



**Annual guaranteed YRT-85/20 cost of insurance rates
for Perspecta Universal Life Insurance**

Band 1 is for initial Sum Insured lower than \$100,000
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$1,000,000
 Band 3 is for initial Sum Insured equal to \$1,000,000 or higher

(Male ages 0 to 49)

| Insurance Age | Male Profile 1 | | | Male Profile 2 | | | Male Profile 3 | | | Male Profile 4 | | | Male Profile 5 | | |
|---------------|----------------|--------|--------|----------------|--------|--------|----------------|--------|--------|----------------|--------|--------|----------------|--------|--------|
| | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 |
| 0 | 1.46 | 1.04 | 0.99 | 1.46 | 1.04 | 0.99 | 1.46 | 1.04 | 0.99 | 1.46 | 1.04 | 0.99 | 1.46 | 1.04 | 0.99 |
| 1 | 1.23 | 0.88 | 0.84 | 1.23 | 0.88 | 0.84 | 1.23 | 0.88 | 0.84 | 1.23 | 0.88 | 0.84 | 1.23 | 0.88 | 0.84 |
| 2 | 1.18 | 0.85 | 0.81 | 1.18 | 0.85 | 0.81 | 1.18 | 0.85 | 0.81 | 1.18 | 0.85 | 0.81 | 1.18 | 0.85 | 0.81 |
| 3 | 1.16 | 0.83 | 0.79 | 1.16 | 0.83 | 0.79 | 1.16 | 0.83 | 0.79 | 1.16 | 0.83 | 0.79 | 1.16 | 0.83 | 0.79 |
| 4 | 1.15 | 0.82 | 0.78 | 1.15 | 0.82 | 0.78 | 1.15 | 0.82 | 0.78 | 1.15 | 0.82 | 0.78 | 1.15 | 0.82 | 0.78 |
| 5 | 1.15 | 0.82 | 0.78 | 1.15 | 0.82 | 0.78 | 1.15 | 0.82 | 0.78 | 1.15 | 0.82 | 0.78 | 1.15 | 0.82 | 0.78 |
| 6 | 1.15 | 0.82 | 0.78 | 1.15 | 0.82 | 0.78 | 1.15 | 0.82 | 0.78 | 1.15 | 0.82 | 0.78 | 1.15 | 0.82 | 0.78 |
| 7 | 1.16 | 0.83 | 0.79 | 1.16 | 0.83 | 0.79 | 1.16 | 0.83 | 0.79 | 1.16 | 0.83 | 0.79 | 1.16 | 0.83 | 0.79 |
| 8 | 1.16 | 0.84 | 0.80 | 1.16 | 0.84 | 0.80 | 1.16 | 0.84 | 0.80 | 1.16 | 0.84 | 0.80 | 1.16 | 0.84 | 0.80 |
| 9 | 1.17 | 0.84 | 0.80 | 1.17 | 0.84 | 0.80 | 1.17 | 0.84 | 0.80 | 1.17 | 0.84 | 0.80 | 1.17 | 0.84 | 0.80 |
| 10 | 1.18 | 0.85 | 0.81 | 1.18 | 0.85 | 0.81 | 1.18 | 0.85 | 0.81 | 1.18 | 0.85 | 0.81 | 1.18 | 0.85 | 0.81 |
| 11 | 1.20 | 0.87 | 0.83 | 1.20 | 0.87 | 0.83 | 1.20 | 0.87 | 0.83 | 1.20 | 0.87 | 0.83 | 1.20 | 0.87 | 0.83 |
| 12 | 1.24 | 0.90 | 0.86 | 1.24 | 0.90 | 0.86 | 1.24 | 0.90 | 0.86 | 1.24 | 0.90 | 0.86 | 1.24 | 0.90 | 0.86 |
| 13 | 1.31 | 0.96 | 0.91 | 1.31 | 0.96 | 0.91 | 1.31 | 0.96 | 0.91 | 1.31 | 0.96 | 0.91 | 1.31 | 0.96 | 0.91 |
| 14 | 1.34 | 0.98 | 0.93 | 1.34 | 0.98 | 0.93 | 1.34 | 0.98 | 0.93 | 1.34 | 0.98 | 0.93 | 1.34 | 0.98 | 0.93 |
| 15 | 1.43 | 1.05 | 1.00 | 1.43 | 1.05 | 1.00 | 1.43 | 1.05 | 1.00 | 1.43 | 1.05 | 1.00 | 1.43 | 1.05 | 1.00 |
| 16 | 1.50 | 1.10 | 1.05 | 1.50 | 1.10 | 1.05 | 1.50 | 1.10 | 1.05 | 1.50 | 1.10 | 1.05 | 1.50 | 1.10 | 1.05 |
| 17 | 1.64 | 1.21 | 1.15 | 1.64 | 1.21 | 1.15 | 1.64 | 1.21 | 1.15 | 1.64 | 1.21 | 1.15 | 1.64 | 1.21 | 1.15 |
| 18 | 1.57 | 1.16 | 1.10 | 1.57 | 1.16 | 1.10 | 1.57 | 1.16 | 1.10 | 1.92 | 1.41 | 1.34 | 1.92 | 1.41 | 1.34 |
| 19 | 1.62 | 1.18 | 1.12 | 1.62 | 1.19 | 1.13 | 1.62 | 1.20 | 1.14 | 1.99 | 1.45 | 1.38 | 1.99 | 1.48 | 1.41 |
| 20 | 1.61 | 1.16 | 1.10 | 1.61 | 1.18 | 1.12 | 1.61 | 1.20 | 1.14 | 2.15 | 1.56 | 1.48 | 2.15 | 1.60 | 1.52 |
| 21 | 1.61 | 1.15 | 1.09 | 1.61 | 1.17 | 1.11 | 1.61 | 1.20 | 1.14 | 2.16 | 1.54 | 1.46 | 2.16 | 1.61 | 1.53 |
| 22 | 1.60 | 1.13 | 1.07 | 1.60 | 1.16 | 1.10 | 1.60 | 1.19 | 1.13 | 2.18 | 1.53 | 1.45 | 2.18 | 1.62 | 1.54 |
| 23 | 1.58 | 1.10 | 1.05 | 1.58 | 1.14 | 1.08 | 1.58 | 1.18 | 1.12 | 2.20 | 1.52 | 1.44 | 2.20 | 1.65 | 1.57 |
| 24 | 1.57 | 1.08 | 1.03 | 1.57 | 1.12 | 1.06 | 1.57 | 1.17 | 1.11 | 2.23 | 1.51 | 1.43 | 2.23 | 1.68 | 1.60 |
| 25 | 1.56 | 1.08 | 1.03 | 1.56 | 1.13 | 1.07 | 1.56 | 1.18 | 1.12 | 2.28 | 1.51 | 1.43 | 2.28 | 1.71 | 1.62 |
| 26 | 1.58 | 1.09 | 1.04 | 1.58 | 1.14 | 1.08 | 1.58 | 1.19 | 1.13 | 2.32 | 1.51 | 1.43 | 2.32 | 1.75 | 1.66 |
| 27 | 1.60 | 1.11 | 1.05 | 1.60 | 1.16 | 1.10 | 1.60 | 1.21 | 1.15 | 2.38 | 1.51 | 1.43 | 2.38 | 1.80 | 1.71 |
| 28 | 1.63 | 1.13 | 1.07 | 1.63 | 1.18 | 1.12 | 1.63 | 1.23 | 1.17 | 2.44 | 1.52 | 1.44 | 2.44 | 1.85 | 1.76 |
| 29 | 1.65 | 1.16 | 1.10 | 1.65 | 1.21 | 1.15 | 1.65 | 1.26 | 1.20 | 2.51 | 1.53 | 1.45 | 2.51 | 1.91 | 1.81 |
| 30 | 1.68 | 1.18 | 1.12 | 1.68 | 1.23 | 1.17 | 1.68 | 1.28 | 1.22 | 2.59 | 1.56 | 1.48 | 2.59 | 1.97 | 1.87 |
| 31 | 1.70 | 1.20 | 1.14 | 1.70 | 1.25 | 1.19 | 1.70 | 1.30 | 1.24 | 2.67 | 1.59 | 1.51 | 2.67 | 2.04 | 1.94 |
| 32 | 1.73 | 1.22 | 1.16 | 1.73 | 1.27 | 1.21 | 1.73 | 1.33 | 1.26 | 2.76 | 1.63 | 1.55 | 2.76 | 2.11 | 2.00 |
| 33 | 1.75 | 1.24 | 1.18 | 1.75 | 1.29 | 1.23 | 1.75 | 1.35 | 1.28 | 2.85 | 1.66 | 1.58 | 2.85 | 2.19 | 2.08 |
| 34 | 1.78 | 1.26 | 1.20 | 1.78 | 1.32 | 1.25 | 1.78 | 1.37 | 1.30 | 2.96 | 1.71 | 1.62 | 2.96 | 2.28 | 2.17 |
| 35 | 1.79 | 1.28 | 1.22 | 1.79 | 1.33 | 1.26 | 1.79 | 1.39 | 1.32 | 3.08 | 1.78 | 1.69 | 3.08 | 2.38 | 2.26 |
| 36 | 1.79 | 1.28 | 1.22 | 1.79 | 1.33 | 1.26 | 1.79 | 1.39 | 1.32 | 3.22 | 1.85 | 1.76 | 3.22 | 2.50 | 2.38 |
| 37 | 1.77 | 1.26 | 1.20 | 1.77 | 1.32 | 1.25 | 1.77 | 1.37 | 1.30 | 3.37 | 1.93 | 1.83 | 3.37 | 2.62 | 2.49 |
| 38 | 1.75 | 1.25 | 1.19 | 1.75 | 1.31 | 1.24 | 1.75 | 1.36 | 1.29 | 3.54 | 2.01 | 1.91 | 3.54 | 2.76 | 2.62 |
| 39 | 1.76 | 1.26 | 1.20 | 1.76 | 1.32 | 1.25 | 1.76 | 1.37 | 1.30 | 3.74 | 2.12 | 2.01 | 3.74 | 2.92 | 2.77 |
| 40 | 1.82 | 1.31 | 1.24 | 1.82 | 1.37 | 1.30 | 1.82 | 1.43 | 1.36 | 3.97 | 2.24 | 2.13 | 3.97 | 3.11 | 2.95 |
| 41 | 1.95 | 1.41 | 1.34 | 1.95 | 1.47 | 1.40 | 1.95 | 1.53 | 1.45 | 4.21 | 2.38 | 2.26 | 4.21 | 3.31 | 3.14 |
| 42 | 2.11 | 1.53 | 1.45 | 2.11 | 1.60 | 1.52 | 2.11 | 1.67 | 1.59 | 4.45 | 2.53 | 2.40 | 4.45 | 3.51 | 3.33 |
| 43 | 2.31 | 1.68 | 1.60 | 2.31 | 1.76 | 1.67 | 2.31 | 1.83 | 1.74 | 4.74 | 2.70 | 2.57 | 4.74 | 3.75 | 3.56 |
| 44 | 2.53 | 1.85 | 1.76 | 2.53 | 1.93 | 1.83 | 2.53 | 2.01 | 1.91 | 5.11 | 2.91 | 2.76 | 5.11 | 4.05 | 3.85 |
| 45 | 2.76 | 2.02 | 1.92 | 2.76 | 2.11 | 2.00 | 2.76 | 2.19 | 2.08 | 5.59 | 3.20 | 3.04 | 5.59 | 4.44 | 4.22 |
| 46 | 3.00 | 2.20 | 2.09 | 3.00 | 2.29 | 2.18 | 3.00 | 2.39 | 2.27 | 6.19 | 3.55 | 3.37 | 6.19 | 4.93 | 4.68 |
| 47 | 3.25 | 2.39 | 2.27 | 3.25 | 2.50 | 2.38 | 3.25 | 2.60 | 2.47 | 6.89 | 3.96 | 3.76 | 6.89 | 5.50 | 5.23 |
| 48 | 3.52 | 2.60 | 2.47 | 3.52 | 2.71 | 2.57 | 3.52 | 2.82 | 2.68 | 7.66 | 4.42 | 4.20 | 7.66 | 6.14 | 5.83 |
| 49 | 3.81 | 2.82 | 2.68 | 3.81 | 2.94 | 2.79 | 3.81 | 3.06 | 2.91 | 8.52 | 4.93 | 4.68 | 8.52 | 6.85 | 6.51 |



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 Band 2 is for initial Sum Insured from \$100,000 to lower than \$1,000,000
 Band 3 is for initial Sum Insured equal to \$1,000,000 or higher

(Male ages 50 to 99)

| Insurance Age | Male Profile 1 | | | Male Profile 2 | | | Male Profile 3 | | | Male Profile 4 | | | Male Profile 5 | | |
|---------------|----------------|--------|--------|----------------|--------|--------|----------------|--------|--------|----------------|--------|--------|----------------|--------|--------|
| | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 |
| 50 | 4.12 | 3.05 | 2.90 | 4.12 | 3.18 | 3.02 | 4.12 | 3.32 | 3.15 | 9.45 | 5.48 | 5.21 | 9.45 | 7.61 | 7.23 |
| 51 | 4.42 | 3.29 | 3.13 | 4.42 | 3.43 | 3.26 | 4.42 | 3.57 | 3.39 | 10.49 | 6.10 | 5.80 | 10.49 | 8.48 | 8.06 |
| 52 | 4.73 | 3.52 | 3.34 | 4.73 | 3.68 | 3.50 | 4.73 | 3.83 | 3.64 | 11.65 | 6.80 | 6.46 | 11.65 | 9.44 | 8.97 |
| 53 | 5.05 | 3.78 | 3.59 | 5.05 | 3.94 | 3.74 | 5.05 | 4.11 | 3.90 | 12.86 | 7.52 | 7.14 | 12.86 | 10.45 | 9.93 |
| 54 | 5.44 | 4.08 | 3.88 | 5.44 | 4.26 | 4.05 | 5.44 | 4.43 | 4.21 | 14.05 | 8.25 | 7.84 | 14.05 | 11.45 | 10.88 |
| 55 | 5.91 | 4.44 | 4.22 | 5.91 | 4.64 | 4.41 | 5.91 | 4.83 | 4.59 | 15.16 | 8.92 | 8.47 | 15.16 | 12.39 | 11.77 |
| 56 | 6.45 | 4.86 | 4.62 | 6.45 | 5.07 | 4.82 | 6.45 | 5.28 | 5.02 | 16.03 | 9.46 | 8.99 | 16.03 | 13.14 | 12.48 |
| 57 | 7.03 | 5.31 | 5.04 | 7.03 | 5.54 | 5.26 | 7.03 | 5.78 | 5.49 | 16.70 | 9.88 | 9.39 | 16.70 | 13.73 | 13.04 |
| 58 | 7.68 | 5.82 | 5.53 | 7.68 | 6.08 | 5.78 | 7.68 | 6.33 | 6.01 | 17.41 | 10.34 | 9.82 | 17.41 | 14.36 | 13.64 |
| 59 | 8.43 | 6.42 | 6.10 | 8.43 | 6.69 | 6.36 | 8.43 | 6.97 | 6.62 | 18.40 | 10.95 | 10.40 | 18.40 | 15.21 | 14.45 |
| 60 | 9.58 | 7.31 | 6.94 | 9.58 | 7.63 | 7.25 | 9.58 | 7.95 | 7.55 | 20.64 | 12.32 | 11.70 | 20.64 | 17.11 | 16.25 |
| 61 | 10.89 | 8.34 | 7.92 | 10.89 | 8.70 | 8.27 | 10.89 | 9.06 | 8.61 | 22.96 | 13.96 | 13.26 | 22.96 | 19.10 | 18.15 |
| 62 | 12.38 | 9.50 | 9.03 | 12.38 | 9.91 | 9.41 | 12.38 | 10.33 | 9.81 | 25.98 | 16.09 | 15.29 | 25.98 | 21.67 | 20.59 |
| 63 | 14.07 | 10.83 | 10.29 | 14.07 | 11.30 | 10.74 | 14.07 | 11.77 | 11.18 | 29.42 | 18.55 | 17.62 | 29.42 | 24.62 | 23.39 |
| 64 | 16.00 | 12.35 | 11.73 | 16.00 | 12.89 | 12.25 | 16.00 | 13.42 | 12.75 | 32.91 | 21.12 | 20.06 | 32.91 | 27.61 | 26.23 |
| 65 | 18.34 | 14.20 | 13.49 | 18.34 | 14.82 | 14.08 | 18.34 | 15.44 | 14.67 | 36.57 | 23.88 | 22.69 | 36.57 | 30.77 | 29.23 |
| 66 | 21.03 | 16.33 | 15.51 | 21.03 | 17.04 | 16.19 | 21.03 | 17.75 | 16.86 | 41.42 | 27.52 | 26.14 | 41.42 | 34.97 | 33.22 |
| 67 | 24.11 | 18.78 | 17.84 | 24.11 | 19.60 | 18.62 | 24.11 | 20.41 | 19.39 | 46.70 | 31.57 | 29.99 | 46.70 | 39.54 | 37.56 |
| 68 | 27.65 | 21.60 | 20.52 | 27.65 | 22.54 | 21.41 | 27.65 | 23.48 | 22.31 | 52.85 | 36.33 | 34.51 | 52.85 | 44.88 | 42.64 |
| 69 | 31.70 | 24.84 | 23.60 | 31.70 | 25.92 | 24.62 | 31.70 | 27.00 | 25.65 | 57.80 | 41.96 | 39.86 | 57.80 | 51.12 | 48.56 |
| 70 | 36.34 | 28.57 | 27.14 | 36.34 | 29.81 | 28.32 | 36.34 | 31.05 | 29.50 | 62.62 | 42.80 | 40.66 | 62.62 | 51.44 | 48.87 |
| 71 | 40.27 | 31.28 | 29.72 | 40.27 | 32.89 | 31.25 | 40.27 | 34.50 | 32.78 | 65.07 | 47.01 | 44.66 | 65.07 | 55.75 | 52.96 |
| 72 | 44.47 | 34.91 | 33.16 | 44.47 | 36.56 | 34.73 | 44.47 | 38.22 | 36.31 | 67.32 | 49.44 | 46.97 | 67.32 | 57.86 | 54.97 |
| 73 | 47.88 | 37.98 | 36.08 | 47.88 | 39.63 | 37.65 | 47.88 | 41.28 | 39.22 | 69.40 | 51.79 | 49.20 | 69.40 | 59.83 | 56.84 |
| 74 | 48.69 | 39.02 | 37.07 | 48.69 | 40.56 | 38.53 | 48.69 | 42.10 | 40.00 | 74.57 | 56.54 | 53.71 | 74.57 | 64.48 | 61.26 |
| 75 | 50.97 | 41.26 | 39.20 | 50.97 | 42.74 | 40.60 | 50.97 | 44.21 | 42.00 | 80.07 | 61.67 | 58.59 | 80.07 | 69.45 | 65.98 |
| 76 | 54.88 | 44.88 | 42.64 | 54.88 | 46.32 | 44.00 | 54.88 | 47.74 | 45.35 | 83.09 | 65.00 | 61.75 | 83.09 | 72.29 | 68.68 |
| 77 | 60.44 | 49.93 | 47.43 | 60.44 | 51.34 | 48.77 | 60.44 | 52.75 | 50.11 | 86.93 | 69.07 | 65.62 | 86.93 | 75.86 | 72.07 |
| 78 | 60.90 | 50.83 | 48.29 | 60.90 | 52.07 | 49.47 | 60.90 | 53.31 | 50.64 | 92.34 | 74.49 | 70.77 | 92.34 | 80.83 | 76.79 |
| 79 | 63.37 | 53.41 | 50.74 | 63.37 | 54.53 | 51.80 | 63.37 | 55.64 | 52.86 | 94.78 | 78.64 | 74.71 | 94.78 | 83.23 | 79.07 |
| 80 | 64.39 | 54.82 | 52.08 | 64.39 | 55.77 | 52.98 | 64.39 | 56.72 | 53.88 | 97.43 | 80.10 | 76.10 | 97.43 | 85.82 | 81.53 |
| 81 | 70.33 | 60.48 | 57.46 | 70.33 | 61.31 | 58.24 | 70.33 | 62.14 | 59.03 | 102.52 | 86.53 | 82.20 | 102.52 | 90.59 | 86.06 |
| 82 | 76.45 | 66.40 | 63.08 | 76.45 | 67.08 | 63.73 | 76.45 | 67.76 | 64.37 | 107.46 | 92.04 | 87.44 | 107.46 | 95.24 | 90.48 |
| 83 | 83.10 | 72.91 | 69.26 | 83.10 | 73.40 | 69.73 | 83.10 | 73.89 | 70.20 | 112.24 | 97.56 | 92.68 | 112.24 | 99.80 | 94.81 |
| 84 | 90.66 | 80.32 | 76.30 | 90.66 | 80.59 | 76.56 | 90.66 | 80.86 | 76.82 | 116.87 | 103.07 | 97.92 | 116.87 | 104.24 | 99.03 |
| 85 | 99.47 | 89.00 | 84.55 | 99.47 | 89.00 | 84.55 | 99.47 | 89.00 | 84.55 | 121.35 | 108.58 | 103.15 | 121.35 | 108.58 | 103.15 |
| 86 | 109.47 | 98.25 | 93.34 | 109.47 | 98.25 | 93.34 | 109.47 | 98.25 | 93.34 | 130.39 | 117.03 | 111.18 | 130.39 | 117.03 | 111.18 |
| 87 | 120.39 | 108.41 | 102.99 | 120.39 | 108.41 | 102.99 | 120.39 | 108.41 | 102.99 | 141.16 | 127.11 | 120.75 | 141.16 | 127.11 | 120.75 |
| 88 | 132.33 | 119.53 | 113.55 | 132.33 | 119.53 | 113.55 | 132.33 | 119.53 | 113.55 | 153.43 | 138.59 | 131.66 | 153.43 | 138.59 | 131.66 |
| 89 | 145.34 | 131.70 | 125.12 | 145.34 | 131.70 | 125.12 | 145.34 | 131.70 | 125.12 | 166.96 | 151.29 | 143.73 | 166.96 | 151.29 | 143.73 |
| 90 | 159.50 | 145.00 | 137.75 | 159.50 | 145.00 | 137.75 | 159.50 | 145.00 | 137.75 | 181.50 | 165.00 | 156.75 | 181.50 | 165.00 | 156.75 |
| 91 | 175.36 | 159.42 | 151.45 | 175.36 | 159.42 | 151.45 | 175.36 | 159.42 | 151.45 | 197.69 | 179.71 | 170.72 | 197.69 | 179.71 | 170.72 |
| 92 | 192.40 | 174.91 | 166.16 | 192.40 | 174.91 | 166.16 | 192.40 | 174.91 | 166.16 | 215.13 | 195.57 | 185.79 | 215.13 | 195.57 | 185.79 |
| 93 | 210.62 | 191.47 | 181.90 | 210.62 | 191.47 | 181.90 | 210.62 | 191.47 | 181.90 | 233.83 | 212.57 | 201.94 | 233.83 | 212.57 | 201.94 |
| 94 | 230.01 | 209.10 | 198.65 | 230.01 | 209.10 | 198.65 | 230.01 | 209.10 | 198.65 | 253.79 | 230.71 | 219.17 | 253.79 | 230.71 | 219.17 |
| 95 | 250.59 | 227.81 | 216.42 | 250.59 | 227.81 | 216.42 | 250.59 | 227.81 | 216.42 | 275.00 | 250.00 | 237.50 | 275.00 | 250.00 | 237.50 |
| 96 | 275.65 | 250.59 | 238.06 | 275.65 | 250.59 | 238.06 | 275.65 | 250.59 | 238.06 | 297.99 | 270.90 | 257.36 | 297.99 | 270.90 | 257.36 |
| 97 | 303.18 | 275.62 | 261.84 | 303.18 | 275.62 | 261.84 | 303.18 | 275.62 | 261.84 | 322.90 | 293.54 | 278.86 | 322.90 | 293.54 | 278.86 |
| 98 | 333.43 | 303.12 | 287.96 | 333.43 | 303.12 | 287.96 | 333.43 | 303.12 | 287.96 | 349.89 | 318.08 | 302.18 | 349.89 | 318.08 | 302.18 |
| 99 | 366.66 | 333.33 | 316.66 | 366.66 | 333.33 | 316.66 | 366.66 | 333.33 | 316.66 | 379.14 | 344.67 | 327.44 | 379.14 | 344.67 | 327.44 |



**Annual guaranteed YRT-85/20 cost of insurance rates
for Perspecta Universal Life Insurance**

Band 1 is for initial Sum Insured lower than \$100,000
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$1,000,000
 Band 3 is for initial Sum Insured equal to \$1,000,000 or higher

(Female ages 0 to 49)

| Insurance Age | Female Profile 1 | | | Female Profile 2 | | | Female Profile 3 | | | Female Profile 4 | | | Female Profile 5 | | |
|---------------|------------------|--------|--------|------------------|--------|--------|------------------|--------|--------|------------------|--------|--------|------------------|--------|--------|
| | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 |
| 0 | 1.14 | 0.84 | 0.80 | 1.14 | 0.84 | 0.80 | 1.14 | 0.84 | 0.80 | 1.14 | 0.84 | 0.80 | 1.14 | 0.84 | 0.80 |
| 1 | 0.90 | 0.66 | 0.63 | 0.90 | 0.66 | 0.63 | 0.90 | 0.66 | 0.63 | 0.90 | 0.66 | 0.63 | 0.90 | 0.66 | 0.63 |
| 2 | 0.84 | 0.62 | 0.59 | 0.84 | 0.62 | 0.59 | 0.84 | 0.62 | 0.59 | 0.84 | 0.62 | 0.59 | 0.84 | 0.62 | 0.59 |
| 3 | 0.81 | 0.59 | 0.56 | 0.81 | 0.59 | 0.56 | 0.81 | 0.59 | 0.56 | 0.81 | 0.59 | 0.56 | 0.81 | 0.59 | 0.56 |
| 4 | 0.79 | 0.58 | 0.55 | 0.79 | 0.58 | 0.55 | 0.79 | 0.58 | 0.55 | 0.79 | 0.58 | 0.55 | 0.79 | 0.58 | 0.55 |
| 5 | 0.79 | 0.58 | 0.55 | 0.79 | 0.58 | 0.55 | 0.79 | 0.58 | 0.55 | 0.79 | 0.58 | 0.55 | 0.79 | 0.58 | 0.55 |
| 6 | 0.78 | 0.58 | 0.55 | 0.78 | 0.58 | 0.55 | 0.78 | 0.58 | 0.55 | 0.78 | 0.58 | 0.55 | 0.78 | 0.58 | 0.55 |
| 7 | 0.79 | 0.58 | 0.55 | 0.79 | 0.58 | 0.55 | 0.79 | 0.58 | 0.55 | 0.79 | 0.58 | 0.55 | 0.79 | 0.58 | 0.55 |
| 8 | 0.79 | 0.58 | 0.55 | 0.79 | 0.58 | 0.55 | 0.79 | 0.58 | 0.55 | 0.79 | 0.58 | 0.55 | 0.79 | 0.58 | 0.55 |
| 9 | 0.78 | 0.58 | 0.55 | 0.78 | 0.58 | 0.55 | 0.78 | 0.58 | 0.55 | 0.78 | 0.58 | 0.55 | 0.78 | 0.58 | 0.55 |
| 10 | 0.78 | 0.58 | 0.55 | 0.78 | 0.58 | 0.55 | 0.78 | 0.58 | 0.55 | 0.78 | 0.58 | 0.55 | 0.78 | 0.58 | 0.55 |
| 11 | 0.79 | 0.59 | 0.56 | 0.79 | 0.59 | 0.56 | 0.79 | 0.59 | 0.56 | 0.79 | 0.59 | 0.56 | 0.79 | 0.59 | 0.56 |
| 12 | 0.81 | 0.61 | 0.58 | 0.81 | 0.61 | 0.58 | 0.81 | 0.61 | 0.58 | 0.81 | 0.61 | 0.58 | 0.81 | 0.61 | 0.58 |
| 13 | 0.83 | 0.62 | 0.59 | 0.83 | 0.62 | 0.59 | 0.83 | 0.62 | 0.59 | 0.83 | 0.62 | 0.59 | 0.83 | 0.62 | 0.59 |
| 14 | 0.85 | 0.64 | 0.61 | 0.85 | 0.64 | 0.61 | 0.85 | 0.64 | 0.61 | 0.85 | 0.64 | 0.61 | 0.85 | 0.64 | 0.61 |
| 15 | 0.86 | 0.65 | 0.62 | 0.86 | 0.65 | 0.62 | 0.86 | 0.65 | 0.62 | 0.86 | 0.65 | 0.62 | 0.86 | 0.65 | 0.62 |
| 16 | 0.87 | 0.65 | 0.62 | 0.87 | 0.65 | 0.62 | 0.87 | 0.65 | 0.62 | 0.87 | 0.65 | 0.62 | 0.87 | 0.65 | 0.62 |
| 17 | 0.87 | 0.66 | 0.63 | 0.87 | 0.66 | 0.63 | 0.87 | 0.66 | 0.63 | 0.87 | 0.66 | 0.63 | 0.87 | 0.66 | 0.63 |
| 18 | 0.87 | 0.66 | 0.63 | 0.87 | 0.66 | 0.63 | 0.87 | 0.66 | 0.63 | 1.07 | 0.79 | 0.75 | 1.07 | 0.79 | 0.75 |
| 19 | 0.87 | 0.65 | 0.62 | 0.87 | 0.66 | 0.63 | 0.87 | 0.66 | 0.63 | 1.08 | 0.79 | 0.75 | 1.08 | 0.80 | 0.76 |
| 20 | 0.88 | 0.65 | 0.62 | 0.88 | 0.66 | 0.63 | 0.88 | 0.67 | 0.64 | 1.24 | 0.91 | 0.86 | 1.24 | 0.92 | 0.87 |
| 21 | 0.88 | 0.65 | 0.62 | 0.88 | 0.66 | 0.63 | 0.88 | 0.68 | 0.65 | 1.25 | 0.89 | 0.85 | 1.25 | 0.93 | 0.88 |
| 22 | 0.89 | 0.64 | 0.61 | 0.89 | 0.66 | 0.63 | 0.89 | 0.68 | 0.65 | 1.26 | 0.88 | 0.84 | 1.26 | 0.94 | 0.89 |
| 23 | 0.89 | 0.64 | 0.61 | 0.89 | 0.66 | 0.63 | 0.89 | 0.69 | 0.66 | 1.28 | 0.88 | 0.84 | 1.28 | 0.96 | 0.91 |
| 24 | 0.91 | 0.64 | 0.61 | 0.91 | 0.67 | 0.64 | 0.91 | 0.70 | 0.67 | 1.31 | 0.89 | 0.85 | 1.31 | 0.98 | 0.93 |
| 25 | 0.94 | 0.67 | 0.64 | 0.94 | 0.70 | 0.67 | 0.94 | 0.72 | 0.68 | 1.35 | 0.90 | 0.86 | 1.35 | 1.02 | 0.97 |
| 26 | 0.98 | 0.70 | 0.67 | 0.98 | 0.73 | 0.69 | 0.98 | 0.76 | 0.72 | 1.41 | 0.91 | 0.86 | 1.41 | 1.06 | 1.01 |
| 27 | 1.03 | 0.74 | 0.70 | 1.03 | 0.77 | 0.73 | 1.03 | 0.80 | 0.76 | 1.48 | 0.94 | 0.89 | 1.48 | 1.12 | 1.06 |
| 28 | 1.09 | 0.79 | 0.75 | 1.09 | 0.82 | 0.78 | 1.09 | 0.85 | 0.81 | 1.56 | 0.97 | 0.92 | 1.56 | 1.18 | 1.12 |
| 29 | 1.16 | 0.83 | 0.79 | 1.16 | 0.87 | 0.83 | 1.16 | 0.90 | 0.86 | 1.64 | 1.00 | 0.95 | 1.64 | 1.25 | 1.19 |
| 30 | 1.21 | 0.88 | 0.84 | 1.21 | 0.91 | 0.86 | 1.21 | 0.95 | 0.90 | 1.72 | 1.04 | 0.99 | 1.72 | 1.31 | 1.24 |
| 31 | 1.26 | 0.91 | 0.86 | 1.26 | 0.95 | 0.90 | 1.26 | 0.99 | 0.94 | 1.80 | 1.07 | 1.02 | 1.80 | 1.38 | 1.31 |
| 32 | 1.31 | 0.95 | 0.90 | 1.31 | 0.99 | 0.94 | 1.31 | 1.03 | 0.98 | 1.88 | 1.11 | 1.05 | 1.88 | 1.44 | 1.37 |
| 33 | 1.35 | 0.98 | 0.93 | 1.35 | 1.03 | 0.98 | 1.35 | 1.07 | 1.02 | 1.96 | 1.14 | 1.08 | 1.96 | 1.50 | 1.43 |
| 34 | 1.40 | 1.02 | 0.97 | 1.40 | 1.06 | 1.01 | 1.40 | 1.11 | 1.05 | 2.05 | 1.18 | 1.12 | 2.05 | 1.58 | 1.50 |
| 35 | 1.44 | 1.05 | 1.00 | 1.44 | 1.10 | 1.05 | 1.44 | 1.14 | 1.08 | 2.15 | 1.24 | 1.18 | 2.15 | 1.66 | 1.58 |
| 36 | 1.48 | 1.09 | 1.04 | 1.48 | 1.13 | 1.07 | 1.48 | 1.18 | 1.12 | 2.26 | 1.29 | 1.23 | 2.26 | 1.75 | 1.66 |
| 37 | 1.52 | 1.11 | 1.05 | 1.52 | 1.17 | 1.11 | 1.52 | 1.21 | 1.15 | 2.38 | 1.36 | 1.29 | 2.38 | 1.85 | 1.76 |
| 38 | 1.56 | 1.15 | 1.09 | 1.56 | 1.20 | 1.14 | 1.56 | 1.25 | 1.19 | 2.51 | 1.43 | 1.36 | 2.51 | 1.95 | 1.85 |
| 39 | 1.60 | 1.18 | 1.12 | 1.60 | 1.23 | 1.17 | 1.60 | 1.28 | 1.22 | 2.65 | 1.50 | 1.43 | 2.65 | 2.07 | 1.97 |
| 40 | 1.65 | 1.22 | 1.16 | 1.65 | 1.28 | 1.22 | 1.65 | 1.33 | 1.26 | 2.80 | 1.58 | 1.50 | 2.80 | 2.19 | 2.08 |
| 41 | 1.70 | 1.27 | 1.21 | 1.70 | 1.32 | 1.25 | 1.70 | 1.38 | 1.31 | 2.96 | 1.67 | 1.59 | 2.96 | 2.32 | 2.20 |
| 42 | 1.76 | 1.31 | 1.24 | 1.76 | 1.37 | 1.30 | 1.76 | 1.42 | 1.35 | 3.12 | 1.77 | 1.68 | 3.12 | 2.46 | 2.34 |
| 43 | 1.82 | 1.36 | 1.29 | 1.82 | 1.42 | 1.35 | 1.82 | 1.48 | 1.41 | 3.29 | 1.87 | 1.78 | 3.29 | 2.60 | 2.47 |
| 44 | 1.90 | 1.42 | 1.35 | 1.90 | 1.49 | 1.42 | 1.90 | 1.55 | 1.47 | 3.51 | 2.00 | 1.90 | 3.51 | 2.78 | 2.64 |
| 45 | 2.01 | 1.51 | 1.43 | 2.01 | 1.58 | 1.50 | 2.01 | 1.64 | 1.56 | 3.77 | 2.15 | 2.04 | 3.77 | 2.99 | 2.84 |
| 46 | 2.15 | 1.62 | 1.54 | 2.15 | 1.69 | 1.61 | 2.15 | 1.76 | 1.67 | 4.07 | 2.34 | 2.22 | 4.07 | 3.24 | 3.08 |
| 47 | 2.32 | 1.75 | 1.66 | 2.32 | 1.83 | 1.74 | 2.32 | 1.90 | 1.81 | 4.41 | 2.53 | 2.40 | 4.41 | 3.52 | 3.34 |
| 48 | 2.50 | 1.90 | 1.81 | 2.50 | 1.98 | 1.88 | 2.50 | 2.06 | 1.96 | 4.78 | 2.76 | 2.62 | 4.78 | 3.83 | 3.64 |
| 49 | 2.70 | 2.05 | 1.95 | 2.70 | 2.14 | 2.03 | 2.70 | 2.23 | 2.12 | 5.21 | 3.02 | 2.87 | 5.21 | 4.19 | 3.98 |



**Annual guaranteed YRT-85/20 cost of insurance rates
for Perspecta Universal Life Insurance**

Band 1 is for initial Sum Insured lower than \$100,000
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$1,000,000
 Band 3 is for initial Sum Insured equal to \$1,000,000 or higher

(Female ages 50 to 99)

| Insurance Age | Female Profile 1 | | | Female Profile 2 | | | Female Profile 3 | | | Female Profile 4 | | | Female Profile 5 | | |
|---------------|------------------|--------|--------|------------------|--------|--------|------------------|--------|--------|------------------|--------|--------|------------------|--------|--------|
| | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 |
| 50 | 2.91 | 2.22 | 2.11 | 2.91 | 2.31 | 2.19 | 2.91 | 2.41 | 2.29 | 5.71 | 3.31 | 3.14 | 5.71 | 4.60 | 4.37 |
| 51 | 3.11 | 2.38 | 2.26 | 3.11 | 2.48 | 2.36 | 3.11 | 2.58 | 2.45 | 6.28 | 3.66 | 3.48 | 6.28 | 5.08 | 4.83 |
| 52 | 3.31 | 2.54 | 2.41 | 3.31 | 2.65 | 2.52 | 3.31 | 2.76 | 2.62 | 6.93 | 4.04 | 3.84 | 6.93 | 5.62 | 5.34 |
| 53 | 3.53 | 2.71 | 2.57 | 3.53 | 2.83 | 2.69 | 3.53 | 2.95 | 2.80 | 7.62 | 4.46 | 4.24 | 7.62 | 6.19 | 5.88 |
| 54 | 3.78 | 2.91 | 2.76 | 3.78 | 3.04 | 2.89 | 3.78 | 3.17 | 3.01 | 8.34 | 4.89 | 4.65 | 8.34 | 6.79 | 6.45 |
| 55 | 4.09 | 3.16 | 3.00 | 4.09 | 3.30 | 3.14 | 4.09 | 3.43 | 3.26 | 9.04 | 5.32 | 5.05 | 9.04 | 7.39 | 7.02 |
| 56 | 4.43 | 3.44 | 3.27 | 4.43 | 3.59 | 3.41 | 4.43 | 3.74 | 3.55 | 9.71 | 5.73 | 5.44 | 9.71 | 7.96 | 7.56 |
| 57 | 4.80 | 3.74 | 3.55 | 4.80 | 3.90 | 3.71 | 4.80 | 4.06 | 3.86 | 10.35 | 6.13 | 5.82 | 10.35 | 8.51 | 8.08 |
| 58 | 5.22 | 4.07 | 3.87 | 5.22 | 4.25 | 4.04 | 5.22 | 4.43 | 4.21 | 11.02 | 6.54 | 6.21 | 11.02 | 9.08 | 8.63 |
| 59 | 5.71 | 4.55 | 4.32 | 5.71 | 4.74 | 4.50 | 5.71 | 4.94 | 4.69 | 11.78 | 7.01 | 6.66 | 11.78 | 9.74 | 9.25 |
| 60 | 6.45 | 5.10 | 4.85 | 6.45 | 5.32 | 5.05 | 6.45 | 5.54 | 5.26 | 13.05 | 7.79 | 7.40 | 13.05 | 10.82 | 10.28 |
| 61 | 7.31 | 5.85 | 5.56 | 7.31 | 6.10 | 5.80 | 7.31 | 6.35 | 6.03 | 14.51 | 8.83 | 8.39 | 14.51 | 12.07 | 11.47 |
| 62 | 8.29 | 6.64 | 6.31 | 8.29 | 6.92 | 6.57 | 8.29 | 7.21 | 6.85 | 16.17 | 10.02 | 9.52 | 16.17 | 13.49 | 12.82 |
| 63 | 9.39 | 7.53 | 7.15 | 9.39 | 7.86 | 7.47 | 9.39 | 8.19 | 7.78 | 18.03 | 11.37 | 10.80 | 18.03 | 15.09 | 14.34 |
| 64 | 10.64 | 8.55 | 8.12 | 10.64 | 8.92 | 8.47 | 10.64 | 9.29 | 8.83 | 20.11 | 12.91 | 12.26 | 20.11 | 16.87 | 16.03 |
| 65 | 12.14 | 9.78 | 9.29 | 12.14 | 10.20 | 9.69 | 12.14 | 10.63 | 10.10 | 22.61 | 14.77 | 14.03 | 22.61 | 19.03 | 18.08 |
| 66 | 13.82 | 11.15 | 10.59 | 13.82 | 11.63 | 11.05 | 13.82 | 12.12 | 11.51 | 25.51 | 16.95 | 16.10 | 25.51 | 21.53 | 20.45 |
| 67 | 15.71 | 12.69 | 12.06 | 15.71 | 13.25 | 12.59 | 15.71 | 13.80 | 13.11 | 28.86 | 19.51 | 18.53 | 28.86 | 24.43 | 23.21 |
| 68 | 17.89 | 14.48 | 13.76 | 17.89 | 15.11 | 14.35 | 17.89 | 15.74 | 14.95 | 32.63 | 22.43 | 21.31 | 32.63 | 27.71 | 26.32 |
| 69 | 20.45 | 16.57 | 15.74 | 20.45 | 17.30 | 16.44 | 20.45 | 18.02 | 17.12 | 36.78 | 25.71 | 24.42 | 36.78 | 31.32 | 29.75 |
| 70 | 23.49 | 19.08 | 18.13 | 23.49 | 19.91 | 18.91 | 23.49 | 20.73 | 19.69 | 41.26 | 29.32 | 27.85 | 41.26 | 35.24 | 33.48 |
| 71 | 26.15 | 20.99 | 19.94 | 26.15 | 22.07 | 20.97 | 26.15 | 23.15 | 21.99 | 44.61 | 32.23 | 30.62 | 44.61 | 38.22 | 36.31 |
| 72 | 29.05 | 23.56 | 22.38 | 29.05 | 24.68 | 23.45 | 29.05 | 25.80 | 24.51 | 48.08 | 35.31 | 33.54 | 48.08 | 41.32 | 39.25 |
| 73 | 31.50 | 26.48 | 25.16 | 31.50 | 27.63 | 26.25 | 31.50 | 28.78 | 27.34 | 49.74 | 37.11 | 35.25 | 49.74 | 43.04 | 40.89 |
| 74 | 32.29 | 29.77 | 28.28 | 32.29 | 30.95 | 29.40 | 32.29 | 32.13 | 30.52 | 50.09 | 39.23 | 37.27 | 50.09 | 44.88 | 42.64 |
| 75 | 34.11 | 31.82 | 30.23 | 34.11 | 32.96 | 31.31 | 34.11 | 34.09 | 32.39 | 51.70 | 41.32 | 39.25 | 51.70 | 45.98 | 43.68 |
| 76 | 37.09 | 32.90 | 31.26 | 37.09 | 33.95 | 32.25 | 37.09 | 35.00 | 33.25 | 53.35 | 43.28 | 41.12 | 53.35 | 47.49 | 45.12 |
| 77 | 41.26 | 35.50 | 33.73 | 41.26 | 36.50 | 34.68 | 41.26 | 37.50 | 35.63 | 54.28 | 45.55 | 43.27 | 54.28 | 48.23 | 45.82 |
| 78 | 41.96 | 36.71 | 34.87 | 41.96 | 37.60 | 35.72 | 41.96 | 38.50 | 36.58 | 55.17 | 46.25 | 43.94 | 55.17 | 49.12 | 46.66 |
| 79 | 44.03 | 37.46 | 35.59 | 44.03 | 38.24 | 36.33 | 44.03 | 39.02 | 37.07 | 56.02 | 47.01 | 44.66 | 56.02 | 50.01 | 47.51 |
| 80 | 45.07 | 38.37 | 36.45 | 45.07 | 39.04 | 37.09 | 45.07 | 39.70 | 37.72 | 57.76 | 47.49 | 45.12 | 57.76 | 50.88 | 48.34 |
| 81 | 49.71 | 42.75 | 40.61 | 49.71 | 43.34 | 41.17 | 49.71 | 43.92 | 41.72 | 63.26 | 52.47 | 49.85 | 63.26 | 55.42 | 52.65 |
| 82 | 54.67 | 47.49 | 45.12 | 54.67 | 47.97 | 45.57 | 54.67 | 48.46 | 46.04 | 69.39 | 57.96 | 55.06 | 69.39 | 60.37 | 57.35 |
| 83 | 59.94 | 52.59 | 49.96 | 59.94 | 52.94 | 50.29 | 59.94 | 53.30 | 50.64 | 76.15 | 64.00 | 60.80 | 76.15 | 65.76 | 64.47 |
| 84 | 65.53 | 58.05 | 55.15 | 65.53 | 58.25 | 55.34 | 65.53 | 58.44 | 55.52 | 83.54 | 70.67 | 67.14 | 83.54 | 71.62 | 68.04 |
| 85 | 71.42 | 63.90 | 60.71 | 71.42 | 63.90 | 60.71 | 71.42 | 63.90 | 60.71 | 91.55 | 81.91 | 77.81 | 91.55 | 81.91 | 77.81 |
| 86 | 79.45 | 71.31 | 67.74 | 79.45 | 71.31 | 67.74 | 79.45 | 71.31 | 67.74 | 99.54 | 89.34 | 84.87 | 99.54 | 89.34 | 84.87 |
| 87 | 88.30 | 79.51 | 75.53 | 88.30 | 79.51 | 75.53 | 88.30 | 79.51 | 75.53 | 107.80 | 97.07 | 92.22 | 107.80 | 97.07 | 92.22 |
| 88 | 98.02 | 88.54 | 84.11 | 98.02 | 88.54 | 84.11 | 98.02 | 88.54 | 84.11 | 116.62 | 105.34 | 100.07 | 116.62 | 105.34 | 100.07 |
| 89 | 108.65 | 98.46 | 93.54 | 108.65 | 98.46 | 93.54 | 108.65 | 98.46 | 93.54 | 126.23 | 114.39 | 108.67 | 126.23 | 114.39 | 108.67 |
| 90 | 120.25 | 109.32 | 103.85 | 120.25 | 109.32 | 103.85 | 120.25 | 109.32 | 103.85 | 136.92 | 124.47 | 118.25 | 136.92 | 124.47 | 118.25 |
| 91 | 133.74 | 121.58 | 115.50 | 133.74 | 121.58 | 115.50 | 133.74 | 121.58 | 115.50 | 149.13 | 135.57 | 128.79 | 149.13 | 135.57 | 128.79 |
| 92 | 148.38 | 134.89 | 128.15 | 148.38 | 134.89 | 128.15 | 148.38 | 134.89 | 128.15 | 162.28 | 147.53 | 140.15 | 162.28 | 147.53 | 140.15 |
| 93 | 164.20 | 149.27 | 141.81 | 164.20 | 149.27 | 141.81 | 164.20 | 149.27 | 141.81 | 176.39 | 160.35 | 152.33 | 176.39 | 160.35 | 152.33 |
| 94 | 181.24 | 164.76 | 156.52 | 181.24 | 164.76 | 156.52 | 181.24 | 164.76 | 156.52 | 191.44 | 174.04 | 165.34 | 191.44 | 174.04 | 165.34 |
| 95 | 199.52 | 181.38 | 172.31 | 199.52 | 181.38 | 172.31 | 199.52 | 181.38 | 172.31 | 207.45 | 188.59 | 179.16 | 207.45 | 188.59 | 179.16 |
| 96 | 217.33 | 197.57 | 187.69 | 217.33 | 197.57 | 187.69 | 217.33 | 197.57 | 187.69 | 224.79 | 204.35 | 194.13 | 224.79 | 204.35 | 194.13 |
| 97 | 236.72 | 215.20 | 204.44 | 236.72 | 215.20 | 204.44 | 236.72 | 215.20 | 204.44 | 243.58 | 221.44 | 210.37 | 243.58 | 221.44 | 210.37 |
| 98 | 257.83 | 234.39 | 222.67 | 257.83 | 234.39 | 222.67 | 257.83 | 234.39 | 222.67 | 263.95 | 239.95 | 227.95 | 263.95 | 239.95 | 227.95 |
| 99 | 280.83 | 255.30 | 242.54 | 280.83 | 255.30 | 242.54 | 280.83 | 255.30 | 242.54 | 286.01 | 260.01 | 247.01 | 286.01 | 260.01 | 247.01 |



**Annual guaranteed YRT-100 cost of insurance rates
for Perspecta Universal Life Insurance**

Band 1 is for initial Sum Insured lower than \$100,000
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$1,000,000
 Band 3 is for initial Sum Insured equal to \$1,000,000 or higher

(Male ages 0 to 49)

| Insurance Age | Male Profile 1 | | | Male Profile 2 | | | Male Profile 3 | | | Male Profile 4 | | | Male Profile 5 | | |
|---------------|----------------|--------|--------|----------------|--------|--------|----------------|--------|--------|----------------|--------|--------|----------------|--------|--------|
| | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 |
| 0 | 1.18 | 0.84 | 0.80 | 1.18 | 0.84 | 0.80 | 1.18 | 0.84 | 0.80 | 1.18 | 0.84 | 0.80 | 1.18 | 0.84 | 0.80 |
| 1 | 0.99 | 0.71 | 0.67 | 0.99 | 0.71 | 0.67 | 0.99 | 0.71 | 0.67 | 0.99 | 0.71 | 0.67 | 0.99 | 0.71 | 0.67 |
| 2 | 0.96 | 0.69 | 0.66 | 0.96 | 0.69 | 0.66 | 0.96 | 0.69 | 0.66 | 0.96 | 0.69 | 0.66 | 0.96 | 0.69 | 0.66 |
| 3 | 0.94 | 0.67 | 0.64 | 0.94 | 0.67 | 0.64 | 0.94 | 0.67 | 0.64 | 0.94 | 0.67 | 0.64 | 0.94 | 0.67 | 0.64 |
| 4 | 0.94 | 0.66 | 0.63 | 0.94 | 0.66 | 0.63 | 0.94 | 0.66 | 0.63 | 0.94 | 0.66 | 0.63 | 0.94 | 0.66 | 0.63 |
| 5 | 0.93 | 0.66 | 0.63 | 0.93 | 0.66 | 0.63 | 0.93 | 0.66 | 0.63 | 0.93 | 0.66 | 0.63 | 0.93 | 0.66 | 0.63 |
| 6 | 0.93 | 0.66 | 0.63 | 0.93 | 0.66 | 0.63 | 0.93 | 0.66 | 0.63 | 0.93 | 0.66 | 0.63 | 0.93 | 0.66 | 0.63 |
| 7 | 0.94 | 0.67 | 0.64 | 0.94 | 0.67 | 0.64 | 0.94 | 0.67 | 0.64 | 0.94 | 0.67 | 0.64 | 0.94 | 0.67 | 0.64 |
| 8 | 0.94 | 0.68 | 0.65 | 0.94 | 0.68 | 0.65 | 0.94 | 0.68 | 0.65 | 0.94 | 0.68 | 0.65 | 0.94 | 0.68 | 0.65 |
| 9 | 0.94 | 0.68 | 0.65 | 0.94 | 0.68 | 0.65 | 0.94 | 0.68 | 0.65 | 0.94 | 0.68 | 0.65 | 0.94 | 0.68 | 0.65 |
| 10 | 0.95 | 0.69 | 0.66 | 0.95 | 0.69 | 0.66 | 0.95 | 0.69 | 0.66 | 0.95 | 0.69 | 0.66 | 0.95 | 0.69 | 0.66 |
| 11 | 0.97 | 0.71 | 0.67 | 0.97 | 0.71 | 0.67 | 0.97 | 0.71 | 0.67 | 0.97 | 0.71 | 0.67 | 0.97 | 0.71 | 0.67 |
| 12 | 1.00 | 0.73 | 0.69 | 1.00 | 0.73 | 0.69 | 1.00 | 0.73 | 0.69 | 1.00 | 0.73 | 0.69 | 1.00 | 0.73 | 0.69 |
| 13 | 1.06 | 0.77 | 0.73 | 1.06 | 0.77 | 0.73 | 1.06 | 0.77 | 0.73 | 1.06 | 0.77 | 0.73 | 1.06 | 0.77 | 0.73 |
| 14 | 1.09 | 0.79 | 0.75 | 1.09 | 0.79 | 0.75 | 1.09 | 0.79 | 0.75 | 1.09 | 0.79 | 0.75 | 1.09 | 0.79 | 0.75 |
| 15 | 1.16 | 0.85 | 0.81 | 1.16 | 0.85 | 0.81 | 1.16 | 0.85 | 0.81 | 1.16 | 0.85 | 0.81 | 1.16 | 0.85 | 0.81 |
| 16 | 1.22 | 0.89 | 0.85 | 1.22 | 0.89 | 0.85 | 1.22 | 0.89 | 0.85 | 1.22 | 0.89 | 0.85 | 1.22 | 0.89 | 0.85 |
| 17 | 1.33 | 0.98 | 0.93 | 1.33 | 0.98 | 0.93 | 1.33 | 0.98 | 0.93 | 1.33 | 0.98 | 0.93 | 1.33 | 0.98 | 0.93 |
| 18 | 1.28 | 0.94 | 0.89 | 1.28 | 0.94 | 0.89 | 1.28 | 0.94 | 0.89 | 1.55 | 1.15 | 1.09 | 1.55 | 1.15 | 1.09 |
| 19 | 1.31 | 0.95 | 0.90 | 1.31 | 0.96 | 0.91 | 1.31 | 0.97 | 0.92 | 1.61 | 1.17 | 1.11 | 1.61 | 1.20 | 1.14 |
| 20 | 1.31 | 0.94 | 0.89 | 1.31 | 0.95 | 0.90 | 1.31 | 0.97 | 0.92 | 1.74 | 1.27 | 1.21 | 1.74 | 1.29 | 1.23 |
| 21 | 1.31 | 0.93 | 0.88 | 1.31 | 0.95 | 0.90 | 1.31 | 0.97 | 0.92 | 1.75 | 1.25 | 1.19 | 1.75 | 1.30 | 1.24 |
| 22 | 1.29 | 0.91 | 0.86 | 1.29 | 0.94 | 0.89 | 1.29 | 0.97 | 0.92 | 1.76 | 1.23 | 1.17 | 1.76 | 1.32 | 1.25 |
| 23 | 1.28 | 0.89 | 0.85 | 1.28 | 0.93 | 0.88 | 1.28 | 0.96 | 0.91 | 1.78 | 1.22 | 1.16 | 1.78 | 1.33 | 1.26 |
| 24 | 1.27 | 0.88 | 0.84 | 1.27 | 0.91 | 0.86 | 1.27 | 0.95 | 0.90 | 1.81 | 1.22 | 1.16 | 1.81 | 1.36 | 1.29 |
| 25 | 1.27 | 0.88 | 0.84 | 1.27 | 0.92 | 0.87 | 1.27 | 0.95 | 0.90 | 1.84 | 1.22 | 1.16 | 1.84 | 1.39 | 1.32 |
| 26 | 1.28 | 0.88 | 0.84 | 1.28 | 0.93 | 0.88 | 1.28 | 0.96 | 0.91 | 1.88 | 1.22 | 1.16 | 1.88 | 1.42 | 1.35 |
| 27 | 1.29 | 0.90 | 0.86 | 1.29 | 0.94 | 0.89 | 1.29 | 0.98 | 0.93 | 1.93 | 1.22 | 1.16 | 1.93 | 1.45 | 1.38 |
| 28 | 1.32 | 0.92 | 0.87 | 1.32 | 0.96 | 0.91 | 1.32 | 0.99 | 0.94 | 1.98 | 1.23 | 1.17 | 1.98 | 1.50 | 1.43 |
| 29 | 1.34 | 0.94 | 0.89 | 1.34 | 0.98 | 0.93 | 1.34 | 1.02 | 0.97 | 2.03 | 1.24 | 1.18 | 2.03 | 1.55 | 1.47 |
| 30 | 1.36 | 0.95 | 0.90 | 1.36 | 0.99 | 0.94 | 1.36 | 1.04 | 0.99 | 2.10 | 1.27 | 1.21 | 2.10 | 1.60 | 1.52 |
| 31 | 1.38 | 0.95 | 0.90 | 1.38 | 0.99 | 0.94 | 1.38 | 1.04 | 0.99 | 2.16 | 1.29 | 1.23 | 2.16 | 1.65 | 1.57 |
| 32 | 1.40 | 0.93 | 0.88 | 1.40 | 0.97 | 0.92 | 1.40 | 1.01 | 0.96 | 2.23 | 1.31 | 1.24 | 2.23 | 1.63 | 1.55 |
| 33 | 1.39 | 0.91 | 0.86 | 1.39 | 0.95 | 0.90 | 1.39 | 0.99 | 0.94 | 2.26 | 1.29 | 1.23 | 2.26 | 1.61 | 1.53 |
| 34 | 1.38 | 0.90 | 0.86 | 1.38 | 0.94 | 0.89 | 1.38 | 0.99 | 0.94 | 2.30 | 1.32 | 1.25 | 2.30 | 1.65 | 1.57 |
| 35 | 1.37 | 0.89 | 0.85 | 1.37 | 0.94 | 0.89 | 1.37 | 0.98 | 0.93 | 2.37 | 1.36 | 1.29 | 2.37 | 1.69 | 1.61 |
| 36 | 1.43 | 0.94 | 0.89 | 1.43 | 0.99 | 0.94 | 1.43 | 1.02 | 0.97 | 2.49 | 1.39 | 1.32 | 2.49 | 1.78 | 1.69 |
| 37 | 1.43 | 0.97 | 0.92 | 1.43 | 1.01 | 0.96 | 1.43 | 1.05 | 1.00 | 2.63 | 1.45 | 1.38 | 2.63 | 1.88 | 1.79 |
| 38 | 1.41 | 1.01 | 0.96 | 1.41 | 1.05 | 1.00 | 1.41 | 1.09 | 1.04 | 2.81 | 1.51 | 1.43 | 2.81 | 2.01 | 1.91 |
| 39 | 1.43 | 1.02 | 0.97 | 1.43 | 1.07 | 1.02 | 1.43 | 1.11 | 1.05 | 3.02 | 1.59 | 1.51 | 3.02 | 2.16 | 2.05 |
| 40 | 1.48 | 1.06 | 1.01 | 1.48 | 1.11 | 1.05 | 1.48 | 1.16 | 1.10 | 3.21 | 1.68 | 1.60 | 3.21 | 2.34 | 2.22 |
| 41 | 1.57 | 1.14 | 1.08 | 1.57 | 1.19 | 1.13 | 1.57 | 1.24 | 1.18 | 3.41 | 1.83 | 1.74 | 3.41 | 2.53 | 2.40 |
| 42 | 1.71 | 1.24 | 1.18 | 1.71 | 1.29 | 1.23 | 1.71 | 1.35 | 1.28 | 3.60 | 1.99 | 1.89 | 3.60 | 2.76 | 2.62 |
| 43 | 1.87 | 1.36 | 1.29 | 1.87 | 1.42 | 1.35 | 1.87 | 1.48 | 1.41 | 3.84 | 2.18 | 2.07 | 3.84 | 3.03 | 2.88 |
| 44 | 2.05 | 1.47 | 1.40 | 2.05 | 1.53 | 1.45 | 2.05 | 1.59 | 1.51 | 4.14 | 2.31 | 2.19 | 4.14 | 3.21 | 3.05 |
| 45 | 2.24 | 1.63 | 1.55 | 2.24 | 1.71 | 1.62 | 2.24 | 1.77 | 1.68 | 4.52 | 2.55 | 2.42 | 4.52 | 3.54 | 3.36 |
| 46 | 2.43 | 1.78 | 1.69 | 2.43 | 1.85 | 1.76 | 2.43 | 1.91 | 1.81 | 5.02 | 2.83 | 2.69 | 5.02 | 3.94 | 3.74 |
| 47 | 2.63 | 1.92 | 1.82 | 2.63 | 2.01 | 1.91 | 2.63 | 2.07 | 1.97 | 5.58 | 3.14 | 2.98 | 5.58 | 4.36 | 4.14 |
| 48 | 2.86 | 2.11 | 2.00 | 2.86 | 2.19 | 2.08 | 2.86 | 2.28 | 2.17 | 6.21 | 3.48 | 3.31 | 6.21 | 4.83 | 4.59 |
| 49 | 3.09 | 2.28 | 2.17 | 3.09 | 2.38 | 2.26 | 3.09 | 2.47 | 2.35 | 6.90 | 3.85 | 3.66 | 6.90 | 5.35 | 5.08 |



**Annual guaranteed YRT-100 cost of insurance rates
for Perspecta Universal Life Insurance**

Band 1 is for initial Sum Insured lower than \$100,000
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$1,000,000
 Band 3 is for initial Sum Insured equal to \$1,000,000 or higher

(Male ages 50 to 99)

| Insurance Age | Male Profile 1 | | | Male Profile 2 | | | Male Profile 3 | | | Male Profile 4 | | | Male Profile 5 | | |
|---------------|----------------|--------|--------|----------------|--------|--------|----------------|--------|--------|----------------|--------|--------|----------------|--------|--------|
| | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 |
| 50 | 3.33 | 2.45 | 2.33 | 3.33 | 2.55 | 2.42 | 3.33 | 2.65 | 2.52 | 7.65 | 4.22 | 4.01 | 7.65 | 5.86 | 5.57 |
| 51 | 3.58 | 2.65 | 2.52 | 3.58 | 2.76 | 2.62 | 3.58 | 2.87 | 2.73 | 8.49 | 4.60 | 4.37 | 8.49 | 6.38 | 6.06 |
| 52 | 3.83 | 2.85 | 2.71 | 3.83 | 2.98 | 2.83 | 3.83 | 3.10 | 2.95 | 9.44 | 5.02 | 4.77 | 9.44 | 6.96 | 6.61 |
| 53 | 4.09 | 3.06 | 2.91 | 4.09 | 3.20 | 3.04 | 4.09 | 3.32 | 3.15 | 10.41 | 5.42 | 5.15 | 10.41 | 7.53 | 7.15 |
| 54 | 4.40 | 3.30 | 3.14 | 4.40 | 3.44 | 3.27 | 4.40 | 3.59 | 3.41 | 11.37 | 5.85 | 5.56 | 11.37 | 8.13 | 7.72 |
| 55 | 4.79 | 3.60 | 3.42 | 4.79 | 3.76 | 3.57 | 4.79 | 3.91 | 3.71 | 12.27 | 6.35 | 6.03 | 12.27 | 8.81 | 8.37 |
| 56 | 5.22 | 3.94 | 3.74 | 5.22 | 4.11 | 3.90 | 5.22 | 4.28 | 4.07 | 12.97 | 6.87 | 6.53 | 12.97 | 9.55 | 9.07 |
| 57 | 5.69 | 4.30 | 4.09 | 5.69 | 4.49 | 4.27 | 5.69 | 4.68 | 4.45 | 13.51 | 7.53 | 7.15 | 13.51 | 10.46 | 9.94 |
| 58 | 6.21 | 4.72 | 4.48 | 6.21 | 4.92 | 4.67 | 6.21 | 5.13 | 4.87 | 14.09 | 8.27 | 7.86 | 14.09 | 11.48 | 10.91 |
| 59 | 6.83 | 5.11 | 4.85 | 6.83 | 5.33 | 5.06 | 6.83 | 5.56 | 5.28 | 14.89 | 8.85 | 8.41 | 14.89 | 12.29 | 11.68 |
| 60 | 7.53 | 5.53 | 5.25 | 7.53 | 5.75 | 5.46 | 7.53 | 6.00 | 5.70 | 16.09 | 9.61 | 9.13 | 16.09 | 13.34 | 12.67 |
| 61 | 8.32 | 6.11 | 5.80 | 8.32 | 6.38 | 6.06 | 8.32 | 6.65 | 6.32 | 17.75 | 10.79 | 10.25 | 17.75 | 14.76 | 14.02 |
| 62 | 9.17 | 6.76 | 6.42 | 9.17 | 7.06 | 6.71 | 9.17 | 7.35 | 6.98 | 19.72 | 12.18 | 11.57 | 19.72 | 16.45 | 15.63 |
| 63 | 10.11 | 7.50 | 7.13 | 10.11 | 7.83 | 7.44 | 10.11 | 8.15 | 7.74 | 21.94 | 13.69 | 13.01 | 21.94 | 18.35 | 17.43 |
| 64 | 11.18 | 7.95 | 7.55 | 11.18 | 8.30 | 7.89 | 11.18 | 8.64 | 8.21 | 24.32 | 15.34 | 14.57 | 24.32 | 20.41 | 19.39 |
| 65 | 12.40 | 8.89 | 8.45 | 12.40 | 9.28 | 8.82 | 12.40 | 9.66 | 9.18 | 26.79 | 17.14 | 16.28 | 26.79 | 22.55 | 21.42 |
| 66 | 13.75 | 9.92 | 9.42 | 13.75 | 10.35 | 9.83 | 13.75 | 10.78 | 10.24 | 29.34 | 18.97 | 18.02 | 29.34 | 24.70 | 23.47 |
| 67 | 15.20 | 11.07 | 10.52 | 15.20 | 11.55 | 10.97 | 15.20 | 12.03 | 11.43 | 32.01 | 20.93 | 19.88 | 32.01 | 26.97 | 25.62 |
| 68 | 16.80 | 12.36 | 11.74 | 16.80 | 12.89 | 12.25 | 16.80 | 13.44 | 12.77 | 34.82 | 23.07 | 21.92 | 34.82 | 29.43 | 27.96 |
| 69 | 18.59 | 13.81 | 13.12 | 18.59 | 14.42 | 13.70 | 18.59 | 15.01 | 14.26 | 37.79 | 25.41 | 24.14 | 37.79 | 32.07 | 30.47 |
| 70 | 20.61 | 15.43 | 14.66 | 20.61 | 16.10 | 15.30 | 20.61 | 16.77 | 15.93 | 40.94 | 27.98 | 26.58 | 40.94 | 34.98 | 33.23 |
| 71 | 22.84 | 17.22 | 16.36 | 22.84 | 17.97 | 17.07 | 22.84 | 18.72 | 17.78 | 44.24 | 30.80 | 29.26 | 44.24 | 37.87 | 35.98 |
| 72 | 25.23 | 19.17 | 18.21 | 25.23 | 20.00 | 19.00 | 25.23 | 20.83 | 19.79 | 47.68 | 33.84 | 32.15 | 47.68 | 40.94 | 38.89 |
| 73 | 27.83 | 21.33 | 20.26 | 27.83 | 22.25 | 21.14 | 27.83 | 23.18 | 22.02 | 51.30 | 37.13 | 35.27 | 51.30 | 44.19 | 41.98 |
| 74 | 30.73 | 23.89 | 22.70 | 30.73 | 24.75 | 23.51 | 30.73 | 25.78 | 24.49 | 55.12 | 40.67 | 38.64 | 55.12 | 47.66 | 45.28 |
| 75 | 33.96 | 26.78 | 25.44 | 33.96 | 27.74 | 26.35 | 33.96 | 28.70 | 27.27 | 59.19 | 44.49 | 42.27 | 59.19 | 51.33 | 48.76 |
| 76 | 37.49 | 30.01 | 28.51 | 37.49 | 30.97 | 29.42 | 37.49 | 31.93 | 30.33 | 63.62 | 48.59 | 46.16 | 63.62 | 55.22 | 52.46 |
| 77 | 41.30 | 33.58 | 31.90 | 41.30 | 34.53 | 32.80 | 41.30 | 35.47 | 33.70 | 68.42 | 53.00 | 50.35 | 68.42 | 59.32 | 56.35 |
| 78 | 45.41 | 37.52 | 35.64 | 45.41 | 38.43 | 36.51 | 45.41 | 39.35 | 37.38 | 73.36 | 57.71 | 54.82 | 73.36 | 63.65 | 60.47 |
| 79 | 49.87 | 41.84 | 39.75 | 49.87 | 42.71 | 40.57 | 49.87 | 43.58 | 41.40 | 78.22 | 62.75 | 59.61 | 78.22 | 68.20 | 64.79 |
| 80 | 54.73 | 46.60 | 44.27 | 54.73 | 47.40 | 45.03 | 54.73 | 48.21 | 45.80 | 82.82 | 68.08 | 64.68 | 82.82 | 72.95 | 69.30 |
| 81 | 59.78 | 51.41 | 48.84 | 59.78 | 52.11 | 49.50 | 59.78 | 52.82 | 50.18 | 87.14 | 73.55 | 69.87 | 87.14 | 77.00 | 73.15 |
| 82 | 64.98 | 56.44 | 53.62 | 64.98 | 57.02 | 54.17 | 64.98 | 57.60 | 54.72 | 91.34 | 78.23 | 74.32 | 91.34 | 80.95 | 76.90 |
| 83 | 70.63 | 61.97 | 58.87 | 70.63 | 62.39 | 59.27 | 70.63 | 62.81 | 59.67 | 95.40 | 82.93 | 78.78 | 95.40 | 84.83 | 80.59 |
| 84 | 77.06 | 68.27 | 64.86 | 77.06 | 68.50 | 65.08 | 77.06 | 68.73 | 65.29 | 99.34 | 87.61 | 83.23 | 99.34 | 88.60 | 84.17 |
| 85 | 84.55 | 75.65 | 71.87 | 84.55 | 75.65 | 71.87 | 84.55 | 75.65 | 71.87 | 103.15 | 92.29 | 87.68 | 103.15 | 92.29 | 87.68 |
| 86 | 93.05 | 83.51 | 79.33 | 93.05 | 83.51 | 79.33 | 93.05 | 83.51 | 79.33 | 110.83 | 99.48 | 94.51 | 110.83 | 99.48 | 94.51 |
| 87 | 102.33 | 92.15 | 87.54 | 102.33 | 92.15 | 87.54 | 102.33 | 92.15 | 87.54 | 119.99 | 108.04 | 102.64 | 119.99 | 108.04 | 102.64 |
| 88 | 112.48 | 101.60 | 96.52 | 112.48 | 101.60 | 96.52 | 112.48 | 101.60 | 96.52 | 130.42 | 117.80 | 111.91 | 130.42 | 117.80 | 111.91 |
| 89 | 123.54 | 111.94 | 106.34 | 123.54 | 111.94 | 106.34 | 123.54 | 111.94 | 106.34 | 141.92 | 128.60 | 122.17 | 141.92 | 128.60 | 122.17 |
| 90 | 135.58 | 123.25 | 117.09 | 135.58 | 123.25 | 117.09 | 135.58 | 123.25 | 117.09 | 154.28 | 140.25 | 133.24 | 154.28 | 140.25 | 133.24 |
| 91 | 149.06 | 135.51 | 128.73 | 149.06 | 135.51 | 128.73 | 149.06 | 135.51 | 128.73 | 168.04 | 152.75 | 145.11 | 168.04 | 152.75 | 145.11 |
| 92 | 163.54 | 148.67 | 141.24 | 163.54 | 148.67 | 141.24 | 163.54 | 148.67 | 141.24 | 182.86 | 166.23 | 157.92 | 182.86 | 166.23 | 157.92 |
| 93 | 179.03 | 162.75 | 154.61 | 179.03 | 162.75 | 154.61 | 179.03 | 162.75 | 154.61 | 198.76 | 180.68 | 171.65 | 198.76 | 180.68 | 171.65 |
| 94 | 195.51 | 177.74 | 168.85 | 195.51 | 177.74 | 168.85 | 195.51 | 177.74 | 168.85 | 215.72 | 196.10 | 186.30 | 215.72 | 196.10 | 186.30 |
| 95 | 213.00 | 193.64 | 183.96 | 213.00 | 193.64 | 183.96 | 213.00 | 193.64 | 183.96 | 233.75 | 212.50 | 201.88 | 233.75 | 212.50 | 201.88 |
| 96 | 234.30 | 213.00 | 202.35 | 234.30 | 213.00 | 202.35 | 234.30 | 213.00 | 202.35 | 253.29 | 230.26 | 218.75 | 253.29 | 230.26 | 218.75 |
| 97 | 257.70 | 234.28 | 222.57 | 257.70 | 234.28 | 222.57 | 257.70 | 234.28 | 222.57 | 274.46 | 249.51 | 237.03 | 274.46 | 249.51 | 237.03 |
| 98 | 283.42 | 257.65 | 244.77 | 283.42 | 257.65 | 244.77 | 283.42 | 257.65 | 244.77 | 297.41 | 270.37 | 256.85 | 297.41 | 270.37 | 256.85 |
| 99 | 311.66 | 283.33 | 269.16 | 311.66 | 283.33 | 269.16 | 311.66 | 283.33 | 269.16 | 322.27 | 292.97 | 278.32 | 322.27 | 292.97 | 278.32 |



**Annual guaranteed YRT-100 cost of insurance rates
for Perspecta Universal Life Insurance**

Band 1 is for initial Sum Insured lower than \$100,000
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$1,000,000
 Band 3 is for initial Sum Insured equal to \$1,000,000 or higher

(Female ages 0 to 49)

| Insurance Age | Female Profile 1 | | | Female Profile 2 | | | Female Profile 3 | | | Female Profile 4 | | | Female Profile 5 | | |
|---------------|------------------|--------|--------|------------------|--------|--------|------------------|--------|--------|------------------|--------|--------|------------------|--------|--------|
| | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 |
| 0 | 0.93 | 0.66 | 0.63 | 0.93 | 0.66 | 0.63 | 0.93 | 0.66 | 0.63 | 0.93 | 0.66 | 0.63 | 0.93 | 0.66 | 0.63 |
| 1 | 0.72 | 0.52 | 0.49 | 0.72 | 0.52 | 0.49 | 0.72 | 0.52 | 0.49 | 0.72 | 0.52 | 0.49 | 0.72 | 0.52 | 0.49 |
| 2 | 0.68 | 0.48 | 0.46 | 0.68 | 0.48 | 0.46 | 0.68 | 0.48 | 0.46 | 0.68 | 0.48 | 0.46 | 0.68 | 0.48 | 0.46 |
| 3 | 0.65 | 0.47 | 0.45 | 0.65 | 0.47 | 0.45 | 0.65 | 0.47 | 0.45 | 0.65 | 0.47 | 0.45 | 0.65 | 0.47 | 0.45 |
| 4 | 0.65 | 0.46 | 0.44 | 0.65 | 0.46 | 0.44 | 0.65 | 0.46 | 0.44 | 0.65 | 0.46 | 0.44 | 0.65 | 0.46 | 0.44 |
| 5 | 0.65 | 0.46 | 0.44 | 0.65 | 0.46 | 0.44 | 0.65 | 0.46 | 0.44 | 0.65 | 0.46 | 0.44 | 0.65 | 0.46 | 0.44 |
| 6 | 0.64 | 0.46 | 0.44 | 0.64 | 0.46 | 0.44 | 0.64 | 0.46 | 0.44 | 0.64 | 0.46 | 0.44 | 0.64 | 0.46 | 0.44 |
| 7 | 0.64 | 0.46 | 0.44 | 0.64 | 0.46 | 0.44 | 0.64 | 0.46 | 0.44 | 0.64 | 0.46 | 0.44 | 0.64 | 0.46 | 0.44 |
| 8 | 0.64 | 0.46 | 0.44 | 0.64 | 0.46 | 0.44 | 0.64 | 0.46 | 0.44 | 0.64 | 0.46 | 0.44 | 0.64 | 0.46 | 0.44 |
| 9 | 0.63 | 0.46 | 0.44 | 0.63 | 0.46 | 0.44 | 0.63 | 0.46 | 0.44 | 0.63 | 0.46 | 0.44 | 0.63 | 0.46 | 0.44 |
| 10 | 0.64 | 0.46 | 0.44 | 0.64 | 0.46 | 0.44 | 0.64 | 0.46 | 0.44 | 0.64 | 0.46 | 0.44 | 0.64 | 0.46 | 0.44 |
| 11 | 0.65 | 0.47 | 0.45 | 0.65 | 0.47 | 0.45 | 0.65 | 0.47 | 0.45 | 0.65 | 0.47 | 0.45 | 0.65 | 0.47 | 0.45 |
| 12 | 0.65 | 0.48 | 0.46 | 0.65 | 0.48 | 0.46 | 0.65 | 0.48 | 0.46 | 0.65 | 0.48 | 0.46 | 0.65 | 0.48 | 0.46 |
| 13 | 0.67 | 0.49 | 0.47 | 0.67 | 0.49 | 0.47 | 0.67 | 0.49 | 0.47 | 0.67 | 0.49 | 0.47 | 0.67 | 0.49 | 0.47 |
| 14 | 0.69 | 0.50 | 0.48 | 0.69 | 0.50 | 0.48 | 0.69 | 0.50 | 0.48 | 0.69 | 0.50 | 0.48 | 0.69 | 0.50 | 0.48 |
| 15 | 0.70 | 0.51 | 0.48 | 0.70 | 0.51 | 0.48 | 0.70 | 0.51 | 0.48 | 0.70 | 0.51 | 0.48 | 0.70 | 0.51 | 0.48 |
| 16 | 0.70 | 0.52 | 0.49 | 0.70 | 0.52 | 0.49 | 0.70 | 0.52 | 0.49 | 0.70 | 0.52 | 0.49 | 0.70 | 0.52 | 0.49 |
| 17 | 0.71 | 0.52 | 0.49 | 0.71 | 0.52 | 0.49 | 0.71 | 0.52 | 0.49 | 0.71 | 0.52 | 0.49 | 0.71 | 0.52 | 0.49 |
| 18 | 0.71 | 0.52 | 0.49 | 0.71 | 0.52 | 0.49 | 0.71 | 0.52 | 0.49 | 0.87 | 0.64 | 0.61 | 0.87 | 0.64 | 0.61 |
| 19 | 0.71 | 0.52 | 0.49 | 0.71 | 0.52 | 0.49 | 0.71 | 0.52 | 0.49 | 0.88 | 0.64 | 0.61 | 0.88 | 0.65 | 0.62 |
| 20 | 0.71 | 0.51 | 0.48 | 0.71 | 0.52 | 0.49 | 0.71 | 0.53 | 0.50 | 1.01 | 0.73 | 0.69 | 1.01 | 0.75 | 0.71 |
| 21 | 0.71 | 0.51 | 0.48 | 0.71 | 0.52 | 0.49 | 0.71 | 0.54 | 0.51 | 1.01 | 0.72 | 0.68 | 1.01 | 0.75 | 0.71 |
| 22 | 0.71 | 0.50 | 0.48 | 0.71 | 0.52 | 0.49 | 0.71 | 0.54 | 0.51 | 1.02 | 0.71 | 0.67 | 1.02 | 0.76 | 0.72 |
| 23 | 0.72 | 0.50 | 0.48 | 0.72 | 0.52 | 0.49 | 0.72 | 0.54 | 0.51 | 1.04 | 0.71 | 0.67 | 1.04 | 0.77 | 0.73 |
| 24 | 0.74 | 0.50 | 0.48 | 0.74 | 0.53 | 0.50 | 0.74 | 0.55 | 0.52 | 1.06 | 0.71 | 0.67 | 1.06 | 0.80 | 0.76 |
| 25 | 0.76 | 0.53 | 0.50 | 0.76 | 0.54 | 0.51 | 0.76 | 0.57 | 0.54 | 1.10 | 0.72 | 0.68 | 1.10 | 0.82 | 0.78 |
| 26 | 0.79 | 0.55 | 0.52 | 0.79 | 0.58 | 0.55 | 0.79 | 0.59 | 0.56 | 1.14 | 0.74 | 0.70 | 1.14 | 0.86 | 0.82 |
| 27 | 0.83 | 0.59 | 0.56 | 0.83 | 0.60 | 0.57 | 0.83 | 0.63 | 0.60 | 1.20 | 0.76 | 0.72 | 1.20 | 0.91 | 0.86 |
| 28 | 0.88 | 0.62 | 0.59 | 0.88 | 0.65 | 0.62 | 0.88 | 0.67 | 0.64 | 1.26 | 0.78 | 0.74 | 1.26 | 0.96 | 0.91 |
| 29 | 0.94 | 0.65 | 0.62 | 0.94 | 0.68 | 0.65 | 0.94 | 0.71 | 0.67 | 1.33 | 0.81 | 0.77 | 1.33 | 1.01 | 0.96 |
| 30 | 0.98 | 0.69 | 0.66 | 0.98 | 0.71 | 0.67 | 0.98 | 0.75 | 0.71 | 1.39 | 0.84 | 0.80 | 1.39 | 1.06 | 1.01 |
| 31 | 1.02 | 0.71 | 0.67 | 1.02 | 0.75 | 0.71 | 1.02 | 0.78 | 0.74 | 1.45 | 0.87 | 0.83 | 1.45 | 1.11 | 1.05 |
| 32 | 1.06 | 0.75 | 0.71 | 1.06 | 0.78 | 0.74 | 1.06 | 0.81 | 0.77 | 1.52 | 0.89 | 0.85 | 1.52 | 1.16 | 1.10 |
| 33 | 1.10 | 0.75 | 0.71 | 1.10 | 0.78 | 0.74 | 1.10 | 0.82 | 0.78 | 1.58 | 0.93 | 0.88 | 1.58 | 1.22 | 1.16 |
| 34 | 1.13 | 0.77 | 0.73 | 1.13 | 0.81 | 0.77 | 1.13 | 0.84 | 0.80 | 1.66 | 0.96 | 0.91 | 1.66 | 1.28 | 1.22 |
| 35 | 1.16 | 0.78 | 0.74 | 1.16 | 0.82 | 0.78 | 1.16 | 0.85 | 0.81 | 1.73 | 1.00 | 0.95 | 1.73 | 1.34 | 1.27 |
| 36 | 1.20 | 0.81 | 0.77 | 1.20 | 0.84 | 0.80 | 1.20 | 0.88 | 0.84 | 1.83 | 1.05 | 1.00 | 1.83 | 1.42 | 1.35 |
| 37 | 1.23 | 0.85 | 0.81 | 1.23 | 0.88 | 0.84 | 1.23 | 0.92 | 0.87 | 1.92 | 1.10 | 1.05 | 1.92 | 1.50 | 1.43 |
| 38 | 1.26 | 0.88 | 0.84 | 1.26 | 0.92 | 0.87 | 1.26 | 0.96 | 0.91 | 2.03 | 1.16 | 1.10 | 2.03 | 1.58 | 1.50 |
| 39 | 1.29 | 0.91 | 0.86 | 1.29 | 0.95 | 0.90 | 1.29 | 0.99 | 0.94 | 2.14 | 1.22 | 1.16 | 2.14 | 1.67 | 1.59 |
| 40 | 1.33 | 0.95 | 0.90 | 1.33 | 0.99 | 0.94 | 1.33 | 1.04 | 0.99 | 2.27 | 1.28 | 1.22 | 2.27 | 1.78 | 1.69 |
| 41 | 1.38 | 0.99 | 0.94 | 1.38 | 1.04 | 0.99 | 1.38 | 1.08 | 1.03 | 2.40 | 1.35 | 1.28 | 2.40 | 1.88 | 1.79 |
| 42 | 1.42 | 1.03 | 0.98 | 1.42 | 1.08 | 1.03 | 1.42 | 1.12 | 1.06 | 2.52 | 1.43 | 1.36 | 2.52 | 1.99 | 1.89 |
| 43 | 1.47 | 1.07 | 1.02 | 1.47 | 1.11 | 1.05 | 1.47 | 1.16 | 1.10 | 2.67 | 1.51 | 1.43 | 2.67 | 2.11 | 2.00 |
| 44 | 1.54 | 1.12 | 1.06 | 1.54 | 1.17 | 1.11 | 1.54 | 1.22 | 1.16 | 2.84 | 1.61 | 1.53 | 2.84 | 2.24 | 2.13 |
| 45 | 1.62 | 1.19 | 1.13 | 1.62 | 1.24 | 1.18 | 1.62 | 1.29 | 1.23 | 3.05 | 1.74 | 1.65 | 3.05 | 2.42 | 2.30 |
| 46 | 1.74 | 1.28 | 1.22 | 1.74 | 1.33 | 1.26 | 1.74 | 1.39 | 1.32 | 3.30 | 1.89 | 1.80 | 3.30 | 2.63 | 2.50 |
| 47 | 1.88 | 1.38 | 1.31 | 1.88 | 1.44 | 1.37 | 1.88 | 1.50 | 1.43 | 3.57 | 2.05 | 1.95 | 3.57 | 2.85 | 2.71 |
| 48 | 2.02 | 1.50 | 1.43 | 2.02 | 1.56 | 1.48 | 2.02 | 1.62 | 1.54 | 3.88 | 2.24 | 2.13 | 3.88 | 3.10 | 2.95 |
| 49 | 2.18 | 1.61 | 1.53 | 2.18 | 1.68 | 1.60 | 2.18 | 1.76 | 1.67 | 4.22 | 2.44 | 2.32 | 4.22 | 3.39 | 3.22 |



**Annual guaranteed YRT-100 cost of insurance rates
for Perspecta Universal Life Insurance**

Band 1 is for initial Sum Insured lower than \$100,000
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$1,000,000
 Band 3 is for initial Sum Insured equal to \$1,000,000 or higher

(Female ages 50 to 99)

| Insurance Age | Female Profile 1 | | | Female Profile 2 | | | Female Profile 3 | | | Female Profile 4 | | | Female Profile 5 | | |
|---------------|------------------|--------|--------|------------------|--------|--------|------------------|--------|--------|------------------|--------|--------|------------------|--------|--------|
| | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 |
| 50 | 2.35 | 1.74 | 1.65 | 2.35 | 1.82 | 1.73 | 2.35 | 1.90 | 1.81 | 4.62 | 2.68 | 2.55 | 4.62 | 3.72 | 3.53 |
| 51 | 2.52 | 1.87 | 1.78 | 2.52 | 1.95 | 1.85 | 2.52 | 2.03 | 1.93 | 5.08 | 2.96 | 2.81 | 5.08 | 4.11 | 3.90 |
| 52 | 2.68 | 2.00 | 1.90 | 2.68 | 2.08 | 1.98 | 2.68 | 2.17 | 2.06 | 5.61 | 3.27 | 3.11 | 5.61 | 4.55 | 4.32 |
| 53 | 2.86 | 2.13 | 2.02 | 2.86 | 2.23 | 2.12 | 2.86 | 2.32 | 2.20 | 6.17 | 3.61 | 3.43 | 6.17 | 5.02 | 4.77 |
| 54 | 3.06 | 2.30 | 2.19 | 3.06 | 2.40 | 2.28 | 3.06 | 2.49 | 2.37 | 6.75 | 3.96 | 3.76 | 6.75 | 5.50 | 5.23 |
| 55 | 3.31 | 2.49 | 2.37 | 3.31 | 2.59 | 2.46 | 3.31 | 2.70 | 2.57 | 7.32 | 4.31 | 4.09 | 7.32 | 5.98 | 5.68 |
| 56 | 3.59 | 2.70 | 2.57 | 3.59 | 2.82 | 2.68 | 3.59 | 2.94 | 2.79 | 7.86 | 4.64 | 4.41 | 7.86 | 6.44 | 6.12 |
| 57 | 3.89 | 2.94 | 2.79 | 3.89 | 3.07 | 2.92 | 3.89 | 3.20 | 3.04 | 8.38 | 4.96 | 4.71 | 8.38 | 6.89 | 6.55 |
| 58 | 4.22 | 3.20 | 3.04 | 4.22 | 3.35 | 3.18 | 4.22 | 3.48 | 3.31 | 8.92 | 5.30 | 5.04 | 8.92 | 7.35 | 6.98 |
| 59 | 4.62 | 3.51 | 3.33 | 4.62 | 3.66 | 3.48 | 4.62 | 3.82 | 3.63 | 9.53 | 5.68 | 5.40 | 9.53 | 7.88 | 7.49 |
| 60 | 5.07 | 3.65 | 3.47 | 5.07 | 3.80 | 3.61 | 5.07 | 3.96 | 3.76 | 10.26 | 6.13 | 5.82 | 10.26 | 8.51 | 8.08 |
| 61 | 5.58 | 4.05 | 3.85 | 5.58 | 4.22 | 4.01 | 5.58 | 4.40 | 4.18 | 11.08 | 6.74 | 6.40 | 11.08 | 9.22 | 8.76 |
| 62 | 6.14 | 4.50 | 4.28 | 6.14 | 4.69 | 4.46 | 6.14 | 4.89 | 4.65 | 11.98 | 7.41 | 7.04 | 11.98 | 9.99 | 9.49 |
| 63 | 6.75 | 4.99 | 4.74 | 6.75 | 5.21 | 4.95 | 6.75 | 5.41 | 5.14 | 12.95 | 8.17 | 7.76 | 12.95 | 10.84 | 10.30 |
| 64 | 7.44 | 5.53 | 5.25 | 7.44 | 5.77 | 5.48 | 7.44 | 6.02 | 5.72 | 14.05 | 9.02 | 8.57 | 14.05 | 11.79 | 11.20 |
| 65 | 8.21 | 6.15 | 5.84 | 8.21 | 6.43 | 6.11 | 8.21 | 6.70 | 6.37 | 15.29 | 9.95 | 9.45 | 15.29 | 12.87 | 12.23 |
| 66 | 9.04 | 6.79 | 6.45 | 9.04 | 7.09 | 6.74 | 9.04 | 7.38 | 7.01 | 16.68 | 10.86 | 10.32 | 16.68 | 14.08 | 13.38 |
| 67 | 9.90 | 7.51 | 7.13 | 9.90 | 7.84 | 7.45 | 9.90 | 8.16 | 7.75 | 18.19 | 11.84 | 11.25 | 18.19 | 15.27 | 14.51 |
| 68 | 10.87 | 8.43 | 8.01 | 10.87 | 8.80 | 8.36 | 10.87 | 9.15 | 8.69 | 19.82 | 13.39 | 12.72 | 19.82 | 16.84 | 16.00 |
| 69 | 11.99 | 9.39 | 8.92 | 11.99 | 9.80 | 9.31 | 11.99 | 10.21 | 9.70 | 21.56 | 14.96 | 14.21 | 21.56 | 18.37 | 17.45 |
| 70 | 13.32 | 10.47 | 9.95 | 13.32 | 10.93 | 10.38 | 13.32 | 11.38 | 10.81 | 23.40 | 16.63 | 15.80 | 23.40 | 19.99 | 18.99 |
| 71 | 14.83 | 11.53 | 10.95 | 14.83 | 12.12 | 11.51 | 14.83 | 12.71 | 12.07 | 25.30 | 18.28 | 17.37 | 25.30 | 21.68 | 20.60 |
| 72 | 16.48 | 12.94 | 12.29 | 16.48 | 13.55 | 12.87 | 16.48 | 14.16 | 13.45 | 27.28 | 20.02 | 19.02 | 27.28 | 23.44 | 22.27 |
| 73 | 18.31 | 14.53 | 13.80 | 18.31 | 15.16 | 14.40 | 18.31 | 15.78 | 14.99 | 29.36 | 21.76 | 20.67 | 29.36 | 25.31 | 24.04 |
| 74 | 20.37 | 16.24 | 15.43 | 20.37 | 16.84 | 16.00 | 20.37 | 17.54 | 16.66 | 31.61 | 23.62 | 22.44 | 31.61 | 27.33 | 25.96 |
| 75 | 22.73 | 18.21 | 17.30 | 22.73 | 18.85 | 17.91 | 22.73 | 19.51 | 18.53 | 34.07 | 25.60 | 24.32 | 34.07 | 29.55 | 28.07 |
| 76 | 25.35 | 20.46 | 19.44 | 25.35 | 21.11 | 20.05 | 25.35 | 21.77 | 20.68 | 36.58 | 28.08 | 26.68 | 36.58 | 31.82 | 30.23 |
| 77 | 28.19 | 23.02 | 21.87 | 28.19 | 23.66 | 22.48 | 28.19 | 24.31 | 23.09 | 39.10 | 30.49 | 28.97 | 39.10 | 34.12 | 32.41 |
| 78 | 31.29 | 25.92 | 24.62 | 31.29 | 26.56 | 25.23 | 31.29 | 27.19 | 25.83 | 41.87 | 33.05 | 31.40 | 41.87 | 36.46 | 34.64 |
| 79 | 34.65 | 29.21 | 27.75 | 34.65 | 29.82 | 28.33 | 34.65 | 30.43 | 28.91 | 45.13 | 36.53 | 34.70 | 45.13 | 39.63 | 37.65 |
| 80 | 38.31 | 32.61 | 30.98 | 38.31 | 33.18 | 31.52 | 38.31 | 33.75 | 32.06 | 49.10 | 40.37 | 38.35 | 49.10 | 43.25 | 41.09 |
| 81 | 42.25 | 36.34 | 34.52 | 42.25 | 36.84 | 35.00 | 42.25 | 37.33 | 35.46 | 53.77 | 44.60 | 42.37 | 53.77 | 47.11 | 44.75 |
| 82 | 46.47 | 40.37 | 38.35 | 46.47 | 40.77 | 38.73 | 46.47 | 41.19 | 39.13 | 58.98 | 49.27 | 46.81 | 58.98 | 51.31 | 48.74 |
| 83 | 50.95 | 44.70 | 42.47 | 50.95 | 45.00 | 42.75 | 50.95 | 45.30 | 43.04 | 64.73 | 54.40 | 51.68 | 64.73 | 55.90 | 53.11 |
| 84 | 55.70 | 49.34 | 46.87 | 55.70 | 49.51 | 47.03 | 55.70 | 49.67 | 47.19 | 71.01 | 60.07 | 57.07 | 71.01 | 60.88 | 57.84 |
| 85 | 60.71 | 54.32 | 51.60 | 60.71 | 54.32 | 51.60 | 60.71 | 54.32 | 51.60 | 77.82 | 69.62 | 66.14 | 77.82 | 69.62 | 66.14 |
| 86 | 67.53 | 60.61 | 57.58 | 67.53 | 60.61 | 57.58 | 67.53 | 60.61 | 57.58 | 84.61 | 75.94 | 72.14 | 84.61 | 75.94 | 72.14 |
| 87 | 75.06 | 67.58 | 64.20 | 75.06 | 67.58 | 64.20 | 75.06 | 67.58 | 64.20 | 91.63 | 82.51 | 78.38 | 91.63 | 82.51 | 78.38 |
| 88 | 83.32 | 75.26 | 71.50 | 83.32 | 75.26 | 71.50 | 83.32 | 75.26 | 71.50 | 99.13 | 89.54 | 85.06 | 99.13 | 89.54 | 85.06 |
| 89 | 92.35 | 83.69 | 79.51 | 92.35 | 83.69 | 79.51 | 92.35 | 83.69 | 79.51 | 107.30 | 97.23 | 92.37 | 107.30 | 97.23 | 92.37 |
| 90 | 102.21 | 92.92 | 88.27 | 102.21 | 92.92 | 88.27 | 102.21 | 92.92 | 88.27 | 116.38 | 105.80 | 100.51 | 116.38 | 105.80 | 100.51 |
| 91 | 113.68 | 103.34 | 98.17 | 113.68 | 103.34 | 98.17 | 113.68 | 103.34 | 98.17 | 126.76 | 115.23 | 109.47 | 126.76 | 115.23 | 109.47 |
| 92 | 126.12 | 114.66 | 108.93 | 126.12 | 114.66 | 108.93 | 126.12 | 114.66 | 108.93 | 137.94 | 125.40 | 119.13 | 137.94 | 125.40 | 119.13 |
| 93 | 139.57 | 126.88 | 120.54 | 139.57 | 126.88 | 120.54 | 139.57 | 126.88 | 120.54 | 149.93 | 136.30 | 129.49 | 149.93 | 136.30 | 129.49 |
| 94 | 154.05 | 140.05 | 133.05 | 154.05 | 140.05 | 133.05 | 154.05 | 140.05 | 133.05 | 162.72 | 147.93 | 140.53 | 162.72 | 147.93 | 140.53 |
| 95 | 169.59 | 154.17 | 146.46 | 169.59 | 154.17 | 146.46 | 169.59 | 154.17 | 146.46 | 176.33 | 160.30 | 152.29 | 176.33 | 160.30 | 152.29 |
| 96 | 184.73 | 167.93 | 159.53 | 184.73 | 167.93 | 159.53 | 184.73 | 167.93 | 159.53 | 191.07 | 173.70 | 165.02 | 191.07 | 173.70 | 165.02 |
| 97 | 201.21 | 182.92 | 173.77 | 201.21 | 182.92 | 173.77 | 201.21 | 182.92 | 173.77 | 207.04 | 188.22 | 178.81 | 207.04 | 188.22 | 178.81 |
| 98 | 219.16 | 199.23 | 189.27 | 219.16 | 199.23 | 189.27 | 219.16 | 199.23 | 189.27 | 224.36 | 203.96 | 193.76 | 224.36 | 203.96 | 193.76 |
| 99 | 238.71 | 217.01 | 206.16 | 238.71 | 217.01 | 206.16 | 238.71 | 217.01 | 206.16 | 243.11 | 221.01 | 209.96 | 243.11 | 221.01 | 209.96 |



Annual guaranteed Level cost of insurance rates for Perspecta Universal Life Insurance

Band 1 is for initial Sum Insured lower than \$100,000
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$1,000,000
 Band 3 is for initial Sum Insured equal to \$1,000,000 or higher

(Male ages 0 to 49)

| Insurance Age | Male Profile 1 | | | Male Profile 2 | | | Male Profile 3 | | | Male Profile 4 | | | Male Profile 5 | | |
|---------------|----------------|--------|--------|----------------|--------|--------|----------------|--------|--------|----------------|--------|--------|----------------|--------|--------|
| | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 |
| 0 | 1.43 | 1.41 | 1.34 | 1.43 | 1.41 | 1.34 | 1.43 | 1.41 | 1.34 | 3.94 | 2.02 | 1.92 | 3.94 | 2.02 | 1.92 |
| 1 | 1.55 | 1.42 | 1.35 | 1.55 | 1.42 | 1.35 | 1.55 | 1.42 | 1.35 | 3.94 | 2.02 | 1.92 | 3.94 | 2.02 | 1.92 |
| 2 | 1.67 | 1.44 | 1.37 | 1.67 | 1.44 | 1.37 | 1.67 | 1.44 | 1.37 | 3.95 | 2.03 | 1.93 | 3.95 | 2.03 | 1.93 |
| 3 | 1.81 | 1.45 | 1.38 | 1.81 | 1.45 | 1.38 | 1.81 | 1.45 | 1.38 | 3.95 | 2.05 | 1.95 | 3.95 | 2.05 | 1.95 |
| 4 | 1.95 | 1.46 | 1.39 | 1.95 | 1.46 | 1.39 | 1.95 | 1.46 | 1.39 | 3.96 | 2.10 | 2.00 | 3.96 | 2.10 | 2.00 |
| 5 | 2.11 | 1.48 | 1.41 | 2.11 | 1.48 | 1.41 | 2.11 | 1.48 | 1.41 | 3.96 | 2.16 | 2.05 | 3.96 | 2.16 | 2.05 |
| 6 | 2.28 | 1.52 | 1.44 | 2.28 | 1.52 | 1.44 | 2.28 | 1.52 | 1.44 | 4.03 | 2.24 | 2.13 | 4.03 | 2.24 | 2.13 |
| 7 | 2.46 | 1.57 | 1.49 | 2.46 | 1.57 | 1.49 | 2.46 | 1.57 | 1.49 | 4.13 | 2.33 | 2.21 | 4.13 | 2.33 | 2.21 |
| 8 | 2.65 | 1.63 | 1.55 | 2.65 | 1.63 | 1.55 | 2.65 | 1.63 | 1.55 | 4.25 | 2.44 | 2.32 | 4.25 | 2.44 | 2.32 |
| 9 | 2.84 | 1.70 | 1.62 | 2.84 | 1.70 | 1.62 | 2.84 | 1.70 | 1.62 | 4.39 | 2.56 | 2.43 | 4.39 | 2.56 | 2.43 |
| 10 | 3.04 | 1.80 | 1.71 | 3.04 | 1.80 | 1.71 | 3.04 | 1.80 | 1.71 | 4.54 | 2.71 | 2.57 | 4.54 | 2.71 | 2.57 |
| 11 | 3.25 | 1.94 | 1.84 | 3.25 | 1.94 | 1.84 | 3.25 | 1.94 | 1.84 | 4.71 | 2.89 | 2.75 | 4.71 | 2.89 | 2.75 |
| 12 | 3.47 | 2.11 | 2.00 | 3.47 | 2.11 | 2.00 | 3.47 | 2.11 | 2.00 | 4.89 | 3.11 | 2.95 | 4.89 | 3.11 | 2.95 |
| 13 | 3.70 | 2.29 | 2.18 | 3.70 | 2.29 | 2.18 | 3.70 | 2.29 | 2.18 | 5.10 | 3.35 | 3.18 | 5.10 | 3.35 | 3.18 |
| 14 | 3.91 | 2.46 | 2.34 | 3.91 | 2.46 | 2.34 | 3.91 | 2.46 | 2.34 | 5.31 | 3.56 | 3.38 | 5.31 | 3.56 | 3.38 |
| 15 | 4.09 | 2.59 | 2.46 | 4.09 | 2.59 | 2.46 | 4.09 | 2.59 | 2.46 | 5.54 | 3.74 | 3.55 | 5.54 | 3.74 | 3.55 |
| 16 | 4.24 | 2.68 | 2.55 | 4.24 | 2.68 | 2.55 | 4.24 | 2.68 | 2.55 | 5.79 | 3.87 | 3.68 | 5.79 | 3.87 | 3.68 |
| 17 | 4.36 | 2.75 | 2.61 | 4.36 | 2.75 | 2.61 | 4.36 | 2.75 | 2.61 | 6.06 | 3.96 | 3.76 | 6.06 | 3.96 | 3.76 |
| 18 | 4.46 | 2.79 | 2.65 | 4.46 | 2.81 | 2.67 | 4.46 | 2.82 | 2.68 | 6.34 | 3.95 | 3.75 | 6.34 | 4.04 | 3.84 |
| 19 | 4.56 | 2.83 | 2.69 | 4.56 | 2.86 | 2.72 | 4.56 | 2.87 | 2.73 | 6.62 | 3.96 | 3.76 | 6.62 | 4.12 | 3.91 |
| 20 | 4.67 | 2.87 | 2.73 | 4.67 | 2.91 | 2.76 | 4.67 | 2.95 | 2.80 | 6.86 | 3.97 | 3.77 | 6.86 | 4.21 | 4.00 |
| 21 | 4.77 | 2.90 | 2.76 | 4.77 | 2.95 | 2.80 | 4.77 | 2.98 | 2.83 | 7.06 | 3.98 | 3.78 | 7.06 | 4.30 | 4.09 |
| 22 | 4.86 | 2.91 | 2.76 | 4.86 | 2.98 | 2.83 | 4.86 | 3.02 | 2.87 | 7.22 | 3.99 | 3.79 | 7.22 | 4.38 | 4.16 |
| 23 | 4.95 | 2.91 | 2.76 | 4.95 | 3.00 | 2.85 | 4.95 | 3.08 | 2.93 | 7.37 | 4.00 | 3.80 | 7.37 | 4.47 | 4.25 |
| 24 | 5.06 | 2.94 | 2.79 | 5.06 | 3.04 | 2.89 | 5.06 | 3.15 | 2.99 | 7.55 | 4.01 | 3.81 | 7.55 | 4.59 | 4.36 |
| 25 | 5.20 | 2.99 | 2.84 | 5.20 | 3.11 | 2.95 | 5.20 | 3.24 | 3.08 | 7.79 | 4.04 | 3.84 | 7.79 | 4.75 | 4.51 |
| 26 | 5.37 | 3.08 | 2.93 | 5.37 | 3.21 | 3.05 | 5.37 | 3.35 | 3.18 | 8.09 | 4.08 | 3.88 | 8.09 | 4.96 | 4.71 |
| 27 | 5.57 | 3.19 | 3.03 | 5.57 | 3.32 | 3.15 | 5.57 | 3.47 | 3.30 | 8.43 | 4.12 | 3.91 | 8.43 | 5.21 | 4.95 |
| 28 | 5.79 | 3.32 | 3.15 | 5.79 | 3.45 | 3.28 | 5.79 | 3.61 | 3.43 | 8.81 | 4.36 | 4.14 | 8.81 | 5.48 | 5.21 |
| 29 | 6.03 | 3.46 | 3.29 | 6.03 | 3.60 | 3.42 | 6.03 | 3.76 | 3.57 | 9.21 | 4.63 | 4.40 | 9.21 | 5.79 | 5.50 |
| 30 | 6.29 | 3.61 | 3.43 | 6.29 | 3.76 | 3.57 | 6.29 | 3.92 | 3.72 | 9.61 | 4.90 | 4.66 | 9.61 | 6.12 | 5.81 |
| 31 | 6.57 | 3.76 | 3.57 | 6.57 | 3.92 | 3.72 | 6.57 | 4.09 | 3.89 | 10.01 | 5.18 | 4.92 | 10.01 | 6.47 | 6.15 |
| 32 | 6.87 | 3.93 | 3.73 | 6.87 | 4.09 | 3.89 | 6.87 | 4.26 | 4.05 | 10.41 | 5.46 | 5.19 | 10.41 | 6.83 | 6.49 |
| 33 | 7.19 | 4.10 | 3.90 | 7.19 | 4.28 | 4.07 | 7.19 | 4.45 | 4.23 | 10.84 | 5.78 | 5.49 | 10.84 | 7.22 | 6.86 |
| 34 | 7.52 | 4.30 | 4.09 | 7.52 | 4.49 | 4.27 | 7.52 | 4.67 | 4.44 | 11.31 | 6.13 | 5.82 | 11.31 | 7.67 | 7.29 |
| 35 | 7.84 | 4.54 | 4.31 | 7.84 | 4.74 | 4.50 | 7.84 | 4.93 | 4.68 | 11.83 | 6.54 | 6.21 | 11.83 | 8.18 | 7.77 |
| 36 | 8.14 | 4.81 | 4.57 | 8.14 | 5.02 | 4.77 | 8.14 | 5.22 | 4.96 | 12.39 | 7.00 | 6.65 | 12.39 | 8.76 | 8.32 |
| 37 | 8.42 | 5.11 | 4.85 | 8.42 | 5.33 | 5.06 | 8.42 | 5.55 | 5.27 | 12.98 | 7.51 | 7.13 | 12.98 | 9.39 | 8.92 |
| 38 | 8.72 | 5.43 | 5.16 | 8.72 | 5.68 | 5.40 | 8.72 | 5.90 | 5.61 | 13.63 | 8.06 | 7.66 | 13.63 | 10.08 | 9.58 |
| 39 | 9.07 | 5.79 | 5.50 | 9.07 | 6.05 | 5.75 | 9.07 | 6.30 | 5.99 | 14.36 | 8.66 | 8.23 | 14.36 | 10.83 | 10.29 |
| 40 | 9.49 | 6.19 | 5.88 | 9.49 | 6.47 | 6.15 | 9.49 | 6.73 | 6.39 | 15.20 | 9.31 | 8.84 | 15.20 | 11.64 | 11.06 |
| 41 | 10.01 | 6.63 | 6.30 | 10.01 | 6.93 | 6.58 | 10.01 | 7.21 | 6.85 | 16.17 | 10.02 | 9.52 | 16.17 | 12.53 | 11.90 |
| 42 | 10.59 | 7.11 | 6.75 | 10.59 | 7.43 | 7.06 | 10.59 | 7.73 | 7.34 | 17.26 | 10.78 | 10.24 | 17.26 | 13.49 | 12.82 |
| 43 | 11.23 | 7.63 | 7.25 | 11.23 | 7.97 | 7.57 | 11.23 | 8.29 | 7.88 | 18.43 | 11.59 | 11.01 | 18.43 | 14.50 | 13.78 |
| 44 | 11.90 | 8.17 | 7.76 | 11.90 | 8.54 | 8.11 | 11.90 | 8.88 | 8.44 | 19.65 | 12.43 | 11.81 | 19.65 | 15.55 | 14.77 |
| 45 | 12.59 | 8.73 | 8.29 | 12.59 | 9.12 | 8.66 | 12.59 | 9.49 | 9.02 | 20.87 | 13.27 | 12.61 | 20.87 | 16.60 | 15.77 |
| 46 | 13.27 | 9.30 | 8.84 | 13.27 | 9.71 | 9.22 | 13.27 | 10.11 | 9.60 | 22.07 | 14.11 | 13.40 | 22.07 | 17.65 | 16.77 |
| 47 | 13.96 | 9.89 | 9.40 | 13.96 | 10.32 | 9.80 | 13.96 | 10.74 | 10.20 | 23.26 | 14.96 | 14.21 | 23.26 | 18.71 | 17.77 |
| 48 | 14.69 | 10.50 | 9.98 | 14.69 | 10.96 | 10.41 | 14.69 | 11.41 | 10.84 | 24.51 | 15.84 | 15.05 | 24.51 | 19.79 | 18.80 |
| 49 | 15.49 | 11.16 | 10.60 | 15.49 | 11.64 | 11.06 | 15.49 | 12.13 | 11.52 | 25.85 | 16.75 | 15.91 | 25.85 | 20.93 | 19.88 |



**Annual guaranteed Level cost of insurance rates
for Perspecta Universal Life Insurance**

Band 1 is for initial Sum Insured lower than \$100,000
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$1,000,000
 Band 3 is for initial Sum Insured equal to \$1,000,000 or higher

(Male ages 50 to 85)

| Insurance Age | Male Profile 1 | | | Male Profile 2 | | | Male Profile 3 | | | Male Profile 4 | | | Male Profile 5 | | |
|---------------|----------------|--------|--------|----------------|--------|--------|----------------|--------|--------|----------------|--------|--------|----------------|--------|--------|
| | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 |
| 50 | 16.39 | 11.88 | 11.29 | 16.39 | 12.39 | 11.77 | 16.39 | 12.91 | 12.26 | 27.33 | 17.72 | 16.83 | 27.33 | 22.14 | 21.03 |
| 51 | 17.38 | 12.65 | 12.02 | 17.38 | 13.19 | 12.53 | 17.38 | 13.74 | 13.05 | 28.95 | 18.69 | 17.76 | 28.95 | 23.39 | 22.22 |
| 52 | 18.43 | 13.45 | 12.78 | 18.43 | 14.03 | 13.33 | 18.43 | 14.61 | 13.88 | 30.66 | 19.64 | 18.66 | 30.66 | 24.66 | 23.43 |
| 53 | 19.58 | 14.30 | 13.59 | 19.58 | 14.92 | 14.17 | 19.58 | 15.55 | 14.77 | 32.50 | 20.66 | 19.63 | 32.50 | 26.00 | 24.70 |
| 54 | 20.82 | 15.24 | 14.48 | 20.82 | 15.91 | 15.11 | 20.82 | 16.57 | 15.74 | 34.47 | 21.85 | 20.76 | 34.47 | 27.47 | 26.10 |
| 55 | 22.19 | 16.29 | 15.48 | 22.19 | 17.00 | 16.15 | 22.19 | 17.71 | 16.82 | 36.60 | 23.28 | 22.12 | 36.60 | 29.10 | 27.65 |
| 56 | 23.65 | 17.43 | 16.56 | 23.65 | 18.19 | 17.28 | 23.65 | 18.95 | 18.00 | 38.88 | 25.01 | 23.76 | 38.88 | 30.91 | 29.36 |
| 57 | 25.19 | 18.64 | 17.71 | 25.19 | 19.46 | 18.49 | 25.19 | 20.27 | 19.26 | 41.29 | 26.99 | 25.64 | 41.29 | 32.85 | 31.21 |
| 58 | 26.85 | 19.95 | 18.95 | 26.85 | 20.82 | 19.78 | 26.85 | 21.69 | 20.61 | 43.85 | 29.13 | 27.67 | 43.85 | 34.93 | 33.18 |
| 59 | 28.69 | 21.38 | 20.31 | 28.69 | 22.31 | 21.19 | 28.69 | 23.25 | 22.09 | 46.58 | 31.35 | 29.78 | 46.58 | 37.15 | 35.29 |
| 60 | 30.74 | 22.95 | 21.80 | 30.74 | 23.95 | 22.75 | 30.74 | 24.95 | 23.70 | 49.51 | 33.57 | 31.89 | 49.51 | 39.49 | 37.52 |
| 61 | 33.06 | 24.65 | 23.42 | 33.06 | 25.72 | 24.43 | 33.06 | 26.80 | 25.46 | 52.69 | 35.71 | 33.92 | 52.69 | 41.96 | 39.86 |
| 62 | 35.63 | 26.47 | 25.15 | 35.63 | 27.62 | 26.24 | 35.63 | 28.77 | 27.33 | 56.11 | 37.82 | 35.93 | 56.11 | 44.57 | 42.34 |
| 63 | 38.36 | 28.41 | 26.99 | 38.36 | 29.65 | 28.17 | 38.36 | 30.89 | 29.35 | 59.68 | 40.03 | 38.03 | 59.68 | 47.31 | 44.94 |
| 64 | 41.16 | 30.50 | 28.98 | 41.16 | 31.83 | 30.24 | 41.16 | 33.15 | 31.49 | 63.31 | 42.44 | 40.32 | 63.31 | 50.17 | 47.66 |
| 65 | 43.95 | 32.73 | 31.09 | 43.95 | 34.16 | 32.45 | 43.95 | 35.58 | 33.80 | 66.92 | 45.18 | 42.92 | 66.92 | 53.15 | 50.49 |
| 66 | 46.62 | 35.07 | 33.32 | 46.62 | 36.60 | 34.77 | 46.62 | 38.13 | 36.22 | 70.38 | 48.26 | 45.85 | 70.38 | 56.25 | 53.44 |
| 67 | 49.23 | 37.50 | 35.63 | 49.23 | 39.16 | 37.20 | 49.23 | 40.81 | 38.77 | 73.75 | 51.61 | 49.03 | 73.75 | 59.48 | 56.51 |
| 68 | 51.94 | 40.09 | 38.09 | 51.94 | 41.88 | 39.79 | 51.94 | 43.65 | 41.47 | 77.21 | 55.20 | 52.44 | 77.21 | 62.84 | 59.70 |
| 69 | 54.93 | 42.92 | 40.77 | 54.93 | 44.82 | 42.58 | 54.93 | 46.72 | 44.38 | 80.96 | 58.98 | 56.03 | 80.96 | 66.31 | 62.99 |
| 70 | 58.36 | 46.05 | 43.75 | 58.36 | 48.05 | 45.65 | 58.36 | 50.05 | 47.55 | 85.20 | 62.93 | 59.78 | 85.20 | 69.92 | 66.42 |
| 71 | 62.30 | 49.30 | 46.84 | 62.30 | 51.40 | 48.83 | 62.30 | 53.50 | 50.83 | 90.09 | 66.84 | 63.50 | 90.09 | 73.35 | 69.68 |
| 72 | 66.62 | 52.63 | 50.00 | 66.62 | 54.83 | 52.09 | 66.62 | 57.03 | 54.18 | 95.51 | 70.73 | 67.19 | 95.51 | 76.61 | 72.78 |
| 73 | 71.25 | 56.31 | 53.49 | 71.25 | 58.59 | 55.66 | 71.25 | 60.87 | 57.83 | 101.19 | 74.91 | 71.16 | 101.19 | 80.14 | 76.13 |
| 74 | 76.10 | 60.58 | 57.55 | 76.10 | 62.93 | 59.78 | 76.10 | 65.26 | 62.00 | 106.88 | 79.68 | 75.70 | 106.88 | 84.40 | 80.18 |
| 75 | 81.07 | 65.73 | 62.44 | 81.07 | 68.08 | 64.68 | 81.07 | 70.42 | 66.90 | 112.31 | 85.35 | 81.08 | 112.31 | 89.84 | 85.35 |
| 76 | 86.17 | 71.74 | 68.15 | 86.17 | 74.05 | 70.35 | 86.17 | 76.35 | 72.53 | 117.48 | 91.91 | 87.31 | 117.48 | 96.46 | 91.64 |
| 77 | 91.45 | 78.45 | 74.53 | 91.45 | 80.68 | 76.65 | 91.45 | 82.91 | 78.76 | 122.57 | 99.17 | 94.21 | 122.57 | 103.95 | 98.75 |
| 78 | 96.91 | 85.85 | 81.56 | 96.91 | 87.97 | 83.57 | 96.91 | 90.08 | 85.58 | 127.58 | 107.12 | 101.76 | 127.58 | 112.32 | 106.70 |
| 79 | 102.56 | 93.94 | 89.24 | 102.56 | 95.91 | 91.11 | 102.56 | 97.87 | 92.98 | 132.50 | 115.76 | 109.97 | 132.50 | 121.57 | 115.49 |
| 80 | 108.40 | 102.73 | 97.59 | 108.40 | 104.51 | 99.28 | 108.40 | 106.28 | 100.97 | 137.34 | 125.10 | 118.85 | 137.34 | 131.69 | 125.11 |
| 81 | 118.41 | 113.91 | 108.21 | 118.41 | 115.47 | 109.70 | 118.41 | 117.04 | 111.19 | 145.27 | 126.42 | 120.10 | 145.27 | 131.70 | 125.12 |
| 82 | 129.49 | 125.83 | 119.54 | 129.49 | 127.13 | 120.77 | 129.49 | 128.40 | 121.98 | 153.67 | 136.89 | 130.05 | 153.67 | 141.13 | 134.07 |
| 83 | 141.63 | 138.48 | 131.56 | 141.63 | 139.43 | 132.46 | 141.63 | 140.35 | 133.33 | 162.54 | 148.00 | 140.60 | 162.54 | 151.03 | 143.48 |
| 84 | 154.84 | 151.82 | 144.23 | 154.84 | 152.33 | 144.71 | 154.84 | 152.84 | 145.20 | 171.88 | 159.69 | 151.71 | 171.88 | 161.30 | 153.24 |
| 85 | 169.12 | 165.82 | 157.53 | 169.12 | 165.82 | 157.53 | 169.12 | 165.82 | 157.53 | 181.69 | 178.13 | 169.22 | 181.69 | 178.13 | 169.22 |



**Annual guaranteed Level cost of insurance rates
for Perspecta Universal Life Insurance**

Band 1 is for initial Sum Insured lower than \$100,000
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$1,000,000
 Band 3 is for initial Sum Insured equal to \$1,000,000 or higher

(Female ages 0 to 49)

| Insurance Age | Female Profile 1 | | | Female Profile 2 | | | Female Profile 3 | | | Female Profile 4 | | | Female Profile 5 | | |
|---------------|------------------|--------|--------|------------------|--------|--------|------------------|--------|--------|------------------|--------|--------|------------------|--------|--------|
| | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 |
| 0 | 1.15 | 1.14 | 1.08 | 1.15 | 1.14 | 1.08 | 1.15 | 1.14 | 1.08 | 3.42 | 1.73 | 1.64 | 3.42 | 1.73 | 1.64 |
| 1 | 1.34 | 1.14 | 1.08 | 1.34 | 1.14 | 1.08 | 1.34 | 1.14 | 1.08 | 3.43 | 1.73 | 1.64 | 3.43 | 1.73 | 1.64 |
| 2 | 1.52 | 1.15 | 1.09 | 1.52 | 1.15 | 1.09 | 1.52 | 1.15 | 1.09 | 3.44 | 1.74 | 1.65 | 3.44 | 1.74 | 1.65 |
| 3 | 1.68 | 1.16 | 1.10 | 1.68 | 1.16 | 1.10 | 1.68 | 1.16 | 1.10 | 3.45 | 1.75 | 1.66 | 3.45 | 1.75 | 1.66 |
| 4 | 1.83 | 1.17 | 1.11 | 1.83 | 1.17 | 1.11 | 1.83 | 1.17 | 1.11 | 3.46 | 1.76 | 1.67 | 3.46 | 1.76 | 1.67 |
| 5 | 1.96 | 1.18 | 1.12 | 1.96 | 1.18 | 1.12 | 1.96 | 1.18 | 1.12 | 3.47 | 1.77 | 1.68 | 3.47 | 1.77 | 1.68 |
| 6 | 2.06 | 1.19 | 1.13 | 2.06 | 1.19 | 1.13 | 2.06 | 1.19 | 1.13 | 3.53 | 1.80 | 1.71 | 3.53 | 1.80 | 1.71 |
| 7 | 2.13 | 1.20 | 1.14 | 2.13 | 1.20 | 1.14 | 2.13 | 1.20 | 1.14 | 3.61 | 1.85 | 1.76 | 3.61 | 1.85 | 1.76 |
| 8 | 2.20 | 1.22 | 1.16 | 2.20 | 1.22 | 1.16 | 2.20 | 1.22 | 1.16 | 3.70 | 1.90 | 1.81 | 3.70 | 1.90 | 1.81 |
| 9 | 2.27 | 1.24 | 1.18 | 2.27 | 1.24 | 1.18 | 2.27 | 1.24 | 1.18 | 3.80 | 1.95 | 1.85 | 3.80 | 1.95 | 1.85 |
| 10 | 2.38 | 1.29 | 1.23 | 2.38 | 1.29 | 1.23 | 2.38 | 1.29 | 1.23 | 3.90 | 2.02 | 1.92 | 3.90 | 2.02 | 1.92 |
| 11 | 2.53 | 1.36 | 1.29 | 2.53 | 1.36 | 1.29 | 2.53 | 1.36 | 1.29 | 4.00 | 2.10 | 2.00 | 4.00 | 2.10 | 2.00 |
| 12 | 2.70 | 1.46 | 1.39 | 2.70 | 1.46 | 1.39 | 2.70 | 1.46 | 1.39 | 4.09 | 2.18 | 2.07 | 4.09 | 2.18 | 2.07 |
| 13 | 2.89 | 1.57 | 1.49 | 2.89 | 1.57 | 1.49 | 2.89 | 1.57 | 1.49 | 4.19 | 2.28 | 2.17 | 4.19 | 2.28 | 2.17 |
| 14 | 3.08 | 1.68 | 1.60 | 3.08 | 1.68 | 1.60 | 3.08 | 1.68 | 1.60 | 4.31 | 2.37 | 2.25 | 4.31 | 2.37 | 2.25 |
| 15 | 3.26 | 1.77 | 1.68 | 3.26 | 1.77 | 1.68 | 3.26 | 1.77 | 1.68 | 4.44 | 2.47 | 2.35 | 4.44 | 2.47 | 2.35 |
| 16 | 3.43 | 1.86 | 1.77 | 3.43 | 1.86 | 1.77 | 3.43 | 1.86 | 1.77 | 4.61 | 2.58 | 2.45 | 4.61 | 2.60 | 2.47 |
| 17 | 3.60 | 1.94 | 1.84 | 3.60 | 1.94 | 1.84 | 3.60 | 1.94 | 1.84 | 4.82 | 2.70 | 2.57 | 4.82 | 2.74 | 2.60 |
| 18 | 3.76 | 2.01 | 1.91 | 3.76 | 2.03 | 1.93 | 3.76 | 2.04 | 1.94 | 5.03 | 2.82 | 2.68 | 5.03 | 2.89 | 2.75 |
| 19 | 3.91 | 2.08 | 1.98 | 3.91 | 2.10 | 2.00 | 3.91 | 2.12 | 2.01 | 5.22 | 2.92 | 2.77 | 5.22 | 3.03 | 2.88 |
| 20 | 4.04 | 2.14 | 2.03 | 4.04 | 2.17 | 2.06 | 4.04 | 2.20 | 2.09 | 5.35 | 2.98 | 2.83 | 5.35 | 3.16 | 3.00 |
| 21 | 4.14 | 2.18 | 2.07 | 4.14 | 2.22 | 2.11 | 4.14 | 2.27 | 2.16 | 5.36 | 2.98 | 2.83 | 5.36 | 3.26 | 3.10 |
| 22 | 4.22 | 2.20 | 2.09 | 4.22 | 2.26 | 2.15 | 4.22 | 2.32 | 2.20 | 5.37 | 2.98 | 2.83 | 5.37 | 3.33 | 3.16 |
| 23 | 4.29 | 2.22 | 2.11 | 4.29 | 2.29 | 2.18 | 4.29 | 2.37 | 2.25 | 5.38 | 2.98 | 2.83 | 5.38 | 3.40 | 3.23 |
| 24 | 4.38 | 2.25 | 2.14 | 4.38 | 2.33 | 2.21 | 4.38 | 2.43 | 2.31 | 5.39 | 2.98 | 2.83 | 5.39 | 3.49 | 3.32 |
| 25 | 4.49 | 2.31 | 2.19 | 4.49 | 2.40 | 2.28 | 4.49 | 2.51 | 2.38 | 5.40 | 3.00 | 2.85 | 5.40 | 3.60 | 3.42 |
| 26 | 4.64 | 2.39 | 2.27 | 4.64 | 2.49 | 2.37 | 4.64 | 2.61 | 2.48 | 5.55 | 3.02 | 2.87 | 5.55 | 3.74 | 3.55 |
| 27 | 4.82 | 2.49 | 2.37 | 4.82 | 2.59 | 2.46 | 4.82 | 2.72 | 2.58 | 5.84 | 3.09 | 2.94 | 5.84 | 3.90 | 3.71 |
| 28 | 5.01 | 2.60 | 2.47 | 5.01 | 2.71 | 2.57 | 5.01 | 2.84 | 2.70 | 6.19 | 3.25 | 3.09 | 6.19 | 4.09 | 3.89 |
| 29 | 5.20 | 2.73 | 2.59 | 5.20 | 2.84 | 2.70 | 5.20 | 2.97 | 2.82 | 6.56 | 3.42 | 3.25 | 6.56 | 4.29 | 4.08 |
| 30 | 5.40 | 2.86 | 2.72 | 5.40 | 2.98 | 2.83 | 5.40 | 3.11 | 2.95 | 6.92 | 3.61 | 3.43 | 6.92 | 4.51 | 4.28 |
| 31 | 5.59 | 3.00 | 2.85 | 5.59 | 3.12 | 2.96 | 5.59 | 3.26 | 3.10 | 7.28 | 3.80 | 3.61 | 7.28 | 4.75 | 4.51 |
| 32 | 5.79 | 3.14 | 2.98 | 5.79 | 3.28 | 3.12 | 5.79 | 3.42 | 3.25 | 7.65 | 4.01 | 3.81 | 7.65 | 5.01 | 4.76 |
| 33 | 5.99 | 3.30 | 3.14 | 5.99 | 3.44 | 3.27 | 5.99 | 3.59 | 3.41 | 8.04 | 4.23 | 4.02 | 8.04 | 5.29 | 5.03 |
| 34 | 6.19 | 3.47 | 3.30 | 6.19 | 3.62 | 3.44 | 6.19 | 3.78 | 3.59 | 8.43 | 4.48 | 4.26 | 8.43 | 5.60 | 5.32 |
| 35 | 6.40 | 3.66 | 3.48 | 6.40 | 3.81 | 3.62 | 6.40 | 3.98 | 3.78 | 8.82 | 4.76 | 4.52 | 8.82 | 5.95 | 5.65 |
| 36 | 6.59 | 3.86 | 3.67 | 6.59 | 4.02 | 3.82 | 6.59 | 4.19 | 3.98 | 9.19 | 5.07 | 4.82 | 9.19 | 6.34 | 6.02 |
| 37 | 6.75 | 4.06 | 3.86 | 6.75 | 4.24 | 4.03 | 6.75 | 4.42 | 4.20 | 9.54 | 5.42 | 5.15 | 9.54 | 6.77 | 6.43 |
| 38 | 6.93 | 4.29 | 4.08 | 6.93 | 4.47 | 4.25 | 6.93 | 4.66 | 4.43 | 9.91 | 5.78 | 5.49 | 9.91 | 7.23 | 6.87 |
| 39 | 7.18 | 4.54 | 4.31 | 7.18 | 4.73 | 4.49 | 7.18 | 4.93 | 4.68 | 10.33 | 6.18 | 5.87 | 10.33 | 7.73 | 7.34 |
| 40 | 7.52 | 4.82 | 4.58 | 7.52 | 5.03 | 4.78 | 7.52 | 5.24 | 4.98 | 10.82 | 6.60 | 6.27 | 10.82 | 8.25 | 7.84 |
| 41 | 8.00 | 5.14 | 4.88 | 8.00 | 5.36 | 5.09 | 8.00 | 5.59 | 5.31 | 11.41 | 7.05 | 6.70 | 11.41 | 8.81 | 8.37 |
| 42 | 8.58 | 5.49 | 5.22 | 8.58 | 5.72 | 5.43 | 8.58 | 5.96 | 5.66 | 12.09 | 7.52 | 7.14 | 12.09 | 9.40 | 8.93 |
| 43 | 9.23 | 5.86 | 5.57 | 9.23 | 6.11 | 5.80 | 9.23 | 6.37 | 6.05 | 12.81 | 8.02 | 7.62 | 12.81 | 10.02 | 9.52 |
| 44 | 9.88 | 6.26 | 5.95 | 9.88 | 6.52 | 6.19 | 9.88 | 6.80 | 6.46 | 13.54 | 8.54 | 8.11 | 13.54 | 10.67 | 10.14 |
| 45 | 10.50 | 6.68 | 6.35 | 10.50 | 6.96 | 6.61 | 10.50 | 7.26 | 6.90 | 14.27 | 9.08 | 8.63 | 14.27 | 11.35 | 10.78 |
| 46 | 11.06 | 7.11 | 6.75 | 11.06 | 7.41 | 7.04 | 11.06 | 7.73 | 7.34 | 14.96 | 9.63 | 9.15 | 14.96 | 12.04 | 11.44 |
| 47 | 11.61 | 7.56 | 7.18 | 11.61 | 7.88 | 7.49 | 11.61 | 8.22 | 7.81 | 15.64 | 10.20 | 9.69 | 15.64 | 12.75 | 12.11 |
| 48 | 12.15 | 8.04 | 7.64 | 12.15 | 8.38 | 7.96 | 12.15 | 8.74 | 8.30 | 16.34 | 10.79 | 10.25 | 16.34 | 13.49 | 12.82 |
| 49 | 12.72 | 8.55 | 8.12 | 12.72 | 8.92 | 8.47 | 12.72 | 9.29 | 8.83 | 17.09 | 11.42 | 10.85 | 17.09 | 14.28 | 13.57 |



**Annual guaranteed Level cost of insurance rates
for Perspecta Universal Life Insurance**

Band 1 is for initial Sum Insured lower than \$100,000
 Band 2 is for initial Sum Insured from \$100,000 to lower than \$1,000,000
 Band 3 is for initial Sum Insured equal to \$1,000,000 or higher

(Female ages 50 to 85)

| Insurance Age | Female Profile 1 | | | Female Profile 2 | | | Female Profile 3 | | | Female Profile 4 | | | Female Profile 5 | | |
|---------------|------------------|--------|--------|------------------|--------|--------|------------------|--------|--------|------------------|--------|--------|------------------|--------|--------|
| | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 | Band 1 | Band 2 | Band 3 |
| 50 | 13.34 | 9.11 | 8.65 | 13.34 | 9.50 | 9.03 | 13.34 | 9.90 | 9.41 | 17.92 | 12.10 | 11.50 | 17.92 | 15.12 | 14.36 |
| 51 | 13.96 | 9.70 | 9.22 | 13.96 | 10.12 | 9.61 | 13.96 | 10.54 | 10.01 | 18.79 | 12.79 | 12.15 | 18.79 | 16.01 | 15.21 |
| 52 | 14.56 | 10.31 | 9.79 | 14.56 | 10.76 | 10.22 | 14.56 | 11.21 | 10.65 | 19.68 | 13.49 | 12.82 | 19.68 | 16.94 | 16.09 |
| 53 | 15.21 | 10.97 | 10.42 | 15.21 | 11.45 | 10.88 | 15.21 | 11.93 | 11.33 | 20.65 | 14.25 | 13.54 | 20.65 | 17.93 | 17.03 |
| 54 | 16.01 | 11.71 | 11.12 | 16.01 | 12.22 | 11.61 | 16.01 | 12.73 | 12.09 | 21.78 | 15.10 | 14.35 | 21.78 | 18.99 | 18.04 |
| 55 | 17.02 | 12.54 | 11.91 | 17.02 | 13.09 | 12.44 | 17.02 | 13.64 | 12.96 | 23.14 | 16.11 | 15.30 | 23.14 | 20.14 | 19.13 |
| 56 | 18.28 | 13.46 | 12.79 | 18.28 | 14.05 | 13.35 | 18.28 | 14.64 | 13.91 | 24.78 | 17.29 | 16.43 | 24.78 | 21.37 | 20.30 |
| 57 | 19.74 | 14.45 | 13.73 | 19.74 | 15.09 | 14.34 | 19.74 | 15.72 | 14.93 | 26.65 | 18.62 | 17.69 | 26.65 | 22.67 | 21.54 |
| 58 | 21.34 | 15.53 | 14.75 | 21.34 | 16.21 | 15.40 | 21.34 | 16.89 | 16.05 | 28.68 | 20.06 | 19.06 | 28.68 | 24.05 | 22.85 |
| 59 | 23.04 | 16.71 | 15.87 | 23.04 | 17.44 | 16.57 | 23.04 | 18.17 | 17.26 | 30.79 | 21.56 | 20.48 | 30.79 | 25.53 | 24.25 |
| 60 | 24.78 | 18.00 | 17.10 | 24.78 | 18.78 | 17.84 | 24.78 | 19.57 | 18.59 | 32.91 | 23.08 | 21.93 | 32.91 | 27.14 | 25.78 |
| 61 | 26.53 | 19.40 | 18.43 | 26.53 | 20.24 | 19.23 | 26.53 | 21.09 | 20.04 | 35.02 | 24.57 | 23.34 | 35.02 | 28.87 | 27.43 |
| 62 | 28.31 | 20.89 | 19.85 | 28.31 | 21.80 | 20.71 | 28.31 | 22.71 | 21.57 | 37.17 | 26.06 | 24.76 | 37.17 | 30.70 | 29.17 |
| 63 | 30.20 | 22.49 | 21.37 | 30.20 | 23.47 | 22.30 | 30.20 | 24.45 | 23.23 | 39.38 | 27.62 | 26.24 | 39.38 | 32.65 | 31.02 |
| 64 | 32.23 | 24.20 | 22.99 | 32.23 | 25.26 | 24.00 | 32.23 | 26.31 | 24.99 | 41.67 | 29.36 | 27.89 | 41.67 | 34.71 | 32.97 |
| 65 | 34.47 | 26.03 | 24.73 | 34.47 | 27.17 | 25.81 | 34.47 | 28.30 | 26.89 | 44.06 | 31.35 | 29.78 | 44.06 | 36.89 | 35.05 |
| 66 | 36.93 | 27.95 | 26.55 | 36.93 | 29.18 | 27.72 | 36.93 | 30.40 | 28.88 | 46.45 | 33.58 | 31.90 | 46.45 | 39.15 | 37.19 |
| 67 | 39.56 | 29.96 | 28.46 | 39.56 | 31.29 | 29.73 | 39.56 | 32.61 | 30.98 | 48.82 | 35.99 | 34.19 | 48.82 | 41.49 | 39.42 |
| 68 | 42.37 | 32.09 | 30.49 | 42.37 | 33.52 | 31.84 | 42.37 | 34.95 | 33.20 | 51.32 | 38.60 | 36.67 | 51.32 | 43.97 | 41.77 |
| 69 | 45.32 | 34.40 | 32.68 | 45.32 | 35.93 | 34.13 | 45.32 | 37.45 | 35.58 | 54.11 | 41.46 | 39.39 | 54.11 | 46.63 | 44.30 |
| 70 | 48.41 | 36.92 | 35.07 | 48.41 | 38.53 | 36.60 | 48.41 | 40.14 | 38.13 | 57.33 | 44.58 | 42.35 | 57.33 | 49.54 | 47.06 |
| 71 | 51.56 | 39.56 | 37.58 | 51.56 | 41.25 | 39.19 | 51.56 | 42.94 | 40.79 | 61.06 | 47.95 | 45.55 | 61.06 | 52.61 | 49.98 |
| 72 | 54.79 | 42.29 | 40.18 | 54.79 | 44.06 | 41.86 | 54.79 | 45.82 | 43.53 | 65.20 | 51.55 | 48.97 | 65.20 | 55.80 | 53.01 |
| 73 | 58.20 | 45.25 | 42.99 | 58.20 | 47.09 | 44.74 | 58.20 | 48.92 | 46.47 | 69.63 | 55.41 | 52.64 | 69.63 | 59.25 | 56.29 |
| 74 | 61.91 | 48.59 | 46.16 | 61.91 | 50.46 | 47.94 | 61.91 | 52.33 | 49.71 | 74.25 | 59.55 | 56.57 | 74.25 | 63.06 | 59.91 |
| 75 | 66.03 | 52.45 | 49.83 | 66.03 | 54.32 | 51.60 | 66.03 | 56.19 | 53.38 | 78.93 | 64.00 | 60.80 | 78.93 | 67.37 | 64.00 |
| 76 | 70.56 | 56.83 | 53.99 | 70.56 | 58.66 | 55.73 | 70.56 | 60.48 | 57.46 | 83.68 | 68.76 | 65.32 | 83.68 | 72.17 | 68.56 |
| 77 | 75.42 | 61.62 | 58.54 | 75.42 | 63.38 | 60.21 | 75.42 | 65.14 | 61.88 | 88.58 | 73.82 | 70.13 | 88.58 | 77.39 | 73.52 |
| 78 | 80.62 | 66.85 | 63.51 | 80.62 | 68.50 | 65.08 | 80.62 | 70.15 | 66.64 | 93.62 | 79.17 | 75.21 | 93.62 | 83.02 | 78.87 |
| 79 | 86.15 | 72.49 | 68.87 | 86.15 | 74.02 | 70.32 | 86.15 | 75.53 | 71.75 | 98.81 | 84.81 | 80.57 | 98.81 | 89.06 | 84.61 |
| 80 | 92.02 | 78.56 | 74.63 | 92.02 | 79.92 | 75.92 | 92.02 | 81.27 | 77.21 | 104.14 | 90.74 | 86.20 | 104.14 | 95.52 | 90.74 |
| 81 | 98.84 | 85.37 | 81.10 | 98.84 | 86.55 | 82.22 | 98.84 | 87.72 | 83.33 | 111.14 | 93.64 | 88.96 | 111.14 | 97.54 | 92.66 |
| 82 | 106.11 | 94.30 | 89.59 | 106.11 | 95.26 | 90.50 | 106.11 | 96.22 | 91.41 | 118.58 | 106.36 | 101.04 | 118.58 | 109.66 | 104.18 |
| 83 | 113.83 | 104.20 | 98.99 | 113.83 | 104.91 | 99.66 | 113.83 | 105.61 | 100.33 | 126.45 | 117.21 | 111.35 | 126.45 | 119.61 | 113.63 |
| 84 | 121.99 | 115.12 | 109.36 | 121.99 | 115.52 | 109.74 | 121.99 | 115.90 | 110.11 | 134.76 | 129.33 | 122.86 | 134.76 | 130.64 | 124.11 |
| 85 | 130.61 | 128.06 | 121.66 | 130.61 | 128.06 | 121.66 | 130.61 | 128.06 | 121.66 | 143.50 | 140.68 | 133.65 | 143.50 | 140.68 | 133.65 |