

# CALCULATING PREMIUM

## *How to Calculate Simple Security Plan Premiums*

### Simple Security Plan Premium Calculation

- |   |     |  |
|---|-----|--|
| a) Find the rate per thousand in the premium rate table Multiply by the number of units | \$  |  |
| b) Find the rate per thousand in the ADB rider table Multiply by the number of units    | (+) |  |
| c) Add in child rider (\$15.00 per thousand)  | (+) |  |

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<b>Plan Grand Totals</b>	<b>\$</b>	
	(+)	\$40.00

- |                              |     |         |
|------------------------------|-----|---------|
| d) Add the annual policy fee | (+) | \$40.00 |
|------------------------------|-----|---------|

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<b>Total Annual Premium</b>	<b>\$</b>	
	(X)	

- |                                 |     |  |
|---------------------------------|-----|--|
| e) Multiply by the modal factor | (X) |  |
|---------------------------------|-----|--|

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<b>Modal premium amount</b>	<b>\$</b>	
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### Premium Calculation Example

Simple Security Plan-Preferred: Monthly premium for Female, age 40, Non-Tobacco, EFT with \$25,000 Face Amount. \$25,000 ADB Rider, \$10,000 Child Rider

- |   |     |        |
|---|-----|--------|
| a) Find the rate per thousand in the premium rate table Multiply by the number of units | \$  | 394.00 |
| b) Find the rate per thousand in the ADB rider table Multiply by the number of units    | (+) | 31.25  |
| c) Add in child rider (\$15.00 per thousand)  | (+) | 150.00 |

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<b>Plan Grand Totals</b>	<b>\$</b>	<b>575.25</b>
	(+)	\$40.00

- |                              |     |         |
|------------------------------|-----|---------|
| d) Add the annual policy fee | (+) | \$40.00 |
|------------------------------|-----|---------|

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<b>Total Annual Premium</b>	<b>\$</b>	<b>615.25</b>
	(X)	0.085

- |                                 |     |       |
|---------------------------------|-----|-------|
| e) Multiply by the modal factor | (X) | 0.085 |
|---------------------------------|-----|-------|

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<b>Modal premium amount</b>	<b>\$</b>	<b>52.30</b>
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### Modal Factors:

PAC/EFT	0.085
Credit/Debit Cards	0.090
Direct Bills	0.090
Quarterly	0.265
Semi-Annual	0.520
Annual	1.000

## SIMPLE SECURITY PLAN - Annual Premium Rates per thousand Face Amount

Issue Age	PREFERRED				STANDARD				MODIFIED			
	Male		Female		Male		Female		Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
40	17.64	22.52	15.76	21.77	21.17	27.02	18.91	26.13	22.40	29.38	20.78	23.97
41	18.53	23.73	16.48	22.75	22.24	28.48	19.78	27.30	23.56	31.12	21.67	25.18
42	19.46	25.01	17.24	23.77	23.36	30.01	20.69	28.53	24.77	32.96	22.59	26.45
43	20.45	26.35	18.03	24.84	24.53	31.62	21.64	29.81	26.05	34.92	23.56	27.78
44	21.48	27.76	18.86	25.96	25.77	33.32	22.64	31.15	27.39	36.99	24.57	29.18
45	22.56	29.26	19.73	27.12	27.07	35.11	23.68	32.55	28.80	39.19	25.62	30.66
46	23.70	30.83	20.64	28.34	28.44	37.00	24.77	34.01	30.29	41.51	26.71	32.20
47	24.89	32.49	21.59	29.62	29.87	38.98	25.91	35.54	31.85	43.97	27.85	33.83
48	26.15	34.23	22.58	30.95	31.38	41.08	27.10	37.14	33.49	46.58	29.04	35.53
49	27.47	36.07	23.62	32.34	32.96	43.29	28.35	38.80	35.21	49.34	30.29	37.32
50	28.85	38.01	24.71	33.79	34.62	45.61	29.65	40.55	37.03	52.27	31.58	39.20
51	30.32	39.88	25.74	35.36	36.38	47.86	30.89	42.43	38.12	55.54	32.67	41.38
52	31.84	41.88	26.86	36.98	38.21	50.26	32.23	44.38	40.29	58.81	33.76	43.56
53	33.45	44.04	28.05	38.64	40.14	52.85	33.66	46.37	42.47	62.07	34.85	45.74
54	35.13	46.38	29.34	40.35	42.16	55.66	35.21	48.42	44.65	65.34	37.03	47.92
55	36.89	48.88	30.70	42.12	44.27	58.66	36.84	50.54	46.83	68.61	38.12	50.09
56	38.75	51.56	32.15	43.97	46.50	61.87	38.58	52.76	49.01	72.96	39.20	52.27
57	40.69	54.45	33.68	45.88	48.83	65.34	40.42	55.06	51.18	77.32	41.38	54.45
58	42.75	57.55	35.30	47.89	51.30	69.06	42.36	57.47	54.45	81.68	43.56	57.72
59	44.90	60.86	36.99	50.00	53.88	73.03	44.39	60.00	57.72	87.12	45.74	60.98
60	47.17	64.41	38.77	52.22	56.60	77.29	46.52	62.66	60.98	92.57	47.92	64.25
61	49.52	68.41	40.65	54.75	59.42	82.09	48.78	65.70	64.25	99.10	50.09	68.61
62	51.99	72.60	42.63	57.35	62.39	87.12	51.16	68.82	67.52	105.63	52.27	72.96
63	54.62	76.96	44.66	60.00	65.54	92.35	53.59	72.00	71.87	112.17	55.54	77.32
64	57.41	81.43	46.76	62.64	68.89	97.72	56.11	75.17	76.23	118.70	58.81	81.68
65	60.37	85.99	48.93	65.26	72.44	103.19	58.72	78.31	81.68	125.24	62.07	86.03
66	63.38	89.74	50.78	67.19	76.06	107.69	60.94	80.63	87.12	132.86	66.43	91.48
67	66.63	93.69	52.77	69.15	79.96	112.43	63.32	82.98	92.57	140.48	70.79	96.92
68	70.18	98.04	54.98	71.29	84.22	117.65	65.98	85.55	99.10	149.19	76.23	102.37
69	74.07	102.92	57.50	73.71	88.88	123.50	69.00	88.45	106.72	157.91	81.68	107.81
70	78.37	108.52	60.39	76.51	94.04	130.22	72.47	91.81	115.43	167.71	87.12	114.35
71	83.26	116.36	64.21	80.56	99.91	139.63	77.05	96.67	125.24	178.60	93.65	121.97
72	88.62	124.92	68.47	85.05	106.34	149.90	82.16	102.06	136.13	191.66	101.28	129.59
73	94.45	134.04	73.13	89.94	113.34	160.85	87.76	107.93	148.10	205.82	108.90	138.30
74	100.78	143.53	78.19	95.15	120.94	172.24	93.83	114.18	161.17	221.07	117.61	148.10
75	107.61	153.24	83.61	100.64	129.13	183.89	100.33	120.77	174.24	238.49	126.32	157.91
76	114.18	161.48	88.54	104.58	137.02	193.78	106.25	125.50	188.40	257.00	136.13	168.80
77	121.48	169.97	93.98	109.09	145.78	203.96	112.78	130.91	204.73	280.96	147.02	180.77
78	129.71	178.94	100.10	114.57	155.65	214.73	120.12	137.48	223.25	292.94	160.08	194.93
79	139.11	188.59	107.07	121.36	166.93	226.31	128.48	145.63	243.94	308.19	174.24	210.18
80	149.86	199.13	115.07	129.86	179.83	238.96	138.08	155.83	265.72	321.26	190.58	227.60
81	164.78	213.30	125.94	143.58	197.74	255.96	151.13	172.30	287.50	334.32	209.09	247.20
82	180.84	228.17	137.77	158.97	217.01	273.80	165.32	190.76	310.37	347.39	229.78	270.07
83	197.60	243.32	150.32	175.61	237.12	291.98	180.38	210.73	333.23	361.55	252.65	295.12
84	214.61	258.34	163.35	193.09	257.53	310.01	196.02	231.71	356.10	374.62	277.70	322.34
85	231.44	272.80	176.62	211.01	277.73	327.36	211.94	253.21	378.97	387.68	304.92	353.93
86	249.98	288.67	192.45	230.14	299.98	346.40	230.94	276.17				
87	270.82	297.60	211.30	251.97	324.98	357.12	253.56	302.36				
88	295.62	317.44	236.10	275.78	354.74	380.93	283.32	330.94				
89	322.40	342.24	265.86	302.56	386.88	410.69	319.03	363.07				
90	352.16	367.04	297.60	332.32	422.59	440.45	357.12	398.78				

# SIMPLE SECURITY PLAN - Female EFT Monthly Premiums

PREFERRED											
FEMALE NON-TOBACCO											
Issue Age	\$5,000	\$7,000	\$8,000	\$9,000	\$10,000	\$12,500	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
40	10.10	12.78	14.12	15.46	16.80	20.15	23.49	30.19	36.89	43.59	50.29
41	10.40	13.21	14.61	16.01	17.41	20.91	24.41	31.42	38.42	45.42	52.43
42	10.73	13.66	15.12	16.59	18.05	21.72	25.38	32.71	40.04	47.36	54.69
43	11.06	14.13	15.66	17.19	18.73	22.56	26.39	34.05	41.71	49.38	57.04
44	11.42	14.62	16.22	17.83	19.43	23.44	27.45	35.46	43.48	51.49	59.51
45	11.79	15.14	16.82	18.49	20.17	24.36	28.56	36.94	45.33	53.71	62.10
46	12.17	15.68	17.44	19.19	20.94	25.33	29.72	38.49	47.26	56.03	64.80
47	12.58	16.25	18.08	19.92	21.75	26.34	30.93	40.10	49.28	58.45	67.63
48	13.00	16.84	18.75	20.67	22.59	27.39	32.19	41.79	51.38	60.98	70.58
49	13.44	17.45	19.46	21.47	23.48	28.50	33.52	43.55	53.59	63.63	73.67
50	13.90	18.10	20.20	22.30	24.40	29.65	34.91	45.41	55.91	66.41	76.91
51	14.34	18.72	20.90	23.09	25.28	30.75	36.22	47.16	58.10	69.04	79.98
52	14.82	19.38	21.66	23.95	26.23	31.94	37.65	49.06	60.48	71.89	83.31
53	15.32	20.09	22.47	24.86	27.24	33.20	39.16	51.09	63.01	74.93	86.85
54	15.87	20.86	23.35	25.85	28.34	34.57	40.81	53.28	65.75	78.22	90.69
55	16.45	21.67	24.28	26.89	29.50	36.02	42.54	55.59	68.64	81.69	94.73
56	17.06	22.53	25.26	27.99	30.73	37.56	44.39	58.06	71.72	85.38	99.05
57	17.71	23.44	26.30	29.17	32.03	39.19	46.34	60.66	74.97	89.28	103.60
58	18.40	24.40	27.40	30.40	33.41	40.91	48.41	63.41	78.41	93.42	108.42
59	19.12	25.41	28.55	31.70	34.84	42.70	50.56	66.28	82.00	97.72	113.45
60	19.88	26.47	29.76	33.06	36.35	44.59	52.83	69.31	85.79	102.26	118.74
61	20.68	27.59	31.04	34.50	37.95	46.59	55.23	72.51	89.78	107.06	124.33
62	21.52	28.76	32.39	36.01	39.64	48.69	57.75	75.87	93.99	112.11	130.22
63	22.38	29.97	33.77	37.56	41.36	50.85	60.34	79.32	98.30	117.28	136.26
64	23.27	31.22	35.20	39.17	43.15	53.08	63.02	82.89	102.77	122.64	142.51
65	24.20	32.51	36.67	40.83	44.99	55.39	65.79	86.58	107.38	128.17	148.97
66	24.98	33.61	37.93	42.25	46.56	57.35	68.14	89.73	111.31	132.89	154.47
67	25.83	34.80	39.28	43.77	48.25	59.47	70.68	93.11	115.54	137.96	160.39
68	26.77	36.11	40.79	45.46	50.13	61.82	73.50	96.87	120.23	143.60	166.97
69	27.84	37.61	42.50	47.39	52.28	64.49	76.71	101.15	125.59	150.03	174.46
70	29.07	39.33	44.47	49.60	54.73	67.56	80.40	106.06	131.73	157.39	183.06
71	30.69	41.60	47.06	52.52	57.98	71.62	85.27	112.56	139.85	167.14	194.42
72	32.50	44.14	49.96	55.78	61.60	76.15	90.70	119.80	148.90	178.00	207.10
73	34.48	46.91	53.13	59.34	65.56	81.10	96.64	127.72	158.80	189.88	220.96
74	36.63	49.92	56.57	63.22	69.86	86.48	103.09	136.32	169.55	202.78	236.02
75	38.93	53.15	60.25	67.36	74.47	92.24	110.00	145.54	181.07	216.61	252.14
76	41.03	56.08	63.61	71.13	78.66	97.47	116.29				
77	43.34	59.32	67.31	75.29	83.28	103.25	123.22				
78	45.94	62.96	71.47	79.98	88.49	109.76	131.03				
79	48.90	67.11	76.21	85.31	94.41	117.16	139.91				
80	52.30	71.87	81.65	91.43	101.21	125.66	150.11				
81	56.92	78.33	89.04	99.74	110.45						
82	61.95	85.37	97.08	108.79	120.50						
83	67.29	92.84	105.62	118.39	131.17						
84	72.82	100.59	114.48	128.36	142.25						
85	78.46	108.49	123.50	138.51	153.53						
86	85.19	117.91	134.27	150.62	166.98						
87	93.20	129.12	147.08	165.04	183.01						
88	103.74	143.88	163.95	184.02	204.09						
89	116.39	161.59	184.18	206.78	229.38						
90	129.88	180.47	205.77	231.06	256.36						

# SIMPLE SECURITY PLAN - Female EFT Monthly Premiums

PREFERRED											
FEMALE TOBACCO											
Issue Age	\$5,000	\$7,000	\$8,000	\$9,000	\$10,000	\$12,500	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
40	12.65	16.35	18.20	20.05	21.90	26.53	31.16	40.41	49.66	58.91	68.17
41	13.07	16.94	18.87	20.80	22.74	27.57	32.41	42.08	51.74	61.41	71.08
42	13.50	17.54	19.56	21.58	23.60	28.66	33.71	43.81	53.91	64.01	74.12
43	13.96	18.18	20.29	22.40	24.51	29.79	35.07	45.63	56.19	66.74	77.30
44	14.43	18.85	21.05	23.26	25.47	30.98	36.50	47.53	58.57	69.60	80.63
45	14.93	19.54	21.84	24.15	26.45	32.22	37.98	49.50	61.03	72.56	84.08
46	15.44	20.26	22.67	25.08	27.49	33.51	39.53	51.58	63.62	75.67	87.71
47	15.99	21.02	23.54	26.06	28.58	34.87	41.17	53.75	66.34	78.93	91.52
48	16.55	21.82	24.45	27.08	29.71	36.28	42.86	56.02	69.17	82.32	95.48
49	17.14	22.64	25.39	28.14	30.89	37.76	44.63	58.38	72.12	85.87	99.61
50	17.76	23.51	26.38	29.25	32.12	39.30	46.48	60.84	75.20	89.56	103.93
51	18.43	24.44	27.44	30.45	33.46	40.97	48.48	63.51	78.54	93.57	108.60
52	19.12	25.40	28.55	31.69	34.83	42.69	50.55	66.27	81.98	97.70	113.42
53	19.82	26.39	29.68	32.96	36.24	44.46	52.67	69.09	85.51	101.93	118.35
54	20.55	27.41	30.84	34.27	37.70	46.27	54.85	72.00	89.14	106.29	123.44
55	21.30	28.46	32.04	35.62	39.20	48.15	57.10	75.00	92.91	110.81	128.71
56	22.09	29.56	33.30	37.04	40.77	50.12	59.46	78.15	96.84	115.52	134.21
57	22.90	30.70	34.60	38.50	42.40	52.15	61.90	81.40	100.90	120.39	139.89
58	23.75	31.89	35.97	40.04	44.11	54.28	64.46	84.81	105.17	125.52	145.87
59	24.65	33.15	37.40	41.65	45.90	56.53	67.15	88.40	109.65	130.90	152.15
60	25.59	34.47	38.91	43.35	47.79	58.88	69.98	92.17	114.37	136.56	158.75
61	26.67	35.98	40.63	45.28	49.94	61.57	73.21	96.48	119.74	143.01	166.28
62	27.77	37.52	42.40	47.27	52.15	64.33	76.52	100.90	125.27	149.64	174.02
63	28.90	39.10	44.20	49.30	54.40	67.15	79.90	105.40	130.90	156.40	181.90
64	30.02	40.67	46.00	51.32	56.64	69.96	83.27	109.89	136.51	163.13	189.75
65	31.14	42.23	47.78	53.32	58.87	72.74	86.61	114.34	142.08	169.81	197.55
66	31.96	43.38	49.09	54.80	60.51	74.79	89.07	117.62	146.18	174.73	203.29
67	32.79	44.54	50.42	56.30	62.18	76.87	91.57	120.96	150.34	179.73	209.12
68	33.70	45.82	51.88	57.94	64.00	79.15	94.29	124.59	154.89	185.19	215.49
69	34.73	47.26	53.52	59.79	66.05	81.72	97.38	128.71	160.03	191.36	222.69
70	35.92	48.92	55.43	61.93	68.43	84.69	100.95	133.47	165.98	198.50	231.02
71	37.64	51.33	58.18	65.03	71.88	89.00	106.11	140.35	174.59	208.83	243.07
72	39.55	54.00	61.23	68.46	75.69	93.77	111.84	147.99	184.13	220.28	256.42
73	41.62	56.91	64.56	72.20	79.85	98.96	118.07	156.30	194.52	232.75	270.97
74	43.84	60.01	68.10	76.19	84.28	104.50	124.72	165.16	205.59	246.03	286.47
75	46.17	63.28	71.84	80.39	88.94	110.33	131.72	174.49	217.26	260.03	302.80
76	47.85	65.63	74.51	83.40	92.29	114.52	136.74				
77	49.76	68.31	77.58	86.85	96.13	119.31	142.49				
78	52.09	71.57	81.31	91.05	100.78	125.13	149.48				
79	54.98	75.61	85.92	96.24	106.56	132.35	158.13				
80	58.59	80.67	91.70	102.74	113.78	141.38	168.97				
81	64.42	88.83	101.03	113.24	125.44						
82	70.96	97.99	111.50	125.01	138.52						
83	78.03	107.89	122.81	137.74	152.67						
84	85.46	118.29	134.70	151.11	167.53						
85	93.08	128.95	146.89	164.82	182.76						
86	101.21	140.33	159.90	179.46	199.02						
87	110.49	153.32	174.74	196.16	217.57						
88	120.61	167.49	190.93	214.37	237.81						
89	131.99	183.42	209.14	234.86	260.58						
90	144.64	201.13	229.38	257.62	285.87						

# SIMPLE SECURITY PLAN - Female EFT Monthly Premiums

STANDARD											
FEMALE NON-TOBACCO											
Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000
40	11.44	13.04	14.65	16.26	17.87	19.47	23.49	27.51	31.53	35.55	43.58
41	11.81	13.49	15.17	16.85	18.53	20.21	24.42	28.62	32.82	37.03	45.43
42	12.19	13.95	15.71	17.47	19.23	20.99	25.38	29.78	34.18	38.57	47.37
43	12.60	14.44	16.28	18.12	19.95	21.79	26.39	30.99	35.59	40.19	49.39
44	13.02	14.95	16.87	18.80	20.72	22.64	27.46	32.27	37.08	41.89	51.51
45	13.46	15.48	17.49	19.50	21.52	23.53	28.56	33.59	38.62	43.66	53.72
46	13.93	16.03	18.14	20.24	22.35	24.45	29.72	34.98	40.25	45.51	56.04
47	14.41	16.61	18.82	21.02	23.22	25.42	30.93	36.44	41.94	47.45	58.46
48	14.92	17.22	19.52	21.83	24.13	26.44	32.19	37.95	43.71	49.47	60.99
49	15.45	17.86	20.27	22.68	25.09	27.50	33.52	39.55	45.57	51.60	63.64
50	16.00	18.52	21.04	23.56	26.08	28.60	34.90	41.20	47.50	53.81	66.41
51	16.53	19.15	21.78	24.41	27.03	29.66	36.22	42.78	49.35	55.91	69.04
52	17.10	19.84	22.58	25.32	28.06	30.80	37.64	44.49	51.34	58.19	71.89
53	17.71	20.57	23.43	26.29	29.15	32.01	39.16	46.32	53.47	60.62	74.93
54	18.36	21.36	24.35	27.34	30.34	33.33	40.81	48.29	55.77	63.26	78.22
55	19.06	22.19	25.32	28.45	31.58	34.71	42.54	50.37	58.20	66.03	81.69
56	19.80	23.08	26.36	29.63	32.91	36.19	44.39	52.59	60.79	68.99	85.38
57	20.58	24.01	27.45	30.89	34.32	37.76	46.35	54.94	63.52	72.11	89.29
58	21.40	25.00	28.60	32.20	35.81	39.41	48.41	57.41	66.41	75.41	93.42
59	22.27	26.04	29.81	33.59	37.36	41.13	50.56	60.00	69.43	78.86	97.73
60	23.17	27.13	31.08	35.03	38.99	42.94	52.83	62.71	72.60	82.48	102.26
61	24.13	28.28	32.42	36.57	40.72	44.86	55.23	65.59	75.96	86.33	107.06
62	25.14	29.49	33.84	38.19	42.54	46.89	57.76	68.63	79.50	90.37	112.12
63	26.18	30.73	35.29	39.84	44.40	48.95	60.34	71.73	83.12	94.50	117.28
64	27.25	32.02	36.79	41.55	46.32	51.09	63.02	74.94	86.86	98.79	122.63
65	28.36	33.35	38.34	43.33	48.32	53.31	65.79	78.27	90.75	103.22	128.18
66	29.30	34.48	39.66	44.84	50.02	55.20	68.15	81.10	94.05	107.00	132.90
67	30.31	35.69	41.08	46.46	51.84	57.22	70.68	84.13	97.59	111.04	137.96
68	31.44	37.05	42.66	48.27	53.87	59.48	73.50	87.52	101.55	115.57	143.61
69	32.73	38.59	44.46	50.32	56.19	62.05	76.71	91.38	106.04	120.70	150.03
70	34.20	40.36	46.52	52.68	58.84	65.00	80.40	95.80	111.20	126.60	157.40
71	36.15	42.70	49.24	55.79	62.34	68.89	85.27	101.64	118.01	134.39	167.13
72	38.32	45.30	52.29	59.27	66.25	73.24	90.70	108.15	125.61	143.07	177.99
73	40.70	48.16	55.62	63.08	70.54	78.00	96.65	115.29	133.94	152.59	189.89
74	43.28	51.25	59.23	67.20	75.18	83.16	103.09	123.03	142.97	162.91	202.79
75	46.04	54.57	63.10	71.62	80.15	88.68	110.00	131.32	152.64	173.96	216.60
76	48.56	57.59	66.62	75.65	84.68	93.71	116.29	138.87			
77	51.33	60.92	70.50	80.09	89.68	99.26	123.23	147.19			
78	54.45	64.66	74.87	85.08	95.29	105.50	131.03	156.55			
79	58.00	68.92	79.85	90.77	101.69	112.61	139.91	167.21			
80	62.08	73.82	85.56	97.29	109.03	120.77	150.11	179.45			
81	67.63	80.48	93.32	106.17	119.01	131.86					
82	73.66	87.71	101.77	115.82	129.87	143.92					
83	80.06	95.39	110.73	126.06	141.39	156.72					
84	86.71	103.37	120.03	136.69	153.36	170.02					
85	93.47	111.49	129.50	147.52	165.53	183.55					
86	101.55	121.18	140.81	160.44	180.07	199.70					
87	111.16	132.72	154.27	175.82	197.37	218.93					
88	123.81	147.89	171.98	196.06	220.14	244.22					
89	138.99	166.11	193.22	220.34	247.46	274.58					
90	155.18	185.53	215.89	246.24	276.60	306.95					

# SIMPLE SECURITY PLAN - Female EFT Monthly Premiums

## STANDARD

### FEMALE TOBACCO

Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000
40	14.51	16.73	18.95	21.17	23.39	25.61	31.16	36.72	42.27	47.82	58.93
41	15.00	17.32	19.64	21.96	24.28	26.61	32.41	38.21	44.01	49.81	61.41
42	15.53	17.95	20.38	22.80	25.23	27.65	33.71	39.78	45.84	51.90	64.03
43	16.07	18.60	21.14	23.67	26.20	28.74	35.07	41.41	47.74	54.08	66.75
44	16.64	19.29	21.93	24.58	27.23	29.88	36.50	43.12	49.74	56.36	69.59
45	17.23	20.00	22.77	25.53	28.30	31.07	37.98	44.90	51.82	58.74	72.57
46	17.85	20.75	23.64	26.53	29.42	32.31	39.54	46.76	53.99	61.22	75.67
47	18.50	21.53	24.55	27.57	30.59	33.61	41.16	48.71	56.27	63.82	78.92
48	19.18	22.34	25.50	28.66	31.81	34.97	42.86	50.75	58.65	66.54	82.32
49	19.89	23.19	26.49	29.78	33.08	36.38	44.63	52.87	61.12	69.36	85.85
50	20.63	24.08	27.53	30.97	34.42	37.87	46.48	55.10	63.72	72.34	89.57
51	21.43	25.04	28.65	32.25	35.86	39.47	48.48	57.50	66.51	75.53	93.56
52	22.26	26.03	29.81	33.58	37.35	41.12	50.55	59.98	69.42	78.85	97.71
53	23.11	27.05	30.99	34.93	38.87	42.81	52.67	62.52	72.38	82.23	101.94
54	23.98	28.09	32.21	36.33	40.44	44.56	54.85	65.14	75.42	85.71	106.29
55	24.88	29.18	33.47	37.77	42.06	46.36	57.10	67.84	78.58	89.32	110.80
56	25.82	30.31	34.79	39.28	43.76	48.25	59.46	70.67	81.88	93.09	115.52
57	26.80	31.48	36.16	40.84	45.52	50.20	61.90	73.60	85.30	97.00	120.40
58	27.82	32.71	37.59	42.48	47.36	52.25	64.46	76.67	88.89	101.10	125.52
59	28.90	34.00	39.10	44.20	49.30	54.40	67.15	79.90	92.65	105.40	130.90
60	30.03	35.36	40.68	46.01	51.33	56.66	69.98	83.29	96.61	109.92	136.55
61	31.32	36.91	42.49	48.08	53.66	59.25	73.21	87.17	101.13	115.09	143.01
62	32.65	38.50	44.35	50.20	56.05	61.90	76.52	91.15	105.77	120.39	149.64
63	34.00	40.12	46.24	52.36	58.48	64.60	79.90	95.20	110.50	125.80	156.40
64	35.35	41.74	48.13	54.52	60.91	67.29	83.27	99.24	115.22	131.19	163.14
65	36.68	43.34	49.99	56.65	63.31	69.96	86.60	103.25	119.89	136.53	169.81
66	37.67	44.52	51.37	58.23	65.08	71.94	89.07	106.20	123.34	140.47	174.74
67	38.67	45.72	52.77	59.83	66.88	73.93	91.57	109.20	126.83	144.47	179.73
68	39.76	47.03	54.30	61.57	68.85	76.12	94.30	112.48	130.66	148.84	185.19
69	40.99	48.51	56.03	63.55	71.06	78.58	97.38	116.17	134.97	153.77	191.36
70	42.42	50.22	58.03	65.83	73.63	81.44	100.95	120.46	139.97	159.48	198.50
71	44.48	52.70	60.92	69.14	77.35	85.57	106.11	126.65	147.20	167.74	208.82
72	46.78	55.45	64.13	72.80	81.48	90.15	111.84	133.53	155.21	176.90	220.28
73	49.27	58.44	67.62	76.79	85.97	95.14	118.08	141.01	163.95	186.88	232.75
74	51.93	61.63	71.34	81.04	90.75	100.45	124.72	148.98	173.24	197.51	246.03
75	54.73	64.99	75.26	85.52	95.79	106.05	131.72	157.38	183.05	208.71	260.04
76	56.74	67.41	78.07	88.74	99.41	110.08	136.74	163.41			
77	59.04	70.16	81.29	92.42	103.55	114.67	142.49	170.31			
78	61.83	73.51	85.20	96.89	108.57	120.26	149.47	178.69			
79	65.29	77.67	90.05	102.43	114.81	127.19	158.13	189.08			
80	69.63	82.87	96.12	109.36	122.61	135.86	168.97	202.08			
81	76.63	91.27	105.92	120.56	135.21	149.86					
82	84.47	100.69	116.90	133.12	149.33	165.55					
83	92.96	110.87	128.78	146.70	164.61	182.52					
84	101.88	121.57	141.27	160.96	180.66	200.35					
85	111.01	132.54	154.06	175.58	197.11	218.63					
86	120.77	144.25	167.72	191.20	214.67	238.14					
87	131.90	157.60	183.30	209.00	234.71	260.41					
88	144.05	172.18	200.31	228.44	256.57	284.70					
89	157.70	188.57	219.43	250.29	281.15	312.01					
90	172.88	206.78	240.67	274.57	308.47	342.36					

# SIMPLE SECURITY PLAN - Female EFT Monthly Premiums

## MODIFIED

### FEMALE NON-TOBACCO

Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000
40	12.23	14.00	15.76	17.53	19.30	21.06	25.48	29.89	34.31	38.73	47.56
41	12.61	14.45	16.29	18.14	19.98	21.82	26.42	31.03	35.63	40.24	49.45
42	13.00	14.92	16.84	18.76	20.68	22.60	27.40	32.20	37.00	41.80	51.40
43	13.41	15.42	17.42	19.42	21.42	23.43	28.43	33.44	38.45	43.45	53.47
44	13.84	15.93	18.02	20.11	22.20	24.28	29.51	34.73	39.95	45.17	55.61
45	14.29	16.47	18.64	20.82	23.00	25.18	30.62	36.07	41.51	46.95	57.84
46	14.75	17.02	19.29	21.56	23.83	26.10	31.78	37.46	43.13	48.81	60.16
47	15.24	17.60	19.97	22.34	24.71	27.07	32.99	38.91	44.83	50.75	62.58
48	15.74	18.21	20.68	23.15	25.62	28.08	34.26	40.43	46.60	52.77	65.11
49	16.27	18.85	21.42	24.00	26.57	29.15	35.58	42.02	48.46	54.89	67.77
50	16.82	19.51	22.19	24.87	27.56	30.24	36.95	43.66	50.38	57.09	70.51
51	17.28	20.06	22.84	25.62	28.39	31.17	38.11	45.05	52.00	58.94	72.82
52	17.75	20.62	23.49	26.36	29.23	32.10	39.27	46.44	53.62	60.79	75.14
53	18.21	21.17	24.14	27.10	30.06	33.02	40.43	47.83	55.24	62.65	77.46
54	19.14	22.29	25.43	28.58	31.73	34.88	42.74	50.61	58.48	66.35	82.09
55	19.60	22.84	26.08	29.32	32.56	35.80	43.90	52.00	60.10	68.20	84.41
56	20.06	23.39	26.72	30.06	33.39	36.72	45.05	53.38	61.71	70.04	86.70
57	20.99	24.50	28.02	31.54	35.06	38.57	47.37	56.16	64.95	73.75	91.33
58	21.91	25.62	29.32	33.02	36.72	40.43	49.68	58.94	68.20	77.45	95.97
59	22.84	26.73	30.61	34.50	38.39	42.28	52.00	61.72	71.44	81.15	100.59
60	23.76	27.84	31.91	35.98	40.06	44.13	54.31	64.49	74.68	84.86	105.22
61	24.69	28.95	33.21	37.46	41.72	45.98	56.62	67.27	77.91	88.56	109.85
62	25.62	30.06	34.50	38.94	43.39	47.83	58.94	70.05	81.15	92.26	114.48
63	27.00	31.72	36.45	41.17	45.89	50.61	62.41	74.21	86.01	97.82	121.42
64	28.39	33.39	38.39	43.39	48.39	53.39	65.88	78.38	90.87	103.37	128.36
65	29.78	35.06	40.33	45.61	50.89	56.16	69.35	82.54	95.73	108.92	135.31
66	31.63	37.28	42.93	48.57	54.22	59.86	73.98	88.10	102.21	116.33	144.56
67	33.48	39.50	45.52	51.53	57.55	63.57	78.61	93.65	108.69	123.73	153.82
68	35.80	42.28	48.76	55.24	61.72	68.20	84.39	100.59	116.79	132.99	165.39
69	38.11	45.05	52.00	58.94	65.88	72.82	90.18	107.54	124.89	142.25	176.96
70	40.43	47.83	55.24	62.64	70.05	77.45	95.97	114.48	132.99	151.50	188.53
71	43.20	51.16	59.12	67.08	75.05	83.01	102.91	122.81	142.71	162.61	202.41
72	46.44	55.05	63.66	72.27	80.88	89.49	111.01	132.53	154.05	175.57	218.61
73	49.68	58.94	68.20	77.45	86.71	95.97	119.11	142.25	165.39	188.53	234.81
74	53.39	63.38	73.38	83.38	93.37	103.37	128.36	153.36	178.35	203.34	253.33
75	57.09	67.83	78.56	89.30	100.04	110.78	137.62	164.46	191.31	218.15	271.84
76	61.25	72.82	84.39	95.97	107.54	119.11	148.03	176.96			
77	65.88	78.38	90.87	103.37	115.87	128.36	159.60	190.84			
78	71.44	85.04	98.65	112.26	125.86	139.47	173.49	207.51			
79	77.45	92.26	107.07	121.88	136.69	151.50	188.53	225.56			
80	84.39	100.59	116.79	132.99	149.19	165.39	205.89	246.38			
81	92.26	110.03	127.81	145.58	163.35	181.12					
82	101.06	120.59	140.12	159.65	179.18	198.71					
83	110.78	132.25	153.73	175.20	196.68	218.15					
84	121.42	145.02	168.63	192.23	215.84	239.44					
85	132.99	158.91	184.83	210.75	236.66	262.58					

# SIMPLE SECURITY PLAN - Female EFT Monthly Premiums

MODIFIED											
FEMALE TOBACCO											
Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000
40	13.59	15.63	17.66	19.70	21.74	23.78	28.87	33.96	39.06	44.15	54.34
41	14.10	16.24	18.38	20.52	22.66	24.80	30.15	35.51	40.86	46.21	56.91
42	14.64	16.89	19.14	21.39	23.63	25.88	31.50	37.12	42.74	48.37	59.61
43	15.21	17.57	19.93	22.29	24.65	27.02	32.92	38.82	44.73	50.63	62.44
44	15.80	18.28	20.76	23.25	25.73	28.21	34.41	40.61	46.81	53.01	65.42
45	16.43	19.03	21.64	24.25	26.85	29.46	35.97	42.49	49.00	55.52	68.54
46	17.09	19.82	22.56	25.30	28.03	30.77	37.61	44.46	51.30	58.14	71.83
47	17.78	20.65	23.53	26.40	29.28	32.15	39.34	46.53	53.72	60.90	75.28
48	18.50	21.52	24.54	27.56	30.58	33.60	41.15	48.70	56.25	63.80	78.90
49	19.26	22.43	25.61	28.78	31.95	35.12	43.05	50.99	58.92	66.85	82.71
50	20.06	23.39	26.73	30.06	33.39	36.72	45.05	53.39	61.72	70.05	86.71
51	20.99	24.50	28.02	31.54	35.06	38.57	47.37	56.16	64.96	73.75	91.34
52	21.91	25.62	29.32	33.02	36.72	40.43	49.68	58.94	68.20	77.45	95.97
53	22.84	26.73	30.61	34.50	38.39	42.28	52.00	61.72	71.44	81.15	100.59
54	23.76	27.84	31.91	35.98	40.06	44.13	54.31	64.49	74.68	84.86	105.22
55	24.69	28.95	33.21	37.46	41.72	45.98	56.62	67.27	77.91	88.56	109.85
56	25.62	30.06	34.50	38.94	43.39	47.83	58.94	70.05	81.15	92.26	114.48
57	26.54	31.17	35.80	40.43	45.05	49.68	61.25	72.82	84.39	95.97	119.11
58	27.93	32.84	37.74	42.65	47.55	52.46	64.72	76.99	89.25	101.52	126.05
59	29.32	34.50	39.69	44.87	50.05	55.24	68.20	81.15	94.11	107.07	132.99
60	30.71	36.17	41.63	47.09	52.55	58.01	71.67	85.32	98.97	112.63	139.93
61	32.56	38.39	44.22	50.05	55.88	61.72	76.29	90.87	105.45	120.03	149.19
62	34.41	40.61	46.81	53.01	59.22	65.42	80.92	96.43	111.93	127.44	158.45
63	36.26	42.83	49.40	55.98	62.55	69.12	85.55	101.98	118.41	134.84	167.70
64	38.11	45.05	52.00	58.94	65.88	72.82	90.18	107.54	124.89	142.25	176.96
65	39.96	47.28	54.59	61.90	69.21	76.53	94.81	113.09	131.37	149.65	186.22
66	42.28	50.05	57.83	65.60	73.38	81.15	100.59	120.03	139.47	158.91	197.79
67	44.59	52.83	61.07	69.31	77.54	85.78	106.38	126.97	147.57	168.17	209.36
68	46.91	55.61	64.31	73.01	81.71	90.41	112.16	133.92	155.67	177.42	220.93
69	49.22	58.38	67.55	76.71	85.88	95.04	117.95	140.86	163.77	186.68	232.50
70	52.00	61.72	71.44	81.15	90.87	100.59	124.89	149.19	173.49	197.79	246.38
71	55.24	65.60	75.97	86.34	96.71	107.07	132.99	158.91	184.83	210.75	262.58
72	58.48	69.49	80.51	91.52	102.54	113.55	141.09	168.63	196.17	223.70	278.78
73	62.18	73.93	85.69	97.45	109.20	120.96	150.35	179.74	209.13	238.52	297.29
74	66.34	78.93	91.52	104.11	116.70	129.29	160.76	192.23	223.70	255.18	318.12
75	70.51	83.93	97.35	110.78	124.20	137.62	171.17	204.73	238.28	271.84	338.95
76	75.14	89.49	103.83	118.18	132.53	146.88	182.74	218.61			
77	80.23	95.59	110.96	126.33	141.69	157.06	195.47	233.89			
78	86.25	102.81	119.38	135.95	152.52	169.09	210.51	251.94			
79	92.73	110.59	128.46	146.32	164.19	182.05	226.71	271.38			
80	100.13	119.48	138.82	158.17	177.51	196.86	245.23	293.59			
81	108.46	129.47	150.49	171.50	192.51	213.52					
82	118.18	141.14	164.09	187.05	210.01	232.96					
83	128.83	153.91	179.00	204.08	229.17	254.25					
84	140.40	167.80	195.19	222.59	249.99	277.39					
85	153.82	183.90	213.99	244.07	274.15	304.24					



# SIMPLE SECURITY PLAN - Male EFT Monthly Premiums

Issue Age	PREFERRED										
	MALE NON-TOBACCO										
	\$5,000	\$7,000	\$8,000	\$9,000	\$10,000	\$12,500	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
40	10.90	13.90	15.40	16.90	18.39	22.14	25.89	33.39	40.89	48.38	55.88
41	11.28	14.43	16.00	17.58	19.15	23.09	27.03	34.90	42.78	50.65	58.53
42	11.67	14.98	16.64	18.29	19.94	24.08	28.22	36.49	44.76	53.03	61.31
43	12.09	15.57	17.30	19.04	20.78	25.12	29.47	38.16	46.85	55.54	64.23
44	12.53	16.18	18.00	19.83	21.66	26.22	30.78	39.91	49.04	58.17	67.29
45	12.99	16.82	18.74	20.66	22.58	27.37	32.16	41.75	51.34	60.93	70.51
46	13.47	17.50	19.51	21.53	23.54	28.58	33.61	43.68	53.76	63.83	73.90
47	13.98	18.21	20.33	22.44	24.56	29.85	35.14	45.72	56.30	66.87	77.45
48	14.51	18.96	21.18	23.40	25.62	31.18	36.74	47.85	58.96	70.07	81.19
49	15.07	19.74	22.08	24.41	26.75	32.58	38.42	50.09	61.76	73.44	85.11
50	15.66	20.57	23.02	25.47	27.92	34.05	40.18	52.45	64.71	76.97	89.23
51	16.29	21.44	24.02	26.59	29.17	35.62	42.06	54.94	67.83	80.72	93.60
52	16.93	22.34	25.05	27.76	30.46	37.23	44.00	57.53	71.06	84.59	98.12
53	17.62	23.30	26.15	28.99	31.83	38.94	46.05	60.27	74.48	88.70	102.91
54	18.33	24.30	27.29	30.27	33.26	40.73	48.19	63.12	78.05	92.98	107.91
55	19.08	25.35	28.49	31.62	34.76	42.60	50.43	66.11	81.79	97.47	113.15
56	19.87	26.46	29.75	33.04	36.34	44.57	52.81	69.28	85.74	102.21	118.68
57	20.69	27.61	31.07	34.53	37.99	46.63	55.28	72.57	89.87	107.16	124.45
58	21.57	28.84	32.47	36.10	39.74	48.82	57.91	76.08	94.24	112.41	130.58
59	22.48	30.12	33.93	37.75	41.57	51.11	60.65	79.73	98.81	117.90	136.98
60	23.45	31.47	35.48	39.49	43.49	53.52	63.54	83.59	103.64	123.68	143.73
61	24.45	32.86	37.07	41.28	45.49	56.02	66.54	87.58	108.63	129.68	150.72
62	25.50	34.33	38.75	43.17	47.59	58.64	69.69	91.78	113.88	135.97	158.07
63	26.61	35.90	40.54	45.18	49.83	61.43	73.04	96.25	119.47	142.68	165.89
64	27.80	37.56	42.44	47.32	52.20	64.40	76.60	101.00	125.40	149.80	174.19
65	29.06	39.32	44.45	49.58	54.71	67.54	80.37	106.03	131.69	157.34	183.00
66	30.34	41.11	46.50	51.89	57.27	70.74	84.21	111.15	138.08	165.02	191.96
67	31.72	43.04	48.71	54.37	60.04	74.19	88.35	116.67	144.99	173.31	201.62
68	33.23	45.16	51.12	57.09	63.05	77.97	92.88	122.71	152.53	182.36	212.19
69	34.88	47.47	53.77	60.06	66.36	82.10	97.84	129.32	160.80	192.28	223.76
70	36.71	50.03	56.69	63.35	70.01	86.67	103.32	136.63	169.94	203.24	236.55
71	38.79	52.94	60.02	67.09	74.17	91.86	109.56	144.94	180.33	215.71	251.10
72	41.06	56.13	63.66	71.19	78.73	97.56	116.39	154.05	191.72	229.38	267.04
73	43.54	59.60	67.63	75.65	83.68	103.75	123.82	163.97	204.11	244.25	284.39
74	46.23	63.36	71.93	80.50	89.06	110.48	131.89	174.73	217.56	260.39	303.22
75	49.13	67.43	76.57	85.72	94.87	117.74	140.60	186.34	232.07	277.81	323.54
76	51.93	71.34	81.04	90.75	100.45	124.72	148.98				
77	55.03	75.68	86.01	96.33	106.66	132.47	158.29				
78	58.53	80.58	91.60	102.63	113.65	141.22	168.78				
79	62.52	86.17	97.99	109.82	121.64	151.20	180.77				
80	67.09	92.57	105.30	118.04	130.78	162.63	194.47				
81	73.43	101.44	115.45	129.46	143.46						
82	80.26	111.00	126.37	141.74	157.11						
83	87.38	120.97	137.77	154.56	171.36						
84	94.61	131.09	149.33	167.58	185.82						
85	101.76	141.11	160.78	180.45	200.12						
86	109.64	152.14	173.39	194.63	215.88						
87	118.50	164.54	187.56	210.58	233.60						
88	129.04	179.29	204.42	229.55	254.68						
89	140.42	195.23	222.63	250.04	277.44						
90	153.07	212.94	242.87	272.80	302.74						

# SIMPLE SECURITY PLAN - Male EFT Monthly Premiums

Issue Age	PREFERRED										
	MALE TOBACCO										
	\$5,000	\$7,000	\$8,000	\$9,000	\$10,000	\$12,500	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
40	12.97	16.80	18.71	20.63	22.54	27.33	32.11	41.68	51.25	60.82	70.40
41	13.49	17.52	19.54	21.55	23.57	28.61	33.66	43.74	53.83	63.91	74.00
42	14.03	18.28	20.40	22.53	24.65	29.97	35.28	45.91	56.54	67.16	77.79
43	14.60	19.08	21.32	23.56	25.80	31.40	36.99	48.19	59.39	70.59	81.79
44	15.20	19.92	22.28	24.64	27.00	32.90	38.80	50.60	62.40	74.20	86.00
45	15.83	20.81	23.29	25.78	28.27	34.49	40.70	53.14	65.57	78.01	90.44
46	16.50	21.74	24.36	26.98	29.60	36.16	42.71	55.81	68.91	82.01	95.12
47	17.21	22.73	25.49	28.25	31.01	37.92	44.82	58.63	72.43	86.24	100.05
48	17.95	23.77	26.68	29.59	32.50	39.77	47.05	61.59	76.14	90.69	105.24
49	18.73	24.86	27.93	30.99	34.06	41.73	49.39	64.72	80.05	95.38	110.71
50	19.55	26.02	29.25	32.48	35.71	43.79	51.86	68.02	84.17	100.33	116.48
51	20.35	27.13	30.52	33.91	37.30	45.77	54.25	71.20	88.15	105.09	122.04
52	21.20	28.32	31.88	35.44	39.00	47.90	56.80	74.60	92.40	110.19	127.99
53	22.12	29.60	33.35	37.09	40.83	50.19	59.55	78.27	96.99	115.70	134.42
54	23.11	31.00	34.94	38.88	42.82	52.68	62.53	82.25	101.96	121.67	141.38
55	24.17	32.48	36.64	40.79	44.95	55.34	65.72	86.50	107.27	128.04	148.82
56	25.31	34.08	38.46	42.84	47.23	58.18	69.14	91.05	112.97	134.88	156.79
57	26.54	35.80	40.43	45.05	49.68	61.25	72.82	95.97	119.11	142.25	165.39
58	27.86	37.64	42.53	47.43	52.32	64.55	76.78	101.24	125.69	150.15	174.61
59	29.27	39.61	44.78	49.96	55.13	68.06	81.00	106.86	132.73	158.59	184.46
60	30.77	41.72	47.20	52.67	58.15	71.84	85.52	112.90	140.27	167.65	195.02
61	32.47	44.10	49.92	55.73	61.55	76.09	90.62	119.70	148.77	177.85	206.92
62	34.26	46.60	52.77	58.94	65.11	80.54	95.97	126.82	157.68	188.53	219.39
63	36.11	49.19	55.73	62.27	68.82	85.17	101.52	134.23	166.94	199.65	232.36
64	38.01	51.85	58.77	65.69	72.62	89.92	107.22	141.83	176.44	211.05	245.65
65	39.95	54.56	61.87	69.18	76.49	94.76	113.04	149.58	186.13	222.67	259.22
66	41.54	56.80	64.42	72.05	79.68	98.75	117.82	155.96	194.10	232.24	270.38
67	43.22	59.15	67.11	75.07	83.04	102.95	122.85	162.67	202.49	242.31	282.13
68	45.07	61.73	70.07	78.40	86.73	107.57	128.40	170.07	211.74	253.40	295.07
69	47.14	64.64	73.39	82.13	90.88	112.75	134.62	178.36	222.11	265.85	309.59
70	49.52	67.97	77.19	86.42	95.64	118.70	141.76	187.88	234.01	280.13	326.25
71	52.85	72.63	82.52	92.42	102.31	127.03	151.76	201.21	250.67	300.12	349.57
72	56.49	77.73	88.35	98.96	109.58	136.13	162.67	215.76	268.86	321.95	375.04
73	60.37	83.15	94.55	105.94	117.33	145.82	174.30	231.27	288.24	345.20	402.17
74	64.40	88.80	101.00	113.20	125.40	155.90	186.40	247.40	308.40	369.40	430.40
75	68.53	94.58	107.60	120.63	133.65	166.22	198.78	263.91	329.04	394.16	459.29
76	72.03	99.48	113.21	126.93	140.66	174.97	209.29				
77	75.64	104.53	118.98	133.43	147.87	183.99	220.11				
78	79.45	109.87	125.08	140.29	155.50	193.52	231.55				
79	83.55	115.61	131.64	147.67	163.70	203.78	243.85				
80	88.03	121.88	138.81	155.73	172.66	214.98	257.29				
81	94.05	130.31	148.44	166.57	184.71						
82	100.37	139.16	158.56	177.95	197.34						
83	106.81	148.18	168.86	189.54	210.22						
84	113.19	157.11	179.07	201.03	222.99						
85	119.34	165.72	188.90	212.09	235.28						
86	126.08	175.16	199.70	224.23	248.77						
87	129.88	180.47	205.77	231.06	256.36						
88	138.31	192.28	219.26	246.24	273.22						
89	148.85	207.03	236.12	265.21	294.30						
90	159.39	221.79	252.99	284.19	315.38						

# SIMPLE SECURITY PLAN - Male EFT Monthly Premiums

Issue Age	STANDARD										
	MALE NON-TOBACCO										
	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000
40	12.40	14.20	16.00	17.80	19.60	21.39	25.89	30.39	34.89	39.39	48.39
41	12.85	14.74	16.63	18.52	20.41	22.30	27.03	31.76	36.48	41.21	50.66
42	13.33	15.31	17.30	19.28	21.27	23.26	28.22	33.18	38.15	43.11	53.04
43	13.83	15.91	18.00	20.08	22.17	24.25	29.46	34.68	39.89	45.10	55.53
44	14.35	16.54	18.73	20.92	23.11	25.30	30.78	36.26	41.73	47.21	58.16
45	14.90	17.21	19.51	21.81	24.11	26.41	32.16	37.91	43.67	49.42	60.92
46	15.49	17.90	20.32	22.74	25.16	27.57	33.62	39.66	45.70	51.75	63.84
47	16.09	18.63	21.17	23.71	26.25	28.79	35.14	41.48	47.83	54.18	66.87
48	16.74	19.40	22.07	24.74	27.41	30.07	36.74	43.41	50.08	56.75	70.08
49	17.41	20.21	23.01	25.81	28.61	31.42	38.42	45.42	52.43	59.43	73.44
50	18.11	21.06	24.00	26.94	29.88	32.83	40.18	47.54	54.90	62.25	76.97
51	18.86	21.95	25.05	28.14	31.23	34.32	42.05	49.78	57.52	65.25	80.71
52	19.64	22.89	26.13	29.38	32.63	35.88	44.00	52.12	60.24	68.36	84.60
53	20.46	23.87	27.28	30.70	34.11	37.52	46.05	54.58	63.11	71.64	88.70
54	21.32	24.90	28.49	32.07	35.65	39.24	48.20	57.15	66.11	75.07	92.99
55	22.21	25.98	29.74	33.50	37.27	41.03	50.44	59.84	69.25	78.66	97.47
56	23.16	27.12	31.07	35.02	38.97	42.93	52.81	62.69	72.57	82.45	102.21
57	24.15	28.30	32.45	36.60	40.75	44.91	55.28	65.66	76.03	86.41	107.16
58	25.20	29.56	33.92	38.28	42.64	47.01	57.91	68.81	79.71	90.61	112.41
59	26.30	30.88	35.46	40.04	44.62	49.20	60.65	72.10	83.55	95.00	117.90
60	27.46	32.27	37.08	41.89	46.70	51.51	63.54	75.57	87.59	99.62	123.68
61	28.65	33.70	38.75	43.81	48.86	53.91	66.53	79.16	91.79	104.41	129.67
62	29.92	35.22	40.52	45.83	51.13	56.43	69.69	82.95	96.21	109.46	135.98
63	31.25	36.83	42.40	47.97	53.54	59.11	73.04	86.96	100.89	114.82	142.67
64	32.68	38.53	44.39	50.25	56.10	61.96	76.60	91.23	105.87	120.51	149.79
65	34.19	40.34	46.50	52.66	58.82	64.97	80.37	95.76	111.15	126.55	157.34
66	35.73	42.19	48.66	55.12	61.59	68.05	84.21	100.38	116.54	132.70	165.03
67	37.38	44.18	50.98	57.77	64.57	71.37	88.36	105.35	122.34	139.33	173.32
68	39.19	46.35	53.51	60.67	67.83	74.99	92.88	110.78	128.68	146.57	182.37
69	41.17	48.73	56.28	63.84	71.39	78.95	97.84	116.72	135.61	154.50	192.27
70	43.37	51.36	59.35	67.35	75.34	83.33	103.32	123.30	143.28	163.27	203.24
71	45.86	54.35	62.85	71.34	79.83	88.32	109.55	130.79	152.02	173.25	215.71
72	48.59	57.63	66.67	75.71	84.75	93.79	116.39	138.98	161.58	184.18	229.37
73	51.57	61.20	70.84	80.47	90.11	99.74	123.82	147.91	171.99	196.08	244.25
74	54.80	65.08	75.36	85.64	95.92	106.20	131.90	157.60	183.30	209.00	260.40
75	58.28	69.26	80.23	91.21	102.18	113.16	140.60	168.04	195.48	222.92	277.80
76	61.63	73.28	84.93	96.57	108.22	119.87	148.98	178.10			
77	65.36	77.75	90.14	102.53	114.92	127.31	158.29	189.27			
78	69.55	82.78	96.01	109.24	122.47	135.70	168.78	201.85			
79	74.35	88.53	102.72	116.91	131.10	145.29	180.76	216.24			
80	79.83	95.11	110.40	125.68	140.97	156.26	194.47	232.68			
81	87.44	104.25	121.06	137.86	154.67	171.48					
82	95.63	114.08	132.52	150.97	169.41	187.86					
83	104.18	124.33	144.49	164.64	184.80	204.95					
84	112.85	134.74	156.63	178.52	200.41	222.30					
85	121.44	145.04	168.65	192.26	215.86	239.47					
86	130.89	156.39	181.89	207.39	232.88	258.38					
87	141.52	169.14	196.76	224.39	252.01	279.63					
88	154.16	184.32	214.47	244.62	274.78	304.93					
89	167.82	200.71	233.59	266.48	299.36	332.25					
90	183.00	218.92	254.84	290.76	326.68	362.60					

# SIMPLE SECURITY PLAN - Male EFT Monthly Premiums

STANDARD											
MALE TOBACCO											
Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000
40	14.88	17.18	19.48	21.77	24.07	26.37	32.11	37.85	43.59	49.33	60.82
41	15.50	17.92	20.35	22.77	25.19	27.61	33.66	39.71	45.76	51.82	63.92
42	16.15	18.71	21.26	23.81	26.36	28.91	35.29	41.66	48.04	54.42	67.17
43	16.84	19.53	22.21	24.90	27.59	30.28	37.00	43.72	50.43	57.15	70.59
44	17.56	20.39	23.23	26.06	28.89	31.72	38.80	45.88	52.96	60.04	74.21
45	18.32	21.31	24.29	27.27	30.26	33.24	40.70	48.17	55.63	63.09	78.01
46	19.13	22.27	25.42	28.56	31.71	34.85	42.71	50.58	58.44	66.30	82.03
47	19.97	23.28	26.59	29.91	33.22	36.53	44.82	53.10	61.38	69.67	86.23
48	20.86	24.35	27.84	31.33	34.83	38.32	47.05	55.78	64.51	73.24	90.70
49	21.80	25.48	29.16	32.84	36.52	40.20	49.40	58.59	67.79	76.99	95.39
50	22.78	26.66	30.54	34.41	38.29	42.17	51.86	61.55	71.24	80.94	100.32
51	23.74	27.81	31.88	35.94	40.01	44.08	54.25	64.42	74.59	84.76	105.10
52	24.76	29.03	33.30	37.58	41.85	46.12	56.80	67.48	78.16	88.84	110.20
53	25.86	30.35	34.85	39.34	43.83	48.32	59.55	70.78	82.01	93.25	115.71
54	27.06	31.79	36.52	41.25	45.98	50.71	62.54	74.37	86.19	98.02	121.68
55	28.33	33.32	38.30	43.29	48.27	53.26	65.73	78.19	90.66	103.12	128.05
56	29.69	34.95	40.21	45.47	50.73	55.99	69.14	82.28	95.43	108.58	134.87
57	31.17	36.72	42.28	47.83	53.39	58.94	72.82	86.71	100.59	114.48	142.25
58	32.75	38.62	44.49	50.36	56.23	62.10	76.78	91.45	106.13	120.80	150.15
59	34.44	40.65	46.85	53.06	59.27	65.48	80.99	96.51	112.03	127.55	158.59
60	36.25	42.82	49.39	55.96	62.53	69.10	85.52	101.94	118.37	134.79	167.64
61	38.29	45.27	52.24	59.22	66.20	73.18	90.62	108.06	125.51	142.95	177.84
62	40.43	47.83	55.24	62.64	70.05	77.45	95.97	114.48	132.99	151.50	188.53
63	42.65	50.50	58.35	66.20	74.05	81.90	101.52	121.15	140.77	160.40	199.64
64	44.93	53.24	61.54	69.85	78.16	86.46	107.23	127.99	148.76	169.52	211.06
65	47.26	56.03	64.80	73.57	82.34	91.11	113.04	134.97	156.90	178.82	222.68
66	49.17	58.32	67.48	76.63	85.78	94.94	117.82	140.70	163.59	186.47	232.24
67	51.18	60.74	70.30	79.85	89.41	98.97	122.86	146.75	170.64	194.53	242.31
68	53.40	63.40	73.40	83.40	93.40	103.40	128.40	153.40	178.40	203.41	253.41
69	55.89	66.39	76.88	87.38	97.88	108.38	134.62	160.86	187.11	213.35	265.84
70	58.74	69.81	80.88	91.95	103.02	114.09	141.76	169.43	197.10	224.77	280.12
71	62.74	74.61	86.48	98.35	110.22	122.09	151.76	181.43	211.10	240.77	300.11
72	67.11	79.85	92.59	105.33	118.07	130.82	162.67	194.52	226.38	258.23	321.94
73	71.76	85.43	99.11	112.78	126.45	140.12	174.30	208.48	242.66	276.85	345.21
74	76.60	91.24	105.88	120.52	135.16	149.80	186.41	223.01	259.61	296.21	369.41
75	81.55	97.18	112.81	128.45	144.08	159.71	198.78	237.86	276.94	316.01	394.17
76	85.76	102.23	118.70	135.17	151.64	168.11	209.29	250.47			
77	90.08	107.42	124.76	142.09	159.43	176.77	220.11	263.45			
78	94.66	112.91	131.16	149.42	167.67	185.92	231.55	277.18			
79	99.58	118.82	138.05	157.29	176.53	195.76	243.85	291.95			
80	104.96	125.27	145.58	165.89	186.20	206.52	257.30	308.07			
81	112.18	133.94	155.70	177.45	199.21	220.97					
82	119.77	143.04	166.31	189.58	212.86	236.13					
83	127.49	152.31	177.13	201.95	226.76	251.58					
84	135.15	161.51	187.86	214.21	240.56	266.91					
85	142.53	170.35	198.18	226.00	253.83	281.66					
86	150.62	180.06	209.51	238.95	268.40	297.84					
87	155.18	185.53	215.89	246.24	276.60	306.95					
88	165.30	197.67	230.05	262.43	294.81	327.19					
89	177.94	212.85	247.76	282.67	317.58	352.49					
90	190.59	228.03	265.47	302.91	340.34	377.78					

# SIMPLE SECURITY PLAN - Male EFT Monthly Premiums

MODIFIED											
MALE NON-TOBACCO											
Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000
40	12.92	14.83	16.73	18.63	20.54	22.44	27.20	31.96	36.72	41.49	51.01
41	13.41	15.41	17.42	19.42	21.42	23.42	28.43	33.44	38.44	43.45	53.46
42	13.93	16.03	18.14	20.24	22.35	24.46	29.72	34.98	40.25	45.51	56.04
43	14.47	16.68	18.90	21.11	23.33	25.54	31.08	36.61	42.15	47.68	58.75
44	15.04	17.37	19.70	22.03	24.35	26.68	32.50	38.32	44.14	49.96	61.60
45	15.64	18.09	20.54	22.98	25.43	27.88	34.00	40.12	46.24	52.36	64.60
46	16.27	18.85	21.42	23.99	26.57	29.14	35.58	42.01	48.45	54.88	67.76
47	16.93	19.64	22.35	25.05	27.76	30.47	37.24	44.00	50.77	57.54	71.07
48	17.63	20.48	23.32	26.17	29.02	31.86	38.98	46.10	53.21	60.33	74.56
49	18.36	21.36	24.35	27.34	30.34	33.33	40.81	48.29	55.78	63.26	78.22
50	19.14	22.28	25.43	28.58	31.72	34.87	42.74	50.61	58.48	66.34	82.08
51	19.60	22.84	26.08	29.32	32.56	35.80	43.90	52.00	60.10	68.20	84.39
52	20.52	23.95	27.37	30.80	34.22	37.65	46.21	54.77	63.34	71.90	89.02
53	21.45	25.06	28.67	32.28	35.89	39.50	48.53	57.55	66.58	75.60	93.65
54	22.38	26.17	29.97	33.76	37.56	41.35	50.84	60.33	69.82	79.30	98.28
55	23.30	27.28	31.26	35.24	39.22	43.20	53.15	63.10	73.06	83.01	102.91
56	24.23	28.39	32.56	36.72	40.89	45.05	55.47	65.88	76.29	86.71	107.54
57	25.15	29.50	33.85	38.20	42.55	46.91	57.78	68.66	79.53	90.41	112.16
58	26.54	31.17	35.80	40.43	45.05	49.68	61.25	72.82	84.39	95.97	119.11
59	27.93	32.84	37.74	42.65	47.55	52.46	64.72	76.99	89.25	101.52	126.05
60	29.32	34.50	39.69	44.87	50.05	55.24	68.20	81.15	94.11	107.07	132.99
61	30.71	36.17	41.63	47.09	52.55	58.01	71.67	85.32	98.97	112.63	139.93
62	32.10	37.83	43.57	49.31	55.05	60.79	75.14	89.49	103.83	118.18	146.88
63	33.95	40.06	46.17	52.27	58.38	64.49	79.77	95.04	110.31	125.59	156.13
64	35.80	42.28	48.76	55.24	61.72	68.20	84.39	100.59	116.79	132.99	165.39
65	38.11	45.05	52.00	58.94	65.88	72.82	90.18	107.54	124.89	142.25	176.96
66	40.43	47.83	55.24	62.64	70.05	77.45	95.97	114.48	132.99	151.50	188.53
67	42.74	50.61	58.48	66.34	74.21	82.08	101.75	121.42	141.09	160.76	200.10
68	45.52	53.94	62.36	70.79	79.21	87.63	108.69	129.75	150.81	171.87	213.99
69	48.76	57.83	66.90	75.97	85.04	94.11	116.79	139.47	162.15	184.83	230.18
70	52.46	62.27	72.08	81.90	91.71	101.52	126.05	150.58	175.11	199.64	248.70
71	56.62	67.27	77.91	88.56	99.20	109.85	136.46	163.07	189.69	216.30	269.52
72	61.25	72.82	84.39	95.97	107.54	119.11	148.03	176.96	205.89	234.81	292.67
73	66.34	78.93	91.52	104.11	116.70	129.29	160.76	192.23	223.70	255.18	318.12
74	71.90	85.60	99.30	113.00	126.70	140.40	174.65	208.89	243.14	277.39	345.89
75	77.45	92.26	107.07	121.88	136.69	151.50	188.53	225.56	262.58	299.61	373.66
76	83.47	99.48	115.50	131.51	147.52	163.54	203.57	243.61			
77	90.41	107.81	125.22	142.62	160.02	177.42	220.93	264.43			
78	98.28	117.25	136.23	155.21	174.18	193.16	240.60	288.04			
79	107.07	127.81	148.54	169.28	190.01	210.75	262.58	314.42			
80	116.33	138.92	161.50	184.09	206.67	229.26	285.72	342.19			
81	125.59	150.02	174.46	198.90	223.33	247.77					
82	135.31	161.69	188.07	214.45	240.83	267.21					
83	145.02	173.35	201.67	230.00	258.32	286.65					
84	154.74	185.01	215.28	245.55	275.82	306.09					
85	164.46	196.68	228.89	261.10	293.31	325.53					

# SIMPLE SECURITY PLAN - Male EFT Monthly Premiums

## MODIFIED

### MALE TOBACCO

Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000
40	15.88	18.38	20.88	23.38	25.87	28.37	34.61	40.85	47.10	53.34	65.82
41	16.63	19.27	21.92	24.56	27.21	29.85	36.46	43.08	49.69	56.30	69.53
42	17.41	20.21	23.01	25.82	28.62	31.42	38.42	45.43	52.43	59.44	73.45
43	18.24	21.21	24.18	27.15	30.11	33.08	40.50	47.92	55.34	62.76	77.60
44	19.12	22.27	25.41	28.55	31.70	34.84	42.70	50.56	58.42	66.29	82.01
45	20.05	23.38	26.72	30.05	33.38	36.71	45.03	53.36	61.69	70.02	86.67
46	21.04	24.57	28.10	31.63	35.16	38.68	47.50	56.33	65.15	73.97	91.61
47	22.09	25.83	29.56	33.30	37.04	40.78	50.12	59.47	68.81	78.15	96.84
48	23.20	27.16	31.12	35.08	39.03	42.99	52.89	62.79	72.69	82.59	102.39
49	24.37	28.57	32.76	36.95	41.15	45.34	55.83	66.31	76.80	87.29	108.26
50	25.62	30.06	34.50	38.94	43.39	47.83	58.94	70.05	81.15	92.26	114.48
51	27.00	31.72	36.45	41.17	45.89	50.61	62.41	74.21	86.01	97.82	121.42
52	28.39	33.39	38.39	43.39	48.39	53.39	65.88	78.38	90.87	103.37	128.36
53	29.78	35.06	40.33	45.61	50.89	56.16	69.35	82.54	95.73	108.92	135.31
54	31.17	36.72	42.28	47.83	53.39	58.94	72.82	86.71	100.59	114.48	142.25
55	32.56	38.39	44.22	50.05	55.88	61.72	76.29	90.87	105.45	120.03	149.19
56	34.41	40.61	46.81	53.01	59.22	65.42	80.92	96.43	111.93	127.44	158.45
57	36.26	42.83	49.40	55.98	62.55	69.12	85.55	101.98	118.41	134.84	167.70
58	38.11	45.05	52.00	58.94	65.88	72.82	90.18	107.54	124.89	142.25	176.96
59	40.43	47.83	55.24	62.64	70.05	77.45	95.97	114.48	132.99	151.50	188.53
60	42.74	50.61	58.48	66.34	74.21	82.08	101.75	121.42	141.09	160.76	200.10
61	45.52	53.94	62.36	70.79	79.21	87.63	108.69	129.75	150.81	171.87	213.99
62	48.29	57.27	66.25	75.23	84.21	93.19	115.64	138.08	160.53	182.98	227.87
63	51.07	60.61	70.14	79.67	89.21	98.74	122.58	146.41	170.25	194.08	241.75
64	53.85	63.94	74.03	84.12	94.21	104.30	129.52	154.74	179.97	205.19	255.64
65	56.62	67.27	77.91	88.56	99.20	109.85	136.46	163.07	189.69	216.30	269.52
66	59.86	71.16	82.45	93.74	105.04	116.33	144.56	172.79	201.03	229.26	285.72
67	63.10	75.05	86.99	98.93	110.87	122.81	152.66	182.51	212.37	242.22	301.92
68	66.81	79.49	92.17	104.85	117.53	130.21	161.92	193.62	225.32	257.03	320.44
69	70.51	83.93	97.35	110.78	124.20	137.62	171.17	204.73	238.28	271.84	338.95
70	74.68	88.93	103.19	117.44	131.70	145.95	181.59	217.23	252.86	288.50	359.78
71	79.30	94.48	109.66	124.85	140.03	155.21	193.16	231.11	269.06	307.01	382.92
72	84.86	101.15	117.44	133.73	150.02	166.31	207.04	247.77	288.50	329.23	410.69
73	90.87	108.37	125.86	143.36	160.85	178.35	222.08	265.82	309.56	353.30	440.77
74	97.35	116.14	134.93	153.73	172.52	191.31	238.28	285.26	332.24	379.21	473.17
75	104.76	125.03	145.30	165.57	185.85	206.12	256.80	307.48	358.16	408.83	510.19
76	112.63	134.47	156.32	178.16	200.01	221.85	276.47	331.08			
77	122.81	146.69	170.57	194.45	218.34	242.22	301.92	361.63			
78	127.90	152.80	177.70	202.60	227.50	252.40	314.65	376.90			
79	134.38	160.58	186.77	212.97	239.16	265.36	330.85	396.34			
80	139.93	167.24	194.55	221.85	249.16	276.47	344.73	413.00			
81	145.49	173.90	202.32	230.74	259.16	287.57					
82	151.04	180.57	210.10	239.63	269.15	298.68					
83	157.06	187.79	218.52	249.25	279.98	310.72					
84	162.61	194.45	226.30	258.14	289.98	321.82					
85	168.17	201.12	234.07	267.03	299.98	332.93					

## *Simple Security Plan - Accidental Death Benefit Annual Premium Rates Per Thousand Face Amount*

Issue Age	Whole Life ADB Premium	
	Male	Female
40	2.00	1.25
41	2.00	1.25
42	2.00	1.25
43	2.00	1.25
44	2.00	1.25
45	2.00	1.25
46	2.00	1.25
47	2.00	1.25
48	2.00	1.25
49	2.00	1.25
50	2.00	1.25
51	2.00	1.25
52	2.00	1.25
53	2.00	1.25
54	2.25	1.25
55	2.25	1.25
56	2.25	1.50
57	2.50	1.50
58	2.50	1.50
59	2.75	1.50
60	2.75	1.75
61	3.00	1.75
62	3.00	1.75
63	3.25	2.00
64	3.25	2.00

Issue Age	Whole Life ADB Premium	
	Male	Female
65	3.50	2.00
66	3.50	2.25
67	3.75	2.25
68	4.00	2.50
69	4.25	2.50
70	4.50	2.75
71	4.75	2.75
72	5.00	3.00
73	5.25	3.25
74	5.50	3.50
75	6.00	3.75
76	6.50	4.00
77	7.00	4.25
78	7.75	4.75
79	9.00	5.50
80	10.25	6.75
81	11.50	8.00
82	13.00	9.25
83	14.50	10.75
84	16.00	12.25
85	17.75	13.75
86	19.50	15.50
87	21.25	17.25
88	23.00	19.00
89	25.00	21.00
90	27.00	23.00

### *Child Rider Information*

The cost of the Child Rider is \$15.00 per unit/thousand with a max of 10 units or \$10,000. More information can be found on page 7.