

Home Protector

**Level Term Life Insurance To Age 95
with 15-20-25-30 Year Level Premium Period
(Policy Form No. 3274)**

**Level Term Life Insurance to Age 95
with 20-25-30 Year Level Premium Period
with 75% Return of Premium
(Policy Form No. 3318)**

Quick Quote

**Life Insurance Underwritten By:
American-Amicable Life Insurance Company of Texas
Occidental Life Insurance Company of North Carolina
Pioneer American Insurance Company
Pioneer Security Life Insurance Company**

Each insurer has sole responsibility for its own products.

Home Protector

Monthly Premium for Specified Face Amount / Issue Ages Based on Age Last Birthday

Issue Ages	\$25,000		\$50,000		\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$275,000		\$300,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
20	NA*	NA*	NA*	NA*	NA*	NA*	NA*	26.93	NA*	31.90	NA*	36.88	25.52	41.85	28.16	46.82	36.08	61.74	38.72	66.71	20
21	NA*	NA*	NA*	NA*	NA*	NA*	NA*	26.93	NA*	31.90	NA*	36.88	25.52	41.85	28.16	46.82	36.08	61.74	38.72	66.71	21
22	NA*	NA*	NA*	NA*	NA*	NA*	NA*	26.93	NA*	31.90	NA*	36.88	25.52	41.85	28.16	46.82	36.08	61.74	38.72	66.71	22
23	NA*	NA*	NA*	NA*	NA*	NA*	NA*	26.93	NA*	31.90	NA*	36.88	25.52	41.85	28.16	46.82	36.08	61.74	38.72	66.71	23
24	NA*	NA*	NA*	NA*	NA*	NA*	NA*	26.93	NA*	31.90	NA*	36.88	25.52	41.85	28.16	46.82	36.08	61.74	38.72	66.71	24
25	NA*	NA*	NA*	NA*	NA*	NA*	NA*	26.93	NA*	31.90	NA*	36.88	25.52	41.85	28.16	46.82	36.08	61.74	38.72	66.71	25
26	NA*	NA*	NA*	NA*	NA*	NA*	NA*	27.64	NA*	32.78	NA*	37.93	26.91	43.08	29.75	48.23	38.26	63.67	41.10	68.82	26
27	NA*	NA*	NA*	NA*	NA*	NA*	NA*	27.64	NA*	32.78	NA*	37.93	26.91	43.08	29.75	48.23	38.26	63.67	41.10	68.82	27
28	NA*	NA*	NA*	NA*	NA*	NA*	NA*	28.25	NA*	33.55	NA*	38.86	26.91	44.16	29.75	49.46	38.26	65.37	41.10	70.67	28
29	NA*	NA*	NA*	NA*	NA*	NA*	NA*	28.25	NA*	33.55	NA*	38.86	26.91	44.16	29.75	49.46	38.26	65.37	41.10	70.67	29
30	NA*	NA*	NA*	NA*	NA*	NA*	NA*	29.66	NA*	35.31	NA*	40.97	26.91	46.62	29.75	52.28	38.26	69.24	41.10	74.89	30
31	NA*	NA*	NA*	NA*	NA*	NA*	NA*	30.36	NA*	36.19	25.13	42.02	28.14	47.85	31.16	53.68	40.20	71.17	43.21	77.00	31
32	NA*	NA*	NA*	NA*	NA*	25.66	NA*	31.86	NA*	38.06	25.13	44.27	28.14	50.47	31.16	56.68	40.20	75.29	43.21	81.49	32
33	NA*	NA*	NA*	NA*	NA*	26.65	NA*	33.18	NA*	39.71	26.32	46.25	29.53	52.78	32.74	59.32	42.38	78.92	45.59	85.45	33
34	NA*	NA*	NA*	NA*	NA*	28.16	NA*	35.20	NA*	42.24	27.50	49.28	30.91	56.32	34.32	63.36	44.55	84.48	47.96	91.52	34
35	NA*	NA*	NA*	NA*	NA*	29.22	NA*	36.61	25.19	44.00	28.82	51.40	32.45	58.79	36.08	66.18	46.97	88.36	50.60	95.75	35
36	NA*	NA*	NA*	NA*	NA*	31.86	NA*	40.13	26.84	48.40	30.80	56.68	34.76	64.95	38.72	73.22	50.60	98.04	54.56	106.31	36
37	NA*	NA*	NA*	NA*	NA*	33.91	NA*	42.86	28.71	51.81	33.05	60.77	37.38	69.72	41.72	78.68	54.72	105.54	59.05	114.49	37
38	NA*	NA*	NA*	26.71	NA*	36.55	25.88	46.38	30.58	56.21	35.29	66.05	40.00	75.88	44.71	85.72	58.83	115.22	63.54	125.05	38
39	NA*	NA*	NA*	28.82	NA*	39.71	27.20	50.60	32.23	61.49	37.27	72.38	42.31	83.27	47.35	94.16	62.46	126.83	67.50	137.72	39
40	NA*	NA*	NA*	30.54	NA*	42.29	29.22	54.04	34.76	65.78	40.31	77.53	45.85	89.28	51.40	101.03	68.03	136.27	73.57	148.02	40
41	NA*	NA*	NA*	32.96	25.26	45.92	31.33	58.88	37.40	71.83	43.48	84.79	49.55	97.75	55.62	110.71	73.84	149.58	79.91	162.54	41
42	NA*	NA*	NA*	35.07	26.84	49.09	33.44	63.10	40.04	77.11	46.64	91.13	53.24	105.14	59.84	119.16	79.64	161.20	86.24	175.21	42
43	NA*	NA*	NA*	37.54	28.43	52.78	35.56	68.03	42.68	83.27	49.81	98.52	56.94	113.77	64.07	129.01	85.45	174.75	92.58	190.00	43
44	NA*	NA*	NA*	39.91	30.54	56.35	38.37	72.78	46.20	89.21	54.04	105.65	61.87	122.08	69.70	138.52	93.20	187.82	101.03	204.25	44
45	NA*	NA*	NA*	42.38	32.12	60.04	40.48	77.71	48.84	95.37	57.20	113.04	65.56	130.71	73.92	148.37	99.00	201.37	107.36	219.04	45
46	NA*	26.45	26.01	45.85	35.49	65.26	44.97	84.66	54.45	104.06	63.94	123.47	73.42	142.87	82.90	162.28	111.35	220.49	120.83	239.89	46
47	NA*	28.19	27.86	49.33	38.26	70.47	48.67	91.61	59.07	112.75	69.48	133.90	79.89	155.04	90.29	176.18	121.51	239.61	131.92	260.75	47
48	NA*	29.95	30.14	52.85	41.69	75.75	53.24	98.65	64.79	121.55	76.34	144.46	87.89	167.36	99.44	190.26	134.09	258.97	145.64	281.87	48
49	NA*	31.68	31.99	56.32	44.47	80.96	56.94	105.60	69.41	130.24	81.89	154.88	94.36	179.52	106.84	204.16	144.26	278.08	156.73	302.72	49
50	NA*	33.60	34.24	60.15	47.83	86.71	61.43	113.26	75.02	139.81	88.62	166.37	102.22	192.92	115.81	219.48	156.60	299.14	170.20	325.69	50
51	NA*	35.51	36.92	63.98	51.86	92.45	66.80	120.92	81.73	149.38	96.67	177.85	111.61	206.32	126.55	234.79	171.36	320.19	186.30	348.66	51
52	NA*	37.40	39.60	67.76	55.88	98.12	72.16	128.48	88.44	158.84	104.72	189.20	121.00	219.56	137.28	249.92	186.12	341.00	202.40	371.36	52
53	NA*	39.52	41.80	71.99	59.18	104.46	76.56	136.93	93.94	169.40	111.32	201.88	128.70	234.35	146.08	266.82	198.22	364.24	215.60	396.71	53
54	25.96	41.61	44.88	76.17	63.80	110.73	82.72	145.29	101.64	179.85	120.56	214.42	139.48	248.98	158.40	283.54	215.16	387.23	234.08	421.79	54
55	27.28	43.70	47.52	80.35	67.76	117.00	88.00	153.65	108.24	190.30	128.48	226.96	148.72	263.61	168.96	300.26	229.68	410.22	249.92	446.87	55
56	28.76	45.96	50.47	84.88	72.19	123.80	93.90	162.72	115.61	201.63	137.33	240.55	159.04	279.47	180.76	318.39	245.90	435.14	267.61	474.06	56
57	30.25	48.23	53.46	89.41	76.67	130.60	99.88	171.78	123.09	212.96	146.30	254.15	169.51	295.33	192.72	336.52	262.35	460.07	285.56	501.25	57
58	31.73	50.49	56.41	93.94	81.10	137.39	105.78	180.84	130.46	224.29	155.15	267.74	179.83	311.19	204.52	354.64	278.57	484.99	303.25	528.44	58
59	33.18	52.94	59.32	98.83	85.45	144.72	111.59	190.61	137.72	236.50	163.86	282.40	190.00	328.29	216.13	374.18	294.54	511.86	320.68	557.75	59
60	34.68	55.18	62.31	103.32	89.94	151.45	117.57	199.59	145.20	247.72	172.84	295.86	200.47	344.00	228.10	392.13	311.00	536.54	338.63	584.68	60
61	38.09	62.90	69.13	118.76	100.17	174.62	131.21	230.48	162.25	286.33	193.30	342.19	224.34	398.05	255.38	453.91	348.51	621.48	379.55	677.34	61
62	41.94	71.83	76.83	136.62	111.72	201.41	146.61	266.20	181.50	330.99	216.40	395.78	251.29	460.57	286.18	525.36	390.86	719.73	425.75	784.52	62
63	46.25	82.22	85.45	157.39	124.66	232.57	163.86	307.74	203.06	382.91	242.27	458.09	281.47	533.26	320.68	608.44	438.29	833.96	477.49	909.13	63
64	51.09	94.27	95.13	181.50	139.18	268.73	183.22	355.96	227.26	443.19	271.31	530.42	315.35	617.65	359.40	704.88	491.53	966.57	535.57	1053.80	64
65	53.68	108.24	100.32	209.44	146.96	310.64	193.60	411.84	240.24	513.04	286.88	614.24	333.52	715.44	380.16	816.64	520.08	1120.24	566.72	1221.44	65

Home Protector

Monthly Premium for Specified Face Amount / Issue Ages Based on Age Last Birthday

Issue Ages	\$25,000		\$50,000		\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$275,000		\$300,000		Issue Ages	
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T		
20	NA*	NA*	NA*	NA*	NA*	NA*	NA*	28.60	NA*	33.99	25.13	39.38	28.14	44.77	31.16	50.16	40.20	66.33	43.21	71.72	20	
21	NA*	NA*	NA*	NA*	NA*	NA*	NA*	28.60	NA*	33.99	25.13	39.38	28.14	44.77	31.16	50.16	40.20	66.33	43.21	71.72	21	
22	NA*	NA*	NA*	NA*	NA*	NA*	NA*	28.60	NA*	33.99	25.13	39.38	28.14	44.77	31.16	50.16	40.20	66.33	43.21	71.72	22	
23	NA*	NA*	NA*	NA*	NA*	NA*	NA*	28.60	NA*	33.99	25.13	39.38	28.14	44.77	31.16	50.16	40.20	66.33	43.21	71.72	23	
24	NA*	NA*	NA*	NA*	NA*	NA*	NA*	28.60	NA*	33.99	25.13	39.38	28.14	44.77	31.16	50.16	40.20	66.33	43.21	71.72	24	
25	NA*	NA*	NA*	NA*	NA*	NA*	NA*	28.60	NA*	33.99	25.13	39.38	28.14	44.77	31.16	50.16	40.20	66.33	43.21	71.72	25	
26	NA*	NA*	NA*	NA*	NA*	NA*	NA*	29.66	NA*	35.31	26.18	40.97	29.37	46.62	32.56	52.28	42.13	69.24	45.32	74.89	26	
27	NA*	NA*	NA*	NA*	NA*	NA*	NA*	30.72	NA*	36.63	27.24	42.55	30.61	48.47	33.97	54.39	44.07	72.14	47.44	78.06	27	
28	NA*	NA*	NA*	NA*	NA*	25.66	NA*	31.86	NA*	38.06	28.16	44.27	31.68	50.47	35.20	56.68	45.76	75.29	49.28	81.49	28	
29	NA*	NA*	NA*	NA*	NA*	26.45	NA*	32.92	25.63	39.38	29.35	45.85	33.07	52.32	36.79	58.79	47.94	78.19	51.66	84.66	29	
30	NA*	NA*	NA*	NA*	NA*	27.31	NA*	34.06	26.62	40.81	30.54	47.57	34.46	54.32	38.37	61.08	50.12	81.34	54.04	88.09	30	
31	NA*	NA*	NA*	NA*	NA*	28.82	NA*	36.08	27.72	43.34	31.86	50.60	36.00	57.86	40.13	65.12	52.54	86.90	56.68	94.16	31	
32	NA*	NA*	NA*	NA*	NA*	30.34	NA*	38.11	28.82	45.87	33.18	53.64	37.54	61.41	41.89	69.17	54.96	92.47	59.32	100.24	32	
33	NA*	NA*	NA*	NA*	NA*	31.86	25.35	40.13	29.92	48.40	34.50	56.68	39.08	64.95	43.65	73.22	57.38	98.04	61.96	106.31	33	
34	NA*	NA*	NA*	NA*	NA*	33.38	26.23	42.16	31.02	50.93	35.82	59.71	40.62	68.49	45.41	77.27	59.80	103.60	64.60	112.38	34	
35	NA*	NA*	NA*	25.61	NA*	34.90	27.11	44.18	32.12	53.46	37.14	62.75	42.16	72.03	47.17	81.32	62.22	109.17	67.24	118.45	35	
36	NA*	NA*	NA*	27.64	NA*	37.93	29.04	48.23	34.54	58.52	40.04	68.82	45.54	79.12	51.04	89.41	67.54	120.30	73.04	130.60	36	
37	NA*	NA*	NA*	29.70	NA*	41.03	30.89	52.36	36.85	63.69	42.82	75.02	48.78	86.35	54.74	97.68	72.63	131.67	78.59	143.00	37	
38	NA*	NA*	NA*	31.73	26.45	44.07	32.92	56.41	39.38	68.75	45.85	81.10	52.32	93.44	58.79	105.78	78.19	142.81	84.66	155.15	38	
39	NA*	NA*	NA*	33.80	27.90	47.17	34.85	60.55	41.80	73.92	48.76	87.30	55.71	100.68	62.66	114.05	83.52	154.18	90.47	167.56	39	
40	NA*	NA*	NA*	35.78	29.29	50.14	36.70	64.51	44.11	78.87	51.53	93.24	58.94	107.61	66.36	121.97	88.60	165.07	96.01	179.44	40	
41	NA*	NA*	NA*	39.08	31.27	55.09	39.34	71.11	47.41	87.12	55.49	103.14	63.56	119.16	71.64	135.17	95.86	183.22	103.93	199.24	41	
42	NA*	NA*	NA*	42.38	33.18	60.04	41.89	77.71	50.60	95.37	59.32	113.04	68.03	130.71	76.74	148.37	102.88	201.37	111.59	219.04	42	
43	NA*	26.36	25.74	45.68	35.09	64.99	44.44	84.31	53.79	103.62	63.14	122.94	72.49	142.26	81.84	161.57	109.89	219.52	119.24	238.84	43	
44	NA*	27.99	27.02	48.93	37.01	69.88	47.00	90.82	56.98	111.76	66.97	132.71	76.96	153.65	86.95	174.60	116.91	237.43	126.90	258.37	44	
45	NA*	29.64	28.52	52.23	39.25	74.83	49.99	97.42	60.72	120.01	71.46	142.61	82.20	165.20	92.93	187.80	125.14	255.58	135.88	278.17	45	
46	NA*	31.51	30.80	55.97	42.68	80.44	54.56	104.90	66.44	129.36	78.32	153.83	90.20	178.29	102.08	202.76	137.72	276.15	149.60	300.61	46	
47	NA*	33.38	33.09	59.71	46.12	86.05	59.14	112.38	72.16	138.71	85.19	165.05	98.21	191.38	111.24	217.72	150.31	296.72	163.33	323.05	47	
48	NA*	35.27	35.38	63.50	49.55	91.72	63.72	119.95	77.88	148.17	92.05	176.40	106.22	204.63	120.39	232.85	162.89	317.53	177.06	345.76	48	
49	NA*	37.16	37.67	67.28	52.98	97.40	68.29	127.52	83.60	157.63	98.92	187.75	114.23	217.87	129.54	247.99	175.48	338.34	190.79	368.46	49	
50	NA*	39.08	39.96	71.11	56.41	103.14	72.87	135.17	89.32	167.20	105.78	199.24	122.24	231.27	138.69	263.30	188.06	359.40	204.52	391.43	50	
51	25.26	41.98	43.48	76.92	61.69	111.85	79.91	146.79	98.12	181.72	116.34	216.66	134.56	251.60	152.77	286.53	207.42	391.34	225.64	426.28	51	
52	27.02	44.88	47.00	82.72	66.97	120.56	86.95	158.40	106.92	196.24	126.90	234.08	146.88	271.92	166.85	309.76	226.78	423.28	246.76	461.12	52	
53	28.80	47.81	50.56	88.58	72.32	129.34	94.08	170.11	115.83	210.87	137.59	251.64	159.35	292.41	181.11	333.17	246.38	455.47	268.14	496.24	53	
54	30.58	50.71	54.12	94.38	77.66	138.05	101.20	181.72	124.74	225.39	148.28	269.06	171.82	312.73	195.36	356.40	265.98	487.41	289.52	531.08	54	
55	32.37	53.66	57.69	100.28	83.01	146.90	108.33	193.52	133.65	240.13	158.98	286.75	184.30	333.37	209.62	379.99	285.59	519.84	310.91	566.46	55	
56	35.67	59.49	64.29	111.94	92.91	164.39	121.53	216.84	150.15	269.28	178.78	321.73	207.40	374.18	236.02	426.63	321.89	583.97	350.51	636.42	56	
57	39.38	66.05	71.72	125.05	104.06	184.06	136.40	243.06	168.74	302.06	201.08	361.07	233.42	420.07	265.76	479.08	362.78	656.09	395.12	715.09	57	
58	43.56	73.44	80.08	139.84	116.60	206.23	153.12	272.63	189.64	339.02	226.16	405.42	262.68	471.82	299.20	538.21	408.76	737.40	445.28	803.80	58	
59	48.32	81.73	89.59	156.42	130.86	231.11	172.13	305.80	213.40	380.49	254.68	455.18	295.95	529.87	337.22	604.56	461.04	828.63	502.31	903.32	59	
60	53.68	91.08	100.32	175.12	146.96	259.16	193.60	343.20	240.24	427.24	286.88	511.28	333.52	595.32	380.16	679.36	520.08	931.48	566.72	1015.52	60	
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65

Home Protector

Monthly Premium for Specified Face Amount / Issue Ages Based on Age Last Birthday

Issue Ages	\$25,000		\$50,000		\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$275,000		\$300,000		Issue Ages	
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T		
20	NA*	NA*	NA*	NA*	NA*	25.92	NA*	32.21	27.83	38.50	31.99	44.80	36.15	51.09	40.31	57.38	52.78	76.26	56.94	82.55	20	
21	NA*	NA*	NA*	NA*	NA*	25.92	NA*	32.21	27.83	38.50	31.99	44.80	36.15	51.09	40.31	57.38	52.78	76.26	56.94	82.55	21	
22	NA*	NA*	NA*	NA*	NA*	25.92	NA*	32.21	27.83	38.50	31.99	44.80	36.15	51.09	40.31	57.38	52.78	76.26	56.94	82.55	22	
23	NA*	NA*	NA*	NA*	NA*	25.92	NA*	32.21	27.83	38.50	31.99	44.80	36.15	51.09	40.31	57.38	52.78	76.26	56.94	82.55	23	
24	NA*	NA*	NA*	NA*	NA*	25.92	NA*	32.21	27.83	38.50	31.99	44.80	36.15	51.09	40.31	57.38	52.78	76.26	56.94	82.55	24	
25	NA*	NA*	NA*	NA*	NA*	25.92	NA*	32.21	27.83	38.50	31.99	44.80	36.15	51.09	40.31	57.38	52.78	76.26	56.94	82.55	25	
26	NA*	NA*	NA*	NA*	NA*	26.84	NA*	33.44	28.93	40.04	33.31	46.64	37.69	53.24	42.07	59.84	55.20	79.64	59.58	86.24	26	
27	NA*	NA*	NA*	NA*	NA*	27.77	25.44	34.68	30.03	41.58	34.63	48.49	39.23	55.40	43.83	62.31	57.62	83.03	62.22	89.94	27	
28	NA*	NA*	NA*	NA*	NA*	28.76	26.32	36.00	31.13	43.23	35.95	50.47	40.77	57.71	45.59	64.95	60.04	86.66	64.86	93.90	28	
29	NA*	NA*	NA*	NA*	NA*	29.75	27.28	37.32	32.34	44.88	37.40	52.45	42.46	60.02	47.52	67.59	62.70	90.29	67.76	97.86	29	
30	NA*	NA*	NA*	NA*	NA*	30.74	28.16	38.64	33.44	46.53	38.72	54.43	44.00	62.33	49.28	70.23	65.12	93.92	70.40	101.82	30	
31	NA*	NA*	NA*	NA*	NA*	32.65	29.13	41.19	34.65	49.72	40.18	58.26	45.70	66.80	51.22	75.33	67.79	100.94	73.31	109.48	31	
32	NA*	NA*	NA*	25.44	NA*	34.63	30.01	43.83	35.75	53.02	41.50	62.22	47.24	71.42	52.98	80.61	70.21	108.20	75.95	117.40	32	
33	NA*	NA*	NA*	26.76	25.00	36.61	30.98	46.47	36.96	56.32	42.95	66.18	48.93	76.04	54.92	85.89	72.87	115.46	78.85	125.32	33	
34	NA*	NA*	NA*	28.08	25.66	38.59	31.86	49.11	38.06	59.62	44.27	70.14	50.47	80.66	56.68	91.17	75.29	122.72	81.49	133.24	34	
35	NA*	NA*	NA*	29.40	26.51	40.57	33.00	51.75	39.49	62.92	45.98	74.10	52.47	85.28	58.96	96.45	78.43	129.98	84.92	141.16	35	
36	NA*	NA*	NA*	32.04	28.56	44.53	35.73	57.03	42.90	69.52	50.08	82.02	57.25	94.52	64.42	107.01	85.94	144.50	93.11	157.00	36	
37	NA*	NA*	NA*	34.68	30.61	48.49	38.46	62.31	46.31	76.12	54.17	89.94	62.02	103.76	69.88	117.57	93.44	159.02	101.29	172.84	37	
38	NA*	NA*	NA*	37.36	32.59	52.52	41.10	67.68	49.61	82.83	58.13	97.99	66.64	113.15	75.16	128.31	100.70	173.78	109.21	188.94	38	
39	NA*	NA*	25.35	40.04	34.50	56.54	43.65	73.04	52.80	89.54	61.96	106.04	71.11	122.54	80.26	139.04	107.72	188.54	116.87	205.04	39	
40	NA*	NA*	26.71	42.73	36.55	60.57	46.38	78.41	56.21	96.25	66.05	114.10	75.88	131.94	85.72	149.78	115.22	203.31	125.05	221.15	40	
41	NA*	26.71	28.69	46.38	39.52	66.05	50.34	85.72	61.16	105.38	71.99	125.05	82.81	144.72	93.64	164.39	126.11	223.39	136.93	243.06	41	
42	NA*	28.54	30.67	50.03	42.49	71.53	54.30	93.02	66.11	114.51	77.93	136.01	89.74	157.50	101.56	179.00	137.00	243.48	148.81	264.97	42	
43	NA*	30.36	32.65	53.68	45.46	77.00	58.26	100.32	71.06	123.64	83.87	146.96	96.67	170.28	109.48	193.60	147.89	263.56	160.69	286.88	43	
44	NA*	32.19	34.59	57.34	48.36	82.48	62.13	107.63	75.90	132.77	89.68	157.92	103.45	183.07	117.22	208.21	158.54	283.65	172.31	308.80	44	
45	NA*	34.04	36.96	61.03	51.92	88.03	66.88	115.02	81.84	142.01	96.80	169.01	111.76	196.00	126.72	223.00	171.60	303.98	186.56	330.97	45	
46	NA*	36.66	40.57	66.27	57.34	95.88	74.10	125.49	90.86	155.10	107.63	184.72	124.39	214.33	141.16	243.94	191.45	332.78	208.21	362.39	46	
47	25.59	39.27	44.14	71.50	62.68	103.73	81.23	135.96	99.77	168.19	118.32	200.42	136.87	232.65	155.41	264.88	211.05	361.57	229.60	393.80	47	
48	27.42	41.89	47.79	76.74	68.16	111.59	88.53	146.44	108.90	181.28	129.28	216.13	149.65	250.98	170.02	285.83	231.14	390.37	251.51	425.22	48	
49	29.20	44.51	51.35	81.98	73.51	119.44	95.66	156.91	117.81	194.37	139.97	231.84	162.12	269.31	184.28	306.77	250.74	419.17	272.89	456.64	49	
50	31.02	47.15	55.00	87.26	78.98	127.36	102.96	167.47	126.94	207.57	150.92	247.68	174.90	287.79	198.88	327.89	270.82	448.21	294.80	488.32	50	
51	33.05	50.60	59.05	94.16	85.06	137.72	111.06	181.28	137.06	224.84	163.07	268.40	189.07	311.96	215.08	355.52	293.09	486.20	319.09	529.76	51	
52	35.25	54.34	63.45	101.64	91.66	148.94	119.86	196.24	148.06	243.54	176.27	290.84	204.47	338.14	232.68	385.44	317.29	527.34	345.49	574.64	52	
53	37.65	58.41	68.25	109.78	98.85	161.15	129.45	212.52	160.05	263.89	190.66	315.26	221.26	366.63	251.86	418.00	343.67	572.11	374.27	623.48	53	
54	40.24	62.84	73.44	118.63	106.64	174.42	139.84	230.21	173.03	286.00	206.23	341.80	239.43	397.59	272.63	453.38	372.22	620.76	405.42	676.55	54	
55	43.08	67.65	79.12	128.26	115.15	188.87	151.19	249.48	187.22	310.09	223.26	370.70	259.30	431.31	295.33	491.92	403.44	673.75	439.48	734.36	55	
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65

Home Protector

Monthly Premium for Specified Face Amount / Issue Ages Based on Age Last Birthday

Issue Ages	\$25,000		\$50,000		\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$275,000		\$300,000		Issue Ages	
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T		
20	NA*	NA*	NA*	NA*	NA*	28.56	NA*	35.73	29.15	42.90	33.58	50.08	38.00	57.25	42.42	64.42	55.69	85.94	60.11	93.11	20	
21	NA*	NA*	NA*	NA*	NA*	28.56	NA*	35.73	29.15	42.90	33.58	50.08	38.00	57.25	42.42	64.42	55.69	85.94	60.11	93.11	21	
22	NA*	NA*	NA*	NA*	NA*	28.56	NA*	35.73	29.15	42.90	33.58	50.08	38.00	57.25	42.42	64.42	55.69	85.94	60.11	93.11	22	
23	NA*	NA*	NA*	NA*	NA*	28.56	NA*	35.73	29.15	42.90	33.58	50.08	38.00	57.25	42.42	64.42	55.69	85.94	60.11	93.11	23	
24	NA*	NA*	NA*	NA*	NA*	28.56	NA*	35.73	29.15	42.90	33.58	50.08	38.00	57.25	42.42	64.42	55.69	85.94	60.11	93.11	24	
25	NA*	NA*	NA*	NA*	NA*	28.56	NA*	35.73	29.15	42.90	33.58	50.08	38.00	57.25	42.42	64.42	55.69	85.94	60.11	93.11	25	
26	NA*	NA*	NA*	NA*	NA*	29.95	25.52	37.58	30.14	45.21	34.76	52.85	39.38	60.48	44.00	68.12	57.86	91.02	62.48	98.65	26	
27	NA*	NA*	NA*	NA*	NA*	31.40	26.23	39.52	31.02	47.63	35.82	55.75	40.62	63.87	45.41	71.99	59.80	96.34	64.60	104.46	27	
28	NA*	NA*	NA*	NA*	NA*	32.85	27.02	41.45	32.01	50.05	37.01	58.66	42.00	67.26	47.00	75.86	61.98	101.67	66.97	110.27	28	
29	NA*	NA*	NA*	25.22	NA*	34.30	27.81	43.39	33.00	52.47	38.20	61.56	43.39	70.65	48.58	79.73	64.16	106.99	69.35	116.08	29	
30	NA*	NA*	NA*	26.18	NA*	35.75	28.60	45.32	33.99	54.89	39.38	64.46	44.77	74.03	50.16	83.60	66.33	112.31	71.72	121.88	30	
31	NA*	NA*	NA*	27.50	NA*	37.73	29.48	47.96	35.09	58.19	40.70	68.42	46.31	78.65	51.92	88.88	68.75	119.57	74.36	129.80	31	
32	NA*	NA*	NA*	28.87	NA*	39.78	30.45	50.69	36.30	61.60	42.16	72.52	48.01	83.43	53.86	94.34	71.42	127.08	77.27	137.99	32	
33	NA*	NA*	NA*	30.23	25.33	41.83	31.42	53.42	37.51	65.01	43.61	76.61	49.70	88.20	55.80	99.80	74.08	134.58	80.17	146.17	33	
34	NA*	NA*	NA*	31.60	25.99	43.87	32.30	56.15	38.61	68.42	44.93	80.70	51.24	92.98	57.56	105.25	76.50	142.08	82.81	154.36	34	
35	NA*	NA*	NA*	32.96	26.98	45.92	33.62	58.88	40.26	71.83	46.91	84.79	53.55	97.75	60.20	110.71	80.13	149.58	86.77	162.54	35	
36	NA*	NA*	NA*	35.95	29.15	50.41	36.52	64.86	43.89	79.31	51.26	93.77	58.63	108.22	66.00	122.68	88.11	166.04	95.48	180.49	36	
37	NA*	NA*	NA*	38.94	31.27	54.89	39.34	70.84	47.41	86.79	55.49	102.74	63.56	118.69	71.64	134.64	95.86	182.49	103.93	198.44	37	
38	NA*	NA*	NA*	41.98	33.38	59.45	42.16	76.92	50.93	94.38	59.71	111.85	68.49	129.32	77.27	146.79	103.60	199.19	112.38	216.66	38	
39	NA*	26.01	26.05	44.97	35.56	63.94	45.06	82.90	54.56	101.86	64.07	120.83	73.57	139.79	83.08	158.76	111.59	215.65	121.09	234.61	39	
40	NA*	27.53	27.46	48.01	37.67	68.49	47.88	88.97	58.08	109.45	68.29	129.94	78.50	150.42	88.71	170.90	119.33	232.35	129.54	252.83	40	
41	NA*	29.68	29.57	52.32	40.84	74.96	52.10	97.60	63.36	120.23	74.63	142.87	85.89	165.51	97.16	188.15	130.95	256.06	142.21	278.70	41	
42	NA*	31.84	31.73	56.63	44.07	81.43	56.41	106.22	68.75	131.01	81.10	155.81	93.44	180.60	105.78	205.40	142.81	279.78	155.15	304.57	42	
43	NA*	33.99	33.84	60.94	47.24	87.89	60.64	114.84	74.03	141.79	87.43	168.74	100.83	195.69	114.23	222.64	154.42	303.49	167.82	330.44	43	
44	NA*	36.15	35.95	65.26	50.41	94.36	64.86	123.47	79.31	152.57	93.77	181.68	108.22	210.79	122.68	239.89	166.04	327.21	180.49	356.32	44	
45	NA*	38.33	38.20	69.61	53.77	100.90	69.35	132.18	84.92	163.46	100.50	194.75	116.08	226.03	131.65	257.32	178.38	351.17	193.96	382.45	45	
46	NA*	40.90	41.32	74.76	58.46	108.62	75.60	142.48	92.73	176.33	109.87	210.19	127.01	244.05	144.15	277.91	195.56	379.48	212.70	413.34	46	
47	25.90	43.70	44.75	80.35	63.61	117.00	82.46	153.65	101.31	190.30	120.17	226.96	139.02	263.61	157.88	300.26	214.44	410.22	233.29	446.87	47	
48	27.77	46.71	48.49	86.38	69.22	126.04	89.94	165.71	110.66	205.37	131.39	245.04	152.11	284.71	172.84	324.37	235.01	443.37	255.73	483.04	48	
49	29.86	49.99	52.67	92.93	75.49	135.88	98.30	178.82	121.11	221.76	143.93	264.71	166.74	307.65	189.56	350.60	258.00	479.43	280.81	522.37	49	
50	32.12	53.53	57.20	100.02	82.28	146.50	107.36	192.99	132.44	239.47	157.52	285.96	182.60	332.45	207.68	378.93	282.92	518.39	308.00	564.88	50	
51	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	51
52	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	52
53	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	53
54	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	54
55	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65

Home Protector

**20 Year Level Term
with 75% Return of Premium**

Monthly Premium for Specified Face Amount / Issue Ages Based on Age Last Birthday

Issue Ages	\$25,000		\$50,000		\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$275,000		\$300,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
20	NA*	32.19	42.07	57.34	59.58	82.48	77.09	107.63	94.60	132.77	112.12	157.92	129.63	183.07	147.14	208.21	199.68	283.65	217.19	308.80	20
21	NA*	32.37	42.07	57.69	59.58	83.01	77.09	108.33	94.60	133.65	112.12	158.98	129.63	184.30	147.14	209.62	199.68	285.59	217.19	310.91	21
22	NA*	32.37	42.07	57.69	59.58	83.01	77.09	108.33	94.60	133.65	112.12	158.98	129.63	184.30	147.14	209.62	199.68	285.59	217.19	310.91	22
23	NA*	32.37	42.07	57.69	59.58	83.01	77.09	108.33	94.60	133.65	112.12	158.98	129.63	184.30	147.14	209.62	199.68	285.59	217.19	310.91	23
24	NA*	32.37	42.07	57.69	59.58	83.01	77.09	108.33	94.60	133.65	112.12	158.98	129.63	184.30	147.14	209.62	199.68	285.59	217.19	310.91	24
25	NA*	32.37	42.07	57.69	59.58	83.01	77.09	108.33	94.60	133.65	112.12	158.98	129.63	184.30	147.14	209.62	199.68	285.59	217.19	310.91	25
26	25.02	33.84	42.99	60.64	60.97	87.43	78.94	114.23	96.91	141.02	114.89	167.82	132.86	194.62	150.84	221.41	204.76	301.80	222.73	328.60	26
27	25.55	35.29	44.05	63.54	62.55	91.79	81.05	120.04	99.55	148.28	118.06	176.53	136.56	204.78	155.06	233.03	210.57	317.77	229.07	346.02	27
28	26.05	36.63	45.06	66.22	64.07	95.81	83.08	125.40	102.08	154.99	121.09	184.58	140.10	214.17	159.11	243.76	216.13	332.53	235.14	362.12	28
29	26.62	38.11	46.20	69.17	65.78	100.24	85.36	131.30	104.94	162.36	124.52	193.43	144.10	224.49	163.68	255.56	222.42	348.75	242.00	379.81	29
30	27.15	39.47	47.26	71.90	67.37	104.33	87.48	136.76	107.58	169.18	127.69	201.61	147.80	234.04	167.91	266.47	228.23	363.75	248.34	396.18	30
31	27.64	40.79	48.23	74.54	68.82	108.29	89.41	142.04	110.00	175.78	130.60	209.53	151.19	243.28	171.78	277.03	233.56	378.27	254.15	412.02	31
32	28.03	42.07	49.02	77.09	70.01	112.12	91.00	147.14	111.98	182.16	132.97	217.19	153.96	252.21	174.95	287.24	237.91	392.31	258.90	427.33	32
33	28.41	43.30	49.77	79.56	71.13	115.81	92.49	152.07	113.85	188.32	135.22	224.58	156.58	260.84	177.94	297.09	242.03	405.86	263.39	442.12	33
34	28.91	44.53	50.78	82.02	72.65	119.51	94.52	157.00	116.38	194.48	138.25	231.97	160.12	269.46	181.99	306.95	247.59	419.41	269.46	456.90	34
35	29.48	45.76	51.92	84.48	74.36	123.20	96.80	161.92	119.24	200.64	141.68	239.36	164.12	278.08	186.56	316.80	253.88	432.96	276.32	471.68	35
36	31.24	49.68	55.44	92.32	79.64	134.95	103.84	177.59	128.04	220.22	152.24	262.86	176.44	305.50	200.64	348.13	273.24	476.04	297.44	518.68	36
37	33.03	53.51	59.01	99.97	84.99	146.44	110.97	192.90	136.95	239.36	162.94	285.83	188.92	332.29	214.90	378.76	292.85	518.15	318.83	564.61	37
38	34.74	57.34	62.44	107.63	90.14	157.92	117.84	208.21	145.53	258.50	173.23	308.80	200.93	359.09	228.63	409.38	311.72	560.26	339.42	610.55	38
39	36.44	60.70	65.83	114.36	95.22	168.02	124.61	221.68	154.00	275.33	183.40	328.99	212.79	382.65	242.18	436.31	330.36	597.28	359.75	650.94	39
40	38.20	62.42	69.35	117.79	100.50	173.17	131.65	228.54	162.80	283.91	193.96	339.29	225.11	394.66	256.26	450.04	349.72	616.16	380.87	671.53	40
41	39.80	NA**	72.56	NA**	105.32	NA**	138.08	NA**	170.83	NA**	203.59	NA**	236.35	NA**	269.11	NA**	367.38	NA**	400.14	NA**	41
42	41.41	NA**	75.77	NA**	110.14	NA**	144.50	NA**	178.86	NA**	213.23	NA**	247.59	NA**	281.96	NA**	385.05	NA**	419.41	NA**	42
43	42.99	NA**	78.94	NA**	114.89	NA**	150.84	NA**	186.78	NA**	222.73	NA**	258.68	NA**	294.63	NA**	402.47	NA**	438.42	NA**	43
44	44.55	NA**	82.06	NA**	119.57	NA**	157.08	NA**	194.59	NA**	232.10	NA**	269.61	NA**	307.12	NA**	419.65	NA**	457.16	NA**	44
45	46.60	NA**	86.16	NA**	125.71	NA**	165.27	NA**	204.82	NA**	244.38	NA**	283.94	NA**	323.49	NA**	442.16	NA**	481.72	NA**	45
46	49.24	NA**	91.44	NA**	133.63	NA**	175.83	NA**	218.02	NA**	260.22	NA**	302.42	NA**	344.61	NA**	471.20	NA**	513.40	NA**	46
47	51.90	NA**	96.76	NA**	141.62	NA**	186.48	NA**	231.33	NA**	276.19	NA**	321.05	NA**	365.91	NA**	500.48	NA**	545.34	NA**	47
48	54.54	NA**	102.04	NA**	149.54	NA**	197.04	NA**	244.53	NA**	292.03	NA**	339.53	NA**	387.03	NA**	529.52	NA**	577.02	NA**	48
49	56.96	NA**	106.88	NA**	156.80	NA**	206.72	NA**	256.63	NA**	306.55	NA**	356.47	NA**	406.39	NA**	556.14	NA**	606.06	NA**	49
50	59.40	NA**	111.76	NA**	164.12	NA**	216.48	NA**	268.84	NA**	321.20	NA**	373.56	NA**	425.92	NA**	583.00	NA**	635.36	NA**	50
51	63.30	NA**	119.55	NA**	175.81	NA**	232.06	NA**	288.31	NA**	344.57	NA**	400.82	NA**	457.08	NA**	625.84	NA**	682.09	NA**	51
52	67.08	NA**	127.12	NA**	187.16	NA**	247.20	NA**	307.23	NA**	367.27	NA**	427.31	NA**	487.35	NA**	667.46	NA**	727.50	NA**	52
53	70.67	NA**	134.29	NA**	197.92	NA**	261.54	NA**	325.16	NA**	388.79	NA**	452.41	NA**	516.04	NA**	706.91	NA**	770.53	NA**	53
54	74.12	NA**	141.20	NA**	208.28	NA**	275.36	NA**	342.43	NA**	409.51	NA**	476.59	NA**	543.67	NA**	744.90	NA**	811.98	NA**	54
55	77.40	NA**	147.76	NA**	218.11	NA**	288.47	NA**	358.82	NA**	429.18	NA**	499.54	NA**	569.89	NA**	780.96	NA**	851.32	NA**	55
56	81.76	NA**	156.47	NA**	231.18	NA**	305.89	NA**	380.60	NA**	455.32	NA**	530.03	NA**	604.74	NA**	828.88	NA**	903.59	NA**	56
57	85.06	NA**	163.07	NA**	241.08	NA**	319.09	NA**	397.10	NA**	475.12	NA**	553.13	NA**	631.14	NA**	865.18	NA**	943.19	NA**	57
58	87.15	NA**	167.25	NA**	247.35	NA**	327.45	NA**	407.55	NA**	487.66	NA**	567.76	NA**	647.86	NA**	888.17	NA**	968.27	NA**	58
59	89.24	NA**	171.43	NA**	253.62	NA**	335.81	NA**	418.00	NA**	500.20	NA**	582.39	NA**	664.58	NA**	911.16	NA**	993.35	NA**	59
60	91.33	NA**	175.61	NA**	259.89	NA**	344.17	NA**	428.45	NA**	512.74	NA**	597.02	NA**	681.30	NA**	934.15	NA**	1018.43	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65

Home Protector

**25 Year Level Term
with 75% Return of Premium**

Monthly Premium for Specified Face Amount / Issue Ages Based on Age Last Birthday

Issue Ages	\$25,000		\$50,000		\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$275,000		\$300,000		Issue Ages	
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T		
20	NA*	NA*	29.44	40.53	40.64	57.27	51.84	74.01	63.03	90.75	74.23	107.50	85.43	124.24	96.63	140.98	130.22	191.21	141.42	207.95	20	
21	NA*	NA*	29.44	40.53	40.64	57.27	51.84	74.01	63.03	90.75	74.23	107.50	85.43	124.24	96.63	140.98	130.22	191.21	141.42	207.95	21	
22	NA*	NA*	29.44	40.53	40.64	57.27	51.84	74.01	63.03	90.75	74.23	107.50	85.43	124.24	96.63	140.98	130.22	191.21	141.42	207.95	22	
23	NA*	NA*	29.44	40.53	40.64	57.27	51.84	74.01	63.03	90.75	74.23	107.50	85.43	124.24	96.63	140.98	130.22	191.21	141.42	207.95	23	
24	NA*	NA*	29.44	40.53	40.64	57.27	51.84	74.01	63.03	90.75	74.23	107.50	85.43	124.24	96.63	140.98	130.22	191.21	141.42	207.95	24	
25	NA*	NA*	29.44	40.53	40.64	57.27	51.84	74.01	63.03	90.75	74.23	107.50	85.43	124.24	96.63	140.98	130.22	191.21	141.42	207.95	25	
26	NA*	NA*	30.28	41.94	41.89	59.38	53.51	76.83	65.12	94.27	76.74	111.72	88.36	129.17	99.97	146.61	134.82	198.95	146.44	216.40	26	
27	NA*	25.15	31.11	43.26	43.15	61.36	55.18	79.47	67.21	97.57	79.25	115.68	91.28	133.79	103.32	151.89	139.42	206.21	151.45	224.32	27	
28	NA*	25.83	31.95	44.62	44.40	63.41	56.85	82.20	69.30	100.98	81.76	119.77	94.21	138.56	106.66	157.35	144.02	213.71	156.47	232.50	28	
29	NA*	26.54	32.87	46.03	45.79	65.52	58.70	85.01	71.61	104.50	84.53	124.00	97.44	143.49	110.36	162.98	149.10	221.46	162.01	240.95	29	
30	NA*	27.15	33.75	47.26	47.11	67.37	60.46	87.48	73.81	107.58	87.17	127.69	100.52	147.80	113.88	167.91	153.94	228.23	167.29	248.34	30	
31	NA*	28.58	34.59	50.12	48.36	71.66	62.13	93.20	75.90	114.73	89.68	136.27	103.45	157.81	117.22	179.35	158.54	243.96	172.31	265.50	31	
32	NA*	29.99	35.47	52.94	49.68	75.88	63.89	98.83	78.10	121.77	92.32	144.72	106.53	167.67	120.74	190.61	163.38	259.45	177.59	282.40	32	
33	NA*	31.35	36.08	55.66	50.60	79.97	65.12	104.28	79.64	128.59	94.16	152.90	108.68	177.21	123.20	201.52	166.76	274.45	181.28	298.76	33	
34	NA*	32.74	36.92	58.44	51.86	84.13	66.80	109.83	81.73	135.52	96.67	161.22	111.61	186.92	126.55	212.61	171.36	289.70	186.30	315.40	34	
35	NA*	34.08	38.02	61.12	53.51	88.16	69.00	115.20	84.48	142.23	99.97	169.27	115.46	196.31	130.95	223.35	177.41	304.46	192.90	331.50	35	
36	NA*	36.66	40.53	66.27	57.27	95.88	74.01	125.49	90.75	155.10	107.50	184.72	124.24	214.33	140.98	243.94	191.21	332.78	207.95	362.39	36	
37	NA*	39.14	42.90	71.24	60.83	103.34	78.76	135.44	96.69	167.53	114.62	199.63	132.55	231.73	150.48	263.83	204.27	360.12	222.20	392.22	37	
38	26.10	41.50	45.15	75.95	64.20	110.40	83.25	144.85	102.30	179.30	121.36	213.76	140.41	248.21	159.46	282.66	216.62	386.02	235.67	420.47	38	
39	27.13	43.70	47.22	80.35	67.30	117.00	87.39	153.65	107.47	190.30	127.56	226.96	147.65	263.61	167.73	300.26	227.99	410.22	248.08	446.87	39	
40	28.19	45.76	49.33	84.48	70.47	123.20	91.61	161.92	112.75	200.64	133.90	239.36	155.04	278.08	176.18	316.80	239.61	432.96	260.75	471.68	40	
41	29.77	NA**	52.50	NA**	75.22	NA**	97.95	NA**	120.67	NA**	143.40	NA**	166.13	NA**	188.85	NA**	257.03	NA**	279.76	NA**	41	
42	31.33	NA**	55.62	NA**	79.91	NA**	104.20	NA**	128.48	NA**	152.77	NA**	177.06	NA**	201.35	NA**	274.21	NA**	298.50	NA**	42	
43	32.74	NA**	58.44	NA**	84.13	NA**	109.83	NA**	135.52	NA**	161.22	NA**	186.92	NA**	212.61	NA**	289.70	NA**	315.40	NA**	43	
44	34.06	NA**	61.08	NA**	88.09	NA**	115.11	NA**	142.12	NA**	169.14	NA**	196.16	NA**	223.17	NA**	304.22	NA**	331.24	NA**	44	
45	35.82	NA**	64.60	NA**	93.37	NA**	122.15	NA**	150.92	NA**	179.70	NA**	208.48	NA**	237.25	NA**	323.58	NA**	352.36	NA**	45	
46	38.75	NA**	70.45	NA**	102.15	NA**	133.85	NA**	165.55	NA**	197.26	NA**	228.96	NA**	260.66	NA**	355.77	NA**	387.47	NA**	46	
47	41.76	NA**	76.48	NA**	111.19	NA**	145.91	NA**	180.62	NA**	215.34	NA**	250.06	NA**	284.77	NA**	388.92	NA**	423.64	NA**	47	
48	44.77	NA**	82.50	NA**	120.23	NA**	157.96	NA**	195.69	NA**	233.42	NA**	271.15	NA**	308.88	NA**	422.07	NA**	459.80	NA**	48	
49	47.59	NA**	88.14	NA**	128.68	NA**	169.23	NA**	209.77	NA**	250.32	NA**	290.87	NA**	331.41	NA**	453.05	NA**	493.60	NA**	49	
50	50.45	NA**	93.86	NA**	137.26	NA**	180.67	NA**	224.07	NA**	267.48	NA**	310.89	NA**	354.29	NA**	484.51	NA**	527.92	NA**	50	
51	53.53	NA**	100.02	NA**	146.50	NA**	192.99	NA**	239.47	NA**	285.96	NA**	332.45	NA**	378.93	NA**	518.39	NA**	564.88	NA**	51	
52	56.90	NA**	106.75	NA**	156.60	NA**	206.45	NA**	256.30	NA**	306.16	NA**	356.01	NA**	405.86	NA**	555.42	NA**	605.27	NA**	52	
53	60.48	NA**	113.92	NA**	167.36	NA**	220.80	NA**	274.23	NA**	327.67	NA**	381.11	NA**	434.55	NA**	594.86	NA**	648.30	NA**	53	
54	64.33	NA**	121.62	NA**	178.91	NA**	236.20	NA**	293.48	NA**	350.77	NA**	408.06	NA**	465.35	NA**	637.21	NA**	694.50	NA**	54	
55	67.74	NA**	128.44	NA**	189.14	NA**	249.84	NA**	310.53	NA**	371.23	NA**	431.93	NA**	492.63	NA**	674.72	NA**	735.42	NA**	55	
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65

Home Protector

Monthly Premium for Specified Face Amount / Issue Ages Based on Age Last Birthday

Issue Ages	\$25,000		\$50,000		\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$275,000		\$300,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
20	NA*	NA*	25.17	35.47	34.24	49.68	43.30	63.89	52.36	78.10	61.43	92.32	70.49	106.53	79.56	120.74	106.75	163.38	115.81	177.59	20
21	NA*	NA*	25.17	35.47	34.24	49.68	43.30	63.89	52.36	78.10	61.43	92.32	70.49	106.53	79.56	120.74	106.75	163.38	115.81	177.59	21
22	NA*	NA*	25.17	35.47	34.24	49.68	43.30	63.89	52.36	78.10	61.43	92.32	70.49	106.53	79.56	120.74	106.75	163.38	115.81	177.59	22
23	NA*	NA*	25.17	35.47	34.24	49.68	43.30	63.89	52.36	78.10	61.43	92.32	70.49	106.53	79.56	120.74	106.75	163.38	115.81	177.59	23
24	NA*	NA*	25.17	35.47	34.24	49.68	43.30	63.89	52.36	78.10	61.43	92.32	70.49	106.53	79.56	120.74	106.75	163.38	115.81	177.59	24
25	NA*	NA*	25.17	35.47	34.24	49.68	43.30	63.89	52.36	78.10	61.43	92.32	70.49	106.53	79.56	120.74	106.75	163.38	115.81	177.59	25
26	NA*	NA*	26.10	37.10	35.62	52.12	45.15	67.15	54.67	82.17	64.20	97.20	73.73	112.23	83.25	127.25	111.83	172.33	121.36	187.36	26
27	NA*	NA*	26.89	38.72	36.81	54.56	46.73	70.40	56.65	86.24	66.58	102.08	76.50	117.92	86.42	133.76	116.19	181.28	126.11	197.12	27
28	NA*	NA*	27.59	40.35	37.87	57.01	48.14	73.66	58.41	90.31	68.69	106.97	78.96	123.62	89.24	140.28	120.06	190.24	130.33	206.89	28
29	NA*	NA*	28.38	41.98	39.05	59.45	49.72	76.92	60.39	94.38	71.06	111.85	81.73	129.32	92.40	146.79	124.41	199.19	135.08	216.66	29
30	NA*	25.35	29.18	43.65	40.24	61.96	51.31	80.26	62.37	98.56	73.44	116.87	84.51	135.17	95.57	153.48	128.77	208.39	139.84	226.69	30
31	NA*	26.54	30.10	46.03	41.63	65.52	53.16	85.01	64.68	104.50	76.21	124.00	87.74	143.49	99.27	162.98	133.85	221.46	145.38	240.95	31
32	NA*	27.68	31.07	48.32	43.08	68.95	55.09	89.59	67.10	110.22	79.12	130.86	91.13	151.50	103.14	172.13	139.18	234.04	151.19	254.68	32
33	NA*	28.82	31.95	50.60	44.40	72.38	56.85	94.16	69.30	115.94	81.76	137.72	94.21	159.50	106.66	181.28	144.02	246.62	156.47	268.40	33
34	NA*	29.97	32.92	52.89	45.85	75.82	58.79	98.74	71.72	121.66	84.66	144.59	97.60	167.51	110.53	190.44	149.34	259.21	162.28	282.13	34
35	NA*	31.07	34.15	55.09	47.70	79.12	61.25	103.14	74.80	127.16	88.36	151.19	101.91	175.21	115.46	199.24	156.12	271.31	169.67	295.33	35
36	NA*	33.53	36.61	60.02	51.40	86.51	66.18	113.00	80.96	139.48	95.75	165.97	110.53	192.46	125.32	218.95	169.67	298.41	184.45	324.90	36
37	NA*	35.93	38.90	64.82	54.83	93.70	70.76	122.59	86.68	151.47	102.61	180.36	118.54	209.25	134.47	238.13	182.25	324.79	198.18	353.68	37
38	NA*	38.28	40.92	69.52	57.86	100.76	74.80	132.00	91.74	163.24	108.68	194.48	125.62	225.72	142.56	256.96	193.38	350.68	210.32	381.92	38
39	25.02	40.55	42.99	74.06	60.97	107.56	78.94	141.07	96.91	174.57	114.89	208.08	132.86	241.59	150.84	275.09	204.76	375.61	222.73	409.12	39
40	25.94	42.77	44.84	78.50	63.74	114.23	82.64	149.96	101.53	185.68	120.43	221.41	139.33	257.14	158.23	292.87	214.92	400.05	233.82	435.78	40
41	27.50	NA**	47.96	NA**	68.42	NA**	88.88	NA**	109.34	NA**	129.80	NA**	150.26	NA**	170.72	NA**	232.10	NA**	252.56	NA**	41
42	28.98	NA**	50.91	NA**	72.85	NA**	94.78	NA**	116.71	NA**	138.65	NA**	160.58	NA**	182.52	NA**	248.32	NA**	270.25	NA**	42
43	30.32	NA**	53.60	NA**	76.87	NA**	100.15	NA**	123.42	NA**	146.70	NA**	169.98	NA**	193.25	NA**	263.08	NA**	286.36	NA**	43
44	31.60	NA**	56.15	NA**	80.70	NA**	105.25	NA**	129.80	NA**	154.36	NA**	178.91	NA**	203.46	NA**	277.12	NA**	301.67	NA**	44
45	32.89	NA**	58.74	NA**	84.59	NA**	110.44	NA**	136.29	NA**	162.14	NA**	187.99	NA**	213.84	NA**	291.39	NA**	317.24	NA**	45
46	34.87	NA**	62.70	NA**	90.53	NA**	118.36	NA**	146.19	NA**	174.02	NA**	201.85	NA**	229.68	NA**	313.17	NA**	341.00	NA**	46
47	36.96	NA**	66.88	NA**	96.80	NA**	126.72	NA**	156.64	NA**	186.56	NA**	216.48	NA**	246.40	NA**	336.16	NA**	366.08	NA**	47
48	39.16	NA**	71.28	NA**	103.40	NA**	135.52	NA**	167.64	NA**	199.76	NA**	231.88	NA**	264.00	NA**	360.36	NA**	392.48	NA**	48
49	41.54	NA**	76.04	NA**	110.53	NA**	145.03	NA**	179.52	NA**	214.02	NA**	248.52	NA**	283.01	NA**	386.50	NA**	421.00	NA**	49
50	44.05	NA**	81.05	NA**	118.06	NA**	155.06	NA**	192.06	NA**	229.07	NA**	266.07	NA**	303.08	NA**	414.09	NA**	451.09	NA**	50
51	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	51
52	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	52
53	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	53
54	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	54
55	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65