

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	0.090

Male, Non-Tobacco, Age 40, \$100,000 Face Amount • Monthly Payment			
Male, Age 40, Rate per 1,000	\$	2.18	
Amount of Insurance (in thousands)	X	100	Annual Premium
Annual Base Premium	\$	218.00	Monthly Modal Factor
Certificate Fee	+	50.00	Monthly Premium
Annual Premium	\$	268.00	

Male (7374)

Female (7474)

\$300,000					\$200,000					\$100,000					\$50,000					Per 1,000		Age	Per 1,000		\$50,000		\$100,000		\$200,000		\$300,000	
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	Non Tobacco	Tobacco		Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco
311.00	458.00	224.00	322.00	137.00	186.00	93.50	118.00	0.87	1.36	16	0.42	0.58	71.00	79.00	92.00	108.00	134.00	166.00	176.00	224.00												
311.00	458.00	224.00	322.00	137.00	186.00	93.50	118.00	0.87	1.36	17	0.43	0.62	71.50	81.00	93.00	112.00	136.00	174.00	179.00	236.00												
311.00	458.00	224.00	322.00	137.00	186.00	93.50	118.00	0.87	1.36	18	0.45	0.66	72.50	83.00	95.00	116.00	140.00	182.00	185.00	248.00												
311.00	458.00	224.00	322.00	137.00	186.00	93.50	118.00	0.87	1.36	19	0.46	0.70	73.00	85.00	96.00	120.00	142.00	190.00	188.00	260.00												
311.00	458.00	224.00	322.00	137.00	186.00	93.50	118.00	0.87	1.36	20	0.49	0.74	74.50	87.00	99.00	124.00	148.00	198.00	197.00	272.00												
311.00	458.00	224.00	322.00	137.00	186.00	93.50	118.00	0.87	1.36	21	0.51	0.79	75.50	89.50	101.00	129.00	152.00	208.00	203.00	287.00												
311.00	458.00	224.00	322.00	137.00	186.00	93.50	118.00	0.87	1.36	22	0.53	0.85	76.50	92.50	103.00	135.00	156.00	220.00	209.00	305.00												
311.00	458.00	224.00	322.00	137.00	186.00	93.50	118.00	0.87	1.36	23	0.56	0.89	78.00	94.50	106.00	139.00	162.00	228.00	218.00	317.00												
311.00	458.00	224.00	322.00	137.00	186.00	93.50	118.00	0.87	1.36	24	0.58	0.95	79.00	97.50	108.00	145.00	166.00	240.00	224.00	335.00												
311.00	470.00	224.00	330.00	137.00	190.00	93.50	120.00	0.87	1.40	25	0.61	1.00	80.50	100.00	111.00	150.00	172.00	250.00	233.00	350.00												
311.00	491.00	224.00	344.00	137.00	197.00	93.50	123.50	0.87	1.47	26	0.64	1.06	82.00	103.00	114.00	156.00	178.00	262.00	242.00	368.00												
314.00	524.00	226.00	366.00	138.00	208.00	94.00	129.00	0.88	1.58	27	0.67	1.11	83.50	105.50	117.00	161.00	184.00	272.00	251.00	383.00												
332.00	560.00	238.00	390.00	144.00	220.00	97.00	135.00	0.94	1.70	28	0.70	1.18	85.00	109.00	120.00	168.00	190.00	286.00	260.00	404.00												
353.00	599.00	252.00	416.00	151.00	233.00	100.50	141.50	1.01	1.83	29	0.74	1.25	87.00	112.50	124.00	175.00	198.00	300.00	272.00	425.00												
374.00	641.00	266.00	444.00	158.00	247.00	104.00	148.50	1.08	1.97	30	0.78	1.33	89.00	116.50	128.00	183.00	206.00	316.00	284.00	449.00												
392.00	683.00	278.00	472.00	164.00	261.00	107.00	155.50	1.14	2.11	31	0.83	1.43	91.50	121.50	133.00	193.00	216.00	336.00	299.00	479.00												
413.00	722.00	292.00	498.00	171.00	274.00	110.50	162.00	1.21	2.24	32	0.89	1.54	94.50	127.00	139.00	204.00	228.00	358.00	317.00	512.00												
434.00	773.00	306.00	532.00	178.00	291.00	114.00	170.50	1.28	2.41	33	0.96	1.68	98.00	134.00	146.00	218.00	242.00	386.00	338.00	554.00												
464.00	833.00	326.00	572.00	188.00	311.00	119.00	180.50	1.38	2.61	34	1.04	1.84	102.00	142.00	154.00	234.00	258.00	418.00	362.00	602.00												
494.00	896.00	346.00	614.00	198.00	332.00	124.00	191.00	1.48	2.82	35	1.13	2.04	106.50	152.00	163.00	254.00	276.00	458.00	389.00	662.00												
527.00	965.00	368.00	660.00	209.00	355.00	129.50	202.50	1.59	3.05	36	1.24	2.24	112.00	162.00	174.00	274.00	298.00	498.00	422.00	722.00												
563.00	1,037.00	392.00	708.00	221.00	379.00	135.50	214.50	1.71	3.29	37	1.35	2.47	117.50	173.50	185.00	297.00	320.00	544.00	455.00	791.00												
605.00	1,127.00	420.00	768.00	235.00	409.00	142.50	229.50	1.85	3.59	38	1.48	2.71	124.00	185.50	198.00	321.00	346.00	592.00	494.00	863.00												
653.00	1,226.00	452.00	834.00	251.00	442.00	150.50	246.00	2.01	3.92	39	1.62	3.00	131.00	200.00	212.00	350.00	374.00	650.00	536.00	950.00												
704.00	1,337.00	486.00	908.00	268.00	479.00	159.00	264.50	2.18	4.29	40	1.78	3.30	139.00	215.00	228.00	380.00	406.00	710.00	584.00	1,040.00												
767.00	1,472.00	528.00	998.00	289.00	524.00	169.50	287.00	2.39	4.74	41	1.95	3.65	147.50	232.50	245.00	415.00	440.00	780.00	635.00	1,145.00												
839.00	1,625.00	576.00	1,100.00	313.00	575.00	181.50	312.50	2.63	5.25	42	2.14	4.04	157.00	252.00	264.00	454.00	478.00	858.00	692.00	1,262.00												
908.00	1,766.00	622.00	1,194.00	336.00	622.00	193.00	336.00	2.86	5.72	43	2.35	4.47	167.50	273.50	285.00	497.00	520.00	944.00	755.00	1,391.00												
977.00	1,913.00	668.00	1,292.00	359.00	671.00	204.50	360.50	3.09	6.21	44	2.58	4.94	179.00	297.00	308.00	544.00	566.00	1,038.00	824.00	1,532.00												
1,055.00	2,075.00	720.00	1,400.00	385.00	725.00	217.50	387.50	3.35	6.75	45	2.83	5.45	191.50	322.50	333.00	595.00	616.00	1,140.00	899.00	1,685.00												
1,145.00	2,240.00	780.00	1,510.00	415.00	780.00	232.50	415.00	3.65	7.30	46	3.10	5.98	205.00	349.00	360.00	648.00	670.00	1,246.00	980.00	1,844.00												
1,244.00	2,420.00	846.00	1,630.00	448.00	840.00	249.00	445.00	3.98	7.90	47	3.37	6.53	218.50	376.50	387.00	703.00	724.00	1,356.00	1,061.00	2,009.00												
1,352.00	2,618.00	918.00	1,762.00	484.00	906.00	267.00	478.00	4.34	8.56	48	3.66	7.10	233.00	405.00	416.00	760.00	782.00	1,470.00	1,148.00	2,180.00												
1,472.00	2,837.00	998.00	1,908.00	524.00	979.00	287.00	514.50	4.74	9.29	49	3.95	7.67	247.50	433.50	445.00	817.00	840.00	1,584.00	1,235.00	2,351.00												
1,607.00	3,083.00	1,088.00	2,072.00	569.00	1,061.00	309.50	555.50	5.19	10.11	50	4.24	8.24	262.00	462.00	474.00	874.00	898.00	1,698.00	1,322.00	2,522.00												
1,760.00	3,347.00	1,190.00	2,248.00	620.00	1,149.00	335.00	599.50	5.70	10.99	51	4.55	8.86	277.50	493.00	505.00	936.00	960.00	1,822.00	1,415.00	2,708.00												
1,919.00	3,629.00	1,296.00	2,436.00	673.00	1,243.00	361.50	646.50	6.23	11.93	52	4.87	9.48	293.50	524.00	537.00	998.00	1,024.00	1,946.00	1,511.00	2,894.00												
2,099.00	3,941.00	1,416.00	2,644.00	733.00	1,347.00	391.50	698.50	6.83	12.97	53	5.21	10.13	310.50	556.50	571.00	1,063.00	1,092.00	2,076.00	1,613.00	3,089.00												
2,294.00	4,283.00	1,546.00	2,872.00	798.00	1,461.00	424.00	755.50	7.48	14.11	54	5.57	10.85	328.50	592.50	607.00	1,135.00	1,164.00	2,220.00	1,721.00	3,305.00												
2,507.00	4,640.00	1,688.00	3,110.00	869.00	1,580.00	459.50	815.00	8.19	15.30	55	5.98	11.64	349.00	632.00	648.00	1,214.00	1,246.00	2,378.00	1,844.00	3,542.00												
2,741.00	5,030.00	1,844.00	3,370.00	947.00	1,710.00	498.50	880.00	8.97	16.60	56	6.46	12.39	373.00	669.50	696.00	1,289.00	1,342.00	2,528.00	1,988.00	3,767.00												
3,023.00	5,507.00	2,032.00	3,688.00	1,041.00	1,869.00	545.50	959.50	9.91	18.19	57	7.00	13.25	400.00	712.50	750.00	1,375.00	1,450.00	2,700.00	2,150.00	4,025.00												
3,320.00	5,990.00	2,230.00	4,010.00	1,140.00	2,030.00	595.00	1,040.00	10.90	19.80	58	7.60	14.22	430.00	761.00	810.00	1,472.00	1,570.00	2,894.00	2,330.00	4,316.00												
3,629.00	6,497.00	2,436.00	4,348.00	1,243.00	2,199.00	646.50	1,124.50	11.93	21.49	59	8.28	15.28	464.00	814.00	878.00	1,578.00	1,706.00	3,106.00	2,534.00	4,634.00												
3,950.00	7,013.00	2,650.00	4,692.00	1,350.00	2,371.00	700.00	1,210.50	13.00	23.21	60	9.04	16.44	502.00	872.00	954.00	1,694.00	1,858.00	3,338.00	2,762.00	4,982.00												
4,268.00	7,532.00	2,862.00	5,038.00	1,456.00	2,544.00	753.00	1,297.00	14.06	24.94	61	9.86	17.69	543.00	934.50	1,036.00	1,819.00	2,022.00	3,588.00	3,008.00	5,357.00												
4,595.00	8,081.00	3,080.00	5,404.00	1,565.00	2,727.00	807.50	1,388.50	15.15	26.77	62	10.77	19.02	588.50	1,001.00	1,127.00	1,952.00	2,204.00	3,854.00	3,281.00	5,756.00												
4,982.00	8,723.00	3,338.00	5,832.00	1,694.00	2,941.00	872.00	1,495.50	16.44	28.91	63	11.76	20.43	638.00	1,071.50	1,226.00	2,093.00	2,402.00															