

The Protector

FEMALE - Protector Simplified Issue
 Monthly Calculator
 Level Pay For Life

\$3,000 minimum

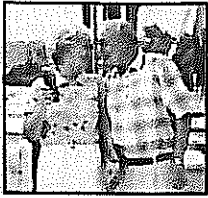


A member of Western & Southern Financial Group®

AGE	\$ 5,000		\$ 10,000		\$ 15,000		\$ 20,000		\$ 25,000		\$ 50,000	
	NS	Smoker	NS	Smoker	NS	Smoker	NS	Smoker	NS	Smoker	NS	Smoker
40	10.18	11.70	17.81	20.86	25.44	30.01	33.06	39.17	40.69	48.32	78.84	94.09
41	10.44	12.01	18.33	21.48	26.21	30.94	34.10	40.41	41.99	49.87	81.43	97.20
42	10.65	12.27	18.76	22.00	26.86	31.72	34.97	41.45	43.07	51.17	83.60	99.79
43	10.87	12.54	19.19	22.53	27.51	32.51	35.84	42.50	44.16	52.49	85.77	102.43
44	11.05	12.75	19.54	22.94	28.04	33.14	36.53	43.33	45.03	53.53	87.51	104.51
45	11.22	12.95	19.89	23.36	28.56	33.76	37.23	44.17	45.90	54.57	89.25	106.59
46	11.44	13.21	20.32	23.88	29.21	34.54	38.10	45.20	46.98	55.87	91.42	109.18
47	11.61	13.42	20.67	24.29	29.73	35.16	38.79	46.04	47.86	56.91	93.16	111.27
48	11.70	13.52	20.84	24.50	29.99	35.47	39.13	46.44	48.28	57.42	94.01	112.29
49	11.87	13.74	21.19	24.92	30.51	36.11	39.83	47.29	49.15	58.48	95.75	114.41
50	12.09	14.00	21.62	25.44	31.16	36.89	40.70	48.33	50.23	59.78	97.92	117.00
51	12.44	14.41	22.32	26.27	32.21	38.14	42.09	50.00	51.98	61.86	101.41	121.17
52	12.87	14.93	23.19	27.32	33.51	39.70	43.83	52.09	54.15	64.47	105.74	126.40
53	13.35	15.50	24.14	28.46	34.94	41.41	45.73	54.37	56.52	67.32	110.50	132.09
54	13.82	16.07	25.09	29.60	36.36	43.12	47.63	56.64	58.91	70.17	115.26	137.79
55	14.25	17.24	25.96	31.93	37.66	46.61	49.37	61.30	61.07	75.99	119.60	149.43
56	14.60	17.99	26.66	33.44	38.71	48.88	50.76	64.33	62.82	79.77	123.08	157.00
57	14.86	18.80	27.17	35.05	39.49	51.31	51.80	67.56	64.11	83.81	125.67	165.07
58	15.16	19.61	27.78	36.67	40.39	53.73	53.01	70.79	65.62	87.85	128.69	173.15
59	15.51	20.47	28.48	38.39	41.44	56.30	54.40	74.22	67.36	92.14	132.18	181.73
60	15.99	21.29	29.43	40.04	42.87	58.78	56.30	77.52	69.74	96.26	136.94	189.97
61	16.64	22.12	30.73	41.69	44.82	61.26	58.91	80.84	72.99	100.41	143.44	198.26
62	17.42	22.96	32.29	43.37	47.16	63.78	62.03	84.18	76.90	104.59	151.26	206.63
63	18.29	23.84	34.03	45.13	49.76	66.43	65.50	87.72	81.24	109.01	159.93	215.47
64	19.28	24.82	36.01	47.08	52.75	69.35	69.48	91.61	86.21	113.88	169.87	225.21
65	20.32	25.93	38.10	49.30	55.87	72.67	73.64	96.05	91.42	119.43	180.29	236.30
66	21.41	27.07	40.26	51.59	59.12	76.12	77.98	100.64	96.84	125.16	191.12	247.78
67	22.53	28.35	42.52	54.15	62.50	79.94	82.48	105.74	102.47	131.54	202.38	260.52
68	23.75	29.75	44.95	56.95	66.15	84.15	87.35	111.35	108.55	138.55	214.54	274.55
69	25.01	31.20	47.46	59.84	69.92	88.48	92.38	117.13	114.84	145.78	227.12	289.00
70	26.39	32.73	50.24	62.90	74.08	93.08	97.92	123.25	121.76	153.43	240.97	304.30
71	27.87	34.30	53.18	66.05	78.50	97.79	103.82	129.54	129.14	161.29	255.72	320.03
72	29.51	35.91	56.47	69.28	83.44	102.64	110.40	136.00	137.36	169.36	272.17	336.18
73	31.29	37.74	60.04	72.93	88.78	108.12	117.52	143.31	146.26	178.50	289.98	354.45
74	33.29	39.78	64.02	77.01	94.76	114.24	125.49	151.47	156.23	188.70	309.91	374.85
75	35.50	42.08	68.44	81.60	101.39	121.13	134.33	160.65	167.28	200.18	332.01	397.80
76	37.66	44.71	72.76	86.87	107.87	129.03	142.97	171.19	178.08	213.35	353.60	424.15
77	40.03	47.69	77.50	92.82	114.98	137.96	152.46	183.09	189.93	228.22	377.32	453.90
78	42.68	50.87	82.82	99.20	122.95	147.52	163.08	195.84	203.21	244.16	403.88	485.78
79	45.67	54.27	88.78	106.00	131.90	157.72	175.02	209.44	218.13	261.16	433.71	519.77
80	48.96	57.80	95.37	113.05	141.78	168.30	188.19	223.55	234.60	278.80	466.65	555.05
81	52.60	61.41	102.65	120.28								
82	56.52	65.15	110.49	127.76								
83	60.61	68.89	118.67	135.24								
84	64.80	72.67	127.06	142.80								
85	68.95	76.50	135.35	150.45								

\$30.00 Policy fee included. Ages 40 - 80 = \$50,000 maximum; Ages 81 - 85 = \$10,000 maximum face amounts.

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 Level Pay For Life

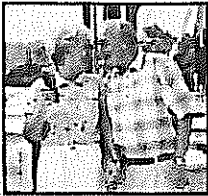
\$3,000 minimum



A member of Western & Southern Financial Group®

AGE	\$ 5,000		\$ 10,000		\$ 15,000		\$ 20,000		\$ 25,000		\$ 50,000	
	NS	Smoker	NS	Smoker	NS	Smoker	NS	Smoker	NS	Smoker	NS	Smoker
40	11.16	13.75	19.78	24.95	28.39	36.15	37.01	47.34	45.62	58.54	88.70	114.54
41	11.42	14.08	20.28	25.60	29.15	37.13	38.01	48.65	46.88	60.18	91.20	117.81
42	11.70	14.45	20.85	26.34	30.00	38.24	39.15	50.13	48.30	62.03	94.05	121.51
43	11.95	14.77	21.35	27.00	30.75	39.22	40.15	51.44	49.56	63.66	96.56	124.78
44	12.20	15.09	21.84	27.63	31.49	40.18	41.14	52.72	50.79	65.26	99.03	127.97
45	12.44	15.41	22.34	28.27	32.23	41.13	42.13	53.99	52.02	66.85	101.49	131.16
46	12.90	16.01	23.25	29.46	33.60	42.92	43.95	56.37	54.29	69.83	106.04	137.10
47	13.31	16.54	24.07	30.53	34.83	44.52	45.59	58.51	56.36	72.50	110.16	142.46
48	13.68	17.02	24.81	31.49	35.94	45.96	47.07	60.44	58.20	74.91	113.86	147.26
49	14.09	17.56	25.64	32.56	37.18	47.57	48.72	62.58	60.27	77.58	117.98	152.62
50	14.51	18.09	26.46	33.63	38.42	49.18	50.37	64.72	62.33	80.26	122.10	157.97
51	14.96	18.68	27.37	34.82	39.78	50.95	52.19	67.08	64.60	83.22	126.65	163.88
52	15.41	19.27	28.27	35.99	41.13	52.71	53.99	69.43	66.85	86.15	131.16	169.75
53	15.91	19.92	29.27	37.28	42.62	54.65	55.98	72.01	69.34	89.38	136.13	176.21
54	16.44	20.61	30.34	38.68	44.23	56.74	58.12	74.80	72.02	92.86	141.48	183.18
55	16.98	21.29	31.41	40.04	45.84	58.78	60.27	77.52	74.69	96.26	146.84	189.97
56	17.50	22.13	32.44	41.70	47.39	61.28	62.34	80.85	77.29	100.43	152.02	198.31
57	18.06	23.04	33.57	43.54	49.07	64.03	64.58	84.52	80.09	105.02	157.63	207.49
58	18.70	24.05	34.85	45.54	51.00	67.04	67.15	88.54	83.30	110.03	164.05	217.52
59	19.38	25.22	36.22	47.90	53.05	70.57	69.89	93.25	86.72	115.92	170.89	229.29
60	20.19	26.53	37.83	50.52	55.46	74.50	73.10	98.48	90.74	122.46	178.93	242.38
61	21.11	28.02	39.67	53.48	58.23	78.95	76.79	104.41	95.35	129.88	188.15	257.21
62	22.16	29.63	41.76	56.71	61.37	83.79	80.97	110.87	100.58	137.96	198.60	273.36
63	23.28	31.29	44.00	60.04	64.73	88.78	85.46	117.52	106.19	146.26	209.82	289.98
64	24.48	32.92	46.42	63.29	68.35	93.66	90.29	124.03	112.22	154.40	221.89	306.26
65	25.81	34.43	49.06	66.30	72.32	98.17	95.57	130.05	118.83	161.93	235.11	321.30
66	27.17	35.65	51.78	68.75	76.40	101.85	101.01	134.95	125.63	168.05	248.71	333.54
67	28.61	36.79	54.66	71.03	80.72	105.26	106.78	139.50	132.83	173.74	263.12	344.93
68	30.04	37.96	57.54	73.37	85.03	108.78	112.52	144.19	140.02	179.60	277.48	356.66
69	31.52	39.30	60.49	76.06	89.45	112.81	118.42	149.57	147.39	186.32	292.23	370.09
70	32.99	40.94	63.44	79.32	93.88	117.71	124.32	156.09	154.76	194.48	306.98	386.41
71	34.46	42.94	66.37	83.33	98.28	123.73	130.19	164.12	162.10	204.51	321.64	406.47
72	36.01	45.32	69.46	88.09	102.92	130.85	136.37	173.62	169.83	216.39	337.11	430.23
73	37.79	48.02	73.03	93.50	108.27	138.97	143.51	184.45	178.76	229.93	354.96	457.30
74	39.94	51.10	77.32	99.65	114.71	148.21	152.10	196.76	189.49	245.31	376.42	488.07
75	42.52	54.46	82.49	106.37	122.46	158.28	162.44	210.19	202.41	262.10	402.26	521.64
76	45.80	58.38	89.05	114.21	132.31	170.05	175.56	225.88	218.81	281.71	435.07	560.87
77	49.54	62.63	96.53	122.71	143.53	182.78	190.52	242.86	237.51	302.94	472.47	603.33
78	53.75	67.15	104.94	131.76	156.14	196.36	207.33	260.97	258.53	325.57	514.51	648.59
79	58.25	72.01	113.94	141.47	169.64	210.94	225.34	280.40	281.03	349.86	559.51	697.17
80	62.93	77.11	123.32	151.67	183.70	226.24	244.09	300.80	304.47	375.36	606.39	748.17
81	67.76	82.46	132.97	162.37								
82	72.69	88.06	142.83	173.56								
83	77.72	93.82	152.89	185.10								
84	82.77	99.75	163.00	196.95								
85	87.89	105.72	173.22	208.90								

\$30.00 Policy fee included. Ages 40 - 80 = \$50,000 maximum; Ages 81 - 85 = \$10,000 maximum face amounts.
 MT - Please use male rates to comply with your unisex state requirements.



The Protector

FEMALE - Graded Death Benefit Calculator
Level Pay for Life - Monthly PAW



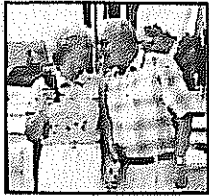
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AGE	\$ 3,000	\$ 5,000	\$ 10,000	\$ 15,000	\$ 20,000	\$ 25,000
40	9.00	13.29	24.04	34.78	45.53	56.27
41	9.23	13.69	24.82	35.95	47.09	58.23
42	9.48	14.10	25.65	37.20	48.76	60.31
43	9.74	14.53	26.51	38.49	50.47	62.45
44	10.01	14.98	27.40	39.83	52.26	64.69
45	10.28	15.44	28.32	41.21	54.09	66.98
46	10.57	15.91	29.27	42.64	56.00	69.36
47	10.86	16.41	30.26	44.12	57.97	71.83
48	11.17	16.92	31.30	45.67	60.04	74.42
49	11.51	17.48	32.40	47.33	62.25	77.18
50	11.86	18.07	33.58	49.10	64.62	80.13
51	12.24	18.70	34.84	50.99	67.13	83.28
52	12.65	19.38	36.21	53.04	69.87	86.70
53	13.09	20.12	37.69	55.26	72.83	90.40
54	13.57	20.92	39.30	57.67	76.04	94.41
55	14.10	21.79	41.04	60.28	79.53	98.77
56	14.52	22.50	42.46	62.41	82.36	102.32
57	14.99	23.29	44.02	64.76	85.49	106.23
58	15.66	24.40	46.26	68.11	89.96	111.82
59	16.08	25.10	47.64	70.19	92.73	115.28
60	16.54	25.87	49.18	72.50	95.81	119.13
61	17.05	26.71	50.87	75.03	99.20	123.36
62	17.60	27.63	52.72	77.80	102.88	127.97
63	18.21	28.65	54.74	80.84	106.93	133.03
64	19.09	30.12	57.68	85.25	112.81	140.38
65	20.05	31.72	60.89	90.07	119.24	148.41
66	21.36	33.91	65.26	96.62	127.98	159.33
67	22.77	36.25	69.95	103.64	137.34	171.04
68	24.25	38.72	74.89	111.07	147.24	183.41
69	25.79	41.28	80.01	118.74	157.47	196.20
70	27.70	44.46	86.38	128.29	170.20	212.12
71	29.29	47.12	91.68	136.25	180.81	225.38
72	31.25	50.38	98.22	146.05	193.88	241.72
73	32.80	52.97	103.39	153.82	204.24	254.66
74	34.72	56.17	109.79	163.42	217.04	270.66
75	36.59	59.28	116.02	172.75	229.48	286.22
76	39.64	64.37	126.20	188.02	249.85	311.67
77	43.04	70.03	137.50	204.98	272.46	339.94
78	46.55	75.88	149.20	222.53	295.85	369.18
79	50.41	82.32	162.10	241.87	321.64	401.41
80	54.91	89.82	177.09	264.36	351.63	438.90
81	60.27	98.75	194.96			
82	66.45	109.05	215.54			
83	73.33	120.51	238.48			
84	80.78	132.93	263.30			
85	88.65	146.04	289.54			

\$30.00 Policy fee included. Ages 40 - 80 = \$25,000 maximum; Ages 81 - 85 = \$10,000 maximum face amounts.

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Not available: AR, MN, MO, NC, NH, NV, SC, & WA



The Protector

MALE - Graded Death Benefit Calculator Level Pay for Life - Monthly PAW



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AGE	\$ 3,000	\$ 5,000	\$ 10,000	\$ 15,000	\$ 20,000	\$ 25,000
40	10.57	15.92	29.28	42.65	56.02	69.38
41	10.86	16.41	30.26	44.12	57.97	71.83
42	11.17	16.92	31.29	45.66	60.03	74.40
43	11.49	17.45	32.36	47.26	62.17	77.07
44	11.83	18.01	33.47	48.93	64.40	79.86
45	12.17	18.59	34.62	50.66	66.69	82.73
46	12.53	19.18	35.80	52.43	69.05	85.68
47	12.89	19.79	37.03	54.26	71.50	88.74
48	13.28	20.43	38.32	56.20	74.09	91.97
49	13.69	21.12	39.70	58.27	76.84	95.41
50	14.13	21.85	41.16	60.46	79.76	99.07
51	14.60	22.64	42.73	62.82	82.91	103.00
52	15.11	23.49	44.43	65.37	86.31	107.25
53	15.66	24.41	46.27	68.12	89.98	111.84
54	16.27	25.41	48.27	71.13	93.99	116.85
55	16.92	26.49	50.44	74.38	98.33	122.27
56	17.48	27.43	52.32	77.20	102.09	126.97
57	18.10	28.47	54.38	80.30	106.22	132.13
58	18.71	29.48	56.41	83.33	110.26	137.19
59	19.38	30.60	58.64	86.69	114.73	142.78
60	20.21	31.99	61.42	90.86	120.29	149.73
61	21.13	33.52	64.50	95.47	126.45	157.42
62	22.15	35.22	67.90	100.57	133.25	165.92
63	23.28	37.11	71.66	106.22	140.78	175.33
64	24.53	39.18	75.80	112.43	149.06	185.68
65	25.89	41.45	80.35	119.25	158.15	197.05
66	27.63	44.36	86.16	127.97	169.78	211.59
67	29.51	47.48	92.41	137.34	182.27	227.21
68	31.49	50.78	99.01	147.24	195.47	243.69
69	33.54	54.19	105.83	157.48	209.12	260.76
70	35.97	58.24	113.93	169.63	225.32	281.01
71	38.08	61.77	120.98	180.20	239.41	298.63
72	40.56	65.90	129.24	192.59	255.94	319.28
73	42.62	69.33	136.10	202.88	269.65	336.43
74	45.02	73.33	144.11	214.89	285.67	356.45
75	47.34	77.20	151.84	226.49	301.14	375.79
76	51.21	83.64	164.74	245.83	326.93	408.02
77	55.34	90.53	178.51	266.49	354.47	442.45
78	59.58	97.60	192.65	287.70	382.76	477.81
79	64.83	106.35	210.15	313.94	417.74	521.54
80	70.93	116.51	230.48	344.44	458.41	572.37
81	78.85	129.71	256.88			
82	88.70	146.14	289.73			
83	99.77	164.59	326.62			
84	111.90	184.80	367.05			
85	124.90	206.46	410.37			

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