

# TERM LIFE

## Plan Descriptions & Premiums





**Term Life**

- Provides life insurance for a stated term.
- Guaranteed renewable for subsequent term periods to age 80.
- Premiums are level and guaranteed for the initial term period. Premiums increase and are level and guaranteed in each subsequent term period thereafter.
- Convertible to age 75.
- Waiver of Premium Benefit included in the policy and all riders for issue ages 18-55, except for 30 Year Term issue ages 18-50 (terminates at age 60).
- Accelerated Death Benefit included.
- Choice of 10, 15, 20, 30 year term periods or term to age 80.
- Issue Ages:

Employee and Spouse Plan

10 Year Term	Ages 18-70
15 Year Term	Ages 18-65
20 Year Term	Ages 18-60
30 Year Term	Ages 18-50
Term to Age 80	Ages 18-70

**Optional Riders**

Accidental Death Benefit Rider

- Provides a benefit equal to the life insurance amount of the basic policy, in the event the insured's death occurred within 90 days after an injury caused by a covered accident that occurred while the rider was in force.
- Includes a Common Carrier Benefit that pays a benefit equal to the Accidental Death Benefit if the insured's death occurred within 90 days after an injury sustained in a covered accident while the insured was riding as a fare paying passenger on a common carrier, and covered accident occurred prior to the insured's age 70.
- Issue Ages: 18 - 65 (terminates at age 70)

Family Term Life Insurance Rider

- Provides life insurance benefits to both the insured's spouse and eligible children.
- Choice of one (1) to five (5) units.
- The spouse benefit is decreasing term life insurance.
- The children's benefit is level term insurance to the child's age 25 years. The amount per unit is \$2,000 of level term insurance for each child age 15 days to each child's age 25 years.
- Issue Ages: Spouses' ages 18 - 64

Children's Term Life Insurance Rider

- Provides life insurance benefits to the insured's eligible children.
- Choice of one (1) to five (5) units.
- Level term insurance to each child's age 25 years. The amounts per unit is \$2,000 level term insurance for each child age 15 days to each child's age 25 years.
- Issue Ages: Children ages 15 days to 18 years

Return of Premium Rider (15, 20, or 30 Year Term only)

- Provides for a payment at the end of the initial term period equal to the sum of the premiums paid during the initial term period for the policy and the Return of Premium Rider. It does not include premiums paid for any other optional riders.
- Includes waiver of premium. In the event the insured is disabled and premiums are waived, the Return of Premium Rider remains in-force to the maturity date of the rider at which time the premiums paid and waived are returned to the policyholder.
- Issue Ages:

	<u>Non-Tobacco</u>	<u>Tobacco</u>
15 Year Term	Ages 18-60	Ages 18-55
20 Year Term	Ages 18-55	Ages 18-50
30 Year Term	Ages 18-50	Ages 18-45

**Amounts of Coverage**

- Increments of \$20,000 Minimum: \$20,000 - Maximum: \$300,000
- Maximum of \$300,000.

**Rates**

- Unisex and based upon non-tobacco and tobacco use.
- Include Waiver of Premium and Accelerated Death Benefit.
- No policy fee.

**Minimum Monthly Policy Premium**

Including optional riders \$10.00.



### **What is life insurance?**

Life insurance is a very important part of creating a sound financial plan, providing a valuable benefit for the beneficiary upon the insured's death.

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### **How much life insurance is needed?**

Many factors are involved, including budget and the length of time the customer would like the coverage to last. A general rule of thumb is 6 to 8 times the insured's annual salary.

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### **Term Life Basics**

Term Life insurance is the simplest to understand and the least expensive of all life insurance options. Term life is available for pre-determined periods of time, terms such as 10, 15, 20 and 30 years. If the insured passes away during that period of time, the beneficiary will receive the death benefit.

**MONTHLY 10 YEAR TERM LIFE POLICY UNISEX RATES — NON-SMOKER**

AGES	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$140,000	\$160,000	\$180,000	\$200,000
18	\$2.34	\$4.68	\$7.02	\$9.36	\$11.70	\$14.04	\$16.38	\$18.72	\$21.06	\$23.40
19	\$2.36	\$4.72	\$7.08	\$9.44	\$11.80	\$14.16	\$16.52	\$18.88	\$21.24	\$23.60
20	\$2.40	\$4.80	\$7.20	\$9.60	\$12.00	\$14.40	\$16.80	\$19.20	\$21.60	\$24.00
21	\$2.44	\$4.88	\$7.32	\$9.76	\$12.20	\$14.64	\$17.08	\$19.52	\$21.96	\$24.40
22	\$2.48	\$4.96	\$7.44	\$9.92	\$12.40	\$14.88	\$17.36	\$19.84	\$22.32	\$24.80
23	\$2.54	\$5.08	\$7.62	\$10.16	\$12.70	\$15.24	\$17.78	\$20.32	\$22.86	\$25.40
24	\$2.56	\$5.12	\$7.68	\$10.24	\$12.80	\$15.36	\$17.92	\$20.48	\$23.04	\$25.60
25	\$2.62	\$5.24	\$7.86	\$10.48	\$13.10	\$15.72	\$18.34	\$20.96	\$23.58	\$26.20
26	\$2.68	\$5.36	\$8.04	\$10.72	\$13.40	\$16.08	\$18.76	\$21.44	\$24.12	\$26.80
27	\$2.78	\$5.56	\$8.34	\$11.12	\$13.90	\$16.68	\$19.46	\$22.24	\$25.02	\$27.80
28	\$2.90	\$5.80	\$8.70	\$11.60	\$14.50	\$17.40	\$20.30	\$23.20	\$26.10	\$29.00
29	\$3.06	\$6.12	\$9.18	\$12.24	\$15.30	\$18.36	\$21.42	\$24.48	\$27.54	\$30.60
30	\$3.18	\$6.36	\$9.54	\$12.72	\$15.90	\$19.08	\$22.26	\$25.44	\$28.62	\$31.80
31	\$3.36	\$6.72	\$10.08	\$13.44	\$16.80	\$20.16	\$23.52	\$26.88	\$30.24	\$33.60
32	\$3.50	\$7.00	\$10.50	\$14.00	\$17.50	\$21.00	\$24.50	\$28.00	\$31.50	\$35.00
33	\$3.68	\$7.36	\$11.04	\$14.72	\$18.40	\$22.08	\$25.76	\$29.44	\$33.12	\$36.80
34	\$3.84	\$7.68	\$11.52	\$15.36	\$19.20	\$23.04	\$26.88	\$30.72	\$34.56	\$38.40
35	\$4.12	\$8.24	\$12.36	\$16.48	\$20.60	\$24.72	\$28.84	\$32.96	\$37.08	\$41.20
36	\$4.44	\$8.88	\$13.32	\$17.76	\$22.20	\$26.64	\$31.08	\$35.52	\$39.96	\$44.40
37	\$4.76	\$9.52	\$14.28	\$19.04	\$23.80	\$28.56	\$33.32	\$38.08	\$42.84	\$47.60
38	\$5.14	\$10.28	\$15.42	\$20.56	\$25.70	\$30.84	\$35.98	\$41.12	\$46.26	\$51.40
39	\$5.54	\$11.08	\$16.62	\$22.16	\$27.70	\$33.24	\$38.78	\$44.32	\$49.86	\$55.40
40	\$5.96	\$11.92	\$17.88	\$23.84	\$29.80	\$35.76	\$41.72	\$47.68	\$53.64	\$59.60
41	\$6.42	\$12.84	\$19.26	\$25.68	\$32.10	\$38.52	\$44.94	\$51.36	\$57.78	\$64.20
42	\$6.90	\$13.80	\$20.70	\$27.60	\$34.50	\$41.40	\$48.30	\$55.20	\$62.10	\$69.00
43	\$7.42	\$14.84	\$22.26	\$29.68	\$37.10	\$44.52	\$51.94	\$59.36	\$66.78	\$74.20
44	\$8.00	\$16.00	\$24.00	\$32.00	\$40.00	\$48.00	\$56.00	\$64.00	\$72.00	\$80.00
45	\$8.64	\$17.28	\$25.92	\$34.56	\$43.20	\$51.84	\$60.48	\$69.12	\$77.76	\$86.40
46	\$9.48	\$18.96	\$28.44	\$37.92	\$47.40	\$56.88	\$66.36	\$75.84	\$85.32	\$94.80
47	\$10.46	\$20.92	\$31.38	\$41.84	\$52.30	\$62.76	\$73.22	\$83.68	\$94.14	\$104.60
48	\$11.52	\$23.04	\$34.56	\$46.08	\$57.60	\$69.12	\$80.64	\$92.16	\$103.68	\$115.20
49	\$12.68	\$25.36	\$38.04	\$50.72	\$63.40	\$76.08	\$88.76	\$101.44	\$114.12	\$126.80
50	\$13.98	\$27.96	\$41.94	\$55.92	\$69.90	\$83.88	\$97.86	\$111.84	\$125.82	\$139.80
51	\$15.38	\$30.76	\$46.14	\$61.52	\$76.90	\$92.28	\$107.66	\$123.04	\$138.42	\$153.80
52	\$16.98	\$33.96	\$50.94	\$67.92	\$84.90	\$101.88	\$118.86	\$135.84	\$152.82	\$169.80
53	\$18.68	\$37.36	\$56.04	\$74.72	\$93.40	\$112.08	\$130.76	\$149.44	\$168.12	\$186.80
54	\$20.60	\$41.20	\$61.80	\$82.40	\$103.00	\$123.60	\$144.20	\$164.80	\$185.40	\$206.00
55	\$22.70	\$45.40	\$68.10	\$90.80	\$113.50	\$136.20	\$158.90	\$181.60	\$204.30	\$227.00
56	\$23.76	\$47.52	\$71.28	\$95.04	\$118.80	\$142.56	\$166.32	\$190.08	\$213.84	\$237.60
57	\$26.14	\$52.28	\$78.42	\$104.56	\$130.70	\$156.84	\$182.98	\$209.12	\$235.26	\$261.40
58	\$28.72	\$57.44	\$86.16	\$114.88	\$143.60	\$172.32	\$201.04	\$229.76	\$258.48	\$287.20
59	\$31.58	\$63.16	\$94.74	\$126.32	\$157.90	\$189.48	\$221.06	\$252.64	\$284.22	\$315.80
60	\$34.72	\$69.44	\$104.16	\$138.88	\$173.60	\$208.32	\$243.04	\$277.76	\$312.48	\$347.20
61	\$38.18	\$76.36	\$114.54	\$152.72	\$190.90	\$229.08	\$267.26	\$305.44	\$343.62	\$381.80
62	\$41.98	\$83.96	\$125.94	\$167.92	\$209.90	\$251.88	\$293.86	\$335.84	\$377.82	\$419.80
63	\$46.14	\$92.28	\$138.42	\$184.56	\$230.70	\$276.84	\$322.98	\$369.12	\$415.26	\$461.40
64	\$50.74	\$101.48	\$152.22	\$202.96	\$253.70	\$304.44	\$355.18	\$405.92	\$456.66	\$507.40
65	\$55.80	\$111.60	\$167.40	\$223.20	\$279.00	\$334.80	\$390.60	\$446.40	\$502.20	\$558.00
66	\$61.34	\$122.68	\$184.02	\$245.36	\$306.70	\$368.04	\$429.38	\$490.72	\$552.06	\$613.40
67	\$67.46	\$134.92	\$202.38	\$269.84	\$337.30	\$404.76	\$472.22	\$539.68	\$607.14	\$674.60
68	\$74.16	\$148.32	\$222.48	\$296.64	\$370.80	\$444.96	\$519.12	\$593.28	\$667.44	\$741.60
69	\$81.54	\$163.08	\$244.62	\$326.16	\$407.70	\$489.24	\$570.78	\$652.32	\$733.86	\$815.40
70	\$89.66	\$179.32	\$268.98	\$358.64	\$448.30	\$537.96	\$627.62	\$717.28	\$806.94	\$896.60

**MONTHLY 10 YEAR TERM LIFE POLICY UNISEX RATES — SMOKER**

AGES	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$140,000	\$160,000	\$180,000	\$200,000
18	\$2.38	\$4.76	\$7.14	\$9.52	\$11.90	\$14.28	\$16.66	\$19.04	\$21.42	\$23.80
19	\$3.92	\$7.84	\$11.76	\$15.68	\$19.60	\$23.52	\$27.44	\$31.36	\$35.28	\$39.20
20	\$4.06	\$8.12	\$12.18	\$16.24	\$20.30	\$24.36	\$28.42	\$32.48	\$36.54	\$40.60
21	\$4.18	\$8.36	\$12.54	\$16.72	\$20.90	\$25.08	\$29.26	\$33.44	\$37.62	\$41.80
22	\$4.30	\$8.60	\$12.90	\$17.20	\$21.50	\$25.80	\$30.10	\$34.40	\$38.70	\$43.00
23	\$4.44	\$8.88	\$13.32	\$17.76	\$22.20	\$26.64	\$31.08	\$35.52	\$39.96	\$44.40
24	\$4.58	\$9.16	\$13.74	\$18.32	\$22.90	\$27.48	\$32.06	\$36.64	\$41.22	\$45.80
25	\$4.72	\$9.44	\$14.16	\$18.88	\$23.60	\$28.32	\$33.04	\$37.76	\$42.48	\$47.20
26	\$4.88	\$9.76	\$14.64	\$19.52	\$24.40	\$29.28	\$34.16	\$39.04	\$43.92	\$48.80
27	\$5.10	\$10.20	\$15.30	\$20.40	\$25.50	\$30.60	\$35.70	\$40.80	\$45.90	\$51.00
28	\$5.36	\$10.72	\$16.08	\$21.44	\$26.80	\$32.16	\$37.52	\$42.88	\$48.24	\$53.60
29	\$5.62	\$11.24	\$16.86	\$22.48	\$28.10	\$33.72	\$39.34	\$44.96	\$50.58	\$56.20
30	\$5.92	\$11.84	\$17.76	\$23.68	\$29.60	\$35.52	\$41.44	\$47.36	\$53.28	\$59.20
31	\$6.22	\$12.44	\$18.66	\$24.88	\$31.10	\$37.32	\$43.54	\$49.76	\$55.98	\$62.20
32	\$6.54	\$13.08	\$19.62	\$26.16	\$32.70	\$39.24	\$45.78	\$52.32	\$58.86	\$65.40
33	\$6.86	\$13.72	\$20.58	\$27.44	\$34.30	\$41.16	\$48.02	\$54.88	\$61.74	\$68.60
34	\$7.22	\$14.44	\$21.66	\$28.88	\$36.10	\$43.32	\$50.54	\$57.76	\$64.98	\$72.20
35	\$7.76	\$15.52	\$23.28	\$31.04	\$38.80	\$46.56	\$54.32	\$62.08	\$69.84	\$77.60
36	\$8.38	\$16.76	\$25.14	\$33.52	\$41.90	\$50.28	\$58.66	\$67.04	\$75.42	\$83.80
37	\$9.04	\$18.08	\$27.12	\$36.16	\$45.20	\$54.24	\$63.28	\$72.32	\$81.36	\$90.40
38	\$9.74	\$19.48	\$29.22	\$38.96	\$48.70	\$58.44	\$68.18	\$77.92	\$87.66	\$97.40
39	\$10.52	\$21.04	\$31.56	\$42.08	\$52.60	\$63.12	\$73.64	\$84.16	\$94.68	\$105.20
40	\$11.34	\$22.68	\$34.02	\$45.36	\$56.70	\$68.04	\$79.38	\$90.72	\$102.06	\$113.40
41	\$12.24	\$24.48	\$36.72	\$48.96	\$61.20	\$73.44	\$85.68	\$97.92	\$110.16	\$122.40
42	\$13.22	\$26.44	\$39.66	\$52.88	\$66.10	\$79.32	\$92.54	\$105.76	\$118.98	\$132.20
43	\$14.28	\$28.56	\$42.84	\$57.12	\$71.40	\$85.68	\$99.96	\$114.24	\$128.52	\$142.80
44	\$15.38	\$30.76	\$46.14	\$61.52	\$76.90	\$92.28	\$107.66	\$123.04	\$138.42	\$153.80
45	\$16.62	\$33.24	\$49.86	\$66.48	\$83.10	\$99.72	\$116.34	\$132.96	\$149.58	\$166.20
46	\$18.18	\$36.36	\$54.54	\$72.72	\$90.90	\$109.08	\$127.26	\$145.44	\$163.62	\$181.80
47	\$19.86	\$39.72	\$59.58	\$79.44	\$99.30	\$119.16	\$139.02	\$158.88	\$178.74	\$198.60
48	\$21.72	\$43.44	\$65.16	\$86.88	\$108.60	\$130.32	\$152.04	\$173.76	\$195.48	\$217.20
49	\$23.76	\$47.52	\$71.28	\$95.04	\$118.80	\$142.56	\$166.32	\$190.08	\$213.84	\$237.60
50	\$25.98	\$51.96	\$77.94	\$103.92	\$129.90	\$155.88	\$181.86	\$207.84	\$233.82	\$259.80
51	\$28.42	\$56.84	\$85.26	\$113.68	\$142.10	\$170.52	\$198.94	\$227.36	\$255.78	\$284.20
52	\$31.10	\$62.20	\$93.30	\$124.40	\$155.50	\$186.60	\$217.70	\$248.80	\$279.90	\$311.00
53	\$34.02	\$68.04	\$102.06	\$136.08	\$170.10	\$204.12	\$238.14	\$272.16	\$306.18	\$340.20
54	\$37.20	\$74.40	\$111.60	\$148.80	\$186.00	\$223.20	\$260.40	\$297.60	\$334.80	\$372.00
55	\$40.66	\$81.32	\$121.98	\$162.64	\$203.30	\$243.96	\$284.62	\$325.28	\$365.94	\$406.60
56	\$41.94	\$83.88	\$125.82	\$167.76	\$209.70	\$251.64	\$293.58	\$335.52	\$377.46	\$419.40
57	\$45.42	\$90.84	\$136.26	\$181.68	\$227.10	\$272.52	\$317.94	\$363.36	\$408.78	\$454.20
58	\$49.16	\$98.32	\$147.48	\$196.64	\$245.80	\$294.96	\$344.12	\$393.28	\$442.44	\$491.60
59	\$53.24	\$106.48	\$159.72	\$212.96	\$266.20	\$319.44	\$372.68	\$425.92	\$479.16	\$532.40
60	\$57.64	\$115.28	\$172.92	\$230.56	\$288.20	\$345.84	\$403.48	\$461.12	\$518.76	\$576.40
61	\$62.40	\$62.40	\$187.20	\$249.60	\$312.00	\$374.40	\$436.80	\$499.20	\$561.60	\$624.00
62	\$67.56	\$135.12	\$202.68	\$270.24	\$337.80	\$405.36	\$472.92	\$540.48	\$608.04	\$675.60
63	\$73.16	\$146.32	\$219.48	\$292.64	\$365.80	\$438.96	\$512.12	\$585.28	\$658.44	\$731.60
64	\$79.18	\$158.36	\$237.54	\$316.72	\$395.90	\$475.08	\$554.26	\$633.44	\$712.62	\$791.80
65	\$85.74	\$171.48	\$257.22	\$342.96	\$428.70	\$514.44	\$600.18	\$685.92	\$771.66	\$857.40
66	\$92.84	\$185.68	\$278.52	\$371.36	\$464.20	\$557.04	\$649.88	\$742.72	\$835.56	\$928.40
67	\$100.50	\$201.00	\$301.50	\$402.00	\$502.50	\$603.00	\$703.50	\$804.00	\$904.50	\$1,005.00
68	\$108.82	\$217.64	\$326.46	\$435.28	\$544.10	\$652.92	\$761.74	\$870.56	\$979.38	\$1,088.20
69	\$117.80	\$235.60	\$353.40	\$471.20	\$589.00	\$706.80	\$824.60	\$942.40	\$1,060.20	\$1,178.00
70	\$127.56	\$255.12	\$382.68	\$510.24	\$637.80	\$765.36	\$892.92	\$1,020.48	\$1,148.04	\$1,275.60

Please contact the Home Office at 1-800-648-0271 for additional rates up to \$300,000.

**MONTHLY 15 YEAR TERM LIFE POLICY UNISEX RATES — NON-SMOKER**

AGES	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$140,000	\$160,000	\$180,000	\$200,000
18	\$2.40	\$4.80	\$7.20	\$9.60	\$12.00	\$14.40	\$16.80	\$19.20	\$21.60	\$24.00
19	\$2.42	\$4.84	\$7.26	\$9.68	\$12.10	\$14.52	\$16.94	\$19.36	\$21.78	\$24.20
20	\$2.44	\$4.88	\$7.32	\$9.76	\$12.20	\$14.64	\$17.08	\$19.52	\$21.96	\$24.40
21	\$2.50	\$5.00	\$7.50	\$10.00	\$12.50	\$15.00	\$17.50	\$20.00	\$22.50	\$25.00
22	\$2.54	\$5.08	\$7.62	\$10.16	\$12.70	\$15.24	\$17.78	\$20.32	\$22.86	\$25.40
23	\$2.60	\$5.20	\$7.80	\$10.40	\$13.00	\$15.60	\$18.20	\$20.80	\$23.40	\$26.00
24	\$2.66	\$5.32	\$7.98	\$10.64	\$13.30	\$15.96	\$18.62	\$21.28	\$23.94	\$26.60
25	\$2.72	\$5.44	\$8.16	\$10.88	\$13.60	\$16.32	\$19.04	\$21.76	\$24.48	\$27.20
26	\$2.80	\$5.60	\$8.40	\$11.20	\$14.00	\$16.80	\$19.60	\$22.40	\$25.20	\$28.00
27	\$2.92	\$5.84	\$8.76	\$11.68	\$14.60	\$17.52	\$20.44	\$23.36	\$26.28	\$29.20
28	\$3.08	\$6.16	\$9.24	\$12.32	\$15.40	\$18.48	\$21.56	\$24.64	\$27.72	\$30.80
29	\$3.26	\$6.52	\$9.78	\$13.04	\$16.30	\$19.56	\$22.82	\$26.08	\$29.34	\$32.60
30	\$3.46	\$6.92	\$10.38	\$13.84	\$17.30	\$20.76	\$24.22	\$27.68	\$31.14	\$34.60
31	\$3.64	\$7.28	\$10.92	\$14.56	\$18.20	\$21.84	\$25.48	\$29.12	\$32.76	\$36.40
32	\$3.86	\$7.72	\$11.58	\$15.44	\$19.30	\$23.16	\$27.02	\$30.88	\$34.74	\$38.60
33	\$4.08	\$8.16	\$12.24	\$16.32	\$20.40	\$24.48	\$28.56	\$32.64	\$36.72	\$40.80
34	\$4.28	\$8.56	\$12.84	\$17.12	\$21.40	\$25.68	\$29.96	\$34.24	\$38.52	\$42.80
35	\$4.64	\$9.28	\$13.92	\$18.56	\$23.20	\$27.84	\$32.48	\$37.12	\$41.76	\$46.40
36	\$4.98	\$9.96	\$14.94	\$19.92	\$24.90	\$29.88	\$34.86	\$39.84	\$44.82	\$49.80
37	\$5.36	\$10.72	\$16.08	\$21.44	\$26.80	\$32.16	\$37.52	\$42.88	\$48.24	\$53.60
38	\$5.80	\$11.60	\$17.40	\$23.20	\$29.00	\$34.80	\$40.60	\$46.40	\$52.20	\$58.00
39	\$6.26	\$12.52	\$18.78	\$25.04	\$31.30	\$37.56	\$43.82	\$50.08	\$56.34	\$62.60
40	\$6.76	\$13.52	\$20.28	\$27.04	\$33.80	\$40.56	\$47.32	\$54.08	\$60.84	\$67.60
41	\$7.34	\$14.68	\$22.02	\$29.36	\$36.70	\$44.04	\$51.38	\$58.72	\$66.06	\$73.40
42	\$7.98	\$15.96	\$23.94	\$31.92	\$39.90	\$47.88	\$55.86	\$63.84	\$71.82	\$79.80
43	\$8.64	\$17.28	\$25.92	\$34.56	\$43.20	\$51.84	\$60.48	\$69.12	\$77.76	\$86.40
44	\$9.36	\$18.72	\$28.08	\$37.44	\$46.80	\$56.16	\$65.52	\$74.88	\$84.24	\$93.60
45	\$10.12	\$20.24	\$30.36	\$40.48	\$50.60	\$60.72	\$70.84	\$80.96	\$91.08	\$101.20
46	\$11.14	\$22.28	\$33.42	\$44.56	\$55.70	\$66.84	\$77.98	\$89.12	\$100.26	\$111.40
47	\$12.24	\$24.48	\$36.72	\$48.96	\$61.20	\$73.44	\$85.68	\$97.92	\$110.16	\$122.40
48	\$13.48	\$26.96	\$40.44	\$53.92	\$67.40	\$80.88	\$94.36	\$107.84	\$121.32	\$134.80
49	\$14.90	\$29.80	\$44.70	\$59.60	\$74.50	\$89.40	\$104.30	\$119.20	\$134.10	\$149.00
50	\$16.44	\$32.88	\$49.32	\$65.76	\$82.20	\$98.64	\$115.08	\$131.52	\$147.96	\$164.40
51	\$18.14	\$36.28	\$54.42	\$72.56	\$90.70	\$108.84	\$126.98	\$145.12	\$163.26	\$181.40
52	\$20.00	\$40.00	\$60.00	\$80.00	\$100.00	\$120.00	\$140.00	\$160.00	\$180.00	\$200.00
53	\$22.02	\$44.04	\$66.06	\$88.08	\$110.10	\$132.12	\$154.14	\$176.16	\$198.18	\$220.20
54	\$24.20	\$48.40	\$72.60	\$96.80	\$121.00	\$145.20	\$169.40	\$193.60	\$217.80	\$242.00
55	\$27.88	\$55.76	\$83.64	\$111.52	\$139.40	\$167.28	\$195.16	\$223.04	\$250.92	\$278.80
56	\$27.82	\$55.64	\$83.46	\$111.28	\$139.10	\$166.92	\$194.74	\$222.56	\$250.38	\$278.20
57	\$30.54	\$61.08	\$91.62	\$122.16	\$152.70	\$183.24	\$213.78	\$244.32	\$274.86	\$305.40
58	\$33.56	\$67.12	\$100.68	\$134.24	\$167.80	\$201.36	\$234.92	\$268.48	\$302.04	\$335.60
59	\$36.90	\$73.80	\$110.70	\$147.60	\$184.50	\$221.40	\$258.30	\$295.20	\$332.10	\$369.00
60	\$40.60	\$81.20	\$121.80	\$162.40	\$203.00	\$243.60	\$284.20	\$324.80	\$365.40	\$406.00
61	\$44.64	\$89.28	\$133.92	\$178.56	\$223.20	\$267.84	\$312.48	\$357.12	\$401.76	\$446.40
62	\$49.12	\$98.24	\$147.36	\$196.48	\$245.60	\$294.72	\$343.84	\$392.96	\$442.08	\$491.20
63	\$54.02	\$108.04	\$162.06	\$216.08	\$270.10	\$324.12	\$378.14	\$432.16	\$486.18	\$540.20
64	\$59.42	\$118.84	\$178.26	\$237.68	\$297.10	\$356.52	\$415.94	\$475.36	\$534.78	\$594.20
65	\$65.36	\$130.72	\$196.08	\$261.44	\$326.80	\$392.16	\$457.52	\$522.88	\$588.24	\$653.60



**MONTHLY 15 YEAR TERM LIFE POLICY UNISEX RATES — SMOKER**

AGES	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$140,000	\$160,000	\$180,000	\$200,000
18	\$3.96	\$7.92	\$11.88	\$15.84	\$19.80	\$23.76	\$27.72	\$31.68	\$35.64	\$39.60
19	\$4.08	\$8.16	\$12.24	\$16.32	\$20.40	\$24.48	\$28.56	\$32.64	\$36.72	\$40.80
20	\$4.18	\$8.36	\$12.54	\$16.72	\$20.90	\$25.08	\$29.26	\$33.44	\$37.62	\$41.80
21	\$4.30	\$8.60	\$12.90	\$17.20	\$21.50	\$25.80	\$30.10	\$34.40	\$38.70	\$43.00
22	\$4.44	\$8.88	\$13.32	\$17.76	\$22.20	\$26.64	\$31.08	\$35.52	\$39.96	\$44.40
23	\$4.58	\$9.16	\$13.74	\$18.32	\$22.90	\$27.48	\$32.06	\$36.64	\$41.22	\$45.80
24	\$4.74	\$9.48	\$14.22	\$18.96	\$23.70	\$28.44	\$33.18	\$37.92	\$42.66	\$47.40
25	\$4.88	\$9.76	\$14.64	\$19.52	\$24.40	\$29.28	\$34.16	\$39.04	\$43.92	\$48.80
26	\$5.10	\$10.20	\$15.30	\$20.40	\$25.50	\$30.60	\$35.70	\$40.80	\$45.90	\$51.00
27	\$5.34	\$10.68	\$16.02	\$21.36	\$26.70	\$32.04	\$37.38	\$42.72	\$48.06	\$53.40
28	\$5.68	\$11.36	\$17.04	\$22.72	\$28.40	\$34.08	\$39.76	\$45.44	\$51.12	\$56.80
29	\$6.00	\$12.00	\$18.00	\$24.00	\$30.00	\$36.00	\$42.00	\$48.00	\$54.00	\$60.00
30	\$6.40	\$12.80	\$19.20	\$25.60	\$32.00	\$38.40	\$44.80	\$51.20	\$57.60	\$64.00
31	\$6.80	\$13.60	\$20.40	\$27.20	\$34.00	\$40.80	\$47.60	\$54.40	\$61.20	\$68.00
32	\$7.22	\$14.44	\$21.66	\$28.88	\$36.10	\$43.32	\$50.54	\$57.76	\$64.98	\$72.20
33	\$7.68	\$15.36	\$23.04	\$30.72	\$38.40	\$46.08	\$53.76	\$61.44	\$69.12	\$76.80
34	\$8.10	\$16.20	\$24.30	\$32.40	\$40.50	\$48.60	\$56.70	\$64.80	\$72.90	\$81.00
35	\$8.78	\$17.56	\$26.34	\$35.12	\$43.90	\$52.68	\$61.46	\$70.24	\$79.02	\$87.80
36	\$9.46	\$18.92	\$28.38	\$37.84	\$47.30	\$56.76	\$66.22	\$75.68	\$85.14	\$94.60
37	\$10.18	\$20.36	\$30.54	\$40.72	\$50.90	\$61.08	\$71.26	\$81.44	\$91.62	\$101.80
38	\$10.96	\$21.92	\$32.88	\$43.84	\$54.80	\$65.76	\$76.72	\$87.68	\$98.64	\$109.60
39	\$11.84	\$23.68	\$35.52	\$47.36	\$59.20	\$71.04	\$82.88	\$94.72	\$106.56	\$118.40
40	\$12.84	\$25.68	\$38.52	\$51.36	\$64.20	\$77.04	\$89.88	\$102.72	\$115.56	\$128.40
41	\$13.92	\$27.84	\$41.76	\$55.68	\$69.60	\$83.52	\$97.44	\$111.36	\$125.28	\$139.20
42	\$15.12	\$30.24	\$45.36	\$60.48	\$75.60	\$90.72	\$105.84	\$120.96	\$136.08	\$151.20
43	\$16.40	\$32.80	\$49.20	\$65.60	\$82.00	\$98.40	\$114.80	\$131.20	\$147.60	\$164.00
44	\$17.74	\$35.48	\$53.22	\$70.96	\$88.70	\$106.44	\$124.18	\$141.92	\$159.66	\$177.40
45	\$19.18	\$38.36	\$57.54	\$76.72	\$95.90	\$115.08	\$134.26	\$153.44	\$172.62	\$191.80
46	\$20.88	\$41.76	\$62.64	\$83.52	\$104.40	\$125.28	\$146.16	\$167.04	\$187.92	\$208.80
47	\$22.72	\$45.44	\$68.16	\$90.88	\$113.60	\$136.32	\$159.04	\$181.76	\$204.48	\$227.20
48	\$24.80	\$49.60	\$74.40	\$99.20	\$124.00	\$148.80	\$173.60	\$198.40	\$223.20	\$248.00
49	\$27.08	\$54.16	\$81.24	\$108.32	\$135.40	\$162.48	\$189.56	\$216.64	\$243.72	\$270.80
50	\$29.62	\$59.24	\$88.86	\$118.48	\$148.10	\$177.72	\$207.34	\$236.96	\$266.58	\$296.20
51	\$32.34	\$64.68	\$97.02	\$129.36	\$161.70	\$194.04	\$226.38	\$258.72	\$291.06	\$323.40
52	\$35.32	\$70.64	\$105.96	\$141.28	\$176.60	\$211.92	\$247.24	\$282.56	\$317.88	\$353.20
53	\$38.48	\$76.96	\$115.44	\$153.92	\$192.40	\$230.88	\$269.36	\$307.84	\$346.32	\$384.80
54	\$41.92	\$83.84	\$125.76	\$167.68	\$209.60	\$251.52	\$293.44	\$335.36	\$377.28	\$419.20
55	\$45.58	\$91.16	\$136.74	\$182.32	\$227.90	\$273.48	\$319.06	\$364.64	\$410.22	\$455.80
56	\$47.00	\$94.00	\$141.00	\$188.00	\$235.00	\$282.00	\$329.00	\$376.00	\$423.00	\$470.00
57	\$50.90	\$101.80	\$152.70	\$203.60	\$254.50	\$305.40	\$356.30	\$407.20	\$458.10	\$509.00
58	\$55.14	\$110.28	\$165.42	\$220.56	\$275.70	\$330.84	\$385.98	\$441.12	\$496.26	\$551.40
59	\$59.76	\$119.52	\$179.28	\$239.04	\$298.80	\$358.56	\$418.32	\$478.08	\$537.84	\$597.60
60	\$64.80	\$129.60	\$194.40	\$259.20	\$324.00	\$388.80	\$453.60	\$518.40	\$583.20	\$648.00
61	\$70.12	\$70.12	\$210.36	\$280.48	\$350.60	\$420.72	\$490.84	\$560.96	\$631.08	\$701.20
62	\$75.88	\$151.76	\$227.64	\$303.52	\$379.40	\$455.28	\$531.16	\$607.04	\$682.92	\$758.80
63	\$82.12	\$164.24	\$246.36	\$328.48	\$410.60	\$492.72	\$574.84	\$656.96	\$739.08	\$821.20
64	\$88.86	\$177.72	\$266.58	\$355.44	\$444.30	\$533.16	\$622.02	\$710.88	\$799.74	\$888.60
65	\$96.16	\$192.32	\$288.48	\$384.64	\$480.80	\$576.96	\$673.12	\$769.28	\$865.44	\$961.60

# MONTHLY 20 YEAR TERM LIFE POLICY UNISEX RATES — NON-SMOKER

AGES	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$140,000	\$160,000	\$180,000	\$200,000
18	\$2.54	\$5.08	\$7.62	\$10.16	\$12.70	\$15.24	\$17.78	\$20.32	\$22.86	\$25.40
19	\$2.58	\$5.16	\$7.74	\$10.32	\$12.90	\$15.48	\$18.06	\$20.64	\$23.22	\$25.80
20	\$2.64	\$5.28	\$7.92	\$10.56	\$13.20	\$15.84	\$18.48	\$21.12	\$23.76	\$26.40
21	\$2.70	\$5.40	\$8.10	\$10.80	\$13.50	\$16.20	\$18.90	\$21.60	\$24.30	\$27.00
22	\$2.74	\$5.48	\$8.22	\$10.96	\$13.70	\$16.44	\$19.18	\$21.92	\$24.66	\$27.40
23	\$2.82	\$5.64	\$8.46	\$11.28	\$14.10	\$16.92	\$19.74	\$22.56	\$25.38	\$28.20
24	\$2.88	\$5.76	\$8.64	\$11.52	\$14.40	\$17.28	\$20.16	\$23.04	\$25.92	\$28.80
25	\$2.96	\$5.92	\$8.88	\$11.84	\$14.80	\$17.76	\$20.72	\$23.68	\$26.64	\$29.60
26	\$3.06	\$6.12	\$9.18	\$12.24	\$15.30	\$18.36	\$21.42	\$24.48	\$27.54	\$30.60
27	\$3.20	\$6.40	\$9.60	\$12.80	\$16.00	\$19.20	\$22.40	\$25.60	\$28.80	\$32.00
28	\$3.40	\$6.80	\$10.20	\$13.60	\$17.00	\$20.40	\$23.80	\$27.20	\$30.60	\$34.00
29	\$3.58	\$7.16	\$10.74	\$14.32	\$17.90	\$21.48	\$25.06	\$28.64	\$32.22	\$35.80
30	\$3.80	\$7.60	\$11.40	\$15.20	\$19.00	\$22.80	\$26.60	\$30.40	\$34.20	\$38.00
31	\$4.04	\$8.08	\$12.12	\$16.16	\$20.20	\$24.24	\$28.28	\$32.32	\$36.36	\$40.40
32	\$4.26	\$8.52	\$12.78	\$17.04	\$21.30	\$25.56	\$29.82	\$34.08	\$38.34	\$42.60
33	\$4.54	\$9.08	\$13.62	\$18.16	\$22.70	\$27.24	\$31.78	\$36.32	\$40.86	\$45.40
34	\$4.78	\$9.56	\$14.34	\$19.12	\$23.90	\$28.68	\$33.46	\$38.24	\$43.02	\$47.80
35	\$5.24	\$10.48	\$15.72	\$20.96	\$26.20	\$31.44	\$36.68	\$41.92	\$47.16	\$52.40
36	\$5.68	\$11.36	\$17.04	\$22.72	\$28.40	\$34.08	\$39.76	\$45.44	\$51.12	\$56.80
37	\$6.20	\$12.40	\$18.60	\$24.80	\$31.00	\$37.20	\$43.40	\$49.60	\$55.80	\$62.00
38	\$6.74	\$13.48	\$20.22	\$26.96	\$33.70	\$40.44	\$47.18	\$53.92	\$60.66	\$67.40
39	\$7.32	\$14.64	\$21.96	\$29.28	\$36.60	\$43.92	\$51.24	\$58.56	\$65.88	\$73.20
40	\$7.98	\$15.96	\$23.94	\$31.92	\$39.90	\$47.88	\$55.86	\$63.84	\$71.82	\$79.80
41	\$8.68	\$17.36	\$26.04	\$34.72	\$43.40	\$52.08	\$60.76	\$69.44	\$78.12	\$86.80
42	\$9.42	\$18.84	\$28.26	\$37.68	\$47.10	\$56.52	\$65.94	\$75.36	\$84.78	\$94.20
43	\$10.24	\$20.48	\$30.72	\$40.96	\$51.20	\$61.44	\$71.68	\$81.92	\$92.16	\$102.40
44	\$11.14	\$22.28	\$33.42	\$44.56	\$55.70	\$66.84	\$77.98	\$89.12	\$100.26	\$111.40
45	\$12.12	\$24.24	\$36.36	\$48.48	\$60.60	\$72.72	\$84.84	\$96.96	\$109.08	\$121.20
46	\$13.32	\$26.64	\$39.96	\$53.28	\$66.60	\$79.92	\$93.24	\$106.56	\$119.88	\$133.20
47	\$14.64	\$29.28	\$43.92	\$58.56	\$73.20	\$87.84	\$102.48	\$117.12	\$131.76	\$146.40
48	\$16.08	\$32.16	\$48.24	\$64.32	\$80.40	\$96.48	\$112.56	\$128.64	\$144.72	\$160.80
49	\$17.70	\$35.40	\$53.10	\$70.80	\$88.50	\$106.20	\$123.90	\$141.60	\$159.30	\$177.00
50	\$19.44	\$38.88	\$58.32	\$77.76	\$97.20	\$116.64	\$136.08	\$155.52	\$174.96	\$194.40
51	\$21.38	\$42.76	\$64.14	\$85.52	\$106.90	\$128.28	\$149.66	\$171.04	\$192.42	\$213.80
52	\$23.50	\$47.00	\$70.50	\$94.00	\$117.50	\$141.00	\$164.50	\$188.00	\$211.50	\$235.00
53	\$25.82	\$51.64	\$77.46	\$103.28	\$129.10	\$154.92	\$180.74	\$206.56	\$232.38	\$258.20
54	\$28.38	\$56.76	\$85.14	\$113.52	\$141.90	\$170.28	\$198.66	\$227.04	\$255.42	\$283.80
55	\$31.20	\$62.40	\$93.60	\$124.80	\$156.00	\$187.20	\$218.40	\$249.60	\$280.80	\$312.00
56	\$32.64	\$65.28	\$97.92	\$130.56	\$163.20	\$195.84	\$228.48	\$261.12	\$293.76	\$326.40
57	\$35.88	\$71.76	\$107.64	\$143.52	\$179.40	\$215.28	\$251.16	\$287.04	\$322.92	\$358.80
58	\$39.44	\$78.88	\$118.32	\$157.76	\$197.20	\$236.64	\$276.08	\$315.52	\$354.96	\$394.40
59	\$43.34	\$86.68	\$130.02	\$173.36	\$216.70	\$260.04	\$303.38	\$346.72	\$390.06	\$433.40
60	\$47.64	\$95.28	\$142.92	\$190.56	\$238.20	\$285.84	\$333.48	\$381.12	\$428.76	\$476.40

**MONTHLY 20 YEAR TERM LIFE POLICY UNISEX RATES — SMOKER**

AGES	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$140,000	\$160,000	\$180,000	\$200,000
18	\$4.10	\$8.20	\$12.30	\$16.40	\$20.50	\$24.60	\$28.70	\$32.80	\$36.90	\$41.00
19	\$4.24	\$8.48	\$12.72	\$16.96	\$21.20	\$25.44	\$29.68	\$33.92	\$38.16	\$42.40
20	\$4.42	\$8.84	\$13.26	\$17.68	\$22.10	\$26.52	\$30.94	\$35.36	\$39.78	\$44.20
21	\$4.56	\$9.12	\$13.68	\$18.24	\$22.80	\$27.36	\$31.92	\$36.48	\$41.04	\$45.60
22	\$4.72	\$9.44	\$14.16	\$18.88	\$23.60	\$28.32	\$33.04	\$37.76	\$42.48	\$47.20
23	\$4.88	\$9.76	\$14.64	\$19.52	\$24.40	\$29.28	\$34.16	\$39.04	\$43.92	\$48.80
24	\$5.06	\$10.12	\$15.18	\$20.24	\$25.30	\$30.36	\$35.42	\$40.48	\$45.54	\$50.60
25	\$5.24	\$10.48	\$15.72	\$20.96	\$26.20	\$31.44	\$36.68	\$41.92	\$47.16	\$52.40
26	\$5.48	\$10.96	\$16.44	\$21.92	\$27.40	\$32.88	\$38.36	\$43.84	\$49.32	\$54.80
27	\$5.80	\$11.60	\$17.40	\$23.20	\$29.00	\$34.80	\$40.60	\$46.40	\$52.20	\$58.00
28	\$6.20	\$12.40	\$18.60	\$24.80	\$31.00	\$37.20	\$43.40	\$49.60	\$55.80	\$62.00
29	\$6.60	\$13.20	\$19.80	\$26.40	\$33.00	\$39.60	\$46.20	\$52.80	\$59.40	\$66.00
30	\$7.02	\$14.04	\$21.06	\$28.08	\$35.10	\$42.12	\$49.14	\$56.16	\$63.18	\$70.20
31	\$7.48	\$14.96	\$22.44	\$29.92	\$37.40	\$44.88	\$52.36	\$59.84	\$67.32	\$74.80
32	\$8.00	\$16.00	\$24.00	\$32.00	\$40.00	\$48.00	\$56.00	\$64.00	\$72.00	\$80.00
33	\$8.52	\$17.04	\$25.56	\$34.08	\$42.60	\$51.12	\$59.64	\$68.16	\$76.68	\$85.20
34	\$9.06	\$18.12	\$27.18	\$36.24	\$45.30	\$54.36	\$63.42	\$72.48	\$81.54	\$90.60
35	\$9.92	\$19.84	\$29.76	\$39.68	\$49.60	\$59.52	\$69.44	\$79.36	\$89.28	\$99.20
36	\$10.78	\$21.56	\$32.34	\$43.12	\$53.90	\$64.68	\$75.46	\$86.24	\$97.02	\$107.80
37	\$11.66	\$23.32	\$34.98	\$46.64	\$58.30	\$69.96	\$81.62	\$93.28	\$104.94	\$116.60
38	\$12.66	\$25.32	\$37.98	\$50.64	\$63.30	\$75.96	\$88.62	\$101.28	\$113.94	\$126.60
39	\$13.70	\$27.40	\$41.10	\$54.80	\$68.50	\$82.20	\$95.90	\$109.60	\$123.30	\$137.00
40	\$14.88	\$29.76	\$44.64	\$59.52	\$74.40	\$89.28	\$104.16	\$119.04	\$133.92	\$148.80
41	\$16.12	\$32.24	\$48.36	\$64.48	\$80.60	\$96.72	\$112.84	\$128.96	\$145.08	\$161.20
42	\$17.46	\$34.92	\$52.38	\$69.84	\$87.30	\$104.76	\$122.22	\$139.68	\$157.14	\$174.60
43	\$18.94	\$37.88	\$56.82	\$75.76	\$94.70	\$113.64	\$132.58	\$151.52	\$170.46	\$189.40
44	\$20.54	\$41.08	\$61.62	\$82.16	\$102.70	\$123.24	\$143.78	\$164.32	\$184.86	\$205.40
45	\$22.28	\$44.56	\$66.84	\$89.12	\$111.40	\$133.68	\$155.96	\$178.24	\$200.52	\$222.80
46	\$24.16	\$48.32	\$72.48	\$96.64	\$120.80	\$144.96	\$169.12	\$193.28	\$217.44	\$241.60
47	\$26.22	\$52.44	\$78.66	\$104.88	\$131.10	\$157.32	\$183.54	\$209.76	\$235.98	\$262.20
48	\$28.46	\$56.92	\$85.38	\$113.84	\$142.30	\$170.76	\$199.22	\$227.68	\$256.14	\$284.60
49	\$30.90	\$61.80	\$92.70	\$123.60	\$154.50	\$185.40	\$216.30	\$247.20	\$278.10	\$309.00
50	\$33.54	\$67.08	\$100.62	\$134.16	\$167.70	\$201.24	\$234.78	\$268.32	\$301.86	\$335.40
51	\$36.40	\$72.80	\$109.20	\$145.60	\$182.00	\$218.40	\$254.80	\$291.20	\$327.60	\$364.00
52	\$39.52	\$79.04	\$118.56	\$158.08	\$197.60	\$237.12	\$276.64	\$316.16	\$355.68	\$395.20
53	\$42.88	\$85.76	\$128.64	\$171.52	\$214.40	\$257.28	\$300.16	\$343.04	\$385.92	\$428.80
54	\$46.56	\$93.12	\$139.68	\$186.24	\$232.80	\$279.36	\$325.92	\$372.48	\$419.04	\$465.60
55	\$50.54	\$101.08	\$151.62	\$202.16	\$252.70	\$303.24	\$353.78	\$404.32	\$454.86	\$505.40
56	\$52.24	\$104.48	\$156.72	\$208.96	\$261.20	\$313.44	\$365.68	\$417.92	\$470.16	\$522.40
57	\$56.70	\$113.40	\$170.10	\$226.80	\$283.50	\$340.20	\$396.90	\$453.60	\$510.30	\$567.00
58	\$61.54	\$123.08	\$184.62	\$246.16	\$307.70	\$369.24	\$430.78	\$492.32	\$553.86	\$615.40
59	\$66.80	\$133.60	\$200.40	\$267.20	\$334.00	\$400.80	\$467.60	\$534.40	\$601.20	\$668.00
60	\$72.50	\$145.00	\$217.50	\$290.00	\$362.50	\$435.00	\$507.50	\$580.00	\$652.50	\$725.00

Please contact the Home Office at 1-800-648-0271 for additional rates up to \$300,000.

# MONTHLY 30 YEAR TERM LIFE POLICY UNISEX RATES — NON-SMOKER

AGES	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$140,000	\$160,000	\$180,000	\$200,000
18	\$2.88	\$5.76	\$8.64	\$11.52	\$14.40	\$17.28	\$20.16	\$23.04	\$25.92	\$28.80
19	\$3.04	\$6.08	\$9.12	\$12.16	\$15.20	\$18.24	\$21.28	\$24.32	\$27.36	\$30.40
20	\$3.16	\$6.32	\$9.48	\$12.64	\$15.80	\$18.96	\$22.12	\$25.28	\$28.44	\$31.60
21	\$3.28	\$6.56	\$9.84	\$13.12	\$16.40	\$19.68	\$22.96	\$26.24	\$29.52	\$32.80
22	\$3.44	\$6.88	\$10.32	\$13.76	\$17.20	\$20.64	\$24.08	\$27.52	\$30.96	\$34.40
23	\$3.58	\$7.16	\$10.74	\$14.32	\$17.90	\$21.48	\$25.06	\$28.64	\$32.22	\$35.80
24	\$3.76	\$7.52	\$11.28	\$15.04	\$18.80	\$22.56	\$26.32	\$30.08	\$33.84	\$37.60
25	\$3.90	\$7.80	\$11.70	\$15.60	\$19.50	\$23.40	\$27.30	\$31.20	\$35.10	\$39.00
26	\$4.12	\$8.24	\$12.36	\$16.48	\$20.60	\$24.72	\$28.84	\$32.96	\$37.08	\$41.20
27	\$4.42	\$8.84	\$13.26	\$17.68	\$22.10	\$26.52	\$30.94	\$35.36	\$39.78	\$44.20
28	\$4.74	\$9.48	\$14.22	\$18.96	\$23.70	\$28.44	\$33.18	\$37.92	\$42.66	\$47.40
29	\$5.08	\$10.16	\$15.24	\$20.32	\$25.40	\$30.48	\$35.56	\$40.64	\$45.72	\$50.80
30	\$5.48	\$10.96	\$16.44	\$21.92	\$27.40	\$32.88	\$38.36	\$43.84	\$49.32	\$54.80
31	\$5.90	\$11.80	\$17.70	\$23.60	\$29.50	\$35.40	\$41.30	\$47.20	\$53.10	\$59.00
32	\$6.32	\$12.64	\$18.96	\$25.28	\$31.60	\$37.92	\$44.24	\$50.56	\$56.88	\$63.20
33	\$6.80	\$13.60	\$20.40	\$27.20	\$34.00	\$40.80	\$47.60	\$54.40	\$61.20	\$68.00
34	\$7.30	\$14.60	\$21.90	\$29.20	\$36.50	\$43.80	\$51.10	\$58.40	\$65.70	\$73.00
35	\$8.08	\$16.16	\$24.24	\$32.32	\$40.40	\$48.48	\$56.56	\$64.64	\$72.72	\$80.80
36	\$8.80	\$17.60	\$26.40	\$35.20	\$44.00	\$52.80	\$61.60	\$70.40	\$79.20	\$88.00
37	\$9.56	\$19.12	\$28.68	\$38.24	\$47.80	\$57.36	\$66.92	\$76.48	\$86.04	\$95.60
38	\$10.44	\$20.88	\$31.32	\$41.76	\$52.20	\$62.64	\$73.08	\$83.52	\$93.96	\$104.40
39	\$11.36	\$22.72	\$34.08	\$45.44	\$56.80	\$68.16	\$79.52	\$90.88	\$102.24	\$113.60
40	\$12.36	\$24.72	\$37.08	\$49.44	\$61.80	\$74.16	\$86.52	\$98.88	\$111.24	\$123.60
41	\$13.46	\$26.92	\$40.38	\$53.84	\$67.30	\$80.76	\$94.22	\$107.68	\$121.14	\$134.60
42	\$14.66	\$29.32	\$43.98	\$58.64	\$73.30	\$87.96	\$102.62	\$117.28	\$131.94	\$146.60
43	\$15.98	\$31.96	\$47.94	\$63.92	\$79.90	\$95.88	\$111.86	\$127.84	\$143.82	\$159.80
44	\$17.38	\$34.76	\$52.14	\$69.52	\$86.90	\$104.28	\$121.66	\$139.04	\$156.42	\$173.80
45	\$18.92	\$37.84	\$56.76	\$75.68	\$94.60	\$113.52	\$132.44	\$151.36	\$170.28	\$189.20
46	\$20.60	\$41.20	\$61.80	\$82.40	\$103.00	\$123.60	\$144.20	\$164.80	\$185.40	\$206.00
47	\$22.44	\$44.88	\$67.32	\$89.76	\$112.20	\$134.64	\$157.08	\$179.52	\$201.96	\$224.40
48	\$24.42	\$48.84	\$73.26	\$97.68	\$122.10	\$146.52	\$170.94	\$195.36	\$219.78	\$244.20
49	\$26.60	\$53.20	\$79.80	\$106.40	\$133.00	\$159.60	\$186.20	\$212.80	\$239.40	\$266.00
50	\$28.96	\$57.92	\$86.88	\$115.84	\$144.80	\$173.76	\$202.72	\$231.68	\$260.64	\$289.60

**MONTHLY 30 YEAR TERM LIFE POLICY UNISEX RATES — SMOKER**

AGES	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$140,000	\$160,000	\$180,000	\$200,000
18	\$4.96	\$9.92	\$14.88	\$19.84	\$24.80	\$29.76	\$34.72	\$39.68	\$44.64	\$49.60
19	\$5.26	\$10.52	\$15.78	\$21.04	\$26.30	\$31.56	\$36.82	\$42.08	\$47.34	\$52.60
20	\$5.58	\$11.16	\$16.74	\$22.32	\$27.90	\$33.48	\$39.06	\$44.64	\$50.22	\$55.80
21	\$5.90	\$11.80	\$17.70	\$23.60	\$29.50	\$35.40	\$41.30	\$47.20	\$53.10	\$59.00
22	\$6.22	\$12.44	\$18.66	\$24.88	\$31.10	\$37.32	\$43.54	\$49.76	\$55.98	\$62.20
23	\$6.58	\$13.16	\$19.74	\$26.32	\$32.90	\$39.48	\$46.06	\$52.64	\$59.22	\$65.80
24	\$6.94	\$13.88	\$20.82	\$27.76	\$34.70	\$41.64	\$48.58	\$55.52	\$62.46	\$69.40
25	\$7.32	\$14.64	\$21.96	\$29.28	\$36.60	\$43.92	\$51.24	\$58.56	\$65.88	\$73.20
26	\$7.76	\$15.52	\$23.28	\$31.04	\$38.80	\$46.56	\$54.32	\$62.08	\$69.84	\$77.60
27	\$8.26	\$16.52	\$24.78	\$33.04	\$41.30	\$49.56	\$57.82	\$66.08	\$74.34	\$82.60
28	\$8.84	\$17.68	\$26.52	\$35.36	\$44.20	\$53.04	\$61.88	\$70.72	\$79.56	\$88.40
29	\$9.46	\$18.92	\$28.38	\$37.84	\$47.30	\$56.76	\$66.22	\$75.68	\$85.14	\$94.60
30	\$10.16	\$20.32	\$30.48	\$40.64	\$50.80	\$60.96	\$71.12	\$81.28	\$91.44	\$101.60
31	\$10.90	\$21.80	\$32.70	\$43.60	\$54.50	\$65.40	\$76.30	\$87.20	\$98.10	\$109.00
32	\$11.66	\$23.32	\$34.98	\$46.64	\$58.30	\$69.96	\$81.62	\$93.28	\$104.94	\$116.60
33	\$12.52	\$25.04	\$37.56	\$50.08	\$62.60	\$75.12	\$87.64	\$100.16	\$112.68	\$125.20
34	\$13.40	\$26.80	\$40.20	\$53.60	\$67.00	\$80.40	\$93.80	\$107.20	\$120.60	\$134.00
35	\$14.68	\$29.36	\$44.04	\$58.72	\$73.40	\$88.08	\$102.76	\$117.44	\$132.12	\$146.80
36	\$15.80	\$31.60	\$47.40	\$63.20	\$79.00	\$94.80	\$110.60	\$126.40	\$142.20	\$158.00
37	\$17.04	\$34.08	\$51.12	\$68.16	\$85.20	\$102.24	\$119.28	\$136.32	\$153.36	\$170.40
38	\$18.38	\$36.76	\$55.14	\$73.52	\$91.90	\$110.28	\$128.66	\$147.04	\$165.42	\$183.80
39	\$19.78	\$39.56	\$59.34	\$79.12	\$98.90	\$118.68	\$138.46	\$158.24	\$178.02	\$197.80
40	\$21.34	\$42.68	\$64.02	\$85.36	\$106.70	\$128.04	\$149.38	\$170.72	\$192.06	\$213.40
41	\$22.98	\$45.96	\$68.94	\$91.92	\$114.90	\$137.88	\$160.86	\$183.84	\$206.82	\$229.80
42	\$24.76	\$49.52	\$74.28	\$99.04	\$123.80	\$148.56	\$173.32	\$198.08	\$222.84	\$247.60
43	\$26.68	\$53.36	\$80.04	\$106.72	\$133.40	\$160.08	\$186.76	\$213.44	\$240.12	\$266.80
44	\$28.74	\$57.48	\$86.22	\$114.96	\$143.70	\$172.44	\$201.18	\$229.92	\$258.66	\$287.40
45	\$31.00	\$62.00	\$93.00	\$124.00	\$155.00	\$186.00	\$217.00	\$248.00	\$279.00	\$310.00
46	\$33.38	\$66.76	\$100.14	\$133.52	\$166.90	\$200.28	\$233.66	\$267.04	\$300.42	\$333.80
47	\$35.98	\$71.96	\$107.94	\$143.92	\$179.90	\$215.88	\$251.86	\$287.84	\$323.82	\$359.80
48	\$38.76	\$77.52	\$116.28	\$155.04	\$193.80	\$232.56	\$271.32	\$310.08	\$348.84	\$387.60
49	\$41.76	\$83.52	\$125.28	\$167.04	\$208.80	\$250.56	\$292.32	\$334.08	\$375.84	\$417.60
50	\$45.02	\$90.04	\$135.06	\$180.08	\$225.10	\$270.12	\$315.14	\$360.16	\$405.18	\$450.20

Please contact the Home Office at 1-800-648-0271 for additional rates up to \$300,000.

**MONTHLY TO AGE 80 TERM LIFE POLICY UNISEX RATES — NON-SMOKER**

AGES	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$140,000	\$160,000	\$180,000	\$200,000
18	\$8.12	\$16.24	\$24.36	\$32.48	\$40.60	\$48.72	\$56.84	\$64.96	\$73.08	\$81.20
19	\$8.42	\$16.84	\$25.26	\$33.68	\$42.10	\$50.52	\$58.94	\$67.36	\$75.78	\$84.20
20	\$8.74	\$17.48	\$26.22	\$34.96	\$43.70	\$52.44	\$61.18	\$69.92	\$78.66	\$87.40
21	\$9.07	\$18.14	\$27.21	\$36.28	\$45.35	\$54.42	\$63.49	\$72.56	\$81.63	\$90.70
22	\$9.34	\$18.68	\$28.02	\$37.36	\$46.70	\$56.04	\$65.38	\$74.72	\$84.06	\$93.40
23	\$9.66	\$19.32	\$28.98	\$38.64	\$48.30	\$57.96	\$67.62	\$77.28	\$86.94	\$96.60
24	\$10.00	\$20.00	\$30.00	\$40.00	\$50.00	\$60.00	\$70.00	\$80.00	\$90.00	\$100.00
25	\$10.34	\$20.68	\$31.02	\$41.36	\$51.70	\$62.04	\$72.38	\$82.72	\$93.06	\$103.40
26	\$10.74	\$21.48	\$32.22	\$42.96	\$53.70	\$64.44	\$75.18	\$85.92	\$96.66	\$107.40
27	\$11.12	\$22.24	\$33.36	\$44.48	\$55.60	\$66.72	\$77.84	\$88.96	\$100.08	\$111.20
28	\$11.52	\$23.04	\$34.56	\$46.08	\$57.60	\$69.12	\$80.64	\$92.16	\$103.68	\$115.20
29	\$11.96	\$23.92	\$35.88	\$47.84	\$59.80	\$71.76	\$83.72	\$95.68	\$107.64	\$119.60
30	\$12.40	\$24.80	\$37.20	\$49.60	\$62.00	\$74.40	\$86.80	\$99.20	\$111.60	\$124.00
31	\$12.88	\$25.76	\$38.64	\$51.52	\$64.40	\$77.28	\$90.16	\$103.04	\$115.92	\$128.80
32	\$13.34	\$26.68	\$40.02	\$53.36	\$66.70	\$80.04	\$93.38	\$106.72	\$120.06	\$133.40
33	\$13.84	\$27.68	\$41.52	\$55.36	\$69.20	\$83.04	\$96.88	\$110.72	\$124.56	\$138.40
34	\$14.36	\$28.72	\$43.08	\$57.44	\$71.80	\$86.16	\$100.52	\$114.88	\$129.24	\$143.60
35	\$14.90	\$29.80	\$44.70	\$59.60	\$74.50	\$89.40	\$104.30	\$119.20	\$134.10	\$149.00
36	\$15.50	\$31.00	\$46.50	\$62.00	\$77.50	\$93.00	\$108.50	\$124.00	\$139.50	\$155.00
37	\$16.18	\$32.36	\$48.54	\$64.72	\$80.90	\$97.08	\$113.26	\$129.44	\$145.62	\$161.80
38	\$16.88	\$33.76	\$50.64	\$67.52	\$84.40	\$101.28	\$118.16	\$135.04	\$151.92	\$168.80
39	\$17.58	\$35.16	\$52.74	\$70.32	\$87.90	\$105.48	\$123.06	\$140.64	\$158.22	\$175.80
40	\$18.34	\$36.68	\$55.02	\$73.36	\$91.70	\$110.04	\$128.38	\$146.72	\$165.06	\$183.40
41	\$19.14	\$38.28	\$57.42	\$76.56	\$95.70	\$114.84	\$133.98	\$153.12	\$172.26	\$191.40
42	\$19.94	\$39.88	\$59.82	\$79.76	\$99.70	\$119.64	\$139.58	\$159.52	\$179.46	\$199.40
43	\$20.78	\$41.56	\$62.34	\$83.12	\$103.90	\$124.68	\$145.46	\$166.24	\$187.02	\$207.80
44	\$21.66	\$43.32	\$64.98	\$86.64	\$108.30	\$129.96	\$151.62	\$173.28	\$194.94	\$216.60
45	\$22.62	\$45.24	\$67.86	\$90.48	\$113.10	\$135.72	\$158.34	\$180.96	\$203.58	\$226.20
46	\$23.76	\$47.52	\$71.28	\$95.04	\$118.80	\$142.56	\$166.32	\$190.08	\$213.84	\$237.60
47	\$24.96	\$49.92	\$74.88	\$99.84	\$124.80	\$149.76	\$174.72	\$199.68	\$224.64	\$249.60
48	\$26.22	\$52.44	\$78.66	\$104.88	\$131.10	\$157.32	\$183.54	\$209.76	\$235.98	\$262.20
49	\$27.56	\$55.12	\$82.68	\$110.24	\$137.80	\$165.36	\$192.92	\$220.48	\$248.04	\$275.60
50	\$28.96	\$57.92	\$86.88	\$115.84	\$144.80	\$173.76	\$202.72	\$231.68	\$260.64	\$289.60
51	\$30.58	\$61.16	\$91.74	\$122.32	\$152.90	\$183.48	\$214.06	\$244.64	\$275.22	\$305.80
52	\$32.28	\$64.56	\$96.84	\$129.12	\$161.40	\$193.68	\$225.96	\$258.24	\$290.52	\$322.80
53	\$34.12	\$68.24	\$102.36	\$136.48	\$170.60	\$204.72	\$238.84	\$272.96	\$307.08	\$341.20
54	\$36.64	\$73.28	\$109.92	\$146.56	\$183.20	\$219.84	\$256.48	\$293.12	\$329.76	\$366.40
55	\$38.06	\$76.12	\$114.18	\$152.24	\$190.30	\$228.36	\$266.42	\$304.48	\$342.54	\$380.60
56	\$38.28	\$76.56	\$114.84	\$153.12	\$191.40	\$229.68	\$267.96	\$306.24	\$344.52	\$382.80
57	\$40.44	\$80.88	\$121.32	\$161.76	\$202.20	\$242.64	\$283.08	\$323.52	\$363.96	\$404.40
58	\$42.70	\$85.40	\$128.10	\$170.80	\$213.50	\$256.20	\$298.90	\$341.60	\$384.30	\$427.00
59	\$45.10	\$90.20	\$135.30	\$180.40	\$225.50	\$270.60	\$315.70	\$360.80	\$405.90	\$451.00
60	\$47.64	\$95.28	\$142.92	\$190.56	\$238.20	\$285.84	\$333.48	\$381.12	\$428.76	\$476.40
61	\$50.74	\$101.48	\$152.22	\$202.96	\$253.70	\$304.44	\$355.18	\$405.92	\$456.66	\$507.40
62	\$54.04	\$108.08	\$162.12	\$216.16	\$270.20	\$324.24	\$378.28	\$432.32	\$486.36	\$540.40
63	\$57.58	\$115.16	\$172.74	\$230.32	\$287.90	\$345.48	\$403.06	\$460.64	\$518.22	\$575.80
64	\$61.34	\$122.68	\$184.02	\$245.36	\$306.70	\$368.04	\$429.38	\$490.72	\$552.06	\$613.40
65	\$65.36	\$130.72	\$196.08	\$261.44	\$326.80	\$392.16	\$457.52	\$522.88	\$588.24	\$653.60
66	\$69.62	\$139.24	\$208.86	\$278.48	\$348.10	\$417.72	\$487.34	\$556.96	\$626.58	\$696.20
67	\$74.16	\$148.32	\$222.48	\$296.64	\$370.80	\$444.96	\$519.12	\$593.28	\$667.44	\$741.60
68	\$79.00	\$158.00	\$237.00	\$316.00	\$395.00	\$474.00	\$553.00	\$632.00	\$711.00	\$790.00
69	\$84.16	\$168.32	\$252.48	\$336.64	\$420.80	\$504.96	\$589.12	\$673.28	\$757.44	\$841.60
70	\$89.66	\$179.32	\$268.98	\$358.64	\$448.30	\$537.96	\$627.62	\$717.28	\$806.94	\$896.60

**MONTHLY TO AGE 80 TERM LIFE POLICY UNISEX RATES — SMOKER**

AGES	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$140,000	\$160,000	\$180,000	\$200,000
18	\$12.02	\$24.04	\$36.06	\$48.08	\$60.10	\$72.12	\$84.14	\$96.16	\$108.18	\$120.20
19	\$12.46	\$24.92	\$37.38	\$49.84	\$62.30	\$74.76	\$87.22	\$99.68	\$112.14	\$124.60
20	\$12.92	\$25.84	\$38.76	\$51.68	\$64.60	\$77.52	\$90.44	\$103.36	\$116.28	\$129.20
21	\$13.38	\$26.76	\$40.14	\$53.52	\$66.90	\$80.28	\$93.66	\$107.04	\$120.42	\$133.80
22	\$13.88	\$27.76	\$41.64	\$55.52	\$69.40	\$83.28	\$97.16	\$111.04	\$124.92	\$138.80
23	\$14.40	\$28.80	\$43.20	\$57.60	\$72.00	\$86.40	\$100.80	\$115.20	\$129.60	\$144.00
24	\$14.94	\$29.88	\$44.82	\$59.76	\$74.70	\$89.64	\$104.58	\$119.52	\$134.46	\$149.40
25	\$15.46	\$30.92	\$46.38	\$61.84	\$77.30	\$92.76	\$108.22	\$123.68	\$139.14	\$154.60
26	\$16.08	\$32.16	\$48.24	\$64.32	\$80.40	\$96.48	\$112.56	\$128.64	\$144.72	\$160.80
27	\$16.72	\$33.44	\$50.16	\$66.88	\$83.60	\$100.32	\$117.04	\$133.76	\$150.48	\$167.20
28	\$17.34	\$34.68	\$52.02	\$69.36	\$86.70	\$104.04	\$121.38	\$138.72	\$156.06	\$173.40
29	\$18.04	\$36.08	\$54.12	\$72.16	\$90.20	\$108.24	\$126.28	\$144.32	\$162.36	\$180.40
30	\$18.74	\$37.48	\$56.22	\$74.96	\$93.70	\$112.44	\$131.18	\$149.92	\$168.66	\$187.40
31	\$19.44	\$38.88	\$58.32	\$77.76	\$97.20	\$116.64	\$136.08	\$155.52	\$174.96	\$194.40
32	\$20.20	\$40.40	\$60.60	\$80.80	\$101.00	\$121.20	\$141.40	\$161.60	\$181.80	\$202.00
33	\$21.00	\$42.00	\$63.00	\$84.00	\$105.00	\$126.00	\$147.00	\$168.00	\$189.00	\$210.00
34	\$21.80	\$43.60	\$65.40	\$87.20	\$109.00	\$130.80	\$152.60	\$174.40	\$196.20	\$218.00
35	\$22.66	\$45.32	\$67.98	\$90.64	\$113.30	\$135.96	\$158.62	\$181.28	\$203.94	\$226.60
36	\$23.66	\$47.32	\$70.98	\$94.64	\$118.30	\$141.96	\$165.62	\$189.28	\$212.94	\$236.60
37	\$24.70	\$49.40	\$74.10	\$98.80	\$123.50	\$148.20	\$172.90	\$197.60	\$222.30	\$247.00
38	\$25.76	\$51.52	\$77.28	\$103.04	\$128.80	\$154.56	\$180.32	\$206.08	\$231.84	\$257.60
39	\$26.92	\$53.84	\$80.76	\$107.68	\$134.60	\$161.52	\$188.44	\$215.36	\$242.28	\$269.20
40	\$28.08	\$56.16	\$84.24	\$112.32	\$140.40	\$168.48	\$196.56	\$224.64	\$252.72	\$280.80
41	\$29.34	\$58.68	\$88.02	\$117.36	\$146.70	\$176.04	\$205.38	\$234.72	\$264.06	\$293.40
42	\$30.62	\$61.24	\$91.86	\$122.48	\$153.10	\$183.72	\$214.34	\$244.96	\$275.58	\$306.20
43	\$31.96	\$63.92	\$95.88	\$127.84	\$159.80	\$191.76	\$223.72	\$255.68	\$287.64	\$319.60
44	\$33.36	\$66.72	\$100.08	\$133.44	\$166.80	\$200.16	\$233.52	\$266.88	\$300.24	\$333.60
45	\$34.84	\$69.68	\$104.52	\$139.36	\$174.20	\$209.04	\$243.88	\$278.72	\$313.56	\$348.40
46	\$36.68	\$73.36	\$110.04	\$146.72	\$183.40	\$220.08	\$256.76	\$293.44	\$330.12	\$366.80
47	\$38.58	\$77.16	\$115.74	\$154.32	\$192.90	\$231.48	\$270.06	\$308.64	\$347.22	\$385.80
48	\$40.62	\$81.24	\$121.86	\$162.48	\$203.10	\$243.72	\$284.34	\$324.96	\$365.58	\$406.20
49	\$42.76	\$85.52	\$128.28	\$171.04	\$213.80	\$256.56	\$299.32	\$342.08	\$384.84	\$427.60
50	\$45.02	\$90.04	\$135.06	\$180.08	\$225.10	\$270.12	\$315.14	\$360.16	\$405.18	\$450.20
51	\$47.46	\$94.92	\$142.38	\$189.84	\$237.30	\$284.76	\$332.22	\$379.68	\$427.14	\$474.60
52	\$50.02	\$100.04	\$150.06	\$200.08	\$250.10	\$300.12	\$350.14	\$400.16	\$450.18	\$500.20
53	\$52.72	\$105.44	\$158.16	\$210.88	\$263.60	\$316.32	\$369.04	\$421.76	\$474.48	\$527.20
54	\$55.54	\$111.08	\$166.62	\$222.16	\$277.70	\$333.24	\$388.78	\$444.32	\$499.86	\$555.40
55	\$58.54	\$117.08	\$175.62	\$234.16	\$292.70	\$351.24	\$409.78	\$468.32	\$526.86	\$585.40
56	\$58.76	\$117.52	\$176.28	\$235.04	\$293.80	\$352.56	\$411.32	\$470.08	\$528.84	\$587.60
57	\$61.92	\$123.84	\$185.76	\$247.68	\$309.60	\$371.52	\$433.44	\$495.36	\$557.28	\$619.20
58	\$65.26	\$130.52	\$195.78	\$261.04	\$326.30	\$391.56	\$456.82	\$522.08	\$587.34	\$652.60
59	\$68.78	\$137.56	\$206.34	\$275.12	\$343.90	\$412.68	\$481.46	\$550.24	\$619.02	\$687.80
60	\$72.50	\$145.00	\$217.50	\$290.00	\$362.50	\$435.00	\$507.50	\$580.00	\$652.50	\$725.00
61	\$76.72	\$76.72	\$230.16	\$306.88	\$383.60	\$460.32	\$537.04	\$613.76	\$690.48	\$767.20
62	\$81.16	\$162.32	\$243.48	\$324.64	\$405.80	\$486.96	\$568.12	\$649.28	\$730.44	\$811.60
63	\$85.88	\$171.76	\$257.64	\$343.52	\$429.40	\$515.28	\$601.16	\$687.04	\$772.92	\$858.80
64	\$90.88	\$181.76	\$272.64	\$363.52	\$454.40	\$545.28	\$636.16	\$727.04	\$817.92	\$908.80
65	\$96.16	\$192.32	\$288.48	\$384.64	\$480.80	\$576.96	\$673.12	\$769.28	\$865.44	\$961.60
66	\$101.74	\$203.48	\$305.22	\$406.96	\$508.70	\$610.44	\$712.18	\$813.92	\$915.66	\$1,017.40
67	\$107.68	\$215.36	\$323.04	\$430.72	\$538.40	\$646.08	\$753.76	\$861.44	\$969.12	\$1,076.80
68	\$113.92	\$227.84	\$341.76	\$455.68	\$569.60	\$683.52	\$797.44	\$911.36	\$1,025.28	\$1,139.20
69	\$120.56	\$241.12	\$361.68	\$482.24	\$602.80	\$723.36	\$843.92	\$964.48	\$1,085.04	\$1,205.60
70	\$127.56	\$255.12	\$382.68	\$510.24	\$637.80	\$765.36	\$892.92	\$1,020.48	\$1,148.04	\$1,275.60

Please contact the Home Office at 1-800-648-0271 for additional rates up to \$300,000.

**MONTHLY ACCIDENTAL DEATH BENEFIT RIDER RATES**

AGES	Per \$5,000 Benefit	Per \$10,000 Benefit
18 - 55	\$.52	\$1.04
56 - 65	\$.50	\$1.00

Benefit amount always equal to the life insurance amount of the base policy.

**MONTHLY CHILDREN'S TERM RIDER RATES**

AGES	1 UNIT	2 UNITS	3 UNITS	4 UNITS	5 UNITS
15 DAYS - 18 YEARS	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00

1 UNIT = \$2,000

MAY ENROLL FOR EITHER THE MONTHLY FAMILY TERM RIDER OR THE MONTHLY CHILDREN'S TERM RIDER



**MONTHLY FAMILY TERM RIDER RATES**

SPOUSE'S ISSUE AGE	1 UNIT	2 UNITS	3 UNITS	4 UNITS	5 UNITS
18 - 55	\$2.62	\$5.24	\$7.86	\$10.48	\$13.10

1 UNIT FOR CHILDREN = \$2,000

**Spouse's Decreasing Term Benefit**  
 The initial amount and the amount at the spouse's death per unit are shown in the tables to the right.



**Example:**  
 Spouse has two (2) units at issue age 35 and dies at age 60.  
 Initial amount = \$7,000 (2 X \$3,500)  
 Amount at age 60 = 2,000 (2 X \$1,000)

1 UNIT SPOUSE COVERAGE EQUALS	
SPOUSE'S AGE AT DEATH	DEATH BENEFIT
UNDER 21	\$5,000
21	4,900
22	4,800
23	4,700
24	4,600
25	4,500
26	4,400
27	4,300
28	4,200
29	4,100
30	4,000
31	3,900
32	3,800
33	3,700
34	3,600
35	3,500
36	3,400
37	3,300
38	3,200
39	3,100
40	3,000
41	2,900
42	2,800
43	2,700
44	2,600
45	2,500
46	2,400
47	2,300
48	2,200
49	2,100
50	2,000
51	1,900
52	1,800
53	1,700
54	1,600
55	1,500
56	1,400
57	1,300
58	1,200
59	1,100
60 - 64	1,000

MAY ENROLL FOR EITHER THE MONTHLY FAMILY TERM RIDER OR THE MONTHLY CHILDREN'S TERM RIDER

**MONTHLY RETURN OF PREMIUM RIDER UNISEX RATES — 15 YEAR TERM NON-SMOKER**

AGES	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$140,000	\$160,000	\$180,000	\$200,000
18	\$2.62	\$5.24	\$7.86	\$10.48	\$13.10	\$15.72	\$18.34	\$20.96	\$23.58	\$26.20
19	\$2.66	\$5.32	\$7.98	\$10.64	\$13.30	\$15.96	\$18.62	\$21.28	\$23.94	\$26.60
20	\$2.70	\$5.40	\$8.10	\$10.80	\$13.50	\$16.20	\$18.90	\$21.60	\$24.30	\$27.00
21	\$2.74	\$5.48	\$8.22	\$10.96	\$13.70	\$16.44	\$19.18	\$21.92	\$24.66	\$27.40
22	\$2.80	\$5.60	\$8.40	\$11.20	\$14.00	\$16.80	\$19.60	\$22.40	\$25.20	\$28.00
23	\$2.86	\$5.72	\$8.58	\$11.44	\$14.30	\$17.16	\$20.02	\$22.88	\$25.74	\$28.60
24	\$2.94	\$5.88	\$8.82	\$11.76	\$14.70	\$17.64	\$20.58	\$23.52	\$26.46	\$29.40
25	\$3.00	\$6.00	\$9.00	\$12.00	\$15.00	\$18.00	\$21.00	\$24.00	\$27.00	\$30.00
26	\$3.10	\$6.20	\$9.30	\$12.40	\$15.50	\$18.60	\$21.70	\$24.80	\$27.90	\$31.00
27	\$3.22	\$6.44	\$9.66	\$12.88	\$16.10	\$19.32	\$22.54	\$25.76	\$28.98	\$32.20
28	\$3.42	\$6.84	\$10.26	\$13.68	\$17.10	\$20.52	\$23.94	\$27.36	\$30.78	\$34.20
29	\$3.60	\$7.20	\$10.80	\$14.40	\$18.00	\$21.60	\$25.20	\$28.80	\$32.40	\$36.00
30	\$3.82	\$7.64	\$11.46	\$15.28	\$19.10	\$22.92	\$26.74	\$30.56	\$34.38	\$38.20
31	\$4.02	\$8.04	\$12.06	\$16.08	\$20.10	\$24.12	\$28.14	\$32.16	\$36.18	\$40.20
32	\$4.24	\$8.48	\$12.72	\$16.96	\$21.20	\$25.44	\$29.68	\$33.92	\$38.16	\$42.40
33	\$4.50	\$9.00	\$13.50	\$18.00	\$22.50	\$27.00	\$31.50	\$36.00	\$40.50	\$45.00
34	\$4.72	\$9.44	\$14.16	\$18.88	\$23.60	\$28.32	\$33.04	\$37.76	\$42.48	\$47.20
35	\$5.10	\$10.20	\$15.30	\$20.40	\$25.50	\$30.60	\$35.70	\$40.80	\$45.90	\$51.00
36	\$5.50	\$11.00	\$16.50	\$22.00	\$27.50	\$33.00	\$38.50	\$44.00	\$49.50	\$55.00
37	\$5.90	\$11.80	\$17.70	\$23.60	\$29.50	\$35.40	\$41.30	\$47.20	\$53.10	\$59.00
38	\$6.38	\$12.76	\$19.14	\$25.52	\$31.90	\$38.28	\$44.66	\$51.04	\$57.42	\$63.80
39	\$6.90	\$13.80	\$20.70	\$27.60	\$34.50	\$41.40	\$48.30	\$55.20	\$62.10	\$69.00
40	\$7.44	\$14.88	\$22.32	\$29.76	\$37.20	\$44.64	\$52.08	\$59.52	\$66.96	\$74.40
41	\$8.08	\$16.16	\$24.24	\$32.32	\$40.40	\$48.48	\$56.56	\$64.64	\$72.72	\$80.80
42	\$8.78	\$17.56	\$26.34	\$35.12	\$43.90	\$52.68	\$61.46	\$70.24	\$79.02	\$87.80
43	\$9.52	\$19.04	\$28.56	\$38.08	\$47.60	\$57.12	\$66.64	\$76.16	\$85.68	\$95.20
44	\$10.30	\$20.60	\$30.90	\$41.20	\$51.50	\$61.80	\$72.10	\$82.40	\$92.70	\$103.00
45	\$11.14	\$22.28	\$33.42	\$44.56	\$55.70	\$66.84	\$77.98	\$89.12	\$100.26	\$111.40
46	\$12.26	\$24.52	\$36.78	\$49.04	\$61.30	\$73.56	\$85.82	\$98.08	\$110.34	\$122.60
47	\$13.48	\$26.96	\$40.44	\$53.92	\$67.40	\$80.88	\$94.36	\$107.84	\$121.32	\$134.80
48	\$14.84	\$29.68	\$44.52	\$59.36	\$74.20	\$89.04	\$103.88	\$118.72	\$133.56	\$148.40
49	\$16.38	\$32.76	\$49.14	\$65.52	\$81.90	\$98.28	\$114.66	\$131.04	\$147.42	\$163.80
50	\$18.10	\$36.20	\$54.30	\$72.40	\$90.50	\$108.60	\$126.70	\$144.80	\$162.90	\$181.00
51	\$19.96	\$39.92	\$59.88	\$79.84	\$99.80	\$119.76	\$139.72	\$159.68	\$179.64	\$199.60
52	\$22.02	\$44.04	\$66.06	\$88.08	\$110.10	\$132.12	\$154.14	\$176.16	\$198.18	\$220.20
53	\$24.24	\$48.48	\$72.72	\$96.96	\$121.20	\$145.44	\$169.68	\$193.92	\$218.16	\$242.40
54	\$26.64	\$53.28	\$79.92	\$106.56	\$133.20	\$159.84	\$186.48	\$213.12	\$239.76	\$266.40
55	\$29.28	\$58.56	\$87.84	\$117.12	\$146.40	\$175.68	\$204.96	\$234.24	\$263.52	\$292.80
56	\$30.60	\$61.20	\$91.80	\$122.40	\$153.00	\$183.60	\$214.20	\$244.80	\$275.40	\$306.00
57	\$33.58	\$67.16	\$100.74	\$134.32	\$167.90	\$201.48	\$235.06	\$268.64	\$302.22	\$335.80
58	\$36.92	\$73.84	\$110.76	\$147.68	\$184.60	\$221.52	\$258.44	\$295.36	\$332.28	\$369.20
59	\$40.58	\$81.16	\$121.74	\$162.32	\$202.90	\$243.48	\$284.06	\$324.64	\$365.22	\$405.80
60	\$44.66	\$89.32	\$133.98	\$178.64	\$223.30	\$267.96	\$312.62	\$357.28	\$401.94	\$446.60

**MONTHLY RETURN OF PREMIUM RIDER UNISEX RATES — 15 YEAR TERM SMOKER**

<b>AGES</b>	<b>\$20,000</b>	<b>\$40,000</b>	<b>\$60,000</b>	<b>\$80,000</b>	<b>\$100,000</b>	<b>\$120,000</b>	<b>\$140,000</b>	<b>\$160,000</b>	<b>\$180,000</b>	<b>\$200,000</b>
18	\$4.36	\$8.72	\$13.08	\$17.44	\$21.80	\$26.16	\$30.52	\$34.88	\$39.24	\$43.60
19	\$4.50	\$9.00	\$13.50	\$18.00	\$22.50	\$27.00	\$31.50	\$36.00	\$40.50	\$45.00
20	\$4.60	\$9.20	\$13.80	\$18.40	\$23.00	\$27.60	\$32.20	\$36.80	\$41.40	\$46.00
21	\$4.74	\$9.48	\$14.22	\$18.96	\$23.70	\$28.44	\$33.18	\$37.92	\$42.66	\$47.40
22	\$4.90	\$9.80	\$14.70	\$19.60	\$24.50	\$29.40	\$34.30	\$39.20	\$44.10	\$49.00
23	\$5.04	\$10.08	\$15.12	\$20.16	\$25.20	\$30.24	\$35.28	\$40.32	\$45.36	\$50.40
24	\$5.24	\$10.48	\$15.72	\$20.96	\$26.20	\$31.44	\$36.68	\$41.92	\$47.16	\$52.40
25	\$5.38	\$10.76	\$16.14	\$21.52	\$26.90	\$32.28	\$37.66	\$43.04	\$48.42	\$53.80
26	\$5.64	\$11.28	\$16.92	\$22.56	\$28.20	\$33.84	\$39.48	\$45.12	\$50.76	\$56.40
27	\$5.88	\$11.76	\$17.64	\$23.52	\$29.40	\$35.28	\$41.16	\$47.04	\$52.92	\$58.80
28	\$6.24	\$12.48	\$18.72	\$24.96	\$31.20	\$37.44	\$43.68	\$49.92	\$56.16	\$62.40
29	\$6.62	\$13.24	\$19.86	\$26.48	\$33.10	\$39.72	\$46.34	\$52.96	\$59.58	\$66.20
30	\$7.04	\$14.08	\$21.12	\$28.16	\$35.20	\$42.24	\$49.28	\$56.32	\$63.36	\$70.40
31	\$7.48	\$14.96	\$22.44	\$29.92	\$37.40	\$44.88	\$52.36	\$59.84	\$67.32	\$74.80
32	\$7.94	\$15.88	\$23.82	\$31.76	\$39.70	\$47.64	\$55.58	\$63.52	\$71.46	\$79.40
33	\$8.44	\$16.88	\$25.32	\$33.76	\$42.20	\$50.64	\$59.08	\$67.52	\$75.96	\$84.40
34	\$8.94	\$17.88	\$26.82	\$35.76	\$44.70	\$53.64	\$62.58	\$71.52	\$80.46	\$89.40
35	\$9.66	\$19.32	\$28.98	\$38.64	\$48.30	\$57.96	\$67.62	\$77.28	\$86.94	\$96.60
36	\$10.42	\$20.84	\$31.26	\$41.68	\$52.10	\$62.52	\$72.94	\$83.36	\$93.78	\$104.20
37	\$11.20	\$22.40	\$33.60	\$44.80	\$56.00	\$67.20	\$78.40	\$89.60	\$100.80	\$112.00
38	\$12.06	\$24.12	\$36.18	\$48.24	\$60.30	\$72.36	\$84.42	\$96.48	\$108.54	\$120.60
39	\$13.04	\$26.08	\$39.12	\$52.16	\$65.20	\$78.24	\$91.28	\$104.32	\$117.36	\$130.40
40	\$14.12	\$28.24	\$42.36	\$56.48	\$70.60	\$84.72	\$98.84	\$112.96	\$127.08	\$141.20
41	\$15.34	\$30.68	\$46.02	\$61.36	\$76.70	\$92.04	\$107.38	\$122.72	\$138.06	\$153.40
42	\$16.64	\$33.28	\$49.92	\$66.56	\$83.20	\$99.84	\$116.48	\$133.12	\$149.76	\$166.40
43	\$18.04	\$36.08	\$54.12	\$72.16	\$90.20	\$108.24	\$126.28	\$144.32	\$162.36	\$180.40
44	\$19.54	\$39.08	\$58.62	\$78.16	\$97.70	\$117.24	\$136.78	\$156.32	\$175.86	\$195.40
45	\$21.10	\$42.20	\$63.30	\$84.40	\$105.50	\$126.60	\$147.70	\$168.80	\$189.90	\$211.00
46	\$22.96	\$45.92	\$68.88	\$91.84	\$114.80	\$137.76	\$160.72	\$183.68	\$206.64	\$229.60
47	\$25.00	\$50.00	\$75.00	\$100.00	\$125.00	\$150.00	\$175.00	\$200.00	\$225.00	\$250.00
48	\$27.28	\$54.56	\$81.84	\$109.12	\$136.40	\$163.68	\$190.96	\$218.24	\$245.52	\$272.80
49	\$29.80	\$59.60	\$89.40	\$119.20	\$149.00	\$178.80	\$208.60	\$238.40	\$268.20	\$298.00
50	\$32.58	\$65.16	\$97.74	\$130.32	\$162.90	\$195.48	\$228.06	\$260.64	\$293.22	\$325.80
51	\$35.58	\$71.16	\$106.74	\$142.32	\$177.90	\$213.48	\$249.06	\$284.64	\$320.22	\$355.80
52	\$38.86	\$77.72	\$116.58	\$155.44	\$194.30	\$233.16	\$272.02	\$310.88	\$349.74	\$388.60
53	\$42.36	\$84.72	\$127.08	\$169.44	\$211.80	\$254.16	\$296.52	\$338.88	\$381.24	\$423.60
54	\$46.12	\$92.24	\$138.36	\$184.48	\$230.60	\$276.72	\$322.84	\$368.96	\$415.08	\$461.20
55	\$50.16	\$100.32	\$150.48	\$200.64	\$250.80	\$300.96	\$351.12	\$401.28	\$451.44	\$501.60

**MONTHLY RETURN OF PREMIUM RIDER UNISEX RATES — 20 YEAR TERM NON-SMOKER**

AGES	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$140,000	\$160,000	\$180,000	\$200,000
18	\$2.14	\$4.28	\$6.42	\$8.56	\$10.70	\$12.84	\$14.98	\$17.12	\$19.26	\$21.40
19	\$2.20	\$4.40	\$6.60	\$8.80	\$11.00	\$13.20	\$15.40	\$17.60	\$19.80	\$22.00
20	\$2.24	\$4.48	\$6.72	\$8.96	\$11.20	\$13.44	\$15.68	\$17.92	\$20.16	\$22.40
21	\$2.32	\$4.64	\$6.96	\$9.28	\$11.60	\$13.92	\$16.24	\$18.56	\$20.88	\$23.20
22	\$2.34	\$4.68	\$7.02	\$9.36	\$11.70	\$14.04	\$16.38	\$18.72	\$21.06	\$23.40
23	\$2.42	\$4.84	\$7.26	\$9.68	\$12.10	\$14.52	\$16.94	\$19.36	\$21.78	\$24.20
24	\$2.46	\$4.92	\$7.38	\$9.84	\$12.30	\$14.76	\$17.22	\$19.68	\$22.14	\$24.60
25	\$2.54	\$5.08	\$7.62	\$10.16	\$12.70	\$15.24	\$17.78	\$20.32	\$22.86	\$25.40
26	\$2.62	\$5.24	\$7.86	\$10.48	\$13.10	\$15.72	\$18.34	\$20.96	\$23.58	\$26.20
27	\$2.74	\$5.48	\$8.22	\$10.96	\$13.70	\$16.44	\$19.18	\$21.92	\$24.66	\$27.40
28	\$2.90	\$5.80	\$8.70	\$11.60	\$14.50	\$17.40	\$20.30	\$23.20	\$26.10	\$29.00
29	\$3.06	\$6.12	\$9.18	\$12.24	\$15.30	\$18.36	\$21.42	\$24.48	\$27.54	\$30.60
30	\$3.24	\$6.48	\$9.72	\$12.96	\$16.20	\$19.44	\$22.68	\$25.92	\$29.16	\$32.40
31	\$3.44	\$6.88	\$10.32	\$13.76	\$17.20	\$20.64	\$24.08	\$27.52	\$30.96	\$34.40
32	\$3.64	\$7.28	\$10.92	\$14.56	\$18.20	\$21.84	\$25.48	\$29.12	\$32.76	\$36.40
33	\$3.84	\$7.68	\$11.52	\$15.36	\$19.20	\$23.04	\$26.88	\$30.72	\$34.56	\$38.40
34	\$4.08	\$8.16	\$12.24	\$16.32	\$20.40	\$24.48	\$28.56	\$32.64	\$36.72	\$40.80
35	\$4.46	\$8.92	\$13.38	\$17.84	\$22.30	\$26.76	\$31.22	\$35.68	\$40.14	\$44.60
36	\$4.84	\$9.68	\$14.52	\$19.36	\$24.20	\$29.04	\$33.88	\$38.72	\$43.56	\$48.40
37	\$5.26	\$10.52	\$15.78	\$21.04	\$26.30	\$31.56	\$36.82	\$42.08	\$47.34	\$52.60
38	\$5.72	\$11.44	\$17.16	\$22.88	\$28.60	\$34.32	\$40.04	\$45.76	\$51.48	\$57.20
39	\$6.24	\$12.48	\$18.72	\$24.96	\$31.20	\$37.44	\$43.68	\$49.92	\$56.16	\$62.40
40	\$6.78	\$13.56	\$20.34	\$27.12	\$33.90	\$40.68	\$47.46	\$54.24	\$61.02	\$67.80
41	\$7.38	\$14.76	\$22.14	\$29.52	\$36.90	\$44.28	\$51.66	\$59.04	\$66.42	\$73.80
42	\$8.02	\$16.04	\$24.06	\$32.08	\$40.10	\$48.12	\$56.14	\$64.16	\$72.18	\$80.20
43	\$8.72	\$17.44	\$26.16	\$34.88	\$43.60	\$52.32	\$61.04	\$69.76	\$78.48	\$87.20
44	\$9.50	\$19.00	\$28.50	\$38.00	\$47.50	\$57.00	\$66.50	\$76.00	\$85.50	\$95.00
45	\$10.32	\$20.64	\$30.96	\$41.28	\$51.60	\$61.92	\$72.24	\$82.56	\$92.88	\$103.20
46	\$11.34	\$22.68	\$34.02	\$45.36	\$56.70	\$68.04	\$79.38	\$90.72	\$102.06	\$113.40
47	\$12.44	\$24.88	\$37.32	\$49.76	\$62.20	\$74.64	\$87.08	\$99.52	\$111.96	\$124.40
48	\$13.68	\$27.36	\$41.04	\$54.72	\$68.40	\$82.08	\$95.76	\$109.44	\$123.12	\$136.80
49	\$15.06	\$30.12	\$45.18	\$60.24	\$75.30	\$90.36	\$105.42	\$120.48	\$135.54	\$150.60
50	\$16.56	\$33.12	\$49.68	\$66.24	\$82.80	\$99.36	\$115.92	\$132.48	\$149.04	\$165.60
51	\$18.18	\$36.36	\$54.54	\$72.72	\$90.90	\$109.08	\$127.26	\$145.44	\$163.62	\$181.80
52	\$19.98	\$39.96	\$59.94	\$79.92	\$99.90	\$119.88	\$139.86	\$159.84	\$179.82	\$199.80
53	\$21.96	\$43.92	\$65.88	\$87.84	\$109.80	\$131.76	\$153.72	\$175.68	\$197.64	\$219.60
54	\$24.14	\$48.28	\$72.42	\$96.56	\$120.70	\$144.84	\$168.98	\$193.12	\$217.26	\$241.40
55	\$26.52	\$53.04	\$79.56	\$106.08	\$132.60	\$159.12	\$185.64	\$212.16	\$238.68	\$265.20

**MONTHLY RETURN OF PREMIUM RIDER UNISEX RATES — 20 YEAR TERM SMOKER**

AGES	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$140,000	\$160,000	\$180,000	\$200,000
18	\$3.48	\$6.96	\$10.44	\$13.92	\$17.40	\$20.88	\$24.36	\$27.84	\$31.32	\$34.80
19	\$3.62	\$7.24	\$10.86	\$14.48	\$18.10	\$21.72	\$25.34	\$28.96	\$32.58	\$36.20
20	\$3.74	\$7.48	\$11.22	\$14.96	\$18.70	\$22.44	\$26.18	\$29.92	\$33.66	\$37.40
21	\$3.88	\$7.76	\$11.64	\$15.52	\$19.40	\$23.28	\$27.16	\$31.04	\$34.92	\$38.80
22	\$4.02	\$8.04	\$12.06	\$16.08	\$20.10	\$24.12	\$28.14	\$32.16	\$36.18	\$40.20
23	\$4.16	\$8.32	\$12.48	\$16.64	\$20.80	\$24.96	\$29.12	\$33.28	\$37.44	\$41.60
24	\$4.32	\$8.64	\$12.96	\$17.28	\$21.60	\$25.92	\$30.24	\$34.56	\$38.88	\$43.20
25	\$4.46	\$8.92	\$13.38	\$17.84	\$22.30	\$26.76	\$31.22	\$35.68	\$40.14	\$44.60
26	\$4.68	\$9.36	\$14.04	\$18.72	\$23.40	\$28.08	\$32.76	\$37.44	\$42.12	\$46.80
27	\$4.94	\$9.88	\$14.82	\$19.76	\$24.70	\$29.64	\$34.58	\$39.52	\$44.46	\$49.40
28	\$5.26	\$10.52	\$15.78	\$21.04	\$26.30	\$31.56	\$36.82	\$42.08	\$47.34	\$52.60
29	\$5.62	\$11.24	\$16.86	\$22.48	\$28.10	\$33.72	\$39.34	\$44.96	\$50.58	\$56.20
30	\$5.98	\$11.96	\$17.94	\$23.92	\$29.90	\$35.88	\$41.86	\$47.84	\$53.82	\$59.80
31	\$6.38	\$12.76	\$19.14	\$25.52	\$31.90	\$38.28	\$44.66	\$51.04	\$57.42	\$63.80
32	\$6.80	\$13.60	\$20.40	\$27.20	\$34.00	\$40.80	\$47.60	\$54.40	\$61.20	\$68.00
33	\$7.24	\$14.48	\$21.72	\$28.96	\$36.20	\$43.44	\$50.68	\$57.92	\$65.16	\$72.40
34	\$7.72	\$15.44	\$23.16	\$30.88	\$38.60	\$46.32	\$54.04	\$61.76	\$69.48	\$77.20
35	\$8.44	\$16.88	\$25.32	\$33.76	\$42.20	\$50.64	\$59.08	\$67.52	\$75.96	\$84.40
36	\$9.16	\$18.32	\$27.48	\$36.64	\$45.80	\$54.96	\$64.12	\$73.28	\$82.44	\$91.60
37	\$9.94	\$19.88	\$29.82	\$39.76	\$49.70	\$59.64	\$69.58	\$79.52	\$89.46	\$99.40
38	\$10.76	\$21.52	\$32.28	\$43.04	\$53.80	\$64.56	\$75.32	\$86.08	\$96.84	\$107.60
39	\$11.66	\$23.32	\$34.98	\$46.64	\$58.30	\$69.96	\$81.62	\$93.28	\$104.94	\$116.60
40	\$12.66	\$25.32	\$37.98	\$50.64	\$63.30	\$75.96	\$88.62	\$101.28	\$113.94	\$126.60
41	\$13.72	\$27.44	\$41.16	\$54.88	\$68.60	\$82.32	\$96.04	\$109.76	\$123.48	\$137.20
42	\$14.86	\$29.72	\$44.58	\$59.44	\$74.30	\$89.16	\$104.02	\$118.88	\$133.74	\$148.60
43	\$16.10	\$32.20	\$48.30	\$64.40	\$80.50	\$96.60	\$112.70	\$128.80	\$144.90	\$161.00
44	\$17.46	\$34.92	\$52.38	\$69.84	\$87.30	\$104.76	\$122.22	\$139.68	\$157.14	\$174.60
45	\$18.94	\$37.88	\$56.82	\$75.76	\$94.70	\$113.64	\$132.58	\$151.52	\$170.46	\$189.40
46	\$20.56	\$41.12	\$61.68	\$82.24	\$102.80	\$123.36	\$143.92	\$164.48	\$185.04	\$205.60
47	\$22.30	\$44.60	\$66.90	\$89.20	\$111.50	\$133.80	\$156.10	\$178.40	\$200.70	\$223.00
48	\$24.20	\$48.40	\$72.60	\$96.80	\$121.00	\$145.20	\$169.40	\$193.60	\$217.80	\$242.00
49	\$26.26	\$52.52	\$78.78	\$105.04	\$131.30	\$157.56	\$183.82	\$210.08	\$236.34	\$262.60
50	\$28.52	\$57.04	\$85.56	\$114.08	\$142.60	\$171.12	\$199.64	\$228.16	\$256.68	\$285.20

# MONTHLY RETURN OF PREMIUM RIDER UNISEX RATES — 30 YEAR TERM NON-SMOKER

AGES	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$140,000	\$160,000	\$180,000	\$200,000
18	\$1.30	\$2.60	\$3.90	\$5.20	\$6.50	\$7.80	\$9.10	\$10.40	\$11.70	\$13.00
19	\$1.36	\$2.72	\$4.08	\$5.44	\$6.80	\$8.16	\$9.52	\$10.88	\$12.24	\$13.60
20	\$1.44	\$2.88	\$4.32	\$5.76	\$7.20	\$8.64	\$10.08	\$11.52	\$12.96	\$14.40
21	\$1.48	\$2.96	\$4.44	\$5.92	\$7.40	\$8.88	\$10.36	\$11.84	\$13.32	\$14.80
22	\$1.54	\$3.08	\$4.62	\$6.16	\$7.70	\$9.24	\$10.78	\$12.32	\$13.86	\$15.40
23	\$1.62	\$3.24	\$4.86	\$6.48	\$8.10	\$9.72	\$11.34	\$12.96	\$14.58	\$16.20
24	\$1.70	\$3.40	\$5.10	\$6.80	\$8.50	\$10.20	\$11.90	\$13.60	\$15.30	\$17.00
25	\$1.76	\$3.52	\$5.28	\$7.04	\$8.80	\$10.56	\$12.32	\$14.08	\$15.84	\$17.60
26	\$1.86	\$3.72	\$5.58	\$7.44	\$9.30	\$11.16	\$13.02	\$14.88	\$16.74	\$18.60
27	\$1.98	\$3.96	\$5.94	\$7.92	\$9.90	\$11.88	\$13.86	\$15.84	\$17.82	\$19.80
28	\$2.14	\$4.28	\$6.42	\$8.56	\$10.70	\$12.84	\$14.98	\$17.12	\$19.26	\$21.40
29	\$2.30	\$4.60	\$6.90	\$9.20	\$11.50	\$13.80	\$16.10	\$18.40	\$20.70	\$23.00
30	\$2.46	\$4.92	\$7.38	\$9.84	\$12.30	\$14.76	\$17.22	\$19.68	\$22.14	\$24.60
31	\$2.64	\$5.28	\$7.92	\$10.56	\$13.20	\$15.84	\$18.48	\$21.12	\$23.76	\$26.40
32	\$2.84	\$5.68	\$8.52	\$11.36	\$14.20	\$17.04	\$19.88	\$22.72	\$25.56	\$28.40
33	\$3.06	\$6.12	\$9.18	\$12.24	\$15.30	\$18.36	\$21.42	\$24.48	\$27.54	\$30.60
34	\$3.30	\$6.60	\$9.90	\$13.20	\$16.50	\$19.80	\$23.10	\$26.40	\$29.70	\$33.00
35	\$3.64	\$7.28	\$10.92	\$14.56	\$18.20	\$21.84	\$25.48	\$29.12	\$32.76	\$36.40
36	\$3.96	\$7.92	\$11.88	\$15.84	\$19.80	\$23.76	\$27.72	\$31.68	\$35.64	\$39.60
37	\$4.32	\$8.64	\$12.96	\$17.28	\$21.60	\$25.92	\$30.24	\$34.56	\$38.88	\$43.20
38	\$4.70	\$9.40	\$14.10	\$18.80	\$23.50	\$28.20	\$32.90	\$37.60	\$42.30	\$47.00
39	\$5.12	\$10.24	\$15.36	\$20.48	\$25.60	\$30.72	\$35.84	\$40.96	\$46.08	\$51.20
40	\$5.56	\$11.12	\$16.68	\$22.24	\$27.80	\$33.36	\$38.92	\$44.48	\$50.04	\$55.60
41	\$6.06	\$12.12	\$18.18	\$24.24	\$30.30	\$36.36	\$42.42	\$48.48	\$54.54	\$60.60
42	\$6.60	\$13.20	\$19.80	\$26.40	\$33.00	\$39.60	\$46.20	\$52.80	\$59.40	\$66.00
43	\$7.20	\$14.40	\$21.60	\$28.80	\$36.00	\$43.20	\$50.40	\$57.60	\$64.80	\$72.00
44	\$7.84	\$15.68	\$23.52	\$31.36	\$39.20	\$47.04	\$54.88	\$62.72	\$70.56	\$78.40
45	\$8.52	\$17.04	\$25.56	\$34.08	\$42.60	\$51.12	\$59.64	\$68.16	\$76.68	\$85.20
46	\$9.28	\$18.56	\$27.84	\$37.12	\$46.40	\$55.68	\$64.96	\$74.24	\$83.52	\$92.80
47	\$10.10	\$20.20	\$30.30	\$40.40	\$50.50	\$60.60	\$70.70	\$80.80	\$90.90	\$101.00
48	\$11.00	\$22.00	\$33.00	\$44.00	\$55.00	\$66.00	\$77.00	\$88.00	\$99.00	\$110.00
49	\$11.96	\$23.92	\$35.88	\$47.84	\$59.80	\$71.76	\$83.72	\$95.68	\$107.64	\$119.60
50	\$13.04	\$26.08	\$39.12	\$52.16	\$65.20	\$78.24	\$91.28	\$104.32	\$117.36	\$130.40

**MONTHLY RETURN OF PREMIUM RIDER UNISEX RATES — 30 YEAR TERM SMOKER**

AGES	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$140,000	\$160,000	\$180,000	\$200,000
18	\$2.24	\$4.48	\$6.72	\$8.96	\$11.20	\$13.44	\$15.68	\$17.92	\$20.16	\$22.40
19	\$2.38	\$4.76	\$7.14	\$9.52	\$11.90	\$14.28	\$16.66	\$19.04	\$21.42	\$23.80
20	\$2.52	\$5.04	\$7.56	\$10.08	\$12.60	\$15.12	\$17.64	\$20.16	\$22.68	\$25.20
21	\$2.64	\$5.28	\$7.92	\$10.56	\$13.20	\$15.84	\$18.48	\$21.12	\$23.76	\$26.40
22	\$2.80	\$5.60	\$8.40	\$11.20	\$14.00	\$16.80	\$19.60	\$22.40	\$25.20	\$28.00
23	\$2.96	\$5.92	\$8.88	\$11.84	\$14.80	\$17.76	\$20.72	\$23.68	\$26.64	\$29.60
24	\$3.14	\$6.28	\$9.42	\$12.56	\$15.70	\$18.84	\$21.98	\$25.12	\$28.26	\$31.40
25	\$3.30	\$6.60	\$9.90	\$13.20	\$16.50	\$19.80	\$23.10	\$26.40	\$29.70	\$33.00
26	\$3.50	\$7.00	\$10.50	\$14.00	\$17.50	\$21.00	\$24.50	\$28.00	\$31.50	\$35.00
27	\$3.72	\$7.44	\$11.16	\$14.88	\$18.60	\$22.32	\$26.04	\$29.76	\$33.48	\$37.20
28	\$3.98	\$7.96	\$11.94	\$15.92	\$19.90	\$23.88	\$27.86	\$31.84	\$35.82	\$39.80
29	\$4.26	\$8.52	\$12.78	\$17.04	\$21.30	\$25.56	\$29.82	\$34.08	\$38.34	\$42.60
30	\$4.58	\$9.16	\$13.74	\$18.32	\$22.90	\$27.48	\$32.06	\$36.64	\$41.22	\$45.80
31	\$4.90	\$9.80	\$14.70	\$19.60	\$24.50	\$29.40	\$34.30	\$39.20	\$44.10	\$49.00
32	\$5.24	\$10.48	\$15.72	\$20.96	\$26.20	\$31.44	\$36.68	\$41.92	\$47.16	\$52.40
33	\$5.64	\$11.28	\$16.92	\$22.56	\$28.20	\$33.84	\$39.48	\$45.12	\$50.76	\$56.40
34	\$6.04	\$12.08	\$18.12	\$24.16	\$30.20	\$36.24	\$42.28	\$48.32	\$54.36	\$60.40
35	\$6.60	\$13.20	\$19.80	\$26.40	\$33.00	\$39.60	\$46.20	\$52.80	\$59.40	\$66.00
36	\$7.12	\$14.24	\$21.36	\$28.48	\$35.60	\$42.72	\$49.84	\$56.96	\$64.08	\$71.20
37	\$7.66	\$15.32	\$22.98	\$30.64	\$38.30	\$45.96	\$53.62	\$61.28	\$68.94	\$76.60
38	\$8.26	\$16.52	\$24.78	\$33.04	\$41.30	\$49.56	\$57.82	\$66.08	\$74.34	\$82.60
39	\$8.92	\$17.84	\$26.76	\$35.68	\$44.60	\$53.52	\$62.44	\$71.36	\$80.28	\$89.20
40	\$9.60	\$19.20	\$28.80	\$38.40	\$48.00	\$57.60	\$67.20	\$76.80	\$86.40	\$96.00
41	\$10.34	\$20.68	\$31.02	\$41.36	\$51.70	\$62.04	\$72.38	\$82.72	\$93.06	\$103.40
42	\$11.14	\$22.28	\$33.42	\$44.56	\$55.70	\$66.84	\$77.98	\$89.12	\$100.26	\$111.40
43	\$12.00	\$24.00	\$36.00	\$48.00	\$60.00	\$72.00	\$84.00	\$96.00	\$108.00	\$120.00
44	\$12.94	\$25.88	\$38.82	\$51.76	\$64.70	\$77.64	\$90.58	\$103.52	\$116.46	\$129.40
45	\$13.96	\$27.92	\$41.88	\$55.84	\$69.80	\$83.76	\$97.72	\$111.68	\$125.64	\$139.60

**EXAMPLE**

**SAMPLE MONTHLY PREMIUM CALCULATION**

Assume a 35 year old, non-tobacco user, purchases \$100,000 of 15 Year Term Life . The customer also applies for the Accidental Death Benefit Rider, Return of Premium Rider and 2 units of the Family Term Life Rider on a 33 year old spouse.

	COVERAGE	MONTHLY PREMIUM
BASE PREMIUM	\$100,000	\$23.20
ACCIDENTAL DEATH BENEFIT RIDER	\$100,000	\$10.40 (10 X \$1.04)
RETURN OF PREMIUM RIDER	\$8,766 Returned at the end of 15 years	\$25.50
FAMILY TERM LIFE RIDER	\$7,400 Initial amount on spouse \$4,000 Each child	\$5.24
TOTAL MONTHLY PREMIUM		\$64.34

**FOR AGENT USE ONLY**

This brochure provides a very brief description of USABLE Life’s voluntary term life insurance products. This is not an insurance contract and only the actual policy provisions of an issued policy control. USABLE Life’s policies set forth the rights and obligations of covered persons and USABLE Life along with any limitations and exclusions that may apply.

