

Dignified Choice[®] Classic Series Final Expense Rates



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800-305-1335

Dignified Choice® - Classic Elite and Classic Select Full Benefit Plans

Plan Description Classic Elite and Classic Select are full benefit whole life insurance policies with simplified underwriting.

Issue Limits (Age <u>last</u> birthday)	<u>Issue Ages</u>	<u>Face Amounts*</u>
	25 - 44	\$5,000 - 35,000
	45 - 80	\$2,500 - 35,000
	81 - 85	\$2,500 - 25,000

Classifications Non-Tobacco
Tobacco

Death Benefit Immediate full coverage with level death benefit in all years.

Dignified Choice® - Classic Advantage and Classic Security Graded Benefit Plans

Plan Description Classic Advantage and Classic Security are limited benefit whole life insurance policies with simplified underwriting.

Issue Limits (Age <u>last</u> birthday)	<u>Issue Ages**</u>	<u>Face Amounts*</u>
	Advantage 45 - 85	\$2,500 - 20,000
	Security 45 - 80	\$2,000 - 10,000

Death Benefit

- The Classic Advantage plan has a modified benefit period of two years; the Classic Security plan has a modified benefit period of three years.
- For non-accidental death occurring during the modified benefit period, the death benefit equals a return of all base policy premiums plus 6% interest.
- The full death benefit is payable for accidental death in all years and for death by any cause after the modified benefit period.

Policy Fee Annual: \$40.23

Modal Factors Monthly EFT: .087 Quarterly: .265
Semi-Annual: .52 Annual: 1.0
Monthly direct bill is not available.

Premium Rates See pages 6 - 9 for rate charts.

*Minimum issue amount \$5,000 in WA.

**Issue ages 50 - 75 for Classic Advantage and Classic Security in ME, NY and VT.

Underwriting

Height/Weight Limits

Eligibility is based in part on height/weight limits:

Male Ages 25-44					Female Ages 25-44				
Height	Decline	Elite	Select	Decline	Height	Decline	Elite	Select	Decline
4' 8"	<74	173	189	≥190	4' 8"	<74	157	173	≥174
4' 9"	<77	180	196	≥197	4' 9"	<77	164	180	≥181
4' 10"	<79	186	203	≥204	4' 10"	<79	171	188	≥189
4' 11"	<82	193	210	≥211	4' 11"	<82	179	196	≥197
5' 0"	<85	199	217	≥218	5' 0"	<85	184	202	≥203
5' 1"	<88	206	224	≥225	5' 1"	<88	192	210	≥211
5' 2"	<91	213	232	≥233	5' 2"	<91	199	218	≥219
5' 3"	<94	220	239	≥240	5' 3"	<94	206	225	≥226
5' 4"	<97	227	247	≥248	5' 4"	<97	212	232	≥233
5' 5"	<100	234	255	≥256	5' 5"	<100	218	239	≥240
5' 6"	<103	241	263	≥264	5' 6"	<103	224	246	≥247
5' 7"	<106	249	271	≥272	5' 7"	<106	233	255	≥256
5' 8"	<109	256	279	≥280	5' 8"	<109	239	262	≥263
5' 9"	<112	264	287	≥288	5' 9"	<112	248	271	≥272
5' 10"	<115	271	296	≥297	5' 10"	<115	253	278	≥279
5' 11"	<119	279	304	≥305	5' 11"	<119	261	286	≥287
6' 0"	<122	287	313	≥314	6' 0"	<122	268	294	≥295
6' 1"	<126	295	322	≥323	6' 1"	<126	276	303	≥304
6' 2"	<129	303	331	≥332	6' 2"	<129	282	310	≥311
6' 3"	<133	312	340	≥341	6' 3"	<133	290	318	≥319
6' 4"	<136	320	349	≥350	6' 4"	<136	296	325	≥326
6' 5"	<140	328	358	≥359	6' 5"	<140	301	331	≥332
6' 6"	<143	337	367	≥368	6' 6"	<143	308	338	≥339
6' 7"	<147	346	377	≥378	6' 7"	<147	315	346	≥347
6' 8"	<151	355	386	≥387	6' 8"	<151	322	353	≥354
6' 9"	<154	363	396	≥397	6' 9"	<154	328	361	≥362

Male Ages 45 and up							Female Ages 45 and up						
Height	Decline	Elite	Select	Advantage	Security	Decline	Height	Decline	Elite	Select	Advantage	Security	Decline
4' 8"	<74	178	189	207	216	≥217	4' 8"	<74	162	173	191	200	≥201
4' 9"	<77	184	196	214	224	≥225	4' 9"	<77	168	180	198	208	≥209
4' 10"	<79	191	203	222	232	≥233	4' 10"	<79	176	188	207	217	≥218
4' 11"	<82	198	210	230	240	≥241	4' 11"	<82	184	196	216	226	≥227
5' 0"	<85	204	217	238	248	≥249	5' 0"	<85	189	202	223	233	≥234
5' 1"	<88	211	224	246	256	≥257	5' 1"	<88	197	210	232	242	≥243
5' 2"	<91	218	232	254	265	≥266	5' 2"	<91	204	218	240	251	≥252
5' 3"	<94	225	239	262	273	≥274	5' 3"	<94	211	225	248	259	≥260
5' 4"	<97	233	247	270	282	≥283	5' 4"	<97	218	232	255	267	≥268
5' 5"	<100	240	255	279	291	≥292	5' 5"	<100	224	239	263	275	≥276
5' 6"	<103	247	263	288	300	≥301	5' 6"	<103	230	246	271	283	≥284
5' 7"	<106	255	271	296	309	≥310	5' 7"	<106	239	255	280	293	≥294
5' 8"	<109	263	279	305	318	≥319	5' 8"	<109	246	262	288	301	≥302
5' 9"	<112	270	287	314	328	≥329	5' 9"	<112	254	271	298	312	≥313
5' 10"	<115	278	296	324	338	≥339	5' 10"	<115	260	278	306	320	≥321
5' 11"	<119	286	304	333	347	≥348	5' 11"	<119	268	286	315	329	≥330
6' 0"	<122	294	313	342	357	≥358	6' 0"	<122	275	294	323	338	≥339
6' 1"	<126	303	322	352	367	≥368	6' 1"	<126	284	303	333	348	≥349
6' 2"	<129	311	331	362	377	≥378	6' 2"	<129	290	310	341	356	≥357
6' 3"	<133	320	340	372	388	≥389	6' 3"	<133	298	318	350	366	≥367
6' 4"	<136	328	349	382	398	≥399	6' 4"	<136	304	325	358	374	≥375
6' 5"	<140	337	358	392	408	≥409	6' 5"	<140	310	331	365	381	≥382
6' 6"	<143	346	367	402	419	≥420	6' 6"	<143	317	338	373	390	≥391
6' 7"	<147	355	377	412	430	≥431	6' 7"	<147	324	346	381	399	≥400
6' 8"	<151	364	386	423	441	≥442	6' 8"	<151	331	353	390	408	≥409
6' 9"	<154	373	396	433	452	≥453	6' 9"	<154	338	361	398	417	≥418

Underwriting

Application Health Questions

- Coverage will be declined if any question in Part 1 of the Health History is answered “Yes.”
- The Proposed Insured will be considered for the **Classic Security** graded benefit plan if:
 - one question in Part 2 is answered “Yes” or
 - two or more questions in Part 3 are answered Yes” or
 - the Proposed Insured is 71 or older and does not have a doctor or has not seen one within the past three years.
- The Proposed Insured will be considered for the **Classic Advantage** graded benefit plan if:
 - one question in Part 3 is answered “Yes” or
 - two or more questions in Part 4 are answered “Yes”
- The Proposed Insured will be considered for the **Classic Select** full benefit plan if:
 - any question in Part 4 is answered “Yes” or
 - the Proposed Insured is 60 - 70 and does not have a doctor or has not seen one within the past five years.
- The Proposed Insured will be considered for the **Classic Elite** full benefit plan if all health questions are answered “No.”

Additional Underwriting

Full Benefit Applications:

- A telephone interview is required at the time of application.
- MIB and prescription drug database check are conducted after the interview is completed.
- Motor Vehicle Report for applicants **age 25-35 only**. If applicant does not have a driver’s license, the reason should be noted on the application.

Graded Benefit Applications:

- MIB and prescription drug database check are conducted after the application is received by the Company.
- *No telephone interview required at the time of application.* A telephone interview may be conducted by the Company if needed to clarify any information.

Premium Calculation Example

Female, Age 65, Classic Elite Non-Tobacco, \$10,000 Face Amount

ANNUAL MODE:	Annual Premium per \$1,000	\$44.08
	Number of thousands	<u>x 10</u>
		\$440.80
	Annual Policy Fee	<u>+ 40.23</u>
	Total Annual Premium	\$481.03
MONTHLY EFT MODE:	Total Annual Premium	\$481.03
	Monthly EFT Modal Factor	<u>x .087</u>
	Monthly EFT Premium	\$41.85

Round to the nearest cent

Riders

Children's Term Insurance Rider (Grandchild Rider)*

Rider Description	The Children's Term Rider provides individual term coverage on an eligible child. An eligible child is a natural born child, stepchild, legally adopted child, grandchild, step-grandchild, legally adopted grandchild, great grandchild, great step-grandchild or legally adopted great grandchild of the Insured.										
Issue Ages	Base Insured: 25 - 85 (Age last birthday) Insured Child: 15 days through 18 years (less than 19)										
Issue Limits	Minimum: \$2,500 Maximum: \$10,000, not to exceed base policy face amount Maximum Number of Children's Term Riders per policy: 20 The rider face amount must be the same for all Children's Term Riders attached to a policy.										
Coverage Period	Coverage ends on the first policy anniversary on or after the Insured Child's 25th birthday or upon conversion of rider coverage to a permanent policy.										
Available With	The <u>Paid Up</u> version is available with Classic Elite and Classic Select if the insured's issue age is 80 or less. The <u>Non Paid Up</u> version is available with Classic Advantage for all issue ages, with Classic Elite and Classic Select for issue ages 81 to 85, and for children added after the policy is issued. Not available with Classic Security.										
Underwriting	If any question on the Children's Term Rider application is answered "Yes," coverage will be declined. Children who are not US citizens are not eligible for coverage.										
Premium Rate	\$2.40 Annual Premium per \$1,000 per Child <u>Premium Calculation Example (calculation for one child)</u> <table><tr><td>Annual Premium per Child</td><td>2.40</td></tr><tr><td>Number of Units</td><td><u>x 10</u></td></tr><tr><td>Total Annual Premium</td><td>\$24.00</td></tr><tr><td>Monthly EFT Modal Factor</td><td><u>x .087</u></td></tr><tr><td>Monthly EFT Premium</td><td>\$2.09</td></tr></table> <p style="text-align: center;">Round to the nearest cent</p>	Annual Premium per Child	2.40	Number of Units	<u>x 10</u>	Total Annual Premium	\$24.00	Monthly EFT Modal Factor	<u>x .087</u>	Monthly EFT Premium	\$2.09
Annual Premium per Child	2.40										
Number of Units	<u>x 10</u>										
Total Annual Premium	\$24.00										
Monthly EFT Modal Factor	<u>x .087</u>										
Monthly EFT Premium	\$2.09										
Conversion Options	Rider coverage may be converted to a permanent plan of insurance without evidence of insurability: <ul style="list-style-type: none">• Between the ages of 22 and 25 (Early Conversion Option); or• On the date rider coverage ends; or<ul style="list-style-type: none">- For the Paid Up version: On the date of the Primary Insured's death if the Insured commits suicide within the first two policy years- For the Non Paid Up version: On the date of the Primary Insured's death. For Early Conversion, the face amount of the new policy may not exceed the amount of rider coverage. For other conversion options, the face amount of the new policy may be up to five times the death benefit amount of the rider.										
Added Benefit	For the Paid Up version: If the Insured dies while the rider is in force, the insurance under the rider will remain in force with <u>no further payment of premiums.</u> ** The other terms of the rider will continue to apply.										

*Children's Term Insurance Rider not available in WA.

**This benefit will not be provided if the Insured commits suicide within the first two policy years.
This benefit does not apply to the Non Paid Up version of the rider.

Riders

Accidental Death Benefit Rider

Rider Description	The Accidental Death Benefit Rider doubles the death benefit for death due to accident (double indemnity).
Issue Ages (Age last birthday)	25 - 75
Coverage Period	Premiums are payable and rider coverage is maintained until the first policy anniversary on or after the Insured's 100th birthday.
Available With	The Accidental Death Benefit Rider is available with the Classic Elite and Classic Select full benefit plans only. This rider is not available with the Classic Advantage or Classic Security graded benefit plans.
Premium Rates	See page 10 for rate chart.

Accelerated Death Benefit Rider

Rider Description	The optional Accelerated Death Benefit Rider makes available an early payment of 50% of the death benefit if the Insured is diagnosed by a physician as having a terminal condition which is expected to result in death within twelve months.
Issue Ages	Same as base policy (all ages).
Coverage Period	Coverage remains in force as long as the policy remains in force.
Available With	The Accelerated Death Benefit Rider is available with the Classic Elite and Classic Select full benefit plans at the time of issue. The rider may be added to the Classic Advantage graded benefit plan after the graded benefit period. This rider is not available with the Classic Security graded benefit plan.
Rider Rates	There is no additional premium charge for this rider, but you must check the Accelerated Death Benefit box on the application if applying for the rider. If an accelerated benefit payment is made, a \$250 administrative fee is deducted from the payment (may vary by state). The accelerated benefit payment amount is treated as a lien against the death benefit and lien interest is charged. Receipt of accelerated benefit may affect eligibility for public assistance programs and may be taxable. In states where required, an Accelerated Benefit Disclosure Form must be provided to the applicant and submitted with the application.

Classic Elite - Full Benefit Annual Premiums per \$1,000

MALE					
Issue Age	Non-Tobacco	Tobacco	Issue Age	Non-Tobacco	Tobacco
25	15.31	21.59	56	40.29	55.13
26	15.70	22.42	57	42.05	57.30
27	16.07	23.00	58	43.92	59.64
28	16.42	23.46	59	45.90	62.24
29	16.79	23.90	60	48.00	65.25
30	17.18	24.38	61	50.24	68.77
31	17.61	24.95	62	52.66	72.87
32	18.08	25.63	63	55.29	77.60
33	18.62	26.42	64	58.17	82.93
34	19.21	27.35	65	61.34	88.76
35	19.85	28.36	66	64.83	94.98
36	20.55	29.46	67	68.66	101.45
37	21.31	30.60	68	72.86	108.04
38	22.11	31.75	69	77.40	114.66
39	22.95	32.89	70	82.30	121.35
40	23.81	33.98	71	87.50	128.23
41	24.67	34.99	72	93.03	135.60
42	25.53	35.93	73	98.87	143.81
43	26.36	36.76	74	105.07	153.33
44	27.12	37.50	75	111.72	164.54
45	27.81	38.20	76	119.07	182.88
46	28.77	38.89	77	127.22	199.97
47	29.70	39.63	78	136.42	214.64
48	30.60	40.51	79	146.96	228.07
49	31.51	41.67	80	159.07	238.68
50	32.46	43.26	81	172.68	247.55
51	33.45	45.02	82	187.71	254.71
52	34.56	46.94	83	203.42	264.07
53	35.79	48.94	84	218.20	270.61
54	37.16	50.99	85	229.13	275.54
55	38.64	53.03			

FEMALE					
Issue Age	Non-Tobacco	Tobacco	Issue Age	Non-Tobacco	Tobacco
25	12.64	15.27	56	30.60	42.79
26	13.34	15.87	57	31.66	44.47
27	13.73	16.35	58	32.88	46.13
28	13.92	16.75	59	34.18	47.81
29	14.04	17.13	60	35.51	49.57
30	14.15	17.49	61	36.95	51.51
31	14.31	17.87	62	38.50	53.68
32	14.58	18.29	63	40.18	56.15
33	14.94	18.77	64	42.04	58.95
34	15.42	19.31	65	44.08	62.09
35	16.00	19.95	66	46.36	65.57
36	16.67	20.66	67	48.87	69.35
37	17.40	21.47	68	51.69	73.27
38	18.16	22.37	69	54.83	77.47
39	18.90	23.34	70	58.32	81.98
40	19.62	24.38	71	62.18	86.87
41	20.29	25.48	72	66.44	92.24
42	20.88	26.62	73	71.10	98.94
43	21.39	27.77	74	76.20	106.50
44	21.82	28.91	75	81.72	114.77
45	22.19	30.00	76	87.69	123.87
46	22.54	30.10	77	93.88	133.89
47	22.93	30.31	78	100.70	144.62
48	23.45	30.77	79	108.03	155.68
49	24.19	31.57	80	115.89	166.51
50	25.32	32.70	81	124.36	175.54
51	26.15	34.10	82	133.53	183.39
52	26.95	35.71	83	143.98	192.32
53	27.77	37.47	84	155.52	202.44
54	28.66	39.27	85	168.43	217.12
55	29.60	41.03			

Add Annual Policy Fee of \$40.23

Classic Select - Full Benefit Annual Premiums per \$1,000

MALE					
Issue Age	Non-Tobacco	Tobacco	Issue Age	Non-Tobacco	Tobacco
25	17.46	25.87	56	51.94	77.41
26	17.99	26.67	57	55.02	81.96
27	18.38	27.24	58	58.23	86.42
28	18.69	27.70	59	61.54	90.72
29	19.00	28.16	60	64.89	94.81
30	19.34	28.69	61	68.31	98.70
31	19.76	29.34	62	71.82	102.44
32	20.27	30.15	63	75.50	106.16
33	20.88	31.12	64	79.46	110.03
34	21.59	32.26	65	83.83	114.33
35	22.40	33.53	66	88.75	120.24
36	23.30	34.92	67	94.30	127.72
37	24.28	36.41	68	100.55	136.78
38	25.31	37.93	69	107.49	147.29
39	26.37	39.49	70	115.02	159.00
40	27.45	41.02	71	122.96	171.59
41	28.53	42.51	72	131.12	184.66
42	29.60	43.91	73	139.29	197.84
43	30.66	45.24	74	147.40	210.72
44	31.70	46.48	75	155.54	222.95
45	32.74	47.66	76	170.75	234.68
46	33.79	48.15	77	185.40	245.29
47	34.89	48.97	78	199.49	254.71
48	36.07	50.26	79	213.01	262.99
49	37.41	52.10	80	225.97	270.38
50	38.96	54.51	81	237.90	276.80
51	40.47	57.37	82	249.21	283.47
52	42.21	60.71	83	259.90	291.37
53	44.22	64.48	84	269.97	301.77
54	46.50	68.58	85	279.43	312.43
55	49.05	72.87			

FEMALE					
Issue Age	Non-Tobacco	Tobacco	Issue Age	Non-Tobacco	Tobacco
25	13.70	16.91	56	40.62	58.46
26	14.09	17.01	57	42.01	60.57
27	14.41	17.39	58	43.44	62.62
28	14.73	17.99	59	44.99	64.72
29	15.07	18.71	60	46.74	67.04
30	15.46	19.50	61	48.73	69.67
31	15.91	20.33	62	50.98	72.76
32	16.44	21.18	63	53.54	76.33
33	17.03	22.02	64	56.40	80.43
34	17.69	22.88	65	59.54	85.01
35	18.41	23.75	66	62.94	90.03
36	19.17	24.66	67	66.61	95.43
37	19.96	25.62	68	70.51	101.17
38	20.78	26.66	69	74.66	107.24
39	21.60	27.79	70	79.10	113.71
40	22.40	29.04	71	83.86	121.44
41	23.20	30.42	72	89.02	129.70
42	23.96	31.90	73	94.68	138.40
43	24.70	33.51	74	100.95	147.38
44	25.43	35.21	75	107.97	156.54
45	26.15	36.94	76	116.09	166.07
46	26.90	38.67	77	125.25	175.56
47	27.71	40.30	78	135.51	184.87
48	28.61	41.72	79	146.90	193.93
49	29.67	42.82	80	159.33	202.64
50	30.97	43.43	81	172.23	210.54
51	32.51	45.91	82	185.44	218.00
52	34.28	48.58	83	198.30	225.04
53	36.04	51.25	84	209.77	231.75
54	37.68	53.82	85	218.45	238.24
55	39.17	56.19			

Add Annual Policy Fee of \$40.23

**Classic Advantage - Graded Benefit
Annual Premiums per \$1,000**

MALE			
Issue Age	Annual Premium	Issue Age	Annual Premium
45	58.38	66	124.42
46	58.95	67	132.14
47	59.87	68	142.02
48	61.15	69	153.47
49	62.77	70	165.95
50	64.75	71	179.00
51	67.09	72	192.22
52	69.78	73	205.25
53	72.82	74	217.85
54	76.21	75	229.80
55	79.97	76	240.94
56	84.07	77	251.22
57	88.54	78	260.60
58	93.34	79	269.14
59	98.51	80	276.96
60	104.03	81	284.23
61	107.15	82	291.21
62	109.99	83	298.20
63	112.77	84	305.56
64	115.82	85	313.75
65	119.52		

FEMALE			
Issue Age	Annual Premium	Issue Age	Annual Premium
45	48.91	66	97.96
46	49.10	67	104.52
47	49.58	68	111.33
48	50.33	69	118.44
49	51.36	70	125.91
50	52.66	71	133.74
51	54.24	72	141.95
52	56.10	73	150.53
53	58.23	74	159.45
54	60.65	75	168.66
55	63.33	76	178.10
56	66.30	77	187.72
57	69.53	78	197.40
58	73.05	79	207.03
59	76.85	80	216.51
60	80.92	81	225.66
61	83.10	82	234.37
62	85.04	83	242.41
63	86.92	84	249.62
64	89.01	85	255.80
65	91.59		

Issue ages 50 - 75 in ME, NY and VT.

Add Annual Policy Fee of \$40.23

**Classic Security - Graded Benefit
Annual Premiums per \$1,000**

MALE			
Issue Age	Annual Premium	Issue Age	Annual Premium
45	72.87	65	149.16
46	74.13	66	154.90
47	75.87	67	162.77
48	78.07	68	172.79
49	80.73	69	184.79
50	83.85	70	198.48
51	87.44	71	213.42
52	91.49	72	229.09
53	96.01	73	244.91
54	101.00	74	260.32
55	106.45	75	274.83
56	112.36	76	288.07
57	118.74	77	298.45
58	125.57	78	307.52
59	132.88	79	315.91
60	140.65	80	324.75
61	141.51		
62	142.13		
63	143.21		
64	145.38		

FEMALE			
Issue Age	Annual Premium	Issue Age	Annual Premium
45	62.06	65	121.92
46	62.84	66	126.44
47	64.01	67	132.43
48	65.55	68	139.87
49	67.46	69	148.62
50	69.76	70	158.44
51	72.44	71	168.97
52	75.50	72	179.86
53	78.94	73	190.65
54	82.75	74	200.97
55	86.94	75	210.49
56	91.51	76	219.01
57	96.47	77	226.55
58	101.81	78	233.36
59	107.52	79	240.05
60	113.61	80	247.69
61	114.66		
62	115.54		
63	116.76		
64	118.77		

Issue ages 50 - 75 in ME, NY and VT.

Add Annual Policy Fee of \$40.23

Accidental Death Benefit Rider Annual Premiums per \$1,000

MALE				FEMALE			
Issue Age	Annual Premium	Issue Age	Annual Premium	Issue Age	Annual Premium	Issue Age	Annual Premium
25	2.75	50	2.00	25	1.25	50	1.25
26	2.70	51	2.00	26	1.25	51	1.25
27	2.65	52	2.00	27	1.25	52	1.25
28	2.60	53	2.00	28	1.25	53	1.25
29	2.55	54	2.00	29	1.25	54	1.25
30	2.50	55	2.00	30	1.25	55	1.25
31	2.45	56	2.00	31	1.25	56	1.25
32	2.40	57	2.00	32	1.25	57	1.25
33	2.35	58	2.00	33	1.25	58	1.25
34	2.30	59	2.00	34	1.25	59	1.25
35	2.25	60	2.00	35	1.25	60	1.25
36	2.25	61	2.05	36	1.25	61	1.30
37	2.25	62	2.10	37	1.25	62	1.35
38	2.25	63	2.15	38	1.25	63	1.40
39	2.25	64	2.20	39	1.25	64	1.45
40	2.25	65	2.25	40	1.25	65	1.50
41	2.20	66	2.50	41	1.25	66	1.60
42	2.15	67	2.75	42	1.25	67	1.70
43	2.10	68	3.00	43	1.25	68	1.80
44	2.05	69	3.25	44	1.25	69	1.90
45	2.00	70	3.50	45	1.25	70	2.00
46	2.00	71	3.90	46	1.25	71	2.25
47	2.00	72	4.30	47	1.25	72	2.50
48	2.00	73	4.70	48	1.25	73	2.75
49	2.00	74	5.10	49	1.25	74	3.00
		75	5.50			75	3.25

ADB Premium Calculation Example

Female, Age 65, \$10,000 Face Amount

Annual Premium per \$1,000	1.50
Number of Units	$\times 10$
Total Annual Premium	\$15.00
Monthly EFT Modal Factor	$\times .087$
Monthly EFT Premium	\$1.31

Round to the nearest cent



**COLUMBIAN MUTUAL
LIFE INSURANCE COMPANY**

HOME OFFICE: BINGHAMTON NY
ADMINISTRATIVE SERVICE OFFICE: P.O. BOX 4850
NORCROSS, GA 30091-4850



**COLUMBIAN LIFE
INSURANCE COMPANY**

HOME OFFICE: CHICAGO, IL
ADMINISTRATIVE SERVICE OFFICE: P.O. BOX 4850
NORCROSS, GA 30091-4850

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800-305-1335

This ratebook is not intended to represent a legal contract. The information contained herein is designed to serve as a general reference source only. For complete terms, refer to the actual policy and riders (Policy Forms 1F156, 1F156-CL, 1F157-CL, 1F158, 1F158-CL, 1F159, 1F159-CL and Rider Forms 1H864, 1H864-CL, 1H865, 1H865-CL, 1H884, 1H884-CL, 1H885 and 1H885-CL or state variation). Product specifications and availability may vary by state.

The company procedures and practices outlined in this guide are subject to change due to legal compliance requirements or the needs of the business.

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