



PREMIUMS AND CASH VALUES ON TOTAL PROTECTION

Annual premium per \$1,000 (Age at nearest birthday)

Sum insured: from \$5,000 to \$50,000

Annual Fees:

Annual policy fee: \$80

Annual policy fee for spouse rider: \$40

PREMIUM PAYABLE CALCULATOR

Premium rate	*Annual = 1
x	*Semi-annual = 0.53
{Face amount / 1000}	*Quarterly = 0.27
+	*Monthly = 0.09
Annual fee	
x	
Payment frequency*	
=	Premium payable

Age	Non smoker		Smoker	
	M	F	M	F
18	23.49	15.18	28.37	20.90
19	23.49	15.18	28.37	20.90
20	23.49	15.18	28.37	20.90
21	23.49	15.18	28.37	20.90
22	23.49	15.18	28.37	20.90
23	23.49	15.18	28.37	20.90
24	23.49	15.18	28.37	20.90
25	23.49	15.18	28.37	20.90
26	24.07	15.94	30.15	22.45
27	24.66	16.70	31.94	23.99
28	25.24	17.46	33.72	25.54
29	25.82	18.22	35.50	27.08
30	26.40	18.98	37.29	28.63
31	26.99	19.73	39.07	30.17
32	27.57	20.49	40.85	31.72
33	28.15	21.25	42.63	33.26
34	28.73	22.01	44.42	34.81
35	29.32	22.77	46.20	36.35
36	30.83	23.90	49.51	38.38
37	32.35	25.02	52.82	40.40
38	33.87	26.15	56.13	42.43
39	35.39	27.27	59.44	44.46
40	36.91	28.40	62.75	46.48
41	38.43	29.53	66.07	48.51
42	39.95	30.65	69.38	50.54
43	41.47	31.78	72.69	52.56
44	42.99	32.90	76.00	54.59
45	44.50	34.03	79.31	56.62
46	46.02	35.12	82.64	57.98
47	47.54	36.21	85.96	59.34
48	49.05	37.31	89.29	60.70
49	50.57	38.40	92.62	62.06

Age	Non Smoker		Smoker	
	M	F	M	F
50	52.09	39.49	95.95	63.42
51	53.60	40.58	99.28	64.78
52	55.12	41.67	102.61	66.13
53	56.64	42.76	105.93	67.49
54	58.15	43.86	109.26	68.85
55	59.67	44.95	112.59	70.21
56	62.10	46.71	116.64	72.07
57	64.52	48.46	120.70	73.93
58	66.95	50.22	124.75	75.79
59	69.38	51.98	128.81	77.66
60	71.80	53.74	132.86	79.52
61	77.28	57.56	144.06	84.33
62	82.76	61.38	155.25	89.14
63	88.24	65.21	166.44	93.95
64	93.72	69.03	177.63	98.76
65	99.19	72.85	188.82	103.58
66	102.67	75.42	193.76	105.42
67	106.15	78.00	198.69	107.27
68	109.63	80.58	203.63	109.12
69	113.11	83.15	208.56	110.97
70	116.58	85.73	213.50	112.81
71	124.24	91.96	220.50	120.13
72	131.89	98.20	227.49	127.45
73	139.55	104.43	234.49	134.77
74	147.20	110.67	241.48	142.08
75	154.86	116.90	248.48	149.40
76	167.35	124.12	259.26	156.35
77	179.84	131.33	270.04	163.30
78	192.33	138.55	280.81	170.24
79	204.82	145.76	291.59	177.19
80	217.31	152.98	302.37	184.14
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CASH VALUE PER \$1,000* - MALE AND FEMALE

Attained Age**	Value	Attained Age**	Value	Attained Age**	Value	Attained Age**	Value	Attained Age**	Value	Attained Age**	Value
21	1	35	13	49	31	63	81	77	221	91	519
22	1	36	14	50	33	64	88	78	234	92	549
23	1	37	15	51	35	65	95	79	247	93	579
24	2	38	16	52	37	66	102	80	260	94	609
25	3	39	17	53	39	67	109	81	273	95	639
26	4	40	18	54	42	68	116	82	286	96	679
27	5	41	19	55	45	69	123	83	299	97	719
28	6	42	20	56	48	70	130	84	319	98	819
29	7	43	21	57	51	71	143	85	339	99	919
30	8	44	22	58	54	72	156	86	369	100	1 000
31	9	45	23	59	57	73	169	87	399	-	
32	10	46	25	60	60	74	182	88	429	-	
33	11	47	27	61	67	75	195	89	459	-	
34	12	48	29	62	74	76	208	90	489	-	

***N.B.** The cash values start after three years.

They are adjusted in the following way:

duration 3: 25%

duration 5: 75%

duration 4: 50%

duration 6 and +: 100%

**** Attained age on policy or rider anniversary**

Example: Age at issue 60

CV before duration 3 = 0

CV duration 3 = 25% x 81 = 20

CV duration 4 = 50% x 88 = 44

CV duration 5 = 75% x 95 = 71

CV duration 6 = 102

CV duration 10 = 130

CV duration 20 = 260