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**Banner Life Insurance Company**

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**The OPTerm Series  
Annual Rates per \$1,000**

**The rate tables which follow are provided for viewing by agents and brokers.**

If you are interested in purchasing term life insurance from Banner Life, please call 1-800-638-8428. Press 2 and then 1... and a marketing representative will introduce you to one of our independent brokerage general agents as described on the previous page.

**The OPTerm Series:**

Includes fully guaranteed premiums.

Includes 10, 15, 20 and 30-year plans.

Can be sold without signed illustrations.

Available in all states except NY, MT & AL.

These rates took effect on 3/25/2002 and are based on underwriting approval as preferred plus non-tobacco (PPNT), preferred non-tobacco (PNT), standard plus non-tobacco (SPNT), standard non-tobacco (SNT) or standard tobacco (ST) risk. \$50 annual policy fee must be added after calculating annual premium; modal factors also apply for payment options other than annual. See policy specifications on next page.

Policy form RT-97 and state variations. Rates increase after initial guarantee period. Not available in all states and products may vary by state. Underwritten by Banner Life Insurance Company, Rockville, MD, 20850.

<b>Banner Life Insurance Company</b> <b>OPTerm 10, 15, 20 &amp; 30 Product Features</b>	
<b>Description of OPTerm 10:</b>	Term life insurance with level premiums during the initial 10 year period. Premiums increase annually in years 11 and later. Reentry is available with evidence of insurability.
<b>Description of OPTerm 15:</b>	Term life insurance with level premiums during the initial 15 year period. Premiums increase annually in years 16 and later. Reentry is available with evidence of insurability.
<b>Description of OPTerm 20:</b>	Term life insurance with level premiums payable during the initial 20 year period. Premiums increase annually in years 21 and later. Reentry is available with evidence of insurability.
<b>Description of OPTerm 30:</b>	Term life insurance with level premiums payable during the initial 30 year period. Premiums increase annually in years 31 and later. Reentry is available with evidence of insurability.
<b>Issue Ages for OPTerm 10:</b>	Age Nearest Birthday: 20-80
<b>Issue Ages for OPTerm 15:</b>	Age Nearest Birthday: 20-70
<b>Issue Ages for OPTerm 20:</b>	Age Nearest Birthday: 20-65 20-62 Oregon only
<b>Issue Ages for OPTerm 30:</b>	Age Nearest Birthday: 20-50 20-45 Oregon Tobacco classes only
<b>Coverage Expiration:</b>	Age 95
<b>Underwriting Classifications:</b>	Male/Female, Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Standard Plus Non-Tobacco, Standard Non-Tobacco, Standard Tobacco
<b>Substandard for OPTerm 10, 15, &amp; 20:</b>	Available through Table 4. Table ratings are not available on Preferred Plus Non-Tobacco or Preferred Non-Tobacco classes.
<b>Substandard for OPTerm 30:</b>	Available through Table 12. Table ratings are not available on Preferred Plus Non-Tobacco or Preferred Non-Tobacco class.
<b>Modal Factors:</b>	Semi-annual: .51, Quarterly: .26, Monthly PAC: .0875
<b>Annual Policy Fee:</b>	Non-commissionable - \$50
<b>Premium Bands:</b>	Band 1: \$100,000-\$249,999      Band 2: \$250,000-\$999,999 Band 3: \$1 million & over
<b>Maximum Conversion Period:</b>	Convertible for the duration of the guaranteed level premium period or up to attained age 70, whichever comes first. Policies issued at age 66 or over are convertible during the first five policy years.
<b>Reentry:</b>	Evidence of insurability must be provided in accordance with the underwriting requirements at the time of reentry.
<b>Reentry for OPTerm 10:</b>	Available through the end of the initial 10-year period, through age 80.
<b>Reentry for OPTerm 15:</b>	Available through the end of the initial 15-year period, through age 70.
<b>Reentry for OPTerm 20:</b>	Available through the end of the initial 20-year period, through maximum issue age.
<b>Reentry for OPTerm 30:</b>	Available through the end of the initial 30-year period, through maximum issue age.
<b>Waiver of Premium:</b>	Available ages 20-55 for OPTerm 10, 15 & 20. Available ages 20-50 for OPTerm 30. Waiver of Premium coverage ceases at age 59. Banner will waive all premiums that are due during total disability if: 1) we are given due proof of total disability; and 2) such total disability has then existed continuously for at least 6 months.

Banner Life Insurance Company												
OPTerm 10 - Male												
Initial and Reentry Rates per \$1,000												
Issue Age	\$100,000 - \$249,999					\$250,000 - \$999,999					\$1,000,000 - over	
	PPNT	PNT	SPNT	SNT	ST	PPNT	PNT	SPNT	SNT	ST	PPNT	PNT
20	0.37	0.46	0.58	0.74	1.50	0.27	0.35	0.46	0.61	1.26	0.26	0.34
21	0.37	0.46	0.58	0.74	1.50	0.27	0.35	0.46	0.61	1.26	0.26	0.34
22	0.37	0.46	0.58	0.74	1.50	0.27	0.35	0.46	0.61	1.26	0.26	0.34
23	0.37	0.46	0.58	0.74	1.50	0.27	0.35	0.46	0.61	1.26	0.26	0.34
24	0.37	0.46	0.58	0.74	1.51	0.27	0.35	0.46	0.61	1.27	0.26	0.34
25	0.37	0.46	0.58	0.74	1.51	0.27	0.35	0.46	0.61	1.27	0.26	0.34
26	0.37	0.46	0.58	0.74	1.52	0.27	0.35	0.46	0.61	1.28	0.26	0.34
27	0.37	0.46	0.58	0.74	1.52	0.27	0.35	0.46	0.61	1.28	0.26	0.34
28	0.37	0.46	0.58	0.74	1.53	0.27	0.35	0.46	0.61	1.29	0.26	0.34
29	0.37	0.46	0.58	0.74	1.54	0.27	0.35	0.46	0.61	1.30	0.26	0.34
30	0.37	0.46	0.58	0.74	1.55	0.27	0.35	0.46	0.61	1.31	0.26	0.34
31	0.37	0.46	0.58	0.74	1.55	0.27	0.35	0.46	0.61	1.31	0.26	0.34
32	0.37	0.46	0.58	0.74	1.55	0.27	0.35	0.46	0.61	1.31	0.26	0.34
33	0.37	0.46	0.58	0.74	1.55	0.27	0.35	0.46	0.61	1.31	0.26	0.34
34	0.37	0.46	0.58	0.74	1.55	0.27	0.35	0.46	0.61	1.31	0.26	0.34
35	0.37	0.46	0.58	0.74	1.61	0.27	0.35	0.46	0.61	1.36	0.26	0.34
36	0.38	0.48	0.60	0.77	1.69	0.28	0.37	0.48	0.64	1.43	0.27	0.36
37	0.40	0.51	0.63	0.83	1.81	0.29	0.39	0.51	0.69	1.53	0.28	0.38
38	0.44	0.54	0.68	0.89	1.94	0.31	0.42	0.54	0.74	1.65	0.29	0.41
39	0.47	0.59	0.74	0.97	2.13	0.33	0.46	0.59	0.81	1.81	0.31	0.44
40	0.51	0.63	0.79	1.05	2.32	0.36	0.50	0.64	0.88	1.98	0.34	0.48
41	0.55	0.69	0.86	1.13	2.56	0.40	0.55	0.70	0.95	2.19	0.38	0.53
42	0.60	0.76	0.94	1.24	2.84	0.46	0.61	0.77	1.05	2.43	0.42	0.58
43	0.66	0.83	1.05	1.35	3.15	0.52	0.67	0.86	1.14	2.70	0.47	0.64
44	0.72	0.92	1.15	1.48	3.50	0.58	0.75	0.95	1.25	3.00	0.53	0.71
45	0.81	1.01	1.27	1.62	3.85	0.65	0.83	1.05	1.38	3.31	0.59	0.78
46	0.90	1.12	1.40	1.79	4.26	0.71	0.92	1.16	1.52	3.66	0.65	0.85
47	1.00	1.24	1.55	1.97	4.70	0.76	1.02	1.29	1.68	4.05	0.72	0.93
48	1.10	1.37	1.71	2.19	5.16	0.81	1.13	1.43	1.87	4.45	0.79	1.01
49	1.23	1.51	1.89	2.41	5.65	0.88	1.24	1.59	2.07	4.87	0.87	1.11
50	1.36	1.67	2.08	2.67	6.13	0.97	1.37	1.75	2.29	5.29	0.96	1.22
51	1.50	1.84	2.28	2.92	6.60	1.09	1.50	1.92	2.51	5.70	1.07	1.35
52	1.63	2.02	2.50	3.20	7.06	1.23	1.63	2.11	2.75	6.10	1.19	1.50
53	1.78	2.22	2.73	3.50	7.54	1.40	1.78	2.31	3.01	6.52	1.33	1.67
54	1.96	2.44	2.99	3.83	8.08	1.57	1.95	2.53	3.29	6.99	1.48	1.85
55	2.14	2.68	3.28	4.18	8.71	1.76	2.15	2.78	3.60	7.53	1.65	2.06
56	2.35	2.93	3.60	4.56	9.40	1.95	2.38	3.05	3.93	8.13	1.83	2.28
57	2.56	3.20	3.94	4.94	10.14	2.14	2.64	3.35	4.26	8.78	2.04	2.53
58	2.82	3.50	4.32	5.36	10.98	2.36	2.94	3.67	4.63	9.51	2.26	2.80
59	3.11	3.84	4.76	5.87	11.96	2.60	3.26	4.05	5.07	10.36	2.51	3.11
60	3.44	4.26	5.27	6.49	13.11	2.89	3.63	4.49	5.61	11.36	2.79	3.46
61	3.82	4.73	5.84	7.24	14.36	3.21	4.03	5.00	6.26	12.45	3.11	3.86
62	4.23	5.27	6.49	8.12	15.72	3.58	4.46	5.57	7.02	13.63	3.47	4.30
63	4.72	5.89	7.21	9.11	17.32	3.98	4.94	6.21	7.89	15.02	3.86	4.79
64	5.28	6.59	8.02	10.21	19.27	4.45	5.50	6.92	8.84	16.72	4.28	5.34
65	5.96	7.42	8.91	11.39	21.72	4.98	6.13	7.71	9.87	18.85	4.73	5.96
66	6.74	8.33	9.79	12.52	24.86	5.58	6.82	8.47	10.85	21.58	5.14	6.62
67	7.62	9.32	10.66	13.64	28.68	6.24	7.57	9.23	11.83	24.90	5.53	7.32
68	8.65	10.47	11.70	14.96	32.97	6.99	8.43	10.13	12.97	28.63	5.98	8.13
69	9.83	11.85	13.08	16.70	37.46	7.85	9.46	11.33	14.49	32.53	6.59	9.09
70	11.21	13.52	14.98	19.13	41.93	8.83	10.71	12.99	16.60	36.42	7.45	10.27
71	12.80	15.56	17.51	22.37	46.45	9.90	12.19	15.19	19.42	40.35	8.56	11.67
72	14.57	17.96	20.68	26.40	51.20	11.03	13.88	17.94	22.92	44.48	9.88	13.28
73	16.58	20.70	24.37	31.11	56.14	12.31	15.82	21.15	27.02	48.78	11.46	15.12
74	18.89	23.70	28.42	36.28	61.18	13.91	18.05	24.67	31.51	53.16	13.36	17.25
75	21.53	26.91	32.67	41.72	66.23	15.94	20.61	28.37	36.24	57.55	15.65	19.72
76	24.54	30.30	37.06	47.33	71.27	18.51	23.53	32.19	41.12	61.93	18.38	22.56
77	27.97	33.90	41.60	53.12	76.26	21.67	26.86	36.13	46.16	66.27	21.60	25.81
78	31.86	37.67	46.20	58.99	81.17	25.54	30.62	40.13	51.26	70.54	25.36	29.51
79	36.25	41.61	50.78	64.85	85.96	30.19	34.87	44.12	56.36	74.71	29.72	33.71
80	41.20	45.67	55.28	70.59	90.59	35.77	39.65	48.03	61.35	78.73	34.75	38.46

Banner Life Insurance Company												
OPTerm 10 - Female												
Initial and Reentry Rates per \$1,000												
Issue Age	\$100,000 - \$249,999					\$250,000 - \$999,999					\$1,000,000 - over	
	PPNT	PNT	SPNT	SNT	ST	PPNT	PNT	SPNT	SNT	ST	PPNT	PNT
20	0.31	0.39	0.49	0.63	1.24	0.22	0.29	0.39	0.51	1.04	0.21	0.28
21	0.31	0.39	0.49	0.63	1.24	0.22	0.29	0.39	0.51	1.04	0.21	0.28
22	0.31	0.39	0.49	0.63	1.24	0.22	0.29	0.39	0.51	1.04	0.21	0.28
23	0.31	0.39	0.49	0.63	1.24	0.22	0.29	0.39	0.51	1.04	0.21	0.28
24	0.31	0.39	0.49	0.63	1.24	0.22	0.29	0.39	0.51	1.04	0.21	0.28
25	0.31	0.39	0.49	0.63	1.24	0.22	0.29	0.39	0.51	1.04	0.21	0.28
26	0.31	0.39	0.49	0.63	1.24	0.22	0.29	0.39	0.51	1.04	0.21	0.28
27	0.31	0.39	0.49	0.63	1.24	0.22	0.29	0.39	0.51	1.04	0.21	0.28
28	0.31	0.39	0.49	0.63	1.25	0.22	0.29	0.39	0.51	1.05	0.21	0.28
29	0.31	0.39	0.49	0.63	1.25	0.22	0.29	0.39	0.51	1.05	0.21	0.28
30	0.31	0.39	0.49	0.63	1.27	0.22	0.29	0.39	0.51	1.06	0.21	0.28
31	0.31	0.39	0.49	0.63	1.27	0.22	0.29	0.39	0.51	1.06	0.21	0.28
32	0.31	0.39	0.49	0.63	1.27	0.22	0.29	0.39	0.51	1.06	0.21	0.28
33	0.31	0.39	0.49	0.63	1.27	0.22	0.29	0.39	0.51	1.06	0.21	0.28
34	0.31	0.39	0.49	0.63	1.27	0.22	0.29	0.39	0.51	1.06	0.21	0.28
35	0.31	0.39	0.49	0.63	1.30	0.22	0.29	0.39	0.51	1.09	0.21	0.28
36	0.32	0.41	0.52	0.66	1.38	0.23	0.30	0.41	0.54	1.16	0.22	0.29
37	0.35	0.44	0.55	0.71	1.50	0.24	0.32	0.44	0.58	1.26	0.23	0.31
38	0.38	0.47	0.60	0.77	1.64	0.25	0.34	0.48	0.63	1.39	0.25	0.33
39	0.41	0.52	0.64	0.83	1.81	0.27	0.36	0.52	0.69	1.53	0.27	0.36
40	0.45	0.56	0.70	0.90	1.96	0.30	0.40	0.57	0.75	1.66	0.29	0.39
41	0.49	0.62	0.76	0.97	2.13	0.33	0.45	0.62	0.81	1.81	0.32	0.44
42	0.54	0.68	0.82	1.05	2.30	0.38	0.51	0.67	0.88	1.96	0.36	0.49
43	0.60	0.75	0.89	1.13	2.50	0.43	0.57	0.73	0.95	2.13	0.41	0.56
44	0.66	0.82	0.95	1.22	2.70	0.48	0.64	0.79	1.03	2.31	0.45	0.63
45	0.71	0.89	1.04	1.33	2.92	0.53	0.71	0.86	1.12	2.50	0.50	0.69
46	0.77	0.95	1.12	1.43	3.15	0.58	0.77	0.93	1.21	2.70	0.54	0.75
47	0.82	1.02	1.21	1.55	3.40	0.62	0.83	1.01	1.31	2.92	0.59	0.81
48	0.87	1.10	1.30	1.65	3.67	0.67	0.89	1.09	1.40	3.15	0.64	0.87
49	0.94	1.17	1.40	1.79	3.94	0.73	0.96	1.18	1.52	3.39	0.69	0.94
50	1.01	1.27	1.51	1.93	4.22	0.79	1.03	1.27	1.64	3.63	0.75	1.01
51	1.10	1.36	1.62	2.07	4.51	0.86	1.11	1.37	1.77	3.88	0.82	1.09
52	1.20	1.46	1.75	2.24	4.81	0.95	1.18	1.48	1.91	4.14	0.90	1.17
53	1.30	1.56	1.89	2.41	5.12	1.04	1.27	1.60	2.06	4.41	0.98	1.26
54	1.41	1.68	2.04	2.60	5.43	1.13	1.37	1.73	2.23	4.68	1.07	1.36
55	1.53	1.82	2.20	2.81	5.76	1.23	1.48	1.87	2.41	4.97	1.17	1.47
56	1.63	1.96	2.37	3.02	6.05	1.33	1.61	2.02	2.59	5.22	1.27	1.59
57	1.74	2.10	2.54	3.24	6.33	1.42	1.75	2.17	2.78	5.46	1.37	1.71
58	1.84	2.28	2.75	3.49	6.62	1.53	1.90	2.35	3.00	5.72	1.48	1.86
59	1.98	2.46	2.98	3.79	7.00	1.66	2.08	2.55	3.26	6.05	1.61	2.02
60	2.15	2.69	3.27	4.17	7.51	1.81	2.28	2.80	3.60	6.49	1.76	2.21
61	2.37	2.96	3.61	4.65	8.15	2.00	2.51	3.10	4.01	7.05	1.94	2.43
62	2.62	3.25	4.00	5.24	8.92	2.22	2.76	3.44	4.52	7.72	2.14	2.69
63	2.92	3.60	4.45	5.91	9.80	2.47	3.05	3.83	5.10	8.48	2.37	2.98
64	3.25	3.97	4.95	6.62	10.79	2.74	3.36	4.26	5.72	9.34	2.62	3.29
65	3.62	4.38	5.47	7.36	11.87	3.02	3.70	4.72	6.37	10.28	2.90	3.64
66	3.99	4.77	5.98	8.08	12.97	3.26	4.02	5.16	6.99	11.24	3.15	3.97
67	4.35	5.14	6.47	8.77	14.12	3.47	4.32	5.59	7.59	12.24	3.39	4.28
68	4.78	5.59	7.04	9.56	15.43	3.73	4.68	6.08	8.28	13.38	3.68	4.65
69	5.37	6.21	7.81	10.57	17.07	4.13	5.19	6.75	9.15	14.80	4.09	5.17
70	6.21	7.10	8.87	11.92	19.10	4.76	5.93	7.67	10.33	16.57	4.74	5.92
71	7.30	8.29	10.25	13.63	21.67	5.63	6.93	8.87	11.82	18.80	5.60	6.93
72	8.66	9.79	11.93	15.66	24.79	6.73	8.18	10.33	13.58	21.52	6.65	8.19
73	10.26	11.55	13.89	18.04	28.36	8.04	9.65	12.04	15.65	24.62	7.92	9.68
74	12.09	13.52	16.15	20.75	32.17	9.58	11.33	14.00	18.01	27.93	9.40	11.35
75	14.13	15.70	18.66	23.83	36.03	11.34	13.19	16.19	20.69	31.29	11.09	13.18
76	16.38	18.03	21.45	27.29	39.87	13.33	15.23	18.61	23.69	34.63	13.01	15.15
77	18.85	20.54	24.53	31.15	43.65	15.58	17.45	21.29	27.06	37.92	15.16	17.28
78	21.54	23.23	27.91	35.45	47.30	18.09	19.86	24.23	30.80	41.09	17.58	19.55
79	24.47	26.08	31.60	40.22	50.69	20.88	22.46	27.44	34.94	44.04	20.27	21.95
80	27.63	29.08	35.62	45.48	53.74	23.97	25.23	30.93	39.51	46.69	23.25	24.47

Policy form RT-97 and state variations. Add \$50 annual policy fee. For agent/broker use only. For reentry, use above table at attained age.

Banner Life Insurance Company												
OPTerm 15 - Male												
Initial and Reentry Rates per \$1,000												
Issue Age	\$100,000 - \$249,999					\$250,000 - \$999,999					\$1,000,000 - over	
	PPNT	PNT	SPNT	SNT	ST	PPNT	PNT	SPNT	SNT	ST	PPNT	PNT
20	0.49	0.62	0.78	0.97	1.75	0.33	0.45	0.61	0.81	1.48	0.30	0.43
21	0.49	0.62	0.78	0.97	1.75	0.33	0.45	0.61	0.81	1.48	0.30	0.43
22	0.49	0.62	0.78	0.97	1.75	0.33	0.45	0.61	0.81	1.48	0.30	0.43
23	0.49	0.62	0.78	0.97	1.75	0.33	0.45	0.61	0.81	1.48	0.30	0.43
24	0.49	0.62	0.78	0.97	1.75	0.33	0.45	0.61	0.81	1.48	0.30	0.43
25	0.49	0.62	0.78	0.97	1.75	0.33	0.45	0.61	0.81	1.48	0.30	0.43
26	0.49	0.62	0.78	0.97	1.81	0.33	0.45	0.61	0.81	1.53	0.30	0.43
27	0.49	0.62	0.78	0.97	1.85	0.33	0.45	0.61	0.81	1.57	0.30	0.43
28	0.49	0.62	0.78	0.97	1.91	0.34	0.45	0.61	0.81	1.62	0.31	0.44
29	0.49	0.62	0.78	0.97	1.98	0.34	0.45	0.61	0.81	1.68	0.31	0.44
30	0.49	0.62	0.78	0.97	2.02	0.34	0.45	0.61	0.81	1.72	0.31	0.44
31	0.49	0.62	0.78	0.97	2.07	0.34	0.45	0.61	0.81	1.76	0.31	0.44
32	0.49	0.62	0.78	0.97	2.08	0.34	0.45	0.61	0.81	1.77	0.31	0.44
33	0.49	0.62	0.78	0.97	2.12	0.34	0.45	0.61	0.81	1.80	0.31	0.44
34	0.49	0.62	0.78	0.99	2.15	0.34	0.45	0.61	0.82	1.83	0.31	0.44
35	0.49	0.62	0.78	1.02	2.24	0.34	0.45	0.61	0.85	1.91	0.31	0.44
36	0.52	0.66	0.82	1.06	2.37	0.35	0.47	0.64	0.89	2.02	0.32	0.46
37	0.55	0.70	0.87	1.13	2.54	0.37	0.50	0.69	0.94	2.17	0.34	0.49
38	0.60	0.76	0.95	1.21	2.74	0.39	0.53	0.76	1.01	2.34	0.36	0.52
39	0.66	0.83	1.04	1.29	2.98	0.42	0.58	0.83	1.09	2.55	0.40	0.57
40	0.72	0.91	1.14	1.42	3.24	0.47	0.64	0.92	1.20	2.78	0.45	0.63
41	0.82	1.01	1.27	1.57	3.55	0.54	0.72	1.03	1.33	3.05	0.52	0.70
42	0.94	1.13	1.41	1.75	3.91	0.63	0.81	1.16	1.49	3.36	0.61	0.78
43	1.07	1.25	1.58	1.95	4.29	0.74	0.91	1.30	1.66	3.69	0.72	0.88
44	1.22	1.39	1.75	2.17	4.73	0.85	1.03	1.45	1.86	4.07	0.83	0.99
45	1.36	1.54	1.93	2.40	5.19	0.96	1.15	1.61	2.05	4.47	0.94	1.10
46	1.50	1.68	2.12	2.62	5.69	1.07	1.28	1.76	2.24	4.91	1.04	1.23
47	1.64	1.83	2.30	2.85	6.23	1.19	1.42	1.92	2.45	5.38	1.14	1.37
48	1.79	1.99	2.50	3.11	6.82	1.31	1.57	2.09	2.67	5.89	1.25	1.52
49	1.96	2.17	2.71	3.38	7.45	1.43	1.73	2.28	2.90	6.44	1.36	1.68
50	2.14	2.37	2.97	3.70	8.08	1.57	1.91	2.49	3.18	6.99	1.49	1.86
51	2.31	2.60	3.24	4.05	8.72	1.71	2.10	2.73	3.48	7.54	1.62	2.05
52	2.50	2.84	3.55	4.43	9.36	1.85	2.30	2.99	3.81	8.10	1.77	2.24
53	2.68	3.12	3.90	4.86	10.05	2.01	2.53	3.28	4.19	8.70	1.92	2.46
54	2.91	3.43	4.29	5.33	10.82	2.19	2.78	3.61	4.60	9.37	2.10	2.70
55	3.19	3.77	4.72	5.86	11.72	2.40	3.06	3.98	5.06	10.15	2.30	2.97
56	3.51	4.14	5.18	6.43	12.73	2.64	3.37	4.39	5.56	11.03	2.52	3.27
57	3.86	4.52	5.67	7.06	13.82	2.90	3.71	4.84	6.10	11.98	2.75	3.60
58	4.28	4.96	6.23	7.75	15.08	3.19	4.09	5.34	6.71	13.07	3.02	3.97
59	4.75	5.49	6.89	8.57	16.53	3.54	4.53	5.94	7.42	14.33	3.34	4.40
60	5.31	6.14	7.68	9.56	18.23	3.94	5.05	6.64	8.27	15.81	3.74	4.91
61	5.95	6.92	8.59	10.67	20.18	4.40	5.64	7.43	9.25	17.51	4.22	5.50
62	6.61	7.81	9.59	11.93	22.37	4.91	6.28	8.30	10.34	19.41	4.77	6.15
63	7.39	8.84	10.75	13.36	24.85	5.49	7.02	9.31	11.58	21.57	5.40	6.90
64	8.35	10.05	12.13	15.08	27.73	6.18	7.89	10.51	13.08	24.07	6.13	7.78
65	9.53	11.49	13.83	17.20	31.05	6.99	8.92	11.99	14.92	26.96	6.98	8.83
66	11.01	13.17	15.89	19.76	34.89	7.96	10.15	13.78	17.14	30.30	7.95	10.07
67	12.80	15.13	18.37	22.81	39.32	9.09	11.59	15.92	19.80	34.15	9.07	11.53
68	14.97	17.40	21.29	26.44	44.40	10.42	13.27	18.47	22.96	38.57	10.35	13.23
69	17.55	20.02	24.74	30.74	50.20	11.96	15.23	21.47	26.69	43.61	11.79	15.20
70	20.62	23.02	28.78	35.76	56.79	13.75	17.50	24.99	31.06	49.34	13.42	17.49

Banner Life Insurance Company												
OPTerm 15 - Female												
Initial and Reentry Rates per \$1,000												
Issue	\$100,000 - \$249,999					\$250,000 - \$999,999					\$1,000,000 - over	
Age	PPNT	PNT	SPNT	SNT	ST	PPNT	PNT	SPNT	SNT	ST	PPNT	PNT
20	0.45	0.55	0.69	0.86	1.40	0.30	0.40	0.56	0.71	1.18	0.28	0.37
21	0.45	0.55	0.69	0.86	1.40	0.30	0.40	0.56	0.71	1.18	0.28	0.37
22	0.45	0.55	0.69	0.86	1.40	0.30	0.40	0.56	0.71	1.18	0.28	0.37
23	0.45	0.55	0.69	0.86	1.40	0.30	0.40	0.56	0.71	1.18	0.28	0.37
24	0.45	0.55	0.69	0.86	1.40	0.30	0.40	0.56	0.71	1.18	0.28	0.37
25	0.45	0.55	0.69	0.86	1.40	0.30	0.40	0.56	0.71	1.18	0.28	0.37
26	0.45	0.55	0.69	0.86	1.44	0.30	0.40	0.56	0.71	1.21	0.28	0.37
27	0.45	0.55	0.69	0.86	1.46	0.30	0.40	0.56	0.71	1.23	0.28	0.37
28	0.45	0.56	0.69	0.86	1.52	0.30	0.40	0.56	0.71	1.28	0.28	0.37
29	0.45	0.56	0.69	0.86	1.55	0.30	0.40	0.56	0.71	1.31	0.28	0.37
30	0.45	0.56	0.69	0.86	1.59	0.30	0.40	0.56	0.71	1.34	0.28	0.37
31	0.45	0.56	0.69	0.86	1.62	0.30	0.40	0.56	0.71	1.37	0.28	0.37
32	0.45	0.56	0.69	0.86	1.66	0.30	0.40	0.56	0.71	1.40	0.28	0.37
33	0.45	0.56	0.69	0.86	1.68	0.30	0.40	0.56	0.71	1.42	0.28	0.37
34	0.46	0.56	0.69	0.86	1.74	0.30	0.40	0.56	0.71	1.47	0.28	0.37
35	0.47	0.56	0.70	0.87	1.81	0.30	0.40	0.57	0.72	1.53	0.28	0.38
36	0.49	0.60	0.74	0.92	1.93	0.32	0.43	0.60	0.77	1.64	0.29	0.41
37	0.54	0.64	0.79	0.99	2.08	0.34	0.47	0.65	0.82	1.77	0.32	0.44
38	0.59	0.70	0.85	1.07	2.28	0.36	0.52	0.70	0.90	1.94	0.34	0.49
39	0.63	0.77	0.93	1.16	2.47	0.40	0.57	0.77	0.98	2.11	0.38	0.54
40	0.68	0.83	1.00	1.24	2.67	0.43	0.62	0.83	1.05	2.28	0.41	0.59
41	0.72	0.89	1.08	1.35	2.88	0.47	0.67	0.90	1.14	2.46	0.45	0.64
42	0.78	0.95	1.17	1.46	3.09	0.51	0.73	0.98	1.23	2.65	0.50	0.70
43	0.84	1.04	1.27	1.57	3.34	0.57	0.79	1.06	1.33	2.86	0.55	0.76
44	0.90	1.10	1.37	1.70	3.59	0.62	0.86	1.15	1.44	3.08	0.61	0.83
45	0.95	1.18	1.47	1.82	3.86	0.67	0.92	1.24	1.55	3.32	0.66	0.89
46	1.01	1.27	1.58	1.95	4.19	0.72	0.98	1.33	1.66	3.60	0.71	0.95
47	1.08	1.35	1.69	2.09	4.54	0.78	1.04	1.43	1.78	3.91	0.77	1.02
48	1.15	1.44	1.79	2.24	4.92	0.83	1.11	1.52	1.91	4.24	0.82	1.09
49	1.22	1.54	1.92	2.38	5.31	0.89	1.18	1.63	2.04	4.58	0.88	1.16
50	1.31	1.64	2.06	2.55	5.70	0.96	1.27	1.75	2.18	4.92	0.95	1.25
51	1.40	1.75	2.19	2.72	6.08	1.03	1.36	1.86	2.33	5.25	1.01	1.34
52	1.51	1.85	2.31	2.88	6.45	1.10	1.47	1.97	2.46	5.57	1.07	1.44
53	1.62	1.97	2.46	3.05	6.84	1.18	1.58	2.10	2.62	5.91	1.13	1.55
54	1.76	2.13	2.66	3.31	7.27	1.28	1.72	2.27	2.84	6.28	1.21	1.68
55	1.96	2.36	2.94	3.66	7.76	1.41	1.89	2.52	3.15	6.71	1.33	1.84
56	2.20	2.68	3.35	4.16	8.33	1.56	2.10	2.87	3.58	7.20	1.48	2.04
57	2.48	3.07	3.84	4.78	8.96	1.74	2.35	3.30	4.12	7.75	1.66	2.28
58	2.82	3.53	4.42	5.48	9.66	1.95	2.62	3.80	4.73	8.36	1.87	2.56
59	3.20	4.03	5.03	6.25	10.42	2.18	2.92	4.33	5.39	9.02	2.11	2.85
60	3.61	4.52	5.65	7.02	11.25	2.44	3.24	4.87	6.07	9.74	2.38	3.17
61	4.07	5.03	6.28	7.81	12.13	2.73	3.56	5.42	6.75	10.51	2.67	3.50
62	4.59	5.54	6.92	8.63	13.11	3.05	3.89	5.98	7.47	11.36	3.00	3.84
63	5.16	6.10	7.62	9.52	14.17	3.41	4.25	6.59	8.25	12.28	3.37	4.22
64	5.77	6.70	8.38	10.48	15.32	3.82	4.67	7.25	9.08	13.28	3.78	4.65
65	6.42	7.38	9.23	11.55	16.61	4.28	5.18	7.99	10.01	14.40	4.24	5.17
66	7.08	8.14	10.19	12.72	18.02	4.81	5.79	8.82	11.03	15.63	4.76	5.78
67	7.79	8.99	11.25	14.05	19.60	5.40	6.53	9.74	12.19	17.00	5.36	6.52
68	8.50	9.96	12.44	15.52	21.32	6.07	7.40	10.78	13.46	18.50	6.02	7.38
69	9.25	11.03	13.79	17.18	23.24	6.83	8.43	11.95	14.90	20.17	6.76	8.38
70	9.99	12.25	15.31	19.02	25.36	7.68	9.65	13.27	16.50	22.01	7.60	9.56

Policy form RT-97 and state variations. Add \$50 annual policy fee. For agent/broker use only. For reentry, use above table at attained age.

Banner Life Insurance Company												
OPTerm 20 - Male												
Initial and Reentry Rates per \$1,000												
Issue Age	\$100,000 - \$249,999					\$250,000 - \$999,999					\$1,000,000 - over	
	PPNT	PNT	SPNT	SNT	ST	PPNT	PNT	SPNT	SNT	ST	PPNT	PNT
20	0.68	0.85	1.00	1.21	2.17	0.46	0.64	0.81	1.02	1.85	0.45	0.58
21	0.68	0.85	1.00	1.21	2.17	0.46	0.64	0.81	1.02	1.85	0.45	0.58
22	0.68	0.85	1.00	1.21	2.17	0.46	0.64	0.81	1.02	1.85	0.45	0.58
23	0.68	0.85	1.00	1.21	2.17	0.46	0.64	0.81	1.02	1.85	0.45	0.58
24	0.68	0.85	1.00	1.21	2.17	0.46	0.64	0.81	1.02	1.85	0.45	0.58
25	0.68	0.85	1.00	1.21	2.17	0.46	0.64	0.81	1.02	1.85	0.45	0.58
26	0.68	0.85	1.00	1.21	2.17	0.46	0.64	0.81	1.02	1.85	0.45	0.58
27	0.68	0.85	1.00	1.21	2.20	0.46	0.64	0.81	1.02	1.87	0.45	0.58
28	0.68	0.85	1.00	1.21	2.22	0.47	0.65	0.81	1.02	1.89	0.46	0.58
29	0.68	0.85	1.00	1.21	2.25	0.47	0.65	0.81	1.02	1.92	0.46	0.58
30	0.68	0.85	1.00	1.21	2.32	0.47	0.65	0.81	1.02	1.98	0.46	0.58
31	0.68	0.85	1.00	1.22	2.43	0.47	0.65	0.81	1.02	2.07	0.46	0.59
32	0.68	0.85	1.00	1.24	2.55	0.47	0.65	0.81	1.04	2.18	0.46	0.59
33	0.68	0.85	1.00	1.27	2.71	0.47	0.65	0.81	1.06	2.32	0.46	0.60
34	0.68	0.85	1.00	1.30	2.88	0.47	0.65	0.81	1.09	2.46	0.46	0.62
35	0.68	0.85	1.00	1.34	3.06	0.48	0.66	0.81	1.13	2.62	0.47	0.64
36	0.71	0.90	1.06	1.39	3.23	0.50	0.68	0.86	1.18	2.77	0.49	0.67
37	0.77	0.97	1.14	1.47	3.40	0.54	0.72	0.93	1.24	2.92	0.51	0.70
38	0.84	1.06	1.25	1.54	3.61	0.58	0.76	1.02	1.31	3.10	0.55	0.74
39	0.93	1.16	1.37	1.65	3.86	0.63	0.82	1.12	1.40	3.32	0.60	0.80
40	1.02	1.28	1.51	1.80	4.21	0.70	0.89	1.24	1.52	3.62	0.66	0.87
41	1.14	1.40	1.66	1.96	4.68	0.79	0.98	1.37	1.67	4.03	0.75	0.96
42	1.28	1.56	1.84	2.18	5.26	0.90	1.10	1.53	1.86	4.53	0.86	1.07
43	1.43	1.74	2.04	2.43	5.90	1.02	1.23	1.70	2.08	5.09	0.99	1.20
44	1.59	1.91	2.24	2.68	6.59	1.15	1.38	1.88	2.29	5.69	1.13	1.34
45	1.75	2.09	2.46	2.95	7.28	1.29	1.53	2.06	2.53	6.29	1.27	1.49
46	1.92	2.27	2.67	3.20	7.97	1.43	1.69	2.24	2.74	6.89	1.41	1.65
47	2.10	2.45	2.88	3.45	8.69	1.58	1.86	2.41	2.96	7.52	1.56	1.82
48	2.30	2.63	3.09	3.70	9.45	1.74	2.04	2.60	3.19	8.18	1.72	2.00
49	2.52	2.85	3.36	4.04	10.26	1.92	2.24	2.82	3.48	8.88	1.89	2.20
50	2.74	3.13	3.68	4.46	11.11	2.10	2.45	3.10	3.84	9.62	2.07	2.41
51	2.96	3.45	4.07	4.99	12.02	2.29	2.66	3.43	4.31	10.41	2.26	2.63
52	3.19	3.82	4.54	5.62	13.01	2.49	2.88	3.82	4.85	11.27	2.45	2.85
53	3.43	4.24	5.06	6.35	14.03	2.70	3.12	4.26	5.48	12.16	2.67	3.10
54	3.74	4.73	5.62	7.13	15.11	2.95	3.39	4.74	6.16	13.10	2.91	3.38
55	4.12	5.27	6.23	7.97	16.22	3.25	3.73	5.27	6.89	14.06	3.21	3.71
56	4.58	5.87	6.85	8.82	17.30	3.58	4.11	5.82	7.63	15.00	3.55	4.07
57	5.11	6.53	7.48	9.67	18.34	3.95	4.52	6.38	8.38	15.91	3.92	4.45
58	5.73	7.27	8.15	10.61	19.46	4.36	4.99	7.00	9.19	16.88	4.35	4.89
59	6.44	8.13	9.00	11.81	20.75	4.86	5.58	7.76	10.23	18.00	4.85	5.43
60	7.29	9.12	10.10	13.32	22.36	5.47	6.32	8.74	11.54	19.40	5.46	6.11
61	8.28	10.27	11.50	15.27	24.33	6.22	7.25	9.96	13.24	21.12	6.18	6.97
62	9.43	11.60	13.24	17.66	26.75	7.13	8.39	11.47	15.32	23.22	7.04	8.02
63	10.76	13.13	15.38	20.65	29.69	8.21	9.77	13.33	17.92	25.78	8.04	9.31
64	12.28	14.89	17.99	24.27	33.22	9.49	11.43	15.60	21.07	28.85	9.22	10.85
65	14.03	16.91	21.14	28.65	37.47	11.00	13.41	18.34	24.87	32.54	10.58	12.70

Banner Life Insurance Company												
OPTerm 20 - Female												
Initial and Reentry Rates per \$1,000												
Issue Age	\$100,000 - \$249,999					\$250,000 - \$999,999					\$1,000,000 - over	
	PPNT	PNT	SPNT	SNT	ST	PPNT	PNT	SPNT	SNT	ST	PPNT	PNT
20	0.52	0.68	0.81	0.92	1.51	0.39	0.51	0.66	0.76	1.27	0.36	0.47
21	0.52	0.68	0.81	0.92	1.51	0.39	0.51	0.66	0.76	1.27	0.36	0.47
22	0.52	0.68	0.81	0.92	1.51	0.39	0.51	0.66	0.76	1.27	0.36	0.47
23	0.52	0.68	0.81	0.92	1.51	0.39	0.51	0.66	0.76	1.27	0.36	0.47
24	0.52	0.68	0.81	0.92	1.51	0.39	0.51	0.66	0.76	1.27	0.36	0.47
25	0.52	0.68	0.81	0.92	1.51	0.39	0.51	0.66	0.76	1.27	0.36	0.47
26	0.52	0.68	0.81	0.92	1.55	0.39	0.51	0.66	0.76	1.31	0.36	0.47
27	0.52	0.68	0.81	0.92	1.61	0.39	0.51	0.66	0.76	1.36	0.36	0.47
28	0.52	0.68	0.81	0.92	1.68	0.39	0.51	0.66	0.76	1.42	0.36	0.47
29	0.52	0.68	0.81	0.92	1.76	0.39	0.51	0.66	0.76	1.49	0.36	0.47
30	0.52	0.68	0.81	0.92	1.83	0.39	0.51	0.66	0.76	1.55	0.36	0.47
31	0.52	0.69	0.82	0.94	1.90	0.39	0.52	0.67	0.78	1.61	0.36	0.48
32	0.52	0.71	0.84	0.99	1.96	0.39	0.53	0.69	0.82	1.66	0.36	0.50
33	0.53	0.73	0.87	1.02	2.02	0.39	0.55	0.71	0.86	1.72	0.36	0.51
34	0.53	0.75	0.91	1.08	2.12	0.39	0.57	0.74	0.90	1.80	0.37	0.54
35	0.55	0.78	0.95	1.15	2.24	0.39	0.59	0.77	0.96	1.91	0.38	0.56
36	0.58	0.81	1.00	1.21	2.42	0.41	0.61	0.81	1.02	2.06	0.40	0.59
37	0.61	0.83	1.06	1.28	2.63	0.44	0.64	0.85	1.07	2.25	0.42	0.61
38	0.65	0.87	1.13	1.35	2.88	0.47	0.67	0.90	1.14	2.46	0.46	0.65
39	0.70	0.91	1.21	1.45	3.13	0.51	0.70	0.96	1.22	2.68	0.49	0.68
40	0.76	0.96	1.29	1.54	3.38	0.56	0.75	1.03	1.31	2.90	0.54	0.73
41	0.82	1.03	1.38	1.65	3.63	0.62	0.81	1.11	1.39	3.12	0.60	0.79
42	0.90	1.11	1.47	1.75	3.89	0.69	0.88	1.19	1.49	3.34	0.66	0.86
43	0.98	1.21	1.58	1.88	4.14	0.77	0.97	1.29	1.60	3.56	0.74	0.93
44	1.07	1.32	1.69	2.02	4.44	0.86	1.06	1.40	1.72	3.82	0.82	1.01
45	1.16	1.43	1.82	2.18	4.76	0.94	1.15	1.52	1.86	4.10	0.90	1.10
46	1.26	1.55	1.96	2.37	5.12	1.02	1.24	1.65	2.02	4.41	0.98	1.19
47	1.37	1.68	2.11	2.59	5.51	1.09	1.34	1.80	2.21	4.75	1.06	1.28
48	1.48	1.82	2.28	2.82	5.93	1.17	1.44	1.96	2.42	5.12	1.15	1.38
49	1.61	1.97	2.47	3.07	6.39	1.26	1.55	2.13	2.63	5.52	1.24	1.49
50	1.75	2.14	2.67	3.33	6.87	1.37	1.68	2.32	2.86	5.93	1.36	1.62
51	1.89	2.33	2.89	3.58	7.36	1.51	1.81	2.52	3.07	6.36	1.50	1.76
52	2.04	2.53	3.13	3.83	7.89	1.66	1.95	2.73	3.29	6.82	1.65	1.90
53	2.21	2.75	3.40	4.11	8.45	1.84	2.11	2.95	3.53	7.31	1.83	2.07
54	2.41	3.00	3.70	4.47	9.05	2.03	2.29	3.21	3.84	7.83	2.02	2.26
55	2.65	3.29	4.03	4.97	9.69	2.24	2.51	3.50	4.29	8.39	2.22	2.49
56	2.94	3.60	4.39	5.60	10.36	2.45	2.76	3.81	4.83	8.97	2.43	2.75
57	3.27	3.94	4.77	6.33	11.07	2.67	3.04	4.14	5.46	9.59	2.66	3.02
58	3.65	4.31	5.19	7.18	11.83	2.90	3.36	4.51	6.20	10.25	2.89	3.34
59	4.09	4.76	5.70	8.23	12.68	3.19	3.74	4.95	7.13	10.99	3.18	3.73
60	4.60	5.31	6.33	9.52	13.63	3.55	4.22	5.50	8.24	11.81	3.54	4.20
61	5.20	5.98	7.10	11.08	14.71	4.00	4.81	6.17	9.60	12.75	3.96	4.78
62	5.89	6.79	8.04	12.93	15.93	4.55	5.51	6.99	11.20	13.81	4.47	5.48
63	6.68	7.75	9.16	15.13	17.30	5.22	6.36	7.97	13.12	15.00	5.07	6.32
64	7.59	8.89	10.50	17.71	18.86	6.02	7.36	9.13	15.36	16.36	5.78	7.31
65	8.63	10.24	12.09	19.39	20.63	6.98	8.54	10.51	16.82	17.90	6.62	8.48

Banner Life Insurance Company												
OPTerm 30 - Male												
Initial and Reentry Rates per \$1,000												
Issue Age	\$100,000 - \$249,999					\$250,000 - \$999,999		\$250,000 & over			\$1,000,000 - over	
	PPNT	PNT	SPNT	SNT	ST	PPNT	PNT	SPNT	SNT	ST	PPNT	PNT
20	0.91	1.28	1.50	1.90	3.57	0.77	1.09	1.30	1.65	3.10	0.75	1.06
21	0.91	1.28	1.50	1.90	3.57	0.77	1.09	1.30	1.65	3.10	0.75	1.06
22	0.91	1.28	1.50	1.90	3.57	0.77	1.09	1.30	1.65	3.10	0.75	1.06
23	0.91	1.28	1.50	1.90	3.57	0.77	1.09	1.30	1.65	3.10	0.75	1.06
24	0.91	1.28	1.50	1.90	3.57	0.77	1.09	1.30	1.65	3.10	0.75	1.06
25	0.91	1.28	1.52	1.90	3.57	0.77	1.09	1.32	1.65	3.10	0.75	1.06
26	0.92	1.29	1.56	1.91	3.67	0.78	1.10	1.36	1.66	3.19	0.76	1.06
27	0.94	1.30	1.62	1.93	3.78	0.80	1.11	1.41	1.68	3.29	0.78	1.07
28	0.95	1.31	1.68	1.96	3.93	0.81	1.12	1.46	1.70	3.42	0.80	1.07
29	0.99	1.32	1.74	1.98	4.09	0.84	1.13	1.51	1.72	3.56	0.82	1.08
30	1.01	1.33	1.78	2.00	4.26	0.86	1.14	1.55	1.74	3.70	0.84	1.09
31	1.05	1.35	1.81	2.00	4.42	0.89	1.15	1.57	1.74	3.84	0.86	1.10
32	1.07	1.36	1.81	2.00	4.57	0.91	1.16	1.57	1.74	3.97	0.88	1.10
33	1.12	1.37	1.81	2.00	4.75	0.95	1.17	1.57	1.74	4.13	0.90	1.11
34	1.16	1.39	1.83	2.02	4.96	0.99	1.19	1.59	1.76	4.31	0.93	1.14
35	1.22	1.44	1.87	2.12	5.23	1.04	1.23	1.63	1.84	4.55	0.98	1.18
36	1.29	1.51	1.96	2.31	5.53	1.10	1.29	1.70	2.01	4.81	1.04	1.24
37	1.37	1.61	2.07	2.58	5.87	1.16	1.37	1.80	2.24	5.10	1.10	1.33
38	1.46	1.73	2.21	2.90	6.27	1.24	1.46	1.92	2.52	5.45	1.18	1.43
39	1.58	1.86	2.38	3.23	6.79	1.34	1.58	2.07	2.81	5.90	1.28	1.56
40	1.73	2.02	2.60	3.53	7.48	1.47	1.72	2.26	3.07	6.50	1.41	1.70
41	1.91	2.21	2.86	3.80	8.36	1.63	1.89	2.49	3.30	7.27	1.57	1.87
42	2.14	2.44	3.17	4.03	9.43	1.82	2.09	2.76	3.50	8.20	1.77	2.06
43	2.39	2.68	3.53	4.24	10.68	2.04	2.32	3.07	3.69	9.29	2.00	2.29
44	2.69	2.97	3.93	4.53	12.08	2.29	2.57	3.42	3.94	10.50	2.26	2.53
45	3.00	3.28	4.38	4.91	13.60	2.56	2.85	3.81	4.27	11.83	2.53	2.80
46	3.35	3.62	4.86	5.42	14.00	2.85	3.15	4.23	4.71	13.26	2.82	3.09
47	3.70	4.00	5.39	6.07	14.50	3.16	3.47	4.69	5.28	14.08	3.12	3.40
48	4.11	4.42	5.96	6.89	15.00	3.48	3.82	5.18	5.99	14.71	3.44	3.73
49	4.52	4.86	6.57	7.92	15.50	3.83	4.18	5.71	6.89	15.35	3.77	4.08
50	4.96	5.36	7.22	9.20	15.75	4.19	4.57	6.28	8.00	15.74	4.11	4.46

Banner Life Insurance Company												
OPTerm 30 - Female												
Initial and Reentry Rates per \$1,000												
Issue Age	\$100,000 - \$249,999					\$250,000 - \$999,999		\$250,000 & over			\$1,000,000 - over	
	PPNT	PNT	SPNT	SNT	ST	PPNT	PNT	SPNT	SNT	ST	PPNT	PNT
20	0.62	0.92	1.16	1.27	2.63	0.53	0.78	1.01	1.10	2.29	0.52	0.76
21	0.62	0.92	1.16	1.27	2.63	0.53	0.78	1.01	1.10	2.29	0.52	0.76
22	0.62	0.92	1.16	1.27	2.63	0.53	0.78	1.01	1.10	2.29	0.52	0.76
23	0.62	0.92	1.16	1.27	2.63	0.53	0.78	1.01	1.10	2.29	0.52	0.76
24	0.62	0.92	1.16	1.27	2.63	0.53	0.78	1.01	1.10	2.29	0.52	0.76
25	0.62	0.92	1.16	1.27	2.63	0.53	0.78	1.01	1.10	2.29	0.52	0.76
26	0.64	0.93	1.18	1.31	2.73	0.55	0.79	1.03	1.14	2.37	0.54	0.76
27	0.68	0.94	1.21	1.37	2.84	0.58	0.80	1.05	1.19	2.47	0.56	0.76
28	0.71	0.95	1.23	1.43	2.97	0.61	0.81	1.07	1.24	2.58	0.59	0.76
29	0.75	0.97	1.25	1.47	3.11	0.64	0.82	1.09	1.28	2.70	0.62	0.76
30	0.78	0.98	1.28	1.52	3.24	0.67	0.83	1.11	1.32	2.82	0.64	0.77
31	0.81	0.99	1.29	1.54	3.37	0.69	0.84	1.12	1.34	2.93	0.66	0.77
32	0.82	0.99	1.30	1.54	3.51	0.70	0.84	1.13	1.34	3.05	0.68	0.78
33	0.83	1.00	1.30	1.54	3.65	0.71	0.85	1.13	1.34	3.17	0.69	0.78
34	0.85	1.01	1.32	1.55	3.82	0.72	0.86	1.15	1.35	3.32	0.71	0.80
35	0.89	1.05	1.38	1.62	4.03	0.75	0.89	1.20	1.41	3.50	0.74	0.83
36	0.93	1.09	1.47	1.76	4.28	0.79	0.93	1.28	1.53	3.72	0.77	0.88
37	0.98	1.16	1.59	1.94	4.58	0.83	0.99	1.38	1.69	3.98	0.81	0.94
38	1.04	1.24	1.73	2.17	4.91	0.89	1.05	1.50	1.89	4.27	0.86	1.01
39	1.12	1.33	1.89	2.39	5.29	0.95	1.14	1.64	2.08	4.60	0.92	1.10
40	1.21	1.45	2.05	2.60	5.72	1.03	1.23	1.78	2.26	4.97	0.99	1.20
41	1.32	1.58	2.22	2.76	6.19	1.13	1.34	1.93	2.40	5.38	1.08	1.32
42	1.47	1.73	2.39	2.89	6.69	1.25	1.47	2.08	2.51	5.82	1.20	1.45
43	1.64	1.90	2.60	3.01	7.26	1.38	1.61	2.26	2.62	6.31	1.34	1.60
44	1.82	2.09	2.81	3.19	7.92	1.52	1.78	2.44	2.77	6.89	1.48	1.77
45	1.99	2.30	3.05	3.43	8.73	1.66	1.96	2.65	2.98	7.59	1.62	1.94
46	2.15	2.53	3.31	3.78	9.68	1.80	2.16	2.88	3.29	8.42	1.75	2.11
47	2.29	2.77	3.60	4.26	10.51	1.92	2.38	3.13	3.70	9.41	1.88	2.29
48	2.42	3.05	3.91	4.88	10.88	2.04	2.62	3.40	4.24	10.57	2.00	2.47
49	2.51	3.34	4.27	5.67	11.24	2.15	2.88	3.71	4.93	11.13	2.10	2.65
50	2.56	3.65	4.65	6.67	11.42	2.23	3.17	4.04	5.80	11.41	2.17	2.82

<b>Banner Life Insurance Company</b>														
Waiver of Premium Rates per \$1000														
OPTerm 10, 15, 20 & 30 - Male & Female														
OPTerm 10 WP Rates			OPTerm 15 WP Rates			OPTerm 20 WP Rates			OPTerm 30 WP Rates			Annual WP Rates After Level Term		
Age*	NT	T	Age*	NT	T	Age*	NT	T	Age*	NT	T	Age*	NT	T
20	0.08	0.10	20	0.08	0.11	20	0.11	0.14	20	0.11	0.15	30	0.17	0.28
21	0.08	0.10	21	0.08	0.11	21	0.11	0.14	21	0.11	0.15	31	0.17	0.28
22	0.08	0.10	22	0.08	0.11	22	0.11	0.14	22	0.12	0.15	32	0.17	0.28
23	0.08	0.10	23	0.08	0.11	23	0.11	0.14	23	0.12	0.15	33	0.17	0.28
24	0.08	0.10	24	0.08	0.11	24	0.11	0.14	24	0.12	0.16	34	0.17	0.29
25	0.08	0.10	25	0.08	0.12	25	0.11	0.14	25	0.12	0.17	35	0.19	0.31
26	0.09	0.12	26	0.09	0.13	26	0.11	0.14	26	0.13	0.17	36	0.21	0.35
27	0.09	0.12	27	0.09	0.13	27	0.11	0.14	27	0.13	0.18	37	0.24	0.42
28	0.09	0.12	28	0.09	0.13	28	0.11	0.14	28	0.14	0.20	38	0.29	0.51
29	0.09	0.12	29	0.09	0.13	29	0.11	0.14	29	0.14	0.21	39	0.33	0.60
30	0.09	0.12	30	0.09	0.13	30	0.11	0.15	30	0.15	0.22	40	0.38	0.69
31	0.10	0.14	31	0.10	0.14	31	0.11	0.15	31	0.15	0.24	41	0.40	0.75
32	0.10	0.15	32	0.10	0.15	32	0.11	0.16	32	0.15	0.25	42	0.42	0.80
33	0.10	0.16	33	0.10	0.16	33	0.12	0.18	33	0.16	0.26	43	0.44	0.85
34	0.10	0.16	34	0.11	0.18	34	0.12	0.18	34	0.16	0.28	44	0.47	0.91
35	0.10	0.17	35	0.12	0.19	35	0.13	0.21	35	0.18	0.32	45	0.50	0.98
36	0.11	0.18	36	0.13	0.21	36	0.14	0.23	36	0.20	0.37	46	0.53	1.06
37	0.13	0.23	37	0.14	0.24	37	0.15	0.27	37	0.23	0.44	47	0.56	1.13
38	0.14	0.25	38	0.15	0.26	38	0.16	0.28	38	0.27	0.53	48	0.59	1.21
39	0.15	0.28	39	0.16	0.29	39	0.18	0.33	39	0.31	0.63	49	0.64	1.33
40	0.16	0.30	40	0.17	0.32	40	0.20	0.38	40	0.36	0.74	50	0.72	1.52
41	0.18	0.34	41	0.19	0.36	41	0.22	0.42	41	0.40	0.84	51	0.89	1.85
42	0.20	0.40	42	0.21	0.42	42	0.25	0.49	42	0.44	0.95	52	1.10	2.30
43	0.23	0.46	43	0.24	0.47	43	0.28	0.56	43	0.48	1.06	53	1.38	2.86
44	0.26	0.54	44	0.27	0.57	44	0.31	0.64	44	0.53	1.18	54	1.73	3.59
45	0.28	0.58	45	0.29	0.60	45	0.35	0.73	45	0.59	1.30	55	2.11	4.33
46	0.30	0.63	46	0.34	0.69	46	0.44	0.92	46	0.65	1.41	56*	2.55	5.20
47	0.33	0.69	47	0.38	0.79	47	0.50	1.05	47	0.71	1.50	57*	3.12	6.34
48	0.41	0.87	48	0.46	0.99	48	0.58	1.23	48	0.78	1.59	58*	3.74	7.53
49	0.50	1.06	49	0.59	1.24	49	0.71	1.50	49	0.88	1.70	59*	4.51	9.01
50	0.63	1.32	50	0.66	1.39	50	0.79	1.67	50	1.03	1.87	60	N/A	N/A
51	0.80	1.70	51	0.97	2.05	51	1.10	2.34	51	N/A	N/A	61	N/A	N/A
52	1.00	2.14	52	1.19	2.53	52	1.40	3.00	52	N/A	N/A	62	N/A	N/A
53	1.22	2.61	53	1.44	3.08	53	1.73	3.71	53	N/A	N/A	63	N/A	N/A
54	1.52	3.27	54	1.75	3.76	54	2.17	4.67	54	N/A	N/A	64	N/A	N/A
55	1.93	4.13	55	2.15	4.61	55	2.62	5.61	55	N/A	N/A	65	N/A	N/A

\*Waiver of Premium current rates are based on issue age.

Annual Waiver of Premium rates after level term period based on attained age.

<b>Banner Life Insurance Company</b>					
<b>Annual Rates per \$1,000 After Initial Level Term Period</b>					
Guaranteed Rates					
Attained	Male		Attained	Female	
Age	NT	T	Age	NT	T
30	2.16	3.15	30	1.86	2.33
31	2.21	3.26	31	1.91	2.42
32	2.25	3.36	32	1.97	2.52
33	2.33	3.53	33	2.03	2.63
34	2.42	3.72	34	2.13	2.79
35	2.54	3.95	35	2.21	2.91
36	2.66	4.22	36	2.34	3.14
37	2.82	4.56	37	2.51	3.42
38	3.00	4.95	38	2.69	3.74
39	3.21	5.40	39	2.90	4.10
40	3.44	5.91	40	3.12	4.50
41	3.71	6.51	41	3.39	5.00
42	3.98	7.13	42	3.66	5.46
43	4.29	7.83	43	3.93	5.94
44	4.61	8.57	44	4.20	6.42
45	4.98	9.41	45	4.49	6.92
46	5.39	10.25	46	4.79	7.43
47	5.82	11.16	47	5.12	7.97
48	6.29	12.12	48	5.48	8.52
49	6.81	13.20	49	5.85	9.12
50	7.37	14.34	50	6.29	9.81
51	8.03	15.66	51	6.75	10.50
52	8.79	17.13	52	7.28	11.28
53	9.65	18.81	53	7.89	12.20
54	10.64	20.70	54	8.52	13.13
55	11.73	22.71	55	9.20	14.10
56	12.95	24.89	56	9.89	15.08
57	14.24	27.14	57	10.58	16.01
58	15.63	29.54	58	11.24	16.88
59	17.21	32.03	59	11.94	17.78
60	18.96	34.79	60	12.77	18.77
61	21.61	39.15	61	14.20	20.71
62	24.67	44.14	62	15.97	23.02
63	28.23	49.88	63	18.17	26.04
64	32.33	56.34	64	20.79	29.46
65	36.98	63.51	65	23.71	33.37
66	42.12	71.23	66	26.95	37.42
67	47.84	79.57	67	30.36	41.77
68	54.15	88.45	68	33.93	45.98
69	62.76	100.64	69	38.82	52.04
70	70.99	111.68	70	43.46	57.30
71	81.71	124.09	71	49.01	63.95
72	91.50	138.31	72	55.88	72.13
73	104.37	154.51	73	64.28	82.13
74	119.07	172.49	74	74.30	93.92
75	135.24	192.67	75	85.84	107.27
76	152.89	214.09	76	98.79	122.01
77	171.94	236.45	77	113.06	137.90
78	192.25	259.48	78	128.70	154.91
79	214.30	283.73	79	146.13	173.53
80	238.86	310.05	80	166.06	194.46
81	266.55	339.07	81	189.18	218.40
82	298.18	371.53	82	216.21	246.03
83	334.23	407.78	83	247.75	277.75
84	374.30	446.85	84	283.33	315.29
85	417.76	487.76	85	323.06	353.98
86	463.98	529.47	86	366.45	398.40
87	512.69	571.47	87	413.86	442.74
88	563.13	617.64	88	464.95	493.33
89	615.87	664.56	89	520.53	543.21
90	671.58	712.75	90	580.69	600.88
91	731.10	762.97	91	646.60	663.40
92	796.16	816.89	92	720.09	732.50
93	869.22	884.16	93	804.48	811.36
94	960.86	960.86	94	907.76	907.76