

To calculate the annual premium, multiply the numbers of thousands of face amount by the rate per thousand and then add the \$50 certificate fee. To determine the premium on a mode other than annual, first calculate the annual premium and then multiply it by the appropriate modal factor.

Table with 5 columns: Mode, Modal Factor, Male, Standard Non-Tobacco, Age 26, \$25,000 Face Amount, Semi-Annual Payment. Includes rows for Annual, Semi-Annual, Quarterly, and Monthly modes, and breakdowns for Annual Premium, Certificate Fee, and Total Semi-Annual Premium.

Male (7137)

Female (7237)

Table showing premium rates for males. Columns: Per 1k (50k+), Per 1k (25k-49k), Per 1k (10k-24k). Rows: Age 0 to 44. Sub-columns: Preferred Non Tobacco, Preferred Tobacco, Non Tobacco.

Table showing premium rates for females. Columns: Per 1k (10k-24k), Per 1k (25k-49k), Per 1k (50k+). Rows: Age 0 to 44. Sub-columns: Tobacco, Non Tobacco, Preferred Tobacco, Preferred Non Tobacco.

SUPPLEMENTAL BENEFITS • Premium Per \$1,000 (ADB) Accidental Death Benefit • (WP) Waiver of Premium (GIO) Guaranteed Insurability Option

Table showing supplemental benefit rates. Columns: ISSUE AGE, ADB Male, ADB Female, WP, GIO, ISSUE AGE, ADB Male, ADB Female, WP, GIO. Rows: Age 0 to 30.

JPB (Juvenile Payor Benefit) Example Premium Calc

Table showing juvenile payor benefit rates. Columns: INSURED AGE, Payor Age (20-29, 30-34, 35-39, 40-44, 45-49, 50-55). Rows: Insured Age 0 to 15. Includes an example calculation: \$0.95 x 25,000 = \$23.75. Also includes a note: 'How would I calculate the Semi-Annual Premium with ADB on a certificate with \$25,000 initial coverage for a prospect who is a 26 year old male.' and a note: 'For other premium modes, multiply the calculated Annual Premium by the factor below: Semi-Annual x 0.520, Quarterly x 0.265, Monthly x 0.09'.

To calculate the annual premium, multiply the numbers of thousands of face amount by the rate per thousand and then add the \$50 certificate fee. To determine the premium on a mode other than annual, first calculate the annual premium and then multiply it by the appropriate modal factor.

Table with columns: Mode, Modal Factor, and Male, Standard Non-Tobacco, Age 26, \$25,000 Face Amount • Semi-Annual Payment. Includes a calculation for Annual Premium, Semi-Annual Premium, and Total Semi-Annual Premium.

Male (7137)

Female (7237)

Table showing rates for Male (7137) across various age groups (45-65) and tobacco/non-tobacco categories. Columns include Per 1k (50k+), Per 1k (25k-49k), and Per 1k (10k-24k).

Table showing rates for Female (7237) across various age groups (45-65) and tobacco/non-tobacco categories. Columns include Per 1k (10k-24k), Per 1k (25k-49k), and Per 1k (50k+).

SUPPLEMENTAL BENEFITS • Premium Per \$1,000 (ADB) Accidental Death Benefit • (WP) Waiver of Premium (GIO) Guaranteed Insurability Option

Table showing supplemental benefit rates (ADB, WP, GIO) for ages 0-30, split by gender (Male/Female).

Table showing JPB (Juvenile Payor Benefit) rates for ages 0-15, categorized by payor age (20-29, 30-34, 35-39, 40-44, 45-49, 50-55). Includes an example premium calculation.