

Final Expense Rates

Simple Security Plan | MIB Plan



Security National

Life Insurance Company

SIMPLE SECURITY PLAN

	PREFERRED	STANDARD	GRADED												
DEATH BENEFIT	Provides full face amount coverage from day one.	Provides full face amount coverage from day one.	Provides coverage equal to premiums paid plus 10% interest for the first 2 years. After 2 years 100% of face amount is payable upon death.												
DEATH BENEFIT ARKANSAS & NEVADA ONLY	Provides full face amount coverage from day one.	Provides full face amount coverage from day one.	Year 1 = 25% of Face Amt Year 2 = 50% of Face Amt Year 3 = 75% of Face Amt Year 4 = 100% of Face Amt												
PREMIUMS	Level and Payable to Age 100														
MINIMUM FACE AMOUNT	\$2,500														
MAXIMUM FACE AMOUNT	Age 40-75 \$35,000 Age 76-80 \$15,000 Age 81-90 \$10,000	Age 40-75 \$25,000 Age 76-80 \$15,000 Age 81-90 \$10,000	Age 40-75 \$25,000 Age 76-80 \$15,000 Age 81-85 \$10,000												
AGE LIMITS	40-90 Age at Last Birthday		40-85 Age at Last Birthday												
UNDERWRITING CLASSES	Male & Female Non-Tobacco & Tobacco														
MODAL FACTORS	<table style="width: 100%; border: none;"> <tr> <td style="padding-right: 20px;">PAC/EFT</td> <td style="text-align: right;">0.085</td> </tr> <tr> <td>Credit/Debit Cards</td> <td style="text-align: right;">0.090</td> </tr> <tr> <td>Direct Bills</td> <td style="text-align: right;">0.090</td> </tr> <tr> <td>Quarterly</td> <td style="text-align: right;">0.265</td> </tr> <tr> <td>Semi-Annual</td> <td style="text-align: right;">0.520</td> </tr> <tr> <td>Annual</td> <td style="text-align: right;">1.000</td> </tr> </table>			PAC/EFT	0.085	Credit/Debit Cards	0.090	Direct Bills	0.090	Quarterly	0.265	Semi-Annual	0.520	Annual	1.000
PAC/EFT	0.085														
Credit/Debit Cards	0.090														
Direct Bills	0.090														
Quarterly	0.265														
Semi-Annual	0.520														
Annual	1.000														
LOANS	Loans are available if there is sufficient cash value. Loans will accrue interest. Loans will reduce the face amount.														

NEW BUSINESS INFORMATION

- Proposed Insured Signature - Only the proposed insured may sign on the “Proposed Insured” signature line. No one else may sign the proposed insured’s name. The proposed insured must be able to sign their own name. A “mark” or “X” is not acceptable. Power of Attorney signatures are not acceptable.
- Policy Owner Signature - Only the owner may sign on the “Owner” signature line. The policy owner signature is required if the policy owner is different than the proposed insured.
- Payor Information - We need the payors full address and signature. If the insured has a representative payee, paperwork is required.
- Replacements - State regulations require that applicable replacement forms be completed at the time of application and be submitted with the application.
- Application Date - Applications must be dated the day the application is completed and signed by the proposed insured.
- Policy Effective Date- The policy becomes effective on the issue date when underwriting approves the application and the first premium is collected and there are no changes in the proposed insured’s insurability between the application signed date and the issue date. A future effective date of no more than 30 days in the future from the application may be requested.
- Forms of Payment - EFT with completed form, personal check, credit or debit card (Visa, MC or AMEX), or money order. Cash is not acceptable and a check from the agent is not acceptable unless the agent check is for their own personal policy.
- Bank Draft Date - A premium will be drafted on the same date each month. A draft date of the 1st through the 28th of each month is an acceptable draft date. If a specific draft date is not specified, SNL will draft immediately upon the approval of the application and application date will be the future draft date each month. Initial draft date must be within 30 days of the application date.
- Initial Premium - The initial draft may be drafted on any business day of the month as long as a completed EFT form is submitted with the application including documentation such as a voided check, bank statement, or other bank account documentation. SNL requires a premium with applications OR a completed EFT/CC form to draft the first premium within 30 days.
- 1035 Exchanges - SNL cannot accommodate 1035 exchanges for life insurance contracts.
- Agent Splits - Split commissions between agents are acceptable. Both agents need to sign the application and write the percentage of the commission payable to each agent’s signature.

UNDERWRITING INFORMATION

Height and Weight Chart

Height	Preferred/Standard	Graded
4'10"	200	223
4'11"	207	229
5'0"	213	235
5'1"	219	241
5'2"	225	246
5'3"	231	251
5'4"	237	256
5'5"	243	262
5'6"	249	268
5'7"	255	274

Height	Preferred/Standard	Graded
5'9"	270	287
5'10"	277	294
5'11"	285	301
6'0"	292	308
6'1"	299	316
6'2"	306	324
6'3"	313	332
6'4"	321	340
6'5"	329	348
6'6"	335	356

Submitting New Business

SNL provides 2 methods to submit applications:

1. Website Upload - This is the preferred method. You need to scan and save the application with any applicable documents to your computer. Log into our agent site at www.SNLFinalExpense.com. Click on **"New Business Upload"** then click **"Secure Upload."** Click on **"First Time Contract Submission"** then click **"Browse"** and go to the file you saved on your computer. Double click your file name. You may duplicate the file name as many times as needed to upload all documents. Click **"Submit to Underwriters"** and you will receive an email saying it was received successfully.

2. Mail

You may mail applications to:

**Regular Mail: Security National Life
New Business
PO Box 57220
Salt Lake City, UT 84157**

**Overnight: Security National Life
Via US Mail,
UPS or FedEx 5300 South 360 West
Salt Lake City, UT 84123**

All applications must include the first month's premium or a completed EFT form for the first premium.

CALCULATING PREMIUM

How to Calculate Simple Security Plan Premiums

I. Simple Security Plan base premium calculation

- a) Find the rate per thousand in the premium rate table \$
- b) Multiply by the face amount per thousand..... (x)
- c) Add the annual policy fee..... (+) \$40 policy fee
- d) Multiply by the modal factor..... (x)

Base modal premium amount \$¹

Premium Calculation Example:

Simple Security Plan-Preferred: Monthly premium for Female, age 40, Non-Tobacco, EFT with \$25,000 Face Amount

I. Simple Security Plan premium calculation

- a) Find the rate per thousand in the premium rate table \$15.76
- b) Multiply by the face amount per thousand..... (x) 25 = \$394
- c) Add the annual policy fee..... (+) \$40 policy fee = \$434
- d) Multiply by the modal factor..... (x) 0.085 = \$36.89

Base modal premium amount \$¹ \$36.89

¹ Rounded to the nearest penny.

Modal Factors:

PAC/EFT	0.085
Credit/Debit Cards	0.090
Direct Bills	0.090
Quarterly	0.265
Semi-Annual	0.520
Annual	1.000

Annual Premium Rates per thousand Face Amount

Issue Age	PREFERRED				STANDARD				GRADED			
	Male		Female		Male		Female		Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
40	17.64	22.52	15.76	21.77	21.17	27.02	18.91	26.13	22.40	29.38	20.78	23.97
41	18.53	23.73	16.48	22.75	22.24	28.48	19.78	27.30	23.56	31.12	21.67	25.18
42	19.46	25.01	17.24	23.77	23.36	30.01	20.69	28.53	24.77	32.96	22.59	26.45
43	20.45	26.35	18.03	24.84	24.53	31.62	21.64	29.81	26.05	34.92	23.56	27.78
44	21.48	27.76	18.86	25.96	25.77	33.32	22.64	31.15	27.39	36.99	24.57	29.18
45	22.56	29.26	19.73	27.12	27.07	35.11	23.68	32.55	28.80	39.19	25.62	30.66
46	23.70	30.83	20.64	28.34	28.44	37.00	24.77	34.01	30.29	41.51	26.71	32.20
47	24.89	32.49	21.59	29.62	29.87	38.98	25.91	35.54	31.85	43.97	27.85	33.83
48	26.15	34.23	22.58	30.95	31.38	41.08	27.10	37.14	33.49	46.58	29.04	35.53
49	27.47	36.07	23.62	32.34	32.96	43.29	28.35	38.80	35.21	49.34	30.29	37.32
50	\$28.85	38.01	24.71	33.79	34.62	45.61	29.65	40.55	37.03	52.27	31.58	39.20
51	\$30.32	39.88	25.74	35.36	36.38	47.86	30.89	42.43	38.12	55.54	32.67	41.38
52	\$31.84	41.88	26.86	36.98	38.21	50.26	32.23	44.38	40.29	58.81	33.76	43.56
53	\$33.45	44.04	28.05	38.64	40.14	52.85	33.66	46.37	42.47	62.07	34.85	45.74
54	\$35.13	46.38	29.34	40.35	42.16	55.66	35.21	48.42	44.65	65.34	37.03	47.92
55	\$36.89	48.88	30.70	42.12	44.27	58.66	36.84	50.54	46.83	68.61	38.12	50.09
56	\$38.75	51.56	32.15	43.97	46.50	61.87	38.58	52.76	49.01	72.96	39.20	52.27
57	\$40.69	54.45	33.68	45.88	48.83	65.34	40.42	55.06	51.18	77.32	41.38	54.45
58	\$42.75	57.55	35.30	47.89	51.30	69.06	42.36	57.47	54.45	81.68	43.56	57.72
59	\$44.90	60.86	36.99	50.00	53.88	73.03	44.39	60.00	57.72	87.12	45.74	60.98
60	\$47.17	64.41	38.77	52.22	56.60	77.29	46.52	62.66	60.98	92.57	47.92	64.25
61	\$49.52	68.41	40.65	54.75	59.42	82.09	48.78	65.70	64.25	99.10	50.09	68.61
62	\$51.99	72.60	42.63	57.35	62.39	87.12	51.16	68.82	67.52	105.63	52.27	72.96
63	\$54.62	76.96	44.66	60.00	65.54	92.35	53.59	72.00	71.87	112.17	55.54	77.32
64	\$57.41	81.43	46.76	62.64	68.89	97.72	56.11	75.17	76.23	118.70	58.81	81.68
65	\$60.37	85.99	48.93	65.26	72.44	103.19	58.72	78.31	81.68	125.24	62.07	86.03
66	\$63.38	89.74	50.78	67.19	76.06	107.69	60.94	80.63	87.12	132.86	66.43	91.48
67	\$66.63	93.69	52.77	69.15	79.96	112.43	63.32	82.98	92.57	140.48	70.79	96.92
68	\$70.18	98.04	54.98	71.29	84.22	117.65	65.98	85.55	99.10	149.19	76.23	102.37
69	\$74.07	102.92	57.50	73.71	88.88	123.50	69.00	88.45	106.72	157.91	81.68	107.81
70	\$78.37	108.52	60.39	76.51	94.04	130.22	72.47	91.81	115.43	167.71	87.12	114.35
71	\$83.26	116.36	64.21	80.56	99.91	139.63	77.05	96.67	125.24	178.60	93.65	121.97
72	\$88.62	124.92	68.47	85.05	106.34	149.90	82.16	102.06	136.13	191.66	101.28	129.59
73	\$94.45	134.04	73.13	89.94	113.34	160.85	87.76	107.93	148.10	205.82	108.90	138.30
74	\$100.78	143.53	78.19	95.15	120.94	172.24	93.83	114.18	161.17	221.07	117.61	148.10
75	\$107.61	153.24	83.61	100.64	129.13	183.89	100.33	120.77	174.24	238.49	126.32	157.91
76	\$114.18	161.48	88.54	104.58	137.02	193.78	106.25	125.50	188.40	257.00	136.13	168.80
77	\$121.48	169.97	93.98	109.09	145.78	203.96	112.78	130.91	204.73	280.96	147.02	180.77
78	\$129.71	178.94	100.10	114.57	155.65	214.73	120.12	137.48	223.25	292.94	160.08	194.93
79	\$139.11	188.59	107.07	121.36	166.93	226.31	128.48	145.63	243.94	308.19	174.24	210.18
80	\$149.86	199.13	115.07	129.86	179.83	238.96	138.08	155.83	265.72	321.26	190.58	227.60
81	\$164.78	213.30	125.94	143.58	197.74	255.96	151.13	172.30	287.50	334.32	209.09	247.20
82	\$180.84	228.17	137.77	158.97	217.01	273.80	165.32	190.76	310.37	347.39	229.78	270.07
83	\$197.60	243.32	150.32	175.61	237.12	291.98	180.38	210.73	333.23	361.55	252.65	295.12
84	\$214.61	258.34	163.35	193.09	257.53	310.01	196.02	231.71	356.10	374.62	277.70	322.34
85	\$231.44	272.80	176.62	211.01	277.73	327.36	211.94	253.21	378.97	387.68	304.92	353.93
86	\$249.98	288.67	192.45	230.14	299.98	346.40	230.94	276.17				
87	\$270.82	297.60	211.30	251.97	324.98	357.12	253.56	302.36				
88	\$295.62	317.44	236.10	275.78	354.74	380.93	283.32	330.94				
89	\$322.40	342.24	265.86	302.56	386.88	410.69	319.03	363.07				
90	\$352.16	367.04	297.60	332.32	422.59	440.45	357.12	398.78				

Female EFT Monthly Premiums

PREFERRED											
FEMALE NON-TOBACCO											
Issue Age	\$5,000	\$7,000	\$8,000	\$9,000	\$10,000	\$12,500	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
40	10.10	12.78	14.12	15.46	16.80	20.15	23.49	30.19	36.89	43.59	50.29
41	10.40	13.21	14.61	16.01	17.41	20.91	24.41	31.42	38.42	45.42	52.43
42	10.73	13.66	15.12	16.59	18.05	21.72	25.38	32.71	40.04	47.36	54.69
43	11.06	14.13	15.66	17.19	18.73	22.56	26.39	34.05	41.71	49.38	57.04
44	11.42	14.62	16.22	17.83	19.43	23.44	27.45	35.46	43.48	51.49	59.51
45	11.79	15.14	16.82	18.49	20.17	24.36	28.56	36.94	45.33	53.71	62.10
46	12.17	15.68	17.44	19.19	20.94	25.33	29.72	38.49	47.26	56.03	64.80
47	12.58	16.25	18.08	19.92	21.75	26.34	30.93	40.10	49.28	58.45	67.63
48	13.00	16.84	18.75	20.67	22.59	27.39	32.19	41.79	51.38	60.98	70.58
49	13.44	17.45	19.46	21.47	23.48	28.50	33.52	43.55	53.59	63.63	73.67
50	13.90	18.10	20.20	22.30	24.40	29.65	34.91	45.41	55.91	66.41	76.91
51	14.34	18.72	20.90	23.09	25.28	30.75	36.22	47.16	58.10	69.04	79.98
52	14.82	19.38	21.66	23.95	26.23	31.94	37.65	49.06	60.48	71.89	83.31
53	15.32	20.09	22.47	24.86	27.24	33.20	39.16	51.09	63.01	74.93	86.85
54	15.87	20.86	23.35	25.85	28.34	34.57	40.81	53.28	65.75	78.22	90.69
55	16.45	21.67	24.28	26.89	29.50	36.02	42.54	55.59	68.64	81.69	94.73
56	17.06	22.53	25.26	27.99	30.73	37.56	44.39	58.06	71.72	85.38	99.05
57	17.71	23.44	26.30	29.17	32.03	39.19	46.34	60.66	74.97	89.28	103.60
58	18.40	24.40	27.40	30.40	33.41	40.91	48.41	63.41	78.41	93.42	108.42
59	19.12	25.41	28.55	31.70	34.84	42.70	50.56	66.28	82.00	97.72	113.45
60	19.88	26.47	29.76	33.06	36.35	44.59	52.83	69.31	85.79	102.26	118.74
61	20.68	27.59	31.04	34.50	37.95	46.59	55.23	72.51	89.78	107.06	124.33
62	21.52	28.76	32.39	36.01	39.64	48.69	57.75	75.87	93.99	112.11	130.22
63	22.38	29.97	33.77	37.56	41.36	50.85	60.34	79.32	98.30	117.28	136.26
64	23.27	31.22	35.20	39.17	43.15	53.08	63.02	82.89	102.77	122.64	142.51
65	24.20	32.51	36.67	40.83	44.99	55.39	65.79	86.58	107.38	128.17	148.97
66	24.98	33.61	37.93	42.25	46.56	57.35	68.14	89.73	111.31	132.89	154.47
67	25.83	34.80	39.28	43.77	48.25	59.47	70.68	93.11	115.54	137.96	160.39
68	26.77	36.11	40.79	45.46	50.13	61.82	73.50	96.87	120.23	143.60	166.97
69	27.84	37.61	42.50	47.39	52.28	64.49	76.71	101.15	125.59	150.03	174.46
70	29.07	39.33	44.47	49.60	54.73	67.56	80.40	106.06	131.73	157.39	183.06
71	30.69	41.60	47.06	52.52	57.98	71.62	85.27	112.56	139.85	167.14	194.42
72	32.50	44.14	49.96	55.78	61.60	76.15	90.70	119.80	148.90	178.00	207.10
73	34.48	46.91	53.13	59.34	65.56	81.10	96.64	127.72	158.80	189.88	220.96
74	36.63	49.92	56.57	63.22	69.86	86.48	103.09	136.32	169.55	202.78	236.02
75	38.93	53.15	60.25	67.36	74.47	92.24	110.00	145.54	181.07	216.61	252.14
76	41.03	56.08	63.61	71.13	78.66	97.47	116.29				
77	43.34	59.32	67.31	75.29	83.28	103.25	123.22				
78	45.94	62.96	71.47	79.98	88.49	109.76	131.03				
79	48.90	67.11	76.21	85.31	94.41	117.16	139.91				
80	52.30	71.87	81.65	91.43	101.21	125.66	150.11				
81	56.92	78.33	89.04	99.74	110.45						
82	61.95	85.37	97.08	108.79	120.50						
83	67.29	92.84	105.62	118.39	131.17						
84	72.82	100.59	114.48	128.36	142.25						
85	78.46	108.49	123.50	138.51	153.53						
86	85.19	117.91	134.27	150.62	166.98						
87	93.20	129.12	147.08	165.04	183.01						
88	103.74	143.88	163.95	184.02	204.09						
89	116.39	161.59	184.18	206.78	229.38						
90	129.88	180.47	205.77	231.06	256.36						

Female EFT Monthly Premiums

PREFERRED											
FEMALE TOBACCO											
Issue Age	\$5,000	\$7,000	\$8,000	\$9,000	\$10,000	\$12,500	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
40	12.65	16.35	18.20	20.05	21.90	26.53	31.16	40.41	49.66	58.91	68.17
41	13.07	16.94	18.87	20.80	22.74	27.57	32.41	42.08	51.74	61.41	71.08
42	13.50	17.54	19.56	21.58	23.60	28.66	33.71	43.81	53.91	64.01	74.12
43	13.96	18.18	20.29	22.40	24.51	29.79	35.07	45.63	56.19	66.74	77.30
44	14.43	18.85	21.05	23.26	25.47	30.98	36.50	47.53	58.57	69.60	80.63
45	14.93	19.54	21.84	24.15	26.45	32.22	37.98	49.50	61.03	72.56	84.08
46	15.44	20.26	22.67	25.08	27.49	33.51	39.53	51.58	63.62	75.67	87.71
47	15.99	21.02	23.54	26.06	28.58	34.87	41.17	53.75	66.34	78.93	91.52
48	16.55	21.82	24.45	27.08	29.71	36.28	42.86	56.02	69.17	82.32	95.48
49	17.14	22.64	25.39	28.14	30.89	37.76	44.63	58.38	72.12	85.87	99.61
50	17.76	23.51	26.38	29.25	32.12	39.30	46.48	60.84	75.20	89.56	103.93
51	18.43	24.44	27.44	30.45	33.46	40.97	48.48	63.51	78.54	93.57	108.60
52	19.12	25.40	28.55	31.69	34.83	42.69	50.55	66.27	81.98	97.70	113.42
53	19.82	26.39	29.68	32.96	36.24	44.46	52.67	69.09	85.51	101.93	118.35
54	20.55	27.41	30.84	34.27	37.70	46.27	54.85	72.00	89.14	106.29	123.44
55	21.30	28.46	32.04	35.62	39.20	48.15	57.10	75.00	92.91	110.81	128.71
56	22.09	29.56	33.30	37.04	40.77	50.12	59.46	78.15	96.84	115.52	134.21
57	22.90	30.70	34.60	38.50	42.40	52.15	61.90	81.40	100.90	120.39	139.89
58	23.75	31.89	35.97	40.04	44.11	54.28	64.46	84.81	105.17	125.52	145.87
59	24.65	33.15	37.40	41.65	45.90	56.53	67.15	88.40	109.65	130.90	152.15
60	25.59	34.47	38.91	43.35	47.79	58.88	69.98	92.17	114.37	136.56	158.75
61	26.67	35.98	40.63	45.28	49.94	61.57	73.21	96.48	119.74	143.01	166.28
62	27.77	37.52	42.40	47.27	52.15	64.33	76.52	100.90	125.27	149.64	174.02
63	28.90	39.10	44.20	49.30	54.40	67.15	79.90	105.40	130.90	156.40	181.90
64	30.02	40.67	46.00	51.32	56.64	69.96	83.27	109.89	136.51	163.13	189.75
65	31.14	42.23	47.78	53.32	58.87	72.74	86.61	114.34	142.08	169.81	197.55
66	31.96	43.38	49.09	54.80	60.51	74.79	89.07	117.62	146.18	174.73	203.29
67	32.79	44.54	50.42	56.30	62.18	76.87	91.57	120.96	150.34	179.73	209.12
68	33.70	45.82	51.88	57.94	64.00	79.15	94.29	124.59	154.89	185.19	215.49
69	34.73	47.26	53.52	59.79	66.05	81.72	97.38	128.71	160.03	191.36	222.69
70	35.92	48.92	55.43	61.93	68.43	84.69	100.95	133.47	165.98	198.50	231.02
71	37.64	51.33	58.18	65.03	71.88	89.00	106.11	140.35	174.59	208.83	243.07
72	39.55	54.00	61.23	68.46	75.69	93.77	111.84	147.99	184.13	220.28	256.42
73	41.62	56.91	64.56	72.20	79.85	98.96	118.07	156.30	194.52	232.75	270.97
74	43.84	60.01	68.10	76.19	84.28	104.50	124.72	165.16	205.59	246.03	286.47
75	46.17	63.28	71.84	80.39	88.94	110.33	131.72	174.49	217.26	260.03	302.80
76	47.85	65.63	74.51	83.40	92.29	114.52	136.74				
77	49.76	68.31	77.58	86.85	96.13	119.31	142.49				
78	52.09	71.57	81.31	91.05	100.78	125.13	149.48				
79	54.98	75.61	85.92	96.24	106.56	132.35	158.13				
80	58.59	80.67	91.70	102.74	113.78	141.38	168.97				
81	64.42	88.83	101.03	113.24	125.44						
82	70.96	97.99	111.50	125.01	138.52						
83	78.03	107.89	122.81	137.74	152.67						
84	85.46	118.29	134.70	151.11	167.53						
85	93.08	128.95	146.89	164.82	182.76						
86	101.21	140.33	159.90	179.46	199.02						
87	110.49	153.32	174.74	196.16	217.57						
88	120.61	167.49	190.93	214.37	237.81						
89	131.99	183.42	209.14	234.86	260.58						
90	144.64	201.13	229.38	257.62	285.87						

Female EFT Monthly Premiums

STANDARD											
FEMALE NON-TOBACCO											
Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000
40	11.44	13.04	14.65	16.26	17.87	19.47	23.49	27.51	31.53	35.55	43.58
41	11.81	13.49	15.17	16.85	18.53	20.21	24.42	28.62	32.82	37.03	45.43
42	12.19	13.95	15.71	17.47	19.23	20.99	25.38	29.78	34.18	38.57	47.37
43	12.60	14.44	16.28	18.12	19.95	21.79	26.39	30.99	35.59	40.19	49.39
44	13.02	14.95	16.87	18.80	20.72	22.64	27.46	32.27	37.08	41.89	51.51
45	13.46	15.48	17.49	19.50	21.52	23.53	28.56	33.59	38.62	43.66	53.72
46	13.93	16.03	18.14	20.24	22.35	24.45	29.72	34.98	40.25	45.51	56.04
47	14.41	16.61	18.82	21.02	23.22	25.42	30.93	36.44	41.94	47.45	58.46
48	14.92	17.22	19.52	21.83	24.13	26.44	32.19	37.95	43.71	49.47	60.99
49	15.45	17.86	20.27	22.68	25.09	27.50	33.52	39.55	45.57	51.60	63.64
50	16.00	18.52	21.04	23.56	26.08	28.60	34.90	41.20	47.50	53.81	66.41
51	16.53	19.15	21.78	24.41	27.03	29.66	36.22	42.78	49.35	55.91	69.04
52	17.10	19.84	22.58	25.32	28.06	30.80	37.64	44.49	51.34	58.19	71.89
53	17.71	20.57	23.43	26.29	29.15	32.01	39.16	46.32	53.47	60.62	74.93
54	18.36	21.36	24.35	27.34	30.34	33.33	40.81	48.29	55.77	63.26	78.22
55	19.06	22.19	25.32	28.45	31.58	34.71	42.54	50.37	58.20	66.03	81.69
56	19.80	23.08	26.36	29.63	32.91	36.19	44.39	52.59	60.79	68.99	85.38
57	20.58	24.01	27.45	30.89	34.32	37.76	46.35	54.94	63.52	72.11	89.29
58	21.40	25.00	28.60	32.20	35.81	39.41	48.41	57.41	66.41	75.41	93.42
59	22.27	26.04	29.81	33.59	37.36	41.13	50.56	60.00	69.43	78.86	97.73
60	23.17	27.13	31.08	35.03	38.99	42.94	52.83	62.71	72.60	82.48	102.26
61	24.13	28.28	32.42	36.57	40.72	44.86	55.23	65.59	75.96	86.33	107.06
62	25.14	29.49	33.84	38.19	42.54	46.89	57.76	68.63	79.50	90.37	112.12
63	26.18	30.73	35.29	39.84	44.40	48.95	60.34	71.73	83.12	94.50	117.28
64	27.25	32.02	36.79	41.55	46.32	51.09	63.02	74.94	86.86	98.79	122.63
65	28.36	33.35	38.34	43.33	48.32	53.31	65.79	78.27	90.75	103.22	128.18
66	29.30	34.48	39.66	44.84	50.02	55.20	68.15	81.10	94.05	107.00	132.90
67	30.31	35.69	41.08	46.46	51.84	57.22	70.68	84.13	97.59	111.04	137.96
68	31.44	37.05	42.66	48.27	53.87	59.48	73.50	87.52	101.55	115.57	143.61
69	32.73	38.59	44.46	50.32	56.19	62.05	76.71	91.38	106.04	120.70	150.03
70	34.20	40.36	46.52	52.68	58.84	65.00	80.40	95.80	111.20	126.60	157.40
71	36.15	42.70	49.24	55.79	62.34	68.89	85.27	101.64	118.01	134.39	167.13
72	38.32	45.30	52.29	59.27	66.25	73.24	90.70	108.15	125.61	143.07	177.99
73	40.70	48.16	55.62	63.08	70.54	78.00	96.65	115.29	133.94	152.59	189.89
74	43.28	51.25	59.23	67.20	75.18	83.16	103.09	123.03	142.97	162.91	202.79
75	46.04	54.57	63.10	71.62	80.15	88.68	110.00	131.32	152.64	173.96	216.60
76	48.56	57.59	66.62	75.65	84.68	93.71	116.29	138.87			
77	51.33	60.92	70.50	80.09	89.68	99.26	123.23	147.19			
78	54.45	64.66	74.87	85.08	95.29	105.50	131.03	156.55			
79	58.00	68.92	79.85	90.77	101.69	112.61	139.91	167.21			
80	62.08	73.82	85.56	97.29	109.03	120.77	150.11	179.45			
81	67.63	80.48	93.32	106.17	119.01	131.86					
82	73.66	87.71	101.77	115.82	129.87	143.92					
83	80.06	95.39	110.73	126.06	141.39	156.72					
84	86.71	103.37	120.03	136.69	153.36	170.02					
85	93.47	111.49	129.50	147.52	165.53	183.55					
86	101.55	121.18	140.81	160.44	180.07	199.70					
87	111.16	132.72	154.27	175.82	197.37	218.93					
88	123.81	147.89	171.98	196.06	220.14	244.22					
89	138.99	166.11	193.22	220.34	247.46	274.58					
90	155.18	185.53	215.89	246.24	276.60	306.95					

Female EFT Monthly Premiums

STANDARD											
FEMALE TOBACCO											
Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000
40	14.51	16.73	18.95	21.17	23.39	25.61	31.16	36.72	42.27	47.82	58.93
41	15.00	17.32	19.64	21.96	24.28	26.61	32.41	38.21	44.01	49.81	61.41
42	15.53	17.95	20.38	22.80	25.23	27.65	33.71	39.78	45.84	51.90	64.03
43	16.07	18.60	21.14	23.67	26.20	28.74	35.07	41.41	47.74	54.08	66.75
44	16.64	19.29	21.93	24.58	27.23	29.88	36.50	43.12	49.74	56.36	69.59
45	17.23	20.00	22.77	25.53	28.30	31.07	37.98	44.90	51.82	58.74	72.57
46	17.85	20.75	23.64	26.53	29.42	32.31	39.54	46.76	53.99	61.22	75.67
47	18.50	21.53	24.55	27.57	30.59	33.61	41.16	48.71	56.27	63.82	78.92
48	19.18	22.34	25.50	28.66	31.81	34.97	42.86	50.75	58.65	66.54	82.32
49	19.89	23.19	26.49	29.78	33.08	36.38	44.63	52.87	61.12	69.36	85.85
50	20.63	24.08	27.53	30.97	34.42	37.87	46.48	55.10	63.72	72.34	89.57
51	21.43	25.04	28.65	32.25	35.86	39.47	48.48	57.50	66.51	75.53	93.56
52	22.26	26.03	29.81	33.58	37.35	41.12	50.55	59.98	69.42	78.85	97.71
53	23.11	27.05	30.99	34.93	38.87	42.81	52.67	62.52	72.38	82.23	101.94
54	23.98	28.09	32.21	36.33	40.44	44.56	54.85	65.14	75.42	85.71	106.29
55	24.88	29.18	33.47	37.77	42.06	46.36	57.10	67.84	78.58	89.32	110.80
56	25.82	30.31	34.79	39.28	43.76	48.25	59.46	70.67	81.88	93.09	115.52
57	26.80	31.48	36.16	40.84	45.52	50.20	61.90	73.60	85.30	97.00	120.40
58	27.82	32.71	37.59	42.48	47.36	52.25	64.46	76.67	88.89	101.10	125.52
59	28.90	34.00	39.10	44.20	49.30	54.40	67.15	79.90	92.65	105.40	130.90
60	30.03	35.36	40.68	46.01	51.33	56.66	69.98	83.29	96.61	109.92	136.55
61	31.32	36.91	42.49	48.08	53.66	59.25	73.21	87.17	101.13	115.09	143.01
62	32.65	38.50	44.35	50.20	56.05	61.90	76.52	91.15	105.77	120.39	149.64
63	34.00	40.12	46.24	52.36	58.48	64.60	79.90	95.20	110.50	125.80	156.40
64	35.35	41.74	48.13	54.52	60.91	67.29	83.27	99.24	115.22	131.19	163.14
65	36.68	43.34	49.99	56.65	63.31	69.96	86.60	103.25	119.89	136.53	169.81
66	37.67	44.52	51.37	58.23	65.08	71.94	89.07	106.20	123.34	140.47	174.74
67	38.67	45.72	52.77	59.83	66.88	73.93	91.57	109.20	126.83	144.47	179.73
68	39.76	47.03	54.30	61.57	68.85	76.12	94.30	112.48	130.66	148.84	185.19
69	40.99	48.51	56.03	63.55	71.06	78.58	97.38	116.17	134.97	153.77	191.36
70	42.42	50.22	58.03	65.83	73.63	81.44	100.95	120.46	139.97	159.48	198.50
71	44.48	52.70	60.92	69.14	77.35	85.57	106.11	126.65	147.20	167.74	208.82
72	46.78	55.45	64.13	72.80	81.48	90.15	111.84	133.53	155.21	176.90	220.28
73	49.27	58.44	67.62	76.79	85.97	95.14	118.08	141.01	163.95	186.88	232.75
74	51.93	61.63	71.34	81.04	90.75	100.45	124.72	148.98	173.24	197.51	246.03
75	54.73	64.99	75.26	85.52	95.79	106.05	131.72	157.38	183.05	208.71	260.04
76	56.74	67.41	78.07	88.74	99.41	110.08	136.74	163.41			
77	59.04	70.16	81.29	92.42	103.55	114.67	142.49	170.31			
78	61.83	73.51	85.20	96.89	108.57	120.26	149.47	178.69			
79	65.29	77.67	90.05	102.43	114.81	127.19	158.13	189.08			
80	69.63	82.87	96.12	109.36	122.61	135.86	168.97	202.08			
81	76.63	91.27	105.92	120.56	135.21	149.86					
82	84.47	100.69	116.90	133.12	149.33	165.55					
83	92.96	110.87	128.78	146.70	164.61	182.52					
84	101.88	121.57	141.27	160.96	180.66	200.35					
85	111.01	132.54	154.06	175.58	197.11	218.63					
86	120.77	144.25	167.72	191.20	214.67	238.14					
87	131.90	157.60	183.30	209.00	234.71	260.41					
88	144.05	172.18	200.31	228.44	256.57	284.70					
89	157.70	188.57	219.43	250.29	281.15	312.01					
90	172.88	206.78	240.67	274.57	308.47	342.36					

Female EFT Monthly Premiums

GRADED

FEMALE NON-TOBACCO

Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000
	40	12.23	14.00	15.76	17.53	19.30	21.06	25.48	29.89	34.31	38.73
41	12.61	14.45	16.29	18.14	19.98	21.82	26.42	31.03	35.63	40.24	49.45
42	13.00	14.92	16.84	18.76	20.68	22.60	27.40	32.20	37.00	41.80	51.40
43	13.41	15.42	17.42	19.42	21.42	23.43	28.43	33.44	38.45	43.45	53.47
44	13.84	15.93	18.02	20.11	22.20	24.28	29.51	34.73	39.95	45.17	55.61
45	14.29	16.47	18.64	20.82	23.00	25.18	30.62	36.07	41.51	46.95	57.84
46	14.75	17.02	19.29	21.56	23.83	26.10	31.78	37.46	43.13	48.81	60.16
47	15.24	17.60	19.97	22.34	24.71	27.07	32.99	38.91	44.83	50.75	62.58
48	15.74	18.21	20.68	23.15	25.62	28.08	34.26	40.43	46.60	52.77	65.11
49	16.27	18.85	21.42	24.00	26.57	29.15	35.58	42.02	48.46	54.89	67.77
50	16.82	19.51	22.19	24.87	27.56	30.24	36.95	43.66	50.38	57.09	70.51
51	17.28	20.06	22.84	25.62	28.39	31.17	38.11	45.05	52.00	58.94	72.82
52	17.75	20.62	23.49	26.36	29.23	32.10	39.27	46.44	53.62	60.79	75.14
53	18.21	21.17	24.14	27.10	30.06	33.02	40.43	47.83	55.24	62.65	77.46
54	19.14	22.29	25.43	28.58	31.73	34.88	42.74	50.61	58.48	66.35	82.09
55	19.60	22.84	26.08	29.32	32.56	35.80	43.90	52.00	60.10	68.20	84.41
56	20.06	23.39	26.72	30.06	33.39	36.72	45.05	53.38	61.71	70.04	86.70
57	20.99	24.50	28.02	31.54	35.06	38.57	47.37	56.16	64.95	73.75	91.33
58	21.91	25.62	29.32	33.02	36.72	40.43	49.68	58.94	68.20	77.45	95.97
59	22.84	26.73	30.61	34.50	38.39	42.28	52.00	61.72	71.44	81.15	100.59
60	23.76	27.84	31.91	35.98	40.06	44.13	54.31	64.49	74.68	84.86	105.22
61	24.69	28.95	33.21	37.46	41.72	45.98	56.62	67.27	77.91	88.56	109.85
62	25.62	30.06	34.50	38.94	43.39	47.83	58.94	70.05	81.15	92.26	114.48
63	27.00	31.72	36.45	41.17	45.89	50.61	62.41	74.21	86.01	97.82	121.42
64	28.39	33.39	38.39	43.39	48.39	53.39	65.88	78.38	90.87	103.37	128.36
65	29.78	35.06	40.33	45.61	50.89	56.16	69.35	82.54	95.73	108.92	135.31
66	31.63	37.28	42.93	48.57	54.22	59.86	73.98	88.10	102.21	116.33	144.56
67	33.48	39.50	45.52	51.53	57.55	63.57	78.61	93.65	108.69	123.73	153.82
68	35.80	42.28	48.76	55.24	61.72	68.20	84.39	100.59	116.79	132.99	165.39
69	38.11	45.05	52.00	58.94	65.88	72.82	90.18	107.54	124.89	142.25	176.96
70	40.43	47.83	55.24	62.64	70.05	77.45	95.97	114.48	132.99	151.50	188.53
71	43.20	51.16	59.12	67.08	75.05	83.01	102.91	122.81	142.71	162.61	202.41
72	46.44	55.05	63.66	72.27	80.88	89.49	111.01	132.53	154.05	175.57	218.61
73	49.68	58.94	68.20	77.45	86.71	95.97	119.11	142.25	165.39	188.53	234.81
74	53.39	63.38	73.38	83.38	93.37	103.37	128.36	153.36	178.35	203.34	253.33
75	57.09	67.83	78.56	89.30	100.04	110.78	137.62	164.46	191.31	218.15	271.84
76	61.25	72.82	84.39	95.97	107.54	119.11	148.03	176.96			
77	65.88	78.38	90.87	103.37	115.87	128.36	159.60	190.84			
78	71.44	85.04	98.65	112.26	125.86	139.47	173.49	207.51			
79	77.45	92.26	107.07	121.88	136.69	151.50	188.53	225.56			
80	84.39	100.59	116.79	132.99	149.19	165.39	205.89	246.38			
81	92.26	110.03	127.81	145.58	163.35	181.12					
82	101.06	120.59	140.12	159.65	179.18	198.71					
83	110.78	132.25	153.73	175.20	196.68	218.15					
84	121.42	145.02	168.63	192.23	215.84	239.44					
85	132.99	158.91	184.83	210.75	236.66	262.58					

Female EFT Monthly Premiums

GRADED											
FEMALE TOBACCO											
Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000
40	13.59	15.63	17.66	19.70	21.74	23.78	28.87	33.96	39.06	44.15	54.34
41	14.10	16.24	18.38	20.52	22.66	24.80	30.15	35.51	40.86	46.21	56.91
42	14.64	16.89	19.14	21.39	23.63	25.88	31.50	37.12	42.74	48.37	59.61
43	15.21	17.57	19.93	22.29	24.65	27.02	32.92	38.82	44.73	50.63	62.44
44	15.80	18.28	20.76	23.25	25.73	28.21	34.41	40.61	46.81	53.01	65.42
45	16.43	19.03	21.64	24.25	26.85	29.46	35.97	42.49	49.00	55.52	68.54
46	17.09	19.82	22.56	25.30	28.03	30.77	37.61	44.46	51.30	58.14	71.83
47	17.78	20.65	23.53	26.40	29.28	32.15	39.34	46.53	53.72	60.90	75.28
48	18.50	21.52	24.54	27.56	30.58	33.60	41.15	48.70	56.25	63.80	78.90
49	19.26	22.43	25.61	28.78	31.95	35.12	43.05	50.99	58.92	66.85	82.71
50	20.06	23.39	26.73	30.06	33.39	36.72	45.05	53.39	61.72	70.05	86.71
51	20.99	24.50	28.02	31.54	35.06	38.57	47.37	56.16	64.96	73.75	91.34
52	21.91	25.62	29.32	33.02	36.72	40.43	49.68	58.94	68.20	77.45	95.97
53	22.84	26.73	30.61	34.50	38.39	42.28	52.00	61.72	71.44	81.15	100.59
54	23.76	27.84	31.91	35.98	40.06	44.13	54.31	64.49	74.68	84.86	105.22
55	24.69	28.95	33.21	37.46	41.72	45.98	56.62	67.27	77.91	88.56	109.85
56	25.62	30.06	34.50	38.94	43.39	47.83	58.94	70.05	81.15	92.26	114.48
57	26.54	31.17	35.80	40.43	45.05	49.68	61.25	72.82	84.39	95.97	119.11
58	27.93	32.84	37.74	42.65	47.55	52.46	64.72	76.99	89.25	101.52	126.05
59	29.32	34.50	39.69	44.87	50.05	55.24	68.20	81.15	94.11	107.07	132.99
60	30.71	36.17	41.63	47.09	52.55	58.01	71.67	85.32	98.97	112.63	139.93
61	32.56	38.39	44.22	50.05	55.88	61.72	76.29	90.87	105.45	120.03	149.19
62	34.41	40.61	46.81	53.01	59.22	65.42	80.92	96.43	111.93	127.44	158.45
63	36.26	42.83	49.40	55.98	62.55	69.12	85.55	101.98	118.41	134.84	167.70
64	38.11	45.05	52.00	58.94	65.88	72.82	90.18	107.54	124.89	142.25	176.96
65	39.96	47.28	54.59	61.90	69.21	76.53	94.81	113.09	131.37	149.65	186.22
66	42.28	50.05	57.83	65.60	73.38	81.15	100.59	120.03	139.47	158.91	197.79
67	44.59	52.83	61.07	69.31	77.54	85.78	106.38	126.97	147.57	168.17	209.36
68	46.91	55.61	64.31	73.01	81.71	90.41	112.16	133.92	155.67	177.42	220.93
69	49.22	58.38	67.55	76.71	85.88	95.04	117.95	140.86	163.77	186.68	232.50
70	52.00	61.72	71.44	81.15	90.87	100.59	124.89	149.19	173.49	197.79	246.38
71	55.24	65.60	75.97	86.34	96.71	107.07	132.99	158.91	184.83	210.75	262.58
72	58.48	69.49	80.51	91.52	102.54	113.55	141.09	168.63	196.17	223.70	278.78
73	62.18	73.93	85.69	97.45	109.20	120.96	150.35	179.74	209.13	238.52	297.29
74	66.34	78.93	91.52	104.11	116.70	129.29	160.76	192.23	223.70	255.18	318.12
75	70.51	83.93	97.35	110.78	124.20	137.62	171.17	204.73	238.28	271.84	338.95
76	75.14	89.49	103.83	118.18	132.53	146.88	182.74	218.61			
77	80.23	95.59	110.96	126.33	141.69	157.06	195.47	233.89			
78	86.25	102.81	119.38	135.95	152.52	169.09	210.51	251.94			
79	92.73	110.59	128.46	146.32	164.19	182.05	226.71	271.38			
80	100.13	119.48	138.82	158.17	177.51	196.86	245.23	293.59			
81	108.46	129.47	150.49	171.50	192.51	213.52					
82	118.18	141.14	164.09	187.05	210.01	232.96					
83	128.83	153.91	179.00	204.08	229.17	254.25					
84	140.40	167.80	195.19	222.59	249.99	277.39					
85	153.82	183.90	213.99	244.07	274.15	304.24					

Male EFT Monthly Premiums

PREFERRED											
MALE NON-TOBACCO											
Issue Age	\$5,000	\$7,000	\$8,000	\$9,000	\$10,000	\$12,500	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
40	10.90	13.90	15.40	16.90	18.39	22.14	25.89	33.39	40.89	48.38	55.88
41	11.28	14.43	16.00	17.58	19.15	23.09	27.03	34.90	42.78	50.65	58.53
42	11.67	14.98	16.64	18.29	19.94	24.08	28.22	36.49	44.76	53.03	61.31
43	12.09	15.57	17.30	19.04	20.78	25.12	29.47	38.16	46.85	55.54	64.23
44	12.53	16.18	18.00	19.83	21.66	26.22	30.78	39.91	49.04	58.17	67.29
45	12.99	16.82	18.74	20.66	22.58	27.37	32.16	41.75	51.34	60.93	70.51
46	13.47	17.50	19.51	21.53	23.54	28.58	33.61	43.68	53.76	63.83	73.90
47	13.98	18.21	20.33	22.44	24.56	29.85	35.14	45.72	56.30	66.87	77.45
48	14.51	18.96	21.18	23.40	25.62	31.18	36.74	47.85	58.96	70.07	81.19
49	15.07	19.74	22.08	24.41	26.75	32.58	38.42	50.09	61.76	73.44	85.11
50	15.66	20.57	23.02	25.47	27.92	34.05	40.18	52.45	64.71	76.97	89.23
51	16.29	21.44	24.02	26.59	29.17	35.62	42.06	54.94	67.83	80.72	93.60
52	16.93	22.34	25.05	27.76	30.46	37.23	44.00	57.53	71.06	84.59	98.12
53	17.62	23.30	26.15	28.99	31.83	38.94	46.05	60.27	74.48	88.70	102.91
54	18.33	24.30	27.29	30.27	33.26	40.73	48.19	63.12	78.05	92.98	107.91
55	19.08	25.35	28.49	31.62	34.76	42.60	50.43	66.11	81.79	97.47	113.15
56	19.87	26.46	29.75	33.04	36.34	44.57	52.81	69.28	85.74	102.21	118.68
57	20.69	27.61	31.07	34.53	37.99	46.63	55.28	72.57	89.87	107.16	124.45
58	21.57	28.84	32.47	36.10	39.74	48.82	57.91	76.08	94.24	112.41	130.58
59	22.48	30.12	33.93	37.75	41.57	51.11	60.65	79.73	98.81	117.90	136.98
60	23.45	31.47	35.48	39.49	43.49	53.52	63.54	83.59	103.64	123.68	143.73
61	24.45	32.86	37.07	41.28	45.49	56.02	66.54	87.58	108.63	129.68	150.72
62	25.50	34.33	38.75	43.17	47.59	58.64	69.69	91.78	113.88	135.97	158.07
63	26.61	35.90	40.54	45.18	49.83	61.43	73.04	96.25	119.47	142.68	165.89
64	27.80	37.56	42.44	47.32	52.20	64.40	76.60	101.00	125.40	149.80	174.19
65	29.06	39.32	44.45	49.58	54.71	67.54	80.37	106.03	131.69	157.34	183.00
66	30.34	41.11	46.50	51.89	57.27	70.74	84.21	111.15	138.08	165.02	191.96
67	31.72	43.04	48.71	54.37	60.04	74.19	88.35	116.67	144.99	173.31	201.62
68	33.23	45.16	51.12	57.09	63.05	77.97	92.88	122.71	152.53	182.36	212.19
69	34.88	47.47	53.77	60.06	66.36	82.10	97.84	129.32	160.80	192.28	223.76
70	36.71	50.03	56.69	63.35	70.01	86.67	103.32	136.63	169.94	203.24	236.55
71	38.79	52.94	60.02	67.09	74.17	91.86	109.56	144.94	180.33	215.71	251.10
72	41.06	56.13	63.66	71.19	78.73	97.56	116.39	154.05	191.72	229.38	267.04
73	43.54	59.60	67.63	75.65	83.68	103.75	123.82	163.97	204.11	244.25	284.39
74	46.23	63.36	71.93	80.50	89.06	110.48	131.89	174.73	217.56	260.39	303.22
75	49.13	67.43	76.57	85.72	94.87	117.74	140.60	186.34	232.07	277.81	323.54
76	51.93	71.34	81.04	90.75	100.45	124.72	148.98				
77	55.03	75.68	86.01	96.33	106.66	132.47	158.29				
78	58.53	80.58	91.60	102.63	113.65	141.22	168.78				
79	62.52	86.17	97.99	109.82	121.64	151.20	180.77				
80	67.09	92.57	105.30	118.04	130.78	162.63	194.47				
81	73.43	101.44	115.45	129.46	143.46						
82	80.26	111.00	126.37	141.74	157.11						
83	87.38	120.97	137.77	154.56	171.36						
84	94.61	131.09	149.33	167.58	185.82						
85	101.76	141.11	160.78	180.45	200.12						
86	109.64	152.14	173.39	194.63	215.88						
87	118.50	164.54	187.56	210.58	233.60						
88	129.04	179.29	204.42	229.55	254.68						
89	140.42	195.23	222.63	250.04	277.44						
90	153.07	212.94	242.87	272.80	302.74						

Male EFT Monthly Premiums

PREFERRED											
MALE TOBACCO											
Issue Age	\$5,000	\$7,000	\$8,000	\$9,000	\$10,000	\$12,500	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
40	12.97	16.80	18.71	20.63	22.54	27.33	32.11	41.68	51.25	60.82	70.40
41	13.49	17.52	19.54	21.55	23.57	28.61	33.66	43.74	53.83	63.91	74.00
42	14.03	18.28	20.40	22.53	24.65	29.97	35.28	45.91	56.54	67.16	77.79
43	14.60	19.08	21.32	23.56	25.80	31.40	36.99	48.19	59.39	70.59	81.79
44	15.20	19.92	22.28	24.64	27.00	32.90	38.80	50.60	62.40	74.20	86.00
45	15.83	20.81	23.29	25.78	28.27	34.49	40.70	53.14	65.57	78.01	90.44
46	16.50	21.74	24.36	26.98	29.60	36.16	42.71	55.81	68.91	82.01	95.12
47	17.21	22.73	25.49	28.25	31.01	37.92	44.82	58.63	72.43	86.24	100.05
48	17.95	23.77	26.68	29.59	32.50	39.77	47.05	61.59	76.14	90.69	105.24
49	18.73	24.86	27.93	30.99	34.06	41.73	49.39	64.72	80.05	95.38	110.71
50	19.55	26.02	29.25	32.48	35.71	43.79	51.86	68.02	84.17	100.33	116.48
51	20.35	27.13	30.52	33.91	37.30	45.77	54.25	71.20	88.15	105.09	122.04
52	21.20	28.32	31.88	35.44	39.00	47.90	56.80	74.60	92.40	110.19	127.99
53	22.12	29.60	33.35	37.09	40.83	50.19	59.55	78.27	96.99	115.70	134.42
54	23.11	31.00	34.94	38.88	42.82	52.68	62.53	82.25	101.96	121.67	141.38
55	24.17	32.48	36.64	40.79	44.95	55.34	65.72	86.50	107.27	128.04	148.82
56	25.31	34.08	38.46	42.84	47.23	58.18	69.14	91.05	112.97	134.88	156.79
57	26.54	35.80	40.43	45.05	49.68	61.25	72.82	95.97	119.11	142.25	165.39
58	27.86	37.64	42.53	47.43	52.32	64.55	76.78	101.24	125.69	150.15	174.61
59	29.27	39.61	44.78	49.96	55.13	68.06	81.00	106.86	132.73	158.59	184.46
60	30.77	41.72	47.20	52.67	58.15	71.84	85.52	112.90	140.27	167.65	195.02
61	32.47	44.10	49.92	55.73	61.55	76.09	90.62	119.70	148.77	177.85	206.92
62	34.26	46.60	52.77	58.94	65.11	80.54	95.97	126.82	157.68	188.53	219.39
63	36.11	49.19	55.73	62.27	68.82	85.17	101.52	134.23	166.94	199.65	232.36
64	38.01	51.85	58.77	65.69	72.62	89.92	107.22	141.83	176.44	211.05	245.65
65	39.95	54.56	61.87	69.18	76.49	94.76	113.04	149.58	186.13	222.67	259.22
66	41.54	56.80	64.42	72.05	79.68	98.75	117.82	155.96	194.10	232.24	270.38
67	43.22	59.15	67.11	75.07	83.04	102.95	122.85	162.67	202.49	242.31	282.13
68	45.07	61.73	70.07	78.40	86.73	107.57	128.40	170.07	211.74	253.40	295.07
69	47.14	64.64	73.39	82.13	90.88	112.75	134.62	178.36	222.11	265.85	309.59
70	49.52	67.97	77.19	86.42	95.64	118.70	141.76	187.88	234.01	280.13	326.25
71	52.85	72.63	82.52	92.42	102.31	127.03	151.76	201.21	250.67	300.12	349.57
72	56.49	77.73	88.35	98.96	109.58	136.13	162.67	215.76	268.86	321.95	375.04
73	60.37	83.15	94.55	105.94	117.33	145.82	174.30	231.27	288.24	345.20	402.17
74	64.40	88.80	101.00	113.20	125.40	155.90	186.40	247.40	308.40	369.40	430.40
75	68.53	94.58	107.60	120.63	133.65	166.22	198.78	263.91	329.04	394.16	459.29
76	72.03	99.48	113.21	126.93	140.66	174.97	209.29				
77	75.64	104.53	118.98	133.43	147.87	183.99	220.11				
78	79.45	109.87	125.08	140.29	155.50	193.52	231.55				
79	83.55	115.61	131.64	147.67	163.70	203.78	243.85				
80	88.03	121.88	138.81	155.73	172.66	214.98	257.29				
81	94.05	130.31	148.44	166.57	184.71						
82	100.37	139.16	158.56	177.95	197.34						
83	106.81	148.18	168.86	189.54	210.22						
84	113.19	157.11	179.07	201.03	222.99						
85	119.34	165.72	188.90	212.09	235.28						
86	126.08	175.16	199.70	224.23	248.77						
87	129.88	180.47	205.77	231.06	256.36						
88	138.31	192.28	219.26	246.24	273.22						
89	148.85	207.03	236.12	265.21	294.30						
90	159.39	221.79	252.99	284.19	315.38						

Male EFT Monthly Premiums

STANDARD											
MALE NON-TOBACCO											
Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000
40	12.40	14.20	16.00	17.80	19.60	21.39	25.89	30.39	34.89	39.39	48.39
41	12.85	14.74	16.63	18.52	20.41	22.30	27.03	31.76	36.48	41.21	50.66
42	13.33	15.31	17.30	19.28	21.27	23.26	28.22	33.18	38.15	43.11	53.04
43	13.83	15.91	18.00	20.08	22.17	24.25	29.46	34.68	39.89	45.10	55.53
44	14.35	16.54	18.73	20.92	23.11	25.30	30.78	36.26	41.73	47.21	58.16
45	14.90	17.21	19.51	21.81	24.11	26.41	32.16	37.91	43.67	49.42	60.92
46	15.49	17.90	20.32	22.74	25.16	27.57	33.62	39.66	45.70	51.75	63.84
47	16.09	18.63	21.17	23.71	26.25	28.79	35.14	41.48	47.83	54.18	66.87
48	16.74	19.40	22.07	24.74	27.41	30.07	36.74	43.41	50.08	56.75	70.08
49	17.41	20.21	23.01	25.81	28.61	31.42	38.42	45.42	52.43	59.43	73.44
50	18.11	21.06	24.00	26.94	29.88	32.83	40.18	47.54	54.90	62.25	76.97
51	18.86	21.95	25.05	28.14	31.23	34.32	42.05	49.78	57.52	65.25	80.71
52	19.64	22.89	26.13	29.38	32.63	35.88	44.00	52.12	60.24	68.36	84.60
53	20.46	23.87	27.28	30.70	34.11	37.52	46.05	54.58	63.11	71.64	88.70
54	21.32	24.90	28.49	32.07	35.65	39.24	48.20	57.15	66.11	75.07	92.99
55	22.21	25.98	29.74	33.50	37.27	41.03	50.44	59.84	69.25	78.66	97.47
56	23.16	27.12	31.07	35.02	38.97	42.93	52.81	62.69	72.57	82.45	102.21
57	24.15	28.30	32.45	36.60	40.75	44.91	55.28	65.66	76.03	86.41	107.16
58	25.20	29.56	33.92	38.28	42.64	47.01	57.91	68.81	79.71	90.61	112.41
59	26.30	30.88	35.46	40.04	44.62	49.20	60.65	72.10	83.55	95.00	117.90
60	27.46	32.27	37.08	41.89	46.70	51.51	63.54	75.57	87.59	99.62	123.68
61	28.65	33.70	38.75	43.81	48.86	53.91	66.53	79.16	91.79	104.41	129.67
62	29.92	35.22	40.52	45.83	51.13	56.43	69.69	82.95	96.21	109.46	135.98
63	31.25	36.83	42.40	47.97	53.54	59.11	73.04	86.96	100.89	114.82	142.67
64	32.68	38.53	44.39	50.25	56.10	61.96	76.60	91.23	105.87	120.51	149.79
65	34.19	40.34	46.50	52.66	58.82	64.97	80.37	95.76	111.15	126.55	157.34
66	35.73	42.19	48.66	55.12	61.59	68.05	84.21	100.38	116.54	132.70	165.03
67	37.38	44.18	50.98	57.77	64.57	71.37	88.36	105.35	122.34	139.33	173.32
68	39.19	46.35	53.51	60.67	67.83	74.99	92.88	110.78	128.68	146.57	182.37
69	41.17	48.73	56.28	63.84	71.39	78.95	97.84	116.72	135.61	154.50	192.27
70	43.37	51.36	59.35	67.35	75.34	83.33	103.32	123.30	143.28	163.27	203.24
71	45.86	54.35	62.85	71.34	79.83	88.32	109.55	130.79	152.02	173.25	215.71
72	48.59	57.63	66.67	75.71	84.75	93.79	116.39	138.98	161.58	184.18	229.37
73	51.57	61.20	70.84	80.47	90.11	99.74	123.82	147.91	171.99	196.08	244.25
74	54.80	65.08	75.36	85.64	95.92	106.20	131.90	157.60	183.30	209.00	260.40
75	58.28	69.26	80.23	91.21	102.18	113.16	140.60	168.04	195.48	222.92	277.80
76	61.63	73.28	84.93	96.57	108.22	119.87	148.98	178.10			
77	65.36	77.75	90.14	102.53	114.92	127.31	158.29	189.27			
78	69.55	82.78	96.01	109.24	122.47	135.70	168.78	201.85			
79	74.35	88.53	102.72	116.91	131.10	145.29	180.76	216.24			
80	79.83	95.11	110.40	125.68	140.97	156.26	194.47	232.68			
81	87.44	104.25	121.06	137.86	154.67	171.48					
82	95.63	114.08	132.52	150.97	169.41	187.86					
83	104.18	124.33	144.49	164.64	184.80	204.95					
84	112.85	134.74	156.63	178.52	200.41	222.30					
85	121.44	145.04	168.65	192.26	215.86	239.47					
86	130.89	156.39	181.89	207.39	232.88	258.38					
87	141.52	169.14	196.76	224.39	252.01	279.63					
88	154.16	184.32	214.47	244.62	274.78	304.93					
89	167.82	200.71	233.59	266.48	299.36	332.25					
90	183.00	218.92	254.84	290.76	326.68	362.60					

Male EFT Monthly Premiums

STANDARD											
MALE TOBACCO											
Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000
40	14.88	17.18	19.48	21.77	24.07	26.37	32.11	37.85	43.59	49.33	60.82
41	15.50	17.92	20.35	22.77	25.19	27.61	33.66	39.71	45.76	51.82	63.92
42	16.15	18.71	21.26	23.81	26.36	28.91	35.29	41.66	48.04	54.42	67.17
43	16.84	19.53	22.21	24.90	27.59	30.28	37.00	43.72	50.43	57.15	70.59
44	17.56	20.39	23.23	26.06	28.89	31.72	38.80	45.88	52.96	60.04	74.21
45	18.32	21.31	24.29	27.27	30.26	33.24	40.70	48.17	55.63	63.09	78.01
46	19.13	22.27	25.42	28.56	31.71	34.85	42.71	50.58	58.44	66.30	82.03
47	19.97	23.28	26.59	29.91	33.22	36.53	44.82	53.10	61.38	69.67	86.23
48	20.86	24.35	27.84	31.33	34.83	38.32	47.05	55.78	64.51	73.24	90.70
49	21.80	25.48	29.16	32.84	36.52	40.20	49.40	58.59	67.79	76.99	95.39
50	22.78	26.66	30.54	34.41	38.29	42.17	51.86	61.55	71.24	80.94	100.32
51	23.74	27.81	31.88	35.94	40.01	44.08	54.25	64.42	74.59	84.76	105.10
52	24.76	29.03	33.30	37.58	41.85	46.12	56.80	67.48	78.16	88.84	110.20
53	25.86	30.35	34.85	39.34	43.83	48.32	59.55	70.78	82.01	93.25	115.71
54	27.06	31.79	36.52	41.25	45.98	50.71	62.54	74.37	86.19	98.02	121.68
55	28.33	33.32	38.30	43.29	48.27	53.26	65.73	78.19	90.66	103.12	128.05
56	29.69	34.95	40.21	45.47	50.73	55.99	69.14	82.28	95.43	108.58	134.87
57	31.17	36.72	42.28	47.83	53.39	58.94	72.82	86.71	100.59	114.48	142.25
58	32.75	38.62	44.49	50.36	56.23	62.10	76.78	91.45	106.13	120.80	150.15
59	34.44	40.65	46.85	53.06	59.27	65.48	80.99	96.51	112.03	127.55	158.59
60	36.25	42.82	49.39	55.96	62.53	69.10	85.52	101.94	118.37	134.79	167.64
61	38.29	45.27	52.24	59.22	66.20	73.18	90.62	108.06	125.51	142.95	177.84
62	40.43	47.83	55.24	62.64	70.05	77.45	95.97	114.48	132.99	151.50	188.53
63	42.65	50.50	58.35	66.20	74.05	81.90	101.52	121.15	140.77	160.40	199.64
64	44.93	53.24	61.54	69.85	78.16	86.46	107.23	127.99	148.76	169.52	211.06
65	47.26	56.03	64.80	73.57	82.34	91.11	113.04	134.97	156.90	178.82	222.68
66	49.17	58.32	67.48	76.63	85.78	94.94	117.82	140.70	163.59	186.47	232.24
67	51.18	60.74	70.30	79.85	89.41	98.97	122.86	146.75	170.64	194.53	242.31
68	53.40	63.40	73.40	83.40	93.40	103.40	128.40	153.40	178.40	203.41	253.41
69	55.89	66.39	76.88	87.38	97.88	108.38	134.62	160.86	187.11	213.35	265.84
70	58.74	69.81	80.88	91.95	103.02	114.09	141.76	169.43	197.10	224.77	280.12
71	62.74	74.61	86.48	98.35	110.22	122.09	151.76	181.43	211.10	240.77	300.11
72	67.11	79.85	92.59	105.33	118.07	130.82	162.67	194.52	226.38	258.23	321.94
73	71.76	85.43	99.11	112.78	126.45	140.12	174.30	208.48	242.66	276.85	345.21
74	76.60	91.24	105.88	120.52	135.16	149.80	186.41	223.01	259.61	296.21	369.41
75	81.55	97.18	112.81	128.45	144.08	159.71	198.78	237.86	276.94	316.01	394.17
76	85.76	102.23	118.70	135.17	151.64	168.11	209.29	250.47			
77	90.08	107.42	124.76	142.09	159.43	176.77	220.11	263.45			
78	94.66	112.91	131.16	149.42	167.67	185.92	231.55	277.18			
79	99.58	118.82	138.05	157.29	176.53	195.76	243.85	291.95			
80	104.96	125.27	145.58	165.89	186.20	206.52	257.30	308.07			
81	112.18	133.94	155.70	177.45	199.21	220.97					
82	119.77	143.04	166.31	189.58	212.86	236.13					
83	127.49	152.31	177.13	201.95	226.76	251.58					
84	135.15	161.51	187.86	214.21	240.56	266.91					
85	142.53	170.35	198.18	226.00	253.83	281.66					
86	150.62	180.06	209.51	238.95	268.40	297.84					
87	155.18	185.53	215.89	246.24	276.60	306.95					
88	165.30	197.67	230.05	262.43	294.81	327.19					
89	177.94	212.85	247.76	282.67	317.58	352.49					
90	190.59	228.03	265.47	302.91	340.34	377.78					

Male EFT Monthly Premiums

GRADED

MALE NON-TOBACCO

Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000
	40	12.92	14.83	16.73	18.63	20.54	22.44	27.20	31.96	36.72	41.49
41	13.41	15.41	17.42	19.42	21.42	23.42	28.43	33.44	38.44	43.45	53.46
42	13.93	16.03	18.14	20.24	22.35	24.46	29.72	34.98	40.25	45.51	56.04
43	14.47	16.68	18.90	21.11	23.33	25.54	31.08	36.61	42.15	47.68	58.75
44	15.04	17.37	19.70	22.03	24.35	26.68	32.50	38.32	44.14	49.96	61.60
45	15.64	18.09	20.54	22.98	25.43	27.88	34.00	40.12	46.24	52.36	64.60
46	16.27	18.85	21.42	23.99	26.57	29.14	35.58	42.01	48.45	54.88	67.76
47	16.93	19.64	22.35	25.05	27.76	30.47	37.24	44.00	50.77	57.54	71.07
48	17.63	20.48	23.32	26.17	29.02	31.86	38.98	46.10	53.21	60.33	74.56
49	18.36	21.36	24.35	27.34	30.34	33.33	40.81	48.29	55.78	63.26	78.22
50	19.14	22.28	25.43	28.58	31.72	34.87	42.74	50.61	58.48	66.34	82.08
51	19.60	22.84	26.08	29.32	32.56	35.80	43.90	52.00	60.10	68.20	84.39
52	20.52	23.95	27.37	30.80	34.22	37.65	46.21	54.77	63.34	71.90	89.02
53	21.45	25.06	28.67	32.28	35.89	39.50	48.53	57.55	66.58	75.60	93.65
54	22.38	26.17	29.97	33.76	37.56	41.35	50.84	60.33	69.82	79.30	98.28
55	23.30	27.28	31.26	35.24	39.22	43.20	53.15	63.10	73.06	83.01	102.91
56	24.23	28.39	32.56	36.72	40.89	45.05	55.47	65.88	76.29	86.71	107.54
57	25.15	29.50	33.85	38.20	42.55	46.91	57.78	68.66	79.53	90.41	112.16
58	26.54	31.17	35.80	40.43	45.05	49.68	61.25	72.82	84.39	95.97	119.11
59	27.93	32.84	37.74	42.65	47.55	52.46	64.72	76.99	89.25	101.52	126.05
60	29.32	34.50	39.69	44.87	50.05	55.24	68.20	81.15	94.11	107.07	132.99
61	30.71	36.17	41.63	47.09	52.55	58.01	71.67	85.32	98.97	112.63	139.93
62	32.10	37.83	43.57	49.31	55.05	60.79	75.14	89.49	103.83	118.18	146.88
63	33.95	40.06	46.17	52.27	58.38	64.49	79.77	95.04	110.31	125.59	156.13
64	35.80	42.28	48.76	55.24	61.72	68.20	84.39	100.59	116.79	132.99	165.39
65	38.11	45.05	52.00	58.94	65.88	72.82	90.18	107.54	124.89	142.25	176.96
66	40.43	47.83	55.24	62.64	70.05	77.45	95.97	114.48	132.99	151.50	188.53
67	42.74	50.61	58.48	66.34	74.21	82.08	101.75	121.42	141.09	160.76	200.10
68	45.52	53.94	62.36	70.79	79.21	87.63	108.69	129.75	150.81	171.87	213.99
69	48.76	57.83	66.90	75.97	85.04	94.11	116.79	139.47	162.15	184.83	230.18
70	52.46	62.27	72.08	81.90	91.71	101.52	126.05	150.58	175.11	199.64	248.70
71	56.62	67.27	77.91	88.56	99.20	109.85	136.46	163.07	189.69	216.30	269.52
72	61.25	72.82	84.39	95.97	107.54	119.11	148.03	176.96	205.89	234.81	292.67
73	66.34	78.93	91.52	104.11	116.70	129.29	160.76	192.23	223.70	255.18	318.12
74	71.90	85.60	99.30	113.00	126.70	140.40	174.65	208.89	243.14	277.39	345.89
75	77.45	92.26	107.07	121.88	136.69	151.50	188.53	225.56	262.58	299.61	373.66
76	83.47	99.48	115.50	131.51	147.52	163.54	203.57	243.61			
77	90.41	107.81	125.22	142.62	160.02	177.42	220.93	264.43			
78	98.28	117.25	136.23	155.21	174.18	193.16	240.60	288.04			
79	107.07	127.81	148.54	169.28	190.01	210.75	262.58	314.42			
80	116.33	138.92	161.50	184.09	206.67	229.26	285.72	342.19			
81	125.59	150.02	174.46	198.90	223.33	247.77					
82	135.31	161.69	188.07	214.45	240.83	267.21					
83	145.02	173.35	201.67	230.00	258.32	286.65					
84	154.74	185.01	215.28	245.55	275.82	306.09					
85	164.46	196.68	228.89	261.10	293.31	325.53					

Male EFT Monthly Premiums

GRADED

MALE TOBACCO

Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000
40	15.88	18.38	20.88	23.38	25.87	28.37	34.61	40.85	47.10	53.34	65.82
41	16.63	19.27	21.92	24.56	27.21	29.85	36.46	43.08	49.69	56.30	69.53
42	17.41	20.21	23.01	25.82	28.62	31.42	38.42	45.43	52.43	59.44	73.45
43	18.24	21.21	24.18	27.15	30.11	33.08	40.50	47.92	55.34	62.76	77.60
44	19.12	22.27	25.41	28.55	31.70	34.84	42.70	50.56	58.42	66.29	82.01
45	20.05	23.38	26.72	30.05	33.38	36.71	45.03	53.36	61.69	70.02	86.67
46	21.04	24.57	28.10	31.63	35.16	38.68	47.50	56.33	65.15	73.97	91.61
47	22.09	25.83	29.56	33.30	37.04	40.78	50.12	59.47	68.81	78.15	96.84
48	23.20	27.16	31.12	35.08	39.03	42.99	52.89	62.79	72.69	82.59	102.39
49	24.37	28.57	32.76	36.95	41.15	45.34	55.83	66.31	76.80	87.29	108.26
50	25.62	30.06	34.50	38.94	43.39	47.83	58.94	70.05	81.15	92.26	114.48
51	27.00	31.72	36.45	41.17	45.89	50.61	62.41	74.21	86.01	97.82	121.42
52	28.39	33.39	38.39	43.39	48.39	53.39	65.88	78.38	90.87	103.37	128.36
53	29.78	35.06	40.33	45.61	50.89	56.16	69.35	82.54	95.73	108.92	135.31
54	31.17	36.72	42.28	47.83	53.39	58.94	72.82	86.71	100.59	114.48	142.25
55	32.56	38.39	44.22	50.05	55.88	61.72	76.29	90.87	105.45	120.03	149.19
56	34.41	40.61	46.81	53.01	59.22	65.42	80.92	96.43	111.93	127.44	158.45
57	36.26	42.83	49.40	55.98	62.55	69.12	85.55	101.98	118.41	134.84	167.70
58	38.11	45.05	52.00	58.94	65.88	72.82	90.18	107.54	124.89	142.25	176.96
59	40.43	47.83	55.24	62.64	70.05	77.45	95.97	114.48	132.99	151.50	188.53
60	42.74	50.61	58.48	66.34	74.21	82.08	101.75	121.42	141.09	160.76	200.10
61	45.52	53.94	62.36	70.79	79.21	87.63	108.69	129.75	150.81	171.87	213.99
62	48.29	57.27	66.25	75.23	84.21	93.19	115.64	138.08	160.53	182.98	227.87
63	51.07	60.61	70.14	79.67	89.21	98.74	122.58	146.41	170.25	194.08	241.75
64	53.85	63.94	74.03	84.12	94.21	104.30	129.52	154.74	179.97	205.19	255.64
65	56.62	67.27	77.91	88.56	99.20	109.85	136.46	163.07	189.69	216.30	269.52
66	59.86	71.16	82.45	93.74	105.04	116.33	144.56	172.79	201.03	229.26	285.72
67	63.10	75.05	86.99	98.93	110.87	122.81	152.66	182.51	212.37	242.22	301.92
68	66.81	79.49	92.17	104.85	117.53	130.21	161.92	193.62	225.32	257.03	320.44
69	70.51	83.93	97.35	110.78	124.20	137.62	171.17	204.73	238.28	271.84	338.95
70	74.68	88.93	103.19	117.44	131.70	145.95	181.59	217.23	252.86	288.50	359.78
71	79.30	94.48	109.66	124.85	140.03	155.21	193.16	231.11	269.06	307.01	382.92
72	84.86	101.15	117.44	133.73	150.02	166.31	207.04	247.77	288.50	329.23	410.69
73	90.87	108.37	125.86	143.36	160.85	178.35	222.08	265.82	309.56	353.30	440.77
74	97.35	116.14	134.93	153.73	172.52	191.31	238.28	285.26	332.24	379.21	473.17
75	104.76	125.03	145.30	165.57	185.85	206.12	256.80	307.48	358.16	408.83	510.19
76	112.63	134.47	156.32	178.16	200.01	221.85	276.47	331.08			
77	122.81	146.69	170.57	194.45	218.34	242.22	301.92	361.63			
78	127.90	152.80	177.70	202.60	227.50	252.40	314.65	376.90			
79	134.38	160.58	186.77	212.97	239.16	265.36	330.85	396.34			
80	139.93	167.24	194.55	221.85	249.16	276.47	344.73	413.00			
81	145.49	173.90	202.32	230.74	259.16	287.57					
82	151.04	180.57	210.10	239.63	269.15	298.68					
83	157.06	187.79	218.52	249.25	279.98	310.72					
84	162.61	194.45	226.30	258.14	289.98	321.82					
85	168.17	201.12	234.07	267.03	299.98	332.93					

MONTHLY INCREASING (MIB) PLAN

POLICY HIGHLIGHTS

- Limited Payment Whole Life With Increasing Death Benefits
- Ages-0-85
- Maximum Ultimate Death Benefit of \$10,000.00
- No Policy Fee
- Payor will not pay more than Ultimate death benefit

Accidental Death Benefit

A decreasing death benefit that will decrease proportionate to the amount of premium that has been paid into the policy. If the insured's death is due to an Accident during the premium payment time the ADB and the Current Death Benefit will equal the Ultimate Face amount.

Common Carrier Benefit

We will pay an additional amount equal to twice the difference between the Current Death Benefit and the Ultimate Face Amount if the Insured's Accidental Death Occurs while a passenger in or on a common carrier (i.e., airplane, train, bus, taxi, etc.) within 10 years from the issue date.

Monthly Premiums Calculated based on Face Amount

Age Group	0-54 42.8 % Bump		
Face amount	3 Pay	5 Pay	10 Pay
2,000.00	38.88	23.33	11.67
3,000.00	58.33	35.00	17.50
4,000.00	77.77	46.67	23.33
5,000.00	97.21	58.33	29.17
6,000.00	116.65	70.00	35.00
7,000.00	136.09	81.67	40.83
8,000.00	155.53	93.33	46.67
9,000.00	174.98	105.00	52.50
10,000.00	194.42	116.67	58.33

Age Group	55-64 25 % Bump		
Face amount	3 Pay	5 Pay	10 Pay
2,000.00	44.55	26.67	13.33
3,000.00	66.68	40.00	20.00
4,000.00	88.90	53.33	26.67
5,000.00	111.13	66.67	33.33
6,000.00	133.35	80.00	40.00
7,000.00	155.58	93.33	46.67
8,000.00	177.80	106.67	53.33
9,000.00	200.03	120.00	60.00
10,000.00	222.25	133.33	66.67

Age Group	65-74 11% Bump		
Face amount	3 Pay	5 Pay	10 Pay
2,000.00	50.00	30.00	15.00
3,000.00	75.00	45.00	22.50
4,000.00	100.00	60.00	30.00
5,000.00	125.00	75.00	37.50
6,000.00	150.00	90.00	45.00
7,000.00	175.00	105.00	52.50
8,000.00	200.00	120.00	60.00
9,000.00	225.00	135.00	67.50
10,000.00	250.00	150.00	75.00

Age Group	75-85 2.5 % Bump		
Face amount	3 Pay	5 Pay	10 Pay
2,000.00	54.17	32.50	16.25
3,000.00	81.25	48.75	24.38
4,000.00	108.33	65.00	32.50
5,000.00	135.42	81.25	40.63
6,000.00	162.50	97.50	48.75
7,000.00	189.58	113.75	56.88
8,000.00	216.67	130.00	65.00
9,000.00	243.75	146.25	73.13
10,000.00	270.83	162.50	81.25



Security National
Life Insurance Company

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