



Rate Guide

Final Expense Whole Life Insurance

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Not for public use or distribution.

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Final Expense Directory

New Business/Underwriting/Case Management

Hours: Monday - Friday 8 a.m. - 8 p.m. CT

Phone: **877 538.2759 option 2**

Fax: **877 302.3304**

Email*: **AetSSINewBusiness@aetna.com**

Telephone interview¹

Hours: Monday - Friday 8 a.m. - 8 p.m. CT

Phone: **877 538.2759 option 1**

Policyholder services

Hours: Monday - Friday 8 a.m. - 8 p.m. CT

Phone: **800 264.4000 option 3, then 7** (agents)

Phone: **800 264.4000 option 1** (policyholders)

Fax: **855 291.0553**

Email*: **AetSSIPHS@aetna.com**

Claims

Hours: Monday - Friday 8 a.m. - 8 p.m. CT

Commissions²

Hours: Monday - Friday 8 a.m. - 5 p.m. CT

Phone: 800 264.4000 option 3, 6

Refer to the **Final Expense Field Guide** for additional details.

¹A telephone interview is required for all Final Expense applications.

²ACI/CLI does not pay commissions on new Final Expense policies issued to an applicant under the age of 60 (regardless of benefit level selected).

*Do not use email to send applicant or policyholder information unless it is encrypted. It is possible that your e-mail communication may be accessed or viewed inappropriately by another Internet user while in transit to us. You can send information securely via **aetnaseniorproducts.com**.

Plan Availability

To view the current product availability chart, including Final Expense benefit levels by state, visit the agent side of aetnaseniorproducts.com or scan the QR code below:



Benefit Levels

Level benefit plan:

- Issue ages 45-89, age at last birthday
- Benefit amount: \$3,000-\$35,000*
- Death benefit: full death benefit

Graded benefit plan:

- Issue ages 45-69, age at last birthday
- Benefit amount: \$3,000-\$35,000*
- Death benefit:
 - Accidental death = full benefit
 - Non-accidental death = 40% of benefit amount (policy year 1); 75% of benefit amount (policy year 2); full death benefit (policy year 3)

*Maximum benefit amount varies according to the age of the applicant at the time the policy is issued.

Final Expense Money Purchase Rates

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS - MALE NON-SMOKER							
	MONTHLY PREMIUM							
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
45	3,684	5,263	6,842	8,421	10,000	11,578	13,157	14,736
46	3,684	5,263	6,842	8,421	10,000	11,578	13,157	14,736
47	3,684	5,263	6,842	8,421	10,000	11,578	13,157	14,736
48	3,589	5,128	6,666	8,205	9,743	11,282	12,820	14,358
49	3,589	5,128	6,666	8,205	9,743	11,282	12,820	14,358
50	3,589	5,128	6,666	8,205	9,743	11,282	12,820	14,358
51	3,414	4,878	6,341	7,804	9,268	10,731	12,195	13,658
52	3,255	4,651	6,046	7,441	8,837	10,232	11,627	13,023
53	3,043	4,347	5,652	6,956	8,260	9,565	10,869	12,173
54	2,916	4,166	5,416	6,666	7,916	9,166	10,416	11,666
55	2,800	4,000	5,200	6,400	7,600	8,800	10,000	11,200
56	2,692	3,846	5,000	6,153	7,307	8,461	9,615	10,769
57	2,641	3,773	4,905	6,037	7,169	8,301	9,433	10,566
58		3,636	4,727	5,818	6,909	8,000	9,090	10,181
59		3,571	4,642	5,714	6,785	7,857	8,928	10,000
60		3,448	4,482	5,517	6,551	7,586	8,620	9,655
61		3,278	4,262	5,245	6,229	7,213	8,196	9,180
62		3,174	4,126	5,079	6,031	6,984	7,936	8,888
63		3,030	3,939	4,848	5,757	6,666	7,575	8,484
64		2,941	3,823	4,705	5,588	6,470	7,352	8,235
65		2,816	3,661	4,507	5,352	6,197	7,042	7,887
66			3,421	4,210	5,000	5,789	6,578	7,368
67			3,250	4,000	4,750	5,500	6,250	7,000
68			3,058	3,764	4,470	5,176	5,882	6,588
69			2,921	3,595	4,269	4,943	5,617	6,292
70			2,765	3,404	4,042	4,680	5,319	5,957
71				3,200	3,800	4,400	5,000	5,600
72				2,990	3,551	4,112	4,672	5,233
73				2,831	3,362	3,893	4,424	4,955
74				2,666	3,166	3,666	4,166	4,666
75					3,015	3,492	3,968	4,444
76					2,814	3,259	3,703	4,148
77						3,055	3,472	3,888
78						2,875	3,267	3,660
79							3,086	3,456
80							2,923	3,274
81								3,043
82								2,842
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Rates include \$40 annual policy fee

The amounts indicated above are representations only; actual premium amounts and amount of coverage purchase may vary.
 The amount of insurance purchased may not meet all your needs or cover all final expenses.

Final Expense Money Purchase Rates

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS - MALE SMOKER							
	MONTHLY PREMIUM							
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
45	2,745	3,921	5,098	6,274	7,450	8,627	9,803	10,980
46	2,641	3,773	4,905	6,037	7,169	8,301	9,433	10,566
47	2,592	3,703	4,814	5,925	7,037	8,148	9,259	10,370
48	2,500	3,571	4,642	5,714	6,785	7,857	8,928	10,000
49	2,456	3,508	4,561	5,614	6,666	7,719	8,771	9,824
50		3,389	4,406	5,423	6,440	7,457	8,474	9,491
51		3,225	4,193	5,161	6,129	7,096	8,064	9,032
52		3,076	4,000	4,923	5,846	6,769	7,692	8,615
53		2,941	3,823	4,705	5,588	6,470	7,352	8,235
54		2,816	3,661	4,507	5,352	6,197	7,042	7,887
55		2,702	3,513	4,324	5,135	5,945	6,756	7,567
56		2,631	3,421	4,210	5,000	5,789	6,578	7,368
57		2,531	3,291	4,050	4,810	5,569	6,329	7,088
58		2,469	3,209	3,950	4,691	5,432	6,172	6,913
59		2,380	3,095	3,809	4,523	5,238	5,952	6,666
60			3,023	3,720	4,418	5,116	5,813	6,511
61			2,888	3,555	4,222	4,888	5,555	6,222
62			2,765	3,404	4,042	4,680	5,319	5,957
63			2,653	3,265	3,877	4,489	5,102	5,714
64			2,549	3,137	3,725	4,313	4,901	5,490
65			2,452	3,018	3,584	4,150	4,716	5,283
66				2,857	3,392	3,928	4,464	5,000
67				2,735	3,247	3,760	4,273	4,786
68				2,601	3,089	3,577	4,065	4,552
69				2,500	2,968	3,437	3,906	4,375
70					2,835	3,283	3,731	4,179
71					2,714	3,142	3,571	4,000
72					2,585	2,993	3,401	3,809
73						2,875	3,267	3,660
74						2,750	3,125	3,500
75							3,012	3,373
76							2,890	3,236
77								3,093
78								2,978
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Rates include \$40 annual policy fee

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Final Expense Money Purchase Rates

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS - FEMALE NON-SMOKER							
	MONTHLY PREMIUM							
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
45	4,375	6,250	8,125	10,000	11,875	13,750	15,625	17,500
46	4,242	6,060	7,878	9,696	11,515	13,333	15,151	16,969
47	4,242	6,060	7,878	9,696	11,515	13,333	15,151	16,969
48	4,117	5,882	7,647	9,411	11,176	12,941	14,705	16,470
49	4,117	5,882	7,647	9,411	11,176	12,941	14,705	16,470
50	4,000	5,714	7,428	9,142	10,857	12,571	14,285	16,000
51	3,888	5,555	7,222	8,888	10,555	12,222	13,888	15,555
52	3,684	5,263	6,842	8,421	10,000	11,578	13,157	14,736
53	3,589	5,128	6,666	8,205	9,743	11,282	12,820	14,358
54	3,414	4,878	6,341	7,804	9,268	10,731	12,195	13,658
55	3,333	4,761	6,190	7,619	9,047	10,476	11,904	13,333
56	3,255	4,651	6,046	7,441	8,837	10,232	11,627	13,023
57	3,181	4,545	5,909	7,272	8,636	10,000	11,363	12,727
58	3,111	4,444	5,777	7,111	8,444	9,777	11,111	12,444
59	3,043	4,347	5,652	6,956	8,260	9,565	10,869	12,173
60	2,978	4,255	5,531	6,808	8,085	9,361	10,638	11,914
61	2,857	4,081	5,306	6,530	7,755	8,979	10,204	11,428
62	2,745	3,921	5,098	6,274	7,450	8,627	9,803	10,980
63		3,703	4,814	5,925	7,037	8,148	9,259	10,370
64		3,571	4,642	5,714	6,785	7,857	8,928	10,000
65		3,448	4,482	5,517	6,551	7,586	8,620	9,655
66		3,278	4,262	5,245	6,229	7,213	8,196	9,180
67		3,076	4,000	4,923	5,846	6,769	7,692	8,615
68		2,941	3,823	4,705	5,588	6,470	7,352	8,235
69		2,777	3,611	4,444	5,277	6,111	6,944	7,777
70		2,666	3,466	4,266	5,066	5,866	6,666	7,466
71			3,250	4,000	4,750	5,500	6,250	7,000
72			3,058	3,764	4,470	5,176	5,882	6,588
73			2,921	3,595	4,269	4,943	5,617	6,292
74			2,765	3,404	4,042	4,680	5,319	5,957
75				3,232	3,838	4,444	5,050	5,656
76				2,990	3,551	4,112	4,672	5,233
77				2,782	3,304	3,826	4,347	4,869
78					3,089	3,577	4,065	4,552
79					2,900	3,358	3,816	4,274
80					2,733	3,165	3,597	4,028
81						2,953	3,355	3,758
82						2,767	3,144	3,522
83							2,941	3,294
84								3,111
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Rates include \$40 annual policy fee

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The amount of insurance purchased may not meet all your needs or cover all final expenses.

Final Expense Money Purchase Rates

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS - FEMALE SMOKER							
	MONTHLY PREMIUM							
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
45	3,255	4,651	6,046	7,441	8,837	10,232	11,627	13,023
46	3,111	4,444	5,777	7,111	8,444	9,777	11,111	12,444
47	3,043	4,347	5,652	6,956	8,260	9,565	10,869	12,173
48	2,916	4,166	5,416	6,666	7,916	9,166	10,416	11,666
49	2,857	4,081	5,306	6,530	7,755	8,979	10,204	11,428
50	2,745	3,921	5,098	6,274	7,450	8,627	9,803	10,980
51	2,641	3,773	4,905	6,037	7,169	8,301	9,433	10,566
52	2,545	3,636	4,727	5,818	6,909	8,000	9,090	10,181
53	2,413	3,448	4,482	5,517	6,551	7,586	8,620	9,655
54		3,333	4,333	5,333	6,333	7,333	8,333	9,333
55		3,225	4,193	5,161	6,129	7,096	8,064	9,032
56		3,125	4,062	5,000	5,937	6,875	7,812	8,750
57		3,030	3,939	4,848	5,757	6,666	7,575	8,484
58		2,985	3,880	4,776	5,671	6,567	7,462	8,358
59		2,898	3,768	4,637	5,507	6,376	7,246	8,115
60		2,816	3,661	4,507	5,352	6,197	7,042	7,887
61		2,666	3,466	4,266	5,066	5,866	6,666	7,466
62		2,531	3,291	4,050	4,810	5,569	6,329	7,088
63		2,409	3,132	3,855	4,578	5,301	6,024	6,746
64		2,298	2,988	3,678	4,367	5,057	5,747	6,436
65		2,197	2,857	3,516	4,175	4,835	5,494	6,153
66			2,736	3,368	4,000	4,631	5,263	5,894
67			2,626	3,232	3,838	4,444	5,050	5,656
68			2,524	3,106	3,689	4,271	4,854	5,436
69			2,429	2,990	3,551	4,112	4,672	5,233
70			2,342	2,882	3,423	3,963	4,504	5,045
71			2,222	2,735	3,247	3,760	4,273	4,786
72				2,622	3,114	3,606	4,098	4,590
73				2,500	2,968	3,437	3,906	4,375
74				2,406	2,857	3,308	3,759	4,210
75				2,302	2,733	3,165	3,597	4,028
76					2,602	3,013	3,424	3,835
77					2,483	2,875	3,267	3,660
78					2,360	2,732	3,105	3,478
79						2,619	2,976	3,333
80						2,514	2,857	3,200
81							2,702	3,027
82								2,871
83								2,718
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Rates include \$40 annual policy fee

The amounts indicated above are representations only; actual premium amounts and amount of coverage purchase may vary.
 The amount of insurance purchased may not meet all your needs or cover all final expenses.

Final Expense Money Purchase Rates

No commissions on issue ages 45-59

ISSUE AGE	GRADED BENEFITS - MALE NON-SMOKER							
	MONTHLY PREMIUM							
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
45	2,121	3,030	3,939	4,848	5,757	6,666	7,575	8,484
46	2,121	3,030	3,939	4,848	5,757	6,666	7,575	8,484
47	2,121	3,030	3,939	4,848	5,757	6,666	7,575	8,484
48	2,121	3,030	3,939	4,848	5,757	6,666	7,575	8,484
49	2,121	3,030	3,939	4,848	5,757	6,666	7,575	8,484
50	2,121	3,030	3,939	4,848	5,757	6,666	7,575	8,484
51	2,028	2,898	3,768	4,637	5,507	6,376	7,246	8,115
52		2,816	3,661	4,507	5,352	6,197	7,042	7,887
53		2,702	3,513	4,324	5,135	5,945	6,756	7,567
54		2,631	3,421	4,210	5,000	5,789	6,578	7,368
55		2,531	3,291	4,050	4,810	5,569	6,329	7,088
56		2,469	3,209	3,950	4,691	5,432	6,172	6,913
57		2,439	3,170	3,902	4,634	5,365	6,097	6,829
58		2,380	3,095	3,809	4,523	5,238	5,952	6,666
59		2,352	3,058	3,764	4,470	5,176	5,882	6,588
60		2,298	2,988	3,678	4,367	5,057	5,747	6,436
61		2,222	2,888	3,555	4,222	4,888	5,555	6,222
62			2,795	3,440	4,086	4,731	5,376	6,021
63			2,680	3,298	3,917	4,536	5,154	5,773
64			2,600	3,200	3,800	4,400	5,000	5,600
65			2,524	3,106	3,689	4,271	4,854	5,436
66			2,407	2,962	3,518	4,074	4,629	5,185
67				2,807	3,333	3,859	4,385	4,912
68				2,689	3,193	3,697	4,201	4,705
69				2,560	3,040	3,520	4,000	4,480

Rates include \$40 annual policy fee

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The amount of insurance purchased may not meet all your needs or cover all final expenses.

Final Expense Money Purchase Rates

No commissions on issue ages 45-59

ISSUE AGE	GRADED BENEFITS - MALE SMOKER							
	MONTHLY PREMIUM							
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
45		1,941	2,524	3,106	3,689	4,271	4,854	5,436
46		1,904	2,476	3,047	3,619	4,190	4,761	5,333
47		1,869	2,429	2,990	3,551	4,112	4,672	5,233
48		1,818	2,363	2,909	3,454	4,000	4,545	5,090
49		1,785	2,321	2,857	3,392	3,928	4,464	5,000
50		1,754	2,280	2,807	3,333	3,859	4,385	4,912
51		1,680	2,184	2,689	3,193	3,697	4,201	4,705
52		1,612	2,096	2,580	3,064	3,548	4,032	4,516
53			2,031	2,500	2,968	3,437	3,906	4,375
54			1,954	2,406	2,857	3,308	3,759	4,210
55			1,884	2,318	2,753	3,188	3,623	4,057
56			1,843	2,269	2,695	3,120	3,546	3,971
57			1,805	2,222	2,638	3,055	3,472	3,888
58			1,756	2,162	2,567	2,972	3,378	3,783
59				2,119	2,516	2,913	3,311	3,708
60				2,077	2,467	2,857	3,246	3,636
61				2,025	2,405	2,784	3,164	3,544
62				1,975	2,345	2,716	3,086	3,456
63					2,275	2,634	2,994	3,353
64					2,222	2,573	2,923	3,274
65					2,171	2,514	2,857	3,200
66					2,111	2,444	2,777	3,111
67						2,365	2,688	3,010
68						2,303	2,617	2,931
69						2,233	2,538	2,842

Rates include \$40 annual policy fee

The amounts indicated above are representations only; actual premium amounts and amount of coverage purchase may vary.

The amount of insurance purchased may not meet all your needs or cover all final expenses.

Final Expense Money Purchase Rates

No commissions on issue ages 45-59

ISSUE AGE	GRADED BENEFITS - FEMALE NON-SMOKER							
	MONTHLY PREMIUM							
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
45	2,545	3,636	4,727	5,818	6,909	8,000	9,090	10,181
46	2,500	3,571	4,642	5,714	6,785	7,857	8,928	10,000
47	2,500	3,571	4,642	5,714	6,785	7,857	8,928	10,000
48	2,456	3,508	4,561	5,614	6,666	7,719	8,771	9,824
49	2,456	3,508	4,561	5,614	6,666	7,719	8,771	9,824
50	2,413	3,448	4,482	5,517	6,551	7,586	8,620	9,655
51	2,333	3,333	4,333	5,333	6,333	7,333	8,333	9,333
52	2,295	3,278	4,262	5,245	6,229	7,213	8,196	9,180
53	2,222	3,174	4,126	5,079	6,031	6,984	7,936	8,888
54	2,187	3,125	4,062	5,000	5,937	6,875	7,812	8,750
55	2,121	3,030	3,939	4,848	5,757	6,666	7,575	8,484
56		2,941	3,823	4,705	5,588	6,470	7,352	8,235
57		2,898	3,768	4,637	5,507	6,376	7,246	8,115
58		2,816	3,661	4,507	5,352	6,197	7,042	7,887
59		2,777	3,611	4,444	5,277	6,111	6,944	7,777
60		2,702	3,513	4,324	5,135	5,945	6,756	7,567
61		2,597	3,376	4,155	4,935	5,714	6,493	7,272
62		2,531	3,291	4,050	4,810	5,569	6,329	7,088
63		2,439	3,170	3,902	4,634	5,365	6,097	6,829
64		2,380	3,095	3,809	4,523	5,238	5,952	6,666
65		2,298	2,988	3,678	4,367	5,057	5,747	6,436
66		2,173	2,826	3,478	4,130	4,782	5,434	6,086
67			2,708	3,333	3,958	4,583	5,208	5,833
68			2,574	3,168	3,762	4,356	4,950	5,544
69			2,476	3,047	3,619	4,190	4,761	5,333

Rates include \$40 annual policy fee

The amounts indicated above are representations only; actual premium amounts and amount of coverage purchase may vary.

The amount of insurance purchased may not meet all your needs or cover all final expenses.

Final Expense Money Purchase Rates

No commissions on issue ages 45-59

ISSUE AGE	GRADED BENEFITS - FEMALE SMOKER							
	MONTHLY PREMIUM							
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
45	1,538	2,197	2,857	3,516	4,175	4,835	5,494	6,153
46		2,150	2,795	3,440	4,086	4,731	5,376	6,021
47		2,127	2,765	3,404	4,042	4,680	5,319	5,957
48		2,083	2,708	3,333	3,958	4,583	5,208	5,833
49		2,061	2,680	3,298	3,917	4,536	5,154	5,773
50		2,020	2,626	3,232	3,838	4,444	5,050	5,656
51		1,941	2,524	3,106	3,689	4,271	4,854	5,436
52		1,869	2,429	2,990	3,551	4,112	4,672	5,233
53		1,818	2,363	2,909	3,454	4,000	4,545	5,090
54		1,754	2,280	2,807	3,333	3,859	4,385	4,912
55		1,694	2,203	2,711	3,220	3,728	4,237	4,745
56			2,148	2,644	3,140	3,636	4,132	4,628
57			2,096	2,580	3,064	3,548	4,032	4,516
58			2,031	2,500	2,968	3,437	3,906	4,375
59			1,984	2,442	2,900	3,358	3,816	4,274
60			1,940	2,388	2,835	3,283	3,731	4,179
61			1,857	2,285	2,714	3,142	3,571	4,000
62			1,793	2,206	2,620	3,034	3,448	3,862
63			1,721	2,119	2,516	2,913	3,311	3,708
64			1,666	2,051	2,435	2,820	3,205	3,589
65			1,604	1,975	2,345	2,716	3,086	3,456
66				1,927	2,289	2,650	3,012	3,373
67				1,882	2,235	2,588	2,941	3,294
68				1,828	2,171	2,514	2,857	3,200
69				1,787	2,122	2,458	2,793	3,128

Rates include \$40 annual policy fee

The amounts indicated above are representations only; actual premium amounts and amount of coverage purchase may vary.

The amount of insurance purchased may not meet all your needs or cover all final expenses.

Final Expense Base Rates (per \$1,000 of Face Amount)

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS			
	MALE		FEMALE	
	PREFERRED	STANDARD	PREFERRED	STANDARD
45	38	51	32	43
46	38	53	33	45
47	38	54	33	46
48	39	56	34	48
49	39	57	34	49
50	39	59	35	51
51	41	62	36	53
52	43	65	38	55
53	46	68	39	58
54	48	71	41	60
55	50	74	42	62
56	52	76	43	64
57	53	79	44	66
58	55	81	45	67
59	56	84	46	69
60	58	86	47	71
61	61	90	49	75
62	63	94	51	79
63	66	98	54	83
64	68	102	56	87
65	71	106	58	91
66	76	112	61	95
67	80	117	65	99
68	85	123	68	103
69	89	128	72	107
70	94	134	75	111
71	100	140	80	117
72	107	147	85	122
73	113	153	89	128
74	120	160	94	133
75	126	166	99	139
76	135	173	107	146
77	144	181	115	153
78	153	188	123	161
79	162	196	131	168
80	171	203	139	175
81	184	224	149	185
82	197	244	159	195
83	210	265	170	206
84	222	285	180	216
85	235	306	190	226
86	261	334	205	244
87	287	362	220	261
88	313	390	234	279
89	339	418	249	296

\$40 annual policy fee not included

Modal Factors

Annual: 1.0 Quarterly: 0.25
 Semi-annual: 0.5 Monthly: 1/12

Final Expense Base Rates (per \$1,000 of Face Amount)

No commissions on issue ages 45-59

ISSUE AGE	GRADED BENEFITS			
	MALE		FEMALE	
	PREFERRED	STANDARD	PREFERRED	STANDARD
45	66	103	55	91
46	66	105	56	93
47	66	107	56	94
48	66	110	57	96
49	66	112	57	97
50	66	114	58	99
51	69	119	60	103
52	71	124	61	107
53	74	128	63	110
54	76	133	64	114
55	79	138	66	118
56	81	141	68	121
57	82	144	69	124
58	84	148	71	128
59	85	151	72	131
60	87	154	74	134
61	90	158	77	140
62	93	162	79	145
63	97	167	82	151
64	100	171	84	156
65	103	175	87	162
66	108	180	92	166
67	114	186	96	170
68	119	191	101	175
69	125	197	105	179

\$40 annual policy fee not included

Modal Factors

Annual: 1.0 Quarterly: 0.25
 Semi-annual: 0.5 Monthly: 1/12

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS - MALE NON-SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	19.17	27.08	35.00	50.83	66.67	82.50	98.33	114.17
46	19.17	27.08	35.00	50.83	66.67	82.50	98.33	114.17
47	19.17	27.08	35.00	50.83	66.67	82.50	98.33	114.17
48	19.58	27.71	35.83	52.08	68.33	84.58	100.83	117.08
49	19.58	27.71	35.83	52.08	68.33	84.58	100.83	117.08
50	19.58	27.71	35.83	52.08	68.33	84.58	100.83	117.08
51	20.42	28.96	37.50	54.58	71.67	88.75	105.83	122.92
52	21.25	30.21	39.17	57.08	75.00	92.92	110.83	128.75
53	22.50	32.08	41.67	60.83	80.00	99.17	118.33	137.50
54	23.33	33.33	43.33	63.33	83.33	103.33	123.33	143.33
55	24.17	34.58	45.00	65.83	86.67	107.50	128.33	149.17
56	25.00	35.83	46.67	68.33	90.00	111.67	133.33	155.00
57	25.42	36.46	47.50	69.58	91.67	113.75	135.83	157.92
58	26.25	37.71	49.17	72.08	95.00	117.92	140.83	163.75
59	26.67	38.33	50.00	73.33	96.67	120.00	143.33	166.67
60	27.50	39.58	51.67	75.83	100.00	124.17	148.33	172.50
61	28.75	41.46	54.17	79.58	105.00	130.42	155.83	181.25
62	29.58	42.71	55.83	82.08	108.33	134.58	160.83	187.08
63	30.83	44.58	58.33	85.83	113.33	140.83	168.33	195.83
64	31.67	45.83	60.00	88.33	116.67	145.00	173.33	201.67
65	32.92	47.71	62.50	92.08	121.67	151.25	180.83	210.42
66	35.00	50.83	66.67	98.33	130.00	161.67		
67	36.67	53.33	70.00	103.33	136.67	170.00		
68	38.75	56.46	74.17	109.58	145.00	180.42		
69	40.42	58.96	77.50	114.58	151.67	188.75		
70	42.50	62.08	81.67	120.83	160.00	199.17		
71	45.00	65.83	86.67	128.33	170.00	211.67		
72	47.92	70.21	92.50	137.08	181.67	226.25		
73	50.42	73.96	97.50	144.58	191.67	238.75		
74	53.33	78.33	103.33	153.33	203.33	253.33		
75	55.83	82.08	108.33	160.83	213.33	265.83		
76	59.58	87.71	115.83	172.08	228.33	284.58		
77	63.33	93.33	123.33	183.33	243.33	303.33		
78	67.08	98.96	130.83	194.58	258.33	322.08		
79	70.83	104.58	138.33	205.83	273.33	340.83		
80	74.58	110.21	145.83	217.08	288.33	359.58		
81	80.00	118.33	156.67	233.33				
82	85.42	126.46	167.50	249.58				
83	90.83	134.58	178.33	265.83				
84	95.83	142.08	188.33	280.83				
85	101.25	150.21	199.17	297.08				
86	112.08	166.46	220.83					
87	122.92	182.71	242.50					
88	133.75	198.96	264.17					
89	144.58	215.21	285.83					

Rates include \$40 annual policy fee

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS - MALE SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	24.58	35.21	45.83	67.08	88.33	109.58	130.83	152.08
46	25.42	36.46	47.50	69.58	91.67	113.75	135.83	157.92
47	25.83	37.08	48.33	70.83	93.33	115.83	138.33	160.83
48	26.67	38.33	50.00	73.33	96.67	120.00	143.33	166.67
49	27.08	38.96	50.83	74.58	98.33	122.08	145.83	169.58
50	27.92	40.21	52.50	77.08	101.67	126.25	150.83	175.42
51	29.17	42.08	55.00	80.83	106.67	132.50	158.33	184.17
52	30.42	43.96	57.50	84.58	111.67	138.75	165.83	192.92
53	31.67	45.83	60.00	88.33	116.67	145.00	173.33	201.67
54	32.92	47.71	62.50	92.08	121.67	151.25	180.83	210.42
55	34.17	49.58	65.00	95.83	126.67	157.50	188.33	219.17
56	35.00	50.83	66.67	98.33	130.00	161.67	193.33	225.00
57	36.25	52.71	69.17	102.08	135.00	167.92	200.83	233.75
58	37.08	53.96	70.83	104.58	138.33	172.08	205.83	239.58
59	38.33	55.83	73.33	108.33	143.33	178.33	213.33	248.33
60	39.17	57.08	75.00	110.83	146.67	182.50	218.33	254.17
61	40.83	59.58	78.33	115.83	153.33	190.83	228.33	265.83
62	42.50	62.08	81.67	120.83	160.00	199.17	238.33	277.50
63	44.17	64.58	85.00	125.83	166.67	207.50	248.33	289.17
64	45.83	67.08	88.33	130.83	173.33	215.83	258.33	300.83
65	47.50	69.58	91.67	135.83	180.00	224.17	268.33	312.50
66	50.00	73.33	96.67	143.33	190.00	236.67		
67	52.08	76.46	100.83	149.58	198.33	247.08		
68	54.58	80.21	105.83	157.08	208.33	259.58		
69	56.67	83.33	110.00	163.33	216.67	270.00		
70	59.17	87.08	115.00	170.83	226.67	282.50		
71	61.67	90.83	120.00	178.33	236.67	295.00		
72	64.58	95.21	125.83	187.08	248.33	309.58		
73	67.08	98.96	130.83	194.58	258.33	322.08		
74	70.00	103.33	136.67	203.33	270.00	336.67		
75	72.50	107.08	141.67	210.83	280.00	349.17		
76	75.42	111.46	147.50	219.58	291.67	363.75		
77	78.75	116.46	154.17	229.58	305.00	380.42		
78	81.67	120.83	160.00	238.33	316.67	395.00		
79	85.00	125.83	166.67	248.33	330.00	411.67		
80	87.92	130.21	172.50	257.08	341.67	426.25		
81	96.67	143.33	190.00	283.33				
82	105.00	155.83	206.67	308.33				
83	113.75	168.96	224.17	334.58				
84	122.08	181.46	240.83	359.58				
85	130.83	194.58	258.33	385.83				
86	142.50	212.08	281.67					
87	154.17	229.58	305.00					
88	165.83	247.08	328.33					
89	177.50	264.58	351.67					

Rates include \$40 annual policy fee

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS - FEMALE NON-SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	16.67	23.33	30.00	43.33	56.67	70.00	83.33	96.67
46	17.08	23.96	30.83	44.58	58.33	72.08	85.83	99.58
47	17.08	23.96	30.83	44.58	58.33	72.08	85.83	99.58
48	17.50	24.58	31.67	45.83	60.00	74.17	88.33	102.50
49	17.50	24.58	31.67	45.83	60.00	74.17	88.33	102.50
50	17.92	25.21	32.50	47.08	61.67	76.25	90.83	105.42
51	18.33	25.83	33.33	48.33	63.33	78.33	93.33	108.33
52	19.17	27.08	35.00	50.83	66.67	82.50	98.33	114.17
53	19.58	27.71	35.83	52.08	68.33	84.58	100.83	117.08
54	20.42	28.96	37.50	54.58	71.67	88.75	105.83	122.92
55	20.83	29.58	38.33	55.83	73.33	90.83	108.33	125.83
56	21.25	30.21	39.17	57.08	75.00	92.92	110.83	128.75
57	21.67	30.83	40.00	58.33	76.67	95.00	113.33	131.67
58	22.08	31.46	40.83	59.58	78.33	97.08	115.83	134.58
59	22.50	32.08	41.67	60.83	80.00	99.17	118.33	137.50
60	22.92	32.71	42.50	62.08	81.67	101.25	120.83	140.42
61	23.75	33.96	44.17	64.58	85.00	105.42	125.83	146.25
62	24.58	35.21	45.83	67.08	88.33	109.58	130.83	152.08
63	25.83	37.08	48.33	70.83	93.33	115.83	138.33	160.83
64	26.67	38.33	50.00	73.33	96.67	120.00	143.33	166.67
65	27.50	39.58	51.67	75.83	100.00	124.17	148.33	172.50
66	28.75	41.46	54.17	79.58	105.00	130.42		
67	30.42	43.96	57.50	84.58	111.67	138.75		
68	31.67	45.83	60.00	88.33	116.67	145.00		
69	33.33	48.33	63.33	93.33	123.33	153.33		
70	34.58	50.21	65.83	97.08	128.33	159.58		
71	36.67	53.33	70.00	103.33	136.67	170.00		
72	38.75	56.46	74.17	109.58	145.00	180.42		
73	40.42	58.96	77.50	114.58	151.67	188.75		
74	42.50	62.08	81.67	120.83	160.00	199.17		
75	44.58	65.21	85.83	127.08	168.33	209.58		
76	47.92	70.21	92.50	137.08	181.67	226.25		
77	51.25	75.21	99.17	147.08	195.00	242.92		
78	54.58	80.21	105.83	157.08	208.33	259.58		
79	57.92	85.21	112.50	167.08	221.67	276.25		
80	61.25	90.21	119.17	177.08	235.00	292.92		
81	65.42	96.46	127.50	189.58				
82	69.58	102.71	135.83	202.08				
83	74.17	109.58	145.00	215.83				
84	78.33	115.83	153.33	228.33				
85	82.50	122.08	161.67	240.83				
86	88.75	131.46	174.17					
87	95.00	140.83	186.67					
88	100.83	149.58	198.33					
89	107.08	158.96	210.83					

Rates include \$40 annual policy fee

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS - FEMALE SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	21.25	30.21	39.17	57.08	75.00	92.92	110.83	128.75
46	22.08	31.46	40.83	59.58	78.33	97.08	115.83	134.58
47	22.50	32.08	41.67	60.83	80.00	99.17	118.33	137.50
48	23.33	33.33	43.33	63.33	83.33	103.33	123.33	143.33
49	23.75	33.96	44.17	64.58	85.00	105.42	125.83	146.25
50	24.58	35.21	45.83	67.08	88.33	109.58	130.83	152.08
51	25.42	36.46	47.50	69.58	91.67	113.75	135.83	157.92
52	26.25	37.71	49.17	72.08	95.00	117.92	140.83	163.75
53	27.50	39.58	51.67	75.83	100.00	124.17	148.33	172.50
54	28.33	40.83	53.33	78.33	103.33	128.33	153.33	178.33
55	29.17	42.08	55.00	80.83	106.67	132.50	158.33	184.17
56	30.00	43.33	56.67	83.33	110.00	136.67	163.33	190.00
57	30.83	44.58	58.33	85.83	113.33	140.83	168.33	195.83
58	31.25	45.21	59.17	87.08	115.00	142.92	170.83	198.75
59	32.08	46.46	60.83	89.58	118.33	147.08	175.83	204.58
60	32.92	47.71	62.50	92.08	121.67	151.25	180.83	210.42
61	34.58	50.21	65.83	97.08	128.33	159.58	190.83	222.08
62	36.25	52.71	69.17	102.08	135.00	167.92	200.83	233.75
63	37.92	55.21	72.50	107.08	141.67	176.25	210.83	245.42
64	39.58	57.71	75.83	112.08	148.33	184.58	220.83	257.08
65	41.25	60.21	79.17	117.08	155.00	192.92	230.83	268.75
66	42.92	62.71	82.50	122.08	161.67	201.25		
67	44.58	65.21	85.83	127.08	168.33	209.58		
68	46.25	67.71	89.17	132.08	175.00	217.92		
69	47.92	70.21	92.50	137.08	181.67	226.25		
70	49.58	72.71	95.83	142.08	188.33	234.58		
71	52.08	76.46	100.83	149.58	198.33	247.08		
72	54.17	79.58	105.00	155.83	206.67	257.50		
73	56.67	83.33	110.00	163.33	216.67	270.00		
74	58.75	86.46	114.17	169.58	225.00	280.42		
75	61.25	90.21	119.17	177.08	235.00	292.92		
76	64.17	94.58	125.00	185.83	246.67	307.50		
77	67.08	98.96	130.83	194.58	258.33	322.08		
78	70.42	103.96	137.50	204.58	271.67	338.75		
79	73.33	108.33	143.33	213.33	283.33	353.33		
80	76.25	112.71	149.17	222.08	295.00	367.92		
81	80.42	118.96	157.50	234.58				
82	84.58	125.21	165.83	247.08				
83	89.17	132.08	175.00	260.83				
84	93.33	138.33	183.33	273.33				
85	97.50	144.58	191.67	285.83				
86	105.00	155.83	206.67					
87	112.08	166.46	220.83					
88	119.58	177.71	235.83					
89	126.67	188.33	250.00					

Rates include \$40 annual policy fee

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	GRADED BENEFITS - MALE NON-SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	30.83	44.58	58.33	85.83	113.33	140.83	168.33	195.83
46	30.83	44.58	58.33	85.83	113.33	140.83	168.33	195.83
47	30.83	44.58	58.33	85.83	113.33	140.83	168.33	195.83
48	30.83	44.58	58.33	85.83	113.33	140.83	168.33	195.83
49	30.83	44.58	58.33	85.83	113.33	140.83	168.33	195.83
50	30.83	44.58	58.33	85.83	113.33	140.83	168.33	195.83
51	32.08	46.46	60.83	89.58	118.33	147.08	175.83	204.58
52	32.92	47.71	62.50	92.08	121.67	151.25	180.83	210.42
53	34.17	49.58	65.00	95.83	126.67	157.50	188.33	219.17
54	35.00	50.83	66.67	98.33	130.00	161.67	193.33	225.00
55	36.25	52.71	69.17	102.08	135.00	167.92	200.83	233.75
56	37.08	53.96	70.83	104.58	138.33	172.08	205.83	239.58
57	37.50	54.58	71.67	105.83	140.00	174.17	208.33	242.50
58	38.33	55.83	73.33	108.33	143.33	178.33	213.33	248.33
59	38.75	56.46	74.17	109.58	145.00	180.42	215.83	251.25
60	39.58	57.71	75.83	112.08	148.33	184.58	220.83	257.08
61	40.83	59.58	78.33	115.83	153.33	190.83	228.33	265.83
62	42.08	61.46	80.83	119.58	158.33	197.08	235.83	274.58
63	43.75	63.96	84.17	124.58	165.00	205.42	245.83	286.25
64	45.00	65.83	86.67	128.33	170.00	211.67	253.33	295.00
65	46.25	67.71	89.17	132.08	175.00	217.92	260.83	303.75
66	48.33	70.83	93.33	138.33	183.33	228.33		
67	50.83	74.58	98.33	145.83	193.33	240.83		
68	52.92	77.71	102.50	152.08	201.67	251.25		
69	55.42	81.46	107.50	159.58	211.67	263.75		

Rates include \$40 annual policy fee

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	GRADED BENEFITS - MALE SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	46.25	67.71	89.17	132.08	175.00	217.92	260.83	303.75
46	47.08	68.96	90.83	134.58	178.33	222.08	265.83	309.58
47	47.92	70.21	92.50	137.08	181.67	226.25	270.83	315.42
48	49.17	72.08	95.00	140.83	186.67	232.50	278.33	324.17
49	50.00	73.33	96.67	143.33	190.00	236.67	283.33	330.00
50	50.83	74.58	98.33	145.83	193.33	240.83	288.33	335.83
51	52.92	77.71	102.50	152.08	201.67	251.25	300.83	350.42
52	55.00	80.83	106.67	158.33	210.00	261.67	313.33	365.00
53	56.67	83.33	110.00	163.33	216.67	270.00	323.33	376.67
54	58.75	86.46	114.17	169.58	225.00	280.42	335.83	391.25
55	60.83	89.58	118.33	175.83	233.33	290.83	348.33	405.83
56	62.08	91.46	120.83	179.58	238.33	297.08	355.83	414.58
57	63.33	93.33	123.33	183.33	243.33	303.33	363.33	423.33
58	65.00	95.83	126.67	188.33	250.00	311.67	373.33	435.00
59	66.25	97.71	129.17	192.08	255.00	317.92	380.83	443.75
60	67.50	99.58	131.67	195.83	260.00	324.17	388.33	452.50
61	69.17	102.08	135.00	200.83	266.67	332.50	398.33	464.17
62	70.83	104.58	138.33	205.83	273.33	340.83	408.33	475.83
63	72.92	107.71	142.50	212.08	281.67	351.25	420.83	490.42
64	74.58	110.21	145.83	217.08	288.33	359.58	430.83	502.08
65	76.25	112.71	149.17	222.08	295.00	367.92	440.83	513.75
66	78.33	115.83	153.33	228.33	303.33	378.33		
67	80.83	119.58	158.33	235.83	313.33	390.83		
68	82.92	122.71	162.50	242.08	321.67	401.25		
69	85.42	126.46	167.50	249.58	331.67	413.75		

Rates include \$40 annual policy fee

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	GRADED BENEFITS - FEMALE NON-SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	26.25	37.71	49.17	72.08	95.00	117.92	140.83	163.75
46	26.67	38.33	50.00	73.33	96.67	120.00	143.33	166.67
47	26.67	38.33	50.00	73.33	96.67	120.00	143.33	166.67
48	27.08	38.96	50.83	74.58	98.33	122.08	145.83	169.58
49	27.08	38.96	50.83	74.58	98.33	122.08	145.83	169.58
50	27.50	39.58	51.67	75.83	100.00	124.17	148.33	172.50
51	28.33	40.83	53.33	78.33	103.33	128.33	153.33	178.33
52	28.75	41.46	54.17	79.58	105.00	130.42	155.83	181.25
53	29.58	42.71	55.83	82.08	108.33	134.58	160.83	187.08
54	30.00	43.33	56.67	83.33	110.00	136.67	163.33	190.00
55	30.83	44.58	58.33	85.83	113.33	140.83	168.33	195.83
56	31.67	45.83	60.00	88.33	116.67	145.00	173.33	201.67
57	32.08	46.46	60.83	89.58	118.33	147.08	175.83	204.58
58	32.92	47.71	62.50	92.08	121.67	151.25	180.83	210.42
59	33.33	48.33	63.33	93.33	123.33	153.33	183.33	213.33
60	34.17	49.58	65.00	95.83	126.67	157.50	188.33	219.17
61	35.42	51.46	67.50	99.58	131.67	163.75	195.83	227.92
62	36.25	52.71	69.17	102.08	135.00	167.92	200.83	233.75
63	37.50	54.58	71.67	105.83	140.00	174.17	208.33	242.50
64	38.33	55.83	73.33	108.33	143.33	178.33	213.33	248.33
65	39.58	57.71	75.83	112.08	148.33	184.58	220.83	257.08
66	41.67	60.83	80.00	118.33	156.67	195.00		
67	43.33	63.33	83.33	123.33	163.33	203.33		
68	45.42	66.46	87.50	129.58	171.67	213.75		
69	47.08	68.96	90.83	134.58	178.33	222.08		

Rates include \$40 annual policy fee

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	GRADED BENEFITS - FEMALE SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	41.25	60.21	79.17	117.08	155.00	192.92	230.83	268.75
46	42.08	61.46	80.83	119.58	158.33	197.08	235.83	274.58
47	42.50	62.08	81.67	120.83	160.00	199.17	238.33	277.50
48	43.33	63.33	83.33	123.33	163.33	203.33	243.33	283.33
49	43.75	63.96	84.17	124.58	165.00	205.42	245.83	286.25
50	44.58	65.21	85.83	127.08	168.33	209.58	250.83	292.08
51	46.25	67.71	89.17	132.08	175.00	217.92	260.83	303.75
52	47.92	70.21	92.50	137.08	181.67	226.25	270.83	315.42
53	49.17	72.08	95.00	140.83	186.67	232.50	278.33	324.17
54	50.83	74.58	98.33	145.83	193.33	240.83	288.33	335.83
55	52.50	77.08	101.67	150.83	200.00	249.17	298.33	347.50
56	53.75	78.96	104.17	154.58	205.00	255.42	305.83	356.25
57	55.00	80.83	106.67	158.33	210.00	261.67	313.33	365.00
58	56.67	83.33	110.00	163.33	216.67	270.00	323.33	376.67
59	57.92	85.21	112.50	167.08	221.67	276.25	330.83	385.42
60	59.17	87.08	115.00	170.83	226.67	282.50	338.33	394.17
61	61.67	90.83	120.00	178.33	236.67	295.00	353.33	411.67
62	63.75	93.96	124.17	184.58	245.00	305.42	365.83	426.25
63	66.25	97.71	129.17	192.08	255.00	317.92	380.83	443.75
64	68.33	100.83	133.33	198.33	263.33	328.33	393.33	458.33
65	70.83	104.58	138.33	205.83	273.33	340.83	408.33	475.83
66	72.50	107.08	141.67	210.83	280.00	349.17		
67	74.17	109.58	145.00	215.83	286.67	357.50		
68	76.25	112.71	149.17	222.08	295.00	367.92		
69	77.92	115.21	152.50	227.08	301.67	376.25		

Rates include \$40 annual policy fee

Final Expense Cash Values Level Benefits

No commissions on issue ages 45-59

ISSUE AGE	Annual rates and values per \$1,000 sum insured					
	MALE NON-SMOKER			MALE SMOKER		
	YEAR 10	YEAR 20	AGE 65	YEAR 10	YEAR 20	AGE 65
45	123.15	311.30	311.30	141.51	337.82	337.82
46	128.66	322.05	301.80	146.68	346.63	326.88
47	134.29	333.05	291.75	151.84	355.59	315.32
48	140.07	344.31	281.04	157.02	364.74	303.02
49	145.99	355.85	269.59	162.22	374.11	289.83
50	152.03	367.67	257.34	167.40	383.71	275.71
51	158.16	379.73	244.25	172.49	393.56	260.61
52	164.32	391.91	230.30	177.35	403.49	244.55
53	170.45	404.11	215.43	181.92	413.40	227.50
54	176.57	416.42	199.59	186.22	423.53	209.46
55	182.76	428.92	182.76	190.45	433.96	190.45
56	189.11	441.66	164.90	194.75	444.67	170.41
57	195.68	454.56	145.88	199.27	455.59	149.24
58	202.48	467.45	125.53	204.01	466.46	126.68
59	209.53	480.10	103.68	208.99	476.97	102.49
60	216.86	492.42	80.22	215.39	487.79	77.88
61	224.47	504.35	55.09	223.18	498.80	52.89
62	232.28	515.90	28.25	231.39	509.55	26.59
63	240.21	527.20		239.94	520.28	
64	248.76	538.45		249.11	531.07	
65	259.28	550.28		258.85	541.61	
66	270.13	561.43		268.98	551.44	
67	281.18	571.67		279.32	560.22	
68	292.17	580.78		289.49	567.70	
69	302.82	588.59		299.11	573.67	
70	312.98	594.99		308.01	577.97	
71	322.54	600.19		316.10	580.92	
72	331.60	604.61		323.61	583.08	
73	340.39	608.26		330.96	584.59	
74	348.76	610.96		338.03	585.29	
75	356.43	612.44		344.41	584.78	
76	363.07	612.83		349.57	583.07	
77	368.37	612.58		353.16	580.65	
78	372.20	611.57		355.06	577.48	
79	374.49	609.58		355.24	573.32	
80	375.11	606.04		353.54	567.60	
81	374.43	601.20		350.45	560.64	
82	372.96	596.22		346.63	553.80	
83	370.48	591.03		341.84	547.03	
84	366.78	585.54		335.93	541.08	
85	361.65	579.90		328.65	535.95	
86	355.67	574.36		320.53	531.62	
87	349.83	569.40		312.79	527.23	
88	344.16	564.77		305.54	524.52	
89	338.39	560.69		298.53	522.08	

Final Expense Cash Values Level Benefits

No commissions on issue ages 45-59

ISSUE AGE	Annual rates and values per \$1,000 sum insured					
	FEMALE NON-SMOKER			FEMALE SMOKER		
	YEAR 10	YEAR 20	AGE 65	YEAR 10	YEAR 20	AGE 65
45	102.65	261.92	261.92	127.15	303.63	303.63
46	106.68	271.11	253.15	130.84	311.87	292.91
47	110.77	280.58	243.89	134.45	320.28	281.57
48	114.94	290.33	234.10	138.07	328.86	269.61
49	119.19	300.35	223.77	141.76	337.64	257.02
50	123.59	310.68	212.86	145.53	346.63	243.80
51	128.16	321.30	201.35	149.44	355.75	229.90
52	132.91	332.17	189.20	153.48	364.96	215.29
53	137.88	343.32	176.39	157.69	374.24	199.93
54	143.10	354.75	162.87	162.14	383.57	183.80
55	148.57	366.43	148.57	166.85	392.99	166.85
56	154.31	378.40	133.47	171.83	402.58	149.01
57	160.35	390.66	117.52	177.10	412.33	130.24
58	166.67	403.21	100.65	182.59	422.22	110.42
59	173.26	416.05	82.76	188.26	432.27	89.46
60	180.10	429.18	63.75	194.10	442.51	67.27
61	187.16	442.32	43.50	200.00	452.48	43.72
62	194.40	455.13	21.92	205.88	461.63	18.72
63	201.79	467.65		212.52	470.55	
64	209.34	479.93		220.13	479.47	
65	217.03	491.89		227.72	487.68	
66	224.86	503.77		235.34	495.70	
67	232.86	515.25		243.00	503.16	
68	241.01	525.68		250.76	509.17	
69	251.29	536.20		258.64	513.75	
70	262.02	546.00		266.73	517.42	
71	272.75	556.70		274.53	522.71	
72	283.07	569.16		281.38	531.04	
73	293.05	581.96		287.32	540.80	
74	302.77	593.75		292.50	550.79	
75	312.12	603.11		296.81	558.74	
76	321.41	609.15		300.92	562.67	
77	330.20	611.51		304.29	562.12	
78	337.57	613.20		305.60	560.75	
79	343.37	617.86		304.76	563.32	
80	347.89	623.31		302.39	567.18	
81	353.87	628.58		302.61	571.27	
82	362.99	633.89		308.26	576.11	
83	373.19	639.03		317.01	581.75	
84	382.38	643.72		326.98	588.41	
85	388.41	647.63		334.84	595.53	
86	389.48	650.30		336.89	601.47	
87	385.19	651.95		332.84	606.53	
88	381.05	653.17		329.50	611.49	
89	383.11	653.87		334.21	616.35	

Final Expense Cash Values
Graded Benefits

No commissions on issue ages 45-59

ISSUE AGE	Annual rates and values per \$1,000 sum insured					
	MALE NON-SMOKER			MALE SMOKER		
	YEAR 10	YEAR 20	AGE 65	YEAR 10	YEAR 20	AGE 65
45	125.73	313.32	313.32	145.74	341.09	341.09
46	131.37	324.16	303.98	151.19	350.07	330.43
47	137.11	335.22	294.06	156.55	359.17	319.13
48	142.98	346.53	283.48	161.91	368.44	307.07
49	149.03	358.14	272.19	167.36	377.95	294.19
50	155.24	370.06	260.15	172.86	387.75	280.46
51	161.58	382.25	247.33	178.36	397.86	265.86
52	168.00	394.59	233.69	183.72	408.11	250.40
53	174.44	406.98	219.20	188.89	418.40	234.08
54	180.93	419.51	203.83	193.89	428.96	216.91
55	187.53	432.25	187.53	198.84	439.83	198.84
56	194.28	445.22	170.23	203.86	450.95	179.80
57	201.24	458.33	151.78	209.04	462.23	159.61
58	208.44	471.43	132.06	214.44	473.44	138.11
59	215.96	484.32	110.97	221.48	485.23	116.66
60	223.86	496.95	88.44	229.59	497.06	94.57
61	232.14	509.25	64.44	238.34	508.59	71.38
62	240.72	521.22	38.93	247.62	519.90	47.15
63	250.08	533.34	12.62	257.26	531.21	21.87
64	260.95	545.94		267.47	542.54	
65	272.15	558.09		278.17	553.56	
66	283.67	569.57		289.20	563.84	
67	295.40	580.15		300.40	573.09	
68	307.12	589.63		311.47	581.07	
69	318.59	597.90		322.09	587.65	

Final Expense Cash Values
Graded Benefits

No commissions on issue ages 45-59

ISSUE AGE	Annual rates and values per \$1,000 sum insured					
	FEMALE NON-SMOKER			FEMALE SMOKER		
	YEAR 10	YEAR 20	AGE 65	YEAR 10	YEAR 20	AGE 65
45	104.84	263.73	263.73	130.36	306.20	306.20
46	108.99	272.99	255.08	134.30	314.61	295.72
47	113.21	282.55	245.96	138.21	323.22	284.68
48	117.53	292.40	236.35	142.18	332.05	273.09
49	121.96	302.55	226.21	146.25	341.11	260.91
50	126.56	313.02	215.53	150.44	350.38	248.14
51	131.36	323.79	204.28	154.80	359.81	234.75
52	136.36	334.83	192.43	159.32	369.35	220.71
53	141.60	346.15	179.94	164.05	378.97	205.98
54	147.10	357.76	166.77	169.05	388.65	190.54
55	152.88	369.64	152.88	174.33	398.45	174.33
56	158.96	381.82	138.23	179.91	408.41	157.32
57	165.34	394.29	122.77	185.78	418.53	139.41
58	172.01	407.04	106.42	191.89	428.80	120.54
59	178.96	420.07	89.09	198.21	439.23	100.62
60	186.18	433.41	70.69	204.72	449.86	79.56
61	193.64	446.77	51.12	211.34	460.24	57.27
62	201.29	459.80	30.29	219.02	470.54	34.95
63	209.13	472.54	8.08	227.36	480.53	12.14
64	217.15	485.07		235.65	489.83	
65	225.36	497.30		243.97	498.46	
66	233.76	509.47		252.39	506.94	
67	242.55	521.38		260.92	514.92	
68	253.22	533.31		269.63	521.53	
69	264.23	544.22		278.55	526.81	



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