



United Home Life Insurance Company
P.O. Box 7192
Indianapolis, Indiana 46207-7192

RATE CARDS

FOR

Express Issue Whole Life (Graded Benefit)
Express Issue Whole Life Deluxe
Express Issue Whole Life Premier

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

Annual Commissionable Policy Fee on all 3 products:
\$50

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

FOR AGENT USE ONLY

**Express Issue Whole Life (Graded Benefit)
Male Non-Tobacco**

Issue Age	Face Amount									
	5,000	Monthly	10,000	Monthly	25,000	Monthly	35,000	Monthly	50,000	Monthly
25	210.15	19.54	370.30	34.44	850.75	79.12	1,171.05	108.91	1,651.50	153.59
26	210.15	19.54	370.30	34.44	850.75	79.12	1,171.05	108.91	1,651.50	153.59
27	210.15	19.54	370.30	34.44	850.75	79.12	1,171.05	108.91	1,651.50	153.59
28	210.15	19.54	370.30	34.44	850.75	79.12	1,171.05	108.91	1,651.50	153.59
29	210.15	19.54	370.30	34.44	850.75	79.12	1,171.05	108.91	1,651.50	153.59
30	210.15	19.54	370.30	34.44	850.75	79.12	1,171.05	108.91	1,651.50	153.59
31	210.15	19.54	370.30	34.44	850.75	79.12	1,171.05	108.91	1,651.50	153.59
32	210.15	19.54	370.30	34.44	850.75	79.12	1,171.05	108.91	1,651.50	153.59
33	210.15	19.54	370.30	34.44	850.75	79.12	1,171.05	108.91	1,651.50	153.59
34	210.15	19.54	370.30	34.44	850.75	79.12	1,171.05	108.91	1,651.50	153.59
35	210.15	19.54	370.30	34.44	850.75	79.12	1,171.05	108.91	1,651.50	153.59
36	210.15	19.54	370.30	34.44	850.75	79.12	1,171.05	108.91	1,651.50	153.59
37	210.15	19.54	370.30	34.44	850.75	79.12	1,171.05	108.91	1,651.50	153.59
38	210.15	19.54	370.30	34.44	850.75	79.12	1,171.05	108.91	1,651.50	153.59
39	210.15	19.54	370.30	34.44	850.75	79.12	1,171.05	108.91	1,651.50	153.59
40	210.15	19.54	370.30	34.44	850.75	79.12	1,171.05	108.91	1,651.50	153.59
41	210.15	19.54	370.30	34.44	850.75	79.12	1,171.05	108.91	1,651.50	153.59
42	210.15	19.54	370.30	34.44	850.75	79.12	1,171.05	108.91	1,651.50	153.59
43	210.15	19.54	370.30	34.44	850.75	79.12	1,171.05	108.91	1,651.50	153.59
44	210.15	19.54	370.30	34.44	850.75	79.12	1,171.05	108.91	1,651.50	153.59
45	210.15	19.54	370.30	34.44	850.75	79.12	1,171.05	108.91	1,651.50	153.59
46	216.10	20.10	382.20	35.54	880.50	81.89	1,212.70	112.78	1,711.00	159.12
47	222.40	20.68	394.80	36.72	912.00	84.82	1,256.80	116.88	1,774.00	164.98
48	228.95	21.29	407.90	37.93	944.75	87.86	1,302.65	121.15	1,839.50	171.07
49	235.75	21.92	421.50	39.20	978.75	91.02	1,350.25	125.57	1,907.50	177.40
50	242.95	22.59	435.90	40.54	1,014.75	94.37	1,400.65	130.26	1,979.50	184.09
51	250.45	23.29	450.90	41.93	1,052.25	97.86	1,453.15	135.14	2,054.50	191.07
52	258.20	24.01	466.40	43.38	1,091.00	101.46	1,507.40	140.19	2,132.00	198.28
53	266.35	24.77	482.70	44.89	1,131.75	105.25	1,564.45	145.49	2,213.50	205.86
54	274.85	25.56	499.70	46.47	1,174.25	109.21	1,623.95	151.03	2,298.50	213.76
55	286.00	26.60	522.00	48.55	1,230.00	114.39	1,702.00	158.29	2,410.00	224.13
56	297.90	27.70	545.80	50.76	1,289.50	119.92	1,785.30	166.03	2,529.00	235.20
57	310.50	28.88	571.00	53.10	1,352.50	125.78	1,873.50	174.24	2,655.00	246.92
58	323.80	30.11	597.60	55.58	1,419.00	131.97	1,966.60	182.89	2,788.00	259.28
59	337.90	31.42	625.80	58.20	1,489.50	138.52	2,065.30	192.07	2,929.00	272.40
60	352.90	32.82	655.80	60.99	1,564.50	145.50	2,170.30	201.84	3,079.00	286.35
61	368.80	34.30	687.60	63.95	1,644.00	152.89	2,281.60	212.19	3,238.00	301.13
62	385.60	35.86	721.20	67.07	1,728.00	160.70	2,399.20	223.13	3,406.00	316.76
63	403.50	37.53	757.00	70.40	1,817.50	169.03	2,524.50	234.78	3,585.00	333.41
64	422.35	39.28	794.70	73.91	1,911.75	177.79	2,656.45	247.05	3,773.50	350.94
65	442.30	41.13	834.60	77.62	2,011.50	187.07	2,796.10	260.04	3,973.00	369.49
66	469.60	43.67	889.20	82.70	2,148.00	199.76	2,987.20	277.81	4,246.00	394.88
67	495.00	46.04	940.00	87.42	2,275.00	211.58	3,165.00	294.35	4,500.00	418.50
68	522.25	48.57	994.50	92.49	2,411.25	224.25	3,355.75	312.08	4,772.50	443.84
69	551.50	51.29	1,053.00	97.93	2,557.50	237.85	3,560.50	331.13	5,065.00	471.05
70	582.75	54.20	1,115.50	103.74	2,713.75	252.38	3,779.25	351.47	5,377.50	500.11
71	616.15	57.30	1,182.30	109.95	2,880.75	267.91	4,013.05	373.21	5,711.50	531.17
72	651.65	60.60	1,253.30	116.56	3,058.25	284.42	4,261.55	396.32	6,066.50	564.18
73	689.10	64.09	1,328.20	123.52	3,245.50	301.83	4,523.70	420.70	6,441.00	599.01
74	728.55	67.76	1,407.10	130.86	3,442.75	320.18	4,799.85	446.39	6,835.50	635.70
75	770.00	71.61	1,490.00	138.57	3,650.00	339.45	5,090.00	473.37	7,250.00	674.25
76	808.10	75.15	1,566.20	145.66	3,840.50	357.17	5,356.70	498.17	7,631.00	709.68
77	848.45	78.91	1,646.90	153.16	4,042.25	375.93	5,639.15	524.44	8,034.50	747.21
78	891.50	82.91	1,733.00	161.17	4,257.50	395.95	5,940.50	552.47	8,465.00	787.25
79	937.75	87.21	1,825.50	169.77	4,488.75	417.45	6,264.25	582.58	8,927.50	830.26
80	987.50	91.84	1,925.00	179.03	4,737.50	440.59	6,612.50	614.96	9,425.00	876.53

Policy No. 200-376

Commissionable policy fee is included in all premium calculations, above
Monthly premiums = .093 x annual premiums

**Express Issue Whole Life (Graded Benefit)
Male Tobacco**

Issue Age	Face Amount									
	5,000	Monthly	10,000	Monthly	25,000	Monthly	35,000	Monthly	50,000	Monthly
25	250.20	23.27	450.40	41.89	1,051.00	97.74	1,451.40	134.98	2,052.00	190.84
26	250.20	23.27	450.40	41.89	1,051.00	97.74	1,451.40	134.98	2,052.00	190.84
27	250.20	23.27	450.40	41.89	1,051.00	97.74	1,451.40	134.98	2,052.00	190.84
28	250.20	23.27	450.40	41.89	1,051.00	97.74	1,451.40	134.98	2,052.00	190.84
29	250.20	23.27	450.40	41.89	1,051.00	97.74	1,451.40	134.98	2,052.00	190.84
30	250.20	23.27	450.40	41.89	1,051.00	97.74	1,451.40	134.98	2,052.00	190.84
31	250.20	23.27	450.40	41.89	1,051.00	97.74	1,451.40	134.98	2,052.00	190.84
32	250.20	23.27	450.40	41.89	1,051.00	97.74	1,451.40	134.98	2,052.00	190.84
33	250.20	23.27	450.40	41.89	1,051.00	97.74	1,451.40	134.98	2,052.00	190.84
34	250.20	23.27	450.40	41.89	1,051.00	97.74	1,451.40	134.98	2,052.00	190.84
35	250.20	23.27	450.40	41.89	1,051.00	97.74	1,451.40	134.98	2,052.00	190.84
36	250.20	23.27	450.40	41.89	1,051.00	97.74	1,451.40	134.98	2,052.00	190.84
37	250.20	23.27	450.40	41.89	1,051.00	97.74	1,451.40	134.98	2,052.00	190.84
38	250.20	23.27	450.40	41.89	1,051.00	97.74	1,451.40	134.98	2,052.00	190.84
39	250.20	23.27	450.40	41.89	1,051.00	97.74	1,451.40	134.98	2,052.00	190.84
40	250.20	23.27	450.40	41.89	1,051.00	97.74	1,451.40	134.98	2,052.00	190.84
41	250.20	23.27	450.40	41.89	1,051.00	97.74	1,451.40	134.98	2,052.00	190.84
42	250.20	23.27	450.40	41.89	1,051.00	97.74	1,451.40	134.98	2,052.00	190.84
43	250.20	23.27	450.40	41.89	1,051.00	97.74	1,451.40	134.98	2,052.00	190.84
44	250.20	23.27	450.40	41.89	1,051.00	97.74	1,451.40	134.98	2,052.00	190.84
45	250.20	23.27	450.40	41.89	1,051.00	97.74	1,451.40	134.98	2,052.00	190.84
46	259.70	24.15	469.40	43.65	1,098.50	102.16	1,517.90	141.16	2,147.00	199.67
47	269.75	25.09	489.50	45.52	1,148.75	106.83	1,588.25	147.71	2,247.50	209.02
48	280.35	26.07	510.70	47.50	1,201.75	111.76	1,662.45	154.61	2,353.50	218.88
49	291.55	27.11	533.10	49.58	1,257.75	116.97	1,740.85	161.90	2,465.50	229.29
50	303.25	28.20	556.50	51.75	1,316.25	122.41	1,822.75	169.52	2,582.50	240.17
51	315.60	29.35	581.20	54.05	1,378.00	128.15	1,909.20	177.56	2,706.00	251.66
52	328.50	30.55	607.00	56.45	1,442.50	134.15	1,999.50	185.95	2,835.00	263.66
53	342.10	31.82	634.20	58.98	1,510.50	140.48	2,094.70	194.81	2,971.00	276.30
54	356.35	33.14	662.70	61.63	1,581.75	147.10	2,194.45	204.08	3,113.50	289.56
55	374.55	34.83	699.10	65.02	1,672.75	155.57	2,321.85	215.93	3,295.50	306.48
56	394.00	36.64	738.00	68.63	1,770.00	164.61	2,458.00	228.59	3,490.00	324.57
57	414.65	38.56	779.30	72.47	1,873.25	174.21	2,602.55	242.04	3,696.50	343.77
58	436.75	40.62	823.50	76.59	1,983.75	184.49	2,757.25	256.42	3,917.50	364.33
59	460.25	42.80	870.50	80.96	2,101.25	195.42	2,921.75	271.72	4,152.50	386.18
60	485.40	45.14	920.80	85.63	2,227.00	207.11	3,097.80	288.10	4,404.00	409.57
61	512.30	47.64	974.60	90.64	2,361.50	219.62	3,286.10	305.61	4,673.00	434.59
62	540.85	50.30	1,031.70	95.95	2,504.25	232.90	3,485.95	324.19	4,958.50	461.14
63	571.40	53.14	1,092.80	101.63	2,657.00	247.10	3,699.80	344.08	5,264.00	489.55
64	603.85	56.16	1,157.70	107.67	2,819.25	262.19	3,926.95	365.21	5,588.50	519.73
65	638.50	59.38	1,227.00	114.11	2,992.50	278.30	4,169.50	387.76	5,935.00	551.96
66	679.45	63.19	1,308.90	121.73	3,197.25	297.34	4,456.15	414.42	6,344.50	590.04
67	717.50	66.73	1,385.00	128.81	3,387.50	315.04	4,722.50	439.19	6,725.00	625.43
68	758.40	70.53	1,466.80	136.41	3,592.00	334.06	5,008.80	465.82	7,134.00	663.46
69	802.20	74.60	1,554.40	144.56	3,811.00	354.42	5,315.40	494.33	7,572.00	704.20
70	849.15	78.97	1,648.30	153.29	4,045.75	376.25	5,644.05	524.90	8,041.50	747.86
71	899.20	83.63	1,748.40	162.60	4,296.00	399.53	5,994.40	557.48	8,542.00	794.41
72	952.45	88.58	1,854.90	172.51	4,562.25	424.29	6,367.15	592.14	9,074.50	843.93
73	1,008.65	93.80	1,967.30	182.96	4,843.25	450.42	6,760.55	628.73	9,636.50	896.19
74	1,067.85	99.31	2,085.70	193.97	5,139.25	477.95	7,174.95	667.27	10,228.50	951.25
75	1,130.10	105.10	2,210.20	205.55	5,450.50	506.90	7,610.70	707.80	10,851.00	1,009.14
76	1,187.10	110.40	2,324.20	216.15	5,735.50	533.40	8,009.70	744.90	11,421.00	1,062.15
77	1,247.60	116.03	2,445.20	227.40	6,038.00	561.53	8,433.20	784.29	12,026.00	1,118.42
78	1,312.20	122.03	2,574.40	239.42	6,361.00	591.57	8,885.40	826.34	12,672.00	1,178.50
79	1,381.70	128.50	2,713.40	252.35	6,708.50	623.89	9,371.90	871.59	13,367.00	1,243.13
80	1,456.20	135.43	2,862.40	266.20	7,081.00	658.53	9,893.40	920.09	14,112.00	1,312.42

Policy No. 200-376

Commissionable policy fee is included in all premium calculations, above
Monthly premiums = .093 x annual premiums

**Express Issue Whole Life (Graded Benefit)
Female Non-Tobacco**

Issue Age	Face Amount									
	5,000	Monthly	10,000	Monthly	25,000	Monthly	35,000	Monthly	50,000	Monthly
25	183.45	17.06	316.90	29.47	717.25	66.70	984.15	91.53	1,384.50	128.76
26	183.45	17.06	316.90	29.47	717.25	66.70	984.15	91.53	1,384.50	128.76
27	183.45	17.06	316.90	29.47	717.25	66.70	984.15	91.53	1,384.50	128.76
28	183.45	17.06	316.90	29.47	717.25	66.70	984.15	91.53	1,384.50	128.76
29	183.45	17.06	316.90	29.47	717.25	66.70	984.15	91.53	1,384.50	128.76
30	183.45	17.06	316.90	29.47	717.25	66.70	984.15	91.53	1,384.50	128.76
31	183.45	17.06	316.90	29.47	717.25	66.70	984.15	91.53	1,384.50	128.76
32	183.45	17.06	316.90	29.47	717.25	66.70	984.15	91.53	1,384.50	128.76
33	183.45	17.06	316.90	29.47	717.25	66.70	984.15	91.53	1,384.50	128.76
34	183.45	17.06	316.90	29.47	717.25	66.70	984.15	91.53	1,384.50	128.76
35	183.45	17.06	316.90	29.47	717.25	66.70	984.15	91.53	1,384.50	128.76
36	183.45	17.06	316.90	29.47	717.25	66.70	984.15	91.53	1,384.50	128.76
37	183.45	17.06	316.90	29.47	717.25	66.70	984.15	91.53	1,384.50	128.76
38	183.45	17.06	316.90	29.47	717.25	66.70	984.15	91.53	1,384.50	128.76
39	183.45	17.06	316.90	29.47	717.25	66.70	984.15	91.53	1,384.50	128.76
40	183.45	17.06	316.90	29.47	717.25	66.70	984.15	91.53	1,384.50	128.76
41	183.45	17.06	316.90	29.47	717.25	66.70	984.15	91.53	1,384.50	128.76
42	183.45	17.06	316.90	29.47	717.25	66.70	984.15	91.53	1,384.50	128.76
43	183.45	17.06	316.90	29.47	717.25	66.70	984.15	91.53	1,384.50	128.76
44	183.45	17.06	316.90	29.47	717.25	66.70	984.15	91.53	1,384.50	128.76
45	183.45	17.06	316.90	29.47	717.25	66.70	984.15	91.53	1,384.50	128.76
46	187.85	17.47	325.70	30.29	739.25	68.75	1,014.95	94.39	1,428.50	132.85
47	192.45	17.90	334.90	31.15	762.25	70.89	1,047.15	97.38	1,474.50	137.13
48	197.25	18.34	344.50	32.04	786.25	73.12	1,080.75	100.51	1,522.50	141.59
49	202.30	18.81	354.60	32.98	811.50	75.47	1,116.10	103.80	1,573.00	146.29
50	207.50	19.30	365.00	33.95	837.50	77.89	1,152.50	107.18	1,625.00	151.13
51	212.95	19.80	375.90	34.96	864.75	80.42	1,190.65	110.73	1,679.50	156.19
52	218.60	20.33	387.20	36.01	893.00	83.05	1,230.20	114.41	1,736.00	161.45
53	224.50	20.88	399.00	37.11	922.50	85.79	1,271.50	118.25	1,795.00	166.94
54	230.65	21.45	411.30	38.25	953.25	88.65	1,314.55	122.25	1,856.50	172.65
55	238.85	22.21	427.70	39.78	994.25	92.47	1,371.95	127.59	1,938.50	180.28
56	247.55	23.02	445.10	41.39	1,037.75	96.51	1,432.85	133.26	2,025.50	188.37
57	256.70	23.87	463.40	43.10	1,083.50	100.77	1,496.90	139.21	2,117.00	196.88
58	266.45	24.78	482.90	44.91	1,132.25	105.30	1,565.15	145.56	2,214.50	205.95
59	276.65	25.73	503.30	46.81	1,183.25	110.04	1,636.55	152.20	2,316.50	215.43
60	287.55	26.74	525.10	48.83	1,237.75	115.11	1,712.85	159.30	2,425.50	225.57
61	299.10	27.82	548.20	50.98	1,295.50	120.48	1,793.70	166.81	2,541.00	236.31
62	311.20	28.94	572.40	53.23	1,356.00	126.11	1,878.40	174.69	2,662.00	247.57
63	324.00	30.13	598.00	55.61	1,420.00	132.06	1,968.00	183.02	2,790.00	259.47
64	340.00	31.62	630.00	58.59	1,500.00	139.50	2,080.00	193.44	2,950.00	274.35
65	351.80	32.72	653.60	60.78	1,559.00	144.99	2,162.60	201.12	3,068.00	285.32
66	370.05	34.41	690.10	64.18	1,650.25	153.47	2,290.35	213.00	3,250.50	302.30
67	386.60	35.95	723.20	67.26	1,733.00	161.17	2,406.20	223.78	3,416.00	317.69
68	404.25	37.60	758.50	70.54	1,821.25	169.38	2,529.75	235.27	3,592.50	334.10
69	423.10	39.35	796.20	74.05	1,915.50	178.14	2,661.70	247.54	3,781.00	351.63
70	443.25	41.22	836.50	77.79	2,016.25	187.51	2,802.75	260.66	3,982.50	370.37
71	464.70	43.22	879.40	81.78	2,123.50	197.49	2,952.90	274.62	4,197.00	390.32
72	487.30	45.32	924.60	85.99	2,236.50	207.99	3,111.10	289.33	4,423.00	411.34
73	511.10	47.53	972.20	90.41	2,355.50	219.06	3,277.70	304.83	4,661.00	433.47
74	536.00	49.85	1,022.00	95.05	2,480.00	230.64	3,452.00	321.04	4,910.00	456.63
75	562.10	52.28	1,074.20	99.90	2,610.50	242.78	3,634.70	338.03	5,171.00	480.90
76	595.80	55.41	1,141.60	106.17	2,779.00	258.45	3,870.60	359.97	5,508.00	512.24
77	631.95	58.77	1,213.90	112.89	2,959.75	275.26	4,123.65	383.50	5,869.50	545.86
78	670.85	62.39	1,291.70	120.13	3,154.25	293.35	4,395.95	408.82	6,258.50	582.04
79	712.85	66.30	1,375.70	127.94	3,364.25	312.88	4,689.95	436.17	6,678.50	621.10
80	758.35	70.53	1,466.70	136.40	3,591.75	334.03	5,008.45	465.79	7,133.50	663.42

Policy No. 200-376

Commissionable policy fee is included in all premium calculations, above
Monthly premiums = .093 x annual premiums

**Express Issue Whole Life (Graded Benefit)
Female Tobacco**

Issue Age	Face Amount									
	5,000	Monthly	10,000	Monthly	25,000	Monthly	35,000	Monthly	50,000	Monthly
25	216.80	20.16	383.60	35.67	884.00	82.21	1,217.60	113.24	1,718.00	159.77
26	216.80	20.16	383.60	35.67	884.00	82.21	1,217.60	113.24	1,718.00	159.77
27	216.80	20.16	383.60	35.67	884.00	82.21	1,217.60	113.24	1,718.00	159.77
28	216.80	20.16	383.60	35.67	884.00	82.21	1,217.60	113.24	1,718.00	159.77
29	216.80	20.16	383.60	35.67	884.00	82.21	1,217.60	113.24	1,718.00	159.77
30	216.80	20.16	383.60	35.67	884.00	82.21	1,217.60	113.24	1,718.00	159.77
31	216.80	20.16	383.60	35.67	884.00	82.21	1,217.60	113.24	1,718.00	159.77
32	216.80	20.16	383.60	35.67	884.00	82.21	1,217.60	113.24	1,718.00	159.77
33	216.80	20.16	383.60	35.67	884.00	82.21	1,217.60	113.24	1,718.00	159.77
34	216.80	20.16	383.60	35.67	884.00	82.21	1,217.60	113.24	1,718.00	159.77
35	216.80	20.16	383.60	35.67	884.00	82.21	1,217.60	113.24	1,718.00	159.77
36	216.80	20.16	383.60	35.67	884.00	82.21	1,217.60	113.24	1,718.00	159.77
37	216.80	20.16	383.60	35.67	884.00	82.21	1,217.60	113.24	1,718.00	159.77
38	216.80	20.16	383.60	35.67	884.00	82.21	1,217.60	113.24	1,718.00	159.77
39	216.80	20.16	383.60	35.67	884.00	82.21	1,217.60	113.24	1,718.00	159.77
40	216.80	20.16	383.60	35.67	884.00	82.21	1,217.60	113.24	1,718.00	159.77
41	216.80	20.16	383.60	35.67	884.00	82.21	1,217.60	113.24	1,718.00	159.77
42	216.80	20.16	383.60	35.67	884.00	82.21	1,217.60	113.24	1,718.00	159.77
43	216.80	20.16	383.60	35.67	884.00	82.21	1,217.60	113.24	1,718.00	159.77
44	216.80	20.16	383.60	35.67	884.00	82.21	1,217.60	113.24	1,718.00	159.77
45	216.80	20.16	383.60	35.67	884.00	82.21	1,217.60	113.24	1,718.00	159.77
46	224.10	20.84	398.20	37.03	920.50	85.61	1,268.70	117.99	1,791.00	166.56
47	231.65	21.54	413.30	38.44	958.25	89.12	1,321.55	122.90	1,866.50	173.58
48	239.60	22.28	429.20	39.92	998.00	92.81	1,377.20	128.08	1,946.00	180.98
49	247.95	23.06	445.90	41.47	1,039.75	96.70	1,435.65	133.52	2,029.50	188.74
50	256.70	23.87	463.40	43.10	1,083.50	100.77	1,496.90	139.21	2,117.00	196.88
51	265.90	24.73	481.80	44.81	1,129.50	105.04	1,561.30	145.20	2,209.00	205.44
52	275.50	25.62	501.00	46.59	1,177.50	109.51	1,628.50	151.45	2,305.00	214.37
53	285.60	26.56	521.20	48.47	1,228.00	114.20	1,699.20	158.03	2,406.00	223.76
54	296.10	27.54	542.20	50.42	1,280.50	119.09	1,772.70	164.86	2,511.00	233.52
55	309.65	28.80	569.30	52.94	1,348.25	125.39	1,867.55	173.68	2,646.50	246.12
56	324.10	30.14	598.20	55.63	1,420.50	132.11	1,968.70	183.09	2,791.00	259.56
57	339.40	31.56	628.80	58.48	1,497.00	139.22	2,075.80	193.05	2,944.00	273.79
58	355.75	33.08	661.50	61.52	1,578.75	146.82	2,190.25	203.69	3,107.50	289.00
59	373.05	34.69	696.10	64.74	1,665.25	154.87	2,311.35	214.96	3,280.50	305.09
60	391.50	36.41	733.00	68.17	1,757.50	163.45	2,440.50	226.97	3,465.00	322.25
61	411.15	38.24	772.30	71.82	1,855.75	172.58	2,578.05	239.76	3,661.50	340.52
62	432.00	40.18	814.00	75.70	1,960.00	182.28	2,724.00	253.33	3,870.00	359.91
63	454.20	42.24	858.40	79.83	2,071.00	192.60	2,879.40	267.78	4,092.00	380.56
64	481.35	44.77	912.70	84.88	2,206.75	205.23	3,069.45	285.46	4,363.50	405.81
65	502.65	46.75	955.30	88.84	2,313.25	215.13	3,218.55	299.33	4,576.50	425.61
66	530.10	49.30	1,010.20	93.95	2,450.50	227.90	3,410.70	317.20	4,851.00	451.14
67	554.85	51.60	1,059.70	98.55	2,574.25	239.41	3,583.95	333.31	5,098.50	474.16
68	581.35	54.07	1,112.70	103.48	2,706.75	251.73	3,769.45	350.56	5,363.50	498.81
69	609.70	56.70	1,169.40	108.75	2,848.50	264.91	3,967.90	369.01	5,647.00	525.17
70	639.90	59.51	1,229.80	114.37	2,999.50	278.95	4,179.30	388.67	5,949.00	553.26
71	672.00	62.50	1,294.00	120.34	3,160.00	293.88	4,404.00	409.57	6,270.00	583.11
72	705.95	65.65	1,361.90	126.66	3,329.75	309.67	4,641.65	431.67	6,609.50	614.68
73	741.70	68.98	1,433.40	133.31	3,508.50	326.29	4,891.90	454.95	6,967.00	647.93
74	779.00	72.45	1,508.00	140.24	3,695.00	343.64	5,153.00	479.23	7,340.00	682.62
75	818.05	76.08	1,586.10	147.51	3,890.25	361.79	5,426.35	504.65	7,730.50	718.94
76	868.70	80.79	1,687.40	156.93	4,143.50	385.35	5,780.90	537.62	8,237.00	766.04
77	922.90	85.83	1,795.80	167.01	4,414.50	410.55	6,160.30	572.91	8,779.00	816.45
78	981.20	91.25	1,912.40	177.85	4,706.00	437.66	6,568.40	610.86	9,362.00	870.67
79	1,044.25	97.12	2,038.50	189.58	5,021.25	466.98	7,009.75	651.91	9,992.50	929.30
80	1,112.50	103.46	2,175.00	202.28	5,362.50	498.71	7,487.50	696.34	10,675.00	992.78

Policy No. 200-376

Commissionable policy fee is included in all premium calculations, above
Monthly premiums = .093 x annual premiums

**Express Issue Whole Life Deluxe
Male Non-Tobacco**

Issue Age	5,000		10,000		20,000		30,000		50,000	
	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
20	104.00	9.67	158.00	14.69	266.00	24.74	374.00	34.78	590.00	54.87
21	106.00	9.86	162.00	15.07	274.00	25.48	386.00	35.90	610.00	56.73
22	108.15	10.06	166.30	15.47	282.60	26.28	398.90	37.10	631.50	58.73
23	110.45	10.27	170.90	15.89	291.80	27.14	412.70	38.38	654.50	60.87
24	112.90	10.50	175.80	16.35	301.60	28.05	427.40	39.75	679.00	63.15
25	115.50	10.74	181.00	16.83	312.00	29.02	443.00	41.20	705.00	65.57
26	117.25	10.90	184.50	17.16	319.00	29.67	453.50	42.18	722.50	67.19
27	119.00	11.07	188.00	17.48	326.00	30.32	464.00	43.15	740.00	68.82
28	120.95	11.25	191.90	17.85	333.80	31.04	475.70	44.24	759.50	70.63
29	122.95	11.43	195.90	18.22	341.80	31.79	487.70	45.36	779.50	72.49
30	125.10	11.63	200.20	18.62	350.40	32.59	500.60	46.56	801.00	74.49
31	127.40	11.85	204.80	19.05	359.60	33.44	514.40	47.84	824.00	76.63
32	129.85	12.08	209.70	19.50	369.40	34.35	529.10	49.21	848.50	78.91
33	132.40	12.31	214.80	19.98	379.60	35.30	544.40	50.63	874.00	81.28
34	135.20	12.57	220.40	20.50	390.80	36.34	561.20	52.19	902.00	83.89
35	138.10	12.84	226.20	21.04	402.40	37.42	578.60	53.81	931.00	86.58
36	142.80	13.28	235.60	21.91	421.20	39.17	606.80	56.43	978.00	90.95
37	147.75	13.74	245.50	22.83	441.00	41.01	636.50	59.19	1027.50	95.56
38	153.05	14.23	256.10	23.82	462.20	42.98	668.30	62.15	1080.50	100.49
39	158.65	14.75	267.30	24.86	484.60	45.07	701.90	65.28	1136.50	105.69
40	164.50	15.30	279.00	25.95	508.00	47.24	737.00	68.54	1195.00	111.14
41	170.70	15.88	291.40	27.10	532.80	49.55	774.20	72.00	1257.00	116.90
42	177.25	16.48	304.50	28.32	559.00	51.99	813.50	75.66	1322.50	122.99
43	184.15	17.13	318.30	29.60	586.60	54.55	854.90	79.51	1391.50	129.41
44	191.50	17.81	333.00	30.97	616.00	57.29	899.00	83.61	1465.00	136.25
45	199.20	18.53	348.40	32.40	646.80	60.15	945.20	87.90	1542.00	143.41
46	204.75	19.04	359.50	33.43	669.00	62.22	978.50	91.00	1597.50	148.57
47	210.60	19.59	371.20	34.52	692.40	64.39	1013.60	94.26	1656.00	154.01
48	216.70	20.15	383.40	35.66	716.80	66.66	1050.20	97.67	1717.00	159.68
49	223.10	20.75	396.20	36.85	742.40	69.04	1088.60	101.24	1781.00	165.63
50	229.80	21.37	409.60	38.09	769.20	71.54	1128.80	104.98	1848.00	171.86
51	236.75	22.02	423.50	39.39	797.00	74.12	1170.50	108.86	1917.50	178.33
52	244.00	22.69	438.00	40.73	826.00	76.82	1214.00	112.90	1990.00	185.07
53	251.60	23.40	453.20	42.15	856.40	79.65	1259.60	117.14	2066.00	192.14
54	259.50	24.13	469.00	43.62	888.00	82.58	1307.00	121.55	2145.00	199.49
55	267.70	24.90	485.40	45.14	920.80	85.63	1356.20	126.13	2227.00	207.11
56	277.85	25.84	505.70	47.03	961.40	89.41	1417.10	131.79	2328.50	216.55
57	288.45	26.83	526.90	49.00	1003.80	93.35	1480.70	137.71	2434.50	226.41
58	299.70	27.87	549.40	51.09	1048.80	97.54	1548.20	143.98	2547.00	236.87
59	311.60	28.98	573.20	53.31	1096.40	101.97	1619.60	150.62	2666.00	247.94
60	324.30	30.16	598.60	55.67	1147.20	106.69	1695.80	157.71	2793.00	259.75
61	337.75	31.41	625.50	58.17	1201.00	111.69	1776.50	165.21	2927.50	272.26
62	351.95	32.73	653.90	60.81	1257.80	116.98	1861.70	173.14	3069.50	285.46
63	367.05	34.14	684.10	63.62	1318.20	122.59	1952.30	181.56	3220.50	299.51
64	383.05	35.62	716.10	66.60	1382.20	128.54	2048.30	190.49	3380.50	314.39
65	399.90	37.19	749.80	69.73	1449.60	134.81	2149.40	199.89	3549.00	330.06
66	420.50	39.11	791.00	73.56	1532.00	142.48	2273.00	211.39	3755.00	349.22
67	442.50	41.15	835.00	77.66	1620.00	150.66	2405.00	223.67	3975.00	369.68
68	466.10	43.35	882.20	82.04	1714.40	159.44	2546.60	236.83	4211.00	391.62
69	491.35	45.70	932.70	86.74	1815.40	168.83	2698.10	250.92	4463.50	415.11
70	523.10	48.65	996.20	92.65	1942.40	180.64	2888.60	268.64	4781.00	444.63
71	557.20	51.82	1064.40	98.99	2078.80	193.33	3093.20	287.67	5122.00	476.35
72	593.75	55.22	1137.50	105.79	2225.00	206.93	3312.50	308.06	5487.50	510.34
73	632.65	58.84	1215.30	113.02	2380.60	221.40	3545.90	329.77	5876.50	546.51
74	674.00	62.68	1298.00	120.71	2546.00	236.78	3794.00	352.84	6290.00	584.97
75	717.75	66.75	1385.50	128.85	2721.00	253.05	4056.50	377.25	6727.50	625.66
76	759.80	70.66	1469.60	136.67	2889.20	268.70	4308.80	400.72	7148.00	664.76
77	804.55	74.82	1559.10	145.00	3068.20	285.34	4577.30	425.69	7595.50	706.38
78	852.50	79.28	1655.00	153.92	3260.00	303.18	4865.00	452.45	8075.00	750.98
79	904.45	84.11	1758.90	163.58	3467.80	322.51	5176.70	481.43	8594.50	799.29
80	960.55	89.33	1871.10	174.01	3692.20	343.37	5513.30	512.74	9155.50	851.46

Policy No. 200-466 Commissionable policy fee is included in all premium calculations, above

Monthly premiums = .093 x annual premiums

**Express Issue Whole Life Deluxe
Male Tobacco**

Issue Age	Face Amount									
	5,000	Monthly	10,000	Monthly	20,000	Monthly	30,000	Monthly	50,000	Monthly
20	126.70	11.78	203.40	18.92	356.80	33.18	510.20	47.45	817.00	75.98
21	129.60	12.05	209.20	19.46	368.40	34.26	527.60	49.07	846.00	78.68
22	132.60	12.33	215.20	20.01	380.40	35.38	545.60	50.74	876.00	81.47
23	135.90	12.64	221.80	20.63	393.60	36.60	565.40	52.58	909.00	84.54
24	139.40	12.96	228.80	21.28	407.60	37.91	586.40	54.54	944.00	87.79
25	143.10	13.31	236.20	21.97	422.40	39.28	608.60	56.60	981.00	91.23
26	145.50	13.53	241.00	22.41	432.00	40.18	623.00	57.94	1005.00	93.47
27	148.00	13.76	246.00	22.88	442.00	41.11	638.00	59.33	1030.00	95.79
28	150.75	14.02	251.50	23.39	453.00	42.13	654.50	60.87	1057.50	98.35
29	153.65	14.29	257.30	23.93	464.60	43.21	671.90	62.49	1086.50	101.04
30	156.70	14.57	263.40	24.50	476.80	44.34	690.20	64.19	1117.00	103.88
31	159.95	14.88	269.90	25.10	489.80	45.55	709.70	66.00	1149.50	106.90
32	163.40	15.20	276.80	25.74	503.60	46.83	730.40	67.93	1184.00	110.11
33	167.05	15.54	284.10	26.42	518.20	48.19	752.30	69.96	1220.50	113.51
34	171.00	15.90	292.00	27.16	534.00	49.66	776.00	72.17	1260.00	117.18
35	175.10	16.28	300.20	27.92	550.40	51.19	800.60	74.46	1301.00	120.99
36	181.85	16.91	313.70	29.17	577.40	53.70	841.10	78.22	1368.50	127.27
37	188.90	17.57	327.80	30.49	605.60	56.32	883.40	82.16	1439.00	133.83
38	196.40	18.27	342.80	31.88	635.60	59.11	928.40	86.34	1514.00	140.80
39	204.30	19.00	358.60	33.35	667.20	62.05	975.80	90.75	1593.00	148.15
40	212.65	19.78	375.30	34.90	700.60	65.16	1025.90	95.41	1676.50	155.91
41	221.45	20.59	392.90	36.54	735.80	68.43	1078.70	100.32	1764.50	164.10
42	230.80	21.46	411.60	38.28	773.20	71.91	1134.80	105.54	1858.00	172.79
43	240.60	22.38	431.20	40.10	812.40	75.55	1193.60	111.00	1956.00	181.91
44	251.00	23.34	452.00	42.04	854.00	79.42	1256.00	116.81	2060.00	191.58
45	261.95	24.36	473.90	44.07	897.80	83.50	1321.70	122.92	2169.50	201.76
46	272.05	25.30	494.10	45.95	938.20	87.25	1382.30	128.55	2270.50	211.16
47	282.70	26.29	515.40	47.93	980.80	91.21	1446.20	134.50	2377.00	221.06
48	293.90	27.33	537.80	50.02	1025.60	95.38	1513.40	140.75	2489.00	231.48
49	305.75	28.43	561.50	52.22	1073.00	99.79	1584.50	147.36	2607.50	242.50
50	318.15	29.59	586.30	54.53	1122.60	104.40	1658.90	154.28	2731.50	254.03
51	331.20	30.80	612.40	56.95	1174.80	109.26	1737.20	161.56	2862.00	266.17
52	344.90	32.08	639.80	59.50	1229.60	114.35	1819.40	169.20	2999.00	278.91
53	359.30	33.41	668.60	62.18	1287.20	119.71	1905.80	177.24	3143.00	292.30
54	374.35	34.81	698.70	64.98	1347.40	125.31	1996.10	185.64	3293.50	306.30
55	390.20	36.29	730.40	67.93	1410.80	131.20	2091.20	194.48	3452.00	321.04
56	409.20	38.06	768.40	71.46	1486.80	138.27	2205.20	205.08	3642.00	338.71
57	429.30	39.92	808.60	75.20	1567.20	145.75	2325.80	216.30	3843.00	357.40
58	450.80	41.92	851.60	79.20	1653.20	153.75	2454.80	228.30	4058.00	377.39
59	473.70	44.05	897.40	83.46	1744.80	162.27	2592.20	241.07	4287.00	398.69
60	498.10	46.32	946.20	88.00	1842.40	171.34	2738.60	254.69	4531.00	421.38
61	524.15	48.75	998.30	92.84	1946.60	181.03	2894.90	269.23	4791.50	445.61
62	551.95	51.33	1053.90	98.01	2057.80	191.38	3061.70	284.74	5069.50	471.46
63	581.50	54.08	1113.00	103.51	2176.00	202.37	3239.00	301.23	5365.00	498.95
64	612.90	57.00	1175.80	109.35	2301.60	214.05	3427.40	318.75	5679.00	528.15
65	646.45	60.12	1242.90	115.59	2435.80	226.53	3628.70	337.47	6014.50	559.35
66	674.45	62.72	1298.90	120.80	2547.80	236.95	3796.70	353.09	6294.50	585.39
67	704.15	65.49	1358.30	126.32	2666.60	247.99	3974.90	369.67	6591.50	613.01
68	735.85	68.43	1421.70	132.22	2793.40	259.79	4165.10	387.35	6908.50	642.49
69	769.60	71.57	1489.20	138.50	2928.40	272.34	4367.60	406.19	7246.00	673.88
70	813.00	75.61	1576.00	146.57	3102.00	288.49	4628.00	430.40	7680.00	714.24
71	859.35	79.92	1668.70	155.19	3287.40	305.73	4906.10	456.27	8143.50	757.35
72	908.55	84.50	1767.10	164.34	3484.20	324.03	5201.30	483.72	8635.50	803.10
73	960.40	89.32	1870.80	173.98	3691.60	343.32	5512.40	512.65	9154.00	851.32
74	1014.95	94.39	1979.90	184.13	3909.80	363.61	5839.70	543.09	9699.50	902.05
75	1072.20	99.71	2094.40	194.78	4138.80	384.91	6183.20	575.04	10272.00	955.30
76	1136.35	105.68	2222.70	206.71	4395.40	408.77	6568.10	610.83	10913.50	1014.96
77	1204.85	112.05	2359.70	219.45	4669.40	434.25	6979.10	649.06	11598.50	1078.66
78	1278.45	118.90	2506.90	233.14	4963.80	461.63	7420.70	690.13	12334.50	1147.11
79	1357.90	126.28	2665.80	247.92	5281.60	491.19	7897.40	734.46	13129.00	1221.00
80	1443.65	134.26	2837.30	263.87	5624.60	523.09	8411.90	782.31	13986.50	1300.74

Policy No. 200-466 Commissionable policy fee is included in all premium calculations, above

Monthly premiums = .093 x annual premiums

**Express Issue Whole Life Deluxe
Female Non-Tobacco**

Issue Age	Face Amount									
	5,000	Monthly	10,000	Monthly	20,000	Monthly	30,000	Monthly	50,000	Monthly
20	92.75	8.63	135.50	12.60	221.00	20.55	306.50	28.50	477.50	44.41
21	94.50	8.79	139.00	12.93	228.00	21.20	317.00	29.48	495.00	46.04
22	96.40	8.97	142.80	13.28	235.60	21.91	328.40	30.54	514.00	47.80
23	98.50	9.16	147.00	13.67	244.00	22.69	341.00	31.71	535.00	49.76
24	100.45	9.34	150.90	14.03	251.80	23.42	352.70	32.80	554.50	51.57
25	102.70	9.55	155.40	14.45	260.80	24.25	366.20	34.06	577.00	53.66
26	104.50	9.72	159.00	14.79	268.00	24.92	377.00	35.06	595.00	55.34
27	106.45	9.90	162.90	15.15	275.80	25.65	388.70	36.15	614.50	57.15
28	108.45	10.09	166.90	15.52	283.80	26.39	400.70	37.27	634.50	59.01
29	110.55	10.28	171.10	15.91	292.20	27.17	413.30	38.44	655.50	60.96
30	112.80	10.49	175.60	16.33	301.20	28.01	426.80	39.69	678.00	63.05
31	115.10	10.70	180.20	16.76	310.40	28.87	440.60	40.98	701.00	65.19
32	117.60	10.94	185.20	17.22	320.40	29.80	455.60	42.37	726.00	67.52
33	120.20	11.18	190.40	17.71	330.80	30.76	471.20	43.82	752.00	69.94
34	122.90	11.43	195.80	18.21	341.60	31.77	487.40	45.33	779.00	72.45
35	125.85	11.70	201.70	18.76	353.40	32.87	505.10	46.97	808.50	75.19
36	129.70	12.06	209.40	19.47	368.80	34.30	528.20	49.12	847.00	78.77
37	133.75	12.44	217.50	20.23	385.00	35.81	552.50	51.38	887.50	82.54
38	138.00	12.83	226.00	21.02	402.00	37.39	578.00	53.75	930.00	86.49
39	142.55	13.26	235.10	21.86	420.20	39.08	605.30	56.29	975.50	90.72
40	147.10	13.68	244.20	22.71	438.40	40.77	632.60	58.83	1021.00	94.95
41	152.10	14.15	254.20	23.64	458.40	42.63	662.60	61.62	1071.00	99.60
42	157.25	14.62	264.50	24.60	479.00	44.55	693.50	64.50	1122.50	104.39
43	162.75	15.14	275.50	25.62	501.00	46.59	726.50	67.56	1177.50	109.51
44	168.35	15.66	286.70	26.66	523.40	48.68	760.10	70.69	1233.50	114.72
45	174.35	16.21	298.70	27.78	547.40	50.91	796.10	74.04	1293.50	120.30
46	178.50	16.60	307.00	28.55	564.00	52.45	821.00	76.35	1335.00	124.16
47	182.75	17.00	315.50	29.34	581.00	54.03	846.50	78.72	1377.50	128.11
48	187.25	17.41	324.50	30.18	599.00	55.71	873.50	81.24	1422.50	132.29
49	191.90	17.85	333.80	31.04	617.60	57.44	901.40	83.83	1469.00	136.62
50	196.75	18.30	343.50	31.95	637.00	59.24	930.50	86.54	1517.50	141.13
51	201.85	18.77	353.70	32.89	657.40	61.14	961.10	89.38	1568.50	145.87
52	207.10	19.26	364.20	33.87	678.40	63.09	992.60	92.31	1621.00	150.75
53	212.60	19.77	375.20	34.89	700.40	65.14	1025.60	95.38	1676.00	155.87
54	218.30	20.30	386.60	35.95	723.20	67.26	1059.80	98.56	1733.00	161.17
55	224.20	20.85	398.40	37.05	746.80	69.45	1095.20	101.85	1792.00	166.66
56	231.55	21.53	413.10	38.42	776.20	72.19	1139.30	105.95	1865.50	173.49
57	239.20	22.25	428.40	39.84	806.80	75.03	1185.20	110.22	1942.00	180.61
58	247.45	23.01	444.90	41.38	839.80	78.10	1234.70	114.83	2024.50	188.28
59	256.00	23.81	462.00	42.97	874.00	81.28	1286.00	119.60	2110.00	196.23
60	265.15	24.66	480.30	44.67	910.60	84.69	1340.90	124.70	2201.50	204.74
61	274.85	25.56	499.70	46.47	949.40	88.29	1399.10	130.12	2298.50	213.76
62	285.05	26.51	520.10	48.37	990.20	92.09	1460.30	135.81	2400.50	223.25
63	295.80	27.51	541.60	50.37	1033.20	96.09	1524.80	141.81	2508.00	233.24
64	309.40	28.77	568.80	52.90	1087.60	101.15	1606.40	149.40	2644.00	245.89
65	319.15	29.68	588.30	54.71	1126.60	104.77	1664.90	154.84	2741.50	254.96
66	336.15	31.26	622.30	57.87	1194.60	111.10	1766.90	164.32	2911.50	270.77
67	354.30	32.95	658.60	61.25	1267.20	117.85	1875.80	174.45	3093.00	287.65
68	373.80	34.76	697.60	64.88	1345.20	125.10	1992.80	185.33	3288.00	305.78
69	394.80	36.72	739.60	68.78	1429.20	132.92	2118.80	197.05	3498.00	325.31
70	421.00	39.15	792.00	73.66	1534.00	142.66	2276.00	211.67	3760.00	349.68
71	449.35	41.79	848.70	78.93	1647.40	153.21	2446.10	227.49	4043.50	376.05
72	479.90	44.63	909.80	84.61	1769.60	164.57	2629.40	244.53	4349.00	404.46
73	512.50	47.66	975.00	90.68	1900.00	176.70	2825.00	262.73	4675.00	434.78
74	547.15	50.88	1044.30	97.12	2038.60	189.59	3032.90	282.06	5021.50	467.00
75	584.30	54.34	1118.60	104.03	2187.20	203.41	3255.80	302.79	5393.00	501.55
76	617.80	57.46	1185.60	110.26	2321.20	215.87	3456.80	321.48	5728.00	532.70
77	653.60	60.78	1257.20	116.92	2464.40	229.19	3671.60	341.46	6086.00	566.00
78	692.05	64.36	1334.10	124.07	2618.20	243.49	3902.30	362.91	6470.50	601.76
79	733.55	68.22	1417.10	131.79	2784.20	258.93	4151.30	386.07	6885.50	640.35
80	778.45	72.40	1506.90	140.14	2963.80	275.63	4420.70	411.13	7334.50	682.11

Policy No. 200-466 Commissionable policy fee is included in all premium calculations, above

Monthly premiums = .093 x annual premiums

**Express Issue Whole Life Deluxe
Female Tobacco**

Issue Age	Face Amount									
	5,000	Monthly	10,000	Monthly	20,000	Monthly	30,000	Monthly	50,000	Monthly
20	110.75	10.30	171.50	15.95	293.00	27.25	414.50	38.55	657.50	61.15
21	113.20	10.53	176.40	16.41	302.80	28.16	429.20	39.92	682.00	63.43
22	115.95	10.78	181.90	16.92	313.80	29.18	445.70	41.45	709.50	65.98
23	118.85	11.05	187.70	17.46	325.40	30.26	463.10	43.07	738.50	68.68
24	121.75	11.32	193.50	18.00	337.00	31.34	480.50	44.69	767.50	71.38
25	124.90	11.62	199.80	18.58	349.60	32.51	499.40	46.44	799.00	74.31
26	127.45	11.85	204.90	19.06	359.80	33.46	514.70	47.87	824.50	76.68
27	130.20	12.11	210.40	19.57	370.80	34.48	531.20	49.40	852.00	79.24
28	133.00	12.37	216.00	20.09	382.00	35.53	548.00	50.96	880.00	81.84
29	136.05	12.65	222.10	20.66	394.20	36.66	566.30	52.67	910.50	84.68
30	139.20	12.95	228.40	21.24	406.80	37.83	585.20	54.42	942.00	87.61
31	142.45	13.25	234.90	21.85	419.80	39.04	604.70	56.24	974.50	90.63
32	146.00	13.58	242.00	22.51	434.00	40.36	626.00	58.22	1010.00	93.93
33	149.70	13.92	249.40	23.19	448.80	41.74	648.20	60.28	1047.00	97.37
34	153.60	14.28	257.20	23.92	464.40	43.19	671.60	62.46	1086.00	101.00
35	157.80	14.68	265.60	24.70	481.20	44.75	696.80	64.80	1128.00	104.90
36	163.20	15.18	276.40	25.71	502.80	46.76	729.20	67.82	1182.00	109.93
37	168.95	15.71	287.90	26.77	525.80	48.90	763.70	71.02	1239.50	115.27
38	175.00	16.28	300.00	27.90	550.00	51.15	800.00	74.40	1300.00	120.90
39	181.45	16.87	312.90	29.10	575.80	53.55	838.70	78.00	1364.50	126.90
40	188.00	17.48	326.00	30.32	602.00	55.99	878.00	81.65	1430.00	132.99
41	195.10	18.14	340.20	31.64	630.40	58.63	920.60	85.62	1501.00	139.59
42	202.35	18.82	354.70	32.99	659.40	61.32	964.10	89.66	1573.50	146.34
43	210.10	19.54	370.20	34.43	690.40	64.21	1010.60	93.99	1651.00	153.54
44	218.15	20.29	386.30	35.93	722.60	67.20	1058.90	98.48	1731.50	161.03
45	226.65	21.08	403.30	37.51	756.60	70.36	1109.90	103.22	1816.50	168.93
46	234.30	21.79	418.60	38.93	787.20	73.21	1155.80	107.49	1893.00	176.05
47	242.35	22.54	434.70	40.43	819.40	76.20	1204.10	111.98	1973.50	183.54
48	250.75	23.32	451.50	41.99	853.00	79.33	1254.50	116.67	2057.50	191.35
49	259.60	24.14	469.20	43.64	888.40	82.62	1307.60	121.61	2146.00	199.58
50	268.90	25.01	487.80	45.37	925.60	86.08	1363.40	126.80	2239.00	208.23
51	278.60	25.91	507.20	47.17	964.40	89.69	1421.60	132.21	2336.00	217.25
52	288.75	26.85	527.50	49.06	1005.00	93.47	1482.50	137.87	2437.50	226.69
53	299.45	27.85	548.90	51.05	1047.80	97.45	1546.70	143.84	2544.50	236.64
54	310.55	28.88	571.10	53.11	1092.20	101.57	1613.30	150.04	2655.50	246.96
55	322.20	29.96	594.40	55.28	1138.80	105.91	1683.20	156.54	2772.00	257.80
56	336.20	31.27	622.40	57.88	1194.80	111.12	1767.20	164.35	2912.00	270.82
57	351.05	32.65	652.10	60.65	1254.20	116.64	1856.30	172.64	3060.50	284.63
58	366.85	34.12	683.70	63.58	1317.40	122.52	1951.10	181.45	3218.50	299.32
59	383.60	35.67	717.20	66.70	1384.40	128.75	2051.60	190.80	3386.00	314.90
60	401.45	37.33	752.90	70.02	1455.80	135.39	2158.70	200.76	3564.50	331.50
61	420.50	39.11	791.00	73.56	1532.00	142.48	2273.00	211.39	3755.00	349.22
62	440.60	40.98	831.20	77.30	1612.40	149.95	2393.60	222.60	3956.00	367.91
63	462.00	42.97	874.00	81.28	1698.00	157.91	2522.00	234.55	4170.00	387.81
64	488.45	45.43	926.90	86.20	1803.80	167.75	2680.70	249.31	4434.50	412.41
65	508.80	47.32	967.60	89.99	1885.20	175.32	2802.80	260.66	4638.00	431.33
66	532.20	49.49	1014.40	94.34	1978.80	184.03	2943.20	273.72	4872.00	453.10
67	557.10	51.81	1064.20	98.97	2078.40	193.29	3092.60	287.61	5121.00	476.25
68	583.75	54.29	1117.50	103.93	2185.00	203.21	3252.50	302.48	5387.50	501.04
69	612.20	56.93	1174.40	109.22	2298.80	213.79	3423.20	318.36	5672.00	527.50
70	648.50	60.31	1247.00	115.97	2444.00	227.29	3641.00	338.61	6035.00	561.26
71	687.30	63.92	1324.60	123.19	2599.20	241.73	3873.80	360.26	6423.00	597.34
72	728.65	67.76	1407.30	130.88	2764.60	257.11	4121.90	383.34	6836.50	635.79
73	772.55	71.85	1495.10	139.04	2940.20	273.44	4385.30	407.83	7275.50	676.62
74	818.85	76.15	1587.70	147.66	3125.40	290.66	4663.10	433.67	7738.50	719.68
75	867.80	80.71	1685.60	156.76	3321.20	308.87	4956.80	460.98	8228.00	765.20
76	919.05	85.47	1788.10	166.29	3526.20	327.94	5264.30	489.58	8740.50	812.87
77	973.85	90.57	1897.70	176.49	3745.40	348.32	5593.10	520.16	9288.50	863.83
78	1032.75	96.05	2015.50	187.44	3981.00	370.23	5946.50	553.02	9877.50	918.61
79	1096.25	101.95	2142.50	199.25	4235.00	393.86	6327.50	588.46	10512.50	977.66
80	1164.95	108.34	2279.90	212.03	4509.80	419.41	6739.70	626.79	11199.50	1041.55

Policy No. 200-466 Commissionable policy fee is included in all premium calculations, above

Monthly premiums = .093 x annual premiums

**Express Issue Whole Life Premier
Male Non-Tobacco**

Issue Age	Face Amount									
	5,000	Monthly	10,000	Monthly	25,000	Monthly	50,000	Monthly	100,000	Monthly
20	90.70	8.44	131.40	12.22	253.50	23.58	457.00	42.50	864.00	80.35
21	92.25	8.58	134.50	12.51	261.25	24.30	472.50	43.94	895.00	83.24
22	93.80	8.72	137.60	12.80	269.00	25.02	488.00	45.38	926.00	86.12
23	95.55	8.89	141.10	13.12	277.75	25.83	505.50	47.01	961.00	89.37
24	97.35	9.05	144.70	13.46	286.75	26.67	523.50	48.69	997.00	92.72
25	99.30	9.23	148.60	13.82	296.50	27.57	543.00	50.50	1036.00	96.35
26	100.70	9.37	151.40	14.08	303.50	28.23	557.00	51.80	1064.00	98.95
27	102.10	9.50	154.20	14.34	310.50	28.88	571.00	53.10	1092.00	101.56
28	103.60	9.63	157.20	14.62	318.00	29.57	586.00	54.50	1122.00	104.35
29	105.15	9.78	160.30	14.91	325.75	30.29	601.50	55.94	1153.00	107.23
30	106.80	9.93	163.60	15.21	334.00	31.06	618.00	57.47	1186.00	110.30
31	108.50	10.09	167.00	15.53	342.50	31.85	635.00	59.06	1220.00	113.46
32	110.30	10.26	170.60	15.87	351.50	32.69	653.00	60.73	1256.00	116.81
33	112.10	10.43	174.20	16.20	360.50	33.53	671.00	62.40	1292.00	120.16
34	114.00	10.60	178.00	16.55	370.00	34.41	690.00	64.17	1330.00	123.69
35	116.00	10.79	182.00	16.93	380.00	35.34	710.00	66.03	1370.00	127.41
36	119.15	11.08	188.30	17.51	395.75	36.80	741.50	68.96	1433.00	133.27
37	122.50	11.39	195.00	18.14	412.50	38.36	775.00	72.08	1500.00	139.50
38	126.05	11.72	202.10	18.80	430.25	40.01	810.50	75.38	1571.00	146.10
39	129.75	12.07	209.50	19.48	448.75	41.73	847.50	78.82	1645.00	152.99
40	133.70	12.43	217.40	20.22	468.50	43.57	887.00	82.49	1724.00	160.33
41	137.75	12.81	225.50	20.97	488.75	45.45	927.50	86.26	1805.00	167.87
42	142.10	13.22	234.20	21.78	510.50	47.48	971.00	90.30	1892.00	175.96
43	146.70	13.64	243.40	22.64	533.50	49.62	1017.00	94.58	1984.00	184.51
44	151.60	14.10	253.20	23.55	558.00	51.89	1066.00	99.14	2082.00	193.63
45	156.70	14.57	263.40	24.50	583.50	54.27	1117.00	103.88	2184.00	203.11
46	161.05	14.98	272.10	25.31	605.25	56.29	1160.50	107.93	2271.00	211.20
47	165.60	15.40	281.20	26.15	628.00	58.40	1206.00	112.16	2362.00	219.67
48	170.35	15.84	290.70	27.04	651.75	60.61	1253.50	116.58	2457.00	228.50
49	175.35	16.31	300.70	27.97	676.75	62.94	1303.50	121.23	2557.00	237.80
50	180.65	16.80	311.30	28.95	703.25	65.40	1356.50	126.15	2663.00	247.66
51	186.20	17.32	322.40	29.98	731.00	67.98	1412.00	131.32	2774.00	257.98
52	192.00	17.86	334.00	31.06	760.00	70.68	1470.00	136.71	2890.00	268.77
53	198.10	18.42	346.20	32.20	790.50	73.52	1531.00	142.38	3012.00	280.12
54	204.45	19.01	358.90	33.38	822.25	76.47	1594.50	148.29	3139.00	291.93
55	212.70	19.78	375.40	34.91	863.50	80.31	1677.00	155.96	3304.00	307.27
56	221.45	20.59	392.90	36.54	907.25	84.37	1764.50	164.10	3479.00	323.55
57	230.75	21.46	411.50	38.27	953.75	88.70	1857.50	172.75	3665.00	340.85
58	240.50	22.37	431.00	40.08	1002.50	93.23	1955.00	181.82	3860.00	358.98
59	250.95	23.34	451.90	42.03	1054.75	98.09	2059.50	191.53	4069.00	378.42
60	262.05	24.37	474.10	44.09	1110.25	103.25	2170.50	201.86	4291.00	399.06
61	273.85	25.47	497.70	46.29	1169.25	108.74	2288.50	212.83		
62	286.35	26.63	522.70	48.61	1231.75	114.55	2413.50	224.46		
63	299.65	27.87	549.30	51.08	1298.25	120.74	2546.50	236.82		
64	313.70	29.17	577.40	53.70	1368.50	127.27	2687.00	249.89		
65	328.55	30.56	607.10	56.46	1442.75	134.18	2835.50	263.70		
66	352.60	32.79	655.20	60.93	1563.00	145.36	3076.00	286.07		
67	375.90	34.96	701.80	65.27	1679.50	156.19	3309.00	307.74		
68	401.25	37.32	752.50	69.98	1806.25	167.98	3562.50	331.31		
69	428.85	39.88	807.70	75.12	1944.25	180.82	3838.50	356.98		
70	458.95	42.68	867.90	80.71	2094.75	194.81	4139.50	384.97		
71	496.70	46.19	943.40	87.74	2283.50	212.37	4517.00	420.08		
72	537.95	50.03	1025.90	95.41	2489.75	231.55	4929.50	458.44		
73	582.70	54.19	1115.40	103.73	2713.50	252.36	5377.00	500.06		
74	631.30	58.71	1212.60	112.77	2956.50	274.95	5863.00	545.26		
75	683.70	63.58	1317.40	122.52	3218.50	299.32	6387.00	593.99		
76	738.50	68.68	1427.00	132.71	3492.50	324.80	6935.00	644.96		
77	781.90	72.72	1513.80	140.78	3709.50	344.98	7369.00	685.32		
78	828.45	77.05	1606.90	149.44	3942.25	366.63	7834.50	728.61		
79	878.80	81.73	1707.60	158.81	4194.00	390.04	8338.00	775.43		
80	933.25	86.79	1816.50	168.93	4466.25	415.36	8882.50	826.07		

Policy No. 200-466 Commissionable policy fee is included in all premium calculations, above

Monthly premiums = .093 x annual premiums

**Express Issue Whole Life Premier
Male Tobacco**

Issue Age	Face Amount									
	5,000	Monthly	10,000	Monthly	25,000	Monthly	50,000	Monthly	100,000	Monthly
20	113.55	10.56	177.10	16.47	367.75	34.20	685.50	63.75	1321.00	122.85
21	116.00	10.79	182.00	16.93	380.00	35.34	710.00	66.03	1370.00	127.41
22	118.45	11.02	186.90	17.38	392.25	36.48	734.50	68.31	1419.00	131.97
23	121.15	11.27	192.30	17.88	405.75	37.73	761.50	70.82	1473.00	136.99
24	124.05	11.54	198.10	18.42	420.25	39.08	790.50	73.52	1531.00	142.38
25	127.05	11.82	204.10	18.98	435.25	40.48	820.50	76.31	1591.00	147.96
26	129.20	12.02	208.40	19.38	446.00	41.48	842.00	78.31	1634.00	151.96
27	131.40	12.22	212.80	19.79	457.00	42.50	864.00	80.35	1678.00	156.05
28	133.75	12.44	217.50	20.23	468.75	43.59	887.50	82.54	1725.00	160.43
29	136.20	12.67	222.40	20.68	481.00	44.73	912.00	84.82	1774.00	164.98
30	138.75	12.90	227.50	21.16	493.75	45.92	937.50	87.19	1825.00	169.73
31	141.40	13.15	232.80	21.65	507.00	47.15	964.00	89.65	1878.00	174.65
32	144.15	13.41	238.30	22.16	520.75	48.43	991.50	92.21	1933.00	179.77
33	147.05	13.68	244.10	22.70	535.25	49.78	1020.50	94.91	1991.00	185.16
34	150.00	13.95	250.00	23.25	550.00	51.15	1050.00	97.65	2050.00	190.65
35	153.10	14.24	256.20	23.83	565.50	52.59	1081.00	100.53	2112.00	196.42
36	158.05	14.70	266.10	24.75	590.25	54.89	1130.50	105.14	2211.00	205.62
37	163.30	15.19	276.60	25.72	616.50	57.33	1183.00	110.02	2316.00	215.39
38	168.80	15.70	287.60	26.75	644.00	59.89	1238.00	115.13	2426.00	225.62
39	174.60	16.24	299.20	27.83	673.00	62.59	1296.00	120.53	2542.00	236.41
40	180.75	16.81	311.50	28.97	703.75	65.45	1357.50	126.25	2665.00	247.85
41	187.15	17.40	324.30	30.16	735.75	68.42	1421.50	132.20	2793.00	259.75
42	193.95	18.04	337.90	31.42	769.75	71.59	1489.50	138.52	2929.00	272.40
43	201.15	18.71	352.30	32.76	805.75	74.93	1561.50	145.22	3073.00	285.79
44	208.75	19.41	367.50	34.18	843.75	78.47	1637.50	152.29	3225.00	299.93
45	216.75	20.16	383.50	35.67	883.75	82.19	1717.50	159.73	3385.00	314.81
46	225.25	20.95	400.50	37.25	926.25	86.14	1802.50	167.63	3555.00	330.62
47	234.25	21.79	418.50	38.92	971.25	90.33	1892.50	176.00	3735.00	347.36
48	243.70	22.66	437.40	40.68	1018.50	94.72	1987.00	184.79	3924.00	364.93
49	253.70	23.59	457.40	42.54	1068.50	99.37	2087.00	194.09	4124.00	383.53
50	264.35	24.58	478.70	44.52	1121.75	104.32	2193.50	204.00	4337.00	403.34
51	275.55	25.63	501.10	46.60	1177.75	109.53	2305.50	214.41	4561.00	424.17
52	287.40	26.73	524.80	48.81	1237.00	115.04	2424.00	225.43	4798.00	446.21
53	299.85	27.89	549.70	51.12	1299.25	120.83	2548.50	237.01	5047.00	469.37
54	313.00	29.11	576.00	53.57	1365.00	126.95	2680.00	249.24	5310.00	493.83
55	329.65	30.66	609.30	56.66	1448.25	134.69	2846.50	264.72	5643.00	524.80
56	347.35	32.30	644.70	59.96	1536.75	142.92	3023.50	281.19	5997.00	557.72
57	366.30	34.07	682.60	63.48	1631.50	151.73	3213.00	298.81	6376.00	592.97
58	386.40	35.94	722.80	67.22	1732.00	161.08	3414.00	317.50	6778.00	630.35
59	408.00	37.94	766.00	71.24	1840.00	171.12	3630.00	337.59	7210.00	670.53
60	431.00	40.08	812.00	75.52	1955.00	181.82	3860.00	358.98	7670.00	713.31
61	455.70	42.38	861.40	80.11	2078.50	193.30	4107.00	381.95		
62	482.10	44.84	914.20	85.02	2210.50	205.58	4371.00	406.50		
63	510.30	47.46	970.60	90.27	2351.50	218.69	4653.00	432.73		
64	540.35	50.25	1030.70	95.86	2501.75	232.66	4953.50	460.68		
65	572.25	53.22	1094.50	101.79	2661.25	247.50	5272.50	490.34		
66	610.35	56.76	1170.70	108.88	2851.75	265.21	5653.50	525.78		
67	646.20	60.10	1242.40	115.54	3031.00	281.88	6012.00	559.12		
68	684.80	63.69	1319.60	122.72	3224.00	299.83	6398.00	595.01		
69	726.55	67.57	1403.10	130.49	3432.75	319.25	6815.50	633.84		
70	771.65	71.76	1493.30	138.88	3658.25	340.22	7266.50	675.78		
71	820.20	76.28	1590.40	147.91	3901.00	362.79	7752.00	720.94		
72	872.30	81.12	1694.60	157.60	4161.50	387.02	8273.00	769.39		
73	928.15	86.32	1806.30	167.99	4440.75	412.99	8831.50	821.33		
74	987.60	91.85	1925.20	179.04	4738.00	440.63	9426.00	876.62		
75	1050.50	97.70	2051.00	190.74	5052.50	469.88	10055.00	935.12		
76	1114.60	103.66	2179.20	202.67	5373.00	499.69	10696.00	994.73		
77	1181.75	109.90	2313.50	215.16	5708.75	530.91	11367.50	1057.18		
78	1253.90	116.61	2457.80	228.58	6069.50	564.46	12089.00	1124.28		
79	1331.75	123.85	2613.50	243.06	6458.75	600.66	12867.50	1196.68		
80	1415.80	131.67	2781.60	258.69	6879.00	639.75	13708.00	1274.84		

Policy No. 200-466 Commissionable policy fee is included in all premium calculations, above

Monthly premiums = .093 x annual premiums

**Express Issue Whole Life Premier
Female Non-Tobacco**

Issue Age	Face Amount									
	5,000	Monthly	10,000	Monthly	25,000	Monthly	50,000	Monthly	100,000	Monthly
20	80.80	7.51	111.60	10.38	204.00	18.97	358.00	33.29	666.00	61.94
21	82.10	7.64	114.20	10.62	210.50	19.58	371.00	34.50	692.00	64.36
22	83.40	7.76	116.80	10.86	217.00	20.18	384.00	35.71	718.00	66.77
23	84.75	7.88	119.50	11.11	223.75	20.81	397.50	36.97	745.00	69.29
24	86.20	8.02	122.40	11.38	231.00	21.48	412.00	38.32	774.00	71.98
25	87.75	8.16	125.50	11.67	238.75	22.20	427.50	39.76	805.00	74.87
26	89.05	8.28	128.10	11.91	245.25	22.81	440.50	40.97	831.00	77.28
27	90.30	8.40	130.60	12.15	251.50	23.39	453.00	42.13	856.00	79.61
28	91.70	8.53	133.40	12.41	258.50	24.04	467.00	43.43	884.00	82.21
29	93.10	8.66	136.20	12.67	265.50	24.69	481.00	44.73	912.00	84.82
30	94.55	8.79	139.10	12.94	272.75	25.37	495.50	46.08	941.00	87.51
31	96.10	8.94	142.20	13.22	280.50	26.09	511.00	47.52	972.00	90.40
32	97.70	9.09	145.40	13.52	288.50	26.83	527.00	49.01	1004.00	93.37
33	99.40	9.24	148.80	13.84	297.00	27.62	544.00	50.59	1038.00	96.53
34	101.10	9.40	152.20	14.15	305.50	28.41	561.00	52.17	1072.00	99.70
35	102.95	9.57	155.90	14.50	314.75	29.27	579.50	53.89	1109.00	103.14
36	105.30	9.79	160.60	14.94	326.50	30.36	603.00	56.08	1156.00	107.51
37	107.85	10.03	165.70	15.41	339.25	31.55	628.50	58.45	1207.00	112.25
38	110.50	10.28	171.00	15.90	352.50	32.78	655.00	60.92	1260.00	117.18
39	113.20	10.53	176.40	16.41	366.00	34.04	682.00	63.43	1314.00	122.20
40	116.10	10.80	182.20	16.94	380.50	35.39	711.00	66.12	1372.00	127.60
41	119.10	11.08	188.20	17.50	395.50	36.78	741.00	68.91	1432.00	133.18
42	122.20	11.36	194.40	18.08	411.00	38.22	772.00	71.80	1494.00	138.94
43	125.50	11.67	201.00	18.69	427.50	39.76	805.00	74.87	1560.00	145.08
44	129.00	12.00	208.00	19.34	445.00	41.39	840.00	78.12	1630.00	151.59
45	132.65	12.34	215.30	20.02	463.25	43.08	876.50	81.51	1703.00	158.38
46	135.80	12.63	221.60	20.61	479.00	44.55	908.00	84.44	1766.00	164.24
47	139.10	12.94	228.20	21.22	495.50	46.08	941.00	87.51	1832.00	170.38
48	142.50	13.25	235.00	21.86	512.50	47.66	975.00	90.68	1900.00	176.70
49	146.15	13.59	242.30	22.53	530.75	49.36	1011.50	94.07	1973.00	183.49
50	149.90	13.94	249.80	23.23	549.50	51.10	1049.00	97.56	2048.00	190.46
51	153.90	14.31	257.80	23.98	569.50	52.96	1089.00	101.28	2128.00	197.90
52	158.10	14.70	266.20	24.76	590.50	54.92	1131.00	105.18	2212.00	205.72
53	162.45	15.11	274.90	25.57	612.25	56.94	1174.50	109.23	2299.00	213.81
54	167.00	15.53	284.00	26.41	635.00	59.06	1220.00	113.46	2390.00	222.27
55	173.00	16.09	296.00	27.53	665.00	61.85	1280.00	119.04	2510.00	233.43
56	178.45	16.60	306.90	28.54	692.25	64.38	1334.50	124.11	2619.00	243.57
57	184.20	17.13	318.40	29.61	721.00	67.05	1392.00	129.46	2734.00	254.26
58	190.30	17.70	330.60	30.75	751.50	69.89	1453.00	135.13	2856.00	265.61
59	196.80	18.30	343.60	31.95	784.00	72.91	1518.00	141.17	2986.00	277.70
60	203.65	18.94	357.30	33.23	818.25	76.10	1586.50	147.54	3123.00	290.44
61	211.00	19.62	372.00	34.60	855.00	79.52	1660.00	154.38		
62	218.70	20.34	387.40	36.03	893.50	83.10	1737.00	161.54		
63	226.90	21.10	403.80	37.55	934.50	86.91	1819.00	169.17		
64	235.50	21.90	421.00	39.15	977.50	90.91	1905.00	177.17		
65	244.50	22.74	439.00	40.83	1022.50	95.09	1995.00	185.54		
66	259.10	24.10	468.20	43.54	1095.50	101.88	2141.00	199.11		
67	273.00	25.39	496.00	46.13	1165.00	108.35	2280.00	212.04		
68	288.15	26.80	526.30	48.95	1240.75	115.39	2431.50	226.13		
69	304.70	28.34	559.40	52.02	1323.50	123.09	2597.00	241.52		
70	322.75	30.02	595.50	55.38	1413.75	131.48	2777.50	258.31		
71	345.95	32.17	641.90	59.70	1529.75	142.27	3009.50	279.88		
72	371.40	34.54	692.80	64.43	1657.00	154.10	3264.00	303.55		
73	399.10	37.12	748.20	69.58	1795.50	166.98	3541.00	329.31		
74	429.20	39.92	808.40	75.18	1946.00	180.98	3842.00	357.31		
75	461.75	42.94	873.50	81.24	2108.75	196.11	4167.50	387.58		
76	497.10	46.23	944.20	87.81	2285.50	212.55	4521.00	420.45		
77	526.05	48.92	1002.10	93.20	2430.25	226.01	4810.50	447.38		
78	557.70	51.87	1065.40	99.08	2588.50	240.73	5127.00	476.81		
79	597.10	55.53	1144.20	106.41	2785.50	259.05	5521.00	513.45		
80	640.65	59.58	1231.30	114.51	3003.25	279.30	5956.50	553.95		

Policy No. 200-466 Commissionable policy fee is included in all premium calculations, above

Monthly premiums = .093 x annual premiums

**Express Issue Whole Life Premier
Female Tobacco**

Issue Age	Face Amount									
	5,000	Monthly	10,000	Monthly	25,000	Monthly	50,000	Monthly	100,000	Monthly
20	98.15	9.13	146.30	13.61	290.75	27.04	531.50	49.43	1013.00	94.21
21	100.10	9.31	150.20	13.97	300.50	27.95	551.00	51.24	1052.00	97.84
22	102.20	9.50	154.40	14.36	311.00	28.92	572.00	53.20	1094.00	101.74
23	104.35	9.70	158.70	14.76	321.75	29.92	593.50	55.20	1137.00	105.74
24	106.60	9.91	163.20	15.18	333.00	30.97	616.00	57.29	1182.00	109.93
25	109.00	10.14	168.00	15.62	345.00	32.09	640.00	59.52	1230.00	114.39
26	111.00	10.32	172.00	16.00	355.00	33.02	660.00	61.38	1270.00	118.11
27	113.00	10.51	176.00	16.37	365.00	33.95	680.00	63.24	1310.00	121.83
28	115.15	10.71	180.30	16.77	375.75	34.94	701.50	65.24	1353.00	125.83
29	117.35	10.91	184.70	17.18	386.75	35.97	723.50	67.29	1397.00	129.92
30	119.65	11.13	189.30	17.60	398.25	37.04	746.50	69.42	1443.00	134.20
31	122.05	11.35	194.10	18.05	410.25	38.15	770.50	71.66	1491.00	138.66
32	124.55	11.58	199.10	18.52	422.75	39.32	795.50	73.98	1541.00	143.31
33	127.20	11.83	204.40	19.01	436.00	40.55	822.00	76.45	1594.00	148.24
34	129.90	12.08	209.80	19.51	449.50	41.80	849.00	78.96	1648.00	153.26
35	132.75	12.35	215.50	20.04	463.75	43.13	877.50	81.61	1705.00	158.57
36	136.45	12.69	222.90	20.73	482.25	44.85	914.50	85.05	1779.00	165.45
37	140.40	13.06	230.80	21.46	502.00	46.69	954.00	88.72	1858.00	172.79
38	144.50	13.44	239.00	22.23	522.50	48.59	995.00	92.54	1940.00	180.42
39	148.80	13.84	247.60	23.03	544.00	50.59	1038.00	96.53	2026.00	188.42
40	153.30	14.26	256.60	23.86	566.50	52.68	1083.00	100.72	2116.00	196.79
41	157.95	14.69	265.90	24.73	589.75	54.85	1129.50	105.04	2209.00	205.44
42	162.85	15.15	275.70	25.64	614.25	57.13	1178.50	109.60	2307.00	214.55
43	168.00	15.62	286.00	26.60	640.00	59.52	1230.00	114.39	2410.00	224.13
44	173.40	16.13	296.80	27.60	667.00	62.03	1284.00	119.41	2518.00	234.17
45	179.10	16.66	308.20	28.66	695.50	64.68	1341.00	124.71	2632.00	244.78
46	185.40	17.24	320.80	29.83	727.00	67.61	1404.00	130.57	2758.00	256.49
47	191.95	17.85	333.90	31.05	759.75	70.66	1469.50	136.66	2889.00	268.68
48	198.90	18.50	347.80	32.35	794.50	73.89	1539.00	143.13	3028.00	281.60
49	206.25	19.18	362.50	33.71	831.25	77.31	1612.50	149.96	3175.00	295.28
50	213.95	19.90	377.90	35.14	869.75	80.89	1689.50	157.12	3329.00	309.60
51	222.10	20.66	394.20	36.66	910.50	84.68	1771.00	164.70	3492.00	324.76
52	230.70	21.46	411.40	38.26	953.50	88.68	1857.00	172.70	3664.00	340.75
53	239.70	22.29	429.40	39.93	998.50	92.86	1947.00	181.07	3844.00	357.49
54	249.25	23.18	448.50	41.71	1046.25	97.30	2042.50	189.95	4035.00	375.26
55	261.45	24.31	472.90	43.98	1107.25	102.97	2164.50	201.30	4279.00	397.95
56	272.75	25.37	495.50	46.08	1163.75	108.23	2277.50	211.81	4505.00	418.97
57	284.85	26.49	519.70	48.33	1224.25	113.86	2398.50	223.06	4747.00	441.47
58	297.70	27.69	545.40	50.72	1288.50	119.83	2527.00	235.01	5004.00	465.37
59	311.45	28.96	572.90	53.28	1357.25	126.22	2664.50	247.80	5279.00	490.95
60	326.15	30.33	602.30	56.01	1430.75	133.06	2811.50	261.47	5573.00	518.29
61	341.85	31.79	633.70	58.93	1509.25	140.36	2968.50	276.07		
62	358.50	33.34	667.00	62.03	1592.50	148.10	3135.00	291.56		
63	376.20	34.99	702.40	65.32	1681.00	156.33	3312.00	308.02		
64	394.90	36.73	739.80	68.80	1774.50	165.03	3499.00	325.41		
65	414.65	38.56	779.30	72.47	1873.25	174.21	3696.50	343.77		
66	437.25	40.66	824.50	76.68	1986.25	184.72	3922.50	364.79		
67	457.90	42.58	865.80	80.52	2089.50	194.32	4129.00	384.00		
68	480.40	44.68	910.80	84.70	2202.00	204.79	4354.00	404.92		
69	504.80	46.95	959.60	89.24	2324.00	216.13	4598.00	427.61		
70	531.40	49.42	1012.80	94.19	2457.00	228.50	4864.00	452.35		
71	560.35	52.11	1070.70	99.58	2601.75	241.96	5153.50	479.28		
72	591.60	55.02	1133.20	105.39	2758.00	256.49	5466.00	508.34		
73	625.40	58.16	1200.80	111.67	2927.00	272.21	5804.00	539.77		
74	661.65	61.53	1273.30	118.42	3108.25	289.07	6166.50	573.48		
75	700.05	65.10	1350.10	125.56	3300.25	306.92	6550.50	609.20		
76	741.45	68.95	1432.90	133.26	3507.25	326.17	6964.50	647.70		
77	786.10	73.11	1522.20	141.56	3730.50	346.94	7411.00	689.22		
78	835.00	77.66	1620.00	150.66	3975.00	369.68	7900.00	734.70		
79	896.00	83.33	1742.00	162.01	4280.00	398.04	8510.00	791.43		
80	963.30	89.59	1876.60	174.52	4616.50	429.33	9183.00	854.02		

Policy No. 200-466 Commissionable policy fee is included in all premium calculations, above

Monthly premiums = .093 x annual premiums

NOTES

Special Notes about Express Issue Whole Life (graded benefit) Plan:

- Graded death benefit during the first two years:
 - Policy Year 1: Benefit payable equals refund of premium plus 12% interest*
 - Policy Year 2: Benefit payable equals refund of premium plus 24% interest*
 - Policy Year 3: Full death benefit payable
- Full death benefit is payable if death occurs due to accidental causes during the first two policy years
- Free built-in inflation guard benefit - death benefit increases every five years for 20 years

Example: \$10,000 Initial Death Benefit increases to –

- \$10,500 at end of year 5
- \$11,000 at end of year 10
- \$11,500 at end of year 15
- \$12,000 at end of year 20

- Free identity theft benefit - premiums waived for three months
- Free extended hospital stay (20 consecutive days) - premiums waived for three months
- Free Common Carrier Accidental Death Benefit - death benefit payable is doubled if death is due to an accident while riding on public transportation.
- Issue ages 25 to 80 (45 to 80 in California)
- Coverage amounts from \$2,000 to \$50,000

Special Notes about Personal History Interviews on these products:

We require Personal History Interviews on all Applicants applying for Total Protection Series III Deluxe and Premier plans, *regardless* of face amount. We also require PHIs on all applicants applying for *more* than \$25,000 of coverage on the graded benefit EIWL plan; we *randomly* conduct PHIs for EIWL face amounts of \$25,000 or less. You have two options to accomplish these PHIs:

Option 1: We **strongly** suggest that you, the agent, initiate a point-of-sale (POS) interview from your client's home by calling **866-333-6557**. Tell the operator this interview is for UHL and the Total Protection Series EIWL (graded benefit), Deluxe or Premier plan and hand the phone to your client. During the interview, the interviewer will conduct MIB and Prescription Drug searches to better determine your client's suitability for the product you've selected. Upon completion of the interview and based on the client's answers to the questions and results of the database searches, the interviewer will tell you whether or not the application should be sent to the Home Office. The advantage to you is to ***Know Before You Go*** whether this application has a good chance to be issued.

Option 2: If you want UHL to order the PHI after you've completed the application with your client, indicate on the application's **NEW BUSINESS MEMO** cover page, the best time to reach your client; and, check the box to tell us you *did not* complete a POS PHI with your client.

