

## Senior Choice Immediate Death Benefit

Annual Premiums Per \$1,000 of Insurance  
(Add \$30 Annual Policy Fee)

Issue Age	Non-Tobacco		Tobacco	
	Male	Female	Male	Female
50	32.96	27.30	43.12	32.55
51	34.90	29.36	45.03	33.62
52	36.67	30.58	47.09	35.34
53	39.14	32.21	49.42	37.29
54	40.94	33.74	51.61	38.73
55	42.49	35.28	53.82	40.94
56	44.18	36.42	56.05	42.23
57	45.32	37.70	58.29	44.20
58	47.64	38.77	61.08	45.91
59	49.50	40.17	63.35	47.70
60	50.47	40.48	65.82	49.01
61	53.38	42.85	70.04	51.46
62	56.09	44.50	73.13	54.08
63	58.71	46.44	76.01	56.85
64	61.80	48.50	79.64	59.78
65	64.89	50.47	83.43	62.57
66	69.24	53.59	88.51	65.88
67	73.78	56.34	93.22	69.33
68	78.70	59.45	98.88	72.10
69	83.12	62.52	104.55	77.12
70	86.53	65.61	108.72	79.02
71	92.03	69.53	115.15	83.20
72	97.83	73.65	121.93	87.61
73	104.40	78.84	129.60	92.61
74	111.76	83.69	137.51	97.75
75	119.74	89.87	147.55	104.29
76	128.75	95.83	157.59	112.49
77	138.02	101.29	168.10	120.00
78	150.28	108.15	180.87	127.85
79	161.92	116.60	191.58	139.06
80	174.07	126.18	203.53	150.62
81	187.87	135.75	216.30	164.14
82	202.91	146.26	229.56	179.51
83	217.02	158.11	246.08	195.69
84	232.78	170.98	266.64	214.76
85	248.49	185.66	289.69	236.13

Premium Calculation Example: Female Non-Tobacco Age 65, Monthly, \$7,000 ( $\$50.47 \times 7 + \$30.00$ )  $\times .088 = \$33.73$  per Month

- **Issue Ages** — based on age last birthday
- **Modal Factors** — Monthly: .088 / Quarterly: .262 / Semi-Annual: .519

## Senior Choice Graded Death Benefit

Annual Premiums Per \$1,000 of Insurance

(Add \$30 Annual Policy Fee)

Issue Age	Non-Tobacco		Tobacco	
	Male	Female	Male	Female
50	40.10	31.60	60.54	39.42
51	42.35	33.24	63.59	41.70
52	44.61	34.88	66.64	43.99
53	47.16	36.73	70.09	46.58
54	49.72	38.58	73.54	49.16
55	52.27	40.43	76.99	51.76
56	54.51	42.11	80.07	54.62
57	56.86	43.88	83.32	57.63
58	59.33	45.73	86.73	60.79
59	61.91	47.68	90.30	64.11
60	63.91	49.18	93.06	66.67
61	67.32	51.75	97.77	71.04
62	71.08	54.58	102.96	75.86
63	74.96	57.49	108.31	80.83
64	79.08	60.58	113.99	86.11
65	83.43	63.86	120.00	91.67
66	89.84	68.27	127.56	97.27
67	96.82	73.08	135.81	103.39
68	104.25	78.19	144.57	109.89
69	112.25	83.70	154.02	115.36
70	116.03	86.30	158.49	120.21
71	123.89	91.71	167.77	127.72
72	133.90	97.82	178.25	134.86
73	144.20	104.83	190.28	143.78
74	155.02	113.30	204.35	152.18
75	166.09	120.77	217.59	164.03
76	179.53	129.78	237.11	174.29
77	196.73	140.60	255.76	180.79
78	215.27	154.50	274.12	193.50
79	234.33	167.38	295.71	207.22
80	254.20	182.31	313.12	224.54
81	269.86	197.76	316.15	238.85
82	283.87	213.21	320.54	258.06
83	296.64	227.63	325.48	278.28
84	307.97	241.02	336.06	301.39
85	312.35	248.49	359.73	328.83

Premium Calculation Example: Male Non-Tobacco Age 65, Monthly, \$10,000 ( $\$83.43 \times 10 + \$30.00$ )  $\times .088 = \$76.06$  per Month

- **Issue Ages** — based on age last birthday
- **Modal Factors** — Monthly: .088 / Quarterly: .262 / Semi-Annual: .519

## Senior Choice Return of Premium

Annual Premiums Per \$1,000 of Insurance

(Add \$30 Annual Policy Fee)

Issue Age	Non-Tobacco		Tobacco	
	Male	Female	Male	Female
50	47.26	38.07	71.47	44.57
51	49.51	40.14	75.83	47.38
52	51.76	42.21	79.54	49.99
53	54.30	44.55	83.74	52.94
54	56.85	46.89	87.95	55.90
55	59.10	49.03	90.87	58.59
56	62.07	51.49	95.45	62.21
57	65.21	54.09	99.83	66.01
58	68.51	56.83	104.43	69.69
59	71.96	59.69	109.25	73.86
60	74.63	61.89	112.46	77.08
61	79.19	65.67	118.79	82.57
62	84.22	69.82	125.76	88.62
63	89.40	74.12	132.96	94.87
64	94.44	78.29	139.29	101.03
65	99.75	82.69	146.59	107.50
66	106.46	88.61	155.29	115.05
67	113.79	94.65	165.56	122.74
68	121.62	100.62	175.74	130.30
69	129.48	106.56	185.90	139.72
70	133.20	109.08	190.71	143.89
71	141.58	115.89	201.14	152.54
72	151.05	123.58	212.92	162.31
73	161.15	131.78	225.91	173.52
74	170.68	139.52	238.15	184.95
75	183.24	149.73	255.41	199.91
76	197.86	160.46	271.50	219.34
77	215.62	166.36	280.96	229.32
78	234.14	177.92	299.45	248.83
79	253.37	190.40	319.42	268.69
80	271.98	203.79	337.76	287.23
81	287.61	219.16	362.12	312.71
82	303.16	234.41	389.82	341.67
83	319.58	250.24	415.13	372.16
84	347.84	270.85	448.15	406.99
85	381.41	295.31	487.35	448.38

Premium Calculation Example: Male Non-Tobacco Age 65, Monthly, \$10,000 ( $\$99.75 \times 10 + \$30.00$ )  $\times .088 = \$90.42$  per Month

- **Issue Ages** — based on age last birthday
- **Modal Factors** — Monthly: .088 / Quarterly: .262 / Semi-Annual: .519