



The American

Whole Life

Issue Ages 20 - 85



The American Home Life Insurance Company

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The American Whole Life

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The American Whole Life

- ★ Level Premium Permanent Life Insurance
- ★ Policy Fee \$84.00
- ★ Male and Female Rates
- ★ Preferred Non-Tobacco
Non-Tobacco
Tobacco
- ★ Minimum Standard \$5,000
- ★ Minimum Preferred \$50,000
Indicate the desire for Preferred Non-Tobacco in the Special Instruction box on the inside cover of the application. **Blood Profile Required**
- ★ Issue Ages (age nearest) 20-85
- ★ Dividends Projected at Current Rates
(Not Guaranteed)
- ★ Provides Guaranteed Cash Value, Paid-Up Insurance, and Extended Term Insurance
- ★ Policy Loan Provision - Guaranteed Loan with Variable Interest Rate
- ★ Additional Benefits:
Accelerated Benefit Rider (ABR)
Waiver of Premium (WP)
Accidental Death Benefit (ADB)
Children's Term Insurance Benefit (CTIB)
Guaranteed Insurability Benefit (GIB)
Paid Up Additions Rider (PARider)
- ★ Term Riders:
NovaTerm Rider
- ★ Premium Modes:
Annual
Semi-Annual (.52)
Quarterly (.265)
Monthly Automatic (.0875)

Illustrations and/or Software Available Upon Request.

RATES PER \$1,000 - MALE

POLICY FEE: \$84.00

PREFERRED NT Min. \$50,000			NON-TOBACCO Min. \$5,000			TOBACCO Min. \$5,000		
AGE	BASE	W.P.	AGE	BASE	W.P.	AGE	BASE	W.P.
20	6.15	0.22	20	6.43	0.23	20	8.28	0.26
21	6.38	0.23	21	6.67	0.24	21	8.60	0.27
22	6.63	0.23	22	6.93	0.24	22	8.94	0.29
23	6.89	0.23	23	7.20	0.24	23	9.29	0.29
24	7.16	0.24	24	7.49	0.25	24	9.66	0.30
25	7.45	0.25	25	7.79	0.26	25	10.04	0.31
26	7.75	0.26	26	8.10	0.27	26	10.44	0.32
27	8.06	0.26	27	8.43	0.27	27	10.86	0.34
28	8.39	0.28	28	8.77	0.29	28	11.30	0.35
29	8.74	0.29	29	9.14	0.30	29	11.77	0.36
30	9.11	0.29	30	9.53	0.31	30	12.27	0.38
31	9.51	0.31	31	9.94	0.33	31	12.80	0.40
32	9.92	0.33	32	10.37	0.35	32	13.35	0.42
33	10.36	0.34	33	10.83	0.36	33	13.94	0.43
34	10.82	0.36	34	11.31	0.38	34	14.57	0.46
35	11.31	0.38	35	11.82	0.40	35	15.23	0.50
36	11.82	0.41	36	12.36	0.43	36	15.92	0.52
37	12.36	0.43	37	12.92	0.45	37	16.66	0.56
38	12.93	0.46	38	13.52	0.48	38	17.43	0.60
39	13.54	0.50	39	14.15	0.52	39	18.25	0.65
40	14.17	0.54	40	14.82	0.56	40	19.12	0.70
41	14.84	0.58	41	15.52	0.61	41	20.03	0.75
42	15.55	0.63	42	16.26	0.66	42	20.98	0.81
43	16.30	0.68	43	17.04	0.71	43	21.99	0.88
44	17.08	0.74	44	17.86	0.77	44	23.04	0.96
45	17.91	0.80	45	18.72	0.84	45	24.14	1.05
46	18.69	0.87	46	19.59	0.91	46	25.25	1.15
47	19.52	0.94	47	20.51	0.99	47	26.41	1.25
48	20.40	1.04	48	21.48	1.10	48	27.65	1.38
49	21.34	1.15	49	22.52	1.21	49	28.98	1.52
50	22.33	1.26	50	23.62	1.33	50	30.38	1.69
51	23.37	1.41	51	24.79	1.49	51	31.88	1.89
52	24.48	1.57	52	26.04	1.67	52	33.45	2.11
53	25.66	1.75	53	27.35	1.86	53	35.12	2.35
54	26.90	1.96	54	28.75	2.10	54	36.86	2.63
55	28.20	2.18	55	30.21	2.34	55	38.68	2.96
56	29.57	0.00	56	31.77	0.00	56	40.60	0.00
57	31.03	0.00	57	33.41	0.00	57	42.61	0.00
58	32.57	0.00	58	35.17	0.00	58	44.76	0.00
59	34.22	0.00	59	37.04	0.00	59	47.04	0.00
60	35.97	0.00	60	39.04	0.00	60	49.47	0.00
61	37.83	0.00	61	41.17	0.00	61	52.02	0.00
62	39.80	0.00	62	43.42	0.00	62	54.69	0.00
63	41.87	0.00	63	45.80	0.00	63	57.48	0.00
64	44.06	0.00	64	48.33	0.00	64	60.39	0.00
65	46.38	0.00	65	51.02	0.00	65	63.46	0.00
66	49.10	0.00	66	54.01	0.00	66	66.86	0.00
67	52.03	0.00	67	57.24	0.00	67	70.51	0.00
68	55.20	0.00	68	60.72	0.00	68	74.44	0.00
69	58.63	0.00	69	64.49	0.00	69	78.71	0.00
70	62.34	0.00	70	68.58	0.00	70	83.32	0.00
71	66.37	0.00	71	73.01	0.00	71	88.31	0.00
72	70.69	0.00	72	77.76	0.00	72	93.64	0.00
73	75.34	0.00	73	82.87	0.00	73	99.35	0.00
74	80.38	0.00	74	88.41	0.00	74	105.54	0.00
75	85.84	0.00	75	94.43	0.00	75	112.23	0.00
76	91.79	0.00	76	100.97	0.00	76	120.57	0.00
77	98.26	0.00	77	108.09	0.00	77	129.63	0.00
78	105.26	0.00	78	115.78	0.00	78	139.42	0.00
79	112.78	0.00	79	124.06	0.00	79	149.94	0.00
80	120.88	0.00	80	132.97	0.00	80	161.25	0.00
81	130.82	0.00	81	145.71	0.00	81	174.80	0.00
82	141.60	0.00	82	159.65	0.00	82	191.08	0.00
83	153.33	0.00	83	174.92	0.00	83	210.58	0.00
84	166.07	0.00	84	191.62	0.00	84	233.81	0.00
85	179.82	0.00	85	209.79	0.00	85	261.00	0.00

In Montana, Use Male Rates Only.

RATES PER \$1,000 - FEMALE

POLICY FEE: \$84.00

PREFERRED NT Min. \$50,000			NON-TOBACCO Min. \$5,000			TOBACCO Min. \$5,000		
AGE	BASE	W.P.	AGE	BASE	W.P.	AGE	BASE	W.P.
20	5.22	0.22	20	5.46	0.23	20	7.09	0.26
21	5.43	0.22	21	5.68	0.23	21	7.39	0.28
22	5.66	0.23	22	5.91	0.24	22	7.70	0.28
23	5.89	0.23	23	6.16	0.24	23	8.03	0.30
24	6.14	0.24	24	6.41	0.25	24	8.37	0.31
25	6.39	0.25	25	6.68	0.26	25	8.73	0.32
26	6.66	0.26	26	6.96	0.27	26	9.11	0.33
27	6.94	0.26	27	7.26	0.27	27	9.50	0.35
28	7.24	0.27	28	7.57	0.28	28	9.91	0.35
29	7.55	0.28	29	7.89	0.29	29	10.35	0.36
30	7.87	0.29	30	8.23	0.30	30	10.80	0.37
31	8.21	0.30	31	8.59	0.31	31	11.28	0.39
32	8.57	0.32	32	8.96	0.33	32	11.78	0.40
33	8.94	0.33	33	9.35	0.34	33	12.31	0.43
34	9.34	0.35	34	9.76	0.36	34	12.86	0.45
35	9.75	0.37	35	10.19	0.38	35	13.44	0.47
36	10.18	0.39	36	10.64	0.41	36	14.05	0.52
37	10.63	0.42	37	11.11	0.44	37	14.69	0.54
38	11.11	0.44	38	11.61	0.46	38	15.37	0.58
39	11.61	0.47	39	12.14	0.49	39	16.08	0.61
40	12.14	0.50	40	12.69	0.52	40	16.83	0.66
41	12.70	0.55	41	13.28	0.57	41	17.63	0.71
42	13.29	0.58	42	13.89	0.60	42	18.47	0.77
43	13.91	0.62	43	14.54	0.64	43	19.36	0.83
44	14.57	0.67	44	15.23	0.70	44	20.30	0.90
45	15.26	0.73	45	15.95	0.76	45	21.29	0.97
46	15.91	0.79	46	16.67	0.83	46	22.29	1.07
47	16.60	0.86	47	17.43	0.90	47	23.33	1.17
48	17.32	0.93	48	18.23	0.98	48	24.43	1.28
49	18.07	1.01	49	19.07	1.07	49	25.58	1.41
50	18.86	1.12	50	19.95	1.19	50	26.78	1.56
51	19.68	1.24	51	20.88	1.32	51	28.03	1.75
52	20.55	1.38	52	21.85	1.47	52	29.34	1.93
53	21.45	1.53	53	22.87	1.63	53	30.71	2.15
54	22.40	1.69	54	23.94	1.81	54	32.15	2.40
55	23.40	1.88	55	25.07	2.01	55	33.65	2.68
56	24.44	0.00	56	26.26	0.00	56	35.21	0.00
57	25.54	0.00	57	27.50	0.00	57	36.85	0.00
58	26.69	0.00	58	28.82	0.00	58	38.58	0.00
59	27.90	0.00	59	30.20	0.00	59	40.40	0.00
60	29.18	0.00	60	31.67	0.00	60	42.31	0.00
61	30.53	0.00	61	33.23	0.00	61	44.33	0.00
62	31.97	0.00	62	34.88	0.00	62	46.46	0.00
63	33.48	0.00	63	36.63	0.00	63	48.72	0.00
64	35.10	0.00	64	38.50	0.00	64	51.12	0.00
65	36.81	0.00	65	40.50	0.00	65	53.66	0.00
66	38.84	0.00	66	42.72	0.00	66	56.51	0.00
67	41.00	0.00	67	45.10	0.00	67	59.54	0.00
68	43.32	0.00	68	47.65	0.00	68	62.77	0.00
69	45.80	0.00	69	50.38	0.00	69	66.22	0.00
70	48.47	0.00	70	53.32	0.00	70	69.90	0.00
71	51.34	0.00	71	56.47	0.00	71	73.82	0.00
72	54.42	0.00	72	59.86	0.00	72	77.98	0.00
73	57.73	0.00	73	63.50	0.00	73	82.40	0.00
74	61.30	0.00	74	67.43	0.00	74	87.11	0.00
75	65.16	0.00	75	71.67	0.00	75	92.15	0.00
76	69.33	0.00	76	76.26	0.00	76	97.55	0.00
77	73.85	0.00	77	81.24	0.00	77	103.35	0.00
78	78.77	0.00	78	86.65	0.00	78	109.61	0.00
79	84.13	0.00	79	92.55	0.00	79	116.36	0.00
80	90.01	0.00	80	99.01	0.00	80	123.68	0.00
81	97.23	0.00	81	108.30	0.00	81	134.27	0.00
82	105.03	0.00	82	118.41	0.00	82	145.52	0.00
83	113.53	0.00	83	129.51	0.00	83	157.54	0.00
84	122.81	0.00	84	141.71	0.00	84	170.37	0.00
85	132.93	0.00	85	155.08	0.00	85	184.11	0.00

In Montana, Use Male Rates Only.

AMERICAN WHOLE LIFE

Values Per \$1,000

A G E	MALE - PREF. NON TOBACCO 10TH YEAR VALUES				A G E	FEMALE - PREF. NON TOBACCO 10TH YEAR VALUES			
	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's		Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's
20	40	231	12	2	20	36	237	14	2
21	42	236	12	2	21	38	241	13	2
22	44	241	12	2	22	40	245	13	2
23	47	246	11	2	23	42	249	13	2
24	49	251	11	2	24	44	252	12	2
25	52	256	10	2	25	46	255	12	2
26	55	261	10	2	26	48	259	11	2
27	58	266	10	2	27	51	262	11	2
28	61	271	9	2	28	53	265	11	2
29	65	275	9	2	29	56	268	10	2
30	68	280	9	2	30	58	271	10	2
31	71	284	8	2	31	61	274	9	2
32	75	288	8	2	32	64	277	9	2
33	79	291	8	2	33	67	280	9	2
34	82	295	8	2	34	70	284	9	2
35	86	298	7	2	35	74	287	8	2
36	90	301	7	2	36	77	290	8	2
37	94	304	7	2	37	81	293	8	2
38	98	307	7	2	38	84	296	8	2
39	102	310	6	2	39	88	299	8	2
40	107	313	6	2	40	92	302	8	2
41	111	316	6	2	41	96	304	8	2
42	116	319	6	2	42	100	307	8	3
43	121	323	6	2	43	104	309	8	3
44	127	326	7	3	44	108	311	9	3
45	132	329	7	3	45	112	313	10	3
46	138	333	8	3	46	116	314	10	4
47	143	336	8	4	47	120	316	11	4
48	149	339	9	4	48	124	317	12	5
49	155	342	10	5	49	129	319	13	5
50	161	345	11	5	50	133	320	14	6
51	168	348	12	6	51	138	322	15	6
52	174	351	13	7	52	142	324	16	7
53	180	354	15	8	53	147	326	17	8
54	186	356	16	8	54	153	328	19	9
55	193	358	18	9	55	158	330	20	9
56	199	361	19	11	56	164	333	21	10
57	205	363	20	12	57	170	336	22	11
58	212	366	22	13	58	176	339	22	12
59	219	368	23	14	59	183	343	23	12
60	227	371	24	15	60	190	347	24	13
61	234	375	25	15	61	197	351	24	14
62	242	378	26	16	62	204	355	25	14
63	250	382	27	17	63	212	359	25	15
64	259	387	28	19	64	220	363	26	16
65	270	394	29	20	65	228	367	27	17
66	281	401	31	22	66	236	371	28	18
67	292	409	33	24	67	244	376	30	19
68	303	416	35	26	68	253	381	31	21
69	314	423	38	28	69	264	389	33	22
70	324	430	41	31	70	275	397	35	24
71	335	435	44	34	71	286	405	37	26
72	344	440	48	37	72	297	412	40	29
73	353	445	52	41	73	308	419	42	31
74	362	449	56	45	74	319	426	45	34
75	371	454	60	49	75	329	433	48	37
76	378	457	65	54	76	340	439	52	40
77	385	459	70	59	77	351	446	55	44
78	391	461	76	64	78	361	453	60	48
79	395	461	82	70	79	371	458	64	52
80	399	461	88	76	80	380	463	69	56
81	402	460	95	83	81	389	469	73	61
82	405	461	102	90	82	404	481	78	66
83	411	463	110	97	83	424	498	83	71
84	419	469	118	105	84	448	520	88	76
85	432	480	126	113	85	476	546	94	82

In Montana, Use Male Rates Only.

AMERICAN WHOLE LIFE

Values Per \$1,000

A G E	MALE - NON-TOBACCO 10TH YEAR VALUES				A G E	FEMALE - NON-TOBACCO 10TH YEAR VALUES			
	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's		Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's
20	40	231	12	2	20	36	237	14	2
21	42	236	12	2	21	38	241	13	2
22	44	241	12	2	22	40	245	13	2
23	47	246	11	2	23	42	249	13	2
24	49	251	11	2	24	44	252	12	2
25	52	256	10	2	25	46	255	12	2
26	55	261	10	2	26	48	259	11	2
27	58	266	10	2	27	51	262	11	2
28	61	271	9	2	28	53	265	11	2
29	65	275	9	2	29	56	268	10	2
30	68	280	9	2	30	58	271	10	2
31	71	284	8	2	31	61	274	9	2
32	75	288	8	2	32	64	277	9	2
33	79	291	8	2	33	67	280	9	2
34	82	295	8	2	34	70	284	9	2
35	86	298	7	2	35	74	287	8	2
36	90	301	7	2	36	77	290	8	2
37	94	304	7	2	37	81	293	8	2
38	98	307	7	2	38	84	296	8	2
39	102	310	6	2	39	88	299	8	2
40	107	313	6	2	40	92	302	8	2
41	111	316	6	2	41	96	304	8	2
42	116	319	6	2	42	100	307	8	3
43	121	323	6	2	43	104	309	8	3
44	127	326	7	3	44	108	311	9	3
45	132	329	7	3	45	112	313	10	3
46	138	333	8	3	46	116	314	10	4
47	143	336	8	4	47	120	316	11	4
48	149	339	9	4	48	124	317	12	5
49	155	342	10	5	49	129	319	13	5
50	161	345	11	5	50	133	320	14	6
51	168	348	12	6	51	138	322	15	6
52	174	351	13	7	52	142	324	16	7
53	180	354	15	8	53	147	326	17	8
54	186	356	16	8	54	153	328	19	9
55	193	358	18	9	55	158	330	20	9
56	199	361	19	11	56	164	333	21	10
57	205	363	20	12	57	170	336	22	11
58	212	366	22	13	58	176	339	22	12
59	219	368	23	14	59	183	343	23	12
60	227	371	24	15	60	190	347	24	13
61	234	375	25	15	61	197	351	24	14
62	242	378	26	16	62	204	355	25	14
63	250	382	27	17	63	212	359	25	15
64	259	387	28	19	64	220	363	26	16
65	270	394	29	20	65	228	367	27	17
66	281	401	31	22	66	236	371	28	18
67	292	409	33	24	67	244	376	30	19
68	303	416	35	26	68	253	381	31	21
69	314	423	38	28	69	264	389	33	22
70	324	430	41	31	70	275	397	35	24
71	335	435	44	34	71	286	405	37	26
72	344	440	48	37	72	297	412	40	29
73	353	445	52	41	73	308	419	42	31
74	362	449	56	45	74	319	426	45	34
75	371	454	60	49	75	329	433	48	37
76	378	457	65	54	76	340	439	52	40
77	385	459	70	59	77	351	446	55	44
78	391	461	76	64	78	361	453	60	48
79	395	461	82	70	79	371	458	64	52
80	399	461	88	76	80	380	463	69	56
81	402	460	95	83	81	389	469	73	61
82	405	461	102	90	82	404	481	78	66
83	411	463	110	97	83	424	498	83	71
84	419	469	118	105	84	448	520	88	76
85	432	480	126	113	85	476	546	94	82

In Montana, Use Male Rates Only.

AMERICAN WHOLE LIFE

Values Per \$1,000

A G E	MALE - TOBACCO 10TH YEAR VALUES				A G E	FEMALE - TOBACCO 10TH YEAR VALUES			
	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's		Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's
20	51	241	10	2	20	49	257	11	2
21	53	245	10	2	21	51	260	11	2
22	56	248	9	2	22	54	263	10	2
23	59	253	9	2	23	56	266	10	2
24	62	257	9	2	24	59	269	10	2
25	65	262	8	2	25	61	272	9	2
26	68	267	8	2	26	64	274	9	2
27	72	272	8	2	27	67	277	9	2
28	76	277	8	2	28	70	280	8	2
29	80	281	7	2	29	73	282	8	2
30	84	286	7	2	30	76	285	8	2
31	88	290	7	2	31	80	288	8	2
32	92	294	7	2	32	83	291	7	2
33	96	297	6	2	33	87	294	7	2
34	100	300	6	2	34	91	297	7	2
35	104	303	6	2	35	95	300	7	2
36	108	305	6	2	36	99	303	6	2
37	112	307	6	2	37	103	306	6	2
38	116	308	6	2	38	107	309	6	2
39	121	310	6	2	39	112	311	6	2
40	125	313	6	2	40	116	313	6	2
41	130	315	6	2	41	120	315	6	2
42	135	318	6	3	42	125	317	7	3
43	140	320	6	3	43	129	318	7	3
44	145	323	6	3	44	133	318	8	3
45	151	325	7	3	45	137	319	8	3
46	156	328	7	3	46	140	319	9	4
47	161	330	7	4	47	144	319	9	4
48	166	332	8	4	48	148	318	10	5
49	172	334	8	4	49	151	318	11	5
50	177	335	9	5	50	155	318	12	6
51	182	337	9	5	51	159	318	13	6
52	187	338	10	5	52	163	318	14	7
53	192	338	10	6	53	167	318	14	8
54	196	338	11	6	54	172	319	15	8
55	201	338	11	7	55	177	320	16	9
56	205	338	11	7	56	181	322	16	9
57	209	338	12	7	57	187	323	17	10
58	214	339	12	7	58	192	326	17	10
59	219	340	12	8	59	198	328	17	10
60	226	344	12	8	60	204	331	17	10
61	234	348	10	7	61	210	333	17	10
62	242	354	8	6	62	216	336	17	11
63	250	359	7	5	63	224	341	17	11
64	259	365	6	4	64	231	346	17	11
65	269	372	6	4	65	239	351	18	12
66	279	379	5	4	66	247	356	18	13
67	289	387	4	3	67	255	361	19	13
68	300	394	3	3	68	263	366	20	14
69	310	401	3	2	69	271	371	22	16
70	319	407	3	2	70	279	376	23	17
71	328	412	2	2	71	288	382	24	18
72	336	416	2	2	72	295	386	26	20
73	343	420	2	2	73	302	390	28	22
74	351	424	2	2	74	309	392	30	23
75	358	428	2	2	75	314	395	32	25
76	364	430	2	2	76	319	397	32	26
77	369	432	2	2	77	325	399	32	26
78	373	432	2	2	78	330	401	33	27
79	375	431	2	2	79	333	401	34	28
80	376	429	2	2	80	335	400	35	29
81	376	426	2	2	81	338	400	34	29
82	377	424	2	2	82	349	409	34	29
83	380	424	2	2	83	368	426	34	29
84	386	428	2	2	84	393	450	34	30
85	397	438	2	2	85	424	482	34	30

In Montana, Use Male Rates Only.

AMERICAN WHOLE LIFE
Values Per \$1,000

A G E	MALE - PREF. NON TOBACCO 15TH YEAR VALUES				A G E	FEMALE - PREF. NON TOBACCO 15TH YEAR VALUES			
	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's		Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's
20	82	402	21	4	20	74	408	22	4
21	86	406	20	4	21	77	411	21	4
22	90	411	20	4	22	80	414	21	4
23	94	416	19	4	23	84	417	20	4
24	99	420	19	4	24	87	419	20	4
25	103	424	19	5	25	91	422	20	4
26	108	429	19	5	26	95	425	20	4
27	113	433	18	5	27	99	428	19	5
28	118	437	18	5	28	103	431	19	5
29	123	441	18	5	29	108	433	19	5
30	129	445	18	5	30	112	436	19	5
31	134	448	18	6	31	117	439	19	5
32	140	452	19	6	32	122	442	20	5
33	145	455	19	6	33	127	445	20	6
34	151	458	19	6	34	132	447	20	6
35	157	461	19	6	35	137	450	21	6
36	164	465	19	7	36	142	453	21	7
37	171	468	19	7	37	148	455	22	7
38	178	472	20	7	38	154	458	22	7
39	185	475	20	8	39	159	460	23	8
40	192	478	20	8	40	165	462	24	9
41	199	482	21	9	41	171	465	25	9
42	207	485	22	10	42	177	467	26	10
43	215	488	24	10	43	184	468	28	11
44	223	491	25	11	44	190	470	29	12
45	231	495	26	12	45	196	472	31	13
46	240	499	28	13	46	203	474	32	14
47	249	502	30	15	47	210	476	34	15
48	258	506	31	16	48	217	478	35	16
49	267	509	33	17	49	224	480	37	17
50	275	512	35	19	50	231	482	38	18
51	284	515	37	20	51	239	485	40	20
52	293	518	38	22	52	247	488	42	21
53	303	521	40	23	53	255	491	43	22
54	312	524	42	25	54	264	495	45	24
55	322	528	44	27	55	273	498	46	25
56	332	532	46	29	56	282	502	47	27
57	343	536	48	31	57	292	506	49	28
58	354	540	50	33	58	302	511	51	30
59	364	544	53	35	59	312	515	52	32
60	375	548	55	38	60	322	520	54	34
61	386	552	57	40	61	333	525	55	35
62	397	557	60	43	62	344	530	57	37
63	409	562	63	46	63	355	535	59	39
64	421	567	66	49	64	367	540	61	41
65	433	574	69	52	65	378	546	63	44
66	446	580	73	56	66	390	552	66	47
67	458	585	77	60	67	402	557	69	50
68	469	591	82	65	68	414	563	72	53
69	480	596	87	70	69	426	570	76	57
70	490	600	93	76	70	439	576	80	61
71	500	604	99	82	71	451	582	85	66
72	509	608	106	89	72	464	589	89	70
73	518	610	113	96	73	476	596	95	76
74	525	613	121	104	74	487	602	100	81
75	531	614	130	112	75	498	607	106	87
76	537	615	138	121	76	510	614	112	93
77	542	616	148	130	77	525	624	119	100
78	548	618	158	140	78	544	638	126	107
79	556	623	168	150	79	565	655	133	115
80	568	631	179	161	80	589	675	141	123
81	586	647	189	171	81	616	700	149	131
82	616	677	199	182	82	651	734	156	138
83	668	731	208	191	83	700	784	162	145
84	760	827	216	198	84	780	868	167	150
85	924	0	221	205	85	906	0	170	154

In Montana, Use Male Rates Only.

AMERICAN WHOLE LIFE

Values Per \$1,000

A G E	MALE - NON-TOBACCO 15TH YEAR VALUES				A G E	FEMALE - NON-TOBACCO 15TH YEAR VALUES			
	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's		Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's
20	82	402	21	4	20	74	408	22	4
21	86	406	20	4	21	77	411	21	4
22	90	411	20	4	22	80	414	21	4
23	94	416	19	4	23	84	417	20	4
24	99	420	19	4	24	87	419	20	4
25	103	424	19	5	25	91	422	20	4
26	108	429	19	5	26	95	425	20	4
27	113	433	18	5	27	99	428	19	5
28	118	437	18	5	28	103	431	19	5
29	123	441	18	5	29	108	433	19	5
30	129	445	18	5	30	112	436	19	5
31	134	448	18	6	31	117	439	19	5
32	140	452	19	6	32	122	442	20	5
33	145	455	19	6	33	127	445	20	6
34	151	458	19	6	34	132	447	20	6
35	157	461	19	6	35	137	450	21	6
36	164	465	19	7	36	142	453	21	7
37	171	468	19	7	37	148	455	22	7
38	178	472	20	7	38	154	458	22	7
39	185	475	20	8	39	159	460	23	8
40	192	478	20	8	40	165	462	24	9
41	199	482	21	9	41	171	465	25	9
42	207	485	22	10	42	177	467	26	10
43	215	488	24	10	43	184	468	28	11
44	223	491	25	11	44	190	470	29	12
45	231	495	26	12	45	196	472	31	13
46	240	499	28	13	46	203	474	32	14
47	249	502	30	15	47	210	476	34	15
48	258	506	31	16	48	217	478	35	16
49	267	509	33	17	49	224	480	37	17
50	275	512	35	19	50	231	482	38	18
51	284	515	37	20	51	239	485	40	20
52	293	518	38	22	52	247	488	42	21
53	303	521	40	23	53	255	491	43	22
54	312	524	42	25	54	264	495	45	24
55	322	528	44	27	55	273	498	46	25
56	332	532	46	29	56	282	502	47	27
57	343	536	48	31	57	292	506	49	28
58	354	540	50	33	58	302	511	51	30
59	364	544	53	35	59	312	515	52	32
60	375	548	55	38	60	322	520	54	34
61	386	552	57	40	61	333	525	55	35
62	397	557	60	43	62	344	530	57	37
63	409	562	63	46	63	355	535	59	39
64	421	567	66	49	64	367	540	61	41
65	433	574	69	52	65	378	546	63	44
66	446	580	73	56	66	390	552	66	47
67	458	585	77	60	67	402	557	69	50
68	469	591	82	65	68	414	563	72	53
69	480	596	87	70	69	426	570	76	57
70	490	600	93	76	70	439	576	80	61
71	500	604	99	82	71	451	582	85	66
72	509	608	106	89	72	464	589	89	70
73	518	610	113	96	73	476	596	95	76
74	525	613	121	104	74	487	602	100	81
75	531	614	130	112	75	498	607	106	87
76	537	615	138	121	76	510	614	112	93
77	542	616	148	130	77	525	624	119	100
78	548	618	158	140	78	544	638	126	107
79	556	623	168	150	79	565	655	133	115
80	568	631	179	161	80	589	675	141	123
81	586	647	189	171	81	616	700	149	131
82	616	677	199	182	82	651	734	156	138
83	668	731	208	191	83	700	784	162	145
84	760	827	216	198	84	780	868	167	150
85	924	0	221	205	85	906	0	170	154

In Montana, Use Male Rates Only.

AMERICAN WHOLE LIFE

Values Per \$1,000

AGE	MALE - TOBACCO 15TH YEAR VALUES				AGE	FEMALE - TOBACCO 15TH YEAR VALUES			
	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's		Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's
20	101	406	16	4	20	95	422	17	4
21	105	410	16	4	21	99	425	17	4
22	110	414	16	4	22	103	427	17	4
23	115	418	16	4	23	107	429	17	4
24	120	423	16	4	24	112	432	16	4
25	125	427	16	5	25	116	434	16	4
26	131	432	15	5	26	121	437	16	4
27	137	436	16	5	27	126	440	16	5
28	142	441	16	5	28	131	442	16	5
29	148	445	16	5	29	136	445	16	5
30	154	448	16	6	30	142	448	16	5
31	160	451	16	6	31	147	451	16	5
32	166	454	17	6	32	153	454	17	6
33	172	457	17	6	33	159	456	17	6
34	179	459	17	7	34	165	459	17	6
35	185	462	17	7	35	171	461	18	7
36	192	465	17	7	36	177	464	18	7
37	199	468	18	8	37	183	466	19	7
38	206	471	18	8	38	189	468	20	8
39	213	473	19	8	39	196	469	20	8
40	220	476	19	9	40	202	470	21	9
41	227	478	20	9	41	208	471	22	10
42	235	480	21	10	42	214	472	23	10
43	242	482	21	11	43	220	473	24	11
44	249	484	22	11	44	226	473	26	12
45	257	487	23	12	45	232	474	27	13
46	265	489	24	13	46	238	474	28	14
47	273	492	25	14	47	244	474	29	15
48	281	494	25	14	48	250	475	30	16
49	288	496	26	15	49	256	475	31	17
50	295	497	27	16	50	263	476	32	18
51	302	497	27	16	51	269	477	33	18
52	308	498	27	17	52	277	479	33	19
53	315	499	28	18	53	284	481	34	20
54	322	500	28	18	54	292	483	34	21
55	330	502	28	18	55	299	486	35	21
56	339	504	28	19	56	307	488	35	22
57	347	507	28	19	57	316	491	35	23
58	356	511	29	20	58	324	494	36	23
59	365	513	29	21	59	332	497	36	24
60	375	518	30	22	60	340	500	37	25
61	385	523	27	20	61	349	503	37	26
62	396	529	25	19	62	357	506	38	27
63	407	534	24	18	63	367	511	39	28
64	418	541	22	17	64	377	516	40	30
65	429	547	22	17	65	387	521	42	31
66	440	553	20	16	66	397	527	43	33
67	450	558	18	15	67	406	531	45	35
68	460	563	17	14	68	415	535	47	37
69	470	568	16	14	69	423	538	50	39
70	479	572	16	13	70	430	540	53	42
71	488	576	15	13	71	437	542	55	45
72	495	579	14	12	72	444	545	58	48
73	502	581	14	12	73	451	547	62	51
74	507	582	14	12	74	456	549	65	54
75	511	582	14	12	75	461	550	68	57
76	513	581	13	11	76	467	552	70	59
77	516	580	13	11	77	478	560	71	61
78	519	580	12	11	78	494	573	73	63
79	525	583	12	11	79	515	590	75	66
80	535	591	12	11	80	540	613	78	68
81	552	607	12	11	81	569	641	78	69
82	583	638	11	10	82	607	681	78	69
83	640	696	10	9	83	664	740	77	69
84	741	803	8	7	84	758	840	76	69
85	926	0	5	5	85	908	0	74	67

In Montana, Use Male Rates Only.

AMERICAN WHOLE LIFE

Values Per \$1,000

A G E	MALE - PREF. NON TOBACCO 20TH YEAR VALUES				A G E	FEMALE - PREF. NON TOBACCO 20TH YEAR VALUES			
	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's		Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's
20	133	546	41	10	20	119	551	42	9
21	139	550	41	10	21	124	553	42	9
22	144	554	41	11	22	129	555	41	10
23	150	558	41	11	23	134	557	41	10
24	157	561	41	12	24	139	559	42	10
25	163	564	42	12	25	144	562	42	11
26	170	568	42	13	26	150	564	42	11
27	177	571	43	13	27	156	566	43	12
28	184	575	43	14	28	162	568	43	12
29	191	578	44	14	29	168	571	44	13
30	198	581	44	15	30	174	573	44	13
31	206	584	44	16	31	181	575	45	14
32	214	588	45	16	32	188	577	46	15
33	223	591	46	17	33	194	579	47	16
34	231	594	47	18	34	201	581	49	17
35	240	597	48	19	35	209	583	50	18
36	249	600	49	20	36	216	585	51	19
37	258	603	50	21	37	223	587	53	20
38	267	606	51	23	38	231	589	54	21
39	276	610	53	24	39	239	591	56	23
40	286	613	55	26	40	247	593	58	24
41	296	616	56	27	41	255	595	61	26
42	307	619	58	29	42	263	597	63	28
43	317	623	61	31	43	272	599	65	30
44	328	626	63	33	44	280	601	67	31
45	338	629	65	35	45	289	603	69	33
46	349	632	67	37	46	298	606	71	35
47	360	636	69	39	47	308	608	73	37
48	371	639	71	42	48	318	611	75	39
49	383	643	74	44	49	328	614	77	41
50	394	646	76	46	50	338	617	79	43
51	407	650	78	49	51	349	621	81	46
52	419	654	80	51	52	360	625	83	48
53	431	658	83	55	53	372	629	86	51
54	444	662	86	58	54	383	633	88	54
55	456	666	90	62	55	395	637	91	57
56	469	671	94	65	56	407	641	94	60
57	482	675	98	70	57	420	646	97	63
58	495	680	102	74	58	432	651	101	67
59	508	685	106	79	59	445	657	104	71
60	521	689	111	84	60	459	662	108	75
61	533	694	116	89	61	472	668	111	78
62	545	698	121	95	62	486	674	114	82
63	557	702	127	101	63	499	679	118	87
64	569	706	133	107	64	512	684	122	92
65	581	710	139	114	65	525	690	127	97
66	592	714	147	122	66	538	695	132	103
67	602	718	155	130	67	551	700	138	109
68	611	720	163	139	68	564	706	144	115
69	619	723	173	148	69	576	711	151	123
70	627	724	183	159	70	587	716	159	130
71	633	725	194	169	71	599	721	166	138
72	640	727	205	181	72	614	729	174	146
73	647	729	217	193	73	631	740	182	155
74	655	733	230	206	74	650	753	191	165
75	666	740	243	219	75	670	769	200	175
76	680	752	256	232	76	693	787	210	185
77	703	773	269	245	77	720	812	219	194
78	741	810	281	257	78	756	848	228	203
79	807	878	292	268	79	815	907	235	211
80	924	0	301	278	80	906	0	242	219
81	928	0	309	287	81	912	0	247	225
82	931	0	315	294	82	919	0	250	229
83	935	0	320	299	83	925	0	251	232
84	938	0	322	302	84	930	0	251	234
85	942	0	322	304	85	936	0	249	233

In Montana, Use Male Rates Only.

AMERICAN WHOLE LIFE

Values Per \$1,000

A G E	MALE - NON-TOBACCO 20TH YEAR VALUES				A G E	FEMALE - NON-TOBACCO 20TH YEAR VALUES			
	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's		Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's
20	133	546	41	10	20	119	551	42	9
21	139	550	41	10	21	124	553	42	9
22	144	554	41	11	22	129	555	41	10
23	150	558	41	11	23	134	557	41	10
24	157	561	41	12	24	139	559	42	10
25	163	564	42	12	25	144	562	42	11
26	170	568	42	13	26	150	564	42	11
27	177	571	43	13	27	156	566	43	12
28	184	575	43	14	28	162	568	43	12
29	191	578	44	14	29	168	571	44	13
30	198	581	44	15	30	174	573	44	13
31	206	584	44	16	31	181	575	45	14
32	214	588	45	16	32	188	577	46	15
33	223	591	46	17	33	194	579	47	16
34	231	594	47	18	34	201	581	49	17
35	240	597	48	19	35	209	583	50	18
36	249	600	49	20	36	216	585	51	19
37	258	603	50	21	37	223	587	53	20
38	267	606	51	23	38	231	589	54	21
39	276	610	53	24	39	239	591	56	23
40	286	613	55	26	40	247	593	58	24
41	296	616	56	27	41	255	595	61	26
42	307	619	58	29	42	263	597	63	28
43	317	623	61	31	43	272	599	65	30
44	328	626	63	33	44	280	601	67	31
45	338	629	65	35	45	289	603	69	33
46	349	632	67	37	46	298	606	71	35
47	360	636	69	39	47	308	608	73	37
48	371	639	71	42	48	318	611	75	39
49	383	643	74	44	49	328	614	77	41
50	394	646	76	46	50	338	617	79	43
51	407	650	78	49	51	349	621	81	46
52	419	654	80	51	52	360	625	83	48
53	431	658	83	55	53	372	629	86	51
54	444	662	86	58	54	383	633	88	54
55	456	666	90	62	55	395	637	91	57
56	469	671	94	65	56	407	641	94	60
57	482	675	98	70	57	420	646	97	63
58	495	680	102	74	58	432	651	101	67
59	508	685	106	79	59	445	657	104	71
60	521	689	111	84	60	459	662	108	75
61	533	694	116	89	61	472	668	111	78
62	545	698	121	95	62	486	674	114	82
63	557	702	127	101	63	499	679	118	87
64	569	706	133	107	64	512	684	122	92
65	581	710	139	114	65	525	690	127	97
66	592	714	147	122	66	538	695	132	103
67	602	718	155	130	67	551	700	138	109
68	611	720	163	139	68	564	706	144	115
69	619	723	173	148	69	576	711	151	123
70	627	724	183	159	70	587	716	159	130
71	633	725	194	169	71	599	721	166	138
72	640	727	205	181	72	614	729	174	146
73	647	729	217	193	73	631	740	182	155
74	655	733	230	206	74	650	753	191	165
75	666	740	243	219	75	670	769	200	175
76	680	752	256	232	76	693	787	210	185
77	703	773	269	245	77	720	812	219	194
78	741	810	281	257	78	756	848	228	203
79	807	878	292	268	79	815	907	235	211
80	924	0	301	278	80	906	0	242	219
81	928	0	309	287	81	912	0	247	225
82	931	0	315	294	82	919	0	250	229
83	935	0	320	299	83	925	0	251	232
84	938	0	322	302	84	930	0	251	234
85	942	0	322	304	85	936	0	249	233

In Montana, Use Male Rates Only.

AMERICAN WHOLE LIFE

Values Per \$1,000

A G E	MALE - TOBACCO 20TH YEAR VALUES				A G E	FEMALE - TOBACCO 20TH YEAR VALUES			
	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's		Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's
20	161	547	34	10	20	150	559	36	10
21	167	550	34	10	21	155	561	36	10
22	174	554	34	11	22	161	564	36	10
23	180	558	35	11	23	167	566	36	11
24	187	561	35	12	24	174	568	36	11
25	194	565	35	12	25	180	570	37	12
26	202	568	36	13	26	187	573	37	12
27	209	571	37	13	27	194	575	38	13
28	217	574	37	14	28	201	577	38	13
29	225	578	38	15	29	208	580	39	14
30	233	581	38	15	30	216	582	40	15
31	241	584	39	16	31	223	584	40	15
32	250	587	40	17	32	231	586	41	16
33	258	590	40	18	33	238	587	42	17
34	267	593	41	19	34	246	589	44	18
35	276	595	42	20	35	253	590	45	19
36	285	598	43	21	36	261	592	46	20
37	293	600	44	22	37	269	593	48	22
38	302	602	45	23	38	276	594	49	23
39	311	604	47	24	39	284	595	51	24
40	320	606	48	25	40	292	596	53	26
41	330	609	49	27	41	300	597	54	27
42	339	611	50	28	42	307	598	56	29
43	348	613	51	29	43	315	599	57	30
44	357	615	52	30	44	323	600	58	31
45	367	617	53	32	45	332	601	59	33
46	375	619	54	33	46	340	602	60	34
47	385	621	54	34	47	349	604	61	35
48	394	623	55	34	48	357	605	61	36
49	403	625	55	35	49	367	607	61	37
50	413	627	54	36	50	376	609	61	38
51	423	630	54	37	51	385	612	62	39
52	433	633	55	37	52	395	614	62	40
53	443	635	55	38	53	404	617	63	41
54	454	639	56	39	54	414	620	64	43
55	464	642	56	41	55	424	623	65	44
56	475	646	57	42	56	434	626	66	46
57	487	650	58	44	57	444	629	67	48
58	498	654	60	46	58	455	633	69	49
59	509	659	61	47	59	465	637	70	51
60	520	662	63	49	60	476	641	72	53
61	530	666	60	48	61	487	645	73	55
62	541	670	57	46	62	497	649	75	58
63	551	674	55	45	63	506	652	77	60
64	561	678	54	45	64	515	655	80	63
65	571	682	53	45	65	524	658	83	66
66	581	686	51	43	66	532	660	86	69
67	590	690	50	43	67	540	662	89	73
68	598	692	49	42	68	547	664	93	77
69	604	694	48	42	69	554	666	97	81
70	610	695	48	42	70	559	667	102	85
71	614	694	48	42	71	565	668	106	90
72	618	695	48	42	72	577	675	112	95
73	623	696	48	43	73	591	685	117	101
74	630	699	48	43	74	609	699	123	107
75	639	705	49	44	75	631	717	128	113
76	652	717	48	44	76	655	738	132	117
77	676	739	48	44	77	685	767	134	120
78	717	781	46	42	78	727	810	137	123
79	791	858	44	41	79	797	883	139	125
80	926	0	41	38	80	908	0	140	127
81	929	0	37	34	81	914	0	137	126
82	932	0	32	30	82	920	0	134	123
83	935	0	26	24	83	925	0	129	119
84	938	0	18	17	84	930	0	123	114
85	942	0	9	9	85	936	0	115	108

In Montana, Use Male Rates Only.

AMERICAN WHOLE LIFE
Values Per \$1,000

A G E	MALE - PREF. NON TOBACCO VALUES AT AGE 65				A G E	FEMALE - PREF. NON TOBACCO VALUES AT AGE 65			
	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's		Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's
20	470	873	244	131	20	415	865	243	117
21	467	868	237	127	21	412	859	235	113
22	464	863	229	123	22	409	853	228	109
23	461	858	222	119	23	406	847	220	106
24	458	852	215	116	24	403	841	213	102
25	455	846	207	112	25	400	834	206	99
26	452	840	200	108	26	397	827	199	95
27	448	833	193	104	27	393	820	192	92
28	444	826	186	100	28	389	812	185	89
29	441	819	179	96	29	386	804	178	85
30	436	812	172	92	30	381	796	171	82
31	432	803	164	88	31	377	787	164	79
32	427	795	157	85	32	373	777	157	75
33	423	786	150	81	33	368	768	150	72
34	417	776	143	77	34	363	757	143	69
35	412	766	136	73	35	358	747	136	65
36	406	755	129	69	36	353	736	129	62
37	400	744	122	65	37	347	724	123	59
38	394	732	114	62	38	341	711	116	55
39	387	720	107	58	39	335	698	109	52
40	380	707	100	54	40	328	684	102	49
41	373	693	93	50	41	321	670	96	46
42	365	678	86	46	42	314	655	89	43
43	356	663	79	42	43	306	638	83	40
44	348	646	72	39	44	298	621	76	36
45	338	629	65	35	45	289	603	69	33
46	327	608	58	31	46	279	581	62	30
47	315	586	51	28	47	268	558	56	27
48	303	563	45	24	48	256	534	50	24
49	289	538	40	21	49	244	509	44	21
50	275	512	35	19	50	231	482	38	18
51	261	485	30	16	51	218	455	34	16
52	245	456	26	14	52	204	426	29	14
53	229	425	23	12	53	190	396	26	12
54	211	393	20	11	54	174	364	22	11
55	193	358	18	9	55	158	330	20	9
56	174	323	16	8	56	142	297	17	8
57	154	286	14	8	57	125	262	15	7
58	133	247	12	6	58	107	224	13	6
59	110	205	10	5	59	88	185	11	5
60	85	159	8	4	60	68	143	8	4
61	59	110	6	3	61	47	99	6	3
62	31	58	4	2	62	24	51	4	2
63	1	3	2	1	63	0	1	2	1
64	0	0	0	0	64	0	0	0	0
65	0	0	0	0	65	0	0	0	0
66	0	0	0	0	66	0	0	0	0
67	0	0	0	0	67	0	0	0	0
68	0	0	0	0	68	0	0	0	0
69	0	0	0	0	69	0	0	0	0
70	0	0	0	0	70	0	0	0	0
71	0	0	0	0	71	0	0	0	0
72	0	0	0	0	72	0	0	0	0
73	0	0	0	0	73	0	0	0	0
74	0	0	0	0	74	0	0	0	0
75	0	0	0	0	75	0	0	0	0
76	0	0	0	0	76	0	0	0	0
77	0	0	0	0	77	0	0	0	0
78	0	0	0	0	78	0	0	0	0
79	0	0	0	0	79	0	0	0	0
80	0	0	0	0	80	0	0	0	0
81	0	0	0	0	81	0	0	0	0
82	0	0	0	0	82	0	0	0	0
83	0	0	0	0	83	0	0	0	0
84	0	0	0	0	84	0	0	0	0
85	0	0	0	0	85	0	0	0	0

In Montana, Use Male Rates Only.

AMERICAN WHOLE LIFE

Values Per \$1,000

A G E	MALE - NON-TOBACCO VALUES AT AGE 65				A G E	FEMALE - NON-TOBACCO VALUES AT AGE 65			
	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's		Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's
20	470	873	244	131	20	415	865	243	117
21	467	868	237	127	21	412	859	235	113
22	464	863	229	123	22	409	853	228	109
23	461	858	222	119	23	406	847	220	106
24	458	852	215	116	24	403	841	213	102
25	455	846	207	112	25	400	834	206	99
26	452	840	200	108	26	397	827	199	95
27	448	833	193	104	27	393	820	192	92
28	444	826	186	100	28	389	812	185	89
29	441	819	179	96	29	386	804	178	85
30	436	812	172	92	30	381	796	171	82
31	432	803	164	88	31	377	787	164	79
32	427	795	157	85	32	373	777	157	75
33	423	786	150	81	33	368	768	150	72
34	417	776	143	77	34	363	757	143	69
35	412	766	136	73	35	358	747	136	65
36	406	755	129	69	36	353	736	129	62
37	400	744	122	65	37	347	724	123	59
38	394	732	114	62	38	341	711	116	55
39	387	720	107	58	39	335	698	109	52
40	380	707	100	54	40	328	684	102	49
41	373	693	93	50	41	321	670	96	46
42	365	678	86	46	42	314	655	89	43
43	356	663	79	42	43	306	638	83	40
44	348	646	72	39	44	298	621	76	36
45	338	629	65	35	45	289	603	69	33
46	327	608	58	31	46	279	581	62	30
47	315	586	51	28	47	268	558	56	27
48	303	563	45	24	48	256	534	50	24
49	289	538	40	21	49	244	509	44	21
50	275	512	35	19	50	231	482	38	18
51	261	485	30	16	51	218	455	34	16
52	245	456	26	14	52	204	426	29	14
53	229	425	23	12	53	190	396	26	12
54	211	393	20	11	54	174	364	22	11
55	193	358	18	9	55	158	330	20	9
56	174	323	16	8	56	142	297	17	8
57	154	286	14	8	57	125	262	15	7
58	133	247	12	6	58	107	224	13	6
59	110	205	10	5	59	88	185	11	5
60	85	159	8	4	60	68	143	8	4
61	59	110	6	3	61	47	99	6	3
62	31	58	4	2	62	24	51	4	2
63	1	3	2	1	63	0	1	2	1
64	0	0	0	0	64	0	0	0	0
65	0	0	0	0	65	0	0	0	0
66	0	0	0	0	66	0	0	0	0
67	0	0	0	0	67	0	0	0	0
68	0	0	0	0	68	0	0	0	0
69	0	0	0	0	69	0	0	0	0
70	0	0	0	0	70	0	0	0	0
71	0	0	0	0	71	0	0	0	0
72	0	0	0	0	72	0	0	0	0
73	0	0	0	0	73	0	0	0	0
74	0	0	0	0	74	0	0	0	0
75	0	0	0	0	75	0	0	0	0
76	0	0	0	0	76	0	0	0	0
77	0	0	0	0	77	0	0	0	0
78	0	0	0	0	78	0	0	0	0
79	0	0	0	0	79	0	0	0	0
80	0	0	0	0	80	0	0	0	0
81	0	0	0	0	81	0	0	0	0
82	0	0	0	0	82	0	0	0	0
83	0	0	0	0	83	0	0	0	0
84	0	0	0	0	84	0	0	0	0
85	0	0	0	0	85	0	0	0	0

In Montana, Use Male Rates Only.

AMERICAN WHOLE LIFE
Values Per \$1,000

A G E	MALE - TOBACCO VALUES AT AGE 65				A G E	FEMALE - TOBACCO VALUES AT AGE 65			
	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's		Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's
20	516	869	206	122	20	479	867	220	121
21	513	864	199	119	21	476	862	213	118
22	510	859	193	115	22	472	856	206	114
23	507	853	187	111	23	469	850	199	110
24	503	847	181	107	24	465	843	193	106
25	500	841	175	104	25	462	837	186	103
26	496	835	169	100	26	458	830	180	99
27	492	828	163	97	27	454	822	173	96
28	488	821	157	93	28	450	815	167	92
29	483	814	151	90	29	445	806	161	89
30	479	806	145	86	30	440	798	154	85
31	474	797	139	82	31	435	789	148	82
32	468	789	133	79	32	430	779	142	78
33	463	779	127	75	33	425	770	135	75
34	457	769	121	72	34	419	759	129	71
35	451	759	114	68	35	413	748	123	68
36	444	748	108	64	36	407	737	117	64
37	437	736	102	61	37	400	725	110	61
38	430	724	96	57	38	393	712	104	57
39	422	711	90	53	39	386	699	97	54
40	414	697	84	50	40	378	685	91	50
41	405	683	78	46	41	370	670	85	47
42	396	667	72	43	42	361	654	78	43
43	387	651	65	39	43	352	637	72	40
44	377	635	59	35	44	342	620	66	36
45	367	617	53	32	45	332	601	59	33
46	354	595	47	28	46	319	578	53	29
47	340	573	41	25	47	306	554	47	26
48	326	549	36	21	48	292	530	41	23
49	311	523	31	19	49	278	503	36	20
50	295	497	27	16	50	263	476	32	18
51	278	468	23	13	51	247	448	28	15
52	260	438	19	11	52	231	418	24	13
53	241	407	16	9	53	213	387	21	12
54	222	373	13	8	54	195	354	18	10
55	201	338	11	7	55	177	320	16	9
56	180	303	9	6	56	158	286	14	8
57	158	266	8	5	57	138	250	12	7
58	134	226	6	4	58	117	213	10	6
59	109	184	5	3	59	95	173	8	4
60	85	143	4	2	60	72	131	6	3
61	58	99	2	1	61	47	86	4	2
62	31	52	1	0	62	21	39	3	2
63	2	4	0	0	63	0	0	1	1
64	0	0	0	0	64	0	0	0	0
65	0	0	0	0	65	0	0	0	0
66	0	0	0	0	66	0	0	0	0
67	0	0	0	0	67	0	0	0	0
68	0	0	0	0	68	0	0	0	0
69	0	0	0	0	69	0	0	0	0
70	0	0	0	0	70	0	0	0	0
71	0	0	0	0	71	0	0	0	0
72	0	0	0	0	72	0	0	0	0
73	0	0	0	0	73	0	0	0	0
74	0	0	0	0	74	0	0	0	0
75	0	0	0	0	75	0	0	0	0
76	0	0	0	0	76	0	0	0	0
77	0	0	0	0	77	0	0	0	0
78	0	0	0	0	78	0	0	0	0
79	0	0	0	0	79	0	0	0	0
80	0	0	0	0	80	0	0	0	0
81	0	0	0	0	81	0	0	0	0
82	0	0	0	0	82	0	0	0	0
83	0	0	0	0	83	0	0	0	0
84	0	0	0	0	84	0	0	0	0
85	0	0	0	0	85	0	0	0	0

In Montana, Use Male Rates Only.

Medical Requirement Guidelines

Face Amount	Ages 0-30	Ages 31-45	Ages 46-60	61 & Over
0 to 99,999	NM	NM	NM	P
100,000 to 250,000	NM	UA-HIV	PB	PB
250,001 to 500,000	PB	PB	PB	PBE
500,001 to 1,000,000	PB	PBE	PBE	MBE
1,000,001 to 2,000,000	MBE	MBE	MBE	MBS
2,000,001 to 5,000,000	MBE	MBE	MBS	MBS

Over \$5,000,000 Contact Home Office.

Preferred Medical Requirement Guidelines

Face Amount	Ages 0-30	Ages 31-45	Ages 46-60	61 & Over
50,000 to 99,999	PB	PB	PB	PB
100,000 to 250,000	PB	PB	PB	PB
250,001 to 500,000	PB	PB	PB	PBE
500,001 to 1,000,000	PB	PBE	PBE	MBE
1,000,001 to 2,000,000	MBE	MBE	MBE	MBS
2,000,001 to 5,000,000	MBE	MBE	MBS	MBS

Over \$5,000,000 Contact Home Office.

SYMBOLS

- NM** - Non Medical
- P** - Paramed & Urinalysis
- M** - M.D. Examination & Urinalysis
- UA - HIV** - Urinalysis which includes an HIV Screen
(Requires HIV Consent Form)
- B** - Blood Profile (Requires HIV Consent Form)
- E** - EKG
- S** - Stress/Treadmill EKG

Standard Rating Build Chart

Height	Standard	Substandard	Decline
5' 0"	90 – 190	190 – 250	250 – up
5' 1"	95 – 200	200 – 260	260 – up
5' 2"	95 – 205	205 – 270	270 – up
5' 3"	100 – 210	210 – 275	275 – up
5' 4"	105 – 220	220 – 285	285 – up
5' 5"	105 – 225	225 – 295	295 – up
5' 6"	110 – 235	235 – 305	305 – up
5' 7"	110 – 240	240 – 315	315 – up
5' 8"	115 – 245	245 – 325	325 – up
5' 9"	120 – 255	255 – 335	335 – up
5' 10"	125 – 265	265 – 345	345 – up
5' 11"	125 – 270	270 – 355	355 – up
6' 0"	130 – 275	275 – 365	365 – up
6' 1"	135 – 285	285 – 375	375 – up
6' 2"	140 – 295	295 – 385	385 – up
6' 3"	140 – 300	300 – 395	395 – up
6' 4"	145 – 310	310 – 405	405 – up
6' 5"	150 – 320	320 – 415	415 – up

Non-Tobacco

No use of tobacco products for the past 12 months.

Preferred Rating Build Chart

Height	Males Max Wt. (lbs.)	Females Max Wt. (lbs.)
4'10"	157	134
4'11"	161	137
5'0"	165	140
5'1"	169	143
5'2"	173	146
5'3"	177	149
5'4"	183	153
5'5"	189	157
5'6"	194	162
5'7"	200	167
5'8"	205	172
5'9"	211	177
5'10"	217	182
5'11"	222	186
6'0"	228	190
6'1"	233	194
6'2"	240	198
6'3"	247	201
6'4"	250	204

Preferred Underwriting Guidelines

No use of tobacco products for the past 12 months.

No death of a parent, brother, or sister under the age of 60 from cancer or cardiovascular disease.

No private aviation, hazardous avocations or occupations.

No DUI or "reckless driving" convictions within the last five (5) years; no more than two (2) moving violations in the past three (3) years.

No personal history of vascular disease or life threatening cancer; must be a standard risk without use of credits.

No treatment or counseling regarding drug or alcohol use within the last seven (7) years.

Blood pressure, treated or untreated, must be no higher than 140/90.

Total cholesterol, treated or untreated, not to exceed 250 mg/dl, Chol/HDL ratio of 6.5 or less.

Body build not to exceed limits set forth in the above chart:

ADDITIONAL BENEFITS AVAILABLE

Additional Benefits can be added to a Whole Life Policy. Most require additional premium. These benefits are listed below: (See the Additional Benefits pamphlet for more information.)

Waiver of Premium (WP)

Waiver of Premium continues your insurance during total disability lasting 6 months or more prior to age 60. Waiver of premium is available at issue ages 15-55.

Accidental Death Benefit (ADB)

Accidental Death Benefit provides for the payment of an additional benefit amount in the event of the death of the insured as a direct result of accidental bodily injuries. This benefit is available at issue ages 20-60.

Term Riders

Term Riders may be requested on the primary insured of a base policy.

(See corresponding term rider rate pamphlet.)

Children's Term Insurance Benefit (CTIB)

CTIB provides level term insurance on the life of each insured child. Each unit of CTIB provides \$1,000 of term insurance. The maximum number of units available is 10. The cost per unit is \$10.

Accelerated Benefit Rider (ABR)

The Accelerated Benefit Rider enables the owner of the policy to claim a portion of the policy's death benefit prior to the death of the insured, if the insured is diagnosed as having a "terminal illness".

Guaranteed Insurability Benefit (GIB)

The Guaranteed Insurability Benefit guarantees that you, as the primary insured, have the option to purchase additional insurance without evidence of insurability at no more than 6 different option dates in the future.