.04	3.90	3.53	2.97	2.19	
29	2.31	2.21	1.95	1.58	3.75	3.62	3.27	2.74	4.51	4.35	3.94	3.30	2.44	
30	2.60	2.48	2.20	1.78	4.19	4.05	3.66	3.06	5.02	4.84	4.38	3.67	2.70	
31	2.71	2.60	2.29	1.85	4.38	4.22	3.81	3.19	5.22	5.04	4.56	3.82	2.81	
32	2.85	2.73	2.41	1.94	4.58	4.42	3.99	3.33	5.46	5.27	4.76	3.98	2.93	
33	3.00	2.87	2.53	2.04	4.81	4.64	4.19	3.49	5.72	5.52	4.99	4.17	3.06	
34	3.16	3.02	2.67	2.15	5.06	4.88	4.40	3.67	6.00	5.79	5.23	4.36	3.20	
35	3.34	3.19	2.82	2.27	5.32	5.13	4.62	3.85	6.29	6.07	5.48	4.57	3.34	
36	3.49	3.34	2.94	2.37	5.55	5.35	4.82	4.01	6.55	6.32	5.70	4.75	3.48	
37	3.67	3.51	3.09	2.49	5.82	5.61	5.05	4.20	6.85	6.61	5.96	4.97	3.63	
38	3.86	3.69	3.26	2.62	6.11	5.89	5.31	4.42	7.17	6.92	6.24	5.20	3.79	
39	4.07	3.89	3.44	2.77	6.43	6.20	5.58	4.64	7.52	7.25	6.54	5.45	3.97	
40	4.29	4.11	3.63	2.93	6.76	6.52	5.88	4.89	7.88	7.61	6.86	5.72	4.16	
41	4.45	4.26	3.77	3.04	7.00	6.75	6.09	5.07	8.14	7.86	7.09	5.91	4.30	
42	4.64	4.44	3.93	3.18	7.29	7.03	6.34	5.28	8.45	8.15	7.36	6.14	4.46	
43	4.85	4.65	4.12	3.33	7.61	7.34	6.62	5.52	8.79	8.48	7.66	6.39	4.64	
44	5.08	4.87	4.32	3.50	7.95	7.67	6.93	5.77	9.14	8.82	7.97	6.65	4.83	
45	5.32	5.10	4.54	3.69	8.31	8.01	7.24	6.04	9.51	9.18	8.30	6.93	5.02	
46	5.47	5.24	4.67	3.80	8.52	8.22	7.43	6.20	9.71	9.37	8.48	7.08	5.13	
47	5.65	5.42	4.83	3.94	8.77	8.46	7.66	6.40	9.95	9.61	8.69	7.27	5.26	
48	5.85	5.61	5.01	4.09	9.04	8.73	7.90	6.60	10.20	9.85	8.92	7.46	5.39	
49	6.06	5.81	5.20	4.25	9.32	9.00	8.14	6.81	10.44	10.09	9.13	7.64	5.51	
50	6.27	6.02	5.39	4.41	9.58	9.25	8.38	7.00	10.66	10.30	9.33	7.80	5.62	
51	6.64	6.38	5.71	4.68	10.08	9.74	8.82	7.37	11.15	10.77	9.76	8.15	5.86	
52	7.04	6.77	6.06	4.96	10.61	10.25	9.29	7.75	11.65	11.26	10.19	8.51	6.11	
53	7.45	7.17	6.43	5.26	11.14	10.77	9.75	8.13	12.13	11.73	10.62	8.86	6.34	
54	7.88	7.59	6.81	5.56	11.67	11.28	10.21	8.50	12.59	12.17	11.02	9.18	6.56	
55	8.34	8.03	7.20	5.88	12.19	11.79	10.67	8.87	13.03	12.60	11.40	9.48	6.75	
56	8.81	8.49	7.62	6.20	12.70	12.28	11.10	9.21	13.42	12.98	11.73	9.74	6.90	
57	9.31	8.98	8.05	6.54	13.18	12.75	11.52	9.53	13.76	13.31	12.02	9.95	7.02	
58	9.83	9.49	8.50	6.88	13.63	13.19	11.90	9.82	14.04	13.58	12.25	10.11	7.09	
59	10.39	10.03	8.98	7.24	14.02	13.57	12.23	10.05	14.24	13.78	12.42	10.20	7.10	
60	10.98	10.61	9.49	7.62	14.32	13.86	12.47	10.19	14.32	13.86	12.47	10.19	7.04	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 3P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.09	1.04	0.92	0.73	1.72	1.65	1.49	1.23	2.11	2.04	1.84	1.54	1.12	
19	1.09	1.04	0.92	0.73	1.72	1.65	1.49	1.23	2.11	2.04	1.84	1.54	1.12	
20	1.09	1.04	0.92	0.73	1.72	1.65	1.49	1.23	2.11	2.04	1.84	1.54	1.12	
21	1.09	1.04	0.92	0.73	1.72	1.65	1.49	1.23	2.11	2.04	1.84	1.54	1.12	
22	1.09	1.04	0.92	0.73	1.72	1.65	1.49	1.23	2.11	2.04	1.84	1.54	1.12	
23	1.09	1.04	0.92	0.73	1.72	1.65	1.49	1.23	2.11	2.04	1.84	1.54	1.12	
24	1.09	1.04	0.92	0.73	1.72	1.65	1.49	1.23	2.11	2.04	1.84	1.54	1.12	
25	1.09	1.04	0.92	0.73	1.72	1.65	1.49	1.23	2.11	2.04	1.84	1.54	1.12	
26	1.24	1.18	1.05	0.84	1.96	1.89	1.70	1.41	2.41	2.33	2.10	1.76	1.29	
27	1.40	1.34	1.19	0.96	2.23	2.15	1.93	1.61	2.74	2.64	2.39	2.01	1.48	
28	1.59	1.52	1.35	1.09	2.53	2.44	2.20	1.83	3.10	3.00	2.71	2.28	1.69	
29	1.80	1.72	1.53	1.24	2.86	2.76	2.49	2.08	3.50	3.39	3.07	2.59	1.91	
30	2.03	1.94	1.73	1.40	3.23	3.12	2.81	2.35	3.94	3.81	3.46	2.92	2.16	
31	2.12	2.03	1.81	1.47	3.38	3.26	2.95	2.47	4.13	3.99	3.63	3.06	2.27	
32	2.23	2.14	1.90	1.55	3.56	3.43	3.10	2.60	4.34	4.20	3.81	3.22	2.40	
33	2.35	2.25	2.00	1.64	3.75	3.62	3.28	2.75	4.58	4.43	4.02	3.40	2.53	
34	2.48	2.38	2.12	1.73	3.96	3.82	3.46	2.91	4.82	4.67	4.24	3.59	2.67	
35	2.62	2.52	2.24	1.83	4.18	4.04	3.66	3.07	5.09	4.92	4.47	3.79	2.82	
36	2.74	2.63	2.34	1.92	4.38	4.23	3.83	3.22	5.32	5.15	4.68	3.96	2.96	
37	2.89	2.77	2.47	2.02	4.61	4.45	4.03	3.39	5.58	5.40	4.91	4.16	3.11	
38	3.05	2.93	2.61	2.14	4.86	4.69	4.25	3.57	5.87	5.68	5.16	4.37	3.26	
39	3.23	3.10	2.76	2.26	5.13	4.95	4.48	3.77	6.17	5.97	5.42	4.59	3.43	
40	3.43	3.29	2.92	2.39	5.41	5.23	4.73	3.97	6.49	6.28	5.70	4.82	3.59	
41	3.57	3.42	3.04	2.49	5.62	5.42	4.90	4.12	6.71	6.49	5.89	4.98	3.71	
42	3.74	3.59	3.18	2.60	5.87	5.66	5.11	4.29	6.98	6.75	6.12	5.17	3.85	
43	3.94	3.78	3.35	2.73	6.14	5.93	5.35	4.48	7.26	7.02	6.36	5.37	3.99	
44	4.16	3.99	3.53	2.87	6.44	6.21	5.60	4.68	7.57	7.31	6.62	5.57	4.13	
45	4.40	4.21	3.72	3.02	6.75	6.51	5.86	4.89	7.88	7.61	6.88	5.78	4.27	
46	4.55	4.36	3.85	3.11	6.94	6.69	6.02	5.01	8.05	7.77	7.01	5.88	4.34	
47	4.75	4.54	4.00	3.23	7.18	6.92	6.21	5.16	8.27	7.98	7.19	6.02	4.43	
48	4.97	4.75	4.18	3.37	7.45	7.17	6.43	5.33	8.50	8.20	7.38	6.16	4.52	
49	5.20	4.98	4.37	3.52	7.73	7.44	6.66	5.50	8.74	8.43	7.57	6.30	4.61	
50	5.45	5.21	4.58	3.67	8.01	7.71	6.89	5.68	8.97	8.65	7.76	6.44	4.69	
51	5.83	5.58	4.89	3.91	8.50	8.18	7.30	6.00	9.43	9.09	8.14	6.74	4.90	
52	6.25	5.98	5.24	4.18	9.02	8.68	7.73	6.35	9.92	9.56	8.55	7.06	5.11	
53	6.70	6.41	5.61	4.47	9.57	9.20	8.19	6.71	10.42	10.04	8.96	7.38	5.32	
54	7.18	6.87	6.00	4.78	10.13	9.74	8.66	7.08	10.93	10.52	9.37	7.70	5.53	
55	7.70	7.36	6.43	5.11	10.73	10.32	9.15	7.46	11.44	11.01	9.80	8.02	5.73	
56	8.26	7.90	6.90	5.47	11.35	10.91	9.67	7.86	11.97	11.51	10.22	8.34	5.93	
57	8.85	8.47	7.39	5.85	11.97	11.51	10.18	8.25	12.46	11.98	10.62	8.63	6.11	
58	9.48	9.07	7.91	6.25	12.57	12.09	10.67	8.63	12.92	12.42	10.98	8.90	6.27	
59	10.14	9.71	8.47	6.68	13.14	12.63	11.14	8.98	13.32	12.81	11.30	9.12	6.39	
60	10.83	10.39	9.05	7.14	13.63	13.11	11.54	9.28	13.63	13.11	11.54	9.28	6.47	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 3P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.34	1.28	1.14	0.92	2.20	2.12	1.92	1.62	2.69	2.60	2.36	1.98	1.47	
19	1.34	1.28	1.14	0.92	2.20	2.12	1.92	1.62	2.69	2.60	2.36	1.98	1.47	
20	1.34	1.28	1.14	0.92	2.20	2.12	1.92	1.62	2.69	2.60	2.36	1.98	1.47	
21	1.34	1.28	1.14	0.92	2.20	2.12	1.92	1.62	2.69	2.60	2.36	1.98	1.47	
22	1.34	1.28	1.14	0.92	2.20	2.12	1.92	1.62	2.69	2.60	2.36	1.98	1.47	
23	1.34	1.28	1.14	0.92	2.20	2.12	1.92	1.62	2.69	2.60	2.36	1.98	1.47	
24	1.34	1.28	1.14	0.92	2.20	2.12	1.92	1.62	2.69	2.60	2.36	1.98	1.47	
25	1.34	1.28	1.14	0.92	2.20	2.12	1.92	1.62	2.69	2.60	2.36	1.98	1.47	
26	1.51	1.45	1.28	1.04	2.48	2.39	2.17	1.82	3.02	2.92	2.65	2.23	1.65	
27	1.71	1.64	1.45	1.18	2.79	2.70	2.44	2.05	3.39	3.28	2.97	2.50	1.85	
28	1.93	1.85	1.64	1.33	3.14	3.03	2.74	2.30	3.80	3.68	3.33	2.80	2.07	
29	2.18	2.09	1.85	1.50	3.53	3.40	3.08	2.58	4.26	4.11	3.72	3.12	2.31	
30	2.45	2.35	2.08	1.68	3.95	3.81	3.45	2.88	4.75	4.59	4.15	3.48	2.57	
31	2.57	2.45	2.17	1.76	4.13	3.98	3.60	3.01	4.95	4.78	4.33	3.63	2.67	
32	2.70	2.58	2.28	1.85	4.33	4.17	3.77	3.15	5.18	5.01	4.53	3.79	2.79	
33	2.84	2.72	2.40	1.94	4.55	4.39	3.96	3.31	5.44	5.25	4.75	3.97	2.93	
34	2.99	2.86	2.53	2.05	4.78	4.61	4.16	3.48	5.71	5.51	4.98	4.17	3.07	
35	3.16	3.02	2.67	2.16	5.04	4.86	4.38	3.66	5.99	5.78	5.23	4.37	3.21	
36	3.31	3.16	2.79	2.26	5.26	5.07	4.57	3.82	6.24	6.03	5.45	4.56	3.35	
37	3.47	3.32	2.94	2.37	5.52	5.32	4.80	4.00	6.53	6.31	5.70	4.77	3.50	
38	3.66	3.50	3.10	2.50	5.80	5.59	5.04	4.20	6.85	6.61	5.97	4.99	3.66	
39	3.86	3.69	3.27	2.64	6.10	5.88	5.31	4.43	7.18	6.93	6.26	5.24	3.84	
40	4.08	3.90	3.45	2.79	6.43	6.20	5.59	4.66	7.54	7.27	6.57	5.49	4.02	
41	4.23	4.05	3.58	2.90	6.66	6.42	5.79	4.83	7.79	7.51	6.79	5.68	4.15	
42	4.42	4.23	3.75	3.03	6.94	6.69	6.03	5.03	8.08	7.80	7.05	5.89	4.31	
43	4.63	4.43	3.93	3.18	7.24	6.99	6.30	5.26	8.41	8.12	7.33	6.13	4.48	
44	4.85	4.65	4.12	3.35	7.57	7.30	6.59	5.50	8.75	8.45	7.63	6.38	4.65	
45	5.09	4.88	4.33	3.52	7.92	7.64	6.90	5.75	9.10	8.78	7.94	6.64	4.84	
46	5.24	5.02	4.46	3.63	8.12	7.84	7.08	5.90	9.29	8.97	8.11	6.78	4.93	
47	5.42	5.20	4.62	3.76	8.37	8.08	7.30	6.09	9.53	9.20	8.32	6.95	5.05	
48	5.63	5.40	4.80	3.91	8.64	8.34	7.53	6.28	9.77	9.44	8.53	7.13	5.17	
49	5.84	5.60	4.99	4.07	8.92	8.61	7.77	6.48	10.02	9.67	8.74	7.30	5.29	
50	6.07	5.82	5.19	4.23	9.19	8.87	8.01	6.67	10.24	9.89	8.94	7.46	5.39	
51	6.44	6.18	5.51	4.49	9.69	9.35	8.44	7.03	10.72	10.35	9.35	7.80	5.62	
52	6.84	6.57	5.86	4.77	10.21	9.86	8.90	7.40	11.22	10.83	9.78	8.15	5.86	
53	7.27	6.98	6.22	5.06	10.75	10.37	9.36	7.77	11.70	11.30	10.20	8.49	6.09	
54	7.71	7.41	6.61	5.37	11.28	10.89	9.82	8.15	12.17	11.76	10.61	8.81	6.30	
55	8.18	7.87	7.01	5.69	11.83	11.42	10.29	8.52	12.63	12.20	11.00	9.12	6.49	
56	8.68	8.35	7.44	6.02	12.36	11.94	10.74	8.87	13.05	12.61	11.35	9.39	6.66	
57	9.20	8.85	7.88	6.37	12.88	12.44	11.18	9.21	13.43	12.98	11.67	9.62	6.79	
58	9.74	9.38	8.35	6.73	13.37	12.91	11.59	9.52	13.76	13.29	11.94	9.81	6.88	
59	10.33	9.95	8.85	7.10	13.80	13.33	11.96	9.78	14.01	13.53	12.14	9.93	6.92	
60	10.94	10.55	9.38	7.50	14.15	13.67	12.23	9.96	14.15	13.67	12.23	9.96	6.90	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 3P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Male														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days					Waiting Period in Days				Waiting Period in Days				
	60	90	180	365		60	90	180	365	60	90	180	365	730
18	1.43	1.37	1.22	0.99		2.38	2.30	2.09	1.76	2.90	2.80	2.55	2.15	1.59
19	1.43	1.37	1.22	0.99		2.38	2.30	2.09	1.76	2.90	2.80	2.55	2.15	1.59
20	1.43	1.37	1.22	0.99		2.38	2.30	2.09	1.76	2.90	2.80	2.55	2.15	1.59
21	1.43	1.37	1.22	0.99		2.38	2.30	2.09	1.76	2.90	2.80	2.55	2.15	1.59
22	1.43	1.37	1.22	0.99		2.38	2.30	2.09	1.76	2.90	2.80	2.55	2.15	1.59
23	1.43	1.37	1.22	0.99		2.38	2.30	2.09	1.76	2.90	2.80	2.55	2.15	1.59
24	1.43	1.37	1.22	0.99		2.38	2.30	2.09	1.76	2.90	2.80	2.55	2.15	1.59
25	1.43	1.37	1.22	0.99		2.38	2.30	2.09	1.76	2.90	2.80	2.55	2.15	1.59
26	1.62	1.55	1.37	1.12		2.68	2.59	2.35	1.98	3.26	3.15	2.86	2.40	1.78
27	1.83	1.75	1.55	1.26		3.02	2.91	2.64	2.22	3.65	3.53	3.20	2.69	1.99
28	2.07	1.98	1.75	1.42		3.39	3.27	2.96	2.48	4.09	3.95	3.58	3.00	2.21
29	2.33	2.23	1.98	1.60		3.81	3.67	3.32	2.78	4.57	4.41	3.99	3.35	2.46
30	2.63	2.52	2.22	1.80		4.27	4.12	3.72	3.11	5.10	4.92	4.45	3.72	2.73
31	2.75	2.63	2.32	1.88		4.45	4.30	3.88	3.24	5.31	5.13	4.63	3.87	2.84
32	2.89	2.76	2.44	1.97		4.67	4.50	4.06	3.39	5.56	5.36	4.84	4.05	2.97
33	3.04	2.91	2.57	2.07		4.90	4.73	4.27	3.55	5.82	5.62	5.08	4.24	3.10
34	3.21	3.07	2.71	2.18		5.16	4.97	4.48	3.73	6.11	5.90	5.32	4.44	3.24
35	3.39	3.24	2.86	2.30		5.43	5.24	4.72	3.93	6.42	6.19	5.59	4.65	3.40
36	3.55	3.39	2.99	2.40		5.67	5.47	4.93	4.09	6.69	6.45	5.82	4.84	3.53
37	3.73	3.56	3.14	2.53		5.95	5.74	5.17	4.29	7.00	6.75	6.09	5.07	3.69
38	3.93	3.76	3.32	2.66		6.26	6.03	5.43	4.51	7.34	7.08	6.38	5.31	3.86
39	4.15	3.96	3.50	2.81		6.59	6.35	5.72	4.75	7.70	7.43	6.70	5.57	4.05
40	4.38	4.18	3.70	2.98		6.94	6.69	6.03	5.01	8.08	7.80	7.03	5.85	4.25
41	4.54	4.34	3.84	3.09		7.20	6.94	6.25	5.19	8.36	8.06	7.27	6.05	4.39
42	4.74	4.53	4.01	3.24		7.50	7.23	6.52	5.42	8.69	8.38	7.56	6.29	4.56
43	4.96	4.75	4.21	3.40		7.84	7.56	6.82	5.67	9.05	8.73	7.88	6.56	4.75
44	5.20	4.98	4.42	3.57		8.21	7.92	7.15	5.95	9.43	9.10	8.22	6.85	4.95
45	5.45	5.22	4.64	3.76		8.59	8.29	7.49	6.23	9.82	9.49	8.57	7.14	5.16
46	5.60	5.37	4.78	3.88		8.82	8.52	7.69	6.41	10.05	9.71	8.77	7.31	5.27
47	5.80	5.56	4.95	4.03		9.11	8.80	7.95	6.62	10.32	9.97	9.01	7.52	5.41
48	6.01	5.77	5.15	4.19		9.42	9.10	8.22	6.85	10.61	10.25	9.27	7.73	5.56
49	6.24	5.99	5.35	4.36		9.73	9.40	8.50	7.08	10.90	10.53	9.53	7.94	5.70
50	6.48	6.22	5.56	4.53		10.05	9.71	8.78	7.31	11.17	10.80	9.77	8.14	5.83
51	6.87	6.60	5.90	4.81		10.60	10.25	9.26	7.71	11.71	11.32	10.24	8.53	6.09
52	7.29	7.01	6.27	5.11		11.19	10.82	9.78	8.13	12.27	11.87	10.73	8.93	6.36
53	7.73	7.45	6.66	5.42		11.79	11.40	10.30	8.55	12.83	12.41	11.22	9.32	6.62
54	8.20	7.90	7.07	5.74		12.39	11.98	10.83	8.98	13.37	12.93	11.69	9.70	6.87
55	8.69	8.38	7.49	6.08		13.01	12.58	11.36	9.40	13.90	13.45	12.14	10.06	7.09
56	9.21	8.88	7.94	6.42		13.62	13.18	11.89	9.81	14.39	13.93	12.56	10.38	7.28
57	9.75	9.41	8.42	6.79		14.22	13.77	12.41	10.21	14.86	14.38	12.96	10.67	7.44
58	10.33	9.97	8.91	7.16		14.81	14.34	12.90	10.58	15.26	14.78	13.30	10.91	7.56
59	10.94	10.57	9.43	7.55		15.36	14.88	13.37	10.91	15.61	15.12	13.58	11.09	7.63
60	11.60	11.22	10.00	7.95		15.87	15.38	13.78	11.19	15.87	15.38	13.78	11.19	7.62

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 3P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Female														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.10	1.05	0.93	0.74	1.74	1.67	1.50	1.24	2.14	2.06	1.86	1.55	1.14	
19	1.10	1.05	0.93	0.74	1.74	1.67	1.50	1.24	2.14	2.06	1.86	1.55	1.14	
20	1.10	1.05	0.93	0.74	1.74	1.67	1.50	1.24	2.14	2.06	1.86	1.55	1.14	
21	1.10	1.05	0.93	0.74	1.74	1.67	1.50	1.24	2.14	2.06	1.86	1.55	1.14	
22	1.10	1.05	0.93	0.74	1.74	1.67	1.50	1.24	2.14	2.06	1.86	1.55	1.14	
23	1.10	1.05	0.93	0.74	1.74	1.67	1.50	1.24	2.14	2.06	1.86	1.55	1.14	
24	1.10	1.05	0.93	0.74	1.74	1.67	1.50	1.24	2.14	2.06	1.86	1.55	1.14	
25	1.10	1.05	0.93	0.74	1.74	1.67	1.50	1.24	2.14	2.06	1.86	1.55	1.14	
26	1.25	1.20	1.06	0.85	1.98	1.91	1.72	1.43	2.44	2.35	2.13	1.78	1.31	
27	1.42	1.36	1.20	0.97	2.26	2.18	1.96	1.63	2.77	2.68	2.43	2.04	1.50	
28	1.61	1.54	1.37	1.10	2.57	2.48	2.23	1.86	3.15	3.04	2.76	2.32	1.71	
29	1.82	1.75	1.55	1.26	2.91	2.81	2.54	2.12	3.57	3.45	3.13	2.63	1.95	
30	2.06	1.98	1.75	1.43	3.30	3.18	2.87	2.40	4.02	3.89	3.53	2.98	2.21	
31	2.16	2.07	1.84	1.50	3.45	3.33	3.01	2.52	4.22	4.08	3.70	3.12	2.32	
32	2.27	2.17	1.93	1.58	3.64	3.51	3.17	2.66	4.44	4.29	3.90	3.29	2.45	
33	2.39	2.29	2.04	1.67	3.84	3.71	3.35	2.81	4.68	4.53	4.11	3.48	2.59	
34	2.53	2.42	2.16	1.76	4.05	3.92	3.54	2.98	4.94	4.78	4.34	3.67	2.73	
35	2.67	2.56	2.28	1.87	4.29	4.14	3.75	3.15	5.21	5.04	4.58	3.88	2.89	
36	2.80	2.69	2.39	1.96	4.49	4.34	3.93	3.30	5.45	5.28	4.80	4.06	3.03	
37	2.95	2.83	2.52	2.06	4.73	4.57	4.14	3.48	5.73	5.55	5.04	4.27	3.18	
38	3.12	2.99	2.66	2.18	4.99	4.83	4.37	3.67	6.03	5.84	5.30	4.49	3.35	
39	3.31	3.17	2.82	2.31	5.28	5.10	4.61	3.88	6.35	6.15	5.58	4.73	3.52	
40	3.51	3.37	2.99	2.45	5.58	5.39	4.88	4.09	6.69	6.47	5.87	4.97	3.70	
41	3.65	3.51	3.11	2.55	5.80	5.60	5.06	4.25	6.93	6.70	6.08	5.14	3.83	
42	3.84	3.68	3.26	2.67	6.06	5.86	5.29	4.43	7.21	6.98	6.32	5.34	3.97	
43	4.04	3.88	3.44	2.80	6.36	6.14	5.54	4.64	7.52	7.27	6.59	5.56	4.12	
44	4.27	4.10	3.62	2.95	6.68	6.45	5.81	4.85	7.85	7.59	6.87	5.78	4.28	
45	4.52	4.33	3.83	3.11	7.02	6.78	6.10	5.08	8.19	7.92	7.16	6.01	4.44	
46	4.69	4.49	3.96	3.21	7.24	6.98	6.27	5.22	8.39	8.11	7.32	6.13	4.52	
47	4.89	4.69	4.13	3.34	7.50	7.24	6.50	5.40	8.64	8.34	7.52	6.29	4.62	
48	5.13	4.91	4.32	3.48	7.80	7.52	6.75	5.59	8.91	8.60	7.74	6.46	4.74	
49	5.38	5.15	4.53	3.64	8.12	7.83	7.01	5.79	9.19	8.87	7.97	6.64	4.85	
50	5.65	5.41	4.75	3.81	8.45	8.14	7.28	6.01	9.47	9.14	8.20	6.81	4.96	
51	6.05	5.79	5.08	4.07	8.99	8.66	7.73	6.36	9.99	9.64	8.64	7.16	5.19	
52	6.49	6.22	5.45	4.36	9.57	9.21	8.22	6.75	10.54	10.16	9.10	7.52	5.44	
53	6.97	6.68	5.85	4.66	10.18	9.80	8.73	7.16	11.10	10.71	9.57	7.89	5.69	
54	7.48	7.16	6.27	4.99	10.82	10.42	9.27	7.58	11.68	11.26	10.05	8.27	5.93	
55	8.03	7.70	6.73	5.35	11.50	11.07	9.84	8.03	12.28	11.84	10.55	8.65	6.19	
56	8.63	8.27	7.23	5.74	12.21	11.76	10.44	8.50	12.90	12.43	11.06	9.04	6.43	
57	9.27	8.89	7.77	6.15	12.94	12.47	11.05	8.98	13.50	13.01	11.55	9.42	6.67	
58	9.94	9.53	8.33	6.59	13.67	13.17	11.66	9.45	14.07	13.56	12.02	9.77	6.89	
59	10.64	10.22	8.92	7.06	14.37	13.85	12.25	9.91	14.59	14.06	12.44	10.08	7.08	
60	11.39	10.95	9.56	7.56	15.04	14.51	12.82	10.35	15.04	14.51	12.82	10.35	7.24	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 3P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
		60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.35	1.29	1.14	0.93	2.22	2.14	1.94	1.63	2.71	2.62	2.38	2.00	1.48	
19	1.35	1.29	1.14	0.93	2.22	2.14	1.94	1.63	2.71	2.62	2.38	2.00	1.48	
20	1.35	1.29	1.14	0.93	2.22	2.14	1.94	1.63	2.71	2.62	2.38	2.00	1.48	
21	1.35	1.29	1.14	0.93	2.22	2.14	1.94	1.63	2.71	2.62	2.38	2.00	1.48	
22	1.35	1.29	1.14	0.93	2.22	2.14	1.94	1.63	2.71	2.62	2.38	2.00	1.48	
23	1.35	1.29	1.14	0.93	2.22	2.14	1.94	1.63	2.71	2.62	2.38	2.00	1.48	
24	1.35	1.29	1.14	0.93	2.22	2.14	1.94	1.63	2.71	2.62	2.38	2.00	1.48	
25	1.35	1.29	1.14	0.93	2.22	2.14	1.94	1.63	2.71	2.62	2.38	2.00	1.48	
26	1.53	1.46	1.30	1.05	2.51	2.42	2.19	1.84	3.05	2.95	2.67	2.25	1.66	
27	1.73	1.65	1.46	1.19	2.83	2.73	2.47	2.07	3.43	3.32	3.00	2.52	1.87	
28	1.95	1.87	1.66	1.34	3.19	3.07	2.78	2.33	3.85	3.72	3.37	2.83	2.09	
29	2.21	2.11	1.87	1.51	3.58	3.46	3.13	2.62	4.32	4.17	3.78	3.17	2.33	
30	2.49	2.38	2.11	1.70	4.02	3.88	3.51	2.93	4.83	4.66	4.22	3.54	2.60	
31	2.60	2.49	2.20	1.78	4.20	4.05	3.66	3.06	5.04	4.87	4.40	3.69	2.71	
32	2.73	2.62	2.31	1.87	4.41	4.25	3.84	3.21	5.28	5.10	4.61	3.86	2.84	
33	2.88	2.76	2.44	1.97	4.64	4.47	4.04	3.37	5.54	5.35	4.83	4.05	2.97	
34	3.04	2.91	2.57	2.08	4.88	4.71	4.25	3.54	5.82	5.62	5.08	4.25	3.12	
35	3.21	3.07	2.71	2.19	5.15	4.96	4.48	3.73	6.12	5.90	5.33	4.46	3.27	
36	3.36	3.21	2.84	2.29	5.38	5.19	4.68	3.90	6.38	6.16	5.56	4.65	3.41	
37	3.53	3.38	2.99	2.41	5.65	5.45	4.91	4.09	6.68	6.45	5.82	4.87	3.56	
38	3.73	3.57	3.15	2.54	5.94	5.73	5.17	4.30	7.01	6.77	6.11	5.11	3.73	
39	3.94	3.77	3.33	2.69	6.26	6.04	5.44	4.53	7.36	7.11	6.42	5.36	3.92	
40	4.16	3.98	3.52	2.84	6.60	6.37	5.74	4.78	7.74	7.47	6.74	5.63	4.11	
41	4.32	4.13	3.66	2.96	6.85	6.60	5.95	4.96	8.00	7.72	6.98	5.82	4.25	
42	4.51	4.32	3.83	3.09	7.14	6.89	6.21	5.17	8.32	8.03	7.25	6.06	4.41	
43	4.73	4.53	4.01	3.25	7.47	7.21	6.50	5.41	8.67	8.37	7.56	6.31	4.59	
44	4.97	4.76	4.22	3.42	7.83	7.55	6.81	5.67	9.03	8.72	7.88	6.58	4.78	
45	5.22	5.00	4.44	3.60	8.20	7.91	7.14	5.95	9.42	9.09	8.22	6.86	4.98	
46	5.37	5.15	4.58	3.71	8.43	8.13	7.34	6.11	9.63	9.31	8.41	7.02	5.08	
47	5.57	5.34	4.75	3.86	8.71	8.41	7.59	6.32	9.90	9.56	8.64	7.21	5.22	
48	5.79	5.56	4.94	4.01	9.01	8.70	7.85	6.54	10.19	9.84	8.89	7.42	5.35	
49	6.02	5.78	5.15	4.18	9.33	9.01	8.13	6.76	10.47	10.12	9.14	7.62	5.49	
50	6.27	6.02	5.36	4.35	9.65	9.32	8.40	6.98	10.75	10.38	9.37	7.81	5.61	
51	6.66	6.40	5.70	4.62	10.20	9.85	8.88	7.37	11.28	10.90	9.84	8.19	5.87	
52	7.09	6.81	6.07	4.92	10.78	10.42	9.39	7.79	11.84	11.44	10.32	8.58	6.13	
53	7.54	7.25	6.46	5.23	11.38	11.00	9.91	8.21	12.40	11.98	10.80	8.97	6.39	
54	8.02	7.71	6.87	5.55	12.00	11.59	10.44	8.63	12.95	12.52	11.28	9.34	6.63	
55	8.53	8.21	7.30	5.90	12.63	12.21	10.98	9.06	13.50	13.05	11.74	9.71	6.86	
56	9.06	8.73	7.77	6.25	13.27	12.82	11.52	9.48	14.02	13.55	12.19	10.05	7.07	
57	9.63	9.28	8.25	6.63	13.90	13.44	12.07	9.90	14.52	14.04	12.61	10.36	7.25	
58	10.23	9.86	8.76	7.02	14.52	14.05	12.59	10.30	14.96	14.47	12.98	10.63	7.39	
59	10.86	10.48	9.31	7.42	15.12	14.62	13.09	10.66	15.35	14.85	13.30	10.84	7.49	
60	11.55	11.15	9.89	7.86	15.66	15.16	13.54	10.98	15.66	15.16	13.54	10.98	7.52	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 2A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.56	1.49	1.33	1.09	2.61	2.53	2.29	1.94	3.20	3.10	2.81	2.37	1.77	
19	1.56	1.49	1.33	1.09	2.61	2.53	2.29	1.94	3.20	3.10	2.81	2.37	1.77	
20	1.56	1.49	1.33	1.09	2.61	2.53	2.29	1.94	3.20	3.10	2.81	2.37	1.77	
21	1.56	1.49	1.33	1.09	2.61	2.53	2.29	1.94	3.20	3.10	2.81	2.37	1.77	
22	1.56	1.49	1.33	1.09	2.61	2.53	2.29	1.94	3.20	3.10	2.81	2.37	1.77	
23	1.56	1.49	1.33	1.09	2.61	2.53	2.29	1.94	3.20	3.10	2.81	2.37	1.77	
24	1.56	1.49	1.33	1.09	2.61	2.53	2.29	1.94	3.20	3.10	2.81	2.37	1.77	
25	1.56	1.49	1.33	1.09	2.61	2.53	2.29	1.94	3.20	3.10	2.81	2.37	1.77	
26	1.68	1.61	1.43	1.17	2.81	2.71	2.46	2.08	3.44	3.33	3.02	2.55	1.89	
27	1.82	1.74	1.54	1.26	3.03	2.93	2.66	2.24	3.71	3.58	3.25	2.74	2.03	
28	1.98	1.89	1.67	1.36	3.28	3.17	2.87	2.42	4.00	3.87	3.51	2.95	2.19	
29	2.15	2.05	1.82	1.47	3.55	3.43	3.11	2.61	4.33	4.18	3.78	3.18	2.36	
30	2.34	2.23	1.97	1.60	3.85	3.72	3.36	2.82	4.68	4.52	4.09	3.43	2.54	
31	2.44	2.33	2.06	1.66	4.01	3.87	3.50	2.93	4.87	4.70	4.25	3.57	2.64	
32	2.57	2.45	2.16	1.75	4.21	4.06	3.67	3.07	5.10	4.93	4.45	3.73	2.76	
33	2.71	2.59	2.28	1.84	4.44	4.28	3.87	3.23	5.37	5.18	4.68	3.92	2.89	
34	2.88	2.75	2.42	1.95	4.70	4.53	4.08	3.41	5.66	5.46	4.93	4.12	3.04	
35	3.05	2.92	2.57	2.07	4.97	4.79	4.32	3.60	5.98	5.76	5.20	4.35	3.20	
36	3.19	3.05	2.68	2.15	5.18	4.99	4.50	3.75	6.22	6.00	5.41	4.52	3.32	
37	3.37	3.21	2.83	2.27	5.46	5.26	4.73	3.94	6.53	6.30	5.68	4.74	3.48	
38	3.57	3.40	3.00	2.40	5.77	5.56	5.01	4.17	6.89	6.65	5.99	5.00	3.66	
39	3.79	3.62	3.18	2.56	6.12	5.90	5.31	4.42	7.29	7.03	6.34	5.28	3.87	
40	4.03	3.85	3.39	2.73	6.51	6.27	5.65	4.70	7.71	7.44	6.71	5.60	4.10	
41	4.14	3.95	3.48	2.80	6.67	6.42	5.79	4.82	7.90	7.61	6.87	5.73	4.19	
42	4.29	4.10	3.62	2.92	6.92	6.67	6.01	5.01	8.18	7.89	7.11	5.94	4.34	
43	4.49	4.28	3.79	3.06	7.23	6.97	6.29	5.25	8.52	8.21	7.41	6.19	4.53	
44	4.70	4.49	3.98	3.23	7.59	7.31	6.60	5.51	8.89	8.58	7.75	6.48	4.73	
45	4.94	4.73	4.19	3.41	7.97	7.68	6.94	5.81	9.30	8.98	8.11	6.79	4.96	
46	5.03	4.81	4.27	3.48	8.11	7.82	7.07	5.92	9.44	9.11	8.24	6.90	5.04	
47	5.18	4.96	4.42	3.61	8.36	8.06	7.29	6.12	9.69	9.35	8.46	7.10	5.18	
48	5.37	5.14	4.59	3.76	8.65	8.35	7.56	6.35	9.98	9.63	8.72	7.32	5.34	
49	5.58	5.35	4.78	3.92	8.97	8.66	7.85	6.59	10.28	9.92	8.99	7.55	5.50	
50	5.80	5.56	4.98	4.10	9.29	8.97	8.14	6.84	10.57	10.21	9.26	7.78	5.66	
51	6.23	5.98	5.36	4.41	9.95	9.60	8.72	7.33	11.24	10.85	9.85	8.28	6.01	
52	6.70	6.43	5.77	4.76	10.65	10.29	9.34	7.85	11.94	11.54	10.47	8.80	6.38	
53	7.20	6.91	6.21	5.12	11.38	10.99	9.98	8.38	12.64	12.21	11.08	9.31	6.74	
54	7.71	7.41	6.66	5.49	12.10	11.69	10.62	8.91	13.31	12.86	11.67	9.80	7.08	
55	8.24	7.92	7.13	5.87	12.82	12.38	11.24	9.43	13.93	13.46	12.22	10.25	7.38	
56	8.79	8.46	7.61	6.26	13.52	13.06	11.85	9.92	14.50	14.02	12.71	10.64	7.64	
57	9.37	9.02	8.11	6.66	14.20	13.72	12.45	10.40	15.01	14.51	13.15	10.99	7.86	
58	9.98	9.61	8.64	7.08	14.85	14.36	13.01	10.84	15.44	14.93	13.52	11.27	8.02	
59	10.62	10.24	9.21	7.52	15.44	14.93	13.52	11.23	15.76	15.25	13.80	11.46	8.11	
60	11.32	10.93	9.81	7.98	15.93	15.41	13.93	11.52	15.93	15.41	13.93	11.52	8.11	



**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 2A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.19	1.13	1.00	0.80	1.89	1.82	1.63	1.35	2.34	2.26	2.04	1.70	1.25	
19	1.19	1.13	1.00	0.80	1.89	1.82	1.63	1.35	2.34	2.26	2.04	1.70	1.25	
20	1.19	1.13	1.00	0.80	1.89	1.82	1.63	1.35	2.34	2.26	2.04	1.70	1.25	
21	1.19	1.13	1.00	0.80	1.89	1.82	1.63	1.35	2.34	2.26	2.04	1.70	1.25	
22	1.19	1.13	1.00	0.80	1.89	1.82	1.63	1.35	2.34	2.26	2.04	1.70	1.25	
23	1.19	1.13	1.00	0.80	1.89	1.82	1.63	1.35	2.34	2.26	2.04	1.70	1.25	
24	1.19	1.13	1.00	0.80	1.89	1.82	1.63	1.35	2.34	2.26	2.04	1.70	1.25	
25	1.19	1.13	1.00	0.80	1.89	1.82	1.63	1.35	2.34	2.26	2.04	1.70	1.25	
26	1.28	1.22	1.08	0.87	2.05	1.97	1.77	1.47	2.54	2.45	2.22	1.86	1.36	
27	1.39	1.33	1.17	0.95	2.23	2.15	1.93	1.61	2.77	2.67	2.42	2.03	1.50	
28	1.51	1.44	1.28	1.03	2.43	2.34	2.11	1.76	3.02	2.92	2.64	2.23	1.64	
29	1.64	1.57	1.39	1.13	2.65	2.56	2.31	1.93	3.29	3.19	2.89	2.44	1.81	
30	1.78	1.71	1.52	1.24	2.90	2.80	2.53	2.12	3.60	3.48	3.16	2.67	1.98	
31	1.86	1.78	1.58	1.29	3.03	2.92	2.65	2.22	3.77	3.65	3.31	2.80	2.09	
32	1.95	1.87	1.67	1.36	3.20	3.09	2.80	2.35	3.98	3.85	3.50	2.97	2.21	
33	2.07	1.98	1.77	1.45	3.39	3.27	2.97	2.50	4.21	4.08	3.71	3.15	2.35	
34	2.19	2.10	1.87	1.54	3.60	3.48	3.15	2.66	4.47	4.33	3.94	3.35	2.51	
35	2.33	2.23	1.99	1.64	3.83	3.70	3.36	2.83	4.75	4.60	4.19	3.56	2.67	
36	2.43	2.33	2.08	1.72	4.00	3.87	3.52	2.97	4.97	4.82	4.39	3.74	2.80	
37	2.56	2.46	2.20	1.81	4.23	4.09	3.72	3.14	5.25	5.08	4.64	3.95	2.97	
38	2.72	2.61	2.33	1.93	4.49	4.34	3.95	3.34	5.56	5.39	4.91	4.18	3.15	
39	2.90	2.78	2.49	2.05	4.78	4.62	4.20	3.55	5.90	5.71	5.21	4.44	3.34	
40	3.10	2.98	2.66	2.19	5.10	4.93	4.47	3.78	6.27	6.07	5.53	4.71	3.54	
41	3.19	3.06	2.73	2.25	5.23	5.06	4.59	3.88	6.42	6.22	5.67	4.82	3.63	
42	3.32	3.19	2.84	2.34	5.44	5.26	4.77	4.03	6.66	6.44	5.87	5.00	3.75	
43	3.49	3.35	2.98	2.45	5.70	5.50	4.99	4.21	6.94	6.71	6.11	5.19	3.90	
44	3.69	3.54	3.14	2.58	5.99	5.78	5.24	4.41	7.25	7.01	6.37	5.41	4.05	
45	3.92	3.75	3.33	2.72	6.31	6.09	5.51	4.63	7.58	7.33	6.65	5.63	4.20	
46	4.01	3.84	3.40	2.78	6.43	6.20	5.60	4.70	7.68	7.42	6.73	5.69	4.24	
47	4.17	3.99	3.53	2.87	6.65	6.41	5.78	4.84	7.88	7.61	6.89	5.82	4.32	
48	4.37	4.18	3.69	3.00	6.91	6.66	6.00	5.01	8.13	7.85	7.10	5.97	4.42	
49	4.60	4.39	3.87	3.13	7.21	6.94	6.24	5.20	8.39	8.10	7.31	6.14	4.53	
50	4.84	4.63	4.07	3.29	7.53	7.25	6.50	5.40	8.67	8.36	7.53	6.31	4.64	
51	5.27	5.03	4.42	3.56	8.12	7.81	7.00	5.80	9.26	8.93	8.03	6.70	4.91	
52	5.74	5.48	4.81	3.86	8.77	8.44	7.55	6.24	9.90	9.54	8.57	7.13	5.21	
53	6.26	5.98	5.24	4.19	9.47	9.11	8.13	6.71	10.57	10.18	9.12	7.57	5.50	
54	6.82	6.51	5.69	4.55	10.21	9.81	8.75	7.19	11.24	10.82	9.68	8.01	5.80	
55	7.42	7.08	6.19	4.93	10.98	10.55	9.39	7.70	11.93	11.48	10.25	8.44	6.08	
56	8.08	7.71	6.73	5.34	11.80	11.33	10.06	8.22	12.64	12.15	10.82	8.88	6.36	
57	8.77	8.37	7.30	5.78	12.63	12.13	10.75	8.76	13.32	12.80	11.37	9.30	6.62	
58	9.52	9.09	7.91	6.26	13.46	12.92	11.43	9.28	13.96	13.41	11.88	9.67	6.85	
59	10.32	9.85	8.57	6.76	14.27	13.70	12.09	9.79	14.53	13.96	12.34	10.00	7.04	
60	11.17	10.68	9.28	7.31	15.01	14.41	12.70	10.25	15.01	14.41	12.70	10.25	7.17	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 2A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days					Waiting Period in Days				Waiting Period in Days				
	60	90	180	365		60	90	180	365	60	90	180	365	730
18	1.47	1.40	1.25	1.01		2.43	2.35	2.13	1.79	2.99	2.89	2.62	2.21	1.64
19	1.47	1.40	1.25	1.01		2.43	2.35	2.13	1.79	2.99	2.89	2.62	2.21	1.64
20	1.47	1.40	1.25	1.01		2.43	2.35	2.13	1.79	2.99	2.89	2.62	2.21	1.64
21	1.47	1.40	1.25	1.01		2.43	2.35	2.13	1.79	2.99	2.89	2.62	2.21	1.64
22	1.47	1.40	1.25	1.01		2.43	2.35	2.13	1.79	2.99	2.89	2.62	2.21	1.64
23	1.47	1.40	1.25	1.01		2.43	2.35	2.13	1.79	2.99	2.89	2.62	2.21	1.64
24	1.47	1.40	1.25	1.01		2.43	2.35	2.13	1.79	2.99	2.89	2.62	2.21	1.64
25	1.47	1.40	1.25	1.01		2.43	2.35	2.13	1.79	2.99	2.89	2.62	2.21	1.64
26	1.58	1.51	1.34	1.09		2.62	2.53	2.29	1.93	3.21	3.11	2.82	2.37	1.76
27	1.71	1.64	1.45	1.18		2.83	2.73	2.48	2.08	3.47	3.36	3.04	2.56	1.90
28	1.86	1.78	1.57	1.28		3.07	2.96	2.68	2.25	3.76	3.63	3.29	2.77	2.05
29	2.02	1.93	1.71	1.39		3.33	3.21	2.91	2.44	4.07	3.93	3.56	3.00	2.22
30	2.20	2.10	1.86	1.51		3.61	3.49	3.16	2.65	4.41	4.26	3.86	3.24	2.40
31	2.29	2.19	1.94	1.57		3.77	3.64	3.29	2.76	4.59	4.44	4.02	3.38	2.50
32	2.41	2.31	2.04	1.65		3.96	3.82	3.45	2.89	4.82	4.66	4.22	3.54	2.62
33	2.55	2.44	2.15	1.74		4.18	4.03	3.64	3.05	5.08	4.91	4.44	3.73	2.76
34	2.71	2.59	2.28	1.85		4.42	4.26	3.85	3.22	5.36	5.18	4.68	3.93	2.91
35	2.87	2.74	2.42	1.96		4.69	4.52	4.08	3.41	5.67	5.47	4.95	4.15	3.07
36	3.00	2.87	2.53	2.04		4.89	4.71	4.25	3.56	5.91	5.70	5.16	4.32	3.19
37	3.17	3.02	2.67	2.15		5.15	4.96	4.48	3.74	6.21	6.00	5.42	4.54	3.35
38	3.36	3.21	2.83	2.29		5.45	5.26	4.74	3.96	6.56	6.33	5.72	4.79	3.53
39	3.57	3.41	3.01	2.43		5.79	5.58	5.03	4.21	6.94	6.70	6.05	5.07	3.74
40	3.80	3.63	3.21	2.59		6.16	5.93	5.35	4.47	7.35	7.10	6.41	5.37	3.96
41	3.90	3.72	3.29	2.66		6.31	6.08	5.49	4.59	7.53	7.26	6.57	5.50	4.05
42	4.05	3.87	3.42	2.77		6.55	6.32	5.70	4.77	7.80	7.52	6.80	5.70	4.19
43	4.24	4.05	3.59	2.91		6.85	6.60	5.96	4.99	8.12	7.84	7.09	5.94	4.37
44	4.45	4.26	3.77	3.06		7.19	6.93	6.26	5.24	8.48	8.19	7.41	6.21	4.56
45	4.69	4.48	3.98	3.24		7.56	7.28	6.58	5.51	8.87	8.56	7.75	6.50	4.77
46	4.77	4.57	4.06	3.31		7.69	7.41	6.70	5.62	9.00	8.69	7.86	6.60	4.84
47	4.93	4.72	4.19	3.43		7.93	7.65	6.92	5.80	9.23	8.91	8.07	6.78	4.96
48	5.12	4.90	4.36	3.57		8.22	7.93	7.17	6.01	9.51	9.18	8.32	6.98	5.11
49	5.34	5.11	4.55	3.73		8.53	8.23	7.45	6.24	9.81	9.47	8.57	7.20	5.26
50	5.56	5.33	4.75	3.89		8.85	8.54	7.73	6.48	10.10	9.75	8.83	7.41	5.40
51	5.99	5.74	5.12	4.20		9.49	9.16	8.29	6.94	10.74	10.37	9.39	7.88	5.74
52	6.46	6.19	5.53	4.53		10.18	9.83	8.89	7.45	11.43	11.04	9.99	8.38	6.09
53	6.96	6.68	5.96	4.89		10.90	10.52	9.52	7.96	12.12	11.70	10.59	8.88	6.43
54	7.49	7.18	6.42	5.26		11.63	11.22	10.15	8.48	12.79	12.35	11.17	9.35	6.76
55	8.04	7.71	6.89	5.64		12.36	11.93	10.78	9.00	13.43	12.97	11.72	9.80	7.06
56	8.61	8.27	7.39	6.03		13.09	12.63	11.41	9.50	14.03	13.55	12.24	10.20	7.32
57	9.22	8.86	7.91	6.44		13.81	13.32	12.02	9.99	14.58	14.08	12.70	10.57	7.55
58	9.86	9.48	8.46	6.87		14.50	14.00	12.61	10.45	15.07	14.55	13.11	10.87	7.73
59	10.55	10.14	9.05	7.33		15.15	14.62	13.16	10.87	15.46	14.92	13.43	11.09	7.84
60	11.29	10.86	9.68	7.81		15.70	15.16	13.62	11.20	15.70	15.16	13.62	11.20	7.87

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 2A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Male														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
60		90	180	365	60	90	180	365	60	90	180	365	730	
18	1.56	1.50	1.33	1.09	2.62	2.53	2.30	1.94	3.21	3.11	2.82	2.38	1.77	
19	1.56	1.50	1.33	1.09	2.62	2.53	2.30	1.94	3.21	3.11	2.82	2.38	1.77	
20	1.56	1.50	1.33	1.09	2.62	2.53	2.30	1.94	3.21	3.11	2.82	2.38	1.77	
21	1.56	1.50	1.33	1.09	2.62	2.53	2.30	1.94	3.21	3.11	2.82	2.38	1.77	
22	1.56	1.50	1.33	1.09	2.62	2.53	2.30	1.94	3.21	3.11	2.82	2.38	1.77	
23	1.56	1.50	1.33	1.09	2.62	2.53	2.30	1.94	3.21	3.11	2.82	2.38	1.77	
24	1.56	1.50	1.33	1.09	2.62	2.53	2.30	1.94	3.21	3.11	2.82	2.38	1.77	
25	1.56	1.50	1.33	1.09	2.62	2.53	2.30	1.94	3.21	3.11	2.82	2.38	1.77	
26	1.68	1.61	1.43	1.17	2.82	2.73	2.47	2.09	3.45	3.34	3.03	2.56	1.90	
27	1.82	1.74	1.55	1.26	3.05	2.94	2.67	2.25	3.72	3.60	3.26	2.75	2.04	
28	1.98	1.89	1.68	1.36	3.30	3.18	2.88	2.43	4.02	3.89	3.52	2.96	2.20	
29	2.15	2.06	1.82	1.48	3.57	3.45	3.12	2.62	4.35	4.20	3.81	3.20	2.37	
30	2.34	2.24	1.98	1.60	3.88	3.74	3.38	2.84	4.71	4.55	4.11	3.45	2.55	
31	2.45	2.34	2.06	1.67	4.04	3.90	3.52	2.95	4.90	4.73	4.28	3.59	2.65	
32	2.57	2.46	2.17	1.75	4.24	4.09	3.70	3.09	5.14	4.96	4.48	3.76	2.77	
33	2.72	2.60	2.29	1.85	4.47	4.31	3.89	3.25	5.41	5.22	4.72	3.95	2.91	
34	2.89	2.75	2.43	1.95	4.73	4.56	4.11	3.43	5.71	5.51	4.97	4.16	3.06	
35	3.06	2.92	2.58	2.07	5.01	4.83	4.36	3.63	6.03	5.82	5.25	4.38	3.22	
36	3.20	3.06	2.69	2.16	5.23	5.04	4.54	3.78	6.28	6.06	5.46	4.56	3.35	
37	3.38	3.22	2.84	2.28	5.51	5.30	4.78	3.98	6.60	6.36	5.74	4.78	3.51	
38	3.58	3.42	3.01	2.41	5.83	5.61	5.06	4.21	6.96	6.72	6.05	5.05	3.70	
39	3.81	3.63	3.20	2.57	6.19	5.96	5.37	4.47	7.37	7.11	6.41	5.34	3.91	
40	4.05	3.87	3.41	2.74	6.58	6.34	5.71	4.76	7.81	7.53	6.79	5.67	4.14	
41	4.15	3.96	3.49	2.81	6.75	6.50	5.86	4.88	8.00	7.71	6.96	5.80	4.24	
42	4.31	4.12	3.63	2.93	7.01	6.76	6.09	5.07	8.29	8.00	7.21	6.02	4.39	
43	4.51	4.31	3.81	3.07	7.33	7.07	6.37	5.31	8.64	8.34	7.53	6.28	4.58	
44	4.73	4.52	4.00	3.24	7.70	7.42	6.70	5.59	9.04	8.72	7.88	6.58	4.80	
45	4.97	4.75	4.22	3.43	8.10	7.81	7.06	5.90	9.47	9.14	8.26	6.91	5.04	
46	5.06	4.84	4.30	3.50	8.25	7.96	7.20	6.02	9.62	9.29	8.40	7.03	5.12	
47	5.22	4.99	4.44	3.63	8.52	8.22	7.43	6.23	9.89	9.55	8.64	7.24	5.27	
48	5.41	5.18	4.62	3.78	8.84	8.53	7.72	6.47	10.21	9.86	8.93	7.49	5.44	
49	5.63	5.39	4.82	3.95	9.18	8.86	8.03	6.74	10.54	10.18	9.23	7.74	5.62	
50	5.86	5.62	5.02	4.13	9.54	9.21	8.35	7.01	10.88	10.51	9.52	8.00	5.80	
51	6.29	6.04	5.41	4.45	10.24	9.89	8.97	7.53	11.59	11.20	10.16	8.53	6.17	
52	6.78	6.50	5.83	4.80	11.00	10.62	9.64	8.09	12.36	11.94	10.83	9.09	6.57	
53	7.29	7.00	6.28	5.17	11.78	11.38	10.33	8.66	13.13	12.69	11.51	9.65	6.96	
54	7.81	7.51	6.75	5.55	12.58	12.16	11.03	9.25	13.88	13.42	12.17	10.20	7.34	
55	8.36	8.04	7.23	5.94	13.39	12.94	11.74	9.82	14.60	14.11	12.79	10.71	7.68	
56	8.94	8.60	7.73	6.34	14.20	13.73	12.44	10.39	15.28	14.78	13.39	11.19	7.99	
57	9.54	9.19	8.26	6.76	15.02	14.52	13.15	10.96	15.93	15.41	13.95	11.63	8.26	
58	10.18	9.81	8.81	7.19	15.84	15.32	13.86	11.52	16.52	15.98	14.45	12.02	8.50	
59	10.87	10.48	9.41	7.65	16.65	16.12	14.56	12.06	17.03	16.48	14.89	12.34	8.67	
60	11.63	11.23	10.07	8.14	17.45	16.89	15.23	12.56	17.45	16.89	15.23	12.56	8.76	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 2A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Female														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
60		90	180	365	60	90	180	365	60	90	180	365	730	
18	1.19	1.14	1.00	0.80	1.90	1.83	1.64	1.36	2.35	2.27	2.05	1.71	1.25	
19	1.19	1.14	1.00	0.80	1.90	1.83	1.64	1.36	2.35	2.27	2.05	1.71	1.25	
20	1.19	1.14	1.00	0.80	1.90	1.83	1.64	1.36	2.35	2.27	2.05	1.71	1.25	
21	1.19	1.14	1.00	0.80	1.90	1.83	1.64	1.36	2.35	2.27	2.05	1.71	1.25	
22	1.19	1.14	1.00	0.80	1.90	1.83	1.64	1.36	2.35	2.27	2.05	1.71	1.25	
23	1.19	1.14	1.00	0.80	1.90	1.83	1.64	1.36	2.35	2.27	2.05	1.71	1.25	
24	1.19	1.14	1.00	0.80	1.90	1.83	1.64	1.36	2.35	2.27	2.05	1.71	1.25	
25	1.19	1.14	1.00	0.80	1.90	1.83	1.64	1.36	2.35	2.27	2.05	1.71	1.25	
26	1.28	1.23	1.08	0.87	2.06	1.98	1.78	1.48	2.55	2.47	2.23	1.87	1.37	
27	1.39	1.33	1.18	0.95	2.24	2.16	1.94	1.62	2.78	2.69	2.43	2.05	1.51	
28	1.51	1.44	1.28	1.04	2.44	2.36	2.13	1.77	3.04	2.94	2.66	2.24	1.66	
29	1.64	1.57	1.40	1.13	2.67	2.57	2.33	1.95	3.32	3.21	2.91	2.46	1.82	
30	1.79	1.71	1.52	1.24	2.92	2.82	2.55	2.13	3.63	3.51	3.19	2.69	2.00	
31	1.86	1.79	1.59	1.30	3.05	2.95	2.67	2.24	3.80	3.68	3.34	2.83	2.10	
32	1.96	1.88	1.67	1.37	3.22	3.11	2.82	2.37	4.01	3.88	3.53	2.99	2.23	
33	2.07	1.99	1.77	1.45	3.41	3.30	2.99	2.52	4.25	4.12	3.75	3.18	2.38	
34	2.20	2.11	1.88	1.54	3.63	3.51	3.18	2.68	4.52	4.37	3.98	3.38	2.53	
35	2.34	2.24	2.00	1.65	3.86	3.73	3.39	2.86	4.81	4.65	4.24	3.60	2.70	
36	2.44	2.34	2.09	1.72	4.04	3.91	3.55	3.00	5.03	4.87	4.44	3.78	2.84	
37	2.57	2.47	2.21	1.82	4.27	4.13	3.76	3.18	5.32	5.15	4.69	4.00	3.00	
38	2.73	2.62	2.34	1.94	4.54	4.39	3.99	3.38	5.64	5.46	4.98	4.24	3.19	
39	2.92	2.80	2.50	2.06	4.84	4.68	4.25	3.60	5.99	5.80	5.29	4.50	3.38	
40	3.12	2.99	2.67	2.20	5.17	4.99	4.54	3.84	6.37	6.16	5.62	4.78	3.59	
41	3.20	3.07	2.74	2.26	5.30	5.13	4.66	3.94	6.53	6.32	5.76	4.91	3.69	
42	3.34	3.20	2.86	2.36	5.52	5.34	4.84	4.09	6.77	6.56	5.97	5.08	3.82	
43	3.51	3.37	3.00	2.47	5.79	5.59	5.07	4.28	7.07	6.84	6.23	5.29	3.97	
44	3.72	3.56	3.17	2.60	6.09	5.88	5.33	4.49	7.39	7.15	6.50	5.52	4.13	
45	3.95	3.78	3.35	2.74	6.43	6.21	5.62	4.72	7.75	7.49	6.80	5.76	4.30	
46	4.04	3.87	3.43	2.80	6.56	6.33	5.72	4.80	7.86	7.60	6.90	5.83	4.34	
47	4.20	4.02	3.56	2.90	6.79	6.55	5.91	4.95	8.08	7.81	7.08	5.97	4.44	
48	4.41	4.22	3.73	3.02	7.08	6.83	6.15	5.14	8.36	8.07	7.30	6.15	4.55	
49	4.64	4.44	3.91	3.17	7.40	7.13	6.41	5.34	8.66	8.36	7.55	6.34	4.68	
50	4.90	4.68	4.12	3.32	7.75	7.47	6.70	5.57	8.97	8.66	7.80	6.54	4.81	
51	5.33	5.09	4.47	3.60	8.38	8.07	7.23	6.00	9.61	9.27	8.34	6.97	5.11	
52	5.81	5.55	4.87	3.91	9.09	8.75	7.83	6.48	10.31	9.94	8.93	7.44	5.43	
53	6.34	6.06	5.31	4.25	9.84	9.47	8.46	6.98	11.04	10.64	9.54	7.93	5.77	
54	6.92	6.61	5.78	4.62	10.65	10.25	9.14	7.52	11.79	11.36	10.17	8.43	6.10	
55	7.54	7.20	6.29	5.01	11.51	11.07	9.86	8.09	12.57	12.10	10.82	8.93	6.44	
56	8.21	7.84	6.85	5.44	12.42	11.95	10.62	8.69	13.38	12.88	11.48	9.45	6.78	
57	8.94	8.54	7.45	5.90	13.38	12.86	11.42	9.32	14.18	13.64	12.14	9.95	7.10	
58	9.71	9.28	8.08	6.39	14.36	13.81	12.24	9.97	14.96	14.39	12.77	10.44	7.41	
59	10.54	10.08	8.78	6.93	15.36	14.77	13.08	10.62	15.70	15.10	13.38	10.88	7.68	
60	11.45	10.95	9.54	7.52	16.37	15.75	13.93	11.29	16.37	15.75	13.93	11.29	7.92	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 2A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.47	1.41	1.25	1.02	2.44	2.36	2.14	1.80	3.00	2.90	2.63	2.21	1.64	
19	1.47	1.41	1.25	1.02	2.44	2.36	2.14	1.80	3.00	2.90	2.63	2.21	1.64	
20	1.47	1.41	1.25	1.02	2.44	2.36	2.14	1.80	3.00	2.90	2.63	2.21	1.64	
21	1.47	1.41	1.25	1.02	2.44	2.36	2.14	1.80	3.00	2.90	2.63	2.21	1.64	
22	1.47	1.41	1.25	1.02	2.44	2.36	2.14	1.80	3.00	2.90	2.63	2.21	1.64	
23	1.47	1.41	1.25	1.02	2.44	2.36	2.14	1.80	3.00	2.90	2.63	2.21	1.64	
24	1.47	1.41	1.25	1.02	2.44	2.36	2.14	1.80	3.00	2.90	2.63	2.21	1.64	
25	1.47	1.41	1.25	1.02	2.44	2.36	2.14	1.80	3.00	2.90	2.63	2.21	1.64	
26	1.58	1.52	1.34	1.09	2.63	2.54	2.30	1.93	3.23	3.12	2.83	2.38	1.77	
27	1.72	1.64	1.45	1.18	2.84	2.75	2.49	2.09	3.49	3.37	3.06	2.57	1.91	
28	1.86	1.78	1.58	1.28	3.08	2.98	2.69	2.26	3.78	3.65	3.31	2.78	2.06	
29	2.02	1.94	1.71	1.39	3.35	3.23	2.92	2.45	4.09	3.95	3.58	3.01	2.23	
30	2.20	2.11	1.86	1.51	3.64	3.51	3.17	2.66	4.44	4.29	3.88	3.26	2.42	
31	2.30	2.20	1.94	1.58	3.79	3.66	3.31	2.77	4.63	4.47	4.05	3.40	2.52	
32	2.42	2.31	2.04	1.66	3.99	3.85	3.48	2.91	4.86	4.69	4.25	3.57	2.64	
33	2.56	2.45	2.16	1.75	4.21	4.06	3.67	3.07	5.12	4.94	4.47	3.76	2.78	
34	2.71	2.59	2.29	1.85	4.46	4.30	3.88	3.25	5.41	5.22	4.72	3.96	2.93	
35	2.88	2.75	2.43	1.96	4.73	4.56	4.11	3.44	5.72	5.52	5.00	4.19	3.09	
36	3.01	2.88	2.54	2.05	4.93	4.75	4.29	3.59	5.97	5.76	5.21	4.36	3.22	
37	3.18	3.04	2.68	2.16	5.20	5.01	4.52	3.78	6.28	6.06	5.48	4.59	3.38	
38	3.37	3.22	2.84	2.29	5.51	5.31	4.79	4.00	6.63	6.40	5.79	4.85	3.57	
39	3.58	3.42	3.02	2.44	5.85	5.64	5.09	4.25	7.02	6.78	6.13	5.13	3.78	
40	3.82	3.65	3.22	2.61	6.23	6.00	5.42	4.53	7.45	7.19	6.50	5.44	4.00	
41	3.92	3.74	3.31	2.67	6.39	6.16	5.56	4.64	7.63	7.37	6.66	5.58	4.10	
42	4.07	3.89	3.44	2.79	6.64	6.40	5.78	4.83	7.91	7.64	6.90	5.78	4.25	
43	4.26	4.07	3.60	2.92	6.95	6.70	6.05	5.06	8.25	7.96	7.20	6.04	4.43	
44	4.48	4.28	3.79	3.08	7.30	7.04	6.36	5.32	8.63	8.33	7.53	6.32	4.63	
45	4.72	4.51	4.00	3.26	7.69	7.41	6.70	5.60	9.04	8.73	7.90	6.62	4.85	
46	4.80	4.60	4.08	3.33	7.83	7.55	6.83	5.72	9.18	8.87	8.02	6.73	4.93	
47	4.96	4.75	4.22	3.45	8.09	7.80	7.05	5.91	9.44	9.11	8.25	6.92	5.06	
48	5.16	4.94	4.40	3.59	8.40	8.10	7.33	6.14	9.75	9.41	8.52	7.15	5.22	
49	5.38	5.15	4.59	3.76	8.74	8.43	7.63	6.39	10.07	9.73	8.81	7.39	5.39	
50	5.62	5.38	4.80	3.93	9.09	8.78	7.94	6.65	10.40	10.04	9.09	7.63	5.55	
51	6.05	5.80	5.17	4.24	9.77	9.43	8.53	7.14	11.10	10.72	9.70	8.14	5.91	
52	6.54	6.27	5.59	4.58	10.52	10.15	9.18	7.68	11.85	11.44	10.35	8.68	6.29	
53	7.05	6.76	6.04	4.94	11.30	10.91	9.86	8.24	12.60	12.17	11.01	9.22	6.66	
54	7.59	7.28	6.50	5.32	12.10	11.68	10.56	8.82	13.36	12.90	11.67	9.76	7.03	
55	8.16	7.83	6.99	5.71	12.92	12.47	11.27	9.39	14.09	13.61	12.30	10.27	7.37	
56	8.76	8.41	7.51	6.12	13.75	13.28	11.99	9.97	14.81	14.30	12.91	10.75	7.69	
57	9.39	9.03	8.05	6.55	14.61	14.11	12.72	10.55	15.49	14.97	13.50	11.21	7.97	
58	10.06	9.68	8.63	6.99	15.47	14.95	13.46	11.13	16.13	15.58	14.03	11.62	8.22	
59	10.79	10.38	9.25	7.47	16.33	15.78	14.19	11.70	16.70	16.14	14.51	11.97	8.42	
60	11.58	11.16	9.93	7.99	17.18	16.61	14.91	12.24	17.18	16.61	14.91	12.24	8.55	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 2P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.56	1.49	1.33	1.09	2.59	2.51	2.28	1.92	3.17	3.06	2.78	2.35	1.74	
19	1.56	1.49	1.33	1.09	2.59	2.51	2.28	1.92	3.17	3.06	2.78	2.35	1.74	
20	1.56	1.49	1.33	1.09	2.59	2.51	2.28	1.92	3.17	3.06	2.78	2.35	1.74	
21	1.56	1.49	1.33	1.09	2.59	2.51	2.28	1.92	3.17	3.06	2.78	2.35	1.74	
22	1.56	1.49	1.33	1.09	2.59	2.51	2.28	1.92	3.17	3.06	2.78	2.35	1.74	
23	1.56	1.49	1.33	1.09	2.59	2.51	2.28	1.92	3.17	3.06	2.78	2.35	1.74	
24	1.56	1.49	1.33	1.09	2.59	2.51	2.28	1.92	3.17	3.06	2.78	2.35	1.74	
25	1.56	1.49	1.33	1.09	2.59	2.51	2.28	1.92	3.17	3.06	2.78	2.35	1.74	
26	1.77	1.69	1.50	1.22	2.92	2.82	2.56	2.16	3.55	3.43	3.11	2.62	1.95	
27	2.00	1.91	1.69	1.38	3.28	3.17	2.87	2.41	3.97	3.84	3.48	2.93	2.17	
28	2.25	2.16	1.91	1.55	3.68	3.55	3.22	2.70	4.44	4.29	3.89	3.26	2.41	
29	2.54	2.43	2.15	1.74	4.13	3.98	3.60	3.02	4.96	4.79	4.33	3.63	2.68	
30	2.86	2.73	2.42	1.95	4.61	4.45	4.02	3.37	5.52	5.33	4.82	4.03	2.97	
31	2.99	2.85	2.52	2.04	4.81	4.64	4.19	3.51	5.75	5.55	5.02	4.20	3.09	
32	3.14	3.00	2.65	2.14	5.04	4.86	4.39	3.67	6.01	5.80	5.24	4.38	3.22	
33	3.30	3.16	2.79	2.25	5.29	5.10	4.61	3.84	6.29	6.07	5.49	4.58	3.36	
34	3.48	3.33	2.94	2.37	5.56	5.36	4.84	4.03	6.60	6.37	5.75	4.80	3.52	
35	3.67	3.51	3.10	2.49	5.85	5.64	5.09	4.24	6.92	6.68	6.03	5.03	3.68	
36	3.84	3.67	3.24	2.61	6.11	5.89	5.30	4.42	7.21	6.95	6.27	5.23	3.82	
37	4.04	3.86	3.40	2.74	6.40	6.17	5.56	4.62	7.54	7.27	6.56	5.46	3.99	
38	4.25	4.06	3.59	2.88	6.72	6.48	5.84	4.86	7.89	7.61	6.87	5.72	4.17	
39	4.48	4.28	3.78	3.05	7.07	6.82	6.14	5.11	8.27	7.98	7.20	6.00	4.37	
40	4.72	4.52	3.99	3.22	7.44	7.17	6.46	5.38	8.67	8.37	7.55	6.29	4.58	
41	4.90	4.68	4.14	3.34	7.70	7.43	6.70	5.57	8.96	8.64	7.80	6.50	4.73	
42	5.11	4.89	4.33	3.50	8.02	7.73	6.98	5.81	9.30	8.97	8.10	6.75	4.91	
43	5.34	5.11	4.53	3.67	8.37	8.07	7.29	6.07	9.67	9.33	8.42	7.03	5.10	
44	5.59	5.35	4.75	3.86	8.75	8.44	7.62	6.35	10.06	9.71	8.77	7.32	5.31	
45	5.85	5.61	4.99	4.06	9.14	8.82	7.97	6.65	10.46	10.09	9.13	7.62	5.53	
46	6.01	5.76	5.13	4.18	9.37	9.04	8.17	6.82	10.68	10.31	9.32	7.79	5.64	
47	6.21	5.96	5.31	4.33	9.65	9.31	8.42	7.04	10.94	10.57	9.56	7.99	5.79	
48	6.43	6.17	5.51	4.50	9.95	9.60	8.69	7.26	11.22	10.84	9.81	8.20	5.93	
49	6.66	6.40	5.72	4.68	10.25	9.89	8.96	7.49	11.49	11.10	10.05	8.40	6.06	
50	6.90	6.63	5.93	4.85	10.54	10.18	9.22	7.70	11.73	11.33	10.26	8.58	6.18	
51	7.30	7.02	6.29	5.14	11.09	10.71	9.70	8.11	12.26	11.85	10.73	8.97	6.45	
52	7.74	7.44	6.67	5.46	11.67	11.28	10.21	8.53	12.81	12.38	11.21	9.36	6.72	
53	8.20	7.89	7.07	5.78	12.25	11.84	10.72	8.94	13.34	12.90	11.68	9.75	6.98	
54	8.67	8.35	7.49	6.12	12.83	12.40	11.23	9.35	13.85	13.39	12.12	10.10	7.21	
55	9.17	8.84	7.92	6.47	13.41	12.97	11.73	9.76	14.33	13.86	12.54	10.43	7.42	
56	9.70	9.34	8.38	6.82	13.97	13.51	12.21	10.13	14.76	14.27	12.91	10.71	7.59	
57	10.24	9.88	8.85	7.19	14.50	14.02	12.67	10.48	15.13	14.64	13.22	10.95	7.72	
58	10.82	10.44	9.35	7.57	14.99	14.50	13.09	10.80	15.44	14.94	13.48	11.12	7.80	
59	11.43	11.03	9.88	7.97	15.43	14.93	13.45	11.05	15.66	15.16	13.66	11.22	7.81	
60	12.08	11.67	10.43	8.38	15.75	15.24	13.71	11.21	15.75	15.24	13.71	11.21	7.74	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 2P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.20	1.15	1.01	0.81	1.89	1.82	1.63	1.35	2.33	2.24	2.03	1.69	1.24	
19	1.20	1.15	1.01	0.81	1.89	1.82	1.63	1.35	2.33	2.24	2.03	1.69	1.24	
20	1.20	1.15	1.01	0.81	1.89	1.82	1.63	1.35	2.33	2.24	2.03	1.69	1.24	
21	1.20	1.15	1.01	0.81	1.89	1.82	1.63	1.35	2.33	2.24	2.03	1.69	1.24	
22	1.20	1.15	1.01	0.81	1.89	1.82	1.63	1.35	2.33	2.24	2.03	1.69	1.24	
23	1.20	1.15	1.01	0.81	1.89	1.82	1.63	1.35	2.33	2.24	2.03	1.69	1.24	
24	1.20	1.15	1.01	0.81	1.89	1.82	1.63	1.35	2.33	2.24	2.03	1.69	1.24	
25	1.20	1.15	1.01	0.81	1.89	1.82	1.63	1.35	2.33	2.24	2.03	1.69	1.24	
26	1.36	1.30	1.15	0.92	2.15	2.08	1.87	1.55	2.65	2.56	2.31	1.94	1.42	
27	1.54	1.48	1.31	1.05	2.45	2.36	2.13	1.77	3.01	2.91	2.63	2.21	1.63	
28	1.75	1.67	1.48	1.20	2.78	2.68	2.42	2.02	3.41	3.30	2.99	2.51	1.86	
29	1.98	1.89	1.68	1.36	3.15	3.03	2.74	2.29	3.85	3.72	3.38	2.84	2.11	
30	2.23	2.14	1.90	1.54	3.55	3.43	3.09	2.59	4.34	4.19	3.80	3.21	2.38	
31	2.33	2.24	1.99	1.62	3.72	3.59	3.24	2.72	4.54	4.39	3.99	3.37	2.50	
32	2.45	2.35	2.09	1.71	3.91	3.78	3.42	2.87	4.78	4.62	4.20	3.55	2.64	
33	2.58	2.48	2.20	1.80	4.13	3.98	3.60	3.03	5.03	4.87	4.42	3.74	2.79	
34	2.73	2.62	2.33	1.90	4.36	4.21	3.81	3.20	5.31	5.13	4.66	3.95	2.94	
35	2.88	2.77	2.46	2.02	4.60	4.44	4.02	3.38	5.59	5.41	4.92	4.16	3.11	
36	3.02	2.90	2.58	2.11	4.82	4.65	4.21	3.54	5.85	5.66	5.15	4.36	3.25	
37	3.18	3.05	2.71	2.23	5.07	4.90	4.43	3.73	6.14	5.94	5.40	4.58	3.42	
38	3.36	3.22	2.87	2.35	5.34	5.16	4.67	3.93	6.46	6.25	5.68	4.81	3.59	
39	3.56	3.41	3.03	2.49	5.64	5.45	4.93	4.14	6.79	6.57	5.97	5.05	3.77	
40	3.77	3.62	3.21	2.63	5.96	5.75	5.20	4.37	7.14	6.90	6.27	5.30	3.95	
41	3.93	3.76	3.34	2.73	6.18	5.97	5.39	4.53	7.38	7.14	6.48	5.48	4.08	
42	4.12	3.95	3.50	2.86	6.45	6.23	5.62	4.72	7.68	7.42	6.73	5.68	4.23	
43	4.34	4.15	3.68	3.00	6.76	6.52	5.88	4.92	7.99	7.72	7.00	5.90	4.39	
44	4.58	4.38	3.88	3.16	7.08	6.83	6.16	5.14	8.32	8.04	7.28	6.13	4.54	
45	4.84	4.63	4.09	3.32	7.43	7.16	6.45	5.37	8.67	8.37	7.56	6.35	4.70	
46	5.01	4.79	4.23	3.43	7.64	7.36	6.62	5.51	8.85	8.55	7.72	6.47	4.77	
47	5.22	5.00	4.40	3.56	7.90	7.61	6.83	5.68	9.09	8.78	7.91	6.62	4.87	
48	5.46	5.23	4.60	3.71	8.19	7.89	7.07	5.86	9.35	9.02	8.12	6.78	4.97	
49	5.72	5.47	4.81	3.87	8.50	8.18	7.32	6.05	9.61	9.27	8.33	6.93	5.07	
50	6.00	5.73	5.03	4.04	8.81	8.48	7.58	6.25	9.87	9.52	8.54	7.09	5.16	
51	6.41	6.13	5.38	4.31	9.35	8.99	8.03	6.60	10.38	10.00	8.96	7.42	5.39	
52	6.88	6.57	5.76	4.60	9.92	9.54	8.51	6.98	10.92	10.52	9.40	7.77	5.62	
53	7.37	7.05	6.17	4.92	10.52	10.12	9.01	7.38	11.46	11.04	9.86	8.12	5.85	
54	7.90	7.55	6.60	5.26	11.15	10.72	9.52	7.78	12.02	11.57	10.31	8.47	6.08	
55	8.47	8.10	7.08	5.62	11.81	11.35	10.07	8.21	12.59	12.11	10.78	8.82	6.31	
56	9.09	8.69	7.59	6.02	12.49	12.00	10.63	8.64	13.16	12.66	11.24	9.17	6.53	
57	9.74	9.32	8.13	6.44	13.17	12.66	11.19	9.07	13.71	13.18	11.68	9.50	6.72	
58	10.43	9.98	8.70	6.88	13.83	13.29	11.74	9.49	14.21	13.66	12.08	9.79	6.89	
59	11.16	10.69	9.31	7.35	14.46	13.90	12.25	9.88	14.65	14.09	12.43	10.03	7.03	
60	11.91	11.42	9.96	7.85	14.99	14.42	12.69	10.20	14.99	14.42	12.69	10.20	7.12	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 2P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.47	1.41	1.25	1.02	2.42	2.34	2.12	1.78	2.96	2.86	2.59	2.18	1.62	
19	1.47	1.41	1.25	1.02	2.42	2.34	2.12	1.78	2.96	2.86	2.59	2.18	1.62	
20	1.47	1.41	1.25	1.02	2.42	2.34	2.12	1.78	2.96	2.86	2.59	2.18	1.62	
21	1.47	1.41	1.25	1.02	2.42	2.34	2.12	1.78	2.96	2.86	2.59	2.18	1.62	
22	1.47	1.41	1.25	1.02	2.42	2.34	2.12	1.78	2.96	2.86	2.59	2.18	1.62	
23	1.47	1.41	1.25	1.02	2.42	2.34	2.12	1.78	2.96	2.86	2.59	2.18	1.62	
24	1.47	1.41	1.25	1.02	2.42	2.34	2.12	1.78	2.96	2.86	2.59	2.18	1.62	
25	1.47	1.41	1.25	1.02	2.42	2.34	2.12	1.78	2.96	2.86	2.59	2.18	1.62	
26	1.66	1.59	1.41	1.15	2.73	2.63	2.39	2.00	3.32	3.21	2.91	2.45	1.81	
27	1.88	1.80	1.60	1.30	3.07	2.97	2.68	2.25	3.73	3.61	3.27	2.75	2.03	
28	2.13	2.03	1.80	1.46	3.46	3.34	3.02	2.53	4.18	4.04	3.66	3.08	2.27	
29	2.40	2.29	2.03	1.65	3.88	3.74	3.39	2.84	4.68	4.52	4.09	3.44	2.54	
30	2.70	2.58	2.29	1.85	4.35	4.20	3.79	3.17	5.22	5.04	4.56	3.83	2.82	
31	2.82	2.70	2.39	1.93	4.54	4.38	3.96	3.31	5.45	5.26	4.76	3.99	2.94	
32	2.97	2.84	2.51	2.03	4.76	4.59	4.15	3.47	5.70	5.51	4.98	4.17	3.07	
33	3.12	2.99	2.64	2.14	5.00	4.82	4.36	3.64	5.98	5.77	5.22	4.37	3.22	
34	3.29	3.15	2.78	2.25	5.26	5.07	4.58	3.82	6.28	6.06	5.48	4.59	3.37	
35	3.48	3.32	2.94	2.37	5.54	5.34	4.82	4.02	6.59	6.36	5.75	4.81	3.54	
36	3.64	3.48	3.07	2.48	5.78	5.58	5.03	4.20	6.87	6.63	5.99	5.01	3.68	
37	3.82	3.66	3.23	2.61	6.07	5.85	5.28	4.40	7.19	6.94	6.27	5.24	3.85	
38	4.03	3.85	3.41	2.75	6.38	6.15	5.55	4.63	7.53	7.27	6.57	5.49	4.03	
39	4.25	4.06	3.59	2.91	6.71	6.47	5.84	4.87	7.90	7.63	6.89	5.76	4.22	
40	4.49	4.29	3.80	3.07	7.07	6.82	6.15	5.13	8.29	8.00	7.23	6.04	4.42	
41	4.65	4.45	3.94	3.19	7.32	7.06	6.37	5.31	8.56	8.27	7.47	6.24	4.57	
42	4.86	4.65	4.12	3.34	7.63	7.36	6.64	5.54	8.89	8.58	7.76	6.48	4.74	
43	5.09	4.87	4.32	3.50	7.97	7.68	6.93	5.78	9.25	8.93	8.07	6.75	4.92	
44	5.34	5.11	4.53	3.68	8.33	8.03	7.25	6.05	9.62	9.29	8.40	7.02	5.12	
45	5.60	5.36	4.76	3.87	8.71	8.40	7.59	6.33	10.01	9.66	8.73	7.30	5.32	
46	5.76	5.52	4.91	3.99	8.94	8.62	7.78	6.49	10.22	9.87	8.92	7.46	5.43	
47	5.96	5.72	5.09	4.14	9.21	8.89	8.03	6.70	10.48	10.12	9.15	7.65	5.56	
48	6.19	5.93	5.28	4.30	9.51	9.17	8.29	6.91	10.75	10.38	9.39	7.84	5.69	
49	6.43	6.17	5.49	4.47	9.81	9.47	8.55	7.13	11.02	10.64	9.62	8.03	5.81	
50	6.67	6.40	5.71	4.65	10.11	9.76	8.81	7.34	11.26	10.88	9.83	8.21	5.93	
51	7.08	6.80	6.06	4.93	10.66	10.28	9.28	7.73	11.79	11.39	10.29	8.58	6.18	
52	7.53	7.23	6.44	5.24	11.23	10.84	9.79	8.14	12.34	11.92	10.76	8.97	6.45	
53	7.99	7.68	6.85	5.57	11.82	11.41	10.30	8.55	12.87	12.43	11.22	9.34	6.70	
54	8.48	8.15	7.27	5.90	12.41	11.98	10.80	8.96	13.39	12.94	11.67	9.69	6.93	
55	9.00	8.65	7.71	6.26	13.01	12.56	11.32	9.37	13.89	13.42	12.10	10.03	7.14	
56	9.54	9.18	8.18	6.62	13.60	13.13	11.82	9.76	14.36	13.87	12.49	10.33	7.32	
57	10.12	9.74	8.67	7.00	14.17	13.68	12.30	10.13	14.78	14.27	12.84	10.58	7.47	
58	10.72	10.32	9.19	7.40	14.70	14.20	12.75	10.47	15.13	14.62	13.13	10.79	7.57	
59	11.36	10.95	9.74	7.82	15.18	14.67	13.15	10.76	15.41	14.89	13.35	10.92	7.62	
60	12.04	11.61	10.31	8.25	15.56	15.04	13.46	10.96	15.56	15.04	13.46	10.96	7.59	



**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 2P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.57	1.50	1.34	1.09	2.62	2.53	2.30	1.94	3.19	3.09	2.80	2.36	1.75	
19	1.57	1.50	1.34	1.09	2.62	2.53	2.30	1.94	3.19	3.09	2.80	2.36	1.75	
20	1.57	1.50	1.34	1.09	2.62	2.53	2.30	1.94	3.19	3.09	2.80	2.36	1.75	
21	1.57	1.50	1.34	1.09	2.62	2.53	2.30	1.94	3.19	3.09	2.80	2.36	1.75	
22	1.57	1.50	1.34	1.09	2.62	2.53	2.30	1.94	3.19	3.09	2.80	2.36	1.75	
23	1.57	1.50	1.34	1.09	2.62	2.53	2.30	1.94	3.19	3.09	2.80	2.36	1.75	
24	1.57	1.50	1.34	1.09	2.62	2.53	2.30	1.94	3.19	3.09	2.80	2.36	1.75	
25	1.57	1.50	1.34	1.09	2.62	2.53	2.30	1.94	3.19	3.09	2.80	2.36	1.75	
26	1.78	1.70	1.51	1.23	2.95	2.85	2.58	2.17	3.58	3.46	3.14	2.64	1.96	
27	2.01	1.93	1.71	1.39	3.32	3.20	2.90	2.44	4.02	3.88	3.52	2.96	2.19	
28	2.28	2.18	1.93	1.56	3.73	3.60	3.26	2.73	4.50	4.34	3.93	3.30	2.44	
29	2.57	2.46	2.17	1.76	4.19	4.04	3.65	3.06	5.03	4.86	4.39	3.68	2.71	
30	2.89	2.77	2.45	1.98	4.69	4.53	4.09	3.42	5.61	5.41	4.89	4.09	3.01	
31	3.03	2.89	2.56	2.06	4.90	4.72	4.27	3.56	5.84	5.64	5.10	4.26	3.13	
32	3.18	3.04	2.68	2.16	5.13	4.95	4.47	3.73	6.11	5.90	5.33	4.45	3.26	
33	3.35	3.20	2.83	2.28	5.39	5.20	4.69	3.91	6.41	6.18	5.58	4.66	3.41	
34	3.53	3.38	2.98	2.40	5.67	5.47	4.93	4.11	6.72	6.49	5.86	4.88	3.57	
35	3.73	3.57	3.15	2.53	5.98	5.76	5.19	4.32	7.06	6.81	6.14	5.12	3.74	
36	3.90	3.73	3.29	2.64	6.24	6.01	5.42	4.50	7.35	7.10	6.40	5.33	3.88	
37	4.10	3.92	3.46	2.78	6.55	6.31	5.68	4.72	7.70	7.43	6.69	5.57	4.06	
38	4.32	4.13	3.65	2.93	6.88	6.64	5.98	4.96	8.07	7.79	7.02	5.84	4.25	
39	4.56	4.36	3.85	3.09	7.25	6.99	6.29	5.23	8.47	8.17	7.37	6.13	4.45	
40	4.81	4.60	4.07	3.27	7.64	7.36	6.63	5.51	8.89	8.58	7.74	6.44	4.67	
41	4.99	4.78	4.22	3.40	7.92	7.63	6.88	5.71	9.19	8.87	8.00	6.66	4.83	
42	5.21	4.99	4.41	3.56	8.25	7.96	7.17	5.96	9.55	9.22	8.32	6.92	5.01	
43	5.45	5.22	4.63	3.74	8.63	8.32	7.50	6.24	9.95	9.61	8.67	7.22	5.22	
44	5.72	5.48	4.86	3.93	9.03	8.71	7.86	6.54	10.37	10.01	9.04	7.53	5.44	
45	5.99	5.75	5.11	4.14	9.45	9.12	8.24	6.86	10.81	10.44	9.43	7.86	5.67	
46	6.16	5.91	5.26	4.27	9.71	9.37	8.46	7.05	11.05	10.68	9.65	8.04	5.80	
47	6.38	6.12	5.45	4.43	10.02	9.68	8.74	7.28	11.36	10.97	9.92	8.27	5.96	
48	6.61	6.35	5.66	4.61	10.36	10.00	9.04	7.54	11.67	11.28	10.20	8.51	6.12	
49	6.86	6.59	5.89	4.79	10.71	10.34	9.35	7.79	11.99	11.59	10.48	8.74	6.27	
50	7.12	6.85	6.12	4.98	11.05	10.68	9.66	8.04	12.29	11.88	10.74	8.95	6.41	
51	7.55	7.26	6.49	5.29	11.66	11.27	10.19	8.48	12.88	12.46	11.26	9.38	6.70	
52	8.02	7.71	6.90	5.62	12.31	11.90	10.76	8.94	13.50	13.06	11.80	9.82	7.00	
53	8.51	8.19	7.33	5.96	12.96	12.54	11.33	9.41	14.11	13.65	12.34	10.26	7.29	
54	9.02	8.69	7.77	6.32	13.63	13.18	11.91	9.88	14.71	14.23	12.85	10.67	7.55	
55	9.56	9.21	8.24	6.69	14.31	13.84	12.50	10.34	15.29	14.79	13.35	11.06	7.80	
56	10.13	9.77	8.74	7.07	14.98	14.49	13.07	10.79	15.83	15.32	13.82	11.42	8.01	
57	10.73	10.35	9.26	7.46	15.65	15.14	13.65	11.23	16.34	15.82	14.25	11.74	8.19	
58	11.36	10.97	9.80	7.87	16.29	15.77	14.19	11.64	16.79	16.25	14.63	12.00	8.32	
59	12.03	11.63	10.38	8.30	16.90	16.37	14.71	12.01	17.17	16.63	14.94	12.20	8.39	
60	12.76	12.34	11.00	8.75	17.46	16.91	15.16	12.31	17.46	16.91	15.16	12.31	8.38	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 2P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.21	1.16	1.02	0.81	1.91	1.84	1.65	1.37	2.35	2.27	2.05	1.71	1.25	
19	1.21	1.16	1.02	0.81	1.91	1.84	1.65	1.37	2.35	2.27	2.05	1.71	1.25	
20	1.21	1.16	1.02	0.81	1.91	1.84	1.65	1.37	2.35	2.27	2.05	1.71	1.25	
21	1.21	1.16	1.02	0.81	1.91	1.84	1.65	1.37	2.35	2.27	2.05	1.71	1.25	
22	1.21	1.16	1.02	0.81	1.91	1.84	1.65	1.37	2.35	2.27	2.05	1.71	1.25	
23	1.21	1.16	1.02	0.81	1.91	1.84	1.65	1.37	2.35	2.27	2.05	1.71	1.25	
24	1.21	1.16	1.02	0.81	1.91	1.84	1.65	1.37	2.35	2.27	2.05	1.71	1.25	
25	1.21	1.16	1.02	0.81	1.91	1.84	1.65	1.37	2.35	2.27	2.05	1.71	1.25	
26	1.37	1.32	1.16	0.93	2.18	2.10	1.89	1.57	2.68	2.59	2.34	1.96	1.44	
27	1.56	1.49	1.32	1.07	2.48	2.40	2.16	1.79	3.05	2.95	2.67	2.24	1.65	
28	1.77	1.70	1.50	1.21	2.82	2.72	2.46	2.05	3.46	3.35	3.03	2.55	1.88	
29	2.00	1.92	1.70	1.38	3.20	3.09	2.79	2.33	3.92	3.79	3.44	2.90	2.14	
30	2.27	2.17	1.93	1.57	3.63	3.50	3.16	2.64	4.43	4.28	3.88	3.27	2.43	
31	2.37	2.27	2.02	1.64	3.80	3.67	3.31	2.78	4.64	4.49	4.07	3.44	2.55	
32	2.49	2.39	2.12	1.73	4.00	3.86	3.49	2.93	4.88	4.72	4.29	3.62	2.69	
33	2.63	2.52	2.24	1.83	4.22	4.08	3.69	3.10	5.14	4.98	4.52	3.82	2.84	
34	2.78	2.67	2.37	1.94	4.46	4.31	3.90	3.27	5.43	5.25	4.77	4.04	3.01	
35	2.94	2.82	2.51	2.05	4.72	4.56	4.12	3.47	5.73	5.55	5.04	4.27	3.18	
36	3.08	2.95	2.63	2.15	4.94	4.78	4.32	3.63	6.00	5.81	5.28	4.47	3.33	
37	3.24	3.11	2.77	2.27	5.20	5.03	4.55	3.83	6.30	6.10	5.54	4.70	3.50	
38	3.43	3.29	2.93	2.40	5.49	5.31	4.80	4.04	6.63	6.42	5.83	4.94	3.69	
39	3.64	3.49	3.10	2.54	5.81	5.61	5.08	4.27	6.99	6.76	6.14	5.20	3.87	
40	3.86	3.70	3.29	2.69	6.14	5.93	5.36	4.50	7.36	7.12	6.46	5.46	4.07	
41	4.02	3.86	3.42	2.80	6.38	6.16	5.57	4.67	7.62	7.37	6.69	5.65	4.21	
42	4.22	4.05	3.59	2.93	6.67	6.44	5.82	4.88	7.93	7.67	6.96	5.87	4.37	
43	4.45	4.27	3.78	3.08	7.00	6.75	6.09	5.10	8.27	8.00	7.25	6.11	4.54	
44	4.70	4.51	3.99	3.24	7.35	7.09	6.39	5.34	8.64	8.35	7.55	6.36	4.71	
45	4.98	4.77	4.21	3.42	7.73	7.45	6.71	5.59	9.01	8.71	7.87	6.61	4.88	
46	5.15	4.94	4.36	3.53	7.96	7.68	6.90	5.74	9.23	8.92	8.05	6.75	4.97	
47	5.38	5.16	4.55	3.67	8.26	7.96	7.15	5.94	9.50	9.18	8.27	6.92	5.09	
48	5.64	5.40	4.76	3.83	8.58	8.28	7.42	6.15	9.80	9.46	8.52	7.11	5.21	
49	5.92	5.67	4.98	4.01	8.93	8.61	7.71	6.37	10.11	9.76	8.77	7.30	5.33	
50	6.21	5.95	5.23	4.19	9.30	8.96	8.01	6.61	10.42	10.06	9.02	7.50	5.45	
51	6.66	6.37	5.59	4.48	9.88	9.52	8.50	7.00	10.99	10.60	9.50	7.87	5.71	
52	7.14	6.84	6.00	4.79	10.52	10.14	9.04	7.43	11.59	11.18	10.01	8.27	5.98	
53	7.67	7.34	6.43	5.13	11.19	10.78	9.61	7.87	12.21	11.78	10.53	8.68	6.25	
54	8.23	7.88	6.90	5.49	11.90	11.46	10.20	8.34	12.85	12.39	11.06	9.09	6.53	
55	8.84	8.47	7.41	5.89	12.65	12.18	10.82	8.84	13.51	13.02	11.60	9.52	6.80	
56	9.50	9.10	7.96	6.31	13.43	12.94	11.48	9.35	14.19	13.67	12.16	9.95	7.08	
57	10.20	9.78	8.54	6.77	14.24	13.71	12.15	9.87	14.85	14.31	12.71	10.36	7.34	
58	10.93	10.49	9.16	7.25	15.03	14.48	12.82	10.40	15.47	14.91	13.22	10.74	7.58	
59	11.71	11.24	9.82	7.76	15.81	15.24	13.48	10.90	16.05	15.47	13.69	11.09	7.79	
60	12.53	12.04	10.52	8.31	16.54	15.96	14.10	11.38	16.54	15.96	14.10	11.38	7.96	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class 2P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.48	1.42	1.26	1.02	2.44	2.36	2.14	1.79	2.98	2.88	2.61	2.20	1.63	
19	1.48	1.42	1.26	1.02	2.44	2.36	2.14	1.79	2.98	2.88	2.61	2.20	1.63	
20	1.48	1.42	1.26	1.02	2.44	2.36	2.14	1.79	2.98	2.88	2.61	2.20	1.63	
21	1.48	1.42	1.26	1.02	2.44	2.36	2.14	1.79	2.98	2.88	2.61	2.20	1.63	
22	1.48	1.42	1.26	1.02	2.44	2.36	2.14	1.79	2.98	2.88	2.61	2.20	1.63	
23	1.48	1.42	1.26	1.02	2.44	2.36	2.14	1.79	2.98	2.88	2.61	2.20	1.63	
24	1.48	1.42	1.26	1.02	2.44	2.36	2.14	1.79	2.98	2.88	2.61	2.20	1.63	
25	1.48	1.42	1.26	1.02	2.44	2.36	2.14	1.79	2.98	2.88	2.61	2.20	1.63	
26	1.68	1.61	1.42	1.16	2.76	2.66	2.41	2.02	3.36	3.24	2.94	2.47	1.83	
27	1.90	1.82	1.61	1.31	3.11	3.00	2.72	2.28	3.78	3.65	3.31	2.78	2.05	
28	2.15	2.06	1.82	1.48	3.50	3.38	3.06	2.56	4.24	4.10	3.71	3.11	2.30	
29	2.43	2.32	2.06	1.67	3.94	3.80	3.44	2.88	4.75	4.59	4.15	3.48	2.57	
30	2.74	2.62	2.32	1.88	4.43	4.27	3.86	3.23	5.31	5.13	4.64	3.89	2.86	
31	2.86	2.74	2.42	1.96	4.62	4.46	4.03	3.37	5.54	5.35	4.84	4.05	2.98	
32	3.01	2.88	2.54	2.06	4.85	4.68	4.22	3.53	5.80	5.61	5.07	4.24	3.12	
33	3.17	3.03	2.68	2.16	5.10	4.92	4.44	3.71	6.09	5.88	5.32	4.45	3.27	
34	3.34	3.20	2.83	2.28	5.37	5.18	4.67	3.90	6.40	6.18	5.58	4.67	3.43	
35	3.53	3.38	2.99	2.41	5.66	5.46	4.92	4.11	6.73	6.50	5.87	4.91	3.60	
36	3.70	3.54	3.12	2.52	5.91	5.70	5.14	4.29	7.02	6.77	6.12	5.11	3.75	
37	3.89	3.72	3.29	2.65	6.21	5.99	5.40	4.50	7.35	7.09	6.41	5.35	3.92	
38	4.10	3.92	3.47	2.80	6.54	6.30	5.68	4.73	7.71	7.44	6.72	5.62	4.11	
39	4.33	4.14	3.66	2.96	6.89	6.64	5.99	4.99	8.10	7.82	7.06	5.90	4.31	
40	4.57	4.38	3.87	3.13	7.26	7.01	6.32	5.26	8.51	8.21	7.42	6.19	4.52	
41	4.75	4.55	4.02	3.25	7.53	7.26	6.55	5.45	8.80	8.50	7.67	6.41	4.67	
42	4.96	4.75	4.21	3.40	7.86	7.58	6.83	5.69	9.15	8.83	7.98	6.66	4.85	
43	5.20	4.98	4.42	3.57	8.22	7.93	7.15	5.95	9.53	9.20	8.31	6.94	5.05	
44	5.46	5.23	4.64	3.76	8.61	8.31	7.49	6.24	9.94	9.60	8.67	7.24	5.26	
45	5.74	5.50	4.88	3.96	9.02	8.71	7.85	6.54	10.36	10.00	9.04	7.55	5.47	
46	5.91	5.67	5.03	4.08	9.27	8.95	8.07	6.72	10.60	10.24	9.25	7.72	5.59	
47	6.13	5.88	5.22	4.24	9.58	9.25	8.34	6.95	10.89	10.52	9.50	7.93	5.74	
48	6.37	6.11	5.44	4.41	9.92	9.57	8.64	7.19	11.21	10.82	9.78	8.16	5.89	
49	6.63	6.36	5.66	4.60	10.26	9.91	8.94	7.44	11.52	11.13	10.05	8.38	6.04	
50	6.90	6.62	5.89	4.79	10.61	10.25	9.24	7.68	11.82	11.42	10.31	8.59	6.17	
51	7.33	7.04	6.27	5.09	11.22	10.83	9.77	8.11	12.41	11.99	10.82	9.01	6.45	
52	7.80	7.50	6.68	5.41	11.86	11.46	10.33	8.56	13.02	12.59	11.35	9.44	6.74	
53	8.30	7.98	7.10	5.75	12.52	12.10	10.90	9.03	13.64	13.18	11.88	9.86	7.03	
54	8.82	8.48	7.55	6.11	13.20	12.75	11.48	9.49	14.24	13.77	12.40	10.28	7.30	
55	9.38	9.03	8.03	6.49	13.89	13.43	12.08	9.96	14.84	14.35	12.92	10.68	7.55	
56	9.97	9.60	8.54	6.88	14.59	14.10	12.68	10.43	15.42	14.91	13.41	11.05	7.78	
57	10.60	10.21	9.08	7.29	15.29	14.79	13.27	10.89	15.97	15.44	13.87	11.39	7.98	
58	11.25	10.85	9.64	7.72	15.98	15.45	13.85	11.33	16.46	15.92	14.27	11.69	8.13	
59	11.95	11.53	10.24	8.17	16.63	16.09	14.40	11.73	16.89	16.34	14.62	11.92	8.24	
60	12.70	12.27	10.88	8.64	17.23	16.67	14.90	12.08	17.23	16.67	14.90	12.08	8.28	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.63	1.56	1.38	1.13	2.73	2.63	2.39	2.02	3.34	3.23	2.93	2.48	1.84	
19	1.63	1.56	1.38	1.13	2.73	2.63	2.39	2.02	3.34	3.23	2.93	2.48	1.84	
20	1.63	1.56	1.38	1.13	2.73	2.63	2.39	2.02	3.34	3.23	2.93	2.48	1.84	
21	1.63	1.56	1.38	1.13	2.73	2.63	2.39	2.02	3.34	3.23	2.93	2.48	1.84	
22	1.63	1.56	1.38	1.13	2.73	2.63	2.39	2.02	3.34	3.23	2.93	2.48	1.84	
23	1.63	1.56	1.38	1.13	2.73	2.63	2.39	2.02	3.34	3.23	2.93	2.48	1.84	
24	1.63	1.56	1.38	1.13	2.73	2.63	2.39	2.02	3.34	3.23	2.93	2.48	1.84	
25	1.63	1.56	1.38	1.13	2.73	2.63	2.39	2.02	3.34	3.23	2.93	2.48	1.84	
26	1.75	1.68	1.49	1.22	2.93	2.83	2.57	2.17	3.59	3.47	3.15	2.66	1.98	
27	1.90	1.82	1.61	1.31	3.16	3.06	2.77	2.34	3.87	3.74	3.39	2.86	2.12	
28	2.06	1.97	1.75	1.42	3.42	3.31	3.00	2.52	4.18	4.04	3.66	3.08	2.28	
29	2.24	2.14	1.90	1.54	3.71	3.58	3.24	2.72	4.51	4.36	3.95	3.32	2.46	
30	2.44	2.33	2.06	1.67	4.02	3.88	3.51	2.95	4.88	4.71	4.27	3.58	2.65	
31	2.55	2.43	2.15	1.74	4.19	4.04	3.65	3.06	5.08	4.90	4.44	3.72	2.75	
32	2.68	2.56	2.26	1.82	4.40	4.24	3.83	3.21	5.33	5.14	4.65	3.89	2.88	
33	2.83	2.70	2.38	1.92	4.64	4.47	4.04	3.37	5.60	5.41	4.89	4.09	3.02	
34	3.00	2.87	2.52	2.03	4.90	4.72	4.26	3.56	5.91	5.70	5.15	4.30	3.17	
35	3.19	3.04	2.68	2.16	5.19	5.00	4.51	3.76	6.24	6.01	5.43	4.54	3.34	
36	3.33	3.18	2.80	2.25	5.41	5.21	4.70	3.91	6.49	6.26	5.65	4.71	3.47	
37	3.51	3.35	2.95	2.37	5.69	5.49	4.94	4.11	6.82	6.58	5.93	4.95	3.63	
38	3.72	3.55	3.13	2.51	6.02	5.80	5.22	4.35	7.19	6.93	6.25	5.21	3.82	
39	3.96	3.77	3.32	2.67	6.39	6.15	5.54	4.61	7.60	7.33	6.61	5.51	4.04	
40	4.21	4.02	3.54	2.85	6.79	6.54	5.89	4.91	8.05	7.76	7.00	5.84	4.27	
41	4.31	4.12	3.63	2.92	6.96	6.70	6.04	5.03	8.24	7.94	7.17	5.98	4.37	
42	4.48	4.28	3.77	3.04	7.23	6.96	6.27	5.23	8.53	8.23	7.42	6.20	4.53	
43	4.68	4.47	3.95	3.19	7.55	7.27	6.56	5.47	8.89	8.57	7.74	6.46	4.72	
44	4.91	4.69	4.15	3.37	7.92	7.63	6.89	5.75	9.28	8.95	8.09	6.76	4.94	
45	5.16	4.93	4.38	3.56	8.32	8.02	7.25	6.06	9.71	9.37	8.47	7.09	5.17	
46	5.25	5.02	4.46	3.63	8.46	8.16	7.38	6.18	9.85	9.50	8.60	7.20	5.26	
47	5.41	5.17	4.61	3.77	8.72	8.41	7.61	6.38	10.11	9.75	8.83	7.40	5.40	
48	5.61	5.37	4.79	3.92	9.03	8.71	7.89	6.62	10.41	10.05	9.10	7.64	5.57	
49	5.82	5.58	4.99	4.10	9.36	9.03	8.19	6.88	10.72	10.35	9.39	7.88	5.74	
50	6.05	5.80	5.20	4.27	9.70	9.36	8.49	7.14	11.03	10.65	9.66	8.12	5.90	
51	6.50	6.24	5.59	4.60	10.38	10.02	9.09	7.64	11.73	11.33	10.28	8.64	6.27	
52	6.99	6.71	6.02	4.97	11.12	10.73	9.75	8.19	12.46	12.04	10.92	9.18	6.66	
53	7.51	7.21	6.48	5.34	11.87	11.47	10.41	8.75	13.19	12.74	11.56	9.72	7.03	
54	8.05	7.73	6.95	5.73	12.63	12.20	11.08	9.30	13.88	13.42	12.18	10.23	7.39	
55	8.60	8.27	7.44	6.13	13.37	12.92	11.73	9.84	14.53	14.05	12.75	10.69	7.70	
56	9.18	8.83	7.94	6.53	14.10	13.63	12.37	10.36	15.13	14.63	13.26	11.11	7.97	
57	9.78	9.41	8.47	6.95	14.82	14.32	12.99	10.85	15.66	15.14	13.72	11.47	8.20	
58	10.41	10.03	9.02	7.39	15.50	14.98	13.57	11.31	16.11	15.58	14.11	11.76	8.37	
59	11.08	10.69	9.61	7.84	16.11	15.58	14.10	11.72	16.45	15.91	14.40	11.96	8.46	
60	11.82	11.40	10.24	8.32	16.62	16.08	14.53	12.02	16.62	16.08	14.53	12.02	8.46	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.24	1.18	1.04	0.84	1.97	1.90	1.70	1.41	2.44	2.36	2.13	1.78	1.30	
19	1.24	1.18	1.04	0.84	1.97	1.90	1.70	1.41	2.44	2.36	2.13	1.78	1.30	
20	1.24	1.18	1.04	0.84	1.97	1.90	1.70	1.41	2.44	2.36	2.13	1.78	1.30	
21	1.24	1.18	1.04	0.84	1.97	1.90	1.70	1.41	2.44	2.36	2.13	1.78	1.30	
22	1.24	1.18	1.04	0.84	1.97	1.90	1.70	1.41	2.44	2.36	2.13	1.78	1.30	
23	1.24	1.18	1.04	0.84	1.97	1.90	1.70	1.41	2.44	2.36	2.13	1.78	1.30	
24	1.24	1.18	1.04	0.84	1.97	1.90	1.70	1.41	2.44	2.36	2.13	1.78	1.30	
25	1.24	1.18	1.04	0.84	1.97	1.90	1.70	1.41	2.44	2.36	2.13	1.78	1.30	
26	1.34	1.28	1.13	0.91	2.14	2.06	1.85	1.54	2.65	2.56	2.31	1.94	1.42	
27	1.45	1.38	1.23	0.99	2.32	2.24	2.02	1.68	2.89	2.79	2.52	2.12	1.56	
28	1.57	1.50	1.33	1.08	2.53	2.44	2.20	1.84	3.15	3.04	2.76	2.32	1.72	
29	1.71	1.64	1.45	1.18	2.77	2.67	2.41	2.02	3.44	3.32	3.02	2.54	1.88	
30	1.86	1.78	1.58	1.29	3.02	2.92	2.64	2.21	3.75	3.63	3.30	2.78	2.07	
31	1.94	1.86	1.65	1.35	3.16	3.05	2.76	2.32	3.93	3.80	3.46	2.93	2.18	
32	2.04	1.96	1.74	1.42	3.33	3.22	2.92	2.45	4.15	4.02	3.65	3.10	2.31	
33	2.16	2.07	1.84	1.51	3.53	3.41	3.09	2.61	4.40	4.26	3.87	3.29	2.45	
34	2.28	2.19	1.95	1.61	3.75	3.63	3.29	2.77	4.67	4.52	4.11	3.49	2.61	
35	2.43	2.33	2.08	1.71	3.99	3.86	3.50	2.96	4.96	4.80	4.37	3.72	2.78	
36	2.53	2.43	2.17	1.79	4.18	4.04	3.67	3.10	5.19	5.03	4.58	3.90	2.93	
37	2.67	2.57	2.29	1.89	4.41	4.27	3.88	3.28	5.48	5.31	4.84	4.12	3.10	
38	2.84	2.72	2.43	2.01	4.69	4.53	4.12	3.48	5.80	5.62	5.13	4.37	3.28	
39	3.03	2.90	2.59	2.14	4.99	4.82	4.38	3.71	6.16	5.96	5.44	4.63	3.48	
40	3.24	3.11	2.77	2.29	5.32	5.14	4.67	3.95	6.54	6.33	5.77	4.91	3.69	
41	3.32	3.19	2.84	2.35	5.46	5.28	4.79	4.05	6.70	6.49	5.91	5.03	3.78	
42	3.47	3.32	2.96	2.44	5.68	5.49	4.98	4.21	6.95	6.72	6.13	5.21	3.92	
43	3.65	3.49	3.11	2.56	5.95	5.74	5.21	4.40	7.24	7.00	6.38	5.42	4.06	
44	3.85	3.69	3.28	2.69	6.25	6.03	5.46	4.60	7.56	7.31	6.65	5.64	4.22	
45	4.09	3.91	3.47	2.84	6.59	6.36	5.75	4.83	7.91	7.64	6.94	5.88	4.39	
46	4.18	4.00	3.55	2.90	6.71	6.47	5.85	4.91	8.01	7.75	7.02	5.94	4.43	
47	4.35	4.16	3.68	3.00	6.93	6.68	6.03	5.05	8.22	7.94	7.19	6.07	4.51	
48	4.56	4.36	3.85	3.13	7.21	6.95	6.26	5.23	8.48	8.19	7.40	6.23	4.62	
49	4.80	4.58	4.04	3.27	7.52	7.24	6.51	5.42	8.76	8.45	7.63	6.40	4.73	
50	5.05	4.83	4.25	3.43	7.85	7.56	6.78	5.64	9.05	8.72	7.86	6.58	4.84	
51	5.49	5.25	4.61	3.71	8.47	8.15	7.30	6.05	9.66	9.31	8.38	6.99	5.13	
52	5.99	5.72	5.02	4.03	9.15	8.81	7.88	6.51	10.33	9.95	8.94	7.44	5.43	
53	6.53	6.24	5.46	4.37	9.89	9.50	8.49	7.00	11.03	10.62	9.52	7.90	5.74	
54	7.11	6.79	5.94	4.74	10.65	10.24	9.13	7.50	11.73	11.29	10.10	8.36	6.05	
55	7.74	7.39	6.45	5.14	11.46	11.01	9.80	8.03	12.45	11.98	10.69	8.81	6.35	
56	8.43	8.04	7.02	5.57	12.31	11.83	10.50	8.58	13.19	12.68	11.29	9.27	6.64	
57	9.16	8.74	7.62	6.04	13.18	12.66	11.22	9.14	13.90	13.36	11.86	9.70	6.91	
58	9.93	9.48	8.26	6.53	14.05	13.49	11.93	9.69	14.56	13.99	12.40	10.09	7.15	
59	10.76	10.28	8.94	7.06	14.89	14.29	12.62	10.22	15.17	14.56	12.87	10.43	7.34	
60	11.66	11.14	9.69	7.63	15.66	15.03	13.25	10.69	15.66	15.03	13.25	10.69	7.49	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.53	1.46	1.30	1.06	2.54	2.45	2.22	1.87	3.12	3.01	2.73	2.30		1.71
19	1.53	1.46	1.30	1.06	2.54	2.45	2.22	1.87	3.12	3.01	2.73	2.30		1.71
20	1.53	1.46	1.30	1.06	2.54	2.45	2.22	1.87	3.12	3.01	2.73	2.30		1.71
21	1.53	1.46	1.30	1.06	2.54	2.45	2.22	1.87	3.12	3.01	2.73	2.30		1.71
22	1.53	1.46	1.30	1.06	2.54	2.45	2.22	1.87	3.12	3.01	2.73	2.30		1.71
23	1.53	1.46	1.30	1.06	2.54	2.45	2.22	1.87	3.12	3.01	2.73	2.30		1.71
24	1.53	1.46	1.30	1.06	2.54	2.45	2.22	1.87	3.12	3.01	2.73	2.30		1.71
25	1.53	1.46	1.30	1.06	2.54	2.45	2.22	1.87	3.12	3.01	2.73	2.30		1.71
26	1.65	1.58	1.40	1.14	2.73	2.64	2.39	2.01	3.35	3.24	2.94	2.48		1.84
27	1.79	1.71	1.51	1.23	2.95	2.85	2.58	2.17	3.62	3.50	3.17	2.67		1.98
28	1.94	1.85	1.64	1.33	3.20	3.09	2.80	2.35	3.92	3.79	3.43	2.89		2.14
29	2.11	2.02	1.78	1.45	3.47	3.35	3.03	2.55	4.24	4.10	3.72	3.13		2.32
30	2.29	2.19	1.94	1.57	3.77	3.64	3.29	2.76	4.60	4.44	4.02	3.38		2.51
31	2.39	2.29	2.02	1.64	3.93	3.79	3.43	2.88	4.79	4.63	4.19	3.52		2.61
32	2.52	2.41	2.13	1.72	4.13	3.99	3.60	3.02	5.03	4.86	4.40	3.69		2.73
33	2.66	2.55	2.25	1.82	4.36	4.21	3.80	3.18	5.30	5.12	4.63	3.89		2.88
34	2.82	2.70	2.38	1.93	4.61	4.45	4.02	3.36	5.60	5.40	4.89	4.10		3.03
35	3.00	2.86	2.53	2.04	4.89	4.71	4.26	3.56	5.92	5.71	5.17	4.33		3.20
36	3.13	2.99	2.64	2.13	5.10	4.92	4.44	3.71	6.17	5.95	5.38	4.51		3.33
37	3.30	3.16	2.78	2.25	5.37	5.18	4.67	3.91	6.48	6.26	5.66	4.74		3.50
38	3.50	3.35	2.95	2.38	5.69	5.48	4.95	4.13	6.84	6.61	5.97	5.00		3.69
39	3.72	3.56	3.14	2.54	6.04	5.82	5.25	4.39	7.24	6.99	6.32	5.29		3.90
40	3.97	3.79	3.35	2.71	6.42	6.19	5.59	4.67	7.67	7.40	6.69	5.61		4.13
41	4.07	3.89	3.43	2.78	6.58	6.35	5.73	4.79	7.86	7.58	6.85	5.74		4.23
42	4.23	4.04	3.57	2.89	6.84	6.59	5.95	4.97	8.14	7.85	7.10	5.95		4.38
43	4.42	4.23	3.74	3.04	7.15	6.89	6.22	5.20	8.47	8.18	7.40	6.20		4.56
44	4.65	4.44	3.93	3.20	7.50	7.23	6.53	5.47	8.85	8.54	7.73	6.48		4.76
45	4.89	4.68	4.15	3.38	7.88	7.60	6.87	5.75	9.26	8.94	8.09	6.78		4.98
46	4.98	4.76	4.23	3.45	8.02	7.74	7.00	5.86	9.39	9.06	8.21	6.89		5.05
47	5.14	4.92	4.38	3.57	8.27	7.98	7.22	6.05	9.64	9.30	8.42	7.07		5.18
48	5.35	5.12	4.55	3.72	8.58	8.27	7.48	6.27	9.93	9.58	8.68	7.29		5.33
49	5.57	5.33	4.75	3.89	8.90	8.58	7.77	6.51	10.23	9.88	8.95	7.51		5.49
50	5.80	5.56	4.96	4.06	9.24	8.91	8.07	6.76	10.54	10.17	9.21	7.73		5.64
51	6.25	5.99	5.34	4.38	9.90	9.55	8.65	7.25	11.21	10.82	9.80	8.23		5.99
52	6.74	6.46	5.77	4.73	10.63	10.25	9.28	7.77	11.93	11.52	10.43	8.75		6.35
53	7.27	6.97	6.22	5.10	11.38	10.98	9.93	8.31	12.65	12.21	11.05	9.26		6.71
54	7.81	7.50	6.70	5.48	12.13	11.71	10.59	8.85	13.35	12.89	11.66	9.76		7.05
55	8.39	8.05	7.19	5.88	12.90	12.44	11.25	9.39	14.01	13.53	12.23	10.22		7.36
56	8.99	8.63	7.71	6.29	13.66	13.18	11.90	9.91	14.64	14.14	12.77	10.65		7.64
57	9.62	9.24	8.25	6.72	14.41	13.90	12.54	10.42	15.22	14.69	13.26	11.02		7.88
58	10.29	9.89	8.83	7.17	15.13	14.61	13.16	10.91	15.72	15.18	13.68	11.34		8.06
59	11.00	10.58	9.44	7.65	15.81	15.26	13.73	11.34	16.13	15.57	14.01	11.58		8.18
60	11.78	11.34	10.10	8.15	16.38	15.82	14.21	11.69	16.38	15.82	14.21	11.69		8.22

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.63	1.56	1.39	1.13	2.74	2.64	2.40	2.03	3.35	3.24	2.94	2.49	1.85	
19	1.63	1.56	1.39	1.13	2.74	2.64	2.40	2.03	3.35	3.24	2.94	2.49	1.85	
20	1.63	1.56	1.39	1.13	2.74	2.64	2.40	2.03	3.35	3.24	2.94	2.49	1.85	
21	1.63	1.56	1.39	1.13	2.74	2.64	2.40	2.03	3.35	3.24	2.94	2.49	1.85	
22	1.63	1.56	1.39	1.13	2.74	2.64	2.40	2.03	3.35	3.24	2.94	2.49	1.85	
23	1.63	1.56	1.39	1.13	2.74	2.64	2.40	2.03	3.35	3.24	2.94	2.49	1.85	
24	1.63	1.56	1.39	1.13	2.74	2.64	2.40	2.03	3.35	3.24	2.94	2.49	1.85	
25	1.63	1.56	1.39	1.13	2.74	2.64	2.40	2.03	3.35	3.24	2.94	2.49	1.85	
26	1.76	1.68	1.49	1.22	2.94	2.84	2.58	2.18	3.60	3.48	3.16	2.67	1.98	
27	1.90	1.82	1.61	1.32	3.18	3.07	2.78	2.34	3.89	3.76	3.41	2.87	2.13	
28	2.07	1.98	1.75	1.42	3.44	3.32	3.01	2.53	4.20	4.06	3.68	3.09	2.29	
29	2.25	2.15	1.90	1.54	3.73	3.60	3.26	2.74	4.54	4.39	3.97	3.34	2.47	
30	2.44	2.34	2.06	1.67	4.05	3.90	3.53	2.96	4.91	4.74	4.29	3.60	2.67	
31	2.55	2.44	2.15	1.74	4.21	4.07	3.67	3.08	5.11	4.94	4.47	3.74	2.77	
32	2.69	2.57	2.26	1.83	4.43	4.27	3.86	3.23	5.36	5.18	4.68	3.92	2.89	
33	2.84	2.71	2.39	1.93	4.67	4.50	4.06	3.40	5.64	5.45	4.92	4.12	3.04	
34	3.01	2.87	2.53	2.04	4.94	4.76	4.29	3.58	5.95	5.75	5.19	4.34	3.19	
35	3.20	3.05	2.69	2.16	5.23	5.04	4.54	3.79	6.29	6.07	5.48	4.57	3.36	
36	3.34	3.19	2.81	2.25	5.46	5.26	4.74	3.94	6.55	6.32	5.70	4.76	3.49	
37	3.53	3.36	2.96	2.37	5.75	5.53	4.98	4.15	6.88	6.64	5.99	4.99	3.66	
38	3.74	3.57	3.14	2.52	6.08	5.86	5.27	4.39	7.27	7.01	6.32	5.27	3.86	
39	3.97	3.79	3.34	2.68	6.46	6.22	5.60	4.66	7.69	7.42	6.69	5.57	4.08	
40	4.23	4.03	3.55	2.86	6.87	6.62	5.96	4.96	8.15	7.86	7.09	5.91	4.32	
41	4.33	4.14	3.65	2.93	7.04	6.78	6.11	5.09	8.35	8.05	7.26	6.05	4.42	
42	4.50	4.30	3.79	3.06	7.32	7.05	6.35	5.29	8.65	8.34	7.53	6.28	4.59	
43	4.70	4.49	3.97	3.21	7.65	7.37	6.65	5.54	9.02	8.70	7.85	6.56	4.78	
44	4.94	4.72	4.17	3.38	8.03	7.74	6.99	5.83	9.43	9.10	8.22	6.87	5.01	
45	5.19	4.96	4.40	3.58	8.46	8.15	7.36	6.16	9.88	9.54	8.62	7.21	5.26	
46	5.28	5.05	4.49	3.65	8.61	8.31	7.51	6.28	10.04	9.69	8.76	7.34	5.35	
47	5.44	5.21	4.64	3.79	8.89	8.57	7.76	6.50	10.32	9.96	9.02	7.56	5.50	
48	5.65	5.41	4.82	3.95	9.22	8.90	8.06	6.76	10.65	10.28	9.31	7.81	5.68	
49	5.87	5.63	5.03	4.12	9.58	9.25	8.38	7.03	11.00	10.62	9.63	8.08	5.87	
50	6.11	5.86	5.24	4.31	9.96	9.61	8.72	7.31	11.35	10.96	9.94	8.34	6.05	
51	6.57	6.30	5.64	4.64	10.68	10.32	9.36	7.85	12.10	11.69	10.60	8.90	6.44	
52	7.07	6.79	6.09	5.01	11.47	11.08	10.05	8.44	12.90	12.46	11.30	9.49	6.86	
53	7.60	7.30	6.55	5.40	12.30	11.88	10.78	9.04	13.70	13.24	12.01	10.07	7.26	
54	8.15	7.84	7.04	5.79	13.13	12.69	11.51	9.65	14.48	14.00	12.69	10.64	7.65	
55	8.73	8.39	7.54	6.20	13.97	13.50	12.25	10.25	15.23	14.73	13.35	11.18	8.01	
56	9.33	8.98	8.07	6.62	14.82	14.32	12.98	10.85	15.95	15.42	13.97	11.68	8.34	
57	9.96	9.59	8.62	7.05	15.67	15.16	13.72	11.44	16.62	16.08	14.55	12.14	8.62	
58	10.62	10.24	9.20	7.51	16.53	15.99	14.47	12.02	17.23	16.67	15.08	12.54	8.87	
59	11.34	10.94	9.82	7.98	17.38	16.82	15.19	12.59	17.77	17.20	15.54	12.87	9.05	
60	12.13	11.71	10.50	8.50	18.21	17.63	15.90	13.11	18.21	17.63	15.90	13.11	9.14	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.24	1.19	1.05	0.84	1.98	1.91	1.71	1.42	2.45	2.37	2.14	1.79	1.31	
19	1.24	1.19	1.05	0.84	1.98	1.91	1.71	1.42	2.45	2.37	2.14	1.79	1.31	
20	1.24	1.19	1.05	0.84	1.98	1.91	1.71	1.42	2.45	2.37	2.14	1.79	1.31	
21	1.24	1.19	1.05	0.84	1.98	1.91	1.71	1.42	2.45	2.37	2.14	1.79	1.31	
22	1.24	1.19	1.05	0.84	1.98	1.91	1.71	1.42	2.45	2.37	2.14	1.79	1.31	
23	1.24	1.19	1.05	0.84	1.98	1.91	1.71	1.42	2.45	2.37	2.14	1.79	1.31	
24	1.24	1.19	1.05	0.84	1.98	1.91	1.71	1.42	2.45	2.37	2.14	1.79	1.31	
25	1.24	1.19	1.05	0.84	1.98	1.91	1.71	1.42	2.45	2.37	2.14	1.79	1.31	
26	1.34	1.28	1.13	0.91	2.15	2.07	1.86	1.55	2.66	2.57	2.33	1.95	1.43	
27	1.45	1.39	1.23	0.99	2.34	2.25	2.03	1.69	2.90	2.81	2.54	2.13	1.57	
28	1.57	1.51	1.34	1.08	2.55	2.46	2.22	1.85	3.17	3.06	2.78	2.34	1.73	
29	1.71	1.64	1.46	1.18	2.78	2.69	2.43	2.03	3.46	3.35	3.04	2.56	1.90	
30	1.87	1.79	1.59	1.29	3.04	2.94	2.66	2.23	3.79	3.66	3.33	2.81	2.09	
31	1.94	1.86	1.66	1.35	3.18	3.07	2.78	2.34	3.97	3.84	3.49	2.95	2.20	
32	2.05	1.96	1.75	1.43	3.36	3.25	2.94	2.47	4.19	4.05	3.69	3.12	2.33	
33	2.16	2.07	1.85	1.52	3.56	3.44	3.12	2.63	4.44	4.30	3.91	3.32	2.48	
34	2.29	2.20	1.96	1.61	3.79	3.66	3.32	2.80	4.72	4.56	4.16	3.53	2.64	
35	2.44	2.34	2.09	1.72	4.03	3.90	3.54	2.99	5.01	4.86	4.42	3.76	2.82	
36	2.54	2.44	2.18	1.80	4.22	4.08	3.70	3.13	5.25	5.08	4.64	3.95	2.96	
37	2.69	2.58	2.30	1.90	4.46	4.31	3.92	3.32	5.55	5.37	4.90	4.17	3.13	
38	2.85	2.74	2.45	2.02	4.74	4.58	4.16	3.52	5.88	5.70	5.19	4.43	3.33	
39	3.04	2.92	2.61	2.15	5.05	4.88	4.44	3.75	6.25	6.05	5.52	4.70	3.53	
40	3.26	3.12	2.79	2.30	5.39	5.21	4.73	4.00	6.64	6.43	5.86	4.99	3.75	
41	3.34	3.21	2.86	2.36	5.54	5.35	4.86	4.11	6.81	6.60	6.01	5.12	3.85	
42	3.49	3.34	2.98	2.46	5.76	5.57	5.05	4.27	7.07	6.84	6.23	5.30	3.98	
43	3.67	3.52	3.13	2.58	6.04	5.83	5.29	4.47	7.37	7.14	6.50	5.52	4.14	
44	3.88	3.72	3.30	2.71	6.36	6.14	5.56	4.69	7.72	7.46	6.79	5.76	4.31	
45	4.12	3.94	3.50	2.86	6.71	6.48	5.86	4.93	8.09	7.82	7.10	6.01	4.49	
46	4.22	4.04	3.58	2.92	6.85	6.61	5.97	5.01	8.21	7.93	7.20	6.09	4.53	
47	4.39	4.20	3.71	3.03	7.09	6.84	6.17	5.16	8.44	8.15	7.39	6.23	4.63	
48	4.60	4.40	3.89	3.16	7.39	7.12	6.42	5.36	8.72	8.42	7.62	6.42	4.75	
49	4.84	4.63	4.08	3.30	7.72	7.44	6.69	5.58	9.03	8.72	7.88	6.61	4.88	
50	5.11	4.88	4.30	3.47	8.09	7.79	6.99	5.81	9.36	9.03	8.14	6.82	5.02	
51	5.56	5.31	4.67	3.76	8.75	8.42	7.55	6.26	10.03	9.67	8.70	7.27	5.33	
52	6.07	5.79	5.09	4.08	9.48	9.13	8.17	6.76	10.75	10.37	9.32	7.76	5.67	
53	6.62	6.32	5.54	4.44	10.27	9.88	8.83	7.29	11.52	11.10	9.96	8.27	6.02	
54	7.22	6.89	6.03	4.82	11.11	10.69	9.54	7.85	12.31	11.86	10.61	8.79	6.37	
55	7.86	7.51	6.56	5.23	12.01	11.55	10.28	8.44	13.12	12.63	11.29	9.32	6.72	
56	8.57	8.19	7.15	5.68	12.96	12.46	11.08	9.07	13.96	13.44	11.98	9.86	7.07	
57	9.33	8.91	7.77	6.16	13.96	13.42	11.91	9.73	14.80	14.24	12.67	10.39	7.41	
58	10.13	9.68	8.44	6.67	14.99	14.41	12.77	10.40	15.61	15.01	13.33	10.89	7.73	
59	11.00	10.52	9.16	7.23	16.03	15.42	13.65	11.09	16.38	15.75	13.96	11.36	8.02	
60	11.94	11.43	9.95	7.85	17.08	16.43	14.53	11.78	17.08	16.43	14.53	11.78	8.27	



**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.53	1.47	1.30	1.06	2.55	2.46	2.23	1.88	3.13	3.02	2.74	2.31	1.71	
19	1.53	1.47	1.30	1.06	2.55	2.46	2.23	1.88	3.13	3.02	2.74	2.31	1.71	
20	1.53	1.47	1.30	1.06	2.55	2.46	2.23	1.88	3.13	3.02	2.74	2.31	1.71	
21	1.53	1.47	1.30	1.06	2.55	2.46	2.23	1.88	3.13	3.02	2.74	2.31	1.71	
22	1.53	1.47	1.30	1.06	2.55	2.46	2.23	1.88	3.13	3.02	2.74	2.31	1.71	
23	1.53	1.47	1.30	1.06	2.55	2.46	2.23	1.88	3.13	3.02	2.74	2.31	1.71	
24	1.53	1.47	1.30	1.06	2.55	2.46	2.23	1.88	3.13	3.02	2.74	2.31	1.71	
25	1.53	1.47	1.30	1.06	2.55	2.46	2.23	1.88	3.13	3.02	2.74	2.31	1.71	
26	1.65	1.58	1.40	1.14	2.74	2.65	2.40	2.02	3.37	3.26	2.95	2.49	1.84	
27	1.79	1.71	1.52	1.23	2.97	2.87	2.60	2.18	3.64	3.52	3.19	2.69	1.99	
28	1.94	1.86	1.65	1.34	3.22	3.11	2.81	2.36	3.94	3.81	3.45	2.90	2.15	
29	2.11	2.02	1.79	1.45	3.49	3.37	3.05	2.56	4.27	4.13	3.74	3.14	2.33	
30	2.30	2.20	1.95	1.58	3.80	3.66	3.31	2.78	4.63	4.47	4.05	3.41	2.52	
31	2.40	2.29	2.03	1.64	3.96	3.82	3.45	2.89	4.83	4.66	4.22	3.55	2.62	
32	2.53	2.41	2.13	1.73	4.16	4.01	3.63	3.04	5.07	4.90	4.43	3.72	2.75	
33	2.67	2.55	2.25	1.82	4.39	4.24	3.83	3.20	5.34	5.16	4.67	3.92	2.90	
34	2.83	2.71	2.39	1.93	4.65	4.48	4.05	3.39	5.64	5.45	4.93	4.14	3.06	
35	3.01	2.87	2.54	2.05	4.93	4.76	4.29	3.59	5.97	5.77	5.21	4.37	3.23	
36	3.14	3.00	2.65	2.14	5.15	4.96	4.48	3.74	6.23	6.01	5.43	4.55	3.36	
37	3.32	3.17	2.79	2.26	5.42	5.23	4.72	3.94	6.55	6.32	5.71	4.79	3.53	
38	3.52	3.36	2.96	2.39	5.75	5.54	5.00	4.17	6.92	6.68	6.04	5.06	3.73	
39	3.74	3.57	3.15	2.55	6.10	5.88	5.31	4.43	7.33	7.07	6.39	5.36	3.94	
40	3.98	3.81	3.36	2.72	6.50	6.27	5.65	4.72	7.77	7.50	6.78	5.68	4.18	
41	4.09	3.90	3.45	2.79	6.67	6.43	5.80	4.84	7.96	7.69	6.95	5.82	4.28	
42	4.25	4.06	3.59	2.91	6.93	6.68	6.03	5.04	8.26	7.97	7.20	6.04	4.43	
43	4.45	4.25	3.76	3.05	7.25	6.99	6.31	5.28	8.61	8.31	7.51	6.30	4.62	
44	4.67	4.47	3.96	3.21	7.62	7.34	6.63	5.55	9.00	8.69	7.86	6.59	4.83	
45	4.92	4.71	4.18	3.40	8.02	7.73	6.99	5.85	9.44	9.11	8.24	6.91	5.06	
46	5.01	4.80	4.26	3.47	8.17	7.88	7.12	5.96	9.58	9.25	8.37	7.03	5.14	
47	5.18	4.96	4.41	3.60	8.44	8.14	7.36	6.16	9.85	9.51	8.61	7.22	5.28	
48	5.39	5.16	4.59	3.75	8.76	8.45	7.65	6.41	10.17	9.82	8.89	7.46	5.45	
49	5.62	5.38	4.79	3.92	9.12	8.80	7.96	6.67	10.51	10.15	9.19	7.71	5.62	
50	5.86	5.62	5.01	4.10	9.49	9.16	8.29	6.94	10.85	10.48	9.49	7.96	5.79	
51	6.31	6.05	5.40	4.42	10.20	9.84	8.90	7.46	11.58	11.18	10.12	8.49	6.16	
52	6.82	6.54	5.84	4.78	10.98	10.59	9.58	8.02	12.36	11.94	10.80	9.06	6.56	
53	7.36	7.06	6.30	5.16	11.79	11.38	10.29	8.60	13.15	12.70	11.49	9.62	6.95	
54	7.92	7.60	6.79	5.55	12.63	12.19	11.02	9.20	13.94	13.46	12.17	10.18	7.33	
55	8.51	8.17	7.30	5.96	13.48	13.02	11.76	9.80	14.70	14.20	12.83	10.71	7.69	
56	9.14	8.78	7.84	6.38	14.35	13.86	12.51	10.40	15.45	14.92	13.47	11.22	8.02	
57	9.80	9.42	8.40	6.83	15.24	14.72	13.27	11.01	16.17	15.62	14.08	11.70	8.32	
58	10.50	10.10	9.01	7.30	16.14	15.59	14.04	11.62	16.83	16.26	14.64	12.13	8.58	
59	11.26	10.83	9.65	7.80	17.04	16.47	14.81	12.21	17.43	16.84	15.14	12.49	8.79	
60	12.09	11.64	10.36	8.33	17.93	17.33	15.56	12.78	17.93	17.33	15.56	12.78	8.92	

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class B With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.69	1.62	1.44	1.18	2.84	2.74	2.49	2.11						
19	1.69	1.62	1.44	1.18	2.84	2.74	2.49	2.11						
20	1.69	1.62	1.44	1.18	2.84	2.74	2.49	2.11						
21	1.69	1.62	1.44	1.18	2.84	2.74	2.49	2.11						
22	1.69	1.62	1.44	1.18	2.84	2.74	2.49	2.11						
23	1.69	1.62	1.44	1.18	2.84	2.74	2.49	2.11						
24	1.69	1.62	1.44	1.18	2.84	2.74	2.49	2.11						
25	1.69	1.62	1.44	1.18	2.84	2.74	2.49	2.11						
26	1.83	1.75	1.55	1.27	3.05	2.95	2.68	2.26						
27	1.98	1.89	1.68	1.37	3.30	3.18	2.89	2.43						
28	2.15	2.05	1.82	1.48	3.57	3.44	3.12	2.63						
29	2.33	2.23	1.97	1.60	3.86	3.73	3.38	2.84						
30	2.54	2.43	2.15	1.74	4.19	4.04	3.66	3.07						
31	2.65	2.53	2.24	1.81	4.36	4.21	3.80	3.19						
32	2.79	2.67	2.35	1.90	4.58	4.42	3.99	3.34						
33	2.95	2.82	2.48	2.00	4.83	4.66	4.20	3.51						
34	3.13	2.99	2.63	2.12	5.10	4.92	4.44	3.71						
35	3.32	3.17	2.79	2.24	5.40	5.21	4.70	3.92						
36	3.47	3.31	2.91	2.34	5.64	5.43	4.89	4.08						
37	3.66	3.49	3.07	2.47	5.93	5.71	5.15	4.29						
38	3.88	3.70	3.26	2.61	6.27	6.04	5.44	4.53						
39	4.12	3.93	3.46	2.78	6.66	6.41	5.77	4.81						
40	4.38	4.18	3.69	2.97	7.07	6.81	6.14	5.11						
41	4.49	4.29	3.78	3.04	7.25	6.98	6.29	5.24						
42	4.67	4.46	3.93	3.17	7.53	7.25	6.54	5.45						
43	4.88	4.66	4.12	3.33	7.86	7.58	6.83	5.70						
44	5.11	4.89	4.33	3.51	8.25	7.95	7.17	5.99						
45	5.37	5.14	4.56	3.71	8.66	8.35	7.55	6.31						
46	5.47	5.23	4.64	3.79	8.82	8.50	7.69	6.44						
47	5.63	5.39	4.80	3.92	9.08	8.76	7.93	6.65						
48	5.84	5.59	4.99	4.09	9.41	9.07	8.22	6.90						
49	6.07	5.81	5.19	4.27	9.75	9.41	8.53	7.16						
50	6.31	6.05	5.41	4.45	10.10	9.75	8.85	7.43						
51	6.77	6.50	5.82	4.80	10.81	10.44	9.47	7.96						
52	7.29	6.99	6.27	5.17	11.58	11.18	10.15	8.53						
53	7.82	7.51	6.75	5.57	12.37	11.94	10.85	9.11						
54	8.38	8.05	7.24	5.97	13.15	12.71	11.54	9.69						
55	8.96	8.61	7.75	6.38	13.93	13.46	12.22	10.25						
56	9.56	9.20	8.27	6.81	14.69	14.20	12.88	10.79						
57	10.19	9.81	8.82	7.24	15.43	14.92	13.53	11.30						
58	10.84	10.45	9.40	7.69	16.14	15.60	14.14	11.79						
59	11.55	11.13	10.01	8.17	16.79	16.23	14.69	12.21						
60	12.31	11.88	10.67	8.67	17.32	16.75	15.14	12.52						

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class B With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Female														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.29	1.23	1.09	0.87	2.05	1.98	1.78	1.47						
19	1.29	1.23	1.09	0.87	2.05	1.98	1.78	1.47						
20	1.29	1.23	1.09	0.87	2.05	1.98	1.78	1.47						
21	1.29	1.23	1.09	0.87	2.05	1.98	1.78	1.47						
22	1.29	1.23	1.09	0.87	2.05	1.98	1.78	1.47						
23	1.29	1.23	1.09	0.87	2.05	1.98	1.78	1.47						
24	1.29	1.23	1.09	0.87	2.05	1.98	1.78	1.47						
25	1.29	1.23	1.09	0.87	2.05	1.98	1.78	1.47						
26	1.39	1.33	1.18	0.94	2.23	2.14	1.93	1.60						
27	1.51	1.44	1.28	1.03	2.42	2.33	2.10	1.75						
28	1.64	1.57	1.39	1.12	2.64	2.55	2.30	1.92						
29	1.78	1.70	1.51	1.23	2.88	2.78	2.51	2.10						
30	1.94	1.86	1.65	1.34	3.15	3.04	2.75	2.30						
31	2.02	1.94	1.72	1.40	3.29	3.18	2.88	2.42						
32	2.12	2.04	1.81	1.48	3.47	3.35	3.04	2.56						
33	2.24	2.15	1.92	1.57	3.68	3.56	3.22	2.71						
34	2.38	2.28	2.04	1.67	3.91	3.78	3.43	2.89						
35	2.53	2.43	2.17	1.78	4.16	4.02	3.65	3.08						
36	2.64	2.53	2.26	1.86	4.35	4.21	3.82	3.23						
37	2.79	2.67	2.39	1.97	4.60	4.44	4.04	3.42						
38	2.96	2.84	2.54	2.09	4.88	4.72	4.29	3.63						
39	3.15	3.03	2.70	2.23	5.20	5.02	4.56	3.86						
40	3.37	3.24	2.89	2.38	5.54	5.36	4.86	4.11						
41	3.46	3.32	2.96	2.45	5.69	5.50	4.99	4.22						
42	3.61	3.46	3.09	2.55	5.92	5.71	5.19	4.38						
43	3.80	3.64	3.24	2.67	6.19	5.98	5.42	4.58						
44	4.01	3.84	3.42	2.81	6.51	6.28	5.69	4.80						
45	4.26	4.08	3.62	2.96	6.86	6.62	5.99	5.03						
46	4.36	4.17	3.70	3.02	6.99	6.74	6.09	5.11						
47	4.53	4.34	3.84	3.12	7.22	6.96	6.28	5.26						
48	4.75	4.54	4.01	3.26	7.51	7.24	6.52	5.45						
49	5.00	4.77	4.21	3.41	7.83	7.55	6.78	5.65						
50	5.26	5.03	4.43	3.57	8.18	7.88	7.07	5.87						
51	5.72	5.46	4.80	3.87	8.82	8.49	7.61	6.30						
52	6.24	5.96	5.23	4.20	9.54	9.17	8.20	6.78						
53	6.80	6.49	5.69	4.56	10.30	9.90	8.84	7.29						
54	7.41	7.07	6.19	4.94	11.10	10.67	9.51	7.82						
55	8.06	7.70	6.72	5.35	11.94	11.47	10.20	8.36						
56	8.78	8.38	7.31	5.81	12.83	12.32	10.94	8.94						
57	9.54	9.10	7.93	6.29	13.73	13.18	11.68	9.52						
58	10.35	9.88	8.60	6.80	14.63	14.05	12.43	10.09						
59	11.21	10.71	9.32	7.35	15.51	14.89	13.15	10.64						
60	12.14	11.61	10.09	7.95	16.31	15.66	13.80	11.14						

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class B With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.59	1.53	1.35	1.10	2.64	2.55	2.31	1.95						
19	1.59	1.53	1.35	1.10	2.64	2.55	2.31	1.95						
20	1.59	1.53	1.35	1.10	2.64	2.55	2.31	1.95						
21	1.59	1.53	1.35	1.10	2.64	2.55	2.31	1.95						
22	1.59	1.53	1.35	1.10	2.64	2.55	2.31	1.95						
23	1.59	1.53	1.35	1.10	2.64	2.55	2.31	1.95						
24	1.59	1.53	1.35	1.10	2.64	2.55	2.31	1.95						
25	1.59	1.53	1.35	1.10	2.64	2.55	2.31	1.95						
26	1.72	1.64	1.46	1.19	2.85	2.75	2.49	2.09						
27	1.86	1.78	1.58	1.28	3.08	2.97	2.69	2.26						
28	2.02	1.93	1.71	1.39	3.33	3.22	2.91	2.45						
29	2.20	2.10	1.86	1.51	3.62	3.49	3.16	2.65						
30	2.39	2.29	2.02	1.64	3.93	3.79	3.43	2.88						
31	2.49	2.38	2.11	1.71	4.10	3.95	3.57	3.00						
32	2.62	2.51	2.22	1.80	4.30	4.15	3.75	3.14						
33	2.77	2.65	2.34	1.90	4.54	4.38	3.96	3.31						
34	2.94	2.81	2.48	2.01	4.81	4.63	4.19	3.50						
35	3.12	2.98	2.63	2.13	5.09	4.91	4.43	3.71						
36	3.26	3.12	2.75	2.22	5.31	5.12	4.62	3.86						
37	3.44	3.29	2.90	2.34	5.60	5.40	4.87	4.07						
38	3.65	3.48	3.08	2.48	5.93	5.71	5.15	4.31						
39	3.88	3.70	3.27	2.64	6.29	6.06	5.47	4.57						
40	4.13	3.95	3.49	2.82	6.69	6.45	5.82	4.86						
41	4.24	4.05	3.58	2.89	6.86	6.61	5.97	4.99						
42	4.40	4.21	3.72	3.01	7.12	6.87	6.20	5.18						
43	4.61	4.40	3.90	3.16	7.45	7.18	6.48	5.42						
44	4.84	4.63	4.10	3.33	7.81	7.53	6.80	5.69						
45	5.09	4.87	4.32	3.52	8.21	7.92	7.16	5.99						
46	5.19	4.96	4.41	3.59	8.36	8.06	7.29	6.11						
47	5.36	5.13	4.56	3.72	8.62	8.31	7.52	6.30						
48	5.57	5.33	4.74	3.88	8.93	8.62	7.79	6.53						
49	5.80	5.55	4.95	4.05	9.27	8.94	8.09	6.79						
50	6.05	5.79	5.17	4.23	9.62	9.28	8.40	7.04						
51	6.51	6.24	5.57	4.56	10.32	9.95	9.01	7.55						
52	7.02	6.73	6.01	4.93	11.07	10.68	9.66	8.10						
53	7.57	7.26	6.48	5.31	11.85	11.43	10.34	8.66						
54	8.14	7.81	6.98	5.71	12.64	12.20	11.03	9.22						
55	8.73	8.38	7.49	6.13	13.43	12.96	11.72	9.78						
56	9.36	8.99	8.03	6.56	14.23	13.73	12.40	10.32						
57	10.02	9.63	8.60	7.00	15.01	14.48	13.07	10.86						
58	10.72	10.30	9.20	7.47	15.76	15.22	13.71	11.36						
59	11.46	11.03	9.83	7.96	16.47	15.90	14.31	11.82						
60	12.27	11.81	10.52	8.49	17.07	16.48	14.80	12.18						

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class B With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Male														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.70	1.63	1.44	1.18	2.85	2.75	2.50	2.11						
19	1.70	1.63	1.44	1.18	2.85	2.75	2.50	2.11						
20	1.70	1.63	1.44	1.18	2.85	2.75	2.50	2.11						
21	1.70	1.63	1.44	1.18	2.85	2.75	2.50	2.11						
22	1.70	1.63	1.44	1.18	2.85	2.75	2.50	2.11						
23	1.70	1.63	1.44	1.18	2.85	2.75	2.50	2.11						
24	1.70	1.63	1.44	1.18	2.85	2.75	2.50	2.11						
25	1.70	1.63	1.44	1.18	2.85	2.75	2.50	2.11						
26	1.83	1.75	1.55	1.27	3.07	2.96	2.69	2.27						
27	1.98	1.90	1.68	1.37	3.31	3.20	2.90	2.44						
28	2.15	2.06	1.82	1.48	3.58	3.46	3.14	2.64						
29	2.34	2.24	1.98	1.61	3.88	3.75	3.39	2.85						
30	2.55	2.43	2.15	1.74	4.21	4.07	3.68	3.09						
31	2.66	2.54	2.24	1.81	4.39	4.23	3.83	3.21						
32	2.80	2.67	2.36	1.90	4.61	4.45	4.02	3.36						
33	2.96	2.83	2.49	2.01	4.86	4.69	4.23	3.54						
34	3.14	2.99	2.64	2.12	5.14	4.96	4.47	3.73						
35	3.33	3.18	2.80	2.25	5.45	5.25	4.73	3.95						
36	3.48	3.32	2.92	2.35	5.68	5.47	4.93	4.11						
37	3.67	3.50	3.08	2.47	5.98	5.77	5.19	4.32						
38	3.89	3.71	3.27	2.62	6.33	6.10	5.49	4.57						
39	4.14	3.95	3.47	2.79	6.73	6.48	5.83	4.86						
40	4.40	4.20	3.70	2.98	7.16	6.89	6.21	5.17						
41	4.51	4.31	3.80	3.06	7.34	7.07	6.37	5.30						
42	4.69	4.48	3.95	3.18	7.62	7.34	6.62	5.51						
43	4.90	4.68	4.14	3.34	7.97	7.68	6.93	5.78						
44	5.14	4.91	4.35	3.52	8.37	8.07	7.28	6.08						
45	5.40	5.17	4.58	3.72	8.81	8.49	7.67	6.41						
46	5.50	5.26	4.67	3.81	8.97	8.65	7.82	6.54						
47	5.67	5.43	4.83	3.95	9.26	8.93	8.08	6.77						
48	5.88	5.64	5.02	4.11	9.61	9.27	8.39	7.04						
49	6.12	5.86	5.24	4.30	9.98	9.63	8.73	7.32						
50	6.37	6.10	5.46	4.49	10.37	10.01	9.08	7.62						
51	6.84	6.56	5.88	4.84	11.13	10.75	9.75	8.18						
52	7.37	7.07	6.34	5.22	11.95	11.55	10.47	8.79						
53	7.92	7.61	6.83	5.62	12.81	12.37	11.23	9.42						
54	8.49	8.16	7.33	6.04	13.68	13.22	11.99	10.05						
55	9.09	8.74	7.85	6.46	14.55	14.07	12.76	10.68						
56	9.71	9.35	8.40	6.89	15.43	14.92	13.52	11.30						
57	10.37	9.99	8.98	7.35	16.32	15.79	14.30	11.92						
58	11.07	10.67	9.58	7.82	17.22	16.66	15.07	12.53						
59	11.81	11.39	10.23	8.32	18.10	17.52	15.83	13.11						
60	12.64	12.20	10.94	8.85	18.97	18.36	16.56	13.66						

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,														
Occupation Class B With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Female														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.29	1.24	1.09	0.87	2.06	1.99	1.78	1.48						
19	1.29	1.24	1.09	0.87	2.06	1.99	1.78	1.48						
20	1.29	1.24	1.09	0.87	2.06	1.99	1.78	1.48						
21	1.29	1.24	1.09	0.87	2.06	1.99	1.78	1.48						
22	1.29	1.24	1.09	0.87	2.06	1.99	1.78	1.48						
23	1.29	1.24	1.09	0.87	2.06	1.99	1.78	1.48						
24	1.29	1.24	1.09	0.87	2.06	1.99	1.78	1.48						
25	1.29	1.24	1.09	0.87	2.06	1.99	1.78	1.48						
26	1.39	1.33	1.18	0.95	2.24	2.15	1.94	1.61						
27	1.51	1.45	1.28	1.03	2.43	2.35	2.11	1.76						
28	1.64	1.57	1.39	1.13	2.66	2.56	2.31	1.93						
29	1.78	1.71	1.52	1.23	2.90	2.80	2.53	2.11						
30	1.94	1.86	1.66	1.35	3.17	3.06	2.77	2.32						
31	2.03	1.94	1.73	1.41	3.32	3.20	2.90	2.43						
32	2.13	2.04	1.82	1.49	3.50	3.38	3.06	2.58						
33	2.25	2.16	1.93	1.58	3.71	3.58	3.25	2.74						
34	2.39	2.29	2.04	1.68	3.94	3.81	3.46	2.92						
35	2.54	2.44	2.17	1.79	4.20	4.06	3.68	3.11						
36	2.65	2.54	2.27	1.87	4.39	4.25	3.86	3.26						
37	2.80	2.68	2.40	1.98	4.65	4.49	4.08	3.45						
38	2.97	2.85	2.55	2.10	4.94	4.77	4.34	3.67						
39	3.17	3.04	2.72	2.24	5.26	5.08	4.62	3.91						
40	3.39	3.25	2.90	2.40	5.62	5.43	4.93	4.17						
41	3.48	3.34	2.98	2.46	5.77	5.57	5.06	4.28						
42	3.63	3.48	3.10	2.56	6.00	5.80	5.26	4.45						
43	3.82	3.66	3.26	2.68	6.29	6.08	5.51	4.65						
44	4.04	3.87	3.44	2.83	6.62	6.40	5.79	4.88						
45	4.29	4.11	3.64	2.98	6.99	6.75	6.10	5.13						
46	4.39	4.20	3.73	3.04	7.13	6.88	6.22	5.22						
47	4.57	4.37	3.87	3.15	7.38	7.12	6.42	5.38						
48	4.79	4.58	4.05	3.29	7.70	7.42	6.68	5.58						
49	5.05	4.82	4.25	3.44	8.05	7.75	6.97	5.81						
50	5.32	5.09	4.48	3.61	8.43	8.12	7.29	6.06						
51	5.79	5.53	4.86	3.91	9.11	8.77	7.86	6.52						
52	6.32	6.04	5.30	4.25	9.88	9.51	8.51	7.04						
53	6.90	6.59	5.77	4.62	10.70	10.30	9.20	7.59						
54	7.52	7.18	6.28	5.02	11.58	11.14	9.94	8.18						
55	8.19	7.82	6.84	5.44	12.51	12.03	10.71	8.79						
56	8.93	8.53	7.44	5.91	13.50	12.98	11.54	9.45						
57	9.71	9.28	8.09	6.41	14.54	13.98	12.41	10.13						
58	10.55	10.09	8.79	6.95	15.61	15.01	13.30	10.83						
59	11.46	10.96	9.54	7.53	16.70	16.06	14.21	11.55						
60	12.44	11.91	10.37	8.17	17.80	17.12	15.14	12.27						

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider,															
Occupation Class B With Non-Cancelable Premiums															
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday															
Unisex															
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days										Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	1.60	1.53	1.36	1.10	2.65	2.56	2.32	1.95							
19	1.60	1.53	1.36	1.10	2.65	2.56	2.32	1.95							
20	1.60	1.53	1.36	1.10	2.65	2.56	2.32	1.95							
21	1.60	1.53	1.36	1.10	2.65	2.56	2.32	1.95							
22	1.60	1.53	1.36	1.10	2.65	2.56	2.32	1.95							
23	1.60	1.53	1.36	1.10	2.65	2.56	2.32	1.95							
24	1.60	1.53	1.36	1.10	2.65	2.56	2.32	1.95							
25	1.60	1.53	1.36	1.10	2.65	2.56	2.32	1.95							
26	1.72	1.65	1.46	1.19	2.86	2.76	2.50	2.10							
27	1.86	1.78	1.58	1.29	3.09	2.98	2.70	2.27							
28	2.02	1.94	1.71	1.39	3.35	3.23	2.93	2.46							
29	2.20	2.10	1.86	1.51	3.64	3.51	3.18	2.67							
30	2.40	2.29	2.03	1.64	3.95	3.82	3.45	2.89							
31	2.50	2.39	2.11	1.71	4.12	3.98	3.60	3.01							
32	2.63	2.52	2.22	1.80	4.33	4.18	3.78	3.16							
33	2.78	2.66	2.35	1.90	4.57	4.41	3.99	3.34							
34	2.95	2.82	2.49	2.01	4.84	4.67	4.22	3.53							
35	3.13	2.99	2.64	2.14	5.14	4.95	4.47	3.74							
36	3.27	3.13	2.76	2.23	5.36	5.17	4.66	3.90							
37	3.45	3.30	2.91	2.35	5.65	5.45	4.91	4.11							
38	3.66	3.50	3.09	2.49	5.99	5.77	5.21	4.35							
39	3.89	3.72	3.28	2.65	6.36	6.13	5.53	4.62							
40	4.15	3.96	3.50	2.83	6.77	6.53	5.89	4.92							
41	4.26	4.07	3.59	2.91	6.94	6.69	6.04	5.05							
42	4.42	4.23	3.74	3.03	7.22	6.96	6.28	5.25							
43	4.63	4.43	3.92	3.18	7.55	7.28	6.57	5.50							
44	4.87	4.65	4.12	3.35	7.93	7.65	6.91	5.78							
45	5.13	4.90	4.35	3.54	8.35	8.06	7.28	6.09							
46	5.22	5.00	4.44	3.62	8.51	8.21	7.42	6.21							
47	5.40	5.16	4.59	3.75	8.79	8.48	7.67	6.42							
48	5.61	5.37	4.78	3.91	9.13	8.81	7.97	6.67							
49	5.85	5.60	4.99	4.08	9.50	9.16	8.29	6.95							
50	6.10	5.85	5.21	4.27	9.89	9.54	8.63	7.23							
51	6.58	6.31	5.62	4.61	10.62	10.25	9.28	7.77							
52	7.10	6.81	6.08	4.98	11.43	11.04	9.98	8.35							
53	7.66	7.35	6.56	5.37	12.28	11.85	10.72	8.96							
54	8.25	7.92	7.07	5.78	13.15	12.70	11.48	9.58							
55	8.86	8.51	7.60	6.20	14.04	13.56	12.25	10.21							
56	9.52	9.14	8.16	6.65	14.95	14.44	13.03	10.84							
57	10.21	9.81	8.75	7.11	15.88	15.33	13.82	11.47							
58	10.94	10.52	9.38	7.60	16.82	16.24	14.63	12.10							
59	11.73	11.29	10.06	8.12	17.75	17.15	15.42	12.72							
60	12.59	12.13	10.80	8.68	18.67	18.05	16.20	13.31							

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 5A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.13	1.09	0.96	0.78	1.88	1.82	1.65	1.39	2.31	2.23	2.03	1.71	1.27
19	1.13	1.09	0.96	0.78	1.88	1.82	1.65	1.39	2.31	2.23	2.03	1.71	1.27
20	1.13	1.09	0.96	0.78	1.88	1.82	1.65	1.39	2.31	2.23	2.03	1.71	1.27
21	1.13	1.09	0.96	0.78	1.88	1.82	1.65	1.39	2.31	2.23	2.03	1.71	1.27
22	1.13	1.09	0.96	0.78	1.88	1.82	1.65	1.39	2.31	2.23	2.03	1.71	1.27
23	1.13	1.09	0.96	0.78	1.88	1.82	1.65	1.39	2.31	2.23	2.03	1.71	1.27
24	1.13	1.09	0.96	0.78	1.88	1.82	1.65	1.39	2.31	2.23	2.03	1.71	1.27
25	1.13	1.09	0.96	0.78	1.88	1.82	1.65	1.39	2.31	2.23	2.03	1.71	1.27
26	1.24	1.19	1.05	0.86	2.05	1.98	1.80	1.51	2.51	2.43	2.20	1.86	1.38
27	1.35	1.29	1.15	0.93	2.24	2.16	1.96	1.64	2.74	2.65	2.40	2.02	1.50
28	1.48	1.41	1.25	1.02	2.44	2.36	2.13	1.79	2.98	2.88	2.61	2.20	1.63
29	1.62	1.54	1.37	1.11	2.66	2.57	2.33	1.95	3.25	3.14	2.84	2.39	1.77
30	1.76	1.69	1.49	1.21	2.91	2.80	2.54	2.13	3.53	3.41	3.09	2.60	1.92
31	1.85	1.77	1.56	1.27	3.04	2.93	2.65	2.22	3.69	3.57	3.23	2.71	2.01
32	1.95	1.86	1.65	1.33	3.20	3.09	2.79	2.34	3.88	3.75	3.39	2.85	2.10
33	2.06	1.96	1.74	1.40	3.37	3.25	2.94	2.46	4.08	3.94	3.57	2.99	2.21
34	2.17	2.08	1.83	1.48	3.56	3.43	3.10	2.59	4.30	4.15	3.75	3.15	2.32
35	2.30	2.19	1.94	1.57	3.75	3.62	3.27	2.73	4.53	4.37	3.95	3.31	2.44
36	2.39	2.29	2.02	1.63	3.91	3.77	3.40	2.84	4.71	4.54	4.11	3.44	2.54
37	2.51	2.40	2.11	1.71	4.09	3.94	3.56	2.97	4.91	4.74	4.29	3.59	2.65
38	2.63	2.51	2.22	1.79	4.29	4.13	3.73	3.12	5.14	4.96	4.48	3.75	2.76
39	2.77	2.64	2.33	1.89	4.50	4.34	3.92	3.27	5.38	5.20	4.69	3.93	2.89
40	2.91	2.78	2.46	1.99	4.73	4.56	4.12	3.44	5.64	5.44	4.92	4.12	3.03
41	3.03	2.89	2.56	2.07	4.92	4.75	4.28	3.58	5.85	5.65	5.10	4.28	3.14
42	3.17	3.03	2.68	2.17	5.15	4.96	4.48	3.74	6.10	5.89	5.32	4.46	3.27
43	3.32	3.17	2.81	2.28	5.39	5.20	4.69	3.92	6.36	6.14	5.55	4.65	3.41
44	3.48	3.33	2.95	2.40	5.66	5.45	4.92	4.12	6.64	6.41	5.80	4.86	3.56
45	3.66	3.50	3.10	2.52	5.93	5.72	5.17	4.32	6.93	6.69	6.05	5.08	3.72
46	3.78	3.61	3.21	2.62	6.13	5.91	5.34	4.47	7.13	6.88	6.23	5.22	3.82
47	3.92	3.76	3.34	2.73	6.36	6.13	5.54	4.64	7.36	7.10	6.43	5.39	3.94
48	4.08	3.91	3.48	2.84	6.60	6.37	5.76	4.82	7.59	7.33	6.63	5.57	4.06
49	4.24	4.06	3.62	2.96	6.85	6.61	5.97	5.00	7.82	7.55	6.83	5.73	4.17
50	4.41	4.22	3.76	3.08	7.09	6.84	6.18	5.18	8.03	7.76	7.02	5.89	4.28
51	4.75	4.55	4.06	3.32	7.61	7.35	6.64	5.56	8.56	8.27	7.48	6.27	4.55
52	5.10	4.89	4.37	3.57	8.15	7.86	7.11	5.95	9.08	8.77	7.93	6.65	4.81
53	5.47	5.25	4.68	3.83	8.69	8.39	7.58	6.34	9.60	9.28	8.38	7.02	5.06
54	5.86	5.62	5.02	4.10	9.26	8.94	8.07	6.74	10.12	9.78	8.83	7.38	5.31
55	6.28	6.03	5.38	4.39	9.86	9.51	8.58	7.16	10.65	10.28	9.28	7.75	5.55
56	6.75	6.48	5.78	4.71	10.50	10.14	9.14	7.60	11.20	10.81	9.75	8.12	5.79
57	7.25	6.97	6.22	5.05	11.18	10.79	9.72	8.07	11.74	11.34	10.21	8.49	6.02
58	7.79	7.49	6.68	5.41	11.86	11.46	10.30	8.53	12.27	11.85	10.65	8.83	6.23
59	8.36	8.04	7.17	5.78	12.54	12.11	10.87	8.97	12.75	12.32	11.06	9.13	6.40
60	9.52	9.18	8.16	6.52	13.66	13.20	11.80	9.66	13.66	13.20	11.80	9.66	6.68
61	9.18	8.86	7.86	6.25	12.71	12.29	10.95	8.91	12.71	12.29	10.95	8.91	6.10
62	8.82	8.53	7.55	5.97	11.79	11.41	10.13	8.19	11.79	11.41	10.13	8.19	5.53
63	8.43	8.17	7.21	5.65	10.82	10.49	9.27	7.42	10.82	10.49	9.27	7.42	4.92
64	7.99	7.75	6.82	5.30	9.83	9.54	8.39	6.66	9.83	9.54	8.39	6.66	4.35
65	7.46	7.25	6.37	4.91	8.80	8.55	7.48	5.88	8.80	8.55	7.48	5.88	3.79
66	7.24	7.05	6.17	4.72	8.17	7.94	6.90	5.38	8.17	7.94	6.90	5.38	3.42
67	7.87	7.68	6.69	5.05	7.87	7.68	6.69	5.05	7.87	7.68	6.69	5.05	3.09
68	7.86	7.67	6.66	5.02	7.86	7.67	6.66	5.02	7.86	7.67	6.66	5.02	3.08
69	8.54	8.31	7.19	5.41	8.54	8.31	7.19	5.41	8.54	8.31	7.19	5.41	3.33
70	9.29	9.02	7.78	5.85	9.29	9.02	7.78	5.85	9.29	9.02	7.78	5.85	3.60
71	9.96	9.66	8.31	6.24	9.96	9.66	8.31	6.24	9.96	9.66	8.31	6.24	3.85
72	10.57	10.24	8.79	6.59	10.57	10.24	8.79	6.59	10.57	10.24	8.79	6.59	4.07
73	11.12	10.76	9.22	6.91	11.12	10.76	9.22	6.91	11.12	10.76	9.22	6.91	4.26
74	11.61	11.23	9.61	7.20	11.61	11.23	9.61	7.20	11.61	11.23	9.61	7.20	4.44
75	12.05	11.65	9.96	7.45	12.05	11.65	9.96	7.45	12.05	11.65	9.96	7.45	4.60
76	12.45	12.03	10.28	7.69	12.45	12.03	10.28	7.69	12.45	12.03	10.28	7.69	4.75
77	12.81	12.37	10.56	7.89	12.81	12.37	10.56	7.89	12.81	12.37	10.56	7.89	4.88
78	13.13	12.68	10.81	8.08	13.13	12.68	10.81	8.08	13.13	12.68	10.81	8.08	4.99
79	13.42	12.95	11.04	8.25	13.42	12.95	11.04	8.25	13.42	12.95	11.04	8.25	5.10
80 +	13.68	13.20	11.25	8.40	13.68	13.20	11.25	8.40	13.68	13.20	11.25	8.40	5.19



**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 5A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.14	1.09	0.97	0.79	1.89	1.83	1.65	1.39	2.32	2.24	2.03	1.71	1.27
19	1.14	1.09	0.97	0.79	1.89	1.83	1.65	1.39	2.32	2.24	2.03	1.71	1.27
20	1.14	1.09	0.97	0.79	1.89	1.83	1.65	1.39	2.32	2.24	2.03	1.71	1.27
21	1.14	1.09	0.97	0.79	1.89	1.83	1.65	1.39	2.32	2.24	2.03	1.71	1.27
22	1.14	1.09	0.97	0.79	1.89	1.83	1.65	1.39	2.32	2.24	2.03	1.71	1.27
23	1.14	1.09	0.97	0.79	1.89	1.83	1.65	1.39	2.32	2.24	2.03	1.71	1.27
24	1.14	1.09	0.97	0.79	1.89	1.83	1.65	1.39	2.32	2.24	2.03	1.71	1.27
25	1.14	1.09	0.97	0.79	1.89	1.83	1.65	1.39	2.32	2.24	2.03	1.71	1.27
26	1.24	1.19	1.05	0.86	2.06	1.99	1.80	1.52	2.53	2.44	2.21	1.86	1.38
27	1.36	1.30	1.15	0.94	2.25	2.17	1.97	1.65	2.75	2.66	2.41	2.03	1.50
28	1.48	1.42	1.26	1.02	2.45	2.37	2.14	1.80	3.00	2.90	2.63	2.21	1.64
29	1.62	1.55	1.37	1.11	2.68	2.59	2.34	1.96	3.27	3.16	2.86	2.40	1.78
30	1.77	1.70	1.50	1.22	2.92	2.82	2.55	2.14	3.56	3.44	3.11	2.61	1.93
31	1.86	1.78	1.57	1.27	3.06	2.95	2.67	2.24	3.72	3.59	3.25	2.73	2.02
32	1.96	1.87	1.65	1.34	3.22	3.11	2.81	2.35	3.91	3.77	3.42	2.87	2.12
33	2.07	1.98	1.74	1.41	3.39	3.27	2.96	2.47	4.11	3.97	3.59	3.01	2.22
34	2.18	2.09	1.84	1.49	3.58	3.46	3.12	2.61	4.33	4.18	3.78	3.17	2.34
35	2.31	2.21	1.95	1.57	3.78	3.65	3.29	2.75	4.57	4.41	3.99	3.34	2.46
36	2.41	2.30	2.03	1.64	3.94	3.80	3.43	2.86	4.75	4.58	4.14	3.47	2.56
37	2.52	2.41	2.13	1.72	4.13	3.98	3.59	3.00	4.96	4.79	4.33	3.62	2.67
38	2.65	2.53	2.24	1.80	4.33	4.17	3.76	3.14	5.19	5.01	4.53	3.79	2.79
39	2.79	2.66	2.35	1.90	4.55	4.39	3.95	3.30	5.44	5.25	4.75	3.97	2.92
40	2.93	2.80	2.48	2.00	4.78	4.61	4.16	3.47	5.71	5.51	4.98	4.17	3.06
41	3.05	2.92	2.58	2.09	4.98	4.80	4.33	3.61	5.93	5.72	5.17	4.33	3.17
42	3.20	3.06	2.70	2.19	5.21	5.02	4.53	3.78	6.18	5.97	5.39	4.51	3.31
43	3.35	3.20	2.84	2.30	5.46	5.27	4.75	3.97	6.46	6.23	5.63	4.72	3.46
44	3.52	3.37	2.98	2.42	5.73	5.53	4.99	4.17	6.75	6.52	5.89	4.93	3.61
45	3.70	3.54	3.14	2.55	6.02	5.81	5.24	4.38	7.05	6.81	6.16	5.16	3.77
46	3.82	3.66	3.25	2.64	6.22	6.00	5.42	4.54	7.26	7.01	6.34	5.31	3.88
47	3.97	3.80	3.38	2.76	6.47	6.24	5.64	4.71	7.50	7.25	6.55	5.49	4.00
48	4.14	3.96	3.53	2.88	6.73	6.49	5.86	4.91	7.76	7.49	6.77	5.68	4.13
49	4.31	4.13	3.68	3.00	6.99	6.74	6.09	5.10	8.00	7.73	6.99	5.86	4.26
50	4.48	4.29	3.83	3.13	7.25	7.00	6.32	5.28	8.24	7.96	7.19	6.03	4.37
51	4.83	4.64	4.13	3.38	7.80	7.53	6.80	5.68	8.80	8.50	7.68	6.43	4.65
52	5.20	4.99	4.45	3.63	8.36	8.08	7.29	6.09	9.36	9.04	8.17	6.83	4.93
53	5.58	5.36	4.78	3.90	8.94	8.64	7.79	6.50	9.92	9.58	8.65	7.23	5.20
54	5.99	5.75	5.13	4.18	9.55	9.22	8.32	6.93	10.48	10.13	9.14	7.62	5.46
55	6.43	6.18	5.51	4.48	10.19	9.85	8.87	7.38	11.06	10.68	9.63	8.02	5.73
56	6.93	6.66	5.94	4.82	10.90	10.53	9.47	7.86	11.66	11.27	10.15	8.43	5.99
57	7.47	7.19	6.41	5.18	11.64	11.25	10.11	8.37	12.28	11.87	10.67	8.84	6.25
58	8.04	7.74	6.90	5.56	12.41	12.00	10.76	8.88	12.87	12.45	11.17	9.23	6.48
59	8.65	8.34	7.42	5.96	13.18	12.75	11.42	9.39	13.44	12.99	11.64	9.57	6.68
60	10.04	9.70	8.60	6.83	14.51	14.06	12.52	10.19	14.51	14.06	12.52	10.19	6.98
61	9.75	9.43	8.35	6.59	13.55	13.13	11.65	9.43	13.55	13.13	11.65	9.43	6.39
62	9.44	9.14	8.07	6.33	12.57	12.20	10.78	8.65	12.57	12.20	10.78	8.65	5.78
63	9.09	8.82	7.76	6.04	11.59	11.26	9.90	7.87	11.59	11.26	9.90	7.87	5.16
64	8.71	8.46	7.43	5.73	10.65	10.36	9.07	7.14	10.65	10.36	9.07	7.14	4.61
65	8.27	8.05	7.05	5.40	9.70	9.45	8.22	6.41	9.70	9.45	8.22	6.41	4.08
66	8.10	7.90	6.90	5.24	9.08	8.86	7.67	5.92	9.08	8.86	7.67	5.92	3.71
67	7.87	7.68	6.69	5.05	8.42	8.23	7.07	5.39	8.42	8.23	7.07	5.39	3.33
68	7.86	7.67	6.66	5.02	7.86	7.67	6.66	5.02	7.86	7.67	6.66	5.02	3.08
69	8.54	8.31	7.19	5.41	8.54	8.31	7.19	5.41	8.54	8.31	7.19	5.41	3.33
70	9.29	9.02	7.78	5.85	9.29	9.02	7.78	5.85	9.29	9.02	7.78	5.85	3.60
71	9.96	9.66	8.31	6.24	9.96	9.66	8.31	6.24	9.96	9.66	8.31	6.24	3.85
72	10.57	10.24	8.79	6.59	10.57	10.24	8.79	6.59	10.57	10.24	8.79	6.59	4.07
73	11.12	10.76	9.22	6.91	11.12	10.76	9.22	6.91	11.12	10.76	9.22	6.91	4.26
74	11.61	11.23	9.61	7.20	11.61	11.23	9.61	7.20	11.61	11.23	9.61	7.20	4.44
75	12.05	11.65	9.96	7.45	12.05	11.65	9.96	7.45	12.05	11.65	9.96	7.45	4.60
76	12.45	12.03	10.28	7.69	12.45	12.03	10.28	7.69	12.45	12.03	10.28	7.69	4.75
77	12.81	12.37	10.56	7.89	12.81	12.37	10.56	7.89	12.81	12.37	10.56	7.89	4.88
78	13.13	12.68	10.81	8.08	13.13	12.68	10.81	8.08	13.13	12.68	10.81	8.08	4.99
79	13.42	12.95	11.04	8.25	13.42	12.95	11.04	8.25	13.42	12.95	11.04	8.25	5.10
80 +	13.68	13.20	11.25	8.40	13.68	13.20	11.25	8.40	13.68	13.20	11.25	8.40	5.19

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached  
 Occupation Class 4A With Guaranteed Renewable Premiums  
 Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday

Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.20	1.15	1.02	0.83	1.99	1.92	1.74	1.46	2.44	2.36	2.14	1.80	1.34
19	1.20	1.15	1.02	0.83	1.99	1.92	1.74	1.46	2.44	2.36	2.14	1.80	1.34
20	1.20	1.15	1.02	0.83	1.99	1.92	1.74	1.46	2.44	2.36	2.14	1.80	1.34
21	1.20	1.15	1.02	0.83	1.99	1.92	1.74	1.46	2.44	2.36	2.14	1.80	1.34
22	1.20	1.15	1.02	0.83	1.99	1.92	1.74	1.46	2.44	2.36	2.14	1.80	1.34
23	1.20	1.15	1.02	0.83	1.99	1.92	1.74	1.46	2.44	2.36	2.14	1.80	1.34
24	1.20	1.15	1.02	0.83	1.99	1.92	1.74	1.46	2.44	2.36	2.14	1.80	1.34
25	1.20	1.15	1.02	0.83	1.99	1.92	1.74	1.46	2.44	2.36	2.14	1.80	1.34
26	1.31	1.25	1.11	0.90	2.17	2.09	1.90	1.59	2.65	2.57	2.33	1.96	1.45
27	1.43	1.37	1.21	0.98	2.36	2.28	2.07	1.74	2.89	2.79	2.53	2.13	1.58
28	1.56	1.49	1.32	1.07	2.58	2.49	2.25	1.89	3.15	3.04	2.76	2.32	1.72
29	1.70	1.63	1.44	1.17	2.81	2.71	2.46	2.06	3.43	3.31	3.00	2.52	1.87
30	1.86	1.78	1.58	1.28	3.07	2.96	2.68	2.24	3.73	3.60	3.26	2.74	2.03
31	1.95	1.87	1.65	1.34	3.21	3.10	2.80	2.35	3.90	3.77	3.41	2.86	2.12
32	2.06	1.97	1.74	1.41	3.38	3.26	2.94	2.46	4.10	3.95	3.58	3.00	2.22
33	2.17	2.07	1.83	1.48	3.56	3.43	3.10	2.59	4.31	4.16	3.76	3.16	2.33
34	2.29	2.19	1.93	1.56	3.75	3.62	3.27	2.73	4.54	4.38	3.96	3.32	2.45
35	2.42	2.32	2.05	1.65	3.96	3.82	3.45	2.88	4.78	4.61	4.17	3.50	2.58
36	2.53	2.41	2.13	1.72	4.13	3.98	3.59	3.00	4.97	4.79	4.33	3.63	2.68
37	2.65	2.53	2.23	1.80	4.32	4.16	3.75	3.14	5.19	5.01	4.52	3.79	2.79
38	2.78	2.65	2.34	1.89	4.53	4.36	3.94	3.29	5.43	5.24	4.73	3.96	2.92
39	2.92	2.79	2.46	1.99	4.76	4.58	4.13	3.45	5.68	5.48	4.96	4.15	3.05
40	3.07	2.94	2.59	2.10	5.00	4.82	4.35	3.63	5.95	5.75	5.19	4.35	3.20
41	3.20	3.06	2.70	2.18	5.20	5.01	4.52	3.78	6.18	5.96	5.39	4.51	3.32
42	3.34	3.20	2.83	2.29	5.43	5.24	4.73	3.95	6.44	6.21	5.62	4.70	3.45
43	3.50	3.35	2.97	2.41	5.69	5.49	4.95	4.14	6.72	6.48	5.86	4.91	3.60
44	3.68	3.52	3.12	2.53	5.97	5.76	5.20	4.35	7.01	6.77	6.12	5.13	3.76
45	3.86	3.69	3.27	2.66	6.26	6.04	5.45	4.56	7.32	7.07	6.39	5.36	3.92
46	3.99	3.82	3.39	2.76	6.47	6.24	5.64	4.72	7.53	7.27	6.57	5.52	4.03
47	4.14	3.96	3.52	2.88	6.71	6.47	5.85	4.90	7.77	7.50	6.78	5.69	4.16
48	4.31	4.13	3.67	3.00	6.97	6.72	6.08	5.09	8.02	7.74	7.00	5.88	4.29
49	4.48	4.29	3.82	3.13	7.23	6.97	6.30	5.28	8.25	7.97	7.21	6.05	4.41
50	4.65	4.46	3.97	3.25	7.48	7.22	6.53	5.47	8.48	8.19	7.41	6.21	4.51
51	5.01	4.80	4.28	3.51	8.03	7.75	7.01	5.87	9.04	8.73	7.89	6.62	4.80
52	5.38	5.16	4.61	3.77	8.60	8.30	7.50	6.28	9.59	9.26	8.37	7.02	5.08
53	5.77	5.54	4.94	4.04	9.18	8.86	8.00	6.69	10.14	9.79	8.85	7.41	5.35
54	6.18	5.93	5.30	4.33	9.77	9.43	8.52	7.11	10.68	10.32	9.32	7.79	5.61
55	6.63	6.36	5.68	4.63	10.40	10.04	9.06	7.55	11.24	10.86	9.80	8.18	5.86
56	7.12	6.84	6.11	4.97	11.08	10.70	9.64	8.02	11.82	11.41	10.29	8.57	6.11
57	7.66	7.36	6.57	5.33	11.80	11.39	10.26	8.51	12.40	11.98	10.78	8.96	6.36
58	8.22	7.91	7.05	5.71	12.52	12.09	10.87	9.00	12.95	12.51	11.25	9.32	6.58
59	8.82	8.49	7.57	6.10	13.23	12.78	11.47	9.47	13.46	13.01	11.67	9.64	6.76
60	10.05	9.69	8.61	6.88	14.41	13.94	12.45	10.20	14.41	13.94	12.45	10.20	7.05
61	9.68	9.35	8.30	6.60	13.41	12.97	11.56	9.41	13.41	12.97	11.56	9.41	6.44
62	9.31	9.00	7.97	6.30	12.45	12.05	10.70	8.65	12.45	12.05	10.70	8.65	5.83
63	8.90	8.62	7.61	5.96	11.42	11.07	9.78	7.83	11.42	11.07	9.78	7.83	5.19
64	8.43	8.18	7.20	5.60	10.38	10.07	8.85	7.03	10.38	10.07	8.85	7.03	4.59
65	7.87	7.65	6.72	5.18	9.29	9.02	7.89	6.20	9.29	9.02	7.89	6.20	4.00
66	7.64	7.44	6.52	4.99	8.62	8.38	7.28	5.68	8.62	8.38	7.28	5.68	3.61
67	8.30	8.11	7.07	5.33	8.30	8.11	7.07	5.33	8.30	8.11	7.07	5.33	3.26
68	8.30	8.09	7.03	5.30	8.30	8.09	7.03	5.30	8.30	8.09	7.03	5.30	3.25
69	9.01	8.77	7.59	5.71	9.01	8.77	7.59	5.71	9.01	8.77	7.59	5.71	3.51
70	9.80	9.52	8.21	6.17	9.80	9.52	8.21	6.17	9.80	9.52	8.21	6.17	3.80
71	10.52	10.20	8.77	6.59	10.52	10.20	8.77	6.59	10.52	10.20	8.77	6.59	4.06
72	11.16	10.81	9.28	6.96	11.16	10.81	9.28	6.96	11.16	10.81	9.28	6.96	4.29
73	11.74	11.36	9.74	7.30	11.74	11.36	9.74	7.30	11.74	11.36	9.74	7.30	4.50
74	12.25	11.85	10.15	7.60	12.25	11.85	10.15	7.60	12.25	11.85	10.15	7.60	4.69
75	12.72	12.30	10.51	7.87	12.72	12.30	10.51	7.87	12.72	12.30	10.51	7.87	4.86
76	13.14	12.70	10.85	8.11	13.14	12.70	10.85	8.11	13.14	12.70	10.85	8.11	5.01
77	13.52	13.06	11.14	8.33	13.52	13.06	11.14	8.33	13.52	13.06	11.14	8.33	5.15
78	13.86	13.38	11.41	8.53	13.86	13.38	11.41	8.53	13.86	13.38	11.41	8.53	5.27
79	14.17	13.67	11.66	8.71	14.17	13.67	11.66	8.71	14.17	13.67	11.66	8.71	5.38
80 +	14.45	13.93	11.87	8.87	14.45	13.93	11.87	8.87	14.45	13.93	11.87	8.87	5.48

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 4A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.20	1.15	1.02	0.83	2.00	1.93	1.75	1.47	2.45	2.37	2.15	1.81	1.34
19	1.20	1.15	1.02	0.83	2.00	1.93	1.75	1.47	2.45	2.37	2.15	1.81	1.34
20	1.20	1.15	1.02	0.83	2.00	1.93	1.75	1.47	2.45	2.37	2.15	1.81	1.34
21	1.20	1.15	1.02	0.83	2.00	1.93	1.75	1.47	2.45	2.37	2.15	1.81	1.34
22	1.20	1.15	1.02	0.83	2.00	1.93	1.75	1.47	2.45	2.37	2.15	1.81	1.34
23	1.20	1.15	1.02	0.83	2.00	1.93	1.75	1.47	2.45	2.37	2.15	1.81	1.34
24	1.20	1.15	1.02	0.83	2.00	1.93	1.75	1.47	2.45	2.37	2.15	1.81	1.34
25	1.20	1.15	1.02	0.83	2.00	1.93	1.75	1.47	2.45	2.37	2.15	1.81	1.34
26	1.31	1.25	1.11	0.91	2.18	2.10	1.90	1.60	2.67	2.58	2.34	1.97	1.46
27	1.43	1.37	1.21	0.99	2.37	2.29	2.08	1.74	2.90	2.81	2.54	2.14	1.59
28	1.57	1.50	1.33	1.08	2.59	2.50	2.26	1.90	3.17	3.06	2.77	2.33	1.73
29	1.71	1.64	1.45	1.18	2.83	2.73	2.47	2.07	3.45	3.33	3.02	2.54	1.88
30	1.87	1.79	1.58	1.28	3.09	2.98	2.69	2.26	3.75	3.63	3.28	2.76	2.04
31	1.96	1.88	1.66	1.34	3.23	3.12	2.82	2.36	3.93	3.79	3.43	2.88	2.13
32	2.07	1.98	1.75	1.41	3.40	3.28	2.96	2.48	4.13	3.98	3.61	3.03	2.24
33	2.18	2.08	1.84	1.49	3.58	3.46	3.12	2.61	4.34	4.19	3.79	3.18	2.35
34	2.31	2.20	1.95	1.57	3.78	3.65	3.29	2.75	4.57	4.42	3.99	3.35	2.47
35	2.44	2.33	2.06	1.66	4.00	3.85	3.48	2.91	4.82	4.65	4.21	3.53	2.60
36	2.54	2.43	2.14	1.73	4.16	4.01	3.62	3.02	5.01	4.84	4.37	3.66	2.70
37	2.66	2.55	2.25	1.81	4.35	4.20	3.79	3.16	5.24	5.06	4.57	3.82	2.82
38	2.80	2.67	2.36	1.90	4.57	4.41	3.97	3.32	5.48	5.29	4.78	4.00	2.94
39	2.94	2.81	2.48	2.00	4.80	4.63	4.17	3.48	5.75	5.55	5.01	4.19	3.08
40	3.10	2.96	2.61	2.11	5.05	4.87	4.39	3.67	6.02	5.81	5.25	4.40	3.23
41	3.22	3.08	2.72	2.20	5.26	5.07	4.57	3.82	6.26	6.04	5.46	4.57	3.35
42	3.37	3.22	2.85	2.31	5.50	5.30	4.78	3.99	6.52	6.30	5.69	4.76	3.49
43	3.54	3.38	2.99	2.43	5.77	5.56	5.02	4.19	6.82	6.58	5.95	4.98	3.65
44	3.71	3.55	3.15	2.55	6.05	5.84	5.27	4.40	7.12	6.88	6.22	5.21	3.81
45	3.90	3.73	3.31	2.69	6.35	6.13	5.53	4.63	7.44	7.19	6.50	5.45	3.98
46	4.03	3.86	3.43	2.79	6.57	6.34	5.72	4.79	7.66	7.40	6.69	5.61	4.09
47	4.19	4.02	3.57	2.91	6.82	6.59	5.95	4.98	7.92	7.65	6.92	5.80	4.23
48	4.37	4.18	3.72	3.04	7.10	6.85	6.19	5.18	8.19	7.91	7.15	6.00	4.36
49	4.55	4.36	3.88	3.17	7.38	7.12	6.43	5.38	8.45	8.16	7.38	6.19	4.49
50	4.73	4.53	4.04	3.30	7.65	7.38	6.67	5.58	8.70	8.40	7.59	6.36	4.61
51	5.10	4.89	4.36	3.56	8.23	7.95	7.18	6.00	9.29	8.97	8.11	6.79	4.91
52	5.49	5.27	4.70	3.83	8.83	8.52	7.70	6.43	9.88	9.54	8.62	7.21	5.20
53	5.89	5.66	5.05	4.12	9.44	9.12	8.23	6.86	10.47	10.11	9.13	7.63	5.49
54	6.32	6.07	5.42	4.41	10.08	9.74	8.78	7.31	11.06	10.69	9.64	8.05	5.77
55	6.79	6.53	5.82	4.73	10.76	10.40	9.37	7.79	11.67	11.28	10.17	8.47	6.04
56	7.31	7.03	6.27	5.09	11.50	11.11	10.00	8.30	12.31	11.90	10.71	8.90	6.32
57	7.89	7.59	6.76	5.47	12.29	11.88	10.68	8.83	12.96	12.53	11.27	9.33	6.59
58	8.49	8.18	7.28	5.87	13.10	12.66	11.36	9.37	13.59	13.14	11.79	9.74	6.84
59	9.14	8.80	7.83	6.29	13.91	13.45	12.05	9.91	14.18	13.72	12.28	10.11	7.05
60	10.60	10.24	9.08	7.21	15.32	14.84	13.21	10.76	15.32	14.84	13.21	10.76	7.36
61	10.30	9.96	8.81	6.96	14.30	13.86	12.30	9.96	14.30	13.86	12.30	9.96	6.75
62	9.97	9.65	8.52	6.69	13.27	12.87	11.38	9.13	13.27	12.87	11.38	9.13	6.10
63	9.59	9.31	8.20	6.37	12.23	11.88	10.45	8.30	12.23	11.88	10.45	8.30	5.44
64	9.19	8.93	7.85	6.05	11.24	10.93	9.57	7.53	11.24	10.93	9.57	7.53	4.86
65	8.73	8.50	7.45	5.70	10.23	9.97	8.68	6.76	10.23	9.97	8.68	6.76	4.30
66	8.55	8.34	7.28	5.53	9.59	9.35	8.10	6.25	9.59	9.35	8.10	6.25	3.92
67	8.30	8.11	7.07	5.33	8.88	8.69	7.47	5.69	8.88	8.69	7.47	5.69	3.52
68	8.30	8.09	7.03	5.30	8.30	8.09	7.03	5.30	8.30	8.09	7.03	5.30	3.25
69	9.01	8.77	7.59	5.71	9.01	8.77	7.59	5.71	9.01	8.77	7.59	5.71	3.51
70	9.80	9.52	8.21	6.17	9.80	9.52	8.21	6.17	9.80	9.52	8.21	6.17	3.80
71	10.52	10.20	8.77	6.59	10.52	10.20	8.77	6.59	10.52	10.20	8.77	6.59	4.06
72	11.16	10.81	9.28	6.96	11.16	10.81	9.28	6.96	11.16	10.81	9.28	6.96	4.29
73	11.74	11.36	9.74	7.30	11.74	11.36	9.74	7.30	11.74	11.36	9.74	7.30	4.50
74	12.25	11.85	10.15	7.60	12.25	11.85	10.15	7.60	12.25	11.85	10.15	7.60	4.69
75	12.72	12.30	10.51	7.87	12.72	12.30	10.51	7.87	12.72	12.30	10.51	7.87	4.86
76	13.14	12.70	10.85	8.11	13.14	12.70	10.85	8.11	13.14	12.70	10.85	8.11	5.01
77	13.52	13.06	11.14	8.33	13.52	13.06	11.14	8.33	13.52	13.06	11.14	8.33	5.15
78	13.86	13.38	11.41	8.53	13.86	13.38	11.41	8.53	13.86	13.38	11.41	8.53	5.27
79	14.17	13.67	11.66	8.71	14.17	13.67	11.66	8.71	14.17	13.67	11.66	8.71	5.38
80 +	14.45	13.93	11.87	8.87	14.45	13.93	11.87	8.87	14.45	13.93	11.87	8.87	5.48

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 4P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.23	1.18	1.04	0.85	2.03	1.96	1.78	1.49	2.48	2.40	2.17	1.83	1.36
19	1.23	1.18	1.04	0.85	2.03	1.96	1.78	1.49	2.48	2.40	2.17	1.83	1.36
20	1.23	1.18	1.04	0.85	2.03	1.96	1.78	1.49	2.48	2.40	2.17	1.83	1.36
21	1.23	1.18	1.04	0.85	2.03	1.96	1.78	1.49	2.48	2.40	2.17	1.83	1.36
22	1.23	1.18	1.04	0.85	2.03	1.96	1.78	1.49	2.48	2.40	2.17	1.83	1.36
23	1.23	1.18	1.04	0.85	2.03	1.96	1.78	1.49	2.48	2.40	2.17	1.83	1.36
24	1.23	1.18	1.04	0.85	2.03	1.96	1.78	1.49	2.48	2.40	2.17	1.83	1.36
25	1.23	1.18	1.04	0.85	2.03	1.96	1.78	1.49	2.48	2.40	2.17	1.83	1.36
26	1.39	1.33	1.18	0.96	2.29	2.21	2.00	1.68	2.79	2.70	2.44	2.06	1.52
27	1.57	1.50	1.33	1.08	2.58	2.49	2.26	1.89	3.14	3.03	2.75	2.31	1.71
28	1.77	1.70	1.50	1.22	2.91	2.81	2.54	2.13	3.52	3.40	3.08	2.59	1.91
29	2.00	1.92	1.70	1.37	3.27	3.16	2.85	2.39	3.94	3.81	3.44	2.89	2.13
30	2.25	2.16	1.91	1.55	3.67	3.54	3.20	2.68	4.40	4.25	3.85	3.23	2.38
31	2.36	2.25	1.99	1.61	3.83	3.70	3.34	2.80	4.59	4.43	4.01	3.36	2.48
32	2.48	2.37	2.09	1.69	4.02	3.88	3.50	2.93	4.81	4.64	4.20	3.52	2.59
33	2.61	2.49	2.20	1.78	4.23	4.08	3.68	3.08	5.05	4.87	4.40	3.69	2.71
34	2.75	2.63	2.32	1.88	4.45	4.29	3.87	3.24	5.30	5.12	4.62	3.87	2.85
35	2.90	2.77	2.45	1.98	4.69	4.52	4.08	3.41	5.57	5.38	4.86	4.07	2.99
36	3.03	2.90	2.57	2.07	4.90	4.73	4.26	3.56	5.81	5.60	5.06	4.24	3.11
37	3.19	3.05	2.70	2.18	5.15	4.96	4.47	3.73	6.08	5.87	5.30	4.43	3.25
38	3.36	3.22	2.84	2.30	5.41	5.22	4.71	3.93	6.38	6.16	5.56	4.65	3.41
39	3.55	3.39	3.00	2.43	5.70	5.50	4.96	4.14	6.70	6.46	5.84	4.88	3.57
40	3.74	3.58	3.17	2.56	6.01	5.80	5.23	4.36	7.03	6.79	6.13	5.13	3.75
41	3.89	3.72	3.29	2.66	6.23	6.01	5.42	4.52	7.27	7.02	6.34	5.30	3.87
42	4.06	3.88	3.44	2.79	6.50	6.27	5.66	4.72	7.56	7.29	6.59	5.51	4.02
43	4.25	4.07	3.60	2.92	6.80	6.56	5.92	4.94	7.87	7.60	6.86	5.74	4.19
44	4.45	4.27	3.78	3.07	7.12	6.87	6.20	5.17	8.20	7.92	7.15	5.98	4.36
45	4.67	4.48	3.98	3.23	7.46	7.20	6.49	5.42	8.54	8.25	7.45	6.24	4.53
46	4.81	4.61	4.10	3.33	7.66	7.39	6.67	5.57	8.74	8.44	7.62	6.38	4.63
47	4.98	4.77	4.24	3.46	7.92	7.64	6.89	5.76	8.98	8.67	7.83	6.55	4.75
48	5.17	4.95	4.41	3.59	8.19	7.90	7.13	5.96	9.23	8.91	8.05	6.74	4.88
49	5.36	5.15	4.58	3.73	8.48	8.18	7.38	6.16	9.48	9.16	8.27	6.92	5.00
50	5.57	5.35	4.76	3.88	8.76	8.46	7.63	6.37	9.73	9.39	8.48	7.09	5.11
51	5.91	5.67	5.06	4.12	9.26	8.94	8.06	6.72	10.21	9.86	8.90	7.43	5.35
52	6.28	6.03	5.38	4.38	9.80	9.46	8.53	7.10	10.72	10.35	9.34	7.79	5.59
53	6.67	6.41	5.71	4.65	10.35	9.99	9.00	7.49	11.23	10.84	9.78	8.15	5.83
54	7.08	6.80	6.06	4.93	10.91	10.53	9.49	7.89	11.73	11.33	10.21	8.50	6.06
55	7.51	7.22	6.44	5.22	11.49	11.10	9.99	8.29	12.23	11.82	10.64	8.84	6.28
56	7.97	7.66	6.83	5.53	12.08	11.67	10.49	8.69	12.72	12.29	11.05	9.16	6.48
57	8.44	8.13	7.24	5.84	12.68	12.25	11.00	9.09	13.18	12.74	11.44	9.46	6.66
58	8.95	8.62	7.67	6.18	13.27	12.82	11.50	9.48	13.63	13.17	11.81	9.74	6.82
59	9.48	9.14	8.13	6.52	13.86	13.39	11.99	9.86	14.05	13.58	12.16	9.99	6.95
60	10.05	9.69	8.61	6.88	14.41	13.94	12.45	10.20	14.41	13.94	12.45	10.20	7.05
61	9.68	9.35	8.30	6.60	13.41	12.97	11.56	9.41	13.41	12.97	11.56	9.41	6.44
62	9.31	9.00	7.97	6.30	12.45	12.05	10.70	8.65	12.45	12.05	10.70	8.65	5.83
63	8.90	8.62	7.61	5.96	11.42	11.07	9.78	7.83	11.42	11.07	9.78	7.83	5.19
64	8.43	8.18	7.20	5.60	10.38	10.07	8.85	7.03	10.38	10.07	8.85	7.03	4.59
65	7.87	7.65	6.72	5.18	9.29	9.02	7.89	6.20	9.29	9.02	7.89	6.20	4.00
66	7.64	7.44	6.52	4.99	8.62	8.38	7.28	5.68	8.62	8.38	7.28	5.68	3.61
67	8.30	8.11	7.07	5.33	8.30	8.11	7.07	5.33	8.30	8.11	7.07	5.33	3.26
68	8.30	8.09	7.03	5.30	8.30	8.09	7.03	5.30	8.30	8.09	7.03	5.30	3.25
69	9.01	8.77	7.59	5.71	9.01	8.77	7.59	5.71	9.01	8.77	7.59	5.71	3.51
70	9.80	9.52	8.21	6.17	9.80	9.52	8.21	6.17	9.80	9.52	8.21	6.17	3.80
71	10.52	10.20	8.77	6.59	10.52	10.20	8.77	6.59	10.52	10.20	8.77	6.59	4.06
72	11.16	10.81	9.28	6.96	11.16	10.81	9.28	6.96	11.16	10.81	9.28	6.96	4.29
73	11.74	11.36	9.74	7.30	11.74	11.36	9.74	7.30	11.74	11.36	9.74	7.30	4.50
74	12.25	11.85	10.15	7.60	12.25	11.85	10.15	7.60	12.25	11.85	10.15	7.60	4.69
75	12.72	12.30	10.51	7.87	12.72	12.30	10.51	7.87	12.72	12.30	10.51	7.87	4.86
76	13.14	12.70	10.85	8.11	13.14	12.70	10.85	8.11	13.14	12.70	10.85	8.11	5.01
77	13.52	13.06	11.14	8.33	13.52	13.06	11.14	8.33	13.52	13.06	11.14	8.33	5.15
78	13.86	13.38	11.41	8.53	13.86	13.38	11.41	8.53	13.86	13.38	11.41	8.53	5.27
79	14.17	13.67	11.66	8.71	14.17	13.67	11.66	8.71	14.17	13.67	11.66	8.71	5.38
80 +	14.45	13.93	11.87	8.87	14.45	13.93	11.87	8.87	14.45	13.93	11.87	8.87	5.48

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 4P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.24	1.18	1.05	0.85	2.04	1.97	1.79	1.50	2.49	2.41	2.19	1.84	1.36
19	1.24	1.18	1.05	0.85	2.04	1.97	1.79	1.50	2.49	2.41	2.19	1.84	1.36
20	1.24	1.18	1.05	0.85	2.04	1.97	1.79	1.50	2.49	2.41	2.19	1.84	1.36
21	1.24	1.18	1.05	0.85	2.04	1.97	1.79	1.50	2.49	2.41	2.19	1.84	1.36
22	1.24	1.18	1.05	0.85	2.04	1.97	1.79	1.50	2.49	2.41	2.19	1.84	1.36
23	1.24	1.18	1.05	0.85	2.04	1.97	1.79	1.50	2.49	2.41	2.19	1.84	1.36
24	1.24	1.18	1.05	0.85	2.04	1.97	1.79	1.50	2.49	2.41	2.19	1.84	1.36
25	1.24	1.18	1.05	0.85	2.04	1.97	1.79	1.50	2.49	2.41	2.19	1.84	1.36
26	1.40	1.34	1.19	0.97	2.31	2.23	2.02	1.70	2.81	2.72	2.46	2.07	1.53
27	1.59	1.52	1.35	1.09	2.61	2.52	2.28	1.91	3.16	3.06	2.77	2.33	1.72
28	1.79	1.72	1.52	1.23	2.94	2.84	2.57	2.15	3.56	3.44	3.11	2.61	1.93
29	2.03	1.94	1.72	1.39	3.31	3.20	2.89	2.42	3.99	3.85	3.49	2.92	2.15
30	2.28	2.19	1.93	1.57	3.72	3.59	3.24	2.71	4.46	4.31	3.90	3.27	2.40
31	2.39	2.29	2.02	1.63	3.89	3.75	3.39	2.83	4.65	4.50	4.07	3.41	2.50
32	2.51	2.40	2.12	1.72	4.08	3.94	3.55	2.97	4.88	4.71	4.26	3.57	2.62
33	2.64	2.53	2.24	1.81	4.29	4.14	3.74	3.12	5.12	4.95	4.47	3.74	2.75
34	2.79	2.67	2.36	1.91	4.52	4.36	3.94	3.28	5.38	5.20	4.70	3.93	2.88
35	2.95	2.82	2.49	2.01	4.77	4.60	4.15	3.46	5.66	5.47	4.94	4.13	3.02
36	3.08	2.95	2.61	2.10	4.99	4.81	4.33	3.61	5.90	5.70	5.15	4.30	3.15
37	3.25	3.10	2.74	2.21	5.24	5.05	4.55	3.79	6.19	5.97	5.39	4.51	3.30
38	3.42	3.27	2.89	2.33	5.52	5.32	4.79	3.99	6.50	6.27	5.66	4.73	3.46
39	3.61	3.46	3.06	2.47	5.82	5.61	5.05	4.21	6.83	6.59	5.95	4.97	3.63
40	3.82	3.65	3.23	2.61	6.14	5.92	5.33	4.44	7.18	6.93	6.25	5.22	3.81
41	3.96	3.79	3.36	2.71	6.37	6.14	5.53	4.61	7.43	7.17	6.47	5.41	3.94
42	4.14	3.97	3.51	2.84	6.65	6.41	5.78	4.81	7.73	7.46	6.73	5.62	4.09
43	4.34	4.16	3.69	2.98	6.96	6.72	6.05	5.04	8.06	7.78	7.02	5.87	4.26
44	4.56	4.37	3.87	3.14	7.30	7.04	6.35	5.29	8.41	8.12	7.33	6.12	4.44
45	4.79	4.59	4.08	3.30	7.66	7.39	6.66	5.55	8.77	8.47	7.65	6.39	4.63
46	4.93	4.73	4.20	3.41	7.87	7.60	6.85	5.71	8.98	8.68	7.83	6.54	4.73
47	5.11	4.91	4.36	3.54	8.15	7.87	7.09	5.91	9.24	8.93	8.06	6.73	4.86
48	5.32	5.10	4.54	3.68	8.44	8.15	7.35	6.12	9.52	9.20	8.30	6.93	5.00
49	5.53	5.31	4.72	3.84	8.76	8.46	7.62	6.34	9.80	9.48	8.55	7.13	5.13
50	5.76	5.53	4.92	3.99	9.07	8.76	7.89	6.57	10.08	9.74	8.79	7.32	5.25
51	6.12	5.88	5.23	4.25	9.61	9.28	8.36	6.94	10.60	10.25	9.24	7.69	5.51
52	6.51	6.26	5.57	4.52	10.18	9.84	8.85	7.35	11.15	10.78	9.71	8.08	5.76
53	6.93	6.66	5.93	4.80	10.77	10.41	9.36	7.76	11.70	11.31	10.18	8.46	6.02
54	7.36	7.08	6.31	5.10	11.38	11.00	9.89	8.19	12.26	11.85	10.66	8.84	6.27
55	7.83	7.53	6.71	5.41	12.02	11.62	10.43	8.62	12.81	12.39	11.13	9.21	6.51
56	8.32	8.01	7.13	5.74	12.67	12.25	10.98	9.05	13.36	12.92	11.59	9.57	6.73
57	8.84	8.52	7.58	6.09	13.33	12.89	11.55	9.49	13.89	13.44	12.04	9.92	6.93
58	9.39	9.06	8.05	6.44	14.00	13.54	12.11	9.93	14.40	13.93	12.46	10.23	7.11
59	9.98	9.63	8.54	6.82	14.66	14.19	12.67	10.35	14.88	14.40	12.86	10.51	7.26
60	10.60	10.24	9.08	7.21	15.32	14.84	13.21	10.76	15.32	14.84	13.21	10.76	7.36
61	10.30	9.96	8.81	6.96	14.30	13.86	12.30	9.96	14.30	13.86	12.30	9.96	6.75
62	9.97	9.65	8.52	6.69	13.27	12.87	11.38	9.13	13.27	12.87	11.38	9.13	6.10
63	9.59	9.31	8.20	6.37	12.23	11.88	10.45	8.30	12.23	11.88	10.45	8.30	5.44
64	9.19	8.93	7.85	6.05	11.24	10.93	9.57	7.53	11.24	10.93	9.57	7.53	4.86
65	8.73	8.50	7.45	5.70	10.23	9.97	8.68	6.76	10.23	9.97	8.68	6.76	4.30
66	8.55	8.34	7.28	5.53	9.59	9.35	8.10	6.25	9.59	9.35	8.10	6.25	3.92
67	8.30	8.11	7.07	5.33	8.88	8.69	7.47	5.69	8.88	8.69	7.47	5.69	3.52
68	8.30	8.09	7.03	5.30	8.30	8.09	7.03	5.30	8.30	8.09	7.03	5.30	3.25
69	9.01	8.77	7.59	5.71	9.01	8.77	7.59	5.71	9.01	8.77	7.59	5.71	3.51
70	9.80	9.52	8.21	6.17	9.80	9.52	8.21	6.17	9.80	9.52	8.21	6.17	3.80
71	10.52	10.20	8.77	6.59	10.52	10.20	8.77	6.59	10.52	10.20	8.77	6.59	4.06
72	11.16	10.81	9.28	6.96	11.16	10.81	9.28	6.96	11.16	10.81	9.28	6.96	4.29
73	11.74	11.36	9.74	7.30	11.74	11.36	9.74	7.30	11.74	11.36	9.74	7.30	4.50
74	12.25	11.85	10.15	7.60	12.25	11.85	10.15	7.60	12.25	11.85	10.15	7.60	4.69
75	12.72	12.30	10.51	7.87	12.72	12.30	10.51	7.87	12.72	12.30	10.51	7.87	4.86
76	13.14	12.70	10.85	8.11	13.14	12.70	10.85	8.11	13.14	12.70	10.85	8.11	5.01
77	13.52	13.06	11.14	8.33	13.52	13.06	11.14	8.33	13.52	13.06	11.14	8.33	5.15
78	13.86	13.38	11.41	8.53	13.86	13.38	11.41	8.53	13.86	13.38	11.41	8.53	5.27
79	14.17	13.67	11.66	8.71	14.17	13.67	11.66	8.71	14.17	13.67	11.66	8.71	5.38
80 +	14.45	13.93	11.87	8.87	14.45	13.93	11.87	8.87	14.45	13.93	11.87	8.87	5.48

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 3A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.26	1.21	1.07	0.87	2.09	2.02	1.83	1.54	2.57	2.48	2.25	1.90	1.41
19	1.26	1.21	1.07	0.87	2.09	2.02	1.83	1.54	2.57	2.48	2.25	1.90	1.41
20	1.26	1.21	1.07	0.87	2.09	2.02	1.83	1.54	2.57	2.48	2.25	1.90	1.41
21	1.26	1.21	1.07	0.87	2.09	2.02	1.83	1.54	2.57	2.48	2.25	1.90	1.41
22	1.26	1.21	1.07	0.87	2.09	2.02	1.83	1.54	2.57	2.48	2.25	1.90	1.41
23	1.26	1.21	1.07	0.87	2.09	2.02	1.83	1.54	2.57	2.48	2.25	1.90	1.41
24	1.26	1.21	1.07	0.87	2.09	2.02	1.83	1.54	2.57	2.48	2.25	1.90	1.41
25	1.26	1.21	1.07	0.87	2.09	2.02	1.83	1.54	2.57	2.48	2.25	1.90	1.41
26	1.38	1.32	1.17	0.95	2.28	2.20	2.00	1.68	2.79	2.70	2.45	2.06	1.53
27	1.50	1.44	1.27	1.04	2.49	2.40	2.17	1.83	3.04	2.94	2.67	2.24	1.66
28	1.64	1.57	1.39	1.13	2.71	2.62	2.37	1.99	3.31	3.20	2.90	2.44	1.81
29	1.79	1.72	1.52	1.23	2.96	2.86	2.58	2.17	3.61	3.49	3.16	2.65	1.97
30	1.96	1.88	1.66	1.35	3.23	3.12	2.82	2.36	3.92	3.79	3.43	2.88	2.13
31	2.06	1.97	1.74	1.41	3.38	3.26	2.95	2.47	4.11	3.96	3.59	3.01	2.23
32	2.16	2.07	1.83	1.48	3.55	3.43	3.10	2.59	4.31	4.16	3.77	3.16	2.34
33	2.28	2.18	1.93	1.56	3.75	3.61	3.26	2.73	4.53	4.38	3.96	3.32	2.46
34	2.41	2.31	2.04	1.65	3.95	3.81	3.44	2.88	4.77	4.61	4.17	3.50	2.58
35	2.55	2.44	2.15	1.74	4.17	4.02	3.63	3.04	5.03	4.85	4.39	3.68	2.71
36	2.66	2.54	2.24	1.81	4.34	4.19	3.78	3.16	5.23	5.05	4.56	3.82	2.82
37	2.79	2.66	2.35	1.90	4.54	4.38	3.95	3.30	5.46	5.27	4.76	3.99	2.94
38	2.92	2.79	2.47	1.99	4.77	4.59	4.14	3.46	5.71	5.51	4.98	4.17	3.07
39	3.07	2.94	2.59	2.10	5.01	4.82	4.35	3.64	5.98	5.77	5.22	4.37	3.21
40	3.23	3.09	2.73	2.21	5.26	5.07	4.57	3.82	6.27	6.05	5.46	4.58	3.36
41	3.37	3.22	2.84	2.30	5.47	5.27	4.76	3.98	6.50	6.28	5.67	4.75	3.49
42	3.52	3.36	2.98	2.41	5.72	5.51	4.98	4.16	6.78	6.54	5.91	4.95	3.64
43	3.69	3.53	3.12	2.53	5.99	5.78	5.22	4.36	7.07	6.83	6.17	5.17	3.79
44	3.87	3.70	3.28	2.66	6.28	6.06	5.47	4.58	7.38	7.13	6.44	5.40	3.96
45	4.06	3.89	3.45	2.80	6.59	6.36	5.74	4.80	7.70	7.44	6.73	5.64	4.13
46	4.20	4.02	3.57	2.91	6.81	6.56	5.93	4.97	7.92	7.65	6.92	5.81	4.25
47	4.36	4.17	3.71	3.03	7.06	6.81	6.16	5.16	8.18	7.89	7.14	5.99	4.38
48	4.54	4.34	3.87	3.16	7.33	7.08	6.40	5.36	8.44	8.15	7.37	6.19	4.51
49	4.71	4.52	4.02	3.29	7.61	7.34	6.64	5.56	8.69	8.39	7.59	6.37	4.64
50	4.89	4.69	4.18	3.42	7.87	7.60	6.87	5.75	8.92	8.62	7.80	6.54	4.75
51	5.27	5.06	4.51	3.69	8.46	8.16	7.38	6.18	9.51	9.18	8.31	6.97	5.05
52	5.67	5.44	4.85	3.97	9.05	8.74	7.90	6.61	10.09	9.75	8.82	7.39	5.34
53	6.08	5.83	5.20	4.26	9.66	9.32	8.42	7.04	10.67	10.31	9.32	7.80	5.63
54	6.51	6.25	5.58	4.56	10.29	9.93	8.97	7.49	11.25	10.86	9.81	8.20	5.90
55	6.97	6.70	5.98	4.88	10.95	10.57	9.54	7.95	11.83	11.43	10.31	8.61	6.17
56	7.50	7.20	6.43	5.23	11.67	11.26	10.15	8.45	12.44	12.02	10.83	9.02	6.43
57	8.06	7.75	6.91	5.61	12.42	11.99	10.80	8.96	13.05	12.61	11.35	9.43	6.69
58	8.66	8.33	7.42	6.01	13.18	12.73	11.44	9.48	13.63	13.17	11.84	9.81	6.92
59	9.29	8.94	7.96	6.42	13.93	13.46	12.08	9.97	14.17	13.69	12.29	10.15	7.11
60	10.57	10.20	9.06	7.25	15.17	14.67	13.11	10.74	15.17	14.67	13.11	10.74	7.42
61	10.19	9.84	8.73	6.95	14.12	13.66	12.17	9.90	14.12	13.66	12.17	9.90	6.78
62	9.80	9.48	8.39	6.63	13.10	12.68	11.26	9.11	13.10	12.68	11.26	9.11	6.14
63	9.37	9.07	8.01	6.28	12.02	11.65	10.30	8.25	12.02	11.65	10.30	8.25	5.47
64	8.88	8.61	7.58	5.89	10.92	10.60	9.32	7.40	10.92	10.60	9.32	7.40	4.83
65	8.29	8.05	7.07	5.45	9.78	9.49	8.31	6.53	9.78	9.49	8.31	6.53	4.21
66	8.05	7.83	6.86	5.25	9.08	8.82	7.66	5.98	9.08	8.82	7.66	5.98	3.80
67	8.74	8.54	7.44	5.61	8.74	8.54	7.44	5.61	8.74	8.54	7.44	5.61	3.43
68	8.74	8.52	7.40	5.58	8.74	8.52	7.40	5.58	8.74	8.52	7.40	5.58	3.42
69	9.49	9.23	7.99	6.01	9.49	9.23	7.99	6.01	9.49	9.23	7.99	6.01	3.70
70	10.32	10.02	8.64	6.50	10.32	10.02	8.64	6.50	10.32	10.02	8.64	6.50	4.00
71	11.07	10.74	9.24	6.93	11.07	10.74	9.24	6.93	11.07	10.74	9.24	6.93	4.27
72	11.75	11.38	9.77	7.33	11.75	11.38	9.77	7.33	11.75	11.38	9.77	7.33	4.52
73	12.35	11.95	10.25	7.68	12.35	11.95	10.25	7.68	12.35	11.95	10.25	7.68	4.74
74	12.90	12.47	10.68	8.00	12.90	12.47	10.68	8.00	12.90	12.47	10.68	8.00	4.94
75	13.39	12.94	11.07	8.28	13.39	12.94	11.07	8.28	13.39	12.94	11.07	8.28	5.11
76	13.83	13.36	11.42	8.54	13.83	13.36	11.42	8.54	13.83	13.36	11.42	8.54	5.27
77	14.23	13.74	11.73	8.77	14.23	13.74	11.73	8.77	14.23	13.74	11.73	8.77	5.42
78	14.59	14.08	12.01	8.98	14.59	14.08	12.01	8.98	14.59	14.08	12.01	8.98	5.55
79	14.91	14.39	12.27	9.17	14.91	14.39	12.27	9.17	14.91	14.39	12.27	9.17	5.67
80 +	15.21	14.67	12.50	9.34	15.21	14.67	12.50	9.34	15.21	14.67	12.50	9.34	5.77

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 3A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.26	1.21	1.07	0.87	2.10	2.03	1.84	1.55	2.58	2.49	2.26	1.90	1.41
19	1.26	1.21	1.07	0.87	2.10	2.03	1.84	1.55	2.58	2.49	2.26	1.90	1.41
20	1.26	1.21	1.07	0.87	2.10	2.03	1.84	1.55	2.58	2.49	2.26	1.90	1.41
21	1.26	1.21	1.07	0.87	2.10	2.03	1.84	1.55	2.58	2.49	2.26	1.90	1.41
22	1.26	1.21	1.07	0.87	2.10	2.03	1.84	1.55	2.58	2.49	2.26	1.90	1.41
23	1.26	1.21	1.07	0.87	2.10	2.03	1.84	1.55	2.58	2.49	2.26	1.90	1.41
24	1.26	1.21	1.07	0.87	2.10	2.03	1.84	1.55	2.58	2.49	2.26	1.90	1.41
25	1.26	1.21	1.07	0.87	2.10	2.03	1.84	1.55	2.58	2.49	2.26	1.90	1.41
26	1.38	1.32	1.17	0.95	2.29	2.21	2.00	1.68	2.81	2.71	2.46	2.07	1.53
27	1.51	1.44	1.28	1.04	2.50	2.41	2.18	1.83	3.06	2.96	2.68	2.25	1.67
28	1.65	1.58	1.40	1.13	2.73	2.63	2.38	2.00	3.33	3.22	2.92	2.45	1.82
29	1.80	1.72	1.53	1.24	2.98	2.87	2.60	2.18	3.63	3.51	3.18	2.67	1.98
30	1.97	1.88	1.67	1.35	3.25	3.13	2.83	2.38	3.95	3.82	3.46	2.90	2.15
31	2.07	1.97	1.75	1.41	3.40	3.28	2.97	2.48	4.13	3.99	3.61	3.03	2.24
32	2.17	2.08	1.84	1.49	3.58	3.45	3.12	2.61	4.34	4.19	3.79	3.18	2.35
33	2.30	2.19	1.94	1.57	3.77	3.64	3.29	2.75	4.57	4.41	3.99	3.35	2.47
34	2.43	2.32	2.05	1.66	3.98	3.84	3.47	2.90	4.81	4.65	4.20	3.52	2.60
35	2.57	2.45	2.17	1.75	4.21	4.06	3.66	3.06	5.07	4.90	4.43	3.71	2.74
36	2.68	2.56	2.26	1.82	4.38	4.22	3.81	3.18	5.28	5.09	4.60	3.86	2.84
37	2.80	2.68	2.36	1.91	4.58	4.42	3.99	3.33	5.51	5.32	4.81	4.03	2.96
38	2.94	2.81	2.48	2.00	4.81	4.64	4.18	3.49	5.77	5.57	5.03	4.21	3.10
39	3.10	2.96	2.61	2.11	5.05	4.87	4.39	3.67	6.05	5.84	5.27	4.41	3.24
40	3.26	3.11	2.75	2.22	5.32	5.13	4.62	3.86	6.34	6.12	5.53	4.63	3.40
41	3.39	3.24	2.87	2.32	5.53	5.33	4.81	4.02	6.58	6.36	5.74	4.81	3.53
42	3.55	3.39	3.00	2.43	5.79	5.58	5.03	4.20	6.87	6.63	5.99	5.02	3.68
43	3.72	3.56	3.15	2.55	6.07	5.85	5.28	4.41	7.17	6.93	6.26	5.24	3.84
44	3.91	3.74	3.31	2.69	6.37	6.14	5.54	4.63	7.50	7.24	6.54	5.48	4.01
45	4.11	3.93	3.49	2.83	6.69	6.45	5.82	4.87	7.83	7.56	6.84	5.73	4.19
46	4.25	4.06	3.61	2.94	6.92	6.67	6.02	5.04	8.07	7.79	7.04	5.90	4.31
47	4.41	4.23	3.76	3.06	7.18	6.93	6.26	5.24	8.34	8.05	7.28	6.10	4.45
48	4.60	4.40	3.92	3.20	7.47	7.21	6.51	5.45	8.62	8.32	7.53	6.31	4.59
49	4.79	4.59	4.08	3.33	7.76	7.49	6.77	5.66	8.89	8.59	7.77	6.51	4.73
50	4.98	4.77	4.25	3.47	8.05	7.77	7.02	5.87	9.15	8.84	7.99	6.70	4.85
51	5.37	5.15	4.59	3.75	8.67	8.37	7.56	6.31	9.78	9.44	8.54	7.15	5.17
52	5.78	5.54	4.94	4.04	9.29	8.97	8.10	6.77	10.40	10.05	9.08	7.59	5.48
53	6.20	5.96	5.31	4.33	9.94	9.60	8.66	7.23	11.02	10.65	9.61	8.03	5.78
54	6.66	6.39	5.70	4.65	10.61	10.25	9.24	7.70	11.64	11.25	10.15	8.47	6.07
55	7.15	6.87	6.13	4.98	11.33	10.94	9.86	8.20	12.28	11.87	10.70	8.91	6.36
56	7.70	7.40	6.60	5.35	12.11	11.70	10.53	8.73	12.96	12.53	11.28	9.37	6.65
57	8.30	7.99	7.12	5.76	12.94	12.51	11.24	9.30	13.65	13.19	11.86	9.83	6.94
58	8.94	8.61	7.66	6.18	13.79	13.33	11.96	9.87	14.30	13.83	12.41	10.25	7.20
59	9.62	9.27	8.24	6.62	14.64	14.16	12.68	10.43	14.93	14.44	12.93	10.64	7.42
60	11.16	10.78	9.56	7.59	16.13	15.62	13.91	11.32	16.13	15.62	13.91	11.32	7.75
61	10.84	10.48	9.28	7.33	15.05	14.59	12.95	10.48	15.05	14.59	12.95	10.48	7.10
62	10.49	10.16	8.97	7.04	13.97	13.55	11.98	9.61	13.97	13.55	11.98	9.61	6.43
63	10.10	9.80	8.63	6.71	12.87	12.51	11.00	8.74	12.87	12.51	11.00	8.74	5.73
64	9.68	9.41	8.26	6.37	11.83	11.51	10.07	7.93	11.83	11.51	10.07	7.93	5.12
65	9.19	8.95	7.84	6.00	10.77	10.50	9.13	7.12	10.77	10.50	9.13	7.12	4.53
66	9.00	8.78	7.67	5.82	10.09	9.84	8.52	6.58	10.09	9.84	8.52	6.58	4.13
67	8.74	8.54	7.44	5.61	9.35	9.15	7.86	5.99	9.35	9.15	7.86	5.99	3.70
68	8.74	8.52	7.40	5.58	8.74	8.52	7.40	5.58	8.74	8.52	7.40	5.58	3.42
69	9.49	9.23	7.99	6.01	9.49	9.23	7.99	6.01	9.49	9.23	7.99	6.01	3.70
70	10.32	10.02	8.64	6.50	10.32	10.02	8.64	6.50	10.32	10.02	8.64	6.50	4.00
71	11.07	10.74	9.24	6.93	11.07	10.74	9.24	6.93	11.07	10.74	9.24	6.93	4.27
72	11.75	11.38	9.77	7.33	11.75	11.38	9.77	7.33	11.75	11.38	9.77	7.33	4.52
73	12.35	11.95	10.25	7.68	12.35	11.95	10.25	7.68	12.35	11.95	10.25	7.68	4.74
74	12.90	12.47	10.68	8.00	12.90	12.47	10.68	8.00	12.90	12.47	10.68	8.00	4.94
75	13.39	12.94	11.07	8.28	13.39	12.94	11.07	8.28	13.39	12.94	11.07	8.28	5.11
76	13.83	13.36	11.42	8.54	13.83	13.36	11.42	8.54	13.83	13.36	11.42	8.54	5.27
77	14.23	13.74	11.73	8.77	14.23	13.74	11.73	8.77	14.23	13.74	11.73	8.77	5.42
78	14.59	14.08	12.01	8.98	14.59	14.08	12.01	8.98	14.59	14.08	12.01	8.98	5.55
79	14.91	14.39	12.27	9.17	14.91	14.39	12.27	9.17	14.91	14.39	12.27	9.17	5.67
80 +	15.21	14.67	12.50	9.34	15.21	14.67	12.50	9.34	15.21	14.67	12.50	9.34	5.77

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 3P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.29	1.24	1.10	0.89	2.14	2.06	1.87	1.57	2.61	2.52	2.29	1.93	1.43
19	1.29	1.24	1.10	0.89	2.14	2.06	1.87	1.57	2.61	2.52	2.29	1.93	1.43
20	1.29	1.24	1.10	0.89	2.14	2.06	1.87	1.57	2.61	2.52	2.29	1.93	1.43
21	1.29	1.24	1.10	0.89	2.14	2.06	1.87	1.57	2.61	2.52	2.29	1.93	1.43
22	1.29	1.24	1.10	0.89	2.14	2.06	1.87	1.57	2.61	2.52	2.29	1.93	1.43
23	1.29	1.24	1.10	0.89	2.14	2.06	1.87	1.57	2.61	2.52	2.29	1.93	1.43
24	1.29	1.24	1.10	0.89	2.14	2.06	1.87	1.57	2.61	2.52	2.29	1.93	1.43
25	1.29	1.24	1.10	0.89	2.14	2.06	1.87	1.57	2.61	2.52	2.29	1.93	1.43
26	1.46	1.40	1.24	1.01	2.41	2.33	2.11	1.77	2.94	2.84	2.57	2.17	1.60
27	1.65	1.58	1.40	1.14	2.72	2.63	2.38	1.99	3.30	3.19	2.89	2.43	1.80
28	1.87	1.79	1.58	1.28	3.06	2.96	2.67	2.24	3.70	3.58	3.24	2.72	2.01
29	2.11	2.02	1.78	1.45	3.44	3.32	3.00	2.52	4.15	4.01	3.63	3.04	2.25
30	2.37	2.27	2.01	1.63	3.87	3.73	3.37	2.82	4.63	4.47	4.05	3.40	2.50
31	2.48	2.37	2.10	1.70	4.04	3.89	3.52	2.94	4.83	4.67	4.22	3.54	2.61
32	2.61	2.49	2.20	1.78	4.23	4.08	3.69	3.08	5.06	4.89	4.42	3.70	2.73
33	2.74	2.62	2.32	1.88	4.45	4.29	3.88	3.24	5.31	5.13	4.64	3.88	2.86
34	2.89	2.77	2.45	1.98	4.69	4.52	4.08	3.41	5.58	5.39	4.87	4.08	3.00
35	3.05	2.92	2.58	2.09	4.94	4.76	4.30	3.59	5.86	5.66	5.11	4.28	3.14
36	3.19	3.05	2.70	2.18	5.16	4.98	4.49	3.74	6.11	5.90	5.33	4.46	3.27
37	3.36	3.21	2.84	2.29	5.42	5.22	4.71	3.93	6.40	6.18	5.58	4.67	3.42
38	3.54	3.38	2.99	2.42	5.70	5.50	4.95	4.13	6.71	6.48	5.85	4.90	3.59
39	3.73	3.57	3.16	2.55	6.00	5.79	5.22	4.35	7.05	6.80	6.14	5.14	3.76
40	3.94	3.77	3.34	2.70	6.33	6.10	5.50	4.59	7.40	7.14	6.45	5.40	3.95
41	4.09	3.91	3.46	2.80	6.56	6.33	5.71	4.76	7.65	7.39	6.67	5.58	4.08
42	4.27	4.09	3.62	2.93	6.84	6.60	5.95	4.97	7.95	7.68	6.93	5.80	4.23
43	4.47	4.28	3.79	3.08	7.16	6.90	6.23	5.20	8.28	8.00	7.22	6.04	4.41
44	4.69	4.49	3.98	3.23	7.50	7.23	6.52	5.45	8.63	8.33	7.53	6.30	4.59
45	4.92	4.71	4.19	3.40	7.85	7.58	6.84	5.71	8.99	8.68	7.84	6.56	4.77
46	5.06	4.85	4.31	3.51	8.07	7.78	7.02	5.87	9.20	8.88	8.02	6.71	4.88
47	5.24	5.02	4.47	3.64	8.33	8.04	7.26	6.06	9.45	9.12	8.24	6.90	5.00
48	5.44	5.21	4.64	3.78	8.62	8.32	7.51	6.27	9.71	9.38	8.48	7.09	5.13
49	5.65	5.42	4.82	3.93	8.92	8.61	7.77	6.49	9.98	9.64	8.71	7.28	5.26
50	5.86	5.63	5.01	4.08	9.22	8.90	8.03	6.70	10.24	9.89	8.93	7.46	5.38
51	6.22	5.97	5.32	4.34	9.75	9.41	8.49	7.08	10.75	10.38	9.37	7.83	5.63
52	6.61	6.35	5.66	4.61	10.31	9.96	8.98	7.48	11.28	10.90	9.83	8.20	5.88
53	7.02	6.75	6.01	4.89	10.89	10.52	9.48	7.89	11.82	11.42	10.29	8.58	6.14
54	7.45	7.16	6.38	5.19	11.48	11.09	9.99	8.30	12.34	11.93	10.75	8.94	6.38
55	7.91	7.60	6.78	5.50	12.10	11.68	10.51	8.72	12.87	12.44	11.20	9.30	6.61
56	8.38	8.07	7.19	5.82	12.72	12.28	11.04	9.14	13.39	12.93	11.63	9.64	6.82
57	8.89	8.55	7.62	6.15	13.34	12.89	11.57	9.56	13.88	13.41	12.05	9.96	7.01
58	9.42	9.07	8.07	6.50	13.97	13.50	12.11	9.98	14.35	13.87	12.44	10.25	7.18
59	9.98	9.62	8.56	6.87	14.59	14.10	12.62	10.37	14.79	14.29	12.80	10.52	7.32
60	10.57	10.20	9.06	7.25	15.17	14.67	13.11	10.74	15.17	14.67	13.11	10.74	7.42
61	10.19	9.84	8.73	6.95	14.12	13.66	12.17	9.90	14.12	13.66	12.17	9.90	6.78
62	9.80	9.48	8.39	6.63	13.10	12.68	11.26	9.11	13.10	12.68	11.26	9.11	6.14
63	9.37	9.07	8.01	6.28	12.02	11.65	10.30	8.25	12.02	11.65	10.30	8.25	5.47
64	8.88	8.61	7.58	5.89	10.92	10.60	9.32	7.40	10.92	10.60	9.32	7.40	4.83
65	8.29	8.05	7.07	5.45	9.78	9.49	8.31	6.53	9.78	9.49	8.31	6.53	4.21
66	8.05	7.83	6.86	5.25	9.08	8.82	7.66	5.98	9.08	8.82	7.66	5.98	3.80
67	8.74	8.54	7.44	5.61	8.74	8.54	7.44	5.61	8.74	8.54	7.44	5.61	3.43
68	8.74	8.52	7.40	5.58	8.74	8.52	7.40	5.58	8.74	8.52	7.40	5.58	3.42
69	9.49	9.23	7.99	6.01	9.49	9.23	7.99	6.01	9.49	9.23	7.99	6.01	3.70
70	10.32	10.02	8.64	6.50	10.32	10.02	8.64	6.50	10.32	10.02	8.64	6.50	4.00
71	11.07	10.74	9.24	6.93	11.07	10.74	9.24	6.93	11.07	10.74	9.24	6.93	4.27
72	11.75	11.38	9.77	7.33	11.75	11.38	9.77	7.33	11.75	11.38	9.77	7.33	4.52
73	12.35	11.95	10.25	7.68	12.35	11.95	10.25	7.68	12.35	11.95	10.25	7.68	4.74
74	12.90	12.47	10.68	8.00	12.90	12.47	10.68	8.00	12.90	12.47	10.68	8.00	4.94
75	13.39	12.94	11.07	8.28	13.39	12.94	11.07	8.28	13.39	12.94	11.07	8.28	5.11
76	13.83	13.36	11.42	8.54	13.83	13.36	11.42	8.54	13.83	13.36	11.42	8.54	5.27
77	14.23	13.74	11.73	8.77	14.23	13.74	11.73	8.77	14.23	13.74	11.73	8.77	5.42
78	14.59	14.08	12.01	8.98	14.59	14.08	12.01	8.98	14.59	14.08	12.01	8.98	5.55
79	14.91	14.39	12.27	9.17	14.91	14.39	12.27	9.17	14.91	14.39	12.27	9.17	5.67
80 +	15.21	14.67	12.50	9.34	15.21	14.67	12.50	9.34	15.21	14.67	12.50	9.34	5.77



**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 3P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.30	1.25	1.11	0.90	2.15	2.08	1.88	1.58	2.63	2.54	2.30	1.94	1.43
19	1.30	1.25	1.11	0.90	2.15	2.08	1.88	1.58	2.63	2.54	2.30	1.94	1.43
20	1.30	1.25	1.11	0.90	2.15	2.08	1.88	1.58	2.63	2.54	2.30	1.94	1.43
21	1.30	1.25	1.11	0.90	2.15	2.08	1.88	1.58	2.63	2.54	2.30	1.94	1.43
22	1.30	1.25	1.11	0.90	2.15	2.08	1.88	1.58	2.63	2.54	2.30	1.94	1.43
23	1.30	1.25	1.11	0.90	2.15	2.08	1.88	1.58	2.63	2.54	2.30	1.94	1.43
24	1.30	1.25	1.11	0.90	2.15	2.08	1.88	1.58	2.63	2.54	2.30	1.94	1.43
25	1.30	1.25	1.11	0.90	2.15	2.08	1.88	1.58	2.63	2.54	2.30	1.94	1.43
26	1.47	1.41	1.25	1.02	2.43	2.35	2.13	1.79	2.96	2.86	2.59	2.18	1.61
27	1.67	1.60	1.42	1.15	2.75	2.65	2.40	2.01	3.33	3.22	2.92	2.45	1.81
28	1.89	1.81	1.60	1.30	3.10	2.99	2.70	2.26	3.74	3.62	3.27	2.75	2.03
29	2.13	2.04	1.81	1.46	3.49	3.37	3.04	2.54	4.20	4.06	3.67	3.08	2.27
30	2.40	2.30	2.04	1.65	3.92	3.78	3.41	2.86	4.70	4.54	4.10	3.44	2.53
31	2.51	2.41	2.13	1.72	4.09	3.95	3.57	2.98	4.90	4.73	4.28	3.59	2.64
32	2.64	2.53	2.24	1.81	4.30	4.15	3.74	3.12	5.13	4.96	4.48	3.75	2.76
33	2.78	2.66	2.35	1.90	4.52	4.36	3.93	3.28	5.39	5.21	4.70	3.94	2.89
34	2.94	2.81	2.48	2.01	4.76	4.59	4.14	3.46	5.67	5.47	4.94	4.14	3.03
35	3.10	2.97	2.62	2.12	5.02	4.84	4.37	3.64	5.96	5.75	5.20	4.34	3.18
36	3.25	3.11	2.75	2.21	5.25	5.06	4.56	3.80	6.22	6.00	5.42	4.53	3.32
37	3.42	3.27	2.89	2.33	5.51	5.32	4.79	3.99	6.51	6.29	5.68	4.74	3.47
38	3.60	3.45	3.05	2.46	5.81	5.60	5.05	4.20	6.84	6.60	5.96	4.98	3.64
39	3.80	3.64	3.22	2.60	6.12	5.91	5.32	4.43	7.19	6.94	6.26	5.23	3.82
40	4.02	3.85	3.40	2.75	6.46	6.23	5.62	4.68	7.56	7.30	6.58	5.50	4.01
41	4.17	3.99	3.54	2.86	6.70	6.47	5.83	4.85	7.82	7.55	6.81	5.69	4.15
42	4.36	4.18	3.70	2.99	7.00	6.75	6.08	5.07	8.13	7.85	7.09	5.92	4.31
43	4.57	4.38	3.88	3.14	7.33	7.07	6.37	5.31	8.48	8.19	7.39	6.17	4.49
44	4.80	4.60	4.08	3.30	7.68	7.41	6.68	5.57	8.85	8.55	7.71	6.44	4.68
45	5.04	4.83	4.29	3.48	8.06	7.78	7.01	5.84	9.23	8.92	8.05	6.72	4.87
46	5.19	4.98	4.42	3.59	8.29	8.00	7.21	6.01	9.45	9.13	8.24	6.89	4.98
47	5.38	5.16	4.59	3.73	8.58	8.28	7.46	6.22	9.73	9.40	8.48	7.08	5.12
48	5.60	5.37	4.78	3.88	8.89	8.58	7.74	6.44	10.02	9.68	8.74	7.29	5.26
49	5.82	5.59	4.97	4.04	9.22	8.90	8.02	6.68	10.32	9.97	9.00	7.51	5.40
50	6.06	5.82	5.18	4.20	9.55	9.23	8.31	6.91	10.61	10.26	9.25	7.71	5.53
51	6.44	6.19	5.51	4.47	10.11	9.77	8.80	7.31	11.16	10.79	9.72	8.10	5.79
52	6.85	6.59	5.86	4.76	10.71	10.35	9.32	7.74	11.74	11.35	10.22	8.50	6.07
53	7.29	7.01	6.24	5.06	11.34	10.96	9.86	8.17	12.32	11.91	10.72	8.91	6.34
54	7.75	7.45	6.64	5.37	11.98	11.58	10.41	8.62	12.90	12.47	11.22	9.30	6.60
55	8.24	7.93	7.06	5.70	12.65	12.23	10.98	9.07	13.49	13.04	11.72	9.70	6.85
56	8.76	8.44	7.51	6.04	13.33	12.89	11.56	9.53	14.06	13.60	12.20	10.08	7.08
57	9.31	8.97	7.98	6.41	14.03	13.57	12.15	9.99	14.63	14.15	12.68	10.44	7.30
58	9.89	9.53	8.47	6.78	14.73	14.26	12.75	10.45	15.16	14.67	13.12	10.77	7.48
59	10.50	10.13	8.99	7.18	15.44	14.94	13.34	10.90	15.66	15.16	13.54	11.07	7.64
60	11.16	10.78	9.56	7.59	16.13	15.62	13.91	11.32	16.13	15.62	13.91	11.32	7.75
61	10.84	10.48	9.28	7.33	15.05	14.59	12.95	10.48	15.05	14.59	12.95	10.48	7.10
62	10.49	10.16	8.97	7.04	13.97	13.55	11.98	9.61	13.97	13.55	11.98	9.61	6.43
63	10.10	9.80	8.63	6.71	12.87	12.51	11.00	8.74	12.87	12.51	11.00	8.74	5.73
64	9.68	9.41	8.26	6.37	11.83	11.51	10.07	7.93	11.83	11.51	10.07	7.93	5.12
65	9.19	8.95	7.84	6.00	10.77	10.50	9.13	7.12	10.77	10.50	9.13	7.12	4.53
66	9.00	8.78	7.67	5.82	10.09	9.84	8.52	6.58	10.09	9.84	8.52	6.58	4.13
67	8.74	8.54	7.44	5.61	9.35	9.15	7.86	5.99	9.35	9.15	7.86	5.99	3.70
68	8.74	8.52	7.40	5.58	8.74	8.52	7.40	5.58	8.74	8.52	7.40	5.58	3.42
69	9.49	9.23	7.99	6.01	9.49	9.23	7.99	6.01	9.49	9.23	7.99	6.01	3.70
70	10.32	10.02	8.64	6.50	10.32	10.02	8.64	6.50	10.32	10.02	8.64	6.50	4.00
71	11.07	10.74	9.24	6.93	11.07	10.74	9.24	6.93	11.07	10.74	9.24	6.93	4.27
72	11.75	11.38	9.77	7.33	11.75	11.38	9.77	7.33	11.75	11.38	9.77	7.33	4.52
73	12.35	11.95	10.25	7.68	12.35	11.95	10.25	7.68	12.35	11.95	10.25	7.68	4.74
74	12.90	12.47	10.68	8.00	12.90	12.47	10.68	8.00	12.90	12.47	10.68	8.00	4.94
75	13.39	12.94	11.07	8.28	13.39	12.94	11.07	8.28	13.39	12.94	11.07	8.28	5.11
76	13.83	13.36	11.42	8.54	13.83	13.36	11.42	8.54	13.83	13.36	11.42	8.54	5.27
77	14.23	13.74	11.73	8.77	14.23	13.74	11.73	8.77	14.23	13.74	11.73	8.77	5.42
78	14.59	14.08	12.01	8.98	14.59	14.08	12.01	8.98	14.59	14.08	12.01	8.98	5.55
79	14.91	14.39	12.27	9.17	14.91	14.39	12.27	9.17	14.91	14.39	12.27	9.17	5.67
80 +	15.21	14.67	12.50	9.34	15.21	14.67	12.50	9.34	15.21	14.67	12.50	9.34	5.77

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 2A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.42	1.36	1.20	0.98	2.36	2.28	2.06	1.74	2.89	2.79	2.54	2.14	1.58
19	1.42	1.36	1.20	0.98	2.36	2.28	2.06	1.74	2.89	2.79	2.54	2.14	1.58
20	1.42	1.36	1.20	0.98	2.36	2.28	2.06	1.74	2.89	2.79	2.54	2.14	1.58
21	1.42	1.36	1.20	0.98	2.36	2.28	2.06	1.74	2.89	2.79	2.54	2.14	1.58
22	1.42	1.36	1.20	0.98	2.36	2.28	2.06	1.74	2.89	2.79	2.54	2.14	1.58
23	1.42	1.36	1.20	0.98	2.36	2.28	2.06	1.74	2.89	2.79	2.54	2.14	1.58
24	1.42	1.36	1.20	0.98	2.36	2.28	2.06	1.74	2.89	2.79	2.54	2.14	1.58
25	1.42	1.36	1.20	0.98	2.36	2.28	2.06	1.74	2.89	2.79	2.54	2.14	1.58
26	1.53	1.46	1.30	1.06	2.54	2.45	2.22	1.87	3.11	3.01	2.73	2.30	1.71
27	1.65	1.58	1.40	1.14	2.74	2.65	2.40	2.02	3.36	3.25	2.95	2.48	1.84
28	1.80	1.72	1.52	1.24	2.97	2.87	2.60	2.18	3.64	3.52	3.19	2.68	1.99
29	1.95	1.87	1.65	1.34	3.23	3.12	2.82	2.37	3.94	3.81	3.45	2.90	2.15
30	2.12	2.03	1.80	1.46	3.51	3.38	3.06	2.57	4.27	4.13	3.74	3.14	2.33
31	2.22	2.12	1.87	1.52	3.66	3.53	3.19	2.67	4.45	4.30	3.90	3.27	2.42
32	2.33	2.23	1.97	1.60	3.84	3.71	3.35	2.81	4.68	4.52	4.09	3.43	2.54
33	2.47	2.36	2.08	1.69	4.06	3.91	3.54	2.96	4.93	4.76	4.31	3.62	2.67
34	2.61	2.50	2.21	1.78	4.29	4.14	3.74	3.13	5.21	5.03	4.55	3.81	2.82
35	2.78	2.65	2.34	1.89	4.55	4.39	3.96	3.32	5.50	5.31	4.81	4.03	2.98
36	2.90	2.77	2.45	1.97	4.75	4.58	4.13	3.46	5.74	5.54	5.01	4.20	3.10
37	3.06	2.92	2.58	2.08	5.01	4.83	4.36	3.64	6.04	5.83	5.27	4.41	3.25
38	3.24	3.10	2.73	2.21	5.30	5.11	4.61	3.85	6.37	6.15	5.56	4.66	3.43
39	3.45	3.29	2.91	2.35	5.63	5.43	4.90	4.09	6.75	6.51	5.89	4.93	3.63
40	3.67	3.51	3.10	2.51	6.00	5.78	5.22	4.36	7.15	6.90	6.24	5.23	3.85
41	3.77	3.60	3.18	2.57	6.15	5.93	5.35	4.47	7.33	7.07	6.39	5.36	3.94
42	3.92	3.74	3.31	2.68	6.39	6.16	5.56	4.65	7.59	7.33	6.62	5.55	4.08
43	4.10	3.91	3.47	2.81	6.68	6.44	5.82	4.87	7.91	7.64	6.90	5.79	4.25
44	4.30	4.11	3.64	2.96	7.02	6.77	6.11	5.12	8.27	7.98	7.22	6.06	4.45
45	4.53	4.33	3.84	3.13	7.39	7.12	6.44	5.39	8.66	8.36	7.56	6.35	4.65
46	4.61	4.41	3.92	3.20	7.52	7.26	6.56	5.50	8.79	8.48	7.68	6.45	4.72
47	4.76	4.56	4.05	3.31	7.77	7.49	6.77	5.68	9.03	8.72	7.89	6.63	4.85
48	4.95	4.74	4.22	3.45	8.06	7.78	7.03	5.90	9.31	8.99	8.14	6.84	5.00
49	5.16	4.94	4.40	3.60	8.38	8.09	7.32	6.14	9.62	9.29	8.41	7.06	5.15
50	5.38	5.15	4.59	3.76	8.72	8.41	7.61	6.38	9.92	9.58	8.67	7.28	5.30
51	5.79	5.55	4.95	4.06	9.37	9.04	8.18	6.86	10.58	10.21	9.25	7.76	5.64
52	6.25	5.99	5.35	4.38	10.07	9.72	8.79	7.37	11.28	10.89	9.86	8.27	6.00
53	6.73	6.45	5.76	4.72	10.82	10.44	9.44	7.90	11.99	11.58	10.48	8.79	6.36
54	7.24	6.94	6.20	5.08	11.58	11.17	10.10	8.45	12.70	12.26	11.09	9.29	6.70
55	7.77	7.45	6.66	5.45	12.35	11.92	10.77	9.00	13.39	12.93	11.68	9.77	7.02
56	8.33	7.99	7.14	5.83	13.14	12.68	11.45	9.55	14.06	13.57	12.25	10.23	7.32
57	8.91	8.56	7.65	6.23	13.95	13.46	12.14	10.10	14.70	14.20	12.80	10.66	7.60
58	9.53	9.16	8.18	6.64	14.77	14.26	12.84	10.66	15.31	14.79	13.31	11.06	7.85
59	10.19	9.80	8.74	7.08	15.59	15.05	13.53	11.21	15.88	15.34	13.79	11.42	8.06
60	10.91	10.50	9.36	7.55	16.40	15.84	14.21	11.74	16.40	15.84	14.21	11.74	8.23
61	10.62	10.23	9.11	7.31	15.33	14.81	13.25	10.87	15.33	14.81	13.25	10.87	7.54
62	10.42	10.06	8.93	7.11	14.40	13.93	12.41	10.11	14.40	13.93	12.41	10.11	6.89
63	10.21	9.88	8.73	6.87	13.39	12.97	11.50	9.25	13.39	12.97	11.50	9.25	6.17
64	9.89	9.59	8.45	6.58	12.32	11.95	10.53	8.38	12.32	11.95	10.53	8.38	5.49
65	9.41	9.14	8.03	6.20	11.16	10.84	9.49	7.46	11.16	10.84	9.49	7.46	4.82
66	9.25	9.01	7.89	6.04	10.44	10.14	8.81	6.88	10.44	10.14	8.81	6.88	4.37
67	10.05	9.82	8.55	6.45	10.05	9.82	8.55	6.45	10.05	9.82	8.55	6.45	3.95
68	8.99	8.76	7.61	5.74	8.99	8.76	7.61	5.74	8.99	8.76	7.61	5.74	3.52
69	9.76	9.50	8.22	6.19	9.76	9.50	8.22	6.19	9.76	9.50	8.22	6.19	3.81
70	10.62	10.31	8.89	6.69	10.62	10.31	8.89	6.69	10.62	10.31	8.89	6.69	4.12
71	11.39	11.05	9.50	7.13	11.39	11.05	9.50	7.13	11.39	11.05	9.50	7.13	4.40
72	12.09	11.71	10.05	7.54	12.09	11.71	10.05	7.54	12.09	11.71	10.05	7.54	4.65
73	12.71	12.30	10.54	7.90	12.71	12.30	10.54	7.90	12.71	12.30	10.54	7.90	4.87
74	13.27	12.84	10.99	8.23	13.27	12.84	10.99	8.23	13.27	12.84	10.99	8.23	5.08
75	13.78	13.32	11.39	8.52	13.78	13.32	11.39	8.52	13.78	13.32	11.39	8.52	5.26
76	14.24	13.75	11.75	8.79	14.24	13.75	11.75	8.79	14.24	13.75	11.75	8.79	5.43
77	14.65	14.14	12.07	9.03	14.65	14.14	12.07	9.03	14.65	14.14	12.07	9.03	5.58
78	15.01	14.49	12.36	9.24	15.01	14.49	12.36	9.24	15.01	14.49	12.36	9.24	5.71
79	15.35	14.81	12.62	9.43	15.35	14.81	12.62	9.43	15.35	14.81	12.62	9.43	5.83
80 +	15.65	15.09	12.86	9.61	15.65	15.09	12.86	9.61	15.65	15.09	12.86	9.61	5.94

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 2A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.42	1.36	1.21	0.98	2.36	2.28	2.07	1.74	2.90	2.80	2.54	2.14	1.59
19	1.42	1.36	1.21	0.98	2.36	2.28	2.07	1.74	2.90	2.80	2.54	2.14	1.59
20	1.42	1.36	1.21	0.98	2.36	2.28	2.07	1.74	2.90	2.80	2.54	2.14	1.59
21	1.42	1.36	1.21	0.98	2.36	2.28	2.07	1.74	2.90	2.80	2.54	2.14	1.59
22	1.42	1.36	1.21	0.98	2.36	2.28	2.07	1.74	2.90	2.80	2.54	2.14	1.59
23	1.42	1.36	1.21	0.98	2.36	2.28	2.07	1.74	2.90	2.80	2.54	2.14	1.59
24	1.42	1.36	1.21	0.98	2.36	2.28	2.07	1.74	2.90	2.80	2.54	2.14	1.59
25	1.42	1.36	1.21	0.98	2.36	2.28	2.07	1.74	2.90	2.80	2.54	2.14	1.59
26	1.53	1.46	1.30	1.06	2.54	2.46	2.23	1.87	3.12	3.02	2.74	2.31	1.71
27	1.66	1.59	1.41	1.14	2.75	2.66	2.41	2.02	3.38	3.26	2.96	2.49	1.85
28	1.80	1.72	1.52	1.24	2.98	2.88	2.61	2.19	3.66	3.53	3.20	2.69	2.00
29	1.96	1.87	1.66	1.34	3.24	3.13	2.83	2.38	3.96	3.83	3.47	2.92	2.16
30	2.13	2.04	1.80	1.46	3.52	3.40	3.07	2.58	4.30	4.15	3.76	3.16	2.34
31	2.22	2.13	1.88	1.52	3.67	3.54	3.20	2.69	4.48	4.33	3.92	3.29	2.44
32	2.34	2.24	1.98	1.60	3.86	3.73	3.37	2.82	4.70	4.54	4.11	3.45	2.55
33	2.47	2.36	2.09	1.69	4.08	3.93	3.55	2.97	4.96	4.79	4.33	3.64	2.69
34	2.62	2.51	2.21	1.79	4.32	4.16	3.76	3.15	5.24	5.06	4.58	3.84	2.84
35	2.79	2.66	2.35	1.90	4.58	4.42	3.99	3.33	5.54	5.35	4.84	4.06	2.99
36	2.91	2.78	2.45	1.98	4.78	4.61	4.16	3.48	5.78	5.58	5.04	4.23	3.12
37	3.07	2.93	2.59	2.09	5.04	4.86	4.38	3.66	6.08	5.87	5.31	4.45	3.28
38	3.26	3.11	2.75	2.22	5.34	5.15	4.64	3.88	6.43	6.20	5.61	4.70	3.46
39	3.46	3.31	2.92	2.36	5.68	5.47	4.94	4.12	6.81	6.57	5.94	4.98	3.66
40	3.69	3.53	3.11	2.52	6.05	5.83	5.26	4.39	7.23	6.97	6.30	5.28	3.88
41	3.78	3.62	3.20	2.58	6.20	5.98	5.39	4.51	7.40	7.14	6.46	5.41	3.98
42	3.93	3.76	3.32	2.69	6.45	6.21	5.61	4.69	7.68	7.41	6.70	5.61	4.12
43	4.12	3.94	3.48	2.82	6.75	6.51	5.87	4.91	8.01	7.73	6.99	5.86	4.30
44	4.33	4.14	3.67	2.98	7.09	6.84	6.17	5.17	8.38	8.09	7.31	6.13	4.50
45	4.56	4.36	3.87	3.15	7.47	7.21	6.51	5.45	8.78	8.48	7.67	6.43	4.71
46	4.64	4.44	3.94	3.21	7.62	7.35	6.64	5.56	8.92	8.62	7.80	6.54	4.79
47	4.80	4.59	4.08	3.33	7.87	7.59	6.86	5.75	9.18	8.86	8.02	6.73	4.92
48	4.99	4.78	4.25	3.47	8.18	7.89	7.14	5.98	9.48	9.16	8.29	6.96	5.08
49	5.20	4.98	4.44	3.63	8.52	8.22	7.43	6.23	9.81	9.47	8.57	7.20	5.24
50	5.43	5.20	4.64	3.80	8.88	8.57	7.75	6.49	10.14	9.79	8.86	7.44	5.41
51	5.85	5.61	5.00	4.09	9.55	9.22	8.33	6.98	10.83	10.46	9.46	7.94	5.76
52	6.32	6.06	5.41	4.43	10.29	9.93	8.98	7.52	11.57	11.18	10.11	8.48	6.14
53	6.81	6.54	5.84	4.78	11.07	10.69	9.66	8.08	12.33	11.91	10.77	9.02	6.51
54	7.34	7.04	6.29	5.14	11.88	11.47	10.36	8.65	13.09	12.65	11.43	9.56	6.88
55	7.88	7.57	6.76	5.52	12.70	12.27	11.07	9.23	13.84	13.37	12.07	10.08	7.23
56	8.46	8.13	7.26	5.91	13.56	13.10	11.81	9.83	14.58	14.09	12.70	10.59	7.56
57	9.08	8.72	7.78	6.33	14.45	13.96	12.57	10.43	15.30	14.78	13.32	11.07	7.87
58	9.73	9.35	8.34	6.76	15.36	14.84	13.35	11.06	16.00	15.46	13.90	11.53	8.15
59	10.43	10.03	8.94	7.22	16.30	15.76	14.15	11.69	16.66	16.10	14.46	11.95	8.39
60	11.19	10.78	9.60	7.72	17.28	16.71	14.97	12.32	17.28	16.71	14.97	12.32	8.59
61	10.97	10.58	9.40	7.51	16.18	15.65	13.98	11.44	16.18	15.65	13.98	11.44	7.90
62	10.85	10.48	9.29	7.36	15.17	14.69	13.06	10.58	15.17	14.69	13.06	10.58	7.19
63	10.73	10.39	9.17	7.18	14.16	13.74	12.13	9.71	14.16	13.74	12.13	9.71	6.43
64	10.54	10.23	9.00	6.97	13.19	12.82	11.25	8.90	13.19	12.82	11.25	8.90	5.78
65	10.24	9.96	8.73	6.69	12.16	11.84	10.32	8.07	12.16	11.84	10.32	8.07	5.15
66	10.22	9.96	8.71	6.62	11.52	11.23	9.73	7.52	11.52	11.23	9.73	7.52	4.73
67	10.05	9.82	8.55	6.45	10.75	10.52	9.04	6.89	10.75	10.52	9.04	6.89	4.26
68	8.99	8.76	7.61	5.74	8.99	8.76	7.61	5.74	8.99	8.76	7.61	5.74	3.52
69	9.76	9.50	8.22	6.19	9.76	9.50	8.22	6.19	9.76	9.50	8.22	6.19	3.81
70	10.62	10.31	8.89	6.69	10.62	10.31	8.89	6.69	10.62	10.31	8.89	6.69	4.12
71	11.39	11.05	9.50	7.13	11.39	11.05	9.50	7.13	11.39	11.05	9.50	7.13	4.40
72	12.09	11.71	10.05	7.54	12.09	11.71	10.05	7.54	12.09	11.71	10.05	7.54	4.65
73	12.71	12.30	10.54	7.90	12.71	12.30	10.54	7.90	12.71	12.30	10.54	7.90	4.87
74	13.27	12.84	10.99	8.23	13.27	12.84	10.99	8.23	13.27	12.84	10.99	8.23	5.08
75	13.78	13.32	11.39	8.52	13.78	13.32	11.39	8.52	13.78	13.32	11.39	8.52	5.26
76	14.24	13.75	11.75	8.79	14.24	13.75	11.75	8.79	14.24	13.75	11.75	8.79	5.43
77	14.65	14.14	12.07	9.03	14.65	14.14	12.07	9.03	14.65	14.14	12.07	9.03	5.58
78	15.01	14.49	12.36	9.24	15.01	14.49	12.36	9.24	15.01	14.49	12.36	9.24	5.71
79	15.35	14.81	12.62	9.43	15.35	14.81	12.62	9.43	15.35	14.81	12.62	9.43	5.83
80 +	15.65	15.09	12.86	9.61	15.65	15.09	12.86	9.61	15.65	15.09	12.86	9.61	5.94

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 2P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.42	1.36	1.21	0.98	2.35	2.27	2.06	1.73	2.87	2.77	2.52	2.12	1.57
19	1.42	1.36	1.21	0.98	2.35	2.27	2.06	1.73	2.87	2.77	2.52	2.12	1.57
20	1.42	1.36	1.21	0.98	2.35	2.27	2.06	1.73	2.87	2.77	2.52	2.12	1.57
21	1.42	1.36	1.21	0.98	2.35	2.27	2.06	1.73	2.87	2.77	2.52	2.12	1.57
22	1.42	1.36	1.21	0.98	2.35	2.27	2.06	1.73	2.87	2.77	2.52	2.12	1.57
23	1.42	1.36	1.21	0.98	2.35	2.27	2.06	1.73	2.87	2.77	2.52	2.12	1.57
24	1.42	1.36	1.21	0.98	2.35	2.27	2.06	1.73	2.87	2.77	2.52	2.12	1.57
25	1.42	1.36	1.21	0.98	2.35	2.27	2.06	1.73	2.87	2.77	2.52	2.12	1.57
26	1.61	1.54	1.37	1.11	2.65	2.56	2.32	1.95	3.23	3.12	2.83	2.38	1.76
27	1.82	1.74	1.54	1.25	2.99	2.89	2.61	2.19	3.63	3.51	3.18	2.67	1.98
28	2.05	1.97	1.74	1.41	3.37	3.25	2.94	2.47	4.07	3.94	3.56	2.99	2.21
29	2.32	2.22	1.96	1.59	3.79	3.66	3.30	2.77	4.56	4.41	3.99	3.35	2.47
30	2.61	2.50	2.21	1.79	4.25	4.10	3.71	3.10	5.10	4.92	4.45	3.74	2.75
31	2.73	2.61	2.31	1.87	4.44	4.28	3.87	3.24	5.32	5.13	4.64	3.89	2.87
32	2.87	2.74	2.42	1.96	4.66	4.49	4.06	3.39	5.57	5.38	4.86	4.08	3.00
33	3.02	2.89	2.55	2.06	4.90	4.72	4.26	3.56	5.84	5.64	5.10	4.27	3.14
34	3.18	3.04	2.69	2.18	5.16	4.97	4.49	3.75	6.14	5.92	5.35	4.48	3.29
35	3.36	3.21	2.84	2.29	5.43	5.24	4.73	3.95	6.45	6.22	5.62	4.71	3.46
36	3.51	3.36	2.97	2.40	5.68	5.47	4.94	4.12	6.72	6.49	5.86	4.91	3.60
37	3.69	3.53	3.12	2.52	5.96	5.75	5.18	4.32	7.04	6.80	6.14	5.13	3.76
38	3.89	3.72	3.29	2.66	6.27	6.05	5.45	4.55	7.38	7.13	6.44	5.39	3.94
39	4.11	3.93	3.47	2.81	6.61	6.37	5.74	4.79	7.75	7.48	6.76	5.65	4.14
40	4.34	4.15	3.67	2.97	6.96	6.71	6.05	5.05	8.14	7.86	7.10	5.94	4.34
41	4.50	4.30	3.81	3.08	7.22	6.96	6.28	5.24	8.42	8.13	7.34	6.14	4.48
42	4.70	4.50	3.98	3.23	7.53	7.26	6.55	5.46	8.75	8.45	7.63	6.38	4.66
43	4.92	4.71	4.17	3.38	7.87	7.59	6.85	5.72	9.11	8.80	7.95	6.65	4.85
44	5.16	4.94	4.38	3.56	8.25	7.95	7.18	5.99	9.49	9.17	8.28	6.93	5.05
45	5.41	5.18	4.61	3.74	8.64	8.33	7.52	6.28	9.89	9.55	8.63	7.22	5.25
46	5.57	5.34	4.74	3.86	8.87	8.56	7.73	6.45	10.12	9.77	8.83	7.39	5.36
47	5.76	5.53	4.91	4.00	9.17	8.84	7.98	6.67	10.39	10.04	9.07	7.59	5.50
48	5.98	5.74	5.11	4.16	9.48	9.15	8.26	6.90	10.69	10.32	9.32	7.80	5.65
49	6.21	5.96	5.31	4.32	9.81	9.47	8.55	7.14	10.98	10.60	9.58	8.01	5.79
50	6.45	6.19	5.51	4.49	10.15	9.79	8.84	7.37	11.26	10.88	9.82	8.21	5.91
51	6.84	6.57	5.86	4.77	10.72	10.35	9.34	7.79	11.82	11.42	10.31	8.61	6.19
52	7.27	6.98	6.23	5.07	11.34	10.95	9.87	8.23	12.41	11.99	10.82	9.02	6.47
53	7.72	7.42	6.62	5.38	11.98	11.57	10.42	8.68	13.00	12.56	11.32	9.44	6.75
54	8.19	7.88	7.02	5.70	12.63	12.20	10.99	9.13	13.58	13.12	11.82	9.84	7.02
55	8.70	8.36	7.45	6.05	13.31	12.85	11.56	9.60	14.16	13.68	12.32	10.23	7.27
56	9.22	8.87	7.91	6.40	13.99	13.51	12.15	10.06	14.72	14.23	12.79	10.61	7.50
57	9.78	9.41	8.38	6.77	14.68	14.18	12.73	10.52	15.27	14.75	13.25	10.96	7.71
58	10.36	9.98	8.88	7.15	15.37	14.85	13.32	10.98	15.78	15.25	13.68	11.28	7.90
59	10.98	10.58	9.41	7.55	16.05	15.51	13.89	11.41	16.26	15.72	14.08	11.57	8.05
60	11.63	11.22	9.97	7.97	16.69	16.14	14.42	11.81	16.69	16.14	14.42	11.81	8.16
61	11.21	10.83	9.61	7.64	15.53	15.02	13.38	10.89	15.53	15.02	13.38	10.89	7.45
62	10.78	10.43	9.23	7.30	14.41	13.95	12.39	10.02	14.41	13.95	12.39	10.02	6.75
63	10.31	9.98	8.81	6.90	13.22	12.82	11.33	9.07	13.22	12.82	11.33	9.07	6.01
64	9.76	9.47	8.34	6.48	12.02	11.66	10.25	8.14	12.02	11.66	10.25	8.14	5.32
65	9.12	8.86	7.78	6.00	10.75	10.44	9.14	7.18	10.75	10.44	9.14	7.18	4.63
66	8.85	8.62	7.55	5.77	9.98	9.70	8.43	6.58	9.98	9.70	8.43	6.58	4.18
67	9.61	9.39	8.18	6.17	9.61	9.39	8.18	6.17	9.61	9.39	8.18	6.17	3.78
68	9.61	9.37	8.14	6.13	9.61	9.37	8.14	6.13	9.61	9.37	8.14	6.13	3.76
69	10.44	10.15	8.79	6.62	10.44	10.15	8.79	6.62	10.44	10.15	8.79	6.62	4.07
70	11.35	11.02	9.51	7.15	11.35	11.02	9.51	7.15	11.35	11.02	9.51	7.15	4.40
71	12.18	11.81	10.16	7.63	12.18	11.81	10.16	7.63	12.18	11.81	10.16	7.63	4.70
72	12.92	12.51	10.75	8.06	12.92	12.51	10.75	8.06	12.92	12.51	10.75	8.06	4.97
73	13.59	13.15	11.27	8.45	13.59	13.15	11.27	8.45	13.59	13.15	11.27	8.45	5.21
74	14.19	13.72	11.75	8.80	14.19	13.72	11.75	8.80	14.19	13.72	11.75	8.80	5.43
75	14.73	14.24	12.17	9.11	14.73	14.24	12.17	9.11	14.73	14.24	12.17	9.11	5.63
76	15.22	14.70	12.56	9.39	15.22	14.70	12.56	9.39	15.22	14.70	12.56	9.39	5.80
77	15.66	15.12	12.90	9.65	15.66	15.12	12.90	9.65	15.66	15.12	12.90	9.65	5.96
78	16.05	15.49	13.22	9.88	16.05	15.49	13.22	9.88	16.05	15.49	13.22	9.88	6.10
79	16.41	15.83	13.50	10.08	16.41	15.83	13.50	10.08	16.41	15.83	13.50	10.08	6.23
80 +	16.73	16.13	13.75	10.27	16.73	16.13	13.75	10.27	16.73	16.13	13.75	10.27	6.35

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 2P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.43	1.37	1.22	0.99	2.37	2.29	2.07	1.74	2.89	2.79	2.53	2.13	1.58
19	1.43	1.37	1.22	0.99	2.37	2.29	2.07	1.74	2.89	2.79	2.53	2.13	1.58
20	1.43	1.37	1.22	0.99	2.37	2.29	2.07	1.74	2.89	2.79	2.53	2.13	1.58
21	1.43	1.37	1.22	0.99	2.37	2.29	2.07	1.74	2.89	2.79	2.53	2.13	1.58
22	1.43	1.37	1.22	0.99	2.37	2.29	2.07	1.74	2.89	2.79	2.53	2.13	1.58
23	1.43	1.37	1.22	0.99	2.37	2.29	2.07	1.74	2.89	2.79	2.53	2.13	1.58
24	1.43	1.37	1.22	0.99	2.37	2.29	2.07	1.74	2.89	2.79	2.53	2.13	1.58
25	1.43	1.37	1.22	0.99	2.37	2.29	2.07	1.74	2.89	2.79	2.53	2.13	1.58
26	1.62	1.55	1.38	1.12	2.68	2.58	2.34	1.96	3.26	3.15	2.85	2.40	1.77
27	1.84	1.76	1.56	1.26	3.02	2.92	2.64	2.21	3.66	3.54	3.21	2.70	1.99
28	2.08	1.99	1.76	1.43	3.41	3.29	2.97	2.49	4.12	3.98	3.60	3.02	2.23
29	2.35	2.25	1.99	1.61	3.84	3.70	3.34	2.80	4.62	4.46	4.04	3.39	2.49
30	2.64	2.53	2.24	1.81	4.31	4.16	3.76	3.14	5.17	4.99	4.51	3.78	2.78
31	2.77	2.65	2.34	1.89	4.50	4.35	3.92	3.28	5.39	5.21	4.71	3.94	2.90
32	2.91	2.78	2.46	1.99	4.73	4.56	4.11	3.44	5.65	5.46	4.93	4.13	3.03
33	3.06	2.93	2.59	2.09	4.97	4.80	4.33	3.61	5.93	5.73	5.17	4.33	3.18
34	3.23	3.09	2.73	2.21	5.24	5.05	4.56	3.80	6.23	6.02	5.44	4.55	3.34
35	3.41	3.27	2.89	2.33	5.52	5.33	4.80	4.01	6.55	6.33	5.71	4.78	3.50
36	3.57	3.42	3.02	2.44	5.77	5.57	5.02	4.18	6.84	6.60	5.96	4.98	3.65
37	3.76	3.59	3.18	2.56	6.06	5.85	5.27	4.39	7.16	6.92	6.24	5.22	3.82
38	3.96	3.79	3.35	2.70	6.39	6.16	5.55	4.62	7.52	7.26	6.56	5.48	4.00
39	4.18	4.00	3.54	2.86	6.73	6.50	5.85	4.88	7.91	7.63	6.89	5.75	4.20
40	4.42	4.23	3.74	3.02	7.11	6.86	6.18	5.14	8.31	8.02	7.24	6.05	4.41
41	4.59	4.39	3.89	3.14	7.37	7.11	6.41	5.34	8.60	8.30	7.49	6.26	4.56
42	4.80	4.59	4.07	3.29	7.70	7.43	6.69	5.57	8.95	8.64	7.80	6.51	4.74
43	5.03	4.82	4.27	3.45	8.06	7.78	7.01	5.84	9.33	9.01	8.13	6.79	4.94
44	5.28	5.06	4.49	3.63	8.45	8.15	7.35	6.12	9.73	9.40	8.48	7.09	5.15
45	5.55	5.32	4.72	3.83	8.86	8.56	7.71	6.43	10.16	9.81	8.85	7.40	5.36
46	5.71	5.48	4.86	3.95	9.12	8.80	7.93	6.61	10.40	10.05	9.07	7.57	5.48
47	5.92	5.68	5.05	4.10	9.43	9.11	8.21	6.84	10.70	10.34	9.33	7.79	5.63
48	6.16	5.91	5.25	4.27	9.78	9.44	8.51	7.09	11.03	10.65	9.61	8.02	5.79
49	6.40	6.15	5.47	4.44	10.14	9.79	8.82	7.34	11.35	10.97	9.90	8.26	5.94
50	6.66	6.40	5.70	4.63	10.51	10.15	9.14	7.60	11.67	11.28	10.17	8.48	6.08
51	7.08	6.80	6.06	4.92	11.12	10.75	9.68	8.04	12.28	11.87	10.69	8.91	6.37
52	7.54	7.25	6.45	5.23	11.79	11.39	10.25	8.51	12.91	12.48	11.24	9.35	6.68
53	8.02	7.71	6.87	5.56	12.47	12.05	10.84	8.99	13.55	13.10	11.79	9.80	6.97
54	8.52	8.20	7.30	5.90	13.18	12.74	11.45	9.48	14.19	13.72	12.34	10.24	7.26
55	9.06	8.72	7.77	6.27	13.91	13.45	12.08	9.98	14.83	14.35	12.89	10.67	7.53
56	9.64	9.28	8.26	6.65	14.67	14.18	12.72	10.48	15.47	14.96	13.42	11.08	7.79
57	10.24	9.87	8.77	7.05	15.43	14.93	13.37	10.99	16.09	15.56	13.94	11.48	8.03
58	10.87	10.49	9.32	7.46	16.21	15.68	14.02	11.50	16.68	16.14	14.43	11.85	8.23
59	11.55	11.15	9.89	7.89	16.98	16.44	14.67	11.99	17.23	16.68	14.89	12.17	8.40
60	12.28	11.86	10.51	8.35	17.74	17.18	15.30	12.45	17.74	17.18	15.30	12.45	8.53
61	11.92	11.53	10.20	8.06	16.56	16.04	14.24	11.53	16.56	16.04	14.24	11.53	7.81
62	11.54	11.17	9.87	7.74	15.37	14.91	13.18	10.57	15.37	14.91	13.18	10.57	7.07
63	11.11	10.78	9.49	7.38	14.16	13.76	12.10	9.61	14.16	13.76	12.10	9.61	6.30
64	10.65	10.35	9.08	7.00	13.01	12.66	11.08	8.72	13.01	12.66	11.08	8.72	5.63
65	10.11	9.84	8.62	6.60	11.85	11.54	10.05	7.83	11.85	11.54	10.05	7.83	4.98
66	9.90	9.65	8.43	6.41	11.10	10.83	9.38	7.23	11.10	10.83	9.38	7.23	4.54
67	9.61	9.39	8.18	6.17	10.29	10.06	8.64	6.59	10.29	10.06	8.64	6.59	4.07
68	9.61	9.37	8.14	6.13	9.61	9.37	8.14	6.13	9.61	9.37	8.14	6.13	3.76
69	10.44	10.15	8.79	6.62	10.44	10.15	8.79	6.62	10.44	10.15	8.79	6.62	4.07
70	11.35	11.02	9.51	7.15	11.35	11.02	9.51	7.15	11.35	11.02	9.51	7.15	4.40
71	12.18	11.81	10.16	7.63	12.18	11.81	10.16	7.63	12.18	11.81	10.16	7.63	4.70
72	12.92	12.51	10.75	8.06	12.92	12.51	10.75	8.06	12.92	12.51	10.75	8.06	4.97
73	13.59	13.15	11.27	8.45	13.59	13.15	11.27	8.45	13.59	13.15	11.27	8.45	5.21
74	14.19	13.72	11.75	8.80	14.19	13.72	11.75	8.80	14.19	13.72	11.75	8.80	5.43
75	14.73	14.24	12.17	9.11	14.73	14.24	12.17	9.11	14.73	14.24	12.17	9.11	5.63
76	15.22	14.70	12.56	9.39	15.22	14.70	12.56	9.39	15.22	14.70	12.56	9.39	5.80
77	15.66	15.12	12.90	9.65	15.66	15.12	12.90	9.65	15.66	15.12	12.90	9.65	5.96
78	16.05	15.49	13.22	9.88	16.05	15.49	13.22	9.88	16.05	15.49	13.22	9.88	6.10
79	16.41	15.83	13.50	10.08	16.41	15.83	13.50	10.08	16.41	15.83	13.50	10.08	6.23
80 +	16.73	16.13	13.75	10.27	16.73	16.13	13.75	10.27	16.73	16.13	13.75	10.27	6.35

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.48	1.42	1.26	1.02	2.46	2.37	2.15	1.81	3.02	2.92	2.65	2.23	1.65
19	1.48	1.42	1.26	1.02	2.46	2.37	2.15	1.81	3.02	2.92	2.65	2.23	1.65
20	1.48	1.42	1.26	1.02	2.46	2.37	2.15	1.81	3.02	2.92	2.65	2.23	1.65
21	1.48	1.42	1.26	1.02	2.46	2.37	2.15	1.81	3.02	2.92	2.65	2.23	1.65
22	1.48	1.42	1.26	1.02	2.46	2.37	2.15	1.81	3.02	2.92	2.65	2.23	1.65
23	1.48	1.42	1.26	1.02	2.46	2.37	2.15	1.81	3.02	2.92	2.65	2.23	1.65
24	1.48	1.42	1.26	1.02	2.46	2.37	2.15	1.81	3.02	2.92	2.65	2.23	1.65
25	1.48	1.42	1.26	1.02	2.46	2.37	2.15	1.81	3.02	2.92	2.65	2.23	1.65
26	1.59	1.53	1.35	1.10	2.65	2.56	2.32	1.95	3.25	3.14	2.85	2.40	1.78
27	1.73	1.65	1.46	1.19	2.86	2.76	2.50	2.10	3.51	3.39	3.08	2.59	1.92
28	1.87	1.79	1.59	1.29	3.10	3.00	2.71	2.28	3.80	3.67	3.33	2.80	2.08
29	2.04	1.95	1.72	1.40	3.37	3.25	2.94	2.47	4.11	3.98	3.60	3.03	2.25
30	2.22	2.12	1.88	1.52	3.66	3.53	3.19	2.68	4.46	4.31	3.90	3.28	2.43
31	2.31	2.21	1.96	1.58	3.82	3.68	3.33	2.79	4.65	4.49	4.06	3.42	2.53
32	2.44	2.33	2.06	1.67	4.01	3.87	3.50	2.93	4.88	4.71	4.27	3.58	2.65
33	2.57	2.46	2.17	1.76	4.23	4.08	3.69	3.09	5.14	4.97	4.49	3.77	2.79
34	2.73	2.61	2.30	1.86	4.48	4.32	3.90	3.27	5.43	5.24	4.74	3.98	2.94
35	2.90	2.77	2.44	1.98	4.75	4.58	4.14	3.46	5.74	5.55	5.01	4.21	3.11
36	3.03	2.89	2.55	2.06	4.96	4.78	4.31	3.61	5.99	5.78	5.23	4.38	3.23
37	3.19	3.05	2.69	2.17	5.23	5.04	4.55	3.80	6.30	6.08	5.49	4.60	3.40
38	3.39	3.23	2.85	2.30	5.53	5.33	4.81	4.02	6.65	6.42	5.80	4.86	3.58
39	3.60	3.44	3.04	2.45	5.88	5.67	5.11	4.27	7.04	6.80	6.14	5.15	3.79
40	3.83	3.66	3.24	2.62	6.26	6.03	5.44	4.55	7.46	7.20	6.51	5.46	4.01
41	3.93	3.76	3.32	2.69	6.42	6.18	5.58	4.66	7.64	7.38	6.67	5.59	4.11
42	4.09	3.90	3.45	2.80	6.67	6.43	5.80	4.85	7.92	7.64	6.91	5.79	4.26
43	4.27	4.08	3.62	2.93	6.97	6.72	6.07	5.08	8.26	7.97	7.20	6.04	4.44
44	4.49	4.29	3.80	3.09	7.32	7.06	6.38	5.34	8.63	8.33	7.53	6.32	4.64
45	4.73	4.52	4.01	3.27	7.71	7.43	6.72	5.63	9.04	8.72	7.89	6.62	4.85
46	4.81	4.60	4.09	3.33	7.85	7.57	6.84	5.74	9.17	8.85	8.01	6.73	4.93
47	4.97	4.76	4.23	3.45	8.10	7.82	7.07	5.93	9.42	9.09	8.23	6.91	5.06
48	5.17	4.95	4.40	3.60	8.41	8.11	7.34	6.16	9.72	9.38	8.50	7.14	5.22
49	5.38	5.15	4.59	3.76	8.75	8.44	7.63	6.40	10.03	9.69	8.77	7.37	5.38
50	5.61	5.37	4.79	3.93	9.10	8.78	7.94	6.66	10.35	10.00	9.05	7.60	5.54
51	6.04	5.79	5.16	4.23	9.77	9.43	8.53	7.15	11.04	10.66	9.65	8.10	5.89
52	6.52	6.25	5.58	4.57	10.51	10.14	9.18	7.69	11.77	11.37	10.29	8.63	6.26
53	7.02	6.74	6.02	4.93	11.29	10.89	9.85	8.25	12.51	12.08	10.93	9.17	6.63
54	7.55	7.25	6.47	5.30	12.08	11.66	10.54	8.82	13.25	12.80	11.57	9.69	6.99
55	8.10	7.78	6.95	5.68	12.89	12.44	11.23	9.39	13.97	13.49	12.19	10.19	7.33
56	8.69	8.34	7.45	6.08	13.71	13.24	11.94	9.96	14.67	14.16	12.78	10.67	7.64
57	9.30	8.93	7.98	6.50	14.56	14.05	12.66	10.54	15.34	14.81	13.35	11.12	7.93
58	9.95	9.56	8.53	6.93	15.41	14.88	13.39	11.12	15.98	15.43	13.89	11.54	8.19
59	10.64	10.23	9.12	7.39	16.27	15.71	14.12	11.70	16.57	16.01	14.39	11.92	8.41
60	11.38	10.96	9.76	7.88	17.11	16.53	14.83	12.25	17.11	16.53	14.83	12.25	8.58
61	11.08	10.68	9.50	7.62	15.99	15.45	13.83	11.34	15.99	15.45	13.83	11.34	7.87
62	10.87	10.50	9.32	7.42	15.03	14.53	12.95	10.54	15.03	14.53	12.95	10.54	7.19
63	10.65	10.30	9.11	7.17	13.97	13.54	12.00	9.65	13.97	13.54	12.00	9.65	6.44
64	10.32	10.00	8.82	6.86	12.86	12.47	10.98	8.75	12.86	12.47	10.98	8.75	5.73
65	9.82	9.54	8.38	6.47	11.64	11.31	9.90	7.79	11.64	11.31	9.90	7.79	5.02
66	9.66	9.40	8.23	6.30	10.89	10.58	9.19	7.18	10.89	10.58	9.19	7.18	4.56
67	10.49	10.24	8.93	6.73	10.49	10.24	8.93	6.73	10.49	10.24	8.93	6.73	4.12
68	9.38	9.15	7.94	5.99	9.38	9.15	7.94	5.99	9.38	9.15	7.94	5.99	3.67
69	10.19	9.91	8.58	6.46	10.19	9.91	8.58	6.46	10.19	9.91	8.58	6.46	3.97
70	11.08	10.76	9.28	6.98	11.08	10.76	9.28	6.98	11.08	10.76	9.28	6.98	4.30
71	11.89	11.53	9.92	7.45	11.89	11.53	9.92	7.45	11.89	11.53	9.92	7.45	4.59
72	12.61	12.22	10.49	7.87	12.61	12.22	10.49	7.87	12.61	12.22	10.49	7.87	4.85
73	13.26	12.84	11.00	8.25	13.26	12.84	11.00	8.25	13.26	12.84	11.00	8.25	5.09
74	13.85	13.39	11.47	8.59	13.85	13.39	11.47	8.59	13.85	13.39	11.47	8.59	5.30
75	14.38	13.90	11.88	8.89	14.38	13.90	11.88	8.89	14.38	13.90	11.88	8.89	5.49
76	14.85	14.35	12.26	9.17	14.85	14.35	12.26	9.17	14.85	14.35	12.26	9.17	5.66
77	15.28	14.75	12.60	9.42	15.28	14.75	12.60	9.42	15.28	14.75	12.60	9.42	5.82
78	15.67	15.12	12.90	9.64	15.67	15.12	12.90	9.64	15.67	15.12	12.90	9.64	5.96
79	16.01	15.45	13.17	9.84	16.01	15.45	13.17	9.84	16.01	15.45	13.17	9.84	6.08
80 +	16.33	15.75	13.42	10.02	16.33	15.75	13.42	10.02	16.33	15.75	13.42	10.02	6.20

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.48	1.42	1.26	1.02	2.46	2.38	2.16	1.82	3.03	2.93	2.65	2.24	1.66
19	1.48	1.42	1.26	1.02	2.46	2.38	2.16	1.82	3.03	2.93	2.65	2.24	1.66
20	1.48	1.42	1.26	1.02	2.46	2.38	2.16	1.82	3.03	2.93	2.65	2.24	1.66
21	1.48	1.42	1.26	1.02	2.46	2.38	2.16	1.82	3.03	2.93	2.65	2.24	1.66
22	1.48	1.42	1.26	1.02	2.46	2.38	2.16	1.82	3.03	2.93	2.65	2.24	1.66
23	1.48	1.42	1.26	1.02	2.46	2.38	2.16	1.82	3.03	2.93	2.65	2.24	1.66
24	1.48	1.42	1.26	1.02	2.46	2.38	2.16	1.82	3.03	2.93	2.65	2.24	1.66
25	1.48	1.42	1.26	1.02	2.46	2.38	2.16	1.82	3.03	2.93	2.65	2.24	1.66
26	1.60	1.53	1.36	1.10	2.66	2.56	2.32	1.95	3.26	3.15	2.86	2.41	1.78
27	1.73	1.66	1.47	1.19	2.87	2.77	2.51	2.11	3.52	3.40	3.09	2.60	1.93
28	1.88	1.80	1.59	1.29	3.11	3.01	2.72	2.29	3.81	3.69	3.34	2.81	2.08
29	2.04	1.95	1.73	1.40	3.38	3.26	2.95	2.48	4.13	3.99	3.62	3.04	2.25
30	2.22	2.13	1.88	1.53	3.68	3.55	3.21	2.69	4.48	4.33	3.92	3.30	2.44
31	2.32	2.22	1.96	1.59	3.83	3.70	3.34	2.80	4.67	4.51	4.09	3.43	2.54
32	2.44	2.33	2.06	1.67	4.03	3.89	3.51	2.94	4.91	4.74	4.29	3.60	2.66
33	2.58	2.47	2.18	1.76	4.26	4.10	3.71	3.10	5.17	5.00	4.52	3.79	2.81
34	2.74	2.62	2.31	1.87	4.51	4.35	3.92	3.28	5.47	5.28	4.77	4.01	2.96
35	2.91	2.78	2.45	1.98	4.78	4.61	4.16	3.48	5.79	5.59	5.05	4.23	3.13
36	3.04	2.90	2.56	2.07	4.99	4.81	4.34	3.63	6.03	5.82	5.26	4.41	3.25
37	3.20	3.06	2.70	2.18	5.26	5.07	4.57	3.82	6.35	6.13	5.54	4.64	3.42
38	3.40	3.25	2.86	2.31	5.57	5.37	4.85	4.05	6.71	6.47	5.85	4.90	3.61
39	3.61	3.45	3.05	2.46	5.92	5.71	5.15	4.30	7.11	6.86	6.20	5.19	3.82
40	3.85	3.68	3.25	2.63	6.31	6.08	5.49	4.58	7.54	7.28	6.58	5.51	4.05
41	3.95	3.77	3.33	2.70	6.47	6.24	5.63	4.70	7.72	7.45	6.74	5.64	4.15
42	4.11	3.92	3.47	2.81	6.73	6.48	5.85	4.89	8.01	7.73	6.99	5.86	4.30
43	4.30	4.11	3.63	2.95	7.04	6.79	6.13	5.12	8.35	8.06	7.29	6.11	4.49
44	4.51	4.32	3.82	3.11	7.40	7.14	6.44	5.39	8.74	8.44	7.63	6.40	4.69
45	4.76	4.55	4.04	3.28	7.80	7.52	6.79	5.69	9.17	8.85	8.00	6.71	4.92
46	4.85	4.64	4.12	3.35	7.95	7.67	6.93	5.80	9.31	8.99	8.13	6.83	4.99
47	5.01	4.79	4.26	3.48	8.21	7.92	7.16	6.00	9.58	9.25	8.37	7.02	5.13
48	5.21	4.98	4.44	3.62	8.54	8.24	7.45	6.24	9.90	9.55	8.65	7.26	5.30
49	5.43	5.20	4.63	3.79	8.89	8.58	7.76	6.50	10.23	9.88	8.95	7.51	5.47
50	5.66	5.43	4.84	3.96	9.26	8.94	8.08	6.77	10.58	10.22	9.25	7.76	5.64
51	6.10	5.85	5.22	4.27	9.97	9.62	8.70	7.28	11.30	10.91	9.88	8.29	6.01
52	6.59	6.32	5.64	4.62	10.74	10.37	9.37	7.84	12.08	11.66	10.55	8.85	6.40
53	7.11	6.82	6.09	4.98	11.55	11.15	10.08	8.43	12.87	12.43	11.24	9.41	6.80
54	7.65	7.35	6.56	5.36	12.39	11.97	10.81	9.03	13.66	13.20	11.92	9.98	7.18
55	8.22	7.90	7.05	5.76	13.26	12.80	11.55	9.64	14.44	13.95	12.60	10.52	7.54
56	8.83	8.48	7.57	6.17	14.15	13.67	12.32	10.25	15.21	14.70	13.25	11.05	7.89
57	9.47	9.10	8.12	6.60	15.08	14.56	13.11	10.89	15.97	15.43	13.90	11.55	8.21
58	10.15	9.76	8.70	7.05	16.03	15.49	13.93	11.54	16.69	16.13	14.51	12.03	8.50
59	10.88	10.47	9.33	7.54	17.01	16.44	14.76	12.19	17.38	16.80	15.09	12.47	8.76
60	11.68	11.25	10.02	8.05	18.03	17.43	15.62	12.86	18.03	17.43	15.62	12.86	8.96
61	11.45	11.04	9.81	7.84	16.88	16.33	14.59	11.94	16.88	16.33	14.59	11.94	8.24
62	11.32	10.94	9.69	7.68	15.83	15.33	13.63	11.04	15.83	15.33	13.63	11.04	7.51
63	11.20	10.85	9.57	7.49	14.77	14.34	12.66	10.13	14.77	14.34	12.66	10.13	6.71
64	11.00	10.68	9.39	7.27	13.76	13.38	11.74	9.29	13.76	13.38	11.74	9.29	6.03
65	10.68	10.39	9.11	6.99	12.69	12.35	10.77	8.42	12.69	12.35	10.77	8.42	5.38
66	10.67	10.40	9.09	6.91	12.02	11.72	10.16	7.85	12.02	11.72	10.16	7.85	4.93
67	10.49	10.24	8.93	6.73	11.22	10.97	9.43	7.19	11.22	10.97	9.43	7.19	4.44
68	9.38	9.15	7.94	5.99	9.38	9.15	7.94	5.99	9.38	9.15	7.94	5.99	3.67
69	10.19	9.91	8.58	6.46	10.19	9.91	8.58	6.46	10.19	9.91	8.58	6.46	3.97
70	11.08	10.76	9.28	6.98	11.08	10.76	9.28	6.98	11.08	10.76	9.28	6.98	4.30
71	11.89	11.53	9.92	7.45	11.89	11.53	9.92	7.45	11.89	11.53	9.92	7.45	4.59
72	12.61	12.22	10.49	7.87	12.61	12.22	10.49	7.87	12.61	12.22	10.49	7.87	4.85
73	13.26	12.84	11.00	8.25	13.26	12.84	11.00	8.25	13.26	12.84	11.00	8.25	5.09
74	13.85	13.39	11.47	8.59	13.85	13.39	11.47	8.59	13.85	13.39	11.47	8.59	5.30
75	14.38	13.90	11.88	8.89	14.38	13.90	11.88	8.89	14.38	13.90	11.88	8.89	5.49
76	14.85	14.35	12.26	9.17	14.85	14.35	12.26	9.17	14.85	14.35	12.26	9.17	5.66
77	15.28	14.75	12.60	9.42	15.28	14.75	12.60	9.42	15.28	14.75	12.60	9.42	5.82
78	15.67	15.12	12.90	9.64	15.67	15.12	12.90	9.64	15.67	15.12	12.90	9.64	5.96
79	16.01	15.45	13.17	9.84	16.01	15.45	13.17	9.84	16.01	15.45	13.17	9.84	6.08
80 +	16.33	15.75	13.42	10.02	16.33	15.75	13.42	10.02	16.33	15.75	13.42	10.02	6.20

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class B With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.54	1.47	1.31	1.07	2.56	2.47	2.24	1.89					
19	1.54	1.47	1.31	1.07	2.56	2.47	2.24	1.89					
20	1.54	1.47	1.31	1.07	2.56	2.47	2.24	1.89					
21	1.54	1.47	1.31	1.07	2.56	2.47	2.24	1.89					
22	1.54	1.47	1.31	1.07	2.56	2.47	2.24	1.89					
23	1.54	1.47	1.31	1.07	2.56	2.47	2.24	1.89					
24	1.54	1.47	1.31	1.07	2.56	2.47	2.24	1.89					
25	1.54	1.47	1.31	1.07	2.56	2.47	2.24	1.89					
26	1.66	1.59	1.41	1.15	2.76	2.66	2.41	2.03					
27	1.80	1.72	1.52	1.24	2.98	2.88	2.61	2.19					
28	1.95	1.87	1.65	1.34	3.23	3.12	2.83	2.37					
29	2.12	2.03	1.80	1.46	3.51	3.39	3.06	2.57					
30	2.31	2.21	1.95	1.59	3.81	3.68	3.33	2.79					
31	2.41	2.30	2.04	1.65	3.97	3.83	3.47	2.91					
32	2.54	2.42	2.14	1.73	4.18	4.03	3.64	3.05					
33	2.68	2.56	2.26	1.83	4.41	4.25	3.84	3.22					
34	2.84	2.72	2.40	1.94	4.67	4.50	4.07	3.40					
35	3.02	2.88	2.55	2.06	4.95	4.77	4.31	3.60					
36	3.15	3.01	2.66	2.15	5.17	4.98	4.49	3.76					
37	3.33	3.18	2.80	2.26	5.44	5.25	4.73	3.96					
38	3.53	3.37	2.97	2.40	5.77	5.56	5.01	4.19					
39	3.75	3.58	3.16	2.55	6.12	5.90	5.33	4.45					
40	3.99	3.81	3.37	2.73	6.52	6.28	5.67	4.74					
41	4.09	3.91	3.46	2.80	6.68	6.44	5.81	4.86					
42	4.26	4.07	3.60	2.91	6.94	6.69	6.04	5.05					
43	4.45	4.26	3.77	3.06	7.26	7.00	6.32	5.29					
44	4.68	4.47	3.96	3.22	7.63	7.35	6.64	5.56					
45	4.92	4.71	4.18	3.40	8.03	7.74	7.00	5.86					
46	5.01	4.80	4.26	3.47	8.18	7.89	7.13	5.97					
47	5.18	4.96	4.41	3.60	8.44	8.14	7.36	6.17					
48	5.38	5.15	4.58	3.75	8.76	8.45	7.65	6.41					
49	5.61	5.37	4.78	3.92	9.11	8.79	7.95	6.67					
50	5.84	5.60	4.99	4.09	9.48	9.14	8.27	6.94					
51	6.29	6.03	5.38	4.41	10.18	9.82	8.89	7.45					
52	6.79	6.51	5.81	4.76	10.95	10.57	9.56	8.01					
53	7.32	7.02	6.27	5.14	11.76	11.34	10.26	8.59					
54	7.87	7.55	6.74	5.52	12.58	12.14	10.97	9.18					
55	8.44	8.10	7.24	5.92	13.42	12.96	11.70	9.78					
56	9.05	8.69	7.76	6.34	14.28	13.79	12.44	10.38					
57	9.69	9.31	8.31	6.77	15.16	14.64	13.19	10.98					
58	10.36	9.96	8.89	7.22	16.05	15.50	13.95	11.59					
59	11.08	10.66	9.51	7.70	16.94	16.36	14.71	12.18					
60	11.86	11.41	10.17	8.21	17.83	17.22	15.45	12.76					
61	11.54	11.12	9.90	7.94	16.66	16.10	14.40	11.81					
62	11.33	10.93	9.70	7.72	15.65	15.14	13.49	10.98					
63	11.09	10.73	9.49	7.47	14.55	14.10	12.50	10.05					
64	10.75	10.42	9.18	7.15	13.39	12.99	11.44	9.11					
65	10.23	9.94	8.73	6.74	12.13	11.78	10.32	8.11					
66	10.06	9.79	8.58	6.56	11.35	11.02	9.58	7.48					
67	10.93	10.67	9.30	7.02	10.93	10.67	9.30	7.02					
68	9.77	9.53	8.27	6.24	9.77	9.53	8.27	6.24					
69	10.61	10.32	8.93	6.73	10.61	10.32	8.93	6.73					
70	11.54	11.21	9.67	7.27	11.54	11.21	9.67	7.27					
71	12.38	12.01	10.33	7.76	12.38	12.01	10.33	7.76					
72	13.14	12.72	10.93	8.19	13.14	12.72	10.93	8.19					
73	13.82	13.37	11.46	8.59	13.82	13.37	11.46	8.59					
74	14.43	13.95	11.94	8.94	14.43	13.95	11.94	8.94					
75	14.98	14.47	12.38	9.26	14.98	14.47	12.38	9.26					
76	15.47	14.95	12.77	9.55	15.47	14.95	12.77	9.55					
77	15.92	15.37	13.12	9.81	15.92	15.37	13.12	9.81					
78	16.32	15.75	13.44	10.04	16.32	15.75	13.44	10.04					
79	16.68	16.09	13.72	10.25	16.68	16.09	13.72	10.25					
80 +	17.01	16.40	13.98	10.44	17.01	16.40	13.98	10.44					



**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class B With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.54	1.48	1.31	1.07	2.57	2.48	2.25	1.89					
19	1.54	1.48	1.31	1.07	2.57	2.48	2.25	1.89					
20	1.54	1.48	1.31	1.07	2.57	2.48	2.25	1.89					
21	1.54	1.48	1.31	1.07	2.57	2.48	2.25	1.89					
22	1.54	1.48	1.31	1.07	2.57	2.48	2.25	1.89					
23	1.54	1.48	1.31	1.07	2.57	2.48	2.25	1.89					
24	1.54	1.48	1.31	1.07	2.57	2.48	2.25	1.89					
25	1.54	1.48	1.31	1.07	2.57	2.48	2.25	1.89					
26	1.66	1.59	1.41	1.15	2.77	2.67	2.42	2.04					
27	1.80	1.72	1.53	1.24	2.99	2.89	2.62	2.20					
28	1.96	1.87	1.66	1.35	3.24	3.13	2.84	2.38					
29	2.13	2.03	1.80	1.46	3.52	3.40	3.08	2.58					
30	2.32	2.21	1.96	1.59	3.83	3.70	3.34	2.80					
31	2.42	2.31	2.04	1.65	3.99	3.85	3.48	2.92					
32	2.54	2.43	2.15	1.74	4.20	4.05	3.66	3.07					
33	2.69	2.57	2.27	1.84	4.43	4.28	3.86	3.23					
34	2.85	2.72	2.41	1.94	4.69	4.53	4.09	3.42					
35	3.03	2.89	2.55	2.06	4.98	4.80	4.33	3.62					
36	3.16	3.02	2.67	2.15	5.20	5.01	4.52	3.78					
37	3.34	3.19	2.81	2.27	5.48	5.28	4.76	3.98					
38	3.54	3.38	2.98	2.41	5.80	5.60	5.05	4.22					
39	3.76	3.60	3.17	2.56	6.17	5.95	5.36	4.48					
40	4.01	3.83	3.39	2.74	6.57	6.33	5.72	4.77					
41	4.11	3.93	3.47	2.81	6.74	6.50	5.86	4.90					
42	4.28	4.09	3.61	2.93	7.01	6.75	6.10	5.09					
43	4.48	4.28	3.79	3.07	7.33	7.07	6.38	5.34					
44	4.70	4.50	3.98	3.24	7.71	7.43	6.71	5.61					
45	4.95	4.74	4.20	3.42	8.12	7.83	7.08	5.92					
46	5.05	4.83	4.29	3.49	8.28	7.99	7.22	6.04					
47	5.22	4.99	4.44	3.62	8.55	8.25	7.46	6.25					
48	5.42	5.19	4.62	3.78	8.89	8.58	7.76	6.50					
49	5.65	5.41	4.82	3.95	9.26	8.94	8.08	6.77					
50	5.90	5.65	5.04	4.13	9.65	9.31	8.42	7.05					
51	6.36	6.09	5.44	4.45	10.38	10.02	9.06	7.59					
52	6.87	6.58	5.88	4.81	11.19	10.80	9.76	8.17					
53	7.41	7.10	6.34	5.19	12.03	11.62	10.50	8.78					
54	7.97	7.65	6.83	5.59	12.91	12.47	11.26	9.40					
55	8.57	8.23	7.35	6.00	13.81	13.34	12.03	10.04					
56	9.20	8.84	7.89	6.43	14.74	14.24	12.83	10.68					
57	9.87	9.48	8.46	6.88	15.70	15.17	13.66	11.34					
58	10.57	10.17	9.07	7.35	16.70	16.14	14.51	12.02					
59	11.33	10.91	9.72	7.85	17.72	17.13	15.38	12.70					
60	12.17	11.72	10.43	8.39	18.78	18.16	16.27	13.39					
61	11.92	11.50	10.22	8.17	17.58	17.01	15.19	12.44					
62	11.79	11.39	10.10	8.00	16.48	15.97	14.19	11.50					
63	11.66	11.30	9.97	7.81	15.39	14.94	13.18	10.55					
64	11.46	11.12	9.78	7.57	14.33	13.93	12.23	9.68					
65	11.13	10.83	9.49	7.28	13.22	12.87	11.22	8.77					
66	11.11	10.83	9.46	7.19	12.52	12.21	10.58	8.17					
67	10.93	10.67	9.30	7.02	11.69	11.43	9.82	7.49					
68	9.77	9.53	8.27	6.24	9.77	9.53	8.27	6.24					
69	10.61	10.32	8.93	6.73	10.61	10.32	8.93	6.73					
70	11.54	11.21	9.67	7.27	11.54	11.21	9.67	7.27					
71	12.38	12.01	10.33	7.76	12.38	12.01	10.33	7.76					
72	13.14	12.72	10.93	8.19	13.14	12.72	10.93	8.19					
73	13.82	13.37	11.46	8.59	13.82	13.37	11.46	8.59					
74	14.43	13.95	11.94	8.94	14.43	13.95	11.94	8.94					
75	14.98	14.47	12.38	9.26	14.98	14.47	12.38	9.26					
76	15.47	14.95	12.77	9.55	15.47	14.95	12.77	9.55					
77	15.92	15.37	13.12	9.81	15.92	15.37	13.12	9.81					
78	16.32	15.75	13.44	10.04	16.32	15.75	13.44	10.04					
79	16.68	16.09	13.72	10.25	16.68	16.09	13.72	10.25					
80 +	17.01	16.40	13.98	10.44	17.01	16.40	13.98	10.44					

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 5A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.32	1.26	1.12	0.91	2.19	2.12	1.92	1.61	2.69	2.60	2.36	1.99	1.47
19	1.32	1.26	1.12	0.91	2.19	2.12	1.92	1.61	2.69	2.60	2.36	1.99	1.47
20	1.32	1.26	1.12	0.91	2.19	2.12	1.92	1.61	2.69	2.60	2.36	1.99	1.47
21	1.32	1.26	1.12	0.91	2.19	2.12	1.92	1.61	2.69	2.60	2.36	1.99	1.47
22	1.32	1.26	1.12	0.91	2.19	2.12	1.92	1.61	2.69	2.60	2.36	1.99	1.47
23	1.32	1.26	1.12	0.91	2.19	2.12	1.92	1.61	2.69	2.60	2.36	1.99	1.47
24	1.32	1.26	1.12	0.91	2.19	2.12	1.92	1.61	2.69	2.60	2.36	1.99	1.47
25	1.32	1.26	1.12	0.91	2.19	2.12	1.92	1.61	2.69	2.60	2.36	1.99	1.47
26	1.44	1.38	1.22	1.00	2.39	2.31	2.09	1.76	2.93	2.83	2.57	2.16	1.60
27	1.57	1.51	1.33	1.09	2.61	2.52	2.28	1.91	3.19	3.08	2.79	2.35	1.74
28	1.72	1.65	1.46	1.18	2.84	2.74	2.48	2.09	3.47	3.35	3.04	2.56	1.89
29	1.88	1.80	1.59	1.29	3.10	2.99	2.71	2.27	3.78	3.65	3.31	2.78	2.06
30	2.05	1.96	1.74	1.41	3.38	3.26	2.95	2.47	4.11	3.97	3.60	3.02	2.24
31	2.15	2.06	1.82	1.47	3.54	3.42	3.09	2.59	4.30	4.15	3.76	3.16	2.34
32	2.27	2.17	1.92	1.55	3.72	3.59	3.25	2.72	4.52	4.36	3.95	3.31	2.45
33	2.39	2.29	2.02	1.63	3.92	3.78	3.42	2.86	4.75	4.59	4.15	3.48	2.57
34	2.53	2.42	2.13	1.72	4.14	3.99	3.60	3.02	5.00	4.83	4.37	3.66	2.70
35	2.67	2.55	2.26	1.82	4.37	4.21	3.80	3.18	5.27	5.09	4.60	3.86	2.84
36	2.79	2.66	2.35	1.90	4.55	4.39	3.96	3.31	5.48	5.29	4.78	4.00	2.95
37	2.92	2.79	2.46	1.99	4.76	4.59	4.14	3.46	5.72	5.52	4.99	4.18	3.08
38	3.06	2.93	2.58	2.09	4.99	4.81	4.34	3.63	5.98	5.78	5.22	4.37	3.22
39	3.22	3.08	2.72	2.19	5.24	5.05	4.56	3.81	6.27	6.05	5.46	4.58	3.37
40	3.39	3.24	2.86	2.31	5.51	5.31	4.79	4.00	6.56	6.34	5.73	4.80	3.53
41	3.53	3.37	2.98	2.41	5.73	5.53	4.99	4.17	6.81	6.57	5.94	4.98	3.66
42	3.69	3.52	3.12	2.52	5.99	5.78	5.21	4.36	7.10	6.85	6.19	5.19	3.81
43	3.87	3.69	3.27	2.65	6.28	6.05	5.46	4.57	7.41	7.15	6.46	5.42	3.97
44	4.05	3.88	3.44	2.79	6.58	6.35	5.73	4.79	7.73	7.47	6.75	5.66	4.15
45	4.25	4.07	3.61	2.94	6.90	6.66	6.01	5.03	8.07	7.79	7.05	5.91	4.33
46	4.40	4.21	3.74	3.05	7.13	6.88	6.21	5.20	8.30	8.01	7.25	6.08	4.45
47	4.57	4.37	3.89	3.17	7.40	7.14	6.45	5.40	8.56	8.27	7.48	6.28	4.59
48	4.75	4.55	4.05	3.31	7.68	7.41	6.70	5.61	8.84	8.53	7.72	6.48	4.73
49	4.94	4.73	4.21	3.45	7.97	7.69	6.95	5.82	9.10	8.79	7.95	6.67	4.86
50	5.13	4.91	4.38	3.58	8.25	7.96	7.20	6.03	9.35	9.03	8.17	6.85	4.98
51	5.53	5.30	4.73	3.87	8.86	8.55	7.73	6.47	9.96	9.62	8.70	7.30	5.29
52	5.94	5.69	5.08	4.16	9.48	9.15	8.27	6.92	10.57	10.21	9.24	7.74	5.60
53	6.37	6.11	5.45	4.46	10.12	9.77	8.82	7.38	11.18	10.80	9.76	8.17	5.89
54	6.82	6.54	5.84	4.77	10.78	10.40	9.39	7.84	11.78	11.38	10.28	8.59	6.18
55	7.31	7.02	6.26	5.11	11.47	11.07	9.99	8.33	12.39	11.97	10.80	9.02	6.46
56	7.85	7.54	6.73	5.48	12.22	11.80	10.63	8.85	13.03	12.59	11.35	9.45	6.74
57	8.44	8.12	7.24	5.88	13.01	12.57	11.31	9.39	13.67	13.21	11.89	9.88	7.01
58	9.07	8.72	7.78	6.30	13.81	13.34	11.99	9.93	14.28	13.80	12.40	10.27	7.25
59	9.73	9.36	8.34	6.73	14.59	14.10	12.65	10.45	14.85	14.34	12.87	10.63	7.45
60	11.08	10.68	9.49	7.59	15.90	15.37	13.73	11.25	15.90	15.37	13.73	11.25	7.77
61	10.40	10.04	8.91	7.08	14.40	13.93	12.41	10.10	14.40	13.93	12.41	10.10	6.91
62	9.77	9.44	8.36	6.61	13.05	12.63	11.22	9.07	13.05	12.63	11.22	9.07	6.12
63	9.14	8.86	7.82	6.12	11.73	11.37	10.05	8.05	11.73	11.37	10.05	8.05	5.34
64	8.51	8.25	7.27	5.64	10.47	10.16	8.93	7.09	10.47	10.16	8.93	7.09	4.63
65	7.82	7.59	6.67	5.14	9.22	8.95	7.83	6.16	9.22	8.95	7.83	6.16	3.97
66	7.59	7.39	6.47	4.95	8.56	8.31	7.22	5.64	8.56	8.31	7.22	5.64	3.59
67	8.24	8.05	7.01	5.29	8.24	8.05	7.01	5.29	8.24	8.05	7.01	5.29	3.24
68	8.24	8.03	6.97	5.26	8.24	8.03	6.97	5.26	8.24	8.03	6.97	5.26	3.23
69	8.94	8.70	7.53	5.67	8.94	8.70	7.53	5.67	8.94	8.70	7.53	5.67	3.49
70	9.73	9.45	8.15	6.13	9.73	9.45	8.15	6.13	9.73	9.45	8.15	6.13	3.77
71	10.44	10.12	8.71	6.54	10.44	10.12	8.71	6.54	10.44	10.12	8.71	6.54	4.03
72	11.07	10.73	9.21	6.91	11.07	10.73	9.21	6.91	11.07	10.73	9.21	6.91	4.26
73	11.65	11.27	9.66	7.24	11.65	11.27	9.66	7.24	11.65	11.27	9.66	7.24	4.47
74	12.16	11.76	10.07	7.54	12.16	11.76	10.07	7.54	12.16	11.76	10.07	7.54	4.65
75	12.63	12.20	10.43	7.81	12.63	12.20	10.43	7.81	12.63	12.20	10.43	7.81	4.82
76	13.04	12.60	10.76	8.05	13.04	12.60	10.76	8.05	13.04	12.60	10.76	8.05	4.97
77	13.42	12.96	11.06	8.27	13.42	12.96	11.06	8.27	13.42	12.96	11.06	8.27	5.11
78	13.76	13.28	11.33	8.47	13.76	13.28	11.33	8.47	13.76	13.28	11.33	8.47	5.23
79	14.06	13.57	11.57	8.64	14.06	13.57	11.57	8.64	14.06	13.57	11.57	8.64	5.34
80 +	14.34	13.83	11.78	8.80	14.34	13.83	11.78	8.80	14.34	13.83	11.78	8.80	5.44

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 5A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.32	1.27	1.12	0.92	2.20	2.13	1.93	1.62	2.70	2.61	2.37	1.99	1.48
19	1.32	1.27	1.12	0.92	2.20	2.13	1.93	1.62	2.70	2.61	2.37	1.99	1.48
20	1.32	1.27	1.12	0.92	2.20	2.13	1.93	1.62	2.70	2.61	2.37	1.99	1.48
21	1.32	1.27	1.12	0.92	2.20	2.13	1.93	1.62	2.70	2.61	2.37	1.99	1.48
22	1.32	1.27	1.12	0.92	2.20	2.13	1.93	1.62	2.70	2.61	2.37	1.99	1.48
23	1.32	1.27	1.12	0.92	2.20	2.13	1.93	1.62	2.70	2.61	2.37	1.99	1.48
24	1.32	1.27	1.12	0.92	2.20	2.13	1.93	1.62	2.70	2.61	2.37	1.99	1.48
25	1.32	1.27	1.12	0.92	2.20	2.13	1.93	1.62	2.70	2.61	2.37	1.99	1.48
26	1.45	1.38	1.23	1.00	2.40	2.32	2.10	1.76	2.94	2.84	2.58	2.17	1.61
27	1.58	1.51	1.34	1.09	2.62	2.53	2.29	1.92	3.20	3.10	2.81	2.36	1.75
28	1.73	1.65	1.46	1.19	2.86	2.76	2.50	2.10	3.49	3.37	3.06	2.57	1.90
29	1.89	1.81	1.60	1.30	3.12	3.01	2.72	2.28	3.80	3.67	3.33	2.80	2.07
30	2.06	1.97	1.75	1.42	3.40	3.28	2.97	2.49	4.14	4.00	3.62	3.04	2.25
31	2.16	2.07	1.83	1.48	3.56	3.44	3.11	2.60	4.33	4.18	3.79	3.18	2.35
32	2.28	2.18	1.93	1.56	3.75	3.62	3.27	2.73	4.55	4.39	3.98	3.34	2.46
33	2.41	2.30	2.03	1.64	3.95	3.81	3.44	2.88	4.79	4.62	4.18	3.51	2.59
34	2.54	2.43	2.15	1.73	4.17	4.02	3.63	3.04	5.04	4.87	4.40	3.69	2.72
35	2.69	2.57	2.27	1.83	4.41	4.25	3.83	3.20	5.32	5.13	4.64	3.89	2.87
36	2.80	2.68	2.36	1.91	4.59	4.42	3.99	3.33	5.53	5.34	4.82	4.04	2.98
37	2.94	2.81	2.48	2.00	4.80	4.63	4.18	3.49	5.77	5.57	5.04	4.22	3.10
38	3.09	2.95	2.60	2.10	5.04	4.86	4.38	3.66	6.05	5.84	5.27	4.41	3.25
39	3.24	3.10	2.74	2.21	5.30	5.11	4.60	3.84	6.34	6.12	5.53	4.63	3.40
40	3.41	3.26	2.88	2.33	5.57	5.37	4.84	4.04	6.64	6.41	5.79	4.85	3.56
41	3.55	3.40	3.00	2.43	5.80	5.59	5.04	4.21	6.90	6.66	6.02	5.04	3.70
42	3.72	3.56	3.14	2.55	6.06	5.85	5.27	4.40	7.19	6.94	6.27	5.25	3.85
43	3.90	3.73	3.30	2.68	6.36	6.13	5.53	4.62	7.52	7.26	6.56	5.49	4.02
44	4.10	3.92	3.47	2.82	6.67	6.44	5.81	4.85	7.86	7.58	6.86	5.74	4.20
45	4.30	4.12	3.65	2.97	7.01	6.76	6.10	5.10	8.21	7.92	7.16	6.00	4.39
46	4.45	4.26	3.78	3.08	7.24	6.99	6.31	5.28	8.45	8.16	7.38	6.19	4.52
47	4.63	4.43	3.94	3.21	7.53	7.26	6.56	5.49	8.73	8.43	7.63	6.39	4.66
48	4.82	4.61	4.11	3.35	7.83	7.55	6.82	5.71	9.03	8.72	7.89	6.61	4.81
49	5.01	4.81	4.28	3.49	8.13	7.85	7.09	5.93	9.32	9.00	8.14	6.82	4.95
50	5.21	5.00	4.45	3.64	8.44	8.14	7.36	6.15	9.59	9.26	8.38	7.02	5.08
51	5.63	5.40	4.81	3.93	9.08	8.76	7.92	6.62	10.24	9.89	8.94	7.49	5.41
52	6.05	5.81	5.18	4.23	9.74	9.40	8.49	7.09	10.89	10.52	9.51	7.96	5.74
53	6.50	6.24	5.57	4.54	10.41	10.06	9.07	7.57	11.54	11.15	10.07	8.42	6.05
54	6.97	6.70	5.97	4.87	11.12	10.74	9.68	8.07	12.20	11.79	10.64	8.88	6.36
55	7.49	7.20	6.42	5.22	11.87	11.46	10.33	8.59	12.87	12.44	11.21	9.34	6.67
56	8.07	7.76	6.91	5.61	12.68	12.26	11.03	9.15	13.58	13.12	11.81	9.82	6.97
57	8.70	8.37	7.46	6.03	13.55	13.10	11.77	9.74	14.30	13.82	12.42	10.29	7.27
58	9.36	9.02	8.03	6.47	14.44	13.96	12.53	10.34	14.99	14.49	13.00	10.74	7.54
59	10.07	9.71	8.64	6.94	15.34	14.84	13.29	10.93	15.64	15.13	13.55	11.14	7.77
60	11.69	11.29	10.01	7.95	16.89	16.36	14.57	11.86	16.89	16.36	14.57	11.86	8.12
61	11.05	10.69	9.46	7.47	15.35	14.87	13.21	10.69	15.35	14.87	13.21	10.69	7.24
62	10.45	10.12	8.94	7.01	13.92	13.50	11.94	9.58	13.92	13.50	11.94	9.58	6.40
63	9.86	9.56	8.42	6.55	12.56	12.21	10.73	8.53	12.56	12.21	10.73	8.53	5.59
64	9.27	9.01	7.91	6.10	11.34	11.03	9.65	7.60	11.34	11.03	9.65	7.60	4.90
65	8.67	8.44	7.39	5.65	10.16	9.90	8.61	6.71	10.16	9.90	8.61	6.71	4.27
66	8.49	8.27	7.23	5.49	9.52	9.28	8.04	6.20	9.52	9.28	8.04	6.20	3.89
67	8.24	8.05	7.01	5.29	8.82	8.62	7.41	5.65	8.82	8.62	7.41	5.65	3.49
68	8.24	8.03	6.97	5.26	8.24	8.03	6.97	5.26	8.24	8.03	6.97	5.26	3.23
69	8.94	8.70	7.53	5.67	8.94	8.70	7.53	5.67	8.94	8.70	7.53	5.67	3.49
70	9.73	9.45	8.15	6.13	9.73	9.45	8.15	6.13	9.73	9.45	8.15	6.13	3.77
71	10.44	10.12	8.71	6.54	10.44	10.12	8.71	6.54	10.44	10.12	8.71	6.54	4.03
72	11.07	10.73	9.21	6.91	11.07	10.73	9.21	6.91	11.07	10.73	9.21	6.91	4.26
73	11.65	11.27	9.66	7.24	11.65	11.27	9.66	7.24	11.65	11.27	9.66	7.24	4.47
74	12.16	11.76	10.07	7.54	12.16	11.76	10.07	7.54	12.16	11.76	10.07	7.54	4.65
75	12.63	12.20	10.43	7.81	12.63	12.20	10.43	7.81	12.63	12.20	10.43	7.81	4.82
76	13.04	12.60	10.76	8.05	13.04	12.60	10.76	8.05	13.04	12.60	10.76	8.05	4.97
77	13.42	12.96	11.06	8.27	13.42	12.96	11.06	8.27	13.42	12.96	11.06	8.27	5.11
78	13.76	13.28	11.33	8.47	13.76	13.28	11.33	8.47	13.76	13.28	11.33	8.47	5.23
79	14.06	13.57	11.57	8.64	14.06	13.57	11.57	8.64	14.06	13.57	11.57	8.64	5.34
80 +	14.34	13.83	11.78	8.80	14.34	13.83	11.78	8.80	14.34	13.83	11.78	8.80	5.44

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 4A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.39	1.33	1.18	0.96	2.31	2.24	2.03	1.70	2.84	2.74	2.49	2.10	1.56
19	1.39	1.33	1.18	0.96	2.31	2.24	2.03	1.70	2.84	2.74	2.49	2.10	1.56
20	1.39	1.33	1.18	0.96	2.31	2.24	2.03	1.70	2.84	2.74	2.49	2.10	1.56
21	1.39	1.33	1.18	0.96	2.31	2.24	2.03	1.70	2.84	2.74	2.49	2.10	1.56
22	1.39	1.33	1.18	0.96	2.31	2.24	2.03	1.70	2.84	2.74	2.49	2.10	1.56
23	1.39	1.33	1.18	0.96	2.31	2.24	2.03	1.70	2.84	2.74	2.49	2.10	1.56
24	1.39	1.33	1.18	0.96	2.31	2.24	2.03	1.70	2.84	2.74	2.49	2.10	1.56
25	1.39	1.33	1.18	0.96	2.31	2.24	2.03	1.70	2.84	2.74	2.49	2.10	1.56
26	1.52	1.46	1.29	1.05	2.52	2.44	2.21	1.86	3.09	2.99	2.71	2.28	1.69
27	1.66	1.59	1.41	1.15	2.75	2.66	2.40	2.02	3.36	3.25	2.95	2.48	1.84
28	1.82	1.74	1.54	1.25	3.00	2.90	2.62	2.20	3.66	3.54	3.21	2.70	2.00
29	1.98	1.90	1.68	1.36	3.27	3.16	2.86	2.40	3.99	3.85	3.49	2.94	2.17
30	2.17	2.07	1.83	1.49	3.57	3.44	3.12	2.61	4.34	4.19	3.80	3.19	2.36
31	2.27	2.17	1.92	1.56	3.74	3.61	3.26	2.73	4.54	4.38	3.97	3.33	2.47
32	2.39	2.29	2.02	1.64	3.93	3.79	3.43	2.87	4.77	4.60	4.17	3.50	2.59
33	2.53	2.41	2.13	1.72	4.14	3.99	3.61	3.02	5.01	4.84	4.38	3.68	2.72
34	2.67	2.55	2.25	1.82	4.37	4.21	3.80	3.18	5.28	5.10	4.61	3.87	2.85
35	2.82	2.70	2.38	1.92	4.61	4.45	4.02	3.36	5.56	5.37	4.85	4.07	3.00
36	2.94	2.81	2.48	2.00	4.80	4.63	4.18	3.49	5.78	5.58	5.04	4.23	3.12
37	3.08	2.94	2.60	2.10	5.03	4.84	4.37	3.65	6.04	5.83	5.27	4.41	3.25
38	3.23	3.09	2.73	2.20	5.27	5.08	4.58	3.83	6.32	6.10	5.51	4.61	3.40
39	3.40	3.25	2.87	2.32	5.54	5.34	4.81	4.02	6.61	6.38	5.77	4.83	3.55
40	3.58	3.42	3.02	2.44	5.82	5.61	5.06	4.23	6.93	6.69	6.04	5.06	3.72
41	3.72	3.56	3.14	2.54	6.05	5.83	5.26	4.40	7.19	6.94	6.27	5.25	3.86
42	3.89	3.72	3.29	2.66	6.33	6.10	5.50	4.60	7.49	7.23	6.54	5.48	4.02
43	4.08	3.90	3.45	2.80	6.63	6.39	5.77	4.82	7.82	7.55	6.82	5.72	4.20
44	4.28	4.09	3.63	2.95	6.95	6.70	6.05	5.06	8.16	7.88	7.13	5.97	4.38
45	4.49	4.30	3.81	3.10	7.29	7.03	6.35	5.31	8.52	8.22	7.44	6.24	4.57
46	4.64	4.44	3.94	3.21	7.53	7.26	6.56	5.49	8.76	8.46	7.65	6.42	4.69
47	4.82	4.61	4.10	3.35	7.81	7.53	6.81	5.70	9.04	8.73	7.90	6.63	4.84
48	5.02	4.80	4.27	3.49	8.11	7.82	7.07	5.93	9.33	9.01	8.15	6.84	4.99
49	5.21	4.99	4.45	3.64	8.41	8.12	7.34	6.15	9.61	9.28	8.40	7.05	5.13
50	5.41	5.19	4.62	3.78	8.71	8.40	7.60	6.36	9.87	9.53	8.62	7.23	5.25
51	5.83	5.59	4.99	4.08	9.35	9.03	8.16	6.83	10.52	10.16	9.19	7.70	5.59
52	6.27	6.01	5.36	4.39	10.01	9.66	8.73	7.31	11.16	10.78	9.75	8.17	5.91
53	6.72	6.45	5.75	4.71	10.68	10.31	9.31	7.79	11.80	11.40	10.30	8.62	6.22
54	7.20	6.91	6.17	5.04	11.38	10.98	9.91	8.28	12.44	12.01	10.85	9.07	6.52
55	7.71	7.41	6.61	5.39	12.11	11.69	10.55	8.79	13.08	12.64	11.40	9.52	6.82
56	8.29	7.96	7.11	5.78	12.90	12.46	11.23	9.34	13.76	13.29	11.98	9.98	7.12
57	8.91	8.57	7.64	6.21	13.74	13.26	11.94	9.91	14.43	13.94	12.55	10.43	7.40
58	9.57	9.21	8.21	6.65	14.58	14.08	12.65	10.48	15.07	14.56	13.09	10.84	7.65
59	10.27	9.88	8.81	7.10	15.40	14.88	13.36	11.03	15.67	15.14	13.59	11.22	7.87
60	11.69	11.28	10.02	8.01	16.78	16.22	14.50	11.87	16.78	16.22	14.50	11.87	8.20
61	10.97	10.59	9.40	7.48	15.20	14.70	13.10	10.66	15.20	14.70	13.10	10.66	7.29
62	10.31	9.97	8.83	6.97	13.78	13.34	11.84	9.57	13.78	13.34	11.84	9.57	6.46
63	9.65	9.35	8.25	6.46	12.38	12.00	10.61	8.49	12.38	12.00	10.61	8.49	5.63
64	8.98	8.71	7.67	5.96	11.05	10.72	9.43	7.49	11.05	10.72	9.43	7.49	4.89
65	8.25	8.02	7.04	5.43	9.73	9.45	8.27	6.50	9.73	9.45	8.27	6.50	4.19
66	8.01	7.80	6.83	5.22	9.03	8.78	7.62	5.95	9.03	8.78	7.62	5.95	3.79
67	8.70	8.50	7.40	5.59	8.70	8.50	7.40	5.59	8.70	8.50	7.40	5.59	3.42
68	8.70	8.48	7.36	5.55	8.70	8.48	7.36	5.55	8.70	8.48	7.36	5.55	3.41
69	9.44	9.19	7.95	5.99	9.44	9.19	7.95	5.99	9.44	9.19	7.95	5.99	3.68
70	10.27	9.97	8.60	6.47	10.27	9.97	8.60	6.47	10.27	9.97	8.60	6.47	3.98
71	11.02	10.68	9.19	6.90	11.02	10.68	9.19	6.90	11.02	10.68	9.19	6.90	4.25
72	11.69	11.32	9.72	7.29	11.69	11.32	9.72	7.29	11.69	11.32	9.72	7.29	4.50
73	12.29	11.90	10.20	7.64	12.29	11.90	10.20	7.64	12.29	11.90	10.20	7.64	4.71
74	12.84	12.41	10.63	7.96	12.84	12.41	10.63	7.96	12.84	12.41	10.63	7.96	4.91
75	13.33	12.88	11.01	8.24	13.33	12.88	11.01	8.24	13.33	12.88	11.01	8.24	5.09
76	13.77	13.30	11.36	8.50	13.77	13.30	11.36	8.50	13.77	13.30	11.36	8.50	5.25
77	14.17	13.68	11.68	8.73	14.17	13.68	11.68	8.73	14.17	13.68	11.68	8.73	5.39
78	14.52	14.02	11.96	8.94	14.52	14.02	11.96	8.94	14.52	14.02	11.96	8.94	5.52
79	14.84	14.32	12.21	9.12	14.84	14.32	12.21	9.12	14.84	14.32	12.21	9.12	5.64
80 +	15.13	14.60	12.44	9.29	15.13	14.60	12.44	9.29	15.13	14.60	12.44	9.29	5.74

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 4A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.40	1.34	1.19	0.97	2.32	2.24	2.03	1.71	2.85	2.75	2.50	2.10	1.56
19	1.40	1.34	1.19	0.97	2.32	2.24	2.03	1.71	2.85	2.75	2.50	2.10	1.56
20	1.40	1.34	1.19	0.97	2.32	2.24	2.03	1.71	2.85	2.75	2.50	2.10	1.56
21	1.40	1.34	1.19	0.97	2.32	2.24	2.03	1.71	2.85	2.75	2.50	2.10	1.56
22	1.40	1.34	1.19	0.97	2.32	2.24	2.03	1.71	2.85	2.75	2.50	2.10	1.56
23	1.40	1.34	1.19	0.97	2.32	2.24	2.03	1.71	2.85	2.75	2.50	2.10	1.56
24	1.40	1.34	1.19	0.97	2.32	2.24	2.03	1.71	2.85	2.75	2.50	2.10	1.56
25	1.40	1.34	1.19	0.97	2.32	2.24	2.03	1.71	2.85	2.75	2.50	2.10	1.56
26	1.53	1.46	1.29	1.05	2.53	2.45	2.22	1.86	3.10	3.00	2.72	2.29	1.70
27	1.67	1.60	1.41	1.15	2.76	2.67	2.42	2.03	3.38	3.27	2.96	2.49	1.85
28	1.82	1.74	1.54	1.25	3.02	2.91	2.63	2.21	3.68	3.56	3.23	2.71	2.01
29	1.99	1.91	1.69	1.37	3.29	3.18	2.87	2.41	4.01	3.88	3.51	2.95	2.18
30	2.18	2.08	1.84	1.49	3.59	3.47	3.13	2.63	4.37	4.22	3.82	3.21	2.37
31	2.28	2.18	1.93	1.56	3.76	3.63	3.28	2.75	4.57	4.42	4.00	3.36	2.48
32	2.41	2.30	2.03	1.64	3.96	3.82	3.45	2.89	4.80	4.64	4.20	3.52	2.60
33	2.54	2.43	2.14	1.73	4.17	4.02	3.63	3.04	5.05	4.88	4.41	3.70	2.73
34	2.68	2.56	2.27	1.83	4.40	4.25	3.83	3.20	5.32	5.14	4.65	3.90	2.87
35	2.84	2.71	2.40	1.93	4.65	4.48	4.05	3.38	5.61	5.42	4.90	4.10	3.02
36	2.96	2.83	2.50	2.01	4.84	4.67	4.21	3.52	5.83	5.63	5.09	4.26	3.14
37	3.10	2.96	2.61	2.11	5.07	4.89	4.41	3.68	6.10	5.88	5.32	4.45	3.28
38	3.26	3.11	2.75	2.22	5.32	5.13	4.62	3.86	6.38	6.16	5.57	4.66	3.43
39	3.42	3.27	2.89	2.33	5.59	5.39	4.86	4.06	6.69	6.46	5.83	4.88	3.59
40	3.60	3.44	3.04	2.46	5.88	5.67	5.11	4.27	7.01	6.77	6.11	5.12	3.76
41	3.75	3.59	3.17	2.56	6.12	5.90	5.32	4.44	7.28	7.03	6.35	5.32	3.90
42	3.93	3.75	3.32	2.69	6.40	6.17	5.57	4.65	7.59	7.33	6.62	5.55	4.07
43	4.12	3.94	3.49	2.82	6.71	6.47	5.84	4.88	7.93	7.66	6.92	5.80	4.25
44	4.32	4.14	3.66	2.97	7.04	6.79	6.13	5.12	8.29	8.01	7.24	6.06	4.44
45	4.54	4.34	3.85	3.13	7.40	7.13	6.44	5.38	8.66	8.37	7.56	6.34	4.63
46	4.70	4.49	3.99	3.25	7.65	7.38	6.66	5.57	8.92	8.61	7.79	6.53	4.77
47	4.88	4.67	4.16	3.39	7.94	7.67	6.92	5.79	9.22	8.90	8.05	6.75	4.92
48	5.08	4.87	4.33	3.54	8.26	7.97	7.20	6.03	9.53	9.20	8.32	6.98	5.08
49	5.29	5.07	4.52	3.69	8.59	8.29	7.49	6.26	9.83	9.50	8.59	7.20	5.23
50	5.50	5.28	4.70	3.84	8.90	8.60	7.76	6.49	10.12	9.78	8.84	7.41	5.37
51	5.94	5.70	5.08	4.15	9.58	9.25	8.36	6.98	10.81	10.44	9.44	7.90	5.71
52	6.39	6.13	5.47	4.46	10.28	9.92	8.96	7.48	11.50	11.11	10.04	8.40	6.06
53	6.86	6.59	5.87	4.79	10.99	10.61	9.58	7.99	12.18	11.77	10.63	8.88	6.39
54	7.36	7.07	6.31	5.14	11.73	11.33	10.22	8.51	12.87	12.44	11.23	9.37	6.71
55	7.90	7.60	6.77	5.51	12.52	12.10	10.90	9.07	13.58	13.13	11.83	9.86	7.04
56	8.51	8.19	7.30	5.92	13.39	12.94	11.64	9.66	14.33	13.85	12.47	10.36	7.36
57	9.18	8.83	7.87	6.37	14.31	13.83	12.43	10.28	15.09	14.59	13.11	10.87	7.68
58	9.88	9.52	8.47	6.83	15.25	14.74	13.23	10.91	15.82	15.29	13.73	11.34	7.96
59	10.63	10.25	9.12	7.32	16.19	15.66	14.03	11.53	16.51	15.97	14.30	11.76	8.21
60	12.34	11.92	10.57	8.40	17.83	17.27	15.38	12.52	17.83	17.27	15.38	12.52	8.57
61	11.67	11.28	9.98	7.89	16.20	15.70	13.94	11.28	16.20	15.70	13.94	11.28	7.64
62	11.03	10.68	9.43	7.40	14.69	14.25	12.60	10.11	14.69	14.25	12.60	10.11	6.76
63	10.40	10.09	8.89	6.91	13.26	12.88	11.33	9.00	13.26	12.88	11.33	9.00	5.90
64	9.79	9.51	8.35	6.44	11.97	11.64	10.19	8.02	11.97	11.64	10.19	8.02	5.18
65	9.15	8.91	7.80	5.97	10.72	10.45	9.09	7.09	10.72	10.45	9.09	7.09	4.51
66	8.96	8.73	7.63	5.80	10.04	9.80	8.48	6.54	10.04	9.80	8.48	6.54	4.11
67	8.70	8.50	7.40	5.59	9.31	9.10	7.82	5.96	9.31	9.10	7.82	5.96	3.68
68	8.70	8.48	7.36	5.55	8.70	8.48	7.36	5.55	8.70	8.48	7.36	5.55	3.41
69	9.44	9.19	7.95	5.99	9.44	9.19	7.95	5.99	9.44	9.19	7.95	5.99	3.68
70	10.27	9.97	8.60	6.47	10.27	9.97	8.60	6.47	10.27	9.97	8.60	6.47	3.98
71	11.02	10.68	9.19	6.90	11.02	10.68	9.19	6.90	11.02	10.68	9.19	6.90	4.25
72	11.69	11.32	9.72	7.29	11.69	11.32	9.72	7.29	11.69	11.32	9.72	7.29	4.50
73	12.29	11.90	10.20	7.64	12.29	11.90	10.20	7.64	12.29	11.90	10.20	7.64	4.71
74	12.84	12.41	10.63	7.96	12.84	12.41	10.63	7.96	12.84	12.41	10.63	7.96	4.91
75	13.33	12.88	11.01	8.24	13.33	12.88	11.01	8.24	13.33	12.88	11.01	8.24	5.09
76	13.77	13.30	11.36	8.50	13.77	13.30	11.36	8.50	13.77	13.30	11.36	8.50	5.25
77	14.17	13.68	11.68	8.73	14.17	13.68	11.68	8.73	14.17	13.68	11.68	8.73	5.39
78	14.52	14.02	11.96	8.94	14.52	14.02	11.96	8.94	14.52	14.02	11.96	8.94	5.52
79	14.84	14.32	12.21	9.12	14.84	14.32	12.21	9.12	14.84	14.32	12.21	9.12	5.64
80 +	15.13	14.60	12.44	9.29	15.13	14.60	12.44	9.29	15.13	14.60	12.44	9.29	5.74

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 4P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.43	1.37	1.21	0.99	2.36	2.28	2.07	1.74	2.88	2.79	2.53	2.13	1.58
19	1.43	1.37	1.21	0.99	2.36	2.28	2.07	1.74	2.88	2.79	2.53	2.13	1.58
20	1.43	1.37	1.21	0.99	2.36	2.28	2.07	1.74	2.88	2.79	2.53	2.13	1.58
21	1.43	1.37	1.21	0.99	2.36	2.28	2.07	1.74	2.88	2.79	2.53	2.13	1.58
22	1.43	1.37	1.21	0.99	2.36	2.28	2.07	1.74	2.88	2.79	2.53	2.13	1.58
23	1.43	1.37	1.21	0.99	2.36	2.28	2.07	1.74	2.88	2.79	2.53	2.13	1.58
24	1.43	1.37	1.21	0.99	2.36	2.28	2.07	1.74	2.88	2.79	2.53	2.13	1.58
25	1.43	1.37	1.21	0.99	2.36	2.28	2.07	1.74	2.88	2.79	2.53	2.13	1.58
26	1.62	1.55	1.37	1.12	2.67	2.58	2.33	1.96	3.25	3.14	2.85	2.39	1.77
27	1.83	1.75	1.55	1.26	3.01	2.90	2.63	2.21	3.65	3.53	3.20	2.69	1.99
28	2.07	1.98	1.75	1.42	3.39	3.27	2.96	2.48	4.10	3.96	3.58	3.01	2.22
29	2.33	2.23	1.97	1.60	3.81	3.68	3.32	2.78	4.59	4.43	4.01	3.37	2.48
30	2.62	2.51	2.22	1.80	4.27	4.12	3.73	3.12	5.12	4.95	4.48	3.76	2.77
31	2.74	2.62	2.32	1.88	4.46	4.31	3.89	3.25	5.34	5.16	4.67	3.92	2.88
32	2.88	2.76	2.44	1.97	4.68	4.52	4.08	3.41	5.60	5.41	4.89	4.10	3.02
33	3.03	2.90	2.57	2.07	4.92	4.75	4.29	3.58	5.87	5.67	5.13	4.30	3.16
34	3.20	3.06	2.71	2.19	5.18	5.00	4.51	3.77	6.17	5.96	5.38	4.51	3.31
35	3.38	3.23	2.85	2.31	5.46	5.27	4.75	3.97	6.48	6.26	5.65	4.73	3.47
36	3.53	3.38	2.99	2.41	5.71	5.50	4.96	4.14	6.76	6.52	5.89	4.93	3.62
37	3.71	3.55	3.14	2.54	5.99	5.78	5.21	4.35	7.08	6.83	6.17	5.16	3.78
38	3.91	3.74	3.31	2.67	6.30	6.08	5.48	4.57	7.42	7.17	6.47	5.41	3.97
39	4.13	3.95	3.49	2.82	6.64	6.40	5.77	4.82	7.79	7.52	6.79	5.68	4.16
40	4.36	4.17	3.69	2.98	7.00	6.75	6.09	5.08	8.18	7.90	7.13	5.97	4.36
41	4.52	4.33	3.83	3.10	7.26	7.00	6.31	5.27	8.46	8.17	7.38	6.17	4.51
42	4.72	4.52	4.00	3.24	7.57	7.30	6.58	5.49	8.80	8.49	7.67	6.42	4.68
43	4.94	4.73	4.20	3.40	7.92	7.63	6.89	5.75	9.16	8.84	7.99	6.68	4.87
44	5.19	4.97	4.41	3.58	8.29	8.00	7.21	6.02	9.55	9.22	8.32	6.97	5.07
45	5.44	5.21	4.63	3.76	8.68	8.38	7.56	6.31	9.94	9.60	8.67	7.26	5.28
46	5.60	5.36	4.77	3.88	8.92	8.61	7.77	6.49	10.17	9.82	8.87	7.42	5.39
47	5.79	5.55	4.94	4.02	9.21	8.89	8.02	6.70	10.45	10.09	9.11	7.63	5.53
48	6.01	5.77	5.13	4.18	9.53	9.20	8.30	6.93	10.74	10.37	9.37	7.84	5.68
49	6.24	5.99	5.34	4.35	9.87	9.52	8.59	7.17	11.04	10.66	9.63	8.05	5.82
50	6.48	6.22	5.54	4.52	10.20	9.84	8.88	7.41	11.32	10.94	9.87	8.25	5.95
51	6.88	6.61	5.89	4.79	10.78	10.41	9.39	7.83	11.88	11.48	10.36	8.65	6.22
52	7.31	7.02	6.26	5.10	11.40	11.01	9.93	8.27	12.47	12.05	10.87	9.07	6.51
53	7.76	7.46	6.65	5.41	12.04	11.63	10.48	8.72	13.07	12.62	11.38	9.49	6.79
54	8.24	7.92	7.06	5.73	12.70	12.26	11.04	9.18	13.65	13.19	11.88	9.89	7.05
55	8.74	8.41	7.49	6.08	13.38	12.92	11.62	9.65	14.23	13.75	12.38	10.29	7.31
56	9.27	8.92	7.95	6.43	14.06	13.58	12.21	10.11	14.80	14.30	12.86	10.66	7.54
57	9.83	9.46	8.43	6.80	14.75	14.25	12.80	10.58	15.35	14.83	13.32	11.02	7.75
58	10.41	10.03	8.93	7.19	15.45	14.93	13.39	11.03	15.87	15.33	13.75	11.34	7.94
59	11.04	10.64	9.46	7.59	16.13	15.59	13.96	11.47	16.35	15.80	14.15	11.63	8.09
60	11.69	11.28	10.02	8.01	16.78	16.22	14.50	11.87	16.78	16.22	14.50	11.87	8.20
61	10.97	10.59	9.40	7.48	15.20	14.70	13.10	10.66	15.20	14.70	13.10	10.66	7.29
62	10.31	9.97	8.83	6.97	13.78	13.34	11.84	9.57	13.78	13.34	11.84	9.57	6.46
63	9.65	9.35	8.25	6.46	12.38	12.00	10.61	8.49	12.38	12.00	10.61	8.49	5.63
64	8.98	8.71	7.67	5.96	11.05	10.72	9.43	7.49	11.05	10.72	9.43	7.49	4.89
65	8.25	8.02	7.04	5.43	9.73	9.45	8.27	6.50	9.73	9.45	8.27	6.50	4.19
66	8.01	7.80	6.83	5.22	9.03	8.78	7.62	5.95	9.03	8.78	7.62	5.95	3.79
67	8.70	8.50	7.40	5.59	8.70	8.50	7.40	5.59	8.70	8.50	7.40	5.59	3.42
68	8.70	8.48	7.36	5.55	8.70	8.48	7.36	5.55	8.70	8.48	7.36	5.55	3.41
69	9.44	9.19	7.95	5.99	9.44	9.19	7.95	5.99	9.44	9.19	7.95	5.99	3.68
70	10.27	9.97	8.60	6.47	10.27	9.97	8.60	6.47	10.27	9.97	8.60	6.47	3.98
71	11.02	10.68	9.19	6.90	11.02	10.68	9.19	6.90	11.02	10.68	9.19	6.90	4.25
72	11.69	11.32	9.72	7.29	11.69	11.32	9.72	7.29	11.69	11.32	9.72	7.29	4.50
73	12.29	11.90	10.20	7.64	12.29	11.90	10.20	7.64	12.29	11.90	10.20	7.64	4.71
74	12.84	12.41	10.63	7.96	12.84	12.41	10.63	7.96	12.84	12.41	10.63	7.96	4.91
75	13.33	12.88	11.01	8.24	13.33	12.88	11.01	8.24	13.33	12.88	11.01	8.24	5.09
76	13.77	13.30	11.36	8.50	13.77	13.30	11.36	8.50	13.77	13.30	11.36	8.50	5.25
77	14.17	13.68	11.68	8.73	14.17	13.68	11.68	8.73	14.17	13.68	11.68	8.73	5.39
78	14.52	14.02	11.96	8.94	14.52	14.02	11.96	8.94	14.52	14.02	11.96	8.94	5.52
79	14.84	14.32	12.21	9.12	14.84	14.32	12.21	9.12	14.84	14.32	12.21	9.12	5.64
80 +	15.13	14.60	12.44	9.29	15.13	14.60	12.44	9.29	15.13	14.60	12.44	9.29	5.74

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 4P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.44	1.38	1.22	0.99	2.38	2.30	2.08	1.75	2.90	2.81	2.55	2.14	1.59
19	1.44	1.38	1.22	0.99	2.38	2.30	2.08	1.75	2.90	2.81	2.55	2.14	1.59
20	1.44	1.38	1.22	0.99	2.38	2.30	2.08	1.75	2.90	2.81	2.55	2.14	1.59
21	1.44	1.38	1.22	0.99	2.38	2.30	2.08	1.75	2.90	2.81	2.55	2.14	1.59
22	1.44	1.38	1.22	0.99	2.38	2.30	2.08	1.75	2.90	2.81	2.55	2.14	1.59
23	1.44	1.38	1.22	0.99	2.38	2.30	2.08	1.75	2.90	2.81	2.55	2.14	1.59
24	1.44	1.38	1.22	0.99	2.38	2.30	2.08	1.75	2.90	2.81	2.55	2.14	1.59
25	1.44	1.38	1.22	0.99	2.38	2.30	2.08	1.75	2.90	2.81	2.55	2.14	1.59
26	1.63	1.56	1.38	1.12	2.69	2.60	2.35	1.97	3.27	3.16	2.87	2.41	1.78
27	1.85	1.77	1.57	1.27	3.04	2.93	2.65	2.22	3.68	3.56	3.22	2.71	2.00
28	2.09	2.00	1.77	1.43	3.42	3.31	2.99	2.50	4.14	4.00	3.62	3.04	2.24
29	2.36	2.26	2.00	1.62	3.86	3.72	3.36	2.81	4.64	4.48	4.06	3.40	2.51
30	2.66	2.54	2.25	1.82	4.33	4.18	3.78	3.16	5.19	5.02	4.54	3.80	2.80
31	2.78	2.66	2.35	1.90	4.53	4.37	3.94	3.30	5.42	5.23	4.73	3.96	2.91
32	2.92	2.80	2.47	2.00	4.75	4.58	4.14	3.46	5.68	5.48	4.96	4.15	3.05
33	3.08	2.95	2.60	2.10	5.00	4.82	4.35	3.63	5.96	5.76	5.20	4.35	3.20
34	3.25	3.11	2.75	2.22	5.27	5.08	4.58	3.82	6.27	6.05	5.47	4.57	3.35
35	3.43	3.28	2.90	2.34	5.55	5.36	4.83	4.03	6.59	6.36	5.75	4.80	3.52
36	3.59	3.44	3.04	2.45	5.80	5.60	5.05	4.21	6.87	6.64	5.99	5.01	3.67
37	3.78	3.61	3.19	2.58	6.10	5.88	5.30	4.42	7.20	6.95	6.28	5.25	3.84
38	3.98	3.81	3.37	2.72	6.42	6.19	5.58	4.65	7.56	7.30	6.59	5.51	4.02
39	4.21	4.02	3.56	2.87	6.77	6.53	5.88	4.90	7.95	7.67	6.93	5.79	4.22
40	4.44	4.25	3.76	3.04	7.14	6.89	6.21	5.17	8.35	8.07	7.28	6.08	4.43
41	4.61	4.42	3.91	3.16	7.41	7.15	6.44	5.37	8.64	8.35	7.53	6.29	4.59
42	4.82	4.62	4.09	3.31	7.74	7.47	6.73	5.60	8.99	8.68	7.84	6.55	4.77
43	5.05	4.84	4.29	3.47	8.10	7.82	7.04	5.87	9.38	9.06	8.17	6.83	4.96
44	5.31	5.08	4.51	3.65	8.49	8.20	7.39	6.16	9.78	9.45	8.53	7.13	5.17
45	5.58	5.34	4.74	3.85	8.91	8.60	7.75	6.46	10.21	9.86	8.90	7.44	5.39
46	5.74	5.51	4.89	3.97	9.17	8.85	7.98	6.65	10.46	10.10	9.12	7.61	5.51
47	5.95	5.71	5.08	4.12	9.48	9.16	8.25	6.88	10.76	10.39	9.38	7.83	5.66
48	6.19	5.94	5.28	4.29	9.83	9.49	8.56	7.13	11.08	10.71	9.66	8.07	5.82
49	6.44	6.18	5.50	4.47	10.19	9.84	8.87	7.38	11.41	11.03	9.95	8.30	5.97
50	6.70	6.43	5.73	4.65	10.56	10.20	9.19	7.64	11.74	11.34	10.23	8.52	6.12
51	7.12	6.84	6.09	4.94	11.18	10.80	9.73	8.08	12.34	11.93	10.75	8.95	6.41
52	7.58	7.28	6.49	5.26	11.85	11.45	10.30	8.55	12.98	12.55	11.30	9.40	6.71
53	8.06	7.75	6.90	5.59	12.54	12.12	10.90	9.04	13.62	13.17	11.86	9.85	7.01
54	8.57	8.24	7.34	5.94	13.25	12.81	11.51	9.53	14.27	13.79	12.41	10.29	7.30
55	9.11	8.77	7.81	6.30	13.99	13.52	12.14	10.03	14.91	14.42	12.96	10.72	7.57
56	9.69	9.33	8.30	6.68	14.74	14.26	12.78	10.54	15.55	15.04	13.49	11.14	7.83
57	10.29	9.92	8.82	7.08	15.52	15.01	13.44	11.05	16.17	15.65	14.02	11.54	8.07
58	10.93	10.54	9.37	7.50	16.29	15.77	14.10	11.56	16.76	16.22	14.51	11.91	8.28
59	11.61	11.20	9.95	7.93	17.07	16.52	14.75	12.05	17.32	16.77	14.97	12.24	8.45
60	12.34	11.92	10.57	8.40	17.83	17.27	15.38	12.52	17.83	17.27	15.38	12.52	8.57
61	11.67	11.28	9.98	7.89	16.20	15.70	13.94	11.28	16.20	15.70	13.94	11.28	7.64
62	11.03	10.68	9.43	7.40	14.69	14.25	12.60	10.11	14.69	14.25	12.60	10.11	6.76
63	10.40	10.09	8.89	6.91	13.26	12.88	11.33	9.00	13.26	12.88	11.33	9.00	5.90
64	9.79	9.51	8.35	6.44	11.97	11.64	10.19	8.02	11.97	11.64	10.19	8.02	5.18
65	9.15	8.91	7.80	5.97	10.72	10.45	9.09	7.09	10.72	10.45	9.09	7.09	4.51
66	8.96	8.73	7.63	5.80	10.04	9.80	8.48	6.54	10.04	9.80	8.48	6.54	4.11
67	8.70	8.50	7.40	5.59	9.31	9.10	7.82	5.96	9.31	9.10	7.82	5.96	3.68
68	8.70	8.48	7.36	5.55	8.70	8.48	7.36	5.55	8.70	8.48	7.36	5.55	3.41
69	9.44	9.19	7.95	5.99	9.44	9.19	7.95	5.99	9.44	9.19	7.95	5.99	3.68
70	10.27	9.97	8.60	6.47	10.27	9.97	8.60	6.47	10.27	9.97	8.60	6.47	3.98
71	11.02	10.68	9.19	6.90	11.02	10.68	9.19	6.90	11.02	10.68	9.19	6.90	4.25
72	11.69	11.32	9.72	7.29	11.69	11.32	9.72	7.29	11.69	11.32	9.72	7.29	4.50
73	12.29	11.90	10.20	7.64	12.29	11.90	10.20	7.64	12.29	11.90	10.20	7.64	4.71
74	12.84	12.41	10.63	7.96	12.84	12.41	10.63	7.96	12.84	12.41	10.63	7.96	4.91
75	13.33	12.88	11.01	8.24	13.33	12.88	11.01	8.24	13.33	12.88	11.01	8.24	5.09
76	13.77	13.30	11.36	8.50	13.77	13.30	11.36	8.50	13.77	13.30	11.36	8.50	5.25
77	14.17	13.68	11.68	8.73	14.17	13.68	11.68	8.73	14.17	13.68	11.68	8.73	5.39
78	14.52	14.02	11.96	8.94	14.52	14.02	11.96	8.94	14.52	14.02	11.96	8.94	5.52
79	14.84	14.32	12.21	9.12	14.84	14.32	12.21	9.12	14.84	14.32	12.21	9.12	5.64
80 +	15.13	14.60	12.44	9.29	15.13	14.60	12.44	9.29	15.13	14.60	12.44	9.29	5.74

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 3A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.47	1.40	1.25	1.02	2.44	2.35	2.13	1.79	2.99	2.89	2.62	2.21	1.64
19	1.47	1.40	1.25	1.02	2.44	2.35	2.13	1.79	2.99	2.89	2.62	2.21	1.64
20	1.47	1.40	1.25	1.02	2.44	2.35	2.13	1.79	2.99	2.89	2.62	2.21	1.64
21	1.47	1.40	1.25	1.02	2.44	2.35	2.13	1.79	2.99	2.89	2.62	2.21	1.64
22	1.47	1.40	1.25	1.02	2.44	2.35	2.13	1.79	2.99	2.89	2.62	2.21	1.64
23	1.47	1.40	1.25	1.02	2.44	2.35	2.13	1.79	2.99	2.89	2.62	2.21	1.64
24	1.47	1.40	1.25	1.02	2.44	2.35	2.13	1.79	2.99	2.89	2.62	2.21	1.64
25	1.47	1.40	1.25	1.02	2.44	2.35	2.13	1.79	2.99	2.89	2.62	2.21	1.64
26	1.60	1.53	1.36	1.11	2.66	2.56	2.32	1.95	3.25	3.14	2.85	2.40	1.78
27	1.75	1.67	1.48	1.21	2.90	2.80	2.53	2.13	3.54	3.42	3.10	2.61	1.94
28	1.91	1.83	1.62	1.32	3.16	3.05	2.76	2.32	3.86	3.73	3.38	2.84	2.11
29	2.09	2.00	1.77	1.44	3.45	3.33	3.01	2.52	4.20	4.06	3.67	3.09	2.29
30	2.28	2.18	1.93	1.57	3.76	3.63	3.28	2.75	4.57	4.41	4.00	3.36	2.48
31	2.39	2.29	2.02	1.64	3.93	3.80	3.43	2.88	4.78	4.62	4.18	3.51	2.60
32	2.52	2.41	2.13	1.72	4.14	3.99	3.61	3.02	5.02	4.85	4.39	3.68	2.72
33	2.66	2.54	2.24	1.82	4.36	4.20	3.80	3.18	5.28	5.10	4.61	3.87	2.86
34	2.81	2.68	2.37	1.92	4.60	4.44	4.00	3.35	5.56	5.37	4.85	4.07	3.00
35	2.97	2.84	2.51	2.03	4.86	4.68	4.23	3.53	5.85	5.65	5.11	4.28	3.16
36	3.10	2.96	2.61	2.11	5.06	4.87	4.40	3.68	6.09	5.87	5.31	4.45	3.28
37	3.24	3.10	2.73	2.21	5.29	5.10	4.60	3.84	6.35	6.13	5.54	4.64	3.42
38	3.40	3.25	2.87	2.32	5.55	5.35	4.82	4.03	6.65	6.42	5.80	4.86	3.58
39	3.58	3.42	3.02	2.44	5.83	5.62	5.07	4.23	6.96	6.72	6.07	5.09	3.74
40	3.76	3.60	3.18	2.57	6.12	5.90	5.32	4.45	7.29	7.04	6.36	5.33	3.92
41	3.92	3.74	3.31	2.68	6.37	6.14	5.54	4.63	7.57	7.31	6.60	5.53	4.06
42	4.10	3.92	3.46	2.81	6.66	6.42	5.79	4.84	7.89	7.61	6.88	5.76	4.23
43	4.29	4.11	3.63	2.95	6.98	6.73	6.07	5.08	8.23	7.95	7.18	6.02	4.42
44	4.51	4.31	3.82	3.10	7.32	7.05	6.37	5.33	8.59	8.30	7.50	6.29	4.61
45	4.73	4.52	4.01	3.26	7.67	7.40	6.68	5.59	8.97	8.66	7.83	6.57	4.81
46	4.89	4.67	4.15	3.38	7.92	7.64	6.91	5.78	9.22	8.90	8.05	6.76	4.94
47	5.07	4.86	4.32	3.52	8.22	7.93	7.17	6.00	9.52	9.19	8.31	6.98	5.10
48	5.28	5.06	4.50	3.68	8.54	8.24	7.45	6.24	9.82	9.48	8.58	7.20	5.25
49	5.49	5.26	4.68	3.83	8.85	8.54	7.72	6.47	10.11	9.77	8.84	7.42	5.40
50	5.70	5.46	4.87	3.98	9.17	8.84	8.00	6.70	10.39	10.03	9.07	7.61	5.53
51	6.14	5.89	5.25	4.30	9.85	9.50	8.59	7.19	11.07	10.69	9.67	8.11	5.88
52	6.60	6.33	5.65	4.62	10.54	10.17	9.19	7.69	11.75	11.35	10.26	8.60	6.22
53	7.07	6.79	6.06	4.95	11.24	10.85	9.80	8.20	12.42	12.00	10.84	9.08	6.55
54	7.57	7.27	6.49	5.30	11.98	11.56	10.44	8.72	13.09	12.64	11.42	9.55	6.87
55	8.12	7.80	6.96	5.68	12.75	12.30	11.10	9.26	13.77	13.30	12.00	10.02	7.18
56	8.72	8.38	7.48	6.09	13.58	13.11	11.82	9.83	14.48	13.99	12.61	10.50	7.49
57	9.38	9.02	8.05	6.53	14.46	13.96	12.57	10.43	15.19	14.67	13.21	10.98	7.79
58	10.08	9.69	8.64	6.99	15.34	14.82	13.32	11.03	15.87	15.33	13.78	11.41	8.06
59	10.81	10.40	9.27	7.48	16.22	15.66	14.06	11.61	16.49	15.94	14.30	11.81	8.28
60	12.31	11.87	10.55	8.43	17.66	17.08	15.26	12.50	17.66	17.08	15.26	12.50	8.64
61	11.55	11.15	9.90	7.87	16.00	15.47	13.79	11.22	16.00	15.47	13.79	11.22	7.68
62	10.85	10.49	9.29	7.34	14.50	14.04	12.46	10.08	14.50	14.04	12.46	10.08	6.80
63	10.16	9.84	8.69	6.81	13.03	12.63	11.17	8.94	13.03	12.63	11.17	8.94	5.93
64	9.45	9.17	8.07	6.27	11.63	11.29	9.92	7.88	11.63	11.29	9.92	7.88	5.15
65	8.68	8.44	7.41	5.71	10.24	9.95	8.71	6.84	10.24	9.95	8.71	6.84	4.41
66	8.43	8.21	7.19	5.50	9.51	9.24	8.03	6.27	9.51	9.24	8.03	6.27	3.99
67	9.16	8.94	7.79	5.88	9.16	8.94	7.79	5.88	9.16	8.94	7.79	5.88	3.60
68	9.15	8.92	7.75	5.84	9.15	8.92	7.75	5.84	9.15	8.92	7.75	5.84	3.59
69	9.94	9.67	8.37	6.30	9.94	9.67	8.37	6.30	9.94	9.67	8.37	6.30	3.88
70	10.81	10.50	9.06	6.81	10.81	10.50	9.06	6.81	10.81	10.50	9.06	6.81	4.19
71	11.60	11.25	9.68	7.26	11.60	11.25	9.68	7.26	11.60	11.25	9.68	7.26	4.48
72	12.30	11.92	10.23	7.68	12.30	11.92	10.23	7.68	12.30	11.92	10.23	7.68	4.73
73	12.94	12.52	10.74	8.05	12.94	12.52	10.74	8.05	12.94	12.52	10.74	8.05	4.96
74	13.51	13.07	11.19	8.38	13.51	13.07	11.19	8.38	13.51	13.07	11.19	8.38	5.17
75	14.03	13.56	11.59	8.68	14.03	13.56	11.59	8.68	14.03	13.56	11.59	8.68	5.36
76	14.49	14.00	11.96	8.95	14.49	14.00	11.96	8.95	14.49	14.00	11.96	8.95	5.53
77	14.91	14.40	12.29	9.19	14.91	14.40	12.29	9.19	14.91	14.40	12.29	9.19	5.68
78	15.29	14.75	12.59	9.41	15.29	14.75	12.59	9.41	15.29	14.75	12.59	9.41	5.81
79	15.63	15.08	12.85	9.60	15.63	15.08	12.85	9.60	15.63	15.08	12.85	9.60	5.94
80 +	15.93	15.37	13.09	9.78	15.93	15.37	13.09	9.78	15.93	15.37	13.09	9.78	6.05



**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 3A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.47	1.41	1.25	1.02	2.45	2.36	2.14	1.80	3.00	2.90	2.63	2.22	1.64
19	1.47	1.41	1.25	1.02	2.45	2.36	2.14	1.80	3.00	2.90	2.63	2.22	1.64
20	1.47	1.41	1.25	1.02	2.45	2.36	2.14	1.80	3.00	2.90	2.63	2.22	1.64
21	1.47	1.41	1.25	1.02	2.45	2.36	2.14	1.80	3.00	2.90	2.63	2.22	1.64
22	1.47	1.41	1.25	1.02	2.45	2.36	2.14	1.80	3.00	2.90	2.63	2.22	1.64
23	1.47	1.41	1.25	1.02	2.45	2.36	2.14	1.80	3.00	2.90	2.63	2.22	1.64
24	1.47	1.41	1.25	1.02	2.45	2.36	2.14	1.80	3.00	2.90	2.63	2.22	1.64
25	1.47	1.41	1.25	1.02	2.45	2.36	2.14	1.80	3.00	2.90	2.63	2.22	1.64
26	1.61	1.54	1.36	1.11	2.67	2.57	2.33	1.96	3.27	3.16	2.86	2.41	1.79
27	1.76	1.68	1.49	1.21	2.91	2.81	2.54	2.14	3.56	3.44	3.12	2.62	1.94
28	1.92	1.84	1.63	1.32	3.17	3.06	2.77	2.33	3.88	3.75	3.40	2.86	2.11
29	2.10	2.01	1.78	1.44	3.47	3.34	3.03	2.54	4.22	4.08	3.70	3.11	2.30
30	2.29	2.19	1.94	1.57	3.78	3.65	3.30	2.77	4.60	4.44	4.02	3.38	2.50
31	2.40	2.30	2.03	1.65	3.96	3.82	3.45	2.89	4.81	4.65	4.21	3.53	2.61
32	2.53	2.42	2.14	1.73	4.16	4.02	3.63	3.04	5.05	4.88	4.42	3.71	2.74
33	2.67	2.55	2.26	1.82	4.39	4.23	3.82	3.20	5.32	5.14	4.65	3.90	2.88
34	2.82	2.70	2.38	1.93	4.63	4.47	4.03	3.37	5.60	5.41	4.89	4.10	3.03
35	2.99	2.86	2.52	2.04	4.90	4.72	4.26	3.56	5.91	5.70	5.15	4.32	3.18
36	3.11	2.98	2.63	2.12	5.10	4.92	4.43	3.70	6.14	5.93	5.36	4.49	3.31
37	3.26	3.12	2.75	2.22	5.34	5.14	4.64	3.87	6.42	6.19	5.60	4.69	3.45
38	3.43	3.28	2.89	2.33	5.60	5.40	4.87	4.06	6.72	6.48	5.86	4.90	3.61
39	3.61	3.44	3.04	2.46	5.88	5.67	5.12	4.27	7.04	6.80	6.14	5.14	3.78
40	3.79	3.63	3.20	2.59	6.19	5.97	5.38	4.49	7.38	7.12	6.44	5.39	3.96
41	3.95	3.78	3.34	2.70	6.44	6.21	5.60	4.68	7.66	7.40	6.68	5.60	4.11
42	4.13	3.95	3.49	2.83	6.74	6.50	5.86	4.89	7.99	7.72	6.97	5.84	4.28
43	4.34	4.15	3.67	2.97	7.06	6.81	6.15	5.13	8.35	8.06	7.29	6.10	4.47
44	4.55	4.35	3.86	3.13	7.41	7.15	6.45	5.39	8.73	8.43	7.62	6.38	4.67
45	4.78	4.57	4.06	3.30	7.78	7.51	6.78	5.67	9.12	8.81	7.96	6.67	4.88
46	4.94	4.73	4.20	3.42	8.05	7.77	7.01	5.87	9.39	9.07	8.20	6.87	5.02
47	5.14	4.92	4.37	3.56	8.36	8.07	7.29	6.10	9.70	9.37	8.47	7.11	5.18
48	5.35	5.13	4.56	3.72	8.70	8.39	7.58	6.34	10.03	9.69	8.76	7.35	5.35
49	5.57	5.34	4.75	3.88	9.04	8.72	7.88	6.59	10.35	10.00	9.04	7.58	5.50
50	5.79	5.55	4.95	4.04	9.37	9.05	8.17	6.83	10.65	10.29	9.31	7.80	5.65
51	6.25	6.00	5.34	4.37	10.09	9.74	8.79	7.35	11.38	10.99	9.94	8.32	6.02
52	6.73	6.45	5.76	4.70	10.82	10.45	9.43	7.88	12.10	11.69	10.57	8.84	6.37
53	7.22	6.93	6.18	5.05	11.57	11.17	10.08	8.41	12.83	12.39	11.19	9.35	6.73
54	7.75	7.44	6.64	5.41	12.35	11.93	10.76	8.96	13.55	13.10	11.82	9.86	7.07
55	8.32	8.00	7.13	5.80	13.18	12.74	11.48	9.54	14.30	13.82	12.46	10.38	7.41
56	8.96	8.62	7.68	6.23	14.09	13.62	12.25	10.17	15.08	14.58	13.13	10.91	7.75
57	9.66	9.30	8.29	6.70	15.06	14.56	13.08	10.82	15.89	15.36	13.81	11.44	8.08
58	10.40	10.02	8.92	7.19	16.05	15.52	13.92	11.49	16.65	16.10	14.45	11.93	8.38
59	11.19	10.79	9.60	7.71	17.05	16.49	14.76	12.14	17.38	16.81	15.05	12.38	8.64
60	12.99	12.55	11.12	8.84	18.77	18.18	16.19	13.18	18.77	18.18	16.19	13.18	9.02
61	12.28	11.87	10.51	8.30	17.06	16.53	14.67	11.87	17.06	16.53	14.67	11.87	8.05
62	11.61	11.24	9.93	7.79	15.46	15.00	13.26	10.64	15.46	15.00	13.26	10.64	7.11
63	10.95	10.62	9.35	7.27	13.96	13.56	11.93	9.48	13.96	13.56	11.93	9.48	6.21
64	10.30	10.01	8.79	6.78	12.60	12.26	10.73	8.44	12.60	12.26	10.73	8.44	5.45
65	9.63	9.37	8.21	6.28	11.29	11.00	9.57	7.46	11.29	11.00	9.57	7.46	4.74
66	9.43	9.19	8.03	6.10	10.57	10.31	8.93	6.89	10.57	10.31	8.93	6.89	4.32
67	9.16	8.94	7.79	5.88	9.80	9.58	8.23	6.28	9.80	9.58	8.23	6.28	3.88
68	9.15	8.92	7.75	5.84	9.15	8.92	7.75	5.84	9.15	8.92	7.75	5.84	3.59
69	9.94	9.67	8.37	6.30	9.94	9.67	8.37	6.30	9.94	9.67	8.37	6.30	3.88
70	10.81	10.50	9.06	6.81	10.81	10.50	9.06	6.81	10.81	10.50	9.06	6.81	4.19
71	11.60	11.25	9.68	7.26	11.60	11.25	9.68	7.26	11.60	11.25	9.68	7.26	4.48
72	12.30	11.92	10.23	7.68	12.30	11.92	10.23	7.68	12.30	11.92	10.23	7.68	4.73
73	12.94	12.52	10.74	8.05	12.94	12.52	10.74	8.05	12.94	12.52	10.74	8.05	4.96
74	13.51	13.07	11.19	8.38	13.51	13.07	11.19	8.38	13.51	13.07	11.19	8.38	5.17
75	14.03	13.56	11.59	8.68	14.03	13.56	11.59	8.68	14.03	13.56	11.59	8.68	5.36
76	14.49	14.00	11.96	8.95	14.49	14.00	11.96	8.95	14.49	14.00	11.96	8.95	5.53
77	14.91	14.40	12.29	9.19	14.91	14.40	12.29	9.19	14.91	14.40	12.29	9.19	5.68
78	15.29	14.75	12.59	9.41	15.29	14.75	12.59	9.41	15.29	14.75	12.59	9.41	5.81
79	15.63	15.08	12.85	9.60	15.63	15.08	12.85	9.60	15.63	15.08	12.85	9.60	5.94
80 +	15.93	15.37	13.09	9.78	15.93	15.37	13.09	9.78	15.93	15.37	13.09	9.78	6.05

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 3P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.50	1.44	1.28	1.04	2.49	2.40	2.18	1.83	3.04	2.94	2.66	2.24	1.66
19	1.50	1.44	1.28	1.04	2.49	2.40	2.18	1.83	3.04	2.94	2.66	2.24	1.66
20	1.50	1.44	1.28	1.04	2.49	2.40	2.18	1.83	3.04	2.94	2.66	2.24	1.66
21	1.50	1.44	1.28	1.04	2.49	2.40	2.18	1.83	3.04	2.94	2.66	2.24	1.66
22	1.50	1.44	1.28	1.04	2.49	2.40	2.18	1.83	3.04	2.94	2.66	2.24	1.66
23	1.50	1.44	1.28	1.04	2.49	2.40	2.18	1.83	3.04	2.94	2.66	2.24	1.66
24	1.50	1.44	1.28	1.04	2.49	2.40	2.18	1.83	3.04	2.94	2.66	2.24	1.66
25	1.50	1.44	1.28	1.04	2.49	2.40	2.18	1.83	3.04	2.94	2.66	2.24	1.66
26	1.70	1.63	1.45	1.18	2.81	2.71	2.46	2.06	3.42	3.30	2.99	2.52	1.87
27	1.93	1.84	1.63	1.33	3.17	3.06	2.77	2.32	3.84	3.71	3.36	2.83	2.09
28	2.17	2.08	1.84	1.50	3.57	3.44	3.11	2.61	4.31	4.16	3.77	3.17	2.34
29	2.45	2.35	2.08	1.68	4.01	3.87	3.50	2.93	4.83	4.66	4.22	3.54	2.61
30	2.76	2.64	2.34	1.89	4.50	4.34	3.92	3.28	5.39	5.21	4.71	3.95	2.91
31	2.89	2.76	2.44	1.98	4.70	4.53	4.09	3.42	5.63	5.43	4.91	4.12	3.03
32	3.03	2.90	2.57	2.08	4.93	4.75	4.29	3.59	5.89	5.69	5.14	4.31	3.17
33	3.19	3.05	2.70	2.18	5.18	5.00	4.51	3.77	6.18	5.97	5.40	4.52	3.33
34	3.37	3.22	2.85	2.30	5.46	5.26	4.75	3.97	6.49	6.27	5.67	4.74	3.49
35	3.55	3.40	3.01	2.43	5.75	5.54	5.00	4.18	6.82	6.59	5.95	4.98	3.66
36	3.72	3.56	3.14	2.54	6.01	5.79	5.22	4.36	7.11	6.87	6.20	5.19	3.81
37	3.91	3.74	3.30	2.67	6.30	6.08	5.48	4.57	7.45	7.19	6.49	5.43	3.98
38	4.12	3.94	3.48	2.81	6.63	6.40	5.77	4.81	7.81	7.54	6.81	5.70	4.17
39	4.35	4.16	3.68	2.97	6.99	6.74	6.08	5.07	8.20	7.92	7.15	5.98	4.38
40	4.59	4.39	3.88	3.14	7.37	7.11	6.41	5.34	8.62	8.32	7.51	6.28	4.59
41	4.76	4.55	4.03	3.26	7.64	7.37	6.64	5.54	8.91	8.60	7.77	6.50	4.75
42	4.97	4.76	4.21	3.41	7.97	7.68	6.93	5.78	9.26	8.94	8.07	6.75	4.93
43	5.20	4.98	4.42	3.58	8.33	8.04	7.25	6.05	9.64	9.31	8.41	7.03	5.13
44	5.46	5.23	4.64	3.76	8.73	8.42	7.59	6.34	10.05	9.70	8.76	7.33	5.34
45	5.73	5.49	4.87	3.96	9.14	8.82	7.96	6.64	10.47	10.11	9.13	7.64	5.56
46	5.89	5.65	5.02	4.08	9.39	9.06	8.18	6.83	10.70	10.34	9.34	7.82	5.68
47	6.10	5.85	5.20	4.23	9.70	9.36	8.45	7.06	11.00	10.62	9.59	8.03	5.82
48	6.33	6.07	5.40	4.40	10.04	9.69	8.74	7.30	11.31	10.92	9.87	8.25	5.97
49	6.57	6.31	5.62	4.57	10.39	10.02	9.05	7.55	11.62	11.22	10.14	8.48	6.12
50	6.82	6.55	5.84	4.75	10.74	10.36	9.35	7.80	11.92	11.51	10.39	8.69	6.26
51	7.24	6.95	6.20	5.05	11.35	10.95	9.88	8.24	12.51	12.08	10.91	9.11	6.55
52	7.70	7.39	6.59	5.36	12.00	11.59	10.45	8.70	13.13	12.68	11.44	9.55	6.85
53	8.17	7.85	7.00	5.69	12.68	12.24	11.03	9.18	13.75	13.29	11.98	9.99	7.14
54	8.67	8.33	7.43	6.04	13.37	12.91	11.63	9.66	14.37	13.88	12.51	10.41	7.42
55	9.20	8.85	7.89	6.40	14.08	13.60	12.24	10.15	14.98	14.48	13.03	10.83	7.69
56	9.76	9.39	8.37	6.77	14.80	14.30	12.85	10.64	15.58	15.05	13.54	11.22	7.94
57	10.35	9.96	8.87	7.16	15.53	15.00	13.47	11.13	16.16	15.61	14.02	11.60	8.16
58	10.96	10.56	9.40	7.57	16.26	15.71	14.09	11.61	16.70	16.14	14.48	11.94	8.36
59	11.62	11.19	9.96	7.99	16.98	16.41	14.69	12.08	17.21	16.64	14.90	12.24	8.52
60	12.31	11.87	10.55	8.43	17.66	17.08	15.26	12.50	17.66	17.08	15.26	12.50	8.64
61	11.55	11.15	9.90	7.87	16.00	15.47	13.79	11.22	16.00	15.47	13.79	11.22	7.68
62	10.85	10.49	9.29	7.34	14.50	14.04	12.46	10.08	14.50	14.04	12.46	10.08	6.80
63	10.16	9.84	8.69	6.81	13.03	12.63	11.17	8.94	13.03	12.63	11.17	8.94	5.93
64	9.45	9.17	8.07	6.27	11.63	11.29	9.92	7.88	11.63	11.29	9.92	7.88	5.15
65	8.68	8.44	7.41	5.71	10.24	9.95	8.71	6.84	10.24	9.95	8.71	6.84	4.41
66	8.43	8.21	7.19	5.50	9.51	9.24	8.03	6.27	9.51	9.24	8.03	6.27	3.99
67	9.16	8.94	7.79	5.88	9.16	8.94	7.79	5.88	9.16	8.94	7.79	5.88	3.60
68	9.15	8.92	7.75	5.84	9.15	8.92	7.75	5.84	9.15	8.92	7.75	5.84	3.59
69	9.94	9.67	8.37	6.30	9.94	9.67	8.37	6.30	9.94	9.67	8.37	6.30	3.88
70	10.81	10.50	9.06	6.81	10.81	10.50	9.06	6.81	10.81	10.50	9.06	6.81	4.19
71	11.60	11.25	9.68	7.26	11.60	11.25	9.68	7.26	11.60	11.25	9.68	7.26	4.48
72	12.30	11.92	10.23	7.68	12.30	11.92	10.23	7.68	12.30	11.92	10.23	7.68	4.73
73	12.94	12.52	10.74	8.05	12.94	12.52	10.74	8.05	12.94	12.52	10.74	8.05	4.96
74	13.51	13.07	11.19	8.38	13.51	13.07	11.19	8.38	13.51	13.07	11.19	8.38	5.17
75	14.03	13.56	11.59	8.68	14.03	13.56	11.59	8.68	14.03	13.56	11.59	8.68	5.36
76	14.49	14.00	11.96	8.95	14.49	14.00	11.96	8.95	14.49	14.00	11.96	8.95	5.53
77	14.91	14.40	12.29	9.19	14.91	14.40	12.29	9.19	14.91	14.40	12.29	9.19	5.68
78	15.29	14.75	12.59	9.41	15.29	14.75	12.59	9.41	15.29	14.75	12.59	9.41	5.81
79	15.63	15.08	12.85	9.60	15.63	15.08	12.85	9.60	15.63	15.08	12.85	9.60	5.94
80 +	15.93	15.37	13.09	9.78	15.93	15.37	13.09	9.78	15.93	15.37	13.09	9.78	6.05

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 3P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.51	1.45	1.29	1.05	2.50	2.42	2.19	1.84	3.06	2.96	2.68	2.26	1.67
19	1.51	1.45	1.29	1.05	2.50	2.42	2.19	1.84	3.06	2.96	2.68	2.26	1.67
20	1.51	1.45	1.29	1.05	2.50	2.42	2.19	1.84	3.06	2.96	2.68	2.26	1.67
21	1.51	1.45	1.29	1.05	2.50	2.42	2.19	1.84	3.06	2.96	2.68	2.26	1.67
22	1.51	1.45	1.29	1.05	2.50	2.42	2.19	1.84	3.06	2.96	2.68	2.26	1.67
23	1.51	1.45	1.29	1.05	2.50	2.42	2.19	1.84	3.06	2.96	2.68	2.26	1.67
24	1.51	1.45	1.29	1.05	2.50	2.42	2.19	1.84	3.06	2.96	2.68	2.26	1.67
25	1.51	1.45	1.29	1.05	2.50	2.42	2.19	1.84	3.06	2.96	2.68	2.26	1.67
26	1.72	1.64	1.46	1.18	2.83	2.73	2.48	2.08	3.45	3.33	3.02	2.54	1.88
27	1.94	1.86	1.65	1.34	3.20	3.09	2.79	2.34	3.88	3.75	3.39	2.85	2.11
28	2.20	2.10	1.86	1.51	3.60	3.48	3.15	2.64	4.36	4.21	3.81	3.20	2.36
29	2.48	2.38	2.10	1.70	4.06	3.92	3.54	2.96	4.89	4.72	4.27	3.58	2.64
30	2.80	2.68	2.37	1.92	4.56	4.40	3.98	3.32	5.47	5.28	4.77	4.00	2.94
31	2.93	2.80	2.48	2.00	4.76	4.60	4.15	3.47	5.70	5.51	4.98	4.17	3.07
32	3.08	2.94	2.60	2.10	5.00	4.83	4.35	3.64	5.98	5.77	5.22	4.37	3.21
33	3.24	3.10	2.74	2.21	5.26	5.08	4.58	3.82	6.27	6.06	5.48	4.58	3.37
34	3.42	3.27	2.89	2.33	5.54	5.35	4.82	4.02	6.59	6.37	5.75	4.81	3.53
35	3.61	3.46	3.05	2.46	5.85	5.64	5.08	4.24	6.93	6.70	6.05	5.06	3.71
36	3.78	3.62	3.20	2.58	6.11	5.89	5.31	4.43	7.23	6.99	6.31	5.27	3.86
37	3.98	3.80	3.36	2.71	6.42	6.19	5.58	4.65	7.58	7.32	6.61	5.52	4.04
38	4.19	4.01	3.55	2.86	6.76	6.52	5.87	4.89	7.96	7.69	6.94	5.80	4.24
39	4.43	4.24	3.75	3.02	7.13	6.87	6.19	5.16	8.37	8.08	7.29	6.09	4.45
40	4.68	4.48	3.96	3.20	7.52	7.26	6.54	5.44	8.79	8.49	7.66	6.40	4.67
41	4.86	4.65	4.11	3.32	7.80	7.53	6.78	5.65	9.10	8.79	7.93	6.62	4.83
42	5.08	4.86	4.30	3.48	8.15	7.86	7.08	5.90	9.47	9.14	8.25	6.89	5.02
43	5.32	5.10	4.52	3.65	8.53	8.23	7.41	6.18	9.87	9.53	8.60	7.19	5.22
44	5.59	5.35	4.75	3.84	8.94	8.63	7.78	6.48	10.30	9.95	8.98	7.50	5.44
45	5.87	5.63	4.99	4.05	9.38	9.05	8.16	6.80	10.75	10.38	9.37	7.83	5.67
46	6.04	5.80	5.15	4.18	9.65	9.31	8.40	7.00	11.01	10.63	9.60	8.02	5.80
47	6.27	6.01	5.34	4.34	9.98	9.64	8.69	7.24	11.32	10.94	9.87	8.25	5.96
48	6.51	6.25	5.56	4.51	10.35	9.99	9.01	7.50	11.67	11.27	10.17	8.49	6.12
49	6.78	6.51	5.79	4.70	10.73	10.36	9.34	7.77	12.01	11.61	10.47	8.74	6.28
50	7.05	6.77	6.03	4.89	11.12	10.74	9.67	8.05	12.35	11.94	10.77	8.97	6.44
51	7.49	7.20	6.41	5.20	11.77	11.37	10.24	8.51	12.99	12.56	11.32	9.42	6.75
52	7.98	7.67	6.83	5.54	12.47	12.05	10.85	9.00	13.66	13.21	11.90	9.90	7.06
53	8.49	8.16	7.27	5.88	13.20	12.76	11.47	9.51	14.34	13.86	12.48	10.37	7.38
54	9.02	8.68	7.73	6.25	13.95	13.48	12.11	10.03	15.02	14.52	13.06	10.83	7.68
55	9.59	9.23	8.22	6.63	14.72	14.24	12.78	10.56	15.70	15.18	13.64	11.29	7.97
56	10.20	9.82	8.74	7.04	15.52	15.01	13.46	11.09	16.37	15.83	14.20	11.73	8.24
57	10.84	10.44	9.28	7.46	16.33	15.80	14.15	11.63	17.02	16.47	14.76	12.15	8.49
58	11.51	11.10	9.86	7.89	17.15	16.60	14.84	12.17	17.65	17.07	15.27	12.54	8.71
59	12.22	11.79	10.47	8.35	17.97	17.39	15.52	12.69	18.23	17.65	15.76	12.88	8.89
60	12.99	12.55	11.12	8.84	18.77	18.18	16.19	13.18	18.77	18.18	16.19	13.18	9.02
61	12.28	11.87	10.51	8.30	17.06	16.53	14.67	11.87	17.06	16.53	14.67	11.87	8.05
62	11.61	11.24	9.93	7.79	15.46	15.00	13.26	10.64	15.46	15.00	13.26	10.64	7.11
63	10.95	10.62	9.35	7.27	13.96	13.56	11.93	9.48	13.96	13.56	11.93	9.48	6.21
64	10.30	10.01	8.79	6.78	12.60	12.26	10.73	8.44	12.60	12.26	10.73	8.44	5.45
65	9.63	9.37	8.21	6.28	11.29	11.00	9.57	7.46	11.29	11.00	9.57	7.46	4.74
66	9.43	9.19	8.03	6.10	10.57	10.31	8.93	6.89	10.57	10.31	8.93	6.89	4.32
67	9.16	8.94	7.79	5.88	9.80	9.58	8.23	6.28	9.80	9.58	8.23	6.28	3.88
68	9.15	8.92	7.75	5.84	9.15	8.92	7.75	5.84	9.15	8.92	7.75	5.84	3.59
69	9.94	9.67	8.37	6.30	9.94	9.67	8.37	6.30	9.94	9.67	8.37	6.30	3.88
70	10.81	10.50	9.06	6.81	10.81	10.50	9.06	6.81	10.81	10.50	9.06	6.81	4.19
71	11.60	11.25	9.68	7.26	11.60	11.25	9.68	7.26	11.60	11.25	9.68	7.26	4.48
72	12.30	11.92	10.23	7.68	12.30	11.92	10.23	7.68	12.30	11.92	10.23	7.68	4.73
73	12.94	12.52	10.74	8.05	12.94	12.52	10.74	8.05	12.94	12.52	10.74	8.05	4.96
74	13.51	13.07	11.19	8.38	13.51	13.07	11.19	8.38	13.51	13.07	11.19	8.38	5.17
75	14.03	13.56	11.59	8.68	14.03	13.56	11.59	8.68	14.03	13.56	11.59	8.68	5.36
76	14.49	14.00	11.96	8.95	14.49	14.00	11.96	8.95	14.49	14.00	11.96	8.95	5.53
77	14.91	14.40	12.29	9.19	14.91	14.40	12.29	9.19	14.91	14.40	12.29	9.19	5.68
78	15.29	14.75	12.59	9.41	15.29	14.75	12.59	9.41	15.29	14.75	12.59	9.41	5.81
79	15.63	15.08	12.85	9.60	15.63	15.08	12.85	9.60	15.63	15.08	12.85	9.60	5.94
80 +	15.93	15.37	13.09	9.78	15.93	15.37	13.09	9.78	15.93	15.37	13.09	9.78	6.05

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 2A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.65	1.58	1.40	1.14	2.74	2.65	2.40	2.02	3.37	3.25	2.95	2.49	1.84
19	1.65	1.58	1.40	1.14	2.74	2.65	2.40	2.02	3.37	3.25	2.95	2.49	1.84
20	1.65	1.58	1.40	1.14	2.74	2.65	2.40	2.02	3.37	3.25	2.95	2.49	1.84
21	1.65	1.58	1.40	1.14	2.74	2.65	2.40	2.02	3.37	3.25	2.95	2.49	1.84
22	1.65	1.58	1.40	1.14	2.74	2.65	2.40	2.02	3.37	3.25	2.95	2.49	1.84
23	1.65	1.58	1.40	1.14	2.74	2.65	2.40	2.02	3.37	3.25	2.95	2.49	1.84
24	1.65	1.58	1.40	1.14	2.74	2.65	2.40	2.02	3.37	3.25	2.95	2.49	1.84
25	1.65	1.58	1.40	1.14	2.74	2.65	2.40	2.02	3.37	3.25	2.95	2.49	1.84
26	1.78	1.70	1.51	1.23	2.95	2.85	2.58	2.17	3.62	3.50	3.18	2.68	1.98
27	1.93	1.84	1.63	1.33	3.19	3.08	2.79	2.35	3.91	3.78	3.43	2.89	2.14
28	2.09	2.00	1.77	1.44	3.46	3.34	3.03	2.54	4.24	4.09	3.71	3.12	2.32
29	2.27	2.17	1.92	1.56	3.76	3.63	3.28	2.76	4.59	4.43	4.02	3.38	2.50
30	2.47	2.37	2.09	1.70	4.08	3.94	3.56	2.99	4.97	4.81	4.35	3.66	2.71
31	2.58	2.47	2.18	1.77	4.26	4.11	3.71	3.11	5.19	5.01	4.53	3.81	2.82
32	2.72	2.60	2.29	1.86	4.47	4.32	3.90	3.27	5.44	5.26	4.76	4.00	2.96
33	2.87	2.74	2.42	1.96	4.72	4.56	4.12	3.45	5.74	5.54	5.01	4.21	3.11
34	3.04	2.91	2.57	2.08	5.00	4.82	4.35	3.64	6.06	5.85	5.29	4.44	3.28
35	3.23	3.09	2.73	2.20	5.30	5.11	4.61	3.86	6.41	6.19	5.59	4.69	3.46
36	3.38	3.23	2.85	2.30	5.53	5.33	4.81	4.02	6.68	6.45	5.83	4.89	3.61
37	3.56	3.40	3.00	2.42	5.83	5.62	5.07	4.24	7.03	6.78	6.13	5.14	3.79
38	3.78	3.61	3.18	2.57	6.17	5.95	5.37	4.49	7.42	7.16	6.47	5.42	4.00
39	4.01	3.83	3.39	2.74	6.56	6.32	5.70	4.77	7.86	7.58	6.85	5.74	4.23
40	4.28	4.08	3.61	2.92	6.98	6.73	6.07	5.07	8.33	8.04	7.26	6.09	4.48
41	4.39	4.19	3.70	3.00	7.16	6.90	6.23	5.20	8.53	8.23	7.44	6.23	4.59
42	4.56	4.35	3.85	3.12	7.44	7.17	6.47	5.41	8.84	8.53	7.71	6.46	4.75
43	4.77	4.56	4.03	3.27	7.78	7.50	6.77	5.66	9.21	8.89	8.04	6.74	4.95
44	5.01	4.79	4.24	3.45	8.17	7.88	7.11	5.95	9.63	9.29	8.40	7.05	5.17
45	5.27	5.04	4.47	3.64	8.60	8.29	7.49	6.28	10.08	9.73	8.80	7.39	5.42
46	5.37	5.14	4.56	3.72	8.76	8.45	7.63	6.40	10.23	9.88	8.94	7.50	5.50
47	5.55	5.31	4.72	3.85	9.04	8.72	7.88	6.61	10.51	10.14	9.18	7.71	5.64
48	5.76	5.52	4.91	4.02	9.38	9.05	8.19	6.87	10.84	10.47	9.48	7.96	5.82
49	6.00	5.75	5.12	4.19	9.76	9.41	8.52	7.14	11.19	10.81	9.79	8.22	6.00
50	6.26	5.99	5.35	4.38	10.15	9.79	8.86	7.43	11.55	11.15	10.10	8.48	6.18
51	6.74	6.46	5.76	4.72	10.90	10.52	9.52	7.98	12.31	11.89	10.76	9.04	6.57
52	7.27	6.97	6.22	5.10	11.73	11.32	10.24	8.58	13.13	12.68	11.47	9.63	6.99
53	7.83	7.51	6.71	5.50	12.59	12.15	10.99	9.20	13.96	13.48	12.19	10.23	7.40
54	8.42	8.08	7.22	5.91	13.47	13.00	11.75	9.83	14.78	14.27	12.91	10.81	7.80
55	9.04	8.68	7.75	6.34	14.37	13.87	12.53	10.47	15.58	15.05	13.59	11.37	8.18
56	9.69	9.31	8.31	6.78	15.30	14.77	13.32	11.11	16.36	15.80	14.26	11.90	8.52
57	10.37	9.97	8.90	7.25	16.24	15.67	14.13	11.76	17.11	16.52	14.90	12.47	8.85
58	11.09	10.66	9.52	7.73	17.19	16.60	14.94	12.41	17.82	17.21	15.50	12.87	9.13
59	11.86	11.41	10.18	8.24	18.14	17.52	15.75	13.05	18.49	17.86	16.06	13.30	9.38
60	12.70	12.22	10.89	8.79	19.09	18.44	16.55	13.66	19.09	18.44	16.55	13.66	9.57
61	12.03	11.60	10.32	8.28	17.37	16.78	15.02	12.31	17.37	16.78	15.02	12.31	8.55
62	11.53	11.13	9.88	7.87	15.94	15.42	13.74	11.19	15.94	15.42	13.74	11.19	7.63
63	11.07	10.71	9.47	7.45	14.52	14.07	12.47	10.03	14.52	14.07	12.47	10.03	6.69
64	10.53	10.21	9.00	7.00	13.12	12.73	11.21	8.93	13.12	12.73	11.21	8.93	5.85
65	9.86	9.58	8.42	6.49	11.69	11.35	9.94	7.82	11.69	11.35	9.94	7.82	5.04
66	9.70	9.44	8.27	6.32	10.94	10.62	9.23	7.21	10.94	10.62	9.23	7.21	4.58
67	10.53	10.28	8.96	6.76	10.53	10.28	8.96	6.76	10.53	10.28	8.96	6.76	4.14
68	9.42	9.18	7.97	6.01	9.42	9.18	7.97	6.01	9.42	9.18	7.97	6.01	3.69
69	10.23	9.95	8.61	6.48	10.23	9.95	8.61	6.48	10.23	9.95	8.61	6.48	3.99
70	11.12	10.80	9.32	7.00	11.12	10.80	9.32	7.00	11.12	10.80	9.32	7.00	4.31
71	11.93	11.57	9.96	7.47	11.93	11.57	9.96	7.47	11.93	11.57	9.96	7.47	4.61
72	12.66	12.26	10.53	7.90	12.66	12.26	10.53	7.90	12.66	12.26	10.53	7.90	4.87
73	13.32	12.89	11.05	8.28	13.32	12.89	11.05	8.28	13.32	12.89	11.05	8.28	5.11
74	13.91	13.45	11.51	8.62	13.91	13.45	11.51	8.62	13.91	13.45	11.51	8.62	5.32
75	14.44	13.95	11.93	8.93	14.44	13.95	11.93	8.93	14.44	13.95	11.93	8.93	5.51
76	14.91	14.40	12.31	9.21	14.91	14.40	12.31	9.21	14.91	14.40	12.31	9.21	5.69
77	15.34	14.81	12.65	9.46	15.34	14.81	12.65	9.46	15.34	14.81	12.65	9.46	5.84
78	15.73	15.18	12.95	9.68	15.73	15.18	12.95	9.68	15.73	15.18	12.95	9.68	5.98
79	16.08	15.51	13.23	9.88	16.08	15.51	13.23	9.88	16.08	15.51	13.23	9.88	6.11
80 +	16.39	15.81	13.47	10.06	16.39	15.81	13.47	10.06	16.39	15.81	13.47	10.06	6.22

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 2A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.65	1.58	1.40	1.14	2.75	2.66	2.41	2.03	3.38	3.26	2.96	2.49	1.85
19	1.65	1.58	1.40	1.14	2.75	2.66	2.41	2.03	3.38	3.26	2.96	2.49	1.85
20	1.65	1.58	1.40	1.14	2.75	2.66	2.41	2.03	3.38	3.26	2.96	2.49	1.85
21	1.65	1.58	1.40	1.14	2.75	2.66	2.41	2.03	3.38	3.26	2.96	2.49	1.85
22	1.65	1.58	1.40	1.14	2.75	2.66	2.41	2.03	3.38	3.26	2.96	2.49	1.85
23	1.65	1.58	1.40	1.14	2.75	2.66	2.41	2.03	3.38	3.26	2.96	2.49	1.85
24	1.65	1.58	1.40	1.14	2.75	2.66	2.41	2.03	3.38	3.26	2.96	2.49	1.85
25	1.65	1.58	1.40	1.14	2.75	2.66	2.41	2.03	3.38	3.26	2.96	2.49	1.85
26	1.78	1.71	1.51	1.23	2.96	2.86	2.59	2.18	3.64	3.51	3.19	2.68	1.99
27	1.93	1.85	1.64	1.33	3.20	3.09	2.80	2.35	3.93	3.80	3.44	2.90	2.15
28	2.09	2.00	1.77	1.44	3.47	3.35	3.04	2.55	4.25	4.11	3.73	3.14	2.32
29	2.28	2.18	1.93	1.57	3.77	3.64	3.29	2.77	4.61	4.46	4.04	3.39	2.51
30	2.48	2.37	2.10	1.70	4.10	3.96	3.58	3.00	5.00	4.83	4.38	3.68	2.72
31	2.59	2.47	2.19	1.77	4.28	4.13	3.73	3.13	5.21	5.04	4.56	3.83	2.83
32	2.72	2.60	2.30	1.86	4.50	4.34	3.92	3.28	5.48	5.29	4.79	4.02	2.97
33	2.88	2.75	2.43	1.97	4.75	4.58	4.14	3.46	5.77	5.57	5.04	4.23	3.13
34	3.05	2.92	2.58	2.08	5.03	4.85	4.38	3.66	6.10	5.89	5.33	4.47	3.30
35	3.24	3.10	2.74	2.21	5.33	5.14	4.64	3.88	6.45	6.23	5.63	4.72	3.49
36	3.39	3.24	2.86	2.31	5.56	5.37	4.84	4.05	6.73	6.50	5.87	4.92	3.63
37	3.57	3.41	3.01	2.43	5.87	5.66	5.10	4.26	7.08	6.83	6.18	5.17	3.81
38	3.79	3.62	3.20	2.58	6.22	5.99	5.41	4.51	7.48	7.22	6.53	5.47	4.03
39	4.03	3.85	3.40	2.75	6.61	6.37	5.75	4.80	7.93	7.65	6.91	5.79	4.26
40	4.29	4.10	3.63	2.93	7.04	6.78	6.12	5.11	8.41	8.12	7.34	6.15	4.52
41	4.41	4.21	3.72	3.01	7.22	6.96	6.28	5.24	8.62	8.32	7.52	6.30	4.63
42	4.58	4.38	3.87	3.13	7.50	7.23	6.53	5.46	8.93	8.62	7.80	6.53	4.80
43	4.79	4.58	4.05	3.29	7.85	7.57	6.84	5.72	9.32	9.00	8.13	6.82	5.00
44	5.04	4.81	4.27	3.47	8.26	7.96	7.19	6.01	9.75	9.41	8.51	7.14	5.23
45	5.31	5.07	4.50	3.66	8.70	8.39	7.58	6.34	10.22	9.87	8.93	7.49	5.48
46	5.41	5.17	4.59	3.74	8.87	8.55	7.73	6.47	10.39	10.03	9.07	7.61	5.57
47	5.59	5.34	4.75	3.88	9.16	8.84	7.99	6.69	10.68	10.31	9.33	7.83	5.73
48	5.81	5.56	4.95	4.04	9.52	9.19	8.31	6.96	11.04	10.66	9.65	8.10	5.91
49	6.05	5.80	5.17	4.23	9.92	9.57	8.65	7.25	11.42	11.03	9.98	8.38	6.10
50	6.32	6.05	5.40	4.42	10.33	9.97	9.02	7.55	11.80	11.40	10.32	8.66	6.29
51	6.81	6.53	5.82	4.77	11.12	10.73	9.70	8.13	12.61	12.18	11.02	9.24	6.71
52	7.35	7.05	6.29	5.15	11.98	11.56	10.45	8.75	13.47	13.01	11.77	9.87	7.14
53	7.93	7.61	6.79	5.56	12.89	12.44	11.24	9.40	14.36	13.87	12.54	10.50	7.58
54	8.54	8.19	7.32	5.98	13.82	13.35	12.06	10.07	15.24	14.72	13.30	11.13	8.01
55	9.17	8.81	7.87	6.42	14.79	14.28	12.89	10.75	16.11	15.56	14.05	11.74	8.41
56	9.85	9.46	8.45	6.88	15.79	15.25	13.74	11.44	16.97	16.40	14.79	12.32	8.80
57	10.56	10.15	9.06	7.36	16.82	16.25	14.63	12.15	17.81	17.21	15.50	12.89	9.16
58	11.32	10.89	9.71	7.87	17.88	17.28	15.54	12.87	18.62	17.99	16.18	13.42	9.48
59	12.14	11.68	10.41	8.41	18.98	18.34	16.47	13.60	19.39	18.74	16.83	13.91	9.77
60	13.03	12.55	11.17	8.99	20.11	19.45	17.43	14.34	20.11	19.45	17.43	14.34	10.00
61	12.43	11.99	10.65	8.51	18.33	17.73	15.84	12.97	18.33	17.73	15.84	12.97	8.95
62	12.01	11.60	10.28	8.15	16.79	16.26	14.45	11.71	16.79	16.26	14.45	11.71	7.96
63	11.64	11.27	9.95	7.79	15.35	14.90	13.15	10.53	15.35	14.90	13.15	10.53	6.98
64	11.22	10.90	9.58	7.42	14.04	13.65	11.98	9.48	14.04	13.65	11.98	9.48	6.16
65	10.73	10.44	9.15	7.01	12.74	12.40	10.81	8.45	12.74	12.40	10.81	8.45	5.40
66	10.71	10.44	9.12	6.93	12.07	11.77	10.20	7.88	12.07	11.77	10.20	7.88	4.95
67	10.53	10.28	8.96	6.76	11.27	11.02	9.47	7.22	11.27	11.02	9.47	7.22	4.46
68	9.42	9.18	7.97	6.01	9.42	9.18	7.97	6.01	9.42	9.18	7.97	6.01	3.69
69	10.23	9.95	8.61	6.48	10.23	9.95	8.61	6.48	10.23	9.95	8.61	6.48	3.99
70	11.12	10.80	9.32	7.00	11.12	10.80	9.32	7.00	11.12	10.80	9.32	7.00	4.31
71	11.93	11.57	9.96	7.47	11.93	11.57	9.96	7.47	11.93	11.57	9.96	7.47	4.61
72	12.66	12.26	10.53	7.90	12.66	12.26	10.53	7.90	12.66	12.26	10.53	7.90	4.87
73	13.32	12.89	11.05	8.28	13.32	12.89	11.05	8.28	13.32	12.89	11.05	8.28	5.11
74	13.91	13.45	11.51	8.62	13.91	13.45	11.51	8.62	13.91	13.45	11.51	8.62	5.32
75	14.44	13.95	11.93	8.93	14.44	13.95	11.93	8.93	14.44	13.95	11.93	8.93	5.51
76	14.91	14.40	12.31	9.21	14.91	14.40	12.31	9.21	14.91	14.40	12.31	9.21	5.69
77	15.34	14.81	12.65	9.46	15.34	14.81	12.65	9.46	15.34	14.81	12.65	9.46	5.84
78	15.73	15.18	12.95	9.68	15.73	15.18	12.95	9.68	15.73	15.18	12.95	9.68	5.98
79	16.08	15.51	13.23	9.88	16.08	15.51	13.23	9.88	16.08	15.51	13.23	9.88	6.11
80 +	16.39	15.81	13.47	10.06	16.39	15.81	13.47	10.06	16.39	15.81	13.47	10.06	6.22

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 2P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.65	1.58	1.41	1.14	2.74	2.64	2.39	2.01	3.34	3.23	2.93	2.47	1.83
19	1.65	1.58	1.41	1.14	2.74	2.64	2.39	2.01	3.34	3.23	2.93	2.47	1.83
20	1.65	1.58	1.41	1.14	2.74	2.64	2.39	2.01	3.34	3.23	2.93	2.47	1.83
21	1.65	1.58	1.41	1.14	2.74	2.64	2.39	2.01	3.34	3.23	2.93	2.47	1.83
22	1.65	1.58	1.41	1.14	2.74	2.64	2.39	2.01	3.34	3.23	2.93	2.47	1.83
23	1.65	1.58	1.41	1.14	2.74	2.64	2.39	2.01	3.34	3.23	2.93	2.47	1.83
24	1.65	1.58	1.41	1.14	2.74	2.64	2.39	2.01	3.34	3.23	2.93	2.47	1.83
25	1.65	1.58	1.41	1.14	2.74	2.64	2.39	2.01	3.34	3.23	2.93	2.47	1.83
26	1.87	1.79	1.59	1.29	3.09	2.98	2.70	2.27	3.76	3.63	3.29	2.77	2.05
27	2.12	2.03	1.80	1.46	3.48	3.36	3.04	2.55	4.23	4.08	3.70	3.11	2.30
28	2.39	2.29	2.03	1.64	3.92	3.79	3.42	2.87	4.74	4.58	4.15	3.49	2.57
29	2.70	2.58	2.29	1.85	4.41	4.26	3.85	3.22	5.31	5.13	4.64	3.90	2.88
30	3.04	2.91	2.57	2.08	4.95	4.78	4.31	3.61	5.93	5.73	5.18	4.35	3.20
31	3.18	3.04	2.69	2.18	5.17	4.99	4.50	3.77	6.19	5.98	5.41	4.53	3.34
32	3.34	3.19	2.82	2.28	5.42	5.23	4.72	3.95	6.48	6.26	5.66	4.74	3.49
33	3.51	3.36	2.97	2.40	5.70	5.50	4.96	4.15	6.80	6.57	5.94	4.97	3.66
34	3.70	3.54	3.13	2.53	6.00	5.79	5.22	4.36	7.14	6.90	6.23	5.22	3.84
35	3.91	3.74	3.31	2.67	6.32	6.10	5.50	4.59	7.50	7.25	6.55	5.48	4.02
36	4.09	3.91	3.46	2.79	6.61	6.37	5.74	4.79	7.83	7.55	6.82	5.71	4.19
37	4.30	4.11	3.63	2.94	6.94	6.69	6.03	5.03	8.19	7.91	7.14	5.98	4.38
38	4.53	4.33	3.83	3.10	7.30	7.04	6.34	5.29	8.60	8.30	7.49	6.27	4.59
39	4.78	4.57	4.04	3.27	7.69	7.41	6.68	5.58	9.02	8.71	7.87	6.58	4.82
40	5.05	4.83	4.27	3.46	8.11	7.82	7.05	5.88	9.48	9.15	8.26	6.91	5.05
41	5.24	5.01	4.44	3.59	8.40	8.10	7.31	6.10	9.80	9.46	8.54	7.15	5.22
42	5.47	5.23	4.64	3.75	8.76	8.45	7.62	6.36	10.18	9.83	8.88	7.43	5.42
43	5.73	5.48	4.86	3.94	9.17	8.84	7.97	6.66	10.61	10.24	9.25	7.74	5.64
44	6.00	5.75	5.10	4.14	9.60	9.26	8.35	6.97	11.05	10.67	9.64	8.07	5.87
45	6.30	6.04	5.36	4.36	10.06	9.70	8.75	7.31	11.51	11.12	10.04	8.41	6.11
46	6.48	6.21	5.52	4.49	10.33	9.97	8.99	7.51	11.78	11.37	10.27	8.60	6.24
47	6.71	6.43	5.72	4.66	10.67	10.30	9.29	7.76	12.10	11.68	10.55	8.83	6.40
48	6.96	6.68	5.94	4.84	11.04	10.65	9.62	8.03	12.44	12.01	10.85	9.08	6.57
49	7.23	6.94	6.18	5.03	11.42	11.03	9.95	8.31	12.78	12.34	11.15	9.32	6.73
50	7.51	7.20	6.42	5.23	11.81	11.40	10.28	8.58	13.11	12.66	11.43	9.55	6.89
51	7.97	7.65	6.82	5.55	12.48	12.05	10.87	9.06	13.76	13.29	12.00	10.02	7.21
52	8.47	8.13	7.25	5.90	13.20	12.75	11.49	9.58	14.44	13.95	12.59	10.50	7.53
53	8.99	8.64	7.70	6.26	13.95	13.47	12.13	10.10	15.13	14.62	13.18	10.98	7.86
54	9.54	9.17	8.17	6.64	14.70	14.20	12.79	10.63	15.81	15.27	13.76	11.45	8.17
55	10.12	9.73	8.68	7.04	15.49	14.96	13.46	11.17	16.48	15.92	14.34	11.91	8.46
56	10.74	10.33	9.20	7.45	16.28	15.73	14.14	11.71	17.14	16.56	14.89	12.35	8.73
57	11.38	10.95	9.76	7.88	17.08	16.50	14.82	12.25	17.77	17.17	15.42	12.76	8.98
58	12.06	11.61	10.34	8.32	17.89	17.28	15.50	12.78	18.37	17.76	15.92	13.13	9.19
59	12.78	12.31	10.95	8.79	18.68	18.05	16.16	13.28	18.93	18.30	16.39	13.47	9.37
60	13.54	13.06	11.60	9.28	19.43	18.78	16.78	13.75	19.43	18.78	16.78	13.75	9.50
61	12.71	12.27	10.89	8.66	17.60	17.02	15.17	12.34	17.60	17.02	15.17	12.34	8.45
62	11.94	11.54	10.22	8.08	15.95	15.44	13.71	11.09	15.95	15.44	13.71	11.09	7.48
63	11.18	10.82	9.56	7.49	14.34	13.90	12.29	9.84	14.34	13.90	12.29	9.84	6.52
64	10.40	10.09	8.88	6.90	12.79	12.41	10.91	8.67	12.79	12.41	10.91	8.67	5.66
65	9.55	9.28	8.15	6.28	11.26	10.94	9.58	7.52	11.26	10.94	9.58	7.52	4.85
66	9.27	9.03	7.91	6.05	10.46	10.16	8.83	6.89	10.46	10.16	8.83	6.89	4.38
67	10.07	9.84	8.57	6.47	10.07	9.84	8.57	6.47	10.07	9.84	8.57	6.47	3.96
68	10.07	9.82	8.52	6.43	10.07	9.82	8.52	6.43	10.07	9.82	8.52	6.43	3.94
69	10.93	10.64	9.20	6.93	10.93	10.64	9.20	6.93	10.93	10.64	9.20	6.93	4.26
70	11.89	11.55	9.96	7.49	11.89	11.55	9.96	7.49	11.89	11.55	9.96	7.49	4.61
71	12.76	12.37	10.64	7.99	12.76	12.37	10.64	7.99	12.76	12.37	10.64	7.99	4.92
72	13.54	13.11	11.26	8.44	13.54	13.11	11.26	8.44	13.54	13.11	11.26	8.44	5.21
73	14.24	13.78	11.81	8.85	14.24	13.78	11.81	8.85	14.24	13.78	11.81	8.85	5.46
74	14.87	14.38	12.31	9.22	14.87	14.38	12.31	9.22	14.87	14.38	12.31	9.22	5.69
75	15.43	14.91	12.75	9.55	15.43	14.91	12.75	9.55	15.43	14.91	12.75	9.55	5.89
76	15.94	15.40	13.16	9.84	15.94	15.40	13.16	9.84	15.94	15.40	13.16	9.84	6.08
77	16.40	15.84	13.52	10.11	16.40	15.84	13.52	10.11	16.40	15.84	13.52	10.11	6.24
78	16.82	16.23	13.84	10.35	16.82	16.23	13.84	10.35	16.82	16.23	13.84	10.35	6.39
79	17.19	16.58	14.14	10.56	17.19	16.58	14.14	10.56	17.19	16.58	14.14	10.56	6.53
80 +	17.52	16.90	14.40	10.76	17.52	16.90	14.40	10.76	17.52	16.90	14.40	10.76	6.65

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class 2P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.67	1.60	1.41	1.15	2.75	2.66	2.41	2.03	3.36	3.25	2.95	2.48	1.84
19	1.67	1.60	1.41	1.15	2.75	2.66	2.41	2.03	3.36	3.25	2.95	2.48	1.84
20	1.67	1.60	1.41	1.15	2.75	2.66	2.41	2.03	3.36	3.25	2.95	2.48	1.84
21	1.67	1.60	1.41	1.15	2.75	2.66	2.41	2.03	3.36	3.25	2.95	2.48	1.84
22	1.67	1.60	1.41	1.15	2.75	2.66	2.41	2.03	3.36	3.25	2.95	2.48	1.84
23	1.67	1.60	1.41	1.15	2.75	2.66	2.41	2.03	3.36	3.25	2.95	2.48	1.84
24	1.67	1.60	1.41	1.15	2.75	2.66	2.41	2.03	3.36	3.25	2.95	2.48	1.84
25	1.67	1.60	1.41	1.15	2.75	2.66	2.41	2.03	3.36	3.25	2.95	2.48	1.84
26	1.89	1.81	1.60	1.30	3.11	3.01	2.72	2.29	3.79	3.66	3.32	2.79	2.06
27	2.14	2.05	1.81	1.47	3.52	3.39	3.07	2.58	4.27	4.12	3.73	3.14	2.32
28	2.42	2.31	2.05	1.66	3.96	3.83	3.46	2.90	4.79	4.63	4.19	3.52	2.60
29	2.73	2.61	2.31	1.87	4.46	4.31	3.89	3.26	5.37	5.19	4.70	3.94	2.90
30	3.08	2.95	2.61	2.11	5.02	4.84	4.37	3.66	6.01	5.81	5.25	4.40	3.24
31	3.22	3.08	2.72	2.20	5.24	5.06	4.57	3.82	6.27	6.06	5.48	4.59	3.38
32	3.38	3.24	2.86	2.31	5.50	5.31	4.79	4.00	6.57	6.35	5.74	4.81	3.53
33	3.56	3.41	3.02	2.44	5.79	5.58	5.04	4.20	6.90	6.67	6.02	5.04	3.70
34	3.76	3.60	3.18	2.57	6.10	5.88	5.30	4.43	7.25	7.01	6.33	5.29	3.88
35	3.97	3.80	3.36	2.71	6.43	6.20	5.59	4.66	7.63	7.37	6.65	5.56	4.08
36	4.16	3.98	3.51	2.84	6.72	6.48	5.84	4.87	7.96	7.68	6.94	5.80	4.25
37	4.37	4.18	3.70	2.98	7.06	6.81	6.14	5.11	8.34	8.05	7.27	6.07	4.44
38	4.61	4.41	3.90	3.15	7.43	7.17	6.46	5.38	8.76	8.45	7.63	6.38	4.66
39	4.87	4.66	4.12	3.33	7.84	7.56	6.81	5.67	9.20	8.89	8.02	6.70	4.89
40	5.15	4.93	4.36	3.52	8.27	7.98	7.19	5.99	9.67	9.34	8.43	7.04	5.13
41	5.34	5.11	4.53	3.66	8.58	8.28	7.46	6.21	10.01	9.67	8.72	7.29	5.31
42	5.58	5.35	4.73	3.83	8.96	8.64	7.79	6.49	10.41	10.06	9.08	7.58	5.52
43	5.85	5.61	4.97	4.02	9.38	9.05	8.16	6.80	10.86	10.49	9.46	7.91	5.75
44	6.14	5.89	5.22	4.23	9.84	9.49	8.55	7.13	11.33	10.94	9.88	8.25	5.99
45	6.46	6.19	5.49	4.45	10.32	9.96	8.98	7.48	11.82	11.42	10.31	8.61	6.24
46	6.65	6.38	5.66	4.59	10.61	10.24	9.23	7.69	12.11	11.70	10.56	8.82	6.38
47	6.89	6.61	5.88	4.77	10.98	10.60	9.56	7.96	12.46	12.04	10.86	9.07	6.55
48	7.17	6.88	6.11	4.97	11.38	10.99	9.91	8.25	12.83	12.40	11.19	9.34	6.73
49	7.46	7.16	6.37	5.17	11.80	11.40	10.27	8.55	13.22	12.77	11.52	9.61	6.91
50	7.76	7.45	6.63	5.38	12.23	11.81	10.64	8.85	13.59	13.13	11.84	9.87	7.08
51	8.24	7.92	7.05	5.72	12.95	12.51	11.26	9.36	14.29	13.81	12.45	10.37	7.42
52	8.77	8.43	7.51	6.09	13.72	13.26	11.93	9.90	15.03	14.53	13.09	10.89	7.77
53	9.33	8.98	7.99	6.47	14.52	14.03	12.62	10.46	15.77	15.25	13.73	11.40	8.11
54	9.92	9.55	8.50	6.87	15.34	14.83	13.33	11.03	16.52	15.97	14.36	11.91	8.45
55	10.55	10.16	9.04	7.30	16.20	15.66	14.06	11.62	17.27	16.70	15.00	12.42	8.77
56	11.22	10.80	9.61	7.74	17.07	16.51	14.80	12.20	18.00	17.41	15.63	12.90	9.07
57	11.92	11.49	10.21	8.20	17.97	17.38	15.56	12.80	18.73	18.12	16.23	13.36	9.34
58	12.66	12.21	10.84	8.68	18.87	18.26	16.32	13.38	19.41	18.78	16.80	13.79	9.58
59	13.44	12.97	11.52	9.19	19.76	19.13	17.08	13.96	20.06	19.41	17.33	14.17	9.78
60	14.29	13.80	12.24	9.72	20.65	20.00	17.81	14.50	20.65	20.00	17.81	14.50	9.92
61	13.51	13.06	11.56	9.13	18.76	18.18	16.14	13.06	18.76	18.18	16.14	13.06	8.85
62	12.77	12.37	10.92	8.57	17.01	16.50	14.59	11.70	17.01	16.50	14.59	11.70	7.82
63	12.05	11.69	10.29	8.00	15.36	14.92	13.12	10.42	15.36	14.92	13.12	10.42	6.83
64	11.34	11.02	9.67	7.46	13.86	13.48	11.80	9.29	13.86	13.48	11.80	9.29	5.99
65	10.59	10.31	9.03	6.91	12.41	12.09	10.53	8.21	12.41	12.09	10.53	8.21	5.22
66	10.37	10.11	8.84	6.71	11.63	11.34	9.82	7.58	11.63	11.34	9.82	7.58	4.75
67	10.07	9.84	8.57	6.47	10.78	10.54	9.06	6.90	10.78	10.54	9.06	6.90	4.26
68	10.07	9.82	8.52	6.43	10.07	9.82	8.52	6.43	10.07	9.82	8.52	6.43	3.94
69	10.93	10.64	9.20	6.93	10.93	10.64	9.20	6.93	10.93	10.64	9.20	6.93	4.26
70	11.89	11.55	9.96	7.49	11.89	11.55	9.96	7.49	11.89	11.55	9.96	7.49	4.61
71	12.76	12.37	10.64	7.99	12.76	12.37	10.64	7.99	12.76	12.37	10.64	7.99	4.92
72	13.54	13.11	11.26	8.44	13.54	13.11	11.26	8.44	13.54	13.11	11.26	8.44	5.21
73	14.24	13.78	11.81	8.85	14.24	13.78	11.81	8.85	14.24	13.78	11.81	8.85	5.46
74	14.87	14.38	12.31	9.22	14.87	14.38	12.31	9.22	14.87	14.38	12.31	9.22	5.69
75	15.43	14.91	12.75	9.55	15.43	14.91	12.75	9.55	15.43	14.91	12.75	9.55	5.89
76	15.94	15.40	13.16	9.84	15.94	15.40	13.16	9.84	15.94	15.40	13.16	9.84	6.08
77	16.40	15.84	13.52	10.11	16.40	15.84	13.52	10.11	16.40	15.84	13.52	10.11	6.24
78	16.82	16.23	13.84	10.35	16.82	16.23	13.84	10.35	16.82	16.23	13.84	10.35	6.39
79	17.19	16.58	14.14	10.56	17.19	16.58	14.14	10.56	17.19	16.58	14.14	10.56	6.53
80 +	17.52	16.90	14.40	10.76	17.52	16.90	14.40	10.76	17.52	16.90	14.40	10.76	6.65

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.72	1.65	1.46	1.19	2.86	2.76	2.51	2.11	3.51	3.39	3.08	2.59	1.93
19	1.72	1.65	1.46	1.19	2.86	2.76	2.51	2.11	3.51	3.39	3.08	2.59	1.93
20	1.72	1.65	1.46	1.19	2.86	2.76	2.51	2.11	3.51	3.39	3.08	2.59	1.93
21	1.72	1.65	1.46	1.19	2.86	2.76	2.51	2.11	3.51	3.39	3.08	2.59	1.93
22	1.72	1.65	1.46	1.19	2.86	2.76	2.51	2.11	3.51	3.39	3.08	2.59	1.93
23	1.72	1.65	1.46	1.19	2.86	2.76	2.51	2.11	3.51	3.39	3.08	2.59	1.93
24	1.72	1.65	1.46	1.19	2.86	2.76	2.51	2.11	3.51	3.39	3.08	2.59	1.93
25	1.72	1.65	1.46	1.19	2.86	2.76	2.51	2.11	3.51	3.39	3.08	2.59	1.93
26	1.86	1.78	1.58	1.28	3.08	2.98	2.70	2.27	3.78	3.65	3.31	2.79	2.07
27	2.01	1.92	1.70	1.39	3.33	3.22	2.92	2.45	4.09	3.95	3.58	3.01	2.24
28	2.18	2.09	1.85	1.50	3.61	3.49	3.16	2.65	4.42	4.27	3.87	3.26	2.42
29	2.37	2.27	2.01	1.63	3.92	3.78	3.42	2.88	4.79	4.63	4.19	3.53	2.61
30	2.58	2.47	2.18	1.77	4.26	4.11	3.72	3.12	5.19	5.01	4.54	3.82	2.83
31	2.69	2.57	2.28	1.84	4.44	4.29	3.87	3.25	5.41	5.23	4.73	3.98	2.94
32	2.83	2.71	2.39	1.94	4.67	4.50	4.07	3.41	5.68	5.49	4.97	4.17	3.09
33	3.00	2.86	2.53	2.05	4.93	4.75	4.29	3.60	5.99	5.78	5.23	4.39	3.25
34	3.18	3.03	2.68	2.17	5.22	5.03	4.54	3.80	6.32	6.10	5.52	4.63	3.42
35	3.37	3.22	2.85	2.30	5.53	5.33	4.82	4.03	6.69	6.45	5.84	4.90	3.61
36	3.52	3.37	2.97	2.40	5.77	5.56	5.02	4.20	6.97	6.73	6.08	5.10	3.76
37	3.72	3.55	3.13	2.53	6.08	5.86	5.29	4.42	7.33	7.08	6.40	5.36	3.95
38	3.94	3.76	3.32	2.68	6.44	6.21	5.60	4.68	7.74	7.47	6.75	5.66	4.17
39	4.19	4.00	3.53	2.86	6.84	6.60	5.95	4.97	8.20	7.91	7.15	5.99	4.41
40	4.46	4.26	3.77	3.05	7.28	7.02	6.33	5.29	8.69	8.39	7.58	6.35	4.67
41	4.58	4.37	3.86	3.13	7.47	7.20	6.50	5.43	8.90	8.59	7.76	6.50	4.78
42	4.76	4.54	4.02	3.26	7.76	7.48	6.75	5.65	9.22	8.90	8.04	6.74	4.96
43	4.98	4.75	4.21	3.41	8.12	7.83	7.07	5.91	9.61	9.27	8.39	7.03	5.17
44	5.23	5.00	4.43	3.60	8.52	8.22	7.42	6.21	10.05	9.70	8.77	7.36	5.40
45	5.50	5.26	4.67	3.80	8.97	8.65	7.82	6.55	10.52	10.15	9.18	7.71	5.65
46	5.60	5.36	4.76	3.88	9.14	8.81	7.97	6.68	10.68	10.31	9.33	7.83	5.74
47	5.79	5.54	4.92	4.02	9.43	9.10	8.23	6.90	10.97	10.59	9.58	8.05	5.89
48	6.01	5.76	5.12	4.19	9.79	9.45	8.54	7.17	11.31	10.92	9.89	8.31	6.07
49	6.26	6.00	5.34	4.38	10.18	9.82	8.89	7.45	11.68	11.28	10.21	8.58	6.26
50	6.53	6.26	5.58	4.57	10.59	10.22	9.24	7.75	12.05	11.64	10.53	8.85	6.44
51	7.03	6.74	6.01	4.93	11.38	10.98	9.93	8.33	12.85	12.41	11.23	9.43	6.85
52	7.59	7.27	6.49	5.32	12.24	11.81	10.68	8.95	13.70	13.23	11.97	10.05	7.29
53	8.18	7.84	7.00	5.74	13.14	12.68	11.46	9.60	14.57	14.07	12.73	10.67	7.72
54	8.79	8.43	7.53	6.17	14.06	13.57	12.26	10.26	15.42	14.89	13.47	11.28	8.14
55	9.43	9.05	8.09	6.62	15.00	14.48	13.08	10.93	16.26	15.70	14.18	11.86	8.53
56	10.11	9.71	8.67	7.08	15.96	15.41	13.90	11.59	17.07	16.49	14.88	12.42	8.89
57	10.83	10.40	9.29	7.56	16.94	16.35	14.74	12.27	17.85	17.24	15.54	12.95	9.23
58	11.58	11.13	9.93	8.07	17.94	17.32	15.59	12.95	18.60	17.96	16.17	13.43	9.53
59	12.38	11.91	10.62	8.60	18.93	18.28	16.44	13.61	19.29	18.64	16.75	13.88	9.78
60	13.25	12.75	11.37	9.17	19.92	19.24	17.27	14.26	19.92	19.24	17.27	14.26	9.99
61	12.56	12.10	10.77	8.64	18.12	17.51	15.67	12.85	18.12	17.51	15.67	12.85	8.92
62	12.04	11.62	10.31	8.21	16.63	16.09	14.33	11.67	16.63	16.09	14.33	11.67	7.96
63	11.55	11.17	9.88	7.77	15.15	14.68	13.01	10.46	15.15	14.68	13.01	10.46	6.98
64	10.99	10.65	9.39	7.31	13.69	13.28	11.69	9.31	13.69	13.28	11.69	9.31	6.10
65	10.29	10.00	8.78	6.78	12.20	11.85	10.38	8.16	12.20	11.85	10.38	8.16	5.26
66	10.12	9.85	8.63	6.60	11.41	11.09	9.63	7.52	11.41	11.09	9.63	7.52	4.78
67	10.99	10.73	9.35	7.06	10.99	10.73	9.35	7.06	10.99	10.73	9.35	7.06	4.32
68	9.83	9.58	8.32	6.27	9.83	9.58	8.32	6.27	9.83	9.58	8.32	6.27	3.85
69	10.67	10.38	8.98	6.76	10.67	10.38	8.98	6.76	10.67	10.38	8.98	6.76	4.16
70	11.61	11.27	9.72	7.31	11.61	11.27	9.72	7.31	11.61	11.27	9.72	7.31	4.50
71	12.45	12.07	10.39	7.80	12.45	12.07	10.39	7.80	12.45	12.07	10.39	7.80	4.81
72	13.21	12.80	10.99	8.24	13.21	12.80	10.99	8.24	13.21	12.80	10.99	8.24	5.08
73	13.89	13.45	11.53	8.64	13.89	13.45	11.53	8.64	13.89	13.45	11.53	8.64	5.33
74	14.51	14.03	12.01	9.00	14.51	14.03	12.01	9.00	14.51	14.03	12.01	9.00	5.55
75	15.06	14.56	12.45	9.32	15.06	14.56	12.45	9.32	15.06	14.56	12.45	9.32	5.75
76	15.56	15.03	12.84	9.61	15.56	15.03	12.84	9.61	15.56	15.03	12.84	9.61	5.93
77	16.01	15.46	13.20	9.87	16.01	15.46	13.20	9.87	16.01	15.46	13.20	9.87	6.10
78	16.41	15.84	13.51	10.10	16.41	15.84	13.51	10.10	16.41	15.84	13.51	10.10	6.24
79	16.78	16.19	13.80	10.31	16.78	16.19	13.80	10.31	16.78	16.19	13.80	10.31	6.37
80 +	17.10	16.50	14.06	10.50	17.10	16.50	14.06	10.50	17.10	16.50	14.06	10.50	6.49



**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	1.72	1.65	1.46	1.19	2.87	2.77	2.51	2.11	3.52	3.41	3.09	2.60	1.93
19	1.72	1.65	1.46	1.19	2.87	2.77	2.51	2.11	3.52	3.41	3.09	2.60	1.93
20	1.72	1.65	1.46	1.19	2.87	2.77	2.51	2.11	3.52	3.41	3.09	2.60	1.93
21	1.72	1.65	1.46	1.19	2.87	2.77	2.51	2.11	3.52	3.41	3.09	2.60	1.93
22	1.72	1.65	1.46	1.19	2.87	2.77	2.51	2.11	3.52	3.41	3.09	2.60	1.93
23	1.72	1.65	1.46	1.19	2.87	2.77	2.51	2.11	3.52	3.41	3.09	2.60	1.93
24	1.72	1.65	1.46	1.19	2.87	2.77	2.51	2.11	3.52	3.41	3.09	2.60	1.93
25	1.72	1.65	1.46	1.19	2.87	2.77	2.51	2.11	3.52	3.41	3.09	2.60	1.93
26	1.86	1.78	1.58	1.28	3.09	2.99	2.70	2.27	3.79	3.67	3.33	2.80	2.08
27	2.01	1.93	1.71	1.39	3.34	3.23	2.92	2.46	4.10	3.96	3.59	3.02	2.24
28	2.19	2.09	1.85	1.50	3.63	3.50	3.17	2.66	4.44	4.29	3.89	3.27	2.42
29	2.38	2.27	2.01	1.63	3.94	3.80	3.44	2.89	4.81	4.65	4.21	3.54	2.62
30	2.59	2.47	2.19	1.78	4.28	4.13	3.73	3.13	5.22	5.04	4.57	3.84	2.84
31	2.70	2.58	2.28	1.85	4.46	4.30	3.89	3.26	5.44	5.25	4.76	4.00	2.96
32	2.84	2.72	2.40	1.94	4.69	4.52	4.09	3.43	5.71	5.52	4.99	4.19	3.10
33	3.00	2.87	2.54	2.05	4.95	4.78	4.32	3.61	6.02	5.82	5.26	4.42	3.27
34	3.19	3.04	2.69	2.17	5.24	5.06	4.57	3.82	6.36	6.14	5.56	4.66	3.44
35	3.38	3.23	2.85	2.31	5.56	5.37	4.84	4.05	6.73	6.50	5.88	4.93	3.64
36	3.54	3.38	2.98	2.41	5.81	5.60	5.05	4.22	7.02	6.78	6.13	5.13	3.79
37	3.73	3.56	3.14	2.54	6.12	5.90	5.32	4.45	7.39	7.13	6.45	5.40	3.98
38	3.96	3.78	3.33	2.69	6.49	6.25	5.64	4.71	7.81	7.54	6.81	5.70	4.20
39	4.21	4.02	3.55	2.87	6.89	6.65	5.99	5.01	8.27	7.98	7.22	6.04	4.45
40	4.48	4.28	3.78	3.06	7.34	7.08	6.39	5.34	8.78	8.47	7.66	6.41	4.72
41	4.60	4.39	3.88	3.14	7.53	7.26	6.55	5.47	8.99	8.68	7.84	6.57	4.83
42	4.78	4.57	4.04	3.27	7.83	7.55	6.81	5.69	9.32	9.00	8.13	6.82	5.01
43	5.00	4.78	4.23	3.43	8.20	7.90	7.13	5.96	9.73	9.39	8.49	7.11	5.22
44	5.26	5.02	4.45	3.62	8.61	8.31	7.50	6.27	10.18	9.82	8.88	7.45	5.46
45	5.54	5.29	4.70	3.82	9.08	8.75	7.91	6.62	10.67	10.30	9.32	7.82	5.72
46	5.64	5.40	4.79	3.90	9.25	8.92	8.06	6.75	10.84	10.47	9.47	7.95	5.81
47	5.83	5.58	4.96	4.05	9.56	9.22	8.34	6.98	11.15	10.76	9.74	8.18	5.97
48	6.06	5.80	5.16	4.22	9.94	9.59	8.67	7.26	11.52	11.12	10.07	8.45	6.17
49	6.32	6.05	5.39	4.41	10.35	9.99	9.03	7.57	11.91	11.50	10.41	8.74	6.37
50	6.59	6.32	5.63	4.61	10.78	10.41	9.41	7.88	12.32	11.90	10.76	9.03	6.57
51	7.10	6.81	6.07	4.97	11.60	11.20	10.12	8.48	13.15	12.71	11.50	9.64	7.00
52	7.67	7.36	6.57	5.38	12.50	12.07	10.91	9.13	14.06	13.58	12.28	10.30	7.45
53	8.28	7.94	7.09	5.80	13.45	12.98	11.73	9.81	14.98	14.47	13.08	10.96	7.91
54	8.91	8.55	7.64	6.24	14.43	13.93	12.58	10.51	15.90	15.36	13.88	11.61	8.36
55	9.57	9.19	8.21	6.70	15.43	14.90	13.45	11.22	16.81	16.24	14.66	12.25	8.78
56	10.28	9.87	8.81	7.18	16.47	15.91	14.34	11.94	17.71	17.11	15.43	12.86	9.18
57	11.02	10.60	9.46	7.68	17.55	16.95	15.26	12.67	18.59	17.96	16.18	13.45	9.55
58	11.81	11.36	10.13	8.21	18.66	18.03	16.21	13.43	19.43	18.77	16.89	14.00	9.90
59	12.66	12.19	10.86	8.77	19.80	19.14	17.19	14.19	20.24	19.56	17.56	14.51	10.19
60	13.60	13.10	11.66	9.38	20.99	20.29	18.18	14.96	20.99	20.29	18.18	14.96	10.43
61	12.97	12.51	11.12	8.88	19.13	18.50	16.53	13.53	19.13	18.50	16.53	13.53	9.34
62	12.53	12.11	10.73	8.50	17.52	16.97	15.08	12.22	17.52	16.97	15.08	12.22	8.31
63	12.14	11.76	10.38	8.13	16.02	15.55	13.72	10.99	16.02	15.55	13.72	10.99	7.28
64	11.71	11.37	10.00	7.74	14.65	14.24	12.50	9.89	14.65	14.24	12.50	9.89	6.43
65	11.19	10.89	9.54	7.32	13.29	12.94	11.28	8.82	13.29	12.94	11.28	8.82	5.63
66	11.17	10.89	9.52	7.24	12.59	12.28	10.64	8.22	12.59	12.28	10.64	8.22	5.17
67	10.99	10.73	9.35	7.06	11.76	11.50	9.88	7.53	11.76	11.50	9.88	7.53	4.65
68	9.83	9.58	8.32	6.27	9.83	9.58	8.32	6.27	9.83	9.58	8.32	6.27	3.85
69	10.67	10.38	8.98	6.76	10.67	10.38	8.98	6.76	10.67	10.38	8.98	6.76	4.16
70	11.61	11.27	9.72	7.31	11.61	11.27	9.72	7.31	11.61	11.27	9.72	7.31	4.50
71	12.45	12.07	10.39	7.80	12.45	12.07	10.39	7.80	12.45	12.07	10.39	7.80	4.81
72	13.21	12.80	10.99	8.24	13.21	12.80	10.99	8.24	13.21	12.80	10.99	8.24	5.08
73	13.89	13.45	11.53	8.64	13.89	13.45	11.53	8.64	13.89	13.45	11.53	8.64	5.33
74	14.51	14.03	12.01	9.00	14.51	14.03	12.01	9.00	14.51	14.03	12.01	9.00	5.55
75	15.06	14.56	12.45	9.32	15.06	14.56	12.45	9.32	15.06	14.56	12.45	9.32	5.75
76	15.56	15.03	12.84	9.61	15.56	15.03	12.84	9.61	15.56	15.03	12.84	9.61	5.93
77	16.01	15.46	13.20	9.87	16.01	15.46	13.20	9.87	16.01	15.46	13.20	9.87	6.10
78	16.41	15.84	13.51	10.10	16.41	15.84	13.51	10.10	16.41	15.84	13.51	10.10	6.24
79	16.78	16.19	13.80	10.31	16.78	16.19	13.80	10.31	16.78	16.19	13.80	10.31	6.37
80 +	17.10	16.50	14.06	10.50	17.10	16.50	14.06	10.50	17.10	16.50	14.06	10.50	6.49

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class B With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.79	1.72	1.52	1.24	2.98	2.88	2.61	2.20					
19	1.79	1.72	1.52	1.24	2.98	2.88	2.61	2.20					
20	1.79	1.72	1.52	1.24	2.98	2.88	2.61	2.20					
21	1.79	1.72	1.52	1.24	2.98	2.88	2.61	2.20					
22	1.79	1.72	1.52	1.24	2.98	2.88	2.61	2.20					
23	1.79	1.72	1.52	1.24	2.98	2.88	2.61	2.20					
24	1.79	1.72	1.52	1.24	2.98	2.88	2.61	2.20					
25	1.79	1.72	1.52	1.24	2.98	2.88	2.61	2.20					
26	1.93	1.85	1.64	1.34	3.21	3.10	2.81	2.36					
27	2.09	2.00	1.77	1.44	3.47	3.35	3.04	2.55					
28	2.27	2.17	1.92	1.56	3.76	3.63	3.29	2.76					
29	2.47	2.36	2.09	1.70	4.08	3.94	3.57	2.99					
30	2.69	2.57	2.27	1.85	4.44	4.28	3.87	3.25					
31	2.81	2.68	2.37	1.92	4.63	4.46	4.04	3.38					
32	2.95	2.82	2.49	2.02	4.86	4.69	4.24	3.55					
33	3.12	2.98	2.63	2.13	5.13	4.95	4.47	3.75					
34	3.31	3.16	2.79	2.26	5.43	5.24	4.73	3.96					
35	3.51	3.36	2.96	2.40	5.76	5.56	5.02	4.20					
36	3.67	3.51	3.09	2.50	6.01	5.80	5.23	4.37					
37	3.87	3.70	3.26	2.64	6.34	6.11	5.51	4.61					
38	4.10	3.92	3.46	2.79	6.71	6.47	5.84	4.88					
39	4.36	4.17	3.68	2.97	7.13	6.87	6.20	5.18					
40	4.65	4.44	3.92	3.17	7.59	7.31	6.60	5.52					
41	4.77	4.55	4.02	3.26	7.78	7.50	6.77	5.66					
42	4.95	4.73	4.19	3.39	8.08	7.79	7.03	5.88					
43	5.18	4.95	4.38	3.56	8.46	8.15	7.36	6.16					
44	5.44	5.20	4.61	3.75	8.88	8.56	7.73	6.47					
45	5.73	5.48	4.86	3.96	9.35	9.01	8.14	6.82					
46	5.84	5.58	4.96	4.04	9.52	9.18	8.30	6.95					
47	6.03	5.77	5.13	4.19	9.83	9.48	8.57	7.18					
48	6.26	6.00	5.34	4.36	10.20	9.84	8.90	7.46					
49	6.52	6.25	5.57	4.56	10.61	10.23	9.26	7.76					
50	6.80	6.52	5.81	4.76	11.03	10.64	9.63	8.08					
51	7.32	7.02	6.26	5.13	11.85	11.43	10.34	8.67					
52	7.90	7.58	6.76	5.54	12.75	12.30	11.13	9.33					
53	8.52	8.17	7.29	5.98	13.68	13.21	11.94	10.00					
54	9.16	8.79	7.85	6.43	14.65	14.13	12.78	10.69					
55	9.83	9.43	8.43	6.89	15.62	15.08	13.62	11.38					
56	10.53	10.12	9.04	7.37	16.63	16.05	14.48	12.08					
57	11.28	10.83	9.67	7.88	17.65	17.04	15.36	12.78					
58	12.06	11.59	10.35	8.40	18.68	18.04	16.24	13.49					
59	12.90	12.40	11.06	8.96	19.72	19.04	17.12	14.18					
60	13.80	13.29	11.84	9.55	20.75	20.04	17.98	14.85					
61	13.08	12.61	11.22	9.00	18.88	18.24	16.32	13.38					
62	12.54	12.10	10.74	8.55	17.33	16.76	14.93	12.16					
63	12.03	11.64	10.29	8.10	15.78	15.29	13.55	10.90					
64	11.44	11.10	9.78	7.61	14.26	13.83	12.18	9.70					
65	10.72	10.41	9.15	7.06	12.70	12.34	10.81	8.50					
66	10.54	10.26	8.98	6.87	11.89	11.55	10.03	7.83					
67	11.45	11.18	9.74	7.35	11.45	11.18	9.74	7.35					
68	10.24	9.98	8.67	6.53	10.24	9.98	8.67	6.53					
69	11.12	10.81	9.36	7.05	11.12	10.81	9.36	7.05					
70	12.09	11.74	10.13	7.61	12.09	11.74	10.13	7.61					
71	12.97	12.58	10.82	8.12	12.97	12.58	10.82	8.12					
72	13.76	13.33	11.45	8.58	13.76	13.33	11.45	8.58					
73	14.47	14.01	12.01	9.00	14.47	14.01	12.01	9.00					
74	15.11	14.62	12.51	9.37	15.11	14.62	12.51	9.37					
75	15.69	15.16	12.97	9.70	15.69	15.16	12.97	9.70					
76	16.21	15.66	13.38	10.01	16.21	15.66	13.38	10.01					
77	16.68	16.10	13.75	10.28	16.68	16.10	13.75	10.28					
78	17.10	16.50	14.08	10.52	17.10	16.50	14.08	10.52					
79	17.48	16.86	14.38	10.74	17.48	16.86	14.38	10.74					
80 +	17.82	17.18	14.64	10.94	17.82	17.18	14.64	10.94					

**STANDARD INSURANCE COMPANY**

Policy Form PR9, Catastrophic Benefit Rider, with PR10, PR11 or PR12 Attached													
Occupation Class B With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	1.80	1.72	1.53	1.24	2.99	2.89	2.62	2.20					
19	1.80	1.72	1.53	1.24	2.99	2.89	2.62	2.20					
20	1.80	1.72	1.53	1.24	2.99	2.89	2.62	2.20					
21	1.80	1.72	1.53	1.24	2.99	2.89	2.62	2.20					
22	1.80	1.72	1.53	1.24	2.99	2.89	2.62	2.20					
23	1.80	1.72	1.53	1.24	2.99	2.89	2.62	2.20					
24	1.80	1.72	1.53	1.24	2.99	2.89	2.62	2.20					
25	1.80	1.72	1.53	1.24	2.99	2.89	2.62	2.20					
26	1.94	1.85	1.64	1.34	3.22	3.11	2.82	2.37					
27	2.10	2.01	1.78	1.45	3.48	3.36	3.05	2.56					
28	2.28	2.18	1.93	1.57	3.78	3.65	3.30	2.77					
29	2.48	2.37	2.10	1.70	4.10	3.96	3.58	3.01					
30	2.70	2.58	2.28	1.85	4.46	4.30	3.89	3.26					
31	2.81	2.69	2.38	1.93	4.65	4.48	4.05	3.40					
32	2.96	2.83	2.50	2.02	4.89	4.71	4.26	3.57					
33	3.13	2.99	2.64	2.14	5.16	4.98	4.50	3.76					
34	3.32	3.17	2.80	2.26	5.46	5.27	4.76	3.98					
35	3.52	3.37	2.97	2.40	5.80	5.59	5.04	4.22					
36	3.68	3.52	3.10	2.51	6.05	5.83	5.26	4.40					
37	3.89	3.71	3.28	2.64	6.38	6.15	5.55	4.63					
38	4.12	3.94	3.47	2.80	6.76	6.51	5.88	4.91					
39	4.38	4.19	3.70	2.99	7.18	6.92	6.24	5.22					
40	4.67	4.46	3.94	3.19	7.65	7.37	6.65	5.56					
41	4.79	4.57	4.04	3.27	7.84	7.56	6.82	5.70					
42	4.98	4.76	4.21	3.41	8.16	7.86	7.10	5.93					
43	5.21	4.98	4.41	3.57	8.54	8.23	7.43	6.21					
44	5.47	5.23	4.64	3.77	8.97	8.65	7.81	6.54					
45	5.77	5.52	4.89	3.98	9.46	9.12	8.24	6.89					
46	5.88	5.62	4.99	4.07	9.64	9.29	8.40	7.03					
47	6.07	5.81	5.16	4.22	9.96	9.61	8.68	7.27					
48	6.31	6.04	5.38	4.40	10.35	9.99	9.03	7.57					
49	6.58	6.30	5.61	4.59	10.78	10.40	9.40	7.88					
50	6.87	6.58	5.87	4.80	11.23	10.84	9.80	8.21					
51	7.40	7.09	6.33	5.18	12.08	11.66	10.55	8.83					
52	7.99	7.66	6.84	5.60	13.02	12.57	11.36	9.51					
53	8.62	8.27	7.38	6.04	14.01	13.52	12.22	10.22					
54	9.28	8.91	7.95	6.50	15.03	14.51	13.10	10.95					
55	9.97	9.58	8.55	6.98	16.07	15.52	14.01	11.68					
56	10.71	10.29	9.18	7.48	17.16	16.57	14.94	12.43					
57	11.48	11.04	9.85	8.00	18.28	17.66	15.90	13.20					
58	12.31	11.84	10.55	8.55	19.44	18.78	16.89	13.99					
59	13.19	12.70	11.31	9.14	20.63	19.94	17.90	14.78					
60	14.16	13.65	12.15	9.77	21.86	21.14	18.94	15.59					
61	13.51	13.03	11.58	9.25	19.92	19.28	17.22	14.09					
62	13.05	12.61	11.18	8.85	18.25	17.67	15.71	12.73					
63	12.65	12.25	10.81	8.46	16.69	16.20	14.30	11.44					
64	12.20	11.85	10.42	8.07	15.26	14.84	13.02	10.30					
65	11.66	11.34	9.94	7.62	13.85	13.48	11.75	9.19					
66	11.64	11.35	9.91	7.54	13.12	12.79	11.09	8.56					
67	11.45	11.18	9.74	7.35	12.25	11.98	10.29	7.85					
68	10.24	9.98	8.67	6.53	10.24	9.98	8.67	6.53					
69	11.12	10.81	9.36	7.05	11.12	10.81	9.36	7.05					
70	12.09	11.74	10.13	7.61	12.09	11.74	10.13	7.61					
71	12.97	12.58	10.82	8.12	12.97	12.58	10.82	8.12					
72	13.76	13.33	11.45	8.58	13.76	13.33	11.45	8.58					
73	14.47	14.01	12.01	9.00	14.47	14.01	12.01	9.00					
74	15.11	14.62	12.51	9.37	15.11	14.62	12.51	9.37					
75	15.69	15.16	12.97	9.70	15.69	15.16	12.97	9.70					
76	16.21	15.66	13.38	10.01	16.21	15.66	13.38	10.01					
77	16.68	16.10	13.75	10.28	16.68	16.10	13.75	10.28					
78	17.10	16.50	14.08	10.52	17.10	16.50	14.08	10.52					
79	17.48	16.86	14.38	10.74	17.48	16.86	14.38	10.74					
80 +	17.82	17.18	14.64	10.94	17.82	17.18	14.64	10.94					

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 5A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	2.51	2.02	1.83	1.61	3.81	2.99	2.73	2.42	6.14	4.48	4.11	3.64	3.36
19	2.43	1.96	1.77	1.56	3.81	2.99	2.73	2.42	6.14	4.48	4.11	3.64	3.36
20	2.36	1.90	1.72	1.51	3.81	2.99	2.73	2.42	6.14	4.48	4.11	3.64	3.36
21	2.39	1.93	1.74	1.53	3.89	3.05	2.79	2.47	6.27	4.58	4.20	3.71	3.43
22	2.45	1.97	1.78	1.57	4.00	3.14	2.86	2.53	6.44	4.70	4.30	3.80	3.52
23	2.51	2.02	1.83	1.61	4.13	3.24	2.95	2.61	6.64	4.85	4.44	3.92	3.62
24	2.60	2.09	1.89	1.66	4.28	3.36	3.06	2.70	6.88	5.03	4.59	4.05	3.75
25	2.70	2.17	1.96	1.72	4.45	3.50	3.18	2.81	7.16	5.22	4.77	4.21	3.89
26	2.81	2.26	2.04	1.79	4.65	3.65	3.32	2.93	7.46	5.45	4.98	4.39	4.06
27	2.94	2.36	2.13	1.87	4.87	3.82	3.47	3.06	7.80	5.70	5.20	4.59	4.24
28	3.08	2.48	2.24	1.96	5.11	4.01	3.65	3.21	8.18	5.97	5.46	4.81	4.45
29	3.24	2.61	2.35	2.06	5.37	4.22	3.84	3.38	8.59	6.27	5.73	5.05	4.67
30	3.42	2.75	2.48	2.18	5.66	4.44	4.04	3.57	9.04	6.60	6.03	5.31	4.91
31	3.61	2.91	2.62	2.30	5.98	4.69	4.27	3.77	9.53	6.96	6.36	5.61	5.18
32	3.83	3.08	2.78	2.44	6.33	4.97	4.52	3.99	10.09	7.37	6.73	5.93	5.48
33	4.07	3.27	2.96	2.60	6.71	5.27	4.80	4.23	10.69	7.80	7.14	6.29	5.80
34	4.32	3.48	3.15	2.76	7.12	5.59	5.09	4.49	11.32	8.27	7.57	6.67	6.13
35	4.59	3.70	3.34	2.94	7.54	5.92	5.40	4.77	11.99	8.76	8.01	7.07	6.48
36	4.88	3.92	3.55	3.12	7.99	6.27	5.72	5.05	12.68	9.26	8.48	7.48	6.83
37	5.17	4.16	3.76	3.31	8.46	6.64	6.06	5.35	13.37	9.76	8.94	7.89	7.18
38	5.47	4.40	3.98	3.50	8.94	7.01	6.40	5.66	14.06	10.27	9.41	8.31	7.53
39	5.77	4.64	4.20	3.70	9.43	7.40	6.75	5.97	14.75	10.77	9.87	8.72	7.86
40	6.07	4.88	4.42	3.89	9.92	7.79	7.11	6.29	15.41	11.25	10.32	9.12	8.17
41	6.33	5.09	4.62	4.06	10.39	8.16	7.45	6.59	16.03	11.70	10.73	9.48	8.45
42	6.52	5.24	4.75	4.18	10.78	8.46	7.73	6.83	16.60	12.12	11.11	9.82	8.69
43	6.66	5.36	4.86	4.27	11.12	8.73	7.97	7.05	17.14	12.51	11.48	10.13	8.90
44	6.81	5.48	4.96	4.36	11.46	8.99	8.21	7.26	17.67	12.90	11.83	10.45	9.10
45	6.98	5.62	5.09	4.47	11.85	9.30	8.49	7.50	18.22	13.31	12.20	10.76	9.30
46	7.22	5.81	5.26	4.61	12.32	9.67	8.83	7.79	18.82	13.74	12.59	11.10	9.50
47	7.56	6.08	5.50	4.82	12.93	10.15	9.26	8.16	19.47	14.22	13.02	11.47	9.72
48	8.03	6.46	5.84	5.11	13.71	10.76	9.81	8.63	20.22	14.76	13.51	11.88	9.97
49	8.68	6.98	6.31	5.51	14.72	11.55	10.52	9.24	21.07	15.39	14.07	12.35	10.26
50	9.53	7.67	6.92	6.03	15.99	12.55	11.42	10.01	22.06	16.11	14.71	12.88	10.60
51	10.53	8.48	7.64	6.64	17.45	13.70	12.44	10.87	23.17	16.91	15.43	13.47	10.96
52	11.67	9.39	8.45	7.32	19.07	14.97	13.58	11.83	24.35	17.78	16.19	14.09	11.34
53	12.92	10.40	9.34	8.06	20.86	16.37	14.82	12.86	25.61	18.70	17.00	14.73	11.74
54	14.31	11.51	10.32	8.87	22.81	17.90	16.17	13.97	26.95	19.68	17.85	15.40	12.14
55	15.82	12.73	11.38	9.73	24.64	19.34	17.42	14.98	28.37	20.72	18.74	16.09	12.56
56	17.42	14.02	12.50	10.62	26.11	20.50	18.42	15.73	29.87	21.81	19.68	16.80	12.98
57	18.46	14.85	13.20	11.14	27.17	21.32	19.10	16.21	31.45	22.97	20.66	17.51	13.40
58	19.71	15.86	14.05	11.76	28.60	22.45	20.04	16.87	33.11	24.18	21.68	18.23	13.83
59	21.73	17.49	15.44	12.81	31.11	24.41	21.72	18.12	34.85	25.45	22.73	18.94	14.27
60	23.72	19.09	16.78	13.77	33.50	26.29	23.29	19.23	36.33	26.52	23.59	19.46	14.57

# STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 5A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	6.68	5.20	4.66	4.05	9.40	7.16	6.48	5.69	18.75	13.08	11.92	10.50	9.70
19	6.44	5.01	4.49	3.90	9.40	7.16	6.48	5.69	18.75	13.08	11.92	10.50	9.70
20	6.20	4.82	4.32	3.75	9.40	7.16	6.48	5.69	18.75	13.08	11.92	10.50	9.70
21	6.20	4.83	4.32	3.75	9.48	7.22	6.54	5.73	19.03	13.28	12.09	10.63	9.83
22	6.21	4.84	4.33	3.75	9.58	7.30	6.60	5.77	19.31	13.47	12.25	10.77	9.95
23	6.23	4.85	4.34	3.76	9.69	7.38	6.67	5.83	19.60	13.67	12.43	10.91	10.08
24	6.27	4.88	4.36	3.77	9.82	7.48	6.75	5.90	19.88	13.87	12.60	11.05	10.22
25	6.31	4.91	4.39	3.79	9.96	7.58	6.84	5.98	20.18	14.08	12.78	11.21	10.37
26	6.36	4.95	4.42	3.82	10.11	7.70	6.95	6.06	20.47	14.28	12.97	11.36	10.51
27	6.42	5.00	4.46	3.86	10.27	7.82	7.06	6.16	20.77	14.49	13.15	11.52	10.67
28	6.49	5.06	4.51	3.90	10.44	7.95	7.18	6.26	21.07	14.70	13.35	11.69	10.82
29	6.57	5.12	4.57	3.95	10.63	8.09	7.30	6.37	21.38	14.92	13.54	11.86	10.98
30	6.66	5.19	4.63	4.00	10.82	8.24	7.44	6.49	21.69	15.13	13.74	12.04	11.13
31	6.75	5.26	4.70	4.06	11.01	8.38	7.57	6.61	21.97	15.33	13.92	12.20	11.27
32	6.83	5.32	4.75	4.11	11.17	8.51	7.68	6.71	22.21	15.49	14.08	12.34	11.39
33	6.91	5.38	4.81	4.15	11.32	8.62	7.79	6.80	22.42	15.64	14.22	12.46	11.48
34	6.99	5.44	4.87	4.21	11.48	8.75	7.91	6.90	22.62	15.78	14.35	12.58	11.57
35	7.09	5.52	4.94	4.27	11.67	8.89	8.03	7.02	22.84	15.94	14.50	12.72	11.66
36	7.21	5.61	5.02	4.35	11.88	9.05	8.19	7.16	23.11	16.12	14.67	12.87	11.76
37	7.36	5.73	5.13	4.44	12.16	9.26	8.38	7.32	23.43	16.35	14.88	13.06	11.89
38	7.55	5.88	5.26	4.56	12.49	9.52	8.61	7.53	23.84	16.63	15.15	13.30	12.05
39	7.78	6.06	5.43	4.70	12.91	9.84	8.91	7.79	24.35	16.98	15.48	13.59	12.25
40	8.07	6.29	5.64	4.88	13.44	10.23	9.27	8.11	24.98	17.43	15.88	13.95	12.50
41	8.38	6.53	5.85	5.07	14.03	10.68	9.68	8.47	25.74	17.96	16.37	14.38	12.81
42	8.67	6.75	6.05	5.24	14.62	11.14	10.09	8.83	26.62	18.57	16.93	14.87	13.15
43	8.96	6.98	6.26	5.42	15.25	11.62	10.53	9.21	27.58	19.24	17.54	15.40	13.53
44	9.28	7.23	6.48	5.61	15.94	12.14	11.00	9.62	28.63	19.97	18.21	15.98	13.92
45	9.66	7.52	6.74	5.83	16.72	12.73	11.53	10.07	29.74	20.75	18.91	16.59	14.33
46	10.11	7.87	7.05	6.09	17.60	13.41	12.14	10.60	30.90	21.56	19.64	17.21	14.73
47	10.67	8.31	7.44	6.42	18.64	14.19	12.84	11.20	32.10	22.40	20.39	17.85	15.14
48	11.37	8.86	7.92	6.83	19.84	15.11	13.66	11.90	33.32	23.25	21.15	18.49	15.52
49	12.24	9.53	8.52	7.33	21.26	16.19	14.63	12.71	34.55	24.10	21.91	19.11	15.89
50	13.32	10.37	9.26	7.94	22.92	17.45	15.75	13.65	35.77	24.96	22.65	19.72	16.22
51	14.56	11.34	10.11	8.65	24.77	18.86	17.00	14.70	37.00	25.81	23.40	20.31	16.53
52	15.95	12.42	11.05	9.43	26.80	20.41	18.36	15.83	38.25	26.68	24.15	20.90	16.83
53	17.49	13.62	12.10	10.28	29.03	22.11	19.85	17.04	39.52	27.57	24.91	21.47	17.11
54	19.18	14.94	13.24	11.20	31.44	23.95	21.46	18.34	40.83	28.48	25.68	22.03	17.37
55	20.89	16.27	14.39	12.11	33.83	25.77	23.03	19.59	42.16	29.41	26.45	22.58	17.62
56	22.45	17.48	15.42	12.90	35.62	27.13	24.18	20.44	43.51	30.36	27.23	23.10	17.85
57	24.50	19.08	16.77	13.94	37.41	28.49	25.32	21.26	44.90	31.32	28.01	23.60	18.07
58	26.33	20.50	17.97	14.81	38.74	29.50	26.13	21.76	45.65	31.84	28.38	23.73	18.01
59	27.59	21.48	18.76	15.32	39.60	30.16	26.61	21.96	46.33	32.32	28.70	23.78	17.92
60	29.17	22.71	19.75	15.97	41.16	31.35	27.55	22.50	46.98	32.78	28.98	23.76	17.80

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 5A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	2.70	2.17	1.97	1.73	4.10	3.21	2.93	2.60	6.60	4.82	4.42	3.91	3.61
19	2.61	2.11	1.90	1.68	4.10	3.21	2.93	2.60	6.60	4.82	4.42	3.91	3.61
20	2.54	2.04	1.85	1.62	4.10	3.21	2.93	2.60	6.60	4.82	4.42	3.91	3.61
21	2.57	2.07	1.87	1.64	4.18	3.28	3.00	2.66	6.74	4.92	4.52	3.99	3.69
22	2.63	2.12	1.91	1.69	4.30	3.38	3.07	2.72	6.92	5.05	4.62	4.09	3.78
23	2.70	2.17	1.97	1.73	4.44	3.48	3.17	2.81	7.14	5.21	4.77	4.21	3.89
24	2.80	2.25	2.03	1.78	4.60	3.61	3.29	2.90	7.40	5.41	4.93	4.35	4.03
25	2.90	2.33	2.11	1.85	4.78	3.76	3.42	3.02	7.70	5.61	5.13	4.53	4.18
26	3.02	2.43	2.19	1.92	5.00	3.92	3.57	3.15	8.02	5.86	5.35	4.72	4.36
27	3.16	2.54	2.29	2.01	5.24	4.11	3.73	3.29	8.39	6.13	5.59	4.93	4.56
28	3.31	2.67	2.41	2.11	5.49	4.31	3.92	3.45	8.79	6.42	5.87	5.17	4.78
29	3.48	2.81	2.53	2.21	5.77	4.54	4.13	3.63	9.23	6.74	6.16	5.43	5.02
30	3.68	2.96	2.67	2.34	6.08	4.77	4.34	3.84	9.72	7.10	6.48	5.71	5.28
31	3.88	3.13	2.82	2.47	6.43	5.04	4.59	4.05	10.24	7.48	6.84	6.03	5.57
32	4.12	3.31	2.99	2.62	6.80	5.34	4.86	4.29	10.85	7.92	7.23	6.37	5.89
33	4.38	3.52	3.18	2.80	7.21	5.67	5.16	4.55	11.49	8.39	7.68	6.76	6.24
34	4.64	3.74	3.39	2.97	7.65	6.01	5.47	4.83	12.17	8.89	8.14	7.17	6.59
35	4.93	3.98	3.59	3.16	8.11	6.36	5.81	5.13	12.89	9.42	8.61	7.60	6.97
36	5.25	4.21	3.82	3.35	8.59	6.74	6.15	5.43	13.63	9.95	9.12	8.04	7.34
37	5.56	4.47	4.04	3.56	9.09	7.14	6.51	5.75	14.37	10.49	9.61	8.48	7.72
38	5.88	4.73	4.28	3.76	9.61	7.54	6.88	6.08	15.11	11.04	10.12	8.93	8.09
39	6.20	4.99	4.51	3.95	10.14	7.96	7.26	6.42	15.86	11.58	10.61	9.37	8.45
40	6.53	5.23	4.73	4.14	10.66	8.37	7.64	6.74	16.57	12.09	11.09	9.80	8.78
41	6.80	5.45	4.92	4.31	11.17	8.77	8.01	7.06	17.23	12.58	11.53	10.19	9.08
42	7.01	5.62	5.08	4.44	11.59	9.09	8.31	7.33	17.85	13.03	11.94	10.56	9.34
43	7.16	5.76	5.21	4.56	11.95	9.38	8.57	7.58	18.43	13.45	12.34	10.89	9.57
44	7.32	5.89	5.33	4.67	12.32	9.66	8.83	7.80	19.00	13.87	12.72	11.23	9.78
45	7.50	6.04	5.47	4.81	12.74	10.00	9.13	8.06	19.59	14.31	13.12	11.57	10.00
46	7.76	6.25	5.65	4.96	13.24	10.40	9.49	8.37	20.23	14.77	13.53	11.93	10.21
47	8.13	6.54	5.91	5.18	13.90	10.91	9.95	8.77	20.93	15.29	14.00	12.33	10.45
48	8.63	6.94	6.28	5.49	14.74	11.57	10.55	9.28	21.74	15.87	14.52	12.77	10.72
49	9.33	7.50	6.78	5.92	15.82	12.42	11.31	9.93	22.65	16.54	15.13	13.28	11.03
50	10.24	8.25	7.44	6.48	17.19	13.49	12.28	10.76	23.71	17.32	15.81	13.85	11.40
51	11.32	9.12	8.21	7.14	18.76	14.73	13.37	11.69	24.91	18.18	16.59	14.48	11.78
52	12.55	10.09	9.08	7.84	20.50	16.09	14.60	12.72	26.18	19.11	17.40	15.15	12.19
53	13.89	11.18	10.03	8.62	22.42	17.60	15.93	13.82	27.53	20.10	18.28	15.83	12.62
54	15.38	12.37	11.05	9.45	24.52	19.24	17.38	15.02	28.97	21.16	19.19	16.56	13.05
55	17.01	13.62	12.13	10.33	26.49	20.79	18.73	16.10	30.50	22.27	20.15	17.30	13.50
56	18.68	14.88	13.23	11.19	28.07	22.04	19.80	16.91	32.11	23.45	21.16	18.06	13.95
57	19.84	15.91	14.10	11.84	29.21	22.92	20.53	17.43	33.81	24.69	22.21	18.82	14.41
58	21.19	17.02	15.03	12.53	30.75	24.13	21.54	18.09	35.59	25.99	23.31	19.60	14.87
59	23.20	18.49	16.27	13.44	33.23	25.85	22.94	19.08	37.46	27.17	24.22	20.15	15.18
60	25.08	19.99	17.52	14.32	35.41	27.56	24.36	20.05	38.99	28.09	24.94	20.54	15.38

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 5A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	2.55	2.06	1.86	1.64	3.94	3.09	2.82	2.50	6.70	4.89	4.49	3.98	3.67
19	2.48	1.99	1.81	1.59	3.94	3.09	2.82	2.50	6.70	4.89	4.49	3.98	3.67
20	2.40	1.93	1.75	1.54	3.94	3.09	2.82	2.50	6.70	4.89	4.49	3.98	3.67
21	2.44	1.97	1.78	1.57	4.02	3.16	2.88	2.55	6.86	5.01	4.59	4.06	3.75
22	2.50	2.01	1.82	1.60	4.14	3.25	2.96	2.62	7.05	5.15	4.71	4.16	3.85
23	2.57	2.07	1.87	1.64	4.27	3.35	3.05	2.70	7.28	5.31	4.86	4.29	3.97
24	2.66	2.14	1.93	1.70	4.43	3.48	3.16	2.79	7.54	5.51	5.03	4.44	4.10
25	2.77	2.23	2.01	1.76	4.61	3.62	3.29	2.91	7.84	5.72	5.23	4.61	4.26
26	2.89	2.32	2.10	1.84	4.82	3.78	3.44	3.03	8.17	5.97	5.45	4.80	4.45
27	3.02	2.43	2.19	1.92	5.05	3.96	3.60	3.18	8.55	6.24	5.70	5.02	4.65
28	3.17	2.55	2.30	2.02	5.30	4.16	3.79	3.34	8.95	6.54	5.97	5.26	4.87
29	3.34	2.69	2.42	2.13	5.58	4.38	3.99	3.51	9.40	6.86	6.27	5.52	5.11
30	3.52	2.83	2.56	2.24	5.89	4.62	4.20	3.71	9.87	7.21	6.59	5.80	5.37
31	3.72	3.00	2.70	2.37	6.22	4.88	4.44	3.92	10.40	7.60	6.94	6.12	5.65
32	3.95	3.18	2.87	2.52	6.58	5.17	4.70	4.15	10.99	8.02	7.33	6.46	5.97
33	4.19	3.37	3.05	2.68	6.98	5.48	4.99	4.40	11.62	8.49	7.76	6.84	6.30
34	4.46	3.59	3.24	2.85	7.40	5.81	5.29	4.67	12.29	8.98	8.21	7.24	6.66
35	4.73	3.81	3.44	3.02	7.84	6.15	5.61	4.95	13.00	9.49	8.69	7.66	7.02
36	5.02	4.04	3.66	3.21	8.30	6.52	5.94	5.25	13.72	10.02	9.17	8.10	7.40
37	5.32	4.28	3.88	3.41	8.78	6.89	6.29	5.56	14.45	10.55	9.67	8.54	7.77
38	5.62	4.53	4.10	3.60	9.27	7.28	6.64	5.87	15.19	11.09	10.17	8.98	8.13
39	5.93	4.77	4.32	3.80	9.78	7.67	7.01	6.19	15.93	11.63	10.66	9.41	8.49
40	6.24	5.02	4.55	4.00	10.29	8.07	7.37	6.52	16.64	12.15	11.14	9.84	8.82
41	6.50	5.23	4.74	4.17	10.77	8.45	7.72	6.83	17.32	12.64	11.60	10.24	9.12
42	6.69	5.38	4.88	4.29	11.16	8.76	8.00	7.07	17.94	13.10	12.02	10.62	9.39
43	6.83	5.50	4.98	4.38	11.51	9.03	8.25	7.29	18.54	13.54	12.42	10.97	9.63
44	6.98	5.61	5.09	4.47	11.85	9.30	8.50	7.51	19.14	13.98	12.82	11.32	9.86
45	7.15	5.75	5.21	4.58	12.25	9.61	8.78	7.75	19.77	14.43	13.23	11.67	10.08
46	7.39	5.95	5.38	4.72	12.73	10.00	9.12	8.05	20.43	14.92	13.67	12.05	10.32
47	7.73	6.22	5.63	4.93	13.36	10.48	9.56	8.43	21.16	15.45	14.15	12.46	10.57
48	8.21	6.61	5.97	5.23	14.15	11.11	10.13	8.91	21.99	16.06	14.70	12.92	10.85
49	8.86	7.13	6.44	5.63	15.18	11.91	10.85	9.53	22.93	16.74	15.31	13.43	11.17
50	9.71	7.82	7.05	6.15	16.48	12.93	11.76	10.31	24.01	17.53	16.01	14.02	11.53
51	10.66	8.58	7.73	6.72	17.93	14.07	12.78	11.17	25.20	18.40	16.78	14.65	11.93
52	11.72	9.43	8.48	7.35	19.53	15.33	13.90	12.11	26.48	19.34	17.61	15.32	12.34
53	12.88	10.36	9.31	8.03	21.30	16.72	15.13	13.13	27.84	20.33	18.48	16.02	12.76
54	14.15	11.39	10.20	8.77	23.22	18.22	16.46	14.22	29.29	21.39	19.40	16.74	13.20
55	15.53	12.50	11.17	9.55	25.00	19.62	17.68	15.20	30.82	22.50	20.36	17.48	13.64
56	17.02	13.70	12.21	10.37	26.49	20.79	18.69	15.96	32.43	23.68	21.37	18.24	14.09
57	18.21	14.65	13.03	10.99	27.95	21.93	19.65	16.67	33.98	24.81	22.32	18.92	14.48
58	19.27	15.51	13.74	11.50	29.27	22.97	20.51	17.26	35.11	25.64	22.99	19.33	14.67
59	20.77	16.71	14.75	12.24	31.23	24.51	21.80	18.18	36.27	26.49	23.66	19.72	14.85
60	22.38	18.01	15.83	12.99	33.31	26.15	23.16	19.12	37.47	27.36	24.34	20.07	15.03

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 5A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	6.74	5.25	4.70	4.08	9.56	7.28	6.60	5.79	19.29	13.46	12.27	10.80	9.98
19	6.50	5.06	4.53	3.94	9.56	7.28	6.60	5.79	19.29	13.46	12.27	10.80	9.98
20	6.26	4.87	4.37	3.79	9.56	7.28	6.60	5.79	19.29	13.46	12.27	10.80	9.98
21	6.26	4.88	4.37	3.79	9.65	7.35	6.65	5.83	19.59	13.67	12.44	10.94	10.12
22	6.28	4.89	4.37	3.79	9.75	7.43	6.71	5.88	19.89	13.88	12.62	11.09	10.25
23	6.30	4.91	4.39	3.80	9.87	7.51	6.79	5.93	20.20	14.09	12.81	11.24	10.39
24	6.34	4.94	4.41	3.81	9.99	7.61	6.87	6.00	20.51	14.31	13.00	11.40	10.54
25	6.38	4.97	4.44	3.84	10.13	7.72	6.96	6.08	20.83	14.53	13.19	11.57	10.70
26	6.44	5.01	4.48	3.87	10.28	7.83	7.07	6.17	21.15	14.75	13.39	11.74	10.86
27	6.50	5.06	4.52	3.90	10.45	7.96	7.18	6.27	21.47	14.98	13.60	11.91	11.03
28	6.58	5.12	4.57	3.95	10.63	8.09	7.30	6.37	21.81	15.21	13.81	12.10	11.20
29	6.66	5.19	4.63	4.00	10.82	8.24	7.43	6.49	22.14	15.45	14.02	12.28	11.37
30	6.75	5.26	4.70	4.06	11.02	8.39	7.58	6.61	22.48	15.68	14.24	12.48	11.54
31	6.84	5.33	4.76	4.11	11.21	8.54	7.71	6.73	22.79	15.90	14.44	12.65	11.69
32	6.92	5.39	4.82	4.16	11.38	8.67	7.83	6.83	23.05	16.08	14.61	12.80	11.82
33	7.00	5.45	4.87	4.21	11.54	8.79	7.94	6.93	23.28	16.24	14.77	12.94	11.93
34	7.09	5.52	4.94	4.27	11.70	8.91	8.06	7.04	23.51	16.40	14.92	13.08	12.03
35	7.19	5.60	5.01	4.33	11.89	9.06	8.19	7.15	23.77	16.58	15.08	13.23	12.13
36	7.31	5.69	5.09	4.41	12.11	9.23	8.35	7.29	24.06	16.79	15.28	13.40	12.25
37	7.46	5.81	5.20	4.50	12.39	9.44	8.54	7.46	24.42	17.04	15.51	13.62	12.39
38	7.65	5.96	5.34	4.62	12.73	9.70	8.78	7.68	24.87	17.35	15.81	13.88	12.57
39	7.89	6.14	5.50	4.77	13.16	10.02	9.08	7.94	25.44	17.75	16.17	14.20	12.80
40	8.18	6.37	5.71	4.94	13.69	10.42	9.44	8.26	26.14	18.24	16.62	14.60	13.09
41	8.49	6.61	5.92	5.13	14.28	10.88	9.85	8.62	26.99	18.83	17.16	15.08	13.43
42	8.77	6.83	6.12	5.30	14.88	11.33	10.27	8.98	27.95	19.50	17.78	15.61	13.81
43	9.06	7.06	6.33	5.48	15.52	11.82	10.71	9.37	29.02	20.24	18.46	16.21	14.23
44	9.38	7.30	6.55	5.67	16.21	12.35	11.18	9.78	30.17	21.05	19.19	16.84	14.67
45	9.75	7.59	6.80	5.88	16.99	12.94	11.72	10.24	31.40	21.91	19.96	17.51	15.13
46	10.20	7.94	7.11	6.15	17.88	13.62	12.33	10.76	32.68	22.80	20.77	18.20	15.58
47	10.76	8.38	7.50	6.47	18.92	14.41	13.04	11.37	34.01	23.73	21.60	18.91	16.03
48	11.46	8.92	7.98	6.88	20.13	15.33	13.87	12.07	35.36	24.67	22.44	19.61	16.47
49	12.32	9.60	8.58	7.38	21.56	16.42	14.83	12.89	36.72	25.62	23.28	20.31	16.89
50	13.39	10.43	9.31	7.99	23.23	17.69	15.96	13.84	38.08	26.56	24.12	20.99	17.27
51	14.55	11.33	10.10	8.64	25.05	19.08	17.19	14.87	39.44	27.52	24.94	21.65	17.63
52	15.82	12.32	10.97	9.36	27.06	20.61	18.54	15.98	40.84	28.49	25.79	22.31	17.97
53	17.23	13.41	11.92	10.13	29.25	22.27	20.00	17.17	42.26	29.48	26.64	22.96	18.29
54	18.76	14.61	12.95	10.96	31.62	24.08	21.58	18.44	43.72	30.50	27.50	23.60	18.60
55	20.42	15.90	14.06	11.84	34.18	26.03	23.27	19.78	45.21	31.54	28.36	24.21	18.89
56	21.87	17.03	15.02	12.57	36.03	27.44	24.46	20.68	46.00	32.09	28.78	24.43	18.87
57	23.36	18.19	15.99	13.29	37.24	28.36	25.21	21.16	46.72	32.59	29.14	24.56	18.80
58	24.90	19.39	16.99	14.01	38.44	29.27	25.93	21.59	47.39	33.06	29.46	24.63	18.70
59	26.20	20.40	17.81	14.55	39.63	30.18	26.63	21.98	48.01	33.50	29.74	24.64	18.57
60	27.77	21.62	18.80	15.20	41.50	31.61	27.78	22.69	48.59	33.90	29.97	24.58	18.41



## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 5A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	2.74	2.21	2.00	1.76	4.24	3.32	3.03	2.69	7.20	5.26	4.83	4.28	3.95
19	2.67	2.14	1.95	1.71	4.24	3.32	3.03	2.69	7.20	5.26	4.83	4.28	3.95
20	2.58	2.07	1.88	1.66	4.24	3.32	3.03	2.69	7.20	5.26	4.83	4.28	3.95
21	2.62	2.12	1.91	1.69	4.32	3.40	3.10	2.74	7.37	5.39	4.93	4.36	4.03
22	2.69	2.16	1.96	1.72	4.45	3.49	3.18	2.82	7.58	5.54	5.06	4.47	4.14
23	2.76	2.23	2.01	1.76	4.59	3.60	3.28	2.90	7.83	5.71	5.22	4.61	4.27
24	2.86	2.30	2.07	1.83	4.76	3.74	3.40	3.00	8.11	5.92	5.41	4.77	4.41
25	2.98	2.40	2.16	1.89	4.96	3.89	3.54	3.13	8.43	6.15	5.62	4.96	4.58
26	3.11	2.49	2.26	1.98	5.18	4.06	3.70	3.26	8.78	6.42	5.86	5.16	4.78
27	3.25	2.61	2.35	2.06	5.43	4.26	3.87	3.42	9.19	6.71	6.13	5.40	5.00
28	3.41	2.74	2.47	2.17	5.70	4.47	4.07	3.59	9.62	7.03	6.42	5.65	5.24
29	3.59	2.89	2.60	2.29	6.00	4.71	4.29	3.77	10.11	7.37	6.74	5.93	5.49
30	3.78	3.04	2.75	2.41	6.33	4.97	4.52	3.99	10.61	7.75	7.08	6.24	5.77
31	4.00	3.23	2.90	2.55	6.69	5.25	4.77	4.21	11.18	8.17	7.46	6.58	6.07
32	4.25	3.42	3.09	2.71	7.07	5.56	5.05	4.46	11.81	8.62	7.88	6.94	6.42
33	4.50	3.62	3.28	2.88	7.50	5.89	5.36	4.73	12.49	9.13	8.34	7.35	6.77
34	4.79	3.86	3.48	3.06	7.96	6.25	5.69	5.02	13.21	9.65	8.83	7.78	7.16
35	5.08	4.10	3.70	3.25	8.43	6.61	6.03	5.32	13.98	10.20	9.34	8.23	7.55
36	5.40	4.34	3.93	3.45	8.92	7.01	6.39	5.64	14.75	10.77	9.86	8.71	7.96
37	5.72	4.60	4.17	3.67	9.44	7.41	6.76	5.98	15.53	11.34	10.40	9.18	8.35
38	6.04	4.87	4.41	3.86	9.97	7.83	7.14	6.31	16.33	11.92	10.93	9.65	8.74
39	6.37	5.11	4.62	4.04	10.51	8.25	7.52	6.63	17.12	12.50	11.46	10.12	9.13
40	6.71	5.36	4.84	4.23	11.06	8.66	7.89	6.95	17.89	13.06	11.98	10.58	9.48
41	6.99	5.58	5.04	4.41	11.58	9.06	8.25	7.27	18.62	13.59	12.47	11.01	9.80
42	7.19	5.74	5.19	4.54	12.00	9.40	8.57	7.55	19.29	14.08	12.92	11.42	10.09
43	7.34	5.89	5.32	4.66	12.37	9.71	8.86	7.81	19.93	14.56	13.35	11.79	10.35
44	7.50	6.03	5.45	4.77	12.74	10.00	9.14	8.07	20.58	15.03	13.78	12.17	10.60
45	7.69	6.18	5.60	4.90	13.17	10.33	9.44	8.33	21.25	15.51	14.22	12.55	10.84
46	7.94	6.40	5.78	5.07	13.68	10.75	9.80	8.65	21.96	16.04	14.70	12.95	11.09
47	8.31	6.69	6.05	5.30	14.36	11.27	10.28	9.06	22.75	16.61	15.21	13.39	11.36
48	8.83	7.11	6.42	5.62	15.21	11.94	10.89	9.58	23.64	17.26	15.80	13.89	11.66
49	9.52	7.66	6.92	6.05	16.32	12.80	11.66	10.24	24.65	18.00	16.46	14.44	12.01
50	10.44	8.41	7.58	6.61	17.72	13.90	12.64	11.08	25.81	18.84	17.21	15.07	12.39
51	11.46	9.22	8.31	7.20	19.27	15.13	13.74	12.01	27.09	19.78	18.04	15.75	12.82
52	12.60	10.14	9.10	7.85	20.99	16.48	14.94	13.02	28.47	20.79	18.93	16.47	13.27
53	13.85	11.13	9.96	8.56	22.90	17.97	16.26	14.11	29.93	21.85	19.87	17.22	13.72
54	15.21	12.19	10.89	9.32	24.96	19.59	17.69	15.28	31.49	22.99	20.86	18.00	14.19
55	16.69	13.35	11.90	10.12	26.88	21.09	19.01	16.34	33.13	24.19	21.89	18.79	14.66
56	18.23	14.53	12.91	10.92	28.48	22.35	20.09	17.14	34.86	25.46	22.97	19.61	15.15
57	19.50	15.54	13.77	11.57	30.05	23.54	21.04	17.79	36.53	26.67	23.99	20.33	15.56
58	20.68	16.48	14.55	12.13	31.47	24.55	21.86	18.35	37.74	27.49	24.60	20.66	15.68
59	22.13	17.63	15.52	12.82	33.33	25.93	23.01	19.13	38.99	28.24	25.18	20.95	15.78
60	23.73	18.91	16.57	13.55	35.36	27.51	24.32	20.01	40.25	28.99	25.75	21.20	15.88

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 4A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	3.30	2.66	2.41	2.12	5.01	3.93	3.59	3.18	8.07	5.89	5.40	4.78	4.42
19	3.20	2.57	2.33	2.06	5.01	3.93	3.59	3.18	8.07	5.89	5.40	4.78	4.42
20	3.10	2.49	2.26	1.99	5.01	3.93	3.59	3.18	8.07	5.89	5.40	4.78	4.42
21	3.14	2.53	2.29	2.01	5.10	4.01	3.65	3.23	8.23	6.01	5.50	4.87	4.50
22	3.20	2.58	2.33	2.05	5.23	4.11	3.74	3.31	8.43	6.16	5.63	4.98	4.60
23	3.29	2.65	2.39	2.10	5.40	4.24	3.86	3.41	8.69	6.35	5.80	5.12	4.74
24	3.40	2.73	2.47	2.17	5.60	4.39	4.00	3.53	9.00	6.57	6.01	5.30	4.90
25	3.53	2.84	2.56	2.25	5.83	4.57	4.16	3.67	9.36	6.84	6.25	5.51	5.09
26	3.68	2.96	2.67	2.34	6.09	4.78	4.35	3.83	9.78	7.14	6.52	5.75	5.32
27	3.85	3.10	2.80	2.45	6.38	5.01	4.56	4.02	10.24	7.48	6.83	6.02	5.57
28	4.05	3.26	2.94	2.58	6.71	5.27	4.79	4.23	10.75	7.85	7.17	6.32	5.85
29	4.27	3.44	3.10	2.72	7.08	5.55	5.05	4.45	11.32	8.26	7.55	6.65	6.15
30	4.51	3.63	3.28	2.87	7.48	5.87	5.34	4.71	11.93	8.71	7.96	7.01	6.49
31	4.78	3.85	3.47	3.05	7.92	6.21	5.66	4.99	12.62	9.22	8.42	7.42	6.86
32	5.08	4.09	3.70	3.24	8.41	6.60	6.01	5.30	13.39	9.78	8.94	7.88	7.27
33	5.42	4.36	3.94	3.46	8.94	7.01	6.39	5.64	14.23	10.39	9.50	8.38	7.72
34	5.77	4.65	4.20	3.69	9.50	7.46	6.80	6.00	15.12	11.04	10.10	8.91	8.19
35	6.15	4.95	4.48	3.93	10.10	7.93	7.23	6.38	16.06	11.72	10.73	9.47	8.68
36	6.55	5.27	4.77	4.19	10.73	8.42	7.68	6.78	17.02	12.43	11.38	10.04	9.18
37	6.96	5.60	5.07	4.45	11.39	8.94	8.15	7.20	18.00	13.14	12.04	10.63	9.67
38	7.38	5.94	5.38	4.73	12.06	9.47	8.64	7.64	18.98	13.86	12.70	11.22	10.16
39	7.80	6.28	5.69	5.00	12.76	10.01	9.14	8.08	19.96	14.57	13.36	11.80	10.64
40	8.23	6.62	6.00	5.28	13.46	10.57	9.65	8.53	20.90	15.26	14.00	12.36	11.08
41	8.61	6.92	6.27	5.52	14.13	11.09	10.13	8.96	21.79	15.91	14.59	12.89	11.48
42	8.88	7.14	6.47	5.69	14.68	11.53	10.53	9.31	22.61	16.51	15.14	13.38	11.83
43	9.10	7.32	6.63	5.83	15.18	11.92	10.88	9.62	23.40	17.08	15.67	13.84	12.15
44	9.31	7.49	6.79	5.97	15.68	12.31	11.24	9.93	24.18	17.66	16.19	14.29	12.45
45	9.57	7.70	6.98	6.13	16.25	12.75	11.64	10.28	24.99	18.25	16.73	14.76	12.75
46	9.92	7.98	7.23	6.34	16.93	13.29	12.13	10.70	25.86	18.88	17.30	15.25	13.06
47	10.41	8.38	7.58	6.64	17.81	13.98	12.75	11.23	26.82	19.58	17.94	15.79	13.39
48	11.08	8.92	8.07	7.06	18.93	14.85	13.54	11.91	27.90	20.37	18.65	16.39	13.76
49	12.00	9.65	8.72	7.62	20.35	15.98	14.55	12.78	29.14	21.28	19.46	17.07	14.19
50	13.20	10.62	9.58	8.35	22.16	17.39	15.82	13.86	30.56	22.32	20.38	17.84	14.68
51	14.62	11.76	10.60	9.21	24.22	19.01	17.27	15.09	32.15	23.47	21.41	18.69	15.21
52	16.22	13.05	11.74	10.17	26.51	20.81	18.87	16.44	33.84	24.71	22.50	19.58	15.77
53	17.99	14.48	13.00	11.22	29.04	22.79	20.63	17.90	35.65	26.03	23.66	20.51	16.34
54	19.95	16.05	14.39	12.36	31.80	24.96	22.55	19.48	37.57	27.44	24.88	21.48	16.93
55	22.09	17.78	15.89	13.58	34.39	26.99	24.32	20.90	39.61	28.92	26.17	22.47	17.53
56	24.35	19.59	17.47	14.84	36.50	28.65	25.74	21.99	41.75	30.49	27.51	23.48	18.14
57	25.83	20.78	18.47	15.59	38.01	29.84	26.73	22.68	44.01	32.13	28.91	24.50	18.75
58	27.61	22.22	19.68	16.48	40.06	31.44	28.08	23.63	46.38	33.87	30.36	25.53	19.38
59	30.20	24.31	21.45	17.80	43.23	33.93	30.18	25.17	48.43	35.36	31.59	26.32	19.83
60	32.73	26.33	23.15	19.00	46.22	36.28	32.14	26.53	50.12	36.60	32.55	26.85	20.11

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 4A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	9.01	7.02	6.29	5.46	12.69	9.66	8.76	7.68	25.32	17.66	16.10	14.18	13.10	
19	8.69	6.77	6.06	5.27	12.69	9.66	8.76	7.68	25.32	17.66	16.10	14.18	13.10	
20	8.36	6.51	5.84	5.07	12.69	9.66	8.76	7.68	25.32	17.66	16.10	14.18	13.10	
21	8.38	6.52	5.84	5.06	12.81	9.76	8.83	7.74	25.71	17.94	16.33	14.36	13.28	
22	8.40	6.54	5.85	5.07	12.96	9.87	8.92	7.81	26.11	18.22	16.57	14.56	13.46	
23	8.44	6.57	5.87	5.08	13.12	9.99	9.03	7.89	26.52	18.50	16.82	14.76	13.65	
24	8.49	6.61	5.90	5.11	13.30	10.13	9.15	7.99	26.94	18.79	17.07	14.97	13.85	
25	8.56	6.66	5.95	5.14	13.50	10.28	9.28	8.10	27.36	19.09	17.33	15.20	14.06	
26	8.64	6.72	6.00	5.19	13.72	10.45	9.43	8.23	27.80	19.39	17.60	15.43	14.28	
27	8.73	6.80	6.07	5.24	13.96	10.63	9.59	8.37	28.24	19.70	17.88	15.67	14.50	
28	8.84	6.88	6.14	5.31	14.22	10.83	9.77	8.52	28.69	20.01	18.17	15.91	14.73	
29	8.96	6.98	6.23	5.38	14.49	11.03	9.96	8.69	29.15	20.33	18.46	16.17	14.96	
30	9.10	7.08	6.33	5.46	14.78	11.25	10.16	8.86	29.61	20.66	18.76	16.43	15.20	
31	9.23	7.19	6.42	5.55	15.05	11.47	10.35	9.03	30.04	20.96	19.04	16.68	15.42	
32	9.36	7.28	6.51	5.62	15.30	11.66	10.53	9.19	30.42	21.22	19.29	16.90	15.60	
33	9.48	7.38	6.60	5.70	15.54	11.84	10.70	9.34	30.77	21.47	19.51	17.10	15.76	
34	9.61	7.49	6.69	5.79	15.80	12.03	10.87	9.50	31.12	21.71	19.74	17.31	15.91	
35	9.77	7.61	6.80	5.88	16.08	12.25	11.07	9.67	31.49	21.97	19.99	17.53	16.07	
36	9.95	7.75	6.94	6.00	16.42	12.50	11.31	9.88	31.92	22.27	20.27	17.78	16.25	
37	10.18	7.93	7.10	6.14	16.82	12.81	11.59	10.14	32.43	22.62	20.60	18.08	16.46	
38	10.46	8.15	7.30	6.32	17.32	13.19	11.94	10.44	33.05	23.05	21.00	18.44	16.71	
39	10.81	8.41	7.54	6.53	17.93	13.66	12.37	10.82	33.80	23.58	21.49	18.87	17.01	
40	11.22	8.74	7.83	6.78	18.68	14.23	12.89	11.27	34.73	24.23	22.08	19.39	17.38	
41	11.66	9.08	8.14	7.05	19.51	14.86	13.47	11.78	35.82	24.99	22.78	20.01	17.82	
42	12.07	9.40	8.43	7.30	20.36	15.51	14.05	12.29	37.05	25.85	23.57	20.70	18.31	
43	12.48	9.72	8.71	7.55	21.24	16.18	14.66	12.82	38.41	26.80	24.43	21.45	18.84	
44	12.93	10.07	9.03	7.81	22.21	16.91	15.32	13.40	39.88	27.82	25.36	22.26	19.39	
45	13.45	10.48	9.39	8.12	23.29	17.74	16.07	14.04	41.44	28.91	26.34	23.11	19.96	
46	14.09	10.97	9.83	8.49	24.53	18.68	16.91	14.76	43.06	30.04	27.37	23.98	20.53	
47	14.87	11.58	10.37	8.95	25.97	19.78	17.90	15.60	44.74	31.21	28.42	24.87	21.09	
48	15.85	12.34	11.04	9.52	27.66	21.07	19.05	16.58	46.45	32.41	29.48	25.77	21.64	
49	17.07	13.29	11.88	10.22	29.64	22.57	20.39	17.72	48.17	33.61	30.54	26.65	22.15	
50	18.57	14.46	12.91	11.08	31.96	24.34	21.97	19.04	49.89	34.81	31.60	27.50	22.63	
51	20.31	15.82	14.10	12.07	34.56	26.32	23.72	20.51	51.62	36.01	32.65	28.34	23.07	
52	22.26	17.34	15.43	13.16	37.42	28.50	25.64	22.09	53.39	37.25	33.71	29.17	23.49	
53	24.43	19.02	16.90	14.36	40.54	30.88	27.72	23.80	55.20	38.51	34.79	29.99	23.89	
54	26.80	20.87	18.50	15.66	43.94	33.46	29.98	25.63	57.05	39.80	35.88	30.79	24.27	
55	29.21	22.74	20.11	16.93	47.30	36.02	32.20	27.38	58.94	41.12	36.98	31.57	24.63	
56	31.40	24.45	21.57	18.05	49.81	37.94	33.82	28.59	60.86	42.46	38.08	32.32	24.97	
57	34.04	26.50	23.30	19.37	51.97	39.58	35.18	29.53	62.38	43.52	38.91	32.79	25.10	
58	36.51	28.43	24.92	20.54	53.72	40.91	36.24	30.18	63.30	44.16	39.36	32.91	24.98	
59	38.21	29.75	25.98	21.22	54.84	41.77	36.86	30.42	64.17	44.77	39.75	32.93	24.81	
60	40.34	31.41	27.31	22.08	56.93	43.36	38.10	31.12	64.98	45.33	40.08	32.87	24.62	

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 4A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	3.55	2.86	2.59	2.28	5.39	4.22	3.86	3.42	8.68	6.33	5.81	5.14	4.75
19	3.44	2.76	2.50	2.21	5.39	4.22	3.86	3.42	8.68	6.33	5.81	5.14	4.75
20	3.33	2.68	2.43	2.14	5.39	4.22	3.86	3.42	8.68	6.33	5.81	5.14	4.75
21	3.38	2.72	2.46	2.16	5.48	4.31	3.92	3.47	8.85	6.46	5.91	5.24	4.84
22	3.44	2.77	2.50	2.20	5.62	4.42	4.02	3.56	9.06	6.62	6.05	5.35	4.95
23	3.54	2.85	2.57	2.26	5.81	4.56	4.15	3.67	9.34	6.83	6.24	5.50	5.10
24	3.66	2.93	2.66	2.33	6.02	4.72	4.30	3.79	9.68	7.06	6.46	5.70	5.27
25	3.79	3.05	2.75	2.42	6.27	4.91	4.47	3.95	10.06	7.35	6.72	5.92	5.47
26	3.96	3.18	2.87	2.52	6.55	5.14	4.68	4.12	10.51	7.68	7.01	6.18	5.72
27	4.14	3.33	3.01	2.63	6.86	5.39	4.90	4.32	11.01	8.04	7.34	6.47	5.99
28	4.35	3.50	3.16	2.77	7.21	5.67	5.15	4.55	11.56	8.44	7.71	6.79	6.29
29	4.59	3.70	3.33	2.92	7.61	5.97	5.43	4.78	12.17	8.88	8.12	7.15	6.61
30	4.85	3.90	3.53	3.09	8.04	6.31	5.74	5.06	12.82	9.36	8.56	7.54	6.98
31	5.14	4.14	3.73	3.28	8.51	6.68	6.08	5.36	13.57	9.91	9.05	7.98	7.37
32	5.46	4.40	3.98	3.48	9.04	7.10	6.46	5.70	14.39	10.51	9.61	8.47	7.82
33	5.83	4.69	4.24	3.72	9.61	7.54	6.87	6.06	15.30	11.17	10.21	9.01	8.30
34	6.20	5.00	4.52	3.97	10.21	8.02	7.31	6.45	16.25	11.87	10.86	9.58	8.80
35	6.61	5.32	4.82	4.22	10.86	8.52	7.77	6.86	17.26	12.60	11.53	10.18	9.33
36	7.04	5.67	5.13	4.50	11.53	9.05	8.26	7.29	18.30	13.36	12.23	10.79	9.87
37	7.48	6.02	5.45	4.78	12.24	9.61	8.76	7.74	19.35	14.13	12.94	11.43	10.40
38	7.93	6.39	5.78	5.08	12.96	10.18	9.29	8.21	20.40	14.90	13.65	12.06	10.92
39	8.39	6.75	6.12	5.38	13.72	10.76	9.83	8.69	21.46	15.66	14.36	12.69	11.44
40	8.85	7.12	6.45	5.65	14.47	11.36	10.37	9.17	22.47	16.40	15.05	13.29	11.91
41	9.26	7.44	6.74	5.90	15.19	11.92	10.89	9.63	23.42	17.10	15.68	13.86	12.34
42	9.55	7.68	6.96	6.09	15.78	12.39	11.32	10.01	24.31	17.75	16.28	14.38	12.72
43	9.78	7.87	7.13	6.26	16.32	12.81	11.70	10.34	25.16	18.36	16.85	14.88	13.06
44	10.01	8.05	7.30	6.42	16.86	13.23	12.08	10.67	25.99	18.98	17.40	15.36	13.38
45	10.29	8.28	7.50	6.59	17.47	13.71	12.51	11.05	26.86	19.62	17.98	15.87	13.71
46	10.66	8.58	7.77	6.82	18.20	14.29	13.04	11.50	27.80	20.30	18.60	16.39	14.04
47	11.19	9.01	8.15	7.14	19.15	15.03	13.71	12.07	28.83	21.05	19.29	16.97	14.39
48	11.91	9.59	8.68	7.59	20.35	15.96	14.56	12.80	29.99	21.90	20.05	17.62	14.79
49	12.90	10.37	9.37	8.19	21.88	17.18	15.64	13.74	31.33	22.88	20.92	18.35	15.25
50	14.19	11.42	10.30	8.98	23.82	18.69	17.01	14.90	32.85	23.99	21.91	19.18	15.78
51	15.72	12.64	11.40	9.90	26.04	20.44	18.57	16.22	34.56	25.23	23.02	20.09	16.35
52	17.44	14.03	12.62	10.92	28.50	22.37	20.29	17.67	36.38	26.56	24.19	21.05	16.95
53	19.34	15.57	13.98	12.01	31.22	24.50	22.18	19.24	38.32	27.98	25.43	22.05	17.57
54	21.45	17.25	15.41	13.18	34.19	26.83	24.24	20.94	40.39	29.50	26.75	23.09	18.20
55	23.75	19.02	16.95	14.42	36.97	29.01	26.14	22.47	42.58	31.09	28.13	24.16	18.84
56	26.11	20.81	18.49	15.64	39.24	30.80	27.67	23.64	44.88	32.78	29.57	25.24	19.50
57	27.77	22.21	19.68	16.53	40.86	32.08	28.73	24.38	47.31	34.54	31.08	26.34	20.16
58	29.68	23.77	20.99	17.49	43.06	33.80	30.12	25.27	49.86	36.41	32.61	27.38	20.78
59	32.21	25.67	22.58	18.65	46.13	35.89	31.85	26.49	52.06	37.72	33.63	27.98	21.08
60	34.63	27.60	24.19	19.77	48.90	38.05	33.63	27.68	53.84	38.78	34.44	28.35	21.24

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 4A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	3.34	2.69	2.44	2.15	5.15	4.05	3.69	3.27	8.77	6.41	5.88	5.20	4.81
19	3.24	2.61	2.36	2.08	5.15	4.05	3.69	3.27	8.77	6.41	5.88	5.20	4.81
20	3.14	2.53	2.29	2.02	5.15	4.05	3.69	3.27	8.77	6.41	5.88	5.20	4.81
21	3.19	2.57	2.32	2.05	5.26	4.13	3.76	3.33	8.96	6.54	5.99	5.30	4.90
22	3.26	2.62	2.37	2.09	5.39	4.23	3.86	3.41	9.20	6.71	6.14	5.43	5.02
23	3.35	2.70	2.44	2.14	5.57	4.37	3.98	3.52	9.49	6.93	6.33	5.59	5.17
24	3.47	2.79	2.52	2.21	5.77	4.53	4.12	3.64	9.83	7.18	6.56	5.79	5.35
25	3.61	2.90	2.62	2.30	6.01	4.72	4.29	3.79	10.22	7.46	6.82	6.01	5.56
26	3.77	3.03	2.74	2.40	6.29	4.94	4.49	3.96	10.67	7.79	7.12	6.27	5.80
27	3.95	3.18	2.87	2.51	6.60	5.18	4.71	4.15	11.17	8.16	7.45	6.56	6.08
28	4.15	3.34	3.02	2.64	6.95	5.45	4.96	4.37	11.73	8.56	7.82	6.89	6.38
29	4.38	3.53	3.18	2.79	7.33	5.75	5.23	4.61	12.33	9.00	8.23	7.25	6.70
30	4.63	3.73	3.36	2.95	7.74	6.08	5.53	4.88	12.99	9.49	8.67	7.64	7.06
31	4.91	3.95	3.57	3.13	8.20	6.44	5.86	5.17	13.72	10.02	9.16	8.07	7.46
32	5.22	4.20	3.80	3.33	8.71	6.83	6.22	5.49	14.53	10.61	9.70	8.55	7.89
33	5.56	4.48	4.04	3.55	9.26	7.26	6.62	5.84	15.42	11.26	10.29	9.07	8.36
34	5.93	4.77	4.31	3.79	9.84	7.72	7.04	6.21	16.35	11.94	10.93	9.63	8.86
35	6.31	5.08	4.60	4.04	10.46	8.21	7.48	6.61	17.34	12.66	11.59	10.22	9.37
36	6.72	5.41	4.89	4.30	11.10	8.72	7.95	7.02	18.35	13.40	12.27	10.83	9.89
37	7.14	5.74	5.20	4.57	11.78	9.24	8.43	7.45	19.39	14.16	12.97	11.45	10.42
38	7.56	6.09	5.51	4.84	12.47	9.79	8.93	7.89	20.43	14.92	13.67	12.07	10.94
39	7.99	6.43	5.83	5.12	13.18	10.34	9.44	8.35	21.47	15.67	14.37	12.69	11.44
40	8.43	6.78	6.14	5.40	13.90	10.91	9.96	8.81	22.49	16.42	15.06	13.30	11.92
41	8.80	7.08	6.42	5.65	14.58	11.44	10.45	9.24	23.45	17.12	15.70	13.87	12.36
42	9.08	7.30	6.62	5.82	15.14	11.89	10.86	9.60	24.35	17.78	16.31	14.41	12.74
43	9.29	7.48	6.78	5.96	15.65	12.28	11.22	9.92	25.22	18.42	16.89	14.92	13.10
44	9.51	7.65	6.93	6.09	16.16	12.68	11.58	10.23	26.09	19.05	17.47	15.42	13.43
45	9.76	7.86	7.12	6.25	16.73	13.13	11.99	10.59	26.99	19.71	18.07	15.94	13.77
46	10.12	8.14	7.37	6.47	17.43	13.68	12.49	11.02	27.96	20.42	18.71	16.49	14.12
47	10.61	8.53	7.72	6.77	18.32	14.38	13.12	11.56	29.03	21.20	19.42	17.09	14.49
48	11.29	9.08	8.21	7.19	19.46	15.27	13.92	12.25	30.23	22.07	20.20	17.76	14.91
49	12.21	9.82	8.87	7.75	20.91	16.41	14.95	13.13	31.59	23.07	21.09	18.51	15.38
50	13.41	10.80	9.74	8.49	22.75	17.86	16.24	14.23	33.15	24.20	22.11	19.35	15.92
51	14.75	11.87	10.70	9.30	24.81	19.47	17.69	15.46	34.88	25.47	23.23	20.28	16.50
52	16.25	13.08	11.76	10.19	27.09	21.26	19.28	16.79	36.72	26.81	24.42	21.25	17.11
53	17.90	14.40	12.93	11.16	29.60	23.23	21.03	18.24	38.69	28.25	25.68	22.26	17.73
54	19.70	15.85	14.21	12.21	32.33	25.37	22.92	19.80	40.78	29.77	27.00	23.31	18.37
55	21.66	17.43	15.58	13.32	34.87	27.37	24.66	21.19	42.98	31.39	28.40	24.38	19.02
56	23.78	19.14	17.06	14.50	37.01	29.05	26.11	22.30	45.31	33.08	29.85	25.48	19.68
57	25.24	20.31	18.05	15.23	38.73	30.40	27.24	23.11	47.09	34.39	30.93	26.22	20.07
58	26.71	21.49	19.04	15.94	40.56	31.83	28.42	23.92	48.66	35.53	31.85	26.79	20.33
59	28.78	23.16	20.44	16.96	43.27	33.96	30.21	25.20	50.26	36.70	32.78	27.32	20.58
60	31.00	24.94	21.92	18.00	46.15	36.22	32.09	26.49	51.90	37.90	33.71	27.80	20.82

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 4A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	9.08	7.07	6.34	5.50	12.89	9.82	8.90	7.80	26.01	18.14	16.54	14.56	13.46
19	8.76	6.82	6.11	5.31	12.89	9.82	8.90	7.80	26.01	18.14	16.54	14.56	13.46
20	8.43	6.57	5.89	5.11	12.89	9.82	8.90	7.80	26.01	18.14	16.54	14.56	13.46
21	8.45	6.58	5.89	5.11	13.02	9.91	8.97	7.86	26.42	18.43	16.78	14.76	13.65
22	8.47	6.60	5.90	5.11	13.16	10.02	9.06	7.93	26.85	18.73	17.04	14.97	13.84
23	8.52	6.63	5.93	5.13	13.33	10.15	9.17	8.02	27.28	19.03	17.30	15.19	14.04
24	8.57	6.67	5.96	5.16	13.51	10.29	9.29	8.12	27.73	19.35	17.57	15.42	14.26
25	8.64	6.73	6.01	5.19	13.71	10.44	9.43	8.23	28.19	19.66	17.86	15.65	14.48
26	8.72	6.79	6.06	5.24	13.93	10.61	9.58	8.36	28.65	19.99	18.15	15.90	14.72
27	8.82	6.87	6.13	5.30	14.17	10.80	9.74	8.50	29.13	20.32	18.45	16.16	14.96
28	8.93	6.96	6.21	5.36	14.43	10.99	9.92	8.65	29.62	20.66	18.76	16.43	15.21
29	9.06	7.05	6.30	5.44	14.71	11.21	10.11	8.82	30.12	21.01	19.07	16.71	15.46
30	9.20	7.16	6.40	5.52	15.01	11.43	10.32	9.00	30.62	21.36	19.40	16.99	15.72
31	9.34	7.27	6.49	5.61	15.30	11.65	10.52	9.18	31.10	21.69	19.71	17.26	15.95
32	9.46	7.37	6.58	5.69	15.55	11.85	10.70	9.34	31.51	21.98	19.97	17.50	16.16
33	9.59	7.47	6.68	5.77	15.80	12.04	10.87	9.49	31.89	22.25	20.22	17.73	16.33
34	9.73	7.57	6.77	5.86	16.06	12.23	11.06	9.66	32.27	22.51	20.47	17.95	16.50
35	9.88	7.70	6.89	5.96	16.35	12.45	11.26	9.84	32.68	22.80	20.74	18.19	16.68
36	10.07	7.84	7.02	6.07	16.69	12.71	11.50	10.05	33.16	23.13	21.05	18.47	16.88
37	10.30	8.02	7.18	6.22	17.11	13.03	11.79	10.31	33.72	23.53	21.42	18.80	17.11
38	10.58	8.24	7.38	6.39	17.61	13.41	12.14	10.62	34.41	24.00	21.87	19.20	17.39
39	10.93	8.51	7.62	6.60	18.23	13.88	12.57	11.00	35.25	24.59	22.40	19.67	17.74
40	11.35	8.84	7.92	6.86	18.98	14.46	13.10	11.46	36.27	25.30	23.06	20.25	18.15
41	11.79	9.18	8.23	7.12	19.83	15.10	13.68	11.97	37.47	26.14	23.83	20.93	18.65
42	12.19	9.49	8.51	7.37	20.68	15.75	14.27	12.48	38.84	27.09	24.70	21.70	19.19
43	12.60	9.81	8.79	7.61	21.57	16.43	14.88	13.02	40.34	28.14	25.66	22.53	19.78
44	13.04	10.16	9.10	7.88	22.54	17.17	15.55	13.60	41.96	29.27	26.68	23.42	20.40
45	13.56	10.56	9.46	8.18	23.63	18.00	16.30	14.24	43.68	30.47	27.77	24.36	21.04
46	14.19	11.05	9.90	8.55	24.88	18.95	17.16	14.98	45.47	31.72	28.90	25.33	21.68
47	14.97	11.66	10.44	9.01	26.33	20.05	18.15	15.82	47.33	33.02	30.06	26.31	22.32
48	15.95	12.42	11.11	9.58	28.03	21.35	19.30	16.80	49.23	34.34	31.24	27.31	22.93
49	17.16	13.37	11.94	10.28	30.03	22.87	20.66	17.95	51.14	35.68	32.43	28.29	23.52
50	18.66	14.53	12.97	11.13	32.37	24.65	22.24	19.28	53.06	37.02	33.61	29.25	24.06
51	20.28	15.79	14.08	12.05	34.94	26.61	23.98	20.73	55.00	38.37	34.78	30.19	24.58
52	22.08	17.19	15.30	13.06	37.76	28.76	25.87	22.30	56.98	39.75	35.98	31.13	25.07
53	24.06	18.73	16.64	14.14	40.84	31.10	27.93	23.98	59.01	41.17	37.19	32.06	25.54
54	26.21	20.41	18.09	15.31	44.18	33.65	30.15	25.77	61.09	42.62	38.42	32.97	25.99
55	28.48	22.18	19.62	16.51	47.67	36.31	32.46	27.60	63.06	44.00	39.57	33.78	26.35
56	30.46	23.72	20.92	17.50	50.19	38.23	34.08	28.81	64.08	44.71	40.10	34.03	26.29
57	32.51	25.32	22.26	18.50	51.83	39.48	35.08	29.45	65.03	45.37	40.57	34.19	26.17
58	34.63	26.97	23.63	19.48	53.45	40.71	36.06	30.03	65.91	45.98	40.97	34.26	26.00
59	36.40	28.34	24.74	20.22	55.06	41.94	37.01	30.54	66.71	46.54	41.32	34.24	25.79
60	38.55	30.02	26.10	21.10	57.60	43.87	38.55	31.49	67.44	47.05	41.60	34.11	25.55

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 4A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	3.59	2.89	2.62	2.31	5.54	4.35	3.97	3.52	9.43	6.89	6.32	5.59	5.17
19	3.48	2.81	2.54	2.24	5.54	4.35	3.97	3.52	9.43	6.89	6.32	5.59	5.17
20	3.38	2.72	2.46	2.17	5.54	4.35	3.97	3.52	9.43	6.89	6.32	5.59	5.17
21	3.43	2.76	2.49	2.20	5.65	4.44	4.04	3.58	9.63	7.03	6.44	5.70	5.27
22	3.50	2.82	2.55	2.25	5.79	4.55	4.15	3.67	9.89	7.21	6.60	5.84	5.40
23	3.60	2.90	2.62	2.30	5.99	4.70	4.28	3.78	10.20	7.45	6.80	6.01	5.56
24	3.73	3.00	2.71	2.38	6.20	4.87	4.43	3.91	10.57	7.72	7.05	6.22	5.75
25	3.88	3.12	2.82	2.47	6.46	5.07	4.61	4.07	10.99	8.02	7.33	6.46	5.98
26	4.05	3.26	2.95	2.58	6.76	5.31	4.83	4.26	11.47	8.37	7.65	6.74	6.24
27	4.25	3.42	3.09	2.70	7.10	5.57	5.06	4.46	12.01	8.77	8.01	7.05	6.54
28	4.46	3.59	3.25	2.84	7.47	5.86	5.33	4.70	12.61	9.20	8.41	7.41	6.86
29	4.71	3.79	3.42	3.00	7.88	6.18	5.62	4.96	13.25	9.68	8.85	7.79	7.20
30	4.98	4.01	3.61	3.17	8.32	6.54	5.94	5.25	13.96	10.20	9.32	8.21	7.59
31	5.28	4.25	3.84	3.36	8.82	6.92	6.30	5.56	14.75	10.77	9.85	8.68	8.02
32	5.61	4.52	4.09	3.58	9.36	7.34	6.69	5.90	15.62	11.41	10.43	9.19	8.48
33	5.98	4.82	4.34	3.82	9.95	7.80	7.12	6.28	16.58	12.10	11.06	9.75	8.99
34	6.37	5.13	4.63	4.07	10.58	8.30	7.57	6.68	17.58	12.84	11.75	10.35	9.52
35	6.78	5.46	4.95	4.34	11.24	8.83	8.04	7.11	18.64	13.61	12.46	10.99	10.07
36	7.22	5.82	5.26	4.62	11.93	9.37	8.55	7.55	19.73	14.41	13.19	11.64	10.63
37	7.68	6.17	5.59	4.91	12.66	9.93	9.06	8.01	20.84	15.22	13.94	12.31	11.20
38	8.13	6.55	5.92	5.20	13.41	10.52	9.60	8.48	21.96	16.04	14.70	12.98	11.76
39	8.59	6.91	6.27	5.49	14.17	11.12	10.15	8.98	23.08	16.85	15.45	13.64	12.30
40	9.06	7.29	6.59	5.77	14.94	11.73	10.71	9.47	24.18	17.65	16.19	14.30	12.81
41	9.46	7.61	6.87	6.02	15.67	12.30	11.23	9.92	25.21	18.40	16.88	14.91	13.29
42	9.76	7.85	7.09	6.21	16.28	12.78	11.67	10.32	26.18	19.11	17.53	15.49	13.70
43	9.99	8.04	7.28	6.37	16.82	13.20	12.06	10.66	27.11	19.80	18.16	16.04	14.08
44	10.22	8.22	7.45	6.54	17.37	13.63	12.45	11.00	28.05	20.48	18.78	16.58	14.44
45	10.49	8.45	7.65	6.72	17.98	14.11	12.89	11.38	29.01	21.19	19.43	17.14	14.80
46	10.88	8.75	7.92	6.96	18.74	14.71	13.43	11.85	30.06	21.95	20.11	17.73	15.18
47	11.41	9.17	8.30	7.28	19.69	15.46	14.10	12.43	31.21	22.79	20.88	18.37	15.58
48	12.14	9.76	8.83	7.73	20.92	16.42	14.96	13.17	32.50	23.73	21.72	19.09	16.03
49	13.13	10.56	9.54	8.33	22.48	17.64	16.07	14.11	33.96	24.80	22.67	19.90	16.53
50	14.42	11.61	10.47	9.13	24.46	19.20	17.46	15.30	35.64	26.02	23.77	20.80	17.11
51	15.86	12.76	11.50	9.99	26.67	20.93	19.02	16.62	37.50	27.38	24.97	21.80	17.74
52	17.47	14.06	12.64	10.91	29.12	22.85	20.73	18.05	39.47	28.82	26.25	22.84	18.39
53	19.24	15.48	13.86	11.91	31.82	24.97	22.61	19.61	41.59	30.37	27.61	23.93	19.06
54	21.18	16.99	15.18	12.98	34.75	27.27	24.64	21.29	43.84	32.00	29.03	25.06	19.75
55	23.28	18.62	16.59	14.12	37.49	29.42	26.51	22.78	46.20	33.74	30.53	26.21	20.45
56	25.45	20.28	18.02	15.25	39.79	31.23	28.07	23.93	48.71	35.56	32.09	27.39	21.16
57	27.06	21.56	19.11	16.05	41.63	32.67	29.20	24.69	50.62	36.97	33.25	28.19	21.58
58	28.69	22.86	20.19	16.82	43.60	34.05	30.33	25.45	52.31	38.14	34.13	28.66	21.75
59	30.68	24.45	21.52	17.77	46.21	35.95	31.91	26.53	54.03	39.16	34.92	29.05	21.88
60	32.89	26.21	22.97	18.78	49.01	38.13	33.70	27.74	55.79	40.19	35.69	29.38	22.01

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 4P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	4.41	3.55	3.22	2.84	6.69	5.25	4.80	4.25	10.78	7.87	7.22	6.39	5.91
19	4.33	3.48	3.16	2.78	6.78	5.32	4.86	4.31	10.92	7.97	7.31	6.48	5.98
20	4.24	3.42	3.10	2.73	6.87	5.39	4.92	4.36	11.06	8.08	7.41	6.56	6.06
21	4.30	3.46	3.13	2.76	6.99	5.48	5.00	4.43	11.26	8.22	7.53	6.66	6.16
22	4.38	3.52	3.18	2.80	7.15	5.61	5.11	4.52	11.52	8.41	7.70	6.80	6.29
23	4.48	3.61	3.26	2.86	7.36	5.77	5.26	4.65	11.85	8.65	7.91	6.98	6.46
24	4.62	3.72	3.36	2.95	7.61	5.97	5.43	4.80	12.24	8.94	8.17	7.20	6.66
25	4.78	3.85	3.47	3.05	7.90	6.20	5.64	4.98	12.69	9.27	8.47	7.46	6.90
26	4.97	4.00	3.61	3.17	8.23	6.46	5.87	5.18	13.21	9.64	8.81	7.76	7.18
27	5.19	4.18	3.77	3.31	8.60	6.75	6.14	5.41	13.79	10.07	9.19	8.10	7.50
28	5.44	4.37	3.95	3.46	9.01	7.07	6.43	5.67	14.43	10.54	9.62	8.48	7.85
29	5.71	4.60	4.15	3.64	9.47	7.43	6.76	5.96	15.14	11.05	10.10	8.89	8.23
30	6.01	4.84	4.37	3.83	9.97	7.82	7.12	6.28	15.91	11.62	10.61	9.35	8.65
31	6.36	5.12	4.62	4.05	10.53	8.26	7.52	6.63	16.78	12.25	11.20	9.86	9.12
32	6.74	5.43	4.90	4.30	11.15	8.75	7.97	7.03	17.76	12.97	11.85	10.45	9.64
33	7.17	5.77	5.21	4.57	11.82	9.28	8.45	7.46	18.83	13.75	12.57	11.08	10.21
34	7.62	6.13	5.55	4.87	12.55	9.85	8.97	7.92	19.97	14.58	13.34	11.76	10.81
35	8.11	6.52	5.90	5.18	13.31	10.45	9.52	8.41	21.16	15.45	14.14	12.47	11.44
36	8.61	6.93	6.27	5.51	14.11	11.08	10.10	8.92	22.38	16.34	14.96	13.21	12.06
37	9.13	7.34	6.65	5.84	14.94	11.72	10.70	9.45	23.61	17.24	15.79	13.94	12.69
38	9.65	7.77	7.03	6.18	15.78	12.39	11.30	9.99	24.84	18.13	16.62	14.67	13.29
39	10.18	8.19	7.42	6.52	16.64	13.06	11.92	10.54	26.03	19.01	17.42	15.39	13.87
40	10.70	8.61	7.80	6.86	17.50	13.73	12.54	11.09	27.17	19.84	18.19	16.07	14.40
41	11.14	8.97	8.13	7.15	18.30	14.36	13.12	11.60	28.22	20.61	18.90	16.69	14.87
42	11.45	9.22	8.35	7.35	18.95	14.87	13.58	12.01	29.18	21.30	19.54	17.26	15.27
43	11.69	9.41	8.53	7.50	19.51	15.32	13.99	12.37	30.08	21.96	20.14	17.79	15.62
44	11.92	9.60	8.69	7.64	20.08	15.76	14.39	12.72	30.96	22.61	20.73	18.30	15.94
45	12.21	9.82	8.90	7.81	20.72	16.26	14.85	13.11	31.87	23.27	21.33	18.82	16.26
46	12.60	10.14	9.18	8.05	21.50	16.88	15.40	13.59	32.84	23.98	21.97	19.37	16.58
47	13.16	10.59	9.58	8.40	22.52	17.67	16.12	14.20	33.91	24.76	22.68	19.97	16.93
48	13.95	11.23	10.15	8.89	23.82	18.70	17.04	15.00	35.13	25.65	23.47	20.64	17.33
49	15.03	12.10	10.93	9.55	25.51	20.02	18.23	16.01	36.52	26.67	24.38	21.39	17.78
50	16.47	13.25	11.96	10.42	27.65	21.70	19.74	17.29	38.14	27.85	25.43	22.26	18.31
51	18.16	14.61	13.17	11.44	30.09	23.62	21.45	18.74	39.94	29.16	26.60	23.22	18.90
52	20.06	16.14	14.52	12.58	32.80	25.74	23.35	20.33	41.87	30.57	27.84	24.23	19.51
53	22.17	17.84	16.02	13.82	35.78	28.08	25.42	22.06	43.93	32.07	29.15	25.27	20.13
54	24.48	19.70	17.66	15.17	39.03	30.64	27.67	23.90	46.11	33.67	30.54	26.36	20.78
55	27.01	21.74	19.43	16.61	42.06	33.01	29.74	25.56	48.43	35.36	32.00	27.47	21.43
56	29.67	23.87	21.28	18.08	44.47	34.91	31.37	26.80	50.87	37.15	33.52	28.61	22.10
57	31.37	25.24	22.44	18.93	46.17	36.24	32.46	27.54	53.45	39.03	35.11	29.76	22.78
58	33.43	26.90	23.83	19.95	48.50	38.07	33.99	28.61	56.15	41.00	36.76	30.91	23.46
59	36.46	29.34	25.89	21.48	52.18	40.95	36.43	30.39	58.46	42.69	38.13	31.78	23.94
60	39.39	31.70	27.86	22.87	55.63	43.67	38.68	31.93	60.33	44.05	39.19	32.32	24.20



## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 4P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	12.44	9.69	8.68	7.54	17.51	13.34	12.08	10.60	34.94	24.37	22.22	19.56	18.08
19	12.21	9.51	8.53	7.40	17.84	13.59	12.31	10.79	35.59	24.83	22.63	19.93	18.41
20	11.97	9.32	8.36	7.25	18.16	13.83	12.53	10.99	36.23	25.28	23.04	20.29	18.75
21	11.92	9.28	8.31	7.20	18.23	13.89	12.57	11.01	36.58	25.52	23.23	20.43	18.90
22	11.88	9.25	8.28	7.17	18.33	13.96	12.62	11.05	36.94	25.77	23.44	20.59	19.04
23	11.87	9.24	8.26	7.15	18.46	14.06	12.70	11.11	37.32	26.03	23.66	20.77	19.20
24	11.88	9.25	8.27	7.15	18.62	14.18	12.80	11.19	37.71	26.31	23.90	20.96	19.38
25	11.92	9.28	8.29	7.16	18.81	14.32	12.93	11.29	38.11	26.59	24.14	21.17	19.58
26	11.97	9.32	8.32	7.19	19.02	14.49	13.07	11.41	38.53	26.88	24.41	21.39	19.79
27	12.05	9.38	8.37	7.23	19.26	14.67	13.24	11.55	38.97	27.19	24.68	21.62	20.01
28	12.14	9.46	8.44	7.29	19.54	14.88	13.42	11.71	39.42	27.50	24.97	21.87	20.24
29	12.26	9.55	8.52	7.36	19.83	15.10	13.63	11.89	39.89	27.83	25.26	22.13	20.48
30	12.40	9.66	8.62	7.45	20.14	15.34	13.85	12.08	40.37	28.16	25.58	22.40	20.72
31	12.54	9.77	8.73	7.54	20.46	15.58	14.07	12.27	40.83	28.48	25.87	22.67	20.95
32	12.68	9.87	8.82	7.62	20.74	15.80	14.27	12.45	41.24	28.77	26.14	22.91	21.14
33	12.82	9.98	8.93	7.71	21.03	16.02	14.47	12.63	41.62	29.04	26.40	23.14	21.32
34	12.98	10.11	9.04	7.81	21.33	16.25	14.68	12.82	42.02	29.31	26.66	23.37	21.49
35	13.17	10.25	9.17	7.93	21.67	16.51	14.93	13.04	42.44	29.61	26.94	23.63	21.66
36	13.39	10.43	9.33	8.07	22.08	16.82	15.21	13.30	42.93	29.95	27.26	23.92	21.85
37	13.66	10.64	9.52	8.24	22.57	17.19	15.56	13.60	43.51	30.35	27.64	24.26	22.08
38	13.99	10.90	9.76	8.45	23.17	17.64	15.97	13.97	44.20	30.84	28.09	24.66	22.34
39	14.40	11.21	10.04	8.70	23.89	18.20	16.48	14.41	45.04	31.42	28.63	25.14	22.66
40	14.88	11.59	10.39	9.00	24.77	18.86	17.09	14.95	46.05	32.12	29.28	25.72	23.05
41	15.38	11.98	10.74	9.30	25.73	19.60	17.76	15.54	47.23	32.95	30.04	26.38	23.50
42	15.82	12.32	11.05	9.57	26.68	20.32	18.42	16.11	48.57	33.88	30.89	27.13	24.00
43	16.26	12.66	11.35	9.83	27.67	21.07	19.09	16.70	50.03	34.91	31.82	27.94	24.54
44	16.74	13.03	11.68	10.11	28.74	21.89	19.83	17.34	51.61	36.01	32.82	28.81	25.10
45	17.30	13.47	12.07	10.44	29.95	22.81	20.66	18.05	53.29	37.18	33.88	29.72	25.67
46	18.00	14.02	12.56	10.85	31.35	23.88	21.62	18.87	55.04	38.40	34.98	30.65	26.24
47	18.90	14.71	13.17	11.37	33.00	25.13	22.74	19.83	56.85	39.66	36.10	31.60	26.80
48	20.03	15.60	13.95	12.03	34.95	26.62	24.07	20.95	58.69	40.95	37.25	32.56	27.34
49	21.46	16.71	14.93	12.85	37.26	28.38	25.64	22.28	60.56	42.25	38.40	33.50	27.85
50	23.24	18.09	16.15	13.86	40.00	30.46	27.49	23.83	62.43	43.55	39.54	34.42	28.31
51	25.31	19.71	17.57	15.04	43.06	32.79	29.55	25.55	64.32	44.87	40.68	35.31	28.74
52	27.63	21.51	19.15	16.34	46.43	35.36	31.81	27.41	66.25	46.22	41.83	36.20	29.15
53	30.19	23.51	20.88	17.75	50.11	38.16	34.27	29.42	68.23	47.60	43.00	37.07	29.53
54	33.01	25.70	22.78	19.28	54.11	41.21	36.93	31.56	70.26	49.01	44.19	37.92	29.89
55	35.84	27.91	24.68	20.78	58.05	44.21	39.52	33.60	72.33	50.46	45.38	38.74	30.23
56	38.41	29.91	26.38	22.07	60.93	46.41	41.37	34.97	74.44	51.93	46.58	39.53	30.54
57	41.50	32.32	28.42	23.62	63.37	48.27	42.90	36.01	76.06	53.06	47.45	39.99	30.61
58	44.39	34.57	30.29	24.97	65.31	49.74	44.06	36.69	76.96	53.69	47.85	40.01	30.36
59	46.33	36.07	31.49	25.73	66.49	50.64	44.68	36.88	77.79	54.27	48.19	39.93	30.08
60	48.77	37.98	33.02	26.70	68.83	52.42	46.07	37.63	78.57	54.81	48.46	39.74	29.77

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 4P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	4.74	3.82	3.46	3.05	7.19	5.64	5.16	4.57	11.59	8.46	7.76	6.87	6.35
19	4.65	3.74	3.40	2.99	7.29	5.72	5.22	4.63	11.74	8.57	7.86	6.97	6.43
20	4.56	3.68	3.33	2.93	7.39	5.79	5.29	4.69	11.89	8.69	7.97	7.05	6.51
21	4.62	3.72	3.36	2.97	7.51	5.89	5.38	4.76	12.10	8.84	8.09	7.16	6.62
22	4.71	3.78	3.42	3.01	7.69	6.03	5.49	4.86	12.38	9.04	8.28	7.31	6.76
23	4.82	3.88	3.50	3.07	7.91	6.20	5.65	5.00	12.74	9.30	8.50	7.50	6.94
24	4.97	4.00	3.61	3.17	8.18	6.42	5.84	5.16	13.16	9.61	8.78	7.74	7.16
25	5.14	4.14	3.73	3.28	8.49	6.67	6.06	5.35	13.64	9.97	9.11	8.02	7.42
26	5.34	4.30	3.88	3.41	8.85	6.94	6.31	5.57	14.20	10.36	9.47	8.34	7.72
27	5.58	4.49	4.05	3.56	9.25	7.26	6.60	5.82	14.82	10.83	9.88	8.71	8.06
28	5.85	4.70	4.25	3.72	9.69	7.60	6.91	6.10	15.51	11.33	10.34	9.12	8.44
29	6.14	4.95	4.46	3.91	10.18	7.99	7.27	6.41	16.28	11.88	10.86	9.56	8.85
30	6.46	5.20	4.70	4.12	10.72	8.41	7.65	6.75	17.10	12.49	11.41	10.05	9.30
31	6.84	5.50	4.97	4.35	11.32	8.88	8.08	7.13	18.04	13.17	12.04	10.60	9.80
32	7.25	5.84	5.27	4.62	11.99	9.41	8.57	7.56	19.09	13.94	12.74	11.23	10.36
33	7.71	6.20	5.60	4.91	12.71	9.98	9.08	8.02	20.24	14.78	13.51	11.91	10.98
34	8.19	6.59	5.97	5.24	13.49	10.59	9.64	8.51	21.47	15.67	14.34	12.64	11.62
35	8.72	7.01	6.34	5.57	14.31	11.23	10.23	9.04	22.75	16.61	15.20	13.41	12.30
36	9.26	7.45	6.74	5.92	15.17	11.91	10.86	9.59	24.06	17.57	16.08	14.20	12.96
37	9.81	7.89	7.15	6.28	16.06	12.60	11.50	10.16	25.38	18.53	16.97	14.99	13.64
38	10.37	8.35	7.56	6.64	16.96	13.32	12.15	10.74	26.70	19.49	17.87	15.77	14.29
39	10.94	8.80	7.98	7.01	17.89	14.04	12.81	11.33	27.98	20.44	18.73	16.54	14.91
40	11.50	9.26	8.39	7.37	18.81	14.76	13.48	11.92	29.21	21.33	19.55	17.28	15.48
41	11.98	9.64	8.74	7.68	19.67	15.44	14.10	12.47	30.34	22.16	20.32	17.94	15.99
42	12.31	9.91	8.98	7.90	20.37	15.99	14.60	12.91	31.37	22.90	21.01	18.55	16.42
43	12.57	10.12	9.17	8.06	20.97	16.47	15.04	13.30	32.34	23.61	21.65	19.12	16.79
44	12.81	10.32	9.34	8.21	21.59	16.94	15.47	13.67	33.28	24.31	22.28	19.67	17.14
45	13.13	10.56	9.57	8.40	22.27	17.48	15.96	14.09	34.26	25.02	22.93	20.23	17.48
46	13.55	10.90	9.87	8.65	23.11	18.15	16.56	14.61	35.30	25.78	23.62	20.82	17.82
47	14.15	11.38	10.30	9.03	24.21	19.00	17.33	15.27	36.45	26.62	24.38	21.47	18.20
48	15.00	12.07	10.91	9.56	25.61	20.10	18.32	16.13	37.76	27.57	25.23	22.19	18.63
49	16.16	13.01	11.75	10.27	27.42	21.52	19.60	17.21	39.26	28.67	26.21	22.99	19.11
50	17.71	14.24	12.86	11.20	29.72	23.33	21.22	18.59	41.00	29.94	27.34	23.93	19.68
51	19.52	15.71	14.16	12.30	32.35	25.39	23.06	20.15	42.94	31.35	28.60	24.96	20.32
52	21.56	17.35	15.61	13.52	35.26	27.67	25.10	21.85	45.01	32.86	29.93	26.05	20.97
53	23.83	19.18	17.22	14.81	38.46	30.19	27.33	23.71	47.22	34.48	31.34	27.17	21.64
54	26.32	21.18	18.94	16.20	41.96	32.94	29.75	25.69	49.57	36.20	32.83	28.34	22.34
55	29.04	23.28	20.74	17.65	45.21	35.49	31.97	27.48	52.06	38.01	34.40	29.53	23.04
56	31.85	25.38	22.56	19.08	47.81	37.53	33.72	28.81	54.69	39.94	36.03	30.76	23.76
57	33.72	27.01	23.93	20.10	49.63	38.96	34.89	29.61	57.46	41.96	37.74	31.99	24.49
58	35.94	28.81	25.44	21.20	52.14	40.93	36.51	30.63	60.36	44.08	39.52	33.19	25.19
59	38.93	31.02	27.29	22.54	55.75	43.37	38.49	32.01	62.84	45.58	40.64	33.81	25.47
60	41.74	33.27	29.15	23.83	58.93	45.85	40.53	33.36	64.85	46.74	41.51	34.17	25.59

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 4P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	4.39	3.53	3.20	2.82	6.77	5.31	4.85	4.30	11.52	8.41	7.72	6.83	6.31
19	4.32	3.48	3.15	2.78	6.86	5.39	4.92	4.36	11.69	8.53	7.83	6.93	6.40
20	4.24	3.41	3.09	2.73	6.96	5.46	4.99	4.42	11.85	8.65	7.94	7.03	6.49
21	4.30	3.46	3.13	2.76	7.09	5.56	5.07	4.49	12.08	8.82	8.08	7.15	6.61
22	4.39	3.53	3.19	2.81	7.26	5.70	5.19	4.59	12.38	9.04	8.27	7.31	6.75
23	4.50	3.62	3.27	2.88	7.47	5.87	5.34	4.72	12.74	9.30	8.50	7.51	6.94
24	4.65	3.74	3.38	2.97	7.73	6.07	5.52	4.88	13.17	9.61	8.79	7.75	7.17
25	4.82	3.88	3.50	3.07	8.03	6.31	5.74	5.06	13.66	9.97	9.11	8.03	7.43
26	5.02	4.04	3.65	3.20	8.38	6.58	5.98	5.28	14.22	10.38	9.48	8.36	7.73
27	5.25	4.22	3.81	3.34	8.77	6.88	6.26	5.52	14.85	10.84	9.90	8.73	8.07
28	5.51	4.43	4.00	3.51	9.21	7.23	6.57	5.80	15.54	11.35	10.37	9.13	8.45
29	5.79	4.66	4.21	3.69	9.69	7.60	6.92	6.10	16.31	11.91	10.88	9.58	8.87
30	6.11	4.91	4.44	3.89	10.21	8.02	7.29	6.43	17.13	12.51	11.43	10.07	9.31
31	6.46	5.20	4.70	4.12	10.80	8.47	7.71	6.80	18.06	13.19	12.05	10.62	9.81
32	6.86	5.52	4.99	4.37	11.44	8.98	8.18	7.21	19.10	13.94	12.75	11.23	10.37
33	7.30	5.87	5.31	4.66	12.14	9.53	8.68	7.66	20.22	14.77	13.51	11.91	10.97
34	7.77	6.25	5.65	4.96	12.89	10.12	9.22	8.14	21.43	15.65	14.31	12.62	11.60
35	8.26	6.65	6.01	5.28	13.68	10.74	9.79	8.64	22.68	16.56	15.16	13.37	12.26
36	8.78	7.06	6.39	5.61	14.51	11.39	10.38	9.17	23.98	17.51	16.03	14.15	12.92
37	9.31	7.49	6.78	5.96	15.36	12.05	11.00	9.72	25.28	18.46	16.91	14.93	13.59
38	9.84	7.92	7.17	6.30	16.23	12.74	11.63	10.27	26.59	19.41	17.79	15.71	14.23
39	10.38	8.35	7.56	6.65	17.11	13.43	12.26	10.84	27.87	20.35	18.66	16.48	14.85
40	10.91	8.78	7.95	6.99	18.00	14.12	12.90	11.40	29.11	21.26	19.49	17.22	15.43
41	11.36	9.14	8.29	7.29	18.82	14.77	13.49	11.93	30.27	22.10	20.27	17.91	15.95
42	11.68	9.40	8.52	7.49	19.49	15.29	13.97	12.35	31.34	22.88	20.99	18.54	16.40
43	11.92	9.59	8.69	7.64	20.07	15.75	14.39	12.72	32.35	23.62	21.67	19.14	16.80
44	12.16	9.78	8.86	7.79	20.66	16.21	14.81	13.08	33.36	24.36	22.34	19.72	17.18
45	12.44	10.01	9.07	7.97	21.32	16.73	15.28	13.49	34.40	25.12	23.03	20.32	17.55
46	12.84	10.34	9.36	8.21	22.13	17.37	15.86	13.99	35.51	25.93	23.76	20.95	17.93
47	13.42	10.80	9.77	8.56	23.18	18.19	16.59	14.62	36.73	26.82	24.56	21.63	18.34
48	14.22	11.45	10.35	9.06	24.53	19.25	17.55	15.44	38.10	27.82	25.46	22.38	18.79
49	15.32	12.33	11.14	9.73	26.26	20.61	18.77	16.48	39.66	28.96	26.48	23.23	19.31
50	16.78	13.50	12.18	10.62	28.45	22.33	20.31	17.80	41.45	30.27	27.64	24.20	19.91
51	18.38	14.79	13.33	11.58	30.90	24.25	22.03	19.25	43.44	31.72	28.93	25.26	20.56
52	20.16	16.23	14.60	12.65	33.62	26.38	23.93	20.84	45.57	33.27	30.30	26.37	21.23
53	22.13	17.81	15.99	13.80	36.59	28.72	26.00	22.56	47.83	34.93	31.74	27.52	21.92
54	24.27	19.53	17.50	15.04	39.83	31.26	28.23	24.39	50.24	36.68	33.27	28.71	22.63
55	26.60	21.40	19.13	16.35	42.81	33.60	30.28	26.02	52.77	38.53	34.87	29.94	23.36
56	29.10	23.42	20.88	17.74	45.30	35.55	31.95	27.29	55.45	40.49	36.53	31.18	24.09
57	30.80	24.78	22.03	18.59	47.26	37.09	33.23	28.19	57.46	41.95	37.74	31.99	24.48
58	32.49	26.14	23.16	19.39	49.34	38.72	34.58	29.10	59.19	43.22	38.75	32.59	24.73
59	34.91	28.09	24.79	20.57	52.49	41.19	36.65	30.57	60.97	44.52	39.77	33.14	24.97
60	37.50	30.18	26.53	21.78	55.83	43.82	38.82	32.04	62.80	45.85	40.79	33.64	25.19

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 4P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	12.47	9.71	8.70	7.56	17.70	13.48	12.21	10.71	35.71	24.91	22.71	20.00	18.48
19	12.25	9.54	8.55	7.42	18.04	13.74	12.44	10.91	36.38	25.38	23.14	20.37	18.83
20	12.02	9.36	8.39	7.28	18.37	13.99	12.68	11.12	37.06	25.85	23.57	20.75	19.18
21	11.97	9.32	8.34	7.24	18.44	14.05	12.71	11.13	37.44	26.12	23.78	20.91	19.34
22	11.94	9.30	8.32	7.20	18.55	14.13	12.77	11.17	37.83	26.39	24.01	21.09	19.50
23	11.94	9.29	8.31	7.19	18.68	14.23	12.85	11.24	38.24	26.68	24.25	21.29	19.68
24	11.95	9.31	8.31	7.19	18.84	14.35	12.96	11.32	38.67	26.98	24.51	21.50	19.88
25	11.99	9.34	8.34	7.21	19.03	14.50	13.08	11.42	39.12	27.29	24.79	21.73	20.10
26	12.05	9.39	8.38	7.24	19.25	14.66	13.23	11.55	39.59	27.62	25.08	21.97	20.33
27	12.14	9.45	8.44	7.29	19.50	14.85	13.40	11.69	40.08	27.96	25.38	22.24	20.58
28	12.24	9.53	8.51	7.35	19.78	15.06	13.59	11.86	40.58	28.31	25.70	22.51	20.84
29	12.36	9.63	8.60	7.42	20.08	15.30	13.80	12.04	41.11	28.68	26.04	22.80	21.10
30	12.51	9.74	8.70	7.51	20.42	15.55	14.03	12.24	41.65	29.06	26.39	23.11	21.38
31	12.66	9.86	8.81	7.61	20.74	15.80	14.26	12.44	42.16	29.41	26.72	23.41	21.63
32	12.80	9.97	8.91	7.70	21.04	16.03	14.47	12.63	42.62	29.74	27.02	23.68	21.85
33	12.95	10.08	9.01	7.79	21.34	16.25	14.68	12.82	43.06	30.04	27.31	23.94	22.06
34	13.12	10.21	9.13	7.90	21.65	16.49	14.91	13.02	43.51	30.35	27.60	24.20	22.25
35	13.31	10.36	9.27	8.02	22.01	16.76	15.16	13.24	44.00	30.69	27.92	24.49	22.45
36	13.53	10.54	9.43	8.16	22.43	17.08	15.45	13.51	44.55	31.08	28.29	24.82	22.68
37	13.81	10.75	9.63	8.33	22.93	17.47	15.81	13.82	45.21	31.54	28.72	25.20	22.94
38	14.15	11.02	9.87	8.54	23.54	17.93	16.23	14.20	46.00	32.09	29.23	25.66	23.25
39	14.56	11.33	10.16	8.79	24.28	18.49	16.75	14.65	46.95	32.75	29.84	26.21	23.62
40	15.05	11.72	10.50	9.09	25.17	19.17	17.37	15.19	48.09	33.55	30.58	26.86	24.07
41	15.55	12.11	10.85	9.40	26.16	19.92	18.05	15.79	49.43	34.49	31.44	27.61	24.60
42	15.99	12.45	11.16	9.67	27.12	20.66	18.72	16.38	50.95	35.54	32.40	28.46	25.18
43	16.43	12.79	11.47	9.93	28.13	21.42	19.41	16.98	52.61	36.70	33.46	29.38	25.80
44	16.91	13.17	11.80	10.22	29.23	22.26	20.17	17.63	54.40	37.95	34.60	30.37	26.45
45	17.48	13.61	12.20	10.55	30.46	23.20	21.01	18.36	56.30	39.28	35.79	31.40	27.12
46	18.19	14.16	12.69	10.96	31.89	24.29	21.99	19.19	58.29	40.66	37.04	32.46	27.79
47	19.09	14.86	13.31	11.49	33.57	25.57	23.13	20.17	60.34	42.09	38.32	33.54	28.45
48	20.23	15.75	14.09	12.14	35.55	27.08	24.48	21.31	62.43	43.56	39.62	34.63	29.08
49	21.66	16.87	15.08	12.97	37.90	28.86	26.07	22.66	64.55	45.03	40.93	35.71	29.68
50	23.45	18.26	16.30	13.99	40.67	30.97	27.95	24.23	66.67	46.51	42.22	36.75	30.24
51	25.38	19.76	17.62	15.08	43.71	33.29	30.00	25.94	68.81	48.01	43.52	37.78	30.75
52	27.52	21.43	19.07	16.27	47.05	35.84	32.24	27.78	71.01	49.54	44.84	38.79	31.24
53	29.86	23.25	20.66	17.56	50.69	38.61	34.67	29.76	73.25	51.10	46.17	39.80	31.71
54	32.42	25.24	22.38	18.93	54.63	41.61	37.28	31.87	75.55	52.71	47.51	40.77	32.14
55	35.10	27.33	24.17	20.35	58.75	44.75	40.00	34.01	77.72	54.22	48.76	41.63	32.48
56	37.41	29.13	25.69	21.50	61.65	46.95	41.86	35.38	78.71	54.91	49.25	41.79	32.29
57	39.80	30.99	27.25	22.65	63.45	48.33	42.95	36.06	79.61	55.54	49.66	41.86	32.04
58	42.27	32.91	28.84	23.78	65.24	49.69	44.01	36.65	80.43	56.11	50.01	41.81	31.74
59	44.29	34.49	30.11	24.60	67.00	51.03	45.03	37.16	81.17	56.63	50.28	41.66	31.39
60	46.77	36.42	31.67	25.60	69.89	53.23	46.78	38.21	81.83	57.09	50.48	41.39	31.00

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 4P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Gender	Unisex												
Issue Age	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	4.72	3.79	3.44	3.03	7.28	5.71	5.21	4.62	12.38	9.04	8.30	7.34	6.78
19	4.64	3.74	3.39	2.99	7.37	5.79	5.29	4.69	12.57	9.17	8.42	7.45	6.88
20	4.56	3.67	3.32	2.93	7.48	5.87	5.36	4.75	12.74	9.30	8.54	7.56	6.98
21	4.62	3.72	3.36	2.97	7.62	5.98	5.45	4.83	12.99	9.48	8.69	7.69	7.11
22	4.72	3.79	3.43	3.02	7.80	6.13	5.58	4.93	13.31	9.72	8.89	7.86	7.26
23	4.84	3.89	3.52	3.10	8.03	6.31	5.74	5.07	13.70	10.00	9.14	8.07	7.46
24	5.00	4.02	3.63	3.19	8.31	6.53	5.93	5.25	14.16	10.33	9.45	8.33	7.71
25	5.18	4.17	3.76	3.30	8.63	6.78	6.17	5.44	14.68	10.72	9.79	8.63	7.99
26	5.40	4.34	3.92	3.44	9.01	7.07	6.43	5.68	15.29	11.16	10.19	8.99	8.31
27	5.64	4.54	4.10	3.59	9.43	7.40	6.73	5.93	15.96	11.65	10.64	9.38	8.68
28	5.92	4.76	4.30	3.77	9.90	7.77	7.06	6.24	16.71	12.20	11.15	9.81	9.08
29	6.22	5.01	4.53	3.97	10.42	8.17	7.44	6.56	17.53	12.80	11.70	10.30	9.54
30	6.57	5.28	4.77	4.18	10.98	8.62	7.84	6.91	18.41	13.45	12.29	10.83	10.01
31	6.94	5.59	5.05	4.43	11.61	9.11	8.29	7.31	19.41	14.18	12.95	11.42	10.55
32	7.37	5.93	5.36	4.70	12.30	9.65	8.79	7.75	20.53	14.99	13.71	12.07	11.15
33	7.85	6.31	5.71	5.01	13.05	10.24	9.33	8.23	21.74	15.88	14.52	12.80	11.79
34	8.35	6.72	6.07	5.33	13.86	10.88	9.91	8.75	23.04	16.82	15.38	13.57	12.47
35	8.88	7.15	6.46	5.68	14.71	11.55	10.52	9.29	24.38	17.80	16.30	14.37	13.18
36	9.44	7.59	6.87	6.03	15.60	12.24	11.16	9.86	25.78	18.82	17.23	15.21	13.89
37	10.01	8.05	7.29	6.41	16.51	12.95	11.83	10.45	27.18	19.84	18.18	16.05	14.61
38	10.58	8.51	7.71	6.77	17.45	13.70	12.50	11.04	28.58	20.87	19.12	16.89	15.30
39	11.16	8.98	8.13	7.15	18.39	14.44	13.18	11.65	29.96	21.88	20.06	17.72	15.96
40	11.73	9.44	8.55	7.51	19.35	15.18	13.87	12.26	31.29	22.85	20.95	18.51	16.59
41	12.21	9.83	8.91	7.81	20.23	15.88	14.50	12.82	32.54	23.76	21.79	19.25	17.15
42	12.56	10.11	9.16	8.03	20.95	16.44	15.02	13.28	33.69	24.60	22.56	19.93	17.63
43	12.81	10.31	9.34	8.21	21.58	16.93	15.47	13.67	34.78	25.39	23.30	20.58	18.06
44	13.07	10.51	9.52	8.37	22.21	17.43	15.92	14.06	35.86	26.19	24.02	21.20	18.47
45	13.37	10.76	9.75	8.57	22.92	17.98	16.43	14.50	36.98	27.00	24.76	21.84	18.87
46	13.80	11.12	10.06	8.83	23.79	18.67	17.05	15.04	38.17	27.87	25.54	22.52	19.27
47	14.43	11.61	10.50	9.20	24.92	19.55	17.83	15.72	39.48	28.83	26.40	23.25	19.72
48	15.29	12.31	11.13	9.74	26.37	20.69	18.87	16.60	40.96	29.91	27.37	24.06	20.20
49	16.47	13.25	11.98	10.46	28.23	22.16	20.18	17.72	42.63	31.13	28.47	24.97	20.76
50	18.04	14.51	13.09	11.42	30.58	24.00	21.83	19.14	44.56	32.54	29.71	26.02	21.40
51	19.76	15.90	14.33	12.45	33.22	26.07	23.68	20.69	46.70	34.10	31.10	27.15	22.10
52	21.67	17.45	15.70	13.55	36.14	28.36	25.72	22.40	48.99	35.77	32.57	28.35	22.82
53	23.79	19.15	17.16	14.74	39.33	30.87	27.95	24.25	51.42	37.55	34.12	29.58	23.56
54	26.09	20.96	18.72	16.01	42.82	33.60	30.35	26.22	54.01	39.43	35.77	30.86	24.33
55	28.60	22.89	20.39	17.35	46.02	36.12	32.55	27.97	56.73	41.42	37.49	32.19	25.11
56	31.18	24.85	22.08	18.68	48.70	38.22	34.35	29.32	59.61	43.53	39.27	33.52	25.90
57	33.05	26.33	23.33	19.60	50.80	39.87	35.66	30.16	61.77	45.10	40.57	34.39	26.32
58	34.93	27.83	24.58	20.49	53.04	41.46	36.93	30.99	63.63	46.44	41.56	34.89	26.48
59	37.26	29.69	26.12	21.58	56.11	43.65	38.74	32.22	65.54	47.55	42.39	35.27	26.57
60	39.82	31.74	27.81	22.73	59.35	46.17	40.81	33.59	67.51	48.66	43.21	35.58	26.65

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 3A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	3.49	2.81	2.54	2.24	5.29	4.15	3.79	3.36	8.53	6.23	5.71	5.06	4.67
19	3.38	2.72	2.47	2.17	5.29	4.15	3.79	3.36	8.53	6.23	5.71	5.06	4.67
20	3.27	2.63	2.39	2.10	5.29	4.15	3.79	3.36	8.53	6.23	5.71	5.06	4.67
21	3.34	2.69	2.43	2.14	5.43	4.26	3.88	3.44	8.75	6.39	5.85	5.17	4.78
22	3.42	2.75	2.49	2.19	5.59	4.39	4.00	3.54	9.01	6.58	6.02	5.32	4.92
23	3.53	2.84	2.57	2.26	5.79	4.55	4.14	3.66	9.33	6.81	6.23	5.50	5.08
24	3.66	2.94	2.66	2.34	6.03	4.73	4.31	3.80	9.70	7.08	6.47	5.71	5.28
25	3.81	3.07	2.77	2.43	6.30	4.94	4.50	3.97	10.11	7.39	6.75	5.95	5.50
26	3.98	3.21	2.89	2.54	6.59	5.17	4.71	4.15	10.58	7.73	7.06	6.22	5.76
27	4.18	3.36	3.03	2.66	6.92	5.43	4.94	4.36	11.10	8.11	7.40	6.52	6.04
28	4.40	3.54	3.19	2.80	7.28	5.72	5.20	4.59	11.67	8.52	7.78	6.85	6.34
29	4.63	3.73	3.37	2.95	7.68	6.03	5.48	4.84	12.29	8.97	8.19	7.22	6.68
30	4.90	3.94	3.56	3.12	8.12	6.37	5.80	5.11	12.95	9.46	8.64	7.61	7.04
31	5.18	4.17	3.77	3.30	8.58	6.74	6.13	5.41	13.68	9.99	9.13	8.05	7.43
32	5.50	4.42	4.00	3.51	9.09	7.13	6.50	5.73	14.48	10.57	9.67	8.52	7.86
33	5.84	4.70	4.25	3.73	9.63	7.56	6.89	6.07	15.34	11.20	10.24	9.03	8.32
34	6.20	4.99	4.51	3.96	10.21	8.01	7.30	6.44	16.25	11.86	10.85	9.57	8.80
35	6.59	5.30	4.80	4.21	10.82	8.49	7.74	6.84	17.20	12.56	11.50	10.14	9.30
36	7.00	5.63	5.09	4.48	11.47	9.00	8.21	7.25	18.19	13.28	12.16	10.73	9.81
37	7.43	5.98	5.41	4.75	12.15	9.54	8.70	7.69	19.21	14.03	12.85	11.35	10.33
38	7.87	6.34	5.74	5.04	12.87	10.10	9.22	8.15	20.26	14.79	13.56	11.97	10.85
39	8.34	6.71	6.08	5.34	13.63	10.70	9.77	8.63	21.32	15.57	14.27	12.61	11.36
40	8.82	7.09	6.43	5.65	14.42	11.32	10.34	9.14	22.39	16.35	14.99	13.24	11.87
41	9.25	7.44	6.75	5.93	15.19	11.92	10.89	9.63	23.42	17.10	15.69	13.86	12.34
42	9.58	7.71	6.99	6.14	15.85	12.44	11.36	10.04	24.40	17.82	16.34	14.44	12.77
43	9.86	7.93	7.19	6.32	16.45	12.91	11.79	10.43	25.36	18.51	16.98	15.00	13.17
44	10.14	8.16	7.39	6.50	17.07	13.40	12.24	10.81	26.33	19.22	17.63	15.56	13.56
45	10.47	8.43	7.63	6.70	17.78	13.95	12.74	11.25	27.34	19.97	18.30	16.15	13.95
46	10.91	8.78	7.95	6.98	18.63	14.62	13.34	11.77	28.45	20.77	19.04	16.78	14.36
47	11.51	9.27	8.38	7.35	19.70	15.46	14.10	12.43	29.67	21.66	19.84	17.47	14.81
48	12.33	9.92	8.97	7.85	21.06	16.53	15.06	13.25	31.05	22.67	20.75	18.24	15.31
49	13.43	10.80	9.76	8.53	22.78	17.88	16.28	14.30	32.61	23.81	21.77	19.10	15.88
50	14.85	11.95	10.79	9.40	24.94	19.58	17.81	15.60	34.40	25.12	22.94	20.09	16.52
51	16.55	13.31	12.00	10.43	27.42	21.52	19.55	17.08	36.39	26.57	24.23	21.16	17.22
52	18.46	14.85	13.36	11.58	30.18	23.68	21.48	18.71	38.52	28.13	25.61	22.29	17.95
53	20.59	16.56	14.88	12.84	33.23	26.08	23.61	20.48	40.79	29.78	27.07	23.47	18.70
54	22.94	18.46	16.54	14.21	36.57	28.70	25.93	22.40	43.21	31.55	28.61	24.70	19.47
55	25.52	20.54	18.36	15.69	39.74	31.19	28.11	24.15	45.76	33.42	30.23	25.96	20.25
56	28.26	22.74	20.28	17.23	42.37	33.25	29.88	25.53	48.47	35.39	31.93	27.25	21.05
57	30.11	24.23	21.54	18.17	44.32	34.79	31.16	26.44	51.31	37.46	33.70	28.57	21.86
58	32.15	25.87	22.92	19.18	46.65	36.61	32.69	27.52	54.00	39.43	35.35	29.73	22.56
59	34.94	28.12	24.82	20.59	50.01	39.25	34.91	29.12	56.03	40.91	36.54	30.45	22.94
60	37.95	30.53	26.84	22.03	53.59	42.06	37.26	30.76	58.11	42.43	37.75	31.13	23.31

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 3A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	10.46	8.14	7.30	6.34	14.72	11.21	10.16	8.91	29.36	20.49	18.67	16.44	15.19
19	10.08	7.85	7.03	6.11	14.72	11.21	10.16	8.91	29.36	20.49	18.67	16.44	15.19
20	9.70	7.55	6.77	5.88	14.72	11.21	10.16	8.91	29.36	20.49	18.67	16.44	15.19
21	9.69	7.54	6.75	5.86	14.83	11.29	10.22	8.95	29.74	20.75	18.89	16.62	15.37
22	9.70	7.55	6.75	5.85	14.96	11.39	10.30	9.01	30.14	21.03	19.13	16.80	15.53
23	9.72	7.57	6.77	5.86	15.12	11.51	10.40	9.09	30.55	21.32	19.37	17.01	15.72
24	9.77	7.60	6.79	5.87	15.30	11.65	10.52	9.19	30.99	21.62	19.64	17.22	15.93
25	9.83	7.65	6.83	5.91	15.51	11.81	10.66	9.31	31.43	21.93	19.91	17.46	16.15
26	9.91	7.72	6.89	5.95	15.74	11.99	10.82	9.44	31.89	22.25	20.20	17.70	16.38
27	10.01	7.79	6.96	6.01	16.00	12.19	11.00	9.60	32.37	22.59	20.50	17.96	16.62
28	10.13	7.88	7.04	6.08	16.29	12.41	11.19	9.77	32.87	22.93	20.82	18.23	16.88
29	10.26	7.99	7.13	6.16	16.59	12.64	11.40	9.95	33.38	23.29	21.14	18.52	17.14
30	10.42	8.11	7.24	6.26	16.92	12.89	11.63	10.15	33.91	23.66	21.48	18.82	17.41
31	10.57	8.23	7.35	6.35	17.24	13.13	11.86	10.35	34.41	24.01	21.81	19.10	17.66
32	10.72	8.35	7.46	6.44	17.54	13.36	12.06	10.53	34.86	24.32	22.10	19.36	17.87
33	10.87	8.46	7.57	6.54	17.83	13.58	12.27	10.71	35.29	24.62	22.38	19.61	18.07
34	11.04	8.59	7.68	6.64	18.13	13.81	12.48	10.90	35.72	24.92	22.66	19.87	18.27
35	11.23	8.74	7.82	6.76	18.48	14.07	12.73	11.12	36.19	25.25	22.97	20.14	18.47
36	11.45	8.92	7.98	6.91	18.89	14.38	13.01	11.37	36.72	25.62	23.32	20.46	18.69
37	11.73	9.13	8.18	7.08	19.38	14.76	13.36	11.68	37.35	26.06	23.73	20.82	18.95
38	12.06	9.39	8.41	7.28	19.97	15.21	13.77	12.04	38.11	26.58	24.21	21.26	19.26
39	12.47	9.71	8.70	7.53	20.70	15.76	14.28	12.49	39.01	27.22	24.80	21.78	19.63
40	12.97	10.10	9.05	7.84	21.57	16.43	14.88	13.02	40.11	27.98	25.50	22.40	20.08
41	13.48	10.49	9.41	8.15	22.55	17.17	15.56	13.61	41.38	28.87	26.32	23.12	20.59
42	13.95	10.86	9.74	8.43	23.52	17.91	16.23	14.20	42.80	29.86	27.22	23.91	21.15
43	14.42	11.22	10.06	8.71	24.53	18.68	16.93	14.81	44.36	30.95	28.21	24.77	21.75
44	14.93	11.62	10.42	9.02	25.63	19.52	17.69	15.46	46.03	32.11	29.27	25.69	22.38
45	15.52	12.09	10.83	9.37	26.87	20.47	18.54	16.20	47.81	33.36	30.40	26.66	23.03
46	16.25	12.66	11.34	9.80	28.30	21.55	19.51	17.03	49.68	34.66	31.57	27.67	23.69
47	17.17	13.37	11.97	10.33	29.97	22.83	20.66	18.01	51.64	36.02	32.80	28.71	24.35
48	18.31	14.26	12.75	10.99	31.95	24.33	22.00	19.15	53.65	37.43	34.05	29.76	24.99
49	19.74	15.37	13.74	11.82	34.28	26.11	23.59	20.50	55.72	38.87	35.33	30.82	25.62
50	21.53	16.76	14.96	12.84	37.05	28.22	25.46	22.07	57.83	40.34	36.62	31.88	26.23
51	23.61	18.38	16.39	14.03	40.16	30.59	27.56	23.83	59.99	41.85	37.94	32.93	26.81
52	25.94	20.20	17.98	15.34	43.60	33.20	29.87	25.74	62.21	43.40	39.28	33.99	27.37
53	28.54	22.23	19.74	16.78	47.38	36.08	32.40	27.82	64.51	45.00	40.66	35.05	27.92
54	31.42	24.47	21.69	18.35	51.51	39.23	35.15	30.04	66.88	46.66	42.06	36.09	28.45
55	34.35	26.75	23.65	19.91	55.63	42.37	37.87	32.20	69.31	48.36	43.49	37.13	28.97
56	37.06	28.86	25.45	21.30	58.78	44.77	39.91	33.73	71.82	50.10	44.94	38.13	29.46
57	39.90	31.07	27.32	22.70	60.93	46.40	41.24	34.62	73.12	51.01	45.62	38.44	29.43
58	42.88	33.38	29.26	24.12	63.08	48.04	42.55	35.44	74.33	51.86	46.21	38.64	29.33
59	44.95	35.00	30.56	24.97	64.51	49.13	43.36	35.78	75.48	52.66	46.75	38.74	29.19
60	47.54	37.01	32.18	26.02	67.08	51.09	44.90	36.67	76.58	53.42	47.24	38.73	29.01

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 3A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	3.75	3.02	2.73	2.41	5.69	4.46	4.07	3.61	9.17	6.70	6.14	5.44	5.02
19	3.63	2.92	2.66	2.33	5.69	4.46	4.07	3.61	9.17	6.70	6.14	5.44	5.02
20	3.52	2.83	2.57	2.26	5.69	4.46	4.07	3.61	9.17	6.70	6.14	5.44	5.02
21	3.59	2.89	2.61	2.30	5.84	4.58	4.17	3.70	9.41	6.87	6.29	5.56	5.14
22	3.68	2.96	2.68	2.35	6.01	4.72	4.30	3.81	9.69	7.07	6.47	5.72	5.29
23	3.79	3.05	2.76	2.43	6.22	4.89	4.45	3.93	10.03	7.32	6.70	5.91	5.46
24	3.93	3.16	2.86	2.52	6.48	5.08	4.63	4.09	10.43	7.61	6.96	6.14	5.68
25	4.10	3.30	2.98	2.61	6.77	5.31	4.84	4.27	10.87	7.94	7.26	6.40	5.91
26	4.28	3.45	3.11	2.73	7.08	5.56	5.06	4.46	11.37	8.31	7.59	6.69	6.19
27	4.49	3.61	3.26	2.86	7.44	5.84	5.31	4.69	11.93	8.72	7.96	7.01	6.49
28	4.73	3.81	3.43	3.01	7.83	6.15	5.59	4.93	12.55	9.16	8.36	7.36	6.82
29	4.98	4.01	3.62	3.17	8.26	6.48	5.89	5.20	13.21	9.64	8.80	7.76	7.18
30	5.27	4.24	3.83	3.35	8.73	6.85	6.24	5.49	13.92	10.17	9.29	8.18	7.57
31	5.57	4.48	4.05	3.55	9.22	7.25	6.59	5.82	14.71	10.74	9.81	8.65	7.99
32	5.91	4.75	4.30	3.77	9.77	7.66	6.99	6.16	15.57	11.36	10.40	9.16	8.45
33	6.28	5.05	4.57	4.01	10.35	8.13	7.41	6.53	16.49	12.04	11.01	9.71	8.94
34	6.67	5.36	4.85	4.26	10.98	8.61	7.85	6.92	17.47	12.75	11.66	10.29	9.46
35	7.08	5.70	5.16	4.53	11.63	9.13	8.32	7.35	18.49	13.50	12.36	10.90	10.00
36	7.53	6.05	5.47	4.82	12.33	9.68	8.83	7.79	19.55	14.28	13.07	11.53	10.55
37	7.99	6.43	5.82	5.11	13.06	10.26	9.35	8.27	20.65	15.08	13.81	12.20	11.10
38	8.46	6.82	6.17	5.42	13.84	10.86	9.91	8.76	21.78	15.90	14.58	12.87	11.66
39	8.97	7.21	6.54	5.74	14.65	11.50	10.50	9.28	22.92	16.74	15.34	13.56	12.21
40	9.48	7.62	6.91	6.07	15.50	12.17	11.12	9.83	24.07	17.58	16.11	14.23	12.76
41	9.94	8.00	7.26	6.37	16.33	12.81	11.71	10.35	25.18	18.38	16.87	14.90	13.27
42	10.30	8.29	7.51	6.60	17.04	13.37	12.21	10.79	26.23	19.16	17.57	15.52	13.73
43	10.60	8.52	7.73	6.79	17.68	13.88	12.67	11.21	27.26	19.90	18.25	16.13	14.16
44	10.90	8.77	7.94	6.99	18.35	14.41	13.16	11.62	28.30	20.66	18.95	16.73	14.58
45	11.26	9.06	8.20	7.20	19.11	15.00	13.70	12.09	29.39	21.47	19.67	17.36	15.00
46	11.73	9.44	8.55	7.50	20.03	15.72	14.34	12.65	30.58	22.33	20.47	18.04	15.44
47	12.37	9.97	9.01	7.90	21.18	16.62	15.16	13.36	31.90	23.28	21.33	18.78	15.92
48	13.25	10.66	9.64	8.44	22.64	17.77	16.19	14.24	33.38	24.37	22.31	19.61	16.46
49	14.44	11.61	10.49	9.17	24.49	19.22	17.50	15.37	35.06	25.60	23.40	20.53	17.07
50	15.96	12.85	11.60	10.11	26.81	21.05	19.15	16.77	36.98	27.00	24.66	21.60	17.76
51	17.79	14.31	12.90	11.21	29.48	23.13	21.02	18.36	39.12	28.56	26.05	22.75	18.51
52	19.84	15.96	14.36	12.45	32.44	25.46	23.09	20.11	41.41	30.24	27.53	23.96	19.30
53	22.13	17.80	16.00	13.80	35.72	28.04	25.38	22.02	43.85	32.01	29.10	25.23	20.10
54	24.66	19.84	17.78	15.25	39.31	30.85	27.87	24.08	46.45	33.92	30.76	26.55	20.93
55	27.43	22.08	19.69	16.75	42.72	33.53	30.22	25.96	49.19	35.93	32.50	27.91	21.77
56	30.38	24.27	21.57	18.24	45.55	35.74	32.12	27.44	52.11	38.04	34.32	29.29	22.63
57	32.37	25.94	22.98	19.31	47.64	37.40	33.50	28.42	55.16	40.27	36.23	30.71	23.50
58	34.56	27.75	24.50	20.42	50.15	39.36	35.14	29.50	58.05	42.39	38.00	31.96	24.25
59	37.44	29.84	26.25	21.68	53.63	41.72	37.02	30.79	60.23	43.85	39.10	32.53	24.50
60	40.34	32.15	28.17	23.03	56.96	44.32	39.17	32.24	62.47	45.18	40.12	33.03	24.74



## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 3A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	3.53	2.84	2.57	2.27	5.44	4.27	3.90	3.46	9.26	6.76	6.20	5.49	5.07
19	3.42	2.75	2.50	2.20	5.44	4.27	3.90	3.46	9.26	6.76	6.20	5.49	5.07
20	3.32	2.67	2.42	2.13	5.44	4.27	3.90	3.46	9.26	6.76	6.20	5.49	5.07
21	3.38	2.72	2.47	2.17	5.58	4.38	3.99	3.54	9.50	6.94	6.36	5.62	5.20
22	3.48	2.80	2.53	2.22	5.75	4.51	4.11	3.64	9.80	7.16	6.55	5.79	5.35
23	3.59	2.89	2.61	2.29	5.96	4.67	4.26	3.76	10.15	7.41	6.78	5.98	5.53
24	3.72	3.00	2.71	2.38	6.20	4.86	4.43	3.91	10.55	7.70	7.04	6.21	5.74
25	3.88	3.12	2.82	2.47	6.47	5.08	4.62	4.08	11.00	8.03	7.34	6.47	5.99
26	4.06	3.27	2.95	2.59	6.78	5.32	4.84	4.27	11.51	8.40	7.68	6.76	6.26
27	4.26	3.43	3.10	2.72	7.13	5.59	5.09	4.49	12.07	8.81	8.05	7.09	6.56
28	4.49	3.61	3.26	2.86	7.51	5.89	5.36	4.73	12.68	9.26	8.45	7.45	6.89
29	4.74	3.81	3.44	3.02	7.92	6.22	5.66	4.99	13.34	9.74	8.90	7.84	7.25
30	5.01	4.03	3.64	3.19	8.38	6.57	5.98	5.27	14.05	10.26	9.37	8.26	7.64
31	5.31	4.27	3.86	3.38	8.86	6.96	6.33	5.58	14.83	10.83	9.90	8.72	8.06
32	5.63	4.53	4.09	3.59	9.39	7.37	6.71	5.92	15.67	11.44	10.46	9.22	8.51
33	5.98	4.81	4.35	3.82	9.95	7.81	7.11	6.28	16.58	12.10	11.07	9.76	8.99
34	6.36	5.11	4.62	4.06	10.55	8.28	7.55	6.66	17.54	12.80	11.71	10.33	9.50
35	6.75	5.43	4.91	4.32	11.18	8.78	8.00	7.07	18.54	13.54	12.39	10.93	10.02
36	7.17	5.77	5.22	4.59	11.85	9.30	8.48	7.49	19.59	14.30	13.10	11.56	10.56
37	7.61	6.12	5.54	4.87	12.56	9.86	8.99	7.95	20.67	15.10	13.83	12.21	11.11
38	8.07	6.49	5.88	5.17	13.30	10.44	9.53	8.42	21.79	15.91	14.58	12.87	11.66
39	8.54	6.87	6.22	5.47	14.07	11.05	10.08	8.92	22.93	16.74	15.35	13.55	12.22
40	9.02	7.26	6.58	5.79	14.88	11.68	10.67	9.43	24.08	17.58	16.12	14.24	12.76
41	9.46	7.61	6.90	6.07	15.67	12.30	11.23	9.93	25.20	18.40	16.88	14.91	13.28
42	9.79	7.88	7.14	6.28	16.34	12.82	11.71	10.35	26.27	19.18	17.59	15.54	13.75
43	10.07	8.10	7.34	6.45	16.95	13.30	12.15	10.74	27.32	19.95	18.29	16.16	14.19
44	10.34	8.32	7.54	6.63	17.58	13.80	12.60	11.13	28.39	20.73	19.01	16.78	14.62
45	10.68	8.59	7.78	6.83	18.29	14.35	13.11	11.57	29.51	21.55	19.76	17.43	15.05
46	11.12	8.94	8.10	7.11	19.15	15.03	13.72	12.10	30.73	22.44	20.56	18.13	15.51
47	11.72	9.43	8.53	7.48	20.24	15.89	14.49	12.77	32.08	23.42	21.45	18.89	16.02
48	12.54	10.09	9.13	7.99	21.62	16.97	15.47	13.61	33.59	24.53	22.45	19.73	16.57
49	13.64	10.98	9.92	8.66	23.38	18.35	16.71	14.67	35.31	25.78	23.58	20.69	17.19
50	15.08	12.14	10.95	9.55	25.58	20.08	18.26	16.00	37.27	27.21	24.85	21.76	17.90
51	16.69	13.43	12.10	10.52	28.06	22.02	20.00	17.48	39.44	28.80	26.27	22.93	18.66
52	18.48	14.87	13.38	11.59	30.81	24.18	21.93	19.10	41.76	30.50	27.77	24.17	19.46
53	20.47	16.47	14.79	12.76	33.84	26.56	24.04	20.86	44.24	32.30	29.36	25.46	20.28
54	22.65	18.23	16.33	14.03	37.16	29.17	26.35	22.76	46.88	34.23	31.04	26.79	21.12
55	25.03	20.14	18.01	15.39	40.29	31.62	28.49	24.49	49.66	36.26	32.81	28.17	21.98
56	27.53	22.15	19.75	16.78	42.85	33.63	30.22	25.82	52.46	38.30	34.56	29.50	22.79
57	29.15	23.45	20.85	17.59	44.73	35.10	31.45	26.68	54.38	39.71	35.72	30.28	23.17
58	30.93	24.89	22.05	18.46	46.97	36.86	32.92	27.71	56.35	41.14	36.89	31.02	23.54
59	33.42	26.89	23.74	19.69	50.24	39.44	35.08	29.26	58.37	42.62	38.07	31.73	23.90
60	36.10	29.05	25.53	20.96	53.73	42.17	37.36	30.84	60.44	44.13	39.26	32.38	24.25

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 3A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	10.50	8.18	7.33	6.36	14.91	11.36	10.29	9.02	30.08	20.98	19.13	16.84	15.56
19	10.13	7.89	7.07	6.14	14.91	11.36	10.29	9.02	30.08	20.98	19.13	16.84	15.56
20	9.75	7.59	6.81	5.91	14.91	11.36	10.29	9.02	30.08	20.98	19.13	16.84	15.56
21	9.75	7.59	6.79	5.89	15.02	11.44	10.35	9.07	30.48	21.27	19.36	17.03	15.75
22	9.76	7.60	6.79	5.89	15.15	11.54	10.43	9.13	30.91	21.56	19.61	17.23	15.93
23	9.79	7.62	6.81	5.89	15.31	11.66	10.54	9.21	31.35	21.87	19.88	17.45	16.14
24	9.83	7.66	6.84	5.92	15.50	11.81	10.66	9.31	31.82	22.20	20.16	17.69	16.36
25	9.90	7.71	6.88	5.95	15.71	11.97	10.80	9.43	32.30	22.53	20.46	17.94	16.59
26	9.99	7.78	6.94	6.00	15.95	12.15	10.96	9.57	32.80	22.88	20.77	18.20	16.85
27	10.09	7.86	7.01	6.06	16.21	12.35	11.14	9.72	33.32	23.25	21.10	18.49	17.11
28	10.21	7.95	7.10	6.13	16.50	12.57	11.34	9.89	33.86	23.62	21.44	18.78	17.39
29	10.35	8.06	7.20	6.22	16.82	12.81	11.56	10.08	34.42	24.01	21.80	19.09	17.67
30	10.51	8.19	7.31	6.31	17.15	13.07	11.79	10.29	35.00	24.42	22.17	19.42	17.96
31	10.67	8.31	7.42	6.41	17.49	13.32	12.02	10.49	35.54	24.80	22.52	19.73	18.24
32	10.82	8.43	7.53	6.51	17.79	13.55	12.24	10.68	36.03	25.14	22.84	20.02	18.48
33	10.98	8.55	7.64	6.60	18.09	13.78	12.45	10.87	36.50	25.46	23.15	20.29	18.69
34	11.14	8.68	7.76	6.71	18.40	14.01	12.67	11.06	36.97	25.79	23.46	20.57	18.91
35	11.34	8.83	7.90	6.83	18.75	14.28	12.92	11.28	37.49	26.15	23.79	20.87	19.13
36	11.57	9.01	8.06	6.97	19.17	14.60	13.21	11.54	38.07	26.56	24.18	21.21	19.38
37	11.84	9.22	8.26	7.15	19.67	14.98	13.56	11.85	38.77	27.05	24.63	21.61	19.67
38	12.18	9.48	8.50	7.35	20.27	15.44	13.98	12.22	39.60	27.63	25.17	22.09	20.02
39	12.59	9.80	8.78	7.61	21.00	16.00	14.49	12.67	40.61	28.33	25.81	22.67	20.44
40	13.08	10.19	9.13	7.91	21.89	16.67	15.10	13.21	41.82	29.17	26.59	23.35	20.93
41	13.59	10.59	9.49	8.22	22.87	17.42	15.78	13.81	43.23	30.16	27.49	24.15	21.51
42	14.06	10.95	9.82	8.50	23.85	18.16	16.46	14.40	44.80	31.25	28.49	25.02	22.14
43	14.53	11.31	10.14	8.78	24.87	18.94	17.16	15.01	46.51	32.45	29.58	25.98	22.81
44	15.03	11.71	10.49	9.08	25.98	19.79	17.93	15.67	48.36	33.74	30.75	26.99	23.52
45	15.63	12.17	10.90	9.43	27.23	20.74	18.78	16.41	50.33	35.11	32.00	28.07	24.24
46	16.35	12.73	11.41	9.86	28.67	21.84	19.77	17.26	52.40	36.56	33.30	29.18	24.98
47	17.26	13.44	12.03	10.39	30.36	23.12	20.92	18.24	54.57	38.07	34.66	30.34	25.73
48	18.41	14.33	12.82	11.05	32.35	24.64	22.28	19.39	56.81	39.63	36.05	31.51	26.46
49	19.84	15.45	13.81	11.88	34.70	26.43	23.88	20.75	59.11	41.24	37.48	32.70	27.18
50	21.62	16.83	15.03	12.90	37.49	28.56	25.77	22.34	61.47	42.88	38.93	33.89	27.88
51	23.56	18.35	16.35	14.00	40.58	30.91	27.85	24.08	63.88	44.57	40.40	35.07	28.55
52	25.72	20.03	17.83	15.21	43.99	33.50	30.14	25.97	66.38	46.31	41.91	36.27	29.21
53	28.11	21.89	19.45	16.53	47.72	36.35	32.64	28.02	68.96	48.11	43.46	37.46	29.85
54	30.73	23.93	21.21	17.95	51.79	39.45	35.35	30.21	71.62	49.97	45.04	38.65	30.47
55	33.36	25.98	22.98	19.34	55.84	42.53	38.01	32.33	73.87	51.53	46.34	39.56	30.87
56	35.75	27.83	24.55	20.54	58.90	44.86	39.99	33.80	75.20	52.46	47.05	39.93	30.85
57	38.23	29.77	26.17	21.75	60.94	46.41	41.25	34.63	76.46	53.34	47.69	40.20	30.77
58	40.80	31.77	27.84	22.95	62.98	47.96	42.48	35.38	77.64	54.17	48.27	40.36	30.63
59	42.50	33.09	28.89	23.60	64.29	48.96	43.21	35.66	77.89	54.34	48.24	39.97	30.12
60	44.66	34.77	30.23	24.45	66.73	50.82	44.66	36.48	78.13	54.51	48.20	39.52	29.60

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 3A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	3.79	3.05	2.76	2.44	5.85	4.59	4.19	3.72	9.95	7.27	6.67	5.90	5.45
19	3.68	2.96	2.69	2.37	5.85	4.59	4.19	3.72	9.95	7.27	6.67	5.90	5.45
20	3.57	2.87	2.60	2.29	5.85	4.59	4.19	3.72	9.95	7.27	6.67	5.90	5.45
21	3.63	2.92	2.66	2.33	6.00	4.71	4.29	3.81	10.21	7.46	6.84	6.04	5.59
22	3.74	3.01	2.72	2.39	6.18	4.85	4.42	3.91	10.54	7.70	7.04	6.22	5.75
23	3.86	3.11	2.81	2.46	6.41	5.02	4.58	4.04	10.91	7.97	7.29	6.43	5.94
24	4.00	3.23	2.91	2.56	6.67	5.22	4.76	4.20	11.34	8.28	7.57	6.68	6.17
25	4.17	3.35	3.03	2.66	6.96	5.46	4.97	4.39	11.83	8.63	7.89	6.96	6.44
26	4.36	3.52	3.17	2.78	7.29	5.72	5.20	4.59	12.37	9.03	8.26	7.27	6.73
27	4.58	3.69	3.33	2.92	7.66	6.01	5.47	4.83	12.98	9.47	8.65	7.62	7.05
28	4.83	3.88	3.50	3.07	8.07	6.33	5.76	5.08	13.63	9.95	9.08	8.01	7.41
29	5.10	4.10	3.70	3.25	8.51	6.69	6.08	5.36	14.34	10.47	9.57	8.43	7.79
30	5.39	4.33	3.91	3.43	9.01	7.06	6.43	5.67	15.10	11.03	10.07	8.88	8.21
31	5.71	4.59	4.15	3.63	9.52	7.48	6.80	6.00	15.94	11.64	10.64	9.37	8.66
32	6.05	4.87	4.40	3.86	10.09	7.92	7.21	6.36	16.85	12.30	11.24	9.91	9.15
33	6.43	5.17	4.68	4.11	10.70	8.40	7.64	6.75	17.82	13.01	11.90	10.49	9.66
34	6.84	5.49	4.97	4.36	11.34	8.90	8.12	7.16	18.86	13.76	12.59	11.10	10.21
35	7.26	5.84	5.28	4.64	12.02	9.44	8.60	7.60	19.93	14.56	13.32	11.75	10.77
36	7.71	6.20	5.61	4.93	12.74	10.00	9.12	8.05	21.06	15.37	14.08	12.43	11.35
37	8.18	6.58	5.96	5.24	13.50	10.60	9.66	8.55	22.22	16.23	14.87	13.13	11.94
38	8.68	6.98	6.32	5.56	14.30	11.22	10.24	9.05	23.42	17.10	15.67	13.84	12.53
39	9.18	7.39	6.69	5.88	15.13	11.88	10.84	9.59	24.65	18.00	16.50	14.57	13.14
40	9.70	7.80	7.07	6.22	16.00	12.56	11.47	10.14	25.89	18.90	17.33	15.31	13.72
41	10.17	8.18	7.42	6.53	16.85	13.22	12.07	10.67	27.09	19.78	18.15	16.03	14.28
42	10.52	8.47	7.68	6.75	17.57	13.78	12.59	11.13	28.24	20.62	18.91	16.71	14.78
43	10.83	8.71	7.89	6.93	18.22	14.30	13.06	11.55	29.37	21.45	19.66	17.37	15.25
44	11.12	8.94	8.11	7.13	18.90	14.84	13.55	11.96	30.52	22.28	20.44	18.04	15.72
45	11.48	9.23	8.36	7.34	19.66	15.43	14.09	12.44	31.72	23.17	21.24	18.74	16.18
46	11.95	9.61	8.71	7.64	20.59	16.16	14.75	13.01	33.03	24.12	22.10	19.49	16.67
47	12.60	10.14	9.17	8.04	21.76	17.08	15.58	13.73	34.49	25.18	23.06	20.31	17.22
48	13.48	10.85	9.81	8.59	23.24	18.24	16.63	14.63	36.11	26.37	24.13	21.21	17.81
49	14.66	11.80	10.66	9.31	25.13	19.73	17.96	15.77	37.96	27.71	25.35	22.24	18.48
50	16.21	13.05	11.77	10.27	27.50	21.59	19.63	17.20	40.07	29.25	26.71	23.39	19.24
51	17.94	14.44	13.01	11.31	30.16	23.67	21.50	18.79	42.40	30.96	28.24	24.65	20.06
52	19.87	15.99	14.38	12.46	33.12	25.99	23.57	20.53	44.89	32.79	29.85	25.98	20.92
53	22.01	17.71	15.90	13.71	36.38	28.55	25.84	22.42	47.56	34.72	31.56	27.37	21.80
54	24.35	19.60	17.55	15.01	39.95	31.36	28.33	24.47	50.40	36.80	33.37	28.80	22.70
55	26.91	21.60	19.25	16.38	43.31	33.99	30.63	26.33	53.38	38.98	35.27	30.28	23.63
56	29.58	23.57	20.95	17.72	46.06	36.15	32.49	27.76	56.39	41.17	37.15	31.71	24.50
57	31.34	25.03	22.18	18.63	48.08	37.73	33.81	28.67	58.46	42.69	38.40	32.55	24.91
58	33.25	26.61	23.49	19.58	50.49	39.62	35.31	29.62	60.58	44.23	39.66	33.35	25.31
59	35.69	28.44	25.02	20.67	53.75	41.82	37.11	30.86	62.75	45.55	40.61	33.79	25.45
60	38.24	30.48	26.71	21.83	56.98	44.33	39.19	32.25	64.86	46.72	41.49	34.16	25.59

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 3P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	5.03	4.04	3.66	3.23	7.62	5.98	5.46	4.84	12.28	8.97	8.22	7.28	6.73
19	4.96	3.99	3.62	3.19	7.77	6.10	5.57	4.94	12.52	9.14	8.38	7.42	6.86
20	4.90	3.94	3.57	3.15	7.92	6.21	5.68	5.03	12.76	9.32	8.54	7.57	6.99
21	4.99	4.01	3.63	3.20	8.11	6.36	5.81	5.14	13.07	9.54	8.74	7.73	7.15
22	5.11	4.11	3.72	3.27	8.34	6.55	5.97	5.28	13.45	9.82	8.98	7.94	7.34
23	5.25	4.23	3.82	3.36	8.62	6.77	6.16	5.45	13.89	10.14	9.27	8.19	7.57
24	5.43	4.37	3.95	3.47	8.95	7.02	6.39	5.64	14.39	10.51	9.60	8.47	7.84
25	5.64	4.54	4.09	3.59	9.31	7.31	6.65	5.87	14.96	10.93	9.98	8.80	8.14
26	5.87	4.73	4.26	3.74	9.72	7.63	6.94	6.12	15.60	11.39	10.40	9.17	8.48
27	6.14	4.94	4.46	3.91	10.16	7.98	7.25	6.40	16.30	11.90	10.87	9.58	8.86
28	6.43	5.17	4.67	4.09	10.65	8.36	7.61	6.71	17.07	12.46	11.38	10.03	9.28
29	6.75	5.43	4.90	4.30	11.19	8.78	7.99	7.05	17.90	13.07	11.94	10.52	9.73
30	7.11	5.72	5.16	4.53	11.78	9.24	8.41	7.41	18.80	13.73	12.54	11.05	10.22
31	7.49	6.03	5.44	4.78	12.41	9.74	8.86	7.82	19.78	14.44	13.20	11.63	10.75
32	7.92	6.37	5.76	5.05	13.09	10.27	9.35	8.25	20.85	15.23	13.92	12.27	11.32
33	8.38	6.74	6.09	5.35	13.82	10.85	9.88	8.72	22.01	16.07	14.70	12.96	11.94
34	8.87	7.14	6.45	5.67	14.60	11.46	10.44	9.22	23.24	16.97	15.52	13.69	12.58
35	9.40	7.56	6.84	6.00	15.43	12.11	11.04	9.75	24.52	17.91	16.39	14.46	13.25
36	9.95	8.00	7.24	6.36	16.30	12.79	11.67	10.31	25.85	18.88	17.29	15.26	13.94
37	10.52	8.47	7.66	6.73	17.22	13.51	12.33	10.89	27.22	19.88	18.21	16.07	14.63
38	11.12	8.95	8.10	7.12	18.18	14.27	13.02	11.51	28.61	20.89	19.14	16.90	15.31
39	11.73	9.44	8.55	7.52	19.18	15.05	13.74	12.15	30.00	21.91	20.08	17.74	15.99
40	12.36	9.95	9.01	7.93	20.22	15.87	14.49	12.81	31.40	22.93	21.02	18.57	16.65
41	12.93	10.40	9.43	8.29	21.23	16.66	15.22	13.46	32.74	23.91	21.92	19.37	17.25
42	13.35	10.74	9.74	8.56	22.08	17.33	15.83	14.00	34.00	24.83	22.77	20.12	17.79
43	13.70	11.02	9.99	8.78	22.86	17.94	16.39	14.49	35.23	25.73	23.60	20.84	18.30
44	14.05	11.30	10.24	9.00	23.66	18.57	16.96	14.98	36.48	26.63	24.42	21.56	18.78
45	14.47	11.64	10.55	9.26	24.56	19.27	17.60	15.54	37.77	27.58	25.29	22.31	19.27
46	15.03	12.09	10.95	9.61	25.65	20.13	18.38	16.21	39.17	28.60	26.21	23.10	19.78
47	15.80	12.71	11.51	10.08	27.03	21.22	19.35	17.05	40.71	29.73	27.23	23.97	20.33
48	16.86	13.57	12.27	10.74	28.79	22.59	20.59	18.12	42.44	30.99	28.36	24.93	20.94
49	18.28	14.71	13.29	11.61	31.01	24.34	22.16	19.47	44.40	32.42	29.64	26.01	21.62
50	20.13	16.20	14.62	12.74	33.81	26.53	24.14	21.15	46.63	34.05	31.10	27.23	22.40
51	22.33	17.97	16.19	14.07	37.00	29.04	26.38	23.05	49.11	35.86	32.70	28.55	23.24
52	24.80	19.95	17.95	15.55	40.54	31.82	28.86	25.13	51.75	37.79	34.41	29.94	24.11
53	27.54	22.16	19.90	17.17	44.45	34.89	31.58	27.40	54.57	39.85	36.22	31.40	25.01
54	30.56	24.59	22.04	18.94	48.72	38.24	34.54	29.84	57.56	42.03	38.12	32.90	25.93
55	33.87	27.26	24.37	20.83	52.74	41.39	37.30	32.05	60.73	44.34	40.12	34.45	26.88
56	37.36	30.06	26.80	22.77	56.01	43.96	39.50	33.75	64.07	46.78	42.21	36.03	27.83
57	39.66	31.92	28.37	23.94	58.38	45.82	41.05	34.83	67.58	49.35	44.39	37.63	28.80
58	42.20	33.95	30.08	25.18	61.23	48.06	42.91	36.12	70.88	51.76	46.40	39.02	29.62
59	45.71	36.79	32.47	26.93	65.42	51.35	45.68	38.10	73.30	53.52	47.81	39.84	30.02
60	49.49	39.82	35.00	28.74	69.89	54.86	48.60	40.12	75.79	55.34	49.23	40.60	30.41

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 3P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	14.81	11.53	10.34	8.98	20.85	15.88	14.39	12.62	41.60	29.03	26.46	23.30	21.53
19	14.52	11.31	10.14	8.80	21.21	16.15	14.63	12.83	42.31	29.52	26.91	23.69	21.89
20	14.21	11.07	9.92	8.61	21.56	16.42	14.88	13.05	43.02	30.01	27.35	24.09	22.26
21	14.12	10.99	9.84	8.53	21.60	16.45	14.89	13.04	43.33	30.23	27.52	24.21	22.39
22	14.05	10.94	9.79	8.48	21.67	16.51	14.92	13.06	43.67	30.47	27.71	24.35	22.51
23	14.01	10.91	9.75	8.44	21.79	16.59	14.99	13.11	44.03	30.72	27.92	24.51	22.66
24	14.00	10.90	9.74	8.42	21.93	16.70	15.08	13.18	44.41	30.99	28.15	24.69	22.83
25	14.01	10.91	9.74	8.42	22.11	16.84	15.20	13.27	44.82	31.27	28.39	24.89	23.02
26	14.05	10.94	9.77	8.44	22.33	17.01	15.35	13.40	45.24	31.56	28.65	25.11	23.23
27	14.12	11.00	9.81	8.48	22.58	17.20	15.52	13.54	45.68	31.87	28.93	25.34	23.46
28	14.21	11.07	9.88	8.53	22.87	17.42	15.71	13.71	46.14	32.19	29.22	25.60	23.69
29	14.33	11.16	9.96	8.61	23.18	17.65	15.93	13.90	46.63	32.53	29.53	25.87	23.94
30	14.48	11.27	10.07	8.69	23.52	17.91	16.17	14.10	47.13	32.88	29.86	26.15	24.19
31	14.63	11.39	10.17	8.79	23.85	18.17	16.40	14.31	47.61	33.21	30.17	26.43	24.43
32	14.77	11.50	10.28	8.88	24.16	18.40	16.62	14.50	48.03	33.50	30.44	26.68	24.62
33	14.92	11.62	10.38	8.97	24.46	18.63	16.83	14.70	48.42	33.78	30.71	26.91	24.80
34	15.09	11.75	10.50	9.08	24.79	18.88	17.06	14.90	48.83	34.06	30.98	27.16	24.97
35	15.29	11.90	10.65	9.21	25.16	19.17	17.33	15.14	49.28	34.38	31.28	27.43	25.15
36	15.53	12.09	10.82	9.37	25.61	19.51	17.65	15.42	49.80	34.75	31.62	27.75	25.35
37	15.84	12.33	11.04	9.56	26.17	19.93	18.04	15.77	50.44	35.19	32.04	28.12	25.60
38	16.21	12.63	11.31	9.79	26.84	20.45	18.51	16.19	51.22	35.73	32.55	28.57	25.89
39	16.68	12.99	11.64	10.08	27.67	21.08	19.09	16.70	52.17	36.40	33.16	29.12	26.25
40	17.24	13.42	12.03	10.42	28.69	21.85	19.79	17.31	53.33	37.21	33.91	29.78	26.70
41	17.81	13.87	12.43	10.77	29.80	22.70	20.56	17.99	54.70	38.16	34.79	30.55	27.22
42	18.32	14.27	12.79	11.08	30.89	23.53	21.32	18.65	56.23	39.23	35.76	31.41	27.79
43	18.82	14.65	13.14	11.38	32.02	24.39	22.10	19.33	57.91	40.40	36.83	32.34	28.40
44	19.37	15.08	13.52	11.70	33.26	25.33	22.95	20.06	59.73	41.67	37.98	33.34	29.04
45	20.02	15.59	13.97	12.08	34.66	26.40	23.91	20.89	61.67	43.02	39.21	34.39	29.71
46	20.84	16.23	14.54	12.56	36.29	27.64	25.03	21.85	63.71	44.45	40.49	35.48	30.38
47	21.89	17.05	15.26	13.17	38.22	29.11	26.34	22.97	65.85	45.94	41.82	36.61	31.05
48	23.23	18.09	16.18	13.94	40.53	30.87	27.91	24.30	68.06	47.48	43.20	37.76	31.71
49	24.92	19.41	17.34	14.92	43.28	32.96	29.77	25.87	70.34	49.07	44.60	38.91	32.34
50	27.04	21.06	18.80	16.14	46.55	35.45	31.99	27.73	72.66	50.69	46.02	40.05	32.95
51	29.53	22.99	20.50	17.54	50.23	38.26	34.47	29.81	75.04	52.35	47.46	41.20	33.53
52	32.32	25.16	22.40	19.11	54.31	41.36	37.21	32.07	77.50	54.07	48.94	42.34	34.10
53	35.42	27.58	24.50	20.82	58.78	44.77	40.20	34.51	80.04	55.84	50.45	43.48	34.65
54	38.84	30.24	26.81	22.69	63.67	48.49	43.45	37.14	82.67	57.67	51.99	44.62	35.17
55	42.31	32.95	29.14	24.53	68.52	52.19	46.65	39.67	85.38	59.56	53.57	45.73	35.68
56	45.49	35.42	31.24	26.14	72.16	54.96	48.99	41.41	88.17	61.51	55.17	46.82	36.17
57	48.83	38.02	33.43	27.78	74.56	56.79	50.47	42.37	89.48	62.43	55.82	47.05	36.01
58	52.31	40.73	35.69	29.43	76.96	58.61	51.92	43.24	90.69	63.27	56.38	47.14	35.78
59	54.68	42.58	37.18	30.37	78.48	59.77	52.75	43.53	91.83	64.06	56.88	47.13	35.51
60	57.68	44.91	39.05	31.57	81.39	61.99	54.48	44.50	92.91	64.82	57.31	46.99	35.20

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 3P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	5.41	4.34	3.93	3.47	8.19	6.43	5.87	5.20	13.20	9.64	8.84	7.83	7.23
19	5.33	4.29	3.89	3.43	8.35	6.56	5.99	5.31	13.46	9.83	9.01	7.98	7.37
20	5.27	4.24	3.84	3.39	8.51	6.68	6.11	5.41	13.72	10.02	9.18	8.14	7.51
21	5.36	4.31	3.90	3.44	8.72	6.84	6.25	5.53	14.05	10.26	9.40	8.31	7.69
22	5.49	4.42	4.00	3.52	8.97	7.04	6.42	5.68	14.46	10.56	9.65	8.54	7.89
23	5.64	4.55	4.11	3.61	9.27	7.28	6.62	5.86	14.93	10.90	9.97	8.80	8.14
24	5.84	4.70	4.25	3.73	9.62	7.55	6.87	6.06	15.47	11.30	10.32	9.11	8.43
25	6.06	4.88	4.40	3.86	10.01	7.86	7.15	6.31	16.08	11.75	10.73	9.46	8.75
26	6.31	5.08	4.58	4.02	10.45	8.20	7.46	6.58	16.77	12.24	11.18	9.86	9.12
27	6.60	5.31	4.79	4.20	10.92	8.58	7.79	6.88	17.52	12.79	11.69	10.30	9.52
28	6.91	5.56	5.02	4.40	11.45	8.99	8.18	7.21	18.35	13.39	12.23	10.78	9.98
29	7.26	5.84	5.27	4.62	12.03	9.44	8.59	7.58	19.24	14.05	12.84	11.31	10.46
30	7.64	6.15	5.55	4.87	12.66	9.93	9.04	7.97	20.21	14.76	13.48	11.88	10.99
31	8.05	6.48	5.85	5.14	13.34	10.47	9.52	8.41	21.26	15.52	14.19	12.50	11.56
32	8.51	6.85	6.19	5.43	14.07	11.04	10.05	8.87	22.41	16.37	14.96	13.19	12.17
33	9.01	7.25	6.55	5.75	14.86	11.66	10.62	9.37	23.66	17.28	15.80	13.93	12.84
34	9.54	7.68	6.93	6.10	15.70	12.32	11.22	9.91	24.98	18.24	16.68	14.72	13.52
35	10.11	8.13	7.35	6.45	16.59	13.02	11.87	10.48	26.36	19.25	17.62	15.54	14.24
36	10.70	8.60	7.78	6.84	17.52	13.75	12.55	11.08	27.79	20.30	18.59	16.40	14.99
37	11.31	9.11	8.23	7.23	18.51	14.52	13.25	11.71	29.26	21.37	19.58	17.28	15.73
38	11.95	9.62	8.71	7.65	19.54	15.34	14.00	12.37	30.76	22.46	20.58	18.17	16.46
39	12.61	10.15	9.19	8.08	20.62	16.18	14.77	13.06	32.25	23.55	21.59	19.07	17.19
40	13.29	10.70	9.69	8.52	21.74	17.06	15.58	13.77	33.76	24.65	22.60	19.96	17.90
41	13.90	11.18	10.14	8.91	22.82	17.91	16.36	14.47	35.20	25.70	23.56	20.82	18.54
42	14.35	11.55	10.47	9.19	23.74	18.63	17.02	15.05	36.55	26.69	24.48	21.63	19.12
43	14.73	11.85	10.74	9.43	24.57	19.29	17.62	15.58	37.87	27.66	25.37	22.40	19.67
44	15.10	12.15	11.01	9.68	25.43	19.96	18.23	16.10	39.22	28.63	26.25	23.18	20.19
45	15.56	12.51	11.34	9.95	26.40	20.72	18.92	16.71	40.60	29.65	27.19	23.98	20.72
46	16.16	13.00	11.77	10.33	27.57	21.64	19.76	17.43	42.11	30.75	28.18	24.83	21.26
47	16.99	13.66	12.37	10.84	29.06	22.81	20.80	18.33	43.76	31.96	29.27	25.77	21.85
48	18.12	14.59	13.19	11.54	30.95	24.28	22.13	19.48	45.62	33.31	30.49	26.80	22.51
49	19.65	15.81	14.29	12.43	33.34	26.17	23.82	20.93	47.73	34.85	31.86	27.96	23.24
50	21.64	17.42	15.67	13.59	36.35	28.52	25.95	22.74	50.13	36.60	33.43	29.27	24.08
51	24.00	19.22	17.27	14.94	39.78	31.22	28.36	24.74	52.79	38.55	35.15	30.69	24.98
52	26.66	21.26	19.06	16.44	43.58	34.21	30.94	26.87	55.63	40.62	36.99	32.19	25.92
53	29.51	23.51	21.05	18.09	47.78	37.36	33.73	29.18	58.66	42.84	38.94	33.76	26.89
54	32.63	26.01	23.23	19.87	52.37	40.80	36.77	31.66	61.88	45.18	40.98	35.37	27.87
55	35.98	28.68	25.56	21.75	56.68	44.09	39.64	33.96	65.28	47.67	43.13	37.03	28.90
56	39.39	31.40	27.91	23.62	60.05	46.71	41.88	35.66	68.88	50.29	45.38	38.73	29.92
57	41.95	33.44	29.63	24.90	62.42	48.56	43.40	36.71	72.65	52.62	47.25	39.98	30.60
58	44.72	35.65	31.48	26.24	65.16	50.70	45.16	37.90	75.83	54.63	48.90	41.05	31.16
59	47.96	38.23	33.64	27.79	68.69	53.45	47.45	39.46	77.93	56.16	50.08	41.66	31.39
60	51.54	41.10	36.01	29.45	72.77	56.64	50.07	41.21	80.07	57.71	51.25	42.20	31.61

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 3P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	3.15	2.54	2.30	2.03	7.70	6.04	5.52	4.89	13.10	9.57	8.77	7.77	7.18
19	3.12	2.51	2.28	2.01	7.85	6.16	5.63	4.99	13.37	9.76	8.95	7.93	7.33
20	3.08	2.48	2.25	1.98	8.01	6.29	5.74	5.09	13.64	9.96	9.13	8.09	7.47
21	3.14	2.53	2.29	2.01	8.20	6.44	5.87	5.20	13.98	10.21	9.35	8.27	7.65
22	3.22	2.59	2.34	2.06	8.44	6.63	6.04	5.34	14.39	10.51	9.62	8.50	7.86
23	3.32	2.67	2.41	2.12	8.73	6.85	6.24	5.51	14.87	10.86	9.93	8.77	8.11
24	3.44	2.77	2.50	2.19	9.06	7.11	6.47	5.71	15.42	11.26	10.29	9.08	8.40
25	3.58	2.88	2.60	2.28	9.44	7.41	6.74	5.95	16.04	11.71	10.70	9.44	8.73
26	3.74	3.01	2.72	2.38	9.86	7.74	7.04	6.21	16.73	12.22	11.16	9.84	9.10
27	3.92	3.16	2.85	2.50	10.33	8.11	7.38	6.50	17.49	12.77	11.66	10.28	9.51
28	4.13	3.32	3.00	2.63	10.85	8.51	7.74	6.83	18.32	13.37	12.21	10.76	9.96
29	4.36	3.51	3.16	2.78	11.41	8.96	8.15	7.18	19.21	14.03	12.81	11.29	10.44
30	4.61	3.71	3.35	2.94	12.03	9.44	8.59	7.57	20.18	14.73	13.46	11.86	10.97
31	4.88	3.93	3.55	3.11	12.69	9.96	9.06	7.99	21.23	15.50	14.16	12.48	11.53
32	5.18	4.16	3.76	3.30	13.40	10.52	9.58	8.45	22.37	16.33	14.93	13.16	12.15
33	5.49	4.42	4.00	3.51	14.17	11.12	10.13	8.94	23.60	17.23	15.76	13.89	12.80
34	5.84	4.70	4.25	3.73	14.98	11.76	10.71	9.46	24.90	18.18	16.63	14.67	13.48
35	6.20	4.99	4.51	3.96	15.84	12.43	11.33	10.01	26.26	19.17	17.55	15.48	14.19
36	6.59	5.30	4.80	4.21	16.75	13.14	11.99	10.59	27.67	20.21	18.50	16.33	14.92
37	7.00	5.63	5.10	4.48	17.70	13.89	12.67	11.20	29.13	21.27	19.49	17.20	15.65
38	7.44	5.98	5.42	4.76	18.69	14.67	13.39	11.83	30.62	22.36	20.49	18.09	16.39
39	7.90	6.35	5.76	5.06	19.73	15.48	14.13	12.50	32.13	23.46	21.51	19.00	17.12
40	8.38	6.74	6.11	5.37	20.80	16.33	14.91	13.18	33.65	24.57	22.53	19.90	17.84
41	8.81	7.09	6.43	5.65	21.84	17.14	15.66	13.84	35.13	25.65	23.52	20.78	18.51
42	9.10	7.32	6.64	5.84	22.72	17.83	16.29	14.40	36.53	26.67	24.47	21.61	19.12
43	9.32	7.50	6.79	5.97	23.52	18.46	16.86	14.91	37.91	27.68	25.39	22.42	19.69
44	9.53	7.67	6.95	6.11	24.34	19.11	17.45	15.42	39.31	28.70	26.32	23.24	20.24
45	9.83	7.91	7.16	6.29	25.27	19.83	18.11	15.99	40.78	29.77	27.30	24.08	20.80
46	10.26	8.26	7.48	6.56	26.40	20.72	18.91	16.68	42.35	30.93	28.34	24.98	21.38
47	10.92	8.79	7.96	6.97	27.82	21.83	19.92	17.55	44.09	32.19	29.48	25.96	22.01
48	11.89	9.57	8.65	7.57	29.62	23.25	21.19	18.65	46.02	33.60	30.75	27.04	22.70
49	13.25	10.66	9.63	8.42	31.91	25.05	22.81	20.03	48.20	35.20	32.18	28.24	23.47
50	15.13	12.18	10.99	9.58	34.78	27.30	24.83	21.76	50.68	37.00	33.79	29.59	24.34
51	17.28	13.90	12.53	10.89	37.99	29.82	27.08	23.67	53.41	39.00	35.57	31.05	25.27
52	19.76	15.90	14.31	12.39	41.55	32.61	29.57	25.76	56.32	41.13	37.45	32.59	26.24
53	22.60	18.19	16.33	14.10	45.46	35.68	32.30	28.02	59.43	43.39	39.44	34.19	27.24
54	25.82	20.78	18.62	16.00	49.72	39.03	35.25	30.45	62.72	45.79	41.53	35.85	28.26
55	29.09	23.41	20.93	17.89	53.70	42.15	37.98	32.64	66.20	48.34	43.73	37.55	29.30
56	32.10	25.83	23.03	19.57	56.91	44.67	40.14	34.29	69.66	50.87	45.90	39.18	30.26
57	34.10	27.44	24.39	20.58	59.19	46.46	41.62	35.31	71.96	52.55	47.27	40.07	30.67
58	36.55	29.41	26.05	21.81	61.95	48.62	43.41	36.54	74.32	54.27	48.66	40.92	31.05
59	40.66	32.72	28.87	23.95	66.06	51.85	46.12	38.47	76.74	56.03	50.05	41.71	31.42
60	45.21	36.38	31.98	26.25	70.43	55.28	48.97	40.42	79.22	57.84	51.45	42.44	31.78

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 3P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	8.02	6.24	5.60	4.86	21.03	16.02	14.51	12.73	42.43	29.60	26.98	23.76	21.95
19	7.87	6.12	5.49	4.77	21.40	16.30	14.76	12.95	43.16	30.11	27.45	24.17	22.33
20	7.70	6.00	5.38	4.67	21.76	16.57	15.01	13.17	43.90	30.63	27.92	24.58	22.71
21	7.61	5.92	5.30	4.60	21.80	16.61	15.03	13.16	44.25	30.87	28.11	24.72	22.86
22	7.54	5.87	5.25	4.55	21.88	16.67	15.07	13.18	44.63	31.14	28.32	24.88	23.00
23	7.49	5.84	5.22	4.51	22.00	16.75	15.13	13.23	45.04	31.42	28.56	25.07	23.18
24	7.47	5.82	5.20	4.50	22.15	16.87	15.23	13.31	45.46	31.72	28.81	25.27	23.37
25	7.47	5.82	5.20	4.49	22.34	17.01	15.35	13.41	45.92	32.03	29.09	25.50	23.59
26	7.50	5.84	5.21	4.50	22.56	17.18	15.50	13.53	46.39	32.36	29.38	25.75	23.83
27	7.54	5.87	5.24	4.53	22.82	17.38	15.68	13.68	46.89	32.71	29.70	26.02	24.08
28	7.61	5.92	5.29	4.57	23.11	17.60	15.88	13.85	47.42	33.08	30.03	26.30	24.35
29	7.70	5.99	5.35	4.62	23.43	17.85	16.11	14.05	47.97	33.46	30.38	26.61	24.63
30	7.80	6.08	5.43	4.69	23.79	18.12	16.36	14.27	48.54	33.86	30.75	26.94	24.91
31	7.91	6.16	5.50	4.76	24.14	18.39	16.60	14.49	49.08	34.24	31.10	27.25	25.18
32	8.02	6.25	5.58	4.82	24.47	18.63	16.83	14.69	49.56	34.58	31.42	27.53	25.41
33	8.14	6.34	5.66	4.90	24.79	18.88	17.06	14.89	50.02	34.90	31.72	27.80	25.62
34	8.27	6.44	5.76	4.98	25.13	19.14	17.30	15.11	50.49	35.22	32.03	28.08	25.82
35	8.43	6.56	5.87	5.08	25.52	19.44	17.57	15.35	51.01	35.58	32.37	28.39	26.03
36	8.62	6.71	6.01	5.20	25.98	19.79	17.90	15.65	51.61	36.01	32.77	28.75	26.27
37	8.85	6.89	6.17	5.34	26.55	20.22	18.30	16.00	52.34	36.51	33.25	29.18	26.56
38	9.15	7.12	6.38	5.52	27.24	20.75	18.79	16.43	53.23	37.13	33.83	29.70	26.91
39	9.51	7.40	6.63	5.74	28.09	21.40	19.38	16.95	54.32	37.89	34.53	30.32	27.33
40	9.95	7.75	6.94	6.01	29.12	22.18	20.09	17.58	55.64	38.82	35.38	31.07	27.85
41	10.39	8.09	7.25	6.28	30.26	23.05	20.88	18.27	57.19	39.90	36.37	31.95	28.46
42	10.75	8.37	7.51	6.50	31.37	23.90	21.65	18.94	58.93	41.11	37.48	32.92	29.12
43	11.09	8.64	7.74	6.70	32.53	24.78	22.45	19.63	60.84	42.44	38.69	33.98	29.84
44	11.47	8.93	8.00	6.93	33.79	25.74	23.32	20.38	62.90	43.88	40.00	35.11	30.59
45	11.94	9.30	8.33	7.21	35.22	26.83	24.30	21.23	65.10	45.42	41.39	36.30	31.36
46	12.57	9.79	8.77	7.58	36.89	28.09	25.44	22.20	67.42	47.04	42.85	37.55	32.14
47	13.42	10.45	9.36	8.08	38.86	29.59	26.78	23.35	69.84	48.73	44.36	38.83	32.93
48	14.57	11.35	10.15	8.75	41.20	31.38	28.37	24.70	72.35	50.48	45.92	40.14	33.71
49	16.12	12.55	11.22	9.65	43.99	33.51	30.27	26.30	74.93	52.28	47.51	41.45	34.46
50	18.17	14.14	12.63	10.84	47.31	36.03	32.51	28.19	77.57	54.11	49.12	42.76	35.18
51	20.53	15.98	14.25	12.20	50.99	38.83	34.99	30.25	80.26	56.00	50.76	44.07	35.87
52	23.28	18.13	16.14	13.77	55.04	41.92	37.71	32.50	83.06	57.94	52.44	45.38	36.54
53	26.47	20.61	18.31	15.56	59.47	45.30	40.67	34.92	85.94	59.96	54.17	46.69	37.20
54	30.12	23.45	20.79	17.59	64.30	48.97	43.88	37.51	88.92	62.03	55.92	47.99	37.83
55	34.06	26.52	23.46	19.74	69.07	52.61	47.02	39.99	91.37	63.75	57.33	48.94	38.19
56	37.68	29.34	25.88	21.65	72.61	55.30	49.30	41.67	92.70	64.67	58.00	49.22	38.03
57	40.87	31.82	27.98	23.25	74.87	57.02	50.68	42.54	93.93	65.53	58.60	49.39	37.80
58	44.25	34.45	30.19	24.89	77.13	58.74	52.03	43.33	95.09	66.34	59.12	49.43	37.52
59	46.75	36.40	31.78	25.97	78.49	59.78	52.75	43.54	95.10	66.35	58.90	48.81	36.77
60	50.69	39.47	34.32	27.75	81.24	61.87	54.38	44.41	95.12	66.36	58.68	48.11	36.04



## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 3P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	3.39	2.73	2.47	2.18	8.28	6.49	5.93	5.26	14.08	10.29	9.43	8.35	7.72
19	3.35	2.70	2.45	2.16	8.44	6.62	6.05	5.36	14.37	10.49	9.62	8.52	7.88
20	3.31	2.67	2.42	2.13	8.61	6.76	6.17	5.47	14.66	10.71	9.81	8.70	8.03
21	3.38	2.72	2.46	2.16	8.82	6.92	6.31	5.59	15.03	10.98	10.05	8.89	8.22
22	3.46	2.78	2.52	2.21	9.07	7.13	6.49	5.74	15.47	11.30	10.34	9.14	8.45
23	3.57	2.87	2.59	2.28	9.38	7.36	6.71	5.92	15.99	11.67	10.67	9.43	8.72
24	3.70	2.98	2.69	2.35	9.74	7.64	6.96	6.14	16.58	12.10	11.06	9.76	9.03
25	3.85	3.10	2.80	2.45	10.15	7.97	7.25	6.40	17.24	12.59	11.50	10.15	9.38
26	4.02	3.24	2.92	2.56	10.60	8.32	7.57	6.68	17.98	13.14	12.00	10.58	9.78
27	4.21	3.40	3.06	2.69	11.10	8.72	7.93	6.99	18.80	13.73	12.53	11.05	10.22
28	4.44	3.57	3.23	2.83	11.66	9.15	8.32	7.34	19.69	14.37	13.13	11.57	10.71
29	4.69	3.77	3.40	2.99	12.27	9.63	8.76	7.72	20.65	15.08	13.77	12.14	11.22
30	4.96	3.99	3.60	3.16	12.93	10.15	9.23	8.14	21.69	15.83	14.47	12.75	11.79
31	5.25	4.22	3.82	3.34	13.64	10.71	9.74	8.59	22.82	16.66	15.22	13.42	12.39
32	5.57	4.47	4.04	3.55	14.41	11.31	10.30	9.08	24.05	17.55	16.05	14.15	13.06
33	5.90	4.75	4.30	3.77	15.23	11.95	10.89	9.61	25.37	18.52	16.94	14.93	13.76
34	6.28	5.05	4.57	4.01	16.10	12.64	11.51	10.17	26.77	19.54	17.88	15.77	14.49
35	6.67	5.36	4.85	4.24	17.03	13.36	12.18	10.76	28.23	20.61	18.87	16.64	15.25
36	7.08	5.65	5.10	4.46	18.01	14.13	12.89	11.38	29.75	21.73	19.89	17.55	16.04
37	7.46	5.95	5.37	4.70	19.03	14.93	13.62	12.04	31.31	22.87	20.95	18.49	16.82
38	7.86	6.27	5.66	4.95	20.09	15.77	14.39	12.72	32.92	24.04	22.03	19.45	17.62
39	8.30	6.62	5.98	5.23	21.21	16.64	15.19	13.44	34.54	25.22	23.12	20.43	18.40
40	8.77	6.99	6.32	5.53	22.36	17.55	16.03	14.17	36.17	26.41	24.22	21.39	19.18
41	9.21	7.34	6.63	5.81	23.48	18.43	16.83	14.88	37.76	27.57	25.28	22.34	19.90
42	9.51	7.59	6.85	6.00	24.42	19.17	17.51	15.48	39.27	28.67	26.31	23.23	20.55
43	9.76	7.78	7.03	6.16	25.28	19.84	18.12	16.03	40.75	29.76	27.29	24.10	21.17
44	10.02	7.99	7.22	6.31	26.17	20.54	18.76	16.58	42.26	30.85	28.29	24.98	21.76
45	10.35	8.25	7.45	6.52	27.17	21.32	19.47	17.19	43.84	32.00	29.35	25.89	22.36
46	10.84	8.64	7.80	6.82	28.38	22.27	20.33	17.93	45.53	33.25	30.47	26.85	22.98
47	11.55	9.21	8.31	7.25	29.91	23.47	21.41	18.87	47.40	34.60	31.69	27.91	23.66
48	12.56	10.01	9.03	7.87	31.84	24.99	22.78	20.05	49.47	36.12	33.06	29.07	24.40
49	13.97	11.14	10.03	8.72	34.30	26.93	24.52	21.53	51.82	37.84	34.59	30.36	25.23
50	15.89	12.67	11.40	9.89	37.39	29.35	26.69	23.37	54.48	39.78	36.32	31.81	26.17
51	18.09	14.42	12.96	11.22	40.84	32.06	29.06	25.31	57.42	41.93	38.24	33.38	27.17
52	20.64	16.46	14.76	12.74	44.67	34.94	31.61	27.44	60.54	44.21	40.26	35.03	28.21
53	23.57	18.79	16.83	14.46	48.87	38.08	34.39	29.75	63.89	46.64	42.40	36.75	29.28
54	26.90	21.45	19.16	16.40	53.37	41.51	37.41	32.22	67.42	49.22	44.64	38.54	30.38
55	30.33	24.19	21.56	18.35	57.54	44.76	40.24	34.48	71.17	51.97	47.01	40.37	31.50
56	33.50	26.71	23.74	20.09	60.83	47.32	42.43	36.13	74.88	54.32	48.92	41.69	32.20
57	35.79	28.54	25.29	21.25	63.11	49.10	43.89	37.12	77.36	55.79	50.10	42.40	32.45
58	38.47	30.67	27.09	22.58	65.74	51.15	45.57	38.24	79.51	57.29	51.27	43.05	32.67
59	42.18	33.64	29.60	24.46	69.17	53.83	47.78	39.74	81.33	58.61	52.26	43.48	32.76
60	46.58	37.15	32.56	26.63	73.13	56.93	50.32	41.42	83.19	59.97	53.26	43.86	32.85

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 2A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years					Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days					Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	6.16	5.29	4.86	4.19	9.10	7.83	7.04	6.12	14.34	11.74	10.64	9.30	8.71	
19	5.97	5.13	4.71	4.06	9.10	7.83	7.04	6.12	14.34	11.74	10.64	9.30	8.71	
20	5.78	4.96	4.56	3.93	9.10	7.83	7.04	6.12	14.34	11.74	10.64	9.30	8.71	
21	5.87	5.04	4.63	3.99	9.30	8.00	7.19	6.24	14.65	11.99	10.86	9.48	8.89	
22	5.99	5.14	4.72	4.06	9.53	8.20	7.36	6.39	15.02	12.29	11.12	9.70	9.09	
23	6.13	5.27	4.83	4.15	9.80	8.43	7.57	6.56	15.43	12.63	11.42	9.95	9.33	
24	6.30	5.41	4.96	4.26	10.11	8.70	7.80	6.75	15.90	13.02	11.76	10.24	9.60	
25	6.50	5.58	5.11	4.38	10.46	8.99	8.06	6.98	16.42	13.44	12.14	10.57	9.91	
26	6.72	5.77	5.28	4.53	10.83	9.31	8.35	7.22	16.99	13.91	12.56	10.93	10.25	
27	6.96	5.98	5.47	4.69	11.23	9.66	8.66	7.49	17.62	14.42	13.02	11.32	10.62	
28	7.23	6.21	5.69	4.88	11.68	10.05	9.00	7.78	18.29	14.97	13.52	11.75	11.03	
29	7.53	6.47	5.92	5.08	12.16	10.46	9.37	8.11	19.01	15.56	14.05	12.22	11.46	
30	7.85	6.75	6.18	5.30	12.68	10.91	9.78	8.45	19.79	16.20	14.63	12.72	11.93	
31	8.20	7.05	6.45	5.53	13.23	11.38	10.20	8.82	20.61	16.87	15.24	13.26	12.42	
32	8.57	7.36	6.75	5.79	13.80	11.87	10.65	9.21	21.50	17.59	15.90	13.83	12.94	
33	8.97	7.70	7.06	6.06	14.41	12.39	11.12	9.62	22.43	18.36	16.60	14.44	13.49	
34	9.39	8.06	7.39	6.35	15.05	12.95	11.62	10.06	23.42	19.17	17.34	15.09	14.06	
35	9.84	8.45	7.75	6.65	15.74	13.54	12.16	10.52	24.45	20.01	18.11	15.77	14.65	
36	10.31	8.86	8.13	6.98	16.47	14.16	12.73	11.02	25.53	20.90	18.92	16.48	15.26	
37	10.82	9.29	8.53	7.33	17.25	14.84	13.33	11.55	26.66	21.82	19.76	17.22	15.89	
38	11.36	9.75	8.96	7.70	18.09	15.56	13.99	12.12	27.83	22.78	20.64	17.99	16.52	
39	11.92	10.24	9.41	8.09	18.99	16.33	14.69	12.73	29.04	23.77	21.54	18.78	17.16	
40	12.52	10.76	9.88	8.50	19.95	17.16	15.44	13.39	30.29	24.79	22.48	19.60	17.81	
41	13.08	11.24	10.33	8.88	20.93	18.00	16.20	14.04	31.55	25.82	23.41	20.42	18.43	
42	13.52	11.61	10.67	9.18	21.78	18.74	16.86	14.62	32.79	26.84	24.34	21.22	19.03	
43	13.90	11.94	10.97	9.43	22.59	19.43	17.49	15.16	34.04	27.87	25.27	22.03	19.61	
44	14.29	12.27	11.28	9.69	23.44	20.16	18.14	15.72	35.33	28.92	26.22	22.85	20.18	
45	14.75	12.67	11.64	10.00	24.39	20.98	18.87	16.34	36.68	30.03	27.22	23.70	20.75	
46	15.36	13.19	12.11	10.39	25.54	21.96	19.75	17.09	38.12	31.20	28.27	24.60	21.34	
47	16.17	13.89	12.75	10.92	26.95	23.18	20.83	18.00	39.67	32.47	29.41	25.56	21.97	
48	17.26	14.82	13.59	11.63	28.70	24.69	22.17	19.13	41.37	33.86	30.64	26.58	22.63	
49	18.69	16.05	14.71	12.56	30.88	26.56	23.83	20.52	43.22	35.38	31.98	27.70	23.34	
50	20.53	17.63	16.14	13.75	33.57	28.88	25.88	22.23	45.27	37.05	33.46	28.91	24.11	
51	22.67	19.48	17.80	15.13	36.59	31.48	28.17	24.14	47.48	38.87	35.05	30.20	24.92	
52	25.07	21.54	19.65	16.65	39.93	34.35	30.69	26.21	49.83	40.79	36.72	31.54	25.75	
53	27.72	23.81	21.69	18.30	43.58	37.49	33.43	28.45	52.31	42.82	38.47	32.92	26.59	
54	30.62	26.30	23.90	20.08	47.55	40.90	36.39	30.83	54.92	44.95	40.31	34.34	27.44	
55	33.77	29.01	26.30	21.98	51.21	44.05	39.11	32.96	57.65	47.19	42.21	35.78	28.29	
56	37.17	31.93	28.87	23.98	54.28	46.68	41.33	34.62	60.70	49.68	44.32	37.34	29.24	
57	40.10	34.45	31.05	25.62	57.50	49.45	43.65	36.32	65.07	53.26	47.37	39.64	30.75	
58	43.07	37.00	33.24	27.21	60.87	52.36	46.06	38.02	68.89	56.39	49.99	41.49	31.92	
59	46.21	39.69	35.52	28.82	64.41	55.40	48.55	39.72	70.55	57.75	51.00	41.95	32.04	
60	49.51	42.53	37.91	30.43	68.11	58.58	51.13	41.39	72.20	59.10	51.98	42.31	32.12	

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 2A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	11.24	8.67	7.57	6.28	15.54	11.94	10.54	8.92	28.82	21.83	19.71	17.17	16.09
19	10.84	8.36	7.30	6.05	15.54	11.94	10.54	8.92	28.82	21.83	19.71	17.17	16.09
20	10.43	8.05	7.03	5.83	15.54	11.94	10.54	8.92	28.82	21.83	19.71	17.17	16.09
21	10.44	8.06	7.03	5.82	15.69	12.06	10.63	8.98	29.25	22.16	19.98	17.39	16.30
22	10.47	8.08	7.04	5.82	15.86	12.19	10.74	9.07	29.71	22.50	20.28	17.62	16.52
23	10.52	8.12	7.07	5.84	16.07	12.35	10.87	9.17	30.18	22.86	20.59	17.88	16.76
24	10.59	8.17	7.11	5.87	16.30	12.53	11.02	9.29	30.68	23.24	20.91	18.15	17.02
25	10.69	8.25	7.17	5.92	16.57	12.73	11.19	9.43	31.20	23.63	21.26	18.44	17.29
26	10.80	8.34	7.25	5.98	16.86	12.96	11.39	9.59	31.74	24.04	21.62	18.74	17.59
27	10.94	8.44	7.34	6.05	17.19	13.21	11.61	9.78	32.31	24.47	22.01	19.07	17.90
28	11.10	8.57	7.45	6.14	17.54	13.48	11.85	9.98	32.89	24.91	22.41	19.41	18.22
29	11.28	8.71	7.57	6.24	17.92	13.77	12.11	10.19	33.50	25.37	22.82	19.77	18.56
30	11.49	8.86	7.71	6.36	18.33	14.08	12.38	10.43	34.13	25.85	23.26	20.15	18.90
31	11.70	9.03	7.86	6.48	18.75	14.40	12.67	10.67	34.77	26.33	23.70	20.54	19.25
32	11.93	9.20	8.01	6.61	19.16	14.72	12.96	10.91	35.40	26.81	24.14	20.92	19.58
33	12.17	9.39	8.17	6.74	19.59	15.06	13.25	11.17	36.04	27.30	24.59	21.32	19.92
34	12.42	9.59	8.35	6.89	20.05	15.41	13.57	11.43	36.70	27.80	25.05	21.72	20.25
35	12.71	9.81	8.55	7.05	20.55	15.79	13.91	11.73	37.39	28.32	25.53	22.15	20.59
36	13.03	10.05	8.76	7.24	21.10	16.21	14.29	12.05	38.12	28.87	26.04	22.60	20.94
37	13.38	10.32	9.01	7.44	21.71	16.68	14.71	12.41	38.90	29.46	26.58	23.07	21.30
38	13.78	10.63	9.28	7.67	22.41	17.22	15.19	12.82	39.74	30.09	27.16	23.59	21.67
39	14.24	10.98	9.59	7.92	23.20	17.83	15.73	13.28	40.64	30.78	27.79	24.14	22.07
40	14.75	11.38	9.93	8.21	24.10	18.52	16.34	13.80	41.63	31.53	28.47	24.74	22.49
41	15.25	11.76	10.27	8.49	25.05	19.25	16.99	14.34	42.72	32.36	29.22	25.39	22.94
42	15.68	12.10	10.56	8.73	25.96	19.95	17.61	14.87	43.91	33.26	30.04	26.10	23.41
43	16.09	12.41	10.84	8.96	26.89	20.66	18.24	15.39	45.18	34.22	30.91	26.85	23.91
44	16.53	12.75	11.13	9.20	27.87	21.42	18.91	15.95	46.52	35.23	31.82	27.63	24.41
45	17.04	13.15	11.48	9.48	28.97	22.26	19.65	16.56	47.90	36.28	32.76	28.42	24.90
46	17.68	13.64	11.90	9.82	30.23	23.23	20.49	17.26	49.32	37.35	33.71	29.22	25.37
47	18.48	14.26	12.44	10.25	31.70	24.36	21.47	18.07	50.75	38.43	34.67	30.02	25.81
48	19.51	15.05	13.12	10.79	33.43	25.68	22.63	19.01	52.17	39.51	35.61	30.79	26.22
49	20.80	16.05	13.97	11.47	35.47	27.25	23.99	20.11	53.57	40.57	36.53	31.53	26.58
50	22.41	17.29	15.03	12.32	37.87	29.10	25.58	21.40	54.94	41.61	37.42	32.22	26.88
51	24.27	18.72	16.26	13.28	40.54	31.15	27.35	22.82	56.28	42.63	38.29	32.88	27.14
52	26.33	20.31	17.61	14.34	43.46	33.39	29.27	24.34	57.63	43.65	39.14	33.50	27.36
53	28.59	22.06	19.09	15.49	46.61	35.81	31.33	25.96	58.98	44.67	39.98	34.09	27.54
54	31.06	23.96	20.70	16.71	50.00	38.42	33.54	27.67	60.34	45.70	40.81	34.65	27.70
55	33.73	26.02	22.42	18.01	53.64	41.22	35.90	29.46	62.11	47.04	41.91	35.40	28.01
56	36.60	28.23	24.26	19.38	57.01	43.81	38.05	31.03	64.73	49.03	43.56	36.57	28.65
57	39.67	30.60	26.21	20.79	59.48	45.71	39.58	32.06	66.35	50.25	44.51	37.11	28.80
58	42.94	33.13	28.28	22.26	62.04	47.67	41.14	33.06	67.94	51.46	45.43	37.58	28.92
59	45.89	35.41	30.11	23.48	64.68	49.70	42.73	34.03	70.34	53.27	46.86	38.41	29.34
60	48.64	37.53	31.79	24.53	67.41	51.80	44.35	34.96	71.51	54.16	47.44	38.49	29.23

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 2A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	6.62	5.69	5.22	4.50	9.78	8.42	7.57	6.58	15.42	12.62	11.44	10.00	9.36
19	6.42	5.51	5.06	4.36	9.78	8.42	7.57	6.58	15.42	12.62	11.44	10.00	9.36
20	6.21	5.33	4.90	4.22	9.78	8.42	7.57	6.58	15.42	12.62	11.44	10.00	9.36
21	6.31	5.42	4.98	4.29	10.00	8.60	7.73	6.71	15.75	12.89	11.67	10.19	9.56
22	6.44	5.53	5.07	4.36	10.24	8.82	7.91	6.87	16.15	13.21	11.95	10.43	9.77
23	6.59	5.67	5.19	4.46	10.54	9.06	8.14	7.05	16.59	13.58	12.28	10.70	10.03
24	6.77	5.82	5.33	4.58	10.87	9.35	8.39	7.26	17.09	14.00	12.64	11.01	10.32
25	6.99	6.00	5.49	4.71	11.24	9.66	8.66	7.50	17.65	14.45	13.05	11.36	10.65
26	7.22	6.20	5.68	4.87	11.64	10.01	8.98	7.76	18.26	14.95	13.50	11.75	11.02
27	7.48	6.43	5.88	5.03	12.07	10.38	9.31	8.05	18.94	15.50	14.00	12.17	11.42
28	7.77	6.68	6.12	5.19	12.56	10.80	9.68	8.33	19.66	16.09	14.53	12.63	11.86
29	8.09	6.96	6.33	5.37	13.07	11.24	10.06	8.63	20.44	16.73	15.10	13.14	12.32
30	8.44	7.26	6.56	5.56	13.63	11.70	10.43	8.95	21.27	17.42	15.73	13.67	12.82
31	8.82	7.54	6.80	5.77	14.22	12.13	10.82	9.28	22.16	18.14	16.38	14.25	13.35
32	9.21	7.82	7.06	5.99	14.84	12.59	11.23	9.64	23.11	18.91	17.09	14.87	13.91
33	9.64	8.12	7.34	6.23	15.49	13.06	11.65	10.01	24.11	19.74	17.85	15.52	14.50
34	10.09	8.45	7.63	6.48	16.18	13.56	12.11	10.40	25.18	20.61	18.64	16.22	15.11
35	10.55	8.79	7.95	6.75	16.92	14.10	12.59	10.83	26.28	21.51	19.47	16.95	15.75
36	10.99	9.16	8.29	7.05	17.62	14.68	13.12	11.28	27.44	22.47	20.34	17.72	16.40
37	11.46	9.55	8.65	7.36	18.36	15.30	13.68	11.77	28.66	23.46	21.24	18.51	17.08
38	11.96	9.97	9.04	7.69	19.17	15.97	14.29	12.30	29.92	24.49	22.19	19.34	17.76
39	12.50	10.43	9.45	8.05	20.04	16.71	14.95	12.87	31.22	25.52	23.10	20.12	18.39
40	13.08	10.91	9.90	8.43	20.99	17.50	15.67	13.49	32.56	26.48	23.98	20.88	18.98
41	13.62	11.37	10.31	8.78	21.96	18.31	16.40	14.12	33.92	27.46	24.87	21.66	19.56
42	14.06	11.73	10.65	9.07	22.83	19.04	17.05	14.68	35.25	28.44	25.76	22.44	20.13
43	14.45	12.06	10.94	9.31	23.67	19.74	17.68	15.22	36.59	29.45	26.68	23.23	20.68
44	14.85	12.39	11.24	9.57	24.55	20.48	18.33	15.78	37.98	30.50	27.62	24.04	21.23
45	15.33	12.79	11.60	9.87	25.54	21.30	19.07	16.40	39.43	31.59	28.60	24.88	21.79
46	15.94	13.30	12.06	10.25	26.71	22.28	19.94	17.13	40.92	32.74	29.63	25.76	22.35
47	16.75	13.98	12.67	10.75	28.13	23.47	20.99	18.02	42.44	33.96	30.72	26.67	22.93
48	17.82	14.88	13.47	11.42	29.88	24.94	22.28	19.10	44.07	35.27	31.88	27.64	23.53
49	19.21	16.05	14.52	12.29	32.03	26.74	23.87	20.42	45.81	36.68	33.12	28.66	24.15
50	21.00	17.55	15.86	13.39	34.65	28.93	25.80	22.03	47.69	38.19	34.45	29.74	24.80
51	23.07	19.29	17.41	14.67	37.58	31.40	27.96	23.81	49.68	39.81	35.86	30.87	25.47
52	25.39	21.23	19.14	16.07	40.81	34.11	30.33	25.74	51.78	41.50	37.32	32.03	26.15
53	27.94	23.37	21.04	17.60	44.34	37.07	32.91	27.83	53.98	43.28	38.85	33.22	26.83
54	30.73	25.72	23.10	19.24	48.16	40.28	35.68	30.04	56.27	45.14	40.43	34.42	27.50
55	33.76	28.26	25.33	20.99	51.82	43.34	38.30	32.08	58.77	47.15	42.14	35.68	28.22
56	37.03	31.00	27.72	22.83	54.96	45.96	40.51	33.73	61.70	49.52	44.13	37.15	29.09
57	39.99	33.49	29.84	24.41	57.99	48.52	42.63	35.25	65.39	52.51	46.66	39.01	30.26
58	43.04	36.03	32.00	25.97	61.17	51.19	44.83	36.78	68.66	55.16	48.85	40.52	31.17
59	46.13	38.62	34.17	27.48	64.48	53.98	47.10	38.30	70.50	56.63	49.96	41.07	31.36
60	49.29	41.28	36.38	28.96	67.93	56.89	49.44	39.78	72.03	57.87	50.84	41.36	31.40

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 2A With Guaranteed Renewable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	6.23	5.35	4.92	4.24	9.35	8.05	7.24	6.29	15.57	12.74	11.55	10.10	9.46	
19	6.04	5.19	4.77	4.11	9.35	8.05	7.24	6.29	15.57	12.74	11.55	10.10	9.46	
20	5.85	5.03	4.62	3.98	9.35	8.05	7.24	6.29	15.57	12.74	11.55	10.10	9.46	
21	5.96	5.12	4.70	4.04	9.56	8.22	7.39	6.41	15.92	13.03	11.80	10.31	9.66	
22	6.08	5.22	4.79	4.12	9.80	8.43	7.57	6.56	16.33	13.37	12.09	10.55	9.88	
23	6.24	5.36	4.91	4.22	10.08	8.67	7.78	6.74	16.79	13.74	12.42	10.83	10.15	
24	6.41	5.51	5.05	4.33	10.39	8.94	8.02	6.94	17.30	14.16	12.80	11.14	10.44	
25	6.62	5.69	5.20	4.47	10.75	9.25	8.29	7.17	17.86	14.62	13.21	11.50	10.78	
26	6.85	5.88	5.39	4.62	11.14	9.58	8.59	7.43	18.48	15.13	13.66	11.88	11.15	
27	7.11	6.10	5.59	4.79	11.57	9.95	8.92	7.71	19.15	15.67	14.15	12.31	11.55	
28	7.39	6.35	5.81	4.98	12.04	10.35	9.28	8.02	19.87	16.26	14.68	12.77	11.98	
29	7.70	6.61	6.05	5.19	12.54	10.79	9.67	8.36	20.64	16.89	15.26	13.27	12.44	
30	8.03	6.90	6.32	5.42	13.09	11.26	10.09	8.73	21.46	17.57	15.87	13.80	12.94	
31	8.39	7.21	6.60	5.66	13.66	11.75	10.54	9.11	22.34	18.29	16.52	14.37	13.46	
32	8.78	7.54	6.91	5.92	14.26	12.27	11.00	9.52	23.27	19.04	17.21	14.97	14.01	
33	9.19	7.89	7.23	6.20	14.89	12.81	11.49	9.94	24.24	19.85	17.94	15.61	14.58	
34	9.62	8.26	7.58	6.50	15.56	13.38	12.01	10.40	25.28	20.69	18.71	16.29	15.18	
35	10.08	8.66	7.94	6.82	16.26	13.99	12.56	10.88	26.36	21.57	19.52	17.00	15.80	
36	10.57	9.08	8.33	7.16	17.02	14.64	13.15	11.39	27.49	22.50	20.37	17.75	16.44	
37	11.09	9.52	8.74	7.51	17.82	15.33	13.78	11.94	28.68	23.48	21.26	18.53	17.09	
38	11.63	9.99	9.18	7.89	18.68	16.07	14.45	12.52	29.92	24.49	22.19	19.34	17.76	
39	12.21	10.49	9.63	8.28	19.61	16.86	15.17	13.15	31.22	25.56	23.16	20.19	18.45	
40	12.82	11.01	10.12	8.70	20.60	17.72	15.94	13.82	32.57	26.66	24.17	21.08	19.15	
41	13.38	11.49	10.56	9.08	21.59	18.57	16.71	14.49	33.94	27.78	25.19	21.97	19.83	
42	13.81	11.87	10.91	9.38	22.45	19.31	17.38	15.07	35.30	28.89	26.20	22.85	20.48	
43	14.19	12.19	11.20	9.63	23.28	20.02	18.02	15.62	36.68	30.02	27.22	23.73	21.12	
44	14.58	12.52	11.51	9.89	24.13	20.76	18.68	16.18	38.10	31.18	28.27	24.64	21.75	
45	15.04	12.92	11.87	10.19	25.10	21.59	19.42	16.82	39.59	32.41	29.37	25.58	22.40	
46	15.64	13.44	12.34	10.59	26.26	22.58	20.31	17.57	41.18	33.71	30.54	26.57	23.06	
47	16.46	14.14	12.97	11.12	27.69	23.82	21.40	18.49	42.90	35.11	31.79	27.63	23.75	
48	17.55	15.07	13.82	11.83	29.47	25.35	22.76	19.64	44.76	36.64	33.15	28.77	24.49	
49	18.99	16.31	14.94	12.76	31.69	27.26	24.46	21.06	46.80	38.31	34.63	29.99	25.27	
50	20.84	17.90	16.38	13.96	34.43	29.62	26.54	22.80	49.04	40.14	36.25	31.32	26.12	
51	22.86	19.64	17.95	15.25	37.45	32.21	28.82	24.70	51.46	42.13	37.98	32.74	27.01	
52	25.11	21.57	19.68	16.67	40.77	35.07	31.33	26.76	54.03	44.22	39.81	34.20	27.92	
53	27.56	23.67	21.56	18.19	44.39	38.18	34.05	28.98	56.73	46.44	41.73	35.71	28.84	
54	30.23	25.97	23.60	19.83	48.32	41.56	36.98	31.33	59.58	48.77	43.73	37.25	29.77	
55	33.11	28.44	25.79	21.55	51.92	44.66	39.64	33.41	62.57	51.21	45.81	38.83	30.71	
56	36.21	31.10	28.12	23.36	54.90	47.22	41.80	35.02	65.69	53.77	47.97	40.41	31.65	
57	38.82	33.34	30.06	24.80	58.02	49.91	44.05	36.65	68.96	56.45	50.20	42.01	32.59	
58	41.43	35.59	31.98	26.17	61.30	52.72	46.38	38.28	71.89	58.84	52.16	43.30	33.31	
59	44.19	37.96	33.98	27.56	64.72	55.67	48.79	39.91	73.50	60.16	53.13	43.70	33.37	
60	47.10	40.46	36.06	28.95	68.29	58.74	51.27	41.50	75.09	61.46	54.06	44.01	33.41	

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 2A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	11.30	8.71	7.61	6.31	15.75	12.10	10.68	9.04	29.52	22.36	20.19	17.59	16.48
19	10.89	8.40	7.34	6.08	15.75	12.10	10.68	9.04	29.52	22.36	20.19	17.59	16.48
20	10.49	8.09	7.07	5.86	15.75	12.10	10.68	9.04	29.52	22.36	20.19	17.59	16.48
21	10.50	8.10	7.07	5.85	15.89	12.21	10.77	9.10	29.98	22.71	20.48	17.82	16.71
22	10.53	8.13	7.08	5.86	16.07	12.35	10.88	9.19	30.46	23.07	20.79	18.07	16.94
23	10.59	8.17	7.11	5.88	16.28	12.51	11.01	9.29	30.97	23.46	21.12	18.34	17.20
24	10.67	8.23	7.16	5.91	16.52	12.69	11.16	9.41	31.50	23.86	21.47	18.63	17.47
25	10.77	8.31	7.23	5.96	16.78	12.90	11.34	9.56	32.06	24.28	21.85	18.95	17.77
26	10.89	8.40	7.31	6.03	17.08	13.13	11.54	9.72	32.64	24.72	22.24	19.28	18.09
27	11.03	8.51	7.40	6.10	17.41	13.38	11.76	9.90	33.25	25.18	22.65	19.63	18.42
28	11.20	8.64	7.51	6.19	17.77	13.65	12.00	10.11	33.88	25.66	23.08	20.00	18.77
29	11.38	8.78	7.64	6.30	18.16	13.95	12.27	10.33	34.54	26.16	23.53	20.39	19.13
30	11.59	8.94	7.78	6.41	18.58	14.28	12.55	10.57	35.22	26.68	24.00	20.80	19.51
31	11.81	9.11	7.93	6.54	19.01	14.61	12.85	10.82	35.91	27.20	24.48	21.21	19.88
32	12.04	9.29	8.09	6.67	19.44	14.94	13.14	11.07	36.59	27.71	24.95	21.63	20.24
33	12.29	9.48	8.25	6.81	19.88	15.28	13.45	11.33	37.28	28.24	25.43	22.05	20.60
34	12.55	9.68	8.43	6.96	20.35	15.63	13.77	11.60	37.99	28.77	25.92	22.49	20.96
35	12.84	9.90	8.63	7.12	20.85	16.02	14.12	11.90	38.74	29.34	26.44	22.94	21.33
36	13.16	10.15	8.85	7.31	21.41	16.45	14.50	12.23	39.53	29.94	26.99	23.43	21.71
37	13.51	10.43	9.09	7.51	22.04	16.93	14.93	12.60	40.37	30.58	27.59	23.95	22.11
38	13.92	10.74	9.37	7.74	22.74	17.48	15.42	13.01	41.30	31.28	28.23	24.51	22.52
39	14.37	11.09	9.68	8.00	23.54	18.09	15.96	13.47	42.30	32.04	28.92	25.13	22.97
40	14.88	11.48	10.02	8.29	24.45	18.79	16.58	14.00	43.41	32.88	29.69	25.79	23.44
41	15.38	11.86	10.36	8.57	25.41	19.52	17.24	14.55	44.63	33.80	30.53	26.52	23.96
42	15.81	12.19	10.65	8.80	26.33	20.23	17.86	15.08	45.96	34.81	31.44	27.32	24.50
43	16.21	12.51	10.92	9.03	27.26	20.95	18.49	15.61	47.38	35.88	32.41	28.15	25.07
44	16.65	12.84	11.22	9.26	28.25	21.71	19.16	16.17	48.87	37.02	33.43	29.03	25.64
45	17.16	13.24	11.55	9.54	29.36	22.56	19.91	16.78	50.43	38.19	34.48	29.92	26.21
46	17.79	13.72	11.98	9.88	30.62	23.53	20.76	17.48	52.02	39.40	35.55	30.82	26.76
47	18.59	14.34	12.51	10.31	32.10	24.67	21.75	18.30	53.62	40.61	36.63	31.72	27.28
48	19.61	15.13	13.19	10.85	33.84	26.01	22.91	19.25	55.24	41.84	37.71	32.60	27.76
49	20.90	16.12	14.04	11.53	35.90	27.59	24.28	20.36	56.83	43.04	38.76	33.45	28.20
50	22.50	17.36	15.10	12.37	38.33	29.45	25.89	21.66	58.39	44.23	39.78	34.25	28.57
51	24.22	18.69	16.23	13.26	40.97	31.48	27.64	23.06	59.94	45.40	40.77	35.01	28.90
52	26.11	20.14	17.46	14.22	43.85	33.69	29.53	24.56	61.49	46.57	41.76	35.75	29.19
53	28.16	21.73	18.80	15.25	46.95	36.08	31.56	26.15	63.05	47.75	42.74	36.44	29.44
54	30.38	23.44	20.24	16.35	50.28	38.64	33.73	27.82	64.62	48.94	43.71	37.11	29.66
55	32.76	25.27	21.77	17.50	53.85	41.37	36.03	29.57	66.19	50.13	44.67	37.72	29.85
56	35.30	27.23	23.40	18.69	57.13	43.90	38.13	31.10	67.78	51.33	45.61	38.29	30.00
57	38.00	29.32	25.11	19.92	59.50	45.72	39.59	32.07	69.37	52.54	46.54	38.80	30.12
58	40.86	31.53	26.91	21.18	61.94	47.59	41.07	33.01	70.97	53.75	47.46	39.25	30.21
59	43.39	33.47	28.47	22.20	64.46	49.53	42.59	33.92	72.58	54.97	48.35	39.63	30.28
60	45.69	35.25	29.86	23.05	67.05	51.52	44.12	34.77	72.96	55.26	48.41	39.27	29.82

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 2A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	6.70	5.75	5.29	4.56	10.05	8.65	7.78	6.76	16.74	13.70	12.42	10.86	10.17
19	6.49	5.58	5.13	4.42	10.05	8.65	7.78	6.76	16.74	13.70	12.42	10.86	10.17
20	6.29	5.41	4.97	4.28	10.05	8.65	7.78	6.76	16.74	13.70	12.42	10.86	10.17
21	6.41	5.50	5.05	4.34	10.28	8.84	7.94	6.89	17.11	14.01	12.69	11.08	10.38
22	6.54	5.61	5.15	4.43	10.54	9.06	8.14	7.05	17.55	14.37	13.00	11.34	10.62
23	6.71	5.76	5.28	4.54	10.84	9.32	8.36	7.25	18.05	14.77	13.35	11.64	10.91
24	6.89	5.92	5.43	4.65	11.17	9.61	8.62	7.46	18.60	15.22	13.76	11.98	11.22
25	7.12	6.12	5.59	4.81	11.56	9.94	8.91	7.71	19.20	15.72	14.20	12.36	11.59
26	7.36	6.32	5.79	4.97	11.98	10.30	9.23	7.99	19.87	16.26	14.68	12.77	11.99
27	7.64	6.56	6.01	5.12	12.44	10.70	9.59	8.26	20.59	16.85	15.21	13.23	12.42
28	7.94	6.83	6.24	5.28	12.94	11.13	9.96	8.54	21.36	17.48	15.78	13.73	12.88
29	8.28	7.11	6.45	5.47	13.48	11.58	10.32	8.85	22.19	18.16	16.40	14.27	13.37
30	8.63	7.41	6.68	5.67	14.07	12.01	10.71	9.19	23.07	18.89	17.06	14.84	13.91
31	9.02	7.69	6.94	5.88	14.68	12.46	11.11	9.54	24.02	19.66	17.76	15.45	14.47
32	9.44	7.98	7.20	6.11	15.33	12.93	11.54	9.90	25.02	20.47	18.50	16.09	15.06
33	9.88	8.29	7.49	6.36	16.01	13.42	11.98	10.29	26.06	21.34	19.29	16.78	15.67
34	10.34	8.62	7.79	6.62	16.73	13.94	12.45	10.70	27.18	22.24	20.11	17.51	16.32
35	10.77	8.97	8.11	6.90	17.41	14.50	12.95	11.13	28.34	23.19	20.98	18.28	16.99
36	11.22	9.35	8.46	7.19	18.12	15.09	13.49	11.60	29.55	24.19	21.90	19.08	17.67
37	11.69	9.75	8.83	7.51	18.88	15.73	14.07	12.10	30.83	25.24	22.84	19.88	18.35
38	12.20	10.18	9.22	7.85	19.70	16.42	14.69	12.65	32.16	26.19	23.70	20.64	18.95
39	12.75	10.64	9.65	8.21	20.59	17.17	15.37	13.23	33.56	27.18	24.60	21.43	19.58
40	13.33	11.13	10.09	8.60	21.56	17.98	16.10	13.86	35.01	28.22	25.55	22.25	20.22
41	13.88	11.59	10.51	8.95	22.54	18.81	16.84	14.50	36.49	29.29	26.52	23.11	20.86
42	14.31	11.95	10.84	9.23	23.42	19.54	17.50	15.07	37.95	30.37	27.51	23.96	21.49
43	14.70	12.27	11.13	9.48	24.27	20.25	18.14	15.62	39.35	31.49	28.52	24.84	22.11
44	15.10	12.60	11.43	9.73	25.16	20.99	18.80	16.18	40.79	32.64	29.56	25.73	22.73
45	15.57	13.00	11.79	10.03	26.16	21.83	19.54	16.81	42.30	33.85	30.65	26.66	23.35
46	16.18	13.51	12.25	10.41	27.35	22.82	20.42	17.55	43.89	35.13	31.79	27.64	23.98
47	16.99	14.19	12.86	10.91	28.79	24.03	21.49	18.44	45.58	36.49	33.00	28.65	24.63
48	18.06	15.09	13.66	11.58	30.57	25.51	22.80	19.54	47.38	37.94	34.29	29.72	25.30
49	19.47	16.26	14.72	12.45	32.75	27.34	24.41	20.89	49.31	39.49	35.66	30.86	26.00
50	21.26	17.77	16.06	13.56	35.41	29.57	26.38	22.52	51.38	41.16	37.13	32.05	26.73
51	23.20	19.40	17.52	14.76	38.33	32.03	28.53	24.29	53.58	42.94	38.68	33.30	27.48
52	25.36	21.21	19.12	16.06	41.54	34.72	30.88	26.21	55.89	44.81	40.30	34.59	28.24
53	27.71	23.19	20.87	17.46	45.03	37.66	33.43	28.27	58.31	46.77	41.98	35.89	28.99
54	30.27	25.34	22.76	18.96	48.81	40.83	36.17	30.45	60.84	48.81	43.72	37.22	29.74
55	33.02	27.65	24.78	20.54	52.40	43.84	38.74	32.45	63.47	50.94	45.52	38.55	30.49
56	35.98	30.13	26.94	22.19	55.45	46.39	40.88	34.04	66.21	53.16	47.38	39.88	31.23
57	38.61	32.34	28.82	23.58	58.39	48.86	42.93	35.50	69.06	55.47	49.29	41.21	31.97
58	41.29	34.58	30.71	24.93	61.46	51.44	45.05	36.96	71.66	57.57	50.98	42.29	32.53
59	43.99	36.84	32.60	26.22	64.65	54.13	47.24	38.41	73.27	58.86	51.93	42.68	32.60
60	46.74	39.15	34.51	27.47	67.98	56.93	49.48	39.82	74.56	59.91	52.64	42.82	32.51

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 2P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	8.23	7.07	6.50	5.60	12.16	10.46	9.41	8.18	19.16	15.68	14.22	12.43	11.64
19	8.08	6.94	6.38	5.50	12.32	10.60	9.53	8.29	19.41	15.88	14.40	12.59	11.79
20	7.92	6.80	6.25	5.39	12.48	10.73	9.66	8.39	19.66	16.09	14.59	12.75	11.94
21	8.04	6.90	6.34	5.46	12.73	10.95	9.84	8.54	20.06	16.42	14.87	12.98	12.17
22	8.18	7.03	6.45	5.54	13.03	11.20	10.06	8.73	20.52	16.80	15.20	13.25	12.42
23	8.36	7.18	6.58	5.65	13.36	11.50	10.31	8.94	21.04	17.22	15.57	13.57	12.71
24	8.57	7.36	6.74	5.79	13.75	11.82	10.60	9.18	21.62	17.70	15.99	13.92	13.05
25	8.81	7.56	6.92	5.94	14.17	12.19	10.93	9.46	22.26	18.22	16.46	14.32	13.43
26	9.08	7.80	7.13	6.12	14.63	12.58	11.28	9.75	22.96	18.79	16.97	14.76	13.85
27	9.38	8.05	7.37	6.32	15.13	13.01	11.66	10.08	23.72	19.42	17.53	15.25	14.30
28	9.71	8.34	7.63	6.54	15.67	13.48	12.08	10.45	24.54	20.09	18.14	15.77	14.80
29	10.07	8.65	7.92	6.79	16.27	13.99	12.54	10.84	25.43	20.82	18.80	16.35	15.33
30	10.47	9.00	8.23	7.06	16.90	14.54	13.03	11.27	26.38	21.59	19.50	16.96	15.90
31	10.90	9.37	8.58	7.35	17.58	15.13	13.56	11.73	27.40	22.43	20.26	17.62	16.51
32	11.37	9.76	8.94	7.67	18.30	15.74	14.12	12.22	28.50	23.33	21.09	18.34	17.16
33	11.87	10.19	9.34	8.01	19.07	16.40	14.72	12.73	29.68	24.29	21.96	19.11	17.85
34	12.40	10.65	9.76	8.38	19.88	17.10	15.35	13.28	30.92	25.31	22.89	19.93	18.57
35	12.96	11.13	10.21	8.77	20.74	17.84	16.02	13.87	32.22	26.37	23.86	20.78	19.31
36	13.56	11.65	10.69	9.18	21.65	18.62	16.73	14.49	33.57	27.48	24.88	21.67	20.07
37	14.19	12.19	11.19	9.61	22.62	19.46	17.49	15.15	34.97	28.62	25.92	22.59	20.84
38	14.86	12.76	11.72	10.07	23.66	20.35	18.30	15.86	36.40	29.80	27.00	23.53	21.61
39	15.55	13.36	12.27	10.55	24.76	21.30	19.16	16.61	37.87	31.00	28.09	24.49	22.38
40	16.28	13.98	12.85	11.05	25.93	22.31	20.07	17.40	39.37	32.23	29.21	25.47	23.14
41	16.94	14.55	13.37	11.50	27.10	23.31	20.97	18.19	40.85	33.44	30.32	26.44	23.87
42	17.44	14.98	13.77	11.84	28.10	24.17	21.75	18.86	42.31	34.63	31.40	27.38	24.55
43	17.87	15.35	14.11	12.13	29.04	24.98	22.48	19.49	43.76	35.82	32.48	28.31	25.20
44	18.30	15.72	14.44	12.41	30.01	25.81	23.23	20.13	45.24	37.03	33.57	29.26	25.83
45	18.81	16.16	14.85	12.75	31.11	26.76	24.07	20.84	46.78	38.29	34.71	30.23	26.46
46	19.50	16.75	15.38	13.20	32.43	27.89	25.08	21.70	48.41	39.63	35.90	31.24	27.11
47	20.45	17.56	16.12	13.81	34.07	29.31	26.34	22.76	50.17	41.06	37.18	32.31	27.78
48	21.72	18.66	17.11	14.64	36.13	31.08	27.91	24.08	52.07	42.62	38.57	33.47	28.49
49	23.42	20.12	18.43	15.74	38.70	33.29	29.86	25.72	54.17	44.34	40.08	34.71	29.25
50	25.61	22.00	20.13	17.16	41.89	36.03	32.28	27.74	56.48	46.23	41.74	36.07	30.08
51	28.17	24.20	22.11	18.79	45.46	39.10	34.99	29.99	58.99	48.28	43.54	37.52	30.96
52	31.02	26.64	24.31	20.59	49.40	42.49	37.96	32.43	61.64	50.46	45.42	39.02	31.85
53	34.15	29.34	26.72	22.55	53.70	46.19	41.19	35.05	64.45	52.75	47.40	40.56	32.76
54	37.58	32.28	29.34	24.65	58.36	50.19	44.67	37.84	67.40	55.17	49.47	42.14	33.67
55	41.29	35.47	32.16	26.88	62.62	53.86	47.82	40.30	70.50	57.71	51.62	43.75	34.60
56	45.29	38.90	35.17	29.22	66.13	56.88	50.36	42.19	73.96	60.54	54.00	45.50	35.63
57	48.70	41.84	37.71	31.12	69.83	60.06	53.01	44.11	79.03	64.69	57.53	48.14	37.35
58	52.14	44.79	40.24	32.94	73.70	63.39	55.76	46.03	83.41	68.27	60.51	50.23	38.65
59	55.77	47.91	42.88	34.78	77.75	66.88	58.61	47.94	85.16	69.71	61.56	50.64	38.67
60	59.60	51.19	45.63	36.63	81.98	70.52	61.55	49.82	86.91	71.14	62.57	50.93	38.67



## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 2P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	15.52	11.97	10.45	8.66	21.45	16.48	14.55	12.31	39.77	30.12	27.20	23.70	22.20
19	15.23	11.75	10.26	8.51	21.85	16.79	14.82	12.54	40.51	30.68	27.71	24.14	22.62
20	14.93	11.52	10.06	8.34	22.25	17.10	15.09	12.77	41.25	31.24	28.21	24.57	23.03
21	14.86	11.46	10.00	8.27	22.32	17.15	15.12	12.78	41.62	31.52	28.43	24.74	23.20
22	14.81	11.43	9.96	8.23	22.44	17.25	15.19	12.83	42.03	31.83	28.68	24.93	23.37
23	14.80	11.42	9.95	8.22	22.61	17.37	15.29	12.90	42.47	32.17	28.96	25.15	23.58
24	14.83	11.44	9.96	8.22	22.82	17.53	15.43	13.01	42.95	32.53	29.27	25.40	23.82
25	14.89	11.49	9.99	8.24	23.08	17.73	15.59	13.14	43.46	32.91	29.61	25.68	24.09
26	14.98	11.56	10.05	8.29	23.38	17.96	15.79	13.30	44.00	33.33	29.98	25.99	24.38
27	15.10	11.65	10.13	8.35	23.72	18.22	16.02	13.49	44.59	33.77	30.37	26.32	24.70
28	15.26	11.77	10.24	8.44	24.10	18.52	16.28	13.71	45.20	34.23	30.79	26.68	25.04
29	15.44	11.91	10.36	8.54	24.52	18.84	16.57	13.95	45.85	34.73	31.23	27.06	25.40
30	15.66	12.08	10.51	8.67	24.99	19.20	16.88	14.21	46.53	35.24	31.71	27.47	25.77
31	15.90	12.27	10.68	8.80	25.47	19.57	17.22	14.50	47.25	35.78	32.20	27.91	26.15
32	16.17	12.47	10.86	8.96	25.98	19.96	17.56	14.79	47.99	36.34	32.72	28.36	26.55
33	16.46	12.70	11.06	9.12	26.51	20.37	17.93	15.10	48.76	36.93	33.26	28.84	26.94
34	16.78	12.94	11.28	9.31	27.07	20.80	18.32	15.44	49.56	37.54	33.82	29.33	27.35
35	17.13	13.22	11.52	9.51	27.70	21.28	18.75	15.81	50.40	38.17	34.41	29.85	27.75
36	17.52	13.52	11.79	9.73	28.38	21.81	19.22	16.21	51.28	38.84	35.02	30.40	28.16
37	17.95	13.85	12.08	9.98	29.13	22.39	19.74	16.65	52.19	39.53	35.66	30.96	28.57
38	18.44	14.22	12.41	10.26	29.98	23.03	20.32	17.14	53.15	40.25	36.33	31.55	28.99
39	18.97	14.63	12.77	10.56	30.91	23.75	20.96	17.69	54.15	41.01	37.02	32.16	29.40
40	19.55	15.09	13.17	10.89	31.95	24.55	21.67	18.29	55.21	41.81	37.76	32.80	29.82
41	20.10	15.51	13.54	11.20	33.03	25.38	22.41	18.92	56.34	42.67	38.54	33.48	30.24
42	20.55	15.85	13.85	11.45	34.03	26.15	23.08	19.49	57.56	43.59	39.37	34.21	30.69
43	20.96	16.17	14.12	11.67	35.02	26.91	23.76	20.05	58.85	44.57	40.26	34.97	31.14
44	21.39	16.50	14.41	11.90	36.07	27.72	24.47	20.64	60.20	45.60	41.18	35.75	31.58
45	21.91	16.91	14.76	12.19	37.26	28.63	25.26	21.30	61.60	46.66	42.12	36.55	32.02
46	22.59	17.43	15.21	12.55	38.63	29.69	26.19	22.06	63.03	47.74	43.08	37.35	32.42
47	23.48	18.12	15.80	13.02	40.27	30.95	27.28	22.95	64.48	48.83	44.05	38.14	32.80
48	24.65	19.02	16.57	13.63	42.24	32.46	28.59	24.02	65.92	49.93	45.00	38.91	33.13
49	26.15	20.17	17.56	14.42	44.59	34.26	30.16	25.29	67.35	51.01	45.93	39.64	33.41
50	28.04	21.63	18.81	15.41	47.39	36.42	32.01	26.78	68.75	52.07	46.83	40.32	33.64
51	30.23	23.33	20.26	16.55	50.52	38.82	34.08	28.43	70.12	53.11	47.70	40.96	33.81
52	32.67	25.21	21.86	17.80	53.92	41.43	36.32	30.20	71.51	54.16	48.57	41.57	33.95
53	35.34	27.27	23.60	19.15	57.61	44.27	38.73	32.09	72.90	55.21	49.42	42.14	34.05
54	38.25	29.51	25.49	20.58	61.58	47.32	41.31	34.07	74.30	56.28	50.26	42.67	34.11
55	41.39	31.93	27.51	22.11	65.83	50.58	44.05	36.15	76.23	57.73	51.44	43.44	34.37
56	44.76	34.54	29.67	23.70	69.74	53.58	46.54	37.96	79.18	59.97	53.29	44.73	35.04
57	48.37	37.32	31.97	25.36	72.53	55.73	48.26	39.09	80.90	61.27	54.28	45.25	35.12
58	52.20	40.27	34.38	27.06	75.43	57.96	50.02	40.20	82.60	62.56	55.23	45.69	35.16
59	55.64	42.92	36.51	28.47	78.42	60.26	51.81	41.26	85.27	64.58	56.81	46.56	35.57
60	58.81	45.37	38.43	29.66	81.51	62.63	53.63	42.27	86.46	65.48	57.36	46.53	35.34

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 2P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
Issue Age	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	8.85	7.60	6.99	6.02	13.07	11.24	10.12	8.79	20.60	16.86	15.29	13.36	12.51
19	8.69	7.46	6.86	5.91	13.24	11.40	10.24	8.91	20.87	17.07	15.48	13.53	12.67
20	8.51	7.31	6.72	5.79	13.42	11.53	10.38	9.02	21.13	17.30	15.68	13.71	12.84
21	8.64	7.42	6.82	5.87	13.68	11.77	10.58	9.18	21.56	17.65	15.99	13.95	13.08
22	8.79	7.56	6.93	5.96	14.01	12.04	10.81	9.38	22.06	18.06	16.34	14.24	13.35
23	8.99	7.72	7.07	6.07	14.36	12.36	11.08	9.61	22.62	18.51	16.74	14.59	13.66
24	9.21	7.91	7.25	6.22	14.78	12.71	11.40	9.87	23.24	19.03	17.19	14.96	14.03
25	9.47	8.13	7.44	6.39	15.23	13.10	11.75	10.17	23.93	19.59	17.69	15.39	14.44
26	9.76	8.39	7.66	6.58	15.73	13.52	12.13	10.48	24.68	20.20	18.24	15.87	14.89
27	10.08	8.65	7.92	6.79	16.26	13.99	12.53	10.84	25.50	20.88	18.84	16.39	15.37
28	10.44	8.97	8.20	7.02	16.85	14.49	12.99	11.23	26.38	21.60	19.50	16.95	15.91
29	10.83	9.30	8.51	7.23	17.49	15.04	13.48	11.62	27.34	22.38	20.21	17.58	16.48
30	11.26	9.68	8.80	7.46	18.17	15.63	14.00	12.01	28.36	23.21	20.96	18.23	17.09
31	11.72	10.07	9.10	7.72	18.90	16.24	14.48	12.42	29.46	24.11	21.78	18.94	17.75
32	12.22	10.44	9.42	7.99	19.67	16.80	14.98	12.86	30.64	25.08	22.67	19.72	18.45
33	12.76	10.82	9.77	8.29	20.50	17.39	15.52	13.33	31.91	26.11	23.61	20.54	19.19
34	13.33	11.22	10.14	8.61	21.37	18.02	16.09	13.82	33.24	27.21	24.61	21.42	19.96
35	13.93	11.66	10.54	8.95	22.30	18.70	16.70	14.35	34.64	28.35	25.65	22.34	20.76
36	14.55	12.12	10.96	9.32	23.27	19.42	17.35	14.92	36.09	29.54	26.75	23.30	21.58
37	15.13	12.61	11.41	9.71	24.25	20.19	18.05	15.53	37.59	30.77	27.86	24.28	22.40
38	15.75	13.13	11.89	10.12	25.24	21.02	18.80	16.18	39.13	32.04	29.03	25.29	23.23
39	16.40	13.68	12.40	10.55	26.30	21.91	19.61	16.88	40.71	33.33	30.20	26.33	24.06
40	17.10	14.26	12.93	11.01	27.44	22.87	20.47	17.62	42.32	34.62	31.35	27.31	24.81
41	17.73	14.79	13.42	11.42	28.58	23.83	21.33	18.37	43.91	35.75	32.37	28.20	25.46
42	18.22	15.20	13.79	11.74	29.59	24.67	22.09	19.02	45.48	36.87	33.39	29.09	26.09
43	18.64	15.55	14.11	12.01	30.54	25.46	22.80	19.63	47.04	38.01	34.42	29.98	26.69
44	19.07	15.91	14.43	12.28	31.53	26.29	23.54	20.26	48.63	39.17	35.47	30.88	27.27
45	19.59	16.35	14.83	12.61	32.65	27.23	24.37	20.96	50.29	40.38	36.56	31.81	27.85
46	20.28	16.92	15.34	13.04	33.98	28.34	25.36	21.79	52.04	41.66	37.70	32.77	28.44
47	21.21	17.70	16.04	13.61	35.62	29.72	26.57	22.81	53.74	43.01	38.90	33.77	29.03
48	22.45	18.75	16.98	14.39	37.66	31.42	28.08	24.06	55.54	44.45	40.18	34.83	29.65
49	24.10	20.13	18.21	15.41	40.17	33.53	29.94	25.61	57.46	46.01	41.54	35.95	30.29
50	26.22	21.91	19.80	16.72	43.26	36.12	32.22	27.50	59.55	47.69	43.01	37.14	30.97
51	28.68	23.98	21.65	18.23	46.72	39.03	34.76	29.60	61.77	49.49	44.58	38.38	31.67
52	31.43	26.28	23.70	19.89	50.53	42.23	37.55	31.87	64.11	51.38	46.21	39.66	32.37
53	34.45	28.82	25.94	21.70	54.68	45.71	40.57	34.31	66.56	53.37	47.91	40.96	33.08
54	37.75	31.59	28.37	23.63	59.16	49.47	43.83	36.90	69.12	55.44	49.67	42.27	33.78
55	41.32	34.59	31.00	25.68	63.42	53.04	46.88	39.26	71.93	57.71	51.57	43.67	34.54
56	45.16	37.81	33.80	27.84	67.03	56.06	49.41	41.13	75.26	60.39	53.82	45.31	35.48
57	48.62	40.71	36.28	29.68	70.50	58.98	51.82	42.85	79.49	63.83	56.72	47.42	36.79
58	52.16	43.66	38.77	31.47	74.13	62.03	54.33	44.57	83.21	66.84	59.19	49.10	37.77
59	55.74	46.66	41.29	33.20	77.92	65.22	56.91	46.27	85.19	68.43	60.37	49.62	37.90
60	59.40	49.74	43.83	34.89	81.86	68.54	59.57	47.93	86.80	69.73	61.27	49.83	37.84

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 2P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	8.18	7.03	6.46	5.57	12.29	10.57	9.51	8.26	20.45	16.74	15.17	13.26	12.42
19	8.05	6.91	6.35	5.48	12.46	10.72	9.64	8.38	20.74	16.97	15.39	13.45	12.60
20	7.91	6.79	6.24	5.38	12.64	10.87	9.78	8.50	21.03	17.21	15.61	13.64	12.78
21	8.03	6.90	6.33	5.45	12.89	11.09	9.96	8.65	21.47	17.58	15.92	13.90	13.03
22	8.19	7.03	6.45	5.55	13.19	11.34	10.18	8.83	21.98	17.99	16.28	14.20	13.30
23	8.37	7.19	6.59	5.66	13.53	11.64	10.44	9.05	22.55	18.45	16.68	14.54	13.63
24	8.59	7.38	6.76	5.80	13.92	11.98	10.74	9.30	23.18	18.97	17.14	14.93	13.99
25	8.84	7.60	6.95	5.97	14.36	12.35	11.07	9.58	23.87	19.54	17.65	15.36	14.40
26	9.13	7.84	7.18	6.16	14.85	12.77	11.44	9.90	24.63	20.16	18.20	15.84	14.85
27	9.45	8.11	7.43	6.37	15.38	13.23	11.85	10.25	25.45	20.83	18.81	16.36	15.35
28	9.80	8.42	7.70	6.60	15.96	13.73	12.30	10.64	26.34	21.56	19.47	16.93	15.88
29	10.18	8.74	8.00	6.86	16.59	14.27	12.78	11.05	27.29	22.34	20.17	17.54	16.45
30	10.60	9.10	8.33	7.15	17.26	14.85	13.31	11.51	28.31	23.17	20.93	18.20	17.06
31	11.05	9.49	8.69	7.45	17.98	15.46	13.87	11.99	29.40	24.07	21.74	18.91	17.71
32	11.53	9.91	9.07	7.78	18.73	16.11	14.45	12.50	30.57	25.02	22.61	19.67	18.41
33	12.05	10.35	9.49	8.14	19.53	16.80	15.08	13.05	31.81	26.04	23.54	20.48	19.13
34	12.60	10.83	9.93	8.52	20.38	17.53	15.74	13.62	33.12	27.11	24.52	21.34	19.89
35	13.19	11.33	10.39	8.92	21.28	18.30	16.44	14.23	34.49	28.23	25.55	22.24	20.67
36	13.81	11.86	10.88	9.35	22.23	19.12	17.18	14.88	35.92	29.40	26.62	23.19	21.47
37	14.46	12.42	11.40	9.80	23.24	19.99	17.97	15.57	37.41	30.62	27.73	24.16	22.29
38	15.14	13.01	11.94	10.26	24.32	20.92	18.81	16.30	38.95	31.88	28.88	25.18	23.12
39	15.85	13.62	12.51	10.75	25.46	21.90	19.69	17.07	40.54	33.18	30.07	26.22	23.96
40	16.60	14.26	13.10	11.26	26.66	22.94	20.63	17.89	42.17	34.52	31.29	27.28	24.79
41	17.27	14.83	13.63	11.72	27.86	23.96	21.56	18.70	43.80	35.86	32.51	28.35	25.60
42	17.78	15.27	14.03	12.07	28.89	24.85	22.36	19.39	45.42	37.18	33.71	29.40	26.36
43	18.21	15.64	14.37	12.36	29.86	25.68	23.11	20.03	47.05	38.51	34.92	30.44	27.10
44	18.64	16.01	14.71	12.64	30.86	26.54	23.88	20.69	48.71	39.87	36.15	31.50	27.82
45	19.17	16.46	15.12	12.99	31.98	27.51	24.75	21.43	50.45	41.30	37.43	32.60	28.54
46	19.87	17.06	15.67	13.44	33.34	28.68	25.79	22.31	52.30	42.81	38.78	33.74	29.28
47	20.82	17.89	16.42	14.07	35.03	30.13	27.08	23.40	54.27	44.42	40.23	34.96	30.05
48	22.12	19.00	17.42	14.91	37.15	31.95	28.69	24.76	56.41	46.18	41.78	36.26	30.86
49	23.84	20.48	18.76	16.02	39.79	34.22	30.70	26.44	58.76	48.09	43.47	37.66	31.73
50	26.06	22.39	20.49	17.46	43.06	37.03	33.19	28.52	61.33	50.20	45.33	39.17	32.66
51	28.48	24.47	22.36	19.00	46.65	40.12	35.90	30.77	64.11	52.47	47.31	40.78	33.64
52	31.15	26.76	24.42	20.68	50.59	43.51	38.88	33.21	67.04	54.88	49.40	42.44	34.64
53	34.07	29.27	26.66	22.49	54.88	47.21	42.10	35.82	70.14	57.41	51.59	44.15	35.65
54	37.24	31.99	29.07	24.43	59.52	51.20	45.56	38.60	73.40	60.08	53.87	45.90	36.67
55	40.66	34.92	31.66	26.46	63.75	54.83	48.68	41.02	76.82	62.88	56.24	47.67	37.70
56	44.31	38.06	34.41	28.59	67.18	57.79	51.16	42.86	80.40	65.81	58.71	49.46	38.73
57	47.36	40.68	36.67	30.26	70.79	60.89	53.74	44.71	84.14	68.87	61.25	51.25	39.76
58	50.40	43.30	38.90	31.84	74.56	64.13	56.42	46.57	87.45	71.58	63.45	52.67	40.52
59	53.61	46.05	41.22	33.43	78.51	67.53	59.18	48.41	89.16	72.98	64.45	53.01	40.49
60	56.98	48.95	43.63	35.02	82.62	71.07	62.03	50.21	90.85	74.36	65.40	53.24	40.42

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 2P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	15.51	11.97	10.45	8.66	21.62	16.61	14.67	12.41	40.54	30.70	27.73	24.15	22.63
19	15.24	11.76	10.27	8.51	22.03	16.93	14.94	12.65	41.30	31.28	28.25	24.61	23.06
20	14.95	11.53	10.07	8.35	22.44	17.24	15.22	12.88	42.07	31.86	28.77	25.06	23.49
21	14.88	11.48	10.01	8.29	22.52	17.30	15.26	12.90	42.48	32.17	29.02	25.25	23.67
22	14.84	11.45	9.98	8.25	22.64	17.40	15.33	12.94	42.93	32.51	29.30	25.46	23.87
23	14.84	11.45	9.97	8.24	22.82	17.53	15.43	13.02	43.41	32.88	29.61	25.71	24.10
24	14.88	11.48	9.99	8.25	23.03	17.70	15.57	13.13	43.94	33.28	29.95	25.99	24.37
25	14.95	11.53	10.03	8.28	23.30	17.90	15.74	13.26	44.50	33.71	30.32	26.30	24.67
26	15.05	11.61	10.10	8.33	23.60	18.14	15.94	13.43	45.11	34.16	30.73	26.64	24.99
27	15.18	11.71	10.18	8.40	23.95	18.41	16.18	13.62	45.75	34.65	31.16	27.01	25.35
28	15.34	11.84	10.29	8.49	24.35	18.71	16.45	13.85	46.43	35.16	31.63	27.40	25.72
29	15.54	11.99	10.43	8.60	24.79	19.05	16.75	14.10	47.15	35.71	32.12	27.83	26.12
30	15.77	12.16	10.58	8.72	25.27	19.42	17.07	14.37	47.90	36.28	32.64	28.28	26.53
31	16.02	12.36	10.75	8.87	25.77	19.80	17.42	14.67	48.69	36.88	33.19	28.76	26.95
32	16.29	12.57	10.94	9.02	26.30	20.21	17.78	14.97	49.50	37.49	33.75	29.26	27.38
33	16.59	12.80	11.15	9.19	26.84	20.63	18.16	15.30	50.34	38.13	34.34	29.77	27.82
34	16.92	13.05	11.37	9.38	27.43	21.08	18.56	15.64	51.22	38.79	34.95	30.32	28.26
35	17.28	13.33	11.62	9.59	28.07	21.57	19.00	16.02	52.14	39.49	35.60	30.88	28.71
36	17.68	13.64	11.89	9.82	28.77	22.11	19.49	16.43	53.11	40.22	36.27	31.48	29.17
37	18.12	13.98	12.19	10.07	29.55	22.70	20.02	16.89	54.13	40.99	36.98	32.11	29.63
38	18.60	14.35	12.53	10.35	30.40	23.36	20.61	17.39	55.20	41.81	37.73	32.77	30.11
39	19.14	14.77	12.89	10.65	31.36	24.10	21.26	17.95	56.35	42.68	38.52	33.47	30.59
40	19.73	15.22	13.29	10.99	32.42	24.91	21.99	18.56	57.56	43.59	39.37	34.20	31.09
41	20.29	15.65	13.67	11.30	33.52	25.76	22.74	19.20	58.87	44.59	40.27	34.99	31.60
42	20.73	16.00	13.97	11.55	34.54	26.54	23.43	19.78	60.29	45.66	41.24	35.83	32.14
43	21.15	16.31	14.25	11.78	35.55	27.32	24.12	20.36	61.79	46.80	42.27	36.72	32.70
44	21.58	16.65	14.54	12.01	36.63	28.15	24.85	20.96	63.37	47.99	43.34	37.63	33.24
45	22.11	17.06	14.89	12.30	37.84	29.08	25.66	21.63	65.00	49.23	44.45	38.57	33.78
46	22.80	17.59	15.35	12.66	39.25	30.16	26.61	22.41	66.67	50.50	45.57	39.51	34.30
47	23.70	18.28	15.95	13.14	40.92	31.45	27.72	23.33	68.36	51.78	46.70	40.44	34.77
48	24.87	19.19	16.72	13.76	42.92	32.98	29.06	24.41	70.05	53.06	47.82	41.35	35.21
49	26.38	20.35	17.72	14.55	45.31	34.82	30.65	25.70	71.73	54.33	48.92	42.22	35.59
50	28.27	21.81	18.97	15.54	48.16	37.00	32.53	27.22	73.37	55.57	49.98	43.04	35.90
51	30.30	23.38	20.30	16.59	51.26	39.39	34.58	28.85	74.99	56.80	51.01	43.81	36.16
52	32.53	25.10	21.76	17.72	54.64	41.98	36.80	30.60	76.62	58.03	52.04	44.54	36.37
53	34.96	26.97	23.34	18.94	58.28	44.78	39.18	32.46	78.27	59.28	53.06	45.24	36.55
54	37.57	28.99	25.03	20.22	62.19	47.78	41.72	34.41	79.92	60.53	54.06	45.89	36.68
55	40.37	31.15	26.83	21.56	66.36	50.99	44.41	36.44	81.58	61.78	55.05	46.49	36.78
56	43.36	33.45	28.74	22.96	70.16	53.91	46.83	38.19	83.25	63.05	56.02	47.03	36.84
57	46.52	35.89	30.75	24.39	72.84	55.97	48.46	39.26	84.93	64.32	56.98	47.51	36.87
58	49.87	38.48	32.85	25.85	75.60	58.09	50.13	40.29	86.62	65.60	57.92	47.91	36.87
59	52.79	40.73	34.64	27.02	78.44	60.27	51.82	41.27	88.32	66.89	58.84	48.23	36.84
60	55.44	42.77	36.23	27.96	81.36	62.52	53.53	42.19	88.53	67.05	58.74	47.65	36.19

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 2P With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	8.79	7.56	6.94	5.99	13.21	11.36	10.22	8.88	21.98	18.00	16.31	14.25	13.35
19	8.65	7.43	6.83	5.89	13.39	11.52	10.36	9.01	22.30	18.24	16.54	14.46	13.55
20	8.50	7.30	6.71	5.78	13.59	11.69	10.51	9.14	22.61	18.50	16.78	14.66	13.74
21	8.63	7.42	6.80	5.86	13.86	11.92	10.71	9.30	23.08	18.90	17.11	14.94	14.01
22	8.80	7.56	6.93	5.97	14.18	12.19	10.94	9.49	23.63	19.34	17.50	15.27	14.30
23	9.00	7.73	7.08	6.08	14.54	12.51	11.22	9.73	24.24	19.83	17.93	15.63	14.65
24	9.23	7.93	7.27	6.24	14.96	12.88	11.55	10.00	24.92	20.39	18.43	16.05	15.04
25	9.50	8.17	7.47	6.42	15.44	13.28	11.90	10.30	25.66	21.01	18.97	16.51	15.48
26	9.81	8.43	7.72	6.62	15.96	13.73	12.30	10.64	26.48	21.67	19.57	17.03	15.96
27	10.16	8.72	7.99	6.85	16.53	14.22	12.74	11.02	27.36	22.39	20.22	17.59	16.50
28	10.54	9.05	8.28	7.07	17.16	14.76	13.22	11.44	28.32	23.18	20.93	18.20	17.07
29	10.94	9.40	8.60	7.30	17.83	15.34	13.74	11.82	29.34	24.02	21.68	18.86	17.68
30	11.40	9.78	8.90	7.54	18.55	15.96	14.25	12.22	30.43	24.91	22.50	19.57	18.34
31	11.88	10.20	9.21	7.81	19.33	16.55	14.75	12.66	31.61	25.88	23.37	20.33	19.04
32	12.39	10.57	9.54	8.09	20.13	17.14	15.29	13.12	32.86	26.90	24.31	21.15	19.79
33	12.95	10.96	9.90	8.40	20.99	17.76	15.85	13.61	34.20	27.99	25.31	22.02	20.56
34	13.55	11.38	10.29	8.74	21.91	18.42	16.44	14.13	35.60	29.14	26.36	22.94	21.38
35	14.18	11.83	10.70	9.09	22.88	19.12	17.08	14.68	37.08	30.35	27.47	23.91	22.22
36	14.78	12.31	11.14	9.47	23.87	19.87	17.76	15.27	38.61	31.61	28.62	24.93	23.08
37	15.37	12.81	11.60	9.86	24.82	20.67	18.48	15.90	40.22	32.92	29.81	25.97	23.96
38	16.01	13.34	12.09	10.29	25.84	21.53	19.26	16.57	41.87	34.27	31.05	27.07	24.85
39	16.67	13.91	12.60	10.73	26.93	22.45	20.09	17.29	43.58	35.55	32.18	28.03	25.62
40	17.38	14.50	13.15	11.19	28.10	23.43	20.97	18.06	45.33	36.79	33.31	29.01	26.36
41	18.02	15.04	13.64	11.62	29.28	24.41	21.86	18.82	47.09	38.04	34.45	30.01	27.10
42	18.52	15.45	14.02	11.94	30.30	25.27	22.63	19.49	48.83	39.30	35.59	31.01	27.81
43	18.94	15.81	14.34	12.21	31.28	26.09	23.36	20.11	50.58	40.58	36.76	32.01	28.50
44	19.38	16.17	14.67	12.49	32.30	26.94	24.12	20.76	52.36	41.90	37.95	33.04	29.17
45	19.90	16.61	15.07	12.81	33.45	27.90	24.98	21.48	54.09	43.28	39.19	34.09	29.85
46	20.60	17.20	15.59	13.25	34.82	29.05	25.99	22.34	55.89	44.73	40.48	35.19	30.53
47	21.54	17.99	16.30	13.83	36.50	30.46	27.24	23.38	57.79	46.26	41.84	36.33	31.23
48	22.81	19.05	17.25	14.62	38.59	32.21	28.78	24.67	59.82	47.90	43.29	37.53	31.95
49	24.47	20.45	18.50	15.65	41.17	34.37	30.69	26.26	62.00	49.65	44.84	38.80	32.69
50	26.62	22.24	20.11	16.98	44.33	37.03	33.02	28.19	64.34	51.54	46.49	40.14	33.47
51	28.94	24.19	21.85	18.40	47.80	39.94	35.57	30.29	66.83	53.55	48.24	41.53	34.27
52	31.50	26.35	23.75	19.94	51.60	43.13	38.36	32.56	69.44	55.67	50.06	42.96	35.08
53	34.30	28.70	25.83	21.61	55.73	46.60	41.37	34.98	72.17	57.88	51.96	44.42	35.88
54	37.33	31.24	28.06	23.37	60.19	50.35	44.60	37.55	75.03	60.19	53.92	45.89	36.68
55	40.58	33.98	30.46	25.24	64.40	53.87	47.61	39.88	78.01	62.60	55.95	47.38	37.47
56	44.07	36.91	33.00	27.18	67.93	56.82	50.08	41.69	81.11	65.12	58.03	48.85	38.26
57	47.15	39.48	35.19	28.79	71.30	59.66	52.42	43.35	84.33	67.73	60.18	50.31	39.04
58	50.27	42.09	37.38	30.34	74.82	62.62	54.84	45.00	87.24	70.09	62.07	51.48	39.61
59	53.41	44.72	39.57	31.83	78.49	65.71	57.34	46.62	88.95	71.46	63.04	51.82	39.58
60	56.60	47.40	41.78	33.26	82.31	68.93	59.90	48.21	90.27	72.54	63.73	51.84	39.36

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	9.57	8.49	7.38	6.07	13.55	12.03	10.60	8.90	21.33	18.39	15.68	14.09	13.20
19	9.32	8.28	7.19	5.91	13.55	12.03	10.60	8.90	21.33	18.39	15.68	14.09	13.20
20	9.08	8.06	7.00	5.76	13.55	12.03	10.60	8.90	21.33	18.39	15.68	14.09	13.20
21	9.08	8.06	6.99	5.75	13.68	12.14	10.69	8.96	21.62	18.63	15.87	14.24	13.36
22	9.11	8.09	7.01	5.75	13.85	12.29	10.81	9.05	21.95	18.91	16.10	14.43	13.53
23	9.17	8.14	7.05	5.78	14.06	12.48	10.96	9.17	22.32	19.24	16.36	14.65	13.74
24	9.25	8.22	7.11	5.83	14.30	12.69	11.15	9.32	22.74	19.60	16.66	14.91	13.98
25	9.37	8.32	7.19	5.89	14.58	12.94	11.36	9.49	23.20	20.00	16.99	15.20	14.26
26	9.51	8.44	7.30	5.98	14.88	13.21	11.59	9.68	23.71	20.44	17.36	15.52	14.57
27	9.68	8.59	7.43	6.08	15.22	13.51	11.86	9.90	24.27	20.92	17.77	15.88	14.90
28	9.87	8.76	7.58	6.20	15.59	13.84	12.15	10.14	24.87	21.43	18.20	16.27	15.27
29	10.10	8.96	7.75	6.35	16.01	14.21	12.48	10.41	25.51	21.99	18.68	16.69	15.66
30	10.35	9.19	7.95	6.51	16.46	14.61	12.83	10.71	26.20	22.58	19.18	17.15	16.08
31	10.62	9.43	8.16	6.68	16.94	15.04	13.21	11.03	26.93	23.21	19.72	17.63	16.52
32	10.92	9.70	8.39	6.87	17.44	15.48	13.60	11.36	27.70	23.87	20.30	18.15	16.98
33	11.25	9.99	8.65	7.08	17.97	15.95	14.02	11.71	28.51	24.57	20.90	18.69	17.46
34	11.60	10.30	8.92	7.31	18.54	16.45	14.47	12.09	29.37	25.31	21.54	19.27	17.96
35	11.98	10.63	9.22	7.55	19.14	16.99	14.95	12.50	30.26	26.08	22.20	19.87	18.47
36	12.39	11.00	9.54	7.82	19.80	17.57	15.47	12.94	31.20	26.89	22.90	20.50	19.00
37	12.84	11.40	9.89	8.11	20.51	18.21	16.03	13.41	32.19	27.74	23.63	21.17	19.53
38	13.32	11.83	10.26	8.42	21.29	18.90	16.65	13.93	33.22	28.63	24.40	21.86	20.08
39	13.85	12.30	10.67	8.76	22.14	19.65	17.32	14.49	34.29	29.55	25.20	22.58	20.64
40	14.42	12.80	11.11	9.12	23.07	20.48	18.05	15.11	35.42	30.52	26.03	23.33	21.20
41	14.98	13.30	11.55	9.48	24.07	21.36	18.83	15.76	36.59	31.53	26.90	24.11	21.77
42	15.48	13.74	11.93	9.80	25.01	22.20	19.57	16.38	37.81	32.58	27.80	24.91	22.35
43	15.95	14.16	12.29	10.09	25.96	23.04	20.31	17.00	39.07	33.68	28.73	25.74	22.92
44	16.44	14.59	12.67	10.39	26.95	23.92	21.09	17.64	40.39	34.81	29.69	26.59	23.49
45	16.99	15.09	13.10	10.74	28.05	24.89	21.94	18.34	41.75	35.98	30.68	27.46	24.05
46	17.67	15.69	13.61	11.15	29.29	26.00	22.90	19.13	43.16	37.19	31.70	28.35	24.61
47	18.52	16.44	14.25	11.66	30.75	27.30	24.03	20.05	44.61	38.45	32.75	29.26	25.16
48	19.58	17.38	15.06	12.30	32.47	28.82	25.35	21.12	46.12	39.74	33.83	30.17	25.69
49	20.90	18.56	16.07	13.10	34.50	30.62	26.91	22.38	47.67	41.08	34.94	31.10	26.22
50	22.55	20.02	17.31	14.08	36.91	32.76	28.76	23.86	49.27	42.46	36.07	32.04	26.73
51	24.41	21.67	18.71	15.18	39.51	35.07	30.75	25.44	50.92	43.89	37.23	32.98	27.22
52	26.47	23.50	20.26	16.39	42.36	37.60	32.91	27.14	52.63	45.35	38.41	33.92	27.69
53	28.73	25.51	21.95	17.68	45.44	40.33	35.23	28.95	54.38	46.86	39.62	34.85	28.15
54	31.19	27.69	23.78	19.07	48.76	43.28	37.73	30.86	56.31	48.53	40.93	35.84	28.65
55	33.84	30.05	25.74	20.54	52.31	46.43	40.38	32.86	58.28	50.23	42.27	36.82	29.13
56	36.69	32.58	27.83	22.07	56.10	49.80	43.19	34.93	60.61	52.23	43.84	37.96	29.74
57	39.74	35.29	30.05	23.67	60.13	53.37	46.15	37.07	64.34	55.45	46.40	39.90	30.97
58	42.99	38.17	32.40	25.32	64.39	57.16	49.25	39.25	68.10	58.69	48.94	41.76	32.13
59	46.44	41.23	34.86	27.00	68.89	61.15	52.50	41.46	71.29	61.44	51.04	43.16	32.97
60	50.08	44.46	37.44	28.70	72.67	64.50	55.15	43.10	74.85	64.51	53.37	44.66	33.92

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	17.10	14.31	12.21	9.79	23.20	19.39	16.89	13.98	41.36	34.34	30.09	26.41	24.76
19	16.67	13.95	11.89	9.54	23.20	19.39	16.89	13.98	41.74	34.66	30.37	26.65	24.98
20	16.23	13.58	11.58	9.29	23.20	19.39	16.89	13.98	42.12	34.98	30.65	26.90	25.21
21	16.26	13.61	11.59	9.29	23.46	19.61	17.06	14.10	42.97	35.68	31.23	27.37	25.68
22	16.33	13.66	11.63	9.31	23.76	19.86	17.26	14.25	43.84	36.40	31.83	27.87	26.14
23	16.42	13.74	11.68	9.34	24.09	20.14	17.49	14.43	44.72	37.13	32.45	28.39	26.62
24	16.54	13.84	11.76	9.40	24.47	20.45	17.75	14.63	45.63	37.88	33.08	28.92	27.13
25	16.68	13.96	11.86	9.47	24.88	20.79	18.04	14.86	46.55	38.65	33.74	29.48	27.66
26	16.86	14.11	11.98	9.57	25.32	21.16	18.36	15.12	47.49	39.43	34.41	30.06	28.21
27	17.06	14.28	12.12	9.68	25.80	21.56	18.70	15.40	48.45	40.23	35.11	30.65	28.78
28	17.29	14.47	12.29	9.81	26.32	22.00	19.08	15.71	49.43	41.04	35.82	31.27	29.36
29	17.55	14.69	12.47	9.95	26.88	22.46	19.49	16.04	50.43	41.87	36.55	31.90	29.95
30	17.83	14.92	12.68	10.12	27.47	22.96	19.92	16.40	51.45	42.72	37.29	32.55	30.55
31	18.15	15.19	12.90	10.30	28.10	23.49	20.39	16.78	52.50	43.59	38.07	33.24	31.16
32	18.49	15.47	13.15	10.50	28.77	24.04	20.87	17.19	53.61	44.51	38.88	33.95	31.79
33	18.86	15.78	13.42	10.72	29.46	24.63	21.39	17.62	54.74	45.46	39.72	34.70	32.43
34	19.25	16.11	13.71	10.95	30.20	25.24	21.93	18.07	55.91	46.42	40.58	35.46	33.07
35	19.68	16.47	14.01	11.20	30.98	25.89	22.50	18.55	57.08	47.39	41.45	36.23	33.70
36	20.13	16.84	14.34	11.47	31.80	26.58	23.11	19.06	58.25	48.36	42.32	37.00	34.30
37	20.61	17.25	14.69	11.75	32.66	27.30	23.75	19.59	59.40	49.32	43.17	37.76	34.87
38	21.11	17.67	15.06	12.04	33.58	28.07	24.43	20.16	60.53	50.26	44.01	38.51	35.39
39	21.65	18.12	15.44	12.36	34.55	28.88	25.14	20.75	61.61	51.16	44.81	39.22	35.87
40	22.21	18.59	15.85	12.68	35.58	29.74	25.90	21.38	62.65	52.02	45.58	39.90	36.28
41	22.74	19.03	16.23	12.99	36.63	30.61	26.66	22.01	63.67	52.87	46.33	40.56	36.65
42	23.18	19.40	16.54	13.24	37.62	31.44	27.39	22.61	64.72	53.74	47.10	41.23	37.00
43	23.58	19.74	16.83	13.47	38.59	32.26	28.10	23.19	65.78	54.62	47.87	41.89	37.32
44	24.00	20.08	17.12	13.70	39.61	33.10	28.83	23.78	66.82	55.48	48.62	42.53	37.59
45	24.47	20.48	17.46	13.95	40.70	34.02	29.62	24.42	67.84	56.33	49.35	43.14	37.80
46	25.05	20.97	17.87	14.27	41.93	35.04	30.50	25.12	68.82	57.14	50.04	43.71	37.96
47	25.79	21.59	18.38	14.66	43.33	36.21	31.50	25.91	69.74	57.91	50.68	44.21	38.04
48	26.74	22.38	19.04	15.17	44.95	37.57	32.65	26.82	70.58	58.61	51.25	44.65	38.03
49	27.94	23.39	19.88	15.80	46.84	39.15	34.00	27.88	71.33	59.23	51.75	45.00	37.95
50	29.45	24.65	20.93	16.60	49.06	41.00	35.56	29.09	71.98	59.77	52.16	45.25	37.76
51	31.20	26.11	22.14	17.51	51.50	43.04	37.28	30.41	72.53	60.22	52.48	45.41	37.50
52	33.14	27.74	23.48	18.51	54.14	45.25	39.13	31.82	73.02	60.63	52.75	45.49	37.16
53	35.27	29.52	24.95	19.59	56.99	47.64	41.12	33.31	73.44	60.98	52.96	45.49	36.77
54	37.59	31.46	26.53	20.74	60.05	50.19	43.23	34.87	73.79	61.27	53.10	45.41	36.32
55	40.10	33.56	28.23	21.96	63.31	52.92	45.47	36.48	74.58	61.93	53.54	45.55	36.06
56	42.80	35.82	30.05	23.23	66.27	55.39	47.46	37.85	76.28	63.34	54.61	46.19	36.20
57	45.69	38.23	31.98	24.56	67.91	56.76	48.49	38.41	76.69	63.68	54.74	45.98	35.70
58	47.84	40.04	33.38	25.43	69.57	58.15	49.51	38.91	77.00	63.94	54.77	45.65	35.14
59	50.05	41.89	34.79	26.26	71.25	59.55	50.51	39.34	78.12	64.87	55.36	45.72	34.94
60	52.36	43.82	36.24	27.08	72.93	60.96	51.50	39.69	79.11	65.69	55.83	45.63	34.67

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	10.29	9.13	7.93	6.53	14.57	12.93	11.40	9.57	22.93	19.77	16.86	15.15	14.19
19	10.02	8.90	7.73	6.35	14.57	12.93	11.40	9.57	22.93	19.77	16.86	15.15	14.19
20	9.76	8.66	7.53	6.19	14.57	12.93	11.40	9.57	22.93	19.77	16.86	15.15	14.19
21	9.76	8.66	7.51	6.18	14.71	13.05	11.49	9.63	23.24	20.03	17.06	15.31	14.36
22	9.79	8.70	7.54	6.18	14.89	13.21	11.62	9.73	23.60	20.33	17.31	15.51	14.54
23	9.86	8.75	7.58	6.21	15.11	13.42	11.78	9.86	23.99	20.68	17.59	15.75	14.77
24	9.94	8.84	7.64	6.27	15.37	13.64	11.99	10.02	24.45	21.07	17.91	16.03	15.03
25	10.07	8.94	7.73	6.33	15.67	13.91	12.21	10.20	24.94	21.50	18.26	16.34	15.33
26	10.22	9.07	7.85	6.43	16.00	14.20	12.46	10.41	25.49	21.97	18.66	16.68	15.66
27	10.41	9.23	7.99	6.54	16.36	14.52	12.75	10.64	26.09	22.49	19.10	17.07	16.02
28	10.61	9.42	8.15	6.67	16.76	14.88	13.06	10.90	26.74	23.04	19.57	17.49	16.42
29	10.86	9.63	8.33	6.83	17.21	15.28	13.42	11.19	27.42	23.64	20.08	17.94	16.83
30	11.13	9.88	8.55	7.00	17.69	15.71	13.79	11.51	28.17	24.27	20.62	18.44	17.29
31	11.42	10.14	8.77	7.18	18.21	16.17	14.20	11.86	28.95	24.95	21.20	18.95	17.76
32	11.74	10.43	9.02	7.39	18.75	16.64	14.62	12.21	29.78	25.66	21.82	19.51	18.25
33	12.09	10.74	9.30	7.61	19.32	17.15	15.07	12.59	30.65	26.41	22.47	20.09	18.77
34	12.47	11.07	9.59	7.86	19.93	17.68	15.56	13.00	31.57	27.21	23.16	20.72	19.31
35	12.88	11.43	9.91	8.12	20.58	18.26	16.07	13.44	32.53	28.04	23.87	21.36	19.86
36	13.32	11.83	10.26	8.41	21.29	18.89	16.63	13.91	33.54	28.91	24.62	22.04	20.43
37	13.80	12.26	10.63	8.72	22.05	19.58	17.23	14.42	34.60	29.82	25.40	22.76	20.99
38	14.32	12.72	11.03	9.05	22.89	20.32	17.90	14.97	35.71	30.78	26.23	23.50	21.59
39	14.89	13.22	11.47	9.42	23.80	21.12	18.62	15.58	36.86	31.77	27.09	24.27	22.19
40	15.50	13.76	11.94	9.80	24.80	22.02	19.40	16.24	38.08	32.81	27.98	25.08	22.79
41	16.10	14.30	12.42	10.19	25.88	22.96	20.24	16.94	39.33	33.89	28.92	25.92	23.40
42	16.64	14.77	12.82	10.54	26.89	23.87	21.04	17.61	40.65	35.02	29.89	26.78	24.03
43	17.15	15.22	13.21	10.85	27.91	24.77	21.83	18.28	42.00	36.21	30.88	27.67	24.64
44	17.67	15.68	13.62	11.17	28.97	25.71	22.67	18.96	43.42	37.42	31.92	28.58	25.25
45	18.26	16.22	14.08	11.54	30.15	26.76	23.59	19.72	44.88	38.68	32.98	29.52	25.85
46	19.00	16.87	14.63	11.93	31.49	27.95	24.62	20.56	46.40	39.98	34.08	30.48	26.46
47	19.91	17.67	15.29	12.41	33.06	29.35	25.83	21.51	47.96	41.33	35.21	31.45	27.05
48	21.05	18.63	16.06	13.02	34.91	30.98	27.18	22.55	49.58	42.72	36.37	32.43	27.62
49	22.47	19.77	17.02	13.78	37.09	32.76	28.68	23.75	51.25	44.16	37.56	33.43	28.19
50	24.24	21.18	18.21	14.71	39.68	34.82	30.46	25.17	52.97	45.64	38.78	34.44	28.73
51	26.11	22.78	19.57	15.77	42.47	37.07	32.38	26.68	54.74	47.18	40.02	35.45	29.26
52	28.14	24.56	21.07	16.92	45.30	39.51	34.46	28.31	56.58	48.75	41.29	36.46	29.77
53	30.37	26.51	22.70	18.16	48.33	42.16	36.70	30.04	58.46	50.37	42.59	37.46	30.26
54	32.79	28.63	24.46	19.49	51.58	45.01	39.10	31.86	60.53	51.71	43.98	38.24	30.57
55	35.41	30.92	26.36	20.89	55.06	48.05	41.65	33.76	62.36	53.15	45.09	39.01	30.86
56	38.22	33.39	28.39	22.36	58.64	51.19	44.25	35.66	64.53	55.01	46.53	40.02	31.35
57	41.23	36.02	30.53	23.89	62.07	54.22	46.73	37.40	67.43	57.51	48.48	41.42	32.15
58	44.20	38.64	32.64	25.35	65.69	57.40	49.32	39.17	70.33	60.00	50.40	42.73	32.89
59	47.34	41.39	34.84	26.81	69.48	60.75	52.00	40.93	73.00	62.30	52.12	43.80	33.46
60	50.65	44.30	37.14	28.29	72.73	63.61	54.23	42.25	75.92	64.80	53.99	44.90	34.10



## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	9.68	8.59	7.46	6.14	13.91	12.35	10.88	9.13	23.17	19.97	17.03	15.30	14.34
19	9.44	8.38	7.27	5.99	13.91	12.35	10.88	9.13	23.17	19.97	17.03	15.30	14.34
20	9.20	8.16	7.09	5.83	13.91	12.35	10.88	9.13	23.17	19.97	17.03	15.30	14.34
21	9.21	8.17	7.09	5.83	14.05	12.47	10.98	9.20	23.49	20.25	17.25	15.48	14.51
22	9.25	8.21	7.11	5.84	14.22	12.62	11.10	9.30	23.86	20.57	17.51	15.69	14.71
23	9.32	8.27	7.16	5.87	14.43	12.81	11.26	9.42	24.28	20.92	17.80	15.94	14.94
24	9.41	8.36	7.23	5.93	14.68	13.03	11.44	9.57	24.74	21.32	18.12	16.22	15.21
25	9.54	8.47	7.32	6.00	14.97	13.28	11.66	9.75	25.24	21.75	18.48	16.54	15.51
26	9.69	8.60	7.44	6.09	15.29	13.57	11.91	9.95	25.79	22.23	18.88	16.88	15.84
27	9.87	8.76	7.58	6.20	15.65	13.89	12.20	10.18	26.38	22.74	19.31	17.26	16.20
28	10.08	8.95	7.74	6.33	16.06	14.25	12.51	10.44	27.02	23.28	19.78	17.68	16.59
29	10.32	9.16	7.92	6.48	16.50	14.64	12.85	10.73	27.70	23.87	20.28	18.12	17.01
30	10.58	9.39	8.13	6.65	16.97	15.07	13.23	11.04	28.42	24.49	20.81	18.60	17.45
31	10.87	9.65	8.35	6.84	17.48	15.51	13.63	11.38	29.18	25.15	21.38	19.11	17.91
32	11.18	9.93	8.59	7.04	18.00	15.98	14.04	11.73	29.98	25.84	21.97	19.64	18.38
33	11.52	10.23	8.86	7.25	18.56	16.47	14.48	12.10	30.82	26.56	22.59	20.20	18.88
34	11.89	10.55	9.14	7.49	19.15	17.00	14.95	12.49	31.70	27.32	23.25	20.80	19.39
35	12.28	10.90	9.45	7.74	19.79	17.56	15.45	12.92	32.62	28.12	23.94	21.42	19.91
36	12.71	11.28	9.78	8.02	20.47	18.17	15.99	13.37	33.60	28.96	24.66	22.08	20.46
37	13.17	11.69	10.14	8.32	21.21	18.83	16.58	13.87	34.63	29.85	25.43	22.78	21.02
38	13.66	12.13	10.53	8.64	22.02	19.54	17.21	14.40	35.72	30.79	26.24	23.51	21.60
39	14.20	12.61	10.94	8.98	22.89	20.32	17.90	14.98	36.87	31.78	27.09	24.28	22.19
40	14.78	13.12	11.39	9.35	23.85	21.17	18.65	15.62	38.09	32.82	27.99	25.09	22.80
41	15.37	13.64	11.85	9.72	24.87	22.08	19.46	16.29	39.36	33.92	28.94	25.94	23.42
42	15.88	14.10	12.24	10.05	25.84	22.93	20.22	16.93	40.70	35.08	29.92	26.82	24.06
43	16.37	14.53	12.62	10.36	26.80	23.79	20.97	17.55	42.10	36.28	30.95	27.73	24.69
44	16.88	14.99	13.01	10.67	27.82	24.69	21.76	18.21	43.55	37.53	32.01	28.67	25.33
45	17.46	15.50	13.46	11.03	28.94	25.68	22.63	18.92	45.06	38.83	33.11	29.64	25.96
46	18.16	16.13	13.99	11.46	30.21	26.82	23.62	19.73	46.62	40.18	34.25	30.63	26.58
47	19.04	16.91	14.66	11.99	31.70	28.14	24.77	20.67	48.23	41.57	35.41	31.63	27.20
48	20.14	17.88	15.49	12.66	33.46	29.70	26.13	21.77	49.90	43.00	36.61	32.65	27.80
49	21.52	19.10	16.54	13.48	35.54	31.55	27.73	23.05	51.62	44.48	37.83	33.68	28.39
50	23.22	20.61	17.83	14.50	38.01	33.74	29.61	24.57	53.38	46.00	39.08	34.71	28.95
51	25.09	22.27	19.23	15.60	40.61	36.04	31.60	26.14	55.19	47.57	40.35	35.74	29.50
52	27.15	24.10	20.78	16.80	43.43	38.55	33.74	27.83	57.06	49.18	41.65	36.77	30.03
53	29.40	26.10	22.46	18.09	46.49	41.27	36.05	29.62	58.98	50.83	42.97	37.79	30.53
54	31.84	28.27	24.27	19.47	49.77	44.18	38.51	31.50	61.09	52.65	44.41	38.89	31.08
55	34.47	30.60	26.22	20.92	53.28	47.29	41.13	33.47	63.25	54.51	45.87	39.96	31.61
56	37.29	33.11	28.29	22.43	57.02	50.61	43.89	35.50	65.60	56.54	47.45	41.09	32.18
57	40.31	35.78	30.48	24.01	60.98	54.13	46.80	37.59	68.19	58.77	49.17	42.29	32.82
58	43.51	38.63	32.79	25.62	65.17	57.84	49.84	39.72	71.06	61.24	51.07	43.57	33.53
59	46.90	41.64	35.21	27.27	69.58	61.76	53.02	41.88	74.26	64.00	53.17	44.96	34.34
60	50.48	44.82	37.74	28.93	74.22	65.88	56.33	44.02	77.84	67.09	55.51	46.44	35.27

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	17.17	14.37	12.25	9.83	23.42	19.57	17.05	14.11	42.37	35.18	30.82	27.05	25.36
19	16.74	14.01	11.94	9.58	23.42	19.57	17.05	14.11	42.76	35.50	31.11	27.30	25.59
20	16.30	13.64	11.63	9.33	23.42	19.57	17.05	14.11	43.15	35.83	31.39	27.55	25.83
21	16.34	13.67	11.65	9.33	23.68	19.79	17.22	14.23	44.04	36.57	32.00	28.05	26.32
22	16.41	13.73	11.68	9.35	23.98	20.04	17.42	14.38	44.96	37.33	32.64	28.58	26.80
23	16.50	13.81	11.74	9.39	24.32	20.32	17.65	14.56	45.89	38.11	33.29	29.13	27.32
24	16.63	13.92	11.83	9.45	24.69	20.64	17.91	14.77	46.85	38.90	33.97	29.70	27.86
25	16.78	14.04	11.93	9.53	25.11	20.99	18.21	15.00	47.84	39.72	34.67	30.29	28.43
26	16.96	14.19	12.05	9.62	25.56	21.36	18.53	15.26	48.84	40.55	35.39	30.91	29.02
27	17.17	14.37	12.20	9.74	26.05	21.78	18.89	15.55	49.87	41.41	36.13	31.55	29.62
28	17.40	14.56	12.37	9.87	26.58	22.22	19.27	15.86	50.92	42.28	36.90	32.21	30.25
29	17.66	14.78	12.55	10.02	27.15	22.69	19.69	16.21	52.00	43.17	37.68	32.89	30.88
30	17.95	15.02	12.76	10.19	27.76	23.20	20.13	16.57	53.09	44.08	38.48	33.60	31.52
31	18.27	15.29	12.99	10.37	28.40	23.74	20.60	16.96	54.23	45.03	39.32	34.33	32.18
32	18.62	15.58	13.24	10.57	29.08	24.30	21.10	17.37	55.41	46.01	40.19	35.10	32.86
33	18.99	15.89	13.51	10.79	29.78	24.89	21.62	17.81	56.63	47.02	41.09	35.89	33.55
34	19.39	16.23	13.80	11.03	30.53	25.52	22.17	18.27	57.87	48.05	42.01	36.71	34.23
35	19.82	16.59	14.12	11.28	31.31	26.17	22.75	18.75	59.13	49.10	42.94	37.53	34.91
36	20.27	16.97	14.45	11.55	32.14	26.86	23.36	19.26	60.39	50.15	43.88	38.37	35.56
37	20.76	17.37	14.80	11.83	33.02	27.60	24.01	19.80	61.66	51.19	44.81	39.20	36.19
38	21.27	17.80	15.17	12.13	33.94	28.37	24.69	20.37	62.90	52.23	45.74	40.02	36.78
39	21.80	18.25	15.55	12.44	34.92	29.19	25.41	20.97	64.13	53.25	46.64	40.82	37.33
40	22.36	18.72	15.96	12.77	35.96	30.06	26.17	21.60	65.32	54.24	47.52	41.60	37.82
41	22.91	19.18	16.35	13.09	37.03	30.95	26.96	22.25	66.51	55.23	48.40	42.37	38.28
42	23.38	19.56	16.68	13.35	38.05	31.80	27.70	22.87	67.74	56.24	49.29	43.15	38.72
43	23.80	19.92	16.99	13.59	39.05	32.64	28.43	23.46	68.97	57.27	50.19	43.92	39.13
44	24.24	20.29	17.30	13.83	40.10	33.51	29.19	24.08	70.20	58.29	51.08	44.68	39.49
45	24.74	20.70	17.65	14.11	41.22	34.45	30.00	24.73	71.41	59.30	51.95	45.41	39.80
46	25.35	21.21	18.08	14.43	42.48	35.50	30.90	25.45	72.58	60.27	52.78	46.10	40.03
47	26.12	21.86	18.61	14.85	43.92	36.71	31.93	26.27	73.70	61.19	53.55	46.72	40.19
48	27.10	22.68	19.30	15.37	45.58	38.10	33.11	27.20	74.73	62.05	54.27	47.27	40.27
49	28.34	23.72	20.16	16.03	47.52	39.72	34.49	28.28	75.68	62.83	54.90	47.73	40.25
50	29.89	25.01	21.24	16.85	49.79	41.61	36.09	29.53	76.51	63.53	55.44	48.09	40.14
51	31.63	26.47	22.45	17.76	52.21	43.64	37.80	30.83	77.24	64.14	55.89	48.36	39.93
52	33.56	28.09	23.78	18.75	54.83	45.83	39.63	32.23	77.91	64.69	56.28	48.54	39.65
53	35.68	29.86	25.23	19.82	57.65	48.19	41.59	33.69	78.50	65.18	56.61	48.63	39.31
54	37.98	31.79	26.81	20.96	60.68	50.71	43.68	35.23	79.03	65.62	56.87	48.64	38.90
55	40.47	33.87	28.49	22.16	63.90	53.41	45.89	36.82	79.48	66.00	57.06	48.55	38.43
56	43.15	36.11	30.29	23.42	66.81	55.84	47.85	38.16	79.87	66.32	57.18	48.36	37.90
57	46.01	38.50	32.21	24.73	68.39	57.16	48.84	38.68	80.19	66.58	57.23	48.07	37.33
58	48.13	40.28	33.58	25.58	69.99	58.50	49.81	39.14	80.43	66.79	57.21	47.68	36.71
59	50.30	42.09	34.96	26.39	71.60	59.85	50.76	39.53	80.61	66.93	57.13	47.18	36.06
60	52.57	43.99	36.39	27.19	73.23	61.20	51.70	39.85	80.72	67.02	56.97	46.56	35.38

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class A With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	10.41	9.23	8.02	6.60	14.95	13.28	11.70	9.81	24.91	21.47	18.31	16.45	15.42
19	10.15	9.01	7.82	6.44	14.95	13.28	11.70	9.81	24.91	21.47	18.31	16.45	15.42
20	9.89	8.77	7.62	6.27	14.95	13.28	11.70	9.81	24.91	21.47	18.31	16.45	15.42
21	9.90	8.78	7.62	6.27	15.10	13.41	11.80	9.89	25.25	21.77	18.54	16.64	15.60
22	9.94	8.83	7.64	6.28	15.29	13.57	11.93	10.00	25.65	22.11	18.82	16.87	15.81
23	10.02	8.89	7.70	6.31	15.51	13.77	12.10	10.13	26.10	22.49	19.14	17.14	16.06
24	10.12	8.99	7.77	6.37	15.78	14.01	12.30	10.29	26.60	22.92	19.48	17.44	16.35
25	10.26	9.11	7.87	6.45	16.09	14.28	12.53	10.48	27.13	23.38	19.87	17.78	16.67
26	10.42	9.25	8.00	6.55	16.44	14.59	12.80	10.70	27.72	23.90	20.30	18.15	17.03
27	10.61	9.42	8.15	6.67	16.82	14.93	13.12	10.94	28.36	24.45	20.76	18.55	17.42
28	10.84	9.62	8.32	6.80	17.26	15.32	13.45	11.22	29.05	25.03	21.26	19.01	17.83
29	11.09	9.85	8.51	6.97	17.74	15.74	13.81	11.53	29.78	25.66	21.80	19.48	18.29
30	11.37	10.09	8.74	7.15	18.24	16.20	14.22	11.87	30.55	26.33	22.37	20.00	18.76
31	11.69	10.37	8.98	7.35	18.79	16.67	14.65	12.23	31.37	27.04	22.98	20.54	19.25
32	12.02	10.67	9.23	7.57	19.35	17.18	15.09	12.61	32.23	27.78	23.62	21.11	19.76
33	12.38	11.00	9.52	7.79	19.95	17.71	15.57	13.01	33.13	28.55	24.28	21.72	20.30
34	12.78	11.34	9.83	8.05	20.59	18.28	16.07	13.43	34.08	29.37	24.99	22.36	20.84
35	13.20	11.72	10.16	8.32	21.27	18.88	16.61	13.89	35.07	30.23	25.74	23.03	21.40
36	13.66	12.13	10.51	8.62	22.01	19.53	17.19	14.37	36.12	31.13	26.51	23.74	21.99
37	14.16	12.57	10.90	8.94	22.80	20.24	17.82	14.91	37.23	32.09	27.34	24.49	22.60
38	14.68	13.04	11.32	9.29	23.67	21.01	18.50	15.48	38.40	33.10	28.21	25.27	23.22
39	15.27	13.56	11.76	9.65	24.61	21.84	19.24	16.10	39.64	34.16	29.12	26.10	23.85
40	15.89	14.10	12.24	10.05	25.64	22.76	20.05	16.79	40.95	35.28	30.09	26.97	24.51
41	16.52	14.66	12.74	10.45	26.74	23.74	20.92	17.51	42.31	36.46	31.11	27.89	25.18
42	17.07	15.16	13.16	10.80	27.78	24.65	21.74	18.20	43.75	37.71	32.16	28.83	25.86
43	17.60	15.62	13.57	11.14	28.81	25.57	22.54	18.87	45.26	39.00	33.27	29.81	26.54
44	18.15	16.11	13.99	11.46	29.91	26.54	23.39	19.58	46.82	40.34	34.41	30.82	27.23
45	18.77	16.66	14.47	11.80	31.11	27.61	24.33	20.34	48.44	41.74	35.59	31.86	27.91
46	19.52	17.34	15.01	12.20	32.48	28.83	25.39	21.16	50.12	43.19	36.82	32.93	28.57
47	20.47	18.14	15.65	12.71	34.08	30.25	26.56	22.07	51.85	44.69	38.07	34.00	29.24
48	21.65	19.08	16.44	13.33	35.97	31.80	27.87	23.12	53.64	46.23	39.36	35.10	29.89
49	23.13	20.26	17.44	14.12	38.21	33.59	29.42	24.36	55.49	47.82	40.67	36.21	30.52
50	24.89	21.71	18.68	15.09	40.86	35.71	31.23	25.81	57.38	49.45	42.01	37.31	31.12
51	26.72	23.32	20.04	16.14	43.51	37.94	33.15	27.31	59.33	51.14	43.38	38.42	31.71
52	28.75	25.10	21.53	17.29	46.28	40.37	35.21	28.93	61.34	52.87	44.77	39.53	32.28
53	30.97	27.04	23.15	18.52	49.28	43.00	37.43	30.64	63.40	54.42	46.19	40.50	32.73
54	33.37	29.15	24.90	19.84	52.50	45.81	39.80	32.43	65.57	55.89	47.52	41.33	33.04
55	35.97	31.42	26.78	21.23	55.94	48.82	42.32	34.30	67.31	57.38	48.67	42.11	33.32
56	38.76	33.86	28.79	22.68	59.47	51.92	44.88	36.17	69.17	58.98	49.88	42.91	33.61
57	41.73	36.46	30.91	24.19	62.83	54.89	47.31	37.87	71.19	60.72	51.19	43.73	33.94
58	44.66	39.04	32.99	25.61	66.37	58.01	49.84	39.58	73.40	62.63	52.61	44.60	34.33
59	47.75	41.75	35.15	27.05	70.09	61.28	52.46	41.29	75.85	64.74	54.16	45.51	34.77
60	51.00	44.61	37.41	28.49	73.97	64.71	55.17	42.98	78.56	67.07	55.87	46.47	35.30

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class B With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	11.72	10.41	9.04	7.44	16.32	14.48	12.76	10.71					
19	11.44	10.16	8.82	7.26	16.32	14.48	12.76	10.71					
20	11.16	9.90	8.60	7.08	16.32	14.48	12.76	10.71					
21	11.19	9.94	8.62	7.08	16.51	14.65	12.90	10.81					
22	11.26	10.00	8.66	7.11	16.74	14.86	13.07	10.95					
23	11.37	10.09	8.74	7.17	17.02	15.11	13.28	11.11					
24	11.51	10.21	8.84	7.25	17.35	15.40	13.53	11.31					
25	11.68	10.37	8.97	7.35	17.70	15.71	13.80	11.53					
26	11.88	10.55	9.12	7.47	18.10	16.07	14.11	11.78					
27	12.12	10.76	9.31	7.62	18.55	16.46	14.45	12.07					
28	12.40	11.01	9.52	7.79	19.04	16.90	14.83	12.38					
29	12.70	11.28	9.75	7.98	19.57	17.37	15.25	12.73					
30	13.05	11.58	10.02	8.20	20.15	17.88	15.70	13.11					
31	13.42	11.91	10.31	8.44	20.76	18.43	16.19	13.52					
32	13.82	12.27	10.62	8.70	21.41	19.00	16.69	13.94					
33	14.26	12.66	10.96	8.98	22.08	19.60	17.23	14.39					
34	14.73	13.07	11.32	9.28	22.80	20.24	17.80	14.87					
35	15.23	13.52	11.72	9.61	23.58	20.93	18.41	15.39					
36	15.77	14.00	12.14	9.96	24.41	21.66	19.07	15.94					
37	16.35	14.52	12.59	10.33	25.30	22.46	19.77	16.54					
38	16.98	15.07	13.08	10.73	26.27	23.32	20.54	17.19					
39	17.65	15.67	13.60	11.16	27.32	24.25	21.37	17.88					
40	18.36	16.30	14.15	11.61	28.46	25.26	22.26	18.64					
41	19.01	16.88	14.66	12.03	29.60	26.27	23.16	19.39					
42	19.49	17.30	15.02	12.33	30.55	27.12	23.90	20.01					
43	19.88	17.65	15.32	12.58	31.42	27.89	24.59	20.58					
44	20.28	18.00	15.63	12.82	32.33	28.70	25.30	21.16					
45	20.78	18.45	16.01	13.13	33.40	29.64	26.12	21.84					
46	21.49	19.07	16.55	13.56	34.73	30.82	27.15	22.68					
47	22.49	19.97	17.31	14.16	36.44	32.35	28.47	23.76					
48	23.89	21.21	18.38	15.01	38.66	34.32	30.19	25.15					
49	25.78	22.89	19.81	16.16	41.50	36.84	32.37	26.92					
50	28.27	25.10	21.70	17.65	45.09	40.03	35.13	29.15					
51	31.20	27.70	23.92	19.41	49.19	43.66	38.27	31.67					
52	34.50	30.63	26.40	21.35	53.74	47.70	41.75	34.43					
53	38.15	33.87	29.15	23.48	58.75	52.15	45.55	37.43					
54	42.17	37.44	32.15	25.78	64.22	57.00	49.69	40.64					
55	45.86	40.72	34.88	27.83	68.69	60.97	53.02	43.14					
56	49.40	43.86	37.47	29.72	72.86	64.67	56.08	45.36					
57	53.18	47.21	40.21	31.67	77.26	68.58	59.29	47.63					
58	57.20	50.78	43.10	33.68	81.89	72.69	62.64	49.92					
59	61.45	54.56	46.14	35.73	86.77	77.02	66.12	52.22					
60	65.95	58.55	49.31	37.79	91.87	81.55	69.72	54.49					

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class B With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	19.06	15.95	13.60	10.91	25.69	21.47	18.70	15.48					
19	18.61	15.57	13.28	10.65	25.69	21.47	18.70	15.48					
20	18.16	15.19	12.95	10.39	25.69	21.47	18.70	15.48					
21	18.19	15.22	12.96	10.39	25.97	21.71	18.88	15.61					
22	18.25	15.27	13.00	10.40	26.29	21.98	19.10	15.77					
23	18.34	15.35	13.05	10.44	26.65	22.27	19.34	15.96					
24	18.46	15.45	13.13	10.49	27.04	22.60	19.62	16.17					
25	18.61	15.57	13.23	10.57	27.47	22.96	19.92	16.41					
26	18.78	15.72	13.35	10.66	27.93	23.34	20.25	16.68					
27	18.98	15.89	13.49	10.77	28.43	23.76	20.61	16.97					
28	19.21	16.08	13.65	10.90	28.97	24.21	21.00	17.29					
29	19.47	16.30	13.84	11.04	29.55	24.69	21.42	17.63					
30	19.76	16.54	14.05	11.21	30.16	25.21	21.87	18.00					
31	20.07	16.80	14.27	11.39	30.81	25.75	22.35	18.40					
32	20.41	17.08	14.52	11.59	31.48	26.31	22.84	18.81					
33	20.78	17.39	14.79	11.81	32.18	26.90	23.36	19.24					
34	21.17	17.72	15.07	12.04	32.93	27.52	23.91	19.70					
35	21.60	18.08	15.38	12.29	33.71	28.18	24.49	20.19					
36	22.05	18.46	15.71	12.56	34.54	28.87	25.10	20.70					
37	22.54	18.86	16.06	12.85	35.42	29.60	25.75	21.24					
38	23.05	19.29	16.44	13.15	36.36	30.39	26.45	21.82					
39	23.60	19.75	16.84	13.47	37.35	31.22	27.18	22.43					
40	24.18	20.24	17.26	13.81	38.42	32.11	27.96	23.08					
41	24.73	20.70	17.65	14.12	39.50	33.02	28.76	23.74					
42	25.18	21.08	17.97	14.38	40.52	33.87	29.50	24.35					
43	25.60	21.42	18.27	14.62	41.53	34.71	30.24	24.95					
44	26.02	21.78	18.57	14.85	42.58	35.59	30.99	25.57					
45	26.52	22.19	18.92	15.12	43.72	36.54	31.81	26.23					
46	27.13	22.70	19.34	15.45	45.00	37.61	32.73	26.96					
47	27.91	23.36	19.89	15.87	46.47	38.84	33.79	27.80					
48	28.92	24.20	20.60	16.40	48.19	40.28	35.01	28.76					
49	30.21	25.28	21.49	17.09	50.22	41.97	36.44	29.88					
50	31.83	26.64	22.62	17.94	52.59	43.95	38.12	31.19					
51	33.72	28.22	23.93	18.93	55.21	46.15	39.97	32.61					
52	35.82	29.97	25.38	20.01	58.07	48.53	41.97	34.13					
53	38.12	31.90	26.96	21.17	61.15	51.11	44.11	35.74					
54	40.63	34.00	28.67	22.42	64.46	53.87	46.40	37.42					
55	43.35	36.28	30.52	23.74	67.99	56.83	48.83	39.18					
56	46.27	38.73	32.49	25.12	71.75	59.97	51.39	40.99					
57	49.30	41.26	34.51	26.50	73.59	61.50	52.54	41.62					
58	51.53	43.13	35.95	27.39	75.31	62.95	53.59	42.12					
59	53.87	45.08	37.44	28.27	77.05	64.40	54.62	42.54					
60	56.31	47.13	38.98	29.12	78.79	65.86	55.63	42.87					

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class B With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	12.60	11.19	9.72	8.00	17.54	15.57	13.72	11.51					
19	12.30	10.92	9.48	7.80	17.54	15.57	13.72	11.51					
20	12.00	10.64	9.25	7.61	17.54	15.57	13.72	11.51					
21	12.03	10.69	9.27	7.61	17.75	15.75	13.87	11.62					
22	12.10	10.75	9.31	7.64	18.00	15.97	14.05	11.77					
23	12.22	10.85	9.40	7.71	18.30	16.24	14.28	11.94					
24	12.37	10.98	9.50	7.79	18.65	16.56	14.54	12.16					
25	12.56	11.15	9.64	7.90	19.03	16.89	14.84	12.39					
26	12.77	11.34	9.80	8.03	19.46	17.28	15.17	12.66					
27	13.03	11.57	10.01	8.19	19.94	17.69	15.53	12.98					
28	13.33	11.84	10.23	8.37	20.47	18.17	15.94	13.31					
29	13.65	12.13	10.48	8.58	21.04	18.67	16.39	13.68					
30	14.03	12.45	10.77	8.82	21.66	19.22	16.88	14.09					
31	14.43	12.80	11.08	9.07	22.32	19.81	17.40	14.53					
32	14.86	13.19	11.42	9.35	23.02	20.43	17.94	14.99					
33	15.33	13.61	11.78	9.65	23.74	21.07	18.52	15.47					
34	15.83	14.05	12.17	9.97	24.51	21.76	19.14	15.99					
35	16.37	14.53	12.60	10.28	25.35	22.50	19.79	16.54					
36	16.95	15.05	13.03	10.61	26.24	23.28	20.50	17.13					
37	17.58	15.61	13.46	10.96	27.20	24.14	21.25	17.72					
38	18.25	16.13	13.92	11.34	28.24	25.07	22.02	18.35					
39	18.97	16.69	14.41	11.74	29.37	25.99	22.82	19.02					
40	19.74	17.28	14.93	12.16	30.59	26.97	23.69	19.75					
41	20.44	17.83	15.40	12.55	31.82	27.96	24.56	20.48					
42	20.91	18.24	15.76	12.84	32.84	28.80	25.30	21.10					
43	21.31	18.59	16.06	13.09	33.78	29.60	26.00	21.67					
44	21.71	18.95	16.36	13.33	34.75	30.42	26.72	22.26					
45	22.21	19.38	16.74	13.63	35.91	31.37	27.54	22.94					
46	22.90	19.98	17.25	14.03	37.29	32.52	28.55	23.75					
47	23.84	20.81	17.96	14.59	38.95	33.97	29.80	24.77					
48	25.15	21.96	18.93	15.36	41.04	35.81	31.39	26.05					
49	26.89	23.49	20.23	16.39	43.68	38.12	33.39	27.66					
50	29.16	25.48	21.93	17.73	46.97	41.01	35.88	29.66					
51	31.83	27.83	23.92	19.29	50.69	44.28	38.70	31.90					
52	34.83	30.46	26.15	21.02	54.82	47.91	41.80	34.35					
53	38.14	33.38	28.60	22.90	59.35	51.89	45.19	37.00					
54	41.78	36.58	31.28	24.94	64.28	56.22	48.87	39.84					
55	45.23	39.61	33.79	26.81	68.52	59.94	51.97	42.15					
56	48.62	42.58	36.22	28.57	72.58	63.50	54.91	44.27					
57	52.21	45.73	38.79	30.38	76.34	66.81	57.61	46.13					
58	55.78	48.87	41.32	32.11	80.25	70.26	60.38	47.97					
59	59.56	52.19	43.97	33.86	84.34	73.86	63.24	49.80					
60	63.54	55.70	46.73	35.62	88.60	77.62	66.20	51.59					

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class B With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	11.85	10.52	9.13	7.52	16.71	14.83	13.07	10.97					
19	11.57	10.27	8.92	7.34	16.71	14.83	13.07	10.97					
20	11.29	10.03	8.70	7.16	16.71	14.83	13.07	10.97					
21	11.34	10.07	8.73	7.18	16.90	15.00	13.21	11.07					
22	11.42	10.14	8.79	7.21	17.14	15.22	13.38	11.21					
23	11.54	10.24	8.87	7.28	17.43	15.47	13.60	11.38					
24	11.69	10.38	8.98	7.36	17.77	15.77	13.85	11.58					
25	11.87	10.54	9.12	7.47	18.15	16.11	14.14	11.82					
26	12.09	10.74	9.28	7.60	18.57	16.48	14.47	12.09					
27	12.35	10.96	9.48	7.76	19.04	16.90	14.84	12.39					
28	12.64	11.22	9.70	7.94	19.56	17.36	15.24	12.72					
29	12.96	11.51	9.95	8.14	20.12	17.86	15.68	13.09					
30	13.32	11.82	10.23	8.37	20.73	18.40	16.16	13.49					
31	13.71	12.17	10.53	8.62	21.38	18.98	16.67	13.92					
32	14.13	12.54	10.86	8.89	22.05	19.57	17.20	14.36					
33	14.58	12.94	11.21	9.18	22.76	20.20	17.76	14.83					
34	15.07	13.38	11.59	9.49	23.51	20.87	18.35	15.34					
35	15.59	13.84	11.99	9.83	24.32	21.58	18.99	15.87					
36	16.15	14.34	12.43	10.19	25.18	22.35	19.67	16.45					
37	16.75	14.87	12.89	10.58	26.11	23.17	20.40	17.07					
38	17.39	15.43	13.39	10.99	27.11	24.06	21.19	17.74					
39	18.07	16.04	13.92	11.42	28.19	25.02	22.05	18.45					
40	18.79	16.68	14.48	11.89	29.36	26.06	22.97	19.23					
41	19.47	17.29	15.01	12.32	30.53	27.10	23.89	20.00					
42	19.97	17.73	15.40	12.64	31.51	27.97	24.65	20.64					
43	20.38	18.10	15.71	12.90	32.40	28.76	25.35	21.22					
44	20.81	18.47	16.04	13.16	33.34	29.59	26.08	21.82					
45	21.34	18.94	16.44	13.48	34.42	30.56	26.92	22.51					
46	22.07	19.60	17.00	13.93	35.79	31.77	27.98	23.37					
47	23.12	20.52	17.80	14.56	37.55	33.33	29.34	24.48					
48	24.57	21.81	18.90	15.44	39.83	35.35	31.10	25.91					
49	26.53	23.56	20.39	16.63	42.75	37.94	33.35	27.73					
50	29.11	25.84	22.35	18.18	46.44	41.22	36.18	30.02					
51	32.06	28.47	24.58	19.94	50.55	44.87	39.33	32.54					
52	35.37	31.40	27.07	21.89	55.10	48.91	42.81	35.30					
53	39.03	34.65	29.82	24.02	60.11	53.35	46.61	38.29					
54	43.05	38.22	32.82	26.32	65.56	58.19	50.72	41.49					
55	46.71	41.47	35.52	28.34	69.97	62.10	54.01	43.95					
56	50.21	44.57	38.08	30.20	74.05	65.73	57.00	46.11					
57	53.93	47.88	40.78	32.12	78.35	69.55	60.13	48.30					
58	57.89	51.39	43.62	34.09	82.88	73.57	63.39	50.52					
59	62.07	55.11	46.60	36.09	87.63	77.79	66.78	52.74					
60	66.48	59.02	49.71	38.10	92.61	82.20	70.28	54.93					

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class B With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	19.13	16.01	13.65	10.95	25.91	21.65	18.86	15.61					
19	18.68	15.63	13.33	10.69	25.91	21.65	18.86	15.61					
20	18.23	15.26	13.01	10.44	25.91	21.65	18.86	15.61					
21	18.27	15.29	13.02	10.43	26.19	21.89	19.04	15.74					
22	18.34	15.35	13.06	10.45	26.51	22.16	19.26	15.90					
23	18.43	15.43	13.12	10.49	26.87	22.46	19.50	16.09					
24	18.56	15.53	13.20	10.55	27.27	22.79	19.78	16.31					
25	18.71	15.66	13.30	10.62	27.71	23.16	20.09	16.55					
26	18.89	15.81	13.42	10.72	28.18	23.55	20.43	16.83					
27	19.09	15.98	13.57	10.83	28.69	23.98	20.80	17.12					
28	19.33	16.18	13.74	10.96	29.24	24.44	21.20	17.45					
29	19.59	16.40	13.93	11.11	29.83	24.93	21.63	17.80					
30	19.88	16.64	14.14	11.28	30.46	25.46	22.09	18.18					
31	20.20	16.91	14.37	11.47	31.11	26.01	22.57	18.58					
32	20.55	17.20	14.62	11.67	31.80	26.58	23.07	19.00					
33	20.92	17.51	14.89	11.89	32.51	27.17	23.60	19.44					
34	21.32	17.84	15.18	12.13	33.26	27.80	24.16	19.91					
35	21.75	18.20	15.49	12.38	34.06	28.47	24.74	20.40					
36	22.21	18.58	15.82	12.65	34.90	29.17	25.36	20.92					
37	22.69	18.99	16.18	12.94	35.79	29.91	26.02	21.46					
38	23.21	19.43	16.55	13.24	36.73	30.70	26.72	22.05					
39	23.76	19.89	16.95	13.56	37.74	31.54	27.46	22.66					
40	24.34	20.37	17.37	13.90	38.81	32.44	28.25	23.32					
41	24.91	20.85	17.78	14.23	39.93	33.37	29.07	23.99					
42	25.39	21.25	18.12	14.50	40.98	34.25	29.83	24.63					
43	25.83	21.62	18.43	14.75	42.02	35.12	30.59	25.24					
44	26.28	21.99	18.75	15.00	43.10	36.02	31.37	25.88					
45	26.80	22.43	19.12	15.28	44.27	37.00	32.22	26.56					
46	27.44	22.97	19.57	15.63	45.59	38.10	33.16	27.31					
47	28.26	23.65	20.14	16.06	47.10	39.37	34.24	28.17					
48	29.30	24.52	20.87	16.62	48.87	40.85	35.50	29.16					
49	30.64	25.64	21.80	17.33	50.94	42.58	36.97	30.31					
50	32.31	27.04	22.96	18.21	53.37	44.61	38.69	31.65					
51	34.19	28.61	24.26	19.19	55.98	46.79	40.52	33.06					
52	36.27	30.35	25.70	20.26	58.81	49.15	42.50	34.56					
53	38.56	32.27	27.27	21.42	61.86	51.70	44.62	36.15					
54	41.05	34.36	28.97	22.65	65.13	54.43	46.88	37.81					
55	43.75	36.61	30.80	23.96	68.62	57.36	49.28	39.54					
56	46.65	39.04	32.75	25.33	72.34	60.46	51.81	41.32					
57	49.65	41.55	34.76	26.69	74.11	61.94	52.91	41.91					
58	51.84	43.39	36.17	27.55	75.76	63.32	53.92	42.37					
59	54.14	45.31	37.63	28.41	77.43	64.72	54.90	42.75					
60	56.54	47.32	39.13	29.24	79.11	66.12	55.86	43.05					



## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class B With Guaranteed Renewable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	12.74	11.31	9.81	8.08	17.96	15.94	14.05	11.79					
19	12.44	11.04	9.59	7.89	17.96	15.94	14.05	11.79					
20	12.14	10.78	9.35	7.70	17.96	15.94	14.05	11.79					
21	12.19	10.83	9.38	7.72	18.17	16.13	14.20	11.90					
22	12.28	10.90	9.45	7.75	18.43	16.36	14.38	12.05					
23	12.41	11.01	9.54	7.83	18.74	16.63	14.62	12.23					
24	12.57	11.16	9.65	7.91	19.10	16.95	14.89	12.45					
25	12.76	11.33	9.80	8.03	19.51	17.32	15.20	12.71					
26	13.00	11.55	9.98	8.17	19.96	17.72	15.56	13.00					
27	13.28	11.78	10.19	8.34	20.47	18.17	15.95	13.32					
28	13.59	12.06	10.43	8.54	21.03	18.66	16.38	13.67					
29	13.93	12.37	10.70	8.75	21.63	19.20	16.86	14.07					
30	14.32	12.71	11.00	9.00	22.28	19.78	17.37	14.50					
31	14.74	13.08	11.32	9.27	22.98	20.40	17.92	14.96					
32	15.19	13.48	11.67	9.56	23.70	21.04	18.49	15.44					
33	15.67	13.91	12.05	9.86	24.47	21.72	19.09	15.94					
34	16.20	14.38	12.46	10.15	25.27	22.44	19.73	16.48					
35	16.76	14.88	12.87	10.47	26.14	23.20	20.41	17.00					
36	17.36	15.40	13.28	10.81	27.07	24.03	21.09	17.57					
37	18.01	15.90	13.71	11.17	28.07	24.86	21.81	18.17					
38	18.69	16.43	14.18	11.55	29.14	25.72	22.58	18.81					
39	19.43	17.00	14.68	11.96	30.30	26.65	23.40	19.51					
40	20.18	17.61	15.20	12.39	31.56	27.66	24.29	20.25					
41	20.83	18.18	15.70	12.80	32.82	28.67	25.18	21.00					
42	21.33	18.61	16.08	13.10	33.87	29.54	25.95	21.64					
43	21.74	18.98	16.39	13.36	34.81	30.35	26.66	22.23					
44	22.17	19.35	16.72	13.62	35.78	31.20	27.40	22.83					
45	22.70	19.81	17.11	13.93	36.89	32.17	28.25	23.52					
46	23.41	20.44	17.64	14.35	38.24	33.35	29.27	24.36					
47	24.40	21.30	18.38	14.94	39.94	34.84	30.57	25.40					
48	25.75	22.49	19.39	15.73	42.09	36.72	32.20	26.72					
49	27.56	24.08	20.74	16.80	44.80	39.10	34.25	28.37					
50	29.91	26.14	22.50	18.19	48.17	42.07	36.81	30.43					
51	32.59	28.50	24.50	19.75	51.90	45.35	39.63	32.67					
52	35.60	31.14	26.73	21.49	56.03	48.97	42.73	35.12					
53	38.91	34.06	29.18	23.37	60.54	52.94	46.11	37.76					
54	42.55	37.25	31.86	25.40	65.45	57.25	49.76	40.57					
55	45.97	40.26	34.34	27.25	69.63	60.92	52.82	42.84					
56	49.32	43.19	36.75	28.98	73.62	64.41	55.70	44.91					
57	52.86	46.30	39.27	30.76	77.29	67.65	58.33	46.71					
58	56.38	49.39	41.76	32.46	81.10	71.01	61.02	48.48					
59	60.09	52.66	44.36	34.17	85.08	74.52	63.81	50.24					
60	64.00	56.10	47.07	35.88	89.24	78.18	66.68	51.96					

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 5A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	3.08	2.48	2.25	1.98	4.67	3.67	3.35	2.97	7.53	5.50	5.04	4.46	4.12	
19	2.98	2.40	2.18	1.92	4.67	3.67	3.35	2.97	7.53	5.50	5.04	4.46	4.12	
20	2.89	2.32	2.11	1.86	4.67	3.67	3.35	2.97	7.53	5.50	5.04	4.46	4.12	
21	2.92	2.35	2.13	1.87	4.75	3.73	3.40	3.01	7.66	5.59	5.12	4.53	4.19	
22	2.98	2.40	2.17	1.91	4.87	3.82	3.48	3.08	7.84	5.72	5.24	4.63	4.28	
23	3.05	2.46	2.22	1.95	5.01	3.93	3.58	3.17	8.07	5.89	5.39	4.76	4.40	
24	3.15	2.54	2.29	2.01	5.19	4.07	3.71	3.27	8.35	6.10	5.57	4.92	4.55	
25	3.27	2.63	2.37	2.08	5.40	4.24	3.86	3.40	8.68	6.34	5.79	5.10	4.72	
26	3.41	2.74	2.47	2.17	5.64	4.43	4.03	3.55	9.05	6.61	6.04	5.32	4.92	
27	3.57	2.87	2.59	2.27	5.91	4.64	4.22	3.72	9.48	6.92	6.32	5.57	5.15	
28	3.75	3.02	2.72	2.39	6.21	4.88	4.44	3.91	9.95	7.27	6.64	5.85	5.41	
29	3.95	3.18	2.87	2.52	6.55	5.14	4.68	4.12	10.48	7.65	6.99	6.16	5.70	
30	4.18	3.36	3.03	2.66	6.92	5.43	4.94	4.36	11.05	8.07	7.37	6.49	6.01	
31	4.43	3.56	3.22	2.82	7.33	5.75	5.24	4.62	11.69	8.53	7.80	6.87	6.35	
32	4.71	3.79	3.42	3.00	7.79	6.11	5.56	4.91	12.41	9.06	8.28	7.30	6.74	
33	5.02	4.04	3.65	3.20	8.28	6.50	5.92	5.22	13.19	9.63	8.81	7.76	7.15	
34	5.35	4.31	3.90	3.42	8.81	6.92	6.30	5.56	14.03	10.24	9.37	8.26	7.60	
35	5.71	4.59	4.15	3.65	9.38	7.36	6.71	5.92	14.90	10.88	9.96	8.79	8.05	
36	6.08	4.89	4.43	3.89	9.97	7.82	7.13	6.30	15.81	11.54	10.57	9.33	8.52	
37	6.46	5.20	4.71	4.14	10.58	8.30	7.58	6.69	16.73	12.21	11.19	9.88	8.99	
38	6.86	5.52	5.00	4.39	11.21	8.80	8.03	7.10	17.65	12.89	11.81	10.43	9.45	
39	7.26	5.84	5.29	4.65	11.87	9.31	8.50	7.52	18.56	13.55	12.42	10.97	9.89	
40	7.66	6.16	5.58	4.91	12.53	9.83	8.98	7.94	19.45	14.20	13.02	11.51	10.31	
41	8.01	6.45	5.84	5.14	13.16	10.33	9.43	8.34	20.29	14.81	13.59	12.00	10.69	
42	8.27	6.65	6.03	5.30	13.68	10.73	9.80	8.67	21.06	15.38	14.10	12.46	11.02	
43	8.47	6.82	6.18	5.43	14.14	11.10	10.14	8.96	21.80	15.91	14.60	12.89	11.32	
44	8.68	6.98	6.33	5.56	14.61	11.47	10.47	9.25	22.53	16.45	15.09	13.32	11.60	
45	8.92	7.18	6.50	5.71	15.14	11.88	10.85	9.58	23.29	17.01	15.59	13.76	11.88	
46	9.25	7.44	6.74	5.91	15.79	12.39	11.31	9.98	24.11	17.61	16.13	14.22	12.17	
47	9.71	7.81	7.07	6.20	16.61	13.04	11.89	10.48	25.02	18.27	16.73	14.73	12.49	
48	10.34	8.32	7.53	6.59	17.66	13.86	12.63	11.12	26.04	19.01	17.40	15.30	12.84	
49	11.20	9.01	8.14	7.11	19.00	14.91	13.58	11.93	27.21	19.86	18.16	15.94	13.25	
50	12.33	9.92	8.95	7.80	20.70	16.25	14.78	12.95	28.55	20.85	19.04	16.67	13.71	
51	13.66	10.99	9.91	8.61	22.64	17.77	16.14	14.10	30.05	21.94	20.01	17.47	14.22	
52	15.16	12.20	10.98	9.51	24.79	19.46	17.65	15.37	31.65	23.11	21.04	18.31	14.75	
53	16.83	13.55	12.16	10.50	27.17	21.32	19.30	16.75	33.36	24.36	22.14	19.19	15.29	
54	18.67	15.03	13.47	11.57	29.77	23.37	21.11	18.23	35.17	25.68	23.29	20.10	15.85	
55	20.69	16.65	14.88	12.72	32.21	25.28	22.78	19.58	37.09	27.08	24.50	21.04	16.42	
56	22.81	18.36	16.37	13.91	34.20	26.84	24.12	20.61	39.12	28.56	25.77	22.00	16.99	
57	24.21	19.48	17.32	14.61	35.63	27.97	25.06	21.26	41.25	30.12	27.10	22.97	17.58	
58	25.89	20.84	18.46	15.45	37.57	29.49	26.33	22.16	43.50	31.76	28.47	23.95	18.17	
59	28.59	23.01	20.30	16.84	40.91	32.11	28.57	23.83	45.84	33.47	29.90	24.92	18.77	
60	31.54	25.38	22.30	18.31	44.54	34.96	30.97	25.56	48.30	35.27	31.37	25.87	19.38	

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 5A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	8.36	6.51	5.84	5.07	11.77	8.97	8.12	7.13	23.49	16.39	14.94	13.15	12.15	
19	8.06	6.28	5.63	4.89	11.77	8.97	8.12	7.13	23.49	16.39	14.94	13.15	12.15	
20	7.76	6.04	5.42	4.70	11.77	8.97	8.12	7.13	23.49	16.39	14.94	13.15	12.15	
21	7.77	6.05	5.42	4.70	11.89	9.06	8.20	7.18	23.86	16.65	15.15	13.33	12.32	
22	7.80	6.07	5.43	4.70	12.03	9.16	8.28	7.25	24.24	16.91	15.38	13.51	12.49	
23	7.83	6.10	5.45	4.72	12.18	9.28	8.38	7.33	24.62	17.18	15.61	13.70	12.67	
24	7.88	6.14	5.48	4.74	12.35	9.41	8.49	7.42	25.01	17.45	15.85	13.91	12.86	
25	7.95	6.19	5.52	4.78	12.54	9.55	8.62	7.53	25.41	17.73	16.10	14.11	13.06	
26	8.02	6.25	5.58	4.82	12.75	9.71	8.76	7.65	25.82	18.01	16.35	14.33	13.26	
27	8.11	6.32	5.64	4.87	12.97	9.88	8.91	7.78	26.24	18.31	16.62	14.56	13.47	
28	8.21	6.40	5.71	4.93	13.21	10.06	9.08	7.92	26.66	18.60	16.89	14.79	13.69	
29	8.33	6.49	5.79	5.00	13.47	10.26	9.26	8.07	27.09	18.90	17.16	15.03	13.91	
30	8.46	6.59	5.88	5.08	13.74	10.46	9.44	8.24	27.53	19.21	17.44	15.28	14.13	
31	8.59	6.69	5.97	5.16	14.00	10.66	9.63	8.40	27.94	19.49	17.71	15.51	14.34	
32	8.70	6.78	6.06	5.23	14.24	10.84	9.79	8.55	28.30	19.74	17.94	15.72	14.51	
33	8.82	6.87	6.14	5.31	14.46	11.02	9.95	8.69	28.63	19.97	18.16	15.91	14.66	
34	8.95	6.97	6.23	5.39	14.70	11.20	10.12	8.84	28.96	20.20	18.37	16.11	14.81	
35	9.09	7.08	6.33	5.48	14.97	11.40	10.31	9.01	29.31	20.45	18.61	16.32	14.96	
36	9.27	7.22	6.46	5.59	15.29	11.64	10.53	9.20	29.72	20.73	18.87	16.56	15.13	
37	9.48	7.38	6.61	5.72	15.67	11.93	10.80	9.44	30.20	21.07	19.19	16.84	15.33	
38	9.75	7.59	6.80	5.88	16.14	12.29	11.13	9.73	30.79	21.48	19.56	17.18	15.56	
39	10.07	7.84	7.03	6.08	16.71	12.73	11.53	10.08	31.50	21.98	20.02	17.58	15.85	
40	10.46	8.15	7.30	6.32	17.41	13.26	12.01	10.51	32.37	22.58	20.58	18.08	16.20	
41	10.87	8.47	7.59	6.57	18.19	13.86	12.55	10.98	33.39	23.29	21.23	18.65	16.61	
42	11.26	8.76	7.86	6.81	18.98	14.46	13.10	11.46	34.55	24.10	21.97	19.30	17.07	
43	11.64	9.06	8.13	7.04	19.81	15.09	13.67	11.96	35.82	24.99	22.78	20.00	17.57	
44	12.06	9.39	8.42	7.28	20.71	15.77	14.29	12.49	37.19	25.94	23.65	20.76	18.08	
45	12.55	9.77	8.75	7.57	21.72	16.54	14.98	13.09	38.64	26.96	24.57	21.55	18.62	
46	13.14	10.23	9.16	7.92	22.88	17.42	15.78	13.77	40.16	28.02	25.52	22.37	19.15	
47	13.87	10.80	9.67	8.35	24.23	18.45	16.70	14.56	41.73	29.12	26.51	23.20	19.68	
48	14.79	11.52	10.30	8.88	25.81	19.65	17.77	15.47	43.34	30.24	27.50	24.04	20.19	
49	15.93	12.40	11.09	9.54	27.66	21.07	19.03	16.54	44.96	31.37	28.51	24.87	20.67	
50	17.34	13.50	12.05	10.34	29.84	22.73	20.51	17.78	46.58	32.50	29.50	25.68	21.13	
51	18.98	14.78	13.17	11.27	32.28	24.59	22.15	19.15	48.22	33.64	30.50	26.47	21.55	
52	20.81	16.20	14.42	12.30	34.96	26.63	23.96	20.65	49.89	34.81	31.51	27.26	21.95	
53	22.84	17.78	15.80	13.43	37.90	28.87	25.92	22.25	51.61	36.01	32.53	28.04	22.34	
54	25.07	19.52	17.31	14.64	41.10	31.30	28.05	23.97	53.36	37.23	33.56	28.80	22.70	
55	27.34	21.28	18.82	15.85	44.27	33.71	30.14	25.63	55.16	38.48	34.61	29.54	23.05	
56	29.41	22.90	20.19	16.90	46.64	35.53	31.67	26.77	56.99	39.76	35.66	30.26	23.38	
57	32.12	25.01	21.99	18.27	49.04	37.35	33.20	27.87	58.86	41.06	36.72	30.95	23.69	
58	35.05	27.29	23.92	19.72	51.57	39.28	34.79	28.97	60.77	42.40	37.78	31.59	23.98	
59	37.35	29.08	25.39	20.74	53.60	40.82	36.03	29.73	62.72	43.76	38.85	32.19	24.25	
60	40.17	31.28	27.20	21.99	56.69	43.17	37.94	30.99	64.71	45.14	39.92	32.73	24.52	

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 5A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Unisex														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	3.31	2.67	2.42	2.13	5.02	3.95	3.60	3.19	8.09	5.91	5.42	4.79	4.43	
19	3.20	2.58	2.34	2.06	5.02	3.95	3.60	3.19	8.09	5.91	5.42	4.79	4.43	
20	3.11	2.49	2.27	2.00	5.02	3.95	3.60	3.19	8.09	5.91	5.42	4.79	4.43	
21	3.14	2.53	2.29	2.01	5.11	4.01	3.66	3.24	8.23	6.01	5.50	4.87	4.50	
22	3.20	2.58	2.33	2.05	5.24	4.11	3.74	3.31	8.43	6.15	5.63	4.98	4.60	
23	3.28	2.64	2.39	2.10	5.39	4.22	3.85	3.41	8.68	6.33	5.79	5.12	4.73	
24	3.39	2.73	2.46	2.16	5.58	4.38	3.99	3.52	8.98	6.56	5.99	5.29	4.89	
25	3.52	2.83	2.55	2.24	5.81	4.56	4.15	3.66	9.33	6.82	6.22	5.48	5.07	
26	3.67	2.95	2.66	2.33	6.06	4.76	4.33	3.82	9.73	7.11	6.49	5.72	5.29	
27	3.84	3.09	2.78	2.44	6.35	4.99	4.54	4.00	10.19	7.44	6.79	5.99	5.54	
28	4.03	3.25	2.92	2.57	6.68	5.25	4.77	4.20	10.70	7.82	7.14	6.29	5.82	
29	4.25	3.42	3.09	2.71	7.04	5.53	5.03	4.43	11.27	8.22	7.51	6.62	6.13	
30	4.49	3.61	3.26	2.86	7.44	5.84	5.31	4.69	11.88	8.68	7.92	6.98	6.46	
31	4.76	3.83	3.46	3.03	7.88	6.18	5.63	4.97	12.57	9.17	8.39	7.39	6.83	
32	5.06	4.07	3.68	3.23	8.37	6.57	5.98	5.28	13.34	9.74	8.90	7.85	7.25	
33	5.40	4.34	3.92	3.44	8.90	6.99	6.36	5.61	14.18	10.35	9.47	8.34	7.69	
34	5.75	4.63	4.19	3.68	9.47	7.44	6.77	5.98	15.08	11.01	10.07	8.88	8.17	
35	6.14	4.93	4.46	3.92	10.08	7.91	7.21	6.36	16.02	11.70	10.71	9.45	8.65	
36	6.54	5.26	4.76	4.18	10.72	8.41	7.66	6.77	17.00	12.41	11.36	10.03	9.16	
37	6.94	5.59	5.06	4.45	11.37	8.92	8.15	7.19	17.98	13.13	12.03	10.62	9.66	
38	7.37	5.93	5.38	4.72	12.05	9.46	8.63	7.63	18.97	13.86	12.70	11.21	10.16	
39	7.80	6.28	5.69	5.00	12.76	10.01	9.14	8.08	19.95	14.57	13.35	11.79	10.63	
40	8.23	6.62	6.00	5.26	13.47	10.57	9.65	8.54	20.91	15.27	14.00	12.37	11.08	
41	8.61	6.93	6.28	5.50	14.15	11.10	10.14	8.97	21.81	15.92	14.61	12.90	11.49	
42	8.89	7.15	6.48	5.68	14.71	11.53	10.54	9.32	22.64	16.53	15.16	13.39	11.85	
43	9.11	7.33	6.64	5.83	15.20	11.93	10.90	9.63	23.44	17.10	15.70	13.86	12.17	
44	9.33	7.50	6.80	5.98	15.71	12.33	11.26	9.94	24.22	17.68	16.22	14.32	12.47	
45	9.59	7.72	6.99	6.14	16.28	12.77	11.66	10.30	25.04	18.29	16.76	14.79	12.77	
46	9.94	8.00	7.25	6.35	16.97	13.32	12.16	10.73	25.92	18.93	17.34	15.29	13.08	
47	10.44	8.40	7.60	6.67	17.86	14.02	12.78	11.27	26.90	19.64	17.98	15.83	13.43	
48	11.12	8.94	8.09	7.08	18.98	14.90	13.58	11.95	27.99	20.44	18.71	16.45	13.80	
49	12.04	9.69	8.75	7.64	20.43	16.03	14.60	12.82	29.25	21.35	19.52	17.14	14.24	
50	13.25	10.66	9.62	8.39	22.25	17.47	15.89	13.92	30.69	22.41	20.47	17.92	14.74	
51	14.68	11.81	10.65	9.26	24.34	19.10	17.35	15.16	32.30	23.59	21.51	18.78	15.29	
52	16.30	13.12	11.80	10.21	26.65	20.92	18.97	16.52	34.02	24.84	22.62	19.68	15.86	
53	18.09	14.57	13.07	11.23	29.21	22.92	20.75	18.01	35.86	26.19	23.80	20.63	16.44	
54	20.07	16.15	14.43	12.34	32.00	25.12	22.69	19.60	37.81	27.61	25.04	21.61	17.04	
55	22.24	17.81	15.87	13.50	34.63	27.18	24.49	21.05	39.87	29.11	26.34	22.62	17.65	
56	24.46	19.49	17.32	14.65	36.77	28.85	25.93	22.15	42.05	30.70	27.70	23.65	18.26	
57	26.03	20.86	18.49	15.53	38.30	30.07	26.94	22.85	44.34	32.38	29.13	24.69	18.90	
58	27.83	22.40	19.82	16.52	40.39	31.70	28.30	23.82	46.76	34.14	30.61	25.75	19.53	
59	30.73	24.52	21.58	17.82	43.98	34.29	30.43	25.30	49.28	35.98	32.14	26.74	20.14	
60	33.69	26.85	23.53	19.23	47.57	37.01	32.71	26.92	51.92	37.73	33.51	27.59	20.66	

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 5A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	3.11	2.50	2.26	2.00	4.79	3.76	3.43	3.04	8.15	5.95	5.46	4.83	4.46	
19	3.01	2.42	2.20	1.94	4.79	3.76	3.43	3.04	8.15	5.95	5.46	4.83	4.46	
20	2.92	2.35	2.13	1.88	4.79	3.76	3.43	3.04	8.15	5.95	5.46	4.83	4.46	
21	2.96	2.38	2.15	1.90	4.87	3.82	3.49	3.09	8.30	6.06	5.55	4.91	4.54	
22	3.02	2.43	2.20	1.93	4.99	3.92	3.57	3.16	8.51	6.21	5.69	5.02	4.64	
23	3.10	2.49	2.25	1.98	5.14	4.04	3.68	3.25	8.77	6.40	5.85	5.17	4.78	
24	3.20	2.58	2.33	2.04	5.33	4.18	3.81	3.36	9.08	6.63	6.06	5.34	4.94	
25	3.33	2.68	2.42	2.12	5.55	4.35	3.96	3.50	9.43	6.89	6.29	5.55	5.13	
26	3.47	2.80	2.52	2.21	5.80	4.55	4.14	3.65	9.84	7.19	6.56	5.79	5.35	
27	3.64	2.93	2.64	2.32	6.09	4.78	4.34	3.83	10.30	7.52	6.87	6.05	5.60	
28	3.83	3.08	2.78	2.44	6.40	5.03	4.57	4.03	10.81	7.89	7.21	6.35	5.88	
29	4.04	3.25	2.93	2.57	6.76	5.30	4.82	4.25	11.37	8.30	7.59	6.68	6.18	
30	4.27	3.44	3.10	2.72	7.14	5.61	5.10	4.50	11.98	8.75	7.99	7.04	6.51	
31	4.53	3.65	3.29	2.89	7.57	5.94	5.41	4.77	12.66	9.25	8.45	7.45	6.88	
32	4.82	3.88	3.50	3.07	8.04	6.31	5.75	5.07	13.42	9.80	8.96	7.90	7.29	
33	5.14	4.14	3.74	3.28	8.55	6.71	6.11	5.39	14.25	10.40	9.51	8.39	7.73	
34	5.48	4.41	3.99	3.50	9.10	7.14	6.51	5.74	15.13	11.04	10.10	8.91	8.19	
35	5.84	4.70	4.25	3.73	9.68	7.60	6.93	6.11	16.05	11.72	10.72	9.46	8.67	
36	6.22	5.01	4.53	3.98	10.29	8.07	7.36	6.50	17.00	12.41	11.37	10.03	9.16	
37	6.61	5.32	4.82	4.23	10.92	8.57	7.82	6.91	17.97	13.12	12.02	10.61	9.66	
38	7.01	5.64	5.11	4.49	11.57	9.08	8.29	7.32	18.95	13.84	12.68	11.20	10.14	
39	7.42	5.97	5.41	4.75	12.23	9.60	8.76	7.75	19.92	14.55	13.34	11.78	10.62	
40	7.83	6.30	5.70	5.02	12.91	10.13	9.25	8.18	20.88	15.25	13.98	12.35	11.07	
41	8.18	6.58	5.96	5.24	13.55	10.63	9.71	8.59	21.79	15.91	14.59	12.89	11.48	
42	8.44	6.79	6.15	5.41	14.08	11.05	10.09	8.92	22.63	16.53	15.16	13.39	11.85	
43	8.64	6.95	6.30	5.54	14.55	11.42	10.43	9.22	23.45	17.12	15.71	13.87	12.18	
44	8.84	7.12	6.45	5.67	15.03	11.80	10.77	9.52	24.27	17.72	16.25	14.35	12.50	
45	9.09	7.31	6.62	5.82	15.57	12.22	11.16	9.85	25.12	18.34	16.82	14.84	12.82	
46	9.42	7.58	6.86	6.02	16.23	12.74	11.62	10.26	26.03	19.01	17.42	15.36	13.14	
47	9.88	7.95	7.19	6.30	17.06	13.39	12.21	10.76	27.04	19.74	18.08	15.92	13.50	
48	10.51	8.46	7.65	6.70	18.13	14.23	12.97	11.41	28.16	20.56	18.82	16.55	13.89	
49	11.37	9.15	8.27	7.22	19.49	15.30	13.93	12.23	29.44	21.50	19.66	17.25	14.34	
50	12.51	10.06	9.08	7.91	21.21	16.65	15.14	13.27	30.90	22.56	20.61	18.04	14.84	
51	13.76	11.07	9.98	8.67	23.13	18.16	16.49	14.41	32.52	23.74	21.66	18.91	15.39	
52	15.15	12.19	10.97	9.50	25.26	19.83	17.98	15.66	34.25	25.01	22.77	19.82	15.96	
53	16.70	13.43	12.06	10.41	27.61	21.67	19.61	17.02	36.09	26.35	23.95	20.76	16.54	
54	18.38	14.79	13.26	11.39	30.16	23.67	21.38	18.47	38.04	27.78	25.19	21.74	17.14	
55	20.21	16.27	14.54	12.43	32.54	25.54	23.01	19.78	40.11	29.29	26.50	22.75	17.75	
56	22.19	17.86	15.92	13.53	34.54	27.11	24.36	20.81	42.28	30.87	27.86	23.78	18.37	
57	23.89	19.22	17.09	14.42	36.66	28.77	25.78	21.87	44.57	32.55	29.28	24.82	18.99	
58	25.78	20.75	18.38	15.39	39.15	30.73	27.44	23.10	46.97	34.30	30.75	25.86	19.63	
59	28.33	22.80	20.12	16.69	42.60	33.43	29.74	24.81	49.49	36.13	32.28	26.90	20.26	
60	31.12	25.04	22.01	18.07	46.33	36.36	32.21	26.59	52.11	38.05	33.85	27.92	20.91	

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 5A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	8.42	6.55	5.88	5.10	11.95	9.10	8.25	7.23	24.11	16.82	15.33	13.50	12.47	
19	8.12	6.32	5.67	4.92	11.95	9.10	8.25	7.23	24.11	16.82	15.33	13.50	12.47	
20	7.82	6.09	5.46	4.74	11.95	9.10	8.25	7.23	24.11	16.82	15.33	13.50	12.47	
21	7.83	6.10	5.46	4.73	12.07	9.19	8.32	7.29	24.50	17.09	15.56	13.68	12.65	
22	7.86	6.12	5.47	4.74	12.20	9.30	8.40	7.35	24.89	17.37	15.80	13.88	12.83	
23	7.90	6.15	5.50	4.76	12.36	9.41	8.50	7.43	25.30	17.65	16.04	14.08	13.02	
24	7.95	6.19	5.53	4.78	12.53	9.54	8.62	7.53	25.72	17.94	16.30	14.30	13.22	
25	8.02	6.24	5.57	4.82	12.72	9.69	8.74	7.64	26.15	18.24	16.57	14.52	13.43	
26	8.09	6.30	5.63	4.86	12.93	9.85	8.88	7.76	26.59	18.55	16.84	14.76	13.65	
27	8.19	6.37	5.69	4.92	13.15	10.02	9.04	7.89	27.04	18.86	17.12	15.00	13.88	
28	8.29	6.46	5.76	4.98	13.40	10.20	9.21	8.03	27.49	19.18	17.41	15.25	14.12	
29	8.41	6.55	5.85	5.05	13.66	10.40	9.39	8.19	27.96	19.51	17.71	15.51	14.36	
30	8.54	6.65	5.94	5.13	13.94	10.62	9.58	8.36	28.44	19.84	18.02	15.78	14.60	
31	8.67	6.75	6.03	5.21	14.21	10.82	9.77	8.53	28.88	20.15	18.30	16.04	14.82	
32	8.79	6.85	6.12	5.29	14.45	11.01	9.94	8.68	29.27	20.42	18.56	16.26	15.01	
33	8.91	6.94	6.20	5.36	14.69	11.19	10.11	8.82	29.64	20.68	18.80	16.47	15.18	
34	9.04	7.04	6.30	5.44	14.93	11.37	10.28	8.98	30.00	20.93	19.03	16.69	15.34	
35	9.19	7.16	6.40	5.54	15.20	11.58	10.47	9.15	30.39	21.20	19.29	16.92	15.51	
36	9.37	7.30	6.53	5.65	15.53	11.83	10.70	9.35	30.84	21.52	19.58	17.18	15.70	
37	9.58	7.46	6.68	5.78	15.92	12.12	10.97	9.59	31.37	21.89	19.93	17.49	15.92	
38	9.85	7.67	6.87	5.95	16.39	12.48	11.30	9.88	32.02	22.34	20.35	17.86	16.19	
39	10.17	7.92	7.10	6.15	16.97	12.92	11.70	10.24	32.81	22.89	20.86	18.31	16.51	
40	10.56	8.23	7.37	6.39	17.68	13.46	12.19	10.67	33.77	23.56	21.47	18.86	16.90	
41	10.97	8.55	7.66	6.63	18.46	14.06	12.74	11.15	34.90	24.35	22.19	19.49	17.36	
42	11.35	8.84	7.93	6.86	19.26	14.67	13.29	11.63	36.17	25.24	23.01	20.21	17.88	
43	11.74	9.14	8.19	7.09	20.09	15.30	13.87	12.13	37.58	26.21	23.90	20.99	18.43	
44	12.15	9.46	8.48	7.34	21.00	15.99	14.49	12.67	39.09	27.27	24.86	21.82	19.01	
45	12.64	9.84	8.82	7.63	22.02	16.77	15.19	13.27	40.69	28.39	25.87	22.69	19.60	
46	13.22	10.30	9.22	7.97	23.18	17.66	15.99	13.95	42.37	29.56	26.93	23.60	20.20	
47	13.96	10.87	9.73	8.40	24.54	18.69	16.91	14.74	44.11	30.77	28.01	24.52	20.80	
48	14.87	11.58	10.36	8.93	26.13	19.90	17.99	15.66	45.88	32.01	29.12	25.45	21.37	
49	16.00	12.46	11.13	9.58	27.99	21.32	19.26	16.73	47.68	33.26	30.23	26.37	21.92	
50	17.40	13.55	12.09	10.38	30.18	22.98	20.74	17.98	49.47	34.51	31.33	27.27	22.44	
51	18.91	14.73	13.13	11.24	32.58	24.81	22.36	19.33	51.29	35.78	32.44	28.16	22.92	
52	20.59	16.04	14.27	12.18	35.22	26.82	24.13	20.79	53.14	37.08	33.56	29.04	23.38	
53	22.44	17.47	15.52	13.19	38.09	29.01	26.05	22.37	55.05	38.40	34.69	29.91	23.83	
54	24.45	19.04	16.88	14.28	41.22	31.39	28.13	24.04	56.99	39.76	35.84	30.76	24.25	
55	26.64	20.75	18.35	15.44	44.59	33.96	30.36	25.81	58.98	41.15	37.01	31.59	24.65	
56	29.01	22.59	19.92	16.67	47.80	36.40	32.45	27.43	61.02	42.57	38.18	32.40	25.03	
57	31.55	24.57	21.60	17.95	50.29	38.30	34.04	28.58	63.10	44.02	39.36	33.17	25.39	
58	34.27	26.69	23.39	19.28	52.90	40.29	35.69	29.72	65.22	45.50	40.55	33.91	25.73	
59	36.77	28.63	25.00	20.42	55.62	42.36	37.38	30.85	67.39	47.01	41.74	34.59	26.06	
60	39.78	30.98	26.93	21.78	59.44	45.27	39.79	32.50	69.60	48.56	42.93	35.21	26.37	

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 5A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	3.34	2.69	2.43	2.15	5.15	4.04	3.69	3.27	8.76	6.40	5.87	5.19	4.79	
19	3.24	2.60	2.37	2.09	5.15	4.04	3.69	3.27	8.76	6.40	5.87	5.19	4.79	
20	3.14	2.53	2.29	2.02	5.15	4.04	3.69	3.27	8.76	6.40	5.87	5.19	4.79	
21	3.18	2.56	2.31	2.04	5.24	4.11	3.75	3.32	8.92	6.51	5.97	5.28	4.88	
22	3.25	2.61	2.37	2.07	5.36	4.21	3.84	3.40	9.15	6.68	6.12	5.40	4.99	
23	3.33	2.68	2.42	2.13	5.53	4.34	3.96	3.49	9.43	6.88	6.29	5.56	5.14	
24	3.44	2.77	2.50	2.19	5.73	4.49	4.10	3.61	9.76	7.13	6.51	5.74	5.31	
25	3.58	2.88	2.60	2.28	5.97	4.68	4.26	3.76	10.14	7.41	6.76	5.97	5.51	
26	3.73	3.01	2.71	2.38	6.24	4.89	4.45	3.92	10.58	7.73	7.05	6.22	5.75	
27	3.91	3.15	2.84	2.49	6.55	5.14	4.67	4.12	11.07	8.08	7.39	6.50	6.02	
28	4.12	3.31	2.99	2.62	6.88	5.41	4.91	4.33	11.62	8.48	7.75	6.83	6.32	
29	4.34	3.49	3.15	2.76	7.27	5.70	5.18	4.57	12.22	8.92	8.16	7.18	6.64	
30	4.59	3.70	3.33	2.92	7.68	6.03	5.48	4.84	12.88	9.41	8.59	7.57	7.00	
31	4.87	3.92	3.54	3.11	8.14	6.39	5.82	5.13	13.61	9.94	9.08	8.01	7.40	
32	5.18	4.17	3.76	3.30	8.64	6.78	6.18	5.45	14.43	10.54	9.63	8.49	7.84	
33	5.53	4.45	4.02	3.53	9.19	7.21	6.57	5.79	15.32	11.18	10.22	9.02	8.31	
34	5.89	4.74	4.29	3.76	9.78	7.68	7.00	6.17	16.26	11.87	10.86	9.58	8.80	
35	6.28	5.05	4.57	4.01	10.41	8.17	7.45	6.57	17.25	12.60	11.52	10.17	9.32	
36	6.69	5.39	4.87	4.28	11.06	8.68	7.91	6.99	18.28	13.34	12.22	10.78	9.85	
37	7.11	5.72	5.18	4.55	11.74	9.21	8.41	7.43	19.32	14.10	12.92	11.41	10.38	
38	7.54	6.06	5.49	4.83	12.44	9.76	8.91	7.87	20.37	14.88	13.63	12.04	10.90	
39	7.98	6.42	5.82	5.10	13.15	10.32	9.42	8.33	21.41	15.64	14.34	12.66	11.42	
40	8.42	6.77	6.12	5.36	13.88	10.89	9.94	8.79	22.45	16.39	15.03	13.28	11.90	
41	8.79	7.07	6.39	5.59	14.57	11.43	10.44	9.23	23.42	17.10	15.68	13.86	12.34	
42	9.07	7.30	6.60	5.77	15.14	11.88	10.85	9.59	24.33	17.77	16.30	14.39	12.74	
43	9.29	7.47	6.77	5.93	15.64	12.28	11.21	9.91	25.21	18.40	16.89	14.91	13.09	
44	9.50	7.65	6.93	6.09	16.16	12.69	11.58	10.23	26.09	19.05	17.47	15.43	13.44	
45	9.77	7.86	7.12	6.26	16.74	13.14	12.00	10.59	27.00	19.72	18.08	15.95	13.78	
46	10.13	8.15	7.37	6.47	17.45	13.70	12.49	11.03	27.98	20.44	18.73	16.51	14.13	
47	10.62	8.55	7.73	6.77	18.34	14.39	13.13	11.57	29.07	21.22	19.44	17.11	14.51	
48	11.30	9.09	8.22	7.20	19.49	15.30	13.94	12.27	30.27	22.10	20.23	17.79	14.93	
49	12.22	9.84	8.89	7.76	20.95	16.45	14.97	13.15	31.65	23.11	21.13	18.54	15.42	
50	13.45	10.81	9.76	8.50	22.80	17.90	16.28	14.27	33.22	24.25	22.16	19.39	15.95	
51	14.79	11.90	10.73	9.31	24.86	19.52	17.73	15.49	34.96	25.52	23.28	20.33	16.54	
52	16.29	13.10	11.79	10.17	27.15	21.32	19.33	16.83	36.82	26.89	24.48	21.31	17.16	
53	17.95	14.44	12.93	11.11	29.68	23.30	21.08	18.30	38.80	28.33	25.75	22.32	17.78	
54	19.76	15.85	14.16	12.11	32.42	25.45	22.98	19.86	40.89	29.86	27.08	23.37	18.43	
55	21.73	17.39	15.49	13.18	34.98	27.46	24.74	21.26	43.12	31.49	28.49	24.46	19.08	
56	23.85	19.04	16.92	14.31	37.13	29.14	26.19	22.37	45.45	33.19	29.95	25.56	19.75	
57	25.68	20.56	18.22	15.30	39.41	30.93	27.71	23.51	47.91	34.99	31.48	26.68	20.41	
58	27.71	22.23	19.63	16.36	42.09	33.03	29.50	24.75	50.49	36.87	33.06	27.80	21.10	
59	30.44	24.26	21.34	17.63	45.80	35.67	31.65	26.32	53.20	38.84	34.64	28.82	21.71	
60	33.29	26.53	23.24	19.00	49.61	38.59	34.11	28.07	56.02	40.68	36.12	29.74	22.27	

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 4A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	4.06	3.27	2.96	2.61	6.15	4.83	4.41	3.91	9.92	7.24	6.64	5.88	5.43	
19	3.93	3.16	2.87	2.53	6.15	4.83	4.41	3.91	9.92	7.24	6.64	5.88	5.43	
20	3.81	3.06	2.77	2.45	6.15	4.83	4.41	3.91	9.92	7.24	6.64	5.88	5.43	
21	3.84	3.09	2.80	2.46	6.25	4.90	4.47	3.96	10.07	7.35	6.73	5.96	5.51	
22	3.91	3.15	2.84	2.50	6.39	5.01	4.57	4.04	10.29	7.51	6.88	6.08	5.62	
23	4.01	3.22	2.91	2.56	6.57	5.16	4.70	4.15	10.59	7.73	7.07	6.24	5.77	
24	4.13	3.33	3.00	2.64	6.81	5.34	4.86	4.29	10.95	8.00	7.31	6.45	5.96	
25	4.29	3.45	3.12	2.73	7.09	5.56	5.06	4.47	11.39	8.31	7.59	6.70	6.19	
26	4.48	3.60	3.25	2.85	7.41	5.81	5.29	4.66	11.89	8.68	7.93	6.99	6.47	
27	4.69	3.78	3.41	2.99	7.77	6.10	5.55	4.89	12.47	9.11	8.32	7.33	6.78	
28	4.94	3.98	3.59	3.15	8.19	6.43	5.85	5.15	13.12	9.58	8.75	7.71	7.13	
29	5.22	4.20	3.79	3.32	8.65	6.79	6.18	5.45	13.84	10.10	9.23	8.13	7.52	
30	5.53	4.45	4.02	3.52	9.16	7.19	6.54	5.77	14.63	10.68	9.76	8.60	7.95	
31	5.88	4.73	4.27	3.75	9.73	7.64	6.95	6.13	15.52	11.33	10.35	9.12	8.43	
32	6.27	5.05	4.56	4.00	10.37	8.14	7.41	6.53	16.52	12.06	11.02	9.72	8.97	
33	6.70	5.39	4.87	4.28	11.06	8.68	7.91	6.98	17.61	12.86	11.76	10.37	9.55	
34	7.17	5.77	5.22	4.58	11.80	9.26	8.44	7.45	18.78	13.71	12.55	11.06	10.17	
35	7.67	6.17	5.58	4.90	12.59	9.88	9.01	7.95	20.01	14.61	13.37	11.80	10.81	
36	8.19	6.59	5.96	5.24	13.42	10.53	9.60	8.48	21.28	15.54	14.23	12.56	11.47	
37	8.73	7.02	6.36	5.58	14.28	11.21	10.23	9.03	22.58	16.48	15.10	13.33	12.13	
38	9.28	7.47	6.76	5.94	15.17	11.91	10.87	9.61	23.88	17.44	15.98	14.11	12.78	
39	9.84	7.92	7.17	6.31	16.09	12.63	11.53	10.19	25.17	18.38	16.85	14.88	13.41	
40	10.41	8.38	7.59	6.67	17.02	13.36	12.20	10.79	26.44	19.30	17.70	15.64	14.01	
41	10.91	8.78	7.95	6.99	17.91	14.06	12.84	11.35	27.62	20.17	18.50	16.34	14.56	
42	11.28	9.08	8.23	7.23	18.66	14.64	13.38	11.83	28.73	20.98	19.24	17.00	15.03	
43	11.58	9.32	8.45	7.43	19.33	15.17	13.86	12.25	29.79	21.75	19.95	17.62	15.47	
44	11.88	9.56	8.66	7.61	20.01	15.70	14.34	12.67	30.85	22.52	20.66	18.24	15.88	
45	12.24	9.85	8.92	7.83	20.77	16.30	14.88	13.14	31.95	23.33	21.39	18.87	16.30	
46	12.71	10.23	9.26	8.13	21.70	17.03	15.54	13.71	33.13	24.19	22.17	19.54	16.73	
47	13.36	10.75	9.73	8.53	22.86	17.94	16.37	14.42	34.44	25.14	23.03	20.28	17.19	
48	14.26	11.48	10.38	9.08	24.35	19.11	17.42	15.33	35.91	26.22	24.00	21.09	17.71	
49	15.47	12.45	11.25	9.82	26.25	20.60	18.76	16.48	37.58	27.44	25.09	22.02	18.30	
50	17.06	13.73	12.39	10.80	28.64	22.48	20.45	17.92	39.51	28.85	26.35	23.07	18.97	
51	18.94	15.24	13.73	11.94	31.38	24.63	22.37	19.55	41.65	30.41	27.74	24.22	19.71	
52	21.05	16.94	15.24	13.20	34.42	27.02	24.50	21.34	43.94	32.08	29.21	25.42	20.47	
53	23.41	18.83	16.91	14.60	37.78	29.65	26.84	23.29	46.38	33.87	30.78	26.69	21.26	
54	26.00	20.92	18.75	16.11	41.45	32.54	29.39	25.39	48.97	35.76	32.43	27.99	22.06	
55	28.84	23.21	20.75	17.74	44.91	35.25	31.76	27.30	51.72	37.76	34.17	29.34	22.89	
56	31.85	25.63	22.85	19.41	47.74	37.47	33.67	28.77	54.61	39.88	35.98	30.71	23.72	
57	33.84	27.23	24.20	20.42	49.81	39.09	35.02	29.71	57.66	42.10	37.87	32.10	24.57	
58	36.23	29.15	25.82	21.62	52.57	41.26	36.84	31.01	60.86	44.44	39.84	33.50	25.43	
59	40.04	32.22	28.44	23.59	57.30	44.98	40.01	33.37	64.21	46.88	41.88	34.90	26.29	
60	44.21	35.58	31.27	25.67	62.44	49.00	43.41	35.84	67.71	49.44	43.98	36.27	27.16	



**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 4A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	11.32	8.82	7.90	6.86	15.94	12.14	11.00	9.65	31.80	22.19	20.22	17.81	16.45
19	10.92	8.50	7.62	6.61	15.94	12.14	11.00	9.65	31.80	22.19	20.22	17.81	16.45
20	10.51	8.18	7.33	6.37	15.94	12.14	11.00	9.65	31.80	22.19	20.22	17.81	16.45
21	10.53	8.20	7.34	6.36	16.11	12.27	11.10	9.72	32.31	22.54	20.53	18.05	16.69
22	10.57	8.23	7.36	6.37	16.30	12.41	11.22	9.82	32.84	22.91	20.84	18.31	16.93
23	10.62	8.27	7.39	6.40	16.52	12.58	11.37	9.94	33.39	23.29	21.17	18.58	17.18
24	10.70	8.33	7.44	6.44	16.76	12.77	11.53	10.07	33.95	23.68	21.51	18.87	17.45
25	10.79	8.40	7.50	6.49	17.03	12.97	11.71	10.22	34.52	24.08	21.87	19.17	17.74
26	10.91	8.49	7.58	6.55	17.33	13.20	11.91	10.40	35.11	24.49	22.24	19.49	18.03
27	11.04	8.60	7.67	6.63	17.66	13.45	12.13	10.59	35.72	24.92	22.62	19.81	18.34
28	11.19	8.72	7.78	6.72	18.01	13.71	12.37	10.80	36.33	25.35	23.01	20.16	18.66
29	11.36	8.85	7.90	6.82	18.38	14.00	12.63	11.02	36.97	25.79	23.42	20.51	18.98
30	11.56	9.00	8.04	6.94	18.77	14.30	12.90	11.26	37.62	26.24	23.83	20.88	19.31
31	11.75	9.15	8.17	7.06	19.16	14.59	13.17	11.49	38.23	26.67	24.23	21.23	19.62
32	11.93	9.29	8.30	7.17	19.51	14.86	13.42	11.71	38.79	27.06	24.59	21.54	19.89
33	12.11	9.43	8.43	7.28	19.86	15.12	13.66	11.93	39.31	27.42	24.93	21.85	20.13
34	12.31	9.58	8.57	7.41	20.22	15.40	13.92	12.16	39.83	27.79	25.27	22.16	20.37
35	12.53	9.76	8.73	7.55	20.63	15.71	14.21	12.41	40.40	28.18	25.64	22.49	20.62
36	12.80	9.96	8.92	7.72	21.10	16.07	14.54	12.71	41.03	28.63	26.06	22.86	20.89
37	13.12	10.21	9.14	7.91	21.67	16.50	14.94	13.06	41.77	29.14	26.53	23.29	21.20
38	13.50	10.51	9.42	8.15	22.35	17.02	15.41	13.48	42.65	29.75	27.10	23.79	21.56
39	13.97	10.88	9.74	8.44	23.18	17.65	15.99	13.98	43.69	30.48	27.78	24.39	21.99
40	14.53	11.31	10.14	8.78	24.17	18.41	16.68	14.59	44.94	31.36	28.58	25.10	22.50
41	15.11	11.77	10.55	9.14	25.28	19.26	17.45	15.26	46.40	32.37	29.51	25.92	23.09
42	15.65	12.19	10.93	9.46	26.39	20.10	18.21	15.93	48.03	33.51	30.55	26.83	23.74
43	16.19	12.61	11.30	9.79	27.55	20.98	19.01	16.63	49.82	34.76	31.68	27.82	24.43
44	16.78	13.06	11.71	10.13	28.81	21.94	19.88	17.38	51.74	36.09	32.90	28.88	25.16
45	17.46	13.59	12.18	10.54	30.22	23.01	20.84	18.21	53.77	37.51	34.18	29.98	25.90
46	18.28	14.24	12.75	11.02	31.83	24.25	21.95	19.16	55.89	38.99	35.52	31.13	26.65
47	19.31	15.03	13.46	11.62	33.71	25.68	23.24	20.26	58.08	40.52	36.89	32.29	27.38
48	20.59	16.03	14.34	12.36	35.92	27.36	24.74	21.54	60.33	42.09	38.29	33.46	28.10
49	22.18	17.27	15.44	13.28	38.52	29.34	26.50	23.03	62.61	43.68	39.69	34.63	28.79
50	24.15	18.81	16.79	14.41	41.57	31.66	28.57	24.77	64.89	45.27	41.10	35.77	29.43
51	26.45	20.59	18.36	15.71	44.99	34.27	30.88	26.70	67.21	46.89	42.51	36.90	30.04
52	29.02	22.59	20.11	17.16	48.76	37.14	33.41	28.79	69.58	48.54	43.94	38.02	30.62
53	31.87	24.81	22.04	18.74	52.89	40.28	36.17	31.05	72.02	50.24	45.39	39.12	31.17
54	35.01	27.26	24.16	20.45	57.38	43.71	39.16	33.47	74.51	51.98	46.86	40.21	31.70
55	38.19	29.74	26.30	22.14	61.84	47.10	42.10	35.80	77.06	53.76	48.35	41.27	32.20
56	41.11	32.01	28.23	23.62	65.21	49.66	44.27	37.42	79.67	55.58	49.85	42.30	32.68
57	44.93	34.98	30.76	25.56	68.60	52.25	46.43	38.98	82.33	57.44	51.36	43.29	33.13
58	49.06	38.20	33.48	27.60	72.18	54.97	48.69	40.55	85.06	59.34	52.88	44.22	33.56
59	52.31	40.73	35.56	29.05	75.07	57.18	50.45	41.64	87.84	61.28	54.41	45.08	33.97
60	56.29	43.83	38.11	30.82	79.44	60.50	53.17	43.43	90.68	63.26	55.94	45.87	34.36

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 4A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	4.36	3.52	3.18	2.81	6.61	5.19	4.74	4.20	10.66	7.78	7.14	6.32	5.84
19	4.22	3.40	3.09	2.72	6.61	5.19	4.74	4.20	10.66	7.78	7.14	6.32	5.84
20	4.10	3.29	2.98	2.63	6.61	5.19	4.74	4.20	10.66	7.78	7.14	6.32	5.84
21	4.13	3.32	3.01	2.64	6.72	5.27	4.81	4.26	10.83	7.90	7.23	6.41	5.92
22	4.20	3.39	3.05	2.69	6.87	5.39	4.91	4.34	11.06	8.07	7.40	6.54	6.04
23	4.31	3.46	3.13	2.75	7.06	5.55	5.05	4.46	11.38	8.31	7.60	6.71	6.20
24	4.44	3.58	3.23	2.84	7.32	5.74	5.22	4.61	11.77	8.60	7.86	6.93	6.41
25	4.61	3.71	3.35	2.93	7.62	5.98	5.44	4.81	12.24	8.93	8.16	7.20	6.65
26	4.82	3.87	3.49	3.06	7.97	6.25	5.69	5.01	12.78	9.33	8.52	7.51	6.96
27	5.04	4.06	3.67	3.21	8.35	6.56	5.97	5.26	13.41	9.79	8.94	7.88	7.29
28	5.31	4.28	3.86	3.39	8.80	6.91	6.29	5.54	14.10	10.30	9.41	8.29	7.66
29	5.61	4.52	4.07	3.57	9.30	7.30	6.64	5.86	14.88	10.86	9.92	8.74	8.08
30	5.94	4.78	4.32	3.78	9.85	7.73	7.03	6.20	15.73	11.48	10.49	9.25	8.55
31	6.32	5.08	4.59	4.03	10.46	8.21	7.47	6.59	16.68	12.18	11.13	9.80	9.06
32	6.74	5.43	4.90	4.30	11.15	8.75	7.97	7.02	17.76	12.96	11.85	10.45	9.64
33	7.20	5.79	5.24	4.60	11.89	9.33	8.50	7.50	18.93	13.82	12.64	11.15	10.27
34	7.71	6.20	5.61	4.92	12.69	9.95	9.07	8.01	20.19	14.74	13.49	11.89	10.93
35	8.25	6.63	6.00	5.27	13.53	10.62	9.69	8.55	21.51	15.71	14.37	12.69	11.62
36	8.80	7.08	6.41	5.63	14.43	11.32	10.32	9.12	22.88	16.71	15.30	13.50	12.33
37	9.38	7.55	6.84	6.00	15.35	12.05	11.00	9.71	24.27	17.72	16.23	14.33	13.04
38	9.98	8.03	7.27	6.39	16.31	12.80	11.69	10.33	25.67	18.75	17.18	15.17	13.74
39	10.58	8.51	7.71	6.78	17.30	13.58	12.39	10.95	27.06	19.76	18.11	16.00	14.42
40	11.19	9.01	8.16	7.17	18.30	14.36	13.12	11.60	28.42	20.75	19.03	16.81	15.06
41	11.73	9.44	8.55	7.51	19.25	15.11	13.80	12.20	29.69	21.68	19.89	17.57	15.65
42	12.13	9.76	8.85	7.77	20.06	15.74	14.38	12.72	30.88	22.55	20.68	18.28	16.16
43	12.45	10.02	9.08	7.99	20.78	16.31	14.90	13.17	32.02	23.38	21.45	18.94	16.63
44	12.77	10.28	9.31	8.18	21.51	16.88	15.42	13.62	33.16	24.21	22.21	19.61	17.07
45	13.16	10.59	9.59	8.42	22.33	17.52	16.00	14.13	34.35	25.08	22.99	20.29	17.52
46	13.66	11.00	9.95	8.74	23.33	18.31	16.71	14.74	35.61	26.00	23.83	21.01	17.98
47	14.36	11.56	10.46	9.17	24.57	19.29	17.60	15.50	37.02	27.03	24.76	21.80	18.48
48	15.33	12.34	11.16	9.76	26.18	20.54	18.73	16.48	38.60	28.19	25.80	22.67	19.04
49	16.63	13.38	12.09	10.56	28.22	22.15	20.17	17.72	40.40	29.50	26.97	23.67	19.67
50	18.34	14.76	13.32	11.61	30.79	24.17	21.98	19.26	42.47	31.01	28.33	24.80	20.39
51	20.36	16.38	14.76	12.84	33.73	26.48	24.05	21.02	44.77	32.69	29.82	26.04	21.19
52	22.63	18.21	16.38	14.19	37.00	29.05	26.34	22.94	47.24	34.49	31.40	27.33	22.01
53	25.17	20.24	18.18	15.63	40.61	31.87	28.85	25.04	49.86	36.41	33.09	28.69	22.85
54	27.95	22.49	20.10	17.19	44.56	34.98	31.59	27.29	52.64	38.44	34.86	30.09	23.71
55	31.00	24.84	22.14	18.84	48.28	37.89	34.14	29.35	55.60	40.59	36.73	31.54	24.61
56	34.16	27.22	24.19	20.46	51.32	40.28	36.20	30.93	58.71	42.87	38.68	33.01	25.50
57	36.38	29.17	25.84	21.71	53.55	42.02	37.65	31.94	61.98	45.26	40.71	34.51	26.41
58	38.95	31.34	27.74	23.11	56.51	44.35	39.60	33.34	65.42	47.77	42.83	36.01	27.34
59	43.04	34.35	30.22	24.96	61.60	48.03	42.62	35.44	69.03	50.40	45.01	37.44	28.21
60	47.23	37.64	32.98	26.96	66.69	51.88	45.85	37.73	72.79	52.89	46.97	38.67	28.96

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 4A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	4.08	3.28	2.97	2.62	6.28	4.93	4.50	3.99	10.69	7.81	7.16	6.34	5.86
19	3.95	3.18	2.88	2.54	6.28	4.93	4.50	3.99	10.69	7.81	7.16	6.34	5.86
20	3.83	3.08	2.79	2.46	6.28	4.93	4.50	3.99	10.69	7.81	7.16	6.34	5.86
21	3.87	3.12	2.82	2.48	6.38	5.01	4.57	4.05	10.88	7.94	7.27	6.43	5.95
22	3.95	3.18	2.87	2.53	6.53	5.12	4.67	4.13	11.13	8.13	7.44	6.57	6.08
23	4.05	3.26	2.95	2.59	6.72	5.28	4.81	4.25	11.46	8.37	7.65	6.76	6.25
24	4.19	3.37	3.04	2.67	6.97	5.47	4.98	4.39	11.86	8.66	7.92	6.98	6.46
25	4.35	3.50	3.16	2.78	7.26	5.70	5.18	4.57	12.34	9.01	8.23	7.26	6.71
26	4.55	3.66	3.30	2.90	7.59	5.96	5.42	4.78	12.89	9.41	8.59	7.57	7.01
27	4.77	3.84	3.47	3.04	7.98	6.26	5.70	5.02	13.51	9.86	9.01	7.94	7.35
28	5.03	4.05	3.65	3.20	8.41	6.60	6.01	5.30	14.20	10.37	9.47	8.34	7.72
29	5.32	4.28	3.86	3.39	8.89	6.98	6.35	5.60	14.97	10.93	9.99	8.80	8.14
30	5.64	4.54	4.09	3.59	9.43	7.40	6.73	5.93	15.81	11.55	10.55	9.29	8.60
31	5.99	4.82	4.36	3.82	10.01	7.86	7.15	6.31	16.75	12.23	11.18	9.85	9.10
32	6.39	5.15	4.65	4.08	10.66	8.37	7.62	6.72	17.80	13.00	11.88	10.47	9.67
33	6.83	5.50	4.97	4.36	11.37	8.93	8.13	7.17	18.94	13.83	12.65	11.15	10.27
34	7.31	5.88	5.32	4.67	12.13	9.52	8.68	7.66	20.17	14.72	13.47	11.88	10.92
35	7.81	6.29	5.69	4.99	12.94	10.16	9.26	8.17	21.45	15.66	14.34	12.65	11.59
36	8.34	6.71	6.07	5.33	13.79	10.82	9.87	8.71	22.78	16.63	15.23	13.44	12.28
37	8.89	7.15	6.47	5.69	14.67	11.51	10.50	9.28	24.14	17.63	16.15	14.26	12.97
38	9.45	7.60	6.88	6.05	15.58	12.23	11.16	9.86	25.52	18.63	17.08	15.08	13.66
39	10.02	8.06	7.30	6.42	16.51	12.96	11.83	10.46	26.89	19.64	18.00	15.90	14.33
40	10.59	8.52	7.72	6.79	17.46	13.71	12.52	11.07	28.25	20.63	18.91	16.71	14.98
41	11.09	8.92	8.09	7.11	18.37	14.42	13.17	11.64	29.54	21.57	19.78	17.48	15.56
42	11.46	9.22	8.36	7.35	19.12	15.01	13.71	12.12	30.75	22.45	20.59	18.19	16.09
43	11.76	9.47	8.58	7.54	19.81	15.55	14.20	12.55	31.92	23.31	21.38	18.88	16.58
44	12.06	9.71	8.80	7.73	20.50	16.09	14.69	12.98	33.10	24.17	22.17	19.57	17.05
45	12.42	9.99	9.05	7.95	21.28	16.70	15.25	13.46	34.33	25.07	22.98	20.28	17.51
46	12.89	10.38	9.40	8.24	22.22	17.44	15.92	14.04	35.65	26.03	23.85	21.03	18.00
47	13.55	10.91	9.87	8.65	23.41	18.37	16.76	14.77	37.10	27.09	24.81	21.84	18.52
48	14.46	11.63	10.52	9.21	24.93	19.56	17.83	15.69	38.72	28.27	25.88	22.75	19.10
49	15.67	12.61	11.39	9.95	26.86	21.08	19.19	16.86	40.57	29.62	27.08	23.76	19.75
50	17.27	13.89	12.54	10.93	29.28	22.98	20.91	18.32	42.67	31.15	28.45	24.91	20.49
51	19.03	15.32	13.80	12.00	32.01	25.12	22.82	19.94	44.99	32.85	29.96	26.16	21.29
52	21.01	16.91	15.21	13.18	35.02	27.49	24.93	21.71	47.48	34.67	31.57	27.47	22.12
53	23.19	18.66	16.76	14.46	38.34	30.09	27.24	23.64	50.13	36.60	33.27	28.84	22.98
54	25.58	20.58	18.44	15.85	41.97	32.94	29.75	25.70	52.93	38.65	35.05	30.26	23.85
55	28.17	22.67	20.27	17.32	45.35	35.59	32.07	27.56	55.90	40.82	36.93	31.71	24.74
56	30.98	24.93	22.23	18.88	48.22	37.85	34.01	29.06	59.03	43.10	38.89	33.20	25.64
57	33.40	26.88	23.89	20.16	51.26	40.23	36.04	30.58	62.32	45.50	40.94	34.70	26.56
58	36.10	29.05	25.73	21.54	54.82	43.03	38.42	32.34	65.77	48.02	43.06	36.21	27.48
59	39.73	31.97	28.21	23.41	59.72	46.88	41.70	34.78	69.38	50.66	45.25	37.71	28.41
60	43.69	35.16	30.90	25.37	65.04	51.05	45.22	37.33	73.15	53.42	47.52	39.19	29.35

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 4A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	11.37	8.86	7.94	6.89	16.15	12.30	11.14	9.77	32.57	22.73	20.71	18.24	16.85	
19	10.97	8.54	7.66	6.65	16.15	12.30	11.14	9.77	32.57	22.73	20.71	18.24	16.85	
20	10.56	8.22	7.37	6.40	16.15	12.30	11.14	9.77	32.57	22.73	20.71	18.24	16.85	
21	10.59	8.24	7.38	6.40	16.31	12.42	11.24	9.85	33.11	23.10	21.03	18.50	17.11	
22	10.63	8.28	7.40	6.41	16.51	12.57	11.37	9.95	33.67	23.49	21.37	18.77	17.35	
23	10.69	8.32	7.44	6.44	16.73	12.74	11.51	10.06	34.25	23.89	21.72	19.06	17.62	
24	10.77	8.38	7.49	6.48	16.97	12.93	11.67	10.20	34.84	24.31	22.08	19.37	17.91	
25	10.87	8.46	7.56	6.53	17.25	13.14	11.86	10.35	35.45	24.73	22.46	19.69	18.21	
26	10.99	8.55	7.64	6.60	17.55	13.36	12.06	10.52	36.08	25.17	22.85	20.03	18.53	
27	11.12	8.66	7.73	6.68	17.87	13.61	12.28	10.72	36.73	25.63	23.26	20.38	18.86	
28	11.28	8.78	7.84	6.77	18.23	13.88	12.52	10.93	37.40	26.09	23.68	20.75	19.20	
29	11.46	8.92	7.96	6.88	18.61	14.17	12.79	11.16	38.08	26.57	24.12	21.13	19.55	
30	11.65	9.07	8.10	7.00	19.01	14.48	13.07	11.40	38.78	27.06	24.57	21.52	19.91	
31	11.85	9.22	8.24	7.12	19.41	14.78	13.34	11.64	39.45	27.52	25.00	21.90	20.24	
32	12.03	9.37	8.37	7.23	19.77	15.06	13.60	11.87	40.05	27.94	25.39	22.25	20.53	
33	12.22	9.51	8.50	7.35	20.13	15.33	13.85	12.09	40.62	28.34	25.76	22.58	20.80	
34	12.42	9.67	8.65	7.47	20.50	15.61	14.11	12.32	41.19	28.74	26.13	22.91	21.06	
35	12.64	9.84	8.81	7.62	20.91	15.93	14.40	12.58	41.80	29.16	26.53	23.27	21.34	
36	12.91	10.05	9.00	7.78	21.40	16.30	14.74	12.88	42.50	29.65	26.99	23.68	21.63	
37	13.23	10.30	9.22	7.98	21.97	16.73	15.14	13.24	43.31	30.22	27.51	24.15	21.98	
38	13.62	10.60	9.50	8.22	22.66	17.26	15.63	13.66	44.27	30.89	28.14	24.70	22.38	
39	14.08	10.97	9.83	8.51	23.50	17.89	16.21	14.18	45.43	31.69	28.88	25.36	22.86	
40	14.64	11.40	10.22	8.85	24.50	18.66	16.90	14.79	46.81	32.65	29.76	26.14	23.43	
41	15.23	11.86	10.63	9.20	25.62	19.51	17.68	15.47	48.41	33.78	30.79	27.04	24.09	
42	15.76	12.27	11.00	9.53	26.73	20.36	18.45	16.14	50.21	35.03	31.94	28.05	24.81	
43	16.30	12.69	11.38	9.85	27.90	21.25	19.26	16.84	52.18	36.41	33.19	29.14	25.59	
44	16.88	13.14	11.78	10.20	29.17	22.22	20.13	17.60	54.30	37.88	34.53	30.31	26.40	
45	17.56	13.67	12.25	10.60	30.59	23.30	21.10	18.44	56.54	39.45	35.95	31.53	27.24	
46	18.38	14.31	12.82	11.08	32.22	24.54	22.22	19.39	58.89	41.08	37.42	32.80	28.08	
47	19.40	15.11	13.52	11.67	34.11	25.98	23.51	20.50	61.32	42.78	38.94	34.09	28.91	
48	20.67	16.10	14.40	12.41	36.33	27.67	25.02	21.78	63.81	44.51	40.49	35.39	29.72	
49	22.26	17.33	15.49	13.33	38.94	29.66	26.79	23.28	66.33	46.28	42.06	36.69	30.50	
50	24.22	18.86	16.84	14.45	42.01	32.00	28.87	25.03	68.87	48.05	43.62	37.97	31.23	
51	26.35	20.52	18.29	15.66	45.39	34.57	31.15	26.93	71.45	49.84	45.19	39.22	31.93	
52	28.71	22.36	19.90	16.98	49.09	37.39	33.64	28.99	74.09	51.69	46.78	40.48	32.60	
53	31.31	24.38	21.66	18.41	53.14	40.48	36.34	31.20	76.80	53.58	48.40	41.72	33.24	
54	34.14	26.59	23.57	19.94	57.54	43.83	39.27	33.57	79.57	55.51	50.05	42.95	33.86	
55	37.23	28.99	25.63	21.58	62.30	47.45	42.41	36.07	82.42	57.50	51.71	44.14	34.44	
56	40.56	31.58	27.85	23.31	66.83	50.90	45.38	38.35	85.32	59.53	53.39	45.31	35.00	
57	44.15	34.38	30.23	25.12	70.38	53.60	47.64	39.99	88.30	61.60	55.08	46.42	35.53	
58	48.00	37.38	32.75	27.00	74.09	56.43	49.98	41.63	91.35	63.73	56.79	47.48	36.04	
59	51.54	40.13	35.03	28.62	77.96	59.38	52.40	43.24	94.46	65.90	58.51	48.48	36.52	
60	55.80	43.45	37.78	30.55	83.39	63.51	55.81	45.58	97.63	68.11	60.23	49.38	36.99	

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 4A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	4.39	3.53	3.19	2.82	6.75	5.30	4.84	4.29	11.49	8.40	7.70	6.82	6.30	
19	4.25	3.42	3.10	2.73	6.75	5.30	4.84	4.29	11.49	8.40	7.70	6.82	6.30	
20	4.12	3.31	3.00	2.64	6.75	5.30	4.84	4.29	11.49	8.40	7.70	6.82	6.30	
21	4.16	3.35	3.03	2.67	6.86	5.39	4.91	4.35	11.70	8.54	7.82	6.91	6.40	
22	4.25	3.42	3.09	2.72	7.02	5.50	5.02	4.44	11.96	8.74	8.00	7.06	6.54	
23	4.35	3.50	3.17	2.78	7.22	5.68	5.17	4.57	12.32	9.00	8.22	7.27	6.72	
24	4.50	3.62	3.27	2.87	7.49	5.88	5.35	4.72	12.75	9.31	8.51	7.50	6.94	
25	4.68	3.76	3.40	2.99	7.80	6.13	5.57	4.91	13.27	9.69	8.85	7.80	7.21	
26	4.89	3.93	3.55	3.12	8.16	6.41	5.83	5.14	13.86	10.12	9.23	8.14	7.54	
27	5.13	4.13	3.73	3.27	8.58	6.73	6.13	5.40	14.52	10.60	9.69	8.54	7.90	
28	5.41	4.35	3.92	3.44	9.04	7.10	6.46	5.70	15.27	11.15	10.18	8.97	8.30	
29	5.72	4.60	4.15	3.64	9.56	7.50	6.83	6.02	16.09	11.75	10.74	9.46	8.75	
30	6.06	4.88	4.40	3.86	10.14	7.96	7.23	6.37	17.00	12.42	11.34	9.99	9.25	
31	6.44	5.18	4.69	4.11	10.76	8.45	7.69	6.78	18.01	13.15	12.02	10.59	9.78	
32	6.87	5.54	5.00	4.39	11.46	9.00	8.19	7.22	19.14	13.98	12.77	11.26	10.40	
33	7.34	5.91	5.34	4.69	12.22	9.60	8.74	7.71	20.36	14.87	13.60	11.99	11.04	
34	7.86	6.32	5.72	5.02	13.04	10.23	9.33	8.23	21.68	15.82	14.48	12.77	11.74	
35	8.40	6.76	6.12	5.36	13.91	10.92	9.95	8.78	23.06	16.83	15.42	13.60	12.46	
36	8.97	7.21	6.53	5.73	14.82	11.63	10.61	9.36	24.49	17.88	16.37	14.45	13.20	
37	9.56	7.69	6.96	6.12	15.77	12.37	11.29	9.98	25.95	18.95	17.36	15.33	13.94	
38	10.16	8.17	7.40	6.50	16.75	13.15	12.00	10.60	27.43	20.03	18.36	16.21	14.68	
39	10.77	8.66	7.85	6.90	17.75	13.93	12.72	11.24	28.91	21.11	19.35	17.09	15.40	
40	11.38	9.16	8.30	7.30	18.77	14.74	13.46	11.90	30.37	22.18	20.33	17.96	16.10	
41	11.92	9.59	8.70	7.63	19.75	15.50	14.16	12.51	31.76	23.19	21.26	18.79	16.73	
42	12.32	9.91	8.99	7.89	20.55	16.14	14.74	13.03	33.06	24.13	22.13	19.55	17.30	
43	12.64	10.18	9.22	8.11	21.30	16.72	15.27	13.49	34.31	25.06	22.98	20.30	17.82	
44	12.96	10.44	9.46	8.31	22.04	17.30	15.79	13.95	35.58	25.98	23.83	21.04	18.33	
45	13.35	10.74	9.73	8.55	22.88	17.95	16.39	14.47	36.90	26.95	24.70	21.80	18.82	
46	13.86	11.16	10.11	8.86	23.89	18.75	17.11	15.09	38.32	27.98	25.64	22.61	19.35	
47	14.57	11.73	10.61	9.30	25.17	19.75	18.02	15.88	39.88	29.12	26.67	23.48	19.91	
48	15.54	12.50	11.31	9.90	26.80	21.03	19.17	16.87	41.62	30.39	27.82	24.46	20.53	
49	16.85	13.56	12.24	10.70	28.87	22.66	20.63	18.12	43.61	31.84	29.11	25.54	21.23	
50	18.57	14.93	13.48	11.75	31.48	24.70	22.48	19.69	45.87	33.49	30.58	26.78	22.03	
51	20.46	16.47	14.84	12.90	34.41	27.00	24.53	21.44	48.36	35.31	32.21	28.12	22.89	
52	22.59	18.18	16.35	14.13	37.65	29.55	26.80	23.34	51.04	37.27	33.94	29.53	23.78	
53	24.93	20.06	17.98	15.45	41.22	32.35	29.28	25.41	53.89	39.35	35.77	31.00	24.70	
54	27.50	22.08	19.72	16.87	45.12	35.41	31.98	27.63	56.90	41.55	37.68	32.53	25.64	
55	30.28	24.25	21.61	18.39	48.75	38.26	34.48	29.63	60.09	43.88	39.70	34.09	26.60	
56	33.30	26.59	23.63	19.99	51.84	40.69	36.56	31.24	63.46	46.33	41.81	35.69	27.56	
57	35.91	28.75	25.48	21.40	55.10	43.25	38.74	32.87	66.99	48.91	44.01	37.30	28.55	
58	38.81	31.13	27.49	22.91	58.93	46.26	41.30	34.66	70.70	51.62	46.29	38.93	29.54	
59	42.68	34.01	29.92	24.71	64.20	50.00	44.37	36.90	74.58	54.46	48.57	40.40	30.44	
60	46.72	37.23	32.62	26.66	69.62	54.16	47.87	39.39	78.64	57.09	50.69	41.74	31.26	

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 4P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	5.42	4.36	3.95	3.49	8.22	6.45	5.89	5.22	13.25	9.67	8.87	7.86	7.26	
19	5.32	4.28	3.88	3.42	8.33	6.54	5.97	5.29	13.42	9.80	8.99	7.96	7.35	
20	5.22	4.20	3.80	3.35	8.44	6.62	6.05	5.36	13.60	9.93	9.10	8.06	7.45	
21	5.26	4.23	3.83	3.37	8.55	6.71	6.12	5.42	13.78	10.06	9.22	8.15	7.54	
22	5.34	4.30	3.89	3.42	8.73	6.85	6.24	5.52	14.06	10.27	9.40	8.30	7.67	
23	5.46	4.39	3.97	3.49	8.96	7.03	6.40	5.66	14.43	10.54	9.63	8.51	7.86	
24	5.62	4.52	4.08	3.58	9.25	7.26	6.61	5.84	14.88	10.87	9.93	8.76	8.10	
25	5.81	4.68	4.22	3.71	9.61	7.54	6.86	6.05	15.43	11.27	10.29	9.08	8.39	
26	6.05	4.87	4.39	3.85	10.01	7.85	7.14	6.30	16.07	11.73	10.71	9.44	8.74	
27	6.32	5.09	4.59	4.03	10.47	8.22	7.47	6.59	16.79	12.26	11.20	9.87	9.13	
28	6.63	5.34	4.82	4.22	10.99	8.63	7.85	6.92	17.61	12.86	11.74	10.34	9.57	
29	6.98	5.62	5.07	4.45	11.57	9.08	8.26	7.29	18.51	13.52	12.34	10.88	10.06	
30	7.37	5.93	5.36	4.70	12.22	9.59	8.73	7.69	19.50	14.24	13.01	11.46	10.60	
31	7.81	6.29	5.68	4.98	12.94	10.16	9.24	8.15	20.63	15.06	13.76	12.13	11.21	
32	8.32	6.69	6.04	5.30	13.75	10.79	9.82	8.67	21.90	15.99	14.62	12.88	11.89	
33	8.87	7.14	6.45	5.66	14.63	11.48	10.46	9.23	23.30	17.01	15.56	13.72	12.64	
34	9.47	7.62	6.89	6.05	15.58	12.23	11.14	9.84	24.80	18.11	16.57	14.61	13.43	
35	10.10	8.13	7.35	6.46	16.59	13.02	11.87	10.48	26.37	19.25	17.62	15.54	14.25	
36	10.76	8.66	7.84	6.88	17.64	13.85	12.63	11.15	27.98	20.43	18.71	16.51	15.08	
37	11.45	9.21	8.34	7.33	18.73	14.70	13.41	11.85	29.61	21.62	19.81	17.49	15.91	
38	12.14	9.77	8.85	7.78	19.85	15.58	14.22	12.57	31.24	22.81	20.90	18.46	16.72	
39	12.84	10.33	9.36	8.23	20.99	16.47	15.04	13.29	32.83	23.97	21.97	19.41	17.50	
40	13.53	10.89	9.86	8.67	22.13	17.37	15.86	14.02	34.36	25.09	23.00	20.32	18.21	
41	14.13	11.37	10.30	9.06	23.20	18.21	16.63	14.70	35.77	26.12	23.95	21.16	18.85	
42	14.55	11.71	10.61	9.33	24.07	18.89	17.26	15.26	37.06	27.06	24.82	21.93	19.40	
43	14.89	11.98	10.86	9.54	24.84	19.50	17.81	15.74	38.29	27.96	25.64	22.65	19.89	
44	15.21	12.24	11.09	9.75	25.62	20.11	18.36	16.22	39.50	28.84	26.45	23.35	20.34	
45	15.60	12.56	11.37	9.99	26.49	20.79	18.98	16.76	40.74	29.75	27.27	24.06	20.78	
46	16.14	12.99	11.76	10.32	27.55	21.62	19.74	17.41	42.07	30.72	28.15	24.82	21.24	
47	16.90	13.60	12.31	10.79	28.91	22.69	20.70	18.24	43.54	31.79	29.12	25.64	21.74	
48	17.96	14.45	13.07	11.43	30.66	24.06	21.93	19.30	45.20	33.01	30.21	26.55	22.30	
49	19.39	15.60	14.10	12.31	32.90	25.82	23.51	20.65	47.10	34.39	31.45	27.59	22.94	
50	21.28	17.13	15.46	13.47	35.74	28.05	25.51	22.36	49.30	35.99	32.87	28.78	23.67	
51	23.53	18.93	17.06	14.83	38.98	30.59	27.79	24.28	51.74	37.78	34.46	30.08	24.49	
52	26.04	20.96	18.85	16.33	42.58	33.42	30.31	26.40	54.35	39.69	36.14	31.45	25.33	
53	28.84	23.21	20.84	17.98	46.55	36.53	33.07	28.69	57.14	41.72	37.92	32.88	26.19	
54	31.91	25.68	23.01	19.77	50.88	39.93	36.07	31.16	60.11	43.89	39.80	34.36	27.08	
55	35.27	28.38	25.37	21.69	54.92	43.10	38.84	33.38	63.24	46.18	41.78	35.87	27.99	
56	38.80	31.23	27.84	23.65	58.17	45.66	41.03	35.05	66.55	48.59	43.84	37.42	28.91	
57	41.10	33.07	29.39	24.80	60.49	47.47	42.53	36.09	70.03	51.13	46.00	38.99	29.84	
58	43.86	35.29	31.27	26.17	63.64	49.95	44.60	37.54	73.68	53.80	48.23	40.56	30.78	
59	48.33	38.89	34.33	28.48	69.17	54.29	48.30	40.28	77.50	56.59	50.55	42.13	31.73	
60	53.22	42.82	37.64	30.90	75.15	58.99	52.26	43.14	81.50	59.51	52.94	43.66	32.70	

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 4P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	15.63	12.17	10.91	9.47	22.00	16.75	15.18	13.31	43.89	30.62	27.91	24.57	22.71
19	15.34	11.95	10.71	9.30	22.41	17.06	15.46	13.56	44.70	31.18	28.43	25.03	23.13
20	15.04	11.71	10.50	9.11	22.81	17.37	15.74	13.81	45.51	31.75	28.94	25.48	23.55
21	14.98	11.66	10.44	9.05	22.92	17.45	15.79	13.84	45.98	32.08	29.20	25.68	23.75
22	14.95	11.64	10.41	9.02	23.06	17.56	15.88	13.89	46.47	32.42	29.49	25.91	23.95
23	14.95	11.64	10.40	9.00	23.24	17.70	15.99	13.98	46.98	32.78	29.79	26.15	24.18
24	14.98	11.66	10.42	9.01	23.47	17.87	16.14	14.10	47.52	33.15	30.11	26.42	24.43
25	15.03	11.71	10.45	9.04	23.73	18.07	16.31	14.24	48.08	33.55	30.46	26.70	24.70
26	15.12	11.77	10.51	9.08	24.03	18.30	16.51	14.41	48.67	33.96	30.83	27.01	25.00
27	15.24	11.86	10.59	9.15	24.37	18.56	16.74	14.61	49.29	34.39	31.21	27.35	25.31
28	15.38	11.98	10.69	9.23	24.74	18.85	17.00	14.83	49.93	34.83	31.62	27.70	25.64
29	15.55	12.11	10.81	9.34	25.15	19.15	17.28	15.08	50.60	35.30	32.05	28.07	25.98
30	15.75	12.27	10.95	9.46	25.59	19.49	17.59	15.35	51.29	35.78	32.49	28.46	26.33
31	15.96	12.43	11.10	9.59	26.03	19.83	17.90	15.62	51.96	36.25	32.92	28.84	26.66
32	16.17	12.59	11.25	9.72	26.45	20.14	18.19	15.88	52.57	36.68	33.33	29.20	26.96
33	16.38	12.76	11.40	9.85	26.86	20.46	18.49	16.14	53.17	37.10	33.72	29.56	27.23
34	16.62	12.94	11.57	10.00	27.31	20.80	18.80	16.42	53.79	37.53	34.13	29.92	27.51
35	16.89	13.15	11.77	10.18	27.81	21.18	19.15	16.73	54.45	37.99	34.56	30.31	27.79
36	17.21	13.40	12.00	10.38	28.39	21.62	19.56	17.09	55.19	38.51	35.05	30.75	28.10
37	17.60	13.70	12.27	10.62	29.08	22.14	20.04	17.52	56.05	39.10	35.60	31.25	28.44
38	18.06	14.06	12.60	10.90	29.90	22.77	20.62	18.03	57.04	39.80	36.25	31.83	28.84
39	18.61	14.49	12.98	11.24	30.88	23.52	21.30	18.63	58.22	40.61	37.01	32.50	29.30
40	19.26	15.00	13.44	11.64	32.06	24.41	22.12	19.35	59.60	41.58	37.89	33.28	29.83
41	19.93	15.52	13.91	12.05	33.34	25.39	23.01	20.13	61.19	42.69	38.91	34.18	30.45
42	20.51	15.97	14.32	12.40	34.59	26.35	23.87	20.88	62.96	43.92	40.04	35.17	31.11
43	21.09	16.42	14.72	12.74	35.88	27.33	24.76	21.66	64.89	45.27	41.27	36.24	31.82
44	21.71	16.90	15.15	13.11	37.28	28.39	25.72	22.49	66.95	46.71	42.58	37.37	32.56
45	22.45	17.48	15.66	13.55	38.86	29.60	26.81	23.42	69.14	48.24	43.96	38.56	33.31
46	23.37	18.19	16.30	14.08	40.69	30.99	28.06	24.49	71.43	49.83	45.39	39.78	34.06
47	24.53	19.10	17.10	14.76	42.84	32.63	29.52	25.74	73.80	51.49	46.87	41.03	34.80
48	26.02	20.26	18.12	15.62	45.39	34.57	31.26	27.21	76.23	53.18	48.38	42.29	35.51
49	27.89	21.72	19.41	16.70	48.42	36.88	33.32	28.95	78.70	54.91	49.90	43.54	36.19
50	30.23	23.54	21.01	18.03	52.02	39.62	35.75	30.99	81.20	56.65	51.43	44.76	36.83
51	32.95	25.66	22.87	19.58	56.06	42.70	38.47	33.26	83.74	58.42	52.96	45.97	37.42
52	36.00	28.03	24.95	21.29	60.51	46.08	41.46	35.73	86.34	60.24	54.52	47.17	37.99
53	39.39	30.67	27.25	23.16	65.37	49.79	44.71	38.38	89.02	62.10	56.10	48.36	38.53
54	43.11	33.57	29.76	25.18	70.67	53.82	48.23	41.22	91.76	64.01	57.71	49.52	39.04
55	46.87	36.49	32.27	27.17	75.90	57.80	51.67	43.94	94.57	65.97	59.33	50.65	39.52
56	50.28	39.15	34.53	28.89	79.76	60.75	54.15	45.77	97.44	67.98	60.97	51.74	39.97
57	54.78	42.66	37.51	31.17	83.65	63.71	56.62	47.53	100.39	70.04	62.63	52.78	40.40
58	59.65	46.44	40.70	33.56	87.75	66.83	59.20	49.30	103.41	72.14	64.29	53.75	40.80
59	63.41	49.38	43.11	35.22	91.01	69.31	61.17	50.48	106.49	74.29	65.96	54.65	41.18
60	68.06	53.00	46.08	37.26	96.05	73.15	64.29	52.51	109.64	76.49	67.63	55.46	41.54

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 4P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Unisex														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	5.83	4.69	4.25	3.75	8.84	6.93	6.33	5.61	14.24	10.40	9.54	8.45	7.80	
19	5.72	4.60	4.17	3.68	8.95	7.03	6.42	5.69	14.43	10.54	9.66	8.56	7.90	
20	5.61	4.52	4.09	3.60	9.07	7.12	6.50	5.76	14.62	10.67	9.78	8.66	8.01	
21	5.65	4.55	4.12	3.62	9.19	7.21	6.58	5.83	14.81	10.81	9.91	8.76	8.11	
22	5.74	4.62	4.18	3.68	9.38	7.36	6.71	5.93	15.11	11.04	10.11	8.92	8.25	
23	5.87	4.72	4.27	3.75	9.63	7.56	6.88	6.08	15.51	11.33	10.35	9.15	8.45	
24	6.04	4.86	4.39	3.85	9.94	7.80	7.11	6.28	16.00	11.69	10.67	9.42	8.71	
25	6.25	5.03	4.54	3.99	10.33	8.11	7.37	6.50	16.59	12.12	11.06	9.76	9.02	
26	6.50	5.24	4.72	4.14	10.76	8.44	7.68	6.77	17.28	12.61	11.51	10.15	9.40	
27	6.79	5.47	4.93	4.33	11.26	8.84	8.03	7.08	18.05	13.18	12.04	10.61	9.81	
28	7.13	5.74	5.18	4.54	11.81	9.28	8.44	7.44	18.93	13.82	12.62	11.12	10.29	
29	7.50	6.04	5.45	4.78	12.44	9.76	8.88	7.84	19.90	14.53	13.27	11.70	10.81	
30	7.92	6.37	5.76	5.05	13.14	10.31	9.38	8.27	20.96	15.31	13.99	12.32	11.40	
31	8.40	6.76	6.11	5.35	13.91	10.92	9.93	8.76	22.18	16.19	14.79	13.04	12.05	
32	8.94	7.19	6.49	5.70	14.78	11.60	10.56	9.32	23.54	17.19	15.72	13.85	12.78	
33	9.54	7.68	6.93	6.08	15.73	12.34	11.24	9.92	25.05	18.29	16.73	14.75	13.59	
34	10.18	8.19	7.41	6.50	16.75	13.15	11.98	10.58	26.66	19.47	17.81	15.71	14.44	
35	10.86	8.74	7.90	6.94	17.83	14.00	12.76	11.27	28.35	20.69	18.94	16.71	15.32	
36	11.57	9.31	8.43	7.40	18.96	14.89	13.58	11.99	30.08	21.96	20.11	17.75	16.21	
37	12.31	9.90	8.97	7.88	20.13	15.80	14.42	12.74	31.83	23.24	21.30	18.80	17.10	
38	13.05	10.50	9.51	8.36	21.34	16.75	15.29	13.51	33.58	24.52	22.47	19.84	17.97	
39	13.80	11.10	10.06	8.85	22.56	17.71	16.17	14.29	35.29	25.77	23.62	20.87	18.81	
40	14.54	11.71	10.60	9.32	23.79	18.67	17.05	15.07	36.94	26.97	24.73	21.84	19.58	
41	15.19	12.22	11.07	9.74	24.94	19.58	17.88	15.80	38.45	28.08	25.75	22.75	20.26	
42	15.64	12.59	11.41	10.03	25.88	20.31	18.55	16.40	39.84	29.09	26.68	23.57	20.86	
43	16.01	12.88	11.67	10.26	26.70	20.96	19.15	16.92	41.16	30.06	27.56	24.35	21.38	
44	16.35	13.16	11.92	10.48	27.54	21.62	19.74	17.44	42.46	31.00	28.43	25.10	21.87	
45	16.77	13.50	12.22	10.74	28.48	22.35	20.40	18.02	43.80	31.98	29.32	25.86	22.34	
46	17.35	13.96	12.64	11.09	29.62	23.24	21.22	18.72	45.23	33.02	30.26	26.68	22.83	
47	18.17	14.62	13.23	11.60	31.08	24.39	22.25	19.61	46.81	34.17	31.30	27.56	23.37	
48	19.31	15.53	14.05	12.29	32.96	25.86	23.57	20.75	48.59	35.49	32.48	28.54	23.97	
49	20.84	16.77	15.16	13.23	35.37	27.76	25.27	22.20	50.63	36.97	33.81	29.66	24.66	
50	22.88	18.41	16.62	14.48	38.42	30.15	27.42	24.04	53.00	38.69	35.34	30.94	25.45	
51	25.29	20.35	18.34	15.94	41.90	32.88	29.87	26.10	55.62	40.61	37.04	32.34	26.33	
52	27.99	22.53	20.26	17.55	45.77	35.93	32.58	28.38	58.43	42.67	38.85	33.81	27.23	
53	31.00	24.95	22.40	19.28	50.04	39.27	35.55	30.84	61.43	44.85	40.76	35.35	28.15	
54	34.30	27.61	24.70	21.12	54.70	42.92	38.78	33.50	64.62	47.18	42.79	36.94	29.11	
55	37.92	30.41	27.10	23.06	59.04	46.33	41.75	35.88	67.98	49.64	44.91	38.56	30.09	
56	41.67	33.21	29.51	24.96	62.53	49.08	44.11	37.68	71.54	52.23	47.13	40.23	31.08	
57	44.18	35.47	31.42	26.39	65.03	51.03	45.72	38.80	75.28	54.96	49.45	41.91	32.08	
58	47.15	37.94	33.62	28.02	68.41	53.70	47.95	40.36	79.21	57.84	51.85	43.60	33.09	
59	51.95	41.51	36.52	30.16	74.36	58.05	51.51	42.83	83.31	60.83	54.34	45.26	34.10	
60	56.93	45.37	39.75	32.49	80.38	62.53	55.27	45.48	87.61	63.75	56.61	46.61	34.91	



## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 4P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	5.35	4.31	3.90	3.44	8.25	6.47	5.91	5.24	14.04	10.25	9.40	8.33	7.69	
19	5.26	4.24	3.84	3.38	8.37	6.57	6.00	5.32	14.24	10.40	9.54	8.45	7.80	
20	5.17	4.16	3.77	3.32	8.48	6.66	6.08	5.39	14.44	10.55	9.67	8.56	7.91	
21	5.22	4.20	3.80	3.35	8.60	6.75	6.16	5.45	14.66	10.71	9.81	8.68	8.02	
22	5.31	4.28	3.87	3.40	8.79	6.90	6.29	5.56	14.98	10.94	10.01	8.85	8.18	
23	5.44	4.38	3.96	3.48	9.03	7.09	6.45	5.70	15.39	11.24	10.28	9.07	8.39	
24	5.61	4.51	4.08	3.58	9.33	7.33	6.67	5.89	15.89	11.60	10.60	9.36	8.65	
25	5.82	4.68	4.22	3.71	9.70	7.61	6.92	6.11	16.49	12.04	11.00	9.70	8.97	
26	6.06	4.88	4.40	3.86	10.12	7.94	7.23	6.37	17.17	12.54	11.45	10.09	9.34	
27	6.35	5.11	4.61	4.04	10.61	8.32	7.57	6.68	17.95	13.11	11.97	10.55	9.76	
28	6.67	5.37	4.84	4.25	11.15	8.75	7.96	7.02	18.83	13.75	12.56	11.06	10.24	
29	7.03	5.66	5.11	4.48	11.76	9.23	8.40	7.40	19.80	14.45	13.20	11.63	10.76	
30	7.43	5.98	5.40	4.74	12.43	9.76	8.88	7.83	20.86	15.23	13.91	12.26	11.34	
31	7.89	6.35	5.73	5.03	13.18	10.34	9.41	8.30	22.05	16.10	14.71	12.96	11.98	
32	8.40	6.76	6.11	5.36	14.01	11.00	10.01	8.83	23.39	17.08	15.61	13.76	12.70	
33	8.97	7.22	6.52	5.72	14.92	11.71	10.67	9.41	24.85	18.15	16.60	14.63	13.48	
34	9.58	7.71	6.97	6.12	15.90	12.48	11.37	10.03	26.42	19.29	17.65	15.57	14.31	
35	10.22	8.23	7.44	6.53	16.93	13.29	12.11	10.69	28.07	20.49	18.76	16.55	15.17	
36	10.90	8.77	7.93	6.97	18.01	14.14	12.89	11.39	29.76	21.73	19.90	17.56	16.04	
37	11.59	9.33	8.44	7.42	19.13	15.01	13.70	12.10	31.49	22.99	21.06	18.59	16.92	
38	12.29	9.89	8.96	7.87	20.27	15.91	14.52	12.83	33.21	24.25	22.22	19.62	17.78	
39	13.00	10.46	9.48	8.33	21.44	16.82	15.36	13.58	34.92	25.50	23.37	20.64	18.61	
40	13.71	11.03	9.99	8.79	22.61	17.74	16.20	14.33	36.57	26.71	24.49	21.63	19.39	
41	14.31	11.52	10.44	9.18	23.71	18.61	16.99	15.03	38.13	27.84	25.53	22.56	20.09	
42	14.75	11.87	10.75	9.46	24.61	19.31	17.64	15.60	39.57	28.89	26.50	23.41	20.71	
43	15.09	12.14	11.00	9.67	25.41	19.94	18.22	16.10	40.95	29.90	27.43	24.22	21.27	
44	15.42	12.41	11.25	9.88	26.21	20.57	18.79	16.60	42.33	30.91	28.34	25.02	21.80	
45	15.83	12.74	11.54	10.13	27.11	21.28	19.43	17.16	43.75	31.94	29.29	25.84	22.32	
46	16.37	13.18	11.93	10.47	28.22	22.15	20.21	17.83	45.27	33.05	30.29	26.70	22.86	
47	17.15	13.80	12.49	10.94	29.62	23.25	21.20	18.68	46.94	34.27	31.39	27.64	23.43	
48	18.22	14.66	13.26	11.60	31.42	24.66	22.48	19.78	48.81	35.64	32.62	28.67	24.08	
49	19.68	15.83	14.30	12.49	33.72	26.46	24.10	21.16	50.93	37.19	34.00	29.84	24.80	
50	21.59	17.38	15.68	13.66	36.62	28.74	26.14	22.91	53.35	38.96	35.58	31.15	25.62	
51	23.71	19.08	17.19	14.94	39.87	31.29	28.42	24.84	56.04	40.92	37.32	32.59	26.52	
52	26.07	20.98	18.87	16.35	43.46	34.11	30.93	26.94	58.92	43.02	39.17	34.09	27.45	
53	28.67	23.07	20.72	17.88	47.40	37.21	33.68	29.22	61.97	45.25	41.13	35.66	28.41	
54	31.51	25.35	22.72	19.52	51.70	40.58	36.65	31.66	65.21	47.62	43.19	37.27	29.38	
55	34.59	27.83	24.88	21.27	55.68	43.70	39.38	33.84	68.63	50.12	45.34	38.93	30.37	
56	37.91	30.51	27.20	23.11	59.01	46.32	41.62	35.56	72.24	52.75	47.60	40.63	31.38	
57	40.75	32.79	29.15	24.60	62.54	49.08	43.97	37.31	76.03	55.52	49.94	42.34	32.40	
58	43.91	35.34	31.30	26.20	66.69	52.34	46.74	39.34	80.01	58.42	52.38	44.05	33.43	
59	48.19	38.78	34.23	28.39	72.45	56.86	50.58	42.19	84.17	61.46	54.89	45.75	34.46	
60	52.86	42.54	37.39	30.69	78.69	61.76	54.71	45.16	88.51	64.63	57.49	47.41	35.51	

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 4P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	15.62	12.16	10.90	9.46	22.17	16.89	15.30	13.42	44.73	31.20	28.44	25.04	23.14
19	15.35	11.95	10.71	9.30	22.59	17.21	15.59	13.67	45.57	31.79	28.98	25.52	23.58
20	15.05	11.72	10.51	9.12	23.01	17.52	15.88	13.92	46.42	32.38	29.52	25.99	24.02
21	15.00	11.68	10.46	9.07	23.11	17.60	15.93	13.95	46.92	32.73	29.80	26.21	24.24
22	14.97	11.66	10.43	9.04	23.26	17.71	16.02	14.02	47.45	33.10	30.11	26.45	24.45
23	14.98	11.67	10.43	9.02	23.45	17.86	16.13	14.10	48.00	33.49	30.44	26.72	24.70
24	15.02	11.69	10.45	9.04	23.67	18.03	16.28	14.22	48.59	33.90	30.79	27.01	24.98
25	15.08	11.74	10.49	9.07	23.94	18.23	16.46	14.37	49.21	34.33	31.17	27.33	25.28
26	15.18	11.82	10.55	9.12	24.24	18.46	16.66	14.54	49.86	34.78	31.58	27.67	25.61
27	15.30	11.92	10.64	9.19	24.59	18.73	16.90	14.74	50.53	35.26	32.00	28.04	25.95
28	15.45	12.03	10.74	9.28	24.97	19.02	17.16	14.97	51.24	35.75	32.45	28.43	26.31
29	15.64	12.17	10.87	9.39	25.40	19.34	17.45	15.23	51.98	36.26	32.92	28.84	26.69
30	15.84	12.34	11.02	9.52	25.86	19.69	17.77	15.51	52.75	36.80	33.42	29.27	27.07
31	16.06	12.51	11.17	9.65	26.31	20.04	18.09	15.79	53.49	37.32	33.90	29.70	27.44
32	16.27	12.67	11.32	9.78	26.75	20.37	18.40	16.06	54.18	37.80	34.35	30.09	27.78
33	16.50	12.84	11.48	9.92	27.18	20.70	18.70	16.33	54.85	38.26	34.78	30.49	28.09
34	16.74	13.03	11.66	10.08	27.64	21.05	19.03	16.62	55.53	38.74	35.23	30.89	28.40
35	17.02	13.25	11.86	10.25	28.15	21.44	19.39	16.94	56.27	39.26	35.72	31.33	28.72
36	17.35	13.51	12.09	10.46	28.75	21.90	19.81	17.31	57.10	39.84	36.26	31.81	29.07
37	17.74	13.81	12.37	10.70	29.45	22.43	20.30	17.75	58.06	40.51	36.88	32.37	29.46
38	18.20	14.17	12.70	10.99	30.29	23.07	20.89	18.27	59.18	41.29	37.61	33.02	29.92
39	18.76	14.61	13.09	11.33	31.30	23.84	21.59	18.88	60.51	42.21	38.46	33.78	30.45
40	19.42	15.12	13.55	11.74	32.49	24.74	22.42	19.61	62.07	43.30	39.46	34.66	31.07
41	20.09	15.64	14.02	12.14	33.79	25.74	23.32	20.40	63.87	44.56	40.62	35.68	31.78
42	20.68	16.10	14.43	12.50	35.07	26.71	24.20	21.17	65.87	45.95	41.90	36.80	32.55
43	21.26	16.55	14.84	12.85	36.39	27.72	25.11	21.96	68.06	47.48	43.29	38.01	33.38
44	21.89	17.04	15.28	13.22	37.82	28.81	26.10	22.82	70.40	49.12	44.77	39.30	34.23
45	22.63	17.62	15.79	13.66	39.43	30.03	27.20	23.77	72.89	50.85	46.34	40.65	35.11
46	23.56	18.34	16.43	14.20	41.30	31.45	28.48	24.86	75.48	52.66	47.97	42.04	35.99
47	24.73	19.26	17.24	14.88	43.49	33.12	29.97	26.13	78.17	54.53	49.65	43.46	36.86
48	26.22	20.42	18.26	15.74	46.08	35.09	31.73	27.62	80.92	56.45	51.36	44.89	37.70
49	28.10	21.88	19.55	16.82	49.15	37.43	33.81	29.38	83.72	58.41	53.08	46.31	38.50
50	30.43	23.70	21.15	18.16	52.78	40.20	36.27	31.45	86.53	60.37	54.80	47.70	39.25
51	32.97	25.67	22.88	19.59	56.79	43.25	38.97	33.69	89.39	62.36	56.54	49.08	39.95
52	35.78	27.86	24.79	21.15	61.18	46.59	41.92	36.13	92.32	64.41	58.30	50.44	40.62
53	38.86	30.26	26.88	22.85	65.97	50.24	45.12	38.73	95.33	66.51	60.08	51.79	41.26
54	42.23	32.88	29.15	24.66	71.17	54.20	48.57	41.51	98.41	68.66	61.89	53.11	41.87
55	45.88	35.72	31.59	26.59	76.78	58.48	52.27	44.45	101.57	70.86	63.72	54.40	42.45
56	49.82	38.79	34.21	28.63	82.09	62.52	55.73	47.11	104.80	73.11	65.57	55.65	42.99
57	54.05	42.09	37.01	30.75	86.16	65.62	58.32	48.96	108.10	75.42	67.44	56.84	43.50
58	58.58	45.62	39.97	32.96	90.42	68.87	61.00	50.80	111.48	77.78	69.31	57.95	43.99
59	62.71	48.83	42.63	34.83	94.87	72.25	63.76	52.62	114.94	80.19	71.19	58.99	44.44
60	67.71	52.72	45.84	37.07	101.18	77.06	67.72	55.31	118.47	82.65	73.08	59.92	44.88

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 4P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	5.75	4.63	4.19	3.70	8.87	6.96	6.35	5.63	15.09	11.02	10.11	8.95	8.27	
19	5.65	4.56	4.13	3.63	9.00	7.06	6.45	5.72	15.31	11.18	10.26	9.08	8.39	
20	5.56	4.47	4.05	3.57	9.12	7.16	6.54	5.79	15.52	11.34	10.40	9.20	8.50	
21	5.61	4.52	4.09	3.60	9.25	7.26	6.62	5.86	15.76	11.51	10.55	9.33	8.62	
22	5.71	4.60	4.16	3.66	9.45	7.42	6.76	5.98	16.10	11.76	10.76	9.51	8.79	
23	5.85	4.71	4.26	3.74	9.71	7.62	6.93	6.13	16.54	12.08	11.05	9.75	9.02	
24	6.03	4.85	4.39	3.85	10.03	7.88	7.17	6.33	17.08	12.47	11.40	10.06	9.30	
25	6.26	5.03	4.54	3.99	10.43	8.18	7.44	6.57	17.73	12.94	11.83	10.43	9.64	
26	6.51	5.25	4.73	4.15	10.88	8.54	7.77	6.85	18.46	13.48	12.31	10.85	10.04	
27	6.83	5.49	4.96	4.34	11.41	8.94	8.14	7.18	19.30	14.09	12.87	11.34	10.49	
28	7.17	5.77	5.20	4.57	11.99	9.41	8.56	7.55	20.24	14.78	13.50	11.89	11.01	
29	7.56	6.08	5.49	4.82	12.64	9.92	9.03	7.96	21.29	15.53	14.19	12.50	11.57	
30	7.99	6.43	5.81	5.10	13.36	10.49	9.55	8.42	22.42	16.37	14.95	13.18	12.19	
31	8.48	6.83	6.16	5.41	14.17	11.12	10.12	8.92	23.70	17.31	15.81	13.93	12.88	
32	9.03	7.27	6.57	5.76	15.06	11.83	10.76	9.49	25.14	18.36	16.78	14.79	13.65	
33	9.64	7.76	7.01	6.15	16.04	12.59	11.47	10.12	26.71	19.51	17.85	15.73	14.49	
34	10.30	8.29	7.49	6.58	17.09	13.42	12.22	10.78	28.40	20.74	18.97	16.74	15.38	
35	10.99	8.85	8.00	7.02	18.20	14.29	13.02	11.49	30.18	22.03	20.17	17.79	16.31	
36	11.72	9.43	8.52	7.49	19.36	15.20	13.86	12.24	31.99	23.36	21.39	18.88	17.24	
37	12.46	10.03	9.07	7.98	20.56	16.14	14.73	13.01	33.85	24.71	22.64	19.98	18.19	
38	13.21	10.63	9.63	8.46	21.79	17.10	15.61	13.79	35.70	26.07	23.89	21.09	19.11	
39	13.98	11.24	10.19	8.95	23.05	18.08	16.51	14.60	37.54	27.41	25.12	22.19	20.01	
40	14.74	11.86	10.74	9.45	24.31	19.07	17.42	15.40	39.31	28.71	26.33	23.25	20.84	
41	15.38	12.38	11.22	9.87	25.49	20.01	18.26	16.16	40.99	29.93	27.44	24.25	21.60	
42	15.86	12.76	11.56	10.17	26.46	20.76	18.96	16.77	42.54	31.06	28.49	25.17	22.26	
43	16.22	13.05	11.83	10.40	27.32	21.44	19.59	17.31	44.02	32.14	29.49	26.04	22.87	
44	16.58	13.34	12.09	10.62	28.18	22.11	20.20	17.85	45.50	33.23	30.47	26.90	23.44	
45	17.02	13.70	12.41	10.89	29.14	22.88	20.89	18.45	47.03	34.34	31.49	27.78	23.99	
46	17.60	14.17	12.82	11.26	30.34	23.81	21.73	19.17	48.67	35.53	32.56	28.70	24.57	
47	18.44	14.84	13.43	11.76	31.84	24.99	22.79	20.08	50.46	36.84	33.74	29.71	25.19	
48	19.59	15.76	14.25	12.47	33.78	26.51	24.17	21.26	52.47	38.31	35.07	30.82	25.89	
49	21.16	17.02	15.37	13.43	36.25	28.44	25.91	22.75	54.75	39.98	36.55	32.08	26.66	
50	23.21	18.68	16.86	14.68	39.37	30.90	28.10	24.63	57.35	41.88	38.25	33.49	27.54	
51	25.49	20.51	18.48	16.06	42.86	33.64	30.55	26.70	60.24	43.99	40.12	35.03	28.51	
52	28.03	22.55	20.29	17.55	46.72	36.67	33.25	28.96	63.34	46.25	42.11	36.65	29.51	
53	30.82	24.80	22.26	19.12	50.96	40.00	36.21	31.41	66.62	48.64	44.21	38.33	30.54	
54	33.87	27.24	24.33	20.81	55.58	43.62	39.40	34.03	70.10	51.19	46.43	40.07	31.58	
55	37.18	29.81	26.56	22.60	59.86	46.98	42.33	36.38	73.78	53.88	48.74	41.85	32.65	
56	40.75	32.58	28.95	24.49	63.44	49.79	44.74	38.23	77.66	56.71	51.17	43.68	33.73	
57	43.81	35.12	31.11	26.14	67.23	52.76	47.27	40.11	81.73	59.68	53.69	45.52	34.83	
58	47.20	37.91	33.47	27.89	71.69	56.27	50.25	42.20	86.01	62.80	56.31	47.35	35.94	
59	51.80	41.29	36.33	30.00	77.88	60.71	53.88	44.80	90.48	66.07	58.97	49.06	36.96	
60	56.57	45.08	39.50	32.29	84.31	65.58	57.97	47.70	95.15	69.13	61.39	50.54	37.85	

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 3A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	4.29	3.46	3.13	2.76	6.51	5.11	4.67	4.14	10.49	7.66	7.03	6.22	5.75	
19	4.16	3.35	3.03	2.67	6.51	5.11	4.67	4.14	10.49	7.66	7.03	6.22	5.75	
20	4.03	3.24	2.94	2.59	6.51	5.11	4.67	4.14	10.49	7.66	7.03	6.22	5.75	
21	4.09	3.29	2.98	2.62	6.65	5.22	4.76	4.22	10.72	7.83	7.17	6.34	5.86	
22	4.18	3.37	3.04	2.68	6.84	5.37	4.89	4.33	11.02	8.05	7.36	6.51	6.01	
23	4.31	3.47	3.13	2.75	7.07	5.55	5.05	4.47	11.39	8.31	7.60	6.71	6.21	
24	4.46	3.59	3.24	2.85	7.35	5.77	5.25	4.64	11.82	8.63	7.89	6.96	6.44	
25	4.65	3.74	3.37	2.96	7.68	6.02	5.48	4.84	12.33	9.00	8.23	7.25	6.71	
26	4.86	3.91	3.53	3.10	8.04	6.31	5.74	5.06	12.91	9.43	8.61	7.59	7.02	
27	5.10	4.11	3.71	3.25	8.45	6.63	6.03	5.32	13.56	9.90	9.04	7.97	7.37	
28	5.38	4.33	3.90	3.42	8.91	6.99	6.36	5.61	14.27	10.42	9.52	8.38	7.76	
29	5.68	4.57	4.13	3.62	9.42	7.39	6.72	5.93	15.06	11.00	10.04	8.85	8.19	
30	6.02	4.84	4.37	3.83	9.97	7.82	7.12	6.28	15.91	11.62	10.62	9.35	8.65	
31	6.39	5.14	4.64	4.07	10.57	8.30	7.55	6.66	16.85	12.31	11.25	9.91	9.16	
32	6.79	5.47	4.94	4.33	11.23	8.81	8.02	7.08	17.89	13.06	11.94	10.52	9.71	
33	7.23	5.82	5.26	4.62	11.93	9.37	8.53	7.53	19.00	13.88	12.69	11.19	10.31	
34	7.71	6.20	5.61	4.92	12.69	9.96	9.07	8.01	20.19	14.74	13.49	11.89	10.93	
35	8.21	6.61	5.98	5.25	13.49	10.59	9.65	8.52	21.44	15.66	14.33	12.64	11.59	
36	8.75	7.04	6.37	5.60	14.34	11.26	10.27	9.07	22.75	16.61	15.21	13.42	12.26	
37	9.31	7.49	6.78	5.96	15.24	11.96	10.91	9.64	24.10	17.59	16.12	14.23	12.95	
38	9.90	7.97	7.21	6.34	16.19	12.71	11.60	10.25	25.48	18.60	17.05	15.05	13.64	
39	10.51	8.46	7.66	6.74	17.19	13.49	12.31	10.89	26.88	19.63	18.00	15.89	14.33	
40	11.14	8.97	8.13	7.14	18.23	14.31	13.07	11.55	28.31	20.67	18.95	16.74	15.00	
41	11.72	9.43	8.55	7.52	19.25	15.11	13.80	12.20	29.68	21.67	19.88	17.56	15.64	
42	12.16	9.79	8.87	7.80	20.12	15.79	14.42	12.75	30.98	22.62	20.75	18.33	16.21	
43	12.54	10.09	9.15	8.04	20.93	16.43	15.01	13.26	32.26	23.55	21.60	19.08	16.75	
44	12.92	10.40	9.42	8.28	21.76	17.08	15.60	13.78	33.56	24.50	22.47	19.84	17.28	
45	13.38	10.76	9.75	8.56	22.70	17.82	16.27	14.37	34.92	25.50	23.38	20.63	17.82	
46	13.97	11.24	10.18	8.93	23.84	18.71	17.08	15.07	36.41	26.58	24.36	21.47	18.38	
47	14.77	11.88	10.75	9.42	25.26	19.83	18.09	15.94	38.05	27.78	25.45	22.40	19.00	
48	15.85	12.75	11.53	10.09	27.06	21.24	19.36	17.04	39.90	29.14	26.67	23.44	19.68	
49	17.29	13.92	12.57	10.98	29.34	23.03	20.97	18.42	42.01	30.67	28.05	24.61	20.46	
50	19.18	15.43	13.93	12.14	32.20	25.27	22.99	20.14	44.42	32.43	29.62	25.93	21.33	
51	21.41	17.23	15.53	13.49	35.48	27.84	25.29	22.10	47.09	34.38	31.36	27.38	22.28	
52	23.93	19.26	17.33	15.01	39.13	30.71	27.85	24.26	49.95	36.47	33.21	28.90	23.27	
53	26.75	21.53	19.33	16.68	43.18	33.89	30.68	26.62	53.01	38.71	35.18	30.50	24.30	
54	29.87	24.04	21.54	18.51	47.62	37.37	33.76	29.16	56.26	41.08	37.26	32.16	25.35	
55	33.30	26.79	23.95	20.47	51.84	40.69	36.66	31.51	59.70	43.59	39.44	33.87	26.42	
56	36.93	29.72	26.50	22.51	55.36	43.45	39.05	33.36	63.33	46.24	41.73	35.62	27.51	
57	39.41	31.72	28.19	23.79	58.01	45.53	40.79	34.61	67.16	49.04	44.12	37.39	28.62	
58	42.37	34.10	30.21	25.29	61.48	48.26	43.09	36.27	71.18	51.97	46.60	39.19	29.74	
59	47.02	37.83	33.39	27.70	67.29	52.81	46.98	39.19	75.39	55.05	49.17	40.98	30.87	
60	52.10	41.93	36.85	30.26	73.58	57.75	51.17	42.24	79.80	58.27	51.83	42.75	32.01	

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 3A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	13.17	10.26	9.19	7.98	18.54	14.12	12.79	11.22	36.99	25.81	23.52	20.71	19.14	
19	12.70	9.89	8.86	7.69	18.54	14.12	12.79	11.22	36.99	25.81	23.52	20.71	19.14	
20	12.22	9.52	8.53	7.41	18.54	14.12	12.79	11.22	36.99	25.81	23.52	20.71	19.14	
21	12.21	9.51	8.51	7.38	18.69	14.23	12.88	11.28	37.49	26.16	23.81	20.94	19.37	
22	12.23	9.52	8.52	7.38	18.87	14.37	12.99	11.37	38.02	26.52	24.12	21.20	19.59	
23	12.27	9.55	8.54	7.39	19.08	14.53	13.13	11.48	38.57	26.91	24.46	21.47	19.85	
24	12.34	9.61	8.58	7.42	19.33	14.72	13.29	11.61	39.15	27.31	24.81	21.76	20.12	
25	12.43	9.68	8.64	7.47	19.61	14.94	13.48	11.77	39.75	27.73	25.18	22.07	20.42	
26	12.54	9.77	8.72	7.53	19.93	15.18	13.70	11.96	40.38	28.17	25.57	22.41	20.74	
27	12.68	9.88	8.82	7.62	20.28	15.45	13.94	12.16	41.03	28.62	25.98	22.76	21.07	
28	12.85	10.00	8.93	7.71	20.67	15.74	14.20	12.39	41.71	29.10	26.41	23.14	21.42	
29	13.04	10.15	9.06	7.83	21.08	16.06	14.49	12.64	42.41	29.59	26.86	23.53	21.78	
30	13.25	10.32	9.22	7.96	21.53	16.40	14.80	12.91	43.15	30.10	27.33	23.94	22.15	
31	13.47	10.49	9.37	8.09	21.97	16.73	15.11	13.18	43.85	30.59	27.79	24.34	22.50	
32	13.68	10.65	9.52	8.23	22.38	17.05	15.40	13.44	44.49	31.04	28.21	24.71	22.81	
33	13.90	10.82	9.67	8.36	22.79	17.36	15.68	13.69	45.12	31.48	28.61	25.08	23.11	
34	14.14	11.01	9.84	8.51	23.23	17.69	15.99	13.96	45.75	31.92	29.03	25.45	23.40	
35	14.41	11.22	10.04	8.68	23.71	18.06	16.33	14.27	46.44	32.40	29.48	25.85	23.70	
36	14.72	11.46	10.26	8.88	24.28	18.49	16.73	14.62	47.21	32.94	29.98	26.30	24.03	
37	15.10	11.76	10.53	9.11	24.96	19.01	17.20	15.04	48.10	33.56	30.56	26.82	24.41	
38	15.56	12.12	10.85	9.40	25.76	19.62	17.76	15.53	49.16	34.29	31.24	27.42	24.85	
39	16.11	12.54	11.24	9.73	26.74	20.36	18.44	16.13	50.40	35.16	32.04	28.13	25.36	
40	16.77	13.06	11.70	10.13	27.90	21.25	19.25	16.84	51.87	36.19	32.98	28.97	25.97	
41	17.44	13.58	12.18	10.55	29.18	22.23	20.14	17.62	53.56	37.37	34.06	29.92	26.65	
42	18.06	14.06	12.61	10.92	30.45	23.19	21.02	18.39	55.43	38.67	35.25	30.96	27.39	
43	18.67	14.54	13.03	11.29	31.77	24.20	21.93	19.18	57.46	40.08	36.54	32.09	28.18	
44	19.34	15.06	13.50	11.68	33.21	25.29	22.91	20.03	59.63	41.60	37.92	33.29	29.00	
45	20.11	15.66	14.03	12.14	34.82	26.52	24.02	20.98	61.95	43.22	39.38	34.55	29.84	
46	21.06	16.40	14.69	12.70	36.68	27.93	25.29	22.08	64.39	44.92	40.92	35.86	30.70	
47	22.25	17.33	15.51	13.39	38.85	29.59	26.78	23.35	66.94	46.70	42.51	37.21	31.56	
48	23.75	18.49	16.54	14.26	41.43	31.56	28.53	24.84	69.58	48.54	44.16	38.60	32.41	
49	25.62	19.95	17.83	15.34	44.49	33.89	30.61	26.60	72.31	50.45	45.85	40.00	33.25	
50	27.96	21.77	19.44	16.68	48.12	36.65	33.07	28.67	75.12	52.41	47.57	41.41	34.07	
51	30.70	23.90	21.31	18.24	52.22	39.77	35.84	30.98	78.00	54.42	49.33	42.82	34.86	
52	33.77	26.30	23.40	19.97	56.75	43.23	38.89	33.51	80.99	56.50	51.14	44.25	35.64	
53	37.20	28.97	25.73	21.87	61.75	47.03	42.23	36.26	84.08	58.66	52.99	45.68	36.39	
54	41.00	31.93	28.30	23.95	67.21	51.19	45.87	39.21	87.27	60.88	54.89	47.10	37.13	
55	44.88	34.95	30.91	26.02	72.68	55.36	49.48	42.08	90.56	63.18	56.82	48.51	37.85	
56	48.48	37.75	33.29	27.86	76.90	58.57	52.21	44.13	93.96	65.55	58.79	49.89	38.54	
57	53.18	41.41	36.41	30.26	81.20	61.85	54.96	46.14	97.46	67.99	60.79	51.24	39.22	
58	58.29	45.39	39.77	32.79	85.76	65.31	57.85	48.18	101.05	70.50	62.83	52.53	39.87	
59	62.38	48.57	42.41	34.65	89.53	68.19	60.17	49.66	104.76	73.08	64.89	53.76	40.51	
60	67.39	52.47	45.63	36.89	95.10	72.43	63.65	51.99	108.56	75.74	66.96	54.91	41.13	

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 3A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Unisex														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	4.61	3.72	3.36	2.97	7.00	5.49	5.02	4.45	11.28	8.23	7.56	6.69	6.18	
19	4.47	3.60	3.26	2.87	7.00	5.49	5.02	4.45	11.28	8.23	7.56	6.69	6.18	
20	4.33	3.48	3.16	2.78	7.00	5.49	5.02	4.45	11.28	8.23	7.56	6.69	6.18	
21	4.40	3.54	3.20	2.82	7.15	5.61	5.12	4.54	11.52	8.42	7.71	6.82	6.30	
22	4.49	3.62	3.27	2.88	7.35	5.77	5.26	4.65	11.85	8.65	7.91	7.00	6.46	
23	4.63	3.73	3.36	2.96	7.60	5.97	5.43	4.81	12.24	8.93	8.17	7.21	6.68	
24	4.79	3.86	3.48	3.06	7.90	6.20	5.64	4.99	12.71	9.28	8.48	7.48	6.92	
25	5.00	4.02	3.62	3.18	8.26	6.47	5.89	5.20	13.25	9.68	8.85	7.79	7.21	
26	5.22	4.20	3.79	3.33	8.64	6.78	6.17	5.44	13.88	10.14	9.26	8.16	7.55	
27	5.48	4.42	3.99	3.49	9.08	7.13	6.48	5.72	14.58	10.64	9.72	8.57	7.92	
28	5.78	4.65	4.19	3.68	9.58	7.51	6.84	6.03	15.34	11.20	10.23	9.01	8.34	
29	6.11	4.91	4.44	3.89	10.13	7.94	7.22	6.37	16.19	11.83	10.79	9.51	8.80	
30	6.47	5.20	4.70	4.12	10.72	8.41	7.65	6.75	17.10	12.49	11.42	10.05	9.30	
31	6.87	5.53	4.99	4.38	11.36	8.92	8.12	7.16	18.11	13.23	12.09	10.65	9.85	
32	7.30	5.88	5.31	4.65	12.07	9.47	8.62	7.61	19.23	14.04	12.84	11.31	10.44	
33	7.77	6.26	5.65	4.97	12.82	10.07	9.17	8.09	20.43	14.92	13.64	12.03	11.08	
34	8.29	6.67	6.03	5.29	13.64	10.71	9.75	8.61	21.70	15.85	14.50	12.78	11.75	
35	8.83	7.11	6.43	5.64	14.50	11.38	10.37	9.16	23.05	16.83	15.40	13.59	12.46	
36	9.41	7.57	6.85	6.02	15.42	12.10	11.04	9.75	24.46	17.86	16.35	14.43	13.18	
37	10.01	8.05	7.29	6.41	16.38	12.86	11.73	10.36	25.91	18.91	17.33	15.30	13.92	
38	10.64	8.57	7.75	6.82	17.40	13.66	12.47	11.02	27.39	20.00	18.33	16.18	14.66	
39	11.30	9.09	8.23	7.25	18.48	14.50	13.23	11.71	28.90	21.10	19.35	17.08	15.40	
40	11.98	9.64	8.74	7.68	19.60	15.38	14.05	12.42	30.43	22.22	20.37	18.00	16.13	
41	12.60	10.14	9.19	8.08	20.69	16.24	14.84	13.12	31.91	23.30	21.37	18.88	16.81	
42	13.07	10.52	9.54	8.39	21.63	16.97	15.50	13.71	33.30	24.32	22.31	19.70	17.43	
43	13.48	10.85	9.84	8.64	22.50	17.66	16.14	14.25	34.68	25.32	23.22	20.51	18.01	
44	13.89	11.18	10.13	8.90	23.39	18.36	16.77	14.81	36.08	26.34	24.16	21.33	18.58	
45	14.38	11.57	10.48	9.20	24.40	19.16	17.49	15.45	37.54	27.41	25.13	22.18	19.16	
46	15.02	12.08	10.94	9.60	25.63	20.11	18.36	16.20	39.14	28.57	26.19	23.08	19.76	
47	15.88	12.77	11.56	10.13	27.15	21.32	19.45	17.14	40.90	29.86	27.36	24.08	20.43	
48	17.04	13.71	12.39	10.85	29.09	22.83	20.81	18.32	42.89	31.33	28.67	25.20	21.16	
49	18.59	14.96	13.51	11.80	31.54	24.76	22.54	19.80	45.16	32.97	30.15	26.46	21.99	
50	20.62	16.59	14.97	13.05	34.62	27.17	24.71	21.65	47.75	34.86	31.84	27.87	22.93	
51	23.02	18.52	16.69	14.50	38.14	29.93	27.19	23.76	50.62	36.96	33.71	29.43	23.95	
52	25.72	20.70	18.63	16.14	42.06	33.01	29.94	26.08	53.70	39.21	35.70	31.07	25.02	
53	28.76	23.14	20.78	17.93	46.42	36.43	32.98	28.62	56.99	41.61	37.82	32.79	26.12	
54	32.11	25.84	23.16	19.87	51.19	40.17	36.29	31.35	60.48	44.16	40.05	34.57	27.25	
55	35.80	28.80	25.69	21.86	55.73	43.74	39.41	33.87	64.18	46.86	42.40	36.41	28.40	
56	39.70	31.73	28.20	23.85	59.51	46.71	41.98	35.86	68.08	49.71	44.86	38.29	29.57	
57	42.37	34.10	30.25	25.41	62.36	48.94	43.85	37.21	72.20	52.72	47.43	40.19	30.77	
58	45.55	36.66	32.48	27.16	66.09	51.88	46.32	38.99	76.52	55.87	50.10	42.13	31.97	
59	50.55	40.52	35.65	29.44	72.34	56.66	50.28	41.80	81.04	59.18	52.86	44.05	33.19	
60	55.93	44.56	39.05	31.91	78.96	61.42	54.29	44.67	85.79	62.63	55.61	45.79	34.29	

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 3A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	4.31	3.47	3.14	2.77	6.64	5.21	4.76	4.22	11.30	8.25	7.57	6.70	6.19	
19	4.18	3.36	3.04	2.68	6.64	5.21	4.76	4.22	11.30	8.25	7.57	6.70	6.19	
20	4.05	3.26	2.95	2.60	6.64	5.21	4.76	4.22	11.30	8.25	7.57	6.70	6.19	
21	4.12	3.31	3.00	2.64	6.78	5.32	4.86	4.30	11.56	8.44	7.73	6.84	6.32	
22	4.22	3.39	3.07	2.70	6.97	5.47	4.99	4.41	11.89	8.68	7.94	7.02	6.49	
23	4.35	3.50	3.16	2.78	7.21	5.66	5.16	4.56	12.29	8.98	8.21	7.25	6.70	
24	4.51	3.63	3.28	2.88	7.50	5.89	5.36	4.73	12.77	9.32	8.52	7.52	6.95	
25	4.70	3.78	3.41	3.00	7.83	6.15	5.59	4.94	13.32	9.72	8.88	7.83	7.24	
26	4.92	3.96	3.57	3.13	8.21	6.45	5.86	5.17	13.94	10.18	9.29	8.19	7.58	
27	5.17	4.16	3.75	3.29	8.64	6.78	6.17	5.44	14.63	10.68	9.76	8.60	7.96	
28	5.45	4.39	3.96	3.47	9.12	7.16	6.51	5.74	15.40	11.24	10.27	9.05	8.37	
29	5.77	4.64	4.19	3.67	9.65	7.57	6.89	6.07	16.23	11.85	10.83	9.54	8.83	
30	6.11	4.92	4.44	3.89	10.22	8.02	7.30	6.43	17.15	12.52	11.44	10.08	9.32	
31	6.49	5.22	4.72	4.14	10.84	8.51	7.75	6.83	18.14	13.25	12.10	10.67	9.86	
32	6.91	5.56	5.02	4.40	11.52	9.04	8.23	7.26	19.23	14.04	12.83	11.31	10.44	
33	7.36	5.92	5.35	4.70	12.25	9.61	8.75	7.72	20.40	14.89	13.62	12.01	11.06	
34	7.84	6.31	5.71	5.01	13.02	10.22	9.31	8.22	21.64	15.80	14.46	12.75	11.72	
35	8.36	6.73	6.08	5.34	13.84	10.87	9.91	8.75	22.95	16.76	15.34	13.53	12.40	
36	8.90	7.16	6.48	5.69	14.72	11.55	10.53	9.30	24.32	17.76	16.26	14.35	13.11	
37	9.48	7.62	6.90	6.06	15.64	12.27	11.20	9.89	25.74	18.80	17.22	15.20	13.83	
38	10.07	8.11	7.34	6.45	16.61	13.03	11.90	10.51	27.21	19.87	18.21	16.08	14.57	
39	10.69	8.60	7.79	6.85	17.63	13.83	12.63	11.16	28.71	20.96	19.22	16.97	15.30	
40	11.33	9.12	8.26	7.26	18.69	14.67	13.40	11.84	30.24	22.08	20.24	17.88	16.03	
41	11.91	9.58	8.68	7.64	19.73	15.48	14.14	12.50	31.72	23.16	21.24	18.77	16.72	
42	12.35	9.94	9.01	7.92	20.61	16.18	14.78	13.07	33.15	24.20	22.20	19.61	17.35	
43	12.73	10.24	9.28	8.16	21.43	16.82	15.37	13.58	34.55	25.23	23.14	20.43	17.94	
44	13.11	10.55	9.56	8.40	22.28	17.49	15.97	14.11	35.98	26.27	24.09	21.27	18.53	
45	13.56	10.91	9.89	8.68	23.23	18.24	16.65	14.70	37.49	27.37	25.10	22.14	19.12	
46	14.15	11.39	10.31	9.05	24.39	19.14	17.47	15.41	39.13	28.57	26.18	23.08	19.75	
47	14.96	12.04	10.89	9.55	25.83	20.28	18.49	16.30	40.94	29.89	27.38	24.10	20.44	
48	16.04	12.91	11.68	10.22	27.66	21.71	19.79	17.41	42.97	31.38	28.72	25.25	21.20	
49	17.49	14.08	12.72	11.11	29.98	23.53	21.43	18.82	45.28	33.06	30.23	26.53	22.05	
50	19.39	15.60	14.08	12.27	32.88	25.81	23.48	20.57	47.91	34.98	31.95	27.97	23.01	
51	21.50	17.30	15.59	13.55	36.15	28.37	25.77	22.52	50.82	37.11	33.84	29.55	24.05	
52	23.86	19.20	17.28	14.97	39.79	31.23	28.32	24.67	53.94	39.38	35.86	31.21	25.13	
53	26.49	21.31	19.14	16.52	43.80	34.38	31.12	27.00	57.26	41.81	38.00	32.94	26.25	
54	29.37	23.64	21.18	18.20	48.19	37.83	34.17	29.52	60.79	44.39	40.26	34.75	27.39	
55	32.52	26.17	23.39	20.00	52.35	41.09	37.02	31.82	64.53	47.12	42.63	36.61	28.56	
56	35.94	28.92	25.78	21.91	55.94	43.90	39.45	33.70	68.48	50.00	45.12	38.51	29.75	
57	38.93	31.33	27.84	23.49	59.74	46.88	42.01	35.64	72.63	53.03	47.71	40.44	30.95	
58	42.26	34.00	30.12	25.22	64.17	50.37	44.97	37.85	76.99	56.22	50.40	42.39	32.17	
59	46.70	37.58	33.17	27.51	70.21	55.10	49.02	40.89	81.56	59.55	53.19	44.33	33.40	
60	51.56	41.49	36.47	29.94	76.76	60.24	53.37	44.06	86.33	63.04	56.08	46.25	34.64	

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 3A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	13.20	10.28	9.21	8.00	18.74	14.27	12.93	11.34	37.81	26.38	24.04	21.17	19.56
19	12.73	9.91	8.89	7.71	18.74	14.27	12.93	11.34	37.81	26.38	24.04	21.17	19.56
20	12.26	9.55	8.56	7.43	18.74	14.27	12.93	11.34	37.81	26.38	24.04	21.17	19.56
21	12.25	9.54	8.54	7.41	18.88	14.38	13.02	11.40	38.33	26.74	24.35	21.41	19.80
22	12.27	9.56	8.55	7.41	19.06	14.52	13.13	11.49	38.89	27.13	24.68	21.68	20.04
23	12.32	9.59	8.57	7.42	19.28	14.68	13.26	11.60	39.47	27.54	25.03	21.97	20.31
24	12.39	9.65	8.62	7.45	19.53	14.87	13.43	11.73	40.09	27.97	25.40	22.28	20.61
25	12.48	9.72	8.68	7.50	19.81	15.09	13.62	11.89	40.73	28.41	25.80	22.62	20.92
26	12.60	9.81	8.76	7.57	20.13	15.33	13.84	12.08	41.40	28.88	26.22	22.98	21.26
27	12.75	9.93	8.86	7.66	20.49	15.60	14.08	12.28	42.11	29.37	26.66	23.36	21.62
28	12.92	10.06	8.98	7.76	20.88	15.90	14.35	12.52	42.84	29.89	27.13	23.76	22.00
29	13.11	10.21	9.12	7.87	21.30	16.22	14.64	12.77	43.60	30.42	27.62	24.19	22.38
30	13.33	10.38	9.27	8.01	21.76	16.57	14.96	13.05	44.39	30.97	28.12	24.63	22.79
31	13.56	10.56	9.43	8.15	22.21	16.92	15.27	13.33	45.15	31.50	28.61	25.07	23.17
32	13.77	10.72	9.58	8.28	22.63	17.24	15.57	13.59	45.85	31.99	29.06	25.47	23.51
33	13.99	10.89	9.74	8.42	23.05	17.56	15.86	13.85	46.52	32.46	29.50	25.86	23.83
34	14.23	11.08	9.91	8.57	23.50	17.90	16.18	14.13	47.21	32.94	29.95	26.26	24.14
35	14.50	11.29	10.10	8.74	23.99	18.27	16.52	14.44	47.96	33.46	30.44	26.70	24.48
36	14.82	11.54	10.33	8.94	24.57	18.71	16.93	14.79	48.80	34.04	30.99	27.19	24.84
37	15.21	11.84	10.60	9.18	25.25	19.23	17.40	15.21	49.78	34.73	31.62	27.75	25.26
38	15.67	12.20	10.93	9.46	26.07	19.85	17.97	15.72	50.93	35.53	32.36	28.41	25.75
39	16.22	12.63	11.31	9.80	27.05	20.60	18.66	16.32	52.30	36.49	33.25	29.19	26.32
40	16.87	13.14	11.77	10.20	28.23	21.50	19.48	17.04	53.92	37.62	34.29	30.11	26.99
41	17.55	13.66	12.25	10.61	29.52	22.48	20.37	17.82	55.79	38.92	35.48	31.17	27.76
42	18.16	14.14	12.68	10.98	30.80	23.46	21.26	18.60	57.86	40.36	36.80	32.32	28.59
43	18.77	14.62	13.10	11.35	32.14	24.48	22.18	19.40	60.10	41.93	38.23	33.57	29.48
44	19.43	15.13	13.56	11.74	33.58	25.58	23.17	20.26	62.52	43.61	39.76	34.89	30.40
45	20.21	15.74	14.10	12.20	35.21	26.82	24.29	21.22	65.08	45.40	41.38	36.29	31.35
46	21.16	16.47	14.76	12.75	37.09	28.25	25.57	22.32	67.79	47.29	43.08	37.75	32.32
47	22.34	17.40	15.57	13.44	39.29	29.92	27.07	23.61	70.62	49.27	44.85	39.26	33.30
48	23.83	18.56	16.60	14.31	41.88	31.90	28.84	25.11	73.56	51.32	46.68	40.80	34.27
49	25.71	20.02	17.89	15.39	44.97	34.25	30.94	26.88	76.59	53.44	48.56	42.37	35.22
50	28.03	21.83	19.49	16.73	48.62	37.03	33.41	28.97	79.71	55.61	50.48	43.94	36.15
51	30.58	23.81	21.23	18.17	52.68	40.12	36.15	31.26	82.92	57.85	52.44	45.53	37.06
52	33.42	26.02	23.16	19.76	57.15	43.53	39.16	33.75	86.25	60.17	54.46	47.12	37.95
53	36.56	28.47	25.29	21.50	62.07	47.27	42.45	36.44	89.69	62.57	56.53	48.73	38.82
54	40.01	31.16	27.62	23.37	67.43	51.36	46.02	39.33	93.25	65.05	58.65	50.33	39.67
55	43.78	34.09	30.15	25.38	73.27	55.80	49.88	42.41	96.92	67.62	60.81	51.91	40.50
56	47.87	37.28	32.88	27.51	78.88	60.08	53.56	45.27	100.71	70.26	63.01	53.47	41.31
57	52.30	40.73	35.81	29.76	83.38	63.50	56.44	47.38	104.61	72.98	65.26	55.00	42.10
58	57.08	44.45	38.95	32.11	88.11	67.10	59.44	49.50	108.63	75.78	67.53	56.47	42.86
59	61.52	47.90	41.82	34.17	93.07	70.88	62.55	51.62	112.76	78.67	69.84	57.87	43.60
60	66.88	52.07	45.28	36.61	99.93	76.11	66.89	54.63	117.01	81.63	72.18	59.18	44.33



**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 3A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	4.63	3.73	3.38	2.98	7.14	5.60	5.12	4.54	12.15	8.87	8.14	7.20	6.65	
19	4.49	3.61	3.27	2.88	7.14	5.60	5.12	4.54	12.15	8.87	8.14	7.20	6.65	
20	4.35	3.50	3.17	2.80	7.14	5.60	5.12	4.54	12.15	8.87	8.14	7.20	6.65	
21	4.43	3.56	3.23	2.84	7.29	5.72	5.22	4.62	12.43	9.07	8.31	7.35	6.79	
22	4.54	3.64	3.30	2.90	7.49	5.88	5.36	4.74	12.78	9.33	8.54	7.55	6.98	
23	4.68	3.76	3.40	2.99	7.75	6.08	5.55	4.90	13.21	9.65	8.83	7.79	7.20	
24	4.85	3.90	3.53	3.10	8.06	6.33	5.76	5.08	13.73	10.02	9.16	8.08	7.47	
25	5.05	4.06	3.67	3.23	8.42	6.61	6.01	5.31	14.32	10.45	9.55	8.42	7.78	
26	5.29	4.26	3.84	3.36	8.83	6.93	6.30	5.56	14.99	10.94	9.99	8.80	8.15	
27	5.56	4.47	4.03	3.54	9.29	7.29	6.63	5.85	15.73	11.48	10.49	9.25	8.56	
28	5.86	4.72	4.26	3.73	9.80	7.70	7.00	6.17	16.56	12.08	11.04	9.73	9.00	
29	6.20	4.99	4.50	3.95	10.37	8.14	7.41	6.53	17.45	12.74	11.64	10.26	9.49	
30	6.57	5.29	4.77	4.18	10.99	8.62	7.85	6.91	18.44	13.46	12.30	10.84	10.02	
31	6.98	5.61	5.07	4.45	11.65	9.15	8.33	7.34	19.50	14.24	13.01	11.47	10.60	
32	7.43	5.98	5.40	4.73	12.38	9.72	8.85	7.80	20.67	15.09	13.79	12.16	11.22	
33	7.91	6.36	5.75	5.05	13.17	10.33	9.41	8.30	21.93	16.01	14.64	12.91	11.89	
34	8.43	6.78	6.14	5.39	14.00	10.99	10.01	8.84	23.26	16.99	15.54	13.71	12.60	
35	8.99	7.23	6.54	5.74	14.88	11.69	10.65	9.41	24.67	18.02	16.49	14.54	13.33	
36	9.57	7.70	6.97	6.12	15.82	12.42	11.32	10.00	26.14	19.09	17.48	15.43	14.09	
37	10.19	8.19	7.42	6.51	16.81	13.19	12.04	10.63	27.67	20.21	18.51	16.34	14.87	
38	10.83	8.72	7.89	6.93	17.86	14.01	12.79	11.30	29.25	21.36	19.58	17.29	15.66	
39	11.49	9.25	8.37	7.36	18.95	14.87	13.58	12.00	30.86	22.53	20.66	18.24	16.45	
40	12.18	9.80	8.88	7.80	20.09	15.77	14.41	12.73	32.51	23.74	21.76	19.22	17.23	
41	12.80	10.30	9.33	8.21	21.21	16.64	15.20	13.44	34.10	24.90	22.83	20.18	17.97	
42	13.28	10.69	9.69	8.51	22.16	17.39	15.89	14.05	35.64	26.02	23.87	21.08	18.65	
43	13.68	11.01	9.98	8.77	23.04	18.08	16.52	14.60	37.14	27.12	24.88	21.96	19.29	
44	14.09	11.34	10.28	9.03	23.95	18.80	17.17	15.17	38.68	28.24	25.90	22.87	19.92	
45	14.58	11.73	10.63	9.33	24.97	19.61	17.90	15.80	40.30	29.42	26.98	23.80	20.55	
46	15.21	12.24	11.08	9.73	26.22	20.58	18.78	16.57	42.06	30.71	28.14	24.81	21.23	
47	16.08	12.94	11.71	10.27	27.77	21.80	19.88	17.52	44.01	32.13	29.43	25.91	21.97	
48	17.24	13.88	12.56	10.99	29.73	23.34	21.27	18.72	46.19	33.73	30.87	27.14	22.79	
49	18.80	15.14	13.67	11.94	32.23	25.29	23.04	20.23	48.68	35.54	32.50	28.52	23.70	
50	20.84	16.77	15.14	13.19	35.35	27.75	25.24	22.11	51.50	37.60	34.35	30.07	24.74	
51	23.11	18.60	16.76	14.57	38.86	30.50	27.70	24.21	54.63	39.89	36.38	31.77	25.85	
52	25.65	20.64	18.58	16.09	42.77	33.57	30.44	26.52	57.99	42.33	38.55	33.55	27.01	
53	28.48	22.91	20.58	17.76	47.09	36.96	33.45	29.03	61.55	44.95	40.85	35.41	28.22	
54	31.57	25.41	22.77	19.49	51.80	40.67	36.73	31.73	65.35	47.72	43.28	37.36	29.44	
55	34.96	28.13	25.08	21.34	56.28	44.17	39.80	34.21	69.37	50.65	45.83	39.36	30.70	
56	38.64	31.01	27.56	23.31	60.14	47.19	42.41	36.23	73.62	53.75	48.50	41.40	31.98	
57	41.85	33.68	29.84	25.06	64.22	50.40	45.16	38.31	78.08	57.01	51.29	43.47	33.27	
58	45.43	36.55	32.33	26.94	68.98	54.15	48.34	40.69	82.76	60.44	54.18	45.57	34.58	
59	50.20	40.16	35.33	29.18	75.48	59.05	52.40	43.57	87.68	64.02	57.18	47.65	35.91	
60	55.39	44.14	38.67	31.61	82.52	64.21	56.75	46.70	92.80	67.69	60.10	49.48	37.06	

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 3P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	6.18	4.98	4.51	3.97	9.38	7.36	6.72	5.96	15.11	11.03	10.12	8.96	8.28	
19	6.11	4.91	4.45	3.93	9.56	7.50	6.85	6.07	15.40	11.25	10.31	9.13	8.44	
20	6.02	4.85	4.39	3.87	9.74	7.65	6.98	6.19	15.70	11.46	10.51	9.31	8.60	
21	6.11	4.92	4.45	3.92	9.94	7.80	7.12	6.30	16.02	11.70	10.72	9.48	8.76	
22	6.24	5.02	4.54	4.00	10.20	8.01	7.30	6.45	16.44	12.00	10.98	9.71	8.97	
23	6.41	5.16	4.66	4.10	10.53	8.26	7.52	6.65	16.95	12.38	11.32	9.99	9.24	
24	6.62	5.33	4.81	4.23	10.91	8.56	7.79	6.88	17.55	12.81	11.71	10.33	9.55	
25	6.87	5.53	4.99	4.38	11.36	8.91	8.11	7.16	18.24	13.32	12.17	10.73	9.93	
26	7.16	5.76	5.20	4.56	11.85	9.30	8.46	7.46	19.03	13.89	12.69	11.19	10.35	
27	7.49	6.03	5.44	4.77	12.41	9.74	8.86	7.81	19.91	14.54	13.27	11.70	10.82	
28	7.86	6.33	5.71	5.01	13.03	10.23	9.30	8.20	20.88	15.24	13.92	12.26	11.35	
29	8.28	6.66	6.01	5.27	13.72	10.77	9.79	8.64	21.94	16.02	14.63	12.89	11.93	
30	8.73	7.02	6.34	5.56	14.47	11.35	10.33	9.11	23.09	16.86	15.40	13.57	12.55	
31	9.23	7.43	6.71	5.88	15.28	12.00	10.92	9.63	24.36	17.79	16.26	14.32	13.24	
32	9.78	7.87	7.11	6.24	16.17	12.69	11.56	10.19	25.76	18.81	17.20	15.15	13.99	
33	10.38	8.35	7.55	6.63	17.13	13.44	12.24	10.80	27.27	19.91	18.21	16.05	14.79	
34	11.03	8.87	8.02	7.04	18.15	14.25	12.98	11.46	28.88	21.09	19.29	17.02	15.64	
35	11.71	9.43	8.52	7.49	19.24	15.10	13.76	12.15	30.57	22.32	20.43	18.02	16.52	
36	12.44	10.01	9.05	7.95	20.38	16.00	14.59	12.89	32.33	23.61	21.62	19.08	17.43	
37	13.19	10.62	9.61	8.44	21.59	16.95	15.46	13.66	34.14	24.92	22.83	20.16	18.34	
38	13.98	11.25	10.19	8.95	22.86	17.94	16.38	14.47	35.98	26.27	24.07	21.26	19.26	
39	14.79	11.90	10.78	9.48	24.18	18.98	17.33	15.32	37.83	27.62	25.32	22.37	20.16	
40	15.63	12.58	11.39	10.02	25.56	20.06	18.32	16.20	39.69	28.98	26.58	23.48	21.04	
41	16.38	13.18	11.94	10.50	26.90	21.11	19.28	17.05	41.48	30.29	27.78	24.54	21.86	
42	16.95	13.64	12.36	10.87	28.04	22.00	20.10	17.77	43.17	31.52	28.91	25.54	22.59	
43	17.43	14.02	12.71	11.17	29.08	22.83	20.85	18.43	44.82	32.73	30.02	26.51	23.28	
44	17.91	14.41	13.06	11.47	30.15	23.67	21.62	19.10	46.50	33.95	31.13	27.49	23.94	
45	18.48	14.87	13.47	11.83	31.36	24.62	22.48	19.85	48.25	35.23	32.30	28.49	24.61	
46	19.23	15.48	14.01	12.30	32.83	25.77	23.52	20.75	50.13	36.61	33.55	29.57	25.31	
47	20.26	16.31	14.76	12.93	34.67	27.21	24.82	21.87	52.21	38.12	34.92	30.74	26.07	
48	21.67	17.44	15.77	13.80	37.00	29.04	26.47	23.29	54.55	39.83	36.45	32.05	26.91	
49	23.54	18.95	17.12	14.95	39.95	31.35	28.55	25.07	57.19	41.76	38.18	33.51	27.85	
50	26.00	20.92	18.88	16.45	43.65	34.26	31.16	27.30	60.21	43.96	40.15	35.15	28.92	
51	28.89	23.25	20.95	18.21	47.87	37.57	34.13	29.82	63.54	46.40	42.32	36.95	30.07	
52	32.15	25.87	23.28	20.17	52.58	41.27	37.42	32.60	67.11	49.00	44.62	38.83	31.27	
53	35.79	28.80	25.86	22.32	57.76	45.34	41.04	35.61	70.91	51.78	47.06	40.80	32.50	
54	39.79	32.02	28.70	24.66	63.44	49.79	44.98	38.85	74.95	54.73	49.64	42.84	33.77	
55	44.18	35.56	31.79	27.17	68.79	53.99	48.65	41.81	79.22	57.84	52.34	44.94	35.06	
56	48.82	39.29	35.03	29.76	73.19	57.44	51.62	44.10	83.72	61.13	55.16	47.08	36.37	
57	51.91	41.78	37.13	31.33	76.41	59.97	53.73	45.59	88.46	64.59	58.11	49.26	37.70	
58	55.62	44.76	39.65	33.19	80.70	63.34	56.56	47.61	93.43	68.22	61.16	51.44	39.04	
59	61.51	49.50	43.68	36.24	88.03	69.09	61.46	51.27	98.63	72.02	64.33	53.61	40.39	
60	67.95	54.68	48.06	39.46	95.97	75.32	66.73	55.08	104.07	75.99	67.60	55.75	41.75	

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 3P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	18.66	14.53	13.03	11.31	26.27	20.01	18.13	15.90	52.42	36.57	33.33	29.35	27.12	
19	18.30	14.25	12.77	11.09	26.72	20.35	18.44	16.17	53.30	37.19	33.90	29.85	27.58	
20	17.91	13.94	12.50	10.85	27.16	20.69	18.74	16.44	54.19	37.81	34.46	30.34	28.04	
21	17.80	13.86	12.41	10.76	27.23	20.74	18.76	16.44	54.62	38.11	34.70	30.51	28.22	
22	17.72	13.80	12.34	10.69	27.34	20.82	18.82	16.47	55.09	38.43	34.96	30.71	28.39	
23	17.68	13.77	12.31	10.65	27.50	20.94	18.92	16.54	55.58	38.78	35.25	30.94	28.60	
24	17.68	13.77	12.30	10.64	27.71	21.10	19.05	16.65	56.11	39.15	35.56	31.19	28.84	
25	17.72	13.80	12.32	10.65	27.97	21.30	19.22	16.79	56.67	39.54	35.90	31.47	29.12	
26	17.79	13.85	12.37	10.69	28.27	21.53	19.43	16.96	57.27	39.95	36.27	31.78	29.41	
27	17.90	13.93	12.44	10.75	28.62	21.80	19.67	17.16	57.89	40.39	36.66	32.12	29.73	
28	18.04	14.04	12.54	10.83	29.02	22.10	19.94	17.40	58.55	40.85	37.08	32.48	30.06	
29	18.21	14.18	12.66	10.93	29.44	22.43	20.24	17.65	59.24	41.33	37.52	32.86	30.41	
30	18.42	14.34	12.81	11.06	29.92	22.79	20.57	17.94	59.96	41.83	37.99	33.27	30.78	
31	18.64	14.51	12.96	11.20	30.39	23.15	20.90	18.24	60.66	42.32	38.44	33.67	31.12	
32	18.85	14.68	13.11	11.33	30.83	23.48	21.21	18.51	61.29	42.76	38.86	34.05	31.43	
33	19.07	14.85	13.28	11.47	31.28	23.82	21.52	18.79	61.91	43.19	39.26	34.41	31.71	
34	19.32	15.05	13.46	11.63	31.75	24.18	21.86	19.09	62.55	43.63	39.68	34.79	31.99	
35	19.62	15.27	13.67	11.82	32.29	24.60	22.24	19.43	63.24	44.12	40.14	35.20	32.28	
36	19.97	15.55	13.92	12.04	32.93	25.08	22.69	19.83	64.03	44.67	40.66	35.67	32.59	
37	20.40	15.88	14.22	12.31	33.70	25.67	23.23	20.31	64.96	45.32	41.27	36.22	32.97	
38	20.92	16.29	14.59	12.63	34.63	26.37	23.88	20.88	66.07	46.09	41.98	36.86	33.40	
39	21.54	16.77	15.03	13.01	35.75	27.23	24.66	21.57	67.39	47.02	42.84	37.62	33.91	
40	22.29	17.36	15.56	13.47	37.10	28.25	25.60	22.39	68.97	48.12	43.86	38.52	34.53	
41	23.06	17.95	16.09	13.94	38.57	29.38	26.62	23.29	70.79	49.39	45.02	39.55	35.23	
42	23.72	18.47	16.56	14.34	40.00	30.47	27.61	24.15	72.81	50.80	46.31	40.67	35.98	
43	24.38	18.98	17.02	14.73	41.48	31.59	28.63	25.04	75.01	52.33	47.71	41.89	36.79	
44	25.09	19.54	17.51	15.16	43.09	32.82	29.73	25.99	77.38	53.98	49.21	43.19	37.63	
45	25.94	20.20	18.10	15.66	44.91	34.20	30.98	27.07	79.90	55.74	50.80	44.56	38.49	
46	27.01	21.03	18.84	16.28	47.03	35.82	32.43	28.31	82.57	57.60	52.47	45.99	39.37	
47	28.38	22.10	19.78	17.07	49.55	37.74	34.15	29.77	85.36	59.55	54.22	47.46	40.25	
48	30.12	23.46	20.98	18.08	52.56	40.03	36.19	31.51	88.27	61.58	56.02	48.96	41.12	
49	32.34	25.18	22.51	19.36	56.16	42.77	38.64	33.58	91.28	63.68	57.88	50.49	41.97	
50	35.13	27.35	24.42	20.96	60.46	46.05	41.55	36.02	94.38	65.84	59.77	52.03	42.80	
51	38.40	29.90	26.65	22.81	65.32	49.75	44.83	38.76	97.57	68.07	61.71	53.57	43.61	
52	42.07	32.76	29.16	24.88	70.70	53.85	48.44	41.75	100.89	70.39	63.71	55.12	44.39	
53	46.16	35.94	31.93	27.14	76.62	58.35	52.40	44.99	104.32	72.78	65.75	56.68	45.16	
54	50.69	39.47	34.99	29.60	83.09	63.28	56.70	48.46	107.88	75.26	67.85	58.22	45.90	
55	55.29	43.05	38.07	32.05	89.53	68.19	60.95	51.83	111.55	77.83	69.99	59.75	46.62	
56	59.52	46.34	40.87	34.20	94.41	71.91	64.10	54.18	115.35	80.47	72.17	61.25	47.32	
57	65.08	50.67	44.56	37.03	99.37	75.68	67.26	56.46	119.26	83.20	74.40	62.70	47.99	
58	71.12	55.37	48.53	40.01	104.63	79.69	70.58	58.78	123.29	86.01	76.65	64.09	48.64	
59	75.89	59.09	51.59	42.15	108.92	82.95	73.20	60.41	127.44	88.91	78.94	65.41	49.28	
60	81.76	63.67	55.36	44.76	115.39	87.88	77.23	63.08	131.71	91.89	81.25	66.62	49.90	

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 3P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	6.64	5.35	4.85	4.27	10.08	7.91	7.22	6.41	16.24	11.86	10.88	9.63	8.90
19	6.57	5.28	4.78	4.22	10.28	8.06	7.36	6.53	16.56	12.09	11.08	9.81	9.07
20	6.47	5.21	4.72	4.16	10.47	8.22	7.50	6.65	16.88	12.32	11.30	10.01	9.25
21	6.57	5.29	4.78	4.21	10.69	8.39	7.65	6.77	17.22	12.58	11.52	10.19	9.42
22	6.71	5.40	4.88	4.30	10.97	8.61	7.85	6.93	17.67	12.90	11.80	10.44	9.64
23	6.89	5.55	5.01	4.41	11.32	8.88	8.08	7.15	18.22	13.31	12.17	10.74	9.93
24	7.12	5.73	5.17	4.55	11.73	9.20	8.37	7.40	18.87	13.77	12.59	11.10	10.27
25	7.39	5.94	5.36	4.71	12.21	9.58	8.72	7.70	19.61	14.32	13.08	11.53	10.67
26	7.70	6.19	5.59	4.90	12.74	10.00	9.09	8.02	20.46	14.93	13.64	12.03	11.13
27	8.05	6.48	5.85	5.13	13.34	10.47	9.52	8.40	21.40	15.63	14.27	12.58	11.63
28	8.45	6.80	6.14	5.39	14.01	11.00	10.00	8.82	22.45	16.38	14.96	13.18	12.20
29	8.90	7.16	6.46	5.67	14.75	11.58	10.52	9.29	23.59	17.22	15.73	13.86	12.82
30	9.38	7.55	6.82	5.98	15.56	12.20	11.10	9.79	24.82	18.12	16.56	14.59	13.49
31	9.92	7.99	7.21	6.32	16.43	12.90	11.74	10.35	26.19	19.12	17.48	15.39	14.23
32	10.51	8.46	7.64	6.71	17.38	13.64	12.43	10.95	27.69	20.22	18.49	16.29	15.04
33	11.16	8.98	8.12	7.13	18.41	14.45	13.16	11.61	29.32	21.40	19.58	17.25	15.90
34	11.86	9.54	8.62	7.57	19.51	15.32	13.95	12.32	31.05	22.67	20.74	18.30	16.81
35	12.59	10.14	9.16	8.05	20.68	16.23	14.79	13.06	32.86	23.99	21.96	19.37	17.76
36	13.37	10.76	9.73	8.55	21.91	17.20	15.68	13.86	34.75	25.38	23.24	20.51	18.74
37	14.18	11.42	10.33	9.07	23.21	18.22	16.62	14.68	36.70	26.79	24.54	21.67	19.72
38	15.03	12.09	10.95	9.62	24.57	19.29	17.61	15.56	38.68	28.24	25.88	22.85	20.70
39	15.90	12.79	11.59	10.19	25.99	20.40	18.63	16.47	40.67	29.69	27.22	24.05	21.67
40	16.80	13.52	12.24	10.77	27.48	21.56	19.69	17.42	42.67	31.15	28.57	25.24	22.62
41	17.61	14.17	12.84	11.29	28.92	22.69	20.73	18.33	44.59	32.56	29.86	26.38	23.50
42	18.22	14.66	13.29	11.69	30.14	23.65	21.61	19.10	46.41	33.88	31.08	27.46	24.28
43	18.74	15.07	13.66	12.01	31.26	24.54	22.41	19.81	48.18	35.18	32.27	28.50	25.03
44	19.25	15.49	14.04	12.33	32.41	25.45	23.24	20.53	49.99	36.50	33.46	29.55	25.74
45	19.87	15.99	14.48	12.72	33.71	26.47	24.17	21.34	51.87	37.87	34.72	30.63	26.46
46	20.67	16.64	15.06	13.22	35.29	27.70	25.28	22.31	53.89	39.36	36.07	31.79	27.21
47	21.78	17.53	15.87	13.90	37.27	29.25	26.68	23.51	56.13	40.98	37.54	33.05	28.03
48	23.30	18.75	16.95	14.84	39.78	31.22	28.46	25.04	58.64	42.82	39.18	34.45	28.93
49	25.31	20.37	18.40	16.05	42.95	33.70	30.69	26.95	61.48	44.89	41.04	36.02	29.94
50	27.95	22.49	20.26	17.58	46.92	36.83	33.50	29.35	64.73	47.26	43.16	37.79	31.09
51	31.06	24.91	22.38	19.36	51.46	40.39	36.69	32.06	68.31	49.88	45.49	39.72	32.33
52	34.56	27.60	24.75	21.34	56.52	44.37	40.18	34.88	72.14	52.68	47.97	41.74	33.62
53	38.38	30.58	27.38	23.52	62.09	48.59	43.88	37.95	76.23	55.66	50.59	43.86	34.94
54	42.52	33.88	30.27	25.89	68.20	53.17	47.91	41.26	80.57	58.83	53.36	46.05	36.30
55	46.96	37.43	33.36	28.39	73.95	57.54	51.73	44.32	85.16	62.18	56.27	48.31	37.69
56	51.50	41.05	36.49	30.87	78.49	61.06	54.74	46.62	90.00	65.71	59.30	50.61	39.10
57	55.21	44.00	38.99	32.76	82.14	63.90	57.11	48.30	95.09	69.24	62.18	52.62	40.27
58	59.49	47.41	41.87	34.90	86.68	67.43	60.06	50.40	100.44	72.67	65.04	54.60	41.44
59	65.11	51.90	45.66	37.72	93.25	72.56	64.40	53.55	105.84	76.24	67.98	56.56	42.61
60	71.41	56.93	49.89	40.78	100.82	78.46	69.36	57.08	110.98	79.97	71.01	58.47	43.79

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 3P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	3.85	3.10	2.81	2.47	9.39	7.37	6.73	5.97	15.99	11.67	10.70	9.48	8.76	
19	3.81	3.06	2.78	2.45	9.58	7.52	6.87	6.09	16.31	11.91	10.92	9.67	8.94	
20	3.76	3.03	2.74	2.42	9.77	7.67	7.00	6.21	16.63	12.15	11.14	9.86	9.11	
21	3.82	3.07	2.78	2.45	9.97	7.83	7.14	6.32	17.00	12.41	11.37	10.06	9.30	
22	3.90	3.14	2.84	2.50	10.24	8.04	7.32	6.48	17.46	12.75	11.66	10.31	9.53	
23	4.02	3.23	2.92	2.57	10.57	8.30	7.56	6.68	18.01	13.15	12.03	10.62	9.82	
24	4.16	3.35	3.02	2.65	10.96	8.60	7.83	6.92	18.67	13.63	12.46	10.99	10.16	
25	4.33	3.49	3.15	2.76	11.42	8.96	8.16	7.20	19.42	14.18	12.95	11.42	10.56	
26	4.53	3.65	3.29	2.89	11.94	9.37	8.53	7.52	20.26	14.80	13.51	11.91	11.02	
27	4.76	3.83	3.46	3.03	12.53	9.83	8.94	7.89	21.21	15.48	14.14	12.46	11.53	
28	5.02	4.04	3.64	3.19	13.18	10.34	9.41	8.29	22.25	16.24	14.84	13.07	12.10	
29	5.30	4.27	3.85	3.38	13.89	10.90	9.92	8.74	23.38	17.07	15.59	13.74	12.71	
30	5.62	4.52	4.08	3.58	14.67	11.52	10.48	9.24	24.61	17.97	16.42	14.47	13.38	
31	5.97	4.80	4.34	3.80	15.52	12.18	11.09	9.78	25.96	18.96	17.33	15.27	14.11	
32	6.35	5.11	4.61	4.05	16.44	12.90	11.75	10.36	27.44	20.04	18.32	16.14	14.90	
33	6.76	5.44	4.92	4.31	17.43	13.68	12.46	10.99	29.03	21.20	19.39	17.09	15.75	
34	7.20	5.80	5.24	4.60	18.49	14.51	13.22	11.67	30.72	22.43	20.53	18.10	16.64	
35	7.68	6.18	5.59	4.91	19.61	15.39	14.03	12.39	32.51	23.73	21.72	19.16	17.57	
36	8.18	6.58	5.96	5.23	20.79	16.32	14.88	13.14	34.36	25.09	22.97	20.27	18.52	
37	8.72	7.02	6.35	5.58	22.04	17.30	15.78	13.94	36.28	26.49	24.26	21.42	19.49	
38	9.29	7.47	6.77	5.95	23.34	18.32	16.72	14.78	38.24	27.92	25.59	22.59	20.47	
39	9.89	7.96	7.21	6.34	24.70	19.39	17.70	15.65	40.24	29.38	26.93	23.79	21.44	
40	10.52	8.47	7.67	6.75	26.12	20.50	18.72	16.55	42.26	30.86	28.29	24.99	22.40	
41	11.09	8.93	8.09	7.11	27.50	21.58	19.71	17.43	44.22	32.29	29.61	26.16	23.30	
42	11.48	9.24	8.37	7.36	28.67	22.50	20.55	18.17	46.10	33.66	30.87	27.27	24.12	
43	11.78	9.48	8.59	7.55	29.75	23.35	21.33	18.85	47.95	35.01	32.11	28.36	24.90	
44	12.09	9.72	8.81	7.74	30.85	24.22	22.12	19.54	49.83	36.38	33.37	29.46	25.66	
45	12.48	10.05	9.10	7.99	32.10	25.20	23.01	20.31	51.80	37.82	34.68	30.59	26.43	
46	13.07	10.52	9.52	8.36	33.61	26.38	24.08	21.24	53.93	39.38	36.09	31.81	27.23	
47	13.94	11.22	10.15	8.90	35.50	27.87	25.42	22.40	56.27	41.08	37.63	33.13	28.09	
48	15.21	12.24	11.07	9.68	37.90	29.74	27.11	23.85	58.87	42.99	39.34	34.59	29.04	
49	16.99	13.68	12.35	10.79	40.92	32.12	29.25	25.69	61.81	45.13	41.27	36.21	30.10	
50	19.45	15.65	14.12	12.31	44.71	35.09	31.92	27.97	65.14	47.57	43.44	38.03	31.29	
51	22.26	17.91	16.14	14.03	48.95	38.42	34.90	30.50	68.81	50.25	45.83	40.01	32.57	
52	25.52	20.54	18.48	16.01	53.66	42.11	38.19	33.27	72.74	53.11	48.36	42.09	33.89	
53	29.25	23.54	21.14	18.24	58.83	46.18	41.80	36.27	76.91	56.16	51.04	44.25	35.25	
54	33.49	26.95	24.15	20.75	64.48	50.61	45.71	39.49	81.33	59.39	53.86	46.49	36.64	
55	37.80	30.42	27.19	23.24	69.78	54.77	49.35	42.41	86.01	62.80	56.82	48.79	38.06	
56	41.91	33.72	30.07	25.55	74.29	58.31	52.40	44.76	90.94	66.40	59.92	51.14	39.50	
57	45.55	36.65	32.58	27.49	79.05	62.05	55.59	47.16	96.12	70.18	63.14	53.52	40.96	
58	49.93	40.18	35.60	29.80	84.64	66.43	59.32	49.93	101.55	74.15	66.48	55.91	42.43	
59	56.81	45.72	40.35	33.47	92.30	72.45	64.45	53.75	107.23	78.30	69.94	58.28	43.91	
60	64.59	51.97	45.68	37.50	100.61	78.96	69.96	57.75	113.16	82.63	73.50	60.62	45.40	

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 3P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	10.08	7.85	7.03	6.11	26.44	20.13	18.24	16.00	53.33	37.21	33.91	29.86	27.59
19	9.89	7.70	6.90	5.99	26.89	20.48	18.56	16.28	54.25	37.85	34.50	30.38	28.07
20	9.68	7.54	6.76	5.87	27.35	20.83	18.87	16.55	55.18	38.50	35.09	30.90	28.55
21	9.57	7.45	6.67	5.78	27.42	20.88	18.89	16.55	55.65	38.82	35.35	31.09	28.75
22	9.49	7.39	6.61	5.72	27.53	20.97	18.95	16.59	56.15	39.18	35.63	31.31	28.94
23	9.44	7.35	6.57	5.68	27.69	21.09	19.05	16.66	56.70	39.56	35.95	31.56	29.18
24	9.42	7.33	6.55	5.66	27.90	21.25	19.19	16.77	57.28	39.96	36.30	31.84	29.45
25	9.42	7.34	6.55	5.66	28.17	21.45	19.36	16.91	57.90	40.39	36.68	32.16	29.75
26	9.46	7.37	6.58	5.68	28.47	21.69	19.57	17.08	58.56	40.85	37.09	32.50	30.07
27	9.53	7.42	6.62	5.72	28.83	21.96	19.81	17.29	59.25	41.34	37.52	32.87	30.43
28	9.63	7.50	6.69	5.78	29.23	22.27	20.09	17.53	59.99	41.85	37.99	33.28	30.80
29	9.75	7.59	6.78	5.85	29.68	22.61	20.40	17.80	60.76	42.39	38.48	33.71	31.19
30	9.90	7.71	6.88	5.94	30.18	22.99	20.75	18.10	61.57	42.95	39.00	34.16	31.60
31	10.05	7.83	6.99	6.04	30.67	23.36	21.09	18.40	62.35	43.50	39.51	34.61	31.99
32	10.21	7.95	7.10	6.14	31.13	23.71	21.41	18.69	63.06	43.99	39.98	35.03	32.33
33	10.37	8.08	7.22	6.24	31.59	24.06	21.74	18.98	63.75	44.48	40.43	35.44	32.65
34	10.56	8.22	7.35	6.36	32.09	24.44	22.09	19.29	64.47	44.98	40.90	35.86	32.97
35	10.78	8.39	7.51	6.49	32.65	24.86	22.48	19.64	65.25	45.52	41.42	36.33	33.30
36	11.04	8.60	7.70	6.66	33.30	25.36	22.95	20.05	66.15	46.15	42.00	36.85	33.67
37	11.37	8.85	7.93	6.86	34.09	25.96	23.50	20.54	67.20	46.88	42.69	37.47	34.10
38	11.77	9.16	8.21	7.10	35.04	26.69	24.16	21.13	68.45	47.76	43.50	38.19	34.60
39	12.25	9.54	8.54	7.40	36.18	27.56	24.96	21.83	69.95	48.80	44.47	39.05	35.20
40	12.83	9.99	8.95	7.75	37.56	28.60	25.91	22.67	71.75	50.05	45.62	40.07	35.91
41	13.41	10.44	9.36	8.11	39.06	29.75	26.95	23.58	73.81	51.50	46.94	41.23	36.73
42	13.89	10.81	9.69	8.39	40.52	30.86	27.97	24.46	76.11	53.10	48.41	42.52	37.61
43	14.33	11.16	10.00	8.66	42.04	32.02	29.01	25.37	78.62	54.85	50.00	43.90	38.55
44	14.82	11.54	10.35	8.95	43.68	33.27	30.14	26.35	81.31	56.73	51.71	45.39	39.54
45	15.44	12.02	10.77	9.32	45.55	34.69	31.42	27.45	84.19	58.73	53.52	46.95	40.55
46	16.26	12.66	11.34	9.80	47.72	36.34	32.90	28.72	87.22	60.85	55.43	48.57	41.58
47	17.37	13.52	12.11	10.45	50.29	38.30	34.65	30.22	90.39	63.06	57.41	50.25	42.62
48	18.87	14.69	13.14	11.33	53.35	40.63	36.74	31.98	93.69	65.36	59.46	51.97	43.64
49	20.88	16.26	14.53	12.50	57.00	43.41	39.22	34.08	97.09	67.74	61.56	53.71	44.65
50	23.56	18.34	16.37	14.05	61.35	46.73	42.16	36.56	100.59	70.17	63.70	55.45	45.62
51	26.65	20.75	18.50	15.83	66.18	50.41	45.42	39.27	104.19	72.69	65.89	57.20	46.56
52	30.25	23.56	20.97	17.89	71.51	54.46	49.00	42.23	107.92	75.29	68.14	58.96	47.48
53	34.42	26.80	23.81	20.24	77.35	58.91	52.90	45.42	111.78	77.98	70.45	60.73	48.38
54	39.22	30.54	27.07	22.91	83.72	63.76	57.13	48.83	115.77	80.77	72.81	62.48	49.26
55	44.69	34.80	30.78	25.91	90.63	69.03	61.70	52.47	119.89	83.64	75.22	64.22	50.10
56	50.46	39.29	34.65	29.00	97.24	74.06	66.02	55.80	124.14	86.61	77.68	65.92	50.93
57	55.92	43.54	38.28	31.82	102.44	78.02	69.34	58.21	128.52	89.66	80.17	67.57	51.72
58	61.90	48.20	42.24	34.83	107.90	82.18	72.79	60.62	133.04	92.81	82.71	69.16	52.49
59	67.69	52.70	46.01	37.59	113.64	86.55	76.37	63.03	137.68	96.05	85.28	70.66	53.24
60	75.91	59.11	51.40	41.56	121.66	92.66	81.43	66.51	142.45	99.38	87.87	72.05	53.97

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 3P With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	4.14	3.33	3.02	2.66	10.09	7.92	7.23	6.42	17.19	12.55	11.50	10.19	9.42	
19	4.10	3.29	2.99	2.63	10.30	8.08	7.39	6.55	17.53	12.80	11.74	10.40	9.61	
20	4.04	3.26	2.95	2.60	10.50	8.25	7.53	6.68	17.88	13.06	11.98	10.60	9.79	
21	4.11	3.30	2.99	2.63	10.72	8.42	7.68	6.79	18.28	13.34	12.22	10.81	10.00	
22	4.19	3.38	3.05	2.69	11.01	8.64	7.87	6.97	18.77	13.71	12.53	11.08	10.24	
23	4.32	3.47	3.14	2.76	11.36	8.92	8.13	7.18	19.36	14.14	12.93	11.42	10.56	
24	4.47	3.60	3.25	2.85	11.78	9.25	8.42	7.44	20.07	14.65	13.39	11.81	10.92	
25	4.65	3.75	3.39	2.97	12.28	9.63	8.77	7.74	20.88	15.24	13.92	12.28	11.35	
26	4.87	3.92	3.54	3.11	12.84	10.07	9.17	8.08	21.78	15.91	14.52	12.80	11.85	
27	5.12	4.12	3.72	3.26	13.47	10.57	9.61	8.48	22.80	16.64	15.20	13.39	12.39	
28	5.40	4.34	3.91	3.43	14.17	11.12	10.12	8.91	23.92	17.46	15.95	14.05	13.01	
29	5.70	4.59	4.14	3.63	14.93	11.72	10.66	9.40	25.13	18.35	16.76	14.77	13.66	
30	6.04	4.86	4.39	3.85	15.77	12.38	11.27	9.93	26.46	19.32	17.65	15.56	14.38	
31	6.42	5.16	4.67	4.09	16.68	13.09	11.92	10.51	27.91	20.38	18.63	16.42	15.17	
32	6.83	5.49	4.96	4.35	17.67	13.87	12.63	11.14	29.50	21.54	19.69	17.35	16.02	
33	7.27	5.85	5.29	4.63	18.74	14.71	13.39	11.81	31.21	22.79	20.84	18.37	16.93	
34	7.74	6.24	5.63	4.95	19.88	15.60	14.21	12.55	33.02	24.11	22.07	19.46	17.89	
35	8.26	6.64	6.01	5.28	21.08	16.54	15.08	13.32	34.95	25.51	23.35	20.60	18.89	
36	8.79	7.07	6.39	5.59	22.35	17.54	16.00	14.13	36.94	26.97	24.69	21.79	19.91	
37	9.37	7.47	6.74	5.90	23.69	18.60	16.96	14.99	39.00	28.48	26.08	23.03	20.95	
38	9.91	7.90	7.13	6.24	25.09	19.69	17.97	15.89	41.11	30.01	27.51	24.28	22.01	
39	10.48	8.35	7.54	6.60	26.55	20.84	19.03	16.82	43.26	31.58	28.95	25.57	23.05	
40	11.10	8.85	7.99	7.00	28.08	22.04	20.12	17.79	45.43	33.17	30.41	26.86	24.08	
41	11.67	9.31	8.41	7.36	29.56	23.20	21.19	18.74	47.54	34.71	31.83	28.12	25.05	
42	12.08	9.63	8.70	7.62	30.82	24.19	22.09	19.53	49.56	36.18	33.19	29.32	25.93	
43	12.42	9.90	8.95	7.83	31.98	25.10	22.93	20.26	51.55	37.64	34.52	30.49	26.77	
44	12.77	10.18	9.20	8.05	33.16	26.04	23.78	21.01	53.57	39.11	35.87	31.67	27.58	
45	13.22	10.54	9.52	8.32	34.51	27.09	24.74	21.83	55.69	40.66	37.28	32.88	28.41	
46	13.87	11.05	9.98	8.72	36.13	28.36	25.89	22.83	57.97	42.33	38.80	34.20	29.27	
47	14.80	11.80	10.64	9.29	38.16	29.96	27.33	24.08	60.49	44.16	40.45	35.61	30.20	
48	16.12	12.85	11.59	10.10	40.74	31.97	29.14	25.64	63.29	46.21	42.29	37.18	31.22	
49	17.97	14.32	12.90	11.22	43.99	34.53	31.44	27.62	66.45	48.51	44.37	38.93	32.36	
50	20.48	16.32	14.69	12.74	48.06	37.72	34.31	30.07	70.03	51.14	46.70	40.88	33.64	
51	23.36	18.62	16.73	14.48	52.62	41.30	37.52	32.69	73.97	54.02	49.27	43.01	35.01	
52	26.70	21.29	19.10	16.48	57.68	45.20	40.89	35.51	78.20	57.09	51.99	45.25	36.43	
53	30.55	24.36	21.81	18.74	63.24	49.36	44.57	38.56	82.68	60.37	54.87	47.57	37.89	
54	34.92	27.85	24.88	21.29	69.29	53.90	48.57	41.83	87.43	63.84	57.90	49.98	39.39	
55	39.52	31.51	28.09	23.91	74.99	58.33	52.44	44.92	92.46	67.51	61.08	52.45	40.91	
56	44.05	35.12	31.21	26.41	79.86	62.24	55.80	47.52	97.76	71.38	64.36	54.83	42.36	
57	48.14	38.37	34.00	28.57	84.90	66.04	59.03	49.92	103.33	75.05	67.40	57.03	43.65	
58	52.93	42.19	37.26	31.06	90.46	70.37	62.69	52.60	109.17	78.81	70.54	59.22	44.94	
59	59.53	47.46	41.76	34.50	97.64	75.97	67.43	56.07	114.84	82.73	73.77	61.38	46.24	
60	67.42	53.76	47.11	38.52	105.87	82.39	72.82	59.94	120.48	86.82	77.09	63.48	47.54	

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 2A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Male														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	7.58	6.51	5.98	5.16	11.20	9.63	8.67	7.53	17.64	14.44	13.09	11.44	10.72	
19	7.34	6.31	5.80	5.00	11.20	9.63	8.67	7.53	17.64	14.44	13.09	11.44	10.72	
20	7.11	6.11	5.61	4.84	11.20	9.63	8.67	7.53	17.64	14.44	13.09	11.44	10.72	
21	7.20	6.18	5.67	4.89	11.40	9.80	8.81	7.65	17.96	14.70	13.31	11.62	10.90	
22	7.32	6.29	5.77	4.96	11.66	10.03	9.00	7.81	18.36	15.03	13.60	11.86	11.11	
23	7.49	6.43	5.89	5.06	11.97	10.29	9.23	8.00	18.84	15.42	13.94	12.15	11.38	
24	7.69	6.60	6.05	5.19	12.33	10.61	9.51	8.24	19.39	15.87	14.34	12.49	11.71	
25	7.92	6.80	6.23	5.35	12.75	10.97	9.83	8.51	20.02	16.39	14.80	12.88	12.08	
26	8.19	7.04	6.44	5.53	13.21	11.36	10.18	8.81	20.73	16.97	15.32	13.33	12.50	
27	8.50	7.30	6.68	5.73	13.72	11.80	10.57	9.15	21.51	17.61	15.90	13.83	12.97	
28	8.85	7.60	6.96	5.97	14.29	12.29	11.01	9.52	22.37	18.31	16.53	14.38	13.49	
29	9.23	7.93	7.26	6.22	14.90	12.82	11.49	9.93	23.30	19.07	17.22	14.98	14.05	
30	9.65	8.29	7.59	6.51	15.58	13.40	12.01	10.38	24.31	19.90	17.97	15.63	14.65	
31	10.10	8.68	7.95	6.82	16.29	14.01	12.57	10.87	25.39	20.78	18.78	16.33	15.30	
32	10.59	9.10	8.33	7.15	17.05	14.67	13.16	11.38	26.55	21.74	19.64	17.09	15.99	
33	11.11	9.54	8.75	7.50	17.85	15.36	13.78	11.92	27.79	22.75	20.57	17.90	16.72	
34	11.67	10.02	9.19	7.89	18.71	16.09	14.44	12.50	29.10	23.82	21.55	18.76	17.48	
35	12.26	10.53	9.66	8.30	19.62	16.87	15.15	13.12	30.48	24.95	22.58	19.66	18.27	
36	12.90	11.08	10.16	8.73	20.59	17.71	15.91	13.78	31.92	26.13	23.66	20.61	19.08	
37	13.57	11.65	10.70	9.19	21.63	18.60	16.72	14.49	33.43	27.36	24.78	21.59	19.92	
38	14.28	12.27	11.26	9.68	22.75	19.56	17.59	15.25	34.99	28.64	25.95	22.62	20.77	
39	15.03	12.91	11.86	10.20	23.94	20.59	18.52	16.06	36.61	29.97	27.16	23.68	21.64	
40	15.83	13.60	12.50	10.74	25.22	21.70	19.52	16.92	38.29	31.34	28.41	24.77	22.51	
41	16.58	14.24	13.08	11.25	26.51	22.81	20.52	17.79	39.97	32.72	29.66	25.87	23.36	
42	17.17	14.74	13.55	11.65	27.66	23.79	21.41	18.56	41.63	34.08	30.90	26.94	24.16	
43	17.68	15.19	13.96	12.00	28.74	24.72	22.25	19.29	43.31	35.45	32.15	28.02	24.94	
44	18.22	15.65	14.38	12.35	29.88	25.70	23.12	20.04	45.04	36.87	33.42	29.13	25.72	
45	18.84	16.19	14.87	12.77	31.16	26.80	24.11	20.88	46.85	38.35	34.76	30.27	26.51	
46	19.66	16.88	15.50	13.30	32.68	28.11	25.28	21.87	48.79	39.94	36.18	31.48	27.32	
47	20.74	17.81	16.35	14.01	34.56	29.72	26.71	23.08	50.88	41.65	37.71	32.78	28.17	
48	22.18	19.05	17.47	14.95	36.89	31.73	28.49	24.58	53.17	43.52	39.38	34.17	29.09	
49	24.07	20.68	18.94	16.18	39.78	34.22	30.70	26.44	55.68	45.57	41.20	35.68	30.07	
50	26.50	22.76	20.83	17.75	43.34	37.28	33.41	28.71	58.45	47.84	43.20	37.33	31.13	
51	29.34	25.20	23.03	19.57	47.35	40.73	36.45	31.23	61.44	50.29	45.35	39.08	32.25	
52	32.51	27.93	25.48	21.59	51.78	44.54	39.79	33.99	64.62	52.89	47.62	40.91	33.39	
53	36.02	30.94	28.18	23.78	56.64	48.71	43.44	36.97	67.97	55.64	50.00	42.78	34.55	
54	39.87	34.25	31.12	26.15	61.91	53.25	47.39	40.14	71.50	58.53	52.48	44.71	35.73	
55	44.05	37.84	34.31	28.67	66.81	57.46	51.01	42.99	75.21	61.56	55.07	46.67	36.91	
56	48.57	41.72	37.72	31.34	70.93	61.01	54.01	45.25	79.32	64.92	57.92	48.79	38.21	
57	52.49	45.09	40.65	33.54	75.26	64.73	57.13	47.54	85.17	69.72	62.01	51.88	40.25	
58	56.77	48.77	43.81	35.86	80.24	69.02	60.71	50.11	90.81	74.33	65.89	54.69	42.08	
59	62.17	53.41	47.80	38.77	86.67	74.55	65.33	53.44	94.93	77.71	68.62	56.45	43.11	
60	67.98	58.40	52.05	41.79	93.52	80.44	70.21	56.83	99.14	81.15	71.37	58.10	44.11	



## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 2A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	14.17	10.93	9.54	7.91	19.58	15.05	13.28	11.24	36.31	27.50	24.84	21.63	20.27	
19	13.66	10.54	9.20	7.62	19.58	15.05	13.28	11.24	36.31	27.50	24.84	21.63	20.27	
20	13.14	10.14	8.86	7.34	19.58	15.05	13.28	11.24	36.31	27.50	24.84	21.63	20.27	
21	13.16	10.15	8.86	7.33	19.78	15.20	13.40	11.33	36.87	27.93	25.19	21.92	20.55	
22	13.21	10.19	8.88	7.34	20.01	15.38	13.54	11.44	37.47	28.38	25.57	22.23	20.84	
23	13.28	10.25	8.92	7.37	20.28	15.58	13.72	11.57	38.10	28.86	25.98	22.56	21.15	
24	13.38	10.33	8.99	7.42	20.60	15.83	13.92	11.74	38.76	29.36	26.42	22.93	21.50	
25	13.52	10.43	9.07	7.49	20.95	16.10	14.16	11.93	39.46	29.88	26.88	23.31	21.87	
26	13.68	10.55	9.18	7.57	21.35	16.40	14.42	12.15	40.18	30.43	27.37	23.73	22.27	
27	13.87	10.70	9.30	7.67	21.78	16.74	14.71	12.39	40.94	31.01	27.89	24.17	22.68	
28	14.09	10.87	9.45	7.79	22.26	17.10	15.03	12.66	41.74	31.61	28.43	24.63	23.12	
29	14.34	11.06	9.62	7.93	22.77	17.49	15.38	12.95	42.56	32.24	29.00	25.12	23.58	
30	14.62	11.28	9.81	8.09	23.32	17.92	15.76	13.26	43.42	32.89	29.59	25.64	24.05	
31	14.91	11.51	10.01	8.26	23.88	18.35	16.14	13.59	44.30	33.55	30.19	26.17	24.52	
32	15.22	11.75	10.22	8.43	24.46	18.79	16.54	13.93	45.18	34.22	30.81	26.70	24.99	
33	15.56	12.00	10.45	8.62	25.05	19.25	16.95	14.28	46.08	34.90	31.43	27.25	25.47	
34	15.91	12.28	10.70	8.83	25.68	19.73	17.38	14.65	47.01	35.61	32.08	27.83	25.94	
35	16.31	12.58	10.97	9.05	26.37	20.26	17.85	15.05	47.99	36.34	32.76	28.42	26.42	
36	16.75	12.92	11.27	9.30	27.12	20.84	18.37	15.49	49.01	37.12	33.47	29.05	26.92	
37	17.23	13.30	11.60	9.58	27.97	21.49	18.95	15.98	50.10	37.94	34.23	29.72	27.43	
38	17.78	13.72	11.97	9.89	28.91	22.21	19.59	16.53	51.26	38.82	35.03	30.43	27.96	
39	18.39	14.19	12.38	10.24	29.97	23.03	20.32	17.15	52.50	39.76	35.90	31.18	28.51	
40	19.07	14.71	12.85	10.62	31.16	23.95	21.14	17.84	53.84	40.78	36.82	31.99	29.08	
41	19.73	15.22	13.29	10.99	32.42	24.91	21.99	18.57	55.30	41.88	37.82	32.87	29.69	
42	20.30	15.66	13.68	11.31	33.62	25.83	22.81	19.25	56.86	43.07	38.90	33.80	30.32	
43	20.84	16.08	14.04	11.61	34.83	26.76	23.63	19.94	58.53	44.33	40.04	34.78	30.97	
44	21.41	16.52	14.43	11.92	36.11	27.75	24.49	20.66	60.27	45.64	41.22	35.79	31.62	
45	22.08	17.03	14.87	12.28	37.54	28.84	25.45	21.46	62.07	47.01	42.44	36.83	32.26	
46	22.91	17.67	15.42	12.72	39.17	30.10	26.55	22.37	63.91	48.41	43.68	37.87	32.88	
47	23.96	18.48	16.12	13.28	41.09	31.57	27.83	23.42	65.78	49.82	44.94	38.91	33.46	
48	25.30	19.52	17.01	13.99	43.35	33.31	29.35	24.65	67.66	51.24	46.18	39.93	34.00	
49	26.99	20.82	18.13	14.89	46.03	35.37	31.13	26.10	69.52	52.66	47.41	40.92	34.49	
50	29.10	22.45	19.53	16.00	49.20	37.80	33.23	27.80	71.36	54.05	48.61	41.86	34.92	
51	31.55	24.35	21.14	17.27	52.72	40.51	35.57	29.67	73.19	55.43	49.78	42.75	35.29	
52	34.28	26.44	22.93	18.67	56.57	43.47	38.10	31.69	75.02	56.82	50.95	43.61	35.61	
53	37.27	28.75	24.88	20.19	60.75	46.68	40.84	33.83	76.87	58.22	52.11	44.44	35.90	
54	40.53	31.27	27.01	21.81	65.25	50.14	43.77	36.10	78.74	59.63	53.26	45.21	36.14	
55	44.07	34.00	29.29	23.54	70.09	53.85	46.90	38.49	81.16	61.47	54.77	46.25	36.59	
56	47.88	36.94	31.74	25.35	74.59	57.31	49.78	40.60	84.69	64.14	56.99	47.85	37.48	
57	52.87	40.79	34.94	27.71	79.28	60.92	52.75	42.73	88.42	66.97	59.33	49.46	38.39	
58	58.38	45.04	38.45	30.26	84.35	64.81	55.93	44.95	92.37	69.96	61.77	51.09	39.32	
59	63.69	49.14	41.79	32.59	89.77	68.98	59.31	47.23	97.62	73.93	65.03	53.30	40.72	
60	68.95	53.20	45.06	34.78	95.57	73.43	62.88	49.56	101.38	76.78	67.26	54.56	41.44	

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 2A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Unisex														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	8.15	7.00	6.43	5.55	12.04	10.35	9.32	8.09	18.96	15.52	14.07	12.30	11.52	
19	7.89	6.78	6.24	5.38	12.04	10.35	9.32	8.09	18.96	15.52	14.07	12.30	11.52	
20	7.64	6.57	6.03	5.20	12.04	10.35	9.32	8.09	18.96	15.52	14.07	12.30	11.52	
21	7.74	6.64	6.10	5.26	12.26	10.54	9.47	8.22	19.31	15.80	14.31	12.49	11.72	
22	7.87	6.76	6.20	5.33	12.53	10.78	9.68	8.40	19.74	16.16	14.62	12.75	11.94	
23	8.05	6.91	6.33	5.44	12.87	11.06	9.92	8.60	20.25	16.58	14.99	13.06	12.23	
24	8.27	7.10	6.50	5.58	13.25	11.41	10.22	8.86	20.84	17.06	15.42	13.43	12.59	
25	8.51	7.31	6.70	5.75	13.71	11.79	10.57	9.15	21.52	17.62	15.91	13.85	12.99	
26	8.80	7.57	6.92	5.94	14.20	12.21	10.94	9.47	22.28	18.24	16.47	14.33	13.44	
27	9.14	7.85	7.18	6.16	14.75	12.69	11.36	9.84	23.12	18.93	17.09	14.87	13.94	
28	9.51	8.17	7.48	6.42	15.36	13.21	11.84	10.23	24.05	19.68	17.77	15.46	14.50	
29	9.92	8.52	7.80	6.65	16.02	13.78	12.35	10.67	25.05	20.50	18.51	16.10	15.10	
30	10.37	8.91	8.14	6.90	16.75	14.41	12.91	11.10	26.13	21.39	19.32	16.80	15.75	
31	10.86	9.33	8.46	7.18	17.51	15.06	13.46	11.55	27.29	22.34	20.19	17.55	16.45	
32	11.38	9.76	8.81	7.47	18.33	15.70	14.00	12.02	28.54	23.37	21.11	18.37	17.19	
33	11.94	10.16	9.17	7.78	19.19	16.33	14.57	12.51	29.87	24.46	22.11	19.24	17.97	
34	12.55	10.59	9.57	8.12	20.11	17.00	15.18	13.04	31.28	25.61	23.17	20.17	18.79	
35	13.18	11.05	9.99	8.49	21.09	17.72	15.83	13.60	32.77	26.82	24.27	21.13	19.64	
36	13.86	11.54	10.44	8.87	22.13	18.49	16.53	14.21	34.31	28.09	25.43	22.16	20.51	
37	14.48	12.07	10.92	9.29	23.21	19.33	17.28	14.86	35.94	29.41	26.64	23.21	21.41	
38	15.16	12.63	11.44	9.73	24.29	20.23	18.09	15.57	37.61	30.79	27.90	24.32	22.33	
39	15.87	13.23	11.99	10.21	25.45	21.20	18.97	16.33	39.36	32.22	29.20	25.46	23.26	
40	16.64	13.88	12.58	10.71	26.71	22.26	19.92	17.15	41.16	33.69	30.51	26.58	24.15	
41	17.36	14.48	13.14	11.19	27.99	23.33	20.89	17.99	42.97	35.01	31.70	27.62	24.94	
42	17.95	14.97	13.58	11.57	29.15	24.30	21.76	18.73	44.75	36.33	32.90	28.66	25.70	
43	18.47	15.41	13.98	11.90	30.27	25.23	22.59	19.45	46.56	37.67	34.12	29.71	26.45	
44	19.01	15.87	14.39	12.25	31.44	26.21	23.47	20.19	48.42	39.06	35.37	30.79	27.19	
45	19.65	16.40	14.87	12.65	32.75	27.31	24.44	21.02	50.36	40.52	36.68	31.91	27.94	
46	20.47	17.08	15.48	13.16	34.31	28.61	25.60	21.99	52.45	42.05	38.06	33.08	28.71	
47	21.54	17.98	16.29	13.83	36.19	30.19	26.99	23.17	54.61	43.69	39.52	34.31	29.50	
48	22.96	19.17	17.36	14.71	38.50	32.12	28.71	24.60	56.79	45.45	41.08	35.61	30.31	
49	24.80	20.71	18.74	15.86	41.34	34.50	30.80	26.35	59.14	47.34	42.75	36.99	31.17	
50	27.15	22.69	20.51	17.31	44.81	37.41	33.36	28.48	61.67	49.39	44.55	38.46	32.08	
51	29.89	24.99	22.56	19.00	48.70	40.68	36.23	30.84	64.38	51.58	46.46	40.00	33.01	
52	32.95	27.56	24.85	20.86	52.98	44.27	39.37	33.42	67.22	53.88	48.45	41.58	33.95	
53	36.33	30.40	27.36	22.88	57.66	48.21	42.79	36.18	70.20	56.28	50.52	43.20	34.89	
54	40.03	33.50	30.09	25.06	62.75	52.47	46.48	39.13	73.31	58.80	52.68	44.84	35.83	
55	44.05	36.88	33.05	27.39	67.63	56.56	49.99	41.87	76.70	61.54	54.99	46.57	36.83	
56	48.40	40.53	36.23	29.84	71.84	60.08	52.95	44.09	80.66	64.73	57.69	48.56	38.03	
57	52.59	44.01	39.22	32.08	76.26	63.78	56.04	46.34	85.99	69.03	61.34	51.28	39.79	
58	57.17	47.83	42.47	34.46	81.27	67.97	59.52	48.82	91.20	73.24	64.86	53.79	41.39	
59	62.55	52.34	46.30	37.23	87.45	73.16	63.83	51.89	95.60	76.76	67.72	55.66	42.51	
60	68.23	57.10	50.31	40.03	94.03	78.69	68.38	55.01	99.70	80.06	70.34	57.22	43.44	

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 2A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	7.60	6.53	6.00	5.17	11.41	9.82	8.83	7.68	18.99	15.55	14.09	12.32	11.54
19	7.37	6.33	5.82	5.02	11.41	9.82	8.83	7.68	18.99	15.55	14.09	12.32	11.54
20	7.14	6.14	5.64	4.86	11.41	9.82	8.83	7.68	18.99	15.55	14.09	12.32	11.54
21	7.24	6.22	5.71	4.92	11.62	10.00	8.98	7.80	19.36	15.85	14.35	12.53	11.75
22	7.38	6.34	5.81	5.00	11.89	10.22	9.18	7.96	19.81	16.21	14.67	12.80	11.99
23	7.55	6.49	5.94	5.11	12.21	10.50	9.42	8.16	20.33	16.64	15.05	13.11	12.29
24	7.76	6.67	6.11	5.24	12.58	10.82	9.70	8.40	20.94	17.14	15.49	13.49	12.64
25	8.01	6.88	6.30	5.41	13.01	11.19	10.03	8.68	21.62	17.70	15.98	13.91	13.04
26	8.30	7.13	6.52	5.59	13.49	11.60	10.40	9.00	22.38	18.32	16.54	14.39	13.50
27	8.62	7.40	6.77	5.81	14.03	12.07	10.81	9.35	23.22	19.00	17.16	14.92	14.00
28	8.98	7.71	7.06	6.05	14.62	12.58	11.27	9.74	24.13	19.75	17.84	15.51	14.55
29	9.37	8.05	7.37	6.32	15.27	13.13	11.77	10.18	25.12	20.56	18.57	16.15	15.15
30	9.80	8.42	7.71	6.61	15.97	13.73	12.31	10.64	26.19	21.44	19.36	16.84	15.79
31	10.27	8.82	8.08	6.93	16.71	14.37	12.89	11.15	27.33	22.37	20.21	17.58	16.47
32	10.77	9.25	8.47	7.27	17.49	15.05	13.50	11.67	28.54	23.36	21.12	18.37	17.19
33	11.30	9.71	8.90	7.63	18.32	15.76	14.14	12.23	29.83	24.42	22.08	19.21	17.94
34	11.87	10.20	9.35	8.03	19.20	16.51	14.82	12.83	31.19	25.53	23.09	20.10	18.73
35	12.48	10.72	9.83	8.44	20.13	17.32	15.55	13.47	32.63	26.71	24.17	21.04	19.56
36	13.12	11.27	10.34	8.88	21.13	18.17	16.33	14.14	34.13	27.94	25.29	22.03	20.41
37	13.81	11.86	10.89	9.35	22.19	19.09	17.16	14.87	35.72	29.23	26.48	23.07	21.28
38	14.53	12.48	11.46	9.85	23.33	20.07	18.05	15.64	37.37	30.59	27.71	24.16	22.18
39	15.29	13.13	12.06	10.37	24.55	21.12	19.00	16.47	39.10	32.00	29.00	25.29	23.11
40	16.10	13.83	12.70	10.92	25.86	22.25	20.01	17.35	40.90	33.48	30.35	26.46	24.04
41	16.84	14.47	13.30	11.43	27.17	23.37	21.03	18.24	42.73	34.97	31.71	27.65	24.97
42	17.43	14.97	13.76	11.83	28.33	24.37	21.93	19.02	44.54	36.46	33.06	28.83	25.85
43	17.95	15.42	14.17	12.18	29.44	25.32	22.79	19.75	46.38	37.97	34.43	30.01	26.71
44	18.48	15.87	14.59	12.53	30.59	26.31	23.67	20.51	48.29	39.53	35.84	31.23	27.57
45	19.11	16.41	15.08	12.95	31.88	27.42	24.67	21.36	50.29	41.17	37.31	32.50	28.45
46	19.92	17.11	15.71	13.48	33.43	28.76	25.86	22.37	52.44	42.92	38.89	33.83	29.36
47	21.00	18.04	16.56	14.19	35.34	30.39	27.31	23.60	54.75	44.81	40.58	35.26	30.31
48	22.45	19.28	17.69	15.13	37.70	32.43	29.12	25.13	57.26	46.87	42.41	36.80	31.32
49	24.35	20.92	19.16	16.37	40.64	34.96	31.36	27.01	60.01	49.12	44.41	38.46	32.41
50	26.79	23.01	21.06	17.95	44.26	38.07	34.11	29.31	63.04	51.60	46.59	40.26	33.58
51	29.46	25.31	23.13	19.65	48.25	41.50	37.14	31.83	66.31	54.28	48.94	42.18	34.80
52	32.42	27.85	25.41	21.52	52.65	45.29	40.46	34.56	69.77	57.11	51.41	44.17	36.05
53	35.67	30.64	27.91	23.55	57.45	49.42	44.07	37.50	73.42	60.10	54.00	46.22	37.32
54	39.20	33.68	30.61	25.71	62.66	53.90	47.96	40.63	77.26	63.24	56.71	48.31	38.60
55	43.02	36.96	33.51	28.00	67.46	58.03	51.51	43.41	81.29	66.54	59.52	50.45	39.90
56	47.26	40.60	36.71	30.49	71.66	61.64	54.57	45.72	85.76	70.19	62.62	52.76	41.31
57	51.85	44.53	40.14	33.12	77.49	66.66	58.83	48.95	92.11	75.39	67.05	56.11	43.53
58	56.61	48.63	43.69	35.76	83.75	72.03	63.37	52.31	98.22	80.40	71.26	59.16	45.51
59	61.75	53.05	47.48	38.51	90.43	77.78	68.17	55.76	102.70	84.06	74.23	61.07	46.63
60	67.28	57.79	51.51	41.35	97.55	83.91	73.23	59.28	107.27	87.80	77.22	62.86	47.72

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 2A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Female														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	14.20	10.95	9.56	7.93	19.79	15.21	13.43	11.36	37.11	28.11	25.38	22.11	20.72	
19	13.69	10.56	9.22	7.64	19.79	15.21	13.43	11.36	37.11	28.11	25.38	22.11	20.72	
20	13.18	10.17	8.88	7.36	19.79	15.21	13.43	11.36	37.11	28.11	25.38	22.11	20.72	
21	13.20	10.19	8.89	7.36	19.99	15.36	13.54	11.45	37.70	28.55	25.75	22.41	21.01	
22	13.25	10.23	8.91	7.37	20.22	15.54	13.68	11.56	38.33	29.03	26.16	22.74	21.31	
23	13.33	10.29	8.96	7.40	20.49	15.75	13.86	11.69	38.99	29.53	26.59	23.09	21.65	
24	13.44	10.37	9.02	7.45	20.81	15.99	14.07	11.86	39.69	30.06	27.06	23.48	22.01	
25	13.58	10.48	9.11	7.52	21.16	16.26	14.30	12.05	40.43	30.62	27.55	23.89	22.41	
26	13.74	10.60	9.22	7.61	21.56	16.57	14.57	12.27	41.21	31.21	28.07	24.33	22.83	
27	13.94	10.76	9.35	7.71	22.00	16.90	14.86	12.51	42.02	31.82	28.62	24.80	23.28	
28	14.17	10.93	9.50	7.84	22.48	17.27	15.19	12.78	42.87	32.47	29.20	25.30	23.75	
29	14.42	11.13	9.68	7.98	23.00	17.67	15.54	13.08	43.75	33.14	29.81	25.83	24.24	
30	14.70	11.34	9.87	8.14	23.57	18.11	15.92	13.41	44.68	33.84	30.44	26.38	24.74	
31	15.01	11.58	10.08	8.31	24.15	18.55	16.32	13.74	45.62	34.55	31.09	26.94	25.25	
32	15.32	11.82	10.29	8.49	24.73	19.00	16.72	14.08	46.56	35.26	31.75	27.52	25.76	
33	15.66	12.08	10.52	8.68	25.34	19.47	17.14	14.44	47.52	35.99	32.41	28.10	26.26	
34	16.02	12.36	10.77	8.89	25.98	19.96	17.58	14.82	48.51	36.74	33.10	28.71	26.77	
35	16.42	12.67	11.04	9.11	26.68	20.50	18.06	15.22	49.55	37.53	33.83	29.35	27.29	
36	16.86	13.01	11.34	9.37	27.44	21.09	18.59	15.67	50.66	38.37	34.60	30.03	27.82	
37	17.35	13.39	11.68	9.65	28.30	21.74	19.17	16.17	51.84	39.26	35.42	30.75	28.38	
38	17.90	13.81	12.05	9.96	29.25	22.48	19.83	16.73	53.11	40.22	36.30	31.53	28.97	
39	18.51	14.28	12.46	10.30	30.32	23.30	20.56	17.35	54.48	41.26	37.25	32.36	29.58	
40	19.19	14.80	12.93	10.69	31.53	24.23	21.38	18.05	55.98	42.39	38.28	33.26	30.23	
41	19.85	15.31	13.37	11.06	32.80	25.20	22.25	18.78	57.60	43.63	39.40	34.24	30.92	
42	20.41	15.75	13.76	11.37	34.01	26.13	23.07	19.47	59.36	44.96	40.61	35.28	31.65	
43	20.95	16.16	14.12	11.67	35.23	27.07	23.90	20.17	61.22	46.37	41.88	36.38	32.39	
44	21.52	16.60	14.50	11.98	36.52	28.06	24.77	20.90	63.18	47.85	43.21	37.52	33.14	
45	22.18	17.12	14.94	12.34	37.96	29.17	25.74	21.70	65.21	49.39	44.59	38.69	33.89	
46	23.01	17.75	15.49	12.78	39.61	30.44	26.85	22.62	67.29	50.96	45.99	39.87	34.61	
47	24.06	18.56	16.19	13.34	41.54	31.92	28.14	23.68	69.40	52.56	47.41	41.05	35.30	
48	25.39	19.59	17.07	14.04	43.82	33.67	29.67	24.92	71.52	54.17	48.82	42.21	35.95	
49	27.08	20.89	18.19	14.94	46.52	35.75	31.46	26.38	73.64	55.77	50.22	43.34	36.53	
50	29.18	22.51	19.58	16.04	49.70	38.19	33.58	28.09	75.73	57.35	51.58	44.42	37.05	
51	31.44	24.26	21.07	17.21	53.18	40.86	35.88	29.93	77.80	58.93	52.92	45.45	37.51	
52	33.92	26.17	22.69	18.48	56.97	43.77	38.37	31.91	79.90	60.51	54.26	46.44	37.93	
53	36.63	28.26	24.46	19.84	61.06	46.92	41.05	34.01	82.01	62.11	55.59	47.40	38.30	
54	39.55	30.52	26.35	21.29	65.47	50.31	43.92	36.22	84.13	63.72	56.91	48.31	38.62	
55	42.98	33.16	28.57	22.96	70.65	54.29	47.28	38.80	86.85	65.78	58.61	49.50	39.16	
56	47.28	36.47	31.34	25.03	76.51	58.79	51.06	41.65	90.77	68.75	61.09	51.28	40.17	
57	51.99	40.11	34.36	27.26	81.40	62.55	54.16	43.88	94.91	71.88	63.68	53.09	41.21	
58	57.17	44.11	37.65	29.63	86.66	66.59	57.47	46.18	99.29	75.20	66.39	54.92	42.27	
59	62.81	48.46	41.22	32.14	93.32	71.71	61.65	49.10	105.07	79.58	70.00	57.38	43.83	
60	68.43	52.79	44.72	34.51	100.42	77.16	66.07	52.07	109.27	82.76	72.49	58.81	44.66	

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class 2A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday														
Unisex														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	730
18	8.17	7.02	6.45	5.56	12.27	10.56	9.49	8.26	20.41	16.72	15.15	13.24	12.41	
19	7.92	6.80	6.26	5.40	12.27	10.56	9.49	8.26	20.41	16.72	15.15	13.24	12.41	
20	7.68	6.60	6.06	5.22	12.27	10.56	9.49	8.26	20.41	16.72	15.15	13.24	12.41	
21	7.78	6.69	6.14	5.29	12.49	10.75	9.65	8.39	20.81	17.04	15.43	13.47	12.63	
22	7.93	6.82	6.25	5.38	12.78	10.99	9.87	8.56	21.30	17.43	15.77	13.76	12.89	
23	8.12	6.98	6.39	5.49	13.13	11.29	10.13	8.77	21.85	17.89	16.18	14.09	13.21	
24	8.34	7.17	6.57	5.63	13.52	11.63	10.43	9.03	22.51	18.43	16.65	14.50	13.59	
25	8.61	7.40	6.77	5.82	13.99	12.03	10.78	9.33	23.24	19.03	17.18	14.95	14.02	
26	8.92	7.66	7.01	6.01	14.50	12.47	11.18	9.68	24.06	19.69	17.78	15.47	14.51	
27	9.27	7.96	7.28	6.25	15.08	12.98	11.62	10.05	24.96	20.43	18.45	16.04	15.05	
28	9.65	8.29	7.59	6.50	15.72	13.52	12.12	10.47	25.94	21.23	19.18	16.67	15.64	
29	10.07	8.65	7.92	6.73	16.42	14.11	12.65	10.90	27.00	22.10	19.96	17.36	16.29	
30	10.54	9.05	8.25	6.99	17.17	14.76	13.21	11.34	28.15	23.05	20.81	18.10	16.97	
31	11.04	9.48	8.58	7.27	17.96	15.42	13.75	11.79	29.38	24.05	21.73	18.90	17.71	
32	11.58	9.89	8.93	7.57	18.80	16.04	14.30	12.28	30.68	25.11	22.70	19.75	18.48	
33	12.15	10.30	9.30	7.90	19.69	16.69	14.89	12.79	32.07	26.25	23.74	20.65	19.29	
34	12.76	10.74	9.70	8.24	20.64	17.38	15.51	13.33	33.53	27.44	24.82	21.61	20.13	
35	13.42	11.21	10.13	8.61	21.64	18.11	16.18	13.90	35.08	28.71	25.98	22.62	21.03	
36	14.06	11.71	10.59	9.00	22.71	18.90	16.89	14.53	36.69	30.04	27.19	23.68	21.94	
37	14.69	12.24	11.08	9.43	23.72	19.75	17.66	15.19	38.40	31.42	28.47	24.80	22.88	
38	15.37	12.81	11.61	9.88	24.81	20.67	18.49	15.91	40.17	32.88	29.79	25.97	23.84	
39	16.10	13.42	12.16	10.35	26.00	21.66	19.39	16.69	42.03	34.32	31.07	27.06	24.72	
40	16.87	14.07	12.76	10.86	27.28	22.74	20.36	17.53	43.97	35.71	32.33	28.16	25.59	
41	17.59	14.68	13.31	11.34	28.58	23.83	21.34	18.37	45.93	37.14	33.63	29.30	26.45	
42	18.18	15.17	13.76	11.72	29.75	24.81	22.22	19.13	47.88	38.58	34.95	30.44	27.30	
43	18.70	15.60	14.16	12.05	30.88	25.76	23.06	19.86	49.86	40.07	36.29	31.60	28.13	
44	19.24	16.06	14.56	12.39	32.07	26.75	23.95	20.61	51.91	41.61	37.68	32.80	28.97	
45	19.88	16.59	15.04	12.79	33.40	27.86	24.94	21.45	54.02	43.22	39.13	34.04	29.81	
46	20.69	17.27	15.66	13.30	34.98	29.18	26.11	22.43	56.15	44.93	40.66	35.34	30.67	
47	21.77	18.17	16.47	13.98	36.89	30.78	27.52	23.62	58.41	46.75	42.28	36.71	31.56	
48	23.19	19.36	17.53	14.86	39.23	32.74	29.26	25.08	60.83	48.69	44.01	38.15	32.48	
49	25.03	20.91	18.92	16.01	42.11	35.15	31.39	26.85	63.42	50.79	45.86	39.68	33.44	
50	27.39	22.89	20.69	17.47	45.62	38.10	33.98	29.01	66.21	53.04	47.84	41.30	34.44	
51	29.96	25.04	22.61	19.04	49.49	41.34	36.82	31.35	69.19	55.44	49.94	43.00	35.48	
52	32.80	27.43	24.73	20.76	53.73	44.91	39.94	33.90	72.30	57.96	52.13	44.74	36.52	
53	35.91	30.04	27.04	22.62	58.36	48.79	43.31	36.63	75.57	60.60	54.40	46.51	37.57	
54	39.29	32.89	29.54	24.60	63.36	53.00	46.95	39.53	78.98	63.36	56.76	48.31	38.61	
55	43.01	36.01	32.27	26.74	68.26	57.09	50.45	42.26	82.68	66.35	59.29	50.21	39.71	
56	47.27	39.57	35.36	29.13	72.87	60.92	53.69	44.70	87.01	69.83	62.24	52.39	41.03	
57	51.88	43.43	38.70	31.66	78.47	65.63	57.67	47.68	92.81	74.52	66.21	55.35	42.95	
58	56.75	47.50	42.18	34.23	84.48	70.67	61.89	50.77	98.49	79.10	70.05	58.10	44.70	
59	62.02	51.90	45.91	36.92	91.15	76.26	66.54	54.10	103.29	82.94	73.18	60.14	45.93	
60	67.56	56.54	49.81	39.64	98.27	82.22	71.44	57.48	107.77	86.54	76.04	61.85	46.96	

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 2P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	10.13	8.70	7.99	6.89	14.96	12.87	11.58	10.06	23.57	19.29	17.49	15.29	14.32
19	9.94	8.54	7.85	6.76	15.16	13.04	11.73	10.20	23.87	19.54	17.72	15.49	14.51
20	9.74	8.37	7.69	6.63	15.35	13.20	11.88	10.33	24.18	19.79	17.95	15.69	14.69
21	9.85	8.46	7.77	6.69	15.61	13.42	12.06	10.47	24.59	20.13	18.23	15.91	14.92
22	10.01	8.59	7.88	6.78	15.93	13.70	12.30	10.67	25.09	20.53	18.58	16.20	15.18
23	10.20	8.76	8.03	6.90	16.31	14.03	12.59	10.91	25.68	21.02	19.00	16.56	15.52
24	10.45	8.97	8.22	7.06	16.76	14.42	12.93	11.20	26.36	21.58	19.50	16.98	15.91
25	10.74	9.22	8.44	7.25	17.28	14.86	13.32	11.53	27.14	22.21	20.06	17.46	16.37
26	11.07	9.51	8.70	7.47	17.84	15.35	13.75	11.90	28.01	22.92	20.70	18.01	16.89
27	11.45	9.84	9.00	7.72	18.47	15.89	14.24	12.31	28.97	23.71	21.41	18.62	17.47
28	11.88	10.20	9.34	8.01	19.17	16.49	14.78	12.78	30.02	24.57	22.19	19.30	18.10
29	12.35	10.61	9.71	8.32	19.94	17.15	15.37	13.29	31.17	25.51	23.04	20.03	18.79
30	12.86	11.05	10.12	8.67	20.77	17.86	16.01	13.85	32.41	26.53	23.96	20.84	19.53
31	13.43	11.54	10.56	9.06	21.66	18.63	16.71	14.45	33.75	27.63	24.96	21.71	20.34
32	14.04	12.06	11.05	9.48	22.61	19.45	17.44	15.09	35.21	28.82	26.05	22.66	21.20
33	14.70	12.63	11.57	9.93	23.62	20.32	18.23	15.78	36.77	30.10	27.22	23.68	22.12
34	15.41	13.24	12.13	10.42	24.70	21.25	19.07	16.51	38.43	31.46	28.45	24.77	23.08
35	16.16	13.88	12.73	10.93	25.85	22.24	19.97	17.29	40.17	32.88	29.75	25.91	24.07
36	16.96	14.57	13.37	11.48	27.07	23.29	20.92	18.12	41.98	34.36	31.10	27.09	25.09
37	17.80	15.29	14.03	12.06	28.37	24.40	21.93	19.01	43.85	35.89	32.51	28.32	26.13
38	18.68	16.05	14.74	12.67	29.76	25.59	23.01	19.94	45.78	37.47	33.95	29.59	27.18
39	19.61	16.84	15.47	13.30	31.22	26.86	24.16	20.94	47.75	39.09	35.42	30.88	28.22
40	20.58	17.68	16.24	13.96	32.78	28.20	25.37	22.00	49.77	40.74	36.93	32.20	29.26
41	21.46	18.44	16.94	14.57	34.34	29.53	26.57	23.04	51.76	42.37	38.41	33.50	30.25
42	22.15	19.02	17.48	15.03	35.68	30.69	27.62	23.95	53.71	43.97	39.87	34.76	31.17
43	22.73	19.53	17.95	15.43	36.95	31.78	28.60	24.79	55.67	45.57	41.32	36.02	32.06
44	23.32	20.03	18.41	15.82	38.26	32.91	29.61	25.66	57.67	47.20	42.80	37.29	32.93
45	24.03	20.64	18.96	16.28	39.73	34.18	30.74	26.62	59.75	48.91	44.33	38.60	33.80
46	24.96	21.44	19.69	16.89	41.51	35.70	32.10	27.77	61.96	50.72	45.95	39.98	34.69
47	26.22	22.52	20.67	17.71	43.70	37.59	33.78	29.19	64.34	52.66	47.69	41.44	35.62
48	27.92	23.98	22.00	18.82	46.44	39.94	35.87	30.95	66.93	54.78	49.57	43.01	36.61
49	30.17	25.91	23.74	20.28	49.86	42.88	38.47	33.13	69.78	57.11	51.63	44.72	37.68
50	33.07	28.40	25.99	22.15	54.08	46.52	41.68	35.82	72.92	59.69	53.90	46.57	38.84
51	36.45	31.31	28.61	24.32	58.83	50.60	45.28	38.80	76.33	62.48	56.34	48.55	40.06
52	40.22	34.55	31.52	26.70	64.06	55.10	49.23	42.05	79.94	65.43	58.91	50.60	41.31
53	44.38	38.12	34.72	29.30	69.78	60.02	53.52	45.55	83.75	68.55	61.60	52.71	42.57
54	48.93	42.03	38.20	32.09	75.98	65.36	58.16	49.27	87.76	71.83	64.41	54.87	43.85
55	53.86	46.27	41.95	35.06	81.69	70.27	62.38	52.57	91.96	75.28	67.33	57.07	45.13
56	59.18	50.84	45.97	38.19	86.42	74.33	65.81	55.13	96.65	79.11	70.57	59.46	46.56
57	63.75	54.76	49.36	40.73	91.40	78.61	69.39	57.73	103.44	84.67	75.30	63.01	48.88
58	68.73	59.04	53.04	43.42	97.14	83.56	73.50	60.67	109.94	89.99	79.77	66.22	50.94
59	75.05	64.47	57.70	46.80	104.62	89.99	78.86	64.51	114.59	93.80	82.83	68.14	52.04
60	81.83	70.29	62.66	50.30	112.57	96.83	84.51	68.41	119.34	97.69	85.91	69.94	53.10

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 2P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	19.55	15.08	13.17	10.91	27.03	20.77	18.33	15.51	50.11	37.95	34.27	29.85	27.97
19	19.19	14.81	12.93	10.72	27.53	21.15	18.67	15.80	51.04	38.66	34.91	30.41	28.49
20	18.81	14.51	12.67	10.50	28.03	21.54	19.01	16.09	51.97	39.36	35.54	30.96	29.01
21	18.73	14.45	12.60	10.43	28.14	21.62	19.06	16.11	52.46	39.73	35.84	31.18	29.24
22	18.68	14.42	12.56	10.39	28.31	21.75	19.16	16.18	53.01	40.15	36.18	31.45	29.48
23	18.69	14.42	12.55	10.37	28.54	21.93	19.30	16.29	53.61	40.60	36.56	31.75	29.76
24	18.73	14.45	12.58	10.38	28.83	22.15	19.49	16.43	54.26	41.09	36.98	32.09	30.09
25	18.83	14.52	12.64	10.43	29.18	22.42	19.72	16.61	54.96	41.62	37.45	32.47	30.46
26	18.96	14.63	12.72	10.49	29.59	22.74	19.99	16.84	55.71	42.19	37.95	32.90	30.87
27	19.14	14.77	12.84	10.59	30.06	23.10	20.30	17.10	56.50	42.80	38.49	33.35	31.30
28	19.36	14.94	12.99	10.71	30.58	23.50	20.66	17.39	57.35	43.44	39.07	33.85	31.77
29	19.62	15.14	13.17	10.85	31.16	23.94	21.05	17.72	58.25	44.12	39.68	34.38	32.27
30	19.93	15.37	13.37	11.03	31.79	24.43	21.48	18.08	59.20	44.84	40.34	34.95	32.79
31	20.27	15.64	13.61	11.22	32.46	24.94	21.94	18.47	60.20	45.59	41.03	35.56	33.32
32	20.64	15.92	13.86	11.43	33.15	25.47	22.42	18.88	61.24	46.39	41.76	36.20	33.88
33	21.04	16.23	14.14	11.66	33.89	26.04	22.92	19.31	62.34	47.21	42.52	36.87	34.45
34	21.49	16.58	14.44	11.92	34.68	26.65	23.47	19.78	63.48	48.08	43.32	37.57	35.03
35	21.98	16.96	14.78	12.20	35.54	27.31	24.06	20.28	64.68	48.99	44.16	38.31	35.62
36	22.53	17.38	15.15	12.51	36.49	28.03	24.71	20.84	65.92	49.93	45.02	39.08	36.21
37	23.12	17.84	15.56	12.86	37.52	28.83	25.42	21.45	67.22	50.91	45.92	39.87	36.80
38	23.78	18.35	16.01	13.23	38.67	29.71	26.21	22.12	68.56	51.93	46.86	40.70	37.39
39	24.50	18.90	16.50	13.64	39.93	30.68	27.07	22.85	69.95	52.98	47.83	41.55	37.98
40	25.29	19.51	17.03	14.08	41.32	31.75	28.03	23.66	71.40	54.07	48.83	42.42	38.56
41	26.02	20.07	17.53	14.49	42.75	32.85	29.00	24.48	72.92	55.23	49.88	43.34	39.15
42	26.61	20.53	17.93	14.82	44.06	33.86	29.89	25.24	74.53	56.45	50.99	44.30	39.74
43	27.14	20.94	18.29	15.12	45.36	34.85	30.77	25.97	76.23	57.73	52.15	45.30	40.33
44	27.71	21.38	18.67	15.42	46.73	35.91	31.70	26.74	77.99	59.07	53.35	46.32	40.92
45	28.39	21.91	19.12	15.79	48.27	37.09	32.73	27.60	79.82	60.45	54.58	47.36	41.48
46	29.28	22.59	19.71	16.26	50.07	38.47	33.94	28.59	81.68	61.87	55.83	48.40	42.02
47	30.44	23.49	20.48	16.88	52.21	40.12	35.37	29.76	83.58	63.30	57.10	49.44	42.52
48	31.97	24.66	21.49	17.68	54.78	42.09	37.08	31.15	85.49	64.75	58.36	50.46	42.97
49	33.93	26.18	22.79	18.72	57.87	44.46	39.13	32.82	87.40	66.20	59.60	51.44	43.36
50	36.42	28.10	24.43	20.02	61.56	47.30	41.58	34.79	89.29	67.63	60.83	52.38	43.69
51	39.31	30.33	26.34	21.52	65.69	50.47	44.31	36.97	91.18	69.06	62.03	53.26	43.96
52	42.53	32.81	28.45	23.17	70.20	53.94	47.28	39.32	93.09	70.51	63.22	54.12	44.19
53	46.06	35.54	30.76	24.95	75.09	57.70	50.48	41.82	95.02	71.96	64.41	54.92	44.37
54	49.91	38.51	33.26	26.86	80.36	61.75	53.91	44.46	96.97	73.44	65.59	55.68	44.51
55	54.08	41.72	35.95	28.88	86.01	66.09	57.56	47.23	99.60	75.43	67.21	56.76	44.91
56	58.56	45.18	38.82	31.01	91.23	70.10	60.89	49.66	103.59	78.45	69.71	58.52	45.85
57	64.46	49.73	42.60	33.79	96.67	74.28	64.32	52.10	107.82	81.66	72.34	60.31	46.81
58	70.97	54.75	46.74	36.79	102.54	78.79	68.00	54.65	112.30	85.05	75.09	62.11	47.80
59	77.21	59.57	50.67	39.51	108.83	83.62	71.90	57.26	118.34	89.63	78.84	64.62	49.37
60	83.37	64.32	54.48	42.05	115.55	88.79	76.02	59.92	122.57	92.84	81.32	65.97	50.10

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 2P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	10.89	9.35	8.59	7.41	16.08	13.84	12.45	10.81	25.34	20.74	18.80	16.44	15.39
19	10.69	9.18	8.44	7.27	16.30	14.02	12.61	10.97	25.66	21.01	19.05	16.65	15.60
20	10.47	9.00	8.27	7.13	16.50	14.19	12.77	11.10	25.99	21.27	19.30	16.87	15.79
21	10.59	9.09	8.35	7.19	16.78	14.43	12.96	11.26	26.43	21.64	19.60	17.10	16.04
22	10.76	9.23	8.47	7.29	17.12	14.73	13.22	11.47	26.97	22.07	19.97	17.42	16.32
23	10.97	9.42	8.63	7.42	17.53	15.08	13.53	11.73	27.61	22.60	20.43	17.80	16.68
24	11.23	9.64	8.84	7.59	18.02	15.50	13.90	12.04	28.34	23.20	20.96	18.25	17.10
25	11.55	9.91	9.07	7.79	18.58	15.97	14.32	12.39	29.18	23.88	21.56	18.77	17.60
26	11.90	10.22	9.35	8.03	19.18	16.50	14.78	12.79	30.11	24.64	22.25	19.36	18.16
27	12.31	10.58	9.68	8.30	19.86	17.08	15.31	13.23	31.14	25.49	23.02	20.02	18.78
28	12.77	10.97	10.04	8.61	20.61	17.73	15.89	13.74	32.27	26.41	23.85	20.75	19.46
29	13.28	11.41	10.44	8.94	21.44	18.44	16.52	14.29	33.51	27.42	24.77	21.53	20.20
30	13.82	11.88	10.88	9.26	22.33	19.20	17.21	14.89	34.84	28.52	25.76	22.40	20.99
31	14.44	12.41	11.32	9.60	23.28	20.03	17.96	15.45	36.28	29.70	26.83	23.34	21.87
32	15.09	12.96	11.75	9.97	24.31	20.91	18.69	16.04	37.85	30.98	28.00	24.36	22.79
33	15.80	13.53	12.21	10.36	25.39	21.75	19.41	16.66	39.53	32.36	29.26	25.46	23.78
34	16.57	14.07	12.71	10.79	26.55	22.60	20.17	17.33	41.31	33.82	30.58	26.63	24.81
35	17.37	14.65	13.24	11.25	27.79	23.50	20.99	18.04	43.18	35.35	31.98	27.85	25.88
36	18.23	15.27	13.81	11.74	29.10	24.47	21.87	18.80	45.13	36.94	33.43	29.12	26.97
37	19.13	15.93	14.42	12.26	30.50	25.51	22.81	19.62	47.14	38.58	34.95	30.44	28.09
38	19.96	16.62	15.05	12.81	31.98	26.62	23.81	20.49	49.21	40.28	36.50	31.81	29.22
39	20.83	17.36	15.73	13.38	33.40	27.81	24.89	21.42	51.33	42.02	38.08	33.20	30.34
40	21.75	18.13	16.44	13.99	34.92	29.09	26.03	22.41	53.50	43.80	39.70	34.62	31.45
41	22.60	18.85	17.09	14.55	36.44	30.36	27.18	23.40	55.64	45.55	41.28	35.96	32.47
42	23.26	19.40	17.60	14.98	37.78	31.48	28.19	24.27	57.74	47.09	42.65	37.15	33.31
43	23.83	19.88	18.03	15.35	39.05	32.55	29.14	25.09	59.85	48.61	44.03	38.34	34.13
44	24.42	20.37	18.48	15.72	40.38	33.66	30.13	25.93	62.00	50.17	45.43	39.55	34.93
45	25.12	20.96	19.00	16.16	41.87	34.91	31.24	26.87	64.23	51.79	46.89	40.79	35.72
46	26.04	21.73	19.70	16.73	43.65	36.39	32.56	27.98	66.61	53.50	48.42	42.09	36.52
47	27.28	22.77	20.63	17.51	45.82	38.22	34.17	29.33	69.15	55.32	50.04	43.44	37.35
48	28.93	24.15	21.87	18.54	48.52	40.48	36.17	31.00	71.57	57.28	51.77	44.88	38.20
49	31.11	25.98	23.50	19.89	51.86	43.28	38.64	33.05	74.18	59.39	53.62	46.40	39.10
50	33.90	28.33	25.60	21.62	55.95	46.71	41.66	35.56	77.02	61.67	55.63	48.02	40.05
51	37.17	31.07	28.05	23.62	60.54	50.57	45.04	38.34	80.04	64.12	57.76	49.73	41.04
52	40.80	34.12	30.76	25.82	65.59	54.81	48.74	41.37	83.23	66.70	59.98	51.48	42.03
53	44.80	37.48	33.73	28.21	71.11	59.44	52.76	44.61	86.56	69.40	62.30	53.27	43.02
54	49.18	41.15	36.96	30.78	77.08	64.45	57.10	48.07	90.06	72.23	64.70	55.08	44.01
55	53.92	45.13	40.45	33.51	82.77	69.22	61.17	51.24	93.87	75.31	67.30	56.99	45.08
56	59.03	49.42	44.18	36.39	87.63	73.28	64.58	53.77	98.38	78.94	70.36	59.22	46.38
57	63.93	53.50	47.67	38.99	92.72	77.53	68.12	56.32	104.53	83.92	74.56	62.33	48.36
58	69.29	57.97	51.47	41.76	98.49	82.36	72.13	59.17	110.53	88.76	78.60	65.19	50.16
59	75.59	63.24	55.94	44.98	105.67	88.40	77.12	62.70	115.53	92.76	81.83	67.26	51.37
60	82.22	68.80	60.61	48.24	113.32	94.82	82.39	66.29	120.15	96.47	84.76	68.95	52.35



**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 2P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	9.98	8.58	7.88	6.79	14.99	12.89	11.60	10.08	24.94	20.42	18.51	16.18	15.16
19	9.82	8.43	7.75	6.68	15.20	13.07	11.76	10.23	25.30	20.71	18.77	16.41	15.37
20	9.65	8.29	7.61	6.56	15.41	13.26	11.93	10.37	25.65	21.00	19.04	16.64	15.59
21	9.76	8.39	7.70	6.63	15.67	13.48	12.11	10.52	26.11	21.37	19.35	16.90	15.84
22	9.93	8.53	7.82	6.73	16.00	13.76	12.35	10.71	26.66	21.82	19.74	17.22	16.14
23	10.14	8.71	7.98	6.86	16.39	14.10	12.65	10.96	27.31	22.35	20.21	17.61	16.50
24	10.40	8.93	8.18	7.02	16.85	14.49	13.00	11.25	28.05	22.96	20.74	18.07	16.93
25	10.70	9.19	8.42	7.22	17.38	14.95	13.40	11.60	28.89	23.65	21.36	18.59	17.43
26	11.06	9.50	8.69	7.46	17.98	15.47	13.86	11.99	29.83	24.41	22.05	19.18	17.99
27	11.45	9.84	9.00	7.72	18.65	16.04	14.37	12.43	30.86	25.26	22.81	19.84	18.61
28	11.90	10.22	9.35	8.02	19.38	16.67	14.94	12.92	31.99	26.19	23.64	20.56	19.29
29	12.39	10.64	9.74	8.35	20.19	17.36	15.56	13.45	33.22	27.19	24.55	21.35	20.03
30	12.93	11.11	10.17	8.72	21.06	18.11	16.24	14.04	34.54	28.27	25.54	22.21	20.82
31	13.51	11.61	10.63	9.12	21.99	18.92	16.96	14.67	35.96	29.44	26.60	23.13	21.67
32	14.15	12.15	11.13	9.55	22.98	19.77	17.73	15.34	37.50	30.69	27.74	24.13	22.58
33	14.83	12.74	11.67	10.02	24.04	20.67	18.55	16.05	39.14	32.03	28.96	25.20	23.54
34	15.56	13.36	12.25	10.51	25.15	21.64	19.42	16.81	40.87	33.45	30.26	26.34	24.54
35	16.33	14.03	12.86	11.05	26.34	22.66	20.35	17.62	42.69	34.94	31.62	27.53	25.59
36	17.14	14.73	13.51	11.61	27.60	23.74	21.33	18.48	44.60	36.50	33.05	28.79	26.66
37	18.00	15.47	14.20	12.20	28.94	24.90	22.38	19.39	46.58	38.13	34.53	30.09	27.76
38	18.91	16.24	14.91	12.82	30.37	26.12	23.49	20.36	48.64	39.81	36.07	31.44	28.87
39	19.85	17.05	15.66	13.47	31.88	27.42	24.66	21.38	50.76	41.55	37.66	32.83	30.00
40	20.84	17.90	16.45	14.14	33.48	28.80	25.91	22.47	52.95	43.34	39.29	34.26	31.13
41	21.74	18.67	17.16	14.76	35.07	30.17	27.15	23.54	55.14	45.14	40.93	35.69	32.22
42	22.43	19.27	17.71	15.23	36.46	31.36	28.22	24.47	57.31	46.91	42.54	37.09	33.26
43	23.03	19.78	18.18	15.63	37.76	32.48	29.23	25.34	59.50	48.70	44.16	38.50	34.27
44	23.63	20.30	18.65	16.03	39.11	33.64	30.27	26.23	61.75	50.54	45.82	39.93	35.26
45	24.35	20.91	19.21	16.50	40.63	34.95	31.44	27.22	64.09	52.46	47.55	41.41	36.26
46	25.29	21.73	19.95	17.12	42.46	36.52	32.83	28.41	66.59	54.50	49.38	42.97	37.28
47	26.57	22.83	20.95	17.95	44.71	38.45	34.56	29.86	69.26	56.70	51.34	44.61	38.35
48	28.30	24.31	22.29	19.07	47.52	40.87	36.70	31.67	72.17	59.07	53.45	46.38	39.48
49	30.57	26.26	24.06	20.55	51.02	43.89	39.37	33.91	75.35	61.67	55.75	48.29	40.69
50	33.50	28.78	26.34	22.44	55.35	47.61	42.66	36.66	78.83	64.53	58.26	50.35	41.99
51	36.70	31.52	28.81	24.48	60.11	51.70	46.26	39.65	82.60	67.61	60.97	52.54	43.35
52	40.23	34.56	31.53	26.71	65.33	56.20	50.21	42.89	86.58	70.87	63.80	54.81	44.74
53	44.10	37.88	34.50	29.11	71.03	61.10	54.48	46.36	90.78	74.30	66.77	57.14	46.14
54	48.30	41.49	37.70	31.68	77.19	66.40	59.09	50.05	95.19	77.91	69.86	59.52	47.56
55	52.82	45.38	41.14	34.38	82.83	71.24	63.24	53.30	99.81	81.70	73.08	61.94	48.98
56	57.84	49.68	44.92	37.32	87.70	75.43	66.78	55.95	104.95	85.90	76.63	64.56	50.56
57	63.25	54.33	48.98	40.41	94.55	81.32	71.78	59.72	112.38	91.98	81.81	68.45	53.11
58	68.87	59.16	53.15	43.50	101.88	87.63	77.08	63.63	119.48	97.80	86.69	71.96	55.36
59	74.91	64.35	57.59	46.72	109.70	94.36	82.69	67.64	124.58	101.97	90.05	74.08	56.57
60	81.40	69.92	62.32	50.03	118.03	101.52	88.60	71.73	129.78	106.23	93.42	76.06	57.74

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 2P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	19.49	15.04	13.13	10.88	27.18	20.88	18.43	15.60	50.95	38.59	34.85	30.36	28.45
19	19.15	14.78	12.90	10.69	27.69	21.28	18.78	15.90	51.92	39.32	35.51	30.93	28.98
20	18.79	14.50	12.66	10.49	28.21	21.67	19.13	16.19	52.88	40.05	36.17	31.50	29.52
21	18.71	14.43	12.59	10.42	28.32	21.76	19.18	16.22	53.41	40.45	36.49	31.75	29.77
22	18.68	14.41	12.56	10.38	28.49	21.89	19.28	16.28	54.01	40.90	36.86	32.04	30.03
23	18.69	14.42	12.55	10.37	28.72	22.07	19.43	16.39	54.65	41.39	37.27	32.37	30.34
24	18.75	14.46	12.59	10.39	29.02	22.30	19.62	16.54	55.36	41.93	37.73	32.74	30.70
25	18.85	14.54	12.65	10.44	29.38	22.57	19.85	16.73	56.12	42.50	38.24	33.16	31.10
26	18.99	14.65	12.74	10.51	29.79	22.89	20.13	16.95	56.93	43.12	38.79	33.62	31.55
27	19.18	14.80	12.87	10.61	30.27	23.26	20.44	17.22	57.81	43.78	39.38	34.12	32.03
28	19.41	14.98	13.02	10.74	30.80	23.67	20.81	17.52	58.74	44.49	40.01	34.67	32.54
29	19.68	15.19	13.21	10.89	31.40	24.13	21.21	17.86	59.72	45.23	40.69	35.25	33.08
30	20.00	15.43	13.42	11.07	32.05	24.63	21.66	18.23	60.76	46.02	41.40	35.88	33.65
31	20.35	15.70	13.66	11.26	32.74	25.16	22.13	18.63	61.85	46.84	42.16	36.53	34.24
32	20.73	15.99	13.92	11.48	33.46	25.71	22.62	19.05	62.98	47.70	42.95	37.23	34.84
33	21.14	16.31	14.21	11.72	34.22	26.29	23.14	19.50	64.17	48.60	43.77	37.95	35.46
34	21.60	16.67	14.52	11.98	35.03	26.92	23.70	19.98	65.41	49.54	44.63	38.71	36.09
35	22.10	17.05	14.86	12.27	35.91	27.59	24.31	20.49	66.71	50.52	45.54	39.51	36.73
36	22.66	17.48	15.24	12.59	36.87	28.33	24.97	21.06	68.07	51.55	46.49	40.35	37.38
37	23.26	17.95	15.65	12.93	37.93	29.15	25.70	21.68	69.50	52.63	47.48	41.22	38.05
38	23.93	18.46	16.11	13.31	39.10	30.05	26.50	22.36	70.99	53.77	48.52	42.14	38.72
39	24.65	19.02	16.60	13.72	40.39	31.03	27.38	23.11	72.57	54.96	49.62	43.10	39.40
40	25.44	19.63	17.14	14.17	41.81	32.13	28.35	23.94	74.22	56.22	50.76	44.10	40.09
41	26.18	20.20	17.64	14.58	43.26	33.24	29.35	24.78	75.99	57.55	51.98	45.16	40.79
42	26.78	20.66	18.04	14.92	44.61	34.28	30.26	25.55	77.87	58.97	53.27	46.28	41.52
43	27.32	21.08	18.41	15.22	45.94	35.30	31.17	26.30	79.85	60.48	54.62	47.45	42.25
44	27.90	21.53	18.80	15.53	47.35	36.39	32.12	27.10	81.92	62.04	56.03	48.65	42.98
45	28.60	22.06	19.26	15.90	48.94	37.60	33.18	27.98	84.06	63.66	57.48	49.87	43.69
46	29.49	22.75	19.86	16.38	50.78	39.02	34.42	28.99	86.25	65.32	58.95	51.11	44.36
47	30.67	23.66	20.64	17.00	52.96	40.70	35.88	30.19	88.47	67.01	60.44	52.33	45.00
48	32.20	24.85	21.65	17.81	55.58	42.71	37.62	31.61	90.71	68.70	61.92	53.54	45.59
49	34.18	26.37	22.96	18.85	58.71	45.12	39.71	33.30	92.94	70.39	63.38	54.70	46.11
50	36.66	28.29	24.60	20.15	62.45	47.99	42.19	35.29	95.15	72.06	64.81	55.81	46.56
51	39.34	30.35	26.36	21.53	66.54	51.13	44.89	37.45	97.34	73.73	66.22	56.86	46.94
52	42.27	32.61	28.28	23.03	70.99	54.55	47.81	39.76	99.56	75.41	67.62	57.88	47.26
53	45.47	35.08	30.36	24.63	75.80	58.25	50.96	42.22	101.80	77.10	69.01	58.84	47.54
54	48.92	37.74	32.59	26.32	80.97	62.22	54.32	44.80	104.05	78.80	70.38	59.75	47.76
55	52.97	40.87	35.21	28.29	87.07	66.90	58.27	47.81	107.04	81.07	72.23	61.00	48.26
56	58.06	44.80	38.49	30.74	93.97	72.20	62.71	51.15	111.49	84.44	75.03	62.99	49.34
57	63.65	49.11	42.07	33.37	99.66	76.58	66.31	53.72	116.20	88.01	77.96	65.00	50.45
58	69.77	53.83	45.95	36.16	105.76	81.27	70.13	56.36	121.18	91.78	81.03	67.02	51.58
59	76.43	58.97	50.16	39.11	113.56	87.26	75.02	59.75	127.86	96.84	85.18	69.82	53.34
60	83.03	64.06	54.26	41.88	121.85	93.63	80.17	63.18	132.58	100.42	87.96	71.35	54.19

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class 2P With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	10.73	9.22	8.47	7.30	16.11	13.86	12.47	10.84	26.81	21.95	19.90	17.39	16.30
19	10.56	9.06	8.33	7.18	16.34	14.05	12.64	11.00	27.20	22.26	20.18	17.64	16.52
20	10.37	8.91	8.18	7.05	16.57	14.25	12.82	11.15	27.57	22.58	20.47	17.89	16.76
21	10.49	9.02	8.28	7.13	16.85	14.49	13.02	11.31	28.07	22.97	20.80	18.17	17.03
22	10.67	9.17	8.41	7.23	17.20	14.79	13.28	11.51	28.66	23.46	21.22	18.51	17.35
23	10.90	9.36	8.58	7.37	17.62	15.16	13.60	11.78	29.36	24.03	21.73	18.93	17.74
24	11.18	9.60	8.79	7.55	18.11	15.58	13.98	12.09	30.15	24.68	22.30	19.43	18.20
25	11.50	9.88	9.05	7.76	18.68	16.07	14.41	12.47	31.06	25.42	22.96	19.98	18.74
26	11.89	10.21	9.34	8.02	19.33	16.63	14.90	12.89	32.07	26.24	23.70	20.62	19.34
27	12.31	10.58	9.68	8.30	20.05	17.24	15.45	13.36	33.17	27.15	24.52	21.33	20.01
28	12.79	10.99	10.05	8.62	20.83	17.92	16.06	13.89	34.39	28.15	25.41	22.10	20.74
29	13.32	11.44	10.47	8.98	21.70	18.66	16.73	14.46	35.71	29.23	26.39	22.95	21.53
30	13.90	11.94	10.93	9.30	22.64	19.47	17.46	15.09	37.13	30.39	27.46	23.88	22.38
31	14.52	12.48	11.39	9.65	23.64	20.34	18.23	15.66	38.66	31.65	28.60	24.86	23.30
32	15.21	13.06	11.83	10.03	24.70	21.25	18.95	16.27	40.31	32.99	29.82	25.94	24.27
33	15.94	13.63	12.31	10.44	25.84	22.08	19.70	16.91	42.08	34.43	31.13	27.09	25.31
34	16.73	14.19	12.82	10.88	27.04	22.96	20.49	17.60	43.94	35.96	32.53	28.32	26.38
35	17.55	14.78	13.36	11.35	28.32	23.89	21.34	18.34	45.89	37.56	33.99	29.59	27.51
36	18.43	15.41	13.94	11.85	29.67	24.89	22.24	19.12	47.95	39.24	35.53	30.95	28.66
37	19.32	16.09	14.56	12.38	31.11	25.96	23.21	19.96	50.07	40.99	37.12	32.35	29.84
38	20.16	16.80	15.21	12.94	32.55	27.10	24.24	20.86	52.29	42.80	38.78	33.80	31.04
39	21.05	17.54	15.90	13.53	34.01	28.32	25.34	21.81	54.57	44.67	40.48	35.29	32.25
40	21.99	18.33	16.62	14.15	35.56	29.63	26.52	22.83	56.92	46.56	42.16	36.72	33.37
41	22.85	19.05	17.28	14.71	37.12	30.94	27.70	23.85	59.28	48.24	43.69	38.06	34.36
42	23.52	19.62	17.79	15.15	38.50	32.09	28.73	24.74	61.61	49.93	45.22	39.39	35.32
43	24.10	20.10	18.24	15.52	39.81	33.19	29.71	25.58	63.96	51.65	46.78	40.74	36.26
44	24.70	20.60	18.69	15.90	41.17	34.33	30.73	26.44	66.38	53.42	48.37	42.11	37.19
45	25.41	21.20	19.23	16.35	42.71	35.61	31.87	27.41	68.90	55.26	50.03	43.53	38.12
46	26.34	21.98	19.93	16.93	44.54	37.14	33.23	28.55	71.50	57.21	51.77	45.00	39.05
47	27.60	23.04	20.87	17.71	46.77	39.01	34.89	29.94	74.07	59.27	53.61	46.54	40.01
48	29.27	24.44	22.13	18.76	49.54	41.33	36.93	31.65	76.80	61.48	55.57	48.17	41.01
49	31.47	26.29	23.78	20.12	52.95	44.19	39.46	33.76	79.74	63.85	57.66	49.89	42.04
50	34.29	28.66	25.90	21.87	57.12	47.70	42.54	36.32	82.91	66.41	59.90	51.72	43.13
51	37.36	31.23	28.20	23.75	61.71	51.56	45.92	39.10	86.29	69.14	62.28	53.62	44.25
52	40.74	34.07	30.72	25.79	66.75	55.78	49.61	42.11	89.83	72.00	64.75	55.57	45.37
53	44.44	37.18	33.46	27.99	72.22	60.38	53.60	45.33	93.53	75.00	67.33	57.56	46.49
54	48.45	40.55	36.43	30.34	78.14	65.35	57.89	48.74	97.40	78.14	69.99	59.58	47.61
55	52.86	44.25	39.66	32.86	83.89	70.16	62.00	51.93	101.62	81.54	72.87	61.71	48.80
56	57.90	48.46	43.31	35.68	89.27	74.62	65.76	54.75	106.58	85.54	76.23	64.17	50.25
57	63.35	53.03	47.25	38.65	95.82	80.14	70.41	58.22	113.33	90.99	80.85	67.59	52.44
58	69.09	57.82	51.35	41.67	102.85	86.04	75.35	61.81	119.91	96.30	85.27	70.73	54.42
59	75.29	63.00	55.73	44.82	110.66	92.58	80.78	65.67	125.40	100.69	88.83	73.01	55.76
60	81.80	68.45	60.31	47.99	118.98	99.55	86.50	69.59	130.48	104.78	92.06	74.88	56.85

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	11.77	10.45	9.07	7.47	16.67	14.80	13.04	10.95	26.25	22.62	19.29	17.34	16.24
19	11.47	10.18	8.84	7.28	16.67	14.80	13.04	10.95	26.25	22.62	19.29	17.34	16.24
20	11.17	9.91	8.61	7.08	16.67	14.80	13.04	10.95	26.25	22.62	19.29	17.34	16.24
21	11.13	9.88	8.57	7.04	16.77	14.89	13.11	10.99	26.50	22.84	19.46	17.46	16.37
22	11.14	9.89	8.57	7.03	16.93	15.03	13.22	11.07	26.83	23.12	19.68	17.64	16.54
23	11.19	9.93	8.60	7.06	17.15	15.23	13.38	11.20	27.24	23.48	19.97	17.89	16.77
24	11.28	10.02	8.67	7.11	17.43	15.48	13.59	11.37	27.73	23.90	20.31	18.18	17.05
25	11.42	10.14	8.77	7.18	17.77	15.77	13.85	11.57	28.29	24.38	20.72	18.53	17.38
26	11.60	10.30	8.90	7.29	18.15	16.11	14.14	11.81	28.93	24.93	21.18	18.94	17.77
27	11.82	10.49	9.07	7.43	18.58	16.50	14.48	12.09	29.64	25.54	21.70	19.40	18.20
28	12.08	10.72	9.27	7.59	19.08	16.93	14.86	12.41	30.42	26.21	22.27	19.90	18.68
29	12.37	10.99	9.50	7.78	19.62	17.42	15.29	12.76	31.27	26.95	22.89	20.46	19.20
30	12.71	11.29	9.76	7.99	20.22	17.95	15.76	13.16	32.18	27.74	23.57	21.07	19.76
31	13.09	11.62	10.05	8.23	20.87	18.52	16.27	13.58	33.17	28.58	24.30	21.72	20.35
32	13.49	11.98	10.37	8.49	21.55	19.12	16.80	14.03	34.21	29.49	25.07	22.42	20.98
33	13.94	12.37	10.71	8.77	22.27	19.76	17.37	14.51	35.33	30.45	25.90	23.16	21.64
34	14.41	12.80	11.09	9.08	23.04	20.45	17.98	15.03	36.50	31.45	26.77	23.95	22.32
35	14.93	13.26	11.49	9.42	23.87	21.18	18.64	15.58	37.73	32.51	27.68	24.77	23.03
36	15.49	13.76	11.93	9.78	24.76	21.98	19.34	16.17	39.02	33.63	28.64	25.64	23.75
37	16.10	14.30	12.40	10.17	25.73	22.83	20.10	16.82	40.36	34.79	29.64	26.54	24.50
38	16.76	14.88	12.91	10.59	26.78	23.77	20.93	17.52	41.77	36.00	30.68	27.49	25.25
39	17.46	15.50	13.46	11.04	27.92	24.78	21.83	18.27	43.24	37.26	31.77	28.47	26.02
40	18.22	16.18	14.05	11.53	29.16	25.88	22.81	19.10	44.77	38.58	32.91	29.49	26.80
41	18.98	16.86	14.63	12.01	30.49	27.07	23.86	19.97	46.36	39.95	34.08	30.55	27.59
42	19.65	17.45	15.15	12.44	31.76	28.19	24.85	20.80	48.00	41.37	35.29	31.63	28.37
43	20.29	18.01	15.64	12.84	33.02	29.31	25.84	21.63	49.71	42.84	36.55	32.75	29.16
44	20.95	18.60	16.15	13.25	34.36	30.49	26.88	22.49	51.48	44.37	37.85	33.90	29.94
45	21.71	19.27	16.73	13.71	35.82	31.80	28.02	23.42	53.32	45.95	39.19	35.07	30.72
46	22.62	20.08	17.42	14.27	37.49	33.28	29.31	24.49	55.23	47.60	40.57	36.28	31.49
47	23.75	21.08	18.28	14.96	39.44	35.01	30.82	25.71	57.21	49.31	42.01	37.52	32.26
48	25.16	22.34	19.36	15.81	41.73	37.04	32.58	27.14	59.27	51.08	43.48	38.78	33.02
49	26.93	23.91	20.70	16.87	44.44	39.45	34.67	28.83	61.41	52.92	45.01	40.07	33.77
50	29.11	25.85	22.35	18.18	47.65	42.30	37.13	30.80	63.62	54.83	46.57	41.37	34.51
51	31.59	28.05	24.22	19.65	51.13	45.39	39.79	32.92	65.90	56.79	48.18	42.67	35.22
52	34.33	30.48	26.28	21.25	54.93	48.76	42.67	35.19	68.25	58.82	49.81	43.98	35.91
53	37.34	33.15	28.52	22.98	59.05	52.41	45.79	37.62	70.66	60.90	51.48	45.28	36.58
54	40.61	36.05	30.96	24.83	63.48	56.35	49.12	40.18	73.31	63.18	53.30	46.67	37.30
55	44.15	39.20	33.57	26.79	68.24	60.57	52.67	42.86	76.03	65.52	55.14	48.03	38.00
56	47.95	42.57	36.37	28.84	73.31	65.07	56.43	45.65	79.20	68.26	57.29	49.61	38.86
57	52.02	46.19	39.34	30.98	78.70	69.86	60.40	48.52	84.22	72.58	60.73	52.23	40.53
58	56.67	50.31	42.70	33.37	84.88	75.34	64.92	51.74	89.76	77.36	64.51	55.04	42.36
59	62.48	55.47	46.91	36.33	92.70	82.28	70.64	55.79	95.92	82.67	68.68	58.07	44.36
60	68.76	61.05	51.41	39.40	99.78	88.57	75.72	59.18	102.78	88.58	73.29	61.32	46.57

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	21.55	18.03	15.38	12.34	29.23	24.43	21.28	17.61	52.11	43.27	37.91	33.27	31.19
19	21.00	17.57	14.98	12.02	29.23	24.43	21.28	17.61	52.59	43.67	38.26	33.58	31.48
20	20.44	17.11	14.59	11.70	29.23	24.43	21.28	17.61	53.07	44.07	38.61	33.89	31.77
21	20.50	17.16	14.61	11.71	29.57	24.72	21.50	17.77	54.17	44.98	39.36	34.50	32.37
22	20.59	17.23	14.66	11.74	29.97	25.05	21.77	17.97	55.29	45.91	40.14	35.15	32.97
23	20.72	17.34	14.75	11.79	30.41	25.42	22.07	18.21	56.45	46.87	40.96	35.83	33.61
24	20.89	17.49	14.86	11.88	30.91	25.84	22.42	18.49	57.64	47.86	41.80	36.54	34.28
25	21.10	17.66	15.00	11.98	31.46	26.29	22.81	18.80	58.87	48.88	42.67	37.28	34.98
26	21.34	17.86	15.17	12.11	32.05	26.79	23.24	19.14	60.12	49.92	43.57	38.05	35.72
27	21.62	18.10	15.37	12.27	32.70	27.33	23.70	19.51	61.41	50.99	44.49	38.85	36.47
28	21.94	18.36	15.59	12.44	33.39	27.91	24.21	19.93	62.72	52.08	45.45	39.68	37.26
29	22.30	18.66	15.85	12.65	34.15	28.54	24.76	20.38	64.07	53.20	46.43	40.53	38.05
30	22.69	18.99	16.13	12.87	34.95	29.21	25.35	20.87	65.45	54.35	47.44	41.42	38.86
31	23.12	19.35	16.44	13.12	35.81	29.93	25.97	21.39	66.90	55.54	48.50	42.35	39.70
32	23.59	19.75	16.78	13.40	36.71	30.69	26.64	21.94	68.42	56.81	49.62	43.34	40.58
33	24.11	20.18	17.16	13.70	37.67	31.49	27.35	22.53	69.99	58.12	50.79	44.36	41.47
34	24.66	20.64	17.56	14.02	38.68	32.33	28.09	23.15	71.61	59.46	51.98	45.42	42.36
35	25.25	21.13	17.98	14.37	39.75	33.23	28.88	23.81	73.25	60.82	53.19	46.50	43.25
36	25.88	21.66	18.44	14.74	40.88	34.17	29.71	24.50	74.89	62.18	54.41	47.58	44.10
37	26.54	22.21	18.92	15.13	42.07	35.16	30.59	25.23	76.50	63.52	55.60	48.64	44.91
38	27.24	22.79	19.42	15.54	43.32	36.21	31.51	26.00	78.08	64.83	56.77	49.67	45.66
39	27.97	23.40	19.95	15.96	44.64	37.31	32.48	26.80	79.59	66.09	57.89	50.66	46.33
40	28.73	24.04	20.50	16.40	46.01	38.46	33.49	27.64	81.02	67.27	58.94	51.60	46.92
41	29.43	24.63	21.00	16.81	47.41	39.62	34.51	28.49	82.41	68.43	59.97	52.50	47.44
42	30.02	25.12	21.42	17.14	48.71	40.71	35.46	29.27	83.81	69.59	60.99	53.39	47.91
43	30.55	25.57	21.80	17.44	49.99	41.78	36.39	30.03	85.20	70.74	62.00	54.26	48.34
44	31.09	26.02	22.19	17.74	51.31	42.89	37.35	30.81	86.57	71.88	62.99	55.10	48.69
45	31.71	26.54	22.62	18.08	52.74	44.08	38.38	31.64	87.90	72.99	63.94	55.90	48.98
46	32.47	27.17	23.15	18.49	54.33	45.41	39.52	32.55	89.18	74.05	64.85	56.64	49.19
47	33.44	27.98	23.83	19.01	56.16	46.94	40.83	33.59	90.40	75.06	65.69	57.31	49.31
48	34.68	29.02	24.70	19.67	58.29	48.72	42.35	34.79	91.54	76.01	66.47	57.90	49.33
49	36.26	30.35	25.80	20.51	60.79	50.81	44.12	36.18	92.57	76.87	67.16	58.39	49.24
50	38.25	32.01	27.19	21.56	63.72	53.26	46.19	37.79	93.50	77.63	67.75	58.77	49.05
51	40.57	33.95	28.79	22.77	66.96	55.97	48.48	39.55	94.31	78.31	68.25	59.04	48.76
52	43.14	36.11	30.57	24.10	70.48	58.91	50.94	41.43	95.05	78.92	68.67	59.22	48.38
53	45.97	38.47	32.51	25.54	74.28	62.09	53.59	43.41	95.72	79.47	69.02	59.30	47.92
54	49.06	41.05	34.62	27.07	78.36	65.50	56.41	45.50	96.30	79.96	69.29	59.26	47.39
55	52.40	43.85	36.89	28.69	82.73	69.14	59.41	47.67	97.45	80.92	69.96	59.52	47.11
56	55.99	46.86	39.31	30.40	86.70	72.46	62.09	49.52	99.80	82.86	71.44	60.43	47.36
57	60.89	50.96	42.62	32.73	90.51	75.65	64.63	51.19	102.21	84.87	72.95	61.28	47.58
58	65.04	54.43	45.38	34.57	94.59	79.06	67.31	52.90	104.69	86.92	74.47	62.06	47.78
59	69.46	58.13	48.28	36.45	98.88	82.64	70.10	54.59	108.42	90.02	76.83	63.45	48.50
60	74.22	62.12	51.38	38.39	103.39	86.42	73.00	56.26	112.15	93.12	79.15	64.69	49.15

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,														
Occupation Class A With Non-Cancelable Premiums														
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
Unisex														
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period					
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days					
	60	90	180	365	60	90	180	365	60	90	180	365	730	
18	12.65	11.23	9.75	8.03	17.92	15.91	14.02	11.77	28.22	24.32	20.74	18.64	17.46	
19	12.33	10.94	9.50	7.83	17.92	15.91	14.02	11.77	28.22	24.32	20.74	18.64	17.46	
20	12.01	10.65	9.26	7.61	17.92	15.91	14.02	11.77	28.22	24.32	20.74	18.64	17.46	
21	11.96	10.62	9.21	7.57	18.03	16.01	14.09	11.81	28.49	24.55	20.92	18.77	17.60	
22	11.98	10.63	9.21	7.56	18.20	16.16	14.21	11.90	28.84	24.85	21.16	18.96	17.78	
23	12.03	10.67	9.25	7.59	18.44	16.37	14.38	12.04	29.28	25.24	21.47	19.23	18.03	
24	12.13	10.77	9.32	7.64	18.74	16.64	14.61	12.22	29.81	25.69	21.83	19.54	18.33	
25	12.28	10.90	9.43	7.72	19.10	16.95	14.89	12.44	30.41	26.21	22.27	19.92	18.68	
26	12.47	11.07	9.57	7.84	19.51	17.32	15.20	12.70	31.10	26.80	22.77	20.36	19.10	
27	12.71	11.28	9.75	7.99	19.97	17.74	15.57	13.00	31.86	27.46	23.33	20.86	19.57	
28	12.99	11.52	9.97	8.16	20.51	18.20	15.97	13.34	32.70	28.18	23.94	21.39	20.08	
29	13.30	11.81	10.21	8.36	21.09	18.73	16.44	13.72	33.62	28.97	24.61	21.99	20.64	
30	13.66	12.14	10.49	8.59	21.74	19.30	16.94	14.15	34.59	29.82	25.34	22.65	21.24	
31	14.07	12.49	10.80	8.85	22.44	19.91	17.49	14.60	35.66	30.72	26.12	23.35	21.88	
32	14.50	12.88	11.15	9.13	23.17	20.55	18.06	15.08	36.78	31.70	26.95	24.10	22.55	
33	14.99	13.30	11.51	9.43	23.94	21.24	18.67	15.60	37.98	32.73	27.84	24.90	23.26	
34	15.49	13.76	11.92	9.76	24.77	21.98	19.33	16.16	39.24	33.81	28.78	25.75	23.99	
35	16.05	14.25	12.35	10.13	25.66	22.77	20.04	16.75	40.56	34.95	29.76	26.63	24.76	
36	16.65	14.79	12.82	10.51	26.62	23.63	20.79	17.38	41.95	36.15	30.79	27.56	25.53	
37	17.31	15.37	13.33	10.93	27.66	24.54	21.61	18.08	43.39	37.40	31.86	28.53	26.34	
38	18.02	16.00	13.88	11.38	28.79	25.55	22.50	18.83	44.90	38.70	32.98	29.55	27.14	
39	18.77	16.66	14.47	11.87	30.01	26.64	23.47	19.64	46.48	40.05	34.15	30.61	27.97	
40	19.59	17.39	15.10	12.39	31.35	27.82	24.52	20.53	48.13	41.47	35.38	31.70	28.81	
41	20.40	18.12	15.73	12.91	32.78	29.10	25.65	21.47	49.84	42.95	36.64	32.84	29.66	
42	21.12	18.76	16.29	13.37	34.14	30.30	26.71	22.36	51.60	44.47	37.94	34.00	30.50	
43	21.81	19.36	16.81	13.80	35.50	31.51	27.78	23.25	53.44	46.05	39.29	35.21	31.35	
44	22.52	20.00	17.36	14.24	36.94	32.78	28.90	24.18	55.34	47.70	40.69	36.44	32.19	
45	23.34	20.72	17.98	14.74	38.51	34.19	30.12	25.18	57.32	49.40	42.13	37.70	33.02	
46	24.32	21.59	18.73	15.32	40.30	35.78	31.51	26.33	59.37	51.17	43.61	39.00	33.85	
47	25.53	22.66	19.65	15.97	42.40	37.64	33.13	27.64	61.50	53.01	45.16	40.33	34.68	
48	27.05	24.01	20.69	16.78	44.86	39.82	35.02	29.06	63.72	54.91	46.74	41.69	35.50	
49	28.95	25.52	21.97	17.78	47.77	42.29	37.03	30.67	66.02	56.89	48.39	43.08	36.30	
50	31.29	27.39	23.56	19.03	51.22	45.04	39.39	32.55	68.39	58.94	50.06	44.47	37.10	
51	33.84	29.52	25.36	20.43	54.96	48.03	41.96	34.58	70.84	61.05	51.79	45.87	37.86	
52	36.53	31.89	27.35	21.96	58.82	51.30	44.74	36.75	73.37	63.23	53.55	47.28	38.60	
53	39.50	34.48	29.52	23.62	62.86	54.83	47.74	39.07	75.96	65.47	55.34	48.68	39.32	
54	42.72	37.30	31.87	25.39	67.20	58.64	50.94	41.51	78.81	67.38	57.30	49.82	39.83	
55	46.21	40.36	34.40	27.26	71.86	62.71	54.36	44.06	81.38	69.37	58.84	50.91	40.28	
56	49.96	43.64	37.10	29.23	76.66	66.92	57.85	46.62	84.35	71.91	60.83	52.31	40.98	
57	54.24	47.38	40.16	31.42	81.66	71.31	61.46	49.19	88.72	75.65	63.78	54.49	42.29	
58	58.76	51.34	43.37	33.67	87.30	76.27	65.52	52.03	93.49	79.75	67.00	56.80	43.71	
59	64.23	56.14	47.25	36.36	94.25	82.37	70.51	55.49	99.05	84.51	70.72	59.41	45.39	
60	70.13	61.32	51.41	39.15	100.68	88.03	75.04	58.45	105.12	89.72	74.75	62.16	47.22	

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	11.80	10.48	9.10	7.49	16.97	15.06	13.28	11.14	28.26	24.36	20.78	18.67	17.49
19	11.51	10.22	8.87	7.30	16.97	15.06	13.28	11.14	28.26	24.36	20.78	18.67	17.49
20	11.22	9.96	8.65	7.12	16.97	15.06	13.28	11.14	28.26	24.36	20.78	18.67	17.49
21	11.20	9.94	8.62	7.09	17.08	15.16	13.34	11.19	28.57	24.62	20.97	18.82	17.65
22	11.22	9.96	8.63	7.08	17.25	15.31	13.46	11.27	28.95	24.95	21.23	19.04	17.84
23	11.28	10.02	8.67	7.11	17.48	15.51	13.63	11.41	29.40	25.34	21.55	19.31	18.10
24	11.39	10.11	8.75	7.17	17.76	15.77	13.85	11.58	29.94	25.80	21.93	19.63	18.41
25	11.54	10.25	8.86	7.26	18.11	16.08	14.12	11.80	30.55	26.33	22.37	20.01	18.77
26	11.74	10.42	9.01	7.38	18.52	16.44	14.43	12.05	31.23	26.92	22.87	20.45	19.18
27	11.97	10.63	9.19	7.52	18.98	16.85	14.79	12.35	31.99	27.57	23.42	20.93	19.64
28	12.24	10.87	9.40	7.69	19.50	17.31	15.19	12.68	32.81	28.28	24.02	21.47	20.15
29	12.56	11.15	9.64	7.89	20.08	17.82	15.64	13.06	33.71	29.05	24.68	22.06	20.70
30	12.91	11.46	9.91	8.12	20.71	18.38	16.14	13.47	34.67	29.88	25.39	22.69	21.28
31	13.30	11.81	10.22	8.36	21.38	18.98	16.67	13.92	35.70	30.76	26.15	23.38	21.90
32	13.72	12.18	10.54	8.63	22.09	19.61	17.23	14.39	36.78	31.70	26.95	24.10	22.55
33	14.18	12.59	10.90	8.93	22.84	20.27	17.82	14.88	37.92	32.68	27.80	24.86	23.23
34	14.67	13.02	11.28	9.24	23.63	20.98	18.45	15.42	39.12	33.71	28.69	25.67	23.93
35	15.20	13.50	11.70	9.59	24.49	21.74	19.12	15.99	40.38	34.80	29.63	26.52	24.65
36	15.78	14.01	12.14	9.96	25.41	22.56	19.85	16.60	41.72	35.95	30.62	27.42	25.40
37	16.40	14.56	12.63	10.36	26.41	23.44	20.64	17.27	43.13	37.17	31.67	28.36	26.17
38	17.06	15.15	13.14	10.79	27.49	24.40	21.49	17.99	44.61	38.44	32.77	29.36	26.97
39	17.78	15.79	13.70	11.25	28.67	25.45	22.42	18.77	46.17	39.79	33.93	30.40	27.79
40	18.56	16.47	14.30	11.74	29.94	26.58	23.42	19.61	47.82	41.21	35.15	31.50	28.63
41	19.34	17.17	14.91	12.24	31.31	27.79	24.50	20.51	49.55	42.71	36.43	32.65	29.49
42	20.04	17.79	15.45	12.68	32.60	28.94	25.51	21.36	51.36	44.26	37.76	33.84	30.35
43	20.70	18.38	15.96	13.10	33.90	30.09	26.52	22.20	53.24	45.88	39.14	35.07	31.23
44	21.39	18.99	16.49	13.53	35.26	31.30	27.59	23.08	55.20	47.57	40.58	36.34	32.10
45	22.18	19.69	17.09	14.01	36.76	32.63	28.75	24.04	57.24	49.33	42.06	37.65	32.98
46	23.13	20.53	17.82	14.59	38.47	34.15	30.08	25.12	59.36	51.16	43.60	38.99	33.85
47	24.30	21.57	18.71	15.31	40.46	35.91	31.62	26.38	61.56	53.05	45.19	40.37	34.71
48	25.77	22.88	19.82	16.19	42.81	38.00	33.42	27.84	63.84	55.02	46.83	41.77	35.56
49	27.59	24.50	21.21	17.29	45.58	40.46	35.55	29.56	66.19	57.04	48.51	43.19	36.40
50	29.85	26.50	22.91	18.64	48.86	43.37	38.07	31.58	68.62	59.14	50.23	44.62	37.22
51	32.32	28.70	24.78	20.10	52.32	46.44	40.71	33.68	71.12	61.29	51.99	46.06	38.01
52	35.06	31.12	26.83	21.70	56.09	49.79	43.57	35.94	73.69	63.51	53.79	47.49	38.78
53	38.04	33.78	29.06	23.41	60.17	53.41	46.65	38.33	76.33	65.78	55.61	48.91	39.51
54	41.29	36.66	31.48	25.24	64.55	57.29	49.94	40.85	79.22	68.27	57.59	50.43	40.31
55	44.79	39.76	34.06	27.18	69.23	61.45	53.44	43.48	82.18	70.82	59.60	51.92	41.07
56	48.68	43.22	36.92	29.28	74.43	66.07	57.29	46.34	85.63	73.80	61.94	53.63	42.01
57	53.83	47.80	40.71	32.06	81.45	72.29	62.51	50.21	91.07	78.49	65.67	56.48	43.83
58	59.45	52.78	44.80	35.01	89.04	79.03	68.10	54.28	97.09	83.68	69.78	59.53	45.81
59	65.53	58.18	49.20	38.10	97.23	86.30	74.09	58.51	103.77	89.43	74.30	62.82	47.99
60	72.11	64.02	53.92	41.32	106.03	94.11	80.46	62.89	111.20	95.84	79.29	66.35	50.39

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	21.59	18.06	15.40	12.36	29.44	24.60	21.43	17.73	53.25	44.22	38.75	34.00	31.87
19	21.04	17.60	15.01	12.04	29.44	24.60	21.43	17.73	53.75	44.63	39.10	34.32	32.17
20	20.49	17.14	14.62	11.73	29.44	24.60	21.43	17.73	54.24	45.03	39.46	34.63	32.46
21	20.55	17.19	14.64	11.73	29.78	24.89	21.65	17.89	55.38	45.98	40.24	35.28	33.09
22	20.64	17.28	14.70	11.77	30.17	25.21	21.91	18.09	56.56	46.96	41.06	35.96	33.72
23	20.78	17.39	14.78	11.82	30.61	25.59	22.22	18.33	57.77	47.97	41.92	36.67	34.39
24	20.95	17.53	14.90	11.91	31.11	26.00	22.57	18.60	59.03	49.01	42.80	37.42	35.10
25	21.16	17.71	15.04	12.02	31.66	26.46	22.96	18.92	60.32	50.08	43.72	38.20	35.85
26	21.41	17.92	15.21	12.15	32.26	26.97	23.39	19.26	61.65	51.19	44.67	39.02	36.63
27	21.69	18.15	15.41	12.30	32.92	27.52	23.86	19.65	63.02	52.32	45.66	39.87	37.43
28	22.01	18.42	15.64	12.49	33.63	28.11	24.38	20.07	64.42	53.49	46.68	40.75	38.26
29	22.37	18.72	15.90	12.69	34.39	28.75	24.94	20.53	65.86	54.69	47.73	41.67	39.12
30	22.77	19.06	16.19	12.92	35.21	29.43	25.53	21.02	67.34	55.92	48.81	42.61	39.99
31	23.21	19.42	16.50	13.17	36.08	30.16	26.17	21.55	68.88	57.20	49.94	43.61	40.88
32	23.69	19.82	16.85	13.45	36.99	30.92	26.84	22.11	70.50	58.54	51.13	44.66	41.81
33	24.20	20.26	17.22	13.75	37.96	31.73	27.56	22.70	72.17	59.93	52.37	45.75	42.76
34	24.76	20.72	17.63	14.08	38.98	32.58	28.31	23.33	73.89	61.36	53.64	46.87	43.71
35	25.35	21.22	18.06	14.43	40.06	33.48	29.10	23.99	75.64	62.81	54.93	48.02	44.66
36	25.99	21.75	18.52	14.80	41.20	34.43	29.94	24.69	77.41	64.27	56.24	49.18	45.58
37	26.65	22.30	19.00	15.19	42.39	35.43	30.82	25.43	79.16	65.73	57.53	50.33	46.47
38	27.35	22.89	19.50	15.60	43.65	36.49	31.75	26.20	80.90	67.17	58.82	51.47	47.31
39	28.08	23.50	20.03	16.03	44.98	37.59	32.73	27.01	82.59	68.58	60.07	52.57	48.08
40	28.84	24.14	20.58	16.47	46.37	38.76	33.75	27.86	84.23	69.94	61.28	53.64	48.78
41	29.58	24.75	21.11	16.89	47.80	39.95	34.80	28.72	85.85	71.28	62.47	54.68	49.41
42	30.19	25.27	21.55	17.24	49.14	41.08	35.78	29.53	87.49	72.64	63.66	55.73	50.01
43	30.76	25.74	21.95	17.56	50.47	42.18	36.74	30.32	89.13	74.00	64.86	56.76	50.56
44	31.34	26.22	22.36	17.88	51.83	43.32	37.73	31.12	90.75	75.35	66.03	57.76	51.05
45	31.99	26.77	22.82	18.24	53.31	44.55	38.79	31.98	92.35	76.68	67.17	58.72	51.46
46	32.79	27.44	23.38	18.67	54.95	45.93	39.97	32.92	93.90	77.96	68.27	59.63	51.78
47	33.80	28.29	24.09	19.21	56.83	47.50	41.32	33.99	95.37	79.19	69.31	60.46	52.02
48	35.09	29.36	24.99	19.90	59.02	49.33	42.87	35.22	96.77	80.35	70.26	61.21	52.14
49	36.72	30.73	26.12	20.77	61.57	51.46	44.69	36.64	98.05	81.42	71.13	61.85	52.16
50	38.76	32.44	27.55	21.85	64.56	53.96	46.80	38.29	99.21	82.38	71.89	62.37	52.05
51	41.06	34.36	29.14	23.05	67.77	56.64	49.06	40.03	100.26	83.25	72.55	62.77	51.83
52	43.61	36.50	30.90	24.36	71.24	59.55	51.49	41.87	101.23	84.05	73.13	63.07	51.52
53	46.41	38.84	32.82	25.78	74.99	62.67	54.10	43.82	102.10	84.78	73.63	63.25	51.12
54	49.45	41.39	34.90	27.29	79.00	66.03	56.87	45.87	102.89	85.44	74.04	63.32	50.64
55	53.10	44.44	37.39	29.08	83.84	70.08	60.21	48.31	104.29	86.60	74.87	63.70	50.42
56	57.79	48.36	40.57	31.37	89.47	74.78	64.08	51.11	106.97	88.82	76.58	64.77	50.76
57	62.95	52.68	44.07	33.84	93.58	78.21	66.82	52.93	109.71	91.10	78.31	65.78	51.07
58	67.34	56.35	46.98	35.79	97.92	81.84	69.68	54.76	112.53	93.44	80.05	66.71	51.36
59	72.82	60.94	50.61	38.21	103.66	86.64	73.49	57.23	116.70	96.90	82.70	68.30	52.20
60	78.72	65.88	54.49	40.71	109.66	91.66	77.43	59.67	120.88	100.37	85.31	69.72	52.98



## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class A With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	12.69	11.27	9.78	8.05	18.24	16.19	14.28	11.98	30.38	26.19	22.34	20.07	18.80
19	12.37	10.99	9.54	7.85	18.24	16.19	14.28	11.98	30.38	26.19	22.34	20.07	18.80
20	12.06	10.71	9.30	7.65	18.24	16.19	14.28	11.98	30.38	26.19	22.34	20.07	18.80
21	12.04	10.69	9.27	7.62	18.36	16.30	14.34	12.03	30.71	26.47	22.54	20.23	18.97
22	12.06	10.71	9.28	7.61	18.54	16.46	14.47	12.12	31.12	26.82	22.82	20.47	19.18
23	12.13	10.77	9.32	7.64	18.79	16.67	14.65	12.27	31.61	27.24	23.17	20.76	19.46
24	12.24	10.87	9.41	7.71	19.09	16.95	14.89	12.45	32.19	27.74	23.57	21.10	19.79
25	12.41	11.02	9.52	7.80	19.47	17.29	15.18	12.69	32.84	28.30	24.05	21.51	20.18
26	12.62	11.20	9.69	7.93	19.91	17.67	15.51	12.95	33.57	28.94	24.59	21.98	20.62
27	12.87	11.43	9.88	8.08	20.40	18.11	15.90	13.28	34.39	29.64	25.18	22.50	21.11
28	13.16	11.69	10.11	8.27	20.96	18.61	16.33	13.63	35.27	30.40	25.82	23.08	21.66
29	13.50	11.99	10.36	8.48	21.59	19.16	16.81	14.04	36.24	31.23	26.53	23.71	22.25
30	13.88	12.32	10.65	8.73	22.26	19.76	17.35	14.48	37.27	32.12	27.29	24.39	22.88
31	14.30	12.70	10.99	8.99	22.98	20.40	17.92	14.96	38.38	33.07	28.11	25.13	23.54
32	14.75	13.09	11.33	9.28	23.75	21.08	18.52	15.47	39.54	34.08	28.97	25.91	24.24
33	15.24	13.53	11.72	9.60	24.55	21.79	19.16	16.00	40.76	35.13	29.89	26.72	24.97
34	15.77	14.00	12.13	9.93	25.40	22.55	19.83	16.58	42.05	36.24	30.84	27.60	25.72
35	16.34	14.51	12.58	10.31	26.33	23.37	20.55	17.19	43.41	37.41	31.85	28.51	26.50
36	16.96	15.06	13.05	10.71	27.32	24.25	21.34	17.85	44.85	38.65	32.92	29.48	27.31
37	17.63	15.65	13.58	11.14	28.39	25.20	22.19	18.57	46.36	39.96	34.05	30.49	28.13
38	18.34	16.29	14.13	11.60	29.55	26.23	23.10	19.34	47.96	41.32	35.23	31.56	28.99
39	19.11	16.97	14.73	12.09	30.82	27.36	24.10	20.18	49.63	42.77	36.47	32.68	29.87
40	19.95	17.71	15.37	12.62	32.19	28.57	25.18	21.08	51.41	44.30	37.79	33.86	30.78
41	20.79	18.46	16.03	13.16	33.66	29.87	26.34	22.05	53.27	45.91	39.16	35.10	31.70
42	21.54	19.12	16.61	13.63	35.05	31.11	27.42	22.96	55.21	47.58	40.59	36.38	32.63
43	22.25	19.76	17.16	14.08	36.44	32.35	28.51	23.87	57.23	49.32	42.08	37.70	33.57
44	22.99	20.41	17.73	14.54	37.90	33.65	29.66	24.81	59.34	51.14	43.62	39.07	34.51
45	23.84	21.17	18.37	15.06	39.52	35.08	30.91	25.84	61.53	53.03	45.21	40.47	35.45
46	24.86	22.07	19.16	15.61	41.36	36.71	32.34	27.00	63.81	55.00	46.87	41.91	36.39
47	26.12	23.19	20.05	16.28	43.49	38.60	33.99	28.28	66.18	57.03	48.58	43.40	37.31
48	27.70	24.50	21.11	17.12	46.02	40.83	35.79	29.69	68.63	59.15	50.34	44.90	38.23
49	29.66	26.05	22.44	18.16	49.00	43.21	37.84	31.33	71.15	61.32	52.15	46.43	39.13
50	32.08	27.98	24.07	19.44	52.52	46.02	40.25	33.26	73.77	63.58	54.00	47.97	40.01
51	34.51	30.11	25.87	20.84	56.18	48.99	42.80	35.27	76.45	65.89	55.89	49.51	40.86
52	37.19	32.47	27.85	22.36	59.88	52.23	45.55	37.42	79.22	68.27	57.82	51.05	41.69
53	40.13	35.04	30.00	24.01	63.87	55.72	48.51	39.70	82.05	70.53	59.78	52.50	42.42
54	43.33	37.84	32.33	25.76	68.16	59.48	51.67	42.10	85.14	72.56	61.71	53.66	42.89
55	46.87	40.93	34.89	27.65	72.88	63.61	55.13	44.69	87.71	74.77	63.42	54.87	43.41
56	50.96	44.51	37.84	29.81	78.19	68.24	58.99	47.53	90.97	77.55	65.60	56.42	44.20
57	56.11	49.02	41.55	32.51	84.48	73.77	63.58	50.89	95.73	81.64	68.83	58.80	45.64
58	61.42	53.67	45.34	35.20	91.26	79.74	68.50	54.40	100.95	86.12	72.34	61.33	47.20
59	67.36	58.87	49.55	38.13	98.84	86.39	73.94	58.19	107.00	91.30	76.40	64.19	49.04
60	73.76	64.49	54.06	41.17	106.94	93.50	79.70	62.08	113.62	96.97	80.80	67.19	51.03

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class B With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	14.42	12.81	11.12	9.15	20.07	17.82	15.70	13.18					
19	14.07	12.50	10.85	8.93	20.07	17.82	15.70	13.18					
20	13.72	12.18	10.58	8.71	20.07	17.82	15.70	13.18					
21	13.72	12.18	10.56	8.68	20.24	17.96	15.81	13.26					
22	13.77	12.23	10.59	8.70	20.47	18.17	15.98	13.38					
23	13.87	12.32	10.66	8.75	20.78	18.44	16.21	13.56					
24	14.03	12.46	10.78	8.84	21.16	18.78	16.49	13.79					
25	14.24	12.64	10.93	8.96	21.58	19.16	16.82	14.06					
26	14.50	12.87	11.13	9.11	22.08	19.60	17.21	14.37					
27	14.80	13.14	11.36	9.30	22.65	20.10	17.65	14.73					
28	15.16	13.46	11.64	9.53	23.28	20.67	18.14	15.15					
29	15.57	13.82	11.95	9.79	23.99	21.29	18.69	15.60					
30	16.03	14.23	12.31	10.08	24.75	21.97	19.29	16.11					
31	16.53	14.67	12.70	10.40	25.58	22.70	19.94	16.65					
32	17.07	15.16	13.12	10.74	26.44	23.47	20.62	17.22					
33	17.67	15.68	13.58	11.12	27.36	24.29	21.35	17.83					
34	18.30	16.25	14.08	11.53	28.34	25.16	22.12	18.49					
35	18.99	16.86	14.61	11.97	29.39	26.09	22.95	19.19					
36	19.72	17.51	15.18	12.45	30.52	27.09	23.84	19.94					
37	20.51	18.21	15.79	12.95	31.73	28.16	24.80	20.74					
38	21.35	18.96	16.45	13.50	33.04	29.32	25.83	21.61					
39	22.25	19.75	17.14	14.07	34.45	30.58	26.94	22.55					
40	23.21	20.60	17.89	14.68	35.97	31.93	28.14	23.56					
41	24.09	21.39	18.57	15.24	37.50	33.29	29.34	24.56					
42	24.74	21.97	19.07	15.66	38.79	34.43	30.35	25.41					
43	25.29	22.45	19.49	16.00	39.98	35.49	31.28	26.18					
44	25.85	22.95	19.92	16.34	41.22	36.59	32.25	26.98					
45	26.54	23.56	20.45	16.77	42.66	37.86	33.36	27.89					
46	27.50	24.41	21.18	17.35	44.44	39.45	34.75	29.03					
47	28.84	25.61	22.20	18.17	46.74	41.48	36.52	30.47					
48	30.70	27.26	23.62	19.29	49.69	44.11	38.80	32.32					
49	33.21	29.48	25.52	20.81	53.46	47.46	41.70	34.68					
50	36.50	32.40	28.02	22.79	58.22	51.68	45.36	37.63					
51	40.37	35.85	30.95	25.11	63.65	56.50	49.52	40.98					
52	44.73	39.72	34.24	27.69	69.69	61.86	54.14	44.65					
53	49.58	44.02	37.88	30.51	76.35	67.77	59.20	48.64					
54	54.91	48.75	41.86	33.57	83.62	74.22	64.70	52.92					
55	59.82	53.11	45.50	36.30	89.61	79.54	69.17	56.28					
56	64.55	57.31	48.96	38.83	95.21	84.51	73.29	59.28					
57	69.61	61.80	52.63	41.46	101.13	89.76	77.61	62.34					
58	75.39	66.93	56.82	44.40	107.95	95.82	82.56	65.80					
59	82.69	73.42	62.08	48.08	116.75	103.63	88.97	70.26					
60	90.56	80.40	67.71	51.89	126.15	111.97	95.73	74.82					

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class B With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	24.01	20.10	17.13	13.75	32.37	27.05	23.56	19.50					
19	23.44	19.62	16.73	13.42	32.37	27.05	23.56	19.50					
20	22.87	19.14	16.32	13.09	32.37	27.05	23.56	19.50					
21	22.93	19.19	16.34	13.10	32.74	27.37	23.80	19.68					
22	23.02	19.27	16.39	13.12	33.16	27.72	24.09	19.89					
23	23.15	19.38	16.47	13.18	33.64	28.12	24.42	20.14					
24	23.32	19.52	16.58	13.26	34.17	28.56	24.78	20.43					
25	23.53	19.69	16.73	13.36	34.73	29.03	25.19	20.75					
26	23.77	19.90	16.90	13.49	35.36	29.55	25.63	21.11					
27	24.06	20.13	17.10	13.65	36.03	30.12	26.12	21.50					
28	24.38	20.40	17.33	13.83	36.76	30.72	26.65	21.94					
29	24.74	20.70	17.58	14.03	37.54	31.38	27.22	22.40					
30	25.14	21.04	17.87	14.26	38.37	32.07	27.83	22.91					
31	25.58	21.40	18.19	14.52	39.25	32.81	28.47	23.44					
32	26.05	21.80	18.53	14.80	40.18	33.58	29.15	24.01					
33	26.57	22.23	18.91	15.10	41.15	34.39	29.87	24.61					
34	27.12	22.70	19.31	15.43	42.18	35.25	30.63	25.24					
35	27.72	23.20	19.74	15.78	43.26	36.16	31.43	25.91					
36	28.35	23.73	20.20	16.15	44.41	37.12	32.28	26.61					
37	29.03	24.29	20.69	16.55	45.62	38.13	33.17	27.36					
38	29.74	24.89	21.21	16.96	46.90	39.20	34.11	28.15					
39	30.49	25.52	21.75	17.40	48.25	40.33	35.11	28.98					
40	31.28	26.18	22.32	17.86	49.68	41.53	36.16	29.85					
41	32.01	26.79	22.84	18.28	51.13	42.73	37.22	30.73					
42	32.61	27.29	23.27	18.63	52.48	43.86	38.20	31.54					
43	33.16	27.75	23.66	18.93	53.80	44.97	39.16	32.32					
44	33.71	28.21	24.06	19.24	55.16	46.11	40.15	33.12					
45	34.36	28.75	24.51	19.59	56.65	47.35	41.22	33.98					
46	35.16	29.42	25.07	20.02	58.31	48.74	42.42	34.94					
47	36.18	30.28	25.79	20.57	60.24	50.35	43.80	36.03					
48	37.51	31.39	26.71	21.27	62.50	52.24	45.41	37.30					
49	39.21	32.81	27.89	22.17	65.17	54.47	47.30	38.78					
50	41.35	34.60	29.38	23.30	68.31	57.09	49.52	40.51					
51	43.85	36.70	31.12	24.61	71.80	60.01	51.98	42.40					
52	46.63	39.02	33.04	26.05	75.59	63.18	54.64	44.43					
53	49.68	41.58	35.14	27.60	79.70	66.61	57.50	46.58					
54	53.02	44.37	37.42	29.26	84.11	70.30	60.55	48.84					
55	56.64	47.40	39.88	31.02	88.84	74.25	63.80	51.19					
56	60.54	50.66	42.51	32.87	93.87	78.46	67.23	53.62					
57	65.71	54.99	46.00	35.32	98.07	81.97	70.03	55.47					
58	70.06	58.63	48.88	37.24	102.39	85.58	72.86	57.26					
59	74.76	62.57	51.96	39.23	106.93	89.37	75.81	59.04					
60	79.83	66.81	55.26	41.28	111.70	93.36	78.87	60.78					

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class B With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	15.50	13.77	11.95	9.84	21.58	19.16	16.88	14.17					
19	15.13	13.44	11.66	9.60	21.58	19.16	16.88	14.17					
20	14.75	13.09	11.37	9.36	21.58	19.16	16.88	14.17					
21	14.75	13.09	11.35	9.33	21.76	19.31	17.00	14.25					
22	14.80	13.15	11.38	9.35	22.01	19.53	17.18	14.38					
23	14.91	13.24	11.46	9.41	22.34	19.82	17.43	14.58					
24	15.08	13.39	11.59	9.50	22.75	20.19	17.73	14.82					
25	15.31	13.59	11.75	9.63	23.20	20.60	18.08	15.11					
26	15.59	13.84	11.96	9.79	23.74	21.07	18.50	15.45					
27	15.91	14.13	12.21	10.00	24.35	21.61	18.97	15.83					
28	16.30	14.47	12.51	10.24	25.03	22.22	19.50	16.29					
29	16.74	14.86	12.85	10.52	25.79	22.89	20.09	16.77					
30	17.23	15.30	13.23	10.84	26.61	23.62	20.74	17.32					
31	17.77	15.77	13.65	11.18	27.50	24.40	21.44	17.90					
32	18.35	16.30	14.10	11.55	28.42	25.23	22.17	18.51					
33	19.00	16.86	14.60	11.95	29.41	26.11	22.95	19.17					
34	19.67	17.47	15.14	12.39	30.47	27.05	23.78	19.88					
35	20.41	18.12	15.71	12.87	31.59	28.05	24.67	20.63					
36	21.20	18.82	16.32	13.37	32.81	29.12	25.63	21.44					
37	22.05	19.58	16.97	13.85	34.11	30.27	26.66	22.30					
38	22.95	20.38	17.64	14.36	35.52	31.52	27.77	23.23					
39	23.92	21.19	18.29	14.90	37.03	32.87	28.96	24.16					
40	24.95	22.00	18.99	15.48	38.67	34.32	30.15	25.13					
41	25.90	22.74	19.64	16.00	40.31	35.65	31.31	26.10					
42	26.60	23.30	20.12	16.40	41.70	36.79	32.31	26.94					
43	27.19	23.77	20.54	16.73	42.98	37.86	33.25	27.72					
44	27.79	24.26	20.96	17.07	44.31	38.97	34.22	28.51					
45	28.50	24.86	21.47	17.47	45.86	40.23	35.33	29.42					
46	29.41	25.66	22.15	18.02	47.77	41.77	36.67	30.50					
47	30.68	26.77	23.10	18.77	50.11	43.70	38.34	31.86					
48	32.40	28.29	24.39	19.79	52.89	46.14	40.45	33.57					
49	34.71	30.32	26.12	21.15	56.39	49.21	43.10	35.70					
50	37.71	32.95	28.36	22.92	60.74	53.03	46.40	38.35					
51	41.24	36.06	30.99	24.99	65.69	57.37	50.14	41.33					
52	45.21	39.54	33.94	27.28	71.17	62.19	54.26	44.59					
53	49.60	43.41	37.19	29.78	77.18	67.48	58.77	48.12					
54	54.43	47.65	40.75	32.49	83.74	73.24	63.66	51.90					
55	59.03	51.68	44.09	34.98	89.41	78.22	67.82	55.01					
56	63.55	55.65	47.35	37.34	94.88	83.00	71.78	57.87					
57	68.63	60.10	50.97	39.92	100.36	87.81	75.71	60.63					
58	74.06	64.86	54.83	42.61	106.56	93.26	80.14	63.67					
59	80.71	70.70	59.55	45.87	114.29	100.07	85.68	67.46					
60	87.88	77.00	64.60	49.24	122.54	107.32	91.52	71.31					

**STANDARD INSURANCE COMPANY**

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class B With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Male													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	60	90	180	365	60	90	180	365	60	90	180	365	730
18	14.45	12.83	11.14	9.17	20.38	18.09	15.95	13.38					
19	14.12	12.53	10.88	8.95	20.38	18.09	15.95	13.38					
20	13.78	12.23	10.62	8.74	20.38	18.09	15.95	13.38					
21	13.79	12.24	10.62	8.73	20.55	18.24	16.06	13.46					
22	13.85	12.30	10.66	8.75	20.80	18.46	16.23	13.60					
23	13.97	12.41	10.74	8.81	21.11	18.74	16.47	13.78					
24	14.15	12.56	10.87	8.91	21.50	19.08	16.76	14.02					
25	14.37	12.76	11.03	9.04	21.96	19.49	17.12	14.30					
26	14.65	13.00	11.24	9.21	22.49	19.96	17.52	14.64					
27	14.97	13.29	11.49	9.41	23.09	20.50	17.99	15.02					
28	15.35	13.63	11.78	9.65	23.76	21.09	18.51	15.45					
29	15.77	14.00	12.11	9.91	24.49	21.74	19.09	15.93					
30	16.25	14.42	12.48	10.21	25.30	22.45	19.72	16.46					
31	16.77	14.89	12.88	10.55	26.15	23.21	20.39	17.02					
32	17.33	15.39	13.32	10.91	27.05	24.01	21.10	17.62					
33	17.94	15.93	13.79	11.30	28.00	24.86	21.85	18.25					
34	18.59	16.51	14.30	11.72	29.02	25.76	22.65	18.93					
35	19.30	17.13	14.85	12.17	30.10	26.72	23.50	19.65					
36	20.05	17.80	15.43	12.65	31.26	27.75	24.42	20.42					
37	20.85	18.51	16.06	13.17	32.51	28.86	25.41	21.25					
38	21.71	19.28	16.72	13.72	33.85	30.05	26.47	22.15					
39	22.62	20.09	17.43	14.31	35.30	31.34	27.61	23.11					
40	23.60	20.95	18.19	14.93	36.87	32.73	28.84	24.14					
41	24.51	21.76	18.90	15.51	38.44	34.12	30.07	25.18					
42	25.20	22.37	19.43	15.95	39.76	35.29	31.11	26.04					
43	25.78	22.89	19.87	16.31	40.98	36.37	32.06	26.84					
44	26.37	23.41	20.33	16.68	42.25	37.51	33.06	27.66					
45	27.10	24.06	20.89	17.12	43.73	38.82	34.20	28.60					
46	28.10	24.95	21.65	17.73	45.57	40.45	35.63	29.76					
47	29.50	26.19	22.71	18.58	47.92	42.54	37.44	31.24					
48	31.43	27.90	24.18	19.75	50.95	45.22	39.78	33.14					
49	34.02	30.21	26.15	21.32	54.82	48.66	42.76	35.56					
50	37.42	33.22	28.73	23.37	59.69	52.98	46.51	38.59					
51	41.31	36.68	31.67	25.70	65.13	57.81	50.68	41.93					
52	45.68	40.56	34.96	28.27	71.16	63.17	55.28	45.59					
53	50.52	44.85	38.59	31.09	77.79	69.05	60.32	49.56					
54	55.82	49.56	42.56	34.13	85.02	75.46	65.78	53.80					
55	60.69	53.88	46.16	36.83	90.91	80.69	70.17	57.10					
56	65.54	58.19	49.71	39.42	96.66	85.80	74.41	60.18					
57	72.03	63.95	54.47	42.90	104.65	92.89	80.31	64.52					
58	79.09	70.22	59.60	46.58	113.24	100.52	86.61	69.03					
59	86.73	77.00	65.12	50.43	122.45	108.69	93.31	73.69					
60	94.97	84.32	71.01	54.42	132.29	117.43	100.40	78.47					

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class B With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Female													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	24.04	20.12	17.16	13.77	32.57	27.22	23.70	19.62					
19	23.48	19.65	16.75	13.44	32.57	27.22	23.70	19.62					
20	22.91	19.18	16.35	13.12	32.57	27.22	23.70	19.62					
21	22.97	19.23	16.37	13.12	32.94	27.53	23.94	19.79					
22	23.07	19.31	16.43	13.15	33.36	27.88	24.23	20.01					
23	23.20	19.42	16.51	13.21	33.83	28.28	24.56	20.26					
24	23.38	19.56	16.62	13.29	34.36	28.72	24.92	20.55					
25	23.59	19.74	16.77	13.39	34.94	29.20	25.33	20.87					
26	23.84	19.95	16.94	13.53	35.57	29.73	25.79	21.24					
27	24.13	20.19	17.15	13.69	36.26	30.30	26.28	21.64					
28	24.45	20.46	17.38	13.87	36.99	30.92	26.82	22.08					
29	24.82	20.77	17.64	14.08	37.79	31.58	27.39	22.55					
30	25.22	21.11	17.93	14.31	38.63	32.29	28.01	23.06					
31	25.66	21.48	18.25	14.57	39.52	33.03	28.67	23.60					
32	26.14	21.88	18.60	14.85	40.46	33.81	29.36	24.18					
33	26.66	22.32	18.98	15.15	41.44	34.64	30.08	24.78					
34	27.22	22.78	19.38	15.48	42.48	35.50	30.85	25.42					
35	27.82	23.29	19.82	15.84	43.57	36.42	31.65	26.09					
36	28.46	23.82	20.28	16.21	44.73	37.38	32.51	26.81					
37	29.14	24.39	20.77	16.61	45.95	38.41	33.41	27.56					
38	29.85	24.98	21.29	17.03	47.24	39.49	34.36	28.35					
39	30.60	25.61	21.83	17.47	48.61	40.63	35.37	29.19					
40	31.39	26.27	22.40	17.92	50.05	41.83	36.43	30.07					
41	32.16	26.91	22.95	18.36	51.54	43.07	37.52	30.97					
42	32.79	27.44	23.40	18.73	52.93	44.24	38.53	31.81					
43	33.38	27.93	23.82	19.06	54.30	45.38	39.53	32.62					
44	33.97	28.43	24.24	19.39	55.71	46.57	40.55	33.45					
45	34.66	29.00	24.72	19.76	57.25	47.85	41.66	34.34					
46	35.50	29.71	25.31	20.21	58.97	49.29	42.90	35.33					
47	36.57	30.60	26.06	20.79	60.96	50.95	44.32	36.46					
48	37.94	31.75	27.02	21.52	63.28	52.89	45.97	37.76					
49	39.69	33.22	28.24	22.45	66.00	55.17	47.90	39.28					
50	41.89	35.06	29.77	23.61	69.21	57.85	50.17	41.05					
51	44.38	37.14	31.49	24.91	72.66	60.73	52.60	42.91					
52	47.13	39.44	33.39	26.33	76.41	63.86	55.22	44.91					
53	50.15	41.97	35.47	27.86	80.45	67.24	58.04	47.02					
54	53.45	44.73	37.72	29.49	84.80	70.87	61.04	49.23					
55	57.41	48.04	40.42	31.44	90.04	75.26	64.66	51.88					
56	62.48	52.29	43.87	33.92	96.88	80.97	69.39	55.34					
57	67.94	56.86	47.56	36.52	101.39	84.75	72.40	57.35					
58	72.53	60.70	50.60	38.55	106.00	88.59	75.43	59.28					
59	78.38	65.59	54.48	41.13	112.10	93.70	79.48	61.89					
60	84.67	70.86	58.61	43.79	118.47	99.02	83.65	64.47					

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider,													
Occupation Class B With Non-Cancelable Premiums													
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday													
Unisex													
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period				
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days				
	Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	15.53	13.79	11.98	9.86	21.91	19.45	17.15	14.38					
19	15.18	13.47	11.70	9.62	21.91	19.45	17.15	14.38					
20	14.81	13.15	11.42	9.40	21.91	19.45	17.15	14.38					
21	14.82	13.16	11.42	9.38	22.09	19.61	17.26	14.47					
22	14.89	13.22	11.46	9.41	22.36	19.84	17.45	14.62					
23	15.02	13.34	11.55	9.47	22.69	20.15	17.71	14.81					
24	15.21	13.50	11.69	9.58	23.11	20.51	18.02	15.07					
25	15.45	13.72	11.86	9.72	23.61	20.95	18.40	15.37					
26	15.75	13.98	12.08	9.90	24.18	21.46	18.83	15.74					
27	16.09	14.29	12.35	10.12	24.82	22.04	19.34	16.15					
28	16.50	14.65	12.66	10.37	25.54	22.67	19.90	16.61					
29	16.95	15.05	13.02	10.65	26.33	23.37	20.52	17.12					
30	17.47	15.50	13.42	10.98	27.20	24.13	21.20	17.69					
31	18.03	16.01	13.85	11.34	28.11	24.95	21.92	18.30					
32	18.63	16.54	14.32	11.73	29.08	25.81	22.68	18.94					
33	19.29	17.12	14.82	12.15	30.10	26.72	23.49	19.62					
34	19.98	17.75	15.37	12.60	31.20	27.69	24.35	20.35					
35	20.75	18.41	15.96	13.08	32.36	28.72	25.26	21.12					
36	21.55	19.14	16.59	13.54	33.60	29.83	26.25	21.95					
37	22.41	19.90	17.23	14.03	34.95	31.02	27.32	22.83					
38	23.34	20.70	17.86	14.55	36.39	32.30	28.44	23.70					
39	24.32	21.47	18.53	15.10	37.95	33.66	29.55	24.63					
40	25.37	22.28	19.24	15.68	39.64	35.00	30.74	25.63					
41	26.35	23.05	19.91	16.23	41.32	36.36	31.93	26.63					
42	27.09	23.64	20.42	16.64	42.74	37.53	32.96	27.48					
43	27.68	24.15	20.86	17.00	44.05	38.63	33.93	28.28					
44	28.27	24.67	21.31	17.35	45.42	39.77	34.93	29.10					
45	28.99	25.30	21.85	17.78	47.01	41.07	36.07	30.03					
46	29.95	26.14	22.57	18.35	48.92	42.66	37.44	31.15					
47	31.27	27.30	23.55	19.13	51.18	44.64	39.16	32.54					
48	33.06	28.87	24.89	20.19	54.03	47.14	41.33	34.30					
49	35.44	30.96	26.67	21.60	57.61	50.29	44.05	36.49					
50	38.54	33.68	28.99	23.43	62.07	54.20	47.43	39.20					
51	42.08	36.79	31.63	25.50	67.01	58.54	51.16	42.18					
52	46.04	40.28	34.57	27.79	72.47	63.34	55.27	45.42					
53	50.43	44.13	37.81	30.28	78.46	68.60	59.75	48.92					
54	55.23	48.35	41.35	32.97	84.96	74.32	64.60	52.66					
55	59.87	52.42	44.72	35.48	90.69	79.33	68.79	55.79					
56	64.77	56.71	48.25	38.05	96.71	84.59	73.15	58.97					
57	71.01	62.18	52.74	41.31	103.84	90.85	78.33	62.72					
58	77.45	67.84	57.35	44.57	111.43	97.54	83.82	66.59					
59	84.64	74.15	62.46	48.10	119.86	104.94	89.85	70.74					
60	92.39	80.95	67.91	51.76	128.84	112.83	96.21	74.97					

**STANDARD INSURANCE COMPANY**

The Protector Policy - Form B152						
Indexed Cost of Living Rider, PR2						
Percent of Base and SSI Rider Rates Per Unit of Coverage						
5 Year Benefit Period						
For All Waiting Periods						
All Occupation Classes - Guaranteed Renewable and Noncancelable						
Issue Age	Male		Female		Unisex	
	3%	6%	3%	6%	3%	6%
18	2.42	4.30	2.88	5.04	2.53	4.48
19	2.42	4.30	2.88	5.04	2.53	4.48
20	2.42	4.30	2.88	5.04	2.53	4.48
21	2.45	4.34	3.22	5.43	2.65	4.61
22	2.49	4.38	3.53	5.77	2.75	4.73
23	2.67	4.66	3.87	6.20	2.97	5.05
24	2.82	4.89	4.17	6.57	3.16	5.31
25	2.95	5.10	4.45	6.91	3.33	5.55
26	3.05	5.26	4.70	7.22	3.46	5.75
27	3.15	5.41	4.92	7.51	3.60	5.93
28	3.24	5.54	5.12	7.77	3.71	6.10
29	3.34	5.68	5.28	7.99	3.82	6.26
30	3.42	5.81	5.44	8.22	3.93	6.41
31	3.52	5.96	5.54	8.37	4.03	6.56
32	3.64	6.14	5.59	8.48	4.13	6.73
33	3.76	6.32	5.61	8.57	4.22	6.89
34	3.90	6.54	5.58	8.60	4.32	7.05
35	4.04	6.76	5.53	8.62	4.42	7.23
36	4.19	7.00	5.47	8.63	4.51	7.41
37	4.34	7.24	5.41	8.66	4.61	7.60
38	4.49	7.50	5.35	8.69	4.71	7.80
39	4.63	7.74	5.32	8.76	4.80	8.00
40	4.76	8.00	5.33	8.89	4.91	8.22
41	4.87	8.16	5.38	8.98	5.00	8.36
42	4.96	8.29	5.43	9.07	5.08	8.48
43	5.04	8.43	5.50	9.18	5.16	8.61
44	5.09	8.52	5.57	9.30	5.21	8.71
45	5.11	8.58	5.65	9.42	5.24	8.79
46	5.13	8.65	5.72	9.54	5.28	8.88
47	5.13	8.70	5.78	9.65	5.29	8.94
48	5.13	8.74	5.83	9.75	5.31	8.99
49	5.12	8.77	5.87	9.82	5.31	9.03
50	5.12	8.80	5.87	9.86	5.31	9.06
51	5.13	8.82	5.85	9.86	5.31	9.08
52	5.11	8.82	5.81	9.83	5.28	9.07
53	5.08	8.79	5.73	9.77	5.24	9.04
54	5.03	8.75	5.62	9.66	5.18	8.98
55	4.96	8.68	5.47	9.51	5.09	8.88
56	4.88	8.58	5.27	9.30	4.98	8.76
57	4.78	8.48	5.03	9.04	4.84	8.62
58	4.66	8.36	4.72	8.73	4.67	8.45
59	4.53	8.25	4.34	8.34	4.48	8.28
60	4.41	8.20	3.87	7.89	4.27	8.12

The Protector Policy - Form B152						
Indexed Cost of Living Rider, PR2						
Percent of Base and SSI Rider Rates Per Unit of Coverage						
To Age 66/67 Benefit Period						
For All Waiting Periods						
All Occupation Classes - Guaranteed Renewable and Noncancelable						
Issue Age	Male		Female		Unisex	
	3%	6%	3%	6%	3%	6%
18	14.59	25.96	15.74	27.56	14.88	26.36
19	14.59	25.96	15.74	27.56	14.88	26.36
20	14.59	25.96	15.74	27.56	14.88	26.36
21	14.83	26.21	17.62	29.69	15.53	27.08
22	15.06	26.45	19.29	31.55	16.11	27.72
23	15.28	26.68	20.73	33.17	16.64	28.30
24	15.49	26.91	21.97	34.55	17.11	28.82
25	15.70	27.14	23.01	35.72	17.52	29.28
26	15.89	27.36	23.86	36.67	17.88	29.69
27	16.08	27.57	24.53	37.41	18.19	30.03
28	16.26	27.78	25.02	37.96	18.45	30.33
29	16.44	27.99	25.33	38.31	18.66	30.57
30	16.60	28.19	25.48	38.47	18.82	30.76
31	16.78	28.41	25.38	38.36	18.93	30.90
32	17.00	28.69	24.99	37.93	19.00	31.00
33	17.23	28.98	24.37	37.24	19.02	31.05
34	17.46	29.28	23.58	36.35	18.99	31.05
35	17.67	29.55	22.68	35.34	18.92	31.00
36	17.84	29.79	21.71	34.26	18.81	30.91
37	17.95	29.95	20.73	33.17	18.65	30.76
38	17.99	30.03	19.79	32.13	18.44	30.56
39	17.94	30.01	18.95	31.19	18.19	30.30
40	17.77	29.85	18.25	30.41	17.89	29.99
41	17.48	29.25	17.65	29.44	17.53	29.30
42	17.08	28.52	17.09	28.52	17.08	28.52
43	16.58	27.69	16.55	27.63	16.57	27.67
44	16.00	26.77	16.03	26.75	16.00	26.77
45	15.36	25.79	15.51	25.89	15.40	25.81
46	14.69	24.77	14.98	25.02	14.76	24.83
47	14.00	23.73	14.45	24.14	14.11	23.83
48	13.32	22.69	13.90	23.24	13.47	22.83
49	12.67	21.68	13.32	22.31	12.83	21.84
50	12.07	20.72	12.71	21.34	12.23	20.88
51	11.50	19.79	12.07	20.34	11.64	19.93
52	10.93	18.86	11.40	19.31	11.05	18.97
53	10.35	17.92	10.71	18.26	10.44	18.00
54	9.76	16.97	10.00	17.18	9.82	17.02
55	9.16	16.01	9.25	16.07	9.18	16.03
56	8.55	15.04	8.46	14.92	8.53	15.01
57	7.92	14.05	7.63	13.73	7.85	13.97
58	7.27	13.05	6.76	12.50	7.14	12.91
59	6.60	12.01	5.83	11.21	6.40	11.81
60	5.89	10.95	4.84	9.86	5.62	10.68



**STANDARD INSURANCE COMPANY**

The Protector Policy - Form B152			
Future Purchase Option Rider, PR4, Table 1			
Percentage Applied to Product of Units of FPO Pool and Base Policy Premium Rates when policy is not issued with PR2 (COLA), PR5 (Residual), PR7 or PR8 (Own Occupation) Riders			
For All Genders For All Waiting Periods For All Benefit Periods			
Classes 5A, 4P, 4A, 3P & 3A	Classes 2A & 2P	Classes A & B	
Issue Age	For All Maturity Ages	For All Maturity Ages	For All Maturity Ages
18	5.00	4.50	3.50
19	5.00	4.50	3.50
20	5.00	4.50	3.50
21	5.00	4.50	3.50
22	5.00	4.50	3.50
23	5.00	4.50	3.50
24	5.00	4.50	3.50
25	5.00	4.50	3.50
26	5.15	4.65	3.75
27	5.25	4.85	3.95
28	5.40	5.00	4.20
29	5.50	5.20	4.40
30	5.65	5.35	4.65
31	6.00	5.80	5.10
32	6.40	6.20	5.60
33	6.75	6.65	6.05
34	7.15	7.05	6.55
35	7.50	7.50	7.00
36	7.65	7.65	7.25
37	7.80	7.80	7.50
38	7.95	7.95	7.75
39	8.10	8.10	8.00
40	8.25	8.25	8.25
41	8.60	8.60	8.60
42	8.95	8.95	8.95
43	9.30	9.30	9.30
44	9.65	9.65	9.65
45	10.00	10.00	10.00

The Protector Policy - Form B152			
Future Purchase Option Rider, PR4, Table 2			
Percentage Applied to Product of Units of FPO Pool and Base Policy Premium Rates when policy is issued with PR5 (Residual) but not with PR2 (COLA), PR7 or PR8 (Own Occupation) Riders			
For All Genders For All Waiting Periods For All Benefit Periods			
Classes 5A, 4P, 4A, 3P & 3A	Classes 2A & 2P	Classes A & B	
Issue Age	For All Maturity Ages	For All Maturity Ages	For All Maturity Ages
18	5.75	5.18	4.03
19	5.75	5.18	4.03
20	5.75	5.18	4.03
21	5.75	5.18	4.03
22	5.75	5.18	4.03
23	5.75	5.18	4.03
24	5.75	5.18	4.03
25	5.75	5.18	4.03
26	5.92	5.35	4.31
27	6.04	5.58	4.54
28	6.21	5.75	4.83
29	6.33	5.98	5.06
30	6.50	6.15	5.35
31	6.90	6.67	5.87
32	7.36	7.13	6.44
33	7.76	7.65	6.96
34	8.22	8.11	7.53
35	8.63	8.63	8.05
36	8.80	8.80	8.34
37	8.97	8.97	8.63
38	9.14	9.14	8.91
39	9.32	9.32	9.20
40	9.49	9.49	9.49
41	9.89	9.89	9.89
42	10.29	10.29	10.29
43	10.70	10.70	10.70
44	11.10	11.10	11.10
45	11.50	11.50	11.50

**STANDARD INSURANCE COMPANY**

The Protector Policy - Form B152			
Future Purchase Option Rider, PR4, Table 3			
Percentage Applied to Product of Units of FPO Pool and Base Policy Premium Rates when policy is issued with PR2 (COLA) but not PR5 (Residual), PR7 or PR8 (Own Occupation) Riders			
For All Genders For All Waiting Periods For All Benefit Periods			
	Classes 5A, 4P, 4A, 3P & 3A	Classes 2A & 2P	Classes A & B
Issue Age	For All Maturity Ages	For All Maturity Ages	For All Maturity Ages
18	5.85	5.27	4.10
19	5.85	5.27	4.10
20	5.85	5.27	4.10
21	5.85	5.27	4.10
22	5.85	5.27	4.10
23	5.85	5.27	4.10
24	5.85	5.27	4.10
25	5.85	5.27	4.10
26	6.03	5.44	4.39
27	6.14	5.67	4.62
28	6.32	5.85	4.91
29	6.44	6.08	5.15
30	6.61	6.26	5.44
31	7.02	6.79	5.97
32	7.49	7.25	6.55
33	7.90	7.78	7.08
34	8.37	8.25	7.66
35	8.78	8.78	8.19
36	8.95	8.95	8.48
37	9.13	9.13	8.78
38	9.30	9.30	9.07
39	9.48	9.48	9.36
40	9.65	9.65	9.65
41	10.06	10.06	10.06
42	10.47	10.47	10.47
43	10.88	10.88	10.88
44	11.29	11.29	11.29
45	11.70	11.70	11.70

The Protector Policy - Form B152			
Future Purchase Option Rider, PR4, Table 4			
Percentage Applied to Product of Units of FPO Pool and Base Policy Premium Rates when policy is issued with PR2 (COLA) and PR5 (Residual) but not PR7 or PR8 (Own Occupation) Riders			
For All Genders For All Waiting Periods For All Benefit Periods			
	Classes 5A, 4P, 4A, 3P & 3A	Classes 2A & 2P	Classes A & B
Issue Age	For All Maturity Ages	For All Maturity Ages	For All Maturity Ages
18	6.73	6.05	4.71
19	6.73	6.05	4.71
20	6.73	6.05	4.71
21	6.73	6.05	4.71
22	6.73	6.05	4.71
23	6.73	6.05	4.71
24	6.73	6.05	4.71
25	6.73	6.05	4.71
26	6.93	6.26	5.05
27	7.06	6.53	5.31
28	7.27	6.73	5.65
29	7.40	7.00	5.92
30	7.60	7.20	6.26
31	8.07	7.80	6.86
32	8.61	8.34	7.53
33	9.08	8.95	8.14
34	9.62	9.49	8.81
35	10.09	10.09	9.42
36	10.29	10.29	9.75
37	10.49	10.49	10.09
38	10.70	10.70	10.43
39	10.90	10.90	10.76
40	11.10	11.10	11.10
41	11.57	11.57	11.57
42	12.04	12.04	12.04
43	12.51	12.51	12.51
44	12.98	12.98	12.98
45	13.46	13.46	13.46

**STANDARD INSURANCE COMPANY**

The Protector Policy - Form B152			
Future Purchase Option Rider, PR4, Table 5			
Percentage Applied to Product of Units of FPO Pool and Base Policy Premium Rates when policy is issued with PR7 or PR8 (Own Occupation) but not with PR2 (COLA) or PR5 (Residual) Riders			
For All Genders For All Waiting Periods For All Benefit Periods			
	Classes 5A, 4P, 4A, 3P & 3A	Classes 2A & 2P	Classes A & B
Issue Age	For All Maturity Ages	For All Maturity Ages	For All Maturity Ages
18	6.00	5.40	4.20
19	6.00	5.40	4.20
20	6.00	5.40	4.20
21	6.00	5.40	4.20
22	6.00	5.40	4.20
23	6.00	5.40	4.20
24	6.00	5.40	4.20
25	6.00	5.40	4.20
26	6.18	5.58	4.50
27	6.30	5.82	4.74
28	6.48	6.00	5.04
29	6.60	6.24	5.28
30	6.78	6.42	5.58
31	7.20	6.96	6.12
32	7.68	7.44	6.72
33	8.10	7.98	7.26
34	8.58	8.46	7.86
35	9.00	9.00	8.40
36	9.18	9.18	8.70
37	9.36	9.36	9.00
38	9.54	9.54	9.30
39	9.72	9.72	9.60
40	9.90	9.90	9.90
41	10.32	10.32	10.32
42	10.74	10.74	10.74
43	11.16	11.16	11.16
44	11.58	11.58	11.58
45	12.00	12.00	12.00

The Protector Policy - Form B152			
Future Purchase Option Rider, PR4, Table 6			
Percentage Applied to Product of Units of FPO Pool and Base Policy Premium Rates when policy is issued with PR7 or PR8 (Own Occupation) and PR5 (Residual) but not with PR2 (COLA) Rider			
For All Genders For All Waiting Periods For All Benefit Periods			
	Classes 5A, 4P, 4A, 3P & 3A	Classes 2A & 2P	Classes A & B
Issue Age	For All Maturity Ages	For All Maturity Ages	For All Maturity Ages
18	6.90	6.21	4.83
19	6.90	6.21	4.83
20	6.90	6.21	4.83
21	6.90	6.21	4.83
22	6.90	6.21	4.83
23	6.90	6.21	4.83
24	6.90	6.21	4.83
25	6.90	6.21	4.83
26	7.11	6.42	5.18
27	7.25	6.69	5.45
28	7.45	6.90	5.80
29	7.59	7.18	6.07
30	7.80	7.38	6.42
31	8.28	8.00	7.04
32	8.83	8.56	7.73
33	9.32	9.18	8.35
34	9.87	9.73	9.04
35	10.35	10.35	9.66
36	10.56	10.56	10.01
37	10.76	10.76	10.35
38	10.97	10.97	10.70
39	11.18	11.18	11.04
40	11.39	11.39	11.39
41	11.87	11.87	11.87
42	12.35	12.35	12.35
43	12.83	12.83	12.83
44	13.32	13.32	13.32
45	13.80	13.80	13.80

**STANDARD INSURANCE COMPANY**

The Protector Policy - Form B152			
Future Purchase Option Rider, PR4, Table 7			
Percentage Applied to Product of Units of FPO Pool and Base Policy Premium Rates when policy is issued with PR7 or PR8 (Own Occupation) and PR2 (COLA) but not with PR5 (Residual) Rider			
For All Genders For All Waiting Periods For All Benefit Periods			
	Classes 5A, 4P, 4A, 3P & 3A	Classes 2A & 2P	Classes A & B
Issue Age	For All Maturity Ages	For All Maturity Ages	For All Maturity Ages
18	7.02	6.32	4.91
19	7.02	6.32	4.91
20	7.02	6.32	4.91
21	7.02	6.32	4.91
22	7.02	6.32	4.91
23	7.02	6.32	4.91
24	7.02	6.32	4.91
25	7.02	6.32	4.91
26	7.23	6.53	5.27
27	7.37	6.81	5.55
28	7.58	7.02	5.90
29	7.72	7.30	6.18
30	7.93	7.51	6.53
31	8.42	8.14	7.16
32	8.99	8.70	7.86
33	9.48	9.34	8.49
34	10.04	9.90	9.20
35	10.53	10.53	9.83
36	10.74	10.74	10.18
37	10.95	10.95	10.53
38	11.16	11.16	10.88
39	11.37	11.37	11.23
40	11.58	11.58	11.58
41	12.07	12.07	12.07
42	12.57	12.57	12.57
43	13.06	13.06	13.06
44	13.55	13.55	13.55
45	14.04	14.04	14.04

The Protector Policy - Form B152			
Future Purchase Option Rider, PR4, Table 8			
Percentage Applied to Product of Units of FPO Pool and Base Policy Premium Rates when policy is issued with PR7 or PR8 (Own Occupation), PR2 (COLA) and PR5 (Residual) Rider			
For All Genders For All Waiting Periods For All Benefit Periods			
	Classes 5A, 4P, 4A, 3P & 3A	Classes 2A & 2P	Classes A & B
Issue Age	For All Maturity Ages	For All Maturity Ages	For All Maturity Ages
18	8.07	7.27	5.65
19	8.07	7.27	5.65
20	8.07	7.27	5.65
21	8.07	7.27	5.65
22	8.07	7.27	5.65
23	8.07	7.27	5.65
24	8.07	7.27	5.65
25	8.07	7.27	5.65
26	8.32	7.51	6.05
27	8.48	7.83	6.38
28	8.72	8.07	6.78
29	8.88	8.40	7.10
30	9.12	8.64	7.51
31	9.69	9.36	8.23
32	10.33	10.01	9.04
33	10.90	10.74	9.77
34	11.54	11.38	10.58
35	12.11	12.11	11.30
36	12.35	12.35	11.71
37	12.59	12.59	12.11
38	12.84	12.84	12.51
39	13.08	13.08	12.92
40	13.32	13.32	13.32
41	13.89	13.89	13.89
42	14.45	14.45	14.45
43	15.02	15.02	15.02
44	15.58	15.58	15.58
45	16.15	16.15	16.15

**STANDARD INSURANCE COMPANY**

The Protector Policy - Form B152			
Residual Disability Rider, PR5			
Percent of Base and SSI Rider Rates Per Unit of Coverage			
For All Benefit Periods			
For All Waiting Periods			
All Occupation Classes - Guaranteed Renewable and Noncancelable			
Issue Age	Male	Female	Unisex
18	15.20	13.69	14.82
19	15.20	13.69	14.82
20	15.20	13.69	14.82
21	15.20	13.88	14.87
22	15.19	14.10	14.92
23	15.19	14.32	14.97
24	15.19	14.56	15.03
25	15.19	14.80	15.09
26	15.18	15.07	15.15
27	15.18	15.34	15.22
28	15.18	15.63	15.29
29	15.17	15.93	15.36
30	15.17	16.24	15.44
31	15.18	16.61	15.54
32	15.21	17.07	15.68
33	15.26	17.59	15.84
34	15.31	18.13	16.01
35	15.35	18.66	16.17
36	15.37	19.15	16.32
37	15.37	19.56	16.42
38	15.34	19.88	16.47
39	15.26	20.05	16.45
40	15.12	20.06	16.36
41	14.89	19.85	16.13
42	14.54	19.41	15.76
43	14.11	18.81	15.28
44	13.64	18.10	14.75
45	13.15	17.33	14.20
46	12.70	16.56	13.67
47	12.31	15.84	13.19
48	12.01	15.22	12.82
49	11.85	14.76	12.58
50	11.86	14.52	12.52
51	12.00	14.45	12.61
52	12.23	14.46	12.79
53	12.55	14.56	13.05
54	12.95	14.74	13.40
55	13.44	15.01	13.83
56	14.01	15.37	14.35
57	14.67	15.82	14.96
58	15.41	16.36	15.65
59	16.24	16.98	16.42
60	17.15	17.68	17.29

**STANDARD INSURANCE COMPANY**

The Protector Policy - Form B152			
Own Occupation Benefit Rider, PR7			
Percent of Base and SSI Rider Rates Per Unit of Coverage			
Own Occupation Benefit Period equals Base Benefit Period			
For All Waiting Periods			
All Occupation Classes - Noncancelable			
Issue Age	Male	Female	Unisex
18	25.77	20.31	24.41
19	25.77	20.31	24.41
20	25.77	20.31	24.41
21	26.46	22.54	25.48
22	27.12	24.63	26.50
23	27.76	26.58	27.46
24	28.37	28.39	28.38
25	28.96	30.06	29.24
26	29.53	31.60	30.05
27	30.08	33.00	30.81
28	30.61	34.26	31.52
29	31.11	35.39	32.18
30	31.59	36.38	32.79
31	32.04	37.17	33.32
32	32.46	37.74	33.78
33	32.85	38.12	34.17
34	33.22	38.36	34.51
35	33.57	38.50	34.80
36	33.90	38.57	35.07
37	34.22	38.62	35.32
38	34.53	38.69	35.57
39	34.84	38.82	35.83
40	35.15	39.04	36.12
41	35.55	39.45	36.52
42	36.07	40.04	37.06
43	36.66	40.74	37.68
44	37.27	41.49	38.33
45	37.84	42.20	38.93
46	38.31	42.80	39.43
47	38.61	43.19	39.76
48	38.69	43.31	39.85
49	38.50	43.05	39.63
50	37.95	42.34	39.05
51	37.12	41.24	38.15
52	36.08	39.87	37.03
53	34.85	38.25	35.70
54	33.43	36.37	34.17
55	31.82	34.25	32.43
56	30.03	31.88	30.49
57	28.07	29.27	28.37
58	25.94	26.44	26.06
59	23.65	23.39	23.58
60	21.20	20.14	20.94

**STANDARD INSURANCE COMPANY**

The Protector Policy - Form B152			
Own Occupation Five Year Benefit Rider, PR8			
Percent of Base and SSI Rider Rates Per Unit of Coverage			
Five Year Own Occupation Benefit Period on To Age 66/67 Base Benefit Period			
For All Waiting Periods			
All Occupation Classes - Noncancelable			
Issue Age	Male	Female	Unisex
18	7.11	5.60	6.73
19	7.11	5.60	6.73
20	7.11	5.60	6.73
21	7.69	6.55	7.40
22	8.25	7.49	8.06
23	8.21	7.86	8.12
24	8.31	8.32	8.31
25	8.30	8.62	8.38
26	8.30	8.88	8.45
27	8.30	9.11	8.51
28	8.30	9.30	8.55
29	8.30	9.45	8.59
30	8.30	9.56	8.62
31	8.27	9.60	8.61
32	8.62	10.02	8.97
33	8.94	10.37	9.30
34	9.24	10.67	9.60
35	9.52	10.92	9.87
36	9.80	11.15	10.13
37	10.06	11.35	10.38
38	10.31	11.56	10.63
39	10.57	11.78	10.87
40	10.82	12.02	11.12
41	11.15	12.37	11.45
42	11.58	12.85	11.89
43	12.06	13.41	12.40
44	12.56	13.98	12.92
45	13.03	14.53	13.40
46	13.41	14.98	13.80
47	13.66	15.28	14.07
48	13.73	15.37	14.14
49	13.83	15.47	14.24
50	13.93	15.54	14.33
51	14.03	15.59	14.42
52	14.13	15.61	14.50
53	15.03	16.49	15.40
54	15.50	16.86	15.84
55	15.50	16.68	15.80
56	15.50	16.45	15.74
57	15.26	15.92	15.42
58	13.34	13.60	13.41
59	11.28	11.16	11.25
60	9.08	8.63	8.97

**STANDARD INSURANCE COMPANY**

Premium Rates For the Optional Renewal Provision for B152														
Maximum Benefit Period 24 Months for Ages 65 to 74 and 12 Months Thereafter														
Occupation Class 5A														
Male	Elimination Period (Days)				Female	Elimination Period (Days)				Unisex	Elimination Period (Days)			
Attained Age	60	90	180	365	Attained Age	60	90	180	365	Attained Age	60	90	180	365
66	22.91	18.44	16.20	13.30	66	33.20	25.85	22.48	18.18	66	25.48	20.29	17.83	14.52
67	24.62	19.81	17.41	14.29	67	35.05	27.29	23.73	19.19	67	27.22	21.68	19.05	15.52
68	26.35	21.20	18.64	15.30	68	36.93	28.75	25.00	20.21	68	29.00	23.09	20.30	16.53
69	28.12	22.63	19.89	16.33	69	38.84	30.24	26.30	21.26	69	30.80	24.53	21.56	17.56
70	29.92	24.08	21.16	17.37	70	40.79	31.76	27.62	22.33	70	32.64	26.00	22.85	18.61
71	31.75	25.55	22.46	18.44	71	42.78	33.31	28.96	23.42	71	34.51	27.49	24.16	19.68
72	33.62	27.05	23.78	19.52	72	44.80	34.88	30.33	24.52	72	36.41	29.01	25.50	20.77
73	35.52	28.58	25.12	20.62	73	46.86	36.49	31.73	25.65	73	38.35	30.56	26.86	21.88
74	37.45	30.14	26.49	21.75	74	48.96	38.12	33.15	26.80	74	40.33	32.13	28.24	23.01
75	21.83	17.57	15.44	12.68	75	28.43	22.14	19.25	15.57	75	23.48	18.71	16.44	13.40
76	22.89	18.42	16.19	13.29	76	29.58	23.03	20.02	16.19	76	24.56	19.57	17.20	14.02
77	23.97	19.29	16.96	13.92	77	30.74	23.93	20.81	16.83	77	25.66	20.45	17.98	14.65
78	25.07	20.17	17.73	14.56	78	31.91	24.85	21.60	17.47	78	26.78	21.34	18.76	15.28
79	26.18	21.06	18.51	15.20	79	33.10	25.77	22.41	18.12	79	27.91	22.24	19.55	15.93
80+	27.30	21.97	19.31	15.85	80+	34.31	26.71	23.23	18.78	80+	29.05	23.15	20.35	16.58

Premium Rates For the Optional Renewal Provision for B152														
Maximum Benefit Period 24 Months for Ages 65 to 74 and 12 Months Thereafter														
Occupation Classes 4A & 4P														
Male	Elimination Period (Days)				Female	Elimination Period (Days)				Unisex	Elimination Period (Days)			
Attained Age	60	90	180	365	Attained Age	60	90	180	365	Attained Age	60	90	180	365
66	28.64	23.04	20.25	16.63	66	41.50	32.32	28.10	22.72	66	31.85	25.36	22.29	18.15
67	30.77	24.76	21.76	17.87	67	43.81	34.11	29.66	23.98	67	34.03	27.10	23.82	19.40
68	32.94	26.51	23.30	19.13	68	46.16	35.94	31.25	25.27	68	36.24	28.87	25.37	20.66
69	35.15	28.28	24.86	20.41	69	48.55	37.81	32.87	26.58	69	38.50	30.66	26.95	21.95
70	37.40	30.09	26.45	21.72	70	50.99	39.70	34.52	27.91	70	40.80	32.50	28.56	23.27
71	39.69	31.94	28.07	23.05	71	53.47	41.64	36.20	29.27	71	43.14	34.36	30.20	24.60
72	42.02	33.81	29.72	24.40	72	56.00	43.61	37.91	30.66	72	45.52	36.26	31.87	25.96
73	44.39	35.72	31.40	25.78	73	58.58	45.61	39.66	32.06	73	47.94	38.20	33.57	27.35
74	46.81	37.67	33.11	27.18	74	61.20	47.65	41.43	33.50	74	50.41	40.16	35.30	28.76
75	27.29	21.96	19.30	15.84	75	35.54	27.68	24.06	19.46	75	29.35	23.39	20.56	16.75
76	28.62	23.03	20.24	16.62	76	36.97	28.79	25.03	20.24	76	30.71	24.47	21.51	17.52
77	29.97	24.11	21.19	17.40	77	38.42	29.92	26.01	21.03	77	32.08	25.56	22.47	18.31
78	31.33	25.21	22.16	18.19	78	39.89	31.06	27.01	21.84	78	33.47	26.68	23.45	19.10
79	32.72	26.33	23.14	19.00	79	41.37	32.22	28.01	22.65	79	34.88	27.80	24.44	19.91
80+	34.13	27.46	24.14	19.82	80+	42.88	33.39	29.03	23.47	80+	36.31	28.94	25.44	20.73



**STANDARD INSURANCE COMPANY**

Premium Rates For the Optional Renewal Provision for B152														
Maximum Benefit Period 24 Months for Ages 65 to 74 and 12 Months Thereafter														
Occupation Classes 3A & 3P														
Male					Female					Unisex				
Elimination Period (Days)					Elimination Period (Days)					Elimination Period (Days)				
Attained Age	60	90	180	365	Attained Age	60	90	180	365	Attained Age	60	90	180	365
66	31.50	25.35	22.28	18.29	66	45.65	35.55	30.91	24.99	66	35.04	27.90	24.52	19.97
67	33.85	27.24	23.94	19.65	67	48.19	37.52	32.63	26.38	67	37.43	29.81	26.20	21.33
68	36.23	29.16	25.63	21.04	68	50.78	39.54	34.38	27.79	68	39.87	31.75	27.91	22.73
69	38.66	31.11	27.35	22.45	69	53.41	41.59	36.16	29.24	69	42.35	33.73	29.65	24.15
70	41.14	33.10	29.10	23.89	70	56.09	43.67	37.97	30.70	70	44.88	35.75	31.42	25.59
71	43.66	35.13	30.88	25.35	71	58.82	45.80	39.82	32.20	71	47.45	37.80	33.22	27.06
72	46.22	37.20	32.69	26.84	72	61.60	47.97	41.71	33.72	72	50.07	39.89	35.06	28.56
73	48.83	39.30	34.54	28.36	73	64.43	50.17	43.62	35.27	73	52.73	42.02	36.93	30.09
74	51.49	41.44	36.42	29.90	74	67.32	52.42	45.57	36.85	74	55.45	44.18	38.83	31.64
75	30.02	24.15	21.23	17.43	75	39.10	30.44	26.47	21.40	75	32.29	25.73	22.61	18.42
76	31.48	25.33	22.26	18.28	76	40.67	31.67	27.53	22.26	76	33.78	26.92	23.66	19.27
77	32.96	26.52	23.31	19.14	77	42.26	32.91	28.61	23.13	77	35.29	28.12	24.72	20.14
78	34.47	27.74	24.38	20.01	78	43.88	34.17	29.71	24.02	78	36.82	29.34	25.79	21.01
79	35.99	28.96	25.46	20.90	79	45.51	35.44	30.81	24.91	79	38.37	30.58	26.88	21.90
80+	37.54	30.21	26.55	21.80	80+	47.17	36.73	31.94	25.82	80+	39.95	31.84	27.98	22.80

Premium Rates For the Optional Renewal Provision for B152														
Maximum Benefit Period 24 Months for Ages 65 to 74 and 12 Months Thereafter														
Occupation Classes 2A & 2P														
Male					Female					Unisex				
Elimination Period (Days)					Elimination Period (Days)					Elimination Period (Days)				
Attained Age	60	90	180	365	Attained Age	60	90	180	365	Attained Age	60	90	180	365
66	40.82	35.07	31.26	25.09	66	44.80	34.57	29.28	22.60	66	41.82	34.94	31.15	24.47
67	43.20	37.11	33.08	26.55	67	46.66	36.00	30.49	23.53	67	44.07	36.83	32.83	25.80
68	45.63	39.19	34.93	28.04	68	48.55	37.46	31.73	24.49	68	46.36	38.76	34.55	27.15
69	48.09	41.31	36.82	29.56	69	50.48	38.95	32.99	25.46	69	48.69	40.72	36.30	28.53
70	50.60	43.47	38.75	31.10	70	52.44	40.46	34.27	26.45	70	51.06	42.72	38.08	29.94
71	53.16	45.66	40.70	32.67	71	54.44	42.00	35.58	27.46	71	53.48	44.75	39.89	31.37
72	55.76	47.90	42.69	34.27	72	56.47	43.57	36.91	28.48	72	55.94	46.82	41.73	32.82
73	58.41	50.17	44.72	35.90	73	58.54	45.17	38.26	29.53	73	58.44	48.92	43.61	34.31
74	61.10	52.48	46.78	37.55	74	60.65	46.79	39.63	30.59	74	60.99	51.06	45.51	35.81
75	35.36	30.37	27.07	21.73	75	34.95	26.97	22.84	17.63	75	35.26	29.52	26.31	20.71
76	36.83	31.64	28.20	22.64	76	36.08	27.84	23.58	18.20	76	36.64	30.69	27.35	21.53
77	38.32	32.92	29.34	23.56	77	37.23	28.72	24.33	18.78	77	38.05	31.87	28.41	22.36
78	39.84	34.22	30.50	24.49	78	38.39	29.62	25.09	19.36	78	39.48	33.07	29.48	23.20
79	41.37	35.54	31.68	25.43	79	39.57	30.53	25.86	19.96	79	40.92	34.28	30.56	24.06
80+	42.93	36.87	32.87	26.38	80+	40.76	31.45	26.64	20.56	80+	42.38	35.52	31.66	24.93

**STANDARD INSURANCE COMPANY**

Premium Rates For the Optional Renewal Provision for B152														
Maximum Benefit Period 24 Months for Ages 65 to 74 and 12 Months Thereafter														
Occupation Class A														
Male					Female					Unisex				
Attained Age	Elimination Period (Days)				Attained Age	Elimination Period (Days)				Attained Age	Elimination Period (Days)			
	60	90	180	365		60	90	180	365		60	90	180	365
66	52.93	46.99	39.57	30.33	66	50.93	42.62	35.25	26.34	66	52.43	45.90	38.65	29.33
67	56.14	49.84	41.98	32.17	67	53.05	44.40	36.72	27.44	67	55.37	48.48	40.83	30.99
68	59.41	52.75	44.42	34.04	68	55.22	46.21	38.22	28.56	68	58.36	51.11	43.05	32.67
69	62.74	55.70	46.91	35.95	69	57.42	48.06	39.75	29.70	69	61.41	53.79	45.30	34.39
70	66.13	58.71	49.45	37.90	70	59.67	49.94	41.30	30.86	70	64.52	56.52	47.60	36.14
71	69.58	61.78	52.03	39.87	71	61.96	51.85	42.89	32.04	71	67.68	59.30	49.94	37.92
72	73.10	64.90	54.66	41.89	72	64.29	53.81	44.50	33.25	72	70.90	62.13	52.32	39.73
73	76.68	68.08	57.33	43.94	73	66.67	55.79	46.15	34.48	73	74.18	65.01	54.75	41.57
74	80.32	71.31	60.06	46.03	74	69.09	57.82	47.82	35.73	74	77.51	67.94	57.22	43.45
75	46.55	41.33	34.80	26.67	75	39.83	33.34	27.57	20.60	75	44.87	39.33	33.12	25.15
76	48.54	43.09	36.29	27.81	76	41.13	34.43	28.47	21.27	76	46.69	40.93	34.47	26.18
77	50.56	44.89	37.80	28.97	77	42.45	35.53	29.39	21.96	77	48.53	42.55	35.83	27.22
78	52.61	46.71	39.34	30.15	78	43.79	36.65	30.31	22.65	78	50.41	44.19	37.22	28.27
79	54.69	48.55	40.89	31.34	79	45.15	37.78	31.25	23.35	79	52.30	45.86	38.62	29.34
80+	56.80	50.43	42.47	32.55	80+	46.52	38.93	32.20	24.06	80+	54.23	47.55	40.05	30.42

Premium Rates For the Optional Renewal Provision for B152														
Maximum Benefit Period 24 Months for Ages 65 to 74 and 12 Months Thereafter														
Occupation Class B														
Male					Female					Unisex				
Attained Age	Elimination Period (Days)				Attained Age	Elimination Period (Days)				Attained Age	Elimination Period (Days)			
	60	90	180	365		60	90	180	365		60	90	180	365
66	57.40	50.97	42.92	32.89	66	54.13	45.30	37.47	27.99	66	56.59	49.55	41.73	31.67
67	60.92	54.09	45.55	34.91	67	56.40	47.20	39.04	29.17	67	59.79	52.36	44.10	33.47
68	64.50	57.26	48.23	36.96	68	58.70	49.13	40.63	30.36	68	63.05	55.23	46.51	35.31
69	68.14	60.50	50.95	39.05	69	61.05	51.09	42.26	31.57	69	66.37	58.15	48.97	37.18
70	71.86	63.80	53.73	41.18	70	63.45	53.10	43.92	32.81	70	69.75	61.12	51.48	39.08
71	75.64	67.15	56.55	43.34	71	65.88	55.14	45.60	34.07	71	73.20	64.15	54.02	41.02
72	79.48	70.57	59.43	45.55	72	68.37	57.22	47.32	35.36	72	76.70	67.23	56.62	43.00
73	83.40	74.05	62.36	47.79	73	70.90	59.34	49.08	36.67	73	80.28	70.37	59.26	45.01
74	87.39	77.59	65.34	50.08	74	73.48	61.49	50.86	38.00	74	83.91	73.56	61.95	47.06
75	50.66	44.98	37.88	29.03	75	42.37	35.46	29.33	21.91	75	48.59	42.60	35.87	27.25
76	52.84	46.91	39.51	30.28	76	43.76	36.62	30.29	22.63	76	50.57	44.34	37.34	28.37
77	55.05	48.88	41.16	31.55	77	45.16	37.80	31.26	23.36	77	52.58	46.11	38.83	29.50
78	57.30	50.87	42.84	32.83	78	46.59	38.99	32.25	24.09	78	54.62	47.90	40.34	30.65
79	59.58	52.89	44.55	34.14	79	48.04	40.20	33.25	24.84	79	56.69	49.72	41.87	31.81
80+	61.89	54.94	46.27	35.46	80+	49.50	41.43	34.26	25.60	80+	58.79	51.56	43.43	33.00

State: District of Columbia

Filing Company:

Standard Insurance Company

TOI/Sub-TOI: H111 Individual Health - Disability Income/H111.004 Other

Product Name: IDI - B152

Project Name/Number: Essential/B152

## Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Cover Letter All Filings		
Bypass Reason:	Please see the Filing Description for our filing letter.		

		Item Status:	Status Date:
Bypassed - Item:	Certificate of Authority to File		
Bypass Reason:	Standard Insurance Company is the filer and Insurer. This item is N/A		

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Memorandum		
Comments:			
Attachment(s):	DC Actuarial Memo.pdf		

		Item Status:	Status Date:
Bypassed - Item:	Actuarial Justification		
Bypass Reason:	Our actuarial memorandum is attached and includes the certification from our actuary.		

		Item Status:	Status Date:
Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)		
Bypass Reason:	This is a Disability Income Insurance filing, not a P&C. This requirement is N/A		

		Item Status:	Status Date:
Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)		
Bypass Reason:	This is a Disability Income Insurance filing, not a P&C. This requirement is N/A		

		Item Status:	Status Date:
Satisfied - Item:	Exhibits for 1/17/2013 objection/ 2/6/2013 response		
Comments:	Attached are Exhibits discussed in our 2/6/2013 Response, for objections 3 and 6.		

**SERFF Tracking #:**

STAN-128804272

**State Tracking #:**

**Company Tracking #:**

B152 RATE

**State:**

District of Columbia

**Filing Company:**

Standard Insurance Company

**TOI/Sub-TOI:**

H111 Individual Health - Disability Income/H111.004 Other

**Product Name:**

IDI - B152

**Project Name/Number:**

Essential/B152

Attachment(s):

DC Exhibit 1.pdf

DC Exhibit 2.pdf

DC Exhibit 3.pdf

DC Exhibit 4.pdf

Standard Insurance Company  
Portland, Oregon

Actuarial Memorandum

Policy Forms

B152(5/05)DC	Individual Disability Income Insurance Policy
PR1(5/05)	Supplemental Social Insurance Benefit Rider
PR2(5/05)	Indexed Cost Of Living Benefit Rider
PR4(5/05)	Future Purchase Option (FPO) Rider
PR5(5/05)	Residual Disability Rider
PR6(5/05)	Noncancelable And Guaranteed Renewable Rider
PR7(5/05)	Own Occupation Benefit Rider
PR8(5/05)	Own Occupation Five Year Benefit Rider
PR9(5/05)	Catastrophic Benefit Rider
PR10(5/05)	Guaranteed Issue Rider: Pre Existing Condition Waived
PR11(5/05)DC	Guaranteed Issue Rider: Pre Existing Condition Amended
PR12(5/05)DC	Guaranteed Issue Rider: Pre Existing Condition Voluntary Open Enrollment

Standard Insurance Company  
Portland, Oregon

Purpose

The purpose of this memorandum is to certify that the premiums for the policy forms shown on the cover page of this memorandum satisfy the requirements of your state. This memorandum should not be used for any other purpose.

Description of Benefits

This policy offers a monthly total disability income benefit for a covered disability resulting from accident or sickness. Policies will be marketed through licensed agents and brokers to individuals. Most of these policies will be sold directly to the individual. Some will be part of individual disability purchase program sponsored by the employer or a professional association of the individual policyowner. The base policy is guaranteed renewable to age 66 or 67 (to age 66 if the insured life is born before 1957, to age 67 otherwise), and conditionally renewable thereafter while the insured is actively at work. An optional rider is available that changes the renewability provision to noncancelable and guaranteed renewable.

Within the base policy, benefits are payable after a benefit waiting period, up to the maximum benefit period specified in the policy. Insureds are disabled if they are unable to perform the duties of their own occupation, have no earned income and are under appropriate medical supervision. Benefits are also payable for presumptive disabilities as defined in the contract. The base policy also contains a waiver of premium benefit, a rehabilitation benefit and a survivor benefit.

A variety of other benefits are available on this policy through the following riders. These may alter the amount of benefits or the definition of disability

- Supplemental Social Insurance Benefit Rider (PR1): This rider is designed to coordinate with legislated benefits, such as the Social Security Administration's disability benefit, by paying only the net benefit after an offset for any disability benefit awarded to the insured by governmental entities. The benefit amount for this rider is distinct and in addition to the base policy benefit amount. The base policy, B152, does not contain any offset provisions so this rider is intended to allow larger benefits amounts to be sold to policyowners eligible for government disability income programs whose benefits cover significant amounts of their earned income. Without this rider, benefit amount issue limits would have to be lower to decrease the moral hazard of over-insurance when considering all available disability income benefit sources.
- Indexed Cost of Living Benefit Rider (PR2): There are two versions of this rider. Both versions increase the monthly disability benefit on each anniversary of the date of disability, based on the average annual change in the CPI-U. The increase amount is subject to a 3% or 6% cap on the CPI-U index, depending on which

Standard Insurance Company  
Portland, Oregon

version of the rider is attached. That is the only distinction between these versions. Increases are both compounded and accumulative [“Compounded” – for example, if the index increases 3% two years in a row then the effective increase in the benefit amount is  $6.09\% = (1 + 3\%) * (1 + 3\%) - 1$ , not 6%.

“Accumulative” – for example, if the 6% cap is used and the index increases 8% and 5% in two consecutive years then the effective increase is 6% in the first year but  $12.36\% = \text{the lesser of } (1 + 8\%) * (1 + 5\%) - 1 \text{ or } (1 + 6\%) * (1 + 6\%) - 1$ , as of the second, not  $11.30\% = (1 + 6\%) * (1 + 5\%) - 1$ .] The policyowner also has the option to buy up any benefit increases received under this rider during a given claim upon recovery, without underwriting and on an attained age basis. The benefit increases would then be permanent and be available for any future claims.

- Future Purchase Option Rider (PR4): This rider permits an increase in the maximum monthly benefit, prior to disability, on annual option dates. Increases are not subject to medical underwriting, but they are subject to financial underwriting.
- Residual Disability Rider (PR5): This rider pays benefits when the claimant is still working but the loss of income due to a covered disability exceeds 20%. If the loss of income due to covered disability exceeds 80%, then the rider pays 100% of the face amount. In between a 20% loss and an 80% loss, the rider pays same proportion of the face amount as is lost due to the covered disability. There is also a recovery benefit payable when the claimant goes off claim due to recovery.
- Noncancelable and Guaranteed Renewable Rider (PR6): This rider changes the renewability provision of the base policy (prior to age 66 or 67) to noncancelable.
- Own Occupation Benefit Rider (PR7), Own Occupation Five Year Benefit Rider (PR8): These riders change the definition of disability to ignore all earned income received outside the insured’s own occupation as a disqualifying condition for receiving disability benefits. PR7 when attached applies for the entire benefit period. PR8 may only be attached to a to age 66 or 67 benefit period policy and then only changes the definition of disability for the first five years of a claim. The original base policy definition of disability will apply thereafter.
- Catastrophic Benefit Rider (PR9): This rider pays an additional monthly benefit, after a benefit waiting period, if the insured is receiving disability benefits and also suffers a loss of two or more activities of daily living (ADL’s) or has a severe cognitive impairment.
- Guaranteed Issue Rider: This rider is used exclusively in the employee benefits market. It can only be attached to a policy if the policy is sold to an employee of an employer who has negotiated the terms and conditions of this policy on behalf of the insured employee. These conditions will be prescribed in a formal offer letter between Standard Insurance and the employer and will at least include underwriting concessions, such as a guaranteed standard issue policy for all

Standard Insurance Company  
Portland, Oregon

eligible employees or a guaranteed to issue underwriting basis. This rider has three versions depending on the sales situations but all three versions change the policy's maximum benefit period to one compliant with the Age Discrimination in Employment Act (ADEA). They vary by their treatment of the pre-existing conditions exclusion provision of the base policy:

- PR10 waives the pre-existing condition exclusion provision altogether for an additional premium. Addition of this rider is based on negotiation between Standard Insurance and the employer.
- PR11 amends the pre-existing condition exclusion provision in the base policy by replacing it with one more typical of coverages found in the employee benefits market (the "3/12" exclusion period whereby disabling conditions manifesting up to three months before coverage begins and causing a disability up to twelve months after that are not covered). It also waives that exclusion if there was "continuity of coverage", i.e., if the insured life has already served that pre-existing condition exclusion under the disability benefit program being replaced by the B152 policy.
- PR12 amends the pre-existing condition exclusion provision in the base policy by replacing it with a "12/12" exclusion period whereby disabling conditions manifesting up to twelve months before coverage begins and causing a disability up to twelve months after that are not covered. There is no continuity of coverage provision either. This version is only used when an eligible employee declines coverage when it is offered but subsequently accepts coverage in a later year, i.e., there is an annual open enrollment program as part of the offer letter.

The ADEA schedule of benefits varies by age at incurral of disability as follows:



Standard Insurance Company  
Portland, Oregon

Table 1: ADEA Benefit Periods (in Months) when a GI Rider – PR10, PR11 or PR12 – is attached						
Incurral Age	Coverage to age 66			Coverage to age 67		
	Benefit Period			Benefit Period		
	24 Months	60 Months	Full Coverage Period	24 Months	60 Months	Full Coverage Period
60 or less	24	60	To Termination	24	60	To Termination
61	24	60	60	24	60	72
62	24	54	54	24	60	60
63	24	48	48	24	51	51
64	24	42	42	24	45	45
65	24	36	36	24	39	39
66	24	30	30	24	33	33
67	24	27	27	24	27	27
68	24	24	24	24	24	24
69	21	21	21	21	21	21
70	18	18	18	18	18	18
71	16	16	16	16	16	16
72	15	15	15	15	15	15
73	14	14	14	14	14	14
74	13	13	13	13	13	13
75+	12	12	12	12	12	12

If the GI Rider is not attached the usual benefit periods are “24 months”, “60 months” or until the termination date of the policy (i.e., “To Age 66 or 67”). There is a floor of 24 months of benefits regardless of incurral date that applies to all such benefit periods. (For the “60 month” benefit period, benefits will cease at the termination date unless the 24 month minimum for any continuing claim has not yet been reached.) The ADEA schedule overrides those rules after for claim incurred after age 60.

Availability of Benefits

Table 2 lays out the availability of B152 and the optional riders described above.

Table 2 Coverage Availability and Interactions				
Form	Coverage Type	Usage	Issue Ages	Limitations
B152	Total disability with waiver of premium and recovery, rehabilitation and survivor benefits also.	All Occupations. The base of all policies.	18 to 60. When the GI rider is attached there is no maximum issue age	

Standard Insurance Company  
Portland, Oregon

Table 2 Coverage Availability and Interactions				
Form	Coverage Type	Usage	Issue Ages	Limitations
PR1	Additional total disability benefits with a social insurance offset feature.	All Occupations. Has a distinct benefit amount separate from the total disability benefit amount.	18 to 60. When the GI rider is attached the maximum issue age is 65	Only used with a GI rider if employer offers no other offset benefit, e.g., LTD.
PR2	Indexed COLA benefit increase with a 3% or 6% cap	All Occupations.	18 to 60	Not used with a benefit period less than 60 months.
PR4	Future purchase option	All Occupations	18 to 50	
PR6	Noncancelable Premium Basis	All Occupations	18 to 60. When the GI rider is attached the maximum issue age is 65	
PR7, PR8	Own Occupation Definition of Disability	5A, 4A, 3A, 4P, and 3P occupation classes	18 to 60. When the GI rider is attached the maximum issue age is 65	Can only be attached if PR6 is also attached. When these riders are attached the MDSA 2 year limitation endorsement is used. Otherwise all policies will use the MDSA unlimited rates (unless the exclusion is attached in the course of normal medical underwriting).

Standard Insurance Company  
Portland, Oregon

Table 2 Coverage Availability and Interactions				
Form	Coverage Type	Usage	Issue Ages	Limitations
PR9	Catastrophic Disability Benefit	All Occupations. Has a distinct benefit amount separate from the total disability benefit amount.	18 to 60. When the GI rider is attached the maximum issue age is 65	
PR10, PR11, PR12	Guaranteed Issue rider with pre-existing condition exclusion variations	All Occupations. Unisex premium rates only	Minimum age is 18. No maximum age	

Rate Tables

This coverage will be issued to lives aged 18 to 60 unless the Guaranteed Issue Rider (GI) is attached (i.e., a sales situation where the ADEA applies) in which case there is no maximum issue age. Premium rates for issue ages up to 60 (65 if GI) are available on a level issue-age basis until their normal termination date at the policy anniversary after their 66<sup>th</sup> or 67<sup>th</sup> birthday, depending on their policies coverage period. For GI policies issued to insured lives at or beyond normal retirement age (66 or older) the coverage is for a one year term only. All policies continuing beyond their normal termination date under the Renewal Option provision also have a one year term based on the annual requirement of certifying continued full time employment. If the coverage is renewed under this provision, premium rates are available on an on an attained-age basis.

The premium rates for the base policy vary by the following factors:

- Coverage Period: If insured life is born before 1957 the coverage period extends to the policy anniversary after their 66<sup>th</sup> birthday, otherwise to the policy anniversary after their 67<sup>th</sup> birthday. If the insured life has an attained age of 66 before the effective date and is an eligible employee of an employer who has negotiated a guaranteed issue disability program for their employees with The Standard, then the coverage period is one year. After the original coverage period expires the policy may be renewed annually contingent on continued full time employment as defined in the Renewal Option Provision of B152.
- Age: Issue ages 18-60 (65 if the GI rider is attached), Attained ages, 66 and later.
- Maximum Benefit Period: 24 months, 60 months, To Age 66, To Age 67. If the GI rider (PR10-12) is attached the ADEA schedule (see above) applies for disabilities beginning after attained age 60.

Standard Insurance Company  
Portland, Oregon

- Benefit Waiting Period: 60, 90, 180, 365, or 730 days. 730 days is only available if the maximum benefit period is To Age 66 or To Age 67.
- Tobacco Status: User or Non-user
- Occupation Class: 5A, 4A, 4P, 3A, 3P, 2A, 2P, A, or B. 4P, 3P, 2P occupation classes are restricted to healthcare providers. 5A, 4A, 3A cover all other 1985 CIDA class 1 occupations. 2A, A and B correspond to 1985 CIDA classes 2, 3, and 4 occupations respectively.
- Mental Disorder or Substance Abuse (MDSA) Coverage Period: 2 Years or Full Benefit Period. The MDSA Coverage Period will set to 2 years if PR7 or PR8 are attached. In such circumstances the policy disability income premium rates will be reduced by 10%. Otherwise it will always be for the full benefit period of the policy. The rates displayed in the rate exhibit assume the full benefit period for MDSA claims.
- Pre-Existing Condition Exclusion Period: None or 12 months. If the employer negotiates the waiver of the pre-existing conditions limitation there is a premium surcharge of 5% applied.

All premium rates have been developed on a sex distinct and unisex basis. For unisex premiums, a weighted average of male and female rates were developed based on the anticipated distribution of business by gender. An annual policy fee of \$40 is part of the rate structure.

The premium modal factors are shown in Table 3 below:

Mode	Factor
Annual	1.0000
Semi-Annual	0.5160
Quarterly	0.2650
Monthly	0.0875

Premium Rate Discounts

There are three premium discount structures offered with this product:

- An "Association" discount offered to the active members of approved state or local professional associations with full underwriting. The discount amount is 10%. The client chooses the benefit amounts and provisions. "Association" policies are issued only on a sex distinct basis.
- A "Multilife" discount offered to employees of a single employer when at least three policies are fully underwritten and issued in a six month period. The discount amount is 10%. The client chooses the benefit amounts and provisions. "Multilife" policies are issued only on a unisex basis.
- A "Guaranteed Issue" discount offered to the employees of a single employer whose policies are issued under a negotiated agreement with the employer as part of the employer's employee benefit program which includes at least some underwriting simplifications (most typically waiving all medical

Standard Insurance Company  
Portland, Oregon

underwriting). The negotiated arrangement covers who is eligible, what the benefit provisions are offered, what the maximum benefit amounts are and what the expected participation rate of eligible employees is. The discount amount is 10%, 15% or 20%. If participation in the employee benefit program is voluntary of the part of the employees then the discount is 10% if the case has few lives or a low expected participation rate and 15% otherwise. If participation in the employee benefit program is mandatory, then the discount is 15% for small cases and 20% otherwise. "Guaranteed Issue" policies are issued only on a unisex basis. When a policy is issued through a guaranteed issue program it will always have either PR10, PR11 or PR12 attached. These riders perform two roles: they resolve the conflict between the base policy pre-existing condition limitation provision with the lack of medical underwriting and they bring the policy into compliance with the ADEA (see above) by expanding and adjusting the maximum benefit period at older ages.

Individual disability income policies that are sold under preferential marketing arrangements such as those listed above are expected to experience more favorable financial results than those policies which are sold on an individual basis. In fact, over the last six years for Standard Insurance Company, claim incidence for the above classes of business has been more than 15% better than business written without premium discounts (based on about 40% of all exposure data). These more favorable results are due to a variety of factors, including reduced antiselection, improved access to potential clients, and expense savings. The morbidity improvements are solely based on reduced antiselection.

Pricing Assumptions

The gross premiums for the base policy form and associated riders were developed in a manner such that, along with investment income from accumulated assets, these premiums would be sufficient to fund future benefits and expenses, and provide the company with a reasonable profit margin. The pricing assumptions used in computing these premiums are discussed below.

1. Morbidity

Morbidity for the base policy and many of the riders was based on the 1985 Commissioner's Individual Disability Table A (1985 CIDA), with modifications based on recent industry experience, and on the experience of individual disability business issued by Standard Insurance Company.

Morbidity for the Catastrophic Disability Rider was based on the Milliman & Robertson (M&R) Long Term Care Cost Guidelines. The basis of these guidelines consists of government studies, the experience of M&R client companies, and the experience and judgment of M&R actuaries.

Standard Insurance Company  
Portland, Oregon

2. Policy Termination Rates

A sample of the policy termination rates used in pricing are shown in Table 4 below: These also vary by occupation class and marketing method. These include terminations due to death, and apply to all ages for both males and females:

Table 4 Policy Termination Rates - Policy Form B152					
Policy Duration	Issue Age				
	<25	25-34	35-44	45-54	55+
1	11.6%	8.3%	6.5%	7.6%	10.5%
2	11.5%	8.3%	6.5%	7.6%	8.1%
3	11.6%	8.3%	6.5%	7.6%	8.7%
4	13.1%	9.4%	7.4%	8.6%	9.7%
5	11.5%	8.3%	6.5%	7.5%	10.7%
6	10.4%	7.5%	5.9%	8.0%	12.1%
7	9.4%	6.7%	5.3%	8.7%	13.1%
8	8.8%	6.3%	5.0%	9.4%	13.7%
9	4.5%	4.5%	4.5%	10.4%	13.7%
10	4.5%	4.5%	4.5%	10.4%	13.7%
11+	4.5%	4.5%	4.5%	10.4%	13.7%

3. Expenses

The expense assumptions used in pricing are shown in Table 5 below:

Table 5 Expense Assumptions		
Category	Set Up Expenses	Maintenance Expenses - For all years policy or claim is active
For policies as a % of premium	13%	7.5%
For policies in \$ per policy	\$522	\$12
For claims as a % paid claims	---	3%
For claims in \$ per claim	\$308	---
Premium Tax (% premium)	---	2%
Expense inflation on \$ denominated expenses	---	3%

4. Commissions

The anticipated commission schedule for writing agents varies by policy duration as follows: 40% in the first year and 5% for renewal years 2 through 5.

Standard Insurance Company  
Portland, Oregon

5. Interest Rate

The interest rate used in pricing was 4.5%.

6. Average Premium

The average premium for this coverage, including riders, is expected to be \$1,500.

7. Profit Margin

The anticipated profit margin for this product is 13% of premium.

Reliance

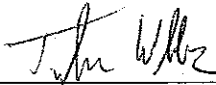
In developing the premium rates for this product and certifying to the reasonableness of the benefits, I have relied on certain pricing assumptions and formulas provided to me by Milliman & Robertson, Inc. for coverage PR9.

Certification

The expected loss ratio was determined by computing the ratio of the present value of future expected claim costs to the present value of future expected gross premiums, using the same persistency, interest, and morbidity assumptions as used in developing the gross premiums.

The expected loss ratio for the referenced forms is at least 50% when coverage is issued on a guaranteed renewable basis, and at least 45% when coverage is issued on a noncancelable basis.

To be best of my knowledge and judgment, the rates being filed are in compliance with the applicable laws and regulations of this state and the premiums are reasonable in relation to benefits. The proposed rates do not discriminate unfairly between policyowners.

  
\_\_\_\_\_  
Tyler Webber, FSA, MAAA  
Assistant Actuary  
Standard Insurance Company

January 10, 2013  
\_\_\_\_\_  
Date

Exhibit 1 - Anticipated loss ratios by policy duration  
Policy form B152 - Guaranteed Renewable policies only

Duration	Premiums		Change in DLR	Claims incurred	Incurred loss ratio	Change in ALR	Incurred loss ratio w/ ALR
	earned	Paid Claims					
1	10,000	144	2,738	2,881	28.8%	0	28.8%
2	8,515	548	2,393	2,941	34.5%	0	34.5%
3	7,411	837	2,059	2,896	39.1%	1,253	56.0%
4	6,582	1,077	1,677	2,754	41.8%	2,041	72.9%
5	5,883	1,283	1,326	2,610	44.4%	1,506	70.0%
6	5,436	1,460	1,063	2,523	46.4%	1,251	69.4%
7	5,016	1,576	843	2,419	48.2%	960	67.4%
8	4,437	1,576	695	2,271	51.2%	739	67.9%
9	4,141	1,633	661	2,294	55.4%	551	68.7%
10	3,880	1,735	584	2,320	59.8%	451	71.4%
11	3,638	1,868	478	2,346	64.5%	285	72.3%
12	3,412	2,009	359	2,369	69.4%	136	73.4%
13	3,189	2,158	210	2,368	74.2%	51	75.8%
14	2,965	2,305	(54)	2,251	75.9%	(65)	73.7%
15	2,762	2,439	(318)	2,121	76.8%	(172)	70.6%
16	2,579	2,562	(540)	2,022	78.4%	(272)	67.9%
17	2,341	2,578	(697)	1,881	80.3%	(576)	55.8%
18	1,823	1,985	(335)	1,651	90.5%	(599)	57.7%
19	1,680	1,868	(267)	1,601	95.3%	(620)	58.4%
20	1,536	1,908	(366)	1,542	100.4%	(661)	57.4%
21	1,405	1,989	(513)	1,475	105.0%	(646)	59.1%
22	1,285	2,070	(670)	1,400	108.9%	(620)	60.7%
23	1,163	2,149	(855)	1,295	111.3%	(581)	61.3%
24	1,037	2,222	(1,086)	1,136	109.5%	(507)	60.6%
25	927	2,280	(1,310)	969	104.6%	(404)	61.0%
26	832	2,324	(1,471)	853	102.6%	(360)	59.3%
27	728	2,196	(1,459)	736	101.1%	(506)	31.6%
28	351	1,057	(533)	524	149.3%	(446)	22.3%
29	318	766	(282)	484	152.2%	(386)	30.6%
30	284	730	(285)	446	157.0%	(377)	24.4%
31	254	749	(344)	405	159.7%	(334)	28.1%
32	226	769	(408)	361	159.8%	(294)	29.5%
33	198	786	(481)	305	154.4%	(253)	26.2%
34	167	800	(562)	238	142.1%	(197)	24.6%
35	142	808	(639)	169	119.1%	(128)	28.7%
36	120	810	(689)	122	101.6%	(86)	29.7%
37	101	732	(649)	84	82.4%	(72)	11.8%
38	4	181	(170)	11	293.2%	(35)	-614.5%
39	3	37	(31)	7	201.6%	(7)	-14.8%
40	3	13	(8)	6	199.9%	(6)	-12.5%
41	2	12	(7)	5	207.3%	(5)	2.0%
42	2	12	(8)	4	209.9%	(4)	15.1%
43	2	12	(9)	3	203.8%	(3)	25.9%
44	1	12	(9)	3	186.1%	(2)	33.8%
45	1	12	(10)	2	153.5%	(1)	35.1%
46	1	12	(11)	1	121.5%	(1)	26.9%
47	1	11	(10)	1	82.1%	(1)	-8.4%
48	-	2	(2)	0	0.0%	(0)	0.0%
49	-	0	(0)	0	0.0%	-	0.0%
50	-	0	(0)	(0)	0.0%	-	0.0%
Totals discounted at 3.5%:							
	72,223	31,647	6,749	38,396	53.2%	3,446	57.9%



Exhibit 1 - Anticipated loss ratios by policy duration  
Policy form B152 - Noncancelable policies only

Duration	Premiums		Change in DLR	Claims incurred	Incurred loss ratio	Change in ALR	Incurred loss ratio w/ ALR
	earned	Paid Claims					
1	10,000	103	2,093	2,196	22.0%	0	22.0%
2	8,754	381	1,844	2,224	25.4%	0	25.4%
3	7,948	572	1,722	2,295	28.9%	939	40.7%
4	7,355	739	1,607	2,345	31.9%	1,650	54.3%
5	6,886	892	1,473	2,366	34.4%	1,390	54.5%
6	6,563	1,037	1,365	2,402	36.6%	1,233	55.4%
7	6,257	1,160	1,268	2,427	38.8%	1,065	55.8%
8	5,791	1,221	1,205	2,426	41.9%	912	57.6%
9	5,573	1,317	1,235	2,552	45.8%	785	59.9%
10	5,350	1,446	1,227	2,673	50.0%	656	62.2%
11	5,136	1,597	1,196	2,793	54.4%	521	64.5%
12	4,935	1,761	1,149	2,911	59.0%	392	66.9%
13	4,739	1,938	1,079	3,016	63.6%	293	69.8%
14	4,548	2,118	828	2,946	64.8%	175	68.6%
15	4,357	2,289	562	2,851	65.5%	58	66.8%
16	4,180	2,453	304	2,756	65.9%	(56)	64.6%
17	3,943	2,556	59	2,615	66.3%	(268)	59.5%
18	3,491	2,324	95	2,419	69.3%	(312)	60.3%
19	3,327	2,352	137	2,489	74.8%	(376)	63.5%
20	3,126	2,481	53	2,534	81.0%	(482)	65.6%
21	2,936	2,642	(73)	2,569	87.5%	(522)	69.7%
22	2,761	2,813	(218)	2,595	94.0%	(548)	74.2%
23	2,595	2,994	(396)	2,598	100.1%	(562)	78.5%
24	2,437	3,177	(738)	2,439	100.1%	(555)	77.3%
25	2,260	3,349	(1,104)	2,245	99.3%	(538)	75.5%
26	2,105	3,508	(1,424)	2,084	99.0%	(540)	73.3%
27	1,911	3,482	(1,598)	1,884	98.6%	(759)	58.8%
28	1,313	2,367	(768)	1,599	121.7%	(715)	67.3%
29	1,227	2,143	(625)	1,517	123.7%	(667)	69.3%
30	1,105	2,188	(785)	1,403	127.0%	(719)	61.9%
31	990	2,285	(1,011)	1,273	128.6%	(639)	64.1%
32	886	2,379	(1,248)	1,131	127.6%	(543)	66.3%
33	792	2,468	(1,500)	968	122.2%	(439)	66.7%
34	705	2,550	(1,770)	780	110.7%	(292)	69.2%
35	595	2,622	(2,066)	557	93.5%	(212)	57.8%
36	502	2,678	(2,290)	388	77.3%	(141)	49.1%
37	423	2,455	(2,221)	235	55.4%	(117)	27.9%
38	2	561	(547)	14	620.0%	(52)	-1706.8%
39	2	81	(77)	4	207.5%	(3)	52.4%
40	2	10	(7)	3	158.4%	(3)	-2.1%
41	1	6	(4)	2	167.7%	(2)	14.2%
42	1	6	(4)	2	169.5%	(2)	25.8%
43	1	6	(4)	2	165.0%	(1)	35.3%
44	1	6	(5)	1	151.4%	(1)	41.5%
45	1	6	(5)	1	125.4%	(1)	41.5%
46	1	6	(5)	1	97.4%	(0)	31.4%
47	1	5	(5)	0	60.4%	(0)	-3.1%
48	-	1	(1)	0	0.0%	(0)	0.0%
49	-	0	(0)	0	0.0%	-	0.0%
50	-	0	(0)	(0)	0.0%	-	0.0%
Totals discounted at 3.5%:							
	95,197	37,421	9,207	46,629	49.0%	3,868	53.0%

Exhibit 2a - Historical Experience on Policy Form B152										
Nationwide Experience - Guaranteed Renewable IDI										
Year	Earned Prem	Paid Claims	Change in Claim			Incurred Loss Ratio	Expected Loss Ratio	Actual to Expected Claims	Incurred Claim Count	Active Policy Count
			Reserve and Liability	Incurred Claims	Incurred					
2007	4,622,188	132,712	1,262,038	1,394,750	30%	37%	82%	13	5,659	
2008	8,686,278	583,980	5,204,856	5,788,836	67%	38%	175%	25	9,310	
2009	12,383,344	1,361,420	5,027,498	6,388,918	52%	39%	132%	30	12,497	
2010	15,687,825	1,634,476	2,337,824	3,972,300	25%	40%	63%	38	14,970	
2011	18,621,727	2,243,109	4,628,587	6,871,696	37%	42%	88%	50	16,389	
2012**	14,621,860	2,083,265	3,368,475	5,451,740	37%	44%	85%	18	16,444	

\*\* - data is current as of 9/30/2012

Exhibit 2b - Historical Experience on Policy Form B152										
Nationwide Experience - Noncancelable IDI										
Year	Earned Prem	Paid Claims	Change in Claim			Incurred Loss Ratio	Expected Loss Ratio	Actual to Expected Claims	Incurred Claim Count	Active Policy Count
			Reserve and Liability	Incurred Claims	Incurred					
2007	16,469,732	194,244	3,273,964	3,468,208	21%	29%	73%	15	12,528	
2008	29,200,413	348,326	3,233,067	3,581,393	12%	31%	40%	20	19,287	
2009	41,004,898	901,754	4,602,566	5,504,320	13%	33%	41%	23	24,781	
2010	50,375,795	1,665,415	7,559,407	9,224,822	18%	35%	52%	50	28,465	
2011	61,073,615	2,891,573	8,874,356	11,765,929	19%	37%	52%	50	32,681	
2012**	49,013,273	2,727,341	10,402,419	13,129,760	27%	39%	69%	21	33,809	

\*\* - data is current as of 9/30/2012

Exhibit 1a - Status Quo								
Sample Claim Cost per Unit of Monthly Benefit								
	If Policy is Guaranteed Renewable & Noncancelable and Occupation Class is 4A				If Policy is Guaranteed Renewable and Occupation Class is A			
	Male		Female		Male		Female	
Attained Age at Disability	Benefit Period is To Age 66/67	Benefit Period is Two Years	Benefit Period is To Age 66/67	Benefit Period is Two Years	Benefit Period is To Age 66/67	Benefit Period is Two Years	Benefit Period is To Age 66/67	Benefit Period is Two Years
25	2.64	1.03	13.62	4.49	11.66	4.57	29.87	9.88
35	3.76	1.06	20.47	5.12	16.60	4.66	48.59	12.12
45	12.24	3.08	28.07	6.49	28.04	7.07	69.99	16.19
55	18.91	5.80	38.17	11.22	40.12	12.33	61.46	18.10

Exhibit 1b - Updated as of 9/30/2012								
Sample Claim Cost per Unit of Monthly Benefit								
	If Policy is Guaranteed Renewable & Noncancelable and Occupation Class is 4A				If Policy is Guaranteed Renewable and Occupation Class is A			
	Male		Female		Male		Female	
Attained Age at Disability	Benefit Period is To Age 66/67	Benefit Period is Two Years	Benefit Period is To Age 66/67	Benefit Period is Two Years	Benefit Period is To Age 66/67	Benefit Period is Two Years	Benefit Period is To Age 66/67	Benefit Period is Two Years
25	2.05	0.74	12.85	3.91	10.59	3.83	39.47	12.04
35	4.30	1.14	19.01	4.48	25.51	6.76	55.07	12.96
45	9.86	2.42	22.10	4.97	38.94	9.55	53.96	12.14
55	19.86	5.98	33.85	9.74	56.48	17.02	71.87	20.72

Exhibit 2a - Status Quo Policy Termination Rates						
Policy Duration	Issue Age Bands					
	Under 29	29-35	36-41	42-47	48-55	56+
1	11.30%	5.70%	5.70%	5.80%	6.80%	7.90%
2	11.50%	7.00%	7.30%	6.60%	7.90%	10.30%
3	12.10%	7.60%	6.30%	7.40%	7.00%	18.20%
4	13.80%	9.40%	7.20%	7.40%	8.10%	9.80%
5	10.30%	7.00%	7.90%	6.50%	6.30%	6.50%
6	8.50%	5.00%	5.30%	6.10%	7.60%	9.00%
7	8.50%	5.00%	5.30%	6.10%	7.60%	9.00%
8	7.10%	5.30%	5.20%	7.90%	10.00%	10.00%
9	7.10%	5.30%	5.20%	7.90%	10.00%	10.00%
10	7.10%	5.30%	5.20%	7.90%	10.00%	10.00%
11+	6.00%	6.00%	6.00%	9.00%	10.00%	10.00%

Exhibit 2b - Updated as of 9/30/2012 Policy Termination Rates - Policy Form B152					
Policy Duration	Issue Age				
	<25	25-34	35-44	45-54	55+
1	11.60%	8.30%	6.50%	7.60%	10.50%
2	11.50%	8.30%	6.50%	7.60%	8.10%
3	11.60%	8.30%	6.50%	7.60%	8.70%
4	13.10%	9.40%	7.40%	8.60%	9.70%
5	11.50%	8.30%	6.50%	7.50%	10.70%
6	10.40%	7.50%	5.90%	8.00%	12.10%
7	9.40%	6.70%	5.30%	8.70%	13.10%
8	8.80%	6.30%	5.00%	9.40%	13.70%
9	4.50%	4.50%	4.50%	10.40%	13.70%
10	4.50%	4.50%	4.50%	10.40%	13.70%
11+	4.50%	4.50%	4.50%	10.40%	13.70%

Exhibit 3a - Status Quo

Expense Assumptions

Category	Set Up Expenses	Maintenance Expenses - For all years policy or claim is active
For policies as a % of premium	10.70%	7.30%
For policies in \$ per policy	\$355	\$10
For claims as a % paid claims	---	5.50%
For claims in \$ per claim	\$156	---
Premium Tax (% premium)	---	1.80%
Expense inflation on \$ denominated expenses	---	3%

Exhibit 3b - Updated as of 9/30/2012

Expense Assumptions

Category	Set Up Expenses	Maintenance Expenses - For all years policy or claim is active
For policies as a % of premium	13%	7.50%
For policies in \$ per policy	\$522	\$12
For claims as a % paid claims	---	3%
For claims in \$ per claim	\$308	---
Premium Tax (% premium)	---	2%
Expense inflation on \$ denominated expenses	---	3%

Exhibit 4	
Expenses as a Percentage of Premium - Policy Form B152	
Gross Premiums	100%
Investment income	17.9%
Total Revenues	117.9%
Incurred Claims	53.7%
Change in Active Life reserves	4.8%
Direct Commissions	7.1%
Other Sales & Marketing Expenses	17.7%
Overhead Expenses	7.4%
Premium tax	2.0%
Other taxes	9.5%
Total Claims + Expenses	102.3%
Margin for Profit and Contingencies	15.7%