

ASSURANCE *One*
— SINGLE PREMIUM —
FINAL EXPENSE LIFE INSURANCE



RATE CARD CALCULATOR

Key Features

- No medical exam or blood work required, only a health questionnaire
- Competitive premium rates
- Benefits remain level
- Issue ages 50-85
- Immediate death benefit plan \$5,000 - \$30,000 face amounts
- Benefits paid directly to beneficiary of client's choice
- Benefits NOT subject to federal income tax
- Coverage cannot be altered due to health issues
- Point of sale telephone interview

Refer to form SPFE100, ICC13-SPFE100 and state specific variations where applicable. Product not available in all states.

UNDERWRITTEN & ISSUED BY
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SINGLE PREMIUM FINAL EXPENSE CALCULATOR

♀ Female Rates

AGE	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000	
	PREF	STD	PREF	STD	PREF	STD	PREF	STD	PREF	STD	PREF	STD
50	\$1,982.75	\$2,458.05	\$3,875.50	\$4,826.10	\$5,768.25	\$7,194.15	\$7,661.00	\$9,562.20	\$9,553.75	\$11,930.25	\$11,446.50	\$14,298.30
51	\$2,037.65	\$2,522.05	\$3,985.30	\$4,954.10	\$5,932.95	\$7,386.15	\$7,880.60	\$9,818.20	\$9,828.25	\$12,250.25	\$11,775.90	\$14,682.30
52	\$2,092.55	\$2,586.05	\$4,095.10	\$5,082.10	\$6,097.65	\$7,578.15	\$8,100.20	\$10,074.20	\$10,102.75	\$12,570.25	\$12,105.30	\$15,066.30
53	\$2,147.45	\$2,650.00	\$4,204.90	\$5,210.00	\$6,262.35	\$7,770.00	\$8,319.80	\$10,330.00	\$10,377.25	\$12,890.00	\$12,434.70	\$15,450.00
54	\$2,202.35	\$2,714.00	\$4,314.70	\$5,338.00	\$6,427.05	\$7,962.00	\$8,539.40	\$10,586.00	\$10,651.75	\$13,210.00	\$12,764.10	\$15,834.00
55	\$2,257.25	\$2,778.00	\$4,424.50	\$5,466.00	\$6,591.75	\$8,154.00	\$8,759.00	\$10,842.00	\$10,926.25	\$13,530.00	\$13,093.50	\$16,218.00
56	\$2,318.15	\$2,852.00	\$4,546.30	\$5,614.00	\$6,774.45	\$8,376.00	\$9,002.60	\$11,138.00	\$11,230.75	\$13,900.00	\$13,458.90	\$16,662.00
57	\$2,379.05	\$2,925.95	\$4,668.10	\$5,761.90	\$6,957.15	\$8,597.85	\$9,246.20	\$11,433.80	\$11,535.25	\$14,269.75	\$13,824.30	\$17,105.70
58	\$2,439.95	\$2,999.95	\$4,789.90	\$5,909.90	\$7,139.85	\$8,819.85	\$9,489.80	\$11,729.80	\$11,839.75	\$14,639.75	\$14,189.70	\$17,549.70
59	\$2,500.85	\$3,073.90	\$4,911.70	\$6,057.80	\$7,322.55	\$9,041.70	\$9,733.40	\$12,025.60	\$12,144.25	\$15,009.50	\$14,555.10	\$17,993.40
60	\$2,561.75	\$3,147.90	\$5,033.50	\$6,205.80	\$7,505.25	\$9,263.70	\$9,977.00	\$12,321.60	\$12,448.75	\$15,379.50	\$14,920.50	\$18,437.40
61	\$2,633.40	\$3,223.80	\$5,176.80	\$6,357.60	\$7,720.20	\$9,491.40	\$10,263.60	\$12,625.20	\$12,807.00	\$15,759.00	\$15,350.40	\$18,892.80
62	\$2,705.05	\$3,299.70	\$5,320.10	\$6,509.40	\$7,935.15	\$9,719.10	\$10,550.20	\$12,928.80	\$13,165.25	\$16,138.50	\$15,780.30	\$19,348.20
63	\$2,776.70	\$3,375.60	\$5,463.40	\$6,661.20	\$8,150.10	\$9,946.80	\$10,836.80	\$13,232.40	\$13,523.50	\$16,518.00	\$16,210.20	\$19,803.60
64	\$2,848.35	\$3,451.50	\$5,606.70	\$6,813.00	\$8,365.05	\$10,174.50	\$11,123.40	\$13,536.00	\$13,881.75	\$16,897.50	\$16,640.10	\$20,259.00
65	\$2,920.00	\$3,527.40	\$5,750.00	\$6,964.80	\$8,580.00	\$10,402.20	\$11,410.00	\$13,839.60	\$14,240.00	\$17,277.00	\$17,070.00	\$20,714.40
66	\$2,986.20	\$3,586.85	\$5,882.40	\$7,083.70	\$8,778.60	\$10,580.55	\$11,674.80	\$14,077.40	\$14,571.00	\$17,574.25	\$17,467.20	\$21,071.10
67	\$3,052.40	\$3,646.30	\$6,014.80	\$7,202.60	\$8,977.20	\$10,758.90	\$11,939.60	\$14,315.20	\$14,902.00	\$17,871.50	\$17,864.40	\$21,427.80
68	\$3,118.60	\$3,705.70	\$6,147.20	\$7,321.40	\$9,175.80	\$10,937.10	\$12,204.40	\$14,552.80	\$15,233.00	\$18,168.50	\$18,261.60	\$21,784.20
69	\$3,184.80	\$3,765.15	\$6,279.60	\$7,440.30	\$9,374.40	\$11,115.45	\$12,469.20	\$14,790.60	\$15,564.00	\$18,465.75	\$18,658.80	\$22,140.90
70	\$3,251.00	\$3,824.60	\$6,412.00	\$7,559.20	\$9,573.00	\$11,293.80	\$12,734.00	\$15,028.40	\$15,895.00	\$18,763.00	\$19,056.00	\$22,497.60
71	\$3,344.05	\$3,905.90	\$6,598.10	\$7,721.80	\$9,852.15	\$11,537.70	\$13,106.20	\$15,353.60	\$16,360.25	\$19,169.50	\$19,614.30	\$22,985.40
72	\$3,437.10	\$3,987.15	\$6,784.20	\$7,884.30	\$10,131.30	\$11,781.45	\$13,478.40	\$15,678.60	\$16,825.50	\$19,575.75	\$20,172.60	\$23,472.90
73	\$3,530.15	\$4,068.45	\$6,970.30	\$8,046.90	\$10,410.45	\$12,025.35	\$13,850.60	\$16,003.80	\$17,290.75	\$19,982.25	\$20,730.90	\$23,960.70
74	\$3,623.20	\$4,149.70	\$7,156.40	\$8,209.40	\$10,689.60	\$12,269.10	\$14,222.80	\$16,328.80	\$17,756.00	\$20,388.50	\$21,289.20	\$24,448.20
75	\$3,716.25	\$4,231.00	\$7,342.50	\$8,372.00	\$10,968.75	\$12,513.00	\$14,595.00	\$16,654.00	\$18,221.25	\$20,795.00	\$21,847.50	\$24,936.00
76	\$3,784.00	\$4,280.90	\$7,478.00	\$8,471.80	\$11,172.00	\$12,662.70	\$14,866.00	\$16,853.60	\$18,560.00	\$21,044.50	\$22,254.00	\$25,235.40
77	\$3,851.80	\$4,330.80	\$7,613.60	\$8,571.60	\$11,375.40	\$12,812.40	\$15,137.20	\$17,053.20	\$18,899.00	\$21,294.00	\$22,660.80	\$25,534.80
78	\$3,919.55	\$4,380.75	\$7,749.10	\$8,671.50	\$11,578.65	\$12,962.25	\$15,408.20	\$17,253.00	\$19,237.75	\$21,543.75	\$23,067.30	\$25,834.50
79	\$3,987.35	\$4,430.65	\$7,884.70	\$8,771.30	\$11,782.05	\$13,111.95	\$15,679.40	\$17,452.60	\$19,576.75	\$21,793.25	\$23,474.10	\$26,133.90
80	\$4,055.10	\$4,480.55	\$8,020.20	\$8,871.10	\$11,985.30	\$13,261.65	\$15,950.40	\$17,652.20	\$19,915.50	\$22,042.75	\$23,880.60	\$26,433.30
81	\$4,158.00	\$4,548.75	\$8,226.00	\$9,007.50	\$12,294.00	\$13,466.25	\$16,362.00	\$17,925.00	\$20,430.00	\$22,383.75	\$24,498.00	\$26,842.50
82	\$4,260.85	\$4,616.95	\$8,431.70	\$9,143.90	\$12,602.55	\$13,670.85	\$16,773.40	\$18,197.80	\$20,944.25	\$22,724.75	\$25,115.10	\$27,251.70
83	\$4,363.75	\$4,685.15	\$8,637.50	\$9,280.30	\$12,911.25	\$13,875.45	\$17,185.00	\$18,470.60	\$21,458.75	\$23,065.75	\$25,732.50	\$27,660.90
84	\$4,466.60	\$4,753.35	\$8,843.20	\$9,416.70	\$13,219.80	\$14,080.05	\$17,596.40	\$18,743.40	\$21,973.00	\$23,406.75	\$26,349.60	\$28,070.10
85	\$4,569.50	\$4,821.55	\$9,049.00	\$9,553.10	\$13,528.50	\$14,284.65	\$18,008.00	\$19,016.20	\$22,487.50	\$23,747.75	\$26,967.00	\$28,479.30

STD = TOBACCO
PREF = NON-TOBACCO

Policy fee is non-commissionable.

Rates effective April 1, 2013


Male Rates

AGE	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000	
	PREF	STD	PREF	STD	PREF	STD	PREF	STD	PREF	STD	PREF	STD
50	\$2,156.00	\$2,660.35	\$4,222.00	\$5,230.70	\$6,288.00	\$7,801.05	\$8,354.00	\$10,371.40	\$10,420.00	\$12,941.75	\$12,486.00	\$15,512.10
51	\$2,222.05	\$2,734.95	\$4,354.10	\$5,379.90	\$6,486.15	\$8,024.85	\$8,618.20	\$10,669.80	\$10,750.25	\$13,314.75	\$12,882.30	\$15,959.70
52	\$2,288.10	\$2,809.60	\$4,486.20	\$5,529.20	\$6,684.30	\$8,248.80	\$8,882.40	\$10,968.40	\$11,080.50	\$13,688.00	\$13,278.60	\$16,407.60
53	\$2,354.15	\$2,884.20	\$4,618.30	\$5,678.40	\$6,882.45	\$8,472.60	\$9,146.60	\$11,266.80	\$11,410.75	\$14,061.00	\$13,674.90	\$16,855.20
54	\$2,420.20	\$2,958.85	\$4,750.40	\$5,827.70	\$7,080.60	\$8,696.55	\$9,410.80	\$11,565.40	\$11,741.00	\$14,434.25	\$14,071.20	\$17,303.10
55	\$2,486.25	\$3,033.45	\$4,882.50	\$5,976.90	\$7,278.75	\$8,920.35	\$9,675.00	\$11,863.80	\$12,071.25	\$14,807.25	\$14,467.50	\$17,750.70
56	\$2,561.60	\$3,117.55	\$5,033.20	\$6,145.10	\$7,504.80	\$9,172.65	\$9,976.40	\$12,200.20	\$12,448.00	\$15,227.75	\$14,919.60	\$18,255.30
57	\$2,636.95	\$3,201.65	\$5,183.90	\$6,313.30	\$7,730.85	\$9,424.95	\$10,277.80	\$12,536.60	\$12,824.75	\$15,648.25	\$15,371.70	\$18,759.90
58	\$2,712.30	\$3,285.70	\$5,334.60	\$6,481.40	\$7,956.90	\$9,677.10	\$10,579.20	\$12,872.80	\$13,201.50	\$16,068.50	\$15,823.80	\$19,264.20
59	\$2,787.65	\$3,369.80	\$5,485.30	\$6,649.60	\$8,182.95	\$9,929.40	\$10,880.60	\$13,209.20	\$13,578.25	\$16,489.00	\$16,275.90	\$19,768.80
60	\$2,863.00	\$3,453.90	\$5,636.00	\$6,817.80	\$8,409.00	\$10,181.70	\$11,182.00	\$13,545.60	\$13,955.00	\$16,909.50	\$16,728.00	\$20,273.40
61	\$2,945.90	\$3,538.20	\$5,801.80	\$6,986.40	\$8,657.70	\$10,434.60	\$11,513.60	\$13,882.80	\$14,369.50	\$17,331.00	\$17,225.40	\$20,779.20
62	\$3,028.80	\$3,622.55	\$5,967.60	\$7,155.10	\$8,906.40	\$10,687.65	\$11,845.20	\$14,220.20	\$14,784.00	\$17,752.75	\$17,722.80	\$21,285.30
63	\$3,111.70	\$3,706.85	\$6,133.40	\$7,323.70	\$9,155.10	\$10,940.55	\$12,176.80	\$14,557.40	\$15,198.50	\$18,174.25	\$18,220.20	\$21,791.10
64	\$3,194.60	\$3,791.20	\$6,299.20	\$7,492.40	\$9,403.80	\$11,193.60	\$12,508.40	\$14,894.80	\$15,613.00	\$18,596.00	\$18,717.60	\$22,297.20
65	\$3,277.50	\$3,875.50	\$6,465.00	\$7,661.00	\$9,652.50	\$11,446.50	\$12,840.00	\$15,232.00	\$16,027.50	\$19,017.50	\$19,215.00	\$22,803.00
66	\$3,365.85	\$3,950.20	\$6,641.70	\$7,810.40	\$9,917.55	\$11,670.60	\$13,193.40	\$15,530.80	\$16,469.25	\$19,391.00	\$19,745.10	\$23,251.20
67	\$3,454.15	\$4,024.95	\$6,818.30	\$7,959.90	\$10,182.45	\$11,894.85	\$13,546.60	\$15,829.80	\$16,910.75	\$19,764.75	\$20,274.90	\$23,699.70
68	\$3,542.50	\$4,099.65	\$6,995.00	\$8,109.30	\$10,447.50	\$12,118.95	\$13,900.00	\$16,128.60	\$17,352.50	\$20,138.25	\$20,805.00	\$24,147.90
69	\$3,630.80	\$4,174.40	\$7,171.60	\$8,258.80	\$10,712.40	\$12,343.20	\$14,253.20	\$16,427.60	\$17,794.00	\$20,512.00	\$21,334.80	\$24,596.40
70	\$3,719.15	\$4,249.10	\$7,348.30	\$8,408.20	\$10,977.45	\$12,567.30	\$14,606.60	\$16,726.40	\$18,235.75	\$20,885.50	\$21,864.90	\$25,044.60
71	\$3,792.40	\$4,322.50	\$7,494.80	\$8,555.00	\$11,197.20	\$12,787.50	\$14,899.60	\$17,020.00	\$18,602.00	\$21,252.50	\$22,304.40	\$25,485.00
72	\$3,865.70	\$4,395.90	\$7,641.40	\$8,701.80	\$11,417.10	\$13,007.70	\$15,192.80	\$17,313.60	\$18,968.50	\$21,619.50	\$22,744.20	\$25,925.40
73	\$3,938.95	\$4,469.30	\$7,787.90	\$8,848.60	\$11,636.85	\$13,227.90	\$15,485.80	\$17,607.20	\$19,334.75	\$21,986.50	\$23,183.70	\$26,365.80
74	\$4,012.25	\$4,542.70	\$7,934.50	\$8,995.40	\$11,856.75	\$13,448.10	\$15,779.00	\$17,900.80	\$19,701.25	\$22,353.50	\$23,623.50	\$26,806.20
75	\$4,085.50	\$4,616.10	\$8,081.00	\$9,142.20	\$12,076.50	\$13,668.30	\$16,072.00	\$18,194.40	\$20,067.50	\$22,720.50	\$24,063.00	\$27,246.60
76	\$4,168.20	\$4,653.50	\$8,246.40	\$9,217.00	\$12,324.60	\$13,780.50	\$16,402.80	\$18,344.00	\$20,481.00	\$22,907.50	\$24,559.20	\$27,471.00
77	\$4,250.95	\$4,690.90	\$8,411.90	\$9,291.80	\$12,572.85	\$13,892.70	\$16,733.80	\$18,493.60	\$20,894.75	\$23,094.50	\$25,055.70	\$27,695.40
78	\$4,333.65	\$4,728.35	\$8,577.30	\$9,366.70	\$12,820.95	\$14,005.05	\$17,064.60	\$18,643.40	\$21,308.25	\$23,281.75	\$25,551.90	\$27,920.10
79	\$4,416.40	\$4,765.75	\$8,742.80	\$9,441.50	\$13,069.20	\$14,117.25	\$17,395.60	\$18,793.00	\$21,722.00	\$23,468.75	\$26,048.40	\$28,144.50
80	\$4,499.10	\$4,803.15	\$8,908.20	\$9,516.30	\$13,317.30	\$14,229.45	\$17,726.40	\$18,942.60	\$22,135.50	\$23,655.75	\$26,544.60	\$28,368.90
81	\$4,554.00	\$4,853.50	\$9,018.00	\$9,617.00	\$13,482.00	\$14,380.50	\$17,946.00	\$19,144.00	\$22,410.00	\$23,907.50	\$26,874.00	\$28,671.00
82	\$4,608.85	\$4,903.85	\$9,127.70	\$9,717.70	\$13,646.55	\$14,531.55	\$18,165.40	\$19,345.40	\$22,684.25	\$24,159.25	\$27,203.10	\$28,973.10
83	\$4,663.75	\$4,954.15	\$9,237.50	\$9,818.30	\$13,811.25	\$14,682.45	\$18,385.00	\$19,546.60	\$22,958.75	\$24,410.75	\$27,532.50	\$29,274.90
84	\$4,718.60	\$5,004.50	\$9,347.20	\$9,919.00	\$13,975.80	\$14,833.50	\$18,604.40	\$19,748.00	\$23,233.00	\$24,662.50	\$27,861.60	\$29,577.00
85	\$4,773.50	\$5,054.85	\$9,457.00	\$10,019.70	\$14,140.50	\$14,984.55	\$18,824.00	\$19,949.40	\$23,507.50	\$24,914.25	\$28,191.00	\$29,879.10

STD = TOBACCO
 PREF = NON-TOBACCO

Oxford Life Insurance Company®
SINGLE PREMIUM FINAL EXPENSE RATES PER \$1,000*

	Age	Male Non-Tobacco	Male Tobacco	Female Non-Tobacco	Female Tobacco
	50	\$413.20	\$514.07	\$378.55	\$473.61
	51	\$426.41	\$528.99	\$389.53	\$486.41
	52	\$439.62	\$543.92	\$400.51	\$499.21
	53	\$452.83	\$558.84	\$411.49	\$512.00
	54	\$466.04	\$573.77	\$422.47	\$524.80
	55	\$479.25	\$588.69	\$433.45	\$537.60
	56	\$494.32	\$605.51	\$445.63	\$552.40
	57	\$509.39	\$622.33	\$457.81	\$567.19
	58	\$524.46	\$639.14	\$469.99	\$581.99
	59	\$539.53	\$655.96	\$482.17	\$596.78
	60	\$554.60	\$672.78	\$494.35	\$611.58
	61	\$571.18	\$689.64	\$508.68	\$626.76
	62	\$587.76	\$706.51	\$523.01	\$641.94
	63	\$604.34	\$723.37	\$537.34	\$657.12
	64	\$620.92	\$740.24	\$551.67	\$672.30
	65	\$637.50	\$757.10	\$566.00	\$687.48
	66	\$655.17	\$772.04	\$579.24	\$699.37
	67	\$672.83	\$786.99	\$592.48	\$711.26
	68	\$690.50	\$801.93	\$605.72	\$723.14
	69	\$708.16	\$816.88	\$618.96	\$735.03
	70	\$725.83	\$831.82	\$632.20	\$746.92
	71	\$740.48	\$846.50	\$650.81	\$763.18
	72	\$755.14	\$861.18	\$669.42	\$779.43
	73	\$769.79	\$875.86	\$688.03	\$795.69
	74	\$784.45	\$890.54	\$706.64	\$811.94
	75	\$799.10	\$905.22	\$725.25	\$828.20
	76	\$815.64	\$912.70	\$738.80	\$838.18
	77	\$832.19	\$920.18	\$752.36	\$848.16
	78	\$848.73	\$927.67	\$765.91	\$858.15
	79	\$865.28	\$935.15	\$779.47	\$868.13
	80	\$881.82	\$942.63	\$793.02	\$878.11
	81	\$892.80	\$952.70	\$813.60	\$891.75
	82	\$903.77	\$962.77	\$834.17	\$905.39
	83	\$914.75	\$972.83	\$854.75	\$919.03
	84	\$925.72	\$982.90	\$875.32	\$932.67
	85	\$936.70	\$992.97	\$895.90	\$946.31

Preferred =
NON-TOBACCO

Standard =
TOBACCO

Assurance One Single Premium Calculation

$(R \times C/1000) + PF = \text{Premium Amount}$

R = Rate per thousand for given Gender, Age, Rate Class

C = Desired Coverage

PF = Policy Fee (\$90.00)

Example: 65 year old Male, Preferred Rates, \$5000.00
Coverage Single Premium pay

R = Age 65, Male, Preferred = \$637.50; **C** = \$5000.00;
PF = \$90.00

$(\$637.50 \times 5000/1000) + \$90.00 = \$3,277.50$ Single Premium

*Rates apply to all approved states excluding Kentucky