



Rate Guide

Final Expense Whole Life Insurance

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CGFFE02857

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Final Expense Directory

New Business/Underwriting/Case Management

Hours: Monday - Friday 8 a.m. - 8 p.m. CT

Phone: **877 538.2759 option 2**

Fax: **877 302.3304**

Email: **AetSSIFinalExpense@aetna.com**

Telephone interview¹

Hours: Monday - Friday 8 a.m. - 8 p.m. CT

Phone: **877 538.2759 option 1**

Policyholder services

Hours: Monday - Friday 8 a.m. - 8 p.m. CT

Phone: **800 264.4000 option 3, then 7** (agents)

Phone: **800 264.4000 option 1** (policyholders)

Fax: **855 291.0553**

Email: **AetSSIPHS@aetna.com**

Claims

Hours: Monday - Friday 8 a.m. - 8 p.m. CT

Commissions²

Hours: Monday - Friday 8 a.m. - 5 p.m. CT

Phone: 800 264.4000 option 3, 6

Refer to the **Final Expense Field Guide** for additional details.

¹A telephone interview is required for all Final Expense applications.

²ACI/CLI does not pay commissions on new Final Expense policies issued to an applicant under the age of 60 (regardless of benefit level selected).

Plan Availability

To view the current product availability chart, including Final Expense benefit levels by state, visit the agent side of aetnaseniorproducts.com or scan the QR code below:



Benefit Levels

Level benefit plan:

- Issue ages 45-89, age at last birthday
- Benefit amount: \$3,000-\$35,000*
- Death benefit: full death benefit

Graded benefit plan:

- Issue ages 45-80, age at last birthday
- Benefit amount: \$3,000-\$35,000*
- Death benefit:
 - Accidental death = full benefit immediately
 - Non-accidental death = 40% of benefit amount (policy year 1); 75% of benefit amount (policy year 2); full death benefit (policy year 3)

Modified benefit plan:

- Issue ages 45-75, age at last birthday
- Benefit amount: \$3,000-\$35,000*
- Death benefit:
 - Accidental death = full benefit immediately
 - Non-accidental death = 110% of earned premium (policy years 1 and 2); full death benefit (policy year 3)

*Maximum benefit amount varies according to the age of the applicant at the time the policy is issued.

Final Expense Money Purchase Rates

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS - MALE NON-SMOKER							
	MONTHLY PREMIUM							
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
45	4,000	5,714	7,428	9,142	10,857	12,571	14,285	16,000
46	4,000	5,714	7,428	9,142	10,857	12,571	14,285	16,000
47	3,888	5,555	7,222	8,888	10,555	12,222	13,888	15,555
48	3,888	5,555	7,222	8,888	10,555	12,222	13,888	15,555
49	3,783	5,405	7,027	8,648	10,270	11,891	13,513	15,135
50	3,783	5,405	7,027	8,648	10,270	11,891	13,513	15,135
51	3,684	5,263	6,842	8,421	10,000	11,578	13,157	14,736
52	3,589	5,128	6,666	8,205	9,743	11,282	12,820	14,358
53	3,414	4,878	6,341	7,804	9,268	10,731	12,195	13,658
54	3,333	4,761	6,190	7,619	9,047	10,476	11,904	13,333
55	3,255	4,651	6,046	7,441	8,837	10,232	11,627	13,023
56	3,111	4,444	5,777	7,111	8,444	9,777	11,111	12,444
57	3,043	4,347	5,652	6,956	8,260	9,565	10,869	12,173
58	2,916	4,166	5,416	6,666	7,916	9,166	10,416	11,666
59	2,857	4,081	5,306	6,530	7,755	8,979	10,204	11,428
60	2,745	3,921	5,098	6,274	7,450	8,627	9,803	10,980
61	2,641	3,773	4,905	6,037	7,169	8,301	9,433	10,566
62	2,500	3,571	4,642	5,714	6,785	7,857	8,928	10,000
63	2,413	3,448	4,482	5,517	6,551	7,586	8,620	9,655
64	2,295	3,278	4,262	5,245	6,229	7,213	8,196	9,180
65	2,222	3,174	4,126	5,079	6,031	6,984	7,936	8,888
66	2,089	2,985	3,880	4,776	5,671	6,567	7,462	8,358
67	2,000	2,857	3,714	4,571	5,428	6,285	7,142	8,000
68	1,891	2,702	3,513	4,324	5,135	5,945	6,756	7,567
69	1,818	2,597	3,376	4,155	4,935	5,714	6,493	7,272
70	1,728	2,469	3,209	3,950	4,691	5,432	6,172	6,913
71	1,609	2,298	2,988	3,678	4,367	5,057	5,747	6,436
72	1,505	2,150	2,795	3,440	4,086	4,731	5,376	6,021
73	1,414	2,020	2,626	3,232	3,838	4,444	5,050	5,656
74	1,333	1,904	2,476	3,047	3,619	4,190	4,761	5,333
75	1,261	1,801	2,342	2,882	3,423	3,963	4,504	5,045
76	1,166	1,666	2,166	2,666	3,166	3,666	4,166	4,666
77	1,093	1,562	2,031	2,500	2,968	3,437	3,906	4,375
78	1,021	1,459	1,897	2,335	2,773	3,211	3,649	4,087
79	965	1,379	1,793	2,206	2,620	3,034	3,448	3,862
80	909	1,298	1,688	2,077	2,467	2,857	3,246	3,636
81	823	1,176	1,529	1,882	2,235	2,588	2,941	3,294
82	752	1,075	1,397	1,720	2,043	2,365	2,688	3,010
83	689	985	1,280	1,576	1,871	2,167	2,463	2,758
84	639	913	1,187	1,461	1,735	2,009	2,283	2,557
85	595	851	1,106	1,361	1,617	1,872	2,127	2,382
86	536	766	996	1,226	1,455	1,685	1,915	2,145
87	486	694	902	1,111	1,319	1,527	1,736	1,944
88	445	636	828	1,019	1,210	1,401	1,592	1,783
89	411	588	764	941	1,117	1,294	1,470	1,647

Rates include \$40 annual policy fee

The amounts indicated above are representations only; actual premium amounts and amount of coverage purchase may vary.

The amount of insurance purchased may not meet all your needs or cover all final expenses.

Final Expense Money Purchase Rates

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS - MALE SMOKER							
	MONTHLY PREMIUM							
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
45	3,333	4,761	6,190	7,619	9,047	10,476	11,904	13,333
46	3,255	4,651	6,046	7,441	8,837	10,232	11,627	13,023
47	3,181	4,545	5,909	7,272	8,636	10,000	11,363	12,727
48	3,111	4,444	5,777	7,111	8,444	9,777	11,111	12,444
49	3,043	4,347	5,652	6,956	8,260	9,565	10,869	12,173
50	2,978	4,255	5,531	6,808	8,085	9,361	10,638	11,914
51	2,857	4,081	5,306	6,530	7,755	8,979	10,204	11,428
52	2,800	4,000	5,200	6,400	7,600	8,800	10,000	11,200
53	2,692	3,846	5,000	6,153	7,307	8,461	9,615	10,769
54	2,641	3,773	4,905	6,037	7,169	8,301	9,433	10,566
55	2,545	3,636	4,727	5,818	6,909	8,000	9,090	10,181
56	2,456	3,508	4,561	5,614	6,666	7,719	8,771	9,824
57	2,333	3,333	4,333	5,333	6,333	7,333	8,333	9,333
58	2,258	3,225	4,193	5,161	6,129	7,096	8,064	9,032
59	2,153	3,076	4,000	4,923	5,846	6,769	7,692	8,615
60	2,089	2,985	3,880	4,776	5,671	6,567	7,462	8,358
61	1,971	2,816	3,661	4,507	5,352	6,197	7,042	7,887
62	1,866	2,666	3,466	4,266	5,066	5,866	6,666	7,466
63	1,794	2,564	3,333	4,102	4,871	5,641	6,410	7,179
64	1,707	2,439	3,170	3,902	4,634	5,365	6,097	6,829
65	1,627	2,325	3,023	3,720	4,418	5,116	5,813	6,511
66	1,538	2,197	2,857	3,516	4,175	4,835	5,494	6,153
67	1,458	2,083	2,708	3,333	3,958	4,583	5,208	5,833
68	1,400	2,000	2,600	3,200	3,800	4,400	5,000	5,600
69	1,333	1,904	2,476	3,047	3,619	4,190	4,761	5,333
70	1,272	1,818	2,363	2,909	3,454	4,000	4,545	5,090
71	1,186	1,694	2,203	2,711	3,220	3,728	4,237	4,745
72	1,111	1,587	2,063	2,539	3,015	3,492	3,968	4,444
73	1,044	1,492	1,940	2,388	2,835	3,283	3,731	4,179
74	985	1,408	1,830	2,253	2,676	3,098	3,521	3,943
75	933	1,333	1,733	2,133	2,533	2,933	3,333	3,733
76	869	1,242	1,614	1,987	2,360	2,732	3,105	3,478
77	818	1,169	1,520	1,871	2,222	2,573	2,923	3,274
78	769	1,098	1,428	1,758	2,087	2,417	2,747	3,076
79	729	1,041	1,354	1,666	1,979	2,291	2,604	2,916
80	689	985	1,280	1,576	1,871	2,167	2,463	2,758
81	625	892	1,160	1,428	1,696	1,964	2,232	2,500
82	573	819	1,065	1,311	1,557	1,803	2,049	2,295
83	528	754	981	1,207	1,433	1,660	1,886	2,113
84	491	701	912	1,122	1,333	1,543	1,754	1,964
85	457	653	849	1,045	1,241	1,437	1,633	1,830
86	419	598	778	958	1,137	1,317	1,497	1,676
87	386	552	718	883	1,049	1,215	1,381	1,546
88	358	512	666	820	974	1,128	1,282	1,435
89	334	478	622	765	909	1,052	1,196	1,339

Rates include \$40 annual policy fee

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Final Expense Money Purchase Rates

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS - FEMALE NON-SMOKER							
	MONTHLY PREMIUM							
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
45	4,375	6,250	8,125	10,000	11,875	13,750	15,625	17,500
46	4,375	6,250	8,125	10,000	11,875	13,750	15,625	17,500
47	4,375	6,250	8,125	10,000	11,875	13,750	15,625	17,500
48	4,242	6,060	7,878	9,696	11,515	13,333	15,151	16,969
49	4,242	6,060	7,878	9,696	11,515	13,333	15,151	16,969
50	4,242	6,060	7,878	9,696	11,515	13,333	15,151	16,969
51	4,117	5,882	7,647	9,411	11,176	12,941	14,705	16,470
52	4,000	5,714	7,428	9,142	10,857	12,571	14,285	16,000
53	4,000	5,714	7,428	9,142	10,857	12,571	14,285	16,000
54	3,888	5,555	7,222	8,888	10,555	12,222	13,888	15,555
55	3,783	5,405	7,027	8,648	10,270	11,891	13,513	15,135
56	3,684	5,263	6,842	8,421	10,000	11,578	13,157	14,736
57	3,589	5,128	6,666	8,205	9,743	11,282	12,820	14,358
58	3,414	4,878	6,341	7,804	9,268	10,731	12,195	13,658
59	3,333	4,761	6,190	7,619	9,047	10,476	11,904	13,333
60	3,255	4,651	6,046	7,441	8,837	10,232	11,627	13,023
61	3,111	4,444	5,777	7,111	8,444	9,777	11,111	12,444
62	3,043	4,347	5,652	6,956	8,260	9,565	10,869	12,173
63	2,916	4,166	5,416	6,666	7,916	9,166	10,416	11,666
64	2,857	4,081	5,306	6,530	7,755	8,979	10,204	11,428
65	2,745	3,921	5,098	6,274	7,450	8,627	9,803	10,980
66	2,641	3,773	4,905	6,037	7,169	8,301	9,433	10,566
67	2,500	3,571	4,642	5,714	6,785	7,857	8,928	10,000
68	2,413	3,448	4,482	5,517	6,551	7,586	8,620	9,655
69	2,295	3,278	4,262	5,245	6,229	7,213	8,196	9,180
70	2,222	3,174	4,126	5,079	6,031	6,984	7,936	8,888
71	2,058	2,941	3,823	4,705	5,588	6,470	7,352	8,235
72	1,917	2,739	3,561	4,383	5,205	6,027	6,849	7,671
73	1,818	2,597	3,376	4,155	4,935	5,714	6,493	7,272
74	1,707	2,439	3,170	3,902	4,634	5,365	6,097	6,829
75	1,609	2,298	2,988	3,678	4,367	5,057	5,747	6,436
76	1,489	2,127	2,765	3,404	4,042	4,680	5,319	5,957
77	1,386	1,980	2,574	3,168	3,762	4,356	4,950	5,544
78	1,284	1,834	2,385	2,935	3,486	4,036	4,587	5,137
79	1,206	1,724	2,241	2,758	3,275	3,793	4,310	4,827
80	1,138	1,626	2,113	2,601	3,089	3,577	4,065	4,552
81	1,029	1,470	1,911	2,352	2,794	3,235	3,676	4,117
82	939	1,342	1,744	2,147	2,550	2,953	3,355	3,758
83	869	1,242	1,614	1,987	2,360	2,732	3,105	3,478
84	804	1,149	1,494	1,839	2,183	2,528	2,873	3,218
85	748	1,069	1,390	1,711	2,032	2,352	2,673	2,994
86	693	990	1,287	1,584	1,881	2,178	2,475	2,772
87	648	925	1,203	1,481	1,759	2,037	2,314	2,592
88	606	865	1,125	1,385	1,645	1,904	2,164	2,424
89	571	816	1,061	1,306	1,551	1,795	2,040	2,285

Rates include \$40 annual policy fee

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Final Expense Money Purchase Rates

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS - FEMALE SMOKER							
	MONTHLY PREMIUM							
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
45	3,684	5,263	6,842	8,421	10,000	11,578	13,157	14,736
46	3,589	5,128	6,666	8,205	9,743	11,282	12,820	14,358
47	3,500	5,000	6,500	8,000	9,500	11,000	12,500	14,000
48	3,414	4,878	6,341	7,804	9,268	10,731	12,195	13,658
49	3,333	4,761	6,190	7,619	9,047	10,476	11,904	13,333
50	3,255	4,651	6,046	7,441	8,837	10,232	11,627	13,023
51	3,181	4,545	5,909	7,272	8,636	10,000	11,363	12,727
52	3,043	4,347	5,652	6,956	8,260	9,565	10,869	12,173
53	2,978	4,255	5,531	6,808	8,085	9,361	10,638	11,914
54	2,857	4,081	5,306	6,530	7,755	8,979	10,204	11,428
55	2,800	4,000	5,200	6,400	7,600	8,800	10,000	11,200
56	2,745	3,921	5,098	6,274	7,450	8,627	9,803	10,980
57	2,692	3,846	5,000	6,153	7,307	8,461	9,615	10,769
58	2,641	3,773	4,905	6,037	7,169	8,301	9,433	10,566
59	2,592	3,703	4,814	5,925	7,037	8,148	9,259	10,370
60	2,545	3,636	4,727	5,818	6,909	8,000	9,090	10,181
61	2,456	3,508	4,561	5,614	6,666	7,719	8,771	9,824
62	2,372	3,389	4,406	5,423	6,440	7,457	8,474	9,491
63	2,258	3,225	4,193	5,161	6,129	7,096	8,064	9,032
64	2,187	3,125	4,062	5,000	5,937	6,875	7,812	8,750
65	2,121	3,030	3,939	4,848	5,757	6,666	7,575	8,484
66	2,058	2,941	3,823	4,705	5,588	6,470	7,352	8,235
67	1,971	2,816	3,661	4,507	5,352	6,197	7,042	7,887
68	1,917	2,739	3,561	4,383	5,205	6,027	6,849	7,671
69	1,842	2,631	3,421	4,210	5,000	5,789	6,578	7,368
70	1,794	2,564	3,333	4,102	4,871	5,641	6,410	7,179
71	1,686	2,409	3,132	3,855	4,578	5,301	6,024	6,746
72	1,590	2,272	2,954	3,636	4,318	5,000	5,681	6,363
73	1,521	2,173	2,826	3,478	4,130	4,782	5,434	6,086
74	1,443	2,061	2,680	3,298	3,917	4,536	5,154	5,773
75	1,372	1,960	2,549	3,137	3,725	4,313	4,901	5,490
76	1,272	1,818	2,363	2,909	3,454	4,000	4,545	5,090
77	1,186	1,694	2,203	2,711	3,220	3,728	4,237	4,745
78	1,111	1,587	2,063	2,539	3,015	3,492	3,968	4,444
79	1,044	1,492	1,940	2,388	2,835	3,283	3,731	4,179
80	985	1,408	1,830	2,253	2,676	3,098	3,521	3,943
81	897	1,282	1,666	2,051	2,435	2,820	3,205	3,589
82	823	1,176	1,529	1,882	2,235	2,588	2,941	3,294
83	765	1,092	1,420	1,748	2,076	2,404	2,732	3,060
84	710	1,015	1,319	1,624	1,928	2,233	2,538	2,842
85	663	947	1,232	1,516	1,800	2,085	2,369	2,654
86	616	881	1,145	1,409	1,674	1,938	2,202	2,466
87	573	819	1,065	1,311	1,557	1,803	2,049	2,295
88	538	769	1,000	1,230	1,461	1,692	1,923	2,153
89	507	724	942	1,159	1,376	1,594	1,811	2,028

Rates include \$40 annual policy fee

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Final Expense Money Purchase Rates

No commissions on issue ages 45-59

ISSUE AGE	GRADED BENEFITS - MALE NON-SMOKER							
	MONTHLY PREMIUM							
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
45	3,500	5,000	6,500	8,000	9,500	11,000	12,500	14,000
46	3,414	4,878	6,341	7,804	9,268	10,731	12,195	13,658
47	3,414	4,878	6,341	7,804	9,268	10,731	12,195	13,658
48	3,333	4,761	6,190	7,619	9,047	10,476	11,904	13,333
49	3,333	4,761	6,190	7,619	9,047	10,476	11,904	13,333
50	3,255	4,651	6,046	7,441	8,837	10,232	11,627	13,023
51	3,111	4,444	5,777	7,111	8,444	9,777	11,111	12,444
52	2,978	4,255	5,531	6,808	8,085	9,361	10,638	11,914
53	2,800	4,000	5,200	6,400	7,600	8,800	10,000	11,200
54	2,692	3,846	5,000	6,153	7,307	8,461	9,615	10,769
55	2,592	3,703	4,814	5,925	7,037	8,148	9,259	10,370
56	2,500	3,571	4,642	5,714	6,785	7,857	8,928	10,000
57	2,413	3,448	4,482	5,517	6,551	7,586	8,620	9,655
58	2,372	3,389	4,406	5,423	6,440	7,457	8,474	9,491
59	2,295	3,278	4,262	5,245	6,229	7,213	8,196	9,180
60	2,222	3,174	4,126	5,079	6,031	6,984	7,936	8,888
61	2,121	3,030	3,939	4,848	5,757	6,666	7,575	8,484
62	2,028	2,898	3,768	4,637	5,507	6,376	7,246	8,115
63	1,917	2,739	3,561	4,383	5,205	6,027	6,849	7,671
64	1,842	2,631	3,421	4,210	5,000	5,789	6,578	7,368
65	1,772	2,531	3,291	4,050	4,810	5,569	6,329	7,088
66	1,666	2,380	3,095	3,809	4,523	5,238	5,952	6,666
67	1,573	2,247	2,921	3,595	4,269	4,943	5,617	6,292
68	1,505	2,150	2,795	3,440	4,086	4,731	5,376	6,021
69	1,428	2,040	2,653	3,265	3,877	4,489	5,102	5,714
70	1,359	1,941	2,524	3,106	3,689	4,271	4,854	5,436
71	1,261	1,801	2,342	2,882	3,423	3,963	4,504	5,045
72	1,176	1,680	2,184	2,689	3,193	3,697	4,201	4,705
73	1,102	1,574	2,047	2,519	2,992	3,464	3,937	4,409
74	1,037	1,481	1,925	2,370	2,814	3,259	3,703	4,148
75	979	1,398	1,818	2,237	2,657	3,076	3,496	3,916
76	897	1,282	1,666	2,051	2,435	2,820	3,205	3,589
77	833	1,190	1,547	1,904	2,261	2,619	2,976	3,333
78	773	1,104	1,436	1,767	2,099	2,430	2,762	3,093
79	725	1,036	1,347	1,658	1,968	2,279	2,590	2,901
80	679	970	1,262	1,553	1,844	2,135	2,427	2,718

Rates include \$40 annual policy fee

The amounts indicated above are representations only; actual premium amounts and amount of coverage purchase may vary.

The amount of insurance purchased may not meet all your needs or cover all final expenses.

Final Expense Money Purchase Rates

No commissions on issue ages 45-59

ISSUE AGE	GRADED BENEFITS - MALE SMOKER							
	MONTHLY PREMIUM							
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
45	2,745	3,921	5,098	6,274	7,450	8,627	9,803	10,980
46	2,641	3,773	4,905	6,037	7,169	8,301	9,433	10,566
47	2,592	3,703	4,814	5,925	7,037	8,148	9,259	10,370
48	2,500	3,571	4,642	5,714	6,785	7,857	8,928	10,000
49	2,456	3,508	4,561	5,614	6,666	7,719	8,771	9,824
50	2,372	3,389	4,406	5,423	6,440	7,457	8,474	9,491
51	2,258	3,225	4,193	5,161	6,129	7,096	8,064	9,032
52	2,153	3,076	4,000	4,923	5,846	6,769	7,692	8,615
53	2,028	2,898	3,768	4,637	5,507	6,376	7,246	8,115
54	1,944	2,777	3,611	4,444	5,277	6,111	6,944	7,777
55	1,866	2,666	3,466	4,266	5,066	5,866	6,666	7,466
56	1,794	2,564	3,333	4,102	4,871	5,641	6,410	7,179
57	1,728	2,469	3,209	3,950	4,691	5,432	6,172	6,913
58	1,647	2,352	3,058	3,764	4,470	5,176	5,882	6,588
59	1,590	2,272	2,954	3,636	4,318	5,000	5,681	6,363
60	1,538	2,197	2,857	3,516	4,175	4,835	5,494	6,153
61	1,458	2,083	2,708	3,333	3,958	4,583	5,208	5,833
62	1,372	1,960	2,549	3,137	3,725	4,313	4,901	5,490
63	1,308	1,869	2,429	2,990	3,551	4,112	4,672	5,233
64	1,238	1,769	2,300	2,831	3,362	3,893	4,424	4,955
65	1,186	1,694	2,203	2,711	3,220	3,728	4,237	4,745
66	1,120	1,600	2,080	2,560	3,040	3,520	4,000	4,480
67	1,068	1,526	1,984	2,442	2,900	3,358	3,816	4,274
68	1,014	1,449	1,884	2,318	2,753	3,188	3,623	4,057
69	972	1,388	1,805	2,222	2,638	3,055	3,472	3,888
70	927	1,324	1,721	2,119	2,516	2,913	3,311	3,708
71	858	1,226	1,595	1,963	2,331	2,699	3,067	3,435
72	800	1,142	1,485	1,828	2,171	2,514	2,857	3,200
73	748	1,069	1,390	1,711	2,032	2,352	2,673	2,994
74	703	1,005	1,306	1,608	1,909	2,211	2,512	2,814
75	663	947	1,232	1,516	1,800	2,085	2,369	2,654
76	616	881	1,145	1,409	1,674	1,938	2,202	2,466
77	576	823	1,069	1,316	1,563	1,810	2,057	2,304
78	542	775	1,007	1,240	1,472	1,705	1,937	2,170
79	510	729	948	1,167	1,386	1,605	1,824	2,043
80	482	689	896	1,103	1,310	1,517	1,724	1,931

Rates include \$40 annual policy fee

The amounts indicated above are representations only; actual premium amounts and amount of coverage purchase may vary.
 The amount of insurance purchased may not meet all your needs or cover all final expenses.

Final Expense Money Purchase Rates

No commissions on issue ages 45-59

ISSUE AGE	GRADED BENEFITS - FEMALE NON-SMOKER							
	MONTHLY PREMIUM							
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
45	3,888	5,555	7,222	8,888	10,555	12,222	13,888	15,555
46	3,783	5,405	7,027	8,648	10,270	11,891	13,513	15,135
47	3,783	5,405	7,027	8,648	10,270	11,891	13,513	15,135
48	3,684	5,263	6,842	8,421	10,000	11,578	13,157	14,736
49	3,684	5,263	6,842	8,421	10,000	11,578	13,157	14,736
50	3,589	5,128	6,666	8,205	9,743	11,282	12,820	14,358
51	3,500	5,000	6,500	8,000	9,500	11,000	12,500	14,000
52	3,333	4,761	6,190	7,619	9,047	10,476	11,904	13,333
53	3,255	4,651	6,046	7,441	8,837	10,232	11,627	13,023
54	3,111	4,444	5,777	7,111	8,444	9,777	11,111	12,444
55	3,043	4,347	5,652	6,956	8,260	9,565	10,869	12,173
56	2,978	4,255	5,531	6,808	8,085	9,361	10,638	11,914
57	2,916	4,166	5,416	6,666	7,916	9,166	10,416	11,666
58	2,857	4,081	5,306	6,530	7,755	8,979	10,204	11,428
59	2,800	4,000	5,200	6,400	7,600	8,800	10,000	11,200
60	2,745	3,921	5,098	6,274	7,450	8,627	9,803	10,980
61	2,641	3,773	4,905	6,037	7,169	8,301	9,433	10,566
62	2,500	3,571	4,642	5,714	6,785	7,857	8,928	10,000
63	2,413	3,448	4,482	5,517	6,551	7,586	8,620	9,655
64	2,295	3,278	4,262	5,245	6,229	7,213	8,196	9,180
65	2,222	3,174	4,126	5,079	6,031	6,984	7,936	8,888
66	2,121	3,030	3,939	4,848	5,757	6,666	7,575	8,484
67	2,028	2,898	3,768	4,637	5,507	6,376	7,246	8,115
68	1,944	2,777	3,611	4,444	5,277	6,111	6,944	7,777
69	1,866	2,666	3,466	4,266	5,066	5,866	6,666	7,466
70	1,794	2,564	3,333	4,102	4,871	5,641	6,410	7,179
71	1,666	2,380	3,095	3,809	4,523	5,238	5,952	6,666
72	1,555	2,222	2,888	3,555	4,222	4,888	5,555	6,222
73	1,473	2,105	2,736	3,368	4,000	4,631	5,263	5,894
74	1,386	1,980	2,574	3,168	3,762	4,356	4,950	5,544
75	1,308	1,869	2,429	2,990	3,551	4,112	4,672	5,233
76	1,196	1,709	2,222	2,735	3,247	3,760	4,273	4,786
77	1,093	1,562	2,031	2,500	2,968	3,437	3,906	4,375
78	1,014	1,449	1,884	2,318	2,753	3,188	3,623	4,057
79	939	1,342	1,744	2,147	2,550	2,953	3,355	3,758
80	880	1,257	1,635	2,012	2,389	2,767	3,144	3,522

Rates include \$40 annual policy fee

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The amount of insurance purchased may not meet all your needs or cover all final expenses.

Final Expense Money Purchase Rates

No commissions on issue ages 45-59

ISSUE AGE	GRADED BENEFITS - FEMALE SMOKER							
	MONTHLY PREMIUM							
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
45	3,043	4,347	5,652	6,956	8,260	9,565	10,869	12,173
46	2,916	4,166	5,416	6,666	7,916	9,166	10,416	11,666
47	2,800	4,000	5,200	6,400	7,600	8,800	10,000	11,200
48	2,745	3,921	5,098	6,274	7,450	8,627	9,803	10,980
49	2,641	3,773	4,905	6,037	7,169	8,301	9,433	10,566
50	2,545	3,636	4,727	5,818	6,909	8,000	9,090	10,181
51	2,456	3,508	4,561	5,614	6,666	7,719	8,771	9,824
52	2,372	3,389	4,406	5,423	6,440	7,457	8,474	9,491
53	2,258	3,225	4,193	5,161	6,129	7,096	8,064	9,032
54	2,187	3,125	4,062	5,000	5,937	6,875	7,812	8,750
55	2,121	3,030	3,939	4,848	5,757	6,666	7,575	8,484
56	2,058	2,941	3,823	4,705	5,588	6,470	7,352	8,235
57	2,028	2,898	3,768	4,637	5,507	6,376	7,246	8,115
58	1,971	2,816	3,661	4,507	5,352	6,197	7,042	7,887
59	1,944	2,777	3,611	4,444	5,277	6,111	6,944	7,777
60	1,891	2,702	3,513	4,324	5,135	5,945	6,756	7,567
61	1,842	2,631	3,421	4,210	5,000	5,789	6,578	7,368
62	1,772	2,531	3,291	4,050	4,810	5,569	6,329	7,088
63	1,728	2,469	3,209	3,950	4,691	5,432	6,172	6,913
64	1,666	2,380	3,095	3,809	4,523	5,238	5,952	6,666
65	1,627	2,325	3,023	3,720	4,418	5,116	5,813	6,511
66	1,573	2,247	2,921	3,595	4,269	4,943	5,617	6,292
67	1,538	2,197	2,857	3,516	4,175	4,835	5,494	6,153
68	1,489	2,127	2,765	3,404	4,042	4,680	5,319	5,957
69	1,458	2,083	2,708	3,333	3,958	4,583	5,208	5,833
70	1,414	2,020	2,626	3,232	3,838	4,444	5,050	5,656
71	1,333	1,904	2,476	3,047	3,619	4,190	4,761	5,333
72	1,250	1,785	2,321	2,857	3,392	3,928	4,464	5,000
73	1,186	1,694	2,203	2,711	3,220	3,728	4,237	4,745
74	1,120	1,600	2,080	2,560	3,040	3,520	4,000	4,480
75	1,068	1,526	1,984	2,442	2,900	3,358	3,816	4,274
76	979	1,398	1,818	2,237	2,657	3,076	3,496	3,916
77	903	1,290	1,677	2,064	2,451	2,838	3,225	3,612
78	843	1,204	1,566	1,927	2,289	2,650	3,012	3,373
79	786	1,123	1,460	1,797	2,134	2,471	2,808	3,146
80	736	1,052	1,368	1,684	2,000	2,315	2,631	2,947

Rates include \$40 annual policy fee

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The amount of insurance purchased may not meet all your needs or cover all final expenses.

Final Expense Money Purchase Rates

No commissions on issue ages 45-59

ISSUE AGE	MODIFIED BENEFITS - MALE NON-SMOKER							
	MONTHLY PREMIUM							
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
45	4,000	5,714	7,428	9,142	10,857	12,571	14,285	16,000
46	3,888	5,555	7,222	8,888	10,555	12,222	13,888	15,555
47	3,783	5,405	7,027	8,648	10,270	11,891	13,513	15,135
48	3,684	5,263	6,842	8,421	10,000	11,578	13,157	14,736
49	3,589	5,128	6,666	8,205	9,743	11,282	12,820	14,358
50	3,500	5,000	6,500	8,000	9,500	11,000	12,500	14,000
51	3,333	4,761	6,190	7,619	9,047	10,476	11,904	13,333
52	3,181	4,545	5,909	7,272	8,636	10,000	11,363	12,727
53	2,978	4,255	5,531	6,808	8,085	9,361	10,638	11,914
54	2,857	4,081	5,306	6,530	7,755	8,979	10,204	11,428
55	2,745	3,921	5,098	6,274	7,450	8,627	9,803	10,980
56	2,592	3,703	4,814	5,925	7,037	8,148	9,259	10,370
57	2,456	3,508	4,561	5,614	6,666	7,719	8,771	9,824
58	2,333	3,333	4,333	5,333	6,333	7,333	8,333	9,333
59	2,222	3,174	4,126	5,079	6,031	6,984	7,936	8,888
60	2,121	3,030	3,939	4,848	5,757	6,666	7,575	8,484
61	2,000	2,857	3,714	4,571	5,428	6,285	7,142	8,000
62	1,891	2,702	3,513	4,324	5,135	5,945	6,756	7,567
63	1,772	2,531	3,291	4,050	4,810	5,569	6,329	7,088
64	1,686	2,409	3,132	3,855	4,578	5,301	6,024	6,746
65	1,609	2,298	2,988	3,678	4,367	5,057	5,747	6,436
66	1,473	2,105	2,736	3,368	4,000	4,631	5,263	5,894
67	1,359	1,941	2,524	3,106	3,689	4,271	4,854	5,436
68	1,261	1,801	2,342	2,882	3,423	3,963	4,504	5,045
69	1,176	1,680	2,184	2,689	3,193	3,697	4,201	4,705
70	1,102	1,574	2,047	2,519	2,992	3,464	3,937	4,409
71	985	1,408	1,830	2,253	2,676	3,098	3,521	3,943
72	891	1,273	1,656	2,038	2,420	2,802	3,184	3,566
73	813	1,162	1,511	1,860	2,209	2,558	2,906	3,255
74	748	1,069	1,390	1,711	2,032	2,352	2,673	2,994
75	693	990	1,287	1,584	1,881	2,178	2,475	2,772

Rates include \$40 annual policy fee

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The amount of insurance purchased may not meet all your needs or cover all final expenses.

Final Expense Money Purchase Rates

No commissions on issue ages 45-59

ISSUE AGE	MODIFIED BENEFITS - MALE SMOKER							
	MONTHLY PREMIUM							
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
45	2,857	4,081	5,306	6,530	7,755	8,979	10,204	11,428
46	2,692	3,846	5,000	6,153	7,307	8,461	9,615	10,769
47	2,592	3,703	4,814	5,925	7,037	8,148	9,259	10,370
48	2,456	3,508	4,561	5,614	6,666	7,719	8,771	9,824
49	2,372	3,389	4,406	5,423	6,440	7,457	8,474	9,491
50	2,258	3,225	4,193	5,161	6,129	7,096	8,064	9,032
51	2,121	3,030	3,939	4,848	5,757	6,666	7,575	8,484
52	2,000	2,857	3,714	4,571	5,428	6,285	7,142	8,000
53	1,891	2,702	3,513	4,324	5,135	5,945	6,756	7,567
54	1,794	2,564	3,333	4,102	4,871	5,641	6,410	7,179
55	1,707	2,439	3,170	3,902	4,634	5,365	6,097	6,829
56	1,590	2,272	2,954	3,636	4,318	5,000	5,681	6,363
57	1,489	2,127	2,765	3,404	4,042	4,680	5,319	5,957
58	1,414	2,020	2,626	3,232	3,838	4,444	5,050	5,656
59	1,333	1,904	2,476	3,047	3,619	4,190	4,761	5,333
60	1,261	1,801	2,342	2,882	3,423	3,963	4,504	5,045
61	1,157	1,652	2,148	2,644	3,140	3,636	4,132	4,628
62	1,068	1,526	1,984	2,442	2,900	3,358	3,816	4,274
63	985	1,408	1,830	2,253	2,676	3,098	3,521	3,943
64	921	1,315	1,710	2,105	2,500	2,894	3,289	3,684
65	864	1,234	1,604	1,975	2,345	2,716	3,086	3,456
66	773	1,104	1,436	1,767	2,099	2,430	2,762	3,093
67	696	995	1,293	1,592	1,890	2,189	2,487	2,786
68	636	909	1,181	1,454	1,727	2,000	2,272	2,545
69	583	833	1,083	1,333	1,583	1,833	2,083	2,333
70	540	772	1,003	1,235	1,467	1,698	1,930	2,162
71	434	621	807	993	1,180	1,366	1,552	1,739
72	363	519	675	831	987	1,142	1,298	1,454
73	311	445	579	712	846	979	1,113	1,247
74	273	390	507	625	742	859	976	1,093
75	243	347	452	556	660	765	869	973

Rates include \$40 annual policy fee

The amounts indicated above are representations only; actual premium amounts and amount of coverage purchase may vary.

The amount of insurance purchased may not meet all your needs or cover all final expenses.

Final Expense Money Purchase Rates

No commissions on issue ages 45-59

ISSUE AGE	MODIFIED BENEFITS - FEMALE NON-SMOKER							
	MONTHLY PREMIUM							
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
45	4,516	6,451	8,387	10,322	12,258	14,193	16,129	18,064
46	4,375	6,250	8,125	10,000	11,875	13,750	15,625	17,500
47	4,242	6,060	7,878	9,696	11,515	13,333	15,151	16,969
48	4,242	6,060	7,878	9,696	11,515	13,333	15,151	16,969
49	4,117	5,882	7,647	9,411	11,176	12,941	14,705	16,470
50	4,000	5,714	7,428	9,142	10,857	12,571	14,285	16,000
51	3,888	5,555	7,222	8,888	10,555	12,222	13,888	15,555
52	3,684	5,263	6,842	8,421	10,000	11,578	13,157	14,736
53	3,589	5,128	6,666	8,205	9,743	11,282	12,820	14,358
54	3,414	4,878	6,341	7,804	9,268	10,731	12,195	13,658
55	3,333	4,761	6,190	7,619	9,047	10,476	11,904	13,333
56	3,181	4,545	5,909	7,272	8,636	10,000	11,363	12,727
57	3,043	4,347	5,652	6,956	8,260	9,565	10,869	12,173
58	2,978	4,255	5,531	6,808	8,085	9,361	10,638	11,914
59	2,857	4,081	5,306	6,530	7,755	8,979	10,204	11,428
60	2,745	3,921	5,098	6,274	7,450	8,627	9,803	10,980
61	2,592	3,703	4,814	5,925	7,037	8,148	9,259	10,370
62	2,456	3,508	4,561	5,614	6,666	7,719	8,771	9,824
63	2,333	3,333	4,333	5,333	6,333	7,333	8,333	9,333
64	2,222	3,174	4,126	5,079	6,031	6,984	7,936	8,888
65	2,121	3,030	3,939	4,848	5,757	6,666	7,575	8,484
66	2,000	2,857	3,714	4,571	5,428	6,285	7,142	8,000
67	1,891	2,702	3,513	4,324	5,135	5,945	6,756	7,567
68	1,772	2,531	3,291	4,050	4,810	5,569	6,329	7,088
69	1,686	2,409	3,132	3,855	4,578	5,301	6,024	6,746
70	1,609	2,298	2,988	3,678	4,367	5,057	5,747	6,436
71	1,458	2,083	2,708	3,333	3,958	4,583	5,208	5,833
72	1,346	1,923	2,500	3,076	3,653	4,230	4,807	5,384
73	1,238	1,769	2,300	2,831	3,362	3,893	4,424	4,955
74	1,157	1,652	2,148	2,644	3,140	3,636	4,132	4,628
75	1,076	1,538	2,000	2,461	2,923	3,384	3,846	4,307

Rates include \$40 annual policy fee

The amounts indicated above are representations only; actual premium amounts and amount of coverage purchase may vary.

The amount of insurance purchased may not meet all your needs or cover all final expenses.

Final Expense Money Purchase Rates

No commissions on issue ages 45-59

ISSUE AGE	MODIFIED BENEFITS - FEMALE SMOKER							
	MONTHLY PREMIUM							
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
45	3,181	4,545	5,909	7,272	8,636	10,000	11,363	12,727
46	3,043	4,347	5,652	6,956	8,260	9,565	10,869	12,173
47	2,857	4,081	5,306	6,530	7,755	8,979	10,204	11,428
48	2,745	3,921	5,098	6,274	7,450	8,627	9,803	10,980
49	2,592	3,703	4,814	5,925	7,037	8,148	9,259	10,370
50	2,500	3,571	4,642	5,714	6,785	7,857	8,928	10,000
51	2,372	3,389	4,406	5,423	6,440	7,457	8,474	9,491
52	2,258	3,225	4,193	5,161	6,129	7,096	8,064	9,032
53	2,187	3,125	4,062	5,000	5,937	6,875	7,812	8,750
54	2,089	2,985	3,880	4,776	5,671	6,567	7,462	8,358
55	2,000	2,857	3,714	4,571	5,428	6,285	7,142	8,000
56	1,917	2,739	3,561	4,383	5,205	6,027	6,849	7,671
57	1,866	2,666	3,466	4,266	5,066	5,866	6,666	7,466
58	1,794	2,564	3,333	4,102	4,871	5,641	6,410	7,179
59	1,750	2,500	3,250	4,000	4,750	5,500	6,250	7,000
60	1,686	2,409	3,132	3,855	4,578	5,301	6,024	6,746
61	1,609	2,298	2,988	3,678	4,367	5,057	5,747	6,436
62	1,538	2,197	2,857	3,516	4,175	4,835	5,494	6,153
63	1,473	2,105	2,736	3,368	4,000	4,631	5,263	5,894
64	1,414	2,020	2,626	3,232	3,838	4,444	5,050	5,656
65	1,359	1,941	2,524	3,106	3,689	4,271	4,854	5,436
66	1,296	1,851	2,407	2,962	3,518	4,074	4,629	5,185
67	1,238	1,769	2,300	2,831	3,362	3,893	4,424	4,955
68	1,196	1,709	2,222	2,735	3,247	3,760	4,273	4,786
69	1,147	1,639	2,131	2,622	3,114	3,606	4,098	4,590
70	1,102	1,574	2,047	2,519	2,992	3,464	3,937	4,409
71	1,014	1,449	1,884	2,318	2,753	3,188	3,623	4,057
72	939	1,342	1,744	2,147	2,550	2,953	3,355	3,758
73	875	1,250	1,625	2,000	2,375	2,750	3,125	3,500
74	818	1,169	1,520	1,871	2,222	2,573	2,923	3,274
75	769	1,098	1,428	1,758	2,087	2,417	2,747	3,076

Rates include \$40 annual policy fee

The amounts indicated above are representations only; actual premium amounts and amount of coverage purchase may vary.

The amount of insurance purchased may not meet all your needs or cover all final expenses.

Final Expense Base Rates (per \$1,000 of Face Amount)

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS			
	MALE		FEMALE	
	PREFERRED	STANDARD	PREFERRED	STANDARD
45	35	42	32	38
46	35	43	32	39
47	36	44	32	40
48	36	45	33	41
49	37	46	33	42
50	37	47	33	43
51	38	49	34	44
52	39	50	35	46
53	41	52	35	47
54	42	53	36	49
55	43	55	37	50
56	45	57	38	51
57	46	60	39	52
58	48	62	41	53
59	49	65	42	54
60	51	67	43	55
61	53	71	45	57
62	56	75	46	59
63	58	78	48	62
64	61	82	49	64
65	63	86	51	66
66	67	91	53	68
67	70	96	56	71
68	74	100	58	73
69	77	105	61	76
70	81	110	63	78
71	87	118	68	83
72	93	126	73	88
73	99	134	77	92
74	105	142	82	97
75	111	150	87	102
76	120	161	94	110
77	128	171	101	118
78	137	182	109	126
79	145	192	116	134
80	154	203	123	142
81	170	224	136	156
82	186	244	149	170
83	203	265	161	183
84	219	285	174	197
85	235	306	187	211
86	261	334	202	227
87	288	362	216	244
88	314	390	231	260
89	340	418	245	276

\$40 annual policy fee not included

Modal Factors

Annual: 1.0 Quarterly: 0.25
 Semi-annual: 0.5 Monthly: 1/12

Final Expense Base Rates (per \$1,000 of Face Amount)

No commissions on issue ages 45-59

ISSUE AGE	GRADED BENEFITS			
	MALE		FEMALE	
	PREFERRED	STANDARD	PREFERRED	STANDARD
45	40	51	36	46
46	41	53	37	48
47	41	54	37	50
48	42	56	38	51
49	42	57	38	53
50	43	59	39	55
51	45	62	40	57
52	47	65	42	59
53	50	69	43	62
54	52	72	45	64
55	54	75	46	66
56	56	78	47	68
57	58	81	48	69
58	59	85	49	71
59	61	88	50	72
60	63	91	51	74
61	66	96	53	76
62	69	102	56	79
63	73	107	58	81
64	76	113	61	84
65	79	118	63	86
66	84	125	66	89
67	89	131	69	91
68	93	138	72	94
69	98	144	75	96
70	103	151	78	99
71	111	163	84	105
72	119	175	90	112
73	127	187	95	118
74	135	199	101	125
75	143	211	107	131
76	156	227	117	143
77	168	243	128	155
78	181	258	138	166
79	193	274	149	178
80	206	290	159	190

\$40 annual policy fee not included

Modal Factors

Annual: 1.0 Quarterly: 0.25
 Semi-annual: 0.5 Monthly: 1/12

Final Expense Base Rates (per \$1,000 of Face Amount)

No commissions on issue ages 45-59

ISSUE AGE	MODIFIED BENEFITS			
	MALE		FEMALE	
	PREFERRED	STANDARD	PREFERRED	STANDARD
45	35	49	31	44
46	36	52	32	46
47	37	54	33	49
48	38	57	33	51
49	39	59	34	54
50	40	62	35	56
51	42	66	36	59
52	44	70	38	62
53	47	74	39	64
54	49	78	41	67
55	51	82	42	70
56	54	88	44	73
57	57	94	46	75
58	60	99	47	78
59	63	105	49	80
60	66	111	51	83
61	70	121	54	87
62	74	131	57	91
63	79	142	60	95
64	83	152	63	99
65	87	162	66	103
66	95	181	70	108
67	103	201	74	113
68	111	220	79	117
69	119	240	83	122
70	127	259	87	127
71	142	322	96	138
72	157	385	104	149
73	172	449	113	160
74	187	512	121	171
75	202	575	130	182

\$40 annual policy fee not included

Modal Factors

Annual: 1.0 Quarterly: 0.25
 Semi-annual: 0.5 Monthly: 1/12

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS - MALE NON-SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	17.92	25.21	32.50	47.08	61.67	76.25	90.83	105.42
46	17.92	25.21	32.50	47.08	61.67	76.25	90.83	105.42
47	18.33	25.83	33.33	48.33	63.33	78.33	93.33	108.33
48	18.33	25.83	33.33	48.33	63.33	78.33	93.33	108.33
49	18.75	26.46	34.17	49.58	65.00	80.42	95.83	111.25
50	18.75	26.46	34.17	49.58	65.00	80.42	95.83	111.25
51	19.17	27.08	35.00	50.83	66.67	82.50	98.33	114.17
52	19.58	27.71	35.83	52.08	68.33	84.58	100.83	117.08
53	20.42	28.96	37.50	54.58	71.67	88.75	105.83	122.92
54	20.83	29.58	38.33	55.83	73.33	90.83	108.33	125.83
55	21.25	30.21	39.17	57.08	75.00	92.92	110.83	128.75
56	22.08	31.46	40.83	59.58	78.33	97.08	115.83	134.58
57	22.50	32.08	41.67	60.83	80.00	99.17	118.33	137.50
58	23.33	33.33	43.33	63.33	83.33	103.33	123.33	143.33
59	23.75	33.96	44.17	64.58	85.00	105.42	125.83	146.25
60	24.58	35.21	45.83	67.08	88.33	109.58	130.83	152.08
61	25.42	36.46	47.50	69.58	91.67	113.75	135.83	157.92
62	26.67	38.33	50.00	73.33	96.67	120.00	143.33	166.67
63	27.50	39.58	51.67	75.83	100.00	124.17	148.33	172.50
64	28.75	41.46	54.17	79.58	105.00	130.42	155.83	181.25
65	29.58	42.71	55.83	82.08	108.33	134.58	160.83	187.08
66	31.25	45.21	59.17	87.08	115.00	142.92		
67	32.50	47.08	61.67	90.83	120.00	149.17		
68	34.17	49.58	65.00	95.83	126.67	157.50		
69	35.42	51.46	67.50	99.58	131.67	163.75		
70	37.08	53.96	70.83	104.58	138.33	172.08		
71	39.58	57.71	75.83	112.08	148.33	184.58		
72	42.08	61.46	80.83	119.58	158.33	197.08		
73	44.58	65.21	85.83	127.08	168.33	209.58		
74	47.08	68.96	90.83	134.58	178.33	222.08		
75	49.58	72.71	95.83	142.08	188.33	234.58		
76	53.33	78.33	103.33	153.33	203.33	253.33		
77	56.67	83.33	110.00	163.33	216.67	270.00		
78	60.42	88.96	117.50	174.58	231.67	288.75		
79	63.75	93.96	124.17	184.58	245.00	305.42		
80	67.50	99.58	131.67	195.83	260.00	324.17		
81	74.17	109.58	145.00	215.83				
82	80.83	119.58	158.33	235.83				
83	87.92	130.21	172.50	257.08				
84	94.58	140.21	185.83	277.08				
85	101.25	150.21	199.17	297.08				
86	112.08	166.46	220.83					
87	123.33	183.33	243.33					
88	134.17	199.58	265.00					
89	145.00	215.83	286.67					

Rates include \$40 annual policy fee

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS - MALE SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	20.83	29.58	38.33	55.83	73.33	90.83	108.33	125.83
46	21.25	30.21	39.17	57.08	75.00	92.92	110.83	128.75
47	21.67	30.83	40.00	58.33	76.67	95.00	113.33	131.67
48	22.08	31.46	40.83	59.58	78.33	97.08	115.83	134.58
49	22.50	32.08	41.67	60.83	80.00	99.17	118.33	137.50
50	22.92	32.71	42.50	62.08	81.67	101.25	120.83	140.42
51	23.75	33.96	44.17	64.58	85.00	105.42	125.83	146.25
52	24.17	34.58	45.00	65.83	86.67	107.50	128.33	149.17
53	25.00	35.83	46.67	68.33	90.00	111.67	133.33	155.00
54	25.42	36.46	47.50	69.58	91.67	113.75	135.83	157.92
55	26.25	37.71	49.17	72.08	95.00	117.92	140.83	163.75
56	27.08	38.96	50.83	74.58	98.33	122.08	145.83	169.58
57	28.33	40.83	53.33	78.33	103.33	128.33	153.33	178.33
58	29.17	42.08	55.00	80.83	106.67	132.50	158.33	184.17
59	30.42	43.96	57.50	84.58	111.67	138.75	165.83	192.92
60	31.25	45.21	59.17	87.08	115.00	142.92	170.83	198.75
61	32.92	47.71	62.50	92.08	121.67	151.25	180.83	210.42
62	34.58	50.21	65.83	97.08	128.33	159.58	190.83	222.08
63	35.83	52.08	68.33	100.83	133.33	165.83	198.33	230.83
64	37.50	54.58	71.67	105.83	140.00	174.17	208.33	242.50
65	39.17	57.08	75.00	110.83	146.67	182.50	218.33	254.17
66	41.25	60.21	79.17	117.08	155.00	192.92		
67	43.33	63.33	83.33	123.33	163.33	203.33		
68	45.00	65.83	86.67	128.33	170.00	211.67		
69	47.08	68.96	90.83	134.58	178.33	222.08		
70	49.17	72.08	95.00	140.83	186.67	232.50		
71	52.50	77.08	101.67	150.83	200.00	249.17		
72	55.83	82.08	108.33	160.83	213.33	265.83		
73	59.17	87.08	115.00	170.83	226.67	282.50		
74	62.50	92.08	121.67	180.83	240.00	299.17		
75	65.83	97.08	128.33	190.83	253.33	315.83		
76	70.42	103.96	137.50	204.58	271.67	338.75		
77	74.58	110.21	145.83	217.08	288.33	359.58		
78	79.17	117.08	155.00	230.83	306.67	382.50		
79	83.33	123.33	163.33	243.33	323.33	403.33		
80	87.92	130.21	172.50	257.08	341.67	426.25		
81	96.67	143.33	190.00	283.33				
82	105.00	155.83	206.67	308.33				
83	113.75	168.96	224.17	334.58				
84	122.08	181.46	240.83	359.58				
85	130.83	194.58	258.33	385.83				
86	142.50	212.08	281.67					
87	154.17	229.58	305.00					
88	165.83	247.08	328.33					
89	177.50	264.58	351.67					

Rates include \$40 annual policy fee

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS - FEMALE NON-SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	16.67	23.33	30.00	43.33	56.67	70.00	83.33	96.67
46	16.67	23.33	30.00	43.33	56.67	70.00	83.33	96.67
47	16.67	23.33	30.00	43.33	56.67	70.00	83.33	96.67
48	17.08	23.96	30.83	44.58	58.33	72.08	85.83	99.58
49	17.08	23.96	30.83	44.58	58.33	72.08	85.83	99.58
50	17.08	23.96	30.83	44.58	58.33	72.08	85.83	99.58
51	17.50	24.58	31.67	45.83	60.00	74.17	88.33	102.50
52	17.92	25.21	32.50	47.08	61.67	76.25	90.83	105.42
53	17.92	25.21	32.50	47.08	61.67	76.25	90.83	105.42
54	18.33	25.83	33.33	48.33	63.33	78.33	93.33	108.33
55	18.75	26.46	34.17	49.58	65.00	80.42	95.83	111.25
56	19.17	27.08	35.00	50.83	66.67	82.50	98.33	114.17
57	19.58	27.71	35.83	52.08	68.33	84.58	100.83	117.08
58	20.42	28.96	37.50	54.58	71.67	88.75	105.83	122.92
59	20.83	29.58	38.33	55.83	73.33	90.83	108.33	125.83
60	21.25	30.21	39.17	57.08	75.00	92.92	110.83	128.75
61	22.08	31.46	40.83	59.58	78.33	97.08	115.83	134.58
62	22.50	32.08	41.67	60.83	80.00	99.17	118.33	137.50
63	23.33	33.33	43.33	63.33	83.33	103.33	123.33	143.33
64	23.75	33.96	44.17	64.58	85.00	105.42	125.83	146.25
65	24.58	35.21	45.83	67.08	88.33	109.58	130.83	152.08
66	25.42	36.46	47.50	69.58	91.67	113.75		
67	26.67	38.33	50.00	73.33	96.67	120.00		
68	27.50	39.58	51.67	75.83	100.00	124.17		
69	28.75	41.46	54.17	79.58	105.00	130.42		
70	29.58	42.71	55.83	82.08	108.33	134.58		
71	31.67	45.83	60.00	88.33	116.67	145.00		
72	33.75	48.96	64.17	94.58	125.00	155.42		
73	35.42	51.46	67.50	99.58	131.67	163.75		
74	37.50	54.58	71.67	105.83	140.00	174.17		
75	39.58	57.71	75.83	112.08	148.33	184.58		
76	42.50	62.08	81.67	120.83	160.00	199.17		
77	45.42	66.46	87.50	129.58	171.67	213.75		
78	48.75	71.46	94.17	139.58	185.00	230.42		
79	51.67	75.83	100.00	148.33	196.67	245.00		
80	54.58	80.21	105.83	157.08	208.33	259.58		
81	60.00	88.33	116.67	173.33				
82	65.42	96.46	127.50	189.58				
83	70.42	103.96	137.50	204.58				
84	75.83	112.08	148.33	220.83				
85	81.25	120.21	159.17	237.08				
86	87.50	129.58	171.67					
87	93.33	138.33	183.33					
88	99.58	147.71	195.83					
89	105.42	156.46	207.50					

Rates include \$40 annual policy fee

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS - FEMALE SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	19.17	27.08	35.00	50.83	66.67	82.50	98.33	114.17
46	19.58	27.71	35.83	52.08	68.33	84.58	100.83	117.08
47	20.00	28.33	36.67	53.33	70.00	86.67	103.33	120.00
48	20.42	28.96	37.50	54.58	71.67	88.75	105.83	122.92
49	20.83	29.58	38.33	55.83	73.33	90.83	108.33	125.83
50	21.25	30.21	39.17	57.08	75.00	92.92	110.83	128.75
51	21.67	30.83	40.00	58.33	76.67	95.00	113.33	131.67
52	22.50	32.08	41.67	60.83	80.00	99.17	118.33	137.50
53	22.92	32.71	42.50	62.08	81.67	101.25	120.83	140.42
54	23.75	33.96	44.17	64.58	85.00	105.42	125.83	146.25
55	24.17	34.58	45.00	65.83	86.67	107.50	128.33	149.17
56	24.58	35.21	45.83	67.08	88.33	109.58	130.83	152.08
57	25.00	35.83	46.67	68.33	90.00	111.67	133.33	155.00
58	25.42	36.46	47.50	69.58	91.67	113.75	135.83	157.92
59	25.83	37.08	48.33	70.83	93.33	115.83	138.33	160.83
60	26.25	37.71	49.17	72.08	95.00	117.92	140.83	163.75
61	27.08	38.96	50.83	74.58	98.33	122.08	145.83	169.58
62	27.92	40.21	52.50	77.08	101.67	126.25	150.83	175.42
63	29.17	42.08	55.00	80.83	106.67	132.50	158.33	184.17
64	30.00	43.33	56.67	83.33	110.00	136.67	163.33	190.00
65	30.83	44.58	58.33	85.83	113.33	140.83	168.33	195.83
66	31.67	45.83	60.00	88.33	116.67	145.00		
67	32.92	47.71	62.50	92.08	121.67	151.25		
68	33.75	48.96	64.17	94.58	125.00	155.42		
69	35.00	50.83	66.67	98.33	130.00	161.67		
70	35.83	52.08	68.33	100.83	133.33	165.83		
71	37.92	55.21	72.50	107.08	141.67	176.25		
72	40.00	58.33	76.67	113.33	150.00	186.67		
73	41.67	60.83	80.00	118.33	156.67	195.00		
74	43.75	63.96	84.17	124.58	165.00	205.42		
75	45.83	67.08	88.33	130.83	173.33	215.83		
76	49.17	72.08	95.00	140.83	186.67	232.50		
77	52.50	77.08	101.67	150.83	200.00	249.17		
78	55.83	82.08	108.33	160.83	213.33	265.83		
79	59.17	87.08	115.00	170.83	226.67	282.50		
80	62.50	92.08	121.67	180.83	240.00	299.17		
81	68.33	100.83	133.33	198.33				
82	74.17	109.58	145.00	215.83				
83	79.58	117.71	155.83	232.08				
84	85.42	126.46	167.50	249.58				
85	91.25	135.21	179.17	267.08				
86	97.92	145.21	192.50					
87	105.00	155.83	206.67					
88	111.67	165.83	220.00					
89	118.33	175.83	233.33					

Rates include \$40 annual policy fee

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	GRADED BENEFITS - MALE NON-SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	20.00	28.33	36.67	53.33	70.00	86.67	103.33	120.00
46	20.42	28.96	37.50	54.58	71.67	88.75	105.83	122.92
47	20.42	28.96	37.50	54.58	71.67	88.75	105.83	122.92
48	20.83	29.58	38.33	55.83	73.33	90.83	108.33	125.83
49	20.83	29.58	38.33	55.83	73.33	90.83	108.33	125.83
50	21.25	30.21	39.17	57.08	75.00	92.92	110.83	128.75
51	22.08	31.46	40.83	59.58	78.33	97.08	115.83	134.58
52	22.92	32.71	42.50	62.08	81.67	101.25	120.83	140.42
53	24.17	34.58	45.00	65.83	86.67	107.50	128.33	149.17
54	25.00	35.83	46.67	68.33	90.00	111.67	133.33	155.00
55	25.83	37.08	48.33	70.83	93.33	115.83	138.33	160.83
56	26.67	38.33	50.00	73.33	96.67	120.00	143.33	166.67
57	27.50	39.58	51.67	75.83	100.00	124.17	148.33	172.50
58	27.92	40.21	52.50	77.08	101.67	126.25	150.83	175.42
59	28.75	41.46	54.17	79.58	105.00	130.42	155.83	181.25
60	29.58	42.71	55.83	82.08	108.33	134.58	160.83	187.08
61	30.83	44.58	58.33	85.83	113.33	140.83	168.33	195.83
62	32.08	46.46	60.83	89.58	118.33	147.08	175.83	204.58
63	33.75	48.96	64.17	94.58	125.00	155.42	185.83	216.25
64	35.00	50.83	66.67	98.33	130.00	161.67	193.33	225.00
65	36.25	52.71	69.17	102.08	135.00	167.92	200.83	233.75
66	38.33	55.83	73.33	108.33	143.33	178.33		
67	40.42	58.96	77.50	114.58	151.67	188.75		
68	42.08	61.46	80.83	119.58	158.33	197.08		
69	44.17	64.58	85.00	125.83	166.67	207.50		
70	46.25	67.71	89.17	132.08	175.00	217.92		
71	49.58	72.71	95.83	142.08	188.33	234.58		
72	52.92	77.71	102.50	152.08	201.67	251.25		
73	56.25	82.71	109.17	162.08	215.00	267.92		
74	59.58	87.71	115.83	172.08	228.33	284.58		
75	62.92	92.71	122.50	182.08	241.67	301.25		
76	68.33	100.83	133.33	198.33	263.33	328.33		
77	73.33	108.33	143.33	213.33	283.33	353.33		
78	78.75	116.46	154.17	229.58	305.00	380.42		
79	83.75	123.96	164.17	244.58	325.00	405.42		
80	89.17	132.08	175.00	260.83	346.67	432.50		

Rates include \$40 annual policy fee

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	GRADED BENEFITS - MALE SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	24.58	35.21	45.83	67.08	88.33	109.58	130.83	152.08
46	25.42	36.46	47.50	69.58	91.67	113.75	135.83	157.92
47	25.83	37.08	48.33	70.83	93.33	115.83	138.33	160.83
48	26.67	38.33	50.00	73.33	96.67	120.00	143.33	166.67
49	27.08	38.96	50.83	74.58	98.33	122.08	145.83	169.58
50	27.92	40.21	52.50	77.08	101.67	126.25	150.83	175.42
51	29.17	42.08	55.00	80.83	106.67	132.50	158.33	184.17
52	30.42	43.96	57.50	84.58	111.67	138.75	165.83	192.92
53	32.08	46.46	60.83	89.58	118.33	147.08	175.83	204.58
54	33.33	48.33	63.33	93.33	123.33	153.33	183.33	213.33
55	34.58	50.21	65.83	97.08	128.33	159.58	190.83	222.08
56	35.83	52.08	68.33	100.83	133.33	165.83	198.33	230.83
57	37.08	53.96	70.83	104.58	138.33	172.08	205.83	239.58
58	38.75	56.46	74.17	109.58	145.00	180.42	215.83	251.25
59	40.00	58.33	76.67	113.33	150.00	186.67	223.33	260.00
60	41.25	60.21	79.17	117.08	155.00	192.92	230.83	268.75
61	43.33	63.33	83.33	123.33	163.33	203.33	243.33	283.33
62	45.83	67.08	88.33	130.83	173.33	215.83	258.33	300.83
63	47.92	70.21	92.50	137.08	181.67	226.25	270.83	315.42
64	50.42	73.96	97.50	144.58	191.67	238.75	285.83	332.92
65	52.50	77.08	101.67	150.83	200.00	249.17	298.33	347.50
66	55.42	81.46	107.50	159.58	211.67	263.75		
67	57.92	85.21	112.50	167.08	221.67	276.25		
68	60.83	89.58	118.33	175.83	233.33	290.83		
69	63.33	93.33	123.33	183.33	243.33	303.33		
70	66.25	97.71	129.17	192.08	255.00	317.92		
71	71.25	105.21	139.17	207.08	275.00	342.92		
72	76.25	112.71	149.17	222.08	295.00	367.92		
73	81.25	120.21	159.17	237.08	315.00	392.92		
74	86.25	127.71	169.17	252.08	335.00	417.92		
75	91.25	135.21	179.17	267.08	355.00	442.92		
76	97.92	145.21	192.50	287.08	381.67	476.25		
77	104.58	155.21	205.83	307.08	408.33	509.58		
78	110.83	164.58	218.33	325.83	433.33	540.83		
79	117.50	174.58	231.67	345.83	460.00	574.17		
80	124.17	184.58	245.00	365.83	486.67	607.50		

Rates include \$40 annual policy fee

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	GRADED BENEFITS - FEMALE NON-SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	18.33	25.83	33.33	48.33	63.33	78.33	93.33	108.33
46	18.75	26.46	34.17	49.58	65.00	80.42	95.83	111.25
47	18.75	26.46	34.17	49.58	65.00	80.42	95.83	111.25
48	19.17	27.08	35.00	50.83	66.67	82.50	98.33	114.17
49	19.17	27.08	35.00	50.83	66.67	82.50	98.33	114.17
50	19.58	27.71	35.83	52.08	68.33	84.58	100.83	117.08
51	20.00	28.33	36.67	53.33	70.00	86.67	103.33	120.00
52	20.83	29.58	38.33	55.83	73.33	90.83	108.33	125.83
53	21.25	30.21	39.17	57.08	75.00	92.92	110.83	128.75
54	22.08	31.46	40.83	59.58	78.33	97.08	115.83	134.58
55	22.50	32.08	41.67	60.83	80.00	99.17	118.33	137.50
56	22.92	32.71	42.50	62.08	81.67	101.25	120.83	140.42
57	23.33	33.33	43.33	63.33	83.33	103.33	123.33	143.33
58	23.75	33.96	44.17	64.58	85.00	105.42	125.83	146.25
59	24.17	34.58	45.00	65.83	86.67	107.50	128.33	149.17
60	24.58	35.21	45.83	67.08	88.33	109.58	130.83	152.08
61	25.42	36.46	47.50	69.58	91.67	113.75	135.83	157.92
62	26.67	38.33	50.00	73.33	96.67	120.00	143.33	166.67
63	27.50	39.58	51.67	75.83	100.00	124.17	148.33	172.50
64	28.75	41.46	54.17	79.58	105.00	130.42	155.83	181.25
65	29.58	42.71	55.83	82.08	108.33	134.58	160.83	187.08
66	30.83	44.58	58.33	85.83	113.33	140.83		
67	32.08	46.46	60.83	89.58	118.33	147.08		
68	33.33	48.33	63.33	93.33	123.33	153.33		
69	34.58	50.21	65.83	97.08	128.33	159.58		
70	35.83	52.08	68.33	100.83	133.33	165.83		
71	38.33	55.83	73.33	108.33	143.33	178.33		
72	40.83	59.58	78.33	115.83	153.33	190.83		
73	42.92	62.71	82.50	122.08	161.67	201.25		
74	45.42	66.46	87.50	129.58	171.67	213.75		
75	47.92	70.21	92.50	137.08	181.67	226.25		
76	52.08	76.46	100.83	149.58	198.33	247.08		
77	56.67	83.33	110.00	163.33	216.67	270.00		
78	60.83	89.58	118.33	175.83	233.33	290.83		
79	65.42	96.46	127.50	189.58	251.67	313.75		
80	69.58	102.71	135.83	202.08	268.33	334.58		

Rates include \$40 annual policy fee

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	GRADED BENEFITS - FEMALE SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	22.50	32.08	41.67	60.83	80.00	99.17	118.33	137.50
46	23.33	33.33	43.33	63.33	83.33	103.33	123.33	143.33
47	24.17	34.58	45.00	65.83	86.67	107.50	128.33	149.17
48	24.58	35.21	45.83	67.08	88.33	109.58	130.83	152.08
49	25.42	36.46	47.50	69.58	91.67	113.75	135.83	157.92
50	26.25	37.71	49.17	72.08	95.00	117.92	140.83	163.75
51	27.08	38.96	50.83	74.58	98.33	122.08	145.83	169.58
52	27.92	40.21	52.50	77.08	101.67	126.25	150.83	175.42
53	29.17	42.08	55.00	80.83	106.67	132.50	158.33	184.17
54	30.00	43.33	56.67	83.33	110.00	136.67	163.33	190.00
55	30.83	44.58	58.33	85.83	113.33	140.83	168.33	195.83
56	31.67	45.83	60.00	88.33	116.67	145.00	173.33	201.67
57	32.08	46.46	60.83	89.58	118.33	147.08	175.83	204.58
58	32.92	47.71	62.50	92.08	121.67	151.25	180.83	210.42
59	33.33	48.33	63.33	93.33	123.33	153.33	183.33	213.33
60	34.17	49.58	65.00	95.83	126.67	157.50	188.33	219.17
61	35.00	50.83	66.67	98.33	130.00	161.67	193.33	225.00
62	36.25	52.71	69.17	102.08	135.00	167.92	200.83	233.75
63	37.08	53.96	70.83	104.58	138.33	172.08	205.83	239.58
64	38.33	55.83	73.33	108.33	143.33	178.33	213.33	248.33
65	39.17	57.08	75.00	110.83	146.67	182.50	218.33	254.17
66	40.42	58.96	77.50	114.58	151.67	188.75		
67	41.25	60.21	79.17	117.08	155.00	192.92		
68	42.50	62.08	81.67	120.83	160.00	199.17		
69	43.33	63.33	83.33	123.33	163.33	203.33		
70	44.58	65.21	85.83	127.08	168.33	209.58		
71	47.08	68.96	90.83	134.58	178.33	222.08		
72	50.00	73.33	96.67	143.33	190.00	236.67		
73	52.50	77.08	101.67	150.83	200.00	249.17		
74	55.42	81.46	107.50	159.58	211.67	263.75		
75	57.92	85.21	112.50	167.08	221.67	276.25		
76	62.92	92.71	122.50	182.08	241.67	301.25		
77	67.92	100.21	132.50	197.08	261.67	326.25		
78	72.50	107.08	141.67	210.83	280.00	349.17		
79	77.50	114.58	151.67	225.83	300.00	374.17		
80	82.50	122.08	161.67	240.83	320.00	399.17		

Rates include \$40 annual policy fee

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	MODIFIED BENEFITS - MALE NON-SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	17.92	25.21	32.50	47.08	61.67	76.25	90.83	105.42
46	18.33	25.83	33.33	48.33	63.33	78.33	93.33	108.33
47	18.75	26.46	34.17	49.58	65.00	80.42	95.83	111.25
48	19.17	27.08	35.00	50.83	66.67	82.50	98.33	114.17
49	19.58	27.71	35.83	52.08	68.33	84.58	100.83	117.08
50	20.00	28.33	36.67	53.33	70.00	86.67	103.33	120.00
51	20.83	29.58	38.33	55.83	73.33	90.83	108.33	125.83
52	21.67	30.83	40.00	58.33	76.67	95.00	113.33	131.67
53	22.92	32.71	42.50	62.08	81.67	101.25	120.83	140.42
54	23.75	33.96	44.17	64.58	85.00	105.42	125.83	146.25
55	24.58	35.21	45.83	67.08	88.33	109.58	130.83	152.08
56	25.83	37.08	48.33	70.83	93.33	115.83	138.33	160.83
57	27.08	38.96	50.83	74.58	98.33	122.08	145.83	169.58
58	28.33	40.83	53.33	78.33	103.33	128.33	153.33	178.33
59	29.58	42.71	55.83	82.08	108.33	134.58	160.83	187.08
60	30.83	44.58	58.33	85.83	113.33	140.83	168.33	195.83
61	32.50	47.08	61.67	90.83	120.00	149.17	178.33	207.50
62	34.17	49.58	65.00	95.83	126.67	157.50	188.33	219.17
63	36.25	52.71	69.17	102.08	135.00	167.92	200.83	233.75
64	37.92	55.21	72.50	107.08	141.67	176.25	210.83	245.42
65	39.58	57.71	75.83	112.08	148.33	184.58	220.83	257.08
66	42.92	62.71	82.50	122.08	161.67	201.25		
67	46.25	67.71	89.17	132.08	175.00	217.92		
68	49.58	72.71	95.83	142.08	188.33	234.58		
69	52.92	77.71	102.50	152.08	201.67	251.25		
70	56.25	82.71	109.17	162.08	215.00	267.92		
71	62.50	92.08	121.67	180.83	240.00	299.17		
72	68.75	101.46	134.17	199.58	265.00	330.42		
73	75.00	110.83	146.67	218.33	290.00	361.67		
74	81.25	120.21	159.17	237.08	315.00	392.92		
75	87.50	129.58	171.67	255.83	340.00	424.17		

Rates include \$40 annual policy fee

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	MODIFIED BENEFITS - MALE SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	23.75	33.96	44.17	64.58	85.00	105.42	125.83	146.25
46	25.00	35.83	46.67	68.33	90.00	111.67	133.33	155.00
47	25.83	37.08	48.33	70.83	93.33	115.83	138.33	160.83
48	27.08	38.96	50.83	74.58	98.33	122.08	145.83	169.58
49	27.92	40.21	52.50	77.08	101.67	126.25	150.83	175.42
50	29.17	42.08	55.00	80.83	106.67	132.50	158.33	184.17
51	30.83	44.58	58.33	85.83	113.33	140.83	168.33	195.83
52	32.50	47.08	61.67	90.83	120.00	149.17	178.33	207.50
53	34.17	49.58	65.00	95.83	126.67	157.50	188.33	219.17
54	35.83	52.08	68.33	100.83	133.33	165.83	198.33	230.83
55	37.50	54.58	71.67	105.83	140.00	174.17	208.33	242.50
56	40.00	58.33	76.67	113.33	150.00	186.67	223.33	260.00
57	42.50	62.08	81.67	120.83	160.00	199.17	238.33	277.50
58	44.58	65.21	85.83	127.08	168.33	209.58	250.83	292.08
59	47.08	68.96	90.83	134.58	178.33	222.08	265.83	309.58
60	49.58	72.71	95.83	142.08	188.33	234.58	280.83	327.08
61	53.75	78.96	104.17	154.58	205.00	255.42	305.83	356.25
62	57.92	85.21	112.50	167.08	221.67	276.25	330.83	385.42
63	62.50	92.08	121.67	180.83	240.00	299.17	358.33	417.50
64	66.67	98.33	130.00	193.33	256.67	320.00	383.33	446.67
65	70.83	104.58	138.33	205.83	273.33	340.83	408.33	475.83
66	78.75	116.46	154.17	229.58	305.00	380.42		
67	87.08	128.96	170.83	254.58	338.33	422.08		
68	95.00	140.83	186.67	278.33	370.00	461.67		
69	103.33	153.33	203.33	303.33	403.33	503.33		
70	111.25	165.21	219.17	327.08	435.00	542.92		
71	137.50	204.58	271.67	405.83	540.00	674.17		
72	163.75	243.96	324.17	484.58	645.00	805.42		
73	190.42	283.96	377.50	564.58	751.67	938.75		
74	216.67	323.33	430.00	643.33	856.67	1,070.00		
75	242.92	362.71	482.50	722.08	961.67	1,201.25		

Rates include \$40 annual policy fee

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	MODIFIED BENEFITS - FEMALE NON-SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	16.25	22.71	29.17	42.08	55.00	67.92	80.83	93.75
46	16.67	23.33	30.00	43.33	56.67	70.00	83.33	96.67
47	17.08	23.96	30.83	44.58	58.33	72.08	85.83	99.58
48	17.08	23.96	30.83	44.58	58.33	72.08	85.83	99.58
49	17.50	24.58	31.67	45.83	60.00	74.17	88.33	102.50
50	17.92	25.21	32.50	47.08	61.67	76.25	90.83	105.42
51	18.33	25.83	33.33	48.33	63.33	78.33	93.33	108.33
52	19.17	27.08	35.00	50.83	66.67	82.50	98.33	114.17
53	19.58	27.71	35.83	52.08	68.33	84.58	100.83	117.08
54	20.42	28.96	37.50	54.58	71.67	88.75	105.83	122.92
55	20.83	29.58	38.33	55.83	73.33	90.83	108.33	125.83
56	21.67	30.83	40.00	58.33	76.67	95.00	113.33	131.67
57	22.50	32.08	41.67	60.83	80.00	99.17	118.33	137.50
58	22.92	32.71	42.50	62.08	81.67	101.25	120.83	140.42
59	23.75	33.96	44.17	64.58	85.00	105.42	125.83	146.25
60	24.58	35.21	45.83	67.08	88.33	109.58	130.83	152.08
61	25.83	37.08	48.33	70.83	93.33	115.83	138.33	160.83
62	27.08	38.96	50.83	74.58	98.33	122.08	145.83	169.58
63	28.33	40.83	53.33	78.33	103.33	128.33	153.33	178.33
64	29.58	42.71	55.83	82.08	108.33	134.58	160.83	187.08
65	30.83	44.58	58.33	85.83	113.33	140.83	168.33	195.83
66	32.50	47.08	61.67	90.83	120.00	149.17		
67	34.17	49.58	65.00	95.83	126.67	157.50		
68	36.25	52.71	69.17	102.08	135.00	167.92		
69	37.92	55.21	72.50	107.08	141.67	176.25		
70	39.58	57.71	75.83	112.08	148.33	184.58		
71	43.33	63.33	83.33	123.33	163.33	203.33		
72	46.67	68.33	90.00	133.33	176.67	220.00		
73	50.42	73.96	97.50	144.58	191.67	238.75		
74	53.75	78.96	104.17	154.58	205.00	255.42		
75	57.50	84.58	111.67	165.83	220.00	274.17		

Rates include \$40 annual policy fee

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	MODIFIED BENEFITS - FEMALE SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	21.67	30.83	40.00	58.33	76.67	95.00	113.33	131.67
46	22.50	32.08	41.67	60.83	80.00	99.17	118.33	137.50
47	23.75	33.96	44.17	64.58	85.00	105.42	125.83	146.25
48	24.58	35.21	45.83	67.08	88.33	109.58	130.83	152.08
49	25.83	37.08	48.33	70.83	93.33	115.83	138.33	160.83
50	26.67	38.33	50.00	73.33	96.67	120.00	143.33	166.67
51	27.92	40.21	52.50	77.08	101.67	126.25	150.83	175.42
52	29.17	42.08	55.00	80.83	106.67	132.50	158.33	184.17
53	30.00	43.33	56.67	83.33	110.00	136.67	163.33	190.00
54	31.25	45.21	59.17	87.08	115.00	142.92	170.83	198.75
55	32.50	47.08	61.67	90.83	120.00	149.17	178.33	207.50
56	33.75	48.96	64.17	94.58	125.00	155.42	185.83	216.25
57	34.58	50.21	65.83	97.08	128.33	159.58	190.83	222.08
58	35.83	52.08	68.33	100.83	133.33	165.83	198.33	230.83
59	36.67	53.33	70.00	103.33	136.67	170.00	203.33	236.67
60	37.92	55.21	72.50	107.08	141.67	176.25	210.83	245.42
61	39.58	57.71	75.83	112.08	148.33	184.58	220.83	257.08
62	41.25	60.21	79.17	117.08	155.00	192.92	230.83	268.75
63	42.92	62.71	82.50	122.08	161.67	201.25	240.83	280.42
64	44.58	65.21	85.83	127.08	168.33	209.58	250.83	292.08
65	46.25	67.71	89.17	132.08	175.00	217.92	260.83	303.75
66	48.33	70.83	93.33	138.33	183.33	228.33		
67	50.42	73.96	97.50	144.58	191.67	238.75		
68	52.08	76.46	100.83	149.58	198.33	247.08		
69	54.17	79.58	105.00	155.83	206.67	257.50		
70	56.25	82.71	109.17	162.08	215.00	267.92		
71	60.83	89.58	118.33	175.83	233.33	290.83		
72	65.42	96.46	127.50	189.58	251.67	313.75		
73	70.00	103.33	136.67	203.33	270.00	336.67		
74	74.58	110.21	145.83	217.08	288.33	359.58		
75	79.17	117.08	155.00	230.83	306.67	382.50		

Rates include \$40 annual policy fee

Final Expense Cash Values Level Benefits

No commissions on issue ages 45-59

ISSUE AGE	Annual rates and values per \$1,000 sum insured					
	MALE NON-SMOKER			MALE SMOKER		
	YEAR 10	YEAR 20	AGE 65	YEAR 10	YEAR 20	AGE 65
45	123.15	311.30	311.30	141.51	337.82	337.82
46	128.66	322.05	301.80	146.68	346.63	326.88
47	134.29	333.05	291.75	151.84	355.59	315.32
48	140.07	344.31	281.04	157.02	364.74	303.02
49	145.99	355.85	269.59	162.22	374.11	289.83
50	152.03	367.67	257.34	167.40	383.71	275.71
51	158.16	379.73	244.25	172.49	393.56	260.61
52	164.32	391.91	230.30	177.35	403.49	244.55
53	170.45	404.11	215.43	181.92	413.40	227.50
54	176.57	416.42	199.59	186.22	423.53	209.46
55	182.76	428.92	182.76	190.45	433.96	190.45
56	189.11	441.66	164.90	194.75	444.67	170.41
57	195.68	454.56	145.88	199.27	455.59	149.24
58	202.48	467.45	125.53	204.01	466.46	126.68
59	209.53	480.10	103.68	208.99	476.97	102.49
60	216.86	492.42	80.22	215.39	487.79	77.88
61	224.47	504.35	55.09	223.18	498.80	52.89
62	232.28	515.90	28.25	231.39	509.55	26.59
63	240.21	527.20		239.94	520.28	
64	248.76	538.45		249.11	531.07	
65	259.28	550.28		258.85	541.61	
66	270.13	561.43		268.98	551.44	
67	281.18	571.67		279.32	560.22	
68	292.17	580.78		289.49	567.70	
69	302.82	588.59		299.11	573.67	
70	312.98	594.99		308.01	577.97	
71	322.54	600.19		316.10	580.92	
72	331.60	604.61		323.61	583.08	
73	340.39	608.26		330.96	584.59	
74	348.76	610.96		338.03	585.29	
75	356.43	612.44		344.41	584.78	
76	363.07	612.83		349.57	583.07	
77	368.37	612.58		353.16	580.65	
78	372.20	611.57		355.06	577.48	
79	374.49	609.58		355.24	573.32	
80	375.11	606.04		353.54	567.60	
81	374.43	601.20		350.45	560.64	
82	372.96	596.22		346.63	553.80	
83	370.48	591.03		341.84	547.03	
84	366.78	585.54		335.93	541.08	
85	361.65	579.90		328.65	535.95	
86	355.67	574.36		320.53	531.62	
87	349.83	569.40		312.79	527.23	
88	344.16	564.77		305.54	524.52	
89	338.39	560.69		298.53	522.08	

Final Expense Cash Values Level Benefits

No commissions on issue ages 45-59

ISSUE AGE	Annual rates and values per \$1,000 sum insured					
	FEMALE NON-SMOKER			FEMALE SMOKER		
	YEAR 10	YEAR 20	AGE 65	YEAR 10	YEAR 20	AGE 65
45	102.65	261.92	261.92	127.15	303.63	303.63
46	106.68	271.11	253.15	130.84	311.87	292.91
47	110.77	280.58	243.89	134.45	320.28	281.57
48	114.94	290.33	234.10	138.07	328.86	269.61
49	119.19	300.35	223.77	141.76	337.64	257.02
50	123.59	310.68	212.86	145.53	346.63	243.80
51	128.16	321.30	201.35	149.44	355.75	229.90
52	132.91	332.17	189.20	153.48	364.96	215.29
53	137.88	343.32	176.39	157.69	374.24	199.93
54	143.10	354.75	162.87	162.14	383.57	183.80
55	148.57	366.43	148.57	166.85	392.99	166.85
56	154.31	378.40	133.47	171.83	402.58	149.01
57	160.35	390.66	117.52	177.10	412.33	130.24
58	166.67	403.21	100.65	182.59	422.22	110.42
59	173.26	416.05	82.76	188.26	432.27	89.46
60	180.10	429.18	63.75	194.10	442.51	67.27
61	187.16	442.32	43.50	200.00	452.88	43.72
62	194.40	455.13	21.92	205.88	461.63	18.72
63	201.79	467.65		212.52	470.55	
64	209.34	479.93		220.13	479.47	
65	217.03	491.89		227.72	487.68	
66	224.86	503.77		235.34	495.70	
67	232.86	515.25		243.00	503.16	
68	241.01	525.68		250.76	509.17	
69	251.29	536.20		258.64	513.75	
70	262.02	546.00		266.73	517.42	
71	272.75	556.70		274.53	522.71	
72	283.07	569.16		281.38	531.04	
73	293.05	581.96		287.32	540.80	
74	302.77	593.75		292.50	550.79	
75	312.12	603.11		296.81	558.74	
76	321.41	609.15		300.92	562.67	
77	330.20	611.51		304.29	562.12	
78	337.57	613.20		305.60	560.75	
79	343.37	617.86		304.76	563.32	
80	347.89	623.31		302.39	567.18	
81	353.87	628.58		302.61	571.27	
82	362.99	633.89		308.26	576.11	
83	373.19	639.03		317.01	581.75	
84	382.38	643.72		326.98	588.41	
85	388.41	647.63		334.84	595.53	
86	389.48	650.30		336.89	601.47	
87	385.19	651.95		332.84	606.53	
88	381.05	653.17		329.50	611.49	
89	383.11	653.87		334.21	616.35	

Final Expense Cash Values
Graded Benefits

No commissions on issue ages 45-59

ISSUE AGE	Annual rates and values per \$1,000 sum insured					
	MALE NON-SMOKER			MALE SMOKER		
	YEAR 10	YEAR 20	AGE 65	YEAR 10	YEAR 20	AGE 65
45	125.73	313.32	313.32	145.74	341.09	341.09
46	131.37	324.16	303.98	151.19	350.07	330.43
47	137.11	335.22	294.06	156.55	359.17	319.13
48	142.98	346.53	283.48	161.91	368.44	307.07
49	149.03	358.14	272.19	167.36	377.95	294.19
50	155.24	370.06	260.15	172.86	387.75	280.46
51	161.58	382.25	247.33	178.36	397.86	265.86
52	168.00	394.59	233.69	183.72	408.11	250.40
53	174.44	406.98	219.20	188.89	418.40	234.08
54	180.93	419.51	203.83	193.89	428.96	216.91
55	187.53	432.25	187.53	198.84	439.83	198.84
56	194.28	445.22	170.23	203.86	450.95	179.80
57	201.24	458.33	151.78	209.04	462.23	159.61
58	208.44	471.43	132.06	214.44	473.44	138.11
59	215.96	484.32	110.97	221.48	485.23	116.66
60	223.86	496.95	88.44	229.59	497.06	94.57
61	232.14	509.25	64.44	238.34	508.59	71.38
62	240.72	521.22	38.93	247.62	519.90	47.15
63	250.08	533.34	12.62	257.26	531.21	21.87
64	260.95	545.94		267.47	542.54	
65	272.15	558.09		278.17	553.56	
66	283.67	569.57		289.20	563.84	
67	295.40	580.15		300.40	573.09	
68	307.12	589.63		311.47	581.07	
69	318.59	597.90		322.09	587.65	
70	329.73	604.87		332.20	592.73	
71	340.50	610.79		341.80	596.67	
72	350.93	616.04		351.00	599.97	
73	361.14	620.59		360.06	602.65	
74	371.02	624.26		368.97	604.67	
75	380.37	626.85		377.41	605.68	
76	388.93	628.55		384.94	605.74	
77	396.51	629.84		391.34	605.40	
78	403.01	630.63		396.49	604.62	
79	408.34	630.71		400.34	603.17	
80	412.39	629.55		402.75	600.52	

Final Expense Cash Values Graded Benefits

No commissions on issue ages 45-59

ISSUE AGE	Annual rates and values per \$1,000 sum insured					
	FEMALE NON-SMOKER			FEMALE SMOKER		
	YEAR 10	YEAR 20	AGE 65	YEAR 10	YEAR 20	AGE 65
45	104.84	263.73	263.73	130.36	306.20	306.20
46	108.99	272.99	255.08	134.30	314.61	295.72
47	113.21	282.55	245.96	138.21	323.22	284.68
48	117.53	292.40	236.35	142.18	332.05	273.09
49	121.96	302.55	226.21	146.25	341.11	260.91
50	126.56	313.02	215.53	150.44	350.38	248.14
51	131.36	323.79	204.28	154.80	359.81	234.75
52	136.36	334.83	192.43	159.32	369.35	220.71
53	141.60	346.15	179.94	164.05	378.97	205.98
54	147.10	357.76	166.77	169.05	388.65	190.54
55	152.88	369.64	152.88	174.33	398.45	174.33
56	158.96	381.82	138.23	179.91	408.41	157.32
57	165.34	394.29	122.77	185.78	418.53	139.41
58	172.01	407.04	106.42	191.89	428.80	120.54
59	178.96	420.07	89.09	198.21	439.23	100.62
60	186.18	433.41	70.69	204.72	449.86	79.56
61	193.64	446.77	51.12	211.34	460.24	57.27
62	201.29	459.80	30.29	219.02	470.54	34.95
63	209.13	472.54	8.08	227.36	480.53	12.14
64	217.15	485.07		235.65	489.83	
65	225.36	497.30		243.97	498.46	
66	233.76	509.47		252.39	506.94	
67	242.55	521.38		260.92	514.92	
68	253.22	533.31		269.63	521.53	
69	264.23	544.22		278.55	526.81	
70	275.63	554.37		287.81	531.29	
71	287.11	565.45		296.90	537.42	
72	298.26	578.29		305.16	546.56	
73	309.13	591.46		312.65	557.12	
74	319.83	603.69		319.44	567.90	
75	330.26	613.58		325.49	576.74	
76	340.71	620.27		331.45	581.77	
77	350.78	623.45		336.85	582.61	
78	359.57	626.05		340.42	582.78	
79	367.04	631.64		342.24	586.87	
80	373.69	638.21		343.24	592.52	

Final Expense Cash Values
Modified Benefits

No commissions on issue ages 45-59

ISSUE AGE	Annual rates and values per \$1,000 sum insured					
	MALE NON-SMOKER			MALE SMOKER		
	YEAR 10	YEAR 20	AGE 65	YEAR 10	YEAR 20	AGE 65
45	128.48	315.48	315.48	150.05	344.41	344.41
46	134.25	326.40	306.28	155.69	353.52	333.99
47	140.08	337.51	296.49	161.21	362.71	322.89
48	146.05	348.87	286.05	166.71	372.05	311.04
49	152.23	360.56	274.93	172.37	381.69	298.44
50	158.62	372.58	263.11	178.15	391.67	285.05
51	165.18	384.90	250.55	183.96	401.97	270.87
52	171.84	397.38	237.23	189.72	412.46	255.91
53	178.57	409.94	223.11	195.36	423.04	240.19
54	185.41	422.69	208.19	200.87	433.91	223.68
55	192.38	435.64	192.38	206.33	445.07	206.33
56	199.47	448.79	175.56	211.73	456.38	187.91
57	206.73	462.05	157.61	217.22	467.79	168.30
58	214.26	475.31	138.45	224.35	480.09	148.99
59	222.18	488.42	118.02	232.14	492.28	128.76
60	230.56	501.30	96.32	240.59	504.24	107.50
61	239.39	513.88	73.27	249.50	515.78	84.98
62	249.50	526.76	50.04	258.91	527.11	61.44
63	260.44	539.79	26.27	268.53	538.32	36.71
64	271.73	552.56		278.66	549.53	
65	283.31	564.87		289.16	560.36	
66	294.97	576.36		299.19	569.97	
67	306.81	586.95		309.17	578.44	
68	318.65	596.46		318.99	585.65	
69	330.27	604.79		328.19	591.36	
70	341.65	611.89		336.85	595.56	
71	352.23	617.71		340.45	595.84	
72	362.38	622.82		342.90	594.97	
73	372.20	627.15		344.27	592.85	
74	381.57	630.57		344.67	589.45	
75	390.30	632.83		343.51	584.21	

Final Expense Cash Values
Modified Benefits

No commissions on issue ages 45-59

ISSUE AGE	Annual rates and values per \$1,000 sum insured					
	FEMALE NON-SMOKER			FEMALE SMOKER		
	YEAR 10	YEAR 20	AGE 65	YEAR 10	YEAR 20	AGE 65
45	107.16	265.63	265.63	133.68	308.85	308.85
46	111.44	275.00	257.13	137.86	317.43	298.62
47	115.82	284.66	248.18	142.05	326.24	287.87
48	120.32	294.64	238.76	146.35	335.31	276.62
49	124.94	304.92	228.84	150.76	344.59	264.82
50	129.76	315.53	218.40	155.34	354.12	252.48
51	134.79	326.46	207.42	160.08	363.81	239.53
52	140.04	337.66	195.86	165.01	373.61	225.98
53	145.54	349.15	183.70	170.18	383.52	211.81
54	151.31	360.93	170.88	175.62	393.48	196.94
55	157.41	373.01	157.41	181.36	403.56	181.36
56	163.79	385.37	143.19	187.38	413.79	164.99
57	170.49	398.03	128.19	193.72	424.20	147.80
58	177.50	410.96	112.34	200.28	434.73	129.67
59	184.76	424.17	95.52	207.09	445.45	110.59
60	192.31	437.68	77.69	214.08	456.33	90.39
61	200.09	451.19	58.72	222.43	467.83	70.53
62	208.07	464.38	38.53	231.05	478.69	49.81
63	216.26	477.29	17.03	239.69	488.82	27.91
64	224.66	490.01		248.31	498.28	
65	233.27	502.44		256.97	507.08	
66	242.67	515.18		265.69	515.71	
67	253.35	528.20		274.56	523.87	
68	264.29	540.23		283.69	530.74	
69	275.64	551.28		293.01	536.29	
70	287.43	561.63		302.70	541.09	
71	299.06	572.73		311.73	547.18	
72	310.40	585.58		319.90	556.18	
73	321.42	598.73		327.23	566.52	
74	332.33	610.98		333.78	577.01	
75	342.90	620.87		339.51	585.54	

Notes

Notes



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