

AMERICAN NATIONAL

Signature Whole Life Insurance

Form Series PWL16

Monthly Premiums

The premium listed is the monthly premium paid to attained age 121 that guarantees the policy to attained age 121.

This is an illustration only. If differences appear between these values and the Illustration software, the Illustration software values should be used.



Death Benefit: \$10,000

Issue Ages	Male				Issue Ages	Female			
	Standard Non-tobacco	20-Yr Guaranteed Cash Value	Standard Tobacco	20-Yr Guaranteed Cash Value		Standard Non-tobacco	20-Yr Guaranteed Cash Value	Standard Tobacco	20-Yr Guaranteed Cash Value
0	9.75	559.00			0	9.27	468.50		
1	9.82	579.80			1	9.36	491.10		
2	9.91	600.10			2	9.43	513.20		
3	10.02	620.80			3	9.51	535.70		
4	10.13	642.00			4	9.61	558.70		
5	10.26	663.80			5	9.71	582.30		
6	10.39	686.20			6	9.82	606.80		
7	10.54	709.70			7	9.93	632.40		
8	10.70	734.50			8	10.06	659.20		
9	10.84	760.50			9	10.18	686.90		
10	11.02	787.80			10	10.32	715.80		
11	11.18	816.40			11	10.45	745.60		
12	11.34	846.10			12	10.58	776.50		
13	11.52	876.90			13	10.74	808.50		
14	11.69	908.70			14	10.89	841.50		
15	11.85	942.00			15	11.05	875.70		
16	12.02	977.30			16	11.21	911.70		
17	12.18	1,014.50			17	11.39	949.20		
18	12.25	978.90	14.01	1,308.80	18	11.42	880.40	13.10	1,231.30
19	12.46	1,021.00	14.25	1,363.20	19	11.59	915.60	13.39	1,279.60
20	12.67	1,064.70	14.53	1,418.70	20	11.77	952.10	13.64	1,329.20
21	12.88	1,110.30	14.81	1,475.30	21	11.97	990.30	13.91	1,380.20
22	13.09	1,157.80	15.09	1,533.00	22	12.17	1,030.10	14.19	1,433.00
23	13.31	1,206.30	15.38	1,591.80	23	12.38	1,071.90	14.48	1,487.80
24	13.52	1,256.20	15.68	1,652.20	24	12.60	1,115.70	14.79	1,544.70
25	13.74	1,307.70	15.98	1,714.70	25	12.82	1,161.60	15.10	1,604.20
26	13.96	1,361.50	16.29	1,779.90	26	13.05	1,209.80	15.42	1,666.10
27	14.21	1,416.20	16.63	1,847.20	27	13.28	1,260.00	15.75	1,729.70
28	14.47	1,473.10	17.00	1,916.50	28	13.52	1,312.50	16.10	1,795.10
29	14.76	1,531.70	17.39	1,987.80	29	13.78	1,367.40	16.46	1,862.30
30	15.07	1,592.40	17.82	2,061.30	30	14.07	1,424.50	16.85	1,931.40
31	15.38	1,655.20	18.28	2,136.90	31	14.36	1,484.00	17.26	2,002.50
32	15.73	1,720.40	18.78	2,214.80	32	14.67	1,545.80	17.70	2,075.50
33	16.10	1,787.70	19.30	2,295.40	33	15.00	1,609.80	18.15	2,150.30
34	16.49	1,857.60	19.86	2,378.50	34	15.34	1,676.20	18.65	2,227.00
35	16.92	1,930.60	20.47	2,464.20	35	15.72	1,744.90	19.17	2,306.90
36	17.36	2,006.80	21.11	2,552.40	36	16.10	1,816.30	19.72	2,388.90
37	17.83	2,087.10	21.78	2,643.20	37	16.51	1,890.70	20.30	2,473.40
38	18.34	2,171.60	22.49	2,736.30	38	16.95	1,968.40	20.93	2,560.50
39	18.87	2,260.50	23.23	2,831.50	39	17.41	2,049.60	21.59	2,649.70
40	19.41	2,353.60	24.04	2,929.20	40	17.89	2,133.90	22.28	2,740.70
41	20.01	2,450.50	24.88	3,029.10	41	18.40	2,221.50	23.02	2,833.00
42	20.62	2,551.00	25.78	3,130.50	42	18.93	2,312.20	23.80	2,926.30
43	21.27	2,654.90	26.73	3,233.00	43	19.48	2,405.80	24.60	3,020.10
44	21.95	2,762.00	27.73	3,335.80	44	20.05	2,502.40	25.44	3,114.30
45	22.65	2,872.30	28.77	3,438.10	45	20.66	2,602.00	26.34	3,208.70
46	23.38	2,985.60	29.83	3,539.00	46	21.27	2,704.80	27.24	3,303.10
47	24.14	3,102.30	30.95	3,638.80	47	21.89	2,811.20	28.16	3,398.00
48	24.94	3,222.50	32.11	3,737.80	48	22.56	2,921.70	29.13	3,493.40
49	25.79	3,346.60	33.35	3,836.10	49	23.25	3,036.50	30.12	3,589.70
50	26.67	3,474.50	34.65	3,933.50	50	23.98	3,155.80	31.15	3,687.20
51	27.61	3,605.90	36.01	4,029.60	51	24.74	3,279.70	32.23	3,785.70
52	28.61	3,740.80	37.48	4,123.10	52	25.53	3,408.20	33.33	3,885.10
53	29.66	3,878.60	39.02	4,212.70	53	26.36	3,541.10	34.48	3,987.00
54	30.79	4,018.80	40.64	4,297.80	54	27.25	3,678.70	35.68	4,091.60
55	31.99	4,161.00	42.38	4,378.30	55	28.18	3,820.50	36.94	4,199.10
56	33.29	4,304.80	44.23	4,455.00	56	29.17	3,966.40	38.24	4,309.80
57	34.66	4,450.40	46.21	4,529.70	57	30.21	4,116.10	39.62	4,424.00
58	36.12	4,597.50	48.29	4,604.40	58	31.32	4,268.90	41.07	4,541.80
59	37.69	4,746.40	50.52	4,681.70	59	32.50	4,424.20	42.57	4,663.80
60	39.36	4,896.80	52.88	4,762.90	60	33.75	4,580.90	44.17	4,790.50
61	41.14	5,048.00	55.40	4,849.70	61	35.07	4,737.10	45.84	4,917.40
62	43.04	5,199.40	58.06	4,949.80	62	36.49	4,891.80	47.64	5,041.20
63	45.09	5,351.10	60.92	5,067.20	63	38.00	5,048.00	49.53	5,160.20
64	47.27	5,501.70	63.94	5,185.10	64	39.61	5,206.50	51.55	5,273.90
65	49.58	5,649.90	67.09	5,302.10	65	41.33	5,365.70	53.74	5,393.00
66	52.21	5,793.40	70.74	5,416.30	66	43.25	5,513.30	56.13	5,515.50
67	55.05	5,929.40	74.62	5,524.40	67	45.34	5,657.30	58.69	5,621.90
68	58.10	6,058.30	78.76	5,623.10	68	47.58	5,797.00	61.40	5,721.30
69	61.36	6,180.50	83.15	5,708.80	69	49.97	5,929.20	64.27	5,811.40
70	63.12	6,286.60	85.00	5,780.00	70	51.28	6,053.00	65.49	5,890.50
71	66.74	6,375.00	89.72	5,836.00	71	53.94	6,173.20	68.61	5,958.30
72	70.63	6,446.00	94.71	5,878.30	72	56.81	6,290.60	71.94	6,016.60
73	74.81	6,501.00	100.02	5,909.90	73	59.88	6,399.80	75.51	6,064.20
74	79.33	6,542.10	105.69	5,934.50	74	63.18	6,500.60	79.32	6,101.50
75	84.22	6,574.90	111.78	5,959.70	75	66.73	6,598.30	83.44	6,136.10
76	89.55	6,610.80			76	70.57	6,694.70		
77	95.36	6,640.10			77	74.75	6,781.30		
78	101.78	6,661.50			78	79.32	6,855.50		
79	108.94	6,671.00			79	84.40	6,913.50		
80	117.10	6,664.80			80	90.14	6,950.50		

AMERICAN NATIONAL

Signature Whole Life Insurance

Form Series PWL16

Monthly Premiums

The premium listed is the monthly premium paid to attained age 121 that guarantees the policy to attained age 121.

This is an illustration only. If differences appear between these values and the Illustration software, the Illustration software values should be used.



Death Benefit: \$25,000

Issue Ages	Male				Issue Ages	Female			
	Standard Non-tobacco	20-Yr Guaranteed Cash Value	Standard Tobacco	20-Yr Guaranteed Cash Value		Standard Non-tobacco	20-Yr Guaranteed Cash Value	Standard Tobacco	20-Yr Guaranteed Cash Value
0	16.61	1,397.50			0	15.40	1,171.25		
1	16.78	1,449.50			1	15.62	1,227.75		
2	17.00	1,500.25			2	15.79	1,283.00		
3	17.28	1,552.00			3	16.01	1,339.25		
4	17.56	1,605.00			4	16.24	1,396.75		
5	17.88	1,659.50			5	16.50	1,455.75		
6	18.21	1,715.50			6	16.78	1,517.00		
7	18.58	1,774.25			7	17.04	1,581.00		
8	18.96	1,836.25			8	17.37	1,648.00		
9	19.33	1,901.25			9	17.67	1,717.25		
10	19.76	1,969.50			10	18.01	1,789.50		
11	20.17	2,041.00			11	18.34	1,864.00		
12	20.58	2,115.25			12	18.68	1,941.25		
13	21.02	2,192.25			13	19.07	2,021.25		
14	21.45	2,271.75			14	19.44	2,103.75		
15	21.86	2,355.00			15	19.85	2,189.25		
16	22.27	2,443.25			16	20.26	2,279.25		
17	22.68	2,536.25			17	20.69	2,373.00		
18	22.85	2,447.25	27.26	3,272.00	18	20.78	2,201.00	24.97	3,078.25
19	23.37	2,552.50	27.84	3,408.00	19	21.21	2,289.00	25.70	3,199.00
20	23.91	2,661.75	28.56	3,546.75	20	21.64	2,380.25	26.33	3,323.00
21	24.43	2,775.75	29.25	3,688.25	21	22.14	2,475.75	27.00	3,450.50
22	24.95	2,894.50	29.94	3,832.50	22	22.64	2,575.25	27.69	3,582.50
23	25.49	3,015.75	30.67	3,979.50	23	23.18	2,679.75	28.43	3,719.50
24	26.03	3,140.50	31.43	4,130.50	24	23.72	2,789.25	29.20	3,861.75
25	26.57	3,269.25	32.16	4,286.75	25	24.28	2,904.00	29.98	4,010.50
26	27.13	3,403.75	32.94	4,449.75	26	24.84	3,024.50	30.78	4,165.25
27	27.76	3,540.50	33.80	4,618.00	27	25.42	3,150.00	31.60	4,324.25
28	28.40	3,682.75	34.73	4,791.25	28	26.03	3,281.25	32.46	4,487.75
29	29.12	3,829.25	35.70	4,969.50	29	26.68	3,418.50	33.37	4,655.75
30	29.89	3,981.00	36.78	5,153.25	30	27.39	3,561.25	34.34	4,828.50
31	30.67	4,138.00	37.93	5,342.25	31	28.12	3,710.00	35.38	5,006.25
32	31.56	4,301.00	39.18	5,537.00	32	28.90	3,864.50	36.48	5,188.75
33	32.49	4,469.25	40.48	5,738.50	33	29.72	4,024.50	37.61	5,375.75
34	33.46	4,644.00	41.88	5,946.25	34	30.59	4,190.50	38.84	5,567.50
35	34.52	4,826.50	43.39	6,160.50	35	31.51	4,362.25	40.15	5,767.25
36	35.62	5,017.00	44.99	6,381.00	36	32.49	4,540.75	41.52	5,972.25
37	36.81	5,217.75	46.68	6,608.00	37	33.50	4,726.75	42.96	6,183.50
38	38.08	5,429.00	48.45	6,840.75	38	34.60	4,921.00	44.54	6,401.25
39	39.40	5,651.25	50.31	7,078.75	39	35.75	5,124.00	46.20	6,624.25
40	40.76	5,884.00	52.32	7,323.00	40	36.96	5,334.75	47.93	6,851.75
41	42.25	6,126.25	54.43	7,572.75	41	38.23	5,553.75	49.77	7,082.50
42	43.78	6,377.50	56.68	7,826.25	42	39.55	5,780.50	51.73	7,315.75
43	45.40	6,637.25	59.05	8,082.50	43	40.93	6,014.50	53.72	7,550.25
44	47.11	6,905.00	61.54	8,339.50	44	42.36	6,256.00	55.84	7,785.75
45	48.86	7,180.75	64.15	8,595.25	45	43.87	6,505.00	58.08	8,021.75
46	50.67	7,464.00	66.81	8,847.50	46	45.40	6,762.00	60.33	8,257.75
47	52.57	7,755.75	69.60	9,097.00	47	46.96	7,028.00	62.62	8,495.00
48	54.58	8,056.25	72.51	9,344.50	48	48.62	7,304.25	65.04	8,733.50
49	56.70	8,366.50	75.60	9,590.25	49	50.35	7,591.25	67.52	8,974.25
50	58.90	8,686.25	78.84	9,833.75	50	52.16	7,889.50	70.09	9,218.00
51	61.26	9,014.75	82.25	10,074.00	51	54.06	8,199.25	72.79	9,464.25
52	63.74	9,352.00	85.92	10,307.75	52	56.05	8,520.50	75.56	9,712.75
53	66.38	9,696.50	89.77	10,531.75	53	58.13	8,852.75	78.43	9,967.50
54	69.21	10,047.00	93.83	10,744.50	54	60.35	9,196.75	81.43	10,229.00
55	72.21	10,402.50	98.17	10,945.75	55	62.68	9,551.25	84.56	10,497.75
56	75.45	10,762.00	102.79	11,137.50	56	65.15	9,916.00	87.83	10,774.50
57	78.88	11,126.00	107.74	11,324.25	57	67.76	10,290.25	91.28	11,060.00
58	82.53	11,493.75	112.95	11,511.00	58	70.52	10,672.25	94.89	11,354.50
59	86.44	11,866.00	118.52	11,704.25	59	73.48	11,060.50	98.65	11,659.50
60	90.61	12,242.00	124.42	11,907.25	60	76.59	11,452.25	102.64	11,976.25
61	95.06	12,620.00	130.72	12,124.25	61	79.90	11,842.75	106.83	12,293.50
62	99.84	12,998.50	137.38	12,374.50	62	83.44	12,229.50	111.33	12,603.00
63	104.95	13,377.75	144.53	12,668.00	63	87.22	12,620.00	116.06	12,900.50
64	110.40	13,754.25	152.09	12,962.75	64	91.26	13,016.25	121.09	13,184.75
65	116.16	14,124.75	159.95	13,255.25	65	95.54	13,414.25	126.58	13,482.50
66	122.75	14,483.50	169.08	13,540.75	66	100.35	13,783.25	132.56	13,788.75
67	129.84	14,823.50	178.78	13,811.00	67	105.58	14,143.25	138.95	14,054.75
68	137.46	15,145.75	189.13	14,057.75	68	111.18	14,492.50	145.74	14,303.25
69	145.63	15,451.25	200.10	14,272.00	69	117.16	14,823.00	152.91	14,528.50
70	150.01	15,716.50	204.72	14,450.00	70	120.42	15,132.50	155.95	14,726.25
71	159.08	15,937.50	216.52	14,590.00	71	127.07	15,433.00	163.75	14,895.75
72	168.80	16,115.00	229.00	14,695.75	72	134.24	15,726.50	172.07	15,041.50
73	179.26	16,252.50	242.27	14,774.75	73	141.91	15,999.50	181.01	15,160.50
74	190.56	16,355.25	256.46	14,836.25	74	150.16	16,251.50	190.53	15,253.75
75	202.78	16,437.25	271.68	14,899.25	75	159.04	16,495.75	200.82	15,340.25
76	216.11	16,527.00			76	168.65	16,736.75		
77	230.62	16,600.25			77	179.11	16,953.25		
78	246.67	16,653.75			78	190.53	17,138.75		
79	264.58	16,677.50			79	203.21	17,283.75		
80	284.97	16,662.00			80	217.58	17,376.25		

AMERICAN NATIONAL

Signature Whole Life Insurance

Form Series PWL16

Monthly Premiums

The premium listed is the monthly premium paid to attained age 121 that guarantees the policy to attained age 121.

This is an illustration only. If differences appear between these values and the Illustration software, the Illustration software values should be used.



Death Benefit: \$50,000

Issue Ages	Male				Issue Ages	Female			
	Standard Non-tobacco	20-Yr Guaranteed Cash Value	Standard Tobacco	20-Yr Guaranteed Cash Value		Standard Non-tobacco	20-Yr Guaranteed Cash Value	Standard Tobacco	20-Yr Guaranteed Cash Value
0	28.04	2,795.00			0	25.62	2,342.50		
1	28.38	2,899.00			1	26.05	2,455.50		
2	28.81	3,000.50			2	26.40	2,566.00		
3	29.38	3,104.00			3	26.83	2,678.50		
4	29.94	3,210.00			4	27.30	2,793.50		
5	30.59	3,319.00			5	27.82	2,911.50		
6	31.23	3,431.00			6	28.38	3,034.00		
7	31.97	3,548.50			7	28.90	3,162.00		
8	32.75	3,672.50			8	29.55	3,296.00		
9	33.48	3,802.50			9	30.15	3,434.50		
10	34.34	3,939.00			10	30.84	3,579.00		
11	35.16	4,082.00			11	31.49	3,728.00		
12	35.99	4,230.50			12	32.18	3,882.50		
13	36.85	4,384.50			13	32.96	4,042.50		
14	37.71	4,543.50			14	33.70	4,207.50		
15	38.53	4,710.00			15	34.52	4,378.50		
16	39.36	4,886.50			16	35.34	4,558.50		
17	40.18	5,072.50			17	36.20	4,746.00		
18	40.52	4,894.50	49.33	6,544.00	18	36.37	4,402.00	44.76	6,156.50
19	41.56	5,105.00	50.50	6,816.00	19	37.24	4,578.00	46.22	6,398.00
20	42.64	5,323.50	51.93	7,093.50	20	38.10	4,760.50	47.48	6,646.00
21	43.68	5,551.50	53.31	7,376.50	21	39.10	4,951.50	48.82	6,901.00
22	44.71	5,789.00	54.69	7,665.00	22	40.09	5,150.50	50.20	7,165.00
23	45.79	6,031.50	56.16	7,959.00	23	41.17	5,359.50	51.67	7,439.00
24	46.87	6,281.00	57.67	8,261.00	24	42.25	5,578.50	53.22	7,723.50
25	47.95	6,538.50	59.14	8,573.50	25	43.37	5,808.00	54.78	8,021.00
26	49.08	6,807.50	60.70	8,899.50	26	44.50	6,049.00	56.38	8,330.50
27	50.33	7,081.00	62.42	9,236.00	27	45.66	6,300.00	58.02	8,648.50
28	51.62	7,365.50	64.28	9,582.50	28	46.87	6,562.50	59.75	8,975.50
29	53.05	7,658.50	66.23	9,939.00	29	48.17	6,837.00	61.56	9,311.50
30	54.60	7,962.00	68.39	10,306.50	30	49.59	7,122.50	63.50	9,657.00
31	56.16	8,276.00	70.68	10,684.50	31	51.06	7,420.00	65.58	10,012.50
32	57.93	8,602.00	73.18	11,074.00	32	52.62	7,729.00	67.78	10,377.50
33	59.79	8,938.50	75.77	11,477.00	33	54.26	8,049.00	70.03	10,751.50
34	61.73	9,288.00	78.58	11,892.50	34	55.99	8,381.00	72.49	11,135.00
35	63.85	9,653.00	81.60	12,321.00	35	57.84	8,724.50	75.12	11,534.50
36	66.05	10,034.00	84.80	12,762.00	36	59.79	9,081.50	77.85	11,944.50
37	68.43	10,435.50	88.17	13,216.00	37	61.82	9,453.50	80.74	12,367.00
38	70.98	10,858.00	91.71	13,681.50	38	64.02	9,842.00	83.89	12,802.50
39	73.61	11,302.50	95.43	14,157.50	39	66.31	10,248.00	87.22	13,248.50
40	76.33	11,768.00	99.45	14,646.00	40	68.73	10,669.50	90.68	13,703.50
41	79.32	12,252.50	103.68	15,145.50	41	71.28	11,107.50	94.35	14,165.00
42	82.38	12,755.00	108.17	15,652.50	42	73.92	11,561.00	98.28	14,631.50
43	85.62	13,274.50	112.92	16,165.00	43	76.68	12,029.00	102.25	15,100.50
44	89.04	13,810.00	117.89	16,679.00	44	79.53	12,512.00	106.49	15,571.50
45	92.53	14,361.50	123.12	17,190.50	45	82.56	13,010.00	110.98	16,043.50
46	96.16	14,928.00	128.43	17,695.00	46	85.62	13,524.00	115.47	16,515.50
47	99.96	15,511.50	134.01	18,194.00	47	88.73	14,056.00	120.05	16,990.00
48	103.98	16,112.50	139.84	18,689.00	48	92.06	14,608.50	124.89	17,467.00
49	108.22	16,733.00	146.02	19,180.50	49	95.52	15,182.50	129.86	17,948.50
50	112.62	17,372.50	152.50	19,667.50	50	99.14	15,779.00	135.00	18,436.00
51	117.33	18,029.50	159.32	20,148.00	51	102.95	16,398.50	140.40	18,928.50
52	122.30	18,704.00	166.67	20,615.50	52	106.92	17,041.00	145.93	19,425.50
53	127.57	19,393.00	174.36	21,063.50	53	111.07	17,705.50	151.68	19,935.00
54	133.23	20,094.00	182.48	21,489.00	54	115.52	18,393.50	157.68	20,458.00
55	139.23	20,805.00	191.16	21,891.50	55	120.18	19,102.50	163.94	20,995.50
56	145.71	21,524.00	200.40	22,275.00	56	125.11	19,832.00	170.47	21,549.00
57	152.58	22,252.00	210.30	22,648.50	57	130.33	20,580.50	177.38	22,120.00
58	159.88	22,987.50	220.71	23,022.00	58	135.86	21,344.50	184.59	22,709.00
59	167.70	23,732.00	231.85	23,408.50	59	141.78	22,121.00	192.11	23,319.00
60	176.04	24,484.00	243.65	23,814.50	60	148.00	22,904.50	200.10	23,952.50
61	184.94	25,240.00	256.26	24,248.50	61	154.61	23,685.50	208.48	24,587.00
62	194.49	25,997.00	269.57	24,749.00	62	161.70	24,459.00	217.47	25,206.00
63	204.72	26,755.50	283.87	25,336.00	63	169.26	25,240.00	226.93	25,801.00
64	215.61	27,508.50	298.99	25,925.50	64	177.34	26,032.50	237.00	26,369.50
65	227.15	28,249.50	314.71	26,510.50	65	185.89	26,828.50	247.97	26,965.00
66	240.32	28,967.00	332.99	27,081.50	66	195.52	27,566.50	259.93	27,577.50
67	254.49	29,647.00	352.38	27,622.00	67	205.98	28,286.50	272.72	28,109.50
68	269.74	30,291.50	373.08	28,115.50	68	217.17	28,985.00	286.29	28,606.50
69	286.07	30,902.50	395.02	28,544.00	69	229.13	29,646.00	300.63	29,057.00
70	294.84	31,433.00	404.27	28,900.00	70	235.66	30,265.00	306.72	29,452.50
71	312.98	31,875.00	427.85	29,180.00	71	248.96	30,866.00	322.32	29,791.50
72	332.42	32,230.00	452.82	29,391.50	72	263.30	31,453.00	338.95	30,083.00
73	353.33	32,505.00	479.35	29,549.50	73	278.64	31,999.00	356.83	30,321.00
74	375.93	32,710.50	507.73	29,672.50	74	295.14	32,503.00	375.88	30,507.50
75	400.38	32,874.50	538.19	29,798.50	75	312.90	32,991.50	396.45	30,680.50
76	427.03	33,054.00			76	332.12	33,473.50		
77	456.06	33,200.50			77	353.03	33,906.50		
78	488.16	33,307.50			78	375.88	34,277.50		
79	523.97	33,355.00			79	401.24	34,567.50		
80	564.75	33,324.00			80	429.97	34,752.50		

AMERICAN NATIONAL

Signature Whole Life Insurance

Form Series PWL16

Monthly Premiums

The premium listed is the monthly premium paid to attained age 121 that guarantees the policy to attained age 121.

This is an illustration only. If differences appear between these values and the Illustration software, the Illustration software values should be used.



Death Benefit: \$75,000

Issue Ages	Male				Issue Ages	Female			
	Standard Non-tobacco	20-Yr Guaranteed Cash Value	Standard Tobacco	20-Yr Guaranteed Cash Value		Standard Non-tobacco	20-Yr Guaranteed Cash Value	Standard Tobacco	20-Yr Guaranteed Cash Value
0	39.46	4,192.50			0	35.83	3,513.75		
1	39.98	4,348.50			1	36.48	3,683.25		
2	40.63	4,500.75			2	37.00	3,849.00		
3	41.47	4,656.00			3	37.65	4,017.75		
4	42.31	4,815.00			4	38.36	4,190.25		
5	43.29	4,978.50			5	39.14	4,367.25		
6	44.26	5,146.50			6	39.98	4,551.00		
7	45.36	5,322.75			7	40.76	4,743.00		
8	46.53	5,508.75			8	41.73	4,944.00		
9	47.63	5,703.75			9	42.64	5,151.75		
10	48.92	5,908.50			10	43.68	5,368.50		
11	50.16	6,123.00			11	44.65	5,592.00		
12	51.39	6,345.75			12	45.68	5,823.75		
13	52.68	6,576.75			13	46.85	6,063.75		
14	53.98	6,815.25			14	47.95	6,311.25		
15	55.21	7,065.00			15	49.18	6,567.75		
16	56.44	7,329.75			16	50.41	6,837.75		
17	57.67	7,608.75			17	51.71	7,119.00		
18	58.19	7,341.75	71.41	9,816.00	18	51.97	6,603.00	64.54	9,234.75
19	59.75	7,657.50	73.16	10,224.00	19	53.27	6,867.00	66.74	9,597.00
20	61.37	7,985.25	75.30	10,640.25	20	54.56	7,140.75	68.62	9,969.00
21	62.92	8,327.25	77.37	11,064.75	21	56.05	7,427.25	70.63	10,351.50
22	64.48	8,683.50	79.44	11,497.50	22	57.54	7,725.75	72.71	10,747.50
23	66.10	9,047.25	81.65	11,938.50	23	59.16	8,039.25	74.91	11,158.50
24	67.72	9,421.50	83.92	12,391.50	24	60.78	8,367.75	77.24	11,585.25
25	69.34	9,807.75	86.12	12,860.25	25	62.47	8,712.00	79.57	12,031.50
26	71.02	10,211.25	88.45	13,349.25	26	64.15	9,073.50	81.97	12,495.75
27	72.90	10,621.50	91.04	13,854.00	27	65.90	9,450.00	84.43	12,972.75
28	74.84	11,048.25	93.83	14,373.75	28	67.72	9,843.75	87.03	13,463.25
29	76.98	11,487.75	96.75	14,908.50	29	69.66	10,255.50	89.75	13,967.25
30	79.32	11,943.00	99.99	15,459.75	30	71.80	10,683.75	92.66	14,485.50
31	81.65	12,414.00	103.42	16,026.75	31	74.00	11,130.00	95.77	15,018.75
32	84.30	12,903.00	107.18	16,611.00	32	76.33	11,593.50	99.08	15,566.25
33	87.09	13,407.75	111.07	17,215.50	33	78.80	12,073.50	102.45	16,127.25
34	90.01	13,932.00	115.28	17,838.75	34	81.39	12,571.50	106.14	16,702.50
35	93.18	14,479.50	119.82	18,481.50	35	84.18	13,086.75	110.10	17,301.75
36	96.49	15,051.00	124.61	19,143.00	36	87.09	13,622.25	114.18	17,916.75
37	100.05	15,653.25	129.66	19,824.00	37	90.14	14,180.25	118.52	18,550.50
38	103.87	16,287.00	134.98	20,522.25	38	93.44	14,763.00	123.25	19,203.75
39	107.83	16,953.75	140.55	21,236.25	39	96.88	15,372.00	128.24	19,872.75
40	111.91	17,652.00	146.58	21,969.00	40	100.50	16,004.25	133.42	20,555.25
41	116.38	18,378.75	152.93	22,718.25	41	104.33	16,661.25	138.93	21,247.50
42	120.98	19,132.50	159.67	23,478.75	42	108.28	17,341.50	144.83	21,947.25
43	125.84	19,911.75	166.80	24,247.50	43	112.43	18,043.50	150.79	22,650.75
44	130.96	20,715.00	174.25	25,018.50	44	116.70	18,768.00	157.14	23,357.25
45	136.21	21,542.25	182.09	25,785.75	45	121.24	19,515.00	163.88	24,065.25
46	141.65	22,392.00	190.06	26,542.50	46	125.84	20,286.00	170.62	24,773.25
47	147.36	23,267.25	198.42	27,291.00	47	130.51	21,084.00	177.49	25,485.00
48	153.38	24,168.75	207.17	28,033.50	48	135.50	21,912.75	184.74	26,200.50
49	159.73	25,099.50	216.43	28,770.75	49	140.68	22,773.75	192.20	26,922.75
50	166.34	26,058.75	226.15	29,501.25	50	146.12	23,668.50	199.91	27,654.00
51	173.40	27,044.25	236.39	30,222.00	51	151.83	24,597.75	208.01	28,392.75
52	180.86	28,056.00	247.41	30,923.25	52	157.79	25,561.50	216.30	29,138.25
53	188.76	29,089.50	258.94	31,595.25	53	164.01	26,558.25	224.92	29,902.50
54	197.25	30,141.00	271.12	32,233.50	54	170.68	27,590.25	233.93	30,687.00
55	206.26	31,207.50	284.15	32,837.25	55	177.68	28,653.75	243.32	31,493.25
56	215.98	32,286.00	298.02	33,412.50	56	185.07	29,748.00	253.11	32,323.50
57	226.28	33,378.00	312.85	33,972.75	57	192.91	30,870.75	263.48	33,180.00
58	237.23	34,481.25	328.47	34,533.00	58	201.20	32,016.75	274.30	34,063.50
59	248.96	35,598.00	345.19	35,112.75	59	210.08	33,181.50	285.57	34,978.50
60	261.47	36,726.00	362.88	35,721.75	60	219.41	34,356.75	297.56	35,928.75
61	274.82	37,860.00	381.80	36,372.75	61	229.33	35,528.25	310.13	36,880.50
62	289.14	38,995.50	401.76	37,123.50	62	239.95	36,688.50	323.61	37,809.00
63	304.50	40,133.25	423.21	38,004.00	63	251.29	37,860.00	337.80	38,701.50
64	320.82	41,262.75	445.89	38,888.25	64	263.41	39,048.75	352.90	39,554.25
65	338.13	42,374.25	469.48	39,765.75	65	276.24	40,242.75	369.36	40,447.50
66	357.89	43,450.50	496.89	40,622.25	66	290.69	41,349.75	387.31	41,366.25
67	379.14	44,470.50	525.98	41,433.00	67	306.37	42,429.75	406.49	42,164.25
68	402.02	45,437.25	557.02	42,173.25	68	323.16	43,477.50	426.84	42,909.75
69	426.51	46,353.75	589.94	42,816.00	69	341.11	44,469.00	448.35	43,585.50
70	439.67	47,149.50	603.81	43,350.00	70	350.89	45,397.50	457.49	44,178.75
71	466.88	47,812.50	639.19	43,770.00	71	370.85	46,299.00	480.88	44,687.25
72	496.04	48,345.00	676.64	44,087.25	72	392.36	47,179.50	505.83	45,124.50
73	527.41	48,757.50	716.43	44,324.25	73	415.37	47,998.50	532.66	45,481.50
74	561.30	49,065.75	759.00	44,508.75	74	440.12	48,754.50	561.23	45,761.25
75	597.97	49,311.75	804.69	44,697.75	75	466.75	49,487.25	592.08	46,020.75
76	637.96	49,581.00			76	495.59	50,210.25		
77	681.50	49,800.75			77	526.95	50,859.75		
78	729.65	49,961.25			78	561.23	51,416.25		
79	783.37	50,032.50			79	599.27	51,851.25		
80	844.54	49,986.00			80	642.36	52,128.75		

AMERICAN NATIONAL

Signature Whole Life Insurance

Form Series PWL16

Monthly Premiums

The premium listed is the monthly premium paid to attained age 121 that guarantees the policy to attained age 121.

This is an illustration only. If differences appear between these values and the Illustration software, the Illustration software values should be used.



Death Benefit: \$100,000

Issue Ages	Male				Issue Ages	Female			
	Standard Non-tobacco	20-Yr Guaranteed Cash Value	Standard Tobacco	20-Yr Guaranteed Cash Value		Standard Non-tobacco	20-Yr Guaranteed Cash Value	Standard Tobacco	20-Yr Guaranteed Cash Value
0	41.04	5,590.00			0	36.29	4,685.00		
1	41.73	5,798.00			1	36.98	4,911.00		
2	42.60	6,001.00			2	37.84	5,132.00		
3	43.63	6,208.00			3	38.62	5,357.00		
4	44.84	6,420.00			4	39.57	5,587.00		
5	46.05	6,638.00			5	40.61	5,823.00		
6	47.43	6,862.00			6	41.64	6,068.00		
7	48.73	7,097.00			7	42.85	6,324.00		
8	50.28	7,345.00			8	43.98	6,592.00		
9	51.93	7,605.00			9	45.27	6,869.00		
10	53.57	7,878.00			10	46.57	7,158.00		
11	55.12	8,164.00			11	47.95	7,456.00		
12	56.85	8,461.00			12	49.33	7,765.00		
13	58.58	8,769.00			13	50.72	8,085.00		
14	60.31	9,087.00			14	52.36	8,415.00		
15	61.86	9,420.00			15	53.91	8,757.00		
16	63.50	9,773.00			16	54.17	9,117.00		
17	63.68	10,145.00			17	54.52	9,492.00		
18	63.76	9,789.00	81.82	13,088.00	18	54.78	8,804.00	71.80	12,313.00
19	65.40	10,210.00	84.07	13,632.00	19	56.42	9,156.00	73.87	12,796.00
20	67.13	10,647.00	86.40	14,187.00	20	58.15	9,521.00	75.86	13,292.00
21	68.77	11,103.00	88.73	14,753.00	21	59.88	9,903.00	78.28	13,802.00
22	70.59	11,578.00	91.15	15,330.00	22	61.78	10,301.00	80.70	14,330.00
23	72.49	12,063.00	93.66	15,918.00	23	63.76	10,719.00	83.20	14,878.00
24	74.39	12,562.00	96.42	16,522.00	24	65.84	11,157.00	85.97	15,447.00
25	76.46	13,077.00	99.19	17,147.00	25	68.00	11,616.00	88.91	16,042.00
26	78.71	13,615.00	102.21	17,799.00	26	70.16	12,098.00	91.93	16,661.00
27	81.13	14,162.00	105.58	18,472.00	27	72.49	12,600.00	95.13	17,297.00
28	83.72	14,731.00	109.04	19,165.00	28	74.91	13,125.00	98.58	17,951.00
29	86.31	15,317.00	112.84	19,878.00	29	77.41	13,674.00	102.04	18,623.00
30	89.08	15,924.00	116.90	20,613.00	30	80.18	14,245.00	105.84	19,314.00
31	92.19	16,552.00	121.13	21,369.00	31	83.03	14,840.00	109.81	20,025.00
32	95.30	17,204.00	125.71	22,148.00	32	85.97	15,458.00	113.88	20,755.00
33	98.67	17,877.00	130.55	22,954.00	33	89.08	16,098.00	118.28	21,503.00
34	102.12	18,576.00	135.56	23,785.00	34	92.36	16,762.00	122.86	22,270.00
35	106.01	19,306.00	140.92	24,642.00	35	95.73	17,449.00	127.79	23,069.00
36	109.99	20,068.00	146.62	25,524.00	36	99.45	18,163.00	132.88	23,889.00
37	114.31	20,871.00	152.58	26,432.00	37	103.33	18,907.00	138.33	24,734.00
38	118.80	21,716.00	158.80	27,363.00	38	107.31	19,684.00	144.12	25,605.00
39	123.47	22,605.00	165.54	28,315.00	39	111.54	20,496.00	150.25	26,497.00
40	128.48	23,536.00	172.71	29,292.00	40	116.04	21,339.00	156.56	27,407.00
41	133.75	24,505.00	180.23	30,291.00	41	120.61	22,215.00	163.30	28,330.00
42	139.28	25,510.00	188.09	31,305.00	42	125.54	23,122.00	170.47	29,263.00
43	144.98	26,549.00	196.56	32,330.00	43	130.55	24,058.00	177.90	30,201.00
44	151.11	27,620.00	205.46	33,358.00	44	135.73	25,024.00	185.67	31,143.00
45	157.51	28,723.00	214.62	34,381.00	45	141.26	26,020.00	193.80	32,087.00
46	164.16	29,856.00	224.64	35,390.00	46	146.97	27,048.00	202.44	33,031.00
47	171.16	31,023.00	234.84	36,388.00	47	152.93	28,112.00	211.33	33,980.00
48	178.50	32,225.00	245.72	37,378.00	48	159.15	29,217.00	220.67	34,934.00
49	186.28	33,466.00	257.21	38,361.00	49	165.54	30,365.00	230.34	35,897.00
50	194.40	34,745.00	269.31	39,335.00	50	172.37	31,558.00	240.54	36,872.00
51	202.95	36,059.00	282.01	40,296.00	51	179.63	32,797.00	251.25	37,857.00
52	212.03	37,408.00	295.40	41,231.00	52	187.06	34,082.00	262.14	38,851.00
53	221.62	38,786.00	309.48	42,127.00	53	195.09	35,411.00	273.80	39,870.00
54	231.90	40,188.00	324.43	42,978.00	54	203.47	36,787.00	285.98	40,916.00
55	242.70	41,610.00	340.07	43,783.00	55	212.37	38,205.00	298.68	41,991.00
56	254.19	43,048.00	356.57	44,550.00	56	221.88	39,664.00	312.16	43,098.00
57	266.37	44,504.00	374.11	45,297.00	57	231.98	41,161.00	326.25	44,240.00
58	279.24	45,975.00	392.52	46,044.00	58	242.70	42,689.00	341.19	45,418.00
59	292.98	47,464.00	411.96	46,817.00	59	254.10	44,242.00	356.83	46,638.00
60	307.50	48,968.00	432.52	47,629.00	60	266.20	45,809.00	373.51	47,905.00
61	322.88	50,480.00	454.29	48,497.00	61	279.16	47,371.00	391.05	49,174.00
62	339.47	51,994.00	477.27	49,498.00	62	292.90	48,918.00	409.54	50,412.00
63	357.18	53,511.00	501.81	50,672.00	63	307.76	50,480.00	429.24	51,602.00
64	376.01	55,017.00	527.82	51,851.00	64	323.65	52,065.00	449.97	52,739.00
65	396.23	56,499.00	555.47	53,021.00	65	340.68	53,657.00	472.00	53,930.00
66	417.92	57,934.00	584.93	54,163.00	66	359.08	55,133.00	495.33	55,155.00
67	441.07	59,294.00	616.29	55,244.00	67	378.78	56,573.00	520.04	56,219.00
68	465.96	60,583.00	649.64	56,231.00	68	399.95	57,970.00	546.22	57,213.00
69	492.57	61,805.00	685.24	57,088.00	69	422.67	59,292.00	573.87	58,114.00
70	507.08	62,866.00	700.36	57,800.00	70	435.63	60,530.00	586.05	58,905.00
71	536.72	63,750.00	739.07	58,360.00	71	460.77	61,732.00	615.95	59,583.00
72	568.60	64,460.00	780.28	58,783.00	72	487.81	62,906.00	647.83	60,166.00
73	602.90	65,010.00	824.43	59,099.00	73	516.84	63,998.00	681.87	60,642.00
74	640.14	65,421.00	872.12	59,345.00	74	548.04	65,006.00	718.33	61,015.00
75	680.66	65,749.00	923.44	59,597.00	75	581.64	65,983.00	757.64	61,361.00
76	724.98	66,108.00			76	618.02	66,947.00		
77	773.88	66,401.00			77	657.59	67,813.00		
78	828.06	66,615.00			78	701.22	68,555.00		
79	888.97	66,710.00			79	749.61	69,135.00		
80	958.52	66,648.00			80	804.47	69,505.00		

AMERICAN NATIONAL

Signature Whole Life Insurance

Form Series PWL16

Monthly Premiums

The premium listed is the monthly premium paid to attained age 121 that guarantees the policy to attained age 121.

This is an illustration only. If differences appear between these values and the Illustration software, the Illustration software values should be used.



Death Benefit: \$125,000

Issue Ages	Male				Issue Ages	Female			
	Standard Non-tobacco	20-Yr Guaranteed Cash Value	Standard Tobacco	20-Yr Guaranteed Cash Value		Standard Non-tobacco	20-Yr Guaranteed Cash Value	Standard Tobacco	20-Yr Guaranteed Cash Value
0	50.00	6,987.50			0	44.06	5,856.25		
1	50.87	7,247.50			1	44.93	6,138.75		
2	51.95	7,501.25			2	46.01	6,415.00		
3	53.24	7,760.00			3	46.98	6,696.25		
4	54.76	8,025.00			4	48.17	6,983.75		
5	56.27	8,297.50			5	49.46	7,278.75		
6	58.00	8,577.50			6	50.76	7,585.00		
7	59.62	8,871.25			7	52.27	7,905.00		
8	61.56	9,181.25			8	53.68	8,240.00		
9	63.61	9,506.25			9	55.30	8,586.25		
10	65.66	9,847.50			10	56.92	8,947.50		
11	67.61	10,205.00			11	58.64	9,320.00		
12	69.77	10,576.25			12	60.37	9,706.25		
13	71.93	10,961.25			13	62.10	10,106.25		
14	74.09	11,358.75			14	64.15	10,518.75		
15	76.03	11,775.00			15	66.10	10,946.25		
16	78.08	12,216.25			16	66.42	11,396.25		
17	78.30	12,681.25			17	66.85	11,865.00		
18	78.41	12,236.25	100.98	16,360.00	18	67.18	11,005.00	88.45	15,391.25
19	80.46	12,762.50	103.79	17,040.00	19	69.23	11,445.00	91.04	15,995.00
20	82.62	13,308.75	106.70	17,733.75	20	71.39	11,901.25	93.53	16,615.00
21	84.67	13,878.75	109.62	18,441.25	21	73.55	12,378.75	96.55	17,252.50
22	86.94	14,472.50	112.64	19,162.50	22	75.92	12,876.25	99.58	17,912.50
23	89.32	15,078.75	115.78	19,897.50	23	78.41	13,398.75	102.71	18,597.50
24	91.69	15,702.50	119.23	20,652.50	24	81.00	13,946.25	106.16	19,308.75
25	94.28	16,346.25	122.69	21,433.75	25	83.70	14,520.00	109.84	20,052.50
26	97.09	17,018.75	126.47	22,248.75	26	86.40	15,122.50	113.62	20,826.25
27	100.12	17,702.50	130.68	23,090.00	27	89.32	15,750.00	117.61	21,621.25
28	103.36	18,413.75	135.00	23,956.25	28	92.34	16,406.25	121.93	22,438.75
29	106.60	19,146.25	139.75	24,847.50	29	95.47	17,092.50	126.25	23,278.75
30	110.05	19,905.00	144.83	25,766.25	30	98.93	17,806.25	131.00	24,142.50
31	113.94	20,690.00	150.12	26,711.25	31	102.49	18,550.00	135.97	25,031.25
32	117.83	21,505.00	155.84	27,685.00	32	106.16	19,322.50	141.05	25,943.75
33	122.04	22,346.25	161.89	28,692.50	33	110.05	20,122.50	146.56	26,878.75
34	126.36	23,220.00	168.16	29,731.25	34	114.16	20,952.50	152.28	27,837.50
35	131.22	24,132.50	174.85	30,802.50	35	118.37	21,811.25	158.44	28,836.25
36	136.19	25,085.00	181.98	31,905.00	36	123.01	22,703.75	164.81	29,861.25
37	141.59	26,088.75	189.43	33,040.00	37	127.87	23,633.75	171.61	30,917.50
38	147.20	27,145.00	197.21	34,203.75	38	132.84	24,605.00	178.85	32,006.25
39	153.04	28,256.25	205.63	35,393.75	39	138.13	25,620.00	186.52	33,121.25
40	159.30	29,420.00	214.60	36,615.00	40	143.75	26,673.75	194.40	34,258.75
41	165.89	30,631.25	223.99	37,863.75	41	149.47	27,768.75	202.82	35,412.50
42	172.80	31,887.50	233.82	39,131.25	42	155.63	28,902.50	211.79	36,578.75
43	179.93	33,186.25	244.40	40,412.50	43	161.89	30,072.50	221.08	37,751.25
44	187.60	34,525.00	255.53	41,697.50	44	168.37	31,280.00	230.80	38,928.75
45	195.59	35,903.75	266.98	42,976.25	45	175.28	32,525.00	240.95	40,108.75
46	203.90	37,320.00	279.50	44,237.50	46	182.41	33,810.00	251.75	41,288.75
47	212.65	38,778.75	292.25	45,485.00	47	189.86	35,140.00	262.87	42,475.00
48	221.83	40,281.25	305.86	46,722.50	48	197.64	36,521.25	274.54	43,667.50
49	231.55	41,832.50	320.22	47,951.25	49	205.63	37,956.25	286.63	44,871.25
50	241.70	43,431.25	335.34	49,168.75	50	214.16	39,447.50	299.38	46,090.00
51	252.40	45,073.75	351.22	50,370.00	51	223.24	40,996.25	312.77	47,321.25
52	263.74	46,760.00	367.96	51,538.75	52	232.52	42,602.50	326.38	48,563.75
53	275.72	48,482.50	385.56	52,658.75	53	242.57	44,263.75	340.96	49,837.50
54	288.58	50,235.00	404.24	53,722.50	54	253.04	45,983.75	356.18	51,145.00
55	302.08	52,012.50	423.79	54,728.75	55	264.17	47,756.25	372.06	52,488.75
56	316.44	53,810.00	444.42	55,687.50	56	276.05	49,580.00	388.91	53,872.50
57	331.67	55,630.00	466.34	56,621.25	57	288.68	51,451.25	406.51	55,300.00
58	347.76	57,468.75	489.35	57,555.00	58	302.08	53,361.25	425.20	56,772.50
59	364.93	59,330.00	513.65	58,521.25	59	316.33	55,302.50	444.74	58,297.50
60	383.08	61,210.00	539.35	59,536.25	60	331.45	57,261.25	465.59	59,881.25
61	402.30	63,100.00	566.57	60,621.25	61	347.65	59,213.75	487.51	61,467.50
62	423.04	64,992.50	595.30	61,872.50	62	364.82	61,147.50	510.62	63,015.00
63	445.18	66,888.75	625.97	63,340.00	63	383.40	63,100.00	535.25	64,502.50
64	468.72	68,771.25	658.48	64,813.75	64	403.27	65,081.25	561.17	65,923.75
65	493.99	70,623.75	693.04	66,276.25	65	424.55	67,071.25	588.71	67,412.50
66	521.10	72,417.50	729.86	67,703.75	66	447.55	68,916.25	617.87	68,943.75
67	550.04	74,117.50	769.07	69,055.00	67	472.18	70,716.25	648.76	70,273.75
68	581.15	75,728.75	810.76	70,288.75	68	498.64	72,462.50	681.48	71,516.25
69	614.41	77,256.25	855.25	71,360.00	69	527.04	74,115.00	716.04	72,642.50
70	632.56	78,582.50	874.15	72,250.00	70	543.24	75,662.50	731.27	73,631.25
71	669.60	79,687.50	922.54	72,950.00	71	574.67	77,165.00	768.64	74,478.75
72	709.45	80,575.00	974.05	73,478.75	72	608.47	78,632.50	808.49	75,207.50
73	752.33	81,262.50	1,029.24	73,873.75	73	644.76	79,997.50	851.04	75,802.50
74	798.88	81,776.25	1,088.86	74,181.25	74	683.75	81,257.50	896.62	76,268.75
75	849.53	82,186.25	1,153.01	74,496.25	75	725.76	82,478.75	945.76	76,701.25
76	904.93	82,635.00			76	771.23	83,683.75		
77	966.06	83,001.25			77	820.69	84,766.25		
78	1,033.78	83,268.75			78	875.23	85,693.75		
79	1,109.92	83,387.50			79	935.71	86,418.75		
80	1,196.86	83,310.00			80	1,004.29	86,881.25		

AMERICAN NATIONAL

Signature Whole Life Insurance

Form Series PWL16

Monthly Premiums

The premium listed is the monthly premium paid to attained age 121 that guarantees the policy to attained age 121.

This is an illustration only. If differences appear between these values and the Illustration software, the Illustration software values should be used.

Death Benefit: \$150,000

Issue Ages	Male				Issue Ages	Female			
	Standard Non-tobacco	20-Yr Guaranteed Cash Value	Standard Tobacco	20-Yr Guaranteed Cash Value		Standard Non-tobacco	20-Yr Guaranteed Cash Value	Standard Tobacco	20-Yr Guaranteed Cash Value
0	58.97	8,385.00			0	51.84	7,027.50		
1	60.00	8,697.00			1	52.88	7,366.50		
2	61.30	9,001.50			2	54.17	7,698.00		
3	62.86	9,312.00			3	55.34	8,035.50		
4	64.67	9,630.00			4	56.76	8,380.50		
5	66.48	9,957.00			5	58.32	8,734.50		
6	68.56	10,293.00			6	59.88	9,102.00		
7	70.50	10,645.50			7	61.69	9,486.00		
8	72.84	11,017.50			8	63.37	9,888.00		
9	75.30	11,407.50			9	65.32	10,303.50		
10	77.76	11,817.00			10	67.26	10,737.00		
11	80.09	12,246.00			11	69.34	11,184.00		
12	82.68	12,691.50			12	71.41	11,647.50		
13	85.28	13,153.50			13	73.48	12,127.50		
14	87.87	13,630.50			14	75.95	12,622.50		
15	90.20	14,130.00			15	78.28	13,135.50		
16	92.66	14,659.50			16	78.67	13,675.50		
17	92.92	15,217.50			17	79.19	14,238.00		
18	93.05	14,683.50	120.14	19,632.00	18	79.57	13,206.00	105.11	18,469.50
19	95.52	15,315.00	123.51	20,448.00	19	82.04	13,734.00	108.22	19,194.00
20	98.11	15,970.50	127.01	21,280.50	20	84.63	14,281.50	111.20	19,938.00
21	100.57	16,654.50	130.51	22,129.50	21	87.22	14,854.50	114.83	20,703.00
22	103.29	17,367.00	134.14	22,995.00	22	90.07	15,451.50	118.45	21,495.00
23	106.14	18,094.50	137.89	23,877.00	23	93.05	16,078.50	122.21	22,317.00
24	108.99	18,843.00	142.04	24,783.00	24	96.16	16,735.50	126.36	23,170.50
25	112.10	19,615.50	146.19	25,720.50	25	99.40	17,424.00	130.77	24,063.00
26	115.47	20,422.50	150.72	26,698.50	26	102.64	18,147.00	135.30	24,991.50
27	119.10	21,243.00	155.78	27,708.00	27	106.14	18,900.00	140.10	25,945.50
28	122.99	22,096.50	160.96	28,747.50	28	109.77	19,687.50	145.28	26,926.50
29	126.88	22,975.50	166.67	29,817.00	29	113.53	20,511.00	150.47	27,934.50
30	131.03	23,886.00	172.76	30,919.50	30	117.68	21,367.50	156.17	28,971.00
31	135.69	24,828.00	179.11	32,053.50	31	121.95	22,260.00	162.13	30,037.50
32	140.36	25,806.00	185.98	33,222.00	32	126.36	23,187.00	168.22	31,132.50
33	145.41	26,815.50	193.23	34,431.00	33	131.03	24,147.00	174.83	32,254.50
34	150.60	27,864.00	200.75	35,677.50	34	135.95	25,143.00	181.70	33,405.00
35	156.43	28,959.00	208.79	36,963.00	35	141.00	26,173.50	189.09	34,603.50
36	162.39	30,102.00	217.34	38,286.00	36	146.58	27,244.50	196.73	35,833.50
37	168.87	31,306.50	226.28	39,648.00	37	152.41	28,360.50	204.90	37,101.00
38	175.61	32,574.00	235.61	41,044.50	38	158.37	29,526.00	213.58	38,407.50
39	182.61	33,907.50	245.72	42,472.50	39	164.72	30,744.00	222.78	39,745.50
40	190.12	35,304.00	256.48	43,938.00	40	171.46	32,008.50	232.24	41,110.50
41	198.03	36,757.50	267.75	45,436.50	41	178.33	33,322.50	242.35	42,495.00
42	206.32	38,265.00	279.55	46,957.50	42	185.72	34,683.00	253.11	43,894.50
43	214.88	39,823.50	292.25	48,495.00	43	193.23	36,087.00	264.25	45,301.50
44	224.08	41,430.00	305.60	50,037.00	44	201.01	37,536.00	275.92	46,714.50
45	233.67	43,084.50	319.33	51,571.50	45	209.30	39,030.00	288.10	48,130.50
46	243.65	44,784.00	334.37	53,085.00	46	217.86	40,572.00	301.06	49,546.50
47	254.15	46,534.50	349.66	54,582.00	47	226.80	42,168.00	314.41	50,970.00
48	265.16	48,337.50	365.99	56,067.00	48	236.13	43,825.50	328.41	52,401.00
49	276.83	50,199.00	383.23	57,541.50	49	245.72	45,547.50	342.92	53,845.50
50	289.01	52,117.50	401.37	59,002.50	50	255.96	47,337.00	358.21	55,308.00
51	301.84	54,088.50	420.42	60,444.00	51	266.85	49,195.50	374.28	56,785.50
52	315.45	56,112.00	440.51	61,846.50	52	277.99	51,123.00	390.61	58,276.50
53	329.83	58,179.00	461.64	63,190.50	53	290.04	53,116.50	408.11	59,805.00
54	345.25	60,282.00	484.06	64,467.00	54	302.62	55,180.50	426.38	61,374.00
55	361.45	62,415.00	507.51	65,674.50	55	315.96	57,307.50	445.44	62,986.50
56	378.69	64,572.00	532.27	66,825.00	56	330.22	59,496.00	465.65	64,647.00
57	396.96	66,756.00	558.58	67,945.50	57	345.38	61,741.50	486.78	66,360.00
58	416.28	68,962.50	586.18	69,066.00	58	361.45	64,033.50	509.20	68,127.00
59	436.88	71,196.00	615.34	70,225.50	59	378.56	66,363.00	532.66	69,957.00
60	458.65	73,452.00	646.19	71,443.50	60	396.71	68,713.50	557.67	71,857.50
61	481.72	75,720.00	678.84	72,745.50	61	416.15	71,056.50	583.98	73,761.00
62	506.61	77,991.00	713.32	74,247.00	62	436.75	73,377.00	611.71	75,618.00
63	533.17	80,266.50	750.12	76,008.00	63	459.04	75,720.00	641.26	77,403.00
64	561.43	82,525.50	789.13	77,776.50	64	482.89	78,097.50	672.36	79,108.50
65	591.75	84,748.50	830.61	79,531.50	65	508.42	80,485.50	705.41	80,895.00
66	624.28	86,901.00	874.80	81,244.50	66	536.03	82,699.50	740.40	82,732.50
67	659.02	88,941.00	921.84	82,866.00	67	565.57	84,859.50	777.47	84,328.50
68	696.34	90,874.50	971.87	84,346.50	68	597.33	86,955.00	816.74	85,819.50
69	736.26	92,707.50	1,025.27	85,632.00	69	631.41	88,938.00	858.21	87,171.00
70	758.03	94,299.00	1,047.95	86,700.00	70	650.85	90,795.00	876.48	88,357.50
71	802.48	95,625.00	1,106.01	87,540.00	71	688.56	92,598.00	921.33	89,374.50
72	850.31	96,690.00	1,167.83	88,174.50	72	729.13	94,359.00	969.15	90,249.00
73	901.76	97,515.00	1,234.05	88,648.50	73	772.68	95,997.00	1,020.21	90,963.00
74	957.61	98,131.50	1,305.59	89,017.50	74	819.46	97,509.00	1,074.90	91,522.50
75	1,018.40	98,623.50	1,382.57	89,395.50	75	869.88	98,974.50	1,133.87	92,041.50
76	1,084.88	99,162.00			76	924.44	100,420.50		
77	1,158.24	99,601.50			77	983.79	101,719.50		
78	1,239.49	99,922.50			78	1,049.24	102,832.50		
79	1,330.86	100,065.00			79	1,121.82	103,702.50		
80	1,435.19	99,972.00			80	1,204.11	104,257.50		

