

# Guaranteed Solution Rate Sheet

## Premiums per Thousand Face Amount

| Annual Premium |       |        |           |        |        |
|----------------|-------|--------|-----------|--------|--------|
| Issue Age      | Male  | Female | Issue Age | Male   | Female |
| 45             | 48.18 | 37.93  | 66        | 96.36  | 68.98  |
| 46             | 48.56 | 38.13  | 67        | 101.03 | 72.31  |
| 47             | 48.96 | 38.34  | 68        | 105.94 | 75.82  |
| 48             | 49.38 | 38.55  | 69        | 111.10 | 79.50  |
| 49             | 49.82 | 38.79  | 70        | 116.51 | 83.36  |
| 50             | 50.27 | 39.02  | 71        | 122.07 | 87.77  |
| 51             | 52.66 | 40.53  | 72        | 127.94 | 92.42  |
| 52             | 54.65 | 41.73  | 73        | 134.11 | 97.32  |
| 53             | 57.28 | 43.40  | 74        | 140.59 | 102.46 |
| 54             | 59.46 | 44.71  | 75        | 147.38 | 107.85 |
| 55             | 62.32 | 46.53  | 76        | 152.94 | 113.01 |
| 56             | 64.88 | 48.20  | 77        | 158.81 | 118.45 |
| 57             | 66.92 | 49.46  | 78        | 164.99 | 124.18 |
| 58             | 69.74 | 51.29  | 79        | 171.48 | 130.19 |
| 59             | 71.98 | 52.68  | 80        | 178.27 | 136.49 |
| 60             | 74.30 | 54.13  | 81        | 196.99 | 148.71 |
| 61             | 77.15 | 56.00  | 82        | 216.75 | 161.61 |
| 62             | 80.14 | 57.97  | 83        | 237.55 | 175.19 |
| 63             | 83.30 | 60.04  | 84        | 259.39 | 189.45 |
| 64             | 86.62 | 62.22  | 85        | 282.28 | 204.38 |
| 65             | 90.10 | 64.50  |           |        |        |

### To Calculate a Payment Mode Other Than Annual:

Multiply Annual Rate x Premium Mode

Example: Monthly Rate for 53 y/o Male for a \$25k face  
 $\$1,432 \times .085 = \$121.72$

### Premium Modes:

- Monthly .085,
- Semi-Annual .51,
- Quarterly .26

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