



Calculate Premiums Your Way with the **New** Settlers Life Rate Calculators



Now you can calculate policy premiums on your desktop, laptop, iPhone®/iPad® or Android device - all without the need for a constant internet connection!

New Premium Rate Calculator Formats

Desktop Calculator:

- Download from Quick Links Section of my.settlerslife.com
- Requirements: Desktop or Laptop Computer (download requires internet access.)

iPhone®/iPad® Calculator App:

- Download from the Apple App Store or the Quick Links Section of my.settlerslife.com
- Requirements: iPhone® or iPad® with operation system 3.2 or newer (download requires internet access.)

Android Calculator App:

- Download from the Google Play Store or the Quick Links Section of my.settlerslife.com
- Requirements: Android phone/tablet with operation system 3.2 or newer (download requires internet access.)

...and Don't Forget About Our Other Premium Rate Calculators

My.settlerslife.com Calculator: my.settlerslife.com/premiumCalculator.do

- Access by clicking on 'Calculate A Premium' from the Quick Links Section of my.settlerslife.com
- Requirements: Desktop or Laptop Computer; Internet access.

Mobile Calculator: www.settlerslife.com/calc

- Requirements: Internet-enabled mobile phone; Internet access.

With five premium rate calculator formats to choose from - we hope you find that one will fit your needs. If you have questions about the different formats, please contact Agency Services at 1-800-877-6191, Option 2 or review the step-by-step instructions inside.

Overview of New Premium Rate Calculators

Desktop | iPhone®/iPad® | Android

All three of the new rate calculator formats are similar in functionality & design. Each format requires an initial download of rates before use.

To download rates, you must use your current user id & password for my.settlerslife.com. If you have questions about your user id or password, contact Agency Services at 1-800-877-6191, Option 2.

Each calculator has the option to either Calculate Rate OR Calculate Affordable:

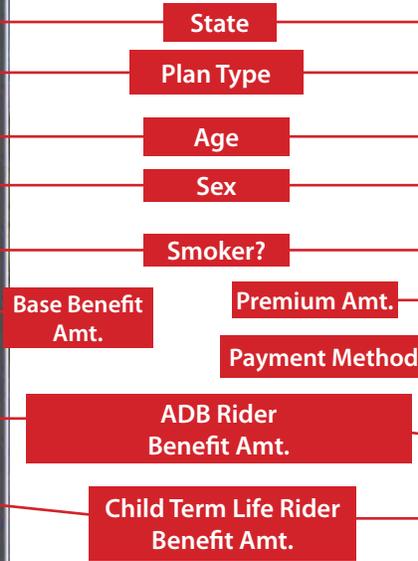
Calculate Rate:
Find a Rate based upon the base benefit amount.

OR

Calculate Affordable:
Find a base benefit amount based upon the premium your client can afford.

PAC	TOTAL	BASE
Monthly	\$8.84	\$8.84
Qrtly	\$9.88	\$9.88
SemiAnnl	\$27.56	\$27.56
Annual	\$54.08	\$54.08
	\$104.00	\$104.00

Result	TOTAL	Benefit Amount	BASE
Higher	\$25.00	\$7,070.10	\$7,500.00
Lower	\$26.52	\$7,500.00	\$7,000.00



You will be prompted to download rates once every 7 days. This ensures that all agents maintain the most up to date rate and product information.

Using the iPhone®/iPad® OR Android Calculator App

iPhone®/iPad®



- From your iPhone®/iPad® navigate to the App Store
- Search for Settlers Life
- Install the App on your device
- Open App
- Press 'Download Rates' Button
- Enter Your current user id & password for my.settlerslife.com
- Press Update
- Press Back to Calculator Link once update is complete to start calculating!

Android

- From your Android device navigate to the Android Market or Google Play
- Search for Settlers Life
- Install the App on your device
- Open App
- Press 'Download Rates' Button
- Enter Your current user id & password for my.settlerslife.com
- Press Update
- Once update is complete, press Back to Calculator link to start calculating!



You can also access iPhone & Android downloads from my.settlerslife.com!

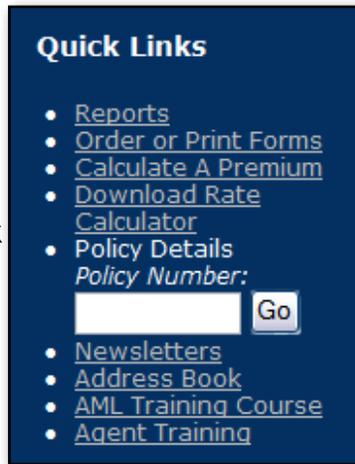
Click on Download Rate Calculator from the Quick Links menu and follow the on-screen instructions to receive the iPhone/Android app download link via text message or email!

Installing the Desktop Calculator

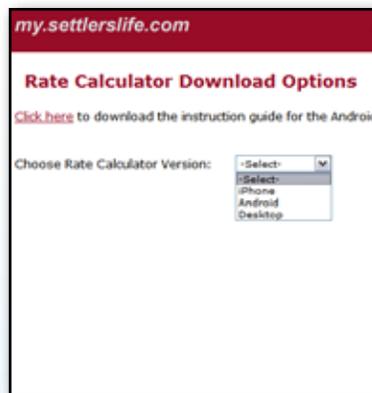


Adobe Air must be installed on your PC or Mac before you download the desktop calculator application. You can download & install Adobe Air for free from <http://get.adobe.com/air/>.

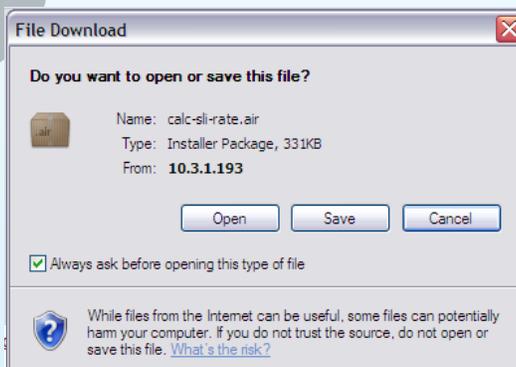
1 Log-in to My.settlerslife.com and click on Download Rate Calculator from Quick Links on the right side of the page



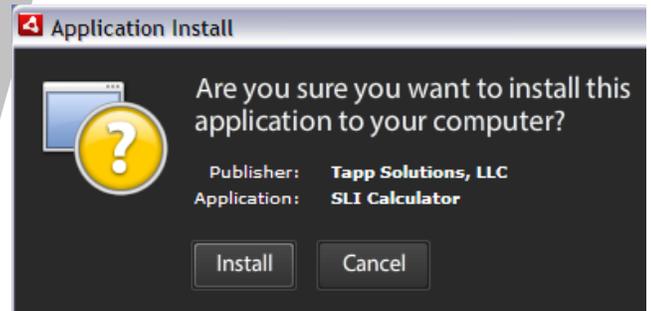
2 On the next page choose Desktop from the drop-down list.



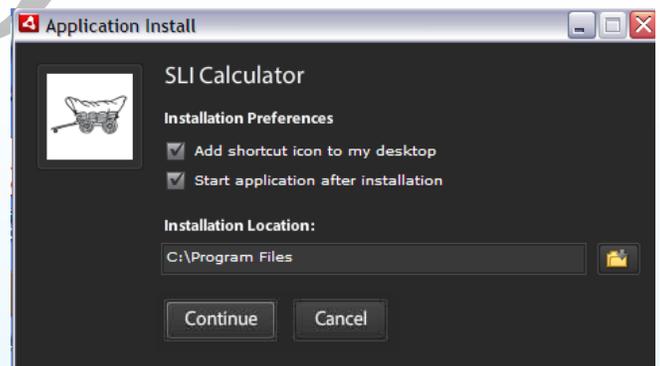
3 A window will pop up asking if you want to Open or Save the file. **Choose Open.**



4 When you see this window - choose Install.



5 The last pop-up window lists Installation Preferences & the Location. You do not have to change anything on this window. You can choose Continue to complete installation.



6 You must download rates before you can begin calculating premiums. With the calculator open, click on the red Download Rates button. When prompted, enter your my.settlerslife.com user id and password and click the Update button. When the download completes, click the Back to Calculator link to begin calculating premiums! **You will be prompted to download rates once every 7 days. This ensures that all agents maintain the most up to date rate and product information.**

Need assistance? Contact Agency Services.
agencyservices@settlerslife.com or 1-800-877-6191, Option 2.