



Royal Neighbors of America
Single Premium Whole Life - Face Amounts - STANDARD NON-TOBACCO

Form Series 1313

Age	Face Amount Factor		\$10,000		\$15,000		\$25,000		\$50,000		\$75,000		\$100,000	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
45	3.333333	3.012048	\$33,333	\$30,120	\$50,000	\$45,181	\$83,333	\$75,301	\$166,667	\$150,602	\$250,000	\$225,904	\$333,333	\$301,205
46	3.227889	2.911208	\$32,279	\$29,112	\$48,418	\$43,668	\$80,697	\$72,780	\$161,394	\$145,560	\$242,092	\$218,341	\$322,789	\$291,121
47	3.127052	2.814523	\$31,271	\$28,145	\$46,906	\$42,218	\$78,176	\$70,363	\$156,353	\$140,726	\$234,529	\$211,089	\$312,705	\$281,452
48	3.030303	2.721385	\$30,303	\$27,214	\$45,455	\$40,821	\$75,758	\$68,035	\$151,515	\$136,069	\$227,273	\$204,104	\$303,030	\$272,138
49	2.937634	2.631371	\$29,376	\$26,314	\$44,065	\$39,471	\$73,441	\$65,784	\$146,882	\$131,569	\$220,323	\$197,353	\$293,763	\$263,137
50	2.849003	2.544529	\$28,490	\$25,445	\$42,735	\$38,168	\$71,225	\$63,613	\$142,450	\$127,226	\$213,675	\$190,840	\$284,900	\$254,453
51	2.763194	2.459662	\$27,632	\$24,597	\$41,448	\$36,895	\$69,080	\$61,492	\$138,160	\$122,983	\$207,240	\$184,475	\$276,319	\$245,966
52	2.681325	2.378234	\$26,813	\$23,782	\$40,220	\$35,674	\$67,033	\$59,456	\$134,066	\$118,912	\$201,099	\$178,368	\$268,132	\$237,823
53	2.603082	2.300384	\$26,031	\$23,004	\$39,046	\$34,506	\$65,077	\$57,510	\$130,154	\$115,019	\$195,231	\$172,529	\$260,308	\$230,038
54	2.528445	2.225982	\$25,284	\$22,260	\$37,927	\$33,390	\$63,211	\$55,650	\$126,422	\$111,299	\$189,633	\$166,949	\$252,845	\$222,598
55	2.457003	2.155172	\$24,570	\$21,552	\$36,855	\$32,328	\$61,425	\$53,879	\$122,850	\$107,759	\$184,275	\$161,638	\$245,700	\$215,517
56	2.384018	2.088162	\$23,840	\$20,882	\$35,760	\$31,322	\$59,600	\$52,204	\$119,201	\$104,408	\$178,801	\$156,612	\$238,402	\$208,816
57	2.314386	2.024251	\$23,144	\$20,243	\$34,716	\$30,364	\$57,860	\$50,606	\$115,719	\$101,213	\$173,579	\$151,819	\$231,439	\$202,425
58	2.247797	1.963171	\$22,478	\$19,632	\$33,717	\$29,448	\$56,195	\$49,079	\$112,390	\$98,159	\$168,585	\$147,238	\$224,780	\$196,317
59	2.184217	1.904508	\$21,842	\$19,045	\$32,763	\$28,568	\$54,605	\$47,613	\$109,211	\$95,225	\$163,816	\$142,838	\$218,422	\$190,451
60	2.123142	1.848429	\$21,231	\$18,484	\$31,847	\$27,726	\$53,079	\$46,211	\$106,157	\$92,421	\$159,236	\$138,632	\$212,314	\$184,843
61	2.065134	1.801867	\$20,651	\$18,019	\$30,977	\$27,028	\$51,628	\$45,047	\$103,257	\$90,093	\$154,885	\$135,140	\$206,513	\$180,187
62	2.009485	1.757716	\$20,095	\$17,577	\$30,142	\$26,366	\$50,237	\$43,943	\$100,474	\$87,886	\$150,711	\$131,829	\$200,948	\$175,772
63	1.956029	1.716002	\$19,560	\$17,160	\$29,340	\$25,740	\$48,901	\$42,900	\$97,801	\$85,800	\$146,702	\$128,700	\$195,603	\$171,600
64	1.904653	1.676643	\$19,047	\$16,766	\$28,570	\$25,150	\$47,616	\$41,916	\$95,233	\$83,832	\$142,849	\$125,748	\$190,465	\$167,664
65	1.855288	1.639344	\$18,553	\$16,393	\$27,829	\$24,590	\$46,382	\$40,984	\$92,764	\$81,967	\$139,147	\$122,951	\$185,529	\$163,934
66	1.809005	1.603001	\$18,090	\$16,030	\$27,135	\$24,045	\$45,225	\$40,075	\$90,450	\$80,150	\$135,675	\$120,225	\$180,901	\$160,300
67	1.764602	1.568357	\$17,646	\$15,684	\$26,469	\$23,525	\$44,115	\$39,209	\$88,230	\$78,418	\$132,345	\$117,627	\$176,460	\$156,836
68	1.722000	1.535132	\$17,220	\$15,351	\$25,830	\$23,027	\$43,050	\$38,378	\$86,100	\$76,757	\$129,150	\$115,135	\$172,200	\$153,513
69	1.681153	1.503285	\$16,812	\$15,033	\$25,217	\$22,549	\$42,029	\$37,582	\$84,058	\$75,164	\$126,086	\$112,746	\$168,115	\$150,328
70	1.642036	1.472754	\$16,420	\$14,728	\$24,631	\$22,091	\$41,051	\$36,819	\$82,102	\$73,638	\$123,153	\$110,457	\$164,204	\$147,275
71	1.595202	1.436348	\$15,952	\$14,363	\$23,928	\$21,545	\$39,880	\$35,909	\$79,760	\$71,817	\$119,640	\$107,726	\$159,520	\$143,635
72	1.550556	1.401797	\$15,506	\$14,018	\$23,258	\$21,027	\$38,764	\$35,045	\$77,528	\$70,090	\$116,292	\$105,135	\$155,056	\$140,180
73	1.507955	1.369188	\$15,080	\$13,692	\$22,619	\$20,538	\$37,699	\$34,230	\$75,398	\$68,459	\$113,097	\$102,689	\$150,795	\$136,919
74	1.467308	1.338258	\$14,673	\$13,383	\$22,010	\$20,074	\$36,683	\$33,456	\$73,365	\$66,913	\$110,048	\$100,369	\$146,731	\$133,826
75	1.428571	1.308901	\$14,286	\$13,089	\$21,429	\$19,634	\$35,714	\$32,723	\$71,429	\$65,445	\$107,143	\$98,168	\$142,857	\$130,890
76	1.388310	1.274779	\$13,883	\$12,748	\$20,825	\$19,122	\$34,708	\$31,869	\$69,416	\$63,739	\$104,123	\$95,608	\$138,831	\$127,478
77	1.349965	1.242390	\$13,500	\$12,424	\$20,249	\$18,636	\$33,749	\$31,060	\$67,498	\$62,120	\$101,247	\$93,179	\$134,996	\$124,239
78	1.313422	1.211813	\$13,134	\$12,118	\$19,701	\$18,177	\$32,836	\$30,295	\$65,671	\$60,591	\$98,507	\$90,886	\$131,342	\$121,181
79	1.278576	1.183040	\$12,786	\$11,830	\$19,179	\$17,746	\$31,964	\$29,576	\$63,929	\$59,152	\$95,893	\$88,728	\$127,858	\$118,304
80	1.245330	1.156069	\$12,453	\$11,561	\$18,680	\$17,341	\$31,133	\$28,902	\$62,267	\$57,803	\$93,400	\$86,705	\$124,533	\$115,607

Multiply the face amount factor by the premium to determine the certificate face amount.

For example - The 60 year old female face amount factor is 2.123142. If she put in a \$50,000 premium, the certificate face amount would be \$106,157.

Premium	\$50,000
x face amount factor	2.123142
Face amount	\$106,157

Go to www.RNAQuickQuote.org for quotes on all RNA products.
Rates current as of 10/3/2014. For agent use only.



Royal Neighbors of America
Single Premium Whole Life - Face Amounts - STANDARD TOBACCO

Form Series 1313

Age	Face Amount Factor		\$10,000		\$15,000		\$25,000		\$50,000		\$75,000		\$100,000	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
45	2.793296	2.457003	\$27,933	\$24,570	\$41,899	\$36,855	\$69,832	\$61,425	\$139,665	\$122,850	\$209,497	\$184,275	\$279,330	\$245,700
46	2.706506	2.389087	\$27,065	\$23,891	\$40,598	\$35,836	\$67,663	\$59,727	\$135,325	\$119,454	\$202,988	\$179,182	\$270,651	\$238,909
47	2.623501	2.324068	\$26,235	\$23,241	\$39,353	\$34,861	\$65,588	\$58,102	\$131,175	\$116,203	\$196,763	\$174,305	\$262,350	\$232,407
48	2.544465	2.261369	\$25,445	\$22,614	\$38,167	\$33,921	\$63,612	\$56,534	\$127,223	\$113,068	\$190,835	\$169,603	\$254,446	\$226,137
49	2.469380	2.200365	\$24,694	\$22,004	\$37,041	\$33,005	\$61,734	\$55,009	\$123,469	\$110,018	\$185,203	\$165,027	\$246,938	\$220,037
50	2.398082	2.141328	\$23,981	\$21,413	\$35,971	\$32,120	\$59,952	\$53,533	\$119,904	\$107,066	\$179,856	\$160,600	\$239,808	\$214,133
51	2.329319	2.083160	\$23,293	\$20,832	\$34,940	\$31,247	\$58,233	\$52,079	\$116,466	\$104,158	\$174,699	\$156,237	\$232,932	\$208,316
52	2.264134	2.027452	\$22,641	\$20,275	\$33,962	\$30,412	\$56,603	\$50,686	\$113,207	\$101,373	\$169,810	\$152,059	\$226,413	\$202,745
53	2.202207	1.974334	\$22,022	\$19,743	\$33,033	\$29,615	\$55,055	\$49,358	\$110,110	\$98,717	\$165,166	\$148,075	\$220,221	\$197,433
54	2.143439	1.923817	\$21,434	\$19,238	\$32,152	\$28,857	\$53,586	\$48,095	\$107,172	\$96,191	\$160,758	\$144,286	\$214,344	\$192,382
55	2.087683	1.876173	\$20,877	\$18,762	\$31,315	\$28,143	\$52,192	\$46,904	\$104,384	\$93,809	\$156,576	\$140,713	\$208,768	\$187,617
56	2.031364	1.824285	\$20,314	\$18,243	\$30,470	\$27,364	\$50,784	\$45,607	\$101,568	\$91,214	\$152,352	\$136,821	\$203,136	\$182,428
57	1.977887	1.775064	\$19,779	\$17,751	\$29,668	\$26,626	\$49,447	\$44,377	\$98,894	\$88,753	\$148,342	\$133,130	\$197,789	\$177,506
58	1.926857	1.727981	\$19,269	\$17,280	\$28,903	\$25,920	\$48,171	\$43,200	\$96,343	\$86,399	\$144,514	\$129,599	\$192,686	\$172,798
59	1.878075	1.682709	\$18,781	\$16,827	\$28,171	\$25,241	\$46,952	\$42,068	\$93,904	\$84,135	\$140,856	\$126,203	\$187,808	\$168,271
60	1.831502	1.639344	\$18,315	\$16,393	\$27,473	\$24,590	\$45,788	\$40,984	\$91,575	\$81,967	\$137,363	\$122,951	\$183,150	\$163,934
61	1.787406	1.597597	\$17,874	\$15,976	\$26,811	\$23,964	\$44,685	\$39,940	\$89,370	\$79,880	\$134,055	\$119,820	\$178,741	\$159,760
62	1.745201	1.558215	\$17,452	\$15,582	\$26,178	\$23,373	\$43,630	\$38,955	\$87,260	\$77,911	\$130,890	\$116,866	\$174,520	\$155,821
63	1.704797	1.521167	\$17,048	\$15,212	\$25,572	\$22,818	\$42,620	\$38,029	\$85,240	\$76,058	\$127,860	\$114,088	\$170,480	\$152,117
64	1.665945	1.486348	\$16,659	\$14,863	\$24,989	\$22,295	\$41,649	\$37,159	\$83,297	\$74,317	\$124,946	\$111,476	\$166,594	\$148,635
65	1.628665	1.453488	\$16,287	\$14,535	\$24,430	\$21,802	\$40,717	\$36,337	\$81,433	\$72,674	\$122,150	\$109,012	\$162,866	\$145,349
66	1.595711	1.422010	\$15,957	\$14,220	\$23,936	\$21,330	\$39,893	\$35,550	\$79,786	\$71,100	\$119,678	\$106,651	\$159,571	\$142,201
67	1.564064	1.391847	\$15,641	\$13,918	\$23,461	\$20,878	\$39,102	\$34,796	\$78,203	\$69,592	\$117,305	\$104,388	\$156,406	\$139,185
68	1.533789	1.362713	\$15,338	\$13,627	\$23,007	\$20,441	\$38,345	\$34,068	\$76,689	\$68,136	\$115,034	\$102,204	\$153,379	\$136,271
69	1.504778	1.334508	\$15,048	\$13,345	\$22,572	\$20,018	\$37,619	\$33,363	\$75,239	\$66,725	\$112,858	\$100,088	\$150,478	\$133,451
70	1.477105	1.307190	\$14,771	\$13,072	\$22,157	\$19,608	\$36,928	\$32,680	\$73,855	\$65,359	\$110,783	\$98,039	\$147,710	\$130,719
71	1.444607	1.282758	\$14,446	\$12,828	\$21,669	\$19,241	\$36,115	\$32,069	\$72,230	\$64,138	\$108,345	\$96,207	\$144,461	\$128,276
72	1.413667	1.259446	\$14,137	\$12,594	\$21,205	\$18,892	\$35,342	\$31,486	\$70,683	\$62,972	\$106,025	\$94,458	\$141,367	\$125,945
73	1.384275	1.237363	\$13,843	\$12,374	\$20,764	\$18,560	\$34,607	\$30,934	\$69,214	\$61,868	\$103,821	\$92,802	\$138,427	\$123,736
74	1.356355	1.216294	\$13,564	\$12,163	\$20,345	\$18,244	\$33,909	\$30,407	\$67,818	\$60,815	\$101,727	\$91,222	\$135,636	\$121,629
75	1.329787	1.196172	\$13,298	\$11,962	\$19,947	\$17,943	\$33,245	\$29,904	\$66,489	\$59,809	\$99,734	\$89,713	\$132,979	\$119,617
76	1.297168	1.169139	\$12,972	\$11,691	\$19,458	\$17,537	\$32,429	\$29,228	\$64,858	\$58,457	\$97,288	\$87,685	\$129,717	\$116,914
77	1.266031	1.143354	\$12,660	\$11,434	\$18,990	\$17,150	\$31,651	\$28,584	\$63,302	\$57,168	\$94,952	\$85,752	\$126,603	\$114,335
78	1.236277	1.118881	\$12,363	\$11,189	\$18,544	\$16,783	\$30,907	\$27,972	\$61,814	\$55,944	\$92,721	\$83,916	\$123,628	\$111,888
79	1.207846	1.095818	\$12,078	\$10,958	\$18,118	\$16,437	\$30,196	\$27,395	\$60,392	\$54,791	\$90,588	\$82,186	\$120,785	\$109,582
80	1.180638	1.074114	\$11,806	\$10,741	\$17,710	\$16,112	\$29,516	\$26,853	\$59,032	\$53,706	\$88,548	\$80,559	\$118,064	\$107,411

Multiply the face amount factor by the premium to determine the certificate face amount.

For example - The 60 year old female face amount factor is 1.831502. If she put in a \$50,000 premium, the certificate face amount would be \$91,575.

Premium	\$50,000
x face amount factor	1.831502
Face amount	\$91,575

Go to www.RNAQuickQuote.org for quotes on all RNA products.
 Rates current as of 10/3/2014. For agent use only.