

Acci-Flex Accidental Death Term Life Insurance Premium Calculation Worksheet	
Age of Base Insured	_____
Face Amount - \$100,000	

	Annual Premium (2 decimals)	
<i>Life unit = death benefit/1,000 rounded to 3 decimals. DI unit = monthly benefit/\$100 rounded to 2 decimals</i>		
Base Acci-Flex Premium Rate		
Base Insured Life Units _____ X premium per thousand _____	\$ _____ . __ __	
Waiver of Premium on Base		
Base Insured Life Units _____ X waiver premium per thousand _____	\$ _____ . __ __	<i>plus</i>
Accident Only Monthly Disability Income Rider (ADR)		
Base Insured DI Units _____ X premium per hundred _____	\$ _____ . __ __	<i>plus</i>
Waiver of Premium on ADR		
Base Insured DI Units _____ X waiver premium per hundred _____	\$ _____ . __ __	<i>plus</i>
Annual Policy Fee		
Base Insured - \$45	\$ <u>45</u> . <u>0</u> <u>0</u>	<i>plus</i>
Total Premium subject to Return of Premium		
	\$ _____ . __ __	<i>sum</i>
Return of Premium Rider		
Total Premium subject to ROP (listed above) _____ X ROP factor. _____	\$ _____ . __ __	<i>plus</i>
Total Annual Premium Including Return of Premium Rider		
	\$ _____ . __ __	<i>sum</i>
<i>Semi Annual premium factor = Total annual premium x .51</i>	or \$ _____ . __ __	
<i>Monthly premium factor = Total annual premium x .088</i>	or \$ _____ . __ __	

Acci-Flex Accidental Death Term Life Insurance Premium Calculation Worksheet	
EXAMPLE:	
Male, Age 35 Face Amount - \$100,000	
Age of Base Insured	<u>35</u>

	Annual Premium (2 decimals)	
<i>Life unit = death benefit/1,000 rounded to 3 decimals. DI unit = monthly benefit/\$100 rounded to 2 decimals</i>		
Base Acci-Flex Premium Rate		
Base Insured Life Units <u>100</u>		
x premium per thousand <u>0.79</u>	\$ <u>79.00</u>	
Waiver of Premium on Base		
Base Insured Life Units <u>100</u>		
x waiver premium per thousand <u>0.04</u>	\$ <u>4.00</u>	plus
Accident Only Monthly Disability Income Rider (ADR)		
Base Insured DI Units <u>5</u>		
x premium per hundred <u>7.77</u>	\$ <u>38.85</u>	plus
Waiver of Premium on ADR		
Base Insured DI Units <u>5</u>		
x waiver premium per hundred <u>0.33</u>	\$ <u>1.65</u>	plus
Annual Policy Fee		
Base Insured - \$45	\$ <u>45.00</u>	plus
Total Premium subject to Return of Premium	\$ <u>168.50</u>	sum
Return of Premium Rider		
Total Premium subject to ROP (listed above) <u>168.50</u>		
x ROP factor. <u>0.35</u>	\$ <u>58.98</u>	plus
Total Annual Premium Including Return of Premium Rider	\$ <u>227.48</u>	sum
<i>Semi Annual premium factor = Total annual premium x .51</i>	or \$ <u>116.01</u>	
<i>Monthly premium factor = Total annual premium x .088</i>	or \$ <u>20.02</u>	