FINAL EXPENSE

New Business Underwriting Guidelines and Procedure Manual

Security National

Family of Life Companies

Effective 7/17/2023

Table of Contents

Submitting New Business	3
Underwriting Guidelines	4-5
Loyalty Plan	
General Information	6
Accidental Death Benefit	7
Rider Information	7
Height and Weight Chart	8
Underwriting Information	8-9
Premium Calculations	9
Rate Charts	10-27
Guardian Plan	
General Information	28
Accidental Death Benefit	29
Rider Information	29
Height and Weight Chart	30
Underwriting Information	31
Premium Calculations	32
Rate Charts	33-34
iCare Plan	
General Information	35
Accidental Death Benefit	36
Rider Information	36-37
Height and Weight Chart	38
Underwriting Information	38
Premium Calculations	39
Rate Charts	40-41
MIB Plan	
General Information	42
Rate Charts	43

Submitting New Business

SNL Provides Three Methods to Submit Applications:

1. Agent Portal Upload (Preferred Method)

Uploading applications from your computer or mobile device via our agent portal is the fastest and easiest way to submit business. Log in to our agent portal via **AgentPortal.Securitynational.com**. Click the **Uploads** button found in the **New Business** section of the homepage. If you are using a mobile device, take a photo of each page of the application. If you are using a computer, scan and attach each page of the application. Once all pages are attached, click next to proceed. Select New Business to submit your application to the New Business department. Enter your agent number, name, the insured's name, and any additional comments. Click next and review the information you entered. Click Finish to complete your upload. A message stating your upload was successful will appear at the bottom of the screen.

If you have problems logging in to our agent portal or uploading new business, call the agent hotline 1-(855)-SNL-4SNL and press 6 to reach our marketing department.

2. Mail

You may mail applications via USPS to:
Security National Life
New Business
PO Box 57220
Salt Lake City, UT 84157

3. Overnight

Via US Mail, UPS or FedEx
Security National Life
433 Ascension Way
Suite 600
Salt Lake City, UT 84123

****Please note – we do not allow applications to be submitted via email as this is not a secure way to transmit personal and confidential information.****

New Business must be received by 10:30 a.m. MST. Every piece of business that is received by 10:30 a.m. MST is guaranteed to be ENTERED and counted as received, but not necessarily issued.

- If you submit via UPS or FedEx, it is guaranteed to be ENTERED, but not necessarily issued.
- If it is submitted via express mail or priority mail through USPS, it is not guaranteed to be entered that day. It will depend on when it gets to the department.
- If you submit the application through secure online upload it is not necessary to mail in the originals. You may keep these for your records. If you are mailing in money and originals, please do not upload the business as well. There is a chance things will be duplicated.
- Corrections for policies that are pending due to problems must be received by 2:00 p.m. MST (12:00 p.m. (noon) MST on the last working day of the month) in order to issue the pending policy. The preferred way to send corrections is through our secure online upload.

General Underwriting Guidelines

General Underwriting Guidelines

1. Only the proposed insured may sign on the Proposed Insured signature line. No one else may sign the proposed insured's name. The proposed insured must be able to sign their own name. Insurance on those who cannot read or write and their signature is a "X" or if the signature is just initials, must be witnessed by another person of legal age other than the agent. If they sign with a "X" or initials, we will also need a copy of a picture id with their initials to be provided at the time of application. All application sections must be completed correctly, signed and dated by the agent (agent number must be written on application), proposed insured and the owner (if different than the applicant). Agent must meet in person with each person who signs and witness the signatures.
2. If the insured is a minor, we must have the parent or legal guardian sign for them. If there is a guardian, we will need a copy of the guardianship papers.
3. If the beneficiary is the estate or trust, they must have an estate or trust set up and we need copies of the estate or trust papers.
4. We need the payor's full address and signature. If the insured has a representative payee, paperwork is required.
5. Applications must be dated the day the application is completed and signed by the proposed insured. All applications are void 30 days after the written (signed) date; applications must be received by the home office before the 30-day deadline. If they are received after the deadline, they will be returned and the agent will need to re-meet and resign a new application.
6. Cash with application (CWA) must be submitted by the proposed insured/owner. Acceptable forms of payment are: EFT with completed information, personal check, credit or debit card (Visa, Master Card, American Express or Discover), or money order. Cash is not acceptable and a check from the agent is not acceptable unless the agent check is for their own personal policy. When a credit/debit card is used for CWA the direct bill premium rate applies. We require a premium with applications OR completed EFT/CC information to draft the first premium within 30 days of the application date. We will run the bank account information through our scrubber, if this comes back with "deny" or "insufficient information" we will require a voided check or a bank statement. If premium is being paid with a money order, payment must be mailed into the office.
7. A premium will be drafted on the same date each month. The acceptable draft dates are the 1st through the 28th of the month. They may also choose a specific day of the week for billing (for example the 3rd Wednesday.) If a specific draft date is not specified, the company will draft immediately upon the approval of the application and the application date will be the future draft date each month. Initial draft date must be within 30 days of the application date.
8. If the CWA is returned to us as non-sufficient funds (NSF) we will contact the agent to verify account information or collect different information to allow one additional attempt in collecting the CWA. The agent has 5 days to provide us this information. We will cancel the policy as "rescinded" if we don't hear from the agent.
9. Split commissions between agents are acceptable. Both agents need to sign the application, put their agent number and the percentage of the commission payable to each agent.
10. Maximum face amounts An insured can have multiple policies in-force as long as the total amount does not exceed the maximum face amount for the plan the insured is applying for. If the plan is changed at the time of underwriting, the maximum face amount will be determined based off the plan the insured is offered. The maximum face amount applies to the total amount of in-force coverage an insured has with Security national family of companies.

Medical Underwriting Guidelines

Medical Underwriting Guidelines

1. All medical questions on the application must be asked of the proposed insured and the complete information written on the application. Depending on how the medical questions are answered will determine which coverage will be issued. By following the application guidelines in the medical sections of the application, the agent will be able to determine which plan to offer the proposed insured.
2. Medication for medical conditions means the applicant is being treated for that medical condition, which means that medical questions for that condition must be marked "yes". Refer to the Medical Guidelines section for additional information, or call the Underwriting Department with your questions.
3. A full and complete list of medications the insured is being prescribed is required at the time of application. This list must include the name of the medication, ailment it is treating, dosage amount and the duration the medication has been prescribed. This is required even if all medical questions are answered as no. If this information is not provided at the time of application, it could cause delays in processing the application.
4. All insured applications require Rx search as part of the underwriting process. We need the applicants SSN and signature on the application to complete this process. If this information is not on the application, the application will be held for 30 days (from the application date) to allow the agent to get the necessary information. If the requirements are not met within this time, the application will be canceled.
5. Applications that require an Rx search will be issued/rated/declined upon underwriting review. If rated/declined the agent will be notified via email.
6. Applicant's that are incarcerated in any type of facility cannot be issued on any type of plan. Do not submit an application.
7. Any phone verification calls or underwriting clarification calls will be made by the underwriting department directly to the applicant.
8. If the proposed insured is currently pregnant, no plan will be offered. The application will need to be postponed until 6 weeks after the insured has given birth and the doctor has cleared them for regular activities.

More Helpful Underwriting Guidelines

1. These are helpful GUIDELINES for your assessment of the medical history on an application. Keep in mind that you actually visit with the insured, see them face to face and have an advantage over the Home Office. We rely on you for "field underwriting".
2. Please remember that not all medical conditions are listed. If the condition was serious enough to seek medical attention and medications were given in aid of this condition, they may not qualify for the fully insured plan. Exceptions are minor acute conditions such as colds, flu, allergies, and other minor conditions from which the applicant has fully recovered. As individual situations vary, so do underwriting decisions. Make certain that all of the medical questions are asked and fully answered, as the application becomes a part of any policy issued.
3. If the primary insured has seen a doctor and they are currently running tests or are awaiting further news from the doctor this policy is to not be written. We need to postpone until either the doctor has given a clean bill of health or a diagnosis has been made.

LOYALTY PLAN

	PREFERRED	STANDARD	MODIFIED
DEATH BENEFIT/POLICY PROCEEDS	Provides full face amount coverage from day one.	Provides full face amount coverage from day one.	Provides coverage equal to premiums paid plus 10% interest for the first 2 years. After 2 years 100% of face amount is payable upon death.
PREMIUMS	Level and Payable to Age 100		
MINIMUM FACE AMOUNT	$2,500		
MAXIMUM FACE AMOUNT	Age 40-75 $50,000** Age 76-80 $15,000 Age 81-90 $10,000	Age 40-75 $25,000 Age 76-80 $15,000 Age 81-90 $10,000	Age 40-75 $25,000 Age 76-80 $15,000 Age 81-85 $10,000
AGE LIMITS	40-90 Age at Last Birthday		40-85 Age at Last Birthday
UNDERWRITING CLASSES	Male & Female Non-Tobacco/Nicotine - Tobacco/Nicotine		
MODAL FACTORS	PAC/EFT 0.085 Credit/Debit Cards 0.090 Direct Bills 0.090 Quarterly 0.265 Semi-Annual 0.520 Annual 1.000		
POLICY FEE	This plan has a $40.00 fee.		
LOANS	Loans are available if there is sufficient cash value. Loans will accrue interest. Loans will reduce the face amount.		
ADDED BENEFITS	None		Temporary Accidental Death Benefit Terminates at the end of the 2nd policy year
RIDERS AVAILABLE*	Accidental Death Benefit Rider Dependant Child Rider		

* See table on following page for further information. Riders are not available in all states.
** In CA the age 40-75 maximum face amount is $30,000

LOYALTY PLAN-RIDERS

	ACCIDENTAL DEATH BENEFIT (ADB) RIDER		
	PREFERRED	**STANDARD**	**MODIFIED**
DEATH BENEFIT/POLICY PROCEEDS	Provides Accidental Death Benefit plus Face Amount from day one.		Year 1-2 Accidental Death Benefit plus Current Death Benefit Year 3+ Accidental Death Benefit plus Face Amount
PREMIUMS	Based upon age and gender, see chart on page 23		
MINIMUM FACE AMOUNT	$2,500		
MAXIMUM FACE AMOUNT	Death Benefit of Base Policy		
AGE LIMITS	40-90 Attained age (Age at last birthday)		40-85 Attained age (Age at last birthday)
EXPIRATION OF RIDER	Expires upon termination of Base Policy		
OTHER HELPFUL INFO	This must be sold with the initial application and cannot be added later		
	DEPENDENT CHILD RIDER		
	PREFERRED	**STANDARD**	**MODIFIED**
DEATH BENEFIT/ POLICY PROCEEDS	Provides full face amount coverage from day one.		
PREMIUMS	Annual Premium is $15.00 per thousand		
AGE LIMITS	Base insured must be between the ages of 40 to 60 Issue age of child: 0 (30 days) to age 17		
MINIMUM RIDER AMOUNT	$1,000		
MAXIMUM RIDER AMOUNT	Rider cannot exceed the Base Plan or $10,000, whichever is lower		
EXPIRATION OF RIDER	Coverage expires at age 25, end of payment plan, or base insured's 65th birthday; whichever comes first		
COVERAGE	Coverage is extended to each child born to, or legally adopted by, the Insured after the date of Application for this Rider if such child becomes 30 days old and, if adopted, such adopted child was under the age of 18 at the time of adoption.		
OTHER HELPFUL INFO	Child cannot be the grandchild. This must be sold with the initial application and cannot be added later Coverage may be on two applications (i.e. Coverage with both mother's and father's applications) but not to exceed $10,000 per child.		

UNDERWRITING INFORMATION

Loyalty Plan Height and Weight Chart

The weight table below is a guideline that reflects the weight limits. If the insured exceeds the limit, they should then be placed on the next plan listed.

Height	Decline Underweight	Preferred	Standard	Modified	Decline Overweight
4' 8"	≤ 74	191	191	218	> 218
4' 9"	≤ 77	196	196	224	> 224
4' 10"	≤ 80	201	201	230	> 230
4' 11"	≤ 83	208	208	238	> 238
5' 0"	≤ 86	215	215	245	> 245
5' 1"	≤ 89	222	222	253	> 253
5' 2"	≤ 92	229	229	261	> 261
5' 3"	≤ 95	236	236	269	> 269
5' 4"	≤ 98	243	243	276	> 276
5' 5"	≤ 101	251	251	284	> 284
5' 6"	≤ 104	259	259	293	> 293
5' 7"	≤ 107	266	266	301	> 301
5' 8"	≤ 110	274	274	310	> 310
5' 9"	≤ 113	282	282	318	> 318
5' 10"	≤ 117	290	290	327	> 327
5' 11"	≤ 121	298	298	336	> 336
6' 0"	≤ 125	306	306	345	> 345
6' 1"	≤ 129	314	314	354	> 354
6' 2"	≤ 133	323	323	363	> 363
6' 3"	≤ 137	331	331	372	> 372
6' 4"	≤ 142	339	339	381	> 381
6' 5"	≤ 147	347	347	390	> 390
6' 6"	≤ 152	355	355	399	> 399
6' 7"	≤ 157	363	363	408	> 408

CALCULATING PREMIUM

How to Calculate Loyalty Plan Premiums

Loyalty Plan Premium Calculation

a) Find the rate per thousand in the premium rate table Multiply by the number of units	$	
b) Find the rate per thousand in the ADB rider table Multiply by the number of units	(+)	
c) Add in child rider ($15.00 per thousand)	(+)	
Plan Grand Totals	**$**	
d) Add the annual policy fee	(+)	$40.00
Total Annual Premium	**$**	
e) Multiply by the modal factor	(X)	
Modal premium amount	$	

Premium Calculation Example

Loyalty Plan-Preferred; Monthly premium for Female, age 40, Non-Tobacco, EFT with $25,000 Face Amount. $25,000 ADB Rider; $10,000 Child Rider

a) Find the rate per thousand in the premium rate table Multiply by the number of units	$	598.75
b) Find the rate per thousand in the ADB rider table Multiply by the number of units	(+)	31.25
c) Add in child rider ($15.00 per thousand)	(+)	150.00
Plan Grand Totals	**$**	**780.00**
d) Add the annual policy fee	(+)	$40.00
Total Annual Premium	**$**	**820.00**
e) Multiply by the modal factor	(X)	0.085
Modal premium amount	$	69.70

Modal Factors:

PAC/EFT	0.085	Quarterly	0.265
Credit/Debit Cards	0.090	Semi-Annual	0.520
Direct Bills	0.090	Annual	1.000

LOYALTY PLAN - Annual Premium Rates per thousand Face Amount

Issue Age	PREFERRED				STANDARD				MODIFIED			
	Male		Female		Male		Female		Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
40	29.67	36.89	23.95	31.57	36.49	45.37	29.46	38.83	69.95	78.99	61.52	69.52
41	30.47	38.36	24.64	32.59	37.48	47.18	30.31	40.09	71.99	81.28	63.76	72.04
42	31.26	39.82	25.32	33.59	38.45	48.98	31.14	41.32	74.02	83.56	66.01	74.60
43	32.06	41.29	26.02	34.61	39.43	50.79	32.00	42.57	76.05	85.84	68.25	77.08
44	32.85	42.75	26.70	35.61	40.41	52.58	32.84	43.80	78.07	88.12	70.49	79.60
45	33.65	44.22	27.40	36.63	41.39	54.39	33.70	45.05	80.10	90.40	72.73	82.12
46	35.02	46.04	28.46	37.93	43.07	56.63	35.01	46.65	84.06	94.84	75.19	84.88
47	36.37	47.87	29.52	39.23	44.74	58.88	36.31	48.25	88.03	99.31	77.70	87.70
48	37.73	49.69	30.57	40.52	46.41	61.12	37.60	49.84	92.01	103.78	80.21	90.52
49	39.08	51.52	31.63	41.82	48.07	63.37	38.90	51.44	95.99	108.25	82.72	93.34
50	40.45	53.34	32.68	43.12	49.75	65.61	40.20	53.04	99.97	112.72	85.23	96.16
51	42.00	55.90	33.67	44.70	51.66	68.76	41.41	54.98	101.89	114.88	85.78	96.78
52	43.55	58.44	34.67	46.28	53.57	71.88	42.64	56.92	103.81	117.04	86.34	97.41
53	45.11	61.00	35.69	47.86	55.49	75.03	43.90	58.87	105.74	119.20	86.89	98.03
54	46.66	63.54	36.80	49.44	57.39	78.15	45.26	60.81	107.66	121.36	87.46	98.66
55	48.22	66.10	37.78	51.03	59.31	81.30	46.47	62.77	109.58	123.52	88.01	99.28
56	50.45	68.85	39.18	52.63	62.05	84.69	48.19	64.73	110.80	124.89	89.91	101.42
57	52.68	71.60	40.56	54.24	64.80	88.07	49.89	66.72	112.02	126.26	91.81	103.55
58	54.92	74.34	42.02	55.87	67.55	91.44	51.68	68.72	113.23	127.62	93.71	105.69
59	57.15	77.09	43.08	57.45	70.29	94.82	52.99	70.66	114.45	128.99	95.61	107.82
60	59.38	79.84	44.44	59.06	73.04	98.20	54.66	73.46	115.67	130.36	97.51	109.96
61	61.26	83.45	47.05	62.53	75.35	102.64	57.87	77.46	119.30	134.44	99.76	112.48
62	63.14	87.07	49.65	66.01	77.66	107.10	61.07	81.41	122.93	138.52	102.10	115.12
63	65.14	90.69	52.26	69.48	80.12	111.55	64.28	85.47	126.46	142.48	104.35	117.64
64	67.62	94.31	54.85	72.96	83.17	116.00	67.47	89.74	130.09	146.56	106.70	120.28
65	70.25	98.54	57.46	76.43	86.41	121.20	70.68	94.01	133.72	150.64	108.94	122.80
66	74.02	102.76	61.29	79.85	91.04	126.39	75.39	98.22	139.48	157.12	113.75	128.20
67	77.92	113.56	65.11	87.78	95.84	139.68	80.09	110.60	145.28	163.60	118.55	133.60
68	81.92	117.99	68.93	90.98	100.76	145.13	84.78	114.64	151.07	170.20	123.36	139.00
69	86.15	122.29	72.75	94.33	105.96	150.42	89.48	118.85	156.87	176.68	128.16	144.40
70	90.62	126.72	76.58	97.89	111.46	155.87	94.19	123.34	162.66	184.89	132.97	149.80
71	97.56	135.57	82.09	105.74	120.00	166.75	100.97	130.06	169.65	200.46	137.38	154.76
72	104.76	144.30	87.60	112.22	128.85	177.49	107.75	138.03	176.63	216.03	141.80	159.72
73	112.26	153.16	93.12	118.87	138.08	188.39	114.54	146.21	186.15	231.60	146.20	164.67
74	120.13	161.89	98.62	125.76	147.76	199.12	121.30	154.68	196.11	247.17	150.62	169.63
75	128.05	170.75	104.13	132.75	157.50	210.02	128.08	163.28	206.07	262.74	155.03	174.59
76	140.05	179.94	112.92	140.04	172.26	221.33	138.89	172.25	219.11	280.95	164.75	189.44
77	152.04	189.15	121.70	147.13	187.01	232.65	149.69	180.97	232.33	299.16	176.42	204.77
78	164.05	198.47	130.48	154.81	201.78	244.12	160.49	190.42	252.45	317.37	188.14	220.11
79	176.05	207.66	139.26	163.31	216.54	255.42	171.29	200.87	272.57	335.58	199.81	235.44
80	188.04	217.63	148.05	171.56	231.29	267.68	182.10	211.02	292.69	353.79	210.82	250.77
81	197.93	230.36	155.34	177.96	243.45	283.34	191.07	218.89	317.61	368.40	235.20	278.56
82	209.26	247.56	165.25	184.26	257.39	304.50	203.26	226.64	342.52	383.02	260.35	306.35
83	221.00	265.22	175.62	192.59	271.83	326.22	216.01	236.89	367.44	397.63	285.51	334.15
84	236.07	284.17	186.74	212.40	290.37	349.53	229.69	261.25	392.35	412.25	310.66	361.94
85	258.06	304.17	198.24	235.28	317.41	374.13	243.84	289.39	417.27	426.86	335.82	389.73
86	282.78	326.54	217.70	260.34	347.82	401.64	267.77	320.22				
87	309.09	339.65	241.16	287.58	380.18	417.77	296.63	353.72				
88	340.38	365.50	271.84	317.53	418.67	449.57	334.36	390.56				
89	374.47	397.52	308.80	351.46	460.60	488.95	379.82	432.30				
90	412.60	430.03	348.67	389.34	507.50	528.94	428.86	478.89				

LOYALTY PLAN - Female EFT Monthly Premiums

	PREFERRED						
	FEMALE NON-TOBACCO						
Issue Age	$5,000	$7,000	$8,000	$9,000	$10,000	$12,500	$15,000
40	13.58	17.65	19.69	21.72	23.76	28.85	33.94
41	13.87	18.06	20.16	22.25	24.34	29.58	34.82
42	14.16	18.47	20.62	22.77	24.92	30.30	35.68
43	14.46	18.88	21.09	23.31	25.52	31.05	36.58
44	14.75	19.29	21.56	23.83	26.10	31.77	37.44
45	15.05	19.70	22.03	24.36	26.69	32.51	38.34
46	15.50	20.33	22.75	25.17	27.59	33.64	39.69
47	15.95	20.96	23.47	25.98	28.49	34.77	41.04
48	16.39	21.59	24.19	26.79	29.38	35.88	42.38
49	16.84	22.22	24.91	27.60	30.29	37.01	43.73
50	17.29	22.84	25.62	28.40	31.18	38.12	45.07
51	17.71	23.43	26.30	29.16	32.02	39.17	46.33
52	18.13	24.03	26.98	29.92	32.87	40.24	47.60
53	18.57	24.64	27.67	30.70	33.74	41.32	48.90
54	19.04	25.30	28.42	31.55	34.68	42.50	50.32
55	19.46	25.88	29.09	32.30	35.51	43.54	51.57
56	20.05	26.71	30.04	33.37	36.70	45.03	53.35
57	20.64	27.53	30.98	34.43	37.88	46.50	55.11
58	21.26	28.40	31.97	35.55	39.12	48.05	56.98
59	21.71	29.03	32.69	36.36	40.02	49.17	58.33
60	22.29	29.84	33.62	37.40	41.17	50.62	60.06
61	23.40	31.39	35.39	39.39	43.39	53.39	63.39
62	24.50	32.94	37.16	41.38	45.60	56.15	66.70
63	25.61	34.49	38.94	43.38	47.82	58.93	70.03
64	26.71	36.04	40.70	45.36	50.02	61.68	73.33
65	27.82	37.59	42.47	47.36	52.24	64.45	76.66
66	29.45	39.87	45.08	50.29	55.50	68.52	81.54
67	31.07	42.14	47.67	53.21	58.74	72.58	86.42
68	32.70	44.41	50.27	56.13	61.99	76.64	91.29
69	34.32	46.69	52.87	59.05	65.24	80.70	96.16
70	35.95	48.97	55.47	61.98	68.49	84.77	101.04
71	38.29	52.24	59.22	66.20	73.18	90.62	108.06
72	40.63	55.52	62.97	70.41	77.86	96.48	115.09
73	42.98	58.81	66.72	74.64	82.55	102.34	122.13
74	45.31	62.08	70.46	78.84	87.23	108.18	129.14
75	47.66	65.36	74.21	83.06	91.91	114.04	136.17
76	51.39	70.59	80.19	89.78	99.38	123.38	147.37
77	55.12	75.81	86.16	96.50	106.85	132.71	158.57
78	58.85	81.04	92.13	103.22	114.31	142.04	169.76
79	62.59	86.26	98.10	109.93	121.77	151.36	180.96
80	66.32	91.49	104.07	116.66	129.24	160.70	192.16
81	69.42	95.83	109.03	122.24	135.44		
82	73.63	101.72	115.77	129.82	143.86		
83	78.04	107.89	122.82	137.75	152.68		
84	82.76	114.51	130.38	146.26	162.13		
85	87.65	121.35	138.20	155.05	171.90		
86	95.92	132.93	151.44	169.94	188.45		
87	105.89	146.89	167.39	187.89	208.39		
88	118.93	165.14	188.25	211.36	234.46		
89	134.64	187.14	213.38	239.63	265.88		
90	151.58	210.86	240.50	270.13	299.77		

Table continued on next page

LOYALTY PLAN - Female EFT Monthly Premiums

	PREFERRED						
	FEMALE NON-TOBACCO						
Issue Age	$20,000	$25,000	$30,000	$35,000	$40,000	$45,000	$50,000
40	44.12	54.29	64.47	74.65	84.83	95.01	105.19
41	45.29	55.76	66.23	76.70	87.18	97.65	108.12
42	46.44	57.21	67.97	78.73	89.49	100.25	111.01
43	47.63	58.69	69.75	80.81	91.87	102.93	113.99
44	48.79	60.14	71.49	82.83	94.18	105.53	116.88
45	49.98	61.63	73.27	84.92	96.56	108.21	119.85
46	51.78	63.88	75.97	88.07	100.16	112.26	124.36
47	53.58	66.13	78.68	91.22	103.77	116.31	128.86
48	55.37	68.36	81.35	94.35	107.34	120.33	133.32
49	57.17	70.61	84.06	97.50	110.94	124.38	137.83
50	58.96	72.85	86.73	100.62	114.51	128.40	142.29
51	60.64	74.95	89.26	103.57	117.88	132.19	146.50
52	62.34	77.07	91.81	106.54	121.28	136.01	150.75
53	64.07	79.24	94.41	109.58	124.75	139.91	155.08
54	65.96	81.60	97.24	112.88	128.52	144.16	159.80
55	67.63	83.68	99.74	115.80	131.85	147.91	163.97
56	70.01	86.66	103.31	119.96	136.61	153.26	169.92
57	72.35	89.59	106.83	124.07	141.30	158.54	175.78
58	74.83	92.69	110.55	128.41	146.27	164.13	181.99
59	76.64	94.95	113.25	131.56	149.87	168.18	186.49
60	78.95	97.84	116.72	135.61	154.50	173.38	192.27
61	83.39	103.38	123.38	143.37	163.37	183.37	203.36
62	87.81	108.91	130.01	151.11	172.21	193.31	214.41
63	92.24	114.45	136.66	158.87	181.08	203.29	225.51
64	96.65	119.96	143.27	166.58	189.89	213.20	236.51
65	101.08	125.50	149.92	174.34	198.76	223.18	247.61
66	107.59	133.64	159.69	185.74	211.79	237.83	263.88
67	114.09	141.76	169.43	197.10	224.77	252.45	280.12
68	120.58	149.88	179.17	208.47	237.76	267.06	296.35
69	127.08	157.99	188.91	219.83	250.75	281.67	312.59
70	133.59	166.13	198.68	231.23	263.77	296.32	328.87
71	142.95	177.84	212.73	247.62	282.51	317.39	352.28
72	152.32	189.55	226.78	264.01	301.24	338.47	375.70
73	161.70	201.28	240.86	280.43	320.01	359.58	399.16
74	171.05	212.97	254.88	296.79	338.71	380.62	422.54
75	180.42	224.68	268.93	313.19	357.44	401.70	445.95

LOYALTY PLAN - Female EFT Monthly Premiums

	PREFERRED						
	FEMALE TOBACCO						
Issue Age	$5,000	$7,000	$8,000	$9,000	$10,000	$12,500	$15,000
40	16.82	22.18	24.87	27.55	30.23	36.94	43.65
41	17.25	22.79	25.56	28.33	31.10	38.03	44.95
42	17.68	23.39	26.24	29.10	31.95	39.09	46.23
43	18.11	23.99	26.93	29.88	32.82	40.17	47.53
44	18.53	24.59	27.61	30.64	33.67	41.24	48.80
45	18.97	25.19	28.31	31.42	34.54	42.32	50.10
46	19.52	25.97	29.19	32.42	35.64	43.70	51.76
47	20.07	26.74	30.08	33.41	36.75	45.08	53.42
48	20.62	27.51	30.95	34.40	37.84	46.45	55.06
49	21.17	28.28	31.84	35.39	38.95	47.83	56.72
50	21.73	29.06	32.72	36.39	40.05	49.22	58.38
51	22.40	30.00	33.80	37.60	41.40	50.89	60.39
52	23.07	30.94	34.87	38.80	42.74	52.57	62.41
53	23.74	31.88	35.94	40.01	44.08	54.25	64.42
54	24.41	32.82	37.02	41.22	45.42	55.93	66.44
55	25.09	33.76	38.10	42.44	46.78	57.62	68.46
56	25.77	34.71	39.19	43.66	48.14	59.32	70.50
57	26.45	35.67	40.28	44.89	49.50	61.03	72.56
58	27.14	36.64	41.39	46.14	50.89	62.76	74.63
59	27.82	37.58	42.47	47.35	52.23	64.44	76.65
60	28.50	38.54	43.56	48.58	53.60	66.15	78.70
61	29.98	40.61	45.92	51.24	56.55	69.84	83.13
62	31.45	42.68	48.29	53.90	59.51	73.54	87.56
63	32.93	44.74	50.65	56.55	62.46	77.22	91.99
64	34.41	46.81	53.01	59.21	65.42	80.92	96.42
65	35.88	48.88	55.37	61.87	68.37	84.61	100.85
66	37.34	50.91	57.70	64.49	71.27	88.24	105.21
67	40.71	55.63	63.09	70.55	78.01	96.67	115.32
68	42.07	57.53	65.27	73.00	80.73	100.07	119.40
69	43.49	59.53	67.54	75.56	83.58	103.63	123.67
70	45.00	61.64	69.97	78.29	86.61	107.41	128.21
71	48.34	66.32	75.30	84.29	93.28	115.75	138.22
72	51.09	70.17	79.71	89.25	98.79	122.63	146.48
73	53.92	74.13	84.23	94.34	104.44	129.70	154.96
74	56.85	78.23	88.92	99.61	110.30	137.02	163.74
75	59.82	82.39	93.67	104.95	116.24	144.45	172.66
76	62.92	86.72	98.63	110.53	122.43	152.19	181.95
77	65.93	90.94	103.45	115.95	128.46	159.73	190.99
78	69.19	95.51	108.67	121.83	134.99	167.89	200.78
79	72.81	100.57	114.45	128.33	142.21	176.92	211.62
80	76.31	105.48	120.06	134.64	149.23	185.68	222.14
81	79.03	109.29	124.41	139.54	154.67		
82	81.71	113.03	128.70	144.36	160.02		
83	85.25	117.99	134.36	150.73	167.10		
84	93.67	129.78	147.83	165.89	183.94		
85	103.39	143.39	163.39	183.39	203.39		
86	114.04	158.30	180.43	202.56	224.69		
87	125.62	174.51	198.95	223.40	247.84		
88	138.35	192.33	219.32	246.31	273.30		
89	152.77	212.52	242.39	272.27	302.14		
90	168.87	235.06	268.15	301.25	334.34		

Table continued on next page

LOYALTY PLAN - Female EFT Monthly Premiums

	PREFERRED						
	FEMALE TOBACCO						
Issue Age	$20,000	$25,000	$30,000	$35,000	$40,000	$45,000	$50,000
40	57.07	70.49	83.90	97.32	110.74	124.16	137.57
41	58.80	72.65	86.50	100.36	114.21	128.06	141.91
42	60.50	74.78	89.05	103.33	117.61	131.88	146.16
43	62.24	76.95	91.66	106.36	121.07	135.78	150.49
44	63.94	79.07	94.21	109.34	124.47	139.61	154.74
45	65.67	81.24	96.81	112.37	127.94	143.51	159.08
46	67.88	84.00	100.12	116.24	132.36	148.48	164.60
47	70.09	86.76	103.44	120.11	136.78	153.45	170.13
48	72.28	89.51	106.73	123.95	141.17	158.39	175.61
49	74.49	92.27	110.04	127.81	145.59	163.36	181.14
50	76.70	95.03	113.36	131.68	150.01	168.33	186.66
51	79.39	98.39	117.39	136.38	155.38	174.38	193.38
52	82.08	101.75	121.41	141.08	160.75	180.42	200.09
53	84.76	105.10	125.44	145.78	166.12	186.46	206.81
54	87.45	108.46	129.47	150.48	171.50	192.51	213.52
55	90.15	111.84	133.53	155.21	176.90	198.59	220.28
56	92.87	115.24	137.61	159.97	182.34	204.71	227.08
57	95.61	118.66	141.71	164.76	187.82	210.87	233.92
58	98.38	122.12	145.87	169.61	193.36	217.10	240.85
59	101.07	125.48	149.90	174.31	198.73	223.15	247.56
60	103.80	128.90	154.00	179.10	204.20	229.30	254.41
61	109.70	136.28	162.85	189.43	216.00	242.58	269.15
62	115.62	143.67	171.73	199.78	227.83	255.89	283.94
63	121.52	151.05	180.57	210.10	239.63	269.16	298.69
64	127.43	158.44	189.45	220.46	251.46	282.47	313.48
65	133.33	165.81	198.30	230.78	263.26	295.74	328.23
66	139.15	173.08	207.02	240.95	274.89	308.83	342.76
67	152.63	189.93	227.24	264.55	301.85	339.16	376.47
68	158.07	196.73	235.40	274.07	312.73	351.40	390.07
69	163.76	203.85	243.94	284.03	324.12	364.21	404.30
70	169.81	211.42	253.02	294.62	336.23	377.83	419.43
71	183.16	228.10	273.04	317.98	362.92	407.86	452.80
72	194.17	241.87	289.56	337.25	384.95	432.64	480.34
73	205.48	256.00	306.52	357.04	407.56	458.08	508.60
74	217.19	270.64	324.09	377.54	430.98	484.43	537.88
75	229.08	285.49	341.91	398.33	454.75	511.17	567.59

LOYALTY PLAN - Female EFT Monthly Premiums

	STANDARD										
	FEMALE NON-TOBACCO										
Issue Age	$5,000	$6,000	$7,000	$8,000	$9,000	$10,000	$12,500	$15,000	$17,500	$20,000	$25,000
40	15.92	18.42	20.93	23.43	25.94	28.44	34.70	40.96	47.22	53.48	66.00
41	16.28	18.86	21.43	24.01	26.59	29.16	35.60	42.05	48.49	54.93	67.81
42	16.63	19.28	21.93	24.58	27.22	29.87	36.49	43.10	49.72	56.34	69.57
43	17.00	19.72	22.44	25.16	27.88	30.60	37.40	44.20	51.00	57.80	71.40
44	17.36	20.15	22.94	25.73	28.52	31.31	38.29	45.27	52.25	59.23	73.19
45	17.72	20.59	23.45	26.32	29.18	32.05	39.21	46.37	53.53	60.69	75.01
46	18.28	21.26	24.23	27.21	30.18	33.16	40.60	48.04	55.48	62.92	77.80
47	18.83	21.92	25.00	28.09	31.18	34.26	41.98	49.70	57.41	65.13	80.56
48	19.38	22.58	25.77	28.97	32.16	35.36	43.35	51.34	59.33	67.32	83.30
49	19.93	23.24	26.55	29.85	33.16	36.47	44.73	53.00	61.26	69.53	86.06
50	20.49	23.90	27.32	30.74	34.15	37.57	46.11	54.66	63.20	71.74	88.83
51	21.00	24.52	28.04	31.56	35.08	38.60	47.40	56.20	65.00	73.80	91.40
52	21.52	25.15	28.77	32.40	36.02	39.64	48.71	57.77	66.83	75.89	94.01
53	22.06	25.79	29.52	33.25	36.98	40.72	50.04	59.37	68.70	78.03	96.69
54	22.64	26.48	30.33	34.18	38.02	41.87	51.49	61.11	70.72	80.34	99.58
55	23.15	27.10	31.05	35.00	38.95	42.90	52.77	62.65	72.52	82.40	102.15
56	23.88	27.98	32.07	36.17	40.27	44.36	54.60	64.84	75.08	85.32	105.80
57	24.60	28.84	33.08	37.33	41.57	45.81	56.41	67.01	77.61	88.21	109.42
58	25.36	29.76	34.15	38.54	42.94	47.33	58.31	69.29	80.27	91.26	113.22
59	25.92	30.42	34.93	39.43	43.94	48.44	59.70	70.96	82.22	93.48	116.00
60	26.63	31.28	35.92	40.57	45.21	49.86	61.48	73.09	84.71	96.32	119.55
61	27.99	32.91	37.83	42.75	47.67	52.59	64.89	77.18	89.48	101.78	126.37
62	29.35	34.55	39.74	44.93	50.12	55.31	68.29	81.26	94.24	107.22	133.17
63	30.72	36.18	41.65	47.11	52.57	58.04	71.70	85.36	99.02	112.68	140.00
64	32.07	37.81	43.54	49.28	55.01	60.75	75.09	89.42	103.76	118.10	146.77
65	33.44	39.45	45.45	51.46	57.47	63.48	78.50	93.52	108.54	123.56	153.60
66	35.44	41.85	48.26	54.67	61.07	67.48	83.50	99.52	115.54	131.56	163.60
67	37.44	44.25	51.05	57.86	64.67	71.48	88.50	105.51	122.53	139.55	173.59
68	39.43	46.64	53.84	61.05	68.26	75.46	93.48	111.49	129.51	147.53	183.56
69	41.43	49.03	56.64	64.25	71.85	79.46	98.47	117.49	136.50	155.52	193.55
70	43.43	51.44	59.44	67.45	75.46	83.46	103.48	123.49	143.51	163.52	203.55
71	46.31	54.89	63.48	72.06	80.64	89.22	110.68	132.14	153.59	175.05	217.96
72	49.19	58.35	67.51	76.67	85.83	94.99	117.88	140.78	163.68	186.58	232.37
73	52.08	61.82	71.55	81.29	91.02	100.76	125.10	149.44	173.78	198.12	246.80
74	54.95	65.26	75.57	85.88	96.19	106.51	132.28	158.06	183.83	209.61	261.16
75	57.83	68.72	79.61	90.49	101.38	112.27	139.49	166.70	193.92	221.14	275.57
76	62.43	74.23	86.04	97.85	109.65	121.46	150.97	180.48			
77	67.02	79.74	92.47	105.19	117.91	130.64	162.45	194.25			
78	71.61	85.25	98.89	112.53	126.17	139.82	173.92	208.02			
79	76.20	90.76	105.32	119.88	134.44	149.00	185.40	221.79			
80	80.79	96.27	111.75	127.23	142.71	158.19	196.88	235.58			
81	84.60	100.85	117.09	133.33	149.57	165.81					
82	89.79	107.06	124.34	141.62	158.89	176.17					
83	95.20	113.57	131.93	150.29	168.65	187.01					
84	101.02	120.54	140.07	159.59	179.11	198.64					
85	107.03	127.76	148.48	169.21	189.94	210.66					
86	117.20	139.96	162.72	185.48	208.24	231.00					
87	129.47	154.68	179.89	205.11	230.32	255.54					
88	145.50	173.92	202.34	230.76	259.19	287.61					
89	164.82	197.11	229.39	261.68	293.96	326.25					
90	185.67	222.12	258.57	295.02	331.48	367.93					

LOYALTY PLAN - Female EFT Monthly Premiums

	STANDARD										
	FEMALE TOBACCO										
Issue Age	$5,000	$6,000	$7,000	$8,000	$9,000	$10,000	$12,500	$15,000	$17,500	$20,000	$25,000
40	19.90	23.20	26.50	29.80	33.10	36.41	44.66	52.91	61.16	69.41	85.91
41	20.44	23.85	27.25	30.66	34.07	37.48	46.00	54.51	63.03	71.55	88.59
42	20.96	24.47	27.99	31.50	35.01	38.52	47.30	56.08	64.86	73.64	91.21
43	21.49	25.11	28.73	32.35	35.97	39.58	48.63	57.68	66.72	75.77	93.86
44	22.02	25.74	29.46	33.18	36.91	40.63	49.94	59.25	68.55	77.86	96.48
45	22.55	26.38	30.20	34.03	37.86	41.69	51.27	60.84	70.41	79.99	99.13
46	23.23	27.19	31.16	35.12	39.09	43.05	52.97	62.88	72.79	82.71	102.53
47	23.91	28.01	32.11	36.21	40.31	44.41	54.67	64.92	75.17	85.43	105.93
48	24.58	28.82	33.05	37.29	41.53	45.76	56.36	66.95	77.54	88.13	109.31
49	25.26	29.63	34.01	38.38	42.75	47.12	58.06	68.99	79.92	90.85	112.71
50	25.94	30.45	34.96	39.47	43.98	48.48	59.76	71.03	82.30	93.57	116.11
51	26.77	31.44	36.11	40.79	45.46	50.13	61.82	73.50	85.18	96.87	120.23
52	27.59	32.43	37.27	42.11	46.94	51.78	63.88	75.97	88.07	100.16	124.36
53	28.42	33.42	38.43	43.43	48.44	53.44	65.95	78.46	90.97	103.48	128.50
54	29.24	34.41	39.58	44.75	49.92	55.09	68.01	80.93	93.85	106.78	132.62
55	30.08	35.41	40.75	46.08	51.42	56.75	70.09	83.43	96.77	110.11	136.79
56	30.91	36.41	41.91	47.42	52.92	58.42	72.18	85.93	99.69	113.44	140.95
57	31.76	37.43	43.10	48.77	54.44	60.11	74.29	88.47	102.65	116.82	145.18
58	32.61	38.45	44.29	50.13	55.97	61.81	76.42	91.02	105.62	120.22	149.43
59	33.43	39.44	45.44	51.45	57.45	63.46	78.48	93.49	108.51	123.52	153.55
60	34.62	40.86	47.11	53.35	59.60	65.84	81.45	97.06	112.67	128.28	159.50
61	36.32	42.90	49.49	56.07	62.66	69.24	85.70	102.16	118.62	135.08	168.00
62	38.00	44.92	51.84	58.76	65.68	72.60	89.90	107.20	124.50	141.80	176.40
63	39.72	46.99	54.25	61.52	68.78	76.05	94.21	112.37	130.54	148.70	185.02
64	41.54	49.17	56.80	64.42	72.05	79.68	98.75	117.82	136.89	155.96	194.10
65	43.35	51.35	59.34	67.33	75.32	83.31	103.29	123.26	143.24	163.22	203.17
66	45.14	53.49	61.84	70.19	78.54	86.89	107.76	128.63	149.50	170.37	212.12
67	50.41	59.81	69.21	78.61	88.01	97.41	120.91	144.42	167.92	191.42	238.43
68	52.12	61.87	71.61	81.36	91.10	100.84	125.21	149.57	173.93	198.29	247.01
69	53.91	64.01	74.12	84.22	94.32	104.42	129.68	154.93	180.19	205.45	255.96
70	55.82	66.30	76.79	87.27	97.76	108.24	134.45	160.66	186.87	213.08	265.50
71	58.68	69.73	80.79	91.84	102.90	113.95	141.59	169.23	196.86	224.50	279.78
72	62.06	73.80	85.53	97.26	108.99	120.73	150.06	179.39	208.72	238.05	296.71
73	65.54	77.97	90.39	102.82	115.25	127.68	158.75	189.82	220.89	251.96	314.10
74	69.14	82.29	95.43	108.58	121.73	134.88	167.75	200.62	233.49	266.36	332.10
75	72.79	86.67	100.55	114.43	128.31	142.19	176.89	211.58	246.28	280.98	350.37
76	76.61	91.25	105.89	120.53	135.17	149.81	186.42	223.02			
77	80.31	95.69	111.08	126.46	141.84	157.22	195.68	234.14			
78	84.33	100.51	116.70	132.89	149.07	165.26	205.72	246.19			
79	88.77	105.84	122.92	139.99	157.07	174.14	216.82	259.51			
80	93.08	111.02	128.96	146.89	164.83	182.77	227.61	272.45			
81	96.43	115.03	133.64	152.25	170.85	189.46					
82	99.72	118.99	138.25	157.52	176.78	196.04					
83	104.08	124.21	144.35	164.49	184.62	204.76					
84	114.43	136.64	158.84	181.05	203.26	225.46					
85	126.39	150.99	175.59	200.19	224.78	249.38					
86	139.49	166.71	193.93	221.15	248.37	275.59					
87	153.73	183.80	213.86	243.93	274.00	304.06					
88	169.39	202.59	235.78	268.98	302.18	335.38					
89	187.13	223.87	260.62	297.36	334.11	370.86					
90	206.93	247.63	288.34	329.05	369.75	410.46					

LOYALTY PLAN - Female EFT Monthly Premiums

Issue Age	MODIFIED FEMALE NON-TOBACCO										
	$5,000	$6,000	$7,000	$8,000	$9,000	$10,000	$12,500	$15,000	$17,500	$20,000	$25,000
40	29.55	34.78	40.00	45.23	50.46	55.69	68.77	81.84	94.91	107.98	134.13
41	30.50	35.92	41.34	46.76	52.18	57.60	71.15	84.69	98.24	111.79	138.89
42	31.45	37.07	42.68	48.29	53.90	59.51	73.54	87.56	101.59	115.62	143.67
43	32.41	38.21	44.01	49.81	55.61	61.41	75.92	90.42	104.92	119.43	148.43
44	33.36	39.35	45.34	51.33	57.32	63.32	78.30	93.27	108.25	123.23	153.19
45	34.31	40.49	46.67	52.86	59.04	65.22	80.68	96.13	111.59	127.04	157.95
46	35.36	41.75	48.14	54.53	60.92	67.31	83.29	99.27	115.25	131.22	163.18
47	36.42	43.03	49.63	56.24	62.84	69.45	85.96	102.47	118.98	135.49	168.51
48	37.49	44.31	51.12	57.94	64.76	71.58	88.62	105.67	122.71	139.76	173.85
49	38.56	45.59	52.62	59.65	66.68	73.71	91.29	108.87	126.45	144.02	179.18
50	39.62	46.87	54.11	61.36	68.60	75.85	93.96	112.07	130.18	148.29	184.51
51	39.86	47.15	54.44	61.73	69.02	76.31	94.54	112.77	131.00	149.23	185.68
52	40.09	47.43	54.77	62.11	69.45	76.79	95.14	113.48	131.83	150.18	186.87
53	40.33	47.71	55.10	62.49	69.87	77.26	95.72	114.18	132.65	151.11	188.04
54	40.57	48.00	55.44	62.87	70.31	77.74	96.33	114.91	133.50	152.08	189.25
55	40.80	48.29	55.77	63.25	70.73	78.21	96.91	115.61	134.31	153.02	190.42
56	41.61	49.25	56.90	64.54	72.18	79.82	98.93	118.04	137.14	156.25	194.46
57	42.42	50.22	58.03	65.83	73.63	81.44	100.95	120.46	139.97	159.48	198.50
58	43.23	51.19	59.16	67.12	75.09	83.05	102.97	122.88	142.79	162.71	202.53
59	44.03	52.16	60.29	68.41	76.54	84.67	104.99	125.30	145.62	165.94	206.57
60	44.84	53.13	61.42	69.71	78.00	86.28	107.00	127.73	148.45	169.17	210.61
61	45.80	54.28	62.76	71.24	79.72	88.20	109.40	130.59	151.79	172.99	215.39
62	46.79	55.47	64.15	72.83	81.51	90.19	111.88	133.58	155.27	176.97	220.36
63	47.75	56.62	65.49	74.36	83.23	92.10	114.27	136.45	158.62	180.80	225.14
64	48.75	57.82	66.89	75.96	85.03	94.10	116.77	139.44	162.12	184.79	230.14
65	49.70	58.96	68.22	77.48	86.74	96.00	119.15	142.30	165.45	188.60	234.90
66	51.74	61.41	71.08	80.75	90.42	100.09	124.26	148.43	172.60	196.78	245.12
67	53.78	63.86	73.94	84.01	94.09	104.17	129.36	154.55	179.74	204.94	255.32
68	55.83	66.31	76.80	87.28	97.77	108.26	134.47	160.68	186.90	213.11	265.54
69	57.87	68.76	79.66	90.55	101.44	112.34	139.57	166.80	194.04	221.27	275.74
70	59.91	71.21	82.52	93.82	105.12	116.42	144.68	172.94	201.19	229.45	285.96
71	61.79	73.46	85.14	96.82	108.50	120.17	149.37	178.56	207.75	236.95	295.33
72	63.67	75.72	87.77	99.82	111.88	123.93	154.06	184.20	214.33	244.46	304.73
73	65.54	77.96	90.39	102.82	115.24	127.67	158.74	189.81	220.87	251.94	314.08
74	67.41	80.22	93.02	105.82	118.62	131.43	163.43	195.44	227.45	259.45	323.47
75	69.29	82.47	95.64	108.82	122.00	135.18	168.12	201.06	234.01	266.95	332.84
76	73.42	87.42	101.43	115.43	129.43	143.44	178.45	213.46			
77	78.38	93.37	108.37	123.37	138.36	153.36	190.85	228.34			
78	83.36	99.35	115.34	131.34	147.33	163.32	203.30	243.28			
79	88.32	105.30	122.29	139.27	156.25	173.24	215.70	258.16			
80	93.00	110.92	128.84	146.76	164.68	182.60	227.40	272.20			
81	103.36	123.35	143.34	163.34	183.33	203.32					
82	114.05	136.18	158.31	180.44	202.57	224.70					
83	124.74	149.01	173.28	197.55	221.82	246.08					
84	135.43	161.84	188.24	214.65	241.05	267.46					
85	146.12	174.67	203.21	231.76	260.30	288.85					

LOYALTY PLAN - Female EFT Monthly Premiums

	MODIFIED										
	FEMALE TOBACCO										
Issue Age	$5,000	$6,000	$7,000	$8,000	$9,000	$10,000	$12,500	$15,000	$17,500	$20,000	$25,000
40	32.95	38.86	44.76	50.67	56.58	62.49	77.27	92.04	106.81	121.58	151.13
41	34.02	40.14	46.26	52.39	58.51	64.63	79.94	95.25	110.56	125.87	156.49
42	35.11	41.45	47.79	54.13	60.47	66.81	82.66	98.52	114.37	130.22	161.93
43	36.16	42.71	49.26	55.81	62.37	68.92	85.30	101.68	118.06	134.44	167.20
44	37.23	44.00	50.76	57.53	64.29	71.06	87.98	104.89	121.81	138.72	172.55
45	38.30	45.28	52.26	59.24	66.22	73.20	90.65	108.10	125.55	143.00	177.91
46	39.47	46.69	53.90	61.12	68.33	75.55	93.59	111.62	129.66	147.70	183.77
47	40.67	48.13	55.58	63.04	70.49	77.95	96.58	115.22	133.85	152.49	189.76
48	41.87	49.57	57.26	64.95	72.65	80.34	99.58	118.81	138.05	157.28	195.76
49	43.07	51.00	58.94	66.87	74.81	82.74	102.57	122.41	142.24	162.08	201.75
50	44.27	52.44	60.62	68.79	76.96	85.14	105.57	126.00	146.44	166.87	207.74
51	44.53	52.76	60.98	69.21	77.44	85.66	106.23	126.79	147.36	167.93	209.06
52	44.80	53.08	61.36	69.64	77.92	86.20	106.90	127.60	148.30	169.00	210.40
53	45.06	53.40	61.73	70.06	78.39	86.73	107.56	128.39	149.22	170.05	211.71
54	45.33	53.72	62.10	70.49	78.87	87.26	108.23	129.19	150.16	171.12	213.05
55	45.59	54.03	62.47	70.91	79.35	87.79	108.89	129.98	151.08	172.18	214.37
56	46.50	55.12	63.74	72.37	80.99	89.61	111.16	132.71	154.26	175.81	218.92
57	47.41	56.21	65.01	73.81	82.62	91.42	113.42	135.43	157.43	179.44	223.44
58	48.32	57.30	66.29	75.27	84.25	93.24	115.70	138.15	160.61	183.07	227.99
59	49.22	58.39	67.55	76.72	85.88	95.05	117.96	140.87	163.78	186.69	232.52
60	50.13	59.48	68.83	78.17	87.52	96.87	120.23	143.60	166.97	190.33	237.07
61	51.20	60.76	70.33	79.89	89.45	99.01	122.91	146.81	170.71	194.62	242.42
62	52.33	62.11	71.90	81.68	91.47	101.25	125.72	150.18	174.64	199.10	248.03
63	53.40	63.40	73.40	83.40	93.39	103.39	128.39	153.39	178.39	203.39	253.39
64	54.52	64.74	74.97	85.19	95.41	105.64	131.20	156.76	182.32	207.88	259.00
65	55.59	66.03	76.47	86.90	97.34	107.78	133.88	159.97	186.07	212.16	264.35
66	57.89	68.78	79.68	90.58	101.47	112.37	139.61	166.86	194.10	221.34	275.83
67	60.18	71.54	82.89	94.25	105.60	116.96	145.35	173.74	202.13	230.52	287.30
68	62.48	74.29	86.11	97.92	109.74	121.55	151.09	180.63	210.16	239.70	298.78
69	64.77	77.04	89.32	101.59	113.87	126.14	156.83	187.51	218.20	248.88	310.25
70	67.07	79.80	92.53	105.26	118.00	130.73	162.56	194.40	226.23	258.06	321.73
71	69.17	82.33	95.48	108.64	121.79	134.95	167.83	200.72	233.61	266.49	332.27
72	71.28	84.86	98.43	112.01	125.59	139.16	173.10	207.04	240.98	274.92	342.81
73	73.38	87.38	101.38	115.38	129.37	143.37	178.36	213.35	248.35	283.34	353.32
74	75.49	89.91	104.33	118.75	133.17	147.59	183.63	219.68	255.72	291.77	363.86
75	77.60	92.44	107.28	122.12	136.96	151.80	188.90	226.00	263.10	300.20	374.40
76	83.91	100.01	116.12	132.22	148.32	164.42	204.68	244.94			
77	90.43	107.83	125.24	142.64	160.05	177.45	220.97	264.48			
78	96.95	115.66	134.37	153.07	171.78	190.49	237.27	284.04			
79	103.46	123.47	143.49	163.50	183.51	203.52	253.56	303.59			
80	109.98	131.29	152.61	173.92	195.24	216.55	269.84	323.13			
81	121.79	145.47	169.14	192.82	216.50	240.18					
82	133.60	159.64	185.68	211.72	237.76	263.80					
83	145.41	173.82	202.22	230.62	259.02	287.43					
84	157.22	187.99	218.75	249.52	280.28	311.05					
85	169.04	202.16	235.29	268.42	301.54	334.67					

LOYALTY PLAN - Male EFT Monthly Premiums

	PREFERRED						
	MALE NON-TOBACCO						
Issue Age	$5,000	$7,000	$8,000	$9,000	$10,000	$12,500	$15,000
40	16.01	21.05	23.58	26.10	28.62	34.92	41.23
41	16.35	21.53	24.12	26.71	29.30	35.77	42.25
42	16.69	22.00	24.66	27.31	29.97	36.61	43.26
43	17.03	22.48	25.20	27.93	30.65	37.46	44.28
44	17.36	22.95	25.74	28.53	31.32	38.30	45.28
45	17.70	23.42	26.28	29.14	32.00	39.15	46.30
46	18.28	24.24	27.21	30.19	33.17	40.61	48.05
47	18.86	25.04	28.13	31.22	34.31	42.04	49.77
48	19.44	25.85	29.06	32.26	35.47	43.49	51.51
49	20.01	26.65	29.97	33.30	36.62	44.92	53.23
50	20.59	27.47	30.91	34.34	37.78	46.38	54.97
51	21.25	28.39	31.96	35.53	39.10	48.03	56.95
52	21.91	29.31	33.01	36.72	40.42	49.67	58.93
53	22.57	30.24	34.07	37.91	41.74	51.33	60.92
54	23.23	31.16	35.13	39.09	43.06	52.98	62.89
55	23.89	32.09	36.19	40.29	44.39	54.63	64.88
56	24.84	33.42	37.71	41.99	46.28	57.00	67.72
57	25.79	34.74	39.22	43.70	48.18	59.37	70.57
58	26.74	36.08	40.75	45.41	50.08	61.75	73.42
59	27.69	37.40	42.26	47.12	51.98	64.12	76.27
60	28.64	38.73	43.78	48.83	53.87	66.49	79.11
61	29.44	39.85	45.06	50.26	55.47	68.49	81.51
62	30.23	40.97	46.34	51.70	57.07	70.49	83.90
63	31.08	42.16	47.70	53.23	58.77	72.61	86.45
64	32.14	43.63	49.38	55.13	60.88	75.25	89.62
65	33.26	45.20	51.17	57.14	63.11	78.04	92.97
66	34.86	47.44	53.73	60.03	66.32	82.05	97.78
67	36.52	49.76	56.39	63.01	69.63	86.19	102.75
68	38.22	52.14	59.11	66.07	73.03	90.44	107.85
69	40.01	54.66	61.98	69.30	76.63	94.93	113.24
70	41.91	57.32	65.02	72.72	80.43	99.68	118.94
71	44.86	61.45	69.74	78.03	86.33	107.06	127.79
72	47.92	65.73	74.64	83.54	92.45	114.71	136.97
73	51.11	70.19	79.74	89.28	98.82	122.68	146.53
74	54.46	74.88	85.09	95.30	105.51	131.04	156.57
75	57.82	79.59	90.47	101.36	112.24	139.45	166.66
76	62.92	86.73	98.63	110.54	122.44	152.20	181.96
77	68.02	93.86	106.79	119.71	132.63	164.94	197.25
78	73.12	101.01	114.95	128.90	142.84	177.70	212.56
79	78.22	108.15	123.11	138.08	153.04	190.45	227.86
80	83.32	115.28	131.27	147.25	163.23	203.19	243.15
81	87.52	121.17	137.99	154.82	171.64		
82	92.34	127.91	145.70	163.48	181.27		
83	97.33	134.90	153.68	172.47	191.25		
84	103.73	143.86	163.93	183.99	204.06		
85	113.08	156.95	178.88	200.82	222.75		
86	123.58	171.65	195.69	219.73	243.76		
87	134.76	187.31	213.58	239.85	266.13		
88	148.06	205.93	234.86	263.79	292.72		
89	162.55	226.21	258.04	289.87	321.70		
90	178.76	248.90	283.97	319.04	354.11		

Table continued on next page

LOYALTY PLAN - Male EFT Monthly Premiums

	PREFERRED						
	MALE NON-TOBACCO						
Issue Age	$20,000	$25,000	$30,000	$35,000	$40,000	$45,000	$50,000
40	53.84	66.45	79.06	91.67	104.28	116.89	129.50
41	55.20	68.15	81.10	94.05	107.00	119.95	132.90
42	56.54	69.83	83.11	96.40	109.68	122.97	136.26
43	57.90	71.53	85.15	98.78	112.40	126.03	139.66
44	59.25	73.21	87.17	101.13	115.09	129.05	143.01
45	60.61	74.91	89.21	103.51	117.81	132.11	146.41
46	62.93	77.82	92.70	107.58	122.47	137.35	152.24
47	65.23	80.69	96.14	111.60	127.06	142.52	157.97
48	67.54	83.58	99.61	115.65	131.68	147.72	163.75
49	69.84	86.45	103.05	119.66	136.27	152.88	169.49
50	72.17	89.36	106.55	123.74	140.93	158.12	175.31
51	74.80	92.65	110.50	128.35	146.20	164.05	181.90
52	77.44	95.94	114.45	132.96	151.47	169.98	188.49
53	80.09	99.26	118.43	137.60	156.77	175.95	195.12
54	82.72	102.55	122.38	142.21	162.04	181.87	201.71
55	85.37	105.87	126.36	146.85	167.35	187.84	208.34
56	89.17	110.61	132.05	153.49	174.93	196.37	217.81
57	92.96	115.35	137.73	160.12	182.51	204.90	227.29
58	96.76	120.11	143.45	166.79	190.13	213.47	236.81
59	100.56	124.84	149.13	173.42	197.71	222.00	246.29
60	104.35	129.58	154.82	180.06	205.29	230.53	255.77
61	107.54	133.58	159.61	185.65	211.68	237.72	263.76
62	110.74	137.57	164.41	191.24	218.08	244.91	271.75
63	114.14	141.82	169.51	197.19	224.88	252.56	280.25
64	118.35	147.09	175.83	204.57	233.31	262.05	290.79
65	122.83	152.68	182.54	212.39	242.25	272.11	301.96
66	129.23	160.69	192.15	223.61	255.07	286.53	317.99
67	135.86	168.98	202.10	235.21	268.33	301.44	334.56
68	142.66	177.48	212.30	247.11	281.93	316.74	351.56
69	149.86	186.47	223.08	259.70	296.31	332.92	369.54
70	157.45	195.97	234.48	272.99	311.51	350.02	388.54
71	169.25	210.72	252.18	293.64	335.10	376.57	418.03
72	181.49	226.02	270.54	315.06	359.58	404.11	448.63
73	194.24	241.95	289.66	337.37	385.08	432.79	480.51
74	207.62	258.68	309.73	360.79	411.84	462.90	513.95
75	221.09	275.51	329.93	384.35	438.77	493.19	547.61

LOYALTY PLAN - Male EFT Monthly Premiums

	PREFERRED						
	MALE TOBACCO						
Issue Age	$5,000	$7,000	$8,000	$9,000	$10,000	$12,500	$15,000
40	19.08	25.35	28.49	31.62	34.76	42.60	50.43
41	19.70	26.22	29.48	32.75	36.01	44.16	52.31
42	20.32	27.09	30.48	33.86	37.25	45.71	54.17
43	20.95	27.97	31.48	34.99	38.50	47.27	56.04
44	21.57	28.84	32.47	36.10	39.74	48.82	57.91
45	22.19	29.71	33.47	37.23	40.99	50.38	59.78
46	22.97	30.79	34.71	38.62	42.53	52.32	62.10
47	23.74	31.88	35.95	40.02	44.09	54.26	64.43
48	24.52	32.97	37.19	41.41	45.64	56.20	66.75
49	25.30	34.05	38.43	42.81	47.19	58.14	69.09
50	26.07	35.14	39.67	44.21	48.74	60.07	71.41
51	27.16	36.66	41.41	46.16	50.92	62.79	74.67
52	28.24	38.17	43.14	48.11	53.07	65.49	77.91
53	29.33	39.70	44.88	50.07	55.25	68.21	81.18
54	30.40	41.21	46.61	52.01	57.41	70.91	84.41
55	31.49	42.73	48.35	53.97	59.59	73.63	87.68
56	32.66	44.37	50.22	56.07	61.92	76.55	91.18
57	33.83	46.00	52.09	58.17	64.26	79.48	94.69
58	34.99	47.63	53.95	60.27	66.59	82.39	98.18
59	36.16	49.27	55.82	62.37	68.93	85.31	101.69
60	37.33	50.90	57.69	64.48	71.26	88.23	105.20
61	38.87	53.05	60.15	67.24	74.33	92.07	109.80
62	40.40	55.21	62.61	70.01	77.41	95.91	114.41
63	41.94	57.36	65.07	72.78	80.49	99.76	119.03
64	43.48	59.51	67.53	75.55	83.56	103.60	123.65
65	45.28	62.03	70.41	78.78	87.16	108.10	129.04
66	47.07	64.54	73.28	82.01	90.75	112.58	134.42
67	51.66	70.97	80.62	90.27	99.93	124.06	148.19
68	53.55	73.60	83.63	93.66	103.69	128.76	153.84
69	55.37	76.16	86.56	96.95	107.35	133.33	159.32
70	57.26	78.80	89.57	100.34	111.11	138.04	164.97
71	61.02	84.06	95.59	107.11	118.63	147.44	176.25
72	64.73	89.26	101.52	113.79	126.06	156.72	187.38
73	68.49	94.53	107.55	120.57	133.59	166.13	198.68
74	72.20	99.72	113.49	127.25	141.01	175.41	209.81
75	75.97	105.00	119.51	134.02	148.54	184.82	221.11
76	79.87	110.46	125.76	141.05	156.35	194.59	232.82
77	83.79	115.94	132.02	148.10	164.18	204.37	244.57
78	87.75	121.49	138.36	155.23	172.10	214.27	256.45
79	91.66	126.96	144.61	162.26	179.91	224.04	268.17
80	95.89	132.89	151.39	169.89	188.39	234.63	280.88
81	101.30	140.46	160.04	179.63	199.21		
82	108.61	150.70	171.74	192.78	213.83		
83	116.12	161.21	183.75	206.29	228.84		
84	124.17	172.48	196.64	220.79	244.94		
85	132.67	184.38	210.24	236.09	261.94		
86	142.18	197.69	225.45	253.20	280.96		
87	147.75	205.49	234.36	263.23	292.10		
88	158.74	220.87	251.94	283.01	314.08		
89	172.35	239.92	273.71	307.50	341.29		
90	186.16	259.27	295.82	332.37	368.93		

Table continued on next page

LOYALTY PLAN - Male EFT Monthly Premiums

	PREFERRED						
	MALE TOBACCO						
Issue Age	$20,000	$25,000	$30,000	$35,000	$40,000	$45,000	$50,000
40	66.11	81.79	97.47	113.15	128.83	144.50	160.18
41	68.61	84.92	101.22	117.52	133.82	150.13	166.43
42	71.09	88.02	104.94	121.86	138.79	155.71	172.64
43	73.59	91.14	108.69	126.24	143.79	161.33	178.88
44	76.08	94.24	112.41	130.58	148.75	166.92	185.09
45	78.57	97.37	116.16	134.95	153.75	172.54	191.34
46	81.67	101.24	120.80	140.37	159.94	179.50	199.07
47	84.78	105.12	125.47	145.81	166.16	186.50	206.85
48	87.87	108.99	130.11	151.23	172.35	193.46	214.58
49	90.98	112.88	134.78	156.67	178.57	200.46	222.36
50	94.08	116.75	139.42	162.09	184.76	207.43	230.10
51	98.43	122.19	145.95	169.70	193.46	217.22	240.98
52	102.75	127.59	152.42	177.26	202.10	226.93	251.77
53	107.10	133.03	158.95	184.88	210.80	236.73	262.65
54	111.42	138.42	165.43	192.43	219.44	246.44	273.45
55	115.77	143.86	171.96	200.05	228.14	256.23	284.33
56	120.45	149.71	178.97	208.23	237.49	266.75	296.01
57	125.12	155.55	185.98	216.41	246.84	277.27	307.70
58	129.78	161.37	192.97	224.56	256.16	287.75	319.35
59	134.45	167.22	199.98	232.74	265.51	298.27	331.03
60	139.13	173.06	206.99	240.92	274.86	308.79	342.72
61	145.27	180.73	216.20	251.66	287.13	322.60	358.06
62	151.42	188.42	225.43	262.43	299.44	336.44	373.45
63	157.57	196.12	234.66	273.20	311.75	350.29	388.83
64	163.73	203.81	243.89	283.97	324.05	364.14	404.22
65	170.92	212.80	254.68	296.56	338.44	380.32	422.20
66	178.09	221.77	265.44	309.11	352.78	396.46	440.13
67	196.45	244.72	292.98	341.24	389.50	437.77	486.03
68	203.98	254.13	304.27	354.42	404.57	454.71	504.86
69	211.29	263.27	315.24	367.21	419.19	471.16	523.13
70	218.82	272.68	326.54	380.39	434.25	488.10	541.96
71	233.87	291.49	349.10	406.72	464.34	521.96	579.57
72	248.71	310.04	371.37	432.69	494.02	555.35	616.68
73	263.77	328.87	393.96	459.05	524.14	589.24	654.33
74	278.61	347.42	416.22	485.02	553.83	622.63	691.43
75	293.68	366.24	438.81	511.38	583.95	656.52	729.09

LOYALTY PLAN - Male EFT Monthly Premiums

	STANDARD										
	MALE NON-TOBACCO										
Issue Age	$5,000	$6,000	$7,000	$8,000	$9,000	$10,000	$12,500	$15,000	$17,500	$20,000	$25,000
40	18.91	22.01	25.11	28.21	31.31	34.42	42.17	49.92	57.68	65.43	80.94
41	19.33	22.51	25.70	28.89	32.07	35.26	43.22	51.19	59.15	67.12	83.05
42	19.74	23.01	26.28	29.55	32.81	36.08	44.25	52.42	60.59	68.77	85.11
43	20.16	23.51	26.86	30.21	33.56	36.92	45.29	53.67	62.05	70.43	87.19
44	20.57	24.01	27.44	30.88	34.31	37.75	46.34	54.92	63.51	72.10	89.27
45	20.99	24.51	28.03	31.55	35.06	38.58	47.38	56.17	64.97	73.76	91.35
46	21.70	25.37	29.03	32.69	36.35	40.01	49.16	58.31	67.47	76.62	94.92
47	22.41	26.22	30.02	33.82	37.63	41.43	50.94	60.44	69.95	79.46	98.47
48	23.12	27.07	31.01	34.96	38.90	42.85	52.71	62.57	72.43	82.30	102.02
49	23.83	27.92	32.00	36.09	40.17	44.26	54.47	64.69	74.90	85.12	105.55
50	24.54	28.77	33.00	37.23	41.46	45.69	56.26	66.83	77.40	87.98	109.12
51	25.36	29.75	34.14	38.53	42.92	47.31	58.29	69.27	80.24	91.22	113.18
52	26.17	30.72	35.27	39.83	44.38	48.93	60.32	71.70	83.09	94.47	117.24
53	26.98	31.70	36.42	41.13	45.85	50.57	62.36	74.15	85.94	97.73	121.32
54	27.79	32.67	37.55	42.43	47.30	52.18	64.38	76.57	88.77	100.96	125.35
55	28.61	33.65	38.69	43.73	48.77	53.81	66.42	79.02	91.62	104.23	129.43
56	29.77	35.05	40.32	45.59	50.87	56.14	69.33	82.51	95.70	108.89	135.26
57	30.94	36.45	41.96	47.46	52.97	58.48	72.25	86.02	99.79	113.56	141.10
58	32.11	37.85	43.59	49.33	55.08	60.82	75.17	89.53	103.88	118.24	146.94
59	33.27	39.25	45.22	51.20	57.17	63.15	78.08	93.02	107.96	122.89	152.77
60	34.44	40.65	46.86	53.07	59.28	65.48	81.01	96.53	112.05	127.57	158.61
61	35.42	41.83	48.23	54.64	61.04	67.45	83.46	99.47	115.48	131.50	163.52
62	36.41	43.01	49.61	56.21	62.81	69.41	85.91	102.42	118.92	135.42	168.43
63	37.45	44.26	51.07	57.88	64.69	71.50	88.53	105.55	122.58	139.60	173.66
64	38.75	45.82	52.89	59.96	67.03	74.09	91.77	109.44	127.12	144.79	180.14
65	40.12	47.47	54.81	62.16	69.50	76.85	95.21	113.57	131.93	150.30	187.02
66	42.09	49.83	57.57	65.31	73.05	80.78	100.13	119.48	138.82	158.17	196.86
67	44.13	52.28	60.42	68.57	76.72	84.86	105.23	125.60	145.96	166.33	207.06
68	46.22	54.79	63.35	71.92	80.48	89.05	110.46	131.87	153.28	174.69	217.52
69	48.43	57.44	66.45	75.45	84.46	93.47	115.98	138.50	161.02	183.53	228.57
70	50.77	60.24	69.72	79.19	88.67	98.14	121.83	145.51	169.20	192.88	240.25
71	54.40	64.60	74.80	85.00	95.20	105.40	130.90	156.40	181.90	207.40	258.40
72	58.16	69.11	80.07	91.02	101.97	112.92	140.30	167.68	195.06	222.45	277.21
73	62.08	73.82	85.56	97.29	109.03	120.77	150.11	179.45	208.79	238.14	296.82
74	66.20	78.76	91.32	103.88	116.44	129.00	160.40	191.79	223.19	254.59	317.39
75	70.34	83.73	97.11	110.50	123.89	137.28	170.74	204.21	237.68	271.15	338.09
76	76.61	91.25	105.89	120.54	135.18	149.82	186.43	223.03			
77	82.88	98.78	114.67	130.57	146.46	162.36	202.10	241.84			
78	89.16	106.31	123.46	140.61	157.76	174.91	217.79	260.67			
79	95.43	113.84	132.24	150.65	169.05	187.46	233.47	279.49			
80	101.70	121.36	141.02	160.68	180.34	200.00	249.15	298.29			
81	106.87	127.56	148.25	168.95	189.64	210.33					
82	112.79	134.67	156.55	178.43	200.30	222.18					
83	118.93	142.03	165.14	188.24	211.35	234.46					
84	126.81	151.49	176.17	200.85	225.53	250.21					
85	138.30	165.28	192.26	219.24	246.22	273.20					
86	151.22	180.79	210.35	239.92	269.48	299.05					
87	164.98	197.29	229.61	261.92	294.24	326.55					
88	181.33	216.92	252.51	288.10	323.68	359.27					
89	199.16	238.31	277.46	316.61	355.76	394.91					
90	219.09	262.23	305.36	348.50	391.64	434.78					

LOYALTY PLAN - Male EFT Monthly Premiums

	STANDARD										
	MALE TOBACCO										
Issue Age	$5,000	$6,000	$7,000	$8,000	$9,000	$10,000	$12,500	$15,000	$17,500	$20,000	$25,000
40	22.68	26.54	30.40	34.25	38.11	41.96	51.61	61.25	70.89	80.53	99.81
41	23.45	27.46	31.47	35.48	39.49	43.50	53.53	63.55	73.58	83.61	103.66
42	24.22	28.38	32.54	36.71	40.87	45.03	55.44	65.85	76.26	86.67	107.48
43	24.99	29.30	33.62	37.94	42.25	46.57	57.36	68.16	78.95	89.74	111.33
44	25.75	30.22	34.69	39.15	43.62	48.09	59.27	70.44	81.61	92.79	115.13
45	26.52	31.14	35.76	40.39	45.01	49.63	61.19	72.75	84.31	95.86	118.98
46	27.47	32.28	37.09	41.91	46.72	51.54	63.57	75.60	87.64	99.67	123.74
47	28.42	33.43	38.43	43.44	48.44	53.45	65.96	78.47	90.98	103.50	128.52
48	29.38	34.57	39.77	44.96	50.16	55.35	68.34	81.33	94.32	107.30	133.28
49	30.33	35.72	41.11	46.49	51.88	57.26	70.73	84.20	97.66	111.13	138.06
50	31.28	36.86	42.44	48.01	53.59	59.17	73.11	87.05	100.99	114.94	142.82
51	32.62	38.47	44.31	50.16	56.00	61.85	76.46	91.07	105.68	120.29	149.52
52	33.95	40.06	46.17	52.28	58.39	64.50	79.77	95.05	110.32	125.60	156.15
53	35.29	41.67	48.04	54.42	60.80	67.18	83.12	99.06	115.01	130.95	162.84
54	36.61	43.26	49.90	56.54	63.18	69.83	86.43	103.04	119.65	136.26	169.47
55	37.95	44.86	51.77	58.68	65.59	72.51	89.78	107.06	124.33	141.61	176.16
56	39.39	46.59	53.79	60.99	68.19	75.39	93.38	111.38	129.38	147.37	183.37
57	40.83	48.32	55.80	63.29	70.77	78.26	96.97	115.69	134.40	153.12	190.55
58	42.26	50.03	57.81	65.58	73.35	81.12	100.56	119.99	139.42	158.85	197.71
59	43.70	51.76	59.82	67.88	75.94	84.00	104.15	124.30	144.44	164.59	204.89
60	45.14	53.48	61.83	70.18	78.52	86.87	107.74	128.61	149.47	170.34	212.08
61	47.02	55.75	64.47	73.20	81.92	90.64	112.46	134.27	156.08	177.89	221.51
62	48.92	58.02	67.12	76.23	85.33	94.44	117.19	139.95	162.71	185.47	230.99
63	50.81	60.29	69.77	79.25	88.74	98.22	121.92	145.63	169.33	193.04	240.44
64	52.70	62.56	72.42	82.28	92.14	102.00	126.65	151.30	175.95	200.60	249.90
65	54.91	65.21	75.51	85.82	96.12	106.42	132.18	157.93	183.69	209.44	260.95
66	57.12	67.86	78.60	89.35	100.09	110.83	137.69	164.55	191.41	218.26	271.98
67	62.76	74.64	86.51	98.38	110.26	122.13	151.81	181.49	211.17	240.86	300.22
68	65.08	77.42	89.75	102.09	114.42	126.76	157.60	188.44	219.28	250.12	311.80
69	67.33	80.11	92.90	105.69	118.47	131.26	163.22	195.19	227.15	259.11	323.04
70	69.64	82.89	96.14	109.39	122.64	135.89	169.01	202.13	235.26	268.38	334.62
71	74.27	88.44	102.62	116.79	130.96	145.14	180.57	216.01	251.44	286.88	357.74
72	78.83	93.92	109.01	124.09	139.18	154.27	191.98	229.70	267.42	305.13	380.57
73	83.47	99.48	115.49	131.51	147.52	163.53	203.56	243.60	283.63	323.66	403.73
74	88.03	104.95	121.88	138.80	155.73	172.65	214.97	257.28	299.59	341.90	426.53
75	92.66	110.51	128.36	146.21	164.07	181.92	226.55	271.18	315.80	360.43	449.69
76	97.47	116.28	135.09	153.90	172.72	191.53	238.56	285.60			
77	102.28	122.05	141.83	161.60	181.38	201.15	250.59	300.03			
78	107.15	127.90	148.65	169.40	190.15	210.90	262.78	314.65			
79	111.95	133.66	155.37	177.09	198.80	220.51	274.78	329.06			
80	117.16	139.92	162.67	185.42	208.18	230.93	287.81	344.69			
81	123.82	147.90	171.99	196.07	220.16	244.24					
82	132.81	158.70	184.58	210.46	236.34	262.23					
83	142.04	169.77	197.50	225.23	252.96	280.69					
84	151.95	181.66	211.37	241.08	270.79	300.50					
85	162.41	194.21	226.01	257.81	289.61	321.41					
86	174.10	208.24	242.38	276.52	310.65	344.79					
87	180.95	216.46	251.97	287.48	322.99	358.50					
88	194.47	232.68	270.89	309.11	347.32	385.53					
89	211.20	252.76	294.33	335.89	377.45	419.01					
90	228.20	273.16	318.12	363.08	408.04	453.00					

LOYALTY PLAN - Male EFT Monthly Premiums

	MODIFIED										
	MALE NON-TOBACCO										
Issue Age	$5,000	$6,000	$7,000	$8,000	$9,000	$10,000	$12,500	$15,000	$17,500	$20,000	$25,000
40	33.13	39.07	45.02	50.97	56.91	62.86	77.72	92.59	107.45	122.32	152.04
41	34.00	40.11	46.23	52.35	58.47	64.59	79.89	95.19	110.49	125.78	156.38
42	34.86	41.15	47.44	53.73	60.03	66.32	82.05	97.78	113.50	129.23	160.69
43	35.72	42.19	48.65	55.11	61.58	68.04	84.20	100.36	116.52	132.69	165.01
44	36.58	43.22	49.85	56.49	63.12	69.76	86.35	102.94	119.53	136.12	169.30
45	37.44	44.25	51.06	57.87	64.68	71.49	88.51	105.53	122.55	139.57	173.61
46	39.13	46.27	53.42	60.56	67.71	74.85	92.71	110.58	128.44	146.30	182.03
47	40.81	48.30	55.78	63.26	70.74	78.23	96.93	115.64	134.34	153.05	190.46
48	42.50	50.33	58.15	65.97	73.79	81.61	101.16	120.71	140.26	159.82	198.92
49	44.20	52.35	60.51	68.67	76.83	84.99	105.39	125.79	146.19	166.58	207.38
50	45.89	54.38	62.88	71.38	79.88	88.37	109.62	130.86	152.11	173.35	215.84
51	46.70	55.36	64.02	72.69	81.35	90.01	111.66	133.31	154.96	176.61	219.92
52	47.52	56.34	65.17	73.99	82.81	91.64	113.70	135.76	157.82	179.88	224.00
53	48.34	57.33	66.32	75.30	84.29	93.28	115.75	138.22	160.69	183.16	228.10
54	49.16	58.31	67.46	76.61	85.76	94.91	117.79	140.67	163.54	186.42	232.18
55	49.97	59.29	68.60	77.91	87.23	96.54	119.83	143.11	166.40	189.69	236.26
56	50.49	59.91	69.33	78.74	88.16	97.58	121.13	144.67	168.22	191.76	238.85
57	51.01	60.53	70.05	79.57	89.10	98.62	122.42	146.23	170.03	193.83	241.44
58	51.52	61.15	70.77	80.40	90.02	99.65	123.71	147.77	171.83	195.89	244.01
59	52.04	61.77	71.50	81.23	90.95	100.68	125.00	149.32	173.64	197.97	246.61
60	52.56	62.39	72.22	82.06	91.89	101.72	126.30	150.88	175.46	200.04	249.20
61	54.10	64.24	74.38	84.52	94.66	104.81	130.16	155.51	180.86	206.21	256.91
62	55.65	66.09	76.54	86.99	97.44	107.89	134.01	160.14	186.26	212.38	264.63
63	57.15	67.89	78.64	89.39	100.14	110.89	137.76	164.64	191.51	218.38	272.13
64	58.69	69.75	80.80	91.86	102.92	113.98	141.62	169.26	196.91	224.55	279.84
65	60.23	71.60	82.96	94.33	105.70	117.06	145.48	173.89	202.31	230.72	287.56
66	62.68	74.53	86.39	98.25	110.10	121.96	151.60	181.24	210.88	240.52	299.80
67	65.14	77.49	89.84	102.19	114.54	126.89	157.76	188.63	219.50	250.38	312.12
68	67.60	80.45	93.29	106.13	118.97	131.81	163.91	196.01	228.12	260.22	324.42
69	70.07	83.40	96.74	110.07	123.41	136.74	170.07	203.41	236.74	270.08	336.75
70	72.53	86.36	100.18	114.01	127.83	141.66	176.23	210.79	245.36	279.92	349.05
71	75.50	89.92	104.34	118.76	133.18	147.60	183.65	219.70	255.75	291.81	363.91
72	78.47	93.48	108.49	123.51	138.52	153.54	191.07	228.60	266.14	303.67	378.74
73	82.51	98.34	114.16	129.98	145.80	161.63	201.18	240.74	280.30	319.86	398.97
74	86.75	103.42	120.09	136.75	153.42	170.09	211.77	253.44	295.11	336.79	420.13
75	90.98	108.50	126.01	143.53	161.04	178.56	222.35	266.14	309.93	353.72	441.30
76	96.52	115.15	133.77	152.39	171.02	189.64	236.20	282.77			
77	102.14	121.89	141.64	161.38	181.13	200.88	250.25	299.62			
78	110.69	132.15	153.61	175.07	196.52	217.98	271.63	325.27			
79	119.24	142.41	165.58	188.75	211.92	235.08	293.01	350.93			
80	127.79	152.67	177.55	202.43	227.31	252.19	314.38	376.58			
81	138.38	165.38	192.38	219.37	246.37	273.37					
82	148.97	178.09	207.20	236.31	265.43	294.54					
83	159.56	190.79	222.03	253.26	284.49	315.72					
84	170.15	203.50	236.85	270.20	303.55	336.90					
85	180.74	216.21	251.68	287.14	322.61	358.08					

LOYALTY PLAN - Male EFT Monthly Premiums

	MODIFIED										
	MALE TOBACCO										
Issue Age	$5,000	$6,000	$7,000	$8,000	$9,000	$10,000	$12,500	$15,000	$17,500	$20,000	$25,000
40	36.97	43.68	50.40	57.11	63.83	70.54	87.33	104.11	120.90	137.68	171.25
41	37.94	44.85	51.76	58.67	65.58	72.49	89.76	107.03	124.30	141.58	176.12
42	38.91	46.02	53.12	60.22	67.32	74.43	92.18	109.94	127.70	145.45	180.97
43	39.88	47.18	54.47	61.77	69.07	76.36	94.61	112.85	131.09	149.33	185.81
44	40.85	48.34	55.83	63.32	70.81	78.30	97.03	115.75	134.48	153.20	190.66
45	41.82	49.50	57.19	64.87	72.56	80.24	99.45	118.66	137.87	157.08	195.50
46	43.71	51.77	59.83	67.89	75.95	84.01	104.17	124.32	144.47	164.63	204.94
47	45.61	54.05	62.49	70.93	79.37	87.81	108.92	130.02	151.12	172.23	214.43
48	47.51	56.33	65.15	73.97	82.79	91.61	113.67	135.72	157.77	179.83	223.93
49	49.41	58.61	67.81	77.01	86.21	95.41	118.42	141.42	164.42	187.43	233.43
50	51.31	60.89	70.47	80.05	89.63	99.21	123.17	147.12	171.07	195.02	242.93
51	52.22	61.99	71.75	81.52	91.28	101.05	125.46	149.87	174.28	198.70	247.52
52	53.14	63.09	73.04	82.99	92.94	102.88	127.76	152.63	177.50	202.37	252.11
53	54.06	64.19	74.32	84.46	94.59	104.72	130.05	155.38	180.71	206.04	256.70
54	54.98	65.29	75.61	85.92	96.24	106.56	132.35	158.13	183.92	209.71	261.29
55	55.90	66.40	76.89	87.39	97.89	108.39	134.64	160.89	187.14	213.38	265.88
56	56.48	67.09	77.71	88.33	98.94	109.56	136.10	162.63	189.17	215.71	268.79
57	57.06	67.79	78.52	89.26	99.99	110.72	137.55	164.38	191.21	218.04	271.70
58	57.64	68.49	79.33	90.18	101.03	111.88	139.00	166.12	193.23	220.35	274.59
59	58.22	69.18	80.15	91.11	102.08	113.04	140.45	167.86	195.27	222.68	277.50
60	58.80	69.88	80.96	92.04	103.13	114.21	141.91	169.61	197.31	225.01	280.42
61	60.54	71.96	83.39	94.82	106.25	117.67	146.24	174.81	203.38	231.95	289.09
62	62.27	74.05	85.82	97.59	109.37	121.14	150.58	180.01	209.45	238.88	297.76
63	63.95	76.06	88.18	100.29	112.40	124.51	154.79	185.06	215.34	245.62	306.17
64	65.69	78.15	90.60	103.06	115.52	127.98	159.12	190.26	221.41	252.55	314.84
65	67.42	80.23	93.03	105.84	118.64	131.44	163.46	195.47	227.48	259.49	323.51
66	70.18	83.53	96.89	110.24	123.60	136.95	170.34	203.73	237.12	270.50	337.28
67	72.93	86.84	100.74	114.65	128.55	142.46	177.23	211.99	246.76	281.52	351.05
68	75.74	90.20	104.67	119.14	133.60	148.07	184.24	220.41	256.57	292.74	365.08
69	78.49	93.51	108.52	123.54	138.56	153.58	191.12	228.67	266.21	303.76	378.85
70	81.98	97.69	113.41	129.13	144.84	160.56	199.85	239.13	278.42	317.71	396.29
71	88.60	105.63	122.67	139.71	156.75	173.79	216.39	258.99	301.58	344.18	429.38
72	95.21	113.58	131.94	150.30	168.66	187.03	232.93	278.84	324.74	370.65	462.46
73	101.83	121.52	141.20	160.89	180.57	200.26	249.48	298.69	347.91	397.12	495.55
74	108.45	129.46	150.47	171.48	192.49	213.49	266.02	318.54	371.07	423.59	528.64
75	115.06	137.40	159.73	182.06	204.40	226.73	282.56	338.39	394.23	450.06	561.72
76	122.80	146.68	170.57	194.45	218.33	242.21	301.91	361.61			
77	130.54	155.97	181.40	206.83	232.26	257.69	321.26	384.83			
78	138.28	165.26	192.24	219.21	246.19	273.16	340.61	408.05			
79	146.02	174.55	203.07	231.59	260.12	288.64	359.95	431.26			
80	153.76	183.83	213.91	243.98	274.05	304.12	379.30	454.48			
81	159.97	191.28	222.60	253.91	285.23	316.54					
82	166.18	198.74	231.30	263.85	296.41	328.97					
83	172.39	206.19	239.99	273.79	307.59	341.39					
84	178.61	213.65	248.69	283.73	318.77	353.81					
85	184.82	221.10	257.38	293.66	329.95	366.23					

Loyalty Plan - Accidental Death Benefit
Annual Premium Rates Per Thousand Face Amount

Issue Age	Whole Life ADB Premium	
	Male	Female
40	2.00	1.25
41	2.00	1.25
42	2.00	1.25
43	2.00	1.25
44	2.00	1.25
45	2.00	1.25
46	2.00	1.25
47	2.00	1.25
48	2.00	1.25
49	2.00	1.25
50	2.00	1.25
51	2.00	1.25
52	2.00	1.25
53	2.00	1.25
54	2.25	1.25
55	2.25	1.25
56	2.25	1.50
57	2.50	1.50
58	2.50	1.50
59	2.75	1.50
60	2.75	1.75
61	3.00	1.75
62	3.00	1.75
63	3.25	2.00
64	3.25	2.00

Issue Age	Whole Life ADB Premium	
	Male	Female
65	3.50	2.00
66	3.50	2.25
67	3.75	2.25
68	4.00	2.50
69	4.25	2.50
70	4.50	2.75
71	4.75	2.75
72	5.00	3.00
73	5.25	3.25
74	5.50	3.50
75	6.00	3.75
76	6.50	4.00
77	7.00	4.25
78	7.75	4.75
79	9.00	5.50
80	10.25	6.75
81	11.50	8.00
82	13.00	9.25
83	14.50	10.75
84	16.00	12.25
85	17.75	13.75
86	19.50	15.50
87	21.25	17.25
88	23.00	19.00
89	25.00	21.00
90	27.00	23.00

Child Rider Information

The cost of the Child Rider is $15.00 per unit/thousand with a max of 10 units or $10,000. More information can be found on page 7.

GUARDIAN PLAN

Plan not available in all states	PREFERRED	STANDARD	MODIFIED
DEATH BENEFIT/ POLICY PROCEEDS	Provides full face amount coverage from day one.		Policy Year 1 25% Benefit Policy Year 2 50% Benefit Policy Year 3 75% Benefit Policy Year 4 100% Benefit
PREMIUMS	Level and Payable to Age 100		
AGE LIMITS	0 (30 days) to 39 years Attained age (Age at last birthday)		
MINIMUM FACE AMOUNT	$1,000		
MAXIMUM FACE AMOUNT	$25,000.00		$20,000.00
PAYMENT PLAN OPTIONS	Whole Life, 10 year, 20 year		
MODAL FACTORS	PAC/EFT Credit/Debit Cards Direct Bills Quarterly Semi-Annual Annual		0.086 0.100 0.100 0.265 0.520 1.000
ADDED BENEFITS	Accidental Death Benefit Terminates at the end of the 10th policy year		
RIDERS AVAILABLE *	Accidental Death Benefit Rider Dependent Child Rider		
LOANS	Loans are available if there is sufficent cash value. Loans will accrue interest. Loans will reduce the policy proceeds.		
POLICY FEE	This plan has a $25.00 fee.		

* See table on next page for further information.

GUARDIAN PLAN-RIDERS

	ACCIDENTAL DEATH BENEFIT (ADB) RIDER		
	PREFERRED	**STANDARD**	**MODIFIED**
DEATH BENEFIT/POLICY PROCEEDS	Provides Accidental Death Benefit plus Face Amount from day one.		Year 1-3 Accidental Death Benefit plus Current Death Benefit Year 4+ Accidental Death Benefit plus Face Amount
PREMIUMS	Based upon age, see chart on page 32		
AGE LIMITS	Based off payment plan. Whole Life - 0 (30 days) to 39 years 10 & 20 Years - 0 (30 days) to 39 years		
MINIMUM FACE AMOUNT	$1,000		
MAXIMUM FACE AMOUNT	Death Benefit of Base Policy		
EXPIRATION OF RIDER	Expires upon termination of Base Policy		
OTHER HELPFUL INFO	This must be sold with the initial application and cannot be added later		
	DEPENDENT CHILD RIDER		
	PREFERRED	**STANDARD**	**MODIFIED**
DEATH BENEFIT/ POLICY PROCEEDS	Provides full face amount coverage from day one.		
PREMIUMS	Annual Premium is $15.00 per thousand		
AGE LIMITS	Base insured must be between the ages of 18 to 39 Issue age of child: 0 (30 days) to age 17		
MINIMUM RIDER AMOUNT	$1,000		
MAXIMUM RIDER AMOUNT	Rider cannot exceed the Base Plan or $10,000, whichever is lower		
EXPIRATION OF RIDER	Coverage expires at age 25, end of payment plan, or base insured's 65th birthday; whichever comes first		
COVERAGE	Coverage is extended to each child born to, or legally adopted by, the Insured after the date of Application for this Rider if such child becomes 30 days old and, if adopted, such adopted child was under the age of 18 at the time of adoption.		
OTHER HELPFUL INFO	Child cannot be the grandchild. This must be sold with the initial application and cannot be added later Coverage may be on two applications (i.e. Coverage with both mother's and father's applications) but not to exceed $10,000 per child.		

UNDERWRITING INFORMATION

Guardian Plan Height and Weight Chart

The weight table below is a guideline that reflects the weight limits. If the insured exceeds the limit, they should then be placed on the next plan listed.

Height	Preferred	Standard	Modified	Decline
4' 8"	164	196	296	297+
4' 9"	169	200	300	301+
4' 10"	173	204	304	305+
4' 11"	177	208	308	309+
5' 0"	181	212	312	313+
5' 1"	184	216	316	317+
5' 2"	187	221	321	322+
5' 3"	191	226	326	327+
5' 4"	196	231	331	332+
5' 5"	201	237	337	338+
5' 6"	207	243	343	344+
5' 7"	212	249	349	350+
5' 8"	219	255	355	356+
5' 9"	226	262	362	363+
5' 10"	232	269	369	370+
5' 11"	239	276	376	377+
6' 0"	245	284	384	385+
6' 1"	251	291	391	392+
6' 2"	257	299	399	400+
6' 3"	263	307	407	408+
6' 4"	270	315	415	416+
6' 5"	277	323	423	424+
6' 6"	284	331	431	432+
6' 7"	290	340	440	441+

UNDERWRITING INFORMATION

Refer to General Underwriting Guidelines on page 3 of this rate book.

Application Guidelines:

These plans are Whole Life policies with payment plan options.

- These are NOT guaranteed issue plans and all questions must be answered. These are insured plans and require medical underwriting - all health questions and information need to be listed on the application.
- The applicant must sign the application.
- Please fill out the application completely with full Address, Social Security Number, Date of Birth and the Height & Weight of the applicant. List the beneficiary.
- Coverage is underwritten from the information provided on the application. All "Yes" answers must have complete explanations, including medications prescribed.

Application Health Questions(Quick Summary):

If all questions in all sections are answered NO (and height and weight within range on the Height and Weight Table) a Preferred rate may be issued.

• Section I questions 1-11		
Any part answered	Yes	Decline
• Section II questions 12-16		
Any part answered	Yes	Standard
• Section III questions 17-25		
Any part answered	Yes	Modified

Underwriting Hints:

- The Medical Questions on the application are not inclusive. Limited space prevents us from asking more comprehensive medical questions. Conditions not listed in the application may have a negative effect on the insurability of the applicant. As a field underwriter, we rely on you to identify serious medical conditions in the applicant and bring them to our attention.
- For more comprehensive underwriting information regarding an ailment or plan selection refer to the Field Underwriting Guide.

CALCULATING PREMIUM

How to Calculate Guardian Plan Premiums

Guardian Plan Premium Calculation

a) Find the rate per thousand in the premium rate table Multiply by the number of units	$	
b) Find the rate per thousand in the ADB rider table Multiply by the number of units	(+)	
c) Add in child rider ($15.00 per thousand)	(+)	
Plan Grand Totals	**$**	
d) Add the annual policy fee	(+)	$25.00
Total Annual Premium	**$**	
e) Multiply by the modal factor	(X)	
Modal premium amount	$	

Premium Calculation Example

Guardian Plan: Monthly premium for Female for age 25 Preferred class, Whole life, EFT with $5,000 Face Amount, $5,000 ADB Rider, $5,000 Child Rider

a) Find the rate per thousand in the premium rate table Multiply by the number of units	$	74.50
b) Find the rate per thousand in the ADB rider table Multiply by the number of units	(+)	10.00
c) Add in child rider ($15.00 per thousand)	(+)	75.00
Plan Grand Totals	**$**	**159.50**
d) Add the annual policy fee	(+)	$25.00
Total Annual Premium	**$**	**184.50**
e) Multiply by the modal factor	(X)	0.086
Modal premium amount	$	15.87

Modal Factors:

PAC/EFT	0.086
Credit/Debit Cards	0.100
Direct Bills	0.100
Quarterly	0.265
Semi-Annual	0.520
Annual	1.000

GUARDIAN PLAN - Annual Premium Rates per thousand Face Amount

Issue Age	PREFERRED			STANDARD			MODIFIED		
	Whole Life	10-Pay	20-Pay	Whole Life	10-Pay	20-Pay	Whole Life	10-Pay	20-Pay
0	7.19	19.40	13.85	10.00	23.46	19.27	11.00	25.81	21.20
1	7.32	19.74	14.12	10.19	23.87	19.64	11.21	26.26	21.60
2	7.49	20.16	14.45	10.42	24.38	20.10	11.46	26.82	22.11
3	7.67	20.61	14.81	10.67	24.92	20.59	11.74	27.41	22.65
4	7.85	21.06	15.17	10.92	25.46	21.08	12.01	28.01	23.19
5	8.05	21.55	15.56	11.20	26.06	21.65	12.32	28.67	23.82
6	8.26	21.77	15.92	11.49	26.32	22.16	12.64	28.95	24.38
7	8.50	22.02	16.35	11.83	26.63	22.75	13.01	29.29	25.03
8	8.77	22.30	16.82	12.20	26.97	23.40	13.42	29.67	25.74
9	9.03	22.57	17.27	12.55	27.29	24.02	13.81	30.02	26.42
10	9.32	22.87	17.78	12.95	27.66	24.72	14.25	30.43	27.19
11	9.61	23.17	18.29	13.35	28.03	25.42	14.69	30.83	27.96
12	9.91	23.48	18.82	13.77	28.41	26.15	15.15	31.25	28.77
13	10.23	23.82	19.39	14.22	28.82	26.94	15.64	31.70	29.63
14	10.54	24.15	19.94	14.66	29.22	27.70	16.13	32.14	30.47
15	10.87	24.49	20.48	15.12	29.62	28.49	16.63	32.58	31.34
16	11.19	24.81	20.77	15.57	30.00	28.89	17.13	33.00	31.78
17	11.51	25.13	21.06	16.02	30.38	29.29	17.62	33.42	32.22
18	11.87	25.48	21.38	16.51	30.81	29.73	18.16	33.89	32.70
19	12.23	25.83	21.70	17.00	31.24	30.17	18.70	34.36	33.19
20	12.60	26.19	22.03	17.51	31.68	30.63	19.26	34.85	33.69
21	13.01	26.60	22.40	18.08	32.17	31.15	19.89	35.39	34.27
22	13.43	27.02	22.78	18.67	32.68	31.68	20.54	35.95	34.85
23	13.88	27.46	23.18	19.29	33.22	32.24	21.22	36.54	35.46
24	14.37	27.95	23.62	19.98	33.81	32.86	21.98	37.19	36.15
25	14.90	28.48	24.10	20.72	34.44	33.52	22.79	37.88	36.87
26	15.37	29.16	24.61	21.36	35.28	34.20	23.50	38.81	37.62
27	15.88	29.90	25.16	22.05	36.19	34.93	24.26	39.81	38.42
28	16.43	30.70	25.75	22.79	37.17	35.72	25.07	40.89	39.29
29	17.00	31.52	26.37	23.56	38.18	36.53	25.92	42.00	40.18
30	17.63	32.43	27.05	24.40	39.30	37.43	26.84	43.23	41.17
31	18.29	33.38	27.76	25.28	40.47	38.37	27.81	44.52	42.21
32	19.00	34.40	28.52	26.23	41.72	39.38	28.85	45.89	43.32
33	19.74	35.48	29.32	27.23	43.04	40.44	29.95	47.34	44.48
34	20.54	36.64	30.19	28.31	44.47	41.59	31.14	48.92	45.75
35	21.39	37.87	31.11	29.44	45.98	42.80	32.38	50.58	47.08
36	22.11	39.01	31.87	30.40	47.39	43.80	33.44	52.13	48.18
37	22.89	40.24	32.69	31.44	48.90	44.87	34.58	53.79	49.36
38	23.71	41.53	33.55	32.53	50.49	46.00	35.78	55.54	50.60
39	24.59	42.92	34.48	33.70	52.20	47.21	37.07	57.42	51.93

Guardian Plan - Accidental Death Benefit Rider
Annual Premium Rates Per Thousand Face Amount

Issue Age	Payment Plan		
	Whole Life	10 Year	20 Year
0	2.00	1.25	1.25
1	2.00	1.25	1.25
2	2.00	1.25	1.25
3	2.00	1.25	1.25
4	2.00	1.25	1.25
5	2.00	1.25	1.25
6	2.00	1.25	1.25
7	2.00	1.25	1.25
8	2.00	1.25	1.25
9	2.00	1.25	1.25
10	2.00	1.25	1.25
11	2.00	1.25	1.25
12	2.00	1.25	1.25
13	2.00	1.25	1.25
14	2.00	1.25	1.25
15	2.00	1.25	1.25
16	2.00	1.25	1.25
17	2.00	1.25	1.25
18	2.00	1.25	1.25
19	2.00	1.25	1.25
20	2.00	1.25	1.25
21	2.00	1.25	1.25
22	2.00	1.25	1.25
23	2.00	1.25	1.25
24	2.00	1.25	1.25
25	2.00	1.25	1.25
26	2.00	1.25	1.25
27	2.00	1.25	1.25
28	2.00	1.25	1.25
29	2.00	1.25	1.25
30	2.00	1.25	1.25
31	2.00	1.25	1.25
32	2.00	1.25	1.25
33	2.00	1.25	1.25
34	2.00	1.25	1.25
35	2.00	1.25	1.25
36	2.00	1.25	1.25
37	2.00	1.25	1.25
38	2.00	1.25	1.25
39	2.00	1.25	1.25

iCARE PLAN

DEATH BENEFIT/ POLICY PROCEEDS	Provides full face amount coverage from day one.
PREMIUMS	Level and Payable to Age 100
AGE LIMITS	25 years to 70 years Attained age (Age at last birthday)
MINIMUM FACE AMOUNT	$25,000
MAXIMUM FACE AMOUNT	$30,000
UNDERWRITING CLASSES	Male & Female Non-Tobacco/Nicotine - Tobacco/Nicotine
PAYMENT PLAN OPTIONS	Whole Life
MODAL FACTORS	PAC/EFT 0.092 Credit/Debit Cards 0.100 Direct Bills 0.100 Quarterly 0.265 Semi-Annual 0.520 Annual 1.000
RIDERS AVAILABLE *	Accidental Death Benefit Rider Dependent Child Rider Waiver of Premium Rider
LOANS	Loans are available if there is sufficient cash value. Loans will accrue interest. Loans will reduce the policy proceeds.
POLICY FEE	This plan has a $78 policy fee.
OTHER HELPFUL INFO	This plan is intended for "Healthy People" with no major ailments. Height and Weight are also taken into account. If the applicant is on prescription medication they may not qualify for this plan.

* See table on next page for further information.

Plan not available in all states.

iCARE PLAN-RIDERS

	ACCIDENTAL DEATH BENEFIT (ADB) RIDER
DEATH BENEFIT/POLICY PROCEEDS	Provides Accidental Death Benefit plus Face Amount from day one.
PREMIUMS	Based upon age and gender, see chart on page 38-39
AGE LIMITS	25 years to 60 years Attained age (Age at last birthday)
MINIMUM FACE AMOUNT	$25,000
MAXIMUM FACE AMOUNT	Death Benefit of Base Policy
EXPIRATION OF RIDER	Base Insured's 65th birthday
OTHER HELPFUL INFO	'This must be sold with the initial application and cannot be added later
	DEPENDENT CHILD RIDER
DEATH BENEFIT/ POLICY PROCEEDS	Provides full face amount coverage from day one.
PREMIUMS	Annual Premium is $15.00 per thousand
AGE LIMITS	Base insured must be between the ages of 25 to 55 Issue age of child: 0 (30 days) to age 17
MINIMUM RIDER AMOUNT	$1,000
MAXIMUM RIDER AMOUNT	$10,000
EXPIRATION OF RIDER	Coverage expires at age 25, end of payment plan, or base insured's 65th birthday; whichever comes first
COVERAGE	Coverage is extended to each child born to, or legally adopted by, the Insured after the date of application for this Rider if such child becomes 30 days old and, if adopted, such adopted child was under the age of 18 at the time of adoption.
OTHER HELPFUL INFO	Child cannot be the grandchild. This must be sold with the initial application and cannot be added later Coverage may be on two applications (i.e. Coverage with both mother's and father's applications) but not to exceed $10,000 per child.

iCARE PLAN-RIDERS

	WAIVER OF PREMIUM RIDER
PREMIUMS	Base Annual Premium see chart on page 38-39 Accidental Death Benefit Rider Annual Premium is $0.06 per thousand Dependent Child Rider Annual Premium is $0.40 per thousand
AGE LIMITS	25 years to 55 years Attained age (Age at last birthday)
EXPIRATION OF RIDER	Coverage expires at end of payment plan or base insured's 65th birthday; whichever comes first
COVERAGE	Coverage is for the base policy and each rider that is added to the plan. If the Insured becomes Totally and Permanently disabled due to accidental bodily injury or sickness, we will waive the payment of all premiums falling due under the Policy during the continuation of such Total Disability
OTHER HELPFUL INFO	This must be sold with the initial application and cannot be added later

UNDERWRITING INFORMATION

iCare Plan Height and Weight Chart

The weight table below is a guideline that reflects the weight limits. If the insured is above or below the limit, they will be declined for this plan.

Height	Decline Under	Underweight	Average	Overweight	Decline Over
4' 8"	≤ 74	75	107	150	151+
4' 9"	≤ 77	78	111	155	156+
4' 10"	≤ 80	81	115	161	162+
4' 11"	≤ 82	83	119	167	168+
5' 0"	≤ 85	86	123	173	174+
5' 1"	≤ 89	90	129	181	182+
5' 2"	≤ 94	95	135	189	190+
5' 3"	≤ 98	99	143	197	198+
5' 4"	≤ 102	103	147	206	207+
5' 5"	≤ 106	107	153	214	215+
5' 6"	≤ 110	111	159	223	224+
5' 7"	≤ 115	116	165	231	232+
5' 8"	≤ 119	120	171	239	240+
5' 9"	≤ 123	124	177	248	249+
5' 10"	≤ 125	126	183	256	257+
5' 11"	≤ 131	132	189	265	266+
6' 0"	≤ 136	137	195	273	274+
6' 1"	≤ 139	140	200	280	281+
6' 2"	≤ 143	144	205	287	288+
6' 3"	≤ 146	147	210	294	295+
6' 4"	≤ 150	151	215	301	302+
6' 5"	≤ 153	154	220	308	309+
6' 6"	≤ 157	158	225	315	316+

If the insured weight is:

Below the "Underweight" or above the "Overweight" they will not qualify for this plan.

"Average weight" weight is normal if it is within the Underweight to Overweight range.

CALCULATING PREMIUM

How to Calculate iCare Plan Premiums

iCare Plan Premium Calculation

a) Find the rate per thousand in the premium rate table Multiply by the number of units	$	
b) Waiver of premium per thousand on base from rate table Multiply by the number of units ($1.03 per thousand)	(+)	
c) Find the rate per thousand in the ADB rider table Multiply by the number of units	(+)	
d) Waiver of premium on ADB rider Multiply by the number of units ($0.06 per thousand)	(+)	
e) Child rider Multiply by the number of units ($15.00 per thousand)	(+)	
f) Waiver of premium on child rider Multiply by the number of units ($0.40 per thousand)	(+)	
Plan Grand Totals	**$**	
d) Add the annual policy fee	(+)	$78.00
Total Annual Premium	**$**	
e) Multiply by the modal factor	(X)	
Modal premium amount	$	

Premium Calculation Example

ICARE Plan: Monthly premium for Male age 35, Non Smoker, EFT with $30,000 Face Amount. $30,000 ADB Rider, $5,000 Child Rider, Waiver of Premium Rider

a) Find the rate per thousand in the premium rate table Multiply by the number of units	$	362.10
b) Waiver of premium on base Multiply by the number of units ($1.03 per thousand)	(+)	30.90
c) Find the rate per thousand in the ADB rider table Multiply by the number of units	(+)	31.80
d) Waiver of premium on ADB rider Multiply by the number of units ($0.06 per thousand)	(+)	1.80
e) Child rider Multiply by the number of units ($15.00 per thousand)	(+)	75.00
f) Waiver of premium on child rider Multiply by the number of units ($0.40 per thousand)	(+)	2.00
Plan Grand Totals	**$**	503.60
d) Add the annual policy fee	(+)	$78.00
Total Annual Premium	**$**	581.60
e) Multiply by the modal factor	(X)	0.092
Modal premium amount	$	53.51

Modal Factors:

PAC/EFT	0.092	Quarterly	0.265
Credit/Debit Cards	0.100	Semi-Annual	0.520
Direct Bills	0.100	Annual	1.000

iCare - Whole Life Select Class Premiums - FEMALE

Rates per $1,000 *** $78 Policy Fee					
Band 2 Rates $25,000-$30,000					
Base Policy Rates			W/P for Base Policy		ADB
Issue Age	Non-Smoker	Smoker	Non-Smoker	Smoker	ADB
25	6.85	8.43	0.64	0.79	1.05
26	7.14	8.76	0.69	0.85	1.05
27	7.42	9.11	0.74	0.91	1.05
28	7.74	9.48	0.80	0.98	1.05
29	8.04	9.87	0.86	1.06	1.05
30	8.38	10.27	0.93	1.14	1.05
31	8.74	10.70	1.00	1.22	1.05
32	9.12	11.15	1.07	1.31	1.05
33	9.52	11.64	1.15	1.41	1.05
34	9.94	12.14	1.24	1.51	1.05
35	10.38	12.68	1.33	1.62	1.06
36	10.86	13.23	1.43	1.74	1.07
37	11.33	13.81	1.53	1.87	1.09
38	11.86	14.43	1.64	2.00	1.11
39	12.39	15.08	1.76	2.14	1.13
40	12.96	15.75	1.89	2.29	1.16
41	13.55	16.44	2.02	2.45	1.18
42	14.18	17.17	2.16	2.62	1.21
43	14.84	17.93	2.32	2.80	1.24
44	15.53	18.73	2.48	2.99	1.27
45	16.26	19.58	2.65	3.19	1.31
46	17.04	20.47	2.84	3.41	1.34
47	17.87	21.40	3.04	3.64	1.37
48	18.74	22.38	3.25	3.89	1.39
49	19.66	23.41	3.48	4.15	1.41
50	20.63	24.52	3.73	4.43	1.44
51	21.66	25.67	3.99	4.72	1.46
52	22.77	26.90	4.27	5.05	1.49
53	23.93	28.18	4.57	5.38	1.54
54	25.16	29.54	4.90	5.75	1.52
55	26.48	30.99	5.24	6.14	1.60
56	27.88	32.53			1.62
57	29.39	34.17			1.62
58	31.01	35.93			1.64
59	32.74	37.84			1.67
60	34.63	39.88			1.68
61	36.65	42.10			
62	38.82	44.45			
63	41.13	46.96			
64	43.61	49.63			
65	46.28	52.48			
66	49.15	55.53			
67	52.26	58.82			
68	55.65	62.42			
69	59.35	66.34			
70	63.40	70.64			

iCare - Whole Life Select Class Premiums - MALE

Rates per $1,000 *** $78 Policy Fee					
Band 2 Rates $25,000 - $30,000					
Base Policy Rates			W/P for Base Policy		ADB
Issue Age	Non-Smoker	Smoker	Non-Smoker	Smoker	ADB
25	7.88	10.61	0.64	0.79	1.05
26	8.20	11.04	0.69	0.85	1.05
27	8.53	11.49	0.74	0.91	1.05
28	8.90	11.99	0.80	0.98	1.05
29	9.27	12.49	0.86	1.06	1.05
30	9.68	13.04	0.93	1.14	1.05
31	10.10	13.63	1.00	1.22	1.05
32	10.56	14.24	1.07	1.31	1.05
33	11.04	14.90	1.15	1.41	1.05
34	11.55	15.59	1.24	1.51	1.05
35	12.07	16.34	1.33	1.62	1.06
36	12.64	17.11	1.43	1.74	1.07
37	13.24	17.92	1.53	1.87	1.09
38	13.86	18.79	1.64	2.00	1.11
39	14.54	19.69	1.76	2.14	1.13
40	15.23	20.65	1.89	2.29	1.16
41	15.98	21.67	2.02	2.45	1.18
42	16.76	22.74	2.16	2.62	1.21
43	17.60	23.87	2.32	2.80	1.24
44	18.49	25.06	2.48	2.99	1.27
45	19.44	26.32	2.65	3.19	1.31
46	20.44	27.66	2.84	3.41	1.34
47	21.49	29.06	3.04	3.64	1.37
48	22.62	30.55	3.25	3.89	1.39
49	23.82	32.14	3.48	4.15	1.41
50	25.10	33.80	3.73	4.43	1.44
51	26.47	35.59	3.99	4.72	1.46
52	27.91	37.47	4.27	5.05	1.49
53	29.46	39.46	4.57	5.38	1.54
54	31.11	41.57	4.90	5.75	1.52
55	32.87	43.78	5.24	6.14	1.60
56	34.74	46.13			1.62
57	36.74	48.64			1.62
58	38.87	51.30			1.64
59	41.18	54.13			1.67
60	43.63	57.15			1.68
61	46.27	60.36			
62	49.06	63.76			
63	52.09	67.35			
64	55.29	71.14			
65	58.74	75.16			
66	62.43	79.42			
67	66.39	83.96			
68	70.67	88.79			
69	75.28	93.97			
70	80.25	99.51			

MIB PLAN

DEATH BENEFIT/POLICY PROCEEDS	Amount paid in plus bump (bump based off age at issue)
PREMIUMS	Monthly payment premiums
AGE LIMITS	0 (30 days) to 85 years Attained age (Age at last birthday)
MINIMUM FACE AMOUNT	$2,000
MAXIMUM FACE AMOUNT	$10,000
PAYMENT PLAN OPTIONS	3 pay, 5 pay, 10 pay Not all payment options available in all states
ADDED BENEFITS *	Decreasing Accidental Death Benefit (ADB decreases as the death benefit increases) Terminates at the end of the payment period
RIDERS AVAILABLE	None available
LOANS	Loans are available if there is sufficient cash value. Loans will accrue interest. Loans will reduce the policy proceeds.
POLICY FEE	None
OTHER HELPFUL INFO	'This plan is intended for "Unhealthy People" who cannot qualify for an insured plan

* If the insured's death is due to an Accident during the premium payment time the ADB and the Current Death Benefit will equal the Face amount.

MONTHLY INCREASING (MIB) PLAN

Monthly Premiums Calculated based on Face Amount

Age Group	0-54	42.8 % Bump	
Face amount	3 Pay	5 Pay	10 Pay
2,000.00	38.88	23.33	11.67
3,000.00	58.33	35.00	17.50
4,000.00	77.77	46.67	23.33
5,000.00	97.21	58.33	29.17
6,000.00	116.65	70.00	35.00
7,000.00	136.09	81.67	40.83
8,000.00	155.53	93.33	46.67
9,000.00	174.98	105.00	52.50
10,000.00	194.42	116.67	58.33

Age Group	55-64	25 % Bump	
Face amount	3 Pay	5 Pay	10 Pay
2,000.00	44.55	26.67	13.33
3,000.00	66.68	40.00	20.00
4,000.00	88.90	53.33	26.67
5,000.00	111.13	66.67	33.33
6,000.00	133.35	80.00	40.00
7,000.00	155.58	93.33	46.67
8,000.00	177.80	106.67	53.33
9,000.00	200.03	120.00	60.00
10,000.00	222.25	133.33	66.67

Age Group	65-74	11% Bump	
Face amount	3 Pay	5 Pay	10 Pay
2,000.00	50.00	30.00	15.00
3,000.00	75.00	45.00	22.50
4,000.00	100.00	60.00	30.00
5,000.00	125.00	75.00	37.50
6,000.00	150.00	90.00	45.00
7,000.00	175.00	105.00	52.50
8,000.00	200.00	120.00	60.00
9,000.00	225.00	135.00	67.50
10,000.00	250.00	150.00	75.00

Age Group	75-85	2.5 % Bump	
Face amount	3 Pay	5 Pay	10 Pay
2,000.00	54.17	32.50	16.25
3,000.00	81.25	48.75	24.38
4,000.00	108.33	65.00	32.50
5,000.00	135.42	81.25	40.63
6,000.00	162.50	97.50	48.75
7,000.00	189.58	113.75	56.88
8,000.00	216.67	130.00	65.00
9,000.00	243.75	146.25	73.13
10,000.00	270.83	162.50	81.25

**5 pay and 10 pay not available in AK, DC, HI, ID, IL, KS, MD, MN, MO, NE, OR, PA, VA, WY.
For LA, 5 and 10 pay are only available for FGI

Security National

Family of Life Companies

P. O. Box 57220, Salt Lake City, UT 84157
433 Ascension Way, Suite 600, Salt Lake City, UT 84123

NON-DISCLOSURE AND NON-SOLICITATION AGREEMENT

You acknowledge that all policyholder lists, applications for insurance, policyholder information, and all other business records, memoranda, and other materials and information contained herein are the property of Security National Life Insurance Company and its subsidiaries and are confidential, and that they and the information contained therein shall not be used or disclosed without the specific written authorization of the Company.

You hereby agree to NOT induce or attempt to induce, or cause or aid in any manner whatsoever any other agent or other person to induce or attempt to induce, any policyholder to terminate any policy issued by SNLIC. You further agree to NOT solicit, or cause or aid any other person to solicit, any policyholders of SNLIC to purchase policies of another life insurance company. These restrictions shall continue for a period of two (2) years after the termination of Your authority.

You agree that any engagement in activities described in the preceding four paragraphs will result in irreparable injury to SNLIC, for which there is no adequate remedy at law. Thus, You agree that in the event You breach any of said paragraphs, SNLIC may apply for and obtain immediate and continuing injunctive relief prohibiting further or continued breach of Your obligations, and You further agree to liquidated damages in the amount of two (2) years of annual premium for all policies which are terminated as a result of Your activities, and in the amount of the commissions for the preceding 365 days for any agents who terminate or reduce their activity as a result of Your activities.