



The Baltimore Life®  
COMPANIES

# Silver Guard® Series Life Pay

## Monthly Bank Draft Premiums for Selected Face Amounts

*Please note: If enrolling Silver Guard applications using INSpeed®, please provide the call center with the desired face amount and the premium will be verified. All figures provided in this booklet assume no riders are purchased. The enclosed monthly bank draft premiums are an addendum to the Silver Guard Agent Underwriting and Product Guide, Form 8420. Please refer to Form 8420 for product details and rates.*

*For agent use only. Not for use in sales presentations.*

The Baltimore Life Insurance Company  
10075 Red Run Blvd., Owings Mills, Maryland 21117-4871  
(800) 628-5433 • [www.baltlife.com](http://www.baltlife.com)

Use with Baltimore Life policy forms 7870 and 7959, and rider form 7922, and state specific variations, where applicable. Products not available in all states. Products are underwritten and issued by The Baltimore Life Insurance Company.

Form 7983-1111

# Silver Guard I - Level Death Benefit Whole Life

## Monthly Bank Draft Premium per Face Amount

### Male Non-Tobacco

Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$15,000	\$20,000	\$25,000
50	—	22.14	24.93	27.72	30.51	33.30	47.25	61.20	75.15
51	—	22.68	25.56	28.44	31.32	34.20	48.60	63.00	77.40
52	20.25	23.22	26.19	29.16	32.13	35.10	49.95	64.80	79.65
53	20.70	23.76	26.82	29.88	32.94	36.00	51.30	66.60	81.90
54	21.60	24.84	28.08	31.32	34.56	37.80	54.00	70.20	86.40
55	22.50	25.92	29.34	32.76	36.18	39.60	56.70	73.80	90.90
56	23.40	27.00	30.60	34.20	37.80	41.40	59.40	77.40	95.40
57	24.30	28.08	31.86	35.64	39.42	43.20	62.10	81.00	99.90
58	25.20	29.16	33.12	37.08	41.04	45.00	64.80	84.60	104.40
59	26.10	30.24	34.38	38.52	42.66	46.80	67.50	88.20	108.90
60	27.00	31.32	35.64	39.96	44.28	48.60	70.20	91.80	113.40
61	27.90	32.40	36.90	41.40	45.90	50.40	72.90	95.40	117.90
62	28.80	33.48	38.16	42.84	47.52	52.20	75.60	99.00	122.40
63	30.15	35.10	40.05	45.00	49.95	54.90	79.65	104.40	129.15
64	31.50	36.72	41.94	47.16	52.38	57.60	83.70	109.80	135.90
65	32.85	38.34	43.83	49.32	54.81	60.30	87.75	115.20	142.65
66	34.20	39.96	45.72	51.48	57.24	63.00	91.80	120.60	149.40
67	35.55	41.58	47.61	53.64	59.67	65.70	95.85	126.00	156.15
68	37.35	43.74	50.13	56.52	62.91	69.30	101.25	133.20	165.15
69	39.60	46.44	53.28	60.12	66.96	73.80	108.00	142.20	176.40
70	41.85	49.14	56.43	63.72	71.01	78.30	114.75	151.20	187.65
71	44.10	51.84	59.58	67.32	75.06	82.80	121.50	160.20	198.90
72	46.35	54.54	62.73	70.92	79.11	87.30	128.25	169.20	210.15
73	49.05	57.78	66.51	75.24	83.97	92.70	136.35	180.00	223.65
74	51.75	61.02	70.29	79.56	88.83	98.10	144.45	190.80	237.15
75	54.90	64.80	74.70	84.60	94.50	104.40	153.90	203.40	252.90
76	58.50	69.12	79.74	90.36	100.98	111.60	164.70	—	—
77	62.55	73.98	85.41	96.84	108.27	119.70	176.85	—	—
78	67.05	79.38	91.71	104.04	116.37	128.70	190.35	—	—
79	71.55	84.78	98.01	111.24	124.47	137.70	203.85	—	—
80	76.50	90.72	104.94	119.16	133.38	147.60	218.70	—	—

Policy Fee: \$60.00 Annual; Modal Factors: A 1.00, S 0.53, Q 0.27, M-ABC 0.09, M-Direct-Bill 0.10\*

\* The monthly direct bill mode of premium payment cannot be elected by the policyholder. It is used only when an NSF occurs in connection with an ABC premium payment arrangement.

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# Silver Guard I - Level Death Benefit Whole Life

## Monthly Bank Draft Premium per Face Amount

### Male Tobacco

Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$15,000	\$20,000	\$25,000
50	24.30	28.08	31.86	35.64	39.42	43.20	62.10	81.00	99.90
51	25.20	29.16	33.12	37.08	41.04	45.00	64.80	84.60	104.40
52	26.10	30.24	34.38	38.52	42.66	46.80	67.50	88.20	108.90
53	27.00	31.32	35.64	39.96	44.28	48.60	70.20	91.80	113.40
54	27.90	32.40	36.90	41.40	45.90	50.40	72.90	95.40	117.90
55	28.80	33.48	38.16	42.84	47.52	52.20	75.60	99.00	122.40
56	29.70	34.56	39.42	44.28	49.14	54.00	78.30	102.60	126.90
57	31.05	36.18	41.31	46.44	51.57	56.70	82.35	108.00	133.65
58	32.40	37.80	43.20	48.60	54.00	59.40	86.40	113.40	140.40
59	33.75	39.42	45.09	50.76	56.43	62.10	90.45	118.80	147.15
60	35.10	41.04	46.98	52.92	58.86	64.80	94.50	124.20	153.90
61	36.45	42.66	48.87	55.08	61.29	67.50	98.55	129.60	160.65
62	37.80	44.28	50.76	57.24	63.72	70.20	102.60	135.00	167.40
63	39.60	46.44	53.28	60.12	66.96	73.80	108.00	142.20	176.40
64	41.40	48.60	55.80	63.00	70.20	77.40	113.40	149.40	185.40
65	43.20	50.76	58.32	65.88	73.44	81.00	118.80	156.60	194.40
66	45.00	52.92	60.84	68.76	76.68	84.60	124.20	163.80	203.40
67	47.25	55.62	63.99	72.36	80.73	89.10	130.95	172.80	214.65
68	49.95	58.86	67.77	76.68	85.59	94.50	139.05	183.60	228.15
69	53.55	63.18	72.81	82.44	92.07	101.70	149.85	198.00	246.15
70	57.15	67.50	77.85	88.20	98.55	108.90	160.65	212.40	264.15
71	60.75	71.82	82.89	93.96	105.03	116.10	171.45	226.80	282.15
72	64.35	76.14	87.93	99.72	111.51	123.30	182.25	241.20	300.15
73	68.40	81.00	93.60	106.20	118.80	131.40	194.40	257.40	320.40
74	72.90	86.40	99.90	113.40	126.90	140.40	207.90	275.40	342.90
75	77.40	91.80	106.20	120.60	135.00	149.40	221.40	293.40	365.40
76	81.90	97.20	112.50	127.80	143.10	158.40	234.90	—	—
77	86.85	103.14	119.43	135.72	152.01	168.30	249.75	—	—
78	92.25	109.62	126.99	144.36	161.73	179.10	265.95	—	—
79	98.10	116.64	135.18	153.72	172.26	190.80	283.50	—	—
80	104.40	124.20	144.00	163.80	183.60	203.40	302.40	—	—

Policy Fee: \$60.00 Annual; Modal Factors: A 1.00, S 0.53, Q 0.27, M-ABC 0.09, M-Direct-Bill 0.10\*

\* The monthly direct bill mode of premium payment cannot be elected by the policyholder. It is used only when an NSF occurs in connection with an ABC premium payment arrangement.

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# Silver Guard I - Level Death Benefit Whole Life

## Monthly Bank Draft Premium per Face Amount

### Female Non-Tobacco

Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$15,000	\$20,000	\$25,000
50	—	—	21.15	23.40	25.65	27.90	39.15	50.40	61.65
51	—	—	21.78	24.12	26.46	28.80	40.50	52.20	63.90
52	—	—	22.41	24.84	27.27	29.70	41.85	54.00	66.15
53	—	20.52	23.04	25.56	28.08	30.60	43.20	55.80	68.40
54	—	21.06	23.67	26.28	28.89	31.50	44.55	57.60	70.65
55	—	21.60	24.30	27.00	29.70	32.40	45.90	59.40	72.90
56	—	22.14	24.93	27.72	30.51	33.30	47.25	61.20	75.15
57	—	22.68	25.56	28.44	31.32	34.20	48.60	63.00	77.40
58	20.25	23.22	26.19	29.16	32.13	35.10	49.95	64.80	79.65
59	21.15	24.30	27.45	30.60	33.75	36.90	52.65	68.40	84.15
60	22.05	25.38	28.71	32.04	35.37	38.70	55.35	72.00	88.65
61	22.95	26.46	29.97	33.48	36.99	40.50	58.05	75.60	93.15
62	23.85	27.54	31.23	34.92	38.61	42.30	60.75	79.20	97.65
63	24.75	28.62	32.49	36.36	40.23	44.10	63.45	82.80	102.15
64	25.65	29.70	33.75	37.80	41.85	45.90	66.15	86.40	106.65
65	26.55	30.78	35.01	39.24	43.47	47.70	68.85	90.00	111.15
66	27.90	32.40	36.90	41.40	45.90	50.40	72.90	95.40	117.90
67	29.25	34.02	38.79	43.56	48.33	53.10	76.95	100.80	124.65
68	30.60	35.64	40.68	45.72	50.76	55.80	81.00	106.20	131.40
69	31.95	37.26	42.57	47.88	53.19	58.50	85.05	111.60	138.15
70	33.30	38.88	44.46	50.04	55.62	61.20	89.10	117.00	144.90
71	35.10	41.04	46.98	52.92	58.86	64.80	94.50	124.20	153.90
72	36.90	43.20	49.50	55.80	62.10	68.40	99.90	131.40	162.90
73	38.70	45.36	52.02	58.68	65.34	72.00	105.30	138.60	171.90
74	40.95	48.06	55.17	62.28	69.39	76.50	112.05	147.60	183.15
75	43.20	50.76	58.32	65.88	73.44	81.00	118.80	156.60	194.40
76	45.90	54.00	62.10	70.20	78.30	86.40	126.90	—	—
77	49.05	57.78	66.51	75.24	83.97	92.70	136.35	—	—
78	52.65	62.10	71.55	81.00	90.45	99.90	147.15	—	—
79	56.70	66.96	77.22	87.48	97.74	108.00	159.30	—	—
80	61.65	72.90	84.15	95.40	106.65	117.90	174.15	—	—

Policy Fee: \$60.00 Annual; Modal Factors: A 1.00, S 0.53, Q 0.27, M-ABC 0.09, M-Direct-Bill 0.10\*

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# Silver Guard I - Level Death Benefit Whole Life

## Monthly Bank Draft Premium per Face Amount

### Female Tobacco

Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$15,000	\$20,000	\$25,000
50	—	22.68	25.56	28.44	31.32	34.20	48.60	63.00	77.40
51	20.25	23.22	26.19	29.16	32.13	35.10	49.95	64.80	79.65
52	20.70	23.76	26.82	29.88	32.94	36.00	51.30	66.60	81.90
53	21.60	24.84	28.08	31.32	34.56	37.80	54.00	70.20	86.40
54	22.50	25.92	29.34	32.76	36.18	39.60	56.70	73.80	90.90
55	23.40	27.00	30.60	34.20	37.80	41.40	59.40	77.40	95.40
56	24.30	28.08	31.86	35.64	39.42	43.20	62.10	81.00	99.90
57	25.20	29.16	33.12	37.08	41.04	45.00	64.80	84.60	104.40
58	26.10	30.24	34.38	38.52	42.66	46.80	67.50	88.20	108.90
59	27.00	31.32	35.64	39.96	44.28	48.60	70.20	91.80	113.40
60	27.90	32.40	36.90	41.40	45.90	50.40	72.90	95.40	117.90
61	28.80	33.48	38.16	42.84	47.52	52.20	75.60	99.00	122.40
62	30.15	35.10	40.05	45.00	49.95	54.90	79.65	104.40	129.15
63	31.50	36.72	41.94	47.16	52.38	57.60	83.70	109.80	135.90
64	32.85	38.34	43.83	49.32	54.81	60.30	87.75	115.20	142.65
65	34.20	39.96	45.72	51.48	57.24	63.00	91.80	120.60	149.40
66	35.55	41.58	47.61	53.64	59.67	65.70	95.85	126.00	156.15
67	36.90	43.20	49.50	55.80	62.10	68.40	99.90	131.40	162.90
68	38.25	44.82	51.39	57.96	64.53	71.10	103.95	136.80	169.65
69	40.05	46.98	53.91	60.84	67.77	74.70	109.35	144.00	178.65
70	42.30	49.68	57.06	64.44	71.82	79.20	116.10	153.00	189.90
71	45.00	52.92	60.84	68.76	76.68	84.60	124.20	163.80	203.40
72	47.70	56.16	64.62	73.08	81.54	90.00	132.30	174.60	216.90
73	50.40	59.40	68.40	77.40	86.40	95.40	140.40	185.40	230.40
74	53.55	63.18	72.81	82.44	92.07	101.70	149.85	198.00	246.15
75	57.60	68.04	78.48	88.92	99.36	109.80	162.00	214.20	266.40
76	62.10	73.44	84.78	96.12	107.46	118.80	175.50	—	—
77	67.05	79.38	91.71	104.04	116.37	128.70	190.35	—	—
78	72.45	85.86	99.27	112.68	126.09	139.50	206.55	—	—
79	78.30	92.88	107.46	122.04	136.62	151.20	224.10	—	—
80	85.05	100.98	116.91	132.84	148.77	164.70	244.35	—	—

Policy Fee: \$60.00 Annual; Modal Factors: A 1.00, S 0.53, Q 0.27, M-ABC 0.09, M-Direct-Bill 0.10\*

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# Silver Guard II - Graded Death Benefit Whole Life

## Monthly Bank Draft Premium per Face Amount

### Male Non-Tobacco

Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$15,000
50	24.30	28.08	31.86	35.64	39.42	43.20	62.10
51	25.29	29.27	33.25	37.22	41.20	45.18	65.07
52	26.28	30.46	34.63	38.81	42.98	47.16	68.04
53	27.27	31.64	36.02	40.39	44.77	49.14	71.01
54	28.26	32.83	37.40	41.98	46.55	51.12	73.98
55	29.25	34.02	38.79	43.56	48.33	53.10	76.95
56	30.60	35.64	40.68	45.72	50.76	55.80	81.00
57	31.95	37.26	42.57	47.88	53.19	58.50	85.05
58	33.30	38.88	44.46	50.04	55.62	61.20	89.10
59	34.65	40.50	46.35	52.20	58.05	63.90	93.15
60	36.00	42.12	48.24	54.36	60.48	66.60	97.20
61	37.71	44.17	50.63	57.10	63.56	70.02	102.33
62	39.42	46.22	53.03	59.83	66.64	73.44	107.46
63	41.13	48.28	55.42	62.57	69.71	76.86	112.59
64	42.84	50.33	57.82	65.30	72.79	80.28	117.72
65	44.55	52.38	60.21	68.04	75.87	83.70	122.85
66	48.42	57.02	65.63	74.23	82.84	91.44	134.46
67	52.29	61.67	71.05	80.42	89.80	99.18	146.07
68	56.16	66.31	76.46	86.62	96.77	106.92	157.68
69	60.03	70.96	81.88	92.81	103.73	114.66	169.29
70	63.90	75.60	87.30	99.00	110.70	122.40	180.90
71	68.85	81.54	94.23	106.92	119.61	132.30	195.75
72	73.80	87.48	101.16	114.84	128.52	142.20	210.60
73	78.75	93.42	108.09	122.76	137.43	152.10	225.45
74	83.70	99.36	115.02	130.68	146.34	162.00	240.30
75	88.65	105.30	121.95	138.60	155.25	171.90	255.15
76	97.65	116.10	134.55	153.00	171.45	189.90	282.15
77	106.65	126.90	147.15	167.40	187.65	207.90	309.15
78	115.65	137.70	159.75	181.80	203.85	225.90	336.15
79	124.65	148.50	172.35	196.20	220.05	243.90	363.15
80	133.65	159.30	184.95	210.60	236.25	261.90	390.15

Policy Fee: \$60.00 Annual; Modal Factors: A 1.00, S 0.53, Q 0.27, M-ABC 0.09, M-Direct-Bill 0.10\*

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## Monthly Bank Draft Premium per Face Amount

### Male Tobacco

Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$15,000
50	32.85	38.34	43.83	49.32	54.81	60.30	87.75
51	34.29	40.07	45.85	51.62	57.40	63.18	92.07
52	35.73	41.80	47.86	53.93	59.99	66.06	96.39
53	37.17	43.52	49.88	56.23	62.59	68.94	100.71
54	38.61	45.25	51.89	58.54	65.18	71.82	105.03
55	40.05	46.98	53.91	60.84	67.77	74.70	109.35
56	42.57	50.00	57.44	64.87	72.31	79.74	116.91
57	45.09	53.03	60.97	68.90	76.84	84.78	124.47
58	47.61	56.05	64.49	72.94	81.38	89.82	132.03
59	50.13	59.08	68.02	76.97	85.91	94.86	139.59
60	52.65	62.10	71.55	81.00	90.45	99.90	147.15
61	54.99	64.91	74.83	84.74	94.66	104.58	154.17
62	57.33	67.72	78.10	88.49	98.87	109.26	161.19
63	59.67	70.52	81.38	92.23	103.09	113.94	168.21
64	62.01	73.33	84.65	95.98	107.30	118.62	175.23
65	64.35	76.14	87.93	99.72	111.51	123.30	182.25
66	68.40	81.00	93.60	106.20	118.80	131.40	194.40
67	72.45	85.86	99.27	112.68	126.09	139.50	206.55
68	76.50	90.72	104.94	119.16	133.38	147.60	218.70
69	80.55	95.58	110.61	125.64	140.67	155.70	230.85
70	84.60	100.44	116.28	132.12	147.96	163.80	243.00
71	90.45	107.46	124.47	141.48	158.49	175.50	260.55
72	96.30	114.48	132.66	150.84	169.02	187.20	278.10
73	102.15	121.50	140.85	160.20	179.55	198.90	295.65
74	108.00	128.52	149.04	169.56	190.08	210.60	313.20
75	113.85	135.54	157.23	178.92	200.61	222.30	330.75
76	128.16	152.71	177.26	201.82	226.37	250.92	373.68
77	142.47	169.88	197.30	224.71	252.13	279.54	416.61
78	156.78	187.06	217.33	247.61	277.88	308.16	459.54
79	171.09	204.23	237.37	270.50	303.64	336.78	502.47
80	185.40	221.40	257.40	293.40	329.40	365.40	545.40

Policy Fee: \$60.00 Annual; Modal Factors: A 1.00, S 0.53, Q 0.27, M-ABC 0.09, M-Direct-Bill 0.10\*

\* The monthly direct bill mode of premium payment cannot be elected by the policyholder. It is used only when an NSF occurs in connection with an ABC premium payment arrangement.

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# Silver Guard II - Graded Death Benefit Whole Life

## Monthly Bank Draft Premium per Face Amount

### Female Non-Tobacco

Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$15,000
50	21.60	24.84	28.08	31.32	34.56	37.80	54.00
51	22.37	25.76	29.15	32.54	35.94	39.33	56.30
52	23.13	26.68	30.22	33.77	37.31	40.86	58.59
53	23.90	27.59	31.29	34.99	38.69	42.39	60.89
54	24.66	28.51	32.36	36.22	40.07	43.92	63.18
55	25.43	29.43	33.44	37.44	41.45	45.45	65.48
56	26.73	31.00	35.26	39.53	43.79	48.06	69.39
57	28.04	32.56	37.09	41.62	46.14	50.67	73.31
58	29.34	34.13	38.92	43.70	48.49	53.28	77.22
59	30.65	35.69	40.74	45.79	50.84	55.89	81.14
60	31.95	37.26	42.57	47.88	53.19	58.50	85.05
61	33.48	39.10	44.71	50.33	55.94	61.56	89.64
62	35.01	40.93	46.85	52.78	58.70	64.62	94.23
63	36.54	42.77	49.00	55.22	61.45	67.68	98.82
64	38.07	44.60	51.14	57.67	64.21	70.74	103.41
65	39.60	46.44	53.28	60.12	66.96	73.80	108.00
66	41.76	49.03	56.30	63.58	70.85	78.12	114.48
67	43.92	51.62	59.33	67.03	74.74	82.44	120.96
68	46.08	54.22	62.35	70.49	78.62	86.76	127.44
69	48.24	56.81	65.38	73.94	82.51	91.08	133.92
70	50.40	59.40	68.40	77.40	86.40	95.40	140.40
71	52.83	62.32	71.80	81.29	90.77	100.26	147.69
72	55.26	65.23	75.20	85.18	95.15	105.12	154.98
73	57.69	68.15	78.61	89.06	99.52	109.98	162.27
74	60.12	71.06	82.01	92.95	103.90	114.84	169.56
75	62.55	73.98	85.41	96.84	108.27	119.70	176.85
76	68.40	81.00	93.60	106.20	118.80	131.40	194.40
77	74.25	88.02	101.79	115.56	129.33	143.10	211.95
78	80.10	95.04	109.98	124.92	139.86	154.80	229.50
79	85.95	102.06	118.17	134.28	150.39	166.50	247.05
80	91.80	109.08	126.36	143.64	160.92	178.20	264.60

Policy Fee: \$60.00 Annual; Modal Factors: A 1.00, S 0.53, Q 0.27, M-ABC 0.09, M-Direct-Bill 0.10\*

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# Silver Guard II - Graded Death Benefit Whole Life

## Monthly Bank Draft Premium per Face Amount

### Female Tobacco

Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$15,000
50	29.25	34.02	38.79	43.56	48.33	53.10	76.95
51	30.51	35.53	40.55	45.58	50.60	55.62	80.73
52	31.77	37.04	42.32	47.59	52.87	58.14	84.51
53	33.03	38.56	44.08	49.61	55.13	60.66	88.29
54	34.29	40.07	45.85	51.62	57.40	63.18	92.07
55	35.55	41.58	47.61	53.64	59.67	65.70	95.85
56	36.81	43.09	49.37	55.66	61.94	68.22	99.63
57	38.07	44.60	51.14	57.67	64.21	70.74	103.41
58	39.33	46.12	52.90	59.69	66.47	73.26	107.19
59	40.59	47.63	54.67	61.70	68.74	75.78	110.97
60	41.85	49.14	56.43	63.72	71.01	78.30	114.75
61	43.20	50.76	58.32	65.88	73.44	81.00	118.80
62	44.55	52.38	60.21	68.04	75.87	83.70	122.85
63	45.90	54.00	62.10	70.20	78.30	86.40	126.90
64	47.25	55.62	63.99	72.36	80.73	89.10	130.95
65	48.60	57.24	65.88	74.52	83.16	91.80	135.00
66	51.66	60.91	70.16	79.42	88.67	97.92	144.18
67	54.72	64.58	74.45	84.31	94.18	104.04	153.36
68	57.78	68.26	78.73	89.21	99.68	110.16	162.54
69	60.84	71.93	83.02	94.10	105.19	116.28	171.72
70	63.90	75.60	87.30	99.00	110.70	122.40	180.90
71	67.32	79.70	92.09	104.47	116.86	129.24	191.16
72	70.74	83.81	96.88	109.94	123.01	136.08	201.42
73	74.16	87.91	101.66	115.42	129.17	142.92	211.68
74	77.58	92.02	106.45	120.89	135.32	149.76	221.94
75	81.00	96.12	111.24	126.36	141.48	156.60	232.20
76	87.84	104.33	120.82	137.30	153.79	170.28	252.72
77	94.68	112.54	130.39	148.25	166.10	183.96	273.24
78	101.52	120.74	139.97	159.19	178.42	197.64	293.76
79	108.36	128.95	149.54	170.14	190.73	211.32	314.28
80	115.20	137.16	159.12	181.08	203.04	225.00	334.80

Policy Fee: \$60.00 Annual; Modal Factors: A 1.00, S 0.53, Q 0.27, M-ABC 0.09, M-Direct-Bill 0.10\*

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# Silver Guard III - Graded Death Benefit Whole Life

## Monthly Bank Draft Premium per Face Amount

### Male Non-Tobacco

Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
50	27.90	32.40	36.90	41.40	45.90	50.40
51	29.16	33.91	38.66	43.42	48.17	52.92
52	30.42	35.42	40.43	45.43	50.44	55.44
53	31.68	36.94	42.19	47.45	52.70	57.96
54	32.94	38.45	43.96	49.46	54.97	60.48
55	34.20	39.96	45.72	51.48	57.24	63.00
56	35.82	41.90	47.99	54.07	60.16	66.24
57	37.44	43.85	50.26	56.66	63.07	69.48
58	39.06	45.79	52.52	59.26	65.99	72.72
59	40.68	47.74	54.79	61.85	68.90	75.96
60	42.30	49.68	57.06	64.44	71.82	79.20
61	44.28	52.06	59.83	67.61	75.38	83.16
62	46.26	54.43	62.60	70.78	78.95	87.12
63	48.24	56.81	65.38	73.94	82.51	91.08
64	50.22	59.18	68.15	77.11	86.08	95.04
65	52.20	61.56	70.92	80.28	89.64	99.00
66	56.88	67.18	77.47	87.77	98.06	108.36
67	61.56	72.79	84.02	95.26	106.49	117.72
68	66.24	78.41	90.58	102.74	114.91	127.08
69	70.92	84.02	97.13	110.23	123.34	136.44
70	75.60	89.64	103.68	117.72	131.76	145.80
71	81.54	96.77	112.00	127.22	142.45	157.68
72	87.48	103.90	120.31	136.73	153.14	169.56
73	93.42	111.02	128.63	146.23	163.84	181.44
74	99.36	118.15	136.94	155.74	174.53	193.32
75	105.30	125.28	145.26	165.24	185.22	205.20
76	116.10	138.24	160.38	182.52	204.66	226.80
77	126.90	151.20	175.50	199.80	224.10	248.40
78	137.70	164.16	190.62	217.08	243.54	270.00
79	148.50	177.12	205.74	234.36	262.98	291.60
80	159.30	190.08	220.86	251.64	282.42	313.20

Policy Fee: \$60.00 Annual; Modal Factors: A 1.00, S 0.53, Q 0.27, M-ABC 0.09, M-Direct-Bill 0.10\*

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# Silver Guard III - Graded Death Benefit Whole Life

## Monthly Bank Draft Premium per Face Amount

### Male Tobacco

Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
50	38.25	44.82	51.39	57.96	64.53	71.10
51	39.96	46.87	53.78	60.70	67.61	74.52
52	41.67	48.92	56.18	63.43	70.69	77.94
53	43.38	50.98	58.57	66.17	73.76	81.36
54	45.09	53.03	60.97	68.90	76.84	84.78
55	46.80	55.08	63.36	71.64	79.92	88.20
56	49.86	58.75	67.64	76.54	85.43	94.32
57	52.92	62.42	71.93	81.43	90.94	100.44
58	55.98	66.10	76.21	86.33	96.44	106.56
59	59.04	69.77	80.50	91.22	101.95	112.68
60	62.10	73.44	84.78	96.12	107.46	118.80
61	64.89	76.79	88.69	100.58	112.48	124.38
62	67.68	80.14	92.59	105.05	117.50	129.96
63	70.47	83.48	96.50	109.51	122.53	135.54
64	73.26	86.83	100.40	113.98	127.55	141.12
65	76.05	90.18	104.31	118.44	132.57	146.70
66	80.91	96.01	111.11	126.22	141.32	156.42
67	85.77	101.84	117.92	133.99	150.07	166.14
68	90.63	107.68	124.72	141.77	158.81	175.86
69	95.49	113.51	131.53	149.54	167.56	185.58
70	100.35	119.34	138.33	157.32	176.31	195.30
71	107.37	127.76	148.16	168.55	188.95	209.34
72	114.39	136.19	157.99	179.78	201.58	223.38
73	121.41	144.61	167.81	191.02	214.22	237.42
74	128.43	153.04	177.64	202.25	226.85	251.46
75	135.45	161.46	187.47	213.48	239.49	265.50
76	152.64	182.09	211.54	240.98	270.43	299.88
77	169.83	202.72	235.60	268.49	301.37	334.26
78	187.02	223.34	259.67	295.99	332.32	368.64
79	204.21	243.97	283.73	323.50	363.26	403.02
80	221.40	264.60	307.80	351.00	394.20	437.40

Policy Fee: \$60.00 Annual; Modal Factors: A 1.00, S 0.53, Q 0.27, M-ABC 0.09, M-Direct-Bill 0.10\*

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# Silver Guard III - Graded Death Benefit Whole Life

## Monthly Bank Draft Premium per Face Amount

### Female Non-Tobacco

Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
50	24.75	28.62	32.49	36.36	40.23	44.10
51	25.74	29.81	33.88	37.94	42.01	46.08
52	26.73	31.00	35.26	39.53	43.79	48.06
53	27.72	32.18	36.65	41.11	45.58	50.04
54	28.71	33.37	38.03	42.70	47.36	52.02
55	29.70	34.56	39.42	44.28	49.14	54.00
56	31.23	36.40	41.56	46.73	51.89	57.06
57	32.76	38.23	43.70	49.18	54.65	60.12
58	34.29	40.07	45.85	51.62	57.40	63.18
59	35.82	41.90	47.99	54.07	60.16	66.24
60	37.35	43.74	50.13	56.52	62.91	69.30
61	39.15	45.90	52.65	59.40	66.15	72.90
62	40.95	48.06	55.17	62.28	69.39	76.50
63	42.75	50.22	57.69	65.16	72.63	80.10
64	44.55	52.38	60.21	68.04	75.87	83.70
65	46.35	54.54	62.73	70.92	79.11	87.30
66	48.96	57.67	66.38	75.10	83.81	92.52
67	51.57	60.80	70.04	79.27	88.51	97.74
68	54.18	63.94	73.69	83.45	93.20	102.96
69	56.79	67.07	77.35	87.62	97.90	108.18
70	59.40	70.20	81.00	91.80	102.60	113.40
71	62.46	73.87	85.28	96.70	108.11	119.52
72	65.52	77.54	89.57	101.59	113.62	125.64
73	68.58	81.22	93.85	106.49	119.12	131.76
74	71.64	84.89	98.14	111.38	124.63	137.88
75	74.70	88.56	102.42	116.28	130.14	144.00
76	81.54	96.77	112.00	127.22	142.45	157.68
77	88.38	104.98	121.57	138.17	154.76	171.36
78	95.22	113.18	131.15	149.11	167.08	185.04
79	102.06	121.39	140.72	160.06	179.39	198.72
80	108.90	129.60	150.30	171.00	191.70	212.40

Policy Fee: \$60.00 Annual; Modal Factors: A 1.00, S 0.53, Q 0.27, M-ABC 0.09, M-Direct-Bill 0.10\*

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# Silver Guard III - Graded Death Benefit Whole Life

## Monthly Bank Draft Premium per Face Amount

### Female Tobacco

Issue Age	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
50	34.20	39.96	45.72	51.48	57.24	63.00
51	35.64	41.69	47.74	53.78	59.83	65.88
52	37.08	43.42	49.75	56.09	62.42	68.76
53	38.52	45.14	51.77	58.39	65.02	71.64
54	39.96	46.87	53.78	60.70	67.61	74.52
55	41.40	48.60	55.80	63.00	70.20	77.40
56	42.93	50.44	57.94	65.45	72.95	80.46
57	44.46	52.27	60.08	67.90	75.71	83.52
58	45.99	54.11	62.23	70.34	78.46	86.58
59	47.52	55.94	64.37	72.79	81.22	89.64
60	49.05	57.78	66.51	75.24	83.97	92.70
61	50.67	59.72	68.78	77.83	86.89	95.94
62	52.29	61.67	71.05	80.42	89.80	99.18
63	53.91	63.61	73.31	83.02	92.72	102.42
64	55.53	65.56	75.58	85.61	95.63	105.66
65	57.15	67.50	77.85	88.20	98.55	108.90
66	60.84	71.93	83.02	94.10	105.19	116.28
67	64.53	76.36	88.18	100.01	111.83	123.66
68	68.22	80.78	93.35	105.91	118.48	131.04
69	71.91	85.21	98.51	111.82	125.12	138.42
70	75.60	89.64	103.68	117.72	131.76	145.80
71	79.74	94.61	109.48	124.34	139.21	154.08
72	83.88	99.58	115.27	130.97	146.66	162.36
73	88.02	104.54	121.07	137.59	154.12	170.64
74	92.16	109.51	126.86	144.22	161.57	178.92
75	96.30	114.48	132.66	150.84	169.02	187.20
76	104.49	124.31	144.13	163.94	183.76	203.58
77	112.68	134.14	155.59	177.05	198.50	219.96
78	120.87	143.96	167.06	190.15	213.25	236.34
79	129.06	153.79	178.52	203.26	227.99	252.72
80	137.25	163.62	189.99	216.36	242.73	269.10

Policy Fee: \$60.00 Annual; Modal Factors: A 1.00, S 0.53, Q 0.27, M-ABC 0.09, M-Direct-Bill 0.10\*

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