

# Whole Life - Zero Refunds Rate Sheet

**Premiums per Thousand Face Amount Add \$60.00 Policy Fee**

**Premium Modes: Monthly .085, Semi-Annual .51, Quarterly .26**

Issue	Face Amounts Under \$100,000						Face Amounts \$100,000 and Over							
	Male			Female			Male				Female			
Age	Sel NT	NT	T	Sel NT	NT	T	Supr NT	Sel NT	NT	T	Supr NT	Sel NT	NT	T
0			4.32			3.89				3.79				3.39
1			4.47			4.03				3.93				3.51
2			4.64			4.18				4.08				3.64
3			4.82			4.33				4.24				3.77
4			5.00			4.50				4.39				3.91
5			5.19			4.67				4.56				4.07
6			5.39			4.85				4.74				4.22
7			5.60			5.03				4.92				4.38
8			5.82			5.23				5.11				4.55
9			6.04			5.43				5.31				4.73
10			6.28			5.63				5.52				4.90
11			6.52			5.86				5.73				5.10
12			6.79			6.08				5.97				5.30
13			7.05			6.32				6.20				5.50
14			7.32			6.56				6.43				5.71
15			7.61			6.82				6.69				5.93
16			7.89			7.08				6.93				6.16
17			8.18			7.36				7.19				6.40
18	6.51	6.66	8.48	5.79	5.88	7.63	5.55	5.74	5.85	7.45	5.06	5.10	5.12	6.65
19	6.73	6.87	8.79	5.99	6.09	7.94	5.73	5.93	6.04	7.73	5.24	5.28	5.30	6.91
20	6.96	7.12	9.12	6.22	6.32	8.25	5.93	6.14	6.25	8.02	5.44	5.48	5.50	7.18
21	7.21	7.36	9.46	6.45	6.56	8.58	6.14	6.36	6.47	8.32	5.65	5.69	5.71	7.47
22	7.47	7.62	9.82	6.71	6.80	8.92	6.36	6.58	6.69	8.63	5.86	5.91	5.92	7.76
23	7.73	7.89	10.20	6.96	7.06	9.27	6.58	6.81	6.93	8.96	6.08	6.13	6.15	8.07
24	8.01	8.18	10.59	7.22	7.33	9.65	6.82	7.07	7.19	9.31	6.32	6.37	6.38	8.40
25	8.30	8.48	10.99	7.50	7.62	10.04	7.26	7.32	7.45	9.66	6.49	6.54	6.63	8.74
26	8.49	8.68	11.26	7.67	7.80	10.29	7.44	7.5	7.64	9.92	6.65	6.71	6.81	8.99
27	8.71	8.91	11.58	7.87	8.01	10.59	7.65	7.72	7.86	10.23	6.84	6.91	7.02	9.28
28	8.96	9.17	11.94	8.10	8.25	10.93	7.89	7.97	8.12	10.58	7.06	7.14	7.26	9.61
29	9.24	9.47	12.35	8.36	8.52	11.31	8.16	8.25	8.41	10.97	7.31	7.39	7.52	9.98
30	9.55	9.80	12.80	8.65	8.82	11.73	8.46	8.56	8.73	11.41	7.58	7.67	7.81	10.39
31	9.86	10.13	13.25	8.94	9.12	12.15	8.76	8.87	9.05	11.85	7.85	7.95	8.10	10.80
32	10.20	10.49	13.75	9.25	9.45	12.62	9.09	9.21	9.40	12.33	8.15	8.26	8.42	11.25
33	10.57	10.88	14.29	9.59	9.81	13.13	9.45	9.58	9.78	12.85	8.48	8.60	8.77	11.74
34	10.97	11.31	14.88	9.96	10.20	13.68	9.84	9.98	10.20	13.42	8.84	8.97	9.15	12.27
35	11.40	11.76	15.49	10.35	10.65	14.28	10.25	10.4	10.65	14.03	9.23	9.36	9.57	12.83
36	11.69	12.09	15.95	10.61	10.94	14.70	10.54	10.69	10.97	14.47	9.48	9.62	9.85	13.24

Issue	Face Amounts Under \$100,000						Face Amounts \$100,000 and Over								
	Male			Female			Male				Female				
	Age	Sel NT	NT	T	Sel NT	NT	T	Supr NT	Sel NT	NT	T	Supr NT	Sel NT	NT	T
37	12.03	12.47	16.49	10.92	11.28	15.19	10.87	11.03	11.34	14.99	9.77	9.93	10.18	13.72	
38	12.42	12.91	17.11	11.27	11.67	15.76	11.25	11.42	11.76	15.58	10.11	10.28	10.56	14.26	
39	12.86	13.40	17.80	11.67	12.11	16.40	11.68	11.86	12.23	16.24	10.49	10.67	10.99	14.87	
40	13.35	13.95	18.57	12.11	12.60	17.11	12.16	12.35	12.76	16.98	10.91	11.11	11.46	15.55	
41	13.84	14.50	19.34	12.55	13.09	17.82	12.64	12.84	13.29	17.72	11.33	11.55	11.93	16.23	
42	14.38	15.10	20.19	13.04	13.63	18.60	13.17	13.38	13.87	18.53	11.79	12.03	12.45	16.98	
43	14.97	15.76	21.12	13.57	14.22	19.45	13.74	13.96	14.50	19.42	12.29	12.56	13.02	17.80	
44	15.61	16.47	22.12	14.14	14.86	20.37	14.36	14.59	15.19	20.38	12.84	13.13	13.64	18.69	
45	16.31	17.25	23.20	14.76	15.56	21.35	15.03	15.27	15.92	21.41	13.43	13.74	14.31	19.64	
46	16.78	17.82	24.07	15.17	16.04	22.05	15.50	15.75	16.46	22.23	13.84	14.15	14.77	20.30	
47	17.33	18.49	25.09	15.65	16.60	22.87	16.04	16.31	17.09	23.19	14.32	14.63	15.30	21.08	
48	17.96	19.25	26.25	16.19	17.24	23.81	16.66	16.95	17.81	24.28	14.86	15.18	15.91	21.97	
49	18.67	20.11	27.56	16.80	17.96	24.86	17.36	17.67	18.62	25.51	15.47	15.80	16.60	22.97	
50	19.45	21.07	29.01	17.48	18.76	26.03	18.14	18.47	19.52	26.88	16.15	16.48	17.36	24.08	
51	20.23	22.03	30.46	18.16	19.56	27.20	18.92	19.27	20.42	28.25	16.83	17.16	18.12	25.19	
52	21.09	23.08	32.06	18.91	20.44	28.49	19.77	20.14	21.41	29.75	17.58	17.91	18.96	26.41	
53	22.03	24.23	33.80	19.73	21.40	29.90	20.70	21.09	22.49	31.39	18.40	18.73	19.87	27.74	
54	23.05	25.47	35.69	20.62	22.45	31.42	21.71	22.12	23.66	33.17	19.29	19.62	20.86	29.18	
55	24.15	26.81	37.74	21.57	23.60	33.06	22.78	23.22	24.92	35.08	20.24	20.58	21.93	30.72	
56	25.01	27.88	39.18	22.33	24.51	34.36	23.56	24.05	25.91	36.42	20.95	21.32	22.77	31.92	
57	26.01	29.13	40.86	23.21	25.57	35.88	24.47	25.01	27.06	37.98	21.78	22.18	23.75	33.32	
58	27.15	30.55	42.79	24.22	26.78	37.61	25.51	26.11	28.38	39.76	22.73	23.16	24.87	34.92	
59	28.44	32.15	44.96	25.36	28.14	39.56	26.69	27.35	29.86	41.77	23.80	24.27	26.12	36.71	
60	29.87	33.93	47.37	26.62	29.65	41.73	28.00	28.73	31.51	44.00	24.99	25.50	27.51	38.70	
61	31.30	35.71	49.78	27.88	31.16	43.90	29.31	30.11	33.16	46.23	26.18	26.73	28.90	40.69	
62	32.87	37.67	52.43	29.27	32.83	46.28	30.75	31.62	34.97	48.68	27.48	28.08	30.43	42.88	
63	34.58	39.81	55.32	30.79	34.65	48.88	32.32	33.27	36.95	51.35	28.90	29.56	32.10	45.27	
64	36.44	42.12	58.45	32.43	36.62	51.69	34.02	35.06	39.09	54.25	30.44	31.16	33.91	47.86	
65	38.44	44.61	61.81	34.21	38.74	54.71	35.84	36.98	41.41	57.37	32.10	32.89	35.87	50.66	
66	40.15	46.48	64.02	35.64	40.30	56.92	37.37	38.64	43.19	59.48	33.40	34.28	37.36	52.77	
67	42.15	48.66	66.60	37.31	42.12	59.50	39.15	40.57	45.27	61.95	34.91	35.90	39.10	55.24	
68	44.43	51.15	69.55	39.21	44.20	62.45	41.19	42.78	47.64	64.77	36.64	37.75	41.09	58.06	
69	47.00	53.95	72.87	41.35	46.55	65.77	43.48	45.26	50.31	67.94	38.59	39.84	43.33	61.23	
70	49.85	57.06	76.56	43.73	49.16	69.46	46.03	48.02	53.28	71.46	40.75	42.16	45.82	64.75	
71	52.70	60.17	80.25	46.11	51.77	73.15	48.58	50.78	56.25	74.98	42.91	44.48	48.31	68.27	
72	55.84	63.59	84.31	48.73	54.64	77.21	51.38	53.82	59.51	78.86	45.29	47.03	51.05	72.15	
73	59.26	67.32	88.74	51.59	57.77	81.64	54.44	57.13	63.07	83.09	47.89	49.81	54.04	76.38	
74	62.97	71.37	93.53	54.68	61.16	86.44	57.75	60.72	66.92	87.67	50.70	52.82	57.28	80.96	

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