

To calculate the annual premium, multiply the number of thousands of face amount by the rate per thousand, then add the \$50 certificate fee. If the applicant wishes to pay the premium on a basis other than annual, first calculate the annual premium, then multiply the appropriate modal factor.

| Mode | Modal Factor |
|-------------|--------------|
| Annual | 1.000 |
| Semi-Annual | 0.520 |
| Quarterly | 0.265 |
| Monthly | 0.085 |

| Male, Non-Tobacco, Age 65, \$25,000 Face Amount • Monthly Payment | | | |
|---|----|----------|------------------------------|
| Male, Age 65, Rate per Thousand | \$ | 62.98 | |
| Amount of Insurance (in thousands) | X | 25 | Annual Premium \$ 1,624.50 |
| Annual Base Premium | \$ | 1,574.50 | Monthly Modal Factor X 0.085 |
| Certificate Fee | + | 50.00 | Monthly Premium \$ 138.08 |
| Annual Premium | \$ | 1,624.50 | |

Male (7342)

Female (7442)

| \$25,000 | | \$15,000 | | \$10,000 | | \$5,000 | | Per 1,000 | | Age | Per 1,000 | | \$5,000 | | \$10,000 | | \$15,000 | | \$25,000 | |
|-------------|----------|-------------|----------|-------------|----------|-------------|----------|-------------|---------|-----|-------------|---------|-------------|----------|-------------|----------|-------------|----------|-------------|----------|
| Non Tobacco | Tobacco | Non Tobacco | Tobacco | Non Tobacco | Tobacco | Non Tobacco | Tobacco | Non Tobacco | Tobacco | | Non Tobacco | Tobacco | Non Tobacco | Tobacco | Non Tobacco | Tobacco | Non Tobacco | Tobacco | Non Tobacco | Tobacco |
| 642.75 | 866.25 | 405.65 | 539.75 | 287.10 | 376.50 | 168.55 | 213.25 | 23.71 | 32.65 | 40 | 19.58 | 26.79 | 147.90 | 183.95 | 245.80 | 317.90 | 343.70 | 451.85 | 539.50 | 719.75 |
| 655.50 | 882.25 | 413.30 | 549.35 | 292.20 | 382.90 | 171.10 | 216.45 | 24.22 | 33.29 | 41 | 19.88 | 27.14 | 149.40 | 185.70 | 248.80 | 321.40 | 348.20 | 457.10 | 547.00 | 728.50 |
| 669.75 | 900.75 | 421.85 | 560.45 | 297.90 | 390.30 | 173.95 | 220.15 | 24.79 | 34.03 | 42 | 20.25 | 27.58 | 151.25 | 187.90 | 252.50 | 325.80 | 353.75 | 463.70 | 556.25 | 739.50 |
| 685.75 | 921.50 | 431.45 | 572.90 | 304.30 | 398.60 | 177.15 | 224.30 | 25.43 | 34.86 | 43 | 20.67 | 28.11 | 153.35 | 190.55 | 256.70 | 331.10 | 360.05 | 471.65 | 566.75 | 752.75 |
| 703.25 | 945.00 | 441.95 | 587.00 | 311.30 | 408.00 | 180.65 | 229.00 | 26.13 | 35.80 | 44 | 21.16 | 28.73 | 155.80 | 193.65 | 261.60 | 337.30 | 367.40 | 480.95 | 579.00 | 768.25 |
| 722.25 | 970.75 | 453.35 | 602.45 | 318.90 | 418.30 | 184.45 | 234.15 | 26.89 | 36.83 | 45 | 21.72 | 29.45 | 158.60 | 197.25 | 267.20 | 344.50 | 375.80 | 491.75 | 593.00 | 786.25 |
| 742.25 | 998.50 | 465.35 | 619.10 | 326.90 | 429.40 | 188.45 | 239.70 | 27.69 | 37.94 | 46 | 22.34 | 30.26 | 161.70 | 201.30 | 273.40 | 352.60 | 385.10 | 503.90 | 608.50 | 806.50 |
| 763.50 | 1,028.50 | 478.10 | 637.10 | 335.40 | 441.40 | 192.70 | 245.70 | 28.54 | 39.14 | 47 | 23.02 | 31.16 | 165.10 | 205.80 | 280.20 | 361.60 | 395.30 | 517.40 | 625.50 | 829.00 |
| 786.50 | 1,061.00 | 491.90 | 656.60 | 344.60 | 454.40 | 197.30 | 252.20 | 29.46 | 40.44 | 48 | 23.77 | 32.16 | 168.85 | 210.80 | 287.70 | 371.60 | 406.55 | 532.40 | 644.25 | 854.00 |
| 812.25 | 1,097.00 | 507.35 | 678.20 | 354.90 | 468.80 | 202.45 | 259.40 | 30.49 | 41.88 | 49 | 24.58 | 33.24 | 172.90 | 216.20 | 295.80 | 382.40 | 418.70 | 548.60 | 664.50 | 881.00 |
| 841.50 | 1,136.50 | 524.90 | 701.90 | 366.60 | 484.60 | 208.30 | 267.30 | 31.66 | 43.46 | 50 | 25.45 | 34.40 | 177.25 | 222.00 | 304.50 | 394.00 | 431.75 | 566.00 | 686.25 | 910.00 |
| 874.50 | 1,179.75 | 544.70 | 727.85 | 379.80 | 501.90 | 214.90 | 275.95 | 32.98 | 45.19 | 51 | 26.37 | 35.64 | 181.85 | 228.20 | 313.70 | 406.40 | 445.55 | 584.60 | 709.25 | 941.00 |
| 910.75 | 1,225.75 | 566.45 | 755.45 | 394.30 | 520.30 | 222.15 | 285.15 | 34.43 | 47.03 | 52 | 27.33 | 36.95 | 186.65 | 234.75 | 323.30 | 419.50 | 459.95 | 604.25 | 733.25 | 973.75 |
| 950.00 | 1,275.75 | 590.00 | 785.45 | 410.00 | 540.30 | 230.00 | 295.15 | 36.00 | 49.03 | 53 | 28.37 | 38.35 | 191.85 | 241.75 | 333.70 | 433.50 | 475.55 | 625.25 | 759.25 | 1,008.75 |
| 991.75 | 1,329.50 | 615.05 | 817.70 | 426.70 | 561.80 | 238.35 | 305.90 | 37.67 | 51.18 | 54 | 29.49 | 39.86 | 197.45 | 249.30 | 344.90 | 448.60 | 492.35 | 647.90 | 787.25 | 1,046.50 |
| 1,035.50 | 1,388.00 | 641.30 | 852.80 | 444.20 | 585.20 | 247.10 | 317.60 | 39.42 | 53.52 | 55 | 30.71 | 41.49 | 203.55 | 257.45 | 357.10 | 464.90 | 510.65 | 672.35 | 817.75 | 1,087.25 |
| 1,081.00 | 1,450.00 | 668.60 | 890.00 | 462.40 | 610.00 | 256.20 | 330.00 | 41.24 | 56.00 | 56 | 32.05 | 43.22 | 210.25 | 266.10 | 370.50 | 482.20 | 530.75 | 698.30 | 851.25 | 1,130.50 |
| 1,128.75 | 1,515.25 | 697.25 | 929.15 | 481.50 | 636.10 | 265.75 | 343.05 | 43.15 | 58.61 | 57 | 33.50 | 45.06 | 217.50 | 275.30 | 385.00 | 500.60 | 552.50 | 725.90 | 887.50 | 1,176.50 |
| 1,179.00 | 1,585.00 | 727.40 | 971.00 | 501.60 | 664.00 | 275.80 | 357.00 | 45.16 | 61.40 | 58 | 35.04 | 47.00 | 225.20 | 285.00 | 400.40 | 520.00 | 575.60 | 755.00 | 926.00 | 1,225.00 |
| 1,232.25 | 1,661.00 | 759.35 | 1,016.60 | 522.90 | 694.40 | 286.45 | 372.20 | 47.29 | 64.44 | 59 | 36.64 | 49.08 | 233.20 | 295.40 | 416.40 | 540.80 | 599.60 | 786.20 | 966.00 | 1,277.00 |
| 1,289.25 | 1,744.75 | 793.55 | 1,066.85 | 545.70 | 727.90 | 297.85 | 388.95 | 49.57 | 67.79 | 60 | 38.29 | 51.31 | 241.45 | 306.55 | 432.90 | 563.10 | 624.35 | 819.65 | 1,007.25 | 1,332.75 |
| 1,348.00 | 1,835.00 | 828.80 | 1,121.00 | 569.20 | 764.00 | 309.60 | 407.00 | 51.92 | 71.40 | 61 | 39.93 | 53.65 | 249.65 | 318.25 | 449.30 | 586.50 | 648.95 | 854.75 | 1,048.25 | 1,391.25 |
| 1,408.25 | 1,930.75 | 864.95 | 1,178.45 | 593.30 | 802.30 | 321.65 | 426.15 | 54.33 | 75.23 | 62 | 41.59 | 56.08 | 257.95 | 330.40 | 465.90 | 610.80 | 673.85 | 891.20 | 1,089.75 | 1,452.00 |
| 1,472.50 | 2,034.00 | 903.50 | 1,240.40 | 619.00 | 843.60 | 334.50 | 446.80 | 56.90 | 79.36 | 63 | 43.32 | 58.67 | 266.60 | 343.35 | 483.20 | 636.70 | 699.80 | 930.05 | 1,133.00 | 1,516.75 |
| 1,543.75 | 2,145.50 | 946.25 | 1,307.30 | 647.50 | 888.20 | 348.75 | 469.10 | 59.75 | 83.82 | 64 | 45.22 | 61.48 | 276.10 | 357.40 | 502.20 | 664.80 | 728.30 | 972.20 | 1,180.50 | 1,587.00 |
| 1,624.50 | 2,267.25 | 994.70 | 1,380.35 | 679.80 | 936.90 | 364.90 | 493.45 | 62.98 | 88.69 | 65 | 47.37 | 64.56 | 286.85 | 372.80 | 523.70 | 695.60 | 760.55 | 1,018.40 | 1,234.25 | 1,664.00 |
| 1,713.25 | 2,396.25 | 1,047.95 | 1,457.75 | 715.30 | 988.50 | 382.65 | 519.25 | 66.53 | 93.85 | 66 | 49.67 | 67.83 | 298.35 | 389.15 | 546.70 | 728.30 | 795.05 | 1,067.45 | 1,291.75 | 1,745.75 |
| 1,808.00 | 2,531.75 | 1,104.80 | 1,539.05 | 753.20 | 1,042.70 | 401.60 | 546.35 | 70.32 | 99.27 | 67 | 52.06 | 71.26 | 310.30 | 406.30 | 570.60 | 762.60 | 830.90 | 1,118.90 | 1,351.50 | 1,831.50 |
| 1,911.25 | 2,677.50 | 1,166.75 | 1,626.50 | 794.50 | 1,101.00 | 422.25 | 575.50 | 74.45 | 105.10 | 68 | 54.69 | 74.96 | 323.45 | 424.80 | 596.90 | 799.60 | 870.35 | 1,174.40 | 1,417.25 | 1,924.00 |
| 2,025.50 | 2,838.25 | 1,235.30 | 1,722.95 | 840.20 | 1,165.30 | 445.10 | 607.65 | 79.02 | 111.53 | 69 | 57.70 | 79.08 | 338.50 | 445.40 | 627.00 | 840.80 | 915.50 | 1,236.20 | 1,492.50 | 2,027.00 |
| 2,153.25 | 3,017.75 | 1,311.95 | 1,830.65 | 891.30 | 1,237.10 | 470.65 | 643.55 | 84.13 | 118.71 | 70 | 61.22 | 83.74 | 356.10 | 468.70 | 662.20 | 887.40 | 968.30 | 1,306.10 | 1,580.50 | 2,143.50 |
| 2,291.75 | 3,214.75 | 1,395.05 | 1,948.85 | 946.70 | 1,315.90 | 498.35 | 682.95 | 89.67 | 126.59 | 71 | 65.25 | 88.91 | 376.25 | 494.55 | 702.50 | 939.10 | 1,028.75 | 1,383.65 | 1,681.25 | 2,272.75 |
| 2,439.50 | 3,426.00 | 1,483.70 | 2,075.60 | 1,005.80 | 1,400.40 | 527.90 | 725.20 | 95.58 | 135.04 | 72 | 69.70 | 94.49 | 398.50 | 522.45 | 747.00 | 994.90 | 1,095.50 | 1,467.35 | 1,792.50 | 2,412.25 |
| 2,600.25 | 3,654.50 | 1,580.15 | 2,212.70 | 1,070.10 | 1,491.80 | 560.05 | 770.90 | 102.01 | 144.18 | 73 | 74.57 | 100.55 | 422.85 | 552.75 | 795.70 | 1,055.50 | 1,168.55 | 1,558.25 | 1,914.25 | 2,563.75 |
| 2,778.25 | 3,902.00 | 1,686.95 | 2,361.20 | 1,141.30 | 1,590.80 | 595.65 | 820.40 | 109.13 | 154.08 | 74 | 79.88 | 107.13 | 449.40 | 585.65 | 848.80 | 1,121.30 | 1,248.20 | 1,656.95 | 2,047.00 | 2,728.25 |
| 2,977.25 | 4,171.50 | 1,806.35 | 2,522.90 | 1,220.90 | 1,698.60 | 635.45 | 874.30 | 117.09 | 164.86 | 75 | 85.63 | 114.29 | 478.15 | 621.45 | 906.30 | 1,192.90 | 1,334.45 | 1,764.35 | 2,190.75 | 2,907.25 |
| - | - | 1,938.95 | 2,697.05 | 1,309.30 | 1,814.70 | 679.65 | 932.35 | 125.93 | 176.47 | 76 | 91.74 | 121.95 | 508.70 | 659.75 | 967.40 | 1,269.50 | 1,426.10 | 1,879.25 | - | - |
| - | - | 2,083.10 | 2,882.90 | 1,405.40 | 1,938.60 | 727.70 | 994.30 | 135.54 | 188.86 | 77 | 98.22 | 130.07 | 541.10 | 700.35 | 1,032.20 | 1,350.70 | 1,523.30 | 2,001.05 | - | - |
| - | - | 2,238.05 | 3,081.05 | 1,508.70 | 2,070.70 | 779.35 | 1,060.35 | 145.87 | 202.07 | 78 | 105.17 | 138.77 | 575.85 | 743.85 | 1,101.70 | 1,437.70 | 1,627.55 | 2,131.55 | - | - |
| - | - | 2,403.35 | 3,292.10 | 1,618.90 | 2,211.40 | 834.45 | 1,130.70 | 156.89 | 216.14 | 79 | 112.71 | 148.17 | 613.55 | 790.85 | 1,177.10 | 1,531.70 | 1,740.65 | 2,272.55 | - | - |
| - | - | 2,577.95 | 3,517.10 | 1,735.30 | 2,361.40 | 892.65 | 1,205.70 | 168.53 | 231.14 | 80 | 120.96 | 158.37 | 654.80 | 841.85 | 1,259.60 | 1,633.70 | 1,864.40 | 2,425.55 | - | - |
| - | - | 2,762.15 | 3,755.90 | 1,858.10 | 2,520.60 | 954.05 | 1,285.30 | 180.81 | 247.06 | 81 | 129.92 | 169.38 | 699.60 | 896.90 | 1,349.20 | 1,743.80 | 1,998.80 | 2,590.70 | - | - |
| - | - | 2,956.10 | 4,007.90 | 1,987.40 | 2,688.60 | 1,018.70 | 1,369.30 | 193.74 | 263.86 | 82 | 139.51 | 181.13 | 747.55 | 955.65 | 1,445.10 | 1,861.30 | 2,142.65 | 2,766.95 | - | - |
| - | - | 3,160.10 | 4,273.25 | 2,123.40 | 2,865.50 | 1,086.70 | 1,457.75 | 207.34 | 281.55 | 83 | 149.73 | 193.61 | 798.65 | 1,018.05 | 1,547.30 | 1,986.10 | 2,295.95 | 2,954.15 | - | - |
| - | - | 3,374.15 | 4,551.95 | 2,266.10 | 3,051.30 | 1,158.05 | 1,550.65 | 221.61 | 300.13 | 84 | 160.58 | 206.82 | 852.90 | 1,084.10 | 1,655.80 | 2,118.20 | 2,458.70 | 3,152.30 | - | - |
| - | - | 3,597.95 | 4,843.85 | 2,415.30 | 3,245.90 | 1,232.65 | 1,647.95 | 236.53 | 319.59 | 85 | 172.06 | 220.76 | 910.30 | 1,153.80 | 1,770.60 | 2,257.60 | 2,630.90 | 3,361.40 | - | - |