



Term Life Monthly Rate Sheets

AMERICAN FIDELITY
a different opinion



ISSUE AGE	Premium										
	<i>Includes Policy Fee, Accidental Death & Dismemberment Rider (AD&D) and Waiver of Premium Rider (W/P). All riders are optional.</i>										
	Death Benefit										
	\$25,000	\$30,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000	\$300,000
17	9.10	10.49	13.38	18.99	24.61	27.55	32.64	37.72	42.80	52.97	63.13
18	9.10	10.49	13.38	18.99	24.61	27.55	32.64	37.72	42.80	52.97	63.13
19	9.10	10.49	13.38	18.99	24.61	27.55	32.64	37.72	42.80	52.97	63.13
20	9.10	10.49	13.38	18.99	24.61	27.55	32.64	37.72	42.80	52.97	63.13
21	9.10	10.49	13.38	18.99	24.61	27.55	32.64	37.72	42.80	52.97	63.13
22	9.10	10.49	13.38	18.99	24.61	27.55	32.64	37.72	42.80	52.97	63.13
23	9.10	10.49	13.38	18.99	24.61	27.55	32.64	37.72	42.80	52.97	63.13
24	9.10	10.49	13.38	18.99	24.61	27.55	32.64	37.72	42.80	52.97	63.13
25	9.10	10.49	13.38	18.99	24.61	27.55	32.64	37.72	42.80	52.97	63.13
26	9.10	10.49	13.38	18.99	24.61	27.55	32.64	37.72	42.80	52.97	63.13
27	9.10	10.49	13.38	18.99	24.61	27.55	32.64	37.72	42.80	52.97	63.13
28	9.10	10.49	13.38	18.99	24.61	27.55	32.64	37.72	42.80	52.97	63.13
29	9.10	10.49	13.38	18.99	24.61	27.55	32.64	37.72	42.80	52.97	63.13
30	9.10	10.49	13.38	18.99	24.61	27.55	32.64	37.72	42.80	52.97	63.13
31	9.10	10.49	13.38	18.99	24.61	27.55	32.64	37.72	42.80	52.97	63.13
32	9.10	10.49	13.38	18.99	24.61	27.55	32.64	37.72	42.80	52.97	63.13
33	9.36	10.81	13.91	19.80	25.68	28.89	34.24	39.59	44.94	55.64	66.34
34	9.36	10.81	13.91	19.80	25.68	28.89	34.24	39.59	44.94	55.64	66.34
35	9.36	10.81	13.91	19.80	25.68	28.89	34.24	39.59	44.94	55.64	66.34
36	9.63	11.13	14.45	20.60	26.75	30.23	35.85	41.46	47.08	58.32	69.55
37	9.90	11.45	14.98	21.40	27.82	31.57	37.45	43.34	49.22	60.99	72.76
38	10.17	11.77	15.52	22.20	28.89	32.90	39.06	45.21	51.36	63.67	75.97
39	10.43	12.09	16.05	23.01	29.96	34.24	40.66	47.08	53.50	66.34	79.18
40	10.70	12.41	16.59	23.81	31.03	35.58	42.27	48.95	55.64	69.02	82.39
41	10.97	12.73	17.12	24.61	32.10	36.92	43.87	50.83	57.78	71.69	85.60
42	11.50	13.38	18.19	26.22	34.24	39.59	47.08	54.57	62.06	77.04	92.02
43	11.77	13.70	18.73	27.02	35.31	40.93	48.69	56.44	64.20	79.72	95.23
44	12.04	14.02	19.26	27.82	36.38	42.27	50.29	58.32	66.34	82.39	98.44
45	12.57	14.66	20.33	29.43	38.52	44.94	53.50	62.06	70.62	87.74	104.86
46	13.38	15.62	21.40	31.03	40.66	47.62	56.71	65.81	74.90	93.09	111.28
47	14.45	16.91	23.01	33.44	43.87	50.29	59.92	69.55	79.18	98.44	117.70
48	15.52	18.19	24.08	35.04	46.01	54.30	64.74	75.17	85.60	106.47	127.33
49	16.59	19.47	25.68	37.45	49.22	58.32	69.55	80.79	92.02	114.49	136.96
50	17.92	21.08	27.29	39.86	52.43	--	--	--	--	--	--
51	18.73	22.04	28.89	42.27	55.64	--	--	--	--	--	--
52	19.80	23.33	29.96	43.87	57.78	--	--	--	--	--	--
53	20.87	24.61	31.57	46.28	60.99	--	--	--	--	--	--
54	21.94	25.89	33.71	49.49	65.27	--	--	--	--	--	--
55	23.01	27.18	35.31	51.90	68.48	--	--	--	--	--	--
56	24.88	29.43	38.52	56.71	74.90	--	--	--	--	--	--
57	26.75	31.67	41.73	61.53	81.32	--	--	--	--	--	--
58	28.89	34.24	45.48	67.14	88.81	--	--	--	--	--	--
59	31.30	37.13	49.76	73.56	97.37	--	--	--	--	--	--
60	33.97	40.34	54.04	79.98	105.93	--	--	--	--	--	--
61	33.00	39.20	54.50	80.75	107.00	--	--	--	--	--	--
62	34.00	40.40	58.50	86.75	115.00	--	--	--	--	--	--
63	35.25	41.90	63.00	93.50	124.00	--	--	--	--	--	--
64	36.75	43.70	68.00	101.00	134.00	--	--	--	--	--	--
65	38.00	45.20	73.50	109.25	145.00	--	--	--	--	--	--

Spouse Coverage Available!

*This insert must be used in conjunction with SB-30357 and any state specific deviations thereof. The Waiver of Premium rider is available for issue ages 17-60. The Accidental Death and Dismemberment rider is available for issue ages 17-65. Additional optional benefit riders are available. Please contact your American Fidelity account manager for more details. This is a brief description of the coverage and does not constitute the actual policy. For complete benefits, limitations, exclusions and other provisions, please refer to the policy. Not generally qualified Benefits under Section 125 plans. *Maximum face amount available is \$50,000.*

10 Year Term Tobacco Monthly Rates

ISSUE AGE	Premium										
	Includes Policy Fee, Accidental Death & Dismemberment Rider (AD&D) and Waiver of Premium Rider (WP). All riders are optional.										
	Death Benefit										
	\$25,000	\$30,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000	\$300,000
17	10.97	12.73	17.12	24.61	32.10	36.92	43.87	50.83	57.78	71.69	85.60
18	10.97	12.73	17.12	24.61	32.10	36.92	43.87	50.83	57.78	71.69	85.60
19	10.97	12.73	17.12	24.61	32.10	36.92	43.87	50.83	57.78	71.69	85.60
20	10.97	12.73	17.12	24.61	32.10	36.92	43.87	50.83	57.78	71.69	85.60
21	10.97	12.73	17.66	25.41	33.17	36.92	43.87	50.83	57.78	71.69	85.60
22	10.97	12.73	18.19	26.22	34.24	36.92	43.87	50.83	57.78	71.69	85.60
23	10.97	12.73	18.19	26.22	34.24	36.92	43.87	50.83	57.78	71.69	85.60
24	10.97	12.73	18.73	27.02	35.31	36.92	43.87	50.83	57.78	71.69	85.60
25	10.97	12.73	19.26	27.82	36.38	36.92	43.87	50.83	57.78	71.69	85.60
26	10.97	12.73	19.80	28.62	37.45	36.92	43.87	50.83	57.78	71.69	85.60
27	11.24	13.05	19.80	28.62	37.45	36.92	43.87	50.83	57.78	71.69	85.60
28	11.24	13.05	20.33	29.43	38.52	38.25	45.48	52.70	59.92	74.37	88.81
29	11.50	13.38	20.33	29.43	38.52	38.25	45.48	52.70	59.92	74.37	88.81
30	11.50	13.38	20.87	30.23	39.59	38.25	45.48	52.70	59.92	74.37	88.81
31	11.77	13.70	21.40	31.03	40.66	39.59	47.08	54.57	62.06	77.04	92.02
32	12.31	14.34	22.47	32.64	42.80	40.93	48.69	56.44	64.20	79.72	95.23
33	12.57	14.66	23.01	33.44	43.87	42.27	50.29	58.32	66.34	82.39	98.44
34	12.84	14.98	23.54	34.24	44.94	44.94	53.50	62.06	70.62	87.74	104.86
35	13.38	15.62	24.61	35.85	47.08	46.28	55.11	63.93	72.76	90.42	108.07
36	14.18	16.59	25.68	37.45	49.22	50.29	59.92	69.55	79.18	98.44	117.70
37	14.98	17.55	27.29	39.86	52.43	54.30	64.74	75.17	85.60	106.47	127.33
38	15.78	18.51	28.89	42.27	55.64	58.32	69.55	80.79	92.02	114.49	136.96
39	16.59	19.47	30.50	44.67	58.85	63.67	75.97	88.28	100.58	125.19	149.80
40	17.66	20.76	32.10	47.08	62.06	69.02	82.39	95.77	109.14	135.89	162.64
41	18.99	22.36	34.78	51.09	67.41	71.69	85.60	99.51	113.42	141.24	169.06
42	20.33	23.97	37.45	55.11	72.76	75.70	90.42	105.13	119.84	149.27	178.69
43	21.67	25.57	40.66	59.92	79.18	78.38	93.63	108.87	124.12	154.62	185.11
44	23.27	27.50	44.41	65.54	86.67	82.39	98.44	114.49	130.54	162.64	194.74
45	25.15	29.75	48.15	71.16	94.16	86.40	103.26	120.11	136.96	170.67	204.37
46	27.82	32.96	49.76	73.56	97.37	89.08	106.47	123.85	141.24	176.02	210.79
47	31.03	36.81	51.36	75.97	100.58	93.09	111.28	129.47	147.66	184.04	220.42
48	34.78	41.30	52.97	78.38	103.79	97.10	116.10	135.09	154.08	192.07	230.05
49	38.79	46.12	54.57	80.79	107.00	101.12	120.91	140.71	160.50	200.09	239.68
50	43.34	51.57	56.18	83.19	110.21	--	--	--	--	--	--
51	45.48	54.14	60.99	90.42	119.84	--	--	--	--	--	--
52	47.88	57.03	66.34	98.44	130.54	--	--	--	--	--	--
53	50.56	60.24	71.69	106.47	141.24	--	--	--	--	--	--
54	52.97	63.13	78.11	116.10	154.08	--	--	--	--	--	--
55	55.91	66.66	85.07	126.53	167.99	--	--	--	--	--	--
56	62.60	74.69	94.16	140.17	186.18	--	--	--	--	--	--
57	70.09	83.67	103.79	154.62	205.44	--	--	--	--	--	--
58	78.38	93.63	115.03	171.47	227.91	--	--	--	--	--	--
59	88.01	105.18	127.87	190.73	253.59	--	--	--	--	--	--
60	98.98	118.34	141.78	211.59	281.41	--	--	--	--	--	--
61	92.75	110.90	141.50	211.25	281.00	--	--	--	--	--	--
62	93.25	111.50	151.50	226.25	301.00	--	--	--	--	--	--
63	93.50	111.80	162.50	242.75	323.00	--	--	--	--	--	--
64	94.00	112.40	174.00	260.00	346.00	--	--	--	--	--	--
65	94.25	112.70	186.50	278.75	371.00	--	--	--	--	--	--

Spouse Coverage Available¹

This insert must be used in conjunction with SB-30357 and any state specific deviations thereof. The Waiver of Premium rider is available for issue ages 17-60. The Accidental Death and Dismemberment rider is available for issue ages 17-65. Additional optional benefit riders are available. Please contact your American Fidelity account manager for more details. This is a brief description of the coverage and does not constitute the actual policy. For complete benefits, limitations, exclusions and other provisions, please refer to the policy. Not generally qualified Benefits under Section 125 plans. ¹Maximum face amount available is \$50,000.

ISSUE AGE	Premium										
	Includes Policy Fee, Accidental Death & Dismemberment Rider (AD&D) and Waiver of Premium Rider (WP). All riders are optional.										
	Death Benefit										
	\$25,000	\$30,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000	\$300,000
17	9.10	10.49	13.91	19.80	25.68	27.55	32.64	37.72	42.80	52.97	63.13
18	9.10	10.49	13.91	19.80	25.68	27.55	32.64	37.72	42.80	52.97	63.13
19	9.10	10.49	13.91	19.80	25.68	27.55	32.64	37.72	42.80	52.97	63.13
20	9.10	10.49	13.91	19.80	25.68	27.55	32.64	37.72	42.80	52.97	63.13
21	9.10	10.49	13.91	19.80	25.68	27.55	32.64	37.72	42.80	52.97	63.13
22	9.10	10.49	13.91	19.80	25.68	27.55	32.64	37.72	42.80	52.97	63.13
23	9.10	10.49	13.91	19.80	25.68	28.89	34.24	39.59	44.94	55.64	66.34
24	9.10	10.49	13.91	19.80	25.68	28.89	34.24	39.59	44.94	55.64	66.34
25	9.10	10.49	13.91	19.80	25.68	28.89	34.24	39.59	44.94	55.64	66.34
26	9.10	10.49	13.91	19.80	25.68	28.89	34.24	39.59	44.94	55.64	66.34
27	9.10	10.49	13.91	19.80	25.68	30.23	35.85	41.46	47.08	58.32	69.55
28	9.10	10.49	14.45	20.60	26.75	30.23	35.85	41.46	47.08	58.32	69.55
29	9.10	10.49	14.45	20.60	26.75	31.57	37.45	43.34	49.22	60.99	72.76
30	9.10	10.49	14.45	20.60	26.75	31.57	37.45	43.34	49.22	60.99	72.76
31	9.36	10.81	14.98	21.40	27.82	32.90	39.06	45.21	51.36	63.67	75.97
32	9.63	11.13	14.98	21.40	27.82	32.90	39.06	45.21	51.36	63.67	75.97
33	9.63	11.13	15.52	22.20	28.89	34.24	40.66	47.08	53.50	66.34	79.18
34	9.90	11.45	16.05	23.01	29.96	34.24	40.66	47.08	53.50	66.34	79.18
35	10.17	11.77	16.59	23.81	31.03	35.58	42.27	48.95	55.64	69.02	82.39
36	10.43	12.09	17.12	24.61	32.10	36.92	43.87	50.83	57.78	71.69	85.60
37	10.70	12.41	18.19	26.22	34.24	39.59	47.08	54.57	62.06	77.04	92.02
38	10.97	12.73	18.73	27.02	35.31	40.93	48.69	56.44	64.20	79.72	95.23
39	11.50	13.38	19.26	27.82	36.38	43.60	51.90	60.19	68.48	85.07	101.65
40	11.77	13.70	20.33	29.43	38.52	46.28	55.11	63.93	72.76	90.42	108.07
41	12.31	14.34	21.40	31.03	40.66	48.95	58.32	67.68	77.04	95.77	114.49
42	12.84	14.98	22.47	32.64	42.80	51.63	61.53	71.42	81.32	101.12	120.91
43	13.38	15.62	23.54	34.24	44.94	54.30	64.74	75.17	85.60	106.47	127.33
44	13.91	16.26	24.61	35.85	47.08	56.98	67.95	78.91	89.88	111.82	133.75
45	14.71	17.23	26.22	38.25	50.29	60.99	72.76	84.53	96.30	119.84	143.38
46	15.78	18.51	27.29	39.86	52.43	63.67	75.97	88.28	100.58	125.19	149.80
47	17.12	20.12	28.36	41.46	54.57	66.34	79.18	92.02	104.86	130.54	156.22
48	18.46	21.72	29.96	43.87	57.78	70.35	84.00	97.64	111.28	138.57	165.85
49	20.06	23.65	31.03	45.48	59.92	73.03	87.21	101.38	115.56	143.92	172.27
50	21.94	25.89	32.64	47.88	63.13	--	--	--	--	--	--
51	23.27	27.50	34.78	51.09	67.41	--	--	--	--	--	--
52	24.61	29.10	36.92	54.30	71.69	--	--	--	--	--	--
53	25.95	30.71	39.59	58.32	77.04	--	--	--	--	--	--
54	27.55	32.64	42.27	62.33	82.39	--	--	--	--	--	--
55	29.16	34.56	45.48	67.14	88.81	--	--	--	--	--	--
56	31.57	37.45	49.76	73.56	97.37	--	--	--	--	--	--
57	34.24	40.66	54.57	80.79	107.00	--	--	--	--	--	--
58	36.92	43.87	59.92	88.81	117.70	--	--	--	--	--	--
59	40.13	47.72	66.34	98.44	130.54	--	--	--	--	--	--
60	43.60	51.90	72.76	108.07	143.38	--	--	--	--	--	--

Spouse Coverage Available!

This insert must be used in conjunction with SB-30357 and any state specific deviations thereof. The Waiver of Premium rider is available for issue ages 17-60. The Accidental Death and Dismemberment rider is available for issue ages 17-65. Additional optional benefit riders are available. Please contact your American Fidelity account manager for more details. This is a brief description of the coverage and does not constitute the actual policy. For complete benefits, limitations, exclusions and other provisions, please refer to the policy. Not generally qualified Benefits under Section 125 plans. ¹Maximum face amount available is \$50,000.

ISSUE AGE

Premium											
Includes Policy Fee, Accidental Death & Dismemberment Rider (AD&D) and Waiver of Premium Rider (WP). All riders are optional.											
Death Benefit											
	\$25,000	\$30,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000	\$300,000
17	11.50	13.38	17.66	25.41	33.17	38.25	45.48	52.70	59.92	74.37	88.81
18	11.50	13.38	17.66	25.41	33.17	38.25	45.48	52.70	59.92	74.37	88.81
19	11.50	13.38	17.66	25.41	33.17	38.25	45.48	52.70	59.92	74.37	88.81
20	11.50	13.38	17.66	25.41	33.17	38.25	45.48	52.70	59.92	74.37	88.81
21	11.50	13.38	18.19	26.22	34.24	38.25	45.48	52.70	59.92	74.37	88.81
22	11.50	13.38	18.73	27.02	35.31	39.59	47.08	54.57	62.06	77.04	92.02
23	11.50	13.38	18.73	27.02	35.31	39.59	47.08	54.57	62.06	77.04	92.02
24	11.50	13.38	19.26	27.82	36.38	40.93	48.69	56.44	64.20	79.72	95.23
25	11.50	13.38	19.80	28.62	37.45	40.93	48.69	56.44	64.20	79.72	95.23
26	11.77	13.70	20.33	29.43	38.52	42.27	50.29	58.32	66.34	82.39	98.44
27	12.04	14.02	20.87	30.23	39.59	43.60	51.90	60.19	68.48	85.07	101.65
28	12.04	14.02	21.40	31.03	40.66	43.60	51.90	60.19	68.48	85.07	101.65
29	12.31	14.34	21.94	31.83	41.73	44.94	53.50	62.06	70.62	87.74	104.86
30	12.57	14.66	22.47	32.64	42.80	46.28	55.11	63.93	72.76	90.42	108.07
31	13.11	15.30	23.54	34.24	44.94	47.62	56.71	65.81	74.90	93.09	111.28
32	13.91	16.26	25.15	36.65	48.15	50.29	59.92	69.55	79.18	98.44	117.70
33	14.45	16.91	26.22	38.25	50.29	52.97	63.13	73.30	83.46	103.79	124.12
34	15.25	17.87	27.82	40.66	53.50	54.30	64.74	75.17	85.60	106.47	127.33
35	16.05	18.83	29.43	43.07	56.71	56.98	67.95	78.91	89.88	111.82	133.75
36	17.12	20.12	31.57	46.28	60.99	60.99	72.76	84.53	96.30	119.84	143.38
37	18.19	21.40	33.71	49.49	65.27	66.34	79.18	92.02	104.86	130.54	156.22
38	19.53	23.01	36.38	53.50	70.62	70.35	84.00	97.64	111.28	138.57	165.85
39	20.87	24.61	39.06	57.51	75.97	75.70	90.42	105.13	119.84	149.27	178.69
40	22.20	26.22	42.27	62.33	82.39	82.39	98.44	114.49	130.54	162.64	194.74
41	23.81	28.14	45.48	67.14	88.81	90.42	108.07	125.73	143.38	178.69	214.00
42	25.68	30.39	49.22	72.76	96.30	101.12	120.91	140.71	160.50	200.09	239.68
43	27.82	32.96	53.50	79.18	104.86	111.82	133.75	155.69	177.62	221.49	265.36
44	30.23	35.85	57.78	85.60	113.42	123.85	148.20	172.54	196.88	245.57	294.25
45	32.64	38.73	62.60	92.82	123.05	137.23	164.25	191.26	218.28	272.32	326.35
46	35.85	42.59	65.27	96.84	128.40	143.92	172.27	200.63	228.98	285.69	342.40
47	39.32	46.76	67.95	100.85	133.75	150.60	180.30	209.99	239.68	299.07	358.45
48	43.07	51.25	71.16	105.66	140.17	158.63	189.93	221.22	252.52	315.12	377.71
49	47.35	56.39	74.37	110.48	146.59	166.65	199.56	232.46	265.36	331.17	396.97
50	52.16	62.17	77.58	115.29	153.01	--	--	--	--	--	--
51	55.91	66.66	83.46	124.12	164.78	--	--	--	--	--	--
52	59.65	71.16	89.88	133.75	177.62	--	--	--	--	--	--
53	63.93	76.29	96.30	143.38	190.46	--	--	--	--	--	--
54	68.48	81.75	103.79	154.62	205.44	--	--	--	--	--	--
55	73.30	87.53	111.82	166.65	221.49	--	--	--	--	--	--
56	80.79	96.51	120.38	179.49	238.61	--	--	--	--	--	--
57	89.08	106.47	130.01	193.94	257.87	--	--	--	--	--	--
58	98.17	117.38	140.17	209.19	278.20	--	--	--	--	--	--
59	108.34	129.58	151.41	226.04	300.67	--	--	--	--	--	--
60	119.84	143.38	163.71	244.50	325.28	--	--	--	--	--	--

Spouse Coverage Available¹

This insert must be used in conjunction with SB-30357 and any state specific deviations thereof. The Waiver of Premium rider is available for issue ages 17-60. The Accidental Death and Dismemberment rider is available for issue ages 17-65. Additional optional benefit riders are available. Please contact your American Fidelity account manager for more details. This is a brief description of the coverage and does not constitute the actual policy. For complete benefits, limitations, exclusions and other provisions, please refer to the policy. Not generally qualified Benefits under Section 125 plans. ¹Maximum face amount available is \$50,000.

ISSUE AGE

Premium											
<i>Includes Policy Fee, Accidental Death & Dismemberment Rider (AD&D) and Waiver of Premium Rider (WP). All riders are optional.</i>											
Death Benefit											
	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000	\$300,000
17	5.14	9.63	15.52	22.20	28.89	32.90	39.06	45.21	51.36	63.67	75.97
18	5.14	9.63	15.52	22.20	28.89	32.90	39.06	45.21	51.36	63.67	75.97
19	5.14	9.63	15.52	22.20	28.89	32.90	39.06	45.21	51.36	63.67	75.97
20	5.14	9.63	15.52	22.20	28.89	32.90	39.06	45.21	51.36	63.67	75.97
21	5.14	9.63	15.52	22.20	28.89	32.90	39.06	45.21	51.36	63.67	75.97
22	5.14	9.63	15.52	22.20	28.89	32.90	39.06	45.21	51.36	63.67	75.97
23	5.24	9.90	16.05	23.01	29.96	34.24	40.66	47.08	53.50	66.34	79.18
24	5.24	9.90	16.05	23.01	29.96	34.24	40.66	47.08	53.50	66.34	79.18
25	5.24	9.90	16.05	23.01	29.96	34.24	40.66	47.08	53.50	66.34	79.18
26	5.24	9.90	16.05	23.01	29.96	35.58	42.27	48.95	55.64	69.02	82.39
27	5.35	10.17	16.59	23.81	31.03	35.58	42.27	48.95	55.64	69.02	82.39
28	5.35	10.17	16.59	23.81	31.03	36.92	43.87	50.83	57.78	71.69	85.60
29	5.46	10.43	17.12	24.61	32.10	36.92	43.87	50.83	57.78	71.69	85.60
30	5.46	10.43	17.12	24.61	32.10	38.25	45.48	52.70	59.92	74.37	88.81
31	5.56	10.70	17.66	25.41	33.17	39.59	47.08	54.57	62.06	77.04	92.02
32	5.67	10.97	18.19	26.22	34.24	39.59	47.08	54.57	62.06	77.04	92.02
33	5.67	10.97	18.19	26.22	34.24	40.93	48.69	56.44	64.20	79.72	95.23
34	5.78	11.24	18.73	27.02	35.31	40.93	48.69	56.44	64.20	79.72	95.23
35	5.89	11.50	19.26	27.82	36.38	42.27	50.29	58.32	66.34	82.39	98.44
36	6.10	12.04	20.33	29.43	38.52	44.94	53.50	62.06	70.62	87.74	104.86
37	6.31	12.57	21.40	31.03	40.66	47.62	56.71	65.81	74.90	93.09	111.28
38	6.53	13.11	22.47	32.64	42.80	50.29	59.92	69.55	79.18	98.44	117.70
39	6.74	13.64	23.54	34.24	44.94	52.97	63.13	73.30	83.46	103.79	124.12
40	7.06	14.45	25.15	36.65	48.15	56.98	67.95	78.91	89.88	111.82	133.75
41	7.38	15.25	26.75	39.06	51.36	60.99	72.76	84.53	96.30	119.84	143.38
42	7.81	16.32	28.89	42.27	55.64	66.34	79.18	92.02	104.86	130.54	156.22
43	8.24	17.39	30.50	44.67	58.85	70.35	84.00	97.64	111.28	138.57	165.85
44	8.67	18.46	33.17	48.69	64.20	75.70	90.42	105.13	119.84	149.27	178.69
45	9.20	19.80	35.31	51.90	68.48	82.39	98.44	114.49	130.54	162.64	194.74
46	9.74	21.13	37.99	55.91	73.83	89.08	106.47	123.85	141.24	176.02	210.79
47	10.27	22.47	40.66	59.92	79.18	95.77	114.49	133.22	151.94	189.39	226.84
48	10.81	23.81	43.87	64.74	85.60	103.79	124.12	144.45	164.78	205.44	246.10
49	11.45	25.41	47.62	70.35	93.09	113.15	135.36	157.56	179.76	224.17	268.57
50	12.20	27.29	51.36	75.97	100.58	--	--	--	--	--	--

Spouse Coverage Available¹

This insert must be used in conjunction with SB-30357 and any state specific deviations thereof. The Waiver of Premium rider is available for issue ages 17-60. The Accidental Death and Dismemberment rider is available for issue ages 17-65. Additional optional benefit riders are available. Please contact your American Fidelity account manager for more details. This is a brief description of the coverage and does not constitute the actual policy. For complete benefits, limitations, exclusions and other provisions, please refer to the policy. Not generally qualified Benefits under Section 125 plans. ¹Maximum face amount available is \$50,000.

ISSUE AGE	Premium										
	Includes Policy Fee, Accidental Death & Dismemberment Rider (AD&D) and Waiver of Premium Rider (WP). All riders are optional.										
	Death Benefit										
	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000	\$300,000
17	6.21	12.31	20.33	29.43	38.52	44.94	53.50	62.06	70.62	87.74	104.86
18	6.21	12.31	20.33	29.43	38.52	44.94	53.50	62.06	70.62	87.74	104.86
19	6.21	12.31	20.33	29.43	38.52	44.94	53.50	62.06	70.62	87.74	104.86
20	6.21	12.31	20.33	29.43	38.52	44.94	53.50	62.06	70.62	87.74	104.86
21	6.31	12.57	20.87	30.23	39.59	46.28	55.11	63.93	72.76	90.42	108.07
22	6.42	12.84	21.40	31.03	40.66	47.62	56.71	65.81	74.90	93.09	111.28
23	6.53	13.11	21.94	31.83	41.73	48.95	58.32	67.68	77.04	95.77	114.49
24	6.63	13.38	22.47	32.64	42.80	50.29	59.92	69.55	79.18	98.44	117.70
25	6.74	13.64	23.01	33.44	43.87	51.63	61.53	71.42	81.32	101.12	120.91
26	6.85	13.91	23.54	34.24	44.94	52.97	63.13	73.30	83.46	103.79	124.12
27	6.96	14.18	24.08	35.04	46.01	54.30	64.74	75.17	85.60	106.47	127.33
28	7.06	14.45	24.61	35.85	47.08	55.64	66.34	77.04	87.74	109.14	130.54
29	7.17	14.71	25.15	36.65	48.15	56.98	67.95	78.91	89.88	111.82	133.75
30	7.28	14.98	25.68	37.45	49.22	58.32	69.55	80.79	92.02	114.49	136.96
31	7.70	16.05	27.82	40.66	53.50	62.33	74.37	86.40	98.44	122.52	146.59
32	8.13	17.12	29.96	43.87	57.78	66.34	79.18	92.02	104.86	130.54	156.22
33	8.67	18.46	32.64	47.88	63.13	70.35	84.00	97.64	111.28	138.57	165.85
34	9.20	19.80	35.31	51.90	68.48	75.70	90.42	105.13	119.84	149.27	178.69
35	9.74	21.13	38.52	56.71	74.90	81.05	96.84	112.62	128.40	159.97	191.53
36	10.27	22.47	41.20	60.72	80.25	86.40	103.26	120.11	136.96	170.67	204.37
37	10.91	24.08	44.41	65.54	86.67	91.75	109.68	127.60	145.52	181.37	217.21
38	11.66	25.95	47.62	70.35	93.09	98.44	117.70	136.96	156.22	194.74	233.26
39	12.41	27.82	50.83	75.17	99.51	105.13	125.73	146.32	166.92	208.12	249.31
40	13.16	29.69	54.57	80.79	107.00	111.82	133.75	155.69	177.62	221.49	265.36
41	14.02	31.83	58.85	87.21	115.56	119.84	143.38	166.92	190.46	237.54	284.62
42	14.98	34.24	63.67	94.43	125.19	127.87	153.01	178.16	203.30	253.59	303.88
43	16.05	36.92	69.02	102.45	135.89	137.23	164.25	191.26	218.28	272.32	326.35
44	17.23	39.86	74.90	111.28	147.66	147.93	177.09	206.24	235.40	293.72	352.03
45	18.51	43.07	81.32	120.91	160.50	158.63	189.93	221.22	252.52	315.12	377.71
46	19.69	46.01	84.00	124.92	165.85	165.32	197.95	230.59	263.22	328.49	393.76
47	20.97	49.22	86.67	128.94	171.20	170.67	204.37	238.08	271.78	339.19	406.60
48	22.36	52.70	89.88	133.75	177.62	178.69	214.00	249.31	284.62	355.24	425.86
49	23.86	56.44	92.56	137.76	182.97	186.72	223.63	260.55	297.46	371.29	445.12
50	25.47	60.46	95.77	142.58	189.39	--	--	--	--	--	--

Spouse Coverage Available¹

This insert must be used in conjunction with SB-30357 and any state specific deviations thereof. The Waiver of Premium rider is available for issue ages 17-60. The Accidental Death and Dismemberment rider is available for issue ages 17-65. Additional optional benefit riders are available. Please contact your American Fidelity account manager for more details. This is a brief description of the coverage and does not constitute the actual policy. For complete benefits, limitations, exclusions and other provisions, please refer to the policy. Not generally qualified Benefits under Section 125 plans. ¹Maximum face amount available is \$50,000.

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