

Level Benefit

98 FEPL

Premium Rates Per \$1,000

Minimum: \$1,000

Policy Fee: \$42.00

AGE	MALE		FEMALE	
	Non-Smoker	Smoker	Non-Smoker	Smoker
35	14.90	19.60	12.75	15.65
36	15.50	20.50	13.25	16.40
37	16.10	21.35	13.75	17.15
38	16.70	22.25	14.25	17.85
39	17.30	23.10	14.75	18.60
40	17.90	24.00	15.25	19.35
41	18.70	25.25	15.85	20.30
42	19.55	26.50	16.45	21.25
43	20.35	27.75	17.05	22.20
44	21.20	29.00	17.65	23.15
45	22.00	30.25	18.25	24.10
46	23.10	32.10	19.05	25.40
47	24.20	33.95	19.90	26.70
48	25.30	35.80	20.70	27.95
49	26.40	37.65	21.55	29.25
50	27.50	39.50	22.35	30.55
51	28.95	41.95	23.45	32.30
52	30.40	44.40	24.55	34.00
53	31.80	46.85	25.70	35.75
54	33.25	49.30	26.80	37.45
55	34.70	51.75	27.90	39.20
56	36.70	55.35	29.40	41.45
57	38.65	58.95	30.85	43.65
58	40.65	62.55	32.35	45.90
59	42.60	66.15	33.80	48.10
60	44.60	69.75	35.30	50.35
61	47.70	75.00	37.30	53.45
62	50.75	80.25	39.35	56.55
63	53.85	85.50	41.35	59.60
64	56.90	90.75	43.40	62.70
65	60.00	96.00	45.40	65.80
66	64.60	103.50	48.75	70.65
67	69.20	110.95	52.15	75.50
68	73.80	118.45	55.50	80.30
69	78.40	125.90	58.90	85.15
70	83.00	133.40	62.25	90.00
71	89.95	144.10	67.40	97.50
72	96.90	154.75	72.55	105.00
73	103.85	165.45	77.70	112.50
74	110.80	176.10	82.85	120.00
75	117.75	186.80	88.00	127.50
76	127.20	198.35	95.70	137.00
77	136.65	209.90	103.40	146.50
78	146.10	221.40	111.10	156.00
79	155.55	232.95	118.80	165.50
80	165.00	244.50	126.50	175.00
81	177.70	258.00	136.50	185.90
82	190.40	271.50	146.50	196.80
83	203.10	285.00	156.50	207.70
84	215.80	298.50	166.50	218.60
85	228.50	312.00	176.50	229.50

Graded Benefit

95 FEPL

Premium Rates Per \$1,000

Minimum: \$1,000

Policy Fee: \$42.00

AGE	MALE		FEMALE	
	Non-Smoker	Smoker	Non-Smoker	Smoker
50	31.05	47.40	25.00	35.20
51	32.75	50.65	26.25	37.25
52	34.45	53.85	27.55	39.35
53	36.20	57.10	28.80	41.40
54	37.90	60.30	30.10	43.50
55	39.60	63.55	31.35	45.55
56	42.05	68.15	33.00	48.15
57	44.45	72.80	34.70	50.75
58	46.90	77.40	36.35	53.30
59	49.30	82.05	38.05	55.90
60	51.75	86.65	39.70	58.50
61	55.70	94.05	42.20	62.45
62	59.65	101.45	44.65	66.35
63	63.55	108.80	47.15	70.30
64	67.50	116.20	49.60	74.20
65	71.45	123.60	52.10	78.15
66	77.80	134.90	56.30	84.45
67	84.15	146.20	60.45	90.75
68	90.50	157.55	64.65	97.00
69	96.85	168.85	68.80	103.30
70	103.20	180.15	73.00	109.60
71	113.75	197.70	80.25	120.65
72	124.30	215.30	87.55	131.65
73	134.90	232.85	94.80	142.70
74	145.45	250.45	102.10	153.70
75	156.00	268.00	109.35	164.75
76	170.05	290.00	120.40	179.10
77	184.15	312.00	131.40	193.50
78	198.20	334.00	142.45	207.85
79	212.30	356.00	153.45	222.25
80	226.35	378.00	164.50	236.60
81	245.60	412.40	179.05	253.60
82	264.80	446.80	193.65	270.55
83	284.05	481.20	208.20	287.55
84	303.25	515.60	222.80	304.50
85	322.50	550.00	237.35	321.50

*We have designed the **GuideStar** Program to be a complete planning package with the focus being your senior customer. Planning is at the heart of the program and is the dominant theme in a successful **GuideStar** presentation. The Program has a level benefit plan and a graded benefit plan.*

Guaranteed Purchase Option

For Level Benefit Only
Rates per \$1,000

AGE	MALE		FEMALE	
	Non-Smoker	Smoker	Non-Smoker	Smoker
35	1.30	1.71	1.11	1.38
36	1.36	1.80	1.16	1.44
37	1.41	1.86	1.20	1.50
38	1.46	1.95	1.25	1.56
39	1.51	2.03	1.29	1.63
40	1.56	2.10	1.34	1.69
41	1.68	2.26	1.41	1.81
42	1.79	2.41	1.50	1.94
43	1.90	2.59	1.59	2.06
44	2.03	2.78	1.69	2.21
45	2.16	2.96	1.79	2.36
46	2.33	3.23	1.91	2.55
47	2.50	3.50	2.05	2.75
48	2.69	3.80	2.20	2.98
49	2.89	4.11	2.36	3.20
50	3.10	4.45	2.51	3.44
51	3.39	4.90	2.74	3.78
52	3.73	5.44	3.01	4.16
53	4.11	6.06	3.33	4.63
54	4.59	6.81	3.70	5.18
55	5.16	7.70	4.15	5.83
56	5.88	8.85	4.70	6.64
57	6.64	10.14	5.30	7.50
58	7.50	11.54	5.96	8.46
59	8.41	13.06	6.68	9.50
60	9.48	14.83	7.50	10.70
61	10.91	17.16	8.54	12.23
62	12.53	19.81	9.71	13.96
63	14.38	22.81	11.04	15.90

*Sales information and a sample Sales Presentation is provided in the **GuideStar** Program booklet. This booklet provides information regarding Health Questions, Underwriting, Commissions and Calculating Premiums. This booklet is available from the Marketing Department.*

Guaranteed Purchase Option

Rider Overview

- ◆ Issue ages 35-63 (age nearest)
- ◆ Option amount \$1,000.00
- ◆ Options occur as of policy anniversary ages 64, 68 and 72
- ◆ Only one GPO issued to any one Insured

Termination of Option will occur for any of the following conditions:

- ◆ After the policy anniversary nearest age 72;
- ◆ When any premium is not paid when due or within the grace period provided;
- ◆ Upon surrender of the policy to which this Option is attached under any of the nonforfeiture provisions contained in the policy;
- ◆ Upon written request of the Insured accompanied by the policy and option for endorsement.

Premium Modes

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

GuideStar

Plan Overview

- ◆ Level Benefit Plan
Issue Ages 35-85 (Age Nearest)
- ◆ Graded Benefit Plan
Issue Ages 50-85 (Age Nearest)
- ◆ Min Benefit – \$1,000
- ◆ Max Benefit – Level
Ages 35 - 75 \$25,000
Ages 76 - 80 \$15,000
Ages 81 - 85 \$ 7,500
- ◆ Max Benefit – Graded
Ages 50 - 75 \$10,000
76 - 85 \$ 5,000
- ◆ Simplified Issue
- ◆ Planning Guide
- ◆ Complete Program Kit

Graded Benefit Plan Ages 76-85 not available in MO.



**The American Home Life
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GuideStar®

**A Final Expense
Whole Life Product**