

Guaranteed Issue Whole Life

Graded Benefit Endowment Insurance

Issue Ages: 45 – 75 (age last birthday)
 Face Amounts: \$5,000 – 10,000
 Rate Classes: Non-Tobacco/Tobacco
 Annual Policy Fee: \$50 (commissionable)

Modal Factors:	
Semi-annual:	.515
Quarterly:	.260
Monthly EFT:	.087
Direct Monthly Bill:	.095

No health questions, medical exams, physical exams, or Personal History Interviews (PHIs).

Graded Death Benefit During First Three Policy Years:

- Year 1: benefit payable equals refund of premium plus 6% interest.
- Year 2: benefit payable equals refund of premium plus 12% interest.
- Year 3: benefit payable equals refund of premium plus 18% interest.

Full death benefit payable if death occurs due to accidental causes in the first three policy years.

Male Non-Tobacco

Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount					
		\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
45	62.03	31.33	36.73	42.13	47.52	52.92	58.32
46	63.82	32.11	37.66	43.22	48.77	54.32	59.87
47	65.68	32.92	38.63	44.35	50.06	55.78	61.49
48	67.59	33.75	39.63	45.51	51.39	57.27	63.15
49	69.55	34.60	40.66	46.71	52.76	58.81	64.86
50	71.59	35.49	41.72	47.95	54.18	60.40	66.63
51	73.69	36.41	42.82	49.23	55.64	62.05	68.46
52	75.84	37.34	43.94	50.54	57.13	63.73	70.33
53	78.07	38.31	45.10	51.89	58.69	65.48	72.27
54	80.37	39.31	46.30	53.30	60.29	67.28	74.27
55	83.20	40.54	47.78	55.02	62.26	69.50	76.73
56	86.28	41.88	49.39	56.89	64.40	71.91	79.41
57	89.50	43.28	51.07	58.86	66.64	74.43	82.22
58	92.86	44.74	52.82	60.90	68.98	77.06	85.14
59	96.38	46.28	54.66	63.05	71.43	79.82	88.20
60	100.08	47.88	56.59	65.30	74.01	82.71	91.42
61	103.96	49.57	58.62	67.66	76.71	85.75	94.80
62	108.02	51.34	60.74	70.13	79.53	88.93	98.33
63	112.30	53.20	62.97	72.74	82.51	92.28	102.05
64	116.77	55.14	65.30	75.46	85.62	95.78	105.94
65	121.46	57.19	67.75	78.32	88.89	99.45	110.02
66	127.62	59.86	70.97	82.07	93.17	104.28	115.38
67	133.40	62.38	73.98	85.59	97.20	108.80	120.41
68	139.55	65.05	77.20	89.34	101.48	113.62	125.76
69	146.10	67.90	80.61	93.32	106.04	118.75	131.46
70	153.05	70.93	84.24	97.56	110.87	124.19	137.50
71	160.43	74.14	88.09	102.05	116.01	129.97	143.92
72	168.23	77.53	92.17	106.80	121.44	136.07	150.71
73	176.42	81.09	96.44	111.79	127.14	142.49	157.84
74	185.01	84.83	100.93	117.02	133.12	149.21	165.31
75	194.00	88.74	105.62	122.50	139.37	156.25	173.13

Female Non-Tobacco

Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount					
		\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
45	56.69	29.01	33.94	38.87	43.81	48.74	53.67
46	58.17	29.65	34.71	39.78	44.84	49.90	54.96
47	59.69	30.32	35.51	40.70	45.89	51.09	56.28
48	61.25	30.99	36.32	41.65	46.98	52.31	57.64
49	62.86	31.69	37.16	42.63	48.10	53.57	59.04
50	64.50	32.41	38.02	43.63	49.24	54.85	60.47
51	66.19	33.14	38.90	44.66	50.42	56.18	61.94
52	67.92	33.90	39.80	45.71	51.62	57.53	63.44
53	69.70	34.67	40.73	46.80	52.86	58.93	64.99
54	71.53	35.47	41.69	47.91	54.13	60.36	66.58
55	73.77	36.44	42.86	49.28	55.69	62.11	68.53
56	76.21	37.50	44.13	50.76	57.39	64.02	70.65
57	78.74	38.60	45.45	52.30	59.15	66.00	72.85
58	81.39	39.75	46.84	53.92	61.00	68.08	75.16
59	84.13	40.95	48.27	55.59	62.90	70.22	77.54
60	87.01	42.20	49.77	57.34	64.91	72.48	80.05
61	90.02	43.51	51.34	59.17	67.00	74.84	82.67
62	93.14	44.87	52.97	61.07	69.18	77.28	85.38
63	96.40	46.28	54.67	63.06	71.44	79.83	88.22
64	100.30	47.98	56.71	65.43	74.16	82.88	91.61
65	103.36	49.31	58.30	67.30	76.29	85.28	94.27
66	107.71	51.20	60.57	69.95	79.32	88.69	98.06
67	111.72	52.95	62.67	72.39	82.11	91.83	101.55
68	115.95	54.79	64.88	74.96	85.05	95.14	105.23
69	120.42	56.73	67.21	77.69	88.16	98.64	109.12
70	125.15	58.79	69.68	80.57	91.45	102.34	113.23
71	130.14	60.96	72.28	83.61	94.93	106.25	117.57
72	135.36	63.23	75.01	86.78	98.56	110.34	122.11
73	140.82	65.61	77.86	90.11	102.36	114.61	126.86
74	146.50	68.08	80.82	93.57	106.31	119.06	131.81
75	152.42	70.65	83.91	97.17	110.43	123.69	136.96

Guaranteed Issue Whole Life

Graded Benefit Endowment Insurance

Commission Chargeback Policy:

- 100% chargeback if Insured dies during policy year 1.
- 50% chargeback of both first year and renewal commissions earned if Insured dies during policy year 2.
- No chargeback of earned commissions if Insured's death is due to accidental causes.

Agent Guidelines:

The Proposed Insured must be present when applying for a Guaranteed Issue WL policy. No power of attorney applications accepted.



GIWL sales can be no more than 25% of an Agent's total production. An Agent must place three non-Guaranteed Issue policies (excluding Protector AD accidental death coverage) for every one GIWL application written.

In addition, the Agent must affirm that the Proposed Insured:

- is not confined to a hospital, hospice, nursing home, or convalescent home.
- does not require home health nursing care.
- does not have AIDS or is not HIV positive.
- has not been diagnosed with an illness expected to cause death within 24 months.
- is not engaging in intravenous drug abuse.

Male Tobacco

Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount					
		\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
45	70.04	34.82	40.91	47.00	53.10	59.19	65.28
46	72.54	35.90	42.22	48.53	54.84	61.15	67.46
47	75.15	37.04	43.58	50.12	56.65	63.19	69.73
48	77.87	38.22	45.00	51.77	58.55	65.32	72.10
49	80.71	39.46	46.48	53.50	60.52	67.55	74.57
50	83.65	40.74	48.02	55.29	62.57	69.85	77.13
51	86.72	42.07	49.62	57.16	64.71	72.25	79.80
52	89.90	43.46	51.28	59.10	66.92	74.74	82.56
53	93.22	44.90	53.01	61.12	69.23	77.34	85.45
54	96.67	46.40	54.81	63.22	71.63	80.04	88.45
55	100.91	48.25	57.03	65.80	74.58	83.36	92.14
56	105.50	50.24	59.42	68.60	77.78	86.96	96.14
57	110.33	52.34	61.94	71.54	81.14	90.74	100.34
58	115.45	54.57	64.61	74.66	84.70	94.75	104.79
59	120.85	56.92	67.43	77.95	88.46	98.98	109.49
60	126.58	59.41	70.42	81.44	92.45	103.46	114.47
61	132.66	62.06	73.60	85.14	96.68	108.22	119.76
62	139.07	64.85	76.94	89.04	101.14	113.24	125.34
63	145.88	67.81	80.50	93.19	105.88	118.57	131.27
64	153.07	70.94	84.25	97.57	110.89	124.20	137.52
65	160.70	74.25	88.24	102.22	116.20	130.18	144.16
66	169.59	78.12	92.88	107.63	122.38	137.14	151.89
67	177.90	81.74	97.21	112.69	128.17	143.65	159.12
68	186.78	85.60	101.85	118.10	134.35	150.60	166.85
69	196.24	89.71	106.79	123.86	140.93	158.01	175.08
70	206.33	94.10	112.05	130.00	147.96	165.91	183.86
71	217.04	98.76	117.64	136.53	155.41	174.29	193.17
72	228.39	103.70	123.57	143.44	163.31	183.18	203.05
73	240.33	108.89	129.80	150.71	171.62	192.53	213.44
74	252.87	114.35	136.35	158.35	180.35	202.35	224.35
75	266.02	120.07	143.21	166.36	189.50	212.64	235.79

Female Tobacco

Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount					
		\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
45	63.36	31.91	37.42	42.94	48.45	53.96	59.47
46	65.42	32.81	38.50	44.19	49.88	55.57	61.27
47	67.53	33.73	39.60	45.48	51.35	57.23	63.10
48	69.72	34.68	40.74	46.81	52.88	58.94	65.01
49	71.99	35.67	41.93	48.19	54.46	60.72	66.98
50	74.34	36.69	43.16	49.62	56.09	62.56	69.03
51	76.78	37.75	44.43	51.11	57.79	64.47	71.15
52	79.30	38.85	45.74	52.64	59.54	66.44	73.34
53	81.92	39.99	47.11	54.24	61.37	68.49	75.62
54	84.62	41.16	48.52	55.88	63.25	70.61	77.97
55	87.93	42.60	50.25	57.90	65.55	73.20	80.85
56	91.52	44.16	52.12	60.09	68.05	76.01	83.97
57	95.28	45.80	54.09	62.38	70.66	78.95	87.24
58	99.25	47.52	56.16	64.79	73.43	82.06	90.70
59	103.41	49.33	58.33	67.33	76.32	85.32	94.32
60	107.80	51.24	60.62	70.00	79.38	88.76	98.14
61	112.43	53.26	63.04	72.82	82.60	92.38	102.16
62	117.30	55.38	65.58	75.79	85.99	96.20	106.40
63	122.44	57.61	68.26	78.92	89.57	100.22	110.87
64	128.57	60.28	71.46	82.65	93.83	105.02	116.21
65	133.53	62.44	74.05	85.67	97.29	108.90	120.52
66	139.72	65.13	77.28	89.44	101.60	113.75	125.91
67	145.37	67.59	80.23	92.88	105.53	118.17	130.82
68	151.37	70.20	83.37	96.53	109.70	122.87	136.04
69	157.74	72.97	86.69	100.41	114.14	127.86	141.58
70	164.48	75.90	90.21	104.52	118.83	133.14	147.45
71	171.60	79.00	93.93	108.85	123.78	138.71	153.64
72	179.09	82.25	97.83	113.42	129.00	144.58	160.16
73	186.94	85.67	101.93	118.20	134.46	150.72	166.99
74	195.10	89.22	106.19	123.17	140.14	157.11	174.09
75	203.61	92.92	110.63	128.35	146.06	163.78	181.49

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

Express Issue Whole Life
Simplified Issue Graded Benefit

Rate Classes: Non-Tobacco/Tobacco
Built-in Rating: 16 Tables
Annual Policy Fee: \$50 (commissionable)

Modal Factors:	
Semi-annual:	.515
Quarterly:	.260
Monthly EFT:	.087
Direct Monthly Bill:	.095

Graded Death Benefit During First Two Policy Years:

- Year 1: benefit payable equals refund of premium plus 12% interest.⁴
- Year 2: benefit payable equals refund of premium plus 24% interest.⁴

Full death benefit payable if death occurs due to accidental causes in the first two policy years.

Male Non-Tobacco							Female Non-Tobacco						
Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount					Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount				
		\$5,000	\$10,000	\$15,000	\$20,000	\$25,000			\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
25	41.82	22.54	40.73	58.92	77.11	95.30	25	38.40	21.05	37.76	54.46	71.17	87.87
26	41.82	22.54	40.73	58.92	77.11	95.30	26	38.40	21.05	37.76	54.46	71.17	87.87
27	41.82	22.54	40.73	58.92	77.11	95.30	27	38.40	21.05	37.76	54.46	71.17	87.87
28	41.82	22.54	40.73	58.92	77.11	95.30	28	38.40	21.05	37.76	54.46	71.17	87.87
29	41.82	22.54	40.73	58.92	77.11	95.30	29	38.40	21.05	37.76	54.46	71.17	87.87
30	41.82	22.54	40.73	58.92	77.11	95.30	30	38.40	21.05	37.76	54.46	71.17	87.87
31	41.82	22.54	40.73	58.92	77.11	95.30	31	38.40	21.05	37.76	54.46	71.17	87.87
32	41.82	22.54	40.73	58.92	77.11	95.30	32	38.40	21.05	37.76	54.46	71.17	87.87
33	41.82	22.54	40.73	58.92	77.11	95.30	33	38.40	21.05	37.76	54.46	71.17	87.87
34	41.82	22.54	40.73	58.92	77.11	95.30	34	38.40	21.05	37.76	54.46	71.17	87.87
35	41.82	22.54	40.73	58.92	77.11	95.30	35	38.40	21.05	37.76	54.46	71.17	87.87
36	41.82	22.54	40.73	58.92	77.11	95.30	36	38.40	21.05	37.76	54.46	71.17	87.87
37	41.82	22.54	40.73	58.92	77.11	95.30	37	38.40	21.05	37.76	54.46	71.17	87.87
38	41.82	22.54	40.73	58.92	77.11	95.30	38	38.40	21.05	37.76	54.46	71.17	87.87
39	41.82	22.54	40.73	58.92	77.11	95.30	39	38.40	21.05	37.76	54.46	71.17	87.87
40	41.82	22.54	40.73	58.92	77.11	95.30	40	38.40	21.05	37.76	54.46	71.17	87.87
41	41.82	22.54	40.73	58.92	77.11	95.30	41	38.40	21.05	37.76	54.46	71.17	87.87
42	41.82	22.54	40.73	58.92	77.11	95.30	42	38.40	21.05	37.76	54.46	71.17	87.87
43	41.82	22.54	40.73	58.92	77.11	95.30	43	38.40	21.05	37.76	54.46	71.17	87.87
44	41.82	22.54	40.73	58.92	77.11	95.30	44	38.40	21.05	37.76	54.46	71.17	87.87
45	41.82	22.54	40.73	58.92	77.11	95.30	45	38.40	21.05	37.76	54.46	71.17	87.87
46	42.87	23.00	41.65	60.29	78.94	97.59	46	39.26	21.43	38.50	55.58	72.66	89.74
47	44.03	23.50	42.65	61.81	80.96	100.11	47	40.20	21.84	39.32	56.81	74.30	91.79
48	45.32	24.06	43.78	63.49	83.20	102.92	48	41.16	22.26	40.16	58.07	75.98	93.88
49	46.57	24.61	44.87	65.13	85.39	105.65	49	42.23	22.72	41.09	59.46	77.83	96.20
50	48.13	25.29	46.22	67.16	88.09	109.03	50	43.37	23.21	42.08	60.94	79.81	98.67
51	50.05	26.12	47.89	69.66	91.44	113.21	51	44.43	23.68	43.01	62.34	81.67	101.00
52	51.64	26.81	49.27	71.73	94.20	116.66	52	45.73	24.24	44.14	64.03	83.92	103.82
53	53.65	27.69	51.02	74.36	97.70	121.04	53	47.18	24.87	45.39	65.92	86.44	106.96
54	55.80	28.62	52.89	77.16	101.44	125.71	54	48.71	25.54	46.73	67.92	89.10	110.29
55	58.10	29.62	54.90	80.17	105.44	130.71	55	50.34	26.25	48.14	70.04	91.93	113.83
56	60.57	30.70	57.05	83.40	109.75	136.10	56	52.05	26.99	49.64	72.28	94.92	117.57
57	63.26	31.87	59.39	86.91	114.43	141.95	57	53.87	27.78	51.22	74.65	98.09	121.52
58	66.16	33.13	61.91	90.69	119.47	148.25	58	55.78	28.61	52.88	77.14	101.41	125.67
59	69.46	34.56	64.78	94.99	125.20	155.42	59	57.81	29.50	54.65	79.80	104.95	130.09
60	72.54	35.91	67.46	99.02	130.58	162.13	60	59.98	30.44	56.54	82.63	108.72	134.81
61	76.26	37.52	70.70	103.87	137.04	170.22	61	62.31	31.45	58.56	85.66	112.77	139.87
62	80.30	39.28	74.21	109.15	144.08	179.01	62	64.93	32.59	60.83	89.08	117.32	145.56
63	84.54	41.13	77.90	114.68	151.46	188.23	63	67.46	33.69	63.04	92.38	121.72	151.07
64	88.95	43.04	81.73	120.42	159.12	197.81	64	70.22	34.89	65.44	95.98	126.53	157.07
65	93.87	45.18	86.01	126.84	167.68	208.51	65	73.18	36.18	68.02	99.85	131.69	163.52
66	99.29	47.54	90.73	133.92	177.11	220.30	66	76.55	37.65	70.95	104.24	137.54	170.84
67	105.14	50.09	95.82	141.56	187.29	233.03	67	80.21	39.24	74.14	109.03	143.92	178.82
68	111.68	52.93	101.51	150.09	198.68	247.26	68	84.24	40.99	77.64	114.28	150.92	187.56
69	119.09	56.15	107.96	159.76	211.57	263.37	69	88.54	42.87	81.38	119.90	158.42	196.93
70	127.11	59.64	114.93	170.23	225.52	280.81	70	93.14	44.87	85.39	125.90	166.42	206.94
71	135.66	63.36	122.37	181.39	240.40	299.41	71	97.94	46.95	89.56	132.16	174.76	217.36
72	144.67	67.28	130.21	193.15	256.08	319.01	72	103.08	49.19	94.03	138.87	183.72	228.56
73	154.17	71.41	138.47	205.54	272.60	339.66	73	108.67	51.62	98.89	146.16	193.43	240.70
74	164.47	75.89	147.44	218.98	290.53	362.07	74	114.48	54.15	103.95	153.75	203.55	253.35
75	174.94	80.45	156.55	232.65	308.75	384.84	75	120.71	56.86	109.37	161.88	214.39	266.90
76	186.54	85.50	166.64	247.79	328.93	410.08	76	127.12	59.65	114.94	170.24	225.53	280.83
77	199.14	90.98	177.60	264.23	350.85	437.48	77	134.35	62.79	121.23	179.67	238.12	296.56
78	211.80	96.48	188.62	280.75	372.89	465.02	78	141.62	65.96	127.56	189.17	250.77	312.38
79	225.14	102.29	200.22	298.16	396.10	494.04	79	149.48	69.37	134.39	199.42	264.44	329.46
80	239.11	108.36	212.37	316.38	420.40	524.41	80	157.78	72.98	141.62	210.25	278.88	347.52

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

⁴In AR, KS, NV, and PA: death benefit is 30% of face amount in policy year 1; 60% of face amount in policy year 2.

Express Issue Whole Life
Simplified Issue Graded Benefit

Commission Chargeback Policy:

- 100% chargeback if Insured dies during Policy Year 1.

Previously declined applicants will be considered.

Significant health issues and overweight clients considered. One-year look-back for Cancer, Heart Attack/surgery, Stroke, and drug abuse.

For face amounts of \$10,000 or more, no-cost built-in riders: *

- Identity Theft Waiver of Premium Rider
- Hospital Stay Waiver of Premium Rider
- Common Carrier Accidental Death Benefit Rider



Male Tobacco							Female Tobacco						
Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount					Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount				
		\$5,000	\$10,000	\$15,000	\$20,000	\$25,000			\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
25	52.30	27.10	49.85	72.60	95.35	118.10	25	47.97	25.22	46.08	66.95	87.81	108.68
26	52.30	27.10	49.85	72.60	95.35	118.10	26	47.97	25.22	46.08	66.95	87.81	108.68
27	52.30	27.10	49.85	72.60	95.35	118.10	27	47.97	25.22	46.08	66.95	87.81	108.68
28	52.30	27.10	49.85	72.60	95.35	118.10	28	47.97	25.22	46.08	66.95	87.81	108.68
29	52.30	27.10	49.85	72.60	95.35	118.10	29	47.97	25.22	46.08	66.95	87.81	108.68
30	52.30	27.10	49.85	72.60	95.35	118.10	30	47.97	25.22	46.08	66.95	87.81	108.68
31	52.30	27.10	49.85	72.60	95.35	118.10	31	47.97	25.22	46.08	66.95	87.81	108.68
32	52.30	27.10	49.85	72.60	95.35	118.10	32	47.97	25.22	46.08	66.95	87.81	108.68
33	52.30	27.10	49.85	72.60	95.35	118.10	33	47.97	25.22	46.08	66.95	87.81	108.68
34	52.30	27.10	49.85	72.60	95.35	118.10	34	47.97	25.22	46.08	66.95	87.81	108.68
35	52.30	27.10	49.85	72.60	95.35	118.10	35	47.97	25.22	46.08	66.95	87.81	108.68
36	52.30	27.10	49.85	72.60	95.35	118.10	36	47.97	25.22	46.08	66.95	87.81	108.68
37	52.30	27.10	49.85	72.60	95.35	118.10	37	47.97	25.22	46.08	66.95	87.81	108.68
38	52.30	27.10	49.85	72.60	95.35	118.10	38	47.97	25.22	46.08	66.95	87.81	108.68
39	52.30	27.10	49.85	72.60	95.35	118.10	39	47.97	25.22	46.08	66.95	87.81	108.68
40	52.30	27.10	49.85	72.60	95.35	118.10	40	47.97	25.22	46.08	66.95	87.81	108.68
41	52.30	27.10	49.85	72.60	95.35	118.10	41	47.97	25.22	46.08	66.95	87.81	108.68
42	52.30	27.10	49.85	72.60	95.35	118.10	42	47.97	25.22	46.08	66.95	87.81	108.68
43	52.30	27.10	49.85	72.60	95.35	118.10	43	47.97	25.22	46.08	66.95	87.81	108.68
44	52.30	27.10	49.85	72.60	95.35	118.10	44	47.97	25.22	46.08	66.95	87.81	108.68
45	52.30	27.10	49.85	72.60	95.35	118.10	45	47.97	25.22	46.08	66.95	87.81	108.68
46	53.96	27.82	51.30	74.77	98.25	121.72	46	49.50	25.88	47.42	68.95	90.49	112.02
47	55.80	28.62	52.89	77.16	101.44	125.71	47	51.13	26.59	48.84	71.08	93.32	115.57
48	57.84	29.51	54.67	79.83	104.99	130.15	48	52.89	27.36	50.37	73.38	96.39	119.39
49	60.07	30.48	56.62	82.75	108.88	135.01	49	54.76	28.17	51.99	75.81	99.63	123.44
50	62.50	31.54	58.72	85.91	113.10	140.28	50	56.72	29.02	53.70	78.37	103.05	127.72
51	65.11	32.67	60.99	89.31	117.64	145.96	51	58.79	29.92	55.50	81.07	106.65	132.22
52	67.89	33.88	63.42	92.95	122.48	152.01	52	60.97	30.87	57.40	83.92	110.44	136.97
53	70.89	35.19	66.02	96.86	127.69	158.53	53	63.27	31.87	59.40	86.92	114.45	141.97
54	73.83	36.46	68.58	100.69	132.81	164.92	54	65.69	32.93	61.50	90.08	118.66	147.24
55	77.25	37.95	71.56	105.16	138.77	172.37	55	68.43	34.12	63.88	93.65	123.42	153.19
56	80.80	39.50	74.64	109.79	144.94	180.08	56	70.98	35.23	66.10	96.98	127.85	158.73
57	84.74	41.21	78.07	114.93	151.79	188.65	57	73.72	36.42	68.49	100.55	132.62	164.69
58	89.05	43.09	81.82	120.56	159.29	198.03	58	76.67	37.70	71.05	104.40	137.76	171.11
59	94.00	45.24	86.13	127.02	167.91	208.80	59	80.09	39.19	74.03	108.86	143.70	178.54
60	99.16	47.49	90.62	133.76	176.90	220.03	60	83.60	40.72	77.08	113.45	149.82	186.18
61	104.69	49.89	95.43	140.97	186.51	232.05	61	87.34	42.34	80.34	118.33	156.33	194.32
62	110.15	52.27	100.18	148.10	196.01	243.93	62	91.62	44.21	84.06	123.92	163.77	203.63
63	116.06	54.84	105.32	155.81	206.29	256.78	63	96.13	46.17	87.98	129.80	171.62	213.44
64	122.36	57.58	110.80	164.03	217.26	270.48	64	101.02	48.29	92.23	136.18	180.12	224.06
65	129.40	60.64	116.92	173.21	229.50	285.78	65	106.24	50.56	96.78	142.99	189.21	235.42
66	137.03	63.96	123.57	183.18	242.79	302.40	66	111.88	53.02	101.69	150.36	199.02	247.69
67	145.32	67.56	130.78	193.99	257.21	320.42	67	117.60	55.51	106.66	157.82	208.97	260.13
68	154.44	71.53	138.72	205.90	273.08	340.26	68	124.28	58.41	112.47	166.53	220.60	274.66
69	164.79	76.04	147.72	219.41	291.09	362.78	69	131.39	61.50	118.66	175.81	232.96	290.12
70	175.52	80.70	157.05	233.40	309.75	386.10	70	139.21	64.91	125.47	186.03	246.58	307.14
71	187.01	85.70	167.05	248.39	329.74	411.09	71	147.00	68.29	132.24	196.18	260.12	324.07
72	199.35	91.07	177.78	264.50	351.22	437.93	72	154.96	71.76	139.16	206.57	273.98	341.39
73	211.89	96.52	188.69	280.86	373.03	465.20	73	162.62	75.09	145.83	216.57	287.31	358.05
74	224.84	102.16	199.96	297.77	395.57	493.38	74	170.28	78.42	152.49	226.56	300.63	374.70
75	238.49	108.09	211.84	315.58	419.33	523.07	75	178.18	81.86	159.37	236.87	314.38	391.89
76	252.96	114.39	224.43	334.47	444.51	554.55	76	186.74	85.58	166.81	248.04	329.27	410.50
77	268.89	121.32	238.29	355.26	472.22	589.19	77	196.05	89.63	174.92	260.20	345.48	430.77
78	283.96	127.87	251.39	374.91	498.43	621.95	78	205.49	93.74	183.13	272.52	361.91	451.30
79	300.47	135.05	265.75	396.46	527.16	657.86	79	215.62	98.14	191.94	285.73	379.53	473.32
80	317.65	142.53	280.71	418.89	557.07	695.25	80	226.06	102.69	201.02	299.36	397.69	496.03

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

*See Page 14 for details.

Express Issue Deluxe

Simplified Issue Whole Life

Issue Ages: 20 – 80 (age last birthday)
 Face Amounts: \$5,000 – 50,000
 Rate Classes: Non-Tobacco/Tobacco
 Built-in Rating: 8 Tables
 Annual Policy Fee: \$50 (commissionable)

Modal Factors:	
Semi-annual:	.515
Quarterly:	.260
Monthly EFT:	.087
Direct Monthly Bill:	.095

Ideal product for insulin-dependent diabetics, individuals receiving disability compensation, or those who have previously been declined by other insurance carriers.

Male Non-Tobacco

Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount				
		\$5,000	\$10,000	\$20,000	\$30,000	\$50,000
20	24.36	14.95	25.54	46.74	67.93	110.32
21	24.38	14.96	25.56	46.77	67.98	110.40
22	24.40	14.96	25.58	46.81	68.03	110.49
23	24.42	14.97	25.60	46.84	68.09	110.58
24	24.44	14.98	25.61	46.88	68.14	110.66
25	24.46	14.99	25.63	46.91	68.19	110.75
26	24.48	15.00	25.65	46.95	68.24	110.84
27	24.50	15.01	25.67	46.98	68.30	110.93
28	24.52	15.02	25.68	47.01	68.35	111.01
29	24.54	15.02	25.70	47.05	68.40	111.10
30	24.56	15.03	25.72	47.08	68.45	111.19
31	24.88	15.17	26.00	47.64	69.29	112.58
32	25.30	15.36	26.36	48.37	70.38	114.41
33	25.69	15.53	26.70	49.05	71.40	116.10
34	26.12	15.71	27.07	49.80	72.52	117.97
35	26.64	15.94	27.53	50.70	73.88	120.23
36	27.22	16.19	28.03	51.71	75.39	122.76
37	27.86	16.47	28.59	52.83	77.06	125.54
38	28.47	16.73	29.12	53.89	78.66	128.19
39	29.15	17.03	29.71	55.07	80.43	131.15
40	29.88	17.35	30.35	56.34	82.34	134.33
41	30.67	17.69	31.03	57.72	84.40	137.76
42	31.54	18.07	31.79	59.23	86.67	141.55
43	32.50	18.49	32.63	60.90	89.18	145.73
44	33.40	18.88	33.41	62.47	91.52	149.64
45	34.54	19.37	34.40	64.45	94.50	154.60
46	35.74	19.90	35.44	66.54	97.63	159.82
47	36.97	20.43	36.51	68.68	100.84	165.17
48	38.26	20.99	37.64	70.92	104.21	170.78
49	39.50	21.53	38.72	73.08	107.45	176.18
50	40.77	22.08	39.82	75.29	110.76	181.70
51	42.15	22.69	41.02	77.69	114.36	187.70
52	43.42	23.24	42.13	79.90	117.68	193.23
53	45.13	23.98	43.61	82.88	122.14	200.67
54	46.97	24.78	45.21	86.08	126.94	208.67
55	48.99	25.66	46.97	89.59	132.21	217.46
56	51.11	26.58	48.82	93.28	137.75	226.68
57	53.60	27.67	50.98	97.61	144.25	237.51
58	55.76	28.61	52.86	101.37	149.88	246.91
59	58.00	29.58	54.81	105.27	155.73	256.65
60	60.38	30.62	56.88	109.41	161.94	267.00
61	62.91	31.72	59.08	113.81	168.55	278.01
62	65.48	32.83	61.32	118.29	175.25	289.19
63	69.43	34.55	64.75	125.16	185.56	306.37
64	74.33	36.68	69.02	133.68	198.35	327.69
65	79.66	39.00	73.65	142.96	212.26	350.87
66	85.27	41.44	78.53	152.72	226.90	375.27
67	91.70	44.24	84.13	163.91	243.69	403.25
68	97.75	46.87	89.39	174.44	259.48	429.56
69	104.37	49.75	95.15	185.95	276.76	458.36
70	111.26	52.75	101.15	197.94	294.74	488.33
71	119.40	56.29	108.23	212.11	315.98	523.74
72	128.24	60.13	115.92	227.49	339.06	562.19
73	137.66	64.23	124.11	243.88	363.64	603.17
74	147.73	68.61	132.88	261.40	389.93	646.98
75	158.49	73.29	142.24	280.12	418.01	693.78
76	170.03	78.31	152.28	300.20	448.13	743.98
77	182.41	83.70	163.05	321.74	480.44	797.83
78	195.85	89.54	174.74	345.13	515.52	856.30
79	210.42	95.88	187.42	370.48	553.55	919.68
80	227.05	103.12	201.88	399.42	596.95	992.02

Female Non-Tobacco

Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount				
		\$5,000	\$10,000	\$20,000	\$30,000	\$50,000
20	22.37	14.08	23.81	43.27	62.74	101.66
21	22.41	14.10	23.85	43.34	62.84	101.83
22	22.45	14.12	23.88	43.41	62.94	102.01
23	22.49	14.13	23.92	43.48	63.05	102.18
24	22.53	14.15	23.95	43.55	63.15	102.36
25	22.57	14.17	23.99	43.62	63.26	102.53
26	22.61	14.19	24.02	43.69	63.36	102.70
27	22.65	14.20	24.06	43.76	63.47	102.88
28	22.69	14.22	24.09	43.83	63.57	103.05
29	22.73	14.24	24.13	43.90	63.68	103.23
30	22.77	14.25	24.16	43.97	63.78	103.40
31	23.03	14.37	24.39	44.42	64.46	104.53
32	23.34	14.50	24.66	44.96	65.27	105.88
33	23.62	14.62	24.90	45.45	66.00	107.10
34	23.94	14.76	25.18	46.01	66.83	108.49
35	24.20	14.88	25.40	46.46	67.51	109.62
36	24.63	15.06	25.78	47.21	68.63	111.49
37	25.19	15.31	26.27	48.18	70.10	113.93
38	25.69	15.53	26.70	49.05	71.40	116.10
39	26.22	15.76	27.16	49.97	72.78	118.41
40	26.78	16.00	27.65	50.95	74.25	120.84
41	27.36	16.25	28.15	51.96	75.76	123.37
42	27.85	16.46	28.58	52.81	77.04	125.50
43	28.56	16.77	29.20	54.04	78.89	128.59
44	29.17	17.04	29.73	55.11	80.48	131.24
45	29.87	17.34	30.34	56.32	82.31	134.28
46	30.61	17.67	30.98	57.61	84.24	137.50
47	31.39	18.00	31.66	58.97	86.28	140.90
48	32.19	18.35	32.36	60.36	88.37	144.38
49	33.04	18.72	33.09	61.84	90.58	148.07
50	33.78	19.04	33.74	63.13	92.52	151.29
51	34.74	19.46	34.57	64.80	95.02	155.47
52	35.57	19.82	35.30	66.24	97.19	159.08
53	36.50	20.23	36.11	67.86	99.62	163.13
54	37.64	20.72	37.10	69.84	102.59	168.08
55	38.75	21.21	38.06	71.78	105.49	172.91
56	40.00	21.75	39.15	73.95	108.75	178.35
57	41.27	22.30	40.25	76.16	112.06	183.87
58	42.78	22.96	41.57	78.79	116.01	190.44
59	44.61	23.76	43.16	81.97	120.78	198.40
60	46.62	24.63	44.91	85.47	126.03	207.15
61	49.02	25.67	47.00	89.64	132.29	217.59
62	51.61	26.80	49.25	94.15	139.05	228.85
63	54.12	27.89	51.43	98.52	145.60	239.77
64	56.78	29.05	53.75	103.15	152.55	251.34
65	59.52	30.24	56.13	107.91	159.70	263.26
66	62.47	31.52	58.70	113.05	167.40	276.09
67	65.60	32.89	61.42	118.49	175.57	289.71
68	69.72	34.68	65.01	125.66	186.32	307.63
69	74.40	36.71	69.08	133.81	198.53	327.99
70	79.23	38.82	73.28	142.21	211.14	349.00
71	84.21	40.98	77.61	150.88	224.14	370.66
72	90.14	43.56	82.77	161.19	239.62	396.46
73	96.96	46.53	88.71	173.06	257.42	426.13
74	104.79	49.93	95.52	186.68	277.85	460.19
75	112.82	53.43	102.50	200.66	298.81	495.12
76	122.35	57.57	110.79	217.24	323.68	536.57
77	133.16	62.27	120.20	236.05	351.90	583.60
78	141.57	65.93	127.52	250.68	373.85	620.18
79	149.43	69.35	134.35	264.36	394.36	654.37
80	157.73	72.96	141.58	278.80	416.03	690.48

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

Express Issue Deluxe

Simplified Issue Whole Life

Optional Benefits & Riders:*

- Child Rider
- Accidental Death Benefit
- No-cost built-in Terminal Illness Accelerated Benefit Rider (for all face amounts).



A two-year look-back for Cancer, Heart/Circulatory Disorder, Stroke, Alzheimers, Dementia, Sickle Cell Anemia, Brain Tumor, Kidney Disease, Liver Disease, Lung Disease, ALS, Neurological disorders, and alcohol or drug abuse.

Male Tobacco							Female Tobacco						
Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount					Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount				
		\$5,000	\$10,000	\$20,000	\$30,000	\$50,000			\$5,000	\$10,000	\$20,000	\$30,000	\$50,000
20	29.52	17.19	30.03	55.71	81.40	132.76	20	25.86	15.60	26.85	49.35	71.84	116.84
21	29.58	17.22	30.08	55.82	81.55	133.02	21	25.89	15.61	26.87	49.40	71.92	116.97
22	29.64	17.24	30.14	55.92	81.71	133.28	22	25.92	15.63	26.90	49.45	72.00	117.10
23	29.70	17.27	30.19	56.03	81.87	133.55	23	25.95	15.64	26.93	49.50	72.08	117.23
24	29.76	17.30	30.24	56.13	82.02	133.81	24	25.98	15.65	26.95	49.56	72.16	117.36
25	29.82	17.32	30.29	56.24	82.18	134.07	25	26.01	15.66	26.98	49.61	72.24	117.49
26	29.88	17.35	30.35	56.34	82.34	134.33	26	26.04	15.68	27.00	49.66	72.31	117.62
27	29.94	17.37	30.40	56.45	82.49	134.59	27	26.07	15.69	27.03	49.71	72.39	117.75
28	30.00	17.40	30.45	56.55	82.65	134.85	28	26.42	15.84	27.34	50.32	73.31	119.28
29	30.06	17.43	30.50	56.65	82.81	135.11	29	26.76	15.99	27.63	50.91	74.19	120.76
30	30.12	17.45	30.55	56.76	82.96	135.37	30	27.16	16.16	27.98	51.61	75.24	122.50
31	30.18	17.48	30.61	56.86	83.12	135.63	31	27.61	16.36	28.37	52.39	76.41	124.45
32	30.79	17.74	31.14	57.92	84.71	138.29	32	28.15	16.60	28.84	53.33	77.82	126.80
33	31.42	18.02	31.69	59.02	86.36	141.03	33	28.61	16.80	29.24	54.13	79.02	128.80
34	32.13	18.33	32.30	60.26	88.21	144.12	34	29.15	17.03	29.71	55.07	80.43	131.15
35	32.99	18.70	33.05	61.75	90.45	147.86	35	29.76	17.30	30.24	56.13	82.02	133.81
36	33.97	19.13	33.90	63.46	93.01	152.12	36	30.44	17.59	30.83	57.32	83.80	136.76
37	35.09	19.61	34.88	65.41	95.93	156.99	37	31.16	17.90	31.46	58.57	85.68	139.90
38	35.91	19.97	35.59	66.83	98.08	160.56	38	32.00	18.27	32.19	60.03	87.87	143.55
39	36.95	20.42	36.50	68.64	100.79	165.08	39	32.91	18.67	32.98	61.61	90.25	147.51
40	38.04	20.90	37.44	70.54	103.63	169.82	40	33.88	19.09	33.83	63.30	92.78	151.73
41	39.39	21.48	38.62	72.89	107.16	175.70	41	34.89	19.53	34.70	65.06	95.41	156.12
42	40.76	22.08	39.81	75.27	110.73	181.66	42	35.75	19.90	35.45	66.56	97.66	159.86
43	42.33	22.76	41.18	78.00	114.83	188.49	43	36.67	20.30	36.25	68.16	100.06	163.86
44	43.92	23.46	42.56	80.77	118.98	195.40	44	37.59	20.70	37.05	69.76	102.46	167.87
45	45.79	24.27	44.19	84.02	123.86	203.54	45	38.89	21.27	38.18	72.02	105.85	173.52
46	47.80	25.14	45.94	87.52	129.11	212.28	46	40.37	21.91	39.47	74.59	109.72	179.96
47	49.92	26.07	47.78	91.21	134.64	221.50	47	41.83	22.55	40.74	77.13	113.53	186.31
48	51.81	26.89	49.42	94.50	139.57	229.72	48	43.30	23.19	42.02	79.69	117.36	192.71
49	53.72	27.72	51.09	97.82	144.56	238.03	49	44.88	23.87	43.40	82.44	121.49	199.58
50	55.65	28.56	52.77	101.18	149.60	246.43	50	46.48	24.57	44.79	85.23	125.66	206.54
51	57.86	29.52	54.69	105.03	155.36	256.04	51	48.36	25.39	46.42	88.50	130.57	214.72
52	59.89	30.40	56.45	108.56	160.66	264.87	52	50.15	26.17	47.98	91.61	135.24	222.50
53	62.73	31.64	58.93	113.50	168.08	277.23	53	52.20	27.06	49.76	95.18	140.59	231.42
54	66.05	33.08	61.81	119.28	176.74	291.67	54	54.37	28.00	51.65	98.95	146.26	240.86
55	69.74	34.69	65.02	125.70	186.37	307.72	55	56.67	29.00	53.65	102.96	152.26	250.86
56	73.90	36.50	68.64	132.94	197.23	325.82	56	59.20	30.10	55.85	107.36	158.86	261.87
57	78.38	38.45	72.54	140.73	208.92	345.30	57	61.87	31.26	58.18	112.00	165.83	273.48
58	82.18	40.10	75.85	147.34	218.84	361.83	58	65.02	32.63	60.92	117.48	174.05	287.19
59	86.15	41.83	79.30	154.25	229.20	379.10	59	68.23	34.03	63.71	123.07	182.43	301.15
60	90.47	43.70	83.06	161.77	240.48	397.89	60	71.99	35.67	66.98	129.61	192.24	317.51
61	95.21	45.77	87.18	170.02	252.85	418.51	61	76.02	37.42	70.49	136.62	202.76	335.04
62	99.82	47.77	91.19	178.04	264.88	438.57	62	80.38	39.32	74.28	144.21	214.14	354.00
63	108.17	51.40	98.46	192.57	286.67	474.89	63	84.43	41.08	77.80	151.26	224.71	371.62
64	117.92	55.65	106.94	209.53	312.12	517.30	64	88.86	43.00	81.66	158.97	236.27	390.89
65	129.35	60.62	116.88	229.42	341.95	567.02	65	93.58	45.06	85.76	167.18	248.59	411.42
66	136.98	63.94	123.52	242.70	361.87	600.21	66	98.16	47.05	89.75	175.15	260.55	431.35
67	145.27	67.54	130.73	257.12	383.50	636.27	67	103.04	49.17	93.99	183.64	273.28	452.57
68	154.39	71.51	138.67	272.99	407.31	675.95	68	110.17	52.27	100.20	196.05	291.89	483.59
69	164.74	76.01	147.67	291.00	434.32	720.97	69	118.13	55.74	107.12	209.90	312.67	518.22
70	175.47	80.68	157.01	309.67	462.33	767.64	70	125.09	58.76	113.18	222.01	330.83	548.49
71	186.96	85.68	167.01	329.66	492.32	817.63	71	131.71	61.64	118.94	233.53	348.11	577.29
72	199.30	91.05	177.74	351.13	524.52	871.31	72	140.38	65.42	126.48	248.61	370.74	615.00
73	211.84	96.50	188.65	372.95	557.25	925.85	73	150.60	69.86	135.37	266.39	397.42	659.46
74	224.79	102.13	199.92	395.48	591.05	982.19	74	162.66	75.11	145.86	287.38	428.89	711.92
75	238.44	108.07	211.79	419.24	626.68	1,041.56	75	176.91	81.31	158.26	312.17	466.09	773.91
76	252.91	114.37	224.38	444.41	664.45	1,104.51	76	186.69	85.56	166.77	329.19	491.61	816.45
77	268.84	121.30	238.24	472.13	706.02	1,173.80	77	196.00	89.61	174.87	345.39	515.91	856.95
78	283.91	127.85	251.35	498.35	745.36	1,239.36	78	205.44	93.72	183.08	361.82	540.55	898.01
79	300.42	135.03	265.72	527.08	788.45	1,311.18	79	215.57	98.12	191.90	379.44	566.99	942.08
80	317.60	142.51	280.66	556.97	833.29	1,385.91	80	226.01	102.66	200.98	397.61	594.24	987.49

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

*See Page 14 for details.

Express Issue Premier
Simplified Issue Whole Life

Issue Ages: 20 - 80 (age last birthday)
 Face Amounts: \$5,000 - 100,000 (through age 60)
 \$5,000 - 50,000 (ages 61-80)
 Rate Classes: Non-Tobacco/Tobacco
 Built-in Rating: 4 Tables
 Annual Policy Fee: \$50 (commissionable)

Modal Factors:	
Semi-annual:	.515
Quarterly:	.260
Monthly EFT:	.087
Direct Monthly Bill:	.095

Ideal product for clients with minor health issues, such as controlled high blood pressure or controlled high cholesterol, or Type II Diabetes (non-insulin dependent).

Male Non-Tobacco

Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount				
		\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
20	15.97	11.30	18.24	39.08	73.82	143.29
21	16.00	11.31	18.27	39.15	73.95	143.55
22	16.03	11.32	18.30	39.22	74.08	143.81
23	16.06	11.34	18.32	39.28	74.21	144.07
24	16.09	11.35	18.35	39.35	74.34	144.33
25	16.12	11.36	18.37	39.41	74.47	144.59
26	16.15	11.38	18.40	39.48	74.60	144.86
27	16.18	11.39	18.43	39.54	74.73	145.12
28	16.21	11.40	18.45	39.61	74.86	145.38
29	16.38	11.48	18.60	39.98	75.60	146.86
30	16.58	11.56	18.77	40.41	76.47	148.60
31	16.83	11.67	18.99	40.96	77.56	150.77
32	17.12	11.80	19.24	41.59	78.82	153.29
33	17.48	11.95	19.56	42.37	80.39	156.43
34	17.88	12.13	19.91	43.24	82.13	159.91
35	18.32	12.32	20.29	44.20	84.04	163.73
36	18.81	12.53	20.71	45.26	86.17	168.00
37	19.33	12.76	21.17	46.39	88.44	172.52
38	19.90	13.01	21.66	47.63	90.92	177.48
39	20.50	13.27	22.19	48.94	93.53	182.70
40	21.14	13.55	22.74	50.33	96.31	188.27
41	21.82	13.84	23.33	51.81	99.27	194.18
42	22.63	14.19	24.04	53.57	102.79	201.23
43	23.52	14.58	24.81	55.51	106.66	208.97
44	24.47	14.99	25.64	57.57	110.79	217.24
45	25.48	15.43	26.52	59.77	115.19	226.03
46	26.59	15.92	27.48	62.18	120.02	235.68
47	27.76	16.43	28.50	64.73	125.11	245.86
48	28.69	16.83	29.31	66.75	129.15	253.95
49	29.64	17.24	30.14	68.82	133.28	262.22
50	30.65	17.68	31.02	71.01	137.68	271.01
51	31.77	18.17	31.99	73.45	142.55	280.75
52	32.75	18.60	32.84	75.58	146.81	289.28
53	34.14	19.20	34.05	78.60	152.86	301.37
54	35.72	19.89	35.43	82.04	159.73	315.11
55	37.39	20.61	36.88	85.67	167.00	329.64
56	39.24	21.42	38.49	89.70	175.04	345.74
57	41.13	22.24	40.13	93.81	183.27	362.18
58	42.82	22.98	41.60	97.48	190.62	376.88
59	44.57	23.74	43.13	101.29	198.23	392.11
60	46.37	24.52	44.69	105.20	206.06	407.77
61	48.27	25.35	46.34	109.34	214.32	
62	50.20	26.19	48.02	113.54	222.72	
63	52.92	27.37	50.39	119.45	234.55	
64	56.14	28.77	53.19	126.45	248.56	
65	59.67	30.31	56.26	134.13	263.91	
66	63.50	31.97	59.60	142.46	280.58	
67	67.65	33.78	63.21	151.49	298.63	
68	71.63	35.51	66.67	160.15	315.94	
69	75.97	37.40	70.44	169.58	334.82	
70	80.78	39.49	74.63	180.05	355.74	
71	86.32	41.90	79.45	192.10	379.84	
72	92.69	44.67	84.99	205.95	407.55	
73	99.13	47.47	90.59	219.96	435.57	
74	105.78	50.36	96.38	234.42	464.49	
75	113.10	53.55	102.75	250.34	496.34	
76	120.72	56.86	109.38	266.92	529.48	
77	128.83	60.39	116.43	284.56	564.76	
78	136.55	63.75	123.15	301.35	598.34	
79	145.00	67.43	130.50	319.73	635.10	
80	154.31	71.47	138.60	339.97	675.60	

Female Non-Tobacco

Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount				
		\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
20	14.59	10.70	17.04	36.08	67.82	131.28
21	14.62	10.71	17.07	36.15	67.95	131.54
22	14.65	10.72	17.10	36.21	68.08	131.81
23	14.68	10.74	17.12	36.28	68.21	132.07
24	14.71	10.75	17.15	36.34	68.34	132.33
25	14.74	10.76	17.17	36.41	68.47	132.59
26	14.77	10.77	17.20	36.47	68.60	132.85
27	14.80	10.79	17.23	36.54	68.73	133.11
28	14.83	10.80	17.25	36.61	68.86	133.37
29	14.92	10.84	17.33	36.80	69.25	134.15
30	15.06	10.90	17.45	37.11	69.86	135.37
31	15.23	10.98	17.60	37.48	70.60	136.85
32	15.44	11.07	17.78	37.93	71.51	138.68
33	15.70	11.18	18.01	38.50	72.65	140.94
34	15.98	11.30	18.25	39.11	73.86	143.38
35	16.30	11.44	18.53	39.80	75.26	146.16
36	16.63	11.58	18.82	40.52	76.69	149.03
37	17.00	11.75	19.14	41.33	78.30	152.25
38	17.45	11.94	19.53	42.30	80.26	156.17
39	17.93	12.15	19.95	43.35	82.35	160.34
40	18.44	12.37	20.39	44.46	84.56	164.78
41	18.95	12.59	20.84	45.57	86.78	169.22
42	19.50	12.83	21.32	46.76	89.18	174.00
43	20.15	13.12	21.88	48.18	92.00	179.66
44	20.83	13.41	22.47	49.66	94.96	185.57
45	21.55	13.72	23.10	51.22	98.09	191.84
46	22.34	14.07	23.79	52.94	101.53	198.71
47	23.13	14.41	24.47	54.66	104.97	205.58
48	23.71	14.66	24.98	55.92	107.49	210.63
49	24.32	14.93	25.51	57.25	110.14	215.93
50	24.95	15.20	26.06	58.62	112.88	221.42
51	25.65	15.51	26.67	60.14	115.93	227.51
52	26.40	15.83	27.32	61.77	119.19	234.03
53	27.41	16.27	28.20	63.97	123.58	242.82
54	28.30	16.66	28.97	65.90	127.46	250.56
55	29.35	17.12	29.88	68.19	132.02	259.70
56	30.48	17.61	30.87	70.64	136.94	269.53
57	31.57	18.08	31.82	73.01	141.68	279.01
58	32.84	18.64	32.92	75.78	147.20	290.06
59	34.17	19.21	34.08	78.67	152.99	301.63
60	35.71	19.88	35.42	82.02	159.69	315.03
61	37.30	20.58	36.80	85.48	166.61	
62	38.96	21.30	38.25	89.09	173.83	
63	40.49	21.96	39.58	92.42	180.48	
64	42.09	22.66	40.97	95.90	187.44	
65	43.79	23.40	42.45	99.59	194.84	
66	45.47	24.13	43.91	103.25	202.14	
67	47.23	24.90	45.44	107.08	209.80	
68	49.62	25.93	47.52	112.27	220.20	
69	52.34	27.12	49.89	118.19	232.03	
70	55.31	28.41	52.47	124.65	244.95	
71	58.63	29.85	55.36	131.87	259.39	
72	62.49	31.53	58.72	140.27	276.18	
73	66.70	33.36	62.38	149.42	294.50	
74	71.34	35.38	66.42	159.51	314.68	
75	76.73	37.73	71.11	171.24	338.13	
76	82.85	40.39	76.43	184.55	364.75	
77	89.58	43.32	82.28	199.19	394.02	
78	97.05	46.57	88.78	215.43	426.52	
79	105.51	50.25	96.14	233.83	463.32	
80	115.24	54.48	104.61	255.00	505.64	

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

Express Issue Premier
Simplified Issue Whole Life

Optional Benefits & Riders:*

- Child Rider
- Accidental Death Benefit
- No-cost built-in Terminal Illness Accelerated Benefit Rider (for all face amounts).



A two-year look-back for Schizophrenia or Bipolar Disorder, Diabetes requiring insulin treatment, or Systemic Lupus Erythematosus (SLE).

Male Tobacco						
Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount				
		\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
20	20.37	13.21	22.07	48.65	92.96	181.57
21	20.40	13.22	22.10	48.72	93.09	181.83
22	20.43	13.24	22.12	48.79	93.22	182.09
23	20.46	13.25	22.15	48.85	93.35	182.35
24	20.49	13.26	22.18	48.92	93.48	182.61
25	20.52	13.28	22.20	48.98	93.61	182.87
26	20.55	13.29	22.23	49.05	93.74	183.14
27	20.58	13.30	22.25	49.11	93.87	183.40
28	20.61	13.32	22.28	49.18	94.00	183.66
29	20.64	13.33	22.31	49.24	94.13	183.92
30	20.67	13.34	22.33	49.31	94.26	184.18
31	20.95	13.46	22.58	49.92	95.48	186.62
32	21.26	13.60	22.85	50.59	96.83	189.31
33	21.91	13.88	23.41	52.00	99.66	194.97
34	22.62	14.19	24.03	53.55	102.75	201.14
35	23.37	14.52	24.68	55.18	106.01	207.67
36	24.19	14.87	25.40	56.96	109.58	214.80
37	25.08	15.26	26.17	58.90	113.45	222.55
38	26.23	15.76	27.17	61.40	118.45	232.55
39	27.35	16.25	28.14	63.84	123.32	242.30
40	28.59	16.79	29.22	66.53	128.72	253.08
41	29.97	17.39	30.42	69.53	134.72	265.09
42	31.51	18.06	31.76	72.88	141.42	278.49
43	32.66	18.56	32.76	75.39	146.42	288.49
44	33.93	19.11	33.87	78.15	151.95	299.54
45	35.12	19.63	34.90	80.74	157.12	309.89
46	36.48	20.22	36.09	83.69	163.04	321.73
47	38.02	20.89	37.43	87.04	169.74	335.12
48	39.33	21.46	38.57	89.89	175.44	346.52
49	40.65	22.03	39.72	92.76	181.18	358.01
50	42.03	22.63	40.92	95.77	187.18	370.01
51	43.55	23.29	42.24	99.07	193.79	383.24
52	45.11	23.97	43.60	102.46	200.58	396.81
53	47.48	25.00	45.66	107.62	210.89	417.43
54	50.04	26.12	47.88	113.19	222.02	439.70
55	52.87	27.35	50.35	119.34	234.33	464.32
56	56.01	28.71	53.08	126.17	247.99	491.64
57	59.39	30.18	56.02	133.52	262.70	521.04
58	62.07	31.35	58.35	139.35	274.35	544.36
59	64.82	32.55	60.74	145.33	286.32	568.28
60	67.89	33.88	63.41	152.01	299.67	594.99
61	71.03	35.25	66.15	158.84	313.33	
62	74.06	36.57	68.78	165.43	326.51	
63	79.16	38.78	73.22	176.52	348.70	
64	85.29	41.45	78.55	189.86	375.36	
65	92.11	44.42	84.49	204.69	405.03	
66	99.09	47.45	90.56	219.87	435.39	
67	106.74	50.78	97.21	236.51	468.67	
68	113.87	53.88	103.42	252.02	499.68	
69	121.54	57.22	110.09	268.70	533.05	
70	129.85	60.83	117.32	286.77	569.20	
71	140.71	65.56	126.77	310.39	616.44	
72	152.23	70.57	136.79	335.45	666.55	
73	164.55	75.93	147.51	362.25	720.14	
74	177.56	81.59	158.83	390.54	776.74	
75	191.15	87.50	170.65	420.10	835.85	
76	205.26	93.64	182.93	450.79	897.23	
77	220.04	100.07	195.78	482.94	961.52	
78	234.00	106.14	207.93	513.30	1,022.25	
79	248.28	112.35	220.35	544.36	1,084.37	
80	262.82	118.68	233.00	575.98	1,147.62	

Female Tobacco						
Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount				
		\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
20	18.38	12.35	20.34	44.33	84.30	164.26
21	18.41	12.36	20.37	44.39	84.43	164.52
22	18.44	12.37	20.39	44.46	84.56	164.78
23	18.47	12.38	20.42	44.52	84.69	165.04
24	18.50	12.40	20.45	44.59	84.83	165.30
25	18.53	12.41	20.47	44.65	84.96	165.56
26	18.56	12.42	20.50	44.72	85.09	165.82
27	18.59	12.44	20.52	44.78	85.22	166.08
28	18.62	12.45	20.55	44.85	85.35	166.34
29	18.65	12.46	20.58	44.91	85.48	166.61
30	18.76	12.51	20.67	45.15	85.96	167.56
31	18.95	12.59	20.84	45.57	86.78	169.22
32	19.23	12.72	21.08	46.18	88.00	171.65
33	19.73	12.93	21.52	47.26	90.18	176.00
34	20.29	13.18	22.00	48.48	92.61	180.87
35	20.86	13.42	22.50	49.72	95.09	185.83
36	21.48	13.69	23.04	51.07	97.79	191.23
37	22.13	13.98	23.60	52.48	100.62	196.88
38	23.16	14.42	24.50	54.72	105.10	205.84
39	24.15	14.86	25.36	56.88	109.40	214.46
40	25.21	15.32	26.28	59.18	114.01	223.68
41	26.37	15.82	27.29	61.70	119.06	233.77
42	27.63	16.37	28.39	64.45	124.54	244.73
43	28.32	16.67	28.99	65.95	127.54	250.73
44	29.03	16.98	29.61	67.49	130.63	256.91
45	29.77	17.30	30.25	69.10	133.85	263.35
46	30.46	17.60	30.85	70.60	136.85	269.35
47	31.33	17.98	31.61	72.49	140.64	276.92
48	32.08	18.30	32.26	74.12	143.90	283.45
49	32.89	18.66	32.96	75.89	147.42	290.49
50	33.63	18.98	33.61	77.50	150.64	296.93
51	34.57	19.39	34.43	79.54	154.73	305.11
52	35.52	19.80	35.25	81.61	158.86	313.37
53	37.04	20.46	36.57	84.91	165.47	326.60
54	38.59	21.14	37.92	88.28	172.22	340.08
55	40.29	21.88	39.40	91.98	179.61	354.87
56	41.98	22.61	40.87	95.66	186.96	369.58
57	43.86	23.43	42.51	99.75	195.14	385.93
58	45.78	24.26	44.18	103.92	203.49	402.64
59	47.84	25.16	45.97	108.40	212.45	420.56
60	50.03	26.11	47.88	113.17	221.98	439.61
61	52.37	27.13	49.91	118.25	232.16	
62	54.88	28.22	52.10	123.71	243.08	
63	57.11	29.19	54.04	128.56	252.78	
64	59.54	30.25	56.15	133.85	263.35	
65	62.06	31.35	58.34	139.33	274.31	
66	64.46	32.39	60.43	144.55	284.75	
67	66.97	33.48	62.61	150.01	295.67	
68	70.68	35.10	65.84	158.08	311.81	
69	74.51	36.76	69.17	166.41	328.47	
70	78.72	38.59	72.84	175.57	346.78	
71	83.32	40.59	76.84	185.57	366.79	
72	88.92	43.03	81.71	197.75	391.15	
73	95.45	45.87	87.39	211.95	419.56	
74	102.92	49.12	93.89	228.20	452.05	
75	111.45	52.83	101.31	246.75	489.16	
76	121.30	57.12	109.88	268.18	532.01	
77	132.07	61.80	119.25	291.60	578.85	
78	144.02	67.00	129.65	317.59	630.84	
79	157.27	72.76	141.17	346.41	688.47	
80	171.88	79.12	153.89	378.19	752.03	

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

*See Page 14 for details.

Provider

Simplified Issue Whole Life

Issue Ages: 18 - 80 (age last birthday)
 Face Amounts: \$10,000 - 150,000 (through age 50)
 \$10,000 - 100,000 (ages 51-60)
 \$10,000 - 50,000 (ages 61-80)
 Rate Classes: Preferred Non-Tobacco/
 Standard Non-Tobacco/Tobacco
 Annual Policy Fee: \$50 (commissionable)

Modal Factors:	
Semi-annual:	.515
Quarterly:	.260
Monthly EFT:	.087
Direct Monthly Bill:	.095

No-cost built-in Terminal Illness Accelerated Benefit Rider for all face amounts.*

Male Standard Non-Tobacco

Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount						
		\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
18	7.17	10.59	19.94	35.54	51.13	66.73	82.32	97.92
19	7.21	10.62	20.03	35.71	51.40	67.08	82.76	98.44
20	7.25	10.66	20.12	35.89	51.66	67.43	83.19	98.96
21	7.43	10.81	20.51	36.67	52.83	68.99	85.15	101.31
22	7.70	11.05	21.10	37.85	54.59	71.34	88.09	104.84
23	8.01	11.32	21.77	39.19	56.62	74.04	91.46	108.88
24	8.33	11.60	22.47	40.59	58.70	76.82	94.94	113.06
25	8.67	11.89	23.21	42.06	60.92	79.78	98.64	117.49
26	9.04	12.21	24.01	43.67	63.34	83.00	102.66	122.32
27	9.43	12.55	24.86	45.37	65.88	86.39	106.90	127.41
28	9.85	12.92	25.77	47.20	68.62	90.05	111.47	132.89
29	10.27	13.28	26.69	49.02	71.36	93.70	116.04	138.37
30	10.73	13.69	27.69	51.03	74.36	97.70	121.04	144.38
31	11.21	14.10	28.73	53.11	77.50	101.88	126.26	150.64
32	11.71	14.54	29.82	55.29	80.76	106.23	131.70	157.17
33	12.23	14.99	30.95	57.55	84.15	110.75	137.35	163.95
34	12.76	15.45	32.10	59.86	87.61	115.36	143.12	170.87
35	13.34	15.96	33.36	62.38	91.39	120.41	149.42	178.44
36	13.99	16.52	34.78	65.21	95.63	126.06	156.49	186.92
37	14.68	17.12	36.28	68.21	100.14	132.07	164.00	195.92
38	15.40	17.75	37.85	71.34	104.84	138.33	171.83	205.32
39	16.17	18.42	39.52	74.69	109.86	145.03	180.20	215.37
40	16.98	19.12	41.28	78.21	115.14	152.08	189.01	225.94
41	17.82	19.85	43.11	81.87	120.63	159.38	198.14	236.90
42	18.72	20.64	45.07	85.78	126.50	167.21	207.93	248.65
43	19.67	21.46	47.13	89.91	132.70	175.48	218.26	261.04
44	20.67	22.33	49.31	94.26	139.22	184.18	229.14	274.09
45	21.73	23.26	51.61	98.88	146.14	193.40	240.66	287.93
46	22.75	24.14	53.83	103.31	152.79	202.28	251.76	301.24
47	23.82	25.07	56.16	107.97	159.78	211.58	263.39	315.20
48	24.95	26.06	58.62	112.88	167.15	221.42	275.68	329.95
49	26.14	27.09	61.20	118.06	174.91	231.77	288.62	345.48
50	27.40	28.19	63.95	123.54	183.14	242.73	302.33	361.92
51	28.72	29.34	66.82	129.28	191.75	254.21		
52	30.12	30.55	69.86	135.37	200.88	266.39		
53	31.59	31.83	73.06	141.77	210.47	279.18		
54	33.13	33.17	76.41	148.47	220.52	292.58		
55	35.10	34.89	80.69	157.04	233.38	309.72		
56	36.90	36.45	84.61	167.87	245.12	325.38		
57	38.82	38.12	88.78	173.22	257.65	342.08		
58	40.83	39.87	93.16	181.96	270.77	359.57		
59	42.98	41.74	97.83	191.31	284.79	378.28		
60	45.25	43.72	102.77	201.19	299.61	398.03		
61	47.30	45.50	107.23	210.11				
62	49.20	47.15	111.36	218.37				
63	51.86	49.47	117.15	229.94				
64	55.02	52.22	124.02	243.69				
65	58.48	55.23	131.54	258.74				
66	62.23	58.49	139.70	275.05				
67	66.30	62.03	148.55	292.76				
68	70.20	65.42	157.04	309.72				
69	74.45	69.12	166.28	328.21				
70	79.16	73.22	176.52	348.70				
71	84.59	77.94	188.33	372.32				
72	90.84	83.38	201.93	399.50				
73	97.15	88.87	215.65	426.95				
74	103.66	94.53	229.81	455.27				
75	110.84	100.78	245.43	486.50				
76	118.31	107.28	261.67	519.00				
77	126.25	114.19	278.94	553.54				
78	133.82	120.77	295.41	586.47				
79	142.10	127.98	313.42	622.49				
80	151.22	135.91	333.25	662.16				

Female Standard Non-Tobacco

Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount						
		\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
18	6.25	9.79	17.94	31.54	45.13	58.73	72.32	85.91
19	6.51	10.01	18.51	32.67	46.83	60.99	75.15	89.31
20	6.78	10.25	19.10	33.84	48.59	63.34	78.08	92.83
21	7.06	10.49	19.71	35.06	50.42	65.77	81.13	96.48
22	7.34	10.74	20.31	36.28	52.24	68.21	84.17	100.14
23	7.64	11.00	20.97	37.58	54.20	70.82	87.44	104.05
24	7.96	11.28	21.66	38.98	56.29	73.60	90.92	108.23
25	8.31	11.58	22.42	40.50	58.57	76.65	94.72	112.80
26	8.63	11.86	23.12	41.89	60.66	79.43	98.20	116.97
27	8.96	12.15	23.84	43.33	62.81	82.30	101.79	121.28
28	9.31	12.45	24.60	44.85	65.10	85.35	105.60	125.85
29	9.66	12.75	25.36	46.37	67.38	88.39	109.40	130.41
30	10.05	13.09	26.21	48.07	69.93	91.79	113.64	135.50
31	10.45	13.44	27.08	49.81	72.54	95.27	117.99	140.72
32	10.87	13.81	27.99	51.63	75.28	98.92	122.56	146.20
33	11.31	14.19	28.95	53.55	78.15	102.75	127.35	151.95
34	11.76	14.58	29.93	55.51	81.08	106.66	132.24	157.82
35	12.24	15.00	30.97	57.59	84.22	110.84	137.46	164.08
36	12.77	15.46	32.12	59.90	87.67	115.45	143.22	171.00
37	13.35	15.96	33.39	62.42	91.46	120.50	149.53	178.57
38	13.95	16.49	34.69	65.03	95.37	125.72	156.06	186.40
39	14.56	17.02	36.02	67.69	99.35	131.02	162.69	194.36
40	15.21	17.58	37.43	70.51	103.60	136.68	169.76	202.84
41	15.90	18.18	38.93	73.52	108.10	142.68	177.26	211.85
42	16.60	18.79	40.46	76.56	112.67	148.77	184.88	220.98
43	17.35	19.44	42.09	79.82	117.56	155.30	193.03	230.77
44	18.13	20.12	43.78	83.22	122.65	162.08	201.51	240.95
45	18.95	20.84	45.57	86.78	128.00	169.22	210.43	251.65
46	19.67	21.46	47.13	89.91	132.70	175.48	218.26	261.04
47	20.41	22.11	48.74	93.13	137.53	181.92	226.31	270.70
48	21.19	22.79	50.44	96.53	142.61	188.70	234.79	280.88
49	22.01	23.50	52.22	100.09	147.97	195.84	243.71	291.58
50	22.85	24.23	54.05	103.75	153.45	203.15	252.84	302.54
51	23.75	25.01	56.01	107.66	159.32	210.98		
52	24.69	25.83	58.05	111.75	165.45	219.15		
53	25.68	26.69	60.20	116.06	171.91	227.77		
54	26.70	27.58	62.42	120.50	178.57	236.64		
55	28.06	28.76	65.38	126.41	187.44	248.47		
56	29.27	29.81	68.01	131.67	195.34	259.00		
57	30.54	30.92	70.77	137.20	203.62	270.05		
58	31.89	32.09	73.71	143.07	212.43	281.79		
59	33.33	33.35	76.84	149.34	221.83	294.32		
60	34.84	34.66	80.13	155.90	231.68	307.46		
61	36.46	36.07	83.65	162.95				
62	38.16	37.55	87.35	170.35				
63	39.68	38.87	90.65	176.96				
64	41.25	40.24	94.07	183.79				
65	42.91	41.68	97.68	191.01				
66	44.56	43.12	101.27	198.19				
67	46.29	44.62	105.03	205.71				
68	48.63	46.66	110.12	215.89				
69	51.29	48.97	115.91	227.46				
70	54.20	51.50	122.24	240.12				
71	57.46	54.34	129.33	254.30				
72	61.24	57.63	137.55	270.74				
73	65.37	61.22	146.53	288.71				
74	69.91	65.17	156.40	308.46				
75	75.20	69.77	167.91	331.47				
76	81.19	74.99	180.94	357.53				
77	87.79	80.73	195.29	386.24				
78	95.11	87.10	211.21	418.08				
79	103.40	94.31	229.25	454.14				
80	112.94	102.61	249.99	495.64				

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

*See Page 14 for details.

Provider

Simplified Issue Whole Life

For all face amounts, optional benefits & riders:*

- Total And Permanent Disability Benefit (Waiver of Premium)
- Child Rider

For face amounts of \$25,000 or more, no-cost built-in benefits & riders:*

- Common Carrier Accidental Death Benefit Rider
- Life-Threatening Cancer Accelerated Benefit Rider
- Charitable Gift Donation Benefit



Male Standard Tobacco

Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount						
		\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
18	10.04	13.08	26.19	48.02	69.86	91.70	113.54	135.37
19	10.14	13.17	26.40	48.46	70.51	92.57	114.62	136.68
20	10.24	13.26	26.62	48.89	71.17	93.44	115.71	137.98
21	10.34	13.35	26.84	49.33	71.82	94.31	116.80	139.29
22	10.44	13.43	27.06	49.76	72.47	95.18	117.89	140.59
23	10.86	13.80	27.97	51.59	75.21	98.83	122.45	146.07
24	11.30	14.18	28.93	53.51	78.08	102.66	127.24	151.82
25	11.76	14.58	29.93	55.51	81.08	106.66	132.24	157.82
26	12.27	15.02	31.04	57.72	84.41	111.10	137.79	164.47
27	12.81	15.49	32.21	60.07	87.94	115.80	143.66	171.52
28	13.37	15.98	33.43	62.51	91.59	120.67	149.75	178.83
29	13.97	16.50	34.73	65.12	95.50	125.89	156.27	186.66
30	14.59	17.04	36.08	67.82	99.55	131.28	163.02	194.75
31	15.24	17.61	37.50	70.64	103.79	136.94	170.09	203.23
32	15.93	18.21	39.00	73.65	108.29	142.94	177.59	212.24
33	16.64	18.83	40.54	76.73	112.93	149.12	185.31	221.50
34	17.39	19.48	42.17	80.00	117.82	155.64	193.47	231.29
35	18.17	20.16	43.87	83.39	122.91	162.43	201.95	241.47
36	19.08	20.95	45.85	87.35	128.85	170.35	211.85	253.34
37	20.04	21.78	47.94	91.52	135.11	178.70	222.29	265.87
38	21.06	22.67	50.16	95.96	141.77	187.57	233.38	279.18
39	22.13	23.60	52.48	100.62	148.75	196.88	245.01	293.15
40	23.26	24.59	54.94	105.53	156.12	206.71	257.30	307.89
41	24.44	25.61	57.51	110.66	163.82	216.98	270.14	323.29
42	25.70	26.71	60.25	116.15	172.04	227.94	283.84	339.74
43	27.03	27.87	63.14	121.93	180.72	239.51	298.30	357.09
44	28.45	29.10	66.23	128.11	189.99	251.87	313.74	375.62
45	29.93	30.39	69.45	134.55	199.64	264.74	329.84	394.94
46	31.46	31.72	72.78	141.20	209.63	278.05	346.48	414.90
47	33.07	33.12	76.28	148.20	220.13	292.06	363.99	435.91
48	34.77	34.60	79.97	155.60	231.22	306.85	382.47	458.10
49	36.58	36.17	83.91	163.47	243.03	322.60	402.16	481.72
50	38.49	37.84	88.07	171.78	255.50	339.21	422.93	506.64
51	40.50	39.59	92.44	180.53	268.61	356.70		
52	42.64	41.45	97.09	189.83	282.58	375.32		
53	44.88	43.40	101.96	199.58	297.19	394.81		
54	47.25	45.46	107.12	209.89	312.66	415.43		
55	50.24	48.06	113.62	222.89	332.17	441.44		
56	53.26	50.69	120.19	236.03	351.87	467.71		
57	56.46	53.47	127.15	249.95	372.75	495.55		
58	59.86	56.43	134.55	264.74	394.94	525.13		
59	63.51	59.60	142.48	280.62	418.75	556.89		
60	67.37	62.96	150.88	297.41	443.94	590.47		
61	71.50	66.56	159.86	315.38				
62	75.92	70.40	169.48	334.60				
63	80.61	74.48	179.68	355.00				
64	85.59	78.81	190.51	376.67				
65	90.86	83.40	201.97	399.59				
66	96.52	88.26	214.16	423.91				
67	102.59	93.37	227.00	449.66				
68	109.03	98.84	240.62	476.95				
69	115.84	104.57	254.88	505.89				
70	123.03	110.66	269.47	536.50				
71	130.61	117.11	284.43	568.89				
72	138.59	123.92	299.76	603.08				
73	146.97	131.09	315.47	639.09				
74	155.75	138.62	331.62	676.94				
75	164.93	146.51	348.23	716.65				
76	174.51	154.76	365.31	758.24				
77	184.49	163.47	382.87	801.74				
78	194.87	172.64	400.91	847.18				
79	205.65	182.27	419.43	894.59				
80	216.83	192.46	438.45	943.99				

Female Standard Tobacco

Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount						
		\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
18	8.46	11.71	22.75	41.15	59.55	77.95	96.35	114.75
19	8.80	12.01	23.49	42.63	61.77	80.91	100.05	119.19
20	9.16	12.32	24.27	44.20	64.12	84.04	103.97	123.89
21	9.54	12.65	25.10	45.85	66.60	87.35	108.10	128.85
22	9.93	12.99	25.95	47.55	69.14	90.74	112.34	133.94
23	10.34	13.35	26.84	49.33	71.82	94.31	116.80	139.29
24	10.76	13.71	27.75	51.16	74.56	97.96	121.37	144.77
25	11.22	14.11	28.75	53.16	77.56	101.96	126.37	150.77
26	11.66	14.49	29.71	55.07	80.43	105.79	131.15	156.51
27	12.11	14.89	30.69	57.03	83.37	109.71	136.05	162.39
28	12.59	15.30	31.73	59.12	86.50	113.88	141.27	168.65
29	13.08	15.73	32.80	61.25	89.70	118.15	146.60	175.04
30	13.60	16.18	33.93	63.51	93.09	122.67	152.25	181.83
31	14.14	16.65	35.10	65.86	96.61	127.37	158.12	188.88
32	14.71	17.15	36.34	68.34	100.33	132.33	164.32	196.32
33	15.31	17.67	37.65	70.95	104.25	137.55	170.85	204.15
34	15.92	18.20	38.98	73.60	108.23	142.85	177.48	212.11
35	16.57	18.77	40.39	76.43	112.47	148.51	184.55	220.59
36	17.30	19.40	41.98	79.61	117.23	154.86	192.49	230.12
37	18.08	20.08	43.67	83.00	122.32	161.65	200.97	240.29
38	18.88	20.78	45.41	86.48	127.54	168.61	209.67	250.73
39	19.72	21.51	47.24	90.13	133.02	175.91	218.81	261.70
40	20.61	22.28	49.18	94.00	138.83	183.66	228.48	273.31
41	21.52	23.07	51.16	97.96	144.77	191.57	238.38	285.19
42	22.48	23.91	53.24	102.14	151.03	199.93	248.82	297.71
43	23.49	24.79	55.44	106.53	157.62	208.71	259.80	310.89
44	24.54	25.70	57.72	111.10	164.47	217.85	271.22	324.60
45	25.66	26.67	60.16	115.97	171.78	227.59	283.40	339.21
46	26.75	27.62	62.53	120.71	178.89	237.08	295.26	354.44
47	27.88	28.61	64.99	125.63	186.27	246.91	307.55	368.18
48	29.07	29.64	67.58	130.80	194.03	257.26	320.49	383.71
49	30.32	30.73	70.30	136.24	202.19	268.13	334.08	400.03
50	31.62	31.86	73.12	141.90	210.67	279.44	348.22	416.99
51	33.00	33.06	76.13	147.90	219.68	291.45		
52	34.43	34.30	79.24	154.12	229.01	303.89		
53	35.93	35.61	82.50	160.65	238.79	316.94		
54	37.50	36.98	85.91	167.48	249.04	330.60		
55	39.48	38.70	90.22	176.09	261.96	347.83		
56	41.14	40.14	93.83	183.31	272.79	362.27		
57	42.98	41.74	97.83	191.31	284.79	378.28		
58	44.86	43.38	101.92	199.49	297.06	394.63		
59	46.88	45.14	106.31	208.28	310.24	412.21		
60	49.03	47.01	110.99	217.63	324.27	430.91		
61	51.32	49.00	115.97	227.59				
62	53.78	51.14	121.32	238.29				
63	55.97	53.04	126.08	247.82				
64	58.35	55.11	131.26	258.17				
65	60.82	57.26	136.63	268.92				
66	63.17	59.31	141.74	279.14				
67	65.63	61.45	147.10	289.84				
68	69.27	64.61	155.01	305.67				
69	73.02	67.88	163.17	321.99				
70	77.15	71.47	172.15	339.95				
71	81.65	75.39	181.94	359.53				
72	87.14	80.16	193.88	383.41				
73	93.54	85.73	207.80	411.25				
74	100.86	92.10	223.72	443.09				
75	109.22	99.37	241.90	479.46				
76	118.87	107.77	262.89	521.43				
77	129.43	116.95	285.86	567.37				
78	141.14	127.14	311.33	618.31				
79	154.12	138.43	339.56	674.77				
80	168.44	150.89	370.71	737.06				

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

*See Page 14 for details.

Provider

Simplified Issue Whole Life

Preferred Rate Class:

- Available for those who qualify.
- Non-tobacco clients only.
- Discounted premium.
- Least expensive rates.

Modal Factors:	
Semi-annual:	.515
Quarterly:	.260
Monthly EFT:	.087
Direct Monthly Bill:	.095

Male Preferred Non-Tobacco

Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount						
		\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
18	6.45	9.96	18.38	32.41	46.44	60.47	74.49	88.52
19	6.49	10.00	18.47	32.58	46.70	60.81	74.93	89.04
20	6.53	10.03	18.55	32.76	46.96	61.16	75.36	89.57
21	6.69	10.17	18.90	33.45	48.00	62.55	77.10	91.65
22	6.93	10.38	19.42	34.50	49.57	64.64	79.71	94.79
23	7.21	10.62	20.03	35.71	51.40	67.08	82.76	98.44
24	7.50	10.88	20.66	36.98	53.29	69.60	85.91	102.23
25	7.80	11.14	21.32	38.28	55.25	72.21	89.18	106.14
26	8.14	11.43	22.05	39.76	57.46	75.17	92.87	110.58
27	8.49	11.74	22.82	41.28	59.75	78.21	96.68	115.14
28	8.87	12.07	23.64	42.93	62.23	81.52	100.81	120.10
29	9.24	12.39	24.45	44.54	64.64	84.74	104.84	124.93
30	9.66	12.75	25.36	46.37	67.38	88.39	109.40	130.41
31	10.09	13.13	26.30	48.24	70.19	92.13	114.08	136.02
32	10.54	13.52	27.27	50.20	73.12	96.05	118.97	141.90
33	11.01	13.93	28.30	52.24	76.19	100.14	124.08	148.03
34	11.48	14.34	29.32	54.29	79.26	104.23	129.20	154.16
35	12.01	14.80	30.47	56.59	82.72	108.84	134.96	161.08
36	12.59	15.30	31.73	59.12	86.50	113.88	141.27	168.65
37	13.21	15.84	33.08	61.81	90.55	119.28	148.01	176.74
38	13.86	16.41	34.50	64.64	94.79	124.93	155.08	185.22
39	14.55	17.01	36.00	67.64	99.29	130.94	162.58	194.23
40	15.28	17.64	37.58	70.82	104.05	137.29	170.52	203.75
41	16.04	18.30	39.24	74.12	109.01	143.90	178.79	213.67
42	16.85	19.01	41.00	77.65	114.30	150.95	187.59	224.24
43	17.70	19.75	42.85	81.35	119.84	158.34	196.84	235.34
44	18.60	20.53	44.81	85.26	125.72	166.17	206.63	247.08
45	19.56	21.37	46.89	89.44	131.98	174.52	217.07	259.61
46	20.48	22.17	48.89	93.44	137.98	182.53	227.07	271.61
47	21.44	23.00	50.98	97.61	144.25	190.88	237.51	284.14
48	22.46	23.89	53.20	102.05	150.90	199.75	248.60	297.45
49	23.53	24.82	55.53	106.71	157.88	209.06	260.24	311.42
50	24.66	25.80	57.99	111.62	165.26	218.89	272.53	326.16
51	25.85	26.84	60.57	116.80	173.02	229.25		
52	27.11	27.94	63.31	122.28	181.24	240.21		
53	28.43	29.08	66.19	128.02	189.86	251.69		
54	29.82	30.29	69.21	134.07	198.93	263.78		
55	31.59	31.83	73.06	141.77	210.47	279.18		
56	33.21	33.24	76.58	148.81	221.05	293.28		
57	34.94	34.75	80.34	156.34	232.33	308.33		
58	36.75	36.32	84.28	164.21	244.14	324.08		
59	38.68	38.00	88.48	172.61	256.74	340.87		
60	40.73	39.79	92.94	181.53	270.11	358.70		
61	42.57	41.39	96.94	189.53				
62	44.28	42.87	100.66	196.97				
63	46.67	44.95	105.86	207.36				
64	49.52	47.43	112.06	219.76				
65	52.63	50.14	118.82	233.29				
66	56.01	53.08	126.17	247.99				
67	59.67	56.26	134.13	263.91				
68	63.18	59.32	141.77	279.18				
69	67.01	62.65	150.10	295.84				
70	71.24	66.33	159.30	314.24				
71	76.13	70.58	169.93	335.52				
72	81.76	75.48	182.18	360.01				
73	87.44	80.42	194.53	384.71				
74	93.29	85.51	207.26	410.16				
75	99.76	91.14	221.33	438.31				
76	106.48	96.99	235.94	467.54				
77	113.63	103.21	251.50	498.64				
78	120.44	109.13	266.31	528.26				
79	127.89	115.61	282.51	560.67				
80	136.10	122.76	300.37	596.39				

Female Preferred Non-Tobacco

Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount						
		\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
18	5.63	9.25	16.60	28.84	41.09	53.33	65.58	77.82
19	5.86	9.45	17.10	29.84	42.59	55.33	68.08	80.82
20	6.10	9.66	17.62	30.89	44.15	57.42	70.69	83.96
21	6.35	9.87	18.16	31.97	45.78	59.60	73.41	87.22
22	6.61	10.10	18.73	33.10	47.48	61.86	76.23	90.61
23	6.88	10.34	19.31	34.28	49.24	64.21	79.17	94.13
24	7.16	10.58	19.92	35.50	51.07	66.64	82.22	97.79
25	7.48	10.86	20.62	36.89	53.16	69.43	85.70	101.96
26	7.77	11.11	21.25	38.15	55.05	71.95	88.85	105.75
27	8.06	11.36	21.88	39.41	56.94	74.47	92.00	109.53
28	8.38	11.64	22.58	40.80	59.03	77.26	95.48	113.71
29	8.69	11.91	23.25	42.15	61.05	79.95	98.85	117.75
30	9.05	12.22	24.03	43.72	63.40	83.09	102.77	122.45
31	9.41	12.54	24.82	45.28	65.75	86.22	106.68	127.15
32	9.78	12.86	25.62	46.89	68.16	89.44	110.71	131.98
33	10.18	13.21	26.49	48.63	70.77	92.92	115.06	137.20
34	10.58	13.55	27.36	50.37	73.38	96.40	119.41	142.42
35	11.02	13.94	28.32	52.29	76.26	100.22	124.19	148.16
36	11.49	14.35	29.34	54.33	79.32	104.31	129.30	154.29
37	12.02	14.81	30.49	56.64	82.78	108.92	135.07	161.21
38	12.56	15.28	31.67	58.99	86.30	113.62	140.94	168.26
39	13.10	15.75	32.84	61.34	89.83	118.32	146.81	175.31
40	13.69	16.26	34.13	63.90	93.68	123.45	153.23	183.00
41	14.31	16.80	35.47	66.60	97.72	128.85	159.97	191.10
42	14.94	17.35	36.84	69.34	101.83	134.33	166.82	199.32
43	15.62	17.94	38.32	72.30	106.27	140.24	174.22	208.19
44	16.32	18.55	39.85	75.34	110.84	146.33	181.83	217.33
45	17.06	19.19	41.46	78.56	115.67	152.77	189.88	226.98
46	17.70	19.75	42.85	81.35	119.84	158.34	196.84	235.34
47	18.37	20.33	44.30	84.26	124.21	164.17	204.12	244.08
48	19.07	20.94	45.83	87.30	128.78	170.26	211.74	253.21
49	19.81	21.58	47.44	90.52	133.61	176.70	219.78	262.87
50	20.57	22.25	49.09	93.83	138.57	183.31	228.05	272.79
51	21.38	22.95	50.85	97.35	143.85	190.36		
52	22.22	23.68	52.68	101.01	149.34	197.66		
53	23.11	24.46	54.61	104.88	155.14	205.41		
54	24.03	25.26	56.62	108.88	161.15	213.41		
55	25.25	26.32	59.27	114.19	169.11	224.03		
56	26.34	27.27	61.64	118.93	176.22	233.51		
57	27.49	28.27	64.14	123.93	183.72	243.51		
58	28.70	29.32	66.77	129.20	191.62	254.04		
59	30.00	30.45	69.60	134.85	200.10	265.35		
60	31.36	31.63	72.56	140.77	208.97	277.18		
61	32.81	32.89	75.71	147.07				
62	34.34	34.23	79.04	153.73				
63	35.71	35.42	82.02	159.69				
64	37.13	36.65	85.11	165.87				
65	38.62	37.95	88.35	172.35				
66	40.10	39.24	91.57	178.79				
67	41.66	40.59	94.96	185.57				
68	43.77	42.43	99.55	194.75				
69	46.16	44.51	104.75	205.15				
70	48.78	46.79	110.45	216.54				
71	51.71	49.34	116.82	229.29				
72	55.12	52.30	124.24	244.12				
73	58.83	55.53	132.31	260.26				
74	62.92	59.09	141.20	278.05				
75	67.68	63.23	151.55	298.76				
76	73.07	67.92	163.28	322.20				
77	79.01	73.09	176.20	348.04				
78	85.60	78.82	190.53	376.71				
79	93.06	85.31	206.76	409.16				
80	101.65	92.79	225.44	446.53				

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

Provider

Simplified Issue Whole Life For Juveniles

Issue Ages: 0-17 (age last birthday)

Annual Policy Fee: \$50 (commissionable)

No-cost built-in Guaranteed Insurability Benefit Rider for all face amounts for issue ages 0-17.*

Male Juvenile

Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount						
		\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
0	3.92	7.76	12.88	21.40	29.93	38.45	46.98	55.51
1	4.07	7.89	13.20	22.05	30.91	39.76	48.61	57.46
2	4.22	8.02	13.53	22.71	31.89	41.06	50.24	59.42
3	4.37	8.15	13.85	23.36	32.86	42.37	51.87	61.38
4	4.53	8.29	14.20	24.06	33.91	43.76	53.61	63.47
5	4.70	8.44	14.57	24.80	35.02	45.24	55.46	65.69
6	4.89	8.60	14.99	25.62	36.26	46.89	57.53	68.16
7	5.06	8.75	15.36	26.36	37.37	48.37	59.38	70.38
8	5.24	8.91	15.75	27.14	38.54	49.94	61.34	72.73
9	5.41	9.06	16.12	27.88	39.65	51.42	63.18	74.95
10	5.59	9.21	16.51	28.67	40.82	52.98	65.14	77.30
11	5.88	9.47	17.14	29.93	42.72	55.51	68.30	81.08
12	6.17	9.72	17.77	31.19	44.61	58.03	71.45	84.87
13	6.44	9.95	18.36	32.36	46.37	60.38	74.39	88.39
14	6.70	10.18	18.92	33.50	48.07	62.64	77.21	91.79
15	6.91	10.36	19.38	34.41	49.44	64.47	79.50	94.53
16	6.96	10.41	19.49	34.63	49.76	64.90	80.04	95.18
17	7.16	10.58	19.92	35.50	51.07	66.64	82.22	97.79

Female Juvenile

Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount						
		\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
0	3.92	7.76	12.88	21.40	29.93	38.45	46.98	55.51
1	4.07	7.89	13.20	22.05	30.91	39.76	48.61	57.46
2	4.22	8.02	13.53	22.71	31.89	41.06	50.24	59.42
3	4.37	8.15	13.85	23.36	32.86	42.37	51.87	61.38
4	4.52	8.28	14.18	24.01	33.84	43.67	53.51	63.34
5	4.67	8.41	14.51	24.66	34.82	44.98	55.14	65.29
6	4.82	8.54	14.83	25.32	35.80	46.28	56.77	67.25
7	4.96	8.67	15.14	25.93	36.71	47.50	58.29	69.08
8	5.11	8.80	15.46	26.58	37.69	48.81	59.92	71.04
9	5.25	8.92	15.77	27.19	38.61	50.03	61.44	72.86
10	5.40	9.05	16.10	27.84	39.59	51.33	63.08	74.82
11	5.55	9.18	16.42	28.49	40.56	52.64	64.71	76.78
12	5.69	9.30	16.73	29.10	41.48	53.85	66.23	78.60
13	5.84	9.43	17.05	29.75	42.46	55.16	67.86	80.56
14	5.98	9.55	17.36	30.36	43.37	56.38	69.38	82.39
15	6.13	9.68	17.68	31.02	44.35	57.68	71.01	84.35
16	6.17	9.72	17.77	31.19	44.61	58.03	71.45	84.87
17	6.21	9.75	17.86	31.36	44.87	58.38	71.88	85.39



Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

*See Page 14 for details.

Rider/Benefit Premium Rates:

Total and Permanent Disability Benefit*
(Waiver of Premium)*

Male Rates Per Thousand			Issue Age	Female Rates Per Thousand		
Preferred NT	Non-Tobacco	Tobacco		Preferred NT	Non-Tobacco	Tobacco
0.19	0.20	0.22	18	0.19	0.21	0.22
0.19	0.20	0.22	19	0.19	0.21	0.22
0.20	0.21	0.24	20	0.21	0.21	0.23
0.21	0.22	0.25	21	0.22	0.22	0.25
0.21	0.22	0.26	22	0.22	0.22	0.25
0.22	0.23	0.27	23	0.23	0.24	0.26
0.23	0.24	0.28	24	0.24	0.25	0.28
0.24	0.25	0.29	25	0.25	0.26	0.29
0.25	0.26	0.31	26	0.26	0.27	0.30
0.27	0.27	0.32	27	0.28	0.28	0.31
0.28	0.28	0.34	28	0.29	0.30	0.33
0.30	0.31	0.36	29	0.30	0.31	0.34
0.32	0.33	0.39	30	0.31	0.32	0.36
0.34	0.35	0.41	31	0.32	0.33	0.39
0.36	0.37	0.43	32	0.34	0.35	0.41
0.38	0.39	0.45	33	0.36	0.38	0.43
0.40	0.41	0.49	34	0.38	0.40	0.46
0.42	0.43	0.51	35	0.41	0.42	0.49
0.45	0.46	0.54	36	0.43	0.44	0.53
0.48	0.50	0.59	37	0.46	0.48	0.57
0.51	0.53	0.63	38	0.50	0.52	0.61
0.56	0.57	0.68	39	0.53	0.55	0.66
0.60	0.62	0.73	40	0.57	0.59	0.70
0.65	0.67	0.80	41	0.61	0.63	0.77
0.70	0.73	0.88	42	0.66	0.68	0.84
0.76	0.78	0.95	43	0.72	0.74	0.91
0.83	0.86	1.03	44	0.77	0.80	1.00
0.89	0.92	1.12	45	0.83	0.86	1.10
0.97	1.00	1.23	46	0.88	0.91	1.18
1.05	1.08	1.36	47	0.95	0.99	1.28
1.16	1.19	1.51	48	1.04	1.07	1.40
1.29	1.33	1.69	49	1.14	1.18	1.54
1.44	1.48	1.90	50	1.25	1.29	1.71
1.60	1.66	2.16	51	1.38	1.43	1.91
1.79	1.85	2.45	52	1.52	1.57	2.15
2.00	2.07	2.78	53	1.68	1.74	2.38
2.23	2.31	3.14	54	1.86	1.92	2.66
2.50	2.58	3.56	55	2.06	2.13	2.98

Child Rider^

\$25 annually per unit of \$5,000 (max rider face = 4 units)

If Waiver of Premium is on base policy, add \$2 to the Child Rider annual premium rate.

Accidental Death Benefit:**

Age	Rate Per Thousand
20-32	\$1.25
33-45	\$1.50
46-56	\$1.75
57-60	\$2.00

* Only available on Provider Whole Life.

^ Not available on Guaranteed Issue Whole Life and Express Issue Whole Life.

** Not available on Guaranteed Issue Whole Life, Express Issue Whole Life, or Provider Whole Life.

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

Modal Factors For All Plans:

Semi-annual:	.515
Quarterly:	.260
Monthly EFT:	.087
Direct Monthly Bill:	.095

Minimum Modal Premium: \$20 (unless premiums paid via EFT)

Policy Fee For All Whole Life Plans: \$50 annually (commissionable)

Premium Calculation Examples:

El Deluxe	El Premier	Provider
55 M NT	40 M T	35 F NT Pref
\$10,000 face	\$45,000 face	\$100,000 face
\$5,000 CR	\$45,000 ADB	WP
Monthly EFT	Dir Monthly	\$20,000 CR
		Quarterly
\$48.99 Rate/1,000	\$28.59 Rate/1,000	\$11.02 Rate/1,000
x 10.00 Face/1,000	+ 1.50 ABD Rate	+ .41 WP Rate
\$489.90	\$30.09	\$11.43
+ 25.00 1 Unit CR	x 45 Face/1,000	x 100 Face/1,000
+ 50.00 Policy Fee	\$1,354.05	\$1,143
\$564.90	+ 50.00 Policy Fee	+ 100 4 Units CR
x .087 Mode Factor	\$1,404.05	+ 2.00 CR WP
\$49.15 Monthly EFT	x .095 Mode Factor	+ 50.00 Policy Fee
	\$133.38 Dir Monthly	\$1,295
		x .260 Mode Factor
		\$336.70 Quarterly

What can I buy?

Premium Requested: \$67/Month
Product: El Premier
Sex: Female
Age: 67
Nicotine: No
Payment Mode: Monthly EFT
Policy Fee: \$50
Rate per \$1,000: 47.23

Face Amount Calculation Example:

Step 1: Premium Commitment ÷ Modal Factor
 $67 \div .087 = 770.1149$
Step 2: Subtract Policy Fee
 $770.1149 - \$50 = 720.1149$
Step 3: Divide by Rate Per \$1,000
 $720.1149 \div 47.23 = 15.246$
Step 4: Multiply by \$1,000
 $15.246 \times 1,000 = 15,246.98$
Face Amount Result: **\$15,246.98**

* Due to rounding, system calculations may differ slightly.