



RATE TABLE
Male & Female
Non-Smoker
JOINT LIFE – LAST TO DIE
Face Amount: \$100,000

Age	Annual Premium
Male 40 Female 40	\$ 581
Male 50 Female 50	\$ 936
Male 60 Female 60	\$1,354
Male 70 Female 70	\$2,494
Male 80 Female 80	\$4,828

- Premiums are based on standard insurability, non smoker's
- Plan illustrated – Universal Life – Minimum funded annual premium
- Payable for life



RATE TABLE

INDIVIDUAL LIFE

Non-Smoker

Face Amount: \$100,000

Age	Male (Annual Premium)	Female (Annual Premium)
40	\$ 936	\$ 816
50	\$1,432	\$1,248
60	\$2,442	\$2,044
70	\$4,442	\$3,789
80	\$7,655	\$6,988

- Premiums are based on standard insurability, non-smoker's
- Plan illustrated – Universal Life – Minimum funded annual premium
- Payable for life