

To calculate the single premium, multiply the number of thousands of face amount by the rate per thousand, then add the \$250 certificate fee. To include the Accidental Death Benefit, multiply the number of thousands of face amount by the ADB rate per thousand and add that calculated amount to the single premium.

Male, Non-Tobacco, Age 26, \$25,000 Face Amount	
Male, Age 26, Rate per Thousand	\$ 203.73
Amount of Insurance (in thousands)	X 25
Base Premium	\$ 5,093.25
Certificate Fee	+ 250.00
Single Premium	\$ 5,343.25

SUPPLEMENTAL BENEFITS
Premium Per \$1,000
(ADB) Accidental Death Benefit

ISSUE AGE	ADB	
	Male	Female
10	19.95	18.45
11	20.39	18.86
12	20.07	19.15
13	20.88	19.32
14	20.94	19.37
15	20.87	19.31
16	20.63	19.08
17	20.22	18.71
18	19.71	18.23
19	19.15	17.72
20	18.62	17.22
21	18.08	16.72
22	17.48	16.17
23	16.88	15.61
24	16.33	15.11
25	15.89	14.70
26	15.59	14.42
27	15.37	14.22
28	15.22	14.08
29	15.09	13.96
30	14.95	13.83
31	14.81	13.70
32	14.68	13.58
33	14.56	13.47
34	14.44	13.36
35	14.31	13.23
36	14.17	13.11
37	14.03	12.98
38	13.88	12.84
39	13.73	12.70
40	13.56	12.54
41	13.38	12.38
42	13.19	12.20
43	13.00	12.02
44	12.78	11.82
45	12.54	11.60
46	12.27	11.35
47	11.98	11.09
48	11.68	10.80
49	11.34	10.49
50	10.99	10.17
51	10.57	9.78
52	10.09	9.34
53	9.61	8.89
54	9.19	8.50
55	8.90	8.23
56	8.70	8.13
57	8.50	7.93
58	8.30	7.73
59	8.10	7.53
60	7.90	7.33

Male (7101)

	\$50,000		\$25,000		\$10,000		\$5,000		Per 1,000	
	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco
5,228.00	-	2,739.00	-	1,245.60	-	747.80	-	99.56	-	-
5,367.00	-	2,808.50	-	1,273.40	-	761.70	-	102.34	-	-
5,513.50	-	2,881.75	-	1,302.70	-	776.35	-	105.27	-	-
5,665.50	-	2,957.75	-	1,333.10	-	791.55	-	108.31	-	-
5,823.00	-	3,036.50	-	1,364.60	-	807.30	-	111.46	-	-
5,985.00	-	3,117.50	-	1,397.00	-	823.50	-	114.70	-	-
6,153.00	-	3,201.50	-	1,430.60	-	840.30	-	118.06	-	-
6,325.50	-	3,287.75	-	1,465.10	-	857.55	-	121.51	-	-
6,504.00	-	3,377.00	-	1,500.80	-	875.40	-	125.08	-	-
6,687.50	-	3,468.75	-	1,537.50	-	893.75	-	128.75	-	-
6,877.00	-	3,563.50	-	1,575.40	-	912.70	-	132.54	-	-
7,071.00	-	3,660.50	-	1,614.20	-	932.10	-	136.42	-	-
7,271.00	-	3,760.50	-	1,654.20	-	952.10	-	140.42	-	-
7,476.00	-	3,863.00	-	1,695.20	-	972.60	-	144.52	-	-
7,684.00	-	3,967.00	-	1,736.80	-	993.40	-	148.68	-	-
7,895.00	-	4,072.50	-	1,779.00	-	1,014.50	-	152.90	-	-
8,106.50	9,725.50	4,178.25	4,987.75	1,821.30	2,145.10	1,035.65	1,197.55	157.13	189.51	-
8,317.50	9,986.00	4,283.75	5,118.00	1,863.50	2,197.20	1,056.75	1,223.60	161.35	194.72	-
8,527.00	10,247.00	4,388.50	5,248.50	1,905.40	2,249.40	1,077.70	1,249.70	165.54	199.94	-
8,742.00	10,515.00	4,496.00	5,382.50	1,948.40	2,303.00	1,099.20	1,276.50	169.84	205.30	-
8,962.50	10,789.50	4,606.25	5,519.75	1,992.50	2,357.90	1,121.25	1,303.95	174.25	210.79	-
9,189.00	11,072.00	4,719.50	5,661.00	2,037.80	2,414.40	1,143.90	1,332.20	178.78	216.44	-
9,422.50	11,361.50	4,836.25	5,805.75	2,084.50	2,472.30	1,167.25	1,361.15	183.45	222.23	-
9,664.00	11,659.00	4,957.00	5,954.50	2,132.80	2,531.80	1,191.40	1,390.90	188.28	228.18	-
9,913.00	11,964.50	5,081.50	6,107.25	2,182.60	2,592.90	1,216.30	1,421.45	193.26	234.29	-
10,170.00	12,278.00	5,210.00	6,264.00	2,234.00	2,655.60	1,242.00	1,452.80	198.40	240.56	-
10,436.50	12,600.50	5,343.25	6,425.25	2,287.30	2,720.10	1,268.65	1,485.05	203.73	247.01	-
10,715.00	12,933.50	5,482.50	6,591.75	2,343.00	2,786.70	1,296.50	1,518.35	209.30	253.67	-
11,004.50	13,277.00	5,627.25	6,763.50	2,400.90	2,855.40	1,325.45	1,552.70	215.09	260.54	-
11,304.00	13,632.00	5,777.00	6,941.00	2,460.80	2,926.40	1,355.40	1,588.20	221.08	267.64	-
11,614.00	13,998.00	5,932.00	7,124.00	2,522.80	2,999.60	1,386.40	1,624.80	227.28	274.96	-
11,934.00	14,374.50	6,092.00	7,312.25	2,586.80	3,074.90	1,418.40	1,662.45	233.68	282.49	-
12,262.50	14,761.00	6,256.25	7,505.50	2,652.50	3,152.20	1,451.25	1,701.10	240.25	290.22	-
12,599.50	15,156.50	6,424.75	7,703.25	2,719.90	3,231.30	1,484.95	1,740.65	246.99	298.13	-
12,945.00	15,562.00	6,597.50	7,906.00	2,789.00	3,312.40	1,519.50	1,781.20	253.90	306.24	-
13,296.50	15,976.50	6,773.25	8,113.25	2,859.30	3,395.30	1,554.65	1,822.65	260.93	314.53	-
13,654.50	16,400.50	6,952.25	8,325.25	2,930.90	3,480.10	1,590.45	1,865.05	268.09	323.01	-
14,018.00	16,834.00	7,134.00	8,542.00	3,003.60	3,566.80	1,626.80	1,908.40	275.36	331.68	-
14,388.00	17,275.50	7,319.00	8,762.75	3,077.60	3,655.10	1,663.80	1,952.55	282.76	340.51	-
14,765.50	17,725.50	7,507.75	8,987.75	3,153.10	3,745.10	1,701.55	1,997.55	290.31	349.51	-
15,152.50	18,182.00	7,701.25	9,216.00	3,230.50	3,836.40	1,740.25	2,043.20	298.05	358.64	-
15,548.50	18,644.50	7,899.25	9,447.25	3,309.70	3,928.90	1,779.85	2,089.45	305.97	367.89	-
15,954.50	19,114.00	8,102.25	9,682.00	3,390.90	4,022.80	1,820.45	2,136.40	314.09	377.28	-
16,370.00	19,591.00	8,310.00	9,920.50	3,474.00	4,118.20	1,862.00	2,184.10	322.40	386.82	-
16,795.00	20,077.00	8,522.50	10,163.50	3,559.00	4,215.40	1,904.50	2,232.70	330.90	396.54	-
17,231.50	20,574.50	8,740.75	10,412.25	3,646.30	4,314.90	1,948.15	2,282.45	339.63	406.49	-
17,680.00	21,083.00	8,965.00	10,666.50	3,736.00	4,416.60	1,993.00	2,333.30	348.60	416.66	-
18,140.50	21,603.00	9,195.25	10,926.50	3,828.10	4,520.60	2,039.05	2,385.30	357.81	427.06	-
18,613.50	22,133.00	9,431.75	11,191.50	3,922.70	4,626.60	2,086.35	2,438.30	367.27	437.66	-
19,099.00	22,674.00	9,674.50	11,462.00	4,019.80	4,734.80	2,134.90	2,492.40	376.98	448.48	-

Female (7201)

Age	Per 1,000		\$5,000		\$10,000		\$25,000		\$50,000	
	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco
0	88.27	-	691.35	-	1,132.70	-	2,456.75	-	4,663.50	-
1	90.69	-	703.45	-	1,156.90	-	2,517.25	-	4,784.50	-
2	93.28	-	716.40	-	1,182.80	-	2,582.00	-	4,914.00	-
3	96.00	-	730.00	-	1,210.00	-	2,650.00	-	5,050.00	-
4	98.80	-	744.00	-	1,238.00	-	2,720.00	-	5,190.00	-
5	101.70	-	758.50	-	1,267.00	-	2,792.50	-	5,335.00	-
6	104.67	-	773.35	-	1,296.70	-	2,866.75	-	5,483.50	-
7	107.73	-	788.65	-	1,327.30	-	2,943.25	-	5,636.50	-
8	110.89	-	804.45	-	1,358.90	-	3,022.25	-	5,794.50	-
9	114.14	-	820.70	-	1,391.40	-	3,103.50	-	5,957.00	-
10	117.50	-	837.50	-	1,425.00	-	3,187.50	-	6,125.00	-
11	120.94	-	854.70	-	1,459.40	-	3,273.50	-	6,297.00	-
12	124.49	-	872.45	-	1,494.90	-	3,362.25	-	6,474.50	-
13	128.16	-	890.80	-	1,531.60	-	3,454.00	-	6,658.00	-
14	131.92	-	909.60	-	1,569.20	-	3,548.00	-	6,846.00	-
15	135.75	-	928.75	-	1,607.50	-	3,643.75	-	7,037.50	-
16	139.63	171.72	948.15	1,108.60	1,646.30	1,967.20	3,740.75	4,543.00	7,231.50	8,836.00
17	143.56	176.63	967.80	1,133.15	1,685.60	2,016.30	3,839.00	4,665.75	7,428.00	9,081.50
18	147.58	181.65	987.70	1,158.25	1,725.80	2,066.50	3,939.50	4,791.25	7,629.00	9,332.50
19	151.73	186.84	1,008.65	1,184.20	1,767.30	2,118.40	4,043.25	4,921.00	7,836.50	9,592.00
20	156.00	192.17	1,030.00	1,210.85	1,810.00	2,171.70	4,150.00	5,054.25	8,050.00	9,858.50
21	160.42	197.68	1,052.10	1,238.40	1,854.20	2,226.80	4,260.50	5,192.00	8,271.00	10,134.00
22	164.96	203.36	1,074.80	1,266.80	1,899.60	2,283.60	4,374.00	5,334.00	8,498.00	10,418.00
23	169.64	209.20	1,098.20	1,296.00	1,946.40	2,342.00	4,491.00	5,480.00	8,732.00	10,710.00
24	174.47	215.19	1,122.35	1,325.95	1,994.70	2,401.90	4,611.75	5,629.75	8,973.50	11,009.50
25	179.44	221.34	1,147.20	1,356.70	2,044.40	2,463.40	4,736.00	5,783.50	9,222.00	11,317.00
26	184.56	227.67	1,172.80	1,388.35	2,095.60	2,526.70	4,864.00	5,941.75	9,478.00	11,633.50
27	189.84	234.18	1,199.20	1,420.90	2,148.40	2,591.80	4,996.00	6,104.50	9,742.00	11,959.00
28	195.26	240.90	1,226.30	1,454.50	2,202.60	2,659.00	5,131.50	6,272.50	10,013.00	12,295.00
29										

To calculate the single premium, multiply the number of thousands of face amount by the rate per thousand, then add the \$250 certificate fee. To include the Accidental Death Benefit, multiply the number of thousands of face amount by the ADB rate per thousand and add that calculated amount to the single premium.

Male, Non-Tobacco, Age 26, \$25,000 Face Amount	
Male, Age 26, Rate per Thousand	\$ 203.73
Amount of Insurance (in thousands)	X 25
Base Premium	\$ 5,093.25
Certificate Fee	+ 250.00
Single Premium	\$ 5,343.25

SUPPLEMENTAL BENEFITS
Premium Per \$1,000
(ADB) Accidental Death Benefit

ISSUE AGE	ADB	
	Male	Female
10	19.95	18.45
11	20.39	18.86
12	20.07	19.15
13	20.88	19.32
14	20.94	19.37
15	20.87	19.31
16	20.63	19.08
17	20.22	18.71
18	19.71	18.23
19	19.15	17.72
20	18.62	17.22
21	18.08	16.72
22	17.48	16.17
23	16.88	15.61
24	16.33	15.11
25	15.89	14.70
26	15.59	14.42
27	15.37	14.22
28	15.22	14.08
29	15.09	13.96
30	14.95	13.83
31	14.81	13.70
32	14.68	13.58
33	14.56	13.47
34	14.44	13.36
35	14.31	13.23
36	14.17	13.11
37	14.03	12.98
38	13.88	12.84
39	13.73	12.70
40	13.56	12.54
41	13.38	12.38
42	13.19	12.20
43	13.00	12.02
44	12.78	11.82
45	12.54	11.60
46	12.27	11.35
47	11.98	11.09
48	11.68	10.80
49	11.34	10.49
50	10.99	10.17
51	10.57	9.78
52	10.09	9.34
53	9.61	8.89
54	9.19	8.50
55	8.90	8.23
56	8.70	8.13
57	8.50	7.93
58	8.30	7.73
59	8.10	7.53
60	7.90	7.33

Male (7101)

\$50,000		\$25,000		\$10,000		\$5,000		Per 1,000	
Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco
19,597.00	23,225.50	9,923.50	11,737.75	4,119.40	4,845.10	2,184.70	2,547.55	386.94	459.51
20,107.50	23,786.50	10,178.75	12,018.25	4,221.50	4,957.30	2,235.75	2,603.65	397.15	470.73
20,628.50	24,357.50	10,439.25	12,303.75	4,325.70	5,071.50	2,287.85	2,660.75	407.57	482.15
21,159.50	24,937.00	10,704.75	12,593.50	4,431.90	5,187.40	2,340.95	2,718.70	418.19	493.74
21,701.00	25,525.00	10,975.50	12,887.50	4,540.20	5,305.00	2,395.10	2,777.50	429.02	505.50
22,253.00	26,120.50	11,251.50	13,185.25	4,650.60	5,424.10	2,450.30	2,837.05	440.06	517.41
22,816.50	26,723.50	11,533.25	13,486.75	4,763.30	5,544.70	2,506.65	2,897.35	451.33	529.47
23,392.50	27,332.50	11,821.25	13,791.25	4,878.50	5,666.50	2,564.25	2,958.25	462.85	541.65
23,982.00	27,946.00	12,116.00	14,098.00	4,996.40	5,789.20	2,623.20	3,019.60	474.64	553.92
24,585.00	28,563.50	12,417.50	14,406.75	5,117.00	5,912.70	2,683.50	3,081.35	486.70	566.27
25,200.50	29,183.00	12,725.25	14,716.50	5,240.10	6,036.60	2,745.05	3,143.30	499.01	578.66
25,827.50	29,803.00	13,038.75	15,026.50	5,365.50	6,160.60	2,807.75	3,205.30	511.55	591.06
26,464.00	30,421.50	13,357.00	15,335.75	5,492.80	6,284.30	2,871.40	3,267.15	524.28	603.43
27,109.00	31,036.50	13,679.50	15,643.25	5,621.80	6,407.30	2,935.90	3,328.65	537.18	615.73
27,762.00	31,647.00	14,006.00	15,948.50	5,752.40	6,529.40	3,001.20	3,389.70	550.24	627.94
28,422.00	32,252.00	14,336.00	16,251.00	5,884.40	6,650.40	3,067.20	3,450.20	563.44	640.04
29,089.50	32,850.50	14,669.75	16,550.25	6,017.90	6,770.10	3,133.95	3,510.05	576.79	652.01
29,765.00	33,442.00	15,007.50	16,846.00	6,153.00	6,888.40	3,201.50	3,569.20	590.30	663.84
30,448.00	34,028.00	15,349.00	17,139.00	6,289.60	7,005.60	3,269.80	3,627.80	603.96	675.56
31,138.50	34,607.50	15,694.25	17,428.75	6,427.70	7,121.50	3,338.85	3,685.75	617.77	687.15
31,834.50	35,179.50	16,042.25	17,714.75	6,566.90	7,235.90	3,408.45	3,742.95	631.69	698.59
32,534.00	35,742.00	16,392.00	17,996.00	6,706.80	7,348.40	3,478.40	3,799.20	645.68	709.84
33,234.50	36,291.00	16,742.25	18,270.50	6,846.90	7,458.20	3,548.45	3,854.10	659.69	720.82
33,933.50	36,825.00	17,091.75	18,537.50	6,986.70	7,565.00	3,618.35	3,907.50	673.67	731.50
34,629.50	37,343.00	17,439.75	18,796.50	7,125.90	7,668.60	3,687.95	3,959.30	687.59	741.86
35,320.00	37,846.50	17,785.00	19,048.25	7,264.00	7,769.30	3,757.00	4,009.65	701.40	751.93
36,005.50	38,338.00	18,127.75	19,294.00	7,401.10	7,867.60	3,825.55	4,058.80	715.11	761.76
36,685.00	38,822.00	18,467.50	19,536.00	7,537.00	7,964.40	3,893.50	4,107.20	728.70	771.44
37,358.00	39,302.50	18,804.00	19,776.25	7,671.60	8,060.50	3,960.80	4,155.25	742.16	781.05
38,024.00	39,782.00	19,137.00	20,016.00	7,804.80	8,156.40	4,027.40	4,203.20	755.48	790.64
38,681.00	40,262.00	19,465.50	20,256.00	7,936.20	8,252.40	4,093.10	4,251.20	768.62	800.24
39,326.00	40,743.50	19,788.00	20,496.75	8,065.20	8,348.70	4,157.60	4,299.35	781.52	809.87
39,956.50	41,228.50	20,103.25	20,739.25	8,191.30	8,445.70	4,220.65	4,347.85	794.13	819.57
40,571.00	41,710.00	20,410.50	20,980.00	8,314.20	8,542.00	4,282.10	4,396.00	806.42	829.20
41,166.00	42,176.00	20,708.00	21,213.00	8,433.20	8,635.20	4,341.60	4,442.60	818.32	838.52
41,737.50	42,623.50	20,993.75	21,436.75	8,547.50	8,724.70	4,398.75	4,487.35	829.75	847.47
42,281.00	43,048.50	21,265.50	21,649.25	8,656.20	8,809.70	4,453.10	4,529.85	840.62	855.97
42,792.00	43,447.50	21,521.00	21,848.75	8,758.40	8,889.50	4,504.20	4,569.75	850.84	863.95
43,266.50	43,816.50	21,758.25	22,033.25	8,853.30	8,963.30	4,551.65	4,606.65	860.33	871.33
43,701.50	44,154.00	21,975.75	22,202.00	8,940.30	9,030.80	4,595.15	4,640.40	869.03	878.08
44,096.50	44,460.00	22,173.25	22,355.00	9,019.30	9,092.00	4,634.65	4,671.00	876.93	884.20
44,452.50	44,736.50	22,351.25	22,493.25	9,090.50	9,147.30	4,670.25	4,698.65	884.05	889.73
44,773.00	44,988.00	22,511.50	22,619.00	9,154.60	9,197.60	4,702.30	4,723.80	890.46	894.76
45,063.50	45,219.50	22,656.75	22,734.75	9,212.70	9,243.90	4,731.35	4,746.95	896.27	899.39
45,331.00	45,438.50	22,790.50	22,844.25	9,266.20	9,287.70	4,758.10	4,768.85	901.62	903.77
45,588.00	45,657.50	22,919.00	22,953.75	9,317.60	9,331.50	4,783.80	4,790.75	906.76	908.15
45,838.00	45,879.00	23,044.00	23,064.50	9,367.60	9,375.80	4,808.80	4,812.90	911.76	912.58
46,074.00	46,095.00	23,162.00	23,172.50	9,414.80	9,419.00	4,832.40	4,834.50	916.48	916.90
46,294.00	46,302.50	23,272.00	23,276.25	9,458.80	9,460.50	4,854.40	4,855.25	920.88	921.05
46,495.50	46,497.50	23,372.75	23,373.75	9,499.10	9,499.50	4,874.55	4,874.75	924.91	924.95
46,676.00	46,676.00	23,463.00	23,463.00	9,535.20	9,535.20	4,892.60	4,892.60	928.52	928.52

Female (7201)

Per 1,000		\$5,000		\$10,000		\$25,000		\$50,000	
Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco
356.40	434.25	2,032.00	2,421.25	3,814.00	4,592.50	9,160.00	11,106.25	18,070.00	21,962.50
366.18	445.24	2,080.90	2,476.20	3,911.80	4,702.40	9,404.50	11,381.00	18,559.00	22,512.00
376.17	456.38	2,130.85	2,531.90	4,011.70	4,813.80	9,654.25	11,659.50	19,058.50	23,069.00
386.36	467.69	2,181.80	2,588.45	4,113.60	4,926.90	9,909.00	11,942.25	19,568.00	23,634.50
396.74	479.15	2,233.70	2,645.75	4,217.40	5,041.50	10,168.50	12,228.75	20,087.00	24,207.50
407.32	490.76	2,286.60	2,703.80	4,323.20	5,157.60	10,433.00	12,519.00	20,616.00	24,788.00
418.10	502.51	2,340.50	2,762.55	4,431.00	5,275.10	10,702.50	12,812.75	21,155.00	25,375.50
429.10	514.36	2,395.50	2,821.80	4,541.00	5,393.60	10,977.50	13,109.00	21,705.00	25,968.00
440.34	526.31	2,451.70	2,881.55	4,653.40	5,513.10	11,258.50	13,407.75	22,267.00	26,565.50
451.82	538.34	2,509.10	2,941.70	4,768.20	5,633.40	11,545.50	13,708.50	22,841.00	27,167.00
463.54	550.43	2,567.70	3,002.15	4,885.40	5,754.30	11,838.50	14,010.75	23,427.00	27,771.50
475.51	562.56	2,627.55	3,062.80	5,005.10	5,875.60	12,137.75	14,314.00	24,025.50	28,378.00
487.70	574.71	2,688.50	3,123.55	5,127.00	5,997.10	12,442.50	14,617.75	24,635.00	28,985.50
500.11	586.86	2,750.55	3,184.30	5,251.10	6,118.60	12,752.75	14,921.50	25,255.50	29,593.00
512.73	598.99	2,813.65	3,244.95	5,377.30	6,239.90	13,068.25	15,224.75	25,886.50	30,199.50
525.56	611.10	2,877.80	3,305.50	5,505.60	6,361.00	13,389.00	15,527.50	26,528.00	30,805.00
538.61	623.17	2,943.05	3,365.85	5,636.10	6,481.70	13,715.25	15,829.25	27,180.50	31,408.50
551.87	635.20	3,009.35	3,426.00	5,768.70	6,602.00	14,046.75	16,130.00	27,843.50	32,010.00
565.35	647.18	3,076.75	3,485.90	5,903.50	6,721.80	14,383.75	16,429.50	28,517.50	32,609.00
579.04	659.13	3,145.20	3,545.65	6,040.40	6,841.30	14,726.00	16,728.25	29,202.00	33,206.50
592.93	671.0								