



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 |

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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 |

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