ONEAMERICA®

American Protector Plus

Underwriting and rates guide

Products and financial services provided by

AMERICAN UNITED LIFE INSURANCE COMPANY® | *a* ONEAMERICA® *company*

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3-14975

American Protector Plus[1]

American United Life Insurance Company® (AUL) and American Protector Plus are ready to meet your clients' life insurance needs with a competitive array of term insurance products. This booklet contains the following: product information, underwriting information and rates.

LTP 30/30
Issue Ages* 18 - 50
Rates are located on pages 21-24.

LTP 20/20
Issue Ages* 18 - 65
Rates are located on pages 17-20.

LTP 15/15
Issue Ages* 18 - 75
Rates are located on pages 13-16.

LTP 10/10
Issue Ages* 18 - 80
Rates are located on pages 9-12.

*Issue Ages are determined by age nearest birthday.
Issue Ages in the state of Washington are 18-70 for LTP 10/10, 18-65 for LTP 15/15 and 18-60 for LTP 20/20.

Product Features:

Premiums are guaranteed to be level for the entire period of 10, 15, 20 or 30 years. At the end of the guaranteed period, your client may reapply for a new level term policy. All American Protector Plus products are guaranteed renewable to age 95.

Minimum Issue Amount - $100,000

Policy Fee - $75 annually

Rating Classes - Elite Preferred NT, Preferred NT, Standard Plus NT, Standard NT, Preferred Tobacco and Standard Tobacco.

* We will allow Temporary Flat Extra, Permanent Flat Extra and Permanent Table ratings on Protector Plus. Maximum Table F or $10 flat extra per $1,000. The extra table rating premiums are a percentage of the standard premium.

Premium Bands - $100,000 to $249,999.99; $250,000 to $499,999.99; $500,000.00 to $999,999.99; $1,000,000 +

Modal Factors

Annual:	1.0000	APP:	.0890
Semi-Annual:	.5150 + $1 collection fee		

Convertibility - American Protector Plus is convertible for a full or partial conversion to an AUL or Pioneer Mutual Life Insurance Company (PML)[2] traditional, universal life or variable life product without evidence of insurability during the conversion period.

A full conversion credit will be applied to the new policy upon conversion.

Conversion Periods

LTP 30/30: Earlier of 28 years or age 70
LTP 20/20: Earlier of 18 years or age 70
LTP 15/15: Earlier of 13 years or age 70
LTP 10/10: Earlier of 8 years or age 70

[1] Policy form series: T-2000
[2] A stock subsidiary of American United Mutual Insurance Holding Company.

Riders:
Waiver of Premium form LR-1C* (WPD) – Issue ages 18 - 55
Child Benefit Rider form LR-114 – Issue ages 18 - 55
Living Needs Benefit Rider LR-151 – Issue ages 18 - 80
Aviation Exclusion Rider LR-115 – Issue ages 18 - 80

* WPD waives the premium on the term policy. The waiver does not apply to the premium on a whole life policy that has been converted from a term policy.

Underwriting:

This booklet contains a brief description of the underwriting rules for American Protector Plus. Please consult a home office representative or Online Services *(www.ols.oneamerica.com)* for more information.

Routine Underwriting Requirements Chart

Net Amount at Risk	Age	Underwriting Guidelines
100,000 - 249,999	18 - 45	Non-Med, BS, US, H/W, BP
	46 - 65	Paramed, BS, US
	66 - 75	Paramed, BS, US, EKG
	76 - up	BS, US, EKG, LTC Exam
250,000 - 500,000	18 - 30	Non-Med, BS, US, H/W, BP
	31 - 50	Paramed, BS, US
	51 - 75	Paramed, BS, US, EKG
	76 - up	BS, US, EKG, LTC Exam
500,001 - 1,000,000	18 - 45	Paramed, BS, US
	46 - 75	Paramed, BS, US, EKG
	76 - up	BS, US, EKG, LTC Exam
1,000,001 - 2,500,000	0 - 40	Paramed, BS, US
	41 - 75	Paramed, BS, US, EKG
	76 - up	BS, US, EKG, LTC Exam
2,500,001 - 5,000,000	18 - 50	Paramed, BS, US, EKG
	51 - 75	Paramed, BS, US, TM-EKG (plus X-ray for current smokers and smokers who have quit within the past 10 years)
	76 - up	LTC Exam, DAQ, BS, US, TM-EKG (plus X-ray for current smokers and smokers who have quit within the past 10 years)
5,000,001 - up	18 - 40	MD Exam, BS, US, EKG
	41 - 75	MD Exam, BS, US, TM-EKG (plus X-ray for current smokers and smokers who have quit within the past 10 years)
	76 - up	MD Exam, DAQ, BS, US, TM-EKG (plus X-ray for current smokers and smokers who have quit within the past 10 years)

Requirements may be changed upon review by a home office underwriter.

Nonmed	Insurability questions required to be completed on the application (As paramedical examiner will not complete these questions.)
Paramed	Basic paramedical exam, includes medical history questions, measured height, weight, pulse and blood pressure
MD Exam	Medical Doctor exam. Must be arranged through approved paramedical company.
US	Urine Specimen, sent to approved lab.
BS	Full blood specimen (venipuncture) sent to approved lab. Best results if fasting 8 to 12 hours.
H/W,BP	Height, weight, blood pressure and pulse taken by paramedical examiner.
EKG	Resting electrocardiogram (Do not have interpreted).
TM-EKG	Treadmill electrocardiogram (Do not have interpreted).
X-ray	Required **only** for smokers. (Current or quit within past 10 years.)
DAQ	Daily activities questionnaire
LTC Exam	Includes medical history questions, cognitive and daily activity questions, measured height, weight, pulse and blood pressure

Maximize Death Benefit
Occasionally, your client will receive a more favorable underwriting classification than you anticipated. When this happens, New Business wants to help you maximize your clients' death benefit.

If you desire a policy to be issued at the maximum death benefit the submitted premium will purchase, simply write "Maximize Death Benefit" in the special requests section of the application. With this request, New Business will not issue a refund check. Rather, issuing the policy will be delayed until you inform New Business of the desired increased death benefit.

Elite Preferred Non-tobacco Underwriting Requirements

To qualify for Elite Preferred Non-tobacco status, the applicant must have:

- No ratable risk factors
- No participation in aviation/hazardous avocations
- No use of tobacco for 36 months nor use of tobacco cessation medicines or devices
- No history of heart disease, stroke, cancer (other than basal cell) or diabetes
- No parent or sibling with diabetes, coronary artery disease, cancer or cerebrovascular disease before age 60
- No history of alcohol or drug abuse
- No more than one moving auto conviction within the past three years
- No DUI or reckless driving within the past 10 years
- No "high risk" countries and per state regulations regarding future travel
- No elevation of liver enzymes
- No treatment for blood pressure or readings in excess of:

Ages	18-40	41-60	61 & over
Systolic	130	135	140
Diastolic	80	85	85

- No treatment for cholesterol or readings in excess of:

Ages	18-40	41-60	61 & over
Chl	190	200	210
Chl/HDL	3.8	4.5	5.2

- No weight in excess of limits indicated:

Height	Male & Female
4'10"	127
4'11"	131
5'0"	136
5'1"	140
5'2"	145
5'3"	149
5'4"	154
5'5"	159
5'6"	164
5'7"	169
5'8"	174
5'9"	179

Height	Male & Female
5'10"	185
5'11"	190
6'0"	195
6'1"	201
6'2"	206
6'3"	212
6'4"	217
6'5"	224
6'6"	230
6'7"	236
6'8"	242

Preferred Non-tobacco Underwriting Requirements

To qualify for Preferred Non-tobacco status, the applicant must have:

- No ratable risk factors
- Can participate in aviation/hazardous avocations so long as its classifications is no greater than $5 extra per thousand dollars of coverage
- No use of tobacco for 24 months nor use of tobacco cessation medicines or devices
- No history of heart disease, stroke, cancer (other than basal cell) or diabetes
- No parent or sibling dying prior to age 60 from coronary artery disease
- No history of alcohol or drug abuse within the past 10 years
- No more than two moving auto convictions within the past three years
- No DUI or reckless driving within the past 5 years
- No "high risk" countries and per state regulations regarding future travel
- No elevation of more than 2 LFT's higher than 1.3 times normal
- No blood pressure readings in excess of:

Ages	18-40	41-60	61 & over
Systolic	135	140	145
Diastolic	85	90	90

- No cholesterol readings in excess of:

Ages	18-40	41-60	61 & over
Chl	220	235	250
Chl/HDL	5.0	4.5	6.0

May be treated for either hypertension or hyperlipemia, but not both. “Treated” blood pressure must be less than 135/85. “Treated” cholesterol must be 15 points below the above levels.

- No weight in excess of limits indicated:

Height	Male & Female
4'10"	134
4'11"	138
5'0"	143
5'1"	148
5'2"	153
5'3"	158
5'4"	163
5'5"	168
5'6"	173
5'7"	178
5'8"	184
5'9"	189

Height	Male & Female
5'10"	195
5'11"	200
6'0"	206
6'1"	212
6'2"	218
6'3"	224
6'4"	230
6'5"	236
6'6"	242
6'7"	249
6'8"	255

Standard Plus Non-tobacco Underwriting Requirements

To qualify for Standard Plus Non-tobacco status, the applicant must have:

- No ratable risk factors
- Can participate in aviation/hazardous avocations so long as its classification is no greater than $5 extra per thousand dollars of coverage
- No use of tobacco for 12 months nor use of tobacco cessation medicines or devices
- No history of heart disease, stroke, cancer (other than basal cell), or diabetes
- Not more than one parent or sibling dying prior to age 60 from coronary artery disease
- No history of alcohol or drug abuse within the past 10 years
- No more than two moving auto convictions within the past three years
- No DUI or wreckless driving within the past three years
- No "high risk" countries and per state regulations regarding future travel
- No elevation of more than 2 LFT's higher than 1.3 times normal
- No blood pressure readings in excess of:

Ages	18-40	41-60	61 & over
Systolic	135	140	145
Diastolic	85	90	90

- No cholesterol readings in excess of:

Ages	18-40	41-60	61 & over
Chl	220	235	250
Chl/HDL	5.0	4.5	6.0

May be treated for either or both hypertension or hyperlipemia. “Treated” cholesterols must be 15 points below the above levels. “Treated” blood pressure must be less than 135/85.

- No weight in excess of limits indicated:

Height	Male & Female
4'10"	134
4'11"	138
5'0"	143
5'1"	148
5'2"	153
5'3"	158
5'4"	163
5'5"	168
5'6"	173
5'7"	178
5'8"	184
5'9"	189

Height	Male & Female
5'10"	195
5'11"	200
6'0"	206
6'1"	212
6'2"	218
6'3"	224
6'4"	230
6'5"	236
6'6"	242
6'7"	249
6'8"	255

Preferred Tobacco Underwriting Requirements

To qualify for Preferred Non-tobacco status, the applicant must have:

- No ratable risk factors
- Can participate in aviation/hazardous avocations so long as its classifications is no greater than $5 extra per thousand dollars of coverage
- Current tobacco use
- No history of heart disease, stroke, cancer (other than basal cell) or diabetes
- No parent or sibling dying prior to age 60 from coronary artery disease, diabetes, cancer or cerebrovascular disease
- No history of alcohol or drug abuse within the past 10 years
- No more than two moving auto convictions within the past three years
- No DUI or reckless driving within the past 5 years
- No anticipation of foreign travel to a high-risk country as determined by the State Department in most states
- No elevation of more than 2 LFT's higher than 1.3 times normal
- No treatment for blood pressure or readings in excess of:

Ages	18-40	41-60	61 & over
Systolic	135	140	145
Diastolic	85	90	90

- No treatment for cholesterol or readings in excess of:

Ages	18-40	41-60	61 & over
Chl	220	235	250
Chl/HDL	5.0	4.5	6.0

- No weight in excess of limits indicated:

Height	Male & Female
4'10"	134
4'11"	138
5'0"	143
5'1"	148
5'2"	153
5'3"	158
5'4"	163
5'5"	168
5'6"	173
5'7"	178
5'8"	184
5'9"	189

Height	Male & Female
5'10"	195
5'11"	200
6'0"	206
6'1"	212
6'2"	218
6'3"	224
6'4"	230
6'5"	236
6'6"	242
6'7"	249
6'8"	255

Miscellaneous Underwriting Information

Inspection Reports – An Inspection Report is ordered for life insurance amounts over $1,000,000 for issue ages 0-65 and at $500,000 for issue ages 66 & up *(Success Rewards and VIP Program producers have higher limits.)* The Home Office will order inspections when required and will notify you in advance. AUL reserves the right to order a report on a discretionary basis regardless of the amount.

Motor Vehicle Reports – A Motor Vehicle Report will be required on **all** applications subject to the guidelines below. Please be sure to provide correct driver's license information.

Issue Ages

16 - 35	All face amount
36 - 69	$500,000 + face amounts
70+	All face amounts

Time Frame for Medical Exams and Other Studies – In the absence of significant medical history, EKGs and blood tests done by an approved Paramed company prior to the application date are generally acceptable if within the limits stated below. AUL reserves the right to order current studies.

EKGs	0-70	Within 12 months
Blood Tests	0-45	Within 12 months
	46-70	Within 6 months

Exams – When applying for additional AUL insurance, an AUL exam may be updated with a current non-medical application for up to 6 months after the exam date. AUL reserves the right to require a current exam depending on medical findings and history.

General Financial Information – Your analysis of a client's needs may involve more than using basic formulas. These needs may require coverage greater than is apparent to a Home Office underwriter possessing only the application. When these needs match or exceed what the following guidelines allow, please provide a detailed cover letter supporting the amount requested. Also include a copy of the financial documentation on which the amount is based.

Income Replacement

A standard underwriting practice to estimate the income loss that may be experienced due to a premature death is to use a multiple of the proposed insured's annual income. The table below can help determine the maximum coverage, in-force and applied for, at various ages. The limits below are guidelines and underwriting reserves the right to reconsider the requested amount. As a general rule, total premium outlay for proposed and in-force coverage should not exceed 20 percent of after tax income. Also, the plan of insurance should be considered.

Ages	Income Factor
≤ 40	30 X
41-50	20 X
51-60	15 X
61≥	5 X

Miscellaneous Underwriting Information

Application Tips for Business Insurance
For business cases, it is often helpful to provide a cover memo including the following information:

- If key person or buy-sell, what percentage of the business is owned by the Proposed Insured?
- What is the total value of the business and how was the value determined?
- If key person, how was the amount derived?
- If partnership or closely held corporation, give full names of partners and each one's share of the business.
- Are any partners currently insured in favor of the business? If not, explain why.
- Attach any supporting documentation.
- If Advanced Sales Support was used in placing this case, please describe in a cover memo and include appropriate documentation.
- Complete the Confidential Financial Supplement form #7-11388.

Miscellaneous Underwriting Information

Call any one of the following AUL-approved parameds to arrange exams, blood work, etc., for applicants – they will direct your call to the area where your applicant lives. Make sure your parameds are aware of your AUL Individual Operations account number to ensure correct billing.

American Para Professional Systems, Inc. (APPS)
One Jericho Plaza
Jericho, NY 11753-1663
1-800-635-1677

Examination Management Services, Inc. (EMSI)
PO Box 910406
Dallas, TX 75391-0406
(214) 689-3600 or 1-800-USA-EMSI

Hooper Holmes, Inc./Portamedic
PO Box 428
Basking Ridge, NJ 07920
(908) 766-5000 - ask for Portamedic
1-800-782-7373

ExamOne (formerly World Wide Health Services)
10101 Renner Blvd.
Lenexa, KS 66219
1-800-333-9947 or 913-577-1373

AUL American Protector Plus
10-Year Level Premium Term Rates per 1,000
(Add $75 Annual Policy Fee)
Band 1: $100,000 – $249,999

Issue Age	Male Elite Pref NT	Male Pref NT	Male Std Pls NT	Male Std NT	Male Pref Tob	Male Std Tob	Female Elite Pref NT	Female Pref NT	Female Std Pls NT	Female Std NT	Female Pref Tob	Female Std Tob
18	0.27	0.39	0.62	0.73	1.24	1.91	0.21	0.31	0.52	0.55	0.99	1.45
19	0.27	0.39	0.62	0.73	1.24	1.91	0.21	0.31	0.52	0.55	0.99	1.45
20	0.27	0.39	0.62	0.73	1.24	1.91	0.21	0.31	0.52	0.55	0.99	1.45
21	0.27	0.39	0.62	0.73	1.25	1.91	0.21	0.31	0.52	0.55	0.99	1.45
22	0.27	0.39	0.62	0.73	1.26	1.91	0.21	0.31	0.52	0.55	0.99	1.45
23	0.27	0.39	0.63	0.73	1.28	1.91	0.21	0.31	0.52	0.55	0.99	1.45
24	0.27	0.39	0.63	0.73	1.29	1.91	0.21	0.31	0.52	0.55	0.99	1.45
25	0.27	0.39	0.63	0.73	1.30	1.91	0.21	0.31	0.52	0.55	0.99	1.45
26	0.27	0.39	0.63	0.73	1.31	1.91	0.21	0.31	0.52	0.55	1.00	1.45
27	0.27	0.39	0.63	0.73	1.32	1.91	0.21	0.31	0.52	0.56	1.02	1.45
28	0.27	0.39	0.63	0.73	1.34	1.91	0.21	0.31	0.52	0.57	1.05	1.46
29	0.27	0.39	0.63	0.73	1.35	1.91	0.21	0.31	0.52	0.57	1.07	1.46
30	0.27	0.39	0.63	0.73	1.37	1.91	0.21	0.31	0.52	0.58	1.09	1.48
31	0.27	0.39	0.63	0.73	1.38	1.91	0.21	0.31	0.52	0.58	1.09	1.49
32	0.27	0.39	0.63	0.73	1.40	1.91	0.21	0.31	0.52	0.58	1.09	1.51
33	0.27	0.39	0.63	0.73	1.43	1.93	0.21	0.31	0.52	0.58	1.09	1.54
34	0.27	0.39	0.63	0.74	1.46	1.97	0.21	0.31	0.52	0.58	1.10	1.58
35	0.27	0.39	0.63	0.76	1.51	2.05	0.22	0.31	0.52	0.60	1.16	1.65
36	0.28	0.41	0.66	0.80	1.57	2.17	0.24	0.32	0.55	0.63	1.28	1.75
37	0.30	0.43	0.71	0.86	1.65	2.34	0.27	0.34	0.59	0.67	1.44	1.87
38	0.32	0.47	0.76	0.92	1.74	2.54	0.30	0.37	0.65	0.72	1.62	2.02
39	0.36	0.51	0.83	1.00	1.87	2.78	0.33	0.41	0.71	0.78	1.79	2.19
40	0.40	0.57	0.90	1.08	2.03	3.05	0.37	0.45	0.77	0.85	1.95	2.39
41	0.45	0.64	0.98	1.17	2.24	3.36	0.41	0.50	0.84	0.93	2.07	2.61
42	0.52	0.73	1.07	1.26	2.49	3.71	0.45	0.57	0.92	1.02	2.17	2.86
43	0.59	0.82	1.17	1.36	2.76	4.10	0.49	0.64	1.00	1.11	2.26	3.13
44	0.67	0.92	1.28	1.48	3.05	4.53	0.54	0.71	1.08	1.22	2.36	3.41
45	0.75	1.02	1.40	1.62	3.34	5.00	0.59	0.79	1.17	1.32	2.49	3.70
46	0.83	1.12	1.53	1.78	3.61	5.52	0.64	0.87	1.26	1.42	2.65	3.99
47	0.90	1.22	1.66	1.97	3.88	6.09	0.70	0.95	1.36	1.53	2.84	4.28
48	0.99	1.33	1.81	2.17	4.18	6.70	0.76	1.04	1.46	1.64	3.04	4.59
49	1.08	1.45	1.98	2.39	4.51	7.33	0.83	1.13	1.57	1.76	3.27	4.91
50	1.19	1.59	2.15	2.61	4.91	7.99	0.91	1.23	1.68	1.89	3.50	5.25
51	1.32	1.75	2.34	2.84	5.38	8.67	1.00	1.33	1.80	2.03	3.75	5.60
52	1.46	1.92	2.54	3.08	5.93	9.38	1.10	1.45	1.92	2.17	4.01	5.98
53	1.62	2.11	2.77	3.35	6.53	10.13	1.21	1.57	2.05	2.33	4.30	6.38
54	1.80	2.32	3.03	3.65	7.16	10.90	1.33	1.70	2.21	2.51	4.62	6.80
55	1.98	2.54	3.33	3.99	7.81	11.65	1.46	1.83	2.40	2.70	4.96	7.24
56	2.17	2.76	3.66	4.38	8.46	12.37	1.59	1.97	2.62	2.91	5.32	7.68
57	2.37	3.01	4.04	4.83	9.15	13.10	1.73	2.12	2.88	3.14	5.71	8.15
58	2.61	3.29	4.47	5.33	9.93	13.93	1.88	2.29	3.17	3.40	6.16	8.68
59	2.89	3.61	4.97	5.89	10.81	14.93	2.05	2.48	3.48	3.70	6.70	9.29
60	3.21	3.99	5.54	6.48	11.77	16.17	2.24	2.69	3.80	4.03	7.36	10.00
61	3.58	4.42	6.19	7.09	12.78	17.70	2.45	2.93	4.12	4.41	8.17	10.84
62	4.00	4.93	6.95	7.75	13.90	19.51	2.68	3.22	4.47	4.84	9.12	11.80
63	4.51	5.54	7.79	8.54	15.25	21.58	2.95	3.55	4.87	5.34	10.19	12.90
64	5.11	6.24	8.72	9.51	17.05	23.91	3.25	3.91	5.33	5.90	11.35	14.12
65	5.83	7.04	9.67	10.70	19.58	26.46	3.56	4.30	5.83	6.52	12.58	15.45
66	6.69	7.96	10.64	12.18	23.09	29.27	3.89	4.71	6.38	7.20	13.89	16.92
67	7.71	9.05	11.77	14.00	27.44	32.51	4.27	5.21	7.06	8.03	15.40	18.68
68	8.89	10.34	13.12	16.12	32.19	36.19	4.77	5.83	7.91	9.01	17.13	20.72
69	10.19	11.80	14.67	18.41	36.65	40.09	5.36	6.55	8.91	10.12	18.89	22.83
70	11.50	13.33	16.30	20.62	39.94	43.80	6.03	7.30	10.00	11.22	20.36	24.58
71	12.77	14.89	17.93	22.61	41.42	47.02	6.76	8.03	11.14	12.24	21.32	25.70
72	14.20	16.74	20.01	24.86	42.23	50.67	7.70	9.00	12.59	13.52	22.52	27.16
73	16.02	19.11	22.97	27.88	43.75	55.78	8.99	10.47	14.61	15.41	24.72	29.89
74	18.37	22.17	27.05	32.05	47.07	63.09	10.71	12.55	17.34	18.09	28.37	34.45
75	21.36	26.02	32.33	37.54	53.01	73.10	12.87	15.24	20.79	21.64	33.63	41.00
76	25.01	30.62	38.61	44.38	62.24	86.02	15.37	18.34	24.83	25.90	40.28	49.16
77	29.61	36.47	47.11	53.33	74.93	102.95	18.69	22.74	30.24	31.78	50.04	61.32
78	35.32	43.80	58.33	64.81	91.59	124.58	23.04	28.81	37.34	39.66	63.69	78.50
79	42.33	52.85	72.79	79.23	112.77	151.62	28.59	36.88	46.44	49.94	81.98	101.72
80	50.78	63.87	91.00	97.01	139.00	184.79	35.56	47.30	57.88	63.00	105.68	132.00

AUL American Protector Plus
10-Year Level Premium Term Rates per 1,000
(Add $75 Annual Policy Fee)
Band 2: $250,000 – $499,999

Issue Age	Male Elite Pref NT	Male Pref NT	Male Std Pls NT	Male Std NT	Male Pref Tob	Male Std Tob	Female Elite Pref NT	Female Pref NT	Female Std Pls NT	Female Std NT	Female Pref Tob	Female Std Tob
18	0.23	0.33	0.49	0.63	1.15	1.73	0.19	0.28	0.41	0.52	0.86	1.30
19	0.23	0.33	0.49	0.63	1.15	1.73	0.19	0.28	0.41	0.52	0.86	1.30
20	0.23	0.33	0.49	0.63	1.15	1.73	0.19	0.28	0.41	0.52	0.86	1.30
21	0.23	0.33	0.49	0.63	1.16	1.73	0.19	0.28	0.41	0.52	0.86	1.31
22	0.23	0.33	0.49	0.63	1.17	1.73	0.19	0.28	0.41	0.52	0.87	1.31
23	0.23	0.33	0.49	0.63	1.18	1.73	0.19	0.28	0.41	0.52	0.87	1.32
24	0.23	0.33	0.49	0.63	1.19	1.73	0.19	0.28	0.41	0.52	0.88	1.32
25	0.23	0.33	0.49	0.63	1.20	1.73	0.19	0.28	0.41	0.52	0.88	1.33
26	0.23	0.33	0.49	0.63	1.21	1.73	0.19	0.28	0.41	0.52	0.88	1.33
27	0.23	0.33	0.49	0.63	1.22	1.73	0.19	0.28	0.41	0.52	0.88	1.34
28	0.23	0.33	0.49	0.63	1.23	1.73	0.19	0.28	0.41	0.52	0.88	1.34
29	0.23	0.33	0.49	0.63	1.24	1.73	0.19	0.28	0.41	0.52	0.89	1.35
30	0.23	0.33	0.49	0.63	1.25	1.73	0.19	0.28	0.41	0.52	0.90	1.37
31	0.23	0.33	0.49	0.63	1.26	1.74	0.19	0.28	0.41	0.52	0.91	1.39
32	0.23	0.33	0.49	0.63	1.26	1.75	0.19	0.28	0.41	0.52	0.93	1.42
33	0.23	0.33	0.49	0.63	1.27	1.78	0.19	0.28	0.41	0.52	0.95	1.46
34	0.23	0.33	0.49	0.63	1.30	1.83	0.19	0.28	0.41	0.52	1.00	1.52
35	0.23	0.33	0.49	0.63	1.34	1.91	0.20	0.28	0.41	0.54	1.07	1.58
36	0.24	0.35	0.51	0.67	1.40	2.02	0.21	0.29	0.44	0.57	1.18	1.66
37	0.25	0.38	0.55	0.72	1.48	2.16	0.23	0.31	0.48	0.62	1.33	1.75
38	0.27	0.42	0.59	0.78	1.58	2.34	0.24	0.34	0.53	0.67	1.49	1.86
39	0.29	0.46	0.65	0.86	1.71	2.56	0.27	0.37	0.58	0.73	1.65	2.00
40	0.33	0.52	0.72	0.94	1.87	2.82	0.30	0.41	0.64	0.79	1.79	2.17
41	0.38	0.59	0.80	1.03	2.08	3.14	0.34	0.46	0.70	0.86	1.90	2.38
42	0.45	0.67	0.90	1.12	2.33	3.50	0.39	0.53	0.77	0.92	2.00	2.63
43	0.52	0.75	1.01	1.23	2.60	3.91	0.44	0.60	0.85	1.00	2.09	2.91
44	0.60	0.85	1.13	1.35	2.89	4.35	0.49	0.67	0.93	1.08	2.20	3.20
45	0.67	0.94	1.25	1.48	3.18	4.83	0.55	0.74	1.01	1.17	2.33	3.50
46	0.74	1.03	1.38	1.63	3.46	5.34	0.60	0.81	1.10	1.27	2.49	3.80
47	0.80	1.12	1.52	1.80	3.74	5.89	0.66	0.88	1.18	1.37	2.67	4.12
48	0.88	1.22	1.67	1.99	4.04	6.46	0.72	0.95	1.28	1.49	2.88	4.44
49	0.96	1.34	1.84	2.19	4.37	7.05	0.78	1.03	1.39	1.61	3.10	4.77
50	1.06	1.46	2.02	2.40	4.75	7.64	0.85	1.11	1.50	1.73	3.34	5.10
51	1.18	1.60	2.22	2.61	5.19	8.21	0.93	1.20	1.63	1.85	3.59	5.43
52	1.32	1.76	2.43	2.84	5.68	8.79	1.02	1.30	1.77	1.99	3.86	5.76
53	1.48	1.93	2.68	3.09	6.22	9.40	1.12	1.41	1.92	2.13	4.16	6.11
54	1.66	2.13	2.94	3.38	6.80	10.06	1.22	1.53	2.08	2.29	4.47	6.48
55	1.84	2.34	3.23	3.70	7.40	10.76	1.34	1.66	2.25	2.48	4.80	6.89
56	2.03	2.57	3.53	4.07	8.01	11.51	1.46	1.80	2.43	2.69	5.13	7.33
57	2.24	2.82	3.87	4.49	8.67	12.33	1.60	1.96	2.63	2.94	5.49	7.80
58	2.48	3.11	4.25	4.96	9.41	13.27	1.75	2.14	2.84	3.21	5.90	8.34
59	2.75	3.45	4.70	5.49	10.25	14.37	1.92	2.34	3.07	3.51	6.37	8.95
60	3.08	3.84	5.25	6.07	11.21	15.65	2.10	2.56	3.33	3.83	6.91	9.66
61	3.46	4.29	5.91	6.70	12.28	17.15	2.29	2.81	3.61	4.17	7.54	10.48
62	3.91	4.81	6.68	7.42	13.50	18.87	2.51	3.09	3.92	4.55	8.26	11.42
63	4.42	5.41	7.55	8.23	14.91	20.83	2.76	3.41	4.29	4.99	9.09	12.46
64	5.00	6.09	8.47	9.15	16.60	23.06	3.04	3.77	4.69	5.48	10.04	13.60
65	5.63	6.86	9.40	10.15	18.67	25.60	3.34	4.15	5.12	6.00	11.11	14.80
66	6.32	7.73	10.31	11.22	21.23	28.53	3.66	4.56	5.57	6.56	12.35	16.08
67	7.12	8.75	11.33	12.49	24.31	31.98	4.06	5.07	6.13	7.24	13.86	17.60
68	8.05	9.95	12.54	14.03	27.74	35.83	4.54	5.69	6.83	8.10	15.58	19.39
69	9.07	11.24	13.93	15.84	31.16	39.72	5.10	6.38	7.66	9.10	17.33	21.23
70	10.10	12.51	15.40	17.86	34.03	43.04	5.66	7.05	8.52	10.15	18.74	22.72
71	11.07	13.67	16.90	20.04	35.97	45.36	6.19	7.64	9.36	11.21	19.57	23.60
72	12.23	15.03	18.79	22.73	37.85	47.82	6.89	8.42	10.50	12.59	20.59	24.86
73	13.80	16.92	21.45	26.26	40.68	51.70	7.95	9.68	12.21	14.61	22.56	27.45
74	15.94	19.54	25.09	30.84	45.23	57.92	9.46	11.54	14.63	17.40	25.94	31.88
75	18.75	23.00	29.80	36.54	52.00	67.07	11.43	14.00	17.75	21.00	30.85	38.20
76	22.20	27.28	35.46	43.23	61.31	79.39	13.73	16.85	21.35	25.19	36.99	45.84
77	26.73	32.96	43.00	51.82	73.84	96.20	17.00	21.02	26.45	30.99	46.24	57.68
78	32.55	40.32	52.83	62.72	90.15	118.33	21.46	26.87	33.46	38.79	59.41	74.89
79	39.88	49.66	65.36	76.31	110.82	146.65	27.38	34.76	42.76	48.99	77.31	98.61
80	48.94	61.25	81.00	93.00	136.40	182.00	34.99	45.05	54.75	62.00	100.74	130.00

AUL American Protector Plus
10-Year Level Premium Term Rates per 1,000
(Add $75 Annual Policy Fee)
Band 3: $500,000 – $999,999

Issue Age	Male Elite Pref NT	Male Pref NT	Male Std Pls NT	Male Std NT	Male Pref Tob	Male Std Tob	Female Elite Pref NT	Female Pref NT	Female Std Pls NT	Female Std NT	Female Pref Tob	Female Std Tob
18	0.21	0.31	0.47	0.58	1.10	1.70	0.18	0.26	0.39	0.48	0.82	1.21
19	0.21	0.31	0.47	0.58	1.10	1.70	0.18	0.26	0.39	0.48	0.82	1.21
20	0.21	0.31	0.47	0.58	1.10	1.70	0.18	0.26	0.39	0.48	0.82	1.21
21	0.21	0.31	0.47	0.58	1.11	1.70	0.18	0.26	0.39	0.48	0.82	1.23
22	0.21	0.31	0.47	0.58	1.11	1.70	0.18	0.26	0.39	0.48	0.82	1.25
23	0.21	0.31	0.47	0.58	1.12	1.70	0.18	0.26	0.39	0.48	0.82	1.27
24	0.21	0.31	0.47	0.58	1.12	1.70	0.18	0.26	0.39	0.48	0.82	1.29
25	0.21	0.31	0.47	0.58	1.13	1.70	0.18	0.26	0.39	0.48	0.82	1.31
26	0.21	0.31	0.47	0.58	1.14	1.70	0.18	0.26	0.39	0.48	0.83	1.32
27	0.21	0.31	0.47	0.58	1.15	1.70	0.18	0.26	0.39	0.48	0.84	1.32
28	0.21	0.31	0.47	0.58	1.16	1.70	0.18	0.26	0.39	0.48	0.85	1.32
29	0.21	0.31	0.47	0.58	1.17	1.70	0.18	0.26	0.39	0.48	0.86	1.32
30	0.21	0.31	0.47	0.58	1.19	1.71	0.18	0.26	0.39	0.48	0.88	1.34
31	0.21	0.31	0.47	0.58	1.20	1.72	0.18	0.26	0.39	0.48	0.88	1.36
32	0.21	0.31	0.47	0.58	1.21	1.73	0.18	0.26	0.39	0.48	0.89	1.38
33	0.21	0.31	0.47	0.58	1.22	1.76	0.18	0.26	0.39	0.48	0.90	1.42
34	0.21	0.31	0.47	0.58	1.25	1.80	0.18	0.26	0.39	0.48	0.93	1.47
35	0.21	0.32	0.47	0.58	1.29	1.88	0.18	0.26	0.39	0.48	0.99	1.53
36	0.22	0.34	0.49	0.61	1.35	1.99	0.19	0.27	0.42	0.51	1.10	1.60
37	0.23	0.37	0.53	0.66	1.43	2.12	0.20	0.29	0.46	0.56	1.24	1.69
38	0.25	0.40	0.58	0.71	1.53	2.30	0.22	0.32	0.51	0.61	1.40	1.80
39	0.27	0.45	0.63	0.78	1.66	2.51	0.24	0.35	0.56	0.67	1.56	1.93
40	0.31	0.50	0.70	0.86	1.82	2.77	0.27	0.39	0.62	0.74	1.70	2.10
41	0.36	0.56	0.78	0.95	2.02	3.09	0.31	0.44	0.69	0.81	1.82	2.31
42	0.42	0.64	0.87	1.05	2.26	3.45	0.36	0.50	0.76	0.88	1.92	2.56
43	0.49	0.72	0.97	1.16	2.53	3.85	0.41	0.56	0.83	0.96	2.02	2.83
44	0.57	0.81	1.08	1.29	2.81	4.29	0.47	0.63	0.91	1.04	2.13	3.12
45	0.64	0.90	1.20	1.43	3.09	4.75	0.52	0.70	0.99	1.13	2.27	3.41
46	0.71	0.99	1.33	1.59	3.37	5.24	0.57	0.77	1.07	1.23	2.43	3.71
47	0.77	1.08	1.47	1.76	3.65	5.75	0.63	0.84	1.15	1.34	2.62	4.01
48	0.84	1.18	1.62	1.95	3.95	6.28	0.68	0.91	1.24	1.45	2.83	4.32
49	0.92	1.29	1.78	2.15	4.28	6.84	0.74	0.99	1.34	1.58	3.05	4.64
50	1.02	1.41	1.96	2.36	4.66	7.40	0.81	1.08	1.44	1.70	3.28	4.96
51	1.14	1.54	2.15	2.57	5.10	7.96	0.89	1.18	1.55	1.82	3.51	5.27
52	1.28	1.69	2.37	2.79	5.59	8.54	0.97	1.28	1.67	1.95	3.76	5.58
53	1.43	1.86	2.61	3.04	6.13	9.15	1.07	1.39	1.81	2.09	4.03	5.91
54	1.61	2.05	2.87	3.31	6.71	9.81	1.17	1.51	1.95	2.25	4.32	6.27
55	1.79	2.25	3.15	3.63	7.29	10.52	1.28	1.64	2.11	2.43	4.63	6.67
56	1.98	2.47	3.45	3.99	7.87	11.27	1.40	1.77	2.28	2.64	4.97	7.11
57	2.19	2.71	3.77	4.40	8.48	12.09	1.54	1.91	2.47	2.89	5.33	7.59
58	2.43	2.99	4.15	4.86	9.16	13.02	1.68	2.06	2.69	3.16	5.75	8.14
59	2.71	3.32	4.59	5.38	9.95	14.11	1.85	2.24	2.92	3.46	6.22	8.76
60	3.03	3.70	5.12	5.96	10.88	15.37	2.02	2.45	3.17	3.76	6.75	9.46
61	3.41	4.15	5.76	6.61	11.98	16.85	2.21	2.69	3.44	4.07	7.34	10.26
62	3.84	4.66	6.51	7.35	13.24	18.54	2.42	2.98	3.74	4.40	8.02	11.17
63	4.33	5.26	7.35	8.17	14.68	20.46	2.66	3.31	4.08	4.79	8.79	12.18
64	4.89	5.93	8.24	9.07	16.30	22.61	2.93	3.67	4.47	5.23	9.66	13.29
65	5.51	6.69	9.15	9.99	18.10	24.98	3.21	4.06	4.90	5.72	10.66	14.47
66	6.19	7.53	10.04	10.93	20.11	27.64	3.51	4.48	5.37	6.27	11.81	15.74
67	6.99	8.52	11.03	12.00	22.45	30.72	3.88	4.98	5.94	6.95	13.21	17.26
68	7.91	9.66	12.21	13.30	25.10	34.21	4.33	5.58	6.66	7.81	14.84	19.03
69	8.91	10.91	13.57	14.82	27.89	37.81	4.86	6.27	7.49	8.82	16.51	20.87
70	9.89	12.16	15.02	16.50	30.48	41.00	5.41	6.93	8.38	9.87	17.89	22.36
71	10.79	13.35	16.52	18.29	32.63	43.44	5.94	7.53	9.28	10.92	18.76	23.25
72	11.85	14.74	18.41	20.53	35.06	46.17	6.66	8.31	10.44	12.29	19.87	24.52
73	13.30	16.58	21.00	23.58	38.57	50.35	7.72	9.53	12.09	14.28	21.93	27.07
74	15.32	19.07	24.50	27.64	43.74	56.79	9.24	11.31	14.36	17.03	25.35	31.42
75	17.98	22.32	29.00	32.78	50.91	66.02	11.19	13.65	17.27	20.57	30.25	37.63
76	21.29	26.32	34.41	38.89	60.18	78.18	13.45	16.41	20.68	24.68	36.29	45.16
77	25.65	31.51	41.52	46.87	72.54	94.66	16.65	20.36	25.33	30.38	45.37	56.76
78	31.27	38.10	50.68	57.11	88.58	116.30	21.03	25.81	31.51	38.05	58.28	73.56
79	38.36	46.32	62.27	70.03	108.87	143.93	26.84	33.07	39.54	48.10	75.81	96.67
80	47.13	56.40	76.62	86.00	134.00	178.37	34.31	42.46	49.70	60.92	98.76	127.19

AUL American Protector Plus
10-Year Level Premium Term Rates per 1,000
(Add $75 Annual Policy Fee)
Band 4: $1,000,000 +

Issue Age	Male Elite Pref NT	Male Pref NT	Male Std Pls NT	Male Std NT	Male Pref Tob	Male Std Tob	Female Elite Pref NT	Female Pref NT	Female Std Pls NT	Female Std NT	Female Pref Tob	Female Std Tob
18	0.20	0.29	0.44	0.54	1.05	1.62	0.17	0.25	0.36	0.44	0.79	1.10
19	0.20	0.29	0.44	0.54	1.05	1.62	0.17	0.25	0.36	0.44	0.79	1.10
20	0.20	0.29	0.44	0.54	1.05	1.62	0.17	0.25	0.36	0.44	0.79	1.10
21	0.20	0.29	0.44	0.54	1.05	1.62	0.17	0.25	0.36	0.44	0.79	1.10
22	0.20	0.29	0.44	0.54	1.05	1.62	0.17	0.25	0.36	0.44	0.79	1.10
23	0.20	0.29	0.44	0.54	1.05	1.62	0.17	0.25	0.36	0.44	0.79	1.10
24	0.20	0.29	0.44	0.54	1.05	1.62	0.17	0.25	0.36	0.44	0.79	1.10
25	0.20	0.29	0.44	0.54	1.05	1.62	0.17	0.25	0.36	0.44	0.79	1.10
26	0.20	0.29	0.44	0.54	1.06	1.63	0.17	0.25	0.36	0.44	0.79	1.13
27	0.20	0.29	0.44	0.54	1.06	1.63	0.17	0.25	0.36	0.44	0.80	1.17
28	0.20	0.29	0.44	0.54	1.07	1.65	0.17	0.25	0.37	0.45	0.80	1.22
29	0.20	0.29	0.44	0.54	1.09	1.66	0.17	0.25	0.37	0.45	0.81	1.27
30	0.20	0.29	0.44	0.54	1.10	1.68	0.17	0.25	0.37	0.45	0.82	1.31
31	0.20	0.29	0.44	0.54	1.11	1.69	0.17	0.25	0.37	0.45	0.83	1.34
32	0.20	0.29	0.44	0.54	1.12	1.71	0.17	0.25	0.37	0.45	0.83	1.37
33	0.20	0.29	0.44	0.54	1.13	1.73	0.17	0.25	0.37	0.45	0.85	1.40
34	0.20	0.29	0.44	0.54	1.16	1.78	0.17	0.25	0.37	0.45	0.88	1.44
35	0.20	0.30	0.45	0.54	1.20	1.85	0.17	0.25	0.38	0.45	0.92	1.50
36	0.21	0.32	0.47	0.57	1.26	1.95	0.18	0.26	0.40	0.48	0.99	1.57
37	0.22	0.34	0.50	0.61	1.34	2.08	0.19	0.28	0.42	0.51	1.07	1.66
38	0.23	0.37	0.54	0.66	1.43	2.24	0.21	0.30	0.46	0.56	1.18	1.77
39	0.26	0.40	0.58	0.72	1.56	2.45	0.23	0.33	0.50	0.61	1.29	1.90
40	0.29	0.45	0.64	0.80	1.71	2.70	0.26	0.36	0.55	0.67	1.41	2.06
41	0.33	0.51	0.71	0.89	1.90	3.02	0.29	0.40	0.61	0.73	1.54	2.26
42	0.39	0.58	0.79	0.99	2.13	3.39	0.33	0.45	0.68	0.80	1.68	2.50
43	0.45	0.66	0.89	1.10	2.38	3.80	0.38	0.51	0.76	0.88	1.82	2.75
44	0.51	0.74	0.99	1.22	2.65	4.22	0.42	0.57	0.84	0.96	1.98	3.02
45	0.58	0.83	1.11	1.36	2.92	4.64	0.47	0.63	0.93	1.05	2.14	3.29
46	0.65	0.91	1.24	1.51	3.18	5.04	0.52	0.70	1.02	1.15	2.31	3.56
47	0.72	1.00	1.37	1.67	3.45	5.45	0.57	0.76	1.10	1.25	2.49	3.82
48	0.80	1.09	1.52	1.84	3.74	5.87	0.63	0.84	1.20	1.36	2.69	4.10
49	0.89	1.20	1.69	2.03	4.06	6.32	0.69	0.92	1.29	1.48	2.89	4.39
50	0.99	1.31	1.86	2.23	4.42	6.82	0.76	1.00	1.39	1.60	3.10	4.70
51	1.11	1.43	2.04	2.45	4.84	7.37	0.84	1.09	1.49	1.73	3.32	5.02
52	1.24	1.57	2.25	2.68	5.31	7.97	0.93	1.18	1.60	1.86	3.55	5.37
53	1.38	1.73	2.47	2.94	5.83	8.63	1.03	1.29	1.72	2.01	3.80	5.74
54	1.54	1.90	2.71	3.22	6.37	9.34	1.13	1.40	1.84	2.17	4.08	6.12
55	1.70	2.10	2.97	3.53	6.92	10.07	1.24	1.52	1.98	2.35	4.38	6.52
56	1.86	2.32	3.24	3.86	7.46	10.82	1.34	1.65	2.13	2.54	4.72	6.92
57	2.04	2.56	3.54	4.22	8.03	11.63	1.45	1.78	2.29	2.76	5.09	7.34
58	2.24	2.84	3.89	4.62	8.67	12.53	1.58	1.94	2.48	3.00	5.51	7.81
59	2.48	3.17	4.30	5.09	9.41	13.60	1.71	2.12	2.69	3.26	5.97	8.35
60	2.76	3.54	4.80	5.64	10.31	14.87	1.87	2.32	2.92	3.54	6.49	8.99
61	3.10	3.97	5.42	6.28	11.38	16.40	2.05	2.55	3.18	3.84	7.06	9.76
62	3.50	4.47	6.14	7.02	12.62	18.18	2.26	2.82	3.48	4.17	7.71	10.65
63	3.96	5.03	6.96	7.85	14.04	20.17	2.50	3.13	3.83	4.55	8.43	11.64
64	4.48	5.68	7.83	8.76	15.64	22.31	2.77	3.47	4.22	4.99	9.24	12.69
65	5.03	6.39	8.71	9.68	17.43	24.53	3.06	3.83	4.65	5.47	10.11	13.77
66	5.62	7.18	9.58	10.61	19.44	26.82	3.37	4.20	5.11	6.00	11.06	14.86
67	6.30	8.09	10.55	11.66	21.79	29.39	3.75	4.64	5.67	6.66	12.22	16.15
68	7.11	9.15	11.69	12.93	24.45	32.32	4.21	5.18	6.35	7.48	13.59	17.67
69	8.01	10.33	12.99	14.42	27.24	35.47	4.74	5.82	7.14	8.42	15.07	19.26
70	8.95	11.57	14.36	16.05	29.80	38.46	5.30	6.47	7.96	9.36	16.38	20.58
71	9.88	12.82	15.74	17.79	31.89	41.07	5.84	7.10	8.78	10.24	17.37	21.40
72	11.01	14.28	17.45	19.98	34.24	44.18	6.56	7.95	9.82	11.42	18.70	22.64
73	12.55	16.14	19.85	22.93	37.65	48.75	7.60	9.23	11.29	13.22	21.01	25.16
74	14.63	18.55	23.14	26.86	42.70	55.46	9.06	11.04	13.33	15.80	24.65	29.38
75	17.31	21.58	27.40	31.83	49.72	64.71	10.94	13.38	15.95	19.16	29.66	35.34
76	20.54	25.25	32.55	37.74	58.82	76.57	13.13	16.09	19.06	23.05	35.64	42.42
77	24.79	29.87	39.39	45.45	70.99	92.42	16.19	19.93	23.27	28.62	44.56	53.46
78	30.26	35.59	48.25	55.33	86.83	113.04	20.33	25.20	28.85	36.30	57.21	69.54
79	37.18	42.60	59.52	67.76	106.92	139.20	25.77	32.20	36.04	46.55	74.37	91.77
80	45.76	51.04	73.53	83.13	131.84	171.65	32.72	41.22	45.11	59.81	96.83	121.25

AUL American Protector Plus
15-Year Level Premium Term Rates per 1,000
(Add $75 Annual Policy Fee)
Band 1: $100,000 – $249,999

Issue Age	Male Elite Pref NT	Male Pref NT	Male Std Pls NT	Male Std NT	Male Pref Tob	Male Std Tob	Female Elite Pref NT	Female Pref NT	Female Std Pls NT	Female Std NT	Female Pref Tob	Female Std Tob
18	0.35	0.48	0.75	0.89	1.36	2.31	0.29	0.38	0.67	0.75	1.10	1.66
19	0.35	0.48	0.75	0.89	1.36	2.31	0.29	0.38	0.67	0.75	1.10	1.66
20	0.35	0.48	0.75	0.89	1.36	2.31	0.29	0.38	0.67	0.75	1.10	1.66
21	0.35	0.48	0.75	0.89	1.40	2.31	0.29	0.38	0.67	0.75	1.14	1.66
22	0.35	0.48	0.75	0.89	1.44	2.31	0.29	0.38	0.67	0.75	1.18	1.66
23	0.35	0.48	0.75	0.89	1.47	2.31	0.29	0.38	0.68	0.75	1.23	1.66
24	0.35	0.48	0.75	0.89	1.51	2.31	0.29	0.38	0.68	0.75	1.27	1.66
25	0.35	0.48	0.75	0.89	1.55	2.31	0.29	0.38	0.68	0.75	1.31	1.66
26	0.35	0.48	0.75	0.89	1.58	2.37	0.29	0.38	0.68	0.75	1.33	1.72
27	0.35	0.48	0.75	0.89	1.61	2.46	0.29	0.38	0.68	0.75	1.34	1.81
28	0.35	0.48	0.75	0.89	1.64	2.56	0.29	0.38	0.68	0.75	1.34	1.91
29	0.35	0.48	0.75	0.89	1.67	2.66	0.29	0.38	0.68	0.75	1.35	2.01
30	0.35	0.48	0.75	0.89	1.71	2.74	0.29	0.38	0.68	0.75	1.36	2.09
31	0.35	0.48	0.75	0.89	1.75	2.79	0.29	0.38	0.68	0.75	1.36	2.14
32	0.35	0.48	0.75	0.89	1.80	2.83	0.29	0.39	0.68	0.75	1.36	2.17
33	0.35	0.48	0.75	0.90	1.86	2.87	0.29	0.40	0.68	0.75	1.36	2.19
34	0.35	0.48	0.75	0.92	1.92	2.94	0.29	0.41	0.68	0.75	1.38	2.24
35	0.35	0.48	0.77	0.94	2.00	3.04	0.29	0.43	0.69	0.77	1.45	2.31
36	0.37	0.51	0.80	0.97	2.08	3.19	0.31	0.45	0.72	0.81	1.56	2.42
37	0.40	0.56	0.85	1.02	2.17	3.39	0.34	0.49	0.76	0.86	1.72	2.56
38	0.44	0.63	0.91	1.08	2.30	3.62	0.37	0.52	0.81	0.93	1.90	2.72
39	0.49	0.70	0.99	1.16	2.48	3.90	0.41	0.56	0.86	1.01	2.10	2.92
40	0.56	0.78	1.08	1.29	2.73	4.23	0.46	0.61	0.93	1.09	2.32	3.13
41	0.65	0.87	1.19	1.47	3.07	4.62	0.51	0.66	1.00	1.18	2.54	3.37
42	0.76	0.97	1.31	1.69	3.48	5.06	0.57	0.72	1.09	1.28	2.78	3.63
43	0.87	1.08	1.44	1.93	3.96	5.54	0.64	0.78	1.18	1.39	3.03	3.93
44	1.00	1.20	1.60	2.17	4.49	6.07	0.71	0.85	1.27	1.51	3.31	4.26
45	1.12	1.33	1.77	2.39	5.11	6.61	0.78	0.93	1.37	1.64	3.61	4.63
46	1.24	1.46	1.96	2.58	5.83	7.17	0.85	1.02	1.46	1.79	3.94	5.05
47	1.36	1.60	2.17	2.75	6.62	7.75	0.93	1.11	1.55	1.95	4.30	5.53
48	1.49	1.75	2.40	2.92	7.44	8.39	1.01	1.22	1.66	2.12	4.69	6.03
49	1.62	1.92	2.65	3.11	8.20	9.10	1.10	1.32	1.79	2.31	5.10	6.55
50	1.76	2.12	2.90	3.33	8.80	9.89	1.18	1.43	1.95	2.50	5.51	7.07
51	1.90	2.34	3.16	3.58	9.18	10.78	1.26	1.53	2.16	2.69	5.91	7.57
52	2.06	2.60	3.44	3.86	9.41	11.76	1.34	1.64	2.40	2.90	6.31	8.08
53	2.24	2.88	3.75	4.19	9.64	12.85	1.43	1.76	2.68	3.13	6.76	8.63
54	2.43	3.17	4.10	4.57	9.96	14.02	1.54	1.91	2.98	3.39	7.29	9.22
55	2.65	3.46	4.49	5.02	10.50	15.28	1.67	2.07	3.30	3.69	7.97	9.89
56	2.88	3.73	4.91	5.55	11.33	16.63	1.83	2.26	3.63	4.03	8.86	10.64
57	3.15	4.01	5.40	6.18	12.41	18.09	2.02	2.49	3.98	4.43	9.92	11.47
58	3.47	4.35	5.97	6.89	13.67	19.69	2.24	2.76	4.37	4.89	11.05	12.40
59	3.86	4.77	6.64	7.68	15.04	21.42	2.49	3.08	4.81	5.40	12.10	13.42
60	4.31	5.28	7.42	8.50	16.45	23.26	2.78	3.43	5.30	5.94	12.87	14.53
61	4.84	5.90	8.33	9.32	17.84	25.18	3.10	3.81	5.84	6.51	13.20	15.73
62	5.49	6.67	9.39	10.24	19.33	27.24	3.47	4.27	6.47	7.15	13.29	17.08
63	6.26	7.61	10.64	11.35	21.05	29.56	3.91	4.84	7.18	7.92	13.48	18.59
64	7.15	8.72	12.08	12.73	23.11	32.27	4.42	5.52	7.99	8.85	14.11	20.25
65	8.09	10.00	13.71	14.45	25.59	35.54	4.97	6.31	8.83	9.98	15.58	22.00
66	9.06	11.44	15.52	16.56	28.57	39.50	5.56	7.21	9.69	11.35	18.15	23.79
67	10.22	13.14	17.61	19.12	32.08	44.03	6.26	8.31	10.69	12.98	21.59	25.79
68	11.71	15.21	20.05	22.20	36.15	48.98	7.15	9.71	11.93	14.89	25.54	28.21
69	13.63	17.69	22.89	25.80	40.78	54.15	8.27	11.44	13.52	17.08	29.69	31.23
70	16.03	20.60	26.16	29.91	45.98	59.36	9.65	13.52	15.53	19.54	33.73	35.00
71	18.88	23.90	29.84	34.44	51.68	64.36	11.28	15.90	17.98	22.22	37.29	39.66
72	22.51	27.89	34.14	39.79	58.17	69.60	13.32	18.87	21.01	25.31	41.00	45.23
73	27.06	32.68	39.16	46.09	65.56	75.16	15.83	22.55	24.70	28.88	44.97	51.78
74	32.69	38.39	44.98	53.50	73.96	81.11	18.89	27.06	29.12	33.00	49.25	59.42
75	39.55	45.15	51.70	62.15	83.48	87.52	22.56	32.52	34.38	37.72	53.94	68.22

AUL American Protector Plus
15-Year Level Premium Term Rates per 1,000
(Add $75 Annual Policy Fee)
Band 2: $250,000 – $499,999

Issue Age	Male Elite Pref NT	Male Pref NT	Male Std Pls NT	Male Std NT	Male Pref Tob	Male Std Tob	Female Elite Pref NT	Female Pref NT	Female Std Pls NT	Female Std NT	Female Pref Tob	Female Std Tob
18	0.28	0.43	0.62	0.76	1.20	2.02	0.26	0.35	0.50	0.60	0.96	1.38
19	0.28	0.43	0.62	0.76	1.20	2.02	0.26	0.35	0.50	0.60	0.96	1.38
20	0.28	0.43	0.62	0.76	1.20	2.02	0.26	0.35	0.50	0.60	0.96	1.38
21	0.28	0.43	0.62	0.76	1.24	2.04	0.26	0.35	0.50	0.60	0.99	1.41
22	0.28	0.43	0.62	0.76	1.28	2.05	0.26	0.35	0.51	0.60	1.02	1.43
23	0.28	0.43	0.62	0.76	1.31	2.07	0.26	0.35	0.51	0.60	1.04	1.46
24	0.28	0.43	0.62	0.76	1.35	2.08	0.26	0.35	0.52	0.60	1.07	1.48
25	0.28	0.43	0.62	0.76	1.39	2.10	0.26	0.35	0.52	0.60	1.10	1.51
26	0.28	0.43	0.62	0.77	1.42	2.11	0.26	0.35	0.52	0.60	1.11	1.53
27	0.28	0.43	0.62	0.78	1.44	2.11	0.26	0.35	0.52	0.61	1.12	1.56
28	0.28	0.43	0.62	0.79	1.46	2.12	0.27	0.35	0.52	0.62	1.12	1.58
29	0.28	0.43	0.62	0.80	1.48	2.13	0.27	0.36	0.52	0.62	1.13	1.61
30	0.28	0.43	0.62	0.81	1.52	2.17	0.27	0.36	0.52	0.63	1.15	1.65
31	0.28	0.43	0.62	0.81	1.56	2.22	0.27	0.36	0.52	0.63	1.16	1.70
32	0.28	0.43	0.62	0.81	1.62	2.28	0.27	0.37	0.52	0.64	1.19	1.75
33	0.28	0.43	0.62	0.81	1.68	2.37	0.27	0.38	0.52	0.64	1.22	1.82
34	0.28	0.43	0.62	0.81	1.76	2.48	0.27	0.39	0.52	0.65	1.27	1.91
35	0.29	0.43	0.62	0.82	1.84	2.60	0.27	0.41	0.54	0.68	1.36	2.00
36	0.30	0.45	0.65	0.85	1.92	2.74	0.28	0.43	0.57	0.72	1.48	2.11
37	0.32	0.48	0.69	0.90	2.01	2.90	0.30	0.46	0.62	0.77	1.64	2.23
38	0.34	0.52	0.74	0.96	2.13	3.10	0.32	0.49	0.67	0.83	1.82	2.37
39	0.38	0.57	0.81	1.05	2.31	3.35	0.35	0.53	0.73	0.91	2.02	2.55
40	0.43	0.63	0.90	1.17	2.57	3.67	0.39	0.57	0.80	0.99	2.23	2.77
41	0.51	0.71	1.01	1.34	2.94	4.08	0.44	0.62	0.88	1.08	2.44	3.04
42	0.60	0.81	1.14	1.54	3.40	4.56	0.49	0.68	0.96	1.19	2.66	3.35
43	0.71	0.91	1.29	1.76	3.91	5.09	0.55	0.74	1.05	1.30	2.90	3.70
44	0.83	1.03	1.44	1.99	4.44	5.65	0.61	0.81	1.15	1.42	3.16	4.07
45	0.94	1.16	1.60	2.21	4.94	6.22	0.67	0.88	1.25	1.54	3.45	4.46
46	1.05	1.29	1.75	2.40	5.40	6.78	0.73	0.95	1.35	1.66	3.78	4.86
47	1.17	1.44	1.91	2.59	5.84	7.34	0.78	1.02	1.46	1.80	4.14	5.28
48	1.29	1.59	2.08	2.78	6.28	7.94	0.84	1.09	1.58	1.93	4.53	5.72
49	1.41	1.76	2.26	2.98	6.74	8.61	0.90	1.17	1.70	2.08	4.94	6.19
50	1.55	1.95	2.47	3.21	7.22	9.35	0.97	1.27	1.83	2.23	5.35	6.68
51	1.69	2.15	2.70	3.46	7.71	10.19	1.04	1.38	1.96	2.38	5.76	7.19
52	1.85	2.38	2.96	3.73	8.23	11.11	1.12	1.50	2.11	2.53	6.18	7.72
53	2.03	2.62	3.25	4.05	8.80	12.13	1.22	1.65	2.27	2.72	6.63	8.30
54	2.23	2.89	3.57	4.42	9.46	13.23	1.33	1.80	2.46	2.93	7.14	8.92
55	2.45	3.17	3.93	4.85	10.24	14.40	1.46	1.98	2.68	3.21	7.75	9.60
56	2.69	3.46	4.32	5.35	11.16	15.64	1.61	2.17	2.94	3.55	8.49	10.34
57	2.97	3.78	4.76	5.94	12.23	16.97	1.78	2.39	3.25	3.97	9.35	11.14
58	3.29	4.15	5.27	6.61	13.42	18.43	1.99	2.64	3.60	4.44	10.27	12.02
59	3.66	4.60	5.85	7.36	14.71	20.03	2.23	2.92	3.98	4.96	11.14	12.99
60	4.10	5.12	6.50	8.16	16.04	21.79	2.51	3.21	4.39	5.47	11.84	14.03
61	4.61	5.73	7.20	9.01	17.39	23.72	2.84	3.51	4.82	5.96	12.24	15.16
62	5.22	6.46	8.02	9.97	18.85	25.84	3.24	3.86	5.32	6.50	12.52	16.43
63	5.94	7.35	9.01	11.11	20.53	28.20	3.70	4.30	5.90	7.14	12.91	17.85
64	6.76	8.40	10.23	12.43	22.48	30.81	4.21	4.82	6.57	7.94	13.70	19.39
65	7.60	9.60	11.71	13.90	24.74	33.67	4.71	5.42	7.28	8.96	15.18	20.98
66	8.43	10.95	13.48	15.50	27.33	36.80	5.18	6.08	8.01	10.23	17.58	22.55
67	9.42	12.56	15.61	17.41	30.35	40.25	5.72	6.91	8.90	11.77	20.72	24.30
68	10.74	14.50	18.14	19.82	33.93	44.09	6.44	8.02	10.07	13.61	24.32	26.47
69	12.50	16.85	21.07	22.85	38.16	48.38	7.41	9.47	11.62	15.74	28.13	29.26
70	14.76	19.61	24.40	26.58	43.10	53.14	8.68	11.27	13.60	18.15	31.92	32.84
71	17.48	22.76	28.05	31.00	48.78	58.41	10.24	13.37	16.00	20.79	35.38	37.38
72	21.02	26.55	32.32	36.47	55.41	64.27	12.26	16.10	19.06	23.86	39.05	42.88
73	25.55	31.12	37.35	43.18	63.09	70.76	14.84	19.58	22.92	27.46	43.00	49.42
74	31.24	36.57	43.22	51.32	71.96	77.96	18.06	23.96	27.70	31.64	47.32	57.11
75	38.25	43.03	50.07	61.06	82.12	85.91	22.00	29.37	33.52	36.49	52.07	66.05

AUL American Protector Plus
15-Year Level Premium Term Rates per 1,000
(Add $75 Annual Policy Fee)
Band 3: $500,000 – $999,999

Issue Age	Male Elite Pref NT	Male Pref NT	Male Std Pls NT	Male Std NT	Male Pref Tob	Male Std Tob	Female Elite Pref NT	Female Pref NT	Female Std Pls NT	Female Std NT	Female Pref Tob	Female Std Tob
18	0.26	0.41	0.57	0.70	1.13	1.96	0.25	0.33	0.48	0.57	0.93	1.27
19	0.26	0.41	0.57	0.70	1.13	1.96	0.25	0.33	0.48	0.57	0.93	1.27
20	0.26	0.41	0.57	0.70	1.13	1.96	0.25	0.33	0.48	0.57	0.93	1.27
21	0.26	0.41	0.57	0.70	1.16	1.98	0.25	0.33	0.48	0.57	0.95	1.31
22	0.26	0.41	0.57	0.70	1.19	2.00	0.25	0.33	0.49	0.57	0.96	1.35
23	0.26	0.41	0.57	0.70	1.22	2.01	0.25	0.33	0.49	0.57	0.98	1.39
24	0.26	0.41	0.57	0.70	1.25	2.03	0.25	0.33	0.50	0.57	0.99	1.43
25	0.26	0.41	0.57	0.70	1.28	2.05	0.25	0.33	0.50	0.57	1.01	1.47
26	0.26	0.41	0.57	0.70	1.30	2.06	0.25	0.33	0.50	0.57	1.02	1.50
27	0.26	0.41	0.57	0.70	1.31	2.06	0.25	0.34	0.50	0.58	1.02	1.52
28	0.26	0.41	0.57	0.70	1.32	2.06	0.25	0.34	0.50	0.58	1.02	1.54
29	0.26	0.41	0.57	0.71	1.34	2.07	0.25	0.34	0.50	0.59	1.03	1.56
30	0.26	0.41	0.57	0.71	1.37	2.10	0.25	0.35	0.50	0.59	1.05	1.60
31	0.26	0.41	0.57	0.71	1.40	2.14	0.25	0.35	0.50	0.59	1.08	1.64
32	0.26	0.41	0.57	0.71	1.44	2.20	0.25	0.36	0.50	0.59	1.12	1.70
33	0.26	0.41	0.57	0.71	1.49	2.28	0.25	0.37	0.50	0.59	1.18	1.77
34	0.26	0.41	0.57	0.72	1.56	2.38	0.25	0.38	0.51	0.59	1.25	1.85
35	0.27	0.41	0.57	0.74	1.64	2.50	0.26	0.39	0.52	0.62	1.34	1.94
36	0.28	0.43	0.60	0.77	1.74	2.65	0.27	0.41	0.54	0.67	1.45	2.04
37	0.30	0.46	0.65	0.82	1.86	2.82	0.29	0.44	0.57	0.73	1.59	2.16
38	0.32	0.50	0.71	0.88	2.01	3.03	0.31	0.47	0.61	0.80	1.74	2.31
39	0.36	0.55	0.78	0.96	2.19	3.28	0.34	0.51	0.66	0.88	1.92	2.47
40	0.41	0.61	0.87	1.08	2.41	3.60	0.38	0.55	0.72	0.97	2.10	2.67
41	0.48	0.69	0.97	1.24	2.68	3.99	0.43	0.60	0.79	1.07	2.30	2.90
42	0.58	0.78	1.09	1.44	3.00	4.44	0.48	0.66	0.87	1.17	2.51	3.17
43	0.68	0.89	1.22	1.66	3.34	4.94	0.53	0.72	0.96	1.28	2.74	3.47
44	0.79	1.00	1.36	1.87	3.72	5.47	0.59	0.79	1.05	1.39	2.99	3.80
45	0.90	1.12	1.50	2.07	4.10	6.02	0.65	0.86	1.15	1.50	3.27	4.17
46	1.00	1.24	1.65	2.23	4.49	6.58	0.70	0.93	1.25	1.61	3.58	4.58
47	1.11	1.37	1.80	2.38	4.89	7.16	0.75	1.00	1.35	1.72	3.93	5.03
48	1.22	1.51	1.97	2.53	5.32	7.79	0.81	1.07	1.46	1.85	4.29	5.51
49	1.34	1.67	2.16	2.70	5.79	8.46	0.86	1.16	1.58	1.98	4.67	6.00
50	1.47	1.84	2.36	2.91	6.30	9.20	0.93	1.25	1.71	2.12	5.06	6.51
51	1.61	2.04	2.58	3.17	6.85	10.01	1.00	1.35	1.84	2.27	5.45	7.02
52	1.77	2.26	2.83	3.48	7.46	10.89	1.08	1.47	1.98	2.44	5.85	7.54
53	1.94	2.50	3.10	3.83	8.12	11.85	1.18	1.60	2.14	2.64	6.27	8.09
54	2.14	2.77	3.41	4.21	8.86	12.89	1.29	1.75	2.33	2.87	6.72	8.67
55	2.35	3.05	3.75	4.63	9.68	13.99	1.42	1.92	2.54	3.14	7.20	9.29
56	2.58	3.34	4.12	5.08	10.59	15.15	1.57	2.11	2.79	3.47	7.73	9.95
57	2.85	3.66	4.53	5.57	11.61	16.39	1.74	2.32	3.08	3.86	8.33	10.66
58	3.15	4.03	5.01	6.13	12.73	17.77	1.94	2.57	3.40	4.30	8.98	11.44
59	3.52	4.47	5.57	6.78	13.93	19.30	2.17	2.83	3.76	4.76	9.64	12.31
60	3.95	4.99	6.22	7.51	15.20	21.03	2.42	3.11	4.15	5.21	10.24	13.25
61	4.46	5.60	6.98	8.34	16.53	22.99	2.70	3.38	4.56	5.61	10.71	14.28
62	5.08	6.33	7.88	9.31	17.98	25.18	3.03	3.70	5.04	6.04	11.16	15.45
63	5.81	7.21	8.92	10.46	19.63	27.61	3.41	4.10	5.60	6.57	11.78	16.79
64	6.61	8.23	10.06	11.75	21.46	30.24	3.85	4.60	6.23	7.28	12.78	18.27
65	7.40	9.35	11.20	13.10	23.44	33.02	4.30	5.18	6.87	8.26	14.38	19.85
66	8.12	10.56	12.29	14.47	25.53	35.91	4.74	5.86	7.50	9.56	16.77	21.50
67	8.97	11.98	13.54	16.08	27.93	39.04	5.27	6.71	8.26	11.17	19.81	23.36
68	10.14	13.75	15.16	18.17	30.85	42.53	6.00	7.84	9.31	13.09	23.28	25.64
69	11.76	15.95	17.30	20.89	34.47	46.51	6.97	9.28	10.74	15.28	26.94	28.47
70	13.89	18.61	20.08	24.34	38.95	51.08	8.23	11.04	12.60	17.70	30.59	32.00
71	16.50	21.72	23.52	28.53	44.40	56.35	9.75	13.07	14.89	20.26	33.95	36.34
72	19.96	25.56	27.89	33.84	50.94	62.29	11.75	15.66	17.89	23.22	37.52	41.53
73	24.46	30.25	33.36	40.47	58.68	68.96	14.32	18.94	21.72	26.65	41.38	47.65
74	30.18	35.94	40.08	48.60	67.76	76.40	17.55	23.02	26.53	30.63	45.59	54.80
75	37.30	42.74	48.21	58.45	78.30	84.68	21.55	28.03	32.45	35.22	50.24	63.06

AUL American Protector Plus
15-Year Level Premium Term Rates per 1,000
(Add $75 Annual Policy Fee)
Band 4: $1,000,000 +

Issue Age	Male Elite Pref NT	Male Pref NT	Male Std Pls NT	Male Std NT	Male Pref Tob	Male Std Tob	Female Elite Pref NT	Female Pref NT	Female Std Pls NT	Female Std NT	Female Pref Tob	Female Std Tob
18	0.24	0.39	0.55	0.67	1.06	1.83	0.23	0.32	0.46	0.52	0.90	1.23
19	0.24	0.39	0.55	0.67	1.06	1.83	0.23	0.32	0.46	0.52	0.90	1.23
20	0.24	0.39	0.55	0.67	1.06	1.83	0.23	0.32	0.46	0.52	0.90	1.23
21	0.24	0.39	0.55	0.67	1.10	1.86	0.23	0.32	0.46	0.52	0.91	1.27
22	0.24	0.39	0.55	0.67	1.13	1.90	0.23	0.32	0.46	0.52	0.92	1.31
23	0.24	0.39	0.55	0.67	1.17	1.93	0.23	0.32	0.46	0.52	0.93	1.35
24	0.24	0.39	0.55	0.67	1.20	1.97	0.23	0.32	0.46	0.52	0.94	1.39
25	0.24	0.39	0.55	0.67	1.24	2.00	0.23	0.32	0.46	0.52	0.95	1.43
26	0.24	0.39	0.55	0.67	1.26	2.01	0.23	0.32	0.46	0.52	0.95	1.46
27	0.24	0.39	0.55	0.67	1.26	2.01	0.23	0.32	0.46	0.53	0.95	1.47
28	0.25	0.39	0.55	0.67	1.26	2.01	0.24	0.32	0.47	0.54	0.95	1.49
29	0.25	0.39	0.55	0.67	1.27	2.01	0.24	0.32	0.47	0.54	0.96	1.51
30	0.25	0.39	0.55	0.67	1.29	2.04	0.24	0.32	0.47	0.55	0.98	1.55
31	0.25	0.39	0.55	0.67	1.31	2.07	0.24	0.32	0.47	0.55	1.01	1.59
32	0.25	0.39	0.55	0.67	1.35	2.13	0.24	0.32	0.47	0.55	1.05	1.65
33	0.25	0.39	0.55	0.67	1.39	2.20	0.24	0.33	0.47	0.55	1.10	1.71
34	0.25	0.39	0.55	0.68	1.45	2.29	0.24	0.34	0.47	0.56	1.17	1.79
35	0.25	0.39	0.55	0.70	1.53	2.41	0.24	0.35	0.48	0.58	1.25	1.88
36	0.27	0.41	0.58	0.73	1.62	2.56	0.26	0.37	0.50	0.62	1.35	1.98
37	0.29	0.44	0.63	0.77	1.74	2.73	0.28	0.40	0.53	0.68	1.47	2.10
38	0.31	0.48	0.69	0.83	1.88	2.94	0.30	0.43	0.57	0.76	1.60	2.24
39	0.35	0.53	0.76	0.91	2.05	3.19	0.33	0.47	0.62	0.84	1.74	2.40
40	0.40	0.59	0.84	1.02	2.26	3.49	0.37	0.51	0.67	0.92	1.90	2.58
41	0.47	0.67	0.94	1.17	2.52	3.84	0.41	0.56	0.73	1.01	2.07	2.79
42	0.55	0.76	1.05	1.36	2.83	4.24	0.45	0.61	0.81	1.10	2.24	3.02
43	0.65	0.86	1.17	1.56	3.17	4.68	0.50	0.67	0.89	1.20	2.44	3.29
44	0.75	0.97	1.30	1.77	3.54	5.16	0.55	0.73	0.98	1.31	2.64	3.59
45	0.85	1.08	1.43	1.95	3.93	5.68	0.60	0.80	1.07	1.41	2.87	3.93
46	0.95	1.19	1.57	2.10	4.34	6.23	0.65	0.87	1.17	1.51	3.12	4.33
47	1.05	1.31	1.71	2.24	4.77	6.81	0.70	0.94	1.27	1.62	3.38	4.77
48	1.16	1.44	1.87	2.38	5.22	7.44	0.76	1.02	1.37	1.74	3.67	5.24
49	1.28	1.59	2.04	2.54	5.71	8.11	0.82	1.11	1.49	1.86	3.97	5.73
50	1.40	1.75	2.23	2.74	6.20	8.85	0.88	1.20	1.61	2.00	4.28	6.22
51	1.53	1.93	2.44	2.99	6.70	9.64	0.95	1.30	1.73	2.15	4.60	6.70
52	1.67	2.14	2.67	3.29	7.23	10.51	1.02	1.40	1.87	2.31	4.93	7.19
53	1.83	2.37	2.93	3.63	7.80	11.44	1.11	1.52	2.02	2.49	5.29	7.70
54	2.01	2.62	3.23	4.00	8.44	12.44	1.21	1.66	2.19	2.71	5.70	8.24
55	2.22	2.89	3.55	4.41	9.18	13.49	1.33	1.81	2.39	2.96	6.17	8.82
56	2.45	3.18	3.90	4.84	10.03	14.58	1.48	1.98	2.63	3.25	6.72	9.44
57	2.72	3.49	4.29	5.32	11.00	15.73	1.65	2.18	2.90	3.60	7.35	10.12
58	3.02	3.87	4.74	5.87	12.08	17.01	1.86	2.41	3.21	3.98	8.04	10.86
59	3.39	4.31	5.27	6.49	13.24	18.46	2.08	2.66	3.55	4.40	8.76	11.68
60	3.82	4.83	5.89	7.19	14.44	20.15	2.32	2.93	3.93	4.84	9.45	12.59
61	4.33	5.44	6.62	7.97	15.67	22.11	2.57	3.21	4.35	5.28	10.09	13.60
62	4.95	6.18	7.49	8.89	17.01	24.35	2.87	3.54	4.84	5.77	10.75	14.75
63	5.66	7.05	8.50	9.98	18.54	26.81	3.22	3.95	5.39	6.36	11.52	16.06
64	6.42	8.03	9.59	11.22	20.28	29.44	3.61	4.41	5.98	7.05	12.48	17.47
65	7.14	9.10	10.67	12.56	22.25	32.18	4.03	4.90	6.52	7.83	13.67	18.92
66	7.76	10.22	11.66	13.97	24.45	34.97	4.45	5.39	6.96	8.71	15.13	20.35
67	8.46	11.53	12.79	15.63	26.99	37.93	4.96	6.00	7.46	9.77	16.91	21.95
68	9.44	13.14	14.29	17.76	30.03	41.19	5.67	6.88	8.23	11.11	19.06	23.91
69	10.84	15.15	16.34	20.49	33.65	44.88	6.62	8.08	9.39	12.80	21.59	26.44
70	12.73	17.61	19.03	23.89	37.96	49.10	7.85	9.64	11.00	14.88	24.52	29.68
71	15.10	20.51	22.39	27.97	43.01	53.95	9.32	11.50	13.07	17.33	27.85	33.78
72	18.27	24.09	26.73	33.08	48.93	59.39	11.26	14.00	15.89	20.37	31.75	38.74
73	22.39	28.46	32.24	39.42	55.84	65.46	13.77	17.30	19.61	24.08	36.28	44.64
74	27.63	33.73	39.07	47.16	63.84	72.21	16.95	21.52	24.39	28.58	41.53	51.57
75	34.15	40.03	47.43	56.50	73.03	79.67	20.90	26.83	30.39	33.95	47.57	59.62

AUL American Protector Plus
20-Year Level Premium Term Rates per 1,000
(Add $75 Annual Policy Fee)
Band 1: $100,000 – $249,999

Issue Age	Male Elite Pref NT	Male Pref NT	Male Std Pls NT	Male Std NT	Male Pref Tob	Male Std Tob	Female Elite Pref NT	Female Pref NT	Female Std Pls NT	Female Std NT	Female Pref Tob	Female Std Tob
18	0.56	0.74	0.94	1.09	1.76	2.50	0.38	0.55	0.77	0.82	1.27	1.82
19	0.56	0.74	0.94	1.09	1.76	2.50	0.38	0.55	0.77	0.82	1.27	1.82
20	0.56	0.74	0.94	1.09	1.76	2.50	0.38	0.55	0.77	0.82	1.27	1.82
21	0.56	0.74	0.94	1.09	1.79	2.50	0.38	0.55	0.77	0.82	1.31	1.82
22	0.56	0.74	0.94	1.09	1.82	2.50	0.38	0.55	0.77	0.82	1.36	1.82
23	0.56	0.74	0.94	1.09	1.85	2.50	0.38	0.55	0.77	0.82	1.40	1.82
24	0.56	0.74	0.94	1.09	1.88	2.50	0.38	0.55	0.77	0.82	1.45	1.82
25	0.56	0.74	0.94	1.09	1.91	2.50	0.38	0.55	0.77	0.82	1.49	1.82
26	0.56	0.74	0.94	1.09	1.95	2.57	0.38	0.55	0.77	0.82	1.53	1.89
27	0.56	0.74	0.94	1.10	1.99	2.66	0.38	0.55	0.78	0.82	1.56	1.98
28	0.56	0.74	0.95	1.10	2.03	2.77	0.38	0.55	0.78	0.82	1.60	2.09
29	0.56	0.74	0.95	1.11	2.08	2.88	0.38	0.55	0.79	0.82	1.64	2.20
30	0.56	0.74	0.96	1.13	2.13	2.98	0.38	0.55	0.80	0.83	1.71	2.31
31	0.56	0.74	0.96	1.15	2.17	3.04	0.38	0.56	0.81	0.86	1.79	2.40
32	0.56	0.74	0.97	1.17	2.21	3.09	0.38	0.59	0.83	0.89	1.88	2.49
33	0.56	0.74	0.98	1.20	2.26	3.16	0.38	0.61	0.85	0.94	2.00	2.58
34	0.56	0.74	0.99	1.24	2.34	3.26	0.39	0.64	0.88	0.99	2.13	2.69
35	0.56	0.74	1.03	1.29	2.45	3.43	0.41	0.67	0.91	1.04	2.28	2.83
36	0.59	0.78	1.08	1.35	2.61	3.68	0.44	0.70	0.95	1.10	2.46	2.99
37	0.63	0.84	1.15	1.42	2.82	4.01	0.48	0.73	0.99	1.17	2.66	3.19
38	0.69	0.92	1.24	1.50	3.06	4.39	0.53	0.77	1.04	1.24	2.88	3.41
39	0.76	1.00	1.34	1.60	3.33	4.81	0.58	0.81	1.10	1.32	3.12	3.66
40	0.85	1.10	1.46	1.74	3.62	5.24	0.65	0.87	1.18	1.40	3.37	3.97
41	0.96	1.21	1.60	1.91	3.93	5.67	0.73	0.94	1.27	1.49	3.63	4.33
42	1.09	1.32	1.75	2.12	4.26	6.12	0.81	1.03	1.38	1.58	3.91	4.75
43	1.23	1.45	1.92	2.35	4.64	6.62	0.91	1.12	1.51	1.69	4.20	5.19
44	1.38	1.60	2.10	2.59	5.07	7.20	1.01	1.22	1.64	1.81	4.50	5.65
45	1.52	1.76	2.29	2.82	5.57	7.90	1.10	1.33	1.77	1.95	4.81	6.10
46	1.65	1.94	2.48	3.04	6.14	8.75	1.19	1.44	1.90	2.12	5.12	6.52
47	1.78	2.13	2.69	3.26	6.79	9.73	1.28	1.55	2.04	2.31	5.44	6.94
48	1.92	2.35	2.92	3.50	7.51	10.78	1.37	1.67	2.19	2.52	5.79	7.38
49	2.07	2.57	3.18	3.79	8.30	11.88	1.48	1.80	2.36	2.75	6.18	7.86
50	2.24	2.79	3.47	4.13	9.15	12.98	1.61	1.94	2.56	2.98	6.62	8.39
51	2.42	3.01	3.80	4.54	10.08	14.06	1.76	2.09	2.79	3.20	7.13	8.99
52	2.63	3.24	4.19	5.02	11.08	15.16	1.93	2.25	3.06	3.44	7.71	9.67
53	2.87	3.51	4.62	5.58	12.16	16.30	2.13	2.44	3.36	3.71	8.34	10.41
54	3.15	3.80	5.11	6.21	13.31	17.49	2.35	2.65	3.68	4.03	9.01	11.20
55	3.46	4.12	5.62	6.91	14.50	18.74	2.59	2.89	4.01	4.41	9.71	12.00
56	3.80	4.45	6.15	7.68	15.72	20.03	2.85	3.15	4.34	4.86	10.41	12.77
57	4.20	4.84	6.74	8.56	17.01	21.40	3.14	3.45	4.69	5.39	11.16	13.59
58	4.68	5.34	7.45	9.56	18.40	22.91	3.47	3.81	5.10	6.00	11.98	14.57
59	5.26	6.02	8.34	10.72	19.94	24.62	3.88	4.23	5.60	6.71	12.91	15.79
60	5.95	6.89	9.43	12.03	21.64	26.57	4.35	4.73	6.20	7.50	13.98	17.35
61	6.77	7.98	10.76	13.51	23.54	28.84	4.91	5.32	6.94	8.38	15.23	19.34
62	7.73	9.35	12.35	15.20	25.63	31.37	5.56	6.01	7.80	9.39	16.63	21.69
63	8.86	11.02	14.24	17.14	27.92	34.17	6.31	6.81	8.80	10.52	18.18	24.41
64	10.18	13.04	16.46	19.34	30.44	37.25	7.17	7.73	9.94	11.81	19.90	27.52
65	11.70	15.45	19.04	21.83	33.18	40.61	8.16	8.77	11.24	13.26	21.78	31.05

AUL American Protector Plus
20-Year Level Premium Term Rates per 1,000
(Add $75 Annual Policy Fee)
Band 2: $250,000 – $499,999

Issue Age	Male Elite Pref NT	Male Pref NT	Male Std Pls NT	Male Std NT	Male Pref Tob	Male Std Tob	Female Elite Pref NT	Female Pref NT	Female Std Pls NT	Female Std NT	Female Pref Tob	Female Std Tob
18	0.41	0.60	0.76	0.91	1.60	2.33	0.35	0.45	0.61	0.69	1.15	1.40
19	0.41	0.60	0.76	0.91	1.60	2.33	0.35	0.45	0.61	0.69	1.15	1.40
20	0.41	0.60	0.76	0.91	1.60	2.33	0.35	0.45	0.61	0.69	1.15	1.40
21	0.41	0.60	0.76	0.91	1.65	2.33	0.35	0.45	0.61	0.69	1.19	1.44
22	0.41	0.60	0.76	0.91	1.70	2.34	0.35	0.45	0.61	0.69	1.24	1.48
23	0.41	0.60	0.76	0.91	1.74	2.34	0.35	0.46	0.61	0.69	1.28	1.53
24	0.41	0.60	0.76	0.91	1.79	2.35	0.35	0.46	0.61	0.69	1.33	1.57
25	0.41	0.60	0.76	0.91	1.84	2.35	0.35	0.46	0.61	0.69	1.37	1.61
26	0.41	0.60	0.76	0.91	1.87	2.37	0.35	0.46	0.61	0.69	1.39	1.65
27	0.41	0.60	0.77	0.91	1.89	2.38	0.35	0.46	0.62	0.69	1.41	1.70
28	0.41	0.60	0.78	0.92	1.92	2.41	0.35	0.46	0.62	0.70	1.42	1.74
29	0.41	0.60	0.78	0.93	1.94	2.45	0.35	0.46	0.63	0.70	1.44	1.80
30	0.41	0.60	0.79	0.94	1.97	2.53	0.35	0.46	0.64	0.72	1.48	1.88
31	0.41	0.60	0.79	0.96	1.98	2.64	0.35	0.47	0.65	0.74	1.53	1.97
32	0.41	0.61	0.79	0.98	2.00	2.77	0.35	0.48	0.66	0.77	1.59	2.08
33	0.41	0.62	0.79	1.01	2.03	2.93	0.35	0.50	0.67	0.80	1.67	2.21
34	0.41	0.63	0.80	1.05	2.09	3.12	0.36	0.52	0.69	0.84	1.77	2.35
35	0.41	0.65	0.83	1.10	2.21	3.32	0.37	0.54	0.72	0.89	1.88	2.50
36	0.43	0.68	0.88	1.16	2.40	3.54	0.39	0.57	0.76	0.94	2.00	2.65
37	0.47	0.71	0.95	1.23	2.64	3.78	0.41	0.60	0.81	1.01	2.14	2.81
38	0.51	0.76	1.03	1.31	2.93	4.06	0.44	0.63	0.87	1.08	2.30	3.00
39	0.57	0.82	1.14	1.41	3.24	4.38	0.48	0.68	0.94	1.15	2.50	3.22
40	0.65	0.90	1.26	1.54	3.55	4.75	0.53	0.73	1.02	1.24	2.75	3.52
41	0.75	1.00	1.41	1.69	3.86	5.17	0.59	0.80	1.11	1.33	3.07	3.90
42	0.88	1.11	1.58	1.87	4.18	5.65	0.67	0.88	1.20	1.43	3.43	4.35
43	1.02	1.24	1.76	2.07	4.53	6.19	0.75	0.97	1.30	1.55	3.83	4.84
44	1.16	1.39	1.96	2.29	4.94	6.82	0.84	1.06	1.41	1.67	4.21	5.34
45	1.30	1.54	2.16	2.51	5.41	7.54	0.92	1.16	1.53	1.81	4.54	5.81
46	1.43	1.71	2.36	2.74	5.97	8.39	1.00	1.26	1.65	1.96	4.79	6.24
47	1.56	1.88	2.56	2.98	6.60	9.34	1.08	1.37	1.78	2.13	5.00	6.65
48	1.70	2.08	2.79	3.25	7.30	10.36	1.17	1.48	1.92	2.31	5.21	7.08
49	1.85	2.29	3.04	3.56	8.07	11.42	1.27	1.61	2.08	2.52	5.48	7.53
50	2.02	2.51	3.33	3.91	8.90	12.50	1.39	1.74	2.25	2.74	5.85	8.03
51	2.20	2.74	3.66	4.31	9.80	13.57	1.53	1.88	2.44	2.98	6.37	8.59
52	2.41	2.99	4.05	4.76	10.78	14.67	1.70	2.04	2.66	3.25	7.00	9.22
53	2.65	3.27	4.48	5.28	11.83	15.81	1.89	2.22	2.91	3.56	7.71	9.91
54	2.93	3.59	4.95	5.86	12.94	16.99	2.09	2.42	3.20	3.90	8.47	10.66
55	3.24	3.94	5.45	6.48	14.10	18.20	2.30	2.65	3.52	4.29	9.23	11.43
56	3.59	4.31	5.97	7.14	15.29	19.42	2.51	2.90	3.88	4.72	9.98	12.20
57	4.00	4.74	6.54	7.87	16.55	20.70	2.74	3.20	4.29	5.21	10.75	13.05
58	4.48	5.26	7.20	8.73	17.90	22.11	3.00	3.55	4.76	5.78	11.58	14.05
59	5.06	5.91	7.99	9.77	19.37	23.70	3.32	3.97	5.32	6.43	12.52	15.29
60	5.75	6.70	8.93	11.00	20.99	25.54	3.71	4.47	5.96	7.18	13.59	16.84
61	6.55	7.65	10.05	12.46	22.77	27.71	4.18	5.06	6.70	8.03	14.82	18.79
62	7.50	8.80	11.36	14.18	24.71	30.14	4.74	5.75	7.55	9.00	16.19	21.08
63	8.61	10.15	12.88	16.18	26.82	32.82	5.38	6.55	8.52	10.11	17.71	23.73
64	9.90	11.75	14.62	18.49	29.13	35.77	6.13	7.48	9.64	11.36	19.38	26.76
65	11.40	13.60	16.60	21.15	31.64	39.00	6.98	8.54	10.90	12.78	21.22	30.20

AUL American Protector Plus
20-Year Level Premium Term Rates per 1,000
(Add $75 Annual Policy Fee)
Band 3: $500,000 – $999,999

Issue Age	Male Elite Pref NT	Male Pref NT	Male Std Pls NT	Male Std NT	Male Pref Tob	Male Std Tob	Female Elite Pref NT	Female Pref NT	Female Std Pls NT	Female Std NT	Female Pref Tob	Female Std Tob
18	0.39	0.58	0.74	0.86	1.46	2.27	0.33	0.43	0.59	0.62	1.12	1.34
19	0.39	0.58	0.74	0.86	1.46	2.27	0.33	0.43	0.59	0.62	1.12	1.34
20	0.39	0.58	0.74	0.86	1.46	2.27	0.33	0.43	0.59	0.62	1.12	1.34
21	0.39	0.58	0.74	0.86	1.52	2.27	0.33	0.43	0.59	0.62	1.15	1.38
22	0.39	0.58	0.74	0.86	1.58	2.28	0.33	0.43	0.59	0.62	1.17	1.42
23	0.39	0.58	0.74	0.86	1.65	2.28	0.33	0.43	0.59	0.62	1.20	1.47
24	0.39	0.58	0.74	0.86	1.71	2.29	0.33	0.43	0.59	0.62	1.22	1.51
25	0.39	0.58	0.74	0.86	1.77	2.29	0.33	0.43	0.59	0.62	1.25	1.55
26	0.39	0.58	0.74	0.86	1.79	2.31	0.33	0.43	0.59	0.63	1.27	1.59
27	0.39	0.58	0.75	0.86	1.79	2.32	0.33	0.43	0.60	0.64	1.29	1.63
28	0.39	0.58	0.76	0.87	1.79	2.34	0.33	0.43	0.60	0.65	1.30	1.68
29	0.39	0.58	0.76	0.88	1.79	2.39	0.33	0.43	0.61	0.66	1.33	1.73
30	0.39	0.58	0.77	0.89	1.81	2.46	0.33	0.44	0.62	0.68	1.36	1.81
31	0.39	0.58	0.77	0.91	1.83	2.55	0.33	0.45	0.63	0.70	1.40	1.90
32	0.39	0.59	0.77	0.93	1.87	2.68	0.33	0.46	0.64	0.72	1.44	2.01
33	0.39	0.60	0.77	0.96	1.93	2.82	0.33	0.48	0.65	0.75	1.50	2.13
34	0.39	0.61	0.77	1.00	2.02	2.99	0.34	0.50	0.67	0.78	1.57	2.27
35	0.39	0.63	0.80	1.05	2.15	3.19	0.35	0.52	0.70	0.82	1.67	2.42
36	0.41	0.66	0.85	1.11	2.33	3.41	0.37	0.54	0.74	0.87	1.80	2.57
37	0.45	0.69	0.91	1.17	2.56	3.66	0.39	0.57	0.78	0.93	1.95	2.74
38	0.49	0.74	1.00	1.25	2.82	3.94	0.42	0.60	0.83	1.01	2.12	2.92
39	0.55	0.79	1.10	1.35	3.10	4.27	0.46	0.65	0.89	1.09	2.32	3.15
40	0.63	0.87	1.21	1.47	3.39	4.63	0.51	0.70	0.96	1.17	2.54	3.42
41	0.73	0.96	1.34	1.62	3.68	5.03	0.57	0.77	1.04	1.26	2.79	3.75
42	0.85	1.08	1.49	1.80	3.98	5.48	0.64	0.85	1.12	1.36	3.06	4.14
43	0.99	1.21	1.66	2.00	4.32	5.98	0.72	0.94	1.22	1.46	3.35	4.56
44	1.13	1.35	1.83	2.22	4.70	6.57	0.80	1.03	1.32	1.58	3.65	5.00
45	1.26	1.50	2.02	2.44	5.15	7.26	0.88	1.13	1.43	1.72	3.95	5.45
46	1.38	1.66	2.21	2.66	5.67	8.08	0.96	1.22	1.54	1.87	4.24	5.89
47	1.51	1.84	2.41	2.90	6.26	9.01	1.04	1.32	1.67	2.05	4.54	6.34
48	1.64	2.03	2.64	3.16	6.91	10.01	1.13	1.42	1.80	2.24	4.86	6.81
49	1.79	2.23	2.89	3.46	7.63	11.06	1.23	1.54	1.96	2.45	5.21	7.30
50	1.95	2.45	3.17	3.80	8.41	12.12	1.35	1.66	2.12	2.66	5.60	7.82
51	2.13	2.68	3.49	4.19	9.26	13.18	1.48	1.79	2.30	2.87	6.04	8.37
52	2.34	2.93	3.85	4.64	10.19	14.26	1.64	1.95	2.50	3.11	6.53	8.96
53	2.59	3.21	4.26	5.16	11.19	15.37	1.81	2.12	2.73	3.37	7.08	9.62
54	2.87	3.53	4.71	5.72	12.26	16.53	2.00	2.32	2.99	3.67	7.68	10.33
55	3.18	3.87	5.20	6.33	13.40	17.74	2.20	2.55	3.29	4.02	8.34	11.07
56	3.53	4.24	5.72	6.97	14.60	18.99	2.40	2.80	3.62	4.42	9.06	11.83
57	3.93	4.66	6.29	7.68	15.88	20.30	2.62	3.09	4.00	4.89	9.85	12.68
58	4.40	5.17	6.96	8.50	17.25	21.69	2.88	3.43	4.45	5.43	10.73	13.68
59	4.97	5.80	7.76	9.49	18.74	23.19	3.19	3.84	4.98	6.07	11.70	14.89
60	5.64	6.57	8.70	10.66	20.35	24.80	3.57	4.33	5.61	6.80	12.78	16.40
61	6.42	7.49	9.80	12.04	22.09	26.56	4.02	4.90	6.34	7.64	13.97	18.27
62	7.34	8.60	11.09	13.66	23.97	28.44	4.55	5.58	7.19	8.60	15.29	20.45
63	8.42	9.90	12.58	15.53	26.02	30.48	5.16	6.36	8.18	9.71	16.75	22.96
64	9.68	11.43	14.29	17.69	28.25	32.66	5.87	7.27	9.32	10.98	18.35	25.82
65	11.13	13.20	16.24	20.16	30.68	35.00	6.67	8.32	10.63	12.41	20.11	29.06

AUL American Protector Plus
20-Year Level Premium Term Rates per 1,000
(Add $75 Annual Policy Fee)
Band 4: $1,000,000 +

Issue Age	Male Elite Pref NT	Male Pref NT	Male Std Pls NT	Male Std NT	Male Pref Tob	Male Std Tob	Female Elite Pref NT	Female Pref NT	Female Std Pls NT	Female Std NT	Female Pref Tob	Female Std Tob
18	0.36	0.56	0.69	0.80	1.40	2.20	0.31	0.40	0.54	0.57	0.97	1.30
19	0.36	0.56	0.69	0.80	1.40	2.20	0.31	0.40	0.54	0.57	0.97	1.30
20	0.36	0.56	0.69	0.80	1.40	2.20	0.31	0.40	0.54	0.57	0.97	1.30
21	0.36	0.56	0.69	0.80	1.45	2.21	0.31	0.40	0.54	0.57	1.01	1.34
22	0.37	0.56	0.69	0.81	1.50	2.21	0.31	0.40	0.54	0.57	1.05	1.38
23	0.37	0.56	0.70	0.81	1.56	2.22	0.31	0.40	0.55	0.57	1.09	1.42
24	0.38	0.56	0.70	0.82	1.61	2.22	0.31	0.40	0.55	0.57	1.13	1.46
25	0.38	0.56	0.70	0.82	1.66	2.23	0.31	0.40	0.55	0.57	1.17	1.50
26	0.38	0.56	0.70	0.82	1.68	2.25	0.31	0.40	0.55	0.58	1.20	1.54
27	0.38	0.56	0.70	0.83	1.68	2.27	0.31	0.40	0.55	0.59	1.23	1.59
28	0.38	0.56	0.70	0.83	1.68	2.29	0.31	0.41	0.56	0.60	1.25	1.63
29	0.38	0.56	0.70	0.84	1.68	2.33	0.31	0.41	0.56	0.61	1.28	1.69
30	0.38	0.56	0.71	0.85	1.70	2.40	0.31	0.42	0.57	0.63	1.32	1.76
31	0.38	0.56	0.71	0.86	1.74	2.48	0.31	0.43	0.58	0.65	1.35	1.84
32	0.38	0.56	0.72	0.87	1.79	2.58	0.31	0.44	0.59	0.66	1.39	1.93
33	0.38	0.57	0.73	0.90	1.86	2.70	0.31	0.45	0.61	0.69	1.44	2.04
34	0.38	0.58	0.75	0.93	1.96	2.84	0.31	0.46	0.63	0.72	1.51	2.16
35	0.38	0.60	0.78	0.97	2.10	3.02	0.32	0.48	0.66	0.76	1.60	2.30
36	0.40	0.63	0.83	1.03	2.28	3.23	0.34	0.50	0.69	0.81	1.72	2.46
37	0.43	0.66	0.89	1.10	2.50	3.47	0.36	0.53	0.73	0.88	1.86	2.63
38	0.47	0.71	0.96	1.19	2.75	3.75	0.39	0.57	0.77	0.96	2.03	2.83
39	0.53	0.77	1.05	1.29	3.02	4.07	0.43	0.61	0.82	1.04	2.21	3.06
40	0.60	0.84	1.16	1.42	3.29	4.43	0.48	0.66	0.89	1.12	2.40	3.33
41	0.70	0.93	1.28	1.57	3.55	4.83	0.54	0.72	0.97	1.20	2.61	3.65
42	0.82	1.04	1.43	1.74	3.82	5.27	0.61	0.79	1.06	1.29	2.83	4.00
43	0.95	1.17	1.59	1.94	4.12	5.77	0.69	0.87	1.17	1.39	3.07	4.39
44	1.08	1.30	1.76	2.14	4.47	6.33	0.77	0.96	1.28	1.50	3.32	4.80
45	1.21	1.45	1.94	2.36	4.88	6.99	0.85	1.05	1.39	1.63	3.60	5.22
46	1.33	1.60	2.13	2.58	5.37	7.75	0.92	1.14	1.50	1.78	3.90	5.66
47	1.45	1.77	2.33	2.82	5.93	8.60	0.99	1.24	1.62	1.95	4.21	6.11
48	1.57	1.94	2.56	3.07	6.55	9.52	1.07	1.34	1.74	2.14	4.56	6.59
49	1.71	2.14	2.80	3.37	7.23	10.50	1.15	1.46	1.88	2.34	4.92	7.07
50	1.87	2.35	3.07	3.70	7.98	11.52	1.26	1.58	2.03	2.54	5.31	7.55
51	2.05	2.58	3.36	4.08	8.79	12.57	1.39	1.71	2.19	2.74	5.71	8.01
52	2.27	2.83	3.68	4.51	9.67	13.67	1.54	1.85	2.37	2.95	6.15	8.48
53	2.51	3.11	4.04	5.00	10.62	14.80	1.71	2.02	2.58	3.18	6.62	8.99
54	2.79	3.43	4.45	5.54	11.62	15.98	1.90	2.21	2.82	3.46	7.16	9.58
55	3.10	3.77	4.90	6.12	12.65	17.19	2.09	2.42	3.11	3.78	7.77	10.25
56	3.43	4.13	5.39	6.74	13.69	18.42	2.28	2.66	3.45	4.16	8.46	11.02
57	3.81	4.55	5.96	7.43	14.77	19.69	2.49	2.93	3.84	4.59	9.24	11.90
58	4.26	5.04	6.61	8.23	15.96	21.02	2.73	3.26	4.29	5.11	10.11	12.94
59	4.80	5.66	7.38	9.18	17.31	22.41	3.02	3.66	4.79	5.69	11.07	14.16
60	5.45	6.40	8.29	10.30	18.84	23.88	3.37	4.14	5.34	6.37	12.12	15.59
61	6.21	7.30	9.34	11.62	20.61	25.44	3.80	4.70	5.93	7.13	13.26	17.27
62	7.12	8.36	10.57	13.15	22.60	27.09	4.30	5.37	6.60	8.01	14.51	19.20
63	8.18	9.62	11.98	14.93	24.80	28.84	4.88	6.15	7.34	9.00	15.89	21.39
64	9.42	11.10	13.60	16.97	27.24	30.70	5.55	7.05	8.16	10.13	17.41	23.86
65	10.85	12.81	15.45	19.30	29.93	32.69	6.31	8.10	9.09	11.41	19.08	26.63

AUL American Protector Plus
30-Year Level Premium Term Rates per 1,000
(Add $75 Annual Policy Fee)
Band 1: $100,000 – $249,999

Issue Age	Male Elite Pref NT	Male Pref NT	Male Std Pls NT	Male Std NT	Male Pref Tob	Male Std Tob	Female Elite Pref NT	Female Pref NT	Female Std Pls NT	Female Std NT	Female Pref Tob	Female Std Tob
18	0.83	1.20	1.59	1.87	3.41	4.33	0.60	0.83	1.09	1.25	2.13	2.53
19	0.83	1.20	1.59	1.87	3.41	4.33	0.60	0.83	1.09	1.25	2.13	2.53
20	0.83	1.20	1.59	1.87	3.41	4.33	0.60	0.83	1.09	1.25	2.13	2.53
21	0.83	1.20	1.59	1.87	3.42	4.36	0.60	0.83	1.11	1.27	2.24	2.68
22	0.83	1.20	1.60	1.87	3.42	4.39	0.60	0.83	1.14	1.28	2.35	2.83
23	0.83	1.20	1.60	1.87	3.43	4.41	0.60	0.83	1.16	1.30	2.46	2.97
24	0.83	1.20	1.61	1.87	3.43	4.44	0.60	0.83	1.19	1.31	2.57	3.12
25	0.83	1.20	1.61	1.87	3.44	4.47	0.60	0.83	1.21	1.33	2.68	3.27
26	0.84	1.20	1.65	1.88	3.46	4.55	0.62	0.84	1.24	1.36	2.73	3.35
27	0.86	1.20	1.71	1.90	3.48	4.65	0.64	0.85	1.26	1.40	2.76	3.40
28	0.88	1.20	1.78	1.92	3.52	4.76	0.67	0.87	1.29	1.44	2.78	3.44
29	0.90	1.20	1.84	1.95	3.58	4.90	0.70	0.88	1.31	1.49	2.80	3.50
30	0.93	1.21	1.89	1.98	3.68	5.05	0.72	0.90	1.34	1.53	2.86	3.61
31	0.97	1.21	1.91	2.00	3.81	5.21	0.73	0.91	1.35	1.55	2.93	3.76
32	1.01	1.22	1.92	2.01	3.98	5.38	0.74	0.91	1.36	1.57	3.02	3.96
33	1.06	1.24	1.93	2.04	4.18	5.59	0.75	0.92	1.37	1.60	3.14	4.19
34	1.11	1.27	1.95	2.09	4.43	5.83	0.77	0.93	1.40	1.65	3.29	4.42
35	1.17	1.32	2.01	2.18	4.70	6.11	0.80	0.97	1.46	1.73	3.46	4.65
36	1.23	1.39	2.11	2.31	4.99	6.43	0.84	1.03	1.56	1.86	3.66	4.85
37	1.29	1.48	2.24	2.48	5.32	6.81	0.90	1.10	1.69	2.03	3.89	5.05
38	1.36	1.59	2.41	2.68	5.70	7.24	0.97	1.20	1.85	2.23	4.17	5.30
39	1.45	1.72	2.60	2.90	6.20	7.75	1.05	1.30	2.02	2.44	4.52	5.62
40	1.55	1.88	2.82	3.14	6.87	8.35	1.15	1.42	2.21	2.64	4.95	6.03
41	1.67	2.06	3.07	3.39	7.76	9.05	1.28	1.55	2.41	2.82	5.49	6.56
42	1.81	2.27	3.35	3.66	8.81	9.85	1.42	1.70	2.62	3.01	6.13	7.21
43	1.97	2.51	3.67	3.96	9.94	10.74	1.57	1.86	2.85	3.21	6.82	7.99
44	2.14	2.78	4.03	4.33	11.04	11.73	1.73	2.04	3.09	3.45	7.55	8.91
45	2.34	3.07	4.45	4.75	12.03	12.80	1.88	2.23	3.33	3.75	8.26	9.98
46	2.56	3.38	4.92	5.25	12.77	13.94	2.01	2.44	3.57	4.12	8.92	11.19
47	2.80	3.73	5.45	5.82	13.47	15.19	2.14	2.67	3.83	4.54	9.61	12.60
48	3.06	4.11	6.04	6.47	14.14	16.56	2.27	2.92	4.10	5.02	10.33	14.20
49	3.36	4.53	6.70	7.20	14.81	18.06	2.41	3.20	4.38	5.56	11.10	16.04
50	3.68	5.00	7.44	8.01	15.50	19.69	2.55	3.50	4.69	6.16	11.92	18.12

AUL American Protector Plus
30-Year Level Premium Term Rates per 1,000
(Add $75 Annual Policy Fee)
Band 2: $250,000 – $499,999

Issue Age	Male Elite Pref NT	Male Pref NT	Male Std Pls NT	Male Std NT	Male Pref Tob	Male Std Tob	Female Elite Pref NT	Female Pref NT	Female Std Pls NT	Female Std NT	Female Pref Tob	Female Std Tob
18	0.72	0.97	1.35	1.60	3.00	3.49	0.50	0.78	0.91	1.16	1.66	2.03
19	0.72	0.97	1.35	1.60	3.00	3.49	0.50	0.78	0.91	1.16	1.66	2.03
20	0.72	0.97	1.35	1.60	3.00	3.49	0.50	0.78	0.91	1.16	1.66	2.03
21	0.72	0.97	1.35	1.60	3.04	3.51	0.51	0.78	0.93	1.17	1.78	2.14
22	0.72	0.98	1.35	1.61	3.08	3.54	0.52	0.78	0.95	1.18	1.90	2.26
23	0.73	0.98	1.35	1.61	3.12	3.56	0.53	0.78	0.96	1.18	2.01	2.37
24	0.73	0.99	1.35	1.62	3.16	3.59	0.54	0.78	0.98	1.19	2.13	2.49
25	0.73	0.99	1.35	1.62	3.20	3.61	0.55	0.78	1.00	1.20	2.25	2.60
26	0.74	1.00	1.36	1.63	3.21	3.73	0.56	0.78	1.01	1.22	2.29	2.71
27	0.75	1.01	1.38	1.65	3.21	3.89	0.57	0.79	1.02	1.25	2.30	2.81
28	0.77	1.03	1.40	1.67	3.21	4.06	0.58	0.79	1.04	1.28	2.30	2.92
29	0.78	1.04	1.42	1.70	3.21	4.24	0.59	0.80	1.05	1.32	2.30	3.04
30	0.80	1.05	1.45	1.73	3.28	4.40	0.61	0.81	1.07	1.35	2.36	3.17
31	0.81	1.05	1.47	1.75	3.42	4.49	0.63	0.82	1.09	1.38	2.46	3.31
32	0.82	1.05	1.50	1.78	3.62	4.55	0.64	0.83	1.12	1.40	2.61	3.47
33	0.84	1.05	1.54	1.82	3.86	4.63	0.67	0.85	1.15	1.43	2.78	3.64
34	0.87	1.05	1.59	1.89	4.12	4.78	0.69	0.87	1.19	1.48	2.97	3.83
35	0.91	1.09	1.67	1.98	4.40	5.03	0.73	0.91	1.25	1.54	3.15	4.03
36	0.98	1.17	1.77	2.11	4.67	5.41	0.77	0.96	1.33	1.63	3.32	4.23
37	1.06	1.27	1.90	2.28	4.95	5.91	0.83	1.03	1.42	1.74	3.50	4.46
38	1.16	1.41	2.06	2.48	5.28	6.50	0.89	1.10	1.53	1.87	3.71	4.72
39	1.28	1.56	2.24	2.71	5.71	7.16	0.96	1.19	1.65	2.01	3.97	5.05
40	1.40	1.73	2.45	2.95	6.28	7.87	1.05	1.30	1.78	2.17	4.30	5.46
41	1.53	1.92	2.69	3.21	7.04	8.64	1.16	1.42	1.92	2.34	4.72	5.97
42	1.67	2.13	2.97	3.50	7.94	9.48	1.28	1.56	2.08	2.52	5.22	6.57
43	1.83	2.36	3.28	3.82	8.92	10.38	1.41	1.71	2.26	2.73	5.80	7.27
44	2.01	2.61	3.62	4.18	9.91	11.36	1.54	1.88	2.46	2.97	6.43	8.06
45	2.20	2.87	3.98	4.60	10.85	12.40	1.68	2.05	2.68	3.25	7.10	8.94
46	2.41	3.14	4.36	5.07	11.65	13.49	1.81	2.23	2.93	3.57	7.80	9.90
47	2.64	3.44	4.78	5.60	12.46	14.67	1.95	2.42	3.20	3.92	8.58	10.97
48	2.90	3.76	5.24	6.19	13.28	15.95	2.09	2.63	3.51	4.32	9.43	12.17
49	3.19	4.11	5.75	6.85	14.13	17.34	2.25	2.85	3.84	4.75	10.37	13.51
50	3.50	4.50	6.30	7.58	15.03	18.86	2.41	3.10	4.21	5.24	11.40	15.00

AUL American Protector Plus
30-Year Level Premium Term Rates per 1,000
(Add $75 Annual Policy Fee)
Band 3: $500,000 – $999,999

Issue Age	Male Elite Pref NT	Male Pref NT	Male Std Pls NT	Male Std NT	Male Pref Tob	Male Std Tob	Female Elite Pref NT	Female Pref NT	Female Std Pls NT	Female Std NT	Female Pref Tob	Female Std Tob
18	0.70	0.95	1.31	1.58	2.75	3.30	0.49	0.75	0.88	1.11	1.60	1.90
19	0.70	0.95	1.31	1.58	2.75	3.30	0.49	0.75	0.88	1.11	1.60	1.90
20	0.70	0.95	1.31	1.58	2.75	3.30	0.49	0.75	0.88	1.11	1.60	1.90
21	0.70	0.95	1.31	1.58	2.80	3.34	0.50	0.75	0.90	1.12	1.72	2.02
22	0.70	0.95	1.31	1.58	2.85	3.38	0.51	0.75	0.91	1.13	1.83	2.14
23	0.71	0.96	1.31	1.58	2.90	3.42	0.51	0.76	0.93	1.13	1.95	2.26
24	0.71	0.96	1.31	1.58	2.95	3.46	0.52	0.76	0.94	1.14	2.06	2.38
25	0.71	0.96	1.31	1.58	3.00	3.50	0.53	0.76	0.96	1.15	2.18	2.50
26	0.72	0.97	1.31	1.59	3.02	3.62	0.54	0.76	0.97	1.17	2.22	2.61
27	0.73	0.98	1.31	1.61	3.02	3.77	0.55	0.77	0.99	1.20	2.23	2.72
28	0.74	1.00	1.31	1.63	3.02	3.94	0.56	0.77	1.00	1.23	2.23	2.84
29	0.75	1.01	1.31	1.65	3.04	4.11	0.57	0.78	1.02	1.27	2.24	2.96
30	0.77	1.02	1.33	1.68	3.13	4.25	0.59	0.79	1.04	1.30	2.30	3.09
31	0.78	1.02	1.36	1.70	3.27	4.31	0.61	0.80	1.06	1.33	2.40	3.23
32	0.79	1.02	1.40	1.73	3.47	4.35	0.63	0.81	1.09	1.35	2.53	3.39
33	0.81	1.02	1.45	1.77	3.70	4.40	0.65	0.82	1.12	1.38	2.70	3.56
34	0.84	1.02	1.52	1.83	3.96	4.52	0.68	0.85	1.16	1.43	2.87	3.75
35	0.88	1.06	1.61	1.92	4.22	4.75	0.71	0.88	1.21	1.49	3.05	3.93
36	0.94	1.13	1.72	2.05	4.47	5.13	0.75	0.93	1.27	1.58	3.22	4.11
37	1.03	1.24	1.85	2.22	4.73	5.64	0.80	0.99	1.34	1.69	3.39	4.29
38	1.12	1.37	2.00	2.41	5.03	6.23	0.85	1.06	1.42	1.82	3.60	4.50
39	1.23	1.51	2.18	2.63	5.43	6.90	0.92	1.15	1.52	1.97	3.85	4.79
40	1.35	1.68	2.38	2.87	5.97	7.63	1.00	1.25	1.63	2.12	4.18	5.20
41	1.48	1.87	2.61	3.12	6.70	8.42	1.10	1.37	1.76	2.28	4.60	5.76
42	1.61	2.07	2.88	3.39	7.58	9.28	1.22	1.51	1.91	2.46	5.09	6.45
43	1.76	2.30	3.17	3.70	8.53	10.18	1.35	1.66	2.07	2.66	5.65	7.19
44	1.93	2.54	3.49	4.05	9.50	11.11	1.48	1.83	2.26	2.89	6.26	7.93
45	2.12	2.80	3.84	4.45	10.43	12.05	1.62	2.00	2.45	3.15	6.90	8.62
46	2.33	3.06	4.21	4.90	11.23	12.95	1.75	2.17	2.66	3.46	7.56	9.18
47	2.56	3.35	4.61	5.41	12.03	13.88	1.89	2.36	2.88	3.80	8.27	9.73
48	2.81	3.66	5.05	5.99	12.85	14.86	2.03	2.55	3.13	4.19	9.06	10.28
49	3.09	4.00	5.54	6.62	13.70	15.90	2.18	2.77	3.39	4.62	9.91	10.84
50	3.40	4.37	6.07	7.33	14.61	17.00	2.35	3.00	3.68	5.10	10.85	11.43

AUL American Protector Plus
30-Year Level Premium Term Rates per 1,000
(Add $75 Annual Policy Fee)
Band 4: $1,000,000 +

Issue Age	Male Elite Pref NT	Male Pref NT	Male Std Pls NT	Male Std NT	Male Pref Tob	Male Std Tob	Female Elite Pref NT	Female Pref NT	Female Std Pls NT	Female Std NT	Female Pref Tob	Female Std Tob
18	0.66	0.91	1.07	1.53	2.61	3.18	0.48	0.68	0.81	0.97	1.53	1.74
19	0.66	0.91	1.07	1.53	2.61	3.18	0.48	0.68	0.81	0.97	1.53	1.74
20	0.66	0.91	1.07	1.53	2.61	3.18	0.48	0.68	0.81	0.97	1.53	1.74
21	0.66	0.91	1.08	1.53	2.66	3.20	0.49	0.69	0.83	1.00	1.65	1.88
22	0.66	0.92	1.09	1.53	2.71	3.22	0.49	0.70	0.85	1.03	1.77	2.02
23	0.66	0.92	1.11	1.54	2.75	3.25	0.50	0.72	0.88	1.05	1.88	2.15
24	0.66	0.93	1.12	1.54	2.80	3.27	0.50	0.73	0.90	1.08	2.00	2.29
25	0.66	0.93	1.13	1.54	2.85	3.29	0.51	0.74	0.92	1.11	2.12	2.43
26	0.67	0.94	1.14	1.55	2.88	3.41	0.52	0.75	0.94	1.14	2.16	2.55
27	0.68	0.95	1.14	1.56	2.88	3.58	0.53	0.75	0.95	1.16	2.17	2.66
28	0.70	0.97	1.14	1.58	2.90	3.77	0.54	0.76	0.97	1.18	2.17	2.77
29	0.71	0.98	1.16	1.60	2.93	3.96	0.55	0.76	0.98	1.21	2.18	2.88
30	0.73	0.99	1.19	1.63	3.02	4.11	0.56	0.77	1.00	1.24	2.24	3.01
31	0.74	0.99	1.24	1.65	3.15	4.18	0.57	0.77	1.02	1.26	2.33	3.15
32	0.76	0.99	1.30	1.67	3.33	4.22	0.57	0.78	1.04	1.29	2.47	3.30
33	0.78	0.99	1.38	1.71	3.54	4.27	0.58	0.79	1.06	1.32	2.63	3.46
34	0.81	0.99	1.47	1.77	3.78	4.38	0.60	0.81	1.10	1.37	2.80	3.64
35	0.85	1.03	1.57	1.86	4.02	4.60	0.63	0.84	1.14	1.43	2.97	3.82
36	0.91	1.10	1.68	1.99	4.26	4.96	0.67	0.88	1.19	1.52	3.14	3.99
37	0.99	1.20	1.80	2.16	4.51	5.43	0.73	0.94	1.26	1.63	3.31	4.17
38	1.08	1.32	1.94	2.35	4.81	5.99	0.80	1.01	1.34	1.76	3.51	4.38
39	1.19	1.46	2.11	2.57	5.19	6.63	0.88	1.10	1.43	1.90	3.76	4.67
40	1.30	1.62	2.30	2.80	5.71	7.34	0.97	1.20	1.54	2.06	4.07	5.07
41	1.43	1.81	2.53	3.04	6.40	8.13	1.07	1.32	1.67	2.22	4.47	5.63
42	1.56	2.01	2.79	3.30	7.21	8.99	1.19	1.46	1.83	2.40	4.94	6.30
43	1.71	2.24	3.08	3.59	8.10	9.90	1.31	1.62	2.00	2.60	5.46	7.02
44	1.88	2.48	3.39	3.92	9.01	10.83	1.44	1.78	2.18	2.82	6.01	7.74
45	2.05	2.73	3.71	4.30	9.87	11.73	1.57	1.95	2.38	3.07	6.58	8.40
46	2.23	2.98	4.04	4.73	10.62	12.55	1.70	2.11	2.58	3.35	7.14	8.91
47	2.43	3.24	4.39	5.21	11.37	13.39	1.83	2.28	2.80	3.66	7.73	9.40
48	2.64	3.52	4.77	5.74	12.14	14.25	1.97	2.46	3.04	4.01	8.36	9.88
49	2.88	3.82	5.18	6.34	12.94	15.16	2.13	2.66	3.29	4.38	9.04	10.37
50	3.13	4.15	5.63	7.00	13.79	16.11	2.29	2.87	3.57	4.80	9.78	10.87

AUL American Term Protector Guaranteed Ultimate Premium Rates per 1,000 (Add $75 Annual Policy Fee)				
Attained Age	**Male NT**	**Male Tob**	**Female NT**	**Female Tob**
28	3.15	5.46	1.74	2.76
29	3.09	5.43	1.86	2.97
30	3.06	5.40	1.92	3.09
31	3.03	5.40	2.04	3.36
32	3.03	5.46	2.16	3.57
33	3.12	5.61	2.28	3.84
34	3.18	5.82	2.46	4.17
35	3.27	6.00	2.67	4.59
36	3.45	6.33	2.85	4.95
37	3.60	6.69	3.09	5.37
38	3.87	7.20	3.21	5.64
39	4.11	7.71	3.39	6.00
40	4.38	8.31	3.60	6.36
41	4.74	9.09	3.81	6.78
42	5.19	9.99	4.05	7.29
43	5.70	11.07	4.35	7.89
44	6.30	12.36	4.71	8.58
45	6.99	13.71	5.13	9.39
46	7.65	14.97	5.61	10.29
47	8.37	16.38	6.21	11.43
48	8.79	17.16	6.87	12.84
49	9.27	18.06	7.59	14.43
50	9.96	19.35	8.43	16.17
51	10.77	20.88	9.36	18.06
52	11.88	22.98	10.41	20.13
53	13.08	25.35	11.55	22.32
54	14.61	28.32	12.75	24.72
55	16.50	31.68	14.04	27.24
56	18.42	35.10	15.54	29.94
57	20.49	38.73	17.10	32.82
58	22.26	41.58	18.78	35.61
59	24.30	44.88	20.46	38.70
60	26.76	48.87	22.20	41.91
61	29.76	53.82	24.09	45.24
62	33.42	59.79	26.16	48.99
63	37.53	66.42	28.29	52.74
64	41.85	73.20	30.60	56.70
65	46.41	79.89	33.15	61.02
66	51.03	86.34	35.97	65.61
67	55.71	92.61	39.06	70.77
68	60.75	99.21	42.51	76.44
69	65.97	105.75	46.29	82.59
70	72.30	113.67	50.46	89.46
71	79.38	122.34	55.26	97.29
72	88.68	134.13	60.63	105.93
73	98.49	145.98	66.45	115.23
74	108.81	157.95	72.84	125.43
75	120.09	171.87	79.92	135.69
76	132.39	186.69	87.69	146.88
77	146.67	203.82	96.24	158.91
78	163.35	223.62	105.69	171.87
79	182.61	246.15	115.89	185.88
80	203.61	270.21	127.29	200.97
81	227.52	297.15	142.77	222.21
82	252.42	324.33	160.23	245.28
83	279.27	352.83	177.63	267.75
84	309.00	383.82	196.86	291.90
85	342.21	420.27	218.52	316.23
86	379.02	460.17	238.17	336.51
87	419.22	503.07	267.75	368.67
88	462.30	548.16	298.65	400.77
89	507.75	594.81	331.59	433.05
90	555.18	642.39	361.95	459.15
91	599.79	685.29	377.31	464.82
92	646.29	729.06	407.52	487.98
93	695.34	774.30	452.34	525.30
94	747.15	821.22	508.92	572.91
95	801.57	873.15	578.76	644.91

* Different ultimate rates apply for the state of Washington. Please call the Producer Resource Center for more information.

Waiver of Premium Rider Premium Rates Per $1,000 Face Amount		
Age at Issue	**Non-tobacco**	**Tobacco**
18-30	0.12	0.2
31	0.13	0.21
32	0.14	0.23
33	0.16	0.26
34	0.17	0.28
35	0.18	0.3
36	0.2	0.33
37	0.22	0.36
38	0.24	0.4
39	0.26	0.43
40	0.28	0.46
41	0.3	0.5
42	0.32	0.53
43	0.34	0.56
44	0.36	0.59
45	0.38	0.63
46	0.41	0.68
47	0.46	0.76
48	0.52	0.86
49	0.59	0.97
50	0.7	1.16
51	0.83	1.37
52	0.98	1.62
53	1.16	1.91
54	1.37	2.26
55	1.6	2.64

Child Benefit Rider
$6.50 Per $1,000 20 Unit Maximum

About AUL

American United Life Insurance Company® (AUL), a OneAmerica® company, is focused on providing a strong portfolio of products for individuals, families and small businesses. AUL utilizes a national network of experienced professionals specializing in an extensive menu of financial products, including life insurance, annuities and employee benefits. The company helps consumers plan for tomorrow by creating, leveraging and protecting their financial futures.

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