



Rate Sheet

Aflac Life

Annual rates

Band 1 - Face Amounts Up To \$45,000

Policy Fee*:	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	36.00	36.00	36.00	36.00
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* the Policy Fee is added to the product of the unitized rate below and the number of units
Annual Premium Rate Factors per \$5,000 Unit

Issue Age	10-Year Term Policy				20-Year Term Policy				30-Year Term Policy				Whole Life Policy											
	Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker									
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female								
18	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	33.60	32.16	44.40	42.60								
19	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	33.60	32.16	44.40	42.60								
20	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	33.60	32.16	44.40	42.60								
21	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	33.60	32.16	45.00	43.20								
22	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	34.20	32.76	45.60	43.68								
23	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	34.80	33.36	46.20	44.28								
24	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	35.40	33.96	47.40	45.48								
25	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	36.00	34.56	48.00	46.08								
26	8.88	8.64	13.20	12.60	9.60	9.12	14.64	14.16	12.12	11.64	22.32	21.48	37.20	35.64	50.40	48.36								
27	8.88	8.64	13.20	12.60	9.72	9.48	15.24	14.64	12.36	11.88	22.44	21.60	39.00	37.44	52.80	50.64								
28	8.88	8.64	13.20	12.60	9.84	9.48	15.96	15.36	12.60	12.24	22.44	21.60	40.20	38.52	55.80	53.52								
29	8.88	8.64	13.20	12.60	9.96	9.72	16.68	15.96	13.08	12.48	22.56	21.72	42.00	40.32	58.20	55.80								
30	8.88	8.64	13.20	12.60	10.08	9.84	17.28	16.68	13.44	13.08	22.68	21.84	43.56	41.40	61.20	58.68								
31	8.88	8.64	13.56	13.20	10.44	9.96	18.12	17.40	14.04	13.56	24.60	23.64	45.48	43.20	64.20	61.56								
32	8.88	8.64	14.16	13.56	10.68	10.32	19.08	18.24	14.64	14.16	26.64	25.68	47.40	44.88	67.20	64.44								
33	8.88	8.64	14.64	14.16	10.92	10.56	20.04	19.20	15.36	14.88	29.16	28.08	49.32	46.56	70.80	67.92								
34	8.88	8.64	15.36	14.88	11.28	10.80	21.12	20.40	16.08	15.48	31.92	30.72	51.48	48.36	74.40	71.40								
35	8.88	8.64	16.08	15.48	11.64	11.28	22.32	21.48	16.92	16.32	34.92	33.72	53.76	50.04	78.00	74.88								
36	9.48	9.12	17.40	16.80	12.48	12.12	24.24	23.40	18.36	17.76	37.68	36.24	56.04	52.92	81.60	78.24								
37	10.08	9.72	18.96	18.24	13.56	13.08	26.52	25.56	19.92	19.20	40.44	39.00	58.44	55.80	85.80	82.32								
38	10.80	10.44	20.76	19.92	14.64	14.16	29.16	28.08	21.84	21.00	43.80	42.00	61.20	58.68	90.00	86.40								
39	11.64	11.28	22.80	21.84	15.96	15.36	32.16	30.96	23.88	22.92	47.28	45.48	64.80	62.16	94.20	90.36								
40	12.48	12.12	25.08	24.12	17.40	16.92	35.52	34.20	26.28	25.32	51.12	49.20	68.40	65.64	99.00	95.04								
41	13.44	13.08	27.48	26.52	18.84	18.12	39.12	37.56	28.68	27.48	54.96	52.92	72.60	69.60	103.80	99.60								
42	14.40	13.92	30.48	29.28	20.52	19.68	42.96	41.28	31.20	30.12	59.40	57.00	76.20	73.08	109.20	104.76								
43	15.48	15.00	33.60	32.40	22.20	21.36	47.52	45.72	34.32	32.88	64.08	61.56	81.00	77.76	114.60	109.92								
44	16.80	16.20	37.32	36.00	24.24	23.28	52.68	50.52	37.68	36.24	69.24	66.60	85.20	81.72	120.00	115.20								
45	18.24	17.64	41.64	40.08	26.28	25.32	58.56	56.28	41.52	39.84	75.00	72.00	90.00	86.40	126.00	120.96								
46	19.68	18.96	45.96	44.28	28.80	27.72	63.96	61.44	54.96	42.48	87.24	81.84	94.80	90.96	133.20	127.80								
47	21.36	20.52	51.12	49.08	31.44	30.12	70.20	67.44	60.36	44.28	92.64	87.24	100.20	96.12	141.00	135.36								
48	23.16	22.32	56.76	54.60	34.44	33.24	76.92	73.92	65.76	45.96	98.04	92.64	106.20	101.88	149.40	143.40								
49	25.20	24.24	63.24	60.84	37.92	36.48	84.48	81.24	71.16	47.76	105.24	98.04	112.20	107.64	157.80	151.44								
50	27.48	26.40	70.68	67.92	41.76	40.08	93.12	89.40	76.56	53.16	114.24	103.44	118.20	113.40	167.40	160.68								
51	29.76	28.44	77.40	74.28	45.48	43.68	100.56	96.48	30YT Issue Ages Are				125.40	120.36	177.00	169.92								
52	32.16	30.96	84.60	81.36	49.44	47.52	108.48	104.28					132.00	126.72	187.20	179.64								
53	34.92	33.60	92.88	89.16	54.00	51.96	117.48	112.80					139.80	134.16	198.00	190.08								
54	38.04	36.48	102.00	98.04	59.16	56.88	127.20	122.16					147.60	141.60	210.00	201.60								
55	41.28	39.84	112.20	107.88	64.92	62.28	137.88	132.36					156.00	149.76	222.00	213.12								
56	45.48	43.68	121.56	116.64	71.52	68.76	149.16	143.16					167.40	160.68	239.40	229.80								
57	50.04	48.12	131.52	126.36	79.08	76.08	161.28	154.92					179.40	172.20	258.60	248.16								
58	55.32	53.04	142.44	136.80	87.84	84.36	174.60	167.64					192.00	184.32	279.00	267.84								
59	61.08	58.68	154.68	148.44	97.68	93.72	189.12	181.68					205.80	197.52	300.60	288.48								
60	67.68	65.04	167.76	161.16	108.72	104.40	205.08	197.04					220.80	211.92	324.60	311.52								
61	74.16	71.28	177.12	170.04	20YT Issue Ages Are				18 - 50				236.40	226.92	349.80	335.76								
62	81.36	78.12	186.96	179.52									253.20	243.00	377.40	362.28								
63	89.52	85.92	197.28	189.36									271.80	260.88	407.40	391.08								
64	98.40	94.56	208.20	199.92									291.00	279.36	439.20	421.56								
65	108.72	104.40	219.60	210.96									312.00	299.52	474.00	455.04								
66	121.56	116.76	237.12	227.64									336.00	319.20	504.60	479.28								
67	136.44	131.04	256.08	246.00									361.20	343.08	537.00	510.12								
68	153.24	147.12	276.84	265.80									388.80	369.36	571.80	543.12								
69	10YT Issue Ages Are 18 - 68												418.20	397.20	609.00	578.52								
70													450.00	427.44	648.00	615.60								



Rate Sheet

Aflac Life

Annual rates

Band 2 - Face Amounts Of \$50,000 To \$195,000

Policy Fee*:	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	36.00	36.00	36.00	36.00
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* the Policy Fee is added to the product of the unitized rate below and the number of units
Annual Premium Rate Factors per \$5,000 Unit

Issue Age	10-Year Term Policy				20-Year Term Policy				30-Year Term Policy				Whole Life Policy											
	Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker									
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female								
18	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	33.60	32.16	44.40	42.60								
19	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	33.60	32.16	44.40	42.60								
20	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	33.60	32.16	44.40	42.60								
21	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	33.60	32.16	45.00	43.20								
22	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	34.20	32.76	45.60	43.68								
23	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	34.80	33.36	46.20	44.28								
24	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	35.40	33.96	47.40	45.48								
25	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	36.72	34.56	48.00	46.08								
26	6.72	6.48	10.44	9.96	7.32	6.96	11.76	11.28	9.48	9.12	18.36	17.64	38.28	35.64	50.40	48.36								
27	6.72	6.48	10.44	9.96	7.44	7.20	12.24	11.76	9.72	9.36	18.48	17.76	39.84	37.44	52.80	50.64								
28	6.72	6.48	10.44	9.96	7.56	7.20	12.84	12.36	9.96	9.60	18.48	17.76	41.52	38.52	55.80	53.52								
29	6.72	6.48	10.44	9.96	7.68	7.44	13.44	12.84	10.32	9.84	18.60	17.88	43.20	40.32	58.20	55.80								
30	6.72	6.48	10.44	9.96	7.80	7.56	14.04	13.44	10.68	10.32	19.56	18.00	45.00	41.40	61.20	58.68								
31	6.72	6.48	10.80	10.44	8.04	7.68	14.76	14.16	11.16	10.80	21.36	19.56	46.92	43.20	64.20	61.56								
32	6.72	6.48	11.28	10.80	8.28	7.92	15.60	14.88	11.76	11.28	23.28	21.36	48.84	44.88	67.20	64.44								
33	6.72	6.48	11.76	11.28	8.52	8.16	16.44	15.72	12.72	11.88	25.44	23.40	50.76	46.56	70.80	67.92								
34	6.72	6.48	12.36	11.88	8.76	8.40	17.40	16.68	14.04	12.48	27.96	25.68	52.92	48.36	74.40	71.40								
35	6.72	6.48	12.96	12.48	9.12	8.76	18.36	17.64	15.60	13.20	30.60	28.32	55.20	50.04	78.00	74.88								
36	7.20	6.96	14.16	13.56	9.84	9.48	20.04	19.32	17.28	14.40	33.36	30.48	57.48	52.92	81.60	78.24								
37	7.80	7.44	15.48	14.88	10.80	10.32	22.08	21.24	19.08	15.72	36.48	32.88	59.88	55.80	85.80	82.32								
38	8.40	8.04	17.04	16.32	11.76	11.28	24.36	23.40	21.12	17.28	39.84	35.52	62.52	58.68	90.00	86.40								
39	9.12	8.76	18.84	18.00	12.84	12.36	27.00	25.92	23.28	18.96	43.32	38.52	65.16	62.16	94.20	90.36								
40	9.84	9.48	20.76	19.92	14.16	13.68	29.88	28.68	25.68	21.00	47.16	41.76	68.40	65.64	99.00	95.04								
41	10.68	10.32	22.92	22.08	15.36	14.76	33.00	31.68	28.32	22.92	51.24	45.00	72.60	69.60	103.80	99.60								
42	11.52	11.04	25.44	24.48	16.80	16.08	36.36	34.92	31.20	25.20	55.56	48.60	76.20	73.08	109.20	104.76								
43	12.48	12.00	28.20	27.12	18.24	17.52	40.32	38.76	34.20	27.60	60.00	52.56	81.00	77.76	114.60	109.92								
44	13.56	13.08	31.44	30.24	20.04	19.20	44.76	42.96	37.56	30.48	64.80	56.88	85.20	81.72	120.00	115.20								
45	14.88	14.28	35.16	33.84	21.96	21.00	49.92	47.88	41.16	33.60	69.96	61.56	90.00	86.40	126.00	120.96								
46	16.08	15.48	39.00	37.44	24.36	23.04	54.60	52.44	46.80	35.88	75.48	70.20	94.80	90.96	133.20	127.80								
47	17.52	16.80	43.44	41.64	26.88	25.20	60.00	57.60	51.48	37.68	81.36	74.88	100.20	96.12	141.00	135.36								
48	19.08	18.36	48.36	46.44	29.52	27.84	65.88	63.24	56.16	41.04	87.72	79.56	106.20	101.88	149.40	143.40								
49	20.88	20.04	54.00	51.84	32.52	30.72	72.48	69.60	60.84	44.64	94.44	84.24	112.20	107.64	157.80	151.44								
50	22.92	21.96	60.48	58.08	35.76	33.84	79.92	76.68	65.52	48.48	101.52	88.92	118.20	113.40	167.40	160.68								
51	24.84	23.76	66.24	63.60	39.36	36.96	86.40	82.92	30YT Issue Ages Are				125.40	120.36	177.00	169.92								
52	27.00	25.92	72.60	69.72	43.44	40.32	93.36	89.64					132.00	126.72	187.20	179.64								
53	29.40	28.20	79.80	76.56	48.00	44.16	101.16	97.08					139.80	134.16	198.00	190.08								
54	32.04	30.72	87.72	84.24	53.04	48.48	109.56	105.24					147.60	141.60	210.00	201.60								
55	34.92	33.60	96.60	92.76	58.44	53.16	118.92	114.12					156.00	149.76	222.00	213.12								
56	38.52	36.96	104.64	100.44	64.44	58.80	128.64	123.48					167.40	160.68	239.40	229.80								
57	42.48	40.80	113.40	108.84	71.16	65.16	139.20	133.68					179.40	172.20	258.60	248.16								
58	47.04	45.12	122.88	117.96	78.12	72.36	150.84	144.72					192.00	184.32	279.00	267.84								
59	52.08	50.04	133.44	128.04	85.56	80.52	163.44	156.96					205.80	197.52	300.60	288.48								
60	57.84	55.56	144.84	139.08	93.48	89.76	177.36	170.28					220.80	211.92	324.60	311.52								
61	63.48	60.96	153.00	146.88	20YT Issue Ages Are				18 - 50				236.40	226.92	349.80	335.76								
62	69.72	66.96	161.52	155.04									253.20	243.00	377.40	362.28								
63	76.80	73.68	170.52	163.68									271.80	260.88	407.40	391.08								
64	84.60	81.24	180.00	172.80									291.00	279.36	439.20	421.56								
65	93.48	89.76	189.96	182.40									312.00	299.52	474.00	455.04								
66	104.64	100.56	205.20	196.92									336.00	319.20	504.60	479.28								
67	117.60	112.92	221.64	212.88									361.20	343.08	537.00	510.12								
68	132.24	126.96	239.76	230.16									388.80	369.36	571.80	543.12								
69	10YT Issue Ages Are 18 - 68												418.20	397.20	609.00	578.52								
70													450.00	427.44	648.00	615.60								



Rate Sheet

Aflac Life

Annual rates

Band 3 - Face Amounts Of \$200,000 To \$500,000

Policy Fee*:	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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* the Policy Fee is added to the product of the unitized rate below and the number of units
Annual Premium Rate Factors per \$5,000 Unit

Issue Age	10-Year Term Policy				20-Year Term Policy				30-Year Term Policy				Whole Life Policy											
	Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker									
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female								
18	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08								
19	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08								
20	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08								
21	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	45.48	43.68								
22	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.68	33.24	46.08	44.16								
23	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	35.88	33.84	46.68	44.76								
24	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	37.20	34.44	47.88	45.96								
25	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	38.64	35.04	48.48	46.56								
26	6.96	6.72	10.56	10.08	7.56	7.20	11.76	11.28	9.60	9.24	18.00	17.40	40.08	36.12	50.88	48.84								
27	6.96	6.72	10.56	10.08	7.68	7.44	12.24	11.76	9.84	9.48	18.12	17.52	41.76	37.92	53.28	51.12								
28	6.96	6.72	10.56	10.08	7.80	7.44	12.84	12.36	10.08	9.72	18.84	17.52	43.32	39.00	56.28	54.00								
29	6.96	6.72	10.56	10.08	7.92	7.68	13.44	12.84	10.92	9.96	20.40	17.64	45.12	40.80	58.68	56.28								
30	6.96	6.72	10.56	10.08	8.04	7.80	13.92	13.44	11.88	10.44	22.08	17.76	46.92	41.88	61.68	59.16								
31	6.96	6.72	10.92	10.56	8.28	7.92	14.64	14.04	12.84	10.92	23.88	19.20	48.72	43.68	64.68	62.04								
32	6.96	6.72	11.28	10.92	8.52	8.16	15.60	14.76	13.92	11.28	25.80	20.88	50.64	45.36	67.68	64.92								
33	6.96	6.72	11.76	11.28	8.76	8.40	16.80	15.60	15.12	12.36	27.96	22.80	52.68	47.04	71.28	68.40								
34	6.96	6.72	12.36	11.88	9.48	8.64	18.24	16.44	16.56	13.44	30.36	24.96	54.72	48.84	74.88	71.88								
35	6.96	6.72	12.96	12.48	10.32	8.88	19.80	17.40	18.00	14.64	33.00	27.48	57.00	50.52	78.48	75.36								
36	7.44	7.20	14.04	13.44	11.16	9.60	21.48	18.96	19.68	15.96	35.88	29.52	59.28	53.40	82.08	78.72								
37	8.04	7.68	15.36	14.76	12.00	10.44	23.52	20.76	21.60	17.28	39.00	31.92	61.80	56.28	86.28	82.80								
38	8.64	8.28	16.80	16.08	13.08	11.28	25.68	22.80	23.64	18.84	42.24	34.56	64.32	59.16	90.48	86.88								
39	9.24	8.88	18.48	17.76	14.28	12.36	27.96	25.20	25.80	20.52	45.84	37.32	66.96	62.64	94.68	90.84								
40	9.96	9.60	20.28	19.56	15.60	13.56	30.60	27.84	28.20	22.32	49.68	40.44	69.84	66.12	99.48	95.52								
41	10.80	10.44	22.44	21.60	17.16	14.64	33.48	30.72	30.84	24.24	53.76	43.68	73.08	70.08	104.28	100.08								
42	11.52	11.16	24.84	23.88	18.72	15.84	36.48	33.84	33.60	26.40	57.96	47.28	76.68	73.56	109.68	105.24								
43	12.48	12.00	27.36	26.40	20.52	17.28	39.72	37.44	36.60	28.80	62.40	51.24	81.48	78.24	115.08	110.40								
44	13.44	13.08	30.48	29.40	22.32	18.84	43.32	41.40	39.96	31.32	67.20	55.32	85.68	82.20	120.48	115.68								
45	14.76	14.16	33.96	32.76	24.48	20.52	48.00	46.08	43.68	34.08	72.36	59.76	90.48	86.88	126.48	121.44								
46	15.84	15.36	37.68	36.24	26.88	22.56	52.44	50.40	47.76	36.96	77.88	67.32	95.28	91.44	133.68	128.28								
47	17.28	16.56	41.88	40.20	29.28	24.60	57.60	55.32	52.20	40.20	83.88	71.76	100.68	96.60	141.48	135.84								
48	18.72	18.00	46.56	44.76	32.04	27.12	63.24	60.72	57.00	43.44	90.12	76.20	106.68	102.36	149.88	143.88								
49	20.40	19.68	51.96	49.92	34.92	29.76	69.48	66.72	62.16	47.04	96.84	80.64	112.68	108.12	158.28	151.92								
50	22.44	21.48	58.08	55.80	38.16	32.76	76.56	73.44	67.92	50.88	104.04	85.08	118.68	113.88	167.88	161.16								
51	24.24	23.16	63.60	61.08	41.88	35.76	82.68	79.44	30YT Issue Ages Are				125.88	120.84	177.48	170.40								
52	26.28	25.20	69.60	66.84	45.84	38.88	89.28	85.80					132.48	127.20	187.68	180.12								
53	28.56	27.36	76.44	73.32	50.40	42.60	96.72	92.88					140.28	134.64	198.48	190.56								
54	31.08	29.76	84.00	80.64	55.44	46.68	104.64	100.56					148.08	142.08	210.48	202.08								
55	33.84	32.52	92.40	88.68	60.84	51.12	113.64	109.08					156.48	150.24	222.48	213.60								
56	37.20	35.76	100.08	96.00	66.96	56.52	122.88	117.96					167.88	161.16	239.88	230.28								
57	40.92	39.36	108.36	104.04	73.56	62.52	132.84	127.56					179.88	172.68	259.08	248.64								
58	45.36	43.44	117.36	112.68	80.52	69.36	143.88	138.12					192.48	184.80	279.48	268.32								
59	50.04	48.12	127.44	122.28	88.08	77.16	155.88	149.76					206.28	198.00	301.08	288.96								
60	55.56	53.40	138.24	132.72	95.88	85.92	169.08	162.36					221.28	212.40	325.08	312.00								
61	60.96	58.56	145.92	140.16	20YT Issue Ages Are				18 - 50				236.88	227.40	350.28	336.24								
62	66.84	64.20	154.08	147.96									253.68	243.48	377.88	362.76								
63	73.56	70.56	162.60	156.12									272.28	261.36	407.88	391.56								
64	81.00	77.76	171.60	164.76									291.48	279.84	439.68	422.04								
65	89.40	85.92	181.08	173.88									312.48	300.00	474.48	455.52								
66	100.08	96.12	195.60	187.68									336.48	319.68	505.08	479.76								
67	112.32	107.88	211.20	202.80									361.68	343.56	537.48	510.60								
68	126.24	121.20	228.36	219.24									389.28	369.84	572.28	543.60								
69	10YT Issue Ages Are 18 - 68												418.68	397.68	609.48	579.00								
70													450.48	427.92	648.48	616.08								



Rate Sheet

Aflac Life

Annual rates

Band 1 - Face Amounts Up To \$45,000

Policy Fee*:	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	36.00	36.00	36.00	36.00
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* the Policy Fee is added to the product of the unitized rate below and the number of units
Annual Premium Rate Factors per \$5,000 Unit

Issue Age	10-Year Term Policy				20-Year Term Policy				30-Year Term Policy				Whole Life Policy											
	Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker									
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female								
18	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	33.60	32.16	44.40	42.60								
19	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	33.60	32.16	44.40	42.60								
20	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	33.60	32.16	44.40	42.60								
21	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	33.60	32.16	45.00	43.20								
22	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	34.20	32.76	45.60	43.68								
23	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	34.80	33.36	46.20	44.28								
24	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	35.40	33.96	47.40	45.48								
25	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	36.00	34.56	48.00	46.08								
26	8.88	8.64	13.20	12.60	9.60	9.12	14.64	14.16	12.12	11.64	22.32	21.48	37.20	35.64	50.40	48.36								
27	8.88	8.64	13.20	12.60	9.72	9.48	15.24	14.64	12.36	11.88	22.44	21.60	39.00	37.44	52.80	50.64								
28	8.88	8.64	13.20	12.60	9.84	9.48	15.96	15.36	12.60	12.24	22.44	21.60	40.20	38.52	55.80	53.52								
29	8.88	8.64	13.20	12.60	9.96	9.72	16.68	15.96	13.08	12.48	22.56	21.72	42.00	40.32	58.20	55.80								
30	8.88	8.64	13.20	12.60	10.08	9.84	17.28	16.68	13.44	13.08	22.68	21.84	43.56	41.40	61.20	58.68								
31	8.88	8.64	13.56	13.20	10.44	9.96	18.12	17.40	14.04	13.56	24.60	23.64	45.48	43.20	64.20	61.56								
32	8.88	8.64	14.16	13.56	10.68	10.32	19.08	18.24	14.64	14.16	26.64	25.68	47.40	44.88	67.20	64.44								
33	8.88	8.64	14.64	14.16	10.92	10.56	20.04	19.20	15.36	14.88	29.16	28.08	49.32	46.56	70.80	67.92								
34	8.88	8.64	15.36	14.88	11.28	10.80	21.12	20.40	16.08	15.48	31.92	30.72	51.48	48.36	74.40	71.40								
35	8.88	8.64	16.08	15.48	11.64	11.28	22.32	21.48	16.92	16.32	34.92	33.72	53.76	50.04	78.00	74.88								
36	9.48	9.12	17.40	16.80	12.48	12.12	24.24	23.40	18.36	17.76	37.68	36.24	56.04	52.92	81.60	78.24								
37	10.08	9.72	18.96	18.24	13.56	13.08	26.52	25.56	19.92	19.20	40.44	39.00	58.44	55.80	85.80	82.32								
38	10.80	10.44	20.76	19.92	14.64	14.16	29.16	28.08	21.84	21.00	43.80	42.00	61.20	58.68	90.00	86.40								
39	11.64	11.28	22.80	21.84	15.96	15.36	32.16	30.96	23.88	22.92	47.28	45.48	64.80	62.16	94.20	90.36								
40	12.48	12.12	25.08	24.12	17.40	16.92	35.52	34.20	26.28	25.32	51.12	49.20	68.40	65.64	99.00	95.04								
41	13.44	13.08	27.48	26.52	18.84	18.12	39.12	37.56	28.68	27.48	54.96	52.92	72.60	69.60	103.80	99.60								
42	14.40	13.92	30.48	29.28	20.52	19.68	42.96	41.28	31.20	30.12	59.40	57.00	76.20	73.08	109.20	104.76								
43	15.48	15.00	33.60	32.40	22.20	21.36	47.52	45.72	34.32	32.88	64.08	61.56	81.00	77.76	114.60	109.92								
44	16.80	16.20	37.32	36.00	24.24	23.28	52.68	50.52	37.68	36.24	69.24	66.60	85.20	81.72	120.00	115.20								
45	18.24	17.64	41.64	40.08	26.28	25.32	58.56	56.28	41.52	39.84	75.00	72.00	90.00	86.40	126.00	120.96								
46	19.68	18.96	45.96	44.28	28.80	27.72	63.96	61.44	54.96	42.48	87.24	81.84	94.80	90.96	133.20	127.80								
47	21.36	20.52	51.12	49.08	31.44	30.12	70.20	67.44	60.36	44.28	92.64	87.24	100.20	96.12	141.00	135.36								
48	23.16	22.32	56.76	54.60	34.44	33.24	76.92	73.92	65.76	45.96	98.04	92.64	106.20	101.88	149.40	143.40								
49	25.20	24.24	63.24	60.84	37.92	36.48	84.48	81.24	71.16	47.76	105.24	98.04	112.20	107.64	157.80	151.44								
50	27.48	26.40	70.68	67.92	41.76	40.08	93.12	89.40	76.56	53.16	114.24	103.44	118.20	113.40	167.40	160.68								
51	29.76	28.44	77.40	74.28	45.48	43.68	100.56	96.48	30YT Issue Ages Are				125.40	120.36	177.00	169.92								
52	32.16	30.96	84.60	81.36	49.44	47.52	108.48	104.28					132.00	126.72	187.20	179.64								
53	34.92	33.60	92.88	89.16	54.00	51.96	117.48	112.80					139.80	134.16	198.00	190.08								
54	38.04	36.48	102.00	98.04	59.16	56.88	127.20	122.16					147.60	141.60	210.00	201.60								
55	41.28	39.84	112.20	107.88	64.92	62.28	137.88	132.36					156.00	149.76	222.00	213.12								
56	45.48	43.68	121.56	116.64	71.52	68.76	149.16	143.16					167.40	160.68	239.40	229.80								
57	50.04	48.12	131.52	126.36	79.08	76.08	161.28	154.92					179.40	172.20	258.60	248.16								
58	55.32	53.04	142.44	136.80	87.84	84.36	174.60	167.64					192.00	184.32	279.00	267.84								
59	61.08	58.68	154.68	148.44	97.68	93.72	189.12	181.68					205.80	197.52	300.60	288.48								
60	67.68	65.04	167.76	161.16	108.72	104.40	205.08	197.04					220.80	211.92	324.60	311.52								
61	74.16	71.28	177.12	170.04	20YT Issue Ages Are				18 - 50				236.40	226.92	349.80	335.76								
62	81.36	78.12	186.96	179.52									253.20	243.00	377.40	362.28								
63	89.52	85.92	197.28	189.36									271.80	260.88	407.40	391.08								
64	98.40	94.56	208.20	199.92									291.00	279.36	439.20	421.56								
65	108.72	104.40	219.60	210.96									312.00	299.52	474.00	455.04								
66	121.56	116.76	237.12	227.64									336.00	319.20	504.60	479.28								
67	136.44	131.04	256.08	246.00									361.20	343.08	537.00	510.12								
68	153.24	147.12	276.84	265.80									388.80	369.36	571.80	543.12								
69	10YT Issue Ages Are 18 - 68												418.20	397.20	609.00	578.52								
70													450.00	427.44	648.00	615.60								



Rate Sheet

Aflac Life

Annual rates

Band 2 - Face Amounts Of \$50,000 To \$195,000

Policy Fee*:	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	36.00	36.00	36.00	36.00
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* the Policy Fee is added to the product of the unitized rate below and the number of units
Annual Premium Rate Factors per \$5,000 Unit

Issue Age	10-Year Term Policy				20-Year Term Policy				30-Year Term Policy				Whole Life Policy											
	Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker									
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female								
18	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	33.60	32.16	44.40	42.60								
19	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	33.60	32.16	44.40	42.60								
20	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	33.60	32.16	44.40	42.60								
21	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	33.60	32.16	45.00	43.20								
22	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	34.20	32.76	45.60	43.68								
23	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	34.80	33.36	46.20	44.28								
24	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	35.40	33.96	47.40	45.48								
25	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	36.72	34.56	48.00	46.08								
26	6.72	6.48	10.44	9.96	7.32	6.96	11.76	11.28	9.48	9.12	18.36	17.64	38.28	35.64	50.40	48.36								
27	6.72	6.48	10.44	9.96	7.44	7.20	12.24	11.76	9.72	9.36	18.48	17.76	39.84	37.44	52.80	50.64								
28	6.72	6.48	10.44	9.96	7.56	7.20	12.84	12.36	9.96	9.60	18.48	17.76	41.52	38.52	55.80	53.52								
29	6.72	6.48	10.44	9.96	7.68	7.44	13.44	12.84	10.32	9.84	18.60	17.88	43.20	40.32	58.20	55.80								
30	6.72	6.48	10.44	9.96	7.80	7.56	14.04	13.44	10.68	10.32	19.56	18.00	45.00	41.40	61.20	58.68								
31	6.72	6.48	10.80	10.44	8.04	7.68	14.76	14.16	11.16	10.80	21.36	19.56	46.92	43.20	64.20	61.56								
32	6.72	6.48	11.28	10.80	8.28	7.92	15.60	14.88	11.76	11.28	23.28	21.36	48.84	44.88	67.20	64.44								
33	6.72	6.48	11.76	11.28	8.52	8.16	16.44	15.72	12.72	11.88	25.44	23.40	50.76	46.56	70.80	67.92								
34	6.72	6.48	12.36	11.88	8.76	8.40	17.40	16.68	14.04	12.48	27.96	25.68	52.92	48.36	74.40	71.40								
35	6.72	6.48	12.96	12.48	9.12	8.76	18.36	17.64	15.60	13.20	30.60	28.32	55.20	50.04	78.00	74.88								
36	7.20	6.96	14.16	13.56	9.84	9.48	20.04	19.32	17.28	14.40	33.36	30.48	57.48	52.92	81.60	78.24								
37	7.80	7.44	15.48	14.88	10.80	10.32	22.08	21.24	19.08	15.72	36.48	32.88	59.88	55.80	85.80	82.32								
38	8.40	8.04	17.04	16.32	11.76	11.28	24.36	23.40	21.12	17.28	39.84	35.52	62.52	58.68	90.00	86.40								
39	9.12	8.76	18.84	18.00	12.84	12.36	27.00	25.92	23.28	18.96	43.32	38.52	65.16	62.16	94.20	90.36								
40	9.84	9.48	20.76	19.92	14.16	13.68	29.88	28.68	25.68	21.00	47.16	41.76	68.40	65.64	99.00	95.04								
41	10.68	10.32	22.92	22.08	15.36	14.76	33.00	31.68	28.32	22.92	51.24	45.00	72.60	69.60	103.80	99.60								
42	11.52	11.04	25.44	24.48	16.80	16.08	36.36	34.92	31.20	25.20	55.56	48.60	76.20	73.08	109.20	104.76								
43	12.48	12.00	28.20	27.12	18.24	17.52	40.32	38.76	34.20	27.60	60.00	52.56	81.00	77.76	114.60	109.92								
44	13.56	13.08	31.44	30.24	20.04	19.20	44.76	42.96	37.56	30.48	64.80	56.88	85.20	81.72	120.00	115.20								
45	14.88	14.28	35.16	33.84	21.96	21.00	49.92	47.88	41.16	33.60	69.96	61.56	90.00	86.40	126.00	120.96								
46	16.08	15.48	39.00	37.44	24.36	23.04	54.60	52.44	46.80	35.88	75.48	70.20	94.80	90.96	133.20	127.80								
47	17.52	16.80	43.44	41.64	26.88	25.20	60.00	57.60	51.48	37.68	81.36	74.88	100.20	96.12	141.00	135.36								
48	19.08	18.36	48.36	46.44	29.52	27.84	65.88	63.24	56.16	41.04	87.72	79.56	106.20	101.88	149.40	143.40								
49	20.88	20.04	54.00	51.84	32.52	30.72	72.48	69.60	60.84	44.64	94.44	84.24	112.20	107.64	157.80	151.44								
50	22.92	21.96	60.48	58.08	35.76	33.84	79.92	76.68	65.52	48.48	101.52	88.92	118.20	113.40	167.40	160.68								
51	24.84	23.76	66.24	63.60	39.36	36.96	86.40	82.92	30YT Issue Ages Are				125.40	120.36	177.00	169.92								
52	27.00	25.92	72.60	69.72	43.44	40.32	93.36	89.64					132.00	126.72	187.20	179.64								
53	29.40	28.20	79.80	76.56	48.00	44.16	101.16	97.08					139.80	134.16	198.00	190.08								
54	32.04	30.72	87.72	84.24	53.04	48.48	109.56	105.24					147.60	141.60	210.00	201.60								
55	34.92	33.60	96.60	92.76	58.44	53.16	118.92	114.12					156.00	149.76	222.00	213.12								
56	38.52	36.96	104.64	100.44	64.44	58.80	128.64	123.48					167.40	160.68	239.40	229.80								
57	42.48	40.80	113.40	108.84	71.16	65.16	139.20	133.68					179.40	172.20	258.60	248.16								
58	47.04	45.12	122.88	117.96	78.12	72.36	150.84	144.72					192.00	184.32	279.00	267.84								
59	52.08	50.04	133.44	128.04	85.56	80.52	163.44	156.96					205.80	197.52	300.60	288.48								
60	57.84	55.56	144.84	139.08	93.48	89.76	177.36	170.28					220.80	211.92	324.60	311.52								
61	63.48	60.96	153.00	146.88	20YT Issue Ages Are				18 - 50				236.40	226.92	349.80	335.76								
62	69.72	66.96	161.52	155.04									253.20	243.00	377.40	362.28								
63	76.80	73.68	170.52	163.68									271.80	260.88	407.40	391.08								
64	84.60	81.24	180.00	172.80									291.00	279.36	439.20	421.56								
65	93.48	89.76	189.96	182.40									312.00	299.52	474.00	455.04								
66	104.64	100.56	205.20	196.92									336.00	319.20	504.60	479.28								
67	117.60	112.92	221.64	212.88									361.20	343.08	537.00	510.12								
68	132.24	126.96	239.76	230.16									388.80	369.36	571.80	543.12								
69	10YT Issue Ages Are 18 - 68												418.20	397.20	609.00	578.52								
70													450.00	427.44	648.00	615.60								



Rate Sheet

Aflac Life

Annual rates

Band 3 - Face Amounts Of \$200,000 To \$500,000

Policy Fee*:	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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* the Policy Fee is added to the product of the unitized rate below and the number of units
Annual Premium Rate Factors per \$5,000 Unit

Issue Age	10-Year Term Policy				20-Year Term Policy				30-Year Term Policy				Whole Life Policy											
	Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker									
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female								
18	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08								
19	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08								
20	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08								
21	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	45.48	43.68								
22	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.68	33.24	46.08	44.16								
23	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	35.88	33.84	46.68	44.76								
24	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	37.20	34.44	47.88	45.96								
25	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	38.64	35.04	48.48	46.56								
26	6.96	6.72	10.56	10.08	7.56	7.20	11.76	11.28	9.60	9.24	18.00	17.40	40.08	36.12	50.88	48.84								
27	6.96	6.72	10.56	10.08	7.68	7.44	12.24	11.76	9.84	9.48	18.12	17.52	41.76	37.92	53.28	51.12								
28	6.96	6.72	10.56	10.08	7.80	7.44	12.84	12.36	10.08	9.72	18.84	17.52	43.32	39.00	56.28	54.00								
29	6.96	6.72	10.56	10.08	7.92	7.68	13.44	12.84	10.92	9.96	20.40	17.64	45.12	40.80	58.68	56.28								
30	6.96	6.72	10.56	10.08	8.04	7.80	13.92	13.44	11.88	10.44	22.08	17.76	46.92	41.88	61.68	59.16								
31	6.96	6.72	10.92	10.56	8.28	7.92	14.64	14.04	12.84	10.92	23.88	19.20	48.72	43.68	64.68	62.04								
32	6.96	6.72	11.28	10.92	8.52	8.16	15.60	14.76	13.92	11.28	25.80	20.88	50.64	45.36	67.68	64.92								
33	6.96	6.72	11.76	11.28	8.76	8.40	16.80	15.60	15.12	12.36	27.96	22.80	52.68	47.04	71.28	68.40								
34	6.96	6.72	12.36	11.88	9.48	8.64	18.24	16.44	16.56	13.44	30.36	24.96	54.72	48.84	74.88	71.88								
35	6.96	6.72	12.96	12.48	10.32	8.88	19.80	17.40	18.00	14.64	33.00	27.48	57.00	50.52	78.48	75.36								
36	7.44	7.20	14.04	13.44	11.16	9.60	21.48	18.96	19.68	15.96	35.88	29.52	59.28	53.40	82.08	78.72								
37	8.04	7.68	15.36	14.76	12.00	10.44	23.52	20.76	21.60	17.28	39.00	31.92	61.80	56.28	86.28	82.80								
38	8.64	8.28	16.80	16.08	13.08	11.28	25.68	22.80	23.64	18.84	42.24	34.56	64.32	59.16	90.48	86.88								
39	9.24	8.88	18.48	17.76	14.28	12.36	27.96	25.20	25.80	20.52	45.84	37.32	66.96	62.64	94.68	90.84								
40	9.96	9.60	20.28	19.56	15.60	13.56	30.60	27.84	28.20	22.32	49.68	40.44	69.84	66.12	99.48	95.52								
41	10.80	10.44	22.44	21.60	17.16	14.64	33.48	30.72	30.84	24.24	53.76	43.68	73.08	70.08	104.28	100.08								
42	11.52	11.16	24.84	23.88	18.72	15.84	36.48	33.84	33.60	26.40	57.96	47.28	76.68	73.56	109.68	105.24								
43	12.48	12.00	27.36	26.40	20.52	17.28	39.72	37.44	36.60	28.80	62.40	51.24	81.48	78.24	115.08	110.40								
44	13.44	13.08	30.48	29.40	22.32	18.84	43.32	41.40	39.96	31.32	67.20	55.32	85.68	82.20	120.48	115.68								
45	14.76	14.16	33.96	32.76	24.48	20.52	48.00	46.08	43.68	34.08	72.36	59.76	90.48	86.88	126.48	121.44								
46	15.84	15.36	37.68	36.24	26.88	22.56	52.44	50.40	47.76	36.96	77.88	67.32	95.28	91.44	133.68	128.28								
47	17.28	16.56	41.88	40.20	29.28	24.60	57.60	55.32	52.20	40.20	83.88	71.76	100.68	96.60	141.48	135.84								
48	18.72	18.00	46.56	44.76	32.04	27.12	63.24	60.72	57.00	43.44	90.12	76.20	106.68	102.36	149.88	143.88								
49	20.40	19.68	51.96	49.92	34.92	29.76	69.48	66.72	62.16	47.04	96.84	80.64	112.68	108.12	158.28	151.92								
50	22.44	21.48	58.08	55.80	38.16	32.76	76.56	73.44	67.92	50.88	104.04	85.08	118.68	113.88	167.88	161.16								
51	24.24	23.16	63.60	61.08	41.88	35.76	82.68	79.44	30YT Issue Ages Are				125.88	120.84	177.48	170.40								
52	26.28	25.20	69.60	66.84	45.84	38.88	89.28	85.80					132.48	127.20	187.68	180.12								
53	28.56	27.36	76.44	73.32	50.40	42.60	96.72	92.88					140.28	134.64	198.48	190.56								
54	31.08	29.76	84.00	80.64	55.44	46.68	104.64	100.56					148.08	142.08	210.48	202.08								
55	33.84	32.52	92.40	88.68	60.84	51.12	113.64	109.08					156.48	150.24	222.48	213.60								
56	37.20	35.76	100.08	96.00	66.96	56.52	122.88	117.96					167.88	161.16	239.88	230.28								
57	40.92	39.36	108.36	104.04	73.56	62.52	132.84	127.56					179.88	172.68	259.08	248.64								
58	45.36	43.44	117.36	112.68	80.52	69.36	143.88	138.12					192.48	184.80	279.48	268.32								
59	50.04	48.12	127.44	122.28	88.08	77.16	155.88	149.76					206.28	198.00	301.08	288.96								
60	55.56	53.40	138.24	132.72	95.88	85.92	169.08	162.36					221.28	212.40	325.08	312.00								
61	60.96	58.56	145.92	140.16	20YT Issue Ages Are				18 - 50				236.88	227.40	350.28	336.24								
62	66.84	64.20	154.08	147.96									253.68	243.48	377.88	362.76								
63	73.56	70.56	162.60	156.12									272.28	261.36	407.88	391.56								
64	81.00	77.76	171.60	164.76									291.48	279.84	439.68	422.04								
65	89.40	85.92	181.08	173.88									312.48	300.00	474.48	455.52								
66	100.08	96.12	195.60	187.68									336.48	319.68	505.08	479.76								
67	112.32	107.88	211.20	202.80									361.68	343.56	537.48	510.60								
68	126.24	121.20	228.36	219.24									389.28	369.84	572.28	543.60								
69	10YT Issue Ages Are 18 - 68												418.68	397.68	609.48	579.00								
70													450.48	427.92	648.48	616.08								



Aflac Individual Juvenile Whole Life | B61000

Biweekly rates

Age Range	Benefit Amount	Price
Up to age 0	\$10,000	\$2.88
1	\$10,000	\$3.00
2	\$10,000	\$3.07
3	\$10,000	\$3.18
4	\$10,000	\$3.30
5	\$10,000	\$3.37
6	\$10,000	\$3.48
7	\$10,000	\$3.60
8	\$10,000	\$3.72
9	\$10,000	\$3.83
10	\$10,000	\$3.97
11	\$10,000	\$4.13
12	\$10,000	\$4.27
13	\$10,000	\$4.43
14	\$10,000	\$4.57
15	\$10,000	\$4.73



Rate Sheet

Age Range	Benefit Amount	Price
16	\$10,000	\$4.92
17	\$10,000	\$5.10
Up to age 0	\$20,000	\$5.68
1	\$20,000	\$5.95
2	\$20,000	\$6.05
3	\$20,000	\$6.32
4	\$20,000	\$6.55
5	\$20,000	\$6.65
6	\$20,000	\$6.88
7	\$20,000	\$7.15
8	\$20,000	\$7.38
9	\$20,000	\$7.62
10	\$20,000	\$7.85
11	\$20,000	\$8.22
12	\$20,000	\$8.45
13	\$20,000	\$8.82
14	\$20,000	\$9.05
15	\$20,000	\$9.42



Rate Sheet

Age Range	Benefit Amount	Price
16	\$20,000	\$9.78
17	\$20,000	\$10.15
Up to age 0	\$30,000	\$8.52
1	\$30,000	\$8.93
2	\$30,000	\$9.07
3	\$30,000	\$9.48
4	\$30,000	\$9.83
5	\$30,000	\$9.97
6	\$30,000	\$10.32
7	\$30,000	\$10.73
8	\$30,000	\$11.08
9	\$30,000	\$11.42
10	\$30,000	\$11.77
11	\$30,000	\$12.32
12	\$30,000	\$12.67
13	\$30,000	\$13.22
14	\$30,000	\$13.57
15	\$30,000	\$14.12



Rate Sheet

Age Range	Benefit Amount	Price
16	\$30,000	\$14.68
17	\$30,000	\$15.23