



Liberty Bankers™

Insurance Group | *Liberty Bankers Life*

SIMPL Final Expense Rate Book



Rates Effective 02/01/2023

This page intentionally left blank.

TABLE OF CONTENTS

SIMPL Final Expense Program Overview

Product description, features, rider information	4
--	---

SIMPL Preferred Risk Class

Rates and Cash Values per \$1,000 of Face Amount	
Male Non-Nicotine	5
Male Nicotine	6
Female Non-Nicotine	7
Female Nicotine	8
Monthly Quick Quotes - Various Face Amounts	
Male Non-Nicotine	9
Male Nicotine	11
Female Non-Nicotine	13
Female Nicotine	15
Quick Quotes - Various Monthly Premium Amounts	
Male Non-Nicotine	17
Male Nicotine	19
Female Non-Nicotine	21
Female Nicotine	23

SIMPL Standard Risk Class

Rates and Cash Values per \$1,000 of Face Amount	
Male Non-Nicotine	25
Male Nicotine	26
Female Non-Nicotine	27
Female Nicotine	28
Monthly Quick Quotes - Various Face Amounts	
Male Non-Nicotine	29
Male Nicotine	31
Female Non-Nicotine	33
Female Nicotine	35
Quick Quotes - Various Monthly Premium Amounts	
Male Non-Nicotine	37
Male Nicotine	39
Female Non-Nicotine	41
Female Nicotine	43

SIMPL Modified Risk Class

Rates and Cash Values per \$1,000 of Face Amount	
Male Non-Nicotine	45
Male Nicotine	46
Female Non-Nicotine	47
Female Nicotine	48
Monthly Quick Quotes - Various Face Amounts	
Male Non-Nicotine	49
Male Nicotine	50
Female Non-Nicotine	51
Female Nicotine	52
Quick Quotes - Various Monthly Premium Amounts	
Male Non-Nicotine	53
Male Nicotine	54
Female Non-Nicotine	55
Female Nicotine	56

Rider Premium Rates

Monthly Quick Quotes	
All Ages and Nicotine Classes	57

SIMPL Final Expense Program Overview

SIMPL Preferred

SIMPL Standard

Benefit Type:

Level death benefit from date of issue.

Policy Specifications:

Issue limits: \$3,000 to \$40,000

Issue ages: 18 to 80 Male & Female (see Direct Express limitations**)

Issue basis: Nicotine/ Non-Nicotine User

Underwriting Target:

SIMPL Preferred: issued standard through underwriting table 6

SIMPL Standard: issued standard through underwriting table 10

Modal Premium:

Available Modes of Payment: Annual*, Semi-annual, Quarterly, and Monthly Bank Draft (Min. \$15 modal premium)

*Annual: There is a 20% premium discount, the first year only, when this mode of premium payment is elected.

SIMPL Modified

Benefit Type:

First 3 Policy Years: If death occurs as a result of an accident, the death benefit is 100% of the policy face amount. The non-accidental death benefit is equal to a refund of all premiums paid to date plus 10% compounded.

4th Policy Year: The death benefit is 100%

5th Policy Year: The death benefit is 105%

6th Policy Year and Beyond: The death benefit is 110%

Policy Specifications:

Issue limits: \$1,000 to \$20,000

Issue ages: 40 to 80 Male & Female

Issue basis: Nicotine/ Non-Nicotine User

Underwriting Target:

SIMPL Modified: issued standard through underwriting Table 22

Modal Premium:

Available Modes of Payment: Annual*, Semi-annual, Quarterly, and Monthly Bank Draft (Min. \$15 modal premium)

Available Policy Riders

Accelerated Death Benefit Rider (ADB): (Included with SIMPL Preferred & Standard for *no additional premium* . Not available on SIMPL Modified.) Helps offset the expense of terminal illness or chronic illness, up to 80% of the face amount.

Accidental Death & Dismemberment Rider (AD&D): (Available for an additional premium on SIMPL Preferred and Standard only). Provides an additional death benefit if your death is a result from an accident. In addition, a benefit is provided if you should lose the use of arms, legs, or eyes as a result of an accident.

Children's Benefit Rider (CB): (Available for an additional premium on SIMPL Preferred and Standard only). One Unit equals \$5,000 term coverage to Age 25 per child, maximum 4 units.

Grandchild Benefit Rider (GB): (Available for an additional premium on SIMPL Preferred and Standard only). \$7,500 term to Age 25.

SIMPL Preferred - Male

NON-NICOTINE

Annual Rates and Cash Values Per \$1,000 of Face Amount

Add \$50.00 Annual Policy Fee

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k			Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65			Year 10	Year 20	Age 65
18	12.90	29	98	440	50	30.89	152	368	257
19	12.97	31	103	438	51	32.17	158	380	244
20	13.03	33	108	435	52	33.45	164	392	230
21	13.14	35	114	433	53	34.62	171	404	215
22	13.25	37	119	431	54	35.67	177	417	200
23	13.35	40	125	428	55	36.72	183	429	183
24	13.44	42	131	425	56	38.63	189	442	165
25	13.53	45	138	422	57	40.54	196	455	146
26	13.88	48	144	419	58	42.27	203	468	126
27	14.24	51	151	416	59	43.84	210	480	104
28	14.57	54	158	413	60	45.40	217	493	80
29	14.86	57	165	409	61	48.11	225	505	55
30	15.15	60	172	405	62	50.81	232	516	28
31	15.70	64	180	401	63	53.27	240	528	0
32	16.24	67	188	397	64	55.49	249	539	0
33	16.74	71	196	392	65	57.70	260	551	0
34	17.18	74	205	387	66	62.26	270	563	--
35	17.63	78	213	382	67	66.81	282	573	--
36	18.44	81	222	377	68	70.95	293	583	--
37	19.25	85	231	371	69	74.68	303	592	--
38	19.99	89	240	365	70	78.41	314	599	--
39	20.65	94	250	359	71	84.56	323	606	--
40	21.31	98	260	352	72	90.71	332	613	--
41	22.35	103	270	345	73	96.30	341	620	--
42	23.39	108	280	337	74	101.34	350	628	--
43	24.34	113	290	329	75	106.37	358	638	--
44	25.19	118	301	320	76	117.05	365	653	--
45	26.04	123	311	311	77	127.74	371	675	--
46	27.11	129	322	302	78	137.45	376	713	--
47	28.17	134	333	292	79	146.19	380	779	--
48	29.14	140	344	281	80	154.93	382	897	--
49	30.02	146	356	270					

PREMIUM FACTORS FOR ALL FINAL EXPENSE PLANS:

Annual (1st year)	Annual	x	0.80
Annual (2nd year & thereafter)	Annual	x	1.00
Semi-Annual	Annual	x	0.51
Quarterly	Annual	x	0.265
Monthly (PAC or SS)	Annual	x	0.0925

Round all fractions to the nearest cent.

SIMPL Preferred - Male

NICOTINE

Annual Rates and Cash Values Per \$1,000 of Face Amount

Add \$50.00 Annual Policy Fee

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k			Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65			Year 10	Year 20	Age 65
18	17.63	40	123	488	50	44.36	167	384	276
19	17.72	42	129	486	51	46.15	173	394	261
20	17.98	44	135	483	52	47.93	177	404	245
21	18.32	46	141	480	53	49.55	182	413	228
22	18.66	49	148	477	54	51.00	186	424	209
23	18.97	51	155	474	55	52.46	190	434	190
24	19.25	54	161	471	56	55.35	195	445	170
25	19.53	58	168	467	57	58.23	199	456	149
26	20.11	61	175	464	58	60.86	204	467	127
27	20.70	65	183	460	59	63.22	209	477	103
28	21.22	68	190	456	60	65.58	215	488	78
29	21.70	72	198	452	61	71.57	223	499	53
30	22.17	76	206	447	62	77.55	231	510	27
31	23.00	80	215	443	63	82.99	240	521	0
32	23.83	84	223	438	64	87.89	249	532	0
33	24.58	88	232	432	65	92.79	259	542	0
34	25.25	92	240	427	66	99.19	269	553	--
35	25.93	96	249	421	67	105.59	280	562	--
36	27.09	100	258	414	68	111.41	290	570	--
37	28.26	103	266	408	69	116.64	299	576	--
38	29.32	108	275	400	70	121.88	308	582	--
39	30.27	112	284	393	71	132.32	317	586	--
40	31.22	116	293	385	72	142.76	324	591	--
41	32.51	121	302	376	73	152.25	332	596	--
42	33.81	126	311	368	74	160.80	339	602	--
43	34.98	131	320	358	75	169.34	346	611	--
44	36.04	136	329	348	76	181.57	351	624	--
45	37.09	142	338	338	77	193.81	355	647	--
46	38.69	147	347	327	78	204.93	358	688	--
47	40.29	152	356	315	79	214.94	360	762	--
48	41.75	157	365	303	80	224.95	360	899	--
49	43.06	162	374	290					

PREMIUM FACTORS FOR ALL FINAL EXPENSE PLANS:

Annual (1st year)	Annual	x	0.80
Annual (2nd year & thereafter)	Annual	x	1.00
Semi-Annual	Annual	x	0.51
Quarterly	Annual	x	0.265
Monthly (PAC or SS)	Annual	x	0.0925

Round all fractions to the nearest cent.

SIMPL Preferred - Female

NON-NICOTINE

Annual Rates and Cash Values Per \$1,000 of Face Amount

Add \$50.00 Annual Policy Fee

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k			Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65			Year 10	Year 20	Age 65
18	10.79	26	87	384	50	23.47	124	311	213
19	10.85	28	91	382	51	24.56	128	322	202
20	10.90	30	95	380	52	25.65	133	333	189
21	11.01	32	100	377	53	26.64	138	344	177
22	11.12	33	104	375	54	27.53	143	355	163
23	11.21	35	109	372	55	28.42	149	367	149
24	11.30	37	114	369	56	29.71	155	379	134
25	11.39	39	120	367	57	31.01	161	392	118
26	11.55	42	125	363	58	32.18	167	404	101
27	11.70	44	131	360	59	33.24	174	417	83
28	11.84	46	137	357	60	34.30	181	431	64
29	11.97	49	143	353	61	36.34	188	444	44
30	12.10	51	149	350	62	38.39	195	457	22
31	12.65	54	155	346	63	40.25	202	470	0
32	13.21	57	162	341	64	41.92	210	483	0
33	13.72	60	169	337	65	43.59	218	495	0
34	14.18	63	175	333	66	46.60	226	508	--
35	14.64	66	183	328	67	49.61	234	520	--
36	15.29	69	190	323	68	52.34	242	532	--
37	15.95	73	197	317	69	54.81	253	544	--
38	16.54	76	205	312	70	57.27	264	556	--
39	17.08	80	212	306	71	62.97	275	569	--
40	17.61	83	220	299	72	68.68	286	585	--
41	18.39	87	228	293	73	73.86	297	603	--
42	19.16	91	236	286	74	78.53	307	622	--
43	19.86	95	245	278	75	83.20	317	641	--
44	20.49	99	253	271	76	91.39	328	663	--
45	21.12	103	262	262	77	99.58	338	689	--
46	21.64	107	271	253	78	107.02	347	726	--
47	22.16	111	281	244	79	113.72	356	786	--
48	22.63	115	291	234	80	120.42	364	879	--
49	23.05	119	301	224					

PREMIUM FACTORS FOR ALL FINAL EXPENSE PLANS:

Annual (1st year)	Annual	x	0.80
Annual (2nd year & thereafter)	Annual	x	1.00
Semi-Annual	Annual	x	0.51
Quarterly	Annual	x	0.265
Monthly (PAC or SS)	Annual	x	0.0925

Round all fractions to the nearest cent.

SIMPL Preferred - Female

NICOTINE

Annual Rates and Cash Values Per \$1,000 of Face Amount

Add \$50.00 Annual Policy Fee

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k			Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65			Year 10	Year 20	Age 65
18	13.38	38	115	450	50	33.12	146	347	244
19	13.45	40	120	448	51	34.47	150	356	230
20	13.51	42	125	445	52	35.81	154	365	215
21	13.54	44	131	442	53	37.03	158	375	200
22	13.56	47	137	439	54	38.13	162	384	184
23	13.58	49	143	436	55	39.23	167	394	167
24	13.60	51	149	433	56	40.98	172	403	149
25	13.62	54	155	429	57	42.73	177	413	130
26	14.11	57	162	426	58	44.32	183	423	111
27	14.59	59	169	422	59	45.75	189	433	90
28	15.03	62	176	418	60	47.18	194	444	67
29	15.42	65	183	414	61	50.21	200	454	44
30	15.82	68	190	409	62	53.24	206	463	19
31	16.60	72	197	404	63	55.99	213	473	0
32	17.37	75	204	399	64	58.47	221	482	0
33	18.08	79	212	394	65	60.95	228	491	0
34	18.72	83	219	389	66	64.32	236	499	--
35	19.35	87	227	383	67	67.68	244	508	--
36	20.45	91	234	377	68	71.05	252	515	--
37	21.55	95	242	371	69	74.41	260	521	--
38	22.55	99	249	364	70	77.78	268	527	--
39	23.45	103	257	357	71	83.80	276	536	--
40	24.35	107	264	349	72	89.81	284	548	--
41	25.41	112	272	341	73	95.28	290	564	--
42	26.46	116	280	333	74	100.20	296	582	--
43	27.42	120	288	324	75	105.12	301	602	--
44	28.28	123	296	314	76	118.05	306	624	--
45	29.15	127	304	304	77	130.97	311	652	--
46	30.02	131	312	293	78	142.73	315	696	--
47	30.90	135	320	282	79	153.30	317	767	--
48	31.69	138	329	270	80	163.88	318	881	--
49	32.41	142	338	257					

PREMIUM FACTORS FOR ALL FINAL EXPENSE PLANS:

Annual (1st year)	Annual	x	0.80
Annual (2nd year & thereafter)	Annual	x	1.00
Semi-Annual	Annual	x	0.51
Quarterly	Annual	x	0.265
Monthly (PAC or SS)	Annual	x	0.0925

Round all fractions to the nearest cent.

SIMPL Preferred - Male

NON-NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
18			16.56	19.54	22.52	25.51	28.49	34.46	40.42	46.39	52.36
19			16.62	19.62	22.62	25.62	28.62	34.62	40.62	46.62	52.61
20			16.68	19.69	22.70	25.72	28.73	34.76	40.78	46.81	52.84
21			16.78	19.82	22.86	25.90	28.93	35.01	41.09	47.17	53.24
22			16.88	19.95	23.01	26.07	29.14	35.27	41.39	47.52	53.65
23			16.97	20.06	23.15	26.24	29.32	35.50	41.67	47.85	54.02
24			17.06	20.17	23.27	26.38	29.49	35.71	41.92	48.14	54.35
25			17.14	20.27	23.40	26.53	29.66	35.91	42.17	48.43	54.69
26			17.46	20.67	23.88	27.09	30.30	36.72	43.14	49.56	55.98
27			17.80	21.09	24.38	27.68	30.97	37.56	44.14	50.73	57.31
28			18.10	21.47	24.84	28.21	31.58	38.32	45.06	51.80	58.53
29			18.37	21.81	25.24	28.68	32.12	38.99	45.86	52.73	59.61
30		15.14	18.64	22.14	25.65	29.15	32.65	39.66	46.67	53.67	60.68
31		15.52	19.15	22.78	26.41	30.04	33.67	40.93	48.19	55.45	62.72
32		15.89	19.65	23.40	27.16	30.91	34.67	42.18	49.69	57.20	64.71
33		16.24	20.11	23.98	27.85	31.72	35.59	43.34	51.08	58.82	66.56
34		16.54	20.52	24.49	28.46	32.44	36.41	44.35	52.30	60.25	68.19
35		16.86	20.93	25.01	29.09	33.16	37.24	45.39	53.55	61.70	69.86
36		17.42	21.68	25.95	30.21	34.47	38.74	47.27	55.80	64.32	72.85
37		17.98	22.43	26.88	31.33	35.79	40.24	49.14	58.04	66.95	75.85
38		18.49	23.12	27.74	32.36	36.98	41.61	50.85	60.10	69.34	78.59
39		18.95	23.73	28.50	33.28	38.05	42.83	52.38	61.93	71.48	81.03
40		19.41	24.34	29.26	34.19	39.12	44.05	53.90	63.76	73.62	83.47
41		20.13	25.30	30.47	35.64	40.80	45.97	56.31	66.65	76.98	87.32
42	15.44	20.85	26.26	31.67	37.08	42.49	47.90	58.71	69.53	80.35	91.17
43	15.88	21.51	27.14	32.77	38.40	44.03	49.65	60.91	72.17	83.43	94.68
44	16.28	22.10	27.93	33.75	39.58	45.40	51.23	62.88	74.53	86.18	97.83
45	16.67	22.69	28.71	34.73	40.76	46.78	52.80	64.84	76.89	88.93	100.97
46	17.16	23.43	29.70	35.97	42.24	48.51	54.78	67.32	79.86	92.39	104.93
47	17.65	24.17	30.68	37.20	43.71	50.23	56.74	69.77	82.80	95.83	108.85
48	18.10	24.84	31.58	38.32	45.06	51.80	58.53	72.01	85.49	98.97	112.44

SIMPL Preferred Final Expense - Male

NON-NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
49	18.51	25.45	32.39	39.34	46.28	53.22	60.16	74.05	87.93	101.81	115.70
50	18.91	26.05	33.20	40.34	47.48	54.63	61.77	76.06	90.34	104.63	118.92
51	19.50	26.94	34.38	41.82	49.26	56.70	64.14	79.02	93.90	108.78	123.65
52	20.10	27.83	35.57	43.30	51.04	58.77	66.51	81.98	97.45	112.92	128.39
53	20.64	28.64	36.65	44.65	52.66	60.67	68.67	84.68	100.70	116.71	132.72
54	21.12	29.37	37.62	45.87	54.12	62.37	70.61	87.11	103.61	120.11	136.60
55	21.61	30.10	38.59	47.08	55.57	64.07	72.56	89.54	106.52	123.51	140.49
56	22.49	31.42	40.36	49.29	58.22	67.16	76.09	93.96	111.82	129.69	147.56
57	23.37	32.75	42.12	51.50	60.87	70.25	79.62	98.37	117.12	135.87	154.62
58	24.17	33.95	43.72	53.50	63.27	73.05	82.82	102.37	121.92	141.47	161.02
59	24.90	35.04	45.18	55.32	65.45	75.59	85.73	106.01	126.28	146.56	166.83
60	25.62	36.12	46.62	57.12	67.62	78.12	88.62	109.61	130.61	151.61	172.61
61	26.88	38.00	49.13	60.25	71.38	82.50	93.63	115.88	138.13	160.38	182.63
62	28.12	39.87	51.62	63.37	75.12	86.87	98.62	122.12	145.62	169.12	192.62
63	29.26	41.58	53.90	66.22	78.54	90.86	103.17	127.81	152.45	177.09	201.72
64	30.29	43.12	55.95	68.79	81.62	94.45	107.28	132.95	158.61	184.27	209.94
65	31.31	44.65	58.00	71.34	84.68	98.03	111.37	138.06	164.74	191.43	218.12
66	33.42	47.82	62.22	76.61	91.01	105.41	119.81	148.60	177.40	206.19	234.99
67	35.52	50.97	66.42	81.87	97.32	112.77	128.22	159.12	190.02	220.92	251.82
68	37.44	53.85	70.25	86.66	103.07	119.48	135.88	168.70	201.51	234.33	267.14
69	39.16	56.43	73.70	90.97	108.24	125.51	142.78	177.32	211.86	246.40	280.94
70	40.89	59.02	77.15	95.29	113.42	131.55	149.68	185.95	222.21	258.48	294.74
71	43.73	63.29	82.84	102.40	121.95	141.51	161.06	200.17	239.28	278.39	317.50
72	46.58	67.56	88.53	109.51	130.49	151.46	172.44	214.39	256.35	298.30	340.25
73	49.16	71.43	93.70	115.97	138.24	160.51	182.78	227.32	271.86	316.40	360.94
74	51.49	74.93	98.36	121.80	145.23	168.67	192.10	238.97	285.84	332.71	379.58
75	53.82	78.42	103.02	127.62	152.21	176.81	201.41	250.61	299.80	349.00	398.19
76	58.76	85.83	112.90	139.96	167.03	194.10	221.17	275.30	329.44	383.57	437.71
77	63.70	93.24	122.78	152.32	181.86	211.40	240.94	300.02	359.10	418.18	477.26
78	68.20	99.98	131.77	163.55	195.34	227.12	258.91	322.48	386.05	449.62	513.19
79	72.24	106.04	139.85	173.66	207.46	241.27	275.08	342.69	410.30	477.92	545.53
80	76.28	112.11	147.94	183.76	219.59	255.42	291.25	362.90	434.56	506.21	577.87

SIMPL Preferred - Male

NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
18		16.86	20.93	25.01	29.09	33.16	37.24	45.39	53.55	61.70	69.86
19		16.92	21.02	25.11	29.21	33.31	37.41	45.60	53.80	61.99	70.19
20		17.10	21.26	25.41	29.57	33.73	37.89	46.20	54.52	62.84	71.15
21		17.33	21.57	25.81	30.04	34.28	38.52	46.99	55.46	63.94	72.41
22		17.57	21.89	26.20	30.52	34.83	39.15	47.78	56.41	65.04	73.67
23		17.79	22.17	26.56	30.95	35.33	39.72	48.49	57.27	66.04	74.81
24		17.98	22.43	26.88	31.33	35.79	40.24	49.14	58.04	66.95	75.85
25		18.17	22.69	27.21	31.72	36.24	40.76	49.79	58.82	67.85	76.89
26		18.58	23.23	27.88	32.53	37.18	41.83	51.13	60.43	69.73	79.03
27		18.99	23.77	28.56	33.35	38.13	42.92	52.49	62.07	71.64	81.22
28		19.35	24.25	29.16	34.07	38.97	43.88	53.70	63.51	73.32	83.14
29		19.68	24.70	29.72	34.73	39.75	44.77	54.81	64.84	74.88	84.92
30		20.01	25.13	30.26	35.39	40.51	45.64	55.89	66.15	76.40	86.65
31	15.26	20.58	25.90	31.22	36.54	41.86	47.18	57.81	68.45	79.09	89.73
32	15.65	21.16	26.67	32.18	37.69	43.20	48.71	59.73	70.75	81.77	92.80
33	15.99	21.68	27.36	33.05	38.73	44.41	50.10	61.47	72.83	84.20	95.57
34	16.30	22.14	27.98	33.82	39.66	45.50	51.34	63.02	74.69	86.37	98.05
35	16.62	22.61	28.61	34.61	40.60	46.60	52.60	64.59	76.58	88.57	100.57
36	17.15	23.42	29.68	35.95	42.21	48.48	54.74	67.27	79.80	92.33	104.86
37	17.70	24.23	30.77	37.30	43.84	50.37	56.91	69.98	83.05	96.12	109.19
38	18.19	24.97	31.75	38.53	45.31	52.09	58.87	72.43	85.99	99.55	113.11
39	18.62	25.62	32.62	39.62	46.62	53.62	60.62	74.62	88.62	102.62	116.62
40	19.06	26.28	33.50	40.72	47.94	55.16	62.38	76.82	91.26	105.70	120.14
41	19.66	27.18	34.70	42.21	49.73	57.25	64.77	79.80	94.84	109.88	124.91
42	20.26	28.08	35.90	43.72	51.54	59.35	67.17	82.81	98.45	114.08	129.72
43	20.80	28.89	36.98	45.07	53.16	61.25	69.34	85.52	101.69	117.87	134.05
44	21.29	29.63	37.96	46.30	54.63	62.96	71.30	87.97	104.64	121.30	137.97
45	21.78	30.36	38.93	47.51	56.09	64.66	73.24	90.40	107.55	124.70	141.86
46	22.52	31.47	40.41	49.36	58.31	67.25	76.20	94.10	111.99	129.88	147.78
47	23.26	32.58	41.89	51.21	60.53	69.84	79.16	97.80	116.43	135.06	153.70
48	23.93	33.59	43.24	52.90	62.55	72.21	81.86	101.17	120.48	139.79	159.10

SIMPL Preferred Final Expense - Male

NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
49	24.54	34.50	44.46	54.41	64.37	74.33	84.29	104.20	124.12	144.03	163.95
50	25.14	35.40	45.66	55.92	66.17	76.43	86.69	107.21	127.72	148.24	168.76
51	25.97	36.64	47.31	57.99	68.66	79.33	90.00	111.35	132.69	154.04	175.38
52	26.79	37.88	48.96	60.04	71.13	82.21	93.30	115.46	137.63	159.80	181.97
53	27.54	39.00	50.46	61.92	73.38	84.83	96.29	119.21	142.13	165.04	187.96
54	28.21	40.01	51.80	63.59	75.39	87.18	98.98	122.56	146.15	169.74	193.33
55	28.89	41.02	53.15	65.28	77.41	89.54	101.68	125.94	150.20	174.46	198.73
56	30.22	43.02	55.82	68.62	81.42	94.22	107.02	132.62	158.22	183.82	209.42
57	31.56	45.02	58.49	71.95	85.42	98.88	112.35	139.28	166.21	193.14	220.08
58	32.77	46.85	60.92	74.99	89.07	103.14	117.22	145.36	173.51	201.66	229.81
59	33.86	48.48	63.10	77.72	92.34	106.96	121.58	150.82	180.06	209.30	238.54
60	34.96	50.12	65.29	80.45	95.62	110.78	125.95	156.28	186.61	216.94	247.27
61	37.73	54.28	70.83	87.38	103.93	120.48	137.03	170.13	203.23	236.33	269.43
62	40.49	58.43	76.36	94.29	112.23	130.16	148.09	183.96	219.83	255.69	291.56
63	43.01	62.20	81.39	100.58	119.77	138.97	158.16	196.54	234.92	273.31	311.69
64	45.27	65.60	85.92	106.25	126.57	146.90	167.22	207.87	248.52	289.17	329.82
65	47.54	69.00	90.46	111.91	133.37	154.83	176.29	219.20	262.12	305.03	347.95
66	50.50	73.44	96.38	119.31	142.25	165.19	188.13	234.00	279.88	325.75	371.63
67	53.46	77.88	102.30	126.71	151.13	175.55	199.97	248.80	297.64	346.47	395.31
68	56.15	81.92	107.68	133.44	159.21	184.97	210.73	262.26	313.79	365.31	416.84
69	58.57	85.54	112.52	139.49	166.46	193.44	220.41	274.36	328.30	382.25	436.19
70	60.99	89.18	117.36	145.55	173.73	201.92	230.10	286.47	342.84	399.21	455.58
71	65.82	96.42	127.02	157.62	188.22	218.82	249.42	310.62	371.81	433.01	494.21
72	70.65	103.66	136.68	169.69	202.70	235.72	268.73	334.76	400.78	466.81	532.84
73	75.04	110.25	145.46	180.66	215.87	251.08	286.29	356.70	427.12	497.53	567.95
74	79.00	116.18	153.37	190.55	227.74	264.92	302.11	376.48	450.85	525.22	599.59
75	82.94	122.10	161.26	200.42	239.58	278.74	317.90	396.22	474.54	552.86	631.18
76	88.60	130.59	172.58	214.57	256.55	298.54	340.53	424.51	508.48	592.46	676.43
77	94.26	139.08	183.90	228.72	273.54	318.35	363.17	452.81	542.45	632.08	721.72
78	99.41	146.80	194.19	241.58	288.97	336.36	383.75	478.53	573.31	668.09	762.87
79	104.03	153.74	203.44	253.15	302.85	352.56	402.26	501.67	601.08	700.49	799.90
80	108.66	160.68	212.70	264.72	316.74	368.76	420.78	524.82	628.86	732.90	836.94

SIMPL Preferred - Female

NON-NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
18				17.10	19.60	22.09	24.59	29.58	34.57	39.56	44.55
19				17.17	19.68	22.19	24.70	29.72	34.73	39.75	44.77
20				17.23	19.75	22.27	24.79	29.83	34.87	39.91	44.96
21				17.36	19.90	22.45	24.99	30.09	35.18	40.27	45.36
22				17.48	20.05	22.63	25.20	30.34	35.48	40.63	45.77
23				17.59	20.18	22.77	25.36	30.55	35.73	40.92	46.10
24			15.08	17.69	20.30	22.92	25.53	30.76	35.98	41.21	46.44
25			15.16	17.79	20.43	23.06	25.70	30.96	36.23	41.50	46.77
26			15.31	17.98	20.65	23.32	25.99	31.33	36.68	42.02	47.36
27			15.45	18.15	20.86	23.56	26.27	31.68	37.09	42.50	47.92
28			15.58	18.32	21.05	23.79	26.53	32.01	37.48	42.96	48.43
29			15.70	18.47	21.23	24.00	26.77	32.31	37.84	43.38	48.91
30			15.82	18.62	21.41	24.21	27.01	32.61	38.20	43.80	49.40
31			16.33	19.25	22.18	25.10	28.03	33.88	39.73	45.58	51.43
32			16.84	19.90	22.95	26.01	29.06	35.17	41.28	47.39	53.50
33			17.32	20.49	23.66	26.83	30.01	36.35	42.70	49.04	55.39
34			17.74	21.02	24.30	27.58	30.86	37.42	43.97	50.53	57.09
35			18.17	21.55	24.94	28.32	31.71	38.48	45.25	52.02	58.79
36		15.23	18.77	22.30	25.84	29.38	32.91	39.98	47.05	54.13	61.20
37		15.69	19.38	23.07	26.76	30.44	34.13	41.51	48.89	56.26	63.64
38		16.10	19.92	23.75	27.57	31.40	35.22	42.87	50.52	58.17	65.82
39		16.47	20.42	24.37	28.32	32.27	36.22	44.12	52.02	59.92	67.82
40		16.84	20.91	24.99	29.06	33.13	37.20	45.35	53.49	61.64	69.78
41		17.38	21.64	25.89	30.14	34.39	38.65	47.15	55.66	64.16	72.67
42		17.92	22.35	26.78	31.21	35.64	40.07	48.93	57.79	66.66	75.52
43		18.40	23.00	27.59	32.18	36.77	41.37	50.55	59.74	68.92	78.11
44		18.84	23.58	28.32	33.05	37.79	42.53	52.01	61.48	70.96	80.44
45		19.28	24.16	29.05	33.93	38.81	43.70	53.47	63.23	73.00	82.77
46		19.64	24.64	29.65	34.65	39.65	44.66	54.67	64.68	74.68	84.69
47		20.00	25.12	30.25	35.37	40.50	45.62	55.87	66.12	76.37	86.62
48	15.09	20.32	25.56	30.79	36.02	41.26	46.49	56.96	67.42	77.89	88.36

SIMPL Preferred Final Expense - Female

NON-NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
49	15.29	20.62	25.95	31.28	36.61	41.94	47.27	57.93	68.59	79.25	89.91
50	15.48	20.91	26.33	31.76	37.19	42.62	48.04	58.90	69.75	80.61	91.46
51	15.98	21.66	27.34	33.02	38.70	44.38	50.06	61.42	72.78	84.14	95.50
52	16.49	22.42	28.35	34.28	40.21	46.15	52.08	63.94	75.80	87.67	99.53
53	16.95	23.11	29.27	35.43	41.59	47.75	53.91	66.23	78.55	90.87	103.19
54	17.36	23.72	30.09	36.46	42.82	49.19	55.56	68.29	81.02	93.75	106.49
55	17.77	24.34	30.91	37.49	44.06	50.63	57.20	70.35	83.49	96.63	109.78
56	18.37	25.24	32.11	38.98	45.85	52.72	59.59	73.33	87.07	100.81	114.55
57	18.97	26.14	33.31	40.48	47.65	54.82	61.99	76.34	90.68	105.02	119.36
58	19.51	26.95	34.39	41.83	49.27	56.72	64.16	79.04	93.92	108.81	123.69
59	20.00	27.69	35.37	43.06	50.75	58.43	66.12	81.49	96.87	112.24	127.61
60	20.49	28.42	36.35	44.28	52.22	60.15	68.08	83.94	99.81	115.67	131.54
61	21.43	29.84	38.24	46.64	55.05	63.45	71.85	88.66	105.47	122.28	139.08
62	22.38	31.26	40.14	49.01	57.89	66.77	75.65	93.40	111.16	128.91	146.67
63	23.24	32.55	41.86	51.16	60.47	69.78	79.09	97.70	116.32	134.93	153.55
64	24.01	33.71	43.40	53.10	62.79	72.48	82.18	101.57	120.95	140.34	159.73
65	24.79	34.87	44.95	55.03	65.11	75.19	85.27	105.43	125.59	145.75	165.91
66	26.18	36.95	47.73	58.51	69.28	80.06	90.84	112.39	133.94	155.49	177.05
67	27.57	39.04	50.51	61.99	73.46	84.93	96.40	119.35	142.29	165.24	188.18
68	28.83	40.94	53.04	65.14	77.25	89.35	101.45	125.66	149.87	174.08	198.28
69	29.97	42.65	55.32	68.00	80.67	93.35	106.02	131.37	156.72	182.07	207.42
70	31.11	44.36	57.60	70.84	84.09	97.33	110.57	137.06	163.55	190.04	216.52
71	33.75	48.31	62.87	77.43	92.00	106.56	121.12	150.24	179.37	208.49	237.61
72	36.39	52.27	68.15	84.04	99.92	115.80	131.68	163.45	195.21	226.98	258.74
73	38.79	55.87	72.95	90.03	107.11	124.19	141.27	175.43	209.59	243.75	277.91
74	40.95	59.11	77.27	95.43	113.59	131.75	149.91	186.23	222.55	258.87	295.19
75	43.11	62.35	81.59	100.83	120.07	139.31	158.55	197.03	235.51	273.99	312.47
76	46.89	68.03	89.16	110.29	131.43	152.56	173.70	215.96	258.23	300.50	342.77
77	50.68	73.71	96.74	119.76	142.79	165.82	188.85	234.90	280.96	327.02	373.07
78	54.12	78.87	103.62	128.37	153.12	177.86	202.61	252.11	301.61	351.10	400.60
79	57.22	83.52	109.82	136.11	162.41	188.71	215.01	267.60	320.20	372.79	425.39
80	60.32	88.17	116.01	143.86	171.71	199.55	227.40	283.10	338.79	394.48	450.18

SIMPL Preferred - Female

NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
18			17.00	20.10	23.19	26.28	29.38	35.57	41.75	47.94	54.13
19			17.07	20.18	23.29	26.40	29.51	35.73	41.95	48.17	54.39
20			17.12	20.25	23.37	26.49	29.62	35.87	42.12	48.36	54.61
21			17.15	20.28	23.41	26.54	29.67	35.94	42.20	48.46	54.72
22			17.17	20.30	23.44	26.58	29.71	35.98	42.25	48.53	54.80
23			17.19	20.33	23.47	26.61	29.75	36.03	42.31	48.59	54.87
24			17.21	20.35	23.50	26.64	29.79	36.08	42.37	48.66	54.95
25			17.22	20.37	23.52	26.67	29.82	36.12	42.42	48.72	55.02
26			17.68	20.94	24.20	27.47	30.73	37.25	43.78	50.31	56.83
27			18.12	21.49	24.87	28.24	31.62	38.36	45.11	51.86	58.61
28		15.05	18.53	22.00	25.48	28.95	32.43	39.38	46.33	53.28	60.24
29		15.32	18.89	22.45	26.02	29.59	33.15	40.28	47.42	54.55	61.68
30		15.60	19.26	22.92	26.58	30.23	33.89	41.21	48.53	55.84	63.16
31		16.14	19.98	23.82	27.66	31.50	35.34	43.01	50.69	58.37	66.05
32		16.68	20.69	24.71	28.73	32.74	36.76	44.79	52.83	60.86	68.89
33		17.17	21.35	25.53	29.71	33.89	38.07	46.44	54.80	63.16	71.52
34		17.61	21.94	26.27	30.60	34.93	39.26	47.92	56.57	65.23	73.89
35		18.05	22.52	27.00	31.47	35.95	40.42	49.37	58.32	67.27	76.22
36		18.81	23.54	28.27	33.00	37.73	42.46	51.92	61.37	70.83	80.29
37		19.58	24.56	29.54	34.53	39.51	44.49	54.46	64.43	74.39	84.36
38	15.05	20.27	25.48	30.70	35.91	41.13	46.34	56.77	67.20	77.63	88.06
39	15.47	20.89	26.32	31.74	37.16	42.58	48.01	58.85	69.70	80.54	91.39
40	15.89	21.52	27.15	32.78	38.41	44.04	49.67	60.93	72.20	83.46	94.72
41	16.38	22.25	28.13	34.01	39.88	45.76	51.63	63.39	75.14	86.89	98.64
42	16.86	22.98	29.10	35.22	41.34	47.46	53.58	65.81	78.05	90.29	102.53
43	17.31	23.65	29.99	36.33	42.67	49.01	55.35	68.03	80.72	93.40	106.08
44	17.70	24.24	30.78	37.32	43.86	50.40	56.94	70.02	83.10	96.18	109.26
45	18.11	24.85	31.59	38.33	45.07	51.81	58.55	72.03	85.52	99.00	112.48
46	18.51	25.45	32.39	39.34	46.28	53.22	60.16	74.05	87.93	101.81	115.70
47	18.92	26.06	33.21	40.35	47.50	54.64	61.79	76.08	90.37	104.66	118.96
48	19.28	26.61	33.94	41.27	48.59	55.92	63.25	77.91	92.56	107.22	121.88

SIMPL Preferred Final Expense - Female

NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
49	19.61	27.11	34.60	42.10	49.59	57.09	64.58	79.57	94.56	109.55	124.54
50	19.94	27.60	35.26	42.92	50.58	58.24	65.90	81.22	96.53	111.85	127.17
51	20.57	28.54	36.51	44.48	52.45	60.42	68.39	84.34	100.28	116.22	132.16
52	21.19	29.47	37.75	46.03	54.31	62.59	70.87	87.44	104.00	120.56	137.12
53	21.75	30.31	38.88	47.44	56.00	64.57	73.13	90.26	107.38	124.51	141.64
54	22.26	31.08	39.90	48.71	57.53	66.35	75.17	92.80	110.44	128.07	145.71
55	22.77	31.84	40.91	49.98	59.06	68.13	77.20	95.34	113.49	131.63	149.78
56	23.58	33.05	42.53	52.01	61.48	70.96	80.44	99.39	118.34	137.30	156.25
57	24.39	34.27	44.15	54.03	63.91	73.79	83.68	103.44	123.20	142.96	162.73
58	25.12	35.37	45.62	55.87	66.12	76.37	86.62	107.12	127.61	148.11	168.61
59	25.78	36.36	46.94	57.52	68.10	78.68	89.26	110.42	131.58	152.74	173.90
60	26.45	37.36	48.27	59.18	70.09	81.00	91.91	113.73	135.55	157.37	179.19
61	27.85	39.46	51.07	62.68	74.29	85.90	97.51	120.74	143.96	167.18	190.40
62	29.25	41.56	53.87	66.18	78.50	90.81	103.12	127.74	152.37	176.99	201.61
63	30.52	43.47	56.42	69.36	82.31	95.26	108.21	134.10	160.00	185.89	211.79
64	31.67	45.19	58.71	72.23	85.75	99.27	112.79	139.84	166.88	193.92	220.96
65	32.81	46.91	61.00	75.10	89.19	103.29	117.38	145.57	173.76	201.95	230.14
66	34.37	49.25	64.12	79.00	93.87	108.74	123.62	153.37	183.11	212.86	242.61
67	35.93	51.58	67.23	82.88	98.53	114.18	129.83	161.14	192.44	223.74	255.04
68	37.49	53.92	70.35	86.78	103.21	119.64	136.07	168.93	201.79	234.65	267.51
69	39.04	56.25	73.45	90.66	107.87	125.08	142.28	176.70	211.11	245.53	279.94
70	40.60	58.58	76.57	94.56	112.54	130.53	148.52	184.49	220.46	256.44	292.41
71	43.38	62.76	82.14	101.52	120.90	140.28	159.66	198.41	237.17	275.93	314.69
72	46.16	66.93	87.70	108.47	129.24	150.00	170.77	212.31	253.85	295.38	336.92
73	48.69	70.73	92.76	114.79	136.83	158.86	180.89	224.96	269.03	313.09	357.16
74	50.97	74.14	97.31	120.48	143.65	166.82	190.00	236.34	282.68	329.02	375.37
75	53.24	77.55	101.86	126.17	150.48	174.79	199.10	247.72	296.33	344.95	393.57
76	59.22	86.52	113.82	141.12	168.42	195.72	223.02	277.62	332.21	386.81	441.41
77	65.20	95.49	125.77	156.06	186.35	216.63	246.92	307.49	368.07	428.64	489.21
78	70.64	103.64	136.65	169.66	202.66	235.67	268.68	334.69	400.70	466.71	532.73
79	75.53	110.98	146.43	181.88	217.33	252.78	288.23	359.13	430.03	500.93	571.84
80	80.42	118.32	156.21	194.11	232.01	269.91	307.80	383.60	459.39	535.19	610.98

SIMPL Preferred - Male

NON-NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
18	\$12,885	\$17,075	\$21,265	\$25,456	\$29,646	\$33,836	\$38,026				
19	\$12,815	\$16,983	\$21,151	\$25,318	\$29,486	\$33,654	\$37,821				
20	\$12,756	\$16,905	\$21,053	\$25,202	\$29,350	\$33,499	\$37,647				
21	\$12,650	\$16,763	\$20,877	\$24,991	\$29,104	\$33,218	\$37,332				
22	\$12,545	\$16,624	\$20,704	\$24,783	\$28,863	\$32,942	\$37,022				
23	\$12,451	\$16,500	\$20,549	\$24,598	\$28,647	\$32,696	\$36,745				
24	\$12,367	\$16,389	\$20,411	\$24,433	\$28,455	\$32,477	\$36,499				
25	\$12,285	\$16,280	\$20,275	\$24,270	\$28,266	\$32,261	\$36,256				
26	\$11,975	\$15,870	\$19,764	\$23,658	\$27,553	\$31,447	\$35,342	\$39,236			
27	\$11,672	\$15,468	\$19,264	\$23,060	\$26,856	\$30,652	\$34,448	\$38,244			
28	\$11,408	\$15,118	\$18,828	\$22,538	\$26,248	\$29,958	\$33,668	\$37,378			
29	\$11,185	\$14,823	\$18,461	\$22,098	\$25,736	\$29,373	\$33,011	\$36,648			
30	\$10,971	\$14,539	\$18,107	\$21,675	\$25,243	\$28,811	\$32,379	\$35,947	\$39,515		
31	\$10,587	\$14,030	\$17,473	\$20,916	\$24,359	\$27,802	\$31,245	\$34,688	\$38,130		
32	\$10,235	\$13,563	\$16,892	\$20,220	\$23,549	\$26,877	\$30,206	\$33,534	\$36,863		
33	\$ 9,929	\$13,158	\$16,387	\$19,616	\$22,845	\$26,074	\$29,303	\$32,533	\$35,762	\$38,991	
34	\$ 9,675	\$12,821	\$15,968	\$19,114	\$22,260	\$25,407	\$28,553	\$31,699	\$34,846	\$37,992	
35	\$ 9,428	\$12,494	\$15,560	\$18,626	\$21,692	\$24,758	\$27,824	\$30,890	\$33,956	\$37,022	
36	\$ 9,014	\$11,945	\$14,877	\$17,808	\$20,739	\$23,671	\$26,602	\$29,533	\$32,465	\$35,396	\$38,327
37	\$ 8,635	\$11,443	\$14,251	\$17,059	\$19,867	\$22,675	\$25,483	\$28,291	\$31,099	\$33,907	\$36,715
38	\$ 8,315	\$11,019	\$13,723	\$16,427	\$19,131	\$21,835	\$24,539	\$27,243	\$29,947	\$32,651	\$35,356
39	\$ 8,049	\$10,667	\$13,284	\$15,902	\$18,520	\$21,137	\$23,755	\$26,373	\$28,990	\$31,608	\$34,226
40	\$ 7,800	\$10,336	\$12,873	\$15,410	\$17,946	\$20,483	\$23,019	\$25,556	\$28,092	\$30,629	\$33,165
41	\$ 7,437	\$ 9,855	\$12,274	\$14,693	\$17,111	\$19,530	\$21,948	\$24,367	\$26,785	\$29,204	\$31,622
42	\$ 7,106	\$ 9,417	\$11,728	\$14,039	\$16,350	\$18,661	\$20,972	\$23,283	\$25,594	\$27,905	\$30,216
43	\$ 6,829	\$ 9,050	\$11,271	\$13,491	\$15,712	\$17,933	\$20,154	\$22,374	\$24,595	\$26,816	\$29,037
44	\$ 6,599	\$ 8,744	\$10,890	\$13,036	\$15,182	\$17,328	\$19,474	\$21,619	\$23,765	\$25,911	\$28,057
45	\$ 6,383	\$ 8,459	\$10,535	\$12,611	\$14,686	\$16,762	\$18,838	\$20,914	\$22,990	\$25,065	\$27,141
46	\$ 6,131	\$ 8,125	\$10,119	\$12,113	\$14,107	\$16,101	\$18,094	\$20,088	\$22,082	\$24,076	\$26,070
47	\$ 5,900	\$ 7,819	\$ 9,738	\$11,657	\$13,576	\$15,495	\$17,414	\$19,332	\$21,251	\$23,170	\$25,089
48	\$ 5,704	\$ 7,559	\$ 9,414	\$11,269	\$13,124	\$14,979	\$16,834	\$18,689	\$20,544	\$22,399	\$24,254

Face amounts rounded to the nearest dollar.

SIMPL Preferred Final Expense - Male

NON-NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
49	\$ 5,537	\$ 7,337	\$ 9,138	\$10,939	\$12,739	\$14,540	\$16,340	\$18,141	\$19,942	\$21,742	\$23,543
50	\$ 5,381	\$ 7,131	\$ 8,881	\$10,631	\$12,380	\$14,130	\$15,880	\$17,630	\$19,380	\$21,130	\$22,880
51	\$ 5,167	\$ 6,847	\$ 8,527	\$10,208	\$11,888	\$13,568	\$15,248	\$16,929	\$18,609	\$20,289	\$21,969
52	\$ 4,969	\$ 6,585	\$ 8,201	\$ 9,817	\$11,433	\$13,049	\$14,665	\$16,281	\$17,897	\$19,513	\$21,129
53	\$ 4,801	\$ 6,363	\$ 7,924	\$ 9,485	\$11,047	\$12,608	\$14,169	\$15,731	\$17,292	\$18,853	\$20,415
54	\$ 4,660	\$ 6,175	\$ 7,691	\$ 9,206	\$10,721	\$12,237	\$13,752	\$15,268	\$16,783	\$18,298	\$19,814
55	\$ 4,527	\$ 5,999	\$ 7,471	\$ 8,943	\$10,415	\$11,887	\$13,359	\$14,831	\$16,303	\$17,775	\$19,247
56	\$ 4,303	\$ 5,702	\$ 7,101	\$ 8,501	\$ 9,900	\$11,299	\$12,698	\$14,098	\$15,497	\$16,896	\$18,296
57	\$ 4,100	\$ 5,433	\$ 6,767	\$ 8,100	\$ 9,433	\$10,767	\$12,100	\$13,434	\$14,767	\$16,100	\$17,434
58	\$ 3,932	\$ 5,211	\$ 6,490	\$ 7,769	\$ 9,047	\$10,326	\$11,605	\$12,884	\$14,162	\$15,441	\$16,720
59	\$ 3,791	\$ 5,024	\$ 6,257	\$ 7,490	\$ 8,723	\$ 9,956	\$11,189	\$12,422	\$13,655	\$14,888	\$16,121
60	\$ 3,661	\$ 4,852	\$ 6,042	\$ 7,233	\$ 8,424	\$ 9,614	\$10,805	\$11,995	\$13,186	\$14,377	\$15,567
61	\$ 3,455	\$ 4,578	\$ 5,702	\$ 6,826	\$ 7,949	\$ 9,073	\$10,196	\$11,320	\$12,443	\$13,567	\$14,690
62	\$ 3,271	\$ 4,335	\$ 5,399	\$ 6,463	\$ 7,527	\$ 8,591	\$ 9,654	\$10,718	\$11,782	\$12,846	\$13,910
63	\$ 3,120	\$ 4,135	\$ 5,150	\$ 6,164	\$ 7,179	\$ 8,194	\$ 9,209	\$10,223	\$11,238	\$12,253	\$13,267
64		\$ 3,970	\$ 4,944	\$ 5,918	\$ 6,892	\$ 7,866	\$ 8,840	\$ 9,814	\$10,788	\$11,763	\$12,737
65		\$ 3,818	\$ 4,754	\$ 5,691	\$ 6,628	\$ 7,565	\$ 8,502	\$ 9,438	\$10,375	\$11,312	\$12,249
66		\$ 3,538	\$ 4,406	\$ 5,274	\$ 6,143	\$ 7,011	\$ 7,879	\$ 8,747	\$ 9,615	\$10,483	\$11,352
67		\$ 3,297	\$ 4,106	\$ 4,915	\$ 5,724	\$ 6,533	\$ 7,342	\$ 8,151	\$ 8,960	\$ 9,770	\$10,579
68		\$ 3,105	\$ 3,866	\$ 4,628	\$ 5,390	\$ 6,152	\$ 6,914	\$ 7,676	\$ 8,438	\$ 9,199	\$ 9,961
69			\$ 3,673	\$ 4,397	\$ 5,121	\$ 5,845	\$ 6,569	\$ 7,292	\$ 8,016	\$ 8,740	\$ 9,464
70			\$ 3,499	\$ 4,188	\$ 4,877	\$ 5,567	\$ 6,256	\$ 6,945	\$ 7,635	\$ 8,324	\$ 9,014
71			\$ 3,244	\$ 3,883	\$ 4,523	\$ 5,162	\$ 5,801	\$ 6,440	\$ 7,080	\$ 7,719	\$ 8,358
72			\$ 3,024	\$ 3,620	\$ 4,216	\$ 4,812	\$ 5,408	\$ 6,004	\$ 6,600	\$ 7,195	\$ 7,791
73				\$ 3,410	\$ 3,971	\$ 4,533	\$ 5,094	\$ 5,655	\$ 6,216	\$ 6,778	\$ 7,339
74				\$ 3,240	\$ 3,774	\$ 4,307	\$ 4,841	\$ 5,374	\$ 5,907	\$ 6,441	\$ 6,974
75				\$ 3,087	\$ 3,595	\$ 4,103	\$ 4,612	\$ 5,120	\$ 5,628	\$ 6,136	\$ 6,644
76					\$ 3,267	\$ 3,729	\$ 4,191	\$ 4,653	\$ 5,114	\$ 5,576	\$ 6,038
77						\$ 3,417	\$ 3,840	\$ 4,263	\$ 4,686	\$ 5,110	\$ 5,533
78						\$ 3,176	\$ 3,569	\$ 3,962	\$ 4,355	\$ 4,749	\$ 5,142
79							\$ 3,355	\$ 3,725	\$ 4,095	\$ 4,465	\$ 4,835
80							\$ 3,166	\$ 3,515	\$ 3,864	\$ 4,213	\$ 4,562

Face amounts rounded to the nearest dollar.

SIMPL Preferred - Male

NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
18	\$ 9,428	\$12,494	\$15,560	\$18,626	\$21,692	\$24,758	\$27,824	\$30,890	\$33,956	\$37,022	
19	\$ 9,380	\$12,431	\$15,481	\$18,532	\$21,582	\$24,632	\$27,683	\$30,733	\$33,784	\$36,834	\$39,885
20	\$ 9,245	\$12,251	\$15,257	\$18,264	\$21,270	\$24,276	\$27,283	\$30,289	\$33,295	\$36,302	\$39,308
21	\$ 9,073	\$12,023	\$14,974	\$17,925	\$20,875	\$23,826	\$26,776	\$29,727	\$32,677	\$35,628	\$38,578
22	\$ 8,908	\$11,804	\$14,701	\$17,598	\$20,495	\$23,392	\$26,288	\$29,185	\$32,082	\$34,979	\$37,875
23	\$ 8,762	\$11,612	\$14,461	\$17,310	\$20,160	\$23,009	\$25,859	\$28,708	\$31,558	\$34,407	\$37,257
24	\$ 8,635	\$11,443	\$14,251	\$17,059	\$19,867	\$22,675	\$25,483	\$28,291	\$31,099	\$33,907	\$36,715
25	\$ 8,511	\$11,279	\$14,046	\$16,814	\$19,582	\$22,350	\$25,117	\$27,885	\$30,653	\$33,421	\$36,188
26	\$ 8,265	\$10,953	\$13,641	\$16,329	\$19,017	\$21,705	\$24,393	\$27,081	\$29,769	\$32,457	\$35,145
27	\$ 8,030	\$10,641	\$13,252	\$15,864	\$18,475	\$21,086	\$23,698	\$26,309	\$28,920	\$31,532	\$34,143
28	\$ 7,833	\$10,380	\$12,928	\$15,475	\$18,022	\$20,570	\$23,117	\$25,664	\$28,212	\$30,759	\$33,306
29	\$ 7,660	\$10,151	\$12,642	\$15,133	\$17,624	\$20,115	\$22,606	\$25,097	\$27,587	\$30,078	\$32,569
30	\$ 7,497	\$ 9,936	\$12,374	\$14,812	\$17,250	\$19,688	\$22,126	\$24,564	\$27,003	\$29,441	\$31,879
31	\$ 7,227	\$ 9,577	\$11,927	\$14,277	\$16,627	\$18,978	\$21,328	\$23,678	\$26,028	\$28,378	\$30,729
32	\$ 6,975	\$ 9,243	\$11,512	\$13,780	\$16,048	\$18,317	\$20,585	\$22,853	\$25,122	\$27,390	\$29,658
33	\$ 6,762	\$ 8,961	\$11,160	\$13,360	\$15,559	\$17,758	\$19,957	\$22,156	\$24,355	\$26,554	\$28,753
34	\$ 6,583	\$ 8,724	\$10,864	\$13,005	\$15,146	\$17,287	\$19,427	\$21,568	\$23,709	\$25,850	\$27,990
35	\$ 6,410	\$ 8,495	\$10,579	\$12,664	\$14,749	\$16,833	\$18,918	\$21,002	\$23,087	\$25,172	\$27,256
36	\$ 6,136	\$ 8,131	\$10,126	\$12,122	\$14,117	\$16,112	\$18,108	\$20,103	\$22,099	\$24,094	\$26,089
37	\$ 5,882	\$ 7,794	\$ 9,707	\$11,620	\$13,533	\$15,445	\$17,358	\$19,271	\$21,184	\$23,096	\$25,009
38	\$ 5,669	\$ 7,513	\$ 9,356	\$11,200	\$13,043	\$14,887	\$16,731	\$18,574	\$20,418	\$22,261	\$24,105
39	\$ 5,491	\$ 7,277	\$ 9,063	\$10,848	\$12,634	\$14,420	\$16,206	\$17,991	\$19,777	\$21,563	\$23,348
40	\$ 5,324	\$ 7,055	\$ 8,787	\$10,518	\$12,250	\$13,981	\$15,712	\$17,444	\$19,175	\$20,907	\$22,638
41	\$ 5,113	\$ 6,775	\$ 8,438	\$10,101	\$11,764	\$13,426	\$15,089	\$16,752	\$18,414	\$20,077	\$21,740
42	\$ 4,916	\$ 6,515	\$ 8,114	\$ 9,712	\$11,311	\$12,910	\$14,509	\$16,108	\$17,706	\$19,305	\$20,904
43	\$ 4,752	\$ 6,297	\$ 7,842	\$ 9,388	\$10,933	\$12,478	\$14,023	\$15,569	\$17,114	\$18,659	\$20,205
44	\$ 4,612	\$ 6,112	\$ 7,612	\$ 9,111	\$10,611	\$12,111	\$13,611	\$15,111	\$16,611	\$18,111	\$19,610
45	\$ 4,481	\$ 5,939	\$ 7,396	\$ 8,854	\$10,311	\$11,768	\$13,226	\$14,683	\$16,140	\$17,598	\$19,055
46	\$ 4,296	\$ 5,693	\$ 7,090	\$ 8,487	\$ 9,885	\$11,282	\$12,679	\$14,076	\$15,473	\$16,870	\$18,267
47	\$ 4,125	\$ 5,467	\$ 6,809	\$ 8,150	\$ 9,492	\$10,834	\$12,175	\$13,517	\$14,858	\$16,200	\$17,542
48	\$ 3,981	\$ 5,276	\$ 6,571	\$ 7,865	\$ 9,160	\$10,455	\$11,749	\$13,044	\$14,339	\$15,634	\$16,928

Face amounts rounded to the nearest dollar.

SIMPL Preferred Final Expense - Male

NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
49	\$ 3,860	\$ 5,115	\$ 6,371	\$ 7,626	\$ 8,881	\$10,137	\$11,392	\$12,647	\$13,903	\$15,158	\$16,413
50	\$ 3,747	\$ 4,966	\$ 6,184	\$ 7,403	\$ 8,621	\$ 9,840	\$11,058	\$12,277	\$13,495	\$14,714	\$15,932
51	\$ 3,602	\$ 4,773	\$ 5,944	\$ 7,115	\$ 8,287	\$ 9,458	\$10,629	\$11,801	\$12,972	\$14,143	\$15,314
52	\$ 3,468	\$ 4,596	\$ 5,723	\$ 6,851	\$ 7,979	\$ 9,107	\$10,235	\$11,362	\$12,490	\$13,618	\$14,746
53	\$ 3,355	\$ 4,445	\$ 5,536	\$ 6,627	\$ 7,718	\$ 8,809	\$ 9,900	\$10,991	\$12,082	\$13,173	\$14,264
54	\$ 3,259	\$ 4,319	\$ 5,379	\$ 6,439	\$ 7,499	\$ 8,559	\$ 9,618	\$10,678	\$11,738	\$12,798	\$13,858
55	\$ 3,168	\$ 4,199	\$ 5,229	\$ 6,260	\$ 7,290	\$ 8,320	\$ 9,351	\$10,381	\$11,412	\$12,442	\$13,472
56	\$ 3,003	\$ 3,980	\$ 4,956	\$ 5,933	\$ 6,909	\$ 7,886	\$ 8,863	\$ 9,839	\$10,816	\$11,792	\$12,769
57		\$ 3,783	\$ 4,711	\$ 5,639	\$ 6,568	\$ 7,496	\$ 8,424	\$ 9,352	\$10,281	\$11,209	\$12,137
58		\$ 3,619	\$ 4,507	\$ 5,396	\$ 6,284	\$ 7,172	\$ 8,060	\$ 8,948	\$ 9,836	\$10,725	\$11,613
59		\$ 3,484	\$ 4,339	\$ 5,194	\$ 6,049	\$ 6,904	\$ 7,759	\$ 8,614	\$ 9,469	\$10,324	\$11,179
60		\$ 3,359	\$ 4,183	\$ 5,007	\$ 5,832	\$ 6,656	\$ 7,480	\$ 8,304	\$ 9,129	\$ 9,953	\$10,777
61		\$ 3,078	\$ 3,833	\$ 4,588	\$ 5,343	\$ 6,099	\$ 6,854	\$ 7,609	\$ 8,365	\$ 9,120	\$ 9,875
62			\$ 3,537	\$ 4,234	\$ 4,931	\$ 5,628	\$ 6,325	\$ 7,022	\$ 7,720	\$ 8,417	\$ 9,114
63			\$ 3,306	\$ 3,957	\$ 4,608	\$ 5,260	\$ 5,911	\$ 6,562	\$ 7,214	\$ 7,865	\$ 8,516
64			\$ 3,121	\$ 3,736	\$ 4,351	\$ 4,966	\$ 5,581	\$ 6,196	\$ 6,811	\$ 7,426	\$ 8,041
65				\$ 3,539	\$ 4,121	\$ 4,704	\$ 5,287	\$ 5,869	\$ 6,452	\$ 7,034	\$ 7,617
66				\$ 3,311	\$ 3,856	\$ 4,401	\$ 4,945	\$ 5,490	\$ 6,035	\$ 6,580	\$ 7,125
67				\$ 3,110	\$ 3,622	\$ 4,134	\$ 4,646	\$ 5,158	\$ 5,670	\$ 6,181	\$ 6,693
68					\$ 3,433	\$ 3,918	\$ 4,403	\$ 4,888	\$ 5,373	\$ 5,859	\$ 6,344
69					\$ 3,279	\$ 3,742	\$ 4,206	\$ 4,669	\$ 5,132	\$ 5,596	\$ 6,059
70					\$ 3,138	\$ 3,581	\$ 4,025	\$ 4,468	\$ 4,912	\$ 5,355	\$ 5,799
71						\$ 3,299	\$ 3,707	\$ 4,116	\$ 4,524	\$ 4,933	\$ 5,341
72						\$ 3,057	\$ 3,436	\$ 3,815	\$ 4,193	\$ 4,572	\$ 4,951
73							\$ 3,222	\$ 3,577	\$ 3,932	\$ 4,287	\$ 4,642
74							\$ 3,051	\$ 3,387	\$ 3,723	\$ 4,059	\$ 4,395
75								\$ 3,216	\$ 3,535	\$ 3,854	\$ 4,174
76									\$ 3,297	\$ 3,595	\$ 3,892
77									\$ 3,089	\$ 3,368	\$ 3,647
78										\$ 3,185	\$ 3,449
79										\$ 3,037	\$ 3,288
80											\$ 3,142

Face amounts rounded to the nearest dollar.

SIMPL Preferred - Female

NON-NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
18	\$15,405	\$20,414	\$25,424	\$30,434	\$35,443						
19	\$15,319	\$20,301	\$25,283	\$30,265	\$35,247						
20	\$15,249	\$20,208	\$25,167	\$30,126	\$35,086						
21	\$15,097	\$20,006	\$24,916	\$29,825	\$34,735	\$39,645					
22	\$14,948	\$19,808	\$24,669	\$29,530	\$34,391	\$39,252					
23	\$14,827	\$19,649	\$24,471	\$29,293	\$34,115	\$38,937					
24	\$14,709	\$19,493	\$24,276	\$29,060	\$33,844	\$38,627					
25	\$14,593	\$19,339	\$24,085	\$28,830	\$33,576	\$38,322					
26	\$14,391	\$19,071	\$23,751	\$28,431	\$33,111	\$37,791					
27	\$14,207	\$18,827	\$23,447	\$28,067	\$32,687	\$37,307					
28	\$14,039	\$18,604	\$23,169	\$27,735	\$32,300	\$36,865					
29	\$13,886	\$18,402	\$22,918	\$27,433	\$31,949	\$36,465					
30	\$13,737	\$18,204	\$22,671	\$27,139	\$31,606	\$36,073					
31	\$13,140	\$17,413	\$21,686	\$25,959	\$30,232	\$34,505	\$38,778				
32	\$12,583	\$16,675	\$20,766	\$24,858	\$28,950	\$33,042	\$37,134				
33	\$12,115	\$16,055	\$19,994	\$23,934	\$27,874	\$31,814	\$35,754	\$39,693			
34	\$11,722	\$15,534	\$19,346	\$23,158	\$26,970	\$30,782	\$34,594	\$38,406			
35	\$11,354	\$15,046	\$18,738	\$22,430	\$26,122	\$29,815	\$33,507	\$37,199			
36	\$10,871	\$14,406	\$17,941	\$21,477	\$25,012	\$28,547	\$32,082	\$35,618	\$39,153		
37	\$10,421	\$13,810	\$17,199	\$20,588	\$23,977	\$27,366	\$30,755	\$34,144	\$37,533		
38	\$10,049	\$13,317	\$16,586	\$19,854	\$23,122	\$26,390	\$29,658	\$32,926	\$36,194	\$39,462	
39	\$ 9,732	\$12,896	\$16,061	\$19,226	\$22,391	\$25,555	\$28,720	\$31,885	\$35,050	\$38,214	
40	\$ 9,439	\$12,508	\$15,578	\$18,647	\$21,717	\$24,786	\$27,856	\$30,925	\$33,995	\$37,064	
41	\$ 9,038	\$11,978	\$14,917	\$17,856	\$20,796	\$23,735	\$26,674	\$29,614	\$32,553	\$35,492	\$38,432
42	\$ 8,675	\$11,496	\$14,318	\$17,139	\$19,960	\$22,781	\$25,602	\$28,424	\$31,245	\$34,066	\$36,887
43	\$ 8,369	\$11,091	\$13,813	\$16,535	\$19,256	\$21,978	\$24,700	\$27,422	\$30,143	\$32,865	\$35,587
44	\$ 8,112	\$10,750	\$13,388	\$16,026	\$18,664	\$21,302	\$23,940	\$26,579	\$29,217	\$31,855	\$34,493
45	\$ 7,870	\$10,429	\$12,989	\$15,548	\$18,108	\$20,667	\$23,226	\$25,786	\$28,345	\$30,904	\$33,464
46	\$ 7,681	\$10,179	\$12,677	\$15,175	\$17,672	\$20,170	\$22,668	\$25,166	\$27,664	\$30,162	\$32,660
47	\$ 7,501	\$ 9,940	\$12,379	\$14,819	\$17,258	\$19,697	\$22,136	\$24,576	\$27,015	\$29,454	\$31,893
48	\$ 7,345	\$ 9,734	\$12,122	\$14,511	\$16,899	\$19,288	\$21,677	\$24,065	\$26,454	\$28,842	\$31,231

Face amounts rounded to the nearest dollar.

SIMPL Preferred Final Expense - Female

NON-NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
49	\$ 7,211	\$ 9,556	\$11,901	\$14,246	\$16,591	\$18,937	\$21,282	\$23,627	\$25,972	\$28,317	\$30,662
50	\$ 7,082	\$ 9,385	\$11,688	\$13,991	\$16,295	\$18,598	\$20,901	\$23,204	\$25,507	\$27,810	\$30,113
51	\$ 6,768	\$ 8,969	\$11,170	\$13,370	\$15,571	\$17,772	\$19,973	\$22,174	\$24,375	\$26,576	\$28,777
52	\$ 6,480	\$ 8,588	\$10,695	\$12,802	\$14,910	\$17,017	\$19,124	\$21,232	\$23,339	\$25,446	\$27,554
53	\$ 6,239	\$ 8,268	\$10,297	\$12,327	\$14,356	\$16,385	\$18,414	\$20,443	\$22,472	\$24,501	\$26,530
54	\$ 6,038	\$ 8,001	\$ 9,965	\$11,928	\$13,891	\$15,855	\$17,818	\$19,782	\$21,745	\$23,709	\$25,672
55	\$ 5,849	\$ 7,751	\$ 9,653	\$11,554	\$13,456	\$15,358	\$17,260	\$19,162	\$21,064	\$22,966	\$24,868
56	\$ 5,595	\$ 7,414	\$ 9,233	\$11,053	\$12,872	\$14,692	\$16,511	\$18,330	\$20,150	\$21,969	\$23,789
57	\$ 5,360	\$ 7,103	\$ 8,846	\$10,589	\$12,333	\$14,076	\$15,819	\$17,562	\$19,305	\$21,048	\$22,791
58	\$ 5,165	\$ 6,845	\$ 8,525	\$10,204	\$11,884	\$13,564	\$15,244	\$16,923	\$18,603	\$20,283	\$21,963
59	\$ 5,000	\$ 6,627	\$ 8,253	\$ 9,879	\$11,505	\$13,131	\$14,758	\$16,384	\$18,010	\$19,636	\$21,262
60	\$ 4,846	\$ 6,422	\$ 7,998	\$ 9,574	\$11,150	\$12,726	\$14,301	\$15,877	\$17,453	\$19,029	\$20,605
61	\$ 4,574	\$ 6,061	\$ 7,549	\$ 9,036	\$10,524	\$12,011	\$13,499	\$14,986	\$16,474	\$17,961	\$19,448
62	\$ 4,330	\$ 5,738	\$ 7,146	\$ 8,554	\$ 9,962	\$11,370	\$12,778	\$14,186	\$15,594	\$17,002	\$18,410
63	\$ 4,130	\$ 5,473	\$ 6,816	\$ 8,158	\$ 9,501	\$10,844	\$12,187	\$13,530	\$14,873	\$16,216	\$17,559
64	\$ 3,965	\$ 5,255	\$ 6,544	\$ 7,833	\$ 9,123	\$10,412	\$11,702	\$12,991	\$14,281	\$15,570	\$16,860
65	\$ 3,813	\$ 5,053	\$ 6,293	\$ 7,533	\$ 8,773	\$10,013	\$11,254	\$12,494	\$13,734	\$14,974	\$16,214
66	\$ 3,567	\$ 4,727	\$ 5,887	\$ 7,047	\$ 8,207	\$ 9,367	\$10,527	\$11,687	\$12,847	\$14,006	\$15,166
67	\$ 3,350	\$ 4,440	\$ 5,530	\$ 6,619	\$ 7,709	\$ 8,798	\$ 9,888	\$10,978	\$12,067	\$13,157	\$14,246
68	\$ 3,176	\$ 4,208	\$ 5,241	\$ 6,274	\$ 7,307	\$ 8,339	\$ 9,372	\$10,405	\$11,438	\$12,470	\$13,503
69	\$ 3,033	\$ 4,019	\$ 5,005	\$ 5,991	\$ 6,977	\$ 7,964	\$ 8,950	\$ 9,936	\$10,922	\$11,908	\$12,895
70		\$ 3,846	\$ 4,790	\$ 5,734	\$ 6,678	\$ 7,622	\$ 8,565	\$ 9,509	\$10,453	\$11,397	\$12,341
71		\$ 3,498	\$ 4,356	\$ 5,215	\$ 6,073	\$ 6,932	\$ 7,790	\$ 8,648	\$ 9,507	\$10,365	\$11,224
72		\$ 3,207	\$ 3,994	\$ 4,781	\$ 5,568	\$ 6,355	\$ 7,142	\$ 7,929	\$ 8,716	\$ 9,504	\$10,291
73			\$ 3,714	\$ 4,446	\$ 5,178	\$ 5,910	\$ 6,641	\$ 7,373	\$ 8,105	\$ 8,837	\$ 9,569
74			\$ 3,493	\$ 4,182	\$ 4,870	\$ 5,558	\$ 6,247	\$ 6,935	\$ 7,623	\$ 8,312	\$ 9,000
75			\$ 3,297	\$ 3,947	\$ 4,597	\$ 5,246	\$ 5,896	\$ 6,546	\$ 7,195	\$ 7,845	\$ 8,495
76			\$ 3,002	\$ 3,593	\$ 4,185	\$ 4,776	\$ 5,368	\$ 5,959	\$ 6,550	\$ 7,142	\$ 7,733
77				\$ 3,298	\$ 3,840	\$ 4,383	\$ 4,926	\$ 5,469	\$ 6,012	\$ 6,555	\$ 7,097
78				\$ 3,068	\$ 3,573	\$ 4,079	\$ 4,584	\$ 5,089	\$ 5,594	\$ 6,099	\$ 6,604
79					\$ 3,363	\$ 3,838	\$ 4,314	\$ 4,789	\$ 5,264	\$ 5,740	\$ 6,215
80					\$ 3,176	\$ 3,625	\$ 4,074	\$ 4,522	\$ 4,971	\$ 5,420	\$ 5,869

Face amounts rounded to the nearest dollar.

SIMPL Preferred - Female

NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
18	\$12,423	\$16,463	\$20,503	\$24,542	\$28,582	\$32,622	\$36,662				
19	\$12,358	\$16,377	\$20,396	\$24,415	\$28,434	\$32,453	\$36,471				
20	\$12,303	\$16,304	\$20,305	\$24,306	\$28,307	\$32,308	\$36,309				
21	\$12,276	\$16,268	\$20,260	\$24,252	\$28,245	\$32,237	\$36,229				
22	\$12,258	\$16,244	\$20,230	\$24,217	\$28,203	\$32,189	\$36,176				
23	\$12,240	\$16,220	\$20,201	\$24,181	\$28,161	\$32,142	\$36,122				
24	\$12,222	\$16,196	\$20,171	\$24,145	\$28,120	\$32,095	\$36,069				
25	\$12,204	\$16,173	\$20,141	\$24,110	\$28,079	\$32,047	\$36,016	\$39,985			
26	\$11,780	\$15,611	\$19,442	\$23,273	\$27,104	\$30,935	\$34,765	\$38,596			
27	\$11,392	\$15,097	\$18,802	\$22,507	\$26,212	\$29,917	\$33,622	\$37,327			
28	\$11,059	\$14,655	\$18,252	\$21,848	\$25,445	\$29,041	\$32,637	\$36,234	\$39,830		
29	\$10,779	\$14,285	\$17,790	\$21,296	\$24,801	\$28,307	\$31,812	\$35,317	\$38,823		
30	\$10,507	\$13,924	\$17,340	\$20,757	\$24,174	\$27,591	\$31,008	\$34,424	\$37,841		
31	\$10,013	\$13,269	\$16,526	\$19,782	\$23,038	\$26,294	\$29,551	\$32,807	\$36,063	\$39,319	
32	\$ 9,569	\$12,681	\$15,793	\$18,905	\$22,017	\$25,129	\$28,241	\$31,353	\$34,465	\$37,576	
33	\$ 9,193	\$12,183	\$15,173	\$18,163	\$21,152	\$24,142	\$27,132	\$30,121	\$33,111	\$36,101	\$39,091
34	\$ 8,879	\$11,767	\$14,654	\$17,542	\$20,429	\$23,317	\$26,204	\$29,092	\$31,979	\$34,867	\$37,754
35	\$ 8,590	\$11,383	\$14,177	\$16,970	\$19,764	\$22,557	\$25,351	\$28,144	\$30,938	\$33,731	\$36,525
36	\$ 8,128	\$10,771	\$13,414	\$16,058	\$18,701	\$21,344	\$23,987	\$26,631	\$29,274	\$31,917	\$34,560
37	\$ 7,713	\$10,221	\$12,730	\$15,238	\$17,746	\$20,255	\$22,763	\$25,271	\$27,780	\$30,288	\$32,796
38	\$ 7,371	\$ 9,768	\$12,165	\$14,562	\$16,959	\$19,356	\$21,753	\$24,151	\$26,548	\$28,945	\$31,342
39	\$ 7,088	\$ 9,393	\$11,698	\$14,003	\$16,308	\$18,613	\$20,919	\$23,224	\$25,529	\$27,834	\$30,139
40	\$ 6,826	\$ 9,046	\$11,266	\$13,486	\$15,706	\$17,926	\$20,145	\$22,365	\$24,585	\$26,805	\$29,025
41	\$ 6,541	\$ 8,669	\$10,796	\$12,923	\$15,050	\$17,178	\$19,305	\$21,432	\$23,560	\$25,687	\$27,814
42	\$ 6,282	\$ 8,325	\$10,368	\$12,410	\$14,453	\$16,496	\$18,539	\$20,582	\$22,625	\$24,668	\$26,710
43	\$ 6,062	\$ 8,033	\$10,005	\$11,976	\$13,947	\$15,919	\$17,890	\$19,861	\$21,833	\$23,804	\$25,775
44	\$ 5,878	\$ 7,789	\$ 9,700	\$11,612	\$13,523	\$15,434	\$17,346	\$19,257	\$21,169	\$23,080	\$24,991
45	\$ 5,702	\$ 7,556	\$ 9,411	\$11,265	\$13,119	\$14,974	\$16,828	\$18,682	\$20,537	\$22,391	\$24,246
46	\$ 5,537	\$ 7,337	\$ 9,138	\$10,939	\$12,739	\$14,540	\$16,340	\$18,141	\$19,942	\$21,742	\$23,543
47	\$ 5,379	\$ 7,128	\$ 8,878	\$10,627	\$12,376	\$14,126	\$15,875	\$17,624	\$19,374	\$21,123	\$22,872
48	\$ 5,245	\$ 6,951	\$ 8,656	\$10,362	\$12,068	\$13,774	\$15,479	\$17,185	\$18,891	\$20,596	\$22,302

Face amounts rounded to the nearest dollar.

SIMPL Preferred Final Expense - Female

NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
49	\$ 5,129	\$ 6,796	\$ 8,464	\$10,132	\$11,800	\$13,468	\$15,135	\$16,803	\$18,471	\$20,139	\$21,807
50	\$ 5,019	\$ 6,651	\$ 8,283	\$ 9,915	\$11,547	\$13,179	\$14,811	\$16,443	\$18,075	\$19,707	\$21,339
51	\$ 4,822	\$ 6,390	\$ 7,958	\$ 9,526	\$11,095	\$12,663	\$14,231	\$15,799	\$17,367	\$18,935	\$20,504
52	\$ 4,642	\$ 6,151	\$ 7,661	\$ 9,170	\$10,679	\$12,189	\$13,698	\$15,208	\$16,717	\$18,227	\$19,736
53	\$ 4,489	\$ 5,948	\$ 7,408	\$ 8,868	\$10,328	\$11,787	\$13,247	\$14,707	\$16,167	\$17,626	\$19,086
54	\$ 4,359	\$ 5,777	\$ 7,194	\$ 8,612	\$10,030	\$11,447	\$12,865	\$14,283	\$15,700	\$17,118	\$18,535
55	\$ 4,237	\$ 5,615	\$ 6,993	\$ 8,371	\$ 9,748	\$11,126	\$12,504	\$13,882	\$15,260	\$16,638	\$18,016
56	\$ 4,056	\$ 5,375	\$ 6,694	\$ 8,013	\$ 9,332	\$10,651	\$11,970	\$13,289	\$14,608	\$15,927	\$17,246
57	\$ 3,890	\$ 5,155	\$ 6,420	\$ 7,685	\$ 8,950	\$10,215	\$11,480	\$12,745	\$14,010	\$15,275	\$16,540
58	\$ 3,750	\$ 4,970	\$ 6,190	\$ 7,409	\$ 8,629	\$ 9,849	\$11,068	\$12,288	\$13,507	\$14,727	\$15,947
59	\$ 3,633	\$ 4,815	\$ 5,996	\$ 7,178	\$ 8,359	\$ 9,541	\$10,722	\$11,904	\$13,085	\$14,267	\$15,448
60	\$ 3,523	\$ 4,669	\$ 5,814	\$ 6,960	\$ 8,106	\$ 9,252	\$10,397	\$11,543	\$12,689	\$13,834	\$14,980
61	\$ 3,310	\$ 4,387	\$ 5,464	\$ 6,540	\$ 7,617	\$ 8,693	\$ 9,770	\$10,846	\$11,923	\$12,999	\$14,076
62	\$ 3,122	\$ 4,137	\$ 5,153	\$ 6,168	\$ 7,183	\$ 8,198	\$ 9,214	\$10,229	\$11,244	\$12,260	\$13,275
63		\$ 3,934	\$ 4,900	\$ 5,865	\$ 6,830	\$ 7,796	\$ 8,761	\$ 9,727	\$10,692	\$11,657	\$12,623
64		\$ 3,767	\$ 4,692	\$ 5,616	\$ 6,541	\$ 7,465	\$ 8,390	\$ 9,314	\$10,239	\$11,163	\$12,088
65		\$ 3,614	\$ 4,501	\$ 5,388	\$ 6,275	\$ 7,161	\$ 8,048	\$ 8,935	\$ 9,822	\$10,709	\$11,596
66		\$ 3,425	\$ 4,265	\$ 5,105	\$ 5,946	\$ 6,786	\$ 7,627	\$ 8,467	\$ 9,307	\$10,148	\$10,988
67		\$ 3,255	\$ 4,053	\$ 4,852	\$ 5,651	\$ 6,449	\$ 7,248	\$ 8,047	\$ 8,845	\$ 9,644	\$10,443
68		\$ 3,100	\$ 3,861	\$ 4,622	\$ 5,383	\$ 6,143	\$ 6,904	\$ 7,665	\$ 8,426	\$ 9,187	\$ 9,947
69			\$ 3,687	\$ 4,413	\$ 5,140	\$ 5,866	\$ 6,592	\$ 7,319	\$ 8,045	\$ 8,772	\$ 9,498
70			\$ 3,527	\$ 4,222	\$ 4,917	\$ 5,612	\$ 6,307	\$ 7,002	\$ 7,697	\$ 8,392	\$ 9,087
71			\$ 3,274	\$ 3,919	\$ 4,564	\$ 5,209	\$ 5,854	\$ 6,499	\$ 7,144	\$ 7,789	\$ 8,434
72			\$ 3,054	\$ 3,656	\$ 4,258	\$ 4,860	\$ 5,462	\$ 6,064	\$ 6,666	\$ 7,268	\$ 7,869
73				\$ 3,446	\$ 4,014	\$ 4,581	\$ 5,148	\$ 5,716	\$ 6,283	\$ 6,850	\$ 7,418
74				\$ 3,277	\$ 3,817	\$ 4,356	\$ 4,896	\$ 5,435	\$ 5,975	\$ 6,514	\$ 7,053
75				\$ 3,124	\$ 3,638	\$ 4,152	\$ 4,666	\$ 5,181	\$ 5,695	\$ 6,209	\$ 6,723
76					\$ 3,240	\$ 3,697	\$ 4,155	\$ 4,613	\$ 5,071	\$ 5,529	\$ 5,987
77						\$ 3,333	\$ 3,745	\$ 4,158	\$ 4,571	\$ 4,984	\$ 5,396
78						\$ 3,058	\$ 3,437	\$ 3,816	\$ 4,194	\$ 4,573	\$ 4,952
79							\$ 3,200	\$ 3,552	\$ 3,905	\$ 4,258	\$ 4,610
80								\$ 3,323	\$ 3,653	\$ 3,983	\$ 4,313

Face amounts rounded to the nearest dollar.

SIMPL Standard - Male

NON-NICOTINE

Annual Rates and Cash Values Per \$1,000 of Face Amount

Add \$50.00 Annual Policy Fee

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k			Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65			Year 10	Year 20	Age 65
18	18.93	29	98	440	50	37.83	152	368	257
19	18.97	31	103	438	51	40.37	158	380	244
20	19.01	33	108	435	52	42.91	164	392	230
21	19.03	35	114	433	53	45.22	171	404	215
22	19.05	37	119	431	54	47.29	177	417	200
23	19.06	40	125	428	55	49.37	183	429	183
24	19.08	42	131	425	56	52.15	189	442	165
25	19.10	45	138	422	57	54.92	196	455	146
26	19.33	48	144	419	58	57.45	203	468	126
27	19.56	51	151	416	59	59.72	210	480	104
28	19.77	54	158	413	60	61.99	217	493	80
29	19.96	57	165	409	61	67.69	225	505	55
30	20.16	60	172	405	62	73.39	232	516	28
31	20.89	64	180	401	63	78.57	240	528	0
32	21.62	67	188	397	64	83.23	249	539	0
33	22.29	71	196	392	65	87.90	260	551	0
34	22.88	74	205	387	66	93.50	270	563	--
35	23.48	78	213	382	67	99.11	282	573	--
36	24.86	81	222	377	68	104.21	293	583	--
37	26.24	85	231	371	69	108.80	303	592	--
38	27.50	89	240	365	70	113.38	314	599	--
39	28.63	94	250	359	71	123.05	323	606	--
40	29.76	98	260	352	72	132.73	332	613	--
41	30.09	103	270	345	73	141.52	341	620	--
42	30.42	108	280	337	74	149.43	350	628	--
43	30.72	113	290	329	75	157.35	358	638	--
44	30.99	118	301	320	76	174.89	365	653	--
45	31.26	123	311	311	77	192.44	371	675	--
46	32.71	129	322	302	78	208.40	376	713	--
47	34.15	134	333	292	79	222.75	380	779	--
48	35.47	140	344	281	80	237.11	382	897	--
49	36.65	146	356	270					

PREMIUM FACTORS FOR ALL FINAL EXPENSE PLANS:

Annual (1st year)	Annual	x	0.80
Annual (2nd year & thereafter)	Annual	x	1.00
Semi-Annual	Annual	x	0.51
Quarterly	Annual	x	0.265
Monthly (PAC or SS)	Annual	x	0.0925

Round all fractions to the nearest cent.

SIMPL Standard - Male

NICOTINE

Annual Rates and Cash Values Per \$1,000 of Face Amount

Add \$50.00 Annual Policy Fee

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k			Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65			Year 10	Year 20	Age 65
18	23.12	40	123	488	50	59.73	167	384	276
19	23.16	42	129	486	51	63.19	173	394	261
20	23.21	44	135	483	52	66.66	177	404	245
21	23.46	46	141	480	53	69.80	182	413	228
22	23.71	49	148	477	54	72.64	186	424	209
23	23.94	51	155	474	55	75.47	190	434	190
24	24.15	54	161	471	56	78.95	195	445	170
25	24.35	58	168	467	57	82.43	199	456	149
26	24.96	61	175	464	58	85.59	204	467	127
27	25.57	65	183	460	59	88.44	209	477	103
28	26.12	68	190	456	60	91.29	215	488	78
29	26.62	72	198	452	61	97.47	223	499	53
30	27.11	76	206	447	62	103.64	231	510	27
31	28.34	80	215	443	63	109.26	240	521	0
32	29.57	84	223	438	64	114.31	249	532	0
33	30.69	88	232	432	65	119.37	259	542	0
34	31.70	92	240	427	66	129.06	269	553	--
35	32.70	96	249	421	67	138.75	280	562	--
36	34.61	100	258	414	68	147.56	290	570	--
37	36.51	103	266	408	69	155.48	299	576	--
38	38.24	108	275	400	70	163.41	308	582	--
39	39.80	112	284	393	71	176.36	317	586	--
40	41.36	116	293	385	72	189.32	324	591	--
41	42.29	121	302	376	73	201.09	332	596	--
42	43.22	126	311	368	74	211.69	339	602	--
43	44.06	131	320	358	75	222.29	346	611	--
44	44.82	136	329	348	76	240.29	351	624	--
45	45.58	142	338	338	77	258.29	355	647	--
46	48.69	147	347	327	78	274.65	358	688	--
47	51.81	152	356	315	79	289.37	360	762	--
48	54.64	157	365	303	80	304.09	360	899	--
49	57.18	162	374	290					

PREMIUM FACTORS FOR ALL FINAL EXPENSE PLANS:

Annual (1st year)	Annual	x	0.80
Annual (2nd year & thereafter)	Annual	x	1.00
Semi-Annual	Annual	x	0.51
Quarterly	Annual	x	0.265
Monthly (PAC or SS)	Annual	x	0.0925

Round all fractions to the nearest cent.

SIMPL Standard - Female

NON-NICOTINE

Annual Rates and Cash Values Per \$1,000 of Face Amount

Add \$50.00 Annual Policy Fee

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k			Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65			Year 10	Year 20	Age 65
18	15.45	26	87	384	50	30.36	124	311	213
19	15.48	28	91	382	51	31.82	128	322	202
20	15.51	30	95	380	52	33.28	133	333	189
21	15.72	32	100	377	53	34.62	138	344	177
22	15.92	33	104	375	54	35.81	143	355	163
23	16.11	35	109	372	55	37.01	149	367	149
24	16.28	37	114	369	56	38.54	155	379	134
25	16.45	39	120	367	57	40.07	161	392	118
26	16.81	42	125	363	58	41.47	167	404	101
27	17.17	44	131	360	59	42.72	174	417	83
28	17.50	46	137	357	60	43.97	181	431	64
29	17.79	49	143	353	61	47.09	188	444	44
30	18.08	51	149	350	62	50.21	195	457	22
31	18.56	54	155	346	63	53.04	202	470	0
32	19.04	57	162	341	64	55.59	210	483	0
33	19.47	60	169	337	65	58.14	218	495	0
34	19.87	63	175	333	66	62.36	226	508	--
35	20.26	66	183	328	67	66.58	234	520	--
36	21.06	69	190	323	68	70.41	242	532	--
37	21.87	73	197	317	69	73.86	253	544	--
38	22.60	76	205	312	70	77.32	264	556	--
39	23.26	80	212	306	71	84.88	275	569	--
40	23.91	83	220	299	72	92.45	286	585	--
41	24.42	87	228	293	73	99.32	297	603	--
42	24.92	91	236	286	74	105.51	307	622	--
43	25.38	95	245	278	75	111.70	317	641	--
44	25.80	99	253	271	76	124.16	328	663	--
45	26.21	103	262	262	77	136.62	338	689	--
46	27.12	107	271	253	78	147.95	347	726	--
47	28.03	111	281	244	79	158.14	356	786	--
48	28.86	115	291	234	80	168.33	364	879	--
49	29.61	119	301	224					

PREMIUM FACTORS FOR ALL FINAL EXPENSE PLANS:

Annual (1st year)	Annual	x	0.80
Annual (2nd year & thereafter)	Annual	x	1.00
Semi-Annual	Annual	x	0.51
Quarterly	Annual	x	0.265
Monthly (PAC or SS)	Annual	x	0.0925

Round all fractions to the nearest cent.

SIMPL Standard - Female

NICOTINE

Annual Rates and Cash Values Per \$1,000 of Face Amount

Add \$50.00 Annual Policy Fee

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k			Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65			Year 10	Year 20	Age 65
18	18.74	38	115	450	50	44.82	146	347	244
19	18.78	40	120	448	51	47.04	150	356	230
20	18.82	42	125	445	52	49.27	154	365	215
21	18.86	44	131	442	53	51.29	158	375	200
22	18.91	47	137	439	54	53.11	162	384	184
23	18.96	49	143	436	55	54.93	167	394	167
24	19.00	51	149	433	56	57.30	172	403	149
25	19.04	54	155	429	57	59.67	177	413	130
26	19.53	57	162	426	58	61.82	183	423	111
27	20.02	59	169	422	59	63.76	189	433	90
28	20.47	62	176	418	60	65.70	194	444	67
29	20.87	65	183	414	61	69.28	200	454	44
30	21.28	68	190	409	62	72.87	206	463	19
31	22.60	72	197	404	63	76.12	213	473	0
32	23.92	75	204	399	64	79.06	221	482	0
33	25.12	79	212	394	65	81.99	228	491	0
34	26.20	83	219	389	66	87.59	236	499	--
35	27.28	87	227	383	67	93.18	244	508	--
36	28.87	91	234	377	68	98.78	252	515	--
37	30.45	95	242	371	69	104.37	260	521	--
38	31.89	99	249	364	70	109.96	268	527	--
39	33.19	103	257	357	71	120.09	276	536	--
40	34.49	107	264	349	72	130.21	284	548	--
41	34.70	112	272	341	73	139.41	290	564	--
42	34.90	116	280	333	74	147.69	296	582	--
43	35.09	120	288	324	75	155.97	301	602	--
44	35.26	123	296	314	76	169.92	306	624	--
45	35.43	127	304	304	77	183.87	311	652	--
46	37.50	131	312	293	78	196.56	315	696	--
47	39.56	135	320	282	79	207.97	317	767	--
48	41.44	138	329	270	80	219.39	318	881	--
49	43.13	142	338	257					

PREMIUM FACTORS FOR ALL FINAL EXPENSE PLANS:

Annual (1st year)	Annual	x	0.80
Annual (2nd year & thereafter)	Annual	x	1.00
Semi-Annual	Annual	x	0.51
Quarterly	Annual	x	0.265
Monthly (PAC or SS)	Annual	x	0.0925

Round all fractions to the nearest cent.

SIMPL Standard - Male

NON-NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
18		17.76	22.14	26.51	30.89	35.27	39.65	48.40	57.16	65.91	74.67
19		17.79	22.17	26.56	30.95	35.33	39.72	48.49	57.27	66.04	74.81
20		17.81	22.21	26.61	31.00	35.40	39.79	48.59	57.38	66.17	74.96
21		17.83	22.23	26.63	31.03	35.43	39.83	48.63	57.43	66.23	75.04
22		17.84	22.25	26.65	31.06	35.46	39.87	48.68	57.49	66.30	75.11
23		17.85	22.26	26.66	31.07	35.48	39.89	48.70	57.52	66.33	75.15
24		17.86	22.27	26.69	31.10	35.51	39.92	48.75	57.57	66.40	75.22
25		17.88	22.29	26.71	31.13	35.54	39.96	48.79	57.63	66.46	75.30
26		18.04	22.51	26.98	31.45	35.92	40.39	49.33	58.27	67.21	76.15
27		18.19	22.72	27.24	31.76	36.29	40.81	49.86	58.90	67.95	77.00
28		18.34	22.91	27.48	32.06	36.63	41.20	50.34	59.49	68.63	77.77
29		18.47	23.09	27.70	32.32	36.94	41.55	50.78	60.01	69.25	78.48
30		18.61	23.27	27.94	32.60	37.26	41.92	51.25	60.57	69.89	79.22
31		19.12	23.95	28.78	33.61	38.44	43.27	52.93	62.59	72.26	81.92
32		19.62	24.62	29.62	34.62	39.62	44.62	54.62	64.62	74.62	84.62
33		20.09	25.24	30.40	35.55	40.71	45.86	56.17	66.48	76.79	87.10
34	15.21	20.50	25.79	31.08	36.37	41.66	46.95	57.54	68.12	78.70	89.28
35	15.48	20.91	26.34	31.77	37.20	42.63	48.06	58.92	69.78	80.64	91.50
36	16.12	21.87	27.62	33.37	39.12	44.87	50.62	62.11	73.61	85.11	96.61
37	16.76	22.83	28.90	34.97	41.03	47.10	53.17	65.31	77.44	89.58	101.71
38	17.34	23.70	30.06	36.42	42.78	49.14	55.50	68.22	80.94	93.66	106.38
39	17.87	24.49	31.11	37.73	44.35	50.97	57.59	70.83	84.07	97.31	110.56
40	18.39	25.27	32.15	39.04	45.92	52.80	59.68	73.45	87.21	100.97	114.74
41	18.54	25.50	32.46	39.42	46.37	53.33	60.29	74.21	88.12	102.04	115.96
42	18.69	25.73	32.76	39.80	46.83	53.87	60.90	74.97	89.04	103.11	117.18
43	18.83	25.94	33.04	40.15	47.25	54.35	61.46	75.67	89.87	104.08	118.29
44	18.96	26.12	33.29	40.46	47.62	54.79	61.96	76.29	90.62	104.96	119.29
45	19.08	26.31	33.54	40.77	48.00	55.23	62.46	76.91	91.37	105.83	120.29
46	19.75	27.32	34.88	42.45	50.01	57.57	65.14	80.27	95.40	110.52	125.65
47	20.42	28.32	36.21	44.11	52.01	59.91	67.80	83.60	99.39	115.19	130.98
48	21.03	29.23	37.43	45.64	53.84	62.04	70.24	86.65	103.05	119.46	135.86

SIMPL Standard Final Expense - Male

NON-NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
49	21.58	30.05	38.53	47.00	55.48	63.95	72.43	89.38	106.33	123.28	140.23
50	22.12	30.87	39.62	48.37	57.11	65.86	74.61	92.11	109.60	127.10	144.60
51	23.30	32.63	41.97	51.30	60.64	69.97	79.31	97.98	116.65	135.32	153.99
52	24.47	34.39	44.32	54.24	64.16	74.09	84.01	103.85	123.70	143.55	163.39
53	25.54	36.00	46.45	56.91	67.37	77.82	88.28	109.20	130.11	151.02	171.94
54	26.50	37.43	48.37	59.30	70.24	81.18	92.11	113.98	135.85	157.73	179.60
55	27.46	38.88	50.29	61.71	73.13	84.54	95.96	118.79	141.63	164.46	187.29
56	28.74	40.80	52.86	64.92	76.98	89.04	101.10	125.22	149.34	173.46	197.58
57	30.03	42.73	55.43	68.13	80.83	93.53	106.23	131.63	157.03	182.43	207.83
58	31.20	44.48	57.77	71.05	84.34	97.62	110.91	137.48	164.05	190.62	217.19
59	32.25	46.06	59.87	73.68	87.49	101.30	115.11	142.73	170.35	197.97	225.59
60	33.30	47.63	61.97	76.30	90.64	104.97	119.31	147.98	176.65	205.32	233.99
61	35.93	51.58	67.24	82.89	98.54	114.20	129.85	161.16	192.46	223.77	255.08
62	38.57	55.54	72.51	89.48	106.45	123.43	140.40	174.34	208.28	242.23	276.17
63	40.96	59.13	77.30	95.47	113.64	131.81	149.98	186.32	222.66	259.00	295.33
64	43.12	62.37	81.61	100.86	120.11	139.35	158.60	197.09	235.59	274.08	312.58
65	45.28	65.61	85.93	106.26	126.59	146.91	167.24	207.89	248.55	289.20	329.86
66	47.87	69.49	91.11	112.73	134.36	155.98	177.60	220.84	264.09	307.33	350.58
67	50.46	73.38	96.30	119.22	142.14	165.06	187.98	233.82	279.66	325.49	371.33
68	52.82	76.92	101.02	125.12	149.22	173.31	197.41	245.61	293.81	342.00	390.20
69	54.95	80.11	105.27	130.43	155.59	180.75	205.91	256.23	306.55	356.87	407.19
70	57.06	83.28	109.50	135.72	161.94	188.16	214.38	266.82	319.25	371.69	424.13
71	61.54	89.99	118.45	146.90	175.36	203.81	232.27	289.18	346.09	403.00	459.91
72	66.01	96.71	127.40	158.09	188.79	219.48	250.18	311.56	372.95	434.34	495.73
73	70.08	102.80	135.53	168.26	200.98	233.71	266.44	331.89	397.34	462.80	528.25
74	73.74	108.29	142.85	177.40	211.96	246.51	281.07	350.18	419.29	488.40	557.52
75	77.40	113.79	150.17	186.56	222.95	259.34	295.72	368.50	441.27	514.05	586.82
76	85.51	125.95	166.40	206.84	247.28	287.73	328.17	409.06	489.94	570.83	651.72
77	93.63	138.13	182.63	227.13	271.64	316.14	360.64	449.64	538.65	627.65	716.65
78	101.01	149.20	197.40	245.59	293.78	341.97	390.17	486.55	582.94	679.32	775.71
79	107.65	159.16	210.67	262.18	313.69	365.20	416.71	519.73	622.76	725.78	828.80
80	114.29	169.12	223.95	278.78	333.62	388.45	443.28	552.94	662.61	772.27	881.93

SIMPL Standard - Male

NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
18	15.32	20.66	26.01	31.36	36.70	42.05	47.40	58.09	68.78	79.48	90.17
19	15.34	20.69	26.05	31.40	36.76	42.12	47.47	58.18	68.89	79.61	90.32
20	15.36	20.73	26.09	31.46	36.83	42.20	47.56	58.30	69.03	79.77	90.50
21	15.48	20.90	26.33	31.75	37.18	42.60	48.03	58.88	69.73	80.58	91.43
22	15.59	21.07	26.56	32.04	37.52	43.01	48.49	59.45	70.42	81.39	92.35
23	15.70	21.23	26.77	32.31	37.84	43.38	48.91	59.99	71.06	82.13	93.20
24	15.79	21.38	26.96	32.55	38.13	43.72	49.30	60.47	71.64	82.81	93.98
25	15.89	21.52	27.15	32.78	38.41	44.04	49.67	60.93	72.20	83.46	94.72
26	16.17	21.94	27.71	33.49	39.26	45.03	50.80	62.35	73.89	85.43	96.98
27	16.45	22.36	28.28	34.19	40.10	46.02	51.93	63.76	75.58	87.41	99.23
28	16.71	22.75	28.79	34.83	40.87	46.91	52.95	65.03	77.11	89.19	101.27
29	16.94	23.09	29.25	35.40	41.56	47.72	53.87	66.18	78.50	90.81	103.12
30	17.16	23.43	29.70	35.97	42.24	48.51	54.78	67.32	79.86	92.39	104.93
31	17.73	24.29	30.84	37.39	43.95	50.50	57.05	70.16	83.27	96.38	109.48
32	18.30	25.14	31.98	38.82	45.65	52.49	59.33	73.01	86.68	100.36	114.03
33	18.82	25.92	33.01	40.11	47.21	54.30	61.40	75.60	89.79	103.98	118.18
34	19.29	26.62	33.95	41.28	48.61	55.94	63.27	77.93	92.59	107.25	121.92
35	19.75	27.31	34.87	42.43	50.00	57.56	65.12	80.24	95.37	110.49	125.62
36	20.63	28.64	36.64	44.64	52.65	60.65	68.65	84.66	100.67	116.67	132.68
37	21.51	29.95	38.40	46.84	55.28	63.73	72.17	89.05	105.94	122.83	139.71
38	22.31	31.15	40.00	48.84	57.68	66.53	75.37	93.06	110.74	128.43	146.11
39	23.03	32.24	41.44	50.64	59.85	69.05	78.26	96.66	115.07	133.48	151.89
40	23.75	33.32	42.88	52.45	62.01	71.58	81.14	100.27	119.40	138.53	157.66
41	24.18	33.96	43.74	53.52	63.30	73.08	82.86	102.42	121.98	141.54	161.10
42	24.61	34.61	44.60	54.60	64.59	74.59	84.58	104.57	124.56	144.55	164.54
43	25.00	35.19	45.38	55.57	65.76	75.95	86.14	106.51	126.89	147.27	167.65
44	25.35	35.72	46.08	56.45	66.81	77.18	87.54	108.27	129.00	149.73	170.46
45	25.71	36.25	46.79	57.33	67.87	78.41	88.95	110.03	131.11	152.19	173.27
46	27.14	38.40	49.66	60.92	72.18	83.44	94.70	117.22	139.74	162.26	184.78
47	28.59	40.57	52.55	64.53	76.51	88.49	100.47	124.44	148.40	172.36	196.32
48	29.90	42.53	55.17	67.80	80.44	93.07	105.71	130.98	156.25	181.52	206.79

SIMPL Standard Final Expense - Male

NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
49	31.07	44.29	57.52	70.74	83.96	97.19	110.41	136.85	163.30	189.75	216.19
50	32.25	46.06	59.88	73.69	87.50	101.31	115.13	142.75	170.38	198.00	225.63
51	33.85	48.46	63.08	77.69	92.30	106.91	121.53	150.75	179.98	209.20	238.43
52	35.46	50.87	66.29	81.70	97.12	112.53	127.95	158.78	189.61	220.44	251.27
53	36.91	53.05	69.19	85.33	101.47	117.61	133.76	166.04	198.32	230.60	262.89
54	38.22	55.02	71.82	88.62	105.41	122.21	139.01	172.61	206.20	239.80	273.39
55	39.53	56.98	74.43	91.89	109.34	126.79	144.24	179.15	214.05	248.96	283.86
56	41.14	59.40	77.65	95.91	114.17	132.43	150.68	187.20	223.71	260.23	296.74
57	42.75	61.81	80.87	99.93	119.00	138.06	157.12	195.24	233.37	271.49	309.62
58	44.21	64.00	83.80	103.59	123.38	143.17	162.97	202.55	242.14	281.72	321.31
59	45.53	65.98	86.43	106.88	127.34	147.79	168.24	209.14	250.05	290.95	331.85
60	46.85	67.96	89.07	110.18	131.29	152.40	173.51	215.73	257.95	300.18	342.40
61	49.70	72.24	94.78	117.32	139.86	162.40	184.94	230.02	275.10	320.18	365.26
62	52.56	76.53	100.49	124.46	148.43	172.39	196.36	244.29	292.23	340.16	388.09
63	55.16	80.42	105.69	130.96	156.22	181.49	206.76	257.29	307.82	358.35	408.89
64	57.49	83.93	110.36	136.80	163.23	189.66	216.10	268.97	321.84	374.70	427.57
65	59.83	87.44	115.04	142.65	170.25	197.86	225.46	280.67	335.88	391.09	446.29
66	64.32	94.16	124.01	153.85	183.70	213.54	243.39	303.08	362.77	422.46	482.15
67	68.80	100.88	132.97	165.05	197.14	229.23	261.31	325.48	389.66	453.83	518.00
68	72.87	106.99	141.12	175.24	209.36	243.49	277.61	345.86	414.10	482.35	550.60
69	76.53	112.49	148.44	184.40	220.35	256.31	292.26	364.17	436.08	507.99	579.90
70	80.20	117.99	155.78	193.57	231.36	269.14	306.93	382.51	458.09	533.66	609.24
71	86.19	126.97	167.76	208.54	249.32	290.11	330.89	412.46	494.02	575.59	657.16
72	92.19	135.97	179.75	223.53	267.31	311.09	354.87	442.43	529.99	617.55	705.11
73	97.63	144.13	190.63	237.14	283.64	330.14	376.64	469.65	562.65	655.65	748.66
74	102.53	151.48	200.44	249.39	298.34	347.30	396.25	494.16	592.06	689.97	787.88
75	107.43	158.84	210.24	261.65	313.05	364.46	415.86	518.67	621.48	724.29	827.10
76	115.76	171.33	226.89	282.46	338.03	393.59	449.16	560.30	671.43	782.56	893.70
77	124.08	183.81	243.54	303.27	363.00	422.73	482.46	601.92	721.38	840.84	960.30
78	131.65	195.16	258.68	322.19	385.70	449.21	512.73	639.75	766.78	893.80	#####
79	138.46	205.38	272.29	339.21	406.13	473.04	539.96	673.79	807.63	941.46	#####
80	145.27	215.59	285.91	356.23	426.55	496.87	567.19	707.83	848.47	989.12	#####

SIMPL Standard - Female

NON-NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
18		15.34	18.92	22.49	26.06	29.63	33.21	40.35	47.50	54.64	61.79
19		15.36	18.94	22.52	26.10	29.68	33.26	40.42	47.58	54.74	61.90
20		15.39	18.97	22.56	26.15	29.73	33.32	40.49	47.67	54.84	62.01
21		15.53	19.17	22.80	26.44	30.07	33.71	40.98	48.25	55.52	62.79
22		15.67	19.35	23.03	26.71	30.40	34.08	41.44	48.80	56.17	63.53
23		15.80	19.53	23.25	26.98	30.70	34.43	41.88	49.33	56.78	64.23
24		15.92	19.68	23.45	27.21	30.98	34.74	42.27	49.80	57.33	64.86
25		16.04	19.84	23.65	27.45	31.25	35.06	42.67	50.27	57.88	65.49
26		16.29	20.17	24.06	27.95	31.84	35.72	43.50	51.27	59.05	66.82
27		16.54	20.51	24.48	28.45	32.42	36.39	44.33	52.27	60.21	68.15
28		16.77	20.81	24.86	28.91	32.95	37.00	45.09	53.19	61.28	69.38
29		16.97	21.08	25.19	29.31	33.42	37.54	45.76	53.99	62.22	70.45
30		17.17	21.35	25.53	29.71	33.89	38.07	46.44	54.80	63.16	71.52
31		17.50	21.79	26.09	30.38	34.67	38.96	47.55	56.13	64.71	73.30
32		17.83	22.24	26.64	31.04	35.45	39.85	48.66	57.46	66.27	75.07
33		18.13	22.63	27.14	31.64	36.14	40.64	49.65	58.65	67.66	76.66
34		18.41	23.00	27.60	32.19	36.79	41.38	50.57	59.76	68.95	78.14
35		18.68	23.37	28.05	32.74	37.42	42.11	51.48	60.85	70.22	79.59
36		19.24	24.11	28.98	33.85	38.72	43.59	53.33	63.07	72.81	82.55
37		19.80	24.85	29.91	34.97	40.03	45.08	55.20	65.31	75.43	85.54
38	15.08	20.30	25.53	30.76	35.98	41.21	46.44	56.89	67.34	77.79	88.25
39	15.38	20.76	26.14	31.52	36.90	42.28	47.66	58.41	69.17	79.93	90.69
40	15.68	21.21	26.74	32.27	37.80	43.33	48.86	59.92	70.98	82.03	93.09
41	15.92	21.57	27.21	32.86	38.51	44.15	49.80	61.10	72.39	83.68	94.98
42	16.15	21.91	27.68	33.44	39.20	44.96	50.73	62.25	73.78	85.30	96.83
43	16.36	22.23	28.10	33.97	39.84	45.71	51.58	63.32	75.05	86.79	98.53
44	16.56	22.52	28.49	34.46	40.42	46.39	52.36	64.29	76.22	88.15	100.09
45	16.75	22.81	28.87	34.93	40.99	47.05	53.11	65.24	77.36	89.48	101.60
46	17.17	23.44	29.71	35.98	42.25	48.53	54.80	67.34	79.88	92.43	104.97
47	17.59	24.07	30.55	37.03	43.52	50.00	56.48	69.44	82.41	95.37	108.34
48	17.97	24.65	31.32	37.99	44.67	51.34	58.02	71.36	84.71	98.06	111.41

SIMPL Standard Final Expense - Female

NON-NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
49	18.32	25.17	32.01	38.86	45.71	52.56	59.40	73.10	86.79	100.49	114.18
50	18.67	25.69	32.71	39.73	46.75	53.77	60.79	74.83	88.87	102.92	116.96
51	19.34	26.70	34.06	41.42	48.78	56.13	63.49	78.21	92.93	107.64	122.36
52	20.02	27.71	35.41	43.11	50.80	58.50	66.19	81.59	96.98	112.37	127.76
53	20.64	28.64	36.65	44.65	52.66	60.67	68.67	84.68	100.70	116.71	132.72
54	21.19	29.47	37.75	46.03	54.31	62.59	70.87	87.44	104.00	120.56	137.12
55	21.74	30.30	38.86	47.42	55.98	64.53	73.09	90.21	107.33	124.44	141.56
56	22.45	31.36	40.27	49.19	58.10	67.01	75.92	93.75	111.57	129.40	147.22
57	23.16	32.42	41.69	50.96	60.22	69.49	78.75	97.29	115.82	134.35	152.88
58	23.80	33.39	42.98	52.57	62.16	71.75	81.34	100.52	119.70	138.88	158.06
59	24.38	34.26	44.14	54.02	63.90	73.78	83.66	103.42	123.17	142.93	162.69
60	24.96	35.13	45.30	55.47	65.63	75.80	85.97	106.31	126.64	146.98	167.31
61	26.40	37.29	48.18	59.07	69.96	80.85	91.74	113.52	135.30	157.08	178.86
62	27.85	39.46	51.07	62.68	74.29	85.90	97.51	120.74	143.96	167.18	190.40
63	29.16	41.42	53.69	65.95	78.22	90.48	102.75	127.28	151.81	176.34	200.87
64	30.34	43.19	56.05	68.90	81.76	94.61	107.47	133.18	158.89	184.60	210.31
65	31.51	44.96	58.40	71.85	85.29	98.74	112.18	139.07	165.96	192.85	219.74
66	33.47	47.89	62.31	76.73	91.15	105.57	119.99	148.83	177.67	206.52	235.36
67	35.42	50.81	66.21	81.61	97.00	112.40	127.80	158.59	189.38	220.18	250.97
68	37.19	53.47	69.75	86.04	102.32	118.60	134.88	167.45	200.01	232.58	265.14
69	38.79	55.87	72.95	90.03	107.11	124.19	141.27	175.43	209.59	243.75	277.91
70	40.39	58.27	76.15	94.03	111.91	129.79	147.67	183.43	219.19	254.95	290.71
71	43.88	63.51	83.14	102.77	122.40	142.02	161.65	200.91	240.17	279.42	318.68
72	47.38	68.76	90.14	111.52	132.90	154.28	175.66	218.42	261.17	303.93	346.69
73	50.56	73.53	96.50	119.46	142.43	165.40	188.37	234.30	280.24	326.17	372.11
74	53.42	77.82	102.22	126.62	151.02	175.42	199.82	248.62	297.42	346.21	395.01
75	56.29	82.12	107.95	133.78	159.61	185.44	211.27	262.93	314.59	366.25	417.92
76	62.05	90.76	119.47	148.19	176.90	205.61	234.32	291.75	349.17	406.59	464.02
77	67.81	99.41	131.00	162.59	194.19	225.78	257.37	320.56	383.75	446.93	510.12
78	73.05	107.27	141.48	175.69	209.91	244.12	278.33	346.76	415.19	483.61	552.04
79	77.76	114.33	150.90	187.47	224.04	260.61	297.18	370.32	443.46	516.60	589.74
80	82.48	121.40	160.33	199.26	238.18	277.11	316.04	393.89	471.74	549.59	627.45

SIMPL Standard - Female

NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
18		17.63	21.96	26.29	30.63	34.96	39.29	47.96	56.63	65.30	73.96
19		17.65	22.00	26.34	30.68	35.03	39.37	48.05	56.74	65.43	74.11
20		17.68	22.03	26.39	30.74	35.09	39.44	48.15	56.85	65.55	74.26
21		17.71	22.07	26.43	30.79	35.15	39.52	48.24	56.96	65.68	74.41
22		17.74	22.12	26.49	30.86	35.24	39.61	48.35	57.10	65.85	74.59
23		17.78	22.16	26.55	30.93	35.32	39.70	48.47	57.24	66.01	74.78
24		17.81	22.20	26.59	30.99	35.38	39.78	48.56	57.35	66.14	74.93
25		17.83	22.24	26.64	31.04	35.45	39.85	48.66	57.46	66.27	75.07
26		18.17	22.69	27.21	31.72	36.24	40.76	49.79	58.82	67.85	76.89
27		18.51	23.14	27.77	32.40	37.03	41.66	50.92	60.18	69.44	78.70
28		18.83	23.56	28.29	33.03	37.76	42.49	51.96	61.43	70.90	80.36
29		19.10	23.93	28.76	33.58	38.41	43.23	52.89	62.54	72.19	81.84
30		19.39	24.31	29.23	34.15	39.07	43.99	53.84	63.68	73.52	83.36
31	15.08	20.30	25.53	30.76	35.98	41.21	46.44	56.89	67.34	77.79	88.25
32	15.69	21.22	26.75	32.28	37.81	43.35	48.88	59.94	71.00	82.07	93.13
33	16.24	22.05	27.86	33.67	39.48	45.29	51.10	62.72	74.33	85.95	97.57
34	16.74	22.80	28.86	34.92	40.98	47.04	53.10	65.21	77.33	89.45	101.57
35	17.24	23.55	29.86	36.17	42.48	48.78	55.09	67.71	80.33	92.94	105.56
36	17.98	24.65	31.33	38.01	44.68	51.36	58.03	71.39	84.74	98.09	111.44
37	18.71	25.75	32.79	39.83	46.87	53.92	60.96	75.04	89.12	103.21	117.29
38	19.37	26.75	34.12	41.50	48.87	56.25	63.62	78.37	93.12	107.87	122.62
39	19.98	27.65	35.33	43.00	50.68	58.35	66.03	81.38	96.73	112.08	127.43
40	20.58	28.55	36.53	44.50	52.48	60.46	68.43	84.38	100.33	116.29	132.24
41	20.67	28.70	36.72	44.75	52.77	60.80	68.82	84.87	100.92	116.97	133.02
42	20.77	28.84	36.91	44.98	53.05	61.12	69.19	85.33	101.47	117.61	133.76
43	20.85	28.97	37.08	45.20	53.31	61.43	69.54	85.77	102.00	118.23	134.46
44	20.93	29.09	37.24	45.39	53.55	61.70	69.86	86.16	102.47	118.78	135.09
45	21.01	29.20	37.40	45.59	53.78	61.98	70.17	86.56	102.94	119.33	135.72
46	21.97	30.64	39.31	47.98	56.66	65.33	74.00	91.34	108.69	126.03	143.38
47	22.92	32.07	41.22	50.37	59.51	68.66	77.81	96.11	114.40	132.70	151.00
48	23.79	33.37	42.96	52.54	62.12	71.71	81.29	100.46	119.62	138.79	157.95

SIMPL Standard Final Expense - Female

NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
49	24.57	34.55	44.52	54.49	64.47	74.44	84.42	104.36	124.31	144.26	164.21
50	25.35	35.72	46.08	56.45	66.81	77.18	87.54	108.27	129.00	149.73	170.46
51	26.38	37.26	48.14	59.02	69.89	80.77	91.65	113.41	135.16	156.92	178.67
52	27.41	38.81	50.20	61.59	72.99	84.38	95.77	118.56	141.35	164.14	186.92
53	28.35	40.21	52.07	63.93	75.79	87.65	99.51	123.23	146.95	170.68	194.40
54	29.19	41.47	53.75	66.03	78.32	90.60	102.88	127.44	152.01	176.57	201.13
55	30.03	42.73	55.44	68.14	80.84	93.54	106.25	131.65	157.06	182.46	207.87
56	31.13	44.38	57.63	70.88	84.13	97.38	110.63	137.13	163.63	190.13	216.64
57	32.22	46.02	59.82	73.62	87.42	101.22	115.01	142.61	170.21	197.81	225.40
58	33.22	47.51	61.81	76.10	90.40	104.70	118.99	147.58	176.18	204.77	233.36
59	34.11	48.86	63.60	78.35	93.09	107.84	122.58	152.07	181.56	211.05	240.54
60	35.01	50.20	65.40	80.59	95.78	110.98	126.17	156.56	186.94	217.33	247.72
61	36.67	52.69	68.71	84.73	100.75	116.77	132.79	164.84	196.88	228.92	260.96
62	38.33	55.18	72.03	88.88	105.73	122.58	139.43	173.14	206.84	240.54	274.24
63	39.83	57.43	75.04	92.64	110.24	127.84	145.45	180.65	215.86	251.06	286.27
64	41.19	59.47	77.76	96.04	114.32	132.60	150.89	187.45	224.02	260.58	297.15
65	42.55	61.51	80.47	99.43	118.39	137.35	156.31	194.23	232.15	270.07	307.99
66	45.14	65.39	85.65	105.90	126.16	146.41	166.67	207.18	247.69	288.20	328.71
67	47.72	69.27	90.82	112.36	133.91	155.46	177.01	220.10	263.20	306.30	349.39
68	50.31	73.15	96.00	118.84	141.68	164.53	187.37	233.05	278.74	324.43	370.11
69	52.90	77.03	101.17	125.30	149.44	173.57	197.71	245.98	294.25	342.52	390.79
70	55.48	80.91	106.34	131.77	157.19	182.62	208.05	258.91	309.76	360.62	411.48
71	60.17	87.94	115.71	143.48	171.25	199.02	226.79	282.33	337.87	393.42	448.96
72	64.85	94.96	125.07	155.18	185.29	215.40	245.51	305.74	365.96	426.18	486.40
73	69.10	101.34	133.58	165.82	198.06	230.29	262.53	327.01	391.49	455.96	520.44
74	72.93	107.08	141.24	175.39	209.54	243.70	277.85	346.16	414.46	482.77	551.08
75	76.76	112.83	148.90	184.97	221.03	257.10	293.17	365.31	437.44	509.58	581.71
76	83.21	122.51	161.80	201.10	240.39	279.68	318.98	397.57	476.15	554.74	633.33
77	89.66	132.18	174.70	217.22	259.74	302.26	344.78	429.82	514.86	599.90	684.94
78	95.53	140.99	186.44	231.90	277.35	322.81	368.26	459.17	550.08	640.99	731.90
79	100.81	148.90	197.00	245.09	293.18	341.28	389.37	485.56	581.74	677.93	774.11
80	106.09	156.83	207.56	258.29	309.03	359.76	410.50	511.96	613.43	714.90	816.37

SIMPL Standard - Male

NON-NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
18	\$ 8,781	\$11,636	\$14,492	\$17,347	\$20,202	\$23,058	\$25,913	\$28,769	\$31,624	\$34,480	\$37,335
19	\$ 8,762	\$11,612	\$14,461	\$17,310	\$20,160	\$23,009	\$25,859	\$28,708	\$31,558	\$34,407	\$37,257
20	\$ 8,744	\$11,587	\$14,431	\$17,274	\$20,117	\$22,961	\$25,804	\$28,648	\$31,491	\$34,335	\$37,178
21	\$ 8,734	\$11,575	\$14,415	\$17,256	\$20,096	\$22,937	\$25,777	\$28,618	\$31,458	\$34,299	\$37,139
22	\$ 8,725	\$11,563	\$14,400	\$17,238	\$20,075	\$22,913	\$25,750	\$28,588	\$31,425	\$34,263	\$37,100
23	\$ 8,721	\$11,557	\$14,393	\$17,229	\$20,065	\$22,901	\$25,737	\$28,573	\$31,409	\$34,245	\$37,081
24	\$ 8,712	\$11,545	\$14,378	\$17,211	\$20,044	\$22,877	\$25,710	\$28,543	\$31,376	\$34,209	\$37,042
25	\$ 8,702	\$11,532	\$14,363	\$17,193	\$20,023	\$22,853	\$25,683	\$28,513	\$31,343	\$34,173	\$37,003
26	\$ 8,599	\$11,395	\$14,192	\$16,988	\$19,784	\$22,581	\$25,377	\$28,174	\$30,970	\$33,766	\$36,563
27	\$ 8,498	\$11,261	\$14,025	\$16,788	\$19,552	\$22,315	\$25,079	\$27,842	\$30,606	\$33,369	\$36,133
28	\$ 8,407	\$11,142	\$13,876	\$16,610	\$19,344	\$22,078	\$24,812	\$27,547	\$30,281	\$33,015	\$35,749
29	\$ 8,327	\$11,036	\$13,744	\$16,452	\$19,160	\$21,868	\$24,576	\$27,284	\$29,992	\$32,701	\$35,409
30	\$ 8,245	\$10,926	\$13,607	\$16,289	\$18,970	\$21,651	\$24,332	\$27,014	\$29,695	\$32,376	\$35,057
31	\$ 7,957	\$10,544	\$13,132	\$15,719	\$18,307	\$20,895	\$23,482	\$26,070	\$28,657	\$31,245	\$33,832
32	\$ 7,688	\$10,188	\$12,688	\$15,189	\$17,689	\$20,189	\$22,689	\$25,189	\$27,690	\$30,190	\$32,690
33	\$ 7,457	\$ 9,882	\$12,307	\$14,732	\$17,157	\$19,582	\$22,007	\$24,432	\$26,857	\$29,282	\$31,707
34	\$ 7,265	\$ 9,627	\$11,990	\$14,352	\$16,715	\$19,077	\$21,440	\$23,802	\$26,165	\$28,527	\$30,890
35	\$ 7,079	\$ 9,381	\$11,683	\$13,985	\$16,288	\$18,590	\$20,892	\$23,194	\$25,496	\$27,798	\$30,100
36	\$ 6,686	\$ 8,860	\$11,035	\$13,209	\$15,383	\$17,558	\$19,732	\$21,906	\$24,081	\$26,255	\$28,429
37	\$ 6,334	\$ 8,394	\$10,454	\$12,514	\$14,574	\$16,634	\$18,694	\$20,754	\$22,814	\$24,874	\$26,934
38	\$ 6,044	\$ 8,010	\$ 9,975	\$11,941	\$13,907	\$15,872	\$17,838	\$19,803	\$21,769	\$23,735	\$25,700
39	\$ 5,806	\$ 7,694	\$ 9,582	\$11,470	\$13,358	\$15,246	\$17,134	\$19,022	\$20,910	\$22,798	\$24,686
40	\$ 5,585	\$ 7,402	\$ 9,218	\$11,034	\$12,851	\$14,667	\$16,483	\$18,300	\$20,116	\$21,932	\$23,749
41	\$ 5,524	\$ 7,320	\$ 9,117	\$10,913	\$12,710	\$14,506	\$16,302	\$18,099	\$19,895	\$21,692	\$23,488
42	\$ 5,464	\$ 7,241	\$ 9,018	\$10,795	\$12,572	\$14,349	\$16,126	\$17,903	\$19,679	\$21,456	\$23,233
43	\$ 5,411	\$ 7,170	\$ 8,930	\$10,689	\$12,449	\$14,209	\$15,968	\$17,728	\$19,487	\$21,247	\$23,006
44	\$ 5,364	\$ 7,108	\$ 8,852	\$10,596	\$12,341	\$14,085	\$15,829	\$17,573	\$19,317	\$21,062	\$22,806
45	\$ 5,317	\$ 7,046	\$ 8,776	\$10,505	\$12,234	\$13,963	\$15,692	\$17,421	\$19,151	\$20,880	\$22,609
46	\$ 5,082	\$ 6,734	\$ 8,387	\$10,039	\$11,692	\$13,344	\$14,997	\$16,649	\$18,302	\$19,954	\$21,607
47	\$ 4,867	\$ 6,450	\$ 8,033	\$ 9,616	\$11,199	\$12,781	\$14,364	\$15,947	\$17,530	\$19,113	\$20,696
48	\$ 4,686	\$ 6,210	\$ 7,734	\$ 9,258	\$10,782	\$12,306	\$13,830	\$15,354	\$16,878	\$18,402	\$19,925

Face amounts rounded to the nearest dollar.

SIMPL Standard Final Expense - Male

NON-NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
49	\$ 4,535	\$ 6,010	\$ 7,485	\$ 8,960	\$10,435	\$11,910	\$13,384	\$14,859	\$16,334	\$17,809	\$19,284
50	\$ 4,394	\$ 5,823	\$ 7,252	\$ 8,680	\$10,109	\$11,538	\$12,967	\$14,396	\$15,825	\$17,254	\$18,682
51	\$ 4,117	\$ 5,456	\$ 6,795	\$ 8,134	\$ 9,473	\$10,812	\$12,151	\$13,490	\$14,829	\$16,168	\$17,507
52	\$ 3,874	\$ 5,133	\$ 6,393	\$ 7,653	\$ 8,912	\$10,172	\$11,432	\$12,692	\$13,951	\$15,211	\$16,471
53	\$ 3,676	\$ 4,871	\$ 6,066	\$ 7,262	\$ 8,457	\$ 9,653	\$10,848	\$12,043	\$13,239	\$14,434	\$15,629
54	\$ 3,515	\$ 4,658	\$ 5,801	\$ 6,944	\$ 8,087	\$ 9,230	\$10,373	\$11,516	\$12,659	\$13,802	\$14,945
55	\$ 3,367	\$ 4,462	\$ 5,556	\$ 6,651	\$ 7,746	\$ 8,841	\$ 9,936	\$11,031	\$12,126	\$13,221	\$14,316
56	\$ 3,187	\$ 4,224	\$ 5,260	\$ 6,297	\$ 7,333	\$ 8,370	\$ 9,406	\$10,443	\$11,479	\$12,516	\$13,552
57	\$ 3,027	\$ 4,011	\$ 4,995	\$ 5,979	\$ 6,963	\$ 7,948	\$ 8,932	\$ 9,916	\$10,900	\$11,885	\$12,869
58		\$ 3,834	\$ 4,775	\$ 5,716	\$ 6,657	\$ 7,598	\$ 8,539	\$ 9,479	\$10,420	\$11,361	\$12,302
59		\$ 3,688	\$ 4,594	\$ 5,499	\$ 6,404	\$ 7,309	\$ 8,214	\$ 9,119	\$10,024	\$10,929	\$11,835
60		\$ 3,553	\$ 4,425	\$ 5,297	\$ 6,169	\$ 7,041	\$ 7,913	\$ 8,785	\$ 9,657	\$10,529	\$11,401
61		\$ 3,254	\$ 4,053	\$ 4,851	\$ 5,650	\$ 6,448	\$ 7,247	\$ 8,045	\$ 8,844	\$ 9,643	\$10,441
62		\$ 3,001	\$ 3,738	\$ 4,474	\$ 5,211	\$ 5,947	\$ 6,684	\$ 7,421	\$ 8,157	\$ 8,894	\$ 9,630
63			\$ 3,491	\$ 4,179	\$ 4,867	\$ 5,555	\$ 6,243	\$ 6,931	\$ 7,619	\$ 8,307	\$ 8,995
64			\$ 3,296	\$ 3,945	\$ 4,595	\$ 5,244	\$ 5,894	\$ 6,543	\$ 7,193	\$ 7,842	\$ 8,492
65			\$ 3,121	\$ 3,736	\$ 4,351	\$ 4,966	\$ 5,581	\$ 6,196	\$ 6,811	\$ 7,426	\$ 8,040
66				\$ 3,512	\$ 4,090	\$ 4,668	\$ 5,246	\$ 5,825	\$ 6,403	\$ 6,981	\$ 7,559
67				\$ 3,313	\$ 3,859	\$ 4,404	\$ 4,949	\$ 5,495	\$ 6,040	\$ 6,586	\$ 7,131
68				\$ 3,151	\$ 3,670	\$ 4,189	\$ 4,707	\$ 5,226	\$ 5,745	\$ 6,263	\$ 6,782
69				\$ 3,018	\$ 3,515	\$ 4,012	\$ 4,509	\$ 5,005	\$ 5,502	\$ 5,999	\$ 6,496
70					\$ 3,373	\$ 3,850	\$ 4,327	\$ 4,803	\$ 5,280	\$ 5,757	\$ 6,234
71					\$ 3,108	\$ 3,547	\$ 3,987	\$ 4,426	\$ 4,865	\$ 5,304	\$ 5,744
72						\$ 3,289	\$ 3,696	\$ 4,103	\$ 4,510	\$ 4,918	\$ 5,325
73						\$ 3,084	\$ 3,466	\$ 3,848	\$ 4,230	\$ 4,612	\$ 4,994
74							\$ 3,283	\$ 3,644	\$ 4,006	\$ 4,368	\$ 4,730
75							\$ 3,118	\$ 3,461	\$ 3,805	\$ 4,148	\$ 4,492
76								\$ 3,114	\$ 3,423	\$ 3,732	\$ 4,041
77									\$ 3,111	\$ 3,392	\$ 3,673
78										\$ 3,132	\$ 3,391
79											\$ 3,173
80											

Face amounts rounded to the nearest dollar.

SIMPL Standard - Male

NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
18	\$ 7,177	\$ 9,511	\$11,845	\$14,179	\$16,513	\$18,847	\$21,181	\$23,514	\$25,848	\$28,182	\$30,516
19	\$ 7,161	\$ 9,490	\$11,819	\$14,148	\$16,477	\$18,806	\$21,135	\$23,464	\$25,793	\$28,122	\$30,451
20	\$ 7,085	\$ 9,389	\$11,693	\$13,997	\$16,301	\$18,606	\$20,910	\$23,214	\$25,518	\$27,822	\$30,126
21	\$ 7,010	\$ 9,290	\$11,570	\$13,850	\$16,130	\$18,409	\$20,689	\$22,969	\$25,249	\$27,529	\$29,808
22	\$ 6,943	\$ 9,201	\$11,459	\$13,717	\$15,975	\$18,233	\$20,490	\$22,748	\$25,006	\$27,264	\$29,522
23	\$ 6,883	\$ 9,121	\$11,359	\$13,597	\$15,836	\$18,074	\$20,312	\$22,551	\$24,789	\$27,027	\$29,265
24	\$ 6,826	\$ 9,046	\$11,266	\$13,486	\$15,706	\$17,926	\$20,145	\$22,365	\$24,585	\$26,805	\$29,025
25	\$ 6,659	\$ 8,825	\$10,991	\$13,156	\$15,322	\$17,487	\$19,653	\$21,819	\$23,984	\$26,150	\$28,316
26	\$ 6,500	\$ 8,614	\$10,728	\$12,842	\$14,956	\$17,070	\$19,184	\$21,298	\$23,412	\$25,526	\$27,640
27	\$ 6,364	\$ 8,433	\$10,502	\$12,572	\$14,641	\$16,711	\$18,780	\$20,850	\$22,919	\$24,989	\$27,058
28	\$ 6,244	\$ 8,275	\$10,305	\$12,336	\$14,366	\$16,397	\$18,428	\$20,458	\$22,489	\$24,519	\$26,550
29	\$ 6,131	\$ 8,125	\$10,119	\$12,113	\$14,107	\$16,101	\$18,094	\$20,088	\$22,082	\$24,076	\$26,070
30	\$ 5,865	\$ 7,772	\$ 9,680	\$11,587	\$13,494	\$15,402	\$17,309	\$19,216	\$21,124	\$23,031	\$24,938
31	\$ 5,621	\$ 7,449	\$ 9,277	\$11,105	\$12,933	\$14,761	\$16,589	\$18,417	\$20,245	\$22,073	\$23,901
32	\$ 5,416	\$ 7,177	\$ 8,939	\$10,700	\$12,461	\$14,222	\$15,984	\$17,745	\$19,506	\$21,268	\$23,029
33	\$ 5,243	\$ 6,949	\$ 8,654	\$10,359	\$12,064	\$13,769	\$15,474	\$17,180	\$18,885	\$20,590	\$22,295
34	\$ 5,083	\$ 6,736	\$ 8,389	\$10,042	\$11,695	\$13,348	\$15,001	\$16,654	\$18,307	\$19,960	\$21,613
35	\$ 4,803	\$ 6,364	\$ 7,926	\$ 9,488	\$11,050	\$12,612	\$14,173	\$15,735	\$17,297	\$18,859	\$20,421
36	\$ 4,553	\$ 6,033	\$ 7,514	\$ 8,994	\$10,475	\$11,955	\$13,436	\$14,916	\$16,397	\$17,877	\$19,358
37	\$ 4,347	\$ 5,760	\$ 7,174	\$ 8,587	\$10,001	\$11,414	\$12,828	\$14,241	\$15,655	\$17,069	\$18,482
38	\$ 4,176	\$ 5,534	\$ 6,893	\$ 8,251	\$ 9,609	\$10,967	\$12,325	\$13,683	\$15,041	\$16,400	\$17,758
39	\$ 4,019	\$ 5,326	\$ 6,633	\$ 7,940	\$ 9,246	\$10,553	\$11,860	\$13,167	\$14,474	\$15,781	\$17,088
40	\$ 3,930	\$ 5,209	\$ 6,487	\$ 7,765	\$ 9,043	\$10,321	\$11,599	\$12,878	\$14,156	\$15,434	\$16,712
41	\$ 3,846	\$ 5,096	\$ 6,347	\$ 7,598	\$ 8,849	\$10,099	\$11,350	\$12,601	\$13,851	\$15,102	\$16,353
42	\$ 3,772	\$ 4,999	\$ 6,226	\$ 7,453	\$ 8,680	\$ 9,907	\$11,133	\$12,360	\$13,587	\$14,814	\$16,041
43	\$ 3,709	\$ 4,915	\$ 6,121	\$ 7,327	\$ 8,533	\$ 9,739	\$10,945	\$12,151	\$13,357	\$14,563	\$15,769
44	\$ 3,647	\$ 4,833	\$ 6,019	\$ 7,204	\$ 8,390	\$ 9,576	\$10,762	\$11,948	\$13,134	\$14,320	\$15,506
45	\$ 3,414	\$ 4,524	\$ 5,634	\$ 6,744	\$ 7,854	\$ 8,965	\$10,075	\$11,185	\$12,295	\$13,405	\$14,515
46	\$ 3,208	\$ 4,252	\$ 5,295	\$ 6,338	\$ 7,381	\$ 8,425	\$ 9,468	\$10,511	\$11,555	\$12,598	\$13,641
47	\$ 3,042	\$ 4,031	\$ 5,021	\$ 6,010	\$ 6,999	\$ 7,988	\$ 8,978	\$ 9,967	\$10,956	\$11,946	\$12,935
48	\$ 3,494	\$ 4,630	\$ 5,767	\$ 6,903	\$ 8,039	\$ 9,176	\$10,312	\$11,448	\$12,585	\$13,721	\$14,857

Face amounts rounded to the nearest dollar.

SIMPL Standard Final Expense - Male

NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
49		\$ 3,852	\$ 4,798	\$ 5,743	\$ 6,688	\$ 7,634	\$ 8,579	\$ 9,524	\$10,470	\$11,415	\$12,360
50		\$ 3,688	\$ 4,593	\$ 5,498	\$ 6,403	\$ 7,308	\$ 8,213	\$ 9,118	\$10,023	\$10,928	\$11,833
51		\$ 3,486	\$ 4,341	\$ 5,197	\$ 6,052	\$ 6,908	\$ 7,763	\$ 8,618	\$ 9,474	\$10,329	\$11,185
52		\$ 3,304	\$ 4,115	\$ 4,926	\$ 5,737	\$ 6,548	\$ 7,359	\$ 8,170	\$ 8,981	\$ 9,792	\$10,602
53		\$ 3,156	\$ 3,930	\$ 4,705	\$ 5,479	\$ 6,253	\$ 7,028	\$ 7,802	\$ 8,577	\$ 9,351	\$10,125
54		\$ 3,032	\$ 3,776	\$ 4,521	\$ 5,265	\$ 6,009	\$ 6,753	\$ 7,497	\$ 8,241	\$ 8,985	\$ 9,730
55			\$ 3,635	\$ 4,351	\$ 5,067	\$ 5,784	\$ 6,500	\$ 7,216	\$ 7,932	\$ 8,649	\$ 9,365
56			\$ 3,475	\$ 4,159	\$ 4,844	\$ 5,529	\$ 6,213	\$ 6,898	\$ 7,583	\$ 8,267	\$ 8,952
57			\$ 3,328	\$ 3,984	\$ 4,639	\$ 5,295	\$ 5,951	\$ 6,607	\$ 7,263	\$ 7,918	\$ 8,574
58			\$ 3,205	\$ 3,837	\$ 4,468	\$ 5,100	\$ 5,731	\$ 6,363	\$ 6,994	\$ 7,626	\$ 8,257
59			\$ 3,102	\$ 3,713	\$ 4,324	\$ 4,935	\$ 5,547	\$ 6,158	\$ 6,769	\$ 7,380	\$ 7,991
60			\$ 3,005	\$ 3,597	\$ 4,189	\$ 4,781	\$ 5,373	\$ 5,966	\$ 6,558	\$ 7,150	\$ 7,742
61				\$ 3,369	\$ 3,924	\$ 4,478	\$ 5,033	\$ 5,587	\$ 6,142	\$ 6,696	\$ 7,251
62				\$ 3,168	\$ 3,690	\$ 4,212	\$ 4,733	\$ 5,255	\$ 5,776	\$ 6,298	\$ 6,819
63				\$ 3,005	\$ 3,500	\$ 3,995	\$ 4,490	\$ 4,984	\$ 5,479	\$ 5,974	\$ 6,469
64					\$ 3,346	\$ 3,818	\$ 4,291	\$ 4,764	\$ 5,237	\$ 5,710	\$ 6,183
65					\$ 3,204	\$ 3,657	\$ 4,109	\$ 4,562	\$ 5,015	\$ 5,468	\$ 5,921
66						\$ 3,382	\$ 3,801	\$ 4,220	\$ 4,639	\$ 5,057	\$ 5,476
67						\$ 3,146	\$ 3,535	\$ 3,925	\$ 4,315	\$ 4,704	\$ 5,094
68							\$ 3,324	\$ 3,691	\$ 4,057	\$ 4,423	\$ 4,790
69							\$ 3,155	\$ 3,503	\$ 3,850	\$ 4,198	\$ 4,546
70							\$ 3,002	\$ 3,333	\$ 3,663	\$ 3,994	\$ 4,325
71								\$ 3,088	\$ 3,394	\$ 3,701	\$ 4,007
72									\$ 3,162	\$ 3,448	\$ 3,733
73										\$ 3,246	\$ 3,515
74										\$ 3,083	\$ 3,339
75											\$ 3,179
76											
77											
78											
79											
80											

Face amounts rounded to the nearest dollar.

SIMPL Standard - Female

NON-NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
18	\$10,758	\$14,257	\$17,756	\$21,254	\$24,753	\$28,252	\$31,750	\$35,249	\$38,747		
19	\$10,737	\$14,229	\$17,721	\$21,213	\$24,705	\$28,197	\$31,689	\$35,181	\$38,672		
20	\$10,717	\$14,202	\$17,687	\$21,172	\$24,657	\$28,142	\$31,627	\$35,112	\$38,598		
21	\$10,574	\$14,012	\$17,451	\$20,889	\$24,328	\$27,766	\$31,205	\$34,643	\$38,082		
22	\$10,441	\$13,836	\$17,231	\$20,627	\$24,022	\$27,417	\$30,813	\$34,208	\$37,604		
23	\$10,318	\$13,673	\$17,028	\$20,384	\$23,739	\$27,094	\$30,449	\$33,805	\$37,160		
24	\$10,210	\$13,530	\$16,850	\$20,171	\$23,491	\$26,811	\$30,131	\$33,452	\$36,772		
25	\$10,104	\$13,390	\$16,676	\$19,962	\$23,248	\$26,534	\$29,820	\$33,106	\$36,392	\$39,678	
26	\$ 9,888	\$13,104	\$16,319	\$19,535	\$22,750	\$25,966	\$29,181	\$32,397	\$35,613	\$38,828	
27	\$ 9,681	\$12,829	\$15,977	\$19,125	\$22,273	\$25,421	\$28,570	\$31,718	\$34,866	\$38,014	
28	\$ 9,498	\$12,587	\$15,676	\$18,764	\$21,853	\$24,942	\$28,031	\$31,120	\$34,208	\$37,297	
29	\$ 9,343	\$12,382	\$15,420	\$18,459	\$21,497	\$24,535	\$27,574	\$30,612	\$33,651	\$36,689	\$39,728
30	\$ 9,193	\$12,183	\$15,173	\$18,163	\$21,152	\$24,142	\$27,132	\$30,121	\$33,111	\$36,101	\$39,091
31	\$ 8,956	\$11,868	\$14,780	\$17,693	\$20,605	\$23,518	\$26,430	\$29,342	\$32,255	\$35,167	\$38,080
32	\$ 8,730	\$11,569	\$14,408	\$17,247	\$20,086	\$22,925	\$25,764	\$28,603	\$31,442	\$34,281	\$37,120
33	\$ 8,537	\$11,313	\$14,090	\$16,866	\$19,642	\$22,418	\$25,195	\$27,971	\$30,747	\$33,524	\$36,300
34	\$ 8,365	\$11,086	\$13,806	\$16,526	\$19,247	\$21,967	\$24,687	\$27,408	\$30,128	\$32,849	\$35,569
35	\$ 8,204	\$10,872	\$13,540	\$16,208	\$18,876	\$21,544	\$24,212	\$26,880	\$29,548	\$32,216	\$34,884
36	\$ 7,893	\$10,459	\$13,026	\$15,593	\$18,159	\$20,726	\$23,293	\$25,859	\$28,426	\$30,993	\$33,559
37	\$ 7,600	\$10,072	\$12,543	\$15,015	\$17,487	\$19,958	\$22,430	\$24,901	\$27,373	\$29,845	\$32,316
38	\$ 7,355	\$ 9,746	\$12,138	\$14,530	\$16,922	\$19,314	\$21,705	\$24,097	\$26,489	\$28,881	\$31,272
39	\$ 7,146	\$ 9,470	\$11,794	\$14,118	\$16,442	\$18,766	\$21,089	\$23,413	\$25,737	\$28,061	\$30,385
40	\$ 6,952	\$ 9,212	\$11,473	\$13,734	\$15,995	\$18,255	\$20,516	\$22,777	\$25,038	\$27,298	\$29,559
41	\$ 6,807	\$ 9,020	\$11,234	\$13,447	\$15,661	\$17,874	\$20,088	\$22,301	\$24,515	\$26,728	\$28,942
42	\$ 6,670	\$ 8,839	\$11,008	\$13,177	\$15,346	\$17,516	\$19,685	\$21,854	\$24,023	\$26,192	\$28,361
43	\$ 6,549	\$ 8,679	\$10,809	\$12,938	\$15,068	\$17,198	\$19,328	\$21,458	\$23,587	\$25,717	\$27,847
44	\$ 6,442	\$ 8,538	\$10,633	\$12,728	\$14,823	\$16,918	\$19,013	\$21,108	\$23,203	\$25,299	\$27,394
45	\$ 6,342	\$ 8,404	\$10,466	\$12,529	\$14,591	\$16,653	\$18,716	\$20,778	\$22,840	\$24,903	\$26,965
46	\$ 6,129	\$ 8,122	\$10,115	\$12,108	\$14,101	\$16,095	\$18,088	\$20,081	\$22,074	\$24,067	\$26,060
47	\$ 5,930	\$ 7,858	\$ 9,787	\$11,715	\$13,644	\$15,572	\$17,501	\$19,429	\$21,357	\$23,286	\$25,214
48	\$ 5,759	\$ 7,632	\$ 9,505	\$11,378	\$13,251	\$15,124	\$16,997	\$18,870	\$20,743	\$22,616	\$24,489

Face amounts rounded to the nearest dollar.

SIMPL Standard Final Expense - Female

NON-NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
49	\$ 5,614	\$ 7,439	\$ 9,265	\$11,090	\$12,916	\$14,741	\$16,567	\$18,392	\$20,218	\$22,043	\$23,869
50	\$ 5,475	\$ 7,255	\$ 9,036	\$10,816	\$12,597	\$14,377	\$16,157	\$17,938	\$19,718	\$21,499	\$23,279
51	\$ 5,224	\$ 6,922	\$ 8,621	\$10,320	\$12,019	\$13,717	\$15,416	\$17,115	\$18,814	\$20,512	\$22,211
52	\$ 4,994	\$ 6,619	\$ 8,243	\$ 9,867	\$11,491	\$13,116	\$14,740	\$16,364	\$17,988	\$19,612	\$21,237
53	\$ 4,801	\$ 6,363	\$ 7,924	\$ 9,485	\$11,047	\$12,608	\$14,169	\$15,731	\$17,292	\$18,853	\$20,415
54	\$ 4,642	\$ 6,151	\$ 7,661	\$ 9,170	\$10,679	\$12,189	\$13,698	\$15,208	\$16,717	\$18,227	\$19,736
55	\$ 4,491	\$ 5,952	\$ 7,412	\$ 8,873	\$10,333	\$11,794	\$13,254	\$14,715	\$16,175	\$17,636	\$19,096
56	\$ 4,313	\$ 5,715	\$ 7,118	\$ 8,520	\$ 9,923	\$11,326	\$12,728	\$14,131	\$15,533	\$16,936	\$18,338
57	\$ 4,148	\$ 5,497	\$ 6,846	\$ 8,195	\$ 9,544	\$10,893	\$12,242	\$13,591	\$14,940	\$16,289	\$17,638
58	\$ 4,008	\$ 5,312	\$ 6,615	\$ 7,918	\$ 9,222	\$10,525	\$11,829	\$13,132	\$14,436	\$15,739	\$17,043
59	\$ 3,891	\$ 5,156	\$ 6,421	\$ 7,687	\$ 8,952	\$10,217	\$11,483	\$12,748	\$14,013	\$15,279	\$16,544
60	\$ 3,780	\$ 5,010	\$ 6,239	\$ 7,468	\$ 8,698	\$ 9,927	\$11,156	\$12,386	\$13,615	\$14,844	\$16,074
61	\$ 3,530	\$ 4,678	\$ 5,826	\$ 6,973	\$ 8,121	\$ 9,269	\$10,417	\$11,565	\$12,713	\$13,861	\$15,009
62	\$ 3,310	\$ 4,387	\$ 5,464	\$ 6,540	\$ 7,617	\$ 8,693	\$ 9,770	\$10,846	\$11,923	\$12,999	\$14,076
63	\$ 3,134	\$ 4,153	\$ 5,172	\$ 6,191	\$ 7,210	\$ 8,229	\$ 9,249	\$10,268	\$11,287	\$12,306	\$13,325
64		\$ 3,962	\$ 4,935	\$ 5,907	\$ 6,880	\$ 7,852	\$ 8,824	\$ 9,797	\$10,769	\$11,741	\$12,714
65		\$ 3,789	\$ 4,718	\$ 5,648	\$ 6,578	\$ 7,508	\$ 8,437	\$ 9,367	\$10,297	\$11,226	\$12,156
66		\$ 3,532	\$ 4,399	\$ 5,266	\$ 6,133	\$ 6,999	\$ 7,866	\$ 8,733	\$ 9,600	\$10,467	\$11,333
67		\$ 3,308	\$ 4,120	\$ 4,932	\$ 5,744	\$ 6,556	\$ 7,368	\$ 8,180	\$ 8,991	\$ 9,803	\$10,615
68		\$ 3,128	\$ 3,896	\$ 4,664	\$ 5,432	\$ 6,199	\$ 6,967	\$ 7,735	\$ 8,502	\$ 9,270	\$10,038
69			\$ 3,714	\$ 4,446	\$ 5,178	\$ 5,910	\$ 6,641	\$ 7,373	\$ 8,105	\$ 8,837	\$ 9,569
70			\$ 3,548	\$ 4,247	\$ 4,946	\$ 5,645	\$ 6,344	\$ 7,043	\$ 7,742	\$ 8,442	\$ 9,141
71			\$ 3,232	\$ 3,869	\$ 4,506	\$ 5,142	\$ 5,779	\$ 6,416	\$ 7,053	\$ 7,690	\$ 8,327
72				\$ 3,552	\$ 4,137	\$ 4,721	\$ 5,306	\$ 5,891	\$ 6,475	\$ 7,060	\$ 7,645
73				\$ 3,306	\$ 3,851	\$ 4,395	\$ 4,939	\$ 5,483	\$ 6,027	\$ 6,572	\$ 7,116
74				\$ 3,112	\$ 3,625	\$ 4,137	\$ 4,649	\$ 5,162	\$ 5,674	\$ 6,186	\$ 6,698
75					\$ 3,424	\$ 3,908	\$ 4,392	\$ 4,876	\$ 5,359	\$ 5,843	\$ 6,327
76					\$ 3,080	\$ 3,516	\$ 3,951	\$ 4,386	\$ 4,822	\$ 5,257	\$ 5,692
77						\$ 3,195	\$ 3,591	\$ 3,986	\$ 4,382	\$ 4,778	\$ 5,173
78							\$ 3,316	\$ 3,681	\$ 4,046	\$ 4,412	\$ 4,777
79							\$ 3,102	\$ 3,444	\$ 3,786	\$ 4,127	\$ 4,469
80								\$ 3,235	\$ 3,556	\$ 3,878	\$ 4,199

Face amounts rounded to the nearest dollar.

SIMPL Standard - Female

NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
18	\$ 8,870	\$11,754	\$14,638	\$17,523	\$20,407	\$23,292	\$26,176	\$29,061	\$31,945	\$34,829	\$37,714
19	\$ 8,851	\$11,729	\$14,607	\$17,486	\$20,364	\$23,242	\$26,120	\$28,999	\$31,877	\$34,755	\$37,633
20	\$ 8,832	\$11,704	\$14,576	\$17,448	\$20,321	\$23,193	\$26,065	\$28,937	\$31,809	\$34,681	\$37,553
21	\$ 8,813	\$11,679	\$14,545	\$17,411	\$20,277	\$23,144	\$26,010	\$28,876	\$31,742	\$34,608	\$37,474
22	\$ 8,790	\$11,648	\$14,507	\$17,365	\$20,224	\$23,082	\$25,941	\$28,799	\$31,658	\$34,516	\$37,375
23	\$ 8,767	\$11,618	\$14,469	\$17,320	\$20,170	\$23,021	\$25,872	\$28,723	\$31,574	\$34,425	\$37,276
24	\$ 8,748	\$11,593	\$14,438	\$17,283	\$20,128	\$22,973	\$25,818	\$28,663	\$31,508	\$34,353	\$37,198
25	\$ 8,730	\$11,569	\$14,408	\$17,247	\$20,086	\$22,925	\$25,764	\$28,603	\$31,442	\$34,281	\$37,120
26	\$ 8,511	\$11,279	\$14,046	\$16,814	\$19,582	\$22,350	\$25,117	\$27,885	\$30,653	\$33,421	\$36,188
27	\$ 8,303	\$11,003	\$13,703	\$16,403	\$19,103	\$21,803	\$24,503	\$27,203	\$29,903	\$32,603	\$35,303
28	\$ 8,120	\$10,761	\$13,401	\$16,042	\$18,683	\$21,323	\$23,964	\$26,605	\$29,245	\$31,886	\$34,526
29	\$ 7,964	\$10,554	\$13,144	\$15,734	\$18,325	\$20,915	\$23,505	\$26,095	\$28,685	\$31,275	\$33,865
30	\$ 7,811	\$10,351	\$12,891	\$15,431	\$17,971	\$20,512	\$23,052	\$25,592	\$28,132	\$30,672	\$33,212
31	\$ 7,355	\$ 9,746	\$12,138	\$14,530	\$16,922	\$19,314	\$21,705	\$24,097	\$26,489	\$28,881	\$31,272
32	\$ 6,949	\$ 9,209	\$11,468	\$13,728	\$15,988	\$18,248	\$20,508	\$22,767	\$25,027	\$27,287	\$29,547
33	\$ 6,617	\$ 8,769	\$10,921	\$13,072	\$15,224	\$17,376	\$19,528	\$21,680	\$23,832	\$25,983	\$28,135
34	\$ 6,344	\$ 8,407	\$10,470	\$12,534	\$14,597	\$16,660	\$18,723	\$20,786	\$22,849	\$24,912	\$26,975
35	\$ 6,093	\$ 8,074	\$10,056	\$12,037	\$14,019	\$16,000	\$17,982	\$19,963	\$21,945	\$23,926	\$25,908
36	\$ 5,757	\$ 7,630	\$ 9,502	\$11,374	\$13,247	\$15,119	\$16,991	\$18,864	\$20,736	\$22,608	\$24,481
37	\$ 5,459	\$ 7,234	\$ 9,009	\$10,784	\$12,559	\$14,335	\$16,110	\$17,885	\$19,660	\$21,435	\$23,210
38	\$ 5,212	\$ 6,907	\$ 8,602	\$10,297	\$11,992	\$13,687	\$15,382	\$17,077	\$18,772	\$20,467	\$22,162
39	\$ 5,008	\$ 6,637	\$ 8,265	\$ 9,894	\$11,523	\$13,151	\$14,780	\$16,408	\$18,037	\$19,666	\$21,294
40	\$ 4,819	\$ 6,386	\$ 7,954	\$ 9,521	\$11,088	\$12,655	\$14,223	\$15,790	\$17,357	\$18,924	\$20,492
41	\$ 4,790	\$ 6,348	\$ 7,906	\$ 9,463	\$11,021	\$12,579	\$14,137	\$15,694	\$17,252	\$18,810	\$20,368
42	\$ 4,763	\$ 6,311	\$ 7,860	\$ 9,409	\$10,958	\$12,507	\$14,056	\$15,604	\$17,153	\$18,702	\$20,251
43	\$ 4,737	\$ 6,277	\$ 7,818	\$ 9,358	\$10,899	\$12,439	\$13,979	\$15,520	\$17,060	\$18,601	\$20,141
44	\$ 4,714	\$ 6,247	\$ 7,780	\$ 9,313	\$10,846	\$12,379	\$13,912	\$15,445	\$16,978	\$18,511	\$20,044
45	\$ 4,691	\$ 6,217	\$ 7,743	\$ 9,268	\$10,794	\$12,320	\$13,845	\$15,371	\$16,897	\$18,422	\$19,948
46	\$ 4,432	\$ 5,874	\$ 7,315	\$ 8,757	\$10,198	\$11,640	\$13,081	\$14,523	\$15,964	\$17,405	\$18,847
47	\$ 4,202	\$ 5,568	\$ 6,934	\$ 8,301	\$ 9,667	\$11,034	\$12,400	\$13,766	\$15,133	\$16,499	\$17,865
48	\$ 4,011	\$ 5,315	\$ 6,620	\$ 7,924	\$ 9,229	\$10,533	\$11,837	\$13,142	\$14,446	\$15,751	\$17,055

Face amounts rounded to the nearest dollar.

SIMPL Standard Final Expense - Female

NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
49	\$ 3,854	\$ 5,107	\$ 6,360	\$ 7,614	\$ 8,867	\$10,120	\$11,374	\$12,627	\$13,880	\$15,133	\$16,387
50	\$ 3,709	\$ 4,915	\$ 6,121	\$ 7,327	\$ 8,533	\$ 9,739	\$10,945	\$12,151	\$13,357	\$14,563	\$15,769
51	\$ 3,534	\$ 4,683	\$ 5,832	\$ 6,981	\$ 8,130	\$ 9,279	\$10,428	\$11,577	\$12,726	\$13,875	\$15,025
52	\$ 3,374	\$ 4,471	\$ 5,568	\$ 6,665	\$ 7,762	\$ 8,859	\$ 9,956	\$11,053	\$12,150	\$13,247	\$14,345
53	\$ 3,241	\$ 4,295	\$ 5,348	\$ 6,402	\$ 7,456	\$ 8,510	\$ 9,564	\$10,618	\$11,672	\$12,726	\$13,780
54	\$ 3,130	\$ 4,147	\$ 5,165	\$ 6,183	\$ 7,201	\$ 8,219	\$ 9,236	\$10,254	\$11,272	\$12,290	\$13,307
55	\$ 3,026	\$ 4,010	\$ 4,994	\$ 5,978	\$ 6,962	\$ 7,946	\$ 8,930	\$ 9,914	\$10,898	\$11,882	\$12,866
56		\$ 3,844	\$ 4,788	\$ 5,731	\$ 6,674	\$ 7,618	\$ 8,561	\$ 9,504	\$10,448	\$11,391	\$12,334
57		\$ 3,691	\$ 4,597	\$ 5,503	\$ 6,409	\$ 7,315	\$ 8,221	\$ 9,127	\$10,033	\$10,939	\$11,844
58		\$ 3,563	\$ 4,437	\$ 5,312	\$ 6,186	\$ 7,061	\$ 7,935	\$ 8,809	\$ 9,684	\$10,558	\$11,432
59		\$ 3,455	\$ 4,302	\$ 5,150	\$ 5,998	\$ 6,846	\$ 7,694	\$ 8,541	\$ 9,389	\$10,237	\$11,085
60		\$ 3,353	\$ 4,175	\$ 4,998	\$ 5,821	\$ 6,644	\$ 7,466	\$ 8,289	\$ 9,112	\$ 9,935	\$10,757
61		\$ 3,179	\$ 3,960	\$ 4,740	\$ 5,520	\$ 6,300	\$ 7,081	\$ 7,861	\$ 8,641	\$ 9,421	\$10,201
62		\$ 3,023	\$ 3,765	\$ 4,506	\$ 5,248	\$ 5,990	\$ 6,732	\$ 7,474	\$ 8,215	\$ 8,957	\$ 9,699
63			\$ 3,604	\$ 4,314	\$ 5,024	\$ 5,734	\$ 6,444	\$ 7,154	\$ 7,865	\$ 8,575	\$ 9,285
64			\$ 3,470	\$ 4,154	\$ 4,837	\$ 5,521	\$ 6,205	\$ 6,888	\$ 7,572	\$ 8,256	\$ 8,939
65			\$ 3,346	\$ 4,005	\$ 4,664	\$ 5,324	\$ 5,983	\$ 6,642	\$ 7,301	\$ 7,961	\$ 8,620
66			\$ 3,132	\$ 3,749	\$ 4,366	\$ 4,983	\$ 5,600	\$ 6,218	\$ 6,835	\$ 7,452	\$ 8,069
67				\$ 3,524	\$ 4,104	\$ 4,684	\$ 5,264	\$ 5,845	\$ 6,425	\$ 7,005	\$ 7,585
68				\$ 3,324	\$ 3,872	\$ 4,419	\$ 4,966	\$ 5,513	\$ 6,060	\$ 6,608	\$ 7,155
69				\$ 3,146	\$ 3,664	\$ 4,182	\$ 4,700	\$ 5,218	\$ 5,736	\$ 6,254	\$ 6,772
70					\$ 3,478	\$ 3,970	\$ 4,461	\$ 4,953	\$ 5,444	\$ 5,936	\$ 6,427
71					\$ 3,185	\$ 3,635	\$ 4,085	\$ 4,535	\$ 4,985	\$ 5,435	\$ 5,885
72						\$ 3,352	\$ 3,767	\$ 4,182	\$ 4,598	\$ 5,013	\$ 5,428
73						\$ 3,131	\$ 3,519	\$ 3,906	\$ 4,294	\$ 4,682	\$ 5,070
74							\$ 3,321	\$ 3,687	\$ 4,053	\$ 4,419	\$ 4,785
75							\$ 3,145	\$ 3,492	\$ 3,838	\$ 4,185	\$ 4,531
76								\$ 3,205	\$ 3,523	\$ 3,841	\$ 4,159
77									\$ 3,256	\$ 3,550	\$ 3,844
78									\$ 3,046	\$ 3,321	\$ 3,596
79										\$ 3,138	\$ 3,398
80											\$ 3,221

Face amounts rounded to the nearest dollar.

SIMPL Modified - Male

NON-NICOTINE

Annual Rates and Cash Values Per \$1,000 of Face Amount

Add \$50.00 Annual Policy Fee

Issue Age	Premium Per \$1k	CASH VALUE / \$1k		REDUCED PAID UP / \$1K		Issue Age	Premium Per \$1k	CASH VALUE / \$1k		REDUCED PAID UP / \$1K	
		Year 10	Year 20	Year 10	Year 20			Year 10	Year 20	Year 10	Year 20
40	38.63	118	297	381	682	61	73.06	278	574	469	776
41	39.00	124	308	386	686	62	77.47	290	588	477	781
42	39.37	130	319	390	689	63	81.68	303	603	486	788
43	39.72	136	331	394	694	64	85.67	316	617	495	794
44	40.06	142	342	398	696	65	89.66	329	631	503	800
45	40.39	148	354	401	700	66	96.19	343	644	513	805
46	41.50	155	366	406	704	67	102.72	356	656	521	810
47	42.61	161	378	408	708	68	108.94	370	666	530	812
48	43.67	168	390	412	711	69	114.84	384	676	539	815
49	44.67	175	402	415	713	70	120.75	397	684	547	817
50	45.68	182	415	418	717	71	130.54	410	691	555	817
51	47.67	190	429	423	723	72	140.33	422	697	561	818
52	49.66	197	443	426	728	73	149.65	434	703	567	818
53	51.56	205	456	430	731	74	158.50	446	708	574	818
54	53.36	213	470	434	736	75	167.36	458	711	581	815
55	55.16	221	485	437	742	76	182.96	469	714	586	814
56	57.99	229	499	441	746	77	198.57	478	717	590	812
57	60.83	237	514	444	752	78	213.43	487	719	594	810
58	63.52	246	529	448	758	79	227.54	494	720	596	807
59	66.09	255	543	453	763	80	241.66	499	719	596	802
60	68.65	266	559	460	770						

PREMIUM FACTORS FOR ALL FINAL EXPENSE PLANS:

Annual (1st year)	Annual	0.80
Annual (2nd year & thereafter)	Annual	1.00
Semi-Annual	Annual	0.51
Quarterly	Annual	0.265
Monthly (PAC or SS)	Annual	0.0925

Round all fractions to the nearest cent.

SIMPL Modified - Male

NICOTINE

Annual Rates and Cash Values Per \$1,000 of Face Amount

Add \$50.00 Annual Policy Fee

Issue Age	Premium Per \$1k	CASH VALUE / \$1k		REDUCED PAID UP / \$1K		Issue Age	Premium Per \$1k	CASH VALUE / \$1k		REDUCED PAID UP / \$1K	
		Year 10	Year 20	Year 10	Year 20			Year 10	Year 20	Year 10	Year 20
40	47.02	118	297	381	682	61	98.11	278	574	469	776
41	48.62	124	308	386	686	62	103.78	290	588	477	781
42	50.22	130	319	390	689	63	109.18	303	603	486	788
43	51.74	136	331	394	694	64	114.31	316	617	495	794
44	53.18	142	342	398	696	65	119.44	329	631	503	800
45	54.63	148	354	401	700	66	128.25	343	644	513	805
46	56.66	155	366	406	704	67	137.05	356	656	521	810
47	58.70	161	378	408	708	68	145.44	370	666	530	812
48	60.64	168	390	412	711	69	153.40	384	676	539	815
49	62.48	175	402	415	713	70	161.37	397	684	547	817
50	64.32	182	415	418	717	71	173.92	410	691	555	817
51	66.64	190	429	423	723	72	186.47	422	697	561	818
52	68.96	197	443	426	728	73	198.42	434	703	567	818
53	71.17	205	456	430	731	74	209.77	446	708	574	818
54	73.27	213	470	434	736	75	221.12	458	711	581	815
55	75.37	221	485	437	742	76	239.39	469	714	586	814
56	78.95	229	499	441	746	77	257.67	478	717	590	812
57	82.54	237	514	444	752	78	275.07	487	719	594	810
58	85.95	246	529	448	758	79	291.61	494	720	596	807
59	89.20	255	543	453	763	80	308.14	499	719	596	802
60	92.44	266	559	460	770						

PREMIUM FACTORS FOR ALL FINAL EXPENSE PLANS:

Annual (1st year)	Annual	0.80
Annual (2nd year & thereafter)	Annual	1.00
Semi-Annual	Annual	0.51
Quarterly	Annual	0.265
Monthly (PAC or SS)	Annual	0.0925

Round all fractions to the nearest cent.

SIMPL Modified - Female

NON-NICOTINE

Annual Rates and Cash Values Per \$1,000 of Face Amount

Add \$50.00 Annual Policy Fee

Issue Age	Premium Per \$1k	CASH VALUE / \$1k		REDUCED PAID UP / \$1K		Issue Age	Premium Per \$1k	CASH VALUE / \$1k		REDUCED PAID UP / \$1K	
		Year 10	Year 20	Year 10	Year 20			Year 10	Year 20	Year 10	Year 20
40	32.31	101	251	371	657	61	54.64	231	502	438	743
41	32.48	105	260	372	660	62	57.33	240	517	443	750
42	32.65	110	269	376	662	63	59.90	249	531	447	755
43	32.81	114	279	376	666	64	62.33	260	546	455	761
44	32.96	119	288	380	667	65	64.77	272	561	464	768
45	33.11	124	298	382	670	66	70.32	283	575	471	773
46	33.56	129	308	385	672	67	75.88	296	590	481	780
47	34.02	134	319	387	676	68	81.17	308	603	488	785
48	34.45	139	330	388	680	69	86.19	321	615	497	789
49	34.86	144	341	390	683	70	91.22	335	627	507	794
50	35.27	150	353	393	687	71	97.86	348	640	515	799
51	36.84	155	365	394	691	72	104.50	362	654	525	805
52	38.41	161	377	396	695	73	110.82	375	669	533	812
53	39.90	168	390	401	700	74	116.82	388	683	541	819
54	41.32	174	403	403	705	75	122.83	400	695	548	824
55	42.74	181	416	407	709	76	133.05	413	703	556	826
56	44.67	189	430	413	715	77	143.27	425	707	562	824
57	46.61	197	444	418	721	78	153.00	436	711	568	823
58	48.45	205	458	422	726	79	162.24	445	718	571	824
59	50.20	213	473	427	732	80	171.49	455	726	576	827
60	51.95	222	488	432	739						

PREMIUM FACTORS FOR ALL FINAL EXPENSE PLANS:

Annual (1st year)	Annual	0.80
Annual (2nd year & thereafter)	Annual	1.00
Semi-Annual	Annual	0.51
Quarterly	Annual	0.265
Monthly (PAC or SS)	Annual	0.0925

Round all fractions to the nearest cent.

SIMPL Modified - Female

NICOTINE

Annual Rates and Cash Values Per \$1,000 of Face Amount

Add \$50.00 Annual Policy Fee

Issue Age	Premium Per \$1k	CASH VALUE / \$1k		REDUCED PAID UP / \$1K		Issue Age	Premium Per \$1k	CASH VALUE / \$1k		REDUCED PAID UP / \$1K	
		Year 10	Year 20	Year 10	Year 20			Year 10	Year 20	Year 10	Year 20
40	38.33	101	251	371	657	61	74.00	231	502	438	743
41	39.65	105	260	372	660	62	78.05	240	517	443	750
42	40.96	110	269	376	662	63	81.90	249	531	447	755
43	42.22	114	279	376	666	64	85.56	260	546	455	761
44	43.41	119	288	380	667	65	89.22	272	561	464	768
45	44.60	124	298	382	670	66	95.40	283	575	471	773
46	46.18	129	308	385	672	67	101.58	296	590	481	780
47	47.77	134	319	387	676	68	107.46	308	603	488	785
48	49.27	139	330	388	680	69	113.05	321	615	497	789
49	50.71	144	341	390	683	70	118.64	335	627	507	794
50	52.14	150	353	393	687	71	126.50	348	640	515	799
51	53.85	155	365	394	691	72	134.35	362	654	525	805
52	55.56	161	377	396	695	73	141.83	375	669	533	812
53	57.19	168	390	401	700	74	148.94	388	683	541	819
54	58.73	174	403	403	705	75	156.05	400	695	548	824
55	60.28	181	416	407	709	76	167.98	413	703	556	826
56	62.31	189	430	413	715	77	179.90	425	707	562	824
57	64.35	197	444	418	721	78	191.26	436	711	568	823
58	66.28	205	458	422	726	79	202.05	445	718	571	824
59	68.12	213	473	427	732	80	212.84	455	726	576	827
60	69.96	222	488	432	739						

PREMIUM FACTORS FOR ALL FINAL EXPENSE PLANS:

Annual (1st year)	Annual	0.80
Annual (2nd year & thereafter)	Annual	1.00
Semi-Annual	Annual	0.51
Quarterly	Annual	0.265
Monthly (PAC or SS)	Annual	0.0925

Round all fractions to the nearest cent.

SIMPL Modified - Male

NON-NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$1,000	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000	\$12,000	\$14,000	\$16,000	\$18,000	\$20,000
40			18.92	26.06	33.21	40.36	47.50	54.65	61.80	68.94	76.09
41			19.06	26.27	33.49	40.70	47.92	55.13	62.35	69.56	76.78
42			19.19	26.48	33.76	41.04	48.33	55.61	62.89	70.18	77.46
43			19.32	26.67	34.02	41.37	48.71	56.06	63.41	70.76	78.11
44			19.45	26.86	34.27	41.68	49.09	56.50	63.91	71.32	78.74
45			19.57	27.04	34.51	41.99	49.46	56.93	64.40	71.87	79.35
46			19.98	27.66	35.34	43.01	50.69	58.37	66.05	73.72	81.40
47			20.39	28.27	36.16	44.04	51.92	59.80	67.69	75.57	83.45
48			20.78	28.86	36.94	45.02	53.10	61.18	69.26	77.34	85.41
49			21.15	29.42	37.68	45.94	54.21	62.47	70.74	79.00	87.26
50			21.53	29.98	38.43	46.88	55.33	63.78	72.23	80.68	89.13
51			22.26	31.08	39.90	48.72	57.54	66.36	75.18	84.00	92.81
52			23.00	32.19	41.37	50.56	59.75	68.93	78.12	87.31	96.50
53			23.70	33.24	42.78	52.32	61.86	71.40	80.93	90.47	100.01
54			24.37	34.24	44.11	53.98	63.85	73.73	83.60	93.47	103.34
55			25.03	35.24	45.44	55.65	65.85	76.06	86.26	96.47	106.67
56		15.35	26.08	36.81	47.54	58.27	68.99	79.72	90.45	101.18	111.91
57		15.88	27.13	38.39	49.64	60.89	72.15	83.40	94.65	105.91	117.16
58		16.38	28.13	39.88	51.63	63.38	75.13	86.88	98.63	110.39	122.14
59		16.85	29.08	41.30	53.53	65.76	77.98	90.21	102.44	114.66	126.89
60		17.33	30.03	42.73	55.43	68.13	80.83	93.53	106.23	118.93	131.63
61		18.14	31.66	45.17	58.69	72.21	85.72	99.24	112.75	126.27	139.79
62		18.96	33.29	47.62	61.95	76.28	90.62	104.95	119.28	133.61	147.94
63		19.74	34.85	49.96	65.07	80.18	95.29	110.40	125.51	140.62	155.73
64		20.47	36.32	52.17	68.02	83.87	99.72	115.57	131.42	147.27	163.11
65		21.21	37.80	54.39	70.97	87.56	104.15	120.73	137.32	153.91	170.50
66		22.42	40.22	58.01	75.81	93.60	111.40	129.19	146.99	164.78	182.58
67		23.63	42.63	61.63	80.64	99.64	118.64	137.65	156.65	175.65	194.66
68		24.78	44.93	65.09	85.24	105.39	125.55	145.70	165.86	186.01	206.16
69	15.25	25.87	47.12	68.36	89.61	110.85	132.10	153.34	174.59	195.83	217.08
70	15.79	26.96	49.30	71.64	93.98	116.32	138.66	161.00	183.34	205.67	228.01
71	16.70	28.77	52.92	77.07	101.22	125.37	149.52	173.67	197.82	221.97	246.12
72	17.61	30.59	56.55	82.51	108.47	134.43	160.39	186.35	212.31	238.27	264.24
73	18.47	32.31	60.00	87.68	115.37	143.05	170.74	198.42	226.11	253.79	281.48
74	19.29	33.95	63.27	92.59	121.92	151.24	180.56	209.88	239.21	268.53	297.85
75	20.11	35.59	66.55	97.51	128.47	159.43	190.39	221.36	252.32	283.28	314.24
76	21.55	38.47	72.32	106.17	140.02	173.86	207.71	241.56	275.41	309.25	343.10
77	22.99	41.36	78.10	114.83	151.57	188.30	225.04	261.77	298.51	335.24	371.98
78	24.37	44.11	83.59	123.08	162.56	202.05	241.53	281.02	320.50	359.99	399.47
79	25.67	46.72	88.81	130.91	173.00	215.10	257.19	299.29	341.38	383.48	425.57
80	26.98	49.33	94.04	138.75	183.45	228.16	272.87	317.57	362.28	406.99	451.70

SIMPL Modified - Male

NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$1,000	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000	\$12,000	\$14,000	\$16,000	\$18,000	\$20,000
40			22.02	30.72	39.42	48.12	56.82	65.52	74.21	82.91	91.61
41			22.61	31.61	40.60	49.60	58.59	67.59	76.58	85.58	94.57
42			23.21	32.50	41.79	51.08	60.37	69.66	78.95	88.24	97.53
43			23.77	33.34	42.91	52.48	62.06	71.63	81.20	90.77	100.34
44			24.30	34.14	43.98	53.82	63.65	73.49	83.33	93.17	103.01
45			24.84	34.94	45.05	55.16	65.26	75.37	85.48	95.58	105.69
46		15.11	25.59	36.07	46.55	57.04	67.52	78.00	88.48	98.96	109.45
47		15.48	26.34	37.20	48.06	58.92	69.78	80.64	91.50	102.36	113.22
48		15.84	27.06	38.28	49.50	60.72	71.94	83.15	94.37	105.59	116.81
49		16.18	27.74	39.30	50.86	62.42	73.98	85.54	97.10	108.65	120.21
50		16.52	28.42	40.32	52.22	64.12	76.02	87.92	99.82	111.72	123.62
51		16.95	29.28	41.61	53.94	66.27	78.60	90.92	103.25	115.58	127.91
52		17.38	30.14	42.90	55.66	68.41	81.17	93.93	106.69	119.44	132.20
53		17.79	30.96	44.12	57.29	70.46	83.62	96.79	109.96	123.12	136.29
54		18.18	31.73	45.29	58.84	72.40	85.95	99.51	113.06	126.62	140.17
55		18.57	32.51	46.46	60.40	74.34	88.29	102.23	116.17	130.12	144.06
56		19.23	33.84	48.44	63.05	77.65	92.26	106.87	121.47	136.08	150.68
57		19.89	35.16	50.43	65.70	80.97	96.24	111.51	126.78	142.05	157.32
58		20.53	36.43	52.33	68.23	84.13	100.03	115.93	131.83	147.73	163.63
59		21.13	37.63	54.13	70.63	87.14	103.64	120.14	136.64	153.14	169.65
60		21.73	38.83	55.93	73.03	90.13	107.23	124.33	141.44	158.54	175.64
61		22.78	40.93	59.08	77.23	95.38	113.53	131.68	149.83	167.98	186.13
62		23.82	43.02	62.22	81.42	100.62	119.82	139.02	158.22	177.42	196.62
63		24.82	45.02	65.22	85.42	105.62	125.81	146.01	166.21	186.41	206.61
64	15.20	25.77	46.92	68.07	89.21	110.36	131.51	152.66	173.80	194.95	216.10
65	15.67	26.72	48.82	70.91	93.01	115.11	137.20	159.30	181.40	203.49	225.59
66	16.49	28.35	52.08	75.80	99.53	123.26	146.98	170.71	194.44	218.16	241.89
67	17.30	29.98	55.33	80.69	106.04	131.40	156.75	182.10	207.46	232.81	258.17
68	18.08	31.53	58.44	85.34	112.25	139.16	166.06	192.97	219.88	246.78	273.69
69	18.81	33.00	61.38	89.76	118.14	146.52	174.90	203.28	231.66	260.04	288.42
70	19.55	34.48	64.33	94.19	124.04	153.89	183.75	213.60	243.45	273.31	303.16
71	20.71	36.80	68.98	101.15	133.33	165.50	197.68	229.85	262.03	294.20	326.38
72	21.87	39.12	73.62	108.12	142.61	177.11	211.61	246.10	280.60	315.10	349.59
73	22.98	41.33	78.04	114.75	151.46	188.16	224.87	261.58	298.29	334.99	371.70
74	24.03	43.43	82.24	121.05	159.85	198.66	237.47	276.28	315.08	353.89	392.70
75	25.08	45.53	86.44	127.35	168.25	209.16	250.07	290.98	331.88	372.79	413.70
76	26.77	48.91	93.20	137.49	181.77	226.06	270.35	314.64	358.92	403.21	447.50
77	28.46	52.29	99.96	147.63	195.30	242.97	290.64	338.31	385.98	433.65	481.31
78	30.07	55.51	106.40	157.29	208.18	259.06	309.95	360.84	411.73	462.62	513.50
79	31.60	58.57	112.52	166.47	220.42	274.36	328.31	382.26	436.21	490.16	544.10
80	33.13	61.63	118.64	175.64	232.65	289.65	346.66	403.67	460.67	517.68	574.68

SIMPL Modified - Female

NON-NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$1,000	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000	\$12,000	\$14,000	\$16,000	\$18,000	\$20,000
40			16.58	22.56	28.53	34.51	40.49	46.47	52.44	58.42	64.40
41			16.64	22.65	28.66	34.67	40.68	46.69	52.70	58.70	64.71
42			16.71	22.75	28.79	34.83	40.87	46.91	52.95	58.99	65.03
43			16.76	22.83	28.90	34.97	41.04	47.11	53.18	59.25	65.32
44			16.82	22.92	29.02	35.11	41.21	47.31	53.41	59.50	65.60
45			16.88	23.00	29.13	35.25	41.38	47.50	53.63	59.75	65.88
46			17.04	23.25	29.46	35.67	41.88	48.09	54.29	60.50	66.71
47			17.21	23.51	29.80	36.09	42.39	48.68	54.97	61.27	67.56
48			17.37	23.74	30.12	36.49	42.86	49.24	55.61	61.98	68.36
49			17.52	23.97	30.42	36.87	43.32	49.77	56.22	62.67	69.12
50			17.67	24.20	30.72	37.25	43.77	50.30	56.82	63.35	69.87
51			18.26	25.07	31.89	38.70	45.52	52.33	59.15	65.96	72.78
52			18.84	25.94	33.05	40.15	47.26	54.37	61.47	68.58	75.68
53			19.39	26.77	34.15	41.53	48.91	56.30	63.68	71.06	78.44
54			19.91	27.56	35.20	42.85	50.49	58.13	65.78	73.42	81.07
55			20.44	28.35	36.25	44.16	52.07	59.97	67.88	75.79	83.69
56			21.15	29.42	37.68	45.94	54.21	62.47	70.74	79.00	87.26
57			21.87	30.49	39.12	47.74	56.36	64.98	73.61	82.23	90.85
58			22.55	31.51	40.48	49.44	58.40	67.37	76.33	85.29	94.26
59			23.20	32.49	41.77	51.06	60.35	69.63	78.92	88.21	97.50
60			23.85	33.46	43.07	52.68	62.29	71.90	81.51	91.12	100.73
61			24.84	34.95	45.06	55.17	65.28	75.38	85.49	95.60	105.71
62		15.23	25.84	36.44	47.05	57.66	68.26	78.87	89.47	100.08	110.69
63		15.71	26.79	37.87	48.95	60.03	71.11	82.20	93.28	104.36	115.44
64		16.16	27.69	39.22	50.75	62.28	73.81	85.34	96.87	108.40	119.94
65		16.61	28.59	40.57	52.55	64.54	76.52	88.50	100.48	112.47	124.45
66		17.63	30.64	43.65	56.66	69.67	82.68	95.69	108.70	121.71	134.72
67		18.66	32.70	46.74	60.78	74.81	88.85	102.89	116.93	130.97	145.00
68		19.64	34.66	49.67	64.69	79.71	94.72	109.74	124.76	139.77	154.79
69		20.57	36.52	52.46	68.41	84.35	100.30	116.24	132.19	148.13	164.08
70		21.50	38.38	55.25	72.13	89.00	105.88	122.75	139.63	156.51	173.38
71		22.73	40.83	58.94	77.04	95.15	113.25	131.35	149.46	167.56	185.67
72		23.96	43.29	62.62	81.96	101.29	120.62	139.95	159.29	178.62	197.95
73		25.13	45.63	66.13	86.63	107.13	127.64	148.14	168.64	189.14	209.64
74	15.43	26.24	47.85	69.46	91.07	112.68	134.30	155.91	177.52	199.13	220.74
75	15.99	27.35	50.07	72.80	95.52	118.24	140.97	163.69	186.41	209.14	231.86
76	16.93	29.24	53.85	78.47	103.08	127.70	152.31	176.92	201.54	226.15	250.77
77	17.88	31.13	57.63	84.14	110.64	137.15	163.65	190.16	216.66	243.17	269.67
78	18.78	32.93	61.24	89.54	117.85	146.15	174.46	202.76	231.07	259.37	287.68
79	19.63	34.64	64.65	94.67	124.68	154.70	184.71	214.73	244.74	274.75	304.77
80	20.49	36.35	68.08	99.80	131.53	163.25	194.98	226.70	258.43	290.16	321.88

SIMPL Modified - Female

NICOTINE

Monthly Quick Quotes at Various Face Amounts (Includes Policy Fee)

Issue Age	\$1,000	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000	\$12,000	\$14,000	\$16,000	\$18,000	\$20,000
40			18.81	25.90	32.99	40.08	47.17	54.26	61.35	68.44	75.54
41			19.30	26.63	33.97	41.30	48.64	55.97	63.31	70.64	77.98
42			19.78	27.36	34.94	42.51	50.09	57.67	65.25	72.82	80.40
43			20.25	28.06	35.87	43.68	51.49	59.30	67.11	74.92	82.73
44			20.69	28.72	36.75	44.78	52.81	60.84	68.87	76.90	84.93
45			21.13	29.38	37.63	45.88	54.13	62.38	70.63	78.88	87.14
46			21.71	30.25	38.80	47.34	55.88	64.43	72.97	81.51	90.06
47			22.30	31.14	39.97	48.81	57.65	66.49	75.32	84.16	93.00
48			22.85	31.97	41.08	50.20	59.31	68.43	77.54	86.66	95.77
49			23.39	32.77	42.15	51.53	60.91	70.29	79.68	89.06	98.44
50			23.92	33.56	43.21	52.85	62.50	72.15	81.79	91.44	101.08
51			24.55	34.51	44.47	54.44	64.40	74.36	84.32	94.29	104.25
52			25.18	35.46	45.74	56.02	66.30	76.58	86.85	97.13	107.41
53		15.21	25.79	36.37	46.95	57.53	68.11	78.69	89.27	99.85	110.43
54		15.49	26.36	37.22	48.09	58.95	69.82	80.68	91.55	102.41	113.28
55		15.78	26.93	38.08	49.23	60.38	71.54	82.69	93.84	104.99	116.14
56		16.15	27.68	39.21	50.73	62.26	73.79	85.32	96.84	108.37	119.90
57		16.53	28.43	40.34	52.24	64.15	76.05	87.96	99.86	111.77	123.67
58		16.89	29.15	41.41	53.67	65.93	78.20	90.46	102.72	114.98	127.24
59		17.23	29.83	42.43	55.03	67.64	80.24	92.84	105.44	118.04	130.65
60		17.57	30.51	43.45	56.40	69.34	82.28	95.22	108.17	121.11	134.05
61		18.32	32.01	45.70	59.39	73.08	86.77	100.46	114.15	127.84	141.53
62		19.06	33.50	47.94	62.38	76.82	91.26	105.70	120.14	134.58	149.02
63		19.78	34.93	50.08	65.23	80.38	95.53	110.69	125.84	140.99	156.14
64		20.45	36.28	52.11	67.94	83.77	99.60	115.43	131.25	147.08	162.91
65		21.13	37.64	54.14	70.65	87.15	103.66	120.16	136.67	153.18	169.68
66		22.27	39.92	57.57	75.22	92.87	110.52	128.17	145.82	163.47	181.12
67		23.42	42.21	61.00	79.79	98.59	117.38	136.17	154.96	173.76	192.55
68		24.51	44.39	64.27	84.15	104.03	123.91	143.79	163.67	183.55	203.43
69	15.08	25.54	46.45	67.37	88.28	109.20	130.11	151.02	171.94	192.85	213.77
70	15.60	26.57	48.52	70.47	92.42	114.37	136.32	158.26	180.21	202.16	224.11
71	16.33	28.03	51.43	74.83	98.24	121.64	145.04	168.44	191.85	215.25	238.65
72	17.05	29.48	54.33	79.19	104.04	128.90	153.75	178.61	203.46	228.32	253.17
73	17.74	30.86	57.10	83.34	109.58	135.82	162.06	188.29	214.53	240.77	267.01
74	18.40	32.18	59.73	87.29	114.84	142.39	169.95	197.50	225.06	252.61	280.16
75	19.06	33.49	62.36	91.23	120.10	148.97	177.84	206.71	235.58	264.45	293.32
76	20.16	35.70	66.78	97.85	128.93	160.01	191.08	222.16	253.24	284.31	315.39
77	21.27	37.91	71.19	104.47	137.75	171.03	204.31	237.60	270.88	304.16	337.44
78	22.32	40.01	75.39	110.77	146.16	181.54	216.92	252.31	287.69	323.07	358.46
79	23.31	42.00	79.38	116.76	154.14	191.52	228.90	266.28	303.66	341.04	378.42
80	24.31	44.00	83.38	122.75	162.13	201.50	240.88	280.25	319.63	359.00	398.38

SIMPL Modified - Male

NON-NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
40	\$ 4,303	\$ 5,702	\$ 7,101	\$ 8,501	\$ 9,900	\$11,299	\$12,698	\$14,098	\$15,497	\$16,896	\$18,296
41	\$ 4,262	\$ 5,648	\$ 7,034	\$ 8,420	\$ 9,806	\$11,192	\$12,578	\$13,964	\$15,350	\$16,736	\$18,122
42	\$ 4,222	\$ 5,595	\$ 6,968	\$ 8,341	\$ 9,714	\$11,087	\$12,460	\$13,833	\$15,206	\$16,579	\$17,952
43	\$ 4,185	\$ 5,546	\$ 6,906	\$ 8,267	\$ 9,628	\$10,989	\$12,350	\$13,711	\$15,072	\$16,433	\$17,793
44	\$ 4,149	\$ 5,499	\$ 6,848	\$ 8,197	\$ 9,546	\$10,896	\$12,245	\$13,594	\$14,944	\$16,293	\$17,642
45	\$ 4,115	\$ 5,454	\$ 6,792	\$ 8,130	\$ 9,468	\$10,807	\$12,145	\$13,483	\$14,822	\$16,160	\$17,498
46	\$ 4,005	\$ 5,308	\$ 6,610	\$ 7,913	\$ 9,215	\$10,518	\$11,820	\$13,123	\$14,425	\$15,728	\$17,030
47	\$ 3,901	\$ 5,169	\$ 6,438	\$ 7,707	\$ 8,975	\$10,244	\$11,512	\$12,781	\$14,049	\$15,318	\$16,587
48	\$ 3,806	\$ 5,044	\$ 6,282	\$ 7,520	\$ 8,757	\$ 9,995	\$11,233	\$12,471	\$13,708	\$14,946	\$16,184
49	\$ 3,721	\$ 4,931	\$ 6,141	\$ 7,351	\$ 8,561	\$ 9,771	\$10,981	\$12,192	\$13,402	\$14,612	\$15,822
50	\$ 3,639	\$ 4,822	\$ 6,005	\$ 7,189	\$ 8,372	\$ 9,555	\$10,739	\$11,922	\$13,105	\$14,289	\$15,472
51	\$ 3,487	\$ 4,621	\$ 5,755	\$ 6,889	\$ 8,022	\$ 9,156	\$10,290	\$11,424	\$12,558	\$13,692	\$14,826
52	\$ 3,347	\$ 4,436	\$ 5,524	\$ 6,613	\$ 7,701	\$ 8,789	\$ 9,878	\$10,966	\$12,055	\$13,143	\$14,232
53	\$ 3,224	\$ 4,272	\$ 5,320	\$ 6,369	\$ 7,417	\$ 8,466	\$ 9,514	\$10,562	\$11,611	\$12,659	\$13,707
54	\$ 3,115	\$ 4,128	\$ 5,141	\$ 6,154	\$ 7,167	\$ 8,180	\$ 9,193	\$10,206	\$11,219	\$12,232	\$13,245
55	\$ 3,013	\$ 3,993	\$ 4,973	\$ 5,953	\$ 6,933	\$ 7,913	\$ 8,893	\$ 9,873	\$10,853	\$11,833	\$12,813
56	\$ 2,866	\$ 3,798	\$ 4,731	\$ 5,663	\$ 6,595	\$ 7,527	\$ 8,459	\$ 9,391	\$10,323	\$11,255	\$12,188
57	\$ 2,732	\$ 3,621	\$ 4,510	\$ 5,398	\$ 6,287	\$ 7,176	\$ 8,064	\$ 8,953	\$ 9,841	\$10,730	\$11,619
58	\$ 2,617	\$ 3,468	\$ 4,319	\$ 5,170	\$ 6,021	\$ 6,872	\$ 7,723	\$ 8,574	\$ 9,425	\$10,276	\$11,127
59	\$ 2,515	\$ 3,333	\$ 4,151	\$ 4,969	\$ 5,787	\$ 6,604	\$ 7,422	\$ 8,240	\$ 9,058	\$ 9,876	\$10,694
60	\$ 2,421	\$ 3,209	\$ 3,996	\$ 4,783	\$ 5,571	\$ 6,358	\$ 7,146	\$ 7,933	\$ 8,720	\$ 9,508	\$10,295
61	\$ 2,275	\$ 3,015	\$ 3,755	\$ 4,495	\$ 5,234	\$ 5,974	\$ 6,714	\$ 7,454	\$ 8,194	\$ 8,934	\$ 9,674
62	\$ 2,146	\$ 2,843	\$ 3,541	\$ 4,239	\$ 4,937	\$ 5,634	\$ 6,332	\$ 7,030	\$ 7,727	\$ 8,425	\$ 9,123
63	\$ 2,035	\$ 2,697	\$ 3,359	\$ 4,020	\$ 4,682	\$ 5,344	\$ 6,006	\$ 6,667	\$ 7,329	\$ 7,991	\$ 8,653
64	\$ 1,940	\$ 2,571	\$ 3,202	\$ 3,833	\$ 4,464	\$ 5,095	\$ 5,726	\$ 6,357	\$ 6,988	\$ 7,619	\$ 8,250
65	\$ 1,854	\$ 2,457	\$ 3,060	\$ 3,662	\$ 4,265	\$ 4,868	\$ 5,471	\$ 6,074	\$ 6,677	\$ 7,280	\$ 7,883
66	\$ 1,728	\$ 2,290	\$ 2,852	\$ 3,414	\$ 3,976	\$ 4,538	\$ 5,100	\$ 5,662	\$ 6,224	\$ 6,786	\$ 7,348
67	\$ 1,618	\$ 2,144	\$ 2,671	\$ 3,197	\$ 3,723	\$ 4,249	\$ 4,776	\$ 5,302	\$ 5,828	\$ 6,354	\$ 6,880
68	\$ 1,526	\$ 2,022	\$ 2,518	\$ 3,014	\$ 3,510	\$ 4,007	\$ 4,503	\$ 4,999	\$ 5,495	\$ 5,991	\$ 6,488
69	\$ 1,447	\$ 1,918	\$ 2,389	\$ 2,859	\$ 3,330	\$ 3,801	\$ 4,272	\$ 4,742	\$ 5,213	\$ 5,684	\$ 6,154
70	\$ 1,377	\$ 1,824	\$ 2,272	\$ 2,719	\$ 3,167	\$ 3,615	\$ 4,062	\$ 4,510	\$ 4,958	\$ 5,405	\$ 5,853
71	\$ 1,273	\$ 1,687	\$ 2,101	\$ 2,516	\$ 2,930	\$ 3,344	\$ 3,758	\$ 4,172	\$ 4,586	\$ 5,000	\$ 5,414
72	\$ 1,184	\$ 1,570	\$ 1,955	\$ 2,340	\$ 2,725	\$ 3,110	\$ 3,496	\$ 3,881	\$ 4,266	\$ 4,651	\$ 5,036
73	\$ 1,111	\$ 1,472	\$ 1,833	\$ 2,194	\$ 2,556	\$ 2,917	\$ 3,278	\$ 3,639	\$ 4,000	\$ 4,362	\$ 4,723
74	\$ 1,049	\$ 1,390	\$ 1,731	\$ 2,072	\$ 2,413	\$ 2,754	\$ 3,095	\$ 3,436	\$ 3,777	\$ 4,118	\$ 4,459
75		\$ 1,316	\$ 1,639	\$ 1,962	\$ 2,285	\$ 2,608	\$ 2,931	\$ 3,254	\$ 3,577	\$ 3,900	\$ 4,223
76		\$ 1,204	\$ 1,499	\$ 1,795	\$ 2,090	\$ 2,386	\$ 2,681	\$ 2,977	\$ 3,272	\$ 3,567	\$ 3,863
77		\$ 1,109	\$ 1,381	\$ 1,654	\$ 1,926	\$ 2,198	\$ 2,470	\$ 2,743	\$ 3,015	\$ 3,287	\$ 3,559
78		\$ 1,032	\$ 1,285	\$ 1,539	\$ 1,792	\$ 2,045	\$ 2,298	\$ 2,552	\$ 2,805	\$ 3,058	\$ 3,311
79			\$ 1,206	\$ 1,443	\$ 1,681	\$ 1,918	\$ 2,156	\$ 2,393	\$ 2,631	\$ 2,869	\$ 3,106
80			\$ 1,135	\$ 1,359	\$ 1,583	\$ 1,806	\$ 2,030	\$ 2,254	\$ 2,477	\$ 2,701	\$ 2,925

Face amounts rounded to the nearest dollar.

SIMPL Modified - Male

NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
40	\$ 3,535	\$ 4,685	\$ 5,834	\$ 6,984	\$ 8,133	\$ 9,283	\$10,433	\$11,582	\$12,732	\$13,881	\$15,031
41	\$ 3,419	\$ 4,530	\$ 5,642	\$ 6,754	\$ 7,866	\$ 8,978	\$10,089	\$11,201	\$12,313	\$13,425	\$14,536
42	\$ 3,310	\$ 4,386	\$ 5,462	\$ 6,539	\$ 7,615	\$ 8,691	\$ 9,768	\$10,844	\$11,921	\$12,997	\$14,073
43	\$ 3,213	\$ 4,257	\$ 5,302	\$ 6,347	\$ 7,391	\$ 8,436	\$ 9,481	\$10,526	\$11,570	\$12,615	\$13,660
44	\$ 3,126	\$ 4,142	\$ 5,158	\$ 6,175	\$ 7,191	\$ 8,208	\$ 9,224	\$10,241	\$11,257	\$12,273	\$13,290
45	\$ 3,043	\$ 4,032	\$ 5,021	\$ 6,011	\$ 7,000	\$ 7,990	\$ 8,979	\$ 9,969	\$10,958	\$11,948	\$12,937
46	\$ 2,934	\$ 3,888	\$ 4,842	\$ 5,796	\$ 6,750	\$ 7,704	\$ 8,658	\$ 9,612	\$10,566	\$11,520	\$12,474
47	\$ 2,832	\$ 3,752	\$ 4,673	\$ 5,594	\$ 6,515	\$ 7,436	\$ 8,357	\$ 9,278	\$10,198	\$11,119	\$12,040
48	\$ 2,741	\$ 3,632	\$ 4,524	\$ 5,415	\$ 6,307	\$ 7,198	\$ 8,089	\$ 8,981	\$ 9,872	\$10,764	\$11,655
49	\$ 2,660	\$ 3,525	\$ 4,391	\$ 5,256	\$ 6,121	\$ 6,986	\$ 7,851	\$ 8,716	\$ 9,581	\$10,447	\$11,312
50	\$ 2,584	\$ 3,425	\$ 4,265	\$ 5,105	\$ 5,946	\$ 6,786	\$ 7,627	\$ 8,467	\$ 9,307	\$10,148	\$10,988
51	\$ 2,494	\$ 3,305	\$ 4,117	\$ 4,928	\$ 5,739	\$ 6,550	\$ 7,361	\$ 8,172	\$ 8,983	\$ 9,794	\$10,606
52	\$ 2,410	\$ 3,194	\$ 3,978	\$ 4,762	\$ 5,546	\$ 6,330	\$ 7,113	\$ 7,897	\$ 8,681	\$ 9,465	\$10,249
53	\$ 2,335	\$ 3,095	\$ 3,854	\$ 4,614	\$ 5,374	\$ 6,133	\$ 6,893	\$ 7,652	\$ 8,412	\$ 9,171	\$ 9,931
54	\$ 2,269	\$ 3,006	\$ 3,744	\$ 4,482	\$ 5,219	\$ 5,957	\$ 6,695	\$ 7,433	\$ 8,170	\$ 8,908	\$ 9,646
55	\$ 2,205	\$ 2,923	\$ 3,640	\$ 4,357	\$ 5,074	\$ 5,791	\$ 6,508	\$ 7,226	\$ 7,943	\$ 8,660	\$ 9,377
56	\$ 2,105	\$ 2,790	\$ 3,475	\$ 4,159	\$ 4,844	\$ 5,529	\$ 6,213	\$ 6,898	\$ 7,583	\$ 8,267	\$ 8,952
57	\$ 2,014	\$ 2,669	\$ 3,324	\$ 3,978	\$ 4,633	\$ 5,288	\$ 5,943	\$ 6,598	\$ 7,253	\$ 7,908	\$ 8,563
58	\$ 1,934	\$ 2,563	\$ 3,192	\$ 3,821	\$ 4,449	\$ 5,078	\$ 5,707	\$ 6,336	\$ 6,965	\$ 7,594	\$ 8,223
59	\$ 1,863	\$ 2,469	\$ 3,075	\$ 3,681	\$ 4,287	\$ 4,893	\$ 5,499	\$ 6,105	\$ 6,711	\$ 7,317	\$ 7,923
60	\$ 1,798	\$ 2,383	\$ 2,968	\$ 3,552	\$ 4,137	\$ 4,722	\$ 5,307	\$ 5,891	\$ 6,476	\$ 7,061	\$ 7,646
61	\$ 1,694	\$ 2,245	\$ 2,796	\$ 3,347	\$ 3,898	\$ 4,449	\$ 5,000	\$ 5,551	\$ 6,102	\$ 6,653	\$ 7,204
62	\$ 1,602	\$ 2,122	\$ 2,643	\$ 3,164	\$ 3,685	\$ 4,206	\$ 4,727	\$ 5,248	\$ 5,768	\$ 6,289	\$ 6,810
63	\$ 1,522	\$ 2,017	\$ 2,513	\$ 3,008	\$ 3,503	\$ 3,998	\$ 4,493	\$ 4,988	\$ 5,483	\$ 5,978	\$ 6,473
64	\$ 1,454	\$ 1,927	\$ 2,400	\$ 2,873	\$ 3,346	\$ 3,818	\$ 4,291	\$ 4,764	\$ 5,237	\$ 5,710	\$ 6,183
65	\$ 1,392	\$ 1,844	\$ 2,297	\$ 2,749	\$ 3,202	\$ 3,654	\$ 4,107	\$ 4,560	\$ 5,012	\$ 5,465	\$ 5,917
66	\$ 1,296	\$ 1,718	\$ 2,139	\$ 2,560	\$ 2,982	\$ 3,403	\$ 3,825	\$ 4,246	\$ 4,668	\$ 5,089	\$ 5,511
67	\$ 1,213	\$ 1,607	\$ 2,002	\$ 2,396	\$ 2,790	\$ 3,185	\$ 3,579	\$ 3,974	\$ 4,368	\$ 4,763	\$ 5,157
68	\$ 1,143	\$ 1,515	\$ 1,886	\$ 2,258	\$ 2,629	\$ 3,001	\$ 3,373	\$ 3,744	\$ 4,116	\$ 4,488	\$ 4,859
69	\$ 1,084	\$ 1,436	\$ 1,788	\$ 2,141	\$ 2,493	\$ 2,845	\$ 3,198	\$ 3,550	\$ 3,903	\$ 4,255	\$ 4,607
70	\$ 1,030	\$ 1,365	\$ 1,700	\$ 2,035	\$ 2,370	\$ 2,705	\$ 3,040	\$ 3,375	\$ 3,710	\$ 4,045	\$ 4,380
71		\$ 1,267	\$ 1,577	\$ 1,888	\$ 2,199	\$ 2,510	\$ 2,820	\$ 3,131	\$ 3,442	\$ 3,753	\$ 4,064
72		\$ 1,181	\$ 1,471	\$ 1,761	\$ 2,051	\$ 2,341	\$ 2,631	\$ 2,921	\$ 3,210	\$ 3,500	\$ 3,790
73		\$ 1,110	\$ 1,383	\$ 1,655	\$ 1,927	\$ 2,200	\$ 2,472	\$ 2,745	\$ 3,017	\$ 3,290	\$ 3,562
74		\$ 1,050	\$ 1,308	\$ 1,565	\$ 1,823	\$ 2,081	\$ 2,338	\$ 2,596	\$ 2,854	\$ 3,112	\$ 3,369
75			\$ 1,241	\$ 1,485	\$ 1,730	\$ 1,974	\$ 2,218	\$ 2,463	\$ 2,707	\$ 2,952	\$ 3,196
76			\$ 1,146	\$ 1,372	\$ 1,598	\$ 1,823	\$ 2,049	\$ 2,275	\$ 2,501	\$ 2,727	\$ 2,952
77			\$ 1,065	\$ 1,274	\$ 1,484	\$ 1,694	\$ 1,904	\$ 2,114	\$ 2,323	\$ 2,533	\$ 2,743
78				\$ 1,194	\$ 1,390	\$ 1,587	\$ 1,783	\$ 1,980	\$ 2,176	\$ 2,373	\$ 2,569
79				\$ 1,126	\$ 1,311	\$ 1,497	\$ 1,682	\$ 1,868	\$ 2,053	\$ 2,238	\$ 2,424
80				\$ 1,066	\$ 1,241	\$ 1,417	\$ 1,592	\$ 1,767	\$ 1,943	\$ 2,118	\$ 2,294

Face amounts rounded to the nearest dollar.

SIMPL Modified - Female

NON-NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
40	\$ 5,144	\$ 6,817	\$ 8,490	\$10,163	\$11,836	\$13,509	\$15,182	\$16,855	\$18,528		
41	\$ 5,117	\$ 6,782	\$ 8,446	\$10,110	\$11,774	\$13,439	\$15,103	\$16,767	\$18,431		
42	\$ 5,091	\$ 6,746	\$ 8,402	\$10,058	\$11,713	\$13,369	\$15,024	\$16,680	\$18,335	\$19,991	
43	\$ 5,066	\$ 6,714	\$ 8,361	\$10,008	\$11,656	\$13,303	\$14,951	\$16,598	\$18,246	\$19,893	
44	\$ 5,043	\$ 6,683	\$ 8,323	\$ 9,963	\$11,603	\$13,243	\$14,883	\$16,523	\$18,163	\$19,803	
45	\$ 5,020	\$ 6,653	\$ 8,285	\$ 9,918	\$11,550	\$13,183	\$14,815	\$16,448	\$18,081	\$19,713	
46	\$ 4,953	\$ 6,563	\$ 8,174	\$ 9,785	\$11,395	\$13,006	\$14,617	\$16,227	\$17,838	\$19,449	
47	\$ 4,886	\$ 6,475	\$ 8,064	\$ 9,653	\$11,241	\$12,830	\$14,419	\$16,008	\$17,597	\$19,186	
48	\$ 4,825	\$ 6,394	\$ 7,963	\$ 9,532	\$11,101	\$12,670	\$14,239	\$15,808	\$17,377	\$18,946	
49	\$ 4,768	\$ 6,319	\$ 7,869	\$ 9,420	\$10,971	\$12,521	\$14,072	\$15,622	\$17,173	\$18,724	
50	\$ 4,713	\$ 6,245	\$ 7,778	\$ 9,310	\$10,843	\$12,376	\$13,908	\$15,441	\$16,973	\$18,506	
51	\$ 4,512	\$ 5,979	\$ 7,446	\$ 8,914	\$10,381	\$11,848	\$13,315	\$14,783	\$16,250	\$17,717	\$19,184
52	\$ 4,327	\$ 5,735	\$ 7,142	\$ 8,549	\$ 9,957	\$11,364	\$12,771	\$14,178	\$15,586	\$16,993	\$18,400
53	\$ 4,166	\$ 5,521	\$ 6,875	\$ 8,230	\$ 9,585	\$10,940	\$12,294	\$13,649	\$15,004	\$16,358	\$17,713
54	\$ 4,023	\$ 5,331	\$ 6,639	\$ 7,947	\$ 9,255	\$10,564	\$11,872	\$13,180	\$14,488	\$15,796	\$17,104
55	\$ 3,889	\$ 5,154	\$ 6,418	\$ 7,683	\$ 8,948	\$10,213	\$11,477	\$12,742	\$14,007	\$15,271	\$16,536
56	\$ 3,721	\$ 4,931	\$ 6,141	\$ 7,351	\$ 8,561	\$ 9,771	\$10,981	\$12,192	\$13,402	\$14,612	\$15,822
57	\$ 3,566	\$ 4,726	\$ 5,886	\$ 7,045	\$ 8,205	\$ 9,365	\$10,524	\$11,684	\$12,844	\$14,003	\$15,163
58	\$ 3,431	\$ 4,546	\$ 5,662	\$ 6,778	\$ 7,893	\$ 9,009	\$10,125	\$11,240	\$12,356	\$13,472	\$14,587
59	\$ 3,311	\$ 4,388	\$ 5,465	\$ 6,541	\$ 7,618	\$ 8,695	\$ 9,772	\$10,848	\$11,925	\$13,002	\$14,079
60	\$ 3,200	\$ 4,240	\$ 5,281	\$ 6,321	\$ 7,362	\$ 8,402	\$ 9,443	\$10,483	\$11,524	\$12,564	\$13,605
61	\$ 3,042	\$ 4,031	\$ 5,021	\$ 6,010	\$ 6,999	\$ 7,988	\$ 8,978	\$ 9,967	\$10,956	\$11,946	\$12,935
62	\$ 2,899	\$ 3,842	\$ 4,785	\$ 5,728	\$ 6,671	\$ 7,614	\$ 8,556	\$ 9,499	\$10,442	\$11,385	\$12,328
63	\$ 2,775	\$ 3,677	\$ 4,580	\$ 5,482	\$ 6,385	\$ 7,287	\$ 8,189	\$ 9,092	\$ 9,994	\$10,897	\$11,799
64	\$ 2,667	\$ 3,534	\$ 4,401	\$ 5,268	\$ 6,136	\$ 7,003	\$ 7,870	\$ 8,737	\$ 9,605	\$10,472	\$11,339
65	\$ 2,566	\$ 3,401	\$ 4,235	\$ 5,070	\$ 5,904	\$ 6,739	\$ 7,574	\$ 8,408	\$ 9,243	\$10,077	\$10,912
66	\$ 2,364	\$ 3,132	\$ 3,901	\$ 4,670	\$ 5,438	\$ 6,207	\$ 6,976	\$ 7,745	\$ 8,513	\$ 9,282	\$10,051
67	\$ 2,191	\$ 2,903	\$ 3,615	\$ 4,328	\$ 5,040	\$ 5,752	\$ 6,465	\$ 7,177	\$ 7,889	\$ 8,602	\$ 9,314
68	\$ 2,048	\$ 2,714	\$ 3,380	\$ 4,046	\$ 4,711	\$ 5,377	\$ 6,043	\$ 6,709	\$ 7,375	\$ 8,041	\$ 8,707
69	\$ 1,928	\$ 2,556	\$ 3,183	\$ 3,810	\$ 4,437	\$ 5,064	\$ 5,691	\$ 6,319	\$ 6,946	\$ 7,573	\$ 8,200
70	\$ 1,822	\$ 2,415	\$ 3,007	\$ 3,600	\$ 4,192	\$ 4,785	\$ 5,378	\$ 5,970	\$ 6,563	\$ 7,155	\$ 7,748
71	\$ 1,699	\$ 2,251	\$ 2,803	\$ 3,356	\$ 3,908	\$ 4,460	\$ 5,013	\$ 5,565	\$ 6,117	\$ 6,670	\$ 7,222
72	\$ 1,591	\$ 2,108	\$ 2,625	\$ 3,142	\$ 3,660	\$ 4,177	\$ 4,694	\$ 5,211	\$ 5,729	\$ 6,246	\$ 6,763
73	\$ 1,500	\$ 1,988	\$ 2,475	\$ 2,963	\$ 3,451	\$ 3,939	\$ 4,426	\$ 4,914	\$ 5,402	\$ 5,890	\$ 6,378
74	\$ 1,423	\$ 1,886	\$ 2,348	\$ 2,811	\$ 3,274	\$ 3,736	\$ 4,199	\$ 4,662	\$ 5,125	\$ 5,587	\$ 6,050
75	\$ 1,353	\$ 1,793	\$ 2,233	\$ 2,673	\$ 3,114	\$ 3,554	\$ 3,994	\$ 4,434	\$ 4,874	\$ 5,314	\$ 5,754
76	\$ 1,249	\$ 1,656	\$ 2,062	\$ 2,468	\$ 2,874	\$ 3,281	\$ 3,687	\$ 4,093	\$ 4,499	\$ 4,906	\$ 5,312
77	\$ 1,160	\$ 1,537	\$ 1,915	\$ 2,292	\$ 2,669	\$ 3,047	\$ 3,424	\$ 3,801	\$ 4,178	\$ 4,556	\$ 4,933
78	\$ 1,086	\$ 1,440	\$ 1,793	\$ 2,146	\$ 2,500	\$ 2,853	\$ 3,206	\$ 3,559	\$ 3,913	\$ 4,266	\$ 4,619
79	\$ 1,025	\$ 1,358	\$ 1,691	\$ 2,024	\$ 2,357	\$ 2,690	\$ 3,024	\$ 3,357	\$ 3,690	\$ 4,023	\$ 4,356
80		\$ 1,284	\$ 1,600	\$ 1,915	\$ 2,230	\$ 2,545	\$ 2,860	\$ 3,176	\$ 3,491	\$ 3,806	\$ 4,121

Face amounts rounded to the nearest dollar.

SIMPL Modified - Female

NICOTINE

Quick Quotes - Various Monthly Premium Amounts

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
40	\$ 4,336	\$ 5,747	\$ 7,157	\$ 8,567	\$ 9,977	\$11,388	\$12,798	\$14,208	\$15,618	\$17,029	\$18,439
41	\$ 4,192	\$ 5,555	\$ 6,919	\$ 8,282	\$ 9,645	\$11,008	\$12,372	\$13,735	\$15,098	\$16,462	\$17,825
42	\$ 4,058	\$ 5,378	\$ 6,697	\$ 8,017	\$ 9,337	\$10,656	\$11,976	\$13,296	\$14,615	\$15,935	\$17,255
43	\$ 3,937	\$ 5,217	\$ 6,497	\$ 7,778	\$ 9,058	\$10,338	\$11,619	\$12,899	\$14,179	\$15,460	\$16,740
44	\$ 3,829	\$ 5,074	\$ 6,319	\$ 7,565	\$ 8,810	\$10,055	\$11,300	\$12,545	\$13,791	\$15,036	\$16,281
45	\$ 3,727	\$ 4,939	\$ 6,151	\$ 7,363	\$ 8,575	\$ 9,787	\$10,999	\$12,211	\$13,423	\$14,635	\$15,847
46	\$ 3,599	\$ 4,770	\$ 5,940	\$ 7,111	\$ 8,281	\$ 9,452	\$10,622	\$11,793	\$12,963	\$14,134	\$15,304
47	\$ 3,480	\$ 4,611	\$ 5,743	\$ 6,874	\$ 8,006	\$ 9,137	\$10,269	\$11,400	\$12,532	\$13,663	\$14,795
48	\$ 3,374	\$ 4,471	\$ 5,568	\$ 6,665	\$ 7,762	\$ 8,859	\$ 9,956	\$11,053	\$12,150	\$13,247	\$14,345
49	\$ 3,278	\$ 4,344	\$ 5,410	\$ 6,476	\$ 7,542	\$ 8,608	\$ 9,673	\$10,739	\$11,805	\$12,871	\$13,937
50	\$ 3,188	\$ 4,225	\$ 5,261	\$ 6,298	\$ 7,335	\$ 8,371	\$ 9,408	\$10,445	\$11,482	\$12,518	\$13,555
51	\$ 3,087	\$ 4,090	\$ 5,094	\$ 6,098	\$ 7,102	\$ 8,106	\$ 9,109	\$10,113	\$11,117	\$12,121	\$13,125
52	\$ 2,992	\$ 3,965	\$ 4,937	\$ 5,910	\$ 6,883	\$ 7,856	\$ 8,829	\$ 9,802	\$10,775	\$11,748	\$12,721
53	\$ 2,906	\$ 3,852	\$ 4,797	\$ 5,742	\$ 6,687	\$ 7,632	\$ 8,577	\$ 9,523	\$10,468	\$11,413	\$12,358
54	\$ 2,830	\$ 3,751	\$ 4,671	\$ 5,591	\$ 6,512	\$ 7,432	\$ 8,352	\$ 9,273	\$10,193	\$11,114	\$12,034
55	\$ 2,757	\$ 3,654	\$ 4,551	\$ 5,448	\$ 6,344	\$ 7,241	\$ 8,138	\$ 9,034	\$ 9,931	\$10,828	\$11,725
56	\$ 2,668	\$ 3,535	\$ 4,403	\$ 5,270	\$ 6,138	\$ 7,005	\$ 7,873	\$ 8,740	\$ 9,608	\$10,475	\$11,343
57	\$ 2,583	\$ 3,423	\$ 4,263	\$ 5,103	\$ 5,943	\$ 6,783	\$ 7,623	\$ 8,463	\$ 9,303	\$10,143	\$10,983
58	\$ 2,508	\$ 3,323	\$ 4,139	\$ 4,954	\$ 5,770	\$ 6,585	\$ 7,401	\$ 8,217	\$ 9,032	\$ 9,848	\$10,663
59	\$ 2,440	\$ 3,234	\$ 4,027	\$ 4,821	\$ 5,614	\$ 6,408	\$ 7,201	\$ 7,995	\$ 8,788	\$ 9,582	\$10,375
60	\$ 2,376	\$ 3,149	\$ 3,921	\$ 4,694	\$ 5,466	\$ 6,239	\$ 7,012	\$ 7,784	\$ 8,557	\$ 9,330	\$10,102
61	\$ 2,246	\$ 2,977	\$ 3,707	\$ 4,438	\$ 5,168	\$ 5,898	\$ 6,629	\$ 7,359	\$ 8,090	\$ 8,820	\$ 9,551
62	\$ 2,130	\$ 2,822	\$ 3,515	\$ 4,207	\$ 4,900	\$ 5,592	\$ 6,285	\$ 6,978	\$ 7,670	\$ 8,363	\$ 9,055
63	\$ 2,030	\$ 2,690	\$ 3,350	\$ 4,010	\$ 4,670	\$ 5,330	\$ 5,990	\$ 6,650	\$ 7,310	\$ 7,970	\$ 8,630
64	\$ 1,943	\$ 2,574	\$ 3,206	\$ 3,838	\$ 4,470	\$ 5,102	\$ 5,733	\$ 6,365	\$ 6,997	\$ 7,629	\$ 8,260
65	\$ 1,863	\$ 2,469	\$ 3,075	\$ 3,681	\$ 4,286	\$ 4,892	\$ 5,498	\$ 6,104	\$ 6,710	\$ 7,316	\$ 7,922
66	\$ 1,742	\$ 2,309	\$ 2,876	\$ 3,442	\$ 4,009	\$ 4,575	\$ 5,142	\$ 5,709	\$ 6,275	\$ 6,842	\$ 7,408
67	\$ 1,636	\$ 2,168	\$ 2,701	\$ 3,233	\$ 3,765	\$ 4,297	\$ 4,829	\$ 5,361	\$ 5,893	\$ 6,426	\$ 6,958
68	\$ 1,547	\$ 2,050	\$ 2,553	\$ 3,056	\$ 3,559	\$ 4,062	\$ 4,565	\$ 5,068	\$ 5,571	\$ 6,074	\$ 6,577
69	\$ 1,470	\$ 1,948	\$ 2,427	\$ 2,905	\$ 3,383	\$ 3,861	\$ 4,339	\$ 4,817	\$ 5,295	\$ 5,774	\$ 6,252
70	\$ 1,401	\$ 1,857	\$ 2,312	\$ 2,768	\$ 3,223	\$ 3,679	\$ 4,135	\$ 4,590	\$ 5,046	\$ 5,502	\$ 5,957
71	\$ 1,314	\$ 1,741	\$ 2,169	\$ 2,596	\$ 3,023	\$ 3,450	\$ 3,878	\$ 4,305	\$ 4,732	\$ 5,160	\$ 5,587
72	\$ 1,237	\$ 1,640	\$ 2,042	\$ 2,444	\$ 2,847	\$ 3,249	\$ 3,651	\$ 4,054	\$ 4,456	\$ 4,858	\$ 5,261
73	\$ 1,172	\$ 1,553	\$ 1,934	\$ 2,315	\$ 2,696	\$ 3,078	\$ 3,459	\$ 3,840	\$ 4,221	\$ 4,602	\$ 4,983
74	\$ 1,116	\$ 1,479	\$ 1,842	\$ 2,205	\$ 2,568	\$ 2,931	\$ 3,294	\$ 3,656	\$ 4,019	\$ 4,382	\$ 4,745
75	\$ 1,065	\$ 1,412	\$ 1,758	\$ 2,104	\$ 2,451	\$ 2,797	\$ 3,143	\$ 3,490	\$ 3,836	\$ 4,183	\$ 4,529
76		\$ 1,311	\$ 1,633	\$ 1,955	\$ 2,277	\$ 2,598	\$ 2,920	\$ 3,242	\$ 3,564	\$ 3,886	\$ 4,207
77		\$ 1,224	\$ 1,525	\$ 1,825	\$ 2,126	\$ 2,426	\$ 2,727	\$ 3,027	\$ 3,328	\$ 3,628	\$ 3,929
78		\$ 1,152	\$ 1,434	\$ 1,717	\$ 2,000	\$ 2,282	\$ 2,565	\$ 2,847	\$ 3,130	\$ 3,413	\$ 3,695
79		\$ 1,090	\$ 1,358	\$ 1,625	\$ 1,893	\$ 2,160	\$ 2,428	\$ 2,695	\$ 2,963	\$ 3,230	\$ 3,498
80		\$ 1,035	\$ 1,289	\$ 1,543	\$ 1,797	\$ 2,051	\$ 2,305	\$ 2,559	\$ 2,813	\$ 3,067	\$ 3,321

Face amounts rounded to the nearest dollar.

Available Policy Riders

Accelerated Death Benefit Rider (ADB)

(Included with SIMPL Preferred & Standard for *no additional premium* . Not available on SIMPL Modified.) Helps offset the expense of terminal illness or chronic illness, up to 80% of the face amount.

Accidental Death & Dismemberment Rider (AD&D)

(Available for an additional premium on SIMPL Preferred and Standard only).

Provides an additional death benefit if your death is a result from an accident. In addition, a benefit is provided if you should lose the use of arms, legs, or eyes as a result of an accident.

Annual Rider Premium Rates Per Thousand of Face:

18-59	\$1.00
60-69	\$2.00
70-80	\$4.00

Children's Benefit Rider (CB)

(Available for an additional premium on SIMPL Preferred and Standard only).

One Unit equals \$5,000 term coverage to Age 25 per child, maximum 4 units.

Annual Rider Premium Rate Per Unit (1 Unit = \$5k of Face):

\$37.73 per Child, maximum of 4 units per Child

Grandchild Benefit Rider (GB)

(Available for an additional premium on SIMPL Preferred and Standard only).

\$7,500 term to Age 25.

Annual Rider Premium Rate Per Grandchild

\$12.97 per Grandchild



Liberty Bankers Life Insurance Company
1605 Lyndon B. Johnson Freeway, Suite 700
Dallas, TX 75234

Not an offer for goods and services. Intended for Insurance Professionals. Not all products are available in all states. For information about your state, please contact Liberty Bankers at 919-788-8097.