



# Final Expense Rates

Final Expense Level Benefit Product Premium Rates Per \$1,000 (Excluding Policy Fee)				
Issue Age	Female Nonsmoker	Female Smoker	Male Nonsmoker	Male Smoker
50	\$29.97	\$41.35	\$37.31	\$48.58
51	\$30.92	\$42.15	\$38.27	\$50.27
52	\$31.82	\$43.10	\$39.00	\$51.50
53	\$32.64	\$44.21	\$39.72	\$54.34
54	\$33.43	\$45.66	\$41.24	\$56.31
55	\$34.25	\$47.28	\$42.83	\$58.00
56	\$35.19	\$48.61	\$44.50	\$60.37
57	\$36.58	\$50.16	\$46.12	\$62.66
58	\$37.53	\$51.56	\$47.80	\$65.12
59	\$38.44	\$53.11	\$49.64	\$67.84
60	\$38.93	\$54.88	\$51.74	\$70.93
61	\$40.78	\$57.43	\$54.57	\$74.99
62	\$42.52	\$59.96	\$57.41	\$79.76
63	\$44.38	\$62.58	\$59.83	\$83.54
64	\$46.23	\$65.11	\$63.29	\$88.49
65	\$48.24	\$67.74	\$64.64	\$92.80
66	\$50.84	\$71.44	\$68.26	\$98.98
67	\$53.37	\$74.98	\$71.89	\$104.88
68	\$56.28	\$78.71	\$75.51	\$111.10
69	\$59.04	\$82.19	\$79.14	\$116.55
70	\$61.72	\$87.99	\$82.76	\$123.08
71	\$65.75	\$94.33	\$90.87	\$132.76
72	\$68.79	\$100.91	\$96.91	\$141.01
73	\$74.44	\$107.33	\$103.26	\$151.46
74	\$79.24	\$113.85	\$109.54	\$160.20
75	\$84.43	\$120.30	\$115.59	\$171.21
76	\$91.45	\$129.67	\$124.42	\$186.97
77	\$97.94	\$138.75	\$133.48	\$202.53
78	\$104.15	\$148.03	\$143.37	\$216.58
79	\$110.54	\$157.37	\$153.58	\$230.25
80	\$118.32	\$168.34	\$164.35	\$242.26
81	\$128.39	\$182.27	\$177.42	\$259.61
82	\$138.43	\$196.55	\$190.66	\$278.44
83	\$152.43	\$210.09	\$204.22	\$296.33
84	\$166.03	\$223.32	\$217.81	\$313.48
85	\$180.54	\$237.44	\$231.43	\$330.65

Final Expense Graded Benefit Product Premium Rates Per \$1,000 (Excluding Policy Fee)				
Issue Age	Female Nonsmoker	Female Smoker	Male Nonsmoker	Male Smoker
50	\$36.91	\$48.73	\$49.60	\$61.90
51	\$37.91	\$51.30	\$51.10	\$64.10
52	\$39.00	\$53.78	\$52.70	\$66.40
53	\$40.19	\$56.15	\$54.45	\$68.95
54	\$41.46	\$58.41	\$56.30	\$71.65
55	\$42.76	\$60.59	\$58.23	\$74.57
56	\$44.30	\$62.53	\$60.23	\$77.67
57	\$45.92	\$64.33	\$62.38	\$80.92
58	\$47.62	\$66.08	\$64.68	\$84.37
59	\$49.45	\$67.93	\$67.08	\$88.02
60	\$51.41	\$69.95	\$69.66	\$91.89
61	\$53.61	\$72.95	\$72.41	\$96.19
62	\$56.06	\$76.55	\$75.46	\$100.89
63	\$58.76	\$80.85	\$78.81	\$106.09
64	\$61.86	\$86.00	\$82.51	\$111.84
65	\$65.31	\$92.08	\$86.57	\$118.13
66	\$69.01	\$98.23	\$90.97	\$124.93
67	\$73.01	\$104.48	\$95.77	\$132.23
68	\$77.31	\$110.88	\$101.07	\$140.08
69	\$81.91	\$117.48	\$106.97	\$148.53
70	\$86.90	\$124.38	\$113.48	\$157.63
71	\$92.25	\$131.88	\$120.58	\$167.13
72	\$98.00	\$140.08	\$128.38	\$177.08
73	\$104.15	\$149.08	\$136.88	\$187.48
74	\$110.70	\$158.98	\$146.23	\$198.33
75	\$117.76	\$169.93	\$156.45	\$209.62
76	\$125.91	\$182.18	\$168.85	\$223.12
77	\$135.21	\$195.78	\$183.55	\$238.47
78	\$145.66	\$210.73	\$199.75	\$255.27
79	\$157.26	\$226.68	\$217.25	\$273.12
80	\$170.11	\$242.96	\$235.87	\$292.27
81	\$186.46	\$259.09	\$253.64	\$311.60
82	\$203.31	\$274.99	\$271.54	\$331.49
83	\$220.66	\$291.49	\$289.44	\$351.94
84	\$238.51	\$308.34	\$308.39	\$373.00
85	\$256.44	\$325.59	\$327.60	\$394.66

Final Expense GI Benefit Product Premium rates per \$1,000 (Excluding policy fee) (Montana rates are the current unisex rates)		
Issue Age	Female	Male
40	\$45.00	\$56.00
41	\$46.00	\$57.00
42	\$48.00	\$59.00
43	\$50.00	\$61.00
44	\$51.00	\$62.00
45	\$52.00	\$63.00
46	\$53.00	\$64.00
47	\$54.00	\$65.00
48	\$55.00	\$67.00
49	\$56.00	\$67.00
50	\$56.00	\$68.00
51	\$57.00	\$69.00
52	\$59.00	\$69.00
53	\$60.00	\$70.00
54	\$62.00	\$72.00
55	\$64.00	\$74.00
56	\$67.00	\$76.00
57	\$69.00	\$79.00
58	\$71.00	\$81.00
59	\$73.00	\$84.00
60	\$76.00	\$87.00
61	\$79.00	\$91.00
62	\$82.00	\$94.00
63	\$86.00	\$98.00
64	\$90.00	\$102.00
65	\$93.00	\$107.00
66	\$97.00	\$113.00
67	\$101.00	\$119.00
68	\$105.00	\$125.00
69	\$111.00	\$132.00
70	\$119.00	\$140.00
71	\$128.00	\$149.00
72	\$139.00	\$159.00
73	\$150.00	\$170.00
74	\$156.00	\$178.00
75	\$163.00	\$187.00
76	\$171.00	\$197.00
77	\$180.00	\$208.00
78	\$190.00	\$220.00
79	\$207.00	\$242.00
80	\$225.00	\$270.00

Accidental Death Benefit Rider Per \$1,000 Only available with Level Benefit	
Issue Age	Unisex
50	\$2.00
51	\$2.00
52	\$2.00
53	\$2.00
54	\$2.00
55	\$2.00
56	\$2.00
57	\$2.00
58	\$2.00
59	\$2.00
60	\$2.50
61	\$2.50
62	\$2.50
63	\$2.50
64	\$2.50
65	\$3.00
66	\$3.00
67	\$3.00
68	\$3.00
69	\$3.00
70	\$4.00
71	\$4.00
72	\$4.00
73	\$4.00
74	\$4.00
75	\$6.50
76	\$6.50
77	\$6.50
78	\$6.50
79	\$6.50
80	\$10.00
81	\$10.00
82	\$10.00
83	\$10.00
84	\$10.00
85	\$10.00

Child/Grandchild Rider
\$1.00 per month

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The policy fee for the Level Benefit and Graded Benefit plans is \$40. The policy fee for the GI Benefit plan is \$35.