

Guaranteed Memories

Rate Sheet Annual Premium **\$100 ANNUAL GIFT**

Number of Grandchildren	1	2	3	4	5	6	7	8	9	10	11	12	
Insurance Amount	\$10,000	\$10,000	\$12,000	\$16,000	\$20,000	\$24,000	\$28,000	\$32,000	\$36,000	\$40,000	\$44,000	\$48,000	
Age of Insured													
55	\$426.80	\$426.80	\$500.16	\$646.88	\$793.60	\$940.32	\$1,087.04	\$1,233.76	\$1,380.48	\$1,527.20	\$1,673.92	\$1,820.64	
56	\$444.70	\$444.70	\$521.64	\$675.52	\$829.40	\$983.28	\$1,137.16	\$1,291.04	\$1,444.92	\$1,598.80	\$1,752.68	\$1,906.56	
57	\$463.70	\$463.70	\$544.44	\$705.92	\$867.40	\$1,028.88	\$1,190.36	\$1,351.84	\$1,513.32	\$1,674.80	\$1,836.28	\$1,997.76	
58	\$484.10	\$484.10	\$568.92	\$738.56	\$908.20	\$1,077.84	\$1,247.48	\$1,417.12	\$1,586.76	\$1,756.40	\$1,926.04	\$2,095.68	
59	\$505.70	\$505.70	\$594.84	\$773.12	\$951.40	\$1,129.68	\$1,307.96	\$1,486.24	\$1,664.52	\$1,842.80	\$2,021.08	\$2,199.36	
60	\$528.80	\$528.80	\$622.56	\$810.08	\$997.60	\$1,185.12	\$1,372.64	\$1,560.16	\$1,747.68	\$1,935.20	\$2,122.72	\$2,310.24	
61	\$553.20	\$553.20	\$651.84	\$849.12	\$1,046.40	\$1,243.68	\$1,440.96	\$1,638.24	\$1,835.52	\$2,032.80	\$2,230.08	\$2,427.36	
62	\$579.20	\$579.20	\$683.04	\$890.72	\$1,098.40	\$1,306.08	\$1,513.76	\$1,721.44	\$1,929.12	\$2,136.80	\$2,344.48	\$2,552.16	
63	\$606.80	\$606.80	\$716.16	\$934.88	\$1,153.60	\$1,372.32	\$1,591.04	\$1,809.76	\$2,028.48	\$2,247.20	\$2,465.92	\$2,684.64	
64	\$636.20	\$636.20	\$751.44	\$981.92	\$1,212.40	\$1,442.88	\$1,673.36	\$1,903.84	\$2,134.32	\$2,364.80	\$2,595.28	\$2,825.76	
65	\$667.40	\$667.40	\$788.88	\$1,031.84	\$1,274.80	\$1,517.76	\$1,760.72	\$2,003.68	\$2,246.64	\$2,489.60	\$2,732.56	\$2,975.52	
66	\$700.10	\$700.10	\$828.12	\$1,084.16	\$1,340.20	\$1,596.24	\$1,852.28	\$2,108.32	\$2,364.36	\$2,620.40	\$2,876.44	\$3,132.48	
67	\$734.30	\$734.30	\$869.16	\$1,138.88	\$1,408.60	\$1,678.32	\$1,948.04	\$2,217.76	\$2,487.48	\$2,757.20	\$3,026.92	\$3,296.64	
68	\$770.80	\$770.80	\$912.96	\$1,197.28	\$1,481.60	\$1,765.92	\$2,050.24	\$2,334.56	\$2,618.88	\$2,903.20	\$3,187.52	\$3,471.84	
69	\$810.30	\$810.30	\$960.36	\$1,260.48	\$1,560.60	\$1,860.72	\$2,160.84	\$2,460.96	\$2,761.08	\$3,061.20	\$3,361.32	\$3,661.44	
70	\$853.60	\$853.60	\$1,012.32	\$1,329.76	\$1,647.20	\$1,964.64	\$2,282.08	\$2,599.52	\$2,916.96	\$3,234.40	\$3,551.84	\$3,869.28	
71	\$901.30	\$901.30	\$1,069.56	\$1,406.08	\$1,742.60	\$2,079.12	\$2,415.64	\$2,752.16	\$3,088.68	\$3,425.20	\$3,761.72	\$4,098.24	
72	\$954.20	\$954.20	\$1,133.04	\$1,490.72	\$1,848.40	\$2,206.08	\$2,563.76	\$2,921.44	\$3,279.12	\$3,636.80	\$3,994.48	\$4,352.16	
73	\$1,012.90	\$1,012.90	\$1,203.48	\$1,584.64	\$1,965.80	\$2,346.96	\$2,728.12	\$3,109.28	\$3,490.44	\$3,871.60	\$4,252.76	\$4,633.92	
No Exam	74	\$1,078.20	\$1,078.20	\$1,281.84	\$1,689.12	\$2,096.40	\$2,503.68	\$2,910.96	\$3,318.24	\$3,725.52	\$4,132.80	\$4,540.08	\$4,947.36
Above Line	75	\$1,150.70	\$1,150.70	\$1,368.84	\$1,805.12	\$2,241.40	\$2,677.68	\$3,113.96	\$3,550.24	\$3,986.52	\$4,422.80	\$4,859.08	\$5,295.36
Exam	76	\$1,225.80	\$1,225.80	\$1,458.96	\$1,925.28	\$2,391.60	\$2,857.92	\$3,324.24	\$3,790.56	\$4,256.88	\$4,723.20	\$5,189.52	\$5,655.84
Below Line	77	\$1,300.90	\$1,300.90	\$1,549.08	\$2,045.44	\$2,541.80	\$3,038.16	\$3,534.52	\$4,030.88	\$4,527.24	\$5,023.60	\$5,519.96	\$6,016.32
	78	\$1,379.00	\$1,379.00	\$1,642.80	\$2,170.40	\$2,698.00	\$3,225.60	\$3,753.20	\$4,280.80	\$4,808.40	\$5,336.00	\$5,863.60	\$6,391.20
	79	\$1,463.10	\$1,463.10	\$1,743.72	\$2,304.96	\$2,866.20	\$3,427.44	\$3,988.68	\$4,549.92	\$5,111.16	\$5,672.40	\$6,233.64	\$6,794.88
	80	\$1,555.70	\$1,555.70	\$1,854.84	\$2,453.12	\$3,051.40	\$3,649.68	\$4,247.96	\$4,846.24	\$5,444.52	\$6,042.80	\$6,641.08	\$7,239.36

Male Standard Non-Smoker

For producer use only.
 Through age 70, amounts up to \$49,999 do not require an exam. From 71-75, amount through \$25,000 do not require an exam. Age 76 and above, all amounts require an exam. See bold line above.
 Other modal premiums available. Modal factors apply. Monthly bank draft minimum is \$25. Monthly direct bill minimum premium is \$100.
 Modal factors are .515 semi-annual, .265 quarterly, .093 direct monthly and .0864 bank draft.

Guaranteed Memories

Rate Sheet Annual Premium **\$100 ANNUAL GIFT**

Number of Grandchildren	1	2	3	4	5	6	7	8	9	10	11	12	
Insurance Amount	\$10,000	\$10,000	\$12,000	\$16,000	\$20,000	\$24,000	\$28,000	\$32,000	\$36,000	\$40,000	\$44,000	\$48,000	
Age of Insured													
55	\$361.30	\$361.30	\$421.56	\$542.08	\$662.60	\$783.12	\$903.64	\$1,024.16	\$1,144.68	\$1,265.20	\$1,385.72	\$1,506.24	
56	\$376.40	\$376.40	\$439.68	\$566.24	\$692.80	\$819.36	\$945.92	\$1,072.48	\$1,199.04	\$1,325.60	\$1,452.16	\$1,578.72	
57	\$393.10	\$393.10	\$459.72	\$592.96	\$726.20	\$859.44	\$992.68	\$1,125.92	\$1,259.16	\$1,392.40	\$1,525.64	\$1,658.88	
58	\$411.30	\$411.30	\$481.56	\$622.08	\$762.60	\$903.12	\$1,043.64	\$1,184.16	\$1,324.68	\$1,465.20	\$1,605.72	\$1,746.24	
59	\$431.10	\$431.10	\$505.32	\$653.76	\$802.20	\$950.64	\$1,099.08	\$1,247.52	\$1,395.96	\$1,544.40	\$1,692.84	\$1,841.28	
60	\$452.20	\$452.20	\$530.64	\$687.52	\$844.40	\$1,001.28	\$1,158.16	\$1,315.04	\$1,471.92	\$1,628.80	\$1,785.68	\$1,942.56	
61	\$474.80	\$474.80	\$557.76	\$723.68	\$889.60	\$1,055.52	\$1,221.44	\$1,387.36	\$1,553.28	\$1,719.20	\$1,885.12	\$2,051.04	
62	\$498.80	\$498.80	\$586.56	\$762.08	\$937.60	\$1,113.12	\$1,288.64	\$1,464.16	\$1,639.68	\$1,815.20	\$1,990.72	\$2,166.24	
63	\$524.20	\$524.20	\$617.04	\$802.72	\$988.40	\$1,174.08	\$1,359.76	\$1,545.44	\$1,731.12	\$1,916.80	\$2,102.48	\$2,288.16	
64	\$551.00	\$551.00	\$649.20	\$845.60	\$1,042.00	\$1,238.40	\$1,434.80	\$1,631.20	\$1,827.60	\$2,024.00	\$2,220.40	\$2,416.80	
65	\$579.30	\$579.30	\$683.16	\$890.88	\$1,098.60	\$1,306.32	\$1,514.04	\$1,721.76	\$1,929.48	\$2,137.20	\$2,344.92	\$2,552.64	
66	\$608.60	\$608.60	\$718.32	\$937.76	\$1,157.20	\$1,376.64	\$1,596.08	\$1,815.52	\$2,034.96	\$2,254.40	\$2,473.84	\$2,693.28	
67	\$639.10	\$639.10	\$754.92	\$986.56	\$1,218.20	\$1,449.84	\$1,681.48	\$1,913.12	\$2,144.76	\$2,376.40	\$2,608.04	\$2,839.68	
68	\$671.50	\$671.50	\$793.80	\$1,038.40	\$1,283.00	\$1,527.60	\$1,772.20	\$2,016.80	\$2,261.40	\$2,506.00	\$2,750.60	\$2,995.20	
69	\$706.60	\$706.60	\$835.92	\$1,094.56	\$1,353.20	\$1,611.84	\$1,870.48	\$2,129.12	\$2,387.76	\$2,646.40	\$2,905.04	\$3,163.68	
70	\$744.90	\$744.90	\$881.88	\$1,155.84	\$1,429.80	\$1,703.76	\$1,977.72	\$2,251.68	\$2,525.64	\$2,799.60	\$3,073.56	\$3,347.52	
71	\$787.30	\$787.30	\$932.76	\$1,223.68	\$1,514.60	\$1,805.52	\$2,096.44	\$2,387.36	\$2,678.28	\$2,969.20	\$3,260.12	\$3,551.04	
72	\$834.40	\$834.40	\$989.28	\$1,299.04	\$1,608.80	\$1,918.56	\$2,228.32	\$2,538.08	\$2,847.84	\$3,157.60	\$3,467.36	\$3,777.12	
73	\$886.90	\$886.90	\$1,052.28	\$1,383.04	\$1,713.80	\$2,044.56	\$2,375.32	\$2,706.08	\$3,036.84	\$3,367.60	\$3,698.36	\$4,029.12	
No Exam	74	\$945.50	\$945.50	\$1,122.60	\$1,476.80	\$1,831.00	\$2,185.20	\$2,539.40	\$2,893.60	\$3,247.80	\$3,602.00	\$3,956.20	\$4,310.40
Above Line	75	\$1,010.70	\$1,010.70	\$1,200.84	\$1,581.12	\$1,961.40	\$2,341.68	\$2,721.96	\$3,102.24	\$3,482.52	\$3,862.80	\$4,243.08	\$4,623.36
Exam	76	\$1,078.40	\$1,078.40	\$1,282.08	\$1,689.44	\$2,096.80	\$2,504.16	\$2,911.52	\$3,318.88	\$3,726.24	\$4,133.60	\$4,540.96	\$4,948.32
Below Line	77	\$1,146.10	\$1,146.10	\$1,363.32	\$1,797.76	\$2,232.20	\$2,666.64	\$3,101.08	\$3,535.52	\$3,969.96	\$4,404.40	\$4,838.84	\$5,273.28
	78	\$1,216.70	\$1,216.70	\$1,448.04	\$1,910.72	\$2,373.40	\$2,836.08	\$3,298.76	\$3,761.44	\$4,224.12	\$4,686.80	\$5,149.48	\$5,612.16
	79	\$1,292.80	\$1,292.80	\$1,539.36	\$2,032.48	\$2,525.60	\$3,018.72	\$3,511.84	\$4,004.96	\$4,498.08	\$4,991.20	\$5,484.32	\$5,977.44
	80	\$1,376.90	\$1,376.90	\$1,640.28	\$2,167.04	\$2,693.80	\$3,220.56	\$3,747.32	\$4,274.08	\$4,800.84	\$5,327.60	\$5,854.36	\$6,381.12

Female Standard Non-Smoker

For producer use only.
 Through age 70, amounts up to \$49,999 do not require an exam. From 71-75, amount through \$25,000 do not require an exam. Age 76 and above, all amounts require an exam. See bold line above.
 Other modal premiums available. Modal factors apply. Monthly bank draft minimum is \$25. Monthly direct bill minimum premium is \$100.
 Modal factors are .515 semi-annual, .265 quarterly, .093 direct monthly and .0864 bank draft.

Guaranteed Memories

Rate Sheet Annual Premium **\$100 ANNUAL GIFT**

Number of Grandchildren	1	2	3	4	5	6	7	8	9	10	11	12
Insurance Amount	\$10,000	\$10,000	\$12,000	\$16,000	\$20,000	\$24,000	\$28,000	\$32,000	\$36,000	\$40,000	\$44,000	\$48,000
Age of Insured												
55	\$568.30	\$568.30	\$669.96	\$873.28	\$1,076.60	\$1,279.92	\$1,483.24	\$1,686.56	\$1,889.88	\$2,093.20	\$2,296.52	\$2,499.84
56	\$601.70	\$601.70	\$710.04	\$926.72	\$1,143.40	\$1,360.08	\$1,576.76	\$1,793.44	\$2,010.12	\$2,226.80	\$2,443.48	\$2,660.16
57	\$637.90	\$637.90	\$753.48	\$984.64	\$1,215.80	\$1,446.96	\$1,678.12	\$1,909.28	\$2,140.44	\$2,371.60	\$2,602.76	\$2,833.92
58	\$676.60	\$676.60	\$799.92	\$1,046.56	\$1,293.20	\$1,539.84	\$1,786.48	\$2,033.12	\$2,279.76	\$2,526.40	\$2,773.04	\$3,019.68
59	\$717.70	\$717.70	\$849.24	\$1,112.32	\$1,375.40	\$1,638.48	\$1,901.56	\$2,164.64	\$2,427.72	\$2,690.80	\$2,953.88	\$3,216.96
60	\$761.20	\$761.20	\$901.44	\$1,181.92	\$1,462.40	\$1,742.88	\$2,023.36	\$2,303.84	\$2,584.32	\$2,864.80	\$3,145.28	\$3,425.76
61	\$806.80	\$806.80	\$956.16	\$1,254.88	\$1,553.60	\$1,852.32	\$2,151.04	\$2,449.76	\$2,748.48	\$3,047.20	\$3,345.92	\$3,644.64
62	\$854.40	\$854.40	\$1,013.28	\$1,331.04	\$1,648.80	\$1,966.56	\$2,284.32	\$2,602.08	\$2,919.84	\$3,237.60	\$3,555.36	\$3,873.12
63	\$904.20	\$904.20	\$1,073.04	\$1,410.72	\$1,748.40	\$2,086.08	\$2,423.76	\$2,761.44	\$3,099.12	\$3,436.80	\$3,774.48	\$4,112.16
64	\$955.90	\$955.90	\$1,135.08	\$1,493.44	\$1,851.80	\$2,210.16	\$2,568.52	\$2,926.88	\$3,285.24	\$3,643.60	\$4,001.96	\$4,360.32
65	\$1,009.50	\$1,009.50	\$1,199.40	\$1,579.20	\$1,959.00	\$2,338.80	\$2,718.60	\$3,098.40	\$3,478.20	\$3,858.00	\$4,237.80	\$4,617.60
66	\$1,064.30	\$1,064.30	\$1,265.16	\$1,666.88	\$2,068.60	\$2,470.32	\$2,872.04	\$3,273.76	\$3,675.48	\$4,077.20	\$4,478.92	\$4,880.64
67	\$1,120.50	\$1,120.50	\$1,332.60	\$1,756.80	\$2,181.00	\$2,605.20	\$3,029.40	\$3,453.60	\$3,877.80	\$4,302.00	\$4,726.20	\$5,150.40
68	\$1,179.20	\$1,179.20	\$1,403.04	\$1,850.72	\$2,298.40	\$2,746.08	\$3,193.76	\$3,641.44	\$4,089.12	\$4,536.80	\$4,984.48	\$5,432.16
69	\$1,241.60	\$1,241.60	\$1,477.92	\$1,950.56	\$2,423.20	\$2,895.84	\$3,368.48	\$3,841.12	\$4,313.76	\$4,786.40	\$5,259.04	\$5,731.68
70	\$1,309.00	\$1,309.00	\$1,558.80	\$2,058.40	\$2,558.00	\$3,057.60	\$3,557.20	\$4,056.80	\$4,556.40	\$5,056.00	\$5,555.60	\$6,055.20
71	\$1,382.50	\$1,382.50	\$1,647.00	\$2,176.00	\$2,705.00	\$3,234.00	\$3,763.00	\$4,292.00	\$4,821.00	\$5,350.00	\$5,879.00	\$6,408.00
72	\$1,463.30	\$1,463.30	\$1,743.96	\$2,305.28	\$2,866.60	\$3,427.92	\$3,989.24	\$4,550.56	\$5,111.88	\$5,673.20	\$6,234.52	\$6,795.84
73	\$1,552.50	\$1,552.50	\$1,851.00	\$2,448.00	\$3,045.00	\$3,642.00	\$4,239.00	\$4,836.00	\$5,433.00	\$6,030.00	\$6,627.00	\$7,224.00
No Exam	\$1,651.20	\$1,651.20	\$1,969.44	\$2,605.92	\$3,242.40	\$3,878.88	\$4,515.36	\$5,151.84	\$5,788.32	\$6,424.80	\$7,061.28	\$7,697.76
Above Line	\$1,760.50	\$1,760.50	\$2,100.60	\$2,780.80	\$3,461.00	\$4,141.20	\$4,821.40	\$5,501.60	\$6,181.80	\$6,862.00	\$7,542.20	\$8,222.40
Exam	\$1,874.10	\$1,874.10	\$2,236.92	\$2,962.56	\$3,688.20	\$4,413.84	\$5,139.48	\$5,865.12	\$6,590.76	\$7,316.40	\$8,042.04	\$8,767.68
Below Line	\$1,987.90	\$1,987.90	\$2,373.48	\$3,144.64	\$3,915.80	\$4,686.96	\$5,458.12	\$6,229.28	\$7,000.44	\$7,771.60	\$8,542.76	\$9,313.92
78	\$2,106.30	\$2,106.30	\$2,515.56	\$3,334.08	\$4,152.60	\$4,971.12	\$5,789.64	\$6,608.16	\$7,426.68	\$8,245.20	\$9,063.72	\$9,882.24
79	\$2,232.80	\$2,232.80	\$2,667.36	\$3,536.48	\$4,405.60	\$5,274.72	\$6,143.84	\$7,012.96	\$7,882.08	\$8,751.20	\$9,620.32	\$10,489.44
80	\$2,370.90	\$2,370.90	\$2,833.08	\$3,757.44	\$4,681.80	\$5,606.16	\$6,530.52	\$7,454.88	\$8,379.24	\$9,303.60	\$10,227.96	\$11,152.32

Male Standard Smoker

For producer use only.
 Through age 70, amounts up to \$49,999 do not require an exam. From 71-75, amount through \$25,000 do not require an exam. Age 76 and above, all amounts require an exam. See bold line above.
 Other modal premiums available. Modal factors apply. Monthly bank draft minimum is \$25. Monthly direct bill minimum premium is \$100.
 Modal factors are .515 semi-annual, .265 quarterly, .093 direct monthly and .0864 bank draft.

Guaranteed Memories

Rate Sheet Annual Premium **\$100 ANNUAL GIFT**

Number of Grandchildren	1	2	3	4	5	6	7	8	9	10	11	12	
Insurance Amount	\$10,000	\$10,000	\$12,000	\$16,000	\$20,000	\$24,000	\$28,000	\$32,000	\$36,000	\$40,000	\$44,000	\$48,000	
Age of Insured													
55	\$481.80	\$481.80	\$566.16	\$734.88	\$903.60	\$1,072.32	\$1,241.04	\$1,409.76	\$1,578.48	\$1,747.20	\$1,915.92	\$2,084.64	
56	\$507.00	\$507.00	\$596.40	\$775.20	\$954.00	\$1,132.80	\$1,311.60	\$1,490.40	\$1,669.20	\$1,848.00	\$2,026.80	\$2,205.60	
57	\$534.40	\$534.40	\$629.28	\$819.04	\$1,008.80	\$1,198.56	\$1,388.32	\$1,578.08	\$1,767.84	\$1,957.60	\$2,147.36	\$2,337.12	
58	\$563.80	\$563.80	\$664.56	\$866.08	\$1,067.60	\$1,269.12	\$1,470.64	\$1,672.16	\$1,873.68	\$2,075.20	\$2,276.72	\$2,478.24	
59	\$595.20	\$595.20	\$702.24	\$916.32	\$1,130.40	\$1,344.48	\$1,558.56	\$1,772.64	\$1,986.72	\$2,200.80	\$2,414.88	\$2,628.96	
60	\$628.60	\$628.60	\$742.32	\$969.76	\$1,197.20	\$1,424.64	\$1,652.08	\$1,879.52	\$2,106.96	\$2,334.40	\$2,561.84	\$2,789.28	
61	\$663.70	\$663.70	\$784.44	\$1,025.92	\$1,267.40	\$1,508.88	\$1,750.36	\$1,991.84	\$2,233.32	\$2,474.80	\$2,716.28	\$2,957.76	
62	\$700.70	\$700.70	\$828.84	\$1,085.12	\$1,341.40	\$1,597.68	\$1,853.96	\$2,110.24	\$2,366.52	\$2,622.80	\$2,879.08	\$3,135.36	
63	\$739.50	\$739.50	\$875.40	\$1,147.20	\$1,419.00	\$1,690.80	\$1,962.60	\$2,234.40	\$2,506.20	\$2,778.00	\$3,049.80	\$3,321.60	
64	\$780.20	\$780.20	\$924.24	\$1,212.32	\$1,500.40	\$1,788.48	\$2,076.56	\$2,364.64	\$2,652.72	\$2,940.80	\$3,228.88	\$3,516.96	
65	\$822.90	\$822.90	\$975.48	\$1,280.64	\$1,585.80	\$1,890.96	\$2,196.12	\$2,501.28	\$2,806.44	\$3,111.60	\$3,416.76	\$3,721.92	
66	\$866.90	\$866.90	\$1,028.28	\$1,351.04	\$1,673.80	\$1,996.56	\$2,319.32	\$2,642.08	\$2,964.84	\$3,287.60	\$3,610.36	\$3,933.12	
67	\$912.30	\$912.30	\$1,082.76	\$1,423.68	\$1,764.60	\$2,105.52	\$2,446.44	\$2,787.36	\$3,128.28	\$3,469.20	\$3,810.12	\$4,151.04	
68	\$960.50	\$960.50	\$1,140.60	\$1,500.80	\$1,861.00	\$2,221.20	\$2,581.40	\$2,941.60	\$3,301.80	\$3,662.00	\$4,022.20	\$4,382.40	
69	\$1,012.60	\$1,012.60	\$1,203.12	\$1,584.16	\$1,965.20	\$2,346.24	\$2,727.28	\$3,108.32	\$3,489.36	\$3,870.40	\$4,251.44	\$4,632.48	
70	\$1,070.00	\$1,070.00	\$1,272.00	\$1,676.00	\$2,080.00	\$2,484.00	\$2,888.00	\$3,292.00	\$3,696.00	\$4,100.00	\$4,504.00	\$4,908.00	
71	\$1,133.80	\$1,133.80	\$1,348.56	\$1,778.08	\$2,207.60	\$2,637.12	\$3,066.64	\$3,496.16	\$3,925.68	\$4,355.20	\$4,784.72	\$5,214.24	
72	\$1,205.20	\$1,205.20	\$1,434.24	\$1,892.32	\$2,350.40	\$2,808.48	\$3,266.56	\$3,724.64	\$4,182.72	\$4,640.80	\$5,098.88	\$5,556.96	
73	\$1,285.40	\$1,285.40	\$1,530.48	\$2,020.64	\$2,510.80	\$3,000.96	\$3,491.12	\$3,981.28	\$4,471.44	\$4,961.60	\$5,451.76	\$5,941.92	
No Exam	74	\$1,375.50	\$1,375.50	\$1,638.60	\$2,164.80	\$2,691.00	\$3,217.20	\$3,743.40	\$4,269.60	\$4,795.80	\$5,322.00	\$5,848.20	\$6,374.40
Above Line	75	\$1,476.70	\$1,476.70	\$1,760.04	\$2,326.72	\$2,893.40	\$3,460.08	\$4,026.76	\$4,593.44	\$5,160.12	\$5,726.80	\$6,293.48	\$6,860.16
Exam	76	\$1,582.20	\$1,582.20	\$1,886.64	\$2,495.52	\$3,104.40	\$3,713.28	\$4,322.16	\$4,931.04	\$5,539.92	\$6,148.80	\$6,757.68	\$7,366.56
Below Line	77	\$1,687.80	\$1,687.80	\$2,013.36	\$2,664.48	\$3,315.60	\$3,966.72	\$4,617.84	\$5,268.96	\$5,920.08	\$6,571.20	\$7,222.32	\$7,873.44
	78	\$1,798.30	\$1,798.30	\$2,145.96	\$2,841.28	\$3,536.60	\$4,231.92	\$4,927.24	\$5,622.56	\$6,317.88	\$7,013.20	\$7,708.52	\$8,403.84
	79	\$1,918.20	\$1,918.20	\$2,289.84	\$3,033.12	\$3,776.40	\$4,519.68	\$5,262.96	\$6,006.24	\$6,749.52	\$7,492.80	\$8,236.08	\$8,979.36
	80	\$2,051.50	\$2,051.50	\$2,449.80	\$3,246.40	\$4,043.00	\$4,839.60	\$5,636.20	\$6,432.80	\$7,229.40	\$8,026.00	\$8,822.60	\$9,619.20

Female Standard Smoker

For producer use only.
 Through age 70, amounts up to \$49,999 do not require an exam. From 71-75, amount through \$25,000 do not require an exam. Age 76 and above, all amounts require an exam. See bold line above.
 Other modal premiums available. Modal factors apply. Monthly bank draft minimum is \$25. Monthly direct bill minimum premium is \$100.
 Modal factors are .515 semi-annual, .265 quarterly, .093 direct monthly and .0864 bank draft.

Guaranteed Memories

Rate Sheet Annual Premium **\$250 ANNUAL GIFT**

Number of Grandchildren	1	2	3	4	5	6	7	8	9	10	11	12	
Insurance Amount	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000	
Age of Insured													
55	\$426.80	\$793.60	\$1,160.40	\$1,527.20	\$1,695.50	\$2,022.60	\$2,349.70	\$2,676.80	\$3,003.90	\$3,182.00	\$3,494.20	\$3,806.40	
56	\$444.70	\$829.40	\$1,214.10	\$1,598.80	\$1,776.50	\$2,119.80	\$2,469.10	\$2,806.40	\$3,149.70	\$3,335.00	\$3,662.50	\$3,990.00	
57	\$463.70	\$867.40	\$1,271.10	\$1,674.80	\$1,863.00	\$2,223.60	\$2,584.20	\$2,944.80	\$3,305.40	\$3,496.00	\$3,839.60	\$4,183.20	
58	\$484.10	\$908.20	\$1,332.30	\$1,756.40	\$1,954.50	\$2,333.40	\$2,712.30	\$3,091.20	\$3,470.10	\$3,667.00	\$4,027.70	\$4,388.40	
59	\$505.70	\$951.40	\$1,397.10	\$1,842.80	\$2,051.50	\$2,449.80	\$2,848.10	\$3,246.40	\$3,644.70	\$3,848.00	\$4,226.80	\$4,605.60	
60	\$528.80	\$997.60	\$1,466.40	\$1,935.20	\$2,154.50	\$2,573.40	\$2,992.30	\$3,411.20	\$3,830.10	\$4,041.00	\$4,439.10	\$4,837.20	
61	\$553.20	\$1,046.40	\$1,539.60	\$2,032.80	\$2,263.50	\$2,704.20	\$3,144.90	\$3,585.60	\$4,026.30	\$4,247.00	\$4,665.70	\$5,084.40	
62	\$579.20	\$1,098.40	\$1,617.60	\$2,136.80	\$2,379.50	\$2,843.40	\$3,307.30	\$3,771.20	\$4,235.10	\$4,467.00	\$4,907.70	\$5,348.40	
63	\$606.80	\$1,153.60	\$1,700.40	\$2,247.20	\$2,501.50	\$2,989.80	\$3,478.10	\$3,966.40	\$4,454.70	\$4,702.00	\$5,166.20	\$5,630.40	
64	\$636.20	\$1,212.40	\$1,788.60	\$2,364.80	\$2,631.50	\$3,145.80	\$3,660.10	\$4,174.40	\$4,688.70	\$4,954.00	\$5,443.40	\$5,932.80	
65	\$667.40	\$1,274.80	\$1,882.20	\$2,489.60	\$2,769.50	\$3,311.40	\$3,853.30	\$4,395.20	\$4,937.10	\$5,225.00	\$5,741.50	\$6,258.00	
66	\$700.10	\$1,340.20	\$1,980.30	\$2,620.40	\$2,913.50	\$3,484.20	\$4,054.90	\$4,625.60	\$5,196.30	\$5,511.00	\$6,056.10	\$6,601.20	
67	\$734.30	\$1,408.60	\$2,082.90	\$2,757.20	\$3,063.50	\$3,664.20	\$4,264.90	\$4,865.60	\$5,466.30	\$5,811.00	\$6,386.10	\$6,961.20	
68	\$770.80	\$1,481.60	\$2,192.40	\$2,903.20	\$3,223.00	\$3,855.60	\$4,488.20	\$5,120.80	\$5,753.40	\$6,130.00	\$6,737.00	\$7,344.00	
69	\$810.30	\$1,560.60	\$2,310.90	\$3,061.20	\$3,394.50	\$4,061.40	\$4,728.30	\$5,395.20	\$6,062.10	\$6,473.00	\$7,114.30	\$7,755.60	
70	\$853.60	\$1,647.20	\$2,440.80	\$3,234.40	\$3,581.50	\$4,285.80	\$4,990.10	\$5,694.40	\$6,398.70	\$6,842.00	\$7,520.20	\$8,198.40	
71	\$901.30	\$1,742.60	\$2,583.90	\$3,425.20	\$3,787.00	\$4,532.40	\$5,277.80	\$6,023.20	\$6,768.60	\$7,243.00	\$7,961.30	\$8,679.60	
72	\$954.20	\$1,848.40	\$2,742.60	\$3,636.80	\$4,014.00	\$4,804.80	\$5,595.60	\$6,386.40	\$7,177.20	\$7,679.00	\$8,440.90	\$9,202.80	
73	\$1,012.90	\$1,965.80	\$2,918.70	\$3,871.60	\$4,264.50	\$5,105.40	\$5,946.30	\$6,787.20	\$7,628.10	\$8,153.00	\$8,962.30	\$9,771.60	
No Exam	74	\$1,078.20	\$2,096.40	\$3,114.60	\$4,132.80	\$4,542.50	\$5,439.00	\$6,335.50	\$7,232.00	\$8,128.50	\$8,669.00	\$9,529.90	\$10,390.80
Above Line	75	\$1,150.70	\$2,241.40	\$3,332.10	\$4,422.80	\$4,849.50	\$5,807.40	\$6,765.30	\$7,723.20	\$8,681.10	\$9,230.00	\$10,147.00	\$11,064.00
Exam	76	\$1,225.80	\$2,391.60	\$3,557.40	\$4,723.20	\$5,168.00	\$6,189.60	\$7,211.20	\$8,232.80	\$9,254.40	\$9,808.00	\$10,782.80	\$11,757.60
Below Line	77	\$1,300.90	\$2,541.80	\$3,782.70	\$5,023.60	\$5,487.00	\$6,572.40	\$7,657.80	\$8,743.20	\$9,828.60	\$10,386.00	\$11,418.60	\$12,451.20
	78	\$1,379.00	\$2,698.00	\$4,017.00	\$5,336.00	\$5,818.50	\$6,970.20	\$8,121.90	\$9,273.60	\$10,425.30	\$10,982.00	\$12,074.20	\$13,166.40
	79	\$1,463.10	\$2,866.20	\$4,269.30	\$5,672.40	\$6,173.50	\$7,396.20	\$8,618.90	\$9,841.60	\$11,064.30	\$11,611.00	\$12,766.10	\$13,921.20
	80	\$1,555.70	\$3,051.40	\$4,547.10	\$6,042.80	\$6,561.50	\$7,861.80	\$9,162.10	\$10,462.40	\$11,762.70	\$12,287.00	\$13,509.70	\$14,732.40

Male Standard Non-Smoker

For producer use only.
 Through age 70, amounts up to \$49,999 do not require an exam. From 71-75, amount through \$25,000 do not require an exam. Age 76 and above, all amounts require an exam. See bold line above.
 Other modal premiums available. Modal factors apply. Monthly bank draft minimum is \$25. Monthly direct bill minimum premium is \$100.
 Modal factors are .515 semi-annual, .265 quarterly, .093 direct monthly and .0864 bank draft.

Guaranteed Memories

Rate Sheet Annual Premium **\$250 ANNUAL GIFT**

Number of Grandchildren	1	2	3	4	5	6	7	8	9	10	11	12	
Insurance Amount	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000	
Age of Insured													
55	\$361.30	\$662.60	\$963.90	\$1,265.20	\$1,392.00	\$1,658.40	\$1,924.80	\$2,191.20	\$2,457.60	\$2,605.00	\$2,859.50	\$3,114.00	
56	\$376.40	\$692.80	\$1,009.20	\$1,325.60	\$1,460.00	\$1,740.00	\$2,020.00	\$2,300.00	\$2,580.00	\$2,733.00	\$3,000.30	\$2,367.60	
57	\$393.10	\$726.20	\$1,059.30	\$1,392.40	\$1,535.00	\$1,830.00	\$2,125.00	\$2,420.00	\$2,715.00	\$2,871.00	\$3,152.10	\$3,443.20	
58	\$411.30	\$762.60	\$1,113.90	\$1,465.20	\$1,616.50	\$1,927.80	\$2,239.10	\$2,550.40	\$2,861.70	\$3,020.00	\$3,316.00	\$3,612.00	
59	\$431.10	\$802.20	\$1,173.30	\$1,544.40	\$1,704.50	\$2,033.40	\$2,362.30	\$2,691.20	\$3,020.10	\$3,183.00	\$3,495.30	\$3,807.60	
60	\$452.20	\$844.40	\$1,236.60	\$1,628.80	\$1,799.00	\$2,146.80	\$2,494.60	\$2,842.40	\$3,190.20	\$3,358.00	\$3,687.80	\$4,017.60	
61	\$474.80	\$889.60	\$1,304.40	\$1,719.20	\$1,900.00	\$2,268.00	\$2,636.00	\$3,004.00	\$3,372.00	\$3,548.00	\$3,896.80	\$4,245.60	
62	\$498.80	\$937.60	\$1,376.40	\$1,815.20	\$2,007.50	\$2,397.00	\$2,786.50	\$3,176.00	\$3,565.50	\$3,753.00	\$4,122.30	\$4,491.60	
63	\$524.20	\$988.40	\$1,452.60	\$1,916.80	\$2,122.00	\$2,534.40	\$2,946.80	\$3,359.20	\$3,771.60	\$3,975.00	\$4,366.50	\$4,758.00	
64	\$551.00	\$1,042.00	\$1,533.00	\$2,024.00	\$2,244.00	\$2,680.80	\$3,117.60	\$3,554.40	\$3,991.20	\$4,214.00	\$4,629.40	\$5,044.80	
65	\$579.30	\$1,098.60	\$1,617.90	\$2,137.20	\$2,372.50	\$2,835.00	\$3,297.50	\$3,760.00	\$4,222.50	\$4,471.00	\$4,912.10	\$5,353.20	
66	\$608.60	\$1,157.20	\$1,705.80	\$2,254.40	\$2,056.50	\$2,995.80	\$3,485.10	\$3,974.40	\$4,463.70	\$4,744.00	\$5,212.40	\$5,680.80	
67	\$639.10	\$1,218.20	\$1,797.30	\$2,376.40	\$2,645.00	\$3,162.00	\$3,679.00	\$4,196.00	\$4,713.00	\$5,033.00	\$5,530.30	\$6,027.60	
68	\$671.50	\$1,283.00	\$1,894.50	\$2,506.00	\$2,792.50	\$3,339.00	\$3,885.50	\$4,432.00	\$4,978.50	\$5,341.00	\$5,869.10	\$6,397.20	
69	\$706.60	\$1,353.20	\$1,999.80	\$2,646.40	\$2,951.00	\$3,529.20	\$4,107.40	\$4,685.60	\$5,263.80	\$5,673.00	\$6,234.30	\$6,795.60	
70	\$744.90	\$1,429.80	\$2,114.70	\$2,799.60	\$3,124.50	\$3,737.40	\$4,350.30	\$4,963.20	\$5,576.10	\$6,030.00	\$6,627.00	\$7,224.00	
71	\$787.30	\$1,514.60	\$2,241.90	\$2,969.20	\$3,315.00	\$3,966.00	\$4,617.00	\$5,268.00	\$5,919.00	\$6,418.00	\$7,053.80	\$7,689.60	
72	\$834.40	\$1,608.80	\$2,383.20	\$3,157.60	\$3,526.00	\$4,219.20	\$4,912.40	\$5,605.60	\$6,298.80	\$6,839.00	\$7,516.90	\$8,194.80	
73	\$886.90	\$1,713.80	\$2,540.70	\$3,367.60	\$3,760.00	\$4,500.00	\$5,240.00	\$5,980.00	\$6,720.00	\$7,296.00	\$8,019.60	\$8,743.20	
No Exam	74	\$945.50	\$1,831.00	\$2,716.50	\$3,602.00	\$4,020.00	\$4,812.00	\$5,604.00	\$6,396.00	\$7,188.00	\$7,792.00	\$8,565.20	\$9,338.40
Above Line	75	\$1,010.70	\$1,961.40	\$2,912.10	\$3,862.80	\$4,308.50	\$5,158.20	\$6,007.90	\$6,857.60	\$7,707.30	\$8,330.00	\$9,157.00	\$9,984.00
Exam	76	\$1,078.40	\$2,096.80	\$3,115.20	\$4,133.60	\$4,610.50	\$5,520.60	\$6,430.70	\$7,340.80	\$8,250.90	\$8,883.00	\$9,765.30	\$10,647.60
Below Line	77	\$1,146.10	\$2,232.20	\$3,318.30	\$4,404.40	\$4,917.00	\$5,884.00	\$6,859.80	\$7,831.20	\$8,802.60	\$9,436.00	\$10,373.60	\$11,311.20
	78	\$1,216.70	\$2,373.40	\$3,530.10	\$4,686.80	\$5,236.00	\$6,271.20	\$7,306.40	\$8,341.60	\$9,376.80	\$10,004.00	\$10,998.40	\$11,992.80
	79	\$1,292.80	\$2,525.60	\$3,758.40	\$4,991.20	\$5,576.00	\$6,679.20	\$7,782.40	\$8,885.60	\$9,988.80	\$10,604.00	\$11,658.40	\$12,712.80
	80	\$1,376.90	\$2,693.80	\$4,010.70	\$5,327.60	\$5,944.50	\$7,121.40	\$8,298.30	\$9,475.20	\$10,652.10	\$11,248.00	\$12,366.80	\$13,485.60

Female Standard Non-Smoker

For producer use only.
 Through age 70, amounts up to \$49,999 do not require an exam. From 71-75, amount through \$25,000 do not require an exam. Age 76 and above, all amounts require an exam. See bold line above.
 Other modal premiums available. Modal factors apply. Monthly bank draft minimum is \$25. Monthly direct bill minimum premium is \$100.
 Modal factors are .515 semi-annual, .265 quarterly, .093 direct monthly and .0864 bank draft.

Guaranteed Memories

Rate Sheet Annual Premium **\$250 ANNUAL GIFT**

Number of Grandchildren	1	2	3	4	5	6	7	8	9	10	11	12
Insurance Amount	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000
Age of Insured												
55	\$568.30	\$1,076.60	\$1,584.90	\$2,093.20	\$2,258.00	\$2,697.60	\$3,137.20	\$3,576.80	\$4,016.40	\$4,126.00	\$4,532.60	\$4,939.20
56	\$601.70	\$1,143.40	\$1,685.10	\$2,226.80	\$2,400.00	\$2,868.00	\$3,336.00	\$3,804.00	\$4,272.00	\$4,380.00	\$4,812.00	\$5,244.00
57	\$637.90	\$1,215.80	\$1,793.70	\$2,371.60	\$2,553.00	\$3,051.60	\$3,550.20	\$4,048.80	\$4,547.40	\$4,651.00	\$5,110.10	\$5,569.20
58	\$676.60	\$1,293.20	\$1,909.80	\$2,526.40	\$2,715.50	\$3,247.80	\$3,779.10	\$4,310.40	\$4,841.70	\$4,939.00	\$5,426.90	\$5,914.80
59	\$717.70	\$1,375.40	\$2,033.10	\$2,690.80	\$2,889.50	\$3,455.40	\$4,021.30	\$4,587.20	\$5,153.10	\$5,246.00	\$5,764.60	\$6,283.20
60	\$761.20	\$1,462.40	\$2,163.60	\$2,864.80	\$3,072.00	\$3,674.40	\$4,276.80	\$4,879.20	\$5,481.60	\$5,570.00	\$6,121.00	\$6,672.00
61	\$806.80	\$1,553.60	\$2,300.40	\$3,047.20	\$3,263.50	\$3,904.20	\$4,544.90	\$5,185.60	\$5,826.30	\$5,913.00	\$6,493.30	\$7,083.60
62	\$854.40	\$1,648.80	\$2,443.20	\$3,237.60	\$3,463.50	\$4,144.20	\$4,824.90	\$5,505.60	\$6,186.30	\$6,275.00	\$6,896.50	\$7,518.00
63	\$904.20	\$1,748.40	\$2,592.60	\$3,436.80	\$3,672.00	\$4,394.40	\$5,116.80	\$5,839.20	\$6,561.60	\$6,656.00	\$7,315.60	\$7,975.20
64	\$955.90	\$1,851.80	\$2,747.70	\$3,643.60	\$3,888.50	\$4,654.20	\$5,419.90	\$6,185.60	\$6,951.30	\$7,057.00	\$7,756.70	\$8,456.40
65	\$1,009.50	\$1,959.00	\$2,908.50	\$3,858.00	\$4,113.50	\$4,924.20	\$5,734.90	\$6,545.60	\$7,356.30	\$7,478.00	\$8,219.80	\$8,961.60
66	\$1,064.30	\$2,068.60	\$3,072.90	\$4,077.20	\$4,343.00	\$5,199.60	\$6,056.20	\$6,912.80	\$7,769.40	\$7,915.00	\$8,700.50	\$9,486.00
67	\$1,120.50	\$2,181.00	\$3,241.50	\$4,302.00	\$4,557.50	\$5,481.00	\$6,384.50	\$7,288.00	\$8,191.50	\$8,367.00	\$9,197.70	\$10,028.40
68	\$1,179.20	\$2,298.40	\$3,417.60	\$4,536.80	\$4,822.00	\$5,774.40	\$6,726.80	\$7,679.20	\$8,631.60	\$8,841.00	\$9,719.10	\$10,597.20
69	\$1,241.60	\$2,423.20	\$3,604.80	\$4,786.40	\$5,082.00	\$6,086.40	\$7,090.80	\$8,095.20	\$9,099.60	\$9,345.00	\$10,273.50	\$11,202.00
70	\$1,309.00	\$2,558.00	\$3,807.00	\$5,056.00	\$5,362.50	\$6,423.00	\$7,483.50	\$8,544.00	\$9,604.50	\$9,884.00	\$10,866.40	\$11,848.80
71	\$1,382.50	\$2,705.00	\$4,027.50	\$5,350.00	\$5,668.00	\$6,789.60	\$7,911.20	\$9,032.80	\$10,154.40	\$10,466.00	\$11,506.60	\$12,547.20
72	\$1,463.30	\$2,866.60	\$4,269.90	\$5,673.20	\$6,004.00	\$7,192.80	\$8,381.60	\$9,570.40	\$10,759.20	\$11,096.00	\$12,199.60	\$13,303.20
73	\$1,552.50	\$3,045.00	\$4,537.50	\$6,030.00	\$6,375.00	\$7,638.00	\$8,901.00	\$10,164.00	\$11,427.00	\$11,781.00	\$12,953.10	\$14,125.20
No Exam	\$1,651.20	\$3,242.40	\$4,833.60	\$6,424.80	\$6,785.50	\$8,130.60	\$9,475.70	\$10,820.80	\$12,165.90	\$12,527.00	\$13,773.70	\$15,020.40
Above Line	\$1,760.50	\$3,461.00	\$5,161.50	\$6,862.00	\$7,240.00	\$8,676.00	\$10,112.00	\$11,548.00	\$12,984.00	\$13,338.00	\$14,665.80	\$15,993.60
Exam	\$1,874.10	\$3,688.20	\$5,502.30	\$7,316.40	\$7,715.00	\$9,246.00	\$10,777.00	\$12,308.00	\$13,839.00	\$14,175.00	\$15,586.50	\$16,998.00
Below Line	\$1,987.90	\$3,915.80	\$5,843.70	\$7,771.60	\$8,194.00	\$9,820.80	\$11,447.60	\$13,074.40	\$14,701.20	\$15,012.00	\$16,507.20	\$18,002.40
78	\$2,106.30	\$4,152.60	\$6,198.90	\$8,245.20	\$8,693.00	\$10,419.60	\$12,146.20	\$13,872.80	\$15,599.40	\$15,874.00	\$17,455.40	\$19,036.80
79	\$2,232.80	\$4,405.60	\$6,578.40	\$8,751.20	\$9,224.00	\$11,056.80	\$12,889.60	\$14,722.40	\$16,555.20	\$16,784.00	\$18,456.40	\$20,128.80
80	\$2,370.90	\$4,681.80	\$6,992.70	\$9,303.60	\$9,799.00	\$11,746.80	\$13,694.60	\$15,642.40	\$17,590.20	\$17,762.00	\$19,532.20	\$21,302.40

Male Standard Smoker

For producer use only.
 Through age 70, amounts up to \$49,999 do not require an exam. From 71-75, amount through \$25,000 do not require an exam. Age 76 and above, all amounts require an exam. See bold line above.
 Other modal premiums available. Modal factors apply. Monthly bank draft minimum is \$25. Monthly direct bill minimum premium is \$100.
 Modal factors are .515 semi-annual, .265 quarterly, .093 direct monthly and .0864 bank draft.

Guaranteed Memories

Rate Sheet Annual Premium **\$250 ANNUAL GIFT**

Number of Grandchildren	1	2	3	4	5	6	7	8	9	10	11	12
Insurance Amount	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000
Age of Insured												
55	\$481.80	\$903.60	\$1,325.40	\$1,747.20	\$1,870.00	\$2,232.00	\$2,594.00	\$2,956.00	\$3,318.00	\$3,406.00	\$3,740.60	\$4,075.20
56	\$507.00	\$954.00	\$1,401.00	\$1,848.00	\$1,978.00	\$2,361.60	\$2,745.20	\$3,128.80	\$3,512.40	\$3,598.00	\$3,951.80	\$4,305.60
57	\$534.40	\$1,008.80	\$1,483.20	\$1,957.60	\$2,094.50	\$2,501.40	\$2,908.30	\$3,315.20	\$3,722.10	\$3,804.00	\$4,178.40	\$4,552.80
58	\$563.80	\$1,067.60	\$1,571.40	\$2,075.20	\$2,220.00	\$2,652.00	\$3,084.00	\$3,516.00	\$3,948.00	\$4,024.00	\$4,420.40	\$4,816.80
59	\$595.20	\$1,130.40	\$1,665.60	\$2,200.80	\$2,353.50	\$2,812.20	\$3,270.90	\$3,729.60	\$4,188.30	\$4,260.00	\$4,680.00	\$5,100.00
60	\$628.60	\$1,197.20	\$1,765.80	\$2,334.40	\$2,495.50	\$2,982.60	\$3,469.70	\$3,956.80	\$4,443.90	\$4,513.00	\$4,958.30	\$5,403.60
61	\$663.70	\$1,267.40	\$1,871.10	\$2,474.80	\$2,646.00	\$3,163.20	\$3,680.40	\$4,197.60	\$4,714.80	\$4,783.00	\$5,255.30	\$5,727.60
62	\$700.70	\$1,341.40	\$1,982.10	\$2,622.80	\$2,805.00	\$3,354.00	\$3,903.00	\$4,452.00	\$5,001.00	\$5,074.00	\$5,575.40	\$6,076.80
63	\$739.50	\$1,419.00	\$2,098.50	\$2,778.00	\$2,973.00	\$3,555.60	\$4,138.20	\$4,720.80	\$5,303.40	\$5,385.00	\$5,917.50	\$6,450.00
64	\$780.20	\$1,500.40	\$2,220.60	\$2,940.80	\$3,150.50	\$3,768.60	\$4,386.70	\$5,004.80	\$5,622.90	\$5,719.00	\$6,284.90	\$6,850.80
65	\$822.90	\$1,585.80	\$2,348.70	\$3,111.60	\$3,337.00	\$3,992.40	\$4,647.80	\$5,303.20	\$5,958.60	\$6,078.00	\$6,679.80	\$7,281.60
66	\$866.90	\$1,673.80	\$2,480.70	\$3,287.60	\$3,531.00	\$4,225.20	\$4,919.40	\$5,613.60	\$6,307.80	\$6,457.00	\$7,096.70	\$7,736.40
67	\$912.30	\$1,764.60	\$2,616.90	\$3,469.20	\$3,732.00	\$4,466.40	\$5,200.80	\$5,935.20	\$6,669.60	\$6,856.00	\$7,535.60	\$8,215.20
68	\$960.50	\$1,861.00	\$2,761.50	\$3,662.00	\$3,946.00	\$4,723.20	\$5,500.40	\$6,277.60	\$7,054.80	\$7,281.00	\$8,003.10	\$8,725.20
69	\$1,012.60	\$1,965.20	\$2,917.80	\$3,870.40	\$4,176.50	\$4,999.80	\$5,823.10	\$6,646.40	\$7,469.70	\$7,740.00	\$8,508.00	\$9,276.00
70	\$1,070.00	\$2,080.00	\$3,090.00	\$4,100.00	\$4,429.00	\$5,302.80	\$6,176.60	\$7,050.40	\$7,924.20	\$8,238.00	\$9,055.80	\$9,873.60
71	\$1,133.80	\$2,207.60	\$3,281.40	\$4,355.20	\$4,707.00	\$5,636.40	\$6,565.80	\$7,495.20	\$8,424.60	\$8,780.00	\$9,652.00	\$10,524.00
72	\$1,205.20	\$2,350.40	\$3,495.60	\$4,640.80	\$5,016.50	\$6,007.80	\$6,999.10	\$7,990.40	\$8,981.70	\$9,375.00	\$10,306.50	\$11,238.00
73	\$1,285.40	\$2,510.80	\$3,736.20	\$4,961.60	\$5,360.00	\$6,420.00	\$7,480.00	\$8,540.00	\$9,600.00	\$10,025.00	\$11,021.50	\$12,018.00
No Exam	\$1,375.50	\$2,691.00	\$4,006.50	\$5,322.00	\$5,743.50	\$6,880.20	\$8,016.90	\$9,153.60	\$10,290.30	\$10,738.00	\$11,805.80	\$12,873.60
Above Line	\$1,476.70	\$2,893.40	\$4,310.10	\$5,726.80	\$6,170.00	\$7,392.00	\$8,614.00	\$9,836.00	\$11,058.00	\$11,518.00	\$12,663.80	\$13,809.60
Exam	\$1,582.20	\$3,104.40	\$4,626.60	\$6,148.80	\$6,613.00	\$7,923.60	\$9,234.20	\$10,544.80	\$11,855.40	\$12,323.00	\$13,549.30	\$14,775.60
Below Line	\$1,687.80	\$3,315.60	\$4,943.40	\$6,571.20	\$7,056.00	\$8,455.20	\$9,854.40	\$11,253.60	\$12,652.80	\$13,128.00	\$14,434.80	\$15,741.60
78	\$1,798.30	\$3,536.60	\$5,274.90	\$7,013.20	\$7,518.00	\$9,009.60	\$10,501.20	\$11,992.80	\$13,484.40	\$13,961.00	\$15,351.10	\$16,741.20
79	\$1,918.20	\$3,776.40	\$5,634.60	\$7,492.80	\$8,016.00	\$9,607.20	\$11,198.40	\$12,789.60	\$14,380.80	\$14,846.00	\$16,324.60	\$17,803.20
80	\$2,051.50	\$4,043.00	\$6,034.50	\$8,026.00	\$8,565.00	\$10,266.00	\$11,967.00	\$13,668.00	\$15,369.00	\$15,805.00	\$17,379.50	\$18,954.00

Female Standard Smoker

For producer use only.
 Through age 70, amounts up to \$49,999 do not require an exam. From 71-75, amount through \$25,000 do not require an exam. Age 76 and above, all amounts require an exam. See bold line above.
 Other modal premiums available. Modal factors apply. Monthly bank draft minimum is \$25. Monthly direct bill minimum premium is \$100.
 Modal factors are .515 semi-annual, .265 quarterly, .093 direct monthly and .0864 bank draft.

Guaranteed Memories

Rate Sheet Annual Premium **\$500 ANNUAL GIFT**

Number of Grandchildren	1	2	3	4	5	6	7	8	9	10	11	12	
Insurance Amount	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$140,000	\$160,000	\$180,000	\$200,000	\$220,000	\$240,000	
Age of Insured													
55	\$793.60	\$1,527.20	\$2,022.60	\$2,676.80	\$3,182.00	\$3,806.40	\$4,430.80	\$5,055.20	\$5,679.60	\$6,304.00	\$6,928.40	\$7,552.80	
56	\$829.40	\$1,598.80	\$2,119.80	\$2,806.40	\$3,335.00	\$3,990.00	\$4,645.00	\$5,300.00	\$5,955.00	\$6,610.00	\$7,265.00	\$7,920.00	
57	\$867.40	\$1,674.80	\$2,223.60	\$2,944.80	\$3,496.00	\$4,183.20	\$4,870.40	\$5,557.60	\$6,244.80	\$6,932.00	\$7,619.20	\$8,306.40	
58	\$908.20	\$1,756.40	\$2,333.40	\$3,091.20	\$3,667.00	\$4,388.40	\$5,109.80	\$5,831.20	\$6,552.60	\$7,274.00	\$7,995.40	\$8,716.80	
59	\$951.40	\$1,842.80	\$2,449.80	\$3,246.40	\$3,848.00	\$4,605.60	\$5,363.20	\$6,120.80	\$6,878.40	\$7,636.00	\$8,393.60	\$9,151.20	
60	\$997.60	\$1,935.20	\$2,573.40	\$3,411.20	\$4,041.00	\$4,837.20	\$5,633.40	\$6,429.60	\$7,225.80	\$8,022.00	\$8,818.20	\$9,614.40	
61	\$1,046.40	\$2,032.80	\$2,704.20	\$3,585.60	\$4,247.00	\$5,084.40	\$5,921.80	\$6,759.20	\$7,596.60	\$8,434.00	\$9,271.40	\$10,108.80	
62	\$1,098.40	\$2,136.80	\$2,843.40	\$3,771.20	\$4,467.00	\$5,348.40	\$6,229.80	\$7,111.20	\$7,992.60	\$8,874.00	\$9,755.40	\$10,636.80	
63	\$1,153.60	\$2,247.20	\$2,989.80	\$3,966.40	\$4,702.00	\$5,630.40	\$6,558.80	\$7,484.20	\$8,415.60	\$9,344.00	\$10,272.40	\$11,200.80	
64	\$1,212.40	\$2,364.80	\$3,145.80	\$4,174.40	\$4,954.00	\$5,932.80	\$6,911.60	\$7,890.40	\$8,869.20	\$9,848.00	\$10,826.80	\$11,805.60	
65	\$1,274.80	\$2,489.60	\$3,311.40	\$4,395.20	\$5,225.00	\$6,258.00	\$7,291.00	\$8,324.00	\$9,357.00	\$10,390.00	\$11,423.00	\$12,456.00	
66	\$1,340.20	\$2,620.40	\$3,484.20	\$4,625.60	\$5,511.00	\$6,601.20	\$7,691.40	\$8,781.60	\$9,871.80	\$10,962.00	\$12,052.20	\$13,142.40	
67	\$1,408.60	\$2,757.20	\$3,664.20	\$4,865.60	\$5,811.00	\$6,961.20	\$8,111.40	\$9,261.60	\$10,411.80	\$11,562.00	\$12,712.20	\$13,862.40	
68	\$1,481.60	\$2,903.20	\$3,855.60	\$5,120.80	\$6,130.00	\$7,344.00	\$8,558.00	\$9,772.00	\$10,986.00	\$12,200.00	\$13,414.00	\$14,628.00	
69	\$1,560.60	\$3,061.20	\$4,061.40	\$5,395.20	\$6,473.00	\$7,755.60	\$9,038.20	\$10,320.80	\$11,603.40	\$12,886.00	\$14,168.60	\$15,451.20	
70	\$1,647.20	\$3,234.40	\$4,285.80	\$5,694.40	\$6,842.00	\$8,198.40	\$9,554.80	\$10,911.20	\$12,267.60	\$13,624.00	\$14,980.40	\$16,336.80	
71	\$1,742.60	\$3,425.20	\$4,532.40	\$6,023.20	\$7,243.00	\$8,679.60	\$10,116.20	\$11,552.80	\$12,989.40	\$14,426.00	\$15,862.60	\$17,299.20	
72	\$1,848.40	\$3,636.80	\$4,804.80	\$6,386.40	\$7,679.00	\$9,202.80	\$10,726.60	\$12,250.40	\$13,774.20	\$15,298.00	\$16,821.80	\$18,345.60	
73	\$1,965.80	\$3,871.60	\$5,105.40	\$6,787.20	\$8,153.00	\$9,771.60	\$11,390.20	\$13,008.80	\$14,627.40	\$16,246.00	\$17,864.60	\$19,483.20	
No Exam	74	\$2,096.40	\$4,132.80	\$5,439.00	\$7,232.00	\$8,669.00	\$10,390.80	\$12,112.60	\$13,834.40	\$15,556.20	\$17,278.00	\$18,999.80	\$20,721.60
Above Line	75	\$2,241.40	\$4,422.80	\$5,807.40	\$7,723.20	\$9,230.00	\$11,064.00	\$12,898.00	\$14,732.00	\$16,566.00	\$18,400.00	\$20,234.00	\$22,068.00
Exam	76	\$2,391.60	\$4,723.20	\$6,189.60	\$8,232.80	\$9,808.00	\$11,757.60	\$13,707.20	\$15,656.80	\$17,606.40	\$19,556.00	\$21,505.60	\$23,455.20
Below Line	77	\$2,541.80	\$5,023.60	\$6,572.40	\$8,743.20	\$10,386.00	\$12,451.20	\$14,516.40	\$16,581.60	\$18,646.80	\$20,712.00	\$22,777.20	\$24,842.40
	78	\$2,698.00	\$5,336.00	\$6,970.20	\$9,273.60	\$10,982.00	\$13,166.40	\$15,350.80	\$17,535.20	\$19,719.60	\$21,904.00	\$24,088.40	\$26,272.80
	79	\$2,866.20	\$5,672.40	\$7,396.20	\$9,841.60	\$11,611.00	\$13,921.20	\$16,231.40	\$18,541.60	\$20,851.80	\$23,162.00	\$25,472.20	\$27,782.40
	80	\$3,051.40	\$6,042.80	\$7,861.80	\$10,462.40	\$12,287.00	\$14,732.40	\$17,177.80	\$19,623.20	\$22,068.60	\$24,514.00	\$26,959.40	\$29,404.80

Male Standard Non-Smoker

For producer use only.
 Through age 70, amounts up to \$49,999 do not require an exam. From 71-75, amount through \$25,000 do not require an exam. Age 76 and above, all amounts require an exam. See bold line above.
 Other modal premiums available. Modal factors apply. Monthly bank draft minimum is \$25. Monthly direct bill minimum premium is \$100.
 Modal factors are .515 semi-annual, .265 quarterly, .093 direct monthly and .0864 bank draft.

Guaranteed Memories

Rate Sheet Annual Premium **\$500 ANNUAL GIFT**

Number of Grandchildren	1	2	3	4	5	6	7	8	9	10	11	12
Insurance Amount	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$140,000	\$160,000	\$180,000	\$200,000	\$220,000	\$240,000
Age of Insured												
55	\$662.60	\$1,265.20	\$1,658.40	\$2,191.20	\$2,605.00	\$3,114.00	\$3,623.00	\$4,132.00	\$4,641.00	\$5,150.00	\$5,659.00	\$6,168.00
56	\$692.80	\$1,325.60	\$1,740.00	\$2,300.00	\$2,733.00	\$3,267.60	\$3,802.20	\$4,336.80	\$4,871.40	\$5,406.00	\$5,940.60	\$6,475.20
57	\$726.20	\$1,392.40	\$1,830.00	\$2,420.00	\$2,871.00	\$3,443.20	\$3,995.40	\$4,557.60	\$5,119.80	\$5,682.00	\$6,244.20	\$6,806.40
58	\$762.60	\$1,465.20	\$1,927.80	\$2,550.40	\$3,020.00	\$3,612.00	\$4,204.00	\$4,796.00	\$5,338.00	\$5,980.00	\$6,572.00	\$7,164.00
59	\$802.20	\$1,544.40	\$2,033.40	\$2,691.20	\$3,183.00	\$3,807.60	\$4,432.20	\$5,056.80	\$5,681.40	\$6,306.00	\$6,930.60	\$7,555.20
60	\$844.40	\$1,628.80	\$2,146.80	\$2,842.40	\$3,358.00	\$4,017.60	\$4,677.20	\$5,336.80	\$5,996.40	\$6,656.00	\$7,315.60	\$7,975.20
61	\$889.60	\$1,719.20	\$2,268.00	\$3,004.00	\$3,548.00	\$4,245.60	\$4,943.20	\$5,640.80	\$6,338.40	\$7,036.00	\$7,733.60	\$8,431.20
62	\$937.60	\$1,815.20	\$2,397.00	\$3,176.00	\$3,753.00	\$4,491.60	\$5,230.20	\$5,968.80	\$6,707.40	\$7,446.00	\$8,184.60	\$8,923.20
63	\$988.40	\$1,916.80	\$2,534.40	\$3,359.20	\$3,975.00	\$4,758.00	\$5,541.00	\$6,324.00	\$7,107.00	\$7,890.00	\$8,673.00	\$9,456.00
64	\$1,042.00	\$2,024.00	\$2,680.80	\$3,554.40	\$4,214.00	\$5,044.80	\$5,875.60	\$6,706.40	\$7,537.20	\$8,368.00	\$9,198.80	\$10,029.60
65	\$1,098.60	\$2,137.20	\$2,835.00	\$3,760.00	\$4,471.00	\$5,353.20	\$6,235.40	\$7,117.60	\$7,999.80	\$8,882.00	\$9,764.20	\$10,646.40
66	\$1,157.20	\$2,254.40	\$2,995.80	\$3,974.40	\$4,744.00	\$5,680.80	\$6,617.60	\$7,554.40	\$8,491.20	\$9,428.00	\$10,364.80	\$11,301.60
67	\$1,218.20	\$2,376.40	\$3,162.00	\$4,196.00	\$5,033.00	\$6,027.60	\$7,022.20	\$8,016.80	\$9,011.40	\$10,006.00	\$11,000.60	\$11,995.20
68	\$1,283.00	\$2,506.00	\$3,339.00	\$4,432.00	\$5,341.00	\$6,397.20	\$7,453.40	\$8,509.60	\$9,565.80	\$10,622.00	\$11,678.20	\$12,734.40
69	\$1,353.20	\$2,646.40	\$3,529.20	\$4,685.60	\$5,673.00	\$6,795.60	\$7,918.20	\$9,040.80	\$10,163.40	\$11,286.00	\$12,408.60	\$13,531.20
70	\$1,429.80	\$2,799.60	\$3,737.40	\$4,963.20	\$6,030.00	\$7,224.00	\$8,418.00	\$9,612.00	\$10,806.00	\$12,000.00	\$13,194.00	\$14,388.00
71	\$1,514.60	\$2,969.20	\$3,966.00	\$5,268.00	\$6,418.00	\$7,689.60	\$8,961.20	\$10,232.80	\$11,504.40	\$12,776.00	\$14,047.60	\$15,319.20
72	\$1,608.80	\$3,157.60	\$4,219.20	\$5,605.60	\$6,839.00	\$8,194.80	\$9,550.60	\$10,906.40	\$12,262.20	\$13,618.00	\$14,973.80	\$16,329.60
73	\$1,713.80	\$3,367.60	\$4,500.00	\$5,980.00	\$7,296.00	\$8,743.20	\$10,190.40	\$11,637.60	\$13,084.80	\$14,532.00	\$15,979.20	\$17,426.40
No Exam	74	\$1,831.00	\$3,602.00	\$4,812.00	\$6,396.00	\$7,792.00	\$9,338.40	\$10,884.80	\$12,431.20	\$13,977.60	\$15,524.00	\$17,070.40
Above Line	75	\$1,961.40	\$3,862.80	\$5,158.20	\$6,857.60	\$8,330.00	\$9,984.00	\$11,638.00	\$13,292.00	\$14,946.00	\$16,600.00	\$18,254.00
Exam	76	\$2,096.80	\$4,133.60	\$5,520.60	\$7,340.80	\$8,883.00	\$10,647.60	\$12,412.20	\$14,176.80	\$15,941.40	\$17,706.00	\$19,470.60
Below Line	77	\$2,232.20	\$4,404.40	\$5,884.00	\$7,831.20	\$9,436.00	\$11,311.20	\$13,186.40	\$15,061.60	\$16,936.80	\$18,812.00	\$20,687.20
	78	\$2,373.40	\$4,686.80	\$6,271.20	\$8,341.60	\$10,004.00	\$11,992.80	\$13,981.60	\$15,970.40	\$17,959.20	\$19,948.00	\$21,936.80
	79	\$2,525.60	\$4,991.20	\$6,679.20	\$8,885.60	\$10,604.00	\$12,712.80	\$14,821.60	\$16,930.40	\$19,039.20	\$21,148.00	\$23,256.80
	80	\$2,693.80	\$5,327.60	\$7,121.40	\$9,475.20	\$11,248.00	\$13,485.60	\$15,723.20	\$17,960.80	\$20,198.40	\$22,436.00	\$24,673.60

Female Standard Non-Smoker

For producer use only.
 Through age 70, amounts up to \$49,999 do not require an exam. From 71-75, amount through \$25,000 do not require an exam. Age 76 and above, all amounts require an exam. See bold line above.
 Other modal premiums available. Modal factors apply. Monthly bank draft minimum is \$25. Monthly direct bill minimum premium is \$100.
 Modal factors are .515 semi-annual, .265 quarterly, .093 direct monthly and .0864 bank draft.

Guaranteed Memories

Rate Sheet Annual Premium **\$500 ANNUAL GIFT**

Number of Grandchildren	1	2	3	4	5	6	7	8	9	10	11	12
Insurance Amount	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$140,000	\$160,000	\$180,000	\$200,000	\$220,000	\$240,000
Age of Insured												
55	\$1,076.60	\$2,093.20	\$2,697.60	\$3,576.80	\$4,126.00	\$4,939.20	\$5,752.40	\$6,565.60	\$7,378.80	\$8,192.00	\$9,005.20	\$9,818.40
56	\$1,143.40	\$2,226.80	\$2,868.00	\$3,804.00	\$4,380.00	\$5,244.00	\$6,108.00	\$6,972.00	\$7,836.00	\$8,700.00	\$9,564.00	\$10,428.00
57	\$1,215.80	\$2,371.60	\$3,051.60	\$4,048.80	\$4,651.00	\$5,569.20	\$6,487.40	\$7,405.60	\$8,323.80	\$9,242.00	\$10,160.20	\$11,078.40
58	\$1,293.20	\$2,526.40	\$3,247.80	\$4,310.40	\$4,939.00	\$5,914.80	\$6,890.60	\$7,866.40	\$8,842.20	\$9,818.00	\$10,793.80	\$11,769.60
59	\$1,375.40	\$2,690.80	\$3,455.40	\$4,587.20	\$5,246.00	\$6,283.20	\$7,320.40	\$8,357.60	\$9,394.80	\$10,432.00	\$11,469.20	\$12,506.40
60	\$1,462.40	\$2,864.80	\$3,674.40	\$4,879.20	\$5,570.00	\$6,672.00	\$7,774.00	\$8,876.00	\$9,978.00	\$11,080.00	\$12,182.00	\$13,284.00
61	\$1,553.60	\$3,047.20	\$3,904.20	\$5,185.60	\$5,913.00	\$7,083.60	\$8,254.20	\$9,424.80	\$10,595.40	\$11,766.00	\$12,936.60	\$14,107.20
62	\$1,648.80	\$3,237.60	\$4,144.20	\$5,505.60	\$6,275.00	\$7,518.00	\$8,761.00	\$10,004.00	\$11,247.00	\$12,490.00	\$13,733.00	\$14,976.00
63	\$1,748.40	\$3,436.80	\$4,394.40	\$5,839.20	\$6,656.00	\$7,975.20	\$9,294.00	\$10,613.60	\$11,932.80	\$13,252.00	\$14,571.20	\$15,890.40
64	\$1,851.80	\$3,643.60	\$4,654.20	\$6,185.60	\$7,057.00	\$8,456.40	\$9,855.80	\$11,255.20	\$12,654.60	\$14,054.00	\$15,453.40	\$16,852.80
65	\$1,959.00	\$3,858.00	\$4,924.20	\$6,545.60	\$7,478.00	\$8,961.60	\$10,445.20	\$11,928.80	\$13,412.40	\$14,896.00	\$16,379.60	\$17,863.20
66	\$2,068.60	\$4,077.20	\$5,199.60	\$6,912.80	\$7,915.00	\$9,486.00	\$11,057.00	\$12,628.00	\$14,199.00	\$15,770.00	\$17,341.00	\$18,912.00
67	\$2,181.00	\$4,302.00	\$5,481.00	\$7,288.00	\$8,367.00	\$10,028.40	\$11,689.80	\$13,351.20	\$15,012.60	\$16,674.00	\$18,335.40	\$19,996.80
68	\$2,298.40	\$4,536.80	\$5,774.40	\$7,679.20	\$8,841.00	\$10,597.20	\$12,353.40	\$14,109.60	\$15,865.80	\$17,622.00	\$19,378.20	\$21,134.40
69	\$2,423.20	\$4,786.40	\$6,086.40	\$8,095.20	\$9,345.00	\$11,202.00	\$13,059.00	\$14,916.00	\$16,773.00	\$18,630.00	\$20,487.00	\$22,344.00
70	\$2,558.00	\$5,056.00	\$6,423.00	\$8,544.00	\$9,884.00	\$11,848.80	\$13,813.60	\$15,778.40	\$17,743.20	\$19,708.00	\$21,672.80	\$23,637.60
71	\$2,705.00	\$5,350.00	\$6,789.60	\$9,032.80	\$10,466.00	\$12,547.20	\$14,628.40	\$16,709.60	\$18,790.80	\$20,872.00	\$22,953.20	\$25,034.40
72	\$2,866.60	\$5,673.20	\$7,192.80	\$9,570.40	\$11,096.00	\$13,303.20	\$15,510.40	\$17,717.60	\$19,924.80	\$22,132.00	\$24,339.20	\$26,546.40
73	\$3,045.00	\$6,030.00	\$7,638.00	\$10,164.00	\$11,781.00	\$14,125.20	\$16,469.40	\$18,813.60	\$21,157.80	\$23,502.00	\$25,846.20	\$28,190.40
No Exam	74	\$3,242.40	\$6,424.80	\$8,130.60	\$10,820.80	\$12,527.00	\$15,020.40	\$17,513.80	\$20,007.20	\$22,500.60	\$24,994.00	\$27,487.40
Above Line	75	\$3,461.00	\$6,862.00	\$8,676.00	\$11,548.00	\$13,338.00	\$15,993.60	\$18,649.20	\$21,304.80	\$23,960.40	\$26,616.00	\$29,271.60
Exam	76	\$3,688.20	\$7,316.40	\$9,246.00	\$12,308.00	\$14,175.00	\$16,998.00	\$19,821.00	\$22,644.00	\$25,467.00	\$28,290.00	\$31,113.00
Below Line	77	\$3,915.80	\$7,771.60	\$9,820.80	\$13,074.40	\$15,012.00	\$18,002.40	\$20,992.80	\$23,983.20	\$26,973.60	\$29,964.00	\$32,954.40
	78	\$4,152.60	\$8,245.20	\$10,419.60	\$13,872.80	\$15,874.00	\$19,036.80	\$22,199.60	\$25,362.40	\$28,525.20	\$31,688.00	\$34,850.80
	79	\$4,405.60	\$8,751.20	\$11,056.80	\$14,722.40	\$16,784.00	\$20,128.80	\$23,473.60	\$26,818.40	\$30,163.20	\$33,508.00	\$36,852.80
	80	\$4,681.80	\$9,303.60	\$11,746.80	\$15,642.40	\$17,762.00	\$21,302.40	\$24,842.80	\$28,383.20	\$31,923.60	\$35,464.00	\$39,004.40

Male Standard Smoker

For producer use only.
 Through age 70, amounts up to \$49,999 do not require an exam. From 71-75, amount through \$25,000 do not require an exam. Age 76 and above, all amounts require an exam. See bold line above.
 Other modal premiums available. Modal factors apply. Monthly bank draft minimum is \$25. Monthly direct bill minimum premium is \$100.
 Modal factors are .515 semi-annual, .265 quarterly, .093 direct monthly and .0864 bank draft.

Guaranteed Memories

Rate Sheet Annual Premium **\$500 ANNUAL GIFT**

Number of Grandchildren	1	2	3	4	5	6	7	8	9	10	11	12	
Insurance Amount	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$140,000	\$160,000	\$180,000	\$200,000	\$220,000	\$240,000	
Age of Insured													
55	\$903.60	\$1,747.20	\$2,232.00	\$2,956.00	\$3,406.00	\$4,075.20	\$4,744.40	\$5,413.60	\$6,082.80	\$6,752.00	\$7,421.20	\$8,090.40	
56	\$954.00	\$1,848.00	\$2,361.60	\$3,128.80	\$3,598.00	\$4,305.60	\$5,013.20	\$5,720.80	\$6,428.40	\$7,136.00	\$7,843.60	\$8,551.20	
57	\$1,008.80	\$1,957.60	\$2,501.40	\$3,315.20	\$3,804.00	\$4,552.80	\$5,301.60	\$6,050.40	\$6,799.20	\$7,548.00	\$8,296.80	\$9,045.60	
58	\$1,067.60	\$2,075.20	\$2,652.00	\$3,516.00	\$4,024.00	\$4,816.80	\$5,609.60	\$6,402.40	\$7,195.20	\$7,988.00	\$8,780.80	\$9,573.60	
59	\$1,130.40	\$2,200.80	\$2,812.20	\$3,729.60	\$4,260.00	\$5,100.00	\$5,940.00	\$6,780.00	\$7,620.00	\$8,460.00	\$9,300.00	\$10,140.00	
60	\$1,197.20	\$2,334.40	\$2,982.60	\$3,956.80	\$4,513.00	\$5,403.60	\$6,294.20	\$7,184.80	\$8,075.40	\$8,966.00	\$9,856.60	\$10,747.20	
61	\$1,267.40	\$2,474.80	\$3,163.20	\$4,197.60	\$4,783.00	\$5,727.60	\$6,672.20	\$7,616.80	\$8,561.40	\$9,506.00	\$10,450.60	\$11,395.20	
62	\$1,341.40	\$2,622.80	\$3,354.00	\$4,452.00	\$5,074.00	\$6,076.80	\$7,079.60	\$8,082.40	\$9,085.20	\$10,088.00	\$11,090.80	\$12,093.60	
63	\$1,419.00	\$2,778.00	\$3,555.60	\$4,720.80	\$5,385.00	\$6,450.00	\$7,515.00	\$8,580.00	\$9,645.00	\$10,701.00	\$11,775.00	\$12,840.00	
64	\$1,500.40	\$2,940.80	\$3,768.60	\$5,004.80	\$5,719.00	\$6,850.80	\$7,982.60	\$9,114.40	\$10,246.20	\$11,378.00	\$12,509.80	\$13,641.60	
65	\$1,585.80	\$3,111.60	\$3,992.40	\$5,303.20	\$6,078.00	\$7,281.60	\$8,485.20	\$9,688.80	\$10,892.40	\$12,096.00	\$13,299.60	\$14,503.20	
66	\$1,673.80	\$3,287.60	\$4,225.20	\$5,613.60	\$6,457.00	\$7,736.40	\$9,015.80	\$10,295.20	\$11,574.60	\$12,854.00	\$14,133.40	\$15,412.80	
67	\$1,764.60	\$3,469.20	\$4,466.40	\$5,935.20	\$6,856.00	\$8,215.20	\$9,574.40	\$10,933.60	\$12,292.80	\$13,652.00	\$15,011.20	\$16,370.40	
68	\$1,861.00	\$3,662.00	\$4,723.20	\$6,277.60	\$7,281.00	\$8,725.20	\$10,169.40	\$11,613.60	\$13,057.80	\$14,502.00	\$15,946.20	\$17,390.40	
69	\$1,965.20	\$3,870.40	\$4,999.80	\$6,646.40	\$7,740.00	\$9,276.00	\$10,812.00	\$12,348.00	\$13,884.00	\$15,420.00	\$16,956.00	\$18,492.00	
70	\$2,080.00	\$4,100.00	\$5,302.80	\$7,050.40	\$8,238.00	\$9,873.60	\$11,509.20	\$13,144.80	\$14,780.40	\$16,416.00	\$18,051.60	\$19,687.20	
71	\$2,207.60	\$4,355.20	\$5,636.40	\$7,495.20	\$8,780.00	\$10,524.00	\$12,268.00	\$14,012.00	\$15,756.00	\$17,500.00	\$19,244.00	\$20,988.00	
72	\$2,350.40	\$4,640.80	\$6,007.80	\$7,990.40	\$9,375.00	\$11,238.00	\$13,101.00	\$14,964.00	\$16,827.00	\$18,690.00	\$20,553.00	\$22,416.00	
73	\$2,510.80	\$4,961.60	\$6,420.00	\$8,540.00	\$10,025.00	\$12,018.00	\$14,011.00	\$16,004.00	\$17,997.00	\$19,990.00	\$21,983.00	\$23,976.00	
No Exam	74	\$2,691.00	\$5,322.00	\$6,880.20	\$9,153.60	\$10,738.00	\$12,873.60	\$15,009.20	\$17,144.80	\$19,280.40	\$21,416.00	\$23,551.60	\$25,687.20
Above Line	75	\$2,893.40	\$5,726.80	\$7,392.00	\$9,836.00	\$11,518.00	\$13,809.60	\$16,101.20	\$18,392.80	\$20,684.40	\$22,976.00	\$25,267.60	\$27,559.20
Exam	76	\$3,104.40	\$6,148.80	\$7,923.60	\$10,544.80	\$12,323.00	\$14,775.60	\$17,228.20	\$19,680.80	\$22,133.40	\$24,586.00	\$27,038.60	\$29,491.20
Below Line	77	\$3,315.60	\$6,571.20	\$8,455.20	\$11,253.60	\$13,128.00	\$15,741.60	\$18,355.20	\$20,968.80	\$23,582.40	\$26,196.00	\$28,809.60	\$31,423.20
	78	\$3,536.60	\$7,013.20	\$9,009.60	\$11,992.80	\$13,961.00	\$16,741.20	\$19,521.40	\$22,301.60	\$25,081.80	\$27,862.00	\$30,642.20	\$33,422.40
	79	\$3,776.40	\$7,492.80	\$9,607.20	\$12,789.60	\$14,846.00	\$17,803.20	\$20,760.40	\$23,717.60	\$26,674.80	\$29,632.00	\$32,589.20	\$35,546.40
	80	\$4,043.00	\$8,026.00	\$10,266.00	\$13,668.00	\$15,805.00	\$18,954.00	\$22,103.00	\$25,252.00	\$28,401.00	\$31,550.00	\$34,699.00	\$37,848.00

Female Standard Smoker

For producer use only.
 Through age 70, amounts up to \$49,999 do not require an exam. From 71-75, amount through \$25,000 do not require an exam. Age 76 and above, all amounts require an exam. See bold line above.
 Other modal premiums available. Modal factors apply. Monthly bank draft minimum is \$25. Monthly direct bill minimum premium is \$100.
 Modal factors are .515 semi-annual, .265 quarterly, .093 direct monthly and .0864 bank draft.