

**WESTERN UNITED LIFE ASSURANCE COMPANY
ANNUAL PREFERRED ATTAINED AGE PREMIUMS
RATES EFFECTIVE 06-01-2020**

NEW JERSEY

FOR USE IN ALL NEW JERSEY ZIP CODES

Attained Age	Female						Attained Age	Male					
	Plan A	Plan C	Plan D	Plan F	Plan G	Plan N		Plan A	Plan C	Plan D	Plan F	Plan G	Plan N
50-64	N/A	2,211	1,729	N/A	N/A	N/A	50-64	N/A	2,543	1,988	N/A	N/A	N/A
65	1,836	2,211	1,729	2,274	1,738	1,462	65	2,111	2,543	1,988	2,616	1,998	1,682
66	1,836	2,211	1,729	2,274	1,738	1,462	66	2,111	2,543	1,988	2,616	1,998	1,682
67	1,836	2,211	1,729	2,274	1,738	1,462	67	2,111	2,543	1,988	2,616	1,998	1,682
68	1,857	2,229	1,752	2,292	1,760	1,480	68	2,135	2,563	2,014	2,636	2,025	1,702
69	1,909	2,289	1,808	2,354	1,817	1,525	69	2,197	2,632	2,079	2,708	2,090	1,754
70	1,959	2,342	1,858	2,408	1,867	1,566	70	2,253	2,693	2,136	2,770	2,147	1,800
71	2,019	2,418	1,925	2,486	1,934	1,623	71	2,321	2,780	2,214	2,860	2,225	1,867
72	2,077	2,493	1,992	2,565	2,002	1,680	72	2,389	2,867	2,291	2,949	2,303	1,933
73	2,147	2,582	2,070	2,656	2,080	1,746	73	2,469	2,969	2,380	3,054	2,392	2,009
74	2,206	2,658	2,137	2,733	2,148	1,805	74	2,537	3,056	2,458	3,144	2,470	2,076
75	2,299	2,775	2,238	2,854	2,250	1,890	75	2,645	3,191	2,574	3,282	2,587	2,174
76	2,372	2,883	2,327	2,965	2,339	1,969	76	2,727	3,315	2,677	3,410	2,690	2,264
77	2,432	2,978	2,406	3,063	2,418	2,038	77	2,797	3,424	2,767	3,522	2,781	2,344
78	2,493	3,073	2,485	3,160	2,498	2,108	78	2,867	3,534	2,858	3,634	2,873	2,425
79	2,554	3,170	2,566	3,261	2,579	2,179	79	2,938	3,645	2,951	3,750	2,966	2,507
80	2,617	3,267	2,648	3,361	2,661	2,252	80	3,009	3,758	3,045	3,865	3,060	2,590
81	2,670	3,366	2,730	3,462	2,743	2,327	81	3,069	3,871	3,139	3,981	3,155	2,676
82	2,723	3,465	2,812	3,564	2,826	2,403	82	3,131	3,985	3,234	4,099	3,250	2,764
83	2,775	3,565	2,895	3,667	2,910	2,480	83	3,191	4,099	3,330	4,216	3,346	2,851
84	2,827	3,665	2,979	3,769	2,994	2,556	84	3,252	4,215	3,426	4,335	3,443	2,940
85	2,879	3,765	3,062	3,872	3,078	2,633	85	3,311	4,329	3,522	4,453	3,539	3,028
86	2,926	3,856	3,138	3,967	3,154	2,703	86	3,364	4,435	3,609	4,562	3,628	3,109
87	2,970	3,946	3,213	4,059	3,229	2,772	87	3,416	4,538	3,695	4,668	3,713	3,188
88	3,010	4,029	3,282	4,144	3,298	2,837	88	3,461	4,634	3,775	4,766	3,794	3,263
89	3,047	4,110	3,350	4,228	3,366	2,901	89	3,505	4,727	3,852	4,862	3,872	3,336
90	3,084	4,193	3,419	4,312	3,435	2,965	90	3,548	4,822	3,931	4,959	3,951	3,410
91	3,115	4,267	3,481	4,389	3,498	3,024	91	3,581	4,908	4,003	5,048	4,023	3,478
92	3,143	4,341	3,542	4,465	3,560	3,082	92	3,615	4,992	4,073	5,134	4,093	3,545
93	3,169	4,411	3,601	4,537	3,619	3,138	93	3,644	5,073	4,141	5,219	4,161	3,609
94	3,195	4,483	3,660	4,611	3,678	3,196	94	3,674	5,155	4,209	5,303	4,230	3,675
95	3,218	4,552	3,718	4,682	3,737	3,251	95	3,701	5,235	4,275	5,384	4,297	3,739
96	3,254	4,602	3,759	4,734	3,778	3,288	96	3,742	5,292	4,323	5,443	4,344	3,780
97	3,291	4,654	3,801	4,787	3,820	3,324	97	3,784	5,352	4,371	5,505	4,393	3,823
98	3,327	4,705	3,843	4,839	3,862	3,361	98	3,826	5,411	4,419	5,565	4,442	3,865
99	3,361	4,753	3,882	4,888	3,901	3,394	99	3,865	5,466	4,464	5,621	4,486	3,904

There is a one time \$25 policy fee

Household discount Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: Monthly: 1/12

**WESTERN UNITED LIFE ASSURANCE COMPANY
ANNUAL STANDARD ATTAINED AGE PREMIUMS
RATES EFFECTIVE 06-01-2020**

NEW JERSEY

FOR USE IN ALL NEW JERSEY ZIP CODES

Attained Age	Female						Attained Age	Male					
	Plan A	Plan C	Plan D	Plan F	Plan G	Plan N		Plan A	Plan C	Plan D	Plan F	Plan G	Plan N
50-64	N/A	2,543	1,988	N/A	N/A	N/A	50-64	N/A	2,924	2,287	N/A	N/A	N/A
65	2,111	2,543	1,988	2,616	1,998	1,682	65	2,428	2,924	2,287	3,008	2,298	1,933
66	2,111	2,543	1,988	2,616	1,998	1,682	66	2,428	2,924	2,287	3,008	2,298	1,933
67	2,111	2,543	1,988	2,616	1,998	1,682	67	2,428	2,924	2,287	3,008	2,298	1,933
68	2,135	2,563	2,014	2,636	2,025	1,702	68	2,455	2,947	2,317	3,032	2,328	1,957
69	2,197	2,632	2,079	2,708	2,090	1,754	69	2,526	3,027	2,391	3,114	2,403	2,017
70	2,253	2,693	2,136	2,770	2,147	1,800	70	2,591	3,097	2,457	3,186	2,469	2,071
71	2,321	2,780	2,214	2,860	2,225	1,867	71	2,670	3,197	2,546	3,289	2,559	2,147
72	2,389	2,867	2,291	2,949	2,303	1,933	72	2,748	3,297	2,635	3,391	2,648	2,223
73	2,469	2,969	2,380	3,054	2,392	2,009	73	2,839	3,414	2,737	3,512	2,751	2,310
74	2,537	3,056	2,458	3,144	2,470	2,076	74	2,918	3,515	2,827	3,616	2,840	2,387
75	2,645	3,191	2,574	3,282	2,587	2,174	75	3,041	3,670	2,960	3,775	2,974	2,500
76	2,727	3,315	2,677	3,410	2,690	2,264	76	3,136	3,812	3,078	3,921	3,093	2,604
77	2,797	3,424	2,767	3,522	2,781	2,344	77	3,217	3,938	3,182	4,050	3,198	2,696
78	2,867	3,534	2,858	3,634	2,873	2,425	78	3,297	4,064	3,287	4,180	3,304	2,789
79	2,938	3,645	2,951	3,750	2,966	2,507	79	3,378	4,192	3,394	4,311	3,411	2,883
80	3,009	3,758	3,045	3,865	3,060	2,590	80	3,460	4,321	3,502	4,444	3,519	2,978
81	3,069	3,871	3,139	3,981	3,155	2,676	81	3,531	4,451	3,610	4,578	3,628	3,077
82	3,131	3,985	3,234	4,099	3,250	2,764	82	3,600	4,582	3,719	4,713	3,738	3,178
83	3,191	4,099	3,330	4,216	3,346	2,851	83	3,670	4,714	3,829	4,849	3,848	3,279
84	3,252	4,215	3,426	4,335	3,443	2,940	84	3,739	4,847	3,940	4,985	3,959	3,381
85	3,311	4,329	3,522	4,453	3,539	3,028	85	3,808	4,979	4,050	5,121	4,071	3,483
86	3,364	4,435	3,609	4,562	3,628	3,109	86	3,870	5,100	4,150	5,246	4,171	3,576
87	3,416	4,538	3,695	4,668	3,713	3,188	87	3,928	5,218	4,249	5,368	4,270	3,667
88	3,461	4,634	3,775	4,766	3,794	3,263	88	3,981	5,329	4,341	5,481	4,362	3,753
89	3,505	4,727	3,852	4,862	3,872	3,336	89	4,029	5,436	4,430	5,591	4,453	3,836
90	3,548	4,822	3,931	4,959	3,951	3,410	90	4,080	5,545	4,521	5,703	4,544	3,921
91	3,581	4,908	4,003	5,048	4,023	3,478	91	4,119	5,644	4,603	5,805	4,627	3,999
92	3,615	4,992	4,073	5,134	4,093	3,545	92	4,157	5,741	4,684	5,905	4,708	4,077
93	3,644	5,073	4,141	5,219	4,161	3,609	93	4,190	5,834	4,762	6,000	4,785	4,150
94	3,674	5,155	4,209	5,303	4,230	3,675	94	4,225	5,928	4,840	6,098	4,864	4,226
95	3,701	5,235	4,275	5,384	4,297	3,739	95	4,256	6,020	4,917	6,192	4,941	4,299
96	3,742	5,292	4,323	5,443	4,344	3,780	96	4,304	6,086	4,971	6,261	4,996	4,347
97	3,784	5,352	4,371	5,505	4,393	3,823	97	4,352	6,155	5,027	6,331	5,052	4,396
98	3,826	5,411	4,419	5,565	4,442	3,865	98	4,400	6,223	5,082	6,400	5,108	4,444
99	3,865	5,466	4,464	5,621	4,486	3,904	99	4,444	6,285	5,134	6,465	5,159	4,490

There is a one time \$25 policy fee

Household discount Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: Monthly: 1/12

**WESTERN UNITED LIFE ASSURANCE COMPANY
MONTHLY PREFERRED AGE ATTAINED AGE PREMIUMS
RATES EFFECTIVE 06-01-2020**

NEW JERSEY

FOR USE IN ALL NEW JERSEY ZIP CODES

Attained Age	Female						Attained Age	Male					
	Plan A	Plan C	Plan D	Plan F	Plan G	Plan N		Plan A	Plan C	Plan D	Plan F	Plan G	Plan N
50-64	N/A	184.25	144.08	N/A	N/A	N/A	50-64	N/A	211.92	165.67	N/A	N/A	N/A
65	153.00	184.25	144.08	189.50	144.83	121.83	65	175.92	211.92	165.67	218.00	166.50	140.17
66	153.00	184.25	144.08	189.50	144.83	121.83	66	175.92	211.92	165.67	218.00	166.50	140.17
67	153.00	184.25	144.08	189.50	144.83	121.83	67	175.92	211.92	165.67	218.00	166.50	140.17
68	154.75	185.75	146.00	191.00	146.67	123.33	68	177.92	213.58	167.83	219.67	168.75	141.83
69	159.08	190.75	150.67	196.17	151.42	127.08	69	183.08	219.33	173.25	225.67	174.17	146.17
70	163.25	195.17	154.83	200.67	155.58	130.50	70	187.75	224.42	178.00	230.83	178.92	150.00
71	168.25	201.50	160.42	207.17	161.17	135.25	71	193.42	231.67	184.50	238.33	185.42	155.58
72	173.08	207.75	166.00	213.75	166.83	140.00	72	199.08	238.92	190.92	245.75	191.92	161.08
73	178.92	215.17	172.50	221.33	173.33	145.50	73	205.75	247.42	198.33	254.50	199.33	167.42
74	183.83	221.50	178.08	227.75	179.00	150.42	74	211.42	254.67	204.83	262.00	205.83	173.00
75	191.58	231.25	186.50	237.83	187.50	157.50	75	220.42	265.92	214.50	273.50	215.58	181.17
76	197.67	240.25	193.92	247.08	194.92	164.08	76	227.25	276.25	223.08	284.17	224.17	188.67
77	202.67	248.17	200.50	255.25	201.50	169.83	77	233.08	285.33	230.58	293.50	231.75	195.33
78	207.75	256.08	207.08	263.33	208.17	175.67	78	238.92	294.50	238.17	302.83	239.42	202.08
79	212.83	264.17	213.83	271.75	214.92	181.58	79	244.83	303.75	245.92	312.50	247.17	208.92
80	218.08	272.25	220.67	280.08	221.75	187.67	80	250.75	313.17	253.75	322.08	255.00	215.83
81	222.50	280.50	227.50	288.50	228.58	193.92	81	255.75	322.58	261.58	331.75	262.92	223.00
82	226.92	288.75	234.33	297.00	235.50	200.25	82	260.92	332.08	269.50	341.58	270.83	230.33
83	231.25	297.08	241.25	305.58	242.50	206.67	83	265.92	341.58	277.50	351.33	278.83	237.58
84	235.58	305.42	248.25	314.08	249.50	213.00	84	271.00	351.25	285.50	361.25	286.92	245.00
85	239.92	313.75	255.17	322.67	256.50	219.42	85	275.92	360.75	293.50	371.08	294.92	252.33
86	243.83	321.33	261.50	330.58	262.83	225.25	86	280.33	369.58	300.75	380.17	302.33	259.08
87	247.50	328.83	267.75	338.25	269.08	231.00	87	284.67	378.17	307.92	389.00	309.42	265.67
88	250.83	335.75	273.50	345.33	274.83	236.42	88	288.42	386.17	314.58	397.17	316.17	271.92
89	253.92	342.50	279.17	352.33	280.50	241.75	89	292.08	393.92	321.00	405.17	322.67	278.00
90	257.00	349.42	284.92	359.33	286.25	247.08	90	295.67	401.83	327.58	413.25	329.25	284.17
91	259.58	355.58	290.08	365.75	291.50	252.00	91	298.42	409.00	333.58	420.67	335.25	289.83
92	261.92	361.75	295.17	372.08	296.67	256.83	92	301.25	416.00	339.42	427.83	341.08	295.42
93	264.08	367.58	300.08	378.08	301.58	261.50	93	303.67	422.75	345.08	434.92	346.75	300.75
94	266.25	373.58	305.00	384.25	306.50	266.33	94	306.17	429.58	350.75	441.92	352.50	306.25
95	268.17	379.33	309.83	390.17	311.42	270.92	95	308.42	436.25	356.25	448.67	358.08	311.58
96	271.17	383.50	313.25	394.50	314.83	274.00	96	311.83	441.00	360.25	453.58	362.00	315.00
97	274.25	387.83	316.75	398.92	318.33	277.00	97	315.33	446.00	364.25	458.75	366.08	318.58
98	277.25	392.08	320.25	403.25	321.83	280.08	98	318.83	450.92	368.25	463.75	370.17	322.08
99	280.08	396.08	323.50	407.33	325.08	282.83	99	322.08	455.50	372.00	468.42	373.83	325.33

There is a one time \$25 policy fee

Household discount Discount Factor: .93

**WESTERN UNITED LIFE ASSURANCE COMPANY
MONTHLY STANDARD ATTAINED AGE PREMIUMS
RATES EFFECTIVE 06-01-2020**

NEW JERSEY

FOR USE IN ALL NEW JERSEY ZIP CODES

Attained Age	Female						Attained Age	Male					
	Plan A	Plan C	Plan D	Plan F	Plan G	Plan N		Plan A	Plan C	Plan D	Plan F	Plan G	Plan N
50-64	N/A	211.92	165.67	N/A	N/A	N/A	50-64	N/A	243.67	190.58	N/A	N/A	N/A
65	175.92	211.92	165.67	218.00	166.50	140.17	65	202.33	243.67	190.58	250.67	191.50	161.08
66	175.92	211.92	165.67	218.00	166.50	140.17	66	202.33	243.67	190.58	250.67	191.50	161.08
67	175.92	211.92	165.67	218.00	166.50	140.17	67	202.33	243.67	190.58	250.67	191.50	161.08
68	177.92	213.58	167.83	219.67	168.75	141.83	68	204.58	245.58	193.08	252.67	194.00	163.08
69	183.08	219.33	173.25	225.67	174.17	146.17	69	210.50	252.25	199.25	259.50	200.25	168.08
70	187.75	224.42	178.00	230.83	178.92	150.00	70	215.92	258.08	204.75	265.50	205.75	172.58
71	193.42	231.67	184.50	238.33	185.42	155.58	71	222.50	266.42	212.17	274.08	213.25	178.92
72	199.08	238.92	190.92	245.75	191.92	161.08	72	229.00	274.75	219.58	282.58	220.67	185.25
73	205.75	247.42	198.33	254.50	199.33	167.42	73	236.58	284.50	228.08	292.67	229.25	192.50
74	211.42	254.67	204.83	262.00	205.83	173.00	74	243.17	292.92	235.58	301.33	236.67	198.92
75	220.42	265.92	214.50	273.50	215.58	181.17	75	253.42	305.83	246.67	314.58	247.83	208.33
76	227.25	276.25	223.08	284.17	224.17	188.67	76	261.33	317.67	256.50	326.75	257.75	217.00
77	233.08	285.33	230.58	293.50	231.75	195.33	77	268.08	328.17	265.17	337.50	266.50	224.67
78	238.92	294.50	238.17	302.83	239.42	202.08	78	274.75	338.67	273.92	348.33	275.33	232.42
79	244.83	303.75	245.92	312.50	247.17	208.92	79	281.50	349.33	282.83	359.25	284.25	240.25
80	250.75	313.17	253.75	322.08	255.00	215.83	80	288.33	360.08	291.83	370.33	293.25	248.17
81	255.75	322.58	261.58	331.75	262.92	223.00	81	294.25	370.92	300.83	381.50	302.33	256.42
82	260.92	332.08	269.50	341.58	270.83	230.33	82	300.00	381.83	309.92	392.75	311.50	264.83
83	265.92	341.58	277.50	351.33	278.83	237.58	83	305.83	392.83	319.08	404.08	320.67	273.25
84	271.00	351.25	285.50	361.25	286.92	245.00	84	311.58	403.92	328.33	415.42	329.92	281.75
85	275.92	360.75	293.50	371.08	294.92	252.33	85	317.33	414.92	337.50	426.75	339.25	290.25
86	280.33	369.58	300.75	380.17	302.33	259.08	86	322.50	425.00	345.83	437.17	347.58	298.00
87	284.67	378.17	307.92	389.00	309.42	265.67	87	327.33	434.83	354.08	447.33	355.83	305.58
88	288.42	386.17	314.58	397.17	316.17	271.92	88	331.75	444.08	361.75	456.75	363.50	312.75
89	292.08	393.92	321.00	405.17	322.67	278.00	89	335.75	453.00	369.17	465.92	371.08	319.67
90	295.67	401.83	327.58	413.25	329.25	284.17	90	340.00	462.08	376.75	475.25	378.67	326.75
91	298.42	409.00	333.58	420.67	335.25	289.83	91	343.25	470.33	383.58	483.75	385.58	333.25
92	301.25	416.00	339.42	427.83	341.08	295.42	92	346.42	478.42	390.33	492.08	392.33	339.75
93	303.67	422.75	345.08	434.92	346.75	300.75	93	349.17	486.17	396.83	500.00	398.75	345.83
94	306.17	429.58	350.75	441.92	352.50	306.25	94	352.08	494.00	403.33	508.17	405.33	352.17
95	308.42	436.25	356.25	448.67	358.08	311.58	95	354.67	501.67	409.75	516.00	411.75	358.25
96	311.83	441.00	360.25	453.58	362.00	315.00	96	358.67	507.17	414.25	521.75	416.33	362.25
97	315.33	446.00	364.25	458.75	366.08	318.58	97	362.67	512.92	418.92	527.58	421.00	366.33
98	318.83	450.92	368.25	463.75	370.17	322.08	98	366.67	518.58	423.50	533.33	425.67	370.33
99	322.08	455.50	372.00	468.42	373.83	325.33	99	370.33	523.75	427.83	538.75	429.92	374.17

There is a one time \$25 policy fee

Household discount Discount Factor: .93