

TERM LIFE INSURANCE

Renewable and Convertible

Marketed by:



Underwritten by American Fidelity Assurance Company

Spouse Coverage Available¹

10 YEAR RATES Tobacco Users Rates

| ISSUE AGE | DEATH BENEFIT | | | | | | | | | | |
|-----------|--------------------------------------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | Monthly Premium Including Policy Fee | | | | | | | | | | |
| | \$25,000 | \$30,000 | \$50,000 | \$75,000 | \$100,000 | \$125,000 | \$150,000 | \$175,000 | \$200,000 | \$250,000 | \$300,000 |
| 17 | 8.25 | 9.50 | 12.00 | 17.00 | 22.00 | 24.50 | 29.00 | 33.50 | 38.00 | 47.00 | 56.00 |
| 18 | 8.25 | 9.50 | 12.00 | 17.00 | 22.00 | 24.50 | 29.00 | 33.50 | 38.00 | 47.00 | 56.00 |
| 19 | 8.25 | 9.50 | 12.00 | 17.00 | 22.00 | 24.50 | 29.00 | 33.50 | 38.00 | 47.00 | 56.00 |
| 20 | 8.25 | 9.50 | 12.00 | 17.00 | 22.00 | 24.50 | 29.00 | 33.50 | 38.00 | 47.00 | 56.00 |
| 21 | 8.25 | 9.50 | 12.50 | 17.75 | 23.00 | 24.50 | 29.00 | 33.50 | 38.00 | 47.00 | 56.00 |
| 22 | 8.25 | 9.50 | 13.00 | 18.50 | 24.00 | 24.50 | 29.00 | 33.50 | 38.00 | 47.00 | 56.00 |
| 23 | 8.25 | 9.50 | 13.00 | 18.50 | 24.00 | 24.50 | 29.00 | 33.50 | 38.00 | 47.00 | 56.00 |
| 24 | 8.25 | 9.50 | 13.50 | 19.25 | 25.00 | 24.50 | 29.00 | 33.50 | 38.00 | 47.00 | 56.00 |
| 25 | 8.25 | 9.50 | 14.00 | 20.00 | 26.00 | 24.50 | 29.00 | 33.50 | 38.00 | 47.00 | 56.00 |
| 26 | 8.25 | 9.50 | 14.50 | 20.75 | 27.00 | 24.50 | 29.00 | 33.50 | 38.00 | 47.00 | 56.00 |
| 27 | 8.50 | 9.80 | 14.50 | 20.75 | 27.00 | 24.50 | 29.00 | 33.50 | 38.00 | 47.00 | 56.00 |
| 28 | 8.50 | 9.80 | 15.00 | 21.50 | 28.00 | 25.75 | 30.50 | 35.25 | 40.00 | 49.50 | 59.00 |
| 29 | 8.75 | 10.10 | 15.00 | 21.50 | 28.00 | 25.75 | 30.50 | 35.25 | 40.00 | 49.50 | 59.00 |
| 30 | 8.75 | 10.10 | 15.50 | 22.25 | 29.00 | 25.75 | 30.50 | 35.25 | 40.00 | 49.50 | 59.00 |
| 31 | 9.00 | 10.40 | 16.00 | 23.00 | 30.00 | 27.00 | 32.00 | 37.00 | 42.00 | 52.00 | 62.00 |
| 32 | 9.50 | 11.00 | 17.00 | 24.50 | 32.00 | 28.25 | 33.50 | 38.75 | 44.00 | 54.50 | 65.00 |
| 33 | 9.75 | 11.30 | 17.50 | 25.25 | 33.00 | 29.50 | 35.00 | 40.50 | 46.00 | 57.00 | 68.00 |
| 34 | 10.00 | 11.60 | 18.00 | 26.00 | 34.00 | 32.00 | 38.00 | 44.00 | 50.00 | 62.00 | 74.00 |
| 35 | 10.50 | 12.20 | 19.00 | 27.50 | 36.00 | 33.25 | 39.50 | 45.75 | 52.00 | 64.50 | 77.00 |
| 36 | 11.25 | 13.10 | 20.00 | 29.00 | 38.00 | 37.00 | 44.00 | 51.00 | 58.00 | 72.00 | 86.00 |
| 37 | 12.00 | 14.00 | 21.50 | 31.25 | 41.00 | 40.75 | 48.50 | 56.25 | 64.00 | 79.50 | 95.00 |
| 38 | 12.75 | 14.90 | 23.00 | 33.50 | 44.00 | 44.50 | 53.00 | 61.50 | 70.00 | 87.00 | 104.00 |
| 39 | 13.50 | 15.80 | 24.50 | 35.75 | 47.00 | 49.50 | 59.00 | 68.50 | 78.00 | 97.00 | 116.00 |
| 40 | 14.50 | 17.00 | 26.00 | 38.00 | 50.00 | 54.50 | 65.00 | 75.50 | 86.00 | 107.00 | 128.00 |
| 41 | 15.75 | 18.50 | 28.50 | 41.75 | 55.00 | 57.00 | 68.00 | 79.00 | 90.00 | 112.00 | 134.00 |
| 42 | 17.00 | 20.00 | 31.00 | 45.50 | 60.00 | 60.75 | 72.50 | 84.25 | 96.00 | 119.50 | 143.00 |
| 43 | 18.25 | 21.50 | 34.00 | 50.00 | 66.00 | 63.25 | 75.50 | 87.75 | 100.00 | 124.50 | 149.00 |
| 44 | 19.75 | 23.30 | 37.50 | 55.25 | 73.00 | 67.00 | 80.00 | 93.00 | 106.00 | 132.00 | 158.00 |
| 45 | 21.50 | 25.40 | 41.00 | 60.50 | 80.00 | 70.75 | 84.50 | 98.25 | 112.00 | 139.50 | 167.00 |
| 46 | 24.00 | 28.40 | 42.50 | 62.75 | 83.00 | 73.25 | 87.50 | 101.75 | 116.00 | 144.50 | 173.00 |
| 47 | 27.00 | 32.00 | 44.00 | 65.00 | 86.00 | 77.00 | 92.00 | 107.00 | 122.00 | 152.00 | 182.00 |
| 48 | 30.50 | 36.20 | 45.50 | 67.25 | 89.00 | 80.75 | 96.50 | 112.25 | 128.00 | 159.50 | 191.00 |
| 49 | 34.25 | 40.70 | 47.00 | 69.50 | 92.00 | 84.50 | 101.00 | 117.50 | 134.00 | 167.00 | 200.00 |
| 50 | 38.50 | 45.80 | 48.50 | 71.75 | 95.00 | -- | -- | -- | -- | -- | -- |
| 51 | 40.50 | 48.20 | 53.00 | 78.50 | 104.00 | -- | -- | -- | -- | -- | -- |
| 52 | 42.75 | 50.90 | 58.00 | 86.00 | 114.00 | -- | -- | -- | -- | -- | -- |
| 53 | 45.25 | 53.90 | 63.00 | 93.50 | 124.00 | -- | -- | -- | -- | -- | -- |
| 54 | 47.50 | 56.60 | 69.00 | 102.50 | 136.00 | -- | -- | -- | -- | -- | -- |
| 55 | 50.25 | 59.90 | 75.50 | 112.25 | 149.00 | -- | -- | -- | -- | -- | -- |
| 56 | 56.50 | 67.40 | 84.00 | 125.00 | 166.00 | -- | -- | -- | -- | -- | -- |
| 57 | 63.50 | 75.80 | 93.00 | 138.50 | 184.00 | -- | -- | -- | -- | -- | -- |
| 58 | 71.25 | 85.10 | 103.50 | 154.25 | 205.00 | -- | -- | -- | -- | -- | -- |
| 59 | 80.25 | 95.90 | 115.50 | 172.25 | 229.00 | -- | -- | -- | -- | -- | -- |
| 60 | 90.50 | 108.20 | 128.50 | 191.75 | 255.00 | -- | -- | -- | -- | -- | -- |
| 61 | 90.75 | 108.50 | 137.50 | 205.25 | 273.00 | -- | -- | -- | -- | -- | -- |
| 62 | 91.25 | 109.10 | 147.50 | 220.25 | 293.00 | -- | -- | -- | -- | -- | -- |
| 63 | 91.50 | 109.40 | 158.50 | 236.75 | 315.00 | -- | -- | -- | -- | -- | -- |
| 64 | 92.00 | 110.00 | 170.00 | 254.00 | 338.00 | -- | -- | -- | -- | -- | -- |
| 65 | 92.25 | 110.30 | 182.50 | 272.75 | 363.00 | -- | -- | -- | -- | -- | -- |

This insert must be used in conjunction with SB-30357 and any state specific deviations thereof. Rates are guaranteed not to increase during the initial term period. However, they will increase upon renewal. This is a brief description of the coverage and does not constitute the complete policy. For additional details, limitations, exclusions and other provisions, please refer to the policy/rider. Rider availability may vary by state. Not eligible under section 125. ¹ Maximum face amount available is \$50,000.

TERM LIFE INSURANCE

Renewable and Convertible

RIDER RATES (Monthly Premium)

SPOUSE TERM RIDER: Use the rate sheet to find the spouse's coordinating age, face amount, and tobacco use and deduct \$2.00.

CHILDREN'S TERM RIDER: \$10,000: \$4.80 / \$20,000: \$9.60 / \$30,000: \$14.40. Issue ages 1mo thru 19. Subject to the overall child maximum of \$50,000. Grandchildren are not eligible for this rider.

ACCIDENTAL DEATH & DISMEMBERMENT RIDER: For the monthly rate, multiply .08 per \$1,000 of coverage.

WAIVER OF PREMIUM RIDER: Add the base policy and all other riders and multiply by 7% to get the premium amount for the rider.

Spouse Coverage Available¹

10 YEAR RATES Non-Tobacco Users Rates

| ISSUE AGE | DEATH BENEFIT Monthly Premium Including Policy Fee | | | | | | | | | | |
|-----------|---|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | \$25,000 | \$30,000 | \$50,000 | \$75,000 | \$100,000 | \$125,000 | \$150,000 | \$175,000 | \$200,000 | \$250,000 | \$300,000 |
| 17 | 6.50 | 7.40 | 8.50 | 11.75 | 15.00 | 15.75 | 18.50 | 21.25 | 24.00 | 29.50 | 35.00 |
| 18 | 6.50 | 7.40 | 8.50 | 11.75 | 15.00 | 15.75 | 18.50 | 21.25 | 24.00 | 29.50 | 35.00 |
| 19 | 6.50 | 7.40 | 8.50 | 11.75 | 15.00 | 15.75 | 18.50 | 21.25 | 24.00 | 29.50 | 35.00 |
| 20 | 6.50 | 7.40 | 8.50 | 11.75 | 15.00 | 15.75 | 18.50 | 21.25 | 24.00 | 29.50 | 35.00 |
| 21 | 6.50 | 7.40 | 8.50 | 11.75 | 15.00 | 15.75 | 18.50 | 21.25 | 24.00 | 29.50 | 35.00 |
| 22 | 6.50 | 7.40 | 8.50 | 11.75 | 15.00 | 15.75 | 18.50 | 21.25 | 24.00 | 29.50 | 35.00 |
| 23 | 6.50 | 7.40 | 8.50 | 11.75 | 15.00 | 15.75 | 18.50 | 21.25 | 24.00 | 29.50 | 35.00 |
| 24 | 6.50 | 7.40 | 8.50 | 11.75 | 15.00 | 15.75 | 18.50 | 21.25 | 24.00 | 29.50 | 35.00 |
| 25 | 6.50 | 7.40 | 8.50 | 11.75 | 15.00 | 15.75 | 18.50 | 21.25 | 24.00 | 29.50 | 35.00 |
| 26 | 6.50 | 7.40 | 8.50 | 11.75 | 15.00 | 15.75 | 18.50 | 21.25 | 24.00 | 29.50 | 35.00 |
| 27 | 6.50 | 7.40 | 8.50 | 11.75 | 15.00 | 15.75 | 18.50 | 21.25 | 24.00 | 29.50 | 35.00 |
| 28 | 6.50 | 7.40 | 8.50 | 11.75 | 15.00 | 15.75 | 18.50 | 21.25 | 24.00 | 29.50 | 35.00 |
| 29 | 6.50 | 7.40 | 8.50 | 11.75 | 15.00 | 15.75 | 18.50 | 21.25 | 24.00 | 29.50 | 35.00 |
| 30 | 6.50 | 7.40 | 8.50 | 11.75 | 15.00 | 15.75 | 18.50 | 21.25 | 24.00 | 29.50 | 35.00 |
| 31 | 6.50 | 7.40 | 8.50 | 11.75 | 15.00 | 15.75 | 18.50 | 21.25 | 24.00 | 29.50 | 35.00 |
| 32 | 6.50 | 7.40 | 8.50 | 11.75 | 15.00 | 15.75 | 18.50 | 21.25 | 24.00 | 29.50 | 35.00 |
| 33 | 6.75 | 7.70 | 9.00 | 12.50 | 16.00 | 17.00 | 20.00 | 23.00 | 26.00 | 32.00 | 38.00 |
| 34 | 6.75 | 7.70 | 9.00 | 12.50 | 16.00 | 17.00 | 20.00 | 23.00 | 26.00 | 32.00 | 38.00 |
| 35 | 6.75 | 7.70 | 9.00 | 12.50 | 16.00 | 17.00 | 20.00 | 23.00 | 26.00 | 32.00 | 38.00 |
| 36 | 7.00 | 8.00 | 9.50 | 13.25 | 17.00 | 18.25 | 21.50 | 24.75 | 28.00 | 34.50 | 41.00 |
| 37 | 7.25 | 8.30 | 10.00 | 14.00 | 18.00 | 19.50 | 23.00 | 26.50 | 30.00 | 37.00 | 44.00 |
| 38 | 7.50 | 8.60 | 10.50 | 14.75 | 19.00 | 20.75 | 24.50 | 28.25 | 32.00 | 39.50 | 47.00 |
| 39 | 7.75 | 8.90 | 11.00 | 15.50 | 20.00 | 22.00 | 26.00 | 30.00 | 34.00 | 42.00 | 50.00 |
| 40 | 8.00 | 9.20 | 11.50 | 16.25 | 21.00 | 23.25 | 27.50 | 31.75 | 36.00 | 44.50 | 53.00 |
| 41 | 8.25 | 9.50 | 12.00 | 17.00 | 22.00 | 24.50 | 29.00 | 33.50 | 38.00 | 47.00 | 56.00 |
| 42 | 8.75 | 10.10 | 13.00 | 18.50 | 24.00 | 27.00 | 32.00 | 37.00 | 42.00 | 52.00 | 62.00 |
| 43 | 9.00 | 10.40 | 13.50 | 19.25 | 25.00 | 28.25 | 33.50 | 38.75 | 44.00 | 54.50 | 65.00 |
| 44 | 9.25 | 10.70 | 14.00 | 20.00 | 26.00 | 29.50 | 35.00 | 40.50 | 46.00 | 57.00 | 68.00 |
| 45 | 9.75 | 11.30 | 15.00 | 21.50 | 28.00 | 32.00 | 38.00 | 44.00 | 50.00 | 62.00 | 74.00 |
| 46 | 10.50 | 12.20 | 16.00 | 23.00 | 30.00 | 34.50 | 41.00 | 47.50 | 54.00 | 67.00 | 80.00 |
| 47 | 11.50 | 13.40 | 17.50 | 25.25 | 33.00 | 37.00 | 44.00 | 51.00 | 58.00 | 72.00 | 86.00 |
| 48 | 12.50 | 14.60 | 18.50 | 26.75 | 35.00 | 40.75 | 48.50 | 56.25 | 64.00 | 79.50 | 95.00 |
| 49 | 13.50 | 15.80 | 20.00 | 29.00 | 38.00 | 44.50 | 53.00 | 61.50 | 70.00 | 87.00 | 104.00 |
| 50 | 14.75 | 17.30 | 21.50 | 31.25 | 41.00 | -- | -- | -- | -- | -- | -- |
| 51 | 15.50 | 18.20 | 23.00 | 33.50 | 44.00 | -- | -- | -- | -- | -- | -- |
| 52 | 16.50 | 19.40 | 24.00 | 35.00 | 46.00 | -- | -- | -- | -- | -- | -- |
| 53 | 17.50 | 20.60 | 25.50 | 37.25 | 49.00 | -- | -- | -- | -- | -- | -- |
| 54 | 18.50 | 21.80 | 27.50 | 40.25 | 53.00 | -- | -- | -- | -- | -- | -- |
| 55 | 19.50 | 23.00 | 29.00 | 42.50 | 56.00 | -- | -- | -- | -- | -- | -- |
| 56 | 21.25 | 25.10 | 32.00 | 47.00 | 62.00 | -- | -- | -- | -- | -- | -- |
| 57 | 23.00 | 27.20 | 35.00 | 51.50 | 68.00 | -- | -- | -- | -- | -- | -- |
| 58 | 25.00 | 29.60 | 38.50 | 56.75 | 75.00 | -- | -- | -- | -- | -- | -- |
| 59 | 27.25 | 32.30 | 42.50 | 62.75 | 83.00 | -- | -- | -- | -- | -- | -- |
| 60 | 29.75 | 35.30 | 46.50 | 68.75 | 91.00 | -- | -- | -- | -- | -- | -- |
| 61 | 31.00 | 36.80 | 50.50 | 74.75 | 99.00 | -- | -- | -- | -- | -- | -- |
| 62 | 32.00 | 38.00 | 54.50 | 80.75 | 107.00 | -- | -- | -- | -- | -- | -- |
| 63 | 33.25 | 39.50 | 59.00 | 87.50 | 116.00 | -- | -- | -- | -- | -- | -- |
| 64 | 34.75 | 41.30 | 64.00 | 95.00 | 126.00 | -- | -- | -- | -- | -- | -- |
| 65 | 36.00 | 42.80 | 69.50 | 103.25 | 137.00 | -- | -- | -- | -- | -- | -- |

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