



Guaranteed Assurance Rate Chart

| Age | Per Unit Face Annual Premiums | |
|-----|-------------------------------|--------|
| | Male | Female |
| 40 | 56 | 45 |
| 41 | 57 | 46 |
| 42 | 59 | 48 |
| 43 | 61 | 50 |
| 44 | 62 | 51 |
| 45 | 63 | 52 |
| 46 | 64 | 53 |
| 47 | 65 | 54 |
| 48 | 67 | 55 |
| 49 | 67 | 56 |
| 50 | 68 | 56 |
| 51 | 69 | 57 |
| 52 | 69 | 59 |
| 53 | 70 | 60 |
| 54 | 72 | 62 |
| 55 | 74 | 64 |
| 56 | 76 | 67 |
| 57 | 79 | 69 |
| 58 | 81 | 71 |
| 59 | 84 | 73 |

| Age | Per Unit Face Annual Premiums | |
|-----|-------------------------------|--------|
| | Male | Female |
| 60 | 87 | 76 |
| 61 | 91 | 79 |
| 62 | 94 | 82 |
| 63 | 98 | 86 |
| 64 | 102 | 90 |
| 65 | 107 | 93 |
| 66 | 113 | 97 |
| 67 | 119 | 101 |
| 68 | 125 | 105 |
| 69 | 132 | 111 |
| 70 | 140 | 119 |
| 71 | 149 | 128 |
| 72 | 159 | 139 |
| 73 | 170 | 150 |
| 74 | 178 | 156 |
| 75 | 187 | 163 |
| 76 | 197 | 171 |
| 77 | 208 | 180 |
| 78 | 220 | 190 |
| 79 | 242 | 207 |
| 80 | 270 | 225 |

Take Face Amount, divide by \$1,000;
 Multiply by Annual Premium;
 Add \$35.00 Policy Fee;
 Divide by:
 2 for Semi-Annual Premium
 4 for Quarterly Premium
 12 for Monthly Premium

Example:
46 Year Old Female;
Face Amount \$15,000; Monthly

$\$15,000/1,000 = \15.00
 $\$15.00 \times 53 = \795.00
 $\$795.00 + \$35.00 = \$830.00$
 $\$830.00/12 = \69.17 Monthly Premium