

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	\$	2.91	
Amount of Insurance (in thousands)	X	100	Annual Premium
Annual Base Premium	\$	291.00	Monthly Modal Factor
Certificate Fee	+	50.00	Monthly Premium
Annual Premium	\$	341.00	\$ 30.69

Male (7376)

Female (7476)

\$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
320.00	470.00	230.00	330.00	140.00	190.00	95.00	120.00	0.90	1.40	16	0.48	0.71	74.00	85.50	98.00	121.00	146.00	192.00	194.00	263.00
320.00	485.00	230.00	340.00	140.00	195.00	95.00	122.50	0.90	1.45	17	0.50	0.76	75.00	88.00	100.00	126.00	150.00	202.00	200.00	278.00
320.00	494.00	230.00	346.00	140.00	198.00	95.00	124.00	0.90	1.48	18	0.53	0.81	76.50	90.50	103.00	131.00	156.00	212.00	209.00	293.00
320.00	500.00	230.00	350.00	140.00	200.00	95.00	125.00	0.90	1.50	19	0.55	0.87	77.50	93.50	105.00	137.00	160.00	224.00	215.00	311.00
320.00	503.00	230.00	352.00	140.00	201.00	95.00	125.50	0.90	1.51	20	0.58	0.93	79.00	96.50	108.00	143.00	166.00	236.00	224.00	329.00
320.00	506.00	230.00	354.00	140.00	202.00	95.00	126.00	0.90	1.52	21	0.61	0.99	80.50	99.50	111.00	149.00	172.00	248.00	233.00	347.00
320.00	512.00	230.00	358.00	140.00	204.00	95.00	127.00	0.90	1.54	22	0.65	1.05	82.50	102.50	115.00	155.00	180.00	260.00	245.00	365.00
320.00	527.00	230.00	368.00	140.00	209.00	95.00	129.50	0.90	1.59	23	0.68	1.12	84.00	106.00	118.00	162.00	186.00	274.00	254.00	386.00
329.00	548.00	236.00	382.00	143.00	216.00	96.50	133.00	0.93	1.66	24	0.71	1.19	85.50	109.50	121.00	169.00	192.00	288.00	263.00	407.00
344.00	578.00	246.00	402.00	148.00	226.00	99.00	138.00	0.98	1.76	25	0.75	1.26	87.50	113.00	125.00	176.00	200.00	302.00	275.00	428.00
362.00	617.00	258.00	428.00	154.00	239.00	102.00	144.50	1.04	1.89	26	0.79	1.35	89.50	117.50	129.00	185.00	208.00	320.00	287.00	455.00
383.00	662.00	272.00	458.00	161.00	254.00	105.50	152.00	1.11	2.04	27	0.84	1.44	92.00	122.00	134.00	194.00	218.00	338.00	302.00	482.00
410.00	716.00	290.00	494.00	170.00	272.00	110.00	161.00	1.20	2.22	28	0.89	1.54	94.50	127.00	139.00	204.00	228.00	358.00	317.00	512.00
437.00	770.00	308.00	530.00	179.00	290.00	114.50	170.00	1.29	2.40	29	0.95	1.66	97.50	133.00	145.00	216.00	240.00	382.00	335.00	548.00
461.00	824.00	324.00	566.00	187.00	308.00	118.50	179.00	1.37	2.58	30	1.02	1.80	101.00	140.00	152.00	230.00	254.00	410.00	356.00	590.00
491.00	878.00	344.00	602.00	197.00	326.00	123.50	188.00	1.47	2.76	31	1.10	1.96	105.00	148.00	160.00	246.00	270.00	442.00	380.00	638.00
518.00	932.00	362.00	638.00	206.00	344.00	128.00	197.00	1.56	2.94	32	1.19	2.15	109.50	157.50	169.00	265.00	288.00	480.00	407.00	695.00
548.00	998.00	382.00	682.00	216.00	366.00	133.00	208.00	1.66	3.16	33	1.30	2.37	115.00	168.50	180.00	287.00	310.00	524.00	440.00	761.00
590.00	1,076.00	410.00	734.00	230.00	392.00	140.00	221.00	1.80	3.42	34	1.41	2.62	120.50	181.00	191.00	312.00	332.00	574.00	473.00	836.00
629.00	1,166.00	436.00	794.00	243.00	422.00	146.50	236.00	1.93	3.72	35	1.55	2.89	127.50	194.50	205.00	339.00	360.00	628.00	515.00	917.00
680.00	1,262.00	470.00	858.00	260.00	454.00	155.00	252.00	2.10	4.04	36	1.70	3.18	135.00	209.00	220.00	368.00	390.00	686.00	560.00	1,004.00
731.00	1,370.00	504.00	930.00	277.00	490.00	163.50	270.00	2.27	4.40	37	1.86	3.50	143.00	225.00	236.00	400.00	422.00	750.00	608.00	1,100.00
788.00	1,493.00	542.00	1,012.00	296.00	531.00	173.00	290.50	2.46	4.81	38	2.04	3.83	152.00	241.50	254.00	433.00	458.00	816.00	662.00	1,199.00
854.00	1,625.00	586.00	1,100.00	318.00	575.00	184.00	312.50	2.68	5.25	39	2.23	4.20	161.50	260.00	273.00	470.00	496.00	890.00	719.00	1,310.00
923.00	1,769.00	632.00	1,196.00	341.00	623.00	195.50	336.50	2.91	5.73	40	2.44	4.60	172.00	280.00	294.00	510.00	538.00	970.00	782.00	1,430.00
1,010.00	1,931.00	690.00	1,304.00	370.00	677.00	210.00	363.50	3.20	6.27	41	2.68	5.04	184.00	302.00	318.00	554.00	586.00	1,058.00	854.00	1,562.00
1,106.00	2,111.00	754.00	1,424.00	402.00	737.00	226.00	393.50	3.52	6.87	42	2.93	5.52	196.50	326.00	343.00	602.00	636.00	1,154.00	929.00	1,706.00
1,202.00	2,291.00	818.00	1,544.00	434.00	797.00	242.00	423.50	3.84	7.47	43	3.22	6.05	211.00	352.50	372.00	655.00	694.00	1,260.00	1,016.00	1,865.00
1,307.00	2,489.00	888.00	1,676.00	469.00	863.00	259.50	456.50	4.19	8.13	44	3.52	6.63	226.00	381.50	402.00	713.00	754.00	1,376.00	1,106.00	2,039.00
1,424.00	2,711.00	966.00	1,824.00	508.00	937.00	279.00	493.50	4.58	8.87	45	3.85	7.25	242.50	412.50	435.00	775.00	820.00	1,500.00	1,205.00	2,225.00
1,556.00	2,939.00	1,054.00	1,976.00	552.00	1,013.00	301.00	531.50	5.02	9.63	46	4.19	7.88	259.50	444.00	469.00	838.00	888.00	1,626.00	1,307.00	2,414.00
1,697.00	3,179.00	1,148.00	2,136.00	599.00	1,093.00	324.50	571.50	5.49	10.43	47	4.56	8.55	278.00	477.50	506.00	905.00	962.00	1,760.00	1,418.00	2,615.00
1,850.00	3,434.00	1,250.00	2,306.00	650.00	1,178.00	350.00	614.00	6.00	11.28	48	4.94	9.23	297.00	511.50	544.00	973.00	1,038.00	1,896.00	1,532.00	2,819.00
2,015.00	3,704.00	1,360.00	2,486.00	705.00	1,268.00	377.50	659.00	6.55	12.18	49	5.34	9.94	317.00	547.00	584.00	1,044.00	1,118.00	2,038.00	1,652.00	3,032.00
2,195.00	3,998.00	1,480.00	2,682.00	765.00	1,366.00	407.50	708.00	7.15	13.16	50	5.75	10.67	337.50	583.50	625.00	1,117.00	1,200.00	2,184.00	1,775.00	3,251.00
2,396.00	4,319.00	1,614.00	2,896.00	832.00	1,473.00	441.00	761.50	7.82	14.23	51	6.20	11.45	360.00	622.50	670.00	1,195.00	1,290.00	2,340.00	1,910.00	3,485.00
2,621.00	4,679.00	1,764.00	3,136.00	907.00	1,593.00	478.50	821.50	8.57	15.43	52	6.68	12.25	384.00	662.50	718.00	1,275.00	1,386.00	2,500.00	2,054.00	3,725.00
2,876.00	5,075.00	1,934.00	3,400.00	992.00	1,725.00	521.00	887.50	9.42	16.75	53	7.19	13.10	409.50	705.00	769.00	1,360.00	1,488.00	2,670.00	2,207.00	3,980.00
3,158.00	5,510.00	2,122.00	3,690.00	1,086.00	1,870.00	568.00	960.00	10.36	18.20	54	7.75	14.04	437.50	752.00	825.00	1,454.00	1,600.00	2,858.00	2,375.00	4,262.00
3,461.00	5,963.00	2,324.00	3,992.00	1,187.00	2,021.00	618.50	1,035.50	11.37	19.71	55	8.38	15.08	469.00	804.00	888.00	1,558.00	1,726.00	3,066.00	2,564.00	4,574.00
3,794.00	6,449.00	2,546.00	4,316.00	1,298.00	2,183.00	674.00	1,116.50	12.48	21.33	56	9.08	16.12	504.00	856.00	958.00	1,662.00	1,866.00	3,274.00	2,774.00	4,886.00
4,172.00	7,007.00	2,798.00	4,688.00	1,424.00	2,369.00	737.00	1,209.50	13.74	23.19	57	9.87	17.28	543.50	914.00	1,037.00	1,778.00	2,024.00	3,506.00	3,011.00	5,234.00
4,594.00	7,580.00	3,064.00	5,070.00	1,557.00	2,560.00	803.50	1,305.00	15.07	25.10	58	10.74	18.56	587.00	978.00	1,124.00	1,906.00	2,198.00	3,762.00	3,272.00	5,618.00
4,994.00	8,183.00	3,346.00	5,472.00	1,698.00	2,761.00	874.00	1,405.50	16.48	27.11	59	11.70	19.95	635.00	1,047.50	1,220.00	2,045.00	2,390.00	4,040.00	3,560.00	6,035.00
5,447.00	8,810.00	3,648.00	5,890.00	1,849.00	2,970.00	949.50	1,510.00	17.99	29.20	60	12.76	21.45	688.00	1,122.50	1,326.00	2,195.00	2,602.00	4,340.00	3,878.00	6,485.00
5,918.00	9,458.00	3,962.00	6,322.00	2,006.00	3,186.00	1,028.00	1,618.00	19.56	31.36	61	13.90	23.05	745.00	1,202.50	1,440.00	2,355.00	2,830.00	4,660.00	4,220.00	6,965.00
6,419.00	10,148.00	4,296.00	6,782.00	2,173.00	3,416.00	1,111.50	1,733.00	21.23	33.66	62	15.15	24.71	807.50	1,285.50	1,565.00	2,521.00	3,080.00	4,992.00	4,595.00	7,463.00
6,986.00	10,919.00	4,674.00	7,296.00	2,362.00	3,673.00	1,206.00	1,861.50	23.12	36.23	63	16.50	26.44	875.00							