

## Calculating A Rate

Mode	Policy Fee	Modal Factor
Annual	\$42.00	1.00
Semi-Annual	\$21.00	0.51
Quarterly	\$10.50	0.26
EFT	\$ 3.50	0.085

Monthly Mail Pay and Credit Card Modes not available

### EXAMPLE

The annual rate per 1,000 (unit) is \$82.26. The desired mode is EFT and we are calculating for a \$10,000 face amount (10 units).

- Take the desired annual rate per 1,000.  
\$82.26
- Multiply this amount by the desired modal factor.  
 $\$82.26 \times 0.085 = \$6.9921$
- If necessary, round the number to the nearest cent.  
\$6.99
- Multiply this amount by the number of units desired.  
 $\$6.99 \times 10 = \$69.90$
- If necessary, round the number to two decimal places.  
\$69.90
- Add the appropriate policy fee.  
 $\$69.90 + \$3.50 = \$73.40$

## 10 Pay Life Product Overview

- PREMIUM PAYING PERIOD**  
Level Premiums for 10 years.
- AGE LAST BIRTHDAY ISSUE AGES**  
0-85
- MINIMUM ISSUE AMOUNT**  
\$1,000
- MAXIMUM ISSUE AMOUNT**  
\$25,000
- BENEFIT PERIOD**  
This product endows at age 121.
- POLICY LOANS**  
The policy loan rate is variable, not to exceed 8%.
- ADDITIONAL BENEFITS/RIDERS**  
Accelerated Death Benefit Rider (ADBR)\*  
Nursing Home Accelerated Benefit Rider\*
- NON-FORFEITURE OPTIONS**  
There are two non-forfeiture options available. The default non-forfeiture option is Extended Term Insurance. However, the owner can elect Reduced Paid-Up instead of ETI.

\* Not available in all states



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## 10 PAY SOLUTION 10 PAY LIFE RATES

The Cascading App will determine "sale" or "no sale" and what product can be written.					
	One (1)"YES" Answer	Two (2)"YES" Answers	All"NO" Answers	ADBR* or NHR*	
Cascading App Question	B1	No coverage			
	B2	Easy Solution	No coverage		
	B3	Standard LP99 Standard 10PL	Easy Solution	Preferred LP99 Preferred 10PL	Preferred and Standard LP99 & 10PL Eligible for Riders  Easy Solution NOT Eligible for Riders
B4	If B4 is answered "YES", proposed insured is not eligible for the NHR on the ADBR				

\*Accelerated Death Benefit Rider (not available in all states)

\*Nursing Home Rider (not available in all states)

For Agent Use Only

## Preferred Premiums

Annual Premiums per unit (\$1,000) of insurance

Age	Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0	*	18.09	*	16.31
1	*	18.40	*	16.58
2	*	18.71	*	16.86
3	*	19.02	*	17.13
4	*	19.33	*	17.41
5	*	19.64	*	17.68
6	*	20.18	*	18.09
7	*	20.72	*	18.50
8	*	21.25	*	18.90
9	*	21.79	*	19.31
10	*	22.33	*	19.72
11	*	23.11	*	20.23
12	*	23.88	*	20.74
13	*	24.66	*	21.24
14	*	25.43	*	21.75
15	*	26.21	*	22.26
16	*	26.77	*	22.68
17	*	27.23	*	23.05
Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
18	22.81	27.65	19.46	23.42
19	23.22	28.10	19.80	23.84
20	23.62	28.63	20.24	24.36
21	24.25	29.34	20.87	25.13
22	24.88	30.06	21.50	25.90
23	25.51	30.77	22.12	26.67
24	26.14	31.49	22.75	27.44
25	26.77	32.20	23.38	28.21
26	27.51	33.06	24.08	29.07
27	28.30	33.96	24.79	29.95
28	29.12	34.92	25.53	30.86
29	29.97	35.92	26.31	31.82
30	30.87	36.96	27.14	32.85
31	31.74	37.97	27.99	33.90
32	32.69	39.08	28.90	35.03
33	33.71	40.28	29.87	36.23
34	34.81	41.57	30.91	37.51
35	35.91	42.86	31.97	38.82
36	37.32	44.52	33.23	40.38
37	38.73	46.17	34.50	41.96
38	40.21	47.91	35.84	43.61
39	41.75	49.70	37.23	45.33
40	43.36	51.60	38.64	47.07
41	44.86	53.34	40.10	48.87
42	46.43	55.17	41.56	50.65
43	47.99	56.99	42.99	52.39
44	49.55	58.82	44.38	54.07
45	51.20	60.76	45.88	55.89
46	52.65	62.51	46.95	57.13
47	54.25	64.43	48.17	58.56
48	55.93	66.45	49.41	60.02
49	57.74	68.65	50.73	61.59
50	59.48	70.76	51.94	62.98
51	61.93	73.71	53.85	65.35
52	64.29	76.55	55.64	67.52
53	66.73	79.49	57.50	69.77
54	69.18	82.44	59.36	72.02
55	71.90	85.71	61.44	74.53
56	74.14	88.38	63.10	76.43
57	76.25	90.85	64.64	78.13
58	78.35	93.33	66.15	79.77
59	80.58	95.98	67.76	81.51
60	83.10	99.00	69.57	83.47

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Annual Premiums per unit (\$1,000) of insurance

Age	Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
61	86.26	102.87	71.84	85.94
62	89.42	106.75	74.11	88.41
63	92.59	110.62	76.39	90.87
64	95.75	114.50	78.66	93.34
65	98.91	118.37	80.93	95.81
66	102.66	123.19	83.77	99.07
67	106.41	128.00	86.61	102.33
68	110.15	132.82	89.46	105.58
69	113.90	137.63	92.30	108.84
70	117.65	142.45	95.14	112.10
71	121.86	148.32	98.77	116.57
72	126.07	154.19	102.40	121.04
73	130.28	160.07	106.03	125.51
74	134.49	165.94	109.66	129.98
75	138.70	171.81	113.29	134.45
76	145.85	183.18	118.85	142.36
77	153.01	194.55	124.40	150.27
78	160.16	205.92	129.96	158.17
79	167.32	217.29	135.51	166.08
80	174.47	228.66	141.07	173.99
81	184.96	247.53	148.11	185.02
82	195.44	266.40	155.15	196.06
83	205.93	285.27	162.18	207.09
84	216.41	304.14	169.22	218.13
85	226.90	323.01	176.26	229.16

## Standard Premiums

Annual Premiums per unit (\$1,000) of insurance

Age	Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0	*	20.51	*	17.70
1	*	20.68	*	17.87
2	*	20.84	*	18.05
3	*	21.01	*	18.22
4	*	21.17	*	18.40
5	*	21.34	*	18.57
6	*	22.05	*	19.03
7	*	22.76	*	19.49
8	*	23.48	*	19.94
9	*	24.19	*	20.40
10	*	24.90	*	20.86
11	*	26.05	*	21.45
12	*	27.20	*	22.04
13	*	28.34	*	22.63
14	*	29.49	*	23.22
15	*	30.64	*	23.81
16	*	31.36	*	24.28
17	*	31.89	*	24.68
Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
18	25.72	32.32	20.48	25.07
19	26.14	32.75	20.84	25.51
20	26.45	33.24	21.29	26.06
21	27.01	33.83	21.94	26.86
22	27.57	34.43	22.58	27.65
23	28.13	35.02	23.23	28.45
24	28.69	35.62	23.87	29.24

## Standard Premiums

Annual Premiums per unit (\$1,000) of insurance

Age	Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
25	29.25	36.21	24.52	30.04
26	29.96	37.00	25.25	30.95
27	30.72	37.85	26.01	31.89
28	31.52	38.77	26.80	32.88
29	32.38	39.76	27.65	33.94
30	33.30	40.82	28.56	35.09
31	34.19	41.87	29.52	36.30
32	35.20	43.05	30.54	37.61
33	36.28	44.33	31.64	39.01
34	37.47	45.75	32.83	40.53
35	38.68	47.20	34.05	42.08
36	40.24	49.08	35.49	43.93
37	41.82	50.98	36.97	45.82
38	43.49	52.99	38.51	47.79
39	45.22	55.09	40.12	49.84
40	47.07	57.34	41.76	51.94
41	48.80	59.42	43.45	54.08
42	50.61	61.62	45.13	56.22
43	52.44	63.85	46.80	58.32
44	54.29	66.12	48.43	60.36
45	56.26	68.54	50.19	62.57
46	58.05	70.86	51.48	64.13
47	60.02	73.28	52.94	65.92
48	62.12	75.93	54.45	67.77
49	64.39	78.81	56.07	69.78
50	66.60	81.63	57.55	71.56
51	69.66	85.49	59.91	74.59
52	72.62	89.24	62.11	77.38
53	75.71	93.14	64.40	80.27
54	78.83	97.08	66.69	83.14
55	82.26	101.43	69.23	86.33
56	85.16	105.08	71.24	88.72
57	87.92	108.53	73.09	90.85
58	90.68	112.01	74.91	92.88
59	93.61	115.73	76.80	94.99
60	96.87	119.91	78.91	97.35
61	100.89	125.20	81.48	100.22
62	104.91	130.49	84.05	103.08
63	108.93	135.78	86.61	105.95
64	112.95	141.07	89.18	108.81
65	116.97	146.36	91.75	111.68
66	121.71	152.91	95.11	115.74
67	126.45	159.46	98.47	119.79
68	131.20	166.01	101.82	123.85
69	135.94	172.56	105.18	127.90
70	140.68	179.11	108.54	131.96
71	146.31	187.48	113.21	138.06
72	151.95	195.85	117.88	144.16
73	157.58	204.22	122.56	150.25
74	163.22	212.59	127.23	156.35
75	168.85	220.96	131.90	162.45
76	179.06	238.30	139.42	173.79
77	189.27	255.64	146.95	185.14
78	199.49	272.98	154.47	196.48
79	209.70	290.32	162.00	207.83
80	219.91	307.66	169.52	219.17
81	235.08	336.89	179.11	235.13
82	250.25	366.13	188.71	251.09
83	265.41	395.36	198.30	267.05
84	280.58	424.60	207.90	283.01
85	295.75	453.83	217.49	298.97