

# Guaranteed Memories

**Rate Sheet** Monthly Bank Draft 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	\$36.88	\$36.88	\$43.21	\$55.89	\$68.57	\$81.24	\$93.92	\$106.60	\$119.27	\$131.95	\$144.63	\$157.30	
56	\$38.42	\$38.42	\$45.07	\$58.36	\$71.66	\$84.96	\$98.25	\$111.55	\$124.84	\$138.14	\$151.43	\$164.73	
57	\$40.06	\$40.06	\$47.04	\$60.99	\$74.94	\$88.90	\$102.85	\$116.80	\$130.75	\$144.70	\$158.65	\$172.61	
58	\$41.83	\$41.83	\$49.15	\$63.81	\$78.47	\$93.13	\$107.78	\$122.44	\$137.10	\$151.75	\$166.41	\$181.07	
59	\$43.69	\$43.69	\$51.39	\$66.80	\$82.20	\$97.60	\$113.01	\$128.41	\$143.81	\$159.22	\$174.62	\$190.02	
60	\$45.69	\$45.69	\$53.79	\$69.99	\$86.19	\$102.39	\$118.60	\$134.80	\$151.00	\$167.20	\$183.40	\$199.60	
61	\$47.80	\$47.80	\$56.32	\$73.36	\$90.41	\$107.45	\$124.50	\$141.54	\$158.59	\$175.63	\$192.68	\$209.72	
62	\$50.04	\$50.04	\$59.01	\$76.96	\$94.90	\$112.85	\$130.79	\$148.73	\$166.68	\$184.62	\$202.56	\$220.51	
63	\$52.43	\$52.43	\$61.88	\$80.77	\$99.67	\$118.57	\$137.47	\$156.36	\$175.26	\$194.16	\$213.06	\$231.95	
64	\$54.97	\$54.97	\$64.92	\$84.84	\$104.75	\$124.66	\$144.58	\$164.49	\$184.41	\$204.32	\$224.23	\$244.15	
65	\$57.66	\$57.66	\$68.16	\$89.15	\$110.14	\$131.13	\$152.13	\$173.12	\$194.11	\$215.10	\$236.09	\$257.08	
66	\$60.49	\$60.49	\$71.55	\$93.67	\$115.79	\$137.92	\$160.04	\$182.16	\$204.28	\$226.40	\$248.52	\$270.65	
67	\$63.44	\$63.44	\$75.10	\$98.40	\$121.70	\$145.01	\$168.31	\$191.61	\$214.92	\$238.22	\$261.53	\$284.83	
68	\$66.60	\$66.60	\$78.88	\$103.44	\$128.01	\$152.58	\$177.14	\$201.71	\$226.27	\$250.84	\$275.40	\$299.97	
69	\$70.01	\$70.01	\$82.98	\$108.91	\$134.84	\$160.77	\$186.70	\$212.63	\$238.56	\$264.49	\$290.42	\$316.35	
70	\$73.75	\$73.75	\$87.46	\$114.89	\$142.32	\$169.74	\$197.17	\$224.60	\$252.03	\$279.45	\$306.88	\$334.31	
71	\$77.87	\$77.87	\$92.41	\$121.49	\$150.56	\$179.64	\$208.71	\$237.79	\$266.86	\$295.94	\$325.01	\$354.09	
72	\$82.44	\$82.44	\$97.89	\$128.80	\$159.70	\$190.61	\$221.51	\$252.41	\$283.32	\$314.22	\$345.12	\$376.03	
73	\$87.51	\$87.51	\$103.98	\$136.91	\$169.85	\$202.78	\$235.71	\$268.64	\$301.57	\$334.51	\$367.44	\$400.37	
<b>No Exam</b>	74	\$93.16	\$93.16	\$110.75	\$145.94	\$181.13	\$216.32	\$251.51	\$286.70	\$321.88	\$357.07	\$392.26	\$427.45
<b>Above Line</b>	75	\$99.42	\$99.42	\$118.27	\$155.96	\$193.66	\$231.35	\$269.05	\$306.74	\$344.44	\$382.13	\$419.82	\$457.52
<b>Exam</b>	76	\$105.91	\$105.91	\$126.05	\$166.34	\$206.63	\$246.92	\$287.21	\$327.50	\$367.79	\$408.08	\$448.37	\$488.66
<b>Below Line</b>	77	\$112.40	\$112.40	\$133.84	\$176.73	\$219.61	\$262.50	\$305.38	\$348.27	\$391.15	\$434.04	\$476.92	\$519.81
	78	\$119.15	\$119.15	\$141.94	\$187.52	\$233.11	\$278.69	\$324.28	\$369.86	\$415.45	\$461.03	\$506.62	\$552.20
	79	\$126.41	\$126.41	\$150.66	\$199.15	\$247.64	\$296.13	\$344.62	\$393.11	\$441.60	\$490.10	\$538.59	\$587.08
	80	\$134.41	\$134.41	\$160.26	\$211.95	\$263.64	\$315.33	\$367.02	\$418.72	\$470.41	\$522.10	\$573.79	\$625.48

## 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.

# Guaranteed Memories

**Rate Sheet** Monthly Bank Draft 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	\$31.22	\$31.22	\$36.42	\$46.84	\$57.25	\$67.66	\$78.07	\$88.49	\$98.90	\$109.31	\$119.73	\$130.14	
56	\$32.52	\$32.52	\$37.99	\$48.92	\$59.86	\$70.79	\$81.73	\$92.66	\$103.60	\$114.53	\$125.47	\$136.40	
57	\$33.96	\$33.96	\$39.72	\$51.23	\$62.74	\$74.26	\$85.77	\$97.28	\$108.79	\$120.30	\$131.82	\$143.33	
58	\$35.54	\$35.54	\$41.61	\$53.75	\$65.89	\$78.03	\$90.17	\$102.31	\$114.45	\$126.59	\$138.73	\$150.88	
59	\$37.25	\$37.25	\$43.66	\$56.48	\$69.31	\$82.14	\$94.96	\$107.79	\$120.61	\$133.44	\$146.26	\$159.09	
60	\$39.07	\$39.07	\$45.85	\$59.40	\$72.96	\$86.51	\$100.07	\$113.62	\$127.17	\$140.73	\$154.28	\$167.84	
61	\$41.02	\$41.02	\$48.19	\$62.53	\$76.86	\$91.20	\$105.53	\$119.87	\$134.20	\$148.54	\$162.87	\$177.21	
62	\$43.10	\$43.10	\$50.68	\$65.84	\$81.01	\$96.17	\$111.34	\$126.50	\$141.67	\$156.83	\$172.00	\$187.16	
63	\$45.29	\$45.29	\$53.31	\$69.36	\$85.40	\$101.44	\$117.48	\$133.53	\$149.57	\$165.61	\$181.65	\$197.70	
64	\$47.61	\$47.61	\$56.09	\$73.06	\$90.03	\$107.00	\$123.97	\$140.94	\$157.90	\$174.87	\$191.84	\$208.81	
65	\$50.05	\$50.05	\$59.03	\$76.97	\$94.92	\$112.87	\$130.81	\$148.76	\$166.71	\$184.65	\$202.60	\$220.55	
66	\$52.58	\$52.58	\$62.06	\$81.02	\$99.98	\$118.94	\$137.90	\$156.86	\$175.82	\$194.78	\$213.74	\$232.70	
67	\$55.22	\$55.22	\$65.23	\$85.24	\$105.25	\$125.27	\$145.28	\$165.29	\$185.31	\$205.32	\$225.33	\$245.35	
68	\$58.02	\$58.02	\$68.58	\$89.72	\$110.85	\$131.98	\$153.12	\$174.25	\$195.38	\$216.52	\$237.65	\$258.79	
69	\$61.05	\$61.05	\$72.22	\$94.57	\$116.92	\$139.26	\$161.61	\$183.96	\$206.30	\$228.65	\$251.00	\$273.34	
70	\$64.36	\$64.36	\$76.19	\$99.86	\$123.53	\$147.20	\$170.88	\$194.55	\$218.22	\$241.89	\$265.56	\$289.23	
71	\$68.02	\$68.02	\$80.59	\$105.73	\$130.86	\$156.00	\$181.13	\$206.27	\$231.40	\$256.54	\$281.67	\$306.81	
72	\$72.09	\$72.09	\$85.47	\$112.24	\$139.00	\$165.76	\$192.53	\$219.29	\$246.05	\$272.82	\$299.58	\$326.34	
73	\$76.63	\$76.63	\$90.92	\$119.49	\$148.07	\$176.65	\$205.23	\$233.81	\$262.38	\$290.96	\$319.54	\$348.12	
<b>No Exam</b>	74	\$81.69	\$81.69	\$96.99	\$127.60	\$158.20	\$188.80	\$219.40	\$250.01	\$280.61	\$311.21	\$341.82	\$372.42
<b>Above Line</b>	75	\$87.32	\$87.32	\$103.75	\$136.61	\$169.46	\$202.32	\$235.18	\$268.03	\$300.89	\$333.75	\$366.60	\$399.46
<b>Exam</b>	76	\$93.17	\$93.17	\$110.77	\$145.97	\$181.16	\$216.36	\$251.56	\$286.75	\$321.95	\$357.14	\$392.34	\$427.53
<b>Below Line</b>	77	\$99.02	\$99.02	\$117.79	\$155.33	\$192.86	\$230.40	\$267.93	\$305.47	\$343.00	\$380.54	\$418.08	\$455.61
	78	\$105.12	\$105.12	\$125.11	\$165.09	\$205.06	\$245.04	\$285.01	\$324.99	\$364.96	\$404.94	\$444.92	\$484.89
	79	\$111.70	\$111.70	\$133.00	\$175.61	\$218.21	\$260.82	\$303.42	\$346.03	\$388.63	\$431.24	\$473.85	\$516.45
	80	\$118.96	\$118.96	\$141.72	\$187.23	\$232.74	\$278.26	\$323.77	\$369.28	\$414.79	\$460.30	\$505.82	\$551.33

**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.

# Guaranteed Memories

**Rate Sheet** Monthly Bank Draft 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	\$49.10	\$49.10	\$57.88	\$75.45	\$93.02	\$110.59	\$128.15	\$145.72	\$163.29	\$180.85	\$198.42	\$215.99	
56	\$51.99	\$51.99	\$61.35	\$80.07	\$98.79	\$117.51	\$136.23	\$154.95	\$173.67	\$192.40	\$211.12	\$229.84	
57	\$55.11	\$55.11	\$65.10	\$85.07	\$105.05	\$125.02	\$144.99	\$164.96	\$184.93	\$204.91	\$224.88	\$244.85	
58	\$58.46	\$58.46	\$69.11	\$90.42	\$111.73	\$133.04	\$154.35	\$175.66	\$196.97	\$218.28	\$239.59	\$260.90	
59	\$62.01	\$62.01	\$73.37	\$96.10	\$118.83	\$141.56	\$164.29	\$187.02	\$209.76	\$232.49	\$255.22	\$277.95	
60	\$65.77	\$65.77	\$77.88	\$102.12	\$126.35	\$150.58	\$174.82	\$199.05	\$223.29	\$247.52	\$271.75	\$295.99	
61	\$69.71	\$69.71	\$82.61	\$108.42	\$134.23	\$160.04	\$185.85	\$211.66	\$237.47	\$263.28	\$289.09	\$314.90	
62	\$73.82	\$73.82	\$87.55	\$115.00	\$142.46	\$169.91	\$197.37	\$224.82	\$252.27	\$279.73	\$307.18	\$334.64	
63	\$78.12	\$78.12	\$92.71	\$121.89	\$151.06	\$180.24	\$209.41	\$238.59	\$267.76	\$296.94	\$326.12	\$355.29	
64	\$82.59	\$82.59	\$98.07	\$129.03	\$160.00	\$190.96	\$221.92	\$252.88	\$283.84	\$314.81	\$345.77	\$376.73	
65	\$87.22	\$87.22	\$103.63	\$136.44	\$169.26	\$202.07	\$234.89	\$267.70	\$300.52	\$333.33	\$366.15	\$398.96	
66	\$91.96	\$91.96	\$109.31	\$144.02	\$178.73	\$213.44	\$248.14	\$282.85	\$317.56	\$352.27	\$386.98	\$421.69	
67	\$96.81	\$96.81	\$115.14	\$151.79	\$188.44	\$225.09	\$261.74	\$298.39	\$335.04	\$371.69	\$408.34	\$444.99	
68	\$101.88	\$101.88	\$121.22	\$159.90	\$198.58	\$237.26	\$275.94	\$314.62	\$353.30	\$391.98	\$430.66	\$469.34	
69	\$107.27	\$107.27	\$127.69	\$168.53	\$209.36	\$250.20	\$291.04	\$331.87	\$372.71	\$413.54	\$454.38	\$495.22	
70	\$113.10	\$113.10	\$134.68	\$177.85	\$221.01	\$264.18	\$307.34	\$350.51	\$393.67	\$436.84	\$480.00	\$523.17	
71	\$119.45	\$119.45	\$142.30	\$188.01	\$233.71	\$279.42	\$325.12	\$370.83	\$416.53	\$462.24	\$507.95	\$553.65	
72	\$126.43	\$126.43	\$150.68	\$199.18	\$247.67	\$296.17	\$344.67	\$393.17	\$441.67	\$490.16	\$538.66	\$587.16	
73	\$134.14	\$134.14	\$159.93	\$211.51	\$263.09	\$314.67	\$366.25	\$417.83	\$469.41	\$520.99	\$572.57	\$624.15	
<b>No Exam</b>	74	\$142.66	\$142.66	\$170.16	\$225.15	\$280.14	\$335.14	\$390.13	\$445.12	\$500.11	\$555.10	\$610.09	\$665.09
<b>Above Line</b>	75	\$152.11	\$152.11	\$181.49	\$240.26	\$299.03	\$357.80	\$416.57	\$475.34	\$534.11	\$592.88	\$651.65	\$710.42
<b>Exam</b>	76	\$161.92	\$161.92	\$193.27	\$255.97	\$318.66	\$381.36	\$444.05	\$506.75	\$569.44	\$632.14	\$694.83	\$757.53
<b>Below Line</b>	77	\$171.75	\$171.75	\$205.07	\$271.70	\$338.33	\$404.95	\$471.58	\$538.21	\$604.84	\$671.47	\$738.09	\$804.72
	78	\$181.98	\$181.98	\$217.34	\$288.06	\$358.78	\$429.50	\$500.22	\$570.95	\$641.67	\$712.39	\$783.11	\$853.83
	79	\$192.91	\$192.91	\$230.46	\$305.55	\$380.64	\$455.74	\$530.83	\$605.92	\$681.01	\$756.10	\$831.20	\$906.29
	80	\$204.85	\$204.85	\$244.78	\$324.64	\$404.51	\$484.37	\$564.24	\$644.10	\$723.97	\$803.83	\$883.70	\$963.56

## 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.

# Guaranteed Memories

**Rate Sheet** Monthly Bank Draft 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	\$41.63	\$41.63	\$48.92	\$63.49	\$78.07	\$92.65	\$107.23	\$121.80	\$136.38	\$150.96	\$165.54	\$180.11	
56	\$43.80	\$43.80	\$51.53	\$66.98	\$82.43	\$97.87	\$113.32	\$128.77	\$144.22	\$159.67	\$175.12	\$190.56	
57	\$46.17	\$46.17	\$54.37	\$70.77	\$87.16	\$103.56	\$119.95	\$136.35	\$152.74	\$169.14	\$185.53	\$201.93	
58	\$48.71	\$48.71	\$57.42	\$74.83	\$92.24	\$109.65	\$127.06	\$144.47	\$161.89	\$179.30	\$196.71	\$214.12	
59	\$51.43	\$51.43	\$60.67	\$79.17	\$97.67	\$116.16	\$134.66	\$153.16	\$171.65	\$190.15	\$208.65	\$227.14	
60	\$54.31	\$54.31	\$64.14	\$83.79	\$103.44	\$123.09	\$142.74	\$162.39	\$182.04	\$201.69	\$221.34	\$240.99	
61	\$57.34	\$57.34	\$67.78	\$88.64	\$109.50	\$130.37	\$151.23	\$172.09	\$192.96	\$213.82	\$234.69	\$255.55	
62	\$60.54	\$60.54	\$71.61	\$93.75	\$115.90	\$138.04	\$160.18	\$182.32	\$204.47	\$226.61	\$248.75	\$270.90	
63	\$63.89	\$63.89	\$75.63	\$99.12	\$122.60	\$146.09	\$169.57	\$193.05	\$216.54	\$240.02	\$263.50	\$286.99	
64	\$67.41	\$67.41	\$79.85	\$104.74	\$129.63	\$154.52	\$179.41	\$204.30	\$229.20	\$254.09	\$278.98	\$303.87	
65	\$71.10	\$71.10	\$84.28	\$110.65	\$137.01	\$163.38	\$189.74	\$216.11	\$242.48	\$268.84	\$295.21	\$321.57	
66	\$74.90	\$74.90	\$88.84	\$116.73	\$144.62	\$172.50	\$200.39	\$228.28	\$256.16	\$284.05	\$311.94	\$339.82	
67	\$78.82	\$78.82	\$93.55	\$123.01	\$152.46	\$181.92	\$211.37	\$240.83	\$270.28	\$299.74	\$329.19	\$358.65	
68	\$82.99	\$82.99	\$98.55	\$129.67	\$160.79	\$191.91	\$223.03	\$254.15	\$285.28	\$316.40	\$347.52	\$378.64	
69	\$87.49	\$87.49	\$103.95	\$136.87	\$169.79	\$202.72	\$235.64	\$268.56	\$301.48	\$334.40	\$367.32	\$400.25	
70	\$92.45	\$92.45	\$109.90	\$144.81	\$179.71	\$214.62	\$249.52	\$284.43	\$319.33	\$354.24	\$389.15	\$424.05	
71	\$97.96	\$97.96	\$116.52	\$153.63	\$190.74	\$227.85	\$264.96	\$302.07	\$339.18	\$376.29	\$413.40	\$450.51	
72	\$104.13	\$104.13	\$123.92	\$163.50	\$203.07	\$242.65	\$282.23	\$321.81	\$361.39	\$400.97	\$440.54	\$480.12	
73	\$111.06	\$111.06	\$132.23	\$174.58	\$216.93	\$259.28	\$301.63	\$343.98	\$386.33	\$428.68	\$471.03	\$513.38	
<b>No Exam</b>	74	\$118.84	\$118.84	\$141.58	\$187.04	\$232.50	\$277.97	\$323.43	\$368.89	\$414.36	\$459.82	\$505.28	\$550.75
<b>Above Line</b>	75	\$127.59	\$127.59	\$152.07	\$201.03	\$249.99	\$298.95	\$347.91	\$396.87	\$445.83	\$494.80	\$543.76	\$592.72
<b>Exam</b>	76	\$136.70	\$136.70	\$163.01	\$215.61	\$268.22	\$320.83	\$373.43	\$426.04	\$478.65	\$531.26	\$583.86	\$636.47
<b>Below Line</b>	77	\$145.83	\$145.83	\$173.95	\$230.21	\$286.47	\$342.72	\$398.98	\$455.24	\$511.49	\$567.75	\$624.01	\$680.27
	78	\$155.37	\$155.37	\$185.41	\$245.49	\$305.56	\$365.64	\$425.71	\$485.79	\$545.86	\$605.94	\$666.02	\$726.09
	79	\$165.73	\$165.73	\$197.84	\$262.06	\$326.28	\$390.50	\$454.72	\$518.94	\$583.16	\$647.38	\$711.60	\$775.82
	80	\$177.25	\$177.25	\$211.66	\$280.49	\$349.32	\$418.14	\$486.97	\$555.79	\$624.62	\$693.45	\$762.27	\$831.10

## 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.

# Guaranteed Memories

## Rate Sheet

Monthly Bank Draft 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	\$36.88	\$68.57	\$100.26	\$131.95	\$146.49	\$174.75	\$203.01	\$231.28	\$259.54	\$274.92	\$301.90	\$328.87	
56	\$38.42	\$71.66	\$104.90	\$138.14	\$153.49	\$183.15	\$213.33	\$242.47	\$272.13	\$288.14	\$316.44	\$344.74	
57	\$40.06	\$74.94	\$109.82	\$144.70	\$160.96	\$192.12	\$223.27	\$254.43	\$285.59	\$302.05	\$331.74	\$361.43	
58	\$41.83	\$78.47	\$115.11	\$151.75	\$168.87	\$201.61	\$234.34	\$267.08	\$299.82	\$316.83	\$347.99	\$379.16	
59	\$43.69	\$82.20	\$120.71	\$159.22	\$177.25	\$211.66	\$246.08	\$280.49	\$314.90	\$332.47	\$365.20	\$397.92	
60	\$45.69	\$86.19	\$126.70	\$167.20	\$186.15	\$222.34	\$258.53	\$294.73	\$330.92	\$349.14	\$383.54	\$417.93	
61	\$47.80	\$90.41	\$133.02	\$175.63	\$195.57	\$233.64	\$271.72	\$309.80	\$347.87	\$366.94	\$403.12	\$439.29	
62	\$50.04	\$94.90	\$139.76	\$184.62	\$205.59	\$245.67	\$285.75	\$325.83	\$365.91	\$385.95	\$424.03	\$462.10	
63	\$52.43	\$99.67	\$146.91	\$194.16	\$216.13	\$258.32	\$300.51	\$342.70	\$384.89	\$406.25	\$446.36	\$486.47	
64	\$54.97	\$104.75	\$154.54	\$204.32	\$227.36	\$271.80	\$316.23	\$360.67	\$405.10	\$428.03	\$470.31	\$512.59	
65	\$57.66	\$110.14	\$162.62	\$215.10	\$239.28	\$286.10	\$332.93	\$379.75	\$426.57	\$451.44	\$496.07	\$540.69	
66	\$60.49	\$115.79	\$171.10	\$226.40	\$251.73	\$301.03	\$350.34	\$399.65	\$448.96	\$476.15	\$523.25	\$570.34	
67	\$63.44	\$121.70	\$179.96	\$238.22	\$264.69	\$316.59	\$368.49	\$420.39	\$472.29	\$502.07	\$551.76	\$601.45	
68	\$66.60	\$128.01	\$189.42	\$250.84	\$278.47	\$333.12	\$387.78	\$442.44	\$497.09	\$529.63	\$582.08	\$634.52	
69	\$70.01	\$134.84	\$199.66	\$264.49	\$293.28	\$350.90	\$408.53	\$466.15	\$523.77	\$559.27	\$614.68	\$670.08	
70	\$73.75	\$142.32	\$210.89	\$279.45	\$309.44	\$370.29	\$431.14	\$492.00	\$552.85	\$591.15	\$649.75	\$708.34	
71	\$77.87	\$150.56	\$223.25	\$295.94	\$327.20	\$391.60	\$456.00	\$520.40	\$584.81	\$625.80	\$687.86	\$749.92	
72	\$82.44	\$159.70	\$236.96	\$314.22	\$346.81	\$415.13	\$483.46	\$551.78	\$620.11	\$663.47	\$729.29	\$795.12	
73	\$87.51	\$169.85	\$252.18	\$334.51	\$368.45	\$441.11	\$513.76	\$586.41	\$659.07	\$704.42	\$774.34	\$844.27	
<b>No Exam</b>	74	\$93.16	\$181.13	\$269.10	\$357.07	\$392.47	\$469.93	\$547.39	\$624.84	\$702.30	\$749.00	\$823.38	\$897.77
<b>Above Line</b>	75	\$99.42	\$193.66	\$287.89	\$382.13	\$419.00	\$501.76	\$584.52	\$667.28	\$750.05	\$797.47	\$876.70	\$955.93
<b>Exam</b>	76	\$105.91	\$206.63	\$307.36	\$408.08	\$446.52	\$534.78	\$623.05	\$711.31	\$799.58	\$847.41	\$931.63	\$1,015.86
<b>Below Line</b>	77	\$112.40	\$219.61	\$326.83	\$434.04	\$474.08	\$567.86	\$661.63	\$755.41	\$849.19	\$897.35	\$986.57	\$1,075.78
	78	\$119.15	\$233.11	\$347.07	\$461.03	\$502.72	\$602.23	\$701.73	\$801.24	\$900.75	\$948.84	\$1,043.21	\$1,137.58
	79	\$126.41	\$247.64	\$368.87	\$490.10	\$533.39	\$639.03	\$744.67	\$850.31	\$955.96	\$1,003.19	\$1,102.99	\$1,202.79
	80	\$134.41	\$263.64	\$392.87	\$522.10	\$566.91	\$679.26	\$791.61	\$903.95	\$1,016.30	\$1,061.60	\$1,167.24	\$1,272.88

### 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.

# Guaranteed Memories

## Rate Sheet

Monthly Bank Draft 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	\$31.22	\$57.25	\$83.28	\$109.31	\$120.27	\$143.29	\$166.30	\$189.32	\$212.34	\$225.07	\$247.06	\$269.05	
56	\$32.52	\$59.86	\$87.19	\$114.53	\$126.14	\$150.34	\$174.53	\$198.72	\$222.91	\$236.13	\$259.23	\$204.56	
57	\$33.96	\$62.74	\$91.52	\$120.30	\$132.62	\$158.11	\$183.60	\$209.09	\$234.58	\$248.05	\$272.34	\$297.49	
58	\$35.54	\$65.89	\$96.24	\$126.59	\$139.67	\$166.56	\$193.46	\$220.35	\$247.25	\$260.93	\$286.50	\$312.08	
59	\$37.25	\$69.31	\$101.37	\$133.44	\$147.27	\$175.69	\$204.10	\$232.52	\$260.94	\$275.01	\$301.99	\$328.98	
60	\$39.07	\$72.96	\$106.84	\$140.73	\$155.43	\$185.48	\$215.53	\$245.58	\$275.63	\$290.13	\$318.63	\$347.12	
61	\$41.02	\$76.86	\$112.70	\$148.54	\$164.16	\$195.96	\$227.75	\$259.55	\$291.34	\$306.55	\$336.68	\$366.82	
62	\$43.10	\$81.01	\$118.92	\$156.83	\$173.45	\$207.10	\$240.75	\$274.41	\$308.06	\$324.26	\$356.17	\$388.07	
63	\$45.29	\$85.40	\$125.50	\$165.61	\$183.34	\$218.97	\$254.60	\$290.23	\$325.87	\$343.44	\$377.27	\$411.09	
64	\$47.61	\$90.03	\$132.45	\$174.87	\$193.88	\$231.62	\$269.36	\$307.10	\$344.84	\$364.09	\$399.98	\$435.87	
65	\$50.05	\$94.92	\$139.79	\$184.65	\$204.98	\$244.94	\$284.90	\$324.86	\$364.82	\$386.29	\$424.41	\$462.52	
66	\$52.58	\$99.98	\$147.38	\$194.78	\$177.68	\$258.84	\$301.11	\$343.39	\$385.66	\$409.88	\$450.35	\$490.82	
67	\$55.22	\$105.25	\$155.29	\$205.32	\$228.53	\$273.20	\$317.87	\$362.53	\$407.20	\$434.85	\$477.82	\$520.78	
68	\$58.02	\$110.85	\$163.68	\$216.52	\$241.27	\$288.49	\$335.71	\$382.92	\$430.14	\$461.46	\$507.09	\$552.72	
69	\$61.05	\$116.92	\$172.78	\$228.65	\$254.97	\$304.92	\$354.88	\$404.84	\$454.79	\$490.15	\$538.64	\$587.14	
70	\$64.36	\$123.53	\$182.71	\$241.89	\$269.96	\$322.91	\$375.87	\$428.82	\$481.78	\$520.99	\$572.57	\$624.15	
71	\$68.02	\$130.86	\$193.70	\$256.54	\$286.42	\$342.66	\$398.91	\$455.16	\$511.40	\$554.52	\$609.45	\$664.38	
72	\$72.09	\$139.00	\$205.91	\$272.82	\$304.65	\$364.54	\$424.43	\$484.32	\$544.22	\$590.89	\$649.46	\$708.03	
73	\$76.63	\$148.07	\$219.52	\$290.96	\$324.86	\$388.80	\$452.74	\$516.67	\$580.61	\$630.37	\$692.89	\$755.41	
<b>No Exam</b>	<b>74</b>	\$81.69	\$158.20	\$234.71	\$311.21	\$347.33	\$415.76	\$484.19	\$552.61	\$621.04	\$673.23	\$740.03	\$806.84
<b>Above Line</b>	<b>75</b>	\$87.32	\$169.46	\$251.61	\$333.75	\$372.25	\$445.67	\$519.08	\$592.50	\$665.91	\$719.71	\$791.16	\$862.62
<b>Exam</b>	<b>76</b>	\$93.17	\$181.16	\$269.15	\$357.14	\$398.35	\$476.98	\$555.61	\$634.25	\$712.88	\$767.49	\$843.72	\$919.95
<b>Below Line</b>	<b>77</b>	\$99.02	\$192.86	\$286.70	\$380.54	\$424.83	\$508.38	\$592.69	\$676.62	\$760.54	\$815.27	\$896.28	\$977.29
	<b>78</b>	\$105.12	\$205.06	\$305.00	\$404.94	\$452.39	\$541.83	\$631.27	\$720.71	\$810.16	\$864.35	\$950.26	\$1,036.18
	<b>79</b>	\$111.70	\$218.21	\$324.73	\$431.24	\$481.77	\$577.08	\$672.40	\$767.72	\$863.03	\$916.19	\$1,007.29	\$1,098.39
	<b>80</b>	\$118.96	\$232.74	\$346.52	\$460.30	\$513.60	\$615.29	\$716.97	\$818.66	\$920.34	\$971.83	\$1,068.49	\$1,165.16

### 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.

# Guaranteed Memories

## Rate Sheet

Monthly Bank Draft 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	\$49.10	\$93.02	\$136.94	\$180.85	\$195.09	\$233.07	\$271.05	\$309.04	\$347.02	\$356.49	\$391.62	\$426.75	
56	\$51.99	\$98.79	\$145.59	\$192.40	\$207.36	\$247.80	\$288.23	\$328.67	\$369.10	\$378.43	\$415.76	\$453.08	
57	\$55.11	\$105.05	\$154.98	\$204.91	\$220.58	\$263.66	\$306.74	\$349.82	\$392.90	\$401.85	\$441.51	\$481.18	
58	\$58.46	\$111.73	\$165.01	\$218.28	\$234.62	\$280.61	\$326.51	\$372.42	\$418.32	\$426.73	\$468.88	\$511.04	
59	\$62.01	\$118.83	\$175.66	\$232.49	\$249.65	\$298.55	\$347.44	\$396.33	\$445.23	\$453.25	\$498.06	\$542.87	
60	\$65.77	\$126.35	\$186.94	\$247.52	\$265.42	\$317.47	\$369.52	\$421.56	\$473.61	\$481.25	\$528.85	\$576.46	
61	\$69.71	\$134.23	\$198.75	\$263.28	\$281.97	\$337.32	\$392.68	\$448.04	\$503.39	\$510.88	\$561.02	\$612.02	
62	\$73.82	\$142.46	\$211.09	\$279.73	\$299.25	\$358.06	\$416.87	\$475.68	\$534.50	\$542.16	\$595.86	\$649.56	
63	\$78.12	\$151.06	\$224.00	\$296.94	\$317.26	\$379.68	\$442.09	\$504.51	\$566.92	\$575.08	\$632.07	\$689.06	
64	\$82.59	\$160.00	\$237.40	\$314.81	\$335.97	\$402.12	\$468.28	\$534.44	\$600.59	\$609.72	\$670.18	\$730.63	
65	\$87.22	\$169.26	\$251.29	\$333.33	\$355.41	\$425.45	\$495.50	\$565.54	\$635.58	\$646.10	\$710.19	\$774.28	
66	\$91.96	\$178.73	\$265.50	\$352.27	\$375.24	\$449.25	\$523.26	\$597.27	\$671.28	\$683.86	\$751.72	\$819.59	
67	\$96.81	\$188.44	\$280.07	\$371.69	\$393.77	\$473.56	\$551.62	\$629.68	\$707.75	\$722.91	\$794.68	\$866.45	
68	\$101.88	\$198.58	\$295.28	\$391.98	\$416.62	\$498.91	\$581.20	\$663.48	\$745.77	\$763.86	\$839.73	\$915.60	
69	\$107.27	\$209.36	\$311.45	\$413.54	\$439.08	\$525.86	\$612.65	\$699.43	\$786.21	\$807.41	\$887.63	\$967.85	
70	\$113.10	\$221.01	\$328.92	\$436.84	\$463.32	\$554.95	\$646.57	\$738.20	\$829.83	\$853.98	\$938.86	\$1,023.74	
71	\$119.45	\$233.71	\$347.98	\$462.24	\$489.72	\$586.62	\$683.53	\$780.43	\$877.34	\$904.26	\$994.17	\$1,084.08	
72	\$126.43	\$247.67	\$368.92	\$490.16	\$518.75	\$621.46	\$724.17	\$826.88	\$929.59	\$958.69	\$1,054.05	\$1,149.40	
73	\$134.14	\$263.09	\$392.04	\$520.99	\$550.80	\$659.92	\$769.05	\$878.17	\$987.29	\$1,017.88	\$1,119.15	\$1,220.42	
<b>No Exam</b>	74	\$142.66	\$280.14	\$417.62	\$555.10	\$586.27	\$702.48	\$818.70	\$934.92	\$1,051.13	\$1,082.33	\$1,190.05	\$1,297.76
<b>Above Line</b>	75	\$152.11	\$299.03	\$445.95	\$592.88	\$625.54	\$749.61	\$873.68	\$997.75	\$1,121.82	\$1,152.40	\$1,267.13	\$1,381.85
<b>Exam</b>	76	\$161.92	\$318.66	\$475.40	\$632.14	\$666.58	\$798.85	\$931.13	\$1,063.41	\$1,195.69	\$1,224.72	\$1,346.67	\$1,468.63
<b>Below Line</b>	77	\$171.75	\$338.33	\$504.90	\$671.47	\$707.96	\$848.52	\$989.07	\$1,129.63	\$1,270.18	\$1,297.04	\$1,426.22	\$1,555.41
	78	\$181.98	\$358.78	\$535.58	\$712.39	\$751.08	\$900.25	\$1,049.43	\$1,198.61	\$1,347.79	\$1,371.51	\$1,508.15	\$1,644.78
	79	\$192.91	\$380.64	\$568.37	\$756.10	\$796.95	\$955.31	\$1,113.66	\$1,272.02	\$1,430.37	\$1,450.14	\$1,594.63	\$1,739.13
	80	\$204.85	\$404.51	\$604.17	\$803.83	\$846.63	\$1,014.92	\$1,183.21	\$1,351.50	\$1,519.79	\$1,534.64	\$1,687.58	\$1,840.53

## 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.

# Guaranteed Memories

## Rate Sheet

Monthly Bank Draft 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	\$41.63	\$78.07	\$114.51	\$150.96	\$161.57	\$192.84	\$224.12	\$255.40	\$286.68	\$294.28	\$323.19	\$352.10	
56	\$43.80	\$82.43	\$121.05	\$159.67	\$170.90	\$204.04	\$237.19	\$270.33	\$303.47	\$310.87	\$341.44	\$372.00	
57	\$46.17	\$87.16	\$128.15	\$169.14	\$180.96	\$216.12	\$251.28	\$286.43	\$321.59	\$328.67	\$361.01	\$393.36	
58	\$48.71	\$92.24	\$135.77	\$179.30	\$191.81	\$229.13	\$266.46	\$303.78	\$341.11	\$347.67	\$381.92	\$416.17	
59	\$51.43	\$97.67	\$143.91	\$190.15	\$203.34	\$242.97	\$282.61	\$322.24	\$361.87	\$368.06	\$404.35	\$440.64	
60	\$54.31	\$103.44	\$152.57	\$201.69	\$215.61	\$257.70	\$299.78	\$341.87	\$383.95	\$389.92	\$428.40	\$466.87	
61	\$57.34	\$109.50	\$161.66	\$213.82	\$228.61	\$273.30	\$317.99	\$362.67	\$407.36	\$413.25	\$454.06	\$494.86	
62	\$60.54	\$115.90	\$171.25	\$226.61	\$242.35	\$289.79	\$337.22	\$384.65	\$432.09	\$438.39	\$481.71	\$525.04	
63	\$63.89	\$122.60	\$181.31	\$240.02	\$256.87	\$307.20	\$357.54	\$407.88	\$458.21	\$465.26	\$511.27	\$557.28	
64	\$67.41	\$129.63	\$191.86	\$254.09	\$272.20	\$325.61	\$379.01	\$432.41	\$485.82	\$494.12	\$543.02	\$591.91	
65	\$71.10	\$137.01	\$202.93	\$268.84	\$288.32	\$344.94	\$401.57	\$458.20	\$514.82	\$525.14	\$577.13	\$629.13	
66	\$74.90	\$144.62	\$214.33	\$284.05	\$305.08	\$365.06	\$425.04	\$485.02	\$544.99	\$557.88	\$613.15	\$668.42	
67	\$78.82	\$152.46	\$226.10	\$299.74	\$322.44	\$385.90	\$449.35	\$512.80	\$576.25	\$592.36	\$651.08	\$709.79	
68	\$82.99	\$160.79	\$238.59	\$316.40	\$340.93	\$408.08	\$475.23	\$542.38	\$609.53	\$629.08	\$691.47	\$753.86	
69	\$87.49	\$169.79	\$252.10	\$334.40	\$360.85	\$431.98	\$503.12	\$574.25	\$645.38	\$668.74	\$735.09	\$801.45	
70	\$92.45	\$179.71	\$266.98	\$354.24	\$382.67	\$458.16	\$533.66	\$609.15	\$684.65	\$711.76	\$782.42	\$853.08	
71	\$97.96	\$190.74	\$283.51	\$376.29	\$406.68	\$486.98	\$567.29	\$647.59	\$727.89	\$758.59	\$833.93	\$909.27	
72	\$104.13	\$203.07	\$302.02	\$400.97	\$433.43	\$519.07	\$604.72	\$690.37	\$776.02	\$810.00	\$890.48	\$970.96	
73	\$111.06	\$216.93	\$322.81	\$428.68	\$463.10	\$554.69	\$646.27	\$737.86	\$829.44	\$866.16	\$952.26	\$1,038.36	
<b>No Exam</b>	74	\$118.84	\$232.50	\$346.16	\$459.82	\$496.24	\$594.45	\$692.66	\$790.87	\$889.08	\$927.76	\$1,020.02	\$1,112.28
<b>Above Line</b>	75	\$127.59	\$249.99	\$372.39	\$494.80	\$533.09	\$638.67	\$744.25	\$849.83	\$955.41	\$995.16	\$1,094.15	\$1,193.15
<b>Exam</b>	76	\$136.70	\$268.22	\$399.74	\$531.26	\$571.36	\$684.60	\$797.83	\$911.07	\$1,024.31	\$1,064.71	\$1,170.66	\$1,276.61
<b>Below Line</b>	77	\$145.83	\$286.47	\$427.11	\$567.75	\$609.64	\$730.53	\$851.42	\$972.31	\$1,093.20	\$1,134.26	\$1,247.17	\$1,360.07
	78	\$155.37	\$305.56	\$455.75	\$605.94	\$649.56	\$778.43	\$907.30	\$1,036.18	\$1,165.05	\$1,206.23	\$1,326.34	\$1,446.44
	79	\$165.73	\$326.28	\$486.83	\$647.38	\$692.58	\$830.06	\$967.54	\$1,105.02	\$1,242.50	\$1,282.69	\$1,410.45	\$1,538.20
	80	\$177.25	\$349.32	\$521.38	\$693.45	\$740.02	\$886.98	\$1,033.95	\$1,180.92	\$1,327.88	\$1,365.55	\$1,501.59	\$1,637.63

### 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.

# Guaranteed Memories

## Rate Sheet

Monthly Bank Draft 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	\$68.57	\$131.95	\$174.75	\$231.28	\$274.92	\$328.87	\$382.82	\$436.77	\$490.72	\$544.67	\$598.61	\$652.56	
56	\$71.66	\$138.14	\$183.15	\$242.47	\$288.14	\$344.74	\$401.33	\$457.92	\$514.51	\$571.10	\$627.70	\$684.29	
57	\$74.94	\$144.70	\$192.12	\$254.43	\$302.05	\$361.43	\$420.80	\$480.18	\$539.55	\$598.92	\$658.30	\$717.67	
58	\$78.47	\$151.75	\$201.61	\$267.08	\$316.83	\$379.16	\$441.49	\$503.82	\$566.14	\$628.47	\$690.80	\$753.13	
59	\$82.20	\$159.22	\$211.66	\$280.49	\$332.47	\$397.92	\$463.38	\$528.84	\$594.29	\$659.75	\$725.21	\$790.66	
60	\$86.19	\$167.20	\$222.34	\$294.73	\$349.14	\$417.93	\$486.73	\$555.52	\$624.31	\$693.10	\$761.89	\$830.68	
61	\$90.41	\$175.63	\$233.64	\$309.80	\$366.94	\$439.29	\$511.64	\$583.99	\$656.35	\$728.70	\$801.05	\$873.40	
62	\$94.90	\$184.62	\$245.67	\$325.83	\$385.95	\$462.10	\$538.25	\$614.41	\$690.56	\$766.71	\$842.87	\$919.02	
63	\$99.67	\$194.16	\$258.32	\$342.70	\$406.25	\$486.47	\$566.68	\$646.63	\$727.11	\$807.32	\$887.54	\$967.75	
64	\$104.75	\$204.32	\$271.80	\$360.67	\$428.03	\$512.59	\$597.16	\$681.73	\$766.30	\$850.87	\$935.44	\$1,020.00	
65	\$110.14	\$215.10	\$286.10	\$379.75	\$451.44	\$540.69	\$629.94	\$719.19	\$808.44	\$897.70	\$986.95	\$1,076.20	
66	\$115.79	\$226.40	\$301.03	\$399.65	\$476.15	\$570.34	\$664.54	\$758.73	\$852.92	\$947.12	\$1,041.31	\$1,135.50	
67	\$121.70	\$238.22	\$316.59	\$420.39	\$502.07	\$601.45	\$700.82	\$800.20	\$899.58	\$998.96	\$1,098.33	\$1,197.71	
68	\$128.01	\$250.84	\$333.12	\$442.44	\$529.63	\$634.52	\$739.41	\$844.30	\$949.19	\$1,054.08	\$1,158.97	\$1,263.86	
69	\$134.84	\$264.49	\$350.90	\$466.15	\$559.27	\$670.08	\$780.90	\$891.72	\$1,002.53	\$1,113.35	\$1,224.17	\$1,334.98	
70	\$142.32	\$279.45	\$370.29	\$492.00	\$591.15	\$708.34	\$825.53	\$942.73	\$1,059.92	\$1,177.11	\$1,294.31	\$1,411.50	
71	\$150.56	\$295.94	\$391.60	\$520.40	\$625.80	\$749.92	\$874.04	\$998.16	\$1,122.28	\$1,246.41	\$1,370.53	\$1,494.65	
72	\$159.70	\$314.22	\$415.13	\$551.78	\$663.47	\$795.12	\$926.78	\$1,058.43	\$1,190.09	\$1,321.75	\$1,453.40	\$1,585.06	
73	\$169.85	\$334.51	\$441.11	\$586.41	\$704.42	\$844.27	\$984.11	\$1,123.96	\$1,263.81	\$1,403.65	\$1,543.50	\$1,683.35	
<b>No Exam</b>	74	\$181.13	\$357.07	\$469.93	\$624.84	\$749.00	\$897.77	\$1,046.53	\$1,195.29	\$1,344.06	\$1,492.82	\$1,641.58	\$1,790.35
<b>Above Line</b>	75	\$193.66	\$382.13	\$501.76	\$667.28	\$797.47	\$955.93	\$1,114.39	\$1,272.84	\$1,431.30	\$1,589.76	\$1,748.22	\$1,906.68
<b>Exam</b>	76	\$206.63	\$408.08	\$534.78	\$711.31	\$847.41	\$1,015.86	\$1,184.30	\$1,352.75	\$1,521.19	\$1,689.64	\$1,858.08	\$2,026.53
<b>Below Line</b>	77	\$219.61	\$434.04	\$567.86	\$755.41	\$897.35	\$1,075.78	\$1,254.22	\$1,432.65	\$1,611.08	\$1,789.52	\$1,967.95	\$2,146.38
	78	\$233.11	\$461.03	\$602.23	\$801.24	\$948.84	\$1,137.58	\$1,326.31	\$1,515.04	\$1,703.77	\$1,892.51	\$2,081.24	\$2,269.97
	79	\$247.64	\$490.10	\$639.03	\$850.31	\$1,003.19	\$1,202.79	\$1,402.39	\$1,601.99	\$1,801.60	\$2,001.20	\$2,200.80	\$2,400.40
	80	\$263.64	\$522.10	\$679.26	\$903.95	\$1,061.60	\$1,272.88	\$1,484.16	\$1,695.44	\$1,906.73	\$2,118.01	\$2,329.29	\$2,540.57

### 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.

# Guaranteed Memories

## Rate Sheet

Monthly Bank Draft 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	\$57.25	\$109.31	\$143.29	\$189.32	\$225.07	\$269.05	\$313.03	\$357.00	\$400.98	\$444.96	\$488.94	\$532.92	
56	\$59.86	\$114.53	\$150.34	\$198.72	\$236.13	\$284.56	\$328.51	\$374.70	\$420.89	\$467.08	\$513.27	\$559.46	
57	\$62.74	\$120.30	\$158.11	\$209.09	\$248.05	\$297.49	\$345.20	\$393.78	\$442.35	\$490.92	\$539.50	\$588.07	
58	\$65.89	\$126.59	\$166.56	\$220.35	\$260.93	\$312.08	\$363.23	\$414.37	\$461.20	\$516.67	\$567.82	\$618.97	
59	\$69.31	\$133.44	\$175.69	\$232.52	\$275.01	\$328.98	\$382.94	\$436.91	\$490.87	\$544.84	\$598.80	\$652.77	
60	\$72.96	\$140.73	\$185.48	\$245.58	\$290.13	\$347.12	\$404.11	\$461.10	\$518.09	\$575.08	\$632.07	\$689.06	
61	\$76.86	\$148.54	\$195.96	\$259.55	\$306.55	\$366.82	\$427.09	\$487.37	\$547.64	\$607.91	\$668.18	\$728.46	
62	\$81.01	\$156.83	\$207.10	\$274.41	\$324.26	\$388.07	\$451.89	\$515.70	\$579.52	\$643.33	\$707.15	\$770.96	
63	\$85.40	\$165.61	\$218.97	\$290.23	\$343.44	\$411.09	\$478.74	\$546.39	\$614.04	\$681.70	\$749.35	\$817.00	
64	\$90.03	\$174.87	\$231.62	\$307.10	\$364.09	\$435.87	\$507.65	\$579.43	\$651.21	\$723.00	\$794.78	\$866.56	
65	\$94.92	\$184.65	\$244.94	\$324.86	\$386.29	\$462.52	\$538.74	\$614.96	\$691.18	\$767.40	\$843.63	\$919.85	
66	\$99.98	\$194.78	\$258.84	\$343.39	\$409.88	\$490.82	\$571.76	\$652.70	\$733.64	\$814.58	\$895.52	\$976.46	
67	\$105.25	\$205.32	\$273.20	\$362.53	\$434.85	\$520.78	\$606.72	\$692.65	\$778.58	\$864.52	\$950.45	\$1,036.39	
68	\$110.85	\$216.52	\$288.49	\$382.92	\$461.46	\$552.72	\$643.97	\$735.23	\$826.49	\$917.74	\$1,009.00	\$1,100.25	
69	\$116.92	\$228.65	\$304.92	\$404.84	\$490.15	\$587.14	\$684.13	\$781.13	\$878.12	\$975.11	\$1,072.10	\$1,169.10	
70	\$123.53	\$241.89	\$322.91	\$428.82	\$520.99	\$624.15	\$727.32	\$830.48	\$933.64	\$1,036.80	\$1,139.96	\$1,243.12	
71	\$130.86	\$256.54	\$342.66	\$455.16	\$554.52	\$664.38	\$774.25	\$884.11	\$993.98	\$1,103.85	\$1,213.71	\$1,323.58	
72	\$139.00	\$272.82	\$364.54	\$484.32	\$590.89	\$708.03	\$825.17	\$942.31	\$1,059.45	\$1,176.60	\$1,293.74	\$1,410.88	
73	\$148.07	\$290.96	\$388.80	\$516.67	\$630.37	\$755.41	\$880.45	\$1,005.49	\$1,130.53	\$1,255.56	\$1,380.60	\$1,505.64	
<b>No Exam</b>	<b>74</b>	\$158.20	\$311.21	\$415.76	\$552.61	\$673.23	\$806.84	\$940.45	\$1,074.06	\$1,207.66	\$1,341.27	\$1,474.88	\$1,608.49
<b>Above Line</b>	<b>75</b>	\$169.46	\$333.75	\$445.67	\$592.50	\$719.71	\$862.62	\$1,005.52	\$1,148.43	\$1,291.33	\$1,434.24	\$1,577.15	\$1,720.05
<b>Exam</b>	<b>76</b>	\$181.16	\$357.14	\$476.98	\$634.25	\$767.49	\$919.95	\$1,072.41	\$1,224.88	\$1,377.34	\$1,529.80	\$1,682.26	\$1,834.72
<b>Below Line</b>	<b>77</b>	\$192.86	\$380.54	\$508.38	\$676.62	\$815.27	\$977.29	\$1,139.30	\$1,301.32	\$1,463.34	\$1,625.36	\$1,787.37	\$1,949.39
	<b>78</b>	\$205.06	\$404.94	\$541.83	\$720.71	\$864.35	\$1,036.18	\$1,208.01	\$1,379.84	\$1,551.67	\$1,723.51	\$1,895.34	\$2,067.17
	<b>79</b>	\$218.21	\$431.24	\$577.08	\$767.72	\$916.19	\$1,098.39	\$1,280.59	\$1,462.79	\$1,644.99	\$1,827.19	\$2,009.39	\$2,191.59
	<b>80</b>	\$232.74	\$460.30	\$615.29	\$818.66	\$971.83	\$1,165.16	\$1,358.48	\$1,551.81	\$1,745.14	\$1,938.47	\$2,131.80	\$2,325.13

### 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.

# Guaranteed Memories

## Rate Sheet

Monthly Bank Draft 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	\$93.02	\$180.85	\$233.07	\$309.04	\$356.49	\$426.75	\$497.01	\$567.27	\$637.53	\$707.79	\$778.05	\$848.31	
56	\$98.79	\$192.40	\$247.80	\$328.67	\$378.43	\$453.08	\$527.73	\$602.38	\$677.03	\$751.68	\$826.33	\$900.98	
57	\$105.05	\$204.91	\$263.66	\$349.82	\$401.85	\$481.18	\$560.51	\$639.84	\$719.18	\$798.51	\$877.84	\$957.17	
58	\$111.73	\$218.28	\$280.61	\$372.42	\$426.73	\$511.04	\$595.35	\$679.66	\$763.97	\$848.28	\$932.58	\$1,016.89	
59	\$118.83	\$232.49	\$298.55	\$396.33	\$453.25	\$542.87	\$632.48	\$722.10	\$811.71	\$901.32	\$990.94	\$1,080.55	
60	\$126.35	\$247.52	\$317.47	\$421.56	\$481.25	\$576.46	\$671.67	\$766.89	\$862.10	\$957.31	\$1,052.52	\$1,147.74	
61	\$134.23	\$263.28	\$337.32	\$448.04	\$510.88	\$612.02	\$713.16	\$814.30	\$915.44	\$1,016.58	\$1,117.72	\$1,218.86	
62	\$142.46	\$279.73	\$358.06	\$475.68	\$542.16	\$649.56	\$756.95	\$864.35	\$971.74	\$1,079.14	\$1,186.53	\$1,293.93	
63	\$151.06	\$296.94	\$379.68	\$504.51	\$575.08	\$689.06	\$803.00	\$917.02	\$1,030.99	\$1,144.97	\$1,258.95	\$1,372.93	
64	\$160.00	\$314.81	\$402.12	\$534.44	\$609.72	\$730.63	\$851.54	\$972.45	\$1,093.36	\$1,214.27	\$1,335.17	\$1,456.08	
65	\$169.26	\$333.33	\$425.45	\$565.54	\$646.10	\$774.28	\$902.47	\$1,030.65	\$1,158.83	\$1,287.01	\$1,415.20	\$1,543.38	
66	\$178.73	\$352.27	\$449.25	\$597.27	\$683.86	\$819.59	\$955.32	\$1,091.06	\$1,226.79	\$1,362.53	\$1,498.26	\$1,634.00	
67	\$188.44	\$371.69	\$473.56	\$629.68	\$722.91	\$866.45	\$1,010.00	\$1,153.54	\$1,297.09	\$1,440.63	\$1,584.18	\$1,727.72	
68	\$198.58	\$391.98	\$498.91	\$663.48	\$763.86	\$915.60	\$1,067.33	\$1,219.07	\$1,370.81	\$1,522.54	\$1,674.28	\$1,826.01	
69	\$209.36	\$413.54	\$525.86	\$699.43	\$807.41	\$967.85	\$1,128.30	\$1,288.74	\$1,449.19	\$1,609.63	\$1,770.08	\$1,930.52	
70	\$221.01	\$436.84	\$554.95	\$738.20	\$853.98	\$1,023.74	\$1,193.50	\$1,363.25	\$1,533.01	\$1,702.77	\$1,872.53	\$2,042.29	
71	\$233.71	\$462.24	\$586.62	\$780.43	\$904.26	\$1,084.08	\$1,263.89	\$1,443.71	\$1,623.53	\$1,803.34	\$1,983.16	\$2,162.97	
72	\$247.67	\$490.16	\$621.46	\$826.88	\$958.69	\$1,149.40	\$1,340.10	\$1,530.80	\$1,721.50	\$1,912.20	\$2,102.91	\$2,293.61	
73	\$263.09	\$520.99	\$659.92	\$878.17	\$1,017.88	\$1,220.42	\$1,422.96	\$1,625.50	\$1,828.03	\$2,030.57	\$2,233.11	\$2,435.65	
<b>No Exam</b>	74	\$280.14	\$555.10	\$702.48	\$934.92	\$1,082.33	\$1,297.76	\$1,513.19	\$1,728.62	\$1,944.05	\$2,159.48	\$2,374.91	\$2,590.34
<b>Above Line</b>	75	\$299.03	\$592.88	\$749.61	\$997.75	\$1,152.40	\$1,381.85	\$1,611.29	\$1,840.73	\$2,070.18	\$2,299.62	\$2,529.07	\$2,758.51
<b>Exam</b>	76	\$318.66	\$632.14	\$798.85	\$1,063.41	\$1,224.72	\$1,468.63	\$1,712.53	\$1,956.44	\$2,200.35	\$2,444.26	\$2,688.16	\$2,932.07
<b>Below Line</b>	77	\$338.33	\$671.47	\$848.52	\$1,129.63	\$1,297.04	\$1,555.41	\$1,813.78	\$2,072.15	\$2,330.52	\$2,588.89	\$2,847.26	\$3,105.63
	78	\$358.78	\$712.39	\$900.25	\$1,198.61	\$1,371.51	\$1,644.78	\$1,918.05	\$2,191.31	\$2,464.58	\$2,737.84	\$3,011.11	\$3,284.38
	79	\$380.64	\$756.10	\$955.31	\$1,272.02	\$1,450.14	\$1,739.13	\$2,028.12	\$2,317.11	\$2,606.10	\$2,895.09	\$3,184.08	\$3,473.07
	80	\$404.51	\$803.83	\$1,014.92	\$1,351.50	\$1,534.64	\$1,840.53	\$2,146.42	\$2,452.31	\$2,758.20	\$3,064.09	\$3,369.98	\$3,675.87

## 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.

# Guaranteed Memories

## Rate Sheet

Monthly Bank Draft 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	\$78.07	\$150.96	\$192.84	\$255.40	\$294.28	\$352.10	\$409.92	\$467.74	\$525.55	\$583.37	\$641.19	\$699.01	
56	\$82.43	\$159.67	\$204.04	\$270.33	\$310.87	\$372.00	\$433.14	\$494.28	\$555.41	\$616.55	\$677.69	\$738.82	
57	\$87.16	\$169.14	\$216.12	\$286.43	\$328.67	\$393.36	\$458.06	\$522.75	\$587.45	\$652.15	\$716.84	\$781.54	
58	\$92.24	\$179.30	\$229.13	\$303.78	\$347.67	\$416.17	\$484.67	\$553.17	\$621.67	\$690.16	\$758.66	\$827.16	
59	\$97.67	\$190.15	\$242.97	\$322.24	\$368.06	\$440.64	\$513.22	\$585.79	\$658.37	\$730.94	\$803.52	\$876.10	
60	\$103.44	\$201.69	\$257.70	\$341.87	\$389.92	\$466.87	\$543.82	\$620.77	\$697.71	\$774.66	\$851.61	\$928.56	
61	\$109.50	\$213.82	\$273.30	\$362.67	\$413.25	\$494.86	\$576.48	\$658.09	\$739.70	\$821.32	\$902.93	\$984.55	
62	\$115.90	\$226.61	\$289.79	\$384.65	\$438.39	\$525.04	\$611.68	\$698.32	\$784.96	\$871.60	\$958.25	\$1,044.89	
63	\$122.60	\$240.02	\$307.20	\$407.88	\$465.26	\$557.28	\$649.30	\$741.31	\$833.33	\$924.57	\$1,017.36	\$1,109.38	
64	\$129.63	\$254.09	\$325.61	\$432.41	\$494.12	\$591.91	\$689.70	\$787.48	\$885.27	\$983.06	\$1,080.85	\$1,178.63	
65	\$137.01	\$268.84	\$344.94	\$458.20	\$525.14	\$629.13	\$733.12	\$837.11	\$941.10	\$1,045.09	\$1,149.09	\$1,253.08	
66	\$144.62	\$284.05	\$365.06	\$485.02	\$557.88	\$668.42	\$778.97	\$889.51	\$1,000.05	\$1,110.59	\$1,221.13	\$1,331.67	
67	\$152.46	\$299.74	\$385.90	\$512.80	\$592.36	\$709.79	\$827.23	\$944.66	\$1,062.10	\$1,179.53	\$1,296.97	\$1,414.40	
68	\$160.79	\$316.40	\$408.08	\$542.38	\$629.08	\$753.86	\$878.64	\$1,003.42	\$1,128.19	\$1,252.97	\$1,377.75	\$1,502.53	
69	\$169.79	\$334.40	\$431.98	\$574.25	\$668.74	\$801.45	\$934.16	\$1,066.87	\$1,199.58	\$1,332.29	\$1,465.00	\$1,597.71	
70	\$179.71	\$354.24	\$458.16	\$609.15	\$711.76	\$853.08	\$994.39	\$1,135.71	\$1,277.03	\$1,418.34	\$1,559.66	\$1,700.97	
71	\$190.74	\$376.29	\$486.98	\$647.59	\$758.59	\$909.27	\$1,059.96	\$1,210.64	\$1,361.32	\$1,512.00	\$1,662.68	\$1,813.36	
72	\$203.07	\$400.97	\$519.07	\$690.37	\$810.00	\$970.96	\$1,131.93	\$1,292.89	\$1,453.85	\$1,614.82	\$1,775.78	\$1,936.74	
73	\$216.93	\$428.68	\$554.69	\$737.86	\$866.16	\$1,038.36	\$1,210.55	\$1,382.75	\$1,554.94	\$1,727.14	\$1,899.33	\$2,071.53	
<b>No Exam</b>	<b>74</b>	\$232.50	\$459.82	\$594.45	\$790.87	\$927.76	\$1,112.28	\$1,296.79	\$1,481.31	\$1,665.83	\$1,850.34	\$2,034.86	\$2,219.37
<b>Above Line</b>	<b>75</b>	\$249.99	\$494.80	\$638.67	\$849.83	\$995.16	\$1,193.15	\$1,391.14	\$1,589.14	\$1,787.13	\$1,985.13	\$2,183.12	\$2,381.11
<b>Exam</b>	<b>76</b>	\$268.22	\$531.26	\$684.60	\$911.07	\$1,064.71	\$1,276.61	\$1,488.52	\$1,700.42	\$1,912.33	\$2,124.23	\$2,336.14	\$2,548.04
<b>Below Line</b>	<b>77</b>	\$286.47	\$567.75	\$730.53	\$972.31	\$1,134.26	\$1,360.07	\$1,585.89	\$1,811.70	\$2,037.52	\$2,263.33	\$2,489.15	\$2,714.96
	<b>78</b>	\$305.56	\$605.94	\$778.43	\$1,036.18	\$1,206.23	\$1,446.44	\$1,686.65	\$1,926.86	\$2,167.07	\$2,407.28	\$2,647.49	\$2,887.70
	<b>79</b>	\$326.28	\$647.38	\$830.06	\$1,105.02	\$1,282.69	\$1,538.20	\$1,793.70	\$2,049.20	\$2,304.70	\$2,560.20	\$2,815.71	\$3,071.21
	<b>80</b>	\$349.32	\$693.45	\$886.98	\$1,180.92	\$1,365.55	\$1,637.63	\$1,909.70	\$2,181.77	\$2,453.85	\$2,725.92	\$2,997.99	\$3,270.07

### 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.