

# Single Premium Whole Life

*Agent Underwriting and Product Guide*



The Baltimore Life<sup>®</sup>  
COMPANIES

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Form 8022-0521

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## Single Premium Whole Life (SPWL)

(Form ICC18-7982)

SPWL is a non-participating single premium whole life insurance product. It is designed especially for individuals who wish to:

- 1) reallocate a portion of their assets to increase their estate;
- 2) provide an inheritance to their beneficiaries that is income tax-free;
- 3) avoid the costs, delays, and publicity of probate;\*
- 4) access the death benefit for qualified illnesses while living;
- 5) access the cash value during a time of financial emergency;
- 6) provide life insurance for their family/heirs without a recurring premium, and for typically a lower overall cost than a recurring premium.

Assets ideal for transfer using SPWL are funds individuals seek to pass onto their beneficiaries and are not earmarked for daily living expenses. The policy's death benefit and cash values are guaranteed for life. This policy offers two-tiered simplified underwriting for maximum eligibility. SPWL offers the policyowner liquidity features including a Living Benefits rider.

*This information is intended solely to be a summary of the benefits and features of SPWL. To the extent any of this information differs from the language in the SPWL contract, the SPWL contract language will govern. Please see the contract/policy for all terms and conditions.*

### Issue Ages for Policy and Living Benefits Rider

Ages 50-85 (Age last birthday)

### Minimum Single Premium

\$5000

### Maximum Face Amount

Maximum face amount is based on net amount at risk. Net amount at risk is defined as the initial face amount minus the single premium and net amount at risk maximums are listed in the table below. Prior home office approval is required for single premiums greater than \$500,000. (Note: The \$500,000 maximum single premium limits the maximum net amount at risk of older issue ages to somewhat less than \$150,000.)

Issue Ages	Underwriting Level	Net Amount at Risk Maximum
50-80	1	\$250,000
81-85	1	\$150,000
50-80	2	\$200,000
81-85	2	\$130,000

### Premiums

*\*To avoid probate, the beneficiary designation must be properly structured.*

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Single premium only. Premium rates vary by age, gender, tobacco status, and underwriting level. Premium rates are not banded.

### Payment with the Application

The single premium must accompany each application unless the policy is being funded: (1) via electronic funds transfer (EFT) or (2) by a transfer from another company or financial institution. In the case of a funds transfer, the 1035 exchange form or the transfer form must accompany the application.

For single premium EFT payments:

- Type of account must be checking or savings
- Note on the application: 'Premium to be paid via EFT'
- On the application, note the amount in the single premium field
- Complete Form 2907, Electronic Funds Transfer Authorization (must accompany application)
- Once the application is approved, a GIACT bank account verification will be initiated and then premium drafted

### Policy Fee

No policy fee.

### Death Benefits

SPWL has a guaranteed death benefit for all policy years. The net death benefit may change due to an outstanding loan or partial surrender.

### Maturity Age

This policy has no defined maturity age. For purposes of projecting values in the proposal software, the proposal is deemed to mature at age 100. The cash value is designed to equal the death benefit at age 100.

### Cash Values

Cash values are guaranteed and based upon the 2017 CSO mortality table.

### Living Benefits Rider Features

There are three major living benefits available under the policy rider (Accelerated Death Benefit Rider, Form 8014). The rider is not available in all states. For state availability, refer to the secure area of our website or the State Approval and Forms List, Form 8049. See the rider language and disclosure statements for details.

### Terminal Illness

- The owner may elect to accelerate a portion of the death benefit if the insured is diagnosed as Terminally Ill with a life expectancy of up to 12 months.
- The amount payable to the owner is the elected portion (or all, if elected) of the death benefit multiplied by a specified percentage of 95% and reduced by an administrative charge of \$250.00.\*\*

### Qualified Nursing Facility

- The owner may elect to accelerate a portion of the death benefit if the insured is diagnosed as chronically ill and confined to a Qualified Nursing Facility continuously for at least 90 days with the expectation the confinement will be permanent.
- Chronically ill means that the insured:
  - (a) is unable to perform, without substantial assistance from another person, at least two out of six activities of daily living which are (1) eating; (2) toileting; (3) transferring (i.e., moving into or out of a bed, chair, or wheelchair); (4) bathing; (5) dressing; and (6) continence; or
  - (b) suffers from a severe organic mental illness.
- The amount payable to the owner is the elected portion (or all, if elected) of the death benefit multiplied by a specified percentage of 90% and reduced by an administrative charge of \$250.00.\*\*

### Extended Care

- The owner may elect to accelerate a portion of the death benefit if the insured requires Extended Care, such as home healthcare, adult day care, and other qualified care.
- Extended Care means the insured is chronically ill, has been so continuously for at least 90 days, and requires care provided by a licensed home health care agency or by a licensed or state-certified adult day care center (or is otherwise receiving formal care).
- Chronically ill is defined above.
- The amount payable to the owner is the elected portion (or all, if elected) of the death benefit multiplied by a specified percentage of 80% and reduced by an administrative charge of \$250.00. \*\*

The following details relate to all accelerated benefits:

- The accelerated proceeds will be paid in a single lump sum. However, the total death benefit accelerated can be less than 100% in order to preserve a portion of the death benefit.
- Only one benefit election is allowed under this rider.
- The benefit received under this rider may be taxable or may adversely affect eligibility for Medicaid or other government benefits.
- Before claiming a benefit under this Rider, your client should seek the advice of their personal tax advisor or attorney.
- Minimum acceleration is \$5,000 of death benefit.
- Maximum acceleration is 100% of the death benefit but not to exceed \$250,000 (maximum percentage may vary by state).
- The rider will terminate if any of the following occur:
  - the base policy ends,
  - the owner elects to accelerate the death benefit and

- receives payment, or
- the owner requests rider termination.

### Loans

The maximum loan is an amount that, with interest to the end of the current policy year, will not exceed the net cash value at the end of that current policy year. Loan interest will not exceed an annual rate of 8.00%. A loan can be repaid in part or in full at anytime while the policy remains in effect.

### Full Surrender

The policy can be surrendered at any time for its net cash value. The net cash value is the cash value of the policy less any policy debt. The policy will terminate at the time of a full surrender.

### Partial Surrender

A partial surrender can be exercised at any time after the first policy year. The minimum partial surrender benefit is \$500. The maximum partial surrender benefit is the lesser of 1) the available partial surrender amount, less \$5,000, or 2) the available partial surrender amount multiplied by the applicable percentage as follows:

Year 1 .....	0%	Year 4 .....	30%
Year 2 .....	10%	Year 5 .....	40%
Year 3 .....	20%	Years 6+ .....	100%

The available partial surrender amount is equal to the net cash value of the policy less any loan interest to the end of the current policy year for each partial surrender. You can only make one partial surrender in any given policy year. There is a \$25 fee.

### Modified Endowment Contract (MEC)

By the nature of the level of premium needed to pay the Single Premium Whole Life Policy, these policies will be classified as MECs. A MEC Information Form (Form 3994) must be completed with each application.

When a policy is classified as a MEC, withdrawals and loans are taxable to the extent there is a gain on the contract. In addition, when a policy is a MEC, taxable loans and withdrawals are subject to a 10% penalty if the policyowner is a corporation or if the individual policyowner is under age 59½ at the time of distribution. In either case (MEC or non-MEC), gain in the contract is taxable upon full surrender of the policy. Note that tax law as are subject to interpretation and subject to change.

### No Illustrations Required

This policy is a “non-illustrated” policy according to the NAIC illustration regulation. No signatures, illustration,

*\*\*The rider is not available in all states. Benefit triggers (for example, extended care), the specified percentages and administrative charge may vary by state.*

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or certification form is required. Proposal software is available to generate sales projections.

### Free Look Period

The length of the free look period varies per state. See state specific policy for details.

### Suitability Documentation (Form 8395)

If a client is using an annuity to fund the purchase of the SPWL policy, you must (1) Complete the Suitability Questionnaire that includes obtaining information about their consumer's financial situation, tax status and financial goals, (2) Based on this questionnaire, determine that the consumer has a need to transfer wealth through life insurance, and (3) Determine that the premium funds required for this product are not needed for the living expenses or other financial needs of the consumer. The Suitability Questionnaire must be submitted with the application.

### Issue Ages/Effective Dates/Special Considerations

- The applicant's age at his or her last birthday is the basis for the premium.
- Age is determined based on the policy issue date.
- The date of underwriting approval shall be the date the policy goes into effect, unless otherwise requested.
- Policies may be dated up to 60 days in the future. Make this request in the Comments portion of the application.
- There is no provision to save age when applying for this policy. You may not back date to be eligible for the policy.

### Administrative Forms

The following forms are necessary if your client applies for a SPWL. Please note there are state specific variations of many of these forms. Please verify state availability of the product and rider and verify if the state in which you are selling requires a state specific form.

### Required Forms

- SPWL Application, Form 8003-0411
- Modified Endowment Contract Information, Form 3994
- SPWL Acknowledgement Form, Form 8038 (*This form is required for a policy purchased with cash or other non-annuity funds.*)
- Suitability Questionnaire, Form 8395 (*This form is required for a policy purchased with annuity funds.*)
- Authorization of Release of Health-Related Information (HIPAA), Form 7699
- Accelerated Death Benefit Rider Disclosure Statement

(where available and applicable), Form 8033

### Additional Forms

- Authorization to Send Funds, Form 6346. The transfer form accommodates CD and Money Market transfers, 1035 exchanges, and mutual funds or investment transfers. The form also provides for a signature guarantee should a financial institution require one.
- Other state forms may be required, such as state specific or NAIC replacement forms, if applicable.
- Asset Transfer Analysis, Form 8039-0611. This worksheet will assist you and your client to evaluate your client's situation and wealth transfer needs. It is not a required form.

### Underwriting Advantage

SPWL offers two underwriting classes. Applicants may be eligible for one of the two underwriting levels depending on their state of health.

- Standard - standard risks through Table 4 (Table D / 200% of standard)
- Special - risks from Table 5 through Table 8 (Table E 225% of standard - Table H / 300% of standard)

### Underwriting

The underwriting for SPWL is based on the net amount at risk. Net amount at risk is defined as the initial face amount minus the single premium.

The underwriting process will classify risks as quickly as possible. Thorough and complete answers to medical questions including dates, names, and addresses of doctors, hospitals and medications taken will expedite the process. A point of sale telephone interview, as well as a prescription drug database check, will be required of each applicant.

### Application (Form 8003-0411)

A short application has been specially designed for SPWL, which, along with a point-of-sale telephone interview, will be used to qualify your client. If your client answers "yes" to any questions in Part A, your client will not be eligible for PWL. If your client answers yes to any question in Part B, they will not be eligible for a Standard SPWL.

### Point-of-Sale Underwriting Decision Process

You will pre-qualify your client using the application Form 8003-0411 or its state specific variation. The application has been designed to help you classify your client's risk profile more accurately by following the parameters below.

The application is structured into Part A and Part B to make it easier to determine into which tier your client fits.

- All “no” answers to Part A and Part B, coupled with a good height/weight, a clean MIB, and an acceptable prescription drug history should result in a Tier 1 issue.
- All “no” answers to Part A, a “yes” answer in Part B, coupled with a good height/weight, a clean MIB, and an acceptable prescription drug history should result in a Tier 2 issue.
- Any “yes” answer in Part A, however, means coverage cannot be issued in either of the available tiers.

Once you have completed the pre-qualification, you’ll contact the call center (855-467-7669) for an underwriting interview. This point-of-sale interview generally lasts 12 minutes or less, so you spend less time on the phone. Any underwriting decision is communicated to you, the agent, NOT to your client. The professional call center representative will review the exact same health questions you used during the pre-qualification. During the call, an MIB search and a prescription drug database search will be run “in the background.” If there are discrepancies between those results and the answers provided in the interview, your client may be asked a question from the application again in an attempt to clarify the difference in information. This process reduces the need for an APS and allows Baltimore Life and our agents to keep point-of-sale decision rates high.

After your client has completed the interview, the call center representative will provide you with an underwriting decision of either “approved” or “not approved.” Fewer than 10 percent of the cases are referred to the Home Office for additional underwriting review.

**Once the appointment is finished and the decision has been given, please submit the completed applications and non-medical outstanding requirements through [securesubmit.baltlife.com](https://securesubmit.baltlife.com).** To log in, use the same credentials you use to access Baltimore Life’s secure agent website.

#### *Interview call center information:*

- The call center phone number is (855) 467-7669.
- Call center hours are 10:00 a.m. to 9:00 p.m. Monday through Thursday, and 9:00 a.m. to 6:00 p.m. on Friday, EASTERN TIME ZONE.
- Languages supported include English and Spanish. Other languages are available on request.
- TTY available in both English and Spanish.
- During high call volume periods, you may reach a voice mail box. Leave a message and request to have the interview completed. A call center representative will return your call within ten minutes or will accommodate your specific date/time request for the return call during business hours. If you, the agent, are not present during the interview, you will be called and informed of the decision.
- If the call center is closed, you may leave a message and request to have the interview completed. A call center representative will accommodate your specific date/time request for the return call during business hours. If you are not present during the interview, you will be called and informed of the decision.
- The interview must be completed in order to process the application.
- The interview must be completed within five days from the date of the application.

#### **Underwriting Details**

The following guidelines have been developed to give you a general knowledge of how common conditions will be handled when you submit an application for this product. These are only general guidelines, the list of conditions is not all-inclusive. Some conditions noted as acceptable may be declined for complications not listed here. Also, where a variety of conditions, each of which would be acceptable on its own, are found in one potential insured, the combination may cause an application to be declined. The underwriter’s judgement will govern in all cases. Please contact your agency or our underwriter to discuss handling these situations.

## SPWL Standard Weight Chart

Height	Weight	Height	Weight	Height	Weight
4'8"	185	5'5"	250	6'2"	325
4'9"	192	5'6"	258	6'3"	334
4'10"	199	5'7"	266	6'4"	343
4'11"	206	5'8"	274	6'5"	352
5'	213	5'9"	282	6'6"	361
5'1"	220	5'10"	291	6'7"	371
5'2"	228	5'11"	299	6'8"	371
5'3"	235	6'	308	6'9"	392
5'4"	243	6'1"	316	6'10"	400

*Please note that weight is only one factor in the underwriting assessment. A build that is within the parameters stated above does not guarantee acceptance.*

Impairment	Coronary/Cardiovascular	Insurable
Aneurysm - Present.....		No
Abdominal, operated (after 2 years).....		Special
Abdominal, operated (after 3 years).....		Standard
Cerebral, operated (after 2 years).....		Special
Cerebral, operated (after 4 years).....		Standard
Angina - Unstable .....		No
Stable, after 2 years, no treatment .....		Special
Stable, after 3 years, no treatment .....		Standard
Angioplasty		
After 2 years .....		Special
After 3 years .....		Standard
Coronary Artery Bypass Surgery		
After 2 years, full recovery .....		Special
After 3 years, full recovery .....		Standard
Heart Attack/Myocardial Infarction (MI) – Single Occurrence		
After 2 years, full recovery .....		Special
After 3 years, full recovery .....		Standard
Heart Attack/Myocardial Infarction (MI) – Multiple Occurrences.....		No
Heart Valve Replacement.....		No
Atrial Fibrillation		
After 1 year no symptoms, no treatment.....		Standard
Congestive Heart Failure (CHF) .....		No
Pacemaker, after 2 years .....		Standard
Cardiomyopathy.....		No
Defibrillator.....		No
Peripheral Vascular Disease (PVD) after 3 years.....		Standard
Hypertension – Uncontrolled.....		No
Controlled, after 2 years.....		Standard

<b>Endocrine</b>	
Impairment	Insurable
<b>Diabetes</b>	
Diagnosed prior to age 25 or insulin usage prior to age 40.....	No
With amputations, diabetic coma, or insulin shock.....	No
With neuropathy, nephropathy, or uncontrolled.....	No
Otherwise .....	Standard
<b>Cancer</b>	
Impairment	Insurable
With any metastasis .....	No
More than one occurrence (excluding Basal or Squamous cell skin cancer) .....	No
With current treatment, Chronic Leukemia, Chronic Lymphocytic Leukemia .....	No
With amputation due to cancer .....	No
<b>All other cases</b>	
Treated with remission achieved, after 2 years .....	Special
Treated with remission achieved, after 4 years .....	Standard
<b>Respiratory</b>	
Impairment	Insurable
Asthma (no steroid medication, no hospitalization in past year, infrequent attacks).....	Standard
<b>Chronic Obstructive Pulmonary Disease (COPD, emphysema, chronic bronchitis)</b>	
Requiring oxygen use.....	No
With current smoking.....	No
Any treatment past 24 months.....	No
Any treatment past 36 months.....	No
Cystic Fibrosis .....	No
<b>Nervous</b>	
Impairment	Insurable
ALS (Lou Gherig's Disease).....	No
Muscular Dystrophy.....	No
Multiple Sclerosis .....	No
Paralysis of two or more extremities .....	No
Cerebral Palsy, after 2 years, no treatment, no ADL impairment .....	Standard
<b>Stroke</b>	
After 2 years, no treatment, no further occurrences.....	Special
After 4 years, no treatment, no further occurrences.....	Standard
<b>Transient Ischemic Attack (TIA)</b>	
After 2 years, no treatment, no further occurrences.....	Special
After 4 years, no treatment, no further occurrences.....	Standard
Seizure disorder, controlled .....	Standard
<b>Parkinson's Disease</b>	
.....	No
After 2 years, no treatment .....	No
After 3 years, no treatment.....	No



Immune System	
Impairment	Insurable
Acquired Immune Deficiency Syndrome (AIDS), HIV Status Positive .....	No
Systemic Lupus (SLE), after 2 years, no treatment .....	Standard
Rheumatoid Arthritis, controlled .....	Standard
Psychiatry	
Impairment	Insurable
Alzheimer's Disease/Dementia .....	No
Bi-polar disorder, Schizophrenia .....	No
Attempted Suicide, drug or alcohol abuse After 2 years, no relapse.....	Standard
Depression, controlled .....	Standard
Anxiety, controlled.....	Standard
ADHD, ADD, controlled .....	Standard
Gastrointestinal	
Impairment	Insurable
Cirrhosis of the liver .....	No
Liver failure .....	No
Hepatitis C .....	No
Genitourinary	
Impairment	Insurable
Benign Prostatic Hypertrophy (BPH) .....	Standard
Chronic Kidney Disease/Failure (including, but not limited to dialysis) .....	No
Kidney Stone(s) .....	Standard
Blood Disorders	
Impairment	Insurable
Aplastic Anemia.....	No
Sickle Cell Anemia .....	No
Other	
Impairment	Insurable
Need assistance with performance of <b>any</b> Activities of Daily Living (ADLs) (bathing, toileting, eating, dressing, medications, movement) .....	No Confined
to a hospital or other medical facility (including nursing, convalescent, or mental health) more than three times in the past 24 months .....	No
DUI or DWI in the past 24 months .....	No
Felony conviction or on probation or parole in the past 24 months .....	No
Been declined for life or health insurance in the past 24 months .....	No
Had or been advised to have an organ transplant.....	No

## Sample Calculations for Face Amount on Single Premium

Standard, 65 Year Old, Female, Non-Tobacco

Factor per \$1	.550
Single Premium	\$24,601.25

Step 1: Divide 24,601.25 by .550	$24,601.25 / .550 = 44,729.54545$
Step 2: Round to nearest penny	\$44,729.55
Step 3: Write face amount (to the penny) on the application	\$44,729.55

If the single premium is a transfer from another company/financial institution, based on the example above, write in “Approximately \$24,601.25” in the Premium Amount section on the application. In the Face Amount section, write in “Face amount the premium will purchase”.

When the point of sale underwriting call is completed and a decision is provided to you with your client’s eligibility, indicate on the application in the “Product” blank that the applicant is applying for either “SPWL – Standard” or “SPWL – Special”, as indicated by the underwriter’s decision.

To determine the Single Premium: 65, Female, Non-Tobacco

Factor per \$1	.550
Desired Face Amount:	\$48,619.07

Step 1: Multiply 48,619.07 by .550	$48,619.07 \times .550 = 26,740.48850$
Step 2: Round to nearest penny	\$26,740.49
Step 3: Write single premium (to the penny) on the application	\$26,740.49

# Standard Rates

Single Premium Per \$1 of Face Amount

Issue Age	Non-Tobacco		Tobacco	
	Male	Female	Male	Female
50	.401	.358	.476	.425
51	.415	.370	.490	.438
52	.430	.381	.503	.451
53	.445	.393	.516	.463
54	.459	.404	.530	.476
55	.473	.415	.544	.489
56	.490	.428	.559	.502
57	.505	.441	.575	.516
58	.520	.454	.591	.529
59	.537	.467	.607	.544
60	.552	.480	.622	.557
61	.566	.494	.639	.570
62	.580	.508	.654	.584
63	.594	.522	.670	.599
64	.608	.536	.685	.612
65	.622	.550	.702	.626
66	.636	.564	.717	.639
67	.651	.578	.733	.652
68	.665	.593	.749	.665
69	.679	.607	.765	.678
70	.693	.621	.780	.691
71	.710	.640	.795	.706
72	.727	.659	.810	.721
73	.745	.677	.824	.736
74	.762	.696	.838	.752
75	.779	.714	.853	.767
76	.800	.735	.872	.786
77	.820	.757	.891	.806
78	.842	.777	.911	.825
79	.862	.799	.930	.845
80	.882	.819	.950	.864
81	.885	.823	.953	.868
82	.888	.827	.956	.871
83	.890	.831	.959	.874
84	.894	.835	.962	.878
85	.897	.839	.965	.881

# Special Rates

Single Premium Per \$1 of Face Amount

Issue Age	Non-Tobacco		Tobacco	
	Male	Female	Male	Female
50	.420	.375	.509	.455
51	.436	.388	.525	.469
52	.452	.400	.541	.485
53	.467	.412	.556	.499
54	.483	.424	.571	.513
55	.499	.438	.588	.527
56	.517	.452	.605	.543
57	.534	.466	.623	.558
58	.552	.480	.642	.573
59	.570	.496	.660	.589
60	.588	.510	.678	.605
61	.604	.525	.696	.620
62	.620	.541	.714	.635
63	.636	.557	.731	.651
64	.653	.572	.750	.666
65	.669	.588	.768	.681
66	.685	.604	.785	.696
67	.702	.620	.804	.711
68	.718	.636	.822	.725
69	.734	.653	.840	.740
70	.751	.669	.859	.755
71	.771	.691	.875	.772
72	.792	.713	.893	.789
73	.811	.734	.909	.807
74	.831	.756	.926	.825
75	.852	.777	.942	.843
76	.873	.802	.955	.865
77	.896	.825	.966	.886
78	.918	.850	.978	.909
79	.940	.873	.980	.931
80	.963	.898	.982	.954
81	.965	.903	.984	.958
82	.967	.907	.986	.962
83	.969	.912	.988	.966
84	.971	.916	.991	.970
85	.973	.921	.993	.973

# Cash Values for Standard and Special

Per \$100 Face Amount

Male Non-Tobacco					Female Non-Tobacco				
Issue Age	5 Year	10 Year	20 Year	Age 65	Issue Age	5 Year	10 Year	20 Year	Age 65
50	35.65	42.02	56.82	49.12	50	32.72	38.67	52.69	45.32
51	36.72	43.25	58.32	49.01	51	33.76	39.86	54.23	45.27
52	37.84	44.53	59.84	48.90	52	34.83	41.09	55.80	45.21
53	39.02	45.88	61.40	48.82	53	35.95	42.37	57.38	45.15
54	40.25	47.28	62.98	48.77	54	37.10	43.68	58.99	45.09
55	41.52	48.72	64.57	48.72	55	38.29	45.03	60.61	45.03
56	42.83	50.19	66.16	48.67	56	39.50	46.40	62.24	44.95
57	44.15	51.67	67.74	48.60	57	40.72	47.80	63.87	44.85
58	45.50	53.16	69.30	48.50	58	41.97	49.23	65.51	44.75
59	46.84	54.65	70.85	48.36	59	43.24	50.71	67.14	44.64
60	48.17	56.14	72.39	48.17	60	44.53	52.22	68.75	44.53
61	49.48	57.60	73.89	47.91	61	45.87	53.78	70.34	44.43
62	50.77	59.04	75.38	47.58	62	47.24	55.35	71.91	44.29
63	52.07	60.48	76.82	47.22	63	48.66	56.95	73.47	44.13
64	53.37	61.91	78.23	46.84	64	50.11	58.53	75.01	43.91
65	54.71	63.38	79.59	-	65	51.58	60.12	76.49	-
66	56.10	64.88	80.89	-	66	53.07	61.71	77.91	-
67	57.52	66.40	82.13	-	67	54.58	63.30	79.30	-
68	59.02	67.98	83.29	-	68	56.15	64.95	80.64	-
69	60.56	69.62	84.37	-	69	57.76	66.64	81.92	-
70	62.09	71.25	85.37	-	70	59.35	68.31	83.16	-
71	63.60	72.82	86.30	-	71	60.87	69.90	84.36	-
72	65.17	74.41	87.19	-	72	62.38	71.46	85.53	-
73	66.77	75.99	88.05	-	73	63.86	72.99	86.69	-
74	68.35	77.50	88.92	-	74	65.30	74.46	87.87	-
75	69.92	78.96	89.87	-	75	66.76	75.93	89.12	-
76	71.43	80.39	90.97	-	76	68.24	77.44	90.48	-
77	72.87	81.75	92.29	-	77	69.72	78.91	92.02	-
78	74.19	83.00	94.00	-	78	71.21	80.35	93.90	-
79	75.38	84.16	96.39	-	79	72.73	81.76	96.39	-
80	76.62	85.24	100.00	-	80	74.22	83.08	100.00	-
81	78.00	86.24	-	-	81	75.72	84.33	-	-
82	79.54	87.19	-	-	82	77.32	85.53	-	-
83	81.23	88.05	-	-	83	78.99	86.69	-	-
84	82.84	88.92	-	-	84	80.63	87.87	-	-
85	84.33	89.87	-	-	85	82.24	89.12	-	-



# Cash Values for Standard and Special

Per \$100 Face Amount

Male Tobacco					Female Tobacco				
Issue Age	5 Year	10 Year	20 Year	Age 65	Issue Age	5 Year	10 Year	20 Year	Age 65
50	44.40	51.15	64.41	57.87	50	41.46	47.99	61.33	54.66
51	45.72	52.49	65.68	57.85	51	42.66	49.28	62.65	54.64
52	47.05	53.82	66.92	57.84	52	43.89	50.58	63.98	54.61
53	48.37	55.14	68.12	57.81	53	45.14	51.90	65.31	54.60
54	49.69	56.46	69.29	57.79	54	46.42	53.24	66.65	54.58
55	51.02	57.77	70.43	57.77	55	47.71	54.57	67.99	54.57
56	52.34	59.07	71.55	57.75	56	49.01	55.90	69.33	54.55
57	53.66	60.36	72.67	57.72	57	50.31	57.22	70.67	54.50
58	54.97	61.64	73.81	57.69	58	51.62	58.53	72.02	54.43
59	56.24	62.92	74.94	57.61	59	52.93	59.85	73.36	54.35
60	57.49	64.22	76.06	57.49	60	54.25	61.17	74.69	54.25
61	58.62	65.42	77.19	57.23	61	55.57	62.49	75.99	54.13
62	59.59	66.48	78.33	56.80	62	56.88	63.80	77.24	53.93
63	60.56	67.48	79.47	56.26	63	58.16	65.10	78.43	53.61
64	61.66	68.56	80.58	55.65	64	59.43	66.38	79.58	53.15
65	62.82	69.67	81.65	-	65	60.70	67.65	80.69	-
66	63.99	70.76	82.67	-	66	62.00	68.96	81.76	-
67	65.20	71.89	83.64	-	67	63.33	70.32	82.76	-
68	66.43	73.08	84.55	-	68	64.67	71.72	83.71	-
69	67.66	74.27	85.40	-	69	66.02	73.13	84.61	-
70	68.86	75.42	86.19	-	70	67.34	74.50	85.47	-
71	70.06	76.53	86.94	-	71	68.63	75.82	86.29	-
72	71.21	77.64	87.66	-	72	69.89	77.03	87.11	-
73	72.31	78.75	88.38	-	73	71.16	78.16	87.93	-
74	73.38	79.92	89.14	-	74	72.46	79.30	88.79	-
75	74.47	81.11	90.00	-	75	73.77	80.47	89.75	-
76	75.62	82.25	91.04	-	76	75.08	81.63	90.87	-
77	76.78	83.28	92.32	-	77	76.29	82.68	92.21	-
78	77.92	84.24	94.01	-	78	77.42	83.61	93.96	-
79	79.03	85.21	96.39	-	79	78.55	84.52	96.39	-
80	80.13	86.12	100.00	-	80	79.64	85.42	100.00	-
81	81.17	86.93	-	-	81	80.66	86.28	-	-
82	82.17	87.66	-	-	82	81.64	87.11	-	-
83	83.18	88.38	-	-	83	82.61	87.93	-	-
84	84.25	89.14	-	-	84	83.67	88.79	-	-
85	85.39	90.00	-	-	85	84.74	89.75	-	-