

SecureLife Plus

Universal Life Rate Sheets

For Agent Use Only

Example: Male, Age 40, Standard, Non-Smoker, \$50,000
 $(\$9.58 \times 50 + 84) / 12 = \46.92 per Month

Issue Ages - Based on Last Birthday

All products and riders not available in all states. Please check with the State Approval Grid on the Company website or check with the Home Office Marketing Sales Team at (800) 736-7311 (menu extension 112) for other state approvals.

SecureLife Plus Universal Life Rate Sheet

Standard Underwriting • Target Annual Premium • Rates per \$1,000 of face amount • \$84 Policy Fee

Female Preferred Non-Tobacco									
AGE	10K - 99K	100K - 199K	200K - 499K	500K - 1500K	AGE	10K - 99K	100K - 199K	200K - 499K	500K - 1500K
0					41	5.92	5.92	5.61	5.17
1					42	6.20	6.20	5.88	5.40
2					43	6.51	6.51	6.18	5.65
3					44	6.82	6.82	6.50	5.94
4					45	7.19	7.19	6.86	6.24
5					46	7.57	7.57	7.22	6.60
6					47	8.07	8.07	7.70	7.08
7					48	8.62	8.62	8.24	7.59
8					49	9.24	9.24	8.85	8.18
9					50	9.92	9.92	9.51	8.83
10					51	10.64	10.64	10.19	9.44
11					52	11.44	11.44	10.95	10.16
12					53	12.34	12.34	11.77	10.90
13					54	13.30	13.30	12.66	11.73
14					55	14.35	14.35	13.64	12.62
15					56	15.48	15.48	14.73	13.62
16					57	16.66	16.66	15.88	14.65
17					58	17.90	17.90	17.07	15.71
18	2.94	2.94	2.23	1.97	59	19.18	19.18	18.31	16.83
19	2.95	2.95	2.24	1.98	60	20.52	20.52	19.60	17.97
20	2.95	2.95	2.24	1.99	61	21.53	21.53	20.66	19.04
21	2.98	2.98	2.24	1.99	62	22.53	22.53	21.73	20.14
22	3.00	3.00	2.32	2.06	63	23.63	23.63	22.86	21.30
23	3.03	3.03	2.32	2.08	64	24.74	24.74	24.01	22.47
24	3.07	3.07	2.37	2.14	65	25.90	25.90	25.22	23.72
25	3.09	3.09	2.46	2.23	66	27.00	27.00	26.34	24.76
26	3.14	3.14	2.53	2.28	67	28.13	28.13	27.52	25.87
27	3.23	3.23	2.61	2.35	68	29.36	29.36	28.77	27.03
28	3.36	3.36	2.79	2.49	69	30.65	30.65	30.10	28.28
29	3.48	3.48	2.94	2.60	70	32.05	32.05	31.52	29.63
30	3.65	3.65	3.23	2.82	71	34.09	34.09	33.16	31.18
31	3.76	3.76	3.35	2.93	72	36.28	36.28	34.89	32.83
32	3.91	3.91	3.52	3.09	73	38.53	38.53	36.70	34.54
33	4.08	4.08	3.70	3.26	74	40.90	40.90	38.59	36.33
34	4.23	4.23	3.91	3.47	75	43.34	43.34	40.54	38.19
35	4.42	4.42	4.13	3.69	76	46.34	46.34	43.63	41.04
36	4.64	4.64	4.34	3.90	77	49.43	49.43	46.80	43.97
37	4.88	4.88	4.57	4.13	78	52.59	52.59	50.05	46.96
38	5.12	5.12	4.81	4.40	79	55.82	55.82	53.35	50.04
39	5.37	5.37	5.07	4.66	80	59.10	59.10	56.72	53.15
40	5.69	5.69	5.37	4.96					

Issue Ages - Based on Last Birthday

SecureLife Plus Universal Life Rate Sheet

Standard Underwriting • Target Annual Premium • Rates per \$1,000 of face amount • \$84 Policy Fee

Female Non-Tobacco									
AGE	10K - 99K	100K - 199K	200K - 499K	500K - 1500K	AGE	10K - 99K	100K - 199K	200K - 499K	500K - 1500K
0	1.90	1.65	1.58	1.51	41	8.71	7.09	6.82	6.15
1	1.96	1.70	1.64	1.56	42	9.04	7.41	7.13	6.46
2	2.02	1.77	1.69	1.60	43	9.40	7.75	7.47	6.80
3	2.09	1.82	1.75	1.64	44	9.82	8.13	7.87	7.14
4	2.15	1.88	1.80	1.69	45	10.25	8.56	8.29	7.55
5	2.22	1.94	1.86	1.74	46	10.75	9.00	8.72	7.99
6	2.26	2.01	1.92	1.78	47	11.41	9.59	9.30	8.55
7	2.35	2.07	1.96	1.82	48	12.14	10.24	9.94	9.19
8	2.41	2.12	2.00	1.86	49	12.93	10.95	10.66	9.88
9	2.53	2.15	2.04	1.90	50	13.80	11.75	11.44	10.68
10	2.64	2.23	2.12	1.93	51	14.72	12.59	12.25	11.42
11	2.76	2.29	2.20	1.97	52	15.72	13.52	13.13	12.27
12	2.88	2.41	2.28	2.01	53	16.82	14.59	14.13	13.18
13	3.00	2.50	2.37	2.07	54	18.00	15.69	15.17	14.17
14	3.15	2.59	2.44	2.13	55	18.31	16.88	16.29	15.26
15	3.27	2.66	2.49	2.18	56	19.61	18.19	17.59	16.46
16	3.35	2.76	2.49	2.24	57	20.98	19.56	18.94	17.70
17	3.43	2.86	2.55	2.32	58	22.42	20.98	20.33	19.01
18	3.63	2.94	2.73	2.39	59	23.92	22.45	21.77	20.35
19	3.73	3.20	2.75	2.40	60	24.22	23.95	23.24	21.72
20	3.98	3.20	2.75	2.41	61	25.31	25.13	24.50	22.97
21	4.01	3.24	2.75	2.44	62	26.43	26.31	25.78	24.24
22	4.24	3.25	2.84	2.48	63	27.62	27.55	27.09	25.58
23	4.28	3.29	2.84	2.51	64	28.83	28.75	28.44	26.95
24	4.32	3.32	2.90	2.59	65	30.12	29.98	29.86	28.37
25	4.85	3.75	3.03	2.70	66	31.49	31.46	31.18	29.59
26	4.96	3.81	3.11	2.78	67	32.93	32.75	32.55	30.86
27	5.09	3.91	3.21	2.86	68	34.45	34.18	34.03	32.19
28	5.23	4.05	3.41	3.00	69	36.07	35.68	35.62	33.70
29	5.38	4.21	3.61	3.14	70	37.79	37.3	37.28	35.24
30	5.61	4.41	3.96	3.41	71	40.57	39.67	39.20	37.13
31	5.75	4.54	4.11	3.56	72	43.47	42.19	41.23	39.13
32	5.93	4.71	4.31	3.74	73	46.52	44.81	43.36	41.22
33	6.11	4.91	4.53	3.97	74	49.69	47.54	45.57	43.39
34	6.33	5.11	4.80	4.20	75	52.97	50.37	47.87	45.66
35	6.56	5.35	5.08	4.48	76	53.57	53.47	51.50	48.94
36	6.84	5.57	5.29	4.72	77	56.91	56.81	55.26	52.30
37	7.19	5.85	5.57	4.97	78	60.33	60.23	59.08	55.77
38	7.55	6.13	5.86	5.23	79	63.83	63.73	62.97	59.30
39	7.95	6.45	6.19	5.55	80	67.40	67.30	66.99	62.90
40	8.41	6.81	6.53	5.88					

Issue Ages - Based on Last Birthday

SecureLife Plus Universal Life Rate Sheet

Standard Underwriting • Target Annual Premium • Rates per \$1,000 of face amount • \$84 Policy Fee

Female Smoker									
AGE	10K - 99K	100K - 199K	200K - 499K	500K - 1500K	AGE	10K - 99K	100K - 199K	200K - 499K	500K - 1500K
0					41	12.74	12.45	11.51	11.13
1					42	13.35	13.20	12.07	11.67
2					43	14.20	13.98	12.66	12.27
3					44	14.90	14.80	13.27	12.89
4					45	15.88	15.68	13.92	13.56
5					46	16.73	16.53	14.70	14.37
6					47	17.82	17.62	15.69	15.37
7					48	18.96	18.76	16.73	16.42
8					49	20.17	19.97	17.83	17.55
9					50	21.42	21.22	18.94	18.72
10					51	21.60	21.30	20.30	19.58
11					52	22.96	21.56	20.48	20.03
12					53	24.43	22.90	21.75	21.28
13					54	24.50	23.28	22.11	21.64
14					55	24.86	23.62	22.44	22.15
15					56	26.41	25.09	23.84	23.33
16					57	28.03	26.62	25.29	24.75
17					58	29.71	28.23	26.81	26.23
18	4.85	4.38	3.96	3.85	59	31.48	29.90	28.41	27.80
19	4.95	4.49	4.00	3.92	60	33.31	31.64	30.06	29.42
20	5.05	4.83	4.26	4.19	61	34.53	32.80	31.16	30.50
21	5.49	4.91	4.27	4.25	62	35.78	33.99	32.29	31.59
22	5.59	4.97	4.75	4.30	63	37.08	35.23	33.47	32.74
23	5.99	5.01	4.75	4.36	64	38.44	36.52	34.69	33.95
24	6.11	5.60	4.77	4.41	65	39.86	37.87	35.97	35.21
25	6.26	5.65	4.77	4.48	66	41.35	39.28	37.32	35.45
26	6.35	5.75	4.90	4.61	67	42.93	42.84	40.70	38.66
27	6.49	5.89	5.08	4.77	68	44.59	44.38	42.16	40.05
28	6.65	6.07	5.30	5.01	69	46.33	46.01	43.71	41.52
29	6.85	6.27	5.63	5.33	70	48.19	47.75	45.36	43.09
30	7.15	6.64	6.05	5.73	71	51.33	50.56	48.03	45.63
31	7.45	6.96	6.31	5.99	72	54.62	53.51	50.83	49.19
32	7.80	7.31	6.64	6.30	73	58.04	56.89	54.04	53.45
33	8.19	7.77	6.99	6.62	74	61.59	61.15	59.50	59.40
34	8.63	8.22	7.41	7.00	75	65.61	65.41	60.88	60.8
35	9.11	8.75	7.86	7.44	76	70.60	70.40	66.77	66.75
36	9.62	9.26	8.39	7.95	77	72.95	71.50	69.50	68.50
37	10.20	9.82	8.96	8.53	78	76.93	72.56	71.47	70.68
38	10.82	10.43	9.60	9.17	79	80.98	76.98	76.55	75.98
39	11.46	11.07	10.27	9.87	80	85.13	81.85	81.81	81.48
40	12.17	11.77	10.99	10.62					

Issue Ages - Based on Last Birthday

SecureLife Plus Universal Life Rate Sheet

Standard Underwriting • Target Annual Premium • Rates per \$1,000 of face amount • \$84 Policy Fee

Male Preferred Non-Tobacco									
AGE	10K - 99K	100K - 199K	200K - 499K	500K - 1500K	AGE	10K - 99K	100K - 199K	200K - 499K	500K - 1500K
0					41	7.51	7.51	7.04	6.19
1					42	7.93	7.93	7.42	6.53
2					43	8.40	8.40	7.84	6.89
3					44	8.92	8.92	8.30	7.28
4					45	9.49	9.49	8.79	7.71
5					46	10.13	10.13	9.30	8.45
6					47	10.91	10.91	9.95	9.07
7					48	11.74	11.74	10.64	9.72
8					49	12.66	12.66	11.36	10.44
9					50	13.56	13.56	12.12	11.19
10					51	14.49	14.49	13.04	12.01
11					52	15.46	15.46	14.04	12.55
12					53	16.49	16.49	15.12	13.50
13					54	17.64	17.64	16.28	14.51
14					55	18.83	18.83	17.49	15.60
15					56	20.15	20.15	18.66	16.65
16					57	21.57	21.57	19.93	17.77
17					58	23.08	23.08	21.26	18.97
18	3.55	3.55	3.06	2.63	59	24.67	24.67	22.69	20.25
19	3.56	3.56	3.06	2.64	60	26.39	26.39	24.21	21.61
20	3.56	3.56	3.06	2.65	61	27.46	27.46	25.44	22.70
21	3.58	3.58	3.09	2.68	62	28.61	28.61	26.74	23.86
22	3.62	3.62	3.14	2.71	63	29.86	29.86	28.14	25.11
23	3.67	3.67	3.16	2.73	64	31.17	31.17	29.59	26.40
24	3.67	3.67	3.17	2.78	65	32.56	32.56	31.15	27.79
25	3.78	3.78	3.26	2.82	66	34.17	34.17	32.52	29.12
26	3.84	3.84	3.32	2.89	67	35.87	35.87	33.99	30.54
27	3.92	3.92	3.42	2.98	68	37.68	37.68	35.55	32.06
28	4.01	4.01	3.55	3.07	69	39.62	39.62	37.22	33.70
29	4.14	4.14	3.72	3.21	70	41.66	41.66	38.99	35.42
30	4.33	4.33	3.94	3.36	71	44.82	44.82	41.33	37.60
31	4.49	4.49	4.09	3.49	72	48.16	48.16	43.81	39.89
32	4.65	4.65	4.28	3.64	73	51.63	51.63	46.41	42.31
33	4.84	4.84	4.49	3.82	74	55.26	55.26	49.11	44.82
34	5.05	5.05	4.72	4.03	75	59.04	59.04	51.92	47.44
35	5.31	5.31	5.00	4.24	76	63.41	63.41	56.80	51.86
36	5.56	5.56	5.26	4.49	77	67.93	67.93	61.82	56.39
37	5.87	5.87	5.55	4.78	78	72.55	72.55	66.94	61.06
38	6.26	6.26	5.90	5.11	79	77.01	77.01	72.21	65.83
39	6.64	6.64	6.26	5.48	80	81.72	81.72	77.57	70.70
40	7.11	7.11	6.70	5.92					

Issue Ages - Based on Last Birthday

SecureLife Plus Universal Life Rate Sheet

Standard Underwriting • Target Annual Premium • Rates per \$1,000 of face amount • \$84 Policy Fee

Male Non-Tobacco									
AGE	10K - 99K	100K - 199K	200K - 499K	500K - 1500K	AGE	10K - 99K	100K - 199K	200K - 499K	500K - 1500K
0	2.16	1.96	1.75	1.63	41	9.95	8.11	7.94	7.24
1	2.23	2.03	1.81	1.68	42	10.37	8.54	8.35	7.62
2	2.29	2.09	1.86	1.72	43	10.83	9.02	8.79	8.04
3	2.36	2.15	1.92	1.76	44	11.35	9.55	9.27	8.50
4	2.41	2.21	1.97	1.81	45	11.89	10.12	9.78	8.98
5	2.49	2.28	2.03	1.87	46	12.54	10.77	10.32	9.53
6	2.59	2.33	2.07	1.90	47	13.36	11.59	11.03	10.22
7	2.74	2.33	2.13	1.97	48	14.23	12.81	12.11	11.26
8	2.87	2.40	2.23	2.07	49	15.15	13.77	12.90	12.06
9	3.03	2.51	2.34	2.17	50	16.12	14.75	13.75	12.90
10	3.21	2.66	2.51	2.27	51	17.18	15.71	14.76	13.89
11	3.35	2.81	2.67	2.37	52	18.33	16.26	15.41	14.53
12	3.52	2.96	2.82	2.49	53	19.58	17.35	16.59	15.65
13	3.68	3.10	2.96	2.61	54	20.91	18.51	17.81	16.87
14	3.80	3.18	3.05	2.69	55	22.34	19.77	19.16	18.18
15	3.97	3.24	3.13	2.76	56	23.76	21.14	20.43	19.38
16	4.02	3.66	3.18	2.89	57	25.28	22.62	21.80	20.72
17	4.05	3.68	3.25	2.91	58	26.90	24.19	23.26	22.10
18	4.08	3.86	3.48	3.08	59	28.66	25.85	24.81	23.60
19	4.45	3.87	3.48	3.08	60	29.01	27.65	26.47	25.17
20	4.46	3.87	3.48	3.09	61	30.44	28.80	27.83	26.44
21	4.50	3.89	3.51	3.13	62	31.96	30.00	29.25	27.81
22	5.03	3.94	3.56	3.15	63	33.57	31.27	30.74	29.23
23	5.09	3.97	3.57	3.19	64	35.31	32.65	32.34	30.74
24	5.16	4.01	3.62	3.24	65	37.15	34.11	34.05	32.35
25	5.21	4.11	3.69	3.30	66	41.08	35.78	35.53	33.79
26	5.33	4.18	3.78	3.36	67	43.18	37.55	37.13	35.33
27	5.48	4.27	3.89	3.48	68	45.42	39.43	38.82	36.98
28	5.61	4.38	4.04	3.59	69	47.82	41.43	40.61	38.73
29	5.77	4.50	4.22	3.72	70	50.35	43.54	42.52	40.61
30	6.02	4.72	4.48	3.92	71	54.29	46.83	45.06	42.95
31	6.21	4.89	4.65	4.06	72	58.45	50.28	47.73	45.43
32	6.42	5.05	4.85	4.25	73	62.80	53.90	50.56	48.03
33	6.67	5.26	5.10	4.46	74	66.84	63.45	58.84	56.38
34	6.95	5.49	5.36	4.69	75	67.93	67.76	62.18	58.91
35	7.26	5.76	5.66	4.95	76	72.59	69.16	68.04	64.57
36	7.61	6.04	5.97	5.25	77	77.37	74.07	70.59	70.39
37	8.01	6.38	6.30	5.59	78	82.29	79.14	76.57	76.37
38	8.47	6.79	6.67	5.97	79	87.30	84.31	82.68	82.48
39	9.00	7.22	7.11	6.41	80	92.44	89.59	87.82	84.27
40	9.58	7.71	7.59	6.89					

Issue Ages - Based on Last Birthday

SecureLife Plus Universal Life Rate Sheet

Standard Underwriting • Target Annual Premium • Rates per \$1,000 of face amount • \$84 Policy Fee

Male Smoker									
AGE	10K - 99K	100K - 199K	200K - 499K	500K - 1500K	AGE	10K - 99K	100K - 199K	200K - 499K	500K - 1500K
0					41	15.70	15.07	14.01	13.66
1					42	16.30	15.95	14.76	14.44
2					43	17.25	16.90	15.59	15.28
3					44	18.35	17.94	16.49	16.18
4					45	18.56	18.02	17.44	17.13
5					46	19.53	19.16	18.37	18.05
6					47	20.76	19.64	19.57	19.23
7					48	21.85	21.11	20.86	20.50
8					49	23.26	22.68	22.24	21.84
9					50	24.72	24.00	23.74	23.30
10					51	25.68	25.60	24.35	23.92
11					52	26.15	25.85	24.69	24.26
12					53	27.17	27.10	26.36	25.89
13					54	29.09	28.92	28.05	27.57
14					55	31.10	30.88	29.83	29.30
15					56	32.84	32.78	31.69	31.19
16					57	34.63	34.58	33.59	33.13
17					58	36.51	36.39	35.51	35.12
18	5.68	4.85	4.46	4.24	59	38.44	38.29	37.45	37.10
19	5.73	5.04	4.52	4.30	60	40.42	40.28	39.43	39.13
20	6.12	5.25	4.58	4.35	61	41.96	41.93	41.02	40.72
21	6.20	5.37	4.70	4.47	62	45.79	45.70	42.58	42.29
22	6.49	5.47	4.81	4.77	63	47.81	47.65	44.15	43.88
23	6.60	5.59	5.16	4.88	64	49.47	49.40	45.72	45.46
24	6.75	6.01	5.27	5.00	65	51.13	51.10	47.32	47.05
25	7.18	6.43	5.39	5.10	66	52.82	52.70	48.66	48.29
26	7.49	6.51	5.60	5.34	67	56.30	54.61	50.02	49.56
27	7.89	6.65	5.85	5.58	68	58.25	56.27	51.47	50.90
28	8.02	6.70	6.12	5.89	69	60.08	57.99	52.98	52.30
29	8.25	6.85	6.46	6.21	70	61.96	59.81	58.80	58.61
30	8.58	7.56	6.94	6.71	71	65.09	63.11	60.62	60.45
31	8.97	7.95	7.31	7.02	72	68.31	66.58	62.47	62.29
32	9.44	8.39	7.75	7.40	73	71.61	70.18	67.52	67.34
33	9.87	8.86	8.23	7.82	74	75.01	73.89	72.36	71.91
34	10.16	9.39	8.79	8.29	75	78.58	78.50	73.82	73.69
35	10.85	9.98	9.41	8.80	76	83.31	81.89	80.52	80.38
36	11.66	10.68	10.03	9.49	77	88.21	86.18	86.01	85.28
37	12.45	11.42	10.74	10.24	78	93.77	92.44	92.10	89.33
38	13.29	12.29	11.51	11.05	79	101.34	100.97	99.90	97.63
39	14.22	13.19	12.36	11.96	80	108.00	107.90	106.00	103.50
40	14.90	14.20	13.29	12.94					

Issue Ages - Based on Last Birthday

SecureLife Plus Universal Life Rate Sheet

Standard Underwriting • Minimum Annual Premium • Rates per \$1,000 of face amount • \$84 Policy Fee

Female Preferred Non-Tobacco									
AGE	10K - 99K	100K - 199K	200K - 499K	500K - 1500K	AGE	10K - 99K	100K - 199K	200K - 499K	500K - 1500K
0					41	2.94	2.94	2.81	2.39
1					42	3.11	3.11	2.97	2.54
2					43	3.30	3.30	3.15	2.72
3					44	3.50	3.50	3.33	2.91
4					45	3.72	3.72	3.54	3.12
5					46	3.96	3.96	3.78	3.35
6					47	4.25	4.25	4.04	3.60
7					48	4.55	4.55	4.31	3.89
8					49	4.86	4.86	4.62	4.19
9					50	5.22	5.22	4.95	4.52
10					51	5.49	5.49	5.21	4.78
11					52	5.80	5.80	5.50	5.08
12					53	6.14	6.14	5.80	5.40
13					54	6.52	6.52	6.16	5.75
14					55	6.93	6.93	6.55	6.15
15					56	7.40	7.40	6.97	6.57
16					57	7.90	7.90	7.43	7.05
17					58	8.45	8.45	7.94	7.57
18	1.85	1.85	1.79	1.37	59	9.05	9.05	8.50	8.13
19	1.85	1.85	1.79	1.37	60	9.74	9.74	9.14	8.78
20	1.85	1.85	1.80	1.37	61	10.47	10.47	9.83	9.47
21	1.86	1.86	1.80	1.37	62	11.28	11.28	10.57	10.22
22	1.86	1.86	1.82	1.38	63	12.16	12.16	11.39	11.05
23	1.88	1.88	1.82	1.40	64	13.12	13.12	12.28	11.95
24	1.91	1.91	1.85	1.41	65	14.17	14.17	13.24	12.93
25	1.92	1.92	1.86	1.43	66	15.30	15.30	14.30	13.99
26	1.94	1.94	1.88	1.46	67	16.52	16.52	15.44	15.14
27	1.97	1.97	1.91	1.47	68	17.84	17.84	16.67	16.37
28	2.00	2.00	1.94	1.50	69	19.27	19.27	17.99	17.71
29	2.03	2.03	1.97	1.53	70	23.06	23.06	23.04	20.9
30	2.07	2.07	2.00	1.56	71	25.12	25.12	24.83	22.80
31	2.12	2.12	2.04	1.61	72	27.18	27.18	26.64	24.70
32	2.16	2.16	2.07	1.65	73	29.24	29.24	28.43	26.59
33	2.21	2.21	2.13	1.70	74	31.30	31.30	30.24	28.49
34	2.27	2.27	2.18	1.74	75	33.36	33.36	32.03	30.39
35	2.33	2.33	2.24	1.80	76	36.85	36.85	35.78	34.45
36	2.40	2.40	2.31	1.88	77	40.33	40.33	39.51	38.50
37	2.48	2.48	2.37	1.94	78	43.81	43.81	43.25	42.57
38	2.57	2.57	2.46	2.03	79	47.29	47.29	46.99	46.63
39	2.66	2.66	2.54	2.12	80	50.78	50.78	50.73	50.68
40	2.78	2.78	2.66	2.24					

Issue Ages - Based on Last Birthday

SecureLife Plus Universal Life Rate Sheet

Standard Underwriting • Minimum Annual Premium • Rates per \$1,000 of face amount • \$84 Policy Fee

Female Non-Tobacco									
AGE	10K - 99K	100K - 199K	200K - 499K	500K - 1500K	AGE	10K - 99K	100K - 199K	200K - 499K	500K - 1500K
0	1.69	1.59	1.58	1.37	41	4.20	3.26	3.09	2.61
1	1.71	1.61	1.61	1.38	42	4.38	3.44	3.27	2.79
2	1.73	1.63	1.63	1.39	43	4.59	3.63	3.45	2.97
3	1.75	1.65	1.65	1.40	44	4.80	3.86	3.66	3.18
4	1.77	1.67	1.67	1.41	45	5.06	4.11	3.90	3.42
5	1.79	1.69	1.69	1.42	46	5.31	4.38	4.14	3.66
6	1.79	1.71	1.71	1.43	47	5.61	4.67	4.43	3.95
7	1.82	1.73	1.71	1.43	48	5.94	5.00	4.74	4.26
8	1.83	1.73	1.71	1.43	49	6.30	5.36	5.07	4.59
9	1.88	1.73	1.71	1.43	50	6.68	5.75	5.43	4.95
10	1.92	1.74	1.74	1.43	51	6.96	6.05	5.71	5.24
11	1.97	1.77	1.77	1.43	52	7.28	6.38	6.02	5.55
12	2.01	1.82	1.80	1.43	53	7.64	6.75	6.37	5.91
13	2.06	1.85	1.83	1.44	54	8.04	7.17	6.75	6.30
14	2.12	1.88	1.85	1.45	55	8.47	7.62	7.16	6.72
15	2.15	1.89	1.85	1.46	56	8.95	8.13	7.64	7.21
16	2.19	1.92	1.86	1.47	57	9.49	8.67	8.15	7.72
17	2.22	1.92	1.92	1.48	58	10.08	9.27	8.70	8.29
18	2.25	2.04	1.98	1.50	59	10.71	9.93	9.32	8.91
19	2.28	2.06	1.98	1.50	60	11.44	10.68	10.01	9.61
20	2.33	2.06	1.98	1.50	61	12.21	11.49	10.76	10.38
21	2.36	2.07	1.98	1.50	62	13.06	12.37	11.59	11.20
22	2.39	2.07	2.00	1.52	63	13.99	13.34	12.47	12.10
23	2.43	2.09	2.01	1.53	64	15.00	14.38	13.45	13.09
24	2.48	2.12	2.03	1.55	65	16.10	15.52	14.51	14.16
25	2.54	2.13	2.04	1.56	66	17.29	16.77	15.67	15.32
26	2.58	2.16	2.07	1.59	67	18.59	18.10	16.91	16.57
27	2.66	2.19	2.10	1.62	68	19.98	19.55	18.25	17.92
28	2.73	2.22	2.13	1.65	69	21.48	21.11	19.70	19.38
29	2.82	2.25	2.16	1.68	70	27.50	26.89	26.22	26.18
30	2.93	2.30	2.21	1.73	71	29.93	29.33	28.79	28.61
31	3.05	2.34	2.25	1.77	72	32.37	31.77	31.36	31.05
32	3.14	2.39	2.28	1.82	73	34.79	34.21	33.92	33.47
33	3.23	2.45	2.34	1.86	74	37.22	36.65	36.50	35.90
34	3.29	2.51	2.40	1.92	75	39.65	39.09	39.06	38.33
35	3.32	2.58	2.46	1.98	76	44.27	43.81	43.79	43.20
36	3.48	2.66	2.54	2.06	77	48.90	48.54	48.50	48.06
37	3.65	2.75	2.61	2.13	78	53.51	53.26	53.22	52.92
38	3.80	2.84	2.70	2.22	79	58.14	57.98	57.93	57.78
39	3.90	2.94	2.79	2.33	80	62.76	62.70	62.65	62.64
40	4.04	3.08	2.93	2.45					

Issue Ages - Based on Last Birthday

SecureLife Plus Universal Life Rate Sheet

Standard Underwriting • Minimum Annual Premium • Rates per \$1,000 of face amount • \$84 Policy Fee

Female Smoker									
AGE	10K - 99K	100K - 199K	200K - 499K	500K - 1500K	AGE	10K - 99K	100K - 199K	200K - 499K	500K - 1500K
0					41	6.53	5.42	5.15	4.70
1					42	6.99	5.84	5.55	5.10
2					43	7.47	6.30	6.00	5.55
3					44	8.01	6.83	6.48	6.03
4					45	8.61	7.40	7.02	6.57
5					46	9.27	8.01	7.61	7.16
6					47	9.98	8.69	8.24	7.79
7					48	10.73	9.42	8.93	8.48
8					49	11.54	10.23	9.69	9.24
9					50	12.39	11.10	10.50	10.05
10					51	13.08	11.81	11.18	10.74
11					52	13.79	12.56	11.90	11.47
12					53	14.56	13.38	12.68	12.26
13					54	15.43	14.28	13.51	13.09
14					55	16.31	15.22	14.40	13.98
15					56	17.27	16.19	15.32	14.93
16					57	18.29	17.20	16.32	15.93
17					58	19.36	18.29	17.37	16.98
18	2.52	2.27	2.19	1.74	59	20.49	19.44	18.47	18.09
19	2.58	2.28	2.21	1.76	60	21.75	20.69	19.66	19.29
20	2.63	2.31	2.22	1.79	61	23.06	21.98	20.89	20.52
21	2.69	2.33	2.25	1.80	62	24.45	23.35	22.17	21.81
22	2.75	2.37	2.28	1.83	63	25.94	24.79	23.50	23.16
23	2.82	2.42	2.33	1.89	64	27.52	26.30	24.91	24.57
24	2.90	2.46	2.39	1.94	65	29.19	27.80	26.36	26.03
25	2.99	2.52	2.43	1.98	66	30.85	29.36	27.86	27.57
26	3.08	2.58	2.49	2.04	67	32.56	31.04	29.47	29.17
27	3.20	2.67	2.57	2.12	68	34.42	32.88	31.12	30.81
28	3.33	2.75	2.64	2.21	69	36.42	34.82	32.82	32.53
29	3.50	2.85	2.73	2.28	70	48.19	47.75	45.36	43.09
30	3.68	2.96	2.84	2.39	71	51.33	50.56	48.03	45.63
31	3.89	3.08	2.96	2.51	72	54.62	53.51	50.83	49.19
32	4.08	3.21	3.08	2.63	73	58.04	56.89	54.04	53.45
33	4.26	3.36	3.21	2.78	74	61.59	61.15	59.50	59.40
34	4.43	3.53	3.38	2.93	75	65.61	65.41	60.88	60.8
35	4.58	3.71	3.54	3.11	76	70.60	70.40	66.77	66.75
36	4.88	3.92	3.74	3.29	77	72.95	71.50	69.50	68.50
37	5.19	4.14	3.96	3.51	78	76.93	72.56	71.47	70.68
38	5.48	4.40	4.20	3.75	79	80.98	76.98	76.55	75.98
39	5.76	4.68	4.46	4.01	80	85.13	81.85	81.81	81.48
40	6.12	5.01	4.77	4.32					

Issue Ages - Based on Last Birthday

SecureLife Plus Universal Life Rate Sheet

Standard Underwriting • Minimum Annual Premium • Rates per \$1,000 of face amount • \$84 Policy Fee

Male Preferred Non-Tobacco									
AGE	10K - 99K	100K - 199K	200K - 499K	500K - 1500K	AGE	10K - 99K	100K - 199K	200K - 499K	500K - 1500K
0					41	3.60	3.60	3.42	3.00
1					42	3.87	3.87	3.68	3.24
2					43	4.17	4.17	3.96	3.53
3					44	4.50	4.50	4.26	3.84
4					45	4.88	4.88	4.62	4.19
5					46	5.28	5.28	5.00	4.58
6					47	5.75	5.75	5.43	5.00
7					48	6.26	6.26	5.91	5.48
8					49	6.83	6.83	6.44	6.00
9					50	7.44	7.44	7.01	6.59
10					51	7.97	7.97	7.51	7.08
11					52	8.56	8.56	8.05	7.63
12					53	9.19	9.19	8.64	8.22
13					54	9.88	9.88	9.28	8.89
14					55	10.64	10.64	10.00	9.60
15					56	11.48	11.48	10.76	10.37
16					57	12.38	12.38	11.59	11.21
17					58	13.34	13.34	12.49	12.12
18	2.57	2.57	2.46	2.03	59	14.39	14.39	13.48	13.11
19	2.57	2.57	2.46	2.03	60	15.56	15.56	14.56	14.20
20	2.57	2.57	2.46	2.03	61	16.82	16.82	15.72	15.38
21	2.57	2.57	2.46	2.03	62	18.16	18.16	16.97	16.63
22	2.57	2.57	2.46	2.03	63	19.61	19.61	18.32	17.99
23	2.57	2.57	2.46	2.03	64	21.17	21.17	19.77	19.44
24	2.58	2.58	2.47	2.04	65	22.27	22.27	21.31	20.99
25	2.58	2.58	2.47	2.04	66	23.73	23.73	22.97	22.65
26	2.58	2.58	2.47	2.04	67	25.19	25.19	24.72	24.42
27	2.58	2.58	2.47	2.04	68	26.66	26.66	26.59	26.29
28	2.58	2.58	2.47	2.04	69	28.12	28.12	28.06	27.76
29	2.59	2.59	2.47	2.05	70	29.58	29.58	29.50	29.47
30	2.59	2.59	2.47	2.05	71	31.49	31.49	31.33	31.30
31	2.59	2.59	2.47	2.05	72	33.17	33.17	33.16	33.15
32	2.59	2.59	2.47	2.05	73	35.01	35.01	35.00	34.98
33	2.59	2.59	2.47	2.05	74	36.84	36.84	36.83	36.82
34	2.60	2.60	2.48	2.06	75	38.68	38.68	38.67	38.66
35	2.67	2.67	2.55	2.13	76	43.23	43.23	43.21	43.20
36	2.76	2.76	2.64	2.21	77	47.76	47.76	47.74	47.73
37	2.88	2.88	2.75	2.33	78	52.30	52.30	52.28	52.27
38	3.02	3.02	2.88	2.45	79	56.83	56.83	56.81	56.80
39	3.17	3.17	3.02	2.58	80	61.37	61.37	61.35	61.34
40	3.36	3.36	3.20	2.78					

Issue Ages - Based on Last Birthday

SecureLife Plus Universal Life Rate Sheet

Standard Underwriting • Minimum Annual Premium • Rates per \$1,000 of face amount • \$84 Policy Fee

Male Non-Tobacco									
AGE	10K - 99K	100K - 199K	200K - 499K	500K - 1500K	AGE	10K - 99K	100K - 199K	200K - 499K	500K - 1500K
0	1.89	1.78	1.75	1.49	41	4.92	3.98	3.77	3.29
1	1.91	1.80	1.78	1.50	42	5.22	4.26	4.04	3.56
2	1.93	1.82	1.80	1.51	43	5.54	4.59	4.34	3.87
3	1.95	1.84	1.82	1.52	44	5.91	4.95	4.68	4.20
4	1.95	1.86	1.84	1.53	45	6.30	5.37	5.07	4.59
5	1.98	1.88	1.86	1.55	46	6.75	5.81	5.49	5.01
6	2.04	1.88	1.86	1.55	47	7.26	6.32	5.96	5.48
7	2.12	1.89	1.88	1.58	48	7.82	6.87	6.48	6.00
8	2.22	1.95	1.94	1.64	49	8.43	7.50	7.07	6.59
9	2.34	2.04	2.01	1.70	50	9.11	8.18	7.68	7.20
10	2.48	2.16	2.12	1.76	51	9.66	8.75	8.23	7.76
11	2.63	2.28	2.24	1.83	52	10.28	9.40	8.82	8.35
12	2.76	2.40	2.34	1.91	53	10.97	10.09	9.46	9.01
13	2.88	2.51	2.42	1.98	54	11.70	10.85	10.18	9.73
14	2.97	2.58	2.48	2.03	55	12.53	11.69	10.95	10.51
15	3.05	2.63	2.52	2.07	56	13.41	12.58	11.79	11.35
16	3.08	2.67	2.55	2.12	57	14.38	13.57	12.69	12.27
17	3.08	2.69	2.57	2.12	58	15.42	14.63	13.69	13.27
18	3.08	2.81	2.72	2.24	59	16.55	15.78	14.75	14.34
19	3.08	2.81	2.72	2.24	60	17.79	17.06	15.95	15.55
20	3.09	2.81	2.72	2.24	61	19.12	18.43	17.22	16.83
21	3.09	2.82	2.72	2.24	62	20.54	19.90	18.59	18.20
22	3.10	2.82	2.72	2.24	63	22.09	21.49	20.07	19.69
23	3.10	2.82	2.72	2.24	64	23.73	23.19	21.64	21.27
24	3.11	2.83	2.72	2.24	65	25.50	25.01	23.33	22.98
25	3.11	2.83	2.72	2.24	66	27.38	26.95	25.14	24.80
26	3.12	2.84	2.72	2.24	67	29.38	29.02	27.06	26.73
27	3.12	2.84	2.72	2.24	68	31.50	31.21	29.11	28.78
28	3.13	2.84	2.72	2.24	69	33.75	33.54	31.27	30.95
29	3.14	2.85	2.73	2.25	70	35.45	34.47	33.27	33.17
30	3.24	2.85	2.73	2.25	71	38.25	37.45	36.49	36.41
31	3.36	2.85	2.73	2.25	72	41.03	40.43	39.71	39.65
32	3.51	2.86	2.73	2.25	73	43.82	43.42	42.94	42.88
33	3.65	2.86	2.73	2.25	74	46.61	46.41	46.16	46.12
34	3.78	2.87	2.73	2.25	75	49.40	49.39	49.38	49.36
35	3.89	2.96	2.81	2.33	76	54.96	54.95	54.93	54.91
36	3.98	3.06	2.91	2.43	77	60.52	60.51	60.49	60.46
37	4.04	3.18	3.03	2.55	78	66.08	66.05	66.03	66.01
38	4.25	3.33	3.17	2.69	79	71.64	71.61	71.59	71.55
39	4.46	3.50	3.32	2.84	80	77.20	77.17	77.14	77.10
40	4.67	3.71	3.51	3.03					

Issue Ages - Based on Last Birthday

SecureLife Plus Universal Life Rate Sheet

Standard Underwriting • Minimum Annual Premium • Rates per \$1,000 of face amount • \$84 Policy Fee

Male Smoker									
AGE	10K - 99K	100K - 199K	200K - 499K	500K - 1500K	AGE	10K - 99K	100K - 199K	200K - 499K	500K - 1500K
0					41	8.34	7.13	6.77	6.32
1					42	9.09	7.83	7.43	6.98
2					43	9.90	8.61	8.16	7.71
3					44	10.82	9.48	8.99	8.54
4					45	11.85	10.46	9.90	9.45
5					46	12.98	11.54	10.91	10.46
6					47	14.22	12.72	12.02	11.57
7					48	15.59	14.01	13.25	12.80
8					49	17.09	15.44	14.58	14.13
9					50	18.71	16.98	16.04	15.59
10					51	20.13	18.35	17.32	16.87
11					52	21.63	19.79	18.66	18.24
12					53	23.24	21.33	20.11	19.68
13					54	24.93	22.96	21.63	21.22
14					55	26.72	24.67	23.24	22.83
15					56	28.61	26.47	24.93	24.53
16					57	30.57	28.36	26.70	26.30
17					58	32.62	30.32	28.54	28.15
18	4.01	3.41	3.26	2.81	59	34.76	32.36	30.46	30.08
19	4.01	3.41	3.26	2.81	60	37.00	34.53	32.49	32.11
20	4.01	3.41	3.26	2.81	61	39.23	36.70	34.54	34.17
21	4.01	3.41	3.26	2.81	62	41.54	38.96	36.65	36.29
22	4.01	3.42	3.27	2.82	63	43.91	41.28	38.82	38.48
23	4.01	3.42	3.27	2.82	64	46.34	43.64	41.05	40.70
24	4.01	3.42	3.27	2.82	65	48.81	46.07	43.32	42.99
25	4.01	3.43	3.28	2.83	66	51.33	48.53	45.64	45.32
26	4.01	3.43	3.28	2.83	67	53.89	51.05	48.00	47.68
27	4.11	3.43	3.28	2.83	68	56.47	53.59	50.38	50.07
28	4.26	3.44	3.29	2.84	69	59.08	56.16	52.79	52.30
29	4.46	3.53	3.38	2.93	70	61.96	59.81	58.80	58.61
30	4.62	3.62	3.47	3.02	71	65.09	63.11	60.62	60.45
31	4.80	3.74	3.57	3.14	72	68.31	66.58	62.47	62.29
32	4.97	3.89	3.72	3.27	73	71.61	70.18	67.52	67.34
33	5.12	4.07	3.89	3.44	74	75.01	73.89	72.36	71.91
34	5.27	4.28	4.08	3.63	75	78.58	76.00	73.82	73.69
35	5.60	4.52	4.31	3.87	76	83.31	81.89	80.52	80.38
36	5.90	4.80	4.58	4.13	77	88.21	86.18	86.01	85.28
37	6.26	5.15	4.89	4.44	78	93.77	92.44	92.10	89.33
38	6.66	5.54	5.27	4.82	79	101.34	100.97	99.90	97.63
39	7.13	5.97	5.67	5.24	80	108.00	107.90	106.00	103.50
40	7.68	6.51	6.17	5.73					

Issue Ages - Based on Last Birthday

Underwriting Requirements

Categories

Type	Face Amount Required	Issue Ages
Male or Female, Preferred, Non-Tobacco	\$100,000	18-80
Male or Female, Standard, Non-Tobacco	\$10,000	0-80
Male or Female, Tobacco	\$10,000	18-80

Requirements

General Instructions to Determine the Amount of Risk:

The amount of risk equals:

- 1) the amount applied for, PLUS:
- 2) the total amount issued on a non-medical basis in the past two years.

Age	Up to \$99,999	\$100,000 - \$250,000	\$250,001 - \$500,000	\$500,001 - \$1,000,000	\$1,000,001 - \$1,999,999
18-40	NM	P#	P#	P#	PE#
41-50	NM	P#	P#	PE#	PE#
51-60	P	P#	PE#	PE#	P#
61-65	P	PE#	PE#	P#	P#
66+	APS	APS	APS	P# APS	P# APS

Contact the home office for risk of \$2,000,000 or above.

Acronyms:

NM = Non-Medical / Oral fluid test¹ in CA, CT, FL and ME

P = Paramedical examination with urine specimen

E = Electrocardiogram

= Full Blood Profile

APS = Attending Physician's Statement

- APS requirements will be ordered by Home Office.
- Telephone inspection reports are required on all cases of \$1,000,000 or more will be ordered by Home Office.
- A motor vehicle report (MVR) required on all cases \$1,000,000 or more, all preferred cases, and when applying for ADB will be ordered by Home Office.
- A check with MIB and pharmaceutical related facility will be ordered on all applications.
- An HIV consent form must be signed by all clients that require blood testing and oral fluid testing. The Company reserves the right to request additional requirements or other evidence.

¹An oral fluid test, administered by the agent, is required in the states of California, Connecticut, Florida and Maine. To obtain kits, please contact the home office at 1-800-736-7311, option 1,1,1. Agents must complete oral fluid collection training prior to use of the kits. Training is available at www.examone.com.

Height and Weight Table (This table applies to both men and women)								
Height	Preferred	Standard	Height	Preferred	Standard	Height	Preferred	Standard
4'8"	144	161	5'4"	188	210	6"	238	265
4'9"	149	166	5'5"	194	216	6'1"	245	273
4'10"	154	172	5'6"	200	223	6'2"	251	280
4'11"	160	178	5'7"	206	230	6'3"	258	288
5'	165	184	5'8"	212	237	6'4"	265	296
5'1"	171	191	5'9"	219	244	6'5"	272	304
5'2"	177	197	5'10"	225	251	6'6"	279	312
5'3"	182	203	5'11"	231	258	6'7"	287	320