

## Single Premium

Policy Form 00 FSPL  
Premium Rates Per \$1,000

Minimum: \$1,000      Policy Fee: \$100.00

AGE	MALE		FEMALE	
	Non-Smoker	Smoker	Non-Smoker	Smoker
35	255.44	313.76	228.27	258.70
36	263.91	323.77	235.79	267.44
37	272.66	334.05	243.52	276.42
38	281.66	344.56	251.47	285.60
39	290.93	355.31	259.63	294.98
40	300.46	366.26	267.98	304.54
41	310.25	377.40	276.54	314.54
42	320.29	388.70	285.28	324.69
43	330.59	400.17	294.22	335.01
44	341.15	411.78	303.37	345.53
45	351.98	423.55	312.74	356.24
46	363.07	435.43	322.35	367.18
47	374.42	447.46	332.19	378.33
48	386.02	459.61	342.27	389.72
49	397.89	471.91	352.59	401.34
50	410.02	485.48	363.14	413.21
51	421.68	499.72	373.93	425.28
52	433.53	514.14	384.94	437.59
53	445.53	528.69	396.17	450.12
54	457.67	543.34	407.59	462.82
55	469.91	558.02	419.21	475.70
56	482.23	573.78	431.04	488.79
57	494.61	589.62	443.09	502.10
58	508.49	605.55	455.40	515.70
59	522.84	621.58	467.99	529.65
60	537.32	637.73	480.89	543.97
61	551.91	653.96	494.07	558.68
62	566.59	670.22	507.49	573.68
63	581.30	686.44	521.09	588.91
64	596.01	702.55	534.79	604.21
65	610.64	718.48	548.50	619.53
66	627.56	734.22	564.36	635.39
67	644.51	749.78	580.36	651.32
68	661.47	765.18	596.55	667.36
69	678.45	780.48	612.98	683.67
70	695.44	795.68	629.70	700.23
71	712.37	810.74	647.87	717.73
72	728.93	825.60	666.27	735.37
73	745.49	840.15	684.76	752.98
74	761.71	854.27	703.19	770.40
75	777.48	867.91	721.43	787.48
76	792.81	880.95	739.43	804.88
77	807.71	893.43	757.15	821.91
78	822.21	905.45	774.61	838.62
79	836.39	917.13	791.86	855.08
80	850.30	928.56	808.89	871.33
81	863.91	939.73	825.66	887.34
82	877.16	950.59	842.07	903.04
83	889.94	961.06	858.01	918.31
84	902.14	971.00	873.33	933.05
85	913.68	980.39	887.99	947.00

## 5 Year Pay

Policy Form 00 FLPWL  
Premium Rates Per \$1,000

Minimum: \$1,000      Policy Fee: \$42.00

AGE	MALE		FEMALE	
	Non-Smoker	Smoker	Non-Smoker	Smoker
35	63.13	76.84	56.55	64.47
36	65.18	79.39	58.36	66.60
37	67.31	82.01	60.23	68.80
38	69.49	84.71	62.14	71.04
39	71.74	87.48	64.11	73.34
40	74.05	90.31	66.12	75.68
41	76.58	93.38	68.26	78.22
42	79.18	96.52	70.45	80.81
43	81.85	99.74	72.70	83.44
44	84.61	103.02	74.99	86.13
45	87.44	106.37	77.35	88.87
46	90.33	109.91	79.81	91.71
47	93.30	113.53	82.34	94.61
48	96.35	117.23	84.94	97.59
49	99.48	121.03	87.60	100.63
50	102.70	124.92	90.34	103.76
51	106.00	128.98	93.19	107.09
52	109.39	133.13	96.12	110.51
53	112.86	137.38	99.12	114.01
54	116.41	141.71	102.19	117.58
55	120.03	146.11	105.32	121.22
56	123.78	150.89	108.55	125.03
57	127.60	155.74	111.85	128.93
58	131.50	160.70	115.24	132.94
59	135.50	165.78	118.73	137.08
60	139.58	171.00	122.35	141.40
61	143.93	176.49	126.05	145.84
62	148.40	182.15	129.87	150.04
63	152.98	187.96	133.82	154.61
64	157.65	193.90	137.84	159.26
65	162.40	199.94	141.92	163.97
66	167.41	206.17	146.24	168.87
67	172.52	212.52	150.62	173.84
68	177.78	219.02	155.09	178.90
69	183.20	225.75	159.72	184.18
70	188.83	232.77	164.54	189.71
71	194.82	240.03	169.69	195.79
72	200.89	247.66	175.10	202.21
73	207.35	255.63	180.75	208.96
74	214.01	263.88	186.61	215.97
75	220.80	272.36	192.64	223.17
76	227.78	280.82	198.79	230.57
77	234.91	289.35	205.10	238.14
78	242.27	298.04	211.63	245.95
79	249.99	307.07	218.49	254.15
80	258.22	316.64	225.81	262.88
81	267.20	326.76	233.46	271.40
82	276.88	337.57	241.70	280.60
83	287.25	348.97	250.54	290.50
84	298.17	360.70	259.91	301.05
85	309.53	372.62	269.81	311.92

## 10 Year Pay

Policy Form 00 FLPWL  
Premium Rates Per \$1,000

Minimum: \$1,000      Policy Fee: \$42.00

AGE	MALE		FEMALE	
	Non-Smoker	Smoker	Non-Smoker	Smoker
35	34.84	42.70	31.09	35.75
36	35.98	44.10	32.09	36.96
37	37.15	45.54	33.13	38.20
38	38.36	47.02	34.19	39.48
39	39.61	48.55	35.28	40.78
40	40.90	50.11	36.40	42.12
41	42.29	51.87	37.58	43.56
42	43.71	53.68	38.79	45.02
43	45.18	55.55	40.03	46.52
44	46.70	57.46	41.30	48.05
45	48.26	59.42	42.60	49.61
46	49.87	61.56	43.94	51.25
47	51.53	63.78	45.33	52.94
48	53.24	66.06	46.75	54.68
49	55.01	68.43	48.21	56.47
50	56.84	70.88	49.72	58.31
51	58.73	73.50	51.31	60.34
52	60.69	76.21	52.94	62.43
53	62.70	79.01	54.62	64.58
54	64.78	81.91	56.34	66.78
55	66.92	84.89	58.10	69.04
56	69.16	88.22	59.94	71.47
57	71.47	91.67	61.83	73.98
58	73.87	95.26	63.79	76.59
59	76.36	99.02	65.84	79.34
60	78.94	102.96	67.98	82.24
61	81.73	107.15	70.16	85.04
62	84.63	111.55	72.44	87.97
63	87.67	116.15	74.80	91.04
64	90.83	120.95	77.24	94.20
65	94.12	125.96	79.75	97.46
66	97.61	131.20	82.42	100.90
67	101.27	136.70	85.19	104.49
68	105.15	142.53	88.11	108.28
69	109.28	148.74	91.22	112.35
70	113.69	155.40	94.57	116.76
71	118.55	162.51	98.22	121.76
72	123.62	170.12	102.16	127.17
73	129.12	178.20	106.38	132.99
74	134.95	186.73	110.89	139.19
75	141.10	195.69	115.70	145.77
76	147.56	204.60	120.68	152.50
77	154.43	213.88	126.02	159.68
78	161.80	223.64	131.81	167.41
79	169.79	234.04	138.14	175.84
80	178.50	245.20	145.12	185.09
81	188.48	257.14	152.66	194.07
82	199.34	269.91	160.96	203.89
83	211.06	283.40	170.03	214.58
84	223.53	297.41	179.83	226.08
85	236.68	311.83	190.38	238.18

## *GuideStar* Single Premium

### Plan Overview

- ◆ Issue Ages 35-85 (Age Nearest)
- ◆ Min Benefit — \$1,000
- ◆ Max Benefit — \$25,000
- ◆ Simplified Issue
- ◆ Planning Guide
- ◆ Complete Program Kit

### Premium Modes

Annual  
Semi-Annual (52%)  
Quarterly (26.5%)  
Monthly Automatic (Divide the A.P.  
by 12 and add \$.50)

### Important MEC Information

Under Sec. 7702, IRC, Single Premium and Five-Pay life plans are modified endowment contracts. Certain Ten-Pay plans may be modified endowments, due to the premium for the plan and the age at issue. We will identify MEC's and supply all required notices.

## *GuideStar* 5 & 10 Pay

### Plan Overview

- ◆ Issue Ages 35-85 (Age Nearest)
- ◆ Min Benefit — \$1,000
- ◆ Max Benefit  
Ages 35 - 75 \$25,000  
Ages 76 - 80 \$15,000  
Ages 81 - 85 \$ 7,500
- ◆ Simplified Issue
- ◆ Planning Guide
- ◆ Complete Program Kit



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*GuideStar*®

**Final Expense  
Limited Pay  
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