

LifeTrends®

LifeHorizons Termsetter (new) vs LifeHorizons Termsetter (old)

Percentage that the Premium is Higher or Lower, \$1,000,000 Death Benefit

Term - Level Term Period vs Term - Level Term Period

Payment Structure	Gender	Risk Class	20	25	30	35	40	45	50	55	60	65	70	75
Ten Pay	Male	Preferred Best	6.2	6.2	6.2	8.7	0.0	0.0	0.0	-6.3	-4.2	-3.2	-5.2	-0.8
		Preferred	12.7	9.9	9.9	7.1	5.1	1.2	-1.6	-4.1	-4.5	-2.9	-3.1	-2.0
		Standard Plus	4.1	4.1	4.1	12.1	4.3	1.9	-3.8	-4.0	-3.9	-2.7	-6.1	-5.0
		Standard	-3.1	0.0	0.0	-1.3	-1.9	-5.8	-5.3	-4.1	-2.8	-2.1	-1.4	0.0
		Best Tobacco	-2.9	-2.9	-4.8	-6.5	-2.9	-0.7	-2.7	-1.9	-2.7	-0.2	-0.4	0.0
	Female	Preferred Best	-3.5	-3.5	3.5	13.1	7.2	5.0	-4.6	-0.8	0.0	2.8	4.0	3.2
		Preferred	0.0	0.0	3.0	5.1	1.9	-1.4	-4.1	-0.7	0.0	-4.6	6.7	-6.5
		Standard Plus	-4.7	-4.7	-4.7	4.5	3.3	-2.3	-6.2	-2.7	-2.2	-2.7	-0.5	-0.7
		Standard	0.0	0.0	-4.0	-1.6	0.0	-6.6	-4.7	-7.8	-1.5	-0.4	0.0	0.0
		Best Tobacco	-3.8	-3.8	-2.4	-1.0	-1.4	-1.9	-4.5	-1.2	0.6	6.0	-0.1	0.0
Fifteen Pay	Male	Preferred Best	8.5	8.5	5.5	9.9	12.0	4.3	-4.1	-0.4	2.9	0.6	-0.1	-1.2
		Preferred	-6.2	-6.2	-6.2	11.7	5.4	0.0	-1.8	-3.3	-3.9	-1.4	-0.9	-8.9
		Standard Plus	-5.2	-5.2	-6.8	1.5	1.1	-1.4	-2.8	-6.2	-2.1	-1.0	-2.7	-4.0
		Standard	-10.7	-10.7	-6.5	-2.1	-5.1	-6.5	-5.0	-4.6	-2.9	-2.0	-0.3	-7.2
		Best Tobacco	-4.1	-4.1	-3.9	-4.6	-1.3	-1.7	-2.8	-1.2	0.0	-0.7	-0.1	
	Female	Preferred Best	3.4	3.4	-6.2	0.0	5.8	2.6	-0.9	-4.0	8.1	7.1	12.6	3.8
		Preferred	0.0	0.0	-5.1	-2.2	-3.1	-1.1	-1.5	-0.5	2.3	6.8	5.5	-0.7
		Standard Plus	0.0	-2.0	0.0	0.0	0.0	-5.2	-5.2	-3.3	-3.6	-1.9	-1.1	-0.7
		Standard	-5.2	-3.5	-5.0	0.0	-3.7	-6.3	-5.5	-2.2	-3.0	-2.1	0.0	-3.4
		Best Tobacco	-1.1	-4.4	-1.1	-1.8	-1.2	-1.1	-2.7	0.0	-1.0	-0.1	0.0	
Twenty Pay	Male	Preferred Best	0.0	0.0	-2.4	6.3	5.7	0.0	-1.1	0.0	-0.2	-0.1		
		Preferred	-7.2	-7.2	-5.3	0.0	1.1	-3.5	-1.8	0.6	0.6	-0.7	-1.6	
		Standard Plus	-4.7	-4.7	-2.9	-1.3	-2.6	-3.2	-4.2	-3.7	-2.2	-0.3		
		Standard	-4.8	-4.8	-8.9	-6.9	-3.7	-4.4	-3.5	-5.5	-3.1	-0.5		
		Best Tobacco	0.0	0.0	-4.4	-3.5	-4.4	-0.2	-1.1	-0.8	-0.3	0.0		
	Female	Preferred Best	-3.1	0.0	-2.7	-4.4	-3.1	-3.0	-2.7	-1.3	4.6	2.5		
		Preferred	-4.9	-7.2	-2.3	1.8	-1.2	-3.4	-2.4	-1.9	0.7	1.6		
		Standard Plus	-5.7	-7.5	-3.5	-1.5	-3.1	-2.8	-4.4	0.3	-1.7	0.0		
		Standard	-6.4	-6.4	-5.7	-6.6	-6.0	-8.3	-5.4	-3.9	-1.6	-0.5		
		Best Tobacco	0.0	0.0	-1.6	0.7	-3.6	0.0	1.6	2.0	2.3	-0.1		
Thirty Pay	Male	Preferred Best	-3.2	-3.2	-2.9	-1.2	-0.8	-2.1	-1.0	-0.9				
		Preferred	-1.2	-1.2	-4.4	-1.0	-4.1	-2.6	-1.9	-1.2				
		Standard Plus	-2.9	-2.9	0.0	1.6	-1.6	-4.2	-2.0	-0.4				
		Standard	-3.0	-3.0	-1.4	-8.4	-4.6	-5.0	-4.3	-9.1				
		Best Tobacco	-5.0	-2.7	-0.4	-0.6	-0.4	-1.5						
	Female	Preferred Best	-4.1	-6.1	-5.3	-4.4	-2.0	-2.5	0.0	0.0				
		Preferred	-11.2	-12.6	-4.2	-2.4	-7.2	-3.2	-0.4	-5.3				
		Standard Plus	-8.2	-8.2	-6.3	-1.9	-2.7	-2.7	-1.7	-11.3				
		Standard	-3.1	-2.1	-2.7	-8.5	-14.1	-8.9	-6.7	-8.0				
		Best Tobacco	2.8	-0.7	-0.5	-1.3	0.3	-0.4	-8.9					

LifeTrends®

LifeHorizons Termsetter (new) vs LifeHorizons Termsetter (old)

Percentage that the Premium is Higher or Lower, \$500,000 Death Benefit

Term - Level Term Period vs Term - Level Term Period

Payment Structure	Gender	Risk Class	20	25	30	35	40	45	50	55	60	65	70	75
Ten Pay	Male	Preferred Best	12.8	12.8	12.8	11.9	7.1	3.8	-0.9	-3.0	-3.0	-2.3	3.8	-1.9
		Preferred	15.2	15.2	15.2	3.8	6.1	1.1	-3.7	-2.0	-2.8	-2.6	-1.9	-1.1
		Standard Plus	3.5	3.5	3.4	8.3	6.4	4.5	-0.6	6.7	-2.0	-2.4	-1.6	-1.4
		Standard	6.0	9.0	7.4	-1.1	-7.3	-8.9	-6.3	-1.9	0.2	-2.6	-2.0	-1.7
		Best Tobacco	-0.9	-0.9	-4.1	-0.8	-1.6	-4.1	-2.8	-2.0	-1.9	0.0	7.5	-1.1
	Female	Preferred Best	11.8	11.8	8.6	10.3	8.2	7.5	3.3	0.0	3.5	3.1	3.4	4.2
		Preferred	7.9	7.9	5.0	8.9	5.1	-2.5	-0.9	-2.5	-2.6	-6.0	0.8	-7.9
		Standard Plus	2.1	2.1	2.0	12.0	7.4	-2.1	-2.2	-4.1	-4.8	-4.1	-7.8	-3.9
		Standard	-1.8	-1.8	-3.5	1.4	-5.1	-9.0	-3.4	-0.8	-3.1	-4.7	-2.7	-0.5
		Best Tobacco	-2.3	-4.4	-4.2	-3.7	-2.6	-2.7	-5.9	0.0	0.0	2.0	-0.4	-1.0
Fifteen Pay	Male	Preferred Best	17.5	14.6	9.3	10.4	8.8	2.9	-1.3	-0.8	7.7	1.0	1.3	-1.4
		Preferred	8.0	8.0	8.0	10.0	8.8	-0.8	-3.3	-3.2	-0.2	-1.8	-1.4	-1.5
		Standard Plus	0.0	0.0	-3.1	8.6	4.1	4.2	1.4	-4.3	-2.1	-3.2	-1.6	-2.7
		Standard	-7.5	-7.5	-3.7	6.9	-2.0	-8.7	-7.0	-5.1	0.1	-2.9	-2.8	-1.6
		Best Tobacco	-3.1	-3.1	-4.3	-1.2	-0.9	-2.2	-0.2	-0.2	-0.9	0.0	0.0	
	Female	Preferred Best	5.4	5.4	0.0	4.7	6.8	3.5	0.0	0.0	5.5	5.6	7.4	1.8
		Preferred	7.0	7.0	4.5	1.9	-1.4	-2.9	0.0	1.0	1.6	4.5	1.6	-0.8
		Standard Plus	0.0	0.0	3.4	1.6	7.3	-3.3	-2.8	-6.1	-4.4	-2.4	-6.8	-2.8
		Standard	-3.1	-3.0	-2.9	-2.3	-8.2	-9.2	-6.9	-3.1	-2.0	-3.6	-1.3	-1.2
		Best Tobacco	1.1	-6.9	-5.5	-7.0	-4.8	-3.0	-3.0	-0.3	-1.4	-1.3	-1.1	
Twenty Pay	Male	Preferred Best	4.2	4.2	2.0	9.1	4.9	-2.4	0.5	-0.7	0.2	-1.8		
		Preferred	-1.6	-1.6	-1.6	2.8	6.1	-2.0	-2.6	0.6	1.5	-1.7		
		Standard Plus	0.0	0.0	-2.6	1.2	3.3	-1.0	-2.4	-2.2	-2.6	0.4		
		Standard	-3.4	-3.4	-5.3	1.6	1.7	-4.2	-3.4	-4.4	-0.7	-1.2		
		Best Tobacco	-0.7	-0.7	-1.8	-2.0	-3.0	-0.6	1.3	-0.9	-1.0	0.0		
	Female	Preferred Best	0.0	0.0	2.4	6.1	2.8	1.9	2.6	1.3	5.5	-0.1		
		Preferred	0.0	-2.1	0.0	1.6	0.0	-4.0	-2.3	-0.8	-0.9	-1.4		
		Standard Plus	-1.7	-3.3	-3.0	0.0	-2.0	-1.3	-2.8	0.6	-0.7	-1.4		
		Standard	3.1	-2.9	-2.6	-5.9	-5.6	-7.8	-5.4	-4.6	-1.5	-1.5		
		Best Tobacco	0.0	0.0	-0.8	-1.2	-0.8	-2.5	-0.2	-0.9	-0.7	0.0		
Thirty Pay	Male	Preferred Best	-5.5	-6.8	-3.8	-2.2	0.0	-1.0	-0.9	-2.5				
		Preferred	-2.2	-2.2	-5.1	-1.9	-1.3	-1.6	-3.3	-2.7				
		Standard Plus	-2.7	-2.7	-2.5	-2.8	-3.9	-1.2	-2.1	-3.6				
		Standard	-5.6	-8.1	-6.3	-4.1	-6.9	-11.9	-9.0	-8.7				
		Best Tobacco	3.3	6.2	-0.7	-0.9	-0.4	-0.2						
	Female	Preferred Best	3.8	-5.2	-3.1	-2.6	0.9	0.0	-0.4	-0.5				
		Preferred	-8.7	-11.1	-5.0	0.0	-1.6	0.0	-2.4	-1.0				
		Standard Plus	-1.1	-8.4	-6.7	0.0	-1.9	-0.9	-0.6	-10.7				
		Standard	-3.8	-7.2	-5.7	-6.8	-12.4	-8.4	-3.0	-2.6				
		Best Tobacco	2.6	0.0	-1.5	-1.6	-0.6	-0.4	-2.4					

LifeTrends®

LifeHorizons Termsetter (new) vs LifeHorizons Termsetter (old)

Percentage that the Premium is Higher or Lower, \$250,000 Death Benefit

Term - Level Term Period vs Term - Level Term Period

Payment Structure	Gender	Risk Class	20	25	30	35	40	45	50	55	60	65	70	75
Ten Pay	Male	Preferred Best	5.3	5.3	5.3	6.7	8.1	3.9	2.3	1.1	-0.3	-1.6	-0.9	-0.9
		Preferred	7.8	7.8	7.8	7.0	0.0	2.6	2.6	-3.2	-3.4	-2.0	-3.2	-3.4
		Standard Plus	6.8	6.8	5.3	12.5	4.9	4.5	-2.6	-3.8	-3.8	-3.9	-3.5	-4.8
		Standard	0.0	0.0	-1.1	-2.6	-2.7	-5.7	-1.9	-5.9	-0.9	-0.5	0.0	-0.5
		Best Tobacco	-0.8	-0.8	-2.2	1.3	1.4	-1.9	0.0	-1.6	0.0	0.2	-2.8	0.0
	Female	Preferred Best	10.0	10.0	5.8	5.2	4.2	0.0	3.6	2.6	2.3	3.2	3.9	5.3
		Preferred	1.8	0.0	3.3	4.6	3.8	-2.0	-1.5	-1.2	-2.8	-2.3	-1.7	-2.2
		Standard Plus	0.0	0.0	6.2	6.9	4.5	4.4	2.0	-0.5	-3.4	-3.6	-3.2	-3.6
		Standard	0.0	0.0	0.0	2.1	-2.5	-9.8	-6.6	-4.8	0.5	-1.2	-3.1	0.8
		Best Tobacco	6.9	6.9	-0.9	3.2	-4.1	-1.3	-3.7	-1.6	0.0	-0.8	-1.5	-1.8
Fifteen Pay	Male	Preferred Best	8.6	8.6	8.6	6.2	4.6	4.1	-0.6	-1.5	6.1	-1.4	0.0	-1.0
		Preferred	7.7	7.7	4.5	7.8	5.0	0.0	-1.0	-2.9	-1.3	-3.5	-2.0	-1.1
		Standard Plus	1.3	1.3	0.0	6.6	4.2	-0.6	-2.0	-3.6	-1.0	-0.6	-0.5	-1.0
		Standard	-3.2	-3.2	-3.1	-3.1	-11.4	-8.8	-4.8	-6.2	-4.5	-3.9	-1.8	-2.2
		Best Tobacco	-4.8	-4.8	-1.3	0.0	2.8	-1.0	-2.2	-1.1	-1.0	-1.2	-1.4	
	Female	Preferred Best	7.7	7.7	3.7	3.3	5.3	1.0	0.7	1.0	6.8	3.9	4.1	3.5
		Preferred	3.3	3.3	1.6	-1.4	0.0	-4.0	-1.9	-0.9	2.1	4.6	2.2	0.5
		Standard Plus	5.6	5.6	5.6	2.5	-1.0	-1.4	-5.5	-4.2	-7.1	-3.4	-2.5	-1.4
		Standard	-2.5	0.0	-2.4	-3.7	-9.0	-7.7	-7.5	-5.4	-4.5	-3.9	-2.7	-2.3
		Best Tobacco	3.6	-0.9	-3.2	-6.6	-4.2	-3.8	-4.3	-0.2	-1.9	0.0	0.0	
Twenty Pay	Male	Preferred Best	6.5	6.5	3.1	5.3	3.8	4.0	-3.1	-2.1	1.5	-2.1		
		Preferred	-1.3	-1.3	-1.3	4.5	0.0	-1.2	-1.6	-3.3	-3.7	-1.4		
		Standard Plus	0.0	0.0	-1.1	6.7	4.2	-1.0	-3.4	-1.0	-3.5	-0.3		
		Standard	0.0	0.0	-4.4	-0.7	-2.9	-5.1	-8.6	-7.7	-4.2	-0.3		
		Best Tobacco	-1.8	-1.8	-1.1	-1.8	-3.1	0.8	-3.6	-1.7	3.0	-1.1		
	Female	Preferred Best	5.6	3.6	0.0	1.5	-1.1	-3.1	-2.2	-1.1	1.2	0.0		
		Preferred	1.6	1.6	0.0	0.0	-1.0	-2.1	-3.4	-3.4	-4.1	-2.6		
		Standard Plus	-2.6	-2.6	-4.8	0.0	-0.8	-1.2	-6.9	-3.1	4.5	-0.8		
		Standard	-1.2	-1.2	-5.3	-5.7	-6.5	-13.9	-10.2	-8.4	-7.8	0.5		
		Best Tobacco	-3.8	-4.5	-2.0	0.5	0.8	-1.3	-2.6	0.0	-0.2	-2.6		
Thirty Pay	Male	Preferred Best	-1.2	-1.2	-2.2	-1.0	-2.7	-1.7	-4.3	-2.7				
		Preferred	-2.8	-1.9	-1.8	0.8	-1.2	-1.5	-2.7	-2.6				
		Standard Plus	-3.1	-3.1	1.5	-1.3	-2.3	-0.6	-2.4	3.0				
		Standard	-4.4	-5.0	-4.1	-1.0	-6.0	-4.4	-2.5	-2.4				
		Best Tobacco	-0.4	-0.4	-0.3	-0.3	-0.4	-0.1						
	Female	Preferred Best	-1.4	-1.4	0.0	-1.1	2.5	-2.7	-1.4	-2.6				
		Preferred	-4.7	-4.7	-2.1	1.0	0.0	-1.4	-2.5	-4.8				
		Standard Plus	-3.7	-3.7	-1.7	7.4	-1.1	0.0	-1.3	-9.2				
		Standard	0.0	-2.4	-2.9	-6.0	-11.2	-9.3	-8.1	-6.9				
		Best Tobacco	-1.7	-1.7	-0.5	-0.8	-2.4	-1.5	-5.2					

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Term - Level Term Period vs Term - Level Term Period

Payment Structure	Gender	Risk Class	20	25	30	35	40	45	50	55	60	65	70	75
Ten Pay	Male	Preferred Best	6.4	6.4	6.4	6.1	5.3	3.8	5.1	0.0	-1.3	-0.7	-0.7	-0.1
		Preferred	4.2	3.3	3.3	7.2	4.9	-2.2	0.9	-1.0	-2.2	-0.7	-0.5	-0.5
		Standard Plus	7.0	7.0	7.0	11.6	8.0	2.5	0.0	-15.2	-3.6	-3.8	-1.0	-1.5
		Standard	4.1	4.1	4.1	5.4	0.0	-1.9	-6.1	-3.8	-3.5	-2.3	-5.9	-0.8
	Female	Best Tobacco	-0.5	-0.5	-0.5	-0.5	-2.4	-3.1	-1.3	0.0	0.0	-1.2	-0.4	0.0
		Preferred Best	8.0	6.9	6.6	8.3	7.3	2.7	0.6	2.3	0.0	2.9	3.5	1.3
		Preferred	6.6	4.6	7.1	7.5	4.4	0.0	0.0	-0.4	-1.2	-2.3	-2.5	0.8
		Standard Plus	9.6	9.6	10.1	11.5	6.8	0.0	0.0	0.0	-3.1	-5.8	-0.5	-1.1
		Standard	11.0	11.0	6.0	6.6	-0.6	-1.8	-4.3	-6.5	0.2	-1.6	-5.4	-2.6
		Best Tobacco	0.6	0.6	0.0	0.5	0.0	0.0	-2.3	-2.6	-1.4	0.0	-1.4	-0.6
Fifteen Pay	Male	Preferred Best	7.3	7.3	7.3	8.6	1.4	1.1	-0.9	-2.2	-1.2	-1.7	-1.5	0.0
		Preferred	5.0	4.2	4.2	3.8	1.3	-1.5	-0.8	-1.9	-1.4	-2.0	-2.5	-0.4
		Standard Plus	6.9	6.9	7.7	7.6	1.7	-0.9	-1.6	-4.5	-5.5	-3.7	-0.5	-1.1
		Standard	3.3	3.3	4.0	1.6	-2.2	-6.9	-4.5	-2.7	-2.0	0.0	-2.9	-0.1
	Female	Best Tobacco	-1.0	-1.0	-1.0	-1.6	-1.5	-2.8	-2.5	-1.2	-1.5	-3.1	-2.3	
		Preferred Best	9.0	7.9	6.5	2.6	3.1	0.0	3.6	-1.9	2.1	5.9	8.9	8.6
		Preferred	6.5	6.5	8.0	6.6	-2.1	-4.0	-0.5	-2.4	-1.7	-2.8	5.4	0.0
		Standard Plus	6.8	5.9	7.3	9.8	1.3	-2.5	-3.5	-2.9	-6.9	-6.0	-0.3	-0.3
		Standard	9.8	9.8	8.2	7.1	-4.6	-8.2	-6.4	-6.1	-3.8	-3.7	-2.5	-1.0
		Best Tobacco	1.8	-3.4	-1.1	-0.5	-4.2	0.0	-3.3	-0.7	-0.5	-1.8	-1.1	
Twenty Pay	Male	Preferred Best	8.2	8.2	6.2	0.8	1.9	3.8	-1.1	-0.7	-1.4	-1.1		
		Preferred	0.8	0.8	0.8	4.2	5.2	0.0	-1.9	-2.5	-1.3	-1.0		
		Standard Plus	0.7	0.7	-3.4	5.0	4.5	-2.9	-3.4	-3.3	-2.6	-0.4		
		Standard	2.6	2.6	-5.4	1.5	-5.7	-5.6	-5.6	-7.3	-4.6	-1.8		
	Female	Best Tobacco	-0.9	-1.4	-4.1	-2.1	-2.6	-0.4	-4.4	-1.8	-5.6	-0.8		
		Preferred Best	10.0	8.9	7.5	3.4	2.1	-1.1	-1.7	-1.5	-1.0	-1.8		
		Preferred	7.4	7.4	5.2	1.5	-1.2	-2.5	-1.9	-0.8	-1.7	-2.5		
		Standard Plus	2.4	2.4	1.5	2.8	1.7	-1.7	-0.3	-5.8	-3.8	-0.6		
		Standard	18.8	18.8	6.0	1.7	0.9	-0.7	-4.8	-5.2	-4.5	-4.4		
		Best Tobacco	-2.8	-4.4	-5.4	-0.9	-2.3	-2.7	-2.2	0.0	-0.7	-0.5		
Thirty Pay	Male	Preferred Best	0.0	0.0	0.0	0.0	-1.4	-2.7	-0.5					
		Preferred	-1.2	-1.2	-4.7	0.6	-0.4	-1.4	-0.8					
		Standard Plus	-1.6	-1.6	-4.1	0.5	-1.4	-2.8	-3.1					
		Standard	-1.9	-1.9	-2.3	-1.9	-7.0	-5.1	-7.3					
	Female	Best Tobacco	-0.6	-0.6	-1.1	-1.5	-1.5	-0.2						
		Preferred Best	-0.8	-4.6	-1.5	0.0	-0.6	-3.2	-2.0	-1.3				
		Preferred	-1.4	-1.4	-1.4	1.9	0.0	-1.2	-2.5	-0.3				
		Standard Plus	-2.5	-2.5	-2.4	-1.7	-2.6	-1.3	-1.6	-0.8				
		Standard	0.6	-3.5	-2.6	-2.3	-3.5	-6.0	-6.4	-11.2				
		Best Tobacco	-0.9	-0.9	-0.8	0.0	1.7	3.4	0.0					