

**Graded Benefit Factors:**

The death benefit for any Graded Plan is limited for the first two policy years. The first year benefit is the factor for the age shown below. To calculate the first year benefit, simply multiply the face amount by the factor for the age and sex in question.

Issue Age	First Year			
	Male		Female	
	Nontobacco	Tobacco	Nontobacco	Tobacco
50	.066	.083	.057	.071
51	.069	.085	.059	.075
52	.072	.087	.062	.078
53	.075	.089	.064	.081
54	.078	.097	.066	.084
55	.082	.105	.069	.087
56	.086	.113	.071	.089
57	.090	.120	.074	.090
58	.094	.126	.077	.092
59	.099	.132	.080	.093
60	.104	.136	.083	.095
61	.110	.140	.087	.101
62	.116	.145	.090	.107
63	.122	.150	.094	.114
64	.129	.155	.098	.121
65	.136	.162	.102	.127
66	.143	.170	.106	.134
67	.151	.179	.111	.140
68	.159	.189	.116	.145
69	.168	.200	.122	.151
70	.177	.213	.128	.156
71	.187	.226	.135	.163
72	.198	.240	.142	.171
73	.210	.254	.151	.180
74	.222	.269	.160	.191
75	.235	.283	.170	.204
76	.249	.298	.182	.220
77	.264	.315	.194	.237
78	.280	.333	.207	.254
79	.297	.355	.221	.271
80	.316	.382	.236	.285

The second year for both male and female, non-tobacco and tobacco are as follows:

Issue Age	Male, Female, Non-tobacco & Tobacco
50-73	.50
74	.53
75	.56
76	.58
77	.60
78	.64
79	.69
80	.73

**Examples:**

1. A 56 year old male tobacco applies for a \$10,000 graded death benefit policy. The 1<sup>st</sup> year factor is .113.  $10,000 \times .113 = \$1,130$  first year death benefit.
2. A 75 year old female non-tobacco applies for a \$5,000 policy. The 2<sup>nd</sup> year factor is .56.  $5,000 \times .56 = \$2,800$  second year death benefit.