

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	Male, Non-Tobacco, Age 40, \$100,000 Face Amount • Monthly Payment			
Annual	1.000	Male, Age 40, Rate per 1,000	\$ 1.61	Annual Premium	\$ 211.00
Semi-Annual	0.520	Amount of Insurance (in thousands)	X 100	Monthly Modal Factor	X 0.090
Quarterly	0.265	Annual Base Premium	\$ 161.00	Monthly Premium	\$ 18.99
Monthly	0.090	Certificate Fee	+ 50.00		
		Annual Premium	\$ 211.00		

### Male (7372)

\$300,000		\$200,000		\$100,000		\$50,000		Per 1,000		Age
Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	
302.00	428.00	218.00	302.00	134.00	176.00	92.00	113.00	0.84	1.26	16
302.00	428.00	218.00	302.00	134.00	176.00	92.00	113.00	0.84	1.26	17
302.00	428.00	218.00	302.00	134.00	176.00	92.00	113.00	0.84	1.26	18
302.00	428.00	218.00	302.00	134.00	176.00	92.00	113.00	0.84	1.26	19
302.00	428.00	218.00	302.00	134.00	176.00	92.00	113.00	0.84	1.26	20
302.00	428.00	218.00	302.00	134.00	176.00	92.00	113.00	0.84	1.26	21
302.00	428.00	218.00	302.00	134.00	176.00	92.00	113.00	0.84	1.26	22
302.00	428.00	218.00	302.00	134.00	176.00	92.00	113.00	0.84	1.26	23
302.00	428.00	218.00	302.00	134.00	176.00	92.00	113.00	0.84	1.26	24
302.00	428.00	218.00	302.00	134.00	176.00	92.00	113.00	0.84	1.26	25
302.00	428.00	218.00	302.00	134.00	176.00	92.00	113.00	0.84	1.26	26
302.00	434.00	218.00	306.00	134.00	178.00	92.00	114.00	0.84	1.28	27
302.00	455.00	218.00	320.00	134.00	185.00	92.00	117.50	0.84	1.35	28
302.00	479.00	218.00	336.00	134.00	193.00	92.00	121.50	0.84	1.43	29
308.00	509.00	222.00	356.00	136.00	203.00	93.00	126.50	0.86	1.53	30
320.00	533.00	230.00	372.00	140.00	211.00	95.00	130.50	0.90	1.61	31
326.00	548.00	234.00	382.00	142.00	216.00	96.00	133.00	0.92	1.66	32
341.00	578.00	244.00	402.00	147.00	226.00	98.50	138.00	0.97	1.76	33
359.00	617.00	256.00	428.00	153.00	239.00	101.50	144.50	1.03	1.89	34
377.00	659.00	268.00	456.00	159.00	253.00	104.50	151.50	1.09	2.03	35
401.00	707.00	284.00	488.00	167.00	269.00	108.50	159.50	1.17	2.19	36
428.00	755.00	302.00	520.00	176.00	285.00	113.00	167.50	1.26	2.35	37
461.00	824.00	324.00	566.00	187.00	308.00	118.50	179.00	1.37	2.58	38
494.00	896.00	346.00	614.00	198.00	332.00	124.00	191.00	1.48	2.82	39
533.00	977.00	372.00	668.00	211.00	359.00	130.50	204.50	1.61	3.09	40
578.00	1,070.00	402.00	730.00	226.00	390.00	138.00	220.00	1.76	3.40	41
629.00	1,175.00	436.00	800.00	243.00	425.00	146.50	237.50	1.93	3.75	42
680.00	1,262.00	470.00	858.00	260.00	454.00	155.00	252.00	2.10	4.04	43
713.00	1,355.00	492.00	920.00	271.00	485.00	160.50	267.50	2.21	4.35	44
761.00	1,463.00	524.00	992.00	287.00	521.00	168.50	285.50	2.37	4.71	45
821.00	1,577.00	564.00	1,068.00	307.00	559.00	178.50	304.50	2.57	5.09	46
887.00	1,709.00	608.00	1,156.00	329.00	603.00	189.50	326.50	2.79	5.53	47
959.00	1,847.00	656.00	1,248.00	353.00	649.00	201.50	349.50	3.03	5.99	48
1,031.00	1,988.00	704.00	1,342.00	377.00	696.00	213.50	373.00	3.27	6.46	49
1,109.00	2,135.00	756.00	1,440.00	403.00	745.00	226.50	397.50	3.53	6.95	50
1,193.00	2,300.00	812.00	1,550.00	431.00	800.00	240.50	425.00	3.81	7.50	51
1,292.00	2,492.00	878.00	1,678.00	464.00	864.00	257.00	457.00	4.14	8.14	52
1,412.00	2,726.00	958.00	1,834.00	504.00	942.00	277.00	496.00	4.54	8.92	53
1,550.00	2,999.00	1,050.00	2,016.00	550.00	1,033.00	300.00	541.50	5.00	9.83	54
1,703.00	3,293.00	1,152.00	2,212.00	601.00	1,131.00	325.50	590.50	5.51	10.81	55
1,856.00	3,587.00	1,254.00	2,408.00	652.00	1,229.00	351.00	639.50	6.02	11.79	56
2,036.00	3,929.00	1,374.00	2,636.00	712.00	1,343.00	381.00	696.50	6.62	12.93	57
2,219.00	4,271.00	1,496.00	2,864.00	773.00	1,457.00	411.50	753.50	7.23	14.07	58
2,405.00	4,625.00	1,620.00	3,100.00	835.00	1,575.00	442.50	812.50	7.85	15.25	59
2,600.00	4,991.00	1,750.00	3,344.00	900.00	1,697.00	475.00	873.50	8.50	16.47	60
2,801.00	5,366.00	1,884.00	3,594.00	967.00	1,822.00	508.50	936.00	9.17	17.72	61
3,023.00	5,777.00	2,032.00	3,868.00	1,041.00	1,959.00	545.50	1,004.50	9.91	19.09	62
3,293.00	6,284.00	2,212.00	4,206.00	1,131.00	2,128.00	590.50	1,089.00	10.81	20.78	63
3,602.00	6,860.00	2,418.00	4,590.00	1,234.00	2,320.00	642.00	1,185.00	11.84	22.70	64
3,944.00	7,493.00	2,646.00	5,012.00	1,348.00	2,531.00	699.00	1,290.50	12.98	24.81	65

### Female (7472)

Per 1,000		\$50,000		\$100,000		\$200,000		\$300,000		Age
Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	
0.37	0.47	68.50	73.50	87.00	97.00	124.00	144.00	161.00	191.00	16
0.37	0.50	68.50	75.00	87.00	100.00	124.00	150.00	161.00	200.00	17
0.38	0.52	69.00	76.00	88.00	102.00	126.00	154.00	164.00	206.00	18
0.39	0.55	69.50	77.50	89.00	105.00	128.00	160.00	167.00	215.00	19
0.40	0.58	70.00	79.00	90.00	108.00	130.00	166.00	170.00	224.00	20
0.41	0.61	70.50	80.50	91.00	111.00	132.00	172.00	173.00	233.00	21
0.43	0.65	71.50	82.50	93.00	115.00	136.00	180.00	179.00	245.00	22
0.45	0.68	72.50	84.00	95.00	118.00	140.00	186.00	185.00	254.00	23
0.47	0.72	73.50	86.00	97.00	122.00	144.00	194.00	191.00	266.00	24
0.49	0.77	74.50	88.50	99.00	127.00	148.00	204.00	197.00	281.00	25
0.51	0.81	75.50	90.50	101.00	131.00	152.00	212.00	203.00	293.00	26
0.53	0.85	76.50	92.50	103.00	135.00	156.00	220.00	209.00	305.00	27
0.55	0.89	77.50	94.50	105.00	139.00	160.00	228.00	215.00	317.00	28
0.58	0.94	79.00	97.00	108.00	144.00	166.00	238.00	224.00	332.00	29
0.60	0.99	80.00	99.50	110.00	149.00	170.00	248.00	230.00	347.00	30
0.64	1.04	82.00	102.00	114.00	154.00	178.00	258.00	242.00	362.00	31
0.67	1.11	83.50	105.50	117.00	161.00	184.00	272.00	251.00	383.00	32
0.71	1.19	85.50	109.50	121.00	169.00	192.00	288.00	263.00	407.00	33
0.76	1.28	88.00	114.00	126.00	178.00	202.00	306.00	278.00	434.00	34
0.82	1.39	91.00	119.50	132.00	189.00	214.00	328.00	296.00	467.00	35
0.88	1.52	94.00	126.00	138.00	202.00	226.00	354.00	314.00	506.00	36
0.95	1.67	97.50	133.50	145.00	217.00	240.00	384.00	335.00	551.00	37
1.04	1.83	102.00	141.50	154.00	233.00	258.00	416.00	362.00	599.00	38
1.13	2.02	106.50	151.00	163.00	252.00	276.00	454.00	389.00	656.00	39
1.24	2.25	112.00	162.50	174.00	275.00	298.00	500.00	422.00	725.00	40
1.36	2.49	118.00	174.50	186.00	299.00	322.00	548.00	458.00	797.00	41
1.50	2.78	125.00	189.00	200.00	328.00	350.00	606.00	500.00	884.00	42
1.65	3.11	132.50	205.50	215.00	361.00	380.00	672.00	545.00	983.00	43
1.82	3.48	141.00	224.00	232.00	398.00	414.00	746.00	596.00	1,094.00	44
2.01	3.89	150.50	244.50	251.00	439.00	452.00	828.00	653.00	1,217.00	45
2.20	4.30	160.00	265.00	270.00	480.00	490.00	910.00	710.00	1,340.00	46
2.41	4.74	170.50	287.00	291.00	524.00	532.00	998.00	773.00	1,472.00	47
2.61	5.18	180.50	309.00	311.00	568.00	572.00	1,086.00	833.00	1,604.00	48
2.81	5.61	190.50	330.50	331.00	611.00	612.00	1,172.00	893.00	1,733.00	49
3.01	6.04	200.50	352.00	351.00	654.00	652.00	1,258.00	953.00	1,862.00	50
3.23	6.61	211.50	380.50	373.00	711.00	696.00	1,372.00	1,019.00	2,033.00	51
3.45	6.97	222.50	398.50	395.00	747.00	740.00	1,444.00	1,085.00	2,141.00	52
3.66	7.44	233.00	422.00	416.00	794.00	782.00	1,538.00	1,148.00	2,282.00	53
3.89	7.94	244.50	447.00	439.00	844.00	828.00	1,638.00	1,217.00	2,432.00	54
4.15	8.50	257.50	475.00	465.00	900.00	880.00	1,750.00	1,295.00	2,600.00	55
4.46	9.01	273.00	500.50	496.00	951.00	942.00	1,852.00	1,388.00	2,753.00	56
4.81	9.59	290.50	529.50	531.00	1,009.00	1,012.00	1,968.00	1,493.00	2,927.00	57
5.20	10.24	310.00	562.00	570.00	1,074.00	1,090.00	2,098.00	1,610.00		