

Whole Life Monthly Premiums – Male – MOST STATES

Issue Age	BANK DRAFT MONTHLY PREMIUMS								
	\$2,000	\$3,000	\$4,000	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000
40	\$18.07	\$25.02	\$31.97	\$ 38.93	\$ 56.51	\$ 73.37	\$107.82	\$142.26	\$176.72
41	\$18.33	\$25.42	\$32.50	\$ 39.59	\$ 57.50	\$ 74.72	\$109.82	\$144.95	\$180.05
42	\$18.60	\$25.82	\$33.04	\$ 40.26	\$ 58.50	\$ 76.05	\$111.84	\$147.62	\$183.41
43	\$18.87	\$26.23	\$33.58	\$ 40.94	\$ 59.52	\$ 77.37	\$113.82	\$150.27	\$186.72
44	\$19.14	\$26.62	\$34.11	\$ 41.60	\$ 60.53	\$ 78.71	\$115.83	\$152.94	\$190.07
45	\$19.40	\$27.02	\$34.64	\$ 42.26	\$ 61.53	\$ 80.06	\$117.83	\$155.60	\$193.40
46	\$19.62	\$27.34	\$35.07	\$ 42.80	\$ 62.36	\$ 81.14	\$119.46	\$157.79	\$196.11
47	\$19.82	\$27.64	\$35.47	\$ 43.29	\$ 63.11	\$ 82.13	\$120.96	\$159.77	\$198.60
48	\$20.24	\$28.27	\$36.31	\$ 44.34	\$ 64.67	\$ 84.23	\$124.07	\$163.94	\$203.82
49	\$20.40	\$28.51	\$36.63	\$ 44.75	\$ 65.28	\$ 85.01	\$125.28	\$165.54	\$205.82
50	\$20.54	\$28.73	\$36.92	\$ 45.11	\$ 65.84	\$ 85.74	\$126.38	\$167.00	\$207.62
51	\$21.06	\$29.51	\$37.96	\$ 46.41	\$ 67.80	\$ 88.35	\$130.28	\$172.22	\$214.14
52	\$21.56	\$30.25	\$38.95	\$ 47.64	\$ 69.65	\$ 90.78	\$133.95	\$177.11	\$220.25
53	\$22.01	\$30.93	\$39.85	\$ 48.77	\$ 71.36	\$ 93.08	\$137.37	\$181.67	\$225.96
54	\$22.43	\$31.56	\$40.70	\$ 49.83	\$ 72.96	\$ 95.19	\$140.55	\$185.90	\$231.26
55	\$23.02	\$32.45	\$41.87	\$ 51.30	\$ 75.18	\$ 98.09	\$144.84	\$191.64	\$238.41
56	\$23.48	\$33.13	\$42.79	\$ 52.45	\$ 76.86	\$100.31	\$148.16	\$196.02	\$243.87
57	\$23.73	\$33.51	\$43.29	\$ 53.08	\$ 77.77	\$101.51	\$149.96	\$198.39	\$246.83
58	\$24.48	\$34.64	\$44.79	\$ 54.95	\$ 80.55	\$105.14	\$155.39	\$205.63	\$255.85
59	\$25.04	\$35.48	\$45.92	\$ 56.36	\$ 82.68	\$107.98	\$159.58	\$211.19	\$262.79
60	\$25.73	\$36.52	\$47.30	\$ 58.08	\$ 85.24	\$111.36	\$164.62	\$217.88	\$271.15
61	\$26.40	\$37.52	\$48.64	\$ 59.76	\$ 87.76	\$114.67	\$169.56	\$224.46	\$279.36
62	\$27.09	\$38.55	\$50.01	\$ 61.47	\$ 90.31	\$117.99	\$174.51	\$231.07	\$287.59
63	\$27.93	\$39.81	\$51.70	\$ 63.58	\$ 93.43	\$122.14	\$180.67	\$239.21	\$297.76
64	\$28.73	\$41.01	\$53.29	\$ 65.57	\$ 96.41	\$126.03	\$186.47	\$246.92	\$307.36
65	\$29.48	\$42.13	\$54.79	\$ 67.45	\$ 99.18	\$129.68	\$191.92	\$254.17	\$316.41
66	\$30.38	\$43.49	\$56.60	\$ 69.70	\$102.60	\$134.23	\$198.76	\$263.29	\$327.83
67	\$31.12	\$44.59	\$58.06	\$ 71.54	\$105.41	\$137.94	\$204.33	\$270.73	\$337.14
68	\$31.75	\$45.55	\$59.34	\$ 73.13	\$107.80	\$141.14	\$209.15	\$277.17	\$345.18
69	\$32.27	\$46.33	\$60.38	\$ 74.43	\$109.80	\$143.77	\$213.11	\$282.47	\$351.80
70	\$32.69	\$46.95	\$61.21	\$ 75.48	\$111.39	\$145.90	\$216.33	\$286.76	\$357.19
71	\$33.12	\$47.59	\$62.06	\$ 76.54	\$113.02	\$148.06	\$219.57	\$291.10	\$362.63
72	\$33.70	\$48.47	\$63.24	\$ 78.00	\$115.25	\$151.03	\$224.06	\$297.08	\$370.11
73	\$34.85	\$50.19	\$65.53	\$ 80.87	\$119.57	\$156.76	\$232.65	\$308.55	\$384.44
74	\$35.94	\$51.83	\$67.72	\$ 83.61	\$123.72	\$162.25	\$240.90	\$319.54	\$398.18
75	\$36.91	\$53.28	\$69.65	\$ 86.02	\$127.36	\$167.06	\$248.09	\$329.13	\$410.16
76*	\$38.38	\$55.48	\$72.58	\$ 89.69	\$132.88	\$174.37	\$259.08	\$343.76	\$428.45
77*	\$41.23	\$59.76	\$78.29	\$ 96.82	\$143.62	\$188.59	\$280.36	\$372.14	\$463.93
78*	\$44.11	\$64.08	\$84.05	\$104.02	\$154.49	\$202.97	\$301.93	\$400.88	\$499.83
79*	\$46.98	\$68.39	\$89.80	\$111.21	\$165.31	\$217.31	\$323.41	\$429.49	\$535.57
80*	\$49.89	\$72.75	\$95.62	\$118.48	\$176.28	\$231.80	\$345.13	\$458.46	\$571.79

These rates may not be applicable in all states. Please refer to required forms list for appropriate brochure for each state. Multiply monthly rate for age by 12 to determine annual rate.

* Ages 76-80 are not available in Missouri.

Whole Life Monthly Premiums – Female – MOST STATES

Issue Age	BANK DRAFT MONTHLY PREMIUMS								
	\$2,000	\$3,000	\$4,000	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000
40	\$14.77	\$20.07	\$25.37	\$ 30.67	\$ 43.79	\$ 56.92	\$ 83.13	\$109.36	\$135.59
41	\$15.20	\$20.72	\$26.24	\$ 31.76	\$ 45.41	\$ 59.05	\$ 86.35	\$113.66	\$140.97
42	\$15.56	\$21.26	\$26.96	\$ 32.66	\$ 46.77	\$ 60.86	\$ 89.05	\$117.25	\$145.46
43	\$15.93	\$21.81	\$27.68	\$ 33.56	\$ 48.12	\$ 62.68	\$ 91.80	\$120.91	\$150.02
44	\$16.30	\$22.37	\$28.43	\$ 34.50	\$ 49.53	\$ 64.55	\$ 94.59	\$124.63	\$154.67
45	\$16.76	\$23.06	\$29.36	\$ 35.66	\$ 51.24	\$ 66.84	\$ 98.03	\$129.21	\$160.39
46	\$17.14	\$23.63	\$30.11	\$ 36.60	\$ 52.66	\$ 68.73	\$100.85	\$132.96	\$165.09
47	\$17.50	\$24.16	\$30.82	\$ 37.49	\$ 54.00	\$ 70.54	\$103.54	\$136.57	\$169.61
48	\$18.00	\$24.91	\$31.82	\$ 38.74	\$ 55.88	\$ 73.02	\$107.28	\$141.55	\$175.80
49	\$18.33	\$25.41	\$32.49	\$ 39.57	\$ 57.11	\$ 74.66	\$109.76	\$144.83	\$179.93
50	\$18.54	\$25.73	\$32.92	\$ 40.11	\$ 57.95	\$ 75.74	\$111.39	\$147.02	\$182.64
51	\$18.93	\$26.32	\$33.70	\$ 41.09	\$ 59.39	\$ 77.69	\$114.29	\$150.90	\$187.50
52	\$19.30	\$26.87	\$34.43	\$ 42.00	\$ 60.74	\$ 79.50	\$117.00	\$154.52	\$192.03
53	\$19.86	\$27.70	\$35.55	\$ 43.40	\$ 62.85	\$ 82.31	\$121.22	\$160.14	\$199.07
54	\$20.17	\$28.17	\$36.17	\$ 44.18	\$ 64.01	\$ 83.85	\$123.53	\$163.22	\$202.89
55	\$20.34	\$28.43	\$36.52	\$ 44.61	\$ 64.67	\$ 84.74	\$124.88	\$165.00	\$205.13
56	\$20.34	\$28.42	\$36.51	\$ 44.59	\$ 64.64	\$ 84.68	\$124.82	\$164.90	\$205.02
57	\$20.48	\$28.64	\$36.80	\$ 44.96	\$ 65.21	\$ 85.44	\$125.95	\$166.45	\$206.94
58	\$21.06	\$29.50	\$37.94	\$ 46.39	\$ 67.36	\$ 88.32	\$130.25	\$172.17	\$214.10
59	\$21.60	\$30.32	\$39.04	\$ 47.75	\$ 69.41	\$ 91.05	\$134.34	\$177.65	\$220.93
60	\$22.07	\$31.02	\$39.98	\$ 48.93	\$ 71.12	\$ 93.31	\$137.69	\$182.10	\$226.50
61	\$22.68	\$31.94	\$41.20	\$ 50.46	\$ 73.38	\$ 96.31	\$142.18	\$188.06	\$233.94
62	\$23.25	\$32.79	\$42.34	\$ 51.88	\$ 75.49	\$ 99.12	\$146.37	\$193.62	\$240.88
63	\$23.96	\$33.85	\$43.75	\$ 53.65	\$ 78.13	\$102.62	\$151.59	\$200.57	\$249.54
64	\$24.62	\$34.85	\$45.08	\$ 55.31	\$ 80.59	\$105.88	\$156.47	\$207.05	\$257.62
65	\$25.28	\$35.85	\$46.40	\$ 56.96	\$ 83.07	\$109.17	\$161.37	\$213.58	\$265.76
66	\$25.93	\$36.82	\$47.70	\$ 58.58	\$ 85.48	\$112.37	\$166.15	\$219.96	\$273.76
67	\$26.64	\$37.88	\$49.12	\$ 60.36	\$ 88.16	\$115.95	\$171.51	\$227.07	\$282.63
68	\$27.23	\$38.77	\$50.30	\$ 61.83	\$ 90.37	\$118.87	\$175.88	\$232.89	\$289.90
69	\$27.77	\$39.58	\$51.38	\$ 63.18	\$ 92.35	\$121.51	\$179.83	\$238.16	\$296.50
70	\$28.47	\$40.63	\$52.78	\$ 64.94	\$ 94.96	\$124.98	\$185.04	\$245.09	\$305.14
71	\$29.01	\$41.43	\$53.85	\$ 66.27	\$ 96.94	\$127.63	\$188.99	\$250.35	\$311.72
72	\$29.69	\$42.45	\$55.21	\$ 67.97	\$ 99.50	\$131.02	\$194.07	\$257.12	\$320.18
73	\$30.72	\$44.00	\$57.28	\$ 70.55	\$103.37	\$136.17	\$201.78	\$267.40	\$333.01
74	\$31.70	\$45.46	\$59.23	\$ 72.99	\$107.02	\$141.05	\$209.07	\$277.11	\$345.14
75	\$32.65	\$46.90	\$61.14	\$ 75.38	\$110.58	\$145.80	\$216.22	\$286.63	\$357.05
76*	\$33.55	\$48.24	\$62.94	\$ 77.63	\$113.99	\$150.34	\$223.05	\$295.76	\$368.48
77*	\$35.66	\$51.41	\$67.16	\$ 82.91	\$121.90	\$160.89	\$238.87	\$316.86	\$394.84
78*	\$37.99	\$54.90	\$71.81	\$ 88.72	\$130.62	\$172.52	\$256.33	\$340.13	\$423.94
79*	\$40.19	\$58.21	\$76.22	\$ 94.23	\$138.89	\$183.55	\$272.86	\$362.17	\$451.50
80*	\$42.71	\$61.99	\$81.26	\$100.53	\$148.33	\$196.13	\$291.75	\$387.36	\$482.98

These rates may not be applicable in all states. Please refer to required forms list for appropriate brochure for each state. Multiply monthly rate for age by 12 to determine annual rate.

* Ages 76-80 are not available in Missouri.

Whole Life Monthly Premiums – Female – ARKANSAS

Issue Age	BANK DRAFT MONTHLY PREMIUMS								
	\$2,000	\$3,000	\$4,000	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000
40	\$14.77	\$20.07	\$25.37	\$ 30.67	\$ 43.79	\$ 56.92	\$ 83.13	\$109.36	\$135.59
41	\$15.20	\$20.72	\$26.24	\$ 31.76	\$ 45.41	\$ 59.05	\$ 86.35	\$113.66	\$140.97
42	\$15.56	\$21.26	\$26.96	\$ 32.66	\$ 46.77	\$ 60.86	\$ 89.05	\$117.25	\$145.46
43	\$15.93	\$21.81	\$27.68	\$ 33.56	\$ 48.12	\$ 62.68	\$ 91.80	\$120.91	\$150.02
44	\$16.30	\$22.37	\$28.43	\$ 34.50	\$ 49.53	\$ 64.55	\$ 94.59	\$124.63	\$154.67
45	\$16.76	\$23.06	\$29.36	\$ 35.66	\$ 51.24	\$ 66.84	\$ 98.03	\$129.21	\$160.39
46	\$17.14	\$23.63	\$30.11	\$ 36.60	\$ 52.66	\$ 68.73	\$100.85	\$132.96	\$165.09
47	\$17.50	\$24.16	\$30.82	\$ 37.49	\$ 54.00	\$ 70.54	\$103.54	\$136.57	\$169.61
48	\$18.00	\$24.91	\$31.82	\$ 38.74	\$ 55.88	\$ 73.02	\$107.28	\$141.55	\$175.80
49	\$18.33	\$25.41	\$32.49	\$ 39.57	\$ 57.11	\$ 74.66	\$109.76	\$144.83	\$179.93
50	\$18.54	\$25.73	\$32.92	\$ 40.11	\$ 57.95	\$ 75.74	\$111.39	\$147.02	\$182.64
51	\$18.93	\$26.32	\$33.70	\$ 41.09	\$ 59.39	\$ 77.69	\$114.29	\$150.90	\$187.50
52	\$19.30	\$26.87	\$34.43	\$ 42.00	\$ 60.74	\$ 79.50	\$117.00	\$154.52	\$192.03
53	\$19.86	\$27.70	\$35.55	\$ 43.40	\$ 62.85	\$ 82.31	\$121.22	\$160.14	\$199.07
54	\$20.17	\$28.17	\$36.17	\$ 44.18	\$ 64.01	\$ 83.85	\$123.53	\$163.22	\$202.89
55	\$20.34	\$28.43	\$36.52	\$ 44.61	\$ 64.67	\$ 84.74	\$124.88	\$165.00	\$205.13
56	\$20.34	\$28.42	\$36.51	\$ 44.59	\$ 64.64	\$ 84.68	\$124.82	\$164.90	\$205.02
57	\$20.48	\$28.64	\$36.80	\$ 44.96	\$ 65.21	\$ 85.44	\$125.95	\$166.45	\$206.94
58	\$21.06	\$29.50	\$37.94	\$ 46.39	\$ 67.36	\$ 88.32	\$130.25	\$172.17	\$214.10
59	\$21.60	\$30.32	\$39.04	\$ 47.75	\$ 69.41	\$ 91.05	\$134.34	\$177.65	\$220.93
60	\$22.07	\$31.02	\$39.98	\$ 48.93	\$ 71.12	\$ 93.31	\$137.69	\$182.10	\$226.50
61	\$22.68	\$31.94	\$41.20	\$ 50.46	\$ 73.38	\$ 96.31	\$142.18	\$188.06	\$233.94
62	\$23.25	\$32.79	\$42.34	\$ 51.88	\$ 75.49	\$ 99.12	\$146.37	\$193.62	\$240.88
63	\$23.96	\$33.85	\$43.75	\$ 53.65	\$ 78.13	\$102.62	\$151.59	\$200.57	\$249.54
64	\$24.62	\$34.85	\$45.08	\$ 55.31	\$ 80.59	\$105.88	\$156.47	\$207.05	\$257.62
65	\$25.28	\$35.85	\$46.40	\$ 56.96	\$ 83.07	\$109.17	\$161.37	\$213.58	\$265.76
66	\$25.93	\$36.82	\$47.70	\$ 58.58	\$ 85.48	\$112.37	\$166.15	\$219.96	\$273.76
67	\$26.64	\$37.88	\$49.12	\$ 60.36	\$ 88.16	\$115.95	\$171.51	\$227.07	\$282.63
68	\$27.23	\$38.77	\$50.30	\$ 61.83	\$ 90.37	\$118.87	\$175.88	\$232.89	\$289.90
69	\$27.77	\$39.58	\$51.38	\$ 63.18	\$ 92.35	\$121.51	\$179.83	\$238.16	\$296.50
70	\$28.47	\$40.63	\$52.78	\$ 64.94	\$ 94.96	\$124.98	\$185.04	\$245.09	\$305.14
71	\$29.01	\$41.43	\$53.85	\$ 66.27	\$ 96.94	\$127.63	\$188.99	\$250.35	\$311.72
72	\$29.69	\$42.45	\$55.21	\$ 67.97	\$ 99.50	\$131.02	\$194.07	\$257.12	\$320.18
73	\$30.72	\$44.00	\$57.28	\$ 70.55	\$103.37	\$136.17	\$201.78	\$267.40	\$333.01
74	\$31.70	\$45.46	\$59.23	\$ 72.99	\$107.02	\$141.05	\$209.07	\$277.11	\$345.14
75	\$32.65	\$46.90	\$61.14	\$ 75.38	\$110.58	\$145.80	\$216.22	\$286.63	\$357.05
76	\$33.55	\$48.24	\$62.94	\$ 77.63	\$113.99	\$150.34	\$223.05	\$295.76	\$368.48
77	\$35.66	\$51.41	\$67.16	\$ 82.91	\$121.90	\$160.89	\$238.87	\$316.86	\$394.84
78	\$37.99	\$54.90	\$71.81	\$ 88.72	\$130.62	\$172.52	\$256.33	\$340.13	\$423.94
79	\$40.19	\$58.21	\$76.22	\$ 94.23	\$138.89	\$183.55	\$272.86	\$362.17	\$451.50
80	\$42.71	\$61.99	\$81.26	\$100.53	\$148.33	\$196.13	\$291.75	\$387.36	\$482.98

For use in Arkansas only. Please refer to required forms list for appropriate brochure for each state. Multiply monthly rate for age by 12 to determine annual rate.

Whole Life Monthly Premiums – Male – ARKANSAS

Issue Age	BANK DRAFT MONTHLY PREMIUMS								
	\$2,000	\$3,000	\$4,000	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000
40	\$18.07	\$25.02	\$31.97	\$ 38.93	\$ 56.51	\$ 73.37	\$107.82	\$142.26	\$176.72
41	\$18.33	\$25.42	\$32.50	\$ 39.59	\$ 57.50	\$ 74.72	\$109.82	\$144.95	\$180.05
42	\$18.60	\$25.82	\$33.04	\$ 40.26	\$ 58.50	\$ 76.05	\$111.84	\$147.62	\$183.41
43	\$18.87	\$26.23	\$33.58	\$ 40.94	\$ 59.52	\$ 77.37	\$113.82	\$150.27	\$186.72
44	\$19.14	\$26.62	\$34.11	\$ 41.60	\$ 60.53	\$ 78.71	\$115.83	\$152.94	\$190.07
45	\$19.40	\$27.02	\$34.64	\$ 42.26	\$ 61.53	\$ 80.06	\$117.83	\$155.60	\$193.40
46	\$19.62	\$27.34	\$35.07	\$ 42.80	\$ 62.36	\$ 81.14	\$119.46	\$157.79	\$196.11
47	\$19.82	\$27.64	\$35.47	\$ 43.29	\$ 63.11	\$ 82.13	\$120.96	\$159.77	\$198.60
48	\$20.24	\$28.27	\$36.31	\$ 44.34	\$ 64.67	\$ 84.23	\$124.07	\$163.94	\$203.82
49	\$20.40	\$28.51	\$36.63	\$ 44.75	\$ 65.28	\$ 85.01	\$125.28	\$165.54	\$205.82
50	\$20.54	\$28.73	\$36.92	\$ 45.11	\$ 65.84	\$ 85.74	\$126.38	\$167.00	\$207.62
51	\$21.06	\$29.51	\$37.96	\$ 46.41	\$ 67.80	\$ 88.35	\$130.28	\$172.22	\$214.14
52	\$21.56	\$30.25	\$38.95	\$ 47.64	\$ 69.65	\$ 90.78	\$133.95	\$177.11	\$220.25
53	\$22.01	\$30.93	\$39.85	\$ 48.77	\$ 71.36	\$ 93.08	\$137.37	\$181.67	\$225.96
54	\$22.43	\$31.56	\$40.70	\$ 49.83	\$ 72.96	\$ 95.19	\$140.55	\$185.90	\$231.26
55	\$23.02	\$32.45	\$41.87	\$ 51.30	\$ 75.18	\$ 98.09	\$144.84	\$191.64	\$238.41
56	\$23.48	\$33.13	\$42.79	\$ 52.45	\$ 76.86	\$100.31	\$148.16	\$196.02	\$243.87
57	\$23.73	\$33.51	\$43.29	\$ 53.08	\$ 77.77	\$101.51	\$149.96	\$198.39	\$246.83
58	\$24.48	\$34.64	\$44.79	\$ 54.95	\$ 80.55	\$105.14	\$155.39	\$205.63	\$255.85
59	\$25.04	\$35.48	\$45.92	\$ 56.36	\$ 82.68	\$107.98	\$159.58	\$211.19	\$262.79
60	\$25.73	\$36.52	\$47.30	\$ 58.08	\$ 85.24	\$111.36	\$164.62	\$217.88	\$271.15
61	\$26.40	\$37.52	\$48.64	\$ 59.76	\$ 87.76	\$114.67	\$169.56	\$224.46	\$279.36
62	\$27.09	\$38.55	\$50.01	\$ 61.47	\$ 90.31	\$117.99	\$174.51	\$231.07	\$287.59
63	\$27.93	\$39.81	\$51.70	\$ 63.58	\$ 93.43	\$122.14	\$180.67	\$239.21	\$297.76
64	\$28.73	\$41.01	\$53.29	\$ 65.57	\$ 96.41	\$126.03	\$186.47	\$246.92	\$307.36
65	\$29.48	\$42.13	\$54.79	\$ 67.45	\$ 99.18	\$129.68	\$191.92	\$254.17	\$316.41
66	\$30.38	\$43.49	\$56.60	\$ 69.70	\$102.60	\$134.23	\$198.76	\$263.29	\$327.83
67	\$31.12	\$44.59	\$58.06	\$ 71.54	\$105.41	\$137.94	\$204.33	\$270.73	\$337.14
68	\$31.75	\$45.55	\$59.34	\$ 73.13	\$107.80	\$141.14	\$209.15	\$277.17	\$345.18
69	\$32.27	\$46.33	\$60.38	\$ 74.43	\$109.80	\$143.77	\$213.11	\$282.47	\$351.80
70	\$32.69	\$46.95	\$61.21	\$ 75.48	\$111.39	\$145.90	\$216.33	\$286.76	\$357.19
71	\$33.12	\$47.59	\$62.06	\$ 76.54	\$113.02	\$148.06	\$219.57	\$291.10	\$362.63
72	\$33.70	\$48.47	\$63.24	\$ 78.00	\$115.25	\$151.03	\$224.06	\$297.08	\$370.11
73	\$34.85	\$50.19	\$65.53	\$ 80.87	\$119.57	\$156.76	\$232.65	\$308.55	\$384.44
74	\$35.94	\$51.83	\$67.72	\$ 83.61	\$123.72	\$162.25	\$240.90	\$319.54	\$398.18
75	\$36.91	\$53.28	\$69.65	\$ 86.02	\$127.36	\$167.06	\$248.09	\$329.13	\$410.16
76	\$38.38	\$55.48	\$72.58	\$ 89.69	\$132.88	\$174.37	\$259.08	\$343.76	\$428.45
77	\$41.23	\$59.76	\$78.29	\$ 96.82	\$143.62	\$188.59	\$280.36	\$372.14	\$463.93
78	\$44.11	\$64.08	\$84.05	\$104.02	\$154.49	\$202.97	\$301.93	\$400.88	\$499.83
79	\$46.98	\$68.39	\$89.80	\$111.21	\$165.31	\$217.31	\$323.41	\$429.49	\$535.57
80	\$49.89	\$72.75	\$95.62	\$118.48	\$176.28	\$231.80	\$345.13	\$458.46	\$571.79

For use in Arkansas only. Please refer to required forms list for appropriate brochure for each state. Multiply monthly rate for age by 12 to determine annual rate.

Whole Life Monthly Premiums – FLORIDA

Issue Age	BANK DRAFT MONTHLY PREMIUMS											
	\$5,000		\$7,500		\$10,000		\$15,000		\$20,000		\$25,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
40	\$ 38.93	\$ 30.67	\$ 56.51	\$ 43.79	\$ 73.37	\$ 56.92	\$107.82	\$ 83.13	\$142.26	\$109.36	\$176.72	\$135.59
41	\$ 39.59	\$ 31.76	\$ 57.50	\$ 45.41	\$ 74.72	\$ 59.05	\$109.82	\$ 86.35	\$144.95	\$113.66	\$180.05	\$140.97
42	\$ 40.26	\$ 32.66	\$ 58.50	\$ 46.77	\$ 76.05	\$ 60.86	\$111.84	\$ 89.05	\$147.62	\$117.25	\$183.41	\$145.46
43	\$ 40.94	\$ 33.56	\$ 59.52	\$ 48.12	\$ 77.37	\$ 62.68	\$113.82	\$ 91.80	\$150.27	\$120.91	\$186.72	\$150.02
44	\$ 41.60	\$ 34.50	\$ 60.53	\$ 49.53	\$ 78.71	\$ 64.55	\$115.83	\$ 94.59	\$152.94	\$124.63	\$190.07	\$154.67
45	\$ 42.26	\$ 35.66	\$ 61.53	\$ 51.24	\$ 80.06	\$ 66.84	\$117.83	\$ 98.03	\$155.60	\$129.21	\$193.40	\$160.39
46	\$ 42.80	\$ 36.60	\$ 62.36	\$ 52.66	\$ 81.14	\$ 68.73	\$119.46	\$100.85	\$157.79	\$132.96	\$196.11	\$165.09
47	\$ 43.29	\$ 37.49	\$ 63.11	\$ 54.00	\$ 82.13	\$ 70.54	\$120.96	\$103.54	\$159.77	\$136.57	\$198.60	\$169.61
48	\$ 44.34	\$ 38.74	\$ 64.67	\$ 55.88	\$ 84.23	\$ 73.02	\$124.07	\$107.28	\$163.94	\$141.55	\$203.82	\$175.80
49	\$ 44.75	\$ 39.57	\$ 65.28	\$ 57.11	\$ 85.01	\$ 74.66	\$125.28	\$109.76	\$165.54	\$144.83	\$205.82	\$179.93
50	\$ 45.11	\$ 40.11	\$ 65.84	\$ 57.95	\$ 85.74	\$ 75.74	\$126.38	\$111.39	\$167.00	\$147.02	\$207.62	\$182.64
51	\$ 46.41	\$ 41.09	\$ 67.80	\$ 59.39	\$ 88.35	\$ 77.69	\$130.28	\$114.29	\$172.22	\$150.90	\$214.14	\$187.50
52	\$ 47.64	\$ 42.00	\$ 69.65	\$ 60.74	\$ 90.78	\$ 79.50	\$133.95	\$117.00	\$177.11	\$154.52	\$220.25	\$192.03
53	\$ 48.77	\$ 43.40	\$ 71.36	\$ 62.85	\$ 93.08	\$ 82.31	\$137.37	\$121.22	\$181.67	\$160.14	\$225.96	\$199.07
54	\$ 49.83	\$ 44.18	\$ 72.96	\$ 64.01	\$ 95.19	\$ 83.85	\$140.55	\$123.53	\$185.90	\$163.22	\$231.26	\$202.89
55	\$ 51.30	\$ 44.61	\$ 75.18	\$ 64.67	\$ 98.09	\$ 84.74	\$144.84	\$124.88	\$191.64	\$165.00	\$238.41	\$205.13
56	\$ 52.45	\$ 44.59	\$ 76.86	\$ 64.64	\$100.31	\$ 84.68	\$148.16	\$124.82	\$196.02	\$164.90	\$243.87	\$205.02
57	\$ 53.08	\$ 44.96	\$ 77.77	\$ 65.21	\$101.51	\$ 85.44	\$149.96	\$125.95	\$198.39	\$166.45	\$246.83	\$206.94
58	\$ 54.95	\$ 46.39	\$ 80.55	\$ 67.36	\$105.14	\$ 88.32	\$155.39	\$130.25	\$205.63	\$172.17	\$255.85	\$214.10
59	\$ 56.36	\$ 47.75	\$ 82.68	\$ 69.41	\$107.98	\$ 91.05	\$159.58	\$134.34	\$211.19	\$177.65	\$262.79	\$220.93
60	\$ 58.08	\$ 48.93	\$ 85.24	\$ 71.12	\$111.36	\$ 93.31	\$164.62	\$137.69	\$217.88	\$182.10	\$271.15	\$226.50
61	\$ 59.76	\$ 50.46	\$ 87.76	\$ 73.38	\$114.67	\$ 96.31	\$169.56	\$142.18	\$224.46	\$188.06	\$279.36	\$233.94
62	\$ 61.47	\$ 51.88	\$ 90.31	\$ 75.49	\$117.99	\$ 99.12	\$174.51	\$146.37	\$231.07	\$193.62	\$287.59	\$240.88
63	\$ 63.58	\$ 53.65	\$ 93.43	\$ 78.13	\$122.14	\$102.62	\$180.67	\$151.59	\$239.21	\$200.57	\$297.76	\$249.54
64	\$ 65.57	\$ 55.31	\$ 96.41	\$ 80.59	\$126.03	\$105.88	\$186.47	\$156.47	\$246.92	\$207.05	\$307.36	\$257.62
65	\$ 67.45	\$ 56.96	\$ 99.18	\$ 83.07	\$129.68	\$109.17	\$191.92	\$161.37	\$254.17	\$213.58	\$316.41	\$265.76
66	\$ 69.70	\$ 58.58	\$102.60	\$ 85.48	\$134.23	\$112.37	\$198.76	\$166.15	\$263.29	\$219.96	\$327.83	\$273.76
67	\$ 71.54	\$ 60.36	\$105.41	\$ 88.16	\$137.94	\$115.95	\$204.33	\$171.51	\$270.73	\$227.07	\$337.14	\$282.63
68	\$ 73.13	\$ 61.83	\$107.80	\$ 90.37	\$141.14	\$118.87	\$209.15	\$175.88	\$277.17	\$232.89	\$345.18	\$289.90
69	\$ 74.43	\$ 63.18	\$109.80	\$ 92.35	\$143.77	\$121.51	\$213.11	\$179.83	\$282.47	\$238.16	\$351.80	\$296.50
70	\$ 75.48	\$ 64.94	\$111.39	\$ 94.96	\$145.90	\$124.98	\$216.33	\$185.04	\$286.76	\$245.09	\$357.19	\$305.14
71	\$ 76.54	\$ 66.27	\$113.02	\$ 96.94	\$148.06	\$127.63	\$219.57	\$188.99	\$291.10	\$250.35	\$362.63	\$311.72
72	\$ 78.00	\$ 67.97	\$115.25	\$ 99.50	\$151.03	\$131.02	\$224.06	\$194.07	\$297.08	\$257.12	\$370.11	\$320.18
73	\$ 80.87	\$ 70.55	\$119.57	\$103.37	\$156.76	\$136.17	\$232.65	\$201.78	\$308.55	\$267.40	\$384.44	\$333.01
74	\$ 83.61	\$ 72.99	\$123.72	\$107.02	\$162.25	\$141.05	\$240.90	\$209.07	\$319.54	\$277.11	\$398.18	\$345.14
75	\$ 86.02	\$ 75.38	\$127.36	\$110.58	\$167.06	\$145.80	\$248.09	\$216.22	\$329.13	\$286.63	\$410.16	\$357.05
76	\$ 89.69	\$ 77.63	\$132.88	\$113.99	\$174.37	\$150.34	\$259.08	\$223.05	\$343.76	\$295.76	\$428.45	\$368.48
77	\$ 96.82	\$ 82.91	\$143.62	\$121.90	\$188.59	\$160.89	\$280.36	\$238.87	\$372.14	\$316.86	\$463.93	\$394.84
78	\$104.02	\$ 88.72	\$154.49	\$130.62	\$202.97	\$172.52	\$301.93	\$256.33	\$400.88	\$340.13	\$499.83	\$423.94
79	\$111.21	\$ 94.23	\$165.31	\$138.89	\$217.31	\$183.55	\$323.41	\$272.86	\$429.49	\$362.17	\$535.57	\$451.50
80	\$118.48	\$100.53	\$176.28	\$148.33	\$231.80	\$196.13	\$345.13	\$291.75	\$458.46	\$387.36	\$571.79	\$482.98

For use in Florida only. Please refer to required forms list for appropriate brochure for each state. Multiply monthly rate for age by 12 to determine annual rate.

Whole Life Monthly Premiums – Male – MONTANA

Issue Age	BANK DRAFT MONTHLY PREMIUMS								
	\$2,000	\$3,000	\$4,000	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000
40	\$17.01	\$23.43	\$29.85	\$ 36.27	\$ 52.35	\$ 68.07	\$ 99.86	\$131.66	\$163.46
41	\$17.25	\$23.79	\$30.33	\$ 36.87	\$ 53.24	\$ 69.27	\$101.66	\$134.06	\$166.46
42	\$17.49	\$24.15	\$30.82	\$ 37.48	\$ 54.16	\$ 70.48	\$103.48	\$136.48	\$169.48
43	\$17.73	\$24.51	\$31.30	\$ 38.08	\$ 55.06	\$ 71.67	\$105.28	\$138.88	\$172.48
44	\$17.97	\$24.87	\$31.78	\$ 38.68	\$ 55.97	\$ 72.89	\$107.09	\$141.29	\$175.50
45	\$18.21	\$25.23	\$32.26	\$ 39.28	\$ 56.87	\$ 74.09	\$108.89	\$143.68	\$178.49
46	\$18.47	\$25.62	\$32.77	\$ 39.92	\$ 57.83	\$ 75.37	\$110.81	\$146.24	\$181.69
47	\$18.70	\$25.97	\$33.23	\$ 40.50	\$ 58.72	\$ 76.55	\$112.58	\$148.61	\$184.66
48	\$19.16	\$26.66	\$34.16	\$ 41.66	\$ 60.44	\$ 78.86	\$116.03	\$153.20	\$190.39
49	\$19.36	\$26.96	\$34.56	\$ 42.16	\$ 61.19	\$ 79.84	\$117.52	\$155.18	\$192.87
50	\$19.54	\$27.23	\$34.92	\$ 42.61	\$ 61.89	\$ 80.74	\$118.88	\$157.01	\$195.13
51	\$20.00	\$27.92	\$35.83	\$ 43.75	\$ 63.59	\$ 83.02	\$122.28	\$161.56	\$200.82
52	\$20.43	\$28.56	\$36.69	\$ 44.82	\$ 65.19	\$ 85.14	\$125.48	\$165.81	\$206.14
53	\$20.93	\$29.32	\$37.70	\$ 46.08	\$ 67.10	\$ 87.69	\$129.29	\$170.90	\$212.51
54	\$21.30	\$29.87	\$38.44	\$ 47.00	\$ 68.48	\$ 89.52	\$132.04	\$174.56	\$217.07
55	\$21.74	\$30.52	\$39.31	\$ 48.09	\$ 70.13	\$ 91.68	\$135.26	\$178.86	\$222.44
56	\$22.08	\$31.03	\$39.99	\$ 48.94	\$ 71.38	\$ 93.33	\$137.74	\$182.14	\$226.54
57	\$22.22	\$31.25	\$40.28	\$ 49.31	\$ 71.92	\$ 94.05	\$138.82	\$183.57	\$228.32
58	\$22.83	\$32.16	\$41.49	\$ 50.82	\$ 74.18	\$ 97.03	\$143.27	\$189.49	\$235.72
59	\$23.26	\$32.81	\$42.35	\$ 51.90	\$ 75.81	\$ 99.20	\$146.50	\$193.81	\$241.10
60	\$23.90	\$33.77	\$43.64	\$ 53.51	\$ 78.18	\$102.33	\$151.16	\$199.99	\$248.83
61	\$24.54	\$34.73	\$44.92	\$ 55.11	\$ 80.57	\$105.49	\$155.88	\$206.26	\$256.65
62	\$25.10	\$35.56	\$46.03	\$ 56.50	\$ 82.64	\$108.20	\$159.91	\$211.64	\$263.36
63	\$25.80	\$36.61	\$47.43	\$ 58.24	\$ 85.23	\$111.64	\$165.02	\$218.42	\$271.80
64	\$26.37	\$37.47	\$48.57	\$ 59.66	\$ 87.34	\$114.41	\$169.16	\$223.92	\$278.66
65	\$26.98	\$38.38	\$49.78	\$ 61.19	\$ 89.61	\$117.41	\$173.62	\$229.85	\$286.05
66	\$27.89	\$39.76	\$51.62	\$ 63.49	\$ 93.06	\$121.99	\$180.50	\$239.01	\$297.54
67	\$28.69	\$40.95	\$53.22	\$ 65.48	\$ 96.08	\$126.00	\$186.52	\$247.03	\$307.55
68	\$29.39	\$42.00	\$54.62	\$ 67.23	\$ 98.71	\$129.50	\$191.76	\$254.02	\$316.29
69	\$29.92	\$42.79	\$55.67	\$ 68.54	\$100.67	\$132.10	\$195.67	\$259.25	\$322.82
70	\$30.36	\$43.45	\$56.54	\$ 69.64	\$102.32	\$134.31	\$199.00	\$263.67	\$328.35
71	\$30.82	\$44.15	\$57.47	\$ 70.80	\$104.08	\$136.64	\$202.49	\$268.34	\$334.19
72	\$31.44	\$45.08	\$58.71	\$ 72.35	\$106.42	\$139.76	\$207.17	\$274.57	\$341.99
73	\$32.65	\$46.89	\$61.13	\$ 75.37	\$110.96	\$145.79	\$216.21	\$286.63	\$357.05
74	\$33.82	\$48.65	\$63.47	\$ 78.30	\$115.37	\$151.65	\$224.98	\$298.32	\$371.66
75	\$34.63	\$49.86	\$65.10	\$ 80.33	\$118.41	\$155.68	\$231.04	\$306.39	\$381.74
76	\$35.96	\$51.86	\$67.76	\$ 83.66	\$123.43	\$162.35	\$241.06	\$319.76	\$398.46
77	\$38.44	\$55.58	\$72.72	\$ 89.86	\$132.76	\$174.74	\$259.62	\$344.50	\$429.38
78	\$41.05	\$59.49	\$77.93	\$ 96.37	\$142.55	\$187.75	\$279.13	\$370.51	\$461.88
79	\$43.59	\$63.30	\$83.01	\$102.72	\$152.10	\$200.43	\$298.13	\$395.83	\$493.54
80	\$46.30	\$67.37	\$88.44	\$109.51	\$162.30	\$213.96	\$318.44	\$422.91	\$527.38

These rates are applicable in MONTANA ONLY.

Multiply monthly rate for age by 12 to determine annual rate.

Whole Life Monthly Premiums – Female – MONTANA

Issue Age	BANK DRAFT MONTHLY PREMIUMS								
	\$2,000	\$3,000	\$4,000	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000
40	\$15.72	\$21.50	\$27.28	\$ 33.06	\$ 47.53	\$ 61.68	\$ 90.29	\$118.91	\$147.53
41	\$16.20	\$22.22	\$28.24	\$ 34.26	\$ 49.32	\$ 64.06	\$ 93.86	\$123.67	\$153.47
42	\$16.60	\$22.82	\$29.04	\$ 35.26	\$ 50.83	\$ 66.06	\$ 96.86	\$127.66	\$158.46
43	\$17.01	\$23.43	\$29.85	\$ 36.27	\$ 52.34	\$ 68.07	\$ 99.89	\$131.69	\$163.50
44	\$17.42	\$24.05	\$30.67	\$ 37.30	\$ 53.90	\$ 70.14	\$102.98	\$135.81	\$168.65
45	\$17.93	\$24.81	\$31.69	\$ 38.58	\$ 55.81	\$ 72.69	\$106.79	\$140.89	\$175.00
46	\$18.28	\$25.34	\$32.39	\$ 39.45	\$ 57.12	\$ 74.42	\$109.38	\$144.35	\$179.32
47	\$18.60	\$25.82	\$33.04	\$ 40.26	\$ 58.36	\$ 76.07	\$111.86	\$147.65	\$183.46
48	\$19.06	\$26.51	\$33.96	\$ 41.41	\$ 60.07	\$ 78.36	\$115.28	\$152.21	\$189.15
49	\$19.36	\$26.96	\$34.56	\$ 42.16	\$ 61.19	\$ 79.84	\$117.52	\$155.18	\$192.87
50	\$19.54	\$27.23	\$34.92	\$ 42.61	\$ 61.89	\$ 80.74	\$118.88	\$157.01	\$195.13
51	\$20.00	\$27.92	\$35.83	\$ 43.75	\$ 63.59	\$ 83.02	\$122.28	\$161.56	\$200.82
52	\$20.43	\$28.56	\$36.69	\$ 44.82	\$ 65.19	\$ 85.14	\$125.48	\$165.81	\$206.14
53	\$20.93	\$29.32	\$37.70	\$ 46.08	\$ 67.10	\$ 87.69	\$129.29	\$170.90	\$212.51
54	\$21.30	\$29.87	\$38.44	\$ 47.00	\$ 68.48	\$ 89.52	\$132.04	\$174.56	\$217.07
55	\$21.62	\$30.35	\$39.07	\$ 47.80	\$ 69.69	\$ 91.10	\$134.39	\$177.70	\$220.99
56	\$21.71	\$30.48	\$39.26	\$ 48.03	\$ 70.01	\$ 91.52	\$135.02	\$178.50	\$222.00
57	\$21.97	\$30.87	\$39.78	\$ 48.68	\$ 70.98	\$ 92.80	\$136.94	\$181.06	\$225.19
58	\$22.70	\$31.96	\$41.23	\$ 50.49	\$ 73.69	\$ 96.38	\$142.29	\$188.20	\$234.10
59	\$23.40	\$33.01	\$42.62	\$ 52.24	\$ 76.32	\$ 99.88	\$147.51	\$195.15	\$242.78
60	\$23.90	\$33.77	\$43.64	\$ 53.51	\$ 78.18	\$102.33	\$151.16	\$199.99	\$248.83
61	\$24.54	\$34.73	\$44.92	\$ 55.11	\$ 80.57	\$105.49	\$155.88	\$206.26	\$256.65
62	\$25.26	\$35.80	\$46.34	\$ 56.89	\$ 83.22	\$108.98	\$161.08	\$213.19	\$265.30
63	\$26.13	\$37.11	\$48.09	\$ 59.07	\$ 86.46	\$113.28	\$167.48	\$221.69	\$275.89
64	\$27.06	\$38.51	\$49.95	\$ 61.40	\$ 89.94	\$117.86	\$174.32	\$230.78	\$287.24
65	\$27.89	\$39.75	\$51.61	\$ 63.47	\$ 93.03	\$121.94	\$180.40	\$238.87	\$297.33
66	\$28.48	\$40.64	\$52.80	\$ 64.96	\$ 95.26	\$124.92	\$184.87	\$244.84	\$304.81
67	\$29.11	\$41.58	\$54.05	\$ 66.53	\$ 97.65	\$128.08	\$189.63	\$251.18	\$312.73
68	\$29.62	\$42.34	\$55.06	\$ 67.79	\$ 99.54	\$130.61	\$193.42	\$256.24	\$319.05
69	\$30.15	\$43.14	\$56.14	\$ 69.13	\$101.56	\$133.28	\$197.43	\$261.59	\$325.74
70	\$30.85	\$44.20	\$57.54	\$ 70.89	\$104.19	\$136.79	\$202.71	\$268.62	\$334.53
71	\$31.35	\$44.94	\$58.53	\$ 72.12	\$106.06	\$139.27	\$206.42	\$273.57	\$340.72
72	\$32.00	\$45.91	\$59.82	\$ 73.74	\$108.51	\$142.52	\$211.31	\$280.09	\$348.88
73	\$32.94	\$47.33	\$61.72	\$ 76.11	\$112.06	\$147.25	\$218.39	\$289.54	\$360.68
74	\$33.82	\$48.65	\$63.47	\$ 78.30	\$115.37	\$151.65	\$224.98	\$298.32	\$371.66
75	\$34.96	\$50.35	\$65.74	\$ 81.14	\$119.62	\$157.30	\$233.45	\$309.61	\$385.76
76	\$35.96	\$51.86	\$67.76	\$ 83.66	\$123.43	\$162.35	\$241.06	\$319.76	\$398.46
77	\$38.44	\$55.58	\$72.72	\$ 89.86	\$132.76	\$174.74	\$259.62	\$344.50	\$429.38
78	\$41.05	\$59.49	\$77.93	\$ 96.37	\$142.55	\$187.75	\$279.13	\$370.51	\$461.88
79	\$43.59	\$63.30	\$83.01	\$102.72	\$152.10	\$200.43	\$298.13	\$395.83	\$493.54
80	\$46.30	\$67.37	\$88.44	\$109.51	\$162.30	\$213.96	\$318.44	\$422.91	\$527.38

These rates are applicable in MONTANA ONLY.

Multiply monthly rate for age by 12 to determine annual rate.

Whole Life Monthly Premiums – WASHINGTON

Issue Age	BANK DRAFT MONTHLY PREMIUMS											
	\$5,000		\$7,500		\$10,000		\$15,000		\$20,000		\$25,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
40	\$ 38.93	\$ 30.67	\$ 56.51	\$ 43.79	\$ 73.37	\$ 56.92	\$107.82	\$ 83.13	\$142.26	\$109.36	\$176.72	\$135.59
41	\$ 39.59	\$ 31.76	\$ 57.50	\$ 45.41	\$ 74.72	\$ 59.05	\$109.82	\$ 86.35	\$144.95	\$113.66	\$180.05	\$140.97
42	\$ 40.26	\$ 32.66	\$ 58.50	\$ 46.77	\$ 76.05	\$ 60.86	\$111.84	\$ 89.05	\$147.62	\$117.25	\$183.41	\$145.46
43	\$ 40.94	\$ 33.56	\$ 59.52	\$ 48.12	\$ 77.37	\$ 62.68	\$113.82	\$ 91.80	\$150.27	\$120.91	\$186.72	\$150.02
44	\$ 41.60	\$ 34.50	\$ 60.53	\$ 49.53	\$ 78.71	\$ 64.55	\$115.83	\$ 94.59	\$152.94	\$124.63	\$190.07	\$154.67
45	\$ 42.26	\$ 35.66	\$ 61.53	\$ 51.24	\$ 80.06	\$ 66.84	\$117.83	\$ 98.03	\$155.60	\$129.21	\$193.40	\$160.39
46	\$ 42.80	\$ 36.60	\$ 62.36	\$ 52.66	\$ 81.14	\$ 68.73	\$119.46	\$100.85	\$157.79	\$132.96	\$196.11	\$165.09
47	\$ 43.29	\$ 37.49	\$ 63.11	\$ 54.00	\$ 82.13	\$ 70.54	\$120.96	\$103.54	\$159.77	\$136.57	\$198.60	\$169.61
48	\$ 44.34	\$ 38.74	\$ 64.67	\$ 55.88	\$ 84.23	\$ 73.02	\$124.07	\$107.28	\$163.94	\$141.55	\$203.82	\$175.80
49	\$ 44.75	\$ 39.57	\$ 65.28	\$ 57.11	\$ 85.01	\$ 74.66	\$125.28	\$109.76	\$165.54	\$144.83	\$205.82	\$179.93
50	\$ 45.11	\$ 40.11	\$ 65.84	\$ 57.95	\$ 85.74	\$ 75.74	\$126.38	\$111.39	\$167.00	\$147.02	\$207.62	\$182.64
51	\$ 46.41	\$ 41.09	\$ 67.80	\$ 59.39	\$ 88.35	\$ 77.69	\$130.28	\$114.29	\$172.22	\$150.90	\$214.14	\$187.50
52	\$ 47.64	\$ 42.00	\$ 69.65	\$ 60.74	\$ 90.78	\$ 79.50	\$133.95	\$117.00	\$177.11	\$154.52	\$220.25	\$192.03
53	\$ 48.77	\$ 43.40	\$ 71.36	\$ 62.85	\$ 93.08	\$ 82.31	\$137.37	\$121.22	\$181.67	\$160.14	\$225.96	\$199.07
54	\$ 49.83	\$ 44.18	\$ 72.96	\$ 64.01	\$ 95.19	\$ 83.85	\$140.55	\$123.53	\$185.90	\$163.22	\$231.26	\$202.89
55	\$ 51.30	\$ 44.61	\$ 75.18	\$ 64.67	\$ 98.09	\$ 84.74	\$144.84	\$124.88	\$191.64	\$165.00	\$238.41	\$205.13
56	\$ 52.45	\$ 44.59	\$ 76.86	\$ 64.64	\$100.31	\$ 84.68	\$148.16	\$124.82	\$196.02	\$164.90	\$243.87	\$205.02
57	\$ 53.08	\$ 44.96	\$ 77.77	\$ 65.21	\$101.51	\$ 85.44	\$149.96	\$125.95	\$198.39	\$166.45	\$246.83	\$206.94
58	\$ 54.95	\$ 46.39	\$ 80.55	\$ 67.36	\$105.14	\$ 88.32	\$155.39	\$130.25	\$205.63	\$172.17	\$255.85	\$214.10
59	\$ 56.36	\$ 47.75	\$ 82.68	\$ 69.41	\$107.98	\$ 91.05	\$159.58	\$134.34	\$211.19	\$177.65	\$262.79	\$220.93
60	\$ 58.08	\$ 48.93	\$ 85.24	\$ 71.12	\$111.36	\$ 93.31	\$164.62	\$137.69	\$217.88	\$182.10	\$271.15	\$226.50
61	\$ 59.76	\$ 50.46	\$ 87.76	\$ 73.38	\$114.67	\$ 96.31	\$169.56	\$142.18	\$224.46	\$188.06	\$279.36	\$233.94
62	\$ 61.47	\$ 51.88	\$ 90.31	\$ 75.49	\$117.99	\$ 99.12	\$174.51	\$146.37	\$231.07	\$193.62	\$287.59	\$240.88
63	\$ 63.58	\$ 53.65	\$ 93.43	\$ 78.13	\$122.14	\$102.62	\$180.67	\$151.59	\$239.21	\$200.57	\$297.76	\$249.54
64	\$ 65.57	\$ 55.31	\$ 96.41	\$ 80.59	\$126.03	\$105.88	\$186.47	\$156.47	\$246.92	\$207.05	\$307.36	\$257.62
65	\$ 67.45	\$ 56.96	\$ 99.18	\$ 83.07	\$129.68	\$109.17	\$191.92	\$161.37	\$254.17	\$213.58	\$316.41	\$265.76
66	\$ 69.70	\$ 58.58	\$102.60	\$ 85.48	\$134.23	\$112.37	\$198.76	\$166.15	\$263.29	\$219.96	\$327.83	\$273.76
67	\$ 71.54	\$ 60.36	\$105.41	\$ 88.16	\$137.94	\$115.95	\$204.33	\$171.51	\$270.73	\$227.07	\$337.14	\$282.63
68	\$ 73.13	\$ 61.83	\$107.80	\$ 90.37	\$141.14	\$118.87	\$209.15	\$175.88	\$277.17	\$232.89	\$345.18	\$289.90
69	\$ 74.43	\$ 63.18	\$109.80	\$ 92.35	\$143.77	\$121.51	\$213.11	\$179.83	\$282.47	\$238.16	\$351.80	\$296.50
70	\$ 75.48	\$ 64.94	\$111.39	\$ 94.96	\$145.90	\$124.98	\$216.33	\$185.04	\$286.76	\$245.09	\$357.19	\$305.14
71	\$ 76.54	\$ 66.27	\$113.02	\$ 96.94	\$148.06	\$127.63	\$219.57	\$188.99	\$291.10	\$250.35	\$362.63	\$311.72
72	\$ 78.00	\$ 67.97	\$115.25	\$ 99.50	\$151.03	\$131.02	\$224.06	\$194.07	\$297.08	\$257.12	\$370.11	\$320.18
73	\$ 80.87	\$ 70.55	\$119.57	\$103.37	\$156.76	\$136.17	\$232.65	\$201.78	\$308.55	\$267.40	\$384.44	\$333.01
74	\$ 83.61	\$ 72.99	\$123.72	\$107.02	\$162.25	\$141.05	\$240.90	\$209.07	\$319.54	\$277.11	\$398.18	\$345.14
75	\$ 86.02	\$ 75.38	\$127.36	\$110.58	\$167.06	\$145.80	\$248.09	\$216.22	\$329.13	\$286.63	\$410.16	\$357.05
76	\$ 89.69	\$ 77.63	\$132.88	\$113.99	\$174.37	\$150.34	\$259.08	\$223.05	\$343.76	\$295.76	\$428.45	\$368.48
77	\$ 96.82	\$ 82.91	\$143.62	\$121.90	\$188.59	\$160.89	\$280.36	\$238.87	\$372.14	\$316.86	\$463.93	\$394.84
78	\$104.02	\$ 88.72	\$154.49	\$130.62	\$202.97	\$172.52	\$301.93	\$256.33	\$400.88	\$340.13	\$499.83	\$423.94
79	\$111.21	\$ 94.23	\$165.31	\$138.89	\$217.31	\$183.55	\$323.41	\$272.86	\$429.49	\$362.17	\$535.57	\$451.50
80	\$118.48	\$100.53	\$176.28	\$148.33	\$231.80	\$196.13	\$345.13	\$291.75	\$458.46	\$387.36	\$571.79	\$482.98

For use in Washington only. Please refer to required forms list for appropriate brochure for each state. Multiply monthly rate for age by 12 to determine annual rate.

Whole Life Monthly Premiums – Male - CALIFORNIA

Issue Age	BANK DRAFT MONTHLY PREMIUMS								
	\$2,000	\$3,000	\$4,000	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000
40	\$18.07	\$25.02	\$31.97	\$ 38.93	\$ 56.51	\$ 73.37	\$107.82	\$142.26	\$176.72
41	\$18.33	\$25.42	\$32.50	\$ 39.59	\$ 57.50	\$ 74.72	\$109.82	\$144.95	\$180.05
42	\$18.60	\$25.82	\$33.04	\$ 40.26	\$ 58.50	\$ 76.05	\$111.84	\$147.62	\$183.41
43	\$18.87	\$26.23	\$33.58	\$ 40.94	\$ 59.52	\$ 77.37	\$113.82	\$150.27	\$186.72
44	\$19.14	\$26.62	\$34.11	\$ 41.60	\$ 60.53	\$ 78.71	\$115.83	\$152.94	\$190.07
45	\$19.40	\$27.02	\$34.64	\$ 42.26	\$ 61.53	\$ 80.06	\$117.83	\$155.60	\$193.40
46	\$19.62	\$27.34	\$35.07	\$ 42.80	\$ 62.36	\$ 81.14	\$119.46	\$157.79	\$196.11
47	\$19.82	\$27.64	\$35.47	\$ 43.29	\$ 63.11	\$ 82.13	\$120.96	\$159.77	\$198.60
48	\$20.24	\$28.27	\$36.31	\$ 44.34	\$ 64.67	\$ 84.23	\$124.07	\$163.94	\$203.82
49	\$20.40	\$28.51	\$36.63	\$ 44.75	\$ 65.28	\$ 85.01	\$125.28	\$165.54	\$205.82
50	\$20.54	\$28.73	\$36.92	\$ 45.11	\$ 65.84	\$ 85.74	\$126.38	\$167.00	\$207.62
51	\$21.06	\$29.51	\$37.96	\$ 46.41	\$ 67.80	\$ 88.35	\$130.28	\$172.22	\$214.14
52	\$21.56	\$30.25	\$38.95	\$ 47.64	\$ 69.65	\$ 90.78	\$133.95	\$177.11	\$220.25
53	\$22.01	\$30.93	\$39.85	\$ 48.77	\$ 71.36	\$ 93.08	\$137.37	\$181.67	\$225.96
54	\$22.43	\$31.56	\$40.70	\$ 49.83	\$ 72.96	\$ 95.19	\$140.55	\$185.90	\$231.26
55	\$23.02	\$32.45	\$41.87	\$ 51.30	\$ 75.18	\$ 98.09	\$144.84	\$191.64	\$238.41
56	\$23.48	\$33.13	\$42.79	\$ 52.45	\$ 76.86	\$100.31	\$148.16	\$196.02	\$243.87
57	\$23.73	\$33.51	\$43.29	\$ 53.08	\$ 77.77	\$101.51	\$149.96	\$198.39	\$246.83
58	\$24.48	\$34.64	\$44.79	\$ 54.95	\$ 80.55	\$105.14	\$155.39	\$205.63	\$255.85
59	\$25.04	\$35.48	\$45.92	\$ 56.36	\$ 82.68	\$107.98	\$159.58	\$211.19	\$262.79
60	\$25.73	\$36.52	\$47.30	\$ 58.08	\$ 85.24	\$111.36	\$164.62	\$217.88	\$271.15
61	\$26.40	\$37.52	\$48.64	\$ 59.76	\$ 87.76	\$114.67	\$169.56	\$224.46	\$279.36
62	\$27.09	\$38.55	\$50.01	\$ 61.47	\$ 90.31	\$117.99	\$174.51	\$231.07	\$287.59
63	\$27.93	\$39.81	\$51.70	\$ 63.58	\$ 93.43	\$122.14	\$180.67	\$239.21	\$297.76
64	\$28.73	\$41.01	\$53.29	\$ 65.57	\$ 96.41	\$126.03	\$186.47	\$246.92	\$307.36
65	\$29.48	\$42.13	\$54.79	\$ 67.45	\$ 99.18	\$129.68	\$191.92	\$254.17	\$316.41
66	\$30.38	\$43.49	\$56.60	\$ 69.70	\$102.60	\$134.23	\$198.76	\$263.29	\$327.83
67	\$31.12	\$44.59	\$58.06	\$ 71.54	\$105.41	\$137.94	\$204.33	\$270.73	\$337.14
68	\$31.75	\$45.55	\$59.34	\$ 73.13	\$107.80	\$141.14	\$209.15	\$277.17	\$345.18
69	\$32.27	\$46.33	\$60.38	\$ 74.43	\$109.80	\$143.77	\$213.11	\$282.47	\$351.80
70	\$32.69	\$46.95	\$61.21	\$ 75.48	\$111.39	\$145.90	\$216.33	\$286.76	\$357.19
71	\$33.12	\$47.59	\$62.06	\$ 76.54	\$113.02	\$148.06	\$219.57	\$291.10	\$362.63
72	\$33.70	\$48.47	\$63.24	\$ 78.00	\$115.25	\$151.03	\$224.06	\$297.08	\$370.11
73	\$34.85	\$50.19	\$65.53	\$ 80.87	\$119.57	\$156.76	\$232.65	\$308.55	\$384.44
74	\$35.94	\$51.83	\$67.72	\$ 83.61	\$123.72	\$162.25	\$240.90	\$319.54	\$398.18
75	\$36.91	\$53.28	\$69.65	\$ 86.02	\$127.36	\$167.06	\$248.09	\$329.13	\$410.16
76	\$38.38	\$55.48	\$72.58	\$ 89.69	\$132.88	\$174.37	\$259.08	\$343.76	\$428.45
77	\$41.23	\$59.76	\$78.29	\$ 96.82	\$143.62	\$188.59	\$280.36	\$372.14	\$463.93
78	\$44.11	\$64.08	\$84.05	\$104.02	\$154.49	\$202.97	\$301.93	\$400.88	\$499.83
79	\$46.98	\$68.39	\$89.80	\$111.21	\$165.31	\$217.31	\$323.41	\$429.49	\$535.57
80	\$49.89	\$72.75	\$95.62	\$118.48	\$176.28	\$231.80	\$345.13	\$458.46	\$571.79

These rates may not be applicable in all states. Please refer to required forms list for appropriate brochure for each state. Multiply monthly rate for age by 12 to determine annual rate.

FOR USE IN CALIFORNIA ONLY

Whole Life Monthly Premiums – Female - CALIFORNIA

Issue Age	BANK DRAFT MONTHLY PREMIUMS								
	\$2,000	\$3,000	\$4,000	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000
40	\$14.77	\$20.07	\$25.37	\$ 30.67	\$ 43.79	\$ 56.92	\$ 83.13	\$109.36	\$135.59
41	\$15.20	\$20.72	\$26.24	\$ 31.76	\$ 45.41	\$ 59.05	\$ 86.35	\$113.66	\$140.97
42	\$15.56	\$21.26	\$26.96	\$ 32.66	\$ 46.77	\$ 60.86	\$ 89.05	\$117.25	\$145.46
43	\$15.93	\$21.81	\$27.68	\$ 33.56	\$ 48.12	\$ 62.68	\$ 91.80	\$120.91	\$150.02
44	\$16.30	\$22.37	\$28.43	\$ 34.50	\$ 49.53	\$ 64.55	\$ 94.59	\$124.63	\$154.67
45	\$16.76	\$23.06	\$29.36	\$ 35.66	\$ 51.24	\$ 66.84	\$ 98.03	\$129.21	\$160.39
46	\$17.14	\$23.63	\$30.11	\$ 36.60	\$ 52.66	\$ 68.73	\$100.85	\$132.96	\$165.09
47	\$17.50	\$24.16	\$30.82	\$ 37.49	\$ 54.00	\$ 70.54	\$103.54	\$136.57	\$169.61
48	\$18.00	\$24.91	\$31.82	\$ 38.74	\$ 55.88	\$ 73.02	\$107.28	\$141.55	\$175.80
49	\$18.33	\$25.41	\$32.49	\$ 39.57	\$ 57.11	\$ 74.66	\$109.76	\$144.83	\$179.93
50	\$18.54	\$25.73	\$32.92	\$ 40.11	\$ 57.95	\$ 75.74	\$111.39	\$147.02	\$182.64
51	\$18.93	\$26.32	\$33.70	\$ 41.09	\$ 59.39	\$ 77.69	\$114.29	\$150.90	\$187.50
52	\$19.30	\$26.87	\$34.43	\$ 42.00	\$ 60.74	\$ 79.50	\$117.00	\$154.52	\$192.03
53	\$19.86	\$27.70	\$35.55	\$ 43.40	\$ 62.85	\$ 82.31	\$121.22	\$160.14	\$199.07
54	\$20.17	\$28.17	\$36.17	\$ 44.18	\$ 64.01	\$ 83.85	\$123.53	\$163.22	\$202.89
55	\$20.34	\$28.43	\$36.52	\$ 44.61	\$ 64.67	\$ 84.74	\$124.88	\$165.00	\$205.13
56	\$20.34	\$28.42	\$36.51	\$ 44.59	\$ 64.64	\$ 84.68	\$124.82	\$164.90	\$205.02
57	\$20.48	\$28.64	\$36.80	\$ 44.96	\$ 65.21	\$ 85.44	\$125.95	\$166.45	\$206.94
58	\$21.06	\$29.50	\$37.94	\$ 46.39	\$ 67.36	\$ 88.32	\$130.25	\$172.17	\$214.10
59	\$21.60	\$30.32	\$39.04	\$ 47.75	\$ 69.41	\$ 91.05	\$134.34	\$177.65	\$220.93
60	\$22.07	\$31.02	\$39.98	\$ 48.93	\$ 71.12	\$ 93.31	\$137.69	\$182.10	\$226.50
61	\$22.68	\$31.94	\$41.20	\$ 50.46	\$ 73.38	\$ 96.31	\$142.18	\$188.06	\$233.94
62	\$23.25	\$32.79	\$42.34	\$ 51.88	\$ 75.49	\$ 99.12	\$146.37	\$193.62	\$240.88
63	\$23.96	\$33.85	\$43.75	\$ 53.65	\$ 78.13	\$102.62	\$151.59	\$200.57	\$249.54
64	\$24.62	\$34.85	\$45.08	\$ 55.31	\$ 80.59	\$105.88	\$156.47	\$207.05	\$257.62
65	\$25.28	\$35.85	\$46.40	\$ 56.96	\$ 83.07	\$109.17	\$161.37	\$213.58	\$265.76
66	\$25.93	\$36.82	\$47.70	\$ 58.58	\$ 85.48	\$112.37	\$166.15	\$219.96	\$273.76
67	\$26.64	\$37.88	\$49.12	\$ 60.36	\$ 88.16	\$115.95	\$171.51	\$227.07	\$282.63
68	\$27.23	\$38.77	\$50.30	\$ 61.83	\$ 90.37	\$118.87	\$175.88	\$232.89	\$289.90
69	\$27.77	\$39.58	\$51.38	\$ 63.18	\$ 92.35	\$121.51	\$179.83	\$238.16	\$296.50
70	\$28.47	\$40.63	\$52.78	\$ 64.94	\$ 94.96	\$124.98	\$185.04	\$245.09	\$305.14
71	\$29.01	\$41.43	\$53.85	\$ 66.27	\$ 96.94	\$127.63	\$188.99	\$250.35	\$311.72
72	\$29.69	\$42.45	\$55.21	\$ 67.97	\$ 99.50	\$131.02	\$194.07	\$257.12	\$320.18
73	\$30.72	\$44.00	\$57.28	\$ 70.55	\$103.37	\$136.17	\$201.78	\$267.40	\$333.01
74	\$31.70	\$45.46	\$59.23	\$ 72.99	\$107.02	\$141.05	\$209.07	\$277.11	\$345.14
75	\$32.65	\$46.90	\$61.14	\$ 75.38	\$110.58	\$145.80	\$216.22	\$286.63	\$357.05
76	\$33.55	\$48.24	\$62.94	\$ 77.63	\$113.99	\$150.34	\$223.05	\$295.76	\$368.48
77	\$35.66	\$51.41	\$67.16	\$ 82.91	\$121.90	\$160.89	\$238.87	\$316.86	\$394.84
78	\$37.99	\$54.90	\$71.81	\$ 88.72	\$130.62	\$172.52	\$256.33	\$340.13	\$423.94
79	\$40.19	\$58.21	\$76.22	\$ 94.23	\$138.89	\$183.55	\$272.86	\$362.17	\$451.50
80	\$42.71	\$61.99	\$81.26	\$100.53	\$148.33	\$196.13	\$291.75	\$387.36	\$482.98

These rates may not be applicable in all states. Please refer to required forms list for appropriate brochure for each state. Multiply monthly rate for age by 12 to determine annual rate.

FOR USE IN CALIFORNIA ONLY