

		MALE			
		Monthly Premium Rates (includes \$2.50 monthly policy fee)			
Monthly Premium Rate per \$1,000	Age	\$10,000	\$15,000	\$20,000	\$25,000
0	0.36	6.10	7.90	9.70	11.50
1	0.37	6.20	8.05	9.90	11.75
2	0.38	6.30	8.20	10.10	12.00
3	0.39	6.40	8.35	10.30	12.25
4	0.41	6.60	8.65	10.70	12.75
5	0.42	6.70	8.80	10.90	13.00
6	0.44	6.90	9.10	11.30	13.50
7	0.45	7.00	9.25	11.50	13.75
8	0.47	7.20	9.55	11.90	14.25
9	0.49	7.40	9.85	12.30	14.75
10	0.51	7.60	10.15	12.70	15.25
11	0.53	7.80	10.45	13.10	15.75
12	0.55	8.00	10.75	13.50	16.25
13	0.58	8.30	11.20	14.10	17.00
14	0.60	8.50	11.50	14.50	17.50
15	0.62	8.70	11.80	14.90	18.00
16	0.64	8.90	12.10	15.30	18.50
17	0.67	9.20	12.55	15.90	19.25
18	0.69	9.40	12.85	16.30	19.75
19	0.72	9.70	13.30	16.90	20.50
20	0.74	9.90	13.60	17.30	21.00
21	0.77	10.20	14.05	17.90	21.75
22	0.80	10.50	14.50	18.50	22.50
23	0.83	10.80	14.95	19.10	23.25
24	0.87	11.20	15.55	19.90	24.25
25	0.90	11.50	16.00	20.50	25.00
26	0.94	11.90	16.60	21.30	26.00
27	0.98	12.30	17.20	22.10	27.00
28	1.02	12.70	17.80	22.90	28.00
29	1.07	13.20	18.55	23.90	29.25
30	1.12	13.70	19.30	24.90	30.50
31	1.17	14.20	20.05	25.90	31.75
32	1.22	14.70	20.80	26.90	33.00
33	1.28	15.30	21.70	28.10	34.50
34	1.34	15.90	22.60	29.30	36.00
35	1.41	16.60	23.65	30.70	37.75
36	1.47	17.20	24.55	31.90	39.25
37	1.54	17.90	25.60	33.30	41.00

		MALE			
		Monthly Premium Rates (includes \$2.50 monthly policy fee)			
Monthly Premium Rate per \$1,000	Age	\$10,000	\$15,000	\$20,000	\$25,000
38	1.62	18.70	26.80	34.90	43.00
39	1.70	19.50	28.00	36.50	45.00
40	1.78	20.30	29.20	38.10	47.00
41	1.87	21.20	30.55	39.90	49.25
42	1.96	22.10	31.90	41.70	51.50
43	2.06	23.10	33.40	43.70	54.00
44	2.17	24.20	35.05	45.90	56.75
45	2.28	25.30	36.70	48.10	59.50
46	2.39	26.40	38.35	50.30	62.25
47	2.51	27.60	40.15	52.70	65.25
48	2.64	28.90	42.10	55.30	68.50
49	2.78	30.30	44.20	58.10	72.00
50	2.93	31.80	46.45	61.10	75.75
51	3.09	33.40	48.85	64.30	79.75
52	3.25	35.00	51.25	67.50	83.75
53	3.43	36.80	53.95	71.10	88.25
54	3.61	38.60	56.65	74.70	92.75
55	3.81	40.60	59.65	78.70	97.75
56	4.02	42.70	62.80	82.90	103.00
57	4.24	44.90	66.10	87.30	108.50
58	4.48	47.30	69.70	92.10	114.50
59	4.74	49.90	73.60	97.30	121.00
60	5.01	52.60	77.65	102.70	127.75
61	5.30	55.50	82.00	108.50	135.00
62	5.61	58.60	86.65	114.70	142.75
63	5.94	61.90	91.60	121.30	151.00
64	6.29	65.40	96.85	128.30	159.75
65	6.67	69.20	102.55	135.90	169.25
66	7.07	73.20	108.55	143.90	179.25
67	7.50	77.50	115.00	152.50	190.00
68	7.96	82.10	121.90	161.70	201.50
69	8.46	87.10	129.40	171.70	214.00
70	9.00	92.50	137.50	182.50	227.50

To calculate premiums for other amounts, use the monthly premium per \$1,000 and add a \$2.50 monthly policy fee.
 Premium factors for modes other than monthly:
 Annual: 11 x monthly premium
 Semi-annual: 6 x monthly premium
 Quarterly: 3 x monthly premium
 Minimum modal premium: \$10.00

		FEMALE			
		Monthly Premium Rates (includes \$2.50 monthly policy fee)			
Monthly Premium Rate per \$1,000	Age	\$10,000	\$15,000	\$20,000	\$25,000
0	0.28	5.30	6.70	8.10	9.50
1	0.29	5.40	6.85	8.30	9.75
2	0.30	5.50	7.00	8.50	10.00
3	0.31	5.60	7.15	8.70	10.25
4	0.32	5.70	7.30	8.90	10.50
5	0.33	5.80	7.45	9.10	10.75
6	0.34	5.90	7.60	9.30	11.00
7	0.36	6.10	7.90	9.70	11.50
8	0.37	6.20	8.05	9.90	11.75
9	0.38	6.30	8.20	10.10	12.00
10	0.40	6.50	8.50	10.50	12.50
11	0.42	6.70	8.80	10.90	13.00
12	0.43	6.80	8.95	11.10	13.25
13	0.45	7.00	9.25	11.50	13.75
14	0.47	7.20	9.55	11.90	14.25
15	0.48	7.30	9.70	12.10	14.50
16	0.50	7.50	10.00	12.50	15.00
17	0.52	7.70	10.30	12.90	15.50
18	0.54	7.90	10.60	13.30	16.00
19	0.57	8.20	11.05	13.90	16.75
20	0.59	8.40	11.35	14.30	17.25
21	0.61	8.60	11.65	14.70	17.75
22	0.64	8.90	12.10	15.30	18.50
23	0.66	9.10	12.40	15.70	19.00
24	0.69	9.40	12.85	16.30	19.75
25	0.72	9.70	13.30	16.90	20.50
26	0.75	10.00	13.75	17.50	21.25
27	0.78	10.30	14.20	18.10	22.00
28	0.82	10.70	14.80	18.90	23.00
29	0.85	11.00	15.25	19.50	23.75
30	0.89	11.40	15.85	20.30	24.75
31	0.93	11.80	16.45	21.10	25.75
32	0.97	12.20	17.05	21.90	26.75
33	1.02	12.70	17.80	22.90	28.00
34	1.06	13.10	18.40	23.70	29.00
35	1.11	13.60	19.15	24.70	30.25
36	1.16	14.10	19.90	25.70	31.50
37	1.22	14.70	20.80	26.90	33.00