

# ESSENTIAL LIFE & YOUTH ESSENTIAL LIFE

## Agent Guide

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DESCRIPTION

**Permanent Life** – Form series 1314 (not available in all states)

- Provides level death benefits payable upon the death of the insured
- Level premiums for the duration of the insured’s life or to:
  - Year 20 on the 20-Pay Life plan
  - Age 121 on the Level Pay plan
- Provides guaranteed death benefits and guaranteed cash and loan values; certificate matures at age 121

**Issue Ages (age last birthday)**

Essential Life issue ages:

- 20-Pay Life plan: 18–80
- Life Paid-up at 65 plan: 18–60
- Level Pay plan: 18–85

**Face Amounts**

- Essential Life \$25,000 minimum

**Premiums**

Premiums can be paid by monthly Pre-Authorized Collection (PAC) or on a quarterly, semi-annual, or annual mode

MODAL FACTOR

Mode	Factor
Annual	1.00
Semi-Annual	0.52
Quarterly	0.265
PAC Monthly	0.087

**Premium Bands**

**Face Amount**

- Band 1 (Available for youth product only)
- Band 2 \$25,000–\$49,999
- Band 3 \$50,000–\$99,000
- Band 4 \$100,000–\$249,999
- Band 5 \$250,000+

**Certificate Fees**

- \$50 annually for all bands (fully commissionable)

**Premium Calculations**

Step A: (Units x Annual Premiums per \$1,000) + Certificate Fee + Rider Fee(s) = Annual Premium

Step B: Annual Premium x Modal Factor

Example: *Female, Age 24 / Standard Non-Tobacco / Face \$25,000 / Level Whole Life with Guaranteed Insurability Rider*  
 $(25 \times \$7.49) + \$50 + \$32 = \$269.25$   
 $\$269.25 \times .087 = \$23.42$

**Non-med Limits**

- Ages 18–50: Face amounts \$25,000 to \$249,999
- Ages 51–65: Face amounts \$25,000 to \$49,999

For more information, please refer to our Field Underwriting Guide (Form 2980-B)

**Underwriting Classes** – Ages 18–85, \$25,000 minimum face amount unless noted otherwise

- *Standard Non-Tobacco/Tobacco* - Ages 18–85, \$25,000 minimum
- *Preferred Non-Tobacco/Tobacco* - Ages 18–85, \$250,000 minimum
- *Super Preferred Non-Tobacco* - Ages 18–50, \$250,000 minimum

Substandard rating classes available through table 10.

For Underwriting Guidelines, refer to the Field Underwriting Guide (Form 2980-B).

**Loans**

- Certificateowners may borrow against the cash value of the certificate
- Loans will bear an interest rate of 6.5% per annum with interest payable at the end of each certificate year (6% in Montana)

**Nonforfeiture Options**

- Cash surrender – a check for the cash value of the certificate, plus the cash value of any dividends on deposit and paid-up additional insurance minus any loan/lien indebtedness will be paid, provided the proper form is completed and submitted to the Home Office
- Reduced Paid-up Insurance – a reduced amount of death benefit that the cash value of the certificate, minus any loan/lien, will purchase for the lifetime of the insured
- Extended Term Insurance – insurance in the face amount of the whole life certificate, plus dividends and paid-up additional insurances, minus any loan/lien, for a term as long as the net cash value as a single premium will purchase at the insured’s attained age

**Dividends**

Royal Neighbors does not expect that any dividends will be declared on this certificate.

- Rate Calculation:  
 $(\text{Units} \times \text{Annual Premium per } \$1,000) + \text{Certificate Fee} + \text{Rider Fees} = \text{Annual Premium}$   
 $\text{Annual Premium} \times \text{Modal} = \text{Premium}$

**Riders Available** – See page 4 for Rider Descriptions.

DESCRIPTION

**Permanent Life** – Form series 1314 (not available in all states)

- Provides level death benefits payable upon the death of the insured
- Level premiums for the duration of the insured’s life or to:
  - Year 20 on the 20-Pay Life plan
  - Age 121 on the Level Pay plan
- Provides guaranteed death benefits and guaranteed cash and loan values; certificate matures at age 121

**Issue Ages (age last birthday)**

Youth Essential Life issue ages:

- 20-Pay Life plan: 0–17
- Level Pay plan: 0–17

**Face Amounts**

- Youth Essential Life \$10,000 minimum

**Premiums**

Premium options for Youth Essential Life are identical to Essential Life and can be paid by monthly Pre-Authorized Collection (PAC) or on a quarterly, semi-annual, or annual mode

MODAL FACTOR

Mode	Factor
Annual	1.00
Semi-Annual	0.52
Quarterly	0.265
PAC Monthly	0.087

**Premium Bands**

**Face Amount**

- Band 1 \$10,000–\$24,999  
(Available for youth product only)
- Band 2 \$25,000–\$49,999
- Band 3 \$50,000–\$99,000
- Band 4 \$100,000–\$249,999
- Band 5 \$250,000+

**Certificate Fees**

\$50 annually for all bands (fully commissionable)

**Premium Calculations**

Step A: (Units x Annual Premiums per \$1,000) + Certificate Fee + Rider Fee(s) = Annual Premium

Step B: Annual Premium x Modal Factor

Example: *Female, Age 16 / Standard Non-Tobacco Youth / Face \$10,000 / Level Whole Life with Disability Waiver of Premium Rider*  
 $(10 \times \$6.38) + \$50 + \$4.55 = \$118.35$   
 $\$118.35 \times .087 = \$10.30$

**Non-med limits**

- Ages 0–17: Face amounts \$10,000 to \$249,999

For more information, please refer to our Field Underwriting Guide (Form 2980-B)

**Underwriting Classes** Ages 0–17

- Standard Non-Tobacco

**Loans**

- Loan features for Youth Essential Life are identical to Essential Life loan features. See page 2 for details.

**Nonforfeiture Options**

- Nonforfeiture options for Youth Essential Life are identical to Essential Life nonforfeiture options. See page 2 for details.

**Dividends**

Like Essential Life, Royal Neighbors does not expect that any dividends will be declared on Youth Essential Life certificates.

**Riders Available**

See page 4 for Rider Descriptions.

## RIDERS AVAILABLE

(Riders may not be available in all states or may have certain restrictions.)

### Disability Waiver of Premium Rider – Form series 2081

- Available only at issue
- Waives premiums in the event of total disability of insured
- Disability must occur prior to the insured’s 60th birthday
- Royal Neighbors will waive premiums until the insured is no longer disabled
- Waiver is subject to a 6-month waiting period
- First 24 months total disability – unable to perform duties of regular occupation; after 24 months total disability – unable to perform any occupation reasonably suited based on education, training, or experience

### Accidental Death Rider – Form series 2082

- Provides a benefit prior to the first anniversary date after the insured’s 65th birthday
- Minimum additional death benefit is \$25,000
- Maximum additional death benefit is the lesser of 10 times the base face amount or \$300,000

### Guaranteed Insurability Rider – Form series 1492

- Available only at issue
- Guarantees the insured the right to purchase \$25,000 of additional life insurance at specified future option dates without evidence of insurability
- Ages where additional purchases are allowed: 18, 25, 28, 31, 34, 37, 40, 45, 50, 55, 60
- Life events where additional purchases are allowed: marriage, birth/adoption of a child, purchase of a primary residence (purchase of insurance for life event cancels next scheduled purchase option date)
- Lifetime maximum for additional purchases is \$100,000
- Expires at earlier of attained age 65 or after \$100,000 of additional insurance has been purchased
- Not available if substandard class issued

### Flexible Premium Deferred Annuity (FPDA) Rider –

Form series 1451

- Available only at issue
- Offers a convenient way to save for retirement on a tax-deferred basis
- Allows individuals the flexibility to vary the amount and frequency of payments to their deferred annuity
- Minimum premium \$50 per month with Pre-Authorized Collection (PAC); maximum premium is \$25,000 per year
- Separate surrender charges apply

### Accelerated Death Benefit Rider – Form Series 1591

- Available only at issue; must be elected at the time of application
- No additional charge for riders
- Rider may not be available in all states or may have certain restrictions. Check the Product Approval Chart on our agent website at [agent.royalneighbors.org](http://agent.royalneighbors.org) for state availability
- The Accelerated Death Benefit Rider is comprised of 3 optional riders to be selected on the application: Critical Illness Rider, Chronic Illness Rider, and Terminal Illness Rider
  - Critical Illness Rider: Minimum benefit is \$2,500, maximum is 25% of death benefit up to \$100k
  - Chronic Illness Rider: Maximum amount of acceleration is 80% of death benefit up to \$400k
  - Terminal: Maximum amount of acceleration is 90% of death benefit up to \$450k.
- Benefits will be reduced by an administrative fee, actuarial discount, and certificate loans

### Child Rider – Form series 112090

- \$5,000 death benefit for any child, stepchild, or legally adopted child of the Insured who is at least 15 days of age, and who is not yet 18-years-old. In addition, an Insured Child includes any child who is enrolled in an accredited educational institution and has not reached 25 years of age.

Youth Essential Riders	Available at Issue ONLY	Issue Ages 0–15	Issue Ages 16–17
Disability Waiver of Premium	•		•
Accidental Death			•
Guaranteed Insurability	•	•	•
Accelerated Death Benefit	•	•	•
FPDA	•		•
Child			•

Essential Riders	Available at Issue ONLY	Issue Ages 18–45	Issue Ages 46–55
Disability Waiver of Premium	•	•	•
Accidental Death		•	•
Guaranteed Insurability	•	•	
Accelerated Death Benefit	•	•	•
FPDA	•	•	•
Child		•	•

LEVEL PAY ANNUAL PREMIUMS PER \$1,000

Band 1 - Youth (Face Amount \$10,000-\$24,999; Ages 0-17)

Issue Age	Male	Female
	Standard Non-Tobacco	Standard Non-Tobacco
0	5.01	4.45
1	5.07	4.52
2	5.15	4.60
3	5.25	4.69
4	5.36	4.78
5	5.47	4.88
6	5.59	4.99
7	5.71	5.09
8	5.84	5.20
9	5.97	5.31
10	6.10	5.43
11	6.31	5.58
12	6.52	5.73
13	6.73	5.89
14	6.96	6.05
15	7.18	6.21
16	7.40	6.38
17	7.63	6.55

LEVEL PAY ANNUAL PREMIUMS PER \$1,000

Band 2 (Face Amount \$25,000-\$49,999; Ages 0-85)

Issue Age	Male		Female	
	Standard Non-Tobacco	Standard Tobacco	Standard Non-Tobacco	Standard Tobacco
0	4.09	n/a	3.57	n/a
1	4.15	n/a	3.63	n/a
2	4.23	n/a	3.71	n/a
3	4.32	n/a	3.79	n/a
4	4.42	n/a	3.88	n/a
5	4.53	n/a	3.97	n/a
6	4.64	n/a	4.07	n/a
7	4.75	n/a	4.17	n/a
8	4.87	n/a	4.27	n/a
9	4.99	n/a	4.38	n/a
10	5.12	n/a	4.49	n/a
11	5.31	n/a	4.63	n/a
12	5.51	n/a	4.77	n/a
13	5.71	n/a	4.92	n/a
14	5.92	n/a	5.07	n/a
15	6.13	n/a	5.22	n/a
16	6.34	n/a	5.38	n/a
17	6.56	n/a	5.55	n/a
18	7.40	9.63	6.30	7.95
19	7.57	9.85	6.48	8.21
20	7.74	10.08	6.67	8.47
21	7.93	10.31	6.86	8.75
22	8.11	10.55	7.06	9.03
23	8.31	10.79	7.27	9.33
24	8.52	11.04	7.49	9.64
25	8.73	11.29	7.72	9.96
26	9.03	11.70	7.98	10.33
27	9.34	12.13	8.25	10.71
28	9.66	12.58	8.53	11.11
29	10.00	13.05	8.82	11.53
30	10.37	13.56	9.13	11.97
31	10.75	14.09	9.45	12.43
32	11.16	14.66	9.78	12.91
33	11.58	15.27	10.12	13.42
34	12.03	15.90	10.48	13.94
35	12.51	16.58	10.86	14.49
36	13.00	17.28	11.28	15.13
37	13.51	18.01	11.72	15.79
38	14.05	18.79	12.18	16.50
39	14.61	19.61	12.66	17.24
40	15.20	20.47	13.17	18.03
41	15.83	21.37	13.71	18.86
42	16.48	22.32	14.27	19.74

Issue Age	Male		Female	
	Standard Non-Tobacco	Standard Tobacco	Standard Non-Tobacco	Standard Tobacco
43	17.17	23.32	14.86	20.67
44	17.89	24.36	15.48	21.65
45	18.64	25.45	16.13	22.69
46	19.42	26.57	16.77	23.64
47	20.25	27.74	17.43	24.63
48	21.12	28.98	18.12	25.66
49	22.05	30.31	18.85	26.74
50	23.03	31.72	19.60	27.86
51	24.07	33.22	20.39	29.02
52	25.17	34.81	21.21	30.22
53	26.34	36.49	22.07	31.47
54	27.57	38.25	22.96	32.77
55	28.86	40.09	23.89	34.12
56	30.27	42.19	24.99	35.55
57	31.77	44.41	26.14	37.04
58	33.35	46.77	27.35	38.59
59	35.05	49.30	28.62	40.22
60	36.85	51.85	29.97	41.93
61	38.78	54.44	31.40	43.72
62	40.81	57.16	32.91	45.60
63	42.97	59.99	34.52	47.49
64	45.20	62.95	36.23	49.35
65	47.37	66.05	38.06	51.31
66	49.57	69.05	39.89	53.31
67	51.92	72.24	41.83	55.43
68	54.43	75.64	43.91	57.66
69	57.12	79.31	45.90	60.01
70	60.02	83.28	48.01	62.49
71	63.13	87.55	50.25	65.09
72	66.46	92.11	52.63	67.83
73	70.00	96.95	55.17	70.69
74	73.77	102.15	57.88	73.68
75	77.83	107.74	60.77	76.83
76	83.48	116.01	64.96	82.38
77	89.65	125.03	69.50	88.37
78	96.34	134.81	74.45	94.86
79	103.59	145.37	79.84	101.90
80	111.41	156.72	85.73	109.56
81	119.81	168.90	92.12	117.77
82	128.85	181.98	98.98	126.41
83	138.61	196.12	106.36	135.50
84	149.13	211.45	114.34	145.08
85	160.43	227.93	122.93	155.17

LEVEL PAY ANNUAL PREMIUMS PER \$1,000

Band 3 (Face Amount \$50,000–\$99,999; Ages 0–85)

Issue Age	Male		Female	
	Standard Non-Tobacco	Standard Tobacco	Standard Non-Tobacco	Standard Tobacco
0	3.40	n/a	2.89	n/a
1	3.46	n/a	2.96	n/a
2	3.55	n/a	3.03	n/a
3	3.64	n/a	3.12	n/a
4	3.75	n/a	3.21	n/a
5	3.86	n/a	3.31	n/a
6	3.98	n/a	3.41	n/a
7	4.10	n/a	3.51	n/a
8	4.22	n/a	3.62	n/a
9	4.35	n/a	3.73	n/a
10	4.49	n/a	3.85	n/a
11	4.67	n/a	3.99	n/a
12	4.86	n/a	4.13	n/a
13	5.06	n/a	4.27	n/a
14	5.27	n/a	4.42	n/a
15	5.47	n/a	4.58	n/a
16	5.68	n/a	4.74	n/a
17	5.90	n/a	4.91	n/a
18	6.47	8.77	5.40	7.16
19	6.65	9.00	5.58	7.42
20	6.83	9.23	5.77	7.68
21	7.02	9.47	5.97	7.96
22	7.22	9.72	6.18	8.24
23	7.43	9.98	6.39	8.55
24	7.65	10.24	6.62	8.86
25	7.88	10.51	6.86	9.19
26	8.18	10.92	7.12	9.55
27	8.50	11.34	7.40	9.94
28	8.83	11.79	7.68	10.34
29	9.18	12.26	7.98	10.76
30	9.55	12.77	8.30	11.20
31	9.95	13.30	8.63	11.66
32	10.37	13.87	8.98	12.14
33	10.81	14.48	9.34	12.65
34	11.28	15.12	9.72	13.18
35	11.78	15.80	10.12	13.74
36	12.29	16.52	10.57	14.39
37	12.84	17.28	11.03	15.08
38	13.41	18.08	11.53	15.81
39	14.01	18.93	12.05	16.58
40	14.65	19.82	12.60	17.40
41	15.32	20.77	13.18	18.27
42	16.03	21.76	13.80	19.20

Issue Age	Male		Female	
	Standard Non-Tobacco	Standard Tobacco	Standard Non-Tobacco	Standard Tobacco
43	16.78	22.81	14.45	20.17
44	17.57	23.91	15.13	21.21
45	18.40	25.06	15.86	22.31
46	19.06	25.98	16.40	23.10
47	19.76	26.95	16.95	23.91
48	20.48	27.95	17.53	24.75
49	21.25	29.02	18.13	25.62
50	22.05	30.16	18.74	26.50
51	22.90	31.35	19.38	27.41
52	23.79	32.60	20.04	28.34
53	24.72	33.90	20.71	29.29
54	25.70	35.26	21.41	30.26
55	26.71	36.66	22.13	31.26
56	28.01	38.55	23.14	32.58
57	29.38	40.55	24.20	33.96
58	30.84	42.67	25.31	35.40
59	32.40	44.94	26.48	36.90
60	34.06	47.23	27.72	38.48
61	35.83	49.55	29.03	40.14
62	37.70	51.98	30.42	41.89
63	39.67	54.51	31.90	43.64
64	41.73	57.15	33.47	45.37
65	43.71	59.92	35.15	47.19
66	46.05	63.13	37.10	49.38
67	48.56	66.55	39.18	51.72
68	51.25	70.24	41.43	54.20
69	54.17	74.22	43.62	56.83
70	57.32	78.55	45.96	59.63
71	60.73	83.23	48.46	62.60
72	64.39	88.26	51.14	65.75
73	68.32	93.65	54.02	69.07
74	72.54	99.47	57.11	72.59
75	77.11	105.76	60.43	76.32
76	82.71	113.95	64.52	81.75
77	88.81	122.89	68.97	87.61
78	95.45	132.59	73.80	93.95
79	102.62	143.06	79.06	100.82
80	110.36	154.33	84.81	108.29
81	118.69	166.42	91.04	116.30
82	127.64	179.41	97.73	124.71
83	137.30	193.45	104.91	133.57
84	147.72	208.68	112.67	142.89
85	158.91	225.07	121.02	152.70



LEVEL PAY ANNUAL PREMIUMS PER \$1,000

Band 4 (Face Amount \$100,000–\$249,999; Ages 0–85)

Issue Age	Male		Female	
	Standard Non-Tobacco	Standard Tobacco	Standard Non-Tobacco	Standard Tobacco
0	3.47	n/a	2.98	n/a
1	3.54	n/a	3.05	n/a
2	3.63	n/a	3.14	n/a
3	3.74	n/a	3.23	n/a
4	3.85	n/a	3.33	n/a
5	3.97	n/a	3.43	n/a
6	4.10	n/a	3.54	n/a
7	4.23	n/a	3.66	n/a
8	4.37	n/a	3.78	n/a
9	4.51	n/a	3.90	n/a
10	4.66	n/a	4.03	n/a
11	4.84	n/a	4.17	n/a
12	5.03	n/a	4.32	n/a
13	5.22	n/a	4.47	n/a
14	5.42	n/a	4.63	n/a
15	5.62	n/a	4.80	n/a
16	5.82	n/a	4.97	n/a
17	6.03	n/a	5.15	n/a
18	6.47	8.48	5.50	7.16
19	6.67	8.73	5.70	7.43
20	6.88	8.99	5.90	7.70
21	7.10	9.26	6.12	7.99
22	7.33	9.54	6.34	8.30
23	7.58	9.82	6.58	8.61
24	7.83	10.12	6.83	8.94
25	8.10	10.43	7.09	9.29
26	8.41	10.84	7.36	9.66
27	8.74	11.26	7.65	10.04
28	9.08	11.70	7.94	10.44
29	9.45	12.18	8.25	10.86
30	9.83	12.68	8.58	11.30
31	10.24	13.22	8.92	11.76
32	10.68	13.79	9.28	12.24
33	11.14	14.39	9.66	12.75
34	11.62	15.03	10.06	13.28
35	12.14	15.71	10.47	13.84
36	12.64	16.38	10.90	14.44
37	13.17	17.08	11.35	15.07
38	13.73	17.82	11.83	15.73
39	14.31	18.60	12.33	16.43
40	14.93	19.42	12.86	17.17
41	15.58	20.28	13.41	17.96
42	16.26	21.19	14.00	18.78

Issue Age	Male		Female	
	Standard Non-Tobacco	Standard Tobacco	Standard Non-Tobacco	Standard Tobacco
43	16.98	22.14	14.61	19.66
44	17.74	23.14	15.27	20.58
45	18.53	24.18	15.95	21.56
46	19.20	25.04	16.50	22.30
47	19.90	25.92	17.06	23.06
48	20.63	26.85	17.65	23.85
49	21.40	27.84	18.26	24.66
50	22.22	28.88	18.89	25.48
51	23.07	29.97	19.54	26.33
52	23.97	31.11	20.21	27.19
53	24.91	32.30	20.91	28.07
54	25.90	33.53	21.62	28.97
55	26.92	34.80	22.36	29.88
56	28.22	36.57	23.37	31.22
57	29.60	38.44	24.44	32.62
58	31.06	40.42	25.56	34.08
59	32.61	42.54	26.74	35.62
60	34.27	44.68	27.98	37.24
61	36.04	46.83	29.30	38.95
62	37.91	49.09	30.70	40.75
63	39.88	51.45	32.18	42.56
64	41.93	53.90	33.76	44.37
65	43.91	56.47	35.44	46.28
66	46.23	59.43	37.39	48.42
67	48.72	62.58	39.48	50.70
68	51.40	65.98	41.73	53.11
69	54.29	69.64	43.92	55.68
70	57.42	73.62	46.26	58.41
71	60.79	77.92	48.77	61.31
72	64.42	82.55	51.45	64.37
73	68.31	87.49	54.32	67.61
74	72.49	92.82	57.41	71.04
75	77.01	98.59	60.73	74.67
76	82.84	106.82	64.92	79.92
77	89.22	115.82	69.47	85.60
78	96.16	125.62	74.41	91.73
79	103.68	136.23	79.81	98.38
80	111.81	147.69	85.71	105.61
81	120.58	160.02	92.11	113.35
82	130.03	173.31	98.97	121.49
83	140.25	187.72	106.36	130.03
84	151.29	203.38	114.34	139.03
85	163.18	220.29	122.94	148.50

LEVEL PAY ANNUAL PREMIUMS PER \$1,000

Band 5 (Face Amount \$250,000+; Ages 0-42)

Issue Age	MALE				FEMALE					
	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
0	n/a	n/a	3.35	n/a	n/a	n/a	n/a	2.87	n/a	n/a
1	n/a	n/a	3.42	n/a	n/a	n/a	n/a	2.94	n/a	n/a
2	n/a	n/a	3.51	n/a	n/a	n/a	n/a	3.03	n/a	n/a
3	n/a	n/a	3.61	n/a	n/a	n/a	n/a	3.12	n/a	n/a
4	n/a	n/a	3.73	n/a	n/a	n/a	n/a	3.22	n/a	n/a
5	n/a	n/a	3.85	n/a	n/a	n/a	n/a	3.33	n/a	n/a
6	n/a	n/a	3.97	n/a	n/a	n/a	n/a	3.44	n/a	n/a
7	n/a	n/a	4.10	n/a	n/a	n/a	n/a	3.55	n/a	n/a
8	n/a	n/a	4.24	n/a	n/a	n/a	n/a	3.67	n/a	n/a
9	n/a	n/a	4.38	n/a	n/a	n/a	n/a	3.80	n/a	n/a
10	n/a	n/a	4.53	n/a	n/a	n/a	n/a	3.93	n/a	n/a
11	n/a	n/a	4.70	n/a	n/a	n/a	n/a	4.07	n/a	n/a
12	n/a	n/a	4.88	n/a	n/a	n/a	n/a	4.22	n/a	n/a
13	n/a	n/a	5.07	n/a	n/a	n/a	n/a	4.37	n/a	n/a
14	n/a	n/a	5.26	n/a	n/a	n/a	n/a	4.52	n/a	n/a
15	n/a	n/a	5.45	n/a	n/a	n/a	n/a	4.69	n/a	n/a
16	n/a	n/a	5.65	n/a	n/a	n/a	n/a	4.85	n/a	n/a
17	n/a	n/a	5.85	n/a	n/a	n/a	n/a	5.03	n/a	n/a
18	5.85	5.89	6.05	7.55	7.80	5.12	5.13	5.21	6.60	6.70
19	6.04	6.08	6.24	7.78	8.03	5.30	5.31	5.39	6.84	6.94
20	6.24	6.28	6.43	8.02	8.27	5.49	5.50	5.58	7.08	7.19
21	6.45	6.49	6.64	8.27	8.52	5.68	5.69	5.78	7.34	7.46
22	6.67	6.70	6.85	8.53	8.78	5.89	5.90	5.99	7.60	7.73
23	6.91	6.93	7.08	8.80	9.04	6.10	6.11	6.20	7.88	8.02
24	7.15	7.18	7.32	9.07	9.32	6.32	6.33	6.43	8.18	8.32
25	7.41	7.43	7.57	9.36	9.60	6.56	6.57	6.67	8.48	8.63
26	7.69	7.71	7.86	9.71	9.97	6.80	6.81	6.92	8.80	8.96
27	7.98	8.00	8.16	10.08	10.35	7.05	7.07	7.18	9.13	9.30
28	8.28	8.31	8.47	10.46	10.75	7.31	7.33	7.45	9.48	9.66
29	8.61	8.64	8.80	10.87	11.17	7.59	7.61	7.73	9.84	10.04
30	8.95	8.99	9.16	11.30	11.63	7.87	7.90	8.03	10.22	10.43
31	9.31	9.36	9.53	11.77	12.11	8.17	8.20	8.34	10.62	10.85
32	9.70	9.75	9.93	12.26	12.62	8.49	8.52	8.67	11.03	11.28
33	10.10	10.16	10.35	12.78	13.17	8.82	8.86	9.01	11.47	11.73
34	10.53	10.60	10.80	13.33	13.74	9.16	9.20	9.37	11.92	12.20
35	10.99	11.06	11.27	13.91	14.35	9.52	9.57	9.74	12.40	12.70
36	11.44	11.51	11.72	14.48	14.93	9.90	9.95	10.12	12.91	13.22
37	11.91	11.98	12.19	15.09	15.54	10.30	10.35	10.52	13.44	13.77
38	12.41	12.48	12.68	15.72	16.18	10.72	10.77	10.94	14.00	14.35
39	12.93	13.00	13.20	16.39	16.86	11.15	11.21	11.39	14.58	14.96
40	13.48	13.55	13.74	17.10	17.57	11.62	11.67	11.85	15.20	15.60
41	14.06	14.13	14.32	17.84	18.31	12.10	12.16	12.34	15.86	16.28
42	14.67	14.74	14.92	18.62	19.09	12.62	12.67	12.85	16.55	16.99

LEVEL PAY ANNUAL PREMIUMS PER \$1,000

Band 5 (Face Amount \$250,000+; Ages 43-85)

Issue Age	MALE				FEMALE					
	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
43	15.31	15.38	15.55	19.43	19.91	13.16	13.21	13.39	17.28	17.75
44	15.98	16.05	16.21	20.28	20.76	13.72	13.78	13.96	18.04	18.54
45	16.69	16.76	16.91	21.17	21.65	14.32	14.38	14.56	18.85	19.38
46	17.42	17.49	17.65	22.09	22.59	14.93	14.99	15.17	19.66	20.21
47	18.18	18.26	18.44	23.05	23.58	15.56	15.63	15.82	20.52	21.07
48	18.99	19.08	19.26	24.06	24.62	16.23	16.30	16.49	21.41	21.97
49	19.85	19.95	20.14	25.14	25.74	16.93	17.01	17.20	22.34	22.92
50	20.76	20.87	21.08	26.30	26.93	17.66	17.74	17.94	23.31	23.89
51	21.73	21.86	22.08	27.52	28.19	18.43	18.52	18.72	24.32	24.91
52	22.76	22.90	23.13	28.82	29.52	19.23	19.33	19.53	25.37	25.97
53	23.85	24.00	24.25	30.19	30.93	20.07	20.17	20.38	26.46	27.07
54	25.01	25.16	25.43	31.62	32.41	20.95	21.06	21.27	27.60	28.21
55	26.22	26.39	26.68	33.12	33.95	21.87	21.99	22.20	28.78	29.40
56	27.46	27.65	27.96	34.78	35.68	22.85	22.98	23.20	30.05	30.71
57	28.77	28.97	29.31	36.53	37.50	23.87	24.01	24.25	31.38	32.07
58	30.16	30.38	30.74	38.38	39.43	24.95	25.10	25.35	32.77	33.51
59	31.64	31.88	32.27	40.36	41.50	26.08	26.24	26.51	34.23	35.01
60	33.22	33.48	33.90	42.35	43.58	27.27	27.45	27.74	35.76	36.59
61	34.89	35.17	35.63	44.36	45.69	28.54	28.73	29.04	37.38	38.26
62	36.66	36.97	37.46	46.47	47.89	29.88	30.08	30.41	39.08	40.02
63	38.53	38.87	39.40	48.66	50.19	31.30	31.52	31.87	40.80	41.79
64	40.47	40.83	41.41	50.94	52.59	32.81	33.05	33.43	42.50	43.55
65	42.33	42.72	43.34	53.32	55.09	34.42	34.68	35.08	44.30	45.41
66	44.50	44.93	45.61	56.00	57.92	36.28	36.56	37.00	46.32	47.50
67	46.82	47.29	48.04	58.85	60.94	38.27	38.57	39.05	48.46	49.71
68	49.31	49.82	50.65	61.91	64.19	40.40	40.73	41.26	50.73	52.07
69	52.00	52.56	53.46	65.22	67.70	42.48	42.84	43.41	53.14	54.57
70	54.90	55.51	56.51	68.80	71.49	44.69	45.09	45.71	55.70	57.22
71	58.03	58.70	59.80	72.67	75.61	47.06	47.49	48.17	58.42	60.04
72	61.39	62.13	63.33	76.83	80.02	49.60	50.06	50.80	61.29	63.02
73	64.99	65.79	67.11	81.26	84.74	52.31	52.81	53.61	64.32	66.16
74	68.85	69.72	71.18	86.03	89.82	55.22	55.77	56.64	67.52	69.49
75	73.01	73.97	75.57	91.19	95.31	58.35	58.94	59.89	70.92	73.02
76	78.48	79.53	81.28	98.31	103.03	62.29	62.93	63.99	75.73	78.04
77	84.46	85.59	87.51	106.08	111.47	66.56	67.27	68.44	80.93	83.45
78	90.96	92.20	94.30	114.52	120.64	71.20	71.98	73.27	86.54	89.31
79	98.00	99.36	101.65	123.63	130.56	76.25	77.11	78.54	92.61	95.65
80	105.62	107.09	109.61	133.44	141.25	81.78	82.72	84.31	99.20	102.53
81	113.82	115.43	118.18	143.97	152.75	87.77	88.80	90.56	106.25	109.90
82	122.65	124.40	127.41	155.28	165.13	94.19	95.32	97.26	113.65	117.63
83	132.20	134.11	137.40	167.52	178.53	101.09	102.33	104.47	121.40	125.74
84	142.52	144.60	148.20	180.80	193.10	108.53	109.89	112.26	129.55	134.28
85	153.62	155.88	159.81	195.09	208.79	116.55	118.04	120.65	138.11	143.24

20-PAY LIFE ANNUAL PREMIUMS PER \$1,000

**Band 1 - Youth (Face Amount \$10,000–\$24,999; Ages 0–17)**

Issue Age	Male	Female
	Standard Non-Tobacco	Standard Non-Tobacco
0	7.96	7.06
1	8.08	7.19
2	8.23	7.34
3	8.42	7.50
4	8.62	7.68
5	8.83	7.86
6	9.06	8.05
7	9.29	8.25
8	9.52	8.45
9	9.77	8.66
10	10.02	8.88
11	10.34	9.13
12	10.66	9.38
13	11.00	9.64
14	11.34	9.90
15	11.67	10.18
16	12.01	10.45
17	12.34	10.74

20-PAY LIFE ANNUAL PREMIUMS PER \$1,000

**Band 2 (Face Amount \$25,000–\$49,999; Ages 0–80)**

Issue Age	Male		Female	
	Standard Non-Tobacco	Standard Tobacco	Standard Non-Tobacco	Standard Tobacco
0	6.77	n/a	5.91	n/a
1	6.88	n/a	6.03	n/a
2	7.03	n/a	6.17	n/a
3	7.20	n/a	6.33	n/a
4	7.39	n/a	6.49	n/a
5	7.59	n/a	6.67	n/a
6	7.80	n/a	6.85	n/a
7	8.02	n/a	7.04	n/a
8	8.24	n/a	7.23	n/a
9	8.47	n/a	7.43	n/a
10	8.71	n/a	7.64	n/a
11	9.01	n/a	7.87	n/a
12	9.31	n/a	8.10	n/a
13	9.62	n/a	8.35	n/a
14	9.94	n/a	8.59	n/a
15	10.26	n/a	8.85	n/a
16	10.57	n/a	9.11	n/a
17	10.89	n/a	9.38	n/a
18	12.13	15.20	10.49	12.94
19	12.40	15.54	10.78	13.32
20	12.68	15.87	11.08	13.71
21	12.97	16.21	11.39	14.11
22	13.27	16.56	11.70	14.52
23	13.58	16.91	12.03	14.94
24	13.90	17.27	12.38	15.38
25	14.23	17.63	12.73	15.83
26	14.65	18.16	13.12	16.33
27	15.08	18.70	13.52	16.84
28	15.53	19.26	13.93	17.38
29	16.00	19.85	14.36	17.92
30	16.50	20.47	14.80	18.49
31	17.01	21.12	15.25	19.08
32	17.55	21.80	15.72	19.69
33	18.12	22.52	16.21	20.32
34	18.71	23.27	16.71	20.96
35	19.32	24.05	17.23	21.63
36	19.93	24.84	17.79	22.38
37	20.56	25.66	18.36	23.16
38	21.22	26.51	18.95	23.98
39	21.89	27.40	19.57	24.83
40	22.60	28.33	20.21	25.71
41	23.33	29.28	20.88	26.64
42	24.08	30.27	21.57	27.61

Issue Age	Male		Female	
	Standard Non-Tobacco	Standard Tobacco	Standard Non-Tobacco	Standard Tobacco
43	24.85	31.29	22.29	28.62
44	25.66	32.35	23.04	29.68
45	26.48	33.43	23.81	30.78
46	27.30	34.52	24.54	31.77
47	28.15	35.65	25.28	32.79
48	29.03	36.84	26.05	33.84
49	29.95	38.10	26.84	34.92
50	30.92	39.43	27.65	36.02
51	31.94	40.83	28.48	37.15
52	33.00	42.31	29.33	38.30
53	34.10	43.85	30.20	39.48
54	35.25	45.45	31.09	40.70
55	36.44	47.10	32.01	41.94
56	37.72	49.04	33.04	43.26
57	39.05	51.08	34.09	44.62
58	40.45	53.08	35.19	46.04
59	41.94	55.14	36.32	47.51
60	43.52	57.34	37.50	49.04
61	45.19	59.66	38.74	50.50
62	46.95	62.09	40.03	51.98
63	48.63	64.63	41.40	53.53
64	50.36	67.29	42.85	55.18
65	52.19	70.09	44.38	56.93
66	54.03	72.73	45.92	58.59
67	56.00	75.56	47.42	60.36
68	58.14	78.62	48.95	62.24
69	60.46	81.97	50.59	64.25
70	63.00	85.62	52.35	66.38
71	65.76	89.60	54.25	68.65
72	68.74	93.89	56.29	71.04
73	71.93	98.48	58.47	73.56
74	75.38	103.44	60.82	76.20
75	79.10	108.81	63.36	79.00
76	84.00	115.56	66.96	83.56
77	89.34	122.90	70.89	88.49
78	95.14	130.82	75.19	93.83
79	101.40	139.30	79.90	99.62
80	108.13	148.36	85.07	105.91

20-PAY LIFE ANNUAL PREMIUMS PER \$1,000

Band 3 (Face Amount \$50,000–\$99,999; Ages 0–80)

Issue Age	Male		Female	
	Standard Non-Tobacco	Standard Tobacco	Standard Non-Tobacco	Standard Tobacco
0	6.04	n/a	5.20	n/a
1	6.16	n/a	5.33	n/a
2	6.31	n/a	5.47	n/a
3	6.49	n/a	5.63	n/a
4	6.68	n/a	5.79	n/a
5	6.89	n/a	5.97	n/a
6	7.10	n/a	6.16	n/a
7	7.32	n/a	6.35	n/a
8	7.55	n/a	6.55	n/a
9	7.79	n/a	6.75	n/a
10	8.04	n/a	6.97	n/a
11	8.33	n/a	7.20	n/a
12	8.63	n/a	7.43	n/a
13	8.94	n/a	7.67	n/a
14	9.25	n/a	7.92	n/a
15	9.57	n/a	8.18	n/a
16	9.88	n/a	8.45	n/a
17	10.20	n/a	8.72	n/a
18	11.16	14.34	9.56	12.15
19	11.45	14.69	9.86	12.53
20	11.74	15.03	10.16	12.92
21	12.05	15.39	10.48	13.32
22	12.37	15.75	10.81	13.74
23	12.70	16.12	11.15	14.17
24	13.04	16.50	11.51	14.62
25	13.40	16.88	11.88	15.08
26	13.83	17.40	12.27	15.57
27	14.27	17.94	12.68	16.08
28	14.72	18.49	13.10	16.61
29	15.21	19.08	13.54	17.15
30	15.71	19.69	13.99	17.72
31	16.24	20.34	14.46	18.30
32	16.80	21.02	14.95	18.91
33	17.38	21.73	15.45	19.53
34	17.99	22.48	15.98	20.18
35	18.62	23.26	16.52	20.85
36	19.26	24.07	17.11	21.62
37	19.93	24.92	17.71	22.43
38	20.62	25.80	18.34	23.27
39	21.34	26.72	19.00	24.15
40	22.09	27.68	19.69	25.07
41	22.87	28.68	20.40	26.03
42	23.68	29.71	21.15	27.04

Issue Age	Male		Female	
	Standard Non-Tobacco	Standard Tobacco	Standard Non-Tobacco	Standard Tobacco
43	24.52	30.78	21.92	28.10
44	25.38	31.89	22.73	29.20
45	26.28	33.03	23.57	30.36
46	26.92	33.88	24.14	31.13
47	27.57	34.74	24.72	31.92
48	28.24	35.64	25.31	32.72
49	28.94	36.59	25.90	33.53
50	29.67	37.59	26.50	34.34
51	30.42	38.64	27.11	35.16
52	31.20	39.72	27.72	35.99
53	31.99	40.84	28.33	36.81
54	32.81	41.99	28.95	37.64
55	33.65	43.16	29.57	38.48
56	34.82	44.90	30.51	39.69
57	36.04	46.71	31.47	40.93
58	37.32	48.50	32.47	42.22
59	38.68	50.33	33.51	43.57
60	40.13	52.28	34.58	44.97
61	41.65	54.33	35.71	46.31
62	43.27	56.49	36.89	47.65
63	44.80	58.75	38.14	49.07
64	46.38	61.10	39.45	50.57
65	48.05	63.57	40.85	52.17
66	50.08	66.47	42.57	54.09
67	52.27	69.60	44.28	56.14
68	54.64	72.98	46.05	58.33
69	57.24	76.68	47.95	60.68
70	60.07	80.73	50.00	63.20
71	63.17	85.16	52.22	65.89
72	66.52	89.96	54.60	68.75
73	70.15	95.12	57.17	71.79
74	74.08	100.72	59.96	75.02
75	78.36	106.82	62.97	78.46
76	83.22	113.53	66.51	82.98
77	88.52	120.82	70.38	87.86
78	94.28	128.70	74.62	93.14
79	100.49	137.15	79.26	98.87
80	107.16	146.17	84.35	105.10

20-PAY LIFE ANNUAL PREMIUMS PER \$1,000

Band 4 (Face Amount \$100,000-\$249,999; Ages 0-80)

Issue Age	Male		Female	
	Standard Non-Tobacco	Standard Tobacco	Standard Non-Tobacco	Standard Tobacco
0	6.37	n/a	5.51	n/a
1	6.50	n/a	5.65	n/a
2	6.67	n/a	5.80	n/a
3	6.86	n/a	5.98	n/a
4	7.07	n/a	6.16	n/a
5	7.29	n/a	6.35	n/a
6	7.52	n/a	6.56	n/a
7	7.76	n/a	6.77	n/a
8	8.02	n/a	6.99	n/a
9	8.28	n/a	7.21	n/a
10	8.55	n/a	7.45	n/a
11	8.85	n/a	7.69	n/a
12	9.15	n/a	7.94	n/a
13	9.47	n/a	8.20	n/a
14	9.79	n/a	8.47	n/a
15	10.11	n/a	8.74	n/a
16	10.43	n/a	9.03	n/a
17	10.75	n/a	9.32	n/a
18	11.56	14.52	10.02	12.56
19	11.89	14.91	10.34	12.97
20	12.22	15.30	10.68	13.39
21	12.57	15.70	11.03	13.83
22	12.94	16.11	11.40	14.28
23	13.32	16.53	11.77	14.75
24	13.72	16.97	12.17	15.24
25	14.13	17.41	12.58	15.74
26	14.58	17.95	12.99	16.25
27	15.04	18.50	13.42	16.78
28	15.53	19.08	13.87	17.33
29	16.03	19.69	14.33	17.90
30	16.57	20.32	14.81	18.49
31	17.12	20.99	15.30	19.10
32	17.71	21.70	15.81	19.73
33	18.32	22.44	16.35	20.39
34	18.96	23.21	16.90	21.06
35	19.63	24.02	17.47	21.76
36	20.27	24.79	18.05	22.49
37	20.93	25.60	18.65	23.25
38	21.61	26.44	19.27	24.04
39	22.32	27.31	19.91	24.87
40	23.06	28.21	20.59	25.73
41	23.83	29.14	21.28	26.63
42	24.62	30.11	22.01	27.57

Issue Age	Male		Female	
	Standard Non-Tobacco	Standard Tobacco	Standard Non-Tobacco	Standard Tobacco
43	25.43	31.11	22.76	28.55
44	26.28	32.13	23.55	29.57
45	27.15	33.19	24.36	30.63
46	27.79	33.97	24.94	31.36
47	28.44	34.77	25.52	32.10
48	29.11	35.60	26.11	32.84
49	29.81	36.47	26.71	33.59
50	30.53	37.38	27.31	34.34
51	31.28	38.33	27.92	35.09
52	32.04	39.31	28.53	35.83
53	32.83	40.32	29.15	36.58
54	33.64	41.35	29.76	37.32
55	34.46	42.39	30.38	38.06
56	35.61	43.96	31.31	39.25
57	36.81	45.60	32.26	40.49
58	38.07	47.20	33.25	41.76
59	39.41	48.82	34.27	43.09
60	40.83	50.55	35.33	44.48
61	42.32	52.38	36.44	45.80
62	43.90	54.28	37.60	47.13
63	45.39	56.26	38.81	48.53
64	46.92	58.32	40.10	50.02
65	48.54	60.48	41.47	51.60
66	50.54	63.12	43.18	53.46
67	52.70	65.95	44.89	55.44
68	55.04	69.03	46.65	57.56
69	57.59	72.39	48.54	59.84
70	60.38	76.06	50.58	62.27
71	63.43	80.07	52.77	64.86
72	66.74	84.42	55.14	67.63
73	70.30	89.08	57.70	70.56
74	74.16	94.15	60.46	73.67
75	78.36	99.65	63.45	76.98
76	83.32	106.13	67.02	81.34
77	88.75	113.18	70.92	86.04
78	94.64	120.80	75.19	91.14
79	101.00	128.99	79.87	96.66
80	107.85	137.76	85.00	102.66

20-PAY LIFE ANNUAL PREMIUMS PER \$1,000

Band 5 (Face Amount \$250,000+; Ages 0-42)

Issue Age	MALE				FEMALE					
	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
0	n/a	n/a	6.23	n/a	n/a	n/a	n/a	5.99	n/a	n/a
1	n/a	n/a	6.36	n/a	n/a	n/a	n/a	5.53	n/a	n/a
2	n/a	n/a	6.53	n/a	n/a	n/a	n/a	5.68	n/a	n/a
3	n/a	n/a	6.72	n/a	n/a	n/a	n/a	5.86	n/a	n/a
4	n/a	n/a	6.93	n/a	n/a	n/a	n/a	6.04	n/a	n/a
5	n/a	n/a	7.15	n/a	n/a	n/a	n/a	6.23	n/a	n/a
6	n/a	n/a	7.38	n/a	n/a	n/a	n/a	6.44	n/a	n/a
7	n/a	n/a	7.62	n/a	n/a	n/a	n/a	6.65	n/a	n/a
8	n/a	n/a	7.88	n/a	n/a	n/a	n/a	6.87	n/a	n/a
9	n/a	n/a	8.14	n/a	n/a	n/a	n/a	7.09	n/a	n/a
10	n/a	n/a	8.41	n/a	n/a	n/a	n/a	7.33	n/a	n/a
11	n/a	n/a	8.70	n/a	n/a	n/a	n/a	7.57	n/a	n/a
12	n/a	n/a	9.00	n/a	n/a	n/a	n/a	7.82	n/a	n/a
13	n/a	n/a	9.30	n/a	n/a	n/a	n/a	8.08	n/a	n/a
14	n/a	n/a	9.61	n/a	n/a	n/a	n/a	8.34	n/a	n/a
15	n/a	n/a	9.93	n/a	n/a	n/a	n/a	8.62	n/a	n/a
16	n/a	n/a	10.24	n/a	n/a	n/a	n/a	8.90	n/a	n/a
17	n/a	n/a	10.55	n/a	n/a	n/a	n/a	9.19	n/a	n/a
18	10.62	10.64	10.82	13.44	9.36	9.37	9.44	11.67	11.75	11.75
19	10.93	10.94	11.12	13.55	13.80	9.66	9.67	9.74	12.04	12.13
20	11.24	11.26	11.43	13.92	14.16	9.96	9.97	10.05	12.42	12.51
21	11.57	11.59	11.75	14.29	14.53	10.28	10.29	10.37	12.81	12.91
22	11.92	11.93	12.09	14.68	14.92	10.61	10.62	10.70	13.22	13.32
23	12.28	12.29	12.44	15.08	15.31	10.96	10.97	11.05	13.64	13.75
24	12.65	12.66	12.81	15.48	15.71	11.32	11.33	11.41	14.07	14.19
25	13.04	13.05	13.19	15.90	16.12	11.69	11.70	11.79	14.52	14.65
26	13.44	13.46	13.60	16.37	16.61	12.06	12.07	12.17	14.98	15.12
27	13.86	13.88	14.03	16.86	17.11	12.45	12.46	12.56	15.45	15.60
28	14.29	14.31	14.47	17.37	17.63	12.84	12.86	12.97	15.93	16.10
29	14.75	14.77	14.94	17.90	18.18	13.26	13.27	13.39	16.44	16.61
30	15.23	15.25	15.43	18.46	18.76	13.68	13.70	13.83	16.95	17.14
31	15.73	15.76	15.94	19.05	19.37	14.12	14.14	14.28	17.49	17.70
32	16.25	16.29	16.48	19.67	20.00	14.58	14.60	14.75	18.05	18.27
33	16.80	16.84	17.04	20.32	20.67	15.05	15.08	15.24	18.62	18.85
34	17.37	17.42	17.63	20.99	21.37	15.54	15.57	15.74	19.21	19.46
35	17.97	18.02	18.24	21.70	22.10	16.05	16.08	16.26	19.82	20.09
36	18.52	18.58	18.81	22.34	22.78	16.55	16.59	16.78	20.43	20.74
37	19.09	19.16	19.40	23.01	23.49	17.07	17.12	17.32	21.06	21.40
38	19.68	19.76	20.02	23.70	24.22	17.60	17.66	17.87	21.71	22.10
39	20.30	20.39	20.66	24.42	24.98	18.16	18.23	18.45	22.39	22.82
40	20.93	21.03	21.31	25.16	25.77	18.74	18.82	19.05	23.10	23.57
41	21.58	21.70	22.00	25.92	26.58	19.33	19.43	19.68	23.83	24.36
42	22.26	22.39	22.70	26.71	27.42	19.95	20.06	20.32	24.60	25.18

20-PAY LIFE PAY ANNUAL PREMIUMS PER \$1,000

Band 5 (Face Amount \$250,000+; Ages 43-80)

Issue Age	MALE				FEMALE					
	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
43	22.96	23.10	23.43	27.52	28.28	20.60	20.71	20.99	25.40	26.03
44	23.67	23.84	24.18	28.34	29.17	21.26	21.40	21.69	26.22	26.92
45	24.41	24.59	24.95	29.19	30.08	21.95	22.10	22.41	27.08	27.84
46	25.15	25.33	25.69	30.07	30.96	22.62	22.77	23.07	27.90	28.66
47	25.91	26.09	26.45	30.97	31.86	23.30	23.45	23.75	28.75	29.51
48	26.69	26.88	27.23	31.92	32.81	24.00	24.15	24.45	29.62	30.38
49	27.52	27.71	28.06	32.92	33.81	24.73	24.88	25.17	30.51	31.26
50	28.39	28.58	28.93	33.98	34.86	25.47	25.62	25.90	31.42	32.16
51	29.30	29.49	29.83	35.09	35.97	26.23	26.38	26.66	32.35	33.08
52	30.24	30.43	30.77	36.25	37.13	27.01	27.15	27.42	33.29	34.01
53	31.23	31.42	31.75	37.46	38.34	27.80	27.95	28.21	34.26	34.96
54	32.25	32.44	32.77	38.72	39.58	28.62	28.76	29.01	35.24	35.93
55	33.31	33.50	33.82	40.01	40.86	29.46	29.60	29.84	36.25	36.92
56	34.42	34.63	34.97	41.51	42.43	30.37	30.52	30.78	37.42	38.12
57	35.58	35.80	36.17	43.07	44.06	31.31	31.47	31.74	38.62	39.36
58	36.80	37.04	37.43	44.59	45.67	32.28	32.45	32.73	39.87	40.65
59	38.09	38.35	38.77	46.15	47.30	33.28	33.46	33.76	41.17	42.00
60	39.46	39.73	40.19	47.80	49.04	34.32	34.52	34.84	42.53	43.40
61	40.91	41.20	41.69	49.54	50.88	35.41	35.62	35.96	43.83	44.75
62	42.43	42.75	43.27	51.36	52.80	36.55	36.77	37.13	45.14	46.11
63	43.87	44.21	44.77	53.25	54.81	37.75	37.99	38.37	46.52	47.54
64	45.34	45.71	46.31	55.22	56.89	39.02	39.28	39.68	47.99	49.06
65	46.91	47.30	47.94	57.29	59.08	40.37	40.64	41.07	49.55	50.68
66	48.76	49.18	49.89	59.65	61.59	41.99	42.28	42.75	51.29	52.48
67	50.75	51.22	51.98	62.19	64.30	43.59	43.91	44.42	53.14	54.41
68	52.91	53.42	54.26	64.94	67.23	45.25	45.59	46.14	55.12	56.47
69	55.27	55.82	56.75	67.95	70.43	47.02	47.39	47.99	57.24	58.68
70	57.84	58.45	59.46	71.23	73.93	48.94	49.34	49.99	59.51	61.04
71	60.64	61.31	62.42	74.81	77.75	51.00	51.43	52.14	61.93	63.56
72	63.68	64.42	65.63	78.69	81.88	53.23	53.69	54.46	64.50	66.24
73	66.95	67.76	69.10	82.84	86.32	55.62	56.12	56.96	67.23	69.08
74	70.50	71.38	72.85	87.34	91.13	58.21	58.75	59.66	70.12	72.10
75	74.34	75.31	76.92	92.23	96.36	61.01	61.60	62.58	73.20	75.31
76	78.95	80.01	81.76	98.13	102.58	64.34	64.99	66.06	77.19	79.50
77	83.99	85.13	87.04	104.55	109.36	67.97	68.68	69.87	81.51	84.03
78	89.45	90.70	92.79	111.50	116.68	71.95	72.73	74.03	86.17	88.93
79	95.35	96.71	98.98	118.94	124.55	76.30	77.15	78.59	91.21	94.24
80	101.69	103.17	105.65	126.91	132.96	81.07	82.01	83.59	96.69	100.00



LIFE PAID-UP AT 65 ANNUAL PREMIUMS PER \$1,000

**Band 1 not available for Life Paid-up at 65**  
**Band 2 (Face Amount \$25,000–\$49,999; Ages 18–60)**

Issue Age	Male		Female	
	Standard Non-Tobacco	Standard Tobacco	Standard Non-Tobacco	Standard Tobacco
18	7.95	10.16	6.83	8.48
19	8.17	10.43	7.06	8.78
20	8.39	10.71	7.30	9.10
21	8.63	11.00	7.55	9.43
22	8.88	11.30	7.81	9.78
23	9.14	11.61	8.09	10.15
24	9.42	11.93	8.38	10.53
25	9.71	12.26	8.69	10.94
26	10.10	12.76	9.04	11.40
27	10.51	13.29	9.42	11.89
28	10.95	13.85	9.81	12.41
29	11.42	14.45	10.23	12.96
30	11.92	15.10	10.68	13.55
31	12.46	15.79	11.15	14.17
32	13.04	16.54	11.66	14.83
33	13.67	17.34	12.20	15.53
34	14.33	18.20	12.77	16.27
35	15.05	19.12	13.38	17.07
36	15.83	20.10	14.08	17.99
37	16.66	21.16	14.84	18.99
38	17.56	22.30	15.65	20.06
39	18.54	23.54	16.53	21.22
40	19.59	24.87	17.49	22.48
41	20.74	26.31	18.53	23.85
42	21.99	27.87	19.67	25.35
43	23.35	29.57	20.92	26.99
44	24.84	31.41	22.30	28.79
45	26.48	33.43	23.81	30.78
46	28.50	35.96	25.58	33.10
47	30.76	38.77	27.56	35.68
48	33.30	41.93	29.77	38.57
49	36.19	45.51	32.27	41.81
50	39.49	49.61	35.12	45.48
51	43.30	54.32	38.39	49.67
52	47.73	59.68	42.18	54.51
53	52.94	65.37	46.62	60.06
54	59.07	72.03	51.91	65.96
55	65.69	79.91	58.33	72.97
56	76.54	92.43	68.12	84.38
57	90.07	107.93	80.24	98.53
58	107.45	127.73	95.79	116.60
59	130.58	153.96	116.48	140.54
60	162.88	190.43	145.39	173.81

LIFE PAID-UP AT 65 ANNUAL PREMIUMS PER \$1,000  
**Band 3 (Face Amount \$50,000–\$99,999; Ages 18–60)**

Issue Age	Male		Female	
	Standard Non-Tobacco	Standard Tobacco	Standard Non-Tobacco	Standard Tobacco
18	7.02	9.32	5.95	7.71
19	7.24	9.60	6.18	8.02
20	7.48	9.89	6.42	8.34
21	7.73	10.19	6.68	8.67
22	7.99	10.50	6.95	9.03
23	8.27	10.82	7.24	9.40
24	8.57	11.16	7.55	9.79
25	8.88	11.51	7.87	10.21
26	9.28	12.01	8.23	10.67
27	9.69	12.53	8.61	11.16
28	10.14	13.09	9.01	11.67
29	10.62	13.69	9.44	12.22
30	11.14	14.34	9.90	12.80
31	11.69	15.03	10.39	13.43
32	12.29	15.78	10.91	14.09
33	12.93	16.58	11.46	14.79
34	13.62	17.44	12.06	15.55
35	14.36	18.37	12.70	16.35
36	15.16	19.37	13.42	17.29
37	16.02	20.45	14.20	18.29
38	16.95	21.61	15.04	19.38
39	17.96	22.86	15.96	20.56
40	19.05	24.22	16.95	21.85
41	20.25	25.70	18.04	23.25
42	21.55	27.30	19.23	24.78
43	22.97	29.05	20.54	26.46
44	24.54	30.95	21.98	28.32
45	26.26	33.03	23.57	30.36
46	28.07	35.27	25.16	32.43
47	30.08	37.76	26.93	34.72
48	32.34	40.54	28.90	37.27
49	34.90	43.69	31.12	40.13
50	37.82	47.28	33.65	43.35
51	41.18	51.40	36.53	47.02
52	45.07	56.07	39.86	51.23
53	49.64	60.99	43.77	56.06
54	54.99	66.72	48.40	61.14
55	60.72	73.50	54.01	67.16
56	70.55	85.01	62.88	77.64
57	82.81	99.28	73.86	90.66
58	98.54	117.48	87.94	107.27
59	119.48	141.61	106.67	129.27
60	148.72	175.16	132.84	159.86

LIFE PAID-UP AT 65 ANNUAL PREMIUMS PER \$1,000  
**Band 4 (Face Amount \$100,000–\$249,999; Ages 18–60)**

Issue Age	Male		Female	
	Standard Non-Tobacco	Standard Tobacco	Standard Non-Tobacco	Standard Tobacco
18	7.07	9.07	6.10	7.75
19	7.32	9.38	6.35	8.07
20	7.59	9.70	6.61	8.41
21	7.87	10.03	6.89	8.76
22	8.17	10.38	7.19	9.14
23	8.49	10.74	7.50	9.53
24	8.83	11.12	7.84	9.95
25	9.19	11.52	8.19	10.39
26	9.61	12.03	8.57	10.87
27	10.05	12.57	8.97	11.37
28	10.52	13.15	9.39	11.90
29	11.02	13.76	9.84	12.47
30	11.57	14.43	10.32	13.08
31	12.15	15.14	10.84	13.72
32	12.78	15.91	11.39	14.41
33	13.46	16.74	11.98	15.14
34	14.18	17.63	12.60	15.92
35	14.97	18.59	13.28	16.76
36	15.79	19.59	14.02	17.69
37	16.67	20.66	14.81	18.69
38	17.63	21.82	15.67	19.77
39	18.66	23.07	16.61	20.94
40	19.78	24.43	17.62	22.22
41	21.00	25.90	18.73	23.61
42	22.34	27.49	19.94	25.12
43	23.79	29.23	21.27	26.79
44	25.39	31.12	22.74	28.61
45	27.15	33.19	24.36	30.63
46	29.12	35.59	26.09	32.85
47	31.32	38.26	28.03	35.31
48	33.79	41.25	30.19	38.06
49	36.59	44.64	32.63	41.15
50	39.79	48.51	35.40	44.64
51	43.47	52.95	38.58	48.61
52	47.75	58.01	42.26	53.19
53	52.78	63.35	46.57	58.45
54	58.68	69.60	51.70	64.02
55	65.03	76.99	57.92	70.62
56	76.82	90.64	68.58	83.12
57	91.54	107.58	81.79	98.65
58	110.46	129.22	98.76	118.50
59	135.66	157.91	121.36	144.80
60	170.88	197.80	152.95	181.37

LIFE PAID-UP AT 65 ANNUAL PREMIUMS PER \$1,000

Band 5 (Face Amount \$250,000+; Ages 18-60)

Issue Age	MALE				FEMALE					
	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
18	6.41	6.45	6.61	8.11	8.36	5.68	5.69	5.77	7.16	7.26
19	6.65	6.69	6.85	8.39	8.64	5.91	5.92	6.00	7.45	7.55
20	6.91	6.94	7.10	8.69	8.94	6.15	6.16	6.24	7.75	7.86
21	7.17	7.21	7.36	9.00	9.24	6.41	6.42	6.50	8.07	8.19
22	7.46	7.49	7.64	9.32	9.56	6.68	6.69	6.77	8.41	8.53
23	7.76	7.79	7.94	9.66	9.90	6.96	6.97	7.06	8.76	8.89
24	8.09	8.11	8.26	10.02	10.25	7.27	7.28	7.37	9.13	9.27
25	8.43	8.45	8.59	10.39	10.62	7.59	7.60	7.69	9.53	9.67
26	8.81	8.83	8.97	10.84	11.09	7.93	7.94	8.04	9.95	10.10
27	9.20	9.23	9.38	11.32	11.58	8.29	8.30	8.40	10.40	10.56
28	9.63	9.66	9.81	11.83	12.10	8.67	8.69	8.79	10.87	11.04
29	10.08	10.11	10.28	12.37	12.66	9.08	9.09	9.21	11.38	11.56
30	10.57	10.61	10.78	12.96	13.26	9.51	9.53	9.65	11.91	12.11
31	11.10	11.14	11.31	13.59	13.91	9.97	9.99	10.12	12.48	12.69
32	11.66	11.71	11.89	14.27	14.61	10.46	10.49	10.63	13.08	13.31
33	12.27	12.32	12.51	15.00	15.36	10.99	11.02	11.17	13.73	13.97
34	12.92	12.98	13.18	15.78	16.17	11.55	11.58	11.74	14.42	14.68
35	13.63	13.69	13.90	16.63	17.04	12.15	12.19	12.36	15.15	15.43
36	14.36	14.42	14.64	17.49	17.93	12.81	12.85	13.03	15.96	16.27
37	15.14	15.22	15.45	18.42	18.90	13.51	13.57	13.76	16.82	17.16
38	15.99	16.07	16.32	19.42	19.93	14.27	14.34	14.54	17.76	18.13
39	16.90	17.00	17.25	20.50	21.05	15.10	15.17	15.39	18.77	19.18
40	17.90	18.00	18.27	21.67	22.27	16.00	16.08	16.31	19.86	20.32
41	18.98	19.10	19.38	22.94	23.58	16.98	17.07	17.31	21.06	21.57
42	20.16	20.29	20.59	24.31	25.00	18.05	18.16	18.41	22.36	22.92
43	21.45	21.59	21.91	25.80	26.55	19.23	19.35	19.62	23.79	24.41
44	22.86	23.02	23.36	27.42	28.24	20.52	20.65	20.94	25.35	26.04
45	24.41	24.59	24.95	29.19	30.08	21.95	22.10	22.41	27.08	27.84
46	26.36	26.55	26.94	31.54	32.49	23.67	23.83	24.16	29.25	30.06
47	28.53	28.74	29.17	34.15	35.17	25.59	25.76	26.12	31.67	32.54
48	30.98	31.21	31.68	37.09	38.19	27.75	27.94	28.33	34.38	35.32
49	33.77	34.02	34.53	40.43	41.61	30.19	30.40	30.82	37.43	38.44
50	36.96	37.24	37.80	44.25	45.53	32.98	33.20	33.65	40.89	41.98
51	40.65	40.95	41.57	48.65	50.05	36.18	36.42	36.92	44.85	46.03
52	44.94	45.28	45.96	53.67	55.19	39.89	40.15	40.70	49.42	50.71
53	49.99	50.37	51.13	59.03	60.69	44.25	44.54	45.15	54.69	56.09
54	55.94	56.37	57.22	65.30	67.11	49.46	49.78	50.45	60.31	61.85
55	62.39	62.86	63.82	72.73	74.73	55.77	56.13	56.89	66.99	68.68
56	73.63	74.21	75.40	85.72	88.06	65.97	66.42	67.37	78.94	80.86
57	87.67	88.39	89.86	101.84	104.60	78.62	79.18	80.37	93.80	96.00
58	105.71	106.60	108.45	122.42	125.73	94.86	95.56	97.06	112.78	115.34
59	129.75	130.87	133.21	149.72	153.75	116.49	117.38	119.28	137.93	140.97
60	163.33	164.77	167.81	187.68	192.71	146.72	147.87	150.35	172.90	176.61

## RIDER RATES

### DISABILITY WAIVER OF PREMIUM (disability before age 60) Rider Annual Premiums per \$10 of Total Premium, to be Waived

Level Premium	
Issue Age	Rate (\$)
16-45	0.40
46	0.47
47	0.48
48	0.49
49	0.52
50	0.53
51	0.54
52	0.58
53	0.60
54	0.64
55	0.67

20-Pay Life	
Issue Age	Rate (\$)
16-34	0.20
35	0.21
36	0.22
37	0.23
38	0.24
39	0.25
40	0.26
41	0.27
42	0.28
43	0.29
44	0.30
45	0.31
46	0.34
47	0.36
48	0.39
49	0.42
50	0.45
51	0.48
52	0.51
53	0.55
54	0.58
55	0.61

Life Paid-up at 65	
Issue Age	Rate (\$)
16-44	0.30
45	0.31
46	0.32
47	0.33
48	0.34
49	0.35
50	0.36
51	0.37
52	0.37
53	0.38
54	0.39
55	0.40

**Example:**

(Base Annual Premium ÷ 10) x Waiver Rate =  
Waiver Premium Annual Rate *rounded to 2 decimals*

### GUARANTEED INSURABILITY RIDER (issue ages 0-45) Annual Premiums for \$25,000 in coverage

Level Premium	
Issue Age	Rate (\$)
16	30.00
17	30.00
18	30.00
19	30.00
20	30.00
21	30.50
22	31.00
23	31.50
24	32.00
25	32.50
26	34.00
27	35.50
28	37.00
29	38.50
30	43.75
31	40.00
32	42.00
33	44.00
34	48.00
35	50.00
36	50.50
37	51.00
38	51.50
39	52.00
40	52.50
41	53.25
42	54.00
43	54.75
44	55.50
45	56.25

20-Pay Life	
Issue Age	Rate (\$)
16	32.50
17	32.50
18	32.50
19	32.50
20	32.50
21	33.00
22	33.50
23	34.00
24	34.50
25	35.00
26	36.75
27	38.50
28	40.25
29	42.00
30	43.75
31	45.75
32	47.75
33	49.75
34	51.75
35	53.75
36	54.00
37	54.25
38	54.50
39	54.75
40	55.00
41	55.25
42	55.50
43	55.75
44	56.00
45	56.25

Life Paid-up at 65	
Issue Age	Rate (\$)
18	30.00
19	30.00
20	30.00
21	30.50
22	31.00
23	31.50
24	32.00
25	32.50
26	34.00
27	35.50
28	37.00
29	38.50
30	40.00
31	42.00
32	44.00
33	46.00
34	48.00
35	50.00
36	50.50
37	51.00
38	51.50
39	52.00
40	52.50
41	53.25
42	54.00
43	54.75
44	55.50
45	56.25

### ACCIDENTAL DEATH BENEFIT (issues age 16-55): \$1.15 / unit

**Example:**

(1.15 x (ADB face / 1000)), *rounded to 2 decimals* =  
Annual Rate

### CHILD RIDER

- \$5,000 death benefit for any child, stepchild, or legally adopted child of the Insured who is at least 15 days of age, and who is not yet 18-years-old. In addition, an Insured Child includes any child who is enrolled in an accredited educational institution and has not reached 25 years of age.
- \$60 Annual Rate

### MODAL FACTOR

Mode	Factor
Annual	1.00
Semi-Annual	0.52
Quarterly	0.265
PAC Monthly	0.087

### Premium Calculations

Step A: (Units x Annual Premiums per \$1,000) +  
Certificate Fee + Rider Fee(s) = Annual Premium  
Step B: Annual Premium x Modal Factor





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