

To calculate the annual premium, multiply the number of thousands of face amount by the rate per thousand, then add the 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, Standard Tobacco, Age 45, \$50,000 Face Amount	
Quarterly Payment	
Male, Age 45, Rate per Thousand	\$ 6.83
Amount of Insurance (in thousands)	X 50
Annual Base Premium	\$ 341.50
Certificate Fee	+ 50.00
Annual Premium	\$ 391.50
Quarterly Modal Factor	X 0.265
Total Quarterly Premium	\$ 103.75

SUPPLEMENTAL BENEFITS • Premium Per \$1,000							
(ADB) Accidental Death Benefit • (WP) Waiver of Premium							
ISSUE AGE	ADB Male	ADB Female	WP	ISSUE AGE	ADB Male	ADB Female	WP
18	0.98	0.80	0.30	37	0.75	0.67	0.67
19	0.94	0.77	0.30	38	0.76	0.68	0.71
20	0.90	0.74	0.31	39	0.77	0.69	0.76
21	0.86	0.72	0.32	40	0.78	0.70	0.82
22	0.83	0.71	0.33	41	0.78	0.71	0.88
23	0.80	0.70	0.35	42	0.78	0.72	0.94
24	0.77	0.69	0.36	43	0.78	0.73	1.01
25	0.75	0.68	0.38	44	0.79	0.75	1.09
26	0.73	0.67	0.39	45	0.80	0.76	1.18
27	0.72	0.66	0.41	46	0.82	0.77	1.27
28	0.72	0.65	0.42	47	0.85	0.79	1.37
29	0.71	0.64	0.44	48	0.88	0.81	1.48
30	0.71	0.64	0.46	49	0.91	0.83	1.62
31	0.71	0.64	0.48	50	0.95	0.85	1.80
32	0.71	0.64	0.50	51	0.99	0.88	2.03
33	0.72	0.65	0.53	52	1.03	0.92	2.31
34	0.72	0.65	0.56	53	1.07	0.96	2.62
35	0.73	0.66	0.59	54	1.11	1.00	2.92
36	0.74	0.67	0.63	55	1.15	1.03	3.20

Male (7354)

Age	Preferred Plus Non-Tobacco		Preferred Non-Tobacco		Standard Non-Tobacco		Preferred Tobacco		Standard Tobacco	
	25k	100k	25k	100k	25k	100k	25k	100k	25k	100k
	↓	+	↓	+	↓	+	↓	+	↓	+
18	-	0.62	-	0.77	1.20	1.09	-	1.56	2.33	2.12
19	-	0.62	-	0.77	1.20	1.09	-	1.56	2.33	2.12
20	-	0.62	-	0.77	1.20	1.09	-	1.56	2.33	2.12
21	-	0.62	-	0.77	1.20	1.09	-	1.56	2.33	2.12
22	-	0.62	-	0.77	1.20	1.09	-	1.56	2.33	2.12
23	-	0.62	-	0.77	1.20	1.09	-	1.56	2.33	2.12
24	-	0.62	-	0.77	1.20	1.09	-	1.56	2.33	2.12
25	-	0.62	-	0.77	1.20	1.09	-	1.56	2.33	2.12
26	-	0.62	-	0.77	1.21	1.10	-	1.62	2.41	2.20
27	-	0.62	-	0.77	1.22	1.11	-	1.69	2.49	2.27
28	-	0.63	-	0.77	1.23	1.12	-	1.76	2.57	2.34
29	-	0.63	-	0.77	1.24	1.13	-	1.84	2.66	2.41
30	-	0.63	-	0.77	1.25	1.14	-	1.90	2.74	2.48
31	-	0.63	-	0.77	1.27	1.15	-	1.97	2.82	2.57
32	-	0.63	-	0.77	1.28	1.16	-	2.04	2.90	2.64
33	-	0.63	-	0.77	1.29	1.17	-	2.12	2.98	2.71
34	-	0.63	-	0.77	1.30	1.18	-	2.18	3.06	2.78
35	-	0.63	-	0.77	1.31	1.19	-	2.25	3.14	2.85
36	-	0.70	-	0.86	1.47	1.33	-	2.51	3.51	3.20
37	-	0.78	-	0.94	1.61	1.47	-	2.78	3.88	3.53
38	-	0.85	-	1.03	1.76	1.60	-	3.04	4.25	3.86
39	-	0.92	-	1.11	1.92	1.75	-	3.30	4.62	4.19
40	-	1.00	-	1.20	2.07	1.88	-	3.57	4.99	4.54
41	-	1.07	-	1.29	2.22	2.02	-	3.83	5.36	4.87
42	-	1.15	-	1.37	2.38	2.16	-	4.10	5.72	5.20
43	-	1.22	-	1.46	2.53	2.30	-	4.37	6.09	5.54
44	-	1.29	-	1.54	2.68	2.44	-	4.63	6.46	5.88
45	-	1.37	-	1.63	2.83	2.57	-	4.90	6.83	6.21
46	-	1.56	-	1.85	3.26	2.96	-	5.49	7.62	6.93
47	-	1.76	-	2.08	3.68	3.35	-	6.09	8.42	7.65
48	-	1.95	-	2.31	4.10	3.73	-	6.70	9.21	8.37
49	-	2.15	-	2.54	4.53	4.11	-	7.30	10.00	9.09
50	-	2.34	-	2.76	4.95	4.50	-	7.90	10.78	9.80
51	-	2.54	-	2.99	5.37	4.89	-	8.51	11.57	10.52
52	-	2.73	-	3.22	5.80	5.27	-	9.10	12.37	11.24
53	-	2.93	-	3.45	6.22	5.66	-	9.70	13.16	11.96
54	-	3.12	-	3.67	6.65	6.04	-	10.31	13.95	12.68
55	-	3.32	-	3.90	7.07	6.43	-	10.91	14.74	13.40
56	-	3.53	-	4.14	7.52	6.84	-	11.55	15.58	14.16
57	-	3.75	-	4.40	8.00	7.27	-	12.22	16.46	14.97
58	-	3.98	-	4.67	8.51	7.74	-	12.93	17.40	15.81
59	-	4.23	-	4.96	9.05	8.24	-	13.69	18.38	16.70
60	-	4.49	-	5.27	9.63	8.76	-	14.48	19.42	17.66

Female (7454)

Age	Preferred Plus Non-Tobacco		Preferred Non-Tobacco		Standard Non-Tobacco		Preferred Tobacco		Standard Tobacco	
	25k	100k	25k	100k	25k	100k	25k	100k	25k	100k
	↓	+	↓	+	↓	+	↓	+	↓	+
18	-	0.50	-	0.60	1.03	0.94	-	1.23	1.95	1.78
19	-	0.50	-	0.60	1.03	0.94	-	1.23	1.95	1.78
20	-	0.50	-	0.60	1.03	0.94	-	1.23	1.95	1.78
21	-	0.50	-	0.60	1.03	0.94	-	1.23	1.95	1.78
22	-	0.50	-	0.60	1.03	0.94	-	1.23	1.95	1.78
23	-	0.50	-	0.60	1.03	0.94	-	1.23	1.95	1.78
24	-	0.50	-	0.60	1.03	0.94	-	1.23	1.95	1.78
25	-	0.50	-	0.60	1.03	0.94	-	1.23	1.95	1.78
26	-	0.51	-	0.60	1.04	0.94	-	1.28	2.01	1.83
27	-	0.51	-	0.61	1.04	0.95	-	1.32	2.05	1.87
28	-	0.51	-	0.61	1.04	0.95	-	1.37	2.11	1.92
29	-	0.51	-	0.62	1.04	0.95	-	1.41	2.16	1.96
30	-	0.51	-	0.63	1.05	0.95	-	1.46	2.21	2.01
31	-	0.51	-	0.63	1.05	0.95	-	1.50	2.26	2.05
32	-	0.51	-	0.64	1.05	0.96	-	1.55	2.30	2.10
33	-	0.52	-	0.65	1.06	0.96	-	1.59	2.36	2.14
34	-	0.52	-	0.65	1.06	0.97	-	1.64	2.41	2.19
35	-	0.52	-	0.66	1.07	0.97	-	1.67	2.46	2.23
36	-	0.58	-	0.72	1.20	1.09	-	1.87	2.73	2.48
37	-	0.64	-	0.79	1.33	1.22	-	2.07	3.01	2.73
38	-	0.70	-	0.86	1.47	1.33	-	2.26	3.28	2.98
39	-	0.76	-	0.93	1.59	1.45	-	2.46	3.55	3.22
40	-	0.82	-	0.99	1.73	1.58	-	2.66	3.82	3.47
41	-	0.88	-	1.06	1.86	1.69	-	2.84	4.09	3.72
42	-	0.94	-	1.13	1.99	1.81	-	3.04	4.36	3.96
43	-	1.00	-	1.19	2.12	1.94	-	3.23	4.63	4.21
44	-	1.06	-	1.26	2.26	2.05	-	3.43	4.91	4.46
45	-	1.13	-	1.33	2.39	2.17	-	3.63	5.18	4.70
46	-	1.25	-	1.47	2.63	2.39	-	4.06	5.82	5.29
47	-	1.38	-	1.61	2.86	2.60	-	4.50	6.48	5.89
48	-	1.50	-	1.75	3.11	2.82	-	4.94	7.13	6.48
49	-	1.63	-	1.89	3.34	3.03	-	5.37	7.79	7.07
50	-	1.76	-	2.03	3.58	3.26	-	5.81	8.43	7.67
51	-	1.88	-	2.17	3.82	3.47	-	6.25	9.09	8.26
52	-	2.01	-	2.31	4.06	3.69	-	6.69	9.75	8.86
53	-	2.14	-	2.45	4.29	3.91	-	7.13	10.40	9.45
54	-	2.26	-	2.59	4.54	4.12	-	7.56	11.05	10.04
55	-	2.39	-	2.73	4.77	4.34	-	8.00	11.70	10.64
56	-	2.52	-	2.87	5.02	4.56	-	8.46	12.39	11.27
57	-	2.66	-	3.03	5.28	4.81	-	8.96	13.12	11.93
58	-	2.81	-	3.19	5.56	5.06	-	9.47	13.91	12.64
59	-	2.97	-	3.37	5.86	5.33	-	10.02	14.72	13.38
60	-	3.13	-	3.55	6.17	5.61	-	10.60	15.60	14.18