



United Home life Insurance Company  
United Farm Family Life Insurance Company  
P.O. Box 7192  
Indianapolis, Indiana 46207-7192  
800-428-3001



## **PRE-CALCULATED PREMIUMS**

### **FOR**

**EXPRESS ISSUE PREMIER WHOLE LIFE  
EXPRESS ISSUE DELUXE WHOLE LIFE  
EXPRESS ISSUE WHOLE LIFE (2-YR GRADED BENEFIT)  
GUARANTEED ISSUE WHOLE LIFE (3-YR GRADED BENEFIT)**

**FOR AGENT USE ONLY**

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<b>Modal Factors</b>	
Monthly EFT:	0.087
Quarterly:	0.260
Semi-Annual:	0.515

## **Express Issue Premier Whole Life**

### *Simplified Issue Whole Life*

Issue Ages:	20 - 80 (age last birthday)
Face Amounts:	\$5,000 - 100,000 (through age 60) \$5,000 - 50,000 (ages 61-80)
Rate Classes:	Non-Tobacco/Tobacco
Built-in Rating:	4 Tables
Annual Policy Fee:	\$50 (commissionable)

**Ideal product for clients with minor health issues, such as controlled high blood pressure or controlled high cholesterol, or Type II Diabetes (non-insulin dependent).**

### **Available Benefits & Riders:**

- Child Rider
- Accidental Death Benefit:
- No-cost built-in Terminal Illness Accelerated Benefit Rider (for all face amounts).
- A two-year look back for Schizophrenia or Bipolar Disorder, Diabetes requiring insulin treatment, or Systemic Lupus Erythematosus (SLE).

## **Express Issue Deluxe Whole Life**

### *Simplified Issue Whole Life*

Issue Ages:	20 – 80 (age last birthday)
Face Amounts:	\$5,000 – 50,000
Rate Classes:	Non-Tobacco/Tobacco
Built-in Rating:	8 Tables
Annual Policy Fee:	\$50 (commissionable)

**Ideal product for insulin-dependent diabetics, individuals receiving disability compensation, or those who have previously been declined by other insurance carriers.**

### **Available Benefits & Riders:**

- Child Rider
- Accidental Death Benefit
- No-cost built-in Terminal Illness Accelerated Benefit Rider (for all face amounts).
- A two-year look-back for Cancer, Heart/Circulatory Disorder, Stroke, Alzheimers, Dementia, Sickle Cell Anemia, Kidney Disease, Liver Disease, Lung Disease, ALS, Neurological disorders, and alcohol or drug abuse.

## Express Issue Whole Life

### *Simplified Issue Graded Benefit*

Issue Ages:	25 – 80 (age last birthday)
Face Amounts:	\$2,000 – 25,000
Rate Classes:	Non-Tobacco/Tobacco
Built-in Rating:	16 Tables
Annual Policy Fee:	\$50 (commissionable)

### **Graded Death Benefit During First Two Policy Years:**

- Year 1: Benefit payable equals refund of premium plus 12% interest.
  - Year 2: Benefit payable equals refund of premium plus 24% interest.
- Full death benefit payable if death occurs due to accidental causes in the first two policy years.

**Previously declined applicants will be considered. Significant health issues and overweight clients considered. One-year look-back for Cancer, Heart Attack/surgery, Stroke, and Drug Abuse.**

### **For Face Amounts of \$10,000 or more, no-cost built-in riders:**

- Identity Theft Waiver of Premium Rider
- Hospital Stay Waiver of Premium Rider
- Common Carrier Accidental Death Benefit Rider

## Guaranteed Issue Whole Life

### *Graded Benefit Endowment Insurance*

Issue Ages:	45 – 75 (age last birthday)
Face Amounts:	\$5,000 – 10,000
Rate Classes:	Non-Tobacco/Tobacco
Annual Policy Fee:	\$50 (commissionable)

**No health questions, medical exams, physical exams, or Personal History Interviews (PHIs).**

### **Graded Death Benefit During First Three Policy Years:**

- Year 1: Benefit payable equals refund of premium plus 6% interest.
  - Year 2: Benefit payable equals refund of premium plus 12% interest.
  - Year 3: Benefit payable equals refund of premium plus 18% interest.
- Full death benefit payable if death occurs due to accidental causes in the first three policy years.

### **Commission Chargeback Policy:**

- 100% chargeback if insured dies during policy year 1.
- 50% chargeback if insured dies during policy year 2.
- No chargeback if insured's death is due to accidental causes.

### **Agent Guidelines:**

The Proposed Insured must be present when applying for a Guaranteed Issue WL policy. No power of attorney applications accepted.

In addition, the Agent must affirm that the Proposed Insured:

- Is not confined to a hospital, hospice, nursing home or convalescent home.
- Does not require home health nursing care.
- Does not have AIDS or is not HIV positive.
- Has not been diagnosed with an illness expected to cause death within 24 months.
- Is not engaging in intravenous drug abuse.

Note: GIWL sales can be no more than 25% of an agent's total book of business with the company.

**Express Issue Premier Whole Life  
Male Non-Tobacco  
\$5,000-\$14,000**

Issue Age	Monthly EFT Premium Per Face Amount									
	5,000	6,000	7,000	8,000	9,000	10,000	11,000	12,000	13,000	14,000
20	11.30	12.69	14.08	15.47	16.85	18.24	19.63	21.02	22.41	23.80
21	11.31	12.70	14.09	15.49	16.88	18.27	19.66	21.05	22.45	23.84
22	11.32	12.72	14.11	15.51	16.90	18.30	19.69	21.09	22.48	23.87
23	11.34	12.73	14.13	15.53	16.92	18.32	19.72	21.12	22.51	23.91
24	11.35	12.75	14.15	15.55	16.95	18.35	19.75	21.15	22.55	23.95
25	11.36	12.76	14.17	15.57	16.97	18.37	19.78	21.18	22.58	23.98
26	11.38	12.78	14.19	15.59	17.00	18.40	19.81	21.21	22.62	24.02
27	11.39	12.80	14.20	15.61	17.02	18.43	19.83	21.24	22.65	24.06
28	11.40	12.81	14.22	15.63	17.04	18.45	19.86	21.27	22.68	24.09
29	11.48	12.90	14.33	15.75	17.18	18.60	20.03	21.45	22.88	24.30
30	11.56	13.00	14.45	15.89	17.33	18.77	20.22	21.66	23.10	24.54
31	11.67	13.14	14.60	16.06	17.53	18.99	20.46	21.92	23.38	24.85
32	11.80	13.29	14.78	16.27	17.75	19.24	20.73	22.22	23.71	25.20
33	11.95	13.47	15.00	16.52	18.04	19.56	21.08	22.60	24.12	25.64
34	12.13	13.68	15.24	16.79	18.35	19.91	21.46	23.02	24.57	26.13
35	12.32	13.91	15.51	17.10	18.69	20.29	21.88	23.48	25.07	26.66
36	12.53	14.17	15.81	17.44	19.08	20.71	22.35	23.99	25.62	27.26
37	12.76	14.44	16.12	17.80	19.49	21.17	22.85	24.53	26.21	27.89
38	13.01	14.74	16.47	18.20	19.93	21.66	23.39	25.13	26.86	28.59
39	13.27	15.05	16.83	18.62	20.40	22.19	23.97	25.75	27.54	29.32
40	13.55	15.39	17.22	19.06	20.90	22.74	24.58	26.42	28.26	30.10
41	13.84	15.74	17.64	19.54	21.44	23.33	25.23	27.13	29.03	30.93
42	14.19	16.16	18.13	20.10	22.07	24.04	26.01	27.98	29.94	31.91
43	14.58	16.63	18.67	20.72	22.77	24.81	26.86	28.90	30.95	33.00
44	14.99	17.12	19.25	21.38	23.51	25.64	27.77	29.90	32.03	34.15
45	15.43	17.65	19.87	22.08	24.30	26.52	28.73	30.95	33.17	35.38
46	15.92	18.23	20.54	22.86	25.17	27.48	29.80	32.11	34.42	36.74
47	16.43	18.84	21.26	23.67	26.09	28.50	30.92	33.33	35.75	38.16
48	16.83	19.33	21.82	24.32	26.81	29.31	31.81	34.30	36.80	39.29
49	17.24	19.82	22.40	24.98	27.56	30.14	32.72	35.29	37.87	40.45
50	17.68	20.35	23.02	25.68	28.35	31.02	33.68	36.35	39.02	41.68
51	18.17	20.93	23.70	26.46	29.23	31.99	34.75	37.52	40.28	43.05
52	18.60	21.45	24.29	27.14	29.99	32.84	35.69	38.54	41.39	44.24
53	19.20	22.17	25.14	28.11	31.08	34.05	37.02	39.99	42.96	45.93
54	19.89	23.00	26.10	29.21	32.32	35.43	38.53	41.64	44.75	47.86
55	20.61	23.87	27.12	30.37	33.63	36.88	40.13	43.39	46.64	49.89
56	21.42	24.83	28.25	31.66	35.07	38.49	41.90	45.32	48.73	52.14
57	22.24	25.82	29.40	32.98	36.55	40.13	43.71	47.29	50.87	54.45
58	22.98	26.70	30.43	34.15	37.88	41.60	45.33	49.05	52.78	56.50
59	23.74	27.62	31.49	35.37	39.25	43.13	47.00	50.88	54.76	58.64
60	24.52	28.56	32.59	36.62	40.66	44.69	48.73	52.76	56.79	60.83
61	25.35	29.55	33.75	37.95	42.15	46.34	50.54	54.74	58.94	63.14
62	26.19	30.55	34.92	39.29	43.66	48.02	52.39	56.76	61.13	65.49
63	27.37	31.97	36.58	41.18	45.79	50.39	54.99	59.60	64.20	68.81
64	28.77	33.66	38.54	43.42	48.31	53.19	58.08	62.96	67.84	72.73
65	30.31	35.50	40.69	45.88	51.07	56.26	61.45	66.65	71.84	77.03
66	31.97	37.50	43.02	48.55	54.07	59.60	65.12	70.64	76.17	81.69
67	33.78	39.66	45.55	51.43	57.32	63.21	69.09	74.98	80.86	86.75
68	35.51	41.74	47.97	54.20	60.44	66.67	72.90	79.13	85.36	91.60
69	37.40	44.01	50.62	57.23	63.83	70.44	77.05	83.66	90.27	96.88
70	39.49	46.52	53.55	60.57	67.60	74.63	81.66	88.68	95.71	102.74
71	41.90	49.41	56.92	64.43	71.94	79.45	86.96	94.47	101.98	109.49
72	44.67	52.73	60.80	68.86	76.93	84.99	93.05	101.12	109.18	117.25
73	47.47	56.10	64.72	73.34	81.97	90.59	99.22	107.84	116.47	125.09
74	50.36	59.57	68.77	77.97	87.18	96.38	105.58	114.78	123.99	133.19
75	53.55	63.39	73.23	83.07	92.91	102.75	112.59	122.43	132.27	142.11
76	56.86	67.37	77.87	88.37	98.87	109.38	119.88	130.38	140.88	151.39
77	60.39	71.60	82.81	94.02	105.22	116.43	127.64	138.85	150.06	161.26
78	63.75	75.63	87.51	99.39	111.27	123.15	135.03	146.91	158.79	170.67
79	67.43	80.04	92.66	105.27	117.89	130.50	143.12	155.73	168.35	180.96
80	71.47	84.90	98.32	111.75	125.17	138.60	152.02	165.45	178.87	192.30

**FOR AGENT USE ONLY – Not intended for soliciting or advertising to the public.  
Product and rider/benefit availability and issue ages may vary by state.**

**Express Issue Premier Whole Life**  
**Male Non-Tobacco**  
**\$15,000-\$23,000**

Issue Age	Monthly EFT Premium Per Face Amount								
	15,000	16,000	17,000	18,000	19,000	20,000	21,000	22,000	23,000
20	25.19	26.58	27.97	29.36	30.75	32.14	33.53	34.92	36.31
21	25.23	26.62	28.01	29.41	30.80	32.19	33.58	34.97	36.37
22	25.27	26.66	28.06	29.45	30.85	32.24	33.64	35.03	36.43
23	25.31	26.71	28.10	29.50	30.90	32.29	33.69	35.09	36.49
24	25.35	26.75	28.15	29.55	30.95	32.35	33.75	35.15	36.55
25	25.39	26.79	28.19	29.59	31.00	32.40	33.80	35.20	36.61
26	25.43	26.83	28.24	29.64	31.05	32.45	33.86	35.26	36.67
27	25.46	26.87	28.28	29.69	31.10	32.50	33.91	35.32	36.73
28	25.50	26.91	28.32	29.73	31.15	32.56	33.97	35.38	36.79
29	25.73	27.15	28.58	30.00	31.43	32.85	34.28	35.70	37.13
30	25.99	27.43	28.87	30.31	31.76	33.20	34.64	36.08	37.53
31	26.31	27.78	29.24	30.71	32.17	33.63	35.10	36.56	38.03
32	26.69	28.18	29.67	31.16	32.65	34.14	35.63	37.12	38.61
33	27.16	28.68	30.20	31.72	33.24	34.77	36.29	37.81	39.33
34	27.68	29.24	30.79	32.35	33.91	35.46	37.02	38.57	40.13
35	28.26	29.85	31.45	33.04	34.63	36.23	37.82	39.41	41.01
36	28.90	30.53	32.17	33.81	35.44	37.08	38.72	40.35	41.99
37	29.58	31.26	32.94	34.62	36.30	37.98	39.67	41.35	43.03
38	30.32	32.05	33.78	35.51	37.24	38.98	40.71	42.44	44.17
39	31.10	32.89	34.67	36.45	38.24	40.02	41.80	43.59	45.37
40	31.94	33.78	35.62	37.46	39.29	41.13	42.97	44.81	46.65
41	32.83	34.72	36.62	38.52	40.42	42.32	44.22	46.11	48.01
42	33.88	35.85	37.82	39.79	41.76	43.73	45.70	47.66	49.63
43	35.04	37.09	39.14	41.18	43.23	45.27	47.32	49.37	51.41
44	36.28	38.41	40.54	42.67	44.80	46.93	49.06	51.19	53.31
45	37.60	39.82	42.03	44.25	46.47	48.69	50.90	53.12	55.34
46	39.05	41.36	43.68	45.99	48.30	50.62	52.93	55.24	57.56
47	40.58	42.99	45.41	47.82	50.24	52.65	55.07	57.48	59.90
48	41.79	44.29	46.78	49.28	51.77	54.27	56.77	59.26	61.76
49	43.03	45.61	48.19	50.77	53.34	55.92	58.50	61.08	63.66
50	44.35	47.01	49.68	52.35	55.01	57.68	60.35	63.01	65.68
51	45.81	48.57	51.34	54.10	56.87	59.63	62.39	65.16	67.92
52	47.09	49.94	52.79	55.64	58.49	61.34	64.18	67.03	69.88
53	48.90	51.87	54.84	57.81	60.78	63.75	66.72	69.69	72.66
54	50.96	54.07	57.18	60.29	63.40	66.50	69.61	72.72	75.83
55	53.14	56.40	59.65	62.90	66.16	69.41	72.66	75.91	79.17
56	55.56	58.97	62.39	65.80	69.21	72.63	76.04	79.46	82.87
57	58.02	61.60	65.18	68.76	72.34	75.92	79.49	83.07	86.65
58	60.23	63.96	67.68	71.41	75.13	78.86	82.58	86.31	90.03
59	62.51	66.39	70.27	74.15	78.02	81.90	85.78	89.66	93.53
60	64.86	68.90	72.93	76.97	81.00	85.03	89.07	93.10	97.14
61	67.34	71.54	75.74	79.94	84.14	88.34	92.54	96.74	100.94
62	69.86	74.23	78.60	82.96	87.33	91.70	96.07	100.43	104.80
63	73.41	78.01	82.62	87.22	91.83	96.43	101.03	105.64	110.24
64	77.61	82.50	87.38	92.27	97.15	102.03	106.92	111.80	116.69
65	82.22	87.41	92.60	97.79	102.98	108.18	113.37	118.56	123.75
66	87.22	92.74	98.27	103.79	109.32	114.84	120.36	125.89	131.41
67	92.63	98.52	104.40	110.29	116.18	122.06	127.95	133.83	139.72
68	97.83	104.06	110.29	116.52	122.75	128.99	135.22	141.45	147.68
69	103.49	110.10	116.71	123.32	129.93	136.54	143.15	149.76	156.37
70	109.77	116.80	123.82	130.85	137.88	144.91	151.94	158.96	165.99
71	117.00	124.51	132.02	139.53	147.04	154.55	162.06	169.57	177.08
72	125.31	133.37	141.44	149.50	157.57	165.63	173.69	181.76	189.82
73	133.71	142.34	150.96	159.59	168.21	176.84	185.46	194.08	202.71
74	142.39	151.60	160.80	170.00	179.20	188.41	197.61	206.81	216.02
75	151.95	161.79	171.62	181.46	191.30	201.14	210.98	220.82	230.66
76	161.89	172.39	182.89	193.40	203.90	214.40	224.91	235.41	245.91
77	172.47	183.68	194.89	206.10	217.31	228.51	239.72	250.93	262.14
78	182.55	194.43	206.31	218.19	230.07	241.95	253.83	265.71	277.59
79	193.58	206.19	218.81	231.42	244.04	256.65	269.27	281.88	294.50
80	205.72	219.15	232.57	246.00	259.42	272.85	286.27	299.70	313.12

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**Express Issue Premier Whole Life**  
**Male Non-Tobacco**  
**\$24,000-\$100,000**

Issue Age	Monthly EFT Premium Per Face Amount								
	24,000	25,000	30,000	35,000	40,000	45,000	50,000	75,000	100,000
20	37.70	39.08	46.03	52.98	59.93	66.87	73.82	108.55	143.29
21	37.76	39.15	46.11	53.07	60.03	66.99	73.95	108.75	143.55
22	37.82	39.22	46.19	53.16	60.13	67.11	74.08	108.95	143.81
23	37.88	39.28	46.27	53.25	60.24	67.22	74.21	109.14	144.07
24	37.95	39.35	46.34	53.34	60.34	67.34	74.34	109.34	144.33
25	38.01	39.41	46.42	53.44	60.45	67.46	74.47	109.53	144.59
26	38.07	39.48	46.50	53.53	60.55	67.58	74.60	109.73	144.86
27	38.13	39.54	46.58	53.62	60.66	67.69	74.73	109.92	145.12
28	38.20	39.61	46.66	53.71	60.76	67.81	74.86	110.12	145.38
29	38.55	39.98	47.10	54.23	61.35	68.48	75.60	111.23	146.86
30	38.97	40.41	47.62	54.84	62.05	69.26	76.47	112.53	148.60
31	39.49	40.96	48.28	55.60	62.92	70.24	77.56	114.17	150.77
32	40.10	41.59	49.03	56.48	63.93	71.37	78.82	116.06	153.29
33	40.85	42.37	49.97	57.58	65.18	72.78	80.39	118.41	156.43
34	41.68	43.24	51.02	58.79	66.57	74.35	82.13	121.02	159.91
35	42.60	44.20	52.17	60.13	68.10	76.07	84.04	123.89	163.73
36	43.63	45.26	53.44	61.63	69.81	77.99	86.17	127.09	168.00
37	44.71	46.39	54.80	63.21	71.62	80.03	88.44	130.48	172.52
38	45.90	47.63	56.29	64.95	73.60	82.26	90.92	134.20	177.48
39	47.15	48.94	57.86	66.77	75.69	84.61	93.53	138.11	182.70
40	48.49	50.33	59.53	68.72	77.92	87.11	96.31	142.29	188.27
41	49.91	51.81	61.30	70.79	80.28	89.78	99.27	146.73	194.18
42	51.60	53.57	63.41	73.26	83.10	92.95	102.79	152.01	201.23
43	53.46	55.51	65.74	75.97	86.20	96.43	106.66	157.82	208.97
44	55.44	57.57	68.22	78.86	89.51	100.15	110.79	164.02	217.24
45	57.55	59.77	70.85	81.94	93.02	104.10	115.19	170.61	226.03
46	59.87	62.18	73.75	85.32	96.88	108.45	120.02	177.85	235.68
47	62.31	64.73	76.80	88.88	100.95	113.03	125.11	185.48	245.86
48	64.25	66.75	79.23	91.71	104.19	116.67	129.15	191.55	253.95
49	66.24	68.82	81.71	94.60	107.50	120.39	133.28	197.75	262.22
50	68.35	71.01	84.35	97.68	111.01	124.34	137.68	204.34	271.01
51	70.69	73.45	87.27	101.09	114.91	128.73	142.55	211.65	280.75
52	72.73	75.58	89.83	104.07	118.32	132.57	146.81	218.04	289.28
53	75.63	78.60	93.46	108.31	123.16	138.01	152.86	227.11	301.37
54	78.93	82.04	97.58	113.12	128.66	144.19	159.73	237.42	315.11
55	82.42	85.67	101.94	118.20	134.47	150.73	167.00	248.32	329.64
56	86.28	89.70	106.77	123.84	140.91	157.97	175.04	260.39	345.74
57	90.23	93.81	111.70	129.59	147.48	165.37	183.27	272.72	362.18
58	93.76	97.48	116.11	134.74	153.36	171.99	190.62	283.75	376.88
59	97.41	101.29	120.68	140.07	159.45	178.84	198.23	295.17	392.11
60	101.17	105.20	125.38	145.55	165.72	185.89	206.06	306.91	407.77
61	105.14	109.34	130.33	151.33	172.33	193.33	214.32		
62	109.17	113.54	135.37	157.21	179.05	200.88	222.72		
63	114.85	119.45	142.47	165.49	188.51	211.53	234.55		
64	121.57	126.45	150.88	175.30	199.72	224.14	248.56		
65	128.94	134.13	160.09	186.05	212.00	237.96	263.91		
66	136.94	142.46	170.09	197.71	225.33	252.95	280.58		
67	145.60	151.49	180.92	210.34	239.77	269.20	298.63		
68	153.91	160.15	191.30	222.46	253.62	284.78	315.94		
69	162.98	169.58	202.63	235.68	268.73	301.77	334.82		
70	173.02	180.05	215.19	250.33	285.46	320.60	355.74		
71	184.59	192.10	229.65	267.19	304.74	342.29	379.84		
72	197.89	205.95	246.27	286.59	326.91	367.23	407.55		
73	211.33	219.96	263.08	306.20	349.32	392.44	435.57		
74	225.22	234.42	280.44	326.45	372.46	418.48	464.49		
75	240.50	250.34	299.54	348.74	397.94	447.14	496.34		
76	256.41	266.92	319.43	371.94	424.46	476.97	529.48		
77	273.35	284.56	340.60	396.64	452.68	508.72	564.76		
78	289.47	301.35	360.75	420.14	479.54	538.94	598.34		
79	307.11	319.73	382.80	445.88	508.95	572.03	635.10		
80	326.55	339.97	407.10	474.22	541.35	608.47	675.60		

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**Express Issue Premier Whole Life  
Female Non-Tobacco  
\$5,000-\$14,000**

Issue Age	Monthly EFT Premium Per Face Amount									
	5,000	6,000	7,000	8,000	9,000	10,000	11,000	12,000	13,000	14,000
20	10.70	11.97	13.24	14.50	15.77	17.04	18.31	19.58	20.85	22.12
21	10.71	11.98	13.25	14.53	15.80	17.07	18.34	19.61	20.89	22.16
22	10.72	12.00	13.27	14.55	15.82	17.10	18.37	19.64	20.92	22.19
23	10.74	12.01	13.29	14.57	15.84	17.12	18.40	19.68	20.95	22.23
24	10.75	12.03	13.31	14.59	15.87	17.15	18.43	19.71	20.99	22.27
25	10.76	12.04	13.33	14.61	15.89	17.17	18.46	19.74	21.02	22.30
26	10.77	12.06	13.34	14.63	15.91	17.20	18.48	19.77	21.05	22.34
27	10.79	12.08	13.36	14.65	15.94	17.23	18.51	19.80	21.09	22.38
28	10.80	12.09	13.38	14.67	15.96	17.25	18.54	19.83	21.12	22.41
29	10.84	12.14	13.44	14.73	16.03	17.33	18.63	19.93	21.22	22.52
30	10.90	12.21	13.52	14.83	16.14	17.45	18.76	20.07	21.38	22.69
31	10.98	12.30	13.63	14.95	16.28	17.60	18.93	20.25	21.58	22.90
32	11.07	12.41	13.75	15.10	16.44	17.78	19.13	20.47	21.81	23.16
33	11.18	12.55	13.91	15.28	16.64	18.01	19.37	20.74	22.11	23.47
34	11.30	12.69	14.08	15.47	16.86	18.25	19.64	21.03	22.42	23.81
35	11.44	12.86	14.28	15.69	17.11	18.53	19.95	21.37	22.79	24.20
36	11.58	13.03	14.48	15.92	17.37	18.82	20.26	21.71	23.16	24.61
37	11.75	13.22	14.70	16.18	17.66	19.14	20.62	22.10	23.58	25.06
38	11.94	13.46	14.98	16.50	18.01	19.53	21.05	22.57	24.09	25.60
39	12.15	13.71	15.27	16.83	18.39	19.95	21.51	23.07	24.63	26.19
40	12.37	13.98	15.58	17.18	18.79	20.39	22.00	23.60	25.21	26.81
41	12.59	14.24	15.89	17.54	19.19	20.84	22.49	24.13	25.78	27.43
42	12.83	14.53	16.23	17.92	19.62	21.32	23.01	24.71	26.40	28.10
43	13.12	14.87	16.62	18.37	20.13	21.88	23.63	25.39	27.14	28.89
44	13.41	15.22	17.04	18.85	20.66	22.47	24.28	26.10	27.91	29.72
45	13.72	15.60	17.47	19.35	21.22	23.10	24.97	26.85	28.72	30.60
46	14.07	16.01	17.96	19.90	21.84	23.79	25.73	27.67	29.62	31.56
47	14.41	16.42	18.44	20.45	22.46	24.47	26.49	28.50	30.51	32.52
48	14.66	16.73	18.79	20.85	22.91	24.98	27.04	29.10	31.17	33.23
49	14.93	17.05	19.16	21.28	23.39	25.51	27.62	29.74	31.86	33.97
50	15.20	17.37	19.54	21.72	23.89	26.06	28.23	30.40	32.57	34.74
51	15.51	17.74	19.97	22.20	24.43	26.67	28.90	31.13	33.36	35.59
52	15.83	18.13	20.43	22.72	25.02	27.32	29.61	31.91	34.21	36.51
53	16.27	18.66	21.04	23.43	25.81	28.20	30.58	32.97	35.35	37.74
54	16.66	19.12	21.58	24.05	26.51	28.97	31.43	33.90	36.36	38.82
55	17.12	19.67	22.22	24.78	27.33	29.88	32.44	34.99	37.54	40.10
56	17.61	20.26	22.91	25.56	28.22	30.87	33.52	36.17	38.82	41.47
57	18.08	20.83	23.58	26.32	29.07	31.82	34.56	37.31	40.06	42.80
58	18.64	21.49	24.35	27.21	30.06	32.92	35.78	38.63	41.49	44.35
59	19.21	22.19	25.16	28.13	31.11	34.08	37.05	40.02	43.00	45.97
60	19.88	22.99	26.10	29.20	32.31	35.42	38.52	41.63	44.74	47.84
61	20.58	23.82	27.07	30.31	33.56	36.80	40.05	43.29	46.54	49.78
62	21.30	24.69	28.08	31.47	34.86	38.25	41.63	45.02	48.41	51.80
63	21.96	25.49	29.01	32.53	36.05	39.58	43.10	46.62	50.14	53.67
64	22.66	26.32	29.98	33.64	37.31	40.97	44.63	48.29	51.95	55.62
65	23.40	27.21	31.02	34.83	38.64	42.45	46.26	50.07	53.88	57.69
66	24.13	28.09	32.04	36.00	39.95	43.91	47.86	51.82	55.78	59.73
67	24.90	29.00	33.11	37.22	41.33	45.44	49.55	53.66	57.77	61.88
68	25.93	30.25	34.57	38.89	43.20	47.52	51.84	56.15	60.47	64.79
69	27.12	31.67	36.23	40.78	45.33	49.89	54.44	58.99	63.55	68.10
70	28.41	33.22	38.03	42.85	47.66	52.47	57.28	62.09	66.91	71.72
71	29.85	34.95	40.06	45.16	50.26	55.36	60.46	65.56	70.66	75.76
72	31.53	36.97	42.41	47.84	53.28	58.72	64.15	69.59	75.03	80.46
73	33.36	39.17	44.97	50.77	56.58	62.38	68.18	73.98	79.79	85.59
74	35.38	41.59	47.80	54.00	60.21	66.42	72.62	78.83	85.04	91.24
75	37.73	44.40	51.08	57.75	64.43	71.11	77.78	84.46	91.13	97.81
76	40.39	47.60	54.81	62.01	69.22	76.43	83.64	90.85	98.05	105.26
77	43.32	51.11	58.90	66.70	74.49	82.28	90.08	97.87	105.66	113.46
78	46.57	55.01	63.45	71.90	80.34	88.78	97.23	105.67	114.11	122.56
79	50.25	59.43	68.61	77.78	86.96	96.14	105.32	114.50	123.68	132.86
80	54.48	64.51	74.53	84.56	94.58	104.61	114.63	124.66	134.69	144.71

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**Express Issue Premier Whole Life**  
**Female Non-Tobacco**  
**\$15,000-\$23,000**

Issue Age	Monthly EFT Premium Per Face Amount								
	15,000	16,000	17,000	18,000	19,000	20,000	21,000	22,000	23,000
20	23.39	24.66	25.93	27.20	28.47	29.74	31.01	32.28	33.54
21	23.43	24.70	25.97	27.24	28.52	29.79	31.06	32.33	33.60
22	23.47	24.74	26.02	27.29	28.57	29.84	31.12	32.39	33.66
23	23.51	24.78	26.06	27.34	28.62	29.89	31.17	32.45	33.72
24	23.55	24.83	26.11	27.39	28.67	29.95	31.23	32.50	33.78
25	23.59	24.87	26.15	27.43	28.72	30.00	31.28	32.56	33.84
26	23.62	24.91	26.19	27.48	28.76	30.05	31.33	32.62	33.90
27	23.66	24.95	26.24	27.53	28.81	30.10	31.39	32.68	33.96
28	23.70	24.99	26.28	27.57	28.86	30.15	31.44	32.73	34.02
29	23.82	25.12	26.42	27.71	29.01	30.31	31.61	32.91	34.20
30	24.00	25.31	26.62	27.93	29.24	30.55	31.86	33.17	34.49
31	24.23	25.55	26.88	28.20	29.53	30.85	32.18	33.50	34.83
32	24.50	25.84	27.19	28.53	29.87	31.22	32.56	33.90	35.25
33	24.84	26.20	27.57	28.94	30.30	31.67	33.03	34.40	35.77
34	25.20	26.59	27.98	29.37	30.76	32.16	33.55	34.94	36.33
35	25.62	27.04	28.46	29.88	31.29	32.71	34.13	35.55	36.97
36	26.05	27.50	28.95	30.39	31.84	33.29	34.73	36.18	37.63
37	26.54	28.01	29.49	30.97	32.45	33.93	35.41	36.89	38.37
38	27.12	28.64	30.16	31.68	33.19	34.71	36.23	37.75	39.27
39	27.75	29.31	30.87	32.43	33.99	35.55	37.11	38.67	40.23
40	28.41	30.02	31.62	33.23	34.83	36.44	38.04	39.64	41.25
41	29.08	30.73	32.38	34.03	35.67	37.32	38.97	40.62	42.27
42	29.80	31.49	33.19	34.89	36.58	38.28	39.98	41.67	43.37
43	30.65	32.40	34.15	35.90	37.66	39.41	41.16	42.92	44.67
44	31.53	33.35	35.16	36.97	38.78	40.59	42.41	44.22	46.03
45	32.47	34.35	36.22	38.10	39.97	41.85	43.72	45.60	47.47
46	33.50	35.45	37.39	39.33	41.28	43.22	45.17	47.11	49.05
47	34.53	36.55	38.56	40.57	42.58	44.60	46.61	48.62	50.63
48	35.29	37.35	39.42	41.48	43.54	45.61	47.67	49.73	51.79
49	36.09	38.20	40.32	42.44	44.55	46.67	48.78	50.90	53.01
50	36.91	39.08	41.25	43.42	45.59	47.76	49.93	52.10	54.27
51	37.82	40.05	42.29	44.52	46.75	48.98	51.21	53.44	55.68
52	38.80	41.10	43.40	45.69	47.99	50.29	52.58	54.88	57.18
53	40.12	42.50	44.89	47.27	49.66	52.04	54.43	56.81	59.20
54	41.28	43.74	46.21	48.67	51.13	53.59	56.05	58.52	60.98
55	42.65	45.21	47.76	50.31	52.87	55.42	57.97	60.53	63.08
56	44.13	46.78	49.43	52.08	54.73	57.39	60.04	62.69	65.34
57	45.55	48.30	51.04	53.79	56.54	59.28	62.03	64.77	67.52
58	47.21	50.06	52.92	55.78	58.63	61.49	64.35	67.21	70.06
59	48.94	51.91	54.89	57.86	60.83	63.81	66.78	69.75	72.72
60	50.95	54.06	57.17	60.27	63.38	66.49	69.59	72.70	75.81
61	53.03	56.27	59.52	62.76	66.01	69.25	72.50	75.74	78.99
62	55.19	58.58	61.97	65.36	68.75	72.14	75.53	78.92	82.31
63	57.19	60.71	64.23	67.76	71.28	74.80	78.33	81.85	85.37
64	59.28	62.94	66.60	70.26	73.92	77.59	81.25	84.91	88.57
65	61.50	65.31	69.12	72.93	76.73	80.54	84.35	88.16	91.97
66	63.69	67.64	71.60	75.56	79.51	83.47	87.42	91.38	95.34
67	65.99	70.09	74.20	78.31	82.42	86.53	90.64	94.75	98.86
68	69.10	73.42	77.74	82.05	86.37	90.69	95.01	99.32	103.64
69	72.65	77.21	81.76	86.31	90.87	95.42	99.98	104.53	109.08
70	76.53	81.34	86.15	90.97	95.78	100.59	105.40	110.21	115.03
71	80.86	85.96	91.06	96.16	101.27	106.37	111.47	116.57	121.67
72	85.90	91.34	96.77	102.21	107.65	113.08	118.52	123.96	129.39
73	91.39	97.20	103.00	108.80	114.61	120.41	126.21	132.01	137.82
74	97.45	103.66	109.86	116.07	122.28	128.48	134.69	140.89	147.10
75	104.48	111.16	117.83	124.51	131.18	137.86	144.54	151.21	157.89
76	112.47	119.68	126.89	134.09	141.30	148.51	155.72	162.92	170.13
77	121.25	129.05	136.84	144.63	152.43	160.22	168.01	175.81	183.60
78	131.00	139.44	147.89	156.33	164.77	173.22	181.66	190.10	198.55
79	142.04	151.22	160.40	169.58	178.76	187.94	197.12	206.30	215.48
80	154.74	164.76	174.79	184.82	194.84	204.87	214.89	224.92	234.95

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**Express Issue Premier Whole Life  
Female Non-Tobacco  
\$24,000-\$100,000**

Issue Age	Monthly EFT Premium Per Face Amount								
	24,000	25,000	30,000	35,000	40,000	45,000	50,000	75,000	100,000
20	34.81	36.08	42.43	48.78	55.12	61.47	67.82	99.55	131.28
21	34.88	36.15	42.51	48.87	55.23	61.59	67.95	99.75	131.54
22	34.94	36.21	42.59	48.96	55.33	61.70	68.08	99.94	131.81
23	35.00	36.28	42.66	49.05	55.44	61.82	68.21	100.14	132.07
24	35.06	36.34	42.74	49.14	55.54	61.94	68.34	100.33	132.33
25	35.13	36.41	42.82	49.23	55.65	62.06	68.47	100.53	132.59
26	35.19	36.47	42.90	49.32	55.75	62.17	68.60	100.72	132.85
27	35.25	36.54	42.98	49.42	55.85	62.29	68.73	100.92	133.11
28	35.32	36.61	43.06	49.51	55.96	62.41	68.86	101.12	133.37
29	35.50	36.80	43.29	49.78	56.27	62.76	69.25	101.70	134.15
30	35.80	37.11	43.66	50.21	56.76	63.31	69.86	102.62	135.37
31	36.15	37.48	44.10	50.73	57.35	63.98	70.60	103.73	136.85
32	36.59	37.93	44.65	51.36	58.08	64.80	71.51	105.10	138.68
33	37.13	38.50	45.33	52.16	58.99	65.82	72.65	106.79	140.94
34	37.72	39.11	46.06	53.01	59.96	66.91	73.86	108.62	143.38
35	38.38	39.80	46.89	53.98	61.07	68.16	75.26	110.71	146.16
36	39.07	40.52	47.75	54.99	62.22	69.46	76.69	112.86	149.03
37	39.85	41.33	48.72	56.12	63.51	70.91	78.30	115.28	152.25
38	40.79	42.30	49.89	57.49	65.08	72.67	80.26	118.21	156.17
39	41.79	43.35	51.15	58.95	66.75	74.55	82.35	121.34	160.34
40	42.85	44.46	52.48	60.50	68.52	76.54	84.56	124.67	164.78
41	43.92	45.57	53.81	62.05	70.30	78.54	86.78	128.00	169.22
42	45.07	46.76	55.25	63.73	72.21	80.69	89.18	131.59	174.00
43	46.42	48.18	56.94	65.71	74.47	83.24	92.00	135.83	179.66
44	47.84	49.66	58.72	67.78	76.84	85.90	94.96	140.27	185.57
45	49.35	51.22	60.60	69.97	79.34	88.72	98.09	144.96	191.84
46	51.00	52.94	62.66	72.38	82.09	91.81	101.53	150.12	198.71
47	52.65	54.66	64.72	74.78	84.84	94.90	104.97	155.27	205.58
48	53.86	55.92	66.23	76.55	86.86	97.17	107.49	159.06	210.63
49	55.13	57.25	67.83	78.40	88.98	99.56	110.14	163.04	215.93
50	56.45	58.62	69.47	80.32	91.18	102.03	112.88	167.15	221.42
51	57.91	60.14	71.30	82.45	93.61	104.77	115.93	171.72	227.51
52	59.47	61.77	73.25	84.74	96.22	107.71	119.19	176.61	234.03
53	61.58	63.97	75.89	87.81	99.74	111.66	123.58	183.20	242.82
54	63.44	65.90	78.21	90.52	102.83	115.14	127.46	189.01	250.56
55	65.63	68.19	80.95	93.72	106.49	119.26	132.02	195.86	259.70
56	67.99	70.64	83.90	97.16	110.42	123.68	136.94	203.23	269.53
57	70.27	73.01	86.75	100.48	114.21	127.95	141.68	210.34	279.01
58	72.92	75.78	90.06	104.35	118.63	132.92	147.20	218.63	290.06
59	75.70	78.67	93.53	108.40	123.26	138.13	152.99	227.31	301.63
60	78.91	82.02	97.55	113.09	128.62	144.15	159.69	237.36	315.03
61	82.23	85.48	101.70	117.93	134.15	150.38	166.61		
62	85.70	89.09	106.04	122.98	139.93	156.88	173.83		
63	88.89	92.42	110.03	127.64	145.26	162.87	180.48		
64	92.23	95.90	114.20	132.51	150.82	169.13	187.44		
65	95.78	99.59	118.64	137.69	156.74	175.79	194.84		
66	99.29	103.25	123.03	142.81	162.59	182.37	202.14		
67	102.97	107.08	127.62	148.17	168.71	189.26	209.80		
68	107.96	112.27	133.86	155.44	177.03	198.61	220.20		
69	113.64	118.19	140.96	163.73	186.49	209.26	232.03		
70	119.84	124.65	148.71	172.77	196.83	220.89	244.95		
71	126.77	131.87	157.37	182.88	208.38	233.89	259.39		
72	134.83	140.27	167.45	194.63	221.82	249.00	276.18		
73	143.62	149.42	178.44	207.45	236.47	265.48	294.50		
74	153.31	159.51	190.55	221.58	252.61	283.65	314.68		
75	164.56	171.24	204.62	237.99	271.37	304.75	338.13		
76	177.34	184.55	220.59	256.63	292.67	328.71	364.75		
77	191.39	199.19	238.15	277.12	316.09	355.06	394.02		
78	206.99	215.43	257.65	299.87	342.08	384.30	426.52		
79	224.65	233.83	279.73	325.63	371.52	417.42	463.32		
80	244.97	255.00	305.13	355.26	405.39	455.51	505.64		

**FOR AGENT USE ONLY – Not intended for soliciting or advertising to the public.  
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**Express Issue Premier Whole Life  
Male Tobacco  
\$5,000-\$14,000**

Issue Age	Monthly EFT Premium Per Face Amount									
	5,000	6,000	7,000	8,000	9,000	10,000	11,000	12,000	13,000	14,000
20	13.21	14.98	16.76	18.53	20.30	22.07	23.84	25.62	27.39	29.16
21	13.22	15.00	16.77	18.55	20.32	22.10	23.87	25.65	27.42	29.20
22	13.24	15.01	16.79	18.57	20.35	22.12	23.90	25.68	27.46	29.23
23	13.25	15.03	16.81	18.59	20.37	22.15	23.93	25.71	27.49	29.27
24	13.26	15.05	16.83	18.61	20.39	22.18	23.96	25.74	27.52	29.31
25	13.28	15.06	16.85	18.63	20.42	22.20	23.99	25.77	27.56	29.34
26	13.29	15.08	16.86	18.65	20.44	22.23	24.02	25.80	27.59	29.38
27	13.30	15.09	16.88	18.67	20.46	22.25	24.05	25.84	27.63	29.42
28	13.32	15.11	16.90	18.69	20.49	22.28	24.07	25.87	27.66	29.45
29	13.33	15.12	16.92	18.72	20.51	22.31	24.10	25.90	27.69	29.49
30	13.34	15.14	16.94	18.74	20.53	22.33	24.13	25.93	27.73	29.53
31	13.46	15.29	17.11	18.93	20.75	22.58	24.40	26.22	28.04	29.87
32	13.60	15.45	17.30	19.15	21.00	22.85	24.70	26.55	28.40	30.24
33	13.88	15.79	17.69	19.60	21.51	23.41	25.32	27.22	29.13	31.04
34	14.19	16.16	18.13	20.09	22.06	24.03	26.00	27.97	29.93	31.90
35	14.52	16.55	18.58	20.62	22.65	24.68	26.72	28.75	30.78	32.81
36	14.87	16.98	19.08	21.19	23.29	25.40	27.50	29.60	31.71	33.81
37	15.26	17.44	19.62	21.81	23.99	26.17	28.35	30.53	32.72	34.90
38	15.76	18.04	20.32	22.61	24.89	27.17	29.45	31.73	34.02	36.30
39	16.25	18.63	21.01	23.39	25.77	28.14	30.52	32.90	35.28	37.66
40	16.79	19.27	21.76	24.25	26.74	29.22	31.71	34.20	36.69	39.17
41	17.39	19.99	22.60	25.21	27.82	30.42	33.03	35.64	38.25	40.85
42	18.06	20.80	23.54	26.28	29.02	31.76	34.51	37.25	39.99	42.73
43	18.56	21.40	24.24	27.08	29.92	32.76	35.61	38.45	41.29	44.13
44	19.11	22.06	25.01	27.97	30.92	33.87	36.82	39.77	42.72	45.68
45	19.63	22.68	25.74	28.79	31.85	34.90	37.96	41.02	44.07	47.13
46	20.22	23.39	26.57	29.74	32.91	36.09	39.26	42.44	45.61	48.78
47	20.89	24.20	27.50	30.81	34.12	37.43	40.74	44.04	47.35	50.66
48	21.46	24.88	28.30	31.72	35.15	38.57	41.99	45.41	48.83	52.25
49	22.03	25.57	29.11	32.64	36.18	39.72	43.25	46.79	50.33	53.86
50	22.63	26.29	29.95	33.60	37.26	40.92	44.57	48.23	51.89	55.54
51	23.29	27.08	30.87	34.66	38.45	42.24	46.03	49.82	53.61	57.39
52	23.97	27.90	31.82	35.75	39.67	43.60	47.52	51.44	55.37	59.29
53	25.00	29.13	33.27	37.40	41.53	45.66	49.79	53.92	58.05	62.18
54	26.12	30.47	34.82	39.18	43.53	47.88	52.24	56.59	60.95	65.30
55	27.35	31.95	36.55	41.15	45.75	50.35	54.95	59.55	64.15	68.75
56	28.71	33.59	38.46	43.33	48.21	53.08	57.95	62.82	67.70	72.57
57	30.18	35.35	40.52	45.69	50.85	56.02	61.19	66.35	71.52	76.69
58	31.35	36.75	42.15	47.55	52.95	58.35	63.75	69.15	74.55	79.95
59	32.55	38.19	43.83	49.46	55.10	60.74	66.38	72.02	77.66	83.30
60	33.88	39.79	45.70	51.60	57.51	63.41	69.32	75.23	81.13	87.04
61	35.25	41.43	47.61	53.79	59.97	66.15	72.33	78.51	84.68	90.86
62	36.57	43.01	49.45	55.90	62.34	68.78	75.23	81.67	88.11	94.56
63	38.78	45.67	52.56	59.45	66.33	73.22	80.11	86.99	93.88	100.77
64	41.45	48.87	56.29	63.71	71.13	78.55	85.97	93.39	100.81	108.23
65	44.42	52.43	60.44	68.46	76.47	84.49	92.50	100.51	108.53	116.54
66	47.45	56.07	64.70	73.32	81.94	90.56	99.18	107.80	116.42	125.04
67	50.78	60.07	69.35	78.64	87.93	97.21	106.50	115.79	125.07	134.36
68	53.88	63.79	73.70	83.60	93.51	103.42	113.32	123.23	133.14	143.04
69	57.22	67.79	78.37	88.94	99.52	110.09	120.66	131.24	141.81	152.39
70	60.83	72.13	83.43	94.73	106.02	117.32	128.62	139.91	151.21	162.51
71	65.56	77.80	90.04	102.28	114.53	126.77	139.01	151.25	163.49	175.73
72	70.57	83.81	97.06	110.30	123.55	136.79	150.03	163.28	176.52	189.77
73	75.93	90.25	104.56	118.88	133.19	147.51	161.82	176.14	190.46	204.77
74	81.59	97.04	112.48	127.93	143.38	158.83	174.27	189.72	205.17	220.62
75	87.50	104.13	120.76	137.39	154.02	170.65	187.28	203.91	220.54	237.17
76	93.64	111.50	129.35	147.21	165.07	182.93	200.78	218.64	236.50	254.36
77	100.07	119.21	138.35	157.50	176.64	195.78	214.93	234.07	253.22	272.36
78	106.14	126.50	146.86	167.21	187.57	207.93	228.29	248.65	269.00	289.36
79	112.35	133.95	155.55	177.15	198.75	220.35	241.95	263.55	285.15	306.76
80	118.68	141.54	164.41	187.27	210.14	233.00	255.87	278.73	301.60	324.46

**FOR AGENT USE ONLY – Not intended for soliciting or advertising to the public.  
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**Express Issue Premier Whole Life  
Male Tobacco  
\$15,000-\$23,000**

Issue Age	Monthly EFT Premium Per Face Amount								
	15,000	16,000	17,000	18,000	19,000	20,000	21,000	22,000	23,000
20	30.93	32.71	34.48	36.25	38.02	39.79	41.57	43.34	45.11
21	30.97	32.75	34.52	36.30	38.07	39.85	41.62	43.40	45.17
22	31.01	32.79	34.57	36.34	38.12	39.90	41.68	43.45	45.23
23	31.05	32.83	34.61	36.39	38.17	39.95	41.73	43.51	45.29
24	31.09	32.87	34.65	36.44	38.22	40.00	41.79	43.57	45.35
25	31.13	32.91	34.70	36.48	38.27	40.05	41.84	43.63	45.41
26	31.17	32.96	34.74	36.53	38.32	40.11	41.89	43.68	45.47
27	31.21	33.00	34.79	36.58	38.37	40.16	41.95	43.74	45.53
28	31.25	33.04	34.83	36.63	38.42	40.21	42.00	43.80	45.59
29	31.29	33.08	34.88	36.67	38.47	40.26	42.06	43.85	45.65
30	31.32	33.12	34.92	36.72	38.52	40.32	42.11	43.91	45.71
31	31.69	33.51	35.34	37.16	38.98	40.80	42.63	44.45	46.27
32	32.09	33.94	35.79	37.64	39.49	41.34	43.19	45.04	46.89
33	32.94	34.85	36.75	38.66	40.57	42.47	44.38	46.29	48.19
34	33.87	35.84	37.80	39.77	41.74	43.71	45.68	47.64	49.61
35	34.85	36.88	38.91	40.95	42.98	45.01	47.05	49.08	51.11
36	35.92	38.02	40.13	42.23	44.34	46.44	48.55	50.65	52.75
37	37.08	39.26	41.44	43.63	45.81	47.99	50.17	52.35	54.54
38	38.58	40.86	43.14	45.43	47.71	49.99	52.27	54.55	56.84
39	40.04	42.42	44.80	47.18	49.56	51.94	54.32	56.70	59.08
40	41.66	44.15	46.63	49.12	51.61	54.10	56.58	59.07	61.56
41	43.46	46.07	48.68	51.28	53.89	56.50	59.11	61.71	64.32
42	45.47	48.21	50.95	53.69	56.44	59.18	61.92	64.66	67.40
43	46.97	49.81	52.65	55.50	58.34	61.18	64.02	66.86	69.70
44	48.63	51.58	54.53	57.48	60.44	63.39	66.34	69.29	72.24
45	50.18	53.24	56.29	59.35	62.40	65.46	68.51	71.57	74.63
46	51.96	55.13	58.30	61.48	64.65	67.83	71.00	74.17	77.35
47	53.97	57.27	60.58	63.89	67.20	70.50	73.81	77.12	80.43
48	55.68	59.10	62.52	65.94	69.36	72.78	76.21	79.63	83.05
49	57.40	60.93	64.47	68.01	71.54	75.08	78.62	82.15	85.69
50	59.20	62.86	66.51	70.17	73.83	77.48	81.14	84.80	88.45
51	61.18	64.97	68.76	72.55	76.34	80.13	83.92	87.70	91.49
52	63.22	67.14	71.07	74.99	78.92	82.84	86.77	90.69	94.62
53	66.31	70.44	74.57	78.70	82.83	86.97	91.10	95.23	99.36
54	69.65	74.01	78.36	82.71	87.07	91.42	95.77	100.13	104.48
55	73.35	77.95	82.54	87.14	91.74	96.34	100.94	105.54	110.14
56	77.44	82.32	87.19	92.06	96.93	101.81	106.68	111.55	116.43
57	81.85	87.02	92.19	97.35	102.52	107.69	112.86	118.02	123.19
58	85.35	90.75	96.15	101.55	106.95	112.35	117.75	123.15	128.55
59	88.94	94.58	100.22	105.86	111.50	117.14	122.78	128.42	134.05
60	92.95	98.85	104.76	110.67	116.57	122.48	128.39	134.29	140.20
61	97.04	103.22	109.40	115.58	121.76	127.94	134.12	140.30	146.48
62	101.00	107.44	113.88	120.33	126.77	133.21	139.66	146.10	152.54
63	107.65	114.54	121.43	128.31	135.20	142.09	148.98	155.86	162.75
64	115.65	123.07	130.49	137.91	145.33	152.75	160.17	167.60	175.02
65	124.55	132.57	140.58	148.59	156.61	164.62	172.63	180.65	188.66
66	133.66	142.28	150.90	159.52	168.15	176.77	185.39	194.01	202.63
67	143.65	152.93	162.22	171.50	180.79	190.08	199.36	208.65	217.94
68	152.95	162.86	172.76	182.67	192.58	202.48	212.39	222.30	232.20
69	162.96	173.53	184.11	194.68	205.26	215.83	226.40	236.98	247.55
70	173.80	185.10	196.40	207.70	218.99	230.29	241.59	252.88	264.18
71	187.98	200.22	212.46	224.70	236.94	249.19	261.43	273.67	285.91
72	203.01	216.25	229.50	242.74	255.99	269.23	282.47	295.72	308.96
73	219.09	233.40	247.72	262.04	276.35	290.67	304.98	319.30	333.61
74	236.07	251.51	266.96	282.41	297.86	313.30	328.75	344.20	359.65
75	253.80	270.43	287.06	303.69	320.32	336.95	353.58	370.21	386.84
76	272.21	290.07	307.93	325.79	343.64	361.50	379.36	397.22	415.08
77	291.50	310.65	329.79	348.93	368.08	387.22	406.36	425.51	444.65
78	309.72	330.08	350.44	370.79	391.15	411.51	431.87	452.23	472.58
79	328.36	349.96	371.56	393.16	414.76	436.36	457.96	479.56	501.16
80	347.33	370.20	393.06	415.93	438.79	461.66	484.52	507.39	530.25

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**Express Issue Premier Whole Life**  
**Male Tobacco**  
**\$24,000-\$100,000**

Issue Age	Monthly EFT Premium Per Face Amount								
	24,000	25,000	30,000	35,000	40,000	45,000	50,000	75,000	100,000
20	46.88	48.65	57.52	66.38	75.24	84.10	92.96	137.26	181.57
21	46.95	48.72	57.59	66.47	75.34	84.22	93.09	137.46	181.83
22	47.01	48.79	57.67	66.56	75.45	84.33	93.22	137.66	182.09
23	47.07	48.85	57.75	66.65	75.55	84.45	93.35	137.85	182.35
24	47.13	48.92	57.83	66.74	75.66	84.57	93.48	138.05	182.61
25	47.20	48.98	57.91	66.83	75.76	84.69	93.61	138.24	182.87
26	47.26	49.05	57.99	66.92	75.86	84.80	93.74	138.44	183.14
27	47.32	49.11	58.06	67.02	75.97	84.92	93.87	138.63	183.40
28	47.38	49.18	58.14	67.11	76.07	85.04	94.00	138.83	183.66
29	47.45	49.24	58.22	67.20	76.18	85.16	94.13	139.03	183.92
30	47.51	49.31	58.30	67.29	76.28	85.27	94.26	139.22	184.18
31	48.09	49.92	59.03	68.14	77.26	86.37	95.48	141.05	186.62
32	48.74	50.59	59.84	69.09	78.33	87.58	96.83	143.07	189.31
33	50.10	52.00	61.54	71.07	80.60	90.13	99.66	147.31	194.97
34	51.58	53.55	63.39	73.23	83.07	92.91	102.75	151.95	201.14
35	53.15	55.18	65.35	75.51	85.68	95.84	106.01	156.84	207.67
36	54.86	56.96	67.49	78.01	88.53	99.05	109.58	162.19	214.80
37	56.72	58.90	69.81	80.72	91.63	102.54	113.45	168.00	222.55
38	59.12	61.40	72.81	84.22	95.63	107.04	118.45	175.50	232.55
39	61.46	63.84	75.73	87.63	99.53	111.43	123.32	182.81	242.30
40	64.05	66.53	78.97	91.41	103.84	116.28	128.72	190.90	253.08
41	66.93	69.53	82.57	95.61	108.65	121.68	134.72	199.90	265.09
42	70.14	72.88	86.59	100.30	114.00	127.71	141.42	209.95	278.49
43	72.54	75.39	89.59	103.80	118.01	132.21	146.42	217.46	288.49
44	75.20	78.15	92.91	107.67	122.43	137.19	151.95	225.74	299.54
45	77.68	80.74	96.01	111.29	126.57	141.84	157.12	233.51	309.89
46	80.52	83.69	99.56	115.43	131.30	147.17	163.04	242.38	321.73
47	83.74	87.04	103.58	120.12	136.66	153.20	169.74	252.43	335.12
48	86.47	89.89	107.00	124.11	141.22	158.33	175.44	260.98	346.52
49	89.23	92.76	110.45	128.13	145.81	163.49	181.18	269.59	358.01
50	92.11	95.77	114.05	132.33	150.61	168.90	187.18	278.60	370.01
51	95.28	99.07	118.02	136.96	155.90	174.85	193.79	288.51	383.24
52	98.54	102.46	122.09	141.71	161.33	180.96	200.58	298.69	396.81
53	103.49	107.62	128.27	148.93	169.58	190.23	210.89	314.16	417.43
54	108.83	113.19	134.95	156.72	178.49	200.26	222.02	330.86	439.70
55	114.74	119.34	142.34	165.34	188.34	211.34	234.33	349.33	464.32
56	121.30	126.17	150.54	174.90	199.26	223.63	247.99	369.82	491.64
57	128.36	133.52	159.36	185.19	211.03	236.86	262.70	391.87	521.04
58	133.95	139.35	166.35	193.35	220.35	247.35	274.35	409.36	544.36
59	139.69	145.33	173.53	201.73	229.92	258.12	286.32	427.30	568.28
60	146.10	152.01	181.54	211.08	240.61	270.14	299.67	447.33	594.99
61	152.66	158.84	189.74	220.64	251.53	282.43	313.33		
62	158.99	165.43	197.65	229.86	262.08	294.29	326.51		
63	169.64	176.52	210.96	245.39	279.83	314.26	348.70		
64	182.44	189.86	226.96	264.06	301.16	338.26	375.36		
65	196.68	204.69	244.76	284.82	324.89	364.96	405.03		
66	211.25	219.87	262.97	306.08	349.18	392.29	435.39		
67	227.22	236.51	282.94	329.37	375.81	422.24	468.67		
68	242.11	252.02	301.55	351.08	400.62	450.15	499.68		
69	258.13	268.70	321.57	374.44	427.31	480.18	533.05		
70	275.48	286.77	343.26	399.74	456.23	512.71	569.20		
71	298.15	310.39	371.60	432.81	494.02	555.23	616.44		
72	322.21	335.45	401.67	467.89	534.11	600.33	666.55		
73	347.93	362.25	433.83	505.40	576.98	648.56	720.14		
74	375.10	390.54	467.78	545.02	622.26	699.50	776.74		
75	403.47	420.10	503.25	586.40	669.55	752.70	835.85		
76	432.93	450.79	540.08	629.37	718.65	807.94	897.23		
77	463.79	482.94	578.65	674.37	770.09	865.81	961.52		
78	492.94	513.30	615.09	716.88	818.67	920.46	1,022.25		
79	522.76	544.36	652.36	760.36	868.36	976.37	1,084.37		
80	553.12	575.98	690.31	804.64	918.96	1,033.29	1,147.62		

**FOR AGENT USE ONLY – Not intended for soliciting or advertising to the public.**  
**Product and rider/benefit availability and issue ages may vary by state.**

**Express Issue Premier Whole Life  
Female Tobacco  
\$5,000-\$14,000**

Issue Age	Monthly EFT Premium Per Face Amount									
	5,000	6,000	7,000	8,000	9,000	10,000	11,000	12,000	13,000	14,000
20	12.35	13.94	15.54	17.14	18.74	20.34	21.94	23.54	25.14	26.74
21	12.36	13.96	15.56	17.16	18.77	20.37	21.97	23.57	25.17	26.77
22	12.37	13.98	15.58	17.18	18.79	20.39	22.00	23.60	25.21	26.81
23	12.38	13.99	15.60	17.21	18.81	20.42	22.03	23.63	25.24	26.85
24	12.40	14.01	15.62	17.23	18.84	20.45	22.05	23.66	25.27	26.88
25	12.41	14.02	15.63	17.25	18.86	20.47	22.08	23.70	25.31	26.92
26	12.42	14.04	15.65	17.27	18.88	20.50	22.11	23.73	25.34	26.96
27	12.44	14.05	15.67	17.29	18.91	20.52	22.14	23.76	25.38	26.99
28	12.45	14.07	15.69	17.31	18.93	20.55	22.17	23.79	25.41	27.03
29	12.46	14.09	15.71	17.33	18.95	20.58	22.20	23.82	25.44	27.07
30	12.51	14.14	15.77	17.41	19.04	20.67	22.30	23.94	25.57	27.20
31	12.59	14.24	15.89	17.54	19.19	20.84	22.49	24.13	25.78	27.43
32	12.72	14.39	16.06	17.73	19.41	21.08	22.75	24.43	26.10	27.77
33	12.93	14.65	16.37	18.08	19.80	21.52	23.23	24.95	26.66	28.38
34	13.18	14.94	16.71	18.47	20.24	22.00	23.77	25.53	27.30	29.06
35	13.42	15.24	17.05	18.87	20.68	22.50	24.31	26.13	27.94	29.76
36	13.69	15.56	17.43	19.30	21.17	23.04	24.91	26.78	28.64	30.51
37	13.98	15.90	17.83	19.75	21.68	23.60	25.53	27.45	29.38	31.30
38	14.42	16.44	18.45	20.47	22.48	24.50	26.51	28.53	30.54	32.56
39	14.86	16.96	19.06	21.16	23.26	25.36	27.46	29.56	31.66	33.76
40	15.32	17.51	19.70	21.90	24.09	26.28	28.48	30.67	32.86	35.06
41	15.82	18.12	20.41	22.70	25.00	27.29	29.59	31.88	34.17	36.47
42	16.37	18.77	21.18	23.58	25.98	28.39	30.79	33.20	35.60	38.00
43	16.67	19.13	21.60	24.06	26.52	28.99	31.45	33.92	36.38	38.84
44	16.98	19.50	22.03	24.55	27.08	29.61	32.13	34.66	37.18	39.71
45	17.30	19.89	22.48	25.07	27.66	30.25	32.84	35.43	38.02	40.61
46	17.60	20.25	22.90	25.55	28.20	30.85	33.50	36.15	38.80	41.45
47	17.98	20.70	23.43	26.16	28.88	31.61	34.33	37.06	39.78	42.51
48	18.30	21.10	23.89	26.68	29.47	32.26	35.05	37.84	40.63	43.42
49	18.66	21.52	24.38	27.24	30.10	32.96	35.83	38.69	41.55	44.41
50	18.98	21.90	24.83	27.76	30.68	33.61	36.53	39.46	42.39	45.31
51	19.39	22.40	25.40	28.41	31.42	34.43	37.43	40.44	43.45	46.46
52	19.80	22.89	25.98	29.07	32.16	35.25	38.34	41.43	44.52	47.61
53	20.46	23.68	26.91	30.13	33.35	36.57	39.80	43.02	46.24	49.46
54	21.14	24.49	27.85	31.21	34.57	37.92	41.28	44.64	48.00	51.35
55	21.88	25.38	28.89	32.39	35.90	39.40	42.91	46.41	49.92	53.42
56	22.61	26.26	29.92	33.57	37.22	40.87	44.52	48.18	51.83	55.48
57	23.43	27.24	31.06	34.88	38.69	42.51	46.32	50.14	53.96	57.77
58	24.26	28.25	32.23	36.21	40.20	44.18	48.16	52.14	56.13	60.11
59	25.16	29.32	33.48	37.65	41.81	45.97	50.13	54.29	58.46	62.62
60	26.11	30.47	34.82	39.17	43.52	47.88	52.23	56.58	60.93	65.29
61	27.13	31.69	36.24	40.80	45.36	49.91	54.47	59.02	63.58	68.14
62	28.22	33.00	37.77	42.55	47.32	52.10	56.87	61.64	66.42	71.19
63	29.19	34.16	39.13	44.10	49.07	54.04	59.00	63.97	68.94	73.91
64	30.25	35.43	40.61	45.79	50.97	56.15	61.33	66.51	71.69	76.87
65	31.35	36.75	42.14	47.54	52.94	58.34	63.74	69.14	74.54	79.94
66	32.39	38.00	43.61	49.21	54.82	60.43	66.04	71.65	77.25	82.86
67	33.48	39.31	45.13	50.96	56.79	62.61	68.44	74.27	80.09	85.92
68	35.10	41.24	47.39	53.54	59.69	65.84	71.99	78.14	84.29	90.44
69	36.76	43.24	49.73	56.21	62.69	69.17	75.66	82.14	88.62	95.10
70	38.59	45.44	52.29	59.14	65.99	72.84	79.69	86.53	93.38	100.23
71	40.59	47.84	55.09	62.34	69.59	76.84	84.09	91.34	98.58	105.83
72	43.03	50.77	58.50	66.24	73.97	81.71	89.45	97.18	104.92	112.65
73	45.87	54.17	62.48	70.78	79.09	87.39	95.70	104.00	112.30	120.61
74	49.12	58.07	67.03	75.98	84.94	93.89	102.84	111.80	120.75	129.71
75	52.83	62.53	72.22	81.92	91.62	101.31	111.01	120.70	130.40	140.10
76	57.12	67.67	78.22	88.77	99.33	109.88	120.43	130.99	141.54	152.09
77	61.80	73.29	84.78	96.27	107.76	119.25	130.74	142.23	153.72	165.21
78	67.00	79.53	92.06	104.59	117.12	129.65	142.18	154.71	167.24	179.77
79	72.76	86.44	100.13	113.81	127.49	141.17	154.86	168.54	182.22	195.90
80	79.12	94.07	109.02	123.98	138.93	153.89	168.84	183.79	198.75	213.70

**FOR AGENT USE ONLY – Not intended for soliciting or advertising to the public.  
Product and rider/benefit availability and issue ages may vary by state.**

**Express Issue Premier Whole Life  
Female Tobacco  
\$15,000-\$23,000**

Issue Age	Monthly EFT Premium Per Face Amount								
	15,000	16,000	17,000	18,000	19,000	20,000	21,000	22,000	23,000
20	28.34	29.93	31.53	33.13	34.73	36.33	37.93	39.53	41.13
21	28.38	29.98	31.58	33.18	34.78	36.38	37.99	39.59	41.19
22	28.41	30.02	31.62	33.23	34.83	36.44	38.04	39.64	41.25
23	28.45	30.06	31.67	33.27	34.88	36.49	38.09	39.70	41.31
24	28.49	30.10	31.71	33.32	34.93	36.54	38.15	39.76	41.37
25	28.53	30.14	31.76	33.37	34.98	36.59	38.20	39.82	41.43
26	28.57	30.19	31.80	33.41	35.03	36.64	38.26	39.87	41.49
27	28.61	30.23	31.84	33.46	35.08	36.70	38.31	39.93	41.55
28	28.65	30.27	31.89	33.51	35.13	36.75	38.37	39.99	41.61
29	28.69	30.31	31.93	33.56	35.18	36.80	38.42	40.05	41.67
30	28.83	30.46	32.10	33.73	35.36	36.99	38.62	40.26	41.89
31	29.08	30.73	32.38	34.03	35.67	37.32	38.97	40.62	42.27
32	29.45	31.12	32.79	34.46	36.14	37.81	39.48	41.16	42.83
33	30.10	31.81	33.53	35.25	36.96	38.68	40.40	42.11	43.83
34	30.83	32.59	34.36	36.12	37.89	39.65	41.42	43.19	44.95
35	31.57	33.39	35.20	37.02	38.83	40.65	42.46	44.28	46.09
36	32.38	34.25	36.12	37.99	39.86	41.73	43.59	45.46	47.33
37	33.23	35.15	37.08	39.01	40.93	42.86	44.78	46.71	48.63
38	34.57	36.59	38.60	40.62	42.63	44.65	46.66	48.68	50.69
39	35.87	37.97	40.07	42.17	44.27	46.37	48.47	50.57	52.67
40	37.25	39.44	41.64	43.83	46.02	48.22	50.41	52.60	54.80
41	38.76	41.06	43.35	45.65	47.94	50.23	52.53	54.82	57.12
42	40.41	42.81	45.21	47.62	50.02	52.43	54.83	57.23	59.64
43	41.31	43.77	46.24	48.70	51.16	53.63	56.09	58.55	61.02
44	42.23	44.76	47.29	49.81	52.34	54.86	57.39	59.91	62.44
45	43.20	45.79	48.38	50.97	53.56	56.15	58.74	61.33	63.92
46	44.10	46.75	49.40	52.05	54.70	57.35	60.00	62.65	65.30
47	45.24	47.96	50.69	53.41	56.14	58.86	61.59	64.32	67.04
48	46.21	49.01	51.80	54.59	57.38	60.17	62.96	65.75	68.54
49	47.27	50.13	52.99	55.86	58.72	61.58	64.44	67.30	70.16
50	48.24	51.16	54.09	57.01	59.94	62.87	65.79	68.72	71.64
51	49.46	52.47	55.48	58.49	61.49	64.50	67.51	70.52	73.52
52	50.70	53.79	56.88	59.97	63.06	66.15	69.25	72.34	75.43
53	52.69	55.91	59.13	62.35	65.58	68.80	72.02	75.24	78.47
54	54.71	58.07	61.42	64.78	68.14	71.50	74.85	78.21	81.57
55	56.93	60.43	63.94	67.44	70.95	74.45	77.96	81.47	84.97
56	59.13	62.79	66.44	70.09	73.74	77.40	81.05	84.70	88.35
57	61.59	65.40	69.22	73.03	76.85	80.67	84.48	88.30	92.11
58	64.09	68.08	72.06	76.04	80.02	84.01	87.99	91.97	95.96
59	66.78	70.94	75.11	79.27	83.43	87.59	91.75	95.92	100.08
60	69.64	73.99	78.34	82.70	87.05	91.40	95.75	100.11	104.46
61	72.69	77.25	81.81	86.36	90.92	95.47	100.03	104.59	109.14
62	75.97	80.74	85.52	90.29	95.07	99.84	104.62	109.39	114.16
63	78.88	83.85	88.82	93.78	98.75	103.72	108.69	113.66	118.63
64	82.05	87.23	92.41	97.59	102.77	107.95	113.13	118.31	123.49
65	85.34	90.74	96.14	101.54	106.94	112.33	117.73	123.13	128.53
66	88.47	94.08	99.69	105.29	110.90	116.51	122.12	127.73	133.33
67	91.75	97.57	103.40	109.23	115.05	120.88	126.70	132.53	138.36
68	96.59	102.74	108.89	115.03	121.18	127.33	133.48	139.63	145.78
69	101.59	108.07	114.55	121.03	127.52	134.00	140.48	146.96	153.44
70	107.08	113.93	120.78	127.63	134.47	141.32	148.17	155.02	161.87
71	113.08	120.33	127.58	134.83	142.08	149.33	156.58	163.82	171.07
72	120.39	128.13	135.86	143.60	151.33	159.07	166.81	174.54	182.28
73	128.91	137.22	145.52	153.82	162.13	170.43	178.74	187.04	195.35
74	138.66	147.61	156.57	165.52	174.48	183.43	192.38	201.34	210.29
75	149.79	159.49	169.18	178.88	188.58	198.27	207.97	217.67	227.36
76	162.65	173.20	183.75	194.31	204.86	215.41	225.97	236.52	247.07
77	176.70	188.19	199.68	211.17	222.66	234.15	245.64	257.13	268.62
78	192.30	204.83	217.36	229.89	242.42	254.94	267.47	280.00	292.53
79	209.59	223.27	236.95	250.63	264.32	278.00	291.68	305.36	319.05
80	228.65	243.61	258.56	273.51	288.47	303.42	318.37	333.33	348.28

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Product and rider/benefit availability and issue ages may vary by state.**

**Express Issue Premier Whole Life  
Female Tobacco  
\$24,000-\$100,000**

Issue Age	Monthly EFT Premium Per Face Amount								
	24,000	25,000	30,000	35,000	40,000	45,000	50,000	75,000	100,000
20	42.73	44.33	52.32	60.32	68.31	76.31	84.30	124.28	164.26
21	42.79	44.39	52.40	60.41	68.42	76.43	84.43	124.48	164.52
22	42.85	44.46	52.48	60.50	68.52	76.54	84.56	124.67	164.78
23	42.92	44.52	52.56	60.59	68.63	76.66	84.69	124.87	165.04
24	42.98	44.59	52.64	60.68	68.73	76.78	84.83	125.06	165.30
25	43.04	44.65	52.71	60.77	68.83	76.89	84.96	125.26	165.56
26	43.10	44.72	52.79	60.87	68.94	77.01	85.09	125.45	165.82
27	43.17	44.78	52.87	60.96	69.04	77.13	85.22	125.65	166.08
28	43.23	44.85	52.95	61.05	69.15	77.25	85.35	125.85	166.34
29	43.29	44.91	53.03	61.14	69.25	77.36	85.48	126.04	166.61
30	43.52	45.15	53.31	61.47	69.63	77.80	85.96	126.76	167.56
31	43.92	45.57	53.81	62.05	70.30	78.54	86.78	128.00	169.22
32	44.50	46.18	54.54	62.91	71.27	79.64	88.00	129.83	171.65
33	45.55	47.26	55.85	64.43	73.01	81.59	90.18	133.09	176.00
34	46.72	48.48	57.31	66.13	74.96	83.79	92.61	136.74	180.87
35	47.91	49.72	58.79	67.87	76.94	86.02	95.09	140.46	185.83
36	49.20	51.07	60.41	69.76	79.10	88.44	97.79	144.51	191.23
37	50.56	52.48	62.11	71.74	81.36	90.99	100.62	148.75	196.88
38	52.71	54.72	64.80	74.87	84.95	95.02	105.10	155.47	205.84
39	54.78	56.88	67.38	77.89	88.39	98.90	109.40	161.93	214.46
40	56.99	59.18	70.15	81.11	92.08	103.05	114.01	168.85	223.68
41	59.41	61.70	73.18	84.65	96.12	107.59	119.06	176.41	233.77
42	62.04	64.45	76.46	88.48	100.50	112.52	124.54	184.64	244.73
43	63.48	65.95	78.27	90.58	102.90	115.22	127.54	189.14	250.73
44	64.96	67.49	80.12	92.75	105.37	118.00	130.63	193.77	256.91
45	66.51	69.10	82.05	95.00	107.95	120.90	133.85	198.60	263.35
46	67.95	70.60	83.85	97.10	110.35	123.60	136.85	203.10	269.35
47	69.77	72.49	86.12	99.75	113.38	127.01	140.64	208.78	276.92
48	71.33	74.12	88.08	102.03	115.99	129.94	143.90	213.67	283.45
49	73.02	75.89	90.19	104.50	118.81	133.11	147.42	218.96	290.49
50	74.57	77.50	92.12	106.75	121.38	136.01	150.64	223.79	296.93
51	76.53	79.54	94.58	109.62	124.65	139.69	154.73	229.92	305.11
52	78.52	81.61	97.06	112.51	127.96	143.41	158.86	236.12	313.37
53	81.69	84.91	101.02	117.14	133.25	149.36	165.47	246.04	326.60
54	84.93	88.28	105.07	121.86	138.64	155.43	172.22	256.15	340.08
55	88.48	91.98	109.51	127.03	144.56	162.09	179.61	267.24	354.87
56	92.00	95.66	113.92	132.18	150.44	168.70	186.96	278.27	369.58
57	95.93	99.75	118.82	137.90	156.98	176.06	195.14	290.54	385.93
58	99.94	103.92	123.84	143.75	163.66	183.58	203.49	303.06	402.64
59	104.24	108.40	129.21	150.02	170.83	191.64	212.45	316.51	420.56
60	108.81	113.17	134.93	156.69	178.45	200.22	221.98	330.80	439.61
61	113.70	118.25	141.04	163.82	186.60	209.38	232.16		
62	118.94	123.71	147.59	171.46	195.33	219.21	243.08		
63	123.60	128.56	153.41	178.25	203.09	227.94	252.78		
64	128.67	133.85	159.75	185.65	211.55	237.45	263.35		
65	133.93	139.33	166.33	193.32	220.32	247.31	274.31		
66	138.94	144.55	172.59	200.63	228.67	256.71	284.75		
67	144.18	150.01	179.14	208.27	237.41	266.54	295.67		
68	151.93	158.08	188.82	219.57	250.32	281.06	311.81		
69	159.93	166.41	198.82	231.23	263.64	296.06	328.47		
70	168.72	175.57	209.81	244.05	278.30	312.54	346.78		
71	178.32	185.57	221.82	258.06	294.30	330.55	366.79		
72	190.01	197.75	236.43	275.11	313.79	352.47	391.15		
73	203.65	211.95	253.47	295.00	336.52	378.04	419.56		
74	219.25	228.20	272.97	317.74	362.51	407.28	452.05		
75	237.06	246.75	295.23	343.72	392.20	440.68	489.16		
76	257.62	268.18	320.94	373.71	426.47	479.24	532.01		
77	280.11	291.60	349.05	406.50	463.95	521.40	578.85		
78	305.06	317.59	380.24	442.89	505.54	568.19	630.84		
79	332.73	346.41	414.82	483.24	551.65	620.06	688.47		
80	363.24	378.19	452.96	527.72	602.49	677.26	752.03		

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Product and rider/benefit availability and issue ages may vary by state.**



**Express Issue Deluxe Whole Life  
Male Non-Tobacco  
\$5,000-\$13,000**

Issue Age	Monthly EFT Premium Per Face Amount								
	5,000	6,000	7,000	8,000	9,000	10,000	11,000	12,000	13,000
20	14.95	17.07	19.19	21.30	23.42	25.54	27.66	29.78	31.90
21	14.96	17.08	19.20	21.32	23.44	25.56	27.68	29.80	31.92
22	14.96	17.09	19.21	21.33	23.46	25.58	27.70	29.82	31.95
23	14.97	17.10	19.22	21.35	23.47	25.60	27.72	29.84	31.97
24	14.98	17.11	19.23	21.36	23.49	25.61	27.74	29.87	31.99
25	14.99	17.12	19.25	21.37	23.50	25.63	27.76	29.89	32.01
26	15.00	17.13	19.26	21.39	23.52	25.65	27.78	29.91	32.04
27	15.01	17.14	19.27	21.40	23.53	25.67	27.80	29.93	32.06
28	15.02	17.15	19.28	21.42	23.55	25.68	27.82	29.95	32.08
29	15.02	17.16	19.29	21.43	23.56	25.70	27.83	29.97	32.10
30	15.03	17.17	19.31	21.44	23.58	25.72	27.85	29.99	32.13
31	15.17	17.34	19.50	21.67	23.83	26.00	28.16	30.32	32.49
32	15.36	17.56	19.76	21.96	24.16	26.36	28.56	30.76	32.96
33	15.53	17.76	20.00	22.23	24.47	26.70	28.94	31.17	33.41
34	15.71	17.98	20.26	22.53	24.80	27.07	29.35	31.62	33.89
35	15.94	18.26	20.57	22.89	25.21	27.53	29.84	32.16	34.48
36	16.19	18.56	20.93	23.30	25.66	28.03	30.40	32.77	35.14
37	16.47	18.89	21.32	23.74	26.16	28.59	31.01	33.44	35.86
38	16.73	19.21	21.69	24.17	26.64	29.12	31.60	34.07	36.55
39	17.03	19.57	22.10	24.64	27.17	29.71	32.25	34.78	37.32
40	17.35	19.95	22.55	25.15	27.75	30.35	32.95	35.54	38.14
41	17.69	20.36	23.03	25.70	28.36	31.03	33.70	36.37	39.04
42	18.07	20.81	23.56	26.30	29.05	31.79	34.53	37.28	40.02
43	18.49	21.32	24.14	26.97	29.80	32.63	35.45	38.28	41.11
44	18.88	21.78	24.69	27.60	30.50	33.41	36.31	39.22	42.13
45	19.37	22.38	25.38	28.39	31.39	34.40	37.40	40.41	43.41
46	19.90	23.01	26.12	29.23	32.33	35.44	38.55	41.66	44.77
47	20.43	23.65	26.86	30.08	33.30	36.51	39.73	42.95	46.16
48	20.99	24.32	27.65	30.98	34.31	37.64	40.96	44.29	47.62
49	21.53	24.97	28.41	31.84	35.28	38.72	42.15	45.59	49.02
50	22.08	25.63	29.18	32.73	36.27	39.82	43.37	46.91	50.46
51	22.69	26.35	30.02	33.69	37.35	41.02	44.69	48.35	52.02
52	23.24	27.02	30.79	34.57	38.35	42.13	45.90	49.68	53.46
53	23.98	27.91	31.83	35.76	39.69	43.61	47.54	51.47	55.39
54	24.78	28.87	32.95	37.04	41.13	45.21	49.30	53.39	57.47
55	25.66	29.92	34.18	38.45	42.71	46.97	51.23	55.50	59.76
56	26.58	31.03	35.48	39.92	44.37	48.82	53.26	57.71	62.16
57	27.67	32.33	36.99	41.66	46.32	50.98	55.65	60.31	64.97
58	28.61	33.46	38.31	43.16	48.01	52.86	57.71	62.56	67.41
59	29.58	34.63	39.67	44.72	49.76	54.81	59.86	64.90	69.95
60	30.62	35.87	41.12	46.37	51.63	56.88	62.13	67.39	72.64
61	31.72	37.19	42.66	48.14	53.61	59.08	64.55	70.03	75.50
62	32.83	38.53	44.23	49.92	55.62	61.32	67.01	72.71	78.41
63	34.55	40.59	46.63	52.67	58.71	64.75	70.79	76.83	82.88
64	36.68	43.15	49.62	56.08	62.55	69.02	75.48	81.95	88.42
65	39.00	45.93	52.86	59.79	66.72	73.65	80.58	87.52	94.45
66	41.44	48.86	56.28	63.70	71.12	78.53	85.95	93.37	100.79
67	44.24	52.22	60.20	68.17	76.15	84.13	92.11	100.08	108.06
68	46.87	55.38	63.88	72.38	80.89	89.39	97.90	106.40	114.91
69	49.75	58.83	67.91	76.99	86.07	95.15	104.23	113.31	122.39
70	52.75	62.43	72.11	81.79	91.47	101.15	110.83	120.51	130.19
71	56.29	66.68	77.06	87.45	97.84	108.23	118.62	129.00	139.39
72	60.13	71.29	82.45	93.61	104.76	115.92	127.08	138.23	149.39
73	64.23	76.21	88.18	100.16	112.14	124.11	136.09	148.07	160.04
74	68.61	81.47	94.32	107.17	120.02	132.88	145.73	158.58	171.43
75	73.29	87.08	100.87	114.66	128.45	142.24	156.02	169.81	183.60
76	78.31	93.11	107.90	122.69	137.48	152.28	167.07	181.86	196.65
77	83.70	99.57	115.44	131.31	147.18	163.05	178.92	194.79	210.66
78	89.54	106.58	123.62	140.66	157.70	174.74	191.78	208.82	225.86
79	95.88	114.19	132.50	150.80	169.11	187.42	205.72	224.03	242.34
80	103.12	122.87	142.62	162.38	182.13	201.88	221.64	241.39	261.14

**FOR AGENT USE ONLY – Not intended for soliciting or advertising to the public.  
Product and rider/benefit availability and issue ages may vary by state.**

**Express Issue Deluxe Whole Life**  
**Male Non-Tobacco**  
**\$14,000-\$22,000**

Issue Age	Monthly EFT Premium Per Face Amount								
	14,000	15,000	16,000	17,000	18,000	19,000	20,000	21,000	22,000
20	34.02	36.14	38.26	40.38	42.50	44.62	46.74	48.86	50.98
21	34.04	36.17	38.29	40.41	42.53	44.65	46.77	48.89	51.01
22	34.07	36.19	38.31	40.44	42.56	44.68	46.81	48.93	51.05
23	34.09	36.22	38.34	40.47	42.59	44.72	46.84	48.97	51.09
24	34.12	36.24	38.37	40.50	42.62	44.75	46.88	49.00	51.13
25	34.14	36.27	38.40	40.53	42.65	44.78	46.91	49.04	51.17
26	34.17	36.30	38.43	40.56	42.69	44.82	46.95	49.07	51.20
27	34.19	36.32	38.45	40.59	42.72	44.85	46.98	49.11	51.24
28	34.22	36.35	38.48	40.62	42.75	44.88	47.01	49.15	51.28
29	34.24	36.37	38.51	40.64	42.78	44.91	47.05	49.18	51.32
30	34.26	36.40	38.54	40.67	42.81	44.95	47.08	49.22	51.36
31	34.65	36.82	38.98	41.15	43.31	45.48	47.64	49.81	51.97
32	35.17	37.37	39.57	41.77	43.97	46.17	48.37	50.57	52.77
33	35.64	37.88	40.11	42.35	44.58	46.82	49.05	51.29	53.52
34	36.16	38.44	40.71	42.98	45.25	47.53	49.80	52.07	54.34
35	36.80	39.12	41.43	43.75	46.07	48.39	50.70	53.02	55.34
36	37.50	39.87	42.24	44.61	46.98	49.34	51.71	54.08	56.45
37	38.28	40.71	43.13	45.55	47.98	50.40	52.83	55.25	57.67
38	39.03	41.50	43.98	46.46	48.93	51.41	53.89	56.36	58.84
39	39.85	42.39	44.93	47.46	50.00	52.53	55.07	57.61	60.14
40	40.74	43.34	45.94	48.54	51.14	53.74	56.34	58.94	61.54
41	41.71	44.37	47.04	49.71	52.38	55.05	57.72	60.38	63.05
42	42.77	45.51	48.25	51.00	53.74	56.49	59.23	61.97	64.72
43	43.94	46.76	49.59	52.42	55.25	58.07	60.90	63.73	66.56
44	45.03	47.94	50.84	53.75	56.65	59.56	62.47	65.37	68.28
45	46.42	49.42	52.43	55.43	58.44	61.44	64.45	67.45	70.46
46	47.88	50.99	54.10	57.21	60.32	63.43	66.54	69.65	72.76
47	49.38	52.60	55.81	59.03	62.25	65.46	68.68	71.89	75.11
48	50.95	54.28	57.61	60.94	64.27	67.59	70.92	74.25	77.58
49	52.46	55.90	59.33	62.77	66.21	69.64	73.08	76.52	79.95
50	54.01	57.55	61.10	64.65	68.20	71.74	75.29	78.84	82.38
51	55.69	59.36	63.02	66.69	70.36	74.02	77.69	81.36	85.03
52	57.24	61.01	64.79	68.57	72.35	76.12	79.90	83.68	87.46
53	59.32	63.24	67.17	71.10	75.02	78.95	82.88	86.80	90.73
54	61.56	65.65	69.73	73.82	77.91	81.99	86.08	90.16	94.25
55	64.02	68.28	72.54	76.81	81.07	85.33	89.59	93.85	98.12
56	66.60	71.05	75.50	79.94	84.39	88.83	93.28	97.73	102.17
57	69.63	74.30	78.96	83.62	88.29	92.95	97.61	102.28	106.94
58	72.27	77.12	81.97	86.82	91.67	96.52	101.37	106.22	111.07
59	74.99	80.04	85.09	90.13	95.18	100.22	105.27	110.32	115.36
60	77.89	83.15	88.40	93.65	98.91	104.16	109.41	114.66	119.92
61	80.97	86.45	91.92	97.39	102.87	108.34	113.81	119.29	124.76
62	84.10	89.80	95.50	101.19	106.89	112.59	118.29	123.98	129.68
63	88.92	94.96	101.00	107.04	113.08	119.12	125.16	131.20	137.24
64	94.88	101.35	107.82	114.28	120.75	127.22	133.68	140.15	146.62
65	101.38	108.31	115.24	122.17	129.10	136.03	142.96	149.89	156.82
66	108.21	115.63	123.05	130.46	137.88	145.30	152.72	160.14	167.56
67	116.04	124.02	132.00	139.97	147.95	155.93	163.91	171.89	179.86
68	123.41	131.91	140.42	148.92	157.43	165.93	174.44	182.94	191.44
69	131.47	140.55	149.63	158.71	167.79	176.87	185.95	195.03	204.11
70	139.86	149.54	159.22	168.90	178.58	188.26	197.94	207.62	217.30
71	149.78	160.17	170.55	180.94	191.33	201.72	212.11	222.49	232.88
72	160.55	171.70	182.86	194.02	205.17	216.33	227.49	238.64	249.80
73	172.02	184.00	195.97	207.95	219.93	231.90	243.88	255.85	267.83
74	184.29	197.14	209.99	222.84	235.70	248.55	261.40	274.25	287.11
75	197.39	211.18	224.97	238.76	252.55	266.33	280.12	293.91	307.70
76	211.45	226.24	241.03	255.82	270.62	285.41	300.20	314.99	329.79
77	226.53	242.40	258.26	274.13	290.00	305.87	321.74	337.61	353.48
78	242.90	259.93	276.97	294.01	311.05	328.09	345.13	362.17	379.21
79	260.64	278.95	297.25	315.56	333.87	352.17	370.48	388.79	407.09
80	280.90	300.65	320.40	340.16	359.91	379.66	399.42	419.17	438.92

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**Express Issue Deluxe Whole Life**  
**Male Non-Tobacco**  
**\$23,000-\$50,000**

Issue Age	Monthly EFT Premium Per Face Amount							
	23,000	24,000	25,000	30,000	35,000	40,000	45,000	50,000
20	53.09	55.21	57.33	67.93	78.53	89.12	99.72	110.32
21	53.13	55.26	57.38	67.98	78.59	89.19	99.80	110.40
22	53.17	55.30	57.42	68.03	78.65	89.26	99.88	110.49
23	53.21	55.34	57.46	68.09	78.71	89.33	99.95	110.58
24	53.25	55.38	57.51	68.14	78.77	89.40	100.03	110.66
25	53.29	55.42	57.55	68.19	78.83	89.47	100.11	110.75
26	53.33	55.46	57.59	68.24	78.89	89.54	100.19	110.84
27	53.37	55.51	57.64	68.30	78.95	89.61	100.27	110.93
28	53.41	55.55	57.68	68.35	79.01	89.68	100.35	111.01
29	53.45	55.59	57.72	68.40	79.07	89.75	100.42	111.10
30	53.49	55.63	57.77	68.45	79.14	89.82	100.50	111.19
31	54.13	56.30	58.46	69.29	80.11	90.93	101.76	112.58
32	54.98	57.18	59.38	70.38	81.39	92.39	103.40	114.41
33	55.76	57.99	60.23	71.40	82.58	93.75	104.93	116.10
34	56.62	58.89	61.16	72.52	83.89	95.25	106.61	117.97
35	57.66	59.97	62.29	73.88	85.47	97.06	108.65	120.23
36	58.82	61.19	63.55	75.39	87.23	99.08	110.92	122.76
37	60.10	62.52	64.95	77.06	89.18	101.30	113.42	125.54
38	61.32	63.80	66.27	78.66	91.04	103.43	115.81	128.19
39	62.68	65.22	67.75	80.43	93.11	105.79	118.47	131.15
40	64.14	66.74	69.34	82.34	95.33	108.33	121.33	134.33
41	65.72	68.39	71.06	84.40	97.74	111.08	124.42	137.76
42	67.46	70.21	72.95	86.67	100.39	114.11	127.83	141.55
43	69.38	72.21	75.04	89.18	103.31	117.45	131.59	145.73
44	71.18	74.09	77.00	91.52	106.05	120.58	135.11	149.64
45	73.46	76.47	79.47	94.50	109.52	124.55	139.57	154.60
46	75.87	78.98	82.08	97.63	113.18	128.73	144.27	159.82
47	78.33	81.54	84.76	100.84	116.92	133.01	149.09	165.17
48	80.91	84.24	87.57	104.21	120.85	137.49	154.14	170.78
49	83.39	86.83	90.26	107.45	124.63	141.81	158.99	176.18
50	85.93	89.48	93.02	110.76	128.49	146.23	163.96	181.70
51	88.69	92.36	96.03	114.36	132.70	151.03	169.37	187.70
52	91.23	95.01	98.79	117.68	136.56	155.45	174.34	193.23
53	94.66	98.58	102.51	122.14	141.77	161.40	181.03	200.67
54	98.34	102.42	106.51	126.94	147.37	167.81	188.24	208.67
55	102.38	106.64	110.90	132.21	153.52	174.84	196.15	217.46
56	106.62	111.07	115.51	137.75	159.98	182.21	204.45	226.68
57	111.60	116.27	120.93	144.25	167.56	190.88	214.19	237.51
58	115.93	120.78	125.63	149.88	174.14	198.39	222.65	246.91
59	120.41	125.45	130.50	155.73	180.96	206.19	231.42	256.65
60	125.17	130.42	135.68	161.94	188.21	214.47	240.74	267.00
61	130.23	135.71	141.18	168.55	195.91	223.28	250.64	278.01
62	135.38	141.07	146.77	175.25	203.74	232.22	260.70	289.19
63	143.28	149.32	155.36	185.56	215.76	245.97	276.17	306.37
64	153.08	159.55	166.02	198.35	230.68	263.02	295.35	327.69
65	163.75	170.68	177.61	212.26	246.91	281.57	316.22	350.87
66	174.98	182.39	189.81	226.90	264.00	301.09	338.18	375.27
67	187.84	195.82	203.80	243.69	283.58	323.47	363.36	403.25
68	199.95	208.45	216.96	259.48	302.00	344.52	387.04	429.56
69	213.19	222.27	231.35	276.76	322.16	367.56	412.96	458.36
70	226.98	236.66	246.34	294.74	343.14	391.53	439.93	488.33
71	243.27	253.66	264.05	315.98	367.92	419.86	471.80	523.74
72	260.96	272.12	283.27	339.06	394.84	450.63	506.41	562.19
73	279.81	291.78	303.76	363.64	423.52	483.41	543.29	603.17
74	299.96	312.81	325.66	389.93	454.19	518.45	582.71	646.98
75	321.49	335.28	349.07	418.01	486.95	555.90	624.84	693.78
76	344.58	359.37	374.17	448.13	522.09	596.05	670.02	743.98
77	369.35	385.22	401.09	480.44	559.79	639.14	718.49	797.83
78	396.25	413.28	430.32	515.52	600.71	685.91	771.10	856.30
79	425.40	443.71	462.01	553.55	645.08	736.61	828.14	919.68
80	458.68	478.43	498.18	596.95	695.72	794.48	893.25	992.02

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**Express Issue Deluxe Whole Life  
Female Non-Tobacco  
\$5,000-\$13,000**

Issue Age	Monthly EFT Premium Per Face Amount								
	5,000	6,000	7,000	8,000	9,000	10,000	11,000	12,000	13,000
20	14.08	16.03	17.97	19.92	21.87	23.81	25.76	27.70	29.65
21	14.10	16.05	18.00	19.95	21.90	23.85	25.80	27.75	29.70
22	14.12	16.07	18.02	19.98	21.93	23.88	25.83	27.79	29.74
23	14.13	16.09	18.05	20.00	21.96	23.92	25.87	27.83	29.79
24	14.15	16.11	18.07	20.03	21.99	23.95	25.91	27.87	29.83
25	14.17	16.13	18.10	20.06	22.02	23.99	25.95	27.91	29.88
26	14.19	16.15	18.12	20.09	22.05	24.02	25.99	27.95	29.92
27	14.20	16.17	18.14	20.11	22.08	24.06	26.03	28.00	29.97
28	14.22	16.19	18.17	20.14	22.12	24.09	26.06	28.04	30.01
29	14.24	16.22	18.19	20.17	22.15	24.13	26.10	28.08	30.06
30	14.25	16.24	18.22	20.20	22.18	24.16	26.14	28.12	30.10
31	14.37	16.37	18.38	20.38	22.38	24.39	26.39	28.39	30.40
32	14.50	16.53	18.56	20.59	22.63	24.66	26.69	28.72	30.75
33	14.62	16.68	18.73	20.79	22.84	24.90	26.95	29.01	31.06
34	14.76	16.85	18.93	21.01	23.10	25.18	27.26	29.34	31.43
35	14.88	16.98	19.09	21.19	23.30	25.40	27.51	29.61	31.72
36	15.06	17.21	19.35	21.49	23.64	25.78	27.92	30.06	32.21
37	15.31	17.50	19.69	21.88	24.07	26.27	28.46	30.65	32.84
38	15.53	17.76	20.00	22.23	24.47	26.70	28.94	31.17	33.41
39	15.76	18.04	20.32	22.60	24.88	27.16	29.44	31.72	34.00
40	16.00	18.33	20.66	22.99	25.32	27.65	29.98	32.31	34.64
41	16.25	18.63	21.01	23.39	25.77	28.15	30.53	32.91	35.29
42	16.46	18.89	21.31	23.73	26.16	28.58	31.00	33.43	35.85
43	16.77	19.26	21.74	24.23	26.71	29.20	31.68	34.17	36.65
44	17.04	19.58	22.11	24.65	27.19	29.73	32.27	34.80	37.34
45	17.34	19.94	22.54	25.14	27.74	30.34	32.94	35.53	38.13
46	17.67	20.33	22.99	25.65	28.32	30.98	33.64	36.31	38.97
47	18.00	20.74	23.47	26.20	28.93	31.66	34.39	37.12	39.85
48	18.35	21.15	23.95	26.75	29.55	32.36	35.16	37.96	40.76
49	18.72	21.60	24.47	27.35	30.22	33.09	35.97	38.84	41.72
50	19.04	21.98	24.92	27.86	30.80	33.74	36.68	39.62	42.56
51	19.46	22.48	25.51	28.53	31.55	34.57	37.60	40.62	43.64
52	19.82	22.92	26.01	29.11	32.20	35.30	38.39	41.49	44.58
53	20.23	23.40	26.58	29.75	32.93	36.11	39.28	42.46	45.63
54	20.72	24.00	27.27	30.55	33.82	37.10	40.37	43.65	46.92
55	21.21	24.58	27.95	31.32	34.69	38.06	41.43	44.81	48.18
56	21.75	25.23	28.71	32.19	35.67	39.15	42.63	46.11	49.59
57	22.30	25.89	29.48	33.07	36.66	40.25	43.85	47.44	51.03
58	22.96	26.68	30.40	34.12	37.85	41.57	45.29	49.01	52.73
59	23.76	27.64	31.52	35.40	39.28	43.16	47.04	50.92	54.80
60	24.63	28.69	32.74	36.80	40.85	44.91	48.97	53.02	57.08
61	25.67	29.94	34.20	38.47	42.73	47.00	51.26	55.53	59.79
62	26.80	31.29	35.78	40.27	44.76	49.25	53.74	58.23	62.72
63	27.89	32.60	37.31	42.02	46.73	51.43	56.14	60.85	65.56
64	29.05	33.99	38.93	43.87	48.81	53.75	58.69	63.63	68.57
65	30.24	35.42	40.60	45.78	50.95	56.13	61.31	66.49	71.67
66	31.52	36.96	42.39	47.83	53.26	58.70	64.13	69.57	75.00
67	32.89	38.59	44.30	50.01	55.71	61.42	67.13	72.84	78.54
68	34.68	40.74	46.81	52.88	58.94	65.01	71.07	77.14	83.20
69	36.71	43.19	49.66	56.13	62.61	69.08	75.55	82.02	88.50
70	38.82	45.71	52.60	59.49	66.39	73.28	80.17	87.07	93.96
71	40.98	48.31	55.63	62.96	70.29	77.61	84.94	92.27	99.59
72	43.56	51.40	59.25	67.09	74.93	82.77	90.61	98.46	106.30
73	46.53	54.96	63.40	71.83	80.27	88.71	97.14	105.58	114.01
74	49.93	59.05	68.17	77.28	86.40	95.52	104.63	113.75	122.87
75	53.43	63.24	73.06	82.87	92.69	102.50	112.32	122.13	131.95
76	57.57	68.22	78.86	89.51	100.15	110.79	121.44	132.08	142.73
77	62.27	73.86	85.44	97.03	108.61	120.20	131.78	143.37	154.95
78	65.93	78.25	90.57	102.88	115.20	127.52	139.83	152.15	164.47
79	69.35	82.35	95.35	108.35	121.35	134.35	147.35	160.35	173.36
80	72.96	86.69	100.41	114.13	127.85	141.58	155.30	169.02	182.74

**FOR AGENT USE ONLY – Not intended for soliciting or advertising to the public.  
Product and rider/benefit availability and issue ages may vary by state.**

**Express Issue Deluxe Whole Life**  
**Female Non-Tobacco**  
**\$14,000-\$22,000**

Issue Age	Monthly EFT Premium Per Face Amount									
	14,000	15,000	16,000	17,000	18,000	19,000	20,000	21,000	22,000	
20	31.60	33.54	35.49	37.44	39.38	41.33	43.27	45.22	47.17	
21	31.65	33.60	35.54	37.49	39.44	41.39	43.34	45.29	47.24	
22	31.69	33.65	35.60	37.55	39.51	41.46	43.41	45.37	47.32	
23	31.74	33.70	35.66	37.61	39.57	41.53	43.48	45.44	47.40	
24	31.79	33.75	35.71	37.67	39.63	41.59	43.55	45.51	47.47	
25	31.84	33.80	35.77	37.73	39.69	41.66	43.62	45.59	47.55	
26	31.89	33.86	35.82	37.79	39.76	41.72	43.69	45.66	47.63	
27	31.94	33.91	35.88	37.85	39.82	41.79	43.76	45.73	47.70	
28	31.99	33.96	35.93	37.91	39.88	41.86	43.83	45.80	47.78	
29	32.04	34.01	35.99	37.97	39.95	41.92	43.90	45.88	47.86	
30	32.08	34.06	36.05	38.03	40.01	41.99	43.97	45.95	47.93	
31	32.40	34.40	36.41	38.41	40.41	42.42	44.42	46.43	48.43	
32	32.78	34.81	36.84	38.87	40.90	42.93	44.96	46.99	49.02	
33	33.12	35.17	37.23	39.28	41.34	43.39	45.45	47.50	49.56	
34	33.51	35.59	37.67	39.76	41.84	43.92	46.01	48.09	50.17	
35	33.83	35.93	38.04	40.14	42.25	44.35	46.46	48.56	50.67	
36	34.35	36.49	38.63	40.78	42.92	45.06	47.21	49.35	51.49	
37	35.03	37.22	39.41	41.61	43.80	45.99	48.18	50.37	52.56	
38	35.64	37.88	40.11	42.35	44.58	46.82	49.05	51.29	53.52	
39	36.29	38.57	40.85	43.13	45.41	47.69	49.97	52.25	54.54	
40	36.97	39.30	41.63	43.96	46.29	48.62	50.95	53.28	55.61	
41	37.67	40.05	42.44	44.82	47.20	49.58	51.96	54.34	56.72	
42	38.27	40.69	43.12	45.54	47.96	50.39	52.81	55.23	57.65	
43	39.14	41.62	44.11	46.59	49.07	51.56	54.04	56.53	59.01	
44	39.88	42.42	44.95	47.49	50.03	52.57	55.11	57.64	60.18	
45	40.73	43.33	45.93	48.53	51.13	53.73	56.32	58.92	61.52	
46	41.63	44.30	46.96	49.62	52.29	54.95	57.61	60.27	62.94	
47	42.58	45.31	48.04	50.78	53.51	56.24	58.97	61.70	64.43	
48	43.56	46.36	49.16	51.96	54.76	57.56	60.36	63.16	65.96	
49	44.59	47.47	50.34	53.22	56.09	58.97	61.84	64.71	67.59	
50	45.49	48.43	51.37	54.31	57.25	60.19	63.13	66.07	69.00	
51	46.66	49.69	52.71	55.73	58.75	61.78	64.80	67.82	70.84	
52	47.67	50.77	53.86	56.96	60.05	63.15	66.24	69.34	72.43	
53	48.81	51.98	55.16	58.33	61.51	64.68	67.86	71.04	74.21	
54	50.20	53.47	56.74	60.02	63.29	66.57	69.84	73.12	76.39	
55	51.55	54.92	58.29	61.66	65.03	68.40	71.78	75.15	78.52	
56	53.07	56.55	60.03	63.51	66.99	70.47	73.95	77.43	80.91	
57	54.62	58.21	61.80	65.39	68.98	72.57	76.16	79.75	83.34	
58	56.46	60.18	63.90	67.62	71.34	75.07	78.79	82.51	86.23	
59	58.68	62.57	66.45	70.33	74.21	78.09	81.97	85.85	89.73	
60	61.13	65.19	69.25	73.30	77.36	81.41	85.47	89.52	93.58	
61	64.06	68.32	72.59	76.85	81.12	85.38	89.64	93.91	98.17	
62	67.21	71.70	76.19	80.68	85.17	89.66	94.15	98.64	103.13	
63	70.27	74.98	79.69	84.39	89.10	93.81	98.52	103.23	107.94	
64	73.51	78.45	83.39	88.33	93.27	98.21	103.15	108.09	113.03	
65	76.85	82.02	87.20	92.38	97.56	102.74	107.91	113.09	118.27	
66	80.44	85.87	91.31	96.74	102.18	107.61	113.05	118.48	123.92	
67	84.25	89.96	95.67	101.37	107.08	112.79	118.49	124.20	129.91	
68	89.27	95.33	101.40	107.47	113.53	119.60	125.66	131.73	137.79	
69	94.97	101.44	107.91	114.39	120.86	127.33	133.81	140.28	146.75	
70	100.85	107.75	114.64	121.53	128.42	135.32	142.21	149.10	156.00	
71	106.92	114.24	121.57	128.90	136.22	143.55	150.88	158.20	165.53	
72	114.14	121.98	129.82	137.67	145.51	153.35	161.19	169.04	176.88	
73	122.45	130.88	139.32	147.75	156.19	164.62	173.06	181.50	189.93	
74	131.98	141.10	150.22	159.33	168.45	177.57	186.68	195.80	204.92	
75	141.76	151.58	161.40	171.21	181.03	190.84	200.66	210.47	220.29	
76	153.37	164.02	174.66	185.31	195.95	206.59	217.24	227.88	238.53	
77	166.54	178.12	189.71	201.29	212.88	224.46	236.05	247.63	259.22	
78	176.78	189.10	201.42	213.73	226.05	238.37	250.68	263.00	275.31	
79	186.36	199.36	212.36	225.36	238.36	251.36	264.36	277.36	290.36	
80	196.47	210.19	223.91	237.63	251.36	265.08	278.80	292.52	306.25	

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**Express Issue Deluxe Whole Life  
Female Non-Tobacco  
\$23,000-\$50,000**

Issue Age	Monthly EFT Premium Per Face Amount								
	23,000	24,000	25,000	30,000	35,000	40,000	45,000	50,000	
20	49.11	51.06	53.00	62.74	72.47	82.20	91.93	101.66	
21	49.19	51.14	53.09	62.84	72.59	82.34	92.09	101.83	
22	49.27	51.23	53.18	62.94	72.71	82.48	92.24	102.01	
23	49.35	51.31	53.27	63.05	72.83	82.62	92.40	102.18	
24	49.43	51.39	53.35	63.15	72.95	82.75	92.55	102.36	
25	49.51	51.48	53.44	63.26	73.08	82.89	92.71	102.53	
26	49.59	51.56	53.53	63.36	73.20	83.03	92.87	102.70	
27	49.67	51.64	53.61	63.47	73.32	83.17	93.02	102.88	
28	49.75	51.73	53.70	63.57	73.44	83.31	93.18	103.05	
29	49.83	51.81	53.79	63.68	73.56	83.45	93.34	103.23	
30	49.91	51.89	53.87	63.78	73.68	83.59	93.49	103.40	
31	50.43	52.44	54.44	64.46	74.48	84.49	94.51	104.53	
32	51.05	53.08	55.11	65.27	75.42	85.57	95.73	105.88	
33	51.61	53.67	55.72	66.00	76.27	86.55	96.82	107.10	
34	52.25	54.34	56.42	66.83	77.25	87.66	98.08	108.49	
35	52.77	54.88	56.99	67.51	78.04	88.57	99.09	109.62	
36	53.63	55.78	57.92	68.63	79.35	90.06	100.78	111.49	
37	54.76	56.95	59.14	70.10	81.05	92.01	102.97	113.93	
38	55.76	57.99	60.23	71.40	82.58	93.75	104.93	116.10	
39	56.82	59.10	61.38	72.78	84.19	95.60	107.00	118.41	
40	57.94	60.27	62.60	74.25	85.90	97.54	109.19	120.84	
41	59.10	61.48	63.86	75.76	87.66	99.56	111.46	123.37	
42	60.08	62.50	64.92	77.04	89.15	101.27	113.38	125.50	
43	61.50	63.98	66.47	78.89	91.32	103.74	116.16	128.59	
44	62.72	65.26	67.79	80.48	93.17	105.86	118.55	131.24	
45	64.12	66.72	69.32	82.31	95.30	108.30	121.29	134.28	
46	65.60	68.26	70.93	84.24	97.56	110.87	124.19	137.50	
47	67.16	69.89	72.62	86.28	99.93	113.59	127.24	140.90	
48	68.76	71.56	74.36	88.37	102.37	116.37	130.37	144.38	
49	70.46	73.34	76.21	90.58	104.96	119.33	133.70	148.07	
50	71.94	74.88	77.82	92.52	107.21	121.90	136.60	151.29	
51	73.86	76.89	79.91	95.02	110.13	125.25	140.36	155.47	
52	75.53	78.62	81.71	97.19	112.66	128.13	143.61	159.08	
53	77.39	80.56	83.74	99.62	115.49	131.37	147.25	163.13	
54	79.67	82.94	86.22	102.59	118.96	135.34	151.71	168.08	
55	81.89	85.26	88.63	105.49	122.34	139.20	156.06	172.91	
56	84.39	87.87	91.35	108.75	126.15	143.55	160.95	178.35	
57	86.93	90.52	94.11	112.06	130.02	147.97	165.92	183.87	
58	89.95	93.67	97.40	116.01	134.62	153.22	171.83	190.44	
59	93.61	97.50	101.38	120.78	140.19	159.59	179.00	198.40	
60	97.64	101.69	105.75	126.03	146.31	166.59	186.87	207.15	
61	102.44	106.70	110.97	132.29	153.62	174.94	196.26	217.59	
62	107.62	112.11	116.60	139.05	161.50	183.95	206.40	228.85	
63	112.64	117.35	122.06	145.60	169.15	192.69	216.23	239.77	
64	117.97	122.91	127.85	152.55	177.25	201.94	226.64	251.34	
65	123.45	128.63	133.81	159.70	185.59	211.48	237.37	263.26	
66	129.35	134.79	140.22	167.40	194.57	221.75	248.92	276.09	
67	135.62	141.32	147.03	175.57	204.10	232.64	261.17	289.71	
68	143.86	149.93	155.99	186.32	216.65	246.98	277.30	307.63	
69	153.22	159.70	166.17	198.53	230.90	263.26	295.63	327.99	
70	162.89	169.78	176.68	211.14	245.61	280.07	314.54	349.00	
71	172.85	180.18	187.51	224.14	260.77	297.40	334.03	370.66	
72	184.72	192.56	200.40	239.62	278.83	318.04	357.25	396.46	
73	198.37	206.80	215.24	257.42	299.59	341.77	383.95	426.13	
74	214.03	223.15	232.27	277.85	323.44	369.02	414.60	460.19	
75	230.10	239.92	249.73	298.81	347.89	396.96	446.04	495.12	
76	249.17	259.82	270.46	323.68	376.91	430.13	483.35	536.57	
77	270.80	282.39	293.97	351.90	409.82	467.75	525.67	583.60	
78	287.63	299.95	312.26	373.85	435.43	497.01	558.60	620.18	
79	303.36	316.36	329.36	394.36	459.36	524.37	589.37	654.37	
80	319.97	333.69	347.41	416.03	484.64	553.25	621.86	690.48	

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**Express Issue Deluxe Whole Life  
Male Tobacco  
\$5,000-\$13,000**

Issue Age	Monthly EFT Premium Per Face Amount								
	5,000	6,000	7,000	8,000	9,000	10,000	11,000	12,000	13,000
20	17.19	19.76	22.33	24.90	27.46	30.03	32.60	35.17	37.74
21	17.22	19.79	22.36	24.94	27.51	30.08	32.66	35.23	37.80
22	17.24	19.82	22.40	24.98	27.56	30.14	32.72	35.29	37.87
23	17.27	19.85	22.44	25.02	27.61	30.19	32.77	35.36	37.94
24	17.30	19.88	22.47	25.06	27.65	30.24	32.83	35.42	38.01
25	17.32	19.92	22.51	25.10	27.70	30.29	32.89	35.48	38.08
26	17.35	19.95	22.55	25.15	27.75	30.35	32.95	35.54	38.14
27	17.37	19.98	22.58	25.19	27.79	30.40	33.00	35.61	38.21
28	17.40	20.01	22.62	25.23	27.84	30.45	33.06	35.67	38.28
29	17.43	20.04	22.66	25.27	27.89	30.50	33.12	35.73	38.35
30	17.45	20.07	22.69	25.31	27.93	30.55	33.17	35.80	38.42
31	17.48	20.10	22.73	25.36	27.98	30.61	33.23	35.86	38.48
32	17.74	20.42	23.10	25.78	28.46	31.14	33.82	36.49	39.17
33	18.02	20.75	23.48	26.22	28.95	31.69	34.42	37.15	39.89
34	18.33	21.12	23.92	26.71	29.51	32.30	35.10	37.89	40.69
35	18.70	21.57	24.44	27.31	30.18	33.05	35.92	38.79	41.66
36	19.13	22.08	25.04	27.99	30.95	33.90	36.86	39.81	42.77
37	19.61	22.67	25.72	28.77	31.83	34.88	37.93	40.98	44.04
38	19.97	23.10	26.22	29.34	32.47	35.59	38.72	41.84	44.96
39	20.42	23.64	26.85	30.07	33.28	36.50	39.71	42.93	46.14
40	20.90	24.21	27.52	30.83	34.14	37.44	40.75	44.06	47.37
41	21.48	24.91	28.34	31.77	35.19	38.62	42.05	45.47	48.90
42	22.08	25.63	29.17	32.72	36.27	39.81	43.36	46.90	50.45
43	22.76	26.45	30.13	33.81	37.49	41.18	44.86	48.54	52.23
44	23.46	27.28	31.10	34.92	38.74	42.56	46.38	50.20	54.02
45	24.27	28.25	32.24	36.22	40.20	44.19	48.17	52.15	56.14
46	25.14	29.30	33.46	37.62	41.78	45.94	50.09	54.25	58.41
47	26.07	30.41	34.75	39.09	43.44	47.78	52.12	56.47	60.81
48	26.89	31.39	35.90	40.41	44.92	49.42	53.93	58.44	62.95
49	27.72	32.39	37.07	41.74	46.41	51.09	55.76	60.43	65.11
50	28.56	33.40	38.24	43.08	47.92	52.77	57.61	62.45	67.29
51	29.52	34.55	39.59	44.62	49.65	54.69	59.72	64.76	69.79
52	30.40	35.61	40.82	46.03	51.24	56.45	61.66	66.88	72.09
53	31.64	37.10	42.55	48.01	53.47	58.93	64.38	69.84	75.30
54	33.08	38.83	44.57	50.32	56.07	61.81	67.56	73.31	79.05
55	34.69	40.75	46.82	52.89	58.96	65.02	71.09	77.16	83.23
56	36.50	42.93	49.36	55.78	62.21	68.64	75.07	81.50	87.93
57	38.45	45.26	52.08	58.90	65.72	72.54	79.36	86.18	93.00
58	40.10	47.25	54.40	61.55	68.70	75.85	83.00	90.15	97.30
59	41.83	49.32	56.82	64.31	71.81	79.30	86.80	94.29	101.79
60	43.70	51.58	59.45	67.32	75.19	83.06	90.93	98.80	106.67
61	45.77	54.05	62.33	70.62	78.90	87.18	95.47	103.75	112.03
62	47.77	56.46	65.14	73.82	82.51	91.19	99.88	108.56	117.25
63	51.40	60.81	70.23	79.64	89.05	98.46	107.87	117.28	126.69
64	55.65	65.90	76.16	86.42	96.68	106.94	117.20	127.46	137.72
65	60.62	71.87	83.12	94.38	105.63	116.88	128.14	139.39	150.64
66	63.94	75.85	87.77	99.69	111.61	123.52	135.44	147.36	159.27
67	67.54	80.18	92.82	105.46	118.10	130.73	143.37	156.01	168.65
68	71.51	84.94	98.37	111.81	125.24	138.67	152.10	165.53	178.97
69	76.01	90.34	104.68	119.01	133.34	147.67	162.01	176.34	190.67
70	80.68	95.95	111.21	126.48	141.74	157.01	172.27	187.54	202.81
71	85.68	101.94	118.21	134.47	150.74	167.01	183.27	199.54	215.80
72	91.05	108.38	125.72	143.06	160.40	177.74	195.08	212.42	229.76
73	96.50	114.93	133.36	151.79	170.22	188.65	207.08	225.51	243.94
74	102.13	121.69	141.25	160.80	180.36	199.92	219.47	239.03	258.59
75	108.07	128.82	149.56	170.30	191.05	211.79	232.54	253.28	274.03
76	114.37	136.37	158.37	180.38	202.38	224.38	246.38	268.39	290.39
77	121.30	144.68	168.07	191.46	214.85	238.24	261.63	285.02	308.41
78	127.85	152.55	177.25	201.95	226.65	251.35	276.05	300.75	325.45
79	135.03	161.17	187.31	213.44	239.58	265.72	291.85	317.99	344.13
80	142.51	170.14	197.77	225.40	253.03	280.66	308.29	335.92	363.56

**FOR AGENT USE ONLY – Not intended for soliciting or advertising to the public.  
Product and rider/benefit availability and issue ages may vary by state.**

**Express Issue Deluxe Whole Life  
Male Tobacco  
\$14,000-\$22,000**

Issue Age	Monthly EFT Premium Per Face Amount									
	14,000	15,000	16,000	17,000	18,000	19,000	20,000	21,000	22,000	
20	40.31	42.87	45.44	48.01	50.58	53.15	55.71	58.28	60.85	
21	40.38	42.95	45.53	48.10	50.67	53.25	55.82	58.39	60.97	
22	40.45	43.03	45.61	48.19	50.77	53.34	55.92	58.50	61.08	
23	40.52	43.11	45.69	48.28	50.86	53.44	56.03	58.61	61.20	
24	40.60	43.19	45.78	48.37	50.95	53.54	56.13	58.72	61.31	
25	40.67	43.27	45.86	48.45	51.05	53.64	56.24	58.83	61.43	
26	40.74	43.34	45.94	48.54	51.14	53.74	56.34	58.94	61.54	
27	40.82	43.42	46.03	48.63	51.24	53.84	56.45	59.05	61.66	
28	40.89	43.50	46.11	48.72	51.33	53.94	56.55	59.16	61.77	
29	40.96	43.58	46.19	48.81	51.42	54.04	56.65	59.27	61.88	
30	41.04	43.66	46.28	48.90	51.52	54.14	56.76	59.38	62.00	
31	41.11	43.73	46.36	48.99	51.61	54.24	56.86	59.49	62.11	
32	41.85	44.53	47.21	49.89	52.57	55.25	57.92	60.60	63.28	
33	42.62	45.35	48.09	50.82	53.55	56.29	59.02	61.75	64.49	
34	43.48	46.28	49.07	51.87	54.67	57.46	60.26	63.05	65.85	
35	44.53	47.40	50.27	53.14	56.01	58.88	61.75	64.62	67.49	
36	45.73	48.68	51.64	54.59	57.55	60.50	63.46	66.41	69.37	
37	47.09	50.14	53.20	56.25	59.30	62.35	65.41	68.46	71.51	
38	48.09	51.21	54.34	57.46	60.59	63.71	66.83	69.96	73.08	
39	49.36	52.57	55.78	59.00	62.21	65.43	68.64	71.86	75.07	
40	50.68	53.99	57.30	60.61	63.92	67.23	70.54	73.85	77.16	
41	52.33	55.75	59.18	62.61	66.03	69.46	72.89	76.32	79.74	
42	54.00	57.54	61.09	64.63	68.18	71.73	75.27	78.82	82.36	
43	55.91	59.59	63.27	66.96	70.64	74.32	78.00	81.69	85.37	
44	57.84	61.67	65.49	69.31	73.13	76.95	80.77	84.59	88.41	
45	60.12	64.11	68.09	72.07	76.06	80.04	84.02	88.01	91.99	
46	62.57	66.73	70.89	75.05	79.20	83.36	87.52	91.68	95.84	
47	65.15	69.50	73.84	78.18	82.52	86.87	91.21	95.55	99.90	
48	67.45	71.96	76.47	80.98	85.48	89.99	94.50	99.01	103.51	
49	69.78	74.45	79.13	83.80	88.48	93.15	97.82	102.50	107.17	
50	72.13	76.97	81.81	86.66	91.50	96.34	101.18	106.02	110.86	
51	74.82	79.86	84.89	89.92	94.96	99.99	105.03	110.06	115.09	
52	77.30	82.51	87.72	92.93	98.14	103.35	108.56	113.77	118.98	
53	80.76	86.21	91.67	97.13	102.59	108.04	113.50	118.96	124.42	
54	84.80	90.55	96.29	102.04	107.78	113.53	119.28	125.02	130.77	
55	89.29	95.36	101.43	107.50	113.56	119.63	125.70	131.76	137.83	
56	94.36	100.79	107.22	113.65	120.08	126.51	132.94	139.37	145.79	
57	99.82	106.64	113.45	120.27	127.09	133.91	140.73	147.55	154.37	
58	104.45	111.59	118.74	125.89	133.04	140.19	147.34	154.49	161.64	
59	109.28	116.78	124.27	131.77	139.26	146.76	154.25	161.75	169.24	
60	114.54	122.41	130.28	138.16	146.03	153.90	161.77	169.64	177.51	
61	120.32	128.60	136.88	145.17	153.45	161.73	170.02	178.30	186.58	
62	125.93	134.62	143.30	151.98	160.67	169.35	178.04	186.72	195.41	
63	136.10	145.51	154.92	164.33	173.74	183.16	192.57	201.98	211.39	
64	147.98	158.24	168.49	178.75	189.01	199.27	209.53	219.79	230.05	
65	161.90	173.15	184.41	195.66	206.91	218.17	229.42	240.67	251.93	
66	171.19	183.11	195.03	206.94	218.86	230.78	242.70	254.61	266.53	
67	181.29	193.93	206.57	219.20	231.84	244.48	257.12	269.76	282.40	
68	192.40	205.83	219.26	232.69	246.12	259.56	272.99	286.42	299.85	
69	205.00	219.34	233.67	248.00	262.33	276.67	291.00	305.33	319.66	
70	218.07	233.34	248.60	263.87	279.14	294.40	309.67	324.93	340.20	
71	232.07	248.33	264.60	280.86	297.13	313.39	329.66	345.93	362.19	
72	247.10	264.44	281.78	299.11	316.45	333.79	351.13	368.47	385.81	
73	262.37	280.80	299.23	317.66	336.09	354.52	372.95	391.38	409.81	
74	278.14	297.70	317.26	336.81	356.37	375.93	395.48	415.04	434.60	
75	294.77	315.51	336.26	357.00	377.75	398.49	419.24	439.98	460.72	
76	312.39	334.40	356.40	378.40	400.41	422.41	444.41	466.42	488.42	
77	331.80	355.19	378.58	401.96	425.35	448.74	472.13	495.52	518.91	
78	350.15	374.85	399.55	424.25	448.95	473.65	498.35	523.05	547.75	
79	370.26	396.40	422.53	448.67	474.81	500.94	527.08	553.22	579.35	
80	391.19	418.82	446.45	474.08	501.71	529.34	556.97	584.61	612.24	

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**Express Issue Deluxe Whole Life  
Male Tobacco  
\$23,000-\$50,000**

Issue Age	Monthly EFT Premium Per Face Amount								
	23,000	24,000	25,000	30,000	35,000	40,000	45,000	50,000	
20	63.42	65.99	68.56	81.40	94.24	107.08	119.92	132.76	
21	63.54	66.11	68.69	81.55	94.42	107.29	120.16	133.02	
22	63.66	66.24	68.82	81.71	94.60	107.50	120.39	133.28	
23	63.78	66.36	68.95	81.87	94.79	107.71	120.63	133.55	
24	63.90	66.49	69.08	82.02	94.97	107.91	120.86	133.81	
25	64.02	66.61	69.21	82.18	95.15	108.12	121.10	134.07	
26	64.14	66.74	69.34	82.34	95.33	108.33	121.33	134.33	
27	64.26	66.86	69.47	82.49	95.52	108.54	121.57	134.59	
28	64.38	66.99	69.60	82.65	95.70	108.75	121.80	134.85	
29	64.50	67.12	69.73	82.81	95.88	108.96	122.03	135.11	
30	64.62	67.24	69.86	82.96	96.07	109.17	122.27	135.37	
31	64.74	67.37	69.99	83.12	96.25	109.38	122.50	135.63	
32	65.96	68.64	71.32	84.71	98.11	111.50	124.89	138.29	
33	67.22	69.95	72.69	86.36	100.02	113.69	127.36	141.03	
34	68.64	71.44	74.23	88.21	102.19	116.16	130.14	144.12	
35	70.36	73.23	76.10	90.45	104.80	119.16	133.51	147.86	
36	72.32	75.28	78.23	93.01	107.79	122.57	137.34	152.12	
37	74.57	77.62	80.67	95.93	111.20	126.46	141.73	156.99	
38	76.21	79.33	82.45	98.08	113.70	129.32	144.94	160.56	
39	78.29	81.50	84.72	100.79	116.86	132.94	149.01	165.08	
40	80.47	83.78	87.09	103.63	120.18	136.73	153.28	169.82	
41	83.17	86.60	90.02	107.16	124.29	141.43	158.56	175.70	
42	85.91	89.46	93.00	110.73	128.46	146.19	163.93	181.66	
43	89.05	92.74	96.42	114.83	133.24	151.66	170.07	188.49	
44	92.23	96.05	99.88	118.98	138.09	157.19	176.30	195.40	
45	95.98	99.96	103.94	123.86	143.78	163.70	183.62	203.54	
46	100.00	104.16	108.32	129.11	149.90	170.69	191.49	212.28	
47	104.24	108.58	112.93	134.64	156.36	178.07	199.79	221.50	
48	108.02	112.53	117.04	139.57	162.11	184.65	207.19	229.72	
49	111.84	116.52	121.19	144.56	167.93	191.30	214.66	238.03	
50	115.71	120.55	125.39	149.60	173.80	198.01	222.22	246.43	
51	120.13	125.16	130.20	155.36	180.53	205.70	230.87	256.04	
52	124.19	129.40	134.61	160.66	186.72	212.77	238.82	264.87	
53	129.87	135.33	140.79	168.08	195.36	222.65	249.94	277.23	
54	136.52	142.26	148.01	176.74	205.47	234.20	262.94	291.67	
55	143.90	149.97	156.03	186.37	216.71	247.05	277.38	307.72	
56	152.22	158.65	165.08	197.23	229.38	261.52	293.67	325.82	
57	161.19	168.01	174.83	208.92	243.02	277.11	311.21	345.30	
58	168.79	175.94	183.09	218.84	254.59	290.34	326.08	361.83	
59	176.74	184.23	191.73	229.20	266.68	304.15	341.63	379.10	
60	185.38	193.25	201.12	240.48	279.83	319.19	358.54	397.89	
61	194.87	203.15	211.43	252.85	294.26	335.68	377.10	418.51	
62	204.09	212.77	221.46	264.88	308.30	351.72	395.15	438.57	
63	220.80	230.21	239.62	286.67	333.73	380.78	427.84	474.89	
64	240.31	250.57	260.83	312.12	363.42	414.71	466.01	517.30	
65	263.18	274.43	285.69	341.95	398.22	454.49	510.76	567.02	
66	278.45	290.36	302.28	361.87	421.45	481.04	540.63	600.21	
67	295.04	307.67	320.31	383.50	446.70	509.89	573.08	636.27	
68	313.28	326.72	340.15	407.31	474.47	541.63	608.79	675.95	
69	333.99	348.33	362.66	434.32	505.98	577.65	649.31	720.97	
70	355.47	370.73	386.00	462.33	538.66	614.99	691.32	767.64	
71	378.46	394.72	410.99	492.32	573.64	654.97	736.30	817.63	
72	403.15	420.49	437.83	524.52	611.22	697.91	784.61	871.31	
73	428.24	446.67	465.10	557.25	649.40	741.55	833.70	925.85	
74	454.15	473.71	493.27	591.05	688.84	786.62	884.40	982.19	
75	481.47	502.21	522.96	626.68	730.40	834.12	937.84	1,041.56	
76	510.42	532.43	554.43	664.45	774.46	884.48	994.49	1,104.51	
77	542.30	565.69	589.08	706.02	822.97	939.91	1,056.86	1,173.80	
78	572.45	597.15	621.85	745.36	868.86	992.36	1,115.86	1,239.36	
79	605.49	631.63	657.76	788.45	919.13	1,049.81	1,180.49	1,311.18	
80	639.87	667.50	695.13	833.29	971.44	1,109.60	1,247.75	1,385.91	

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**Express Issue Deluxe Whole Life  
Female Tobacco  
\$5,000-\$13,000**

Issue Age	Monthly EFT Premium Per Face Amount								
	5,000	6,000	7,000	8,000	9,000	10,000	11,000	12,000	13,000
20	15.60	17.85	20.10	22.35	24.60	26.85	29.10	31.35	33.60
21	15.61	17.86	20.12	22.37	24.62	26.87	29.13	31.38	33.63
22	15.63	17.88	20.14	22.39	24.65	26.90	29.16	31.41	33.67
23	15.64	17.90	20.15	22.41	24.67	26.93	29.18	31.44	33.70
24	15.65	17.91	20.17	22.43	24.69	26.95	29.21	31.47	33.73
25	15.66	17.93	20.19	22.45	24.72	26.98	29.24	31.50	33.77
26	15.68	17.94	20.21	22.47	24.74	27.00	29.27	31.54	33.80
27	15.69	17.96	20.23	22.49	24.76	27.03	29.30	31.57	33.84
28	15.84	18.14	20.44	22.74	25.04	27.34	29.63	31.93	34.23
29	15.99	18.32	20.65	22.97	25.30	27.63	29.96	32.29	34.62
30	16.16	18.53	20.89	23.25	25.62	27.98	30.34	32.71	35.07
31	16.36	18.76	21.16	23.57	25.97	28.37	30.77	33.17	35.58
32	16.60	19.04	21.49	23.94	26.39	28.84	31.29	33.74	36.19
33	16.80	19.28	21.77	24.26	26.75	29.24	31.73	34.22	36.71
34	17.03	19.57	22.10	24.64	27.17	29.71	32.25	34.78	37.32
35	17.30	19.88	22.47	25.06	27.65	30.24	32.83	35.42	38.01
36	17.59	20.24	22.89	25.54	28.18	30.83	33.48	36.13	38.78
37	17.90	20.62	23.33	26.04	28.75	31.46	34.17	36.88	39.59
38	18.27	21.05	23.84	26.62	29.41	32.19	34.97	37.76	40.54
39	18.67	21.53	24.39	27.26	30.12	32.98	35.84	38.71	41.57
40	19.09	22.04	24.98	27.93	30.88	33.83	36.77	39.72	42.67
41	19.53	22.56	25.60	28.63	31.67	34.70	37.74	40.78	43.81
42	19.90	23.01	26.12	29.23	32.34	35.45	38.56	41.67	44.78
43	20.30	23.49	26.68	29.87	33.06	36.25	39.44	42.63	45.82
44	20.70	23.97	27.24	30.51	33.78	37.05	40.32	43.59	46.86
45	21.27	24.65	28.03	31.42	34.80	38.18	41.57	44.95	48.33
46	21.91	25.42	28.94	32.45	35.96	39.47	42.98	46.50	50.01
47	22.55	26.19	29.82	33.46	37.10	40.74	44.38	48.02	51.66
48	23.19	26.95	30.72	34.49	38.25	42.02	45.79	49.56	53.32
49	23.87	27.78	31.68	35.59	39.49	43.40	47.30	51.20	55.11
50	24.57	28.61	32.66	36.70	40.74	44.79	48.83	52.88	56.92
51	25.39	29.59	33.80	38.01	42.22	46.42	50.63	54.84	59.05
52	26.17	30.53	34.89	39.25	43.62	47.98	52.34	56.71	61.07
53	27.06	31.60	36.14	40.68	45.22	49.76	54.31	58.85	63.39
54	28.00	32.73	37.46	42.19	46.92	51.65	56.38	61.11	65.84
55	29.00	33.93	38.86	43.79	48.72	53.65	58.58	63.51	68.44
56	30.10	35.25	40.40	45.55	50.70	55.85	61.00	66.15	71.31
57	31.26	36.65	42.03	47.41	52.79	58.18	63.56	68.94	74.32
58	32.63	38.29	43.95	49.60	55.26	60.92	66.57	72.23	77.89
59	34.03	39.97	45.90	51.84	57.77	63.71	69.65	75.58	81.52
60	35.67	41.93	48.19	54.46	60.72	66.98	73.24	79.51	85.77
61	37.42	44.03	50.65	57.26	63.87	70.49	77.10	83.71	90.33
62	39.32	46.31	53.30	60.29	67.29	74.28	81.27	88.27	95.26
63	41.08	48.42	55.77	63.11	70.46	77.80	85.15	92.49	99.84
64	43.00	50.73	58.47	66.20	73.93	81.66	89.39	97.12	104.85
65	45.06	53.20	61.34	69.48	77.62	85.76	93.91	102.05	110.19
66	47.05	55.59	64.13	72.67	81.21	89.75	98.29	106.83	115.37
67	49.17	58.14	67.10	76.07	85.03	93.99	102.96	111.92	120.89
68	52.27	61.86	71.44	81.03	90.61	100.20	109.78	119.37	128.95
69	55.74	66.01	76.29	86.57	96.85	107.12	117.40	127.68	137.96
70	58.76	69.65	80.53	91.41	102.30	113.18	124.06	134.94	145.83
71	61.64	73.10	84.56	96.02	107.48	118.94	130.40	141.86	153.31
72	65.42	77.63	89.84	102.05	114.27	126.48	138.69	150.91	163.12
73	69.86	82.96	96.07	109.17	122.27	135.37	148.47	161.58	174.68
74	75.11	89.26	103.41	117.56	131.71	145.86	160.02	174.17	188.32
75	81.31	96.70	112.09	127.48	142.87	158.26	173.65	189.04	204.44
76	85.56	101.80	118.04	134.29	150.53	166.77	183.01	199.25	215.50
77	89.61	106.66	123.71	140.77	157.82	174.87	191.92	208.97	226.03
78	93.72	111.59	129.46	147.34	165.21	183.08	200.96	218.83	236.70
79	98.12	116.88	135.63	154.39	173.14	191.90	210.65	229.41	248.16
80	102.66	122.33	141.99	161.65	181.32	200.98	220.64	240.30	259.97

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Product and rider/benefit availability and issue ages may vary by state.**

**Express Issue Deluxe Whole Life  
Female Tobacco  
\$14,000-\$22,000**

Issue Age	Monthly EFT Premium Per Face Amount									
	14,000	15,000	16,000	17,000	18,000	19,000	20,000	21,000	22,000	
20	35.85	38.10	40.35	42.60	44.85	47.10	49.35	51.60	53.85	
21	35.88	38.14	40.39	42.64	44.89	47.15	49.40	51.65	53.90	
22	35.92	38.18	40.43	42.69	44.94	47.20	49.45	51.71	53.96	
23	35.96	38.21	40.47	42.73	44.99	47.25	49.50	51.76	54.02	
24	35.99	38.25	40.51	42.77	45.03	47.29	49.56	51.82	54.08	
25	36.03	38.29	40.56	42.82	45.08	47.34	49.61	51.87	54.13	
26	36.07	38.33	40.60	42.86	45.13	47.39	49.66	51.93	54.19	
27	36.10	38.37	40.64	42.91	45.18	47.44	49.71	51.98	54.25	
28	36.53	38.83	41.13	43.43	45.72	48.02	50.32	52.62	54.92	
29	36.94	39.27	41.60	43.93	46.26	48.58	50.91	53.24	55.57	
30	37.43	39.79	42.16	44.52	46.88	49.25	51.61	53.97	56.33	
31	37.98	40.38	42.78	45.19	47.59	49.99	52.39	54.79	57.20	
32	38.64	41.09	43.53	45.98	48.43	50.88	53.33	55.78	58.23	
33	39.20	41.69	44.18	46.66	49.15	51.64	54.13	56.62	59.11	
34	39.85	42.39	44.93	47.46	50.00	52.53	55.07	57.61	60.14	
35	40.60	43.19	45.78	48.37	50.95	53.54	56.13	58.72	61.31	
36	41.43	44.07	46.72	49.37	52.02	54.67	57.32	59.96	62.61	
37	42.30	45.01	47.72	50.44	53.15	55.86	58.57	61.28	63.99	
38	43.33	46.11	48.89	51.68	54.46	57.25	60.03	62.81	65.60	
39	44.43	47.30	50.16	53.02	55.89	58.75	61.61	64.48	67.34	
40	45.62	48.56	51.51	54.46	57.41	60.35	63.30	66.25	69.20	
41	46.85	49.88	52.92	55.95	58.99	62.02	65.06	68.09	71.13	
42	47.89	51.00	54.11	57.22	60.33	63.44	66.56	69.67	72.78	
43	49.01	52.20	55.39	58.58	61.78	64.97	68.16	71.35	74.54	
44	50.13	53.40	56.68	59.95	63.22	66.49	69.76	73.03	76.30	
45	51.72	55.10	58.48	61.87	65.25	68.64	72.02	75.40	78.79	
46	53.52	57.03	60.55	64.06	67.57	71.08	74.59	78.11	81.62	
47	55.30	58.94	62.58	66.22	69.86	73.49	77.13	80.77	84.41	
48	57.09	60.86	64.62	68.39	72.16	75.92	79.69	83.46	87.23	
49	59.01	62.92	66.82	70.73	74.63	78.54	82.44	86.35	90.25	
50	60.96	65.01	69.05	73.09	77.14	81.18	85.23	89.27	93.31	
51	63.25	67.46	71.67	75.87	80.08	84.29	88.50	92.70	96.91	
52	65.43	69.80	74.16	78.52	82.88	87.25	91.61	95.97	100.34	
53	67.93	72.47	77.01	81.55	86.10	90.64	95.18	99.72	104.26	
54	70.57	75.30	80.03	84.76	89.49	94.22	98.95	103.68	108.41	
55	73.37	78.30	83.23	88.16	93.10	98.03	102.96	107.89	112.82	
56	76.46	81.61	86.76	91.91	97.06	102.21	107.36	112.51	117.66	
57	79.71	85.09	90.47	95.86	101.24	106.62	112.00	117.39	122.77	
58	83.54	89.20	94.86	100.51	106.17	111.83	117.48	123.14	128.80	
59	87.45	93.39	99.33	105.26	111.20	117.13	123.07	129.01	134.94	
60	92.03	98.30	104.56	110.82	117.09	123.35	129.61	135.88	142.14	
61	96.94	103.56	110.17	116.78	123.40	130.01	136.62	143.24	149.85	
62	102.25	109.25	116.24	123.23	130.23	137.22	144.21	151.20	158.20	
63	107.19	114.53	121.88	129.22	136.57	143.91	151.26	158.60	165.95	
64	112.58	120.31	128.04	135.77	143.50	151.24	158.97	166.70	174.43	
65	118.33	126.47	134.61	142.75	150.90	159.04	167.18	175.32	183.46	
66	123.91	132.45	140.99	149.53	158.07	166.61	175.15	183.69	192.23	
67	129.85	138.82	147.78	156.75	165.71	174.68	183.64	192.60	201.57	
68	138.54	148.12	157.71	167.29	176.88	186.46	196.05	205.63	215.22	
69	148.23	158.51	168.79	179.06	189.34	199.62	209.90	220.17	230.45	
70	156.71	167.59	178.48	189.36	200.24	211.12	222.01	232.89	243.77	
71	164.77	176.23	187.69	199.15	210.61	222.07	233.53	244.98	256.44	
72	175.33	187.55	199.76	211.97	224.19	236.40	248.61	260.82	273.04	
73	187.78	200.88	213.99	227.09	240.19	253.29	266.39	279.50	292.60	
74	202.47	216.62	230.77	244.92	259.08	273.23	287.38	301.53	315.68	
75	219.83	235.22	250.61	266.00	281.39	296.78	312.17	327.56	342.96	
76	231.74	247.98	264.22	280.46	296.71	312.95	329.19	345.43	361.67	
77	243.08	260.13	277.18	294.23	311.29	328.34	345.39	362.44	379.49	
78	254.58	272.45	290.32	308.20	326.07	343.94	361.82	379.69	397.56	
79	266.91	285.67	304.42	323.18	341.93	360.69	379.44	398.20	416.95	
80	279.63	299.29	318.96	338.62	358.28	377.94	397.61	417.27	436.93	

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**Express Issue Deluxe Whole Life  
Female Tobacco  
\$23,000-\$50,000**

Issue Age	Monthly EFT Premium Per Face Amount							
	23,000	24,000	25,000	30,000	35,000	40,000	45,000	50,000
20	56.10	58.35	60.60	71.84	83.09	94.34	105.59	116.84
21	56.16	58.41	60.66	71.92	83.19	94.45	105.71	116.97
22	56.22	58.47	60.73	72.00	83.28	94.55	105.83	117.10
23	56.28	58.53	60.79	72.08	83.37	94.66	105.94	117.23
24	56.34	58.60	60.86	72.16	83.46	94.76	106.06	117.36
25	56.40	58.66	60.92	72.24	83.55	94.86	106.18	117.49
26	56.46	58.72	60.99	72.31	83.64	94.97	106.30	117.62
27	56.52	58.78	61.05	72.39	83.73	95.07	106.41	117.75
28	57.22	59.51	61.81	73.31	84.80	96.29	107.78	119.28
29	57.90	60.22	62.55	74.19	85.83	97.47	109.12	120.76
30	58.70	61.06	63.42	75.24	87.05	98.87	110.68	122.50
31	59.60	62.00	64.40	76.41	88.42	100.43	112.44	124.45
32	60.68	63.13	65.58	77.82	90.07	102.31	114.56	126.80
33	61.60	64.09	66.58	79.02	91.47	103.91	116.36	128.80
34	62.68	65.22	67.75	80.43	93.11	105.79	118.47	131.15
35	63.90	66.49	69.08	82.02	94.97	107.91	120.86	133.81
36	65.26	67.91	70.56	83.80	97.04	110.28	123.52	136.76
37	66.70	69.41	72.12	85.68	99.23	112.79	126.34	139.90
38	68.38	71.17	73.95	87.87	101.79	115.71	129.63	143.55
39	70.20	73.07	75.93	90.25	104.56	118.88	133.19	147.51
40	72.14	75.09	78.04	92.78	107.51	122.25	136.99	151.73
41	74.16	77.20	80.24	95.41	110.59	125.77	140.94	156.12
42	75.89	79.00	82.11	97.66	113.21	128.76	144.31	159.86
43	77.73	80.92	84.11	100.06	116.01	131.96	147.91	163.86
44	79.57	82.84	86.11	102.46	118.81	135.16	151.51	167.87
45	82.17	85.55	88.94	105.85	122.77	139.69	156.60	173.52
46	85.13	88.64	92.15	109.72	127.28	144.84	162.40	179.96
47	88.05	91.69	95.33	113.53	131.72	149.92	168.11	186.31
48	90.99	94.76	98.53	117.36	136.20	155.03	173.87	192.71
49	94.15	98.06	101.96	121.49	141.01	160.53	180.06	199.58
50	97.36	101.40	105.44	125.66	145.88	166.10	186.32	206.54
51	101.12	105.33	109.53	130.57	151.61	172.64	193.68	214.72
52	104.70	109.06	113.43	135.24	157.06	178.87	200.69	222.50
53	108.80	113.34	117.89	140.59	163.30	186.01	208.71	231.42
54	113.14	117.87	122.60	146.26	169.91	193.56	217.21	240.86
55	117.75	122.68	127.61	152.26	176.91	201.56	226.21	250.86
56	122.81	127.96	133.11	158.86	184.61	210.37	236.12	261.87
57	128.15	133.53	138.92	165.83	192.74	219.66	246.57	273.48
58	134.46	140.11	145.77	174.05	202.34	230.62	258.90	287.19
59	140.88	146.81	152.75	182.43	212.11	241.79	271.47	301.15
60	148.40	154.67	160.93	192.24	223.56	254.88	286.19	317.51
61	156.47	163.08	169.69	202.76	235.83	268.90	301.97	335.04
62	165.19	172.18	179.18	214.14	249.11	284.07	319.04	354.00
63	173.29	180.64	187.99	224.71	261.44	298.17	334.89	371.62
64	182.16	189.89	197.62	236.27	274.93	313.58	352.24	390.89
65	191.60	199.75	207.89	248.59	289.30	330.01	370.72	411.42
66	200.77	209.31	217.85	260.55	303.25	345.95	388.65	431.35
67	210.53	219.50	228.46	273.28	318.11	362.93	407.75	452.57
68	224.80	234.38	243.97	291.89	339.82	387.74	435.67	483.59
69	240.73	251.01	261.28	312.67	364.06	415.44	466.83	518.22
70	254.66	265.54	276.42	330.83	385.25	439.66	494.08	548.49
71	267.90	279.36	290.82	348.11	405.41	462.70	519.99	577.29
72	285.25	297.46	309.68	370.74	431.81	492.87	553.94	615.00
73	305.70	318.80	331.91	397.42	462.93	528.44	593.95	659.46
74	329.83	343.98	358.14	428.89	499.65	570.41	641.16	711.92
75	358.35	373.74	389.13	466.09	543.04	620.00	696.95	773.91
76	377.92	394.16	410.40	491.61	572.82	654.03	735.24	816.45
77	396.55	413.60	430.65	515.91	601.17	686.43	771.69	856.95
78	415.44	433.31	451.18	540.55	629.91	719.28	808.65	898.01
79	435.71	454.46	473.21	566.99	660.76	754.53	848.31	942.08
80	456.60	476.26	495.92	594.24	692.55	790.86	889.18	987.49

**FOR AGENT USE ONLY – Not intended for soliciting or advertising to the public.  
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**Express Issue Whole Life  
Male Non-Tobacco  
\$2,000-\$13,000**

Issue Age	Monthly EFT Premium Per Face Amount											
	2,000	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000	11,000	12,000	13,000
25	11.63	15.26	18.90	22.54	26.18	29.82	33.45	37.09	40.73	44.37	48.01	51.64
26	11.63	15.26	18.90	22.54	26.18	29.82	33.45	37.09	40.73	44.37	48.01	51.64
27	11.63	15.26	18.90	22.54	26.18	29.82	33.45	37.09	40.73	44.37	48.01	51.64
28	11.63	15.26	18.90	22.54	26.18	29.82	33.45	37.09	40.73	44.37	48.01	51.64
29	11.63	15.26	18.90	22.54	26.18	29.82	33.45	37.09	40.73	44.37	48.01	51.64
30	11.63	15.26	18.90	22.54	26.18	29.82	33.45	37.09	40.73	44.37	48.01	51.64
31	11.63	15.26	18.90	22.54	26.18	29.82	33.45	37.09	40.73	44.37	48.01	51.64
32	11.63	15.26	18.90	22.54	26.18	29.82	33.45	37.09	40.73	44.37	48.01	51.64
33	11.63	15.26	18.90	22.54	26.18	29.82	33.45	37.09	40.73	44.37	48.01	51.64
34	11.63	15.26	18.90	22.54	26.18	29.82	33.45	37.09	40.73	44.37	48.01	51.64
35	11.63	15.26	18.90	22.54	26.18	29.82	33.45	37.09	40.73	44.37	48.01	51.64
36	11.63	15.26	18.90	22.54	26.18	29.82	33.45	37.09	40.73	44.37	48.01	51.64
37	11.63	15.26	18.90	22.54	26.18	29.82	33.45	37.09	40.73	44.37	48.01	51.64
38	11.63	15.26	18.90	22.54	26.18	29.82	33.45	37.09	40.73	44.37	48.01	51.64
39	11.63	15.26	18.90	22.54	26.18	29.82	33.45	37.09	40.73	44.37	48.01	51.64
40	11.63	15.26	18.90	22.54	26.18	29.82	33.45	37.09	40.73	44.37	48.01	51.64
41	11.63	15.26	18.90	22.54	26.18	29.82	33.45	37.09	40.73	44.37	48.01	51.64
42	11.63	15.26	18.90	22.54	26.18	29.82	33.45	37.09	40.73	44.37	48.01	51.64
43	11.63	15.26	18.90	22.54	26.18	29.82	33.45	37.09	40.73	44.37	48.01	51.64
44	11.63	15.26	18.90	22.54	26.18	29.82	33.45	37.09	40.73	44.37	48.01	51.64
45	11.63	15.26	18.90	22.54	26.18	29.82	33.45	37.09	40.73	44.37	48.01	51.64
46	11.81	15.54	19.27	23.00	26.73	30.46	34.19	37.92	41.65	45.38	49.11	52.83
47	12.01	15.84	19.67	23.50	27.33	31.16	34.99	38.82	42.65	46.48	50.31	54.14
48	12.24	16.18	20.12	24.06	28.01	31.95	35.89	39.83	43.78	47.72	51.66	55.60
49	12.45	16.51	20.56	24.61	28.66	32.71	36.76	40.82	44.87	48.92	52.97	57.02
50	12.72	16.91	21.10	25.29	29.47	33.66	37.85	42.03	46.22	50.41	54.60	58.78
51	13.06	17.41	21.77	26.12	30.48	34.83	39.18	43.54	47.89	52.25	56.60	60.96
52	13.33	17.83	22.32	26.81	31.30	35.80	40.29	44.78	49.27	53.76	58.26	62.75
53	13.68	18.35	23.02	27.69	32.35	37.02	41.69	46.36	51.02	55.69	60.36	65.03
54	14.06	18.91	23.77	28.62	33.48	38.33	43.18	48.04	52.89	57.75	62.60	67.46
55	14.46	19.51	24.57	29.62	34.68	39.73	44.79	49.84	54.90	59.95	65.00	70.06
56	14.89	20.16	25.43	30.70	35.97	41.24	46.51	51.78	57.05	62.32	67.59	72.86
57	15.36	20.86	26.37	31.87	37.37	42.88	48.38	53.89	59.39	64.89	70.40	75.90
58	15.86	21.62	27.37	33.13	38.89	44.64	50.40	56.15	61.91	67.67	73.42	79.18
59	16.44	22.48	28.52	34.56	40.61	46.65	52.69	58.73	64.78	70.82	76.86	82.91
60	16.97	23.28	29.60	35.91	42.22	48.53	54.84	61.15	67.46	73.77	80.09	86.40
61	17.62	24.25	30.89	37.52	44.16	50.79	57.43	64.06	70.70	77.33	83.97	90.60
62	18.32	25.31	32.30	39.28	46.27	53.25	60.24	67.23	74.21	81.20	88.19	95.17
63	19.06	26.42	33.77	41.13	48.48	55.84	63.19	70.55	77.90	85.26	92.61	99.97
64	19.83	27.56	35.30	43.04	50.78	58.52	66.26	73.99	81.73	89.47	97.21	104.95
65	20.68	28.85	37.02	45.18	53.35	61.51	69.68	77.85	86.01	94.18	102.35	110.51
66	21.63	30.26	38.90	47.54	56.18	64.82	73.45	82.09	90.73	99.37	108.01	116.64
67	22.64	31.79	40.94	50.09	59.23	68.38	77.53	86.67	95.82	104.97	114.12	123.26
68	23.78	33.50	43.22	52.93	62.65	72.36	82.08	91.80	101.51	111.23	120.95	130.66
69	25.07	35.43	45.79	56.15	66.52	76.88	87.24	97.60	107.96	118.32	128.68	139.04
70	26.47	37.53	48.58	59.64	70.70	81.76	92.82	103.88	114.93	125.99	137.05	148.11
71	27.95	39.76	51.56	63.36	75.16	86.97	98.77	110.57	122.37	134.18	145.98	157.78
72	29.52	42.11	54.70	67.28	79.87	92.45	105.04	117.63	130.21	142.80	155.39	167.97
73	31.17	44.59	58.00	71.41	84.82	98.24	111.65	125.06	138.47	151.89	165.30	178.71
74	32.97	47.28	61.59	75.89	90.20	104.51	118.82	133.13	147.44	161.75	176.06	190.37
75	34.79	50.01	65.23	80.45	95.67	110.89	126.11	141.33	156.55	171.77	186.99	202.21
76	36.81	53.04	69.27	85.50	101.72	117.95	134.18	150.41	166.64	182.87	199.10	215.33
77	39.00	56.33	73.65	90.98	108.30	125.63	142.95	160.28	177.60	194.93	212.25	229.58
78	41.20	59.63	78.06	96.48	114.91	133.34	151.76	170.19	188.62	207.04	225.47	243.90
79	43.52	63.11	82.70	102.29	121.87	141.46	161.05	180.64	200.22	219.81	239.40	258.99
80	45.95	66.76	87.56	108.36	129.16	149.97	170.77	191.57	212.37	233.18	253.98	274.78

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**Express Issue Whole Life  
Male Non-Tobacco  
\$14,000-\$25,000**

Issue Age	Monthly EFT Premium Per Face Amount											
	14,000	15,000	16,000	17,000	18,000	19,000	20,000	21,000	22,000	23,000	24,000	25,000
25	55.28	58.92	62.56	66.20	69.83	73.47	77.11	80.75	84.39	88.03	91.66	95.30
26	55.28	58.92	62.56	66.20	69.83	73.47	77.11	80.75	84.39	88.03	91.66	95.30
27	55.28	58.92	62.56	66.20	69.83	73.47	77.11	80.75	84.39	88.03	91.66	95.30
28	55.28	58.92	62.56	66.20	69.83	73.47	77.11	80.75	84.39	88.03	91.66	95.30
29	55.28	58.92	62.56	66.20	69.83	73.47	77.11	80.75	84.39	88.03	91.66	95.30
30	55.28	58.92	62.56	66.20	69.83	73.47	77.11	80.75	84.39	88.03	91.66	95.30
31	55.28	58.92	62.56	66.20	69.83	73.47	77.11	80.75	84.39	88.03	91.66	95.30
32	55.28	58.92	62.56	66.20	69.83	73.47	77.11	80.75	84.39	88.03	91.66	95.30
33	55.28	58.92	62.56	66.20	69.83	73.47	77.11	80.75	84.39	88.03	91.66	95.30
34	55.28	58.92	62.56	66.20	69.83	73.47	77.11	80.75	84.39	88.03	91.66	95.30
35	55.28	58.92	62.56	66.20	69.83	73.47	77.11	80.75	84.39	88.03	91.66	95.30
36	55.28	58.92	62.56	66.20	69.83	73.47	77.11	80.75	84.39	88.03	91.66	95.30
37	55.28	58.92	62.56	66.20	69.83	73.47	77.11	80.75	84.39	88.03	91.66	95.30
38	55.28	58.92	62.56	66.20	69.83	73.47	77.11	80.75	84.39	88.03	91.66	95.30
39	55.28	58.92	62.56	66.20	69.83	73.47	77.11	80.75	84.39	88.03	91.66	95.30
40	55.28	58.92	62.56	66.20	69.83	73.47	77.11	80.75	84.39	88.03	91.66	95.30
41	55.28	58.92	62.56	66.20	69.83	73.47	77.11	80.75	84.39	88.03	91.66	95.30
42	55.28	58.92	62.56	66.20	69.83	73.47	77.11	80.75	84.39	88.03	91.66	95.30
43	55.28	58.92	62.56	66.20	69.83	73.47	77.11	80.75	84.39	88.03	91.66	95.30
44	55.28	58.92	62.56	66.20	69.83	73.47	77.11	80.75	84.39	88.03	91.66	95.30
45	55.28	58.92	62.56	66.20	69.83	73.47	77.11	80.75	84.39	88.03	91.66	95.30
46	56.56	60.29	64.02	67.75	71.48	75.21	78.94	82.67	86.40	90.13	93.86	97.59
47	57.97	61.81	65.64	69.47	73.30	77.13	80.96	84.79	88.62	92.45	96.28	100.11
48	59.55	63.49	67.43	71.37	75.32	79.26	83.20	87.14	91.09	95.03	98.97	102.92
49	61.08	65.13	69.18	73.23	77.28	81.33	85.39	89.44	93.49	97.54	101.59	105.65
50	62.97	67.16	71.35	75.53	79.72	83.91	88.09	92.28	96.47	100.66	104.84	109.03
51	65.31	69.66	74.02	78.37	82.73	87.08	91.44	95.79	100.14	104.50	108.85	113.21
52	67.24	71.73	76.23	80.72	85.21	89.70	94.20	98.69	103.18	107.67	112.16	116.66
53	69.69	74.36	79.03	83.70	88.36	93.03	97.70	102.37	107.03	111.70	116.37	121.04
54	72.31	77.16	82.02	86.87	91.73	96.58	101.44	106.29	111.14	116.00	120.85	125.71
55	75.11	80.17	85.22	90.28	95.33	100.39	105.44	110.49	115.55	120.60	125.66	130.71
56	78.13	83.40	88.67	93.94	99.21	104.48	109.75	115.02	120.29	125.56	130.83	136.10
57	81.41	86.91	92.41	97.92	103.42	108.93	114.43	119.93	125.44	130.94	136.45	141.95
58	84.93	90.69	96.44	102.20	107.96	113.71	119.47	125.22	130.98	136.74	142.49	148.25
59	88.95	94.99	101.03	107.08	113.12	119.16	125.20	131.25	137.29	143.33	149.38	155.42
60	92.71	99.02	105.33	111.64	117.95	124.27	130.58	136.89	143.20	149.51	155.82	162.13
61	97.24	103.87	110.51	117.14	123.77	130.41	137.04	143.68	150.31	156.95	163.58	170.22
62	102.16	109.15	116.13	123.12	130.10	137.09	144.08	151.06	158.05	165.04	172.02	179.01
63	107.32	114.68	122.04	129.39	136.75	144.10	151.46	158.81	166.17	173.52	180.88	188.23
64	112.69	120.42	128.16	135.90	143.64	151.38	159.12	166.85	174.59	182.33	190.07	197.81
65	118.68	126.84	135.01	143.18	151.34	159.51	167.68	175.84	184.01	192.18	200.34	208.51
66	125.28	133.92	142.56	151.20	159.83	168.47	177.11	185.75	194.39	203.02	211.66	220.30
67	132.41	141.56	150.70	159.85	169.00	178.15	187.29	196.44	205.59	214.73	223.88	233.03
68	140.38	150.09	159.81	169.53	179.24	188.96	198.68	208.39	218.11	227.82	237.54	247.26
69	149.40	159.76	170.12	180.49	190.85	201.21	211.57	221.93	232.29	242.65	253.01	263.37
70	159.17	170.23	181.28	192.34	203.40	214.46	225.52	236.58	247.64	258.69	269.75	280.81
71	169.58	181.39	193.19	204.99	216.79	228.60	240.40	252.20	264.00	275.81	287.61	299.41
72	180.56	193.15	205.73	218.32	230.90	243.49	256.08	268.66	281.25	293.84	306.42	319.01
73	192.12	205.54	218.95	232.36	245.77	259.19	272.60	286.01	299.42	312.84	326.25	339.66
74	204.67	218.98	233.29	247.60	261.91	276.22	290.53	304.84	319.15	333.46	347.76	362.07
75	217.43	232.65	247.87	263.09	278.31	293.53	308.75	323.96	339.18	354.40	369.62	384.84
76	231.56	247.79	264.01	280.24	296.47	312.70	328.93	345.16	361.39	377.62	393.85	410.08
77	246.90	264.23	281.55	298.88	316.20	333.53	350.85	368.18	385.51	402.83	420.16	437.48
78	262.32	280.75	299.18	317.61	336.03	354.46	372.89	391.31	409.74	428.17	446.59	465.02
79	278.57	298.16	317.75	337.34	356.92	376.51	396.10	415.69	435.27	454.86	474.45	494.04
80	295.58	316.38	337.19	357.99	378.79	399.59	420.40	441.20	462.00	482.80	503.61	524.41

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Product and rider/benefit availability and issue ages may vary by state.**

**Express Issue Whole Life  
Female Non-Tobacco  
\$2,000-\$13,000**

Issue Age	Monthly EFT Premium Per Face Amount											
	2,000	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000	11,000	12,000	13,000
25	11.03	14.37	17.71	21.05	24.40	27.74	31.08	34.42	37.76	41.10	44.44	47.78
26	11.03	14.37	17.71	21.05	24.40	27.74	31.08	34.42	37.76	41.10	44.44	47.78
27	11.03	14.37	17.71	21.05	24.40	27.74	31.08	34.42	37.76	41.10	44.44	47.78
28	11.03	14.37	17.71	21.05	24.40	27.74	31.08	34.42	37.76	41.10	44.44	47.78
29	11.03	14.37	17.71	21.05	24.40	27.74	31.08	34.42	37.76	41.10	44.44	47.78
30	11.03	14.37	17.71	21.05	24.40	27.74	31.08	34.42	37.76	41.10	44.44	47.78
31	11.03	14.37	17.71	21.05	24.40	27.74	31.08	34.42	37.76	41.10	44.44	47.78
32	11.03	14.37	17.71	21.05	24.40	27.74	31.08	34.42	37.76	41.10	44.44	47.78
33	11.03	14.37	17.71	21.05	24.40	27.74	31.08	34.42	37.76	41.10	44.44	47.78
34	11.03	14.37	17.71	21.05	24.40	27.74	31.08	34.42	37.76	41.10	44.44	47.78
35	11.03	14.37	17.71	21.05	24.40	27.74	31.08	34.42	37.76	41.10	44.44	47.78
36	11.03	14.37	17.71	21.05	24.40	27.74	31.08	34.42	37.76	41.10	44.44	47.78
37	11.03	14.37	17.71	21.05	24.40	27.74	31.08	34.42	37.76	41.10	44.44	47.78
38	11.03	14.37	17.71	21.05	24.40	27.74	31.08	34.42	37.76	41.10	44.44	47.78
39	11.03	14.37	17.71	21.05	24.40	27.74	31.08	34.42	37.76	41.10	44.44	47.78
40	11.03	14.37	17.71	21.05	24.40	27.74	31.08	34.42	37.76	41.10	44.44	47.78
41	11.03	14.37	17.71	21.05	24.40	27.74	31.08	34.42	37.76	41.10	44.44	47.78
42	11.03	14.37	17.71	21.05	24.40	27.74	31.08	34.42	37.76	41.10	44.44	47.78
43	11.03	14.37	17.71	21.05	24.40	27.74	31.08	34.42	37.76	41.10	44.44	47.78
44	11.03	14.37	17.71	21.05	24.40	27.74	31.08	34.42	37.76	41.10	44.44	47.78
45	11.03	14.37	17.71	21.05	24.40	27.74	31.08	34.42	37.76	41.10	44.44	47.78
46	11.18	14.60	18.01	21.43	24.84	28.26	31.67	35.09	38.50	41.92	45.34	48.75
47	11.34	14.84	18.34	21.84	25.33	28.83	32.33	35.83	39.32	42.82	46.32	49.82
48	11.51	15.09	18.68	22.26	25.84	29.42	33.00	36.58	40.16	43.74	47.33	50.91
49	11.70	15.37	19.05	22.72	26.39	30.07	33.74	37.42	41.09	44.76	48.44	52.11
50	11.90	15.67	19.44	23.21	26.99	30.76	34.53	38.31	42.08	45.85	49.62	53.40
51	12.08	15.95	19.81	23.68	27.54	31.41	35.28	39.14	43.01	46.87	50.74	54.61
52	12.31	16.29	20.26	24.24	28.22	32.20	36.18	40.16	44.14	48.12	52.09	56.07
53	12.56	16.66	20.77	24.87	28.98	33.08	37.19	41.29	45.39	49.50	53.60	57.71
54	12.83	17.06	21.30	25.54	29.78	34.01	38.25	42.49	46.73	50.96	55.20	59.44
55	13.11	17.49	21.87	26.25	30.62	35.00	39.38	43.76	48.14	52.52	56.90	61.28
56	13.41	17.94	22.46	26.99	31.52	36.05	40.58	45.11	49.64	54.17	58.69	63.22
57	13.72	18.41	23.10	27.78	32.47	37.16	41.84	46.53	51.22	55.90	60.59	65.28
58	14.06	18.91	23.76	28.61	33.47	38.32	43.17	48.03	52.88	57.73	62.58	67.44
59	14.41	19.44	24.47	29.50	34.53	39.56	44.59	49.62	54.65	59.68	64.71	69.74
60	14.79	20.01	25.22	30.44	35.66	40.88	46.10	51.32	56.54	61.75	66.97	72.19
61	15.19	20.61	26.03	31.45	36.87	42.30	47.72	53.14	58.56	63.98	69.40	74.82
62	15.65	21.30	26.94	32.59	38.24	43.89	49.54	55.19	60.83	66.48	72.13	77.78
63	16.09	21.96	27.82	33.69	39.56	45.43	51.30	57.17	63.04	68.90	74.77	80.64
64	16.57	22.68	28.79	34.89	41.00	47.11	53.22	59.33	65.44	71.55	77.66	83.77
65	17.08	23.45	29.82	36.18	42.55	48.92	55.29	61.65	68.02	74.39	80.75	87.12
66	17.67	24.33	30.99	37.65	44.31	50.97	57.63	64.29	70.95	77.61	84.27	90.93
67	18.31	25.29	32.26	39.24	46.22	53.20	60.18	67.16	74.14	81.11	88.09	95.07
68	19.01	26.34	33.66	40.99	48.32	55.65	62.98	70.31	77.64	84.96	92.29	99.62
69	19.76	27.46	35.16	42.87	50.57	58.27	65.98	73.68	81.38	89.09	96.79	104.49
70	20.56	28.66	36.76	44.87	52.97	61.07	69.18	77.28	85.39	93.49	101.59	109.70
71	21.39	29.91	38.43	46.95	55.47	63.99	72.51	81.03	89.56	98.08	106.60	115.12
72	22.29	31.25	40.22	49.19	58.16	67.13	76.10	85.06	94.03	103.00	111.97	120.94
73	23.26	32.71	42.17	51.62	61.07	70.53	79.98	89.44	98.89	108.35	117.80	127.25
74	24.27	34.23	44.19	54.15	64.11	74.07	84.03	93.99	103.95	113.91	123.87	133.83
75	25.35	35.86	46.36	56.86	67.36	77.87	88.37	98.87	109.37	119.87	130.38	140.88
76	26.47	37.53	48.59	59.65	70.71	81.76	92.82	103.88	114.94	126.00	137.06	148.12
77	27.73	39.41	51.10	62.79	74.48	86.17	97.86	109.54	121.23	132.92	144.61	156.30
78	28.99	41.31	53.63	65.96	78.28	90.60	102.92	115.24	127.56	139.88	152.20	164.53
79	30.36	43.36	56.37	69.37	82.38	95.38	108.38	121.39	134.39	147.40	160.40	173.41
80	31.80	45.53	59.26	72.98	86.71	100.44	114.16	127.89	141.62	155.34	169.07	182.80

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Product and rider/benefit availability and issue ages may vary by state.**

**Express Issue Whole Life  
Female Non-Tobacco  
\$14,000-\$25,000**

Issue Age	Monthly EFT Premium Per Face Amount											
	14,000	15,000	16,000	17,000	18,000	19,000	20,000	21,000	22,000	23,000	24,000	25,000
25	51.12	54.46	57.80	61.14	64.49	67.83	71.17	74.51	77.85	81.19	84.53	87.87
26	51.12	54.46	57.80	61.14	64.49	67.83	71.17	74.51	77.85	81.19	84.53	87.87
27	51.12	54.46	57.80	61.14	64.49	67.83	71.17	74.51	77.85	81.19	84.53	87.87
28	51.12	54.46	57.80	61.14	64.49	67.83	71.17	74.51	77.85	81.19	84.53	87.87
29	51.12	54.46	57.80	61.14	64.49	67.83	71.17	74.51	77.85	81.19	84.53	87.87
30	51.12	54.46	57.80	61.14	64.49	67.83	71.17	74.51	77.85	81.19	84.53	87.87
31	51.12	54.46	57.80	61.14	64.49	67.83	71.17	74.51	77.85	81.19	84.53	87.87
32	51.12	54.46	57.80	61.14	64.49	67.83	71.17	74.51	77.85	81.19	84.53	87.87
33	51.12	54.46	57.80	61.14	64.49	67.83	71.17	74.51	77.85	81.19	84.53	87.87
34	51.12	54.46	57.80	61.14	64.49	67.83	71.17	74.51	77.85	81.19	84.53	87.87
35	51.12	54.46	57.80	61.14	64.49	67.83	71.17	74.51	77.85	81.19	84.53	87.87
36	51.12	54.46	57.80	61.14	64.49	67.83	71.17	74.51	77.85	81.19	84.53	87.87
37	51.12	54.46	57.80	61.14	64.49	67.83	71.17	74.51	77.85	81.19	84.53	87.87
38	51.12	54.46	57.80	61.14	64.49	67.83	71.17	74.51	77.85	81.19	84.53	87.87
39	51.12	54.46	57.80	61.14	64.49	67.83	71.17	74.51	77.85	81.19	84.53	87.87
40	51.12	54.46	57.80	61.14	64.49	67.83	71.17	74.51	77.85	81.19	84.53	87.87
41	51.12	54.46	57.80	61.14	64.49	67.83	71.17	74.51	77.85	81.19	84.53	87.87
42	51.12	54.46	57.80	61.14	64.49	67.83	71.17	74.51	77.85	81.19	84.53	87.87
43	51.12	54.46	57.80	61.14	64.49	67.83	71.17	74.51	77.85	81.19	84.53	87.87
44	51.12	54.46	57.80	61.14	64.49	67.83	71.17	74.51	77.85	81.19	84.53	87.87
45	51.12	54.46	57.80	61.14	64.49	67.83	71.17	74.51	77.85	81.19	84.53	87.87
46	52.17	55.58	59.00	62.41	65.83	69.24	72.66	76.08	79.49	82.91	86.32	89.74
47	53.31	56.81	60.31	63.81	67.30	70.80	74.30	77.80	81.29	84.79	88.29	91.79
48	54.49	58.07	61.65	65.23	68.81	72.40	75.98	79.56	83.14	86.72	90.30	93.88
49	55.79	59.46	63.14	66.81	70.48	74.16	77.83	81.51	85.18	88.85	92.53	96.20
50	57.17	60.94	64.72	68.49	72.26	76.04	79.81	83.58	87.35	91.13	94.90	98.67
51	58.47	62.34	66.20	70.07	73.93	77.80	81.67	85.53	89.40	93.26	97.13	101.00
52	60.05	64.03	68.01	71.99	75.97	79.95	83.92	87.90	91.88	95.86	99.84	103.82
53	61.81	65.92	70.02	74.13	78.23	82.34	86.44	90.54	94.65	98.75	102.86	106.96
54	63.68	67.92	72.15	76.39	80.63	84.87	89.10	93.34	97.58	101.82	106.05	110.29
55	65.66	70.04	74.42	78.80	83.17	87.55	91.93	96.31	100.69	105.07	109.45	113.83
56	67.75	72.28	76.81	81.34	85.87	90.39	94.92	99.45	103.98	108.51	113.04	117.57
57	69.97	74.65	79.34	84.03	88.71	93.40	98.09	102.77	107.46	112.15	116.83	121.52
58	72.29	77.14	81.99	86.85	91.70	96.55	101.41	106.26	111.11	115.96	120.82	125.67
59	74.77	79.80	84.83	89.86	94.89	99.92	104.95	109.97	115.00	120.03	125.06	130.09
60	77.41	82.63	87.85	93.07	98.28	103.50	108.72	113.94	119.16	124.38	129.60	134.81
61	80.24	85.66	91.08	96.50	101.92	107.34	112.77	118.19	123.61	129.03	134.45	139.87
62	83.43	89.08	94.73	100.37	106.02	111.67	117.32	122.97	128.62	134.26	139.91	145.56
63	86.51	92.38	98.25	104.12	109.98	115.85	121.72	127.59	133.46	139.33	145.20	151.07
64	89.87	95.98	102.09	108.20	114.31	120.42	126.53	132.64	138.75	144.86	150.96	157.07
65	93.49	99.85	106.22	112.59	118.96	125.32	131.69	138.06	144.42	150.79	157.16	163.52
66	97.58	104.24	110.90	117.56	124.22	130.88	137.54	144.20	150.86	157.52	164.18	170.84
67	102.05	109.03	116.01	122.99	129.97	136.94	143.92	150.90	157.88	164.86	171.84	178.82
68	106.95	114.28	121.61	128.94	136.26	143.59	150.92	158.25	165.58	172.91	180.24	187.56
69	112.20	119.90	127.60	135.31	143.01	150.71	158.42	166.12	173.82	181.53	189.23	196.93
70	117.80	125.90	134.01	142.11	150.21	158.32	166.42	174.52	182.63	190.73	198.83	206.94
71	123.64	132.16	140.68	149.20	157.72	166.24	174.76	183.28	191.80	200.32	208.84	217.36
72	129.91	138.87	147.84	156.81	165.78	174.75	183.72	192.68	201.65	210.62	219.59	228.56
73	136.71	146.16	155.62	165.07	174.52	183.98	193.43	202.89	212.34	221.80	231.25	240.70
74	143.79	153.75	163.71	173.67	183.63	193.59	203.55	213.51	223.47	233.43	243.39	253.35
75	151.38	161.88	172.38	182.89	193.39	203.89	214.39	224.90	235.40	245.90	256.40	266.90
76	159.18	170.24	181.30	192.36	203.42	214.48	225.53	236.59	247.65	258.71	269.77	280.83
77	167.99	179.67	191.36	203.05	214.74	226.43	238.12	249.80	261.49	273.18	284.87	296.56
78	176.85	189.17	201.49	213.81	226.13	238.45	250.77	263.09	275.42	287.74	300.06	312.38
79	186.41	199.42	212.42	225.42	238.43	251.43	264.44	277.44	290.45	303.45	316.45	329.46
80	196.52	210.25	223.98	237.70	251.43	265.16	278.88	292.61	306.34	320.06	333.79	347.52

**FOR AGENT USE ONLY – Not intended for soliciting or advertising to the public.  
Product and rider/benefit availability and issue ages may vary by state.**



**Express Issue Whole Life  
Male-Tobacco  
\$2,000-\$13,000**

Issue Age	Monthly EFT Premium Per Face Amount											
	2,000	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000	11,000	12,000	13,000
25	13.45	18.00	22.55	27.10	31.65	36.20	40.75	45.30	49.85	54.40	58.95	63.50
26	13.45	18.00	22.55	27.10	31.65	36.20	40.75	45.30	49.85	54.40	58.95	63.50
27	13.45	18.00	22.55	27.10	31.65	36.20	40.75	45.30	49.85	54.40	58.95	63.50
28	13.45	18.00	22.55	27.10	31.65	36.20	40.75	45.30	49.85	54.40	58.95	63.50
29	13.45	18.00	22.55	27.10	31.65	36.20	40.75	45.30	49.85	54.40	58.95	63.50
30	13.45	18.00	22.55	27.10	31.65	36.20	40.75	45.30	49.85	54.40	58.95	63.50
31	13.45	18.00	22.55	27.10	31.65	36.20	40.75	45.30	49.85	54.40	58.95	63.50
32	13.45	18.00	22.55	27.10	31.65	36.20	40.75	45.30	49.85	54.40	58.95	63.50
33	13.45	18.00	22.55	27.10	31.65	36.20	40.75	45.30	49.85	54.40	58.95	63.50
34	13.45	18.00	22.55	27.10	31.65	36.20	40.75	45.30	49.85	54.40	58.95	63.50
35	13.45	18.00	22.55	27.10	31.65	36.20	40.75	45.30	49.85	54.40	58.95	63.50
36	13.45	18.00	22.55	27.10	31.65	36.20	40.75	45.30	49.85	54.40	58.95	63.50
37	13.45	18.00	22.55	27.10	31.65	36.20	40.75	45.30	49.85	54.40	58.95	63.50
38	13.45	18.00	22.55	27.10	31.65	36.20	40.75	45.30	49.85	54.40	58.95	63.50
39	13.45	18.00	22.55	27.10	31.65	36.20	40.75	45.30	49.85	54.40	58.95	63.50
40	13.45	18.00	22.55	27.10	31.65	36.20	40.75	45.30	49.85	54.40	58.95	63.50
41	13.45	18.00	22.55	27.10	31.65	36.20	40.75	45.30	49.85	54.40	58.95	63.50
42	13.45	18.00	22.55	27.10	31.65	36.20	40.75	45.30	49.85	54.40	58.95	63.50
43	13.45	18.00	22.55	27.10	31.65	36.20	40.75	45.30	49.85	54.40	58.95	63.50
44	13.45	18.00	22.55	27.10	31.65	36.20	40.75	45.30	49.85	54.40	58.95	63.50
45	13.45	18.00	22.55	27.10	31.65	36.20	40.75	45.30	49.85	54.40	58.95	63.50
46	13.74	18.43	23.13	27.82	32.52	37.21	41.91	46.60	51.30	55.99	60.69	65.38
47	14.06	18.91	23.77	28.62	33.48	38.33	43.18	48.04	52.89	57.75	62.60	67.46
48	14.41	19.45	24.48	29.51	34.54	39.57	44.61	49.64	54.67	59.70	64.73	69.77
49	14.80	20.03	25.26	30.48	35.71	40.94	46.16	51.39	56.62	61.84	67.07	72.29
50	15.22	20.66	26.10	31.54	36.97	42.41	47.85	53.29	58.72	64.16	69.60	75.03
51	15.68	21.34	27.01	32.67	38.34	44.00	49.66	55.33	60.99	66.66	72.32	77.99
52	16.16	22.07	27.98	33.88	39.79	45.70	51.60	57.51	63.42	69.32	75.23	81.14
53	16.68	22.85	29.02	35.19	41.35	47.52	53.69	59.86	66.02	72.19	78.36	84.52
54	17.20	23.62	30.04	36.46	42.89	49.31	55.73	62.16	68.58	75.00	81.43	87.85
55	17.79	24.51	31.23	37.95	44.68	51.40	58.12	64.84	71.56	78.28	85.00	91.72
56	18.41	25.44	32.47	39.50	46.53	53.55	60.58	67.61	74.64	81.67	88.70	95.73
57	19.09	26.47	33.84	41.21	48.58	55.95	63.33	70.70	78.07	85.44	92.81	100.19
58	19.84	27.59	35.34	43.09	50.83	58.58	66.33	74.07	81.82	89.57	97.32	105.06
59	20.71	28.88	37.06	45.24	53.42	61.60	69.77	77.95	86.13	94.31	102.49	110.67
60	21.60	30.23	38.86	47.49	56.11	64.74	73.37	82.00	90.62	99.25	107.88	116.51
61	22.57	31.67	40.78	49.89	59.00	68.11	77.21	86.32	95.43	104.54	113.65	122.75
62	23.52	33.10	42.68	52.27	61.85	71.43	81.01	90.60	100.18	109.76	119.35	128.93
63	24.54	34.64	44.74	54.84	64.93	75.03	85.13	95.22	105.32	115.42	125.52	135.61
64	25.64	36.29	46.93	57.58	68.22	78.87	89.51	100.16	110.80	121.45	132.09	142.74
65	26.86	38.12	49.38	60.64	71.89	83.15	94.41	105.67	116.92	128.18	139.44	150.70
66	28.19	40.12	52.04	63.96	75.88	87.80	99.73	111.65	123.57	135.49	147.41	159.34
67	29.64	42.28	54.92	67.56	80.21	92.85	105.49	118.14	130.78	143.42	156.07	168.71
68	31.22	44.66	58.10	71.53	84.97	98.41	111.84	125.28	138.72	152.15	165.59	179.03
69	33.02	47.36	61.70	76.04	90.37	104.71	119.05	133.38	147.72	162.06	176.39	190.73
70	34.89	50.16	65.43	80.70	95.97	111.24	126.51	141.78	157.05	172.32	187.59	202.86
71	36.89	53.16	69.43	85.70	101.97	118.24	134.51	150.78	167.05	183.32	199.58	215.85
72	39.04	56.38	73.72	91.07	108.41	125.75	143.10	160.44	177.78	195.13	212.47	229.81
73	41.22	59.65	78.09	96.52	114.95	133.39	151.82	170.26	188.69	207.13	225.56	243.99
74	43.47	63.03	82.59	102.16	121.72	141.28	160.84	180.40	199.96	219.52	239.08	258.64
75	45.85	66.60	87.35	108.09	128.84	149.59	170.34	191.09	211.84	232.59	253.34	274.09
76	48.37	70.37	92.38	114.39	136.40	158.41	180.41	202.42	224.43	246.44	268.44	290.45
77	51.14	74.53	97.92	121.32	144.71	168.11	191.50	214.89	238.29	261.68	285.07	308.47
78	53.76	78.46	103.17	127.87	152.57	177.28	201.98	226.69	251.39	276.10	300.80	325.50
79	56.63	82.77	108.91	135.05	161.19	187.33	213.47	239.61	265.75	291.90	318.04	344.18
80	59.62	87.26	114.89	142.53	170.17	197.80	225.44	253.07	280.71	308.34	335.98	363.62

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**Express Issue Whole Life  
Male-Tobacco  
\$14,000-\$25,000**

Issue Age	Monthly EFT Premium Per Face Amount											
	14,000	15,000	16,000	17,000	18,000	19,000	20,000	21,000	22,000	23,000	24,000	25,000
25	68.05	72.60	77.15	81.70	86.25	90.80	95.35	99.90	104.45	109.00	113.55	118.10
26	68.05	72.60	77.15	81.70	86.25	90.80	95.35	99.90	104.45	109.00	113.55	118.10
27	68.05	72.60	77.15	81.70	86.25	90.80	95.35	99.90	104.45	109.00	113.55	118.10
28	68.05	72.60	77.15	81.70	86.25	90.80	95.35	99.90	104.45	109.00	113.55	118.10
29	68.05	72.60	77.15	81.70	86.25	90.80	95.35	99.90	104.45	109.00	113.55	118.10
30	68.05	72.60	77.15	81.70	86.25	90.80	95.35	99.90	104.45	109.00	113.55	118.10
31	68.05	72.60	77.15	81.70	86.25	90.80	95.35	99.90	104.45	109.00	113.55	118.10
32	68.05	72.60	77.15	81.70	86.25	90.80	95.35	99.90	104.45	109.00	113.55	118.10
33	68.05	72.60	77.15	81.70	86.25	90.80	95.35	99.90	104.45	109.00	113.55	118.10
34	68.05	72.60	77.15	81.70	86.25	90.80	95.35	99.90	104.45	109.00	113.55	118.10
35	68.05	72.60	77.15	81.70	86.25	90.80	95.35	99.90	104.45	109.00	113.55	118.10
36	68.05	72.60	77.15	81.70	86.25	90.80	95.35	99.90	104.45	109.00	113.55	118.10
37	68.05	72.60	77.15	81.70	86.25	90.80	95.35	99.90	104.45	109.00	113.55	118.10
38	68.05	72.60	77.15	81.70	86.25	90.80	95.35	99.90	104.45	109.00	113.55	118.10
39	68.05	72.60	77.15	81.70	86.25	90.80	95.35	99.90	104.45	109.00	113.55	118.10
40	68.05	72.60	77.15	81.70	86.25	90.80	95.35	99.90	104.45	109.00	113.55	118.10
41	68.05	72.60	77.15	81.70	86.25	90.80	95.35	99.90	104.45	109.00	113.55	118.10
42	68.05	72.60	77.15	81.70	86.25	90.80	95.35	99.90	104.45	109.00	113.55	118.10
43	68.05	72.60	77.15	81.70	86.25	90.80	95.35	99.90	104.45	109.00	113.55	118.10
44	68.05	72.60	77.15	81.70	86.25	90.80	95.35	99.90	104.45	109.00	113.55	118.10
45	68.05	72.60	77.15	81.70	86.25	90.80	95.35	99.90	104.45	109.00	113.55	118.10
46	70.08	74.77	79.47	84.16	88.86	93.55	98.25	102.94	107.64	112.33	117.03	121.72
47	72.31	77.16	82.02	86.87	91.73	96.58	101.44	106.29	111.14	116.00	120.85	125.71
48	74.80	79.83	84.86	89.89	94.93	99.96	104.99	110.02	115.05	120.09	125.12	130.15
49	77.52	82.75	87.97	93.20	98.43	103.65	108.88	114.11	119.33	124.56	129.79	135.01
50	80.47	85.91	91.35	96.78	102.22	107.66	113.10	118.53	123.97	129.41	134.84	140.28
51	83.65	89.31	94.98	100.64	106.31	111.97	117.64	123.30	128.96	134.63	140.29	145.96
52	87.04	92.95	98.86	104.76	110.67	116.58	122.48	128.39	134.29	140.20	146.11	152.01
53	90.69	96.86	103.03	109.19	115.36	121.53	127.69	133.86	140.03	146.20	152.36	158.53
54	94.27	100.69	107.12	113.54	119.96	126.39	132.81	139.23	145.66	152.08	158.50	164.92
55	98.44	105.16	111.88	118.61	125.33	132.05	138.77	145.49	152.21	158.93	165.65	172.37
56	102.76	109.79	116.82	123.85	130.88	137.91	144.94	151.96	158.99	166.02	173.05	180.08
57	107.56	114.93	122.30	129.67	137.05	144.42	151.79	159.16	166.53	173.90	181.28	188.65
58	112.81	120.56	128.30	136.05	143.80	151.55	159.29	167.04	174.79	182.53	190.28	198.03
59	118.84	127.02	135.20	143.38	151.56	159.73	167.91	176.09	184.27	192.45	200.62	208.80
60	125.13	133.76	142.39	151.01	159.64	168.27	176.90	185.52	194.15	202.78	211.41	220.03
61	131.86	140.97	150.08	159.19	168.29	177.40	186.51	195.62	204.73	213.83	222.94	232.05
62	138.51	148.10	157.68	167.26	176.85	186.43	196.01	205.59	215.18	224.76	234.34	243.93
63	145.71	155.81	165.90	176.00	186.10	196.20	206.29	216.39	226.49	236.58	246.68	256.78
64	153.39	164.03	174.68	185.32	195.97	206.61	217.26	227.90	238.55	249.19	259.84	270.48
65	161.95	173.21	184.47	195.73	206.98	218.24	229.50	240.76	252.01	263.27	274.53	285.78
66	171.26	183.18	195.10	207.02	218.95	230.87	242.79	254.71	266.63	278.56	290.48	302.40
67	181.35	193.99	206.64	219.28	231.92	244.57	257.21	269.85	282.49	295.14	307.78	320.42
68	192.46	205.90	219.34	232.77	246.21	259.64	273.08	286.52	299.95	313.39	326.83	340.26
69	205.07	219.41	233.74	248.08	262.42	276.75	291.09	305.43	319.77	334.10	348.44	362.78
70	218.13	233.40	248.67	263.94	279.21	294.48	309.75	325.02	340.29	355.56	370.83	386.10
71	232.12	248.39	264.66	280.93	297.20	313.47	329.74	346.01	362.28	378.55	394.82	411.09
72	247.16	264.50	281.84	299.19	316.53	333.87	351.22	368.56	385.90	403.25	420.59	437.93
73	262.43	280.86	299.30	317.73	336.16	354.60	373.03	391.47	409.90	428.34	446.77	465.20
74	278.21	297.77	317.33	336.89	356.45	376.01	395.57	415.13	434.69	454.26	473.82	493.38
75	294.83	315.58	336.33	357.08	377.83	398.58	419.33	440.08	460.82	481.57	502.32	523.07
76	312.46	334.47	356.48	378.48	400.49	422.50	444.51	466.52	488.52	510.53	532.54	554.55
77	331.86	355.26	378.65	402.04	425.44	448.83	472.22	495.62	519.01	542.41	565.80	589.19
78	350.21	374.91	399.62	424.32	449.02	473.73	498.43	523.14	547.84	572.54	597.25	621.95
79	370.32	396.46	422.60	448.74	474.88	501.02	527.16	553.30	579.44	605.58	631.72	657.86
80	391.25	418.89	446.52	474.16	501.80	529.43	557.07	584.70	612.34	639.98	667.61	695.25

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**Express Issue Whole Life  
Female-Tobacco  
\$2,000-\$13,000**

Issue Age	Monthly EFT Premium Per Face Amount											
	2,000	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000	11,000	12,000	13,000
25	12.70	16.87	21.04	25.22	29.39	33.56	37.74	41.91	46.08	50.26	54.43	58.60
26	12.70	16.87	21.04	25.22	29.39	33.56	37.74	41.91	46.08	50.26	54.43	58.60
27	12.70	16.87	21.04	25.22	29.39	33.56	37.74	41.91	46.08	50.26	54.43	58.60
28	12.70	16.87	21.04	25.22	29.39	33.56	37.74	41.91	46.08	50.26	54.43	58.60
29	12.70	16.87	21.04	25.22	29.39	33.56	37.74	41.91	46.08	50.26	54.43	58.60
30	12.70	16.87	21.04	25.22	29.39	33.56	37.74	41.91	46.08	50.26	54.43	58.60
31	12.70	16.87	21.04	25.22	29.39	33.56	37.74	41.91	46.08	50.26	54.43	58.60
32	12.70	16.87	21.04	25.22	29.39	33.56	37.74	41.91	46.08	50.26	54.43	58.60
33	12.70	16.87	21.04	25.22	29.39	33.56	37.74	41.91	46.08	50.26	54.43	58.60
34	12.70	16.87	21.04	25.22	29.39	33.56	37.74	41.91	46.08	50.26	54.43	58.60
35	12.70	16.87	21.04	25.22	29.39	33.56	37.74	41.91	46.08	50.26	54.43	58.60
36	12.70	16.87	21.04	25.22	29.39	33.56	37.74	41.91	46.08	50.26	54.43	58.60
37	12.70	16.87	21.04	25.22	29.39	33.56	37.74	41.91	46.08	50.26	54.43	58.60
38	12.70	16.87	21.04	25.22	29.39	33.56	37.74	41.91	46.08	50.26	54.43	58.60
39	12.70	16.87	21.04	25.22	29.39	33.56	37.74	41.91	46.08	50.26	54.43	58.60
40	12.70	16.87	21.04	25.22	29.39	33.56	37.74	41.91	46.08	50.26	54.43	58.60
41	12.70	16.87	21.04	25.22	29.39	33.56	37.74	41.91	46.08	50.26	54.43	58.60
42	12.70	16.87	21.04	25.22	29.39	33.56	37.74	41.91	46.08	50.26	54.43	58.60
43	12.70	16.87	21.04	25.22	29.39	33.56	37.74	41.91	46.08	50.26	54.43	58.60
44	12.70	16.87	21.04	25.22	29.39	33.56	37.74	41.91	46.08	50.26	54.43	58.60
45	12.70	16.87	21.04	25.22	29.39	33.56	37.74	41.91	46.08	50.26	54.43	58.60
46	12.96	17.27	21.58	25.88	30.19	34.50	38.80	43.11	47.42	51.73	56.03	60.34
47	13.25	17.70	22.14	26.59	31.04	35.49	39.94	44.39	48.84	53.28	57.73	62.18
48	13.55	18.16	22.76	27.36	31.96	36.56	41.16	45.77	50.37	54.97	59.57	64.17
49	13.88	18.64	23.41	28.17	32.93	37.70	42.46	47.22	51.99	56.75	61.52	66.28
50	14.22	19.15	24.09	29.02	33.96	38.89	43.83	48.76	53.70	58.63	63.57	68.50
51	14.58	19.69	24.81	29.92	35.04	40.15	45.27	50.38	55.50	60.61	65.73	70.84
52	14.96	20.26	25.57	30.87	36.18	41.48	46.79	52.09	57.40	62.70	68.01	73.31
53	15.36	20.86	26.37	31.87	37.38	42.88	48.39	53.89	59.40	64.90	70.41	75.91
54	15.78	21.50	27.21	32.93	38.64	44.36	50.07	55.79	61.50	67.22	72.93	78.65
55	16.26	22.21	28.16	34.12	40.07	46.02	51.98	57.93	63.88	69.84	75.79	81.75
56	16.70	22.88	29.05	35.23	41.40	47.58	53.75	59.93	66.10	72.28	78.45	84.63
57	17.18	23.59	30.00	36.42	42.83	49.24	55.66	62.07	68.49	74.90	81.31	87.73
58	17.69	24.36	31.03	37.70	44.37	51.04	57.71	64.38	71.05	77.72	84.39	91.06
59	18.29	25.25	32.22	39.19	46.16	53.12	60.09	67.06	74.03	80.99	87.96	94.93
60	18.90	26.17	33.44	40.72	47.99	55.26	62.54	69.81	77.08	84.36	91.63	98.90
61	19.55	27.15	34.75	42.34	49.94	57.54	65.14	72.74	80.34	87.94	95.54	103.14
62	20.29	28.26	36.23	44.21	52.18	60.15	68.12	76.09	84.06	92.03	100.00	107.97
63	21.08	29.44	37.80	46.17	54.53	62.89	71.26	79.62	87.98	96.35	104.71	113.07
64	21.93	30.72	39.50	48.29	57.08	65.87	74.66	83.45	92.23	101.02	109.81	118.60
65	22.84	32.08	41.32	50.56	59.81	69.05	78.29	87.54	96.78	106.02	115.27	124.51
66	23.82	33.55	43.28	53.02	62.75	72.49	82.22	91.95	101.69	111.42	121.15	130.89
67	24.81	35.04	45.27	55.51	65.74	75.97	86.20	96.43	106.66	116.89	127.12	137.35
68	25.97	36.79	47.60	58.41	69.22	80.04	90.85	101.66	112.47	123.29	134.10	144.91
69	27.21	38.64	50.07	61.50	72.93	84.36	95.80	107.23	118.66	130.09	141.52	152.95
70	28.57	40.69	52.80	64.91	77.02	89.13	101.24	113.36	125.47	137.58	149.69	161.80
71	29.93	42.72	55.50	68.29	81.08	93.87	106.66	119.45	132.24	145.03	157.81	170.60
72	31.31	44.79	58.28	71.76	85.24	98.72	112.20	125.68	139.16	152.65	166.13	179.61
73	32.65	46.79	60.94	75.09	89.24	103.39	117.53	131.68	145.83	159.98	174.13	188.27
74	33.98	48.79	63.61	78.42	93.23	108.05	122.86	137.68	152.49	167.30	182.12	196.93
75	35.35	50.85	66.36	81.86	97.36	112.86	128.36	143.86	159.37	174.87	190.37	205.87
76	36.84	53.09	69.33	85.58	101.83	118.07	134.32	150.57	166.81	183.06	199.30	215.55
77	38.46	55.52	72.58	89.63	106.69	123.75	140.80	157.86	174.92	191.97	209.03	226.09
78	40.11	57.98	75.86	93.74	111.62	129.50	147.37	165.25	183.13	201.01	218.88	236.76
79	41.87	60.63	79.39	98.14	116.90	135.66	154.42	173.18	191.94	210.70	229.46	248.22
80	43.68	63.35	83.02	102.69	122.35	142.02	161.69	181.35	201.02	220.69	240.35	260.02

**FOR AGENT USE ONLY – Not intended for soliciting or advertising to the public.  
Product and rider/benefit availability and issue ages may vary by state.**

**Express Issue Whole Life  
Female-Tobacco  
\$14,000-\$25,000**

Issue Age	Monthly EFT Premium Per Face Amount											
	14,000	15,000	16,000	17,000	18,000	19,000	20,000	21,000	22,000	23,000	24,000	25,000
25	62.78	66.95	71.12	75.30	79.47	83.64	87.81	91.99	96.16	100.33	104.51	108.68
26	62.78	66.95	71.12	75.30	79.47	83.64	87.81	91.99	96.16	100.33	104.51	108.68
27	62.78	66.95	71.12	75.30	79.47	83.64	87.81	91.99	96.16	100.33	104.51	108.68
28	62.78	66.95	71.12	75.30	79.47	83.64	87.81	91.99	96.16	100.33	104.51	108.68
29	62.78	66.95	71.12	75.30	79.47	83.64	87.81	91.99	96.16	100.33	104.51	108.68
30	62.78	66.95	71.12	75.30	79.47	83.64	87.81	91.99	96.16	100.33	104.51	108.68
31	62.78	66.95	71.12	75.30	79.47	83.64	87.81	91.99	96.16	100.33	104.51	108.68
32	62.78	66.95	71.12	75.30	79.47	83.64	87.81	91.99	96.16	100.33	104.51	108.68
33	62.78	66.95	71.12	75.30	79.47	83.64	87.81	91.99	96.16	100.33	104.51	108.68
34	62.78	66.95	71.12	75.30	79.47	83.64	87.81	91.99	96.16	100.33	104.51	108.68
35	62.78	66.95	71.12	75.30	79.47	83.64	87.81	91.99	96.16	100.33	104.51	108.68
36	62.78	66.95	71.12	75.30	79.47	83.64	87.81	91.99	96.16	100.33	104.51	108.68
37	62.78	66.95	71.12	75.30	79.47	83.64	87.81	91.99	96.16	100.33	104.51	108.68
38	62.78	66.95	71.12	75.30	79.47	83.64	87.81	91.99	96.16	100.33	104.51	108.68
39	62.78	66.95	71.12	75.30	79.47	83.64	87.81	91.99	96.16	100.33	104.51	108.68
40	62.78	66.95	71.12	75.30	79.47	83.64	87.81	91.99	96.16	100.33	104.51	108.68
41	62.78	66.95	71.12	75.30	79.47	83.64	87.81	91.99	96.16	100.33	104.51	108.68
42	62.78	66.95	71.12	75.30	79.47	83.64	87.81	91.99	96.16	100.33	104.51	108.68
43	62.78	66.95	71.12	75.30	79.47	83.64	87.81	91.99	96.16	100.33	104.51	108.68
44	62.78	66.95	71.12	75.30	79.47	83.64	87.81	91.99	96.16	100.33	104.51	108.68
45	62.78	66.95	71.12	75.30	79.47	83.64	87.81	91.99	96.16	100.33	104.51	108.68
46	64.65	68.95	73.26	77.57	81.87	86.18	90.49	94.79	99.10	103.41	107.71	112.02
47	66.63	71.08	75.53	79.98	84.43	88.87	93.32	97.77	102.22	106.67	111.12	115.57
48	68.78	73.38	77.98	82.58	87.18	91.78	96.39	100.99	105.59	110.19	114.79	119.39
49	71.04	75.81	80.57	85.33	90.10	94.86	99.63	104.39	109.15	113.92	118.68	123.44
50	73.44	78.37	83.31	88.24	93.18	98.11	103.05	107.98	112.91	117.85	122.78	127.72
51	75.96	81.07	86.19	91.30	96.42	101.53	106.65	111.76	116.88	121.99	127.11	132.22
52	78.62	83.92	89.23	94.53	99.83	105.14	110.44	115.75	121.05	126.36	131.66	136.97
53	81.42	86.92	92.43	97.93	103.44	108.94	114.45	119.95	125.46	130.96	136.47	141.97
54	84.37	90.08	95.80	101.51	107.23	112.94	118.66	124.37	130.09	135.80	141.52	147.24
55	87.70	93.65	99.61	105.56	111.51	117.47	123.42	129.37	135.33	141.28	147.23	153.19
56	90.80	96.98	103.15	109.33	115.50	121.68	127.85	134.03	140.20	146.38	152.55	158.73
57	94.14	100.55	106.97	113.38	119.79	126.21	132.62	139.03	145.45	151.86	158.27	164.69
58	97.73	104.40	111.07	117.74	124.41	131.09	137.76	144.43	151.10	157.77	164.44	171.11
59	101.90	108.86	115.83	122.80	129.77	136.73	143.70	150.67	157.64	164.60	171.57	178.54
60	106.18	113.45	120.72	128.00	135.27	142.54	149.82	157.09	164.36	171.64	178.91	186.18
61	110.73	118.33	125.93	133.53	141.13	148.73	156.33	163.93	171.53	179.12	186.72	194.32
62	115.94	123.92	131.89	139.86	147.83	155.80	163.77	171.74	179.71	187.68	195.65	203.63
63	121.44	129.80	138.17	146.53	154.89	163.26	171.62	179.98	188.35	196.71	205.07	213.44
64	127.39	136.18	144.96	153.75	162.54	171.33	180.12	188.91	197.69	206.48	215.27	224.06
65	133.75	142.99	152.24	161.48	170.72	179.97	189.21	198.45	207.70	216.94	226.18	235.42
66	140.62	150.36	160.09	169.82	179.56	189.29	199.02	208.76	218.49	228.22	237.96	247.69
67	147.59	157.82	168.05	178.28	188.51	198.74	208.97	219.20	229.43	239.67	249.90	260.13
68	155.72	166.53	177.35	188.16	198.97	209.78	220.60	231.41	242.22	253.03	263.85	274.66
69	164.38	175.81	187.24	198.67	210.10	221.53	232.96	244.39	255.83	267.26	278.69	290.12
70	173.91	186.03	198.14	210.25	222.36	234.47	246.58	258.70	270.81	282.92	295.03	307.14
71	183.39	196.18	208.97	221.76	234.55	247.33	260.12	272.91	285.70	298.49	311.28	324.07
72	193.09	206.57	220.05	233.54	247.02	260.50	273.98	287.46	300.94	314.42	327.91	341.39
73	202.42	216.57	230.72	244.87	259.01	273.16	287.31	301.46	315.61	329.75	343.90	358.05
74	211.75	226.56	241.38	256.19	271.00	285.82	300.63	315.45	330.26	345.07	359.89	374.70
75	221.37	236.87	252.38	267.88	283.38	298.88	314.38	329.88	345.39	360.89	376.39	391.89
76	231.80	248.04	264.29	280.53	296.78	313.03	329.27	345.52	361.77	378.01	394.26	410.50
77	243.14	260.20	277.26	294.31	311.37	328.43	345.48	362.54	379.60	396.65	413.71	430.77
78	254.64	272.52	290.40	308.27	326.15	344.03	361.91	379.79	397.66	415.54	433.42	451.30
79	266.97	285.73	304.49	323.25	342.01	360.77	379.53	398.29	417.05	435.80	454.56	473.32
80	279.69	299.36	319.02	338.69	358.36	378.02	397.69	417.36	437.03	456.69	476.36	496.03

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# Guaranteed Issue Whole Life Male Non-Tobacco/Tobacco \$5,000-\$10,000

Male Non-Tobacco						Issue Age	Male Tobacco					
Monthly EFT Premium By Face Amount							Monthly EFT Premium By Face Amount					
\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000		\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
31.33	36.73	42.13	47.52	52.92	58.32	45	34.82	40.91	47.00	53.10	59.19	65.28
32.11	37.66	43.22	48.77	54.32	59.87	46	35.90	42.22	48.53	54.84	61.15	67.46
32.92	38.63	44.35	50.06	55.78	61.49	47	37.04	43.58	50.12	56.65	63.19	69.73
33.75	39.63	45.51	51.39	57.27	63.15	48	38.22	45.00	51.77	58.55	65.32	72.10
34.60	40.66	46.71	52.76	58.81	64.86	49	39.46	46.48	53.50	60.52	67.55	74.57
35.49	41.72	47.95	54.18	60.40	66.63	50	40.74	48.02	55.29	62.57	69.85	77.13
36.41	42.82	49.23	55.64	62.05	68.46	51	42.07	49.62	57.16	64.71	72.25	79.80
37.34	43.94	50.54	57.13	63.73	70.33	52	43.46	51.28	59.10	66.92	74.74	82.56
38.31	45.10	51.89	58.69	65.48	72.27	53	44.90	53.01	61.12	69.23	77.34	85.45
39.31	46.30	53.30	60.29	67.28	74.27	54	46.40	54.81	63.22	71.63	80.04	88.45
40.54	47.78	55.02	62.26	69.50	76.73	55	48.25	57.03	65.80	74.58	83.36	92.14
41.88	49.39	56.89	64.40	71.91	79.41	56	50.24	59.42	68.60	77.78	86.96	96.14
43.28	51.07	58.86	66.64	74.43	82.22	57	52.34	61.94	71.54	81.14	90.74	100.34
44.74	52.82	60.90	68.98	77.06	85.14	58	54.57	64.61	74.66	84.70	94.75	104.79
46.28	54.66	63.05	71.43	79.82	88.20	59	56.92	67.43	77.95	88.46	98.98	109.49
47.88	56.59	65.30	74.01	82.71	91.42	60	59.41	70.42	81.44	92.45	103.46	114.47
49.57	58.62	67.66	76.71	85.75	94.80	61	62.06	73.60	85.14	96.68	108.22	119.76
51.34	60.74	70.13	79.53	88.93	98.33	62	64.85	76.94	89.04	101.14	113.24	125.34
53.20	62.97	72.74	82.51	92.28	102.05	63	67.81	80.50	93.19	105.88	118.57	131.27
55.14	65.30	75.46	85.62	95.78	105.94	64	70.94	84.25	97.57	110.89	124.20	137.52
57.19	67.75	78.32	88.89	99.45	110.02	65	74.25	88.24	102.22	116.20	130.18	144.16
59.86	70.97	82.07	93.17	104.28	115.38	66	78.12	92.88	107.63	122.38	137.14	151.89
62.38	73.98	85.59	97.20	108.80	120.41	67	81.74	97.21	112.69	128.17	143.65	159.12
65.05	77.20	89.34	101.48	113.62	125.76	68	85.60	101.85	118.10	134.35	150.60	166.85
67.90	80.61	93.32	106.04	118.75	131.46	69	89.71	106.79	123.86	140.93	158.01	175.08
70.93	84.24	97.56	110.87	124.19	137.50	70	94.10	112.05	130.00	147.96	165.91	183.86
74.14	88.09	102.05	116.01	129.97	143.92	71	98.76	117.64	136.53	155.41	174.29	193.17
77.53	92.17	106.80	121.44	136.07	150.71	72	103.70	123.57	143.44	163.31	183.18	203.05
81.09	96.44	111.79	127.14	142.49	157.84	73	108.89	129.80	150.71	171.62	192.53	213.44
84.83	100.93	117.02	133.12	149.21	165.31	74	114.35	136.35	158.35	180.35	202.35	224.35
88.74	105.62	122.50	139.37	156.25	173.13	75	120.07	143.21	166.36	189.50	212.64	235.79

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## Guaranteed Issue Whole Life Female Non-Tobacco/Tobacco \$5,000-\$10,000

Female Non-Tobacco						Issue Age	Female Tobacco					
Monthly EFT Premium By Face Amount							Monthly EFT Premium By Face Amount					
\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	
29.01	33.94	38.87	43.81	48.74	53.67	45	31.91	37.42	42.94	48.45	53.96	59.47
29.65	34.71	39.78	44.84	49.90	54.96	46	32.81	38.50	44.19	49.88	55.57	61.27
30.32	35.51	40.70	45.89	51.09	56.28	47	33.73	39.60	45.48	51.35	57.23	63.10
30.99	36.32	41.65	46.98	52.31	57.64	48	34.68	40.74	46.81	52.88	58.94	65.01
31.69	37.16	42.63	48.10	53.57	59.04	49	35.67	41.93	48.19	54.46	60.72	66.98
32.41	38.02	43.63	49.24	54.85	60.47	50	36.69	43.16	49.62	56.09	62.56	69.03
33.14	38.90	44.66	50.42	56.18	61.94	51	37.75	44.43	51.11	57.79	64.47	71.15
33.90	39.80	45.71	51.62	57.53	63.44	52	38.85	45.74	52.64	59.54	66.44	73.34
34.67	40.73	46.80	52.86	58.93	64.99	53	39.99	47.11	54.24	61.37	68.49	75.62
35.47	41.69	47.91	54.13	60.36	66.58	54	41.16	48.52	55.88	63.25	70.61	77.97
36.44	42.86	49.28	55.69	62.11	68.53	55	42.60	50.25	57.90	65.55	73.20	80.85
37.50	44.13	50.76	57.39	64.02	70.65	56	44.16	52.12	60.09	68.05	76.01	83.97
38.60	45.45	52.30	59.15	66.00	72.85	57	45.80	54.09	62.38	70.66	78.95	87.24
39.75	46.84	53.92	61.00	68.08	75.16	58	47.52	56.16	64.79	73.43	82.06	90.70
40.95	48.27	55.59	62.90	70.22	77.54	59	49.33	58.33	67.33	76.32	85.32	94.32
42.20	49.77	57.34	64.91	72.48	80.05	60	51.24	60.62	70.00	79.38	88.76	98.14
43.51	51.34	59.17	67.00	74.84	82.67	61	53.26	63.04	72.82	82.60	92.38	102.16
44.87	52.97	61.07	69.18	77.28	85.38	62	55.38	65.58	75.79	85.99	96.20	106.40
46.28	54.67	63.06	71.44	79.83	88.22	63	57.61	68.26	78.92	89.57	100.22	110.87
47.98	56.71	65.43	74.16	82.88	91.61	64	60.28	71.46	82.65	93.83	105.02	116.21
49.31	58.30	67.30	76.29	85.28	94.27	65	62.44	74.05	85.67	97.29	108.90	120.52
51.20	60.57	69.95	79.32	88.69	98.06	66	65.13	77.28	89.44	101.60	113.75	125.91
52.95	62.67	72.39	82.11	91.83	101.55	67	67.59	80.23	92.88	105.53	118.17	130.82
54.79	64.88	74.96	85.05	95.14	105.23	68	70.20	83.37	96.53	109.70	122.87	136.04
56.73	67.21	77.69	88.16	98.64	109.12	69	72.97	86.69	100.41	114.14	127.86	141.58
58.79	69.68	80.57	91.45	102.34	113.23	70	75.90	90.21	104.52	118.83	133.14	147.45
60.96	72.28	83.61	94.93	106.25	117.57	71	79.00	93.93	108.85	123.78	138.71	153.64
63.23	75.01	86.78	98.56	110.34	122.11	72	82.25	97.83	113.42	129.00	144.58	160.16
65.61	77.86	90.11	102.36	114.61	126.86	73	85.67	101.93	118.20	134.46	150.72	166.99
68.08	80.82	93.57	106.31	119.06	131.81	74	89.22	106.19	123.17	140.14	157.11	174.09
70.65	83.91	97.17	110.43	123.69	136.96	75	92.92	110.63	128.35	146.06	163.78	181.49

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## Rider/Benefit Premium Rates Waiver of Premium (Rates Per \$1,000)

Male Rates Per Thousand		Issue Age	Female Rates Per Thousand	
Non-Tobacco	Tobacco		Non-Tobacco	Tobacco
0.20	0.22	18	0.21	0.22
0.20	0.22	19	0.21	0.22
0.21	0.24	20	0.21	0.23
0.22	0.25	21	0.22	0.25
0.22	0.26	22	0.22	0.25
0.23	0.27	23	0.24	0.26
0.24	0.28	24	0.25	0.28
0.25	0.29	25	0.26	0.29
0.26	0.31	26	0.27	0.30
0.27	0.32	27	0.28	0.31
0.28	0.34	28	0.30	0.33
0.31	0.36	29	0.31	0.34
0.33	0.39	30	0.32	0.36
0.35	0.41	31	0.33	0.39
0.37	0.43	32	0.35	0.41
0.39	0.45	33	0.38	0.43
0.41	0.49	34	0.40	0.46
0.43	0.51	35	0.42	0.49
0.46	0.54	36	0.44	0.53
0.50	0.59	37	0.48	0.57
0.53	0.63	38	0.52	0.61
0.57	0.68	39	0.55	0.66
0.62	0.73	40	0.59	0.70
0.67	0.80	41	0.63	0.77
0.73	0.88	42	0.68	0.84
0.78	0.95	43	0.74	0.91
0.86	1.03	44	0.80	1.00
0.92	1.12	45	0.86	1.10
1.00	1.23	46	0.91	1.18
1.08	1.36	47	0.99	1.28
1.19	1.51	48	1.07	1.40
1.33	1.69	49	1.18	1.54
1.48	1.90	50	1.29	1.71
1.66	2.16	51	1.43	1.91
1.85	2.45	52	1.57	2.15
2.07	2.78	53	1.74	2.38
2.31	3.14	54	1.92	2.66
2.58	3.56	55	2.13	2.98

### Child Rider Rates (EFT Monthly)

\$5,000	=	\$2.18
\$10,000	=	\$4.35
\$15,000	=	\$6.53
\$20,000	=	\$8.70

### Child Rider Coverage

Issue Ages: 30 days-18 (age last)  
Child Rider Coverage cannot exceed face amount of the base policy.

### Accidental Death Benefit (Rates Per \$1,000)

Age: 20-30	\$1.25
33-45	\$1.50
46-56	\$1.75
57-60	\$2.00

### Accidental Death Benefit Max

Issue Ages: 20-60 (age last)  
Face Amounts Maximums:  
Deluxe Whole life \$50,000  
Premier Whole Life \$100,000  
ADB rider cannot exceed face amount of base policy.

### Instructions:

#### **Child Rider:**

Add Child Rider rate to precalculated rate.

#### **Waiver of Premium/Accidental Death Benefit**

Multiply number of 1,000's in rider face amount by the rate per thousand.  
Then, add figure to precalculated rate.

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Product and rider/benefit availability and issue ages may vary by state.**