

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                                       | \$ | 5.18   |                      |
| Amount of Insurance (in thousands)                                 | X  | 100    | Annual Premium       |
| Annual Base Premium  | \$ | 518.00 | Monthly Modal Factor |
| Certificate Fee  | +  | 50.00  | Monthly Premium      |
| Annual Premium   | \$ | 568.00 |                      |

Male (7378)

| \$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 |     |
| 362.00      | 572.00   | 258.00      | 398.00   | 154.00      | 224.00   | 102.00      | 137.00   | 1.04        | 1.74    | 16  |
| 371.00      | 602.00   | 264.00      | 418.00   | 157.00      | 234.00   | 103.50      | 142.00   | 1.07        | 1.84    | 17  |
| 383.00      | 629.00   | 272.00      | 436.00   | 161.00      | 243.00   | 105.50      | 146.50   | 1.11        | 1.93    | 18  |
| 392.00      | 653.00   | 278.00      | 452.00   | 164.00      | 251.00   | 107.00      | 150.50   | 1.14        | 2.01    | 19  |
| 401.00      | 680.00   | 284.00      | 470.00   | 167.00      | 260.00   | 108.50      | 155.00   | 1.17        | 2.10    | 20  |
| 410.00      | 704.00   | 290.00      | 486.00   | 170.00      | 268.00   | 110.00      | 159.00   | 1.20        | 2.18    | 21  |
| 425.00      | 734.00   | 300.00      | 506.00   | 175.00      | 278.00   | 112.50      | 164.00   | 1.25        | 2.28    | 22  |
| 443.00      | 773.00   | 312.00      | 532.00   | 181.00      | 291.00   | 115.50      | 170.50   | 1.31        | 2.41    | 23  |
| 464.00      | 818.00   | 326.00      | 562.00   | 188.00      | 306.00   | 119.00      | 178.00   | 1.38        | 2.56    | 24  |
| 494.00      | 872.00   | 346.00      | 598.00   | 198.00      | 324.00   | 124.00      | 187.00   | 1.48        | 2.74    | 25  |
| 527.00      | 938.00   | 368.00      | 642.00   | 209.00      | 346.00   | 129.50      | 198.00   | 1.59        | 2.96    | 26  |
| 566.00      | 1,013.00 | 394.00      | 692.00   | 222.00      | 371.00   | 136.00      | 210.50   | 1.72        | 3.21    | 27  |
| 611.00      | 1,097.00 | 424.00      | 748.00   | 237.00      | 399.00   | 143.50      | 224.50   | 1.87        | 3.49    | 28  |
| 659.00      | 1,187.00 | 456.00      | 808.00   | 253.00      | 429.00   | 151.50      | 239.50   | 2.03        | 3.79    | 29  |
| 710.00      | 1,280.00 | 490.00      | 870.00   | 270.00      | 460.00   | 160.00      | 255.00   | 2.20        | 4.10    | 30  |
| 764.00      | 1,379.00 | 526.00      | 936.00   | 288.00      | 493.00   | 169.00      | 271.50   | 2.38        | 4.43    | 31  |
| 821.00      | 1,484.00 | 564.00      | 1,006.00 | 307.00      | 528.00   | 178.50      | 289.00   | 2.57        | 4.78    | 32  |
| 887.00      | 1,601.00 | 608.00      | 1,084.00 | 329.00      | 567.00   | 189.50      | 308.50   | 2.79        | 5.17    | 33  |
| 962.00      | 1,736.00 | 658.00      | 1,174.00 | 354.00      | 612.00   | 202.00      | 331.00   | 3.04        | 5.62    | 34  |
| 1,046.00    | 1,883.00 | 714.00      | 1,272.00 | 382.00      | 661.00   | 216.00      | 355.50   | 3.32        | 6.11    | 35  |
| 1,139.00    | 2,042.00 | 776.00      | 1,378.00 | 413.00      | 714.00   | 231.50      | 382.00   | 3.63        | 6.64    | 36  |
| 1,241.00    | 2,213.00 | 844.00      | 1,492.00 | 447.00      | 771.00   | 248.50      | 410.50   | 3.97        | 7.21    | 37  |
| 1,352.00    | 2,399.00 | 918.00      | 1,616.00 | 484.00      | 833.00   | 267.00      | 441.50   | 4.34        | 7.83    | 38  |
| 1,475.00    | 2,597.00 | 1,000.00    | 1,748.00 | 525.00      | 899.00   | 287.50      | 474.50   | 4.75        | 8.49    | 39  |
| 1,604.00    | 2,810.00 | 1,086.00    | 1,890.00 | 568.00      | 970.00   | 309.00      | 510.00   | 5.18        | 9.20    | 40  |
| 1,751.00    | 3,041.00 | 1,184.00    | 2,044.00 | 617.00      | 1,047.00 | 333.50      | 548.50   | 5.67        | 9.97    | 41  |
| 1,910.00    | 3,287.00 | 1,290.00    | 2,208.00 | 670.00      | 1,129.00 | 360.00      | 589.50   | 6.20        | 10.79   | 42  |
| 2,078.00    | 3,536.00 | 1,402.00    | 2,374.00 | 726.00      | 1,212.00 | 388.00      | 631.00   | 6.76        | 11.62   | 43  |
| 2,258.00    | 3,803.00 | 1,522.00    | 2,552.00 | 786.00      | 1,301.00 | 418.00      | 675.50   | 7.36        | 12.51   | 44  |
| 2,459.00    | 4,094.00 | 1,656.00    | 2,746.00 | 853.00      | 1,398.00 | 451.50      | 724.00   | 8.03        | 13.48   | 45  |
| 2,681.00    | 4,406.00 | 1,804.00    | 2,954.00 | 927.00      | 1,502.00 | 488.50      | 776.00   | 8.77        | 14.52   | 46  |
| 2,927.00    | 4,739.00 | 1,968.00    | 3,176.00 | 1,009.00    | 1,613.00 | 529.50      | 831.50   | 9.59        | 15.63   | 47  |
| 3,197.00    | 5,093.00 | 2,148.00    | 3,412.00 | 1,099.00    | 1,731.00 | 574.50      | 890.50   | 10.49       | 16.81   | 48  |
| 3,485.00    | 5,471.00 | 2,340.00    | 3,664.00 | 1,195.00    | 1,857.00 | 622.50      | 953.50   | 11.45       | 18.07   | 49  |
| 3,797.00    | 5,873.00 | 2,548.00    | 3,932.00 | 1,299.00    | 1,991.00 | 674.50      | 1,020.50 | 12.49       | 19.41   | 50  |

Female (7478)

| 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  |     |
| 0.65        | 1.04    | 82.50       | 102.00  | 115.00      | 154.00   | 180.00      | 258.00   | 245.00      | 362.00   | 16  |
| 0.68        | 1.11    | 84.00       | 105.50  | 118.00      | 161.00   | 186.00      | 272.00   | 254.00      | 383.00   | 17  |
| 0.72        | 1.20    | 86.00       | 110.00  | 122.00      | 170.00   | 194.00      | 290.00   | 266.00      | 410.00   | 18  |
| 0.77        | 1.29    | 88.50       | 114.50  | 127.00      | 179.00   | 204.00      | 308.00   | 281.00      | 437.00   | 19  |
| 0.82        | 1.39    | 91.00       | 119.50  | 132.00      | 189.00   | 214.00      | 328.00   | 296.00      | 467.00   | 20  |
| 0.88        | 1.51    | 94.00       | 125.50  | 138.00      | 201.00   | 226.00      | 352.00   | 314.00      | 503.00   | 21  |
| 0.94        | 1.63    | 97.00       | 131.50  | 144.00      | 213.00   | 238.00      | 376.00   | 332.00      | 539.00   | 22  |
| 1.01        | 1.77    | 100.50      | 138.50  | 151.00      | 227.00   | 252.00      | 404.00   | 353.00      | 581.00   | 23  |
| 1.09        | 1.92    | 104.50      | 146.00  | 159.00      | 242.00   | 268.00      | 434.00   | 377.00      | 626.00   | 24  |
| 1.17        | 2.09    | 108.50      | 154.50  | 167.00      | 259.00   | 284.00      | 468.00   | 401.00      | 677.00   | 25  |
| 1.27        | 2.28    | 113.50      | 164.00  | 177.00      | 278.00   | 304.00      | 506.00   | 431.00      | 734.00   | 26  |
| 1.37        | 2.48    | 118.50      | 174.00  | 187.00      | 298.00   | 324.00      | 546.00   | 461.00      | 794.00   | 27  |
| 1.49        | 2.70    | 124.50      | 185.00  | 199.00      | 320.00   | 348.00      | 590.00   | 497.00      | 860.00   | 28  |
| 1.62        | 2.85    | 131.00      | 192.50  | 212.00      | 335.00   | 374.00      | 620.00   | 536.00      | 905.00   | 29  |
| 1.76        | 3.22    | 138.00      | 211.00  | 226.00      | 372.00   | 402.00      | 694.00   | 578.00      | 1,016.00 | 30  |
| 1.92        | 3.52    | 146.00      | 226.00  | 242.00      | 402.00   | 434.00      | 754.00   | 626.00      | 1,106.00 | 31  |
| 2.09        | 3.84    | 154.50      | 242.00  | 259.00      | 434.00   | 468.00      | 818.00   | 677.00      | 1,202.00 | 32  |
| 2.28        | 4.20    | 164.00      | 260.00  | 278.00      | 470.00   | 506.00      | 890.00   | 734.00      | 1,310.00 | 33  |
| 2.48        | 4.58    | 174.00      | 279.00  | 298.00      | 508.00   | 546.00      | 966.00   | 794.00      | 1,424.00 | 34  |
| 2.70        | 5.00    | 185.00      | 300.00  | 320.00      | 550.00   | 590.00      | 1,050.00 | 860.00      | 1,550.00 | 35  |
| 2.94        | 5.44    | 197.00      | 322.00  | 344.00      | 594.00   | 638.00      | 1,138.00 | 932.00      | 1,682.00 | 36  |
| 3.20        | 5.91    | 210.00      | 345.50  | 370.00      | 641.00   | 690.00      | 1,232.00 | 1,010.00    | 1,823.00 | 37  |
| 3.48        | 6.39    | 224.00      | 369.50  | 398.00      | 689.00   | 746.00      | 1,328.00 | 1,094.00    | 1,967.00 | 38  |
| 3.79        | 6.92    | 239.50      | 396.00  | 429.00      | 742.00   | 808.00      | 1,434.00 | 1,187.00    | 2,126.00 | 39  |
| 4.12        | 7.49    | 256.00      | 424.50  | 462.00      | 799.00   | 874.00      | 1,548.00 | 1,286.00    | 2,297.00 | 40  |
| 4.49        | 8.11    | 274.50      | 455.50  | 499.00      | 861.00   | 948.00      | 1,672.00 | 1,397.00    | 2,483.00 | 41  |
| 4.88        | 8.78    | 294.00      | 489.00  | 538.00      | 928.00   | 1,026.00    | 1,806.00 | 1,514.00    | 2,684.00 | 42  |
| 5.32        | 9.50    | 316.00      | 525.00  | 582.00      | 1,000.00 | 1,114.00    | 1,950.00 | 1,646.00    | 2,900.00 | 43  |
| 5.79        | 10.28   | 339.50      | 564.00  | 629.00      | 1,078.00 | 1,208.00    | 2,106.00 | 1,787.00    | 3,134.00 | 44  |
| 6.30        | 11.12   | 365.00      | 606.00  | 680.00      | 1,162.00 | 1,310.00    | 2,274.00 | 1,940.00    | 3,386.00 | 45  |
| 6.85        | 12.00   | 392.50      | 650.00  | 735.00      | 1,250.00 | 1,420.00    | 2,450.00 | 2,105.00    | 3,650.00 | 46  |
| 7.44        | 12.92   | 422.00      | 696.00  | 794.00      | 1,342.00 | 1,538.00    | 2,634.00 | 2,282.00    | 3,926.00 | 47  |
| 8.06        | 13.88   | 453.00      | 744.00  | 856.00      | 1,438.00 | 1,662.00    | 2,826.00 | 2,468.00    | 4,214.00 | 48  |
| 8.73        | 14.88   | 486.50      | 794.00  | 923.00      | 1,538.00 | 1,796.00    | 3,026.00 | 2,669.00    | 4,514.00 | 49  |
| 9.44        | 15.90   | 522.00      | 845.00  | 994.00      | 1,640.00 | 1,938.00    | 3,230.00 | 2,882.00    | 4,820.00 | 50  |