

SECTION 9 – Medical Questions

If the plan selected in Section 4 is the Graded Death Benefit Endowment, the Proposed Insured should not answer the health questions below.

PART A - EXPRESS ISSUE WHOLE LIFE – COMPLETE PART A ONLY

If any question in Part A is answered "Yes", you are not eligible for Express Issue Whole Life.

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 tested positive for the AIDS virus or been diagnosed or treated, or recommended for treatment for AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS Related Complex) or any other immune disorder?	<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. Other than preventive, maintenance or risk lowering medications prescribed, have you been treated for or diagnosed with any cancer (other than Basal Cell skin cancer), heart attack, stroke, or had heart surgery (including angioplasty)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Have you used any illegal drugs, been treated for or advised to have treatment for drug abuse?	<input type="checkbox"/> Yes <input type="checkbox"/> No

PART B - EXPRESS ISSUE DELUXE – COMPLETE PARTS A & B ONLY

If any question in Part B is answered "Yes", you are not eligible for Express Issue Deluxe. Submit the case as Express Issue Whole Life.

A. In the past 2 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) 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 (except for 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, been treated for or been advised to have treatment for alcohol or drug abuse?	<input type="checkbox"/> Yes <input type="checkbox"/> No
B. 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 C - EXPRESS ISSUE PREMIER – COMPLETE PARTS A, B, & C

If any question in Part C is answered "Yes", you are not eligible for Express Issue Premier. Submit the case as Express Issue Deluxe.

A. In the past 2 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
3. Have you been declined or postponed for Life Insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
B. If under age 65, 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
C. 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

Guaranteed Issue Whole Life

Graded Benefit Endowment Insurance

Issue Ages: 45 – 75 (age last birthday)
 Face Amounts: \$5,000 – 10,000
 Rate Classes: Non-Tobacco/Tobacco
 Annual Policy Fee: \$50 (commissionable)

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

No health questions, medical exams, physical exams, or Personal History Interviews (PHIs).

Graded Death Benefit During First Three Policy Years:

- Year 1: benefit payable equals refund of premium plus 6% interest.
- Year 2: benefit payable equals refund of premium plus 12% interest.
- Year 3: benefit payable equals refund of premium plus 18% interest.

Full death benefit payable if death occurs due to accidental causes in the first three policy years.

Male Non-Tobacco

Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount					
		\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
45	62.03	31.33	36.73	42.13	47.52	52.92	58.32
46	63.82	32.11	37.66	43.22	48.77	54.32	59.87
47	65.68	32.92	38.63	44.35	50.06	55.78	61.49
48	67.59	33.75	39.63	45.51	51.39	57.27	63.15
49	69.55	34.60	40.66	46.71	52.76	58.81	64.86
50	71.59	35.49	41.72	47.95	54.18	60.40	66.63
51	73.69	36.41	42.82	49.23	55.64	62.05	68.46
52	75.84	37.34	43.94	50.54	57.13	63.73	70.33
53	78.07	38.31	45.10	51.89	58.69	65.48	72.27
54	80.37	39.31	46.30	53.30	60.29	67.28	74.27
55	83.20	40.54	47.78	55.02	62.26	69.50	76.73
56	86.28	41.88	49.39	56.89	64.40	71.91	79.41
57	89.50	43.28	51.07	58.86	66.64	74.43	82.22
58	92.86	44.74	52.82	60.90	68.98	77.06	85.14
59	96.38	46.28	54.66	63.05	71.43	79.82	88.20
60	100.08	47.88	56.59	65.30	74.01	82.71	91.42
61	103.96	49.57	58.62	67.66	76.71	85.75	94.80
62	108.02	51.34	60.74	70.13	79.53	88.93	98.33
63	112.30	53.20	62.97	72.74	82.51	92.28	102.05
64	116.77	55.14	65.30	75.46	85.62	95.78	105.94
65	121.46	57.19	67.75	78.32	88.89	99.45	110.02
66	127.62	59.86	70.97	82.07	93.17	104.28	115.38
67	133.40	62.38	73.98	85.59	97.20	108.80	120.41
68	139.55	65.05	77.20	89.34	101.48	113.62	125.76
69	146.10	67.90	80.61	93.32	106.04	118.75	131.46
70	153.05	70.93	84.24	97.56	110.87	124.19	137.50
71	160.43	74.14	88.09	102.05	116.01	129.97	143.92
72	168.23	77.53	92.17	106.80	121.44	136.07	150.71
73	176.42	81.09	96.44	111.79	127.14	142.49	157.84
74	185.01	84.83	100.93	117.02	133.12	149.21	165.31
75	194.00	88.74	105.62	122.50	139.37	156.25	173.13

Female Non-Tobacco

Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount					
		\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
45	56.69	29.01	33.94	38.87	43.81	48.74	53.67
46	58.17	29.65	34.71	39.78	44.84	49.90	54.96
47	59.69	30.32	35.51	40.70	45.89	51.09	56.28
48	61.25	30.99	36.32	41.65	46.98	52.31	57.64
49	62.86	31.69	37.16	42.63	48.10	53.57	59.04
50	64.50	32.41	38.02	43.63	49.24	54.85	60.47
51	66.19	33.14	38.90	44.66	50.42	56.18	61.94
52	67.92	33.90	39.80	45.71	51.62	57.53	63.44
53	69.70	34.67	40.73	46.80	52.86	58.93	64.99
54	71.53	35.47	41.69	47.91	54.13	60.36	66.58
55	73.77	36.44	42.86	49.28	55.69	62.11	68.53
56	76.21	37.50	44.13	50.76	57.39	64.02	70.65
57	78.74	38.60	45.45	52.30	59.15	66.00	72.85
58	81.39	39.75	46.84	53.92	61.00	68.08	75.16
59	84.13	40.95	48.27	55.59	62.90	70.22	77.54
60	87.01	42.20	49.77	57.34	64.91	72.48	80.05
61	90.02	43.51	51.34	59.17	67.00	74.84	82.67
62	93.14	44.87	52.97	61.07	69.18	77.28	85.38
63	96.40	46.28	54.67	63.06	71.44	79.83	88.22
64	100.30	47.98	56.71	65.43	74.16	82.88	91.61
65	103.36	49.31	58.30	67.30	76.29	85.28	94.27
66	107.71	51.20	60.57	69.95	79.32	88.69	98.06
67	111.72	52.95	62.67	72.39	82.11	91.83	101.55
68	115.95	54.79	64.88	74.96	85.05	95.14	105.23
69	120.42	56.73	67.21	77.69	88.16	98.64	109.12
70	125.15	58.79	69.68	80.57	91.45	102.34	113.23
71	130.14	60.96	72.28	83.61	94.93	106.25	117.57
72	135.36	63.23	75.01	86.78	98.56	110.34	122.11
73	140.82	65.61	77.86	90.11	102.36	114.61	126.86
74	146.50	68.08	80.82	93.57	106.31	119.06	131.81
75	152.42	70.65	83.91	97.17	110.43	123.69	136.96

Guaranteed Issue Whole Life

Graded Benefit Endowment Insurance

Commission Chargeback Policy:

- 100% chargeback if Insured dies during policy year 1.
- 50% chargeback of both first year and renewal commissions earned if Insured dies during policy year 2.
- No chargeback of earned commissions if Insured's death is due to accidental causes.

Agent Guidelines:

The Proposed Insured must be present when applying for a Guaranteed Issue WL policy. No power of attorney applications accepted.



GIWL sales can be no more than 25% of an Agent's total production. An Agent must place three non-Guaranteed Issue policies (excluding Protector AD accidental death coverage) for every one GIWL application written.

In addition, the Agent must affirm that the Proposed Insured:

- is not confined to a hospital, hospice, nursing home, or convalescent home.
- does not require home health nursing care.
- does not have AIDS or is not HIV positive.
- has not been diagnosed with an illness expected to cause death within 24 months.
- is not engaging in intravenous drug abuse.

Male Tobacco

Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount					
		\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
45	70.04	34.82	40.91	47.00	53.10	59.19	65.28
46	72.54	35.90	42.22	48.53	54.84	61.15	67.46
47	75.15	37.04	43.58	50.12	56.65	63.19	69.73
48	77.87	38.22	45.00	51.77	58.55	65.32	72.10
49	80.71	39.46	46.48	53.50	60.52	67.55	74.57
50	83.65	40.74	48.02	55.29	62.57	69.85	77.13
51	86.72	42.07	49.62	57.16	64.71	72.25	79.80
52	89.90	43.46	51.28	59.10	66.92	74.74	82.56
53	93.22	44.90	53.01	61.12	69.23	77.34	85.45
54	96.67	46.40	54.81	63.22	71.63	80.04	88.45
55	100.91	48.25	57.03	65.80	74.58	83.36	92.14
56	105.50	50.24	59.42	68.60	77.78	86.96	96.14
57	110.33	52.34	61.94	71.54	81.14	90.74	100.34
58	115.45	54.57	64.61	74.66	84.70	94.75	104.79
59	120.85	56.92	67.43	77.95	88.46	98.98	109.49
60	126.58	59.41	70.42	81.44	92.45	103.46	114.47
61	132.66	62.06	73.60	85.14	96.68	108.22	119.76
62	139.07	64.85	76.94	89.04	101.14	113.24	125.34
63	145.88	67.81	80.50	93.19	105.88	118.57	131.27
64	153.07	70.94	84.25	97.57	110.89	124.20	137.52
65	160.70	74.25	88.24	102.22	116.20	130.18	144.16
66	169.59	78.12	92.88	107.63	122.38	137.14	151.89
67	177.90	81.74	97.21	112.69	128.17	143.65	159.12
68	186.78	85.60	101.85	118.10	134.35	150.60	166.85
69	196.24	89.71	106.79	123.86	140.93	158.01	175.08
70	206.33	94.10	112.05	130.00	147.96	165.91	183.86
71	217.04	98.76	117.64	136.53	155.41	174.29	193.17
72	228.39	103.70	123.57	143.44	163.31	183.18	203.05
73	240.33	108.89	129.80	150.71	171.62	192.53	213.44
74	252.87	114.35	136.35	158.35	180.35	202.35	224.35
75	266.02	120.07	143.21	166.36	189.50	212.64	235.79

Female Tobacco

Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount					
		\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
45	63.36	31.91	37.42	42.94	48.45	53.96	59.47
46	65.42	32.81	38.50	44.19	49.88	55.57	61.27
47	67.53	33.73	39.60	45.48	51.35	57.23	63.10
48	69.72	34.68	40.74	46.81	52.88	58.94	65.01
49	71.99	35.67	41.93	48.19	54.46	60.72	66.98
50	74.34	36.69	43.16	49.62	56.09	62.56	69.03
51	76.78	37.75	44.43	51.11	57.79	64.47	71.15
52	79.30	38.85	45.74	52.64	59.54	66.44	73.34
53	81.92	39.99	47.11	54.24	61.37	68.49	75.62
54	84.62	41.16	48.52	55.88	63.25	70.61	77.97
55	87.93	42.60	50.25	57.90	65.55	73.20	80.85
56	91.52	44.16	52.12	60.09	68.05	76.01	83.97
57	95.28	45.80	54.09	62.38	70.66	78.95	87.24
58	99.25	47.52	56.16	64.79	73.43	82.06	90.70
59	103.41	49.33	58.33	67.33	76.32	85.32	94.32
60	107.80	51.24	60.62	70.00	79.38	88.76	98.14
61	112.43	53.26	63.04	72.82	82.60	92.38	102.16
62	117.30	55.38	65.58	75.79	85.99	96.20	106.40
63	122.44	57.61	68.26	78.92	89.57	100.22	110.87
64	128.57	60.28	71.46	82.65	93.83	105.02	116.21
65	133.53	62.44	74.05	85.67	97.29	108.90	120.52
66	139.72	65.13	77.28	89.44	101.60	113.75	125.91
67	145.37	67.59	80.23	92.88	105.53	118.17	130.82
68	151.37	70.20	83.37	96.53	109.70	122.87	136.04
69	157.74	72.97	86.69	100.41	114.14	127.86	141.58
70	164.48	75.90	90.21	104.52	118.83	133.14	147.45
71	171.60	79.00	93.93	108.85	123.78	138.71	153.64
72	179.09	82.25	97.83	113.42	129.00	144.58	160.16
73	186.94	85.67	101.93	118.20	134.46	150.72	166.99
74	195.10	89.22	106.19	123.17	140.14	157.11	174.09
75	203.61	92.92	110.63	128.35	146.06	163.78	181.49

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

Express Issue Whole Life
Simplified Issue Graded Benefit

Rate Classes: Non-Tobacco/Tobacco
Built-in Rating: 16 Tables
Annual Policy Fee: \$50 (commissionable)

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

Graded Death Benefit During First Two Policy Years:

- Year 1: benefit payable equals refund of premium plus 12% interest.⁴
- Year 2: benefit payable equals refund of premium plus 24% interest.⁴

Full death benefit payable if death occurs due to accidental causes in the first two policy years.

Male Non-Tobacco							Female Non-Tobacco						
Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount					Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount				
		\$5,000	\$10,000	\$15,000	\$20,000	\$25,000			\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
25	41.82	22.54	40.73	58.92	77.11	95.30	25	38.40	21.05	37.76	54.46	71.17	87.87
26	41.82	22.54	40.73	58.92	77.11	95.30	26	38.40	21.05	37.76	54.46	71.17	87.87
27	41.82	22.54	40.73	58.92	77.11	95.30	27	38.40	21.05	37.76	54.46	71.17	87.87
28	41.82	22.54	40.73	58.92	77.11	95.30	28	38.40	21.05	37.76	54.46	71.17	87.87
29	41.82	22.54	40.73	58.92	77.11	95.30	29	38.40	21.05	37.76	54.46	71.17	87.87
30	41.82	22.54	40.73	58.92	77.11	95.30	30	38.40	21.05	37.76	54.46	71.17	87.87
31	41.82	22.54	40.73	58.92	77.11	95.30	31	38.40	21.05	37.76	54.46	71.17	87.87
32	41.82	22.54	40.73	58.92	77.11	95.30	32	38.40	21.05	37.76	54.46	71.17	87.87
33	41.82	22.54	40.73	58.92	77.11	95.30	33	38.40	21.05	37.76	54.46	71.17	87.87
34	41.82	22.54	40.73	58.92	77.11	95.30	34	38.40	21.05	37.76	54.46	71.17	87.87
35	41.82	22.54	40.73	58.92	77.11	95.30	35	38.40	21.05	37.76	54.46	71.17	87.87
36	41.82	22.54	40.73	58.92	77.11	95.30	36	38.40	21.05	37.76	54.46	71.17	87.87
37	41.82	22.54	40.73	58.92	77.11	95.30	37	38.40	21.05	37.76	54.46	71.17	87.87
38	41.82	22.54	40.73	58.92	77.11	95.30	38	38.40	21.05	37.76	54.46	71.17	87.87
39	41.82	22.54	40.73	58.92	77.11	95.30	39	38.40	21.05	37.76	54.46	71.17	87.87
40	41.82	22.54	40.73	58.92	77.11	95.30	40	38.40	21.05	37.76	54.46	71.17	87.87
41	41.82	22.54	40.73	58.92	77.11	95.30	41	38.40	21.05	37.76	54.46	71.17	87.87
42	41.82	22.54	40.73	58.92	77.11	95.30	42	38.40	21.05	37.76	54.46	71.17	87.87
43	41.82	22.54	40.73	58.92	77.11	95.30	43	38.40	21.05	37.76	54.46	71.17	87.87
44	41.82	22.54	40.73	58.92	77.11	95.30	44	38.40	21.05	37.76	54.46	71.17	87.87
45	41.82	22.54	40.73	58.92	77.11	95.30	45	38.40	21.05	37.76	54.46	71.17	87.87
46	42.87	23.00	41.65	60.29	78.94	97.59	46	39.26	21.43	38.50	55.58	72.66	89.74
47	44.03	23.50	42.65	61.81	80.96	100.11	47	40.20	21.84	39.32	56.81	74.30	91.79
48	45.32	24.06	43.78	63.49	83.20	102.92	48	41.16	22.26	40.16	58.07	75.98	93.88
49	46.57	24.61	44.87	65.13	85.39	105.65	49	42.23	22.72	41.09	59.46	77.83	96.20
50	48.13	25.29	46.22	67.16	88.09	109.03	50	43.37	23.21	42.08	60.94	79.81	98.67
51	50.05	26.12	47.89	69.66	91.44	113.21	51	44.43	23.68	43.01	62.34	81.67	101.00
52	51.64	26.81	49.27	71.73	94.20	116.66	52	45.73	24.24	44.14	64.03	83.92	103.82
53	53.65	27.69	51.02	74.36	97.70	121.04	53	47.18	24.87	45.39	65.92	86.44	106.96
54	55.80	28.62	52.89	77.16	101.44	125.71	54	48.71	25.54	46.73	67.92	89.10	110.29
55	58.10	29.62	54.90	80.17	105.44	130.71	55	50.34	26.25	48.14	70.04	91.93	113.83
56	60.57	30.70	57.05	83.40	109.75	136.10	56	52.05	26.99	49.64	72.28	94.92	117.57
57	63.26	31.87	59.39	86.91	114.43	141.95	57	53.87	27.78	51.22	74.65	98.09	121.52
58	66.16	33.13	61.91	90.69	119.47	148.25	58	55.78	28.61	52.88	77.14	101.41	125.67
59	69.46	34.56	64.78	94.99	125.20	155.42	59	57.81	29.50	54.65	79.80	104.95	130.09
60	72.54	35.91	67.46	99.02	130.58	162.13	60	59.98	30.44	56.54	82.63	108.72	134.81
61	76.26	37.52	70.70	103.87	137.04	170.22	61	62.31	31.45	58.56	85.66	112.77	139.87
62	80.30	39.28	74.21	109.15	144.08	179.01	62	64.93	32.59	60.83	89.08	117.32	145.56
63	84.54	41.13	77.90	114.68	151.46	188.23	63	67.46	33.69	63.04	92.38	121.72	151.07
64	88.95	43.04	81.73	120.42	159.12	197.81	64	70.22	34.89	65.44	95.98	126.53	157.07
65	93.87	45.18	86.01	126.84	167.68	208.51	65	73.18	36.18	68.02	99.85	131.69	163.52
66	99.29	47.54	90.73	133.92	177.11	220.30	66	76.55	37.65	70.95	104.24	137.54	170.84
67	105.14	50.09	95.82	141.56	187.29	233.03	67	80.21	39.24	74.14	109.03	143.92	178.82
68	111.68	52.93	101.51	150.09	198.68	247.26	68	84.24	40.99	77.64	114.28	150.92	187.56
69	119.09	56.15	107.96	159.76	211.57	263.37	69	88.54	42.87	81.38	119.90	158.42	196.93
70	127.11	59.64	114.93	170.23	225.52	280.81	70	93.14	44.87	85.39	125.90	166.42	206.94
71	135.66	63.36	122.37	181.39	240.40	299.41	71	97.94	46.95	89.56	132.16	174.76	217.36
72	144.67	67.28	130.21	193.15	256.08	319.01	72	103.08	49.19	94.03	138.87	183.72	228.56
73	154.17	71.41	138.47	205.54	272.60	339.66	73	108.67	51.62	98.89	146.16	193.43	240.70
74	164.47	75.89	147.44	218.98	290.53	362.07	74	114.48	54.15	103.95	153.75	203.55	253.35
75	174.94	80.45	156.55	232.65	308.75	384.84	75	120.71	56.86	109.37	161.88	214.39	266.90
76	186.54	85.50	166.64	247.79	328.93	410.08	76	127.12	59.65	114.94	170.24	225.53	280.83
77	199.14	90.98	177.60	264.23	350.85	437.48	77	134.35	62.79	121.23	179.67	238.12	296.56
78	211.80	96.48	188.62	280.75	372.89	465.02	78	141.62	65.96	127.56	189.17	250.77	312.38
79	225.14	102.29	200.22	298.16	396.10	494.04	79	149.48	69.37	134.39	199.42	264.44	329.46
80	239.11	108.36	212.37	316.38	420.40	524.41	80	157.78	72.98	141.62	210.25	278.88	347.52

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

⁴In AR, KS, NV, and PA: death benefit is 30% of face amount in policy year 1; 60% of face amount in policy year 2.

Express Issue Whole Life
Simplified Issue Graded Benefit

Commission Chargeback Policy:

- 100% chargeback if Insured dies during Policy Year 1.

Previously declined applicants will be considered.

Significant health issues and overweight clients considered. One-year look-back for Cancer, Heart Attack/surgery, Stroke, and drug abuse.

For face amounts of \$10,000 or more, no-cost built-in riders: *

- Identity Theft Waiver of Premium Rider
- Hospital Stay Waiver of Premium Rider
- Common Carrier Accidental Death Benefit Rider



Male Tobacco							Female Tobacco						
Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount					Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount				
		\$5,000	\$10,000	\$15,000	\$20,000	\$25,000			\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
25	52.30	27.10	49.85	72.60	95.35	118.10	25	47.97	25.22	46.08	66.95	87.81	108.68
26	52.30	27.10	49.85	72.60	95.35	118.10	26	47.97	25.22	46.08	66.95	87.81	108.68
27	52.30	27.10	49.85	72.60	95.35	118.10	27	47.97	25.22	46.08	66.95	87.81	108.68
28	52.30	27.10	49.85	72.60	95.35	118.10	28	47.97	25.22	46.08	66.95	87.81	108.68
29	52.30	27.10	49.85	72.60	95.35	118.10	29	47.97	25.22	46.08	66.95	87.81	108.68
30	52.30	27.10	49.85	72.60	95.35	118.10	30	47.97	25.22	46.08	66.95	87.81	108.68
31	52.30	27.10	49.85	72.60	95.35	118.10	31	47.97	25.22	46.08	66.95	87.81	108.68
32	52.30	27.10	49.85	72.60	95.35	118.10	32	47.97	25.22	46.08	66.95	87.81	108.68
33	52.30	27.10	49.85	72.60	95.35	118.10	33	47.97	25.22	46.08	66.95	87.81	108.68
34	52.30	27.10	49.85	72.60	95.35	118.10	34	47.97	25.22	46.08	66.95	87.81	108.68
35	52.30	27.10	49.85	72.60	95.35	118.10	35	47.97	25.22	46.08	66.95	87.81	108.68
36	52.30	27.10	49.85	72.60	95.35	118.10	36	47.97	25.22	46.08	66.95	87.81	108.68
37	52.30	27.10	49.85	72.60	95.35	118.10	37	47.97	25.22	46.08	66.95	87.81	108.68
38	52.30	27.10	49.85	72.60	95.35	118.10	38	47.97	25.22	46.08	66.95	87.81	108.68
39	52.30	27.10	49.85	72.60	95.35	118.10	39	47.97	25.22	46.08	66.95	87.81	108.68
40	52.30	27.10	49.85	72.60	95.35	118.10	40	47.97	25.22	46.08	66.95	87.81	108.68
41	52.30	27.10	49.85	72.60	95.35	118.10	41	47.97	25.22	46.08	66.95	87.81	108.68
42	52.30	27.10	49.85	72.60	95.35	118.10	42	47.97	25.22	46.08	66.95	87.81	108.68
43	52.30	27.10	49.85	72.60	95.35	118.10	43	47.97	25.22	46.08	66.95	87.81	108.68
44	52.30	27.10	49.85	72.60	95.35	118.10	44	47.97	25.22	46.08	66.95	87.81	108.68
45	52.30	27.10	49.85	72.60	95.35	118.10	45	47.97	25.22	46.08	66.95	87.81	108.68
46	53.96	27.82	51.30	74.77	98.25	121.72	46	49.50	25.88	47.42	68.95	90.49	112.02
47	55.80	28.62	52.89	77.16	101.44	125.71	47	51.13	26.59	48.84	71.08	93.32	115.57
48	57.84	29.51	54.67	79.83	104.99	130.15	48	52.89	27.36	50.37	73.38	96.39	119.39
49	60.07	30.48	56.62	82.75	108.88	135.01	49	54.76	28.17	51.99	75.81	99.63	123.44
50	62.50	31.54	58.72	85.91	113.10	140.28	50	56.72	29.02	53.70	78.37	103.05	127.72
51	65.11	32.67	60.99	89.31	117.64	145.96	51	58.79	29.92	55.50	81.07	106.65	132.22
52	67.89	33.88	63.42	92.95	122.48	152.01	52	60.97	30.87	57.40	83.92	110.44	136.97
53	70.89	35.19	66.02	96.86	127.69	158.53	53	63.27	31.87	59.40	86.92	114.45	141.97
54	73.83	36.46	68.58	100.69	132.81	164.92	54	65.69	32.93	61.50	90.08	118.66	147.24
55	77.25	37.95	71.56	105.16	138.77	172.37	55	68.43	34.12	63.88	93.65	123.42	153.19
56	80.80	39.50	74.64	109.79	144.94	180.08	56	70.98	35.23	66.10	96.98	127.85	158.73
57	84.74	41.21	78.07	114.93	151.79	188.65	57	73.72	36.42	68.49	100.55	132.62	164.69
58	89.05	43.09	81.82	120.56	159.29	198.03	58	76.67	37.70	71.05	104.40	137.76	171.11
59	94.00	45.24	86.13	127.02	167.91	208.80	59	80.09	39.19	74.03	108.86	143.70	178.54
60	99.16	47.49	90.62	133.76	176.90	220.03	60	83.60	40.72	77.08	113.45	149.82	186.18
61	104.69	49.89	95.43	140.97	186.51	232.05	61	87.34	42.34	80.34	118.33	156.33	194.32
62	110.15	52.27	100.18	148.10	196.01	243.93	62	91.62	44.21	84.06	123.92	163.77	203.63
63	116.06	54.84	105.32	155.81	206.29	256.78	63	96.13	46.17	87.98	129.80	171.62	213.44
64	122.36	57.58	110.80	164.03	217.26	270.48	64	101.02	48.29	92.23	136.18	180.12	224.06
65	129.40	60.64	116.92	173.21	229.50	285.78	65	106.24	50.56	96.78	142.99	189.21	235.42
66	137.03	63.96	123.57	183.18	242.79	302.40	66	111.88	53.02	101.69	150.36	199.02	247.69
67	145.32	67.56	130.78	193.99	257.21	320.42	67	117.60	55.51	106.66	157.82	208.97	260.13
68	154.44	71.53	138.72	205.90	273.08	340.26	68	124.28	58.41	112.47	166.53	220.60	274.66
69	164.79	76.04	147.72	219.41	291.09	362.78	69	131.39	61.50	118.66	175.81	232.96	290.12
70	175.52	80.70	157.05	233.40	309.75	386.10	70	139.21	64.91	125.47	186.03	246.58	307.14
71	187.01	85.70	167.05	248.39	329.74	411.09	71	147.00	68.29	132.24	196.18	260.12	324.07
72	199.35	91.07	177.78	264.50	351.22	437.93	72	154.96	71.76	139.16	206.57	273.98	341.39
73	211.89	96.52	188.69	280.86	373.03	465.20	73	162.62	75.09	145.83	216.57	287.31	358.05
74	224.84	102.16	199.96	297.77	395.57	493.38	74	170.28	78.42	152.49	226.56	300.63	374.70
75	238.49	108.09	211.84	315.58	419.33	523.07	75	178.18	81.86	159.37	236.87	314.38	391.89
76	252.96	114.39	224.43	334.47	444.51	554.55	76	186.74	85.58	166.81	248.04	329.27	410.50
77	268.89	121.32	238.29	355.26	472.22	589.19	77	196.05	89.63	174.92	260.20	345.48	430.77
78	283.96	127.87	251.39	374.91	498.43	621.95	78	205.49	93.74	183.13	272.52	361.91	451.30
79	300.47	135.05	265.75	396.46	527.16	657.86	79	215.62	98.14	191.94	285.73	379.53	473.32
80	317.65	142.53	280.71	418.89	557.07	695.25	80	226.06	102.69	201.02	299.36	397.69	496.03

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

*See Page 14 for details.

Express Issue Deluxe

Simplified Issue Whole Life

Issue Ages: 20 – 80 (age last birthday)
 Face Amounts: \$5,000 – 50,000
 Rate Classes: Non-Tobacco/Tobacco
 Built-in Rating: 8 Tables
 Annual Policy Fee: \$50 (commissionable)

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

Ideal product for insulin-dependent diabetics, individuals receiving disability compensation, or those who have previously been declined by other insurance carriers.

Male Non-Tobacco

Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount				
		\$5,000	\$10,000	\$20,000	\$30,000	\$50,000
20	24.36	14.95	25.54	46.74	67.93	110.32
21	24.38	14.96	25.56	46.77	67.98	110.40
22	24.40	14.96	25.58	46.81	68.03	110.49
23	24.42	14.97	25.60	46.84	68.09	110.58
24	24.44	14.98	25.61	46.88	68.14	110.66
25	24.46	14.99	25.63	46.91	68.19	110.75
26	24.48	15.00	25.65	46.95	68.24	110.84
27	24.50	15.01	25.67	46.98	68.30	110.93
28	24.52	15.02	25.68	47.01	68.35	111.01
29	24.54	15.02	25.70	47.05	68.40	111.10
30	24.56	15.03	25.72	47.08	68.45	111.19
31	24.88	15.17	26.00	47.64	69.29	112.58
32	25.30	15.36	26.36	48.37	70.38	114.41
33	25.69	15.53	26.70	49.05	71.40	116.10
34	26.12	15.71	27.07	49.80	72.52	117.97
35	26.64	15.94	27.53	50.70	73.88	120.23
36	27.22	16.19	28.03	51.71	75.39	122.76
37	27.86	16.47	28.59	52.83	77.06	125.54
38	28.47	16.73	29.12	53.89	78.66	128.19
39	29.15	17.03	29.71	55.07	80.43	131.15
40	29.88	17.35	30.35	56.34	82.34	134.33
41	30.67	17.69	31.03	57.72	84.40	137.76
42	31.54	18.07	31.79	59.23	86.67	141.55
43	32.50	18.49	32.63	60.90	89.18	145.73
44	33.40	18.88	33.41	62.47	91.52	149.64
45	34.54	19.37	34.40	64.45	94.50	154.60
46	35.74	19.90	35.44	66.54	97.63	159.82
47	36.97	20.43	36.51	68.68	100.84	165.17
48	38.26	20.99	37.64	70.92	104.21	170.78
49	39.50	21.53	38.72	73.08	107.45	176.18
50	40.77	22.08	39.82	75.29	110.76	181.70
51	42.15	22.69	41.02	77.69	114.36	187.70
52	43.42	23.24	42.13	79.90	117.68	193.23
53	45.13	23.98	43.61	82.88	122.14	200.67
54	46.97	24.78	45.21	86.08	126.94	208.67
55	48.99	25.66	46.97	89.59	132.21	217.46
56	51.11	26.58	48.82	93.28	137.75	226.68
57	53.60	27.67	50.98	97.61	144.25	237.51
58	55.76	28.61	52.86	101.37	149.88	246.91
59	58.00	29.58	54.81	105.27	155.73	256.65
60	60.38	30.62	56.88	109.41	161.94	267.00
61	62.91	31.72	59.08	113.81	168.55	278.01
62	65.48	32.83	61.32	118.29	175.25	289.19
63	69.43	34.55	64.75	125.16	185.56	306.37
64	74.33	36.68	69.02	133.68	198.35	327.69
65	79.66	39.00	73.65	142.96	212.26	350.87
66	85.27	41.44	78.53	152.72	226.90	375.27
67	91.70	44.24	84.13	163.91	243.69	403.25
68	97.75	46.87	89.39	174.44	259.48	429.56
69	104.37	49.75	95.15	185.95	276.76	458.36
70	111.26	52.75	101.15	197.94	294.74	488.33
71	119.40	56.29	108.23	212.11	315.98	523.74
72	128.24	60.13	115.92	227.49	339.06	562.19
73	137.66	64.23	124.11	243.88	363.64	603.17
74	147.73	68.61	132.88	261.40	389.93	646.98
75	158.49	73.29	142.24	280.12	418.01	693.78
76	170.03	78.31	152.28	300.20	448.13	743.98
77	182.41	83.70	163.05	321.74	480.44	797.83
78	195.85	89.54	174.74	345.13	515.52	856.30
79	210.42	95.88	187.42	370.48	553.55	919.68
80	227.05	103.12	201.88	399.42	596.95	992.02

Female Non-Tobacco

Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount				
		\$5,000	\$10,000	\$20,000	\$30,000	\$50,000
20	22.37	14.08	23.81	43.27	62.74	101.66
21	22.41	14.10	23.85	43.34	62.84	101.83
22	22.45	14.12	23.88	43.41	62.94	102.01
23	22.49	14.13	23.92	43.48	63.05	102.18
24	22.53	14.15	23.95	43.55	63.15	102.36
25	22.57	14.17	23.99	43.62	63.26	102.53
26	22.61	14.19	24.02	43.69	63.36	102.70
27	22.65	14.20	24.06	43.76	63.47	102.88
28	22.69	14.22	24.09	43.83	63.57	103.05
29	22.73	14.24	24.13	43.90	63.68	103.23
30	22.77	14.25	24.16	43.97	63.78	103.40
31	23.03	14.37	24.39	44.42	64.46	104.53
32	23.34	14.50	24.66	44.96	65.27	105.88
33	23.62	14.62	24.90	45.45	66.00	107.10
34	23.94	14.76	25.18	46.01	66.83	108.49
35	24.20	14.88	25.40	46.46	67.51	109.62
36	24.63	15.06	25.78	47.21	68.63	111.49
37	25.19	15.31	26.27	48.18	70.10	113.93
38	25.69	15.53	26.70	49.05	71.40	116.10
39	26.22	15.76	27.16	49.97	72.78	118.41
40	26.78	16.00	27.65	50.95	74.25	120.84
41	27.36	16.25	28.15	51.96	75.76	123.37
42	27.85	16.46	28.58	52.81	77.04	125.50
43	28.56	16.77	29.20	54.04	78.89	128.59
44	29.17	17.04	29.73	55.11	80.48	131.24
45	29.87	17.34	30.34	56.32	82.31	134.28
46	30.61	17.67	30.98	57.61	84.24	137.50
47	31.39	18.00	31.66	58.97	86.28	140.90
48	32.19	18.35	32.36	60.36	88.37	144.38
49	33.04	18.72	33.09	61.84	90.58	148.07
50	33.78	19.04	33.74	63.13	92.52	151.29
51	34.74	19.46	34.57	64.80	95.02	155.47
52	35.57	19.82	35.30	66.24	97.19	159.08
53	36.50	20.23	36.11	67.86	99.62	163.13
54	37.64	20.72	37.10	69.84	102.59	168.08
55	38.75	21.21	38.06	71.78	105.49	172.91
56	40.00	21.75	39.15	73.95	108.75	178.35
57	41.27	22.30	40.25	76.16	112.06	183.87
58	42.78	22.96	41.57	78.79	116.01	190.44
59	44.61	23.76	43.16	81.97	120.78	198.40
60	46.62	24.63	44.91	85.47	126.03	207.15
61	49.02	25.67	47.00	89.64	132.29	217.59
62	51.61	26.80	49.25	94.15	139.05	228.85
63	54.12	27.89	51.43	98.52	145.60	239.77
64	56.78	29.05	53.75	103.15	152.55	251.34
65	59.52	30.24	56.13	107.91	159.70	263.26
66	62.47	31.52	58.70	113.05	167.40	276.09
67	65.60	32.89	61.42	118.49	175.57	289.71
68	69.72	34.68	65.01	125.66	186.32	307.63
69	74.40	36.71	69.08	133.81	198.53	327.99
70	79.23	38.82	73.28	142.21	211.14	349.00
71	84.21	40.98	77.61	150.88	224.14	370.66
72	90.14	43.56	82.77	161.19	239.62	396.46
73	96.96	46.53	88.71	173.06	257.42	426.13
74	104.79	49.93	95.52	186.68	277.85	460.19
75	112.82	53.43	102.50	200.66	298.81	495.12
76	122.35	57.57	110.79	217.24	323.68	536.57
77	133.16	62.27	120.20	236.05	351.90	583.60
78	141.57	65.93	127.52	250.68	373.85	620.18
79	149.43	69.35	134.35	264.36	394.36	654.37
80	157.73	72.96	141.58	278.80	416.03	690.48

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

Express Issue Deluxe

Simplified Issue Whole Life

Optional Benefits & Riders:*

- Child Rider
- Accidental Death Benefit
- No-cost built-in Terminal Illness Accelerated Benefit Rider (for all face amounts).

A two-year look-back for Cancer, Heart/Circulatory Disorder, Stroke, Alzheimers, Dementia, Sickle Cell Anemia, Brain Tumor, Kidney Disease, Liver Disease, Lung Disease, ALS, Neurological disorders, and alcohol or drug abuse.



Male Tobacco							Female Tobacco						
Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount					Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount				
		\$5,000	\$10,000	\$20,000	\$30,000	\$50,000			\$5,000	\$10,000	\$20,000	\$30,000	\$50,000
20	29.52	17.19	30.03	55.71	81.40	132.76	20	25.86	15.60	26.85	49.35	71.84	116.84
21	29.58	17.22	30.08	55.82	81.55	133.02	21	25.89	15.61	26.87	49.40	71.92	116.97
22	29.64	17.24	30.14	55.92	81.71	133.28	22	25.92	15.63	26.90	49.45	72.00	117.10
23	29.70	17.27	30.19	56.03	81.87	133.55	23	25.95	15.64	26.93	49.50	72.08	117.23
24	29.76	17.30	30.24	56.13	82.02	133.81	24	25.98	15.65	26.95	49.56	72.16	117.36
25	29.82	17.32	30.29	56.24	82.18	134.07	25	26.01	15.66	26.98	49.61	72.24	117.49
26	29.88	17.35	30.35	56.34	82.34	134.33	26	26.04	15.68	27.00	49.66	72.31	117.62
27	29.94	17.37	30.40	56.45	82.49	134.59	27	26.07	15.69	27.03	49.71	72.39	117.75
28	30.00	17.40	30.45	56.55	82.65	134.85	28	26.42	15.84	27.34	50.32	73.31	119.28
29	30.06	17.43	30.50	56.65	82.81	135.11	29	26.76	15.99	27.63	50.91	74.19	120.76
30	30.12	17.45	30.55	56.76	82.96	135.37	30	27.16	16.16	27.98	51.61	75.24	122.50
31	30.18	17.48	30.61	56.86	83.12	135.63	31	27.61	16.36	28.37	52.39	76.41	124.45
32	30.79	17.74	31.14	57.92	84.71	138.29	32	28.15	16.60	28.84	53.33	77.82	126.80
33	31.42	18.02	31.69	59.02	86.36	141.03	33	28.61	16.80	29.24	54.13	79.02	128.80
34	32.13	18.33	32.30	60.26	88.21	144.12	34	29.15	17.03	29.71	55.07	80.43	131.15
35	32.99	18.70	33.05	61.75	90.45	147.86	35	29.76	17.30	30.24	56.13	82.02	133.81
36	33.97	19.13	33.90	63.46	93.01	152.12	36	30.44	17.59	30.83	57.32	83.80	136.76
37	35.09	19.61	34.88	65.41	95.93	156.99	37	31.16	17.90	31.46	58.57	85.68	139.90
38	35.91	19.97	35.59	66.83	98.08	160.56	38	32.00	18.27	32.19	60.03	87.87	143.55
39	36.95	20.42	36.50	68.64	100.79	165.08	39	32.91	18.67	32.98	61.61	90.25	147.51
40	38.04	20.90	37.44	70.54	103.63	169.82	40	33.88	19.09	33.83	63.30	92.78	151.73
41	39.39	21.48	38.62	72.89	107.16	175.70	41	34.89	19.53	34.70	65.06	95.41	156.12
42	40.76	22.08	39.81	75.27	110.73	181.66	42	35.75	19.90	35.45	66.56	97.66	159.86
43	42.33	22.76	41.18	78.00	114.83	188.49	43	36.67	20.30	36.25	68.16	100.06	163.86
44	43.92	23.46	42.56	80.77	118.98	195.40	44	37.59	20.70	37.05	69.76	102.46	167.87
45	45.79	24.27	44.19	84.02	123.86	203.54	45	38.89	21.27	38.18	72.02	105.85	173.52
46	47.80	25.14	45.94	87.52	129.11	212.28	46	40.37	21.91	39.47	74.59	109.72	179.96
47	49.92	26.07	47.78	91.21	134.64	221.50	47	41.83	22.55	40.74	77.13	113.53	186.31
48	51.81	26.89	49.42	94.50	139.57	229.72	48	43.30	23.19	42.02	79.69	117.36	192.71
49	53.72	27.72	51.09	97.82	144.56	238.03	49	44.88	23.87	43.40	82.44	121.49	199.58
50	55.65	28.56	52.77	101.18	149.60	246.43	50	46.48	24.57	44.79	85.23	125.66	206.54
51	57.86	29.52	54.69	105.03	155.36	256.04	51	48.36	25.39	46.42	88.50	130.57	214.72
52	59.89	30.40	56.45	108.56	160.66	264.87	52	50.15	26.17	47.98	91.61	135.24	222.50
53	62.73	31.64	58.93	113.50	168.08	277.23	53	52.20	27.06	49.76	95.18	140.59	231.42
54	66.05	33.08	61.81	119.28	176.74	291.67	54	54.37	28.00	51.65	98.95	146.26	240.86
55	69.74	34.69	65.02	125.70	186.37	307.72	55	56.67	29.00	53.65	102.96	152.26	250.86
56	73.90	36.50	68.64	132.94	197.23	325.82	56	59.20	30.10	55.85	107.36	158.86	261.87
57	78.38	38.45	72.54	140.73	208.92	345.30	57	61.87	31.26	58.18	112.00	165.83	273.48
58	82.18	40.10	75.85	147.34	218.84	361.83	58	65.02	32.63	60.92	117.48	174.05	287.19
59	86.15	41.83	79.30	154.25	229.20	379.10	59	68.23	34.03	63.71	123.07	182.43	301.15
60	90.47	43.70	83.06	161.77	240.48	397.89	60	71.99	35.67	66.98	129.61	192.24	317.51
61	95.21	45.77	87.18	170.02	252.85	418.51	61	76.02	37.42	70.49	136.62	202.76	335.04
62	99.82	47.77	91.19	178.04	264.88	438.57	62	80.38	39.32	74.28	144.21	214.14	354.00
63	108.17	51.40	98.46	192.57	286.67	474.89	63	84.43	41.08	77.80	151.26	224.71	371.62
64	117.92	55.65	106.94	209.53	312.12	517.30	64	88.86	43.00	81.66	158.97	236.27	390.89
65	129.35	60.62	116.88	229.42	341.95	567.02	65	93.58	45.06	85.76	167.18	248.59	411.42
66	136.98	63.94	123.52	242.70	361.87	600.21	66	98.16	47.05	89.75	175.15	260.55	431.35
67	145.27	67.54	130.73	257.12	383.50	636.27	67	103.04	49.17	93.99	183.64	273.28	452.57
68	154.39	71.51	138.67	272.99	407.31	675.95	68	110.17	52.27	100.20	196.05	291.89	483.59
69	164.74	76.01	147.67	291.00	434.32	720.97	69	118.13	55.74	107.12	209.90	312.67	518.22
70	175.47	80.68	157.01	309.67	462.33	767.64	70	125.09	58.76	113.18	222.01	330.83	548.49
71	186.96	85.68	167.01	329.66	492.32	817.63	71	131.71	61.64	118.94	233.53	348.11	577.29
72	199.30	91.05	177.74	351.13	524.52	871.31	72	140.38	65.42	126.48	248.61	370.74	615.00
73	211.84	96.50	188.65	372.95	557.25	925.85	73	150.60	69.86	135.37	266.39	397.42	659.46
74	224.79	102.13	199.92	395.48	591.05	982.19	74	162.66	75.11	145.86	287.38	428.89	711.92
75	238.44	108.07	211.79	419.24	626.68	1,041.56	75	176.91	81.31	158.26	312.17	466.09	773.91
76	252.91	114.37	224.38	444.41	664.45	1,104.51	76	186.69	85.56	166.77	329.19	491.61	816.45
77	268.84	121.30	238.24	472.13	706.02	1,173.80	77	196.00	89.61	174.87	345.39	515.91	856.95
78	283.91	127.85	251.35	498.35	745.36	1,239.36	78	205.44	93.72	183.08	361.82	540.55	898.01
79	300.42	135.03	265.72	527.08	788.45	1,311.18	79	215.57	98.12	191.90	379.44	566.99	942.08
80	317.60	142.51	280.66	556.97	833.29	1,385.91	80	226.01	102.66	200.98	397.61	594.24	987.49

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

*See Page 14 for details.

Express Issue Premier
Simplified Issue Whole Life

Issue Ages: 20 - 80 (age last birthday)
 Face Amounts: \$5,000 - 100,000 (through age 60)
 \$5,000 - 50,000 (ages 61-80)
 Rate Classes: Non-Tobacco/Tobacco
 Built-in Rating: 4 Tables
 Annual Policy Fee: \$50 (commissionable)

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

Ideal product for clients with minor health issues, such as controlled high blood pressure or controlled high cholesterol, or Type II Diabetes (non-insulin dependent).

Male Non-Tobacco

Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount				
		\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
20	15.97	11.30	18.24	39.08	73.82	143.29
21	16.00	11.31	18.27	39.15	73.95	143.55
22	16.03	11.32	18.30	39.22	74.08	143.81
23	16.06	11.34	18.32	39.28	74.21	144.07
24	16.09	11.35	18.35	39.35	74.34	144.33
25	16.12	11.36	18.37	39.41	74.47	144.59
26	16.15	11.38	18.40	39.48	74.60	144.86
27	16.18	11.39	18.43	39.54	74.73	145.12
28	16.21	11.40	18.45	39.61	74.86	145.38
29	16.38	11.48	18.60	39.98	75.60	146.86
30	16.58	11.56	18.77	40.41	76.47	148.60
31	16.83	11.67	18.99	40.96	77.56	150.77
32	17.12	11.80	19.24	41.59	78.82	153.29
33	17.48	11.95	19.56	42.37	80.39	156.43
34	17.88	12.13	19.91	43.24	82.13	159.91
35	18.32	12.32	20.29	44.20	84.04	163.73
36	18.81	12.53	20.71	45.26	86.17	168.00
37	19.33	12.76	21.17	46.39	88.44	172.52
38	19.90	13.01	21.66	47.63	90.92	177.48
39	20.50	13.27	22.19	48.94	93.53	182.70
40	21.14	13.55	22.74	50.33	96.31	188.27
41	21.82	13.84	23.33	51.81	99.27	194.18
42	22.63	14.19	24.04	53.57	102.79	201.23
43	23.52	14.58	24.81	55.51	106.66	208.97
44	24.47	14.99	25.64	57.57	110.79	217.24
45	25.48	15.43	26.52	59.77	115.19	226.03
46	26.59	15.92	27.48	62.18	120.02	235.68
47	27.76	16.43	28.50	64.73	125.11	245.86
48	28.69	16.83	29.31	66.75	129.15	253.95
49	29.64	17.24	30.14	68.82	133.28	262.22
50	30.65	17.68	31.02	71.01	137.68	271.01
51	31.77	18.17	31.99	73.45	142.55	280.75
52	32.75	18.60	32.84	75.58	146.81	289.28
53	34.14	19.20	34.05	78.60	152.86	301.37
54	35.72	19.89	35.43	82.04	159.73	315.11
55	37.39	20.61	36.88	85.67	167.00	329.64
56	39.24	21.42	38.49	89.70	175.04	345.74
57	41.13	22.24	40.13	93.81	183.27	362.18
58	42.82	22.98	41.60	97.48	190.62	376.88
59	44.57	23.74	43.13	101.29	198.23	392.11
60	46.37	24.52	44.69	105.20	206.06	407.77
61	48.27	25.35	46.34	109.34	214.32	
62	50.20	26.19	48.02	113.54	222.72	
63	52.92	27.37	50.39	119.45	234.55	
64	56.14	28.77	53.19	126.45	248.56	
65	59.67	30.31	56.26	134.13	263.91	
66	63.50	31.97	59.60	142.46	280.58	
67	67.65	33.78	63.21	151.49	298.63	
68	71.63	35.51	66.67	160.15	315.94	
69	75.97	37.40	70.44	169.58	334.82	
70	80.78	39.49	74.63	180.05	355.74	
71	86.32	41.90	79.45	192.10	379.84	
72	92.69	44.67	84.99	205.95	407.55	
73	99.13	47.47	90.59	219.96	435.57	
74	105.78	50.36	96.38	234.42	464.49	
75	113.10	53.55	102.75	250.34	496.34	
76	120.72	56.86	109.38	266.92	529.48	
77	128.83	60.39	116.43	284.56	564.76	
78	136.55	63.75	123.15	301.35	598.34	
79	145.00	67.43	130.50	319.73	635.10	
80	154.31	71.47	138.60	339.97	675.60	

Female Non-Tobacco

Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount				
		\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
20	14.59	10.70	17.04	36.08	67.82	131.28
21	14.62	10.71	17.07	36.15	67.95	131.54
22	14.65	10.72	17.10	36.21	68.08	131.81
23	14.68	10.74	17.12	36.28	68.21	132.07
24	14.71	10.75	17.15	36.34	68.34	132.33
25	14.74	10.76	17.17	36.41	68.47	132.59
26	14.77	10.77	17.20	36.47	68.60	132.85
27	14.80	10.79	17.23	36.54	68.73	133.11
28	14.83	10.80	17.25	36.61	68.86	133.37
29	14.92	10.84	17.33	36.80	69.25	134.15
30	15.06	10.90	17.45	37.11	69.86	135.37
31	15.23	10.98	17.60	37.48	70.60	136.85
32	15.44	11.07	17.78	37.93	71.51	138.68
33	15.70	11.18	18.01	38.50	72.65	140.94
34	15.98	11.30	18.25	39.11	73.86	143.38
35	16.30	11.44	18.53	39.80	75.26	146.16
36	16.63	11.58	18.82	40.52	76.69	149.03
37	17.00	11.75	19.14	41.33	78.30	152.25
38	17.45	11.94	19.53	42.30	80.26	156.17
39	17.93	12.15	19.95	43.35	82.35	160.34
40	18.44	12.37	20.39	44.46	84.56	164.78
41	18.95	12.59	20.84	45.57	86.78	169.22
42	19.50	12.83	21.32	46.76	89.18	174.00
43	20.15	13.12	21.88	48.18	92.00	179.66
44	20.83	13.41	22.47	49.66	94.96	185.57
45	21.55	13.72	23.10	51.22	98.09	191.84
46	22.34	14.07	23.79	52.94	101.53	198.71
47	23.13	14.41	24.47	54.66	104.97	205.58
48	23.71	14.66	24.98	55.92	107.49	210.63
49	24.32	14.93	25.51	57.25	110.14	215.93
50	24.95	15.20	26.06	58.62	112.88	221.42
51	25.65	15.51	26.67	60.14	115.93	227.51
52	26.40	15.83	27.32	61.77	119.19	234.03
53	27.41	16.27	28.20	63.97	123.58	242.82
54	28.30	16.66	28.97	65.90	127.46	250.56
55	29.35	17.12	29.88	68.19	132.02	259.70
56	30.48	17.61	30.87	70.64	136.94	269.53
57	31.57	18.08	31.82	73.01	141.68	279.01
58	32.84	18.64	32.92	75.78	147.20	290.06
59	34.17	19.21	34.08	78.67	152.99	301.63
60	35.71	19.88	35.42	82.02	159.69	315.03
61	37.30	20.58	36.80	85.48	166.61	
62	38.96	21.30	38.25	89.09	173.83	
63	40.49	21.96	39.58	92.42	180.48	
64	42.09	22.66	40.97	95.90	187.44	
65	43.79	23.40	42.45	99.59	194.84	
66	45.47	24.13	43.91	103.25	202.14	
67	47.23	24.90	45.44	107.08	209.80	
68	49.62	25.93	47.52	112.27	220.20	
69	52.34	27.12	49.89	118.19	232.03	
70	55.31	28.41	52.47	124.65	244.95	
71	58.63	29.85	55.36	131.87	259.39	
72	62.49	31.53	58.72	140.27	276.18	
73	66.70	33.36	62.38	149.42	294.50	
74	71.34	35.38	66.42	159.51	314.68	
75	76.73	37.73	71.11	171.24	338.13	
76	82.85	40.39	76.43	184.55	364.75	
77	89.58	43.32	82.28	199.19	394.02	
78	97.05	46.57	88.78	215.43	426.52	
79	105.51	50.25	96.14	233.83	463.32	
80	115.24	54.48	104.61	255.00	505.64	

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

Express Issue Premier
Simplified Issue Whole Life

Optional Benefits & Riders:*

- Child Rider
- Accidental Death Benefit
- No-cost built-in Terminal Illness Accelerated Benefit Rider (for all face amounts).



A two-year look-back for Schizophrenia or Bipolar Disorder, Diabetes requiring insulin treatment, or Systemic Lupus Erythematosus (SLE).

Male Tobacco						
Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount				
		\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
20	20.37	13.21	22.07	48.65	92.96	181.57
21	20.40	13.22	22.10	48.72	93.09	181.83
22	20.43	13.24	22.12	48.79	93.22	182.09
23	20.46	13.25	22.15	48.85	93.35	182.35
24	20.49	13.26	22.18	48.92	93.48	182.61
25	20.52	13.28	22.20	48.98	93.61	182.87
26	20.55	13.29	22.23	49.05	93.74	183.14
27	20.58	13.30	22.25	49.11	93.87	183.40
28	20.61	13.32	22.28	49.18	94.00	183.66
29	20.64	13.33	22.31	49.24	94.13	183.92
30	20.67	13.34	22.33	49.31	94.26	184.18
31	20.95	13.46	22.58	49.92	95.48	186.62
32	21.26	13.60	22.85	50.59	96.83	189.31
33	21.91	13.88	23.41	52.00	99.66	194.97
34	22.62	14.19	24.03	53.55	102.75	201.14
35	23.37	14.52	24.68	55.18	106.01	207.67
36	24.19	14.87	25.40	56.96	109.58	214.80
37	25.08	15.26	26.17	58.90	113.45	222.55
38	26.23	15.76	27.17	61.40	118.45	232.55
39	27.35	16.25	28.14	63.84	123.32	242.30
40	28.59	16.79	29.22	66.53	128.72	253.08
41	29.97	17.39	30.42	69.53	134.72	265.09
42	31.51	18.06	31.76	72.88	141.42	278.49
43	32.66	18.56	32.76	75.39	146.42	288.49
44	33.93	19.11	33.87	78.15	151.95	299.54
45	35.12	19.63	34.90	80.74	157.12	309.89
46	36.48	20.22	36.09	83.69	163.04	321.73
47	38.02	20.89	37.43	87.04	169.74	335.12
48	39.33	21.46	38.57	89.89	175.44	346.52
49	40.65	22.03	39.72	92.76	181.18	358.01
50	42.03	22.63	40.92	95.77	187.18	370.01
51	43.55	23.29	42.24	99.07	193.79	383.24
52	45.11	23.97	43.60	102.46	200.58	396.81
53	47.48	25.00	45.66	107.62	210.89	417.43
54	50.04	26.12	47.88	113.19	222.02	439.70
55	52.87	27.35	50.35	119.34	234.33	464.32
56	56.01	28.71	53.08	126.17	247.99	491.64
57	59.39	30.18	56.02	133.52	262.70	521.04
58	62.07	31.35	58.35	139.35	274.35	544.36
59	64.82	32.55	60.74	145.33	286.32	568.28
60	67.89	33.88	63.41	152.01	299.67	594.99
61	71.03	35.25	66.15	158.84	313.33	
62	74.06	36.57	68.78	165.43	326.51	
63	79.16	38.78	73.22	176.52	348.70	
64	85.29	41.45	78.55	189.86	375.36	
65	92.11	44.42	84.49	204.69	405.03	
66	99.09	47.45	90.56	219.87	435.39	
67	106.74	50.78	97.21	236.51	468.67	
68	113.87	53.88	103.42	252.02	499.68	
69	121.54	57.22	110.09	268.70	533.05	
70	129.85	60.83	117.32	286.77	569.20	
71	140.71	65.56	126.77	310.39	616.44	
72	152.23	70.57	136.79	335.45	666.55	
73	164.55	75.93	147.51	362.25	720.14	
74	177.56	81.59	158.83	390.54	776.74	
75	191.15	87.50	170.65	420.10	835.85	
76	205.26	93.64	182.93	450.79	897.23	
77	220.04	100.07	195.78	482.94	961.52	
78	234.00	106.14	207.93	513.30	1,022.25	
79	248.28	112.35	220.35	544.36	1,084.37	
80	262.82	118.68	233.00	575.98	1,147.62	

Female Tobacco						
Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount				
		\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
20	18.38	12.35	20.34	44.33	84.30	164.26
21	18.41	12.36	20.37	44.39	84.43	164.52
22	18.44	12.37	20.39	44.46	84.56	164.78
23	18.47	12.38	20.42	44.52	84.69	165.04
24	18.50	12.40	20.45	44.59	84.83	165.30
25	18.53	12.41	20.47	44.65	84.96	165.56
26	18.56	12.42	20.50	44.72	85.09	165.82
27	18.59	12.44	20.52	44.78	85.22	166.08
28	18.62	12.45	20.55	44.85	85.35	166.34
29	18.65	12.46	20.58	44.91	85.48	166.61
30	18.76	12.51	20.67	45.15	85.96	167.56
31	18.95	12.59	20.84	45.57	86.78	169.22
32	19.23	12.72	21.08	46.18	88.00	171.65
33	19.73	12.93	21.52	47.26	90.18	176.00
34	20.29	13.18	22.00	48.48	92.61	180.87
35	20.86	13.42	22.50	49.72	95.09	185.83
36	21.48	13.69	23.04	51.07	97.79	191.23
37	22.13	13.98	23.60	52.48	100.62	196.88
38	23.16	14.42	24.50	54.72	105.10	205.84
39	24.15	14.86	25.36	56.88	109.40	214.46
40	25.21	15.32	26.28	59.18	114.01	223.68
41	26.37	15.82	27.29	61.70	119.06	233.77
42	27.63	16.37	28.39	64.45	124.54	244.73
43	28.32	16.67	28.99	65.95	127.54	250.73
44	29.03	16.98	29.61	67.49	130.63	256.91
45	29.77	17.30	30.25	69.10	133.85	263.35
46	30.46	17.60	30.85	70.60	136.85	269.35
47	31.33	17.98	31.61	72.49	140.64	276.92
48	32.08	18.30	32.26	74.12	143.90	283.45
49	32.89	18.66	32.96	75.89	147.42	290.49
50	33.63	18.98	33.61	77.50	150.64	296.93
51	34.57	19.39	34.43	79.54	154.73	305.11
52	35.52	19.80	35.25	81.61	158.86	313.37
53	37.04	20.46	36.57	84.91	165.47	326.60
54	38.59	21.14	37.92	88.28	172.22	340.08
55	40.29	21.88	39.40	91.98	179.61	354.87
56	41.98	22.61	40.87	95.66	186.96	369.58
57	43.86	23.43	42.51	99.75	195.14	385.93
58	45.78	24.26	44.18	103.92	203.49	402.64
59	47.84	25.16	45.97	108.40	212.45	420.56
60	50.03	26.11	47.88	113.17	221.98	439.61
61	52.37	27.13	49.91	118.25	232.16	
62	54.88	28.22	52.10	123.71	243.08	
63	57.11	29.19	54.04	128.56	252.78	
64	59.54	30.25	56.15	133.85	263.35	
65	62.06	31.35	58.34	139.33	274.31	
66	64.46	32.39	60.43	144.55	284.75	
67	66.97	33.48	62.61	150.01	295.67	
68	70.68	35.10	65.84	158.08	311.81	
69	74.51	36.76	69.17	166.41	328.47	
70	78.72	38.59	72.84	175.57	346.78	
71	83.32	40.59	76.84	185.57	366.79	
72	88.92	43.03	81.71	197.75	391.15	
73	95.45	45.87	87.39	211.95	419.56	
74	102.92	49.12	93.89	228.20	452.05	
75	111.45	52.83	101.31	246.75	489.16	
76	121.30	57.12	109.88	268.18	532.01	
77	132.07	61.80	119.25	291.60	578.85	
78	144.02	67.00	129.65	317.59	630.84	
79	157.27	72.76	141.17	346.41	688.47	
80	171.88	79.12	153.89	378.19	752.03	

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

*See Page 14 for details.

