

# MONTHLY RATES WL-2014

Age	\$10,000	\$15,000	\$20,000	\$25,000	\$50,000	\$75,000	\$100,000
18	10.15	13.15	16.15	19.15	34.15	49.15	64.15
19	10.34	13.43	16.52	19.61	35.07	50.53	65.99
20	10.54	13.73	16.92	20.11	36.07	52.03	67.99
21	10.74	14.03	17.32	20.61	37.07	53.53	69.99
22	10.95	14.35	17.75	21.15	38.15	55.15	72.15
23	11.17	14.68	18.19	21.70	39.24	56.78	74.32
24	11.40	15.03	18.65	22.28	40.40	58.53	76.65
25	11.64	15.38	19.12	22.86	41.57	60.28	78.99
26	11.89	15.75	19.62	23.49	42.82	62.15	81.49
27	12.15	16.14	20.14	24.13	44.11	64.09	84.07
28	12.42	16.55	20.69	24.82	45.49	66.15	86.82
29	12.70	16.98	21.25	25.53	46.90	68.28	89.65
30	13.00	17.43	21.85	26.28	48.40	70.53	92.65
31	13.32	17.90	22.49	27.07	49.99	72.90	95.82
32	13.67	18.43	23.19	27.95	51.74	75.53	99.32
33	14.05	18.99	23.94	28.88	53.61	78.34	103.07
34	14.43	19.57	24.70	29.84	55.53	81.21	106.90
35	14.84	20.18	25.52	30.86	57.57	84.28	110.98
36	15.26	20.82	26.37	31.92	59.69	87.46	115.23
37	15.71	21.49	27.27	33.05	61.94	90.84	119.73
38	16.19	22.20	28.22	34.24	64.32	94.40	124.48
39	16.68	22.94	29.20	35.47	66.78	98.09	129.40
40	17.20	23.73	30.25	36.78	69.40	102.03	134.65
41	17.75	24.54	31.34	38.13	72.11	106.09	140.07
42	18.32	25.40	32.49	39.57	74.99	110.40	145.82
43	18.92	26.30	33.69	41.07	77.99	114.90	151.82
44	19.55	27.25	34.95	42.65	81.15	119.65	158.15
45	20.21	28.24	36.27	44.30	84.44	124.59	164.73
46	20.91	29.29	37.67	46.05	87.94	129.84	171.73
47	21.65	30.39	39.14	47.88	91.61	135.34	179.06
48	22.42	31.55	40.69	49.82	95.48	141.15	186.81
49	23.25	32.79	42.34	51.88	99.61	147.34	195.06
50	24.11	34.09	44.07	54.05	103.94	153.84	203.73
51	25.04	35.48	45.92	56.36	108.57	160.77	212.98
52	25.96	36.87	47.77	58.67	113.19	167.71	222.23
53	26.93	38.32	49.70	61.09	118.03	174.96	231.90
54	27.95	39.84	51.74	63.63	123.11	182.59	242.06
55	29.01	41.44	53.87	66.30	128.44	190.59	252.73
56	30.14	43.13	56.12	69.11	134.07	199.02	263.98
57	31.33	44.92	58.50	72.09	140.02	207.96	275.89
58	32.59	46.80	61.02	75.24	146.32	217.40	288.48
59	33.93	48.82	63.70	78.59	153.02	227.46	301.89
60	35.34	50.93	66.52	82.11	160.07	238.02	315.98
61	36.84	53.18	69.52	85.86	167.57	249.27	330.98
62	38.41	55.54	72.67	89.80	175.44	261.08	346.72
63	40.07	58.03	75.99	93.94	183.73	273.52	363.31
64	41.82	60.65	79.49	98.32	192.48	286.64	380.81
65	43.68	63.44	83.20	102.96	201.77	300.58	399.39

- Short form application, no medical examinations, rates are same for male and female regardless of tobacco usage
- Level premiums payable to age 121
- Issue ages: 0 - 65 (age last birthday) Death benefit: Minimum \$5,000 - Maximum \$100,000  
66 - 75 (age last birthday) Death benefit: Minimum \$5,000 - Maximum \$75,000
- Policy Loans: Available up to the net cash value
- Death benefit: Level to age 121, assuming all premiums are paid and no outstanding loans
- Rates shown include a policy fee of \$50.00
- To determine rates for coverage or payment modes not shown, please contact us for a quote. For an approximate rate for other payment modes, multiple the rate from the table by the following modal factors: quarterly 3.121; semi-annual 6.122; annual 12.004