

WHOLE LIFE INSURANCE *Non-Tobacco User Rates*

Underwritten by American Fidelity Assurance Company



| ISSUE AGE | Death Benefit Monthly Premium Including Policy Fee | | | | | | | | | | | | | | |
|-----------|---|-------|-------|-----------|-------|-------|-----------|-------|-------|-----------|-------|-------|-----------|-------|-------|
| | \$150,000 | | | \$175,000 | | | \$200,000 | | | \$250,000 | | | \$300,000 | | |
| | Base | ABLTI | ABCI | Base | ABLTI | ABCI | Base | ABLTI | ABCI | Base | ABLTI | ABCI | Base | ABLTI | ABCI |
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| 17 | 75.00 | 2.82 | 4.62 | 87.00 | 3.29 | 5.39 | 99.00 | 3.76 | 6.16 | 123.00 | 4.70 | 7.70 | 147.00 | 5.64 | 9.24 |
| 18 | 75.00 | 2.82 | 4.62 | 87.00 | 3.29 | 5.39 | 99.00 | 3.76 | 6.16 | 123.00 | 4.70 | 7.70 | 147.00 | 5.64 | 9.24 |
| 19 | 76.50 | 2.82 | 4.62 | 88.75 | 3.29 | 5.39 | 101.00 | 3.76 | 6.16 | 125.50 | 4.70 | 7.70 | 150.00 | 5.64 | 9.24 |
| 20 | 78.00 | 2.82 | 4.62 | 90.50 | 3.29 | 5.39 | 103.00 | 3.76 | 6.16 | 128.00 | 4.70 | 7.70 | 153.00 | 5.64 | 9.24 |
| 21 | 79.50 | 3.05 | 5.00 | 92.25 | 3.55 | 5.83 | 105.00 | 4.06 | 6.66 | 130.50 | 5.08 | 8.33 | 156.00 | 6.09 | 9.99 |
| 22 | 82.50 | 3.27 | 5.37 | 95.75 | 3.82 | 6.27 | 109.00 | 4.36 | 7.16 | 135.50 | 5.45 | 8.95 | 162.00 | 6.54 | 10.74 |
| 23 | 84.00 | 3.44 | 5.75 | 97.50 | 4.01 | 6.70 | 111.00 | 4.58 | 7.66 | 138.00 | 5.73 | 9.58 | 165.00 | 6.87 | 11.49 |
| 24 | 87.00 | 3.62 | 6.12 | 101.00 | 4.22 | 7.14 | 115.00 | 4.82 | 8.16 | 143.00 | 6.03 | 10.20 | 171.00 | 7.23 | 12.24 |
| 25 | 88.50 | 3.71 | 6.51 | 102.75 | 4.32 | 7.60 | 117.00 | 4.94 | 8.68 | 145.50 | 6.18 | 10.85 | 174.00 | 7.41 | 13.02 |
| 26 | 91.50 | 4.01 | 7.05 | 106.25 | 4.67 | 8.23 | 121.00 | 5.34 | 9.40 | 150.50 | 6.68 | 11.75 | 180.00 | 8.01 | 14.10 |
| 27 | 96.00 | 4.31 | 7.59 | 111.50 | 5.02 | 8.86 | 127.00 | 5.74 | 10.12 | 158.00 | 7.18 | 12.65 | 189.00 | 8.61 | 15.18 |
| 28 | 99.00 | 4.59 | 8.13 | 115.00 | 5.36 | 9.49 | 131.00 | 6.12 | 10.84 | 163.00 | 7.65 | 13.55 | 195.00 | 9.18 | 16.26 |
| 29 | 103.50 | 4.86 | 8.67 | 120.25 | 5.67 | 10.12 | 137.00 | 6.48 | 11.56 | 170.50 | 8.10 | 14.45 | 204.00 | 9.72 | 17.34 |
| 30 | 108.00 | 5.13 | 9.23 | 125.50 | 5.99 | 10.76 | 143.00 | 6.84 | 12.30 | 178.00 | 8.55 | 15.38 | 213.00 | 10.26 | 18.45 |
| 31 | 112.50 | 5.15 | 9.66 | 130.75 | 6.00 | 11.27 | 149.00 | 6.86 | 12.88 | 185.50 | 8.58 | 16.10 | 222.00 | 10.29 | 19.32 |
| 32 | 117.00 | 5.18 | 10.10 | 136.00 | 6.04 | 11.78 | 155.00 | 6.90 | 13.46 | 193.00 | 8.63 | 16.83 | 231.00 | 10.35 | 20.19 |
| 33 | 123.00 | 5.19 | 10.53 | 143.00 | 6.06 | 12.29 | 163.00 | 6.92 | 14.04 | 203.00 | 8.65 | 17.55 | 243.00 | 10.38 | 21.06 |
| 34 | 127.50 | 5.21 | 10.97 | 148.25 | 6.07 | 12.79 | 169.00 | 6.94 | 14.62 | 210.50 | 8.68 | 18.28 | 252.00 | 10.41 | 21.93 |
| 35 | 133.50 | 5.24 | 11.43 | 155.25 | 6.11 | 13.34 | 177.00 | 6.98 | 15.24 | 220.50 | 8.73 | 19.05 | 264.00 | 10.47 | 22.86 |
| 36 | 139.50 | 5.88 | 12.42 | 162.25 | 6.86 | 14.49 | 185.00 | 7.84 | 16.56 | 230.50 | 9.80 | 20.70 | 276.00 | 11.76 | 24.84 |
| 37 | 145.50 | 6.51 | 13.41 | 169.25 | 7.60 | 15.65 | 193.00 | 8.68 | 17.88 | 240.50 | 10.85 | 22.35 | 288.00 | 13.02 | 26.82 |
| 38 | 153.00 | 7.11 | 14.40 | 178.00 | 8.30 | 16.80 | 203.00 | 9.48 | 19.20 | 253.00 | 11.85 | 24.00 | 303.00 | 14.22 | 28.80 |
| 39 | 159.00 | 7.68 | 15.39 | 185.00 | 8.96 | 17.96 | 211.00 | 10.24 | 20.52 | 263.00 | 12.80 | 25.65 | 315.00 | 15.36 | 30.78 |
| 40 | 166.50 | 8.27 | 16.38 | 193.75 | 9.64 | 19.11 | 221.00 | 11.02 | 21.84 | 275.50 | 13.78 | 27.30 | 330.00 | 16.53 | 32.76 |
| 41 | 174.00 | 8.57 | 17.16 | 202.50 | 9.99 | 20.02 | 231.00 | 11.42 | 22.88 | 288.00 | 14.28 | 28.60 | 345.00 | 17.13 | 34.32 |
| 42 | 183.00 | 8.85 | 17.94 | 213.00 | 10.33 | 20.93 | 243.00 | 11.80 | 23.92 | 303.00 | 14.75 | 29.90 | 363.00 | 17.70 | 35.88 |
| 43 | 192.00 | 9.12 | 18.72 | 223.50 | 10.64 | 21.84 | 255.00 | 12.16 | 24.96 | 318.00 | 15.20 | 31.20 | 381.00 | 18.24 | 37.44 |
| 44 | 201.00 | 9.38 | 19.50 | 234.00 | 10.94 | 22.75 | 267.00 | 12.50 | 26.00 | 333.00 | 15.63 | 32.50 | 399.00 | 18.75 | 39.00 |
| 45 | 210.00 | 9.62 | 20.30 | 244.50 | 11.22 | 23.68 | 279.00 | 12.82 | 27.06 | 348.00 | 16.03 | 33.83 | 417.00 | 19.23 | 40.59 |
| 46 | 219.00 | 10.25 | 21.38 | 255.00 | 11.95 | 24.94 | 291.00 | 13.66 | 28.50 | 363.00 | 17.08 | 35.63 | 435.00 | 20.49 | 42.75 |
| 47 | 229.50 | 10.85 | 22.46 | 267.25 | 12.65 | 26.20 | 305.00 | 14.46 | 29.94 | 380.50 | 18.08 | 37.43 | 456.00 | 21.69 | 44.91 |
| 48 | 240.00 | 11.42 | 23.54 | 279.50 | 13.32 | 27.46 | 319.00 | 15.22 | 31.38 | 398.00 | 19.03 | 39.23 | 477.00 | 22.83 | 47.07 |
| 49 | 250.50 | 11.96 | 24.62 | 291.75 | 13.95 | 28.72 | 333.00 | 15.94 | 32.82 | 415.50 | 19.93 | 41.03 | 498.00 | 23.91 | 49.23 |
| 50 | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
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RIDER RATES

ACCELERATED BENEFIT FOR LONG TERM ILLNESS RIDER (ABLTI): Add the rate shown in the ABLTI column to the base rate.

ACCELERATED BENEFIT FOR CRITICAL ILLNESS RIDER (ABCI): Add the rate shown in the ABCI column to the base rate.

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.

For Use In: AZ, LA, NM, NC, TX, SC, VA

WHOLE LIFE INSURANCE *Tobacco User Rates*

Underwritten by American Fidelity Assurance Company



| ISSUE AGE | Death Benefit | | | | | | | | | | | | | | | | | | |
|-----------|--------------------------------------|-------|------|----------|-------|-------|----------|-------|-------|----------|-------|-------|-----------|-------|-------|-----------|-------|-------|----|
| | Monthly Premium Including Policy Fee | | | | | | | | | | | | | | | | | | |
| | \$10,000 | | | \$25,000 | | | \$50,000 | | | \$75,000 | | | \$100,000 | | | \$125,000 | | | |
| | Base | ABLTI | ABC | Base | ABLTI | ABC | Base | ABLTI | ABC | Base | ABLTI | ABC | Base | ABLTI | ABC | Base | ABLTI | ABC | |
| 17 | 10.20 | 0.28 | 0.47 | 21.00 | 0.71 | 1.18 | 38.00 | 1.42 | 2.36 | 55.50 | 2.12 | 3.53 | 73.00 | 2.83 | 4.71 | 89.25 | 3.54 | 5.89 | |
| 18 | 10.20 | 0.28 | 0.47 | 21.00 | 0.71 | 1.18 | 38.00 | 1.42 | 2.36 | 55.50 | 2.12 | 3.53 | 73.00 | 2.83 | 4.71 | 89.25 | 3.54 | 5.89 | |
| 19 | 10.30 | 0.28 | 0.47 | 21.25 | 0.71 | 1.18 | 38.50 | 1.42 | 2.36 | 56.25 | 2.12 | 3.53 | 74.00 | 2.83 | 4.71 | 90.50 | 3.54 | 5.89 | |
| 20 | 10.30 | 0.28 | 0.47 | 21.25 | 0.71 | 1.18 | 38.50 | 1.42 | 2.36 | 56.25 | 2.12 | 3.53 | 74.00 | 2.83 | 4.71 | 90.50 | 3.54 | 5.89 | |
| 21 | 10.60 | 0.30 | 0.51 | 22.00 | 0.76 | 1.28 | 40.00 | 1.52 | 2.56 | 58.50 | 2.27 | 3.84 | 77.00 | 3.03 | 5.12 | 94.25 | 3.79 | 6.40 | |
| 22 | 10.90 | 0.32 | 0.55 | 22.75 | 0.81 | 1.38 | 41.50 | 1.62 | 2.77 | 60.75 | 2.42 | 4.15 | 80.00 | 3.23 | 5.53 | 96.75 | 4.04 | 6.91 | |
| 23 | 11.20 | 0.34 | 0.59 | 23.50 | 0.85 | 1.49 | 43.00 | 1.69 | 2.97 | 63.00 | 2.54 | 4.46 | 83.00 | 3.38 | 5.94 | 100.50 | 4.23 | 7.43 | |
| 24 | 11.50 | 0.35 | 0.64 | 24.25 | 0.88 | 1.59 | 44.50 | 1.77 | 3.18 | 65.25 | 2.65 | 4.76 | 86.00 | 3.53 | 6.35 | 104.25 | 4.41 | 7.94 | |
| 25 | 11.80 | 0.36 | 0.68 | 25.00 | 0.91 | 1.70 | 46.00 | 1.81 | 3.39 | 67.50 | 2.72 | 5.09 | 89.00 | 3.62 | 6.78 | 108.00 | 4.53 | 8.48 | |
| 26 | 12.10 | 0.39 | 0.74 | 25.75 | 0.98 | 1.86 | 47.50 | 1.97 | 3.71 | 69.75 | 2.95 | 5.57 | 92.00 | 3.93 | 7.42 | 111.75 | 4.91 | 9.28 | |
| 27 | 12.40 | 0.42 | 0.81 | 26.50 | 1.06 | 2.02 | 49.00 | 2.11 | 4.03 | 72.00 | 3.17 | 6.05 | 95.00 | 4.22 | 8.06 | 115.50 | 5.28 | 10.08 | |
| 28 | 12.70 | 0.45 | 0.87 | 27.25 | 1.13 | 2.18 | 50.50 | 2.26 | 4.35 | 74.25 | 3.38 | 6.53 | 98.00 | 4.51 | 8.70 | 120.50 | 5.64 | 10.88 | |
| 29 | 13.10 | 0.48 | 0.93 | 28.25 | 1.20 | 2.34 | 52.50 | 2.39 | 4.67 | 77.25 | 3.59 | 7.01 | 102.00 | 4.78 | 9.34 | 124.25 | 5.98 | 11.68 | |
| 30 | 13.40 | 0.50 | 1.00 | 29.00 | 1.25 | 2.49 | 54.00 | 2.50 | 4.98 | 79.50 | 3.75 | 7.47 | 105.00 | 5.00 | 9.96 | 129.25 | 6.25 | 12.45 | |
| 31 | 13.90 | 0.51 | 1.05 | 30.25 | 1.27 | 2.63 | 56.00 | 2.53 | 5.25 | 82.50 | 3.80 | 7.88 | 109.00 | 5.06 | 10.50 | 134.25 | 6.33 | 13.13 | |
| 32 | 14.30 | 0.51 | 1.10 | 31.25 | 1.28 | 2.76 | 58.50 | 2.56 | 5.52 | 86.25 | 3.83 | 8.28 | 114.00 | 5.11 | 11.04 | 140.50 | 6.39 | 13.80 | |
| 33 | 14.80 | 0.52 | 1.16 | 32.50 | 1.29 | 2.90 | 61.00 | 2.58 | 5.79 | 90.00 | 3.87 | 8.69 | 119.00 | 5.16 | 11.58 | 146.75 | 6.45 | 14.48 | |
| 34 | 15.40 | 0.52 | 1.21 | 34.00 | 1.30 | 3.03 | 63.50 | 2.61 | 6.06 | 93.75 | 3.91 | 9.09 | 124.00 | 5.21 | 12.12 | 153.00 | 6.51 | 15.15 | |
| 35 | 15.90 | 0.52 | 1.27 | 35.25 | 1.30 | 3.16 | 66.00 | 2.61 | 6.33 | 97.50 | 3.91 | 9.49 | 129.00 | 5.21 | 12.65 | 159.25 | 6.51 | 15.81 | |
| 36 | 16.50 | 0.59 | 1.40 | 36.75 | 1.47 | 3.50 | 69.00 | 2.93 | 7.00 | 102.00 | 4.40 | 10.50 | 135.00 | 5.86 | 14.00 | 166.75 | 7.33 | 17.50 | |
| 37 | 17.00 | 0.65 | 1.54 | 38.00 | 1.62 | 3.84 | 72.00 | 3.24 | 7.68 | 106.50 | 4.86 | 11.51 | 141.00 | 6.48 | 15.35 | 174.25 | 8.10 | 19.19 | |
| 38 | 17.60 | 0.71 | 1.67 | 39.50 | 1.77 | 4.18 | 75.00 | 3.54 | 8.35 | 111.00 | 5.31 | 12.53 | 147.00 | 7.08 | 16.70 | 181.75 | 8.85 | 20.88 | |
| 39 | 18.20 | 0.77 | 1.81 | 41.00 | 1.92 | 4.51 | 78.00 | 3.83 | 9.03 | 115.50 | 5.75 | 13.54 | 153.00 | 7.66 | 18.05 | 189.25 | 9.58 | 22.56 | |
| 40 | 18.90 | 0.82 | 1.94 | 42.75 | 2.04 | 4.86 | 81.50 | 4.09 | 9.71 | 120.75 | 6.13 | 14.57 | 160.00 | 8.17 | 19.42 | 198.00 | 10.21 | 24.28 | |
| 41 | 19.70 | 0.85 | 2.06 | 44.75 | 2.13 | 5.15 | 85.50 | 4.26 | 10.30 | 126.75 | 6.38 | 15.45 | 168.00 | 8.51 | 20.60 | 208.00 | 10.64 | 25.75 | |
| 42 | 20.60 | 0.88 | 2.18 | 47.00 | 2.21 | 5.45 | 90.00 | 4.42 | 10.89 | 133.50 | 6.63 | 16.34 | 177.00 | 8.84 | 21.78 | 219.25 | 11.05 | 27.23 | |
| 43 | 21.50 | 0.91 | 2.30 | 49.25 | 2.29 | 5.74 | 94.50 | 4.57 | 11.48 | 140.25 | 6.86 | 17.22 | 186.00 | 9.14 | 22.96 | 230.50 | 11.43 | 28.70 | |
| 44 | 22.40 | 0.94 | 2.41 | 51.50 | 2.36 | 6.04 | 99.00 | 4.72 | 12.07 | 147.00 | 7.07 | 18.11 | 195.00 | 9.43 | 24.14 | 241.75 | 11.79 | 30.18 | |
| 45 | 23.40 | 0.97 | 2.53 | 54.00 | 2.42 | 6.33 | 104.00 | 4.85 | 12.66 | 154.50 | 7.27 | 18.99 | 205.00 | 9.69 | 25.32 | 254.25 | 12.11 | 31.65 | |
| 46 | 24.30 | 1.04 | 2.72 | 56.25 | 2.60 | 6.80 | 108.50 | 5.20 | 13.61 | 161.25 | 7.80 | 20.41 | 214.00 | 10.40 | 27.21 | 265.50 | 13.00 | 34.01 | |
| 47 | 25.30 | 1.11 | 2.91 | 58.75 | 2.77 | 7.28 | 113.00 | 5.54 | 14.55 | 168.00 | 8.31 | 21.83 | 223.00 | 11.08 | 29.10 | 276.75 | 13.85 | 36.38 | |
| 48 | 26.30 | 1.17 | 3.10 | 61.25 | 2.93 | 7.75 | 118.00 | 5.87 | 15.50 | 175.50 | 8.80 | 23.24 | 233.00 | 11.73 | 30.99 | 289.25 | 14.66 | 38.74 | |
| 49 | 27.30 | 1.23 | 3.29 | 63.75 | 3.09 | 8.22 | 123.00 | 6.17 | 16.44 | 183.00 | 9.26 | 24.66 | 243.00 | 12.34 | 32.88 | 301.75 | 15.43 | 41.10 | |
| 50 | 28.40 | 1.29 | 3.48 | 66.50 | 3.22 | 8.69 | 128.50 | 6.45 | 17.39 | 191.25 | 9.67 | 26.08 | 254.00 | 12.89 | 34.77 | -- | -- | -- | |
| 51 | 29.80 | 1.40 | 3.68 | 70.00 | 3.49 | 9.20 | 135.50 | 6.98 | 18.41 | 201.75 | 10.46 | 27.61 | 268.00 | 13.95 | 36.81 | -- | -- | -- | |
| 52 | 31.30 | 1.50 | 3.89 | 73.75 | 3.74 | 9.71 | 143.00 | 7.48 | 19.43 | 213.00 | 11.22 | 29.14 | 283.00 | 14.96 | 38.85 | -- | -- | -- | |
| 53 | 32.80 | 1.59 | 4.09 | 77.50 | 3.98 | 10.22 | 151.00 | 7.95 | 20.45 | 225.00 | 11.93 | 30.67 | 299.00 | 15.90 | 40.89 | -- | -- | -- | |
| 54 | 34.50 | 1.68 | 4.29 | 81.75 | 4.20 | 10.73 | 159.00 | 8.39 | 21.47 | 237.00 | 12.59 | 32.20 | 315.00 | 16.78 | 42.93 | -- | -- | -- | |
| 55 | 36.20 | 1.76 | 4.50 | 86.00 | 4.41 | 11.25 | 168.00 | 8.82 | 22.49 | 250.50 | 13.22 | 33.74 | 333.00 | 17.63 | 44.98 | -- | -- | -- | |
| 56 | 38.10 | 1.94 | 4.70 | 90.75 | 4.84 | 11.74 | 177.50 | 9.69 | 23.48 | 264.75 | 14.53 | 35.22 | 352.00 | 19.37 | 46.96 | -- | -- | -- | |
| 57 | 40.10 | 2.10 | 4.89 | 95.75 | 5.25 | 12.24 | 187.50 | 10.50 | 24.47 | 279.75 | 15.75 | 36.71 | 372.00 | 21.00 | 48.94 | -- | -- | -- | |
| 58 | 42.20 | 2.25 | 5.09 | 101.00 | 5.63 | 12.73 | 198.00 | 11.27 | 25.46 | 295.50 | 16.90 | 38.19 | 393.00 | 22.53 | 50.92 | -- | -- | -- | |
| 59 | 44.50 | 2.40 | 5.29 | 106.75 | 5.99 | 13.23 | 209.50 | 11.98 | 26.45 | 312.75 | 17.96 | 39.68 | 416.00 | 23.95 | 52.90 | -- | -- | -- | |
| 60 | 46.90 | 2.53 | 5.49 | 112.75 | 6.32 | 13.73 | 221.50 | 12.64 | 27.45 | 330.75 | 18.96 | 41.18 | 440.00 | 25.28 | 54.90 | -- | -- | -- | |
| 61 | 48.00 | 2.77 | 5.59 | 115.50 | 6.91 | 13.97 | 227.50 | 13.83 | 27.93 | 339.75 | 20.74 | 41.90 | 452.00 | 27.65 | 55.86 | -- | -- | -- | |
| 62 | 49.20 | 2.98 | 5.68 | 118.50 | 7.46 | 14.21 | 233.00 | 14.92 | 28.41 | 348.00 | 22.38 | 42.62 | 463.00 | 29.84 | 56.82 | -- | -- | -- | |
| 63 | 50.40 | 3.19 | 5.78 | 121.50 | 7.97 | 14.45 | 239.50 | 15.94 | 28.89 | 357.75 | 23.90 | 43.34 | 476.00 | 31.87 | 57.78 | -- | -- | -- | |
| 64 | 51.70 | 3.37 | 5.87 | 124.75 | 8.43 | 14.69 | 245.50 | 16.87 | 29.37 | 366.75 | 25.30 | 44.06 | 488.00 | 33.73 | 58.74 | -- | -- | -- | |
| 65 | 53.00 | 3.54 | 5.97 | 128.00 | 8.85 | 14.93 | 252.00 | 17.70 | 29.86 | 376.50 | 26.55 | 44.79 | 501.00 | 35.40 | 59.72 | -- | -- | -- | |
| 66 | 55.60 | 3.97 | 6.27 | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| 67 | 58.30 | 4.36 | 6.56 | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| 68 | 61.20 | 4.89 | 6.86 | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| 69 | 64.30 | 5.41 | 7.16 | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| 70 | 67.50 | 5.93 | 7.45 | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |

Spouse Coverage Available¹

Child/Grandchild Coverage Available^{1,2}

This insert must be used in conjunction with SB-30544 and any state specific deviations thereof. 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. ²Child/grandchild coverage may be purchased through age 26 for base Whole Life coverage.

| ISSUE AGE | Death Benefit | | | | | | | | | | | | | | |
|-----------|--------------------------------------|-------|-------|-----------|-------|-------|-----------|-------|-------|-----------|-------|-------|-----------|-------|-------|
| | Monthly Premium Including Policy Fee | | | | | | | | | | | | | | |
| | \$150,000 | | | \$175,000 | | | \$200,000 | | | \$250,000 | | | \$300,000 | | |
| | Base | ABLTI | ABC1 | Base | ABLTI | ABC1 | Base | ABLTI | ABC1 | Base | ABLTI | ABC1 | Base | ABLTI | ABC1 |
| 17 | 106.50 | 4.25 | 7.07 | 123.75 | 4.95 | 8.24 | 141.00 | 5.66 | 9.42 | 175.50 | 7.08 | 11.78 | 210.00 | 8.49 | 14.13 |
| 18 | 106.50 | 4.25 | 7.07 | 123.75 | 4.95 | 8.24 | 141.00 | 5.66 | 9.42 | 175.50 | 7.08 | 11.78 | 210.00 | 8.49 | 14.13 |
| 19 | 108.00 | 4.25 | 7.07 | 125.50 | 4.95 | 8.24 | 143.00 | 5.66 | 9.42 | 178.00 | 7.08 | 11.78 | 213.00 | 8.49 | 14.13 |
| 20 | 108.00 | 4.25 | 7.07 | 125.50 | 4.95 | 8.24 | 143.00 | 5.66 | 9.42 | 178.00 | 7.08 | 11.78 | 213.00 | 8.49 | 14.13 |
| 21 | 112.50 | 4.55 | 7.68 | 130.75 | 5.30 | 8.96 | 149.00 | 6.06 | 10.24 | 185.50 | 7.58 | 12.80 | 222.00 | 9.09 | 15.36 |
| 22 | 115.50 | 4.85 | 8.30 | 134.25 | 5.65 | 9.68 | 153.00 | 6.46 | 11.06 | 190.50 | 8.08 | 13.83 | 228.00 | 9.69 | 16.59 |
| 23 | 120.00 | 5.07 | 8.91 | 139.50 | 5.92 | 10.40 | 159.00 | 6.76 | 11.88 | 198.00 | 8.45 | 14.85 | 237.00 | 10.14 | 17.82 |
| 24 | 124.50 | 5.30 | 9.53 | 144.75 | 6.18 | 11.11 | 165.00 | 7.06 | 12.70 | 205.50 | 8.83 | 15.88 | 246.00 | 10.59 | 19.05 |
| 25 | 129.00 | 5.43 | 10.17 | 150.00 | 6.34 | 11.87 | 171.00 | 7.24 | 13.56 | 213.00 | 9.05 | 16.95 | 255.00 | 10.86 | 20.34 |
| 26 | 133.50 | 5.90 | 11.13 | 155.25 | 6.88 | 12.99 | 177.00 | 7.86 | 14.84 | 220.50 | 9.83 | 18.55 | 264.00 | 11.79 | 22.26 |
| 27 | 138.00 | 6.33 | 12.09 | 160.50 | 7.39 | 14.11 | 183.00 | 8.44 | 16.12 | 228.00 | 10.55 | 20.15 | 273.00 | 12.66 | 24.18 |
| 28 | 144.00 | 6.77 | 13.05 | 167.50 | 7.89 | 15.23 | 191.00 | 9.02 | 17.40 | 238.00 | 11.28 | 21.75 | 285.00 | 13.53 | 26.10 |
| 29 | 148.50 | 7.17 | 14.01 | 172.75 | 8.37 | 16.35 | 197.00 | 9.56 | 18.68 | 245.50 | 11.95 | 23.35 | 294.00 | 14.34 | 28.02 |
| 30 | 154.50 | 7.50 | 14.94 | 179.75 | 8.75 | 17.43 | 205.00 | 10.00 | 19.92 | 255.50 | 12.50 | 24.90 | 306.00 | 15.00 | 29.88 |
| 31 | 160.50 | 7.59 | 15.75 | 186.75 | 8.86 | 18.38 | 213.00 | 10.12 | 21.00 | 265.50 | 12.65 | 26.25 | 318.00 | 15.18 | 31.50 |
| 32 | 168.00 | 7.67 | 16.56 | 195.50 | 8.94 | 19.32 | 223.00 | 10.22 | 22.08 | 278.00 | 12.78 | 27.60 | 333.00 | 15.33 | 33.12 |
| 33 | 175.50 | 7.74 | 17.37 | 204.25 | 9.03 | 20.27 | 233.00 | 10.32 | 23.16 | 290.50 | 12.90 | 28.95 | 348.00 | 15.48 | 34.74 |
| 34 | 183.00 | 7.82 | 18.18 | 213.00 | 9.12 | 21.21 | 243.00 | 10.42 | 24.24 | 303.00 | 13.03 | 30.30 | 363.00 | 15.63 | 36.36 |
| 35 | 190.50 | 7.82 | 18.98 | 221.75 | 9.12 | 22.14 | 253.00 | 10.42 | 25.30 | 315.50 | 13.03 | 31.63 | 378.00 | 15.63 | 37.95 |
| 36 | 199.50 | 8.79 | 21.00 | 232.25 | 10.26 | 24.50 | 265.00 | 11.72 | 28.00 | 330.50 | 14.65 | 35.00 | 396.00 | 17.58 | 42.00 |
| 37 | 208.50 | 9.72 | 23.03 | 242.75 | 11.34 | 26.86 | 277.00 | 12.96 | 30.70 | 345.50 | 16.20 | 38.38 | 414.00 | 19.44 | 46.05 |
| 38 | 217.50 | 10.62 | 25.05 | 253.25 | 12.39 | 29.23 | 289.00 | 14.16 | 33.40 | 360.50 | 17.70 | 41.75 | 432.00 | 21.24 | 50.10 |
| 39 | 226.50 | 11.49 | 27.08 | 263.75 | 13.41 | 31.59 | 301.00 | 15.32 | 36.10 | 375.50 | 19.15 | 45.13 | 450.00 | 22.98 | 54.15 |
| 40 | 237.00 | 12.26 | 29.13 | 276.00 | 14.30 | 33.99 | 315.00 | 16.34 | 38.84 | 393.00 | 20.43 | 48.55 | 471.00 | 24.51 | 58.26 |
| 41 | 249.00 | 12.77 | 30.90 | 290.00 | 14.89 | 36.05 | 331.00 | 17.02 | 41.20 | 413.00 | 21.28 | 51.50 | 495.00 | 25.53 | 61.80 |
| 42 | 262.50 | 13.26 | 32.67 | 305.75 | 15.47 | 38.12 | 349.00 | 17.68 | 43.56 | 435.50 | 22.10 | 54.45 | 522.00 | 26.52 | 65.34 |
| 43 | 276.00 | 13.71 | 34.44 | 321.50 | 16.00 | 40.18 | 367.00 | 18.28 | 45.92 | 458.00 | 22.85 | 57.40 | 549.00 | 27.42 | 68.88 |
| 44 | 289.50 | 14.15 | 36.21 | 337.25 | 16.50 | 42.25 | 385.00 | 18.86 | 48.28 | 480.50 | 23.58 | 60.35 | 576.00 | 28.29 | 72.42 |
| 45 | 304.50 | 14.54 | 37.98 | 354.75 | 16.96 | 44.31 | 405.00 | 19.38 | 50.64 | 505.50 | 24.23 | 63.30 | 606.00 | 29.07 | 75.96 |
| 46 | 318.00 | 15.60 | 40.82 | 370.50 | 18.20 | 47.62 | 423.00 | 20.80 | 54.42 | 528.00 | 26.00 | 68.03 | 633.00 | 31.20 | 81.63 |
| 47 | 331.50 | 16.62 | 43.65 | 386.25 | 19.39 | 50.93 | 441.00 | 22.16 | 58.20 | 550.50 | 27.70 | 72.75 | 660.00 | 33.24 | 87.30 |
| 48 | 346.50 | 17.60 | 46.49 | 403.75 | 20.53 | 54.23 | 461.00 | 23.46 | 61.98 | 575.50 | 29.33 | 77.48 | 690.00 | 35.19 | 92.97 |
| 49 | 361.50 | 18.51 | 49.32 | 421.25 | 21.60 | 57.54 | 481.00 | 24.68 | 65.76 | 600.50 | 30.85 | 82.20 | 720.00 | 37.02 | 98.64 |
| 50 | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| 51 | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
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| 59 | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| 60 | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| 61 | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| 62 | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| 63 | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| 64 | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| 65 | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |

RIDER RATES

ACCELERATED BENEFIT FOR LONG TERM ILLNESS RIDER (ABLTI): Add the rate shown in the ABLTI column to the base rate.
 ACCELERATED BENEFIT FOR CRITICAL ILLNESS RIDER (ABC1): Add the rate shown in the ABC1 column to the base rate.
 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.