

## PREMIUM INFORMATION

### Sterling Life Insurance Company

Sterling Life Insurance Company may raise Your premium if it raises the premium for all policies in Your class. Premiums are issue age rated and based on the mode of the premium payment selected. Premium in the chart below is subject to change.

#### Annual Premiums applicable to Rate Area I:

- **SELECT Service Area limited to the following zip codes in Pima County:** All of Zip Codes 85614, 85619, 85622, 85629, 85641, 85652, 85653, 85654, 85701, 85702, 85703, 85704, 85705, 85706, 85707, 85708, 85709, 85710, 85711, 85712, 85713, 85714, 85715, 85716, 85717, 85718, 85719, 85721, 85722, 85723, 85724, 85725, 85726, 85728, 85730, 85731, 85732, 85733, 85734, 85735, 85737, 85738, 85740, 85741, 85742, 85743, 85744, 85745, 85747, 85748, 85749, 85750, 85751, 85752, 85754, 85755, 85756, 85757; Portions of Zip Codes 85602, 85658, 85739 and 85746.
- **SELECT Service Area limited to the following zip codes in Cochise County:** All of Zip Codes 85603, 85608, 85617, 85620, 85626, 85635, 85636, 85655, 85670; Portions of Zip Codes 85607, 85610, 85615, 85638 and 85650.
- **SELECT Service Area limited to the following zip codes in Maricopa County:** All of Zips Codes 85001, 85002, 85003, 85004, 85005, 85006, 85007, 85008, 85009, 85010, 85011, 85012, 85013, 85014, 85015, 85016, 85017, 85018, 85019, 85020, 85021, 85022, 85023, 85024, 85025, 85026, 85027, 85028, 85029, 85030, 85031, 85032, 85033, 85034, 85035, 85036, 85037, 85038, 85040, 85041, 85042, 85043, 85044, 85045, 85046, 85048, 85050, 85051, 85053, 85054, 85055, 85060, 85061, 85062, 85063, 85064, 85065, 85066, 85067, 85068, 85069, 85071, 85072, 85074, 85075, 85076, 85078, 85079, 85080, 85082, 85097, 85098, 85099, 85201, 85202, 85203, 85204, 85205, 85206, 85210, 85211, 85213, 85214, 85216, 85224, 85225, 85233, 85234, 85236, 85244, 85246, 85249, 85250, 85251, 85252, 85253, 85254, 85256, 85257, 85258, 85259, 85260, 85261, 85267, 85268, 85269, 85271, 85274, 85275, 85277, 85280, 85281, 85282, 85283, 85284, 85285, 85286, 85287, 85295, 85296, 85297, 85298, 85299, 85301, 85302, 85303, 85304, 85305, 85306, 85308, 85309, 85310, 85311, 85312, 85318, 85345, 85351, 85353, 85363, 85372, 85380, 85381, 85382, 85385; Portions of Zip Codes 85083, 85085, 85142, 85207, 85208, 85209, 85212, 85215, 85226, 85248, 85264, 85307, 85323, 85335, 85339 and 85383.
- **Standard Counties:** Cochise, Coconino, Mohave, Pima, Pinal, Maricopa and Yuma Counties.

#### Annual Premiums applicable to Rate Area II:

- **Standard Only Counties:** Apache, Gila, Graham, Greenlee, La Paz, Navajo, Santa Cruz and Yavapai Counties.

**PREMIUM INFORMATION**  
**Sterling Life Insurance Company**  
**Rating Area I**

(01/01/15)

| <b>STD A</b>     |               |                      |                  |                |                    |
|------------------|---------------|----------------------|------------------|----------------|--------------------|
| <b>Issue Age</b> | <b>Annual</b> | <b>Semi - Annual</b> | <b>Quarterly</b> | <b>Monthly</b> | <b>PAC Monthly</b> |
| 65-69            | 2,569.00      | 1,336.65             | 679.76           | 231.21         | 219.65             |
| 70-74            | 2,880.81      | 1,498.89             | 762.26           | 259.27         | 246.31             |
| 75-79            | 3,080.78      | 1,602.93             | 815.17           | 277.27         | 263.41             |
| 80 and Above     | 3,249.94      | 1,690.94             | 859.93           | 292.49         | 277.87             |
| <b>SELECT A</b>  |               |                      |                  |                |                    |
| <b>Issue Age</b> | <b>Annual</b> | <b>Semi - Annual</b> | <b>Quarterly</b> | <b>Monthly</b> | <b>PAC Monthly</b> |
| 65-69            | 2,127.07      | 1,106.71             | 562.82           | 191.44         | 181.86             |
| 70-74            | 2,370.30      | 1,233.27             | 627.18           | 213.33         | 202.66             |
| 75-79            | 2,513.81      | 1,307.94             | 665.15           | 226.24         | 214.93             |
| 80 and Above     | 2,615.06      | 1,360.62             | 691.94           | 235.36         | 223.59             |
| <b>STD B</b>     |               |                      |                  |                |                    |
| <b>Issue Age</b> | <b>Annual</b> | <b>Semi - Annual</b> | <b>Quarterly</b> | <b>Monthly</b> | <b>PAC Monthly</b> |
| 65-69            | 2,902.99      | 1,510.43             | 768.13           | 261.27         | 248.21             |
| 70-74            | 3,332.40      | 1,733.85             | 881.75           | 299.92         | 284.92             |
| 75-79            | 3,671.06      | 1,910.05             | 971.36           | 330.40         | 313.88             |
| 80 and Above     | 4,062.30      | 2,113.61             | 1,074.88         | 365.61         | 347.33             |
| <b>SELECT B</b>  |               |                      |                  |                |                    |
| <b>Issue Age</b> | <b>Annual</b> | <b>Semi - Annual</b> | <b>Quarterly</b> | <b>Monthly</b> | <b>PAC Monthly</b> |
| 65-69            | 2,181.42      | 1,134.99             | 577.20           | 196.33         | 186.51             |
| 70-74            | 2,444.87      | 1,272.07             | 646.91           | 220.04         | 209.04             |
| 75-79            | 2,612.88      | 1,359.48             | 691.37           | 235.16         | 223.40             |
| 80 and Above     | 2,753.14      | 1,432.46             | 728.48           | 247.78         | 235.39             |

**PREMIUM INFORMATION**  
**Sterling Life Insurance Company**  
 Rating Area I

(01/01/15)

| Female             |               |           |         |             | STD C            | Male               |               |           |         |             |
|--------------------|---------------|-----------|---------|-------------|------------------|--------------------|---------------|-----------|---------|-------------|
| Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |                  | Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |
| <b>Non-Tobacco</b> |               |           |         |             | <b>Issue Age</b> | <b>Non-Tobacco</b> |               |           |         |             |
| 3,017.58           | 1,570.05      | 798.45    | 271.58  | 258.00      | 65-69            | 3,269.04           | 1,700.88      | 864.99    | 294.21  | 279.50      |
| 3,438.31           | 1,788.95      | 909.78    | 309.45  | 293.98      | 70-74            | 3,800.24           | 1,977.26      | 1,005.54  | 342.02  | 324.92      |
| 3,781.69           | 1,967.61      | 1,000.64  | 340.35  | 323.33      | 75-79            | 4,221.90           | 2,196.65      | 1,117.11  | 379.97  | 360.97      |
| 4,187.53           | 2,178.77      | 1,108.02  | 376.88  | 358.03      | 80 and Above     | 4,722.12           | 2,456.92      | 1,249.47  | 424.99  | 403.74      |
| <b>Tobacco</b>     |               |           |         |             | <b>Issue Age</b> | <b>Tobacco</b>     |               |           |         |             |
| 3,506.91           | 1,824.65      | 927.93    | 315.62  | 299.84      | 65-69            | 3,799.14           | 1,976.69      | 1,005.25  | 341.92  | 324.83      |
| 3,995.89           | 2,079.06      | 1,057.31  | 359.63  | 341.65      | 70-74            | 4,416.50           | 2,297.90      | 1,168.61  | 397.49  | 377.61      |
| 4,394.94           | 2,286.69      | 1,162.90  | 395.54  | 375.77      | 75-79            | 4,906.52           | 2,552.86      | 1,298.27  | 441.59  | 419.51      |
| 4,866.59           | 2,532.09      | 1,287.70  | 437.99  | 416.09      | 80 and Above     | 5,487.87           | 2,855.34      | 1,452.09  | 493.91  | 469.21      |

| Female             |               |           |         |             | SELECT C         | Male               |               |           |         |             |
|--------------------|---------------|-----------|---------|-------------|------------------|--------------------|---------------|-----------|---------|-------------|
| Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |                  | Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |
| <b>Non-Tobacco</b> |               |           |         |             | <b>Issue Age</b> | <b>Non-Tobacco</b> |               |           |         |             |
| 2,417.22           | 1,257.68      | 639.60    | 217.55  | 206.67      | 65-69            | 2,618.65           | 1,362.48      | 692.89    | 235.68  | 223.89      |
| 2,701.29           | 1,405.48      | 714.76    | 243.12  | 230.96      | 70-74            | 2,985.63           | 1,553.42      | 790.00    | 268.71  | 255.27      |
| 2,899.33           | 1,508.52      | 767.16    | 260.94  | 247.89      | 75-79            | 3,236.82           | 1,684.12      | 856.46    | 291.31  | 276.75      |
| 3,087.72           | 1,606.54      | 817.01    | 277.89  | 264.00      | 80 and Above     | 3,481.90           | 1,811.63      | 921.31    | 313.37  | 297.70      |
| <b>Tobacco</b>     |               |           |         |             | <b>Issue Age</b> | <b>Tobacco</b>     |               |           |         |             |
| 2,809.19           | 1,461.62      | 743.31    | 252.83  | 240.19      | 65-69            | 3,043.31           | 1,583.43      | 805.26    | 273.90  | 260.20      |
| 3,139.33           | 1,633.39      | 830.67    | 282.54  | 268.41      | 70-74            | 3,469.77           | 1,805.32      | 918.10    | 312.28  | 296.67      |
| 3,369.49           | 1,753.15      | 891.57    | 303.25  | 288.09      | 75-79            | 3,761.69           | 1,957.21      | 995.34    | 338.55  | 321.62      |
| 3,588.43           | 1,867.06      | 949.50    | 322.96  | 306.81      | 80 and Above     | 4,046.53           | 2,105.41      | 1,070.71  | 364.19  | 345.98      |

**PREMIUM INFORMATION**  
**Sterling Life Insurance Company**  
**Rating Area I**

(01/01/15)

| Female             |               |           |         |             | STD F            | Male               |               |           |         |             |
|--------------------|---------------|-----------|---------|-------------|------------------|--------------------|---------------|-----------|---------|-------------|
| Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |                  | Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |
| <b>Non-Tobacco</b> |               |           |         |             | <b>Issue Age</b> | <b>Non-Tobacco</b> |               |           |         |             |
| 2,796.72           | 1,455.13      | 740.01    | 251.70  | 239.12      | 65-69            | 3,029.79           | 1576.40       | 801.68    | 272.68  | 259.05      |
| 3,186.29           | 1,657.83      | 843.09    | 286.77  | 272.43      | 70-74            | 3,521.67           | 1832.32       | 931.83    | 316.95  | 301.10      |
| 3,502.94           | 1,822.58      | 926.88    | 315.26  | 299.50      | 75-79            | 3,910.70           | 2034.74       | 1034.77   | 351.96  | 334.36      |
| 3,877.12           | 2,017.27      | 1,025.89  | 348.94  | 331.49      | 80 and Above     | 4,372.07           | 2274.79       | 1156.85   | 393.49  | 373.81      |
| <b>Tobacco</b>     |               |           |         |             | <b>Issue Age</b> | <b>Tobacco</b>     |               |           |         |             |
| 3,250.25           | 1,691.11      | 860.02    | 292.52  | 277.90      | 65-69            | 3,521.11           | 1832.03       | 931.69    | 316.90  | 301.05      |
| 3,702.98           | 1,926.66      | 979.81    | 333.27  | 316.60      | 70-74            | 4,092.76           | 2129.46       | 1082.94   | 368.35  | 349.93      |
| 4,071.00           | 2,118.14      | 1,077.19  | 366.39  | 348.07      | 75-79            | 4,544.87           | 2364.70       | 1202.57   | 409.04  | 388.59      |
| 4,505.83           | 2,344.38      | 1,192.24  | 405.52  | 385.25      | 80 and Above     | 5,081.06           | 2643.68       | 1344.45   | 457.30  | 434.43      |

| Female             |               |           |         |             | SELECT F         | Male               |               |           |         |             |
|--------------------|---------------|-----------|---------|-------------|------------------|--------------------|---------------|-----------|---------|-------------|
| Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |                  | Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |
| <b>Non-Tobacco</b> |               |           |         |             | <b>Issue Age</b> | <b>Non-Tobacco</b> |               |           |         |             |
| 2,067.47           | 1,075.70      | 547.05    | 186.07  | 176.77      | 65-69            | 2,239.76           | 1,165.35      | 592.64    | 201.58  | 191.50      |
| 2,310.30           | 1,202.05      | 611.31    | 207.93  | 197.53      | 70-74            | 2,553.48           | 1,328.58      | 675.65    | 229.81  | 218.32      |
| 2,479.53           | 1,290.10      | 656.08    | 223.16  | 212.00      | 75-79            | 2,768.17           | 1,440.28      | 732.46    | 249.14  | 236.68      |
| 2,640.04           | 1,373.61      | 698.55    | 237.60  | 225.72      | 80 and Above     | 2,977.07           | 1,548.97      | 787.73    | 267.94  | 254.54      |
| <b>Tobacco</b>     |               |           |         |             | <b>Issue Age</b> | <b>Tobacco</b>     |               |           |         |             |
| 2,402.72           | 1,250.14      | 635.76    | 216.24  | 205.43      | 65-69            | 2,602.95           | 1,354.31      | 688.74    | 234.27  | 222.55      |
| 2,684.94           | 1,396.97      | 710.44    | 241.64  | 229.56      | 70-74            | 2,967.57           | 1,544.03      | 785.22    | 267.08  | 253.73      |
| 2,881.63           | 1,499.31      | 762.48    | 259.35  | 246.38      | 75-79            | 3,217.06           | 1,673.84      | 851.23    | 289.54  | 275.06      |
| 3,068.16           | 1,596.36      | 811.84    | 276.13  | 262.33      | 80 and Above     | 3,459.85           | 1,800.16      | 915.48    | 311.39  | 295.82      |

**PREMIUM INFORMATION**  
**Sterling Life Insurance Company**  
 Rating Area I

(01/01/15)

| Female             |                  |           |         |                | STD F<br>w/ INN BEN | Male               |                  |           |         |                |
|--------------------|------------------|-----------|---------|----------------|---------------------|--------------------|------------------|-----------|---------|----------------|
| Annual             | Semi -<br>Annual | Quarterly | Monthly | PAC<br>Monthly |                     | Annual             | Semi -<br>Annual | Quarterly | Monthly | PAC<br>Monthly |
| <b>Non-Tobacco</b> |                  |           |         |                | <b>Issue Age</b>    | <b>Non-Tobacco</b> |                  |           |         |                |
| 2,783.75           | 1,448.39         | 736.58    | 250.54  | 238.01         | 65-69               | 3,015.72           | 1,569.08         | 797.96    | 271.41  | 257.84         |
| 3,164.39           | 1,646.43         | 837.30    | 284.80  | 270.56         | 70-74               | 3,497.48           | 1,819.74         | 925.43    | 314.77  | 299.03         |
| 3,469.60           | 1,805.23         | 918.06    | 312.26  | 296.65         | 75-79               | 3,873.47           | 2,015.37         | 1,024.92  | 348.61  | 331.18         |
| 3,824.00           | 1,989.63         | 1,011.83  | 344.16  | 326.95         | 80 and Above        | 4,312.18           | 2,243.63         | 1,141.00  | 388.10  | 368.69         |
| <b>Tobacco</b>     |                  |           |         |                | <b>Issue Age</b>    | <b>Tobacco</b>     |                  |           |         |                |
| 3,235.17           | 1,683.26         | 856.03    | 291.17  | 276.61         | 65-69               | 3,504.75           | 1,823.52         | 927.36    | 315.43  | 299.66         |
| 3,677.53           | 1,913.42         | 973.07    | 330.98  | 314.43         | 70-74               | 4,064.64           | 2,114.83         | 1,075.50  | 365.82  | 347.53         |
| 4,032.22           | 2,097.96         | 1,066.93  | 362.90  | 344.75         | 75-79               | 4,501.59           | 2,342.18         | 1,191.12  | 405.14  | 384.89         |
| 4,444.11           | 2,312.27         | 1,175.91  | 399.97  | 379.97         | 80 and Above        | 5,011.44           | 2,607.45         | 1,326.03  | 451.03  | 428.48         |

| Female             |                  |           |         |                | SELECT F<br>w/ INN BEN | Male               |                  |           |         |                |
|--------------------|------------------|-----------|---------|----------------|------------------------|--------------------|------------------|-----------|---------|----------------|
| Annual             | Semi -<br>Annual | Quarterly | Monthly | PAC<br>Monthly |                        | Annual             | Semi -<br>Annual | Quarterly | Monthly | PAC<br>Monthly |
| <b>Non-Tobacco</b> |                  |           |         |                | <b>Issue Age</b>       | <b>Non-Tobacco</b> |                  |           |         |                |
| 2,186.53           | 1,137.65         | 578.56    | 196.79  | 186.95         | 65-69                  | 2,368.73           | 1,232.45         | 626.77    | 213.19  | 202.53         |
| 2,440.43           | 1,269.76         | 645.74    | 219.64  | 208.66         | 70-74                  | 2,697.32           | 1,403.42         | 713.71    | 242.76  | 230.62         |
| 2,615.36           | 1,360.77         | 692.02    | 235.38  | 223.61         | 75-79                  | 2,919.78           | 1,519.16         | 772.57    | 262.78  | 249.64         |
| 2,778.10           | 1,445.45         | 735.09    | 250.03  | 237.53         | 80 and Above           | 3,132.75           | 1,629.97         | 828.93    | 281.95  | 267.85         |
| <b>Tobacco</b>     |                  |           |         |                | <b>Issue Age</b>       | <b>Tobacco</b>     |                  |           |         |                |
| 2,541.11           | 1,322.14         | 672.38    | 228.70  | 217.26         | 65-69                  | 2,752.86           | 1,432.31         | 728.41    | 247.76  | 235.37         |
| 2,836.18           | 1,475.66         | 750.45    | 255.26  | 242.49         | 70-74                  | 3,134.71           | 1,630.99         | 829.44    | 282.12  | 268.02         |
| 3,039.46           | 1,581.43         | 804.24    | 273.55  | 259.87         | 75-79                  | 3,393.26           | 1,765.51         | 897.86    | 305.39  | 290.12         |
| 3,228.60           | 1,679.84         | 854.29    | 290.57  | 276.05         | 80 and Above           | 3,640.76           | 1,894.29         | 963.35    | 327.67  | 311.28         |

**PREMIUM INFORMATION**  
**Sterling Life Insurance Company**  
 Rating Area I

(01/01/15)

| Female             |               |           |         |             | STD G            | Male               |               |           |         |             |
|--------------------|---------------|-----------|---------|-------------|------------------|--------------------|---------------|-----------|---------|-------------|
| Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |                  | Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |
| <b>Non-Tobacco</b> |               |           |         |             | <b>Issue Age</b> | <b>Non-Tobacco</b> |               |           |         |             |
| 2,444.55           | 1,271.90      | 646.83    | 220.01  | 209.01      | 65-69            | 2,648.27           | 1,377.89      | 700.73    | 238.34  | 226.43      |
| 2,794.25           | 1,453.85      | 739.36    | 251.48  | 238.91      | 70-74            | 3,088.38           | 1,606.88      | 817.19    | 277.95  | 264.06      |
| 3,085.15           | 1,605.20      | 816.33    | 277.66  | 263.78      | 75-79            | 3,444.27           | 1,792.05      | 911.35    | 309.98  | 294.49      |
| 3,437.78           | 1,788.68      | 909.64    | 309.40  | 293.93      | 80 and Above     | 3,876.67           | 2,017.03      | 1,025.77  | 348.90  | 331.46      |
| <b>Tobacco</b>     |               |           |         |             | <b>Issue Age</b> | <b>Tobacco</b>     |               |           |         |             |
| 2,840.96           | 1,478.15      | 751.72    | 255.69  | 242.90      | 65-69            | 3,077.72           | 1,601.34      | 814.36    | 276.99  | 263.15      |
| 3,247.37           | 1,689.61      | 859.25    | 292.26  | 277.65      | 70-74            | 3,589.19           | 1,867.46      | 949.70    | 323.03  | 306.88      |
| 3,585.44           | 1,865.50      | 948.71    | 322.69  | 306.56      | 75-79            | 4,002.79           | 2,082.65      | 1,059.14  | 360.25  | 342.24      |
| 3,995.27           | 2,078.74      | 1,057.15  | 359.57  | 341.60      | 80 and Above     | 4,505.30           | 2,344.11      | 1,192.10  | 405.48  | 385.20      |

| Female             |               |           |         |             | SELECT G         | Male               |               |           |         |             |
|--------------------|---------------|-----------|---------|-------------|------------------|--------------------|---------------|-----------|---------|-------------|
| Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |                  | Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |
| <b>Non-Tobacco</b> |               |           |         |             | <b>Issue Age</b> | <b>Non-Tobacco</b> |               |           |         |             |
| 1,776.30           | 924.21        | 470.01    | 159.87  | 151.87      | 65-69            | 1,924.32           | 1,001.22      | 509.18    | 173.19  | 164.53      |
| 1,988.34           | 1,034.53      | 526.11    | 178.95  | 170.00      | 70-74            | 2,197.64           | 1,143.43      | 581.50    | 197.79  | 187.90      |
| 2,138.80           | 1,112.82      | 565.93    | 192.49  | 182.87      | 75-79            | 2,387.76           | 1,242.35      | 631.80    | 214.90  | 204.15      |
| 2,286.13           | 1,189.47      | 604.91    | 205.75  | 195.46      | 80 and Above     | 2,577.98           | 1,341.32      | 682.13    | 232.02  | 220.42      |
| <b>Tobacco</b>     |               |           |         |             | <b>Issue Age</b> | <b>Tobacco</b>     |               |           |         |             |
| 2,064.34           | 1,074.08      | 546.22    | 185.79  | 176.50      | 65-69            | 2,236.37           | 1,163.58      | 591.74    | 201.27  | 191.21      |
| 2,310.77           | 1,202.29      | 611.43    | 207.97  | 197.57      | 70-74            | 2,554.01           | 1,328.85      | 675.79    | 229.86  | 218.37      |
| 2,485.63           | 1,293.27      | 657.70    | 223.71  | 212.52      | 75-79            | 2,774.95           | 1,443.81      | 734.25    | 249.75  | 237.26      |
| 2,656.84           | 1,382.35      | 703.00    | 239.12  | 227.16      | 80 and Above     | 2,996.02           | 1,558.83      | 792.75    | 269.64  | 256.16      |

**PREMIUM INFORMATION**  
**Sterling Life Insurance Company**  
 Rating Area I

(01/01/15)

| Female             |               |           |         |             | STD K            | Male               |               |           |         |             |
|--------------------|---------------|-----------|---------|-------------|------------------|--------------------|---------------|-----------|---------|-------------|
| Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |                  | Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |
| <b>Non-Tobacco</b> |               |           |         |             | <b>Issue Age</b> | <b>Non-Tobacco</b> |               |           |         |             |
| 993.56             | 516.95        | 262.90    | 89.42   | 84.95       | 65-69            | 1,076.36           | 560.03        | 284.80    | 96.87   | 92.03       |
| 1,140.28           | 593.29        | 301.72    | 102.63  | 97.49       | 70-74            | 1,260.31           | 655.74        | 333.48    | 113.43  | 107.76      |
| 1,264.92           | 658.14        | 334.70    | 113.84  | 108.15      | 75-79            | 1,412.16           | 734.75        | 373.66    | 127.09  | 120.74      |
| 1,420.00           | 738.83        | 375.73    | 127.80  | 121.41      | 80 and Above     | 1,601.26           | 833.14        | 423.69    | 144.11  | 136.91      |
| <b>Tobacco</b>     |               |           |         |             | <b>Issue Age</b> | <b>Tobacco</b>     |               |           |         |             |
| 1,154.68           | 600.78        | 305.53    | 103.92  | 98.73       | 65-69            | 1,250.90           | 650.84        | 330.99    | 112.58  | 106.95      |
| 1,325.19           | 689.50        | 350.65    | 119.27  | 113.30      | 70-74            | 1,464.68           | 762.07        | 387.55    | 131.82  | 125.23      |
| 1,470.04           | 764.86        | 388.97    | 132.30  | 125.69      | 75-79            | 1,641.16           | 853.90        | 434.25    | 147.70  | 140.32      |
| 1,650.27           | 858.64        | 436.66    | 148.52  | 141.10      | 80 and Above     | 1,860.93           | 968.24        | 492.40    | 167.48  | 159.11      |

| Female             |               |           |         |             | SELECT K         | Male               |               |           |         |             |
|--------------------|---------------|-----------|---------|-------------|------------------|--------------------|---------------|-----------|---------|-------------|
| Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |                  | Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |
| <b>Non-Tobacco</b> |               |           |         |             | <b>Issue Age</b> | <b>Non-Tobacco</b> |               |           |         |             |
| 712.86             | 370.90        | 188.62    | 64.16   | 60.95       | 65-69            | 772.26             | 401.81        | 204.34    | 69.50   | 66.03       |
| 798.94             | 415.69        | 211.40    | 71.90   | 68.31       | 70-74            | 883.04             | 459.45        | 233.65    | 79.47   | 75.50       |
| 860.76             | 447.85        | 227.76    | 77.47   | 73.59       | 75-79            | 960.95             | 499.98        | 254.27    | 86.49   | 82.16       |
| 922.21             | 479.83        | 244.02    | 83.00   | 78.85       | 80 and Above     | 1,039.95           | 541.09        | 275.17    | 93.60   | 88.92       |
| <b>Tobacco</b>     |               |           |         |             | <b>Issue Age</b> | <b>Tobacco</b>     |               |           |         |             |
| 828.46             | 431.05        | 219.21    | 74.56   | 70.83       | 65-69            | 897.50             | 466.97        | 237.48    | 80.78   | 76.74       |
| 928.50             | 483.10        | 245.68    | 83.57   | 79.39       | 70-74            | 1,026.24           | 533.95        | 271.54    | 92.36   | 87.74       |
| 1,000.33           | 520.47        | 264.69    | 90.03   | 85.53       | 75-79            | 1,116.78           | 581.06        | 295.50    | 100.51  | 95.48       |
| 1,071.77           | 557.64        | 283.59    | 96.46   | 91.64       | 80 and Above     | 1,208.59           | 628.83        | 319.79    | 108.77  | 103.33      |

**PREMIUM INFORMATION**  
**Sterling Life Insurance Company**  
 Rating Area I

(01/01/15)

| Female             |               |           |         |             | STD N            | Male               |               |           |         |             |
|--------------------|---------------|-----------|---------|-------------|------------------|--------------------|---------------|-----------|---------|-------------|
| Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |                  | Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |
| <b>Non-Tobacco</b> |               |           |         |             | <b>Issue Age</b> | <b>Non-Tobacco</b> |               |           |         |             |
| 1,927.94           | 1,003.11      | 510.13    | 173.51  | 164.84      | 65-69            | 2,088.61           | 1,086.70      | 552.65    | 187.97  | 178.58      |
| 2,210.24           | 1,149.99      | 584.83    | 198.92  | 188.98      | 70-74            | 2,442.90           | 1,271.04      | 646.39    | 219.86  | 208.87      |
| 2,448.62           | 1,274.02      | 647.90    | 220.38  | 209.36      | 75-79            | 2,733.63           | 1,422.31      | 723.32    | 246.03  | 233.73      |
| 2,742.92           | 1,427.14      | 725.78    | 246.86  | 234.52      | 80 and Above     | 3,093.08           | 1,609.33      | 818.43    | 278.38  | 264.46      |
| <b>Tobacco</b>     |               |           |         |             | <b>Issue Age</b> | <b>Tobacco</b>     |               |           |         |             |
| 2,240.58           | 1,165.77      | 592.86    | 201.65  | 191.57      | 65-69            | 2,427.30           | 1,262.92      | 642.26    | 218.46  | 207.53      |
| 2,568.66           | 1,336.47      | 679.67    | 231.18  | 219.62      | 70-74            | 2,839.05           | 1,477.16      | 751.21    | 255.51  | 242.74      |
| 2,845.67           | 1,480.60      | 752.96    | 256.11  | 243.30      | 75-79            | 3,176.93           | 1,652.96      | 840.62    | 285.92  | 271.63      |
| 3,187.72           | 1,658.57      | 843.47    | 286.89  | 272.55      | 80 and Above     | 3,594.66           | 1,870.30      | 951.15    | 323.52  | 307.34      |

| Female             |               |           |         |             | SELECT N         | Male               |               |           |         |             |
|--------------------|---------------|-----------|---------|-------------|------------------|--------------------|---------------|-----------|---------|-------------|
| Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |                  | Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |
| <b>Non-Tobacco</b> |               |           |         |             | <b>Issue Age</b> | <b>Non-Tobacco</b> |               |           |         |             |
| 1,420.11           | 738.88        | 375.76    | 127.81  | 121.42      | 65-69            | 1,538.46           | 800.46        | 407.08    | 138.46  | 131.54      |
| 1,592.11           | 828.37        | 421.27    | 143.29  | 136.13      | 70-74            | 1,759.70           | 915.57        | 465.62    | 158.37  | 150.45      |
| 1,715.93           | 892.80        | 454.04    | 154.43  | 146.71      | 75-79            | 1,915.67           | 996.72        | 506.89    | 172.41  | 163.79      |
| 1,839.61           | 957.15        | 486.76    | 165.56  | 157.29      | 80 and Above     | 2,074.45           | 1,079.34      | 548.90    | 186.70  | 177.37      |
| <b>Tobacco</b>     |               |           |         |             | <b>Issue Age</b> | <b>Tobacco</b>     |               |           |         |             |
| 1,650.40           | 858.70        | 436.70    | 148.54  | 141.11      | 65-69            | 1,787.93           | 930.26        | 473.09    | 160.91  | 152.87      |
| 1,850.29           | 962.71        | 489.59    | 166.53  | 158.20      | 70-74            | 2,045.05           | 1,064.04      | 541.12    | 184.05  | 174.85      |
| 1,994.20           | 1,037.58      | 527.67    | 179.48  | 170.50      | 75-79            | 2,226.33           | 1,158.36      | 589.09    | 200.37  | 190.35      |
| 2,137.93           | 1,112.36      | 565.70    | 192.41  | 182.79      | 80 and Above     | 2,410.85           | 1,254.37      | 637.91    | 216.98  | 206.13      |



**PREMIUM INFORMATION**  
**Sterling Life Insurance Company**  
**Rating Area II**

(01/01/15)

| <b>STD A</b>     |               |                      |                  |                |                    |
|------------------|---------------|----------------------|------------------|----------------|--------------------|
| <b>Issue Age</b> | <b>Annual</b> | <b>Semi - Annual</b> | <b>Quarterly</b> | <b>Monthly</b> | <b>PAC Monthly</b> |
| 65-69            | 2,169.94      | 1,129.02             | 574.17           | 195.29         | 185.53             |
| 70-74            | 2,433.33      | 1,266.06             | 643.86           | 219.00         | 208.05             |
| 75-79            | 2,602.23      | 1,353.94             | 688.55           | 234.20         | 222.49             |
| 80 and Above     | 2,745.10      | 1,428.28             | 726.35           | 247.06         | 234.71             |

| <b>STD B</b>     |               |                      |                  |                |                    |
|------------------|---------------|----------------------|------------------|----------------|--------------------|
| <b>Issue Age</b> | <b>Annual</b> | <b>Semi - Annual</b> | <b>Quarterly</b> | <b>Monthly</b> | <b>PAC Monthly</b> |
| 65-69            | 2,508.30      | 1,305.07             | 663.70           | 225.75         | 214.46             |
| 70-74            | 2,879.34      | 1,498.12             | 761.87           | 259.14         | 246.18             |
| 75-79            | 3,171.97      | 1,650.38             | 839.30           | 285.48         | 271.20             |
| 80 and Above     | 3,510.00      | 1,826.25             | 928.75           | 315.90         | 300.11             |

| <b>Female</b>      |                      |                  |                |                    | <b>STD C</b>     | <b>Male</b>        |                      |                  |                |                    |
|--------------------|----------------------|------------------|----------------|--------------------|------------------|--------------------|----------------------|------------------|----------------|--------------------|
| <b>Annual</b>      | <b>Semi - Annual</b> | <b>Quarterly</b> | <b>Monthly</b> | <b>PAC Monthly</b> |                  | <b>Annual</b>      | <b>Semi - Annual</b> | <b>Quarterly</b> | <b>Monthly</b> | <b>PAC Monthly</b> |
| <b>Non-Tobacco</b> |                      |                  |                |                    | <b>Issue Age</b> | <b>Non-Tobacco</b> |                      |                  |                |                    |
| 2,648.05           | 1,377.78             | 700.67           | 238.32         | 226.41             | 65-69            | 2,868.73           | 1,492.60             | 759.07           | 258.19         | 245.28             |
| 3,017.28           | 1,569.89             | 798.37           | 271.56         | 257.98             | 70-74            | 3,334.87           | 1,735.13             | 882.41           | 300.14         | 285.13             |
| 3,318.60           | 1,726.67             | 878.10           | 298.67         | 283.74             | 75-79            | 3,704.90           | 1,927.66             | 980.32           | 333.44         | 316.77             |
| 3,674.76           | 1,911.98             | 972.34           | 330.73         | 314.19             | 80 and Above     | 4,143.87           | 2,156.06             | 1,096.47         | 372.95         | 354.30             |
| <b>Tobacco</b>     |                      |                  |                |                    | <b>Issue Age</b> | <b>Tobacco</b>     |                      |                  |                |                    |
| 3,077.47           | 1,601.21             | 814.30           | 276.97         | 263.12             | 65-69            | 3,333.94           | 1,734.65             | 882.16           | 300.05         | 285.05             |
| 3,506.57           | 1,824.47             | 927.84           | 315.59         | 299.81             | 70-74            | 3,875.68           | 2,016.52             | 1,025.50         | 348.81         | 331.37             |
| 3,856.76           | 2,006.67             | 1,020.50         | 347.11         | 329.75             | 75-79            | 4,305.71           | 2,240.26             | 1,139.29         | 387.51         | 368.14             |
| 4,270.66           | 2,222.02             | 1,130.02         | 384.36         | 365.14             | 80 and Above     | 4,815.85           | 2,505.69             | 1,274.27         | 433.43         | 411.76             |

**PREMIUM INFORMATION**  
**Sterling Life Insurance Company**  
 Rating Area II

(01/01/15)

| Female             |               |           |         |             | STD F            | Male               |               |           |         |             |
|--------------------|---------------|-----------|---------|-------------|------------------|--------------------|---------------|-----------|---------|-------------|
| Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |                  | Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |
| <b>Non-Tobacco</b> |               |           |         |             | <b>Issue Age</b> | <b>Non-Tobacco</b> |               |           |         |             |
| 2,450.55           | 1,275.02      | 648.42    | 220.55  | 209.52      | 65-69            | 2,654.77           | 1,381.28      | 702.45    | 238.93  | 226.98      |
| 2,791.90           | 1,452.63      | 738.74    | 251.27  | 238.71      | 70-74            | 3,085.77           | 1,605.53      | 816.49    | 277.72  | 263.83      |
| 3,069.38           | 1,597.00      | 812.16    | 276.24  | 262.43      | 75-79            | 3,426.64           | 1,782.88      | 906.69    | 308.40  | 292.98      |
| 3,397.22           | 1,767.57      | 898.90    | 305.75  | 290.46      | 80 and Above     | 3,830.92           | 1,993.23      | 1,013.66  | 344.78  | 327.54      |
| <b>Tobacco</b>     |               |           |         |             | <b>Issue Age</b> | <b>Tobacco</b>     |               |           |         |             |
| 2,847.94           | 1,481.78      | 753.56    | 256.31  | 243.50      | 65-69            | 3,085.27           | 1,605.27      | 816.36    | 277.67  | 263.79      |
| 3,244.63           | 1,688.18      | 858.53    | 292.02  | 277.42      | 70-74            | 3,586.17           | 1,865.88      | 948.90    | 322.76  | 306.62      |
| 3,567.10           | 1,855.96      | 943.85    | 321.04  | 304.99      | 75-79            | 3,982.33           | 2,072.01      | 1,053.72  | 358.41  | 340.49      |
| 3,948.14           | 2,054.22      | 1,044.68  | 355.33  | 337.57      | 80 and Above     | 4,452.14           | 2,316.45      | 1,178.04  | 400.69  | 380.66      |

| Female             |               |           |         |             | STD F<br>w/ INN BEN | Male               |               |           |         |             |
|--------------------|---------------|-----------|---------|-------------|---------------------|--------------------|---------------|-----------|---------|-------------|
| Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |                     | Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |
| <b>Non-Tobacco</b> |               |           |         |             | <b>Issue Age</b>    | <b>Non-Tobacco</b> |               |           |         |             |
| 2,451.96           | 1,275.75      | 648.79    | 220.68  | 209.64      | 65-69               | 2,656.28           | 1,382.06      | 702.85    | 239.07  | 227.11      |
| 2,787.23           | 1,450.20      | 737.50    | 250.85  | 238.31      | 70-74               | 3,080.62           | 1,602.85      | 815.13    | 277.26  | 263.39      |
| 3,056.07           | 1,590.07      | 808.64    | 275.05  | 261.29      | 75-79               | 3,411.80           | 1,775.16      | 902.76    | 307.06  | 291.71      |
| 3,368.23           | 1,752.49      | 891.23    | 303.14  | 287.98      | 80 and Above        | 3,798.21           | 1,976.21      | 1,005.01  | 341.84  | 324.75      |
| <b>Tobacco</b>     |               |           |         |             | <b>Issue Age</b>    | <b>Tobacco</b>     |               |           |         |             |
| 2,849.56           | 1,482.63      | 753.99    | 256.46  | 243.64      | 65-69               | 3,087.03           | 1,606.18      | 816.83    | 277.83  | 263.94      |
| 3,239.23           | 1,685.37      | 857.10    | 291.53  | 276.95      | 70-74               | 3,580.18           | 1,862.77      | 947.32    | 322.22  | 306.11      |
| 3,551.65           | 1,847.92      | 939.77    | 319.65  | 303.67      | 75-79               | 3,965.05           | 2,063.02      | 1,049.15  | 356.85  | 339.01      |
| 3,914.43           | 2,036.68      | 1,035.76  | 352.30  | 334.68      | 80 and Above        | 4,414.14           | 2,296.68      | 1,167.98  | 397.27  | 377.41      |

**PREMIUM INFORMATION**  
**Sterling Life Insurance Company**  
**Rating Area II**

(01/01/15)

| Female             |               |           |         |             | STD G            | Male               |               |           |         |             |
|--------------------|---------------|-----------|---------|-------------|------------------|--------------------|---------------|-----------|---------|-------------|
| Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |                  | Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |
| <b>Non-Tobacco</b> |               |           |         |             | <b>Issue Age</b> | <b>Non-Tobacco</b> |               |           |         |             |
| 2,117.53           | 1,101.75      | 560.30    | 190.58  | 181.05      | 65-69            | 2,293.98           | 1,193.56      | 606.99    | 206.46  | 196.14      |
| 2,420.44           | 1,259.35      | 640.45    | 217.84  | 206.95      | 70-74            | 2,675.23           | 1,391.92      | 707.87    | 240.77  | 228.73      |
| 2,672.43           | 1,390.47      | 707.12    | 240.52  | 228.49      | 75-79            | 2,983.50           | 1,552.32      | 789.43    | 268.52  | 255.09      |
| 2,977.89           | 1,549.40      | 787.95    | 268.01  | 254.61      | 80 and Above     | 3,358.05           | 1,747.19      | 888.54    | 302.22  | 287.11      |
| <b>Tobacco</b>     |               |           |         |             | <b>Issue Age</b> | <b>Tobacco</b>     |               |           |         |             |
| 2,460.90           | 1,280.41      | 651.15    | 221.48  | 210.41      | 65-69            | 2,665.99           | 1,387.11      | 705.42    | 239.94  | 227.94      |
| 2,812.93           | 1,463.57      | 744.30    | 253.16  | 240.51      | 70-74            | 3,109.06           | 1,617.64      | 822.66    | 279.82  | 265.82      |
| 3,105.78           | 1,615.94      | 821.79    | 279.52  | 265.54      | 75-79            | 3,467.31           | 1,804.04      | 917.45    | 312.06  | 296.46      |
| 3,460.78           | 1,800.64      | 915.72    | 311.47  | 295.90      | 80 and Above     | 3,902.60           | 2,030.52      | 1,032.63  | 351.23  | 333.67      |

(01/01/15)

| Female             |               |           |         |             | STD K            | Male               |               |           |         |             |
|--------------------|---------------|-----------|---------|-------------|------------------|--------------------|---------------|-----------|---------|-------------|
| Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |                  | Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |
| <b>Non-Tobacco</b> |               |           |         |             | <b>Issue Age</b> | <b>Non-Tobacco</b> |               |           |         |             |
| 860.57             | 447.75        | 227.71    | 77.45   | 73.58       | 65-69            | 932.29             | 485.07        | 246.68    | 83.91   | 79.71       |
| 987.64             | 513.87        | 261.33    | 88.89   | 84.44       | 70-74            | 1,091.61           | 567.96        | 288.84    | 98.24   | 93.33       |
| 1,095.60           | 570.04        | 289.90    | 98.60   | 93.67       | 75-79            | 1,223.13           | 636.39        | 323.64    | 110.08  | 104.58      |
| 1,229.91           | 639.92        | 325.43    | 110.69  | 105.16      | 80 and Above     | 1,386.94           | 721.62        | 366.98    | 124.82  | 118.58      |
| <b>Tobacco</b>     |               |           |         |             | <b>Issue Age</b> | <b>Tobacco</b>     |               |           |         |             |
| 1,000.11           | 520.36        | 264.63    | 90.01   | 85.51       | 65-69            | 1,083.47           | 563.73        | 286.69    | 97.51   | 92.64       |
| 1,147.81           | 597.21        | 303.71    | 103.30  | 98.14       | 70-74            | 1,268.63           | 660.07        | 335.68    | 114.18  | 108.47      |
| 1,273.27           | 662.48        | 336.91    | 114.59  | 108.86      | 75-79            | 1,421.48           | 739.60        | 376.12    | 127.93  | 121.54      |
| 1,429.36           | 743.70        | 378.21    | 128.64  | 122.21      | 80 and Above     | 1,611.84           | 838.64        | 426.49    | 145.07  | 137.81      |

**PREMIUM INFORMATION**  
**Sterling Life Insurance Company**  
 Rating Area II

(01/01/15)

| Female             |               |           |         |             | STD N            | Male               |               |           |         |             |
|--------------------|---------------|-----------|---------|-------------|------------------|--------------------|---------------|-----------|---------|-------------|
| Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |                  | Annual             | Semi - Annual | Quarterly | Monthly | PAC Monthly |
| <b>Non-Tobacco</b> |               |           |         |             | <b>Issue Age</b> | <b>Non-Tobacco</b> |               |           |         |             |
| 1,674.41           | 871.20        | 443.05    | 150.70  | 143.16      | 65-69            | 1,813.95           | 943.80        | 479.97    | 163.26  | 155.09      |
| 1,919.60           | 998.77        | 507.93    | 172.76  | 164.13      | 70-74            | 2,121.65           | 1,103.89      | 561.39    | 190.95  | 181.40      |
| 2,126.61           | 1,106.48      | 562.70    | 191.39  | 181.83      | 75-79            | 2,374.16           | 1,235.28      | 628.20    | 213.67  | 202.99      |
| 2,382.24           | 1,239.48      | 630.34    | 214.40  | 203.68      | 80 and Above     | 2,686.33           | 1,397.70      | 710.80    | 241.77  | 229.68      |
| <b>Tobacco</b>     |               |           |         |             | <b>Issue Age</b> | <b>Tobacco</b>     |               |           |         |             |
| 1,945.93           | 1,012.47      | 514.89    | 175.13  | 166.38      | 65-69            | 2,108.10           | 1,096.84      | 557.80    | 189.73  | 180.24      |
| 2,230.87           | 1,160.72      | 590.29    | 200.78  | 190.74      | 70-74            | 2,465.69           | 1,282.90      | 652.42    | 221.91  | 210.82      |
| 2,471.46           | 1,285.90      | 653.95    | 222.43  | 211.31      | 75-79            | 2,759.15           | 1,435.59      | 730.07    | 248.32  | 235.91      |
| 2,768.52           | 1,440.46      | 732.55    | 249.17  | 236.71      | 80 and Above     | 3,121.95           | 1,624.35      | 826.07    | 280.98  | 266.93      |