

10 PAY WHOLE LIFE + ANNUITY POLICY – MALE
Total annual premium payable for 10 years required to purchase life insurance for the face amount and provide an annuity balance equal to the face amount at age 25.

Age	Face 1,000	Face 2,000	Face 3,000	Face 4,000	Face 5,000	Face 6,000	Face 7,000	Face 8,000	Face 9,000	Face 10,000	Face 11,000	Face 12,000	Face 13,000	Face 14,000	Face 15,000	Face 16,000	Face 17,000	Face 18,000	Face 19,000	Face 20,000	Face 21,000	Face 22,000	Face 23,000	Face 24,000	Face 25,000
0	87.75	145.50	203.25	261.00	318.75	376.49	434.24	491.99	549.74	607.49	665.24	722.99	780.74	838.49	896.24	953.98	1,011.73	1,069.48	1,127.23	1,184.98	1,242.73	1,300.48	1,358.23	1,415.98	1,473.73
1	89.74	149.48	209.22	268.96	328.70	388.44	448.18	507.92	567.66	627.40	687.14	746.88	806.62	866.36	926.10	985.84	1,045.58	1,105.32	1,165.06	1,224.80	1,284.54	1,344.28	1,404.02	1,463.76	1,523.50
2	91.82	153.64	215.46	277.28	339.11	400.93	462.75	524.57	586.39	648.21	710.03	771.85	833.67	895.49	957.32	1,019.14	1,080.96	1,142.78	1,204.60	1,266.42	1,328.24	1,390.06	1,451.88	1,513.70	1,575.53
3	93.99	157.99	221.98	285.98	349.97	413.96	477.96	541.95	605.95	669.94	733.93	797.93	861.92	925.92	989.91	1,053.90	1,117.90	1,181.89	1,245.89	1,309.88	1,373.87	1,437.87	1,501.86	1,565.86	1,629.85
4	96.25	162.50	228.75	295.00	361.26	427.51	493.76	560.01	626.26	692.51	758.76	825.01	891.26	957.51	1,023.77	1,090.02	1,156.27	1,222.52	1,288.77	1,355.02	1,421.27	1,487.52	1,553.77	1,620.02	1,686.28
5	98.60	167.19	235.79	304.38	372.98	441.58	510.17	578.77	647.36	715.96	784.56	853.15	921.75	990.34	1,058.94	1,127.54	1,196.13	1,264.73	1,333.32	1,401.92	1,470.52	1,539.11	1,607.71	1,676.30	1,744.90
6	101.03	172.06	243.09	314.12	385.15	456.17	527.20	598.23	669.26	740.29	811.32	882.35	953.38	1,024.41	1,095.44	1,166.46	1,237.49	1,308.52	1,379.55	1,450.58	1,521.61	1,592.64	1,663.67	1,734.70	1,805.73
7	103.53	177.07	250.60	324.14	397.67	471.20	544.74	618.27	691.81	765.34	838.87	912.41	985.94	1,059.48	1,133.01	1,206.54	1,280.08	1,353.61	1,427.15	1,500.68	1,574.21	1,647.75	1,721.28	1,794.82	1,868.35
8	106.14	182.29	258.43	334.57	410.72	486.86	563.00	639.14	715.29	791.43	867.57	943.72	1,019.86	1,096.00	1,172.15	1,248.29	1,324.43	1,400.57	1,476.72	1,552.86	1,629.00	1,705.15	1,781.29	1,857.43	1,933.58
9	108.84	187.68	266.52	345.36	424.20	503.03	581.87	660.71	739.55	818.39	897.23	976.07	1,054.91	1,133.75	1,212.59	1,291.42	1,370.26	1,449.10	1,527.94	1,606.78	1,685.62	1,764.46	1,843.30	1,922.14	2,000.98
10	111.63	193.27	274.90	356.54	438.17	519.80	601.44	683.07	764.71	846.34	927.97	1,009.61	1,091.24	1,172.88	1,254.51	1,336.14	1,417.78	1,499.41	1,581.05	1,662.68	1,744.31	1,825.95	1,907.58	1,989.22	2,070.85
11	114.52	199.04	283.56	368.08	452.61	537.13	621.65	706.17	790.69	875.21	959.73	1,044.25	1,128.77	1,213.29	1,297.82	1,382.34	1,466.86	1,551.38	1,635.90	1,720.42	1,804.94	1,889.46	1,973.98	2,058.50	2,143.03
12	117.51	205.03	292.54	380.05	467.57	555.08	642.59	730.10	817.62	905.13	992.64	1,080.16	1,167.67	1,255.18	1,342.70	1,430.21	1,517.72	1,605.23	1,692.75	1,780.26	1,867.77	1,955.29	2,042.80	2,130.31	2,217.83
13	120.60	211.21	301.81	392.41	483.02	573.62	664.22	754.82	845.43	936.03	1,026.63	1,117.24	1,207.84	1,298.44	1,389.05	1,479.65	1,570.25	1,660.85	1,751.46	1,842.06	1,932.66	2,023.27	2,113.87	2,204.47	2,295.08
14	123.78	217.57	311.35	405.14	498.92	592.70	686.49	780.27	874.06	967.84	1,061.62	1,155.41	1,249.19	1,342.98	1,436.76	1,530.54	1,624.33	1,718.11	1,811.90	1,905.68	1,999.46	2,093.25	2,187.03	2,280.82	2,374.60
15	127.07	224.14	321.21	418.28	515.35	612.41	709.48	806.55	903.62	1,000.69	1,097.76	1,194.83	1,291.90	1,388.97	1,486.04	1,583.10	1,680.17	1,777.24	1,874.31	1,971.38	2,068.45	2,165.52	2,262.59	2,359.66	2,456.73

10 PAY WHOLE LIFE + ANNUITY POLICY – FEMALE
Total annual premium payable for 10 years required to purchase life insurance for the face amount and provide an annuity balance equal to the face amount at age 25.

Age	Face 1,000	Face 2,000	Face 3,000	Face 4,000	Face 5,000	Face 6,000	Face 7,000	Face 8,000	Face 9,000	Face 10,000	Face 11,000	Face 12,000	Face 13,000	Face 14,000	Face 15,000	Face 16,000	Face 17,000	Face 18,000	Face 19,000	Face 20,000	Face 21,000	Face 22,000	Face 23,000	Face 24,000	Face 25,000
0	86.39	142.78	199.17	255.56	311.95	368.33	424.72	481.11	537.50	593.89	650.28	706.67	763.06	819.45	875.84	932.22	988.61	1,045.00	1,101.39	1,157.78	1,214.17	1,270.56	1,326.95	1,383.34	1,439.73
1	88.35	146.70	205.05	263.40	321.75	380.10	438.45	496.80	555.15	613.50	671.85	730.20	788.55	846.90	905.25	963.60	1,021.95	1,080.30	1,138.65	1,197.00	1,255.35	1,313.70	1,372.05	1,430.40	1,488.75
2	90.40	150.80	211.20	271.60	332.01	392.41	452.81	513.21	573.61	634.01	694.41	754.81	815.21	875.61	936.02	996.42	1,056.82	1,117.22	1,177.62	1,238.02	1,298.42	1,358.82	1,419.22	1,479.62	1,540.03
3	92.52	155.05	217.57	280.10	342.62	405.14	467.67	530.19	592.72	655.24	717.76	780.29	842.81	905.34	967.86	1,030.38	1,092.91	1,155.43	1,217.96	1,280.48	1,343.00	1,405.53	1,468.05	1,530.58	1,593.10
4	94.73	159.46	224.19	288.92	353.66	418.39	483.12	547.85	612.58	677.31	742.04	806.77	871.50	936.23	1,000.97	1,065.70	1,130.43	1,195.16	1,259.89	1,324.62	1,389.35	1,454.08	1,518.81	1,583.54	1,648.28
5	97.02	164.03	231.05	298.06	365.08	432.10	499.11	566.13	633.14	700.16	767.18	834.19	901.21	968.22	1,035.24	1,102.26	1,169.27	1,236.29	1,303.30	1,370.32	1,437.34	1,504.35	1,571.37	1,638.38	1,705.40
6	99.38	168.76	238.14	307.52	376.90	446.27	515.65	585.03	654.41	723.79	793.17	862.55	931.93	1,001.31	1,070.69	1,140.06	1,209.44	1,278.82	1,348.20	1,417.58	1,486.96	1,556.34	1,625.72	1,695.10	1,764.48
7	101.83	173.67	245.50	317.34	389.17	461.00	532.84	604.67	676.51	748.34	820.17	892.01	963.84	1,035.68	1,107.51	1,179.34	1,251.18	1,323.01	1,394.85	1,466.68	1,538.51	1,610.35	1,682.18	1,754.02	1,825.85
8	104.36	178.73	253.09	327.45	401.82	476.18	550.54	624.90	699.27	773.63	847.99	922.36	996.72	1,071.08	1,145.45	1,219.81	1,294.17	1,368.53	1,442.90	1,517.26	1,591.62	1,665.99	1,740.35	1,814.71	1,889.08
9	106.99	183.98	260.97	337.96	414.95	491.93	568.92	645.91	722.90	799.89	876.88	953.87	1,030.86	1,107.85	1,184.84	1,261.82	1,338.81	1,415.80	1,492.79	1,569.78	1,646.77	1,723.76	1,800.75	1,877.74	1,954.73
10	109.71	189.43	269.14	348.86	428.57	508.28	588.00	667.71	747.43	827.14	906.85	986.57	1,066.28	1,146.00	1,225.71	1,305.42	1,385.14	1,464.85	1,544.57	1,624.28	1,703.99	1,783.71	1,863.42	1,943.14	2,022.85
11	112.52	195.04	277.56	360.08	442.61	525.13	607.65	690.17	772.69	855.21	937.73	1,020.25	1,102.77	1,185.29	1,267.82	1,350.34	1,432.86	1,515.38	1,597.90	1,680.42	1,762.94	1,845.46	1,927.98	2,010.50	2,093.03
12	115.43	200.87	286.30	371.73	457.17	542.60	628.03	713.46	798.90	884.33	969.76	1,055.20	1,140.63	1,226.06	1,311.50	1,396.93	1,482.36	1,567.79	1,653.23	1,738.66	1,824.09	1,909.53	1,994.96	2,080.39	2,165.83
13	118.44	206.89	295.33	383.77	472.22	560.66	649.10	737.54	825.99	914.43	1,002.87	1,091.32	1,179.76	1,268.20	1,356.65	1,445.09	1,533.53	1,621.97	1,710.42	1,798.86	1,887.30	1,975.75	2,064.19	2,152.63	2,241.08
14	121.56	213.13	304.69	396.26	487.82	579.38	670.95	762.51	854.08	945.64	1,037.20	1,128.77	1,220.33	1,311.90	1,403.46	1,495.02	1,586.59	1,678.15	1,769.72	1,861.28	1,952.84	2,044.41	2,135.97	2,227.54	2,319.10
15	124.78	219.56	314.34	409.12	503.90	598.67	693.45	788.23	883.01	977.79	1,072.57	1,167.35	1,262.13	1,356.91	1,451.69	1,546.46	1,641.24	1,736.02	1,830.80	1,925.58	2,020.36	2,115.14	2,209.92	2,304.70	2,399.48

* Premium is calculated to the nearest birthday
 * Age 0 up to 6 months