

# FAMILY PLAN

**PIONEER AMERICAN INSURANCE COMPANY**  
 [P.O. BOX 240, WACO, TX 76703-0240 • (254) 297-2776]

**INDIVIDUAL LIFE INSURANCE APPLICATION** (Please print in black ink)

Telephone Case No: \_\_\_\_\_

Proposed Insured _____ <small>(First) (Middle) (Last)</small> Address (No. & Street) _____ City _____ State _____ Zip Code _____	Phone interview completed (Age 40-49) <input type="checkbox"/> Yes <input type="checkbox"/> No _____ <small>Phone Best time to call</small> <input type="checkbox"/> am <input type="checkbox"/> pm E-mail Address _____
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Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth Mo. Day Yr / /	Age	State of Birth	SS# _____ DL# _____	Height ft in	Weight lbs	Occupation
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Owner: Name _____ SS# _____ Address: _____	Payor: Name _____ SS# _____ Address: _____
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Primary Beneficiary	Relationship	Contingent Beneficiary	Relationship
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**Plan:**  Immediate Plan (Issue Age 0-49)  Return of Premium (Issue Age 18-49) Automatic Prem. Loan Elected  Yes  No  
 During the past 12 months have you used tobacco in any form (excluding occasional pipe and cigar use)?  Yes  No **Face Amt \$**

<b>Rider:</b> <input type="checkbox"/> Children's Insurance Agreement \$ _____ <input type="checkbox"/> ADB \$ _____	<input type="checkbox"/> Spouse Term Rider \$ _____ Name: _____	Sex	Birthdate	Height	Weight
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<b>Mode:</b> <input type="checkbox"/> Bank Draft <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Annual <input type="checkbox"/> Draft 1st premium on Requested Date Modal Premium \$ _____	<b>CWA:</b> <input type="checkbox"/> E-Check Immediate 1st Prem <input type="checkbox"/> Collected \$ _____	<b>Policy Date Request:</b> / /
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Do you have any existing life or disability insurance or annuity contract? <input type="checkbox"/> Yes <input type="checkbox"/> No	Company
Will you replace an existing life or disability insurance policy or an annuity? <input type="checkbox"/> Yes <input type="checkbox"/> No	Policy # Amount of Coverage \$

Physician: Name _____	City/State _____	Phone: _____
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**HEALTH INFORMATION - Answer Questions for all Proposed Insureds.**

	PROPOSED INSURED		PROPOSED SPOUSE	
	YES	NO	YES	NO
1. Have you been medically treated or diagnosed by a medical professional as having Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex (ARC), or any immune deficiency related disorder or tested positive for the Human Immunodeficiency Virus (HIV)? .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. <b>Within the past 24 months</b> , have you been convicted of any felony, or had your driver's license suspended or revoked, or been convicted of driving under the influence of alcohol or drugs, or used illegal drugs or abused alcohol or drugs, or had or been recommended to have treatment or counseling for alcohol or drug abuse?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. <b>Within the past 12 months</b> , have you been on probation, parole, or been prohibited from actively working full time (30 hours or more per week) at your regular occupation due to any illness, injury, or health related problem, or <b>currently</b> disabled? .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. <b>Within the past 5 years</b> have you been medically diagnosed or treated, or taken medication for internal cancer, melanoma, Hodgkin's disease, or lymphoma? .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Have you been medically diagnosed, treated, or taken medication for diabetes prior to age 21, or do you currently take insulin shots, or been medically diagnosed with diabetes combined with a medical history of any of the following: retinopathy, nephropathy, neuropathy, insulin shock, or diabetic coma?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you been medically diagnosed, treated, or taken medication for: a. heart or circulatory disease or disorder, stroke, congestive heart failure, cardiomyopathy, heart valve disease, sickle cell anemia, leukemia, hemophilia, Marfan's syndrome, cystic fibrosis, muscular dystrophy, Huntington's disease, motor neuron disease, systemic lupus (SLE), connective tissue disease? .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. mental retardation, bi-polar or schizophrenia, Down's syndrome, liver or kidney failure or renal insufficiency (including dialysis), had an amputation caused by disease or had or been advised to have an organ transplant?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>If any answer to questions 1 through 6 is answered "Yes" the Proposed Insured is not eligible for any coverage.</b>				
7. Have you been medically diagnosed, treated, or taken medication for: a. high blood pressure prior to age 30, diabetes prior to age 39 or taking 3 or more medications for high blood pressure? b. rheumatoid arthritis, paralysis of two or more extremities or any neuro-muscular disease (including, but not limited to cerebral palsy, multiple sclerosis, or Parkinson's disease), liver disease, Hepatitis C, chronic hepatitis or chronic pancreatitis, Crohn's disease or ulcerative colitis? .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. <b>Within the past 12 months</b> have you had surgical treatment for morbid obesity, or been declined for life insurance coverage or had any diagnostic testing (excluding AIDS/HIV tests), surgery or hospitalization recommended by a medical professional which has not been completed or for which the results have not been received?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. <b>Within the past 3 years</b> have you been medically diagnosed or treated, or taken medication for chronic bronchitis, emphysema, chronic obstructive pulmonary disease (COPD), irregular heart beat, seizures, blood clot, aneurysm? .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>If any answer to questions 7 through 9 is answered "Yes" the Proposed Insured is eligible for the Return of Premium Death Benefit Plan. If any answer to questions 1 through 9 is answered "Yes" the Spouse is not eligible for any coverage.</b>				

**If all questions 1 through 9 are answered "No" the Proposed Insured and Spouse, if applicable, are eligible for Immediate Coverage.**

Form No. ICC13-DA9A17

**Male  
Non-Tobacco**

**American Guardian**

**Immediate  
Death Benefit**

Age	Rate Per 1,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	\$22,000	\$24,000	\$25,000	\$27,000	\$30,000	\$35,000	Age
0-10	11.33	17.90	18.89	19.89	20.89	21.88	22.88	23.88	24.87	25.87	26.87	27.87	29.86	31.85	32.85	34.85	37.84	42.82	0-10
11	11.58	18.12	19.13	20.15	21.17	22.19	23.21	24.23	25.25	26.27	27.29	28.31	30.34	32.38	33.40	35.44	38.50	43.59	11
12	11.81	18.32	19.36	20.40	21.44	22.47	23.51	24.55	25.59	26.63	27.67	28.71	30.79	32.87	33.91	35.99	39.10	44.30	12
13	12.05	18.53	19.59	20.65	21.71	22.77	23.83	24.89	25.95	27.01	28.07	29.13	31.25	33.37	34.43	36.56	39.74	45.04	13
14	12.27	18.72	19.80	20.88	21.96	23.04	24.12	25.20	26.28	27.36	28.44	29.52	31.68	33.84	34.92	37.08	40.32	45.72	14
15	12.48	18.91	20.01	21.10	22.20	23.30	24.40	25.50	26.60	27.69	28.79	29.89	32.09	34.28	35.38	37.58	40.87	46.36	15
16	12.69	19.09	20.21	21.33	22.44	23.56	24.68	25.79	26.91	28.03	29.14	30.26	32.49	34.73	35.84	38.08	41.43	47.01	16
17	12.88	19.26	20.39	21.53	22.66	23.79	24.93	26.06	27.19	28.33	29.46	30.59	32.86	35.13	36.26	38.53	41.93	47.60	17
18	13.07	19.43	20.58	21.73	22.88	24.03	25.18	26.33	27.48	28.63	29.78	30.93	33.23	35.53	36.68	38.98	42.43	48.18	18
19	13.26	19.59	20.76	21.93	23.09	24.26	25.43	26.60	27.76	28.93	30.10	31.26	33.60	35.93	37.10	39.43	42.93	48.77	19
20	13.45	19.76	20.94	22.13	23.31	24.50	25.68	26.86	28.05	29.23	30.41	31.60	33.96	36.33	37.51	39.88	43.43	49.35	20
21	13.82	20.09	21.30	22.52	23.74	24.95	26.17	27.38	28.60	29.82	31.03	32.25	34.68	37.11	38.33	40.76	44.41	50.49	21
22	14.21	20.43	21.68	22.93	24.18	25.43	26.68	27.93	29.18	30.43	31.68	32.93	35.44	37.94	39.19	41.69	45.44	51.69	22
23	14.63	20.80	22.09	23.37	24.66	25.95	27.24	28.52	29.81	31.10	32.39	33.67	36.25	38.82	40.11	42.69	46.55	52.99	23
24	15.05	21.17	22.49	23.82	25.14	26.47	27.79	29.12	30.44	31.76	33.09	34.41	37.06	39.71	41.03	43.68	47.66	54.28	24
25	15.48	21.55	22.91	24.27	25.63	27.00	28.36	29.72	31.08	32.45	33.81	35.17	37.89	40.62	41.98	44.71	48.79	55.60	25
26	15.93	21.94	23.35	24.75	26.15	27.55	28.95	30.35	31.76	33.16	34.56	35.96	38.77	41.57	42.97	45.77	49.98	56.99	26
27	16.40	22.36	23.80	25.24	26.69	28.13	29.57	31.02	32.46	33.90	35.35	36.79	39.68	42.56	44.00	46.89	51.22	58.44	27
28	16.89	22.79	24.27	25.76	27.25	28.73	30.22	31.71	33.19	34.68	36.17	37.65	40.62	43.60	45.08	48.06	52.51	59.95	28
29	17.41	23.25	24.78	26.31	27.84	29.37	30.91	32.44	33.97	35.50	37.03	38.57	41.63	44.69	46.23	49.29	53.89	61.55	29
30	17.94	23.71	25.29	26.87	28.45	30.03	31.61	33.18	34.76	36.34	37.92	39.50	42.66	45.81	47.39	50.55	55.29	63.18	30
31	18.53	24.23	25.86	27.49	29.12	30.75	32.38	34.02	35.65	37.28	38.91	40.54	43.80	47.06	48.69	51.95	56.84	65.00	31
32	19.14	24.77	26.45	28.14	29.82	31.51	33.19	34.87	36.56	38.24	39.93	41.61	44.98	48.35	50.03	53.40	58.45	66.88	32
33	19.79	25.34	27.08	28.82	30.56	32.31	34.05	35.79	37.53	39.27	41.01	42.76	46.24	49.72	51.46	54.95	60.17	68.88	33
34	20.46	25.93	27.73	29.53	31.33	33.13	34.93	36.73	38.53	40.33	42.13	43.93	47.54	51.14	52.94	56.54	61.94	70.94	34
35	21.15	26.54	28.40	30.26	32.12	33.98	35.84	37.70	39.57	41.43	43.29	45.15	48.87	52.59	54.45	58.18	63.76	73.07	35
36	21.88	27.18	29.10	31.03	32.96	34.88	36.81	38.73	40.66	42.58	44.51	46.43	50.28	54.14	56.06	59.91	65.69	75.32	36
37	22.64	27.85	29.84	31.83	33.83	35.82	37.81	39.80	41.79	43.79	45.78	47.77	51.76	55.74	57.73	61.72	67.69	77.66	37
38	23.42	28.53	30.60	32.66	34.72	36.78	38.84	40.90	42.96	45.02	47.08	49.14	53.27	57.39	59.45	63.57	69.75	80.06	38
39	24.26	29.27	31.41	33.54	35.68	37.81	39.95	42.08	44.22	46.35	48.49	50.62	54.89	59.16	61.30	65.57	71.97	82.65	39
40	25.11	30.02	32.23	34.44	36.65	38.86	41.07	43.28	45.49	47.70	49.91	52.12	56.54	60.96	63.17	67.59	74.22	85.26	40
41	25.81	30.64	32.91	35.18	37.45	39.72	41.99	44.27	46.54	48.81	51.08	53.35	57.89	62.44	64.71	69.25	76.06	87.42	41
42	26.53	31.27	33.61	35.94	38.28	40.61	42.94	45.28	47.61	49.95	52.28	54.62	59.29	63.96	66.29	70.96	77.96	89.64	42
43	27.26	31.91	34.31	36.71	39.11	41.51	43.91	46.31	48.71	51.10	53.50	55.90	60.70	65.50	67.90	72.69	79.89	91.89	43
44	28.02	32.58	35.05	37.51	39.98	42.45	44.91	47.38	49.84	52.31	54.77	57.24	62.17	67.10	69.57	74.50	81.90	94.23	44
45	28.78	33.25	35.78	38.32	40.85	43.38	45.91	48.45	50.98	53.51	56.05	58.58	63.64	68.71	71.24	76.31	83.90	96.57	45
46	29.56	33.94	36.54	39.14	41.74	44.34	46.94	49.55	52.15	54.75	57.35	59.95	65.15	70.36	72.96	78.16	85.96	98.97	46
47	30.36	34.64	37.31	39.99	42.66	45.33	48.00	50.67	53.34	56.02	58.69	61.36	66.70	72.05	74.72	80.06	88.08	101.43	47
48	31.20	35.38	38.13	40.87	43.62	46.36	49.11	51.85	54.60	57.35	60.09	62.84	68.33	73.82	76.56	82.06	90.29	104.02	48
49	32.06	36.14	38.96	41.78	44.60	47.42	50.24	53.07	55.89	58.71	61.53	64.35	69.99	75.64	78.46	84.10	92.56	106.67	49

Issue Ages Based on Age Last Birthday  
NA\* = Not available due to issue age

**Female  
Non-Tobacco**

**American Guardian**

**Immediate  
Death Benefit**

Age	Rate Per 1,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	\$22,000	\$24,000	\$25,000	\$27,000	\$30,000	\$35,000	Age
0-10	10.30	16.99	17.90	18.80	19.71	20.61	21.52	22.43	23.33	24.24	25.15	26.05	27.87	29.68	30.58	32.40	35.12	39.65	0-10
11	10.51	17.17	18.10	19.02	19.95	20.87	21.80	22.72	23.65	24.57	25.50	26.42	28.27	30.12	31.05	32.90	35.67	40.30	11
12	10.72	17.36	18.30	19.25	20.19	21.13	22.08	23.02	23.96	24.91	25.85	26.79	28.68	30.57	31.51	33.40	36.23	40.94	12
13	10.93	17.54	18.51	19.47	20.43	21.39	22.35	23.31	24.28	25.24	26.20	27.16	29.09	31.01	31.97	33.89	36.78	41.59	13
14	11.13	17.72	18.70	19.68	20.66	21.64	22.62	23.60	24.58	25.55	26.53	27.51	29.47	31.43	32.41	34.37	37.31	42.21	14
15	11.34	17.90	18.90	19.90	20.90	21.90	22.89	23.89	24.89	25.89	26.89	27.88	29.88	31.88	32.87	34.87	37.86	42.85	15
16	11.55	18.09	19.11	20.12	21.14	22.15	23.17	24.19	25.20	26.22	27.24	28.25	30.29	32.32	33.33	35.37	38.42	43.50	16
17	11.75	18.26	19.30	20.33	21.37	22.40	23.43	24.47	25.50	26.54	27.57	28.60	30.67	32.74	33.77	35.84	38.94	44.11	17
18	11.96	18.45	19.50	20.55	21.61	22.66	23.71	24.76	25.82	26.87	27.92	28.97	31.08	33.18	34.24	36.34	39.50	44.76	18
19	12.15	18.62	19.69	20.76	21.82	22.89	23.96	25.03	26.10	27.17	28.24	29.31	31.45	33.59	34.65	36.79	40.00	45.35	19
20	12.36	18.80	19.89	20.98	22.06	23.15	24.24	25.33	26.42	27.50	28.59	29.68	31.85	34.03	35.12	37.29	40.56	45.99	20
21	12.62	19.03	20.14	21.25	22.36	23.47	24.58	25.69	26.80	27.92	29.03	30.14	32.36	34.58	35.69	37.91	41.24	46.79	21
22	12.89	19.27	20.40	21.54	22.67	23.81	24.94	26.07	27.21	28.34	29.48	30.61	32.88	35.15	36.28	38.55	41.95	47.63	22
23	13.15	19.50	20.65	21.81	22.97	24.13	25.28	26.44	27.60	28.75	29.91	31.07	33.38	35.70	36.85	39.17	42.64	48.43	23
24	13.43	19.74	20.93	22.11	23.29	24.47	25.65	26.83	28.02	29.20	30.38	31.56	33.93	36.29	37.47	39.83	43.38	49.29	24
25	13.70	19.98	21.19	22.39	23.60	24.80	26.01	27.21	28.42	29.63	30.83	32.04	34.45	36.86	38.06	40.48	44.09	50.12	25
26	13.98	20.23	21.46	22.69	23.92	25.15	26.38	27.61	28.84	30.07	31.30	32.53	34.99	37.45	38.68	41.14	44.83	50.98	26
27	14.27	20.48	21.74	22.99	24.25	25.51	26.76	28.02	29.27	30.53	31.78	33.04	35.55	38.06	39.32	41.83	45.60	51.88	27
28	14.54	20.72	22.00	23.28	24.56	25.84	27.12	28.40	29.68	30.96	32.24	33.52	36.07	38.63	39.91	42.47	46.31	52.71	28
29	14.82	20.97	22.27	23.57	24.88	26.18	27.49	28.79	30.10	31.40	32.70	34.01	36.62	39.22	40.53	43.14	47.05	53.57	29
30	15.11	21.22	22.55	23.88	25.21	26.54	27.87	29.20	30.53	31.86	33.19	34.52	37.18	39.84	41.17	43.83	47.82	54.46	30
31	15.61	21.66	23.04	24.41	25.78	27.16	28.53	29.90	31.28	32.65	34.02	35.40	38.15	40.89	42.27	45.01	49.14	56.00	31
32	16.13	22.12	23.54	24.96	26.38	27.80	29.22	30.64	32.06	33.47	34.89	36.31	39.15	41.99	43.41	46.25	50.51	57.61	32
33	16.68	22.60	24.07	25.54	27.01	28.47	29.94	31.41	32.88	34.35	35.81	37.28	40.22	43.15	44.62	47.56	51.96	59.30	33
34	17.23	23.09	24.60	26.12	27.64	29.15	30.67	32.18	33.70	35.22	36.73	38.25	41.28	44.31	45.83	48.86	53.41	60.99	34
35	17.82	23.61	25.17	26.74	28.31	29.88	31.45	33.02	34.58	36.15	37.72	39.29	42.42	45.56	47.13	50.27	54.97	62.81	35
36	18.42	24.13	25.76	27.38	29.00	30.62	32.24	33.86	35.48	37.10	38.72	40.34	43.59	46.83	48.45	51.69	56.55	64.66	36
37	19.04	24.68	26.36	28.03	29.71	31.38	33.06	34.73	36.41	38.08	39.76	41.44	44.79	48.14	49.81	53.16	58.19	66.57	37
38	19.69	25.25	26.98	28.72	30.45	32.18	33.92	35.65	37.38	39.11	40.85	42.58	46.04	49.51	51.24	54.71	59.91	68.57	38
39	20.37	25.85	27.64	29.44	31.23	33.02	34.81	36.61	38.40	40.19	41.98	43.78	47.36	50.95	52.74	56.32	61.70	70.66	39
40	21.08	26.48	28.33	30.19	32.04	33.90	35.75	37.61	39.46	41.32	43.17	45.03	48.74	52.45	54.30	58.01	63.58	72.85	40
41	21.65	26.98	28.88	30.79	32.69	34.60	36.50	38.41	40.31	42.22	44.12	46.03	49.84	53.65	55.55	59.37	65.08	74.61	41
42	22.23	27.49	29.44	31.40	33.36	35.31	37.27	39.22	41.18	43.14	45.09	47.05	50.96	54.87	56.83	60.74	66.61	76.39	42
43	22.81	28.00	30.01	32.01	34.02	36.03	38.03	40.04	42.05	44.06	46.06	48.07	52.09	56.10	58.11	62.12	68.14	78.18	43
44	23.42	28.53	30.60	32.66	34.72	36.78	38.84	40.90	42.96	45.02	47.08	49.14	53.27	57.39	59.45	63.57	69.75	80.06	44
45	24.04	29.08	31.20	33.31	35.43	37.54	39.66	41.77	43.89	46.00	48.12	50.24	54.47	58.70	60.81	65.04	71.39	81.97	45
46	24.67	29.63	31.81	33.98	36.15	38.32	40.49	42.66	44.83	47.00	49.17	51.34	55.69	60.03	62.20	66.54	73.05	83.91	46
47	25.32	30.21	32.43	34.66	36.89	39.12	41.35	43.58	45.80	48.03	50.26	52.49	56.94	61.40	63.63	68.09	74.77	85.91	47
48	25.97	30.78	33.06	35.35	37.63	39.92	42.21	44.49	46.78	49.06	51.35	53.63	58.20	62.77	65.06	69.63	76.49	87.91	48
49	26.63	31.36	33.70	36.05	38.39	40.73	43.08	45.42	47.76	50.11	52.45	54.79	59.48	64.17	66.51	71.20	78.23	89.95	49

Issue Ages Based on Age Last Birthday  
NA\* = Not available due to issue age

**Male  
Tobacco**

**American Guardian**

**Immediate  
Death Benefit**

Age	Rate Per 1,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	\$22,000	\$24,000	\$25,000	\$27,000	\$30,000	\$35,000	Age	
0-10	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	0-10
11	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	11
12	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	12
13	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	13
14	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	14
15	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	15
16	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	16
17	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	17
18	15.59	21.64	23.02	24.39	25.76	27.13	28.50	29.88	31.25	32.62	33.99	35.36	38.11	40.85	42.22	44.97	49.08	55.94	18	
19	16.20	22.18	23.61	25.03	26.46	27.88	29.31	30.73	32.16	33.59	35.01	36.44	39.29	42.14	43.56	46.42	50.69	57.82	19	
20	16.83	22.74	24.22	25.70	27.18	28.66	30.14	31.62	33.10	34.58	36.06	37.55	40.51	43.47	44.95	47.91	52.36	59.76	20	
21	17.41	23.25	24.78	26.31	27.84	29.37	30.91	32.44	33.97	35.50	37.03	38.57	41.63	44.69	46.23	49.29	53.89	61.55	21	
22	18.01	23.77	25.36	26.94	28.53	30.11	31.70	33.28	34.87	36.45	38.04	39.62	42.79	45.96	47.55	50.72	55.47	63.40	22	
23	18.64	24.33	25.97	27.61	29.25	30.89	32.53	34.17	35.81	37.45	39.09	40.73	44.01	47.29	48.93	52.21	57.13	65.34	23	
24	19.29	24.90	26.60	28.30	29.99	31.69	33.39	35.09	36.78	38.48	40.18	41.88	45.27	48.67	50.36	53.76	58.85	67.34	24	
25	19.97	25.50	27.26	29.01	30.77	32.53	34.29	36.04	37.80	39.56	41.31	43.07	46.59	50.10	51.86	55.37	60.65	69.43	25	
26	20.67	26.11	27.93	29.75	31.57	33.39	35.21	37.03	38.85	40.67	42.49	44.30	47.94	51.58	53.40	57.04	62.49	71.59	26	
27	21.40	26.76	28.64	30.52	32.41	34.29	36.17	38.06	39.94	41.82	43.71	45.59	49.36	53.12	55.00	58.77	64.42	73.84	27	
28	22.18	27.44	29.40	31.35	33.30	35.25	37.20	39.15	41.11	43.06	45.01	46.96	50.87	54.77	56.72	60.62	66.48	76.24	28	
29	23.00	28.16	30.19	32.21	34.24	36.26	38.28	40.31	42.33	44.36	46.38	48.40	52.45	56.50	58.52	62.57	68.64	78.76	29	
30	23.87	28.93	31.03	33.13	35.23	37.33	39.43	41.53	43.63	45.74	47.84	49.94	54.14	58.34	60.44	64.64	70.94	81.44	30	
31	24.90	29.84	32.03	34.22	36.41	38.60	40.79	42.98	45.18	47.37	49.56	51.75	56.13	60.51	62.70	67.09	73.66	84.62	31	
32	26.00	30.80	33.09	35.38	37.67	39.96	42.24	44.53	46.82	49.11	51.40	53.68	58.26	62.84	65.12	69.70	76.56	88.00	32	
33	27.15	31.82	34.21	36.60	38.98	41.37	43.76	46.15	48.54	50.93	53.32	55.71	60.49	65.27	67.65	72.43	79.60	91.55	33	
34	28.38	32.90	35.40	37.89	40.39	42.89	45.39	47.88	50.38	52.88	55.38	57.87	62.87	67.86	70.36	75.36	82.85	95.34	34	
35	29.66	34.03	36.64	39.25	41.86	44.47	47.08	49.69	52.30	54.91	57.52	60.13	65.35	70.57	73.18	78.40	86.23	99.28	35	
36	31.03	35.23	37.96	40.69	43.42	46.15	48.88	51.62	54.35	57.08	59.81	62.54	68.00	73.46	76.19	81.65	89.84	103.50	36	
37	32.48	36.51	39.37	42.22	45.08	47.94	50.80	53.66	56.52	59.37	62.23	65.09	70.81	76.52	79.38	85.10	93.67	107.96	37	
38	33.99	37.84	40.83	43.82	46.81	49.80	52.79	55.78	58.77	61.77	64.76	67.75	73.73	79.71	82.70	88.69	97.66	112.61	38	
39	35.60	39.25	42.39	45.52	48.65	51.78	54.92	58.05	61.18	64.32	67.45	70.58	76.85	83.11	86.24	92.51	101.91	117.57	39	
40	37.29	40.74	44.02	47.30	50.58	53.87	57.15	60.43	63.71	66.99	70.27	73.56	80.12	86.68	89.96	96.53	106.37	122.78	40	
41	37.97	41.34	44.68	48.02	51.36	54.70	58.05	61.39	64.73	68.07	71.41	74.75	81.43	88.12	91.46	98.14	108.17	124.87	41	
42	38.63	41.92	45.32	48.72	52.12	55.52	58.92	62.32	65.72	69.11	72.51	75.91	82.71	89.51	92.91	99.71	109.91	126.91	42	
43	39.26	42.47	45.93	49.38	52.84	56.29	59.75	63.20	66.66	70.11	73.57	77.02	83.93	90.84	94.30	101.21	111.57	128.85	43	
44	39.88	43.02	46.53	50.04	53.55	57.06	60.57	64.08	67.59	71.09	74.60	78.11	85.13	92.15	95.66	102.68	113.21	130.76	44	
45	40.47	43.54	47.10	50.66	54.22	57.78	61.35	64.91	68.47	72.03	75.59	79.15	86.27	93.40	96.96	104.08	114.77	132.57	45	
46	41.04	44.04	47.65	51.26	54.87	58.49	62.10	65.71	69.32	72.93	76.54	80.16	87.38	94.60	98.21	105.44	116.27	134.33	46	
47	41.57	44.51	48.16	51.82	55.48	59.14	62.80	66.46	70.11	73.77	77.43	81.09	88.40	95.72	99.38	106.70	117.67	135.96	47	
48	42.11	44.98	48.69	52.39	56.10	59.80	63.51	67.22	70.92	74.63	78.33	82.04	89.45	96.86	100.57	107.98	119.10	137.62	48	
49	42.62	45.43	49.18	52.93	56.68	60.43	64.18	67.93	71.68	75.44	79.19	82.94	90.44	97.94	101.69	109.19	120.44	139.19	49	

Issue Ages Based on Age Last Birthday  
NA\* = Not available due to issue age

**Female  
Tobacco**

**American Guardian**

**Immediate  
Death Benefit**

Age	Rate Per 1,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	\$22,000	\$24,000	\$25,000	\$27,000	\$30,000	\$35,000	Age
0-10	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	0-10
11	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	11
12	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	12
13	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	13
14	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	14
15	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	15
16	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	16
17	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	17
18	12.32	18.77	19.85	20.93	22.02	23.10	24.19	25.27	26.36	27.44	28.52	29.61	31.78	33.94	35.03	37.20	40.45	45.87	18
19	12.83	19.22	20.34	21.47	22.60	23.73	24.86	25.99	27.12	28.25	29.38	30.51	32.76	35.02	36.15	38.41	41.80	47.44	19
20	13.37	19.69	20.87	22.04	23.22	24.40	25.57	26.75	27.93	29.10	30.28	31.46	33.81	36.16	37.34	39.69	43.22	49.10	20
21	13.80	20.07	21.28	22.50	23.71	24.93	26.14	27.36	28.57	29.78	31.00	32.21	34.64	37.07	38.28	40.71	44.36	50.43	21
22	14.24	20.46	21.71	22.96	24.22	25.47	26.72	27.97	29.23	30.48	31.73	32.99	35.49	38.00	39.25	41.76	45.52	51.78	22
23	14.71	20.87	22.16	23.46	24.75	26.05	27.34	28.64	29.93	31.23	32.52	33.81	36.40	38.99	40.29	42.88	46.76	53.23	23
24	15.18	21.28	22.62	23.96	25.29	26.63	27.96	29.30	30.63	31.97	33.31	34.64	37.31	39.99	41.32	43.99	48.00	54.68	24
25	15.68	21.72	23.10	24.48	25.86	27.24	28.62	30.00	31.38	32.76	34.14	35.52	38.28	41.04	42.42	45.18	49.32	56.22	25
26	16.19	22.17	23.60	25.02	26.45	27.87	29.30	30.72	32.15	33.57	34.99	36.42	39.27	42.12	43.54	46.39	50.67	57.79	26
27	16.73	22.65	24.12	25.59	27.06	28.54	30.01	31.48	32.95	34.43	35.90	37.37	40.31	43.26	44.73	47.68	52.09	59.45	27
28	17.27	23.12	24.64	26.16	27.68	29.20	30.72	32.24	33.76	35.28	36.80	38.32	41.36	44.40	45.92	48.96	53.52	61.12	28
29	17.84	23.62	25.19	26.76	28.33	29.90	31.47	33.04	34.61	36.18	37.75	39.32	42.46	45.60	47.17	50.31	55.02	62.87	29
30	18.44	24.15	25.77	27.40	29.02	30.64	32.27	33.89	35.51	37.13	38.76	40.38	43.62	46.87	48.49	51.74	56.61	64.72	30
31	19.29	24.90	26.60	28.30	29.99	31.69	33.39	35.09	36.78	38.48	40.18	41.88	45.27	48.67	50.36	53.76	58.85	67.34	31
32	20.18	25.68	27.46	29.24	31.01	32.79	34.56	36.34	38.11	39.89	41.67	43.44	46.99	50.55	52.32	55.87	61.20	70.08	32
33	21.13	26.52	28.38	30.24	32.10	33.96	35.82	37.68	39.54	41.39	43.25	45.11	48.83	52.55	54.41	58.13	63.71	73.01	33
34	22.11	27.38	29.33	31.27	33.22	35.16	37.11	39.06	41.00	42.95	44.89	46.84	50.73	54.62	56.57	60.46	66.30	76.02	34
35	23.14	28.29	30.32	32.36	34.40	36.43	38.47	40.51	42.54	44.58	46.62	48.65	52.72	56.80	58.83	62.91	69.01	79.20	35
36	24.24	29.26	31.39	33.52	35.66	37.79	39.92	42.05	44.19	46.32	48.45	50.59	54.85	59.12	61.25	65.52	71.92	82.58	36
37	25.39	30.27	32.50	34.74	36.97	39.21	41.44	43.67	45.91	48.14	50.38	52.61	57.08	61.55	63.78	68.25	74.95	86.13	37
38	26.60	31.33	33.67	36.01	38.36	40.70	43.04	45.38	47.72	50.06	52.40	54.74	59.42	64.10	66.44	71.13	78.15	89.85	38
39	27.89	32.47	34.92	37.38	39.83	42.29	44.74	47.19	49.65	52.10	54.56	57.01	61.92	66.83	69.28	74.19	81.55	93.83	39
40	29.25	33.66	36.24	38.81	41.39	43.96	46.53	49.11	51.68	54.26	56.83	59.40	64.55	69.70	72.27	77.42	85.14	98.01	40
41	29.69	34.05	36.66	39.28	41.89	44.50	47.12	49.73	52.34	54.95	57.57	60.18	65.40	70.63	73.24	78.47	86.31	99.37	41
42	30.13	34.44	37.09	39.74	42.39	45.05	47.70	50.35	53.00	55.65	58.30	60.95	66.26	71.56	74.21	79.51	87.47	100.73	42
43	30.55	34.81	37.50	40.19	42.87	45.56	48.25	50.94	53.63	56.32	59.00	61.69	67.07	72.45	75.13	80.51	88.58	102.02	43
44	30.94	35.15	37.87	40.60	43.32	46.04	48.77	51.49	54.21	56.93	59.66	62.38	67.82	73.27	75.99	81.44	89.61	103.22	44
45	31.31	35.48	38.23	40.99	43.74	46.50	49.25	52.01	54.76	57.52	60.28	63.03	68.54	74.05	76.81	82.32	90.58	104.36	45
46	31.65	35.78	38.56	41.35	44.13	46.92	49.70	52.49	55.27	58.06	60.84	63.63	69.20	74.77	77.55	83.13	91.48	105.41	46
47	31.95	36.04	38.85	41.66	44.48	47.29	50.10	52.91	55.72	58.53	61.35	64.16	69.78	75.40	78.21	83.84	92.27	106.33	47
48	32.21	36.27	39.10	41.94	44.77	47.61	50.44	53.28	56.11	58.95	61.78	64.61	70.28	75.95	78.79	84.46	92.96	107.13	48
49	32.40	36.44	39.29	42.14	44.99	47.84	50.69	53.54	56.40	59.25	62.10	64.95	70.65	76.35	79.20	84.91	93.46	107.72	49

Issue Ages Based on Age Last Birthday  
NA\* = Not available due to issue age

**Male  
Non-Tobacco**

**American Guardian**

**Return of Premium  
Death Benefit**

Age	Rate Per 1,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	Age
18	17.24	23.10	24.61	26.13	27.65	29.16	30.68	32.20	33.72	35.23	36.75	38.27	18
19	17.65	23.46	25.01	26.56	28.12	29.67	31.22	32.78	34.33	35.88	37.44	38.99	19
20	18.17	23.91	25.51	27.11	28.71	30.31	31.91	33.51	35.11	36.71	38.31	39.90	20
21	18.83	24.50	26.15	27.81	29.47	31.12	32.78	34.44	36.09	37.75	39.41	41.07	21
22	19.61	25.18	26.91	28.63	30.36	32.08	33.81	35.54	37.26	38.99	40.71	42.44	22
23	20.34	25.82	27.61	29.40	31.19	32.98	34.77	36.56	38.35	40.14	41.93	43.72	23
24	21.11	26.50	28.36	30.22	32.07	33.93	35.79	37.65	39.51	41.36	43.22	45.08	24
25	21.75	27.06	28.98	30.89	32.81	34.72	36.63	38.55	40.46	42.38	44.29	46.20	25
26	23.31	28.44	30.49	32.54	34.59	36.64	38.69	40.75	42.80	44.85	46.90	48.95	26
27	24.96	29.89	32.09	34.28	36.48	38.68	40.87	43.07	45.27	47.46	49.66	51.85	27
28	26.57	31.31	33.64	35.98	38.32	40.66	43.00	45.34	47.67	50.01	52.35	54.69	28
29	27.89	32.47	34.92	37.38	39.83	42.29	44.74	47.19	49.65	52.10	54.56	57.01	29
30	29.09	33.52	36.08	38.64	41.20	43.76	46.32	48.88	51.44	54.00	56.56	59.12	30
31	29.80	34.15	36.77	39.39	42.02	44.64	47.26	49.88	52.51	55.13	57.75	60.37	31
32	30.42	34.69	37.37	40.05	42.73	45.40	48.08	50.76	53.43	56.11	58.79	61.46	32
33	30.96	35.17	37.89	40.62	43.34	46.07	48.79	51.52	54.24	56.97	59.69	62.41	33
34	31.36	35.52	38.28	41.04	43.80	46.56	49.32	52.08	54.84	57.60	60.36	63.12	34
35	31.45	35.60	38.37	41.14	43.90	46.67	49.44	52.21	54.97	57.74	60.51	63.28	35
36	32.28	36.33	39.17	42.01	44.85	47.69	50.53	53.38	56.22	59.06	61.90	64.74	36
37	32.91	36.89	39.78	42.68	45.57	48.47	51.37	54.26	57.16	60.05	62.95	65.85	37
38	33.51	37.41	40.36	43.31	46.26	49.21	52.16	55.11	58.06	61.00	63.95	66.90	38
39	34.09	37.92	40.92	43.92	46.92	49.92	52.92	55.92	58.92	61.92	64.92	67.92	39
40	34.56	38.34	41.38	44.42	47.46	50.50	53.54	56.59	59.63	62.67	65.71	68.75	40
41	35.10	38.81	41.90	44.99	48.08	51.17	54.26	57.35	60.43	63.52	66.61	69.70	41
42	35.76	39.39	42.54	45.69	48.83	51.98	55.13	58.28	61.42	64.57	67.72	70.86	42
43	36.25	39.82	43.01	46.20	49.39	52.58	55.77	58.96	62.15	65.34	68.53	71.72	43
44	36.21	39.79	42.98	46.16	49.35	52.54	55.72	58.91	62.10	65.28	68.47	71.65	44
45	38.87	42.13	45.55	48.97	52.39	55.81	59.23	62.65	66.07	69.50	72.92	76.34	45
46	40.52	43.58	47.15	50.71	54.28	57.85	61.41	64.98	68.54	72.11	75.67	79.24	46
47	42.32	45.17	48.89	52.61	56.34	60.06	63.79	67.51	71.24	74.96	78.68	82.41	47
48	44.27	46.88	50.78	54.67	58.57	62.47	66.36	70.26	74.15	78.05	81.94	85.84	48
49	46.22	48.60	52.67	56.73	60.80	64.87	68.94	73.00	77.07	81.14	85.20	89.27	49

Issue Ages Based on Age Last Birthday

NA\* = Not available due to issue age

**Female  
Non-Tobacco**

**American Guardian**

**Return of Premium  
Death Benefit**

Age	Rate Per 1,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	Age
18	14.00	20.24	21.48	22.71	23.94	25.17	26.40	27.64	28.87	30.10	31.33	32.56	18
19	14.45	20.64	21.91	23.18	24.46	25.73	27.00	28.27	29.54	30.81	32.09	33.36	19
20	14.96	21.09	22.41	23.72	25.04	26.36	27.67	28.99	30.31	31.62	32.94	34.25	20
21	15.70	21.74	23.12	24.50	25.89	27.27	28.65	30.03	31.41	32.79	34.18	35.56	21
22	16.23	22.21	23.64	25.06	26.49	27.92	29.35	30.78	32.21	33.63	35.06	36.49	22
23	16.73	22.65	24.12	25.59	27.06	28.54	30.01	31.48	32.95	34.43	35.90	37.37	23
24	17.22	23.08	24.59	26.11	27.62	29.14	30.66	32.17	33.69	35.20	36.72	38.23	24
25	17.79	23.58	25.15	26.71	28.28	29.84	31.41	32.97	34.54	36.10	37.67	39.24	25
26	19.00	24.64	26.32	27.99	29.66	31.33	33.00	34.68	36.35	38.02	39.69	41.36	26
27	20.12	25.63	27.40	29.17	30.94	32.71	34.48	36.25	38.02	39.80	41.57	43.34	27
28	21.18	26.56	28.43	30.29	32.15	34.02	35.88	37.75	39.61	41.47	43.34	45.20	28
29	22.27	27.52	29.48	31.44	33.40	35.36	37.32	39.28	41.24	43.20	45.16	47.12	29
30	23.26	28.39	30.44	32.49	34.53	36.58	38.63	40.68	42.72	44.77	46.82	48.86	30
31	24.08	29.12	31.23	33.35	35.47	37.59	39.71	41.83	43.95	46.07	48.19	50.31	31
32	24.75	29.70	31.88	34.06	36.24	38.42	40.59	42.77	44.95	47.13	49.31	51.48	32
33	25.43	30.30	32.54	34.78	37.02	39.25	41.49	43.73	45.97	48.21	50.44	52.68	33
34	25.93	30.74	33.03	35.31	37.59	39.87	42.15	44.43	46.72	49.00	51.28	53.56	34
35	26.18	30.96	33.27	35.57	37.87	40.18	42.48	44.79	47.09	49.39	51.70	54.00	35
36	26.86	31.56	33.93	36.29	38.65	41.02	43.38	45.74	48.11	50.47	52.83	55.20	36
37	27.31	31.96	34.36	36.76	39.17	41.57	43.97	46.38	48.78	51.18	53.59	55.99	37
38	27.71	32.31	34.75	37.19	39.63	42.06	44.50	46.94	49.38	51.82	54.26	56.69	38
39	28.08	32.64	35.11	37.58	40.05	42.52	44.99	47.46	49.93	52.40	54.87	57.35	39
40	28.36	32.88	35.38	37.87	40.37	42.86	45.36	47.86	50.35	52.85	55.34	57.84	40
41	28.70	33.18	35.71	38.23	40.76	43.28	45.81	48.33	50.86	53.39	55.91	58.44	41
42	29.04	33.48	36.04	38.59	41.15	43.70	46.26	48.81	51.37	53.92	56.48	59.04	42
43	29.45	33.84	36.43	39.02	41.62	44.21	46.80	49.39	51.98	54.57	57.17	59.76	43
44	29.82	34.17	36.79	39.41	42.04	44.66	47.29	49.91	52.54	55.16	57.78	60.41	44
45	30.35	34.63	37.30	39.97	42.65	45.32	47.99	50.66	53.33	56.00	58.67	61.34	45
46	31.88	35.98	38.78	41.59	44.40	47.20	50.01	52.81	55.62	58.42	61.23	64.03	46
47	33.53	37.43	40.38	43.33	46.28	49.23	52.18	55.14	58.09	61.04	63.99	66.94	47
48	35.32	39.01	42.11	45.22	48.33	51.44	54.55	57.66	60.76	63.87	66.98	70.09	48
49	37.10	40.57	43.84	47.10	50.37	53.63	56.90	60.16	63.43	66.69	69.96	73.22	49

Issue Ages Based on Age Last Birthday

NA\* = Not available due to issue age

**Male  
Tobacco**

**American Guardian**

**Return of Premium  
Death Benefit**

Age	Rate Per 1,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	Age
18	24.29	29.30	31.44	33.58	35.71	37.85	39.99	42.13	44.26	46.40	48.54	50.68	18
19	25.33	30.22	32.44	34.67	36.90	39.13	41.36	43.59	45.82	48.05	50.28	52.51	19
20	26.21	30.99	33.30	35.60	37.91	40.22	42.52	44.83	47.14	49.44	51.75	54.05	20
21	27.24	31.90	34.29	36.69	39.09	41.48	43.88	46.28	48.68	51.07	53.47	55.87	21
22	28.22	32.76	35.24	37.73	40.21	42.69	45.18	47.66	50.14	52.63	55.11	57.59	22
23	29.39	33.79	36.37	38.96	41.55	44.13	46.72	49.31	51.89	54.48	57.07	59.65	23
24	30.46	34.73	37.41	40.09	42.77	45.45	48.13	50.81	53.49	56.17	58.85	61.53	24
25	31.02	35.22	37.95	40.68	43.41	46.14	48.87	51.60	54.33	57.06	59.79	62.52	25
26	33.82	37.69	40.66	43.64	46.62	49.59	52.57	55.54	58.52	61.50	64.47	67.45	26
27	36.58	40.12	43.33	46.55	49.77	52.99	56.21	59.43	62.65	65.87	69.09	72.31	27
28	39.00	42.24	45.68	49.11	52.54	55.97	59.40	62.84	66.27	69.70	73.13	76.56	28
29	41.30	44.27	47.90	51.54	55.17	58.81	62.44	66.08	69.71	73.34	76.98	80.61	29
30	42.70	45.50	49.26	53.02	56.77	60.53	64.29	68.05	71.80	75.56	79.32	83.08	30
31	44.58	47.16	51.08	55.00	58.92	62.85	66.77	70.69	74.62	78.54	82.46	86.39	31
32	45.63	48.08	52.09	56.11	60.13	64.14	68.16	72.17	76.19	80.20	84.22	88.23	32
33	46.61	48.94	53.04	57.15	61.25	65.35	69.45	73.55	77.65	81.76	85.86	89.96	33
34	47.18	49.44	53.60	57.75	61.90	66.05	70.20	74.35	78.51	82.66	86.81	90.96	34
35	47.77	49.96	54.17	58.37	62.57	66.78	70.98	75.19	79.39	83.59	87.80	92.00	35
36	49.20	51.22	55.55	59.88	64.21	68.54	72.87	77.20	81.53	85.86	90.19	94.52	36
37	50.06	51.98	56.38	60.79	65.19	69.60	74.00	78.41	82.81	87.22	91.63	96.03	37
38	50.88	52.70	57.18	61.65	66.13	70.61	75.09	79.56	84.04	88.52	93.00	97.47	38
39	51.64	53.37	57.91	62.46	67.00	71.55	76.09	80.63	85.18	89.72	94.27	98.81	39
40	51.92	53.61	58.18	62.75	67.32	71.89	76.46	81.03	85.60	90.17	94.74	99.30	40
41	53.08	54.64	59.31	63.98	68.65	73.32	77.99	82.66	87.33	92.00	96.67	101.35	41
42	53.90	55.36	60.10	64.84	69.59	74.33	79.07	83.82	88.56	93.30	98.05	102.79	42
43	54.83	56.18	61.00	65.83	70.65	75.48	80.30	85.13	89.95	94.78	99.60	104.43	43
44	55.00	56.32	61.16	66.00	70.84	75.68	80.52	85.36	90.20	95.04	99.88	104.72	44
45	57.77	58.76	63.85	68.93	74.01	79.10	84.18	89.27	94.35	99.43	104.52	109.60	45
46	61.02	61.62	66.99	72.36	77.73	83.10	88.47	93.84	99.21	104.58	109.95	115.32	46
47	63.98	64.23	69.86	75.49	81.12	86.75	92.38	98.01	103.64	109.27	114.90	120.53	47
48	67.19	67.05	72.96	78.88	84.79	90.70	96.62	102.53	108.44	114.35	120.27	126.18	48
49	70.40	69.88	76.07	82.27	88.46	94.66	100.85	107.05	113.24	119.44	125.63	131.83	49

Issue Ages Based on Age Last Birthday

NA\* = Not available due to issue age



**Female  
Tobacco**

**American Guardian**

**Return of Premium  
Death Benefit**

Age	Rate Per 1,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	Age
18	18.50	24.20	25.83	27.46	29.09	30.72	32.34	33.97	35.60	37.23	38.86	40.48	18
19	19.78	25.33	27.07	28.81	30.55	32.29	34.03	35.78	37.52	39.26	41.00	42.74	19
20	22.18	27.44	29.40	31.35	33.30	35.25	37.20	39.15	41.11	43.06	45.01	46.96	20
21	23.48	28.59	30.65	32.72	34.79	36.85	38.92	40.98	43.05	45.12	47.18	49.25	21
22	24.53	29.51	31.67	33.83	35.99	38.15	40.30	42.46	44.62	46.78	48.94	51.10	22
23	25.09	30.00	32.21	34.42	36.63	38.84	41.04	43.25	45.46	47.67	49.88	52.08	23
24	25.80	30.63	32.90	35.17	37.44	39.71	41.98	44.25	46.52	48.79	51.06	53.33	24
25	26.47	31.22	33.55	35.88	38.21	40.54	42.87	45.19	47.52	49.85	52.18	54.51	25
26	27.43	32.06	34.48	36.89	39.30	41.72	44.13	46.55	48.96	51.37	53.79	56.20	26
27	28.38	32.90	35.40	37.89	40.39	42.89	45.39	47.88	50.38	52.88	55.38	57.87	27
28	29.25	33.66	36.24	38.81	41.39	43.96	46.53	49.11	51.68	54.26	56.83	59.40	28
29	29.88	34.22	36.85	39.48	42.11	44.74	47.37	50.00	52.63	55.25	57.88	60.51	29
30	30.59	34.84	37.54	40.23	42.92	45.61	48.30	51.00	53.69	56.38	59.07	61.76	30
31	32.08	36.16	38.98	41.80	44.62	47.45	50.27	53.09	55.92	58.74	61.56	64.39	31
32	32.61	36.62	39.49	42.36	45.23	48.10	50.97	53.84	56.71	59.58	62.45	65.32	32
33	33.31	37.24	40.17	43.10	46.03	48.96	51.89	54.83	57.76	60.69	63.62	66.55	33
34	33.46	37.37	40.31	43.26	46.20	49.15	52.09	55.04	57.98	60.93	63.87	66.81	34
35	33.51	37.41	40.36	43.31	46.26	49.21	52.16	55.11	58.06	61.00	63.95	66.90	35
36	34.10	37.93	40.93	43.93	46.94	49.94	52.94	55.94	58.94	61.94	64.94	67.94	36
37	34.37	38.17	41.20	44.22	47.24	50.27	53.29	56.32	59.34	62.37	65.39	68.42	37
38	34.28	38.09	41.11	44.12	47.14	50.16	53.17	56.19	59.21	62.22	65.24	68.26	38
39	34.47	38.26	41.29	44.33	47.36	50.39	53.43	56.46	59.49	62.53	65.56	68.59	39
40	34.51	38.29	41.33	44.37	47.40	50.44	53.48	56.52	59.55	62.59	65.63	68.66	40
41	34.65	38.42	41.47	44.52	47.56	50.61	53.66	56.71	59.76	62.81	65.86	68.91	41
42	34.78	38.53	41.59	44.65	47.71	50.77	53.83	56.90	59.96	63.02	66.08	69.14	42
43	34.89	38.63	41.70	44.77	47.84	50.91	53.98	57.05	60.12	63.19	66.26	69.33	43
44	34.95	38.68	41.76	44.83	47.91	50.98	54.06	57.13	60.21	63.29	66.36	69.44	44
45	35.04	38.76	41.84	44.93	48.01	51.09	54.18	57.26	60.34	63.43	66.51	69.60	45
46	37.13	40.60	43.87	47.13	50.40	53.67	56.94	60.20	63.47	66.74	70.01	73.27	46
47	39.23	42.45	45.90	49.35	52.80	56.26	59.71	63.16	66.61	70.07	73.52	76.97	47
48	41.49	44.44	48.09	51.74	55.39	59.04	62.69	66.34	69.99	73.65	77.30	80.95	48
49	43.76	46.43	50.28	54.14	57.99	61.84	65.69	69.54	73.39	77.24	81.09	84.94	49

Issue Ages Based on Age Last Birthday

NA\* = Not available due to issue age