

GUARANTEED ISSUE WHOLE LIFE

GRADED BENEFIT ENDOWMENT INSURANCE

ISSUE AGES: 45 – 75 (age last birthday)
FACE AMOUNTS: \$5,000 – 25,000
RATE CLASSES: Non-Tobacco/Tobacco
ANNUAL POLICY FEE: \$50 (commissionable)

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

MODAL FACTORS:

SEMI-ANNUAL: .515
QUARTERLY: .260
MONTHLY EFT: .087
DIRECT MONTHLY BILL: .095

GRADED DEATH BENEFIT:

Two-year graded death benefit.

Benefit payable equals refund of premium plus 8% interest during first two policy years.

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

Beginning day 1 of policy year 3, the full death benefit is payable.

male NON-TOBACCO

female NON-TOBACCO

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
92.10	44.41	84.48	124.54	164.60	204.67	45	87.97	42.62	80.88	119.15	157.42	195.68
93.47	45.01	85.67	126.33	166.99	207.65	46	88.92	43.03	81.71	120.39	159.07	197.75
94.92	45.64	86.93	128.22	169.51	210.80	47	89.93	43.47	82.59	121.71	160.83	199.95
96.46	46.31	88.27	130.23	172.19	214.15	48	91.01	43.94	83.53	123.12	162.71	202.30
98.11	47.03	89.71	132.38	175.06	217.74	49	92.16	44.44	84.53	124.62	164.71	204.80
99.86	47.79	91.23	134.67	178.11	221.55	50	93.37	44.97	85.58	126.20	166.81	207.43
106.35	50.61	96.87	143.14	189.40	235.66	51	99.15	47.48	90.61	133.74	176.87	220.00
108.40	51.50	98.66	145.81	192.97	240.12	52	100.57	48.10	91.85	135.59	179.34	223.09
109.94	52.17	100.00	147.82	195.65	243.47	53	101.41	48.46	92.58	136.69	180.80	224.92
111.64	52.91	101.48	150.04	198.60	247.17	54	102.37	48.88	93.41	137.94	182.47	227.00
113.52	53.73	103.11	152.49	201.87	251.26	55	103.43	49.34	94.33	139.33	184.32	229.31
115.59	54.63	104.91	155.19	205.48	255.76	56	104.61	49.86	95.36	140.87	186.37	231.88
117.87	55.62	106.90	158.17	209.44	260.72	57	105.91	50.42	96.49	142.56	188.63	234.70
120.63	56.82	109.30	161.77	214.25	266.72	58	107.59	51.15	97.95	144.75	191.56	238.36
123.60	58.12	111.88	165.65	219.41	273.18	59	109.41	51.94	99.54	147.13	194.72	242.32
126.79	59.50	114.66	169.81	224.96	280.12	60	111.36	52.79	101.23	149.67	198.12	246.56
130.21	60.99	117.63	174.27	230.92	287.56	61	113.48	53.71	103.08	152.44	201.81	251.17
133.90	62.60	120.84	179.09	237.34	295.58	62	115.77	54.71	105.07	155.43	205.79	256.15
137.02	63.95	123.56	183.16	242.76	302.37	63	117.52	55.47	106.59	157.71	208.83	259.96
140.48	65.46	126.57	187.68	248.79	309.89	64	119.53	56.35	108.34	160.34	212.33	264.33
144.30	67.12	129.89	192.66	255.43	318.20	65	121.81	57.34	110.32	163.31	216.30	269.29
148.56	68.97	133.60	198.22	262.84	327.47	66	124.43	58.48	112.60	166.73	220.86	274.99
153.23	71.01	137.66	204.32	270.97	337.63	67	127.38	59.76	115.17	170.58	225.99	281.40
158.07	73.11	141.87	210.63	279.39	348.15	68	130.52	61.13	117.90	174.68	231.45	288.23
163.29	75.38	146.41	217.44	288.47	359.51	69	134.16	62.71	121.07	179.43	237.79	296.15
174.89	80.43	156.50	232.58	308.66	384.74	70	143.48	66.76	129.18	191.59	254.01	316.42
180.88	83.03	161.72	240.40	319.08	397.76	71	148.00	68.73	133.11	197.49	261.87	326.25
187.45	85.89	167.43	248.97	330.51	412.05	72	153.07	70.94	137.52	204.11	270.69	337.28
195.49	89.39	174.43	259.46	344.50	429.54	73	159.36	73.67	142.99	212.31	281.64	350.96
204.17	93.16	181.98	270.79	359.61	448.42	74	166.25	76.67	148.99	221.31	293.63	365.94
213.45	97.20	190.05	282.90	375.75	468.60	75	173.96	80.02	155.70	231.37	307.04	382.71

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

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 will be 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

female TOBACCO

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
106.74	50.78	97.21	143.65	190.08	236.51	45	100.00	47.85	91.35	134.85	178.35	221.85
108.82	51.69	99.02	146.36	193.70	241.03	46	101.48	48.49	92.64	136.78	180.93	225.07
111.02	52.64	100.94	149.23	197.52	245.82	47	103.04	49.17	93.99	138.82	183.64	228.46
113.34	53.65	102.96	152.26	201.56	250.86	48	104.68	49.89	95.42	140.96	186.49	232.03
115.79	54.72	105.09	155.46	205.82	256.19	49	106.41	50.64	96.93	143.22	189.50	235.79
118.39	55.85	107.35	158.85	210.35	261.85	50	108.23	51.43	98.51	145.59	192.67	239.75
121.13	57.04	109.73	162.42	215.12	267.81	51	110.17	52.27	100.20	148.12	196.05	243.97
124.04	58.31	112.26	166.22	220.18	274.14	52	112.23	53.17	101.99	150.81	199.63	248.45
126.37	59.32	114.29	169.26	224.23	279.20	53	113.70	53.81	103.27	152.73	202.19	251.65
128.90	60.42	116.49	172.56	228.64	284.71	54	115.29	54.50	104.65	154.80	204.95	255.11
131.64	61.61	118.88	176.14	233.40	290.67	55	117.01	55.25	106.15	157.05	207.95	258.85
134.60	62.90	121.45	180.00	238.55	297.11	56	118.87	56.06	107.77	159.48	211.18	262.89
137.80	64.29	124.24	184.18	244.12	304.07	57	120.90	56.94	109.53	162.12	214.72	267.31
141.52	65.91	127.47	189.03	250.59	312.16	58	123.37	58.02	111.68	165.35	219.01	272.68
145.46	67.63	130.90	194.18	257.45	320.73	59	125.99	59.16	113.96	168.77	223.57	278.38
149.72	69.48	134.61	199.73	264.86	329.99	60	128.78	60.37	116.39	172.41	228.43	284.45
154.20	71.43	138.50	205.58	272.66	339.74	61	131.75	61.66	118.97	176.28	233.60	290.91
158.93	73.48	142.62	211.75	280.89	350.02	62	135.01	63.08	121.81	180.54	239.27	298.00
162.91	75.22	146.08	216.95	287.81	358.68	63	137.70	64.25	124.15	184.05	243.95	303.85
167.20	77.08	149.81	222.55	295.28	368.01	64	140.73	65.57	126.79	188.00	249.22	310.44
178.68	82.08	159.80	237.53	315.25	392.98	65	150.20	69.69	135.02	200.36	265.70	331.04
183.66	84.24	164.13	244.03	323.92	403.81	66	153.97	71.33	138.30	205.28	272.26	339.23
188.99	86.56	168.77	250.98	333.19	415.40	67	158.19	73.16	141.98	210.79	279.60	348.41
194.61	89.01	173.66	258.32	342.97	427.63	68	162.65	75.10	145.86	216.61	287.36	358.11
200.57	91.60	178.85	266.09	353.34	440.59	69	167.66	77.28	150.21	223.15	296.08	369.01
216.37	98.47	192.59	286.71	380.83	474.95	70	181.72	83.40	162.45	241.49	320.54	399.59
222.94	101.33	198.31	295.29	392.27	489.24	71	188.09	86.17	167.99	249.81	331.63	413.45
229.99	104.40	204.44	304.49	404.53	504.58	72	195.12	89.23	174.10	258.98	343.86	428.74
238.90	108.27	212.19	316.11	420.04	523.96	73	203.77	92.99	181.63	270.27	358.91	447.55
248.37	112.39	220.43	328.47	436.51	544.55	74	213.17	97.08	189.81	282.54	375.27	467.99
258.37	116.74	229.13	341.52	453.91	566.30	75	223.34	101.50	198.66	295.81	392.96	490.11

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

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

Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount					Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount				
	\$2,000	\$10,000	\$15,000	\$20,000	\$25,000			\$2,000	\$10,000	\$15,000	\$20,000	\$25,000
71.92	16.86	66.92	98.21	129.49	160.78	25	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	26	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	27	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	28	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	29	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	30	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	31	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	32	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	33	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	34	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	35	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	36	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	37	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	38	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	39	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	40	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	41	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	42	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	43	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	44	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	45	67.04	16.01	62.67	91.84	121.00	150.16
73.89	17.21	68.63	100.78	132.92	165.06	46	68.93	16.34	64.32	94.30	124.29	154.27
76.04	17.58	70.50	103.58	136.66	169.74	47	70.94	16.69	66.07	96.93	127.79	158.64
78.30	17.97	72.47	106.53	140.59	174.65	48	72.99	17.05	67.85	99.60	131.35	163.10
80.80	18.41	74.65	109.79	144.94	180.09	49	75.17	17.43	69.75	102.45	135.15	167.84
83.57	18.89	77.06	113.41	149.76	186.11	50	79.58	18.20	73.58	108.20	142.82	177.44
88.77	19.80	81.58	120.19	158.81	197.42	51	82.03	18.62	75.72	111.40	147.08	182.77
92.06	20.37	84.44	124.49	164.53	204.58	52	84.63	19.08	77.98	114.79	151.61	188.42
95.17	20.91	87.15	128.55	169.95	211.34	53	86.99	19.49	80.03	117.87	155.71	193.55
98.48	21.49	90.03	132.87	175.71	218.54	54	89.50	19.92	82.22	121.15	160.08	199.01
104.68	22.56	95.42	140.96	186.49	232.03	55	94.70	20.83	86.74	127.93	169.13	210.32
108.42	23.22	98.68	145.84	193.00	240.16	56	97.51	21.32	89.18	131.60	174.02	216.43
112.50	23.93	102.23	151.16	200.10	249.04	57	100.50	21.84	91.79	135.50	179.22	222.94
117.40	24.78	106.49	157.56	208.63	259.70	58	104.07	22.46	94.89	140.16	185.43	230.70
122.78	25.71	111.17	164.58	217.99	271.40	59	111.13	23.69	101.03	149.37	197.72	246.06
132.31	27.37	119.46	177.01	234.57	292.12	60	115.24	24.40	104.61	154.74	204.87	255.00
138.81	28.50	125.11	185.50	245.88	306.26	61	123.91	25.91	112.15	166.05	219.95	273.85
145.70	29.70	131.11	194.49	257.87	321.25	62	128.58	26.72	116.21	172.15	228.08	284.01
152.43	30.87	136.96	203.27	269.58	335.89	63	131.15	27.17	118.45	175.50	232.55	289.60
159.24	32.06	142.89	212.16	281.43	350.70	64	134.03	27.67	120.96	179.26	237.56	295.87
170.17	33.96	152.40	226.42	300.45	374.47	65	143.05	29.24	128.80	191.03	253.26	315.48
174.91	34.78	156.52	232.61	308.69	384.78	66	146.64	29.87	131.93	195.72	259.50	323.29
179.99	35.67	160.94	239.24	317.53	395.83	67	150.65	30.56	135.42	200.95	266.48	332.01
185.35	36.60	165.60	246.23	326.86	407.49	68	154.90	31.30	139.11	206.49	273.88	341.26
191.02	37.59	170.54	253.63	336.72	419.82	69	159.68	32.13	143.27	212.73	282.19	351.65
206.07	40.21	183.63	273.27	362.91	452.55	70	173.07	34.46	154.92	230.21	305.49	380.78
212.32	41.29	189.07	281.43	373.79	466.15	71	179.13	35.52	160.19	238.11	316.04	393.96
219.04	42.46	194.91	290.20	385.48	480.76	72	185.82	36.68	166.01	246.85	327.68	408.51
227.52	43.94	202.29	301.26	400.23	499.21	73	194.06	38.12	173.18	257.60	342.01	426.43
236.55	45.51	210.15	313.05	415.95	518.85	74	203.02	39.68	180.98	269.29	357.60	445.92
246.06	47.16	218.42	325.46	432.49	539.53	75	212.70	41.36	189.40	281.92	374.45	466.97
260.79	49.73	231.24	344.68	458.12	571.57	76	221.25	42.85	196.84	293.08	389.33	485.57
277.50	52.64	245.78	366.49	487.20	607.91	77	230.41	44.44	204.81	305.04	405.26	505.49
299.76	56.51	265.14	395.54	525.93	656.33	78	242.65	46.57	215.46	321.01	426.56	532.11
324.80	60.87	286.93	428.21	569.50	710.79	79	256.10	48.91	227.16	338.56	449.96	561.37
352.76	65.73	311.25	464.70	618.15	771.60	80	270.76	51.46	239.91	357.69	475.47	593.25

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

female STANDARD NON-TOBACCO

Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount							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			\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
13.84	16.39	34.45	64.55	94.66	124.76	154.86	184.96	18	12.55	15.27	31.65	58.94	86.24	113.54	140.83	168.13
13.70	16.27	34.15	63.95	93.74	123.54	153.34	183.14	19	12.47	15.20	31.47	58.59	85.72	112.84	139.96	167.08
13.34	15.96	33.36	62.38	91.39	120.41	149.42	178.44	20	12.65	15.36	31.86	59.38	86.89	114.41	141.92	169.43
13.20	15.83	33.06	61.77	90.48	119.19	147.90	176.61	21	12.55	15.27	31.65	58.94	86.24	113.54	140.83	168.13
13.19	15.83	33.04	61.73	90.41	119.10	147.79	176.48	22	12.75	15.44	32.08	59.81	87.54	115.28	143.01	170.74
13.08	15.73	32.80	61.25	89.70	118.15	146.60	175.04	23	12.55	15.27	31.65	58.94	86.24	113.54	140.83	168.13
13.03	15.69	32.69	61.03	89.37	117.71	146.05	174.39	24	12.40	15.14	31.32	58.29	85.26	112.23	139.20	166.17
12.89	15.56	32.39	60.42	88.46	116.49	144.53	172.56	25	12.14	14.91	30.75	57.16	83.56	109.97	136.37	162.78
12.93	15.60	32.47	60.60	88.72	116.84	144.96	173.09	26	12.11	14.89	30.69	57.03	83.37	109.71	136.05	162.39
13.02	15.68	32.67	60.99	89.31	117.62	145.94	174.26	27	12.13	14.90	30.73	57.12	83.50	109.88	136.26	162.65
13.20	15.83	33.06	61.77	90.48	119.19	147.90	176.61	28	12.48	15.21	31.49	58.64	85.78	112.93	140.07	167.21
13.42	16.03	33.54	62.73	91.92	121.10	150.29	179.48	29	12.73	15.43	32.04	59.73	87.41	115.10	142.79	170.48
13.68	16.25	34.10	63.86	93.61	123.37	153.12	182.87	30	13.00	15.66	32.63	60.90	89.18	117.45	145.73	174.00
13.93	16.47	34.65	64.95	95.24	125.54	155.84	186.14	31	13.38	15.99	33.45	62.55	91.65	120.76	149.86	178.96
14.28	16.77	35.41	66.47	97.53	128.59	159.65	190.70	32	13.71	16.28	34.17	63.99	93.81	123.63	153.45	183.27
14.89	17.30	36.74	69.12	101.51	133.89	166.28	198.66	33	14.17	16.68	35.17	65.99	96.81	127.63	158.45	189.27
15.55	17.88	38.17	71.99	105.81	139.64	173.46	207.28	34	14.66	17.10	36.24	68.12	100.01	131.89	163.78	195.66
16.18	18.43	39.54	74.73	109.92	145.12	180.31	215.50	35	15.31	17.67	37.65	70.95	104.25	137.55	170.85	204.15
16.95	19.10	41.22	78.08	114.95	151.82	188.68	225.55	36	15.88	18.17	38.89	73.43	107.97	142.51	177.05	211.58
17.76	19.80	42.98	81.61	120.23	158.86	197.49	236.12	37	16.50	18.71	40.24	76.13	112.01	147.90	183.79	219.68
18.50	20.45	44.59	84.83	125.06	165.30	205.54	245.78	38	17.30	19.40	41.98	79.61	117.23	154.86	192.49	230.12
19.21	21.06	46.13	87.91	129.70	171.48	213.26	255.04	39	18.15	20.14	43.83	83.30	122.78	162.26	201.73	241.21
20.06	21.80	47.98	91.61	135.24	178.87	222.50	266.13	40	19.21	21.06	46.13	87.91	129.70	171.48	213.26	255.04
20.87	22.51	49.74	95.13	140.53	185.92	231.31	276.70	41	20.16	21.89	48.20	92.05	135.89	179.74	223.59	267.44
21.75	23.27	51.66	98.96	146.27	193.58	240.88	288.19	42	21.15	22.75	50.35	96.35	142.35	188.36	234.36	280.36
22.90	24.27	54.16	103.97	153.77	203.58	253.39	303.20	43	21.87	23.38	51.92	99.48	147.05	194.62	242.19	289.75
24.13	25.34	56.83	109.32	161.80	214.28	266.76	319.25	44	22.61	24.02	53.53	102.70	151.88	201.06	250.23	299.41
25.31	26.37	59.40	114.45	169.50	224.55	279.60	334.65	45	23.56	24.85	55.59	106.84	158.08	209.32	260.57	311.81
26.67	27.55	62.36	120.36	178.37	236.38	294.39	352.39	46	24.36	25.54	57.33	110.32	163.30	216.28	269.27	322.25
28.07	28.77	65.40	126.45	187.51	248.56	309.61	370.66	47	25.18	26.26	59.12	113.88	168.65	223.42	278.18	332.95
29.51	30.02	68.53	132.72	196.90	261.09	325.27	389.46	48	26.02	26.99	60.94	117.54	174.13	230.72	287.32	343.91
31.01	31.33	71.80	139.24	206.69	274.14	341.58	409.03	49	27.11	27.94	63.31	122.28	181.24	240.21	299.17	358.14
32.43	32.56	74.89	145.42	215.96	286.49	357.03	427.56	50	28.05	28.75	65.36	126.37	187.38	248.39	309.39	370.40
34.15	34.06	78.63	152.90	227.18	301.46			51	29.27	29.81	68.01	131.67	195.34	259.00		
36.08	35.74	82.82	161.30	239.77	318.25			52	30.35	30.75	70.36	136.37	202.38	268.40		
37.72	37.17	86.39	168.43	250.47	332.51			53	31.48	31.74	72.82	141.29	209.76	278.23		
39.53	38.74	90.33	176.31	262.28	348.26			54	32.70	32.80	75.47	146.60	217.72	288.84		
41.82	40.73	95.31	186.27	277.23	368.18			55	34.03	33.96	78.37	152.38	226.40	300.41		
44.05	42.67	100.16	195.97	291.78	387.59			56	35.51	35.24	81.58	158.82	236.05	313.29		
46.29	44.62	105.03	205.71	306.39	407.07			57	37.15	36.67	85.15	165.95	246.75	327.56		
48.04	46.14	108.84	213.32	317.81	422.30			58	38.53	37.87	88.15	171.96	255.76	339.56		
49.88	47.75	112.84	221.33	329.82	438.31			59	40.02	39.17	91.39	178.44	265.48	352.52		
51.72	49.35	116.84	229.33	341.82	454.31			60	41.15	40.15	93.85	183.35	272.85	362.36		
53.65	51.03	121.04	237.73					61	42.77	41.56	97.37	190.40				
55.98	53.05	126.11	247.86					62	44.38	42.96	100.88	197.40				
57.92	54.74	130.33	256.30					63	44.77	43.30	101.72	199.10				
61.41	57.78	137.92	271.48					64	46.94	45.19	106.44	208.54				
64.86	60.78	145.42	286.49					65	48.19	46.28	109.16	213.98				
67.56	63.13	151.29	298.24					66	49.61	47.51	112.25	220.15				
71.64	66.68	160.17	315.98					67	51.57	49.22	116.51	228.68				
75.22	69.79	167.95	331.56					68	54.30	51.59	122.45	240.56				
79.86	73.83	178.05	351.74					69	57.27	54.17	128.91	253.47				
84.94	78.25	189.09	373.84					70	60.22	56.74	135.33	266.31				
91.27	83.75	202.86	401.37					71	64.00	60.03	143.55	282.75				
97.23	88.94	215.83	427.30					72	67.83	63.36	151.88	299.41				
103.49	94.39	229.44	454.53					73	72.08	67.06	161.12	317.90				
110.08	100.12	243.77	483.20					74	77.46	71.74	172.83	341.30				
117.03	106.17	258.89	513.43					75	82.80	76.39	184.44	364.53				
124.34	112.53	274.79	545.23					76	89.55	82.26	199.12	393.89				
132.02	119.21	291.49	578.64					77	96.32	88.15	213.85	423.34				
140.07	126.21	309.00	613.65					78	103.93	94.77	230.40	456.45				
148.64	133.67	327.64	650.93					79	112.53	102.25	249.10	493.86				
157.99	141.80	347.98	691.61					80	122.23	110.69	270.20	536.05				

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

*See Page 15 for details.

**FOR ALL FACE AMOUNTS,
OPTIONAL BENEFITS & RIDERS:***

- Total And Permanent Disability Benefit (Waiver of Premium)
- Accidental Death Benefit

**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 Benefit⁴



male STANDARD TOBACCO

female STANDARD TOBACCO

Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount							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			\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
17.70	19.75	42.85	81.35	119.84	158.34	196.84	235.34	18	14.40	16.88	35.67	66.99	98.31	129.63	160.95	192.27
17.45	19.53	42.30	80.26	118.21	156.17	194.12	232.07	19	14.35	16.83	35.56	66.77	97.98	129.20	160.41	191.62
17.16	19.28	41.67	79.00	116.32	153.64	190.97	228.29	20	14.33	16.82	35.52	66.69	97.85	129.02	160.19	191.36
16.91	19.06	41.13	77.91	114.69	151.47	188.25	225.03	21	14.76	17.19	36.45	68.56	100.66	132.76	164.87	196.97
16.86	19.02	41.02	77.69	114.36	151.03	187.70	224.37	22	15.29	17.65	37.61	70.86	104.12	137.37	170.63	203.88
16.36	18.58	39.93	75.52	111.10	146.68	182.27	217.85	23	15.18	17.56	37.37	70.38	103.40	136.42	169.43	202.45
16.20	18.44	39.59	74.82	110.06	145.29	180.53	215.76	24	15.15	17.53	37.30	70.25	103.20	136.16	169.11	202.06
16.14	18.39	39.45	74.56	109.66	144.77	179.87	214.98	25	15.18	17.56	37.37	70.38	103.40	136.42	169.43	202.45
16.17	18.42	39.52	74.69	109.86	145.03	180.20	215.37	26	15.28	17.64	37.58	70.82	104.05	137.29	170.52	203.75
16.20	18.44	39.59	74.82	110.06	145.29	180.53	215.76	27	15.43	17.77	37.91	71.47	105.03	138.59	172.15	205.71
16.77	18.94	40.82	77.30	113.77	150.25	186.72	223.20	28	15.69	18.00	38.48	72.60	106.73	140.85	174.98	209.10
17.38	19.47	42.15	79.95	117.75	155.56	193.36	231.16	29	16.11	18.37	39.39	74.43	109.47	144.51	179.55	214.59
17.93	19.95	43.35	82.35	121.34	160.34	199.34	238.34	30	16.58	18.77	40.41	76.47	112.53	148.60	184.66	220.72
18.58	20.51	44.76	85.17	125.58	166.00	206.41	246.82	31	16.93	19.08	41.17	78.00	114.82	151.64	188.46	225.29
19.33	21.17	46.39	88.44	130.48	172.52	214.56	256.61	32	17.46	19.54	42.33	80.30	118.28	156.25	194.23	232.20
20.35	22.05	48.61	92.87	137.13	181.40	225.66	269.92	33	18.12	20.11	43.76	83.17	122.58	161.99	201.41	240.82
21.57	23.12	51.26	98.18	145.09	192.01	238.92	285.84	34	18.71	20.63	45.04	85.74	126.43	167.13	207.82	248.52
22.78	24.17	53.90	103.44	152.99	202.54	252.08	301.63	35	19.44	21.26	46.63	88.91	131.20	173.48	215.76	258.04
24.11	25.33	56.79	109.23	161.67	214.11	266.55	318.99	36	20.11	21.85	48.09	91.83	135.57	179.31	223.05	266.79
25.49	26.53	59.79	115.23	170.67	226.11	281.55	336.99	37	20.96	22.59	49.94	95.53	141.11	186.70	232.29	277.88
26.75	27.62	62.53	120.71	178.89	237.08	295.26	353.44	38	22.21	23.67	52.66	100.96	149.27	197.58	245.88	294.19
28.11	28.81	65.49	126.63	187.77	248.91	310.05	371.19	39	23.57	24.86	55.61	106.88	158.14	209.41	260.67	311.94
29.57	30.08	68.66	132.98	197.29	261.61	325.92	390.24	40	25.06	26.15	58.86	113.36	167.87	222.37	276.88	331.38
31.16	31.46	72.12	139.90	207.67	275.44	343.22	410.99	41	26.67	27.55	62.36	120.36	178.37	236.38	294.39	352.39
32.89	32.96	75.89	147.42	218.96	290.49	362.03	433.56	42	28.40	29.06	66.12	127.89	189.66	251.43	313.20	374.97
34.88	34.70	80.21	156.08	231.94	307.81	383.67	459.53	43	30.12	30.55	69.86	135.37	200.88	266.39	331.91	397.42
37.04	36.57	84.91	165.47	246.04	326.60	407.16	487.72	44	32.36	32.50	74.73	145.12	215.50	285.88	356.27	426.65
39.78	38.96	90.87	177.39	263.91	350.44	436.96	523.48	45	34.57	34.43	79.54	154.73	229.92	305.11	380.30	455.49
42.39	41.23	96.55	188.75	280.94	373.14	465.34	557.54	46	37.15	36.67	85.15	165.95	246.75	327.56	408.36	489.16
45.17	43.65	102.59	200.84	299.08	397.33	495.57	593.82	47	40.19	39.32	91.76	179.18	266.59	354.00	441.42	528.83
47.47	45.65	107.60	210.84	314.09	417.34	520.59	623.83	48	41.36	40.33	94.31	184.27	274.22	364.18	454.14	544.10
49.89	47.75	112.86	221.37	329.88	438.39	546.90	655.41	49	42.58	41.39	96.96	189.57	282.18	374.80	467.41	560.02
53.32	50.74	120.32	236.29	352.26	468.23	584.21	700.18	50	44.68	43.22	101.53	198.71	295.89	393.07	490.25	587.42
56.27	53.30	126.74	249.12	371.51	493.90			51	46.11	44.47	104.64	204.93	305.22	405.51		
59.70	56.29	134.20	264.05	393.89	523.74			52	47.66	45.81	108.01	211.67	315.33	418.99		
60.36	56.86	135.63	266.92	398.20	529.48			53	48.40	46.46	109.62	214.89	320.16	425.43		
60.59	57.06	136.13	267.92	399.70	531.48			54	49.23	47.18	111.43	218.50	325.58	432.65		
62.08	58.36	139.37	274.40	409.42	544.45			55	50.94	48.67	115.14	225.94	336.73	447.53		
63.32	59.44	142.07	279.79	417.51	555.23			56	51.91	49.51	117.25	230.16	343.06	455.97		
65.10	60.99	145.94	287.54	429.13	570.72			57	53.05	50.50	119.73	235.12	350.50	465.89		
67.58	63.14	151.34	298.32	445.31	592.30			58	55.11	52.30	124.21	244.08	363.94	483.81		
70.15	65.38	156.93	309.50	462.08	614.66			59	57.34	54.24	129.06	253.78	378.49	503.21		
72.78	67.67	162.65	320.94	479.24	637.54			60	58.73	55.45	132.09	259.83	387.56	515.30		
75.52	70.05	168.61	332.86					61	61.22	57.61	137.50	270.66				
79.14	73.20	176.48	348.61					62	63.69	59.76	142.88	281.40				
82.74	76.33	184.31	364.27					63	63.74	59.80	142.98	281.62				
89.62	82.32	199.27	394.20					64	66.00	61.77	147.90	291.45				
95.94	87.82	213.02	421.69					65	66.67	62.35	149.36	294.36				
101.99	93.08	226.18	448.01					66	67.93	63.45	152.10	299.85				
109.30	99.44	242.08	479.81					67	70.64	65.81	157.99	311.63				
116.71	105.89	258.19	512.04					68	74.05	68.77	165.41	326.47				
124.93	113.04	276.07	547.80					69	77.79	72.03	173.54	342.74				
133.87	120.82	295.52	586.68					70	83.06	76.61	185.01	365.66				
145.75	131.15	321.36	638.36					71	87.97	80.88	195.68	387.02				
156.57	140.57	344.89	685.43					72	93.69	85.86	208.13	411.90				
167.96	150.48	369.66	734.98					73	100.18	91.51	222.24	440.13				
179.97	160.92	395.78	787.22					74	107.54	97.91	238.25	472.15				
194.90	173.91	428.26	852.17					75	115.85	105.14	256.32	508.30				
208.01	185.32	456.77	909.19					76	125.23	113.30	276.73	549.10				
221.41	196.98	485.92	967.48					77	135.74	122.44	299.58	594.82				
234.83	208.65	515.11	1025.86					78	147.38	132.57	324.90	645.45				
248.20	220.28	544.19	1084.02					79	160.15	143.68	352.68	701.00				
261.80	232.12	573.77	1143.18					80	174.02	155.75	382.84	761.34				

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

*See Page 15 for details.

⁴Not available in Georgia, Kentucky, Maryland, Pennsylvania, or Tennessee.

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

female PREFERRED NON-TOBACCO

Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount							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			\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
13.50	16.10	33.71	63.08	92.44	121.80	151.16	180.53	18	12.53	15.25	31.60	58.86	86.11	113.36	140.61	167.87
13.35	15.96	33.39	62.42	91.46	120.50	149.53	178.57	19	12.45	15.18	31.43	58.51	85.59	112.67	139.74	166.82
13.19	15.83	33.04	61.73	90.41	119.10	147.79	176.48	20	12.57	15.29	31.69	59.03	86.37	113.71	141.05	168.39
13.06	15.71	32.76	61.16	89.57	117.97	146.38	174.78	21	12.46	15.19	31.45	58.55	85.65	112.75	139.85	166.95
13.05	15.70	32.73	61.12	89.50	117.89	146.27	174.65	22	12.67	15.37	31.91	59.46	87.02	114.58	142.14	169.69
12.94	15.61	32.49	60.64	88.78	116.93	145.07	173.22	23	12.46	15.19	31.45	58.55	85.65	112.75	139.85	166.95
12.88	15.56	32.36	60.38	88.39	116.41	144.42	172.43	24	12.31	15.06	31.12	57.90	84.67	111.45	138.22	165.00
12.74	15.43	32.06	59.77	87.48	115.19	142.90	170.61	25	12.04	14.82	30.54	56.72	82.91	109.10	135.29	161.47
12.78	15.47	32.15	59.94	87.74	115.54	143.33	171.13	26	12.01	14.80	30.47	56.59	82.72	108.84	134.96	161.08
12.86	15.54	32.32	60.29	88.26	116.23	144.20	172.17	27	12.02	14.81	30.49	56.64	82.78	108.92	135.07	161.21
13.03	15.69	32.69	61.03	89.37	117.71	146.05	174.39	28	12.36	15.10	31.23	58.12	85.00	111.88	138.77	165.65
13.24	15.87	33.15	61.94	90.74	119.54	148.34	177.13	29	12.60	15.31	31.76	59.16	86.57	113.97	141.38	168.78
13.48	16.08	33.67	62.99	92.31	121.63	150.95	180.26	30	12.86	15.54	32.32	60.29	88.26	116.23	144.20	172.17
13.72	16.29	34.19	64.03	93.87	123.71	153.56	183.40	31	13.22	15.85	33.10	61.86	90.61	119.36	148.12	176.87
14.05	16.57	34.91	65.47	96.03	126.59	157.14	187.70	32	13.54	16.13	33.80	63.25	92.70	122.15	151.60	181.05
14.65	17.10	36.21	68.08	99.94	131.81	163.67	195.53	33	13.99	16.52	34.78	65.21	95.63	126.06	156.49	186.92
15.29	17.65	37.61	70.86	104.12	137.37	170.63	203.88	34	14.47	16.94	35.82	67.29	98.77	130.24	161.71	193.18
15.89	18.17	38.91	73.47	108.03	142.59	177.15	211.71	35	15.10	17.49	37.19	70.04	102.88	135.72	168.56	201.41
16.63	18.82	40.52	76.69	112.86	149.03	185.20	221.37	36	15.66	17.97	38.41	72.47	106.53	140.59	174.65	208.71
17.41	19.50	42.22	80.08	117.95	155.82	193.68	231.55	37	16.25	18.49	39.69	75.04	110.38	145.73	181.07	216.41
18.13	20.12	43.78	83.22	122.65	162.08	201.51	240.95	38	17.03	19.17	41.39	78.43	115.47	152.51	189.55	226.59
18.81	20.71	45.26	86.17	127.09	168.00	208.91	249.82	39	17.86	19.89	43.20	82.04	120.89	159.73	198.58	237.42
19.62	21.42	47.02	89.70	132.37	175.04	217.72	260.39	40	18.89	20.78	45.44	86.52	127.61	168.69	209.78	250.86
20.40	22.10	48.72	93.09	137.46	181.83	226.20	270.57	41	19.82	21.59	47.46	90.57	133.68	176.78	219.89	263.00
21.24	22.83	50.55	96.74	142.94	189.14	235.34	281.53	42	20.78	22.43	49.55	94.74	139.94	185.14	230.33	275.53
22.35	23.79	52.96	101.57	150.18	198.80	247.41	296.02	43	21.47	23.03	51.05	97.74	144.44	191.14	237.84	284.53
23.53	24.82	55.53	106.71	157.88	209.06	260.24	311.42	44	22.19	23.66	52.61	100.88	149.14	197.40	245.67	293.93
24.66	25.80	57.99	111.62	165.26	218.89	272.53	326.16	45	23.12	24.46	54.64	104.92	155.21	205.49	255.78	306.07
25.97	26.94	60.83	117.32	173.80	230.29	286.77	343.26	46	23.89	25.13	56.31	108.27	160.23	212.19	264.15	316.11
27.32	28.12	63.77	123.19	182.61	242.03	301.46	360.88	47	24.68	25.82	58.03	111.71	165.39	219.07	272.75	326.42
28.70	29.32	66.77	129.20	191.62	254.04	316.46	378.89	48	25.49	26.53	59.79	115.23	170.67	226.11	281.55	336.99
30.14	30.57	69.90	135.46	201.01	266.57	332.12	397.68	49	26.54	27.44	62.07	119.80	177.52	235.25	292.97	350.70
31.51	31.76	72.88	141.42	209.95	278.49	347.02	415.56	50	27.45	28.23	64.05	123.76	183.46	243.17	302.87	362.57
33.16	33.20	76.47	148.60	220.72	292.84			51	28.63	29.26	66.62	128.89	191.16	253.43		
35.02	34.82	80.52	156.69	232.86	309.02			52	29.67	30.16	68.88	133.41	197.95	262.48		
36.56	36.16	83.87	163.39	242.90	322.42			53	30.75	31.10	71.23	138.11	204.99	271.88		
38.28	37.65	87.61	170.87	254.13	337.39			54	31.92	32.12	73.78	143.20	212.63	282.05		
40.47	39.56	92.37	180.39	268.42	356.44			55	33.21	33.24	76.58	148.81	221.05	293.28		
42.58	41.39	96.96	189.57	282.18	374.80			56	34.63	34.48	79.67	154.99	230.31	305.63		
44.71	43.25	101.59	198.84	296.08	393.33			57	36.22	35.86	83.13	161.91	240.69	319.46		
46.37	44.69	105.20	206.06	306.91	407.77			58	37.54	37.01	86.00	167.65	249.30	330.95		
48.10	46.20	108.97	213.59	318.20	422.82			59	38.95	38.24	89.07	173.78	258.50	343.22		
49.85	47.72	112.77	221.20	329.62	438.05			60	40.01	39.16	91.37	178.39	265.42	352.44		
51.66	49.29	116.71	229.07					61	41.55	40.50	94.72	185.09				
53.84	51.19	121.45	238.55					62	43.08	41.83	98.05	191.75				
55.61	52.73	125.30	246.25					63	43.42	42.13	98.79	193.23				
58.84	55.54	132.33	260.30					64	45.49	43.93	103.29	202.23				
62.00	58.29	139.20	274.05					65	46.64	44.93	105.79	207.23				
64.43	60.40	144.49	284.62					66	47.97	46.08	108.68	213.02				
68.21	63.69	152.71	301.06					67	49.82	47.69	112.71	221.07				
71.51	66.56	159.88	315.42					68	52.40	49.94	118.32	232.29				
75.82	70.31	169.26	334.17					69	55.20	52.37	124.41	244.47				
80.51	74.39	179.46	354.57					70	57.96	54.78	130.41	256.48				
86.35	79.47	192.16	379.97					71	61.53	57.88	138.18	272.01				
91.80	84.22	204.02	403.68					72	65.09	60.98	145.92	287.49				
97.52	89.19	216.46	428.56					73	69.04	64.41	154.51	304.67				
103.52	94.41	229.51	454.66					74	74.04	68.76	165.39	326.42				
109.82	99.89	243.21	482.07					75	78.94	73.03	176.04	347.74				
116.43	105.64	257.59	510.82					76	85.15	78.43	189.55	374.75				
123.34	111.66	272.61	540.88					77	91.30	83.78	202.93	401.51				
130.53	117.91	288.25	572.16					78	98.17	89.76	217.87	431.39				
138.13	124.52	304.78	605.22					79	105.89	96.47	234.66	464.97				
146.36	131.68	322.68	641.02					80	114.55	104.01	253.50	502.64				

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)
FACE AMOUNTS: \$10,000 – 150,000
ANNUAL POLICY FEE: \$50 (commissionable)

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 Benefit⁴

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	10.36	13.36	26.88	49.42	71.95	94.48	117.02	139.55
1	10.27	13.28	26.69	49.02	71.36	93.70	116.04	138.37
2	10.33	13.34	26.82	49.29	71.75	94.22	116.69	139.16
3	10.65	13.62	27.51	50.68	73.84	97.01	120.17	143.33
4	11.00	13.92	28.28	52.20	76.13	100.05	123.98	147.90
5	11.38	14.25	29.10	53.85	78.60	103.36	128.11	152.86
6	11.51	14.36	29.38	54.42	79.45	104.49	129.52	154.56
7	11.93	14.73	30.30	56.25	82.19	108.14	134.09	160.04
8	12.08	14.86	30.62	56.90	83.17	109.45	135.72	161.99
9	12.26	15.02	31.02	57.68	84.35	111.01	137.68	164.34
10	12.75	15.44	32.08	59.81	87.54	115.28	143.01	170.74
11	12.96	15.63	32.54	60.73	88.91	117.10	145.29	173.48
12	13.18	15.82	33.02	61.68	90.35	119.02	147.68	176.35
13	13.42	16.03	33.54	62.73	91.92	121.10	150.29	179.48
14	13.67	16.24	34.08	63.81	93.55	123.28	153.01	182.74
15	13.93	16.47	34.65	64.95	95.24	125.54	155.84	186.14
16	14.50	16.97	35.89	67.43	98.96	130.50	162.04	193.58
17	14.05	16.57	34.91	65.47	96.03	126.59	157.14	187.70

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	10.17	13.20	26.47	48.59	70.71	92.83	114.95	137.07
1	10.16	13.19	26.45	48.55	70.64	92.74	114.84	136.94
2	10.23	13.25	26.60	48.85	71.10	93.35	115.60	137.85
3	10.31	13.32	26.77	49.20	71.62	94.05	116.47	138.90
4	10.40	13.40	26.97	49.59	72.21	94.83	117.45	140.07
5	10.49	13.48	27.17	49.98	72.80	95.61	118.43	141.24
6	10.86	13.80	27.97	51.59	75.21	98.83	122.45	146.07
7	10.97	13.89	28.21	52.07	75.93	99.79	123.65	147.51
8	11.10	14.01	28.49	52.64	76.78	100.92	125.06	149.21
9	11.51	14.36	29.38	54.42	79.45	104.49	129.52	154.56
10	11.65	14.49	29.69	55.03	80.37	105.71	131.04	156.38
11	12.09	14.87	30.65	56.94	83.24	109.53	135.83	162.12
12	12.24	15.00	30.97	57.59	84.22	110.84	137.46	164.08
13	12.38	15.12	31.28	58.20	85.13	112.06	138.98	165.91
14	12.85	15.53	32.30	60.25	88.20	116.15	144.09	172.04
15	13.00	15.66	32.63	60.90	89.18	117.45	145.73	174.00
16	13.51	16.10	33.73	63.12	92.50	121.89	151.27	180.66
17	12.43	15.16	31.39	58.42	85.46	112.49	139.53	166.56



Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply. *See Page 15 for details.

EXPRESS ISSUE WHOLE LIFE

SIMPLIFIED ISSUE GRADED BENEFIT
WHOLE LIFE

No-Cost Benefits (for face amounts of \$10,000 or more):

IDENTITY THEFT WAIVER OF PREMIUM RIDER: premiums waived for three months if the Insured experiences identity theft. Rider terminates at the earliest of the date the rider is exercised or the date the policy is continued under a non-forfeiture option.*

HOSPITAL STAY WAIVER OF PREMIUM RIDER: premiums waived for three months if the Insured is confined to a licensed hospital for 20 continuous days (or more). Rider terminates at the earliest of the date the rider is exercised or the date the policy is continued under a non-forfeiture option.*

COMMON CARRIER ACCIDENTAL DEATH BENEFIT RIDER: an additional benefit is payable if death is due to an accident while riding on public transportation as a fare-paying passenger. Rider terminates if requested in writing or the date the policy is continued under a non-forfeiture option.*

EXPRESS ISSUE DELUXE AND EXPRESS ISSUE

SIMPLIFIED ISSUE WHOLE LIFE

CHILD RIDER: provides coverage for children issue ages 30 days – 18 years (age last). Sold in units of \$5,000 (max 4 units); premium is \$25 per unit. Child must be insurable. Separate application required. Fully convertible prior to child's attained age 21 (or date rider terminates, if earlier) without evidence of insurability. Child Rider can be added to a grandparent's base policy only if the child has been legally adopted by the grandparent. Rider terminates if requested in writing, the date the policy is continued under a non-forfeiture option, if the policy is at the end of its premium paying period, or on the anniversary at the Insured's attained age 65. While the rider is in force, insurance on any child terminates on the child's 21st birthday.*

ACCIDENTAL DEATH BENEFIT: issue ages 20-60. Provides a benefit in addition to the base policy benefit payable should the Insured die by accidental bodily injury independent of all other causes, provided death occurs within 90 days of such injury. Not covered: war or any act attributable to war; riot participation; suicide; bodily or mental infirmity of any kind; committing or attempting to commit an assault or a felony; voluntary and involuntary ingestion of poison, drug or sedative or asphyxiation from inhalation of gas; while being transported on any kind of aircraft unless solely as a passenger without any duties whatsoever. See Page 16 for rates per thousand. Rider terminates at the earliest of the policy anniversary nearest the Insured's 70th birthday, the date the policy is continued under a non-forfeiture option, or if requested in writing. Minimum face for base policy and ADB rider is \$10,000 and max ADB rider is base policy face amount.

NO-COST TERMINAL ILLNESS ACCELERATED BENEFIT RIDER: provides the Policyowner with the right to access the policy's death benefit (discounted at interest for one year) on the life of the Insured if the Insured is diagnosed with a life expectancy of 12 months or less.*

*All riders and benefits terminate at the earliest of policy termination, the death of the Insured, policy expiry or maturity, or if the policy premium (including rider premium if any) is not paid by the end of the grace period.

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

PROVIDER

SIMPLIFIED ISSUE WHOLE LIFE

NO-COST GUARANTEED INSURABILITY BENEFIT RIDER:

built into policy for all face amounts for issue ages 0 – 17. Guarantees the right to purchase additional life insurance in an amount up to the base policy face amount on the option date, without evidence of insurability. **Option date:** policy anniversary nearest Insured's 25th birthday. Rider terminates if requested in writing, on the date the policy is continued under a non-forfeiture option, or on the policy anniversary at the Insured's attained age 25.*

TOTAL AND PERMANENT DISABILITY BENEFIT

(WAIVER OF PREMIUM): premiums waived during total and permanent disability up to the policy anniversary nearest the Insured's 60th birthday. See Page 16 for rates per thousand. Rider terminates if requested in writing, on the date the policy is continued under a non-forfeiture option, or on the policy anniversary nearest the Insured's attained age 60.*

CHILD RIDER: provides coverage for children issue ages 30 days – 18 years (age **last**). Sold in units of \$5,000 (max is 4 units); premium is \$25 per unit. Child must be insurable. Separate application required. Fully convertible prior to child's attained age 21 (or date rider terminates, if earlier) without evidence of insurability. Child Rider can be added to a grandparent's base policy only if the child has been legally adopted by the grandparent. Rider terminates if requested in writing, the date the policy is continued under a non-forfeiture option, if the policy is at the end of its premium paying period, or on the anniversary at the Insured's attained age 65. While the rider is in force, insurance on any child terminates on the child's 21st birthday.*

NO-COST COMMON CARRIER ACCIDENTAL DEATH BENEFIT

RIDER (FOR FACE AMOUNTS OF \$25,000 OR MORE): pays an additional benefit equal to the base policy face amount if the Insured's death is due to accidental bodily injury while riding as a fare-paying passenger on any public transportation. Rider terminates if requested in writing or the date the policy is continued under a non-forfeiture option.*

NO-COST LIFE-THREATENING CANCER ACCELERATED BENEFIT RIDER (FOR FACE AMOUNTS OF \$25,000 OR MORE):

advances the Policyowner up to 10% of the face amount of the policy if the Insured is diagnosed with life-threatening cancer where death is likely within five years as determined by an independent oncologist. Rider terminates if requested in writing, the date the policy is continued under a non-forfeiture option, or the date the rider benefit is paid.*

NO-COST CHARITABLE GIFT DONATION BENEFIT (FOR FACE AMOUNTS OF \$25,000 OR MORE)⁴:

provides an additional 1% of the base policy face amount that will be paid to a charity chosen by the Policyowner upon the death of the Insured. If no charity is chosen, the 1% benefit will be paid to the American Red Cross.

NO-COST TERMINAL ILLNESS ACCELERATED BENEFIT

RIDER: provides the Policyowner with the right to access the policy's death benefit (discounted at interest for one year) on the life of the Insured if the Insured is diagnosed with a life expectancy of 12 months or less.*

**All riders and benefits terminate at the earliest of policy termination, the death of the Insured, policy expiry or maturity, or if the policy premium (including rider premium if any) is not paid by the end of the grace period.*

⁴Not available in Georgia, Kentucky, Maryland, Pennsylvania, or Tennessee.

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 annual premium per unit of \$5,000 (max rider face = 4 units).

If Waiver of Premium is on the base policy, add \$2 for each paid unit of Child Rider (up to \$8) 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:

MODAL FACTORS:	
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:

EI Deluxe 55 M NT \$10,000 face \$5,000 CR Monthly EFT	EI Premier 40 M T \$45,000 face \$45,000 ADB Dir Monthly	Provider 35 F NT Pref \$100,000 face WP \$20,000 CR Quarterly
\$52.43 Rate/1,000	\$34.03 Rate/1,000	\$15.10 Rate/1,000
x 10.00 Face/1,000	+ 1.50 ABD Rate	+ .41 WP Rate
\$524.30	\$35.53	\$15.51
+ 25.00 1 Unit CR	x 45 Face/1,000	x 100 Face/1,000
+ 50.00 Policy Fee	\$1,598.85	\$1,551.00
\$599.30	+ 50.00 Policy Fee	+ 100.00 4 Units CR
x .087 Mode Factor	\$1,648.85	+8.00 CR WP
\$52.14 Monthly EFT	x .095 Mode Factor	+ 50.00 Policy Fee
	\$156.64 Dir Monthly	\$1,709.00
		x .260 Mode Factor
		\$444.34 Quarterly

What can I buy?

Premium Requested: \$67/Month
Product: EI Premier
Sex: Female
Age: 67
Nicotine: No
Payment Mode: Monthly EFT
Policy Fee: \$50
Rate per \$1,000: 57.32

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
 $720.1149 \div 57.32 = 12.563$
Step 4: Multiply by \$1,000
 $12.56306 \times 1,000 = 12,563.06$
Face Amount Result: \$12,563

* Due to rounding, system calculations may differ slightly.