

Final Expense Insurance Rates Per Thousand

(Add \$15 annual policy fee. Policies sold in Montana will use male rates.)

Issue Age		Face Annual Range		Issue Age		Face Amount Range	
		\$2,000	\$25,000			\$2,000	\$25,000
		Thru	thru			Thru	thru
Male	Female	\$24,999	\$50,000	Male	Female	\$24,999	\$50,000
-	0	5.05	5.02	39	42	20.35	19.23
-	1	5.14	5.11	40	43	21.18	20.04
-	2	5.24	5.20	41	44	22.05	20.89
0	3	5.35	5.30	42	45	22.96	21.79
1	4	5.47	5.40	43	46	23.92	22.73
2	5	5.58	5.49	44	47	24.95	23.72
3	6	5.70	5.59	45	48	26.04	24.77
4	7	5.84	5.71	46	49	27.21	25.87
5	8	6.00	5.85	47	50	28.46	27.03
6	9	6.19	6.03	48	51	29.79	28.26
7	10	6.41	6.23	49	52	31.20	29.56
8	11	6.64	6.46	50	53	32.71	30.95
9	12	6.88	6.69	51	54	34.31	32.43
10	13	6.13	6.92	52	55	36.01	34.00
11	14	7.37	7.15	53	56	37.82	35.67
12	15	7.62	7.37	54	57	39.74	37.46
13	16	7.88	7.60	55	58	41.77	39.36
14	17	8.14	7.83	56	59	43.94	41.39
15	18	8.42	8.07	57	60	46.23	43.56
16	19	8.72	8.34	58	61	48.66	45.86
17	20	9.03	8.62	59	62	51.21	48.29
18	21	9.35	8.91	60	63	53.88	50.84
19	22	9.69	9.22	61	64	56.66	53.51
20	23	10.04	9.54	62	65	59.57	56.32
21	24	10.41	9.87	63	66	62.68	59.33
22	25	10.79	10.22	64	67	66.03	62.58
23	26	11.18	10.58	65	68	69.68	66.11
24	27	11.59	10.96	66	69	73.58	69.93
25	28	12.02	11.35	67	70	77.81	74.06
26	29	12.47	11.76	68	71	82.29	78.45
27	30	12.93	12.18	69	72	86.95	83.02
28	31	13.41	12.63	70	73	91.76	87.71
29	32	13.92	13.09	71	74	96.67	92.51
30	33	14.44	13.58	72	75	101.77	97.50
31	34	14.98	14.09	73	76	107.12	102.74
32	35	15.55	14.63	74	77	112.85	108.34
33	36	16.14	15.19	75	78	119.03	114.39
34	37	16.76	15.78	76	79	125.72	120.95
35	38	17.41	16.40	77	80	132.97	128.04
36	39	18.09	17.05	78	-	140.82	135.73
37	40	18.81	17.74	79	-	149.33	144.06
38	41	19.56	18.47	80	-	158.55	153.10

Calculation of Premiums

To calculate the annual premium, multiply the number of thousands of face amount by the rate per thousand, then add the appropriate policy fee.

If the applicant wishes to pay the premium on a payment mode other than annual, the modal factor needs to be applied. Multiply the annual premium by the modal factor, and then add the appropriate policy fee.

Modal Factors and Policy Fees:

Modes of Payment	Modal Factor	Modal Policy Fee
Annual	1.00	\$15.00
Semi-Annual	.51	\$8.00
Quarterly	.26	\$4.50
PAC Quarterly	.255	\$4.00
PAC Monthly	.0858	\$1.75

²The annual basic premium will be determined solely by the premium for the base policy, excluding the contract fee or additional benefits.

Calculation Example for a Payment Mode other than Annual:

Male, Age 45, \$50,000 Face Amount, PAC Monthly

\$24.77	Rate per thousand
x 50	Amount of insurance (in thousands)
\$1,238.50	Annual premium
x .0858	PAC Monthly modal factor
\$106.26	PAC Monthly premium ³
+ 1.75	PAC Monthly policy fee
\$108.01	Total PAC Monthly premium

³If the third digit after the decimal point is 0-4, round down; if it's 5-9, round up.