

MALE SIMPLIFIED ISSUE

Issue Ages: 50-85

Minimum Face Amount: \$ 2,500

Maximum Face Amount: \$25,000

Annual Policy Fee: \$30

Modal Factors: SA .515, QA .260, EFT Monthly .086

(Rate x [Face/1,000] +30) x Factor = Modal Premium

Male Rate Per Thousand			Monthly Bank Draft--Male--Non-Tobacco Simplified Issue--\$30 Policy Fee Included					Monthly Bank Draft--Male--Tobacco Simplified Issue--\$30 Policy Fee Included				
Age	Non-Tobacco	Tobacco	\$5000	\$10000	\$15000	\$20000	\$25000	\$5000	\$10000	\$15000	\$20000	\$25000
50	28.80	40.47	14.96	27.35	39.73	52.12	64.50	19.98	37.38	54.79	72.19	89.59
51	29.89	42.34	15.43	28.29	41.14	53.99	66.84	20.79	38.99	57.20	75.40	93.61
52	31.02	44.22	15.92	29.26	42.60	55.93	69.27	21.59	40.61	59.62	78.64	97.65
53	32.24	46.09	16.44	30.31	44.17	58.03	71.90	22.40	42.22	62.04	81.85	101.67
54	33.59	47.97	17.02	31.47	45.91	60.35	74.80	23.21	43.83	64.46	85.09	105.72
55	35.11	49.84	17.68	32.77	47.87	62.97	78.07	24.01	45.44	66.87	88.30	109.74
56	36.82	54.44	18.41	34.25	50.08	65.91	81.74	25.99	49.40	72.81	96.22	119.63
57	38.72	58.05	19.23	35.88	52.53	69.18	85.83	27.54	52.50	77.46	102.43	127.39
58	40.82	60.83	20.13	37.69	55.24	72.79	90.34	28.74	54.89	81.05	107.21	133.36
59	43.09	63.11	21.11	39.64	58.17	76.69	95.22	29.72	56.85	83.99	111.13	138.27
60	45.53	65.29	22.16	41.74	61.31	80.89	100.47	30.65	58.73	86.80	114.88	142.95
61	48.11	67.74	23.27	43.95	64.64	85.33	106.02	31.71	60.84	89.96	119.09	148.22
62	50.81	70.77	24.43	46.28	68.12	89.97	111.82	33.01	63.44	93.87	124.30	154.74
63	53.61	74.58	25.63	48.68	71.74	94.79	117.84	34.65	66.72	98.79	130.86	162.93
64	56.50	79.24	26.88	51.17	75.47	99.76	124.06	36.65	70.73	104.80	138.87	172.95
65	59.50	84.73	28.17	53.75	79.34	104.92	130.51	39.01	75.45	111.88	148.32	184.75
66	62.62	90.91	29.51	56.43	83.36	110.29	137.21	41.67	80.76	119.85	158.95	198.04
67	65.91	97.60	30.92	59.26	87.60	115.95	144.29	44.55	86.52	128.48	170.45	212.42
68	69.43	104.56	32.43	62.29	92.14	122.00	151.85	47.54	92.50	137.46	182.42	227.38
69	73.26	111.58	34.08	65.58	97.09	128.59	160.09	50.56	98.54	146.52	194.50	242.48
70	77.50	118.48	35.91	69.23	102.56	135.88	169.21	53.53	104.47	155.42	206.37	257.31
71	82.27	125.18	37.96	73.33	108.71	144.08	179.46	56.41	110.23	164.06	217.89	271.72
72	87.71	131.69	40.30	78.01	115.73	153.44	191.16	59.21	115.83	172.46	229.09	285.71
73	93.94	138.16	42.97	83.37	123.76	164.16	204.55	61.99	121.40	180.81	240.22	299.62
74	101.10	144.87	46.05	89.53	133.00	176.47	219.95	64.87	127.17	189.46	251.76	314.05
75	109.30	152.23	49.58	96.58	143.58	190.58	237.58	68.04	133.50	198.96	264.42	329.87
76	118.62	160.73	53.59	104.59	155.60	206.61	257.61	71.69	140.81	209.92	279.04	348.15
77	129.10	170.92	58.09	113.61	169.12	224.63	280.15	76.08	149.57	223.07	296.56	370.06
78	140.69	183.28	63.08	123.57	184.07	244.57	305.06	81.39	160.20	239.01	317.82	396.63
79	153.25	198.16	68.48	134.38	200.27	266.17	332.07	87.79	173.00	258.21	343.42	428.62
80	166.52	215.60	74.18	145.79	217.39	288.99	360.60	95.29	188.00	280.70	373.41	466.12
81	180.08	235.18	80.01	157.45	234.88	312.32	389.75	103.71	204.83	305.96	407.09	508.22
82	193.29	255.77	85.69	168.81	251.92	335.04	418.15	112.56	222.54	332.52	442.50	552.49
83	205.31	275.29	90.86	179.15	267.43	355.71	444.00	120.95	239.33	357.70	476.08	594.45
84	214.99	290.37	95.03	187.47	279.92	372.36	464.81	127.44	252.30	377.16	502.02	626.88
85	220.83	296.05	97.54	192.49	287.45	382.41	477.36	129.88	257.18	384.48	511.79	639.09

MALE GRADED DEATH BENEFIT

Issue Ages: 50-80

Minimum Face Amount: \$ 2,000

Maximum Face Amount: \$10,000

Annual Policy Fee: \$30

Modal Factors: SA .515, QA .260, EFT Monthly .086

(Rate x [Face/1,000] +30) x Factor = Modal Premium

Male Rate Per Thousand			Monthly Bank Draft--Male--Non-Tobacco Graded Benefit--\$30 Policy Fee Included					Monthly Bank Draft--Male--Tobacco Graded Benefit --\$30 Policy Fee Included				
Age	Non-Tobacco	Tobacco	\$2000	\$3000	\$5000	\$7500	\$10000	\$2000	\$3000	\$5000	\$7500	\$10000
50	42.41	56.83	9.87	13.52	20.82	29.93	39.05	12.35	17.24	27.02	39.24	51.45
51	44.99	58.67	10.32	14.19	21.93	31.60	41.27	12.67	17.72	27.81	40.42	53.04
52	47.57	60.51	10.76	14.85	23.04	33.26	43.49	12.99	18.19	28.60	41.61	54.62
53	50.25	62.35	11.22	15.54	24.19	34.99	45.80	13.30	18.67	29.39	42.80	56.20
54	53.09	69.35	11.71	16.28	25.41	36.82	48.24	14.51	20.47	32.40	47.31	62.22
55	56.16	76.64	12.24	17.07	26.73	38.80	50.88	15.76	22.35	35.54	52.01	68.49
56	59.49	83.55	12.81	17.93	28.16	40.95	53.74	16.95	24.14	38.51	56.47	74.43
57	63.10	89.71	13.43	18.86	29.71	43.28	56.85	18.01	25.73	41.16	60.44	79.73
58	67.00	95.02	14.10	19.87	31.39	45.80	60.20	18.92	27.10	43.44	63.87	84.30
59	71.22	99.57	14.83	20.95	33.20	48.52	63.83	19.71	28.27	45.40	66.80	88.21
60	75.74	103.57	15.61	22.12	35.15	51.43	67.72	20.39	29.30	47.12	69.38	91.65
61	80.57	107.32	16.44	23.37	37.23	54.55	71.87	21.04	30.27	48.73	71.80	94.88
62	85.72	111.14	17.32	24.70	39.44	57.87	76.30	21.70	31.25	50.37	74.27	98.16
63	91.18	115.34	18.26	26.10	41.79	61.39	80.99	22.42	32.34	52.18	76.97	101.77
64	96.97	120.22	19.26	27.60	44.28	65.13	85.97	23.26	33.60	54.27	80.12	105.97
65	103.09	125.99	20.31	29.18	46.91	69.07	91.24	24.25	35.09	56.76	83.84	110.93
66	109.57	132.80	21.43	30.85	49.70	73.25	96.81	25.42	36.84	59.68	88.24	116.79
67	116.43	140.73	22.61	32.62	52.64	77.68	102.71	26.79	38.89	63.09	93.35	123.61
68	123.70	149.75	23.86	34.49	55.77	82.37	108.96	28.34	41.22	66.97	99.17	131.37
69	131.43	159.78	25.19	36.49	59.09	87.35	115.61	30.06	43.80	71.29	105.64	139.99
70	139.64	170.68	26.60	38.61	62.63	92.65	122.67	31.94	46.62	75.97	112.67	149.36
71	148.40	182.25	28.10	40.87	66.39	98.30	130.20	33.93	49.60	80.95	120.13	159.32
72	157.74	194.30	29.71	43.28	70.41	104.32	138.24	36.00	52.71	86.13	127.90	169.68
73	167.74	206.67	31.43	45.86	74.71	110.77	146.84	38.13	55.90	91.45	135.88	180.32
74	178.45	219.27	33.27	48.62	79.31	117.68	156.05	40.29	59.15	96.87	144.01	191.15
75	189.92	232.12	35.25	51.58	84.25	125.08	165.91	42.50	62.47	102.39	152.30	202.20
76	202.21	245.45	37.36	54.75	89.53	133.01	176.48	44.80	65.91	108.12	160.90	213.67
77	215.36	259.71	39.62	58.14	95.18	141.49	187.79	47.25	69.59	114.26	170.09	225.93
78	229.42	275.72	42.04	61.77	101.23	150.56	199.88	50.00	73.72	121.14	180.42	239.70
79	244.42	294.66	44.62	65.64	107.68	160.23	212.78	53.26	78.60	129.28	192.64	255.99
80	260.37	318.23	47.36	69.76	114.54	170.52	226.50	57.32	84.68	139.42	207.84	276.26

FEMALE SIMPLIFIED ISSUE

Issue Ages: 50-85

Minimum Face Amount: \$ 2,500

Maximum Face Amount: \$25,000

Annual Policy Fee: \$30

Modal Factors: SA .515, QA .260, EFT Monthly .086

(Rate x [Face/1,000] +30) x Factor = Modal Premium

Female Rate Per Thousand			Monthly Bank Draft--Female--Non-Tobacco Simplified Issue--\$30 Policy Fee Included					Monthly Bank Draft--Female--Tobacco Simplified Issue--\$30 Policy Fee Included				
Age	Non-Tobacco	Tobacco	\$5000	\$10000	\$15000	\$20000	\$25000	\$5000	\$10000	\$15000	\$20000	\$25000
50	22.32	31.75	12.18	21.78	31.37	40.97	50.57	16.23	29.89	43.54	57.19	70.84
51	24.40	32.99	13.07	23.56	34.06	44.55	55.04	16.77	30.95	45.14	59.32	73.51
52	25.51	34.88	13.55	24.52	35.49	46.46	57.43	17.58	32.58	47.58	62.57	77.57
53	26.18	36.98	13.84	25.09	36.35	47.61	58.87	18.48	34.38	50.28	66.19	82.09
54	26.79	39.07	14.10	25.62	37.14	48.66	60.18	19.38	36.18	52.98	69.78	86.58
55	27.53	41.05	14.42	26.26	38.09	49.93	61.77	20.23	37.88	55.53	73.19	90.84
56	28.52	42.92	14.84	27.11	39.37	51.63	63.90	21.04	39.49	57.95	76.40	94.86
57	29.79	44.71	15.39	28.20	41.01	53.82	66.63	21.81	41.03	60.26	79.48	98.71
58	31.31	46.50	16.04	29.51	42.97	56.43	69.90	22.58	42.57	62.57	82.56	102.56
59	33.04	48.36	16.79	30.99	45.20	59.41	73.62	23.37	44.17	64.96	85.76	106.55
60	34.91	50.34	17.59	32.60	47.61	62.63	77.64	24.23	45.87	67.52	89.16	110.81
61	36.87	52.49	18.43	34.29	50.14	66.00	81.85	25.15	47.72	70.29	92.86	115.43
62	38.88	54.82	19.30	36.02	52.74	69.45	86.17	26.15	49.73	73.30	96.87	120.44
63	40.91	57.35	20.17	37.76	55.35	72.95	90.54	27.24	51.90	76.56	101.22	125.88
64	42.94	60.04	21.04	39.51	57.97	76.44	94.90	28.40	54.21	80.03	105.85	131.67
65	45.00	62.88	21.93	41.28	60.63	79.98	99.33	29.62	56.66	83.70	110.73	137.77
66	47.12	65.85	22.84	43.10	63.36	83.63	103.89	30.90	59.21	87.53	115.84	144.16
67	49.36	68.93	23.80	45.03	66.25	87.48	108.70	32.22	61.86	91.50	121.14	150.78
68	51.78	72.15	24.85	47.11	69.38	91.64	113.91	33.60	64.63	95.65	126.68	157.70
69	54.47	75.52	26.00	49.42	72.85	96.27	119.69	35.05	67.53	100.00	132.47	164.95
70	57.50	79.14	27.31	52.03	76.76	101.48	126.21	36.61	70.64	104.67	138.70	172.73
71	60.96	83.11	28.79	55.01	81.22	107.43	133.64	38.32	74.05	109.79	145.53	181.27
72	64.91	87.57	30.49	58.40	86.31	114.23	142.14	40.24	77.89	115.55	153.20	190.86
73	69.42	92.72	32.43	62.28	92.13	121.98	151.83	42.45	82.32	122.19	162.06	201.93
74	74.54	98.76	34.63	66.68	98.74	130.79	162.84	45.05	87.51	129.98	172.45	214.91
75	80.30	105.90	37.11	71.64	106.17	140.70	175.23	48.12	93.65	139.19	184.73	230.27
76	86.71	114.34	39.87	77.15	114.44	151.72	189.01	51.75	100.91	150.08	199.24	248.41
77	93.78	124.22	42.91	83.23	123.56	163.88	204.21	55.99	109.41	162.82	216.24	269.65
78	101.50	135.61	46.23	89.87	133.52	177.16	220.81	60.89	119.20	177.52	235.83	294.14
79	109.87	148.42	49.82	97.07	144.31	191.56	238.80	66.40	130.22	194.04	257.86	321.68
80	118.90	162.36	53.71	104.83	155.96	207.09	258.22	72.39	142.21	212.02	281.84	351.65
81	128.62	176.87	57.89	113.19	168.50	223.81	279.11	78.63	154.69	230.74	306.80	382.85
82	139.12	191.04	62.40	122.22	182.04	241.87	301.69	84.73	166.87	249.02	331.17	413.32
83	150.57	203.48	67.33	132.07	196.82	261.56	326.31	90.08	177.57	265.07	352.57	440.06
84	163.23	212.24	72.77	142.96	213.15	283.34	353.52	93.84	185.11	276.37	367.63	458.90
85	177.50	214.67	78.91	155.23	231.56	307.88	384.21	94.89	187.20	279.50	371.81	464.12

FEMALE GRADED DEATH BENEFIT

Issue Ages: 50-80

Minimum Face Amount: \$ 2,000

Maximum Face Amount: \$10,000

Annual Policy Fee: \$30

Modal Factors: SA .515, QA .260, EFT Monthly .086

(Rate x [Face/1,000] +30) x Factor = Modal Premium

Female Rate Per Thousand			Monthly Bank Draft--Female--Non-Tobacco Graded Benefit--\$30 Policy Fee					Monthly Bank Draft--Female--Tobacco Graded Benefit--\$30 Policy Fee				
Age	Non-Tobacco	Tobacco	\$2000	\$3000	\$5000	\$7500	\$10000	\$2000	\$3000	\$5000	\$7500	\$10000
50	34.69	46.95	8.55	11.53	17.50	24.96	32.41	10.66	14.69	22.77	32.86	42.96
51	36.50	49.73	8.86	12.00	18.28	26.12	33.97	11.13	15.41	23.96	34.66	45.35
52	38.35	52.50	9.18	12.47	19.07	27.32	35.56	11.61	16.13	25.16	36.44	47.73
53	40.31	55.28	9.51	12.98	19.91	28.58	37.25	12.09	16.84	26.35	38.24	50.12
54	42.38	58.05	9.87	13.51	20.80	29.92	39.03	12.56	17.56	27.54	40.02	52.50
55	44.59	60.83	10.25	14.08	21.75	31.34	40.93	13.04	18.27	28.74	41.82	54.89
56	46.93	62.14	10.65	14.69	22.76	32.85	42.94	13.27	18.61	29.30	42.66	56.02
57	49.39	63.44	11.08	15.32	23.82	34.44	45.06	13.49	18.95	29.86	43.50	57.14
58	51.98	64.75	11.52	15.99	24.93	36.11	47.28	13.72	19.29	30.42	44.34	58.27
59	54.67	66.05	11.98	16.68	26.09	37.84	49.60	13.94	19.62	30.98	45.18	59.38
60	57.48	67.36	12.47	17.41	27.30	39.65	52.01	14.17	19.96	31.54	46.03	60.51
61	60.40	72.44	12.97	18.16	28.55	41.54	54.52	15.04	21.27	33.73	49.30	64.88
62	63.44	78.16	13.49	18.95	29.86	43.50	57.14	16.02	22.75	36.19	52.99	69.80
63	66.62	84.18	14.04	19.77	31.23	45.55	59.87	17.06	24.30	38.78	56.88	74.97
64	69.97	90.20	14.61	20.63	32.67	47.71	62.75	18.09	25.85	41.37	60.76	80.15
65	73.53	95.99	15.23	21.55	34.20	50.01	65.82	19.09	27.35	43.86	64.49	85.13
66	77.34	101.44	15.88	22.53	35.84	52.46	69.09	20.03	28.75	46.20	68.01	89.82
67	81.45	106.53	16.59	23.59	37.60	55.12	72.63	20.90	30.06	48.39	71.29	94.20
68	85.94	111.37	17.36	24.75	39.53	58.01	76.49	21.74	31.31	50.47	74.41	98.36
69	90.86	116.18	18.21	26.02	41.65	61.18	80.72	22.56	32.55	52.54	77.52	102.49
70	96.29	121.25	19.14	27.42	43.98	64.69	85.39	23.44	33.86	54.72	80.79	106.86
71	102.31	126.95	20.18	28.98	46.57	68.57	90.57	24.42	35.33	57.17	84.46	111.76
72	108.98	133.68	21.32	30.70	49.44	72.87	96.30	25.57	37.07	60.06	88.80	117.54
73	116.37	141.79	22.60	32.60	52.62	77.64	102.66	26.97	39.16	63.55	94.03	124.52
74	124.55	151.59	24.00	34.71	56.14	82.91	109.69	28.65	41.69	67.76	100.36	132.95
75	133.55	163.23	25.55	37.04	60.01	88.72	117.43	30.66	44.69	72.77	107.86	142.96
76	143.41	176.62	27.25	39.58	64.25	95.08	125.91	32.96	48.15	78.53	116.50	154.47
77	154.12	191.39	29.09	42.34	68.85	101.99	135.12	35.50	51.96	84.88	126.03	167.18
78	165.66	206.75	31.07	45.32	73.81	109.43	145.05	38.14	55.92	91.48	135.93	180.39
79	177.98	221.39	33.19	48.50	79.11	117.38	155.64	40.66	59.70	97.78	145.38	192.98
80	190.96	233.40	35.43	51.85	84.69	125.75	166.81	42.72	62.80	102.94	153.12	203.30