

IMMEDIATE SOLUTION

PRODUCT OVERVIEW

Premium paying period:
Level premiums to age 121

Age last birthday issue ages:
0-85

Minimum issue amount:
\$1,000

Maximum issue amount:

0-55	\$50,000	56-65	\$40,000
66-75	\$30,000	76-85	\$25,000

Benefit period:¹
This product matures at age 121

Policy loans:
The policy loan rate is variable,
not to exceed 8%

ADDITIONAL BENEFITS/RIDERS:

Accelerated Death Benefit Rider (ADBR) for Florida only¹

The rider pays the face amount, less an interest discount, less any loans, less administrative charge, less any premiums that would be due in the next year upon diagnosis of a qualifying event. Eligibility requirements apply.

Accelerated Death Benefit Rider with Nursing Home Benefit (NHB)¹

The rider pays the face amount, less an interest discount, less any loans, less any administrative charge, less any premiums that would be due in the next year upon diagnosis of a qualifying event or confinement in a qualified nursing facility. Eligibility requirements apply.

Neither the ADBR nor the Accelerated Death Benefit Rider with Nursing Home Benefit are available in New York.

Terminal Illness Accelerated Death Benefit Rider (TIR) for California Only¹

Insured can accelerate up to 100% of the face amount, less an interest discount, less any loans, less any administrative charge, less any premiums that would be due in the next year, if death is expected within 12 months receipt of a physician's statement. Eligibility requirements apply.

OPTIONAL RIDERS:

Accidental Death Benefit Rider (ADR)
Issue ages 18-70

The Accidental Death Benefit Rider provides for payment of an amount in addition to the face amount of the policy in the event of death resulting directly and independently of all other causes from an accident, subject to the exceptions set out in the rider. Death must occur within 90 days from the accidental bodily injury, and while the policy is in force.

Children's and Grandchildren's Benefit Rider (CGR)

- Description - This rider provides level term insurance for the children/grandchildren named in the rider
- Annual premium per unit per child is \$2.00
- Issue ages of parent/grandparent - >18-75
- Issue ages 15 day-18 years (actual age of the child/grandchild)
- No more than nine covered children/grandchildren may be covered under this rider
- The minimum face amount is \$1,000
- The maximum face amount is equal to the minimum of the base face amount or \$5,000 per child/grandchild
- Child/Grandchild cannot have more than \$5,000 across all Transamerica Final Expense Child/Grandchild riders
- The face amount has to be the same for all children/grandchildren covered under this rider
- The rider terminates on the rider anniversary following the children/grandchildren's 25th birthday
- This rider may be converted to a new policy of permanent insurance we make available at time of conversion
 - Ages 0 (15 days)-17 juvenile standard
 - Ages 18-25 standard non-tobacco
- The children/grandchildren must be insured for two years under the rider to convert

¹Accelerated death benefits will be available when the Insured has been diagnosed with a qualifying event, as described in the rider, while the policy and the rider are in force. Benefits advanced under this rider may be subject to taxation. Limitations and exclusions apply. Refer to the rider for complete details.

IMMEDIATE SOLUTION

ACCIDENTAL DEATH BENEFIT RIDER (ADR) PREMIUMS

Annual premiums per unit (\$1,000) of insurance

AGE	ANNUAL
18	2.20
19	2.21
20	2.22
21	2.23
22	2.24
23	2.26
24	2.27
25	2.28
26	2.29
27	2.30
28	2.31
29	2.32
30	2.33
31	2.34

AGE	ANNUAL
32	2.35
33	2.37
34	2.38
35	2.39
36	2.41
37	2.43
38	2.45
39	2.48
40	2.50
41	2.52
42	2.54
43	2.56
44	2.59
45	2.61

AGE	ANNUAL
46	2.63
47	2.65
48	2.67
49	2.71
50	2.73
51	2.76
52	2.79
53	2.84
54	2.89
55	2.95
56	3.01
57	3.08
58	3.16
59	3.25

AGE	ANNUAL
60	3.33
61	3.44
62	3.56
63	3.71
64	3.86
65	4.03
66	4.24
67	4.49
68	4.79
69	5.09
70	5.46



IMMEDIATE SOLUTION

PREFERRED PREMIUMS*

Annual premiums per unit (\$1,000) of insurance

AGE	MALE		FEMALE	
0		14.25		12.35
1		14.36		12.44
2		14.47		12.54
3		14.59		12.63
4		14.71		12.75
5		14.81		12.84
6		15.12		13.03
7		15.44		13.22
8		15.77		13.43
9		16.08		13.62
10		16.40		13.81
11		16.84		14.07
12		17.32		14.08
13		17.76		14.31
14		18.23		14.58
15		18.68		14.83
16		18.87		14.88
17		18.96		14.93
	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO
18	15.15	22.52	12.27	15.47
19	15.20	22.58	12.32	15.47
20	15.31	22.75	12.37	15.58
21	15.58	23.12	12.63	15.96
22	15.84	23.50	12.89	16.33
23	16.11	23.88	13.16	16.70
24	16.37	24.27	13.42	17.06
25	16.64	24.65	13.67	17.44
26	16.97	25.17	13.98	17.88
27	17.36	25.75	14.31	18.34
28	17.74	26.36	14.66	18.83
29	18.18	27.05	15.01	19.36
30	18.65	27.80	15.42	19.94
31	19.09	28.51	15.81	20.53
32	19.60	29.35	16.27	21.20
33	20.18	30.27	16.78	21.94
34	20.83	31.29	17.33	22.76
35	21.49	32.36	17.90	23.59
36	22.28	33.52	18.54	24.40
37	23.06	34.69	19.15	25.18
38	23.90	35.95	19.83	26.01
39	24.79	37.27	20.52	26.86
40	25.74	38.69	21.23	27.73
41	26.50	39.62	21.83	29.01
42	27.30	40.03	22.42	30.32

AGE	MALE		FEMALE	
	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO
43	28.07	40.43	22.96	31.59
44	28.84	40.56	23.47	32.85
45	29.14	41.55	23.57	34.23
46	29.84	42.14	24.11	34.67
47	30.66	44.09	24.75	35.28
48	31.56	44.94	25.43	35.91
49	32.58	45.93	26.19	36.66
50	32.91	46.80	26.36	37.26
51	33.84	48.94	27.14	39.15
52	34.61	50.98	27.80	40.92
53	35.40	53.14	28.49	42.78
54	37.22	55.30	29.66	44.68
55	38.15	57.80	30.14	45.65
56	39.86	60.64	31.17	47.27
57	41.49	63.38	32.10	48.72
58	43.18	66.24	33.04	50.19
59	45.08	69.47	34.13	51.88
60	47.34	73.28	35.47	53.92
61	50.46	78.55	37.42	56.89
62	53.58	83.84	39.37	59.86
63	56.12	89.10	40.91	62.82
64	59.21	94.38	42.84	65.79
65	62.30	99.66	44.77	68.76
66	66.56	106.96	47.68	73.37
67	70.83	114.27	50.59	77.99
68	75.10	121.59	53.50	82.60
69	79.37	128.90	56.41	87.22
70	83.63	136.21	59.32	91.83
71	89.15	145.91	63.44	98.42
72	94.67	155.61	67.56	105.02
73	102.22	165.29	73.14	111.61
74	107.85	174.99	77.35	118.21
75	113.48	184.68	81.55	124.80
76	124.81	204.40	90.22	138.58
77	135.41	223.07	98.38	151.67
78	146.39	242.42	106.85	165.26
79	153.58	255.81	112.56	174.79
80	160.77	269.19	118.28	184.32
81	188.30	284.94	138.58	195.63
82	207.03	307.96	152.42	210.30
83	222.67	331.00	164.01	224.96
84	238.59	357.30	175.76	241.85
85	254.76	384.03	187.72	259.01

* Unisex-Male rates for Montana

IMMEDIATE SOLUTION

STANDARD PREMIUMS*

Annual premiums per unit (\$1,000) of insurance

AGE	MALE		FEMALE	
0		16.34		13.42
1		16.35		13.45
2		16.37		13.50
3		16.40		13.52
4		16.41		13.55
5		16.43		13.60
6		16.90		13.85
7		17.38		14.11
8		17.85		14.37
9		18.32		14.63
10		18.80		14.88
11		19.66		15.20
12		20.51		15.25
13		21.34		15.54
14		22.19		15.86
15		23.04		16.17
16		23.36		16.28
17		23.46		16.33
	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO
18	17.74	27.83	12.96	16.97
19	17.76	27.87	13.00	17.00
20	17.78	27.90	13.10	17.14
21	17.98	28.16	13.42	17.55
22	18.19	28.43	13.74	17.94
23	18.38	28.69	14.05	18.35
24	18.60	28.97	14.37	18.75
25	18.79	29.23	14.69	19.14
26	19.11	29.70	15.02	19.65
27	19.46	30.25	15.35	20.18
28	19.85	30.87	15.72	20.76
29	20.30	31.57	16.11	21.39
30	20.79	32.37	16.59	22.13
31	21.27	33.19	17.10	22.87
32	21.86	34.17	17.68	23.72
33	22.53	35.27	18.32	24.68
34	23.30	36.56	19.04	25.75
35	24.10	37.90	19.80	26.86
36	25.06	39.41	20.58	28.01
37	26.04	40.96	21.38	29.15
38	27.10	42.65	22.22	30.35
39	28.24	44.45	23.10	31.59
40	29.47	46.41	24.02	32.86
41	30.52	47.78	24.86	34.59
42	31.62	49.23	25.73	36.33

AGE	MALE		FEMALE	
	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO
43	32.71	50.68	26.65	38.01
44	33.81	52.10	27.57	39.64
45	34.74	53.84	27.83	41.78
46	35.78	55.04	28.64	42.94
47	36.67	56.49	29.34	44.35
48	38.01	58.09	30.37	45.88
49	39.52	59.90	31.51	47.60
50	40.20	61.56	31.94	49.12
51	42.63	65.60	33.68	52.08
52	45.00	69.56	35.32	54.84
53	47.50	73.78	37.04	57.75
54	50.07	78.12	38.79	60.67
55	51.46	81.56	39.62	62.34
56	54.11	86.10	41.13	64.78
57	56.67	90.52	42.49	66.96
58	59.33	95.14	43.88	69.12
59	62.27	100.26	45.42	71.53
60	65.67	106.20	47.28	74.42
61	70.22	114.19	49.88	78.41
62	74.78	122.18	52.47	82.40
63	79.33	130.16	55.06	86.41
64	83.88	138.14	57.66	90.40
65	88.44	146.13	60.25	94.39
66	94.56	156.92	64.21	100.75
67	100.68	167.72	68.16	107.09
68	106.81	178.52	72.11	113.44
69	112.93	189.32	76.06	119.78
70	119.05	200.11	80.02	126.13
71	127.07	212.70	85.85	135.64
72	135.09	225.30	91.68	145.17
73	143.10	237.88	97.51	154.67
74	151.13	250.49	103.34	164.20
75	159.15	263.08	109.17	173.71
76	175.04	283.52	120.90	186.46
77	189.96	309.48	132.01	202.84
78	205.44	339.13	143.54	221.61
79	215.81	360.49	151.54	234.94
80	226.18	381.86	159.53	248.27
81	257.93	405.28	181.64	263.49
82	278.69	439.02	196.03	283.23
83	299.82	472.76	210.64	302.95
84	321.28	511.19	225.51	325.67
85	343.08	550.24	240.59	348.77

* Unisex-Male rates for Montana

10-PAY SOLUTION

PRODUCT OVERVIEW

Premium paying period:

Level premiums for 10 years

Age last birthday issue ages:

0-85

Minimum issue amount:

\$1,000

Maximum issue amount:

0-55	\$50,000	56-65	\$40,000
66-75	\$30,000	76-85	\$25,000

Benefit period:

This product matures at age 121

Policy loans:

The policy loan rate is variable,
not to exceed 8%

ADDITIONAL BENEFITS/RIDERS:

Accelerated Death Benefit Rider (ADBR) for Florida Only¹

The rider pays the face amount, less an interest discount, less any loans, less any administrative charge, less any premiums that would be due in the next year upon diagnosis of a qualifying event. Eligibility requirements apply.

Accelerated Death Benefit Rider with Nursing Home Benefit (NHB)¹

The rider pays the face amount, less an interest discount, less any loans, less administrative charge, less any premiums that would be due in the next year upon diagnosis of a qualifying event or confinement in a qualified nursing facility. Eligibility requirements apply.

Neither the accelerated death benefit rider nor the ADBR with nursing home option is available in New York.

Terminal Illness Accelerated Death Benefit Rider (TIR) for California Only¹

Insured can accelerate up to 100% of the face amount, less an interest discount, less any loans, less any administrative charge, less any premiums that would be due in the next year, if death is expected within 12 months receipt of a physician's statement. Eligibility requirements apply.

¹Accelerated death benefits will be available when the Insured has been diagnosed with a qualifying event, as described in the rider, while the policy and the rider are in force. Benefits advanced under this rider may be subject to taxation. Limitations and exclusions apply. Refer to the rider for complete details.

10-PAY SOLUTION

PREFERRED PREMIUMS*

Annual premiums per unit (\$1,000) of insurance

AGE	MALE		FEMALE	
0	18.99		17.13	
1	19.32		17.42	
2	19.64		17.70	
3	19.97		17.99	
4	20.29		18.27	
5	20.62		18.56	
6	21.19		18.99	
7	21.75		19.42	
8	22.32		19.85	
9	22.88		20.28	
10	23.45		20.71	
11	24.26		21.24	
12	25.08		21.77	
13	25.89		22.31	
14	26.71		22.84	
15	27.52		23.37	
16	29.55		24.63	
17	31.58		25.89	
	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO
18	26.55	33.62	20.43	27.16
19	27.02	35.65	20.79	28.42
20	27.49	37.68	21.25	29.68
21	29.24	38.76	21.91	30.62
22	30.99	39.84	22.57	31.56
23	32.74	40.93	23.23	32.49
24	34.49	42.01	23.89	33.43
25	36.24	43.09	24.55	34.37
26	37.06	44.56	26.42	36.30
27	37.88	46.03	28.29	38.23
28	38.71	47.51	30.15	40.15
29	39.53	48.98	32.02	42.08
30	40.35	50.45	33.89	44.01
31	41.15	51.51	34.69	44.84
32	41.95	52.57	35.49	45.67
33	42.74	53.64	36.30	46.50
34	43.54	54.70	37.10	47.33
35	44.34	55.76	37.90	48.16
36	45.01	57.04	38.82	49.11
37	45.68	58.32	39.74	50.06
38	46.36	59.61	40.66	51.01
39	47.03	60.89	41.58	51.96
40	47.70	62.17	42.50	52.91
41	50.54	65.61	44.16	55.76
42	53.39	69.04	45.82	58.61

AGE	MALE		FEMALE	
	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO
43	56.23	72.48	47.47	61.46
44	59.08	75.91	49.13	64.31
45	61.92	79.35	50.79	67.16
46	63.94	81.36	52.84	68.90
47	65.96	83.37	54.88	70.64
48	67.97	85.38	56.93	72.38
49	69.99	87.39	58.97	74.12
50	72.01	89.40	61.02	75.86
51	74.06	91.84	62.88	77.85
52	76.11	94.28	64.74	79.84
53	78.16	96.71	66.61	81.84
54	80.21	99.15	68.47	83.83
55	82.26	101.59	70.33	85.82
56	83.57	102.57	71.65	86.63
57	84.88	103.55	72.96	87.44
58	86.19	104.54	74.28	88.26
59	87.50	105.52	75.59	89.07
60	88.81	106.5	76.91	89.88
61	91.82	110.06	79.08	92.02
62	94.83	113.62	81.26	94.17
63	97.84	117.17	83.43	96.31
64	100.85	120.73	85.61	98.46
65	103.86	124.29	87.78	100.60
66	107.79	129.35	90.46	104.02
67	111.73	134.40	93.14	107.44
68	115.66	139.46	95.81	110.87
69	119.60	144.51	98.49	114.29
70	123.53	149.57	101.17	117.71
71	127.95	155.74	104.94	122.40
72	132.37	161.90	108.71	127.09
73	136.80	168.07	112.48	131.79
74	141.22	174.23	116.25	136.48
75	145.64	180.40	120.02	141.17
76	154.90	194.63	127.05	151.21
77	164.15	208.85	134.08	161.26
78	173.41	223.08	141.12	171.30
79	182.66	237.30	148.15	181.35
80	191.92	251.53	155.18	191.39
81	203.45	272.29	162.92	203.53
82	214.99	293.04	170.66	215.67
83	226.52	313.80	178.41	227.80
84	238.06	334.55	186.15	239.94
85	249.59	355.31	193.89	252.08

* Unisex-Male rates for Montana

10-PAY SOLUTION

STANDARD PREMIUMS*

Annual premiums per unit (\$1,000) of insurance

AGE	MALE		FEMALE	
0		21.54		18.59
1		21.71		18.77
2		21.89		18.95
3		22.06		19.14
4		22.24		19.32
5		22.41		19.50
6		23.16		19.98
7		23.91		20.46
8		24.65		20.94
9		25.40		21.42
10		26.15		21.90
11		27.35		22.52
12		28.56		23.14
13		29.76		23.76
14		30.97		24.38
15		32.17		25.00
16		33.80		26.62
17		35.42		28.24
	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO
18	27.68	37.05	21.50	29.85
19	28.13	38.67	21.88	31.47
20	28.46	40.30	22.35	33.09
21	30.40	41.67	23.24	34.16
22	32.34	43.04	24.14	35.23
23	34.28	44.42	25.03	36.30
24	36.22	45.79	25.93	37.37
25	38.16	47.16	26.82	38.44
26	38.94	48.89	28.79	39.82
27	39.71	50.62	30.76	41.20
28	40.49	52.34	32.73	42.57
29	41.26	54.07	34.70	43.95
30	42.04	55.80	34.70	45.33
31	42.92	56.73	36.67	46.89
32	43.80	57.66	37.73	48.44
33	44.68	58.60	38.26	50.00
34	45.56	59.53	38.79	51.55
35	46.44	60.46	39.32	53.11
36	47.30	61.94	40.23	53.72
37	47.30	63.42	41.13	54.32
38	48.16	64.90	42.04	54.93
39	49.88	66.38	42.94	55.53
40	50.74	67.86	43.85	56.14
41	54.31	72.66	46.16	59.92
42	57.87	77.47	48.48	63.70

AGE	MALE		FEMALE	
	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO
43	61.44	82.27	50.79	67.48
44	65.00	87.08	53.11	71.26
45	68.57	91.88	55.42	75.04
46	71.00	94.53	57.68	77.05
47	73.43	97.18	59.94	79.06
48	75.87	99.83	62.20	81.07
49	75.87	102.48	64.46	83.08
50	78.30	105.13	66.72	85.09
51	80.73	108.48	68.78	87.54
52	85.85	111.83	70.85	89.99
53	88.41	115.18	72.91	92.43
54	90.97	118.53	74.98	94.88
55	93.53	121.88	77.04	97.33
56	96.14	123.88	78.99	99.28
57	98.74	125.89	80.94	101.23
58	101.35	127.89	82.90	103.19
59	103.95	129.90	84.85	105.14
60	106.56	131.90	86.80	107.09
61	110.98	137.72	89.63	110.24
62	115.40	143.54	92.45	113.39
63	115.40	149.36	95.28	116.55
64	119.83	155.18	98.10	119.70
65	128.67	161.00	100.93	122.85
66	133.89	168.20	104.62	127.31
67	139.10	175.41	108.31	131.77
68	144.32	182.61	112.01	136.24
69	149.53	189.82	115.70	140.70
70	154.75	197.02	119.39	145.16
71	160.95	206.23	124.53	151.87
72	167.15	215.44	129.67	158.58
73	173.34	224.64	134.81	165.28
74	179.54	233.85	139.95	171.99
75	185.74	243.06	145.09	178.70
76	196.97	262.13	153.37	191.18
77	208.2	281.21	161.64	203.66
78	219.44	300.28	169.92	216.13
79	230.67	319.36	178.19	228.61
80	241.90	338.43	186.47	241.09
81	258.59	370.59	197.02	258.65
82	275.27	402.74	207.58	276.20
83	291.96	434.90	218.13	293.76
84	308.64	467.05	228.69	311.31
85	325.33	499.21	239.24	328.87

* Unisex-Male rates for Montana



EASY SOLUTION

PRODUCT OVERVIEW

Premium paying period:

Level premiums to age 121

Age last birthday issue ages:

18-80

Minimum issue amount:

\$1,000

Maximum issue amount:

\$25,000

Benefit period:

This product matures at age 121

Death benefit:

The death benefit during the first two policy years is based on the face amount for accidental death of the insured, or will be limited to 110% of the sum of premiums paid (minus the loan balance) for the death of the insured from any other cause. Death benefit after the first two years is based on the face amount (minus the loan balance) for the death of the insured regardless of cause of death.

Policy loans:

The policy loan rate is variable, not to exceed 8%

Additional Benefits/Riders:

No riders available on this policy

EASY SOLUTION

PREMIUMS*

Annual premiums per unit (\$1,000) of insurance

AGE	MALE	FEMALE
18	48.53	36.63
19	49.24	37.36
20	49.94	38.08
21	50.64	38.80
22	51.35	39.54
23	52.06	40.25
24	52.78	40.99
25	53.48	41.70
26	54.26	42.38
27	55.10	43.01
28	55.94	43.68
29	56.66	44.44
30	57.25	45.40
31	57.40	46.38
32	57.54	47.59
33	57.69	49.03
34	57.88	50.76
35	58.29	52.48
36	61.46	54.88
37	64.18	57.14
38	67.33	59.55
39	71.30	62.58
40	75.93	65.81
41	79.06	68.49
42	82.64	71.28
43	86.08	73.94
44	89.39	76.46
45	92.76	79.06
46	95.91	81.13
47	99.24	83.34
48	102.68	85.55
49	105.38	87.06

AGE	MALE	FEMALE
50	107.94	88.43
51	112.49	91.29
52	116.91	94.05
53	121.46	96.94
54	126.05	99.86
55	131.31	103.20
56	135.61	106.09
57	139.58	108.81
58	143.69	111.68
59	148.49	114.95
60	154.45	118.89
61	163.30	124.46
62	172.14	130.05
63	180.96	135.65
64	189.80	141.23
65	198.65	146.81
66	207.53	153.91
67	216.43	161.03
68	225.31	168.13
69	234.20	175.23
70	243.09	182.34
71	257.43	191.41
72	271.78	200.48
73	286.10	209.55
74	300.44	218.61
75	314.78	227.69
76	338.39	243.11
77	362.00	258.54
78	385.60	273.99
79	409.21	289.41
80	432.83	304.84

* Unisex-Male rates for Montana

ACCELERATED DEATH BENEFIT RIDERS OVERVIEW

Transamerica's Accelerated Death Benefit Rider provides an accelerated death benefit that is paid instead of the cash value or death benefit in an insured's policy. The Accelerated Death Benefit Rider can be used to help pay for medical or nursing home expenses resulting from a medical condition from an injury or illness as determined by a physician.

ACCELERATED DEATH BENEFIT RIDER (FLORIDA ONLY)

- Reasonably expect death within 12 months of receipt of physician's statement

TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER FOR CALIFORNIA ONLY

Insured can accelerate up to 100% of the face amount, less an interest discount, less any loans, less any administrative charge, less any premiums that would be due in the next year, if death is expected within 12 months receipt of a physician's statement.

ACCELERATED DEATH BENEFIT RIDER WITH NURSING HOME BENEFIT¹

The insured is required to be continuously confined in an eligible nursing home for 90 days and a physician certifies he or she continuously remain until death.

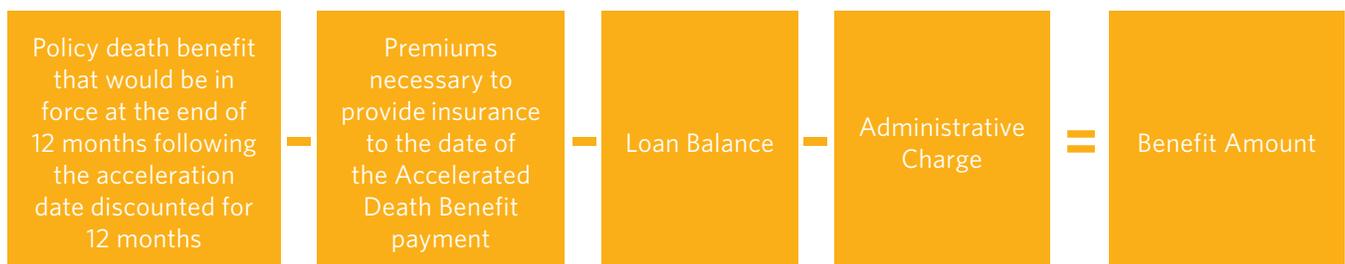
Please note — Confinement to an eligible institution must be the result of:

- An accident that occurs on or after the effective date of the rider
- Specific diagnosed illness that first manifests itself more than 30 days following the effective date of the rider

The accelerated death benefit with nursing home benefit rider is not available if applicant needs assistance in the activities of daily living at the time of application or two years prior to the application.

Transamerica's Accelerated Death Benefit Riders require proof of the insured's qualifying event while the policy and rider are in force. This proof shall include a completed request and a physician's statement. We may request additional medical information from the physician who submits the statement.

HOW THE BENEFIT AMOUNT IS DETERMINED



¹Not available in Florida.

CALCULATING A RATE

MODE OF PAYMENT	POLICY FEE (face amounts less than \$5,000)	POLICY FEE (face amounts \$5,000+)	MODAL FACTOR
Annual	\$60.00	\$42.00	1.00
Semi-annual	N/A	N/A	0.51
Quarterly	N/A	N/A	0.2575
EFT (monthly)	N/A	N/A	0.086

EXAMPLE:

Male, Age 55, Face Amount \$15,000 (15 units), preferred non-tobacco, Immediate Solution.

1. Take the annual rate per \$1,000 (unit) from rate table. **\$38.15**
2. Multiply by the number of units. $\$38.15 \times 15 = \mathbf{\$572.25}$
3. Add policy fee. **\$42.00**
4. Sum steps 2 and 3 for total annual cost. $\$572.25 + \$42.00 = \mathbf{\$614.25}$
5. Multiply by modal factor and round to nearest cent. $\$614.25 \times 0.086 = \mathbf{\$52.83 \text{ per month}}$

To add optional Accidental Death Benefit Rider (ADR)

- Please note: The ADR amount must equal the corresponding policy face amount.
 - Thus, in our example above the available rider amount would be \$15,000 (15 units).
1. Take the annual rate per unit (\$1,000) from ADR rate table on page 7. **\$2.95**
 2. Multiply by number of units. $\$2.95 \times 15 = \mathbf{\$44.25}$
 3. Multiply by modal factor and round to nearest cent. $\$44.25 \times 0.086 = \mathbf{\$3.81}$
 4. Add the monthly ADR amount to the premium calculated in step five above. $\$3.81 + \$52.83 = \mathbf{\$56.64}$

To add the optional child/grandchild rider

- For this example, we will be adding \$5,000 (5 units) of coverage for four children/grandchildren to the policy.
1. Multiply the child/grandchild rider annual rate of \$2.00 by the number of units. $\$2.00 \times 5 = \mathbf{\$10.00}$
 2. Multiply by modal factor and round to nearest cent. $\$10.00 \times 0.086 = \mathbf{\$0.86}$
 3. Multiply by the number of children/grandchildren. $\$0.86 \times 4 = \mathbf{\$3.44}$
 4. Add the modal amount for child/grandchild rider to the amount in step four above. $\$3.44 = \$56.64 = \mathbf{\$60.08 \text{ (per month)}}$

