



Rate Guide

Final Expense Whole Life Insurance

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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 45-80, age at last birthday
- Benefit amount: \$3,000-\$35,000*
- Death benefit:
 - Accidental death = full benefit immediately
 - Non-accidental death = 40% of benefit amount (policy year 1); 75% of benefit amount (policy year 2); full death benefit (policy year 3)

Modified benefit plan:

- Issue ages 45-75, age at last birthday
- Benefit amount: \$3,000-\$35,000*
- Death benefit:
 - Accidental death = full benefit immediately
 - Non-accidental death = 110% of earned premium (policy years 1 and 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	2,545	3,636	4,727	5,818	6,909	8,000	9,090	10,181
59	2,500	3,571	4,642	5,714	6,785	7,857	8,928	10,000
60	2,413	3,448	4,482	5,517	6,551	7,586	8,620	9,655
61	2,295	3,278	4,262	5,245	6,229	7,213	8,196	9,180
62	2,222	3,174	4,126	5,079	6,031	6,984	7,936	8,888
63	2,121	3,030	3,939	4,848	5,757	6,666	7,575	8,484
64	2,058	2,941	3,823	4,705	5,588	6,470	7,352	8,235
65	1,971	2,816	3,661	4,507	5,352	6,197	7,042	7,887
66	1,842	2,631	3,421	4,210	5,000	5,789	6,578	7,368
67	1,750	2,500	3,250	4,000	4,750	5,500	6,250	7,000
68	1,647	2,352	3,058	3,764	4,470	5,176	5,882	6,588
69	1,573	2,247	2,921	3,595	4,269	4,943	5,617	6,292
70	1,489	2,127	2,765	3,404	4,042	4,680	5,319	5,957
71	1,400	2,000	2,600	3,200	3,800	4,400	5,000	5,600
72	1,308	1,869	2,429	2,990	3,551	4,112	4,672	5,233
73	1,238	1,769	2,300	2,831	3,362	3,893	4,424	4,955
74	1,166	1,666	2,166	2,666	3,166	3,666	4,166	4,666
75	1,111	1,587	2,063	2,539	3,015	3,492	3,968	4,444
76	1,037	1,481	1,925	2,370	2,814	3,259	3,703	4,148
77	972	1,388	1,805	2,222	2,638	3,055	3,472	3,888
78	915	1,307	1,699	2,091	2,483	2,875	3,267	3,660
79	864	1,234	1,604	1,975	2,345	2,716	3,086	3,456
80	818	1,169	1,520	1,871	2,222	2,573	2,923	3,274
81	760	1,086	1,413	1,739	2,065	2,391	2,717	3,043
82	710	1,015	1,319	1,624	1,928	2,233	2,538	2,842
83	666	952	1,238	1,523	1,809	2,095	2,380	2,666
84	630	900	1,171	1,441	1,711	1,981	2,252	2,522
85	595	851	1,106	1,361	1,617	1,872	2,127	2,382
86	536	766	996	1,226	1,455	1,685	1,915	2,145
87	487	696	905	1,114	1,324	1,533	1,742	1,951
88	447	638	830	1,022	1,214	1,405	1,597	1,789
89	412	589	766	943	1,120	1,297	1,474	1,651

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	2,372	3,389	4,406	5,423	6,440	7,457	8,474	9,491
51	2,258	3,225	4,193	5,161	6,129	7,096	8,064	9,032
52	2,153	3,076	4,000	4,923	5,846	6,769	7,692	8,615
53	2,058	2,941	3,823	4,705	5,588	6,470	7,352	8,235
54	1,971	2,816	3,661	4,507	5,352	6,197	7,042	7,887
55	1,891	2,702	3,513	4,324	5,135	5,945	6,756	7,567
56	1,842	2,631	3,421	4,210	5,000	5,789	6,578	7,368
57	1,772	2,531	3,291	4,050	4,810	5,569	6,329	7,088
58	1,728	2,469	3,209	3,950	4,691	5,432	6,172	6,913
59	1,666	2,380	3,095	3,809	4,523	5,238	5,952	6,666
60	1,627	2,325	3,023	3,720	4,418	5,116	5,813	6,511
61	1,555	2,222	2,888	3,555	4,222	4,888	5,555	6,222
62	1,489	2,127	2,765	3,404	4,042	4,688	5,319	5,957
63	1,428	2,040	2,653	3,265	3,877	4,489	5,102	5,714
64	1,372	1,960	2,549	3,137	3,725	4,313	4,901	5,490
65	1,320	1,886	2,452	3,018	3,584	4,150	4,716	5,283
66	1,250	1,785	2,321	2,857	3,392	3,928	4,464	5,000
67	1,196	1,709	2,222	2,735	3,247	3,760	4,273	4,786
68	1,138	1,626	2,113	2,601	3,089	3,577	4,065	4,552
69	1,093	1,562	2,031	2,500	2,968	3,437	3,906	4,375
70	1,044	1,492	1,940	2,388	2,835	3,283	3,731	4,179
71	1,000	1,428	1,857	2,285	2,714	3,142	3,571	4,000
72	952	1,360	1,768	2,176	2,585	2,993	3,401	3,809
73	915	1,307	1,699	2,091	2,483	2,875	3,267	3,660
74	875	1,250	1,625	2,000	2,375	2,750	3,125	3,500
75	843	1,204	1,566	1,927	2,289	2,650	3,012	3,373
76	809	1,156	1,502	1,849	2,196	2,543	2,890	3,236
77	773	1,104	1,436	1,767	2,099	2,430	2,762	3,093
78	744	1,063	1,382	1,702	2,021	2,340	2,659	2,978
79	714	1,020	1,326	1,632	1,938	2,244	2,551	2,857
80	689	985	1,280	1,576	1,871	2,167	2,463	2,758
81	625	892	1,160	1,428	1,696	1,964	2,232	2,500
82	573	819	1,065	1,311	1,557	1,803	2,049	2,295
83	528	754	981	1,207	1,433	1,660	1,886	2,113
84	491	701	912	1,122	1,333	1,543	1,754	1,964
85	457	653	849	1,045	1,241	1,437	1,633	1,830
86	419	598	778	958	1,137	1,317	1,497	1,676
87	386	552	718	883	1,049	1,215	1,381	1,546
88	358	512	666	820	974	1,128	1,282	1,435
89	334	478	622	765	909	1,052	1,196	1,339

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 - 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	2,592	3,703	4,814	5,925	7,037	8,148	9,259	10,370
64	2,500	3,571	4,642	5,714	6,785	7,857	8,928	10,000
65	2,413	3,448	4,482	5,517	6,551	7,586	8,620	9,655
66	2,295	3,278	4,262	5,245	6,229	7,213	8,196	9,180
67	2,153	3,076	4,000	4,923	5,846	6,769	7,692	8,615
68	2,058	2,941	3,823	4,705	5,588	6,470	7,352	8,235
69	1,944	2,777	3,611	4,444	5,277	6,111	6,944	7,777
70	1,866	2,666	3,466	4,266	5,066	5,866	6,666	7,466
71	1,750	2,500	3,250	4,000	4,750	5,500	6,250	7,000
72	1,647	2,352	3,058	3,764	4,470	5,176	5,882	6,588
73	1,573	2,247	2,921	3,595	4,269	4,943	5,617	6,292
74	1,489	2,127	2,765	3,404	4,042	4,680	5,319	5,957
75	1,414	2,020	2,626	3,232	3,838	4,444	5,050	5,656
76	1,308	1,869	2,429	2,990	3,551	4,112	4,672	5,233
77	1,217	1,739	2,260	2,782	3,304	3,826	4,347	4,869
78	1,138	1,626	2,113	2,601	3,089	3,577	4,065	4,552
79	1,068	1,526	1,984	2,442	2,900	3,358	3,816	4,274
80	1,007	1,438	1,870	2,302	2,733	3,165	3,597	4,028
81	939	1,342	1,744	2,147	2,550	2,953	3,355	3,758
82	880	1,257	1,635	2,012	2,389	2,767	3,144	3,522
83	823	1,176	1,529	1,882	2,235	2,588	2,941	3,294
84	777	1,111	1,444	1,777	2,111	2,444	2,777	3,111
85	736	1,052	1,368	1,684	2,000	2,315	2,631	2,947
86	682	975	1,268	1,560	1,853	2,146	2,439	2,731
87	636	909	1,181	1,454	1,727	2,000	2,272	2,545
88	598	854	1,111	1,367	1,623	1,880	2,136	2,393
89	562	803	1,044	1,285	1,526	1,767	2,008	2,248

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 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	2,333	3,333	4,333	5,333	6,333	7,333	8,333	9,333
55	2,258	3,225	4,193	5,161	6,129	7,096	8,064	9,032
56	2,187	3,125	4,062	5,000	5,937	6,875	7,812	8,750
57	2,121	3,030	3,939	4,848	5,757	6,666	7,575	8,484
58	2,089	2,985	3,880	4,776	5,671	6,567	7,462	8,358
59	2,028	2,898	3,768	4,637	5,507	6,376	7,246	8,115
60	1,971	2,816	3,661	4,507	5,352	6,197	7,042	7,887
61	1,866	2,666	3,466	4,266	5,066	5,866	6,666	7,466
62	1,772	2,531	3,291	4,050	4,810	5,569	6,329	7,088
63	1,686	2,409	3,132	3,855	4,578	5,301	6,024	6,746
64	1,609	2,298	2,988	3,678	4,367	5,057	5,747	6,436
65	1,538	2,197	2,857	3,516	4,175	4,835	5,494	6,153
66	1,473	2,105	2,736	3,368	4,000	4,631	5,263	5,894
67	1,414	2,020	2,626	3,232	3,838	4,444	5,050	5,656
68	1,359	1,941	2,524	3,106	3,689	4,271	4,854	5,436
69	1,308	1,869	2,429	2,990	3,551	4,112	4,672	5,233
70	1,261	1,801	2,342	2,882	3,423	3,963	4,504	5,045
71	1,196	1,709	2,222	2,735	3,247	3,760	4,273	4,786
72	1,147	1,639	2,131	2,622	3,114	3,606	4,098	4,590
73	1,093	1,562	2,031	2,500	2,968	3,437	3,906	4,375
74	1,052	1,503	1,954	2,406	2,857	3,308	3,759	4,210
75	1,007	1,438	1,870	2,302	2,733	3,165	3,597	4,028
76	958	1,369	1,780	2,191	2,602	3,013	3,424	3,835
77	915	1,307	1,699	2,091	2,483	2,875	3,267	3,660
78	869	1,242	1,614	1,987	2,360	2,732	3,105	3,478
79	833	1,190	1,547	1,904	2,261	2,619	2,976	3,333
80	800	1,142	1,485	1,828	2,171	2,514	2,857	3,200
81	756	1,081	1,405	1,729	2,054	2,378	2,702	3,027
82	717	1,025	1,333	1,641	1,948	2,256	2,564	2,871
83	679	970	1,262	1,553	1,844	2,135	2,427	2,718
84	648	925	1,203	1,481	1,759	2,037	2,314	2,592
85	619	884	1,150	1,415	1,681	1,946	2,212	2,477
86	573	819	1,065	1,311	1,557	1,803	2,049	2,295
87	536	766	996	1,226	1,455	1,685	1,915	2,145
88	501	716	931	1,146	1,362	1,577	1,792	2,007
89	472	675	878	1,081	1,283	1,486	1,689	1,891

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	1,971	2,816	3,661	4,507	5,352	6,197	7,042	7,887
53	1,891	2,702	3,513	4,324	5,135	5,945	6,756	7,567
54	1,842	2,631	3,421	4,210	5,000	5,789	6,578	7,368
55	1,772	2,531	3,291	4,050	4,810	5,569	6,329	7,088
56	1,728	2,469	3,209	3,950	4,691	5,432	6,172	6,913
57	1,707	2,439	3,170	3,902	4,634	5,365	6,097	6,829
58	1,666	2,380	3,095	3,809	4,523	5,238	5,952	6,666
59	1,647	2,352	3,058	3,764	4,470	5,176	5,882	6,588
60	1,609	2,298	2,988	3,678	4,367	5,057	5,747	6,436
61	1,555	2,222	2,888	3,555	4,222	4,888	5,555	6,222
62	1,505	2,150	2,795	3,440	4,086	4,731	5,376	6,021
63	1,443	2,061	2,680	3,298	3,917	4,536	5,154	5,773
64	1,400	2,000	2,600	3,200	3,800	4,400	5,000	5,600
65	1,359	1,941	2,524	3,106	3,689	4,271	4,854	5,436
66	1,296	1,851	2,407	2,962	3,518	4,074	4,629	5,185
67	1,228	1,754	2,280	2,807	3,333	3,859	4,385	4,912
68	1,176	1,680	2,184	2,689	3,193	3,697	4,201	4,705
69	1,120	1,600	2,080	2,560	3,040	3,520	4,000	4,480
70	1,076	1,538	2,000	2,461	2,923	3,384	3,846	4,307
71	1,007	1,438	1,870	2,302	2,733	3,165	3,597	4,028
72	945	1,351	1,756	2,162	2,567	2,972	3,378	3,783
73	891	1,273	1,656	2,038	2,420	2,802	3,184	3,566
74	843	1,204	1,566	1,927	2,289	2,650	3,012	3,373
75	800	1,142	1,485	1,828	2,171	2,514	2,857	3,200
76	732	1,047	1,361	1,675	1,989	2,303	2,617	2,931
77	676	966	1,256	1,545	1,835	2,125	2,415	2,705
78	627	896	1,165	1,434	1,704	1,973	2,242	2,511
79	585	836	1,087	1,338	1,589	1,841	2,092	2,343
80	549	784	1,019	1,254	1,490	1,725	1,960	2,196

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 SMOKER							
	MONTHLY PREMIUM							
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
45	1,359	1,941	2,524	3,106	3,689	4,271	4,854	5,436
46	1,333	1,904	2,476	3,047	3,619	4,190	4,761	5,333
47	1,308	1,869	2,429	2,990	3,551	4,112	4,672	5,233
48	1,272	1,818	2,363	2,909	3,454	4,000	4,545	5,090
49	1,250	1,785	2,321	2,857	3,392	3,928	4,464	5,000
50	1,228	1,754	2,280	2,807	3,333	3,859	4,385	4,912
51	1,176	1,680	2,184	2,689	3,193	3,697	4,201	4,705
52	1,129	1,612	2,096	2,580	3,064	3,548	4,032	4,516
53	1,093	1,562	2,031	2,500	2,968	3,437	3,906	4,375
54	1,052	1,503	1,954	2,406	2,857	3,308	3,759	4,210
55	1,014	1,449	1,884	2,318	2,753	3,188	3,623	4,057
56	992	1,418	1,843	2,269	2,695	3,120	3,546	3,971
57	972	1,388	1,805	2,222	2,638	3,055	3,472	3,888
58	945	1,351	1,756	2,162	2,567	2,972	3,378	3,783
59	927	1,324	1,721	2,119	2,516	2,913	3,311	3,708
60	909	1,298	1,688	2,077	2,467	2,857	3,246	3,636
61	886	1,265	1,645	2,025	2,405	2,784	3,164	3,544
62	864	1,234	1,604	1,975	2,345	2,716	3,086	3,456
63	838	1,197	1,556	1,916	2,275	2,634	2,994	3,353
64	818	1,169	1,520	1,871	2,222	2,573	2,923	3,274
65	800	1,142	1,485	1,828	2,171	2,514	2,857	3,200
66	777	1,111	1,444	1,777	2,111	2,444	2,777	3,111
67	752	1,075	1,397	1,720	2,043	2,365	2,688	3,010
68	732	1,047	1,361	1,675	1,989	2,303	2,617	2,931
69	710	1,015	1,319	1,624	1,928	2,233	2,538	2,842
70	693	990	1,287	1,584	1,881	2,178	2,475	2,772
71	660	943	1,226	1,509	1,792	2,075	2,358	2,641
72	633	904	1,176	1,447	1,719	1,990	2,262	2,533
73	606	865	1,125	1,385	1,645	1,904	2,164	2,424
74	583	833	1,083	1,333	1,583	1,833	2,083	2,333
75	560	800	1,040	1,280	1,520	1,760	2,000	2,240
76	536	766	996	1,226	1,455	1,685	1,915	2,145
77	512	732	952	1,172	1,391	1,611	1,831	2,051
78	492	704	915	1,126	1,338	1,549	1,760	1,971
79	472	675	878	1,081	1,283	1,486	1,689	1,891
80	456	651	846	1,042	1,237	1,433	1,628	1,824

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	2,058	2,941	3,823	4,705	5,588	6,470	7,352	8,235
57	2,028	2,898	3,768	4,637	5,507	6,376	7,246	8,115
58	1,971	2,816	3,661	4,507	5,352	6,197	7,042	7,887
59	1,944	2,777	3,611	4,444	5,277	6,111	6,944	7,777
60	1,891	2,702	3,513	4,324	5,135	5,945	6,756	7,567
61	1,818	2,597	3,376	4,155	4,935	5,714	6,493	7,272
62	1,772	2,531	3,291	4,050	4,810	5,569	6,329	7,088
63	1,707	2,439	3,170	3,902	4,634	5,365	6,097	6,829
64	1,666	2,380	3,095	3,809	4,523	5,238	5,952	6,666
65	1,609	2,298	2,988	3,678	4,367	5,057	5,747	6,436
66	1,521	2,173	2,826	3,478	4,130	4,782	5,434	6,086
67	1,458	2,083	2,708	3,333	3,958	4,583	5,208	5,833
68	1,386	1,980	2,574	3,168	3,762	4,356	4,950	5,544
69	1,333	1,904	2,476	3,047	3,619	4,190	4,761	5,333
70	1,272	1,818	2,363	2,909	3,454	4,000	4,545	5,090
71	1,196	1,709	2,222	2,735	3,247	3,760	4,273	4,786
72	1,129	1,612	2,096	2,580	3,064	3,548	4,032	4,516
73	1,060	1,515	1,969	2,424	2,878	3,333	3,787	4,242
74	1,007	1,438	1,870	2,302	2,733	3,165	3,597	4,028
75	958	1,369	1,780	2,191	2,602	3,013	3,424	3,835
76	880	1,257	1,635	2,012	2,389	2,767	3,144	3,522
77	813	1,162	1,511	1,860	2,209	2,558	2,906	3,255
78	756	1,081	1,405	1,729	2,054	2,378	2,702	3,027
79	707	1,010	1,313	1,616	1,919	2,222	2,525	2,828
80	663	947	1,232	1,516	1,800	2,085	2,369	2,654

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 - 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	1,505	2,150	2,795	3,440	4,086	4,731	5,376	6,021
47	1,489	2,127	2,765	3,404	4,042	4,680	5,319	5,957
48	1,458	2,083	2,708	3,333	3,958	4,583	5,208	5,833
49	1,443	2,061	2,680	3,298	3,917	4,536	5,154	5,773
50	1,414	2,020	2,626	3,232	3,838	4,444	5,050	5,656
51	1,359	1,941	2,524	3,106	3,689	4,271	4,854	5,436
52	1,308	1,869	2,429	2,990	3,551	4,112	4,672	5,233
53	1,272	1,818	2,363	2,909	3,454	4,000	4,545	5,090
54	1,228	1,754	2,280	2,807	3,333	3,859	4,385	4,912
55	1,186	1,694	2,203	2,711	3,220	3,728	4,237	4,745
56	1,157	1,652	2,148	2,644	3,140	3,636	4,132	4,628
57	1,129	1,612	2,096	2,580	3,064	3,548	4,032	4,516
58	1,093	1,562	2,031	2,500	2,968	3,437	3,906	4,375
59	1,068	1,526	1,984	2,442	2,900	3,358	3,816	4,274
60	1,044	1,492	1,940	2,388	2,835	3,283	3,731	4,179
61	1,000	1,428	1,857	2,285	2,714	3,142	3,571	4,000
62	965	1,379	1,793	2,206	2,620	3,034	3,448	3,862
63	927	1,324	1,721	2,119	2,516	2,913	3,311	3,708
64	897	1,282	1,666	2,051	2,435	2,820	3,205	3,589
65	864	1,234	1,604	1,975	2,345	2,716	3,086	3,456
66	843	1,204	1,566	1,927	2,289	2,650	3,012	3,373
67	823	1,176	1,529	1,882	2,235	2,588	2,941	3,294
68	800	1,142	1,485	1,828	2,171	2,514	2,857	3,200
69	782	1,117	1,452	1,787	2,122	2,458	2,793	3,128
70	765	1,092	1,420	1,748	2,076	2,404	2,732	3,060
71	732	1,047	1,361	1,675	1,989	2,303	2,617	2,931
72	703	1,005	1,306	1,608	1,909	2,211	2,512	2,814
73	676	966	1,256	1,545	1,835	2,125	2,415	2,705
74	651	930	1,209	1,488	1,767	2,046	2,325	2,604
75	627	896	1,165	1,434	1,704	1,973	2,242	2,511
76	590	843	1,097	1,350	1,603	1,856	2,109	2,362
77	555	793	1,031	1,269	1,507	1,746	1,984	2,222
78	526	751	977	1,203	1,428	1,654	1,879	2,105
79	498	711	925	1,138	1,352	1,565	1,779	1,992
80	474	677	881	1,084	1,288	1,491	1,694	1,898

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	MODIFIED 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	2,089	2,985	3,880	4,776	5,671	6,567	7,462	8,358
47	2,058	2,941	3,823	4,705	5,588	6,470	7,352	8,235
48	2,028	2,898	3,768	4,637	5,507	6,376	7,246	8,115
49	2,000	2,857	3,714	4,571	5,428	6,285	7,142	8,000
50	1,971	2,816	3,661	4,507	5,352	6,197	7,042	7,887
51	1,917	2,739	3,561	4,383	5,205	6,027	6,849	7,671
52	1,866	2,666	3,466	4,266	5,066	5,866	6,666	7,466
53	1,794	2,564	3,333	4,102	4,871	5,641	6,410	7,179
54	1,750	2,500	3,250	4,000	4,750	5,500	6,250	7,000
55	1,707	2,439	3,170	3,902	4,634	5,365	6,097	6,829
56	1,666	2,380	3,095	3,809	4,523	5,238	5,952	6,666
57	1,609	2,298	2,988	3,678	4,367	5,057	5,747	6,436
58	1,573	2,247	2,921	3,595	4,269	4,943	5,617	6,292
59	1,521	2,173	2,826	3,478	4,130	4,782	5,434	6,086
60	1,489	2,127	2,765	3,404	4,042	4,680	5,319	5,957
61	1,443	2,061	2,680	3,298	3,917	4,536	5,154	5,773
62	1,386	1,980	2,574	3,168	3,762	4,356	4,950	5,544
63	1,346	1,923	2,500	3,076	3,653	4,230	4,807	5,384
64	1,296	1,851	2,407	2,962	3,518	4,074	4,629	5,185
65	1,261	1,801	2,342	2,882	3,423	3,963	4,504	5,045
66	1,186	1,694	2,203	2,711	3,220	3,728	4,237	4,745
67	1,120	1,600	2,080	2,560	3,040	3,520	4,000	4,480
68	1,060	1,515	1,969	2,424	2,878	3,333	3,787	4,242
69	1,007	1,438	1,870	2,302	2,733	3,165	3,597	4,028
70	958	1,369	1,780	2,191	2,602	3,013	3,424	3,835
71	875	1,250	1,625	2,000	2,375	2,750	3,125	3,500
72	800	1,142	1,485	1,828	2,171	2,514	2,857	3,200
73	740	1,058	1,375	1,693	2,010	2,328	2,645	2,962
74	686	980	1,274	1,568	1,862	2,156	2,450	2,745
75	642	917	1,192	1,467	1,743	2,018	2,293	2,568

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	MODIFIED BENEFITS - MALE SMOKER							
	MONTHLY PREMIUM							
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
45	1,138	1,626	2,113	2,601	3,089	3,577	4,065	4,552
46	1,093	1,562	2,031	2,500	2,968	3,437	3,906	4,375
47	1,044	1,492	1,940	2,388	2,835	3,283	3,731	4,179
48	1,007	1,438	1,870	2,302	2,733	3,165	3,597	4,028
49	965	1,379	1,793	2,206	2,620	3,034	3,448	3,862
50	933	1,333	1,733	2,133	2,533	2,933	3,333	3,733
51	909	1,298	1,688	2,077	2,467	2,857	3,246	3,636
52	891	1,273	1,656	2,038	2,420	2,802	3,184	3,566
53	869	1,242	1,614	1,987	2,360	2,732	3,105	3,478
54	853	1,219	1,585	1,951	2,317	2,682	3,048	3,414
55	833	1,190	1,547	1,904	2,261	2,619	2,976	3,333
56	809	1,156	1,502	1,849	2,196	2,543	2,890	3,236
57	782	1,117	1,452	1,787	2,122	2,458	2,793	3,128
58	760	1,086	1,413	1,739	2,065	2,391	2,717	3,043
59	736	1,052	1,368	1,684	2,000	2,315	2,631	2,947
60	717	1,025	1,333	1,641	1,948	2,256	2,564	2,871
61	707	1,010	1,313	1,616	1,919	2,222	2,525	2,828
62	696	995	1,293	1,592	1,890	2,189	2,487	2,786
63	686	980	1,274	1,568	1,862	2,156	2,450	2,745
64	676	966	1,256	1,545	1,835	2,125	2,415	2,705
65	666	952	1,238	1,523	1,809	2,095	2,380	2,666
66	636	909	1,181	1,454	1,727	2,000	2,272	2,545
67	608	869	1,130	1,391	1,652	1,913	2,173	2,434
68	585	836	1,087	1,338	1,589	1,841	2,092	2,343
69	562	803	1,044	1,285	1,526	1,767	2,008	2,248
70	540	772	1,003	1,235	1,467	1,698	1,930	2,162
71	434	621	807	993	1,180	1,366	1,552	1,739
72	363	519	675	831	987	1,142	1,298	1,454
73	311	445	579	712	846	979	1,113	1,247
74	273	390	507	625	742	859	976	1,093
75	243	347	452	556	660	765	869	973

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	MODIFIED 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	2,456	3,508	4,561	5,614	6,666	7,719	8,771	9,824
48	2,456	3,508	4,561	5,614	6,666	7,719	8,771	9,824
49	2,413	3,448	4,482	5,517	6,551	7,586	8,620	9,655
50	2,372	3,389	4,406	5,423	6,440	7,457	8,474	9,491
51	2,333	3,333	4,333	5,333	6,333	7,333	8,333	9,333
52	2,258	3,225	4,193	5,161	6,129	7,096	8,064	9,032
53	2,222	3,174	4,126	5,079	6,031	6,984	7,936	8,888
54	2,153	3,076	4,000	4,923	5,846	6,769	7,692	8,615
55	2,121	3,030	3,939	4,848	5,757	6,666	7,575	8,484
56	2,058	2,941	3,823	4,705	5,588	6,470	7,352	8,235
57	2,028	2,898	3,768	4,637	5,507	6,376	7,246	8,115
58	1,971	2,816	3,661	4,507	5,352	6,197	7,042	7,887
59	1,944	2,777	3,611	4,444	5,277	6,111	6,944	7,777
60	1,891	2,702	3,513	4,324	5,135	5,945	6,756	7,567
61	1,818	2,597	3,376	4,155	4,935	5,714	6,493	7,272
62	1,772	2,531	3,291	4,050	4,810	5,569	6,329	7,088
63	1,707	2,439	3,170	3,902	4,634	5,365	6,097	6,829
64	1,666	2,380	3,095	3,809	4,523	5,238	5,952	6,666
65	1,609	2,298	2,988	3,678	4,367	5,057	5,747	6,436
66	1,521	2,173	2,826	3,478	4,130	4,782	5,434	6,086
67	1,458	2,083	2,708	3,333	3,958	4,583	5,208	5,833
68	1,386	1,980	2,574	3,168	3,762	4,356	4,950	5,544
69	1,333	1,904	2,476	3,047	3,619	4,190	4,761	5,333
70	1,272	1,818	2,363	2,909	3,454	4,000	4,545	5,090
71	1,196	1,709	2,222	2,735	3,247	3,760	4,273	4,786
72	1,129	1,612	2,096	2,580	3,064	3,548	4,032	4,516
73	1,060	1,515	1,969	2,424	2,878	3,333	3,787	4,242
74	1,007	1,438	1,870	2,302	2,733	3,165	3,597	4,028
75	958	1,369	1,780	2,191	2,602	3,013	3,424	3,835

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	MODIFIED BENEFITS - FEMALE SMOKER							
	MONTHLY PREMIUM							
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
45	1,333	1,904	2,476	3,047	3,619	4,190	4,761	5,333
46	1,272	1,818	2,363	2,909	3,454	4,000	4,545	5,090
47	1,217	1,739	2,260	2,782	3,304	3,826	4,347	4,869
48	1,166	1,666	2,166	2,666	3,166	3,666	4,166	4,666
49	1,120	1,600	2,080	2,560	3,040	3,520	4,000	4,480
50	1,076	1,538	2,000	2,461	2,923	3,384	3,846	4,307
51	1,060	1,515	1,969	2,424	2,878	3,333	3,787	4,242
52	1,037	1,481	1,925	2,370	2,814	3,259	3,703	4,148
53	1,021	1,459	1,897	2,335	2,773	3,211	3,649	4,087
54	1,000	1,428	1,857	2,285	2,714	3,142	3,571	4,000
55	985	1,408	1,830	2,253	2,676	3,098	3,521	3,943
56	952	1,360	1,768	2,176	2,585	2,993	3,401	3,809
57	921	1,315	1,710	2,105	2,500	2,894	3,289	3,684
58	897	1,282	1,666	2,051	2,435	2,820	3,205	3,589
59	869	1,242	1,614	1,987	2,360	2,732	3,105	3,478
60	843	1,204	1,566	1,927	2,289	2,650	3,012	3,373
61	804	1,149	1,494	1,839	2,183	2,528	2,873	3,218
62	769	1,098	1,428	1,758	2,087	2,417	2,747	3,076
63	732	1,047	1,361	1,675	1,989	2,303	2,617	2,931
64	703	1,005	1,306	1,608	1,909	2,211	2,512	2,814
65	676	966	1,256	1,545	1,835	2,125	2,415	2,705
66	645	921	1,198	1,474	1,751	2,027	2,304	2,580
67	619	884	1,150	1,415	1,681	1,946	2,212	2,477
68	593	847	1,101	1,355	1,610	1,864	2,118	2,372
69	571	816	1,061	1,306	1,551	1,795	2,040	2,285
70	549	784	1,019	1,254	1,490	1,725	1,960	2,196
71	530	757	984	1,212	1,439	1,666	1,893	2,121
72	512	732	952	1,172	1,391	1,611	1,831	2,051
73	496	709	921	1,134	1,347	1,560	1,773	1,985
74	481	687	893	1,099	1,305	1,512	1,718	1,924
75	466	666	866	1,066	1,266	1,466	1,666	1,866

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
70	130	202	110	183
71	139	212	117	191
72	148	221	124	199
73	157	231	132	207
74	166	240	139	215
75	175	250	146	223
76	191	261	159	237
77	207	273	172	252
78	223	284	185	266
79	239	296	198	281
80	255	307	211	295

\$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	MODIFIED BENEFITS			
	MALE		FEMALE	
	PREFERRED	STANDARD	PREFERRED	STANDARD
45	66	123	55	105
46	67	128	56	110
47	68	134	57	115
48	69	139	57	120
49	70	145	58	125
50	71	150	59	130
51	73	154	60	132
52	75	157	62	135
53	78	161	63	137
54	80	164	65	140
55	82	168	66	142
56	84	173	68	147
57	87	179	69	152
58	89	184	71	156
59	92	190	72	161
60	94	195	74	166
61	97	198	77	174
62	101	201	79	182
63	104	204	82	191
64	108	207	84	199
65	111	210	87	207
66	118	220	92	217
67	125	230	96	226
68	132	239	101	236
69	139	249	105	245
70	146	259	110	255
71	160	322	117	264
72	175	385	124	273
73	189	449	132	282
74	204	512	139	291
75	218	575	146	300

\$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		
70	57.50	84.58	111.67	165.83	220.00	274.17		
71	61.25	90.21	119.17	177.08	235.00	292.92		
72	65.00	95.83	126.67	188.33	250.00	311.67		
73	68.75	101.46	134.17	199.58	265.00	330.42		
74	72.50	107.08	141.67	210.83	280.00	349.17		
75	76.25	112.71	149.17	222.08	295.00	367.92		
76	82.92	122.71	162.50	242.08	321.67	401.25		
77	89.58	132.71	175.83	262.08	348.33	434.58		
78	96.25	142.71	189.17	282.08	375.00	467.92		
79	102.92	152.71	202.50	302.08	401.67	501.25		
80	109.58	162.71	215.83	322.08	428.33	534.58		

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		
70	87.50	129.58	171.67	255.83	340.00	424.17		
71	91.67	135.83	180.00	268.33	356.67	445.00		
72	95.42	141.46	187.50	279.58	371.67	463.75		
73	99.58	147.71	195.83	292.08	388.33	484.58		
74	103.33	153.33	203.33	303.33	403.33	503.33		
75	107.50	159.58	211.67	315.83	420.00	524.17		
76	112.08	166.46	220.83	329.58	438.33	547.08		
77	117.08	173.96	230.83	344.58	458.33	572.08		
78	121.67	180.83	240.00	358.33	476.67	595.00		
79	126.67	188.33	250.00	373.33	496.67	620.00		
80	131.25	195.21	259.17	387.08	515.00	642.92		

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		
70	49.17	72.08	95.00	140.83	186.67	232.50		
71	52.08	76.46	100.83	149.58	198.33	247.08		
72	55.00	80.83	106.67	158.33	210.00	261.67		
73	58.33	85.83	113.33	168.33	223.33	278.33		
74	61.25	90.21	119.17	177.08	235.00	292.92		
75	64.17	94.58	125.00	185.83	246.67	307.50		
76	69.58	102.71	135.83	202.08	268.33	334.58		
77	75.00	110.83	146.67	218.33	290.00	361.67		
78	80.42	118.96	157.50	234.58	311.67	388.75		
79	85.83	127.08	168.33	250.83	333.33	415.83		
80	91.25	135.21	179.17	267.08	355.00	442.92		

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		
70	79.58	117.71	155.83	232.08	308.33	384.58		
71	82.92	122.71	162.50	242.08	321.67	401.25		
72	86.25	127.71	169.17	252.08	335.00	417.92		
73	89.58	132.71	175.83	262.08	348.33	434.58		
74	92.92	137.71	182.50	272.08	361.67	451.25		
75	96.25	142.71	189.17	282.08	375.00	467.92		
76	102.08	151.46	200.83	299.58	398.33	497.08		
77	108.33	160.83	213.33	318.33	423.33	528.33		
78	114.17	169.58	225.00	335.83	446.67	557.50		
79	120.42	178.96	237.50	354.58	471.67	588.75		
80	126.25	187.71	249.17	372.08	495.00	617.92		

Rates include \$40 annual policy fee

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	MODIFIED 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	31.25	45.21	59.17	87.08	115.00	142.92	170.83	198.75
47	31.67	45.83	60.00	88.33	116.67	145.00	173.33	201.67
48	32.08	46.46	60.83	89.58	118.33	147.08	175.83	204.58
49	32.50	47.08	61.67	90.83	120.00	149.17	178.33	207.50
50	32.92	47.71	62.50	92.08	121.67	151.25	180.83	210.42
51	33.75	48.96	64.17	94.58	125.00	155.42	185.83	216.25
52	34.58	50.21	65.83	97.08	128.33	159.58	190.83	222.08
53	35.83	52.08	68.33	100.83	133.33	165.83	198.33	230.83
54	36.67	53.33	70.00	103.33	136.67	170.00	203.33	236.67
55	37.50	54.58	71.67	105.83	140.00	174.17	208.33	242.50
56	38.33	55.83	73.33	108.33	143.33	178.33	213.33	248.33
57	39.58	57.71	75.83	112.08	148.33	184.58	220.83	257.08
58	40.42	58.96	77.50	114.58	151.67	188.75	225.83	262.92
59	41.67	60.83	80.00	118.33	156.67	195.00	233.33	271.67
60	42.50	62.08	81.67	120.83	160.00	199.17	238.33	277.50
61	43.75	63.96	84.17	124.58	165.00	205.42	245.83	286.25
62	45.42	66.46	87.50	129.58	171.67	213.75	255.83	297.92
63	46.67	68.33	90.00	133.33	176.67	220.00	263.33	306.67
64	48.33	70.83	93.33	138.33	183.33	228.33	273.33	318.33
65	49.58	72.71	95.83	142.08	188.33	234.58	280.83	327.08
66	52.50	77.08	101.67	150.83	200.00	249.17		
67	55.42	81.46	107.50	159.58	211.67	263.75		
68	58.33	85.83	113.33	168.33	223.33	278.33		
69	61.25	90.21	119.17	177.08	235.00	292.92		
70	64.17	94.58	125.00	185.83	246.67	307.50		
71	70.00	103.33	136.67	203.33	270.00	336.67		
72	76.25	112.71	149.17	222.08	295.00	367.92		
73	82.08	121.46	160.83	239.58	318.33	397.08		
74	88.33	130.83	173.33	258.33	343.33	428.33		
75	94.17	139.58	185.00	275.83	366.67	457.50		

Rates include \$40 annual policy fee

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	MODIFIED BENEFITS - MALE SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	54.58	80.21	105.83	157.08	208.33	259.58	310.83	362.08
46	56.67	83.33	110.00	163.33	216.67	270.00	323.33	376.67
47	59.17	87.08	115.00	170.83	226.67	282.50	338.33	394.17
48	61.25	90.21	119.17	177.08	235.00	292.92	350.83	408.75
49	63.75	93.96	124.17	184.58	245.00	305.42	365.83	426.25
50	65.83	97.08	128.33	190.83	253.33	315.83	378.33	440.83
51	67.50	99.58	131.67	195.83	260.00	324.17	388.33	452.50
52	68.75	101.46	134.17	199.58	265.00	330.42	395.83	461.25
53	70.42	103.96	137.50	204.58	271.67	338.75	405.83	472.92
54	71.67	105.83	140.00	208.33	276.67	345.00	413.33	481.67
55	73.33	108.33	143.33	213.33	283.33	353.33	423.33	493.33
56	75.42	111.46	147.50	219.58	291.67	363.75	435.83	507.92
57	77.92	115.21	152.50	227.08	301.67	376.25	450.83	525.42
58	80.00	118.33	156.67	233.33	310.00	386.67	463.33	540.00
59	82.50	122.08	161.67	240.83	320.00	399.17	478.33	557.50
60	84.58	125.21	165.83	247.08	328.33	409.58	490.83	572.08
61	85.83	127.08	168.33	250.83	333.33	415.83	498.33	580.83
62	87.08	128.96	170.83	254.58	338.33	422.08	505.83	589.58
63	88.33	130.83	173.33	258.33	343.33	428.33	513.33	598.33
64	89.58	132.71	175.83	262.08	348.33	434.58	520.83	607.08
65	90.83	134.58	178.33	265.83	353.33	440.83	528.33	615.83
66	95.00	140.83	186.67	278.33	370.00	461.67		
67	99.17	147.08	195.00	290.83	386.67	482.50		
68	102.92	152.71	202.50	302.08	401.67	501.25		
69	107.08	158.96	210.83	314.58	418.33	522.08		
70	111.25	165.21	219.17	327.08	435.00	542.92		
71	137.50	204.58	271.67	405.83	540.00	674.17		
72	163.75	243.96	324.17	484.58	645.00	805.42		
73	190.42	283.96	377.50	564.58	751.67	938.75		
74	216.67	323.33	430.00	643.33	856.67	1,070.00		
75	242.92	362.71	482.50	722.08	961.67	1,201.25		

Rates include \$40 annual policy fee

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	MODIFIED 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	27.08	38.96	50.83	74.58	98.33	122.08	145.83	169.58
48	27.08	38.96	50.83	74.58	98.33	122.08	145.83	169.58
49	27.50	39.58	51.67	75.83	100.00	124.17	148.33	172.50
50	27.92	40.21	52.50	77.08	101.67	126.25	150.83	175.42
51	28.33	40.83	53.33	78.33	103.33	128.33	153.33	178.33
52	29.17	42.08	55.00	80.83	106.67	132.50	158.33	184.17
53	29.58	42.71	55.83	82.08	108.33	134.58	160.83	187.08
54	30.42	43.96	57.50	84.58	111.67	138.75	165.83	192.92
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		
70	49.17	72.08	95.00	140.83	186.67	232.50		
71	52.08	76.46	100.83	149.58	198.33	247.08		
72	55.00	80.83	106.67	158.33	210.00	261.67		
73	58.33	85.83	113.33	168.33	223.33	278.33		
74	61.25	90.21	119.17	177.08	235.00	292.92		
75	64.17	94.58	125.00	185.83	246.67	307.50		

Rates include \$40 annual policy fee

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	MODIFIED BENEFITS - FEMALE SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	47.08	68.96	90.83	134.58	178.33	222.08	265.83	309.58
46	49.17	72.08	95.00	140.83	186.67	232.50	278.33	324.17
47	51.25	75.21	99.17	147.08	195.00	242.92	290.83	338.75
48	53.33	78.33	103.33	153.33	203.33	253.33	303.33	353.33
49	55.42	81.46	107.50	159.58	211.67	263.75	315.83	367.92
50	57.50	84.58	111.67	165.83	220.00	274.17	328.33	382.50
51	58.33	85.83	113.33	168.33	223.33	278.33	333.33	388.33
52	59.58	87.71	115.83	172.08	228.33	284.58	340.83	397.08
53	60.42	88.96	117.50	174.58	231.67	288.75	345.83	402.92
54	61.67	90.83	120.00	178.33	236.67	295.00	353.33	411.67
55	62.50	92.08	121.67	180.83	240.00	299.17	358.33	417.50
56	64.58	95.21	125.83	187.08	248.33	309.58	370.83	432.08
57	66.67	98.33	130.00	193.33	256.67	320.00	383.33	446.67
58	68.33	100.83	133.33	198.33	263.33	328.33	393.33	458.33
59	70.42	103.96	137.50	204.58	271.67	338.75	405.83	472.92
60	72.50	107.08	141.67	210.83	280.00	349.17	418.33	487.50
61	75.83	112.08	148.33	220.83	293.33	365.83	438.33	510.83
62	79.17	117.08	155.00	230.83	306.67	382.50	458.33	534.17
63	82.92	122.71	162.50	242.08	321.67	401.25	480.83	560.42
64	86.25	127.71	169.17	252.08	335.00	417.92	500.83	583.75
65	89.58	132.71	175.83	262.08	348.33	434.58	520.83	607.08
66	93.75	138.96	184.17	274.58	365.00	455.42		
67	97.50	144.58	191.67	285.83	380.00	474.17		
68	101.67	150.83	200.00	298.33	396.67	495.00		
69	105.42	156.46	207.50	309.58	411.67	513.75		
70	109.58	162.71	215.83	322.08	428.33	534.58		
71	113.33	168.33	223.33	333.33	443.33	553.33		
72	117.08	173.96	230.83	344.58	458.33	572.08		
73	120.83	179.58	238.33	355.83	473.33	590.83		
74	124.58	185.21	245.83	367.08	488.33	609.58		
75	128.33	190.83	253.33	378.33	503.33	628.33		

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	
70	329.73	604.87		332.20	592.73	
71	340.50	610.79		341.80	596.67	
72	350.93	616.04		351.00	599.97	
73	361.14	620.59		360.06	602.65	
74	371.02	624.26		368.97	604.67	
75	380.37	626.85		377.41	605.68	
76	388.93	628.55		384.94	605.74	
77	396.51	629.84		391.34	605.40	
78	403.01	630.63		396.49	604.62	
79	408.34	630.71		400.34	603.17	
80	412.39	629.55		402.75	600.52	

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	
70	275.63	554.37		287.81	531.29	
71	287.11	565.45		296.90	537.42	
72	298.26	578.29		305.16	546.56	
73	309.13	591.46		312.65	557.12	
74	319.83	603.69		319.44	567.90	
75	330.26	613.58		325.49	576.74	
76	340.71	620.27		331.45	581.77	
77	350.78	623.45		336.85	582.61	
78	359.57	626.05		340.42	582.78	
79	367.04	631.64		342.24	586.87	
80	373.69	638.21		343.24	592.52	

Final Expense Cash Values
Modified 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	128.48	315.48	315.48	150.05	344.41	344.41
46	134.25	326.40	306.28	155.69	353.52	333.99
47	140.08	337.51	296.49	161.21	362.71	322.89
48	146.05	348.87	286.05	166.71	372.05	311.04
49	152.23	360.56	274.93	172.37	381.69	298.44
50	158.62	372.58	263.11	178.15	391.67	285.05
51	165.18	384.90	250.55	183.96	401.97	270.87
52	171.84	397.38	237.23	189.72	412.46	255.91
53	178.57	409.94	223.11	195.36	423.04	240.19
54	185.41	422.69	208.19	200.87	433.91	223.68
55	192.38	435.64	192.38	206.33	445.07	206.33
56	199.47	448.79	175.56	211.73	456.38	187.91
57	206.73	462.05	157.61	217.22	467.79	168.30
58	214.26	475.31	138.45	224.35	480.09	148.99
59	222.18	488.42	118.02	232.14	492.28	128.76
60	230.56	501.30	96.32	240.59	504.24	107.50
61	239.39	513.88	73.27	249.50	515.78	84.98
62	249.50	526.76	50.04	258.91	527.11	61.44
63	260.44	539.79	26.27	268.53	538.32	36.71
64	271.73	552.56		278.66	549.53	
65	283.31	564.87		289.16	560.36	
66	294.97	576.36		299.19	569.97	
67	306.81	586.95		309.17	578.44	
68	318.65	596.46		318.99	585.65	
69	330.27	604.79		328.19	591.36	
70	341.65	611.89		336.85	595.56	
71	352.23	617.71		340.45	595.84	
72	362.38	622.82		342.90	594.97	
73	372.20	627.15		344.27	592.85	
74	381.57	630.57		344.67	589.45	
75	390.30	632.83		343.51	584.21	

Final Expense Cash Values
Modified 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	107.16	265.63	265.63	133.68	308.85	308.85
46	111.44	275.00	257.13	137.86	317.43	298.62
47	115.82	284.66	248.18	142.05	326.24	287.87
48	120.32	294.64	238.76	146.35	335.31	276.62
49	124.94	304.92	228.84	150.76	344.59	264.82
50	129.76	315.53	218.40	155.34	354.12	252.48
51	134.79	326.46	207.42	160.08	363.81	239.53
52	140.04	337.66	195.86	165.01	373.61	225.98
53	145.54	349.15	183.70	170.18	383.52	211.81
54	151.31	360.93	170.88	175.62	393.48	196.94
55	157.41	373.01	157.41	181.36	403.56	181.36
56	163.79	385.37	143.19	187.38	413.79	164.99
57	170.49	398.03	128.19	193.72	424.20	147.80
58	177.50	410.96	112.34	200.28	434.73	129.67
59	184.76	424.17	95.52	207.09	445.45	110.59
60	192.31	437.68	77.69	214.08	456.33	90.39
61	200.09	451.19	58.72	222.43	467.83	70.53
62	208.07	464.38	38.53	231.05	478.69	49.81
63	216.26	477.29	17.03	239.69	488.82	27.91
64	224.66	490.01		248.31	498.28	
65	233.27	502.44		256.97	507.08	
66	242.67	515.18		265.69	515.71	
67	253.35	528.20		274.56	523.87	
68	264.29	540.23		283.69	530.74	
69	275.64	551.28		293.01	536.29	
70	287.43	561.63		302.70	541.09	
71	299.06	572.73		311.73	547.18	
72	310.40	585.58		319.90	556.18	
73	321.42	598.73		327.23	566.52	
74	332.33	610.98		333.78	577.01	
75	342.90	620.87		339.51	585.54	



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