

SECTION 5 – Payment Information

Modal Premium: Annual Semi-Annual Quarterly Monthly EFT* Modal Premium Amount \$ _____

\$ _____ paid with application.

*If selected, complete EFT authorization form.

SECTION 6 – Other Insurance

Will this insurance replace or change any other insurance policies or annuities? Yes No

If "Yes," please complete any necessary replacement forms.

SECTION 7 – Stranger Owned Life Insurance

Is there, or will there be, any agreement or understanding that provides for a party, other than the Owner, to obtain any interest in any policy issued on the life of the Proposed Insured as a result of this application? Yes No

SECTION 8 – Nicotine Use

Has the Proposed Insured used nicotine in any form in the past 12 months? Yes No

SECTION 9 – Physician Information

Name of Family Physician (Required)

Family Physician Phone Number (Required)

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Family Physician Address (Required)

SECTION 10 – Medical Questions

PART A – SIMPLE TERM 20 DLX – COMPLETE PART A ONLY

If any question in Part A is answered "Yes", the Proposed Insured is not eligible for any plan of insurance.

A. Do you currently receive kidney dialysis or require oxygen use or have you received or been told that you need an organ transplant or have you been diagnosed as having a terminal illness? (Terminal illness is defined as any illness diagnosed that would reasonably be expected to cause death within twenty-four (24) months.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
B. Do you require assistance to feed, bathe, dress, or take your own medication or are you currently confined to a hospital, nursing home, mental facility, hospice, or require home health nursing care?	<input type="checkbox"/> Yes <input type="checkbox"/> No
C. Have you ever been diagnosed as having or been treated for AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) by a member of the medical profession, or tested positive for HIV antibodies as part of a test conducted for the purpose of obtaining insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
D. In the past twelve (12) months:	
1. Other than for temporary or minor conditions, have you been hospitalized two or more times?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Have you used any illegal drugs?	<input type="checkbox"/> Yes <input type="checkbox"/> No
E. In the past 5 years:	
1. Have you been diagnosed or treated for, or are you currently under treatment for:	
a. Alzheimer's Disease or Dementia?	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Any form of Cancer (other than Basal Cell skin cancer) or Brain Tumor?	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Other than preventive, maintenance, or risk lowering medications prescribed, have you been diagnosed or treated for Heart or Circulatory Disorder (except controlled hypertension) or Stroke?	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Had surgery for any Heart Disorder (including angioplasty) or Circulatory Disorder (except varicose veins)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Sickle Cell Anemia or Kidney Disease (including dialysis, nephropathy) or Liver Disease (including hepatitis B & C)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Lung Disease (except controlled, mild asthma not requiring any hospitalization in the past 2 years)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. ALS (Lou Gehrig's Disease) or Neurological disorders (including neuropathy, excluding controlled seizure disorder with no seizures in the past 2 years)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Have you been advised by a medical professional to have any tests, surgery, treatment, or further medical evaluation that have not been performed or do you have any medical test results pending?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Have you excessively used alcohol or drugs or been treated for or been advised to have treatment for alcohol or drug abuse?	<input type="checkbox"/> Yes <input type="checkbox"/> No
F. In the past 10 years have you been convicted of a felony or currently have pending charges for a felony; or currently on parole from a felony conviction?	<input type="checkbox"/> Yes <input type="checkbox"/> No

PART B – ALL OTHER TERM PLANS – COMPLETE PARTS A & B

If any question in Part B is answered "Yes", the Proposed Insured is not eligible for any term plans in Part B. Submit the case as Simple Term 20 DLX.

A. In the past 2 years have you been declined or postponed for Life Insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
B. In the past 5 years:	
1. Have you been diagnosed or treated for, or are you currently under treatment for:	
a. Schizophrenia or Bipolar Disorder?	<input type="checkbox"/> Yes <input type="checkbox"/> No

b. Diabetes requiring insulin treatment?	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. SLE (Systemic Lupus Erythematosus)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Have you been convicted of operating a vehicle while intoxicated, or had your driver's license suspended or revoked?	<input type="checkbox"/> Yes <input type="checkbox"/> No
C. Are you currently disabled, or been disabled in the last six months or at any time during the last six months received any disability compensation or been mentally or physically unable to complete 30 hours per week of active employment?	<input type="checkbox"/> Yes <input type="checkbox"/> No
D. Do you now participate in, or do you have plans to participate in any hazardous sport or aviation?	<input type="checkbox"/> Yes <input type="checkbox"/> No

SECTION 11 – Agreement/Acknowledgment

I hereby apply for the insurance indicated above and I am submitting the first premium. I have read (or have had read to me) all statements and answers recorded on this application, and I certify that the answers are true and accurate whether written by my own hand or not. I understand and agree that no information or knowledge obtained by any agent, medical examiner, or any other person in connection with this application shall be construed as having been made known to or binding upon United Farm Family Life Insurance Company unless such information is in writing and made a part of this application. I understand that my policy will not be effective until the later of: the date it is issued by the company as applied for and the premium paid; or the date of my written acceptance of the policy if issued other than applied for and the premium paid.

I declare that I have read and received a copy of the Fair Credit Reporting Act/MIB, Inc., Notice.

WARNING

For your protection California law requires the following to appear on this form. Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

I hereby certify under penalties of perjury, that the tax identification number provided is true, correct, and complete.

Simple Term 20

20-Year Simplified Issue Term

Issue Ages:	20 – 60 (age last birthday)
Face Amounts:	Minimum: \$25,000
	Maximums: \$200,000 (through age 45)
	\$150,000 (ages 46 – 55)
	\$100,000 (ages 56 – 60)
Rate Classes:	Non-Tobacco/Tobacco
Built-in Rating:	4 Tables
Annual Policy Fee:	\$100 (commissionable)

Modal Factors:	
Semi-annual:	.515
Quarterly:	.260
Monthly EFT:	.087
Direct Monthly Bill:	.095

Ideal product for clients with minor health issues.

Male Non-Tobacco										Female Non-Tobacco										
Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount									Issue Age	Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount								
	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$25,000			\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000		
2.49	14.12	19.53	24.95	30.36	35.78	41.19	46.61	52.03	20	2.02	13.09	17.49	21.88	26.27	30.67	35.06	39.45	43.85		
2.49	14.12	19.53	24.95	30.36	35.78	41.19	46.61	52.03	21	2.02	13.09	17.49	21.88	26.27	30.67	35.06	39.45	43.85		
2.49	14.12	19.53	24.95	30.36	35.78	41.19	46.61	52.03	22	2.02	13.09	17.49	21.88	26.27	30.67	35.06	39.45	43.85		
2.49	14.12	19.53	24.95	30.36	35.78	41.19	46.61	52.03	23	2.02	13.09	17.49	21.88	26.27	30.67	35.06	39.45	43.85		
2.49	14.12	19.53	24.95	30.36	35.78	41.19	46.61	52.03	24	2.02	13.09	17.49	21.88	26.27	30.67	35.06	39.45	43.85		
2.49	14.12	19.53	24.95	30.36	35.78	41.19	46.61	52.03	25	2.02	13.09	17.49	21.88	26.27	30.67	35.06	39.45	43.85		
2.54	14.22	19.75	25.27	30.80	36.32	41.85	47.37	52.90	26	2.04	13.14	17.57	22.01	26.45	30.89	35.32	39.76	44.20		
2.57	14.29	19.88	25.47	31.06	36.65	42.24	47.83	53.42	27	2.07	13.20	17.70	22.21	26.71	31.21	35.71	40.22	44.72		
2.59	14.33	19.97	25.60	31.23	36.87	42.50	48.13	53.77	28	2.10	13.27	17.84	22.40	26.97	31.54	36.11	40.67	45.24		
2.61	14.38	20.05	25.73	31.41	37.08	42.76	48.44	54.11	29	2.12	13.31	17.92	22.53	27.14	31.76	36.37	40.98	45.59		
2.61	14.38	20.05	25.73	31.41	37.08	42.76	48.44	54.11	30	2.17	13.42	18.14	22.86	27.58	32.30	37.02	41.74	46.46		
2.71	14.59	20.49	26.38	32.28	38.17	44.07	49.96	55.85	31	2.18	13.44	18.18	22.92	27.67	32.41	37.15	41.89	46.63		
2.71	14.59	20.49	26.38	32.28	38.17	44.07	49.96	55.85	32	2.21	13.51	18.31	23.12	27.93	32.73	37.54	42.35	47.15		
2.71	14.59	20.49	26.38	32.28	38.17	44.07	49.96	55.85	33	2.26	13.62	18.53	23.45	28.36	33.28	38.19	43.11	48.02		
2.77	14.72	20.75	26.77	32.80	38.82	44.85	50.87	56.90	34	2.27	13.64	18.57	23.51	28.45	33.39	38.32	43.26	48.20		
2.79	14.77	20.84	26.90	32.97	39.04	45.11	51.18	57.25	35	2.29	13.68	18.66	23.64	28.62	33.60	38.58	43.57	48.55		
2.93	15.07	21.45	27.82	34.19	40.56	46.94	53.31	59.68	36	2.39	13.90	19.10	24.29	29.49	34.69	39.89	45.09	50.29		
3.16	15.57	22.45	29.32	36.19	43.07	49.94	56.81	63.68	37	2.57	14.29	19.88	25.47	31.06	36.65	42.24	47.83	53.42		
3.35	15.99	23.27	30.56	37.85	45.13	52.42	59.70	66.99	38	2.71	14.59	20.49	26.38	32.28	38.17	44.07	49.96	55.85		
3.60	16.53	24.36	32.19	40.02	47.85	55.68	63.51	71.34	39	2.91	15.03	21.36	27.69	34.02	40.35	46.68	53.00	59.33		
3.88	17.14	25.58	34.02	42.46	50.90	59.33	67.77	76.21	40	3.10	15.44	22.19	28.93	35.67	42.41	49.16	55.90	62.64		
4.26	17.97	27.23	36.50	45.76	55.03	64.29	73.56	82.82	41	3.37	16.03	23.36	30.69	38.02	45.35	52.68	60.01	67.34		
4.71	18.94	29.19	39.43	49.68	59.92	70.17	80.41	90.65	42	3.59	16.51	24.32	32.12	39.93	47.74	55.55	63.36	71.17		
5.20	20.01	31.32	42.63	53.94	65.25	76.56	87.87	99.18	43	3.93	17.25	25.80	34.34	42.89	51.44	59.99	68.53	77.08		
5.72	21.14	33.58	46.02	58.46	70.91	83.35	95.79	108.23	44	4.10	17.62	26.54	35.45	44.37	53.29	62.21	71.12	80.04		
6.37	22.55	36.41	50.26	64.12	77.97	91.83	105.68	119.54	45	4.39	18.25	27.80	37.34	46.89	56.44	65.99	75.54	85.09		
6.95	23.82	38.93	54.05	69.17	84.28	99.40			46	4.78	19.10	29.49	39.89	50.29	60.68	71.08				
7.62	25.27	41.85	58.42	74.99	91.57	108.14			47	5.13	19.86	31.02	42.17	53.33	64.49	75.65				
8.32	26.80	44.89	62.99	81.08	99.18	117.28			48	5.51	20.68	32.67	44.65	56.64	68.62	80.61				
9.06	28.41	48.11	67.82	87.52	107.23	126.93			49	5.90	21.53	34.37	47.20	60.03	72.86	85.70				
9.85	30.12	51.55	72.97	94.40	115.82	137.24			50	6.37	22.55	36.41	50.26	64.12	77.97	91.83				
10.74	32.06	55.42	78.78	102.14	125.50	148.86			51	6.82	23.53	38.37	53.20	68.03	82.87	97.70				
11.66	34.06	59.42	84.78	110.14	135.50	160.86			52	7.34	24.66	40.63	56.59	72.56	88.52	104.49				
12.10	35.02	61.34	87.65	113.97	140.29	166.61			53	7.89	25.86	43.02	60.18	77.34	94.50	111.66				
13.23	37.48	66.25	95.03	123.80	152.58	181.35			54	8.46	27.10	45.50	63.90	82.30	100.70	119.10				
14.57	40.39	72.08	103.77	135.46	167.15	198.84			55	9.12	28.54	48.37	68.21	88.04	107.88	127.72				
16.15	43.83	78.95	114.08	149.21					56	9.76	29.93	51.16	72.38	93.61						
18.09	48.05	87.39	126.74	166.08					57	10.45	31.43	54.16	76.89	99.62						
19.45	51.00	93.31	135.61	177.92					58	11.66	34.06	59.42	84.78	110.14						
21.39	55.22	101.75	148.27	194.79					59	12.88	36.71	64.73	92.74	120.76						
24.41	61.79	114.88	167.98	221.07					60	14.22	39.63	70.56	101.49	132.41						

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

Simple Term 20

20-Year Simplified Issue Term

Simple Term 20 offers guaranteed level premiums for the initial term period (after which premiums increase annually), and guaranteed renewability to age 95.

Optional Benefits & Riders:

- Total And Permanent Disability Benefit (Waiver of Premium)
- Child Rider (First \$5,000 of Child Rider coverage is at no-cost for face amounts of \$100,000 or more.)
- Accidental Death Benefit (minimum \$25,000)
- No-cost built-in Terminal Illness Accelerated Death Benefit Rider



Male Tobacco										Female Tobacco									
Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount								Issue Age	Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount								
	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000			\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	
5.83	21.38	34.06	46.74	59.42	72.10	84.78	97.46	110.14	20	4.04	17.49	26.27	35.06	43.85	52.64	61.42	70.21	79.00	
5.83	21.38	34.06	46.74	59.42	72.10	84.78	97.46	110.14	21	4.04	17.49	26.27	35.06	43.85	52.64	61.42	70.21	79.00	
5.83	21.38	34.06	46.74	59.42	72.10	84.78	97.46	110.14	22	4.04	17.49	26.27	35.06	43.85	52.64	61.42	70.21	79.00	
5.83	21.38	34.06	46.74	59.42	72.10	84.78	97.46	110.14	23	4.04	17.49	26.27	35.06	43.85	52.64	61.42	70.21	79.00	
5.83	21.38	34.06	46.74	59.42	72.10	84.78	97.46	110.14	24	4.04	17.49	26.27	35.06	43.85	52.64	61.42	70.21	79.00	
5.83	21.38	34.06	46.74	59.42	72.10	84.78	97.46	110.14	25	4.04	17.49	26.27	35.06	43.85	52.64	61.42	70.21	79.00	
5.83	21.38	34.06	46.74	59.42	72.10	84.78	97.46	110.14	26	4.20	17.84	26.97	36.11	45.24	54.38	63.51	72.65	81.78	
5.83	21.38	34.06	46.74	59.42	72.10	84.78	97.46	110.14	27	4.34	18.14	27.58	37.02	46.46	55.90	65.34	74.78	84.22	
5.83	21.38	34.06	46.74	59.42	72.10	84.78	97.46	110.14	28	4.46	18.40	28.10	37.80	47.50	57.20	66.90	76.60	86.30	
5.83	21.38	34.06	46.74	59.42	72.10	84.78	97.46	110.14	29	4.61	18.73	28.75	38.78	48.81	58.83	68.86	78.89	88.91	
5.83	21.38	34.06	46.74	59.42	72.10	84.78	97.46	110.14	30	4.78	19.10	29.49	39.89	50.29	60.68	71.08	81.48	91.87	
6.15	22.08	35.45	48.83	62.21	75.58	88.96	102.33	115.71	31	4.90	19.36	30.02	40.67	51.33	61.99	72.65	83.30	93.96	
6.45	22.73	36.76	50.79	64.82	78.84	92.87	106.90	120.93	32	5.05	19.68	30.67	41.65	52.64	63.62	74.60	85.59	96.57	
6.78	23.45	38.19	52.94	67.69	82.43	97.18	111.93	126.67	33	5.20	20.01	31.32	42.63	53.94	65.25	76.56	87.87	99.18	
7.12	24.19	39.67	55.16	70.64	86.13	101.62	117.10	132.59	34	5.35	20.34	31.97	43.61	55.25	66.88	78.52	90.15	101.79	
7.45	24.90	41.11	57.31	73.52	89.72	105.92	122.13	138.33	35	5.46	20.58	32.45	44.33	56.20	68.08	79.95	91.83	103.70	
7.84	25.75	42.80	59.86	76.91	93.96	111.01	128.06	145.12	36	5.90	21.53	34.37	47.20	60.03	72.86	85.70	98.53	111.36	
8.15	26.43	44.15	61.88	79.61	97.33	115.06	132.78	150.51	37	6.37	22.55	36.41	50.26	64.12	77.97	91.83	105.68	119.54	
8.73	27.69	46.68	65.66	84.65	103.64	122.63	141.61	160.60	38	6.87	23.64	38.58	53.53	68.47	83.41	98.35	113.30	128.24	
9.39	29.12	49.55	69.97	90.39	110.82	131.24	151.66	172.09	39	7.49	24.99	41.28	57.57	73.86	90.15	106.44	122.74	139.03	
10.32	31.15	53.59	76.04	98.48	120.93	143.38	165.82	188.27	40	8.24	26.62	44.54	62.47	80.39	98.31	116.23	134.15	152.08	
11.35	33.39	58.07	82.76	107.45	132.13	156.82	181.50	206.19	41	8.99	28.25	47.81	67.36	86.91	106.47	126.02	145.57	165.13	
12.52	35.93	63.16	90.39	117.62	144.86	172.09	199.32	226.55	42	9.66	29.71	50.72	71.73	92.74	113.75	134.76	155.77	176.78	
13.77	38.65	68.60	98.55	128.50	158.45	188.40	218.35	248.30	43	10.40	31.32	53.94	76.56	99.18	121.80	144.42	167.04	189.66	
15.30	41.98	75.26	108.53	141.81	175.09	208.37	241.64	274.92	44	11.12	32.89	57.07	81.26	105.44	129.63	153.82	178.00	202.19	
16.76	45.15	81.61	118.06	154.51	190.97	227.42	263.87	300.32	45	11.79	34.34	59.99	85.63	111.27	136.92	162.56	188.20	213.85	
18.79	49.57	90.44	131.30	172.17	213.04	253.91			46	13.02	37.02	65.34	93.66	121.97	150.29	178.61			
20.78	53.90	99.09	144.29	189.49	234.68	279.88			47	14.04	39.24	69.77	100.31	130.85	161.39	191.92			
22.68	58.03	107.36	156.69	206.02	255.35	304.67			48	15.02	41.37	74.04	106.71	139.37	172.04	204.71			
24.66	62.34	115.97	169.61	223.24	276.88	330.51			49	16.17	43.87	79.04	114.21	149.38	184.55	219.72			
26.39	66.10	123.50	180.89	238.29	295.69	353.09			50	17.34	46.41	84.13	121.84	159.56	197.27	234.99			
28.29	70.23	131.76	193.29	254.82	316.35	377.88			51	18.50	48.94	89.18	129.41	169.65	209.89	250.13			
29.98	73.91	139.11	204.32	269.53	334.73	399.94			52	19.84	51.85	95.00	138.16	181.31	224.46	267.61			
32.80	80.04	151.38	222.72	294.06	365.40	436.74			53	21.38	55.20	101.70	148.20	194.71	241.21	287.71			
35.78	86.52	164.34	242.16	319.99	397.81	475.63			54	22.74	58.16	107.62	157.08	206.54	256.00	305.46			
38.78	93.05	177.39	261.74	346.09	430.43	514.78			55	24.30	61.55	114.41	167.26	220.11	272.96	325.82			
44.77	106.07	203.45	300.82	398.20					56	25.99	65.23	121.76	178.28	234.81					
50.99	119.60	230.51	341.41	452.31					57	27.12	67.69	126.67	185.66	244.69					
54.61	127.48	246.25	365.03	483.81					58	29.85	73.62	138.55	203.47	268.40					
57.83	134.48	260.26	386.04	511.82					59	32.22	78.78	148.86	218.94	289.01					
60.60	140.51	272.31	404.12	535.92					60	34.68	84.13	159.56	234.99	310.42					

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

Simple Term 30

30-Year Simplified Issue Term

Issue Ages:	20 – 55 (age last birthday)
Face Amounts:	Minimum: \$25,000 Maximums: \$200,000 (through age 45) \$150,000 (ages 46 – 55)
Rate Classes:	Non-Tobacco/Tobacco
Built-in Rating:	4 Tables
Annual Policy Fee:	\$100 (commissionable)

Modal Factors:	
Semi-annual:	.515
Quarterly:	.260
Monthly EFT:	.087
Direct Monthly Bill:	.095

Ideal product for clients with minor health issues.

Male Non-Tobacco									Female Non-Tobacco									
Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount								Issue Age	Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount							
	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000			\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000
2.50	14.14	19.58	25.01	30.45	35.89	41.33	46.76	52.20	20	1.84	12.70	16.70	20.71	24.71	28.71	32.71	36.71	40.72
2.50	14.14	19.58	25.01	30.45	35.89	41.33	46.76	52.20	21	1.84	12.70	16.70	20.71	24.71	28.71	32.71	36.71	40.72
2.50	14.14	19.58	25.01	30.45	35.89	41.33	46.76	52.20	22	1.84	12.70	16.70	20.71	24.71	28.71	32.71	36.71	40.72
2.50	14.14	19.58	25.01	30.45	35.89	41.33	46.76	52.20	23	1.84	12.70	16.70	20.71	24.71	28.71	32.71	36.71	40.72
2.50	14.14	19.58	25.01	30.45	35.89	41.33	46.76	52.20	24	1.84	12.70	16.70	20.71	24.71	28.71	32.71	36.71	40.72
2.50	14.14	19.58	25.01	30.45	35.89	41.33	46.76	52.20	25	1.84	12.70	16.70	20.71	24.71	28.71	32.71	36.71	40.72
2.59	14.33	19.97	25.60	31.23	36.87	42.50	48.13	53.77	26	1.93	12.90	17.10	21.29	25.49	29.69	33.89	38.08	42.28
2.67	14.51	20.31	26.12	31.93	37.74	43.54	49.35	55.16	27	2.01	13.07	17.44	21.82	26.19	30.56	34.93	39.30	43.67
2.76	14.70	20.71	26.71	32.71	38.72	44.72	50.72	56.72	28	2.10	13.27	17.84	22.40	26.97	31.54	36.11	40.67	45.24
2.86	14.92	21.14	27.36	33.58	39.80	46.02	52.24	58.46	29	2.19	13.46	18.23	22.99	27.75	32.52	37.28	42.04	46.81
2.96	15.14	21.58	28.01	34.45	40.89	47.33	53.77	60.20	30	2.27	13.64	18.57	23.51	28.45	33.39	38.32	43.26	48.20
3.07	15.38	22.05	28.73	35.41	42.09	48.76	55.44	62.12	31	2.42	13.96	19.23	24.49	29.75	35.02	40.28	45.54	50.81
3.22	15.70	22.71	29.71	36.71	43.72	50.72	57.72	64.73	32	2.50	14.14	19.58	25.01	30.45	35.89	41.33	46.76	52.20
3.31	15.90	23.10	30.30	37.50	44.70	51.90	59.09	66.29	33	2.59	14.33	19.97	25.60	31.23	36.87	42.50	48.13	53.77
3.41	16.12	23.53	30.95	38.37	45.78	53.20	60.62	68.03	34	2.67	14.51	20.31	26.12	31.93	37.74	43.54	49.35	55.16
3.50	16.31	23.93	31.54	39.15	46.76	54.38	61.99	69.60	35	2.77	14.72	20.75	26.77	32.80	38.82	44.85	50.87	56.90
3.83	17.03	25.36	33.69	42.02	50.35	58.68	67.01	75.34	36	2.97	15.16	21.62	28.08	34.54	41.00	47.46	53.92	60.38
4.18	17.79	26.88	35.97	45.07	54.16	63.25	72.34	81.43	37	3.17	15.59	22.49	29.38	36.28	43.17	50.07	56.96	63.86
4.57	18.64	28.58	38.52	48.46	58.40	68.34	78.28	88.22	38	3.39	16.07	23.45	30.82	38.19	45.57	52.94	60.31	67.69
4.99	19.55	30.41	41.26	52.11	62.97	73.82	84.67	95.53	39	3.63	16.60	24.49	32.39	40.28	48.18	56.07	63.97	71.86
5.47	20.60	32.49	44.39	56.29	68.19	80.08	91.98	103.88	40	3.88	17.14	25.58	34.02	42.46	50.90	59.33	67.77	76.21
6.00	21.75	34.80	47.85	60.90	73.95	87.00	100.05	113.10	41	4.16	17.75	26.80	35.84	44.89	53.94	62.99	72.04	81.08
6.56	22.97	37.24	51.50	65.77	80.04	94.31	108.58	122.84	42	4.46	18.40	28.10	37.80	47.50	57.20	66.90	76.60	86.30
7.19	24.34	39.98	55.61	71.25	86.89	102.53	118.17	133.81	43	4.77	19.07	29.45	39.82	50.20	60.57	70.95	81.32	91.70
7.88	25.84	42.98	60.12	77.26	94.40	111.53	128.67	145.81	44	5.12	19.84	30.97	42.11	53.24	64.38	75.52	86.65	97.79
8.64	27.49	46.28	65.08	83.87	102.66	121.45	140.24	159.04	45	5.49	20.64	32.58	44.52	56.46	68.40	80.34	92.29	104.23
9.50	29.36	50.03	70.69	91.35	112.01	132.68			46	5.95	21.64	34.58	47.52	60.47	73.41	86.35		
10.47	31.47	54.24	77.02	99.79	122.56	145.33			47	6.44	22.71	36.71	50.72	64.73	78.74	92.74		
11.54	33.80	58.90	84.00	109.10	134.20	159.30			48	6.97	23.86	39.02	54.18	69.34	84.50	99.66		
12.69	36.30	63.90	91.50	119.10	146.70	174.30			49	7.57	25.16	41.63	58.09	74.56	91.02	107.49		
13.99	39.13	69.56	99.98	130.41	160.84	191.27			50	8.21	26.56	44.41	62.27	80.13	97.98	115.84		
16.58	44.76	80.82	116.88	152.95	189.01	225.07			51	9.70	29.80	50.90	71.99	93.09	114.19	135.29		
19.67	51.48	94.26	137.05	179.83	222.61	265.39			52	11.46	33.63	58.55	83.48	108.40	133.33	158.25		
23.34	59.46	110.23	160.99	211.76	262.52	313.39			53	13.53	38.13	67.56	96.98	126.41	155.84	185.87		
27.67	68.88	129.06	189.25	249.43	309.61	369.79			54	15.96	43.41	78.13	112.84	147.55	182.27	216.98		
32.81	80.06	151.42	222.79	294.15	365.51	436.87			55	18.84	49.68	90.65	131.63	172.61	213.59	254.56		

Simple Term 30

30-Year Simplified Issue Term

Simple Term 30 offers guaranteed level premiums for the initial term period (after which premiums increase annually), and guaranteed renewability to age 95.

Optional Benefits & Riders:

- Total And Permanent Disability Benefit (Waiver of Premium)
- Child Rider (First \$5,000 of Child Rider coverage is at no-cost for face amounts of \$100,000 or more.)
- Accidental Death Benefit (minimum \$25,000)
- No-cost built-in Terminal Illness Accelerated Death Benefit Rider



Male Tobacco										Female Tobacco										
Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount									Issue Age	Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount								
	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$25,000			\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000		
4.97	19.51	30.32	41.13	51.94	62.75	73.56	84.37	95.18	20	3.29	15.86	23.01	30.17	37.32	44.48	51.63	58.79	65.95		
4.97	19.51	30.32	41.13	51.94	62.75	73.56	84.37	95.18	21	3.29	15.86	23.01	30.17	37.32	44.48	51.63	58.79	65.95		
4.97	19.51	30.32	41.13	51.94	62.75	73.56	84.37	95.18	22	3.29	15.86	23.01	30.17	37.32	44.48	51.63	58.79	65.95		
4.97	19.51	30.32	41.13	51.94	62.75	73.56	84.37	95.18	23	3.29	15.86	23.01	30.17	37.32	44.48	51.63	58.79	65.95		
4.97	19.51	30.32	41.13	51.94	62.75	73.56	84.37	95.18	24	3.29	15.86	23.01	30.17	37.32	44.48	51.63	58.79	65.95		
4.97	19.51	30.32	41.13	51.94	62.75	73.56	84.37	95.18	25	3.29	15.86	23.01	30.17	37.32	44.48	51.63	58.79	65.95		
5.17	19.94	31.19	42.43	53.68	64.92	76.17	87.41	98.66	26	3.47	16.25	23.79	31.34	38.89	46.44	53.98	61.53	69.08		
5.37	20.38	32.06	43.74	55.42	67.10	78.78	90.46	102.14	27	3.65	16.64	24.58	32.52	40.46	48.39	56.33	64.27	72.21		
5.57	20.81	32.93	45.04	57.16	69.27	81.39	93.50	105.62	28	3.84	17.05	25.40	33.76	42.11	50.46	58.81	67.16	75.52		
5.76	21.23	33.76	46.28	58.81	71.34	83.87	96.40	108.92	29	4.03	17.47	26.23	35.00	43.76	52.53	61.29	70.06	78.82		
5.97	21.68	34.67	47.65	60.64	73.62	86.61	99.59	112.58	30	4.20	17.84	26.97	36.11	45.24	54.38	63.51	72.65	81.78		
6.29	22.38	36.06	49.74	63.42	77.10	90.78	104.47	118.15	31	4.48	18.44	28.19	37.93	47.68	57.42	67.16	76.91	86.65		
6.48	22.79	36.89	50.98	65.08	79.17	93.26	107.36	121.45	32	4.66	18.84	28.97	39.11	49.24	59.38	69.51	79.65	89.78		
6.67	23.21	37.71	52.22	66.73	81.24	95.74	110.25	124.76	33	4.86	19.27	29.84	40.41	50.98	61.55	72.12	82.69	93.26		
6.86	23.62	38.54	53.46	68.38	83.30	98.22	113.14	128.06	34	5.06	19.71	30.71	41.72	52.72	63.73	74.73	85.74	96.74		
7.05	24.03	39.37	54.70	70.04	85.37	100.70	116.04	131.37	35	5.27	20.16	31.62	43.09	54.55	66.01	77.47	88.94	100.40		
7.78	25.62	42.54	59.46	76.39	93.31	110.23	127.15	144.07	36	5.70	21.10	33.50	45.89	58.29	70.69	83.09	95.48	107.88		
8.55	27.30	45.89	64.49	83.09	101.68	120.28	138.87	157.47	37	6.16	22.10	35.50	48.89	62.29	75.69	89.09	102.49	115.88		
9.42	29.19	49.68	70.17	90.65	111.14	131.63	152.12	172.61	38	6.68	23.23	37.76	52.29	66.82	81.35	95.87	110.40	124.93		
10.36	31.23	53.77	76.30	98.83	121.37	143.90	166.43	188.96	39	7.23	24.43	40.15	55.88	71.60	87.33	103.05	118.78	134.50		
11.40	33.50	58.29	83.09	107.88	132.68	157.47	182.27	207.06	40	7.83	25.73	42.76	59.79	76.82	93.85	110.88	127.91	144.94		
12.56	36.02	63.34	90.65	117.97	145.29	172.61	199.93	227.24	41	8.50	27.19	45.68	64.16	82.65	101.14	119.63	138.11	156.60		
13.86	38.85	68.99	99.14	129.28	159.43	189.57	219.72	249.86	42	9.22	28.75	48.81	68.86	88.91	108.97	129.02	149.07	169.13		
15.27	41.91	75.12	108.34	141.55	174.76	207.97	241.19	274.40	43	10.01	30.47	52.24	74.02	95.79	117.56	139.33	161.10	182.87		
16.84	45.33	81.95	118.58	155.21	191.84	228.46	265.09	301.72	44	10.87	32.34	55.98	79.63	103.27	126.91	150.55	174.20	197.84		
18.58	49.11	89.52	129.93	170.35	210.76	251.17	291.58	331.99	45	11.77	34.30	59.90	85.50	111.10	136.70	162.30	187.90	213.50		
20.50	53.29	97.88	142.46	187.05	231.64	276.23			46	12.66	36.24	63.77	91.31	118.84	146.38	173.91				
22.62	57.90	107.10	156.30	205.49	254.69	303.89			47	13.66	38.41	68.12	97.83	127.54	157.25	186.96				
24.97	63.01	117.32	171.63	225.94	280.25	334.56			48	14.67	40.61	72.51	104.42	136.33	168.24	200.14				
27.57	68.66	128.63	188.59	248.56	308.52	368.49			49	15.81	43.09	77.47	111.86	146.25	180.63	215.02				
30.40	74.82	140.94	207.06	273.18	339.30	405.42			50	17.03	45.74	82.78	119.82	156.86	193.90	230.94				
36.03	87.07	165.43	243.80	322.16	400.53	478.89			51	20.17	52.57	96.44	140.31	184.18	228.05	271.92				
42.76	101.70	194.71	287.71	380.71	473.72	566.72			52	23.95	60.79	112.88	164.97	217.07	269.16	321.25				
50.73	119.04	229.38	339.71	450.05	560.39	670.73			53	28.41	70.49	132.28	194.08	255.87	317.66	379.45				
60.14	139.50	270.31	401.11	531.92	662.72	793.53			54	33.68	81.95	155.21	228.46	301.72	374.97	448.22				
71.34	163.86	319.03	474.19	629.36	784.52	939.69			55	39.95	95.59	182.48	269.37	356.27	443.16	530.05				

Simple Term 20 ROP

20-Year Simplified Issue Return-Of-Premium Term

Issue Ages: Non-Tobacco: 20 – 60 (age last birthday)
 Tobacco: 20 – 40 (age last birthday)

Face Amounts: Minimum: \$50,000
 Maximums: \$200,000 (through age 45)
 \$150,000 (ages 46 – 55)
 \$100,000 (ages 56 – 60)

Rate Classes: Non-Tobacco/Tobacco

Built-In Rating: 4 Tables

Annual Policy Fee: \$100 (commissionable)

Modal Factors:	
Semi-annual:	.515
Quarterly:	.260
Monthly EFT:	.087
Direct Monthly Bill:	.095

Ideal product for clients with minor health issues.

Male Non-Tobacco								Female Non-Tobacco								
Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount							Issue Age	Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount						
	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000			\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000
2.24	26.57	33.56	40.63	47.63	54.63	61.68	68.73	20	1.83	22.32	27.69	32.97	38.28	43.67	49.04	54.29
2.24	27.84	35.20	42.55	49.92	57.24	64.57	72.04	21	1.83	23.49	29.12	34.71	40.35	45.89	51.48	57.24
2.24	29.14	36.83	44.55	52.20	59.98	67.62	75.35	22	1.83	24.49	30.36	36.19	42.09	47.85	53.76	59.68
2.24	30.05	38.00	45.94	53.94	61.81	69.75	77.78	23	1.83	25.66	31.80	37.93	44.04	50.20	56.35	62.46
2.24	31.36	39.63	47.94	56.22	64.42	72.79	81.09	24	1.83	26.67	33.04	39.41	45.78	52.16	58.48	64.90
2.24	31.71	40.09	48.46	56.88	65.20	73.55	81.96	25	1.83	27.84	34.47	41.15	47.74	54.37	61.07	67.68
2.29	32.28	40.93	49.50	58.18	66.77	75.39	84.05	26	1.84	28.88	35.85	42.72	49.70	56.59	63.51	70.47
2.32	33.06	41.98	50.80	59.70	68.60	77.52	86.31	27	1.89	29.97	37.21	44.54	51.76	59.07	66.41	73.61
2.33	33.33	42.30	51.24	60.25	69.26	78.12	87.17	28	1.90	30.37	37.74	45.15	52.52	59.99	67.32	74.82
2.35	33.88	43.02	52.21	61.34	70.43	79.65	88.74	29	1.91	30.80	38.32	45.85	53.40	60.90	68.38	75.86
2.35	34.23	43.47	52.73	61.99	71.21	80.56	89.78	30	1.96	31.37	39.11	46.89	54.60	62.34	70.21	77.95
2.44	35.71	45.57	55.33	65.15	74.99	84.83	94.66	31	1.98	32.19	40.22	48.20	56.22	64.29	72.19	80.21
2.44	36.32	46.28	56.29	66.23	76.17	86.20	96.23	32	1.99	32.98	41.19	49.41	57.64	65.86	74.17	82.31
2.44	37.28	47.52	57.77	67.97	78.25	88.48	98.66	33	2.02	33.93	42.43	50.98	59.49	68.08	76.60	85.09
2.50	38.59	49.28	60.03	70.69	81.39	92.13	102.83	34	2.05	34.89	43.74	52.55	61.33	70.16	79.04	87.87
2.52	39.71	50.78	61.85	72.98	84.00	95.03	106.14	35	2.06	35.67	44.72	53.76	62.86	71.86	80.86	89.95
2.64	40.76	52.36	63.95	75.58	87.13	98.83	110.32	36	2.13	35.94	45.18	54.46	63.72	73.04	82.24	91.52
2.85	42.20	54.57	67.00	79.38	91.83	104.16	116.58	37	2.32	37.41	47.46	57.50	67.53	77.61	87.56	97.62
3.03	43.54	56.66	69.77	82.87	96.00	109.18	122.15	38	2.44	38.06	48.50	58.99	69.39	79.82	90.31	100.75
3.25	45.24	59.21	73.26	87.21	101.22	115.27	129.28	39	2.63	39.06	50.20	61.25	72.32	83.48	94.57	105.62
3.50	47.38	62.47	77.52	92.54	107.62	122.74	137.81	40	2.82	40.24	52.03	63.77	75.58	87.39	99.13	110.84
3.84	50.80	67.49	84.22	100.92	117.67	134.30	151.04	41	3.04	42.97	55.95	68.91	81.89	94.83	107.81	120.76
4.25	54.94	73.62	92.31	110.93	129.67	148.32	167.04	42	3.23	45.07	58.95	72.91	86.79	100.70	114.67	128.58
4.69	59.38	80.15	101.00	121.80	142.59	163.39	184.27	43	3.54	48.46	63.90	79.43	94.83	110.36	125.78	141.29
5.16	64.47	87.72	110.92	134.20	157.34	180.59	203.92	44	3.71	50.42	66.77	83.18	99.62	115.98	132.32	148.77
5.74	70.38	96.46	122.59	148.66	174.70	200.84	226.90	45	3.96	53.42	71.15	88.91	106.69	124.33	142.07	159.90
6.27	74.12	102.20	130.33	158.34	186.44			46	4.31	55.99	75.12	94.22	113.32	132.55		
6.88	78.43	108.79	139.20	169.54	199.88			47	4.63	57.38	77.41	97.44	117.56	137.50		
7.50	82.26	114.73	147.20	179.65	212.15			48	4.97	59.42	80.61	101.79	123.00	144.16		
8.17	87.13	122.17	157.12	192.16	227.16			49	5.34	61.95	84.45	107.01	129.52	152.12		
8.89	91.91	129.42	166.95	204.45	241.90			50	5.74	64.29	88.17	111.97	135.83	159.69		
9.69	98.13	138.81	179.48	220.22	260.82			51	6.15	67.38	92.81	118.24	143.66	169.09		
10.52	105.09	149.25	193.40	237.62	281.71			52	6.61	70.42	97.44	124.50	151.49	178.48		
10.91	108.40	154.21	200.02	245.78	291.63			53	7.12	74.60	103.71	132.85	161.93	191.01		
11.94	116.41	166.28	216.11	266.01	315.90			54	7.63	77.52	108.21	138.94	169.65	200.27		
13.15	125.89	180.50	235.17	289.71	344.35			55	8.21	82.17	115.19	148.25	181.28	214.37		
14.56	131.81	189.76	247.69					56	8.80	87.87	123.67	159.47				
16.31	136.20	196.88	257.52					57	9.43	92.96	131.30	169.65				
17.55	142.03	205.75	269.53					58	10.52	102.92	146.18	189.40				
19.29	146.33	212.61	278.92					59	11.62	111.97	159.75	207.49				
22.02	151.51	220.96	290.40					60	12.85	123.37	176.79	230.12				

Simple Term 20 ROP

20-Year Simplified Issue Return-Of-Premium⁴ Term

Simple Term 20 ROP offers guaranteed level premiums for the initial term period (after which premiums increase annually), and guaranteed renewability to age 95.



Optional Benefits & Riders:

- Child Rider (First \$5,000 of Child Rider coverage is at no cost for face amounts of \$100,000 or more.)
- No-cost built-in Terminal Illness Accelerated Death Benefit Rider

Male Tobacco									Female Tobacco								
Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount							Issue Age	Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount							
	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000			\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	
5.26	39.80	54.18	68.64	83.08	97.44	111.92	126.32	20	3.64	33.36	44.13	54.90	65.69	76.43	87.26	97.97	
5.26	41.37	56.33	71.34	86.35	101.35	116.34	131.37	21	3.64	34.58	45.76	56.90	68.08	79.30	90.46	101.62	
5.26	42.93	58.48	74.04	89.61	105.14	120.75	136.24	22	3.64	36.06	47.72	59.34	71.02	82.56	94.27	105.97	
5.26	44.20	60.25	76.21	92.22	108.27	124.25	140.24	23	3.64	37.28	49.35	61.34	73.41	85.43	97.46	109.45	
5.26	46.41	63.25	80.04	96.89	113.75	130.50	147.37	24	3.64	39.02	51.57	64.21	76.78	89.35	101.88	114.50	
5.26	48.02	65.40	82.82	100.16	117.53	134.91	152.42	25	3.64	40.71	53.85	66.99	80.15	93.26	106.45	119.54	
5.26	49.59	67.55	85.52	103.42	121.45	139.33	157.29	26	3.77	42.41	56.27	70.12	83.96	97.83	111.78	125.63	
5.26	51.81	70.56	89.35	108.10	126.80	145.57	164.43	27	3.92	44.80	59.66	74.47	89.28	104.10	118.93	133.81	
5.26	53.68	73.17	92.57	112.01	131.50	150.90	170.34	28	4.03	46.68	62.27	77.86	93.53	109.05	124.72	140.24	
5.26	54.94	74.86	94.74	114.62	134.63	154.55	174.34	29	4.16	48.77	65.20	81.69	98.20	114.67	131.11	147.55	
5.26	54.94	74.86	94.74	114.62	134.63	154.55	174.34	30	4.31	51.07	68.47	85.96	103.31	120.80	138.27	155.73	
5.54	58.73	80.28	101.88	123.43	144.95	166.59	188.10	31	4.42	52.77	70.95	89.08	107.34	125.50	143.59	161.82	
5.81	63.20	86.67	110.23	133.65	157.21	180.75	204.27	32	4.55	54.98	74.08	93.18	112.34	131.37	150.44	169.65	
6.12	66.03	90.91	115.79	140.73	165.57	190.49	215.41	33	4.69	57.64	77.80	98.05	118.21	138.41	158.67	178.88	
6.41	69.12	95.49	121.80	148.23	174.57	200.84	227.24	34	4.83	59.73	80.81	101.96	123.11	144.16	165.37	186.35	
6.72	71.69	99.33	126.93	154.53	182.14	209.82	237.51	35	4.94	62.21	84.32	106.49	128.54	150.69	172.82	195.06	
7.07	74.55	103.64	132.68	161.72	190.87	219.87	249.00	36	5.34	65.12	88.82	112.49	136.26	159.95	183.63	207.24	
7.35	77.30	107.69	138.07	168.45	198.84	229.15	259.61	37	5.74	68.34	93.72	119.02	144.42	169.74	195.05	220.46	
7.88	81.22	113.63	145.99	178.46	210.84	243.16	275.61	38	6.19	71.60	98.68	125.71	152.80	179.92	206.93	234.03	
8.49	84.87	119.24	153.55	187.92	222.19	256.56	290.93	39	6.78	74.86	103.77	132.68	161.60	190.49	219.42	248.30	
9.31	88.57	124.98	161.48	197.93	234.34	270.87	307.28	40	7.45	78.13	108.92	139.73	170.52	201.32	232.05	262.91	

⁴The return-of-premium feature provides guaranteed cash values that, at the end of the initial period, are equal to the base policy **annual premium** (regardless of policy's premium mode). If the policyowner elects to exercise the return-of-premium feature at the end of the initial period, an amount totaling the annual premium times 20 will be paid to the policyowner, less any outstanding policy loan, and coverage will terminate; or the policyowner may use this "refund" as a single premium to purchase a reduced paid-up endowment policy on the life of the insured.

Simple Term 20 DLX

20-Year Simplified Issue Term

Issue Ages:	20 – 60 (age last birthday)
Face Amounts:	Minimum: \$25,000 Maximum: \$50,000
Rate Classes:	Non-Tobacco/Tobacco
Built-in Rating:	8 Tables
Annual Policy Fee:	\$100 (commissionable)

Modal Factors:	
Semi-annual:	.515
Quarterly:	.260
Monthly EFT:	.087
Direct Monthly Bill:	.095

Ideal product for clients with insulin-dependent diabetes*.

Male Non-Tobacco							Female Non-Tobacco							
Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount						Issue Age	Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount					
	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000			\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
5.22	20.05	22.32	24.59	26.87	29.14	31.41	20	4.07	17.55	19.32	21.09	22.86	24.63	26.40
5.36	20.36	22.69	25.02	27.35	29.68	32.02	21	4.15	17.73	19.53	21.34	23.14	24.95	26.75
5.51	20.68	23.08	25.48	27.87	30.27	32.67	22	4.26	17.97	19.82	21.67	23.52	25.38	27.23
5.68	21.05	23.52	26.00	28.47	30.94	33.41	23	4.39	18.25	20.16	22.07	23.98	25.89	27.80
5.88	21.49	24.05	26.60	29.16	31.72	34.28	24	4.56	18.62	20.60	22.59	24.57	26.55	28.54
6.10	21.97	24.62	27.27	29.93	32.58	35.24	25	4.73	18.99	21.05	23.10	25.16	27.22	29.28
6.31	22.42	25.17	27.91	30.66	33.40	36.15	26	4.91	19.38	21.52	23.65	25.79	27.92	30.06
6.53	22.90	25.74	28.58	31.42	34.26	37.11	27	5.11	19.81	22.04	24.26	26.48	28.71	30.93
6.79	23.47	26.42	29.38	32.33	35.28	38.24	28	5.32	20.27	22.59	24.90	27.21	29.53	31.84
7.10	24.14	27.23	30.32	33.41	36.50	39.59	29	5.54	20.75	23.16	25.57	27.98	30.39	32.80
7.54	25.10	28.38	31.66	34.94	38.22	41.50	30	5.80	21.32	23.84	26.36	28.88	31.41	33.93
8.06	26.23	29.74	33.24	36.75	40.25	43.76	31	6.22	22.23	24.93	27.64	30.35	33.05	35.76
8.67	27.56	31.33	35.10	38.87	42.64	46.41	32	6.72	23.32	26.24	29.16	32.09	35.01	37.93
9.19	28.69	32.69	36.68	40.68	44.68	48.68	33	7.13	24.21	27.31	30.41	33.51	36.61	39.72
9.69	29.78	33.99	38.21	42.42	46.64	50.85	34	7.52	25.06	28.33	31.60	34.87	38.14	41.41
10.23	30.95	35.40	39.85	44.30	48.75	53.20	35	7.93	25.95	29.40	32.85	36.30	39.75	43.20
10.81	32.21	36.91	41.62	46.32	51.02	55.72	36	8.37	26.90	30.55	34.19	37.83	41.47	45.11
11.39	33.47	38.43	43.38	48.34	53.29	58.25	37	8.84	27.93	31.77	35.62	39.46	43.31	47.15
11.84	34.45	39.60	44.75	49.90	55.05	60.20	38	9.18	28.67	32.66	36.65	40.65	44.64	48.63
12.29	35.43	40.78	46.12	51.47	56.82	62.16	39	9.52	29.41	33.55	37.69	41.83	45.97	50.11
12.81	36.56	42.13	47.71	53.28	58.85	64.42	40	9.93	30.30	34.62	38.94	43.26	47.58	51.90
13.71	38.52	44.48	50.45	56.41	62.37	68.34	41	10.63	31.82	36.44	41.07	45.69	50.32	54.94
14.65	40.56	46.94	53.31	59.68	66.05	72.43	42	11.35	33.39	38.32	43.26	48.20	53.14	58.07
15.60	42.63	49.42	56.20	62.99	69.77	76.56	43	12.09	35.00	40.25	45.51	50.77	56.03	61.29
16.62	44.85	52.08	59.31	66.54	73.77	81.00	44	12.88	36.71	42.32	47.92	53.52	59.13	64.73
17.80	47.42	55.16	62.90	70.64	78.39	86.13	45	13.81	38.74	44.74	50.75	56.76	62.77	68.77
19.02	50.07	58.34	66.62	74.89	83.16	91.44	46	14.73	40.74	47.15	53.55	59.96	66.37	72.78
20.46	53.20	62.10	71.00	79.90	88.80	97.70	47	15.86	43.20	50.09	56.99	63.89	70.79	77.69
21.57	55.61	65.00	74.38	83.76	93.15	102.53	48	16.71	45.04	52.31	59.58	66.85	74.12	81.39
22.86	58.42	68.36	78.31	88.25	98.20	108.14	49	17.72	47.24	54.95	62.66	70.37	78.07	85.78
23.85	60.57	70.95	81.32	91.70	102.07	112.45	50	18.49	48.92	56.96	65.00	73.05	81.09	89.13
25.36	63.86	74.89	85.92	96.95	107.98	119.02	51	19.66	51.46	60.01	68.56	77.12	85.67	94.22
26.96	67.34	79.07	90.79	102.52	114.25	125.98	52	20.90	54.16	63.25	72.34	81.43	90.52	99.62
29.21	72.23	84.94	97.64	110.35	123.06	135.76	53	22.64	57.94	67.79	77.64	87.49	97.34	107.18
31.35	76.89	90.52	104.16	117.80	131.44	145.07	54	23.88	60.64	71.03	81.41	91.80	102.19	112.58
33.26	81.04	95.51	109.98	124.44	138.91	153.38	55	25.18	63.47	74.42	85.37	96.33	107.28	118.23
35.24	85.35	100.68	116.01	131.34	146.66	161.99	56	26.62	66.60	78.18	89.76	101.34	112.92	124.50
37.23	89.68	105.87	122.07	138.26	154.46	170.65	57	28.20	70.04	82.30	94.57	106.84	119.10	131.37
39.25	94.07	111.14	128.22	145.29	162.36	179.44	58	29.91	73.75	86.77	99.78	112.79	125.80	138.81
41.30	98.53	116.49	134.46	152.42	170.39	188.36	59	31.73	77.71	91.52	105.32	119.12	132.92	146.73
43.41	103.12	122.00	140.88	159.77	178.65	197.53	60	33.64	81.87	96.50	111.13	125.77	140.40	155.03

*Who otherwise qualify.

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

Simple Term 20 DLX
20-Year Simplified Issue Term

Simple Term 20 DLX offers guaranteed level premiums for the initial term period (after which premiums increase annually), and guaranteed renewability to age 95.

Optional Benefits & Riders:

- Child Rider
- Accidental Death Benefit (minimum \$25,000)
- No-cost built-in Terminal Illness Accelerated Death Benefit Rider



Male Tobacco								Female Tobacco							
Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount						Issue Age	Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount						
	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000			\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	
6.55	22.95	25.80	28.64	31.49	34.34	37.19	20	5.88	21.49	24.05	26.60	29.16	31.72	34.28	
6.64	23.14	26.03	28.92	31.81	34.70	37.58	21	5.97	21.68	24.28	26.88	29.48	32.07	34.67	
6.75	23.38	26.32	29.25	32.19	35.13	38.06	22	6.08	21.92	24.57	27.21	29.86	32.50	35.15	
6.89	23.69	26.68	29.68	32.68	35.67	38.67	23	6.23	22.25	24.96	27.67	30.38	33.09	35.80	
7.10	24.14	27.23	30.32	33.41	36.50	39.59	24	6.42	22.66	25.46	28.25	31.04	33.83	36.63	
7.42	24.84	28.07	31.29	34.52	37.75	40.98	25	6.62	23.10	25.98	28.86	31.74	34.62	37.50	
7.70	25.45	28.80	32.15	35.50	38.85	42.20	26	6.85	23.60	26.58	29.56	32.54	35.52	38.50	
8.03	26.17	29.66	33.15	36.64	40.14	43.63	27	7.10	24.14	27.23	30.32	33.41	36.50	39.59	
8.33	26.82	30.44	34.06	37.69	41.31	44.94	28	7.36	24.71	27.91	31.11	34.31	37.51	40.72	
8.64	27.49	31.25	35.01	38.77	42.53	46.28	29	7.64	25.32	28.64	31.96	35.29	38.61	41.93	
8.97	28.21	32.11	36.01	39.92	43.82	47.72	30	7.94	25.97	29.42	32.88	36.33	39.79	43.24	
9.33	28.99	33.05	37.11	41.17	45.23	49.29	31	8.25	26.64	30.23	33.82	37.41	41.00	44.59	
9.70	29.80	34.02	38.24	42.46	46.68	50.90	32	8.57	27.34	31.07	34.80	38.52	42.25	45.98	
10.20	30.89	35.32	39.76	44.20	48.63	53.07	33	8.91	28.08	31.96	35.83	39.71	43.58	47.46	
10.78	32.15	36.84	41.53	46.21	50.90	55.59	34	9.28	28.88	32.92	36.96	40.99	45.03	49.07	
11.46	33.63	38.61	43.60	48.58	53.57	58.55	35	9.65	29.69	33.89	38.08	42.28	46.48	50.68	
12.03	34.87	40.10	45.33	50.56	55.80	61.03	36	10.25	30.99	35.45	39.91	44.37	48.83	53.29	
12.70	36.32	41.85	47.37	52.90	58.42	63.95	37	10.73	32.04	36.71	41.37	46.04	50.71	55.38	
13.45	37.95	43.80	49.66	55.51	61.36	67.21	38	11.31	33.30	38.22	43.14	48.06	52.98	57.90	
14.22	39.63	45.81	52.00	58.19	64.37	70.56	39	12.11	35.04	40.31	45.57	50.84	56.11	61.38	
15.05	41.43	47.98	54.53	61.07	67.62	74.17	40	13.02	37.02	42.68	48.35	54.01	59.67	65.34	
16.12	43.76	50.77	57.79	64.80	71.81	78.82	41	13.86	38.85	44.87	50.90	56.93	62.96	68.99	
17.42	46.59	54.17	61.74	69.32	76.90	84.48	42	14.69	40.65	47.04	53.43	59.82	66.21	72.60	
18.83	49.66	57.85	66.04	74.23	82.42	90.61	43	15.62	42.67	49.47	56.26	63.06	69.85	76.65	
20.45	53.18	62.07	70.97	79.87	88.76	97.66	44	16.43	44.44	51.58	58.73	65.88	73.02	80.17	
22.18	56.94	66.59	76.24	85.89	95.53	105.18	45	17.24	46.20	53.70	61.20	68.70	76.19	83.69	
24.62	62.25	72.96	83.67	94.38	105.09	115.80	46	18.43	48.79	56.80	64.82	72.84	80.85	88.87	
26.98	67.38	79.12	90.85	102.59	114.33	126.06	47	19.81	51.79	60.40	69.02	77.64	86.26	94.87	
29.57	73.01	85.88	98.74	111.60	124.47	137.33	48	21.29	55.01	64.27	73.53	82.79	92.05	101.31	
31.97	78.23	92.14	106.05	119.96	133.86	147.77	49	22.88	58.46	68.42	78.37	88.32	98.28	108.23	
34.01	82.67	97.47	112.26	127.05	141.85	156.64	50	24.67	62.36	73.09	83.82	94.55	105.28	116.01	
36.00	87.00	102.66	118.32	133.98	149.64	165.30	51	26.52	66.38	77.92	89.45	100.99	112.53	124.06	
38.20	91.79	108.40	125.02	141.64	158.25	174.87	52	28.46	70.60	82.98	95.36	107.74	120.12	132.50	
41.06	98.01	115.87	133.73	151.59	169.45	187.31	53	30.67	75.41	88.75	102.09	115.43	128.77	142.11	
43.76	103.88	122.91	141.95	160.98	180.02	199.06	54	32.62	79.65	93.84	108.03	122.22	136.41	150.60	
46.81	110.51	130.87	151.24	171.60	191.96	212.32	55	34.88	84.56	99.74	114.91	130.08	145.26	160.43	
50.11	117.69	139.49	161.28	183.08	204.88	226.68	56	37.28	89.78	106.00	122.22	138.43	154.65	170.87	
53.30	124.63	147.81	171.00	194.18	217.37	240.56	57	39.94	95.57	112.94	130.32	147.69	165.07	182.44	
56.67	131.96	156.61	181.26	205.91	230.56	255.21	58	42.81	101.81	120.43	139.06	157.68	176.30	194.92	
60.36	139.98	166.24	192.50	218.75	245.01	271.27	59	46.22	109.23	129.33	149.44	169.55	189.65	209.76	
64.89	149.84	178.06	206.29	234.52	262.74	290.97	60	49.74	116.88	138.52	160.16	181.80	203.43	225.07	

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.