



United Home Life Insurance Company  
United Farm Family Life Insurance Company  
P.O. Box 7192  
Indianapolis, Indiana 46207-7192  
1-800-428-3001



## **PRE-CALCULATED PREMIUMS**

### **FOR**

**Graded Benefit Term 10**  
**Express Issue Term Deluxe 20**  
**Express Issue Term Plus**  
**Premier 20**  
**Express Issue Term 30**  
**Premier 30**  
**Express Issue Term 65**  
**Premier 65**

Mode Factors:      Semi-Annual = .53  
                            Quarterly = .27  
                            Use Age Nearest Birthday

Minimum Modal Premium Accepted = \$20.00 (unless premium paid by bank draft)

**Graded Benefit Term 10 – 10 Year Level Term without Return of Premium**  
**Premiums Are Guaranteed Level For The First 10 Years**  
**Monthly Premiums (Includes Policy Fee of \$100 Per Year)**

Male Non-Tobacco						Issue Age (Nearest Birthday)	Male Tobacco					
Face Amount							Face Amount					
2,000	5,000	10,000	15,000	20,000	25,000		2,000	5,000	10,000	15,000	20,000	25,000
12.99	18.53	27.77	37.00	46.24	55.47	25	14.11	21.32	33.35	45.37	57.40	69.42
12.99	18.53	27.77	37.00	46.24	55.47	26	14.11	21.32	33.35	45.37	57.40	69.42
12.99	18.53	27.77	37.00	46.24	55.47	27	14.11	21.32	33.35	45.37	57.40	69.42
12.99	18.53	27.77	37.00	46.24	55.47	28	14.11	21.32	33.35	45.37	57.40	69.42
12.99	18.53	27.77	37.00	46.24	55.47	29	14.11	21.32	33.35	45.37	57.40	69.42
12.99	18.53	27.77	37.00	46.24	55.47	30	14.11	21.32	33.35	45.37	57.40	69.42
12.99	18.53	27.77	37.00	46.24	55.47	31	14.11	21.32	33.35	45.37	57.40	69.42
12.99	18.53	27.77	37.00	46.24	55.47	32	14.11	21.32	33.35	45.37	57.40	69.42
12.99	18.53	27.77	37.00	46.24	55.47	33	14.11	21.32	33.35	45.37	57.40	69.42
12.99	18.53	27.77	37.00	46.24	55.47	34	14.11	21.32	33.35	45.37	57.40	69.42
12.99	18.53	27.77	37.00	46.24	55.47	35	14.11	21.32	33.35	45.37	57.40	69.42
12.99	18.53	27.77	37.00	46.24	55.47	36	14.11	21.32	33.35	45.37	57.40	69.42
12.99	18.53	27.77	37.00	46.24	55.47	37	14.11	21.32	33.35	45.37	57.40	69.42
12.99	18.53	27.77	37.00	46.24	55.47	38	14.11	21.32	33.35	45.37	57.40	69.42
12.99	18.53	27.77	37.00	46.24	55.47	39	14.11	21.32	33.35	45.37	57.40	69.42
12.99	18.53	27.77	37.00	46.24	55.47	40	14.11	21.32	33.35	45.37	57.40	69.42
12.99	18.53	27.77	37.00	46.24	55.47	41	14.11	21.32	33.35	45.37	57.40	69.42
12.99	18.53	27.77	37.00	46.24	55.47	42	14.11	21.32	33.35	45.37	57.40	69.42
12.99	18.53	27.77	37.00	46.24	55.47	43	14.11	21.32	33.35	45.37	57.40	69.42
12.99	18.53	27.77	37.00	46.24	55.47	44	14.11	21.32	33.35	45.37	57.40	69.42
12.99	18.53	27.77	37.00	46.24	55.47	45	14.11	21.32	33.35	45.37	57.40	69.42
13.16	18.95	28.60	38.25	47.90	57.54	46	14.38	21.99	34.68	47.37	60.06	72.75
13.33	19.39	29.47	39.56	49.64	59.73	47	14.66	22.69	36.08	49.48	62.87	76.26
13.52	19.85	30.39	40.94	51.48	62.03	48	14.95	23.43	37.56	51.69	65.83	79.96
13.71	20.32	31.34	42.36	53.38	64.40	49	15.27	24.21	39.13	54.04	68.95	83.86
13.91	20.82	32.35	43.87	55.39	66.91	50	15.59	25.03	40.75	56.48	72.21	87.93
14.12	21.34	33.39	45.43	57.47	69.52	51	15.93	25.89	42.47	59.06	75.65	92.23
14.33	21.88	34.47	47.05	59.63	72.21	52	16.30	26.79	44.28	61.77	79.25	96.74
14.56	22.45	35.61	48.76	61.92	75.07	53	16.67	27.74	46.17	64.61	83.05	101.49
14.80	23.05	36.79	50.54	64.28	78.03	54	17.07	28.73	48.16	67.60	87.03	106.46
15.11	23.82	38.34	52.87	67.39	81.91	55	17.58	30.00	50.70	71.41	92.11	112.81
15.44	24.65	40.01	55.36	70.72	86.07	56	18.12	31.35	53.41	75.46	97.52	119.57
15.79	25.53	41.77	58.00	74.23	90.47	57	18.70	32.80	56.29	79.79	103.29	126.78
16.16	26.46	43.62	60.78	77.93	95.09	58	19.32	34.34	59.38	84.42	109.46	134.50
16.56	27.44	45.59	63.73	81.88	100.02	59	19.97	35.98	62.65	89.33	116.01	142.69
16.98	28.49	47.68	66.87	86.06	105.25	60	20.67	37.73	66.16	94.59	123.02	151.45

UHL Policy No. 200-644  
 UFFL Policy No. 018-644

**Graded Benefit Term 10 – 10 Year Level Term without Return of Premium**  
**Premiums Are Guaranteed Level For The First 10 Years**  
**Monthly Premiums (Includes Policy Fee of \$100 Per Year)**

Female Non-Tobacco						Issue Age (Nearest Birthday)	Female Tobacco					
Face Amount							Face Amount					
2,000	5,000	10,000	15,000	20,000	25,000	2,000	5,000	10,000	15,000	20,000	25,000	
12.25	16.67	24.04	31.41	38.78	46.15	25	13.18	19.00	28.69	38.39	48.08	57.78
12.25	16.67	24.04	31.41	38.78	46.15	26	13.18	19.00	28.69	38.39	48.08	57.78
12.25	16.67	24.04	31.41	38.78	46.15	27	13.18	19.00	28.69	38.39	48.08	57.78
12.25	16.67	24.04	31.41	38.78	46.15	28	13.18	19.00	28.69	38.39	48.08	57.78
12.25	16.67	24.04	31.41	38.78	46.15	29	13.18	19.00	28.69	38.39	48.08	57.78
12.25	16.67	24.04	31.41	38.78	46.15	30	13.18	19.00	28.69	38.39	48.08	57.78
12.25	16.67	24.04	31.41	38.78	46.15	31	13.18	19.00	28.69	38.39	48.08	57.78
12.25	16.67	24.04	31.41	38.78	46.15	32	13.18	19.00	28.69	38.39	48.08	57.78
12.25	16.67	24.04	31.41	38.78	46.15	33	13.18	19.00	28.69	38.39	48.08	57.78
12.25	16.67	24.04	31.41	38.78	46.15	34	13.18	19.00	28.69	38.39	48.08	57.78
12.25	16.67	24.04	31.41	38.78	46.15	35	13.18	19.00	28.69	38.39	48.08	57.78
12.25	16.67	24.04	31.41	38.78	46.15	36	13.18	19.00	28.69	38.39	48.08	57.78
12.25	16.67	24.04	31.41	38.78	46.15	37	13.18	19.00	28.69	38.39	48.08	57.78
12.25	16.67	24.04	31.41	38.78	46.15	38	13.18	19.00	28.69	38.39	48.08	57.78
12.25	16.67	24.04	31.41	38.78	46.15	39	13.18	19.00	28.69	38.39	48.08	57.78
12.25	16.67	24.04	31.41	38.78	46.15	40	13.18	19.00	28.69	38.39	48.08	57.78
12.25	16.67	24.04	31.41	38.78	46.15	41	13.18	19.00	28.69	38.39	48.08	57.78
12.25	16.67	24.04	31.41	38.78	46.15	42	13.18	19.00	28.69	38.39	48.08	57.78
12.25	16.67	24.04	31.41	38.78	46.15	43	13.18	19.00	28.69	38.39	48.08	57.78
12.25	16.67	24.04	31.41	38.78	46.15	44	13.18	19.00	28.69	38.39	48.08	57.78
12.25	16.67	24.04	31.41	38.78	46.15	45	13.18	19.00	28.69	38.39	48.08	57.78
12.37	16.98	24.65	32.33	40.01	47.69	46	13.38	19.51	29.71	39.92	50.13	60.33
12.50	17.30	25.30	33.29	41.29	49.29	47	13.59	20.03	30.76	41.50	52.23	62.96
12.63	17.63	25.97	34.30	42.63	50.96	48	13.81	20.59	31.87	43.16	54.44	65.73
12.77	17.99	26.67	35.36	44.04	52.73	49	14.05	21.17	33.04	44.91	56.79	68.66
12.92	18.35	27.40	36.45	45.50	54.54	50	14.29	21.78	34.26	46.74	59.22	71.70
13.07	18.73	28.16	37.59	47.02	56.45	51	14.55	22.42	35.54	48.67	61.79	74.91
13.23	19.12	28.94	38.76	48.58	58.40	52	14.82	23.09	36.88	50.68	64.47	78.26
13.39	19.53	29.77	40.00	50.24	60.47	53	15.10	23.79	38.29	52.78	67.28	81.77
13.56	19.96	30.62	41.29	51.95	62.61	54	15.39	24.53	39.76	54.99	70.22	85.44
13.79	20.53	31.77	43.00	54.24	65.47	55	15.77	25.47	41.65	57.82	73.99	90.16
14.04	21.14	32.99	44.83	56.67	68.52	56	16.17	26.48	43.66	60.85	78.03	95.21
14.29	21.78	34.26	46.74	59.22	71.70	57	16.60	27.55	45.79	64.04	82.29	100.53
14.56	22.46	35.62	48.78	61.94	75.10	58	17.06	28.69	48.08	67.47	86.86	106.25
14.85	23.17	37.04	50.91	64.78	78.65	59	17.54	29.89	50.49	71.08	91.68	112.27
15.15	23.93	38.57	53.20	67.83	82.47	60	18.05	31.18	53.07	74.95	96.83	118.71

**UHL Policy No. 200-644**  
**UFFL Policy No. 018-644**

**Express Issue Term Deluxe 20 – 20 Year Level Term without Return of Premium**  
**Premiums Are Guaranteed Level For The First 20 Years**  
**Monthly Premiums (Includes Policy Fee of \$100 Per Year)**

Male Non-Tobacco					Issue Age (Nearest Birthday)	Male Tobacco				
Face Amount						Face Amount				
5,000	10,000	20,000	30,000	50,000		5,000	10,000	20,000	30,000	50,000
10.53	11.76	14.21	16.67	21.58	20	12.17	15.04	20.78	26.51	37.99
10.53	11.76	14.21	16.67	21.58	21	12.17	15.04	20.78	26.51	37.99
10.53	11.76	14.21	16.67	21.58	22	12.17	15.04	20.78	26.51	37.99
10.53	11.76	14.21	16.67	21.58	23	12.17	15.04	20.78	26.51	37.99
10.53	11.76	14.21	16.67	21.58	24	12.17	15.04	20.78	26.51	37.99
10.53	11.76	14.21	16.67	21.58	25	12.17	15.04	20.78	26.51	37.99
10.55	11.79	14.28	16.78	21.76	26	12.17	15.04	20.78	26.51	37.99
10.57	11.84	14.38	16.92	21.99	27	12.17	15.04	20.78	26.51	37.99
10.57	11.85	14.40	16.94	22.04	28	12.17	15.04	20.78	26.51	37.99
10.58	11.87	14.43	17.00	22.13	29	12.17	15.04	20.78	26.51	37.99
10.58	11.87	14.43	17.00	22.13	30	12.17	15.04	20.78	26.51	37.99
10.63	11.97	14.64	17.31	22.65	31	12.33	15.35	21.41	27.46	39.57
10.63	11.97	14.64	17.31	22.65	32	12.47	15.64	21.99	28.33	41.01
10.63	11.97	14.64	17.31	22.65	33	12.64	15.98	22.65	29.33	42.69
10.66	12.02	14.75	17.47	22.92	34	12.80	16.30	23.31	30.31	44.31
10.68	12.05	14.81	17.56	23.06	35	12.97	16.64	23.98	31.31	45.99
10.74	12.18	15.07	17.95	23.72	36	13.16	17.03	24.76	32.48	47.94
10.86	12.42	15.53	18.65	24.88	37	13.31	17.33	25.35	33.38	49.43
10.95	12.60	15.90	19.20	25.81	38	13.60	17.90	26.51	35.11	52.31
11.07	12.84	16.39	19.93	27.02	39	13.94	18.57	27.84	37.12	55.66
11.21	13.12	16.94	20.77	28.41	40	14.38	19.46	29.63	39.79	60.12
11.40	13.49	17.69	21.88	30.27	41	14.89	20.49	31.68	42.86	65.24
11.62	13.94	18.58	23.22	32.50	42	15.47	21.64	33.98	46.32	71.01
11.86	14.42	19.53	24.65	34.88	43	16.09	22.88	36.46	50.03	77.19
12.12	14.94	20.57	26.21	37.48	44	16.85	24.39	39.49	54.58	84.77
12.43	15.57	21.84	28.10	40.64	45	17.55	25.81	42.32	58.82	91.84
12.72	16.14	22.99	29.83	43.52	46	18.55	27.80	46.30	64.79	101.79
13.06	16.81	24.33	31.84	46.87	47	19.53	29.77	50.24	70.71	111.65
13.39	17.48	25.67	33.85	50.22	48	20.47	31.65	54.00	76.34	121.04
13.76	18.22	27.14	36.06	53.89	49	21.45	33.59	57.88	82.17	130.76
14.15	19.00	28.70	38.40	57.80	50	22.30	35.29	61.29	87.28	139.27
14.59	19.88	30.47	41.05	62.22	51	23.23	37.16	65.03	92.89	148.61
15.04	20.79	32.27	43.76	66.73	52	24.06	38.82	68.34	97.85	156.89
15.26	21.22	33.15	45.07	68.91	53	25.47	41.64	73.97	106.31	170.98
15.81	22.33	35.36	48.39	74.45	54	26.92	44.55	79.79	115.04	185.54
16.48	23.66	38.02	52.38	81.10	55	28.40	47.50	85.71	123.91	200.32
17.25	25.20	41.11	57.01	88.82	56	31.35	53.39	97.48	141.57	229.76
18.21	27.12	44.94	62.76	98.39	57	34.41	59.51	109.72	159.93	260.35
18.88	28.46	47.62	66.77	105.09	58	36.20	63.10	116.90	170.70	278.30
19.84	30.37	51.45	72.52	114.67	59	37.78	66.25	123.21	180.16	294.07
21.32	33.34	57.38	81.42	129.50	60	39.15	69.00	128.69	188.39	307.78

**UHL Policy No. 200-643**  
**UFFL Policy No. 018-643**

**Express Issue Term Deluxe 20 – 20 Year Level Term without Return of Premium**  
**Premiums Are Guaranteed Level For The First 20 Years**  
**Monthly Premiums (Includes Policy Fee of \$100 Per Year)**

Female Non-Tobacco					Issue Age (Nearest Birthday)	Female Tobacco				
Face Amount						Face Amount				
5,000	10,000	20,000	30,000	50,000		5,000	10,000	20,000	30,000	50,000
10.30	11.29	13.28	15.27	19.25	20	11.29	13.28	17.26	21.24	29.20
10.30	11.29	13.28	15.27	19.25	21	11.29	13.28	17.26	21.24	29.20
10.30	11.29	13.28	15.27	19.25	22	11.29	13.28	17.26	21.24	29.20
10.30	11.29	13.28	15.27	19.25	23	11.29	13.28	17.26	21.24	29.20
10.30	11.29	13.28	15.27	19.25	24	11.29	13.28	17.26	21.24	29.20
10.30	11.29	13.28	15.27	19.25	25	11.29	13.28	17.26	21.24	29.20
10.30	11.30	13.30	15.30	19.30	26	11.36	13.42	17.54	21.66	29.90
10.33	11.36	13.43	15.49	19.62	27	11.44	13.58	17.86	22.13	30.69
10.34	11.37	13.45	15.52	19.67	28	11.50	13.70	18.10	22.50	31.29
10.35	11.39	13.49	15.58	19.76	29	11.57	13.84	18.38	22.92	31.99
10.36	11.43	13.56	15.69	19.95	30	11.66	14.02	18.73	23.45	32.88
10.38	11.47	13.63	15.80	20.13	31	11.71	14.13	18.95	23.78	33.43
10.39	11.48	13.65	15.83	20.18	32	11.79	14.28	19.25	24.23	34.18
10.40	11.50	13.71	15.91	20.32	33	11.86	14.42	19.53	24.65	34.88
10.42	11.53	13.76	16.00	20.46	34	11.94	14.57	19.85	25.12	35.67
10.43	11.55	13.80	16.05	20.55	35	12.00	14.69	20.09	25.48	36.27
10.47	11.63	13.97	16.30	20.97	36	12.21	15.12	20.94	26.77	38.41
10.57	11.84	14.38	16.92	21.99	37	12.43	15.57	21.84	28.10	40.64
10.63	11.97	14.64	17.31	22.65	38	12.68	16.06	22.82	29.58	43.11
10.73	12.16	15.03	17.89	23.62	39	13.00	16.69	24.09	31.48	46.27
10.83	12.37	15.44	18.51	24.65	40	13.36	17.43	25.56	33.68	49.94
10.96	12.62	15.94	19.26	25.90	41	13.73	18.15	27.01	35.86	53.57
11.07	12.83	16.37	19.90	26.97	42	14.06	18.81	28.33	37.84	56.87
11.23	13.16	17.02	20.88	28.60	43	14.43	19.57	29.83	40.10	60.64
11.33	13.35	17.41	21.46	29.57	44	14.78	20.26	31.21	42.17	64.08
11.46	13.62	17.95	22.27	30.92	45	15.11	20.92	32.53	44.15	67.38
11.66	14.02	18.73	23.45	32.88	46	15.72	22.13	34.97	47.80	73.47
11.83	14.36	19.42	24.48	34.60	47	16.21	23.12	36.94	50.76	78.40
12.02	14.73	20.16	25.59	36.46	48	16.70	24.11	38.91	53.72	83.33
12.21	15.12	20.94	26.77	38.41	49	17.27	25.23	41.16	57.09	88.95
12.43	15.57	21.84	28.10	40.64	50	17.84	26.38	43.47	60.55	94.72
12.66	16.01	22.73	29.44	42.87	51	18.41	27.52	45.74	63.96	100.39
12.91	16.53	23.75	30.98	45.43	52	19.07	28.85	48.40	67.95	107.04
13.18	17.07	24.83	32.60	48.13	53	19.83	30.36	51.43	72.49	114.62
13.47	17.63	25.97	34.30	50.96	54	20.50	31.70	54.11	76.51	121.32
13.78	18.27	27.23	36.20	54.13	55	21.27	33.25	57.20	81.14	129.04
14.11	18.92	28.53	38.15	57.38	56	22.10	34.90	60.51	86.11	137.31
14.45	19.60	29.89	40.19	60.78	57	22.65	36.01	62.72	89.43	142.85
15.04	20.79	32.27	43.76	66.73	58	24.00	38.71	68.11	97.52	156.33
15.64	21.99	34.67	47.36	72.73	59	25.17	41.04	72.78	104.52	168.00
16.31	23.32	37.35	51.37	79.42	60	26.38	43.47	77.64	111.80	180.14

**UHL Policy No. 200-643**  
**UFFL Policy No. 018-643**

**Express Issue Term Plus – 20 Year Level Term without Return of Premium**  
**Premiums Are Guaranteed Level For The First 20 Years**  
**Monthly Premiums (Includes Policy Fee of \$100 Per Year)**

Male Non-Tobacco									Issue Age (Nearest Birthday)	Male Tobacco								
Face Amount										Face Amount								
10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000		10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000
11.20	14.04	18.79	23.53	28.27	33.02	37.76	42.50	47.24	20	13.75	20.41	31.53	42.64	53.75	64.87	75.98	87.09	98.21
11.20	14.04	18.79	23.53	28.27	33.02	37.76	42.50	47.24	21	13.75	20.41	31.53	42.64	53.75	64.87	75.98	87.09	98.21
11.20	14.04	18.79	23.53	28.27	33.02	37.76	42.50	47.24	22	13.75	20.41	31.53	42.64	53.75	64.87	75.98	87.09	98.21
11.20	14.04	18.79	23.53	28.27	33.02	37.76	42.50	47.24	23	13.75	20.41	31.53	42.64	53.75	64.87	75.98	87.09	98.21
11.20	14.04	18.79	23.53	28.27	33.02	37.76	42.50	47.24	24	13.75	20.41	31.53	42.64	53.75	64.87	75.98	87.09	98.21
11.20	14.04	18.79	23.53	28.27	33.02	37.76	42.50	47.24	25	13.75	20.41	31.53	42.64	53.75	64.87	75.98	87.09	98.21
11.23	14.14	18.97	23.81	28.64	33.48	38.32	43.15	47.99	26	13.75	20.41	31.53	42.64	53.75	64.87	75.98	87.09	98.21
11.26	14.21	19.11	24.02	28.92	33.83	38.73	43.64	48.55	27	13.75	20.41	31.53	42.64	53.75	64.87	75.98	87.09	98.21
11.27	14.23	19.16	24.09	29.02	33.95	38.87	43.80	48.73	28	13.75	20.41	31.53	42.64	53.75	64.87	75.98	87.09	98.21
11.29	14.28	19.25	24.23	29.20	34.18	39.15	44.13	49.10	29	13.75	20.41	31.53	42.64	53.75	64.87	75.98	87.09	98.21
11.29	14.28	19.25	24.23	29.20	34.18	39.15	44.13	49.10	30	13.75	20.41	31.53	42.64	53.75	64.87	75.98	87.09	98.21
11.36	14.46	19.62	24.78	29.95	35.11	40.27	45.43	50.59	31	13.99	21.02	32.74	44.45	56.17	67.89	79.61	91.33	103.04
11.36	14.46	19.62	24.78	29.95	35.11	40.27	45.43	50.59	32	14.21	21.58	33.85	46.13	58.40	70.68	82.96	95.23	107.51
11.36	14.46	19.62	24.78	29.95	35.11	40.27	45.43	50.59	33	14.47	22.23	35.15	48.08	61.01	73.94	86.86	99.79	112.72
11.41	14.58	19.86	25.13	30.41	35.69	40.97	46.24	51.52	34	14.72	22.85	36.41	49.96	63.52	77.07	90.63	104.18	117.74
11.43	14.62	19.95	25.27	30.60	35.92	41.25	46.57	51.89	35	14.98	23.51	37.71	51.92	66.12	80.33	94.53	108.74	122.95
11.53	14.88	20.46	26.04	31.62	37.20	42.78	48.36	53.94	36	15.28	24.25	39.20	54.15	69.10	84.05	99.00	113.95	128.90
11.71	15.32	21.34	27.37	33.39	39.41	45.43	51.45	57.47	37	15.51	24.83	40.36	55.89	71.42	86.96	102.49	118.02	133.55
11.86	15.69	22.09	28.48	34.88	41.27	47.66	54.06	60.45	38	15.96	25.95	42.59	59.24	75.89	92.54	109.18	125.83	142.48
12.04	16.16	23.02	29.88	36.74	43.59	50.45	57.31	64.17	39	16.48	27.25	45.20	63.15	81.10	99.05	116.99	134.94	152.89
12.26	16.69	24.09	31.48	38.87	46.27	53.66	61.05	68.45	40	17.17	28.97	48.64	68.31	87.98	107.65	127.32	146.99	166.66
12.55	17.41	25.53	33.64	41.76	49.87	57.99	66.10	74.21	41	17.96	30.95	52.59	74.24	95.88	117.53	139.17	160.82	182.47
12.89	18.27	27.25	36.22	45.20	54.17	63.15	72.12	81.10	42	18.85	33.18	57.06	80.93	104.81	128.69	152.57	176.44	200.32
13.26	19.20	29.11	39.01	48.92	58.82	68.73	78.63	88.54	43	19.81	35.57	61.85	88.12	114.39	140.66	166.94	193.21	219.48
13.66	20.20	31.11	42.01	52.92	63.82	74.73	85.63	96.53	44	20.98	38.50	67.70	96.91	126.11	155.31	184.51	213.71	242.92
14.15	21.44	33.57	45.71	57.85	69.98	82.12	94.26	106.39	45	22.08	41.25	73.19	105.14	137.08	169.03	200.97	232.92	264.86
14.60	22.55	35.81	49.06	62.31	75.56	88.82			46	23.62	45.11	80.91	116.72	152.52	188.33	224.13		
15.11	23.83	38.36	52.89	67.43	81.96	96.49			47	25.15	48.92	88.54	128.15	167.77	207.39	247.01		
15.64	25.16	41.01	56.87	72.73	88.58	104.44			48	26.60	52.55	95.79	139.04	182.28	225.53	268.77		
16.21	26.57	43.85	61.12	78.40	95.67	112.95			49	28.10	56.31	103.32	150.33	197.35	244.36	291.37		
16.81	28.09	46.87	65.66	84.44	103.23	122.02			50	29.43	59.61	109.93	160.24	210.55	260.87	311.18		
17.49	29.78	50.27	70.75	91.23	111.72	132.20			51	30.88	63.24	117.18	171.12	225.06	279.00	332.94		
18.19	31.53	53.75	75.98	98.21	120.44	142.66			52	32.16	66.45	123.60	180.75	237.89	295.04	352.19		
18.53	32.36	55.43	78.49	101.56	124.62	147.68			53	34.34	71.89	134.48	197.07	259.66	322.25	384.83		
19.39	34.53	59.75	84.98	110.21	135.43	160.66			54	36.59	77.52	145.73	213.95	282.16	350.38	418.59		
20.41	37.08	64.87	92.65	120.44	148.22	176.00			55	38.87	83.24	157.17	231.11	305.04	378.98	452.91		
21.61	40.08	70.87	101.65	132.43					56	43.44	94.65	180.00	265.35	350.70				
23.09	43.78	78.26	112.74	147.22					57	48.17	106.49	203.67	300.86	398.04				
24.13	46.38	83.47	120.55	157.64					58	50.95	113.41	217.53	321.64	425.75				
25.61	50.08	90.86	131.64	172.42					59	53.39	119.53	229.76	339.98	450.21				
27.92	55.85	102.39	148.94	195.49					60	55.51	124.83	240.36	355.89	471.42				

**UHL Policy No. 200-364**  
**UFFL Policy No. 018-364**

**Express Issue Term Plus – 20 Year Level Term without Return of Premium**  
**Premiums Are Guaranteed Level For The First 20 Years**  
**Monthly Premiums (Includes Policy Fee of \$100 Per Year)**

Female Non-Tobacco									Issue Age (Nearest Birthday)	Female Tobacco								
Face Amount										Face Amount								
10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000		10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000
10.84	13.16	17.02	20.88	24.74	28.60	32.46	36.32	40.18	20	12.38	17.00	24.69	32.39	40.08	47.78	55.47	63.17	70.87
10.84	13.16	17.02	20.88	24.74	28.60	32.46	36.32	40.18	21	12.38	17.00	24.69	32.39	40.08	47.78	55.47	63.17	70.87
10.84	13.16	17.02	20.88	24.74	28.60	32.46	36.32	40.18	22	12.38	17.00	24.69	32.39	40.08	47.78	55.47	63.17	70.87
10.84	13.16	17.02	20.88	24.74	28.60	32.46	36.32	40.18	23	12.38	17.00	24.69	32.39	40.08	47.78	55.47	63.17	70.87
10.84	13.16	17.02	20.88	24.74	28.60	32.46	36.32	40.18	24	12.38	17.00	24.69	32.39	40.08	47.78	55.47	63.17	70.87
10.84	13.16	17.02	20.88	24.74	28.60	32.46	36.32	40.18	25	12.38	17.00	24.69	32.39	40.08	47.78	55.47	63.17	70.87
10.85	13.18	17.07	20.95	24.83	28.71	32.60	36.48	40.36	26	12.49	17.27	25.25	33.22	41.20	49.17	57.15	65.12	73.10
10.90	13.30	17.30	21.30	25.30	29.30	33.29	37.29	41.29	27	12.61	17.58	25.85	34.13	42.41	50.69	58.96	67.24	75.52
10.91	13.32	17.34	21.37	25.39	29.41	33.43	37.46	41.48	28	12.70	17.81	26.32	34.83	43.34	51.85	60.36	68.87	77.38
10.92	13.35	17.39	21.44	25.48	29.53	33.57	37.62	41.66	29	12.82	18.09	26.88	35.67	44.45	53.24	62.03	70.82	79.61
10.96	13.44	17.58	21.72	25.85	29.99	34.13	38.27	42.41	30	12.95	18.41	27.53	36.64	45.76	54.87	63.98	73.10	82.21
10.97	13.49	17.67	21.86	26.04	30.23	34.41	38.60	42.78	31	13.04	18.65	27.99	37.34	46.69	56.03	65.38	74.73	84.07
10.98	13.51	17.72	21.92	26.13	30.34	34.55	38.76	42.97	32	13.15	18.93	28.55	38.18	47.80	57.43	67.05	76.68	86.30
11.01	13.58	17.86	22.13	26.41	30.69	34.97	39.25	43.52	33	13.26	19.20	29.11	39.01	48.92	58.82	68.73	78.63	88.54
11.03	13.62	17.95	22.27	26.60	30.92	35.25	39.57	43.90	34	13.38	19.51	29.71	39.92	50.13	60.33	70.54	80.75	90.95
11.04	13.65	18.00	22.34	26.69	31.04	35.39	39.73	44.08	35	13.48	19.74	30.18	40.62	51.06	61.50	71.94	82.37	92.81
11.10	13.81	18.32	22.83	27.34	31.85	36.36	40.87	45.38	36	13.81	20.58	31.85	43.13	54.41	65.68	76.96	88.23	99.51
11.26	14.21	19.11	24.02	28.92	33.83	38.73	43.64	48.55	37	14.15	21.44	33.57	45.71	57.85	69.98	82.12	94.26	106.39
11.36	14.46	19.62	24.78	29.95	35.11	40.27	45.43	50.59	38	14.54	22.39	35.48	48.57	61.66	74.75	87.84	100.93	114.02
11.52	14.86	20.41	25.97	31.53	37.08	42.64	48.20	53.75	39	15.03	23.62	37.94	52.27	66.59	80.91	95.23	109.55	123.88
11.68	15.25	21.20	27.16	33.11	39.06	45.01	50.96	56.92	40	15.60	25.04	40.78	56.52	72.26	88.00	103.74	119.48	135.22
11.87	15.72	22.13	28.55	34.97	41.39	47.80	54.22	60.64	41	16.15	26.44	43.57	60.71	77.84	94.98	112.11	129.25	146.38
12.03	16.14	22.97	29.81	36.64	43.48	50.31	57.15	63.98	42	16.67	27.71	46.13	64.54	82.96	101.37	119.78	138.20	156.61
12.29	16.79	24.27	31.76	39.25	46.73	54.22	61.71	69.19	43	17.24	29.16	49.01	68.87	88.72	108.58	128.43	148.29	168.14
12.43	17.14	24.97	32.81	40.64	48.48	56.31	64.15	71.98	44	17.78	30.50	51.71	72.91	94.12	115.32	136.52	157.73	178.93
12.65	17.67	26.04	34.41	42.78	51.15	59.52	67.89	76.26	45	18.29	31.78	54.27	76.75	99.23	121.71	144.20	166.68	189.16
12.95	18.41	27.53	36.64	45.76	54.87	63.98			46	19.23	34.13	58.96	83.79	108.62	133.46	158.29		
13.22	19.09	28.88	38.66	48.45	58.24	68.03			47	20.00	36.06	62.82	89.58	116.34	143.10	169.86		
13.50	19.81	30.32	40.83	51.34	61.85	72.35			48	20.76	37.94	66.59	95.23	123.88	152.52	181.16		
13.81	20.58	31.85	43.13	54.41	65.68	76.96			49	21.63	40.13	70.96	101.79	132.62	163.45	194.28		
14.15	21.44	33.57	45.71	57.85	69.98	82.12			50	22.52	42.36	75.42	108.48	141.55	174.61	207.67		
14.50	22.30	35.29	48.29	61.29	74.28	87.28			51	23.41	44.57	79.84	115.11	150.38	185.65	220.92		
14.89	23.27	37.25	51.22	65.19	79.17	93.14			52	24.43	47.13	84.96	122.78	160.61	198.44	236.27		
15.32	24.34	39.39	54.43	69.47	84.51	99.56			53	25.60	50.06	90.81	131.57	172.33	213.09	253.84		
15.75	25.44	41.57	57.71	73.84	89.98	106.11			54	26.64	52.66	96.02	139.38	182.75	226.11	269.47		
16.24	26.64	43.99	61.33	78.68	96.02	113.37			55	27.83	55.64	101.97	148.31	194.65	240.99	287.32		
16.74	27.90	46.50	65.10	83.70					56	29.12	58.85	108.39	157.94	207.48				
17.27	29.23	49.15	69.08	89.00					57	29.98	61.01	112.72	164.42	216.13				
18.19	31.53	53.75	75.98	98.21					58	32.07	66.22	123.13	180.05	236.96				
19.12	33.85	58.40	82.96	107.51					59	33.87	70.73	132.15	193.58	255.01				
20.16	36.46	63.61	90.77	117.92					60	35.75	75.42	141.55	207.67	273.79				

**UHL Policy No. 200-364**  
**UFFL Policy No. 018-364**

**Premier 20 – 20 Year Level Term with Return of Premium**  
**Premiums Are Guaranteed Level For The First 20 Years**  
**Monthly Premiums (Includes Policy Fee of \$100 Per Year and Return of Premium Factor)**

Male Non-Tobacco								Issue Age (Nearest Birthday)	Male Tobacco							
Face Amount									Face Amount							
25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	
20.23	27.06	33.85	40.73	47.55	54.36	61.22	68.08	20	25.71	39.71	53.73	67.70	81.72	95.79	109.72	123.69
21.20	28.37	35.53	42.69	49.87	57.01	64.15	71.42	21	26.74	41.29	55.89	70.40	84.98	99.56	114.11	128.71
22.18	29.67	37.20	44.64	52.20	59.66	67.08	74.59	22	27.76	42.87	57.99	73.10	88.23	103.32	118.51	133.55
22.90	30.64	38.39	46.13	53.82	61.61	69.35	77.00	23	28.57	44.13	59.73	75.24	90.79	106.39	121.92	137.45
23.88	31.95	39.99	48.08	56.15	64.12	72.28	80.35	24	30.02	46.36	62.66	79.05	95.33	111.69	128.11	144.34
24.16	32.32	40.48	48.64	56.73	64.96	73.10	81.28	25	31.04	47.94	64.82	81.75	98.58	115.46	132.34	149.36
24.46	32.83	41.18	49.57	57.89	66.36	74.73	82.96	26	32.04	49.48	66.91	84.35	101.84	119.23	136.73	154.19
24.99	33.62	42.29	50.87	59.52	68.17	76.84	85.37	27	33.48	51.71	69.91	88.16	106.37	124.67	142.76	161.08
25.18	33.90	42.64	51.34	60.10	68.87	77.49	86.30	28	34.71	53.61	72.49	91.42	110.32	129.13	148.13	167.03
25.55	34.46	43.34	52.27	61.15	70.12	78.96	87.98	29	35.53	54.87	74.17	93.56	112.88	132.20	151.54	170.93
25.83	34.83	43.83	52.82	61.85	70.82	79.93	88.91	30	35.53	54.87	74.17	93.56	112.88	132.20	151.54	170.93
26.76	36.32	45.85	55.43	64.98	74.45	84.00	93.56	31	37.62	58.59	79.54	100.53	121.48	142.52	163.42	184.51
27.18	36.87	46.62	56.27	66.03	75.70	85.47	95.05	32	40.13	62.96	85.82	108.62	131.48	154.24	177.10	199.95
27.90	37.85	47.80	57.75	67.77	77.66	87.75	97.65	33	41.57	65.75	89.93	114.11	138.22	162.47	186.53	210.74
28.71	39.11	49.55	59.89	70.33	80.72	91.16	101.56	34	43.20	68.82	94.46	120.06	145.66	171.26	196.95	222.46
29.55	40.32	51.08	61.85	72.54	83.37	94.09	104.90	35	44.43	71.28	98.09	124.99	151.82	178.65	205.58	232.31
30.06	41.34	52.61	63.89	75.10	86.44	97.67	109.00	36	45.83	74.07	102.35	130.57	158.80	187.16	215.34	243.66
30.64	42.69	54.71	66.77	78.82	90.91	102.88	114.95	37	47.17	76.68	106.18	135.69	165.19	194.70	224.29	253.70
31.22	43.94	56.66	69.38	82.07	94.81	107.60	120.34	38	49.03	80.49	111.97	143.41	174.84	206.41	237.80	269.33
31.99	45.57	59.17	72.73	86.37	99.84	113.46	127.04	39	50.69	84.07	117.48	150.85	184.26	217.57	250.98	284.39
33.06	47.71	62.31	77.00	91.61	106.25	120.95	135.59	40	52.15	87.56	122.92	158.38	193.79	229.15	264.65	300.02
34.83	51.06	67.26	83.51	99.74	116.02	132.18	148.43	41								
36.92	55.06	73.19	91.33	109.39	127.60	145.68	163.87	42								
39.18	59.38	79.61	99.79	119.97	140.15	160.33	180.61	43								
41.83	64.40	86.93	109.55	132.06	154.66	177.26	199.76	44								
44.80	70.17	95.51	120.90	146.24	171.68	196.95	222.27	45								
46.45	73.75	101.09	128.34	155.66	182.98			46								
48.38	77.89	107.37	136.90	166.35	195.81			47								
50.06	81.61	113.16	144.71	176.24	207.81			48								
52.36	86.40	120.41	154.47	188.44	222.46			49								
54.50	90.95	127.39	163.87	200.30	236.69			50								
57.47	97.00	136.52	176.05	215.64	255.10			51								
60.85	103.74	146.64	189.53	232.38	275.33			52								
62.47	107.00	151.52	196.04	240.52	285.09			53								
66.29	114.72	163.17	211.58	260.05	308.53			54								
70.82	123.88	176.98	229.99	283.07	336.15			55								
73.35	129.69	186.05	242.36					56								
74.87	133.83	192.81	251.75					57								
77.47	139.41	201.32	263.28					58								
79.12	143.55	208.02	272.40					59								
80.98	148.47	215.97	283.46					60								

**UHL Policy No. 200-407**  
**UFFL Policy No. 018-407**



**Premier 20 – 20 Year Level Term with Return of Premium**  
**Premiums Are Guaranteed Level For The First 20 Years**  
**Monthly Premiums (Includes Policy Fee of \$100 Per Year and Return of Premium Factor)**

Female Non-Tobacco								Issue Age (Nearest Birthday)	Female Tobacco							
Face Amount									Face Amount							
25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	
17.62	22.79	27.99	33.11	38.36	43.48	48.69	53.75	20	23.11	33.57	44.04	54.50	64.98	75.42	85.96	96.35
18.55	23.99	29.46	34.88	40.34	45.71	51.13	56.73	21	23.97	34.83	45.64	56.54	67.43	78.21	89.05	99.88
19.34	25.02	30.71	36.36	42.08	47.66	53.41	59.15	22	24.99	36.32	47.59	58.96	70.22	81.56	92.79	104.16
20.27	26.23	32.18	38.13	44.06	50.03	55.85	61.94	23	25.83	37.53	49.20	60.92	72.66	84.35	96.05	107.69
21.06	27.25	33.43	39.62	45.80	51.99	58.13	64.36	24	27.02	39.25	51.50	63.71	75.91	88.26	100.44	112.72
21.97	28.41	34.90	41.29	47.78	54.22	60.73	67.15	25	28.20	40.97	53.73	66.50	79.28	92.02	104.83	117.55
22.81	29.53	36.22	42.97	49.64	56.45	63.17	69.75	26	29.20	42.69	56.17	69.66	83.12	96.63	110.04	123.50
23.53	30.60	37.69	44.73	51.85	58.96	65.94	73.10	27	30.57	44.97	59.38	73.75	88.23	102.63	117.04	131.32
23.85	31.06	38.25	45.48	52.66	59.80	67.08	74.21	28	31.69	46.83	61.96	77.10	92.30	107.37	122.57	137.64
24.16	31.48	38.80	46.13	53.48	60.78	68.05	75.33	29	32.92	48.92	64.89	80.91	96.95	112.95	128.92	144.89
24.46	31.99	39.50	47.06	54.64	62.17	69.68	77.19	30	34.25	51.20	68.17	85.10	102.07	118.95	135.92	152.89
25.09	32.88	40.62	48.45	56.27	63.98	71.80	79.61	31	35.25	52.92	70.54	88.26	105.90	123.55	141.29	158.84
25.67	33.67	41.66	49.66	57.66	65.66	73.59	81.65	32	36.53	55.10	73.68	92.26	110.79	129.41	147.96	166.66
26.34	34.64	42.92	51.24	59.52	67.89	76.19	84.44	33	38.01	57.61	77.24	96.81	116.48	136.11	155.61	175.21
26.97	35.53	44.11	52.64	61.26	69.84	78.31	86.86	34	39.20	59.71	80.24	100.72	121.25	141.83	162.29	182.84
27.57	36.36	45.15	53.94	62.66	71.52	80.26	89.09	35	40.66	62.17	83.65	105.18	126.71	148.24	169.77	191.21
27.62	36.64	45.64	54.68	63.71	72.77	81.72	90.77	36	41.97	64.96	87.98	110.95	134.04	157.03	180.02	202.93
28.27	38.04	47.80	57.57	67.31	77.10	86.77	96.53	37	43.52	68.17	92.79	117.46	142.06	166.66	191.42	215.95
28.48	38.64	48.85	58.96	69.17	79.33	89.54	99.70	38	45.01	71.33	97.60	123.97	150.20	176.56	202.81	229.15
28.83	39.62	50.38	61.19	71.96	82.68	93.44	104.35	39	46.29	74.35	102.42	130.48	158.57	186.60	214.69	242.73
29.30	40.73	52.13	63.61	74.98	86.44	97.84	109.37	40	47.57	77.47	107.37	137.27	167.17	197.07	227.06	256.87
30.81	43.38	55.96	68.54	81.14	93.70	106.30	118.85	41								
31.95	45.48	59.03	72.54	86.14	99.56	113.13	126.67	42								
33.74	48.78	63.84	78.86	93.93	109.04	124.04	139.13	43								
34.78	50.69	66.56	82.49	98.46	114.34	130.22	146.20	44								
36.41	53.66	70.89	88.16	105.32	122.57	139.83	157.17	45								
37.57	56.17	74.73	93.37	111.95	130.53			46								
37.99	57.47	76.96	96.44	115.90	135.41			47								
38.83	59.43	80.03	100.63	121.25	141.83			48								
39.92	61.80	83.65	105.56	127.41	149.36			49								
40.94	64.12	87.28	110.48	133.69	156.89			50								
42.36	67.05	91.74	116.44	141.13	165.82			51								
43.76	70.03	96.28	122.57	148.80	175.17			52								
45.76	74.03	102.35	130.57	158.91	187.16			53								
47.06	76.91	106.74	136.62	166.47	196.37			54								
49.29	81.38	113.44	145.55	177.63	209.76			55								
52.17	86.96	121.74	156.52					56								
54.66	91.93	129.20	166.47					57								
59.59	101.60	143.64	185.63					58								
63.98	110.39	156.82	203.21					59								
69.63	121.50	173.35	225.25					60								

**UHL Policy No. 200-407**  
**UFFL Policy No. 018-407**

**Express Issue Term 30 - 30 Year Level Term without Return of Premium**  
**Premiums Are Guaranteed Level For The First 30 Years**  
**Monthly Premiums (Includes Policy Fee of \$100 Per Year)**

Male Non-Tobacco									Issue Age (Nearest Birthday)	Male Tobacco								
Face Amount										Face Amount								
10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000		10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000
11.63	15.11	20.93	26.74	32.55	38.36	44.18	49.99	55.80	20	13.92	20.86	32.41	43.97	55.52	67.08	78.63	90.19	101.74
11.63	15.11	20.93	26.74	32.55	38.36	44.18	49.99	55.80	21	13.92	20.86	32.41	43.97	55.52	67.08	78.63	90.19	101.74
11.63	15.11	20.93	26.74	32.55	38.36	44.18	49.99	55.80	22	13.92	20.86	32.41	43.97	55.52	67.08	78.63	90.19	101.74
11.63	15.11	20.93	26.74	32.55	38.36	44.18	49.99	55.80	23	13.92	20.86	32.41	43.97	55.52	67.08	78.63	90.19	101.74
11.63	15.11	20.93	26.74	32.55	38.36	44.18	49.99	55.80	24	13.92	20.86	32.41	43.97	55.52	67.08	78.63	90.19	101.74
11.63	15.11	20.93	26.74	32.55	38.36	44.18	49.99	55.80	25	13.92	20.86	32.41	43.97	55.52	67.08	78.63	90.19	101.74
11.71	15.32	21.34	27.37	33.39	39.41	45.43	51.45	57.47	26	14.11	21.32	33.34	45.36	57.38	69.40	81.42	93.44	105.46
11.78	15.51	21.72	27.92	34.13	40.34	46.55	52.75	58.96	27	14.29	21.79	34.27	46.76	59.24	71.73	84.21	96.70	109.18
11.87	15.72	22.13	28.55	34.97	41.39	47.80	54.22	60.64	28	14.48	22.25	35.20	48.15	61.10	74.05	87.00	99.95	112.90
11.96	15.95	22.60	29.25	35.90	42.55	49.20	55.85	62.50	29	14.66	22.69	36.08	49.48	62.87	76.26	89.65	103.04	116.44
12.05	16.18	23.06	29.95	36.83	43.71	50.59	57.47	64.36	30	14.85	23.18	37.06	50.94	64.82	78.70	92.58	106.46	120.34
12.16	16.44	23.58	30.71	37.85	44.99	52.13	59.26	66.40	31	15.15	23.92	38.55	53.17	67.80	82.42	97.05	111.67	126.29
12.29	16.79	24.27	31.76	39.25	46.73	54.22	61.71	69.19	32	15.33	24.37	39.43	54.50	69.56	84.63	99.70	114.76	129.83
12.38	17.00	24.69	32.39	40.08	47.78	55.47	63.17	70.87	33	15.50	24.81	40.32	55.82	71.33	86.84	102.35	117.85	133.36
12.47	17.23	25.16	33.08	41.01	48.94	56.87	64.80	72.73	34	15.68	25.25	41.20	57.15	73.10	89.05	105.00	120.95	136.90
12.56	17.44	25.58	33.71	41.85	49.99	58.13	66.26	74.40	35	15.86	25.69	42.08	58.47	74.87	91.26	107.65	124.04	140.43
12.86	18.20	27.11	36.01	44.92	53.82	62.73	71.63	80.54	36	16.54	27.39	45.48	63.57	81.65	99.74	117.83	135.92	154.01
13.19	19.02	28.74	38.46	48.17	57.89	67.61	77.33	87.05	37	17.25	29.18	49.06	68.94	88.82	108.69	128.57	148.45	168.33
13.55	19.93	30.55	41.18	51.80	62.43	73.05	83.68	94.30	38	18.06	31.20	53.10	75.00	96.91	118.81	140.71	162.61	184.51
13.94	20.90	32.50	44.11	55.71	67.31	78.91	90.51	102.11	39	18.93	33.39	57.47	81.56	105.65	129.74	153.82	177.91	202.00
14.39	22.02	34.74	47.45	60.17	72.89	85.61	98.32	111.04	40	19.90	35.81	62.31	88.82	115.32	141.83	168.33	194.84	221.34
14.88	23.25	37.20	51.15	65.10	79.05	93.00	106.95	120.90	41	20.98	38.50	67.70	96.91	126.11	155.31	184.51	213.71	242.92
15.40	24.55	39.80	55.06	70.31	85.56	100.81	116.06	131.32	42	22.19	41.52	73.75	105.97	138.20	170.42	202.65	234.87	267.10
15.99	26.02	42.73	59.45	76.17	92.88	109.60	126.32	143.03	43	23.50	44.80	80.31	115.81	151.31	186.81	222.32	257.82	293.32
16.63	27.62	45.94	64.26	82.58	100.91	119.23	137.55	155.87	44	24.96	48.45	87.61	126.76	165.91	205.07	244.22	283.37	322.52
17.34	29.39	49.48	69.56	89.65	109.74	129.83	149.92	170.00	45	26.58	52.50	95.70	138.90	182.09	225.29	268.49	311.69	354.89
18.14	31.39	53.48	75.56	97.65	119.74	141.83			46	28.37	56.96	104.63	152.29	199.95	247.61	295.28		
19.04	33.64	57.99	82.33	106.67	131.01	155.36			47	30.34	61.89	114.48	167.07	219.67	272.26	324.85		
20.03	36.13	62.96	89.79	116.62	143.45	170.28			48	32.52	67.36	125.41	183.47	241.52	299.58	357.63		
21.10	38.80	68.31	97.81	127.32	156.82	186.33			49	34.94	73.40	137.50	201.60	265.70	329.80	393.90		
22.31	41.83	74.35	106.88	139.41	171.93	204.46			50	37.57	79.98	150.66	221.34	292.02	362.70	433.38		
24.72	47.85	86.40	124.95	163.49	202.04	240.59			51	42.81	93.07	176.84	260.61	344.38	428.15	511.92		
27.59	55.03	100.77	146.50	192.23	237.96	283.70			52	49.07	108.72	208.13	307.55	406.97	506.39	605.80		
31.01	63.57	117.83	172.10	226.36	280.63	334.89			53	56.48	127.25	245.19	363.14	481.09	599.04	716.98		
35.03	73.63	137.97	202.30	266.63	330.96	395.30			54	65.23	149.13	288.95	428.78	568.60	708.43	848.25		
39.81	85.58	161.87	238.15	314.43	390.72	467.00			55	75.65	175.17	341.03	506.90	672.76	838.63	1,004.49		

**UHL Policy No. 200-434**  
**UFFL Policy No. 018-434**

**Express Issue Term 30 - 30 Year Level Term without Return of Premium**  
**Premiums Are Guaranteed Level For The First 30 Years**  
**Monthly Premiums (Includes Policy Fee of \$100 Per Year)**

Female Non-Tobacco									Issue Age (Nearest Birthday)	Female Tobacco								
Face Amount										Face Amount								
10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000		10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000
11.01	13.58	17.86	22.13	26.41	30.69	34.97	39.25	43.52	20	12.36	16.95	24.60	32.25	39.90	47.55	55.20	62.84	70.49
11.01	13.58	17.86	22.13	26.41	30.69	34.97	39.25	43.52	21	12.36	16.95	24.60	32.25	39.90	47.55	55.20	62.84	70.49
11.01	13.58	17.86	22.13	26.41	30.69	34.97	39.25	43.52	22	12.36	16.95	24.60	32.25	39.90	47.55	55.20	62.84	70.49
11.01	13.58	17.86	22.13	26.41	30.69	34.97	39.25	43.52	23	12.36	16.95	24.60	32.25	39.90	47.55	55.20	62.84	70.49
11.01	13.58	17.86	22.13	26.41	30.69	34.97	39.25	43.52	24	12.36	16.95	24.60	32.25	39.90	47.55	55.20	62.84	70.49
11.01	13.58	17.86	22.13	26.41	30.69	34.97	39.25	43.52	25	12.36	16.95	24.60	32.25	39.90	47.55	55.20	62.84	70.49
11.09	13.79	18.27	22.76	27.25	31.74	36.22	40.71	45.20	26	12.53	17.37	25.44	33.50	41.57	49.64	57.71	65.77	73.84
11.17	13.97	18.65	23.32	27.99	32.67	37.34	42.01	46.69	27	12.69	17.79	26.27	34.76	43.25	51.73	60.22	68.70	77.19
11.25	14.18	19.07	23.95	28.83	33.71	38.60	43.48	48.36	28	12.87	18.23	27.16	36.08	45.01	53.94	62.87	71.80	80.72
11.34	14.39	19.48	24.58	29.67	34.76	39.85	44.94	50.03	29	13.05	18.67	28.04	37.41	46.78	56.15	65.52	74.89	84.26
11.41	14.58	19.86	25.13	30.41	35.69	40.97	46.24	51.52	30	13.21	19.07	28.83	38.60	48.36	58.13	67.89	77.66	87.42
11.55	14.93	20.55	26.18	31.81	37.43	43.06	48.69	54.31	31	13.47	19.72	30.13	40.55	50.96	61.38	71.80	82.21	92.63
11.63	15.11	20.93	26.74	32.55	38.36	44.18	49.99	55.80	32	13.63	20.13	30.97	41.80	52.64	63.47	74.31	85.14	95.98
11.71	15.32	21.34	27.37	33.39	39.41	45.43	51.45	57.47	33	13.82	20.60	31.90	43.20	54.50	65.80	77.10	88.40	99.70
11.78	15.51	21.72	27.92	34.13	40.34	46.55	52.75	58.96	34	14.01	21.06	32.83	44.59	56.36	68.12	79.89	91.65	103.42
11.88	15.74	22.18	28.62	35.06	41.50	47.94	54.38	60.82	35	14.20	21.55	33.81	46.06	58.31	70.56	82.82	95.07	107.32
12.06	16.21	23.11	30.02	36.92	43.83	50.73	57.64	64.54	36	14.60	22.55	35.81	49.06	62.31	75.56	88.82	102.07	115.32
12.25	16.67	24.04	31.41	38.78	46.15	53.52	60.89	68.26	37	15.03	23.62	37.94	52.27	66.59	80.91	95.23	109.55	123.88
12.45	17.18	25.06	32.95	40.83	48.71	56.59	64.47	72.35	38	15.51	24.83	40.36	55.89	71.42	86.96	102.49	118.02	133.55
12.68	17.74	26.18	34.62	43.06	51.50	59.94	68.38	76.82	39	16.02	26.11	42.92	59.73	76.54	93.35	110.16	126.97	143.78
12.91	18.32	27.34	36.36	45.38	54.41	63.43	72.45	81.47	40	16.58	27.50	45.71	63.91	82.12	100.32	118.53	136.73	154.94
13.17	18.97	28.64	38.32	47.99	57.66	67.33	77.00	86.68	41	17.21	29.06	48.83	68.59	88.35	108.11	127.88	147.64	167.40
13.45	19.67	30.04	40.41	50.78	61.15	71.52	81.89	92.26	42	17.87	30.74	52.17	73.61	95.05	116.48	137.92	159.36	180.79
13.74	20.39	31.48	42.57	53.66	64.75	75.84	86.93	98.02	43	18.61	32.57	55.85	79.12	102.39	125.67	148.94	172.21	195.49
14.06	21.20	33.11	45.01	56.92	68.82	80.72	92.63	104.53	44	19.41	34.57	59.85	85.12	110.39	135.66	160.94	186.21	211.48
14.41	22.06	34.83	47.59	60.36	73.12	85.89	98.65	111.41	45	20.25	36.67	64.03	91.40	118.76	146.13	173.49	200.86	228.22
14.83	23.13	36.97	50.80	64.64	78.47	92.30			46	21.07	38.73	68.17	97.60	127.04	156.47	185.91		
15.29	24.27	39.25	54.22	69.19	84.17	99.14			47	22.00	41.06	72.82	104.58	136.34	168.10	199.86		
15.78	25.51	41.71	57.92	74.12	90.33	106.53			48	22.94	43.41	77.52	111.62	145.73	179.84	213.95		
16.34	26.90	44.50	62.10	79.70	97.30	114.90			49	24.00	46.06	82.82	119.57	156.33	193.09	229.85		
16.94	28.39	47.48	66.56	85.65	104.74	123.83			50	25.14	48.89	88.49	128.08	167.68	207.27	246.87		
18.32	31.85	54.41	76.96	99.51	122.06	144.62			51	28.06	56.20	103.09	149.99	196.88	243.78	290.67		
19.96	35.94	62.59	89.23	115.88	142.52	169.17			52	31.57	64.98	120.67	176.35	232.04	287.72	343.40		
21.88	40.76	72.21	103.67	135.13	166.59	198.04			53	35.72	75.35	141.41	207.46	273.51	339.57	405.62		
24.14	46.41	83.51	120.62	157.73	194.84	231.94			54	40.62	87.61	165.91	244.22	322.52	400.83	479.14		
26.82	53.10	96.91	140.71	184.51	228.32	272.12			55	46.45	102.18	195.07	287.95	380.84	473.72	566.60		

**UHL Policy No. 200-434**  
**UFFL Policy No. 018-434**

**Premier 30 – 30 Year Level Term with Return of Premium**  
**Premiums Are Guaranteed Level For The First 30 Years**  
**Monthly Premiums (Includes Policy Fee of \$100 Per Year and Return of Premium Factor)**

Male Non-Tobacco								Issue Age (Nearest Birthday)	Male Tobacco							
Face Amount									Face Amount							
25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	
19.65	27.20	34.76	42.32	49.87	57.43	64.96	72.54	20	24.60	38.22	51.85	65.47	79.17	92.72	106.46	119.97
19.65	27.20	34.76	42.32	49.87	57.43	64.96	72.54	21	25.85	40.18	54.50	68.82	83.12	97.46	111.83	126.11
19.65	27.20	34.76	42.32	49.87	57.43	64.96	72.54	22	26.69	41.48	56.24	71.05	85.91	100.67	115.41	130.20
19.65	27.20	34.76	42.32	49.87	57.43	64.96	72.54	23	27.74	43.11	58.47	73.84	89.16	104.58	119.97	135.41
19.65	27.20	34.76	42.32	49.87	57.43	64.96	72.54	24	27.74	43.11	58.47	73.84	89.16	104.58	119.97	135.41
19.65	27.20	34.76	42.32	49.87	57.43	64.96	72.54	25	27.74	43.11	58.47	73.84	89.16	104.58	119.97	135.41
20.06	27.95	35.87	43.71	51.62	59.52	67.40	75.33	26	28.78	45.01	61.26	77.47	93.70	109.88	126.15	142.29
20.62	28.88	37.13	45.38	53.71	61.89	70.17	78.49	27	29.41	46.27	63.15	79.98	96.84	113.65	130.55	147.31
21.23	29.90	38.53	47.24	55.92	64.54	73.26	81.84	28	30.27	47.90	65.52	83.14	100.67	118.39	135.92	153.64
21.69	30.74	39.78	48.83	57.89	66.91	76.03	85.00	29	31.32	49.80	68.31	86.77	105.21	123.69	142.27	160.70
22.32	31.81	41.32	50.78	60.33	69.84	79.28	88.72	30	32.22	51.52	70.82	90.12	109.39	128.71	147.96	167.21
22.69	32.55	42.36	52.27	62.08	71.94	81.72	91.70	31	33.02	53.20	73.40	93.56	113.69	133.87	154.15	174.28
23.16	33.48	43.83	54.13	64.52	74.87	85.14	95.42	32	33.62	54.41	75.21	95.98	116.83	137.64	158.38	179.12
23.78	34.55	45.36	56.08	66.84	77.66	88.40	99.14	33	34.22	55.61	77.03	98.39	119.85	141.27	162.61	183.95
24.11	35.20	46.34	57.38	68.47	79.61	90.68	101.74	34	34.60	56.45	78.28	100.16	121.95	143.78	165.70	187.49
24.41	35.81	47.17	58.59	69.98	81.42	92.79	104.16	35	35.20	57.66	80.10	102.58	124.97	147.54	169.93	192.32
25.48	37.94	50.45	62.87	75.33	87.84	100.28	112.72	36	37.53	62.31	87.07	111.88	136.59	161.49	186.21	210.92
26.81	40.50	54.22	67.89	81.61	95.37	109.07	122.76	37	40.27	67.70	95.16	122.57	149.96	177.40	204.93	232.31
28.09	43.06	58.06	73.01	88.00	103.04	118.02	132.99	38	43.06	73.28	103.53	133.73	163.91	194.14	224.46	254.63
29.69	46.17	62.66	79.14	95.56	112.11	128.60	145.08	39	44.08	75.89	107.65	139.50	171.24	203.07	234.87	266.72
31.27	49.34	67.40	85.47	103.46	121.60	139.66	157.73	40	45.48	79.14	112.81	146.48	180.07	213.81	247.40	281.05
33.02	52.82	72.63	92.44	112.30	132.06	151.87	171.68	41								
35.11	56.92	78.70	100.53	122.30	144.20	166.03	187.86	42								
37.20	61.10	85.05	108.90	132.87	156.75	180.68	204.60	43								
39.50	65.70	91.88	118.11	144.27	170.56	196.63	222.83	44								
42.32	71.24	100.18	129.08	157.98	186.88	215.83	244.78	45								
45.20	77.00	108.83	140.62	172.40	204.18			46								
48.45	83.51	118.53	153.64	188.67	223.71			47								
51.31	89.42	127.53	165.63	203.67	241.85			48								
52.78	92.91	133.04	173.17	213.32	253.43			49								
53.96	95.93	137.85	179.86	221.81	263.75			50								

**UHL Policy No. 200-483**  
**UFFL Policy No. 018-483**

**Premier 30 – 30 Year Level Term with Return of Premium**  
**Premiums Are Guaranteed Level For The First 30 Years**  
**Monthly Premiums (Includes Policy Fee of \$100 Per Year and Return of Premium Factor)**

Female Non-Tobacco								Issue Age (Nearest Birthday)	Female Tobacco							
Face Amount									Face Amount							
25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	
17.65	23.20	28.76	34.32	39.87	45.43	50.96	56.54	20	22.72	32.97	43.20	53.48	63.71	74.03	84.17	94.49
17.65	23.20	28.76	34.32	39.87	45.43	50.96	56.54	21	22.72	32.97	43.20	53.48	63.71	74.03	84.17	94.49
17.65	23.20	28.76	34.32	39.87	45.43	50.96	56.54	22	22.72	32.97	43.20	53.48	63.71	74.03	84.17	94.49
17.65	23.20	28.76	34.32	39.87	45.43	50.96	56.54	23	22.72	32.97	43.20	53.48	63.71	74.03	84.17	94.49
17.65	23.20	28.76	34.32	39.87	45.43	50.96	56.54	24	22.72	32.97	43.20	53.48	63.71	74.03	84.17	94.49
17.65	23.20	28.76	34.32	39.87	45.43	50.96	56.54	25	22.72	32.97	43.20	53.48	63.71	74.03	84.17	94.49
18.20	24.13	30.02	35.99	41.85	47.80	53.73	59.71	26	23.62	34.60	45.57	56.54	67.54	78.49	89.37	100.44
18.58	24.78	30.99	37.20	43.48	49.62	55.85	62.12	27	24.55	36.27	47.94	59.71	71.38	83.10	94.74	106.58
19.16	25.76	32.32	38.97	45.57	52.13	58.78	65.29	28	25.53	38.04	50.52	63.05	75.56	87.98	100.44	113.09
19.58	26.51	33.43	40.36	47.31	54.22	61.05	68.08	29	26.51	39.80	53.10	66.40	79.75	93.00	106.30	119.60
19.97	27.20	34.41	41.66	48.94	56.17	63.33	70.49	30	27.46	41.52	55.54	69.66	83.70	97.74	111.83	125.92
20.60	28.37	36.15	43.90	51.62	59.38	67.24	74.96	31	28.60	43.71	58.82	73.94	89.05	104.16	119.16	134.29
20.86	28.88	36.92	44.92	52.89	60.92	69.03	77.00	32	29.39	45.20	61.05	76.82	92.65	108.48	124.36	140.06
21.13	29.43	37.76	46.04	54.41	62.73	70.98	79.24	33	30.09	46.59	63.08	79.61	96.02	112.53	129.08	145.64
21.39	29.95	38.53	47.06	55.68	64.26	72.77	81.28	34	31.18	48.59	66.01	83.42	100.79	118.25	135.59	153.08
21.88	30.83	39.78	48.73	57.66	66.63	75.54	84.63	35	31.90	50.03	68.17	86.30	104.39	122.57	140.64	158.84
22.53	32.13	41.73	51.34	60.92	70.54	80.10	89.65	36	33.39	53.01	72.63	92.26	111.83	131.50	151.06	170.75
23.18	33.43	43.69	53.94	64.17	74.45	84.65	94.86	37	34.97	56.17	77.38	98.58	119.74	140.99	162.12	183.40
24.06	35.11	46.13	57.20	68.24	79.19	90.19	101.37	38	37.25	60.54	83.86	107.14	130.43	153.68	177.10	200.32
24.83	36.64	48.50	60.26	72.08	83.93	95.72	107.51	39	39.18	64.40	89.58	114.86	140.08	165.26	190.44	215.76
25.64	38.27	50.94	63.52	76.14	88.82	101.42	114.02	40	41.52	69.01	96.49	123.97	151.47	178.93	206.39	233.99
26.76	40.41	54.01	67.70	81.26	94.95	108.58	122.20	41								
27.74	42.36	57.01	71.61	86.26	100.81	115.41	130.01	42								
28.76	44.41	60.01	75.70	91.26	106.95	122.57	138.20	43								
30.11	47.01	63.91	80.82	97.77	114.62	131.53	148.43	44								
31.34	49.48	67.61	85.75	103.81	122.02	140.15	158.29	45								
32.85	52.50	72.14	91.79	111.48	131.08			46								
34.71	56.13	77.52	98.95	120.32	141.83			47								
36.48	59.66	82.82	106.02	129.15	152.29			48								
38.48	63.66	88.82	114.02	139.15	164.28			49								
40.87	68.36	95.86	123.32	150.78	178.37			50								

**UHL Policy No. 200-483**  
**UFFL Policy No. 018-483**

**Express Issue Term 65 –Level Term to Age 65 without Return of Premium**  
**Premiums Are Guaranteed Level Through Age 65**  
**Monthly Premiums (Includes Policy Fee of \$100 Per Year)**

Male Non-Tobacco									Issue Age (Nearest Birthday)	Male Tobacco								
Face Amount										Face Amount								
10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000		10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000
11.84	15.65	21.99	28.34	34.69	41.04	47.38	53.73	60.08	20	14.02	21.09	32.88	44.66	56.45	68.24	80.03	91.81	103.60
11.84	15.65	21.99	28.34	34.69	41.04	47.38	53.73	60.08	21	14.02	21.09	32.88	44.66	56.45	68.24	80.03	91.81	103.60
11.84	15.65	21.99	28.34	34.69	41.04	47.38	53.73	60.08	22	14.02	21.09	32.88	44.66	56.45	68.24	80.03	91.81	103.60
11.84	15.65	21.99	28.34	34.69	41.04	47.38	53.73	60.08	23	14.02	21.09	32.88	44.66	56.45	68.24	80.03	91.81	103.60
11.84	15.65	21.99	28.34	34.69	41.04	47.38	53.73	60.08	24	14.02	21.09	32.88	44.66	56.45	68.24	80.03	91.81	103.60
11.84	15.65	21.99	28.34	34.69	41.04	47.38	53.73	60.08	25	14.02	21.09	32.88	44.66	56.45	68.24	80.03	91.81	103.60
11.92	15.86	22.41	28.97	35.53	42.08	48.64	55.20	61.75	26	14.28	21.74	34.18	46.62	59.06	71.49	83.93	96.37	108.81
11.99	16.02	22.74	29.46	36.18	42.90	49.62	56.33	63.05	27	14.52	22.34	35.39	48.43	61.47	74.52	87.56	100.60	113.65
12.07	16.23	23.16	30.09	37.01	43.94	50.87	57.80	64.73	28	14.74	22.90	36.50	50.10	63.71	77.31	90.91	104.51	118.11
12.16	16.46	23.62	30.78	37.94	45.11	52.27	59.43	66.59	29	14.93	23.37	37.43	51.50	65.57	79.63	93.70	107.76	121.83
12.25	16.67	24.04	31.41	38.78	46.15	53.52	60.89	68.26	30	15.13	23.88	38.46	53.03	67.61	82.19	96.77	111.34	125.92
12.31	16.83	24.37	31.90	39.43	46.97	54.50	62.03	69.56	31	15.38	24.51	39.71	54.92	70.12	85.33	100.53	115.74	130.94
12.43	17.14	24.97	32.81	40.64	48.48	56.31	64.15	71.98	32	15.49	24.78	40.27	55.75	71.24	86.72	102.21	117.69	133.18
12.48	17.25	25.20	33.15	41.11	49.06	57.01	64.96	72.91	33	15.61	25.06	40.83	56.59	72.35	88.12	103.88	119.64	135.41
12.53	17.37	25.44	33.50	41.57	49.64	57.71	65.77	73.84	34	15.73	25.37	41.43	57.50	73.56	89.63	105.69	121.76	137.83
12.56	17.44	25.58	33.71	41.85	49.99	58.13	66.26	74.40	35	15.86	25.69	42.08	58.47	74.87	91.26	107.65	124.04	140.43
12.73	17.88	26.46	35.04	43.62	52.20	60.78	69.35	77.93	36	16.41	27.09	44.87	62.66	80.45	98.23	116.02	133.80	151.59
12.89	18.27	27.25	36.22	45.20	54.17	63.15	72.12	81.10	37	16.91	28.32	47.34	66.36	85.37	104.39	123.41	142.43	161.45
13.04	18.65	27.99	37.34	46.69	56.03	65.38	74.73	84.07	38	17.43	29.62	49.94	70.26	90.58	110.90	131.22	151.54	171.86
13.18	19.00	28.69	38.39	48.08	57.78	67.47	77.17	86.86	39	17.95	30.92	52.55	74.17	95.79	117.41	139.04	160.66	182.28
13.33	19.37	29.43	39.50	49.57	59.64	69.70	79.77	89.84	40	18.53	32.39	55.47	78.56	101.65	124.74	147.82	170.91	194.00
13.48	19.74	30.18	40.62	51.06	61.50	71.94	82.37	92.81	41	19.17	33.97	58.64	83.30	107.97	132.64	157.31	181.98	206.65
13.64	20.16	31.02	41.87	52.73	63.59	74.45	85.30	96.16	42	19.86	35.69	62.08	88.47	114.86	141.24	167.63	194.02	220.41
13.81	20.58	31.85	43.13	54.41	65.68	76.96	88.23	99.51	43	20.54	37.41	65.52	93.63	121.74	149.85	177.96	206.06	234.17
13.96	20.95	32.60	44.24	55.89	67.54	79.19	90.84	102.49	44	21.38	39.50	69.70	99.91	130.11	160.31	190.51	220.71	250.91
14.15	21.44	33.57	45.71	57.85	69.98	82.12	94.26	106.39	45	22.08	41.25	73.19	105.14	137.08	169.03	200.97	232.92	264.86
14.25	21.67	34.04	46.41	58.78	71.15	83.51			46	23.15	43.92	78.54	113.16	147.78	182.40	217.02		
14.33	21.88	34.46	47.03	59.61	72.19	84.77			47	24.11	46.31	83.33	120.34	157.36	194.37	231.38		
14.33	21.88	34.46	47.03	59.61	72.19	84.77			48	24.82	48.10	86.91	125.71	164.52	203.32	242.13		
14.33	21.88	34.46	47.03	59.61	72.19	84.77			49	25.37	49.48	89.65	129.83	170.00	210.18	250.36		
14.33	21.88	34.46	47.03	59.61	72.19	84.77			50	25.37	49.48	89.65	129.83	170.00	210.18	250.36		

**UHL Policy No. 200-641**  
**UFFL Policy No. 018-641**

**Express Issue Term 65 –Level Term to Age 65 without Return of Premium**  
**Premiums Are Guaranteed Level Through Age 65**  
**Monthly Premiums (Includes Policy Fee of \$100 Per Year)**

Female Non-Tobacco									Issue Age (Nearest Birthday)	Female Tobacco								
Face Amount										Face Amount								
10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000		10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000
11.09	13.79	18.27	22.76	27.25	31.74	36.22	40.71	45.20	20	12.38	17.00	24.69	32.39	40.08	47.78	55.47	63.17	70.87
11.09	13.79	18.27	22.76	27.25	31.74	36.22	40.71	45.20	21	12.38	17.00	24.69	32.39	40.08	47.78	55.47	63.17	70.87
11.09	13.79	18.27	22.76	27.25	31.74	36.22	40.71	45.20	22	12.38	17.00	24.69	32.39	40.08	47.78	55.47	63.17	70.87
11.09	13.79	18.27	22.76	27.25	31.74	36.22	40.71	45.20	23	12.38	17.00	24.69	32.39	40.08	47.78	55.47	63.17	70.87
11.09	13.79	18.27	22.76	27.25	31.74	36.22	40.71	45.20	24	12.38	17.00	24.69	32.39	40.08	47.78	55.47	63.17	70.87
11.09	13.79	18.27	22.76	27.25	31.74	36.22	40.71	45.20	25	12.38	17.00	24.69	32.39	40.08	47.78	55.47	63.17	70.87
11.21	14.07	18.83	23.60	28.37	33.13	37.90	42.66	47.43	26	12.55	17.41	25.53	33.64	41.76	49.87	57.99	66.10	74.21
11.28	14.25	19.20	24.16	29.11	34.06	39.01	43.97	48.92	27	12.73	17.88	26.46	35.04	43.62	52.20	60.78	69.35	77.93
11.37	14.48	19.67	24.85	30.04	35.22	40.41	45.59	50.78	28	12.93	18.37	27.44	36.50	45.57	54.64	63.71	72.77	81.84
11.47	14.72	20.13	25.55	30.97	36.39	41.80	47.22	52.64	29	13.12	18.86	28.41	37.97	47.52	57.08	66.63	76.19	85.75
11.52	14.86	20.41	25.97	31.53	37.08	42.64	48.20	53.75	30	13.27	19.23	29.16	39.08	49.01	58.94	68.87	78.79	88.72
11.66	15.21	21.11	27.02	32.92	38.83	44.73	50.64	56.54	31	13.55	19.93	30.55	41.18	51.80	62.43	73.05	83.68	94.30
11.72	15.35	21.39	27.44	33.48	39.53	45.57	51.62	57.66	32	13.71	20.32	31.34	42.36	53.38	64.40	75.42	86.44	97.46
11.78	15.51	21.72	27.92	34.13	40.34	46.55	52.75	58.96	33	13.88	20.74	32.18	43.62	55.06	66.50	77.93	89.37	100.81
11.82	15.60	21.90	28.20	34.50	40.80	47.10	53.41	59.71	34	14.03	21.13	32.97	44.80	56.64	68.47	80.31	92.14	103.97
11.88	15.74	22.18	28.62	35.06	41.50	47.94	54.38	60.82	35	14.20	21.55	33.81	46.06	58.31	70.56	82.82	95.07	107.32
11.97	15.97	22.65	29.32	35.99	42.66	49.34	56.01	62.68	36	14.53	22.37	35.43	48.50	61.57	74.63	87.70	100.77	113.83
12.05	16.18	23.06	29.95	36.83	43.71	50.59	57.47	64.36	37	14.85	23.18	37.06	50.94	64.82	78.70	92.58	106.46	120.34
12.13	16.37	23.44	30.50	37.57	44.64	51.71	58.78	65.84	38	15.22	24.11	38.92	53.73	68.54	83.35	98.16	112.97	127.78
12.21	16.58	23.85	31.13	38.41	45.69	52.96	60.24	67.52	39	15.62	25.11	40.92	56.73	72.54	88.35	104.16	119.97	135.78
12.29	16.79	24.27	31.76	39.25	46.73	54.22	61.71	69.19	40	16.09	26.27	43.25	60.22	77.19	94.16	111.14	128.11	145.08
12.39	17.02	24.74	32.46	40.18	47.90	55.61	63.33	71.05	41	16.57	27.48	45.66	63.84	82.03	100.21	118.39	136.57	154.75
12.46	17.21	25.11	33.02	40.92	48.83	56.73	64.64	72.54	42	17.03	28.62	47.94	67.26	86.58	105.90	125.22	144.55	163.87
12.58	17.51	25.71	33.92	42.13	50.34	58.54	66.75	74.96	43	17.51	29.83	50.36	70.89	91.42	111.95	132.48	153.01	173.54
12.60	17.55	25.81	34.06	42.32	50.57	58.82	67.08	75.33	44	17.95	30.92	52.55	74.17	95.79	117.41	139.04	160.66	182.28
12.65	17.67	26.04	34.41	42.78	51.15	59.52	67.89	76.26	45	18.29	31.78	54.27	76.75	99.23	121.71	144.20	166.68	189.16
12.76	17.95	26.60	35.25	43.90	52.55	61.19			46	19.05	33.67	58.03	82.40	106.76	131.13	155.50		
12.80	18.04	26.78	35.53	44.27	53.01	61.75			47	19.60	35.06	60.82	86.58	112.34	138.11	163.87		
12.82	18.11	26.92	35.74	44.55	53.36	62.17			48	20.11	36.32	63.33	90.35	117.37	144.38	171.40		
12.82	18.11	26.92	35.74	44.55	53.36	62.17			49	20.68	37.76	66.22	94.67	123.13	151.59	180.05		
11.82	18.11	26.92	35.74	44.55	53.36	62.17			50	21.22	39.11	68.91	98.72	128.53	158.33	188.14		

**UHL Policy No. 200-641**  
**UFFL Policy No. 018-641**

**Premier 65 –Level Term to Age 65 with Return of Premium**  
**Premiums Are Guaranteed Level Through Age 65**  
**Monthly Premiums (Includes Policy Fee of \$100 Per Year)**

Male Non-Tobacco								Issue Age (Nearest Birthday)	Male Tobacco							
Face Amount									Face Amount							
25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	
19.09	26.83	34.55	42.32	50.10	57.85	65.61	73.28	20	25.09	39.11	53.17	67.15	81.26	95.23	109.23	123.32
19.09	26.83	34.55	42.32	50.10	57.85	65.61	73.28	21	25.09	39.11	53.17	67.15	81.26	95.23	109.23	123.32
19.09	26.83	34.55	42.32	50.10	57.85	65.61	73.28	22	25.09	39.11	53.17	67.15	81.26	95.23	109.23	123.32
19.09	26.83	34.55	42.32	50.10	57.85	65.61	73.28	23	25.09	39.11	53.17	67.15	81.26	95.23	109.23	123.32
19.25	27.06	34.83	42.69	50.45	58.26	66.10	73.84	24	25.30	39.43	53.59	67.70	81.84	96.07	110.21	124.25
19.41	27.30	35.18	43.06	50.92	58.82	66.59	74.59	25	25.51	39.76	54.01	68.26	82.54	96.77	111.02	125.36
19.83	28.04	36.22	44.45	52.66	60.78	69.03	77.19	26	26.53	41.71	56.87	72.08	87.19	102.35	117.53	132.80
20.18	28.64	37.13	45.57	54.06	62.45	70.98	79.42	27	27.48	43.52	59.59	75.61	91.61	107.65	123.71	139.87
20.60	29.39	38.18	46.97	55.80	64.54	73.42	82.21	28	28.39	45.24	62.10	78.96	95.91	112.67	129.57	146.38
21.06	30.23	39.43	48.55	57.78	66.91	76.03	85.19	29	29.20	46.78	64.40	81.93	99.51	117.13	134.78	152.33
21.67	31.25	40.83	50.41	59.99	69.56	79.12	88.72	30	30.32	48.83	67.33	85.84	104.39	122.85	141.45	159.96
22.23	32.18	42.08	52.08	61.96	71.94	81.89	91.88	31	31.62	51.24	70.82	90.49	110.09	129.69	149.27	168.89
22.97	33.48	43.97	54.50	64.98	75.42	85.96	96.53	32	32.46	52.73	73.05	93.28	113.58	133.87	154.15	174.47
23.30	34.04	44.73	55.52	66.26	76.96	87.75	98.39	33	33.08	53.89	74.73	95.51	116.37	137.08	157.89	178.75
23.78	34.83	45.92	56.92	68.01	79.05	90.19	101.18	34	33.99	55.52	77.03	98.58	120.09	141.69	163.10	184.70
24.41	35.81	47.17	58.59	69.98	81.42	92.79	104.16	35	35.20	57.66	80.10	102.58	124.97	147.54	169.93	192.32
26.27	38.87	51.50	64.08	76.73	89.37	101.90	114.58	36	39.01	64.64	90.21	115.88	141.48	167.07	192.72	218.36
28.13	41.94	55.75	69.56	83.47	97.19	111.02	124.81	37	42.76	71.47	100.18	128.90	157.64	186.33	215.02	243.85
30.02	45.06	60.15	75.14	90.21	105.28	120.30	135.41	38	44.43	74.91	105.42	135.87	166.35	196.79	227.39	257.80
31.92	48.22	64.47	80.82	97.07	113.37	129.57	146.01	39	46.08	78.31	110.51	142.76	174.96	207.11	239.43	271.56
33.90	51.52	69.15	86.77	104.39	122.02	139.66	157.17	40	47.94	82.12	116.30	150.47	184.61	218.83	252.94	287.18
35.74	54.64	73.54	92.44	111.25	130.25	149.10	167.96	41								
37.90	58.31	78.70	99.14	119.51	140.01	160.33	180.79	42								
40.13	62.12	84.07	106.11	128.11	150.06	172.05	194.00	43								
42.32	65.84	89.37	112.90	136.48	159.96	183.44	207.02	44								
44.80	70.17	95.51	120.90	146.24	171.68	196.95	222.27	45								
46.80	73.52	100.25	126.95	153.68	180.33			46								
49.01	77.19	105.35	133.55	161.70	189.95			47								
50.75	79.93	109.11	138.29	167.52	196.65			48								
52.73	83.05	113.37	143.69	174.03	204.32			49								
54.71	86.16	117.62	149.08	180.54	211.99			50								

**UHL Policy No. 200-640**  
**UFFL Policy No. 018-640**



**Premier 65 –Level Term to Age 65 with Return of Premium**  
**Premiums Are Guaranteed Level Through Age 65**  
**Monthly Premiums (Includes Policy Fee of \$100 Per Year)**

Female Non-Tobacco								Issue Age (Nearest Birthday)	Female Tobacco							
Face Amount									Face Amount							
25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	
16.69	22.13	27.57	33.02	38.36	43.90	49.34	54.68	20	19.37	28.13	36.92	45.66	54.52	63.29	71.96	80.72
16.69	22.13	27.57	33.02	38.36	43.90	49.34	54.68	21	19.37	28.13	36.92	45.66	54.52	63.29	71.96	80.72
16.69	22.13	27.57	33.02	38.36	43.90	49.34	54.68	22	19.37	28.13	36.92	45.66	54.52	63.29	71.96	80.72
16.69	22.13	27.57	33.02	38.36	43.90	49.34	54.68	23	19.37	28.13	36.92	45.66	54.52	63.29	71.96	80.72
16.81	22.27	27.78	33.20	38.71	44.18	49.66	55.06	24	19.72	28.64	37.55	46.50	55.45	64.40	73.26	82.21
16.95	22.46	27.99	33.48	39.06	44.59	50.15	55.61	25	20.06	29.16	38.25	47.34	56.38	65.52	74.56	83.70
17.44	23.34	29.25	35.15	41.04	46.97	52.92	58.78	26	21.06	30.88	40.69	50.50	60.33	70.12	79.93	89.84
17.81	23.99	30.23	36.36	42.55	48.78	55.03	61.19	27	22.34	33.06	43.83	54.50	65.22	75.98	86.77	97.46
18.25	24.78	31.34	37.85	44.41	50.87	57.47	63.98	28	23.51	35.11	46.76	58.31	69.98	81.56	93.12	104.72
18.69	25.58	32.46	39.34	46.27	53.10	59.92	66.77	29	24.69	37.20	49.76	62.22	74.75	87.28	99.79	112.34
19.16	26.32	33.50	40.64	47.90	55.06	62.19	69.38	30	25.76	39.06	52.41	65.66	78.93	92.30	105.65	118.85
19.93	27.67	35.39	43.15	50.92	58.54	66.26	74.03	31	27.30	41.85	56.38	70.96	85.56	100.11	114.60	129.27
20.41	28.46	36.50	44.55	52.55	60.64	68.70	76.63	32	28.46	43.90	59.31	74.77	90.21	105.56	120.95	136.52
20.79	29.11	37.41	45.76	54.06	62.31	70.66	79.05	33	29.46	45.71	61.96	78.21	94.40	110.72	126.97	143.22
21.23	29.81	38.39	46.97	55.45	64.12	72.61	81.28	34	30.43	47.48	64.54	81.56	98.58	115.60	132.66	149.73
21.88	30.83	39.78	48.73	57.66	66.63	75.54	84.63	35	31.90	50.03	68.17	86.30	104.39	122.57	140.64	158.84
23.32	33.06	42.78	52.55	62.31	72.08	81.72	91.51	36	34.67	54.92	75.14	95.42	115.67	135.97	156.26	176.51
24.60	35.06	45.50	55.99	66.50	76.96	87.42	97.84	37	37.78	60.40	83.03	105.65	128.34	150.89	173.51	196.23
26.02	37.25	48.50	59.71	71.03	82.26	93.44	104.72	38	40.50	65.38	90.28	115.13	140.08	164.84	189.79	214.64
27.53	39.62	51.71	63.80	75.80	87.98	99.95	112.16	39	41.94	68.36	94.74	121.18	147.52	173.91	200.37	226.73
29.04	41.99	54.92	67.89	80.79	93.84	106.79	119.78	40	43.36	71.38	99.35	127.41	155.43	183.40	211.44	239.38
30.46	44.27	58.13	71.89	85.68	99.56	113.30	127.22	41								
31.99	46.69	61.40	76.07	90.79	105.56	120.30	134.85	42								
33.78	49.62	65.45	81.28	97.19	112.95	128.76	144.71	43								
34.92	51.34	67.75	84.17	100.67	116.99	133.48	149.92	44								
36.41	53.66	70.89	88.16	105.32	122.57	139.83	157.17	45								
38.22	56.64	75.07	93.47	111.95	130.39			46								
39.87	59.19	78.49	97.84	117.18	136.52			47								
41.48	61.66	81.84	102.02	122.18	142.38			48								
43.11	64.08	85.05	106.02	126.95	147.96			49								
44.73	66.50	88.26	110.02	131.83	153.54			50								

**UHL Policy No. 200-640**  
**UFFL Policy No. 018-640**



