

**Rates**

Standard rates for male and female.

**FIDELITY SECURITY LIFE INSURANCE COMPANY**

Modified Premium Term to Age 100

Annual Premium Rates - Male

(Add \$35 Policy Fee)

Issue Age	Base Policy Policy Years			10 Year Term Rider		Waiver of Premium Base Plus Riders	Accidental Death Benefit	Monthly Disability Income Benefit*	Additional Purchase Option	Waiver of Annuity Premium Benefit**	Critical Illness Benefit						
	1	2 to 5	6 to 10	Non-Smoker	Smoker						All States	Smoker	Non-Smoker	Missouri Only Smoker			
0	9.37	4.37	5.01						0.25								
1	9.38	4.38	5.06						0.25								
2	9.38	4.38	5.10						0.25								
3	9.39	4.39	5.16						0.25								
4	9.40	4.40	5.20						0.25								
5	9.41	4.41	5.25						0.25								
6	9.42	4.42	5.29						0.25								
7	9.42	4.42	5.34						0.25								
8	9.43	4.43	5.39						0.25								
9	9.44	4.44	5.44						0.25								
10	9.44	4.44	5.48						0.25								
11	9.45	4.45	5.52						0.25								
12	9.47	4.47	5.58						0.25								
13	9.48	4.48	5.62						0.25								
14	9.50	4.50	5.67						0.25								
15	9.52	4.51	5.72				0.45	1.31	3.70	0.25	3.70						
16	9.61	4.52	5.88				0.45	1.31	3.75	0.25	3.75						
17	9.73	4.53	6.06				0.47	1.31	3.81	0.26	3.81						
18	9.86	4.56	6.27				0.51	1.31	3.87	0.26	3.87	0.90	1.43	0.99	1.57		
19	10.01	4.61	6.50				0.54	1.31	3.93	0.27	3.93	0.96	1.52	1.06	1.67		
20	10.17	4.67	6.74	1.98	3.18		0.58	1.31	4.00	0.27	4.00	1.01	1.61	1.11	1.77		
21	10.35	4.75	7.00	1.98	3.18		0.61	1.31	4.08	0.27	4.08	1.08	1.72	1.19	1.89		
22	10.53	4.83	7.28	1.98	3.19		0.67	1.31	4.18	0.29	4.18	1.18	1.87	1.30	2.06		
23	10.71	4.91	7.56	1.99	3.19		0.71	1.31	4.26	0.29	4.26	1.29	2.05	1.42	2.26		
24	10.90	5.00	7.84	1.99	3.20		0.77	1.31	4.38	0.30	4.38	1.43	2.27	1.57	2.50		
25	11.09	5.09	8.15	2.00	3.20		0.80	1.31	4.49	0.30	4.49	1.60	2.54	1.76	2.79		
26	11.48	5.28	8.45	2.02	3.21		0.87	1.31	4.62	0.33	4.62	1.81	2.90	1.99	3.19		
27	11.88	5.48	8.76	2.05	3.24		0.93	1.31	4.75	0.35	4.75	2.03	3.29	2.23	3.62		
28	12.27	5.67	9.07	2.09	3.29		1.00	1.31	4.89	0.37	4.89	2.25	3.70	2.48	4.07		
29	12.68	5.88	9.40	2.14	3.36		1.09	1.31	5.05	0.38	5.05	2.49	4.13	2.74	4.54		
30	13.09	6.09	9.73	2.20	3.46		1.14	1.31	5.21	0.41	5.21	2.70	4.53	2.97	4.98		
31	13.51	6.31	10.09	2.28	3.59		1.22	1.31	5.39	0.43	5.39	2.88	4.88	3.17	5.37		
32	13.95	6.55	10.47	2.38	3.75		1.30	1.31	5.59	0.45	5.59	3.02	5.18	3.32	5.70		
33	14.39	6.79	10.88	2.50	3.95		1.43	1.31	5.79	0.47	5.79	3.10	5.39	3.41	5.93		
34	14.87	7.07	11.30	2.64	4.20		1.52	1.31	6.00	0.48	6.00	3.16	5.56	3.48	6.12		
35	15.35	7.35	11.76	2.80	4.50		1.68	1.45	6.22	0.51	6.22	3.18	5.66	3.50	6.23		
36	15.93	7.63	12.21	2.97	4.85		1.80	1.45	6.45	0.66	6.45	3.42	6.30	3.76	6.93		
37	16.50	7.90	12.63	3.15	5.25		1.89	1.45	6.70	0.79	6.70	3.67	6.97	4.04	7.67		

Rates

Continued

FIDELITY SECURITY LIFE INSURANCE COMPANY  
 Modified Premium Term to Age 100  
 Annual Premium Rates - Male  
 (Add \$35 Policy Fee)

Issue Age	Base Policy Policy years		10 Year Term Rider		Waiver of Premium Base Plan Riders	Accidental Death Benefit	Monthly Disability Income Benefit*	Additional Purchase Option	Waiver of Annuity Premium Benefit**	Critical Illness Benefit				
	1	2 to 5	6 to 10	Non-Smoker						Smoker	All States		Missouri Only	
											Non-Smoker	Smoker	Non-Smoker	Smoker
38	17.06	8.16	13.05	3.34	5.69	1.98	1.45	6.96	0.93	6.96	3.92	7.67	4.31	8.44
39	17.62	8.42	13.48	3.54	6.17	2.05	1.45	7.23	1.08	7.23	4.20	8.42	4.62	9.26
40	18.22	8.72	13.95	3.75	6.69	2.13	1.45	7.52	1.22	7.52	4.55	9.25	5.01	10.18
41	18.85	9.05	14.48	3.97	7.25	2.18	1.45	7.82	1.35	7.82	4.96	10.24	5.46	11.26
42	19.53	9.43	15.09	4.20	7.84	2.25	1.45	8.14	1.50	8.14	5.41	11.43	5.95	12.57
43	20.28	9.88	15.80	4.43	8.46	2.34	1.45	8.48	1.64	8.48	5.92	12.80	6.51	14.08
44	21.11	10.41	16.64	4.66	9.11	2.46	1.45	8.85	1.77	8.85	6.47	14.40	7.12	15.84
45	22.03	11.03	17.64	4.90	9.80	2.57	1.58	9.26	1.92	9.26	7.08	16.27	7.79	17.90
46	23.53	11.63	18.62	5.43	10.54	2.71	1.58	9.69	2.19	9.69	7.73	17.93	8.50	19.72
47	24.96	12.16	19.45	5.98	11.33	2.82	1.58	10.15	2.46	10.15	8.47	19.82	9.32	21.80
48	26.35	12.65	20.24	6.55	12.18	2.94	1.58	10.66	2.73	10.66	9.25	21.81	10.18	23.99
49	27.79	13.19	21.11	7.14	13.10	3.06	1.58	11.14	2.99	11.14	10.07	23.92	11.08	26.31
50	29.34	13.84	22.13	7.75	14.09	3.21	1.97	11.60	3.27	11.60	10.94	26.11	12.03	28.72
51	31.04	14.64	23.43	8.38	15.16	3.44	1.97	12.09	3.55	12.09	11.90	28.52	13.09	31.37
52	33.18	15.68	25.08	9.04	16.32	3.76	1.97	12.55	3.81	12.55	13.02	31.26	14.32	34.39
53	35.21	17.01	27.21	9.73	17.59	4.19	1.97	13.01	4.08	13.01	14.26	34.24	15.69	37.66
54	37.79	18.69	29.90	10.45	18.98	4.78	1.97	13.46	4.35	13.46	15.63	37.54	17.19	41.29
55	40.79	20.79	33.26	11.20	20.50	5.51	2.24	13.87	4.62	13.87	17.13	41.09	18.84	45.20
56	47.26	24.26	37.21	12.00	22.14		2.24				19.08	45.64	20.99	50.20
57	54.01	28.01	41.61	12.87	23.89		2.24				21.26	50.60	23.39	55.66
58	61.03	32.03	46.44	13.85	25.74		2.24				23.64	55.88	26.00	61.47
59	68.32	36.32	51.71	14.99	27.68		2.24				26.22	61.50	28.34	67.65
60	75.88	40.88	57.41	16.32	29.70		2.24				28.88	67.02	31.77	73.72
61	83.71	45.71	63.54	17.87	31.80						31.58	72.48	34.74	79.73
62	91.81	50.81	70.09	19.67	33.98						34.35	77.75	37.79	85.53
63	100.16	56.16	77.06	21.76	36.24						37.17	82.70	40.89	90.97
64	108.77	61.77	84.44	24.19	38.58						39.96	87.22	43.96	95.94
65	117.65	67.65	92.23	27.00	41.00						42.74	91.18	47.01	100.30
66	128.54	74.54	100.07											
67	139.33	81.33	107.72											
68	150.17	88.17	115.47											
69	161.22	95.22	123.55											
70	172.65	102.65	132.23											
71	184.59	110.59	141.74											
72	197.21	119.21	152.33											
73	210.68	128.68	164.28											
74	225.13	139.13	177.82											
75	240.75	150.75	193.20											

\*Per \$10 Monthly Income  
 \*\*Per \$10 Elected Flexible Premium Annuity Rider Amount  
 Child Rider \$7.50 per \$1000

**Rates**

Standard rates for male and female

**FIDELITY SECURITY LIFE INSURANCE COMPANY**

Modified Premium Term to Age 100  
Annual Premium Rates - Female  
(Add \$35 Policy Fee)

Issue Age	Base Policy Policy Years			10 Year Term Rider		Waiver of Premium Base Plus Riders	Accidental Death Benefit	Monthly Disability Income Benefit*	Additional Purchase Option	Waiver of Annuity Premium Benefit**	Critical Illness Benefit				
	1	2 to 5	6 to 10	Non-Smoker	Smoker						All States		Missouri Only		
											Non-Smoker	Smoker	Non-Smoker	Smoker	
0	9.37	4.37	5.01						0.25						
1	9.37	4.37	5.01						0.25						
2	9.37	4.37	5.01						0.25						
3	9.37	4.37	5.01						0.25						
4	9.38	4.38	5.06						0.25						
5	9.38	4.38	5.10						0.25						
6	9.39	4.39	5.16						0.25						
7	9.40	4.40	5.20						0.25						
8	9.41	4.41	5.25						0.25						
9	9.42	4.42	5.29						0.25						
10	9.42	4.42	5.34						0.25						
11	9.43	4.43	5.39						0.25						
12	9.44	4.44	5.44						0.25						
13	9.44	4.44	5.48						0.25						
14	9.45	4.45	5.52						0.25						
15	9.47	4.47	5.58				0.64	1.31	4.26	0.25	4.26				
16	9.48	4.48	5.62				0.64	1.31	4.32	0.25	4.32				
17	9.50	4.50	5.67				0.67	1.31	4.38	0.26	4.38				
18	9.52	4.51	5.72				0.67	1.31	4.44	0.26	4.44	0.90	1.43	0.99	1.57
19	9.61	4.52	5.88				0.68	1.31	4.50	0.27	4.50	0.96	1.52	1.06	1.67
20	9.73	4.53	6.06	1.58	2.18		0.71	1.31	4.57	0.27	4.57	1.01	1.61	1.11	1.77
21	9.86	4.56	6.27	1.58	2.18		0.78	1.31	4.67	0.27	4.67	1.08	1.72	1.19	1.89
22	10.01	4.61	6.50	1.58	2.19		0.80	1.31	4.79	0.29	4.79	1.18	1.87	1.30	2.06
23	10.17	4.67	6.74	1.59	2.19		0.87	1.31	4.91	0.29	4.91	1.29	2.05	1.42	2.26
24	10.35	4.75	7.00	1.59	2.20		0.90	1.31	5.03	0.30	5.03	1.43	2.27	1.57	2.50
25	10.53	4.83	7.28	1.60	2.20		1.00	1.31	5.18	0.30	5.18	1.60	2.54	1.76	2.79
26	10.71	4.91	7.56	1.62	2.21		1.06	1.31	5.40	0.33	5.40	1.76	2.80	1.94	3.08
27	10.90	5.00	7.84	1.65	2.24		1.16	1.31	5.64	0.35	5.64	1.93	3.10	2.12	3.41
28	11.09	5.09	8.15	1.69	2.29		1.21	1.31	5.88	0.37	5.88	2.12	3.41	2.33	3.75
29	11.48	5.28	8.45	1.74	2.36		1.30	1.31	6.13	0.38	6.13	2.32	3.77	2.55	4.15
30	11.88	5.48	8.76	1.80	2.46		1.41	1.31	6.39	0.41	6.39	2.50	4.10	2.75	4.86
31	12.27	5.67	9.07	1.88	2.59		1.50	1.31	6.66	0.43	6.66	2.66	4.42	2.93	5.20
32	12.68	5.88	9.40	1.98	2.75		1.64	1.31	6.95	0.45	6.95	2.80	4.73	3.08	5.52
33	13.09	6.09	9.73	2.10	2.95		1.72	1.31	7.24	0.47	7.24	2.93	5.02	3.22	5.85
34	13.51	6.31	10.09	2.24	3.20		1.83	1.31	7.54	0.48	7.54	3.05	5.32	3.36	6.23
35	13.95	6.55	10.47	2.40	3.50		1.95	1.45	7.85	0.51	7.85	3.18	5.66	3.50	6.75
36	14.39	6.79	10.88	2.57	3.83		2.14	1.45	8.19	0.66	8.19	3.39	6.14	3.73	7.36
37	14.87	7.07	11.30	2.75	4.16		2.30	1.45	8.56	0.79	8.56	3.63	6.69	3.99	8.03

Rates

Continued

FIDELITY SECURITY LIFE INSURANCE COMPANY

Modified Premium Term to Age 100  
Annual Premium Rates - Female  
(Add \$35 Policy Fee)

Issue Age	Base Policy Policy years			10 Year Term Rider		Waiver of Premium Base Plan Riders	Accidental Death Benefit	Monthly Disability Income Benefit**	Additional Purchase Option	Waiver of Annuity Premium Benefit**	Critical Illness Benefit			
	1	2 to 5	6 to 10	Non-Smoker	Smoker						All States		Missouri Only	
											Non-Smoker	Smoker	Non-Smoker	Smoker
38	15.35	7.35	11.76	2.94	4.49	2.52	1.45	8.96	0.93	8.96	3.89	7.30	4.28	8.03
39	15.93	7.63	12.21	3.14	4.82	2.71	1.45	9.38	1.08	9.38	4.20	8.03	4.62	8.83
40	16.50	7.90	12.63	3.35	5.15	2.84	1.45	9.79	1.22	9.79	4.55	8.88	5.01	9.77
41	17.06	8.16	13.05	3.56	5.48	2.97	1.45	10.20	1.35	10.20	4.96	9.88	5.46	10.87
42	17.62	8.42	13.48	3.77	5.81	3.08	1.45	10.58	1.50	10.58	5.41	11.03	5.95	12.13
43	18.22	8.72	13.95	3.98	6.14	3.20	1.45	10.94	1.64	10.94	5.92	12.34	6.51	13.57
44	18.85	9.05	14.48	4.19	6.47	3.27	1.45	11.25	1.77	11.25	6.47	13.80	7.12	15.18
45	19.53	9.43	15.09	4.40	6.80	3.36	1.58	11.50	1.92	11.50	7.08	15.44	7.79	16.98
46	20.28	9.88	15.80	4.63	7.15	3.51	1.58	11.71	2.19	11.71	7.57	16.90	8.33	18.59
47	21.11	10.41	16.64	4.88	7.53	3.71	1.58	11.89	2.46	11.89	8.08	18.41	8.89	20.25
48	22.03	11.03	17.64	5.15	7.94	3.87	1.58	12.04	2.73	12.04	8.61	19.97	9.47	21.97
49	23.53	11.63	18.62	5.45	8.38	4.07	1.58	12.16	2.99	12.16	9.19	21.60	10.11	23.76
50	24.96	12.16	19.45	5.79	8.86	4.23	1.97	12.19	3.27	12.19	9.78	23.22	10.76	25.54
51	26.35	12.65	20.24	6.17	9.38	4.41	1.97	12.22	3.55	12.22	10.40	24.85	11.44	27.34
52	27.79	13.19	21.11	6.60	9.95	4.60	1.97	12.25	3.81	12.25	11.05	26.53	12.16	29.18
53	29.34	13.84	22.13	7.08	10.57	4.82	1.97	12.27	4.08	12.27	11.74	28.26	12.91	31.09
54	31.04	14.64	23.43	7.61	11.25	5.16	1.97	12.29	4.35	12.29	12.46	30.01	13.71	33.01
55	33.18	15.68	25.08	8.20	12.00	5.63	2.24	12.30	4.62	12.30	13.27	31.83	14.60	35.01
56	35.21	17.01	27.21	8.85	12.83		2.24				14.14	33.70	15.55	37.07
57	37.79	18.69	29.90	9.56	13.75		2.24				15.09	35.68	16.60	39.25
58	40.79	20.79	33.26	10.34	14.77		2.24				16.10	37.69	17.71	41.46
59	47.26	24.26	37.21	11.20	15.91		2.24				17.25	39.93	18.98	43.92
60	54.01	28.01	41.61	12.16	17.19		2.24				18.43	42.06	20.27	46.27
61	61.03	32.03	46.44	13.24	18.62						19.72	44.21	21.69	48.63
62	68.32	36.32	51.71	14.45	20.21						21.11	46.43	23.22	51.07
63	75.88	40.88	57.41	15.80	21.97						22.65	48.70	24.92	53.57
64	83.71	45.71	63.54	17.31	23.90						24.33	51.05	26.76	56.16
65	91.81	50.81	70.09	19.00	26.00						26.12	53.31	28.73	58.64
66	100.16	56.16	77.06											
67	108.77	61.77	84.44											
68	117.65	67.65	92.23											
69	128.54	75.54	100.07											
70	139.33	81.33	107.72											
71	150.17	88.17	115.47											
72	161.22	95.22	123.55											
73	172.65	102.65	132.23											
74	184.59	110.59	141.74											
75	197.21	119.21	152.33											

\*Per \$10 Monthly Income  
Child Rider \$7.50 per \$1000

\*\*Per \$10 Elected Flexible Premium Annuity Rider Amount

**MONTHLY DISABILITY INCOME BENEFIT RATES**  
FLORIDA ONLY

<b>ISSUE AGE</b>	<b>MALES</b>	<b>FEMALES</b>
15	2.96	3.41
16	3.00	3.46
17	3.05	3.50
18	3.10	3.55
19	3.14	3.60
20	3.20	3.66
21	3.26	3.74
22	3.34	3.83
23	3.41	3.93
24	3.50	4.02
25	3.59	4.14
26	3.70	4.32
27	3.80	4.51
28	3.91	4.70
29	4.04	4.90
30	4.17	5.11
31	4.31	5.33
32	4.47	5.56
33	4.63	5.79
34	4.80	6.03
35	4.98	6.28
36	5.16	6.55
37	5.36	6.85
38	5.57	7.17
39	5.78	7.50
40	6.02	7.83
41	6.26	8.16
42	6.51	8.46
43	6.78	8.75
44	7.08	9.00
45	7.41	9.20
46	7.75	9.37
47	8.12	9.51
48	8.53	9.63
49	8.91	9.73
50	9.28	9.75
51	9.67	9.78
52	10.04	9.80
53	10.41	9.82
54	10.77	9.83
55	11.10	9.84

# 10 Year Term Policy/Certificate/ Rider

This product provides level benefit group term life insurance for 10 years. Optional waiver of premium and child term life insurance benefits are available. This product can also be added to a FREEDOMFLEX policy/certificate via rider.

## **POLICY BENEFITS**

### **10 Year Term Rider**

Provides level term life coverage for 10 years. When sold as a base plan, face amounts are limited to \$50,000 minimum with no specific maximum. For coverage sold as a rider to FREEDOMFLEX, face amounts are \$10,000 minimum, up to a maximum of 10 times the base policy for the primary or secondary insured. Secondary insured must be an immediate family member (spouse or child). All others must apply separately for a term policy/certificate. The Ten Year Term Rider must be applied for at the time the base plan application for the primary insured is submitted. This rider can not be applied for subsequent to the original application.

### **Optional Waiver of Premium Benefit Rider**

Available

### **Optional Ten Year Term Life Benefit Rider**

A ten year non-renewable level term life rider is available on the life of the insured, or on any other member of the insured's immediate family, or anyone with whom the owner has an insurable interest. The amount issued must be a minimum of \$10,000. The maximum face amount available on the life of the insured is equal to 10 times the face amount of the base policy/certificate. For the Dependent Spouse, the maximum face amount available is equal to the total face amount on the primary insured (Base + 10 YT Rider). The maximum face amount available on the life of Dependent Children is the lesser of \$50,000 or the face amount of the base policy/certificate. The rider may be converted, at any time, to any level premium whole life insurance policy available for conversion or to a new FREEDOMFLEX policy/certificate. None of the optional benefits may be added to the new whole life policy. However, the optional benefits may be added to the new FREEDOMFLEX policy/certificate with evidence of insurability.

### **Optional Child Term Life Insurance Benefit Rider**

Available

**Renewal Privilege (Policy/Certificate only)**

Coverage is automatically renewable to a maximum age of 75 when sold as a base plan, but terminates after 10 years when sold as a rider to FREEDOMFLEX unless exchanged (see Exchange Options below).

Coverage is renewed in 10 year increments, but will not be renewed if the insured would reach age 75 during the upcoming 10 year term. Any Child Term Life Rider attached to the base plan may be renewed with the policy/certificate. Any Waiver of Premium Rider attached to the base plan may be renewed with the policy/certificate until the policy/certificate anniversary date following the insured's 60th birthday. If the Insured is totally disabled on the renewal date, premiums will continue to be waived after the renewal date of the new policy/certificate.

**Exchange Option (Policy/Certificate and Rider)**

The 10 Year Term policy/certificate and rider may be converted, at any time, to any level premium whole life insurance policy available for conversion, or to a new FREEDOMFLEX policy/certificate. Waiver of Premium Benefits may be included with the policy/certificate Rider being converted and will only cover total disabilities incurred after the date of conversion. For the 10 Year Term policy/certificate, any Child Term Life Benefits may be included with the new policy/certificate without evidence of insurability, only if included in the original policy/certificate.

**Exchange Option (Rider only)**

If the FREEDOMFLEX policy/certificate is exchanged for a new FREEDOMFLEX policy/certificate after 10 years, the 10 Year Term Rider may be exchanged for a new term rider without evidence of insurability.

If the FREEDOMFLEX policy/certificate is continued as decreasing term beginning in policy/certificate year 11, the 10 Year Term Rider may be exchanged for a new 10 Year Term Rider without evidence of insurability.

The premium for the new rider will be at the rate then in effect on the exchange date, at the then attained age and the sex of the insured. The premium class is the same as the policy/certificate being exchanged.

**10 Year Level Term Life**  
 Annual Premium Rates - **MALE**  
 (For Policy Must Add \$35.00 Fee)

ALL STATES

Age	10 Year Term Life Policy & Rider						Waiver of Premium	
	Band 1		Band 2		Band 3		Total Disability or Unemployment	
	Less than \$100,000	\$100,000-\$249,000	\$250,000 +	Non-Smoker	Smoker	Non Smoker	Smoker	
20	1.93	2.96	1.71	2.62	1.30	2.11	0.12	0.16
21	1.93	2.96	1.71	2.62	1.30	2.11	0.12	0.16
22	1.93	2.97	1.71	2.63	1.31	2.12	0.12	0.16
23	1.94	2.97	1.72	2.63	1.31	2.12	0.12	0.16
24	1.94	2.98	1.72	2.64	1.31	2.13	0.12	0.16
25	1.95	2.99	1.73	2.65	1.32	2.14	0.12	0.16
26	1.96	3.01	1.74	2.67	1.33	2.16	0.12	0.17
27	1.98	3.04	1.76	2.70	1.34	2.18	0.12	0.17
28	2.00	3.08	1.78	2.73	1.35	2.21	0.12	0.18
29	2.02	3.13	1.80	2.77	1.37	2.25	0.13	0.18
30	2.05	3.19	1.82	2.82	1.39	2.30	0.13	0.20
31	2.08	3.26	1.85	2.88	1.41	2.36	0.13	0.20
32	2.12	3.35	1.88	2.96	1.44	2.43	0.13	0.20
33	2.16	3.46	1.92	3.05	1.47	2.51	0.13	0.21
34	2.21	3.59	1.96	3.16	1.50	2.60	0.14	0.21
35	2.26	3.73	2.00	3.29	1.54	2.47	0.14	0.22
36	2.33	3.89	2.06	3.44	1.60	2.82	0.16	0.24
37	2.42	4.08	2.14	3.62	1.68	2.97	0.17	0.27
38	2.54	4.30	2.25	3.83	1.78	3.16	0.18	0.32
39	2.69	4.57	2.38	4.06	1.90	2.28	0.19	0.36
40	2.87	4.90	2.54	4.32	2.04	2.64	0.22	0.41
41	3.08	5.30	2.73	4.63	2.20	3.94	0.24	0.47
42	3.32	5.76	2.95	5.02	2.39	4.29	0.26	0.54
43	3.60	6.29	3.19	5.51	2.61	4.70	0.30	0.62
44	3.91	6.90	3.46	6.09	2.86	5.19	0.35	0.72
45	4.25	7.59	3.76	6.72	3.13	5.79	0.40	0.83
46	4.61	8.30	4.08	7.38	3.41	6.40	0.46	0.95
47	4.99	9.03	4.41	8.04	3.70	7.02	0.54	1.08
48	5.39	9.78	4.75	8.71	3.99	7.65	0.64	1.21
49	5.80	10.55	5.10	9.38	4.28	8.29	0.76	1.36
50	6.22	11.35	5.46	10.05	4.58	8.93	0.89	1.50
51	6.64	12.18	5.83	10.74	4.90	9.58	1.20	1.74
52	7.07	13.04	6.21	11.47	5.24	10.24	1.56	2.16
53	7.50	13.93	6.60	12.25	5.60	10.91	1.98	2.78
54	7.93	14.86	7.00	13.10	5.98	11.59	2.46	3.62
55	8.36	15.83	7.41	14.02	6.38	12.29	3.00	4.68
56	8.83	16.90	7.85	15.02	6.81	13.03	Premium Rates - Child Term Rider	
57	9.36	18.10	8.34	16.12	7.28	13.84	\$7.50 per \$1000 unit of coverage	
58	10.00	19.50	8.90	17.34	7.80	14.77	for all children combined	
59	10.75	21.10	9.54	18.73	8.39	15.90	Minimum Face amount for a 10-Year	
60	11.62	22.93	10.29	20.30	9.07	17.29	Level Term Policy is \$50,000	
61	12.64	24.98	11.17	22.10	9.86	18.96	Minimum Face amount for a 10-Year	
62	13.83	27.28	12.20	24.15	10.79	20.93	Level Term Rider is \$10,000	
63	15.21	29.87	13.41	26.47	11.90	23.22		
64	16.79	32.80	14.82	29.08	13.24	25.86		
65	18.58	36.11	16.47	31.99	14.87	28.87		

**10 Year Level Term Life**  
 Annual Premium Rates - **FEMALE**  
 (For Policy Must Add \$35.00 Fee)

ALL STATES

Age	10 Year Term Life Policy & Rider						Waiver of Premium	
	Band 1		Band 2		Band 3		Total Disability or Unemployment	
	Less than \$100,000		\$100,000-\$249,000		\$250,000 +		10 Year Term Policy	
	Non Smoker	Smoker	Non Smoker	Smoker	Non-Smoker	Smoker	Non Smoker	Smoker
20	1.49	2.06	1.32	1.82	0.96	1.38	0.12	0.16
21	1.49	2.06	1.32	1.82	0.96	1.38	0.12	0.16
22	1.49	2.06	1.32	1.82	0.96	1.39	0.12	0.16
23	1.50	2.07	1.33	1.82	0.97	1.39	0.12	0.16
24	1.50	2.07	1.33	1.82	0.97	1.39	0.12	0.16
25	1.51	2.08	1.34	1.84	0.97	1.40	0.12	0.16
26	1.52	2.10	1.36	1.86	0.98	1.42	0.12	0.17
27	1.54	2.13	1.38	1.89	0.99	1.45	0.12	0.17
28	1.57	2.18	1.40	1.93	1.00	1.49	0.12	0.18
29	1.60	2.25	1.42	1.99	1.02	1.54	0.13	0.18
30	1.64	2.33	1.45	2.06	1.04	1.60	0.13	0.20
31	1.69	2.42	1.49	2.14	1.07	1.67	0.13	0.20
32	1.74	2.52	1.53	2.23	1.11	1.75	0.13	0.20
33	1.80	2.64	1.58	2.33	1.16	1.85	0.13	0.21
34	1.86	2.77	1.64	2.45	1.22	1.96	0.14	0.21
35	1.93	2.91	1.70	2.57	1.28	2.07	0.14	0.22
36	2.00	3.06	1.77	2.70	1.34	2.19	0.16	0.24
37	2.08	3.22	1.85	2.84	1.40	2.32	0.17	0.27
38	2.16	3.40	1.94	3.00	1.47	2.46	0.18	0.32
39	2.25	3.60	2.03	3.17	1.54	2.62	0.19	0.36
40	2.35	3.82	2.13	3.36	1.62	2.80	0.22	0.41
41	2.47	4.07	2.24	3.58	1.71	3.01	0.24	0.47
42	2.61	4.36	2.37	3.83	1.82	3.25	0.26	0.54
43	2.79	4.70	2.51	4.12	1.96	3.52	0.30	0.62
44	3.00	5.09	2.67	4.47	2.13	3.83	0.35	0.72
45	3.23	5.54	2.86	4.90	2.32	4.17	0.40	0.83
46	3.48	6.01	3.07	5.34	2.53	4.53	0.46	0.95
47	3.75	6.50	3.30	5.79	2.75	4.91	0.54	1.08
48	4.04	7.01	3.55	6.24	2.97	5.31	0.64	1.21
49	4.34	7.54	3.82	6.70	3.20	5.73	0.76	1.36
50	4.65	8.09	4.11	7.17	3.45	6.17	0.89	1.50
51	4.97	8.66	4.41	7.66	3.71	6.63	1.20	1.74
52	5.30	9.25	4.72	8.17	3.98	7.11	1.56	2.16
53	5.64	9.86	5.03	8.71	4.26	7.60	1.98	2.78
54	6.00	10.50	5.34	9.28	4.55	8.11	2.46	3.62
55	6.38	11.16	5.85	9.88	4.84	8.63	3.00	4.68
56	6.77	11.84	5.97	10.50	5.14	9.17		
57	7.17	12.54	6.30	11.15	5.44	9.74	Premium Rates - Child Term Rider	
58	7.58	13.27	6.64	11.83	5.75	10.35	\$7.50 per \$1000 unit of coverage	
59	8.01	14.04	6.99	12.54	6.07	11.00	for all children combined	
60	8.47	14.86	7.35	13.25	6.40	11.70		
61	8.98	15.74	7.74	14.06	6.77	12.46	Minimum Face amount for a 10-Year	
62	9.55	16.69	8.18	14.89	7.19	13.28	Level Term Policy is \$50,000	
63	10.18	17.73	8.68	15.79	7.68	14.16		
64	10.87	18.87	9.26	16.77	8.26	15.10	Minimum Face Amount for a 10-Year	
65	11.63	20.12	9.93	17.84	8.96	16.10	Level Term Rider is \$10,000	