

Simplified Whole Life

Monthly Pre-authorized Premium Rates

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Assurity[®]
Life Insurance Company

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Simplified Life Insurance Portfolio

Assurity's Simplified Life Insurance Portfolio offers an affordable solution for a variety of needs. This portfolio includes:

- Simplified Level Benefit Whole Life – The full death benefit is provided from the first day.
- Simplified Graded Benefit Whole Life – A graded death benefit is provided the first two policy years for non-accidental death (40 percent of the face amount policy year one and 75 percent of the face amount year two).
- Simplified Modified Benefit Whole Life – A modified death benefit is provided the first two policy years for non-accidental death (return of premium plus 10 percent in the first two policy years).

The company's primary objective is to underwrite and issue Simplified Whole Life business using the application, MIB, prescription drug check and a personal history interview at the time of sale.

There are no mandatory medical requirements such as paramedical or medical examinations, home office specimens, electrocardiograms, etc. Whenever possible, the company will underwrite and issue the insurance based on the answers on the application as confirmed during the personal history interview.

Personal History

A personal history interview will be conducted with the proposed insured at the time of sale for all applicants age 40+. Interviewers are available from 8 a.m. through 9 p.m., Monday through Thursday; and 8 a.m. through 5 p.m. on Friday (Central Time). Personal history interviews not completed during normal working hours will be conducted on the next business day.

The personal history interviewer will verify the application data (name, address, birth date, age, beneficiary designation). The interviewer confirms that the proposed insured signed the application in the presence of the agent; that the proposed insured is not related to, or a household member of, the agent; and that the proposed insured's answers to the application questions were correctly recorded. If information is developed during the interview that conflicts with the answers on the application, there could be a change in the plan requested.

Monthly Pre-authorized Premium Rates

Level – Male Non-tobacco	Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
	0	--	8.32	11.37	14.43	17.49	20.55	23.61	26.66	29.72	32.78
	1	--	8.55	11.73	14.91	18.08	21.26	24.44	27.61	30.79	33.97
	2	--	8.84	12.17	15.49	18.81	22.13	25.45	28.78	32.10	35.42
	3	--	9.15	12.63	16.10	19.58	23.06	26.53	30.01	33.48	36.96
	4	--	9.50	13.14	16.79	20.44	24.09	27.73	31.38	35.03	38.68
	5	--	9.85	13.67	17.49	21.32	25.14	28.97	32.79	36.61	40.44
	6	--	10.22	14.23	18.23	22.24	26.25	30.26	34.27	38.28	42.28
	7	--	10.60	14.79	18.99	23.19	27.39	31.58	35.78	39.98	44.18
	8	--	11.00	15.40	19.80	24.20	28.60	33.00	37.40	41.80	46.20
	9	--	11.41	16.02	20.63	25.23	29.84	34.45	39.05	43.66	48.27
	10	--	11.84	16.65	21.47	26.29	31.11	35.93	40.74	45.56	50.38
	11	--	12.28	17.33	22.37	27.41	32.45	37.50	42.54	47.58	52.62
	12	--	12.74	18.01	23.28	28.56	33.83	39.10	44.37	49.64	54.91
	13	--	13.18	18.67	24.16	29.66	35.15	40.64	46.13	51.62	57.11
	14	--	13.35	18.92	24.50	30.07	35.65	41.22	46.80	52.37	57.95
	15	--	13.51	19.16	24.82	30.47	36.12	41.78	47.43	53.09	58.74
	16	--	13.67	19.40	25.13	30.87	36.60	42.33	48.07	53.80	59.53
	17	--	13.82	19.64	25.45	31.26	37.07	42.89	48.70	54.51	60.32
	18	--	13.99	19.89	25.78	31.68	37.58	43.47	49.37	55.26	61.16
	19	--	14.15	20.13	26.10	32.08	38.05	44.03	50.00	55.98	61.95
	20	8.25	14.31	20.36	26.42	32.47	38.53	44.58	50.64	56.69	62.74
	21	8.33	14.47	20.60	26.73	32.87	39.00	45.14	51.27	57.40	63.54
	22	8.41	14.63	20.84	27.05	33.26	39.48	45.69	51.90	58.12	64.33
	23	8.49	14.78	21.08	27.37	33.66	39.95	46.24	52.54	58.83	65.12
	24	8.57	14.94	21.31	27.68	34.06	40.43	46.80	53.17	59.54	65.91
	25	8.65	15.10	21.55	28.00	34.45	40.90	47.35	53.80	60.25	66.70
	26	8.72	15.24	21.76	28.28	34.80	41.32	47.85	54.37	60.89	67.41
	27	8.78	15.36	21.95	28.53	35.11	41.69	48.28	54.86	61.44	68.02
	28	8.85	15.50	22.15	28.79	35.44	42.09	48.74	55.39	62.04	68.68
	29	8.93	15.66	22.40	29.13	35.86	42.59	49.32	56.06	62.79	69.52
	30	9.05	15.89	22.74	29.59	36.43	43.28	50.12	56.97	63.82	70.66
	31	9.20	16.19	23.19	30.18	37.18	44.18	51.17	58.17	65.16	72.16
	32	9.37	16.54	23.72	30.89	38.06	45.23	52.40	59.58	66.75	73.92
	33	9.57	16.93	24.30	31.66	39.03	46.39	53.76	61.12	68.49	75.86
	34	9.78	17.35	24.93	32.51	40.08	47.66	55.24	62.81	70.39	77.97
	35	10.00	17.80	25.60	33.40	41.21	49.01	56.81	64.61	72.41	80.21
	36	10.23	18.26	26.29	34.32	42.35	50.38	58.41	66.44	74.47	82.50
	37	10.47	18.74	27.02	35.29	43.56	51.83	60.10	68.38	76.65	84.92
	38	10.73	19.25	27.78	36.31	44.84	53.36	61.89	70.42	78.94	87.47
	39	11.01	19.82	28.63	37.44	46.24	55.05	63.86	72.67	81.48	90.29
	40	11.32	20.44	29.56	38.68	47.81	56.93	66.05	75.17	84.29	93.41
	41	11.67	21.15	30.62	40.09	49.57	59.04	68.51	77.99	87.46	96.93
	42	12.06	21.92	31.78	41.64	51.50	61.36	71.22	81.08	90.94	100.80
	43	12.47	22.73	33.00	43.26	53.53	63.79	74.06	84.32	94.59	104.85
	44	12.89	23.58	34.26	44.95	55.64	66.33	77.01	87.70	98.39	109.08
	45	13.31	24.42	35.53	46.64	57.75	68.86	79.97	91.08	102.19	113.30
	46	13.73	25.26	36.78	48.31	59.84	71.37	82.90	94.42	105.95	117.48
	47	14.15	26.10	38.05	50.00	61.95	73.90	85.85	97.80	109.75	121.70
	48	14.58	26.96	39.34	51.73	64.11	76.49	88.87	101.25	113.63	126.02
	49	15.03	27.86	40.69	53.52	66.35	79.18	92.01	104.84	117.67	130.50
	50	15.51	28.82	42.13	55.44	68.75	82.06	95.37	108.68	121.99	135.30
	51	16.01	29.81	43.62	57.43	71.24	85.04	98.85	112.66	126.46	140.27
	52	16.52	30.84	45.15	59.47	73.79	88.11	102.42	116.74	131.06	145.38
	53	17.05	31.91	46.76	61.62	76.47	91.33	106.18	121.04	135.89	150.74
	54	17.63	33.05	48.48	63.91	79.33	94.76	110.18	125.61	141.04	156.46
	55	18.24	34.28	50.33	66.37	82.41	98.45	114.50	130.54	146.58	162.62
	56	18.88	35.56	52.24	68.92	85.60	102.28	118.96	135.64	152.32	169.00
	57	19.53	36.86	54.19	71.53	88.86	106.19	123.52	140.85	158.18	175.52
	58	20.23	38.26	56.29	74.32	92.36	110.39	128.42	146.45	164.48	182.51
	59	21.02	39.84	58.66	77.48	96.29	115.11	133.93	152.75	171.57	190.39
	60	21.93	41.65	61.38	81.10	100.83	120.55	140.28	160.00	179.73	199.45
	61	22.94	43.67	64.41	85.15	105.89	126.62	147.36	168.10	188.83	209.57
	62	24.03	45.86	67.69	89.51	111.34	133.17	155.00	176.83	198.66	220.48
	63	25.23	48.25	71.28	94.30	117.33	140.35	163.38	186.40	209.43	232.45
	64	26.55	50.91	75.26	99.62	123.97	148.32	172.68	197.03	221.39	245.74
	65	28.04	53.87	79.71	105.55	131.38	157.22	183.06	208.89	234.73	260.57

Quick Facts – Level, Graded and Modified Benefit

NON-ILLUSTRATED – An illustration is not required for this policy, as all of the elements are guaranteed. However, illustration software is available.

NONFORFEITURE OPTION – Reduced Paid-up Policy Option, Extended Term Option and Automatic Premium Loan (APL) Option are available. If elected, the APL will be available to pay any unpaid premium as long as the premium does not exceed the maximum loan amount.

PREMIUMS – Level, guaranteed and based on issue class, gender and issue age (last birthday).

PAYMENT MODES AND FACTORS

Annual – 1.000

Semiannual – 0.510

Quarterly – 0.264

Monthly Preauthorized Bank Plan – 0.088

POLICY FEE – \$25.00

POLICY LOANS – Available when policy has cash surrender value.

POLICY VALUES – Calculation of minimum policy values and reserves are based on the 2001 Commissioner’s Standard Ordinary smoker distinct, sex distinct Ultimate Only Mortality Table. Policy cash values can be determined using Assurity’s Foresight illustration software.

Monthly Pre-authorized Premium Rates

Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
66	29.66	35.16	40.65	46.14	51.64	57.13	62.62	68.12	73.61	79.10	84.59
67	31.42	37.26	43.11	48.95	54.80	60.64	66.48	72.33	78.17	84.02	89.86
68	33.32	39.55	45.77	51.99	58.22	64.44	70.67	76.89	83.12	89.34	95.56
69	35.38	42.02	48.66	55.30	61.93	68.57	75.21	81.84	88.48	95.12	101.75
70	37.62	44.71	51.79	58.88	65.96	73.05	80.13	87.22	94.30	101.39	108.47
71	39.89	47.42	54.96	62.50	70.03	77.57	85.11	92.65	100.18	107.72	115.26
72	42.17	50.16	58.15	66.14	74.14	82.13	90.12	98.12	106.11	114.10	122.10
73	44.68	53.18	61.67	70.17	78.67	87.16	95.66	104.16	112.65	121.15	129.65
74	47.68	56.77	65.87	74.97	84.06	93.16	102.25	111.35	120.44	129.54	138.64
75	51.37	61.21	71.04	80.88	90.71	100.55	110.38	120.22	130.05	139.89	149.72
76	55.75	66.46	77.17	87.88	98.59	109.30	120.01	130.72	141.42	152.13	162.84
77	60.65	72.34	84.03	95.72	107.41	119.10	130.79	142.48	154.17	165.86	177.55
78	66.11	78.89	91.67	104.46	117.24	130.02	142.80	155.58	168.37	181.15	193.93
79	72.18	86.17	100.17	114.16	128.16	142.16	156.15	170.15	184.14	198.14	212.13
80	78.88	94.22	109.56	124.89	140.23	155.57	170.90	186.24	201.58	216.91	232.25

Issue Age	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	\$21,000	\$22,000	\$23,000	\$24,000	\$25,000
66	90.09	95.58	101.07	106.57	112.06	117.55	123.05	128.54	134.03	139.52
67	95.71	101.55	107.39	113.24	119.08	124.93	130.77	136.61	142.46	148.30
68	101.79	108.01	114.24	120.46	126.68	132.91	139.13	145.36	151.58	157.81
69	108.39	115.03	121.67	128.30	134.94	141.58	148.21	154.85	161.49	168.12
70	115.56	122.64	129.73	136.81	143.90	150.98	158.07	165.15	172.24	179.32
71	122.80	130.33	137.87	145.41	152.94	160.48	168.02	175.56	183.09	190.63
72	130.09	138.08	146.07	154.07	162.06	170.05	178.05	186.04	194.03	202.03
73	138.14	146.64	155.14	163.63	172.13	180.62	189.12	197.62	206.11	214.61
74	147.73	156.83	165.92	175.02	184.11	193.21	202.30	211.40	220.50	229.59
75	159.56	169.39	179.23	189.06	198.90	208.73	218.57	228.40	238.24	248.07
76	173.55	184.26	194.97	205.68	216.39	227.10	237.81	248.52	259.23	269.94
77	189.24	200.93	212.62	224.31	236.00	247.69	259.38	271.07	282.76	294.45
78	206.71	219.49	232.28	245.06	257.84	270.62	283.40	296.19	308.97	321.75
79	226.13	240.12	254.12	268.11	282.11	296.11	310.10	324.10	338.09	352.09
80	247.59	262.92	278.26	293.60	308.93	324.27	339.61	354.94	370.28	385.62

Level – Male Non-tobacco

Monthly Pre-authorized Premium Rates

Level – Female Non-tobacco	Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
	0	--	6.99	9.38	11.77	14.17	16.56	18.96	21.35	23.74	26.14
	1	--	7.23	9.75	12.27	14.78	17.30	19.82	22.33	24.85	27.37
	2	--	7.51	10.16	12.81	15.47	18.12	20.77	23.43	26.08	28.73
	3	--	7.79	10.58	13.38	16.17	18.96	21.76	24.55	27.35	30.14
	4	--	8.08	11.02	13.96	16.90	19.84	22.77	25.71	28.65	31.59
	5	--	8.39	11.48	14.57	17.67	20.76	23.85	26.95	30.04	33.13
	6	--	8.70	11.95	15.21	18.46	21.71	24.96	28.21	31.46	34.72
	7	--	9.04	12.46	15.88	19.29	22.71	26.13	29.55	32.97	36.39
	8	--	9.37	12.96	16.54	20.13	23.72	27.30	30.89	34.47	38.06
	9	--	9.72	13.49	17.25	21.01	24.77	28.53	32.30	36.06	39.82
	10	--	10.08	14.03	17.97	21.91	25.85	29.80	33.74	37.68	41.62
	11	--	10.34	14.41	18.48	22.55	26.62	30.69	34.76	38.83	42.90
	12	--	10.56	14.74	18.92	23.10	27.28	31.46	35.64	39.82	44.00
	13	--	10.76	15.04	19.32	23.61	27.89	32.17	36.45	40.73	45.01
	14	--	10.96	15.35	19.73	24.11	28.49	32.88	37.26	41.64	46.02
	15	--	11.17	15.65	20.13	24.62	29.10	33.59	38.07	42.55	47.04
	16	--	11.37	15.95	20.54	25.12	29.71	34.29	38.88	43.46	48.05
	17	--	11.57	16.26	20.94	25.63	30.32	35.00	39.69	44.37	49.06
	18	--	11.77	16.55	21.33	26.11	30.90	35.68	40.46	45.25	50.03
	19	--	11.99	16.88	21.77	26.66	31.56	36.45	41.34	46.24	51.13
	20	7.22	12.25	17.27	22.30	27.32	32.35	37.37	42.40	47.42	52.45
	21	7.48	12.77	18.05	23.34	28.62	33.91	39.19	44.48	49.76	55.04
	22	7.76	13.31	18.87	24.43	29.99	35.54	41.10	46.66	52.21	57.77
	23	7.98	13.76	19.54	25.33	31.11	36.89	42.67	48.45	54.23	60.02
	24	8.04	13.89	19.73	25.57	31.42	37.26	43.10	48.95	54.79	60.63
	25	8.10	14.01	19.91	25.82	31.72	37.63	43.53	49.44	55.34	61.25
	26	8.16	14.12	20.07	26.03	31.99	37.95	43.90	49.86	55.82	61.78
	27	8.21	14.21	20.22	26.22	32.23	38.24	44.24	50.25	56.25	62.26
	28	8.25	14.31	20.36	26.42	32.47	38.53	44.58	50.64	56.69	62.74
	29	8.32	14.45	20.57	26.70	32.82	38.95	45.07	51.20	57.32	63.45
	30	8.42	14.63	20.85	27.07	33.29	39.50	45.72	51.94	58.15	64.37
	31	8.54	14.88	21.22	27.56	33.90	40.24	46.58	52.92	59.26	65.60
	32	8.69	15.18	21.67	28.16	34.65	41.14	47.63	54.12	60.61	67.10
	33	8.85	15.51	22.16	28.81	35.46	42.12	48.77	55.42	62.08	68.73
	34	9.03	15.87	22.70	29.53	36.37	43.20	50.03	56.87	63.70	70.53
	35	9.22	16.24	23.27	30.29	37.31	44.33	51.36	58.38	65.40	72.42
	36	9.42	16.63	23.85	31.06	38.28	45.50	52.71	59.93	67.14	74.36
	37	9.61	17.02	24.43	31.84	39.25	46.66	54.07	61.48	68.89	76.30
	38	9.83	17.45	25.08	32.70	40.33	47.95	55.58	63.20	70.83	78.45
	39	10.06	17.93	25.79	33.65	41.51	49.38	57.24	65.10	72.97	80.83
	40	10.33	18.46	26.59	34.72	42.86	50.99	59.12	67.25	75.38	83.51
	41	10.65	19.10	27.54	35.99	44.44	52.89	61.34	69.78	78.23	86.68
	42	11.00	19.80	28.60	37.40	46.20	55.00	63.80	72.60	81.40	90.20
	43	11.37	20.55	29.72	38.90	48.07	57.24	66.42	75.59	84.77	93.94
	44	11.75	21.30	30.86	40.41	49.96	59.51	69.07	78.62	88.17	97.72
	45	12.12	22.04	31.95	41.87	51.79	61.71	71.62	81.54	91.46	101.38
	46	12.46	22.72	32.98	43.24	53.50	63.76	74.03	84.29	94.55	104.81
	47	12.80	23.40	34.00	44.60	55.20	65.80	76.40	87.00	97.60	108.20
	48	13.14	24.08	35.02	45.95	56.89	67.83	78.77	89.71	100.65	111.58
	49	13.49	24.77	36.06	47.34	58.63	69.92	81.20	92.49	103.77	115.06
	50	13.84	25.48	37.13	48.77	60.41	72.05	83.70	95.34	106.98	118.62
	51	14.21	26.22	38.22	50.23	62.24	74.25	86.25	98.26	110.27	122.28
	52	14.57	26.94	39.31	51.67	64.04	76.41	88.78	101.15	113.52	125.88
	53	14.95	27.69	40.44	53.19	65.93	78.68	91.43	104.17	116.92	129.67
	54	15.35	28.49	41.64	54.79	67.94	81.08	94.23	107.38	120.52	133.67
	55	15.79	29.37	42.96	56.55	70.14	83.72	97.31	110.90	124.48	138.07
	56	16.24	30.29	44.33	58.38	72.42	86.47	100.51	114.56	128.60	142.65
	57	16.72	31.23	45.75	60.26	74.78	89.29	103.81	118.32	132.84	147.36
	58	17.22	32.24	47.26	62.29	77.31	92.33	107.35	122.37	137.39	152.42
	59	17.80	33.40	48.99	64.59	80.19	95.79	111.39	126.98	142.58	158.18
	60	18.47	34.74	51.01	67.28	83.56	99.83	116.10	132.37	148.64	164.91
	61	19.25	36.30	53.35	70.40	87.45	104.50	121.55	138.60	155.65	172.70
	62	20.11	38.02	55.94	73.85	91.76	109.67	127.59	145.50	163.41	181.32
	63	21.05	39.90	58.75	77.60	96.45	115.30	134.15	153.00	171.85	190.70
	64	22.05	41.91	61.76	81.61	101.46	121.32	141.17	161.02	180.88	200.73
	65	23.11	44.03	64.94	85.85	106.77	127.68	148.59	169.51	190.42	211.33

Quick Facts – Level Benefit Whole Life

PRODUCT TYPE – Simplified Level Benefit Whole Life provides the full death benefit from the first day the policy is issued. To be considered for the Level Death Benefit plan, all questions on the application must be answered “no.”

ISSUE AGES – 0-80, age last birthday

ISSUE LIMITS

Face Amounts \$10,000 - \$50,000

Ages 0-14: Male/Female – Select Non-Tobacco

Ages 15-19: Male/Female – Select Non-Tobacco, Tobacco

Face Amounts \$5,000 - \$50,000

Ages 20-65: Male/Female – Select Non-Tobacco, Tobacco

Face Amounts \$5,000 - \$25,000

Ages 66-80: Male/Female – Select Non-Tobacco, Tobacco

To qualify for the Select Non-Tobacco class, the proposed insured must not have used any form of tobacco or nicotine-based products within the last 12 months.

Monthly Pre-authorized Premium Rates

Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
66	24.19	28.58	32.98	37.38	41.78	46.17	50.57	54.97	59.37	63.76	68.16
67	25.28	29.90	34.52	39.13	43.75	48.36	52.98	57.60	62.21	66.83	71.45
68	26.46	31.31	36.17	41.02	45.87	50.72	55.58	60.43	65.28	70.13	74.98
69	27.78	32.90	38.01	43.13	48.25	53.36	58.48	63.60	68.71	73.83	78.94
70	29.30	34.72	40.15	45.57	50.99	56.41	61.83	67.25	72.67	78.09	83.51
71	30.96	36.72	42.47	48.22	53.97	59.73	65.48	71.23	76.98	82.74	88.49
72	32.71	38.82	44.92	51.02	57.13	63.23	69.33	75.43	81.54	87.64	93.74
73	34.66	41.16	47.65	54.14	60.63	67.13	73.62	80.11	86.60	93.10	99.59
74	36.91	43.85	50.79	57.73	64.67	71.61	78.56	85.50	92.44	99.38	106.32
75	39.55	47.02	54.49	61.96	69.42	76.89	84.36	91.83	99.30	106.77	114.24
76	42.57	50.64	58.72	66.79	74.87	82.94	91.01	99.09	107.16	115.24	123.31
77	45.91	54.66	63.40	72.14	80.89	89.63	98.37	107.11	115.86	124.60	133.34
78	49.59	59.07	68.54	78.02	87.50	96.98	106.45	115.93	125.41	134.89	144.36
79	53.63	63.91	74.20	84.48	94.77	105.05	115.34	125.63	135.91	146.20	156.48
80	58.04	69.21	80.38	91.55	102.72	113.89	125.06	136.23	147.40	158.57	169.73

Issue Age	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	\$21,000	\$22,000	\$23,000	\$24,000	\$25,000
66	72.56	76.96	81.35	85.75	90.15	94.54	98.94	103.34	107.74	112.13
67	76.06	80.68	85.30	89.91	94.53	99.15	103.76	108.38	113.00	117.61
68	79.84	84.69	89.54	94.39	99.25	104.10	108.95	113.80	118.66	123.51
69	84.06	89.18	94.29	99.41	104.53	109.64	114.76	119.88	124.99	130.11
70	88.93	94.35	99.77	105.20	110.62	116.04	121.46	126.88	132.30	137.72
71	94.24	99.99	105.75	111.50	117.25	123.00	128.76	134.51	140.26	146.01
72	99.84	105.95	112.05	118.15	124.26	130.36	136.46	142.56	148.67	154.77
73	106.08	112.57	119.07	125.56	132.05	138.55	145.04	151.53	158.02	164.52
74	113.26	120.20	127.15	134.09	141.03	147.97	154.91	161.85	168.79	175.74
75	121.71	129.18	136.65	144.12	151.59	159.06	166.53	174.00	181.47	188.94
76	131.38	139.46	147.53	155.61	163.68	171.75	179.83	187.90	195.98	204.05
77	142.08	150.83	159.57	168.31	177.06	185.80	194.54	203.28	212.03	220.77
78	153.84	163.32	172.80	182.27	191.75	201.23	210.71	220.18	229.66	239.14
79	166.77	177.05	187.34	197.62	207.91	218.19	228.48	238.77	249.05	259.34
80	180.90	192.07	203.24	214.41	225.58	236.75	247.92	259.09	270.26	281.42

Level – Female Non-tobacco

Monthly Pre-authorized Premium Rates

Level – Male Tobacco	Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
15	--	14.85	21.18	27.51	33.84	40.16	46.49	52.82	59.14	65.47	
16	--	14.97	21.35	27.74	34.12	40.51	46.89	53.28	59.66	66.04	
17	--	15.08	21.52	27.97	34.41	40.85	47.29	53.73	60.17	66.62	
18	--	15.20	21.70	28.20	34.69	41.19	47.69	54.19	60.69	67.19	
19	--	15.31	21.87	28.42	34.98	41.54	48.09	54.65	61.20	67.76	
20	8.81	15.43	22.04	28.65	35.27	41.88	48.49	55.11	61.72	68.33	
21	8.87	15.53	22.20	28.86	35.53	42.20	48.86	55.53	62.19	68.86	
22	8.92	15.65	22.37	29.09	35.82	42.54	49.26	55.99	62.71	69.43	
23	8.98	15.76	22.54	29.32	36.10	42.88	49.66	56.44	63.22	70.00	
24	9.04	15.88	22.71	29.55	36.39	43.23	50.06	56.90	63.74	70.58	
25	9.09	15.99	22.88	29.78	36.67	43.57	50.46	57.36	64.25	71.15	
26	9.27	16.34	23.41	30.48	37.55	44.62	51.70	58.77	65.84	72.91	
27	9.47	16.75	24.02	31.29	38.57	45.84	53.11	60.39	67.66	74.93	
28	9.70	17.20	24.69	32.19	39.69	47.19	54.68	62.18	69.68	77.18	
29	9.93	17.65	25.38	33.11	40.83	48.56	56.28	64.01	71.74	79.46	
30	10.16	18.11	26.07	34.02	41.98	49.93	57.89	65.84	73.80	81.75	
31	10.38	18.56	26.74	34.92	43.10	51.28	59.46	67.64	75.82	84.00	
32	10.60	19.01	27.41	35.82	44.22	52.62	61.03	69.43	77.84	86.24	
33	10.84	19.47	28.11	36.75	45.39	54.02	62.66	71.30	79.93	88.57	
34	11.09	19.98	28.86	37.75	46.64	55.53	64.42	73.30	82.19	91.08	
35	11.36	20.52	29.68	38.84	48.00	57.16	66.33	75.49	84.65	93.81	
36	11.66	21.11	30.57	40.02	49.48	58.93	68.39	77.84	87.30	96.76	
37	11.96	21.73	31.49	41.25	51.02	60.78	70.55	80.31	90.07	99.84	
38	12.30	22.40	32.49	42.59	52.69	62.79	72.89	82.98	93.08	103.18	
39	12.65	23.11	33.56	44.02	54.47	64.93	75.38	85.84	96.29	106.74	
40	13.05	23.90	34.75	45.60	56.45	67.30	78.15	89.00	99.85	110.70	
41	13.49	24.77	36.06	47.34	58.63	69.92	81.20	92.49	103.77	115.06	
42	13.96	25.71	37.47	49.23	60.98	72.74	84.50	96.25	108.01	119.77	
43	14.46	26.72	38.98	51.23	63.49	75.75	88.01	100.27	112.53	124.78	
44	14.97	27.75	40.52	53.29	66.07	78.84	91.61	104.39	117.16	129.93	
45	15.50	28.79	42.09	55.39	68.68	81.98	95.28	108.57	121.87	135.17	
46	16.02	29.85	43.67	57.50	71.32	85.15	98.97	112.80	126.62	140.45	
47	16.56	30.91	45.27	59.63	73.99	88.34	102.70	117.06	131.41	145.77	
48	17.11	32.02	46.93	61.85	76.76	91.67	106.58	121.49	136.40	151.32	
49	17.69	33.18	48.66	64.15	79.64	95.13	110.62	126.10	141.59	157.08	
50	18.30	34.40	50.50	66.60	82.70	98.80	114.90	131.00	147.10	163.20	
51	18.93	35.66	52.39	69.12	85.84	102.57	119.30	136.03	152.76	169.49	
52	19.57	36.93	54.30	71.67	89.03	106.40	123.77	141.13	158.50	175.87	
53	20.24	38.29	56.33	74.38	92.42	110.47	128.51	146.56	164.60	182.64	
54	20.98	39.77	58.55	77.33	96.12	114.90	133.69	152.47	171.25	190.04	
55	21.81	41.41	61.02	80.63	100.23	119.84	139.44	159.05	178.66	198.26	
56	22.69	43.18	63.67	84.16	104.65	125.14	145.64	166.13	186.62	207.11	
57	23.62	45.05	66.47	87.89	109.32	130.74	152.17	173.59	195.01	216.44	
58	24.64	47.07	69.51	91.94	114.38	136.81	159.25	181.68	204.12	226.56	
59	25.77	49.34	72.91	96.48	120.05	143.62	167.20	190.77	214.34	237.91	
60	27.06	51.91	76.77	101.62	126.48	151.33	176.19	201.04	225.90	250.76	
61	28.47	54.74	81.02	107.29	133.56	159.83	186.11	212.38	238.65	264.92	
62	29.99	57.79	85.58	113.38	141.17	168.97	196.76	224.56	252.35	280.15	
63	31.66	61.12	90.59	120.05	149.51	178.97	208.44	237.90	267.36	296.82	
64	33.51	64.82	96.13	127.44	158.75	190.06	221.37	252.68	283.99	315.30	
65	35.57	68.94	102.31	135.68	169.05	202.42	235.79	269.16	302.53	335.90	

Monthly Pre-authorized Premium Rates

Level – Male Tobacco

Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
66	37.81	44.94	52.06	59.18	66.30	73.43	80.55	87.67	94.80	101.92	109.04
67	40.22	47.82	55.42	63.03	70.63	78.23	85.84	93.44	101.04	108.64	116.25
68	42.83	50.95	59.08	67.20	75.33	83.45	91.58	99.70	107.83	115.95	124.08
69	45.69	54.39	63.09	71.78	80.48	89.18	97.88	106.58	115.27	123.97	132.67
70	48.86	58.19	67.52	76.85	86.18	95.52	104.85	114.18	123.51	132.84	142.17
71	52.15	62.14	72.13	82.12	92.11	102.10	112.09	122.08	132.07	142.06	152.05
72	55.53	66.19	76.86	87.52	98.19	108.86	119.52	130.19	140.85	151.52	162.18
73	59.27	70.69	82.10	93.52	104.93	116.34	127.76	139.17	150.59	162.00	173.42
74	63.65	75.94	88.23	100.52	112.81	125.10	137.39	149.68	161.97	174.26	186.55
75	68.93	82.28	95.63	108.98	122.32	135.67	149.02	162.36	175.71	189.06	202.40
76	75.07	89.64	104.22	118.79	133.36	147.94	162.51	177.08	191.66	206.23	220.81
77	81.87	97.80	113.74	129.67	145.61	161.54	177.48	193.41	209.34	225.28	241.21
78	89.43	106.87	124.32	141.76	159.21	176.65	194.10	211.54	228.99	246.43	263.88
79	97.83	116.96	136.08	155.21	174.33	193.46	212.59	231.71	250.84	269.96	289.09
80	107.17	128.16	149.16	170.15	191.15	212.14	233.14	254.13	275.12	296.12	317.11

Issue Age	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	\$21,000	\$22,000	\$23,000	\$24,000	\$25,000
66	116.16	123.29	130.41	137.53	144.65	151.78	158.90	166.02	173.15	180.27
67	123.85	131.45	139.06	146.66	154.26	161.87	169.47	177.07	184.68	192.28
68	132.20	140.33	148.45	156.58	164.70	172.83	180.95	189.08	197.20	205.33
69	141.37	150.06	158.76	167.46	176.16	184.86	193.55	202.25	210.95	219.65
70	151.50	160.84	170.17	179.50	188.83	198.16	207.49	216.82	226.16	235.49
71	162.04	172.03	182.02	192.01	202.00	211.98	221.97	231.96	241.95	251.94
72	172.85	183.52	194.18	204.85	215.51	226.18	236.84	247.51	258.17	268.84
73	184.83	196.25	207.66	219.08	230.49	241.90	253.32	264.73	276.15	287.56
74	198.84	211.13	223.42	235.71	248.00	260.29	272.58	284.87	297.16	309.45
75	215.75	229.10	242.45	255.79	269.14	282.49	295.83	309.18	322.53	335.87
76	235.38	249.95	264.53	279.10	293.67	308.25	322.82	337.39	351.97	366.54
77	257.15	273.08	289.01	304.95	320.88	336.82	352.75	368.69	384.62	400.55
78	281.32	298.77	316.21	333.66	351.10	368.55	385.99	403.44	420.88	438.33
79	308.21	327.34	346.47	365.59	384.72	403.84	422.97	442.10	461.22	480.35
80	338.11	359.10	380.09	401.09	422.08	443.08	464.07	485.07	506.06	527.05

Monthly Pre-authorized Premium Rates

Level – Female Tobacco	Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
	15	--	13.85	19.68	25.50	31.33	37.15	42.98	48.80	54.63	60.46
	16	--	13.97	19.85	25.73	31.61	37.50	43.38	49.26	55.15	61.03
	17	--	14.09	20.03	25.98	31.92	37.87	43.81	49.76	55.70	61.64
	18	--	14.20	20.20	26.21	32.21	38.21	44.21	50.21	56.21	62.22
	19	--	14.32	20.38	26.44	32.49	38.55	44.61	50.67	56.73	62.79
	20	8.32	14.43	20.55	26.66	32.78	38.90	45.01	51.13	57.24	63.36
	21	8.36	14.53	20.69	26.86	33.02	39.19	45.35	51.52	57.68	63.84
	22	8.40	14.61	20.81	27.02	33.22	39.42	45.63	51.83	58.04	64.24
	23	8.45	14.70	20.94	27.19	33.44	39.69	45.94	52.18	58.43	64.68
	24	8.51	14.82	21.13	27.44	33.75	40.06	46.37	52.68	58.99	65.30
	25	8.60	15.00	21.41	27.81	34.21	40.61	47.01	53.42	59.82	66.22
	26	8.73	15.27	21.80	28.34	34.87	41.40	47.94	54.47	61.01	67.54
	27	8.89	15.58	22.26	28.95	35.64	42.33	49.02	55.70	62.39	69.08
	28	9.07	15.94	22.81	29.67	36.54	43.41	50.28	57.15	64.02	70.88
	29	9.26	16.32	23.37	30.43	37.49	44.55	51.60	58.66	65.72	72.78
	30	9.45	16.69	23.94	31.19	38.43	45.68	52.93	60.17	67.42	74.67
	31	9.64	17.07	24.51	31.94	39.38	46.82	54.25	61.69	69.12	76.56
	32	9.83	17.46	25.09	32.72	40.35	47.98	55.61	63.24	70.87	78.50
	33	10.04	17.87	25.71	33.55	41.38	49.22	57.05	64.89	72.73	80.56
	34	10.26	18.31	26.37	34.43	42.48	50.54	58.59	66.65	74.71	82.76
	35	10.50	18.80	27.10	35.39	43.69	51.99	60.29	68.59	76.89	85.18
	36	10.75	19.31	27.86	36.41	44.97	53.52	62.08	70.63	79.18	87.74
	37	11.02	19.84	28.67	37.49	46.31	55.13	63.95	72.78	81.60	90.42
	38	11.31	20.42	29.54	38.65	47.76	56.87	65.99	75.10	84.21	93.32
	39	11.63	21.07	30.50	39.93	49.37	58.80	68.24	77.67	87.10	96.54
	40	11.99	21.79	31.58	41.38	51.17	60.97	70.76	80.56	90.35	100.14
	41	12.41	22.62	32.82	43.03	53.24	63.45	73.66	83.86	94.07	104.28
	42	12.87	23.55	34.22	44.90	55.57	66.25	76.92	87.60	98.27	108.94
	43	13.36	24.53	35.69	46.85	58.01	69.18	80.34	91.50	102.67	113.83
	44	13.86	25.52	37.18	48.84	60.50	72.16	83.82	95.48	107.14	118.80
	45	14.34	26.49	38.63	50.78	62.92	75.06	87.21	99.35	111.50	123.64
	46	14.81	27.42	40.03	52.64	65.25	77.86	90.47	103.08	115.69	128.30
	47	15.27	28.34	41.42	54.49	67.56	80.63	93.71	106.78	119.85	132.92
	48	15.73	29.27	42.80	56.34	69.87	83.41	96.94	110.48	124.01	137.54
	49	16.21	30.21	44.22	58.22	72.23	86.23	100.24	114.24	128.25	142.25
	50	16.69	31.18	45.67	60.16	74.65	89.14	103.62	118.11	132.60	147.09
	51	17.18	32.16	47.15	62.13	77.11	92.09	107.07	122.06	137.04	152.02
	52	17.67	33.15	48.62	64.10	79.57	95.05	110.52	126.00	141.47	156.95
	53	18.18	34.16	50.14	66.12	82.10	98.08	114.07	130.05	146.03	162.01
	54	18.71	35.23	51.74	68.25	84.77	101.28	117.79	134.31	150.82	167.33
	55	19.29	36.37	53.46	70.54	87.63	104.71	121.80	138.88	155.97	173.05
	56	19.87	37.55	55.22	72.90	90.57	108.25	125.92	143.60	161.27	178.95
	57	20.47	38.75	57.02	75.29	93.57	111.84	130.11	148.39	166.66	184.93
	58	21.11	40.02	58.93	77.84	96.76	115.67	134.58	153.49	172.40	191.31
	59	21.82	41.44	61.06	80.68	100.30	119.92	139.54	159.16	178.78	198.40
	60	22.64	43.08	63.51	83.95	104.39	124.83	145.27	165.70	186.14	206.58
	61	23.57	44.93	66.30	87.67	109.03	130.40	151.76	173.13	194.50	215.86
	62	24.59	46.98	69.37	91.77	114.16	136.55	158.94	181.33	203.72	226.12
	63	25.70	49.19	72.69	96.18	119.68	143.18	166.67	190.17	213.66	237.16
	64	26.86	51.52	76.19	100.85	125.51	150.17	174.83	199.50	224.16	248.82
	65	28.08	53.96	79.84	105.72	131.60	157.48	183.37	209.25	235.13	261.01

Monthly Pre-authorized Premium Rates

Level – Female Tobacco	Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
	66	29.32	34.74	40.16	45.59	51.01	56.43	61.86	67.28	72.70	78.13	83.55
	67	30.58	36.25	41.93	47.60	53.28	58.95	64.63	70.30	75.98	81.65	87.33
	68	31.91	37.86	43.80	49.74	55.68	61.63	67.57	73.51	79.45	85.40	91.34
	69	33.38	39.62	45.86	52.09	58.33	64.57	70.80	77.04	83.28	89.51	95.75
	70	35.04	41.60	48.17	54.74	61.31	67.87	74.44	81.01	87.58	94.14	100.71
	71	36.74	43.65	50.56	57.46	64.37	71.28	78.19	85.10	92.00	98.91	105.82
	72	38.46	45.71	52.96	60.21	67.46	74.71	81.96	89.21	96.47	103.72	110.97
	73	40.39	48.03	55.67	63.31	70.95	78.58	86.22	93.86	101.50	109.14	116.78
	74	42.75	50.87	58.98	67.09	75.20	83.31	91.42	99.53	107.64	115.75	123.86
	75	45.76	54.47	63.18	71.89	80.60	89.31	98.02	106.73	115.44	124.16	132.87
	76	49.40	58.84	68.28	77.72	87.16	96.60	106.04	115.48	124.92	134.36	143.80
	77	53.54	63.81	74.07	84.34	94.61	104.88	115.15	125.41	135.68	145.95	156.22
	78	58.18	69.38	80.57	91.77	102.97	114.16	125.36	136.55	147.75	158.95	170.14
	79	63.32	75.54	87.76	99.99	112.21	124.43	136.66	148.88	161.10	173.32	185.55
80	68.94	82.29	95.64	108.99	122.34	135.69	149.04	162.38	175.73	189.08	202.43	

Issue Age	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	\$21,000	\$22,000	\$23,000	\$24,000	\$25,000
66	88.98	94.40	99.82	105.25	110.67	116.09	121.52	126.94	132.36	137.79
67	93.00	98.68	104.35	110.03	115.70	121.38	127.05	132.73	138.40	144.08
68	97.28	103.22	109.17	115.11	121.05	127.00	132.94	138.88	144.82	150.77
69	101.98	108.22	114.46	120.69	126.93	133.17	139.40	145.64	151.88	158.11
70	107.28	113.85	120.41	126.98	133.55	140.12	146.68	153.25	159.82	166.39
71	112.73	119.64	126.54	133.45	140.36	147.27	154.18	161.08	167.99	174.90
72	118.22	125.47	132.72	139.97	147.22	154.48	161.73	168.98	176.23	183.48
73	124.41	132.05	139.69	147.33	154.97	162.61	170.24	177.88	185.52	193.16
74	131.98	140.09	148.20	156.31	164.42	172.53	180.64	188.75	196.86	204.97
75	141.58	150.29	159.00	167.71	176.42	185.13	193.84	202.56	211.27	219.98
76	153.24	162.68	172.12	181.56	191.00	200.43	209.87	219.31	228.75	238.19
77	166.49	176.75	187.02	197.29	207.56	217.82	228.09	238.36	248.63	258.90
78	181.34	192.54	203.73	214.93	226.12	237.32	248.52	259.71	270.91	282.11
79	197.77	209.99	222.22	234.44	246.66	258.89	271.11	283.33	295.56	307.78
80	215.78	229.13	242.48	255.83	269.17	282.52	295.87	309.22	322.57	335.92

Quick Facts – Graded Benefit Whole Life

PRODUCT TYPE – Simplified Graded Benefit Whole Life is a non-participating whole life insurance policy with level, guaranteed premiums through maturity at age 121. To be considered for the Graded Death Benefit plan, the proposed insured must be able to truthfully answer “no” to the medical history questions in Sections A and B, but unable to answer “no” to the medical history questions in Section C of the application. The Graded Death Benefit plan has a reduced death benefit for the first two years the policy is in force. If death due to natural causes occurs during the first year of coverage, the benefit is limited to 40 percent of the face amount. If death due to natural causes occurs during the second year of coverage, the benefit is limited to 75 percent of the face amount. After the second year, the full face amount of the policy is payable.

ISSUE AGES – 40-80, age last birthday

ISSUE CLASSES

Face Amounts \$5,000 - \$35,000

Ages 40-65: Male/Female – Select Non-Tobacco, Tobacco

Face Amounts \$5,000 - \$25,000

Ages 66-80: Male/Female – Select Non-Tobacco, Tobacco

To qualify for the Select Non-Tobacco class, the proposed insured must not have used any form of tobacco or nicotine-based products within the last 12 months.

Monthly Pre-authorized Premium Rates

Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
40	15.98	18.73	21.49	24.24	27.00	29.75	32.51	35.26	38.02	40.77	43.53
41	16.54	19.41	22.28	25.15	28.02	30.89	33.76	36.63	39.49	42.36	45.23
42	17.12	20.11	23.09	26.08	29.06	32.05	35.03	38.02	41.00	43.99	46.97
43	17.72	20.82	23.93	27.03	30.13	33.24	36.34	39.45	42.55	45.65	48.76
44	18.33	21.56	24.78	28.01	31.23	34.46	37.69	40.91	44.14	47.37	50.59
45	18.96	22.31	25.66	29.01	32.36	35.71	39.06	42.41	45.76	49.11	52.47
46	19.58	23.06	26.54	30.02	33.49	36.97	40.45	43.92	47.40	50.88	54.35
47	20.22	23.82	27.43	31.03	34.63	38.24	41.84	45.44	49.05	52.65	56.25
48	20.87	24.60	28.34	32.07	35.80	39.54	43.27	47.01	50.74	54.47	58.21
49	21.56	25.43	29.30	33.18	37.05	40.92	44.79	48.66	52.54	56.41	60.28
50	22.30	26.32	30.34	34.36	38.38	42.40	46.42	50.44	54.46	58.48	62.50
51	23.10	27.27	31.45	35.63	39.81	43.99	48.17	52.35	56.53	60.71	64.89
52	23.93	28.28	32.62	36.97	41.32	45.66	50.01	54.36	58.70	63.05	67.39
53	24.81	29.33	33.85	38.37	42.89	47.41	51.94	56.46	60.98	65.50	70.02
54	25.72	30.43	35.13	39.84	44.54	49.24	53.95	58.65	63.36	68.06	72.77
55	26.67	31.57	36.46	41.36	46.25	51.15	56.04	60.93	65.83	70.72	75.62
56	27.62	32.70	37.79	42.87	47.95	53.04	58.12	63.21	68.29	73.37	78.46
57	28.57	33.84	39.12	44.39	49.66	54.94	60.21	65.49	70.76	76.03	81.31
58	29.57	35.05	40.52	46.00	51.47	56.94	62.42	67.89	73.37	78.84	84.32
59	30.68	36.38	42.07	47.77	53.47	59.16	64.86	70.55	76.25	81.95	87.64
60	31.95	37.90	43.85	49.80	55.75	61.70	67.65	73.60	79.55	85.50	91.45
61	33.34	39.57	45.79	52.02	58.25	64.48	70.71	76.93	83.16	89.39	95.62
62	34.82	41.35	47.87	54.39	60.92	67.44	73.97	80.49	87.02	93.54	100.06
63	36.44	43.29	50.14	56.99	63.83	70.68	77.53	84.38	91.23	98.07	104.92
64	38.26	45.47	52.68	59.89	67.10	74.32	81.53	88.74	95.95	103.16	110.37
65	40.33	47.95	55.58	63.20	70.83	78.45	86.08	93.70	101.33	108.95	116.58
66	42.60	50.68	58.75	66.83	74.91	82.99	91.07	99.15	107.23	115.31	123.39
67	45.03	53.60	62.17	70.73	79.30	87.87	96.43	105.00	113.57	122.14	130.70
68	47.71	56.81	65.91	75.01	84.12	93.22	102.32	111.42	120.52	129.63	138.73
69	50.69	60.39	70.08	79.78	89.48	99.18	108.87	118.57	128.27	137.97	147.66
70	54.04	64.41	74.78	85.15	95.51	105.88	116.25	126.62	136.99	147.35	157.72
71	57.59	68.67	79.75	90.83	101.90	112.98	124.06	135.14	146.22	157.30	168.37
72	61.29	73.11	84.92	96.74	108.56	120.38	132.19	144.01	155.83	167.65	179.46
73	65.41	78.05	90.69	103.33	115.97	128.61	141.25	153.89	166.54	179.18	191.82
74	70.20	83.80	97.40	111.00	124.60	138.20	151.79	165.39	178.99	192.59	206.19
75	75.94	90.68	105.43	120.18	134.92	149.67	164.42	179.16	193.91	208.66	223.41
76	82.55	98.62	114.69	130.76	146.84	162.91	178.98	195.05	211.12	227.19	243.26
77	89.88	107.42	124.96	142.49	160.03	177.57	195.10	212.64	230.18	247.71	265.25
78	98.01	117.17	136.33	155.49	174.65	193.81	212.97	232.13	251.29	270.46	289.62
79	107.01	127.97	148.94	169.90	190.86	211.82	232.79	253.75	274.71	295.67	316.64
80	117.00	139.96	162.91	185.87	208.83	231.79	254.75	277.71	300.67	323.63	346.59

Monthly Pre-authorized Premium Rates

Graded and Modified – Male Non-tobacco	Issue Age	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	\$21,000	\$22,000	\$23,000	\$24,000	\$25,000
40	46.28	49.04	51.80	54.55	57.31	60.06	62.82	65.57	68.33	71.08	
41	48.10	50.97	53.84	56.71	59.58	62.44	65.31	68.18	71.05	73.92	
42	49.96	52.94	55.93	58.91	61.90	64.88	67.87	70.85	73.84	76.82	
43	51.86	54.96	58.07	61.17	64.28	67.38	70.48	73.59	76.69	79.79	
44	53.82	57.04	60.27	63.50	66.72	69.95	73.17	76.40	79.63	82.85	
45	55.82	59.17	62.52	65.87	69.22	72.57	75.92	79.27	82.62	85.98	
46	57.83	61.31	64.78	68.26	71.74	75.21	78.69	82.17	85.65	89.12	
47	59.86	63.46	67.06	70.67	74.27	77.88	81.48	85.08	88.69	92.29	
48	61.94	65.68	69.41	73.14	76.88	80.61	84.34	88.08	91.81	95.55	
49	64.15	68.02	71.90	75.77	79.64	83.51	87.38	91.26	95.13	99.00	
50	66.52	70.54	74.56	78.58	82.60	86.62	90.64	94.66	98.68	102.70	
51	69.07	73.25	77.42	81.60	85.78	89.96	94.14	98.32	102.50	106.68	
52	71.74	76.09	80.43	84.78	89.13	93.47	97.82	102.17	106.51	110.86	
53	74.54	79.06	83.59	88.11	92.63	97.15	101.67	106.19	110.71	115.24	
54	77.47	82.18	86.88	91.59	96.29	100.99	105.70	110.40	115.11	119.81	
55	80.51	85.41	90.30	95.20	100.09	104.99	109.88	114.77	119.67	124.56	
56	83.54	88.62	93.71	98.79	103.88	108.96	114.04	119.13	124.21	129.29	
57	86.58	91.86	97.13	102.40	107.68	112.95	118.22	123.50	128.77	134.05	
58	89.79	95.27	100.74	106.22	111.69	117.16	122.64	128.11	133.59	139.06	
59	93.34	99.04	104.73	110.43	116.12	121.82	127.52	133.21	138.91	144.61	
60	97.39	103.34	109.29	115.24	121.19	127.14	133.09	139.04	144.99	150.94	
61	101.84	108.07	114.30	120.53	126.76	132.98	139.21	145.44	151.67	157.89	
62	106.59	113.11	119.64	126.16	132.69	139.21	145.74	152.26	158.78	165.31	
63	111.77	118.62	125.47	132.32	139.16	146.01	152.86	159.71	166.56	173.40	
64	117.59	124.80	132.01	139.22	146.43	153.64	160.86	168.07	175.28	182.49	
65	124.20	131.83	139.45	147.08	154.70	162.33	169.95	177.58	185.20	192.83	
66	131.47	139.55	147.63	155.71	163.79	171.86	179.94	188.02	196.10	204.18	
67	139.27	147.84	156.40	164.97	173.54	182.10	190.67	199.24	207.80	216.37	
68	147.83	156.93	166.03	175.13	184.24	193.34	202.44	211.54	220.64	229.75	
69	157.36	167.06	176.76	186.45	196.15	205.85	215.55	225.24	234.94	244.64	
70	168.09	178.46	188.83	199.20	209.56	219.93	230.30	240.67	251.04	261.40	
71	179.45	190.53	201.61	212.69	223.77	234.84	245.92	257.00	268.08	279.16	
72	191.28	203.10	214.92	226.73	238.55	250.37	262.19	274.00	285.82	297.64	
73	204.46	217.10	229.74	242.38	255.02	267.67	280.31	292.95	305.59	318.23	
74	219.79	233.39	246.99	260.59	274.19	287.79	301.39	314.99	328.59	342.19	
75	238.15	252.90	267.65	282.39	297.14	311.89	326.63	341.38	356.13	370.88	
76	259.33	275.40	291.47	307.54	323.61	339.68	355.75	371.82	387.89	403.96	
77	282.79	300.32	317.86	335.40	352.93	370.47	388.01	405.54	423.08	440.62	
78	308.78	327.94	347.10	366.26	385.42	404.58	423.74	442.91	462.07	481.23	
79	337.60	358.56	379.52	400.49	421.45	442.41	463.37	484.34	505.30	526.26	
80	369.55	392.51	415.47	438.42	461.38	484.34	507.30	530.26	553.22	576.18	

Graded – Male Non-tobacco	Issue Age	\$26,000	\$27,000	\$28,000	\$29,000	\$30,000	\$31,000	\$32,000	\$33,000	\$34,000	\$35,000
40	73.84	76.59	79.35	82.10	84.86	87.61	90.37	93.12	95.88	98.63	
41	76.79	79.66	82.53	85.40	88.26	91.13	94.00	96.87	99.74	102.61	
42	79.81	82.79	85.78	88.76	91.75	94.73	97.72	100.70	103.69	106.67	
43	82.90	86.00	89.11	92.21	95.31	98.42	101.52	104.62	107.73	110.83	
44	86.08	89.30	92.53	95.76	98.98	102.21	105.43	108.66	111.89	115.11	
45	89.33	92.68	96.03	99.38	102.73	106.08	109.43	112.78	116.14	119.49	
46	92.60	96.08	99.55	103.03	106.51	109.98	113.46	116.94	120.41	123.89	
47	95.89	99.50	103.10	106.70	110.31	113.91	117.52	121.12	124.72	128.33	
48	99.28	103.01	106.75	110.48	114.22	117.95	121.68	125.42	129.15	132.88	
49	102.87	106.74	110.62	114.49	118.36	122.23	126.10	129.98	133.85	137.72	
50	106.72	110.74	114.76	118.78	122.80	126.82	130.83	134.85	138.87	142.89	
51	110.86	115.04	119.22	123.39	127.57	131.75	135.93	140.11	144.29	148.47	
52	115.20	119.55	123.90	128.24	132.59	136.94	141.28	145.63	149.97	154.32	
53	119.76	124.28	128.80	133.32	137.84	142.36	146.89	151.41	155.93	160.45	
54	124.52	129.22	133.93	138.63	143.33	148.04	152.74	157.45	162.15	166.86	
55	129.46	134.35	139.25	144.14	149.04	153.93	158.83	163.72	168.62	173.51	
56	134.38	139.46	144.55	149.63	154.71	159.80	164.88	169.96	175.05	180.13	
57	139.32	144.59	149.87	155.14	160.42	165.69	170.96	176.24	181.51	186.78	
58	144.54	150.01	155.49	160.96	166.43	171.91	177.38	182.86	188.33	193.81	
59	150.30	156.00	161.69	167.39	173.09	178.78	184.48	190.18	195.87	201.57	
60	156.89	162.84	168.79	174.74	180.69	186.64	192.59	198.54	204.49	210.44	
61	164.12	170.35	176.58	182.81	189.03	195.26	201.49	207.72	213.94	220.17	
62	171.83	178.36	184.88	191.41	197.93	204.45	210.98	217.50	224.03	230.55	
63	180.25	187.10	193.95	200.80	207.64	214.49	221.34	228.19	235.04	241.89	
64	189.70	196.91	204.12	211.34	218.55	225.76	232.97	240.18	247.39	254.61	
65	200.46	208.08	215.71	223.33	230.96	238.58	246.21	253.83	261.46	269.08	

Quick Facts – Modified Benefit Whole Life

PRODUCT TYPE – Simplified Modified Benefit Whole Life is a non-participating whole life insurance policy with level, guaranteed premiums through maturity at age 121. To be considered for the Modified Death Benefit plan, the proposed insured must be able to truthfully answer “no” to the medical history questions in Section A, but unable to answer “no” to the medical history questions in Section B and Section C of the application. The Modified Death Benefit plan has a reduced death benefit for the first two years of coverage. For death due to natural causes, the benefit is limited to 110 percent of premiums paid. After the second year, the full face amount of the policy is payable.

ISSUE AGES – 40-80, age last birthday

ISSUE CLASSES

Face Amounts \$5,000 - \$25,000

Ages 40-80: Male/Female – Select Non-Tobacco, Tobacco

To qualify for the Select Non-Tobacco class, the proposed insured must not have used any form of tobacco or nicotine-based products within the last 12 months.

Monthly Pre-authorized Premium Rates

Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
40	14.58	17.05	19.53	22.00	24.48	26.95	29.43	31.91	34.38	36.86	39.33
41	15.12	17.71	20.29	22.88	25.46	28.05	30.63	33.21	35.80	38.38	40.97
42	15.67	18.36	21.06	23.75	26.44	29.14	31.83	34.52	37.22	39.91	42.61
43	16.21	19.01	21.81	24.62	27.42	30.22	33.02	35.82	38.62	41.43	44.23
44	16.75	19.66	22.56	25.47	28.38	31.29	34.20	37.11	40.02	42.93	45.84
45	17.28	20.29	23.31	26.33	29.34	32.36	35.37	38.39	41.40	44.42	47.44
46	17.80	20.92	24.04	27.16	30.28	33.40	36.53	39.65	42.77	45.89	49.01
47	18.31	21.53	24.75	27.97	31.20	34.42	37.64	40.86	44.08	47.30	50.53
48	18.82	22.14	25.47	28.79	32.11	35.44	38.76	42.09	45.41	48.73	52.06
49	19.34	22.77	26.20	29.63	33.06	36.48	39.91	43.34	46.77	50.20	53.63
50	19.89	23.43	26.96	30.50	34.04	37.58	41.11	44.65	48.19	51.73	55.26
51	20.45	24.10	27.75	31.40	35.05	38.70	42.35	46.00	49.65	53.30	56.95
52	21.02	24.78	28.55	32.31	36.07	39.84	43.60	47.37	51.13	54.89	58.66
53	21.61	25.49	29.37	33.25	37.14	41.02	44.90	48.78	52.66	56.54	60.43
54	22.22	26.23	30.23	34.24	38.24	42.25	46.25	50.26	54.26	58.27	62.27
55	22.88	27.02	31.16	35.30	39.43	43.57	47.71	51.84	55.98	60.12	64.25
56	23.57	27.84	32.11	36.39	40.66	44.93	49.21	53.48	57.75	62.03	66.30
57	24.26	28.67	33.09	37.50	41.91	46.32	50.74	55.15	59.56	63.97	68.38
58	25.00	29.56	34.12	38.68	43.24	47.80	52.36	56.92	61.48	66.04	70.60
59	25.81	30.53	35.25	39.98	44.70	49.42	54.14	58.86	63.59	68.31	73.03
60	26.71	31.61	36.52	41.42	46.32	51.22	56.13	61.03	65.93	70.83	75.74
61	27.69	32.79	37.89	42.99	48.09	53.19	58.29	63.38	68.48	73.58	78.68
62	28.73	34.04	39.34	44.65	49.96	55.26	60.57	65.88	71.18	76.49	81.80
63	29.86	35.40	40.93	46.46	51.99	57.53	63.06	68.59	74.12	79.66	85.19
64	31.10	36.88	42.67	48.45	54.23	60.01	65.79	71.57	77.35	83.13	88.91
65	32.49	38.55	44.61	50.66	56.72	62.78	68.84	74.90	80.95	87.01	93.07
66	33.95	40.31	46.66	53.01	59.36	65.71	72.06	78.41	84.76	91.11	97.46
67	35.48	42.14	48.79	55.45	62.11	68.76	75.42	82.08	88.73	95.39	102.04
68	37.17	44.16	51.15	58.15	65.14	72.13	79.13	86.12	93.11	100.11	107.10
69	39.10	46.48	53.86	61.24	68.62	76.00	83.38	90.76	98.14	105.52	112.90
70	41.38	49.21	57.05	64.88	72.72	80.56	88.39	96.23	104.06	111.90	119.73
71	43.88	52.22	60.55	68.89	77.23	85.56	93.90	102.23	110.57	118.91	127.24
72	46.55	55.42	64.29	73.16	82.03	90.90	99.76	108.63	117.50	126.37	135.24
73	49.55	59.02	68.49	77.96	87.44	96.91	106.38	115.85	125.32	134.79	144.26
74	53.08	63.26	73.43	83.61	93.79	103.96	114.14	124.32	134.49	144.67	154.84
75	57.31	68.33	79.35	90.38	101.40	112.42	123.44	134.46	145.49	156.51	167.53
76	62.20	74.20	86.20	98.20	110.21	122.21	134.21	146.21	158.21	170.21	182.21
77	67.64	80.73	93.82	106.91	119.99	133.08	146.17	159.26	172.35	185.44	198.52
78	73.67	87.97	102.26	116.56	130.85	145.15	159.44	173.74	188.03	202.33	216.62
79	80.37	96.00	111.63	127.27	142.90	158.53	174.17	189.80	205.43	221.06	236.70
80	87.77	104.88	121.99	139.11	156.22	173.33	190.45	207.56	224.67	241.79	258.90

Graded and Modified – Female Non-tobacco

Monthly Pre-authorized Premium Rates

Graded and Modified – Female Non-tobacco	Issue Age	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	\$21,000	\$22,000	\$23,000	\$24,000	\$25,000
	40	41.81	44.28	46.76	49.23	51.71	54.18	56.66	59.14	61.61	64.09
	41	43.55	46.14	48.72	51.31	53.89	56.48	59.06	61.64	64.23	66.81
	42	45.30	47.99	50.69	53.38	56.07	58.77	61.46	64.15	66.85	69.54
	43	47.03	49.83	52.63	55.44	58.24	61.04	63.84	66.64	69.45	72.25
	44	48.75	51.66	54.57	57.48	60.39	63.29	66.20	69.11	72.02	74.93
	45	50.45	53.47	56.48	59.50	62.52	65.53	68.55	71.56	74.58	77.59
	46	52.13	55.25	58.37	61.49	64.61	67.73	70.85	73.97	77.09	80.21
	47	53.75	56.97	60.19	63.41	66.63	69.86	73.08	76.30	79.52	82.74
	48	55.38	58.70	62.03	65.35	68.68	72.00	75.32	78.65	81.97	85.29
	49	57.06	60.48	63.91	67.34	70.77	74.20	77.63	81.06	84.48	87.91
50	58.80	62.34	65.88	69.41	72.95	76.49	80.03	83.56	87.10	90.64	
51	60.60	64.25	67.90	71.55	75.20	78.86	82.51	86.16	89.81	93.46	
52	62.42	66.18	69.95	73.71	77.48	81.24	85.00	88.77	92.53	96.29	
53	64.31	68.19	72.07	75.95	79.83	83.72	87.60	91.48	95.36	99.24	
54	66.28	70.28	74.29	78.29	82.30	86.30	90.31	94.31	98.32	102.32	
55	68.39	72.53	76.66	80.80	84.94	89.07	93.21	97.35	101.49	105.62	
56	70.57	74.85	79.12	83.39	87.67	91.94	96.21	100.49	104.76	109.03	
57	72.80	77.21	81.62	86.03	90.45	94.86	99.27	103.68	108.10	112.51	
58	75.16	79.72	84.28	88.84	93.40	97.96	102.52	107.08	111.64	116.20	
59	77.75	82.48	87.20	91.92	96.64	101.36	106.09	110.81	115.53	120.25	
60	80.64	85.54	90.44	95.35	100.25	105.15	110.05	114.96	119.86	124.76	
61	83.78	88.88	93.98	99.08	104.17	109.27	114.37	119.47	124.57	129.67	
62	87.10	92.41	97.72	103.02	108.33	113.63	118.94	124.25	129.55	134.86	
63	90.72	96.25	101.79	107.32	112.85	118.38	123.92	129.45	134.98	140.51	
64	94.69	100.47	106.25	112.03	117.81	123.60	129.38	135.16	140.94	146.72	
65	99.13	105.18	111.24	117.30	123.36	129.42	135.47	141.53	147.59	153.65	
66	103.82	110.17	116.52	122.87	129.22	135.57	141.92	148.27	154.62	160.97	
67	108.70	115.36	122.01	128.67	135.33	141.98	148.64	155.30	161.95	168.61	
68	114.09	121.09	128.08	135.07	142.07	149.06	156.05	163.05	170.04	177.03	
69	120.27	127.65	135.03	142.41	149.79	157.17	164.55	171.93	179.31	186.69	
70	127.57	135.40	143.24	151.07	158.91	166.75	174.58	182.42	190.25	198.09	
71	135.58	143.92	152.25	160.59	168.92	177.26	185.60	193.93	202.27	210.61	
72	144.11	152.98	161.85	170.72	179.59	188.46	197.33	206.20	215.07	223.94	
73	153.73	163.20	172.67	182.14	191.61	201.08	210.55	220.02	229.49	238.96	
74	165.02	175.20	185.37	195.55	205.73	215.90	226.08	236.26	246.43	256.61	
75	178.55	189.57	200.60	211.62	222.64	233.66	244.68	255.71	266.73	277.75	
76	194.21	206.21	218.21	230.21	242.21	254.21	266.21	278.21	290.21	302.21	
77	211.61	224.70	237.79	250.88	263.96	277.05	290.14	303.23	316.32	329.41	
78	230.92	245.21	259.50	273.80	288.09	302.39	316.68	330.98	345.27	359.57	
79	252.33	267.96	283.60	299.23	314.86	330.50	346.13	361.76	377.40	393.03	
80	276.01	293.13	310.24	327.35	344.47	361.58	378.69	395.81	412.92	430.03	

Graded – Female Non-tobacco	Issue Age	\$26,000	\$27,000	\$28,000	\$29,000	\$30,000	\$31,000	\$32,000	\$33,000	\$34,000	\$35,000
	40	66.56	69.04	71.51	73.99	76.46	78.94	81.41	83.89	86.36	88.84
	41	69.40	71.98	74.57	77.15	79.74	82.32	84.91	87.49	90.08	92.66
	42	72.24	74.93	77.62	80.32	83.01	85.70	88.40	91.09	93.79	96.48
	43	75.05	77.85	80.65	83.46	86.26	89.06	91.86	94.66	97.47	100.27
	44	77.84	80.75	83.66	86.57	89.48	92.39	95.30	98.21	101.12	104.02
	45	80.61	83.63	86.64	89.66	92.67	95.69	98.70	101.72	104.74	107.75
	46	83.33	86.45	89.57	92.69	95.81	98.93	102.06	105.18	108.30	111.42
	47	85.96	89.19	92.41	95.63	98.85	102.07	105.29	108.52	111.74	114.96
	48	88.62	91.94	95.27	98.59	101.91	105.24	108.56	111.88	115.21	118.53
	49	91.34	94.77	98.20	101.63	105.05	108.48	111.91	115.34	118.77	122.20
	50	94.18	97.72	101.25	104.79	108.33	111.87	115.40	118.94	122.48	126.02
	51	97.11	100.76	104.41	108.06	111.71	115.36	119.01	122.66	126.31	129.96
	52	100.06	103.82	107.59	111.35	115.11	118.88	122.64	126.40	130.17	133.93
	53	103.12	107.01	110.89	114.77	118.65	122.53	126.41	130.30	134.18	138.06
	54	106.33	110.33	114.34	118.34	122.35	126.35	130.36	134.36	138.37	142.37
55	109.76	113.90	118.03	122.17	126.31	130.44	134.58	138.72	142.85	146.99	
56	113.31	117.58	121.85	126.13	130.40	134.67	138.94	143.22	147.49	151.76	
57	116.92	121.33	125.74	130.16	134.57	138.98	143.39	147.81	152.22	156.63	
58	120.76	125.32	129.88	134.44	139.00	143.56	148.13	152.69	157.25	161.81	
59	124.97	129.70	134.42	139.14	143.86	148.58	153.31	158.03	162.75	167.47	
60	129.66	134.57	139.47	144.37	149.27	154.18	159.08	163.98	168.88	173.79	
61	134.77	139.87	144.96	150.06	155.16	160.26	165.36	170.46	175.56	180.66	
62	140.17	145.47	150.78	156.09	161.39	166.70	172.00	177.31	182.62	187.92	
63	146.05	151.58	157.11	162.64	168.18	173.71	179.24	184.77	190.31	195.84	
64	152.50	158.28	164.06	169.84	175.62	181.40	187.18	192.96	198.74	204.53	
65	159.71	165.76	171.82	177.88	183.94	190.00	196.05	202.11	208.17	214.23	

Monthly Pre-authorized Premium Rates

Graded and Modified – Male Tobacco	Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
40	19.37	22.80	26.24	29.67	33.10	36.54	39.97	43.41	46.84	50.27	53.71	
41	20.13	23.71	27.30	30.88	34.47	38.05	41.64	45.22	48.81	52.39	55.98	
42	20.91	24.66	28.40	32.14	35.88	39.63	43.37	47.11	50.85	54.60	58.34	
43	21.72	25.63	29.53	33.44	37.34	41.25	45.15	49.05	52.96	56.86	60.77	
44	22.56	26.63	30.70	34.77	38.85	42.92	46.99	51.06	55.13	59.20	63.28	
45	23.42	27.67	31.91	36.15	40.40	44.64	48.89	53.13	57.38	61.62	65.86	
46	24.29	28.71	33.13	37.55	41.97	46.38	50.80	55.22	59.64	64.06	68.48	
47	25.18	29.77	34.37	38.96	43.56	48.15	52.75	57.34	61.94	66.54	71.13	
48	26.10	30.88	35.65	40.43	45.21	49.99	54.77	59.55	64.33	69.11	73.89	
49	27.07	32.04	37.02	41.99	46.96	51.94	56.91	61.89	66.86	71.83	76.81	
50	28.13	33.32	38.50	43.69	48.87	54.06	59.24	64.43	69.62	74.80	79.99	
51	29.27	34.68	40.10	45.51	50.92	56.34	61.75	67.17	72.58	77.99	83.41	
52	30.47	36.12	41.78	47.43	53.09	58.74	64.39	70.05	75.70	81.36	87.01	
53	31.74	37.64	43.55	49.46	55.37	61.27	67.18	73.09	79.00	84.90	90.81	
54	33.08	39.26	45.43	51.61	57.78	63.96	70.13	76.31	82.49	88.66	94.84	
55	34.50	40.96	47.42	53.88	60.34	66.80	73.26	79.72	86.18	92.64	99.10	
56	35.95	42.70	49.45	56.20	62.95	69.70	76.45	83.20	89.94	96.69	103.44	
57	37.42	44.46	51.50	58.55	65.59	72.64	79.68	86.72	93.77	100.81	107.85	
58	38.99	46.35	53.70	61.06	68.42	75.78	83.13	90.49	97.85	105.21	112.57	
59	40.73	48.44	56.14	63.85	71.56	79.26	86.97	94.67	102.38	110.09	117.79	
60	42.72	50.82	58.93	67.03	75.14	83.24	91.34	99.45	107.55	115.65	123.76	
61	44.92	53.47	62.01	70.56	79.10	87.65	96.19	104.74	113.28	121.83	130.37	
62	47.30	56.31	65.33	74.35	83.37	92.39	101.41	110.43	119.45	128.47	137.49	
63	49.88	59.41	68.95	78.49	88.02	97.56	107.09	116.63	126.16	135.70	145.24	
64	52.72	62.82	72.93	83.03	93.14	103.24	113.35	123.45	133.55	143.66	153.76	
65	55.86	66.59	77.32	88.05	98.78	109.52	120.25	130.98	141.71	152.44	163.17	
66	59.18	70.58	81.97	93.37	104.76	116.16	127.56	138.95	150.35	161.74	173.14	
67	62.66	74.75	86.84	98.94	111.03	123.12	135.21	147.30	159.40	171.49	183.58	
68	66.47	79.32	92.17	105.03	117.88	130.73	143.59	156.44	169.29	182.15	195.00	
69	70.77	84.48	98.20	111.91	125.63	139.34	153.05	166.77	180.48	194.19	207.91	
70	75.75	90.46	105.16	119.87	134.58	149.29	164.00	178.71	193.42	208.13	222.84	
71	81.20	97.00	112.80	128.60	144.40	160.20	175.99	191.79	207.59	223.39	239.19	
72	87.01	103.98	120.94	137.90	154.87	171.83	188.79	205.75	222.72	239.68	256.64	
73	93.48	111.74	130.00	148.25	166.51	184.76	203.02	221.28	239.53	257.79	276.05	
74	100.90	120.64	140.37	160.11	179.85	199.59	219.33	239.07	258.81	278.55	298.29	
75	109.55	131.02	152.49	173.95	195.42	216.89	238.36	259.83	281.30	302.77	324.24	
76	119.32	142.74	166.17	189.59	213.01	236.44	259.86	283.29	306.71	330.13	353.56	
77	130.01	155.57	181.14	206.70	232.26	257.82	283.38	308.95	334.51	360.07	385.63	
78	141.81	169.73	197.65	225.57	253.49	281.42	309.34	337.26	365.18	393.10	421.02	
79	154.88	185.42	215.96	246.50	277.03	307.57	338.11	368.64	399.18	429.72	460.25	
80	169.41	202.85	236.29	269.73	303.18	336.62	370.06	403.50	436.94	470.38	503.83	

Monthly Pre-authorized Premium Rates

Graded and Modified – Male Tobacco	Issue Age	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	\$21,000	\$22,000	\$23,000	\$24,000	\$25,000
	40	57.14	60.57	64.01	67.44	70.88	74.31	77.74	81.18	84.61	88.04
	41	59.56	63.15	66.73	70.32	73.90	77.49	81.07	84.66	88.24	91.83
	42	62.08	65.82	69.57	73.31	77.05	80.80	84.54	88.28	92.02	95.77
	43	64.67	68.58	72.48	76.39	80.29	84.20	88.10	92.00	95.91	99.81
	44	67.35	71.42	75.49	79.56	83.64	87.71	91.78	95.85	99.92	103.99
	45	70.11	74.35	78.60	82.84	87.08	91.33	95.57	99.82	104.06	108.31
	46	72.90	77.31	81.73	86.15	90.57	94.99	99.41	103.83	108.24	112.66
	47	75.73	80.32	84.92	89.51	94.11	98.70	103.30	107.89	112.49	117.08
	48	78.67	83.45	88.23	93.01	97.79	102.56	107.34	112.12	116.90	121.68
49	81.78	86.75	91.73	96.70	101.68	106.65	111.62	116.60	121.57	126.54	
50	85.17	90.36	95.55	100.73	105.92	111.10	116.29	121.47	126.66	131.85	
51	88.82	94.23	99.65	105.06	110.48	115.89	121.30	126.72	132.13	137.54	
52	92.66	98.32	103.97	109.63	115.28	120.93	126.59	132.24	137.90	143.55	
53	96.72	102.63	108.53	114.44	120.35	126.26	132.16	138.07	143.98	149.89	
54	101.01	107.19	113.37	119.54	125.72	131.89	138.07	144.24	150.42	156.60	
55	105.56	112.02	118.48	124.94	131.40	137.86	144.32	150.78	157.24	163.70	
56	110.19	116.94	123.69	130.44	137.19	143.94	150.69	157.44	164.19	170.94	
57	114.90	121.94	128.98	136.03	143.07	150.11	157.16	164.20	171.24	178.29	
58	119.92	127.28	134.64	142.00	149.35	156.71	164.07	171.43	178.78	186.14	
59	125.50	133.20	140.91	148.62	156.32	164.03	171.74	179.44	187.15	194.85	
60	131.86	139.97	148.07	156.17	164.28	172.38	180.49	188.59	196.69	204.80	
61	138.92	147.46	156.01	164.55	173.10	181.64	190.19	198.73	207.28	215.82	
62	146.51	155.53	164.54	173.56	182.58	191.60	200.62	209.64	218.66	227.68	
63	154.77	164.31	173.84	183.38	192.91	202.45	211.98	221.52	231.06	240.59	
64	163.87	173.97	184.07	194.18	204.28	214.39	224.49	234.60	244.70	254.80	
65	173.91	184.64	195.37	206.10	216.83	227.56	238.30	249.03	259.76	270.49	
66	184.54	195.93	207.33	218.72	230.12	241.52	252.91	264.31	275.70	287.10	
67	195.67	207.77	219.86	231.95	244.04	256.13	268.23	280.32	292.41	304.50	
68	207.85	220.71	233.56	246.41	259.27	272.12	284.97	297.83	310.68	323.53	
69	221.62	235.34	249.05	262.76	276.48	290.19	303.91	317.62	331.33	345.05	
70	237.55	252.26	266.97	281.67	296.38	311.09	325.80	340.51	355.22	369.93	
71	254.99	270.79	286.59	302.39	318.19	333.99	349.79	365.59	381.39	397.19	
72	273.61	290.57	307.53	324.49	341.46	358.42	375.38	392.35	409.31	426.27	
73	294.30	312.56	330.82	349.07	367.33	385.59	403.84	422.10	440.36	458.61	
74	318.03	337.77	357.51	377.25	396.99	416.72	436.46	456.20	475.94	495.68	
75	345.71	367.18	388.65	410.12	431.59	453.06	474.53	496.00	517.46	538.93	
76	376.98	400.41	423.83	447.25	470.68	494.10	517.52	540.95	564.37	587.80	
77	411.20	436.76	462.32	487.88	513.44	539.01	564.57	590.13	615.69	641.26	
78	448.94	476.87	504.79	532.71	560.63	588.55	616.47	644.39	672.32	700.24	
79	490.79	521.33	551.86	582.40	612.94	643.47	674.01	704.55	735.09	765.62	
80	537.27	570.71	604.15	637.59	671.04	704.48	737.92	771.36	804.80	838.24	

Graded – Male Tobacco	Issue Age	\$26,000	\$27,000	\$28,000	\$29,000	\$30,000	\$31,000	\$32,000	\$33,000	\$34,000	\$35,000
	40	91.48	94.91	98.35	101.78	105.21	108.65	112.08	115.51	118.95	122.38
	41	95.41	99.00	102.58	106.17	109.75	113.34	116.92	120.51	124.09	127.68
	42	99.51	103.25	106.99	110.74	114.48	118.22	121.96	125.71	129.45	133.19
	43	103.72	107.62	111.53	115.43	119.34	123.24	127.15	131.05	134.96	138.86
	44	108.07	112.14	116.21	120.28	124.35	128.42	132.50	136.57	140.64	144.71
	45	112.55	116.79	121.04	125.28	129.53	133.77	138.02	142.26	146.50	150.75
	46	117.08	121.50	125.92	130.34	134.75	139.17	143.59	148.01	152.43	156.85
	47	121.68	126.27	130.87	135.47	140.06	144.66	149.25	153.85	158.44	163.04
	48	126.46	131.24	136.02	140.80	145.58	150.36	155.14	159.92	164.70	169.47
49	131.52	136.49	141.47	146.44	151.41	156.39	161.36	166.33	171.31	176.28	
50	137.03	142.22	147.40	152.59	157.78	162.96	168.15	173.33	178.52	183.70	
51	142.96	148.37	153.79	159.20	164.61	170.03	175.44	180.85	186.27	191.68	
52	149.20	154.86	160.51	166.17	171.82	177.47	183.13	188.78	194.44	200.09	
53	155.79	161.70	167.61	173.52	179.42	185.33	191.24	197.15	203.05	208.96	
54	162.77	168.95	175.12	181.30	187.48	193.65	199.83	206.00	212.18	218.35	
55	170.16	176.62	183.08	189.54	196.00	202.46	208.92	215.38	221.84	228.30	
56	177.69	184.44	191.19	197.94	204.69	211.44	218.19	224.94	231.69	238.44	
57	185.33	192.38	199.42	206.46	213.51	220.55	227.59	234.64	241.68	248.72	
58	193.50	200.86	208.22	215.57	222.93	230.29	237.65	245.00	252.36	259.72	
59	202.56	210.27	217.97	225.68	233.38	241.09	248.80	256.50	264.21	271.92	
60	212.90	221.01	229.11	237.21	245.32	253.42	261.53	269.63	277.73	285.84	
61	224.36	232.91	241.45	250.00	258.54	267.09	275.63	284.18	292.72	301.27	
62	236.70	245.72	254.74	263.75	272.77	281.79	290.81	299.83	308.85	317.87	
63	250.13	259.66	269.20	278.73	288.27	297.81	307.34	316.88	326.41	335.95	
64	264.91	275.01	285.12	295.22	305.32	315.43	325.53	335.64	345.74	355.85	
65	281.22	291.95	302.68	313.42	324.15	334.88	345.61	356.34	367.07	377.81	

Monthly Pre-authorized Premium Rates

Graded and Modified – Female Tobacco	Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
40	17.63	20.72	23.80	26.89	29.98	33.06	36.15	39.23	42.32	45.41	48.49	
41	18.43	21.67	24.92	28.16	31.41	34.65	37.90	41.15	44.39	47.64	50.88	
42	19.22	22.62	26.03	29.43	32.83	36.24	39.64	43.05	46.45	49.85	53.26	
43	20.02	23.58	27.14	30.70	34.27	37.83	41.39	44.96	48.52	52.08	55.65	
44	20.81	24.53	28.25	31.97	35.69	39.42	43.14	46.86	50.58	54.30	58.02	
45	21.60	25.48	29.37	33.25	37.13	41.01	44.89	48.77	52.65	56.53	60.41	
46	22.39	26.43	30.47	34.51	38.54	42.58	46.62	50.66	54.70	58.74	62.77	
47	23.17	27.36	31.55	35.75	39.94	44.13	48.33	52.52	56.71	60.90	65.10	
48	23.95	28.30	32.65	37.00	41.35	45.70	50.05	54.40	58.75	63.10	67.45	
49	24.75	29.26	33.77	38.28	42.79	47.30	51.81	56.32	60.83	65.34	69.85	
50	25.58	30.26	34.93	39.61	44.29	48.96	53.64	58.32	62.99	67.67	72.34	
51	26.45	31.30	36.15	41.00	45.86	50.71	55.56	60.41	65.26	70.11	74.96	
52	27.35	32.38	37.41	42.44	47.47	52.50	57.53	62.56	67.59	72.62	77.65	
53	28.27	33.48	38.70	43.91	49.13	54.34	59.55	64.77	69.98	75.20	80.41	
54	29.20	34.60	40.00	45.40	50.81	56.21	61.61	67.01	72.41	77.81	83.21	
55	30.15	35.74	41.33	46.93	52.52	58.11	63.70	69.29	74.88	80.47	86.06	
56	31.08	36.86	42.63	48.41	54.19	59.96	65.74	71.52	77.29	83.07	88.84	
57	31.99	37.95	43.90	49.86	55.82	61.78	67.73	73.69	79.65	85.61	91.56	
58	32.93	39.07	45.22	51.36	57.51	63.65	69.80	75.94	82.09	88.23	94.38	
59	33.95	40.30	46.65	53.00	59.35	65.70	72.05	78.40	84.75	91.10	97.45	
60	35.12	41.70	48.28	54.87	61.45	68.03	74.62	81.20	87.78	94.37	100.95	
61	36.38	43.22	50.05	56.89	63.72	70.56	77.39	84.23	91.07	97.90	104.74	
62	37.71	44.81	51.91	59.01	66.11	73.22	80.32	87.42	94.52	101.62	108.72	
63	39.16	46.55	53.94	61.34	68.73	76.12	83.51	90.90	98.30	105.69	113.08	
64	40.79	48.51	56.22	63.94	71.66	79.38	87.09	94.81	102.53	110.25	117.96	
65	42.66	50.75	58.84	66.93	75.02	83.12	91.21	99.30	107.39	115.48	123.57	
66	44.75	53.26	61.77	70.28	78.79	87.30	95.82	104.33	112.84	121.35	129.86	
67	47.03	56.00	64.96	73.93	82.90	91.86	100.83	109.80	118.76	127.73	136.69	
68	49.52	58.98	68.44	77.91	87.37	96.84	106.30	115.76	125.23	134.69	144.15	
69	52.22	62.23	72.23	82.24	92.24	102.25	112.25	122.26	132.26	142.27	152.27	
70	55.18	65.77	76.37	86.96	97.56	108.15	118.75	129.34	139.94	150.53	161.13	
71	58.18	69.37	80.57	91.76	102.96	114.15	125.35	136.54	147.74	158.94	170.13	
72	61.22	73.02	84.82	96.63	108.43	120.23	132.04	143.84	155.64	167.45	179.25	
73	64.58	77.05	89.53	102.01	114.48	126.96	139.43	151.91	164.38	176.86	189.34	
74	68.56	81.83	95.10	108.37	121.64	134.91	148.18	161.46	174.73	188.00	201.27	
75	73.44	87.69	101.94	116.18	130.43	144.68	158.93	173.18	187.43	201.67	215.92	
76	79.22	94.62	110.02	125.43	140.83	156.24	171.64	187.04	202.45	217.85	233.25	
77	85.70	102.40	119.10	135.80	152.50	169.20	185.90	202.60	219.30	236.00	252.70	
78	92.89	111.03	129.17	147.31	165.45	183.59	201.72	219.86	238.00	256.14	274.28	
79	100.82	120.54	140.26	159.99	179.71	199.43	219.16	238.88	258.60	278.33	298.05	
80	109.47	130.93	152.38	173.84	195.29	216.74	238.20	259.65	281.11	302.56	324.02	

Monthly Pre-authorized Premium Rates

Graded and Modified – Female Tobacco	Issue Age	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	\$21,000	\$22,000	\$23,000	\$24,000	\$25,000
	40	51.58	54.66	57.75	60.84	63.92	67.01	70.10	73.18	76.27	79.35
	41	54.13	57.37	60.62	63.86	67.11	70.35	73.60	76.85	80.09	83.34
	42	56.66	60.07	63.47	66.87	70.28	73.68	77.08	80.49	83.89	87.30
	43	59.21	62.77	66.34	69.90	73.46	77.03	80.59	84.15	87.71	91.28
	44	61.74	65.47	69.19	72.91	76.63	80.35	84.07	87.79	91.52	95.24
	45	64.29	68.17	72.05	75.94	79.82	83.70	87.58	91.46	95.34	99.22
	46	66.81	70.85	74.89	78.93	82.97	87.00	91.04	95.08	99.12	103.16
	47	69.29	73.48	77.68	81.87	86.06	90.26	94.45	98.64	102.84	107.03
	48	71.80	76.15	80.50	84.85	89.20	93.55	97.90	102.25	106.60	110.95
	49	74.36	78.87	83.38	87.89	92.40	96.91	101.42	105.93	110.44	114.95
50	77.02	81.70	86.37	91.05	95.73	100.40	105.08	109.76	114.43	119.11	
51	79.81	84.66	89.51	94.36	99.21	104.06	108.91	113.76	118.61	123.46	
52	82.68	87.71	92.74	97.77	102.80	107.83	112.86	117.89	122.92	127.95	
53	85.62	90.84	96.05	101.27	106.48	111.69	116.91	122.12	127.34	132.55	
54	88.61	94.01	99.41	104.81	110.21	115.61	121.01	126.41	131.81	137.21	
55	91.65	97.24	102.83	108.42	114.01	119.60	125.19	130.78	136.38	141.97	
56	94.62	100.40	106.17	111.95	117.73	123.50	129.28	135.06	140.83	146.61	
57	97.52	103.48	109.44	115.39	121.35	127.31	133.27	139.22	145.18	151.14	
58	100.52	106.67	112.81	118.96	125.10	131.25	137.39	143.54	149.68	155.83	
59	103.80	110.15	116.50	122.85	129.20	135.55	141.90	148.25	154.60	160.95	
60	107.53	114.12	120.70	127.28	133.87	140.45	147.03	153.62	160.20	166.78	
61	111.57	118.41	125.25	132.08	138.92	145.75	152.59	159.42	166.26	173.10	
62	115.83	122.93	130.03	137.13	144.23	151.33	158.44	165.54	172.64	179.74	
63	120.47	127.86	135.26	142.65	150.04	157.43	164.82	172.22	179.61	187.00	
64	125.68	133.40	141.12	148.83	156.55	164.27	171.99	179.70	187.42	195.14	
65	131.67	139.76	147.85	155.94	164.03	172.12	180.22	188.31	196.40	204.49	
66	138.37	146.88	155.39	163.90	172.41	180.92	189.43	197.94	206.45	214.96	
67	145.66	154.63	163.59	172.56	181.53	190.49	199.46	208.43	217.39	226.36	
68	153.62	163.08	172.54	182.01	191.47	200.93	210.40	219.86	229.32	238.79	
69	162.28	172.28	182.28	192.29	202.29	212.30	222.30	232.31	242.31	252.32	
70	171.72	182.32	192.91	203.51	214.10	224.70	235.29	245.89	256.48	267.08	
71	181.33	192.52	203.72	214.91	226.11	237.30	248.50	259.69	270.89	282.08	
72	191.06	202.86	214.66	226.47	238.27	250.07	261.88	273.68	285.48	297.29	
73	201.81	214.29	226.76	239.24	251.72	264.19	276.67	289.14	301.62	314.09	
74	214.54	227.81	241.08	254.35	267.63	280.90	294.17	307.44	320.71	333.98	
75	230.17	244.42	258.67	272.91	287.16	301.41	315.66	329.91	344.15	358.40	
76	248.66	264.06	279.46	294.87	310.27	325.67	341.08	356.48	371.88	387.29	
77	269.40	286.10	302.80	319.50	336.20	352.89	369.59	386.29	402.99	419.69	
78	292.42	310.56	328.69	346.83	364.97	383.11	401.25	419.39	437.53	455.66	
79	317.78	337.50	357.22	376.95	396.67	416.39	436.12	455.84	475.56	495.29	
80	345.47	366.92	388.38	409.83	431.29	452.74	474.20	495.65	517.11	538.56	

Graded – Female Tobacco	Issue Age	\$26,000	\$27,000	\$28,000	\$29,000	\$30,000	\$31,000	\$32,000	\$33,000	\$34,000	\$35,000
	40	82.44	85.53	88.61	91.70	94.78	97.87	100.96	104.04	107.13	110.22
	41	86.58	89.83	93.07	96.32	99.56	102.81	106.05	109.30	112.54	115.79
	42	90.70	94.10	97.51	100.91	104.32	107.72	111.12	114.53	117.93	121.33
	43	94.84	98.40	101.97	105.53	109.09	112.66	116.22	119.78	123.35	126.91
	44	98.96	102.68	106.40	110.12	113.85	117.57	121.29	125.01	128.73	132.45
	45	103.10	106.98	110.86	114.74	118.62	122.50	126.39	130.27	134.15	138.03
	46	107.20	111.23	115.27	119.31	123.35	127.39	131.43	135.46	139.50	143.54
	47	111.22	115.42	119.61	123.80	128.00	132.19	136.38	140.58	144.77	148.96
	48	115.30	119.65	124.00	128.35	132.70	137.05	141.39	145.74	150.09	154.44
	49	119.46	123.97	128.48	132.99	137.50	142.01	146.52	151.03	155.54	160.05
	50	123.78	128.46	133.14	137.81	142.49	147.17	151.84	156.52	161.19	165.87
	51	128.31	133.17	138.02	142.87	147.72	152.57	157.42	162.27	167.12	171.97
	52	132.98	138.01	143.04	148.07	153.10	158.13	163.16	168.19	173.22	178.25
	53	137.76	142.98	148.19	153.41	158.62	163.83	169.05	174.26	179.48	184.69
	54	142.61	148.02	153.42	158.82	164.22	169.62	175.02	180.42	185.82	191.22
55	147.56	153.15	158.74	164.33	169.92	175.51	181.10	186.69	192.28	197.87	
56	152.38	158.16	163.94	169.71	175.49	181.27	187.04	192.82	198.59	204.37	
57	157.10	163.06	169.01	174.97	180.93	186.89	192.84	198.80	204.76	210.72	
58	161.97	168.12	174.26	180.41	186.55	192.70	198.84	204.99	211.13	217.28	
59	167.30	173.65	180.00	186.35	192.70	199.05	205.40	211.75	218.10	224.45	
60	173.37	179.95	186.53	193.12	199.70	206.28	212.86	219.45	226.03	232.61	
61	179.93	186.77	193.60	200.44	207.28	214.11	220.95	227.78	234.62	241.45	
62	186.84	193.94	201.04	208.15	215.25	222.35	229.45	236.55	243.65	250.76	
63	194.39	201.78	209.18	216.57	223.96	231.35	238.74	246.14	253.53	260.92	
64	202.86	210.58	218.29	226.01	233.73	241.45	249.16	256.88	264.60	272.32	
65	212.58	220.67	228.76	236.86	244.95	253.04	261.13	269.22	277.31	285.41	

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