

# ***Golden Solution***

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

## ***SPECIFIED FACE AMOUNTS/ MONTHLY EFT PREMIUM***

**IMMEDIATE DEATH BENEFIT** (Policy Form No. 9464)

**GRADED DEATH BENEFIT** (Policy Form No. 9465)

**RETURN OF PREMIUM DEATH BENEFIT** (Policy Form No. 9471)

*Underwritten By:*

*American-Amicable Life Insurance Company of Texas*

*Occidental Life Insurance Company of North Carolina*

*Pioneer American Insurance Company*

*Pioneer Security Life Insurance Company*

*All benefits not available in all states*

AGENT RATES FOR AGENT USE ONLY

Golden Solution Immediate Death Benefit  
Specified Face Amounts/Monthly EFT Premium

Issue Age	\$2,500				\$3,000				\$4,000				\$5,000				Issue Age
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
50	9.57	8.38	11.72	9.49	10.97	9.53	13.54	10.86	13.75	11.84	17.18	13.61	16.53	14.14	20.82	16.36	50
51	9.98	8.81	12.12	9.71	11.46	10.05	14.03	11.13	14.41	12.53	17.83	13.97	17.35	15.01	21.63	16.81	51
52	10.36	9.07	12.56	10.08	11.91	10.36	14.55	11.57	15.00	12.95	18.53	14.55	18.10	15.53	22.50	17.54	52
53	10.88	9.42	13.05	10.49	12.53	10.78	15.14	12.06	15.84	13.50	19.31	15.21	19.14	16.22	23.49	18.36	53
54	11.26	9.74	13.51	10.79	12.99	11.17	15.69	12.43	16.45	14.02	20.05	15.70	19.91	16.87	24.41	18.97	54
55	11.59	10.06	13.98	11.26	13.38	11.55	16.25	12.99	16.97	14.53	20.80	16.45	20.56	17.51	25.34	19.91	55
56	11.94	10.31	14.45	11.53	13.81	11.84	16.82	13.32	17.54	14.92	21.55	16.88	21.27	18.00	26.29	20.45	56
57	12.18	10.58	14.92	11.95	14.10	12.17	17.38	13.81	17.93	15.35	22.31	17.55	21.75	18.54	27.23	21.28	57
58	12.67	10.80	15.51	12.31	14.69	12.44	18.09	14.25	18.71	15.71	23.25	18.13	22.73	18.99	28.41	22.00	58
59	13.07	11.10	15.99	12.69	15.16	12.79	18.67	14.70	19.34	16.19	24.02	18.73	23.52	19.58	29.37	22.76	59
60	13.27	11.16	16.51	12.96	15.40	12.87	19.29	15.03	19.67	16.29	24.85	19.17	23.93	19.71	30.41	23.31	60
61	13.89	11.66	17.40	13.48	16.14	13.47	20.36	15.65	20.65	17.09	26.28	20.00	25.16	20.71	32.19	24.35	61
62	14.46	12.01	18.06	14.03	16.83	13.89	21.15	16.32	21.57	17.65	27.32	20.88	26.31	21.41	33.50	25.45	62
63	15.01	12.42	18.67	14.62	17.49	14.38	21.88	17.02	22.45	18.31	28.30	21.82	27.41	22.23	34.72	26.62	63
64	15.66	12.86	19.43	15.24	18.27	14.91	22.80	17.76	23.49	19.00	29.52	22.81	28.71	23.10	36.25	27.86	64
65	16.32	13.27	20.23	15.83	19.06	15.40	23.76	18.47	24.54	19.67	30.80	23.76	30.02	23.93	37.85	29.04	65
66	17.24	13.93	21.30	16.53	20.16	16.19	25.04	19.31	26.01	20.72	32.52	24.87	31.86	25.25	39.99	30.44	66
67	18.19	14.51	22.30	17.25	21.31	16.89	26.24	20.18	27.54	21.65	34.11	26.04	33.77	26.41	41.98	31.89	67
68	19.23	15.17	23.49	17.84	22.56	17.68	27.67	20.88	29.21	22.70	36.02	26.97	35.85	27.72	44.37	33.06	68
69	20.17	15.82	24.69	18.90	23.68	18.46	29.11	22.16	30.70	23.74	37.94	28.67	37.72	29.02	46.77	35.18	69
70	20.89	16.47	25.57	19.30	24.54	19.24	30.16	22.64	31.85	24.78	39.35	29.31	39.16	30.32	48.53	35.99	70
71	22.05	17.30	26.93	20.18	25.94	20.23	31.79	23.70	33.71	26.10	41.52	30.73	41.48	31.98	51.25	37.75	71
72	23.27	18.17	28.36	21.12	27.40	21.28	33.51	24.82	35.67	27.50	43.81	32.22	43.93	33.72	54.11	39.62	72
73	24.66	19.26	29.98	22.17	29.07	22.59	35.46	26.08	37.89	29.25	46.40	33.90	46.71	35.91	57.35	41.73	73
74	26.21	20.29	31.65	23.26	30.93	23.82	37.46	27.38	40.37	30.89	49.07	35.64	49.81	37.96	60.69	43.90	74
75	27.90	21.59	33.77	24.64	32.96	25.39	40.00	29.04	43.07	32.98	52.47	37.85	53.18	40.57	64.93	46.66	75
76	29.80	22.85	35.89	26.37	35.24	26.90	42.55	31.12	46.11	34.99	55.86	40.62	56.99	43.09	69.17	50.12	76
77	31.76	24.00	38.11	27.95	37.59	28.28	45.21	33.02	49.25	36.84	59.41	43.16	60.90	45.39	73.61	53.29	77
78	34.35	25.45	40.81	29.61	40.69	30.02	48.45	35.01	53.39	39.15	63.72	45.81	66.08	48.29	79.00	56.61	78
79	36.81	27.24	43.07	31.98	43.64	32.16	51.16	37.85	57.32	42.01	67.34	49.60	71.00	51.86	83.52	61.34	79
80	39.37	29.26	45.59	34.42	46.72	34.59	54.19	40.78	61.43	45.24	71.38	53.50	76.13	55.90	88.57	66.23	80
81	42.29	31.28	48.29	37.28	50.22	37.01	57.42	44.21	66.09	48.48	75.69	58.07	81.96	59.95	93.96	71.94	81
82	45.46	33.50	51.09	40.52	54.03	39.68	60.78	48.10	71.17	52.03	80.17	63.26	88.31	64.38	99.56	78.43	82
83	48.44	36.00	54.58	43.94	57.61	42.68	64.97	52.20	75.94	56.03	85.76	68.73	94.27	69.39	106.54	85.26	83
84	51.77	38.72	58.92	47.96	61.60	45.94	70.18	57.03	81.26	60.38	92.70	75.17	100.92	74.82	115.22	93.31	84
85	55.09	41.82	63.79	52.48	65.58	49.66	76.02	62.45	86.57	65.34	100.49	82.39	107.56	81.02	124.96	102.34	85

Golden Solution Immediate Death Benefit  
Specified Face Amounts/Monthly EFT Premium

Issue Age	\$6,000				\$7,000				\$8,000				\$9,000				Issue Age
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
50	19.32	16.45	24.47	19.11	22.10	18.75	28.11	21.86	24.89	21.06	31.75	24.61	27.67	23.36	35.39	27.36	50
51	20.30	17.49	25.44	19.65	23.25	19.97	29.24	22.49	26.20	22.45	33.04	25.33	29.14	24.93	36.85	28.17	51
52	21.20	18.11	26.48	20.52	24.30	20.70	30.46	23.51	27.39	23.28	34.44	26.49	30.49	25.86	38.41	29.48	52
53	22.45	18.94	27.66	21.51	25.76	21.66	31.83	24.66	29.06	24.38	36.01	27.81	32.37	27.10	40.18	30.96	53
54	23.36	19.72	28.77	22.24	26.82	22.57	33.13	25.51	30.28	25.42	37.49	28.78	33.74	28.27	41.85	32.06	54
55	24.15	20.49	29.89	23.36	27.74	23.47	34.44	26.82	31.32	26.45	38.98	30.28	34.91	29.43	43.53	33.74	55
56	25.00	21.07	31.02	24.02	28.74	24.15	35.76	27.58	32.47	27.23	40.49	31.15	36.20	30.30	45.23	34.72	56
57	25.58	21.72	32.15	25.01	29.41	24.90	37.08	28.75	33.24	28.09	42.00	32.48	37.07	31.27	46.92	36.21	57
58	26.76	22.26	33.57	25.88	30.78	25.54	38.73	29.76	34.80	28.81	43.89	33.64	38.83	32.09	49.05	37.51	58
59	27.70	22.97	34.72	26.79	31.88	26.37	40.07	30.82	36.06	29.76	45.42	34.85	40.25	33.15	50.77	38.88	59
60	28.19	23.13	35.97	27.45	32.46	26.55	41.53	31.59	36.72	29.97	47.09	35.73	40.98	33.39	52.65	39.87	60
61	29.67	24.33	38.11	28.69	34.18	27.95	44.03	33.04	38.69	31.57	49.94	37.39	43.20	35.19	55.86	41.73	61
62	31.04	25.17	39.68	30.02	35.78	28.92	45.85	34.59	40.52	32.68	52.03	39.15	45.26	36.44	58.21	43.72	62
63	32.37	26.15	41.14	31.42	37.33	30.07	47.56	36.23	42.29	34.00	53.98	41.03	47.25	37.92	60.40	45.83	63
64	33.93	27.20	42.98	32.91	39.15	31.29	49.70	37.96	44.37	35.39	56.43	43.01	49.59	39.49	63.16	48.06	64
65	35.50	28.19	44.90	34.33	40.98	32.46	51.94	39.61	46.46	36.72	58.99	44.90	51.94	40.98	66.04	50.18	65
66	37.70	29.77	47.47	36.00	43.55	34.30	54.95	41.57	49.40	38.83	62.42	47.13	55.25	43.35	69.90	52.70	66
67	40.01	31.17	49.86	37.75	46.24	35.93	57.73	43.61	52.47	40.69	65.60	49.46	58.70	45.45	73.48	55.32	67
68	42.50	32.74	52.73	39.15	49.15	37.77	61.08	45.24	55.80	42.79	69.43	51.33	62.44	47.81	77.78	57.42	68
69	44.74	34.30	55.60	41.70	51.76	39.58	64.43	48.21	58.78	44.86	73.26	54.72	65.80	50.14	82.09	61.24	69
70	46.47	35.87	57.71	42.66	53.78	41.41	66.89	49.34	61.09	46.95	76.08	56.01	68.39	52.49	85.26	62.69	70
71	49.26	37.85	60.97	44.78	57.03	43.72	70.70	51.81	64.80	49.59	80.43	58.84	72.58	55.47	90.15	65.87	71
72	52.19	39.94	64.41	47.02	60.46	46.16	74.71	54.42	68.72	52.38	85.01	61.82	76.98	58.60	95.31	69.22	72
73	55.52	42.57	68.30	49.55	64.34	49.23	79.25	57.37	73.16	55.89	90.19	65.19	81.98	62.55	101.14	73.01	73
74	59.25	45.03	72.30	52.15	68.69	52.10	83.92	60.41	78.13	59.16	95.53	68.67	87.57	66.23	107.15	76.92	74
75	63.30	48.16	77.39	55.47	73.41	55.75	89.85	64.28	83.52	63.34	102.32	73.08	93.64	70.93	114.78	81.89	75
76	67.86	51.18	82.48	59.62	78.74	59.28	95.79	69.12	89.61	67.37	109.10	78.63	100.49	75.47	122.41	88.13	76
77	72.56	53.95	87.81	63.43	84.22	62.50	102.00	73.56	95.88	71.06	116.20	83.70	107.54	79.62	130.40	93.83	77
78	78.77	57.42	94.28	67.41	91.47	66.56	109.56	78.21	104.16	75.69	124.83	89.01	116.85	84.83	140.11	99.81	78
79	84.67	61.71	99.71	73.09	98.35	71.55	115.89	84.84	112.03	81.40	132.07	96.58	125.70	91.25	148.25	108.33	79
80	90.83	66.56	105.76	78.95	105.54	77.22	122.95	91.67	120.24	87.87	140.14	104.39	134.94	98.53	157.34	117.11	80
81	97.83	71.41	112.23	85.80	113.70	82.88	130.50	99.67	129.57	94.35	148.77	113.53	145.43	105.81	167.04	127.39	81
82	105.45	76.74	118.95	93.59	122.59	89.09	138.34	108.75	139.73	101.45	157.73	123.91	156.87	113.80	177.12	139.08	82
83	112.60	82.74	127.33	101.79	130.93	96.10	148.11	118.32	149.26	109.45	168.90	134.85	167.59	122.81	189.68	151.38	83
84	120.59	89.27	137.75	111.45	140.25	103.71	160.27	129.59	159.91	118.15	182.79	147.73	179.57	132.59	205.31	165.87	84
85	128.55	96.71	149.43	122.28	149.54	112.39	173.90	142.23	170.52	128.07	198.36	162.17	191.51	143.75	222.83	182.12	85

Golden Solution Immediate Death Benefit  
Specified Face Amounts/Monthly EFT Premium

Issue Age	\$10,000				\$15,000				\$20,000				\$25,000				Issue Age
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
50	30.45	25.67	39.03	30.11	44.37	37.20	57.24	43.85	58.29	48.72	75.45	57.60	72.21	60.25	93.66	71.34	50
51	32.09	27.41	40.65	31.01	46.83	39.81	59.67	45.21	61.57	52.20	78.69	59.41	76.30	64.60	97.71	73.61	51
52	33.59	28.45	42.39	32.46	49.07	41.36	62.28	47.39	64.56	54.28	82.17	62.31	80.04	67.19	102.06	77.24	52
53	35.67	29.82	44.36	34.11	52.20	43.42	65.23	49.86	68.73	57.02	86.10	65.60	85.26	70.63	106.97	81.35	53
54	37.20	31.12	46.21	35.33	54.49	45.37	68.01	51.68	71.78	59.62	89.81	68.04	89.07	73.87	111.60	84.39	54
55	38.50	32.41	48.07	37.20	56.45	47.31	70.80	54.49	74.39	62.21	93.53	71.78	92.33	77.11	116.26	89.07	55
56	39.93	33.38	49.96	38.28	58.59	48.76	73.63	56.12	77.24	64.14	97.31	73.95	95.90	79.52	120.98	91.79	56
57	40.89	34.46	51.85	39.95	60.03	50.38	76.46	58.61	79.17	66.30	101.08	77.28	98.31	82.22	125.70	95.94	57
58	42.85	35.36	54.21	41.39	62.97	51.74	80.00	60.78	83.09	68.11	105.80	80.17	103.21	84.48	131.59	99.55	58
59	44.43	36.54	56.12	42.90	65.33	53.51	82.87	63.05	86.24	70.47	109.62	83.19	107.15	87.44	136.38	103.34	59
60	45.24	36.81	58.21	44.01	66.56	53.90	86.00	64.71	87.87	71.00	113.80	85.40	109.19	88.09	141.60	106.10	60
61	47.71	38.81	61.77	46.08	70.25	56.90	91.35	67.81	92.80	75.00	120.93	89.55	115.35	93.09	150.51	111.28	61
62	50.00	40.20	64.38	48.29	73.69	58.99	95.27	71.13	97.38	77.78	126.15	93.96	121.07	96.57	157.04	116.80	62
63	52.20	41.84	66.82	50.63	77.00	61.46	98.92	74.64	101.79	81.07	131.03	98.65	126.59	100.69	163.13	122.65	63
64	54.81	43.58	69.88	53.11	80.91	64.07	103.52	78.36	107.01	84.55	137.15	103.60	133.11	105.04	170.79	128.85	64
65	57.42	45.24	73.08	55.47	84.83	66.56	108.32	81.89	112.23	87.87	143.55	108.32	139.64	109.19	178.79	134.75	65
66	61.10	47.88	77.37	58.26	90.34	70.51	114.75	86.08	119.58	93.15	152.13	113.91	148.82	115.78	189.51	141.73	66
67	64.93	50.20	81.35	61.17	96.09	74.00	120.72	90.45	127.25	97.79	160.08	119.73	158.41	121.59	199.45	149.01	67
68	69.09	52.83	86.13	63.51	102.33	77.94	127.89	93.96	135.57	103.05	169.65	124.41	168.81	128.16	211.41	154.86	68
69	72.82	55.42	90.92	67.75	107.93	81.83	135.07	100.32	143.03	108.23	179.22	132.89	178.14	134.64	223.38	165.46	69
70	75.70	58.03	94.44	69.36	112.25	85.74	140.36	102.73	148.79	113.45	186.27	136.11	185.34	141.16	232.19	169.48	70
71	80.35	61.34	99.88	72.89	119.22	90.70	148.51	108.03	158.08	120.06	197.15	143.17	196.95	149.43	245.78	178.31	71
72	85.25	64.82	105.61	76.62	126.56	95.92	157.10	113.62	167.88	127.02	208.60	150.62	209.20	158.13	260.09	187.62	72
73	90.80	69.20	112.09	80.84	134.89	102.50	166.82	119.95	178.98	135.79	221.56	159.06	223.07	169.09	276.30	198.17	73
74	97.01	73.30	118.76	85.18	144.21	108.65	176.83	126.46	191.40	143.99	234.90	167.74	238.60	179.33	292.98	209.02	74
75	103.75	78.52	127.24	90.70	154.32	116.48	189.56	134.75	204.89	154.43	251.87	178.79	255.46	192.38	314.18	222.83	75
76	111.36	83.56	135.72	97.63	165.74	124.03	202.28	145.13	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	76
77	119.19	88.17	144.60	103.97	177.48	130.95	215.59	154.65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	77
78	129.55	93.96	155.39	110.61	193.01	139.64	231.77	164.60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	78
79	139.38	101.10	164.43	120.07	207.76	150.34	245.34	178.80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	79
80	149.64	109.19	174.53	129.84	223.16	162.48	260.48	193.45	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	80
81	161.30	117.28	185.31	141.26	240.65	174.61	276.66	210.58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	81
82	174.00	126.15	196.51	154.24	259.70	187.92	293.46	230.05	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	82
83	185.92	136.16	210.47	167.91	277.58	202.93	314.39	250.55	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	83
84	199.23	147.03	227.83	184.01	297.54	219.24	340.44	274.71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	84
85	212.50	159.43	247.30	202.06	317.45	237.84	369.65	301.79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	85

Golden Solution Graded Death Benefit  
Specified Face Amounts/Monthly EFT Premium

Issue Age	\$2,500				\$3,000				\$4,000				\$5,000				Issue Age
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
50	11.08	9.29	15.40	10.94	12.78	10.62	17.96	12.60	16.16	13.29	23.07	15.93	19.55	15.96	28.18	19.26	50
51	11.56	9.63	16.04	11.42	13.35	11.04	18.73	13.18	16.92	13.84	24.10	16.71	20.50	16.65	29.47	20.23	51
52	12.03	9.98	16.69	11.90	13.92	11.45	19.50	13.76	17.69	14.40	25.13	17.48	21.45	17.34	30.76	21.19	52
53	12.57	10.37	17.42	12.45	14.57	11.92	20.38	14.42	18.55	15.02	26.30	18.35	22.53	18.13	32.22	22.29	53
54	13.11	10.76	18.14	13.00	15.21	12.39	21.25	15.07	19.41	15.65	27.46	19.23	23.61	18.91	33.67	23.38	54
55	13.65	11.15	18.87	13.54	15.86	12.86	22.12	15.73	20.28	16.27	28.63	20.10	24.69	19.69	35.13	24.47	55
56	14.13	11.51	19.52	14.15	16.43	13.28	22.91	16.46	21.03	16.84	29.67	21.07	25.64	20.40	36.43	25.68	56
57	14.62	11.88	20.21	14.78	17.02	13.73	23.73	17.22	21.82	17.44	30.76	22.09	26.63	21.15	37.80	26.95	57
58	15.14	12.27	20.93	15.45	17.65	14.20	24.59	18.02	22.66	18.07	31.92	23.15	27.67	21.93	39.24	28.29	58
59	15.69	12.68	21.68	16.15	18.30	14.70	25.50	18.86	23.53	18.72	33.12	24.27	28.76	22.75	40.75	29.69	59
60	16.11	13.00	22.27	16.69	18.81	15.08	26.20	19.51	24.21	19.23	34.06	25.14	29.61	23.39	41.92	30.77	60
61	16.83	13.54	23.26	17.62	19.67	15.73	27.39	20.62	25.36	20.10	35.65	26.62	31.05	24.47	43.91	32.62	61
62	17.62	14.14	24.36	18.63	20.63	16.45	28.70	21.84	26.63	21.06	37.40	28.25	32.63	25.67	46.10	34.65	62
63	18.44	14.76	25.49	19.68	21.61	17.18	30.06	23.10	27.94	22.04	39.21	29.93	34.27	26.90	48.36	36.75	63
64	19.31	15.41	26.69	20.80	22.65	17.97	31.50	24.43	29.33	23.08	41.13	31.71	36.01	28.20	50.76	38.98	64
65	20.23	16.10	27.95	21.97	23.76	18.80	33.02	25.84	30.80	24.19	43.16	33.59	37.85	29.58	53.29	41.33	65
66	21.59	17.03	29.55	23.16	25.38	19.91	34.94	27.26	32.97	25.68	45.71	35.48	40.56	31.45	56.49	43.70	66
67	23.06	18.05	31.29	24.45	27.15	21.13	37.03	28.81	35.33	27.31	48.50	37.55	43.50	33.48	59.97	46.28	67
68	24.63	19.13	33.14	25.82	29.03	22.43	39.25	30.46	37.84	29.03	51.46	39.74	46.64	35.64	63.67	49.03	68
69	26.32	20.29	35.14	26.97	31.06	23.82	41.64	31.85	40.54	30.89	54.65	41.59	50.02	37.96	67.66	51.33	69
70	27.12	20.84	36.08	28.00	32.02	24.48	42.78	33.08	41.82	31.77	56.16	43.23	51.62	39.06	69.55	53.38	70
71	28.78	21.98	38.04	29.58	34.01	25.85	45.13	34.98	44.47	33.60	59.30	45.77	54.94	41.35	73.47	56.55	71
72	30.89	23.27	40.26	31.09	36.54	27.40	47.78	36.79	47.85	35.66	62.84	48.18	59.16	43.93	77.90	59.57	72
73	33.06	24.75	42.80	32.98	39.15	29.18	50.83	39.05	51.33	38.03	66.90	51.19	63.51	46.89	82.98	63.34	73
74	35.35	26.54	45.77	34.75	41.90	31.32	54.40	41.18	54.99	40.89	71.66	54.03	68.08	50.46	88.92	66.89	74
75	37.69	28.12	48.56	37.25	44.70	33.22	57.75	44.18	58.73	43.42	76.13	58.03	72.76	53.62	94.51	71.89	75
76	40.53	30.02	52.68	39.42	48.11	35.50	62.70	46.78	63.27	46.46	82.72	61.50	78.44	57.42	102.75	76.22	76
77	44.16	32.30	56.62	40.79	52.47	38.24	67.42	48.43	69.08	50.12	89.03	63.70	85.70	61.99	110.63	78.97	77
78	48.07	35.24	60.50	43.47	57.16	41.76	72.08	51.65	75.35	54.81	95.23	67.99	93.53	67.86	118.39	84.33	78
79	52.10	37.96	65.06	46.37	61.99	45.03	77.55	55.12	81.78	59.16	102.53	72.63	101.58	73.30	127.50	90.13	79
80	56.29	41.11	68.73	50.03	67.03	48.81	81.96	59.51	88.50	64.21	108.41	78.48	109.97	79.61	134.85	97.44	80
81	59.60	44.37	69.37	53.05	71.00	52.73	82.73	63.14	93.79	69.43	109.43	83.31	116.58	86.13	136.13	103.49	81
82	62.56	47.64	70.30	57.11	74.55	56.64	83.84	68.01	98.52	74.65	110.91	89.80	122.50	92.66	137.99	111.60	82
83	65.25	50.68	71.34	61.38	77.78	60.30	85.09	73.13	102.84	79.52	112.58	96.63	127.89	98.75	140.07	120.14	83
84	67.65	53.51	73.58	66.26	80.65	63.69	87.77	78.99	106.67	84.05	116.16	104.44	132.68	104.40	144.54	129.90	84
85	68.57	55.09	78.58	72.05	81.76	65.58	93.77	85.94	108.15	86.57	124.15	113.71	134.53	107.56	154.54	141.49	85

Golden Solution Graded Death Benefit  
Specified Face Amounts/Monthly EFT Premium

Issue Age	\$6,000				\$7,000				\$8,000				\$9,000				Issue Age
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
50	22.94	18.63	33.30	22.59	26.32	21.30	38.41	25.92	29.71	23.97	43.53	29.25	33.10	26.64	48.64	32.58	50
51	24.08	19.46	34.84	23.75	27.66	22.27	40.21	27.27	31.23	25.07	45.59	30.80	34.81	27.88	50.96	34.32	51
52	25.22	20.29	36.39	24.91	28.99	23.24	42.02	28.63	32.76	26.18	47.65	32.34	36.53	29.13	53.28	36.06	52
53	26.52	21.23	38.14	26.22	30.50	24.33	44.06	30.15	34.48	27.43	49.98	34.09	38.47	30.54	55.90	38.02	53
54	27.81	22.17	39.89	27.53	32.01	25.43	46.10	31.68	36.21	28.69	52.31	35.84	40.41	31.95	58.52	39.99	54
55	29.11	23.10	41.63	28.85	33.52	26.52	48.14	33.22	37.94	29.93	54.64	37.59	42.35	33.35	61.14	41.96	55
56	30.24	23.95	43.20	30.30	34.84	27.51	49.96	34.91	39.45	31.07	56.72	39.52	44.05	34.62	63.49	44.14	56
57	31.43	24.85	44.84	31.82	36.23	28.56	51.88	36.69	41.03	32.26	58.91	41.56	45.84	35.97	65.95	46.42	57
58	32.68	25.79	46.57	33.42	37.69	29.65	53.89	38.56	42.70	33.52	61.22	43.69	47.72	37.38	68.54	48.83	58
59	33.99	26.78	48.38	35.10	39.22	30.81	56.01	40.52	44.45	34.83	63.63	45.93	49.68	38.86	71.26	51.35	59
60	35.01	27.54	49.78	36.40	40.40	31.69	57.64	42.04	45.80	35.85	65.50	47.67	51.20	40.00	73.36	53.30	60
61	36.73	28.84	52.16	38.62	42.42	33.21	60.42	44.62	48.11	37.58	68.68	50.62	53.79	41.95	76.94	56.62	61
62	38.64	30.28	54.79	41.06	44.64	34.89	63.49	47.47	50.65	39.50	72.19	53.88	56.65	44.11	80.88	60.28	62
63	40.61	31.75	57.51	43.58	46.94	36.61	66.66	50.41	53.27	41.47	75.81	57.24	59.60	46.32	84.96	64.06	63
64	42.69	33.32	60.38	46.25	49.37	38.44	70.01	53.53	56.05	43.55	79.64	60.80	62.73	48.67	89.27	68.07	64
65	44.90	34.98	63.43	49.07	51.94	40.37	73.56	56.82	58.99	45.77	83.70	64.56	66.04	51.16	93.83	72.30	65
66	48.14	37.21	67.26	51.91	55.73	42.98	78.03	60.13	63.32	48.75	88.81	68.35	70.91	54.51	99.58	76.56	66
67	51.68	39.65	71.44	55.01	59.86	45.82	82.91	63.75	68.04	52.00	94.38	72.48	76.22	58.17	105.85	81.21	67
68	55.45	42.24	75.88	58.31	64.25	48.84	88.09	67.59	73.06	55.45	100.31	76.87	81.86	62.05	112.52	86.15	68
69	59.50	45.03	80.67	61.08	68.98	52.10	93.68	70.82	78.47	59.17	106.69	80.57	87.95	66.24	119.70	90.31	69
70	61.42	46.35	82.94	63.54	71.22	53.64	96.32	73.69	81.02	60.93	109.71	83.85	90.82	68.22	123.10	94.00	70
71	65.40	49.09	87.64	67.34	75.87	56.84	101.81	78.13	86.33	64.59	115.98	88.92	96.79	72.33	130.15	99.71	71
72	70.47	52.19	92.95	70.96	81.78	60.45	108.01	82.35	93.09	68.71	123.06	93.74	104.40	76.98	138.12	105.13	72
73	75.69	55.74	99.05	75.48	87.87	64.60	115.12	87.63	100.05	73.45	131.19	99.77	112.23	82.31	147.27	111.91	73
74	81.18	60.03	106.18	79.74	94.27	69.60	123.44	92.59	107.36	79.17	140.70	105.45	120.46	88.74	157.96	118.30	74
75	86.79	63.82	112.89	85.74	100.82	74.02	131.27	99.60	114.84	84.22	149.64	113.45	128.87	94.42	168.02	127.31	75
76	93.60	68.39	122.78	90.94	108.76	79.35	142.81	105.66	123.93	90.31	162.83	120.39	139.09	101.27	182.86	135.11	76
77	102.32	73.87	132.23	94.24	118.93	85.74	153.84	109.51	135.55	97.62	175.44	124.78	152.17	109.49	197.04	140.05	77
78	111.71	80.91	141.54	100.68	129.90	93.96	164.69	117.02	148.08	107.01	187.85	133.37	166.26	120.06	211.00	149.71	78
79	121.37	87.44	152.48	107.63	141.16	101.58	177.46	125.13	160.95	115.71	202.44	142.64	180.75	129.85	227.41	160.14	79
80	131.44	95.01	161.30	116.41	152.92	110.41	187.75	135.38	174.39	125.81	214.20	154.34	195.86	141.21	240.65	173.31	80
81	139.38	102.84	162.84	123.66	162.17	119.54	189.54	143.84	184.97	136.25	216.25	164.01	207.76	152.95	242.95	184.18	81
82	146.48	110.67	165.06	133.40	170.46	128.68	192.14	155.19	194.43	146.69	219.21	176.99	218.41	164.70	246.28	198.79	82
83	152.95	117.98	167.57	143.64	178.01	137.20	195.06	167.15	203.06	156.43	222.55	190.65	228.12	175.66	250.04	214.16	83
84	158.69	124.76	172.93	155.36	184.71	145.12	201.31	180.81	210.72	165.48	229.70	206.27	236.73	185.84	258.08	231.73	84
85	160.91	128.55	184.92	169.26	187.29	149.54	215.31	197.04	213.68	170.52	245.69	224.81	240.06	191.51	276.08	252.59	85

Golden Solution Graded Death Benefit  
Specified Face Amounts/Monthly EFT Premium

Issue Age	\$10,000				\$12,000				\$14,000				\$15,000				Issue Age
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
50	36.48	29.31	53.75	35.91	43.26	34.64	63.98	42.57	50.03	39.98	74.21	49.23	53.42	42.65	79.32	52.56	50
51	38.39	30.69	56.33	37.84	45.54	36.30	67.07	44.89	52.70	41.92	77.81	51.93	56.28	44.73	83.19	55.45	51
52	40.29	32.07	58.90	39.77	47.83	37.96	70.16	47.20	55.37	43.86	81.42	54.64	59.13	46.80	87.05	58.35	52
53	42.45	33.64	61.82	41.96	50.42	39.84	73.66	49.82	58.39	46.05	85.50	57.69	62.37	49.15	91.42	61.63	53
54	44.61	35.21	64.73	44.14	53.01	41.72	77.16	52.45	61.41	48.24	89.58	60.75	65.61	51.50	95.79	64.90	54
55	46.77	36.76	67.65	46.33	55.60	43.59	80.65	55.08	64.43	50.42	93.66	63.82	68.84	53.84	100.16	68.19	55
56	48.66	38.18	70.25	48.75	57.86	45.29	83.78	57.98	67.07	52.41	97.30	67.21	71.68	55.96	104.07	71.82	56
57	50.64	39.68	72.99	51.29	60.24	47.09	87.06	61.03	69.85	54.50	101.14	70.76	74.65	58.21	108.18	75.63	57
58	52.73	41.24	75.87	53.96	62.75	48.97	90.52	64.23	72.77	56.69	105.17	74.50	77.78	60.56	112.50	79.64	58
59	54.91	42.89	78.89	56.76	65.37	50.94	94.14	67.59	75.83	59.00	109.40	78.42	81.06	63.02	117.02	83.84	59
60	56.60	44.16	81.22	58.93	67.40	52.47	96.94	70.19	78.19	60.77	112.66	81.46	83.59	64.93	120.52	87.09	60
61	59.48	46.32	85.20	62.62	70.85	55.07	101.71	74.62	82.22	63.81	118.23	86.62	87.91	68.18	126.49	92.62	61
62	62.65	48.72	89.58	66.69	74.66	57.94	106.97	79.51	86.67	67.16	124.37	92.32	92.67	71.77	133.06	98.73	62
63	65.93	51.18	94.10	70.89	78.60	60.89	112.40	84.55	91.26	70.60	130.70	98.20	97.59	75.46	139.85	105.03	63
64	69.41	53.79	98.90	75.35	82.77	64.02	118.15	89.89	96.13	74.26	137.41	104.44	102.81	79.38	147.04	111.71	64
65	73.08	56.55	103.97	80.04	87.18	67.34	124.24	95.53	101.27	78.13	144.51	111.02	108.32	83.52	154.65	118.76	65
66	78.50	60.28	110.36	84.78	93.67	71.81	131.90	101.21	108.85	83.34	153.45	117.64	116.44	89.11	164.23	125.86	66
67	84.39	64.34	117.32	89.95	100.75	76.69	140.27	107.41	117.11	89.03	163.21	124.88	125.28	95.20	174.68	133.61	67
68	90.67	68.66	124.73	95.44	108.28	81.87	149.15	114.00	125.89	95.07	173.57	132.56	134.69	101.68	185.78	141.85	68
69	97.43	73.31	132.71	100.05	116.39	87.45	158.72	119.54	135.35	101.59	184.74	139.03	144.83	108.66	197.75	148.77	69
70	100.62	75.51	136.48	104.15	120.22	90.09	163.26	124.46	139.82	104.67	190.03	144.77	149.62	111.96	203.42	154.92	70
71	107.26	80.08	144.32	110.49	128.19	95.57	172.66	132.07	149.12	111.07	201.00	153.65	159.58	118.81	215.17	164.43	71
72	115.71	85.24	153.18	116.52	138.33	101.76	183.29	139.31	160.95	118.29	213.40	162.09	172.26	126.55	228.46	173.48	72
73	124.41	91.16	163.34	124.06	148.77	108.87	195.48	148.35	173.13	126.58	227.63	172.64	185.31	135.44	243.70	184.78	73
74	133.55	98.31	175.22	131.16	159.74	117.45	209.74	156.87	185.92	136.59	244.27	182.57	199.02	146.16	261.53	195.43	74
75	142.90	104.62	186.40	141.16	170.96	125.02	223.16	168.87	199.02	145.43	259.92	196.58	213.05	155.63	278.30	210.44	75
76	154.26	112.23	202.89	149.83	184.58	134.16	242.94	179.27	214.91	156.08	283.00	208.71	230.08	167.04	303.03	223.43	76
77	168.78	121.37	218.64	155.32	202.02	145.12	261.85	185.86	235.25	168.87	305.06	216.40	251.87	180.75	326.66	231.67	77
78	184.44	133.11	234.16	166.05	220.81	159.21	280.47	198.74	257.18	185.31	326.77	231.43	275.36	198.36	349.93	247.77	78
79	200.54	143.99	252.39	177.64	240.12	172.26	302.35	212.65	279.71	200.54	352.30	247.65	299.50	214.68	377.28	265.15	79
80	217.33	156.60	267.09	192.27	260.27	187.40	319.99	230.21	303.22	218.20	372.89	268.14	324.69	233.60	399.33	287.10	80
81	230.55	169.65	269.65	204.36	276.14	203.06	323.06	244.71	321.73	236.47	376.47	285.06	344.52	253.17	403.17	305.23	81
82	242.39	182.70	273.36	220.58	290.34	218.72	327.51	264.18	338.30	254.74	381.66	307.77	362.27	272.75	408.73	329.57	82
83	253.17	194.88	277.53	237.66	303.29	233.34	332.52	284.67	353.40	271.79	387.50	331.68	378.45	291.02	414.99	355.19	83
84	262.74	206.19	286.47	257.19	314.77	246.91	343.24	308.10	366.80	287.63	400.01	359.01	392.81	307.98	428.40	384.47	84
85	266.44	212.50	306.46	280.36	319.21	254.48	367.23	335.91	371.97	296.46	428.00	391.46	398.36	317.45	458.39	419.24	85

Golden Solution ROP Death Benefit  
Specified Face Amounts/Monthly EFT Premium

Issue Age	\$2,500				\$3,000				\$4,000				\$5,000				Issue Age
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
50	12.27	10.39	16.88	11.51	14.20	11.95	19.73	13.29	18.06	15.06	25.43	16.84	21.92	18.17	31.14	20.40	50
51	12.73	10.81	17.61	12.03	14.75	12.45	20.61	13.91	18.79	15.73	26.61	17.67	22.84	19.01	32.60	21.44	51
52	13.19	11.23	18.34	12.54	15.30	12.96	21.49	14.53	19.53	16.41	27.78	18.50	23.76	19.85	34.07	22.47	52
53	13.71	11.71	19.17	13.13	15.92	13.53	22.48	15.23	20.36	17.17	29.11	19.44	24.80	20.81	35.73	23.65	53
54	14.23	12.19	20.00	13.72	16.55	14.11	23.48	15.94	21.19	17.94	30.44	20.38	25.84	21.77	37.39	24.82	54
55	14.74	12.67	20.83	14.31	17.17	14.69	24.47	16.64	22.02	18.71	31.76	21.32	26.87	22.73	39.05	26.00	55
56	15.35	13.18	21.66	15.03	17.90	15.29	25.47	17.51	22.99	19.52	33.09	22.48	28.09	23.75	40.71	27.44	56
57	16.00	13.71	22.54	15.79	18.67	15.93	26.52	18.42	24.02	20.37	34.49	23.69	29.38	24.81	42.46	28.96	57
58	16.67	14.28	23.45	16.59	19.48	16.61	27.62	19.38	25.11	21.27	35.96	24.97	30.73	25.94	44.29	30.56	58
59	17.38	14.86	24.42	17.42	20.33	17.31	28.78	20.38	26.24	22.21	37.50	26.30	32.15	27.11	46.22	32.23	59
60	17.93	15.31	25.16	18.07	20.99	17.85	29.67	21.16	27.12	22.93	38.69	27.34	33.24	28.01	47.70	33.52	60
61	18.86	16.09	26.43	19.17	22.11	18.78	31.19	22.48	28.61	24.17	40.71	29.10	35.11	29.56	50.24	35.72	61
62	19.90	16.94	27.83	20.38	23.35	19.81	32.87	23.93	30.26	25.54	42.95	31.04	37.18	31.27	53.04	38.15	62
63	20.96	17.82	29.27	21.63	24.63	20.86	34.60	25.44	31.97	26.95	45.26	33.04	39.30	33.03	55.92	40.65	63
64	22.09	18.76	30.80	22.96	25.98	21.98	36.43	27.03	33.77	28.44	47.71	35.17	41.56	34.90	58.98	43.31	64
65	23.28	19.74	32.41	24.36	27.41	23.17	38.37	28.71	35.67	30.02	50.29	37.41	43.94	36.87	62.21	46.11	65
66	24.56	20.80	34.04	25.79	28.95	24.43	40.32	30.42	37.73	31.70	52.89	39.69	46.51	38.98	65.46	48.96	66
67	25.96	21.94	35.80	27.33	30.63	25.81	42.44	32.28	39.97	33.54	55.72	42.17	49.31	41.27	68.99	52.05	67
68	27.45	23.16	37.68	28.98	32.42	27.27	44.70	34.25	42.36	35.49	58.72	44.80	52.29	43.71	72.75	55.34	68
69	29.06	24.48	39.71	30.75	34.35	28.85	47.13	36.38	44.92	37.60	61.97	47.64	55.50	46.35	76.80	58.89	69
70	29.82	25.10	40.67	31.59	35.26	29.60	48.28	37.39	46.14	38.59	63.50	48.98	57.02	47.59	78.72	60.57	70
71	31.39	26.39	42.66	33.33	37.15	31.15	50.67	39.48	48.66	40.66	66.69	51.77	60.17	50.17	82.70	64.05	71
72	33.18	27.85	44.91	35.30	39.29	32.90	53.37	41.84	51.51	43.00	70.28	54.92	63.74	53.09	87.20	67.99	72
73	35.22	29.53	47.49	37.56	41.74	34.91	56.46	44.55	54.78	45.68	74.41	58.53	67.83	56.44	92.36	72.51	73
74	37.15	31.11	49.92	39.69	44.05	36.81	59.38	47.11	57.87	48.20	78.30	61.94	71.68	59.60	97.22	76.77	74
75	39.86	33.34	53.35	42.69	47.31	39.48	63.49	50.70	62.21	51.77	83.79	66.73	77.11	64.06	104.08	82.76	75
76	42.46	35.23	56.30	45.79	50.43	41.75	67.04	54.42	66.37	54.80	88.51	71.69	82.31	67.85	109.98	88.96	76
77	46.04	36.43	58.17	47.75	54.72	43.20	69.28	56.78	72.09	56.72	91.50	74.84	89.46	70.25	113.72	92.89	77
78	49.77	38.78	61.83	51.59	59.20	46.01	73.67	61.39	78.06	60.48	97.35	80.98	96.92	74.95	121.04	100.57	78
79	53.64	41.32	65.77	55.74	63.85	49.06	78.40	66.37	84.26	64.54	103.67	87.62	104.67	80.02	128.93	108.87	79
80	57.64	44.04	70.01	60.19	68.65	52.33	83.49	71.71	90.66	68.90	110.45	94.74	112.67	85.47	137.41	117.77	80
81	61.08	47.16	74.87	65.30	72.77	56.07	89.32	77.84	96.15	73.89	118.23	102.91	119.54	91.71	147.13	127.99	81
82	64.82	50.71	80.40	71.11	77.26	60.33	95.96	84.80	102.14	79.57	127.07	112.20	127.02	98.81	158.18	139.60	82
83	68.81	54.45	86.22	77.22	82.05	64.82	102.94	92.14	108.53	85.55	136.38	121.98	135.01	106.28	169.82	151.82	83
84	74.67	58.72	92.87	84.20	89.08	69.94	110.92	100.52	117.90	92.38	147.02	133.15	146.72	114.82	183.12	165.79	84
85	81.62	63.79	100.76	92.50	97.42	76.02	120.39	110.47	129.03	100.49	159.65	146.43	160.63	124.96	198.91	182.38	85

Golden Solution ROP Death Benefit  
Specified Face Amounts/Monthly EFT Premium

Issue Age	\$6,000				\$7,000				\$8,000				\$9,000				Issue Age
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
50	25.78	21.28	36.84	23.96	29.64	24.39	42.55	27.52	33.50	27.50	48.25	31.07	37.36	30.61	53.96	34.63	50
51	26.88	22.29	38.60	25.20	30.93	25.57	44.60	28.97	34.97	28.85	50.60	32.73	39.02	32.13	56.60	36.50	51
52	27.98	23.30	40.36	26.44	32.21	26.75	46.65	30.42	36.44	30.20	52.94	34.39	40.67	33.65	59.23	38.36	52
53	29.23	24.45	42.35	27.85	33.67	28.09	48.98	32.06	38.10	31.73	55.60	36.27	42.54	35.37	62.22	40.47	53
54	30.48	25.60	44.35	29.26	35.12	29.43	51.30	33.70	39.77	33.26	58.26	38.15	44.41	37.09	65.22	42.59	54
55	31.72	26.76	46.33	30.67	36.57	30.78	53.62	35.35	41.42	34.80	60.90	40.02	46.27	38.83	68.19	44.70	55
56	33.18	27.97	48.33	32.41	38.28	32.20	55.95	37.37	43.37	36.43	63.56	42.34	48.47	40.65	71.18	47.30	56
57	34.73	29.25	50.42	34.23	40.08	33.69	58.39	39.50	45.43	38.13	66.36	44.76	50.79	42.57	74.33	50.03	57
58	36.35	30.60	52.63	36.14	41.97	35.26	60.96	41.73	47.60	39.93	69.30	47.32	53.22	44.59	77.63	52.91	58
59	38.05	32.01	54.94	38.15	43.96	36.91	63.66	44.07	49.87	41.81	72.38	49.99	55.77	46.71	81.10	55.91	59
60	39.37	33.09	56.72	39.70	45.49	38.17	65.74	45.88	51.62	43.25	74.76	52.06	57.75	48.33	83.77	58.24	60
61	41.61	34.95	59.76	42.34	48.11	40.34	69.29	48.96	54.61	45.73	78.81	55.58	61.11	51.12	88.34	62.20	61
62	44.09	37.00	63.12	45.25	51.00	42.73	73.20	52.36	57.91	48.46	83.29	59.46	64.82	54.19	93.37	66.57	62
63	46.64	39.11	66.58	48.26	53.98	45.20	77.24	55.87	61.32	51.28	87.90	63.47	68.65	57.36	98.56	71.08	63
64	49.34	41.35	70.25	51.45	57.13	47.81	81.52	59.59	64.92	54.27	92.80	67.73	72.71	60.72	104.07	75.86	64
65	52.20	43.72	74.13	54.81	60.47	50.57	86.05	63.51	68.73	57.42	97.97	72.21	77.00	64.28	109.89	80.91	65
66	55.29	46.25	78.02	58.22	64.07	53.52	90.59	67.49	72.85	60.79	103.16	76.76	81.63	68.07	115.73	86.03	66
67	58.65	49.01	82.27	61.94	67.99	56.74	95.54	71.83	77.33	64.47	108.82	81.72	86.67	72.20	122.09	91.60	67
68	62.23	51.93	86.78	65.89	72.16	60.15	100.80	76.43	82.10	68.37	114.83	86.98	92.03	76.59	128.86	97.52	68
69	66.08	55.09	91.64	70.15	76.66	63.84	106.48	81.40	87.23	72.58	121.32	92.66	97.81	81.33	136.16	103.91	69
70	67.90	56.58	93.94	72.16	78.78	65.58	109.17	83.75	89.66	74.57	124.39	95.34	100.54	83.57	139.61	106.93	70
71	71.69	59.69	98.72	76.34	83.20	69.20	114.74	88.63	94.71	78.71	130.76	100.92	106.22	88.22	146.77	113.21	71
72	75.96	63.19	104.12	81.07	88.19	73.28	121.04	94.14	100.41	83.38	137.95	107.22	112.63	93.47	154.87	120.29	72
73	80.87	67.21	110.31	86.48	93.91	77.97	128.26	100.46	106.95	88.74	146.21	114.44	119.99	99.50	164.16	128.42	73
74	85.49	71.00	116.14	91.60	99.31	82.39	135.07	106.43	113.12	93.79	153.99	121.26	126.93	105.19	172.91	136.09	74
75	92.01	76.35	124.37	98.79	106.91	88.64	144.66	114.82	121.80	100.92	164.96	130.85	136.70	113.21	185.25	146.88	75
76	98.25	80.89	131.46	106.23	114.18	93.94	152.93	123.50	130.12	106.99	174.40	140.77	146.06	120.03	195.88	158.04	76
77	106.83	83.78	135.94	110.95	124.20	97.30	158.17	129.00	141.57	110.83	180.39	147.06	158.94	124.36	202.61	165.11	77
78	115.78	89.41	144.72	120.16	134.65	103.88	168.40	139.76	153.51	118.35	192.09	159.35	172.37	132.81	215.77	178.94	78
79	125.08	95.50	154.19	130.12	145.49	110.98	179.46	151.37	165.90	126.46	204.72	172.62	186.31	141.94	229.98	193.87	79
80	134.68	102.04	164.37	140.80	156.69	118.61	191.33	163.84	178.70	135.18	218.28	186.87	200.71	151.75	245.24	209.90	80
81	142.92	109.53	176.03	153.06	166.31	127.35	204.94	178.13	189.69	145.17	233.84	203.21	213.08	162.99	262.74	228.28	81
82	151.91	118.05	189.30	166.99	176.79	137.29	220.41	194.39	201.67	156.53	251.53	221.79	226.55	175.77	282.64	249.18	82
83	161.49	127.02	203.26	181.66	187.97	147.75	236.70	211.50	214.45	168.49	270.14	241.34	240.93	189.22	303.58	271.18	83
84	175.54	137.26	219.22	198.42	204.36	159.71	255.32	231.06	233.19	182.15	291.42	263.69	262.01	204.59	327.52	296.33	84
85	192.23	149.43	238.17	218.33	223.83	173.90	277.43	254.28	255.44	198.36	316.68	290.24	287.04	222.83	355.94	326.19	85

Golden Solution ROP Death Benefit  
Specified Face Amounts/Monthly EFT Premium

Issue Age	\$10,000				\$12,000				\$14,000				\$15,000				Issue Age
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
50	41.23	33.72	59.66	38.19	48.95	39.94	71.07	45.30	56.67	46.16	82.48	52.42	60.53	49.27	88.18	55.98	50
51	43.06	35.41	62.59	40.26	51.15	41.96	74.59	47.79	59.24	48.52	86.58	55.32	63.28	51.80	92.58	59.08	51
52	44.90	37.09	65.52	42.33	53.35	43.99	78.11	50.27	61.81	50.88	90.69	58.22	66.04	54.33	96.98	62.19	52
53	46.98	39.01	68.85	44.68	55.85	46.29	82.09	53.09	64.72	53.56	95.34	61.51	69.16	57.20	101.96	65.71	53
54	49.06	40.92	72.17	47.03	58.34	48.58	86.08	55.91	67.63	56.24	99.99	64.79	72.28	60.07	106.95	69.24	54
55	51.12	42.85	75.48	49.38	60.82	50.90	90.05	58.73	70.52	58.95	104.62	68.08	75.37	62.97	111.91	72.76	55
56	53.56	44.88	78.80	52.27	63.75	53.33	94.04	62.20	73.94	61.79	109.28	72.13	79.04	66.01	116.89	77.09	56
57	56.14	47.01	82.30	55.30	66.84	55.89	98.23	65.84	77.55	64.77	114.17	76.38	82.90	69.21	122.14	81.65	57
58	58.84	49.26	85.97	58.50	70.09	58.58	102.64	69.67	81.33	67.91	119.31	80.85	86.96	72.58	127.65	86.44	58
59	61.68	51.60	89.82	61.84	73.49	61.40	107.26	73.68	85.31	71.20	124.70	85.52	91.21	76.10	133.42	91.45	59
60	63.87	53.41	92.79	64.42	76.12	63.57	110.83	76.78	88.37	73.73	128.86	89.14	94.50	78.81	137.88	95.32	60
61	67.61	56.51	97.86	68.82	80.61	67.29	116.91	82.06	93.61	78.07	135.96	95.30	100.11	83.46	145.49	101.93	61
62	71.74	59.92	103.46	73.68	85.56	71.38	123.63	87.89	99.39	82.84	143.79	102.10	106.30	88.58	153.88	109.21	62
63	75.99	63.45	109.22	78.69	90.67	75.61	130.55	93.90	105.34	87.78	151.87	109.12	112.68	93.86	162.53	116.72	63
64	80.50	67.18	115.34	84.00	96.07	80.09	137.89	100.28	111.65	93.00	160.43	116.56	119.44	99.46	171.70	124.70	64
65	85.26	71.13	121.80	89.61	101.79	84.83	145.64	107.01	118.32	98.53	169.48	124.41	126.59	105.38	181.40	133.11	65
66	90.41	75.34	128.30	95.30	107.97	89.88	153.43	113.83	125.52	104.43	178.57	132.37	134.30	111.70	191.14	141.64	66
67	96.01	79.93	135.37	101.49	114.69	95.40	161.92	121.27	133.37	110.86	188.47	141.04	142.71	118.59	201.74	150.93	67
68	101.97	84.81	142.89	108.07	121.84	101.25	170.94	129.16	141.71	117.69	198.99	150.25	151.65	125.91	213.02	160.79	68
69	108.39	90.08	150.99	115.17	129.54	107.57	180.67	137.68	150.70	125.06	210.34	160.19	161.28	133.81	225.18	171.44	69
70	111.43	92.56	154.83	118.53	133.19	110.55	185.27	141.71	154.95	128.54	215.72	164.89	165.83	137.54	230.94	176.48	70
71	117.73	97.73	162.79	125.49	140.76	116.76	194.83	150.07	163.78	135.78	226.86	174.65	175.29	145.29	242.88	186.93	71
72	124.86	103.57	171.79	133.37	149.31	123.76	205.62	159.52	173.76	143.95	239.46	185.67	185.98	154.05	256.37	198.74	72
73	133.04	110.27	182.10	142.40	159.12	131.80	218.00	170.35	185.21	153.33	253.90	198.31	198.25	164.10	271.85	212.29	73
74	140.74	116.58	191.83	150.92	168.37	139.38	229.67	180.58	196.00	162.17	267.52	210.24	209.81	173.57	286.44	225.07	74
75	151.60	125.50	205.54	162.91	181.40	150.08	246.13	194.97	211.20	174.66	286.71	227.03	226.10	186.95	307.01	243.06	75
76	162.00	133.08	217.35	175.31	193.88	159.17	260.30	209.85	225.75	185.27	303.24	244.39	241.69	198.31	324.72	261.66	76
77	176.31	137.88	224.83	183.17	211.05	164.94	269.27	219.28	245.79	191.99	313.72	255.39	263.16	205.52	335.94	273.44	77
78	191.23	147.28	239.46	198.53	228.95	176.21	286.82	237.71	266.68	205.14	334.19	276.90	285.54	219.61	357.88	296.49	78
79	206.72	157.42	255.25	215.12	247.54	188.38	305.77	257.62	288.36	219.35	356.30	300.12	308.77	234.83	381.56	321.37	79
80	222.72	168.32	272.20	232.93	266.75	201.46	326.12	278.99	310.77	234.60	380.04	325.06	332.78	251.17	407.00	348.09	80
81	236.46	180.81	291.65	253.36	283.23	216.45	349.45	303.51	330.00	252.09	407.26	353.65	353.39	269.91	436.16	378.73	81
82	251.43	195.01	313.75	276.58	301.20	233.49	375.98	331.37	350.96	271.96	438.21	386.16	375.84	291.20	469.32	413.56	82
83	267.41	209.95	337.03	301.02	320.37	251.42	403.91	360.71	373.33	292.89	470.79	420.39	399.80	313.62	504.23	450.23	83
84	290.83	227.03	363.62	328.96	348.47	271.91	435.82	394.23	406.11	316.80	508.02	459.50	434.94	339.24	544.12	492.13	84
85	318.64	247.30	395.20	362.14	381.85	296.24	473.72	434.05	445.05	345.18	552.24	505.95	476.66	369.65	591.50	541.91	85