

Final Expense Cash Values
Level Benefits

No commissions on issue ages 45-59

ISSUE AGE	Annual rates and values per \$1,000 sum insured					
	MALE NON-SMOKER			MALE SMOKER		
	YEAR 10	YEAR 20	AGE 65	YEAR 10	YEAR 20	AGE 65
45	123.15	311.30	311.30	141.51	337.82	337.82
46	128.66	322.05	301.80	146.68	346.63	326.88
47	134.29	333.05	291.75	151.84	355.59	315.32
48	140.07	344.31	281.04	157.02	364.74	303.02
49	145.99	355.85	269.59	162.22	374.11	289.83
50	152.03	367.67	257.34	167.40	383.71	275.71
51	158.16	379.73	244.25	172.49	393.56	260.61
52	164.32	391.91	230.30	177.35	403.49	244.55
53	170.45	404.11	215.43	181.92	413.40	227.50
54	176.57	416.42	199.59	186.22	423.53	209.46
55	182.76	428.92	182.76	190.45	433.96	190.45
56	189.11	441.66	164.90	194.75	444.67	170.41
57	195.68	454.56	145.88	199.27	455.59	149.24
58	202.48	467.45	125.53	204.01	466.46	126.68
59	209.53	480.10	103.68	208.99	476.97	102.49
60	216.86	492.42	80.22	215.39	487.79	77.88
61	224.47	504.35	55.09	223.18	498.80	52.89
62	232.28	515.90	28.25	231.39	509.55	26.59
63	240.21	527.20		239.94	520.28	
64	248.76	538.45		249.11	531.07	
65	259.28	550.28		258.85	541.61	
66	270.13	561.43		268.98	551.44	
67	281.18	571.67		279.32	560.22	
68	292.17	580.78		289.49	567.70	
69	302.82	588.59		299.11	573.67	
70	312.98	594.99		308.01	577.97	
71	322.54	600.19		316.10	580.92	
72	331.60	604.61		323.61	583.08	
73	340.39	608.26		330.96	584.59	
74	348.76	610.96		338.03	585.29	
75	356.43	612.44		344.41	584.78	
76	363.07	612.83		349.57	583.07	
77	368.37	612.58		353.16	580.65	
78	372.20	611.57		355.06	577.48	
79	374.49	609.58		355.24	573.32	
80	375.11	606.04		353.54	567.60	
81	374.43	601.20		350.45	560.64	
82	372.96	596.22		346.63	553.80	
83	370.48	591.03		341.84	547.03	
84	366.78	585.54		335.93	541.08	
85	361.65	579.90		328.65	535.95	
86	355.67	574.36		320.53	531.62	
87	349.83	569.40		312.79	527.23	
88	344.16	564.77		305.54	524.52	
89	338.39	560.69		298.53	522.08	

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ISSUE AGE	Annual rates and values per \$1,000 sum insured					
	FEMALE NON-SMOKER			FEMALE SMOKER		
	YEAR 10	YEAR 20	AGE 65	YEAR 10	YEAR 20	AGE 65
45	102.65	261.92	261.92	127.15	303.63	303.63
46	106.68	271.11	253.15	130.84	311.87	292.91
47	110.77	280.58	243.89	134.45	320.28	281.57
48	114.94	290.33	234.10	138.07	328.86	269.61
49	119.19	300.35	223.77	141.76	337.64	257.02
50	123.59	310.68	212.86	145.53	346.63	243.80
51	128.16	321.30	201.35	149.44	355.75	229.90
52	132.91	332.17	189.20	153.48	364.96	215.29
53	137.88	343.32	176.39	157.69	374.24	199.93
54	143.10	354.75	162.87	162.14	383.57	183.80
55	148.57	366.43	148.57	166.85	392.99	166.85
56	154.31	378.40	133.47	171.83	402.58	149.01
57	160.35	390.66	117.52	177.10	412.33	130.24
58	166.67	403.21	100.65	182.59	422.22	110.42
59	173.26	416.05	82.76	188.26	432.27	89.46
60	180.10	429.18	63.75	194.10	442.51	67.27
61	187.16	442.32	43.50	200.00	452.48	43.72
62	194.40	455.13	21.92	205.88	461.63	18.72
63	201.79	467.65		212.52	470.55	
64	209.34	479.93		220.13	479.47	
65	217.03	491.89		227.72	487.68	
66	224.86	503.77		235.34	495.70	
67	232.86	515.25		243.00	503.16	
68	241.01	525.68		250.76	509.17	
69	251.29	536.20		258.64	513.75	
70	262.02	546.00		266.73	517.42	
71	272.75	556.70		274.53	522.71	
72	283.07	569.16		281.38	531.04	
73	293.05	581.96		287.32	540.80	
74	302.77	593.75		292.50	550.79	
75	312.12	603.11		296.81	558.74	
76	321.41	609.15		300.92	562.67	
77	330.20	611.51		304.29	562.12	
78	337.57	613.20		305.60	560.75	
79	343.37	617.86		304.76	563.32	
80	347.89	623.31		302.39	567.18	
81	353.87	628.58		302.61	571.27	
82	362.99	633.89		308.26	576.11	
83	373.19	639.03		317.01	581.75	
84	382.38	643.72		326.98	588.41	
85	388.41	647.63		334.84	595.53	
86	389.48	650.30		336.89	601.47	
87	385.19	651.95		332.84	606.53	
88	381.05	653.17		329.50	611.49	
89	383.11	653.87		334.21	616.35	

Final Expense Cash Values
Graded Benefits

No commissions on issue ages 45-59

ISSUE AGE	Annual rates and values per \$1,000 sum insured					
	MALE NON-SMOKER			MALE SMOKER		
	YEAR 10	YEAR 20	AGE 65	YEAR 10	YEAR 20	AGE 65
45	125.73	313.32	313.32	145.74	341.09	341.09
46	131.37	324.16	303.98	151.19	350.07	330.43
47	137.11	335.22	294.06	156.55	359.17	319.13
48	142.98	346.53	283.48	161.91	368.44	307.07
49	149.03	358.14	272.19	167.36	377.95	294.19
50	155.24	370.06	260.15	172.86	387.75	280.46
51	161.58	382.25	247.33	178.36	397.86	265.86
52	168.00	394.59	233.69	183.72	408.11	250.40
53	174.44	406.98	219.20	188.89	418.40	234.08
54	180.93	419.51	203.83	193.89	428.96	216.91
55	187.53	432.25	187.53	198.84	439.83	198.84
56	194.28	445.22	170.23	203.86	450.95	179.80
57	201.24	458.33	151.78	209.04	462.23	159.61
58	208.44	471.43	132.06	214.44	473.44	138.11
59	215.96	484.32	110.97	221.48	485.23	116.66
60	223.86	496.95	88.44	229.59	497.06	94.57
61	232.14	509.25	64.44	238.34	508.59	71.38
62	240.72	521.22	38.93	247.62	519.90	47.15
63	250.08	533.34	12.62	257.26	531.21	21.87
64	260.95	545.94		267.47	542.54	
65	272.15	558.09		278.17	553.56	
66	283.67	569.57		289.20	563.84	
67	295.40	580.15		300.40	573.09	
68	307.12	589.63		311.47	581.07	
69	318.59	597.90		322.09	587.65	
70	329.73	604.87		332.20	592.73	
71	340.50	610.79		341.80	596.67	
72	350.93	616.04		351.00	599.97	
73	361.14	620.59		360.06	602.65	
74	371.02	624.26		368.97	604.67	
75	380.37	626.85		377.41	605.68	
76	388.93	628.55		384.94	605.74	
77	396.51	629.84		391.34	605.40	
78	403.01	630.63		396.49	604.62	
79	408.34	630.71		400.34	603.17	
80	412.39	629.55		402.75	600.52	

Final Expense Cash Values
Graded Benefits

No commissions on issue ages 45-59

ISSUE AGE	Annual rates and values per \$1,000 sum insured					
	FEMALE NON-SMOKER			FEMALE SMOKER		
	YEAR 10	YEAR 20	AGE 65	YEAR 10	YEAR 20	AGE 65
45	104.84	263.73	263.73	130.36	306.20	306.20
46	108.99	272.99	255.08	134.30	314.61	295.72
47	113.21	282.55	245.96	138.21	323.22	284.68
48	117.53	292.40	236.35	142.18	332.05	273.09
49	121.96	302.55	226.21	146.25	341.11	260.91
50	126.56	313.02	215.53	150.44	350.38	248.14
51	131.36	323.79	204.28	154.80	359.81	234.75
52	136.36	334.83	192.43	159.32	369.35	220.71
53	141.60	346.15	179.94	164.05	378.97	205.98
54	147.10	357.76	166.77	169.05	388.65	190.54
55	152.88	369.64	152.88	174.33	398.45	174.33
56	158.96	381.82	138.23	179.91	408.41	157.32
57	165.34	394.29	122.77	185.78	418.53	139.41
58	172.01	407.04	106.42	191.89	428.80	120.54
59	178.96	420.07	89.09	198.21	439.23	100.62
60	186.18	433.41	70.69	204.72	449.86	79.56
61	193.64	446.77	51.12	211.34	460.24	57.27
62	201.29	459.80	30.29	219.02	470.54	34.95
63	209.13	472.54	8.08	227.36	480.53	12.14
64	217.15	485.07		235.65	489.83	
65	225.36	497.30		243.97	498.46	
66	233.76	509.47		252.39	506.94	
67	242.55	521.38		260.92	514.92	
68	253.22	533.31		269.63	521.53	
69	264.23	544.22		278.55	526.81	
70	275.63	554.37		287.81	531.29	
71	287.11	565.45		296.90	537.42	
72	298.26	578.29		305.16	546.56	
73	309.13	591.46		312.65	557.12	
74	319.83	603.69		319.44	567.90	
75	330.26	613.58		325.49	576.74	
76	340.71	620.27		331.45	581.77	
77	350.78	623.45		336.85	582.61	
78	359.57	626.05		340.42	582.78	
79	367.04	631.64		342.24	586.87	
80	373.69	638.21		343.24	592.52	

Final Expense Cash Values
Modified Benefits

No commissions on issue ages 45-59

ISSUE AGE	Annual rates and values per \$1,000 sum insured					
	MALE NON-SMOKER			MALE SMOKER		
	YEAR 10	YEAR 20	AGE 65	YEAR 10	YEAR 20	AGE 65
45	128.48	315.48	315.48	150.05	344.41	344.41
46	134.25	326.40	306.28	155.69	353.52	333.99
47	140.08	337.51	296.49	161.21	362.71	322.89
48	146.05	348.87	286.05	166.71	372.05	311.04
49	152.23	360.56	274.93	172.37	381.69	298.44
50	158.62	372.58	263.11	178.15	391.67	285.05
51	165.18	384.90	250.55	183.96	401.97	270.87
52	171.84	397.38	237.23	189.72	412.46	255.91
53	178.57	409.94	223.11	195.36	423.04	240.19
54	185.41	422.69	208.19	200.87	433.91	223.68
55	192.38	435.64	192.38	206.33	445.07	206.33
56	199.47	448.79	175.56	211.73	456.38	187.91
57	206.73	462.05	157.61	217.22	467.79	168.30
58	214.26	475.31	138.45	224.35	480.09	148.99
59	222.18	488.42	118.02	232.14	492.28	128.76
60	230.56	501.30	96.32	240.59	504.24	107.50
61	239.39	513.88	73.27	249.50	515.78	84.98
62	249.50	526.76	50.04	258.91	527.11	61.44
63	260.44	539.79	26.27	268.53	538.32	36.71
64	271.73	552.56		278.66	549.53	
65	283.31	564.87		289.16	560.36	
66	294.97	576.36		299.19	569.97	
67	306.81	586.95		309.17	578.44	
68	318.65	596.46		318.99	585.65	
69	330.27	604.79		328.19	591.36	
70	341.65	611.89		336.85	595.56	
71	352.23	617.71		340.45	595.84	
72	362.38	622.82		342.90	594.97	
73	372.20	627.15		344.27	592.85	
74	381.57	630.57		344.67	589.45	
75	390.30	632.83		343.51	584.21	

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	FEMALE NON-SMOKER			FEMALE SMOKER		
	YEAR 10	YEAR 20	AGE 65	YEAR 10	YEAR 20	AGE 65
45	107.16	265.63	265.63	133.68	308.85	308.85
46	111.44	275.00	257.13	137.86	317.43	298.62
47	115.82	284.66	248.18	142.05	326.24	287.87
48	120.32	294.64	238.76	146.35	335.31	276.62
49	124.94	304.92	228.84	150.76	344.59	264.82
50	129.76	315.53	218.40	155.34	354.12	252.48
51	134.79	326.46	207.42	160.08	363.81	239.53
52	140.04	337.66	195.86	165.01	373.61	225.98
53	145.54	349.15	183.70	170.18	383.52	211.81
54	151.31	360.93	170.88	175.62	393.48	196.94
55	157.41	373.01	157.41	181.36	403.56	181.36
56	163.79	385.37	143.19	187.38	413.79	164.99
57	170.49	398.03	128.19	193.72	424.20	147.80
58	177.50	410.96	112.34	200.28	434.73	129.67
59	184.76	424.17	95.52	207.09	445.45	110.59
60	192.31	437.68	77.69	214.08	456.33	90.39
61	200.09	451.19	58.72	222.43	467.83	70.53
62	208.07	464.38	38.53	231.05	478.69	49.81
63	216.26	477.29	17.03	239.69	488.82	27.91
64	224.66	490.01		248.31	498.28	
65	233.27	502.44		256.97	507.08	
66	242.67	515.18		265.69	515.71	
67	253.35	528.20		274.56	523.87	
68	264.29	540.23		283.69	530.74	
69	275.64	551.28		293.01	536.29	
70	287.43	561.63		302.70	541.09	
71	299.06	572.73		311.73	547.18	
72	310.40	585.58		319.90	556.18	
73	321.42	598.73		327.23	566.52	
74	332.33	610.98		333.78	577.01	
75	342.90	620.87		339.51	585.54	