

## RATES FOR \$1,000 Whole Life Policy

Annual Premium

One Time Payment

10 Year Payment Life				
AGE	MALE Smoker	MALE NonSmoker	FEMALE Smoker	FEMALE NonSmoker
21	\$ 51.58	\$47.31	\$48.89	\$44.99
22	\$ 52.29	\$47.89	\$49.58	\$45.54
23	\$ 53.02	\$48.50	\$50.29	\$46.11
24	\$ 53.78	\$49.13	\$51.03	\$46.69
25	\$ 54.55	\$49.78	\$51.79	\$47.30
26	\$ 55.35	\$50.46	\$52.57	\$47.94
27	\$ 56.17	\$51.15	\$53.39	\$48.59
28	\$ 57.03	\$51.88	\$54.23	\$49.27
29	\$ 57.92	\$52.64	\$55.10	\$49.98
30	\$ 58.85	\$53.44	\$56.00	\$50.71
31	\$ 59.83	\$54.27	\$56.94	\$51.46
32	\$ 60.84	\$55.13	\$57.90	\$52.25
33	\$ 61.90	\$56.03	\$58.90	\$53.06
34	\$ 63.00	\$56.97	\$59.92	\$53.90
35	\$ 64.15	\$57.94	\$60.98	\$54.76
36	\$ 65.33	\$58.95	\$62.07	\$55.66
37	\$ 66.57	\$60.00	\$63.19	\$56.58
38	\$ 67.84	\$61.08	\$64.36	\$57.54
39	\$ 69.16	\$62.21	\$65.56	\$58.54
40	\$ 70.53	\$63.37	\$66.82	\$59.57
41	\$ 71.93	\$64.58	\$68.12	\$60.64
42	\$ 73.38	\$65.82	\$69.46	\$61.75
43	\$ 74.86	\$67.11	\$70.86	\$62.90
44	\$ 76.37	\$68.42	\$72.30	\$64.09
45	\$ 77.91	\$69.78	\$73.80	\$65.32
46	\$ 79.49	\$71.18	\$75.34	\$66.59
47	\$ 81.12	\$72.62	\$76.94	\$67.90
48	\$ 82.82	\$74.12	\$78.58	\$69.25
49	\$ 84.60	\$75.68	\$80.25	\$70.65
50	\$ 86.46	\$77.31	\$81.97	\$72.08
51	\$ 88.40	\$79.00	\$83.73	\$73.56
52	\$ 90.40	\$80.75	\$85.52	\$75.07
53	\$ 92.46	\$82.56	\$87.36	\$76.63
54	\$ 94.58	\$84.43	\$89.23	\$78.23
55	\$ 96.74	\$86.35	\$91.15	\$79.87
56	\$ 98.96	\$88.33	\$93.10	\$81.56
57	\$ 101.23	\$90.38	\$95.10	\$83.28
58	\$ 103.63	\$92.51	\$97.15	\$85.05
59	\$ 106.14	\$94.73	\$99.26	\$86.88
60	\$ 108.76	\$97.05	\$101.42	\$88.76
61	\$ 111.46	\$99.45	\$103.66	\$90.70
62	\$ 114.21	\$101.93	\$105.97	\$92.70
63	\$ 117.01	\$104.47	\$108.37	\$94.78
64	\$ 119.85	\$107.10	\$110.87	\$96.94
65	\$ 122.78	\$109.82	\$113.49	\$99.19
66	\$ 125.84	\$112.67	\$116.24	\$101.53
67	\$ 129.08	\$115.68	\$119.12	\$103.98
68	\$ 132.53	\$118.87	\$122.16	\$106.53
69	\$ 136.28	\$122.30	\$125.36	\$109.21
70	\$ 140.32	\$125.97	\$128.74	\$112.02
71	\$ 144.72	\$129.92	\$132.28	\$114.98
72	\$ 149.40	\$134.11	\$136.00	\$118.08
73	\$ 154.43	\$138.61	\$139.93	\$121.37
74	\$ 159.94	\$143.47	\$144.09	\$124.86
75	\$ 165.94	\$148.78	\$148.55	\$128.58
76	\$ 172.53	\$154.60	\$153.35	\$132.58
77	\$ 179.76	\$160.99	\$158.54	\$136.90
78	\$ 187.63	\$167.97	\$164.19	\$141.58
79	\$ 196.15	\$175.58	\$170.36	\$146.71
80	\$ 205.40	\$183.89	\$177.15	\$152.36
81	\$ 215.38	\$192.92	\$184.30	\$158.43
82	\$ 226.28	\$202.82	\$191.71	\$164.92
83	\$ 238.27	\$213.71	\$199.46	\$171.93
84	\$ 251.48	\$225.65	\$207.50	\$179.50
85	\$ 265.74	\$238.67	\$215.90	\$187.68

Single Payment Whole Life				
AGE	MALE Smoker	MALE NonSmoker	FEMALE Smoker	FEMALE NonSmoker
21	\$219.44	\$188.82	\$201.07	\$172.30
22	\$224.13	\$192.90	\$206.09	\$176.34
23	\$229.20	\$197.21	\$211.20	\$180.49
24	\$234.54	\$201.81	\$216.49	\$184.80
25	\$240.18	\$206.64	\$221.94	\$189.26
26	\$246.22	\$211.79	\$227.55	\$193.88
27	\$252.60	\$217.20	\$233.37	\$198.66
28	\$259.24	\$222.83	\$239.36	\$203.60
29	\$266.10	\$228.67	\$245.59	\$208.72
30	\$272.99	\$234.61	\$251.99	\$214.01
31	\$279.96	\$240.65	\$258.69	\$219.54
32	\$286.98	\$246.83	\$265.63	\$225.21
33	\$294.38	\$253.25	\$272.81	\$231.13
34	\$302.12	\$259.95	\$280.21	\$237.18
35	\$310.08	\$266.82	\$287.89	\$243.48
36	\$318.21	\$273.96	\$295.65	\$250.01
37	\$326.50	\$281.23	\$303.59	\$256.70
38	\$335.22	\$288.81	\$311.62	\$263.58
39	\$344.17	\$296.63	\$319.93	\$270.71
40	\$353.38	\$304.67	\$328.45	\$278.08
41	\$362.96	\$313.09	\$337.25	\$285.67
42	\$372.73	\$321.69	\$346.32	\$293.48
43	\$382.20	\$330.20	\$355.67	\$301.57
44	\$391.81	\$338.87	\$365.27	\$309.84
45	\$401.83	\$347.83	\$375.07	\$318.31
46	\$411.91	\$357.19	\$384.86	\$326.94
47	\$422.29	\$366.82	\$394.73	\$335.68
48	\$432.76	\$376.63	\$404.59	\$344.54
49	\$443.36	\$386.61	\$414.28	\$353.43
50	\$454.13	\$396.83	\$423.89	\$362.41
51	\$465.18	\$407.27	\$433.62	\$371.54
52	\$476.48	\$417.87	\$443.27	\$380.76
53	\$488.02	\$428.77	\$452.95	\$390.09
54	\$499.77	\$439.92	\$462.82	\$399.57
55	\$511.46	\$451.18	\$472.99	\$409.33
56	\$523.24	\$462.54	\$482.92	\$419.47
57	\$535.73	\$474.43	\$493.00	\$429.74
58	\$547.91	\$486.21	\$503.24	\$440.19
59	\$559.99	\$497.89	\$513.71	\$450.87
60	\$571.85	\$509.43	\$524.14	\$461.68
61	\$583.35	\$520.67	\$534.61	\$472.58
62	\$594.79	\$531.76	\$545.05	\$483.68
63	\$606.77	\$543.27	\$555.31	\$494.78
64	\$619.13	\$555.11	\$565.93	\$506.17
65	\$631.65	\$567.17	\$576.04	\$517.33
66	\$643.11	\$579.45	\$585.48	\$528.74
67	\$654.56	\$591.81	\$595.08	\$540.53
68	\$666.89	\$605.04	\$605.04	\$552.81
69	\$677.26	\$616.87	\$614.98	\$565.30
70	\$689.57	\$630.85	\$624.97	\$577.98
71	\$700.89	\$644.00	\$635.08	\$590.78
72	\$709.49	\$653.74	\$646.11	\$604.48
73	\$718.84	\$664.10	\$655.97	\$617.69
74	\$729.79	\$675.63	\$666.42	\$631.55
75	\$743.70	\$691.55	\$676.93	\$645.79
76	\$757.21	\$707.20	\$690.19	\$660.01
77	\$770.42	\$721.18	\$704.06	\$674.54
78	\$783.74	\$737.50	\$718.25	\$689.34
79	\$797.59	\$750.78	\$732.39	\$703.96
80	\$811.41	\$766.31	\$746.80	\$719.02
81	\$824.74	\$781.69	\$761.67	\$734.30
82	\$838.19	\$796.55	\$776.61	\$749.65
83	\$851.55	\$812.86	\$791.08	\$764.99
84	\$865.79	\$829.13	\$806.11	\$780.83
85	\$879.90	\$845.26	\$821.03	\$796.37

\* Premium is calculated to the nearest birthday