

Client Services (888) 724-4267 Ext. 4610 Producer Resource Center (888) 724-4267 Ext. 4680 www.SagicorLifeUSA.com

Male Rates - Preferred, Standard and Rated Non-Tobacco

·	Death Benefit											
		\$25,000			\$50,000			\$75,000			\$100,000	
AGE	PNT	SNT	RNT	PNT	SNT	RNT	PNT	SNT	RNT	PNT	SNT	RNT
16	\$14.34	\$15.42	\$21.07	\$28.68	\$30.83	\$42.13	\$43.02	\$46.25	\$63.20	\$35.63	\$42.74	\$58.44
17	\$14.35	\$15.43	\$21.08	\$28.69	\$30.85	\$42.15	\$43.04	\$46.28	\$63.23	\$35.65	\$42.76	\$58.47
18	\$14.36	\$15.43	\$21.09	\$28.71	\$30.86	\$42.17	\$43.07	\$46.29	\$63.26	\$35.67	\$42.78	\$58.49
19	\$14.36	\$15.44	\$21.10	\$28.72	\$30.88	\$42.20	\$43.08	\$46.32	\$63.30	\$35.68	\$42.80	\$58.52
20	\$14.37	\$15.45	\$21.11	\$28.73	\$30.89	\$42.22	\$43.10	\$46.34	\$63.33	\$35.70	\$42.82	\$58.55
21	\$14.38	\$15.46	\$21.12	\$28.75	\$30.91	\$42.24	\$43.13	\$46.37	\$63.36	\$35.72	\$42.84	\$58.58
22	\$14.38	\$15.46	\$21.14	\$28.76	\$30.92	\$42.27	\$43.14	\$46.38	\$63.41	\$35.73	\$42.86	\$58.61
23	\$14.39	\$15.47	\$21.15	\$28.77	\$30.94	\$42.29	\$43.16	\$46.41	\$63.44	\$35.75	\$42.88	\$58.64
24	\$14.40	\$15.48	\$21.19	\$28.79	\$30.95	\$42.37	\$43.19	\$46.43	\$63.56	\$35.76	\$42.90	\$59.90
25	\$14.40	\$15.49	\$21.27	\$28.80	\$30.97	\$42.53	\$43.20	\$46.46	\$63.80	\$35.78	\$42.92	\$62.68
26	\$14.84	\$16.14	\$22.07	\$29.67	\$32.28	\$44.14	\$44.51	\$48.42	\$66.21	\$37.63	\$45.61	\$65.41
27	\$15.26	\$16.77	\$22.85	\$30.51	\$33.53	\$45.70	\$45.77	\$50.30	\$68.55	\$39.40	\$48.16	\$68.03
28	\$15.67	\$17.37	\$23.60	\$31.33	\$34.73	\$47.20	\$47.00	\$52.10	\$70.80	\$41.11	\$50.59	\$70.56
29	\$16.06	\$17.94	\$24.32	\$32.12	\$35.88	\$48.63	\$48.18	\$53.82	\$72.95	\$42.75	\$52.91	\$73.00
30	\$16.45	\$18.50	\$25.01	\$32.89	\$36.99	\$50.01	\$49.34	\$55.49	\$75.02	\$44.34	\$55.13	\$75.46
31	\$16.82	\$19.03	\$25.67	\$33.63	\$38.06	\$51.33	\$50.45	\$57.09	\$77.00	\$45.88	\$57.27	\$77.95
32	\$17.18	\$19.55	\$26.31	\$34.36	\$39.10	\$52.62	\$51.54	\$58.65	\$78.93	\$47.37	\$59.32	\$80.65
33	\$17.54	\$20.06	\$26.93	\$35.07	\$40.11	\$53.86	\$52.61	\$60.17	\$80.79	\$48.81	\$61.30	\$83.28
34	\$17.89	\$20.54	\$27.66	\$35.77	\$41.08	\$55.31	\$53.66	\$61.62	\$82.97	\$50.21	\$63.21	\$87.79
35	\$18.22	\$21.02	\$28.46	\$36.44	\$42.03	\$56.92	\$54.66	\$63.05	\$85.38	\$51.57	\$65.06	\$93.54
36	\$18.87	\$22.27	\$30.06	\$37.74	\$44.53	\$60.11	\$56.61	\$66.80	\$90.17	\$53.96	\$69.63	\$99.06
37	\$19.50	\$23.46	\$31.60	\$39.00	\$46.91	\$63.19	\$58.50	\$70.37	\$94.79	\$56.28	\$73.95	\$104.33
38	\$20.12	\$24.59	\$33.07	\$40.23	\$49.17	\$66.14	\$60.35	\$73.76	\$99.21	\$58.53	\$78.06	\$109.38
39	\$20.71	\$25.67	\$34.50	\$41.42	\$51.33	\$68.99	\$62.13	\$77.00	\$103.49	\$60.72	\$81.98	\$114.22
40	\$21.29	\$26.71	\$35.87	\$42.58	\$53.41	\$71.73	\$63.87	\$80.12	\$107.60	\$62.84	\$85.72	\$119.00

^{*} Rates are effective as of March 7, 2015 and are subject to change. The rates above reflect the required monthly premium for the death benefit amounts shown. This is only a quote for the base insurance amount without any riders included.

PNT - Preferred Non-Tobacco

SNT - Standard Non-Tobacco

RNT - Rated Non-Tobacco

Policy Form: ICC101010/1010



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Male Rates - Preferred, Standard and Rated Non-Tobacco

	Death Benefit											
		\$200,000			\$250,000			\$300,000			\$400,000	
AGE	PNT	SNT	RNT	PNT	SNT	RNT	PNT	SNT	RNT	PNT	SNT	RNT
16	\$71.26	\$85.48	\$116.88	\$77.58	\$94.09	\$155.95	\$93.10	\$112.91	\$187.14	\$124.13	\$150.55	\$249.52
17	\$71.30	\$85.52	\$116.94	\$77.62	\$94.14	\$156.03	\$93.15	\$112.97	\$187.24	\$124.20	\$150.63	\$249.65
18	\$71.34	\$85.56	\$116.98	\$77.65	\$94.18	\$156.10	\$93.18	\$113.02	\$187.32	\$124.24	\$150.69	\$249.76
19	\$71.36	\$85.60	\$117.04	\$77.69	\$94.22	\$156.18	\$93.23	\$113.07	\$187.42	\$124.31	\$150.76	\$249.89
20	\$71.40	\$85.64	\$117.10	\$77.72	\$94.27	\$156.26	\$93.27	\$113.13	\$187.52	\$124.36	\$150.84	\$250.02
21	\$71.44	\$85.68	\$117.16	\$77.76	\$94.31	\$156.33	\$93.32	\$113.18	\$187.60	\$124.42	\$150.90	\$250.13
22	\$71.46	\$85.72	\$117.22	\$77.79	\$94.35	\$156.40	\$93.35	\$113.22	\$187.68	\$124.47	\$150.96	\$250.24
23	\$71.50	\$85.76	\$117.28	\$77.83	\$94.39	\$156.48	\$93.40	\$113.27	\$187.78	\$124.53	\$151.03	\$250.37
24	\$71.52	\$85.80	\$119.80	\$77.86	\$94.44	\$156.55	\$93.44	\$113.33	\$187.86	\$124.58	\$151.11	\$250.48
25	\$71.56	\$85.84	\$125.36	\$77.90	\$94.48	\$156.63	\$93.48	\$113.38	\$187.96	\$124.64	\$151.17	\$250.61
26	\$75.26	\$91.22	\$130.82	\$81.86	\$99.38	\$165.83	\$98.24	\$119.26	\$199.00	\$130.98	\$159.01	\$265.33
27	\$78.80	\$96.32	\$136.06	\$85.67	\$104.09	\$174.55	\$102.81	\$124.91	\$209.46	\$137.08	\$166.55	\$279.28
28	\$82.22	\$101.18	\$141.12	\$89.35	\$108.61	\$182.86	\$107.22	\$130.34	\$219.44	\$142.96	\$173.78	\$292.58
29	\$85.50	\$105.82	\$146.00	\$92.91	\$112.96	\$190.79	\$111.50	\$135.56	\$228.95	\$148.66	\$180.74	\$305.27
30	\$88.68	\$110.26	\$150.92	\$96.35	\$117.16	\$198.41	\$115.62	\$140.60	\$238.10	\$154.16	\$187.46	\$317.46
31	\$91.76	\$114.54	\$155.90	\$99.69	\$121.22	\$205.73	\$119.63	\$145.47	\$246.88	\$159.51	\$193.96	\$329.17
32	\$94.74	\$118.64	\$161.30	\$102.93	\$125.14	\$212.79	\$123.52	\$150.17	\$255.35	\$164.69	\$200.23	\$340.47
33	\$97.62	\$122.60	\$166.56	\$106.08	\$128.94	\$219.61	\$127.30	\$154.73	\$263.54	\$169.73	\$206.31	\$351.38
34	\$100.42	\$126.42	\$175.58	\$109.13	\$132.63	\$226.21	\$130.96	\$159.16	\$271.46	\$174.61	\$212.21	\$361.94
35	\$103.14	\$130.12	\$187.08	\$112.11	\$136.21	\$232.62	\$134.54	\$163.46	\$279.15	\$179.38	\$217.94	\$372.20
36	\$107.92	\$139.26	\$198.12	\$119.00	\$146.35	\$251.57	\$142.80	\$175.62	\$301.89	\$190.40	\$234.16	\$402.52
37	\$112.56	\$147.90	\$208.66	\$125.61	\$155.97	\$269.48	\$150.74	\$187.17	\$323.38	\$200.98	\$249.56	\$431.17
38	\$117.06	\$156.12	\$218.76	\$131.98	\$165.12	\$286.47	\$158.38	\$198.15	\$343.77	\$211.17	\$264.20	\$458.36
39	\$121.44	\$163.96	\$228.44	\$138.13	\$173.86	\$302.68	\$165.76	\$208.64	\$363.22	\$221.01	\$278.18	\$484.29
40	\$125.68	\$171.44	\$238.00	\$144.07	\$182.21	\$318.20	\$172.89	\$218.66	\$381.84	\$230.52	\$291.54	\$509.12

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PNT - Preferred Non-Tobacco

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	Death Benefit											
		\$25,000			\$50,000			\$75,000			\$100,000	
AGE	PNT	SNT	RNT	PNT	SNT	RNT	PNT	SNT	RNT	PNT	SNT	RNT
41	\$21.86	\$27.07	\$37.19	\$43.71	\$54.14	\$74.38	\$65.57	\$81.21	\$111.57	\$64.91	\$87.19	\$119.19
42	\$22.41	\$27.41	\$38.47	\$44.81	\$54.82	\$76.94	\$67.22	\$82.23	\$115.41	\$66.92	\$88.52	\$123.69
43	\$22.95	\$28.31	\$39.71	\$45.89	\$56.61	\$79.42	\$68.84	\$84.92	\$119.13	\$68.88	\$91.73	\$128.03
44	\$23.47	\$29.17	\$41.22	\$46.93	\$58.34	\$82.43	\$70.40	\$87.51	\$123.65	\$70.80	\$94.83	\$139.23
45	\$23.98	\$30.01	\$42.76	\$47.96	\$60.02	\$85.52	\$71.94	\$90.03	\$128.28	\$72.66	\$97.83	\$150.49
46	\$25.72	\$31.96	\$45.59	\$51.44	\$63.91	\$91.18	\$77.16	\$95.87	\$136.77	\$79.20	\$105.26	\$161.11
47	\$27.38	\$33.80	\$48.28	\$54.76	\$67.60	\$96.55	\$82.14	\$101.40	\$144.83	\$85.38	\$112.30	\$171.20
48	\$28.96	\$35.57	\$50.83	\$57.92	\$71.13	\$101.65	\$86.88	\$106.70	\$152.48	\$91.26	\$119.00	\$180.82
49	\$30.48	\$37.25	\$53.27	\$60.95	\$74.50	\$106.54	\$91.43	\$111.75	\$159.81	\$96.86	\$125.39	\$190.02
50	\$31.93	\$38.87	\$55.62	\$63.85	\$77.73	\$111.23	\$95.78	\$116.60	\$166.85	\$102.22	\$131.51	\$198.88
51	\$32.58	\$39.64	\$57.88	\$65.16	\$79.27	\$115.75	\$97.74	\$118.91	\$173.63	\$102.57	\$134.61	\$202.03
52	\$33.19	\$41.11	\$60.07	\$66.37	\$82.22	\$120.13	\$99.56	\$123.33	\$180.20	\$107.32	\$140.17	\$210.13
53	\$34.44	\$42.54	\$62.19	\$68.87	\$85.07	\$124.37	\$103.31	\$127.61	\$186.56	\$111.89	\$145.52	\$217.98
54	\$35.64	\$43.91	\$65.44	\$71.28	\$87.82	\$130.87	\$106.92	\$131.73	\$196.31	\$116.30	\$150.70	\$234.74
55	\$36.81	\$45.25	\$68.95	\$73.62	\$90.50	\$137.90	\$110.43	\$135.75	\$206.85	\$120.57	\$155.71	\$250.82
56	\$39.87	\$49.30	\$74.44	\$79.74	\$98.59	\$148.87	\$119.61	\$147.89	\$223.31	\$131.47	\$170.61	\$266.29
57	\$42.77	\$53.09	\$79.80	\$85.53	\$106.18	\$159.59	\$128.30	\$159.27	\$239.39	\$141.79	\$184.58	\$281.24
58	\$45.53	\$56.66	\$84.89	\$91.05	\$113.31	\$169.77	\$136.58	\$169.97	\$254.66	\$151.61	\$197.74	\$296.00
59	\$48.15	\$60.04	\$89.71	\$96.30	\$120.07	\$179.41	\$144.45	\$180.11	\$269.12	\$160.99	\$210.19	\$310.83
60	\$50.66	\$63.25	\$94.32	\$101.32	\$126.49	\$188.64	\$151.98	\$189.74	\$282.96	\$169.95	\$222.00	\$325.52
61	\$52.07	\$65.44	\$98.74	\$104.14	\$130.88	\$197.47	\$156.21	\$196.32	\$296.21	\$175.11	\$230.16	\$338.95
62	\$54.34	\$68.34	\$102.97	\$108.68	\$136.67	\$205.94	\$163.02	\$205.01	\$308.91	\$183.23	\$240.81	\$353.31
63	\$56.53	\$71.12	\$107.05	\$113.06	\$142.24	\$214.09	\$169.59	\$213.36	\$321.14	\$191.05	\$251.02	\$367.11
64	\$58.64	\$73.80	\$115.06	\$117.28	\$147.59	\$230.11	\$175.92	\$221.39	\$345.17	\$198.60	\$260.85	\$393.60
65	\$60.68	\$76.38	\$123.41	\$121.36	\$152.76	\$246.82	\$182.04	\$229.14	\$370.23	\$205.89	\$270.33	\$421.97

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		\$200,000			\$250,000			\$300,000			\$400,000	
AGE	PNT	SNT	RNT	PNT	SNT	RNT	PNT	SNT	RNT	PNT	SNT	RNT
41	\$129.82	\$174.38	\$238.38	\$149.82	\$185.56	\$320.97	\$179.79	\$222.68	\$385.17	\$239.72	\$296.90	\$513.56
42	\$133.84	\$177.04	\$247.38	\$155.39	\$188.58	\$334.94	\$186.47	\$226.30	\$401.93	\$248.63	\$301.73	\$535.91
43	\$137.76	\$183.46	\$256.06	\$160.80	\$195.73	\$348.44	\$192.96	\$234.88	\$418.13	\$257.28	\$313.17	\$557.51
44	\$141.60	\$189.66	\$278.46	\$166.05	\$202.63	\$361.50	\$199.26	\$243.16	\$433.80	\$265.68	\$324.21	\$578.40
45	\$145.32	\$195.66	\$300.98	\$171.14	\$209.31	\$374.20	\$205.37	\$251.18	\$449.04	\$273.83	\$334.90	\$598.72
46	\$158.40	\$210.52	\$322.22	\$185.45	\$226.40	\$406.17	\$222.54	\$271.68	\$487.41	\$296.72	\$362.24	\$649.88
47	\$170.76	\$224.60	\$342.40	\$198.99	\$242.60	\$436.50	\$238.79	\$291.12	\$523.80	\$318.39	\$388.16	\$698.40
48	\$182.52	\$238.00	\$361.64	\$211.93	\$258.01	\$465.36	\$254.32	\$309.62	\$558.44	\$339.09	\$412.82	\$744.58
49	\$193.72	\$250.78	\$380.04	\$224.33	\$272.73	\$492.97	\$269.20	\$327.28	\$591.57	\$358.93	\$436.37	\$788.76
50	\$204.44	\$263.02	\$397.76	\$236.23	\$286.80	\$519.46	\$283.48	\$344.16	\$623.36	\$377.97	\$458.88	\$831.14
51	\$205.14	\$269.22	\$404.06	\$236.48	\$294.10	\$531.12	\$283.78	\$352.92	\$637.35	\$378.37	\$470.56	\$849.80
52	\$214.64	\$280.34	\$420.26	\$247.10	\$306.86	\$555.30	\$296.52	\$368.24	\$666.36	\$395.36	\$490.98	\$888.48
53	\$223.78	\$291.04	\$435.96	\$257.35	\$319.16	\$578.73	\$308.82	\$383.00	\$694.48	\$411.76	\$510.66	\$925.97
54	\$232.60	\$301.40	\$469.48	\$267.26	\$331.04	\$601.45	\$320.72	\$397.25	\$721.74	\$427.62	\$529.67	\$962.32
55	\$241.14	\$311.42	\$501.64	\$276.84	\$342.52	\$623.55	\$332.21	\$411.03	\$748.26	\$442.95	\$548.04	\$997.68
56	\$262.94	\$341.22	\$532.58	\$301.88	\$377.26	\$675.88	\$362.26	\$452.72	\$811.06	\$483.01	\$603.62	\$1,081.41
57	\$283.58	\$369.16	\$562.48	\$325.56	\$409.82	\$725.56	\$390.68	\$491.79	\$870.68	\$520.90	\$655.72	\$1,160.90
58	\$303.22	\$395.48	\$592.00	\$348.14	\$440.49	\$772.93	\$417.77	\$528.59	\$927.52	\$557.03	\$704.79	\$1,236.69
59	\$321.98	\$420.38	\$621.66	\$369.72	\$469.50	\$818.23	\$443.67	\$563.40	\$981.88	\$591.56	\$751.20	\$1,309.17
60	\$339.90	\$444.00	\$651.04	\$390.41	\$497.06	\$861.72	\$468.50	\$596.48	\$1,034.07	\$624.66	\$795.30	\$1,378.76
61	\$350.22	\$460.32	\$677.90	\$402.29	\$516.18	\$900.23	\$482.75	\$619.42	\$1,080.28	\$643.67	\$825.89	\$1,440.37
62	\$366.46	\$481.62	\$706.62	\$421.09	\$540.99	\$940.51	\$505.31	\$649.19	\$1,128.62	\$673.75	\$865.59	\$1,504.82
63	\$382.10	\$502.04	\$734.22	\$439.20	\$564.78	\$979.48	\$527.04	\$677.74	\$1,175.38	\$702.72	\$903.65	\$1,567.17
64	\$397.20	\$521.70	\$787.20	\$456.69	\$587.65	\$1,017.28	\$548.03	\$705.18	\$1,220.74	\$730.71	\$940.24	\$1,627.65
65	\$411.78	\$540.66	\$843.94	\$473.62	\$609.69	\$1,054.01	\$568.35	\$731.63	\$1,264.82	\$757.80	\$975.51	\$1,686.42

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AGE	PNT	SNT	RNT	PNT	SNT	RNT	PNT	SNT	RNT	PNT	SNT	RNT
16	\$12.97	\$13.73	\$18.57	\$25.93	\$27.46	\$37.13	\$38.90	\$41.19	\$55.70	\$31.61	\$40.57	\$56.12
17	\$12.98	\$13.74	\$18.58	\$25.95	\$27.47	\$37.15	\$38.93	\$41.21	\$55.73	\$31.63	\$40.59	\$56.15
18	\$12.98	\$13.75	\$18.59	\$25.96	\$27.49	\$37.17	\$38.94	\$41.24	\$55.76	\$31.64	\$40.61	\$56.18
19	\$12.99	\$13.75	\$18.60	\$25.97	\$27.50	\$37.19	\$38.96	\$41.25	\$55.79	\$31.66	\$40.63	\$56.21
20	\$13.00	\$13.76	\$18.61	\$25.99	\$27.51	\$37.21	\$38.99	\$41.27	\$55.82	\$31.67	\$40.65	\$56.24
21	\$13.00	\$13.77	\$18.62	\$26.00	\$27.53	\$37.23	\$39.00	\$41.30	\$55.85	\$31.69	\$40.67	\$56.26
22	\$13.01	\$13.77	\$18.63	\$26.01	\$27.54	\$37.25	\$39.02	\$41.31	\$55.88	\$31.70	\$40.69	\$56.29
23	\$13.01	\$13.78	\$18.64	\$26.02	\$27.56	\$37.27	\$39.03	\$41.34	\$55.91	\$31.72	\$40.71	\$56.32
24	\$13.02	\$13.79	\$18.68	\$26.04	\$27.57	\$37.35	\$39.06	\$41.36	\$56.03	\$31.73	\$40.73	\$56.35
25	\$13.03	\$13.79	\$18.72	\$26.05	\$27.58	\$37.43	\$39.08	\$41.37	\$56.15	\$31.74	\$40.75	\$56.39
26	\$13.39	\$14.28	\$19.37	\$26.77	\$28.56	\$38.74	\$40.16	\$42.84	\$58.11	\$32.98	\$42.65	\$58.95
27	\$13.74	\$14.75	\$20.01	\$27.47	\$29.50	\$40.01	\$41.21	\$44.25	\$60.02	\$34.18	\$44.46	\$61.40
28	\$14.08	\$15.21	\$20.63	\$28.15	\$30.41	\$41.25	\$42.23	\$45.62	\$61.88	\$35.34	\$46.21	\$63.77
29	\$14.41	\$15.65	\$21.23	\$28.82	\$31.30	\$42.45	\$43.23	\$46.95	\$63.68	\$36.47	\$47.90	\$66.04
30	\$14.74	\$16.08	\$21.81	\$29.47	\$32.16	\$43.62	\$44.21	\$48.24	\$65.43	\$37.56	\$49.53	\$68.24
31	\$15.05	\$16.50	\$22.39	\$30.10	\$32.99	\$44.77	\$45.15	\$49.49	\$67.16	\$38.63	\$51.11	\$70.37
32	\$15.37	\$16.90	\$22.94	\$30.73	\$33.80	\$45.88	\$46.10	\$50.70	\$68.82	\$39.66	\$52.64	\$72.44
33	\$15.67	\$17.30	\$23.49	\$31.33	\$34.60	\$46.98	\$47.00	\$51.90	\$70.47	\$40.68	\$54.12	\$74.45
34	\$15.97	\$17.69	\$24.15	\$31.93	\$35.37	\$48.29	\$47.90	\$53.06	\$72.44	\$41.66	\$55.57	\$76.42
35	\$16.26	\$18.07	\$24.85	\$32.52	\$36.13	\$49.70	\$48.78	\$54.20	\$74.55	\$42.63	\$56.98	\$80.22
36	\$16.86	\$19.08	\$26.19	\$33.71	\$38.15	\$52.37	\$50.57	\$57.23	\$78.56	\$44.93	\$59.69	\$84.80
37	\$17.43	\$20.04	\$27.47	\$34.86	\$40.08	\$54.93	\$52.29	\$60.12	\$82.40	\$47.15	\$62.29	\$89.18
38	\$17.99	\$20.97	\$28.70	\$35.98	\$41.93	\$57.39	\$53.97	\$62.90	\$86.09	\$49.28	\$64.80	\$93.38
39	\$18.54	\$21.86	\$29.88	\$37.07	\$43.71	\$59.76	\$55.61	\$65.57	\$89.64	\$51.34	\$67.23	\$97.43
40	\$19.07	\$22.72	\$31.03	\$38.13	\$45.43	\$62.06	\$57.20	\$68.15	\$93.09	\$53.34	\$69.58	\$101.33

^{*} Rates are effective as of March 7, 2015 and are subject to change. The rates above reflect the required monthly premium for the death benefit amounts shown. This is only a quote for the base insurance amount without any riders included.

PNT - Preferred Non-Tobacco

SNT - Standard Non-Tobacco

RNT - Rated Non-Tobacco

Policy Form: ICC101010/1010



Client Services (888) 724-4267 Ext. 4610 Producer Resource Center (888) 724-4267 Ext. 4680 www.SagicorLifeUSA.com

Female Rates - Preferred, Standard and Rated Non-Tobacco

	Death Benefit											
		\$200,000			\$250,000			\$300,000			\$400,000	
AGE	PNT	SNT	RNT	PNT	SNT	RNT	PNT	SNT	RNT	PNT	SNT	RNT
16	\$63.22	\$81.14	\$112.24	\$67.49	\$85.32	\$136.68	\$80.99	\$102.39	\$164.02	\$107.99	\$136.52	\$218.69
17	\$63.26	\$81.18	\$112.30	\$67.52	\$85.36	\$136.75	\$81.03	\$102.44	\$164.10	\$108.04	\$136.58	\$218.80
18	\$63.28	\$81.22	\$112.36	\$67.55	\$85.41	\$136.82	\$81.06	\$102.50	\$164.19	\$108.08	\$136.66	\$218.92
19	\$63.32	\$81.26	\$112.42	\$67.58	\$85.45	\$136.89	\$81.10	\$102.54	\$164.27	\$108.13	\$136.72	\$219.03
20	\$63.34	\$81.30	\$112.48	\$67.62	\$85.49	\$136.96	\$81.15	\$102.59	\$164.36	\$108.20	\$136.79	\$219.14
21	\$63.38	\$81.34	\$112.52	\$67.65	\$85.53	\$137.03	\$81.18	\$102.64	\$164.44	\$108.24	\$136.85	\$219.25
22	\$63.40	\$81.38	\$112.58	\$67.68	\$85.57	\$137.09	\$81.22	\$102.69	\$164.51	\$108.29	\$136.92	\$219.35
23	\$63.44	\$81.42	\$112.64	\$67.71	\$85.61	\$137.16	\$81.26	\$102.74	\$164.60	\$108.34	\$136.98	\$219.46
24	\$63.46	\$81.46	\$112.70	\$67.74	\$85.65	\$137.23	\$81.29	\$102.78	\$164.68	\$108.39	\$137.04	\$219.57
25	\$63.48	\$81.50	\$112.78	\$67.77	\$85.69	\$137.30	\$81.33	\$102.83	\$164.76	\$108.44	\$137.11	\$219.68
26	\$65.96	\$85.30	\$117.90	\$71.27	\$89.64	\$144.65	\$85.53	\$107.57	\$173.58	\$114.04	\$143.43	\$231.44
27	\$68.36	\$88.92	\$122.80	\$74.63	\$93.44	\$151.65	\$89.56	\$112.13	\$181.98	\$119.41	\$149.51	\$242.64
28	\$70.68	\$92.42	\$127.54	\$77.86	\$97.11	\$158.37	\$93.44	\$116.54	\$190.05	\$124.58	\$155.38	\$253.40
29	\$72.94	\$95.80	\$132.08	\$80.98	\$100.64	\$164.83	\$97.18	\$120.77	\$197.80	\$129.57	\$161.03	\$263.73
30	\$75.12	\$99.06	\$136.48	\$84.00	\$104.07	\$171.05	\$100.80	\$124.89	\$205.26	\$134.40	\$166.52	\$273.68
31	\$77.26	\$102.22	\$140.74	\$86.92	\$107.38	\$177.08	\$104.31	\$128.86	\$212.50	\$139.08	\$171.81	\$283.33
32	\$79.32	\$105.28	\$144.88	\$89.75	\$110.61	\$182.91	\$107.70	\$132.74	\$219.50	\$143.60	\$176.98	\$292.66
33	\$81.36	\$108.24	\$148.90	\$92.50	\$113.74	\$188.57	\$111.00	\$136.49	\$226.29	\$148.00	\$181.99	\$301.72
34	\$83.32	\$111.14	\$152.84	\$95.18	\$116.79	\$194.08	\$114.22	\$140.15	\$232.90	\$152.29	\$186.87	\$310.53
35	\$85.26	\$113.96	\$160.44	\$97.79	\$119.76	\$199.44	\$117.35	\$143.72	\$239.33	\$156.47	\$191.62	\$319.11
36	\$89.86	\$119.38	\$169.60	\$102.54	\$126.43	\$214.34	\$123.05	\$151.72	\$257.21	\$164.07	\$202.29	\$342.95
37	\$94.30	\$124.58	\$178.36	\$107.10	\$132.82	\$228.41	\$128.52	\$159.39	\$274.10	\$171.36	\$212.52	\$365.46
38	\$98.56	\$129.60	\$186.76	\$111.51	\$138.98	\$241.77	\$133.82	\$166.78	\$290.13	\$178.42	\$222.37	\$386.84
39	\$102.68	\$134.46	\$194.86	\$115.79	\$144.91	\$254.52	\$138.95	\$173.90	\$305.43	\$185.27	\$231.86	\$407.24
40	\$106.68	\$139.16	\$202.66	\$119.95	\$150.63	\$266.74	\$143.94	\$180.76	\$320.09	\$191.92	\$241.01	\$426.79

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PNT - Preferred Non-Tobacco

SNT - Standard Non-Tobacco

RNT - Rated Non-Tobacco

Policy Form: ICC101010/1010



Client Services (888) 724-4267 Ext. 4610 Producer Resource Center (888) 724-4267 Ext. 4680 www.SagicorLifeUSA.com

Female Rates - Preferred, Standard and Rated Non-Tobacco

	Death Benefit											
		\$25,000			\$50,000			\$75,000			\$100,000	
AGE	PNT	SNT	RNT	PNT	SNT	RNT	PNT	SNT	RNT	PNT	SNT	RNT
41	\$19.59	\$23.28	\$32.14	\$39.17	\$46.55	\$64.28	\$58.76	\$69.83	\$96.42	\$55.27	\$71.00	\$103.94
42	\$20.09	\$24.07	\$33.22	\$40.18	\$48.14	\$66.44	\$60.27	\$72.21	\$99.66	\$57.15	\$73.20	\$107.58
43	\$20.58	\$24.85	\$34.28	\$41.16	\$49.69	\$68.55	\$61.74	\$74.54	\$102.83	\$58.97	\$75.34	\$111.11
44	\$21.07	\$25.60	\$35.54	\$42.13	\$51.20	\$71.07	\$63.20	\$76.80	\$106.61	\$60.75	\$77.43	\$119.83
45	\$21.54	\$26.34	\$36.79	\$43.07	\$52.67	\$73.57	\$64.61	\$79.01	\$110.36	\$62.48	\$79.47	\$128.02
46	\$22.81	\$28.17	\$39.26	\$45.62	\$56.33	\$78.52	\$68.43	\$84.50	\$117.78	\$67.41	\$86.73	\$135.77
47	\$24.02	\$29.89	\$41.60	\$48.04	\$59.78	\$83.19	\$72.06	\$89.67	\$124.79	\$72.03	\$93.50	\$143.14
48	\$25.18	\$31.52	\$43.82	\$50.36	\$63.04	\$87.63	\$75.54	\$94.56	\$131.45	\$76.42	\$99.86	\$150.18
49	\$26.29	\$33.07	\$45.93	\$52.58	\$66.14	\$91.85	\$78.87	\$99.21	\$137.78	\$80.61	\$105.85	\$156.93
50	\$27.36	\$34.55	\$47.95	\$54.71	\$69.10	\$95.90	\$82.07	\$103.65	\$143.85	\$84.61	\$111.54	\$163.43
51	\$27.76	\$35.06	\$49.90	\$55.51	\$70.11	\$99.79	\$83.27	\$105.17	\$149.69	\$86.39	\$113.85	\$163.32
52	\$28.73	\$35.51	\$51.77	\$57.45	\$71.01	\$103.53	\$86.18	\$106.52	\$155.30	\$90.01	\$115.92	\$169.22
53	\$29.67	\$36.77	\$53.58	\$59.34	\$73.53	\$107.15	\$89.01	\$110.30	\$160.73	\$93.50	\$120.69	\$174.95
54	\$30.58	\$37.98	\$55.37	\$61.16	\$75.96	\$110.74	\$91.74	\$113.94	\$166.11	\$96.87	\$125.28	\$190.24
55	\$31.46	\$39.16	\$57.16	\$62.92	\$78.32	\$114.32	\$94.38	\$117.48	\$171.48	\$100.12	\$129.72	\$204.55
56	\$34.11	\$42.13	\$60.94	\$68.22	\$84.26	\$121.87	\$102.33	\$126.39	\$182.81	\$109.33	\$141.46	\$218.03
57	\$36.60	\$44.93	\$64.49	\$73.20	\$89.85	\$128.97	\$109.80	\$134.78	\$193.46	\$117.93	\$152.43	\$230.82
58	\$38.95	\$47.58	\$67.82	\$77.90	\$95.15	\$135.64	\$116.85	\$142.73	\$203.46	\$126.05	\$162.76	\$243.01
59	\$41.18	\$50.10	\$70.99	\$82.36	\$100.19	\$141.97	\$123.54	\$150.29	\$212.96	\$133.76	\$172.54	\$254.68
60	\$43.31	\$52.50	\$74.01	\$86.62	\$105.00	\$148.01	\$129.93	\$157.50	\$222.02	\$141.11	\$181.84	\$265.89
61	\$43.62	\$53.86	\$77.02	\$87.24	\$107.71	\$154.03	\$130.86	\$161.57	\$231.05	\$142.29	\$187.31	\$271.13
62	\$45.52	\$56.04	\$80.03	\$91.03	\$112.08	\$160.05	\$136.55	\$168.12	\$240.08	\$148.81	\$195.70	\$281.42
63	\$47.34	\$58.15	\$82.97	\$94.67	\$116.30	\$165.94	\$142.01	\$174.45	\$248.91	\$155.08	\$203.77	\$291.39
64	\$49.10	\$60.19	\$88.37	\$98.20	\$120.37	\$176.74	\$147.30	\$180.56	\$265.11	\$161.13	\$211.55	\$309.27
65	\$50.80	\$62.17	\$95.36	\$101.60	\$124.33	\$190.71	\$152.40	\$186.50	\$286.07	\$166.98	\$219.07	\$326.40

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PNT - Preferred Non-Tobacco

SNT - Standard Non-Tobacco

RNT - Rated Non-Tobacco

Policy Form: ICC101010/1010



Client Services (888) 724-4267 Ext. 4610 Producer Resource Center (888) 724-4267 Ext. 4680 www.SagicorLifeUSA.com

Female Rates - Preferred, Standard and Rated Non-Tobacco

	Death Benefit											
		\$200,000			\$250,000			\$300,000			\$400,000	
AGE	PNT	SNT	RNT	PNT	SNT	RNT	PNT	SNT	RNT	PNT	SNT	RNT
41	\$110.54	\$142.00	\$207.88	\$124.00	\$154.24	\$275.42	\$148.80	\$185.09	\$330.51	\$198.40	\$246.79	\$440.68
42	\$114.30	\$146.40	\$215.16	\$127.93	\$159.57	\$286.66	\$153.52	\$191.49	\$344.00	\$204.69	\$255.32	\$458.66
43	\$117.94	\$150.68	\$222.22	\$131.77	\$164.74	\$297.54	\$158.13	\$197.69	\$357.05	\$210.84	\$263.59	\$476.07
44	\$121.50	\$154.86	\$239.66	\$135.51	\$169.77	\$308.08	\$162.62	\$203.73	\$369.70	\$216.82	\$271.64	\$492.93
45	\$124.96	\$158.94	\$256.04	\$139.14	\$174.67	\$318.32	\$166.97	\$209.61	\$381.99	\$222.63	\$279.48	\$509.32
46	\$134.82	\$173.46	\$271.54	\$151.08	\$190.44	\$344.22	\$181.30	\$228.53	\$413.07	\$241.73	\$304.71	\$550.76
47	\$144.06	\$187.00	\$286.28	\$162.13	\$205.17	\$368.54	\$194.56	\$246.21	\$442.25	\$259.41	\$328.28	\$589.67
48	\$152.84	\$199.72	\$300.36	\$172.60	\$219.04	\$391.55	\$207.12	\$262.85	\$469.86	\$276.16	\$350.47	\$626.48
49	\$161.22	\$211.70	\$313.86	\$182.58	\$232.15	\$413.39	\$219.10	\$278.58	\$496.07	\$292.13	\$371.44	\$661.43
50	\$169.22	\$223.08	\$326.86	\$192.11	\$244.62	\$434.28	\$230.54	\$293.55	\$521.14	\$307.38	\$391.40	\$694.85
51	\$172.78	\$227.70	\$326.64	\$196.50	\$249.50	\$437.37	\$235.80	\$299.40	\$524.85	\$314.40	\$399.20	\$699.80
52	\$180.02	\$231.84	\$338.44	\$205.09	\$253.88	\$456.08	\$246.11	\$304.66	\$547.30	\$328.15	\$406.21	\$729.73
53	\$187.00	\$241.38	\$349.90	\$213.38	\$264.35	\$474.14	\$256.06	\$317.22	\$568.97	\$341.41	\$422.96	\$758.63
54	\$193.74	\$250.56	\$380.48	\$221.37	\$274.43	\$491.61	\$265.65	\$329.32	\$589.94	\$354.20	\$439.09	\$786.58
55	\$200.24	\$259.44	\$409.10	\$229.08	\$284.17	\$508.58	\$274.90	\$341.01	\$610.30	\$366.53	\$454.68	\$813.73
56	\$218.66	\$282.92	\$436.06	\$252.21	\$312.04	\$547.92	\$302.66	\$374.45	\$657.51	\$403.54	\$499.27	\$876.68
57	\$235.86	\$304.86	\$461.64	\$273.56	\$338.02	\$585.12	\$328.28	\$405.63	\$702.15	\$437.70	\$540.84	\$936.20
58	\$252.10	\$325.52	\$486.02	\$293.68	\$362.40	\$620.47	\$352.42	\$434.88	\$744.57	\$469.89	\$579.84	\$992.76
59	\$267.52	\$345.08	\$509.36	\$312.72	\$385.45	\$654.22	\$375.27	\$462.54	\$785.07	\$500.36	\$616.72	\$1,046.76
60	\$282.22	\$363.68	\$531.78	\$330.84	\$407.33	\$686.57	\$397.01	\$488.80	\$823.89	\$529.35	\$651.73	\$1,098.52
61	\$284.58	\$374.62	\$542.26	\$334.26	\$420.39	\$703.36	\$401.12	\$504.47	\$844.04	\$534.82	\$672.63	\$1,125.38
62	\$297.62	\$391.40	\$562.84	\$350.28	\$440.07	\$732.88	\$420.34	\$528.09	\$879.46	\$560.45	\$704.12	\$1,172.61
63	\$310.16	\$407.54	\$582.78	\$365.67	\$458.97	\$761.44	\$438.81	\$550.77	\$913.73	\$585.08	\$734.36	\$1,218.31
64	\$322.26	\$423.10	\$618.54	\$380.50	\$477.18	\$789.12	\$456.60	\$572.62	\$946.95	\$608.80	\$763.49	\$1,262.60
65	\$333.96	\$438.14	\$652.80	\$394.81	\$494.77	\$816.00	\$473.78	\$593.73	\$979.20	\$631.70	\$791.64	\$1,305.60

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PNT - Preferred Non-Tobacco

SNT - Standard Non-Tobacco

RNT - Rated Non-Tobacco

Policy Form: ICC101010/1010



Client Services (888) 724-4267 Ext. 4610 Producer Resource Center (888) 724-4267 Ext. 4680 www.SagicorLifeUSA.com

Male Rates - Preferred and Standard Tobacco

	Death Benefit												
	\$25,	,000	\$50,	000	\$75,	000	\$100	,000					
AGE	PT	ST	PT	ST	PT	ST	PT	ST					
16	\$20.92	\$23.78	\$41.83	\$47.56	\$62.75	\$71.34	\$61.48	\$72.83					
17	\$20.93	\$23.80	\$41.85	\$47.59	\$62.78	\$71.39	\$61.51	\$72.87					
18	\$20.94	\$23.81	\$41.87	\$47.62	\$62.81	\$71.43	\$61.54	\$72.91					
19	\$20.95	\$23.82	\$41.89	\$47.64	\$62.84	\$71.46	\$61.57	\$72.94					
20	\$20.96	\$23.84	\$41.92	\$47.67	\$62.88	\$71.51	\$61.61	\$72.98					
21	\$20.97	\$23.85	\$41.94	\$47.70	\$62.91	\$71.55	\$61.64	\$73.02					
22	\$20.98	\$23.87	\$41.96	\$47.73	\$62.94	\$71.60	\$61.67	\$73.06					
23	\$20.99	\$23.88	\$41.98	\$47.76	\$62.97	\$71.64	\$61.70	\$73.10					
24	\$21.01	\$23.89	\$42.01	\$47.78	\$63.02	\$71.67	\$61.74	\$73.14					
25	\$21.02	\$23.91	\$42.03	\$47.81	\$63.05	\$71.72	\$61.77	\$73.18					
26	\$21.82	\$24.81	\$43.64	\$49.61	\$65.46	\$74.42	\$64.94	\$77.43					
27	\$22.61	\$25.68	\$45.21	\$51.36	\$67.82	\$77.04	\$68.01	\$81.50					
28	\$23.36	\$26.53	\$46.72	\$53.06	\$70.08	\$79.59	\$70.96	\$85.41					
29	\$24.10	\$27.36	\$48.20	\$54.72	\$72.30	\$82.08	\$73.82	\$89.18					
30	\$24.82	\$28.17	\$49.64	\$56.34	\$74.46	\$84.51	\$76.59	\$92.82					
31	\$25.52	\$28.96	\$51.04	\$57.91	\$76.56	\$86.87	\$79.29	\$96.34					
32	\$26.21	\$29.73	\$52.41	\$59.45	\$78.62	\$89.18	\$81.90	\$99.76					
33	\$26.87	\$30.48	\$53.74	\$60.96	\$80.61	\$91.44	\$84.45	\$103.07					
34	\$27.53	\$31.22	\$55.05	\$62.43	\$82.58	\$93.65	\$86.94	\$106.31					
35	\$28.17	\$31.94	\$56.33	\$63.88	\$84.50	\$95.82	\$89.37	\$109.45					
36	\$29.75	\$34.24	\$59.49	\$68.47	\$89.24	\$102.71	\$95.92	\$117.99					
37	\$31.27	\$36.44	\$62.53	\$72.87	\$93.80	\$109.31	\$102.18	\$126.10					
38	\$32.73	\$38.55	\$65.46	\$77.09	\$98.19	\$115.64	\$108.17	\$133.86					
39	\$34.16	\$40.59	\$68.31	\$81.17	\$102.47	\$121.76	\$113.94	\$141.29					
40	\$35.54	\$42.56	\$71.07	\$85.12	\$106.61	\$127.68	\$119.50	\$148.46					

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PT - Preferred Tobacco

ST - Standard Tobacco

Policy Form: ICC101010/1010



Client Services (888) 724-4267 Ext. 4610 Producer Resource Center (888) 724-4267 Ext. 4680 www.SagicorLifeUSA.com

Male Rates - Preferred and Standard Tobacco

	Death Benefit												
	\$200	0,000	\$250	,000	\$300),000	\$400),000					
AGE	PT	ST	PT	ST	PT	ST	PT	ST					
16	\$122.96	\$145.66	\$147.16	\$178.94	\$176.60	\$214.73	\$235.46	\$286.31					
17	\$123.02	\$145.74	\$147.24	\$179.04	\$176.69	\$214.85	\$235.59	\$286.47					
18	\$123.08	\$145.82	\$147.32	\$179.13	\$176.79	\$214.96	\$235.72	\$286.61					
19	\$123.14	\$145.88	\$147.40	\$179.23	\$176.88	\$215.08	\$235.84	\$286.77					
20	\$123.22	\$145.96	\$147.47	\$179.33	\$176.97	\$215.20	\$235.96	\$286.93					
21	\$123.28	\$146.04	\$147.55	\$179.42	\$177.06	\$215.31	\$236.08	\$287.08					
22	\$123.34	\$146.12	\$147.63	\$179.52	\$177.16	\$215.43	\$236.21	\$287.24					
23	\$123.40	\$146.20	\$147.71	\$179.61	\$177.26	\$215.54	\$236.34	\$287.38					
24	\$123.48	\$146.28	\$147.78	\$179.71	\$177.34	\$215.66	\$236.45	\$287.54					
25	\$123.54	\$146.36	\$147.86	\$179.80	\$177.44	\$215.76	\$236.58	\$287.68					
26	\$129.88	\$154.86	\$155.78	\$190.00	\$186.94	\$228.00	\$249.25	\$304.00					
27	\$136.02	\$163.00	\$163.40	\$199.77	\$196.08	\$239.73	\$261.44	\$319.64					
28	\$141.92	\$170.82	\$170.76	\$209.16	\$204.92	\$251.00	\$273.22	\$334.66					
29	\$147.64	\$178.36	\$177.87	\$218.22	\$213.45	\$261.87	\$284.60	\$349.16					
30	\$153.18	\$185.64	\$184.75	\$226.97	\$221.70	\$272.37	\$295.60	\$363.16					
31	\$158.58	\$192.68	\$191.44	\$235.45	\$229.73	\$282.54	\$306.31	\$376.72					
32	\$163.80	\$199.52	\$197.93	\$243.68	\$237.52	\$292.42	\$316.69	\$389.89					
33	\$168.90	\$206.14	\$204.26	\$251.67	\$245.12	\$302.01	\$326.82	\$402.68					
34	\$173.88	\$212.62	\$210.42	\$259.45	\$252.51	\$311.34	\$336.68	\$415.12					
35	\$178.74	\$218.90	\$216.44	\$267.05	\$259.73	\$320.46	\$346.31	\$427.28					
36	\$191.84	\$235.98	\$230.90	\$287.36	\$277.08	\$344.84	\$369.44	\$459.78					
37	\$204.36	\$252.20	\$244.76	\$306.71	\$293.72	\$368.06	\$391.62	\$490.74					
38	\$216.34	\$267.72	\$258.09	\$325.20	\$309.71	\$390.24	\$412.95	\$520.32					
39	\$227.88	\$282.58	\$270.95	\$342.96	\$325.14	\$411.56	\$433.52	\$548.74					
40	\$239.00	\$296.92	\$283.38	\$360.05	\$340.06	\$432.06	\$453.41	\$576.08					

^{*} Rates are effective as of March 7, 2015 and are subject to change. The rates above reflect the required monthly premium for the death benefit amounts shown. This is only a quote for the base insurance amount without any riders included.

PT - Preferred Tobacco

ST - Standard Tobacco

Policy Form: ICC101010/1010



Client Services (888) 724-4267 Ext. 4610 Producer Resource Center (888) 724-4267 Ext. 4680 www.SagicorLifeUSA.com

Male Rates - Preferred and Standard Tobacco

	Death Benefit											
	\$25,	,000	\$50,	,000	\$75,	000	\$100),000				
AGE	PT	ST	PT	ST	PT	ST	PT	ST				
41	\$36.88	\$44.48	\$73.76	\$88.95	\$110.64	\$133.43	\$124.87	\$155.37				
42	\$38.19	\$46.35	\$76.38	\$92.69	\$114.57	\$139.04	\$130.09	\$162.06				
43	\$39.47	\$48.16	\$78.93	\$96.32	\$118.40	\$144.48	\$135.15	\$168.56				
44	\$40.71	\$49.94	\$81.42	\$99.87	\$122.13	\$149.81	\$140.07	\$174.89				
45	\$41.94	\$51.68	\$83.87	\$103.35	\$125.81	\$155.03	\$144.87	\$181.04				
46	\$44.87	\$55.76	\$89.74	\$111.52	\$134.61	\$167.28	\$155.75	\$195.37				
47	\$47.68	\$59.68	\$95.35	\$119.36	\$143.03	\$179.04	\$166.13	\$208.97				
48	\$50.37	\$63.45	\$100.73	\$126.90	\$151.10	\$190.35	\$176.09	\$221.96				
49	\$52.96	\$67.10	\$105.91	\$134.19	\$158.87	\$201.29	\$185.64	\$234.39				
50	\$55.46	\$70.63	\$110.91	\$141.25	\$166.37	\$211.88	\$194.86	\$246.37				
51	\$57.87	\$74.06	\$115.74	\$148.12	\$173.61	\$222.18	\$203.76	\$257.91				
52	\$60.22	\$77.41	\$120.43	\$154.81	\$180.65	\$232.22	\$212.38	\$269.10				
53	\$62.49	\$80.67	\$124.98	\$161.34	\$187.47	\$242.01	\$220.74	\$279.94				
54	\$64.71	\$83.87	\$129.41	\$167.73	\$194.12	\$251.60	\$228.87	\$290.46				
55	\$66.87	\$87.00	\$133.73	\$173.99	\$200.60	\$260.99	\$236.78	\$300.70				
56	\$72.49	\$94.52	\$144.97	\$189.04	\$217.46	\$283.56	\$258.30	\$330.36				
57	\$77.82	\$101.72	\$155.64	\$203.43	\$233.46	\$305.15	\$278.74	\$358.21				
58	\$82.92	\$108.63	\$165.84	\$217.25	\$248.76	\$325.88	\$298.20	\$384.57				
59	\$87.80	\$115.31	\$175.59	\$230.61	\$263.39	\$345.92	\$316.80	\$409.66				
60	\$92.48	\$121.78	\$184.95	\$243.55	\$277.43	\$365.33	\$334.67	\$433.63				
61	\$96.99	\$128.07	\$193.97	\$256.13	\$290.96	\$384.20	\$351.84	\$456.60				
62	\$101.35	\$134.20	\$202.70	\$268.39	\$304.05	\$402.59	\$368.39	\$478.80				
63	\$105.58	\$140.19	\$211.15	\$280.38	\$316.73	\$420.57	\$384.39	\$500.25				
64	\$109.67	\$146.07	\$219.33	\$292.13	\$329.00	\$438.20	\$399.94	\$521.01				
65	\$113.65	\$151.83	\$227.29	\$303.66	\$340.94	\$455.49	\$415.03	\$541.16				

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PT - Preferred Tobacco

ST - Standard Tobacco

Policy Form: ICC101010/1010



Client Services (888) 724-4267 Ext. 4610 Producer Resource Center (888) 724-4267 Ext. 4680 www.SagicorLifeUSA.com

Male Rates - Preferred and Standard Tobacco

	Death Benefit												
	\$200	0,000	\$250	,000	\$300),000	\$400),000					
AGE	PT	ST	PT	ST	PT	ST	PT	ST					
41	\$249.74	\$310.74	\$295.44	\$376.59	\$354.53	\$451.91	\$472.71	\$602.55					
42	\$260.18	\$324.12	\$307.13	\$392.60	\$368.56	\$471.12	\$491.41	\$628.16					
43	\$270.30	\$337.12	\$318.52	\$408.13	\$382.23	\$489.76	\$509.64	\$653.01					
44	\$280.14	\$349.78	\$329.61	\$423.26	\$395.54	\$507.92	\$527.38	\$677.22					
45	\$289.74	\$362.08	\$340.42	\$438.01	\$408.51	\$525.62	\$544.68	\$700.82					
46	\$311.50	\$390.74	\$369.63	\$473.95	\$443.56	\$568.74	\$591.41	\$758.32					
47	\$332.26	\$417.94	\$397.35	\$508.05	\$476.82	\$609.66	\$635.76	\$812.88					
48	\$352.18	\$443.92	\$423.80	\$540.55	\$508.56	\$648.66	\$678.08	\$864.88					
49	\$371.28	\$468.78	\$449.10	\$571.66	\$538.92	\$686.00	\$718.56	\$914.66					
50	\$389.72	\$492.74	\$473.40	\$601.56	\$568.08	\$721.88	\$757.44	\$962.50					
51	\$407.52	\$515.82	\$496.81	\$630.38	\$596.18	\$756.46	\$794.90	\$1,008.61					
52	\$424.76	\$538.20	\$519.40	\$658.24	\$623.28	\$789.89	\$831.04	\$1,053.19					
53	\$441.48	\$559.88	\$541.31	\$685.28	\$649.58	\$822.34	\$866.10	\$1,096.45					
54	\$457.74	\$580.92	\$562.55	\$711.51	\$675.06	\$853.82	\$900.08	\$1,138.42					
55	\$473.56	\$601.40	\$583.17	\$737.02	\$699.81	\$884.43	\$933.08	\$1,179.24					
56	\$516.60	\$660.72	\$636.51	\$808.06	\$763.82	\$969.68	\$1,018.42	\$1,292.90					
57	\$557.48	\$716.42	\$687.16	\$874.91	\$824.60	\$1,049.90	\$1,099.46	\$1,399.86					
58	\$596.40	\$769.14	\$735.40	\$938.18	\$882.48	\$1,125.82	\$1,176.64	\$1,501.09					
59	\$633.60	\$819.32	\$781.47	\$998.56	\$937.77	\$1,198.28	\$1,250.36	\$1,597.70					
60	\$669.34	\$867.26	\$825.75	\$1,056.26	\$990.90	\$1,267.52	\$1,321.20	\$1,690.02					
61	\$703.68	\$913.20	\$868.32	\$1,111.60	\$1,041.99	\$1,333.92	\$1,389.32	\$1,778.56					
62	\$736.78	\$957.60	\$909.33	\$1,164.94	\$1,091.20	\$1,397.93	\$1,454.93	\$1,863.91					
63	\$768.78	\$1,000.50	\$948.96	\$1,216.62	\$1,138.76	\$1,459.95	\$1,518.34	\$1,946.60					
64	\$799.88	\$1,042.02	\$987.46	\$1,266.67	\$1,184.96	\$1,520.01	\$1,579.94	\$2,026.68					
65	\$830.06	\$1,082.32	\$1,024.85	\$1,315.26	\$1,229.82	\$1,578.32	\$1,639.76	\$2,104.42					

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PT - Preferred Tobacco

ST - Standard Tobacco

Policy Form: ICC101010/1010



Client Services (888) 724-4267 Ext. 4610 Producer Resource Center (888) 724-4267 Ext. 4680 www.SagicorLifeUSA.com

Female Rates - Preferred and Standard Tobacco

Death Benefit								
	\$25,000		\$50,000		\$75,000		\$100,000	
AGE	PT	ST	PT	ST	PT	ST	PT	ST
16	\$18.73	\$19.80	\$37.46	\$39.60	\$56.19	\$59.40	\$53.96	\$63.68
17	\$18.74	\$19.81	\$37.48	\$39.62	\$56.22	\$59.43	\$53.99	\$63.71
18	\$18.75	\$19.83	\$37.50	\$39.65	\$56.25	\$59.48	\$54.02	\$63.75
19	\$18.76	\$19.84	\$37.52	\$39.67	\$56.28	\$59.51	\$54.05	\$63.78
20	\$18.77	\$19.85	\$37.54	\$39.69	\$56.31	\$59.54	\$54.08	\$63.81
21	\$18.78	\$19.86	\$37.56	\$39.71	\$56.34	\$59.57	\$54.10	\$63.85
22	\$18.79	\$19.87	\$37.58	\$39.74	\$56.37	\$59.61	\$54.13	\$63.88
23	\$18.80	\$19.88	\$37.60	\$39.76	\$56.40	\$59.64	\$54.16	\$63.91
24	\$18.81	\$19.89	\$37.62	\$39.78	\$56.43	\$59.67	\$54.19	\$63.95
25	\$18.82	\$19.90	\$37.64	\$39.80	\$56.46	\$59.70	\$54.22	\$63.98
26	\$19.50	\$21.03	\$38.99	\$42.05	\$58.49	\$63.08	\$57.06	\$67.46
27	\$20.15	\$22.12	\$40.30	\$44.23	\$60.45	\$66.35	\$59.82	\$70.83
28	\$20.80	\$23.17	\$41.59	\$46.33	\$62.39	\$69.50	\$62.49	\$74.09
29	\$21.43	\$24.19	\$42.85	\$48.38	\$64.28	\$72.57	\$65.09	\$77.25
30	\$22.05	\$25.19	\$44.09	\$50.37	\$66.14	\$75.56	\$67.61	\$80.32
31	\$22.65	\$26.16	\$45.30	\$52.31	\$67.95	\$78.47	\$70.08	\$83.31
32	\$23.25	\$27.10	\$46.49	\$54.20	\$69.74	\$81.30	\$72.48	\$86.23
33	\$23.84	\$28.03	\$47.67	\$56.06	\$71.51	\$84.09	\$74.83	\$89.08
34	\$24.41	\$28.94	\$48.82	\$57.87	\$73.23	\$86.81	\$77.13	\$91.86
35	\$24.98	\$29.83	\$49.95	\$59.65	\$74.93	\$89.48	\$79.38	\$94.58
36	\$26.23	\$31.61	\$52.46	\$63.22	\$78.69	\$94.83	\$84.48	\$101.81
37	\$27.45	\$33.34	\$54.90	\$66.68	\$82.35	\$100.02	\$89.40	\$108.72
38	\$28.64	\$35.03	\$57.28	\$70.06	\$85.92	\$105.09	\$94.16	\$115.36
39	\$29.80	\$36.68	\$59.60	\$73.35	\$89.40	\$110.03	\$98.76	\$121.76
40	\$30.93	\$38.29	\$61.86	\$76.57	\$92.79	\$114.86	\$103.24	\$127.96

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PT - Preferred Tobacco

ST - Standard Tobacco

Policy Form: ICC101010/1010



Client Services (888) 724-4267 Ext. 4610 Producer Resource Center (888) 724-4267 Ext. 4680 www.SagicorLifeUSA.com

Female Rates - Preferred and Standard Tobacco

Death Benefit								
	\$200,000		\$250,000		\$300,000		\$400,000	
AGE	PT	ST	PT	ST	PT	ST	PT	ST
16	\$107.92	\$127.36	\$133.38	\$156.85	\$160.06	\$188.22	\$213.41	\$250.96
17	\$107.98	\$127.42	\$133.45	\$156.93	\$160.14	\$188.32	\$213.52	\$251.09
18	\$108.04	\$127.50	\$133.52	\$157.01	\$160.23	\$188.42	\$213.64	\$251.22
19	\$108.10	\$127.56	\$133.60	\$157.09	\$160.32	\$188.51	\$213.76	\$251.35
20	\$108.16	\$127.62	\$133.67	\$157.18	\$160.41	\$188.62	\$213.88	\$251.49
21	\$108.20	\$127.70	\$133.74	\$157.26	\$160.49	\$188.72	\$213.99	\$251.62
22	\$108.26	\$127.76	\$133.81	\$157.34	\$160.58	\$188.81	\$214.10	\$251.75
23	\$108.32	\$127.82	\$133.87	\$157.42	\$160.65	\$188.91	\$214.20	\$251.88
24	\$108.38	\$127.90	\$133.94	\$157.50	\$160.73	\$189.00	\$214.31	\$252.00
25	\$108.44	\$127.96	\$134.01	\$157.59	\$160.82	\$189.11	\$214.42	\$252.15
26	\$114.12	\$134.92	\$140.56	\$166.30	\$168.68	\$199.56	\$224.90	\$266.08
27	\$119.64	\$141.66	\$146.92	\$174.71	\$176.31	\$209.66	\$235.08	\$279.54
28	\$124.98	\$148.18	\$153.09	\$182.85	\$183.71	\$219.42	\$244.95	\$292.56
29	\$130.18	\$154.50	\$159.11	\$190.75	\$190.94	\$228.90	\$254.58	\$305.20
30	\$135.22	\$160.64	\$164.98	\$198.42	\$197.98	\$238.11	\$263.97	\$317.48
31	\$140.16	\$166.62	\$170.70	\$205.89	\$204.84	\$247.07	\$273.12	\$329.43
32	\$144.96	\$172.46	\$176.30	\$213.17	\$211.56	\$255.81	\$282.08	\$341.08
33	\$149.66	\$178.16	\$181.77	\$220.27	\$218.13	\$264.33	\$290.84	\$352.44
34	\$154.26	\$183.72	\$187.13	\$227.21	\$224.56	\$272.66	\$299.41	\$363.54
35	\$158.76	\$189.16	\$192.38	\$234.00	\$230.86	\$280.80	\$307.81	\$374.40
36	\$168.96	\$203.62	\$205.43	\$251.98	\$246.52	\$302.38	\$328.69	\$403.17
37	\$178.80	\$217.44	\$217.99	\$269.18	\$261.59	\$323.02	\$348.79	\$430.69
38	\$188.32	\$230.72	\$230.10	\$285.70	\$276.12	\$342.84	\$368.16	\$457.12
39	\$197.52	\$243.52	\$241.83	\$301.61	\$290.20	\$361.94	\$386.93	\$482.58
40	\$206.48	\$255.92	\$253.20	\$317.00	\$303.84	\$380.40	\$405.12	\$507.20

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PT - Preferred Tobacco

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Policy Form: ICC101010/1010



Client Services (888) 724-4267 Ext. 4610 Producer Resource Center (888) 724-4267 Ext. 4680 www.SagicorLifeUSA.com

Female Rates - Preferred and Standard Tobacco

Death Benefit								
	\$25,000		\$50,000		\$75,000		\$100,000	
AGE	PT	ST	PT	ST	PT	ST	PT	ST
41	\$32.04	\$39.86	\$64.07	\$79.71	\$96.11	\$119.57	\$107.59	\$133.95
42	\$33.12	\$41.40	\$66.24	\$82.80	\$99.36	\$124.20	\$111.83	\$139.78
43	\$34.18	\$42.92	\$68.36	\$85.83	\$102.54	\$128.75	\$115.97	\$145.45
44	\$35.23	\$44.40	\$70.45	\$88.80	\$105.68	\$133.20	\$120.01	\$150.98
45	\$36.25	\$45.86	\$72.49	\$91.72	\$108.74	\$137.58	\$123.97	\$156.37
46	\$38.49	\$48.66	\$76.97	\$97.32	\$115.46	\$145.98	\$133.47	\$168.17
47	\$40.64	\$51.37	\$81.27	\$102.73	\$121.91	\$154.10	\$142.52	\$179.37
48	\$42.71	\$53.99	\$85.41	\$107.98	\$128.12	\$161.97	\$151.17	\$190.09
49	\$44.70	\$56.54	\$89.40	\$113.08	\$134.10	\$169.62	\$159.47	\$200.36
50	\$46.64	\$59.03	\$93.27	\$118.06	\$139.91	\$177.09	\$167.47	\$210.25
51	\$48.51	\$61.47	\$97.01	\$122.93	\$145.52	\$184.40	\$175.18	\$219.81
52	\$50.33	\$63.84	\$100.65	\$127.68	\$150.98	\$191.52	\$182.64	\$229.06
53	\$52.10	\$66.18	\$104.19	\$132.35	\$156.29	\$198.53	\$189.89	\$238.02
54	\$53.83	\$68.46	\$107.65	\$136.92	\$161.48	\$205.38	\$196.93	\$246.74
55	\$55.51	\$70.71	\$111.02	\$141.42	\$166.53	\$212.13	\$203.78	\$255.24
56	\$59.19	\$75.80	\$118.38	\$151.59	\$177.57	\$227.39	\$218.47	\$274.51
57	\$62.72	\$80.68	\$125.44	\$161.36	\$188.16	\$242.04	\$232.48	\$292.84
58	\$66.10	\$85.41	\$132.20	\$170.81	\$198.30	\$256.22	\$245.91	\$310.27
59	\$69.37	\$89.97	\$138.73	\$179.94	\$208.10	\$269.91	\$258.79	\$326.99
60	\$72.51	\$94.41	\$145.01	\$188.81	\$217.52	\$283.22	\$271.22	\$343.04
61	\$75.54	\$98.73	\$151.07	\$197.45	\$226.61	\$296.18	\$283.21	\$358.46
62	\$78.48	\$102.93	\$156.96	\$205.86	\$235.44	\$308.79	\$294.79	\$373.35
63	\$81.34	\$107.04	\$162.67	\$214.07	\$244.01	\$321.11	\$306.03	\$387.78
64	\$84.11	\$111.05	\$168.21	\$222.09	\$252.32	\$333.14	\$316.96	\$401.75
65	\$86.80	\$114.98	\$173.60	\$229.95	\$260.40	\$344.93	\$327.57	\$415.29

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PT - Preferred Tobacco

ST - Standard Tobacco

Policy Form: ICC101010/1010



Client Services (888) 724-4267 Ext. 4610 Producer Resource Center (888) 724-4267 Ext. 4680 www.SagicorLifeUSA.com

Female Rates - Preferred and Standard Tobacco

Death Benefit								
	\$200,000		\$250,000		\$300,000		\$400,000	
AGE	PT	ST	PT	ST	PT	ST	PT	ST
41	\$215.18	\$267.90	\$264.24	\$331.91	\$317.09	\$398.30	\$422.79	\$531.06
42	\$223.66	\$279.56	\$274.99	\$346.38	\$329.99	\$415.66	\$439.99	\$554.21
43	\$231.94	\$290.90	\$285.48	\$360.48	\$342.58	\$432.58	\$456.77	\$576.77
44	\$240.02	\$301.96	\$295.71	\$374.22	\$354.86	\$449.07	\$473.14	\$598.76
45	\$247.94	\$312.74	\$305.71	\$387.62	\$366.86	\$465.15	\$489.14	\$620.20
46	\$266.94	\$336.34	\$328.72	\$417.14	\$394.47	\$500.57	\$525.96	\$667.43
47	\$285.04	\$358.74	\$350.63	\$445.17	\$420.76	\$534.21	\$561.01	\$712.28
48	\$302.34	\$380.18	\$371.62	\$471.96	\$445.95	\$566.36	\$594.60	\$755.14
49	\$318.94	\$400.72	\$391.75	\$497.64	\$470.10	\$597.17	\$626.80	\$796.23
50	\$334.94	\$420.50	\$411.15	\$522.35	\$493.38	\$626.82	\$657.84	\$835.76
51	\$350.36	\$439.62	\$429.89	\$546.23	\$515.87	\$655.48	\$687.83	\$873.97
52	\$365.28	\$458.12	\$448.02	\$569.33	\$537.63	\$683.20	\$716.84	\$910.93
53	\$379.78	\$476.04	\$465.62	\$591.72	\$558.75	\$710.07	\$745.00	\$946.76
54	\$393.86	\$493.48	\$482.74	\$613.50	\$579.29	\$736.20	\$772.39	\$981.60
55	\$407.56	\$510.48	\$499.40	\$634.74	\$599.28	\$761.69	\$799.04	\$1,015.59
56	\$436.94	\$549.02	\$534.19	\$677.81	\$641.03	\$813.38	\$854.71	\$1,084.50
57	\$464.96	\$585.68	\$567.40	\$718.97	\$680.88	\$862.77	\$907.84	\$1,150.36
58	\$491.82	\$620.54	\$599.33	\$758.33	\$719.20	\$910.00	\$958.93	\$1,213.33
59	\$517.58	\$653.98	\$629.97	\$796.12	\$755.97	\$955.35	\$1,007.96	\$1,273.80
60	\$542.44	\$686.08	\$659.53	\$832.57	\$791.44	\$999.09	\$1,055.25	\$1,332.12
61	\$566.42	\$716.92	\$688.13	\$867.69	\$825.76	\$1,041.23	\$1,101.01	\$1,388.31
62	\$589.58	\$746.70	\$715.77	\$901.61	\$858.93	\$1,081.94	\$1,145.24	\$1,442.58
63	\$612.06	\$775.56	\$742.56	\$934.53	\$891.08	\$1,121.44	\$1,188.10	\$1,495.25
64	\$633.92	\$803.50	\$768.65	\$966.52	\$922.38	\$1,159.83	\$1,229.84	\$1,546.44
65	\$655.14	\$830.58	\$794.04	\$997.58	\$952.85	\$1,197.10	\$1,270.47	\$1,596.13

^{*} Rates are effective as of March 7, 2015 and are subject to change. The rates above reflect the required monthly premium for the death benefit amounts shown. This is only a quote for the base insurance amount without any riders included.

PT - Preferred Tobacco

ST - Standard Tobacco

Policy Form: ICC101010/1010