

FINAL EXPENSE SOLUTIONS



FINAL EXPENSE Simplified Issue Whole Life Insurance Designed to Meet Your Needs

Final Expense preparation is probably the least pleasant aspect of planning. More unpleasant, though, is the idea of leaving your loved ones with additional burdens and uncertain futures. GPM Life offers three different Final Expense policies based on your insurability qualifications.

- Help your loved ones cover funeral costs or pay off outstanding debts, such as medical bills.
- Leave proceeds to loved ones or charitable gifts to non-profit entities.
- Leave a memorial to your school, your church or synagogue, or medical research.

Agent Name _____

Agent Contact _____

Final Expense, Simplified Issue, Whole Life Insurance underwritten by **GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY (GPM Life)**

52.107-FEOn (1119)

PRODUCER RATE GUIDE

Final Expense

Whole Life Insurance

Final Expense Life Insurance Underwritten by
Government Personnel Mutual Life Insurance Company

LEVEL

Level Death Benefit Whole Life Insurance

policy form series: ICC19 74D SIWL19

GRADED

Graded Death Benefit Whole Life Insurance

policy form series: ICC19 74B GDB19

MODIFIED

Modified Benefit Whole Life Insurance

policy form series: ICC19 74C MBWL19

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52.102-FERG (0320)

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WASHINGTON STATE - Limited Availability

LEVEL Death Benefit (LDB) is the ONLY Final Expense Whole Life Insurance Policy available for Washington State residents. The GRADED Death Benefit (GDB) and MODIFIED BENEFIT Whole Life (MBWL) policy options are NOT Available for Washington State residents.

Keep in mind the following Washington State Limitations when viewing and figuring rates from the LDB Rate Sheets.

Issue Age	50 - 70	50 - 80	81 - 85
Premium Payment Period Options	10 Pay / 20 Pay / Life*	10 Pay / Life	N / A
Minimum face amount	\$5,000	\$5,000	N / A
Maximum face amount	\$35,000	\$35,000	N / A

*Life time pay

View the Producer Fast Facts for additional information on all Final Expense Whole Life Insurance products.

AGENT ACCESS: gpmagent.com

State Approvals: For a list of States the FINAL EXPENSE Whole Life Insurance is available in - View Form "State Approvals - All Products" on Agent Access: gpmagent.com

Questions? Need Assistance: Visit GPM Life's Agent Access at gpmagent.com or contact the Home Office at (800) 938-4765

Final Expense, Simplified Issue, Whole Life Insurance underwritten by **GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY (GPM LIFE)**.

SMARTPHONE & TABLET

- QUOTES ON THE GO -

Available for Final Expense Products

The image shows a smartphone screen displaying the 'Final Expense' website. The browser address bar shows 'gplife.com'. The page has a green header with the text 'Final Expense'. Below the header, there is a section titled 'Date of Birth' with three dropdown menus for 'Month', 'Day', and 'Year'. Below this, there are five more dropdown menus for 'Gender', 'Tobacco Status', 'Face Amount', 'Mode', and 'Is this a Washington Quote?'. At the bottom of the form is an orange 'Calculate' button. The smartphone's navigation bar is visible at the bottom.

www.gplife.com

Open a browser on your device and type in the above web address for access to GPM Life Final Expense - Quotes on the Go.

The image shows a tablet screen displaying the 'Final Expense' website. The browser address bar shows 'gplife.com'. The page has a green header with the text 'Final Expense'. Below the header, there is a section titled 'Date of Birth' with three dropdown menus for 'Month', 'Day', and 'Year'. Below this, there are five more dropdown menus for 'Gender', 'Tobacco Status', 'Face Amount', 'Mode', and 'Is this a Washington Quote?'. At the bottom of the form is an orange 'Calculate' button. The tablet's navigation bar is visible at the bottom.

Issue Age	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000	11,000	12,000	13,000	14,000	15,000	16,000	17,000	18,000	19,000
50	13.39	17.02	20.65	24.27	27.90	31.53	35.16	38.79	42.42	46.05	49.68	53.31	56.94	60.57	64.20	67.82	71.45
51	13.71	17.45	21.18	24.92	28.66	32.39	36.13	39.86	43.60	47.34	51.07	54.81	58.55	62.28	66.02	69.76	73.49
52	14.04	17.89	21.74	25.58	29.43	33.28	37.13	40.97	44.82	48.67	52.52	56.36	60.21	64.06	67.91	71.75	75.60
53	14.39	18.35	22.31	26.28	30.24	34.20	38.16	42.13	46.09	50.05	54.01	57.98	61.94	65.90	69.86	73.83	77.79
54	14.75	18.83	22.91	26.99	31.08	35.16	39.24	43.32	47.41	51.49	55.57	59.65	63.73	67.82	71.90	75.98	80.06
55	15.12	19.33	23.54	27.74	31.95	36.16	40.37	44.57	48.78	52.99	57.19	61.40	65.61	69.82	74.02	78.23	82.44
56	15.48	19.80	24.13	28.46	32.78	37.11	41.43	45.76	50.09	54.41	58.74	63.07	67.39	71.72	76.04	80.37	84.70
57	15.85	20.30	24.76	29.21	33.66	38.11	42.56	47.01	51.46	55.91	60.36	64.81	69.27	73.72	78.17	82.62	87.07
58	16.25	20.84	25.42	30.00	34.59	39.17	43.76	48.34	52.92	57.51	62.09	66.67	71.26	75.84	80.43	85.01	89.59
59	16.67	21.40	26.12	30.85	35.57	40.30	45.02	49.75	54.47	59.20	63.92	68.65	73.37	78.10	82.82	87.54	92.27
60	17.12	22.00	26.87	31.75	36.62	41.49	46.37	51.24	56.12	60.99	65.87	70.74	75.61	80.49	85.36	90.24	95.11
61	17.67	22.72	27.78	32.83	37.89	42.94	48.00	53.06	58.11	63.17	68.22	73.28	78.33	83.39	88.45	93.50	98.56
62	18.24	23.49	28.74	33.98	39.23	44.48	49.73	54.97	60.22	65.47	70.72	75.96	81.21	86.46	91.71	96.95	102.20
63	18.86	24.31	29.76	35.21	40.67	46.12	51.57	57.02	62.48	67.93	73.38	78.83	84.29	89.74	95.19	100.64	106.10
64	19.52	25.19	30.86	36.53	42.21	47.88	53.55	59.22	64.90	70.57	76.24	81.91	87.59	93.26	98.93	104.60	110.28
65	20.23	26.14	32.05	37.96	43.86	49.77	55.68	61.59	67.50	73.41	79.32	85.23	91.14	97.05	102.96	108.87	114.77
66	21.01	27.18	33.34	39.51	45.68	51.85	58.02	64.19	70.36	76.53	82.69	88.86	95.03	101.20	107.37	113.54	119.71
67	21.85	28.31	34.76	41.21	47.66	54.11	60.56	67.01	73.46	79.92	86.37	92.82	99.27	105.72	112.17	118.62	125.07
68	22.79	29.55	36.31	43.07	49.83	56.60	63.36	70.12	76.88	83.64	90.40	97.17	103.93	110.69	117.45	124.21	130.98
69	23.81	30.91	38.02	45.12	52.22	59.33	66.43	73.53	80.64	87.74	94.84	101.95	109.05	116.15	123.26	130.36	137.46
70	24.94	32.42	39.90	47.38	54.86	62.34	69.82	77.30	84.78	92.26	99.74	107.22	114.70	122.18	129.66	137.14	144.62

Issue Age	20,000	21,000	22,000	23,000	24,000	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000
50	75.08	78.71	82.34	85.97	89.60	93.23	96.86	100.49	104.12	107.74	111.37	115.00	118.63	122.26	125.89	129.52
51	77.23	80.97	84.70	88.44	92.18	95.91	99.65	103.38	107.12	110.86	114.59	118.33	122.07	125.80	129.54	133.28
52	79.45	83.29	87.14	90.99	94.84	98.68	102.53	106.38	110.23	114.07	117.92	121.77	125.62	129.46	133.31	137.16
53	81.75	85.72	89.68	93.64	97.60	101.57	105.53	109.49	113.45	117.42	121.38	125.34	129.30	133.27	137.23	141.19
54	84.15	88.23	92.31	96.39	100.48	104.56	108.64	112.72	116.80	120.89	124.97	129.05	133.13	137.22	141.30	145.38
55	86.65	90.85	95.06	99.27	103.47	107.68	111.89	116.10	120.30	124.51	128.72	132.93	137.13	141.34	145.55	149.75
56	89.02	93.35	97.67	102.00	106.33	110.65	114.98	119.30	123.63	127.96	132.28	136.61	140.93	145.26	149.59	153.91
57	91.52	95.97	100.42	104.87	109.32	113.78	118.23	122.68	127.13	131.58	136.03	140.48	144.93	149.38	153.84	158.29
58	94.18	98.76	103.35	107.93	112.51	117.10	121.68	126.27	130.85	135.43	140.02	144.60	149.19	153.77	158.35	162.94
59	96.99	101.72	106.44	111.17	115.89	120.62	125.34	130.07	134.79	139.52	144.24	148.97	153.69	158.42	163.14	167.87
60	99.99	104.86	109.74	114.61	119.48	124.36	129.23	134.11	138.98	143.86	148.73	153.60	158.48	163.35	168.23	173.10
61	103.61	108.67	113.72	118.78	123.83	128.89	133.95	139.00	144.06	149.11	154.17	159.22	164.28	169.33	174.39	179.45
62	107.45	112.70	117.94	123.19	128.44	133.69	138.93	144.18	149.43	154.68	159.92	165.17	170.42	175.67	180.91	186.16
63	111.55	117.00	122.45	127.91	133.36	138.81	144.26	149.72	155.17	160.62	166.07	171.53	176.98	182.43	187.88	193.34
64	115.95	121.62	127.29	132.97	138.64	144.31	149.98	155.66	161.33	167.00	172.67	178.35	184.02	189.69	195.36	201.04
65	120.68	126.59	132.50	138.41	144.32	150.23	156.14	162.05	167.96	173.87	179.78	185.69	191.59	197.50	203.41	209.32
66	125.88	132.04	138.21	144.38	150.55	156.72	162.89	169.06	175.23	181.40	187.56	193.73	199.90	206.07	212.24	218.41
67	131.53	137.98	144.43	150.88	157.33	163.78	170.23	176.68	183.14	189.59	196.04	202.49	208.94	215.39	221.84	228.29
68	137.74	144.50	151.26	158.02	164.79	171.55	178.31	185.07	191.83	198.60	205.36	212.12	218.88	225.64	232.41	239.17
69	144.57	151.67	158.77	165.88	172.98	180.08	187.19	194.29	201.39	208.50	215.60	222.70	229.81	236.91	244.01	251.12
70	152.10	159.58	167.06	174.54	182.02	189.50	196.98	204.46	211.94	219.42	226.90	234.38	241.86	249.34	256.82	264.30

Issue Age	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000	11,000	12,000	13,000	14,000	15,000	16,000	17,000	18,000	19,000
50	15.65	20.03	24.42	28.80	33.18	37.57	41.95	46.33	50.72	55.10	59.48	63.87	68.25	72.63	77.02	81.40	85.78
51	16.06	20.59	25.11	29.63	34.15	38.67	43.19	47.71	52.24	56.76	61.28	65.80	70.32	74.84	79.36	83.89	88.41
52	16.50	21.17	25.83	30.50	35.17	39.83	44.50	49.17	53.83	58.50	63.17	67.83	72.50	77.17	81.83	86.50	91.17
53	16.96	21.78	26.60	31.42	36.24	41.07	45.89	50.71	55.53	60.35	65.17	69.99	74.81	79.63	84.45	89.27	94.09
54	17.45	22.43	27.41	32.40	37.38	42.36	47.34	52.33	57.31	62.29	67.27	72.26	77.24	82.22	87.20	92.19	97.17
55	17.97	23.12	28.28	33.43	38.59	43.74	48.90	54.05	59.21	64.36	69.52	74.67	79.83	84.98	90.14	95.29	100.45
56	18.46	23.79	29.11	34.43	39.75	45.07	50.39	55.71	61.03	66.36	71.68	77.00	82.32	87.64	92.96	98.28	103.61
57	18.99	24.49	29.99	35.49	40.99	46.49	51.98	57.48	62.98	68.48	73.98	79.48	84.97	90.47	95.97	101.47	106.97
58	19.56	25.25	30.93	36.62	42.31	47.99	53.68	59.37	65.05	70.74	76.43	82.11	87.80	93.48	99.17	104.86	110.54
59	20.16	26.04	31.93	37.81	43.70	49.58	55.47	61.35	67.24	73.13	79.01	84.90	90.78	96.67	102.55	108.44	114.32
60	20.79	26.88	32.98	39.07	45.17	51.27	57.36	63.46	69.55	75.65	81.74	87.84	93.94	100.03	106.13	112.22	118.32
61	21.59	27.95	34.31	40.67	47.04	53.40	59.76	66.12	72.49	78.85	85.21	91.57	97.94	104.30	110.66	117.02	123.39
62	22.43	29.08	35.72	42.36	49.01	55.65	62.30	68.94	75.58	82.23	88.87	95.52	102.16	108.80	115.45	122.09	128.74
63	23.33	30.27	37.21	44.15	51.10	58.04	64.98	71.92	78.87	85.81	92.75	99.69	106.63	113.58	120.52	127.46	134.40
64	24.27	31.53	38.79	46.05	53.31	60.57	67.82	75.08	82.34	89.60	96.86	104.12	111.37	118.63	125.89	133.15	140.41
65	25.28	32.87	40.46	48.06	55.65	63.24	70.83	78.43	86.02	93.61	101.20	108.80	116.39	123.98	131.57	139.17	146.76
66	26.39	34.36	42.32	50.29	58.25	66.22	74.18	82.15	90.11	98.08	106.04	114.01	121.97	129.94	137.90	145.87	153.83
67	28.43	37.07	45.71	54.35	63.00	71.64	80.28	88.92	97.57	106.21	114.85	123.49	132.14	140.78	149.42	158.06	166.71
68	29.71	38.78	47.85	56.92	65.98	75.05	84.12	93.19	102.26	111.33	120.40	129.47	138.54	147.61	156.68	165.75	174.82
69	31.09	40.63	50.16	59.69	69.22	78.75	88.28	97.81	107.34	116.88	126.41	135.94	145.47	155.00	164.53	174.06	183.59
70	31.74	41.49	51.23	60.98	70.73	80.48	90.22	99.97	109.72	119.46	129.21	138.96	148.70	158.45	168.20	177.94	187.69

Issue Age	20,000	21,000	22,000	23,000	24,000	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000
50	90.17	94.55	98.93	103.32	107.70	112.08	116.47	120.85	125.23	129.62	134.00	138.38	142.76	147.15	151.53	155.91
51	92.93	97.45	101.97	106.49	111.01	115.54	120.06	124.58	129.10	133.62	138.14	142.66	147.19	151.71	156.23	160.75
52	95.83	100.50	105.17	109.83	114.50	119.17	123.83	128.50	133.17	137.83	142.50	147.17	151.83	156.50	161.17	165.83
53	98.91	103.73	108.55	113.37	118.20	123.02	127.84	132.66	137.48	142.30	147.12	151.94	156.76	161.58	166.40	171.22
54	102.15	107.13	112.12	117.10	122.08	127.06	132.05	137.03	142.01	146.99	151.98	156.96	161.94	166.92	171.91	176.89
55	105.60	110.76	115.91	121.07	126.22	131.38	136.53	141.69	146.84	152.00	157.15	162.31	167.46	172.62	177.77	182.93
56	108.93	114.25	119.57	124.89	130.21	135.53	140.86	146.18	151.50	156.82	162.14	167.46	172.78	178.10	183.43	188.75
57	112.46	117.96	123.46	128.96	134.46	139.96	145.45	150.95	156.45	161.95	167.45	172.95	178.44	183.94	189.44	194.94
58	116.23	121.92	127.60	133.29	138.98	144.66	150.35	156.04	161.72	167.41	173.10	178.78	184.47	190.16	195.84	201.53
59	120.21	126.09	131.98	137.87	143.75	149.64	155.52	161.41	167.29	173.18	179.06	184.95	190.83	196.72	202.60	208.49
60	124.42	130.51	136.61	142.70	148.80	154.89	160.99	167.09	173.18	179.28	185.37	191.47	197.56	203.66	209.76	215.85
61	129.75	136.11	142.47	148.84	155.20	161.56	167.92	174.28	180.65	187.01	193.37	199.73	206.10	212.46	218.82	225.18
62	135.38	142.02	148.67	155.31	161.96	168.60	175.24	181.89	188.53	195.18	201.82	208.46	215.11	221.75	228.40	235.04
63	141.35	148.29	155.23	162.17	169.12	176.06	183.00	189.94	196.88	203.83	210.77	217.71	224.65	231.60	238.54	245.48
64	147.66	154.92	162.18	169.44	176.70	183.96	191.21	198.47	205.73	212.99	220.25	227.51	234.76	242.02	249.28	256.54
65	154.35	161.95	169.54	177.13	184.72	192.32	199.91	207.50	215.09	222.69	230.28	237.87	245.46	253.06	260.65	268.24
66	161.80	169.76	177.73	185.69	193.66	201.62	209.59	217.55	225.52	233.48	241.45	249.41	257.38	265.34	273.31	281.27
67	175.35	183.99	192.63	201.28	209.92	218.56	227.20	235.85	244.49	253.13	261.77	270.42	279.06	287.70	296.34	304.99
68	183.89	192.95	202.02	211.09	220.16	229.23	238.30	247.37	256.44	265.51	274.58	283.65	292.72	301.79	310.86	319.92
69	193.13	202.66	212.19	221.72	231.25	240.78	250.31	259.84	269.38	278.91	288.44	297.97	307.50	317.03	326.56	336.09
70	197.44	207.18	216.93	226.68	236.43	246.17	255.92	265.67	275.41	285.16	294.91	304.65	314.40	324.15	333.89	343.64

Issue Age	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000	11,000	12,000	13,000	14,000	15,000	16,000	17,000	18,000	19,000
50	10.79	13.56	16.32	19.08	21.85	24.61	27.38	30.14	32.90	35.67	38.43	41.20	43.96	46.73	49.49	52.25	55.02
51	11.08	13.94	16.80	19.65	22.51	25.37	28.23	31.09	33.95	36.81	39.67	42.53	45.39	48.25	51.11	53.96	56.82
52	11.37	14.33	17.28	20.24	23.20	26.15	29.11	32.07	35.02	37.98	40.94	43.90	46.85	49.81	52.77	55.72	58.68
53	11.67	14.73	17.79	20.85	23.91	26.96	30.02	33.08	36.14	39.20	42.25	45.31	48.37	51.43	54.49	57.54	60.60
54	11.99	15.15	18.31	21.48	24.64	27.80	30.96	34.13	37.29	40.45	43.62	46.78	49.94	53.10	56.27	59.43	62.59
55	12.31	15.58	18.85	22.13	25.40	28.67	31.94	35.21	38.48	41.75	45.02	48.29	51.56	54.84	58.11	61.38	64.65
56	12.63	16.01	19.38	22.76	26.14	29.51	32.89	36.27	39.64	43.02	46.40	49.77	53.15	56.52	59.90	63.28	66.65
57	12.96	16.45	19.94	23.42	26.91	30.40	33.89	37.37	40.86	44.35	47.84	51.32	54.81	58.30	61.79	65.27	68.76
58	13.31	16.91	20.52	24.12	27.73	31.33	34.93	38.54	42.14	45.74	49.35	52.95	56.55	60.16	63.76	67.36	70.97
59	13.68	17.40	21.13	24.85	28.58	32.30	36.03	39.75	43.48	47.20	50.93	54.65	58.38	62.10	65.83	69.55	73.28
60	14.06	17.91	21.76	25.62	29.47	33.32	37.17	41.03	44.88	48.73	52.58	56.44	60.29	64.14	67.99	71.85	75.70
61	14.53	18.54	22.55	26.56	30.57	34.58	38.59	42.60	46.61	50.62	54.63	58.64	62.65	66.66	70.67	74.68	78.69
62	15.03	19.21	23.39	27.57	31.75	35.93	40.10	44.28	48.46	52.64	56.82	61.00	65.17	69.35	73.53	77.71	81.89
63	15.57	19.92	24.28	28.64	32.99	37.35	41.70	46.06	50.42	54.77	59.13	63.48	67.84	72.20	76.55	80.91	85.26
64	16.14	20.68	25.23	29.78	34.32	38.87	43.41	47.96	52.51	57.05	61.60	66.15	70.69	75.24	79.78	84.33	88.88
65	16.75	21.50	26.25	31.00	35.75	40.50	45.25	50.00	54.75	59.50	64.25	69.00	73.75	78.50	83.25	88.00	92.75
66	17.42	22.39	27.36	32.34	37.31	42.28	47.26	52.23	57.20	62.17	67.15	72.12	77.09	82.07	87.04	92.01	96.98
67	18.14	23.36	28.57	33.79	39.00	44.22	49.43	54.65	59.86	65.08	70.29	75.51	80.72	85.94	91.15	96.37	101.58
68	18.94	24.42	29.89	35.37	40.85	46.33	51.81	57.29	62.77	68.25	73.73	79.20	84.68	90.16	95.64	101.12	106.60
69	19.80	25.57	31.34	37.11	42.87	48.64	54.41	60.18	65.94	71.71	77.48	83.25	89.01	94.78	100.55	106.32	112.08
70	20.76	26.84	32.93	39.01	45.10	51.18	57.27	63.35	69.44	75.52	81.61	87.69	93.78	99.86	105.95	112.03	118.12

Issue Age	20,000	21,000	22,000	23,000	24,000	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000
50	57.78	60.55	63.31	66.07	68.84	71.60	74.37	77.13	79.89	82.66	85.42	88.19	90.95	93.71	96.48	99.24
51	59.68	62.54	65.40	68.26	71.12	73.98	76.84	79.70	82.56	85.41	88.27	91.13	93.99	96.85	99.71	102.57
52	61.64	64.59	67.55	70.51	73.46	76.42	79.38	82.33	85.29	88.25	91.20	94.16	97.12	100.07	103.03	105.99
53	63.66	66.72	69.78	72.83	75.89	78.95	82.01	85.07	88.12	91.18	94.24	97.30	100.36	103.41	106.47	109.53
54	65.75	68.92	72.08	75.24	78.41	81.57	84.73	87.89	91.06	94.22	97.38	100.54	103.71	106.87	110.03	113.20
55	67.92	71.19	74.46	77.73	81.00	84.27	87.54	90.82	94.09	97.36	100.63	103.90	107.17	110.44	113.71	116.98
56	70.03	73.41	76.78	80.16	83.54	86.91	90.29	93.67	97.04	100.42	103.80	107.17	110.55	113.93	117.30	120.68
57	72.25	75.74	79.22	82.71	86.20	89.69	93.17	96.66	100.15	103.64	107.12	110.61	114.10	117.59	121.07	124.56
58	74.57	78.18	81.78	85.38	88.99	92.59	96.19	99.80	103.40	107.00	110.61	114.21	117.82	121.42	125.02	128.63
59	77.00	80.73	84.45	88.18	91.90	95.63	99.35	103.08	106.80	110.53	114.25	117.98	121.70	125.43	129.15	132.88
60	79.55	83.41	87.26	91.11	94.96	98.82	102.67	106.52	110.37	114.23	118.08	121.93	125.78	129.64	133.49	137.34
61	82.70	86.71	90.72	94.73	98.74	102.75	106.76	110.77	114.78	118.79	122.80	126.81	130.83	134.84	138.85	142.86
62	86.06	90.24	94.42	98.60	102.78	106.96	111.13	115.31	119.49	123.67	127.85	132.03	136.20	140.38	144.56	148.74
63	89.62	93.98	98.33	102.69	107.04	111.40	115.76	120.11	124.47	128.82	133.18	137.54	141.89	146.25	150.60	154.96
64	93.42	97.97	102.51	107.06	111.61	116.15	120.70	125.24	129.79	134.34	138.88	143.43	147.97	152.52	157.07	161.61
65	97.50	102.26	107.01	111.76	116.51	121.26	126.01	130.76	135.51	140.26	145.01	149.76	154.51	159.26	164.01	168.76
66	101.96	106.93	111.90	116.88	121.85	126.82	131.79	136.77	141.74	146.71	151.69	156.66	161.63	166.61	171.58	176.55
67	106.80	112.01	117.23	122.44	127.66	132.87	138.09	143.30	148.52	153.73	158.95	164.16	169.38	174.59	179.81	185.02
68	112.08	117.56	123.04	128.51	133.99	139.47	144.95	150.43	155.91	161.39	166.87	172.35	177.82	183.30	188.78	194.26
69	117.85	123.62	129.39	135.15	140.92	146.69	152.46	158.22	163.99	169.76	175.53	181.29	187.06	192.83	198.60	204.36
70	124.20	130.29	136.37	142.46	148.54	154.63	160.72	166.80	172.89	178.97	185.06	191.14	197.23	203.31	209.40	215.48

Issue Age	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000	11,000	12,000	13,000	14,000	15,000	16,000	17,000	18,000	19,000
50	13.36	16.98	20.60	24.22	27.84	31.46	35.07	38.69	42.31	45.93	49.55	53.17	56.79	60.41	64.03	67.65	71.27
51	13.76	17.51	21.27	25.02	28.77	32.53	36.28	40.03	43.79	47.54	51.29	55.04	58.80	62.55	66.30	70.06	73.81
52	14.18	18.07	21.97	25.86	29.75	33.64	37.54	41.43	45.32	49.22	53.11	57.00	60.90	64.79	68.68	72.58	76.47
53	14.62	18.66	22.70	26.74	30.77	34.81	38.85	42.89	46.93	50.97	55.01	59.05	63.09	67.13	71.17	75.21	79.24
54	15.08	19.27	23.47	27.66	31.85	36.05	40.24	44.43	48.63	52.82	57.01	61.20	65.40	69.59	73.78	77.98	82.17
55	15.56	19.92	24.27	28.63	32.98	37.33	41.69	46.04	50.40	54.75	59.11	63.46	67.81	72.17	76.52	80.88	85.23
56	16.04	20.56	25.07	29.59	34.10	38.62	43.13	47.64	52.16	56.67	61.19	65.70	70.22	74.73	79.24	83.76	88.27
57	16.55	21.23	25.91	30.59	35.28	39.96	44.64	49.32	54.01	58.69	63.37	68.05	72.74	77.42	82.10	86.78	91.47
58	17.08	21.94	26.80	31.66	36.52	41.37	46.23	51.09	55.95	60.81	65.67	70.53	75.39	80.25	85.11	89.97	94.83
59	17.64	22.68	27.73	32.77	37.82	42.86	47.91	52.95	58.00	63.04	68.09	73.13	78.18	83.22	88.27	93.31	98.36
60	18.22	23.46	28.70	33.94	39.18	44.42	49.66	54.90	60.13	65.37	70.61	75.85	81.09	86.33	91.57	96.81	102.05
61	18.97	24.46	29.95	35.44	40.93	46.42	51.90	57.39	62.88	68.37	73.86	79.35	84.84	90.33	95.82	101.31	106.80
62	19.77	25.52	31.28	37.03	42.79	48.54	54.30	60.05	65.81	71.56	77.32	83.07	88.83	94.58	100.34	106.09	111.85
63	20.62	26.65	32.69	38.73	44.77	50.81	56.85	62.89	68.92	74.96	81.00	87.04	93.08	99.12	105.16	111.19	117.23
64	21.52	27.86	34.20	40.54	46.88	53.22	59.56	65.90	72.24	78.58	84.93	91.27	97.61	103.95	110.29	116.63	122.97
65	22.49	29.16	35.82	42.49	49.15	55.81	62.48	69.14	75.81	82.47	89.14	95.80	102.46	109.13	115.79	122.46	129.12
66	23.58	30.60	37.63	44.65	51.68	58.70	65.73	72.75	79.78	86.80	93.83	100.85	107.88	114.90	121.93	128.95	135.98
67	24.74	32.16	39.57	46.99	54.40	61.82	69.23	76.65	84.06	91.48	98.89	106.31	113.72	121.14	128.55	135.97	143.38
68	26.01	33.85	41.69	49.53	57.37	65.21	73.04	80.88	88.72	96.56	104.40	112.23	120.07	127.91	135.75	143.59	151.43
69	28.63	37.34	46.06	54.77	63.48	72.19	80.90	89.61	98.32	107.03	115.74	124.46	133.17	141.88	150.59	159.30	168.01
70	28.91	37.72	46.52	55.33	64.13	72.94	81.74	90.54	99.35	108.15	116.96	125.76	134.57	143.37	152.17	160.98	169.78

Issue Age	20,000	21,000	22,000	23,000	24,000	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000
50	74.89	78.51	82.13	85.75	89.37	92.99	96.61	100.22	103.84	107.46	111.08	114.70	118.32	121.94	125.56	129.18
51	77.56	81.32	85.07	88.82	92.58	96.33	100.08	103.84	107.59	111.34	115.10	118.85	122.60	126.36	130.11	133.86
52	80.36	84.26	88.15	92.04	95.93	99.83	103.72	107.61	111.51	115.40	119.29	123.19	127.08	130.97	134.87	138.76
53	83.28	87.32	91.36	95.40	99.44	103.48	107.52	111.56	115.60	119.64	123.68	127.72	131.75	135.79	139.83	143.87
54	86.36	90.56	94.75	98.94	103.14	107.33	111.52	115.72	119.91	124.10	128.30	132.49	136.68	140.88	145.07	149.26
55	89.58	93.94	98.29	102.65	107.00	111.36	115.71	120.06	124.42	128.77	133.13	137.48	141.84	146.19	150.54	154.90
56	92.79	97.30	101.82	106.33	110.85	115.36	119.87	124.39	128.90	133.42	137.93	142.45	146.96	151.48	155.99	160.50
57	96.15	100.83	105.51	110.20	114.88	119.56	124.24	128.93	133.61	138.29	142.97	147.66	152.34	157.02	161.70	166.39
58	99.69	104.55	109.41	114.27	119.12	123.98	128.84	133.70	138.56	143.42	148.28	153.14	158.00	162.86	167.72	172.58
59	103.40	108.45	113.49	118.54	123.58	128.63	133.67	138.72	143.76	148.81	153.85	158.90	163.94	168.99	174.03	179.08
60	107.29	112.53	117.77	123.01	128.25	133.49	138.73	143.97	149.21	154.45	159.69	164.93	170.16	175.40	180.64	185.88
61	112.29	117.78	123.27	128.76	134.25	139.74	145.23	150.71	156.20	161.69	167.18	172.67	178.16	183.65	189.14	194.63
62	117.60	123.36	129.11	134.87	140.62	146.38	152.14	157.89	163.65	169.40	175.16	180.91	186.67	192.42	198.18	203.93
63	123.27	129.31	135.35	141.39	147.43	153.46	159.50	165.54	171.58	177.62	183.66	189.70	195.73	201.77	207.81	213.85
64	129.31	135.65	141.99	148.33	154.67	161.01	167.35	173.69	180.03	186.37	192.71	199.05	205.39	211.73	218.07	224.41
65	135.78	142.45	149.11	155.78	162.44	169.11	175.77	182.43	189.10	195.76	202.43	209.09	215.76	222.42	229.08	235.75
66	143.00	150.03	157.05	164.08	171.10	178.13	185.15	192.18	199.20	206.23	213.25	220.28	227.30	234.33	241.35	248.38
67	150.80	158.21	165.63	173.04	180.46	187.87	195.29	202.70	210.12	217.53	224.95	232.36	239.78	247.19	254.61	262.02
68	159.26	167.10	174.94	182.78	190.62	198.45	206.29	214.13	221.97	229.81	237.64	245.48	253.32	261.16	269.00	276.84
69	176.72	185.43	194.14	202.86	211.57	220.28	228.99	237.70	246.41	255.12	263.83	272.54	281.26	289.97	298.68	307.39
70	178.59	187.39	196.20	205.00	213.81	222.61	231.41	240.22	249.02	257.83	266.63	275.44	284.24	293.05	301.85	310.65

Male NO-TOBACCO	Issue Age	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000
	50	18.18	23.41	28.63	33.86	39.08	44.31	49.54	54.76
51	18.60	23.97	29.34	34.70	40.07	45.44	50.80	56.17	
52	19.05	24.57	30.08	35.60	41.12	46.63	52.15	57.67	
53	19.53	25.20	30.88	36.55	42.23	47.90	53.58	59.25	
54	20.03	25.87	31.72	37.56	43.40	49.25	55.09	60.93	
55	20.57	26.59	32.61	38.64	44.66	50.68	56.70	62.73	
56	21.06	27.24	33.43	39.61	45.80	51.98	58.17	64.36	
57	21.58	27.95	34.31	40.67	47.03	53.39	59.75	66.12	
58	22.16	28.71	35.26	41.81	48.37	54.92	61.47	68.02	
59	22.78	29.53	36.29	43.05	49.81	56.57	63.33	70.08	
60	23.44	30.42	37.41	44.39	51.37	58.35	65.33	72.31	
61	24.94	32.42	39.90	47.37	54.85	62.33	69.81	77.29	
62	26.56	34.58	42.61	50.63	58.65	66.67	74.69	82.71	
63	28.34	36.95	45.56	54.17	62.78	71.39	80.01	88.62	
64	30.27	39.53	48.78	58.04	67.30	76.55	85.81	95.07	
65	32.38	42.35	52.31	62.27	72.23	82.19	92.15	102.12	
66	33.03	43.21	53.38	63.56	73.73	83.91	94.09	104.26	
67	33.77	44.19	54.62	65.04	75.47	85.89	96.31	106.74	
68	34.61	45.31	56.02	66.72	77.42	88.13	98.83	109.53	
69	35.56	46.58	57.60	68.62	79.64	90.66	101.68	112.70	
70	36.62	47.99	59.37	70.74	82.11	93.48	104.86	116.23	
71	38.76	50.84	62.93	75.01	87.10	99.18	111.27	123.35	
72	41.07	53.93	66.79	79.65	92.50	105.36	118.22	131.08	
73	43.59	57.28	70.98	84.67	98.37	112.06	125.76	139.45	
74	46.32	60.92	75.53	90.13	104.74	119.34	133.95	148.55	
75	49.29	64.89	80.49	96.09	111.69	127.28	142.88	158.48	
76	51.71	68.12	84.52	100.92	117.33	133.73	150.14	166.54	
77	54.37	71.66	88.95	106.24	123.53	140.81	158.10	175.39	
78	57.30	75.56	93.83	112.09	130.36	148.62	166.89	185.15	
79	60.52	79.86	99.20	118.54	137.88	157.23	176.57	195.91	
80	64.08	84.60	105.13	125.65	146.18	166.70	187.23	207.75	
81	69.57	91.93	114.29	136.65	159.01	181.37	203.72	226.08	
82	75.70	100.10	124.50	148.90	173.30	197.71	222.11	246.51	
83	82.52	109.19	135.86	162.53	189.20	215.88	242.55	269.22	
84	90.07	119.27	148.46	177.65	206.84	236.03	265.22	294.41	
85	98.41	130.38	162.35	194.32	226.29	258.26	290.23	322.20	
Monthly Premiums									

Male TOBACCO	Issue Age	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000
	50	21.25	27.50	33.75	40.00	46.25	52.50	58.75	65.00
51	21.87	28.33	34.78	41.24	47.70	54.15	60.61	67.07	
52	22.53	29.21	35.88	42.56	49.24	55.91	62.59	69.27	
53	23.23	30.14	37.05	43.96	50.87	57.78	64.69	71.60	
54	23.97	31.13	38.29	45.45	52.61	59.76	66.92	74.08	
55	24.77	32.19	39.61	47.03	54.45	61.88	69.30	76.72	
56	25.57	33.26	40.95	48.64	56.33	64.02	71.70	79.39	
57	26.42	34.39	42.36	50.34	58.31	66.28	74.26	82.23	
58	27.32	35.60	43.87	52.14	60.42	68.69	76.96	85.24	
59	28.28	36.87	45.47	54.06	62.65	71.25	79.84	88.43	
60	29.29	38.22	47.15	56.08	65.01	73.94	82.87	91.80	
61	31.38	41.01	50.63	60.26	69.88	79.51	89.14	98.76	
62	33.65	44.03	54.42	64.80	75.18	85.56	95.95	106.33	
63	36.13	47.33	58.54	69.75	80.96	92.17	103.38	114.59	
64	38.82	50.93	63.04	75.14	87.25	99.36	111.46	123.57	
65	41.76	54.85	67.93	81.02	94.11	107.19	120.28	133.36	
66	43.11	56.65	70.19	83.73	97.27	110.80	124.34	137.88	
67	44.56	58.57	72.59	86.61	100.63	114.65	128.67	142.68	
68	46.08	60.61	75.14	89.67	104.20	118.72	133.25	147.78	
69	47.71	62.78	77.85	92.91	107.98	123.05	138.12	153.19	
70	49.42	65.06	80.71	96.35	111.99	127.63	143.27	158.91	
71	52.64	69.35	86.06	102.77	119.48	136.20	152.91	169.62	
72	56.07	73.92	91.78	109.63	127.49	145.34	163.20	181.05	
73	59.72	78.79	97.87	116.94	136.01	155.08	174.16	193.23	
74	63.62	83.99	104.36	124.74	145.11	165.48	185.86	206.23	
75	67.81	89.58	111.35	133.12	154.89	176.66	198.42	220.19	
76	71.21	94.12	117.02	139.92	162.83	185.73	208.63	231.54	
77	74.89	99.03	123.16	147.29	171.42	195.55	219.68	243.81	
78	78.93	104.40	129.88	155.36	180.83	206.31	231.78	257.26	
79	83.38	110.35	137.31	164.27	191.23	218.19	245.15	272.11	
80	88.34	116.95	145.56	174.17	202.79	231.40	260.01	288.62	
81	98.05	129.90	161.74	193.59	225.44	257.29	289.14	320.99	
82	109.30	144.91	180.51	216.11	251.71	287.31	322.91	358.51	
83	122.22	162.12	202.03	241.94	281.84	321.75	361.66	401.56	
84	137.03	181.87	226.72	271.56	316.40	361.24	406.09	450.93	
85	153.97	204.46	254.95	305.43	355.92	406.41	456.90	507.39	
Monthly Premiums									

		Issue Age	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000
Female NO-TOBACCO		50	15.39	19.68	23.98	28.28	32.57	36.87	41.17	45.46
		51	15.72	20.13	24.54	28.94	33.35	37.76	42.16	46.57
		52	16.07	20.60	25.12	29.65	34.17	38.70	43.22	47.75
		53	16.44	21.09	25.74	30.39	35.04	39.69	44.33	48.98
		54	16.84	21.62	26.40	31.18	35.95	40.73	45.51	50.29
		55	17.25	22.17	27.09	32.01	36.93	41.85	46.76	51.68
		56	17.64	22.69	27.74	32.79	37.83	42.88	47.93	52.98
		57	18.06	23.24	28.43	33.62	38.80	43.99	49.17	54.36
		58	18.50	23.84	29.17	34.51	39.84	45.18	50.51	55.85
		59	18.98	24.48	29.97	35.46	40.96	46.45	51.94	57.44
MBWL		60	19.50	25.16	30.83	36.49	42.16	47.82	53.49	59.15
		61	20.74	26.82	32.90	38.98	45.06	51.14	57.22	63.30
		62	22.09	28.63	35.16	41.69	48.22	54.75	61.28	67.81
		63	23.58	30.60	37.63	44.66	51.68	58.71	65.73	72.76
		64	25.20	32.77	40.34	47.91	55.48	63.04	70.61	78.18
		65	26.99	35.15	43.31	51.48	59.64	67.80	75.97	84.13
		66	27.46	35.77	44.09	52.41	60.73	69.05	77.37	85.69
		67	28.00	36.50	45.00	53.49	61.99	70.49	78.99	87.49
		68	28.62	37.33	46.03	54.74	63.45	72.15	80.86	89.57
		69	29.33	38.27	47.21	56.16	65.10	74.04	82.98	91.93
Monthly Premiums		70	30.12	39.33	48.54	57.74	66.95	76.16	85.37	94.57
		71	31.75	41.50	51.25	61.00	70.75	80.50	90.25	100.00
		72	33.52	43.86	54.20	64.55	74.89	85.23	95.57	105.91
		73	35.45	46.43	57.42	68.40	79.38	90.37	101.35	112.33
		74	37.55	49.24	60.92	72.61	84.29	95.98	107.66	119.35
		75	39.85	52.30	64.75	77.20	89.65	102.09	114.54	126.99
		76	41.67	54.73	67.78	80.84	93.90	106.95	120.01	133.07
		77	43.67	57.39	71.11	84.84	98.56	112.28	126.00	139.73
		78	45.86	60.31	74.77	89.22	103.67	118.12	132.58	147.03
		79	48.25	63.50	78.75	94.00	109.25	124.50	139.75	155.00
	80	50.84	66.95	83.07	99.18	115.30	131.41	147.52	163.64	
	81	54.32	71.59	88.87	106.14	123.41	140.69	157.96	175.24	
	82	58.17	76.73	95.29	113.85	132.41	150.97	169.52	188.08	
	83	62.45	82.44	102.42	122.40	142.39	162.37	182.36	202.34	
	84	67.09	88.62	110.15	131.68	153.21	174.74	196.27	217.80	
	85	72.09	95.28	118.48	141.68	164.87	188.07	211.26	234.46	

		Issue Age	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000
Female TOBACCO		50	18.61	23.98	29.35	34.72	40.09	45.47	50.84	56.21
		51	19.17	24.72	30.28	35.83	41.39	46.94	52.50	58.05
		52	19.75	25.50	31.25	37.00	42.76	48.51	54.26	60.01
		53	20.37	26.32	32.28	38.24	44.19	50.15	56.10	62.06
		54	21.02	27.19	33.37	39.54	45.71	51.89	58.06	64.23
		55	21.71	28.11	34.51	40.92	47.32	53.72	60.13	66.53
		56	22.41	29.05	35.68	42.32	48.96	55.60	62.23	68.87
		57	23.15	30.03	36.92	43.80	50.68	57.57	64.45	71.33
		58	23.93	31.08	38.22	45.36	52.51	59.65	66.79	73.94
		59	24.76	32.18	39.60	47.02	54.43	61.85	69.27	76.69
MBWL		60	25.63	33.34	41.04	48.75	56.46	64.17	71.88	79.59
		61	27.47	35.80	44.12	52.45	60.77	69.10	77.42	85.75
		62	29.50	38.50	47.49	56.49	65.49	74.49	83.49	92.49
		63	31.71	41.45	51.19	60.93	70.67	80.40	90.14	99.88
		64	34.15	44.69	55.24	65.79	76.34	86.89	97.44	107.99
		65	36.82	48.26	59.70	71.14	82.58	94.02	105.46	116.90
		66	38.04	49.88	61.73	73.57	85.42	97.27	109.11	120.96
		67	39.33	51.61	63.88	76.16	88.44	100.72	112.99	125.27
		68	40.71	53.45	66.19	78.92	91.66	104.40	117.13	129.87
		69	42.19	55.42	68.65	81.88	95.11	108.34	121.57	134.80
Monthly Premiums		70	43.77	57.53	71.29	85.05	98.81	112.56	126.32	140.08
		71	46.45	61.10	75.75	90.40	105.05	119.70	134.35	149.00
		72	49.36	64.98	80.60	96.22	111.84	127.46	143.08	158.70
		73	52.54	69.22	85.90	102.58	119.26	135.94	152.62	169.30
		74	56.02	73.85	91.69	109.53	127.37	145.21	163.05	180.88
		75	59.83	78.94	98.05	117.17	136.28	155.39	174.50	193.61
		76	62.17	82.06	101.95	121.84	141.73	161.62	181.51	201.40
		77	64.76	85.52	106.27	127.03	147.78	168.54	189.29	210.05
		78	67.66	89.37	111.09	132.81	154.53	176.25	197.97	219.68
		79	70.84	93.63	116.41	139.19	161.97	184.75	207.53	230.31
	80	74.29	98.22	122.14	146.07	170.00	193.93	217.86	241.79	
	81	79.52	105.20	130.87	156.54	182.22	207.89	233.57	259.24	
	82	85.12	112.65	140.19	167.73	195.27	222.81	250.35	277.89	
	83	91.09	120.62	150.16	179.69	209.22	238.75	268.28	297.81	
	84	97.61	129.32	161.02	192.72	224.43	256.13	287.83	319.54	
	85	104.59	138.61	172.64	206.67	240.70	274.73	308.76	342.79	

GROSS ANNUAL PREMIUM RATES PER \$1,000 OF SUM INSURED

ISSUE AGE	LEVEL DEATH BENEFIT													
	Lifetime Pay				10 Pay				20 Pay				RIDER	
	MALE		FEMALE		MALE		FEMALE		MALE		FEMALE		ADBR	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Male	Female
50	33.60	42.46	23.91	33.67	69.67	82.81	55.97	71.16	41.24	49.81	31.41	41.13	1.35	0.98
51	34.89	44.24	24.98	35.32	71.61	85.14	57.78	73.45	42.46	51.38	32.49	42.65	1.35	0.98
52	36.24	46.13	26.10	37.07	73.60	87.55	59.63	75.81	43.72	53.03	33.60	44.24	1.35	0.98
53	37.67	48.13	27.28	38.93	75.64	90.04	61.54	78.25	45.03	54.78	34.75	45.90	1.35	0.98
54	39.19	50.25	28.53	40.89	77.73	92.62	63.49	80.77	46.39	56.62	35.94	47.65	1.35	0.98
55	40.79	52.51	29.85	42.98	79.88	95.30	65.49	83.37	47.81	58.58	37.17	49.48	1.35	0.98
56	42.33	54.72	31.17	45.05	81.86	97.71	67.35	85.80	49.16	60.47	38.37	51.30	1.35	0.98
57	43.97	57.05	32.58	47.25	83.92	100.22	69.26	88.30	50.58	62.48	39.63	53.21	1.35	0.98
58	45.73	59.54	34.07	49.57	86.06	102.82	71.23	90.87	52.09	64.62	40.95	55.22	1.35	0.98
59	47.61	62.16	35.66	52.04	88.28	105.51	73.27	93.53	53.69	66.88	42.33	57.33	1.35	0.98
60	49.62	64.94	37.36	54.64	90.58	108.30	75.37	96.26	55.39	69.27	43.78	59.54	1.35	0.98
61	52.08	68.50	39.41	57.92	93.42	111.81	78.00	99.71	57.45	72.30	45.57	62.38		
62	54.71	72.26	41.62	61.41	96.35	115.44	80.72	103.30	59.63	75.50	47.48	65.40		
63	57.52	76.26	43.98	65.15	99.40	119.20	83.54	107.01	61.96	78.89	49.50	68.62		
64	60.53	80.49	46.52	69.14	102.55	123.11	86.48	110.86	64.46	82.48	51.66	72.05		
65	63.76	84.98	49.26	73.41	105.85	127.17	89.54	114.85	67.15	86.28	53.98	75.73		
66	67.35	90.04	52.27	78.22	109.39	131.58	92.85	119.39	70.10	90.51	56.51	79.83		
67	71.24	95.44	55.53	83.40	113.12	136.22	96.33	124.14	73.31	98.21	59.26	84.26		
68	75.46	101.21	59.07	89.00	117.07	141.11	100.00	129.13	76.84	103.06	62.26	89.07		
69	80.03	107.38	62.93	95.05	121.28	146.25	103.88	134.39	80.72	108.31	65.54	98.99		
70	85.00	113.95	67.13	101.61	125.75	151.64	108.00	139.94	85.00	110.76	69.15	100.05		
71	90.44	121.34	71.58	108.02	130.31	157.39	112.19	145.23						
72	96.34	129.18	76.43	114.98	135.16	163.34	116.66	150.92						
73	102.76	137.50	81.73	122.57	140.35	169.47	121.45	157.07						
74	109.73	146.35	87.52	130.86	145.91	175.82	126.58	163.78						
75	117.33	155.81	93.88	139.95	151.93	182.50	132.13	171.15						
76	118.76	156.50	95.60	140.27	152.11	182.70	132.39	170.72						
77	120.83	157.83	97.77	140.59	152.29	182.90	132.65	170.29						
78	123.53	159.88	100.39	140.92	152.47	183.10	132.92	169.86						
79	126.88	162.69	103.44	142.90	152.64	183.30	134.17	169.43						
80	130.88	166.35	106.90	145.49	154.79	183.51	135.90	169.02						
81	139.33	176.87	113.30	152.64	160.65	191.38	140.39	173.98						
82	148.65	188.58	120.38	160.18	167.44	200.46	145.60	179.41						
83	158.90	201.32	128.24	168.15	175.24	210.57	151.62	185.37						
84	170.12	215.09	136.73	176.82	184.08	221.71	158.28	192.13						
85	182.30	229.84	145.81	185.99	193.95	233.82	165.56	199.49						

*Product Approved States
View: "State Approvals - All Products"
on Agent Access*

*Child Insurance Rider:
\$15.00 per child.
\$5,000 Death Benefit
Issue Age: 15 days - 17 yrs*

*Washington State - Limited Availability.
See page 2*

(1) Multiply the appropriate premium rate (above) by the requested face amount / 1000.

For example, a 55 male NT (premium rate = 40.79) requests 10,000 face amount. $40.79 \times (10,000/1000)$ or $40.79 \times 10 = 407.90$

(2) Multiply the result of your calculations by the appropriate modal factor: Monthly EFT - .27; Semi-Annual - .53; Annual - 1.0

$407.90 \times .088 = \$35.8952$, rounded to \$35.90

(3) If a Level Death Benefit (LDB/SIWL) policy is being quoted and an Accidental Death Benefit Rider (ADB) is requested:

Multiply the ADB premium by the appropriate modal factor.

(In our example above, the male ADB rate of $\$1.35 \times 10 \times .088 = 1.188$, rounded to \$1.19)

GROSS ANNUAL PREMIUM RATES PER \$1,000 OF SUM INSURED

GRADED DEATH BENEFIT Whole Life				
Issue Age**	Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
50	47.86	61.16	36.55	51.05
51	49.72	63.91	38.07	53.58
52	51.67	66.83	39.67	56.27
53	53.74	69.93	41.35	59.12
54	55.92	73.23	43.11	62.14
55	58.24	76.73	44.98	65.35
56	60.37	80.13	46.73	68.48
57	62.65	83.74	48.59	71.79
58	65.10	87.56	50.57	75.29
59	67.71	91.62	52.67	79.00
60	70.51	95.91	54.91	82.92
61	74.19	101.75	57.91	88.27
62	78.12	107.99	61.13	94.01
63	82.33	114.63	64.58	100.17
64	86.85	121.71	68.29	106.79
65	91.71	129.26	72.28	113.90
66	97.34	137.99	76.89	122.10
67	103.44	147.38	81.91	131.00
68	110.08	157.50	87.36	140.68
69	117.31	168.40	93.32	151.23
70	125.17	180.13	99.82	162.75
71	134.20	193.71	106.97	174.73
72	144.05	208.33	114.80	187.87
73	154.81	224.05	123.39	202.32
74	166.57	241.00	132.83	218.26
75	179.48	259.36	143.21	235.90
76	179.80	251.69	143.65	227.41
77	180.12	246.32	144.08	221.77
78	180.44	243.00	145.81	218.48
79	180.75	241.54	148.29	217.06
80	184.03	241.83	151.46	217.06
81	197.42	258.75	161.59	228.97
82	212.20	277.60	172.79	241.56
83	228.47	298.19	185.22	254.86
84	246.32	320.54	198.66	269.29
85	265.76	344.60	213.09	284.57

MODIFIED DEATH BENEFIT Whole Life				
Issue Age**	Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
50	59.39	71.02	48.82	61.03
51	60.99	73.37	50.08	63.13
52	62.69	75.87	51.42	65.35
53	64.49	78.52	52.82	67.68
54	66.40	81.34	54.31	70.15
55	68.44	84.34	55.89	72.76
56	70.29	87.38	57.36	75.42
57	72.29	90.60	58.93	78.22
58	74.46	94.02	60.62	81.18
59	76.80	97.65	62.43	84.31
60	79.33	101.48	64.38	87.60
61	84.99	109.39	69.09	94.60
62	91.15	117.99	74.22	102.26
63	97.86	127.37	79.84	110.66
64	105.19	137.58	86.00	119.87
65	113.20	148.71	92.76	130.00
66	115.64	153.84	94.53	134.61
67	118.45	159.30	96.58	139.51
68	121.63	165.09	98.94	144.74
69	125.23	171.24	101.62	150.34
70	129.24	177.74	104.63	156.34
71	137.33	189.91	110.80	166.48
72	146.11	202.90	117.51	177.50
73	155.63	216.74	124.81	189.54
74	165.97	231.51	132.78	202.71
75	177.25	247.38	141.47	217.17
76	186.41	260.27	148.37	226.02
77	196.47	274.22	155.94	235.85
78	207.56	289.50	164.24	246.80
79	219.78	306.38	173.29	258.88
80	233.24	325.14	183.11	271.92
81	254.07	361.92	196.29	291.75
82	277.28	404.56	210.89	312.94
83	303.09	453.48	227.09	335.58
84	331.72	509.58	244.66	360.27
85	363.30	573.74	263.59	386.69

- (4) If applying for CIR, multiply \$15 by the number of Proposed Insured children times the appropriate modal factor.
Using the example above, if the Applicant had 3 Proposed Insured children (\$15 X 3 = \$45 X .088 = \$3.96)
- (5) A modal Policy Fee is added to the final premium: Monthly EFT - \$2.50; Semi-Annual - \$15; Annual - \$30
If this is a Semi-Annual mode, you would add \$1 Collection Fee to the final modal premium
- (6) To calculate the final modal premium, add Base premium + ADB + CIR + modal Policy Fee + any Collection Fee
Using our example: \$35.90 + \$1.19 + \$3.96 + \$2.50 = \$43.55

Not Available in all states

FINAL EXPENSE Whole Life Insurance

Level Death Benefit

Whole Life (LDB)

GRADED DEATH BENEFIT

Whole Life (GDB)

MODIFIED BENEFIT

Whole Life (MBWL)

Producer Fast Facts

Visit Agent Access - for Additional Product Information, Applications, Forms and Updates gpmagent.com

Level Death Benefit Whole Life Insurance		policy form series: ICC19 74D SIWL19	
(LDB)	Benefits Per Age Group		
Issue Age: 50 - 85	50 - 70	50 - 80	81 - 85
Minimum face amount	\$3,000	\$3,000	\$3,000
Minimum face amount - WASHINGTON STATE ¹	\$5,000	\$5,000	N/A
Maximum face amount	\$35,000	\$35,000	\$10,000
Maximum face amount - WASHINGTON STATE ¹	\$35,000	\$35,000	N/A
Premium Payment Period Options	10 Pay / 20 Pay* / Life	10 Pay / Life	10 Pay / Life
*20 Pay - Only Available for age group 50-70			
Benefit Description	The LDB, Level Death Benefit plan, pays the face amount while the policy is in force. Subject to policy provisions: <ul style="list-style-type: none"> Contestable and Suicide time periods Loan and Payment of Premium provisions 		
Application (Health Questions)	No Medical Exam Required - Answer Health Questions as follows Questions 23-30: Answered YES - DO NOT COMPLETE OR SUBMIT AN APPLICATION Questions 23-37: Answered NO - Applicant may Qualify for a LDB Insurance Policy. (pages 2-3 on Final Expense Whole Life Application. Form # ICC19 SM619)		
Premium Mode Policy Fee	<ul style="list-style-type: none"> Annual \$30 Semi-Annual \$15 (add \$1.00 Collection Fee Semi-Annual) Monthly EFT \$2.50; 		
Underwriting Classes	Male Standard Non-Tobacco Male Standard Tobacco	Female Standard Non-Tobacco Female Standard Tobacco	
Policy Loans	7.4% Fixed loan rate paid in advance (effective rate of 8%)		
Guarantees	Level Premiums		
RIDERS (LDB) – lifetime pay only			
Accidental Death Benefit (ADBR) ICC19 74I ADB19	<ul style="list-style-type: none"> Rider pays a death benefit in addition to the base policy if death is caused by an accident, subject to policy provisions. Premium per \$1,000 face amount Issue Age: 50-60 Benefit terminates at attained age 70 		
Child Insurance Rider (CIR) ICC19 74J SMCIR19 (Submit Completed Part 2 - Child Insurance Rider Supplemental Application)	<ul style="list-style-type: none"> Rider pays a \$5,000 death benefit on each eligible child. Issue Age 15 days - 17 years Premium \$15 per child, per year (or \$1.32 per month) Available on LDB base policies of \$5,000 and over Proposed Insured Child must reside with Proposed Insured at time of the application. Proposed Insured may be: Parents or Grandparents NOTE: Foster parents may NOT purchase Life Insurance on foster children. Insurable Interest regulations apply. Rider terminates when Primary Insured dies, any unearned premiums for this Rider will be refunded. Convertible at the Rider anniversary nearest each child's age 25 without evidence of insurability. Convertible to \$25,000 Simplified Issue Whole Life Insurance Plan with level death benefits. Other restrictions may apply and vary by state. 		
¹ WASHINGTON STATE - Limited Availability: LDB is the ONLY FINAL EXPENSE Whole Life Insurance Policy available for Washington State residents. The GDB and MBWL policy options are NOT Available for Washington State residents.			

FINAL EXPENSE Whole Life Insurance

Level Death Benefit

Whole Life (LDB)

GRADED DEATH BENEFIT

Whole Life (GDB)

MODIFIED BENEFIT

Whole Life (MBWL)

Producer Fast Facts

GRADED DEATH BENEFIT Whole Life Insurance		policy form series: ICC19 74B GDB19	
(GDB)		Benefits Per Age Group	
Issue Age: 50 - 85	50 - 80	81 - 85	
Minimum face amount	\$3,000	\$3,000	
Maximum face amount	\$25,000	\$10,000	
Premium Payment Period Options	Life	Life	
Benefit Description <i>Benefit Grade per year</i>	Year	Death Benefit	
	Year 1	30% of sum insured	
	Year 2	70% of sum insured	
	Year 3	100% of sum insured	
Accidental Death Benefit (ADB)			
<ul style="list-style-type: none"> • ADB included in GDB policy. • Death Benefit: 100% for Years 1-2 • Death Benefit: NONE for Years 3+ No more than 100% of the policy's Face Amount will be paid out in any year.			
Application <i>(Health Questions)</i>	Questions 23-30: Answered YES - DO NOT COMPLETE OR SUBMIT AN APPLICATION Questions 34-37: With a YES Answer - Applicant may Qualify for a GDB Insurance Policy. <i>(pages 2-3 on Final Expense Whole Life Application. Form # ICC19 SM619)</i>		
Premium Mode Policy Fee	<ul style="list-style-type: none"> • Annual \$30 • Semi-Annual \$15 (add \$1.00 Collection Fee Semi-Annual) • Monthly EFT \$2.50 		
Underwriting Classes	Male Standard Non-Tobacco Male Standard Tobacco	Female Standard Non-Tobacco Female Standard Tobacco	
Policy Loans	7.4% Fixed loan rate paid in advance (effective rate of 8%)		
Guarantees	Level Premiums		

MODIFIED BENEFIT Whole Life Insurance		policy form series: ICC19 74C MBWL19	
(MBWL)		Benefits Per Age Group	
Issue Age: 50 - 85	50 - 85		
Minimum face amount	\$3,000		
Maximum face amount	\$10,000		
Premium Payment Period Options	Life		
Benefit Description <i>Benefit Grade per year</i>	Year	Death Benefit	
	Year 1	Return of Premium + 10% interest	
	Year 2	Return of Premium + 10% interest	
	Year 3	100% of sum insured	
Accidental Death Benefit (ADB)			
<ul style="list-style-type: none"> • ADB included in GDB policy. • Death Benefit: 100% for Years 1-2 • Death Benefit: NONE for Years 3+ No more than 100% of the policy's Face Amount will be paid out in any year.			
Application <i>(Health Questions)</i>	Questions 23-30: Answered YES - DO NOT COMPLETE OR SUBMIT AN APPLICATION Questions 31-33: With a YES Answer - Applicant may Qualify for a MBWL Insurance Policy. <i>(pages 2-3 on Final Expense Whole Life Application. Form # ICC19 SM619)</i>		
Premium Mode Policy Fee	<ul style="list-style-type: none"> • Annual \$30 • Semi-Annual \$15 (add \$1.00 Collection Fee Semi-Annual) • Monthly EFT \$2.50 		
Underwriting Classes	Male Standard Non-Tobacco Male Standard Tobacco	Female Standard Non-Tobacco Female Standard Tobacco	
Policy Loans	7.4% Fixed loan rate paid in advance (effective rate of 8%)		
Guarantees	Level Premiums		

Sample Rate Calculations

MONTHLY EFT	LEVEL (LDB)	
	Male 50 Non-Tobacco \$35,000 Face Amount	
	\$ 33.60	Premium per \$1,000
	x 35	Number of \$1,000s
	\$ 1,176.00	Total Premium
	x .088	Monthly EFT Mode Factor
	\$ 103.49	Basic Monthly EFT Premium
+ \$ 2.50	Monthly EFT Policy Fee	
	\$ 105.99 TOTAL Monthly EFT Premium	

MONTHLY EFT	MODIFIED (MBWL)	
	Female 50 Non-Tobacco \$10,000 Face Amount	
	\$ 48.82	Premium per \$1,000
	x 10	Number of \$1,000s
	\$ 488.20	Total Premium
	x .088	Monthly EFT Mode Factor
\$ 42.96	Basic Monthly EFT Premium	
+ \$ 2.50	Monthly EFT Policy Fee	
	\$ 45.46 TOTAL Monthly EFT Premium	

MONTHLY EFT	GRADED (GDB)	
	Female 50 Non-Tobacco \$25,000 Face Amount	
	\$ 36.55	Premium per \$1,000
	x 25	Number of \$1,000s
	\$ 913.75	Total Premium
	x .088	Monthly EFT Mode Factor
\$ 80.41	Basic Monthly EFT Premium	
+ \$ 2.50	Monthly EFT Policy Fee	
	\$ 82.91 TOTAL Monthly EFT Premium	

POLICY FEE'S

\$2.50 EFT Monthly
\$15.00 Semi-Annual
\$30.00 Annual

MONTHLY EFT	LEVEL (LDB)	
	Female 55 Non-Tobacco \$20,000 Face Amount ADB - Accidental Death Benefit	
	\$ 29.85	Premium per \$1,000
	+ .98	ADB
	\$ 30.83	Total Premium w/ADB
	x 20	Number of 1,000s
	\$ 616.60	Total Premium
	x .088	Monthly EFT Policy Fee
	54.26	Basic Monthly EFT Premium
	\$ 2.50	Monthly EFT Policy Fee
	\$ 56.76 TOTAL Monthly EFT Premium	

MONTHLY EFT	LEVEL 10 PAY (LDB)	
	Male 63 Non-Tobacco \$3,000 Face Amount	
	\$ 99.40	Premium per \$1,000
	x 3	Number of \$1,000s
	\$ 298.20	Total Premium
	x .088	Monthly EFT Mode Factor
	\$ 26.24	Basic Monthly EFT Premium
+ \$ 2.50	Monthly EFT Policy Fee	
	\$ 28.74 TOTAL Monthly EFT Premium	

ANNUAL	LEVEL 10 PAY (LDB)	
	Male 63 Non-Tobacco \$3,000 Face Amount	
	\$ 99.40	Premium per \$1,000
	x 3	Number of \$1,000s
	\$ 298.20	Total Premium
	x 1.00	Annual Mode Factor
	\$ 298.20	Basic Annual Premium
+ \$ 30.00	Annual Policy Fee	
	\$ 328.20 TOTAL Annual Premium	



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Life Application Series # ICC19 SM619

Level Death Benefit Whole Life Insurance	(LDB) - ICC19 74D SIW19
Graded Death Benefit Whole Life Insurance	(GDB) - ICC19 74B GDB19
Modified Death Benefit Whole Life Insurance	(MBWL) - ICC19 74C MBWL19
Child Insurance Rider	(CIR) - ICC10 74J SMCIR19
Accidental Death Benefit Rider	(ADBR) - ICC19 74I ADB19