

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	\$	81.56	
Amount of Insurance (in thousands)	X	25	Annual Premium
Annual Base Premium	\$	2,039.00	Monthly Modal Factor
Certificate Fee	+	50.00	Monthly Premium
Annual Premium	\$	2,089.00	\$
			X
			0.085
			\$
			177.57

### Male (7341)

### Female (7441)

\$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
879.75	1,192.75	547.85	735.65	381.90	507.10	215.95	278.55	33.19	45.71	40	27.41	37.51	187.05	237.55	324.10	425.10	461.15	612.65	735.25	987.75
884.50	1,196.75	550.70	738.05	383.80	508.70	216.90	279.35	33.38	45.87	41	27.39	37.40	186.95	237.00	323.90	424.00	460.85	611.00	734.75	985.00
890.50	1,203.50	554.30	742.10	386.20	511.40	218.10	280.70	33.62	46.14	42	27.46	37.40	187.30	237.00	324.60	424.00	461.90	611.00	736.50	985.00
898.00	1,212.50	558.80	747.50	389.20	515.00	219.60	282.50	33.92	46.50	43	27.57	37.50	187.85	237.50	325.70	425.00	463.55	612.50	739.25	987.50
907.00	1,224.25	564.20	754.55	392.80	519.70	221.40	284.85	34.28	46.97	44	27.76	37.69	188.80	238.45	327.60	426.90	466.40	615.35	744.00	992.25
917.25	1,237.75	570.35	762.65	396.90	525.10	223.45	287.55	34.69	47.51	45	28.02	37.99	190.10	239.95	330.20	429.90	470.30	619.85	750.50	999.75
927.75	1,252.75	576.65	771.65	401.10	531.10	225.55	290.55	35.11	48.11	46	28.33	38.37	191.65	241.85	333.30	433.70	474.95	625.55	758.25	1,009.25
939.00	1,269.25	583.40	781.55	405.60	537.70	227.80	293.85	35.56	48.77	47	28.68	38.83	193.40	244.15	336.80	438.30	480.20	632.45	767.00	1,020.75
951.50	1,287.50	590.90	792.50	410.60	545.00	230.30	297.50	36.06	49.50	48	29.09	39.36	195.45	246.80	340.90	443.60	486.35	640.40	777.25	1,034.00
966.25	1,308.50	599.75	805.10	416.50	553.40	233.25	301.70	36.65	50.34	49	29.55	39.95	197.75	249.75	345.50	449.50	493.25	649.25	788.75	1,048.75
984.00	1,332.00	610.40	819.20	423.60	562.80	236.80	306.40	37.36	51.28	50	30.03	40.59	200.15	252.95	350.30	455.90	500.45	658.85	800.75	1,064.75
1,028.75	1,391.00	637.25	854.60	441.50	586.40	245.75	318.20	39.15	53.64	51	31.30	42.30	206.50	261.50	363.00	473.00	519.50	684.50	832.50	1,107.50
1,077.75	1,453.75	666.65	892.25	461.10	611.50	255.55	330.75	41.11	56.15	52	32.63	44.12	213.15	270.60	376.30	491.20	539.45	711.80	865.75	1,153.00
1,131.00	1,522.25	698.60	933.35	482.40	638.90	266.20	344.45	43.24	58.89	53	34.07	46.06	220.35	280.30	390.70	510.60	561.05	740.90	901.75	1,201.50
1,187.75	1,595.75	732.65	977.45	505.10	668.30	277.55	359.15	45.51	61.83	54	35.62	48.15	228.10	290.75	406.20	531.50	584.30	772.25	940.50	1,253.75
1,247.50	1,675.75	768.50	1,025.45	529.00	700.30	289.50	375.15	47.90	65.03	55	37.31	50.41	236.55	302.05	423.10	554.10	609.65	806.15	982.75	1,310.25
1,310.00	1,760.75	806.00	1,076.45	554.00	734.30	302.00	392.15	50.40	68.43	56	39.17	52.81	245.85	314.05	441.70	578.10	637.55	842.15	1,029.25	1,370.25
1,375.75	1,850.75	845.45	1,130.45	580.30	770.30	315.15	410.15	53.03	72.03	57	41.17	55.38	255.85	326.90	461.70	603.80	667.55	880.70	1,079.25	1,434.50
1,445.50	1,947.25	887.30	1,188.35	608.20	808.90	329.10	429.45	55.82	75.89	58	43.31	58.09	266.55	340.45	483.10	630.90	699.65	921.35	1,132.75	1,502.25
1,519.50	2,052.50	931.70	1,251.50	637.80	851.00	343.90	450.50	58.78	80.10	59	45.54	61.01	277.70	355.05	505.40	660.10	733.10	965.15	1,188.50	1,575.25
1,599.00	2,168.50	979.40	1,321.10	669.60	897.40	359.80	473.70	61.96	84.74	60	47.86	64.14	289.30	370.70	528.60	691.40	767.90	1,012.10	1,246.50	1,653.50
1,684.25	2,297.25	1,030.55	1,398.35	703.70	948.90	376.85	499.45	65.37	89.89	61	50.27	67.55	301.35	387.75	552.70	725.50	804.05	1,063.25	1,306.75	1,738.75
1,772.25	2,434.75	1,083.35	1,480.85	738.90	1,003.90	394.45	526.95	68.89	95.39	62	52.74	71.11	313.70	405.55	577.40	761.10	841.10	1,116.65	1,368.50	1,827.75
1,866.50	2,583.50	1,139.90	1,570.10	776.60	1,063.40	413.30	556.70	72.66	101.34	63	55.32	74.92	326.60	424.60	603.20	799.20	879.80	1,173.80	1,433.00	1,923.00
1,971.00	2,744.75	1,202.60	1,666.85	818.40	1,127.90	434.20	588.95	76.84	107.79	64	58.15	79.06	340.75	445.30	631.50	840.60	922.25	1,235.90	1,503.75	2,026.50
2,089.00	2,921.25	1,273.40	1,772.75	865.60	1,198.50	457.80	624.25	81.56	114.85	65	61.34	83.61	356.70	468.05	663.40	886.10	970.10	1,304.15	1,583.50	2,140.25
2,219.00	3,109.50	1,351.40	1,885.70	917.60	1,273.80	483.80	661.90	86.76	122.38	66	64.77	88.45	373.85	492.25	697.70	934.50	1,021.55	1,376.75	1,669.25	2,261.25
2,358.25	3,308.50	1,434.95	2,005.10	973.30	1,353.40	511.65	701.70	92.33	130.34	67	68.35	93.56	391.75	517.80	733.50	985.60	1,075.25	1,453.40	1,758.75	2,389.00
2,510.50	3,523.50	1,526.30	2,134.10	1,034.20	1,439.40	542.10	744.70	98.42	138.94	68	72.30	99.10	411.50	545.50	773.00	1,041.00	1,134.50	1,536.50	1,857.50	2,527.50
2,679.50	3,761.25	1,627.70	2,276.75	1,101.80	1,534.50	575.90	792.25	105.18	148.45	69	76.80	105.26	434.00	576.30	818.00	1,102.60	1,202.00	1,628.90	1,970.00	2,681.50
2,868.25	4,026.75	1,740.95	2,436.05	1,177.30	1,640.70	613.65	845.35	112.73	159.07	70	82.03	112.21	460.15	611.05	870.30	1,172.10	1,280.45	1,733.15	2,100.75	2,855.25
3,083.00	4,332.00	1,869.80	2,619.20	1,263.20	1,762.80	656.60	906.40	121.32	171.28	71	88.28	120.30	491.40	651.50	932.80	1,253.00	1,374.20	1,854.50	2,257.00	3,057.50
3,314.00	4,661.50	2,008.40	2,816.90	1,355.60	1,894.60	702.80	972.30	130.56	184.46	72	95.21	129.07	526.05	695.35	1,002.10	1,340.70	1,478.15	1,986.05	2,430.25	3,276.75
3,566.75	5,020.50	2,160.05	3,032.30	1,456.70	2,038.20	753.35	1,044.10	140.67	198.82	73	102.83	138.66	564.15	743.30	1,078.30	1,436.60	1,592.45	2,129.90	2,620.75	3,516.50
3,847.75	5,412.00	2,328.65	3,267.20	1,569.10	2,194.80	809.55	1,122.40	151.91	214.48	74	111.19	149.12	605.95	795.60	1,161.90	1,541.20	1,717.85	2,286.80	2,829.75	3,778.00
4,162.75	5,840.75	2,517.65	3,524.45	1,695.10	2,366.30	872.55	1,208.15	164.51	231.63	75	120.31	160.58	651.55	852.90	1,253.10	1,655.80	1,854.65	2,458.70	3,057.75	4,064.50
-	-	2,728.55	3,803.45	1,835.70	2,552.30	942.85	1,301.15	178.57	250.23	76	130.09	172.93	700.45	914.65	1,350.90	1,779.30	2,001.35	2,643.95	-	-
-	-	2,959.40	4,103.90	1,989.60	2,752.60	1,019.80	1,401.30	193.96	270.26	77	140.55	186.13	752.75	980.65	1,455.50	1,911.30	2,158.25	2,841.95	-	-
-	-	3,209.60	4,426.85	2,156.40	2,967.90	1,103.20	1,508.95	210.64	291.79	78	151.87	200.38	809.35	1,051.90	1,568.70	2,053.80	2,328.05	3,055.70	-	-
-	-	3,478.85	4,773.80	2,335.90	3,199.20	1,192.95	1,624.60	228.59	314.92	79	164.22	215.88	871.10	1,129.40	1,692.20	2,208.80	2,513.30	3,288.20	-	-
-	-	3,766.10	5,146.70	2,527.40	3,447.80	1,288.70	1,748.90	247.74	339.78	80	177.81	232.80	939.05	1,214.00	1,828.10	2,378.00	2,717.15	3,542.00	-	-
-	-	4,064.00	5,534.75	2,726.00	3,706.50	1,388.00	1,878.25	267.60	365.65	81	192.28	250.68	1,011.40	1,303.40	1,972.80	2,556.80	2,934.20	3,810.20	-	-
-	-	4,380.05	5,947.25	2,936.70	3,981.50	1,493.35	2,015.75	288.67	393.15	82	207.87	269.88	1,089.35	1,399.40	2,128.70	2,748.80	3,168.05	4,098.20	-	-
-	-	4,715.15	6,384.95	3,160.10	4,273.30	1,605.05	2,161.65	311.01	422.33	83	224.60	290.42	1,173.00	1,502.10	2,296.00	2,954.20	3,419.00	4,406.30	-	-
-	-	5,069.45	6,848.00	3,396.30	4,582.00	1,723.15	2,316.00	334.63	453.20	84	242.48	312.30	1,262.40	1,611.50	2,474.80	3,173.00	3,687.20	4,734.50	-	-
-	-	5,442.95	7,336.70	3,645.30	4,907.80	1,847.65	2,478.90	359.53	485.78	85	261.53	335.56	1,357.65	1,727.80	2,665.30	3,405.60	3,972.95	5,083.40	-	-