





# Elite 150 Monthly Premiums

MALE Nicotine-Free			
Age	Total WL+Term	Whole Life	Term
23	\$53.00	\$16.60	\$36.40
24	\$54.50	\$16.80	\$37.70
25	\$56.00	\$17.00	\$39.00
26	\$57.70	\$17.40	\$40.30
27	\$59.40	\$17.80	\$41.60
28	\$62.40	\$18.20	\$44.20
29	\$64.10	\$18.60	\$45.50
30	\$65.80	\$19.00	\$46.80
31	\$74.40	\$19.80	\$54.60
32	\$83.00	\$20.60	\$62.40
33	\$91.60	\$21.40	\$70.20
34	\$100.20	\$22.20	\$78.00
35	\$108.80	\$23.00	\$85.80
36	\$117.60	\$24.00	\$93.60
37	\$126.40	\$25.00	\$101.40
38	\$135.20	\$26.00	\$109.20
39	\$144.00	\$27.00	\$117.00
40	\$152.80	\$28.00	\$124.80
41	\$165.70	\$29.20	\$136.50
42	\$178.60	\$30.40	\$148.20
43	\$190.20	\$31.60	\$158.60
44	\$203.10	\$32.80	\$170.30
45	\$216.00	\$34.00	\$182.00
46	\$233.20	\$35.60	\$197.60
47	\$250.40	\$37.20	\$213.20
48	\$267.60	\$38.80	\$228.80
49	\$284.80	\$40.40	\$244.40
50	\$302.00	\$42.00	\$260.00
51	\$322.40	\$44.20	\$278.20
52	\$342.80	\$46.40	\$296.40
53	\$363.20	\$48.60	\$314.60
54	\$383.60	\$50.80	\$332.80
55	\$404.00	\$53.00	\$351.00
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MALE Nicotine			
Age	Total WL+Term	Whole Life	Term
23	\$86.60	\$21.60	\$65.00
24	\$88.10	\$21.80	\$66.30
25	\$89.60	\$22.00	\$67.60
26	\$94.10	\$22.60	\$71.50
27	\$98.60	\$23.20	\$75.40
28	\$101.80	\$23.80	\$78.00
29	\$106.30	\$24.40	\$81.90
30	\$110.80	\$25.00	\$85.80
31	\$122.20	\$26.00	\$96.20
32	\$132.30	\$27.00	\$105.30
33	\$143.70	\$28.00	\$115.70
34	\$153.80	\$29.00	\$124.80
35	\$165.20	\$30.00	\$135.20
36	\$182.20	\$31.40	\$150.80
37	\$200.50	\$32.80	\$167.70
38	\$217.50	\$34.20	\$183.30
39	\$235.80	\$35.60	\$200.20
40	\$252.80	\$37.00	\$215.80
41	\$272.60	\$38.60	\$234.00
42	\$292.40	\$40.20	\$252.20
43	\$312.20	\$41.80	\$270.40
44	\$332.00	\$43.40	\$288.60
45	\$351.80	\$45.00	\$306.80
46	\$374.60	\$47.00	\$327.60
47	\$396.10	\$49.00	\$347.10
48	\$418.90	\$51.00	\$367.90
49	\$440.40	\$53.00	\$387.40
50	\$463.20	\$55.00	\$408.20
51	\$487.00	\$58.00	\$429.00
52	\$509.50	\$61.00	\$448.50
53	\$533.30	\$64.00	\$469.30
54	\$555.80	\$67.00	\$488.80
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FEMALE Nicotine-Free			
Age	Total WL+Term	Whole Life	Term
23	\$40.60	\$14.60	\$26.00
24	\$42.10	\$14.80	\$27.30
25	\$43.60	\$15.00	\$28.60
26	\$45.30	\$15.40	\$29.90
27	\$47.00	\$15.80	\$31.20
28	\$47.40	\$16.20	\$31.20
29	\$49.10	\$16.60	\$32.50
30	\$50.80	\$17.00	\$33.80
31	\$56.60	\$17.60	\$39.00
32	\$63.70	\$18.20	\$45.50
33	\$69.50	\$18.80	\$50.70
34	\$76.60	\$19.40	\$57.20
35	\$82.40	\$20.00	\$62.40
36	\$88.40	\$20.80	\$67.60
37	\$95.70	\$21.60	\$74.10
38	\$101.70	\$22.40	\$79.30
39	\$109.00	\$23.20	\$85.80
40	\$115.00	\$24.00	\$91.00
41	\$124.90	\$24.80	\$100.10
42	\$134.80	\$25.60	\$109.20
43	\$143.40	\$26.40	\$117.00
44	\$153.30	\$27.20	\$126.10
45	\$163.20	\$28.00	\$135.20
46	\$173.50	\$29.20	\$144.30
47	\$183.80	\$30.40	\$153.40
48	\$195.40	\$31.60	\$163.80
49	\$205.70	\$32.80	\$172.90
50	\$216.00	\$34.00	\$182.00
51	\$229.10	\$35.40	\$193.70
52	\$242.20	\$36.80	\$205.40
53	\$254.00	\$38.20	\$215.80
54	\$267.10	\$39.60	\$227.50
55	\$280.20	\$41.00	\$239.20
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FEMALE Nicotine			
Age	Total WL+Term	Whole Life	Term
23	\$59.90	\$19.60	\$40.30
24	\$61.40	\$19.80	\$41.60
25	\$64.20	\$20.00	\$44.20
26	\$70.00	\$20.60	\$49.40
27	\$74.50	\$21.20	\$53.30
28	\$80.30	\$21.80	\$58.50
29	\$84.80	\$22.40	\$62.40
30	\$90.60	\$23.00	\$67.60
31	\$99.20	\$23.80	\$75.40
32	\$109.10	\$24.60	\$84.50
33	\$117.70	\$25.40	\$92.30
34	\$127.60	\$26.20	\$101.40
35	\$136.20	\$27.00	\$109.20
36	\$147.60	\$28.00	\$119.60
37	\$159.00	\$29.00	\$130.00
38	\$170.40	\$30.00	\$140.40
39	\$181.80	\$31.00	\$150.80
40	\$193.20	\$32.00	\$161.20
41	\$207.40	\$33.20	\$174.20
42	\$221.60	\$34.40	\$187.20
43	\$235.80	\$35.60	\$200.20
44	\$250.00	\$36.80	\$213.20
45	\$264.20	\$38.00	\$226.20
46	\$278.60	\$39.40	\$239.20
47	\$294.30	\$40.80	\$253.50
48	\$308.70	\$42.20	\$266.50
49	\$324.40	\$43.60	\$280.80
50	\$338.80	\$45.00	\$293.80
51	\$354.20	\$47.40	\$306.80
52	\$370.90	\$49.80	\$321.10
53	\$386.30	\$52.20	\$334.10
54	\$403.00	\$54.60	\$348.40
55	\$418.40	\$57.00	\$361.40
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Policy Fee of \$5.00 must be added to all premiums. The fee is waived when a policy is sold to the legal spouse of a policy owner.

Whole Life Benefit: \$ 20,000  
 Term Insurance: \$130,000  
 Total Coverage: \$150,000

Optional Riders (Issue Age 23-55):  
 Accidental Death Benefit - \$24.00 per month  
 Children Term Insurance - \$ 5.00 per month

# Rates



# Elite 125 Monthly Premiums

MALE Nicotine-Free			
Age	Total	Whole Life	Term
23	\$46.00	\$16.60	\$29.40
24	\$47.25	\$16.80	\$30.45
25	\$48.50	\$17.00	\$31.50
26	\$49.95	\$17.40	\$32.55
27	\$51.40	\$17.80	\$33.60
28	\$53.90	\$18.20	\$35.70
29	\$55.35	\$18.60	\$36.75
30	\$56.80	\$19.00	\$37.80
31	\$63.90	\$19.80	\$44.10
32	\$71.00	\$20.60	\$50.40
33	\$78.10	\$21.40	\$56.70
34	\$85.20	\$22.20	\$63.00
35	\$92.30	\$23.00	\$69.30
36	\$99.60	\$24.00	\$75.60
37	\$106.90	\$25.00	\$81.90
38	\$114.20	\$26.00	\$88.20
39	\$121.50	\$27.00	\$94.50
40	\$128.80	\$28.00	\$100.80
41	\$139.45	\$29.20	\$110.25
42	\$150.10	\$30.40	\$119.70
43	\$159.70	\$31.60	\$128.10
44	\$170.35	\$32.80	\$137.55
45	\$181.00	\$34.00	\$147.00
46	\$195.20	\$35.60	\$159.60
47	\$209.40	\$37.20	\$172.20
48	\$223.60	\$38.80	\$184.80
49	\$237.80	\$40.40	\$197.40
50	\$252.00	\$42.00	\$210.00
51	\$268.90	\$44.20	\$224.70
52	\$285.80	\$46.40	\$239.40
53	\$302.70	\$48.60	\$254.10
54	\$319.60	\$50.80	\$268.80
55	\$336.50	\$53.00	\$283.50
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MALE Nicotine			
Age	Total	Whole Life	Term
23	\$74.10	\$21.60	\$52.50
24	\$75.35	\$21.80	\$53.55
25	\$76.60	\$22.00	\$54.60
26	\$80.35	\$22.60	\$57.75
27	\$84.10	\$23.20	\$60.90
28	\$86.80	\$23.80	\$63.00
29	\$90.55	\$24.40	\$66.15
30	\$94.30	\$25.00	\$69.30
31	\$103.70	\$26.00	\$77.70
32	\$112.05	\$27.00	\$85.05
33	\$121.45	\$28.00	\$93.45
34	\$129.80	\$29.00	\$100.80
35	\$139.20	\$30.00	\$109.20
36	\$153.20	\$31.40	\$121.80
37	\$168.25	\$32.80	\$135.45
38	\$182.25	\$34.20	\$148.05
39	\$197.30	\$35.60	\$161.70
40	\$211.30	\$37.00	\$174.30
41	\$227.60	\$38.60	\$189.00
42	\$243.90	\$40.20	\$203.70
43	\$260.20	\$41.80	\$218.40
44	\$276.50	\$43.40	\$233.10
45	\$292.80	\$45.00	\$247.80
46	\$311.60	\$47.00	\$264.60
47	\$329.35	\$49.00	\$280.35
48	\$348.15	\$51.00	\$297.15
49	\$365.90	\$53.00	\$312.90
50	\$384.70	\$55.00	\$329.70
51	\$404.50	\$58.00	\$346.50
52	\$423.25	\$61.00	\$362.25
53	\$443.05	\$64.00	\$379.05
54	\$461.80	\$67.00	\$394.80
55	\$481.60	\$70.00	\$411.60
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FEMALE Nicotine-Free			
Age	Total	Whole Life	Term
23	\$35.60	\$14.60	\$21.00
24	\$36.85	\$14.80	\$22.05
25	\$38.10	\$15.00	\$23.10
26	\$39.55	\$15.40	\$24.15
27	\$41.00	\$15.80	\$25.20
28	\$41.40	\$16.20	\$25.20
29	\$42.85	\$16.60	\$26.25
30	\$44.30	\$17.00	\$27.30
31	\$49.10	\$17.60	\$31.50
32	\$54.95	\$18.20	\$36.75
33	\$59.75	\$18.80	\$40.95
34	\$65.60	\$19.40	\$46.20
35	\$70.40	\$20.00	\$50.40
36	\$75.40	\$20.80	\$54.60
37	\$81.45	\$21.60	\$59.85
38	\$86.45	\$22.40	\$64.05
39	\$92.50	\$23.20	\$69.30
40	\$97.50	\$24.00	\$73.50
41	\$105.65	\$24.80	\$80.85
42	\$113.80	\$25.60	\$88.20
43	\$120.90	\$26.40	\$94.50
44	\$129.05	\$27.20	\$101.85
45	\$137.20	\$28.00	\$109.20
46	\$145.75	\$29.20	\$116.55
47	\$154.30	\$30.40	\$123.90
48	\$163.90	\$31.60	\$132.30
49	\$172.45	\$32.80	\$139.65
50	\$181.00	\$34.00	\$147.00
51	\$191.85	\$35.40	\$156.45
52	\$202.70	\$36.80	\$165.90
53	\$212.50	\$38.20	\$174.30
54	\$223.35	\$39.60	\$183.75
55	\$234.20	\$41.00	\$193.20
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FEMALE Nicotine			
Age	Total	Whole Life	Term
23	\$52.15	\$19.60	\$32.55
24	\$53.40	\$19.80	\$33.60
25	\$55.70	\$20.00	\$35.70
26	\$60.50	\$20.60	\$39.90
27	\$64.25	\$21.20	\$43.05
28	\$69.05	\$21.80	\$47.25
29	\$72.80	\$22.40	\$50.40
30	\$77.60	\$23.00	\$54.60
31	\$84.70	\$23.80	\$60.90
32	\$92.85	\$24.60	\$68.25
33	\$99.95	\$25.40	\$74.55
34	\$108.10	\$26.20	\$81.90
35	\$115.20	\$27.00	\$88.20
36	\$124.60	\$28.00	\$96.60
37	\$134.00	\$29.00	\$105.00
38	\$143.40	\$30.00	\$113.40
39	\$152.80	\$31.00	\$121.80
40	\$162.20	\$32.00	\$130.20
41	\$173.90	\$33.20	\$140.70
42	\$185.60	\$34.40	\$151.20
43	\$197.30	\$35.60	\$161.70
44	\$209.00	\$36.80	\$172.20
45	\$220.70	\$38.00	\$182.70
46	\$232.60	\$39.40	\$193.20
47	\$245.55	\$40.80	\$204.75
48	\$257.45	\$42.20	\$215.25
49	\$270.40	\$43.60	\$226.80
50	\$282.30	\$45.00	\$237.30
51	\$295.20	\$47.40	\$247.80
52	\$309.15	\$49.80	\$259.35
53	\$322.05	\$52.20	\$269.85
54	\$336.00	\$54.60	\$281.40
55	\$348.90	\$57.00	\$291.90
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Whole Life Benefit: \$ 20,000  
 Term Insurance: \$105,000  
 Total Coverage: \$125,000

Policy Fee of \$5.00 must be added to all premiums. The fee is waived when a policy is sold to the legal spouse of a policy owner.

Optional Riders (Issue Age 23-55):  
 Accidental Death Benefit - \$20.00 per month  
 Children Term Insurance - \$ 5.00 per month

# Rates



# Elite 100 Monthly Premiums

MALE Nicotine-Free				MALE Nicotine				FEMALE Nicotine-Free				FEMALE Nicotine			
Age	Total WL+Term	Whole Life	Term	Age	Total WL+Term	Whole Life	Term	Age	Total WL+Term	Whole Life	Term	Age	Total WL+Term	Whole Life	Term
23	\$39.00	\$16.60	\$22.40	23	\$61.60	\$21.60	\$40.00	23	\$30.60	\$14.60	\$16.00	23	\$44.40	\$19.60	\$24.80
24	\$40.00	\$16.80	\$23.20	24	\$62.60	\$21.80	\$40.80	24	\$31.60	\$14.80	\$16.80	24	\$45.40	\$19.80	\$25.60
25	\$41.00	\$17.00	\$24.00	25	\$63.60	\$22.00	\$41.60	25	\$32.60	\$15.00	\$17.60	25	\$47.20	\$20.00	\$27.20
26	\$42.20	\$17.40	\$24.80	26	\$66.60	\$22.60	\$44.00	26	\$33.80	\$15.40	\$18.40	26	\$51.00	\$20.60	\$30.40
27	\$43.40	\$17.80	\$25.60	27	\$69.60	\$23.20	\$46.40	27	\$35.00	\$15.80	\$19.20	27	\$54.00	\$21.20	\$32.80
28	\$45.40	\$18.20	\$27.20	28	\$71.80	\$23.80	\$48.00	28	\$35.40	\$16.20	\$19.20	28	\$57.80	\$21.80	\$36.00
29	\$46.60	\$18.60	\$28.00	29	\$74.80	\$24.40	\$50.40	29	\$36.60	\$16.60	\$20.00	29	\$60.80	\$22.40	\$38.40
30	\$47.80	\$19.00	\$28.80	30	\$77.80	\$25.00	\$52.80	30	\$37.80	\$17.00	\$20.80	30	\$64.60	\$23.00	\$41.60
31	\$53.40	\$19.80	\$33.60	31	\$85.20	\$26.00	\$59.20	31	\$41.60	\$17.60	\$24.00	31	\$70.20	\$23.80	\$46.40
32	\$59.00	\$20.60	\$38.40	32	\$91.80	\$27.00	\$64.80	32	\$46.20	\$18.20	\$28.00	32	\$76.60	\$24.60	\$52.00
33	\$64.60	\$21.40	\$43.20	33	\$99.20	\$28.00	\$71.20	33	\$50.00	\$18.80	\$31.20	33	\$82.20	\$25.40	\$56.80
34	\$70.20	\$22.20	\$48.00	34	\$105.80	\$29.00	\$76.80	34	\$54.60	\$19.40	\$35.20	34	\$88.60	\$26.20	\$62.40
35	\$75.80	\$23.00	\$52.80	35	\$113.20	\$30.00	\$83.20	35	\$58.40	\$20.00	\$38.40	35	\$94.20	\$27.00	\$67.20
36	\$81.60	\$24.00	\$57.60	36	\$124.20	\$31.40	\$92.80	36	\$62.40	\$20.80	\$41.60	36	\$101.60	\$28.00	\$73.60
37	\$87.40	\$25.00	\$62.40	37	\$136.00	\$32.80	\$103.20	37	\$67.20	\$21.60	\$45.60	37	\$109.00	\$29.00	\$80.00
38	\$93.20	\$26.00	\$67.20	38	\$147.00	\$34.20	\$112.80	38	\$71.20	\$22.40	\$48.80	38	\$116.40	\$30.00	\$86.40
39	\$99.00	\$27.00	\$72.00	39	\$158.80	\$35.60	\$123.20	39	\$76.00	\$23.20	\$52.80	39	\$123.80	\$31.00	\$92.80
40	\$104.80	\$28.00	\$76.80	40	\$169.80	\$37.00	\$132.80	40	\$80.00	\$24.00	\$56.00	40	\$131.20	\$32.00	\$99.20
41	\$113.20	\$29.20	\$84.00	41	\$182.60	\$38.60	\$144.00	41	\$86.40	\$24.80	\$61.60	41	\$140.40	\$33.20	\$107.20
42	\$121.60	\$30.40	\$91.20	42	\$195.40	\$40.20	\$155.20	42	\$92.80	\$25.60	\$67.20	42	\$149.60	\$34.40	\$115.20
43	\$129.20	\$31.60	\$97.60	43	\$208.20	\$41.80	\$166.40	43	\$98.40	\$26.40	\$72.00	43	\$158.80	\$35.60	\$123.20
44	\$137.60	\$32.80	\$104.80	44	\$221.00	\$43.40	\$177.60	44	\$104.80	\$27.20	\$77.60	44	\$168.00	\$36.80	\$131.20
45	\$146.00	\$34.00	\$112.00	45	\$233.80	\$45.00	\$188.80	45	\$111.20	\$28.00	\$83.20	45	\$177.20	\$38.00	\$139.20
46	\$157.20	\$35.60	\$121.60	46	\$248.60	\$47.00	\$201.60	46	\$118.00	\$29.20	\$88.80	46	\$186.60	\$39.40	\$147.20
47	\$168.40	\$37.20	\$131.20	47	\$262.60	\$49.00	\$213.60	47	\$124.80	\$30.40	\$94.40	47	\$196.80	\$40.80	\$156.00
48	\$179.60	\$38.80	\$140.80	48	\$277.40	\$51.00	\$226.40	48	\$132.40	\$31.60	\$100.80	48	\$206.20	\$42.20	\$164.00
49	\$190.80	\$40.40	\$150.40	49	\$291.40	\$53.00	\$238.40	49	\$139.20	\$32.80	\$106.40	49	\$216.40	\$43.60	\$172.80
50	\$202.00	\$42.00	\$160.00	50	\$306.20	\$55.00	\$251.20	50	\$146.00	\$34.00	\$112.00	50	\$225.80	\$45.00	\$180.80
51	\$215.40	\$44.20	\$171.20	51	\$322.00	\$58.00	\$264.00	51	\$154.60	\$35.40	\$119.20	51	\$236.20	\$47.40	\$188.80
52	\$228.80	\$46.40	\$182.40	52	\$337.00	\$61.00	\$276.00	52	\$163.20	\$36.80	\$126.40	52	\$247.40	\$49.80	\$197.60
53	\$242.20	\$48.60	\$193.60	53	\$352.80	\$64.00	\$288.80	53	\$171.00	\$38.20	\$132.80	53	\$257.80	\$52.20	\$205.60
54	\$255.60	\$50.80	\$204.80	54	\$367.80	\$67.00	\$300.80	54	\$179.60	\$39.60	\$140.00	54	\$269.00	\$54.60	\$214.40
55	\$269.00	\$53.00	\$216.00	55	\$383.60	\$70.00	\$313.60	55	\$188.20	\$41.00	\$147.20	55	\$279.40	\$57.00	\$222.40
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68				68				68				68			
69				69				69				69			
70				70				70				70			

Policy Fee of \$5.00 must be added to all premiums. The fee is waived when a policy is sold to the legal spouse of a policy owner.

Whole Life Benefit: \$ 20,000  
 Term Insurance: \$ 80,000  
 Total Coverage: \$100,000

Optional Riders (Issue Age 23-55):  
 Accidental Death Benefit - \$16.00 per month  
 Children Term Insurance - \$ 5.00 per month



# Elite Class Monthly Premiums

MALE Nicotine-Free				MALE Nicotine				FEMALE Nicotine-Free				FEMALE Nicotine			
Age	WL + Term	Whole Life	Term	Age	WL + Term	Whole Life	Term	Age	WL + Term	Whole Life	Term	Age	WL + Term	Whole Life	Term
23	\$32.00	\$16.60	\$15.40	23	\$49.10	\$21.60	\$27.50	23	\$25.60	\$14.60	\$11.00	23	\$36.65	\$19.80	\$17.05
24	\$32.75	\$16.80	\$15.95	24	\$49.85	\$21.80	\$28.05	24	\$26.35	\$14.80	\$11.55	24	\$37.40	\$19.80	\$17.60
25	\$33.50	\$17.00	\$16.50	25	\$50.60	\$22.00	\$28.60	25	\$27.10	\$15.00	\$12.10	25	\$38.70	\$20.00	\$18.70
26	\$34.45	\$17.40	\$17.05	26	\$52.85	\$22.60	\$30.25	26	\$28.05	\$15.40	\$12.65	26	\$41.50	\$20.60	\$20.90
27	\$35.40	\$17.80	\$17.60	27	\$55.10	\$23.20	\$31.90	27	\$29.00	\$15.80	\$13.20	27	\$43.75	\$21.20	\$22.55
28	\$36.90	\$18.20	\$18.70	28	\$56.80	\$23.80	\$33.00	28	\$29.40	\$16.20	\$13.20	28	\$46.55	\$21.80	\$24.75
29	\$37.85	\$18.60	\$19.25	29	\$59.05	\$24.40	\$34.65	29	\$30.35	\$16.60	\$13.75	29	\$48.80	\$22.40	\$26.40
30	\$38.80	\$19.00	\$19.80	30	\$61.30	\$25.00	\$36.30	30	\$31.30	\$17.00	\$14.30	30	\$51.60	\$23.00	\$28.60
31	\$42.90	\$19.80	\$23.10	31	\$66.70	\$26.00	\$40.70	31	\$34.10	\$17.60	\$16.50	31	\$55.70	\$23.80	\$31.90
32	\$47.00	\$20.60	\$26.40	32	\$71.55	\$27.00	\$44.55	32	\$37.45	\$18.20	\$19.25	32	\$60.35	\$24.60	\$35.75
33	\$51.10	\$21.40	\$29.70	33	\$76.95	\$28.00	\$48.95	33	\$40.25	\$18.80	\$21.45	33	\$64.45	\$25.40	\$39.05
34	\$55.20	\$22.20	\$33.00	34	\$81.80	\$29.00	\$52.80	34	\$43.60	\$19.40	\$24.20	34	\$69.10	\$26.20	\$42.90
35	\$59.30	\$23.00	\$36.30	35	\$87.20	\$30.00	\$57.20	35	\$46.40	\$20.00	\$26.40	35	\$73.20	\$27.00	\$46.20
36	\$63.60	\$24.00	\$39.60	36	\$95.20	\$31.40	\$63.80	36	\$49.40	\$20.80	\$28.60	36	\$78.60	\$28.00	\$50.60
37	\$67.90	\$25.00	\$42.90	37	\$103.75	\$32.80	\$70.95	37	\$52.95	\$21.60	\$31.35	37	\$84.00	\$29.00	\$55.00
38	\$72.20	\$26.00	\$46.20	38	\$111.75	\$34.20	\$77.55	38	\$55.95	\$22.40	\$33.55	38	\$89.40	\$30.00	\$59.40
39	\$76.50	\$27.00	\$49.50	39	\$120.30	\$35.60	\$84.70	39	\$59.50	\$23.20	\$36.30	39	\$94.80	\$31.00	\$63.80
40	\$80.80	\$28.00	\$52.80	40	\$128.30	\$37.00	\$91.30	40	\$62.50	\$24.00	\$38.50	40	\$100.20	\$32.00	\$68.20
41	\$86.95	\$29.20	\$57.75	41	\$137.60	\$38.60	\$99.00	41	\$67.15	\$24.80	\$42.35	41	\$106.90	\$33.20	\$73.70
42	\$93.10	\$30.40	\$62.70	42	\$146.90	\$40.20	\$106.70	42	\$71.80	\$25.60	\$46.20	42	\$113.60	\$34.40	\$79.20
43	\$98.70	\$31.60	\$67.10	43	\$156.20	\$41.80	\$114.40	43	\$75.90	\$26.40	\$49.50	43	\$120.30	\$35.60	\$84.70
44	\$104.85	\$32.80	\$72.05	44	\$165.50	\$43.40	\$122.10	44	\$80.55	\$27.20	\$53.35	44	\$127.00	\$36.80	\$90.20
45	\$111.00	\$34.00	\$77.00	45	\$174.80	\$45.00	\$129.80	45	\$85.20	\$28.00	\$57.20	45	\$133.70	\$38.00	\$95.70
46	\$119.20	\$35.60	\$83.60	46	\$185.60	\$47.00	\$138.60	46	\$90.25	\$29.20	\$61.05	46	\$140.60	\$39.40	\$101.20
47	\$127.40	\$37.20	\$90.20	47	\$195.85	\$49.00	\$146.85	47	\$95.30	\$30.40	\$64.90	47	\$148.05	\$40.80	\$107.25
48	\$135.60	\$38.80	\$96.80	48	\$206.65	\$51.00	\$155.65	48	\$100.90	\$31.60	\$69.30	48	\$154.95	\$42.20	\$112.75
49	\$143.80	\$40.40	\$103.40	49	\$216.90	\$53.00	\$163.90	49	\$105.95	\$32.80	\$73.15	49	\$162.40	\$43.60	\$118.80
50	\$152.00	\$42.00	\$110.00	50	\$227.70	\$55.00	\$172.70	50	\$111.00	\$34.00	\$77.00	50	\$169.30	\$45.00	\$124.30
51	\$161.90	\$44.20	\$117.70	51	\$239.50	\$58.00	\$181.50	51	\$117.35	\$35.40	\$81.95	51	\$177.20	\$47.40	\$129.80
52	\$171.80	\$46.40	\$125.40	52	\$250.75	\$61.00	\$189.75	52	\$123.70	\$36.80	\$86.90	52	\$185.65	\$49.80	\$135.85
53	\$181.70	\$48.60	\$133.10	53	\$262.55	\$64.00	\$198.55	53	\$129.50	\$38.20	\$91.30	53	\$193.55	\$52.20	\$141.35
54	\$191.60	\$50.80	\$140.80	54	\$273.80	\$67.00	\$206.80	54	\$135.85	\$39.60	\$96.25	54	\$202.00	\$54.60	\$147.40
55	\$201.50	\$53.00	\$148.50	55	\$285.60	\$70.00	\$215.60	55	\$142.20	\$41.00	\$101.20	55	\$209.90	\$57.00	\$152.90
56	\$207.75	\$207.75	\$0.00	56	\$277.50	\$277.50	\$0.00	56	\$160.50	\$160.50	\$0.00	56	\$223.50	\$223.50	\$0.00
57	\$216.75	\$216.75	\$0.00	57	\$293.25	\$293.25	\$0.00	57	\$168.00	\$168.00	\$0.00	57	\$232.50	\$232.50	\$0.00
58	\$225.00	\$225.00	\$0.00	58	\$308.25	\$308.25	\$0.00	58	\$174.75	\$174.75	\$0.00	58	\$242.25	\$242.25	\$0.00
59	\$234.00	\$234.00	\$0.00	59	\$324.00	\$324.00	\$0.00	59	\$182.25	\$182.25	\$0.00	59	\$251.25	\$251.25	\$0.00
60	\$243.00	\$243.00	\$0.00	60	\$339.00	\$339.00	\$0.00	60	\$189.00	\$189.00	\$0.00	60	\$261.00	\$261.00	\$0.00
61	\$257.25	\$257.25	\$0.00	61	\$358.50	\$358.50	\$0.00	61	\$199.50	\$199.50	\$0.00	61	\$275.25	\$275.25	\$0.00
62	\$271.50	\$271.50	\$0.00	62	\$378.75	\$378.75	\$0.00	62	\$209.25	\$209.25	\$0.00	62	\$289.50	\$289.50	\$0.00
63	\$286.50	\$286.50	\$0.00	63	\$398.25	\$398.25	\$0.00	63	\$219.75	\$219.75	\$0.00	63	\$304.50	\$304.50	\$0.00
64	\$300.75	\$300.75	\$0.00	64	\$418.50	\$418.50	\$0.00	64	\$229.50	\$229.50	\$0.00	64	\$318.75	\$318.75	\$0.00
65	\$315.00	\$315.00	\$0.00	65	\$438.00	\$438.00	\$0.00	65	\$240.00	\$240.00	\$0.00	65	\$333.00	\$333.00	\$0.00
66	\$336.00	\$336.00	\$0.00	66	\$472.50	\$472.50	\$0.00	66	\$253.50	\$253.50	\$0.00	66	\$356.25	\$356.25	\$0.00
67	\$357.00	\$357.00	\$0.00	67	\$507.75	\$507.75	\$0.00	67	\$267.75	\$267.75	\$0.00	67	\$379.50	\$379.50	\$0.00
68	\$378.00	\$378.00	\$0.00	68	\$542.25	\$542.25	\$0.00	68	\$281.25	\$281.25	\$0.00	68	\$403.50	\$403.50	\$0.00
69	\$399.00	\$399.00	\$0.00	69	\$577.50	\$577.50	\$0.00	69	\$295.50	\$295.50	\$0.00	69	\$426.75	\$426.75	\$0.00
70	\$420.00	\$420.00	\$0.00	70	\$612.00	\$612.00	\$0.00	70	\$309.00	\$309.00	\$0.00	70	\$450.00	\$450.00	\$0.00

Policy Fee of **\$5.00** must be added to all premiums. The fee is waived when a policy is sold to the legal spouse of a policy owner.

Whole Life Benefit: \$20,000  
Term Insurance: \$55,000

### Optional Riders (Issue Age 23-55):

Accidental Death Benefit - \$12.00 per month  
Children Term Insurance - \$ 5.00 per month

# Rates



# Preferred Class Monthly Premiums

MALE Nicotine-Free				MALE Nicotine				FEMALE Nicotine-Free				FEMALE Nicotine			
Age	WL + Term	Whole Life	Term	Age	WL + Term	Whole Life	Term	Age	WL + Term	Whole Life	Term	Age	WL + Term	Whole Life	Term
23	\$25.00	\$16.60	\$8.40	23	\$36.60	\$21.60	\$15.00	23	\$20.60	\$14.60	\$6.00	23	\$28.90	\$19.60	\$9.30
24	\$25.50	\$16.80	\$8.70	24	\$37.10	\$21.80	\$15.30	24	\$21.10	\$14.80	\$6.30	24	\$29.40	\$19.80	\$9.60
25	\$26.00	\$17.00	\$9.00	25	\$37.60	\$22.00	\$15.60	25	\$21.60	\$15.00	\$6.60	25	\$30.20	\$20.00	\$10.20
26	\$26.70	\$17.40	\$9.30	26	\$39.10	\$22.60	\$16.50	26	\$22.30	\$15.40	\$6.90	26	\$32.00	\$20.60	\$11.40
27	\$27.40	\$17.80	\$9.60	27	\$40.60	\$23.20	\$17.40	27	\$23.00	\$15.80	\$7.20	27	\$33.50	\$21.20	\$12.30
28	\$28.40	\$18.20	\$10.20	28	\$41.80	\$23.80	\$18.00	28	\$23.40	\$16.20	\$7.20	28	\$35.30	\$21.80	\$13.50
29	\$29.10	\$18.60	\$10.50	29	\$43.30	\$24.40	\$18.90	29	\$24.10	\$16.60	\$7.50	29	\$36.80	\$22.40	\$14.40
30	\$29.80	\$19.00	\$10.80	30	\$44.80	\$25.00	\$19.80	30	\$24.80	\$17.00	\$7.80	30	\$38.60	\$23.00	\$15.60
31	\$32.40	\$19.80	\$12.60	31	\$48.20	\$26.00	\$22.20	31	\$26.60	\$17.60	\$9.00	31	\$41.20	\$23.80	\$17.40
32	\$35.00	\$20.60	\$14.40	32	\$51.30	\$27.00	\$24.30	32	\$28.70	\$18.20	\$10.50	32	\$44.10	\$24.60	\$19.50
33	\$37.60	\$21.40	\$16.20	33	\$54.70	\$28.00	\$26.70	33	\$30.50	\$18.80	\$11.70	33	\$46.70	\$25.40	\$21.30
34	\$40.20	\$22.20	\$18.00	34	\$57.80	\$29.00	\$28.80	34	\$32.60	\$19.40	\$13.20	34	\$49.60	\$26.20	\$23.40
35	\$42.80	\$23.00	\$19.80	35	\$61.20	\$30.00	\$31.20	35	\$34.40	\$20.00	\$14.40	35	\$52.20	\$27.00	\$25.20
36	\$45.60	\$24.00	\$21.60	36	\$66.20	\$31.40	\$34.80	36	\$36.40	\$20.80	\$15.60	36	\$55.60	\$28.00	\$27.60
37	\$48.40	\$25.00	\$23.40	37	\$71.50	\$32.80	\$38.70	37	\$38.70	\$21.60	\$17.10	37	\$59.00	\$29.00	\$30.00
38	\$51.20	\$26.00	\$25.20	38	\$76.50	\$34.20	\$42.30	38	\$40.70	\$22.40	\$18.30	38	\$62.40	\$30.00	\$32.40
39	\$54.00	\$27.00	\$27.00	39	\$81.80	\$35.60	\$46.20	39	\$43.00	\$23.20	\$19.80	39	\$65.80	\$31.00	\$34.80
40	\$56.80	\$28.00	\$28.80	40	\$86.80	\$37.00	\$49.80	40	\$45.00	\$24.00	\$21.00	40	\$69.20	\$32.00	\$37.20
41	\$60.70	\$29.20	\$31.50	41	\$92.60	\$38.60	\$54.00	41	\$47.90	\$24.80	\$23.10	41	\$73.40	\$33.20	\$40.20
42	\$64.60	\$30.40	\$34.20	42	\$98.40	\$40.20	\$58.20	42	\$50.80	\$25.60	\$25.20	42	\$77.60	\$34.40	\$43.20
43	\$68.20	\$31.60	\$36.60	43	\$104.20	\$41.80	\$62.40	43	\$53.40	\$26.40	\$27.00	43	\$81.80	\$35.60	\$46.20
44	\$72.10	\$32.80	\$39.30	44	\$110.00	\$43.40	\$66.60	44	\$56.30	\$27.20	\$29.10	44	\$86.00	\$36.80	\$49.20
45	\$76.00	\$34.00	\$42.00	45	\$115.80	\$45.00	\$70.80	45	\$59.20	\$28.00	\$31.20	45	\$90.20	\$38.00	\$52.20
46	\$81.20	\$35.60	\$45.60	46	\$122.60	\$47.00	\$75.60	46	\$62.50	\$29.20	\$33.30	46	\$94.60	\$39.40	\$55.20
47	\$86.40	\$37.20	\$49.20	47	\$129.10	\$49.00	\$80.10	47	\$65.80	\$30.40	\$35.40	47	\$99.30	\$40.80	\$58.50
48	\$91.60	\$38.80	\$52.80	48	\$135.90	\$51.00	\$84.90	48	\$69.40	\$31.60	\$37.80	48	\$103.70	\$42.20	\$61.50
49	\$96.80	\$40.40	\$56.40	49	\$142.40	\$53.00	\$89.40	49	\$72.70	\$32.80	\$39.90	49	\$108.40	\$43.60	\$64.80
50	\$102.00	\$42.00	\$60.00	50	\$149.20	\$55.00	\$94.20	50	\$76.00	\$34.00	\$42.00	50	\$112.80	\$45.00	\$67.80
51	\$108.40	\$44.20	\$64.20	51	\$157.00	\$58.00	\$99.00	51	\$80.10	\$35.40	\$44.70	51	\$118.20	\$47.40	\$70.80
52	\$114.80	\$46.40	\$68.40	52	\$164.50	\$61.00	\$103.50	52	\$84.20	\$36.80	\$47.40	52	\$123.90	\$49.80	\$74.10
53	\$121.20	\$48.60	\$72.60	53	\$172.30	\$64.00	\$108.30	53	\$88.00	\$38.20	\$49.80	53	\$129.30	\$52.20	\$77.10
54	\$127.60	\$50.80	\$76.80	54	\$179.80	\$67.00	\$112.80	54	\$92.10	\$39.60	\$52.50	54	\$135.00	\$54.60	\$80.40
55	\$134.00	\$53.00	\$81.00	55	\$187.60	\$70.00	\$117.60	55	\$96.20	\$41.00	\$55.20	55	\$140.40	\$57.00	\$83.40
56	\$138.50	\$138.50	\$0.00	56	\$185.00	\$185.00	\$0.00	56	\$107.00	\$107.00	\$0.00	56	\$149.00	\$149.00	\$0.00
57	\$144.50	\$144.50	\$0.00	57	\$195.50	\$195.50	\$0.00	57	\$112.00	\$112.00	\$0.00	57	\$155.00	\$155.00	\$0.00
58	\$150.00	\$150.00	\$0.00	58	\$205.50	\$205.50	\$0.00	58	\$116.50	\$116.50	\$0.00	58	\$161.50	\$161.50	\$0.00
59	\$156.00	\$156.00	\$0.00	59	\$216.00	\$216.00	\$0.00	59	\$121.50	\$121.50	\$0.00	59	\$167.50	\$167.50	\$0.00
60	\$162.00	\$162.00	\$0.00	60	\$226.00	\$226.00	\$0.00	60	\$126.00	\$126.00	\$0.00	60	\$174.00	\$174.00	\$0.00
61	\$171.50	\$171.50	\$0.00	61	\$239.00	\$239.00	\$0.00	61	\$133.00	\$133.00	\$0.00	61	\$183.50	\$183.50	\$0.00
62	\$181.00	\$181.00	\$0.00	62	\$252.50	\$252.50	\$0.00	62	\$139.50	\$139.50	\$0.00	62	\$193.00	\$193.00	\$0.00
63	\$191.00	\$191.00	\$0.00	63	\$265.50	\$265.50	\$0.00	63	\$146.50	\$146.50	\$0.00	63	\$203.00	\$203.00	\$0.00
64	\$200.50	\$200.50	\$0.00	64	\$279.00	\$279.00	\$0.00	64	\$153.00	\$153.00	\$0.00	64	\$212.50	\$212.50	\$0.00
65	\$210.00	\$210.00	\$0.00	65	\$292.00	\$292.00	\$0.00	65	\$160.00	\$160.00	\$0.00	65	\$222.00	\$222.00	\$0.00
66	\$224.00	\$224.00	\$0.00	66	\$315.00	\$315.00	\$0.00	66	\$169.00	\$169.00	\$0.00	66	\$237.50	\$237.50	\$0.00
67	\$238.00	\$238.00	\$0.00	67	\$338.50	\$338.50	\$0.00	67	\$178.50	\$178.50	\$0.00	67	\$253.00	\$253.00	\$0.00
68	\$252.00	\$252.00	\$0.00	68	\$361.50	\$361.50	\$0.00	68	\$187.50	\$187.50	\$0.00	68	\$269.00	\$269.00	\$0.00
69	\$266.00	\$266.00	\$0.00	69	\$385.00	\$385.00	\$0.00	69	\$197.00	\$197.00	\$0.00	69	\$284.50	\$284.50	\$0.00
70	\$280.00	\$280.00	\$0.00	70	\$408.00	\$408.00	\$0.00	70	\$206.00	\$206.00	\$0.00	70	\$300.00	\$300.00	\$0.00

Policy Fee of **\$5.00** must be added to all premiums. The fee is waived when a policy is sold to the legal spouse of a policy owner.

Whole Life Benefit: \$20,000  
Term Insurance: \$30,000

Optional Riders (Issue Age 23-55):  
Accidental Death Benefit - \$ 8.00 per month  
Children Term Insurance - \$ 5.00 per month

# Rates



# Standard Class Monthly Premiums

MALE Nicotine-Free				MALE Nicotine			FEMALE Nicotine-Free				FEMALE Nicotine				
Age	WL + Term	Whole Life	Term	Age	WL + Term	Whole Life	Term	Age	WL + Term	Whole Life	Term	Age	WL + Term	Whole Life	Term
23	\$18.00	\$16.60	\$1.40	23	\$24.10	\$21.60	\$2.50	23	\$15.60	\$14.60	\$1.00	23	\$21.15	\$19.60	\$1.55
24	\$18.25	\$16.80	\$1.45	24	\$24.35	\$21.80	\$2.55	24	\$15.85	\$14.80	\$1.05	24	\$21.40	\$19.80	\$1.60
25	\$18.50	\$17.00	\$1.50	25	\$24.60	\$22.00	\$2.60	25	\$16.10	\$15.00	\$1.10	25	\$21.70	\$20.00	\$1.70
26	\$18.95	\$17.40	\$1.55	26	\$25.35	\$22.60	\$2.75	26	\$16.55	\$15.40	\$1.15	26	\$22.50	\$20.60	\$1.90
27	\$19.40	\$17.80	\$1.60	27	\$26.10	\$23.20	\$2.90	27	\$17.00	\$15.80	\$1.20	27	\$23.25	\$21.20	\$2.05
28	\$19.90	\$18.20	\$1.70	28	\$26.80	\$23.80	\$3.00	28	\$17.40	\$16.20	\$1.20	28	\$24.05	\$21.80	\$2.25
29	\$20.35	\$18.60	\$1.75	29	\$27.55	\$24.40	\$3.15	29	\$17.85	\$16.60	\$1.25	29	\$24.80	\$22.40	\$2.40
30	\$20.80	\$19.00	\$1.80	30	\$28.30	\$25.00	\$3.30	30	\$18.30	\$17.00	\$1.30	30	\$25.60	\$23.00	\$2.60
31	\$21.90	\$19.80	\$2.10	31	\$29.70	\$26.00	\$3.70	31	\$19.10	\$17.60	\$1.50	31	\$26.70	\$23.80	\$2.90
32	\$23.00	\$20.60	\$2.40	32	\$31.05	\$27.00	\$4.05	32	\$19.95	\$18.20	\$1.75	32	\$27.85	\$24.60	\$3.25
33	\$24.10	\$21.40	\$2.70	33	\$32.45	\$28.00	\$4.45	33	\$20.75	\$18.80	\$1.95	33	\$28.95	\$25.40	\$3.55
34	\$25.20	\$22.20	\$3.00	34	\$33.80	\$29.00	\$4.80	34	\$21.60	\$19.40	\$2.20	34	\$30.10	\$26.20	\$3.90
35	\$26.30	\$23.00	\$3.30	35	\$35.20	\$30.00	\$5.20	35	\$22.40	\$20.00	\$2.40	35	\$31.20	\$27.00	\$4.20
36	\$27.60	\$24.00	\$3.60	36	\$37.20	\$31.40	\$5.80	36	\$23.40	\$20.80	\$2.60	36	\$32.60	\$28.00	\$4.60
37	\$28.90	\$25.00	\$3.90	37	\$39.25	\$32.80	\$6.45	37	\$24.45	\$21.60	\$2.85	37	\$34.00	\$29.00	\$5.00
38	\$30.20	\$26.00	\$4.20	38	\$41.25	\$34.20	\$7.05	38	\$25.45	\$22.40	\$3.05	38	\$35.40	\$30.00	\$5.40
39	\$31.50	\$27.00	\$4.50	39	\$43.30	\$35.60	\$7.70	39	\$26.50	\$23.20	\$3.30	39	\$36.80	\$31.00	\$5.80
40	\$32.80	\$28.00	\$4.80	40	\$45.30	\$37.00	\$8.30	40	\$27.50	\$24.00	\$3.50	40	\$38.20	\$32.00	\$6.20
41	\$34.45	\$29.20	\$5.25	41	\$47.60	\$38.60	\$9.00	41	\$28.65	\$24.80	\$3.85	41	\$39.90	\$33.20	\$6.70
42	\$36.10	\$30.40	\$5.70	42	\$49.90	\$40.20	\$9.70	42	\$29.80	\$25.60	\$4.20	42	\$41.60	\$34.40	\$7.20
43	\$37.70	\$31.60	\$6.10	43	\$52.20	\$41.80	\$10.40	43	\$30.90	\$26.40	\$4.50	43	\$43.30	\$35.60	\$7.70
44	\$39.35	\$32.80	\$6.55	44	\$54.50	\$43.40	\$11.10	44	\$32.05	\$27.20	\$4.85	44	\$45.00	\$36.80	\$8.20
45	\$41.00	\$34.00	\$7.00	45	\$56.80	\$45.00	\$11.80	45	\$33.20	\$28.00	\$5.20	45	\$46.70	\$38.00	\$8.70
46	\$43.20	\$35.60	\$7.60	46	\$59.60	\$47.00	\$12.60	46	\$34.75	\$29.20	\$5.55	46	\$48.60	\$39.40	\$9.20
47	\$45.40	\$37.20	\$8.20	47	\$62.35	\$49.00	\$13.35	47	\$36.30	\$30.40	\$5.90	47	\$50.55	\$40.80	\$9.75
48	\$47.60	\$38.80	\$8.80	48	\$65.15	\$51.00	\$14.15	48	\$37.90	\$31.60	\$6.30	48	\$52.45	\$42.20	\$10.25
49	\$49.80	\$40.40	\$9.40	49	\$67.90	\$53.00	\$14.90	49	\$39.45	\$32.80	\$6.65	49	\$54.40	\$43.60	\$10.80
50	\$52.00	\$42.00	\$10.00	50	\$70.70	\$55.00	\$15.70	50	\$41.00	\$34.00	\$7.00	50	\$56.30	\$45.00	\$11.30
51	\$54.90	\$44.20	\$10.70	51	\$74.50	\$58.00	\$16.50	51	\$42.85	\$35.40	\$7.45	51	\$59.20	\$47.40	\$11.80
52	\$57.80	\$46.40	\$11.40	52	\$78.25	\$61.00	\$17.25	52	\$44.70	\$36.80	\$7.90	52	\$62.15	\$49.80	\$12.35
53	\$60.70	\$48.60	\$12.10	53	\$82.05	\$64.00	\$18.05	53	\$46.50	\$38.20	\$8.30	53	\$65.05	\$52.20	\$12.85
54	\$63.60	\$50.80	\$12.80	54	\$85.80	\$67.00	\$18.80	54	\$48.35	\$39.60	\$8.75	54	\$68.00	\$54.60	\$13.40
55	\$66.50	\$53.00	\$13.50	55	\$89.60	\$70.00	\$19.60	55	\$50.20	\$41.00	\$9.20	55	\$70.90	\$57.00	\$13.90
56	\$69.25	\$59.25	\$0.00	56	\$92.50	\$92.50	\$0.00	56	\$53.50	\$53.50	\$0.00	56	\$74.50	\$74.50	\$0.00
57	\$72.25	\$72.25	\$0.00	57	\$97.75	\$97.75	\$0.00	57	\$56.00	\$56.00	\$0.00	57	\$77.50	\$77.50	\$0.00
58	\$75.00	\$75.00	\$0.00	58	\$102.75	\$102.75	\$0.00	58	\$58.25	\$58.25	\$0.00	58	\$80.75	\$80.75	\$0.00
59	\$78.00	\$78.00	\$0.00	59	\$108.00	\$108.00	\$0.00	59	\$60.75	\$60.75	\$0.00	59	\$83.75	\$83.75	\$0.00
60	\$81.00	\$81.00	\$0.00	60	\$113.00	\$113.00	\$0.00	60	\$63.00	\$63.00	\$0.00	60	\$87.00	\$87.00	\$0.00
61	\$85.75	\$85.75	\$0.00	61	\$119.50	\$119.50	\$0.00	61	\$66.50	\$66.50	\$0.00	61	\$91.75	\$91.75	\$0.00
62	\$90.50	\$90.50	\$0.00	62	\$126.25	\$126.25	\$0.00	62	\$69.75	\$69.75	\$0.00	62	\$96.50	\$96.50	\$0.00
63	\$95.50	\$95.50	\$0.00	63	\$132.75	\$132.75	\$0.00	63	\$73.25	\$73.25	\$0.00	63	\$101.50	\$101.50	\$0.00
64	\$100.25	\$100.25	\$0.00	64	\$139.50	\$139.50	\$0.00	64	\$76.50	\$76.50	\$0.00	64	\$106.25	\$106.25	\$0.00
65	\$105.00	\$105.00	\$0.00	65	\$146.00	\$146.00	\$0.00	65	\$80.00	\$80.00	\$0.00	65	\$111.00	\$111.00	\$0.00
66	\$112.00	\$112.00	\$0.00	66	\$157.50	\$157.50	\$0.00	66	\$84.50	\$84.50	\$0.00	66	\$118.75	\$118.75	\$0.00
67	\$119.00	\$119.00	\$0.00	67	\$169.25	\$169.25	\$0.00	67	\$89.25	\$89.25	\$0.00	67	\$126.50	\$126.50	\$0.00
68	\$126.00	\$126.00	\$0.00	68	\$180.75	\$180.75	\$0.00	68	\$93.75	\$93.75	\$0.00	68	\$134.50	\$134.50	\$0.00
69	\$133.00	\$133.00	\$0.00	69	\$192.50	\$192.50	\$0.00	69	\$98.50	\$98.50	\$0.00	69	\$142.25	\$142.25	\$0.00
70	\$140.00	\$140.00	\$0.00	70	\$204.00	\$204.00	\$0.00	70	\$103.00	\$103.00	\$0.00	70	\$150.00	\$150.00	\$0.00

Policy Fee of **\$5.00** must be added to all premiums. The fee is waived when a policy is sold to the legal spouse of a policy owner.

Whole Life Benefit: \$20,000  
Term Insurance: \$ 5,000

**Optional Riders (Issue Age 23-55):**

- Accidental Death Benefit - \$ 4.00 per month
- Children Term Insurance - \$ 5.00 per month