



SENIOR LIFE
INSURANCE COMPANY

RATES MANUAL

Whole Life

Rates and Manual Premium Calculation Examples

The following calculations are based on a 65 year old Male applying for a \$5,000 Standard Whole Life with ADB:

Annual

$$\begin{aligned} & \$5,000 / 1,000 = 5 \\ & 103.00 + 2.50 \text{ (ADB)} = \$105.50 \\ & 5 \times \$105.50 \text{ (annual rate per } \$1,000 \text{ including ADB)} = \$527.50 \\ & \$527.50 + \$36.00 \text{ (annual policy fee)} = \mathbf{\$563.50} \end{aligned}$$

Semi-Annual

$$\begin{aligned} & \$5,000 / 1,000 = 5 \\ & 103.00 + 2.50 \text{ (ADB)} = \$105.50 \\ & 5 \times \$105.50 \text{ (annual rate per } \$1,000 \text{ including ADB)} = \$527.50 \\ & \$527.50 \times .52 \text{ (semi-annual mode factor)} = \$274.30 \\ & \$274.30 + \$18.72 \text{ (semi-annual policy fee)} = \mathbf{\$293.02} \end{aligned}$$

Monthly

$$\begin{aligned} & \$5,000 / 1,000 = 5 \\ & 103.00 + 2.50 \text{ (ADB)} = \$105.50 \\ & 5 \times \$105.50 \text{ (annual rate per } \$1,000 \text{ including ADB)} = \$527.50 \\ & \$527.50 \times .085 \text{ (monthly mode factor)} = \$44.84 \\ & \$44.84 + \$3.06 \text{ (monthly policy fee)} = \mathbf{\$47.90} \end{aligned}$$

Mode Factors	Policy Fee Per Policy		ADB Rider	
	Annual	Monthly	Age	Annual Rate
Semi-Annual, multiply Annual x .52	\$36.00		0-55	\$1.50
Monthly, multiply Annual x .085	\$18.72		56-60	\$2.00
	\$3.06		61-65	\$2.50
			66-70	\$3.25
			71-75	\$4.50
			76-80	\$6.50
			81-85	\$9.00
			Joint First to Die	
			40-69	\$3.33
			70-80	\$6.66
			81-85	\$16.66

Ultimate Preferred Whole Life

Age Last Birth Date	Male Annual Rate Per \$1,000	Female Annual Rate Per \$1,000	Age Last Birth Date	Male Annual Rate Per \$1,000	Female Annual Rate Per \$1,000
40	\$15.09	\$12.59	61	\$39.56	\$30.96
41	\$15.57	\$13.15	62	\$42.07	\$32.48
42	\$16.09	\$13.61	63	\$44.76	\$33.90
43	\$16.65	\$14.17	64	\$47.65	\$35.34
44	\$17.25	\$14.64	65	\$50.59	\$36.77
45	\$17.95	\$15.11	66	\$54.97	\$39.28
46	\$18.65	\$16.09	67	\$58.70	\$41.78
47	\$19.40	\$16.55	68	\$62.43	\$44.27
48	\$20.24	\$17.02	69	\$66.16	\$46.78
49	\$21.12	\$17.25	70	\$69.01	\$49.28
50	\$22.05	\$17.72	71	\$75.49	\$51.78
51	\$23.13	\$18.65	72	\$79.37	\$54.28
52	\$24.29	\$19.58	73	\$83.18	\$56.77
53	\$25.55	\$20.52	74	\$86.98	\$59.28
54	\$26.86	\$21.45	75	\$90.77	\$61.78
55	\$28.25	\$22.61	76	\$100.29	\$68.97
56	\$29.84	\$23.69	77	\$109.80	\$76.17
57	\$31.47	\$24.94	78	\$117.67	\$83.37
58	\$33.27	\$26.11	79	\$124.86	\$90.56
59	\$35.17	\$27.65	80	\$132.42	\$97.77
60	\$37.21	\$28.91			

Super Preferred Whole Life

Age Last Birth Date	Male Annual Rate Per \$1,000	Female Annual Rate Per \$1,000	Age Last Birth Date	Male Annual Rate Per \$1,000	Female Annual Rate Per \$1,000
40	\$16.18	\$13.50	61	\$42.42	\$33.20
41	\$16.70	\$14.10	62	\$45.12	\$35.50
42	\$17.25	\$14.60	63	\$48.00	\$37.50
43	\$17.85	\$15.20	64	\$51.10	\$39.81
44	\$18.50	\$15.70	65	\$54.25	\$41.25
45	\$19.25	\$16.20	66	\$58.95	\$43.70
46	\$20.00	\$17.25	67	\$62.95	\$46.00
47	\$20.80	\$17.75	68	\$66.95	\$48.47
48	\$21.70	\$18.25	69	\$70.95	\$51.16
49	\$22.65	\$18.50	70	\$74.00	\$54.00
50	\$23.65	\$19.00	71	\$80.95	\$56.90
51	\$24.80	\$20.00	72	\$86.95	\$59.91
52	\$26.05	\$21.00	73	\$92.85	\$63.13
53	\$27.40	\$22.00	74	\$98.21	\$66.53
54	\$28.80	\$23.00	75	\$103.94	\$70.12
55	\$30.30	\$24.25	76	\$111.87	\$82.00
56	\$32.00	\$25.40	77	\$118.48	\$89.00
57	\$33.75	\$26.75	78	\$126.19	\$97.00
58	\$35.68	\$28.00	79	\$133.90	\$105.00
59	\$37.72	\$29.65	80	\$142.00	\$114.00
60	\$39.90	\$31.00			

Preferred Whole Life

Age Last Birth Date	Male Annual Rate Per \$1,000	Female Annual Rate Per \$1,000	Age Last Birth Date	Male Annual Rate Per \$1,000	Female Annual Rate Per \$1,000
0	\$7.99	\$7.74	41	\$29.33	\$23.74
1	\$8.18	\$7.88	42	\$30.22	\$24.54
2	\$8.47	\$8.12	43	\$31.12	\$25.34
3	\$8.80	\$8.39	44	\$32.02	\$26.13
4	\$9.16	\$8.67	45	\$32.92	\$26.93
5	\$9.53	\$8.97	46	\$34.21	\$27.93
6	\$9.92	\$9.29	47	\$35.51	\$28.93
7	\$10.33	\$9.63	48	\$36.81	\$29.93
8	\$10.77	\$9.98	49	\$38.10	\$30.92
9	\$11.24	\$10.35	50	\$39.40	\$31.92
10	\$11.74	\$10.74	51	\$41.30	\$33.32
11	\$12.26	\$11.15	52	\$43.19	\$34.71
12	\$12.80	\$11.58	53	\$45.09	\$36.11
13	\$13.37	\$12.02	54	\$46.98	\$37.51
14	\$13.96	\$12.47	55	\$48.88	\$38.90
15	\$14.56	\$12.86	56	\$50.97	\$40.50
16	\$15.14	\$13.28	57	\$53.07	\$42.09
17	\$15.72	\$13.70	58	\$55.16	\$43.69
18	\$16.30	\$14.12	59	\$57.26	\$45.29
19	\$16.88	\$14.54	60	\$59.35	\$46.88
20	\$17.46	\$14.96	61	\$62.04	\$49.68
21	\$17.86	\$15.26	62	\$64.74	\$52.47
22	\$18.25	\$15.56	63	\$67.43	\$55.26
23	\$18.65	\$15.86	64	\$70.12	\$58.05
24	\$19.05	\$16.16	65	\$72.82	\$60.85
25	\$19.45	\$16.46	66	\$76.91	\$64.84
26	\$19.85	\$16.76	67	\$81.00	\$68.83
27	\$20.25	\$17.06	68	\$85.09	\$72.82
28	\$20.65	\$17.36	69	\$89.18	\$76.81
29	\$21.05	\$17.66	70	\$93.27	\$80.80
30	\$21.45	\$17.96	71	\$101.55	\$86.58
31	\$21.95	\$18.45	72	\$109.82	\$92.37
32	\$22.44	\$18.95	73	\$118.10	\$98.15
33	\$22.94	\$19.45	74	\$126.38	\$103.94
34	\$23.44	\$19.95	75	\$134.66	\$109.73
35	\$23.94	\$20.45	76	\$150.02	\$121.10
36	\$24.84	\$20.95	77	\$165.39	\$132.47
37	\$25.74	\$21.45	78	\$180.75	\$143.84
38	\$26.63	\$21.95	79	\$196.11	\$155.21
39	\$27.53	\$22.44	80	\$211.47	\$166.58
40	\$28.43	\$22.94			

Standard Whole Life

Age Last Birth Date	Male Annual Rate Per \$1,000	Female Annual Rate Per \$1,000	Age Last Birth Date	Male Annual Rate Per \$1,000	Female Annual Rate Per \$1,000
0	\$8.01	\$7.76	43	\$37.00	\$30.70
1	\$8.20	\$7.90	44	\$38.00	\$31.60
2	\$8.49	\$8.14	45	\$39.00	\$32.50
3	\$8.82	\$8.41	46	\$40.60	\$33.60
4	\$9.18	\$8.69	47	\$42.20	\$34.70
5	\$9.55	\$8.99	48	\$43.80	\$35.80
6	\$9.94	\$9.31	49	\$45.40	\$36.90
7	\$10.36	\$9.65	50	\$47.00	\$38.00
8	\$10.80	\$10.00	51	\$49.20	\$39.40
9	\$11.27	\$10.38	52	\$51.40	\$40.80
10	\$11.77	\$10.77	53	\$53.60	\$42.20
11	\$12.69	\$11.49	54	\$55.80	\$43.70
12	\$13.62	\$12.22	55	\$58.00	\$45.50
13	\$14.54	\$12.94	56	\$60.40	\$47.50
14	\$15.46	\$13.66	57	\$62.80	\$49.49
15	\$16.39	\$14.39	58	\$67.00	\$51.49
16	\$17.31	\$15.11	59	\$69.00	\$53.48
17	\$18.23	\$15.83	60	\$74.00	\$55.48
18	\$19.15	\$16.55	61	\$79.00	\$59.17
19	\$20.08	\$17.28	62	\$85.00	\$62.86
20	\$21.00	\$18.00	63	\$91.00	\$66.56
21	\$21.40	\$18.30	64	\$97.00	\$71.00
22	\$21.80	\$18.60	65	\$103.00	\$76.00
23	\$22.20	\$18.90	66	\$109.00	\$82.00
24	\$22.60	\$19.20	67	\$116.00	\$89.00
25	\$23.00	\$19.50	68	\$123.00	\$96.00
26	\$23.50	\$19.90	69	\$130.00	\$104.00
27	\$24.00	\$20.30	70	\$138.00	\$113.00
28	\$24.50	\$20.70	71	\$147.00	\$122.00
29	\$25.00	\$21.10	72	\$157.00	\$131.00
30	\$25.50	\$21.50	73	\$167.00	\$140.00
31	\$26.20	\$22.10	74	\$178.00	\$150.00
32	\$26.90	\$22.70	75	\$190.00	\$161.00
33	\$27.60	\$23.30	76	\$203.00	\$173.00
34	\$28.30	\$23.90	77	\$217.00	\$186.00
35	\$29.00	\$24.50	78	\$233.00	\$200.00
36	\$30.00	\$25.20	79	\$251.00	\$215.00
37	\$31.00	\$25.90	80	\$271.00	\$232.00
38	\$32.00	\$26.60	81	\$277.85	\$251.00
39	\$33.00	\$27.30	82	\$285.86	\$260.17
40	\$34.00	\$28.00	83	\$293.88	\$269.35
41	\$35.00	\$28.90	84	\$301.89	\$278.52
42	\$36.00	\$29.80	85	\$309.91	\$287.69

Joint First To Die Standard Whole Life

Age Last Birth Date	Annual Rate Per \$1,000	Age Last Birth Date	Annual Rate Per \$1,000
40	\$32.00	63	\$111.00
41	\$33.00	64	\$121.00
42	\$34.00	65	\$132.00
43	\$36.00	66	\$143.00
44	\$38.00	67	\$156.00
45	\$41.00	68	\$161.00
46	\$43.00	69	\$167.00
47	\$46.00	70	\$173.00
48	\$48.00	71	\$179.00
49	\$50.00	72	\$185.00
50	\$52.00	73	\$200.00
51	\$53.00	74	\$218.00
52	\$56.00	75	\$235.00
53	\$61.00	76	\$257.00
54	\$64.00	77	\$278.00
55	\$68.00	78	\$302.00
56	\$73.00	79	\$327.00
57	\$79.00	80	\$354.00
58	\$83.00	81	\$385.00
59	\$87.00	82	\$418.00
60	\$92.00	83	\$458.00
61	\$97.00	84	\$500.00
62	\$102.00	85	\$550.00

20 Pay Standard Whole Life

Age Last Birth Date	Male Annual Rate Per \$1,000	Female Annual Rate Per \$1,000	Age Last Birth Date	Male Annual Rate Per \$1,000	Female Annual Rate Per \$1,000
0	\$13.00	\$11.47	31	\$38.01	\$33.43
1	\$13.21	\$11.66	32	\$38.71	\$34.03
2	\$13.44	\$11.86	33	\$39.40	\$34.63
3	\$13.68	\$12.08	34	\$40.10	\$35.22
4	\$13.95	\$12.31	35	\$40.80	\$35.82
5	\$14.23	\$12.56	36	\$41.79	\$36.52
6	\$14.53	\$12.83	37	\$42.79	\$37.21
7	\$14.86	\$13.11	38	\$43.78	\$37.91
8	\$15.21	\$13.42	39	\$44.78	\$38.61
9	\$15.58	\$13.75	40	\$45.77	\$39.30
10	\$15.98	\$14.10	41	\$46.57	\$40.20
11	\$17.66	\$14.49	42	\$47.36	\$41.09
12	\$19.35	\$16.86	43	\$48.16	\$41.99
13	\$21.03	\$18.23	44	\$48.95	\$42.88
14	\$22.73	\$19.60	45	\$49.75	\$43.78
15	\$24.41	\$20.98	46	\$51.14	\$44.78
16	\$26.09	\$22.36	47	\$52.54	\$45.77
17	\$27.78	\$23.73	48	\$53.93	\$46.77
18	\$29.46	\$25.10	49	\$55.32	\$47.76
19	\$31.15	\$26.49	50	\$56.72	\$48.76
20	\$32.84	\$27.86	51	\$58.61	\$50.25
21	\$33.23	\$28.36	52	\$60.50	\$51.74
22	\$33.63	\$28.86	53	\$62.39	\$53.23
23	\$34.03	\$29.35	54	\$64.28	\$54.73
24	\$34.43	\$29.85	55	\$66.17	\$56.22
25	\$34.83	\$30.35	56	\$68.16	\$57.61
26	\$35.32	\$30.85	57	\$70.15	\$59.00
27	\$35.82	\$31.34	58	\$72.14	\$60.40
28	\$36.32	\$31.84	59	\$74.13	\$61.79
29	\$36.82	\$32.34	60	\$76.12	\$63.18
30	\$37.31	\$32.84			

Substandard Whole Life

Age Last Birth Date	Male Annual Rate Per \$1,000	Female Annual Rate Per \$1,000	Age Last Birth Date	Male Annual Rate Per \$1,000	Female Annual Rate Per \$1,000
40	\$81.02	\$76.45	63	\$137.33	\$105.45
41	\$82.37	\$77.38	64	\$140.13	\$107.77
42	\$84.94	\$77.61	65	\$142.94	\$110.06
43	\$87.52	\$78.76	66	\$145.91	\$114.11
44	\$90.09	\$79.92	67	\$155.36	\$121.35
45	\$92.66	\$81.08	68	\$164.80	\$129.43
46	\$94.28	\$83.75	69	\$174.25	\$137.53
47	\$95.79	\$86.32	70	\$183.69	\$145.62
48	\$97.22	\$88.75	71	\$193.08	\$156.27
49	\$98.55	\$91.06	72	\$202.48	\$166.93
50	\$99.79	\$93.26	73	\$211.89	\$177.58
51	\$100.37	\$93.37	74	\$223.40	\$190.03
52	\$100.93	\$93.49	75	\$232.88	\$200.77
53	\$104.09	\$93.60	76	\$257.30	\$211.88
54	\$106.76	\$93.72	77	\$275.71	\$229.31
55	\$109.43	\$93.84	78	\$299.74	\$242.95
56	\$112.10	\$93.96	79	\$337.74	\$270.68
57	\$114.77	\$94.08	80	\$352.30	\$282.94
58	\$117.44	\$94.20	81	\$361.21	\$296.18
59	\$120.11	\$94.32	82	\$371.62	\$309.60
60	\$122.78	\$94.44	83	\$382.04	\$320.53
61	\$125.45	\$95.93	84	\$389.86	\$334.22
62	\$134.53	\$103.52	85	\$393.94	\$345.23

Modified Whole Life

Age Last Birth Date	Male Annual Rate Per \$1,000	Female Annual Rate Per \$1,000	Age Last Birth Date	Male Annual Rate Per \$1,000	Female Annual Rate Per \$1,000
40	\$81.02	\$76.45	63	\$130.79	\$100.43
41	\$82.37	\$77.38	64	\$133.46	\$102.64
42	\$84.94	\$77.61	65	\$136.13	\$104.82
43	\$87.52	\$78.76	66	\$138.96	\$108.68
44	\$90.09	\$79.92	67	\$147.96	\$115.57
45	\$92.66	\$81.08	68	\$156.95	\$123.27
46	\$94.28	\$83.75	69	\$165.95	\$130.98
47	\$95.79	\$86.32	70	\$174.94	\$138.69
48	\$97.22	\$88.75	71	\$183.89	\$148.83
49	\$98.55	\$91.06	72	\$192.84	\$158.98
50	\$99.79	\$93.26	73	\$201.80	\$169.12
51	\$100.37	\$93.37	74	\$210.75	\$179.27
52	\$100.93	\$93.49	75	\$219.70	\$189.41
53	\$104.09	\$93.60	76	\$229.73	\$199.89
54	\$106.76	\$93.72	77	\$239.75	\$210.38
55	\$109.43	\$93.84	78	\$249.78	\$220.86
56	\$112.10	\$93.96	79	\$259.80	\$231.35
57	\$114.77	\$94.08	80	\$271.00	\$241.83
58	\$117.44	\$94.20	81	\$277.85	\$251.00
59	\$120.11	\$94.32	82	\$285.86	\$260.17
60	\$122.78	\$94.44	83	\$293.88	\$269.35
61	\$125.45	\$95.93	84	\$299.89	\$278.52
62	\$128.12	\$98.59	85	\$303.03	\$287.69

Missouri Modified Graded Whole Life

Age Last Birth Date	Male Annual Rate Per \$1,000	Female Annual Rate Per \$1,000	Age Last Birth Date	Male Annual Rate Per \$1,000	Female Annual Rate Per \$1,000
76	\$252.70	\$219.88	81	\$297.30	\$276.10
77	\$263.73	\$231.42	82	\$300.15	\$282.28
78	\$274.76	\$242.95	83	\$301.23	\$284.70
79	\$285.78	\$254.49	84	\$302.20	\$286.60
80	\$294.04	\$266.01	85	\$303.03	\$287.69

Easy Issue Whole Life

Age Last Birth Date	Male Annual Rate Per \$1,000	Female Annual Rate Per \$1,000	Age Last Birth Date	Male Annual Rate Per \$1,000	Female Annual Rate Per \$1,000
0	\$34.65	\$27.72	43	\$87.52	\$78.76
1	\$35.00	\$27.93	44	\$90.09	\$79.92
2	\$35.34	\$28.14	45	\$92.66	\$81.08
3	\$35.69	\$28.34	46	\$94.28	\$83.75
4	\$36.04	\$28.55	47	\$95.79	\$86.32
5	\$36.38	\$28.76	48	\$97.22	\$88.75
6	\$36.73	\$28.97	49	\$98.55	\$91.06
7	\$37.08	\$29.18	50	\$99.79	\$93.26
8	\$37.42	\$29.38	51	\$100.37	\$93.37
9	\$37.77	\$29.59	52	\$100.93	\$93.49
10	\$38.12	\$29.80	53	\$104.09	\$93.60
11	\$38.46	\$30.01	54	\$106.76	\$93.72
12	\$38.81	\$30.21	55	\$109.43	\$93.84
13	\$39.15	\$30.42	56	\$112.10	\$93.96
14	\$39.50	\$30.63	57	\$114.77	\$94.08
15	\$39.85	\$30.84	58	\$117.44	\$94.20
16	\$40.19	\$31.05	59	\$120.11	\$94.32
17	\$40.54	\$31.25	60	\$122.78	\$94.44
18	\$40.89	\$31.46	61	\$125.45	\$95.93
19	\$41.23	\$31.67	62	\$128.12	\$98.59
20	\$41.58	\$31.88	63	\$130.79	\$100.43
21	\$42.08	\$32.79	64	\$133.46	\$102.64
22	\$43.16	\$34.16	65	\$136.13	\$104.82
23	\$44.26	\$35.52	66	\$138.96	\$108.68
24	\$45.35	\$36.89	67	\$147.96	\$115.57
25	\$46.45	\$38.25	68	\$156.95	\$123.27
26	\$47.12	\$39.31	69	\$165.95	\$130.98
27	\$48.47	\$40.93	70	\$174.94	\$138.69
28	\$49.82	\$42.54	71	\$183.89	\$148.83
29	\$51.16	\$44.15	72	\$192.84	\$158.98
30	\$52.51	\$45.78	73	\$201.80	\$169.12
31	\$53.86	\$47.22	74	\$210.75	\$179.27
32	\$55.97	\$48.35	75	\$219.70	\$189.41
33	\$58.10	\$51.47	76	\$229.73	\$199.89
34	\$60.22	\$53.59	77	\$239.75	\$210.38
35	\$62.35	\$55.72	78	\$249.78	\$220.86
36	\$65.34	\$59.19	79	\$259.80	\$231.35
37	\$69.26	\$63.51	80	\$271.00	\$241.83
38	\$73.18	\$67.82	81	\$277.85	\$251.00
39	\$77.10	\$72.13	82	\$285.86	\$260.17
40	\$81.02	\$76.45	83	\$293.88	\$269.35
41	\$82.37	\$77.38	84	\$299.89	\$278.52
42	\$84.94	\$77.61	85	\$303.03	\$287.69

Missouri Easy Issue Graded Whole Life

Age Last Birth Date	Male Annual Rate Per \$1,000	Female Annual Rate Per \$1,000	Age Last Birth Date	Male Annual Rate Per \$1,000	Female Annual Rate Per \$1,000
66	\$157.13	\$123.58	76	\$234.83	\$207.12
67	\$163.45	\$129.20	77	\$245.76	\$218.18
68	\$170.16	\$135.75	78	\$256.86	\$229.27
69	\$177.22	\$142.40	79	\$268.13	\$240.42
70	\$184.55	\$149.14	80	\$280.82	\$251.61
71	\$192.08	\$158.39	81	\$289.41	\$261.55
72	\$199.82	\$167.73	82	\$299.48	\$271.56
73	\$207.76	\$177.12	83	\$309.92	\$281.63
74	\$215.83	\$186.59	84	\$318.78	\$291.77
75	\$224.03	\$196.11	85	\$325.28	\$301.98

Guaranteed Issue Whole Life

Age Last Birth Date	Male Annual Rate Per \$1,000	Female Annual Rate Per \$1,000	Age Last Birth Date	Male Annual Rate Per \$1,000	Female Annual Rate Per \$1,000
0	\$38.12	\$30.49	43	\$96.27	\$86.64
1	\$38.50	\$30.72	44	\$99.10	\$87.91
2	\$38.88	\$30.95	45	\$101.93	\$89.19
3	\$39.26	\$31.18	46	\$103.71	\$92.13
4	\$39.64	\$31.41	47	\$105.37	\$94.95
5	\$40.02	\$31.64	48	\$106.94	\$97.63
6	\$40.40	\$31.86	49	\$108.41	\$100.17
7	\$40.78	\$32.09	50	\$109.77	\$102.58
8	\$41.16	\$32.32	51	\$110.40	\$102.70
9	\$41.55	\$32.55	52	\$111.02	\$102.83
10	\$41.93	\$32.78	53	\$114.50	\$102.96
11	\$42.31	\$33.01	54	\$117.44	\$103.10
12	\$42.69	\$33.24	55	\$120.37	\$103.23
13	\$43.07	\$33.46	56	\$123.31	\$103.36
14	\$43.45	\$33.69	57	\$126.25	\$103.49
15	\$43.83	\$33.92	58	\$129.18	\$103.62
16	\$44.21	\$34.15	59	\$132.12	\$103.75
17	\$44.59	\$34.38	60	\$135.06	\$103.88
18	\$44.98	\$34.61	61	\$138.00	\$105.52
19	\$45.36	\$34.84	62	\$140.93	\$108.45
20	\$45.74	\$35.07	63	\$143.87	\$110.47
21	\$46.28	\$36.07	64	\$146.81	\$112.91
22	\$47.48	\$37.57	65	\$149.74	\$115.30
23	\$48.69	\$39.07	66	\$152.86	\$119.55
24	\$49.89	\$40.58	67	\$162.76	\$127.13
25	\$51.10	\$42.08	68	\$172.65	\$135.60
26	\$51.84	\$43.24	69	\$182.55	\$144.08
27	\$53.32	\$45.02	70	\$192.43	\$152.56
28	\$54.80	\$46.79	71	\$202.28	\$163.71
29	\$56.28	\$48.57	72	\$212.12	\$174.88
30	\$57.76	\$50.36	73	\$221.98	\$186.03
31	\$59.24	\$51.95	74	\$231.83	\$197.20
32	\$61.57	\$53.19	75	\$241.67	\$208.35
33	\$63.91	\$56.62	76	\$252.70	\$219.88
34	\$66.24	\$58.95	77	\$263.73	\$231.42
35	\$68.59	\$61.29	78	\$274.76	\$242.95
36	\$71.87	\$65.11	79	\$285.78	\$254.49
37	\$76.19	\$69.86	80	\$294.04	\$266.01
38	\$80.50	\$74.60	81	\$297.30	\$276.10
39	\$84.81	\$79.34	82	\$300.15	\$282.28
40	\$89.12	\$84.09	83	\$301.23	\$284.70
41	\$90.60	\$85.12	84	\$302.20	\$286.60
42	\$93.44	\$85.37	85	\$303.03	\$287.69

Term Life

Rates and Manual Premium Calculation Examples

The following calculations are based on a 45 year old Male
Tobacco user applying for a \$10,000 Term Life:

Annual

$$\$10,000 / 1,000 = 10$$

$$10 \times \$14.28 \text{ (annual rate per } \$1,000) + \$98 \text{ (Policy Fee)} = \mathbf{\$240.80}$$

Semi-Annual

$$\$10,000 / 1,000 = 10$$

$$10 \times \$14.28 \text{ (annual rate per } \$1,000) + \$98 \text{ (Policy Fee)} = \$240.80$$

$$\$240.80 \times .52 \text{ (semi-annual mode factor)} = \mathbf{\$125.22}$$

Monthly

$$\$10,000 / 1,000 = 10$$

$$10 \times \$14.28 \text{ (annual rate per } \$1,000) + \$98 \text{ (Policy Fee)} = \$240.80$$

$$\$240.80 \times .085 \text{ (monthly mode factor)} = \mathbf{\$20.47}$$

Mode Factors

Semi-Annual, multiply Annual x .52

Monthly, multiply Annual x .085

Policy Fee Per Policy

\$98.00

20 Year Term - Male Rates

Age Last Birth Date	Male Non-Tobacco Rate Per \$1,000	Male Tobacco Rate Per \$1,000	Age Last Birth Date	Male Non-Tobacco Rate Per \$1,000	Male Tobacco Rate Per \$1,000
20	\$2.00	\$4.68	43	\$4.39	\$11.69
21	\$2.00	\$4.68	44	\$4.86	\$12.89
22	\$2.00	\$4.68	45	\$5.35	\$14.28
23	\$2.00	\$4.68	46	\$5.86	\$15.90
24	\$2.00	\$4.68	47	\$6.40	\$17.46
25	\$2.02	\$4.68	48	\$6.98	\$19.02
26	\$2.05	\$4.68	49	\$7.60	\$20.51
27	\$2.07	\$4.68	50	\$8.28	\$21.97
28	\$2.09	\$4.68	51	\$9.00	\$23.41
29	\$2.10	\$4.68	52	\$9.55	\$25.24
30	\$2.14	\$4.81	53	\$10.18	\$27.57
31	\$2.18	\$5.06	54	\$11.17	\$29.96
32	\$2.18	\$5.31	55	\$12.34	\$33.57
33	\$2.20	\$5.58	56	\$13.75	\$38.47
34	\$2.23	\$5.85	57	\$15.08	\$42.42
35	\$2.30	\$6.14	58	\$16.41	\$45.17
36	\$2.45	\$6.42	59	\$18.40	\$47.58
37	\$2.62	\$6.78	60	\$21.64	\$54.11
38	\$2.79	\$7.29	61	\$24.02	\$60.04
39	\$3.00	\$7.93	62	\$26.63	\$66.57
40	\$3.27	\$8.71	63	\$29.42	\$73.55
41	\$3.60	\$9.59	64	\$32.49	\$81.23
42	\$3.98	\$10.57	65	\$35.82	\$89.55

20 Year Term - Female Rates

Age Last Birth Date	Female Non-Tobacco Rate Per \$1,000	Female Tobacco Rate Per \$1,000	Age Last Birth Date	Female Non-Tobacco Rate Per \$1,000	Female Tobacco Rate Per \$1,000
20	\$1.63	\$3.24	43	\$3.23	\$8.65
21	\$1.63	\$3.24	44	\$3.42	\$9.21
22	\$1.63	\$3.24	45	\$3.68	\$9.97
23	\$1.63	\$3.24	46	\$3.98	\$10.87
24	\$1.63	\$3.24	47	\$4.28	\$11.68
25	\$1.63	\$3.30	48	\$4.59	\$12.53
26	\$1.66	\$3.43	49	\$4.93	\$13.47
27	\$1.69	\$3.54	50	\$5.30	\$14.40
28	\$1.70	\$3.65	51	\$5.68	\$15.41
29	\$1.72	\$3.77	52	\$6.12	\$16.56
30	\$1.75	\$3.89	53	\$6.57	\$17.73
31	\$1.77	\$4.00	54	\$7.06	\$18.90
32	\$1.79	\$4.12	55	\$7.58	\$20.21
33	\$1.81	\$4.24	56	\$8.12	\$21.34
34	\$1.83	\$4.35	57	\$8.88	\$22.89
35	\$1.87	\$4.58	58	\$9.86	\$24.94
36	\$1.98	\$4.93	59	\$10.90	\$26.88
37	\$2.12	\$5.32	60	\$12.47	\$31.18
38	\$2.26	\$5.78	61	\$14.15	\$35.38
39	\$2.43	\$6.34	62	\$16.09	\$40.23
40	\$2.61	\$6.93	63	\$18.28	\$45.70
41	\$2.79	\$7.49	64	\$20.98	\$52.45
42	\$3.02	\$8.07	65	\$24.10	\$60.25

20 Year Term With ROP - Male Rates - \$10,000

Age Last Birth Date	Male Non-Tobacco Rate Per \$1,000	Male Tobacco Rate Per \$1,000	Age Last Birth Date	Male Non-Tobacco Rate Per \$1,000	Male Tobacco Rate Per \$1,000
20	\$7.19	\$8.45	40	\$16.08	\$23.52
21	\$8.02	\$9.17	41	\$17.00	\$25.46
22	\$8.84	\$9.89	42	\$18.04	\$27.61
23	\$9.43	\$10.47	43	\$19.15	\$30.05
24	\$10.26	\$11.49	44	\$20.55	\$32.90
25	\$10.53	\$12.21	45	\$21.86	\$35.95
26	\$10.70	\$12.93	46	\$22.46	
27	\$11.09	\$13.95	47	\$23.09	
28	\$11.25	\$14.82	48	\$23.59	
29	\$11.50	\$15.40	49	\$24.48	
30	\$11.81	\$15.62	50	\$25.28	
31	\$12.36	\$16.80	51	\$26.48	
32	\$12.72	\$18.31	52	\$27.55	
33	\$13.36	\$18.96	53	\$28.76	
34	\$13.90	\$19.78	54	\$30.46	
35	\$14.64	\$20.33	55	\$32.49	
36	\$14.95	\$20.86	56	\$33.30	
37	\$15.04	\$21.70	57	\$32.75	
38	\$15.25	\$22.50	58	\$33.97	
39	\$15.54	\$23.18	59	\$34.76	
			60	\$35.79	

20 Year Term With ROP - Female Rates - \$10,000

Age Last Birth Date	Female Non-Tobacco Rate Per \$1,000	Female Tobacco Rate Per \$1,000	Age Last Birth Date	Female Non-Tobacco Rate Per \$1,000	Female Tobacco Rate Per \$1,000
20	\$5.52	\$7.93	40	\$14.03	\$21.99
21	\$6.32	\$8.59	41	\$14.88	\$23.74
22	\$7.00	\$9.37	42	\$15.58	\$25.21
23	\$7.80	\$10.02	43	\$16.39	\$26.90
24	\$8.49	\$10.93	44	\$17.04	\$28.39
25	\$9.29	\$11.95	45	\$17.97	\$30.50
26	\$10.03	\$12.56	46	\$18.31	
27	\$10.54	\$13.41	47	\$18.22	
28	\$10.79	\$14.14	48	\$18.40	
29	\$11.05	\$14.90	49	\$18.78	
30	\$11.22	\$15.66	50	\$19.04	
31	\$11.72	\$16.28	51	\$19.61	
32	\$12.22	\$17.07	52	\$20.13	
33	\$12.72	\$18.00	53	\$20.98	
34	\$13.23	\$18.64	54	\$21.39	
35	\$13.77	\$19.82	55	\$22.35	
36	\$13.76	\$20.25	56	\$23.71	
37	\$13.92	\$20.89	57	\$25.13	
38	\$13.96	\$21.52	58	\$27.36	
39	\$13.93	\$21.83	59	\$29.32	
			60	\$32.74	

20 Year Term With ROP - Male Rates - \$20,000

Age Last Birth Date	Male Non-Tobacco Rate Per \$1,000	Male Tobacco Rate Per \$1,000	Age Last Birth Date	Male Non-Tobacco Rate Per \$1,000	Male Tobacco Rate Per \$1,000
20	\$5.04	\$7.17	40	\$11.28	\$19.60
21	\$5.52	\$7.65	41	\$12.10	\$21.45
22	\$6.00	\$8.13	42	\$13.04	\$23.51
23	\$6.35	\$8.51	43	\$14.05	\$25.87
24	\$6.83	\$9.18	44	\$15.30	\$28.58
25	\$7.00	\$9.66	45	\$16.52	\$31.54
26	\$7.12	\$10.14	46	\$17.27	
27	\$7.37	\$10.81	47	\$18.04	
28	\$7.47	\$11.39	48	\$18.74	
29	\$7.63	\$11.77	49	\$19.73	
30	\$7.84	\$12.00	50	\$20.67	
31	\$8.20	\$12.93	51	\$21.93	
32	\$8.41	\$14.09	52	\$22.99	
33	\$8.80	\$14.70	53	\$24.20	
34	\$9.15	\$15.42	54	\$25.95	
35	\$9.64	\$15.97	55	\$28.03	
36	\$9.95	\$16.50	56	\$29.23	
37	\$10.14	\$17.29	57	\$29.27	
38	\$10.40	\$18.14	58	\$30.69	
39	\$10.74	\$18.96	59	\$31.91	
			60	\$33.59	

20 Year Term With ROP - Female Rates - \$20,000

Age Last Birth Date	Female Non-Tobacco Rate Per \$1,000	Female Tobacco Rate Per \$1,000	Age Last Birth Date	Female Non-Tobacco Rate Per \$1,000	Female Tobacco Rate Per \$1,000
20	\$3.85	\$6.17	40	\$9.52	\$17.58
21	\$4.31	\$6.58	41	\$10.17	\$19.13
22	\$4.70	\$7.07	42	\$10.78	\$20.51
23	\$5.16	\$7.47	43	\$11.44	\$22.05
24	\$5.55	\$8.04	44	\$11.99	\$23.45
25	\$6.01	\$8.71	45	\$12.78	\$25.41
26	\$6.45	\$9.18	46	\$13.22	
27	\$6.76	\$9.79	47	\$13.37	
28	\$6.91	\$10.32	48	\$13.70	
29	\$7.08	\$10.88	49	\$14.17	
30	\$7.20	\$11.45	50	\$14.58	
31	\$7.51	\$11.92	51	\$15.20	
32	\$7.81	\$12.51	52	\$15.82	
33	\$8.12	\$13.20	53	\$16.66	
34	\$8.43	\$13.69	54	\$17.23	
35	\$8.78	\$14.63	55	\$18.19	
36	\$8.86	\$15.15	56	\$19.45	
37	\$9.07	\$15.85	57	\$20.87	
38	\$9.21	\$16.57	58	\$23.00	
39	\$9.32	\$17.13	59	\$24.96	
			60	\$28.28	

20 Year Term With ROP - Male Rates - \$30,000

Age Last Birth Date	Male Non-Tobacco Rate Per \$1,000	Male Tobacco Rate Per \$1,000	Age Last Birth Date	Male Non-Tobacco Rate Per \$1,000	Male Tobacco Rate Per \$1,000
20	\$4.32	\$6.75	40	\$9.68	\$18.29
21	\$4.69	\$7.14	41	\$10.47	\$20.11
22	\$5.05	\$7.54	42	\$11.37	\$22.14
23	\$5.32	\$7.86	43	\$12.35	\$24.47
24	\$5.69	\$8.42	44	\$13.56	\$27.14
25	\$5.83	\$8.81	45	\$14.74	\$30.07
26	\$5.93	\$9.21	46	\$15.53	
27	\$6.13	\$9.77	47	\$16.36	
28	\$6.21	\$10.24	48	\$17.12	
29	\$6.34	\$10.56	49	\$18.14	
30	\$6.52	\$10.79	50	\$19.13	
31	\$6.81	\$11.64	51	\$20.41	
32	\$6.97	\$12.69	52	\$21.47	
33	\$7.28	\$13.28	53	\$22.69	
34	\$7.56	\$13.96	54	\$24.45	
35	\$7.98	\$14.51	55	\$26.54	
36	\$8.28	\$15.04	56	\$27.87	
37	\$8.51	\$15.82	57	\$28.11	
38	\$8.79	\$16.69	58	\$29.59	
39	\$9.14	\$17.56	59	\$30.97	
			60	\$32.85	

20 Year Term With ROP - Female Rates - \$30,000

Age Last Birth Date	Female Non-Tobacco Rate Per \$1,000	Female Tobacco Rate Per \$1,000	Age Last Birth Date	Female Non-Tobacco Rate Per \$1,000	Female Tobacco Rate Per \$1,000
20	\$3.30	\$5.58	40	\$8.02	\$16.11
21	\$3.64	\$5.91	41	\$8.60	\$17.60
22	\$3.93	\$6.30	42	\$9.18	\$18.95
23	\$4.27	\$6.62	43	\$9.79	\$20.44
24	\$4.57	\$7.08	44	\$10.31	\$21.80
25	\$4.91	\$7.63	45	\$11.04	\$23.72
26	\$5.26	\$8.05	46	\$11.52	
27	\$5.51	\$8.58	47	\$11.75	
28	\$5.62	\$9.05	48	\$12.13	
29	\$5.76	\$9.54	49	\$12.64	
30	\$5.86	\$10.04	50	\$13.10	
31	\$6.10	\$10.47	51	\$13.73	
32	\$6.34	\$10.99	52	\$14.38	
33	\$6.58	\$11.60	53	\$15.23	
34	\$6.82	\$12.04	54	\$15.84	
35	\$7.11	\$12.90	55	\$16.80	
36	\$7.23	\$13.45	56	\$18.03	
37	\$7.45	\$14.16	57	\$19.45	
38	\$7.62	\$14.92	58	\$21.54	
39	\$7.79	\$15.56	59	\$23.51	
			60	\$26.79	

20 Year Term With ROP - Male Rates - \$40,000

Age Last Birth Date	Male Non-Tobacco Rate Per \$1,000	Male Tobacco Rate Per \$1,000	Age Last Birth Date	Male Non-Tobacco Rate Per \$1,000	Male Tobacco Rate Per \$1,000
20	\$3.96	\$6.53	40	\$8.88	\$17.64
21	\$4.27	\$6.89	41	\$9.65	\$19.44
22	\$4.58	\$7.25	42	\$10.54	\$21.46
23	\$4.80	\$7.53	43	\$11.50	\$23.77
24	\$5.12	\$8.03	44	\$12.68	\$26.42
25	\$5.24	\$8.39	45	\$13.85	\$29.34
26	\$5.34	\$8.74	46	\$14.67	
27	\$5.51	\$9.24	47	\$15.52	
28	\$5.59	\$9.67	48	\$16.32	
29	\$5.69	\$9.96	49	\$17.35	
30	\$5.86	\$10.18	50	\$18.37	
31	\$6.12	\$10.99	51	\$19.65	
32	\$6.25	\$11.98	52	\$20.71	
33	\$6.52	\$12.57	53	\$21.93	
34	\$6.77	\$13.24	54	\$23.70	
35	\$7.15	\$13.79	55	\$25.80	
36	\$7.45	\$14.31	56	\$27.20	
37	\$7.69	\$15.09	57	\$27.53	
38	\$7.98	\$15.96	58	\$29.05	
39	\$8.34	\$16.86	59	\$30.49	
			60	\$32.49	

20 Year Term With ROP - Female Rates - \$40,000

Age Last Birth Date	Female Non-Tobacco Rate Per \$1,000	Female Tobacco Rate Per \$1,000	Age Last Birth Date	Female Non-Tobacco Rate Per \$1,000	Female Tobacco Rate Per \$1,000
20	\$3.02	\$5.29	40	\$7.27	\$15.37
21	\$3.30	\$5.57	41	\$7.82	\$16.83
22	\$3.55	\$5.91	42	\$8.38	\$18.16
23	\$3.83	\$6.20	43	\$8.97	\$19.63
24	\$4.08	\$6.60	44	\$9.47	\$20.97
25	\$4.36	\$7.10	45	\$10.18	\$22.87
26	\$4.66	\$7.49	46	\$10.67	
27	\$4.88	\$7.97	47	\$10.94	
28	\$4.98	\$8.41	48	\$11.35	
29	\$5.10	\$8.87	49	\$11.87	
30	\$5.19	\$9.34	50	\$12.35	
31	\$5.40	\$9.74	51	\$13.00	
32	\$5.61	\$10.23	52	\$13.66	
33	\$5.81	\$10.80	53	\$14.51	
34	\$6.02	\$11.22	54	\$15.14	
35	\$6.28	\$12.03	55	\$16.11	
36	\$6.41	\$12.61	56	\$17.32	
37	\$6.64	\$13.32	57	\$18.74	
38	\$6.83	\$14.09	58	\$20.82	
39	\$7.02	\$14.78	59	\$22.78	
			60	\$26.05	

20 Year Term With ROP - Male Rates - \$50,000

Age Last Birth Date	Male Non-Tobacco Rate Per \$1,000	Male Tobacco Rate Per \$1,000	Age Last Birth Date	Male Non-Tobacco Rate Per \$1,000	Male Tobacco Rate Per \$1,000
20	\$3.74	\$6.41	40	\$8.40	\$17.25
21	\$4.02	\$6.74	41	\$9.16	\$19.04
22	\$4.30	\$7.07	42	\$10.04	\$21.05
23	\$4.49	\$7.34	43	\$10.99	\$23.35
24	\$4.77	\$7.80	44	\$12.16	\$25.99
25	\$4.89	\$8.13	45	\$13.32	\$28.90
26	\$4.98	\$8.46	46	\$14.15	
27	\$5.13	\$8.93	47	\$15.01	
28	\$5.21	\$9.33	48	\$15.83	
29	\$5.31	\$9.59	49	\$16.87	
30	\$5.46	\$9.82	50	\$17.91	
31	\$5.70	\$10.61	51	\$19.19	
32	\$5.82	\$11.56	52	\$20.25	
33	\$6.07	\$12.14	53	\$21.47	
34	\$6.29	\$12.80	54	\$23.25	
35	\$6.65	\$13.35	55	\$25.35	
36	\$6.95	\$13.88	56	\$26.79	
37	\$7.20	\$14.65	57	\$27.18	
38	\$7.49	\$15.52	58	\$28.72	
39	\$7.86	\$16.44	59	\$30.21	
			60	\$32.26	

20 Year Term With ROP - Female Rates - \$50,000

Age Last Birth Date	Female Non-Tobacco Rate Per \$1,000	Female Tobacco Rate Per \$1,000	Age Last Birth Date	Female Non-Tobacco Rate Per \$1,000	Female Tobacco Rate Per \$1,000
20	\$2.85	\$5.11	40	\$6.81	\$14.93
21	\$3.10	\$5.37	41	\$7.35	\$16.37
22	\$3.32	\$5.68	42	\$7.90	\$17.69
23	\$3.57	\$5.94	43	\$8.47	\$19.14
24	\$3.78	\$6.31	44	\$8.96	\$20.48
25	\$4.04	\$6.77	45	\$9.66	\$22.36
26	\$4.30	\$7.15	46	\$10.16	
27	\$4.50	\$7.61	47	\$10.46	
28	\$4.59	\$8.03	48	\$10.88	
29	\$4.70	\$8.47	49	\$11.41	
30	\$4.79	\$8.92	50	\$11.91	
31	\$4.98	\$9.30	51	\$12.56	
32	\$5.17	\$9.77	52	\$13.23	
33	\$5.35	\$10.32	53	\$14.08	
34	\$5.54	\$10.72	54	\$14.73	
35	\$5.78	\$11.51	55	\$15.69	
36	\$5.92	\$12.10	56	\$16.89	
37	\$6.16	\$12.82	57	\$18.31	
38	\$6.35	\$13.60	58	\$20.38	
39	\$6.56	\$14.31	59	\$22.35	
			60	\$25.60	

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