



Liberty Bankers™

Insurance Group | *Liberty Bankers Life*

SIMPL Final Expense Rate Book



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SIMPL Final Expense Program Overview

SIMPL Preferred

SIMPL Standard

Benefit Type:

Level death benefit from date of issue.

Policy Specifications:

Issue limits: \$3,000 to \$40,000

Issue ages: 18 to 80 Male & Female (see Direct Express limitations**)

Issue basis: Nicotine/ Non-Nicotine User

Underwriting Target:

SIMPL Preferred: issued standard through underwriting table 6

SIMPL Standard: issued standard through underwriting table 10

Modal Premium:

Available Modes of Payment: Annual*, Semi-annual, Quarterly, and Monthly Bank Draft (Min. \$15 modal premium)

*Annual: There is a 20% premium discount, the first year only, when this mode of premium payment is elected.

SIMPL Modified

Benefit Type:

First 3 Policy Years: If death occurs as a result of an accident, the death benefit is 100% of the policy face amount. The non-accidental death benefit is equal to a refund of all premiums paid to date plus 10% compounded.

4th Policy Year: The death benefit is 100%

5th Policy Year: The death benefit is 105%

6th Policy Year and Beyond: The death benefit is 110%

Policy Specifications:

Issue limits: \$1,000 to \$20,000

Issue ages: 40 to 80 Male & Female

Issue basis: Nicotine/ Non-Nicotine User

Underwriting Target:

SIMPL Modified: issued standard through underwriting Table 22

Modal Premium:

Available Modes of Payment: Annual*, Semi-annual, Quarterly, and Monthly Bank Draft (Min. \$15 modal premium)

Available Policy Riders

Accelerated Death Benefit Rider (ADB): (Included with SIMPL Preferred & Standard for **no additional premium**. Not available on SIMPL Modified.) Helps offset the expense of terminal illness or chronic illness, up to 80% of the face amount.

Accidental Death & Dismemberment Rider (AD&D): (Available for an additional premium on SIMPL Preferred and Standard only). Provides an additional death benefit if your death is a result from an accident. In addition, a benefit is provided if you should lose the use of arms, legs, or eyes as a result of an accident.

Children's Benefit Rider (CB): (Available for an additional premium on SIMPL Preferred and Standard only). One Unit equals \$5,000 term coverage to Age 25 per child, maximum 4 units.

Grandchild Benefit Rider (GB): (Available for an additional premium on SIMPL Preferred and Standard only). \$7,500 term to Age

SIMPL Preferred - Male

NON-NICOTINE

Annual Rates and Cash Values Per \$1,000 of Face Amount

Add \$50.00 Annual Policy Fee

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k			Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65			Year 10	Year 20	Age 65
18	12.12	29	98	440	50	27.98	152	368	257
19	12.23	31	103	438	51	29.41	158	380	244
20	12.34	33	108	435	52	30.83	164	392	230
21	12.55	35	114	433	53	32.19	171	404	215
22	12.77	37	119	431	54	33.48	177	417	200
23	12.99	40	125	428	55	34.77	183	429	183
24	13.20	42	131	425	56	36.82	189	442	165
25	13.42	45	138	422	57	38.86	196	455	146
26	13.74	48	144	419	58	40.81	203	468	126
27	14.07	51	151	416	59	42.66	210	480	104
28	14.39	54	158	413	60	44.51	217	493	80
29	14.72	57	165	409	61	46.81	225	505	55
30	15.15	60	172	405	62	49.12	232	516	28
31	15.58	64	180	401	63	51.31	240	528	0
32	16.01	67	188	397	64	53.40	249	539	0
33	16.45	71	196	392	65	55.48	260	551	0
34	16.99	74	205	387	66	59.42	270	563	--
35	17.63	78	213	382	67	63.36	282	573	--
36	18.28	81	222	377	68	67.12	293	583	--
37	18.93	85	231	371	69	70.68	303	592	--
38	19.69	89	240	365	70	74.25	314	599	--
39	20.45	94	250	359	71	80.34	323	606	--
40	21.31	98	260	352	72	86.44	332	613	--
41	21.96	103	270	345	73	92.24	341	620	--
42	22.61	108	280	337	74	97.76	350	628	--
43	23.26	113	290	329	75	103.27	358	638	--
44	23.90	118	301	320	76	113.86	365	653	--
45	24.66	123	311	311	77	124.45	371	675	--
46	25.31	129	322	302	78	134.54	376	713	--
47	25.96	134	333	292	79	144.12	380	779	--
48	26.82	140	344	281	80	153.70	382	897	--
49	27.69	146	356	270					

PREMIUM FACTORS FOR ALL FINAL EXPENSE PLANS:

Annual (1st year)	Annual	x	0.80
Annual (2nd year & thereafter)	Annual	x	1.00
Semi-Annual	Annual	x	0.51
Quarterly	Annual	x	0.265
Monthly (PAC or SS)	Annual	x	0.0925

Round all fractions to the nearest cent.

SIMPL Preferred - Male

NICOTINE

Annual Rates and Cash Values Per \$1,000 of Face Amount

Add \$50.00 Annual Policy Fee

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k			Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65			Year 10	Year 20	Age 65
18	17.42	40	123	488	50	38.51	167	384	276
19	17.53	42	129	486	51	40.86	173	394	261
20	17.63	44	135	483	52	43.20	177	404	245
21	17.96	46	141	480	53	45.44	182	413	228
22	18.28	49	148	477	54	47.56	186	424	209
23	18.61	51	155	474	55	49.68	190	434	190
24	18.93	54	161	471	56	52.88	195	445	170
25	19.15	58	168	467	57	56.09	199	456	149
26	19.58	61	175	464	58	59.14	204	467	127
27	20.12	65	183	460	59	62.03	209	477	103
28	20.55	68	190	456	60	64.93	215	488	78
29	21.09	72	198	452	61	70.78	223	499	53
30	21.74	76	206	447	62	76.63	231	510	27
31	22.28	80	215	443	63	82.20	240	521	0
32	23.04	84	223	438	64	87.50	249	532	0
33	23.80	88	232	432	65	92.79	259	542	0
34	24.55	92	240	427	66	98.90	269	553	--
35	25.42	96	249	421	67	105.01	280	562	--
36	26.39	100	258	414	68	110.83	290	570	--
37	27.36	103	266	408	69	116.35	299	576	--
38	28.34	108	275	400	70	121.88	308	582	--
39	29.42	112	284	393	71	131.85	317	586	--
40	30.61	116	293	385	72	141.81	324	591	--
41	31.36	121	302	376	73	151.31	332	596	--
42	32.12	126	311	368	74	160.32	339	602	--
43	32.88	131	320	358	75	169.34	346	611	--
44	33.63	136	329	348	76	181.02	351	624	--
45	34.50	142	338	338	77	192.70	355	647	--
46	35.04	147	347	327	78	203.82	358	688	--
47	35.69	152	356	315	79	214.38	360	762	--
48	36.34	157	365	303	80	224.95	360	899	--
49	37.20	162	374	290					

PREMIUM FACTORS FOR ALL FINAL EXPENSE PLANS:

Annual (1st year)	Annual	x	0.80
Annual (2nd year & thereafter)	Annual	x	1.00
Semi-Annual	Annual	x	0.51
Quarterly	Annual	x	0.265
Monthly (PAC or SS)	Annual	x	0.0925

Round all fractions to the nearest cent.

SIMPL Preferred - Female

NON-NICOTINE

Annual Rates and Cash Values Per \$1,000 of Face Amount

Add \$50.00 Annual Policy Fee

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k			Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65			Year 10	Year 20	Age 65
18	8.00	26	87	384	50	22.64	124	311	213
19	9.45	28	91	382	51	23.74	128	322	202
20	10.90	30	95	380	52	24.83	133	333	189
21	11.00	32	100	377	53	25.88	138	344	177
22	11.11	33	104	375	54	26.87	143	355	163
23	11.20	35	109	372	55	27.86	149	367	149
24	11.30	37	114	369	56	28.83	155	379	134
25	11.39	39	120	367	57	29.80	161	392	118
26	11.52	42	125	363	58	30.72	167	404	101
27	11.65	44	131	360	59	31.60	174	417	83
28	11.77	46	137	357	60	32.48	181	431	64
29	11.88	49	143	353	61	34.33	188	444	44
30	12.00	51	149	350	62	36.18	195	457	22
31	12.39	54	155	346	63	37.94	202	470	0
32	12.78	57	162	341	64	39.61	210	483	0
33	13.15	60	169	337	65	41.28	218	495	0
34	13.51	63	175	333	66	44.00	226	508	--
35	13.86	66	183	328	67	46.72	234	520	--
36	14.45	69	190	323	68	49.31	242	532	--
37	15.04	73	197	317	69	51.77	253	544	--
38	15.61	76	205	312	70	54.23	264	556	--
39	16.14	80	212	306	71	59.09	275	569	--
40	16.68	83	220	299	72	63.95	286	585	--
41	17.38	87	228	293	73	68.58	297	603	--
42	18.07	91	236	286	74	72.98	307	622	--
43	18.74	95	245	278	75	77.38	317	641	--
44	19.37	99	253	271	76	84.86	328	663	--
45	20.00	103	262	262	77	92.34	338	689	--
46	20.55	107	271	253	78	99.47	347	726	--
47	21.11	111	281	244	79	106.24	356	786	--
48	21.64	115	291	234	80	113.01	364	879	--
49	22.14	119	301	224					

PREMIUM FACTORS FOR ALL FINAL EXPENSE PLANS:

Annual (1st year)	Annual	x	0.80
Annual (2nd year & thereafter)	Annual	x	1.00
Semi-Annual	Annual	x	0.51
Quarterly	Annual	x	0.265
Monthly (PAC or SS)	Annual	x	0.0925

Round all fractions to the nearest cent.

SIMPL Preferred - Female

NICOTINE

Annual Rates and Cash Values Per \$1,000 of Face Amount

Add \$50.00 Annual Policy Fee

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k			Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65			Year 10	Year 20	Age 65
18	9.85	38	115	450	50	29.24	146	347	244
19	11.65	40	120	448	51	30.90	150	356	230
20	13.38	42	125	445	52	32.56	154	365	215
21	13.40	44	131	442	53	34.14	158	375	200
22	13.43	47	137	439	54	35.65	162	384	184
23	13.45	49	143	436	55	37.15	167	394	167
24	13.47	51	149	433	56	39.16	172	403	149
25	13.49	54	155	429	57	41.17	177	413	130
26	13.80	57	162	426	58	43.08	183	423	111
27	14.12	59	169	422	59	44.89	189	433	90
28	14.41	62	176	418	60	46.71	194	444	67
29	14.70	65	183	414	61	49.57	200	454	44
30	14.98	68	190	409	62	52.44	206	463	19
31	15.61	72	197	404	63	55.17	213	473	0
32	16.25	75	204	399	64	57.76	221	482	0
33	16.85	79	212	394	65	60.35	228	491	0
34	17.43	83	219	389	66	63.85	236	499	--
35	18.00	87	227	383	67	67.35	244	508	--
36	18.66	91	234	377	68	70.68	252	515	--
37	19.32	95	242	371	69	73.84	260	521	--
38	19.95	99	249	364	70	77.01	268	527	--
39	20.54	103	257	357	71	82.69	276	536	--
40	21.14	107	264	349	72	88.38	284	548	--
41	22.01	112	272	341	73	93.79	290	564	--
42	22.89	116	280	333	74	98.94	296	582	--
43	23.72	120	288	324	75	104.08	301	602	--
44	24.51	123	296	314	76	116.64	306	624	--
45	25.30	127	304	304	77	129.20	311	652	--
46	26.13	131	312	293	78	141.16	315	696	--
47	26.95	135	320	282	79	152.52	317	767	--
48	27.74	138	329	270	80	163.88	318	881	--
49	28.49	142	338	257					

PREMIUM FACTORS FOR ALL FINAL EXPENSE PLANS:

Annual (1st year)	Annual	x	0.80
Annual (2nd year & thereafter)	Annual	x	1.00
Semi-Annual	Annual	x	0.51
Quarterly	Annual	x	0.265
Monthly (PAC or SS)	Annual	x	0.0925

Round all fractions to the nearest cent.

SIMPL Preferred - Male
NON-NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
18			15.84	18.64	21.44	24.24	27.05	32.65	38.26	43.86	49.47
19			15.94	18.77	21.59	24.42	27.25	32.91	38.56	44.22	49.88
20			16.04	18.89	21.75	24.60	27.45	33.16	38.87	44.58	50.28
21			16.23	19.14	22.04	24.94	27.84	33.65	39.45	45.26	51.06
22			16.44	19.39	22.34	25.30	28.25	34.16	40.06	45.97	51.87
23			16.64	19.64	22.65	25.65	28.66	34.66	40.67	46.68	52.69
24			16.84	19.89	22.94	25.99	29.05	35.15	41.26	47.36	53.47
25			17.04	20.14	23.25	26.35	29.45	35.66	41.87	48.07	54.28
26			17.33	20.51	23.69	26.87	30.04	36.40	42.75	49.11	55.46
27			17.64	20.89	24.15	27.40	30.65	37.16	43.67	50.18	56.68
28			17.94	21.26	24.59	27.92	31.25	37.90	44.56	51.21	57.87
29			18.24	21.65	25.05	28.45	31.86	38.67	45.47	52.28	59.09
30		15.14	18.64	22.14	25.65	29.15	32.65	39.66	46.67	53.67	60.68
31		15.43	19.04	22.64	26.24	29.85	33.45	40.65	47.86	55.07	62.27
32		15.73	19.43	23.14	26.84	30.54	34.24	41.65	49.05	56.46	63.86
33		16.04	19.84	23.65	27.45	31.25	35.06	42.67	50.27	57.88	65.49
34		16.41	20.34	24.27	28.20	32.13	36.06	43.91	51.77	59.63	67.49
35		16.86	20.93	25.01	29.09	33.16	37.24	45.39	53.55	61.70	69.86
36		17.31	21.53	25.76	29.99	34.22	38.44	46.90	55.35	63.81	72.26
37		17.76	22.14	26.51	30.89	35.27	39.65	48.40	57.16	65.91	74.67
38		18.28	22.84	27.39	31.94	36.50	41.05	50.16	59.26	68.37	77.48
39		18.81	23.54	28.27	33.00	37.73	42.46	51.92	61.37	70.83	80.29
40		19.41	24.34	29.26	34.19	39.12	44.05	53.90	63.76	73.62	83.47
41		19.86	24.94	30.02	35.09	40.17	45.25	55.41	65.56	75.72	85.88
42	15.08	20.31	25.54	30.77	36.00	41.22	46.45	56.91	67.37	77.82	88.28
43	15.38	20.76	26.14	31.52	36.90	42.28	47.66	58.41	69.17	79.93	90.69
44	15.68	21.21	26.73	32.26	37.79	43.31	48.84	59.89	70.95	82.00	93.06
45	16.03	21.73	27.44	33.14	38.84	44.54	50.25	61.65	73.06	84.46	95.87
46	16.33	22.18	28.04	33.89	39.74	45.60	51.45	63.15	74.86	86.57	98.27
47	16.63	22.63	28.64	34.64	40.64	46.65	52.65	64.66	76.66	88.67	100.68
48	17.03	23.23	29.43	35.64	41.84	48.04	54.24	66.65	79.05	91.45	103.86

SIMPL Preferred Final Expense - Male
NON-NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
49	17.43	23.83	30.24	36.64	43.04	49.45	55.85	68.66	81.46	94.27	107.08
50	17.57	24.04	30.51	36.98	43.45	49.92	56.39	69.33	82.27	95.21	108.15
51	18.23	25.03	31.83	38.63	45.43	52.23	59.03	72.64	86.24	99.84	113.44
52	18.88	26.01	33.14	40.27	47.40	54.53	61.66	75.92	90.18	104.44	118.70
53	19.51	26.96	34.40	41.84	49.29	56.73	64.18	79.06	93.95	108.84	123.73
54	20.11	27.85	35.59	43.34	51.08	58.82	66.56	82.05	97.53	113.02	128.50
55	20.71	28.75	36.79	44.83	52.87	60.91	68.95	85.03	101.11	117.19	133.27
56	21.65	30.17	38.68	47.20	55.71	64.23	72.74	89.77	106.80	123.83	140.86
57	22.60	31.58	40.57	49.56	58.54	67.53	76.52	94.49	112.46	130.43	148.41
58	23.50	32.94	42.37	51.81	61.25	70.69	80.12	99.00	117.87	136.75	155.62
59	24.36	34.22	44.09	53.95	63.82	73.68	83.55	103.28	123.01	142.74	162.47
60	25.21	35.50	45.80	56.09	66.38	76.68	86.97	107.55	128.14	148.73	169.31
61	26.27	37.10	47.92	58.75	69.57	80.40	91.22	112.87	134.52	156.17	177.82
62	27.34	38.70	50.06	61.42	72.78	84.14	95.50	118.22	140.93	163.65	186.37
63	28.36	40.22	52.09	63.95	75.82	87.68	99.55	123.28	147.01	170.74	194.47
64	29.32	41.67	54.02	66.37	78.72	91.07	103.42	128.11	152.81	177.51	202.21
65	30.28	43.11	55.94	68.77	81.60	94.43	107.26	132.92	158.58	184.24	209.90
66	32.11	45.85	59.59	73.33	87.07	100.81	114.55	142.03	169.52	197.00	224.48
67	33.93	48.58	63.23	77.89	92.54	107.19	121.84	151.15	180.45	209.75	239.06
68	35.67	51.19	66.71	82.23	97.75	113.28	128.80	159.84	190.88	221.93	252.97
69	37.31	53.66	70.00	86.35	102.69	119.04	135.38	168.07	200.76	233.45	266.14
70	38.97	56.14	73.31	90.48	107.65	124.82	141.99	176.33	210.67	245.01	279.35
71	41.78	60.36	78.94	97.52	116.10	134.68	153.25	190.41	227.57	264.73	301.88
72	44.60	64.59	84.58	104.57	124.56	144.55	164.54	204.52	244.50	284.47	324.45
73	47.29	68.62	89.95	111.28	132.61	153.94	175.27	217.93	260.59	303.25	345.91
74	49.84	72.45	95.05	117.66	140.27	162.87	185.48	230.70	275.91	321.12	366.34
75	52.39	76.27	100.15	124.03	147.91	171.79	195.67	243.44	291.20	338.96	386.72
76	57.29	83.62	109.95	136.28	162.61	188.94	215.27	267.93	320.59	373.25	425.91
77	62.18	90.96	119.74	148.52	177.30	206.08	234.86	292.42	349.97	407.53	465.09
78	66.85	97.96	129.07	160.19	191.30	222.41	253.52	315.75	377.97	440.20	502.42
79	71.28	104.61	137.94	171.26	204.59	237.92	271.25	337.90	404.56	471.21	537.87
80	75.71	111.25	146.80	182.34	217.88	253.43	288.97	360.06	431.14	502.23	573.32

SIMPL Preferred - Male

NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
18		16.71	20.74	24.77	28.80	32.82	36.85	44.91	52.97	61.02	69.08
19		16.79	20.84	24.89	28.95	33.00	37.06	45.16	53.27	61.38	69.49
20		16.86	20.93	25.01	29.09	33.16	37.24	45.39	53.55	61.70	69.86
21		17.08	21.24	25.39	29.54	33.70	37.85	46.16	54.46	62.77	71.08
22		17.31	21.53	25.76	29.99	34.22	38.44	46.90	55.35	63.81	72.26
23		17.54	21.84	26.14	30.45	34.75	39.05	47.66	56.27	64.87	73.48
24		17.76	22.14	26.51	30.89	35.27	39.65	48.40	57.16	65.91	74.67
25		17.91	22.34	26.77	31.20	35.62	40.05	48.91	57.77	66.62	75.48
26		18.21	22.74	27.26	31.79	36.32	40.85	49.90	58.96	68.02	77.07
27		18.58	23.24	27.89	32.54	37.19	41.85	51.15	60.46	69.76	79.07
28		18.88	23.63	28.39	33.14	37.89	42.64	52.15	61.65	71.16	80.66
29		19.26	24.13	29.01	33.89	38.76	43.64	53.40	63.15	72.90	82.66
30		19.71	24.73	29.76	34.79	39.82	44.84	54.90	64.95	75.01	85.06
31		20.08	25.23	30.39	35.54	40.69	45.84	56.15	66.45	76.76	87.06
32	15.28	20.61	25.94	31.27	36.59	41.92	47.25	57.91	68.56	79.22	89.87
33	15.63	21.14	26.64	32.14	37.65	43.15	48.66	59.66	70.67	81.68	92.69
34	15.98	21.66	27.33	33.01	38.69	44.37	50.04	61.40	72.75	84.11	95.46
35	16.38	22.26	28.14	34.02	39.90	45.77	51.65	63.41	75.17	86.92	98.68
36	16.83	22.93	29.04	35.14	41.24	47.34	53.45	65.65	77.86	90.06	102.27
37	17.28	23.61	29.93	36.26	42.59	48.91	55.24	67.90	80.55	93.20	105.86
38	17.73	24.29	30.84	37.39	43.95	50.50	57.05	70.16	83.27	96.38	109.48
39	18.23	25.04	31.84	38.64	45.45	52.25	59.05	72.66	86.27	99.87	113.48
40	18.78	25.86	32.94	40.02	47.10	54.17	61.25	75.41	89.57	103.72	117.88
41	19.13	26.38	33.63	40.89	48.14	55.39	62.64	77.15	91.65	106.15	120.66
42	19.48	26.91	34.34	41.76	49.19	56.62	64.05	78.90	93.76	108.61	123.47
43	19.83	27.44	35.04	42.64	50.25	57.85	65.45	80.66	95.87	111.07	126.28
44	20.18	27.96	35.73	43.51	51.29	59.06	66.84	82.39	97.95	113.50	129.06
45	20.58	28.56	36.54	44.52	52.49	60.47	68.45	84.41	100.36	116.32	132.28
46	20.83	28.93	37.04	45.14	53.24	61.35	69.45	85.66	101.86	118.07	134.27
47	21.13	29.38	37.64	45.89	54.14	62.40	70.65	87.16	103.66	120.17	136.68
48	21.43	29.84	38.24	46.64	55.05	63.45	71.85	88.66	105.47	122.28	139.08

SIMPL Preferred Final Expense - Male

NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
49	21.83	30.43	39.04	47.64	56.24	64.84	73.45	90.65	107.86	125.06	142.27
50	22.44	31.34	40.25	49.15	58.06	66.96	75.87	93.68	111.49	129.30	147.11
51	23.52	32.97	42.42	51.87	61.32	70.77	80.22	99.11	118.01	136.91	155.81
52	24.61	34.60	44.59	54.58	64.57	74.56	84.55	104.53	124.51	144.49	164.47
53	25.64	36.15	46.66	57.17	67.67	78.18	88.69	109.71	130.72	151.74	172.75
54	26.62	37.62	48.62	59.62	70.61	81.61	92.61	114.61	136.60	158.60	180.60
55	27.60	39.09	50.58	62.07	73.56	85.04	96.53	119.51	142.49	165.46	188.44
56	29.08	41.31	53.54	65.77	78.00	90.22	102.45	126.91	151.37	175.82	200.28
57	30.57	43.54	56.51	69.48	82.45	95.42	108.39	134.33	160.27	186.22	212.16
58	31.98	45.65	59.33	73.01	86.68	100.36	114.03	141.39	168.74	196.09	223.44
59	33.31	47.66	62.00	76.35	90.69	105.04	119.38	148.07	176.76	205.45	234.14
60	34.66	49.67	64.69	79.70	94.72	109.73	124.75	154.78	184.81	214.84	244.87
61	37.36	53.73	70.10	86.46	102.83	119.20	135.57	168.30	201.04	233.78	266.51
62	40.07	57.79	75.51	93.23	110.95	128.67	146.39	181.83	217.27	252.71	288.16
63	42.64	61.65	80.66	99.67	118.68	137.69	156.70	194.71	232.73	270.75	308.77
64	45.09	65.33	85.56	105.80	126.03	146.27	166.50	206.97	247.44	287.91	328.38
65	47.54	69.00	90.46	111.91	133.37	154.83	176.29	219.20	262.12	305.03	347.95
66	50.37	73.24	96.11	118.98	141.85	164.72	187.59	233.33	279.07	324.81	370.56
67	53.19	77.48	101.76	126.04	150.33	174.61	198.89	247.46	296.03	344.59	393.16
68	55.88	81.51	107.14	132.77	158.40	184.03	209.66	260.92	312.18	363.44	414.70
69	58.44	85.34	112.25	139.15	166.06	192.97	219.87	273.68	327.50	381.31	435.12
70	60.99	89.18	117.36	145.55	173.73	201.92	230.10	286.47	342.84	399.21	455.58
71	65.61	96.10	126.59	157.08	187.57	218.06	248.55	309.53	370.51	431.49	492.47
72	70.21	103.01	135.80	168.59	201.39	234.18	266.97	332.56	398.15	463.73	529.32
73	74.61	109.60	144.59	179.58	214.57	249.56	284.55	354.53	424.51	494.49	564.47
74	78.77	115.85	152.92	190.00	227.07	264.14	301.22	375.37	449.51	523.66	597.81
75	82.94	122.10	161.26	200.42	239.58	278.74	317.90	396.22	474.54	552.86	631.18
76	88.35	130.21	172.07	213.93	255.79	297.65	339.51	423.23	506.96	590.68	674.40
77	93.75	138.31	182.87	227.43	272.00	316.56	361.12	450.24	539.37	628.49	717.62
78	98.89	146.03	193.16	240.29	287.43	334.56	381.69	475.96	570.23	664.49	758.76
79	103.78	153.35	202.93	252.50	302.08	351.65	401.23	500.38	599.53	698.68	797.83
80	108.66	160.68	212.70	264.72	316.74	368.76	420.78	524.82	628.86	732.90	836.94

SIMPL Preferred - Female
NON-NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
18					15.73	17.58	19.43	23.13	26.83	30.53	34.23
19				15.55	17.74	19.92	22.11	26.48	30.85	35.22	39.59
20				17.23	19.75	22.27	24.79	29.83	34.87	39.91	44.96
21				17.34	19.89	22.43	24.98	30.06	35.15	40.24	45.33
22				17.47	20.04	22.61	25.18	30.32	35.46	40.59	45.73
23				17.58	20.17	22.76	25.35	30.53	35.71	40.89	46.07
24			15.08	17.69	20.30	22.92	25.53	30.76	35.98	41.21	46.44
25			15.16	17.79	20.43	23.06	25.70	30.96	36.23	41.50	46.77
26			15.28	17.95	20.61	23.27	25.94	31.27	36.59	41.92	47.25
27			15.40	18.10	20.79	23.48	26.18	31.57	36.95	42.34	47.73
28			15.51	18.23	20.96	23.68	26.40	31.84	37.29	42.73	48.17
29			15.61	18.36	21.11	23.86	26.60	32.10	37.59	43.09	48.58
30			15.73	18.50	21.28	24.05	26.83	32.38	37.93	43.48	49.03
31			16.09	18.95	21.82	24.68	27.55	33.28	39.01	44.74	50.47
32			16.45	19.40	22.36	25.31	28.27	34.18	40.09	46.00	51.91
33			16.79	19.83	22.87	25.91	28.95	35.03	41.12	47.20	53.28
34			17.12	20.25	23.37	26.49	29.62	35.87	42.12	48.36	54.61
35			17.45	20.65	23.86	27.06	30.27	36.68	43.09	49.50	55.91
36			17.99	21.33	24.67	28.02	31.36	38.04	44.72	51.41	58.09
37		15.06	18.54	22.02	25.49	28.97	32.45	39.41	46.36	53.32	60.27
38		15.45	19.06	22.67	26.28	29.89	33.50	40.72	47.94	55.16	62.38
39		15.82	19.55	23.29	27.02	30.75	34.48	41.95	49.41	56.88	64.34
40		16.20	20.05	23.91	27.77	31.63	35.48	43.20	50.91	58.63	66.34
41		16.68	20.70	24.72	28.74	32.76	36.78	44.82	52.85	60.89	68.93
42		17.16	21.34	25.52	29.70	33.88	38.05	46.41	54.77	63.13	71.48
43		17.63	21.96	26.29	30.63	34.96	39.29	47.96	56.63	65.30	73.96
44		18.06	22.54	27.02	31.50	35.98	40.46	49.42	58.38	67.34	76.29
45		18.50	23.13	27.75	32.38	37.00	41.63	50.88	60.13	69.38	78.63
46		18.88	23.63	28.39	33.14	37.89	42.64	52.15	61.65	71.16	80.66
47		19.27	24.15	29.03	33.92	38.80	43.68	53.44	63.21	72.97	82.73
48		19.64	24.64	29.65	34.65	39.65	44.66	54.67	64.68	74.68	84.69

SIMPL Preferred Final Expense - Female
NON-NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
49		19.98	25.10	30.22	35.34	40.46	45.58	55.82	66.06	76.30	86.54
50	15.10	20.33	25.57	30.80	36.04	41.27	46.51	56.98	67.45	77.92	88.39
51	15.60	21.09	26.58	32.07	37.56	43.05	48.54	59.52	70.50	81.48	92.46
52	16.11	21.85	27.59	33.33	39.08	44.82	50.56	62.04	73.53	85.01	96.50
53	16.59	22.58	28.56	34.55	40.53	46.52	52.50	64.47	76.44	88.41	100.38
54	17.05	23.27	29.48	35.69	41.91	48.12	54.33	66.76	79.19	91.62	104.04
55	17.51	23.95	30.40	36.84	43.28	49.72	56.17	69.05	81.94	94.82	107.71
56	17.96	24.63	31.29	37.96	44.63	51.29	57.96	71.29	84.63	97.96	111.30
57	18.41	25.30	32.19	39.08	45.97	52.86	59.76	73.54	87.32	101.10	114.89
58	18.83	25.94	33.04	40.15	47.25	54.35	61.46	75.67	89.87	104.08	118.29
59	19.24	26.55	33.86	41.16	48.47	55.78	63.09	77.70	92.32	106.93	121.55
60	19.65	27.16	34.67	42.18	49.69	57.20	64.71	79.74	94.76	109.78	124.80
61	20.50	28.44	36.38	44.32	52.26	60.20	68.14	84.01	99.89	115.77	131.65
62	21.36	29.72	38.09	46.46	54.82	63.19	71.56	88.29	105.02	121.76	138.49
63	22.17	30.95	39.72	48.49	57.27	66.04	74.81	92.36	109.91	127.46	145.00
64	22.94	32.10	41.26	50.42	59.58	68.74	77.90	96.22	114.54	132.86	151.18
65	23.72	33.26	42.81	52.36	61.90	71.45	80.99	100.09	119.18	138.27	157.36
66	24.98	35.15	45.33	55.50	65.68	75.85	86.03	106.38	126.73	147.08	167.43
67	26.23	37.04	47.84	58.65	69.45	80.25	91.06	112.67	134.27	155.88	177.49
68	27.43	38.83	50.24	61.64	73.04	84.45	95.85	118.65	141.46	164.27	187.07
69	28.57	40.54	52.51	64.48	76.46	88.43	100.40	124.34	148.29	172.23	196.17
70	29.71	42.25	54.79	67.33	79.87	92.41	104.95	130.03	155.11	180.19	205.28
71	31.95	45.62	59.28	72.95	86.61	100.28	113.94	141.27	168.60	195.93	223.26
72	34.20	48.99	63.78	78.57	93.36	108.14	122.93	152.51	182.09	211.66	241.24
73	36.34	52.20	68.06	83.92	99.78	115.64	131.50	163.22	194.93	226.65	258.37
74	38.38	55.25	72.13	89.01	105.88	122.76	139.64	173.39	207.14	240.90	274.65
75	40.41	58.31	76.20	94.10	111.99	129.88	147.78	183.57	219.35	255.14	290.93
76	43.87	63.50	83.12	102.74	122.37	141.99	161.62	200.86	240.11	279.36	318.61
77	47.33	68.69	90.04	111.39	132.75	154.10	175.45	218.16	260.87	303.58	346.28
78	50.63	73.63	96.63	119.64	142.64	165.64	188.64	234.65	280.65	326.66	372.66
79	53.76	78.33	102.90	127.47	152.03	176.60	201.17	250.31	299.44	348.58	397.71
80	56.89	83.03	109.16	135.29	161.43	187.56	213.69	265.96	318.23	370.49	422.76

SIMPL Preferred - Female

NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
18				16.01	18.29	20.57	22.85	27.40	31.96	36.51	41.07
19			15.40	18.10	20.79	23.48	26.18	31.57	36.95	42.34	47.73
20			17.00	20.10	23.19	26.28	29.38	35.57	41.75	47.94	54.13
21			17.02	20.12	23.22	26.32	29.42	35.61	41.81	48.01	54.21
22			17.05	20.15	23.26	26.36	29.47	35.68	41.89	48.10	54.32
23			17.07	20.18	23.29	26.40	29.51	35.73	41.95	48.17	54.39
24			17.08	20.20	23.31	26.43	29.54	35.77	42.00	48.23	54.46
25			17.10	20.22	23.34	26.46	29.58	35.82	42.06	48.30	54.54
26			17.39	20.58	23.77	26.96	30.16	36.54	42.92	49.30	55.69
27			17.69	20.95	24.22	27.48	30.75	37.28	43.81	50.34	56.87
28			17.95	21.29	24.62	27.95	31.28	37.95	44.61	51.28	57.94
29			18.22	21.62	25.02	28.42	31.82	38.62	45.42	52.22	59.02
30		15.02	18.48	21.95	25.41	28.87	32.34	39.27	46.19	53.12	60.05
31		15.45	19.06	22.67	26.28	29.89	33.50	40.72	47.94	55.16	62.38
32		15.90	19.66	23.41	27.17	30.93	34.69	42.20	49.72	57.23	64.75
33		16.31	20.21	24.11	28.00	31.90	35.80	43.59	51.38	59.18	66.97
34		16.72	20.75	24.78	28.81	32.84	36.87	44.93	52.99	61.05	69.12
35		17.11	21.28	25.44	29.60	33.76	37.93	46.25	54.58	62.90	71.23
36		17.57	21.89	26.20	30.52	34.83	39.15	47.78	56.41	65.04	73.67
37		18.03	22.50	26.96	31.43	35.90	40.37	49.30	58.24	67.17	76.11
38		18.47	23.08	27.69	32.31	36.92	41.53	50.76	59.99	69.21	78.44
39		18.87	23.62	28.37	33.12	37.87	42.62	52.12	61.62	71.12	80.62
40		19.29	24.18	29.07	33.96	38.85	43.73	53.51	63.29	73.07	82.84
41		19.89	24.98	30.07	35.16	40.25	45.34	55.52	65.70	75.88	86.06
42	15.21	20.50	25.80	31.09	36.38	41.68	46.97	57.56	68.14	78.73	89.32
43	15.60	21.08	26.57	32.05	37.54	43.02	48.51	59.48	70.45	81.42	92.39
44	15.96	21.63	27.30	32.96	38.63	44.30	49.97	61.30	72.64	83.98	95.31
45	16.33	22.18	28.03	33.88	39.73	45.58	51.43	63.13	74.83	86.53	98.24
46	16.71	22.75	28.80	34.84	40.88	46.92	52.97	65.05	77.14	89.22	101.31
47	17.09	23.32	29.55	35.79	42.02	48.25	54.48	66.95	79.41	91.88	104.34
48	17.45	23.87	30.28	36.70	43.11	49.53	55.94	68.77	81.60	94.43	107.26

SIMPL Preferred Final Expense - Female

NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
49	17.80	24.39	30.98	37.57	44.15	50.74	57.33	70.51	83.68	96.86	110.04
50	18.15	24.91	31.67	38.43	45.20	51.96	58.72	72.24	85.77	99.29	112.81
51	18.92	26.06	33.21	40.35	47.50	54.64	61.79	76.08	90.37	104.66	118.96
52	19.68	27.21	34.74	42.27	49.80	57.33	64.86	79.92	94.98	110.04	125.10
53	20.41	28.31	36.20	44.10	51.99	59.89	67.78	83.57	99.36	115.15	130.94
54	21.11	29.36	37.60	45.85	54.09	62.33	70.58	87.07	103.55	120.04	136.53
55	21.81	30.40	38.99	47.58	56.17	64.76	73.35	90.53	107.72	124.90	142.08
56	22.74	31.79	40.85	49.90	58.96	68.02	77.07	95.18	113.29	131.41	149.52
57	23.67	33.19	42.71	52.23	61.75	71.27	80.79	99.83	118.87	137.91	156.95
58	24.55	34.51	44.47	54.44	64.40	74.36	84.32	104.25	124.17	144.10	164.02
59	25.39	35.77	46.15	56.53	66.91	77.29	87.67	108.43	129.19	149.96	170.72
60	26.23	37.03	47.83	58.63	69.44	80.24	91.04	112.64	134.25	155.85	177.45
61	27.55	39.01	50.48	61.94	73.40	84.87	96.33	119.26	142.18	165.11	188.03
62	28.88	41.01	53.13	65.26	77.39	89.51	101.64	125.89	150.15	174.40	198.65
63	30.14	42.90	55.66	68.42	81.17	93.93	106.69	132.21	157.72	183.24	208.75
64	31.34	44.70	58.05	71.41	84.77	98.12	111.48	138.20	164.91	191.62	218.34
65	32.54	46.49	60.45	74.40	88.36	102.32	116.27	144.18	172.10	200.01	227.92
66	34.16	48.92	63.69	78.45	93.22	107.98	122.75	152.28	181.81	211.34	240.87
67	35.77	51.35	66.92	82.50	98.07	113.65	129.22	160.37	191.52	222.67	253.82
68	37.31	53.66	70.00	86.35	102.69	119.04	135.38	168.07	200.76	233.45	266.14
69	38.78	55.85	72.93	90.00	107.08	124.15	141.23	175.38	209.53	243.68	277.83
70	40.24	58.05	75.86	93.67	111.48	129.28	147.09	182.71	218.33	253.94	289.56
71	42.87	61.99	81.11	100.24	119.36	138.48	157.60	195.85	234.09	272.33	310.58
72	45.50	65.94	86.38	106.81	127.25	147.69	168.13	209.00	249.88	290.76	331.63
73	48.00	69.69	91.38	113.07	134.76	156.45	178.14	221.51	264.89	308.27	351.65
74	50.38	73.26	96.14	119.02	141.90	164.78	187.66	233.42	279.18	324.94	370.70
75	52.76	76.83	100.90	124.97	149.04	173.10	197.17	245.31	293.45	341.58	389.72
76	58.57	85.54	112.52	139.49	166.46	193.44	220.41	274.36	328.30	382.25	436.19
77	64.38	94.26	124.14	154.01	183.89	213.77	243.65	303.40	363.16	422.91	482.67
78	69.91	102.55	135.20	167.84	200.48	233.13	265.77	331.06	396.34	461.63	526.92
79	75.17	110.44	145.71	180.98	216.25	251.52	286.79	357.33	427.87	498.41	568.95
80	80.42	118.32	156.21	194.11	232.01	269.91	307.80	383.60	459.39	535.19	610.98

SIMPL Preferred - Male

NON-NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
18	\$13,714	\$18,174	\$22,634	\$27,094	\$31,554	\$36,014					
19	\$13,591	\$18,011	\$22,430	\$26,850	\$31,270	\$35,690					
20	\$13,470	\$17,850	\$22,230	\$26,611	\$30,991	\$35,372	\$39,752				
21	\$13,244	\$17,551	\$21,859	\$26,166	\$30,473	\$34,780	\$39,087				
22	\$13,016	\$17,249	\$21,482	\$25,715	\$29,948	\$34,181	\$38,414				
23	\$12,796	\$16,957	\$21,118	\$25,279	\$29,441	\$33,602	\$37,763				
24	\$12,592	\$16,687	\$20,782	\$24,877	\$28,972	\$33,067	\$37,162				
25	\$12,386	\$16,414	\$20,441	\$24,469	\$28,497	\$32,525	\$36,553				
26	\$12,097	\$16,031	\$19,965	\$23,899	\$27,834	\$31,768	\$35,702	\$39,636			
27	\$11,814	\$15,655	\$19,497	\$23,339	\$27,181	\$31,022	\$34,864	\$38,706			
28	\$11,551	\$15,307	\$19,064	\$22,820	\$26,576	\$30,333	\$34,089	\$37,845			
29	\$11,292	\$14,964	\$18,636	\$22,308	\$25,980	\$29,653	\$33,325	\$36,997			
30	\$10,971	\$14,539	\$18,107	\$21,675	\$25,243	\$28,811	\$32,379	\$35,947	\$39,515		
31	\$10,669	\$14,138	\$17,607	\$21,077	\$24,546	\$28,016	\$31,485	\$34,955	\$38,424		
32	\$10,382	\$13,758	\$17,135	\$20,511	\$23,887	\$27,263	\$30,640	\$34,016	\$37,392		
33	\$10,104	\$13,390	\$16,676	\$19,962	\$23,248	\$26,534	\$29,820	\$33,106	\$36,392	\$39,678	
34	\$ 9,783	\$12,965	\$16,146	\$19,328	\$22,509	\$25,691	\$28,872	\$32,054	\$35,235	\$38,417	
35	\$ 9,428	\$12,494	\$15,560	\$18,626	\$21,692	\$24,758	\$27,824	\$30,890	\$33,956	\$37,022	
36	\$ 9,093	\$12,050	\$15,007	\$17,964	\$20,921	\$23,878	\$26,835	\$29,792	\$32,749	\$35,706	\$38,663
37	\$ 8,781	\$11,636	\$14,492	\$17,347	\$20,202	\$23,058	\$25,913	\$28,769	\$31,624	\$34,480	\$37,335
38	\$ 8,442	\$11,187	\$13,932	\$16,677	\$19,423	\$22,168	\$24,913	\$27,658	\$30,404	\$33,149	\$35,894
39	\$ 8,128	\$10,771	\$13,414	\$16,058	\$18,701	\$21,344	\$23,987	\$26,631	\$29,274	\$31,917	\$34,560
40	\$ 7,800	\$10,336	\$12,873	\$15,410	\$17,946	\$20,483	\$23,019	\$25,556	\$28,092	\$30,629	\$33,165
41	\$ 7,569	\$10,031	\$12,492	\$14,953	\$17,415	\$19,876	\$22,338	\$24,799	\$27,261	\$29,722	\$32,184
42	\$ 7,351	\$ 9,742	\$12,133	\$14,524	\$16,914	\$19,305	\$21,696	\$24,086	\$26,477	\$28,868	\$31,259
43	\$ 7,146	\$ 9,470	\$11,794	\$14,118	\$16,442	\$18,766	\$21,089	\$23,413	\$25,737	\$28,061	\$30,385
44	\$ 6,955	\$ 9,216	\$11,478	\$13,740	\$16,001	\$18,263	\$20,525	\$22,786	\$25,048	\$27,310	\$29,571
45	\$ 6,740	\$ 8,932	\$11,124	\$13,316	\$15,508	\$17,700	\$19,892	\$22,084	\$24,276	\$26,468	\$28,660
46	\$ 6,567	\$ 8,703	\$10,839	\$12,974	\$15,110	\$17,246	\$19,381	\$21,517	\$23,653	\$25,788	\$27,924
47	\$ 6,403	\$ 8,485	\$10,567	\$12,649	\$14,732	\$16,814	\$18,896	\$20,978	\$23,060	\$25,143	\$27,225
48	\$ 6,197	\$ 8,213	\$10,228	\$12,244	\$14,259	\$16,275	\$18,290	\$20,306	\$22,321	\$24,336	\$26,352

Face amounts rounded to the nearest dollar.

SIMPL Preferred Final Expense - Male

NON-NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
49	\$ 6,003	\$ 7,955	\$ 9,907	\$11,859	\$13,811	\$15,763	\$17,715	\$19,668	\$21,620	\$23,572	\$25,524
50	\$ 5,941	\$ 7,872	\$ 9,804	\$11,736	\$13,668	\$15,600	\$17,532	\$19,464	\$21,396	\$23,327	\$25,259
51	\$ 5,652	\$ 7,490	\$ 9,328	\$11,166	\$13,003	\$14,841	\$16,679	\$18,517	\$20,355	\$22,193	\$24,031
52	\$ 5,391	\$ 7,145	\$ 8,898	\$10,651	\$12,405	\$14,158	\$15,911	\$17,664	\$19,418	\$21,171	\$22,924
53	\$ 5,164	\$ 6,843	\$ 8,522	\$10,201	\$11,880	\$13,560	\$15,239	\$16,918	\$18,597	\$20,277	\$21,956
54	\$ 4,965	\$ 6,579	\$ 8,194	\$ 9,808	\$11,423	\$13,037	\$14,652	\$16,266	\$17,881	\$19,495	\$21,110
55	\$ 4,780	\$ 6,335	\$ 7,890	\$ 9,444	\$10,999	\$12,554	\$14,108	\$15,663	\$17,217	\$18,772	\$20,327
56	\$ 4,514	\$ 5,982	\$ 7,450	\$ 8,918	\$10,387	\$11,855	\$13,323	\$14,791	\$16,259	\$17,727	\$19,195
57	\$ 4,277	\$ 5,668	\$ 7,059	\$ 8,450	\$ 9,841	\$11,232	\$12,623	\$14,014	\$15,405	\$16,796	\$18,187
58	\$ 4,073	\$ 5,397	\$ 6,722	\$ 8,047	\$ 9,371	\$10,696	\$12,020	\$13,345	\$14,669	\$15,994	\$17,318
59	\$ 3,896	\$ 5,163	\$ 6,430	\$ 7,698	\$ 8,965	\$10,232	\$11,499	\$12,766	\$14,033	\$15,300	\$16,567
60	\$ 3,734	\$ 4,949	\$ 6,163	\$ 7,378	\$ 8,592	\$ 9,806	\$11,021	\$12,235	\$13,450	\$14,664	\$15,879
61	\$ 3,551	\$ 4,706	\$ 5,860	\$ 7,015	\$ 8,170	\$ 9,325	\$10,479	\$11,634	\$12,789	\$13,944	\$15,098
62	\$ 3,384	\$ 4,484	\$ 5,585	\$ 6,685	\$ 7,786	\$ 8,886	\$ 9,987	\$11,087	\$12,187	\$13,288	\$14,388
63	\$ 3,239	\$ 4,293	\$ 5,346	\$ 6,400	\$ 7,453	\$ 8,507	\$ 9,560	\$10,614	\$11,667	\$12,721	\$13,774
64	\$ 3,113	\$ 4,125	\$ 5,137	\$ 6,149	\$ 7,162	\$ 8,174	\$ 9,186	\$10,198	\$11,211	\$12,223	\$13,235
65		\$ 3,970	\$ 4,945	\$ 5,919	\$ 6,893	\$ 7,867	\$ 8,842	\$ 9,816	\$10,790	\$11,765	\$12,739
66		\$ 3,707	\$ 4,617	\$ 5,526	\$ 6,436	\$ 7,346	\$ 8,255	\$ 9,165	\$10,075	\$10,985	\$11,894
67		\$ 3,476	\$ 4,330	\$ 5,183	\$ 6,036	\$ 6,889	\$ 7,742	\$ 8,595	\$ 9,448	\$10,301	\$11,155
68		\$ 3,282	\$ 4,087	\$ 4,892	\$ 5,698	\$ 6,503	\$ 7,308	\$ 8,114	\$ 8,919	\$ 9,724	\$10,530
69		\$ 3,116	\$ 3,881	\$ 4,646	\$ 5,411	\$ 6,176	\$ 6,940	\$ 7,705	\$ 8,470	\$ 9,235	\$ 9,999
70			\$ 3,695	\$ 4,423	\$ 5,151	\$ 5,879	\$ 6,607	\$ 7,335	\$ 8,063	\$ 8,791	\$ 9,519
71			\$ 3,415	\$ 4,087	\$ 4,760	\$ 5,433	\$ 6,106	\$ 6,779	\$ 7,451	\$ 8,124	\$ 8,797
72			\$ 3,174	\$ 3,799	\$ 4,424	\$ 5,050	\$ 5,675	\$ 6,300	\$ 6,926	\$ 7,551	\$ 8,176
73				\$ 3,560	\$ 4,146	\$ 4,732	\$ 5,318	\$ 5,904	\$ 6,490	\$ 7,076	\$ 7,662
74				\$ 3,359	\$ 3,912	\$ 4,465	\$ 5,018	\$ 5,571	\$ 6,124	\$ 6,677	\$ 7,230
75				\$ 3,180	\$ 3,703	\$ 4,227	\$ 4,750	\$ 5,274	\$ 5,797	\$ 6,320	\$ 6,844
76					\$ 3,359	\$ 3,834	\$ 4,308	\$ 4,783	\$ 5,258	\$ 5,733	\$ 6,207
77					\$ 3,073	\$ 3,507	\$ 3,942	\$ 4,376	\$ 4,810	\$ 5,245	\$ 5,679
78						\$ 3,244	\$ 3,646	\$ 4,048	\$ 4,450	\$ 4,851	\$ 5,253
79						\$ 3,029	\$ 3,404	\$ 3,779	\$ 4,154	\$ 4,529	\$ 4,904
80							\$ 3,192	\$ 3,543	\$ 3,895	\$ 4,247	\$ 4,598

Face amounts rounded to the nearest dollar.

SIMPL Preferred - Male

NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
18	\$ 9,542	\$12,645	\$15,748	\$18,851	\$21,954	\$25,057	\$28,160	\$31,263	\$34,366	\$37,469	
19	\$ 9,482	\$12,565	\$15,649	\$18,732	\$21,816	\$24,899	\$27,983	\$31,066	\$34,150	\$37,233	
20	\$ 9,428	\$12,494	\$15,560	\$18,626	\$21,692	\$24,758	\$27,824	\$30,890	\$33,956	\$37,022	
21	\$ 9,255	\$12,264	\$15,274	\$18,284	\$21,294	\$24,303	\$27,313	\$30,323	\$33,332	\$36,342	\$39,352
22	\$ 9,093	\$12,050	\$15,007	\$17,964	\$20,921	\$23,878	\$26,835	\$29,792	\$32,749	\$35,706	\$38,663
23	\$ 8,932	\$11,836	\$14,741	\$17,645	\$20,550	\$23,454	\$26,359	\$29,264	\$32,168	\$35,073	\$37,977
24	\$ 8,781	\$11,636	\$14,492	\$17,347	\$20,202	\$23,058	\$25,913	\$28,769	\$31,624	\$34,480	\$37,335
25	\$ 8,680	\$11,502	\$14,325	\$17,148	\$19,970	\$22,793	\$25,616	\$28,438	\$31,261	\$34,084	\$36,906
26	\$ 8,489	\$11,250	\$14,010	\$16,771	\$19,532	\$22,292	\$25,053	\$27,814	\$30,574	\$33,335	\$36,096
27	\$ 8,261	\$10,948	\$13,634	\$16,321	\$19,008	\$21,694	\$24,381	\$27,067	\$29,754	\$32,440	\$35,127
28	\$ 8,088	\$10,719	\$13,349	\$15,979	\$18,610	\$21,240	\$23,871	\$26,501	\$29,131	\$31,762	\$34,392
29	\$ 7,881	\$10,444	\$13,007	\$15,570	\$18,133	\$20,696	\$23,259	\$25,822	\$28,385	\$30,948	\$33,511
30	\$ 7,646	\$10,132	\$12,618	\$15,105	\$17,591	\$20,078	\$22,564	\$25,050	\$27,537	\$30,023	\$32,510
31	\$ 7,460	\$ 9,886	\$12,313	\$14,739	\$17,165	\$19,591	\$22,017	\$24,443	\$26,869	\$29,295	\$31,722
32	\$ 7,214	\$ 9,560	\$11,906	\$14,253	\$16,599	\$18,945	\$21,291	\$23,637	\$25,983	\$28,329	\$30,675
33	\$ 6,984	\$ 9,255	\$11,526	\$13,797	\$16,069	\$18,340	\$20,611	\$22,882	\$25,153	\$27,424	\$29,696
34	\$ 6,771	\$ 8,972	\$11,174	\$13,376	\$15,578	\$17,779	\$19,981	\$22,183	\$24,385	\$26,587	\$28,788
35	\$ 6,539	\$ 8,665	\$10,792	\$12,918	\$15,045	\$17,171	\$19,297	\$21,424	\$23,550	\$25,677	\$27,803
36	\$ 6,298	\$ 8,347	\$10,395	\$12,443	\$14,492	\$16,540	\$18,588	\$20,636	\$22,685	\$24,733	\$26,781
37	\$ 6,075	\$ 8,051	\$10,026	\$12,002	\$13,978	\$15,953	\$17,929	\$19,905	\$21,880	\$23,856	\$25,832
38	\$ 5,865	\$ 7,772	\$ 9,680	\$11,587	\$13,494	\$15,402	\$17,309	\$19,216	\$21,124	\$23,031	\$24,938
39	\$ 5,650	\$ 7,487	\$ 9,324	\$11,162	\$12,999	\$14,836	\$16,674	\$18,511	\$20,348	\$22,186	\$24,023
40	\$ 5,430	\$ 7,196	\$ 8,962	\$10,728	\$12,494	\$14,260	\$16,025	\$17,791	\$19,557	\$21,323	\$23,089
41	\$ 5,300	\$ 7,024	\$ 8,748	\$10,471	\$12,195	\$13,919	\$15,642	\$17,366	\$19,090	\$20,813	\$22,537
42	\$ 5,175	\$ 6,858	\$ 8,541	\$10,223	\$11,906	\$13,589	\$15,272	\$16,955	\$18,638	\$20,321	\$22,004
43	\$ 5,055	\$ 6,699	\$ 8,343	\$ 9,987	\$11,631	\$13,275	\$14,919	\$16,563	\$18,207	\$19,851	\$21,495
44	\$ 4,942	\$ 6,550	\$ 8,157	\$ 9,764	\$11,372	\$12,979	\$14,586	\$16,194	\$17,801	\$19,408	\$21,016
45	\$ 4,818	\$ 6,385	\$ 7,951	\$ 9,518	\$11,085	\$12,652	\$14,219	\$15,785	\$17,352	\$18,919	\$20,486
46	\$ 4,744	\$ 6,286	\$ 7,829	\$ 9,372	\$10,914	\$12,457	\$13,999	\$15,542	\$17,085	\$18,627	\$20,170
47	\$ 4,657	\$ 6,172	\$ 7,686	\$ 9,201	\$10,715	\$12,230	\$13,744	\$15,259	\$16,774	\$18,288	\$19,803
48	\$ 4,574	\$ 6,061	\$ 7,549	\$ 9,036	\$10,524	\$12,011	\$13,499	\$14,986	\$16,474	\$17,961	\$19,448

Face amounts rounded to the nearest dollar.

SIMPL Preferred Final Expense - Male

NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
49	\$ 4,468	\$ 5,921	\$ 7,374	\$ 8,827	\$10,280	\$11,734	\$13,187	\$14,640	\$16,093	\$17,546	\$18,999
50	\$ 4,316	\$ 5,720	\$ 7,123	\$ 8,527	\$ 9,931	\$11,334	\$12,738	\$14,142	\$15,545	\$16,949	\$18,353
51	\$ 4,068	\$ 5,391	\$ 6,714	\$ 8,037	\$ 9,360	\$10,682	\$12,005	\$13,328	\$14,651	\$15,974	\$17,297
52	\$ 3,848	\$ 5,099	\$ 6,350	\$ 7,601	\$ 8,853	\$10,104	\$11,355	\$12,606	\$13,858	\$15,109	\$16,360
53	\$ 3,658	\$ 4,847	\$ 6,037	\$ 7,227	\$ 8,416	\$ 9,606	\$10,795	\$11,985	\$13,174	\$14,364	\$15,554
54	\$ 3,495	\$ 4,631	\$ 5,768	\$ 6,905	\$ 8,041	\$ 9,178	\$10,314	\$11,451	\$12,587	\$13,724	\$14,860
55	\$ 3,346	\$ 4,434	\$ 5,522	\$ 6,610	\$ 7,698	\$ 8,786	\$ 9,874	\$10,962	\$12,050	\$13,138	\$14,226
56	\$ 3,143	\$ 4,165	\$ 5,188	\$ 6,210	\$ 7,232	\$ 8,254	\$ 9,276	\$10,299	\$11,321	\$12,343	\$13,365
57		\$ 3,927	\$ 4,891	\$ 5,854	\$ 6,818	\$ 7,782	\$ 8,746	\$ 9,709	\$10,673	\$11,637	\$12,600
58		\$ 3,725	\$ 4,639	\$ 5,553	\$ 6,467	\$ 7,381	\$ 8,295	\$ 9,209	\$10,123	\$11,037	\$11,951
59		\$ 3,551	\$ 4,422	\$ 5,294	\$ 6,165	\$ 7,037	\$ 7,908	\$ 8,780	\$ 9,651	\$10,522	\$11,394
60		\$ 3,392	\$ 4,225	\$ 5,057	\$ 5,890	\$ 6,722	\$ 7,555	\$ 8,387	\$ 9,220	\$10,052	\$10,885
61		\$ 3,112	\$ 3,876	\$ 4,639	\$ 5,403	\$ 6,167	\$ 6,930	\$ 7,694	\$ 8,458	\$ 9,222	\$ 9,985
62			\$ 3,580	\$ 4,285	\$ 4,991	\$ 5,696	\$ 6,401	\$ 7,107	\$ 7,812	\$ 8,518	\$ 9,223
63			\$ 3,337	\$ 3,995	\$ 4,652	\$ 5,310	\$ 5,968	\$ 6,625	\$ 7,283	\$ 7,940	\$ 8,598
64			\$ 3,135	\$ 3,753	\$ 4,371	\$ 4,988	\$ 5,606	\$ 6,224	\$ 6,842	\$ 7,459	\$ 8,077
65				\$ 3,539	\$ 4,121	\$ 4,704	\$ 5,287	\$ 5,869	\$ 6,452	\$ 7,034	\$ 7,617
66				\$ 3,320	\$ 3,867	\$ 4,413	\$ 4,960	\$ 5,507	\$ 6,053	\$ 6,600	\$ 7,146
67				\$ 3,127	\$ 3,642	\$ 4,157	\$ 4,671	\$ 5,186	\$ 5,701	\$ 6,216	\$ 6,730
68					\$ 3,451	\$ 3,938	\$ 4,426	\$ 4,914	\$ 5,402	\$ 5,889	\$ 6,377
69					\$ 3,287	\$ 3,751	\$ 4,216	\$ 4,681	\$ 5,145	\$ 5,610	\$ 6,074
70					\$ 3,138	\$ 3,581	\$ 4,025	\$ 4,468	\$ 4,912	\$ 5,355	\$ 5,799
71						\$ 3,310	\$ 3,720	\$ 4,130	\$ 4,540	\$ 4,950	\$ 5,360
72						\$ 3,078	\$ 3,459	\$ 3,840	\$ 4,221	\$ 4,603	\$ 4,984
73							\$ 3,242	\$ 3,599	\$ 3,956	\$ 4,314	\$ 4,671
74							\$ 3,060	\$ 3,397	\$ 3,734	\$ 4,071	\$ 4,408
75								\$ 3,216	\$ 3,535	\$ 3,854	\$ 4,174
76								\$ 3,008	\$ 3,307	\$ 3,606	\$ 3,904
77									\$ 3,107	\$ 3,387	\$ 3,668
78										\$ 3,202	\$ 3,468
79										\$ 3,045	\$ 3,297
80											\$ 3,142

Face amounts rounded to the nearest dollar.

SIMPL Preferred - Female

NON-NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
18	\$20,777	\$27,534	\$34,291								
19	\$17,589	\$23,309	\$29,029	\$34,749							
20	\$15,249	\$20,208	\$25,167	\$30,126	\$35,086						
21	\$15,111	\$20,025	\$24,939	\$29,853	\$34,767	\$39,681					
22	\$14,961	\$19,826	\$24,692	\$29,557	\$34,422	\$39,288					
23	\$14,841	\$19,667	\$24,493	\$29,319	\$34,146	\$38,972					
24	\$14,709	\$19,493	\$24,276	\$29,060	\$33,844	\$38,627					
25	\$14,593	\$19,339	\$24,085	\$28,830	\$33,576	\$38,322					
26	\$14,428	\$19,121	\$23,813	\$28,505	\$33,197	\$37,889					
27	\$14,267	\$18,907	\$23,547	\$28,187	\$32,827	\$37,467					
28	\$14,122	\$18,715	\$23,307	\$27,900	\$32,492	\$37,085					
29	\$13,991	\$18,541	\$23,091	\$27,641	\$32,191	\$36,741					
30	\$13,851	\$18,356	\$22,860	\$27,365	\$31,869	\$36,374					
31	\$13,415	\$17,778	\$22,141	\$26,504	\$30,866	\$35,229	\$39,592				
32	\$13,006	\$17,236	\$21,465	\$25,695	\$29,924	\$34,154	\$38,383				
33	\$12,640	\$16,751	\$20,861	\$24,972	\$29,082	\$33,193	\$37,303				
34	\$12,303	\$16,304	\$20,305	\$24,306	\$28,307	\$32,308	\$36,309				
35	\$11,993	\$15,893	\$19,793	\$23,693	\$27,593	\$31,493	\$35,393	\$39,293			
36	\$11,503	\$15,244	\$18,984	\$22,725	\$26,466	\$30,207	\$33,947	\$37,688			
37	\$11,052	\$14,646	\$18,240	\$21,834	\$25,428	\$29,022	\$32,616	\$36,210	\$39,804		
38	\$10,648	\$14,111	\$17,574	\$21,036	\$24,499	\$27,962	\$31,425	\$34,888	\$38,350		
39	\$10,298	\$13,647	\$16,997	\$20,346	\$23,695	\$27,044	\$30,393	\$33,742	\$37,091		
40	\$ 9,965	\$13,206	\$16,446	\$19,687	\$22,928	\$26,168	\$29,409	\$32,650	\$35,890	\$39,131	
41	\$ 9,564	\$12,674	\$15,784	\$18,894	\$22,004	\$25,114	\$28,224	\$31,335	\$34,445	\$37,555	
42	\$ 9,198	\$12,190	\$15,181	\$18,173	\$21,164	\$24,155	\$27,147	\$30,138	\$33,129	\$36,121	\$39,112
43	\$ 8,870	\$11,754	\$14,638	\$17,523	\$20,407	\$23,292	\$26,176	\$29,061	\$31,945	\$34,829	\$37,714
44	\$ 8,581	\$11,372	\$14,162	\$16,953	\$19,744	\$22,534	\$25,325	\$28,115	\$30,906	\$33,697	\$36,487
45	\$ 8,311	\$11,014	\$13,716	\$16,419	\$19,122	\$21,824	\$24,527	\$27,230	\$29,932	\$32,635	\$35,338
46	\$ 8,088	\$10,719	\$13,349	\$15,979	\$18,610	\$21,240	\$23,871	\$26,501	\$29,131	\$31,762	\$34,392
47	\$ 7,874	\$10,434	\$12,995	\$15,556	\$18,116	\$20,677	\$23,237	\$25,798	\$28,359	\$30,919	\$33,480
48	\$ 7,681	\$10,179	\$12,677	\$15,175	\$17,672	\$20,170	\$22,668	\$25,166	\$27,664	\$30,162	\$32,660

Face amounts rounded to the nearest dollar.

SIMPL Preferred Final Expense - Female

NON-NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
49	\$ 7,508	\$ 9,949	\$12,390	\$14,832	\$17,273	\$19,715	\$22,156	\$24,598	\$27,039	\$29,481	\$31,922
50	\$ 7,342	\$ 9,729	\$12,117	\$14,504	\$16,892	\$19,279	\$21,667	\$24,055	\$26,442	\$28,830	\$31,217
51	\$ 7,002	\$ 9,278	\$11,555	\$13,832	\$16,109	\$18,386	\$20,663	\$22,940	\$25,217	\$27,494	\$29,771
52	\$ 6,694	\$ 8,871	\$11,048	\$13,225	\$15,402	\$17,579	\$19,756	\$21,933	\$24,110	\$26,287	\$28,464
53	\$ 6,423	\$ 8,511	\$10,600	\$12,688	\$14,777	\$16,866	\$18,954	\$21,043	\$23,132	\$25,220	\$27,309
54	\$ 6,186	\$ 8,198	\$10,209	\$12,221	\$14,233	\$16,244	\$18,256	\$20,268	\$22,279	\$24,291	\$26,303
55	\$ 5,966	\$ 7,906	\$ 9,847	\$11,787	\$13,727	\$15,667	\$17,607	\$19,548	\$21,488	\$23,428	\$25,368
56	\$ 5,765	\$ 7,640	\$ 9,515	\$11,390	\$13,265	\$15,140	\$17,015	\$18,890	\$20,765	\$22,640	\$24,515
57	\$ 5,578	\$ 7,392	\$ 9,206	\$11,019	\$12,833	\$14,647	\$16,461	\$18,275	\$20,089	\$21,903	\$23,717
58	\$ 5,411	\$ 7,170	\$ 8,930	\$10,689	\$12,449	\$14,209	\$15,968	\$17,728	\$19,487	\$21,247	\$23,006
59	\$ 5,260	\$ 6,971	\$ 8,681	\$10,392	\$12,102	\$13,813	\$15,523	\$17,234	\$18,945	\$20,655	\$22,366
60	\$ 5,117	\$ 6,782	\$ 8,446	\$10,110	\$11,774	\$13,439	\$15,103	\$16,767	\$18,431	\$20,096	\$21,760
61	\$ 4,842	\$ 6,416	\$ 7,991	\$ 9,565	\$11,140	\$12,714	\$14,289	\$15,864	\$17,438	\$19,013	\$20,587
62	\$ 4,594	\$ 6,088	\$ 7,582	\$ 9,076	\$10,570	\$12,064	\$13,558	\$15,052	\$16,546	\$18,040	\$19,534
63	\$ 4,381	\$ 5,806	\$ 7,230	\$ 8,655	\$10,080	\$11,505	\$12,929	\$14,354	\$15,779	\$17,204	\$18,628
64	\$ 4,196	\$ 5,561	\$ 6,926	\$ 8,290	\$ 9,655	\$11,020	\$12,384	\$13,749	\$15,114	\$16,478	\$17,843
65	\$ 4,027	\$ 5,336	\$ 6,645	\$ 7,955	\$ 9,264	\$10,574	\$11,883	\$13,193	\$14,502	\$15,812	\$17,121
66	\$ 3,778	\$ 5,006	\$ 6,235	\$ 7,463	\$ 8,692	\$ 9,920	\$11,149	\$12,377	\$13,606	\$14,834	\$16,063
67	\$ 3,558	\$ 4,715	\$ 5,872	\$ 7,029	\$ 8,186	\$ 9,343	\$10,500	\$11,657	\$12,814	\$13,971	\$15,127
68	\$ 3,371	\$ 4,467	\$ 5,563	\$ 6,659	\$ 7,756	\$ 8,852	\$ 9,948	\$11,044	\$12,141	\$13,237	\$14,333
69	\$ 3,211	\$ 4,255	\$ 5,299	\$ 6,343	\$ 7,387	\$ 8,431	\$ 9,475	\$10,520	\$11,564	\$12,608	\$13,652
70	\$ 3,065	\$ 4,062	\$ 5,059	\$ 6,055	\$ 7,052	\$ 8,049	\$ 9,046	\$10,042	\$11,039	\$12,036	\$13,033
71		\$ 3,728	\$ 4,642	\$ 5,557	\$ 6,472	\$ 7,387	\$ 8,302	\$ 9,216	\$10,131	\$11,046	\$11,961
72		\$ 3,444	\$ 4,290	\$ 5,135	\$ 5,980	\$ 6,825	\$ 7,671	\$ 8,516	\$ 9,361	\$10,206	\$11,052
73		\$ 3,212	\$ 4,000	\$ 4,788	\$ 5,576	\$ 6,365	\$ 7,153	\$ 7,941	\$ 8,729	\$ 9,517	\$10,306
74		\$ 3,018	\$ 3,759	\$ 4,500	\$ 5,240	\$ 5,981	\$ 6,722	\$ 7,462	\$ 8,203	\$ 8,944	\$ 9,684
75			\$ 3,545	\$ 4,244	\$ 4,942	\$ 5,641	\$ 6,339	\$ 7,038	\$ 7,736	\$ 8,435	\$ 9,134
76			\$ 3,233	\$ 3,870	\$ 4,507	\$ 5,144	\$ 5,781	\$ 6,418	\$ 7,055	\$ 7,692	\$ 8,329
77				\$ 3,556	\$ 4,142	\$ 4,727	\$ 5,312	\$ 5,898	\$ 6,483	\$ 7,068	\$ 7,654
78				\$ 3,301	\$ 3,845	\$ 4,388	\$ 4,932	\$ 5,475	\$ 6,018	\$ 6,562	\$ 7,105
79				\$ 3,091	\$ 3,600	\$ 4,108	\$ 4,617	\$ 5,126	\$ 5,635	\$ 6,144	\$ 6,652
80					\$ 3,384	\$ 3,862	\$ 4,341	\$ 4,819	\$ 5,297	\$ 5,776	\$ 6,254

Face amounts rounded to the nearest dollar.

SIMPL Preferred - Female

NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
18	\$16,875	\$22,362	\$27,850	\$33,338	\$38,826						
19	\$14,267	\$18,907	\$23,547	\$28,187	\$32,827	\$37,467					
20	\$12,423	\$16,463	\$20,503	\$24,542	\$28,582	\$32,622	\$36,662				
21	\$12,404	\$16,438	\$20,472	\$24,506	\$28,540	\$32,574	\$36,608				
22	\$12,376	\$16,401	\$20,426	\$24,451	\$28,476	\$32,501	\$36,526				
23	\$12,358	\$16,377	\$20,396	\$24,415	\$28,434	\$32,453	\$36,471				
24	\$12,340	\$16,353	\$20,366	\$24,378	\$28,391	\$32,404	\$36,417				
25	\$12,321	\$16,328	\$20,335	\$24,342	\$28,349	\$32,356	\$36,363				
26	\$12,045	\$15,962	\$19,879	\$23,796	\$27,712	\$31,629	\$35,546	\$39,463			
27	\$11,772	\$15,600	\$19,428	\$23,256	\$27,084	\$30,913	\$34,741	\$38,569			
28	\$11,535	\$15,286	\$19,037	\$22,788	\$26,539	\$30,291	\$34,042	\$37,793			
29	\$11,307	\$14,984	\$18,662	\$22,339	\$26,016	\$29,693	\$33,370	\$37,047			
30	\$11,096	\$14,704	\$18,313	\$21,921	\$25,530	\$29,138	\$32,746	\$36,355	\$39,963		
31	\$10,648	\$14,111	\$17,574	\$21,036	\$24,499	\$27,962	\$31,425	\$34,888	\$38,350		
32	\$10,229	\$13,555	\$16,881	\$20,208	\$23,534	\$26,861	\$30,187	\$33,514	\$36,840		
33	\$ 9,864	\$13,072	\$16,280	\$19,488	\$22,696	\$25,904	\$29,112	\$32,320	\$35,528	\$38,736	
34	\$ 9,536	\$12,637	\$15,739	\$18,840	\$21,941	\$25,042	\$28,143	\$31,245	\$34,346	\$37,447	
35	\$ 9,234	\$12,237	\$15,240	\$18,243	\$21,246	\$24,249	\$27,252	\$30,255	\$33,258	\$36,261	\$39,264
36	\$ 8,908	\$11,804	\$14,701	\$17,598	\$20,495	\$23,392	\$26,288	\$29,185	\$32,082	\$34,979	\$37,875
37	\$ 8,603	\$11,401	\$14,199	\$16,997	\$19,795	\$22,592	\$25,390	\$28,188	\$30,986	\$33,784	\$36,582
38	\$ 8,332	\$11,041	\$13,751	\$16,460	\$19,170	\$21,879	\$24,588	\$27,298	\$30,007	\$32,717	\$35,426
39	\$ 8,092	\$10,724	\$13,356	\$15,987	\$18,619	\$21,251	\$23,882	\$26,514	\$29,146	\$31,777	\$34,409
40	\$ 7,863	\$10,420	\$12,977	\$15,534	\$18,090	\$20,647	\$23,204	\$25,761	\$28,318	\$30,875	\$33,432
41	\$ 7,552	\$10,008	\$12,464	\$14,920	\$17,375	\$19,831	\$22,287	\$24,743	\$27,199	\$29,655	\$32,111
42	\$ 7,262	\$ 9,623	\$11,984	\$14,346	\$16,707	\$19,069	\$21,430	\$23,792	\$26,153	\$28,515	\$30,876
43	\$ 7,007	\$ 9,286	\$11,565	\$13,844	\$16,123	\$18,402	\$20,680	\$22,959	\$25,238	\$27,517	\$29,796
44	\$ 6,782	\$ 8,987	\$11,192	\$13,398	\$15,603	\$17,809	\$20,014	\$22,219	\$24,425	\$26,630	\$28,835
45	\$ 6,570	\$ 8,706	\$10,843	\$12,979	\$15,116	\$17,252	\$19,389	\$21,525	\$23,662	\$25,799	\$27,935
46	\$ 6,361	\$ 8,430	\$10,498	\$12,567	\$14,636	\$16,704	\$18,773	\$20,842	\$22,910	\$24,979	\$27,048
47	\$ 6,168	\$ 8,173	\$10,179	\$12,185	\$14,190	\$16,196	\$18,202	\$20,208	\$22,213	\$24,219	\$26,225
48	\$ 5,992	\$ 7,941	\$ 9,889	\$11,838	\$13,786	\$15,735	\$17,684	\$19,632	\$21,581	\$23,529	\$25,478

Face amounts rounded to the nearest dollar.

SIMPL Preferred Final Expense - Female

NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
49	\$ 5,834	\$ 7,731	\$ 9,629	\$11,526	\$13,423	\$15,321	\$17,218	\$19,115	\$21,013	\$22,910	\$24,807
50	\$ 5,685	\$ 7,533	\$ 9,382	\$11,230	\$13,079	\$14,928	\$16,776	\$18,625	\$20,474	\$22,322	\$24,171
51	\$ 5,379	\$ 7,128	\$ 8,878	\$10,627	\$12,376	\$14,126	\$15,875	\$17,624	\$19,374	\$21,123	\$22,872
52	\$ 5,105	\$ 6,765	\$ 8,425	\$10,085	\$11,745	\$13,406	\$15,066	\$16,726	\$18,386	\$20,046	\$21,706
53	\$ 4,869	\$ 6,452	\$ 8,035	\$ 9,619	\$11,202	\$12,785	\$14,368	\$15,952	\$17,535	\$19,118	\$20,702
54	\$ 4,662	\$ 6,179	\$ 7,695	\$ 9,211	\$10,727	\$12,244	\$13,760	\$15,276	\$16,792	\$18,309	\$19,825
55	\$ 4,474	\$ 5,929	\$ 7,384	\$ 8,839	\$10,294	\$11,749	\$13,204	\$14,659	\$16,114	\$17,569	\$19,024
56	\$ 4,245	\$ 5,625	\$ 7,005	\$ 8,386	\$ 9,766	\$11,146	\$12,527	\$13,907	\$15,287	\$16,668	\$18,048
57	\$ 4,037	\$ 5,350	\$ 6,663	\$ 7,976	\$ 9,289	\$10,602	\$11,915	\$13,228	\$14,541	\$15,854	\$17,167
58	\$ 3,858	\$ 5,113	\$ 6,368	\$ 7,623	\$ 8,877	\$10,132	\$11,387	\$12,641	\$13,896	\$15,151	\$16,406
59	\$ 3,703	\$ 4,907	\$ 6,111	\$ 7,315	\$ 8,519	\$ 9,723	\$10,928	\$12,132	\$13,336	\$14,540	\$15,744
60	\$ 3,558	\$ 4,716	\$ 5,873	\$ 7,030	\$ 8,187	\$ 9,345	\$10,502	\$11,659	\$12,816	\$13,974	\$15,131
61	\$ 3,353	\$ 4,444	\$ 5,534	\$ 6,625	\$ 7,715	\$ 8,805	\$ 9,896	\$10,986	\$12,077	\$13,167	\$14,258
62	\$ 3,170	\$ 4,200	\$ 5,231	\$ 6,262	\$ 7,293	\$ 8,324	\$ 9,354	\$10,385	\$11,416	\$12,447	\$13,477
63	\$ 3,013	\$ 3,993	\$ 4,972	\$ 5,952	\$ 6,932	\$ 7,912	\$ 8,891	\$ 9,871	\$10,851	\$11,831	\$12,811
64		\$ 3,814	\$ 4,749	\$ 5,685	\$ 6,621	\$ 7,557	\$ 8,493	\$ 9,429	\$10,364	\$11,300	\$12,236
65		\$ 3,650	\$ 4,546	\$ 5,441	\$ 6,337	\$ 7,233	\$ 8,128	\$ 9,024	\$ 9,920	\$10,815	\$11,711
66		\$ 3,450	\$ 4,296	\$ 5,143	\$ 5,990	\$ 6,836	\$ 7,683	\$ 8,529	\$ 9,376	\$10,222	\$11,069
67		\$ 3,271	\$ 4,073	\$ 4,876	\$ 5,678	\$ 6,481	\$ 7,283	\$ 8,086	\$ 8,889	\$ 9,691	\$10,494
68		\$ 3,116	\$ 3,881	\$ 4,646	\$ 5,411	\$ 6,176	\$ 6,940	\$ 7,705	\$ 8,470	\$ 9,235	\$ 9,999
69			\$ 3,715	\$ 4,447	\$ 5,179	\$ 5,911	\$ 6,643	\$ 7,375	\$ 8,107	\$ 8,839	\$ 9,571
70			\$ 3,562	\$ 4,264	\$ 4,966	\$ 5,668	\$ 6,370	\$ 7,072	\$ 7,774	\$ 8,476	\$ 9,177
71			\$ 3,318	\$ 3,971	\$ 4,625	\$ 5,279	\$ 5,932	\$ 6,586	\$ 7,240	\$ 7,893	\$ 8,547
72			\$ 3,104	\$ 3,716	\$ 4,327	\$ 4,939	\$ 5,550	\$ 6,162	\$ 6,774	\$ 7,385	\$ 7,997
73				\$ 3,501	\$ 4,078	\$ 4,654	\$ 5,230	\$ 5,807	\$ 6,383	\$ 6,959	\$ 7,536
74				\$ 3,319	\$ 3,865	\$ 4,412	\$ 4,958	\$ 5,504	\$ 6,051	\$ 6,597	\$ 7,143
75				\$ 3,155	\$ 3,674	\$ 4,194	\$ 4,713	\$ 5,232	\$ 5,752	\$ 6,271	\$ 6,791
76					\$ 3,279	\$ 3,742	\$ 4,206	\$ 4,669	\$ 5,132	\$ 5,596	\$ 6,059
77						\$ 3,378	\$ 3,797	\$ 4,215	\$ 4,634	\$ 5,052	\$ 5,470
78						\$ 3,092	\$ 3,475	\$ 3,858	\$ 4,241	\$ 4,624	\$ 5,007
79							\$ 3,216	\$ 3,571	\$ 3,925	\$ 4,279	\$ 4,634
80								\$ 3,323	\$ 3,653	\$ 3,983	\$ 4,313

Face amounts rounded to the nearest dollar.

SIMPL Standard - Male

NON-NICOTINE

Annual Rates and Cash Values Per \$1,000 of Face Amount

Add \$50.00 Annual Policy Fee

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65
18	16.78	29	98	440
19	16.80	31	103	438
20	16.82	33	108	435
21	16.84	35	114	433
22	16.85	37	119	431
23	16.87	40	125	428
24	16.88	42	131	425
25	16.90	45	138	422
26	17.06	48	144	419
27	17.23	51	151	416
28	17.38	54	158	413
29	17.53	57	165	409
30	17.68	60	172	405
31	18.29	64	180	401
32	18.91	67	188	397
33	19.49	71	196	392
34	20.05	74	205	387
35	20.60	78	213	382
36	21.40	81	222	377
37	22.19	85	231	371
38	22.95	89	240	365
39	23.67	94	250	359
40	24.39	98	260	352
41	25.46	103	270	345
42	26.53	108	280	337
43	27.55	113	290	329
44	28.52	118	301	320
45	29.49	123	311	311
46	30.59	129	322	302
47	31.68	134	333	292
48	32.73	140	344	281
49	33.72	146	356	270

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65
50	34.71	152	368	257
51	37.11	158	380	244
52	39.51	164	392	230
53	41.80	171	404	215
54	43.97	177	417	200
55	46.14	183	429	183
56	48.85	189	442	165
57	51.56	196	455	146
58	54.14	203	468	126
59	56.59	210	480	104
60	59.04	217	493	80
61	64.05	225	505	55
62	69.07	232	516	28
63	73.85	240	528	0
64	78.38	249	539	0
65	82.92	260	551	0
66	88.85	270	563	--
67	94.78	282	573	--
68	100.43	293	583	--
69	105.79	303	592	--
70	111.16	314	599	--
71	120.21	323	606	--
72	129.26	332	613	--
73	137.88	341	620	--
74	146.07	350	628	--
75	154.26	358	638	--
76	169.29	365	653	--
77	184.32	371	675	--
78	198.63	376	713	--
79	212.22	380	779	--
80	225.82	382	897	--

PREMIUM FACTORS FOR ALL FINAL EXPENSE PLANS:

Annual (1st year)	Annual	x	0.80
Annual (2nd year & thereafter)	Annual	x	1.00
Semi-Annual	Annual	x	0.51
Quarterly	Annual	x	0.265
Monthly (PAC or SS)	Annual	x	0.0925

Round all fractions to the nearest cent.

SIMPL Standard - Male

NICOTINE

Annual Rates and Cash Values Per \$1,000 of Face Amount

Add \$50.00 Annual Policy Fee

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k			Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65			Year 10	Year 20	Age 65
18	21.25	40	123	488	50	50.62	167	384	276
19	21.47	42	129	486	51	53.89	173	394	261
20	21.69	44	135	483	52	57.16	177	404	245
21	21.91	46	141	480	53	60.28	182	413	228
22	22.14	49	148	477	54	63.24	186	424	209
23	22.35	51	155	474	55	66.20	190	434	190
24	22.56	54	161	471	56	69.73	195	445	170
25	22.76	58	168	467	57	73.25	199	456	149
26	23.30	61	175	464	58	76.61	204	467	127
27	23.84	65	183	460	59	79.80	209	477	103
28	24.36	68	190	456	60	82.99	215	488	78
29	24.85	72	198	452	61	88.99	223	499	53
30	25.34	76	206	447	62	94.99	231	510	27
31	26.26	80	215	443	63	100.70	240	521	0
32	27.18	84	223	438	64	106.13	249	532	0
33	28.06	88	232	432	65	111.56	259	542	0
34	28.90	92	240	427	66	120.20	269	553	--
35	29.73	96	249	421	67	128.85	280	562	--
36	31.17	100	258	414	68	137.08	290	570	--
37	32.62	103	266	408	69	144.90	299	576	--
38	33.99	108	275	400	70	152.72	308	582	--
39	35.29	112	284	393	71	164.28	317	586	--
40	36.60	116	293	385	72	175.83	324	591	--
41	37.86	121	302	376	73	186.84	332	596	--
42	39.12	126	311	368	74	197.29	339	602	--
43	40.32	131	320	358	75	207.75	346	611	--
44	41.46	136	329	348	76	223.80	351	624	--
45	42.60	142	338	338	77	239.86	355	647	--
46	44.28	147	347	327	78	255.15	358	688	--
47	45.97	152	356	315	79	269.67	360	762	--
48	47.57	157	365	303	80	284.20	360	899	--
49	49.10	162	374	290					

PREMIUM FACTORS FOR ALL FINAL EXPENSE PLANS:

Annual (1st year)	Annual	x	0.80
Annual (2nd year & thereafter)	Annual	x	1.00
Semi-Annual	Annual	x	0.51
Quarterly	Annual	x	0.265
Monthly (PAC or SS)	Annual	x	0.0925

Round all fractions to the nearest cent.

SIMPL Standard - Female

NON-NICOTINE

Annual Rates and Cash Values Per \$1,000 of Face Amount

Add \$50.00 Annual Policy Fee

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65
18	14.25	26	87	384
19	14.44	28	91	382
20	14.63	30	95	380
21	14.82	32	100	377
22	15.00	33	104	375
23	15.18	35	109	372
24	15.35	37	114	369
25	15.52	39	120	367
26	15.84	42	125	363
27	16.17	44	131	360
28	16.47	46	137	357
29	16.77	49	143	353
30	17.06	51	149	350
31	17.49	54	155	346
32	17.92	57	162	341
33	18.33	60	169	337
34	18.72	63	175	333
35	19.11	66	183	328
36	19.79	69	190	323
37	20.47	73	197	317
38	21.12	76	205	312
39	21.73	80	212	306
40	22.35	83	220	299
41	23.16	87	228	293
42	23.97	91	236	286
43	24.74	95	245	278
44	25.48	99	253	271
45	26.21	103	262	262
46	26.78	107	271	253
47	27.34	111	281	244
48	27.88	115	291	234
49	28.40	119	301	224

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65
50	28.91	124	311	213
51	30.24	128	322	202
52	31.57	133	333	189
53	32.84	138	344	177
54	34.05	143	355	163
55	35.25	149	367	149
56	36.73	155	379	134
57	38.20	161	392	118
58	39.61	167	404	101
59	40.94	174	417	83
60	42.28	181	431	64
61	45.37	188	444	44
62	48.46	195	457	22
63	51.41	202	470	0
64	54.20	210	483	0
65	57.00	218	495	0
66	60.95	226	508	--
67	64.90	234	520	--
68	68.66	242	532	--
69	72.23	253	544	--
70	75.80	264	556	--
71	82.01	275	569	--
72	88.22	286	585	--
73	94.14	297	603	--
74	99.76	307	622	--
75	105.38	317	641	--
76	115.39	328	663	--
77	125.39	338	689	--
78	134.92	347	726	--
79	143.98	356	786	--
80	153.03	364	879	--

PREMIUM FACTORS FOR ALL FINAL EXPENSE PLANS:

Annual (1st year)	Annual	x	0.80
Annual (2nd year & thereafter)	Annual	x	1.00
Semi-Annual	Annual	x	0.51
Quarterly	Annual	x	0.265
Monthly (PAC or SS)	Annual	x	0.0925

Round all fractions to the nearest cent.

SIMPL Standard - Female

NICOTINE

Annual Rates and Cash Values Per \$1,000 of Face Amount

Add \$50.00 Annual Policy Fee

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65
18	17.67	38	115	450
19	17.71	40	120	448
20	17.75	42	125	445
21	17.79	44	131	442
22	17.84	47	137	439
23	17.88	49	143	436
24	17.92	51	149	433
25	17.96	54	155	429
26	18.33	57	162	426
27	18.69	59	169	422
28	19.04	62	176	418
29	19.37	65	183	414
30	19.70	68	190	409
31	20.46	72	197	404
32	21.22	75	204	399
33	21.94	79	212	394
34	22.63	83	219	389
35	23.32	87	227	383
36	24.22	91	234	377
37	25.11	95	242	371
38	25.97	99	249	364
39	26.78	103	257	357
40	27.59	107	264	349
41	28.69	112	272	341
42	29.78	116	280	333
43	30.83	120	288	324
44	31.82	123	296	314
45	32.81	127	304	304
46	34.63	131	312	293
47	36.46	135	320	282
48	38.20	138	329	270
49	39.85	142	338	257

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65
50	41.50	146	347	244
51	43.47	150	356	230
52	45.43	154	365	215
53	47.30	158	375	200
54	49.08	162	384	184
55	50.86	167	394	167
56	52.95	172	403	149
57	55.05	177	413	130
58	57.04	183	423	111
59	58.94	189	433	90
60	60.83	194	444	67
61	64.30	200	454	44
62	67.77	206	463	19
63	71.07	213	473	0
64	74.21	221	482	0
65	77.35	228	491	0
66	82.89	236	499	--
67	88.43	244	508	--
68	93.71	252	515	--
69	98.73	260	521	--
70	103.74	268	527	--
71	112.00	276	536	--
72	120.27	284	548	--
73	128.14	290	564	--
74	135.61	296	582	--
75	143.09	301	602	--
76	154.96	306	624	--
77	166.82	311	652	--
78	178.12	315	696	--
79	188.86	317	767	--
80	199.59	318	881	--

PREMIUM FACTORS FOR ALL FINAL EXPENSE PLANS:

Annual (1st year)	Annual	x	0.80
Annual (2nd year & thereafter)	Annual	x	1.00
Semi-Annual	Annual	x	0.51
Quarterly	Annual	x	0.265
Monthly (PAC or SS)	Annual	x	0.0925

Round all fractions to the nearest cent.

SIMPL Standard - Male

NON-NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
18		16.27	20.15	24.03	27.91	31.79	35.67	43.43	51.19	58.95	66.71
19		16.28	20.17	24.05	27.94	31.82	35.71	43.48	51.25	59.02	66.79
20		16.29	20.18	24.07	27.96	31.85	35.74	43.52	51.30	59.08	66.86
21		16.31	20.20	24.10	27.99	31.88	35.78	43.57	51.36	59.14	66.93
22		16.31	20.21	24.11	28.00	31.90	35.80	43.59	51.38	59.18	66.97
23		16.33	20.23	24.13	28.03	31.93	35.83	43.64	51.44	59.24	67.04
24		16.34	20.24	24.14	28.05	31.95	35.85	43.66	51.47	59.27	67.08
25		16.35	20.26	24.17	28.07	31.98	35.89	43.71	51.52	59.34	67.16
26		16.46	20.41	24.35	28.30	32.24	36.19	44.08	51.97	59.86	67.75
27		16.58	20.56	24.55	28.53	32.52	36.50	44.47	52.44	60.41	68.38
28		16.68	20.70	24.72	28.74	32.76	36.78	44.82	52.85	60.89	68.93
29		16.79	20.84	24.89	28.95	33.00	37.06	45.16	53.27	61.38	69.49
30		16.89	20.98	25.07	29.16	33.24	37.33	45.51	53.69	61.86	70.04
31		17.31	21.54	25.77	30.00	34.23	38.46	46.92	55.38	63.84	72.30
32		17.74	22.12	26.49	30.86	35.24	39.61	48.35	57.10	65.85	74.59
33		18.15	22.65	27.16	31.67	36.17	40.68	49.70	58.71	67.72	76.74
34		18.53	23.17	27.81	32.44	37.08	41.72	50.99	60.26	69.54	78.81
35		18.92	23.68	28.44	33.21	37.97	42.74	52.26	61.79	71.32	80.85
36		19.47	24.42	29.37	34.32	39.27	44.22	54.11	64.01	73.91	83.81
37		20.02	25.15	30.28	35.41	40.55	45.68	55.94	66.20	76.47	86.73
38	15.24	20.55	25.85	31.16	36.47	41.78	47.08	57.70	68.31	78.93	89.54
39	15.57	21.05	26.52	31.99	37.47	42.94	48.41	59.36	70.31	81.26	92.20
40	15.91	21.55	27.19	32.83	38.47	44.11	49.75	61.03	72.31	83.59	94.87
41	16.40	22.29	28.18	34.06	39.95	45.84	51.73	63.50	75.28	87.05	98.83
42	16.90	23.03	29.17	35.30	41.44	47.57	53.71	65.98	78.25	90.52	102.79
43	17.37	23.74	30.11	36.48	42.85	49.22	55.59	68.33	81.08	93.82	106.56
44	17.82	24.41	31.01	37.60	44.20	50.79	57.39	70.58	83.77	96.96	110.15
45	18.26	25.08	31.90	38.72	45.54	52.36	59.18	72.82	86.46	100.10	113.74
46	18.77	25.85	32.92	39.99	47.07	54.14	61.22	75.36	89.51	103.66	117.81
47	19.28	26.60	33.93	41.26	48.58	55.91	63.23	77.89	92.54	107.19	121.84
48	19.76	27.33	34.90	42.47	50.04	57.61	65.18	80.31	95.45	110.59	125.73

SIMPL Standard Final Expense - Male

NON-NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
49	20.22	28.02	35.82	43.61	51.41	59.21	67.01	82.60	98.20	113.79	129.39
50	20.68	28.71	36.73	44.76	52.79	60.81	68.84	84.89	100.95	117.00	133.05
51	21.79	30.37	38.95	47.53	56.12	64.70	73.28	90.44	107.61	124.77	141.93
52	22.90	32.04	41.17	50.31	59.45	68.58	77.72	95.99	114.27	132.54	150.81
53	23.96	33.62	43.29	52.96	62.62	72.29	81.96	101.29	120.62	139.95	159.29
54	24.96	35.13	45.30	55.47	65.63	75.80	85.97	106.31	126.64	146.98	167.31
55	25.96	36.63	47.30	57.97	68.64	79.31	89.98	111.32	132.66	154.00	175.34
56	27.22	38.51	49.81	61.11	72.40	83.70	95.00	117.59	140.18	162.78	185.37
57	28.47	40.39	52.32	64.24	76.16	88.09	100.01	123.86	147.70	171.55	195.40
58	29.66	42.18	54.70	67.22	79.74	92.26	104.78	129.82	154.86	179.90	204.94
59	30.80	43.88	56.97	70.06	83.14	96.23	109.32	135.49	161.66	187.84	214.01
60	31.93	45.58	59.24	72.89	86.54	100.20	113.85	141.16	168.46	195.77	223.07
61	34.25	49.06	63.87	78.68	93.49	108.31	123.12	152.74	182.36	211.99	241.61
62	36.57	52.54	68.51	84.49	100.46	116.43	132.40	164.35	196.29	228.24	260.18
63	38.78	55.86	72.94	90.01	107.09	124.17	141.25	175.40	209.56	243.71	277.87
64	40.88	59.00	77.13	95.25	113.38	131.50	149.63	185.88	222.13	258.38	294.63
65	42.98	62.15	81.33	100.50	119.68	138.85	158.03	196.38	234.73	273.08	311.43
66	45.72	66.26	86.81	107.36	127.90	148.45	169.00	210.09	251.18	292.28	333.37
67	48.46	70.38	92.30	114.21	136.13	158.05	179.97	223.80	267.64	311.48	355.31
68	51.07	74.30	97.52	120.75	143.97	167.20	190.42	236.87	283.32	329.77	376.22
69	53.55	78.02	102.48	126.94	151.41	175.87	200.34	249.26	298.19	347.12	396.05
70	56.04	81.74	107.45	133.15	158.86	184.57	210.27	261.68	313.09	364.51	415.92
71	60.22	88.02	115.82	143.62	171.42	199.21	227.01	282.61	338.21	393.80	449.40
72	64.41	94.30	124.19	154.08	183.97	213.86	243.76	303.54	363.32	423.10	482.89
73	68.39	100.28	132.16	164.05	195.93	227.82	259.70	323.47	387.24	451.01	514.78
74	72.18	105.96	139.74	173.52	207.30	241.08	274.85	342.41	409.97	477.53	545.08
75	75.97	111.64	147.32	182.99	218.66	254.33	290.01	361.35	432.70	504.04	575.39
76	82.92	122.07	161.22	200.37	239.51	278.66	317.81	396.11	474.40	552.70	631.00
77	89.87	132.50	175.12	217.75	260.37	302.99	345.62	430.87	516.11	601.36	686.61
78	96.49	142.42	188.36	234.29	280.22	326.16	372.09	463.96	555.82	647.69	739.56
79	102.78	151.85	200.93	250.00	299.08	348.16	397.23	495.38	593.54	691.69	789.84
80	109.07	161.29	213.51	265.73	317.95	370.17	422.39	526.83	631.28	735.72	840.16

SIMPL Standard - Male

NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
18		19.37	24.28	29.20	34.11	39.02	43.94	53.77	63.59	73.42	83.25
19		19.52	24.48	29.45	34.41	39.38	44.34	54.27	64.20	74.13	84.06
20		19.67	24.69	29.70	34.72	39.74	44.75	54.78	64.81	74.85	84.88
21		19.83	24.89	29.96	35.03	40.09	45.16	55.29	65.43	75.56	85.69
22		19.98	25.10	30.22	35.34	40.46	45.58	55.82	66.06	76.30	86.54
23		20.13	25.30	30.47	35.64	40.80	45.97	56.31	66.65	76.98	87.32
24	15.06	20.28	25.49	30.71	35.93	41.14	46.36	56.80	67.23	77.66	88.10
25	15.15	20.41	25.68	30.94	36.20	41.47	46.73	57.26	67.78	78.31	88.84
26	15.40	20.79	26.18	31.57	36.95	42.34	47.73	58.51	69.28	80.06	90.84
27	15.65	21.16	26.68	32.19	37.70	43.22	48.73	59.76	70.78	81.81	92.83
28	15.89	21.52	27.16	32.79	38.42	44.06	49.69	60.96	72.22	83.49	94.76
29	16.12	21.86	27.61	33.36	39.10	44.85	50.60	62.09	73.58	85.08	96.57
30	16.34	22.20	28.06	33.92	39.78	45.64	51.50	63.22	74.94	86.66	98.38
31	16.77	22.84	28.92	34.99	41.06	47.13	53.21	65.35	77.50	89.64	101.79
32	17.20	23.48	29.77	36.05	42.34	48.62	54.91	67.48	80.05	92.62	105.19
33	17.60	24.09	30.58	37.07	43.56	50.05	56.54	69.51	82.49	95.47	108.45
34	17.99	24.67	31.36	38.04	44.72	51.41	58.09	71.46	84.82	98.19	111.56
35	18.38	25.25	32.13	39.00	45.88	52.75	59.63	73.38	87.13	100.88	114.63
36	19.04	26.25	33.46	40.67	47.87	55.08	62.29	76.71	91.12	105.54	119.95
37	19.71	27.26	34.80	42.34	49.89	57.43	64.97	80.06	95.15	110.23	125.32
38	20.35	28.21	36.07	43.93	51.79	59.65	67.51	83.23	98.95	114.67	130.39
39	20.95	29.11	37.27	45.43	53.59	61.75	69.91	86.23	102.55	118.88	135.20
40	21.55	30.02	38.48	46.94	55.41	63.87	72.34	89.26	106.19	123.12	140.05
41	22.14	30.89	39.65	48.40	57.16	65.91	74.67	92.18	109.69	127.20	144.71
42	22.72	31.76	40.81	49.86	58.90	67.95	77.00	95.09	113.18	131.28	149.37
43	23.27	32.60	41.92	51.25	60.57	69.89	79.22	97.87	116.51	135.16	153.81
44	23.80	33.39	42.98	52.56	62.15	71.74	81.33	100.50	119.68	138.85	158.03
45	24.33	34.18	44.03	53.88	63.73	73.58	83.44	103.14	122.84	142.54	162.25
46	25.10	35.34	45.58	55.82	66.06	76.30	86.54	107.02	127.50	147.98	168.46
47	25.89	36.52	47.15	57.78	68.41	79.04	89.67	110.93	132.19	153.45	174.71
48	26.63	37.63	48.63	59.63	70.63	81.63	92.63	114.63	136.63	158.63	180.63

SIMPL Standard Final Expense - Male

NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
49	27.33	38.69	50.04	61.40	72.75	84.11	95.46	118.17	140.88	163.59	186.30
50	28.04	39.74	51.45	63.15	74.86	86.57	98.27	121.68	145.10	168.51	191.92
51	29.55	42.01	54.47	66.94	79.40	91.86	104.32	129.25	154.17	179.09	204.02
52	31.06	44.28	57.50	70.72	83.93	97.15	110.37	136.81	163.24	189.68	216.12
53	32.50	46.44	60.38	74.32	88.26	102.20	116.14	144.02	171.90	199.78	227.66
54	33.87	48.50	63.12	77.75	92.37	106.99	121.62	150.87	180.12	209.36	238.61
55	35.24	50.55	65.86	81.17	96.48	111.79	127.10	157.71	188.33	218.95	249.57
56	36.88	53.00	69.13	85.25	101.38	117.50	133.63	165.88	198.13	230.38	262.63
57	38.50	55.44	72.38	89.32	106.26	123.20	140.14	174.02	207.89	241.77	275.65
58	40.06	57.77	75.49	93.21	110.92	128.64	146.35	181.79	217.22	252.65	288.08
59	41.53	59.99	78.44	96.89	115.35	133.80	152.26	189.16	226.07	262.98	299.89
60	43.01	62.20	81.39	100.58	119.77	138.97	158.16	196.54	234.92	273.31	311.69
61	45.78	66.36	86.94	107.52	128.10	148.68	169.26	210.41	251.57	292.73	333.89
62	48.56	70.52	92.49	114.46	136.42	158.39	180.36	224.29	268.22	312.16	356.09
63	51.20	74.49	97.77	121.06	144.35	167.63	190.92	237.49	284.07	330.64	377.22
64	53.71	78.25	102.80	127.34	151.88	176.42	200.97	250.05	299.14	348.22	397.31
65	56.22	82.02	107.82	133.62	159.41	185.21	211.01	262.61	314.20	365.80	417.40
66	60.22	88.01	115.81	143.61	171.40	199.20	227.00	282.59	338.18	393.77	449.37
67	64.22	94.01	123.81	153.61	183.40	213.20	243.00	302.59	362.18	421.78	481.37
68	68.02	99.72	131.42	163.12	194.82	226.52	258.22	321.62	385.02	448.42	511.82
69	71.64	105.15	138.66	172.17	205.67	239.18	272.69	339.71	406.72	473.74	540.76
70	75.26	110.57	145.89	181.21	216.52	251.84	287.16	357.79	428.42	499.06	569.69
71	80.60	118.59	156.58	194.57	232.56	270.55	308.54	384.52	460.50	536.48	612.46
72	85.95	126.61	167.27	207.93	248.59	289.25	329.91	411.23	492.55	573.87	655.20
73	91.04	134.25	177.45	220.66	263.87	307.07	350.28	436.69	523.11	609.52	695.93
74	95.87	141.49	187.12	232.74	278.36	323.99	369.61	460.86	552.10	643.35	734.60
75	100.71	148.75	196.79	244.84	292.88	340.92	388.96	485.05	581.13	677.22	773.30
76	108.13	159.89	211.64	263.39	315.15	366.90	418.66	522.16	625.67	729.18	832.69
77	115.56	171.03	226.50	281.96	337.43	392.90	448.37	559.30	670.24	781.17	892.11
78	122.63	181.64	240.64	299.64	358.65	417.65	476.65	594.66	712.67	830.67	948.68
79	129.35	191.71	254.07	316.43	378.79	441.15	503.51	628.24	752.96	877.68	#####
80	136.07	201.79	267.51	333.23	398.95	464.67	530.40	661.84	793.28	924.72	#####

SIMPL Standard - Female

NON-NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
18			17.81	21.10	24.40	27.69	30.99	37.58	44.17	50.76	57.35
19			17.98	21.32	24.66	28.00	31.34	38.02	44.70	51.37	58.05
20			18.16	21.54	24.92	28.31	31.69	38.46	45.22	51.99	58.76
21			18.33	21.76	25.19	28.61	32.04	38.90	45.75	52.60	59.46
22		15.03	18.50	21.97	25.44	28.91	32.38	39.31	46.25	53.19	60.13
23		15.16	18.67	22.18	25.69	29.20	32.71	39.73	46.75	53.77	60.79
24		15.27	18.82	22.37	25.92	29.47	33.02	40.12	47.22	54.32	61.42
25		15.39	18.98	22.57	26.16	29.75	33.34	40.52	47.69	54.87	62.05
26		15.61	19.28	22.94	26.60	30.27	33.93	41.26	48.58	55.91	63.23
27		15.84	19.58	23.32	27.06	30.80	34.54	42.02	49.50	56.98	64.45
28		16.05	19.86	23.67	27.48	31.29	35.09	42.71	50.33	57.95	65.56
29		16.26	20.14	24.02	27.89	31.77	35.65	43.41	51.16	58.92	66.67
30		16.46	20.41	24.35	28.30	32.24	36.19	44.08	51.97	59.86	67.75
31		16.76	20.80	24.85	28.89	32.94	36.98	45.07	53.16	61.25	69.34
32		17.06	21.20	25.35	29.49	33.63	37.78	46.07	54.35	62.64	70.93
33		17.34	21.58	25.82	30.06	34.30	38.54	47.01	55.49	63.97	72.45
34		17.61	21.94	26.27	30.60	34.93	39.26	47.92	56.57	65.23	73.89
35		17.88	22.30	26.72	31.14	35.56	39.98	48.82	57.66	66.49	75.33
36		18.35	22.93	27.51	32.08	36.66	41.24	50.39	59.54	68.70	77.85
37		18.83	23.56	28.29	33.03	37.76	42.49	51.96	61.43	70.90	80.36
38		19.28	24.16	29.05	33.93	38.81	43.70	53.47	63.23	73.00	82.77
39		19.70	24.73	29.75	34.78	39.80	44.83	54.88	64.93	74.98	85.03
40		20.13	25.30	30.47	35.64	40.80	45.97	56.31	66.65	76.98	87.32
41	15.34	20.69	26.05	31.40	36.76	42.12	47.47	58.18	68.89	79.61	90.32
42	15.71	21.25	26.80	32.34	37.88	43.43	48.97	60.06	71.14	82.23	93.31
43	16.07	21.79	27.51	33.23	38.95	44.67	50.39	61.84	73.28	84.72	96.16
44	16.41	22.30	28.19	34.09	39.98	45.87	51.76	63.55	75.33	87.12	98.90
45	16.75	22.81	28.87	34.93	40.99	47.05	53.11	65.24	77.36	89.48	101.60
46	17.01	23.20	29.40	35.59	41.78	47.98	54.17	66.55	78.94	91.33	103.71
47	17.27	23.59	29.91	36.24	42.56	48.88	55.20	67.85	80.49	93.14	105.78
48	17.52	23.97	30.41	36.86	43.31	49.76	56.20	69.10	81.99	94.89	107.78

SIMPL Standard Final Expense - Female

NON-NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
49	17.76	24.33	30.90	37.46	44.03	50.60	57.17	70.30	83.44	96.57	109.71
50	18.00	24.68	31.37	38.05	44.74	51.42	58.11	71.48	84.85	98.22	111.59
51	18.61	25.60	32.60	39.59	46.58	53.58	60.57	74.56	88.54	102.53	116.51
52	19.23	26.53	33.83	41.13	48.43	55.73	63.03	77.63	92.23	106.83	121.43
53	19.81	27.41	35.00	42.60	50.19	57.78	65.38	80.57	95.76	110.94	126.13
54	20.37	28.25	36.12	44.00	51.87	59.74	67.62	83.37	99.11	114.86	130.61
55	20.93	29.08	37.23	45.38	53.53	61.69	69.84	86.14	102.44	118.75	135.05
56	21.61	30.11	38.60	47.09	55.59	64.08	72.58	89.56	106.55	123.54	140.53
57	22.29	31.13	39.96	48.79	57.63	66.46	75.30	92.96	110.63	128.30	145.97
58	22.94	32.10	41.26	50.42	59.58	68.74	77.90	96.22	114.54	132.86	151.18
59	23.56	33.03	42.49	51.96	61.43	70.90	80.36	99.30	118.23	137.17	156.10
60	24.18	33.96	43.73	53.51	63.29	73.07	82.84	102.40	121.95	141.51	161.06
61	25.61	36.10	46.59	57.08	67.58	78.07	88.56	109.54	130.53	151.51	172.49
62	27.04	38.24	49.45	60.66	71.86	83.07	94.28	116.69	139.10	161.51	183.93
63	28.40	40.29	52.18	64.07	75.96	87.84	99.73	123.51	147.29	171.06	194.84
64	29.69	42.23	54.76	67.29	79.83	92.36	104.90	129.96	155.03	180.10	205.17
65	30.99	44.17	57.35	70.53	83.71	96.89	110.08	136.44	162.80	189.16	215.53
66	32.81	46.91	61.00	75.10	89.19	103.29	117.38	145.57	173.76	201.95	230.14
67	34.64	49.65	64.66	79.67	94.67	109.68	124.69	154.71	184.72	214.74	244.76
68	36.38	52.26	68.14	84.01	99.89	115.77	131.65	163.40	195.16	226.91	258.67
69	38.03	54.73	71.44	88.14	104.84	121.55	138.25	171.66	205.06	238.47	271.88
70	39.68	57.21	74.74	92.27	109.80	127.33	144.86	179.91	214.97	250.03	285.09
71	42.55	61.52	80.48	99.45	118.41	137.38	156.34	194.27	232.20	270.13	308.06
72	45.43	65.83	86.23	106.63	127.03	147.43	167.83	208.63	249.44	290.24	331.04
73	48.16	69.93	91.70	113.47	135.24	157.01	178.78	222.32	265.86	309.40	352.94
74	50.76	73.83	96.90	119.97	143.04	166.11	189.18	235.32	281.46	327.60	373.74
75	53.36	77.73	102.10	126.47	150.84	175.21	199.58	248.32	297.05	345.79	394.53
76	57.99	84.68	111.36	138.04	164.73	191.41	218.10	271.46	324.83	378.20	431.57
77	62.62	91.61	120.61	149.61	178.60	207.60	236.60	294.59	352.58	410.58	468.57
78	67.03	98.23	129.43	160.63	191.83	223.03	254.23	316.63	379.03	441.43	503.83
79	71.22	104.51	137.81	171.10	204.40	237.69	270.99	337.58	404.17	470.76	537.35
80	75.40	110.79	146.18	181.57	216.95	252.34	287.73	358.51	429.28	500.06	570.84

SIMPL Standard - Female

NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
18		16.88	20.97	25.06	29.14	33.23	37.31	45.49	53.66	61.83	70.00
19		16.91	21.01	25.10	29.20	33.29	37.39	45.58	53.77	61.96	70.15
20		16.94	21.04	25.15	29.25	33.36	37.46	45.67	53.88	62.09	70.30
21		16.97	21.08	25.19	29.31	33.42	37.54	45.76	53.99	62.22	70.45
22		17.00	21.13	25.25	29.38	33.50	37.63	45.88	54.13	62.38	70.63
23		17.03	21.16	25.30	29.43	33.57	37.70	45.97	54.24	62.51	70.78
24		17.06	21.20	25.35	29.49	33.63	37.78	46.07	54.35	62.64	70.93
25		17.08	21.24	25.39	29.54	33.70	37.85	46.16	54.46	62.77	71.08
26		17.34	21.58	25.82	30.06	34.30	38.54	47.01	55.49	63.97	72.45
27		17.59	21.91	26.24	30.56	34.88	39.20	47.85	56.49	65.13	73.78
28		17.83	22.24	26.64	31.04	35.45	39.85	48.66	57.46	66.27	75.07
29		18.06	22.54	27.02	31.50	35.98	40.46	49.42	58.38	67.34	76.29
30		18.29	22.85	27.40	31.96	36.51	41.07	50.18	59.29	68.40	77.52
31		18.82	23.55	28.28	33.01	37.74	42.48	51.94	61.40	70.86	80.33
32		19.35	24.25	29.16	34.07	38.97	43.88	53.70	63.51	73.32	83.14
33		19.85	24.92	29.99	35.07	40.14	45.21	55.36	65.51	75.66	85.80
34	15.09	20.32	25.56	30.79	36.02	41.26	46.49	56.96	67.42	77.89	88.36
35	15.41	20.80	26.20	31.59	36.98	42.37	47.77	58.55	69.34	80.12	90.91
36	15.83	21.43	27.03	32.63	38.23	43.83	49.43	60.63	71.84	83.04	94.24
37	16.24	22.05	27.85	33.66	39.47	45.27	51.08	62.69	74.31	85.92	97.53
38	16.64	22.64	28.65	34.65	40.66	46.66	52.67	64.68	76.69	88.70	100.71
39	17.01	23.20	29.40	35.59	41.78	47.98	54.17	66.55	78.94	91.33	103.71
40	17.39	23.77	30.15	36.53	42.91	49.29	55.67	68.43	81.19	93.95	106.71
41	17.89	24.53	31.16	37.80	44.43	51.07	57.70	70.97	84.24	97.51	110.78
42	18.40	25.28	32.17	39.06	45.94	52.83	59.72	73.49	87.26	101.04	114.81
43	18.88	26.01	33.14	40.27	47.40	54.53	61.66	75.92	90.18	104.44	118.70
44	19.34	26.70	34.06	41.42	48.78	56.13	63.49	78.21	92.93	107.64	122.36
45	19.80	27.39	34.97	42.56	50.15	57.74	65.32	80.50	95.67	110.85	126.02
46	20.64	28.65	36.66	44.67	52.67	60.68	68.69	84.71	100.72	116.74	132.76
47	21.49	29.92	38.35	46.78	55.21	63.64	72.08	88.94	105.80	122.66	139.53
48	22.29	31.13	39.96	48.79	57.63	66.46	75.30	92.96	110.63	128.30	145.97

SIMPL Standard Final Expense - Female

NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
49	23.06	32.27	41.49	50.70	59.92	69.13	78.35	96.78	115.21	133.64	152.07
50	23.82	33.42	43.01	52.61	62.21	71.80	81.40	100.59	119.79	138.98	158.18
51	24.73	34.78	44.83	54.89	64.94	74.99	85.04	105.15	125.25	145.36	165.46
52	25.64	36.14	46.65	57.15	67.66	78.16	88.67	109.68	130.69	151.70	172.72
53	26.50	37.44	48.38	59.32	70.25	81.19	92.13	114.01	135.88	157.76	179.64
54	27.32	38.67	50.02	61.37	72.72	84.07	95.42	118.12	140.82	163.52	186.22
55	28.15	39.91	51.67	63.43	75.19	86.95	98.72	122.24	145.76	169.28	192.81
56	29.11	41.36	53.60	65.85	78.09	90.34	102.58	127.07	151.56	176.05	200.54
57	30.09	42.82	55.55	68.28	81.01	93.74	106.47	131.93	157.39	182.85	208.31
58	31.01	44.20	57.39	70.58	83.77	96.96	110.15	136.53	162.91	189.29	215.67
59	31.88	45.51	59.14	72.77	86.40	100.03	113.66	140.92	168.18	195.44	222.70
60	32.76	46.83	60.89	74.96	89.03	103.09	117.16	145.29	173.43	201.56	229.70
61	34.36	49.23	64.10	78.97	93.84	108.71	123.58	153.32	183.06	212.80	242.54
62	35.97	51.64	67.31	82.98	98.66	114.33	130.00	161.34	192.69	224.03	255.37
63	37.49	53.93	70.36	86.80	103.23	119.67	136.10	168.97	201.84	234.71	267.58
64	38.95	56.11	73.27	90.43	107.59	124.75	141.91	176.24	210.56	244.88	279.20
65	40.40	58.29	76.17	94.06	111.95	129.84	147.72	183.50	219.27	255.05	290.82
66	42.96	62.13	81.30	100.47	119.63	138.80	157.97	196.31	234.64	272.98	311.32
67	45.52	65.97	86.42	106.87	127.32	147.77	168.22	209.12	250.02	290.92	331.82
68	47.97	69.64	91.31	112.98	134.65	156.32	177.99	221.33	264.67	308.01	351.35
69	50.29	73.12	95.95	118.78	141.61	164.44	187.28	232.94	278.60	324.26	369.93
70	52.60	76.59	100.58	124.57	148.56	172.55	196.54	244.52	292.50	340.48	388.46
71	56.43	82.33	108.23	134.13	160.03	185.93	211.83	263.63	315.43	367.23	419.03
72	60.25	88.06	115.87	143.69	171.50	199.31	227.12	282.75	338.37	394.00	449.62
73	63.89	93.52	123.15	152.79	182.42	212.05	241.68	300.95	360.21	419.48	478.74
74	67.34	98.70	130.06	161.42	192.78	224.14	255.50	318.22	380.94	443.66	506.38
75	70.80	103.89	136.98	170.07	203.16	236.25	269.34	335.52	401.70	467.88	534.06
76	76.29	112.13	147.96	183.80	219.63	255.47	291.30	362.97	434.64	506.31	577.98
77	81.78	120.36	158.93	197.51	236.09	274.66	313.24	390.40	467.55	544.70	621.86
78	87.01	128.20	169.39	210.58	251.77	292.96	334.15	416.53	498.91	581.29	663.67
79	91.97	135.65	179.32	222.99	266.67	310.34	354.02	441.36	528.71	616.06	703.41
80	96.94	143.09	189.25	235.40	281.56	327.71	373.87	466.18	558.49	650.80	743.11

SIMPL Standard - Male

NON-NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
18	\$ 9,906	\$13,127	\$16,348	\$19,570	\$22,791	\$26,012	\$29,234	\$32,455	\$35,676	\$38,898	
19	\$ 9,894	\$13,111	\$16,329	\$19,546	\$22,764	\$25,981	\$29,199	\$32,416	\$35,634	\$38,851	
20	\$ 9,882	\$13,096	\$16,309	\$19,523	\$22,737	\$25,950	\$29,164	\$32,378	\$35,591	\$38,805	
21	\$ 9,870	\$13,080	\$16,290	\$19,500	\$22,710	\$25,920	\$29,129	\$32,339	\$35,549	\$38,759	
22	\$ 9,864	\$13,072	\$16,280	\$19,488	\$22,696	\$25,904	\$29,112	\$32,320	\$35,528	\$38,736	
23	\$ 9,853	\$13,057	\$16,261	\$19,465	\$22,669	\$25,874	\$29,078	\$32,282	\$35,486	\$38,690	
24	\$ 9,847	\$13,049	\$16,251	\$19,454	\$22,656	\$25,858	\$29,060	\$32,263	\$35,465	\$38,667	
25	\$ 9,835	\$13,034	\$16,232	\$19,431	\$22,629	\$25,828	\$29,026	\$32,225	\$35,423	\$38,621	
26	\$ 9,743	\$12,912	\$16,080	\$19,248	\$22,417	\$25,585	\$28,754	\$31,922	\$35,091	\$38,259	
27	\$ 9,647	\$12,784	\$15,921	\$19,059	\$22,196	\$25,333	\$28,470	\$31,607	\$34,745	\$37,882	
28	\$ 9,564	\$12,674	\$15,784	\$18,894	\$22,004	\$25,114	\$28,224	\$31,335	\$34,445	\$37,555	
29	\$ 9,482	\$12,565	\$15,649	\$18,732	\$21,816	\$24,899	\$27,983	\$31,066	\$34,150	\$37,233	
30	\$ 9,401	\$12,459	\$15,516	\$18,573	\$21,631	\$24,688	\$27,746	\$30,803	\$33,860	\$36,918	\$39,975
31	\$ 9,088	\$12,043	\$14,999	\$17,954	\$20,909	\$23,865	\$26,820	\$29,776	\$32,731	\$35,686	\$38,642
32	\$ 8,790	\$11,648	\$14,507	\$17,365	\$20,224	\$23,082	\$25,941	\$28,799	\$31,658	\$34,516	\$37,375
33	\$ 8,528	\$11,302	\$14,075	\$16,849	\$19,622	\$22,395	\$25,169	\$27,942	\$30,716	\$33,489	\$36,263
34	\$ 8,290	\$10,986	\$13,682	\$16,378	\$19,074	\$21,770	\$24,466	\$27,162	\$29,858	\$32,554	\$35,250
35	\$ 8,069	\$10,693	\$13,317	\$15,941	\$18,565	\$21,189	\$23,813	\$26,437	\$29,061	\$31,685	\$34,309
36	\$ 7,767	\$10,293	\$12,819	\$15,345	\$17,871	\$20,397	\$22,922	\$25,448	\$27,974	\$30,500	\$33,026
37	\$ 7,491	\$ 9,927	\$12,363	\$14,798	\$17,234	\$19,670	\$22,106	\$24,542	\$26,978	\$29,414	\$31,850
38	\$ 7,243	\$ 9,598	\$11,953	\$14,308	\$16,664	\$19,019	\$21,374	\$23,730	\$26,085	\$28,440	\$30,796
39	\$ 7,022	\$ 9,306	\$11,590	\$13,873	\$16,157	\$18,440	\$20,724	\$23,008	\$25,291	\$27,575	\$29,859
40	\$ 6,815	\$ 9,031	\$11,247	\$13,464	\$15,680	\$17,896	\$20,112	\$22,329	\$24,545	\$26,761	\$28,977
41	\$ 6,529	\$ 8,652	\$10,775	\$12,898	\$15,021	\$17,144	\$19,267	\$21,390	\$23,513	\$25,636	\$27,759
42	\$ 6,265	\$ 8,303	\$10,340	\$12,378	\$14,415	\$16,453	\$18,490	\$20,528	\$22,565	\$24,602	\$26,640
43	\$ 6,033	\$ 7,995	\$ 9,957	\$11,919	\$13,881	\$15,843	\$17,805	\$19,767	\$21,730	\$23,692	\$25,654
44	\$ 5,828	\$ 7,723	\$ 9,619	\$11,514	\$13,409	\$15,305	\$17,200	\$19,095	\$20,990	\$22,886	\$24,781
45	\$ 5,636	\$ 7,469	\$ 9,302	\$11,135	\$12,968	\$14,801	\$16,634	\$18,467	\$20,300	\$22,133	\$23,966
46	\$ 5,434	\$ 7,201	\$ 8,968	\$10,735	\$12,502	\$14,269	\$16,036	\$17,803	\$19,570	\$21,337	\$23,104
47	\$ 5,247	\$ 6,953	\$ 8,659	\$10,365	\$12,072	\$13,778	\$15,484	\$17,190	\$18,897	\$20,603	\$22,309
48	\$ 5,078	\$ 6,730	\$ 8,381	\$10,033	\$11,684	\$13,336	\$14,987	\$16,639	\$18,291	\$19,942	\$21,594

Face amounts rounded to the nearest dollar.

SIMPL Standard Final Expense - Male

NON-NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
49	\$ 4,929	\$ 6,532	\$ 8,135	\$ 9,738	\$11,341	\$12,944	\$14,547	\$16,150	\$17,754	\$19,357	\$20,960
50	\$ 4,789	\$ 6,346	\$ 7,903	\$ 9,461	\$11,018	\$12,575	\$14,133	\$15,690	\$17,247	\$18,804	\$20,362
51	\$ 4,479	\$ 5,936	\$ 7,392	\$ 8,849	\$10,305	\$11,762	\$13,219	\$14,675	\$16,132	\$17,588	\$19,045
52	\$ 4,207	\$ 5,575	\$ 6,943	\$ 8,311	\$ 9,679	\$11,047	\$12,416	\$13,784	\$15,152	\$16,520	\$17,888
53	\$ 3,976	\$ 5,270	\$ 6,563	\$ 7,856	\$ 9,149	\$10,442	\$11,735	\$13,029	\$14,322	\$15,615	\$16,908
54	\$ 3,780	\$ 5,010	\$ 6,239	\$ 7,468	\$ 8,698	\$ 9,927	\$11,156	\$12,386	\$13,615	\$14,844	\$16,074
55	\$ 3,602	\$ 4,774	\$ 5,945	\$ 7,117	\$ 8,289	\$ 9,460	\$10,632	\$11,803	\$12,975	\$14,146	\$15,318
56	\$ 3,403	\$ 4,509	\$ 5,616	\$ 6,722	\$ 7,829	\$ 8,935	\$10,042	\$11,148	\$12,255	\$13,361	\$14,468
57	\$ 3,224	\$ 4,272	\$ 5,320	\$ 6,369	\$ 7,417	\$ 8,466	\$ 9,514	\$10,562	\$11,611	\$12,659	\$13,707
58	\$ 3,070	\$ 4,069	\$ 5,067	\$ 6,065	\$ 7,064	\$ 8,062	\$ 9,061	\$10,059	\$11,057	\$12,056	\$13,054
59		\$ 3,892	\$ 4,848	\$ 5,803	\$ 6,758	\$ 7,713	\$ 8,668	\$ 9,624	\$10,579	\$11,534	\$12,489
60		\$ 3,731	\$ 4,646	\$ 5,562	\$ 6,478	\$ 7,393	\$ 8,309	\$ 9,224	\$10,140	\$11,055	\$11,971
61		\$ 3,439	\$ 4,283	\$ 5,127	\$ 5,971	\$ 6,815	\$ 7,659	\$ 8,503	\$ 9,347	\$10,191	\$11,034
62		\$ 3,189	\$ 3,972	\$ 4,754	\$ 5,537	\$ 6,319	\$ 7,102	\$ 7,885	\$ 8,667	\$ 9,450	\$10,232
63			\$ 3,715	\$ 4,447	\$ 5,179	\$ 5,910	\$ 6,642	\$ 7,374	\$ 8,106	\$ 8,838	\$ 9,570
64			\$ 3,500	\$ 4,190	\$ 4,879	\$ 5,569	\$ 6,258	\$ 6,948	\$ 7,638	\$ 8,327	\$ 9,017
65			\$ 3,308	\$ 3,960	\$ 4,612	\$ 5,264	\$ 5,916	\$ 6,568	\$ 7,220	\$ 7,871	\$ 8,523
66			\$ 3,087	\$ 3,696	\$ 4,304	\$ 4,913	\$ 5,521	\$ 6,129	\$ 6,738	\$ 7,346	\$ 7,954
67				\$ 3,465	\$ 4,035	\$ 4,605	\$ 5,176	\$ 5,746	\$ 6,316	\$ 6,887	\$ 7,457
68				\$ 3,270	\$ 3,808	\$ 4,346	\$ 4,884	\$ 5,423	\$ 5,961	\$ 6,499	\$ 7,037
69				\$ 3,104	\$ 3,615	\$ 4,126	\$ 4,637	\$ 5,148	\$ 5,659	\$ 6,170	\$ 6,681
70					\$ 3,440	\$ 3,927	\$ 4,413	\$ 4,899	\$ 5,385	\$ 5,872	\$ 6,358
71					\$ 3,181	\$ 3,631	\$ 4,081	\$ 4,530	\$ 4,980	\$ 5,430	\$ 5,879
72						\$ 3,377	\$ 3,795	\$ 4,213	\$ 4,631	\$ 5,050	\$ 5,468
73						\$ 3,166	\$ 3,558	\$ 3,950	\$ 4,342	\$ 4,734	\$ 5,126
74							\$ 3,358	\$ 3,728	\$ 4,098	\$ 4,468	\$ 4,838
75							\$ 3,180	\$ 3,530	\$ 3,881	\$ 4,231	\$ 4,582
76								\$ 3,217	\$ 3,536	\$ 3,856	\$ 4,175
77									\$ 3,248	\$ 3,541	\$ 3,834
78									\$ 3,014	\$ 3,286	\$ 3,558
79										\$ 3,076	\$ 3,330
80											\$ 3,130

Face amounts rounded to the nearest dollar.

SIMPL Standard - Male

NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
18	\$ 7,822	\$10,366	\$12,909	\$15,453	\$17,997	\$20,541	\$23,084	\$25,628	\$28,172	\$30,715	\$33,259
19	\$ 7,742	\$10,259	\$12,777	\$15,295	\$17,812	\$20,330	\$22,848	\$25,365	\$27,883	\$30,401	\$32,918
20	\$ 7,663	\$10,155	\$12,648	\$15,140	\$17,632	\$20,124	\$22,616	\$25,108	\$27,600	\$30,092	\$32,584
21	\$ 7,586	\$10,053	\$12,521	\$14,988	\$17,455	\$19,922	\$22,389	\$24,856	\$27,323	\$29,790	\$32,257
22	\$ 7,508	\$ 9,949	\$12,390	\$14,832	\$17,273	\$19,715	\$22,156	\$24,598	\$27,039	\$29,481	\$31,922
23	\$ 7,437	\$ 9,855	\$12,274	\$14,693	\$17,111	\$19,530	\$21,948	\$24,367	\$26,785	\$29,204	\$31,622
24	\$ 7,368	\$ 9,764	\$12,160	\$14,556	\$16,952	\$19,348	\$21,744	\$24,140	\$26,536	\$28,932	\$31,328
25	\$ 7,303	\$ 9,678	\$12,053	\$14,428	\$16,803	\$19,178	\$21,553	\$23,928	\$26,303	\$28,678	\$31,053
26	\$ 7,134	\$ 9,454	\$11,774	\$14,093	\$16,413	\$18,733	\$21,053	\$23,373	\$25,693	\$28,013	\$30,333
27	\$ 6,972	\$ 9,240	\$11,507	\$13,774	\$16,042	\$18,309	\$20,576	\$22,844	\$25,111	\$27,378	\$29,646
28	\$ 6,823	\$ 9,042	\$11,261	\$13,480	\$15,699	\$17,918	\$20,137	\$22,356	\$24,575	\$26,794	\$29,013
29	\$ 6,689	\$ 8,864	\$11,039	\$13,214	\$15,390	\$17,565	\$19,740	\$21,915	\$24,090	\$26,266	\$28,441
30	\$ 6,559	\$ 8,693	\$10,826	\$12,959	\$15,092	\$17,225	\$19,358	\$21,491	\$23,625	\$25,758	\$27,891
31	\$ 6,330	\$ 8,388	\$10,446	\$12,505	\$14,563	\$16,622	\$18,680	\$20,739	\$22,797	\$24,855	\$26,914
32	\$ 6,115	\$ 8,104	\$10,093	\$12,082	\$14,070	\$16,059	\$18,048	\$20,037	\$22,025	\$24,014	\$26,003
33	\$ 5,924	\$ 7,850	\$ 9,776	\$11,703	\$13,629	\$15,555	\$17,482	\$19,408	\$21,335	\$23,261	\$25,187
34	\$ 5,751	\$ 7,622	\$ 9,492	\$11,363	\$13,233	\$15,103	\$16,974	\$18,844	\$20,714	\$22,585	\$24,455
35	\$ 5,591	\$ 7,409	\$ 9,227	\$11,045	\$12,864	\$14,682	\$16,500	\$18,318	\$20,136	\$21,954	\$23,773
36	\$ 5,333	\$ 7,067	\$ 8,801	\$10,535	\$12,269	\$14,003	\$15,738	\$17,472	\$19,206	\$20,940	\$22,674
37	\$ 5,096	\$ 6,753	\$ 8,410	\$10,067	\$11,724	\$13,381	\$15,038	\$16,695	\$18,352	\$20,009	\$21,666
38	\$ 4,890	\$ 6,480	\$ 8,071	\$ 9,661	\$11,251	\$12,842	\$14,432	\$16,022	\$17,612	\$19,203	\$20,793
39	\$ 4,710	\$ 6,242	\$ 7,773	\$ 9,305	\$10,837	\$12,369	\$13,900	\$15,432	\$16,964	\$18,495	\$20,027
40	\$ 4,541	\$ 6,018	\$ 7,495	\$ 8,972	\$10,449	\$11,926	\$13,403	\$14,880	\$16,357	\$17,833	\$19,310
41	\$ 4,390	\$ 5,818	\$ 7,246	\$ 8,673	\$10,101	\$11,529	\$12,957	\$14,384	\$15,812	\$17,240	\$18,668
42	\$ 4,249	\$ 5,631	\$ 7,012	\$ 8,394	\$ 9,776	\$11,158	\$12,539	\$13,921	\$15,303	\$16,685	\$18,066
43	\$ 4,122	\$ 5,463	\$ 6,804	\$ 8,144	\$ 9,485	\$10,826	\$12,166	\$13,507	\$14,847	\$16,188	\$17,529
44	\$ 4,009	\$ 5,313	\$ 6,617	\$ 7,920	\$ 9,224	\$10,528	\$11,832	\$13,135	\$14,439	\$15,743	\$17,047
45	\$ 3,902	\$ 5,171	\$ 6,440	\$ 7,708	\$ 8,977	\$10,246	\$11,515	\$12,784	\$14,053	\$15,322	\$16,591
46	\$ 3,754	\$ 4,974	\$ 6,195	\$ 7,416	\$ 8,637	\$ 9,857	\$11,078	\$12,299	\$13,520	\$14,740	\$15,961
47	\$ 3,616	\$ 4,792	\$ 5,967	\$ 7,143	\$ 8,319	\$ 9,495	\$10,671	\$11,847	\$13,023	\$14,198	\$15,374
48	\$ 3,494	\$ 4,630	\$ 5,767	\$ 6,903	\$ 8,039	\$ 9,176	\$10,312	\$11,448	\$12,585	\$13,721	\$14,857

Face amounts rounded to the nearest dollar.

SIMPL Standard Final Expense - Male

NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
49	\$ 3,385	\$ 4,486	\$ 5,587	\$ 6,688	\$ 7,789	\$ 8,890	\$ 9,991	\$11,092	\$12,192	\$13,293	\$14,394
50	\$ 3,284	\$ 4,351	\$ 5,419	\$ 6,487	\$ 7,555	\$ 8,623	\$ 9,691	\$10,758	\$11,826	\$12,894	\$13,962
51	\$ 3,084	\$ 4,087	\$ 5,090	\$ 6,093	\$ 7,097	\$ 8,100	\$ 9,103	\$10,106	\$11,109	\$12,112	\$13,115
52		\$ 3,854	\$ 4,799	\$ 5,745	\$ 6,691	\$ 7,636	\$ 8,582	\$ 9,528	\$10,473	\$11,419	\$12,365
53		\$ 3,654	\$ 4,551	\$ 5,448	\$ 6,344	\$ 7,241	\$ 8,138	\$ 9,034	\$ 9,931	\$10,828	\$11,725
54		\$ 3,483	\$ 4,338	\$ 5,193	\$ 6,047	\$ 6,902	\$ 7,757	\$ 8,612	\$ 9,466	\$10,321	\$11,176
55		\$ 3,327	\$ 4,144	\$ 4,960	\$ 5,777	\$ 6,593	\$ 7,410	\$ 8,227	\$ 9,043	\$ 9,860	\$10,676
56		\$ 3,159	\$ 3,934	\$ 4,709	\$ 5,484	\$ 6,260	\$ 7,035	\$ 7,810	\$ 8,585	\$ 9,360	\$10,136
57		\$ 3,007	\$ 3,745	\$ 4,483	\$ 5,221	\$ 5,959	\$ 6,697	\$ 7,435	\$ 8,173	\$ 8,911	\$ 9,649
58			\$ 3,581	\$ 4,286	\$ 4,992	\$ 5,698	\$ 6,403	\$ 7,109	\$ 7,814	\$ 8,520	\$ 9,225
59			\$ 3,438	\$ 4,115	\$ 4,792	\$ 5,470	\$ 6,147	\$ 6,824	\$ 7,502	\$ 8,179	\$ 8,857
60			\$ 3,306	\$ 3,957	\$ 4,608	\$ 5,260	\$ 5,911	\$ 6,562	\$ 7,214	\$ 7,865	\$ 8,516
61			\$ 3,083	\$ 3,690	\$ 4,297	\$ 4,905	\$ 5,512	\$ 6,120	\$ 6,727	\$ 7,335	\$ 7,942
62				\$ 3,457	\$ 4,026	\$ 4,595	\$ 5,164	\$ 5,733	\$ 6,302	\$ 6,871	\$ 7,440
63				\$ 3,261	\$ 3,798	\$ 4,335	\$ 4,871	\$ 5,408	\$ 5,945	\$ 6,482	\$ 7,018
64				\$ 3,094	\$ 3,603	\$ 4,113	\$ 4,622	\$ 5,131	\$ 5,641	\$ 6,150	\$ 6,659
65					\$ 3,428	\$ 3,913	\$ 4,397	\$ 4,882	\$ 5,366	\$ 5,851	\$ 6,335
66					\$ 3,182	\$ 3,631	\$ 4,081	\$ 4,531	\$ 4,980	\$ 5,430	\$ 5,880
67						\$ 3,388	\$ 3,807	\$ 4,227	\$ 4,646	\$ 5,066	\$ 5,485
68						\$ 3,184	\$ 3,578	\$ 3,973	\$ 4,367	\$ 4,761	\$ 5,156
69						\$ 3,012	\$ 3,385	\$ 3,758	\$ 4,131	\$ 4,505	\$ 4,878
70							\$ 3,212	\$ 3,566	\$ 3,920	\$ 4,274	\$ 4,628
71								\$ 3,315	\$ 3,644	\$ 3,973	\$ 4,302
72								\$ 3,097	\$ 3,405	\$ 3,712	\$ 4,020
73									\$ 3,204	\$ 3,493	\$ 3,783
74									\$ 3,034	\$ 3,308	\$ 3,582
75										\$ 3,142	\$ 3,402
76											\$ 3,158
77											
78											
79											
80											

Face amounts rounded to the nearest dollar.

SIMPL Standard - Female

NON-NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
18	\$11,664	\$15,458	\$19,251	\$23,044	\$26,837	\$30,631	\$34,424	\$38,217			
19	\$11,511	\$15,254	\$18,998	\$22,741	\$26,484	\$30,228	\$33,971	\$37,714			
20	\$11,361	\$15,056	\$18,751	\$22,446	\$26,140	\$29,835	\$33,530	\$37,225			
21	\$11,216	\$14,863	\$18,510	\$22,158	\$25,805	\$29,453	\$33,100	\$36,747			
22	\$11,081	\$14,685	\$18,288	\$21,892	\$25,495	\$29,099	\$32,703	\$36,306	\$39,910		
23	\$10,950	\$14,511	\$18,071	\$21,632	\$25,193	\$28,754	\$32,315	\$35,876	\$39,437		
24	\$10,828	\$14,350	\$17,871	\$21,393	\$24,914	\$28,436	\$31,957	\$35,478	\$39,000		
25	\$10,710	\$14,193	\$17,676	\$21,158	\$24,641	\$28,124	\$31,607	\$35,090	\$38,573		
26	\$10,493	\$13,906	\$17,318	\$20,731	\$24,143	\$27,556	\$30,968	\$34,381	\$37,793		
27	\$10,279	\$13,622	\$16,965	\$20,308	\$23,651	\$26,994	\$30,336	\$33,679	\$37,022		
28	\$10,092	\$13,374	\$16,656	\$19,938	\$23,220	\$26,502	\$29,784	\$33,066	\$36,348	\$39,630	
29	\$ 9,912	\$13,135	\$16,358	\$19,581	\$22,805	\$26,028	\$29,251	\$32,474	\$35,698	\$38,921	
30	\$ 9,743	\$12,912	\$16,080	\$19,248	\$22,417	\$25,585	\$28,754	\$31,922	\$35,091	\$38,259	
31	\$ 9,504	\$12,594	\$15,685	\$18,775	\$21,866	\$24,956	\$28,047	\$31,137	\$34,228	\$37,319	
32	\$ 9,275	\$12,292	\$15,308	\$18,325	\$21,341	\$24,358	\$27,374	\$30,390	\$33,407	\$36,423	\$39,440
33	\$ 9,068	\$12,017	\$14,966	\$17,915	\$20,864	\$23,813	\$26,762	\$29,711	\$32,660	\$35,608	\$38,557
34	\$ 8,879	\$11,767	\$14,654	\$17,542	\$20,429	\$23,317	\$26,204	\$29,092	\$31,979	\$34,867	\$37,754
35	\$ 8,698	\$11,526	\$14,355	\$17,184	\$20,012	\$22,841	\$25,669	\$28,498	\$31,326	\$34,155	\$36,984
36	\$ 8,399	\$11,130	\$13,862	\$16,593	\$19,325	\$22,056	\$24,787	\$27,519	\$30,250	\$32,981	\$35,713
37	\$ 8,120	\$10,761	\$13,401	\$16,042	\$18,683	\$21,323	\$23,964	\$26,605	\$29,245	\$31,886	\$34,526
38	\$ 7,870	\$10,429	\$12,989	\$15,548	\$18,108	\$20,667	\$23,226	\$25,786	\$28,345	\$30,904	\$33,464
39	\$ 7,649	\$10,137	\$12,624	\$15,112	\$17,599	\$20,087	\$22,574	\$25,062	\$27,549	\$30,037	\$32,524
40	\$ 7,437	\$ 9,855	\$12,274	\$14,693	\$17,111	\$19,530	\$21,948	\$24,367	\$26,785	\$29,204	\$31,622
41	\$ 7,177	\$ 9,511	\$11,845	\$14,179	\$16,513	\$18,847	\$21,181	\$23,514	\$25,848	\$28,182	\$30,516
42	\$ 6,934	\$ 9,189	\$11,444	\$13,700	\$15,955	\$18,210	\$20,465	\$22,720	\$24,975	\$27,230	\$29,485
43	\$ 6,719	\$ 8,903	\$11,088	\$13,273	\$15,458	\$17,643	\$19,828	\$22,013	\$24,198	\$26,382	\$28,567
44	\$ 6,523	\$ 8,645	\$10,766	\$12,888	\$15,009	\$17,131	\$19,252	\$21,373	\$23,495	\$25,616	\$27,738
45	\$ 6,342	\$ 8,404	\$10,466	\$12,529	\$14,591	\$16,653	\$18,716	\$20,778	\$22,840	\$24,903	\$26,965
46	\$ 6,207	\$ 8,225	\$10,244	\$12,262	\$14,281	\$16,299	\$18,317	\$20,336	\$22,354	\$24,373	\$26,391
47	\$ 6,080	\$ 8,057	\$10,034	\$12,011	\$13,988	\$15,965	\$17,942	\$19,919	\$21,896	\$23,874	\$25,851
48	\$ 5,962	\$ 7,901	\$ 9,839	\$11,778	\$13,717	\$15,656	\$17,595	\$19,534	\$21,472	\$23,411	\$25,350

Face amounts rounded to the nearest dollar.

SIMPL Standard Final Expense - Female

NON-NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
49	\$ 5,853	\$ 7,756	\$ 9,659	\$11,563	\$13,466	\$15,369	\$17,273	\$19,176	\$21,079	\$22,982	\$24,886
50	\$ 5,749	\$ 7,619	\$ 9,489	\$11,359	\$13,228	\$15,098	\$16,968	\$18,838	\$20,707	\$22,577	\$24,447
51	\$ 5,497	\$ 7,284	\$ 9,072	\$10,859	\$12,647	\$14,434	\$16,222	\$18,009	\$19,797	\$21,584	\$23,372
52	\$ 5,265	\$ 6,977	\$ 8,689	\$10,402	\$12,114	\$13,826	\$15,538	\$17,250	\$18,963	\$20,675	\$22,387
53	\$ 5,061	\$ 6,707	\$ 8,353	\$ 9,999	\$11,645	\$13,291	\$14,937	\$16,583	\$18,229	\$19,875	\$21,521
54	\$ 4,882	\$ 6,469	\$ 8,057	\$ 9,644	\$11,231	\$12,819	\$14,406	\$15,994	\$17,581	\$19,169	\$20,756
55	\$ 4,715	\$ 6,249	\$ 7,782	\$ 9,316	\$10,849	\$12,383	\$13,916	\$15,449	\$16,983	\$18,516	\$20,050
56	\$ 4,525	\$ 5,997	\$ 7,469	\$ 8,940	\$10,412	\$11,884	\$13,355	\$14,827	\$16,299	\$17,770	\$19,242
57	\$ 4,351	\$ 5,766	\$ 7,181	\$ 8,596	\$10,011	\$11,426	\$12,841	\$14,256	\$15,671	\$17,086	\$18,501
58	\$ 4,196	\$ 5,561	\$ 6,926	\$ 8,290	\$ 9,655	\$11,020	\$12,384	\$13,749	\$15,114	\$16,478	\$17,843
59	\$ 4,060	\$ 5,380	\$ 6,701	\$ 8,021	\$ 9,341	\$10,662	\$11,982	\$13,302	\$14,623	\$15,943	\$17,263
60	\$ 3,931	\$ 5,210	\$ 6,488	\$ 7,767	\$ 9,045	\$10,324	\$11,602	\$12,881	\$14,159	\$15,438	\$16,716
61	\$ 3,664	\$ 4,855	\$ 6,046	\$ 7,238	\$ 8,429	\$ 9,621	\$10,812	\$12,003	\$13,195	\$14,386	\$15,578
62	\$ 3,430	\$ 4,545	\$ 5,661	\$ 6,776	\$ 7,892	\$ 9,007	\$10,123	\$11,238	\$12,353	\$13,469	\$14,584
63	\$ 3,233	\$ 4,285	\$ 5,336	\$ 6,387	\$ 7,439	\$ 8,490	\$ 9,542	\$10,593	\$11,645	\$12,696	\$13,747
64	\$ 3,067	\$ 4,064	\$ 5,061	\$ 6,059	\$ 7,056	\$ 8,053	\$ 9,051	\$10,048	\$11,045	\$12,042	\$13,040
65		\$ 3,864	\$ 4,813	\$ 5,761	\$ 6,709	\$ 7,658	\$ 8,606	\$ 9,554	\$10,503	\$11,451	\$12,399
66		\$ 3,614	\$ 4,501	\$ 5,388	\$ 6,275	\$ 7,161	\$ 8,048	\$ 8,935	\$ 9,822	\$10,709	\$11,596
67		\$ 3,394	\$ 4,227	\$ 5,060	\$ 5,893	\$ 6,726	\$ 7,558	\$ 8,391	\$ 9,224	\$10,057	\$10,890
68		\$ 3,208	\$ 3,995	\$ 4,783	\$ 5,570	\$ 6,357	\$ 7,144	\$ 7,932	\$ 8,719	\$ 9,506	\$10,294
69		\$ 3,050	\$ 3,798	\$ 4,546	\$ 5,295	\$ 6,043	\$ 6,791	\$ 7,540	\$ 8,288	\$ 9,036	\$ 9,785
70			\$ 3,619	\$ 4,332	\$ 5,045	\$ 5,758	\$ 6,472	\$ 7,185	\$ 7,898	\$ 8,611	\$ 9,324
71			\$ 3,345	\$ 4,004	\$ 4,663	\$ 5,322	\$ 5,981	\$ 6,641	\$ 7,300	\$ 7,959	\$ 8,618
72			\$ 3,110	\$ 3,722	\$ 4,335	\$ 4,948	\$ 5,560	\$ 6,173	\$ 6,786	\$ 7,399	\$ 8,011
73				\$ 3,488	\$ 4,062	\$ 4,637	\$ 5,211	\$ 5,785	\$ 6,359	\$ 6,933	\$ 7,508
74				\$ 3,292	\$ 3,834	\$ 4,375	\$ 4,917	\$ 5,459	\$ 6,001	\$ 6,543	\$ 7,085
75				\$ 3,116	\$ 3,629	\$ 4,142	\$ 4,655	\$ 5,168	\$ 5,681	\$ 6,194	\$ 6,707
76					\$ 3,314	\$ 3,783	\$ 4,251	\$ 4,720	\$ 5,188	\$ 5,656	\$ 6,125
77					\$ 3,050	\$ 3,481	\$ 3,912	\$ 4,343	\$ 4,774	\$ 5,205	\$ 5,636
78						\$ 3,235	\$ 3,636	\$ 4,036	\$ 4,437	\$ 4,838	\$ 5,238
79						\$ 3,032	\$ 3,407	\$ 3,782	\$ 4,158	\$ 4,533	\$ 4,909
80							\$ 3,206	\$ 3,559	\$ 3,912	\$ 4,265	\$ 4,618

Face amounts rounded to the nearest dollar.

SIMPL Standard - Female

NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
18	\$ 9,407	\$12,466	\$15,525	\$18,584	\$21,643	\$24,702	\$27,761	\$30,820	\$33,879	\$36,938	\$39,998
19	\$ 9,385	\$12,438	\$15,490	\$18,542	\$21,594	\$24,646	\$27,699	\$30,751	\$33,803	\$36,855	\$39,907
20	\$ 9,364	\$12,410	\$15,455	\$18,500	\$21,545	\$24,591	\$27,636	\$30,681	\$33,727	\$36,772	\$39,817
21	\$ 9,343	\$12,382	\$15,420	\$18,459	\$21,497	\$24,535	\$27,574	\$30,612	\$33,651	\$36,689	\$39,728
22	\$ 9,317	\$12,347	\$15,377	\$18,407	\$21,437	\$24,467	\$27,497	\$30,527	\$33,557	\$36,586	\$39,616
23	\$ 9,296	\$12,319	\$15,343	\$18,366	\$21,389	\$24,412	\$27,435	\$30,458	\$33,481	\$36,505	\$39,528
24	\$ 9,275	\$12,292	\$15,308	\$18,325	\$21,341	\$24,358	\$27,374	\$30,390	\$33,407	\$36,423	\$39,440
25	\$ 9,255	\$12,264	\$15,274	\$18,284	\$21,294	\$24,303	\$27,313	\$30,323	\$33,332	\$36,342	\$39,352
26	\$ 9,068	\$12,017	\$14,966	\$17,915	\$20,864	\$23,813	\$26,762	\$29,711	\$32,660	\$35,608	\$38,557
27	\$ 8,893	\$11,785	\$14,678	\$17,570	\$20,462	\$23,354	\$26,246	\$29,138	\$32,030	\$34,923	\$37,815
28	\$ 8,730	\$11,569	\$14,408	\$17,247	\$20,086	\$22,925	\$25,764	\$28,603	\$31,442	\$34,281	\$37,120
29	\$ 8,581	\$11,372	\$14,162	\$16,953	\$19,744	\$22,534	\$25,325	\$28,115	\$30,906	\$33,697	\$36,487
30	\$ 8,437	\$11,181	\$13,925	\$16,669	\$19,413	\$22,157	\$24,901	\$27,644	\$30,388	\$33,132	\$35,876
31	\$ 8,124	\$10,766	\$13,408	\$16,050	\$18,692	\$21,334	\$23,976	\$26,618	\$29,259	\$31,901	\$34,543
32	\$ 7,833	\$10,380	\$12,928	\$15,475	\$18,022	\$20,570	\$23,117	\$25,664	\$28,212	\$30,759	\$33,306
33	\$ 7,576	\$10,040	\$12,503	\$14,967	\$17,431	\$19,895	\$22,358	\$24,822	\$27,286	\$29,749	\$32,213
34	\$ 7,345	\$ 9,734	\$12,122	\$14,511	\$16,899	\$19,288	\$21,677	\$24,065	\$26,454	\$28,842	\$31,231
35	\$ 7,128	\$ 9,446	\$11,763	\$14,081	\$16,399	\$18,717	\$21,035	\$23,353	\$25,671	\$27,989	\$30,307
36	\$ 6,863	\$ 9,095	\$11,326	\$13,558	\$15,790	\$18,022	\$20,254	\$22,485	\$24,717	\$26,949	\$29,181
37	\$ 6,620	\$ 8,772	\$10,925	\$13,078	\$15,230	\$17,383	\$19,536	\$21,688	\$23,841	\$25,994	\$28,146
38	\$ 6,400	\$ 8,482	\$10,563	\$12,645	\$14,726	\$16,807	\$18,889	\$20,970	\$23,052	\$25,133	\$27,214
39	\$ 6,207	\$ 8,225	\$10,244	\$12,262	\$14,281	\$16,299	\$18,317	\$20,336	\$22,354	\$24,373	\$26,391
40	\$ 6,025	\$ 7,984	\$ 9,943	\$11,902	\$13,861	\$15,820	\$17,780	\$19,739	\$21,698	\$23,657	\$25,616
41	\$ 5,794	\$ 7,678	\$ 9,562	\$11,446	\$13,330	\$15,214	\$17,098	\$18,982	\$20,866	\$22,750	\$24,634
42	\$ 5,581	\$ 7,397	\$ 9,212	\$11,027	\$12,842	\$14,657	\$16,472	\$18,287	\$20,102	\$21,917	\$23,733
43	\$ 5,391	\$ 7,145	\$ 8,898	\$10,651	\$12,405	\$14,158	\$15,911	\$17,664	\$19,418	\$21,171	\$22,924
44	\$ 5,224	\$ 6,922	\$ 8,621	\$10,320	\$12,019	\$13,717	\$15,416	\$17,115	\$18,814	\$20,512	\$22,211
45	\$ 5,066	\$ 6,714	\$ 8,361	\$10,008	\$11,656	\$13,303	\$14,951	\$16,598	\$18,246	\$19,893	\$21,541
46	\$ 4,800	\$ 6,361	\$ 7,922	\$ 9,482	\$11,043	\$12,604	\$14,165	\$15,726	\$17,287	\$18,848	\$20,409
47	\$ 4,559	\$ 6,041	\$ 7,524	\$ 9,007	\$10,489	\$11,972	\$13,454	\$14,937	\$16,419	\$17,902	\$19,384
48	\$ 4,351	\$ 5,766	\$ 7,181	\$ 8,596	\$10,011	\$11,426	\$12,841	\$14,256	\$15,671	\$17,086	\$18,501

Face amounts rounded to the nearest dollar.

SIMPL Standard Final Expense - Female

NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
49	\$ 4,171	\$ 5,527	\$ 6,884	\$ 8,240	\$ 9,597	\$10,953	\$12,310	\$13,666	\$15,023	\$16,379	\$17,735
50	\$ 4,005	\$ 5,308	\$ 6,610	\$ 7,913	\$ 9,215	\$10,518	\$11,820	\$13,123	\$14,425	\$15,728	\$17,030
51	\$ 3,824	\$ 5,067	\$ 6,311	\$ 7,554	\$ 8,798	\$10,041	\$11,285	\$12,528	\$13,772	\$15,015	\$16,258
52	\$ 3,659	\$ 4,849	\$ 6,038	\$ 7,228	\$ 8,418	\$ 9,608	\$10,798	\$11,988	\$13,177	\$14,367	\$15,557
53	\$ 3,514	\$ 4,657	\$ 5,800	\$ 6,942	\$ 8,085	\$ 9,228	\$10,371	\$11,514	\$12,656	\$13,799	\$14,942
54	\$ 3,387	\$ 4,488	\$ 5,589	\$ 6,691	\$ 7,792	\$ 8,893	\$ 9,995	\$11,096	\$12,197	\$13,299	\$14,400
55	\$ 3,268	\$ 4,331	\$ 5,394	\$ 6,457	\$ 7,519	\$ 8,582	\$ 9,645	\$10,708	\$11,771	\$12,833	\$13,896
56	\$ 3,139	\$ 4,160	\$ 5,181	\$ 6,202	\$ 7,223	\$ 8,243	\$ 9,264	\$10,285	\$11,306	\$12,327	\$13,348
57	\$ 3,019	\$ 4,001	\$ 4,983	\$ 5,965	\$ 6,947	\$ 7,929	\$ 8,911	\$ 9,893	\$10,875	\$11,857	\$12,838
58		\$ 3,862	\$ 4,809	\$ 5,757	\$ 6,705	\$ 7,652	\$ 8,600	\$ 9,548	\$10,495	\$11,443	\$12,391
59		\$ 3,737	\$ 4,654	\$ 5,571	\$ 6,489	\$ 7,406	\$ 8,323	\$ 9,240	\$10,157	\$11,074	\$11,991
60		\$ 3,621	\$ 4,510	\$ 5,398	\$ 6,287	\$ 7,176	\$ 8,064	\$ 8,953	\$ 9,841	\$10,730	\$11,619
61		\$ 3,426	\$ 4,266	\$ 5,107	\$ 5,948	\$ 6,788	\$ 7,629	\$ 8,470	\$ 9,310	\$10,151	\$10,992
62		\$ 3,250	\$ 4,048	\$ 4,845	\$ 5,643	\$ 6,441	\$ 7,238	\$ 8,036	\$ 8,834	\$ 9,631	\$10,429
63		\$ 3,099	\$ 3,860	\$ 4,620	\$ 5,381	\$ 6,142	\$ 6,902	\$ 7,663	\$ 8,423	\$ 9,184	\$ 9,945
64			\$ 3,697	\$ 4,425	\$ 5,153	\$ 5,882	\$ 6,610	\$ 7,339	\$ 8,067	\$ 8,795	\$ 9,524
65			\$ 3,547	\$ 4,245	\$ 4,944	\$ 5,643	\$ 6,342	\$ 7,041	\$ 7,739	\$ 8,438	\$ 9,137
66			\$ 3,309	\$ 3,962	\$ 4,614	\$ 5,266	\$ 5,918	\$ 6,570	\$ 7,222	\$ 7,874	\$ 8,526
67			\$ 3,102	\$ 3,713	\$ 4,325	\$ 4,936	\$ 5,547	\$ 6,158	\$ 6,770	\$ 7,381	\$ 7,992
68				\$ 3,504	\$ 4,081	\$ 4,658	\$ 5,235	\$ 5,811	\$ 6,388	\$ 6,965	\$ 7,542
69				\$ 3,326	\$ 3,874	\$ 4,421	\$ 4,969	\$ 5,516	\$ 6,063	\$ 6,611	\$ 7,158
70				\$ 3,165	\$ 3,686	\$ 4,208	\$ 4,729	\$ 5,250	\$ 5,771	\$ 6,292	\$ 6,813
71					\$ 3,415	\$ 3,897	\$ 4,380	\$ 4,862	\$ 5,345	\$ 5,828	\$ 6,310
72					\$ 3,180	\$ 3,629	\$ 4,079	\$ 4,528	\$ 4,978	\$ 5,427	\$ 5,876
73						\$ 3,406	\$ 3,828	\$ 4,250	\$ 4,672	\$ 5,094	\$ 5,516
74						\$ 3,219	\$ 3,617	\$ 4,016	\$ 4,414	\$ 4,813	\$ 5,212
75						\$ 3,050	\$ 3,428	\$ 3,806	\$ 4,184	\$ 4,561	\$ 4,939
76							\$ 3,166	\$ 3,514	\$ 3,863	\$ 4,212	\$ 4,561
77								\$ 3,265	\$ 3,589	\$ 3,913	\$ 4,237
78								\$ 3,057	\$ 3,361	\$ 3,664	\$ 3,968
79									\$ 3,170	\$ 3,456	\$ 3,742
80										\$ 3,270	\$ 3,541

Face amounts rounded to the nearest dollar.

SIMPL Modified - Male

NON-NICOTINE

Annual Rates and Cash Values Per \$1,000 of Face Amount

Add \$50.00 Annual Policy Fee

Issue Age	Premium Per \$1k	CASH VALUE / \$1k		REDUCED PAID UP / \$1K		Issue Age	Premium Per \$1k	CASH VALUE / \$1k		REDUCED PAID UP / \$1K	
		Year 10	Year 20	Year 10	Year 20			Year 10	Year 20	Year 10	Year 20
40	38.63	118	297	381	682	61	73.06	278	574	469	776
41	39.00	124	308	386	686	62	77.47	290	588	477	781
42	39.37	130	319	390	689	63	81.68	303	603	486	788
43	39.72	136	331	394	694	64	85.67	316	617	495	794
44	40.06	142	342	398	696	65	89.66	329	631	503	800
45	40.39	148	354	401	700	66	96.19	343	644	513	805
46	41.50	155	366	406	704	67	102.72	356	656	521	810
47	42.61	161	378	408	708	68	108.94	370	666	530	812
48	43.67	168	390	412	711	69	114.84	384	676	539	815
49	44.67	175	402	415	713	70	120.75	397	684	547	817
50	45.68	182	415	418	717	71	130.54	410	691	555	817
51	47.67	190	429	423	723	72	140.33	422	697	561	818
52	49.66	197	443	426	728	73	149.65	434	703	567	818
53	51.56	205	456	430	731	74	158.50	446	708	574	818
54	53.36	213	470	434	736	75	167.36	458	711	581	815
55	55.16	221	485	437	742	76	182.96	469	714	586	814
56	57.99	229	499	441	746	77	198.57	478	717	590	812
57	60.83	237	514	444	752	78	213.43	487	719	594	810
58	63.52	246	529	448	758	79	227.54	494	720	596	807
59	66.09	255	543	453	763	80	241.66	499	719	596	802
60	68.65	266	559	460	770						

PREMIUM FACTORS FOR ALL FINAL EXPENSE PLANS:

Annual (1st year)	Annual	0.80
Annual (2nd year & thereafter)	Annual	1.00
Semi-Annual	Annual	0.51
Quarterly	Annual	0.265
Monthly (PAC or SS)	Annual	0.0925

Round all fractions to the nearest cent.

SIMPL Modified - Male

NICOTINE

Annual Rates and Cash Values Per \$1,000 of Face Amount

Add \$50.00 Annual Policy Fee

Issue Age	Premium Per \$1k	CASH VALUE / \$1k		REDUCED PAID UP / \$1K		Issue Age	Premium Per \$1k	CASH VALUE / \$1k		REDUCED PAID UP / \$1K	
		Year 10	Year 20	Year 10	Year 20			Year 10	Year 20	Year 10	Year 20
40	47.02	118	297	381	682	61	98.11	278	574	469	776
41	48.62	124	308	386	686	62	103.78	290	588	477	781
42	50.22	130	319	390	689	63	109.18	303	603	486	788
43	51.74	136	331	394	694	64	114.31	316	617	495	794
44	53.18	142	342	398	696	65	119.44	329	631	503	800
45	54.63	148	354	401	700	66	128.25	343	644	513	805
46	56.66	155	366	406	704	67	137.05	356	656	521	810
47	58.70	161	378	408	708	68	145.44	370	666	530	812
48	60.64	168	390	412	711	69	153.40	384	676	539	815
49	62.48	175	402	415	713	70	161.37	397	684	547	817
50	64.32	182	415	418	717	71	173.92	410	691	555	817
51	66.64	190	429	423	723	72	186.47	422	697	561	818
52	68.96	197	443	426	728	73	198.42	434	703	567	818
53	71.17	205	456	430	731	74	209.77	446	708	574	818
54	73.27	213	470	434	736	75	221.12	458	711	581	815
55	75.37	221	485	437	742	76	239.39	469	714	586	814
56	78.95	229	499	441	746	77	257.67	478	717	590	812
57	82.54	237	514	444	752	78	275.07	487	719	594	810
58	85.95	246	529	448	758	79	291.61	494	720	596	807
59	89.20	255	543	453	763	80	308.14	499	719	596	802
60	92.44	266	559	460	770						

PREMIUM FACTORS FOR ALL FINAL EXPENSE PLANS:

Annual (1st year)	Annual	0.80
Annual (2nd year & thereafter)	Annual	1.00
Semi-Annual	Annual	0.51
Quarterly	Annual	0.265
Monthly (PAC or SS)	Annual	0.0925

Round all fractions to the nearest cent.

SIMPL Modified - Female

NON-NICOTINE

Annual Rates and Cash Values Per \$1,000 of Face Amount

Add \$50.00 Annual Policy Fee

Issue Age	Premium Per \$1k	CASH VALUE / \$1k		REDUCED PAID UP / \$1K		Issue Age	Premium Per \$1k	CASH VALUE / \$1k		REDUCED PAID UP / \$1K	
		Year 10	Year 20	Year 10	Year 20			Year 10	Year 20	Year 10	Year 20
40	32.31	101	251	371	657	61	54.64	231	502	438	743
41	32.48	105	260	372	660	62	57.33	240	517	443	750
42	32.65	110	269	376	662	63	59.90	249	531	447	755
43	32.81	114	279	376	666	64	62.33	260	546	455	761
44	32.96	119	288	380	667	65	64.77	272	561	464	768
45	33.11	124	298	382	670	66	70.32	283	575	471	773
46	33.56	129	308	385	672	67	75.88	296	590	481	780
47	34.02	134	319	387	676	68	81.17	308	603	488	785
48	34.45	139	330	388	680	69	86.19	321	615	497	789
49	34.86	144	341	390	683	70	91.22	335	627	507	794
50	35.27	150	353	393	687	71	97.86	348	640	515	799
51	36.84	155	365	394	691	72	104.50	362	654	525	805
52	38.41	161	377	396	695	73	110.82	375	669	533	812
53	39.90	168	390	401	700	74	116.82	388	683	541	819
54	41.32	174	403	403	705	75	122.83	400	695	548	824
55	42.74	181	416	407	709	76	133.05	413	703	556	826
56	44.67	189	430	413	715	77	143.27	425	707	562	824
57	46.61	197	444	418	721	78	153.00	436	711	568	823
58	48.45	205	458	422	726	79	162.24	445	718	571	824
59	50.20	213	473	427	732	80	171.49	455	726	576	827
60	51.95	222	488	432	739						

PREMIUM FACTORS FOR ALL FINAL EXPENSE PLANS:

Annual (1st year)	Annual	0.80
Annual (2nd year & thereafter)	Annual	1.00
Semi-Annual	Annual	0.51
Quarterly	Annual	0.265
Monthly (PAC or SS)	Annual	0.0925

Round all fractions to the nearest cent.

SIMPL Modified - Female

NICOTINE

Annual Rates and Cash Values Per \$1,000 of Face Amount

Add \$50.00 Annual Policy Fee

Issue Age	Premium Per \$1k	CASH VALUE / \$1k		REDUCED PAID UP / \$1K		Issue Age	Premium Per \$1k	CASH VALUE / \$1k		REDUCED PAID UP / \$1K	
		Year 10	Year 20	Year 10	Year 20			Year 10	Year 20	Year 10	Year 20
40	38.33	101	251	371	657	61	74.00	231	502	438	743
41	39.65	105	260	372	660	62	78.05	240	517	443	750
42	40.96	110	269	376	662	63	81.90	249	531	447	755
43	42.22	114	279	376	666	64	85.56	260	546	455	761
44	43.41	119	288	380	667	65	89.22	272	561	464	768
45	44.60	124	298	382	670	66	95.40	283	575	471	773
46	46.18	129	308	385	672	67	101.58	296	590	481	780
47	47.77	134	319	387	676	68	107.46	308	603	488	785
48	49.27	139	330	388	680	69	113.05	321	615	497	789
49	50.71	144	341	390	683	70	118.64	335	627	507	794
50	52.14	150	353	393	687	71	126.50	348	640	515	799
51	53.85	155	365	394	691	72	134.35	362	654	525	805
52	55.56	161	377	396	695	73	141.83	375	669	533	812
53	57.19	168	390	401	700	74	148.94	388	683	541	819
54	58.73	174	403	403	705	75	156.05	400	695	548	824
55	60.28	181	416	407	709	76	167.98	413	703	556	826
56	62.31	189	430	413	715	77	179.90	425	707	562	824
57	64.35	197	444	418	721	78	191.26	436	711	568	823
58	66.28	205	458	422	726	79	202.05	445	718	571	824
59	68.12	213	473	427	732	80	212.84	455	726	576	827
60	69.96	222	488	432	739						

PREMIUM FACTORS FOR ALL FINAL EXPENSE PLANS:

Annual (1st year)	Annual	0.80
Annual (2nd year & thereafter)	Annual	1.00
Semi-Annual	Annual	0.51
Quarterly	Annual	0.265
Monthly (PAC or SS)	Annual	0.0925

Round all fractions to the nearest cent.

SIMPL Modified - Male

NON-NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$1,000	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000	\$12,000	\$14,000	\$16,000	\$18,000	\$20,000
40			18.92	26.06	33.21	40.36	47.50	54.65	61.80	68.94	76.09
41			19.06	26.27	33.49	40.70	47.92	55.13	62.35	69.56	76.78
42			19.19	26.48	33.76	41.04	48.33	55.61	62.89	70.18	77.46
43			19.32	26.67	34.02	41.37	48.71	56.06	63.41	70.76	78.11
44			19.45	26.86	34.27	41.68	49.09	56.50	63.91	71.32	78.74
45			19.57	27.04	34.51	41.99	49.46	56.93	64.40	71.87	79.35
46			19.98	27.66	35.34	43.01	50.69	58.37	66.05	73.72	81.40
47			20.39	28.27	36.16	44.04	51.92	59.80	67.69	75.57	83.45
48			20.78	28.86	36.94	45.02	53.10	61.18	69.26	77.34	85.41
49			21.15	29.42	37.68	45.94	54.21	62.47	70.74	79.00	87.26
50			21.53	29.98	38.43	46.88	55.33	63.78	72.23	80.68	89.13
51			22.26	31.08	39.90	48.72	57.54	66.36	75.18	84.00	92.81
52			23.00	32.19	41.37	50.56	59.75	68.93	78.12	87.31	96.50
53			23.70	33.24	42.78	52.32	61.86	71.40	80.93	90.47	100.01
54			24.37	34.24	44.11	53.98	63.85	73.73	83.60	93.47	103.34
55			25.03	35.24	45.44	55.65	65.85	76.06	86.26	96.47	106.67
56		15.35	26.08	36.81	47.54	58.27	68.99	79.72	90.45	101.18	111.91
57		15.88	27.13	38.39	49.64	60.89	72.15	83.40	94.65	105.91	117.16
58		16.38	28.13	39.88	51.63	63.38	75.13	86.88	98.63	110.39	122.14
59		16.85	29.08	41.30	53.53	65.76	77.98	90.21	102.44	114.66	126.89
60		17.33	30.03	42.73	55.43	68.13	80.83	93.53	106.23	118.93	131.63
61		18.14	31.66	45.17	58.69	72.21	85.72	99.24	112.75	126.27	139.79
62		18.96	33.29	47.62	61.95	76.28	90.62	104.95	119.28	133.61	147.94
63		19.74	34.85	49.96	65.07	80.18	95.29	110.40	125.51	140.62	155.73
64		20.47	36.32	52.17	68.02	83.87	99.72	115.57	131.42	147.27	163.11
65		21.21	37.80	54.39	70.97	87.56	104.15	120.73	137.32	153.91	170.50
66		22.42	40.22	58.01	75.81	93.60	111.40	129.19	146.99	164.78	182.58
67		23.63	42.63	61.63	80.64	99.64	118.64	137.65	156.65	175.65	194.66
68		24.78	44.93	65.09	85.24	105.39	125.55	145.70	165.86	186.01	206.16
69	15.25	25.87	47.12	68.36	89.61	110.85	132.10	153.34	174.59	195.83	217.08
70	15.79	26.96	49.30	71.64	93.98	116.32	138.66	161.00	183.34	205.67	228.01
71	16.70	28.77	52.92	77.07	101.22	125.37	149.52	173.67	197.82	221.97	246.12
72	17.61	30.59	56.55	82.51	108.47	134.43	160.39	186.35	212.31	238.27	264.24
73	18.47	32.31	60.00	87.68	115.37	143.05	170.74	198.42	226.11	253.79	281.48
74	19.29	33.95	63.27	92.59	121.92	151.24	180.56	209.88	239.21	268.53	297.85
75	20.11	35.59	66.55	97.51	128.47	159.43	190.39	221.36	252.32	283.28	314.24
76	21.55	38.47	72.32	106.17	140.02	173.86	207.71	241.56	275.41	309.25	343.10
77	22.99	41.36	78.10	114.83	151.57	188.30	225.04	261.77	298.51	335.24	371.98
78	24.37	44.11	83.59	123.08	162.56	202.05	241.53	281.02	320.50	359.99	399.47
79	25.67	46.72	88.81	130.91	173.00	215.10	257.19	299.29	341.38	383.48	425.57
80	26.98	49.33	94.04	138.75	183.45	228.16	272.87	317.57	362.28	406.99	451.70

SIMPL Modified - Male

NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$1,000	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000	\$12,000	\$14,000	\$16,000	\$18,000	\$20,000
40			22.02	30.72	39.42	48.12	56.82	65.52	74.21	82.91	91.61
41			22.61	31.61	40.60	49.60	58.59	67.59	76.58	85.58	94.57
42			23.21	32.50	41.79	51.08	60.37	69.66	78.95	88.24	97.53
43			23.77	33.34	42.91	52.48	62.06	71.63	81.20	90.77	100.34
44			24.30	34.14	43.98	53.82	63.65	73.49	83.33	93.17	103.01
45			24.84	34.94	45.05	55.16	65.26	75.37	85.48	95.58	105.69
46		15.11	25.59	36.07	46.55	57.04	67.52	78.00	88.48	98.96	109.45
47		15.48	26.34	37.20	48.06	58.92	69.78	80.64	91.50	102.36	113.22
48		15.84	27.06	38.28	49.50	60.72	71.94	83.15	94.37	105.59	116.81
49		16.18	27.74	39.30	50.86	62.42	73.98	85.54	97.10	108.65	120.21
50		16.52	28.42	40.32	52.22	64.12	76.02	87.92	99.82	111.72	123.62
51		16.95	29.28	41.61	53.94	66.27	78.60	90.92	103.25	115.58	127.91
52		17.38	30.14	42.90	55.66	68.41	81.17	93.93	106.69	119.44	132.20
53		17.79	30.96	44.12	57.29	70.46	83.62	96.79	109.96	123.12	136.29
54		18.18	31.73	45.29	58.84	72.40	85.95	99.51	113.06	126.62	140.17
55		18.57	32.51	46.46	60.40	74.34	88.29	102.23	116.17	130.12	144.06
56		19.23	33.84	48.44	63.05	77.65	92.26	106.87	121.47	136.08	150.68
57		19.89	35.16	50.43	65.70	80.97	96.24	111.51	126.78	142.05	157.32
58		20.53	36.43	52.33	68.23	84.13	100.03	115.93	131.83	147.73	163.63
59		21.13	37.63	54.13	70.63	87.14	103.64	120.14	136.64	153.14	169.65
60		21.73	38.83	55.93	73.03	90.13	107.23	124.33	141.44	158.54	175.64
61		22.78	40.93	59.08	77.23	95.38	113.53	131.68	149.83	167.98	186.13
62		23.82	43.02	62.22	81.42	100.62	119.82	139.02	158.22	177.42	196.62
63		24.82	45.02	65.22	85.42	105.62	125.81	146.01	166.21	186.41	206.61
64	15.20	25.77	46.92	68.07	89.21	110.36	131.51	152.66	173.80	194.95	216.10
65	15.67	26.72	48.82	70.91	93.01	115.11	137.20	159.30	181.40	203.49	225.59
66	16.49	28.35	52.08	75.80	99.53	123.26	146.98	170.71	194.44	218.16	241.89
67	17.30	29.98	55.33	80.69	106.04	131.40	156.75	182.10	207.46	232.81	258.17
68	18.08	31.53	58.44	85.34	112.25	139.16	166.06	192.97	219.88	246.78	273.69
69	18.81	33.00	61.38	89.76	118.14	146.52	174.90	203.28	231.66	260.04	288.42
70	19.55	34.48	64.33	94.19	124.04	153.89	183.75	213.60	243.45	273.31	303.16
71	20.71	36.80	68.98	101.15	133.33	165.50	197.68	229.85	262.03	294.20	326.38
72	21.87	39.12	73.62	108.12	142.61	177.11	211.61	246.10	280.60	315.10	349.59
73	22.98	41.33	78.04	114.75	151.46	188.16	224.87	261.58	298.29	334.99	371.70
74	24.03	43.43	82.24	121.05	159.85	198.66	237.47	276.28	315.08	353.89	392.70
75	25.08	45.53	86.44	127.35	168.25	209.16	250.07	290.98	331.88	372.79	413.70
76	26.77	48.91	93.20	137.49	181.77	226.06	270.35	314.64	358.92	403.21	447.50
77	28.46	52.29	99.96	147.63	195.30	242.97	290.64	338.31	385.98	433.65	481.31
78	30.07	55.51	106.40	157.29	208.18	259.06	309.95	360.84	411.73	462.62	513.50
79	31.60	58.57	112.52	166.47	220.42	274.36	328.31	382.26	436.21	490.16	544.10
80	33.13	61.63	118.64	175.64	232.65	289.65	346.66	403.67	460.67	517.68	574.68

SIMPL Modified - Female

NON-NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$1,000	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000	\$12,000	\$14,000	\$16,000	\$18,000	\$20,000
40			16.58	22.56	28.53	34.51	40.49	46.47	52.44	58.42	64.40
41			16.64	22.65	28.66	34.67	40.68	46.69	52.70	58.70	64.71
42			16.71	22.75	28.79	34.83	40.87	46.91	52.95	58.99	65.03
43			16.76	22.83	28.90	34.97	41.04	47.11	53.18	59.25	65.32
44			16.82	22.92	29.02	35.11	41.21	47.31	53.41	59.50	65.60
45			16.88	23.00	29.13	35.25	41.38	47.50	53.63	59.75	65.88
46			17.04	23.25	29.46	35.67	41.88	48.09	54.29	60.50	66.71
47			17.21	23.51	29.80	36.09	42.39	48.68	54.97	61.27	67.56
48			17.37	23.74	30.12	36.49	42.86	49.24	55.61	61.98	68.36
49			17.52	23.97	30.42	36.87	43.32	49.77	56.22	62.67	69.12
50			17.67	24.20	30.72	37.25	43.77	50.30	56.82	63.35	69.87
51			18.26	25.07	31.89	38.70	45.52	52.33	59.15	65.96	72.78
52			18.84	25.94	33.05	40.15	47.26	54.37	61.47	68.58	75.68
53			19.39	26.77	34.15	41.53	48.91	56.30	63.68	71.06	78.44
54			19.91	27.56	35.20	42.85	50.49	58.13	65.78	73.42	81.07
55			20.44	28.35	36.25	44.16	52.07	59.97	67.88	75.79	83.69
56			21.15	29.42	37.68	45.94	54.21	62.47	70.74	79.00	87.26
57			21.87	30.49	39.12	47.74	56.36	64.98	73.61	82.23	90.85
58			22.55	31.51	40.48	49.44	58.40	67.37	76.33	85.29	94.26
59			23.20	32.49	41.77	51.06	60.35	69.63	78.92	88.21	97.50
60			23.85	33.46	43.07	52.68	62.29	71.90	81.51	91.12	100.73
61			24.84	34.95	45.06	55.17	65.28	75.38	85.49	95.60	105.71
62		15.23	25.84	36.44	47.05	57.66	68.26	78.87	89.47	100.08	110.69
63		15.71	26.79	37.87	48.95	60.03	71.11	82.20	93.28	104.36	115.44
64		16.16	27.69	39.22	50.75	62.28	73.81	85.34	96.87	108.40	119.94
65		16.61	28.59	40.57	52.55	64.54	76.52	88.50	100.48	112.47	124.45
66		17.63	30.64	43.65	56.66	69.67	82.68	95.69	108.70	121.71	134.72
67		18.66	32.70	46.74	60.78	74.81	88.85	102.89	116.93	130.97	145.00
68		19.64	34.66	49.67	64.69	79.71	94.72	109.74	124.76	139.77	154.79
69		20.57	36.52	52.46	68.41	84.35	100.30	116.24	132.19	148.13	164.08
70		21.50	38.38	55.25	72.13	89.00	105.88	122.75	139.63	156.51	173.38
71		22.73	40.83	58.94	77.04	95.15	113.25	131.35	149.46	167.56	185.67
72		23.96	43.29	62.62	81.96	101.29	120.62	139.95	159.29	178.62	197.95
73		25.13	45.63	66.13	86.63	107.13	127.64	148.14	168.64	189.14	209.64
74	15.43	26.24	47.85	69.46	91.07	112.68	134.30	155.91	177.52	199.13	220.74
75	15.99	27.35	50.07	72.80	95.52	118.24	140.97	163.69	186.41	209.14	231.86
76	16.93	29.24	53.85	78.47	103.08	127.70	152.31	176.92	201.54	226.15	250.77
77	17.88	31.13	57.63	84.14	110.64	137.15	163.65	190.16	216.66	243.17	269.67
78	18.78	32.93	61.24	89.54	117.85	146.15	174.46	202.76	231.07	259.37	287.68
79	19.63	34.64	64.65	94.67	124.68	154.70	184.71	214.73	244.74	274.75	304.77
80	20.49	36.35	68.08	99.80	131.53	163.25	194.98	226.70	258.43	290.16	321.88

SIMPL Modified - Female

NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$1,000	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000	\$12,000	\$14,000	\$16,000	\$18,000	\$20,000
40			18.81	25.90	32.99	40.08	47.17	54.26	61.35	68.44	75.54
41			19.30	26.63	33.97	41.30	48.64	55.97	63.31	70.64	77.98
42			19.78	27.36	34.94	42.51	50.09	57.67	65.25	72.82	80.40
43			20.25	28.06	35.87	43.68	51.49	59.30	67.11	74.92	82.73
44			20.69	28.72	36.75	44.78	52.81	60.84	68.87	76.90	84.93
45			21.13	29.38	37.63	45.88	54.13	62.38	70.63	78.88	87.14
46			21.71	30.25	38.80	47.34	55.88	64.43	72.97	81.51	90.06
47			22.30	31.14	39.97	48.81	57.65	66.49	75.32	84.16	93.00
48			22.85	31.97	41.08	50.20	59.31	68.43	77.54	86.66	95.77
49			23.39	32.77	42.15	51.53	60.91	70.29	79.68	89.06	98.44
50			23.92	33.56	43.21	52.85	62.50	72.15	81.79	91.44	101.08
51			24.55	34.51	44.47	54.44	64.40	74.36	84.32	94.29	104.25
52			25.18	35.46	45.74	56.02	66.30	76.58	86.85	97.13	107.41
53		15.21	25.79	36.37	46.95	57.53	68.11	78.69	89.27	99.85	110.43
54		15.49	26.36	37.22	48.09	58.95	69.82	80.68	91.55	102.41	113.28
55		15.78	26.93	38.08	49.23	60.38	71.54	82.69	93.84	104.99	116.14
56		16.15	27.68	39.21	50.73	62.26	73.79	85.32	96.84	108.37	119.90
57		16.53	28.43	40.34	52.24	64.15	76.05	87.96	99.86	111.77	123.67
58		16.89	29.15	41.41	53.67	65.93	78.20	90.46	102.72	114.98	127.24
59		17.23	29.83	42.43	55.03	67.64	80.24	92.84	105.44	118.04	130.65
60		17.57	30.51	43.45	56.40	69.34	82.28	95.22	108.17	121.11	134.05
61		18.32	32.01	45.70	59.39	73.08	86.77	100.46	114.15	127.84	141.53
62		19.06	33.50	47.94	62.38	76.82	91.26	105.70	120.14	134.58	149.02
63		19.78	34.93	50.08	65.23	80.38	95.53	110.69	125.84	140.99	156.14
64		20.45	36.28	52.11	67.94	83.77	99.60	115.43	131.25	147.08	162.91
65		21.13	37.64	54.14	70.65	87.15	103.66	120.16	136.67	153.18	169.68
66		22.27	39.92	57.57	75.22	92.87	110.52	128.17	145.82	163.47	181.12
67		23.42	42.21	61.00	79.79	98.59	117.38	136.17	154.96	173.76	192.55
68		24.51	44.39	64.27	84.15	104.03	123.91	143.79	163.67	183.55	203.43
69	15.08	25.54	46.45	67.37	88.28	109.20	130.11	151.02	171.94	192.85	213.77
70	15.60	26.57	48.52	70.47	92.42	114.37	136.32	158.26	180.21	202.16	224.11
71	16.33	28.03	51.43	74.83	98.24	121.64	145.04	168.44	191.85	215.25	238.65
72	17.05	29.48	54.33	79.19	104.04	128.90	153.75	178.61	203.46	228.32	253.17
73	17.74	30.86	57.10	83.34	109.58	135.82	162.06	188.29	214.53	240.77	267.01
74	18.40	32.18	59.73	87.29	114.84	142.39	169.95	197.50	225.06	252.61	280.16
75	19.06	33.49	62.36	91.23	120.10	148.97	177.84	206.71	235.58	264.45	293.32
76	20.16	35.70	66.78	97.85	128.93	160.01	191.08	222.16	253.24	284.31	315.39
77	21.27	37.91	71.19	104.47	137.75	171.03	204.31	237.60	270.88	304.16	337.44
78	22.32	40.01	75.39	110.77	146.16	181.54	216.92	252.31	287.69	323.07	358.46
79	23.31	42.00	79.38	116.76	154.14	191.52	228.90	266.28	303.66	341.04	378.42
80	24.31	44.00	83.38	122.75	162.13	201.50	240.88	280.25	319.63	359.00	398.38

SIMPL Modified - Male

NON-NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
40	\$ 4,303	\$ 5,702	\$ 7,101	\$ 8,501	\$ 9,900	\$11,299	\$12,698	\$14,098	\$15,497	\$16,896	\$18,296
41	\$ 4,262	\$ 5,648	\$ 7,034	\$ 8,420	\$ 9,806	\$11,192	\$12,578	\$13,964	\$15,350	\$16,736	\$18,122
42	\$ 4,222	\$ 5,595	\$ 6,968	\$ 8,341	\$ 9,714	\$11,087	\$12,460	\$13,833	\$15,206	\$16,579	\$17,952
43	\$ 4,185	\$ 5,546	\$ 6,906	\$ 8,267	\$ 9,628	\$10,989	\$12,350	\$13,711	\$15,072	\$16,433	\$17,793
44	\$ 4,149	\$ 5,499	\$ 6,848	\$ 8,197	\$ 9,546	\$10,896	\$12,245	\$13,594	\$14,944	\$16,293	\$17,642
45	\$ 4,115	\$ 5,454	\$ 6,792	\$ 8,130	\$ 9,468	\$10,807	\$12,145	\$13,483	\$14,822	\$16,160	\$17,498
46	\$ 4,005	\$ 5,308	\$ 6,610	\$ 7,913	\$ 9,215	\$10,518	\$11,820	\$13,123	\$14,425	\$15,728	\$17,030
47	\$ 3,901	\$ 5,169	\$ 6,438	\$ 7,707	\$ 8,975	\$10,244	\$11,512	\$12,781	\$14,049	\$15,318	\$16,587
48	\$ 3,806	\$ 5,044	\$ 6,282	\$ 7,520	\$ 8,757	\$ 9,995	\$11,233	\$12,471	\$13,708	\$14,946	\$16,184
49	\$ 3,721	\$ 4,931	\$ 6,141	\$ 7,351	\$ 8,561	\$ 9,771	\$10,981	\$12,192	\$13,402	\$14,612	\$15,822
50	\$ 3,639	\$ 4,822	\$ 6,005	\$ 7,189	\$ 8,372	\$ 9,555	\$10,739	\$11,922	\$13,105	\$14,289	\$15,472
51	\$ 3,487	\$ 4,621	\$ 5,755	\$ 6,889	\$ 8,022	\$ 9,156	\$10,290	\$11,424	\$12,558	\$13,692	\$14,826
52	\$ 3,347	\$ 4,436	\$ 5,524	\$ 6,613	\$ 7,701	\$ 8,789	\$ 9,878	\$10,966	\$12,055	\$13,143	\$14,232
53	\$ 3,224	\$ 4,272	\$ 5,320	\$ 6,369	\$ 7,417	\$ 8,466	\$ 9,514	\$10,562	\$11,611	\$12,659	\$13,707
54	\$ 3,115	\$ 4,128	\$ 5,141	\$ 6,154	\$ 7,167	\$ 8,180	\$ 9,193	\$10,206	\$11,219	\$12,232	\$13,245
55	\$ 3,013	\$ 3,993	\$ 4,973	\$ 5,953	\$ 6,933	\$ 7,913	\$ 8,893	\$ 9,873	\$10,853	\$11,833	\$12,813
56	\$ 2,866	\$ 3,798	\$ 4,731	\$ 5,663	\$ 6,595	\$ 7,527	\$ 8,459	\$ 9,391	\$10,323	\$11,255	\$12,188
57	\$ 2,732	\$ 3,621	\$ 4,510	\$ 5,398	\$ 6,287	\$ 7,176	\$ 8,064	\$ 8,953	\$ 9,841	\$10,730	\$11,619
58	\$ 2,617	\$ 3,468	\$ 4,319	\$ 5,170	\$ 6,021	\$ 6,872	\$ 7,723	\$ 8,574	\$ 9,425	\$10,276	\$11,127
59	\$ 2,515	\$ 3,333	\$ 4,151	\$ 4,969	\$ 5,787	\$ 6,604	\$ 7,422	\$ 8,240	\$ 9,058	\$ 9,876	\$10,694
60	\$ 2,421	\$ 3,209	\$ 3,996	\$ 4,783	\$ 5,571	\$ 6,358	\$ 7,146	\$ 7,933	\$ 8,720	\$ 9,508	\$10,295
61	\$ 2,275	\$ 3,015	\$ 3,755	\$ 4,495	\$ 5,234	\$ 5,974	\$ 6,714	\$ 7,454	\$ 8,194	\$ 8,934	\$ 9,674
62	\$ 2,146	\$ 2,843	\$ 3,541	\$ 4,239	\$ 4,937	\$ 5,634	\$ 6,332	\$ 7,030	\$ 7,727	\$ 8,425	\$ 9,123
63	\$ 2,035	\$ 2,697	\$ 3,359	\$ 4,020	\$ 4,682	\$ 5,344	\$ 6,006	\$ 6,667	\$ 7,329	\$ 7,991	\$ 8,653
64	\$ 1,940	\$ 2,571	\$ 3,202	\$ 3,833	\$ 4,464	\$ 5,095	\$ 5,726	\$ 6,357	\$ 6,988	\$ 7,619	\$ 8,250
65	\$ 1,854	\$ 2,457	\$ 3,060	\$ 3,662	\$ 4,265	\$ 4,868	\$ 5,471	\$ 6,074	\$ 6,677	\$ 7,280	\$ 7,883
66	\$ 1,728	\$ 2,290	\$ 2,852	\$ 3,414	\$ 3,976	\$ 4,538	\$ 5,100	\$ 5,662	\$ 6,224	\$ 6,786	\$ 7,348
67	\$ 1,618	\$ 2,144	\$ 2,671	\$ 3,197	\$ 3,723	\$ 4,249	\$ 4,776	\$ 5,302	\$ 5,828	\$ 6,354	\$ 6,880
68	\$ 1,526	\$ 2,022	\$ 2,518	\$ 3,014	\$ 3,510	\$ 4,007	\$ 4,503	\$ 4,999	\$ 5,495	\$ 5,991	\$ 6,488
69	\$ 1,447	\$ 1,918	\$ 2,389	\$ 2,859	\$ 3,330	\$ 3,801	\$ 4,272	\$ 4,742	\$ 5,213	\$ 5,684	\$ 6,154
70	\$ 1,377	\$ 1,824	\$ 2,272	\$ 2,719	\$ 3,167	\$ 3,615	\$ 4,062	\$ 4,510	\$ 4,958	\$ 5,405	\$ 5,853
71	\$ 1,273	\$ 1,687	\$ 2,101	\$ 2,516	\$ 2,930	\$ 3,344	\$ 3,758	\$ 4,172	\$ 4,586	\$ 5,000	\$ 5,414
72	\$ 1,184	\$ 1,570	\$ 1,955	\$ 2,340	\$ 2,725	\$ 3,110	\$ 3,496	\$ 3,881	\$ 4,266	\$ 4,651	\$ 5,036
73	\$ 1,111	\$ 1,472	\$ 1,833	\$ 2,194	\$ 2,556	\$ 2,917	\$ 3,278	\$ 3,639	\$ 4,000	\$ 4,362	\$ 4,723
74	\$ 1,049	\$ 1,390	\$ 1,731	\$ 2,072	\$ 2,413	\$ 2,754	\$ 3,095	\$ 3,436	\$ 3,777	\$ 4,118	\$ 4,459
75		\$ 1,316	\$ 1,639	\$ 1,962	\$ 2,285	\$ 2,608	\$ 2,931	\$ 3,254	\$ 3,577	\$ 3,900	\$ 4,223
76		\$ 1,204	\$ 1,499	\$ 1,795	\$ 2,090	\$ 2,386	\$ 2,681	\$ 2,977	\$ 3,272	\$ 3,567	\$ 3,863
77		\$ 1,109	\$ 1,381	\$ 1,654	\$ 1,926	\$ 2,198	\$ 2,470	\$ 2,743	\$ 3,015	\$ 3,287	\$ 3,559
78		\$ 1,032	\$ 1,285	\$ 1,539	\$ 1,792	\$ 2,045	\$ 2,298	\$ 2,552	\$ 2,805	\$ 3,058	\$ 3,311
79			\$ 1,206	\$ 1,443	\$ 1,681	\$ 1,918	\$ 2,156	\$ 2,393	\$ 2,631	\$ 2,869	\$ 3,106
80			\$ 1,135	\$ 1,359	\$ 1,583	\$ 1,806	\$ 2,030	\$ 2,254	\$ 2,477	\$ 2,701	\$ 2,925

Face amounts rounded to the nearest dollar.

SIMPL Modified - Male

NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
40	\$ 3,535	\$ 4,685	\$ 5,834	\$ 6,984	\$ 8,133	\$ 9,283	\$10,433	\$11,582	\$12,732	\$13,881	\$15,031
41	\$ 3,419	\$ 4,530	\$ 5,642	\$ 6,754	\$ 7,866	\$ 8,978	\$10,089	\$11,201	\$12,313	\$13,425	\$14,536
42	\$ 3,310	\$ 4,386	\$ 5,462	\$ 6,539	\$ 7,615	\$ 8,691	\$ 9,768	\$10,844	\$11,921	\$12,997	\$14,073
43	\$ 3,213	\$ 4,257	\$ 5,302	\$ 6,347	\$ 7,391	\$ 8,436	\$ 9,481	\$10,526	\$11,570	\$12,615	\$13,660
44	\$ 3,126	\$ 4,142	\$ 5,158	\$ 6,175	\$ 7,191	\$ 8,208	\$ 9,224	\$10,241	\$11,257	\$12,273	\$13,290
45	\$ 3,043	\$ 4,032	\$ 5,021	\$ 6,011	\$ 7,000	\$ 7,990	\$ 8,979	\$ 9,969	\$10,958	\$11,948	\$12,937
46	\$ 2,934	\$ 3,888	\$ 4,842	\$ 5,796	\$ 6,750	\$ 7,704	\$ 8,658	\$ 9,612	\$10,566	\$11,520	\$12,474
47	\$ 2,832	\$ 3,752	\$ 4,673	\$ 5,594	\$ 6,515	\$ 7,436	\$ 8,357	\$ 9,278	\$10,198	\$11,119	\$12,040
48	\$ 2,741	\$ 3,632	\$ 4,524	\$ 5,415	\$ 6,307	\$ 7,198	\$ 8,089	\$ 8,981	\$ 9,872	\$10,764	\$11,655
49	\$ 2,660	\$ 3,525	\$ 4,391	\$ 5,256	\$ 6,121	\$ 6,986	\$ 7,851	\$ 8,716	\$ 9,581	\$10,447	\$11,312
50	\$ 2,584	\$ 3,425	\$ 4,265	\$ 5,105	\$ 5,946	\$ 6,786	\$ 7,627	\$ 8,467	\$ 9,307	\$10,148	\$10,988
51	\$ 2,494	\$ 3,305	\$ 4,117	\$ 4,928	\$ 5,739	\$ 6,550	\$ 7,361	\$ 8,172	\$ 8,983	\$ 9,794	\$10,606
52	\$ 2,410	\$ 3,194	\$ 3,978	\$ 4,762	\$ 5,546	\$ 6,330	\$ 7,113	\$ 7,897	\$ 8,681	\$ 9,465	\$10,249
53	\$ 2,335	\$ 3,095	\$ 3,854	\$ 4,614	\$ 5,374	\$ 6,133	\$ 6,893	\$ 7,652	\$ 8,412	\$ 9,171	\$ 9,931
54	\$ 2,269	\$ 3,006	\$ 3,744	\$ 4,482	\$ 5,219	\$ 5,957	\$ 6,695	\$ 7,433	\$ 8,170	\$ 8,908	\$ 9,646
55	\$ 2,205	\$ 2,923	\$ 3,640	\$ 4,357	\$ 5,074	\$ 5,791	\$ 6,508	\$ 7,226	\$ 7,943	\$ 8,660	\$ 9,377
56	\$ 2,105	\$ 2,790	\$ 3,475	\$ 4,159	\$ 4,844	\$ 5,529	\$ 6,213	\$ 6,898	\$ 7,583	\$ 8,267	\$ 8,952
57	\$ 2,014	\$ 2,669	\$ 3,324	\$ 3,978	\$ 4,633	\$ 5,288	\$ 5,943	\$ 6,598	\$ 7,253	\$ 7,908	\$ 8,563
58	\$ 1,934	\$ 2,563	\$ 3,192	\$ 3,821	\$ 4,449	\$ 5,078	\$ 5,707	\$ 6,336	\$ 6,965	\$ 7,594	\$ 8,223
59	\$ 1,863	\$ 2,469	\$ 3,075	\$ 3,681	\$ 4,287	\$ 4,893	\$ 5,499	\$ 6,105	\$ 6,711	\$ 7,317	\$ 7,923
60	\$ 1,798	\$ 2,383	\$ 2,968	\$ 3,552	\$ 4,137	\$ 4,722	\$ 5,307	\$ 5,891	\$ 6,476	\$ 7,061	\$ 7,646
61	\$ 1,694	\$ 2,245	\$ 2,796	\$ 3,347	\$ 3,898	\$ 4,449	\$ 5,000	\$ 5,551	\$ 6,102	\$ 6,653	\$ 7,204
62	\$ 1,602	\$ 2,122	\$ 2,643	\$ 3,164	\$ 3,685	\$ 4,206	\$ 4,727	\$ 5,248	\$ 5,768	\$ 6,289	\$ 6,810
63	\$ 1,522	\$ 2,017	\$ 2,513	\$ 3,008	\$ 3,503	\$ 3,998	\$ 4,493	\$ 4,988	\$ 5,483	\$ 5,978	\$ 6,473
64	\$ 1,454	\$ 1,927	\$ 2,400	\$ 2,873	\$ 3,346	\$ 3,818	\$ 4,291	\$ 4,764	\$ 5,237	\$ 5,710	\$ 6,183
65	\$ 1,392	\$ 1,844	\$ 2,297	\$ 2,749	\$ 3,202	\$ 3,654	\$ 4,107	\$ 4,560	\$ 5,012	\$ 5,465	\$ 5,917
66	\$ 1,296	\$ 1,718	\$ 2,139	\$ 2,560	\$ 2,982	\$ 3,403	\$ 3,825	\$ 4,246	\$ 4,668	\$ 5,089	\$ 5,511
67	\$ 1,213	\$ 1,607	\$ 2,002	\$ 2,396	\$ 2,790	\$ 3,185	\$ 3,579	\$ 3,974	\$ 4,368	\$ 4,763	\$ 5,157
68	\$ 1,143	\$ 1,515	\$ 1,886	\$ 2,258	\$ 2,629	\$ 3,001	\$ 3,373	\$ 3,744	\$ 4,116	\$ 4,488	\$ 4,859
69	\$ 1,084	\$ 1,436	\$ 1,788	\$ 2,141	\$ 2,493	\$ 2,845	\$ 3,198	\$ 3,550	\$ 3,903	\$ 4,255	\$ 4,607
70	\$ 1,030	\$ 1,365	\$ 1,700	\$ 2,035	\$ 2,370	\$ 2,705	\$ 3,040	\$ 3,375	\$ 3,710	\$ 4,045	\$ 4,380
71		\$ 1,267	\$ 1,577	\$ 1,888	\$ 2,199	\$ 2,510	\$ 2,820	\$ 3,131	\$ 3,442	\$ 3,753	\$ 4,064
72		\$ 1,181	\$ 1,471	\$ 1,761	\$ 2,051	\$ 2,341	\$ 2,631	\$ 2,921	\$ 3,210	\$ 3,500	\$ 3,790
73		\$ 1,110	\$ 1,383	\$ 1,655	\$ 1,927	\$ 2,200	\$ 2,472	\$ 2,745	\$ 3,017	\$ 3,290	\$ 3,562
74		\$ 1,050	\$ 1,308	\$ 1,565	\$ 1,823	\$ 2,081	\$ 2,338	\$ 2,596	\$ 2,854	\$ 3,112	\$ 3,369
75			\$ 1,241	\$ 1,485	\$ 1,730	\$ 1,974	\$ 2,218	\$ 2,463	\$ 2,707	\$ 2,952	\$ 3,196
76			\$ 1,146	\$ 1,372	\$ 1,598	\$ 1,823	\$ 2,049	\$ 2,275	\$ 2,501	\$ 2,727	\$ 2,952
77			\$ 1,065	\$ 1,274	\$ 1,484	\$ 1,694	\$ 1,904	\$ 2,114	\$ 2,323	\$ 2,533	\$ 2,743
78				\$ 1,194	\$ 1,390	\$ 1,587	\$ 1,783	\$ 1,980	\$ 2,176	\$ 2,373	\$ 2,569
79				\$ 1,126	\$ 1,311	\$ 1,497	\$ 1,682	\$ 1,868	\$ 2,053	\$ 2,238	\$ 2,424
80				\$ 1,066	\$ 1,241	\$ 1,417	\$ 1,592	\$ 1,767	\$ 1,943	\$ 2,118	\$ 2,294

Face amounts rounded to the nearest dollar.

SIMPL Modified - Female

NON-NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
40	\$ 5,144	\$ 6,817	\$ 8,490	\$10,163	\$11,836	\$13,509	\$15,182	\$16,855	\$18,528		
41	\$ 5,117	\$ 6,782	\$ 8,446	\$10,110	\$11,774	\$13,439	\$15,103	\$16,767	\$18,431		
42	\$ 5,091	\$ 6,746	\$ 8,402	\$10,058	\$11,713	\$13,369	\$15,024	\$16,680	\$18,335	\$19,991	
43	\$ 5,066	\$ 6,714	\$ 8,361	\$10,008	\$11,656	\$13,303	\$14,951	\$16,598	\$18,246	\$19,893	
44	\$ 5,043	\$ 6,683	\$ 8,323	\$ 9,963	\$11,603	\$13,243	\$14,883	\$16,523	\$18,163	\$19,803	
45	\$ 5,020	\$ 6,653	\$ 8,285	\$ 9,918	\$11,550	\$13,183	\$14,815	\$16,448	\$18,081	\$19,713	
46	\$ 4,953	\$ 6,563	\$ 8,174	\$ 9,785	\$11,395	\$13,006	\$14,617	\$16,227	\$17,838	\$19,449	
47	\$ 4,886	\$ 6,475	\$ 8,064	\$ 9,653	\$11,241	\$12,830	\$14,419	\$16,008	\$17,597	\$19,186	
48	\$ 4,825	\$ 6,394	\$ 7,963	\$ 9,532	\$11,101	\$12,670	\$14,239	\$15,808	\$17,377	\$18,946	
49	\$ 4,768	\$ 6,319	\$ 7,869	\$ 9,420	\$10,971	\$12,521	\$14,072	\$15,622	\$17,173	\$18,724	
50	\$ 4,713	\$ 6,245	\$ 7,778	\$ 9,310	\$10,843	\$12,376	\$13,908	\$15,441	\$16,973	\$18,506	
51	\$ 4,512	\$ 5,979	\$ 7,446	\$ 8,914	\$10,381	\$11,848	\$13,315	\$14,783	\$16,250	\$17,717	\$19,184
52	\$ 4,327	\$ 5,735	\$ 7,142	\$ 8,549	\$ 9,957	\$11,364	\$12,771	\$14,178	\$15,586	\$16,993	\$18,400
53	\$ 4,166	\$ 5,521	\$ 6,875	\$ 8,230	\$ 9,585	\$10,940	\$12,294	\$13,649	\$15,004	\$16,358	\$17,713
54	\$ 4,023	\$ 5,331	\$ 6,639	\$ 7,947	\$ 9,255	\$10,564	\$11,872	\$13,180	\$14,488	\$15,796	\$17,104
55	\$ 3,889	\$ 5,154	\$ 6,418	\$ 7,683	\$ 8,948	\$10,213	\$11,477	\$12,742	\$14,007	\$15,271	\$16,536
56	\$ 3,721	\$ 4,931	\$ 6,141	\$ 7,351	\$ 8,561	\$ 9,771	\$10,981	\$12,192	\$13,402	\$14,612	\$15,822
57	\$ 3,566	\$ 4,726	\$ 5,886	\$ 7,045	\$ 8,205	\$ 9,365	\$10,524	\$11,684	\$12,844	\$14,003	\$15,163
58	\$ 3,431	\$ 4,546	\$ 5,662	\$ 6,778	\$ 7,893	\$ 9,009	\$10,125	\$11,240	\$12,356	\$13,472	\$14,587
59	\$ 3,311	\$ 4,388	\$ 5,465	\$ 6,541	\$ 7,618	\$ 8,695	\$ 9,772	\$10,848	\$11,925	\$13,002	\$14,079
60	\$ 3,200	\$ 4,240	\$ 5,281	\$ 6,321	\$ 7,362	\$ 8,402	\$ 9,443	\$10,483	\$11,524	\$12,564	\$13,605
61	\$ 3,042	\$ 4,031	\$ 5,021	\$ 6,010	\$ 6,999	\$ 7,988	\$ 8,978	\$ 9,967	\$10,956	\$11,946	\$12,935
62	\$ 2,899	\$ 3,842	\$ 4,785	\$ 5,728	\$ 6,671	\$ 7,614	\$ 8,556	\$ 9,499	\$10,442	\$11,385	\$12,328
63	\$ 2,775	\$ 3,677	\$ 4,580	\$ 5,482	\$ 6,385	\$ 7,287	\$ 8,189	\$ 9,092	\$ 9,994	\$10,897	\$11,799
64	\$ 2,667	\$ 3,534	\$ 4,401	\$ 5,268	\$ 6,136	\$ 7,003	\$ 7,870	\$ 8,737	\$ 9,605	\$10,472	\$11,339
65	\$ 2,566	\$ 3,401	\$ 4,235	\$ 5,070	\$ 5,904	\$ 6,739	\$ 7,574	\$ 8,408	\$ 9,243	\$10,077	\$10,912
66	\$ 2,364	\$ 3,132	\$ 3,901	\$ 4,670	\$ 5,438	\$ 6,207	\$ 6,976	\$ 7,745	\$ 8,513	\$ 9,282	\$10,051
67	\$ 2,191	\$ 2,903	\$ 3,615	\$ 4,328	\$ 5,040	\$ 5,752	\$ 6,465	\$ 7,177	\$ 7,889	\$ 8,602	\$ 9,314
68	\$ 2,048	\$ 2,714	\$ 3,380	\$ 4,046	\$ 4,711	\$ 5,377	\$ 6,043	\$ 6,709	\$ 7,375	\$ 8,041	\$ 8,707
69	\$ 1,928	\$ 2,556	\$ 3,183	\$ 3,810	\$ 4,437	\$ 5,064	\$ 5,691	\$ 6,319	\$ 6,946	\$ 7,573	\$ 8,200
70	\$ 1,822	\$ 2,415	\$ 3,007	\$ 3,600	\$ 4,192	\$ 4,785	\$ 5,378	\$ 5,970	\$ 6,563	\$ 7,155	\$ 7,748
71	\$ 1,699	\$ 2,251	\$ 2,803	\$ 3,356	\$ 3,908	\$ 4,460	\$ 5,013	\$ 5,565	\$ 6,117	\$ 6,670	\$ 7,222
72	\$ 1,591	\$ 2,108	\$ 2,625	\$ 3,142	\$ 3,660	\$ 4,177	\$ 4,694	\$ 5,211	\$ 5,729	\$ 6,246	\$ 6,763
73	\$ 1,500	\$ 1,988	\$ 2,475	\$ 2,963	\$ 3,451	\$ 3,939	\$ 4,426	\$ 4,914	\$ 5,402	\$ 5,890	\$ 6,378
74	\$ 1,423	\$ 1,886	\$ 2,348	\$ 2,811	\$ 3,274	\$ 3,736	\$ 4,199	\$ 4,662	\$ 5,125	\$ 5,587	\$ 6,050
75	\$ 1,353	\$ 1,793	\$ 2,233	\$ 2,673	\$ 3,114	\$ 3,554	\$ 3,994	\$ 4,434	\$ 4,874	\$ 5,314	\$ 5,754
76	\$ 1,249	\$ 1,656	\$ 2,062	\$ 2,468	\$ 2,874	\$ 3,281	\$ 3,687	\$ 4,093	\$ 4,499	\$ 4,906	\$ 5,312
77	\$ 1,160	\$ 1,537	\$ 1,915	\$ 2,292	\$ 2,669	\$ 3,047	\$ 3,424	\$ 3,801	\$ 4,178	\$ 4,556	\$ 4,933
78	\$ 1,086	\$ 1,440	\$ 1,793	\$ 2,146	\$ 2,500	\$ 2,853	\$ 3,206	\$ 3,559	\$ 3,913	\$ 4,266	\$ 4,619
79	\$ 1,025	\$ 1,358	\$ 1,691	\$ 2,024	\$ 2,357	\$ 2,690	\$ 3,024	\$ 3,357	\$ 3,690	\$ 4,023	\$ 4,356
80		\$ 1,284	\$ 1,600	\$ 1,915	\$ 2,230	\$ 2,545	\$ 2,860	\$ 3,176	\$ 3,491	\$ 3,806	\$ 4,121

Face amounts rounded to the nearest dollar.

SIMPL Modified - Female

NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
40	\$ 4,336	\$ 5,747	\$ 7,157	\$ 8,567	\$ 9,977	\$11,388	\$12,798	\$14,208	\$15,618	\$17,029	\$18,439
41	\$ 4,192	\$ 5,555	\$ 6,919	\$ 8,282	\$ 9,645	\$11,008	\$12,372	\$13,735	\$15,098	\$16,462	\$17,825
42	\$ 4,058	\$ 5,378	\$ 6,697	\$ 8,017	\$ 9,337	\$10,656	\$11,976	\$13,296	\$14,615	\$15,935	\$17,255
43	\$ 3,937	\$ 5,217	\$ 6,497	\$ 7,778	\$ 9,058	\$10,338	\$11,619	\$12,899	\$14,179	\$15,460	\$16,740
44	\$ 3,829	\$ 5,074	\$ 6,319	\$ 7,565	\$ 8,810	\$10,055	\$11,300	\$12,545	\$13,791	\$15,036	\$16,281
45	\$ 3,727	\$ 4,939	\$ 6,151	\$ 7,363	\$ 8,575	\$ 9,787	\$10,999	\$12,211	\$13,423	\$14,635	\$15,847
46	\$ 3,599	\$ 4,770	\$ 5,940	\$ 7,111	\$ 8,281	\$ 9,452	\$10,622	\$11,793	\$12,963	\$14,134	\$15,304
47	\$ 3,480	\$ 4,611	\$ 5,743	\$ 6,874	\$ 8,006	\$ 9,137	\$10,269	\$11,400	\$12,532	\$13,663	\$14,795
48	\$ 3,374	\$ 4,471	\$ 5,568	\$ 6,665	\$ 7,762	\$ 8,859	\$ 9,956	\$11,053	\$12,150	\$13,247	\$14,345
49	\$ 3,278	\$ 4,344	\$ 5,410	\$ 6,476	\$ 7,542	\$ 8,608	\$ 9,673	\$10,739	\$11,805	\$12,871	\$13,937
50	\$ 3,188	\$ 4,225	\$ 5,261	\$ 6,298	\$ 7,335	\$ 8,371	\$ 9,408	\$10,445	\$11,482	\$12,518	\$13,555
51	\$ 3,087	\$ 4,090	\$ 5,094	\$ 6,098	\$ 7,102	\$ 8,106	\$ 9,109	\$10,113	\$11,117	\$12,121	\$13,125
52	\$ 2,992	\$ 3,965	\$ 4,937	\$ 5,910	\$ 6,883	\$ 7,856	\$ 8,829	\$ 9,802	\$10,775	\$11,748	\$12,721
53	\$ 2,906	\$ 3,852	\$ 4,797	\$ 5,742	\$ 6,687	\$ 7,632	\$ 8,577	\$ 9,523	\$10,468	\$11,413	\$12,358
54	\$ 2,830	\$ 3,751	\$ 4,671	\$ 5,591	\$ 6,512	\$ 7,432	\$ 8,352	\$ 9,273	\$10,193	\$11,114	\$12,034
55	\$ 2,757	\$ 3,654	\$ 4,551	\$ 5,448	\$ 6,344	\$ 7,241	\$ 8,138	\$ 9,034	\$ 9,931	\$10,828	\$11,725
56	\$ 2,668	\$ 3,535	\$ 4,403	\$ 5,270	\$ 6,138	\$ 7,005	\$ 7,873	\$ 8,740	\$ 9,608	\$10,475	\$11,343
57	\$ 2,583	\$ 3,423	\$ 4,263	\$ 5,103	\$ 5,943	\$ 6,783	\$ 7,623	\$ 8,463	\$ 9,303	\$10,143	\$10,983
58	\$ 2,508	\$ 3,323	\$ 4,139	\$ 4,954	\$ 5,770	\$ 6,585	\$ 7,401	\$ 8,217	\$ 9,032	\$ 9,848	\$10,663
59	\$ 2,440	\$ 3,234	\$ 4,027	\$ 4,821	\$ 5,614	\$ 6,408	\$ 7,201	\$ 7,995	\$ 8,788	\$ 9,582	\$10,375
60	\$ 2,376	\$ 3,149	\$ 3,921	\$ 4,694	\$ 5,466	\$ 6,239	\$ 7,012	\$ 7,784	\$ 8,557	\$ 9,330	\$10,102
61	\$ 2,246	\$ 2,977	\$ 3,707	\$ 4,438	\$ 5,168	\$ 5,898	\$ 6,629	\$ 7,359	\$ 8,090	\$ 8,820	\$ 9,551
62	\$ 2,130	\$ 2,822	\$ 3,515	\$ 4,207	\$ 4,900	\$ 5,592	\$ 6,285	\$ 6,978	\$ 7,670	\$ 8,363	\$ 9,055
63	\$ 2,030	\$ 2,690	\$ 3,350	\$ 4,010	\$ 4,670	\$ 5,330	\$ 5,990	\$ 6,650	\$ 7,310	\$ 7,970	\$ 8,630
64	\$ 1,943	\$ 2,574	\$ 3,206	\$ 3,838	\$ 4,470	\$ 5,102	\$ 5,733	\$ 6,365	\$ 6,997	\$ 7,629	\$ 8,260
65	\$ 1,863	\$ 2,469	\$ 3,075	\$ 3,681	\$ 4,286	\$ 4,892	\$ 5,498	\$ 6,104	\$ 6,710	\$ 7,316	\$ 7,922
66	\$ 1,742	\$ 2,309	\$ 2,876	\$ 3,442	\$ 4,009	\$ 4,575	\$ 5,142	\$ 5,709	\$ 6,275	\$ 6,842	\$ 7,408
67	\$ 1,636	\$ 2,168	\$ 2,701	\$ 3,233	\$ 3,765	\$ 4,297	\$ 4,829	\$ 5,361	\$ 5,893	\$ 6,426	\$ 6,958
68	\$ 1,547	\$ 2,050	\$ 2,553	\$ 3,056	\$ 3,559	\$ 4,062	\$ 4,565	\$ 5,068	\$ 5,571	\$ 6,074	\$ 6,577
69	\$ 1,470	\$ 1,948	\$ 2,427	\$ 2,905	\$ 3,383	\$ 3,861	\$ 4,339	\$ 4,817	\$ 5,295	\$ 5,774	\$ 6,252
70	\$ 1,401	\$ 1,857	\$ 2,312	\$ 2,768	\$ 3,223	\$ 3,679	\$ 4,135	\$ 4,590	\$ 5,046	\$ 5,502	\$ 5,957
71	\$ 1,314	\$ 1,741	\$ 2,169	\$ 2,596	\$ 3,023	\$ 3,450	\$ 3,878	\$ 4,305	\$ 4,732	\$ 5,160	\$ 5,587
72	\$ 1,237	\$ 1,640	\$ 2,042	\$ 2,444	\$ 2,847	\$ 3,249	\$ 3,651	\$ 4,054	\$ 4,456	\$ 4,858	\$ 5,261
73	\$ 1,172	\$ 1,553	\$ 1,934	\$ 2,315	\$ 2,696	\$ 3,078	\$ 3,459	\$ 3,840	\$ 4,221	\$ 4,602	\$ 4,983
74	\$ 1,116	\$ 1,479	\$ 1,842	\$ 2,205	\$ 2,568	\$ 2,931	\$ 3,294	\$ 3,656	\$ 4,019	\$ 4,382	\$ 4,745
75	\$ 1,065	\$ 1,412	\$ 1,758	\$ 2,104	\$ 2,451	\$ 2,797	\$ 3,143	\$ 3,490	\$ 3,836	\$ 4,183	\$ 4,529
76		\$ 1,311	\$ 1,633	\$ 1,955	\$ 2,277	\$ 2,598	\$ 2,920	\$ 3,242	\$ 3,564	\$ 3,886	\$ 4,207
77		\$ 1,224	\$ 1,525	\$ 1,825	\$ 2,126	\$ 2,426	\$ 2,727	\$ 3,027	\$ 3,328	\$ 3,628	\$ 3,929
78		\$ 1,152	\$ 1,434	\$ 1,717	\$ 2,000	\$ 2,282	\$ 2,565	\$ 2,847	\$ 3,130	\$ 3,413	\$ 3,695
79		\$ 1,090	\$ 1,358	\$ 1,625	\$ 1,893	\$ 2,160	\$ 2,428	\$ 2,695	\$ 2,963	\$ 3,230	\$ 3,498
80		\$ 1,035	\$ 1,289	\$ 1,543	\$ 1,797	\$ 2,051	\$ 2,305	\$ 2,559	\$ 2,813	\$ 3,067	\$ 3,321

Face amounts rounded to the nearest dollar.

Available Policy Riders

Accelerated Death Benefit Rider (ADB)

(Included with SIMPL Preferred & Standard for *no additional premium* . Not available on SIMPL Modified.) Helps offset the expense of terminal illness or chronic illness, up to 80% of the face amount.

Accidental Death & Dismemberment Rider (AD&D)

(Available for an additional premium on SIMPL Preferred and Standard only).

Provides an additional death benefit if your death is a result from an accident. In addition, a benefit is provided if you should lose the use of arms, legs, or eyes as a result of an accident.

Annual Rider Premium Rates Per Thousand of Face:

18-59	\$1.00
60-69	\$2.00
70-80	\$4.00

Children's Benefit Rider (CB)

(Available for an additional premium on SIMPL Preferred and Standard only).

One Unit equals \$5,000 term coverage to Age 25 per child, maximum 4 units.

Annual Rider Premium Rate Per Unit (1 Unit = \$5k of Face):

\$37.73 per Child, maximum of 4 units per Child

Grandchild Benefit Rider (GB)

(Available for an additional premium on SIMPL Preferred and Standard only).

\$7,500 term to Age 25.

Annual Rider Premium Rate Per Grandchild

\$12.97 per Grandchild



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