

Term Life Insurance

AGENTS GUIDE TO SELLING THIS PRODUCT



TAKING CARE OF YOUR FINANCIAL SECURITY NOW

**United
Farm Family**
Life Insurance Company



www.unitedhomelife.com
800-428-3001

Term Life Insurance

Our term life insurance portfolio offers a variety of term products that cover a *broad spectrum of underwriting classifications* and protection needs. Any of the term plans are available on one, easy-to-use application.

Key Features:

- Simplified application with a limited number of health questions
- No routine medical exams, blood work, urine testing or physician's statements
- High commissions
- Level, guaranteed premium

Graded Benefit Term 10

(10-year Graded Benefit Term Life Insurance with no return of premium)

- 10-year level term with guaranteed premiums; and guaranteed renewable for an additional 10 years.
- The level premium schedule is guaranteed for the initial 10 year period; after this initial period, premiums will increase each policy year for the next 10 years and then coverage will cease.
- Ideal for clients with significant health issues – **up to table 16**. Previously declined applicants considered
- Graded death benefit during the first two years:
 - Policy Year 1: Benefit payable equals refund of premium plus 12% interest
 - Policy Year 2: Benefit payable equals refund of premium plus 24% interest
 - Policy Year 3: Full death benefit payable
- Full death benefit payable if death occurs due to accidental causes during the first two policy years
- **Free identity theft benefit – premiums waived for three months**
- **Free extended hospital stay (20 consecutive days) – premiums waived for three months**
- **Free Common Carrier Accidental Death Benefit – death benefit payable is doubled if death is due to an accident while riding on fare paying public transportation**
- Issue ages 25 to 60 (45 to 60 in California)
- Coverage amounts from \$2,000 to \$25,000

Base plan and benefits may not be available in all states.

Express Issue Term Deluxe 20

(Immediate Level Death Benefit Term Life Insurance with no return of premium)

- 20-year level term, and guaranteed renewable to the policy anniversary nearest the insured's 95th birthday
- The level premium schedule is guaranteed for the initial 20 year period; after this initial period, premiums will increase each policy year.
- **Standard issue through Table 8** – ideal for clients with insulin dependent diabetes
- Issue ages 20 to 60
- Coverage amounts: \$5,000 minimum face amount; \$50,000 maximum face amount
- Child Rider and Accidental Death Benefit available

Base plan may not be available in all states.

Express Issue Term Plus (20-year)

Express Issue Term 30 (30-year)

(Immediate Death Benefit Term Life Insurance with NO Return of Premium)

- 20-year and 30-year level term, and guaranteed renewable to the policy anniversary nearest the insured's 95th birthday
- The level premium schedule is guaranteed for the initial 20 or 30 year period; after the initial period, premiums will increase each policy year.
- **Standard issue through Table 4** – ideal for clients with minor health issues
- Issue ages 20 to 60 for the 20-year term; 20 to 55 for the 30-year term
- Coverage amounts: *no minimum* face amounts; maximum face amounts –
 - Ages 20-45: \$200,000
 - Ages 46-55: \$150,000
 - Ages 56-60: \$100,000 (20-year term only)
- Riders available:
 - Waiver of Premium
 - Child Rider (A free \$5,000 child rider is available for face amounts of \$100,000 or greater; child must be insurable.)
 - Accidental Death Benefit (minimum of \$10,000)
 - A free Terminal Illness Benefit Rider

Base plan and benefits may not be available in all states.

Premier 20 (20-year w/ROP)

Premier 30 (30-year w/ROP)

(Immediate Death Benefit Term Life Insurance WITH Return of Premium)

- 20-year and 30-year level term, and guaranteed renewable to the policy anniversary nearest the insured's 95th birthday
- The level premium schedule is guaranteed for the initial 20 or 30 year period; after the initial period, premiums will increase each policy year.
- These Return of Premium products provide guaranteed cash values. The cash value at the end of the initial 20 or 30 year period is equal to 20 or 30 times the annual premium, regardless of the modal premium paid.
- **Standard issue through Table 4** – ideal for clients with minor health issues
- Issue ages 20 to 60 for the Premier 20 term; 20 to 50 for the Premier 30 term. For tobacco users, the ROP products are only available for issue ages 20-40.
- Coverage amounts: minimum face amount is \$25,000; maximum face amounts –
 - Ages 20-45: \$200,000
 - Ages 46-55: \$150,000 (ages 46-50 for the 30-year term)
 - Ages 56-60: \$100,000 (20-year term only)
- Riders available:
 - A free \$5,000 child rider is available for face amounts of \$100,000 or greater (child must be insurable)
 - A free Terminal Illness Benefit Rider

Base plan and benefits may not be available in all states.

Express Issue Term 65

(Immediate Death Benefit Term Life Insurance to Age 65 - with NO Return of Premium)

- Level term coverage to age 65, regardless of the issue age (issue ages: 20 – 50); For example:
 - If purchased at age 25, the level premiums and coverage last until age 65, resulting in a 40-year level term plan.
 - If purchased at age 42, the level premiums and coverage also last until age 65, resulting in a 23-year level term plan.
- The level premium schedule is guaranteed for the initial term period; after the initial period, the policy is guaranteed renewable to the insured's 95th birthday and premiums will increase each policy year.
- **Standard issue through Table 4** – ideal for clients with minor health issues
- Issue ages 20 – 50
- Coverage amounts: *no minimum* face amounts; maximum face amounts
 - Ages 20-45: \$200,000
 - Ages 46-50: \$150,000
- Riders available:
 - Waiver of Premium
 - Accidental Death Benefit (minimum of \$10,000)
 - Child Rider (A free \$5,000 child rider is available for face amounts of \$100,000 or greater; child must be insurable.)
 - A free Terminal Illness Benefit Rider

Base plan and benefits may not be available in all states.

Premier 65

(Immediate Death Benefit Term Life Insurance to Age 65 WITH Return of Premium)

- Level term coverage to age 65, regardless of the issue age (issue ages: 20-50; 20-40 for tobacco users); for example:
 - If purchased at age 25, the level premiums and coverage last until age 65, resulting in a 40-year level term plan
 - If purchased at age 40, the level premiums and coverage last until age 65, resulting in a 25-year level term plan
- The level premium schedule is guaranteed for the initial term period; after the initial term period, the policy is guaranteed renewable to the insured's 95th birthday and premiums will increase each policy year.
- This Return of Premium product provides guaranteed cash values. The cash value at the end of the level term period is equal to the number of years in the level term period times the annual premium, regardless of the modal premium paid.
- **Standard issue through table 4** – ideal for clients with minor health issues
- Issue ages 20-50; for tobacco users, issue ages are 20-40.
- Coverage amounts: minimum face amount is \$25,000; maximum face amounts:
 - Ages 20-45: \$200,000
 - Ages 46-50: \$150,000
- Riders available:
 - A free \$5,000 child rider is available for face amounts of \$100,000 or greater (child must be insurable)
 - A free Terminal Illness Benefit Rider

Base plan and benefits may not be available in all states

Who is in my target market?

The term portfolio is a good fit for a number of hard-to-place adults.

For the Graded Benefit Term 10 product:

- Clients who have previously been declined for coverage with another carrier may be considered – only a one year look-back on cancer, heart attack/surgery, stroke and drug abuse,
- Young, hard-to-place clients – we'll issue down to age 25 (age 45 in CA).
- Clients who are overweight or have significant health issues.

For the Express Issue Term Deluxe 20 product:

- Clients who have had difficulty purchasing an immediate death benefit product because of being an insulin-dependent diabetic.
- Clients having high blood pressure or diagnosed with Bipolar Disorder.

All other Term Products:

- Other clients who have a temporary need for coverage, such as mortgage insurance or income replacement, but who don't want to go through the hassles and delays of full underwriting.

“Know Before You Go” Application Process

The Term Insurance “Know Before You Go” application is a process that qualifies your client at the point of sale. You simply call into our toll free line with your client. After a phone interview, you will know whether or not the client meets underwriting criteria before you submit the application.

Personal History Interviews

We require Personal History Interviews on all Applicants applying for Term Life Insurance plans, *regardless* of face amount. You have two options to accomplish these PHIs:

Option 1: (preferred option) **Know before You Go:** You, the agent, initiate a point-of-sale (POS) interview.

- Call **866-333-6557**
- Tell the operator this interview is for UHL and the Term Life Insurance plan. Be specific as to which product you want so that only the plan-specific questions will be asked.
- Hand the phone to your client.
- After the interview, take back the phone and listen to the interviewer's instructions.

During the call, the interviewer will conduct MIB and Prescription Drug searches to better determine your client's suitability for the product you've selected. Upon completion of the interview, and based on the client's answers to the questions and results of the database searches, the interviewer will tell you whether or not the application should be sent to the Home Office.

Option 2: UHL will order the PHI after you've completed the application with your client. Please indicate on the application's **New Business Memo** cover page, the best time to reach your client; and check the box to tell us you *did not* complete a POS PHI with your client.

Tools on the Web

We provide online support at our website:
www.unitedhomelife.com

Contracted agents are given a username and password to access numerous tools on the website 24/7.

- Downloadable applications, forms and marketing brochures
- Application status
- Ad templates
- Daily commission payments and historical monthly commission statements
- Hierarchy details
- Quoting engine
- Monthly production

Your Company of Choice

- Quick underwriting process – policy issued in five business days or less when application is fully and accurately completed
- Deal direct with our Home Office
- Simple “yes-no” applications
- Faxed applications accepted
- Online applications, forms, commission statements, pending information, marketing materials, quoting engine, etc...
- Incentive trip
- Draft initial premium
- Annualized commissions paid daily
- Point-of-sale Telephone Interviews – “Know Before You Go” application process
- No product mix requirement

Marketing Materials

Sales brochures help you to talk through the product on the first visit.

Product folders organize key collateral material, including the application.

Letter templates help you communicate effectively with clients.

Ad templates

To order materials

Call UHL direct at 800-428-3001 (extension 7724)

Specify the Term Life Insurance marketing packet

Online orders can be placed at www.unitedhomelife.com

Minimum Modal Premium Accepted:

\$20.00 (Unless on bank draft)

Riders Available:

(See Product Reference Guide for a list of products to which these riders/benefits can be added.)

Waiver of Premium:

- Issue Ages 20-55
- 180 day waiting period
- Benefit will terminate upon the anniversary of the policy which is nearest the insured's 60th birthday.
- Rate remains level during the level term period and then increases annually thereafter.

Child Rider:

- Minimum face amount:\$5,000 (one unit)
- Maximum face amount: \$20,000
- Premium is \$25 per year for each unit of \$5,000 coverage; however, first \$5,000 of coverage is free if base policy face amount is \$100,000 or higher.

Accidental Death Benefit (not available for Premier 20 and Premier 30):

- Issue Ages 20-60 for 20-year products
- Issue Ages 20-55 for 30-year products
- Benefit will terminate upon the anniversary of the policy which is nearest the insured's 70th birthday.
- Minimum amount \$10,000
- Maximum amount- face amount of policy, but may not exceed \$225,000, including all ADB written and in force with all other companies.

Terminal Illness Benefit (not available in all states):

If the insured is diagnosed as being terminally ill (12 months or less to live), the death benefit is payable, discounted at a variable loan interest rate. A physician licensed in the United States must make the diagnosis in writing. There is no charge for this benefit, but the client must elect it at time of issuance.

Underwriting Classifications:

- Non-Tobacco - No nicotine used in the last 12 months
- Tobacco - Any form of tobacco used in the last 12 months

Ratings:

No special class ratings are available for this policy.

For all term products which allow the Waiver of Premium Benefit

**Premium Waiver Premiums
Rates Per \$1,000 of Face Amount**

Initial Period

EIT+ and Premier 20				EIT 30 and Premier 30			
Issue Age	Rate	Issue Age	Rate	Issue Age	Rate	Issue Age	Rate
20	0.18	38	0.26	20	0.24	40	0.62
21	0.18	39	0.30	21	0.24	41	0.69
22	0.18	40	0.33	22	0.24	42	0.74
23	0.18	41	0.37	23	0.24	43	0.83
24	0.18	42	0.40	24	0.24	44	0.90
25	0.18	43	0.45	25	0.24	45	1.01
26	0.18	44	0.49	26	0.24	46	1.26
27	0.18	45	0.56	27	0.25	47	1.44
28	0.18	46	0.69	28	0.26	48	1.65
29	0.18	47	0.79	29	0.26	49	1.85
30	0.18	48	0.91	30	0.27	50	2.07
31	0.18	49	1.10	31	0.27	51	2.33
32	0.18	50	1.24	32	0.29	52	2.61
33	0.20	51	1.73	33	0.33	53	2.93
34	0.20	52	2.19	34	0.33	54	3.29
35	0.22	53	2.69	35	0.37	55	3.66
36	0.23	54	3.37	36	0.40	56	
37	0.25	55	4.07	37	0.44	57	
				38	0.47	58	
				39	0.55	59	
						60	

EIT 65 and Premier 65			
Issue Age	Rate	Issue Age	Rate
20	0.37	35	0.37
21	0.37	36	0.38
22	0.37	37	0.40
23	0.37	38	0.42
24	0.37	39	0.44
25	0.37	40	0.46
26	0.37	41	0.48
27	0.37	42	0.50
28	0.37	43	0.52
29	0.37	44	0.54
30	0.37	45	0.56
31	0.37	46	0.60
32	0.37	47	0.70
33	0.37	48	0.80
34	0.37	49	1.00
		50	1.30

Premium Waiver rates at issue do not increase until policy year following the level term period, at which time rates increase each year based on attained age.

**Accidental Death Benefit Premiums
Rates Per \$1,000 of Face Amount**

Issue Ages	Rate
20 - 32	\$1.25
33 - 45	\$1.50
46 - 56	\$1.75
57 - 60	\$2.00

Accidental Death Benefit rates are based on issue age and do not increase at each renewal.

Premium Calculation Examples*:

Express Issue Term Plus

Example 1: Female NT; Age 34; Face Amount = \$80,000; \$5,000 Child Rider; WP

Step 1

- Add base rate + WP rate:
1.86 + .20 = 2.06

Step 2

- Multiply results of Step 1 times number of thousands of coverage:
2.06 x 80 = \$164.80

Step 3

- Add \$100 commissionable policy fee + \$25 annual Child Rider premium to results of Step 2:
\$164.80 + \$100 + \$25 + 2 (WP charge) = \$291.80

Step 4

- Multiply annual premium by modal factor desired
- * Due to rounding, system calculated premiums may slightly differ.

Premier 20

Example 2: Male NT; Age 40; Face amount = \$100,000; no riders/benefits

Step 1

- Multiply base rate times number of thousands of coverage:
3.18 x 100 = \$318

Step 2

- Add \$100 commissionable policy fee to results of Step 1:
\$318 + \$100 = \$418

Step 3

- Multiply results of Step 2 by Return of Premium factor to determine total annual premium:
\$418 x 1.98 = \$824.64

Step 4

- Multiply annual premium by modal factor desired

Graded Benefit Term 10
Rates per \$1,000 of Face Amount

Express Issue Term Deluxe 20
Rates per \$1,000 of Face Amount

Issue Age	Male		Female		Issue Age	Male		Female	
	Nontobacco	Tobacco	Nontobacco	Tobacco		Nontobacco	Tobacco	Nontobacco	Tobacco
25	19.86	25.86	15.85	20.85	20	2.64	6.17	2.14	4.28
26	19.86	25.86	15.85	20.85	21	2.64	6.17	2.14	4.28
27	19.86	25.86	15.85	20.85	22	2.64	6.17	2.14	4.28
28	19.86	25.86	15.85	20.85	23	2.64	6.17	2.14	4.28
29	19.86	25.86	15.85	20.85	24	2.64	6.17	2.14	4.28
30	19.86	25.86	15.85	20.85	25	2.64	6.17	2.14	4.28
31	19.86	25.86	15.85	20.85	26	2.68	6.17	2.15	4.43
32	19.86	25.86	15.85	20.85	27	2.73	6.17	2.22	4.60
33	19.86	25.86	15.85	20.85	28	2.74	6.17	2.23	4.73
34	19.86	25.86	15.85	20.85	29	2.76	6.17	2.25	4.88
35	19.86	25.86	15.85	20.85	30	2.76	6.17	2.29	5.07
36	19.86	25.86	15.85	20.85	31	2.87	6.51	2.33	5.19
37	19.86	25.86	15.85	20.85	32	2.87	6.82	2.34	5.35
38	19.86	25.86	15.85	20.85	33	2.87	7.18	2.37	5.50
39	19.86	25.86	15.85	20.85	34	2.93	7.53	2.40	5.67
40	19.86	25.86	15.85	20.85	35	2.96	7.89	2.42	5.80
41	19.86	25.86	15.85	20.85	36	3.10	8.31	2.51	6.26
42	19.86	25.86	15.85	20.85	37	3.35	8.63	2.73	6.74
43	19.86	25.86	15.85	20.85	38	3.55	9.25	2.87	7.27
44	19.86	25.86	15.85	20.85	39	3.81	9.97	3.08	7.95
45	19.86	25.86	15.85	20.85	40	4.11	10.93	3.30	8.74
46	20.75	27.29	16.51	21.95	41	4.51	12.03	3.57	9.52
47	21.69	28.80	17.20	23.08	42	4.99	13.27	3.80	10.23
48	22.68	30.39	17.92	24.27	43	5.50	14.60	4.15	11.04
49	23.70	32.07	18.68	25.53	44	6.06	16.23	4.36	11.78
50	24.78	33.82	19.46	26.84	45	6.74	17.75	4.65	12.49
51	25.90	35.67	20.28	28.22	46	7.36	19.89	5.07	13.80
52	27.06	37.61	21.12	29.66	47	8.08	22.01	5.44	14.86
53	28.29	39.65	22.01	31.17	48	8.80	24.03	5.84	15.92
54	29.56	41.79	22.93	32.75	49	9.59	26.12	6.26	17.13
55	31.23	44.52	24.16	34.78	50	10.43	27.95	6.74	18.37
56	33.02	47.43	25.47	36.95	51	11.38	29.96	7.22	19.59
57	34.91	50.53	26.84	39.24	52	12.35	31.74	7.77	21.02
58	36.90	53.85	28.30	41.70	53	12.82	34.77	8.35	22.65
59	39.02	57.37	29.83	44.29	54	14.01	37.90	8.96	24.09
60	41.27	61.14	31.47	47.06	55	15.44	41.08	9.64	25.75
					56	17.10	47.41	10.34	27.53
					57	19.16	53.99	11.07	28.72
					58	20.60	57.85	12.35	31.62
					59	22.66	61.24	13.64	34.13
					60	25.85	64.19	15.08	36.74

**Express Issue Term Plus
Rates per \$1,000 of Face Amount**

Issue Age	Male		Female	
	Nontobacco	Tobacco	Nontobacco	Tobacco
20	2.04	4.78	1.66	3.31
21	2.04	4.78	1.66	3.31
22	2.04	4.78	1.66	3.31
23	2.04	4.78	1.66	3.31
24	2.04	4.78	1.66	3.31
25	2.04	4.78	1.66	3.31
26	2.08	4.78	1.67	3.43
27	2.11	4.78	1.72	3.56
28	2.12	4.78	1.73	3.66
29	2.14	4.78	1.74	3.78
30	2.14	4.78	1.78	3.92
31	2.22	5.04	1.80	4.02
32	2.22	5.28	1.81	4.14
33	2.22	5.56	1.84	4.26
34	2.27	5.83	1.86	4.39
35	2.29	6.11	1.87	4.49
36	2.40	6.43	1.94	4.85
37	2.59	6.68	2.11	5.22
38	2.75	7.16	2.22	5.63
39	2.95	7.72	2.39	6.16
40	3.18	8.46	2.56	6.77
41	3.49	9.31	2.76	7.37
42	3.86	10.27	2.94	7.92
43	4.26	11.30	3.22	8.54
44	4.69	12.56	3.37	9.12
45	5.22	13.74	3.60	9.67
46	5.70	15.40	3.92	10.68
47	6.25	17.04	4.21	11.51
48	6.82	18.60	4.52	12.32
49	7.43	20.22	4.85	13.26
50	8.08	21.64	5.22	14.22
51	8.81	23.20	5.59	15.17
52	9.56	24.58	6.01	16.27
53	9.92	26.92	6.47	17.53
54	10.85	29.34	6.94	18.65
55	11.95	31.80	7.46	19.93
56	13.24	36.71	8.00	21.31
57	14.83	41.80	8.57	22.24
58	15.95	44.78	9.56	24.48
59	17.54	47.41	10.56	26.42
60	20.02	49.69	11.68	28.44

Premier 20 (20-Yr Term with ROP)
Rates per \$1,000 of Face Amount

Additional Return of Premium Factors (%)

Issue Age	Male		Female		Issue Age	Male		Female	
	Nontobacco	Tobacco	Nontobacco	Tobacco		Nontobacco	Tobacco	Nontobacco	Tobacco
20	2.04	4.78	1.66	3.31	20	1.44	1.26	1.34	1.36
21	2.04	4.78	1.66	3.31	21	1.51	1.31	1.41	1.41
22	2.04	4.78	1.66	3.31	22	1.58	1.36	1.47	1.47
23	2.04	4.78	1.66	3.31	23	1.63	1.40	1.54	1.52
24	2.04	4.78	1.66	3.31	24	1.70	1.47	1.60	1.59
25	2.04	4.78	1.66	3.31	25	1.72	1.52	1.67	1.66
26	2.08	4.78	1.67	3.43	26	1.73	1.57	1.73	1.69
27	2.11	4.78	1.72	3.56	27	1.76	1.64	1.77	1.74
28	2.12	4.78	1.73	3.66	28	1.77	1.70	1.79	1.78
29	2.14	4.78	1.74	3.78	29	1.79	1.74	1.81	1.82
30	2.14	4.78	1.78	3.92	30	1.81	1.74	1.82	1.86
31	2.22	5.04	1.80	4.02	31	1.85	1.79	1.86	1.89
32	2.22	5.28	1.81	4.14	32	1.88	1.86	1.90	1.93
33	2.22	5.56	1.84	4.26	33	1.93	1.87	1.94	1.98
34	2.27	5.83	1.86	4.39	34	1.97	1.89	1.98	2.01
35	2.29	6.11	1.87	4.49	35	2.02	1.89	2.02	2.06
36	2.40	6.43	1.94	4.85	36	2.02	1.89	2.00	2.04
37	2.59	6.68	2.11	5.22	37	2.00	1.90	1.99	2.03
38	2.75	7.16	2.22	5.63	38	1.99	1.89	1.97	2.01
39	2.95	7.72	2.39	6.16	39	1.98	1.86	1.94	1.96
40	3.18	8.46	2.56	6.77	40	1.98	1.80	1.92	1.90
41	3.49		2.76		41	2.00		1.96	
42	3.86		2.94		42	2.02		1.98	
43	4.26		3.22		43	2.04		2.01	
44	4.69		3.37		44	2.07		2.03	
45	5.22		3.60		45	2.09		2.06	
46	5.70		3.92		46	2.06		2.04	
47	6.25		4.21		47	2.03		1.99	
48	6.82		4.52		48	1.99		1.96	
49	7.43		4.85		49	1.97		1.94	
50	8.08		5.22		50	1.94		1.91	
51	8.81		5.59		51	1.93		1.90	
52	9.56		6.01		52	1.93		1.88	
53	9.92		6.47		53	1.93		1.88	
54	10.85		6.94		54	1.92		1.85	
55	11.95		7.46		55	1.91		1.85	
56	13.24		8.00		56	1.83		1.87	
57	14.83		8.57		57	1.71		1.87	
58	15.95		9.56		58	1.67		1.89	
59	17.54		10.56		59	1.58		1.89	
60	20.02		11.68		60	1.45		1.91	

**Express Issue Term 30
Rates per \$1,000 of Face Amount**

Issue Age	Male		Female	
	Nontobacco	Tobacco	Nontobacco	Tobacco
20	2.50	4.97	1.84	3.29
21	2.50	4.97	1.84	3.29
22	2.50	4.97	1.84	3.29
23	2.50	4.97	1.84	3.29
24	2.50	4.97	1.84	3.29
25	2.50	4.97	1.84	3.29
26	2.59	5.17	1.93	3.47
27	2.67	5.37	2.01	3.65
28	2.76	5.57	2.10	3.84
29	2.86	5.76	2.19	4.03
30	2.96	5.97	2.27	4.20
31	3.07	6.29	2.42	4.48
32	3.22	6.48	2.50	4.66
33	3.31	6.67	2.59	4.86
34	3.41	6.86	2.67	5.06
35	3.50	7.05	2.77	5.27
36	3.83	7.78	2.97	5.70
37	4.18	8.55	3.17	6.16
38	4.57	9.42	3.39	6.68
39	4.99	10.36	3.63	7.23
40	5.47	11.40	3.88	7.83
41	6.00	12.56	4.16	8.50
42	6.56	13.86	4.46	9.22
43	7.19	15.27	4.77	10.01
44	7.88	16.84	5.12	10.87
45	8.64	18.58	5.49	11.77
46	9.50	20.50	5.95	12.66
47	10.47	22.62	6.44	13.66
48	11.54	24.97	6.97	14.67
49	12.69	27.57	7.57	15.81
50	13.99	30.40	8.21	17.03
51	16.58	36.03	9.7	20.17
52	19.67	42.76	11.46	23.95
53	23.34	50.73	13.53	28.41
54	27.67	60.14	15.96	33.68
55	32.81	71.34	18.84	39.95

**Premier 30 (30-Yr Term with ROP)
Rates per \$1,000 of Face Amount**

Additional Return of Premium Factors (%)

Issue Age	Male		Female		Issue Age	Male		Female	
	Nontobacco	Tobacco	Nontobacco	Tobacco		Nontobacco	Tobacco	Nontobacco	Tobacco
20	2.50	4.97	1.84	3.29	20	1.30	1.18	1.30	1.34
21	2.50	4.97	1.84	3.29	21	1.30	1.24	1.30	1.34
22	2.50	4.97	1.84	3.29	22	1.30	1.28	1.30	1.34
23	2.50	4.97	1.84	3.29	23	1.30	1.33	1.30	1.34
24	2.50	4.97	1.84	3.29	24	1.30	1.33	1.30	1.34
25	2.50	4.97	1.84	3.29	25	1.30	1.33	1.30	1.34
26	2.59	5.17	1.93	3.47	26	1.31	1.35	1.32	1.36
27	2.67	5.37	2.01	3.65	27	1.33	1.35	1.33	1.38
28	2.76	5.57	2.10	3.84	28	1.35	1.36	1.35	1.40
29	2.86	5.76	2.19	4.03	29	1.36	1.38	1.36	1.42
30	2.96	5.97	2.27	4.20	30	1.38	1.39	1.37	1.44
31	3.07	6.29	2.42	4.48	31	1.38	1.38	1.38	1.45
32	3.22	6.48	2.50	4.66	32	1.38	1.38	1.38	1.46
33	3.31	6.67	2.59	4.86	33	1.40	1.38	1.38	1.46
34	3.41	6.86	2.67	5.06	34	1.40	1.37	1.38	1.48
35	3.50	7.05	2.77	5.27	35	1.40	1.37	1.39	1.48
36	3.83	7.78	2.97	5.70	36	1.40	1.37	1.39	1.48
37	4.18	8.55	3.17	6.16	37	1.41	1.38	1.39	1.48
38	4.57	9.42	3.39	6.68	38	1.41	1.38	1.40	1.50
39	4.99	10.36	3.63	7.23	39	1.42	1.32	1.40	1.50
40	5.47	11.40	3.88	7.83	40	1.42	1.27	1.40	1.51
41	6.00		4.16		41	1.42		1.41	
42	6.56		4.46		42	1.43		1.41	
43	7.19		4.77		43	1.43		1.41	
44	7.88		5.12		44	1.43		1.42	
45	8.64		5.49		45	1.44		1.42	
46	9.50		5.95		46	1.44		1.42	
47	10.47		6.44		47	1.44		1.43	
48	11.54		6.97		48	1.42		1.43	
49	12.69		7.57		49	1.36		1.43	
50	13.99		8.21		50	1.29		1.44	

Express Issue Term 65
Rates per \$1,000 of Face Amount

Issue Age	Male		Female	
	Nontobacco	Tobacco	Nontobacco	Tobacco
20	2.73	5.07	1.93	3.31
21	2.73	5.07	1.93	3.31
22	2.73	5.07	1.93	3.31
23	2.73	5.07	1.93	3.31
24	2.73	5.07	1.93	3.31
25	2.73	5.07	1.93	3.31
26	2.82	5.35	2.05	3.49
27	2.89	5.61	2.13	3.69
28	2.98	5.85	2.23	3.90
29	3.08	6.05	2.33	4.11
30	3.17	6.27	2.39	4.27
31	3.24	6.54	2.54	4.57
32	3.37	6.66	2.60	4.74
33	3.42	6.78	2.67	4.92
34	3.47	6.91	2.71	5.09
35	3.50	7.05	2.77	5.27
36	3.69	7.65	2.87	5.62
37	3.86	8.18	2.96	5.97
38	4.02	8.74	3.04	6.37
39	4.17	9.30	3.13	6.80
40	4.33	9.93	3.22	7.30
41	4.49	10.61	3.32	7.82
42	4.67	11.35	3.40	8.31
43	4.85	12.09	3.53	8.83
44	5.01	12.99	3.55	9.30
45	5.22	13.74	3.60	9.67
46	5.32	14.89	3.72	10.48
47	5.41	15.92	3.76	11.08
48	5.41	16.69	3.79	11.62
49	5.41	17.28	3.79	12.24
50	5.41	17.28	3.79	12.82

Premier 65 (Term to Age 65 with ROP)
Rates per \$1,000 of Face Amount

Additional Return of Premium Factors (%)

Issue Age	Male		Female		Issue Age	Male		Female	
	Nontobacco	Tobacco	Nontobacco	Tobacco		Nontobacco	Tobacco	Nontobacco	Tobacco
20	2.73	5.07	1.93	3.31	20	1.22	1.19	1.21	1.14
21	2.73	5.07	1.93	3.31	21	1.22	1.19	1.21	1.14
22	2.73	5.07	1.93	3.31	22	1.22	1.19	1.21	1.14
23	2.73	5.07	1.93	3.31	23	1.22	1.19	1.21	1.14
24	2.73	5.07	1.93	3.31	24	1.23	1.20	1.22	1.16
25	2.73	5.07	1.93	3.31	25	1.24	1.21	1.23	1.18
26	2.82	5.35	2.05	3.49	26	1.25	1.22	1.24	1.21
27	2.89	5.61	2.13	3.69	27	1.26	1.23	1.25	1.25
28	2.98	5.85	2.23	3.90	28	1.27	1.24	1.26	1.28
29	3.08	6.05	2.33	4.11	29	1.28	1.25	1.27	1.31
30	3.17	6.27	2.39	4.27	30	1.30	1.27	1.29	1.34
31	3.24	6.54	2.54	4.57	31	1.32	1.29	1.31	1.37
32	3.37	6.66	2.60	4.74	32	1.34	1.31	1.33	1.40
33	3.42	6.78	2.67	4.92	33	1.35	1.32	1.34	1.42
34	3.47	6.91	2.71	5.09	34	1.37	1.34	1.36	1.44
35	3.50	7.05	2.77	5.27	35	1.40	1.37	1.39	1.48
36	3.69	7.65	2.87	5.62	36	1.47	1.44	1.46	1.55
37	3.86	8.18	2.96	5.97	37	1.54	1.51	1.52	1.63
38	4.02	8.74	3.04	6.37	38	1.61	1.50	1.59	1.68
39	4.17	9.30	3.13	6.80	39	1.68	1.49	1.66	1.67
40	4.33	9.93	3.22	7.30	40	1.75	1.48	1.73	1.65
41	4.49		3.32		41	1.81		1.79	
42	4.67		3.40		42	1.88		1.86	
43	4.85		3.53		43	1.95		1.93	
44	5.01		3.55		44	2.02		1.99	
45	5.22		3.60		45	2.09		2.06	
46	5.32		3.72		46	2.16		2.13	
47	5.41		3.76		47	2.24		2.21	
48	5.41		3.79		48	2.32		2.29	
49	5.41		3.79		49	2.41		2.38	
50	5.41		3.79		50	2.50		2.47	

