



Guaranteed Assurance Rate Chart

Per Unit Face Annual Premiums			Per Unit Face Annual Premiums		
Age	Male	Female	Age	Male	Female
40	56	45	60	87	76
41	57	46	61	91	79
42	59	48	62	94	82
43	61	50	63	98	86
44	62	51	64	102	90
45	63	52	65	107	93
46	64	53	66	113	97
47	65	54	67	119	101
48	67	55	68	125	105
49	67	56	69	132	111
50	68	56	70	140	119
51	69	57	71	149	128
52	69	59	72	159	139
53	70	60	73	170	150
54	72	62	74	178	156
55	74	64	75	187	163
56	76	67	76	197	171
57	79	69	77	208	180
58	81	71	78	220	190
59	84	73	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