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.
- **Supplement Counties:** Cochise, Coconino, Mohave, Pima, Pinal, Maricopa and Yuma Counties.

Annual Premiums applicable to Rate Area II:

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

PREMIUM INFORMATION

Sterling Life Insurance Company

Rating Area I

(01/01/14)

STD A					
Issue Age	Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly
65-69	2,337.58	1,216.24	618.52	210.38	199.86
70-74	2,621.30	1,363.86	693.60	235.92	224.12
75-79	2,803.26	1,458.54	741.74	252.29	239.68
80 and Above	2,957.18	1,538.62	782.47	266.15	252.84

(01/01/14)

SELECT A					
Issue Age	Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly
65-69	1,935.46	1,007.02	512.12	174.19	165.48
70-74	2,156.78	1,122.17	570.68	194.11	184.40
75-79	2,287.36	1,190.11	605.24	205.86	195.57
80 and Above	2,379.49	1,238.05	629.61	214.15	203.45

(01/01/14)

STD B					
Issue Age	Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly
65-69	2,641.48	1,374.36	698.94	237.73	225.85
70-74	3,032.21	1,577.66	802.32	272.90	259.25
75-79	3,340.36	1,737.99	883.86	300.63	285.60
80 and Above	3,696.36	1,923.22	978.06	332.67	316.04

(01/01/14)

SELECT B					
Issue Age	Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly
65-69	1,984.91	1,032.75	525.21	178.64	169.71
70-74	2,224.63	1,157.47	588.64	200.22	190.21
75-79	2,377.51	1,237.02	629.09	213.98	203.28
80 and Above	2,505.13	1,303.42	662.86	225.46	214.19

PREMIUM INFORMATION

Sterling Life Insurance Company

Rating Area I

(01/01/14)

Female					STD C	Male				
Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly		Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly
Non-Tobacco					Issue Age	Non-Tobacco				
2,745.75	1,428.61	726.53	247.12	234.76	65-69	2,974.56	1,547.66	787.07	267.71	254.32
3,128.58	1,627.80	827.82	281.57	267.49	70-74	3,457.91	1,799.15	914.96	311.21	295.65
3,441.03	1,790.37	910.50	309.69	294.21	75-79	3,841.58	1,998.77	1,016.48	345.74	328.46
3,810.31	1,982.50	1,008.21	342.93	325.78	80 and Above	4,296.74	2,235.59	1,136.92	386.71	367.37
Tobacco					Issue Age	Tobacco				
3,191.00	1,660.28	844.34	287.19	272.83	65-69	3,456.91	1,798.63	914.70	311.12	295.57
3,635.93	1,891.77	962.07	327.23	310.87	70-74	4,018.65	2,090.90	1,063.33	361.68	343.59
3,999.04	2,080.70	1,058.15	359.91	341.92	75-79	4,464.53	2,322.89	1,181.31	401.81	381.72
4,428.20	2,303.99	1,171.70	398.54	378.61	80 and Above	4,993.51	2,598.12	1,321.28	449.42	426.95

(01/01/14)

Female					SELECT C	Male				
Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly		Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly
Non-Tobacco					Issue Age	Non-Tobacco				
2,199.47	1,144.38	581.98	197.95	188.05	65-69	2,382.76	1,239.75	630.48	214.45	203.73
2,457.95	1,278.87	650.37	221.22	210.15	70-74	2,716.68	1,413.49	718.83	244.50	232.28
2,638.15	1,372.63	698.05	237.43	225.56	75-79	2,945.24	1,532.41	779.31	265.07	251.82
2,809.57	1,461.82	743.41	252.86	240.22	80 and Above	3,168.24	1,648.44	838.32	285.14	270.88
Tobacco					Issue Age	Tobacco				
2,556.13	1,329.95	676.35	230.05	218.55	65-69	2,769.16	1,440.79	732.72	249.22	236.76
2,856.53	1,486.25	755.84	257.09	244.23	70-74	3,157.21	1,642.70	835.40	284.15	269.94
3,065.96	1,595.22	811.25	275.94	262.14	75-79	3,422.83	1,780.90	905.68	308.05	292.65
3,265.18	1,698.87	863.97	293.87	279.17	80 and Above	3,682.01	1,915.75	974.26	331.38	314.81

PREMIUM INFORMATION

Sterling Life Insurance Company

Rating Area I

(01/01/14)

Female					STD F	Male				
Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly		Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly
Non-Tobacco					Issue Age	Non-Tobacco				
2,544.79	1,324.05	673.35	229.03	217.58	65-69	2,756.86	1434.39	729.47	248.12	235.71
2,899.26	1,508.48	767.14	260.93	247.89	70-74	3,204.43	1667.26	847.89	288.40	273.98
3,187.39	1,658.40	843.38	286.87	272.52	75-79	3,558.42	1851.45	941.56	320.26	304.24
3,527.86	1,835.55	933.47	317.51	301.63	80 and Above	3,978.23	2069.87	1052.64	358.04	340.14
Tobacco					Issue Age	Tobacco				
2,957.46	1,538.77	782.54	266.17	252.86	65-69	3,203.92	1667.00	847.76	288.35	273.94
3,369.41	1,753.10	891.55	303.25	288.08	70-74	3,724.08	1937.64	985.39	335.17	318.41
3,704.28	1,927.34	980.15	333.39	316.72	75-79	4,135.46	2151.68	1094.24	372.19	353.58
4,099.94	2,133.20	1,084.84	368.99	350.54	80 and Above	4,623.35	2405.53	1223.34	416.10	395.30

(01/01/14)

Female					SELECT F	Male				
Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly		Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly
Non-Tobacco					Issue Age	Non-Tobacco				
1,881.23	978.80	497.77	169.31	160.85	65-69	2,038.00	1,060.37	539.25	183.42	174.25
2,102.18	1,093.76	556.24	189.20	179.74	70-74	2,323.46	1,208.90	614.79	209.11	198.66
2,256.17	1,173.89	596.98	203.06	192.90	75-79	2,518.81	1,310.54	666.48	226.69	215.36
2,402.22	1,249.88	635.63	216.20	205.39	80 and Above	2,708.89	1,409.44	716.77	243.80	231.61
Tobacco					Issue Age	Tobacco				
2,186.28	1,137.52	578.49	196.77	186.93	65-69	2,368.47	1,232.31	626.70	213.16	202.50
2,443.08	1,271.13	646.44	219.88	208.88	70-74	2,700.25	1,404.94	714.49	243.02	230.87
2,622.05	1,364.25	693.79	235.98	224.19	75-79	2,927.26	1,523.05	774.55	263.45	250.28
2,791.77	1,452.56	738.70	251.26	238.70	80 and Above	3,148.18	1,638.00	833.01	283.34	269.17

PREMIUM INFORMATION

Sterling Life Insurance Company

Rating Area I

(01/01/14)

Female					STD F	Male				
Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly	w/ INN BEN	Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly
Non-Tobacco					Issue Age	Non-Tobacco				
2,532.98	1,317.91	670.23	227.97	216.57	65-69	2,744.06	1,427.73	726.08	246.97	234.62
2,879.34	1,498.12	761.87	259.14	246.18	70-74	3,182.42	1,655.81	842.07	286.42	272.10
3,157.05	1,642.61	835.36	284.13	269.93	75-79	3,524.54	1,833.82	932.59	317.21	301.35
3,479.53	1,810.40	920.68	313.16	297.50	80 and Above	3,923.73	2,041.52	1,038.22	353.14	335.48
Tobacco					Issue Age	Tobacco				
2,943.74	1,531.63	778.91	264.94	251.69	65-69	3,189.04	1,659.26	843.82	287.01	272.66
3,346.25	1,741.05	885.42	301.16	286.10	70-74	3,698.49	1,924.32	978.62	332.86	316.22
3,668.99	1,908.98	970.81	330.21	313.70	75-79	4,096.08	2,131.19	1,083.82	368.65	350.21
4,043.78	2,103.98	1,069.98	363.94	345.74	80 and Above	4,560.00	2,372.57	1,206.58	410.40	389.88

(01/01/14)

Female					SELECT F	Male				
Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly	w/ INN BEN	Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly
Non-Tobacco					Issue Age	Non-Tobacco				
1,989.56	1,035.17	526.44	179.06	170.11	65-69	2,155.35	1,121.43	570.31	193.98	184.28
2,220.59	1,155.37	587.57	199.85	189.86	70-74	2,454.34	1,276.99	649.42	220.89	209.85
2,379.76	1,238.19	629.68	214.18	203.47	75-79	2,656.76	1,382.31	702.98	239.11	227.15
2,527.84	1,315.24	668.87	227.51	216.13	80 and Above	2,850.55	1,483.14	754.26	256.55	243.72
Tobacco					Issue Age	Tobacco				
2,312.20	1,203.04	611.81	208.10	197.69	65-69	2,504.88	1,303.29	662.79	225.44	214.17
2,580.69	1,342.73	682.85	232.26	220.65	70-74	2,852.33	1,484.07	754.73	256.71	243.87
2,765.66	1,438.97	731.79	248.91	236.46	75-79	3,087.59	1,606.47	816.98	277.88	263.99
2,937.76	1,528.52	777.33	264.40	251.18	80 and Above	3,312.79	1,723.64	876.56	298.15	283.24

PREMIUM INFORMATION

Sterling Life Insurance Company

Rating Area I

(01/01/14)

Female					STD G	Male				
Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly		Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly
Non-Tobacco					Issue Age	Non-Tobacco				
2,224.34	1,157.32	588.56	200.19	190.18	65-69	2,409.71	1,253.77	637.61	216.87	206.03
2,542.54	1,322.88	672.76	228.83	217.39	70-74	2,810.17	1,462.13	743.57	252.92	240.27
2,807.23	1,460.60	742.79	252.65	240.02	75-79	3,134.00	1,630.62	829.26	282.06	267.96
3,128.10	1,627.55	827.70	281.53	267.45	80 and Above	3,527.45	1,835.33	933.36	317.47	301.60
Tobacco					Issue Age	Tobacco				
2,585.04	1,345.00	684.00	232.65	221.02	65-69	2,800.47	1,457.08	741.00	252.04	239.44
2,954.84	1,537.40	781.85	265.94	252.64	70-74	3,265.87	1,699.23	864.15	293.93	279.23
3,262.46	1,697.46	863.25	293.62	278.94	75-79	3,642.21	1,895.04	963.73	327.80	311.41
3,635.37	1,891.48	961.92	327.18	310.82	80 and Above	4,099.45	2,132.94	1,084.71	368.95	350.50

(01/01/14)

Female					SELECT G	Male				
Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly		Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly
Non-Tobacco					Issue Age	Non-Tobacco				
1,616.29	840.96	427.67	145.47	138.19	65-69	1,750.97	911.03	463.31	157.59	149.71
1,809.23	941.34	478.72	162.83	154.69	70-74	1,999.67	1,040.43	529.11	179.97	170.97
1,946.13	1,012.57	514.95	175.15	166.39	75-79	2,172.67	1,130.44	574.89	195.54	185.76
2,080.19	1,082.32	550.42	187.22	177.86	80 and Above	2,345.75	1,220.49	620.69	211.12	200.56
Tobacco					Issue Age	Tobacco				
1,878.38	977.32	497.02	169.05	160.60	65-69	2,034.91	1,058.76	538.44	183.14	173.98
2,102.61	1,093.99	556.35	189.23	179.77	70-74	2,323.94	1,209.15	614.91	209.15	198.70
2,261.72	1,176.77	598.45	203.55	193.38	75-79	2,524.98	1,313.75	668.11	227.25	215.89
2,417.51	1,257.83	639.67	217.58	206.70	80 and Above	2,726.13	1,418.41	721.33	245.35	233.08

PREMIUM INFORMATION

Sterling Life Insurance Company

Rating Area I

(01/01/14)

Female					STD K	Male				
Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly		Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly
Non-Tobacco					Issue Age	Non-Tobacco				
904.06	470.38	239.21	81.37	77.30	65-69	979.40	509.58	259.15	88.15	83.74
1,037.56	539.84	274.54	93.38	88.71	70-74	1,146.78	596.67	303.44	103.21	98.05
1,150.97	598.85	304.55	103.59	98.41	75-79	1,284.95	668.56	340.00	115.65	109.86
1,292.08	672.27	341.88	116.29	110.47	80 and Above	1,457.02	758.09	385.53	131.13	124.58
Tobacco					Issue Age	Tobacco				
1,050.66	546.66	278.00	94.56	89.83	65-69	1,138.22	592.22	301.17	102.44	97.32
1,205.81	627.38	319.06	108.52	103.10	70-74	1,332.74	693.42	352.64	119.95	113.95
1,337.62	695.96	353.93	120.39	114.37	75-79	1,493.32	776.97	395.13	134.40	127.68
1,501.61	781.29	397.33	135.14	128.39	80 and Above	1,693.29	881.02	448.04	152.40	144.78

(01/01/14)

Female					SELECT K	Male				
Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly		Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly
Non-Tobacco					Issue Age	Non-Tobacco				
648.64	337.49	171.63	58.38	55.46	65-69	702.69	365.61	185.93	63.24	60.08
726.97	378.24	192.36	65.43	62.16	70-74	803.49	418.06	212.60	72.31	68.70
783.22	407.51	207.24	70.49	66.97	75-79	874.39	454.95	231.36	78.70	74.76
839.14	436.60	222.04	75.52	71.75	80 and Above	946.27	492.34	250.38	85.16	80.91
Tobacco					Issue Age	Tobacco				
753.83	392.22	199.46	67.84	64.45	65-69	816.65	424.90	216.09	73.50	69.82
844.86	439.58	223.55	76.04	72.24	70-74	933.79	485.85	247.08	84.04	79.84
910.22	473.59	240.84	81.92	77.82	75-79	1,016.18	528.72	268.88	91.46	86.88
975.22	507.41	258.04	87.77	83.38	80 and Above	1,099.72	572.18	290.99	98.97	94.03

PREMIUM INFORMATION

Sterling Life Insurance Company

Rating Area I

(01/01/14)

Female					STD N	Male				
Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly		Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly
Non-Tobacco					Issue Age	Non-Tobacco				
1,754.27	912.75	464.18	157.88	149.99	65-69	1,900.46	988.81	502.86	171.04	162.49
2,011.14	1,046.40	532.15	181.00	171.95	70-74	2,222.84	1,156.54	588.16	200.06	190.05
2,228.04	1,159.25	589.54	200.52	190.50	75-79	2,487.38	1,294.18	658.16	223.86	212.67
2,495.83	1,298.58	660.40	224.62	213.39	80 and Above	2,814.45	1,464.36	744.70	253.30	240.64
Tobacco					Issue Age	Tobacco				
2,038.74	1,060.76	539.45	183.49	174.31	65-69	2,208.64	1,149.16	584.41	198.78	188.84
2,337.27	1,216.08	618.44	210.35	199.84	70-74	2,583.30	1,344.09	683.54	232.50	220.87
2,589.33	1,347.23	685.14	233.04	221.39	75-79	2,890.75	1,504.06	764.89	260.17	247.16
2,900.56	1,509.16	767.49	261.05	248.00	80 and Above	3,270.85	1,701.82	865.47	294.38	279.66

(01/01/14)

Female					SELECT N	Male				
Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly		Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly
Non-Tobacco					Issue Age	Non-Tobacco				
1,292.18	672.32	341.91	116.30	110.48	65-69	1,399.87	728.35	370.41	125.99	119.69
1,448.69	753.75	383.32	130.38	123.86	70-74	1,601.18	833.09	423.67	144.11	136.90
1,561.36	812.38	413.14	140.52	133.50	75-79	1,743.10	906.93	461.22	156.88	149.04
1,673.89	870.92	442.91	150.65	143.12	80 and Above	1,887.58	982.11	499.45	169.88	161.39
Tobacco					Issue Age	Tobacco				
1,501.73	781.35	397.36	135.16	128.40	65-69	1,626.87	846.46	430.47	146.42	139.10
1,683.61	875.98	445.48	151.52	143.95	70-74	1,860.83	968.19	492.38	167.47	159.10
1,814.56	944.12	480.13	163.31	155.14	75-79	2,025.78	1,054.01	536.02	182.32	173.20
1,945.34	1,012.16	514.74	175.08	166.33	80 and Above	2,193.68	1,141.37	580.45	197.43	187.56

PREMIUM INFORMATION

Sterling Life Insurance Company

Rating Area II

(01/01/14)

STD A					
Issue Age	Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly
65-69	1,974.47	1,027.32	522.44	177.70	168.82
70-74	2,214.13	1,152.01	585.86	199.27	189.31
75-79	2,367.82	1,231.98	626.53	213.10	202.45
80 and Above	2,497.82	1,299.62	660.92	224.80	213.56

(01/01/14)

STD B					
Issue Age	Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly
65-69	2,282.35	1,187.51	603.91	205.41	195.14
70-74	2,619.96	1,363.17	693.24	235.80	224.01
75-79	2,886.23	1,501.71	763.70	259.76	246.77
80 and Above	3,193.81	1,661.74	845.08	287.44	273.07

(01/01/14)

Female					STD C	Male				
Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly		Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly
Non-Tobacco					Issue Age	Non-Tobacco				
2,409.51	1,253.67	637.56	216.86	206.01	65-69	2,610.31	1,358.14	690.69	234.93	223.18
2,745.48	1,428.47	726.45	247.09	234.74	70-74	3,034.46	1,578.83	802.92	273.10	259.45
3,019.65	1,571.12	799.00	271.77	258.18	75-79	3,371.16	1,754.01	892.01	303.40	288.23
3,343.73	1,739.74	884.75	300.94	285.89	80 and Above	3,770.58	1,961.83	997.70	339.35	322.38
Tobacco					Issue Age	Tobacco				
2,800.25	1,456.97	740.95	252.02	239.42	65-69	3,033.61	1,578.39	802.69	273.02	259.37
3,190.69	1,660.12	844.26	287.16	272.80	70-74	3,526.55	1,834.86	933.13	317.39	301.52
3,509.34	1,825.91	928.57	315.84	300.05	75-79	3,917.84	2,038.45	1,036.66	352.61	334.98
3,885.95	2,021.86	1,028.22	349.74	332.25	80 and Above	4,382.03	2,279.97	1,159.49	394.38	374.66

PREMIUM INFORMATION

Sterling Life Insurance Company

Rating Area II

(01/01/14)

Female					STD F	Male				
Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly		Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly
Non-Tobacco					Issue Age	Non-Tobacco				
2,229.80	1,160.16	590.01	200.68	190.65	65-69	2,415.62	1,256.85	639.17	217.41	206.54
2,540.40	1,321.77	672.19	228.64	217.20	70-74	2,807.80	1,460.90	742.94	252.70	240.07
2,792.88	1,453.14	739.00	251.36	238.79	75-79	3,117.96	1,622.27	825.01	280.62	266.59
3,091.19	1,608.35	817.93	278.21	264.30	80 and Above	3,485.82	1,813.67	922.35	313.72	298.04
Tobacco					Issue Age	Tobacco				
2,591.39	1,348.30	685.68	233.23	221.56	65-69	2,807.34	1,460.66	742.82	252.66	240.03
2,952.35	1,536.11	781.19	265.71	252.43	70-74	3,263.12	1,697.80	863.42	293.68	279.00
3,245.77	1,688.77	858.83	292.12	277.51	75-79	3,623.59	1,885.35	958.80	326.12	309.82
3,592.48	1,869.17	950.57	323.32	307.16	80 and Above	4,051.08	2,107.78	1,071.92	364.60	346.37

(01/01/14)

Female					STD F	Male				
Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly	w/ INN BEN	Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly
Non-Tobacco					Issue Age	Non-Tobacco				
2,231.08	1,160.83	590.34	200.80	190.76	65-69	2,417.00	1,257.57	639.54	217.53	206.65
2,536.15	1,319.56	671.07	228.25	216.84	70-74	2,803.11	1,458.46	741.70	252.28	239.67
2,780.77	1,446.83	735.79	250.27	237.76	75-79	3,104.46	1,615.25	821.44	279.40	265.43
3,064.81	1,594.62	810.95	275.83	262.04	80 and Above	3,456.06	1,798.19	914.47	311.05	295.49
Tobacco					Issue Age	Tobacco				
2,592.87	1,349.07	686.07	233.36	221.69	65-69	2,808.94	1,461.49	743.25	252.80	240.16
2,947.43	1,533.55	779.89	265.27	252.01	70-74	3,257.67	1,694.97	861.98	293.19	278.53
3,231.71	1,681.46	855.11	290.85	276.31	75-79	3,607.87	1,877.17	954.64	324.71	308.47
3,561.81	1,853.21	942.45	320.56	304.53	80 and Above	4,016.51	2,089.79	1,062.77	361.49	343.41

PREMIUM INFORMATION

Sterling Life Insurance Company

Rating Area II

(01/01/14)

Female					STD G	Male				
Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly		Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly
Non-Tobacco					Issue Age	Non-Tobacco				
1,926.78	1,002.50	509.83	173.41	164.74	65-69	2,087.33	1,086.04	552.31	187.86	178.47
2,202.40	1,145.91	582.76	198.22	188.31	70-74	2,434.24	1,266.54	644.10	219.08	208.13
2,431.69	1,265.21	643.43	218.85	207.91	75-79	2,714.74	1,412.48	718.32	244.33	232.11
2,709.64	1,409.83	716.97	243.87	231.67	80 and Above	3,055.55	1,589.80	808.50	275.00	261.25
Tobacco					Issue Age	Tobacco				
2,239.22	1,165.07	592.50	201.53	191.45	65-69	2,425.83	1,262.16	641.87	218.32	207.41
2,559.54	1,331.73	677.25	230.36	218.84	70-74	2,828.99	1,471.92	748.55	254.61	241.88
2,826.01	1,470.37	747.76	254.34	241.62	75-79	3,154.97	1,641.53	834.81	283.95	269.75
3,149.03	1,638.44	833.23	283.41	269.24	80 and Above	3,551.05	1,847.61	939.61	319.59	303.61

(01/01/14)

Female					STD K	Male				
Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly		Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly
Non-Tobacco					Issue Age	Non-Tobacco				
783.05	407.42	207.20	70.47	66.95	65-69	848.31	441.38	224.46	76.35	72.53
898.67	467.58	237.79	80.88	76.84	70-74	993.28	516.80	262.82	89.40	84.93
996.91	518.69	263.78	89.72	85.24	75-79	1,112.95	579.07	294.49	100.17	95.16
1,119.12	582.28	296.12	100.72	95.68	80 and Above	1,262.00	656.62	333.93	113.58	107.90
Tobacco					Issue Age	Tobacco				
910.02	473.48	240.79	81.90	77.81	65-69	985.87	512.95	260.86	88.73	84.29
1,044.41	543.41	276.35	94.00	89.30	70-74	1,154.35	600.61	305.44	103.89	98.70
1,158.57	602.80	306.56	104.27	99.06	75-79	1,293.43	672.97	342.24	116.41	110.59
1,300.60	676.70	344.14	117.05	111.20	80 and Above	1,466.64	763.09	388.07	132.00	125.40

PREMIUM INFORMATION

Sterling Life Insurance Company

Rating Area II

(01/01/14)

Female					STD N	Male				
Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly		Annual	Semi - Annual	Quarterly	Monthly	PAC Monthly
Non-Tobacco					Issue Age	Non-Tobacco				
1,523.58	792.72	403.14	137.12	130.27	65-69	1,650.55	858.78	436.74	148.55	141.12
1,746.68	908.80	462.17	157.20	149.34	70-74	1,930.53	1,004.45	510.82	173.75	165.06
1,935.04	1,006.80	512.01	174.15	165.45	75-79	2,160.29	1,124.00	571.61	194.43	184.70
2,167.64	1,127.82	573.56	195.09	185.33	80 and Above	2,444.34	1,271.79	646.77	219.99	208.99
Tobacco					Issue Age	Tobacco				
1,770.64	921.26	468.51	159.36	151.39	65-69	1,918.20	998.04	507.56	172.64	164.01
2,029.91	1,056.16	537.11	182.69	173.56	70-74	2,243.58	1,167.33	593.65	201.92	191.83
2,248.83	1,170.07	595.04	202.39	192.27	75-79	2,510.60	1,306.27	664.30	225.95	214.66
2,519.13	1,310.70	666.56	226.72	215.39	80 and Above	2,840.72	1,478.03	751.65	255.66	242.88