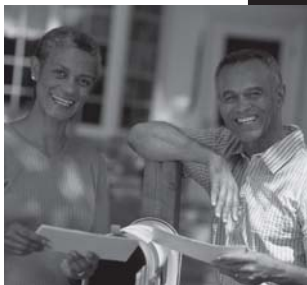


Policy and Benefits Not Available in All States



The Classic Series

The Protector



Simplified Issue
Whole Life Insurance



Graded Death Benefit
Whole Life Insurance

(GDB Not Available in AR, MN, MO, NC, NH, NJ, NV, SC, & WA)

Agent Guide

Classic Protector Simplified Issue Whole Life Policy & Classic Protector Graded Death Benefit Whole Life Policy

The Classic Protector Simplified Issue Whole Life Insurance and the Classic Protector Graded Death Benefit are both designed to help protect spouses and families from the burden of the unexpected expenses caused by death.

Classic Protector Simplified Issue Whole Life Insurance (WSI-07)

The Classic Protector Simplified Issue Whole Life Insurance is a whole life, non-par insurance product issued on a simplified issue basis. If six simple health questions can be answered with a “no” and the proposed Insured fits into the height and weight chart, a policy will be issued.

No medical exams are required, just a Personal History Interview conducted over the phone. Discounted rates are available for nonsmokers. The proposed Insured is considered a nonsmoker if they have not smoked any cigarettes in the last 12 months; other forms of tobacco are acceptable.

Product Features

Issue ages:

40 through 85 (Age Last Birthday) *

Premium Plans:

Level Pay for Life
10 – Pay (Available to age 80)
5 – Pay
Single Premium

Issue Limits:

Face Amount Purchased by **Single Premium**
Ages 40 – 80 \$75,000 - maximum premium
Ages 81 – 85 \$25,000 - maximum premium

5, 10, and Level Pay Maximum **Face Amounts**
Ages 40 – 80 \$50,000
Ages 81 – 85 \$10,000

Minimum: \$3,000 (\$5,000 SC, \$25,000 WA), All Ages and Premium Plans.

Application:

Use your state’s version of **1462-P**.
Use your state’s version of ABO Disclosure: DISC - WSI07 - ABO.

Accelerated Benefit Option: (Not available in CT.)

The Accelerated Death Benefit feature may be exercised if:

- The insured’s life expectancy is 12 months or less due to a terminal illness; or
- The insured is confined to an eligible nursing home and is expected to stay there until death due to a specific diagnosed accident or sickness condition.

The benefit available is the net death benefit (death benefit less any existing loans) discounted for one year at the current loan interest rate.

* MO Only Ages 18 - 90, Call Home Office.

Classic Protector Graded Death Benefit Whole Life Policy

WGB-07- Not available: AR, MN, MO, NC, NH, NJ, NV, SC, & WA

This is a companion product to the Classic Protector Simplified Issue Whole Life product. It is designed to provide coverage to prospective insureds that do not qualify for Simplified Issue because of their health. It is not designed to be a mass marketed sub-standard product. The graded death benefit will be a return of premium accumulated at a 10% interest rate for the first three years, (but not to exceed \$1000 for every \$1,000 of Face Amount) unless death is by accidental means. If death is by accidental means in the first three policy years, 100% of the death benefit will be paid.

Product Features

Issue Ages:

40 through 85 (Age Last Birthday)

Premium Plan:

Level Pay for Life

Face Amounts:

Ages 40 – 80 \$3,000 - \$25,000

Ages 81 – 85 \$3,000 - \$10,000

Application:

Use your state's version of **1462-P**.

During the **Modified Benefit Period (first 3 years)** the amount of insurance depends on whether or not death was accidental.

- Accidental – the death benefit is a level \$1,000 for every \$1,000 of Face Amount.
- Not accidental – the death benefit is the annual mode gross premiums accumulated at 10% interest compounded annually (but not to exceed \$1,000) for every \$1,000 of Face Amount.

After the Modified Benefit Period the amount of insurance is a level \$1,000 for every \$1,000 of Face Amount.

Nonsmoker Discount and Accelerated Benefit - Not Available.



Point-of-Sale Personal Health Interview

Lafayette Life requires that a Personal Health Interview (PHI) be completed for each Classic Protector Whole Life applicant. The PHI can be done at the time of the sale or Lafayette Life can order it after the application is received in our office. Note, however, that significant time savings can be gained by completing the PHI at the time of the sale.

The process is simple:

- Complete the application.
- Call MAAS at **1-888-887-9238**. These are the people who will conduct the Personal History Interview.
- Identify yourself as a Lafayette Life agent needing a Personal History Interview.
- Give the MAAS representative the applicant's name and address. You will then have the option of providing a list of the applicant's prescribed medications, or the applicant may provide the list later.
- The MAAS representative will ask to speak to the applicant to:
 - Verify information on the application;
 - Obtain a list of currently prescribed medications and the reason for taking them (or verify the list provided by you);
 - Verify the reasons for which the insurance is being purchased.

Mid America Agency Services (MAAS) Hours

Monday through Thursday
8:00 am to 9:00 pm
Central Standard Time

Friday
8:00 am to 5:00 pm
Central Standard Time

Service is not available on Saturday, Sunday or National Holidays

If you are taking an application at a time when MAAS is not available, you should do the following:

- Inform the applicant that they will be receiving a telephone call from MAAS within a few days.
- Contact MAAS at **1-888-887-9238** during business hours the next business day and provide them with the applicant's name and telephone number and ask them to call the applicant.

If you do not make the call to MAAS, Lafayette Life will order the PHI when the application is received in our office.

The MAAS representative is not an underwriter. He or she will not be able to answer product questions or offer underwriting advice. For answers to these questions, you should contact the home office at 1-800-243-6631 x 3750.

Classic Protector Simplified Issue: Application Guide

Part 2 Medical Questions 1-6 are required. Questions may vary by state.

If health questions 1 through 6 can be answered with a “no”, and the proposed Insured fits into the height and weight chart, Simplified Issue will be underwritten.

If health questions 1 through 6 are answered with a “yes”, the proposed Insured will need to complete Part 3: Additional Medical Questions, and Graded Death Benefit will be underwritten.

Under special circumstances a question may be answered “yes” and submitted for consideration as long as complete details explaining the proposed Insured’s condition, including doctor’s name and address, are provided in the detail section on page 2 of the application.

The following is intended to provide additional information regarding the health information requested on the application. If you have any additional questions, please contact one of our new business personnel at 1-800-243-6631 x 3750.

Height and Weight

Height and weight are required to evaluate the general health of an applicant. They should be within the ranges of the unisex chart below:

Height Ft. In.	Maximum Weight	Height Ft. In.	Maximum Weight	Height Ft. In.	Maximum Weight	Height Ft. In.	Maximum Weight	Height Ft. In.	Maximum Weight
4-10	198	5-3	236	5-8	272	6-1	312	6-6	352
4-11	205	5-4	242	5-9	280	6-2	320	6-7	359
5-0	213	5-5	249	5-10	287	6-3	328	6-8	367
5-1	219	5-6	257	5-11	295	6-4	336	6-9	374
5-2	228	5-7	264	6-0	304	6-5	342		

Part 2: Medical Questions

Question 1: *In the past ten (10) years has the proposed Insured been treated or diagnosed by a physician as having Acquired Immune Deficiency Syndrome (AIDS), or been diagnosed as having the HIV virus as indicated by the results of the ELISA-ELISA Western Blot test series?*

If this question is answered “yes”, the proposed Insured is not eligible for the Classic Protector Simplified Issue policy.

Question 2: *Does the proposed Insured need any assistance performing any regular activities of daily living (ADLs) such as eating, bathing, dressing, walking, toileting or taking medications.*

This would identify individuals whose overall health has deteriorated but have not been diagnosed with any of the impairments listed in questions 1 and 2. Under certain conditions, a “yes” answer to this question may still result in the Classic Protector Simplified Issue policy being issued. If, for example, a disability is injury related and there are no other health impairments, a policy may be issued. You should consult new business at the number listed above if there are any question.

Question 3: *During the past 24 months, has the proposed Insured been diagnosed as having, or been treated, or taken medication for:*

If there has been a diagnosis or any form of treatment, including prescribed medication, within the past 24 months for any of the impairments listed in a, b, or c, then the applicable question should be answered “yes”, and coverage would not be available under this plan.

- a. *Alzheimer’s disease, dementia, epilepsy, paralysis, or any disease or disorder of the nervous system; melanoma, leukemia, or other cancer, liver disease including cirrhosis, chronic obstructive pulmonary disease (COPD), kidney failure, kidney dialysis, or renal insufficiency?*

If any of these conditions are present, the policy cannot be issued. Liver disease includes any type of hepatitis except hepatitis A.

- b. *Heart attack, stroke, congestive heart failure, irregular heart rhythm, pacemaker implant or any procedure to improve circulation to the heart or brain?*

Heart surgery includes, but is not limited to: bypass surgery, valve repair or valve replacement surgery. Persons with a heart history who are taking an anticoagulant drug, using nitrate medications, or drugs used for heart rhythm irregularities or medications used for congestive heart failure are not eligible for coverage. An individual who had a heart attack more than 24 months ago and is fully recovered may answer “no” to this question if they are not taking any medications pertaining to the heart attack history. For the purposes of this question, aspirin therapy, blood pressure medication or cholesterol-lowering medications will not disqualify an applicant for coverage.

- c. *Alcohol or drug abuse, diabetes requiring insulin, diabetic complications, diabetic coma or insulin shock?*

Alcohol or drug abuse includes situations where a person’s physician has recommended they decrease or discontinue their alcohol consumption. Diabetes requiring insulin is not an acceptable condition. Diabetics treated with diet or oral medication are acceptable, unless there have been diabetic complications such as retinopathy, neuropathy, or amputations as a result of the diabetes.

Question 4: *Has the proposed insured had any type of amputation caused by disease or any type of organ transplant?*

Amputations as a result of infected injuries are considered to be amputations caused by the injury.

Question 5: *During the past 12 months has the proposed insured used oxygen equipment to assist in breathing, or rejected advice to have any type of medical tests, surgery, or admission to a hospital or nursing facility?*

If medical advice to have surgery, diagnostic tests performed, or to be admitted to a hospital or nursing facility has been rejected, the proposed insured is not eligible for coverage.

Question 6: *During the past 6 months has the proposed Insured been declined for life or health insurance, been a patient in the hospital for two or more days, or been admitted to a nursing facility, extended care or assisted living facility?*

The proposed Insured is not eligible for coverage if they have been declined for life or health insurance, or been a patient in a hospital or nursing facility. There may be exceptions if the hospital stay were due to accidental injuries or involved treatment of previous injuries, as in knee replacement surgery. Exceptions are generally not made if the hospital stay was as a result of any kind of illness.

If the proposed Insured answers “yes” to any of the questions 1 through 6, under Part 2: Medical Questions, they will probably be declined for coverage under the Classic Protector Simplified Issue policy.

In this case, Part 3: Additional Medical Questions, should also be filled out to determine if the proposed Insured qualifies for coverage under the Classic Protector Graded Death Benefit product.



Classic Protector Graded Death Benefit: Application Guide

The Classic Protector Graded Death Benefit Whole Life was developed to offer an insurance alternative to proposed insureds who have significant health histories and cannot qualify for the Classic Protector Simplified Issue policy. To apply for the graded death benefit plan once Part 2 of the application has been completed, answer the additional questions under Part 3 of the application.

Part 3: Additional Medical Questions are required for GDB. Questions may vary by state.

Question 1: *Is the proposed Insured employed on a full time basis, and now actively at work?*

Someone is considered employed on a full time basis and now actively at work if they are working more than 25 hours per week. If the answer to this question is “yes”, the proposed insured will qualify for coverage under the Classic Protector Graded Death Benefit plan. If the answer to this question is “no”, then the health questions should be answered.

a. *Is the proposed Insured currently hospitalized or confined to a nursing facility?*

Self-explanatory

b. *Is the proposed Insured bedridden, confined to a wheelchair, or receiving professional nursing care of services in the home?*

Self-explanatory

c. *Has the proposed Insured been diagnosed as having a terminal disease or illness?*

A terminal illness is one that has been diagnosed by a physician as resulting in an anticipated life expectancy of one year or less.

Underwriting Guide

Sometimes it is easiest to identify an impairment by the types of medications that are being used to treat it. In the following chart you will find many of the most commonly prescribed medications and the illness for which they are prescribed. **You, or the proposed Insured, may want to have a list of the prescribed medications the proposed insured is taking for the personal history interview.**

Field Underwriting Guide

The following impairments are most likely to cause a proposed Insured to be declined for coverage under the Classic Protector Simplified Issue Policy.

- A. AIDS/ HIV-1 infection
- B. Alzheimer disease; chronic dementia
- C. Cancer, leukemia, melanoma, brain tumor
- D. Kidney Failure, Renal Insufficiency, Kidney Transplant
- E. Heart Attack, Angina, Stroke, TIA (transient ischemic attack)
- F. Liver Disease including Cirrhosis
- G. Congestive Heart Failure
- H. Alcohol and Drug Abuse
- I. Diabetes requiring Insulin or with complications
- J. Parkinson's disease; parkinsonism

The following is an alphabetical list of the most commonly prescribed medications for the above impairments.

abacavir	A	Cytosar	C	Gleevac	C	melphalan	C	Rheumatrex	C
Adriamycin	C	Cytoxan	C	Gliadel	C	6-mercapto-Purine	C	ribavirin	F
Agenerase	A	dacarbazine	C	Herceptin	C	methotrexate	C	ritonavir	A
Aggrenox	E	dactinomycin	C	Hexalen	C	Midamex	G	ritonavir+lopinavir	A
Akineton	J	daunorubicin	C	Hivid	A	Mirapex	J	Rituxan	C
Alkeran	C	delavirdine	A	Humalog	I	Mithracin	C	rituximab	C
altretamine	C	Cytoxan	C	Human Insulin	I	mitomycinC	C	rivastigmine	B
amatadine	J	dacarbazine	C	Humilin	I	mitotane	C	ropinirole	J
amiloride	G	Demadex	G	Hydren	C	mitoxantrone	C	saquinavir	A
aminoglu	C	Deslanoside	G	hydroyurea	C	Monoket	E	selegiline	J
amprenavir	A	dextrazoxane	C	hyoscyamine	J	MTX	C	senofovir	A
anastrozole	C	didanosine	A	lfex	C	Mustargen	C	Simulect	D
Antabuse	H	Digifortis	G	ifosfamide	C	Mutamycin	C	Sinemet	J
Aricept	B	Digiglusin	G	lletin	I	Myleran	C	Sorbitrate	E
Arimidex	C	digitalis	G	imatinib	C	naloxone	H	stavudine	A
Artane	J	Digitoxin	G	Imdur	E	naltrexone	H	Sustiva	A
asparaginase	C	Digoxin	G	indinavir	A	Namenda	B	Symmetrel	J
Atamet	J	disulfiram	H	Infergen	F	Narcan	H	tacrine	B
basiliximab	D	docetaxel	C	Insulin aspart	I	Navelbine	C	tamoxifen	C
becaplermin	I	donepezil	B	Insulin glargine	I	nelfinavir	A	Targretin	C
benztropine	J	doxorubicin	C	insulin lispro	I	nevirapine	A	Tasmer	J
bexarotene	C	DTIC	C	interferon alfa	F	nitroglycerin	E	Taxol	C
Bexxar	C	Dyrenium	G	Intron	F	Nolvadex	C	Taxotere	C
BICNU	C	Edecrin	G	Invirase	A	Norvir	A	6-thioguanine	C
biperden	J	efairenz	A	Ismo	E	Novatrone	C	Thioplex	C
Blenoxane	C	Eldepryl	J	Isordil isosorbide		Novolin	I	thiotepa	C
bleomycin	C	Ellence	C	dinitrate	E	NovoLog	I	Ticlid	E
busulfan	C	Elspar	C	isosorbide-		NovoPen	I	ticlopidine	C
carbidopa	J	Emcyt	C	monomitate	E	NuLev	J	tolcapone	J
carbidopa+levodpa	J	epirubicin	C	Kaletra	A	Onconvin	C	toremifene	C
carboplatin	C	Epivir	A	lamivudine	A	paclitaxel	C	torse mide	G
Cardilate	E	epotein alfa	D	lamivudine	F	Paraplatin	C	tositumomab	C
carmustine	C	Ergamisol erythryl-		lamivudine+		pentaerythritol-		tratuzumab	C
carvedilol	G	tetranitrate	E	zidovudine	A	tetarnitrate	E	triamterene	G
CeeNU	C	estramustine	C	Lanoxicaps	G	pergolide	J	trihexphenidyl	J
Celilanid	G	ethacrynic-acid	G	Lanoxin	G	Peritrate	E	Urso	F
Cerubidine	C	etoposide	C	Lantus	D	Permax	J	ursodiol	F
chlorambucil	C	Eulixin	C	Lasix	G	Platinol	C	Velban	C
cisplatin	C	Exelon	B	letrozole	C	Plavix	E	Velosulin	I
clopidogrel	D	Fareston	C	Leukeran	C	plicamycin	C	VePesid	C
Cogentin	J	Femara	C	leuprolide	C	procarbazine	C	Videx	A
Cognex	B	Flourouracil	C	levamisole	C	Procrit	D	vinblasine	C
Combivir	F	Fludara	C	Levbid	J	Purinethol	C	vincristine	C
Coreg	G	fludarabine	C	Levsin	J	Purodigin	G	Viracept	A
Cosmegan	C	5-fluorour-acil	C	Levsinex	J	Rebetron	F	Viramiune	A
Coumadin	E	flutamide	C	lomustine	C	Referon	F	Viread	A
Crixivan	A	Fortovase	A	Ludoysn	J	Regranex	I	zalcitabine	A
Crustodigin	G	furosemide	G	Lupron	C	Reminyl	B	Zerit	A
cyclospohs-phanide	C	galantimine	B	Lysodren	C	Requip	J	Ziagon	A
Cytadren	C	gemcitabine	C	Matulane	C	Rescriptor	A	zidovudine	A
cytarabine	C			mechlore-Thiamine	C	Retrovir	A	Zinacard	C
						ReVia	H		

MALE - Protector Simplified Issue - Monthly Calculator

Level Pay For Life

\$3,000 minimum (see page 10 for rates)

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.

FEMALE - Protector Simplified Issue - Monthly Calculator

Level Pay For Life

\$3,000 minimum (see page 11 for rates)

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.

MT - Please use male rates to comply with your unisex state requirements.

MALE - Classic Protector Simplified Issue Whole Life Insurance

Level Pay for Life Annual Rates per Thousand & Cash Values

Age	NS	Smoker	Cash Values at Age									
			Age	1	2	3	4	5	10	15	20	Age 65
40	20.27	26.35	40	0.00	0.00	11.79	25.07	38.67	112.35	196.21	287.24	383.36
41	20.86	27.12	41	0.00	0.00	12.57	26.34	40.45	117.23	203.75	297.42	375.44
42	21.53	27.99	42	0.00	0.00	13.31	27.61	42.26	122.32	211.43	307.73	367.09
43	22.12	28.76	43	0.00	0.00	14.06	28.92	44.20	127.58	219.35	318.11	358.29
44	22.70	29.51	44	0.00	0.00	14.84	30.35	46.36	133.02	227.60	328.58	348.97
45	23.28	30.26	45	0.00	0.01	15.75	32.00	48.74	138.61	236.17	339.17	339.17
46	24.35	31.66	46	0.00	0.33	16.84	33.84	51.32	144.30	244.96	349.92	328.82
47	25.32	32.92	47	0.00	0.80	18.08	35.85	54.06	150.10	253.89	360.93	317.87
48	26.19	34.05	48	0.00	1.32	19.39	37.91	56.83	156.04	262.81	372.19	306.23
49	27.16	35.31	49	0.00	1.81	20.66	39.91	59.53	162.12	271.66	383.73	293.78
50	28.13	36.57	50	0.00	2.23	21.85	41.83	62.13	168.35	280.49	395.58	280.49
51	29.20	37.96	51	0.00	2.55	22.93	43.63	64.60	174.64	289.38	407.71	266.30
52	30.26	39.34	52	0.00	2.78	23.90	45.31	67.00	180.93	298.44	419.99	251.17
53	31.43	40.86	53	0.00	2.90	24.77	46.92	69.47	187.19	307.79	432.32	235.06
54	32.69	42.50	54	0.00	2.92	25.57	48.62	72.11	193.42	317.53	444.83	217.92
55	33.95	44.10	55	0.00	2.90	26.48	50.52	74.98	199.72	327.73	457.58	199.72
56	35.17	46.06	56	0.00	2.97	27.60	52.65	78.00	206.17	338.36	470.61	180.40
57	36.49	48.22	57	0.00	3.22	28.90	54.88	81.05	212.88	349.25	483.87	159.85
58	38.00	50.58	58	0.00	3.49	30.16	57.00	83.91	219.84	360.19	497.15	137.87
59	39.61	53.35	59	0.00	3.58	31.17	58.81	86.50	227.06	371.23	510.24	114.24
60	41.50	56.43	60	0.00	3.40	31.84	60.32	88.86	234.60	382.44	523.05	88.86
61	43.67	59.92	61	0.00	2.94	32.27	61.66	91.17	242.51	393.91	535.52	61.66
62	46.13	63.72	62	0.00	2.30	32.60	63.03	93.67	250.70	405.70	547.69	32.60
63	48.77	67.63	63	0.00	2.43	33.81	65.41	97.29	259.69	418.16	560.06	2.43
64	51.61	71.46	64	0.00	4.52	37.08	69.92	103.10	270.39	431.70	573.05	0.00
65	54.72	75.00	65	0.00	6.92	40.79	75.01	109.55	281.54	445.12	585.68	0.00
66	57.92	77.88	66	0.00	9.64	44.97	80.63	116.51	293.10	458.26	597.71	0.00
67	61.31	80.56	67	0.00	12.68	49.55	86.64	123.65	304.93	471.00	608.89	0.00
68	64.69	83.32	68	0.00	15.98	54.39	92.70	130.70	316.78	483.41	619.02	0.00
69	68.16	86.48	69	0.00	19.41	59.14	98.54	137.72	328.35	495.41	627.91	0.00
70	71.63	90.32	70	0.00	22.64	63.57	104.27	144.74	339.47	506.79	635.44	0.00
71	75.08	95.04	71	0.00	25.54	67.89	110.01	151.87	350.02	517.34	641.86	0.00
72	78.72	100.63	72	0.00	28.53	72.43	116.05	159.28	360.14	526.93	647.60	0.00
73	82.92	107.00	73	0.00	31.88	77.41	122.53	166.91	370.08	535.44	652.70	0.00
74	87.97	114.24	74	0.00	35.50	82.66	129.06	174.35	379.71	542.59	656.96	0.00
75	94.05	122.14	75	0.00	39.25	87.84	135.27	181.35	388.72	548.17	660.10	0.00
76	101.77	131.37	76	0.00	42.82	92.59	140.94	187.66	396.77	552.40	662.31	0.00
77	110.57	141.36	77	0.00	45.94	96.77	145.89	193.25	403.55	555.69	664.02	0.00
78	120.46	152.01	78	0.00	48.66	100.39	150.27	198.51	408.91	558.11	665.16	0.00
79	131.05	163.44	79	0.00	51.05	103.67	154.55	203.65	412.77	559.59	665.46	0.00
80	142.08	175.44	80	0.00	53.22	106.97	158.83	208.51	414.97	559.90	664.31	0.00
81	153.44	188.02	81	0.00	55.62	110.46	163.00	212.87	415.94	559.36	661.98	0.00
82	165.04	201.19	82	0.18	58.24	113.86	166.66	216.31	416.21	558.56	659.75	0.00
83	176.87	214.76	83	1.55	60.53	116.50	169.15	218.26	415.58	557.16	657.54	0.00
84	188.76	228.71	84	2.61	62.03	117.92	170.06	218.35	413.78	554.71	655.39	0.00
85	200.79	242.76	85	3.15	62.55	117.96	169.29	216.50	410.59	550.43	653.41	0.00

\$30.00 Policy fee not included. Ages 40 - 80 = \$50,000 maximum; Ages 81 - 85 = \$10,000 maximum face amounts.

Premium Factors: monthly (preauthorized withdrawal) .085, Quarterly .26, Semiannually .51

MT - Please use male rates to comply with your unisex state requirements.

FEMALE - Classic Protector Simplified Issue Whole Life Insurance

Level Pay for Life Annual Rates per Thousand & Cash Values

Age	NS	Smoker	Cash Values at Age									
			Age	1	2	3	4	5	10	15	20	Age 65
40	17.95	21.54	40	0.00	0.00	8.90	20.43	32.29	96.40	167.63	245.04	329.04
41	18.56	22.27	41	0.00	0.00	9.68	21.68	34.01	100.35	173.68	253.19	321.68
42	19.07	22.88	42	0.00	0.00	10.47	22.94	35.74	104.34	179.79	261.53	313.91
43	19.58	23.50	43	0.00	0.00	11.25	24.20	37.48	108.37	185.99	270.08	305.70
44	19.99	23.99	44	0.00	0.00	12.02	25.46	39.22	112.45	192.28	278.85	297.03
45	20.40	24.48	45	0.00	0.00	12.77	26.71	40.96	116.57	198.72	287.88	287.88
46	20.91	25.09	46	0.00	0.00	13.51	27.95	42.71	120.73	205.34	297.16	278.22
47	21.32	25.58	47	0.00	0.00	14.23	29.20	44.46	124.95	212.15	306.73	268.03
48	21.52	25.82	48	0.00	0.00	14.95	30.43	46.20	129.23	219.18	316.58	257.29
49	21.93	26.32	49	0.00	0.00	15.64	31.66	47.97	133.61	226.46	326.73	245.96
50	22.44	26.93	50	0.00	0.06	16.33	32.89	49.76	138.13	234.02	337.20	234.02
51	23.26	27.91	51	0.00	0.16	16.99	34.13	51.55	142.82	241.87	347.94	221.43
52	24.28	29.14	52	0.00	0.24	17.67	35.39	53.37	147.70	250.02	358.95	208.16
53	25.40	30.48	53	0.00	0.31	18.34	36.64	55.22	152.82	258.50	370.23	294.16
54	26.52	31.82	54	0.00	0.36	18.99	37.91	57.13	158.18	267.30	381.79	179.40
55	27.54	34.56	55	0.00	0.36	19.64	39.22	59.13	163.81	276.44	393.64	163.81
56	28.36	36.34	56	0.00	0.34	20.30	40.61	61.26	169.73	285.90	405.78	147.35
57	28.97	38.24	57	0.00	0.33	21.05	42.12	63.55	175.97	295.65	418.24	129.97
58	29.68	40.14	58	0.00	0.37	21.89	43.77	66.01	182.51	305.70	431.03	111.59
59	30.50	42.16	59	0.00	0.45	22.81	45.54	68.65	189.37	316.04	444.15	92.12
60	31.62	44.10	60	0.00	0.54	23.79	47.42	71.43	196.50	326.65	457.59	71.43
61	33.15	46.05	61	0.00	0.63	24.82	49.40	74.36	203.86	337.52	471.08	49.40
62	34.99	48.02	62	0.00	0.73	25.92	51.49	77.42	211.41	348.67	484.25	25.92
63	37.03	50.10	63	0.00	0.83	27.05	53.65	80.59	219.14	360.09	497.15	0.83
64	39.37	52.39	64	0.00	0.91	28.22	55.89	83.88	227.03	371.82	509.87	0.00
65	41.82	55.00	65	0.00	0.96	29.40	58.18	87.27	235.11	383.85	522.30	0.00
66	44.37	57.70	66	0.00	0.96	30.59	60.53	90.70	243.35	395.90	534.73	0.00
67	47.02	60.70	67	0.00	0.92	31.77	62.87	94.13	251.80	407.55	546.83	0.00
68	49.88	64.00	68	0.00	3.20	35.22	67.40	99.73	262.24	420.26	558.99	0.00
69	52.84	67.40	69	0.00	5.73	38.90	72.22	105.63	273.15	432.89	570.20	0.00
70	56.10	71.00	70	0.00	8.27	42.65	77.13	111.69	284.44	445.22	580.71	0.00
71	59.57	74.70	71	0.00	10.88	46.51	82.21	117.95	295.78	457.62	592.33	0.00
72	63.44	78.50	72	0.00	13.60	50.54	87.51	124.50	306.74	469.72	605.91	0.00
73	67.63	82.80	73	0.00	16.44	54.75	93.06	131.34	317.40	480.74	619.99	0.00
74	72.32	87.60	74	0.00	19.43	59.17	98.89	138.55	327.86	490.61	633.23	0.00
75	77.52	93.00	75	0.00	22.57	63.83	105.03	146.14	338.00	499.67	644.08	0.00
76	82.60	99.20	76	0.00	25.90	68.77	111.54	153.70	348.19	510.08	651.61	0.00
77	88.18	106.20	77	0.00	29.43	74.00	117.95	160.65	357.98	522.86	655.43	0.00
78	94.43	113.70	78	0.00	33.19	79.08	123.66	167.04	366.36	536.28	658.69	0.00
79	101.45	121.70	79	0.00	36.68	83.32	128.69	172.95	373.21	548.69	665.31	0.00
80	109.20	130.00	80	0.00	39.19	86.75	133.13	178.18	378.88	558.16	672.98	0.00
81	117.76	138.50	81	0.00	41.25	89.94	137.24	183.60	386.37	563.64	680.71	0.00
82	126.99	147.30	82	0.00	43.64	93.34	142.06	189.20	397.43	564.85	688.73	0.00
83	136.61	156.10	83	0.00	46.13	97.39	146.98	193.65	409.88	565.66	696.87	0.00
84	146.48	165.00	84	0.00	49.09	101.33	150.51	196.66	421.58	571.04	704.80	0.00
85	156.24	174.00	85	0.00	52.07	103.94	152.63	198.86	430.10	578.20	712.17	0.00

\$30.00 Policy fee not included. Ages 40 - 80 = \$50,000 maximum; Ages 81 - 85 = \$10,000 maximum face amounts.

Premium Factors: monthly (preauthorized withdrawal) .085, Quarterly .26, Semiannually .51

MT - Please use male rates to comply with your unisex state requirements.

Classic Protector Simplified Issue Whole Life Insurance

Single Premium - Face Amount of Insurance Per Dollar

Age	Male		Female	
	NS	Smoker	NS	Smoker
40	3.2684	3.0834	3.8646	3.6805
41	3.1625	2.9835	3.7379	3.5599
42	3.0641	2.8907	3.6207	3.4483
43	2.9743	2.8060	3.5141	3.3467
44	2.8939	2.7301	3.4182	3.2554
45	2.8239	2.6640	3.3341	3.1753
46	2.7119	2.5583	3.1996	3.0472
47	2.6268	2.4781	3.0971	2.9497
48	2.5586	2.4138	3.0134	2.8699
49	2.4982	2.3568	2.9401	2.8001
50	2.4400	2.3019	2.8671	2.7305
51	2.3787	2.2441	2.7906	2.6577
52	2.3152	2.1841	2.7109	2.5818
53	2.2519	2.1245	2.6308	2.5055
54	2.1896	2.0656	2.5521	2.4306
55	2.1320	2.0263	2.4762	2.3780
56	2.0714	1.9685	2.3998	2.3030
57	2.0161	1.9139	2.3273	2.2319
58	1.9628	1.8615	2.2578	2.1644
59	1.9118	1.8110	2.1917	2.1007
60	1.8622	1.7626	2.1288	2.0396
61	1.8144	1.7154	2.0679	1.9818
62	1.7679	1.6706	2.0094	1.9263
63	1.7237	1.6279	1.9533	1.8734
64	1.6813	1.5886	1.8989	1.8225
65	1.6417	1.5526	1.8460	1.7731
66	1.6049	1.5201	1.7961	1.7266
67	1.5704	1.4904	1.7478	1.6821
68	1.5378	1.4623	1.7020	1.6394
69	1.5065	1.4357	1.6584	1.5993
70	1.4766	1.4096	1.6177	1.5618
71	1.4476	1.3838	1.5798	1.5268
72	1.4202	1.3587	1.5442	1.4942
73	1.3935	1.3343	1.5105	1.4632
74	1.3682	1.3109	1.4783	1.4337
75	1.3440	1.2889	1.4473	1.4054
76	1.3216	1.2688	1.4187	1.3782
77	1.3000	1.2497	1.3910	1.3518
78	1.2790	1.2314	1.3638	1.3260
79	1.2578	1.2132	1.3373	1.3012
80	1.2367	1.1949	1.3114	1.2770
81	1.2152	1.1760	1.2860	1.2535
82	1.1937	1.1574	1.2613	1.2309
83	1.1723	1.1385	1.2372	1.2089
84	1.1513	1.1199	1.2138	1.1876
85	1.1309	1.1019	1.1913	1.1669

(Single Premium - \$50.00*) x Factor = Face Amount

(Face Amount / Factor) + \$50.00* = Single Premium

* denotes policy fee

Face amounts purchased by Single Premium:

Ages 40 - 80 = \$75,000 maximum; Ages 81 - 85 = \$25,000 maximum premium.

MT - Please use male rates to comply with your unisex state requirements.

MALE - Classic Protector Simplified Issue Whole Life Insurance

Single Premium Annual Rates per Thousand & Cash Values

Age	NS	Smoker	Cash Values at Age									
			Age	1	2	3	4	5	10	15	20	Age 65
40	305.96	324.32	40	263.84	272.99	282.40	292.04	301.92	355.42	416.31	482.42	552.22
41	316.21	335.18	41	272.99	282.40	292.04	301.92	312.03	367.09	429.11	496.27	552.22
42	326.36	345.94	42	282.40	292.04	301.92	312.03	322.40	379.04	442.08	510.22	552.22
43	336.21	356.38	43	292.04	301.92	312.03	322.40	333.06	391.25	455.28	524.19	552.22
44	345.56	366.29	44	301.92	312.03	322.40	333.06	344.08	403.69	468.73	538.19	552.22
45	354.12	375.37	45	312.03	322.40	333.06	344.08	355.42	416.31	482.42	552.22	552.22
46	368.75	390.88	46	322.40	333.06	344.08	355.42	367.09	429.11	496.27	566.30	552.22
47	380.69	403.53	47	333.06	344.08	355.42	367.09	379.04	442.08	510.22	580.48	552.22
48	390.84	414.29	48	344.08	355.42	367.09	379.04	391.25	455.28	524.19	594.79	552.22
49	400.29	424.31	49	355.42	367.09	379.04	391.25	403.69	468.73	538.19	609.25	552.22
50	409.84	434.43	50	367.09	379.04	391.25	403.69	416.31	482.42	552.22	623.84	552.22
51	420.39	445.61	51	379.04	391.25	403.69	416.31	429.11	496.27	566.30	638.52	552.22
52	431.93	457.85	52	391.25	403.69	416.31	429.11	442.08	510.22	580.48	653.17	552.22
53	444.07	470.71	53	403.69	416.31	429.11	442.08	455.28	524.19	594.79	667.69	552.22
54	456.71	484.11	54	416.31	429.11	442.08	455.28	468.73	538.19	609.25	682.13	552.22
55	469.44	493.52	55	429.11	442.08	455.28	468.73	482.42	552.22	623.84	696.50	552.22
56	482.76	507.99	56	442.08	455.28	468.73	482.42	496.27	566.30	638.52	710.77	552.22
57	496.01	522.49	57	455.28	468.73	482.42	496.27	510.22	580.48	653.17	724.91	552.22
58	509.48	537.21	58	468.73	482.42	496.27	510.22	524.19	594.79	667.69	738.83	552.22
59	523.08	552.17	59	482.42	496.27	510.22	524.19	538.19	609.25	682.13	752.41	552.22
60	537.00	567.35	60	496.27	510.22	524.19	538.19	552.22	623.84	696.50	765.60	552.22
61	551.15	582.96	61	510.22	524.19	538.19	552.22	566.30	638.52	710.77	778.34	552.22
62	565.63	598.60	62	524.19	538.19	552.22	566.30	580.48	653.17	724.91	790.64	552.22
63	580.14	614.27	63	538.19	552.22	566.30	580.48	594.79	667.69	738.83	802.52	552.22
64	594.77	629.47	64	552.22	566.30	580.48	594.79	609.25	682.13	752.41	813.99	552.22
65	609.13	644.10	65	566.30	580.48	594.79	609.25	623.84	696.50	765.60	824.98	0.00
66	623.11	657.83	66	580.48	594.79	609.25	623.84	638.52	710.77	778.34	835.40	0.00
67	636.80	670.97	67	594.79	609.25	623.84	638.52	653.17	724.91	790.64	845.21	0.00
68	650.30	683.84	68	609.25	623.84	638.52	653.17	667.69	738.83	802.52	854.36	0.00
69	663.81	696.52	69	623.84	638.52	653.17	667.69	682.13	752.41	813.99	862.84	0.00
70	677.24	709.43	70	638.52	653.17	667.69	682.13	696.50	765.60	824.98	870.63	0.00
71	690.78	722.65	71	653.17	667.69	682.13	696.50	710.77	778.34	835.40	877.87	0.00
72	704.13	736.00	72	667.69	682.13	696.50	710.77	724.91	790.64	845.21	884.69	0.00
73	717.60	749.47	73	682.13	696.50	710.77	724.91	738.83	802.52	854.36	891.12	0.00
74	730.88	762.85	74	696.50	710.77	724.91	738.83	752.41	813.99	862.84	897.13	0.00
75	744.07	775.86	75	710.77	724.91	738.83	752.41	765.60	824.98	870.63	902.68	0.00
76	756.64	788.17	76	724.91	738.83	752.41	765.60	778.34	835.40	877.87	907.86	0.00
77	769.21	800.18	77	738.83	752.41	765.60	778.34	790.64	845.21	884.69	912.81	0.00
78	781.88	812.10	78	752.41	765.60	778.34	790.64	802.52	854.36	891.12	917.50	0.00
79	795.05	824.24	79	765.60	778.34	790.64	802.52	813.99	862.84	897.13	921.86	0.00
80	808.61	836.89	80	778.34	790.64	802.52	813.99	824.98	870.63	902.68	925.77	0.00
81	822.88	850.25	81	790.64	802.52	813.99	824.98	835.40	877.87	907.86	929.32	0.00
82	837.74	864.03	82	802.52	813.99	824.98	835.40	845.21	884.69	912.81	932.80	0.00
83	853.01	878.33	83	813.99	824.98	835.40	845.21	854.36	891.12	917.50	936.20	0.00
84	868.56	892.94	84	824.98	835.40	845.21	854.36	862.84	897.13	921.86	939.53	0.00
85	884.22	907.56	85	835.40	845.21	854.36	862.84	870.63	902.68	925.77	942.77	0.00

\$50.00 Policy fee not included. Ages 40 - 80 = \$75,000 maximum; Ages 81 - 85 = \$25,000 maximum premium.

MT - Please use male rates to comply with your unisex state requirements.

FEMALE - Classic Protector Simplified Issue Whole Life Insurance

Single Premium Annual Rates per Thousand & Cash Values

Age	NS	Smoker	Cash Values at Age									
			Age	1	2	3	4	5	10	15	20	Age 65
40	258.76	271.70	40	232.91	241.12	249.58	258.31	267.30	315.83	369.77	428.38	491.98
41	267.53	280.91	41	241.12	249.58	258.31	267.30	276.53	326.22	381.13	440.68	491.98
42	276.19	290.00	42	249.58	258.31	267.30	276.53	286.01	336.81	392.67	453.19	491.98
43	284.57	298.80	43	258.31	267.30	276.53	286.01	295.72	347.60	404.39	465.91	491.98
44	292.55	307.18	44	267.30	276.53	286.01	295.72	305.67	358.58	416.28	478.84	491.98
45	299.93	314.93	45	276.53	286.01	295.72	305.67	315.83	369.77	428.38	491.98	491.98
46	312.54	328.17	46	286.01	295.72	305.67	315.83	326.22	381.13	440.68	505.31	491.98
47	322.88	339.02	47	295.72	305.67	315.83	326.22	336.81	392.67	453.19	518.84	491.98
48	331.85	348.44	48	305.67	315.83	326.22	336.81	347.60	404.39	465.91	532.54	491.98
49	340.12	357.13	49	315.83	326.22	336.81	347.60	358.58	416.28	478.84	546.40	491.98
50	348.79	366.23	50	326.22	336.81	347.60	358.58	369.77	428.38	491.98	560.41	491.98
51	358.34	376.26	51	336.81	347.60	358.58	369.77	381.13	440.68	505.31	574.53	491.98
52	368.88	387.32	52	347.60	358.58	369.77	381.13	392.67	453.19	518.84	588.72	491.98
53	380.11	399.12	53	358.58	369.77	381.13	392.67	404.39	465.91	532.54	602.98	491.98
54	391.83	411.42	54	369.77	381.13	392.67	404.39	416.28	478.84	546.40	617.28	491.98
55	403.85	420.52	55	381.13	392.67	404.39	416.28	428.38	491.98	560.41	631.61	491.98
56	416.70	434.22	56	392.67	404.39	416.28	428.38	440.68	505.31	574.53	645.95	491.98
57	429.68	448.05	57	404.39	416.28	428.38	440.68	453.19	518.84	588.72	660.30	491.98
58	442.90	462.03	58	416.28	428.38	440.68	453.19	465.91	532.54	602.98	674.64	491.98
59	456.26	476.04	59	428.38	440.68	453.19	465.91	478.84	546.40	617.28	688.96	491.98
60	469.75	490.29	60	440.68	453.19	465.91	478.84	491.98	560.41	631.61	703.25	491.98
61	483.58	504.59	61	453.19	465.91	478.84	491.98	505.31	574.53	645.95	717.33	491.98
62	497.65	519.12	62	465.91	478.84	491.98	505.31	518.84	588.72	660.30	731.02	491.98
63	511.96	533.80	63	478.84	491.98	505.31	518.84	532.54	602.98	674.64	744.33	491.98
64	526.61	548.71	64	491.98	505.31	518.84	532.54	546.40	617.28	688.96	757.32	491.98
65	541.70	563.97	65	505.31	518.84	532.54	546.40	560.41	631.61	703.25	769.93	0.00
66	556.76	579.17	66	518.84	532.54	546.40	560.41	574.53	645.95	717.33	782.29	0.00
67	572.14	594.51	67	532.54	546.40	560.41	574.53	588.72	660.30	731.02	794.25	0.00
68	587.56	609.98	68	546.40	560.41	574.53	588.72	602.98	674.64	744.33	805.51	0.00
69	603.00	625.27	69	560.41	574.53	588.72	602.98	617.28	688.96	757.32	816.08	0.00
70	618.18	640.30	70	574.53	588.72	602.98	617.28	631.61	703.25	769.93	826.11	0.00
71	632.98	654.95	71	588.72	602.98	617.28	631.61	645.95	717.33	782.29	836.36	0.00
72	647.60	669.24	72	602.98	617.28	631.61	645.95	660.30	731.02	794.25	847.09	0.00
73	662.05	683.44	73	617.28	631.61	645.95	660.30	674.64	744.33	805.51	857.67	0.00
74	676.43	697.48	74	631.61	645.95	660.30	674.64	688.96	757.32	816.08	867.57	0.00
75	690.94	711.54	75	645.95	660.30	674.64	688.96	703.25	769.93	826.11	876.31	0.00
76	704.88	725.58	76	660.30	674.64	688.96	703.25	717.33	782.29	836.36	883.64	0.00
77	718.92	739.75	77	674.64	688.96	703.25	717.33	731.02	794.25	847.09	889.58	0.00
78	733.26	754.14	78	688.96	703.25	717.33	731.02	744.33	805.51	857.67	895.24	0.00
79	747.80	768.55	79	703.25	717.33	731.02	744.33	757.32	816.08	867.57	901.79	0.00
80	762.55	783.08	80	717.33	731.02	744.33	757.32	769.93	826.11	876.31	908.45	0.00
81	777.60	797.74	81	731.02	744.33	757.32	769.93	782.29	836.36	883.64	914.86	0.00
82	792.85	812.42	82	744.33	757.32	769.93	782.29	794.25	847.09	889.58	921.01	0.00
83	808.30	827.22	83	757.32	769.93	782.29	794.25	805.51	857.67	895.24	926.89	0.00
84	823.86	842.05	84	769.93	782.29	794.25	805.51	816.08	867.57	901.79	932.42	0.00
85	839.41	857.00	85	782.29	794.25	805.51	816.08	826.11	876.31	908.45	937.53	0.00

\$50.00 Policy fee not included. Ages 40 - 80 = \$75,000 maximum; Ages 81 - 85 = \$25,000 maximum premium.

MT - Please use male rates to comply with your unisex state requirements.

MALE - Classic Protector Simplified Issue Whole Life Insurance

5 Pay Annual Rates per Thousand & Cash Values

Age	NS	Smoker	Cash Values at Age									
			Age	1	2	3	4	5	10	15	20	Age 65
40	66.56	73.22	40	6.87	76.39	148.66	223.79	301.92	355.42	416.31	482.42	552.22
41	68.78	75.66	41	8.76	80.22	154.50	231.71	312.03	367.09	429.11	496.27	552.22
42	71.00	78.10	42	10.68	84.11	160.44	239.81	322.40	379.04	442.08	510.22	552.22
43	73.12	80.43	43	12.62	88.07	166.51	248.11	333.06	391.25	455.28	524.19	552.22
44	75.25	82.78	44	14.58	92.11	172.72	256.64	344.08	403.69	468.73	538.19	552.22
45	77.16	84.88	45	16.61	96.25	179.13	265.47	355.42	416.31	482.42	552.22	552.22
46	80.60	88.66	46	18.67	100.53	185.79	274.59	367.09	429.11	496.27	566.30	552.22
47	83.53	91.88	47	20.84	105.02	192.68	283.97	379.04	442.08	510.22	580.48	552.22
48	86.05	94.66	48	23.13	109.67	199.77	293.57	391.25	455.28	524.19	594.79	552.22
49	88.38	97.22	49	25.47	114.42	206.99	303.35	403.69	468.73	538.19	609.25	552.22
50	90.80	99.88	50	27.85	119.24	214.31	313.27	416.31	482.42	552.22	623.84	552.22
51	93.22	102.54	51	30.24	124.08	221.70	323.29	429.11	496.27	566.30	638.52	552.22
52	95.85	105.44	52	32.64	128.95	229.12	333.39	442.08	510.22	580.48	653.17	552.22
53	98.58	108.44	53	35.04	133.82	236.57	343.59	455.28	524.19	594.79	667.69	552.22
54	101.40	111.54	54	37.41	138.67	244.04	353.94	468.73	538.19	609.25	682.13	552.22
55	104.43	113.42	55	39.77	143.52	251.64	364.50	482.42	552.22	623.84	696.50	552.22
56	107.46	116.94	56	42.14	148.49	259.43	375.25	496.27	566.30	638.52	710.77	552.22
57	110.70	120.66	57	44.61	153.65	267.39	386.12	510.22	580.48	653.17	724.91	552.22
58	113.93	124.47	58	47.19	158.91	275.41	397.01	524.19	594.79	667.69	738.83	552.22
59	117.26	128.37	59	49.78	164.13	283.34	407.83	538.19	609.25	682.13	752.41	552.22
60	120.70	132.46	60	52.30	169.21	291.12	418.57	552.22	623.84	696.50	765.60	552.22
61	124.03	136.54	61	54.70	174.12	298.75	429.23	566.30	638.52	710.77	778.34	429.23
62	127.46	140.72	62	56.99	178.89	306.29	439.88	580.48	653.17	724.91	790.64	306.29
63	130.80	144.79	63	59.23	183.61	313.80	450.59	594.79	667.69	738.83	802.52	183.61
64	134.13	148.65	64	61.44	188.31	321.37	461.39	609.25	682.13	752.41	813.99	61.44
65	137.46	152.10	65	63.65	193.08	329.02	472.30	623.84	696.50	765.60	824.98	0.00
66	140.62	155.34	66	65.93	197.93	336.77	483.31	638.52	710.77	778.34	835.40	0.00
67	143.68	158.28	67	68.24	202.85	344.60	494.36	653.17	724.91	790.64	845.21	0.00
68	146.84	161.12	68	70.61	207.82	352.42	505.28	667.69	738.83	802.52	854.36	0.00
69	150.09	164.04	69	72.99	212.75	360.02	515.92	682.13	752.41	813.99	862.84	0.00
70	153.44	167.16	70	75.28	217.35	367.18	526.30	696.50	765.60	824.98	870.63	0.00
71	156.99	170.77	71	77.27	221.46	373.98	536.43	710.77	778.34	835.40	877.87	0.00
72	160.74	174.67	72	78.96	225.32	380.53	546.34	724.91	790.64	845.21	884.69	0.00
73	164.68	179.16	73	80.66	229.13	386.96	556.05	738.83	802.52	854.36	891.12	0.00
74	169.02	184.13	74	82.31	232.82	393.17	565.41	752.41	813.99	862.84	897.13	0.00
75	173.87	189.78	75	83.90	236.31	398.96	574.24	765.60	824.98	870.63	902.68	0.00
76	178.39	194.93	76	85.35	239.38	404.09	582.42	778.34	835.40	877.87	907.86	0.00
77	183.36	200.68	77	86.45	241.78	408.45	589.83	790.64	845.21	884.69	912.81	0.00
78	188.98	207.10	78	87.11	243.48	411.93	596.46	802.52	854.36	891.12	917.50	0.00
79	195.33	214.20	79	87.40	244.48	414.59	602.40	813.99	862.84	897.13	921.86	0.00
80	202.40	221.95	80	87.26	244.80	416.60	607.69	824.98	870.63	902.68	925.77	0.00
81	210.27	230.33	81	86.82	244.80	418.09	612.27	835.40	877.87	907.86	929.32	0.00
82	218.84	239.24	82	86.38	244.54	418.95	616.01	845.21	884.69	912.81	932.80	0.00
83	227.91	248.48	83	85.73	243.67	418.83	618.69	854.36	891.12	917.50	936.20	0.00
84	237.17	257.84	84	84.65	241.87	417.47	620.14	862.84	897.13	921.86	939.53	0.00
85	246.53	267.23	85	82.98	239.01	414.77	620.31	870.63	902.68	925.77	942.77	0.00

\$30.00 Policy fee not included. Ages 40 - 80 = \$50,000 maximum; Ages 81 - 85 = \$10,000 maximum face amounts.

Premium Factors: monthly (preauthorized withdrawal) .085, Quarterly .26, Semiannually .51

MT - Please use male rates to comply with your unisex state requirements.

FEMALE - Classic Protector Simplified Issue Whole Life Insurance

5 Pay Annual Rates per Thousand & Cash Values

Age	NS	Smoker	Cash Values at Age									
			Age	1	2	3	4	5	10	15	20	Age 65
40	56.76	60.73	40	0.43	63.27	128.63	196.60	267.30	315.83	369.77	428.38	491.98
41	58.58	62.68	41	2.14	66.77	133.97	203.85	276.53	326.22	381.13	440.68	491.98
42	60.50	64.74	42	3.91	70.36	139.45	211.30	286.01	336.81	392.67	453.19	491.98
43	62.32	66.68	43	5.72	74.04	145.07	218.92	295.72	347.60	404.39	465.91	491.98
44	64.03	68.51	44	7.57	77.81	150.82	226.73	305.67	358.58	416.28	478.84	491.98
45	65.65	70.25	45	9.46	81.65	156.69	234.70	315.83	369.77	428.38	491.98	491.98
46	68.48	73.27	46	11.38	85.57	162.67	242.83	326.22	381.13	440.68	505.31	491.98
47	70.80	75.76	47	13.34	89.55	168.76	251.13	336.81	392.67	453.19	518.84	491.98
48	72.92	78.02	48	15.33	93.60	174.96	259.57	347.60	404.39	465.91	532.54	491.98
49	74.94	80.19	49	17.34	97.72	181.26	268.15	358.58	416.28	478.84	546.40	491.98
50	76.96	82.35	50	19.40	101.90	187.66	276.88	369.77	428.38	491.98	560.41	491.98
51	79.18	84.72	51	21.46	106.12	194.15	285.75	381.13	440.68	505.31	574.53	491.98
52	81.61	87.32	52	23.56	110.40	200.73	294.74	392.67	453.19	518.84	588.72	491.98
53	84.13	90.02	53	25.68	114.75	207.40	303.86	404.39	465.91	532.54	602.98	491.98
54	86.86	92.94	54	27.83	119.14	214.14	313.09	416.28	478.84	546.40	617.28	491.98
55	89.79	95.85	55	29.99	123.56	220.95	322.46	428.38	491.98	560.41	631.61	491.98
56	92.72	99.08	56	32.15	128.01	227.85	331.97	440.68	505.31	574.53	645.95	491.98
57	95.75	102.52	57	34.34	132.53	234.86	341.64	453.19	518.84	588.72	660.30	491.98
58	98.88	105.85	58	36.56	137.13	241.99	351.47	465.91	532.54	602.98	674.64	491.98
59	102.01	109.28	59	38.83	141.81	249.24	361.46	478.84	546.40	617.28	688.96	491.98
60	105.14	112.72	60	41.14	146.56	256.60	371.60	491.98	560.41	631.61	703.25	491.98
61	108.27	116.15	61	43.47	151.37	264.05	381.89	505.31	574.53	645.95	717.33	381.89
62	111.30	119.58	62	45.83	156.24	271.60	392.31	518.84	588.72	660.30	731.02	271.60
63	114.43	123.02	63	48.21	161.16	279.23	402.85	532.54	602.98	674.64	744.33	161.16
64	117.67	126.55	64	50.62	166.12	286.93	413.50	546.40	617.28	688.96	757.32	50.62
65	121.00	130.19	65	53.03	171.11	294.67	424.23	560.41	631.61	703.25	769.93	0.00
66	124.53	133.79	66	55.45	176.10	302.45	435.04	574.53	645.95	717.33	782.29	0.00
67	128.17	137.59	67	57.86	181.11	310.25	445.88	588.72	660.30	731.02	794.25	0.00
68	131.91	141.38	68	60.28	186.11	318.03	456.70	602.98	674.64	744.33	805.51	0.00
69	135.74	145.27	69	62.67	191.05	325.73	467.49	617.28	688.96	757.32	816.08	0.00
70	139.58	149.14	70	65.00	195.88	333.33	478.23	631.61	703.25	769.93	826.11	0.00
71	143.42	152.91	71	67.25	200.61	340.84	488.91	645.95	717.33	782.29	836.36	0.00
72	147.26	156.77	72	69.46	205.26	348.26	499.51	660.30	731.02	794.25	847.09	0.00
73	151.10	160.62	73	71.60	209.81	355.55	510.02	674.64	744.33	805.51	857.67	0.00
74	155.04	164.66	74	73.69	214.24	362.72	520.42	688.96	757.32	816.08	867.57	0.00
75	158.97	168.90	75	75.69	218.55	369.73	530.70	703.25	769.93	826.11	876.31	0.00
76	162.43	172.38	76	77.63	222.73	376.60	540.86	717.33	782.29	836.36	883.64	0.00
77	166.16	176.30	77	79.50	226.82	383.38	550.71	731.02	794.25	847.09	889.58	0.00
78	170.17	180.63	78	81.36	230.89	389.82	559.95	744.33	805.51	857.67	895.24	0.00
79	174.75	185.55	79	83.22	234.54	395.42	568.54	757.32	816.08	867.57	901.79	0.00
80	180.00	191.36	80	84.58	237.16	400.13	576.50	769.93	826.11	876.31	908.45	0.00
81	186.00	198.02	81	85.19	239.04	404.19	583.78	782.29	836.36	883.64	914.86	0.00
82	192.66	205.32	82	85.66	240.69	407.74	590.77	794.25	847.09	889.58	921.01	0.00
83	199.86	213.16	83	86.10	241.99	411.19	597.32	805.51	857.67	895.24	926.89	0.00
84	207.22	221.23	84	86.24	243.38	414.26	602.85	816.08	867.57	901.79	932.42	0.00
85	214.82	229.34	85	86.83	244.57	416.13	607.28	826.11	876.31	908.45	937.53	0.00

\$30.00 Policy fee not included. Ages 40 - 80 = \$50,000 maximum; Ages 81 - 85 = \$10,000 maximum face amounts.

Premium Factors: monthly (preauthorized withdrawal) .085, Quarterly .26, Semiannually .51

MT - Please use male rates to comply with your unisex state requirements.

MALE - Classic Protector Simplified Issue Whole Life Insurance

10 Pay Annual Rates per Thousand & Cash Values

Age	NS	Smoker	Cash Values at Age									
			Age	1	2	3	4	5	10	15	20	Age 65
40	40.20	46.23	40	0.00	21.81	58.34	96.21	135.45	355.42	416.31	482.42	552.22
41	41.50	47.73	41	0.00	22.69	60.36	99.39	139.86	367.09	429.11	496.27	552.22
42	42.70	49.11	42	0.00	23.54	62.36	102.60	144.33	379.04	442.08	510.22	552.22
43	43.90	50.49	43	0.00	24.36	64.37	105.85	148.92	391.25	455.28	524.19	552.22
44	45.10	51.87	44	0.00	25.18	66.41	109.21	153.72	403.69	468.73	538.19	552.22
45	46.20	53.13	45	0.00	26.03	68.56	112.78	158.73	416.31	482.42	552.22	552.22
46	48.00	55.20	46	0.00	26.95	70.88	116.52	163.92	429.11	496.27	566.30	552.22
47	49.50	56.93	47	0.00	28.01	73.35	120.41	169.24	442.08	510.22	580.48	552.22
48	50.80	58.42	48	0.00	29.14	75.89	124.37	174.63	455.28	524.19	594.79	552.22
49	52.00	59.80	49	0.00	31.05	79.12	128.92	180.52	468.73	538.19	609.25	552.22
50	53.20	61.18	50	0.00	33.56	82.87	133.92	186.76	482.42	552.22	623.84	552.22
51	54.50	62.68	51	0.00	36.03	86.57	138.84	192.93	496.27	566.30	638.52	552.22
52	55.90	64.29	52	0.00	38.45	90.18	143.67	199.04	510.22	580.48	653.17	552.22
53	57.40	66.01	53	0.00	40.81	93.73	148.45	205.20	524.19	594.79	667.69	552.22
54	58.90	67.74	54	0.00	43.10	97.22	153.28	211.49	538.19	609.25	682.13	552.22
55	60.60	68.90	55	0.00	45.38	100.80	158.28	217.92	552.22	623.84	696.50	552.22
56	62.36	71.20	56	0.00	47.77	104.57	163.44	224.44	566.30	638.52	710.77	492.12
57	64.23	73.60	57	0.00	50.35	108.50	168.67	230.92	580.48	653.17	724.91	431.76
58	66.20	76.20	58	0.00	53.00	112.40	173.77	237.19	594.79	667.69	738.83	371.13
59	68.17	78.90	59	0.00	55.54	116.09	178.57	243.18	609.25	682.13	752.41	310.18
60	70.25	81.80	60	0.00	57.85	119.46	183.06	248.89	623.84	696.50	765.60	248.89
61	72.33	84.80	61	0.00	59.91	122.57	187.30	254.40	638.52	710.77	778.34	187.30
62	74.42	87.90	62	0.05	61.81	125.51	191.41	259.87	653.17	724.91	790.64	125.51
63	76.51	90.80	63	0.94	63.66	128.44	195.59	265.43	667.69	738.83	802.52	63.66
64	78.70	93.60	64	1.83	65.54	131.47	199.90	271.15	682.13	752.41	813.99	1.83
65	80.80	96.20	65	2.76	67.56	134.68	204.42	277.07	696.50	765.60	824.98	0.00
66	82.78	98.20	66	3.79	69.72	138.08	209.12	283.08	710.77	778.34	835.40	0.00
67	84.76	100.10	67	4.89	72.03	141.62	213.88	288.90	724.91	790.64	845.21	0.00
68	86.73	101.89	68	6.08	74.43	145.18	218.39	294.29	738.83	802.52	854.36	0.00
69	88.80	103.88	69	7.30	76.79	148.44	222.42	299.29	752.41	813.99	862.84	0.00
70	90.88	106.37	70	8.46	78.81	151.16	226.02	303.92	765.60	824.98	870.63	0.00
71	93.15	109.34	71	9.34	80.36	153.53	229.32	308.25	778.34	835.40	877.87	0.00
72	95.62	112.90	72	10.00	81.81	155.84	232.54	312.41	790.64	845.21	884.69	0.00
73	98.69	117.06	73	10.78	83.42	158.30	235.81	316.35	802.52	854.36	891.12	0.00
74	102.56	121.69	74	11.64	85.13	160.76	238.81	319.74	813.99	862.84	897.13	0.00
75	107.54	126.82	75	12.56	86.82	162.93	241.22	322.36	824.98	870.63	902.68	0.00
76	115.27	136.06	76	13.42	88.20	164.50	242.85	324.01	835.40	877.87	907.86	0.00
77	124.06	146.03	77	14.03	89.02	165.33	243.54	324.65	845.21	884.69	912.81	0.00
78	133.90	156.63	78	14.33	89.34	165.45	243.45	324.64	854.36	891.12	917.50	0.00
79	144.33	167.99	79	14.44	89.26	165.09	243.02	324.21	862.84	897.13	921.86	0.00
80	155.05	179.87	80	14.33	88.90	164.64	242.43	323.32	870.63	902.68	925.77	0.00

\$30.00 Policy fee not included. Ages 40 - 80 = \$50,000 maximum; Ages 81 - 85 = \$10,000 maximum face amounts.

Premium Factors: monthly (preauthorized withdrawal) .085, Quarterly .26, Semiannually .51

MT - Please use male rates to comply with your unisex state requirements.

FEMALE - Classic Protector Simplified Issue Whole Life Insurance

10 Pay Annual Rates per Thousand & Cash Values

Age	NS	Smoker	Cash Values at Age									
			Age	1	2	3	4	5	10	15	20	Age 65
40	34.16	37.58	40	0.00	18.57	51.10	84.86	119.90	315.83	369.77	428.38	491.98
41	35.24	38.76	41	0.00	19.45	53.05	87.92	124.09	326.22	381.13	440.68	491.98
42	36.33	39.96	42	0.00	20.35	55.05	91.04	128.36	336.81	392.67	453.19	491.98
43	37.42	41.16	43	0.00	21.24	57.05	94.19	132.69	347.60	404.39	465.91	491.98
44	38.41	42.25	44	0.00	22.12	59.07	97.37	137.06	358.58	416.28	478.84	491.98
45	39.30	43.23	45	0.00	22.99	61.09	100.57	141.48	369.77	428.38	491.98	491.98
46	40.99	45.09	46	0.00	23.84	63.11	103.79	145.94	381.13	440.68	505.31	491.98
47	42.27	46.50	47	0.00	24.68	65.13	107.04	150.43	392.67	453.19	518.84	491.98
48	43.46	47.81	48	0.00	25.49	67.15	110.28	154.95	404.39	465.91	532.54	491.98
49	44.55	49.01	49	0.00	26.29	69.16	113.53	159.50	416.28	478.84	546.40	491.98
50	45.64	50.20	50	0.00	27.07	71.15	116.79	164.08	428.38	491.98	560.41	491.98
51	46.73	51.40	51	0.00	27.80	73.13	120.06	168.66	440.68	505.31	574.53	491.98
52	48.02	52.82	52	0.00	28.53	75.11	123.33	173.26	453.19	518.84	588.72	491.98
53	49.30	54.23	53	0.00	30.65	78.33	127.68	178.81	465.91	532.54	602.98	491.98
54	50.69	55.76	54	0.00	32.78	81.55	132.05	184.39	478.84	546.40	617.28	491.98
55	52.17	57.62	55	0.00	34.88	84.77	136.44	190.04	491.98	560.41	631.61	491.98
56	53.96	59.56	56	0.00	36.98	88.01	140.89	195.77	505.31	574.53	645.95	491.98
57	55.76	61.60	57	0.00	39.11	91.31	145.43	201.60	518.84	588.72	660.30	491.98
58	57.57	63.75	58	0.00	41.30	94.69	150.05	207.52	532.54	602.98	674.64	491.98
59	59.48	65.90	59	0.00	43.55	98.12	154.74	213.54	546.40	617.28	688.96	491.98
60	61.30	68.06	60	0.00	45.82	101.61	159.49	219.62	560.41	631.61	703.25	491.98
61	63.13	70.22	61	0.00	48.12	105.13	164.29	225.75	574.53	645.95	717.33	381.89
62	65.06	72.38	62	0.00	50.45	108.69	169.14	231.93	588.72	660.30	731.02	271.60
63	66.90	74.55	63	0.00	52.80	112.28	174.00	238.13	602.98	674.64	744.33	161.16
64	68.85	76.72	64	0.00	55.16	115.88	178.87	244.33	617.28	688.96	757.32	50.62
65	70.90	79.00	65	0.00	57.53	119.46	183.73	250.52	631.61	703.25	769.93	0.00
66	72.92	81.30	66	0.00	59.87	123.04	188.57	256.64	645.95	717.33	782.29	0.00
67	75.04	83.70	67	0.07	62.21	126.58	193.32	262.62	660.30	731.02	794.25	0.00
68	77.27	86.20	68	1.22	64.53	130.04	197.94	268.47	674.64	744.33	805.51	0.00
69	79.49	88.80	69	2.35	66.76	133.36	202.40	274.14	688.96	757.32	816.08	0.00
70	81.91	91.50	70	3.42	68.87	136.54	206.68	279.62	703.25	769.93	826.11	0.00
71	84.44	94.30	71	4.42	70.88	139.58	210.82	284.92	717.33	782.29	836.36	0.00
72	86.96	97.20	72	5.40	72.83	142.55	214.84	290.09	731.02	794.25	847.09	0.00
73	89.59	100.30	73	6.35	74.75	145.45	218.78	295.16	744.33	805.51	857.67	0.00
74	92.42	103.50	74	7.30	76.64	148.31	222.68	300.18	757.32	816.08	867.57	0.00
75	95.34	106.80	75	8.23	78.52	151.16	226.56	305.19	769.93	826.11	876.31	0.00
76	100.05	112.80	76	9.19	80.42	154.04	230.47	309.84	782.29	836.36	883.64	0.00
77	105.23	119.59	77	10.16	82.36	156.97	234.01	313.61	794.25	847.09	889.58	0.00
78	111.03	126.81	78	11.18	84.39	159.55	236.65	316.55	805.51	857.67	895.24	0.00
79	117.56	134.44	79	12.27	86.05	161.19	238.44	318.75	816.08	867.57	901.79	0.00
80	124.74	142.25	80	12.91	86.66	161.89	239.44	320.07	826.11	876.31	908.45	0.00

\$30.00 Policy fee not included. Ages 40 - 80 = \$50,000 maximum; Ages 81 - 85 = \$10,000 maximum face amounts.

Premium Factors: monthly (preauthorized withdrawal) .085, Quarterly .26, Semiannually .51

MT - Please use male rates to comply with your unisex state requirements.

MALE - Graded Death Benefit Calculator

Level Pay for Life - Monthly PAW

(see page 21 for rates)

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			

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

MT - Please use male rates to comply with your unisex state requirements.

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

FEMALE - Graded Death Benefit Calculator

Level Pay for Life - Monthly PAW

(see page 22 for rates)

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.

MT - Please use male rates to comply with your unisex state requirements.

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

MALE - Graded Death Benefit Whole Life Insurance

Level Pay for Life - Annual Rates per Thousand & Cash Values

Age	Male	Cash Values at Age								
		1	2	3	4	5	10	15	20	Age 65
40	31.45	0.00	2.88	17.52	32.66	46.15	119.26	202.46	292.79	388.16
41	32.60	0.00	3.22	18.53	34.37	48.36	124.51	210.32	303.21	380.60
42	33.81	0.00	3.60	19.61	36.16	50.69	130.04	218.36	313.82	372.66
43	35.07	0.00	3.99	20.74	38.05	53.19	135.79	226.69	324.52	364.31
44	36.38	0.00	4.45	21.98	40.09	55.94	141.74	235.36	335.32	355.51
45	37.73	0.00	4.99	23.35	42.32	58.88	147.79	244.31	346.21	346.21
46	39.12	0.00	5.54	24.79	44.66	61.95	153.89	253.42	357.21	336.33
47	40.56	0.00	6.11	26.29	47.12	65.12	160.03	262.61	368.40	325.84
48	42.08	0.00	6.67	27.83	49.66	68.35	166.34	271.81	379.86	314.70
49	43.70	0.00	7.20	29.40	52.28	71.64	172.91	281.04	391.67	302.88
50	45.42	0.00	7.71	31.00	54.98	74.99	179.76	290.37	403.87	290.37
51	47.27	0.00	8.19	32.62	57.74	78.40	186.82	299.86	416.45	277.13
52	49.27	0.00	8.65	34.27	60.58	81.92	194.04	309.66	429.27	263.15
53	51.43	0.00	9.12	35.98	63.54	85.69	201.36	319.86	442.22	248.39
54	53.79	0.00	9.68	37.85	66.73	89.78	208.77	330.52	455.39	232.81
55	56.34	0.00	10.31	39.88	70.15	94.11	216.27	341.62	468.79	216.27
56	58.55	0.00	10.96	42.02	73.78	98.56	223.88	353.12	482.41	198.68
57	60.98	0.00	11.57	44.19	77.49	103.03	231.71	364.82	496.22	179.94
58	63.36	0.00	12.10	46.37	81.27	107.48	239.91	376.66	510.09	160.05
59	65.99	0.00	13.89	49.82	86.33	113.20	249.66	389.61	524.56	140.14
60	69.26	0.00	16.08	53.71	91.85	119.43	260.28	403.16	539.05	119.43
61	72.88	0.00	18.35	57.75	97.58	125.96	271.51	417.11	553.30	97.58
62	76.88	0.00	20.75	62.01	103.58	132.90	283.12	431.42	567.26	62.01
63	81.31	0.00	23.34	66.54	109.94	140.30	294.96	445.89	581.02	23.34
64	86.18	0.00	26.14	71.39	116.69	148.20	307.08	460.27	594.51	0.00
65	91.53	0.00	29.15	76.58	123.85	156.57	319.48	474.42	607.56	0.00
66	98.37	0.00	32.35	82.02	131.26	165.17	332.03	488.09	619.87	0.00
67	105.72	0.00	35.71	87.75	138.97	173.86	344.76	501.30	631.30	0.00
68	113.48	0.00	39.13	93.64	146.76	182.50	357.50	514.19	641.72	0.00
69	121.51	0.00	42.62	99.63	154.59	191.33	370.11	526.78	651.05	0.00
70	131.04	0.00	46.25	105.74	162.42	200.27	382.35	538.81	659.11	0.00
71	139.33	0.00	50.09	112.28	170.83	209.83	394.44	550.32	666.34	0.00
72	149.05	0.00	54.16	119.10	179.31	219.44	405.93	560.79	672.82	0.00
73	157.12	0.00	58.55	126.47	188.52	229.56	417.46	570.38	678.82	0.00
74	166.54	0.00	63.12	134.03	197.48	239.21	428.44	578.53	683.91	0.00
75	175.64	0.00	67.84	141.81	206.45	248.73	439.04	585.36	688.08	0.00
76	190.81	0.00	72.69	149.11	213.29	256.07	447.58	590.09	690.75	0.00
77	207.01	0.00	77.69	156.36	219.14	262.44	454.70	593.79	692.84	0.00
78	223.65	0.00	82.93	163.61	224.12	268.17	460.28	596.51	694.26	0.00
79	244.23	0.00	88.57	170.65	227.04	271.92	463.12	597.35	694.15	0.00
80	268.15	0.00	94.82	177.78	227.71	273.33	462.88	595.94	691.80	0.00
81	299.21	0.00	100.31	181.14	229.51	275.41	462.35	594.37	688.84	0.00
82	337.86	0.00	105.41	180.67	229.48	275.40	460.22	591.84	685.40	0.00
83	381.26	0.00	110.44	176.90	225.95	271.70	455.53	587.43	680.95	0.00
84	428.82	0.00	115.24	169.13	218.25	263.73	447.82	580.56	675.39	0.00
85	479.79	0.00	115.17	167.47	215.91	260.48	443.68	575.67	672.87	0.00

\$30.00 Policy fee not included. Ages 40 - 80 = \$25,000 maximum; Ages 81 - 85 = \$10,000 maximum face amounts.

MT - Please use male rates to comply with your unisex state requirements.

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

FEMALE - Graded Death Benefit Whole Life Insurance

Level Pay for Life - Annual Rates per Thousand & Cash Values

Age	Female	Cash Values at Age								
		1	2	3	4	5	10	15	20	Age 65
40	25.28	0.00	1.61	14.07	26.99	38.77	102.45	173.20	250.10	333.53
41	26.20	0.00	1.96	14.98	28.49	40.73	106.61	179.43	258.39	326.40
42	27.18	0.00	2.30	15.93	30.04	42.74	110.85	185.75	266.89	318.89
43	28.19	0.00	2.65	16.90	31.65	44.83	115.18	192.20	275.65	311.00
44	29.24	0.00	3.01	17.90	33.33	46.98	119.61	198.80	284.67	302.70
45	30.32	0.00	3.36	18.94	35.06	49.18	124.14	205.60	293.98	293.98
46	31.44	0.00	3.71	20.00	36.85	51.47	128.79	212.62	303.60	284.83
47	32.60	0.00	4.07	21.11	38.73	53.83	133.54	219.88	313.54	275.22
48	33.82	0.00	4.42	22.24	40.66	56.26	138.41	227.42	323.79	265.12
49	35.12	0.00	4.77	23.41	42.66	58.78	143.45	235.25	334.38	254.53
50	36.51	0.00	5.14	24.63	44.74	61.40	148.69	243.41	345.32	243.41
51	37.99	0.00	5.51	25.89	46.91	64.10	154.16	251.90	356.56	231.73
52	39.60	0.00	5.88	27.20	49.16	66.89	159.87	260.73	368.10	219.46
53	41.34	0.00	6.24	28.54	51.48	69.77	165.87	269.91	379.93	206.58
54	43.23	0.00	6.62	29.93	53.90	72.80	172.17	279.48	392.06	193.04
55	45.28	0.00	7.03	31.40	56.44	75.99	178.80	289.41	404.51	178.80
56	46.95	0.00	7.48	32.97	59.14	79.40	185.78	299.69	417.26	163.83
57	48.79	0.00	7.96	34.64	62.00	82.98	193.07	310.26	430.31	148.02
58	51.42	0.00	8.46	36.37	64.96	86.71	200.63	321.09	443.64	131.28
59	53.05	0.00	9.00	38.24	68.15	90.71	208.58	332.24	457.32	113.63
60	54.86	0.00	9.57	40.20	71.51	94.91	216.82	343.67	471.31	94.91
61	56.85	0.00	10.17	42.26	75.05	99.32	225.34	355.39	485.35	75.05
62	59.02	0.00	10.79	44.44	78.76	103.95	234.09	367.40	499.08	44.44
63	61.40	0.00	12.29	47.55	83.48	109.57	243.74	380.26	513.00	12.29
64	64.86	0.00	14.60	51.53	89.06	116.08	254.20	393.89	527.09	0.00
65	68.64	0.00	17.03	55.70	94.92	122.87	264.94	407.88	540.93	0.00
66	73.78	0.00	19.51	59.99	100.89	129.77	275.87	421.86	554.72	0.00
67	79.29	0.00	22.09	64.46	107.09	136.87	287.10	435.50	568.21	0.00
68	85.11	0.00	24.76	69.10	113.48	144.21	298.69	448.90	580.78	0.00
69	91.13	0.00	27.56	73.94	120.14	151.83	310.70	462.18	592.41	0.00
70	98.62	0.00	30.43	78.92	126.87	159.57	323.00	475.12	603.31	0.00
71	104.86	0.00	33.51	84.25	134.11	167.83	335.60	488.29	615.38	0.00
72	112.55	0.00	36.72	89.75	141.44	176.24	347.72	501.06	629.20	0.00
73	118.64	0.00	40.17	95.69	149.42	185.33	359.82	513.01	643.60	0.00
74	126.17	0.00	43.78	101.86	157.53	194.61	371.60	523.76	657.10	0.00
75	133.49	0.00	47.64	108.41	166.10	204.40	383.17	533.81	668.37	0.00
76	145.47	0.00	51.65	114.98	174.07	213.27	394.07	544.56	676.13	0.00
77	158.77	0.00	55.77	121.65	181.63	221.25	404.33	557.31	680.31	0.00
78	172.53	0.00	59.95	128.24	188.48	228.65	413.23	570.58	683.94	0.00
79	187.70	0.00	64.22	134.61	194.50	235.42	420.55	582.78	690.59	0.00
80	205.34	0.00	68.54	140.77	199.43	241.04	426.39	591.95	697.99	0.00
81	226.36	0.00	73.12	146.81	202.71	245.56	432.94	596.76	704.94	0.00
82	250.58	0.00	78.24	152.83	204.66	248.36	441.40	596.60	711.44	0.00
83	277.56	0.00	83.87	158.94	205.15	248.64	450.13	595.28	717.54	0.00
84	306.77	0.00	88.74	161.94	207.80	250.85	460.59	599.97	724.71	0.00
85	337.63	0.00	93.41	162.54	208.04	251.26	467.37	605.79	731.00	0.00

\$30.00 Policy fee not included. Ages 40 - 80 = \$25,000 maximum; Ages 81 - 85 = \$10,000 maximum face amounts.

MT - Please use male rates to comply with your unisex state requirements.

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



A member of the Western & Southern Financial Group®

1905 Teal Road
P.O. Box 7007
Lafayette, Indiana 47903
800-243-6631
888-558-9329 (fax)
www.LafayetteLife.com