

# Saver's Legacy

*Convertible Term Life Insurance for Seniors*

## PREMIUM RATES

FIVE-YEAR LEVEL TERM PREMIUMS

RATES INCREASE TO ATTAINED AGE RATE AT RENEWAL

February, 2017

***AGENT USE ONLY***



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# Male Non-Tobacco PAC Rates

Issue Age	Annual Per 1000	FACE AMOUNTS								
		\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
45	\$8.90			\$18.19	\$21.97	\$25.76	\$29.54	\$33.32	\$37.10	\$40.89
46	9.38		\$15.02	19.00	22.99	26.97	30.96	34.95	38.93	42.92
47	9.86		15.63	19.82	24.00	28.19	32.38	36.57	40.76	44.95
48	10.33		16.24	20.63	25.02	29.41	33.80	38.20	42.59	46.98
49	10.81		16.85	21.44	26.04	30.63	35.23	39.82	44.42	49.01
50	11.29		17.45	22.25	27.05	31.85	36.65	41.45	46.24	51.04
51	12.42		18.90	24.17	29.45	34.73	40.01	45.29	50.57	55.85
52	13.55		20.34	26.10	31.85	37.61	43.37	49.13	54.89	60.65
53	14.68	\$15.54	21.78	28.02	34.26	40.49	46.73	52.97	59.21	65.45
54	15.81	16.50	23.22	29.94	36.66	43.38	50.09	56.81	63.53	70.25
55	16.94	17.46	24.66	31.86	39.06	46.26	53.46	60.66	67.86	75.06
56	18.56	18.83	26.72	34.61	42.49	50.38	58.26	66.15	74.04	81.92
57	20.17	20.21	28.78	37.35	45.93	54.50	63.07	71.64	80.22	88.79
58	21.79	21.58	30.84	40.10	49.36	58.62	67.88	77.14	86.40	95.66
59	23.40	22.95	32.90	42.85	52.79	62.74	72.69	82.63	92.58	102.53
60	25.02	24.33	34.96	45.59	56.23	66.86	77.49	88.13	98.76	109.40
61	26.73	25.78	37.15	48.51	59.87	71.23	82.59	93.96	105.32	116.68
62	28.45	27.24	39.33	51.42	63.51	75.60	87.69	99.78	111.87	123.96
63	30.16	28.70	41.52	54.34	67.15	79.97	92.79	105.61	118.43	131.25
64	31.88	30.15	43.70	57.25	70.80	84.34	97.89	111.44	124.99	138.53
65	33.59	31.61	45.89	60.16	74.44	88.71	102.99	117.27	131.54	145.82
66	36.63	34.19	49.76	65.33	80.89	96.46	112.03	127.60	143.16	158.73
67	39.67	36.78	53.63	70.49	87.35	104.21	121.07	137.92	154.78	171.64
68	42.70	39.36	57.51	75.66	93.81	111.96	130.10	148.25	166.40	184.55
69	45.74	41.94	61.38	80.82	100.26	119.70	139.14	158.58	178.02	197.46
70	48.78	44.52	65.25	85.99	106.72	127.45	148.18	168.91	189.64	210.38
71	56.44	51.04	75.03	99.01	123.00	146.99	170.98	194.97	218.96	242.95
72	64.11	57.55	84.80	112.04	139.29	166.54	193.78	221.03	248.27	275.52
73	71.77	64.07	94.57	125.07	155.58	186.08	216.58	247.08	277.59	308.09
74	79.44	70.58	104.34	138.10	171.86	205.62	239.38	273.14	306.90	340.66
75	87.10	77.10	114.11	151.13	188.15	225.17	262.18	299.20	336.22	373.24

Non-commissionable policy fee is included in pre-computed rates

# Male Non-Tobacco PAC Rates

Issue	FACE AMOUNTS									
	Age	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000
45	\$44.67	\$48.45	\$52.23	\$56.02	\$59.80	\$63.58	\$67.36	\$71.15	\$74.93	\$78.71
46	46.90	50.89	54.87	58.86	62.84	66.83	70.82	74.80	78.79	82.77
47	49.14	53.33	57.51	61.70	65.89	70.08	74.27	78.46	82.65	86.84
48	51.37	55.76	60.16	64.55	68.94	73.33	77.72	82.12	86.51	90.90
49	53.61	58.20	62.80	67.39	71.99	76.58	81.18	85.77	90.37	94.96
50	55.84	60.64	65.44	70.24	75.03	79.83	84.63	89.43	94.23	99.03
51	61.12	66.40	71.68	76.96	82.24	87.52	92.79	98.07	103.35	108.63
52	66.41	72.17	77.92	83.68	89.44	95.20	100.96	106.72	112.48	118.24
53	71.69	77.93	84.17	90.41	96.65	102.88	109.12	115.36	121.60	127.84
54	76.97	83.69	90.41	97.13	103.85	110.57	117.29	124.01	130.73	137.45
55	82.25	89.45	96.65	103.85	111.05	118.25	125.45	132.65	139.85	147.05
56	89.81	97.70	105.58	113.47	121.35	129.24	137.13	145.01	152.90	160.79
57	97.36	105.94	114.51	123.08	131.66	140.23	148.80	157.38	165.95	174.52
58	104.92	114.18	123.44	132.70	141.96	151.22	160.48	169.74	179.00	188.26
59	112.47	122.42	132.37	142.31	152.26	162.21	172.15	182.10	192.05	201.99
60	120.03	130.66	141.30	151.93	162.56	173.20	183.83	194.46	205.10	215.73
61	128.04	139.40	150.77	162.13	173.49	184.85	196.21	207.58	218.94	230.30
62	136.05	148.14	160.24	172.33	184.42	196.51	208.60	220.69	232.78	244.87
63	144.07	156.89	169.71	182.52	195.34	208.16	220.98	233.80	246.62	259.44
64	152.08	165.63	179.17	192.72	206.27	219.82	233.36	246.91	260.46	274.01
65	160.09	174.37	188.64	202.92	217.20	231.47	245.75	260.02	274.30	288.58
66	174.30	189.86	205.43	221.00	236.56	252.13	267.70	283.26	298.83	314.40
67	188.50	205.36	222.21	239.07	255.93	272.79	289.65	306.50	323.36	340.22
68	202.70	220.85	239.00	257.15	275.30	293.45	311.60	329.75	347.89	366.04
69	216.90	236.34	255.78	275.22	294.67	314.11	333.55	352.99	372.43	391.87
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Non-commissionable policy fee is included in pre-computed rates

# Female Non-Tobacco PAC Rates

Issue	Annual Per 1000	FACE AMOUNTS								
		\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
45	5.92				\$15.64	\$18.16	\$20.67	\$23.19	\$25.70	\$28.22
46	6.23				16.29	18.94	21.58	24.23	26.87	29.52
47	6.53				16.94	19.72	22.49	25.27	28.04	30.82
48	6.84				17.59	20.50	23.40	26.31	29.22	32.12
49	7.14			\$15.20	18.24	21.28	24.31	27.35	30.39	33.42
50	7.45			15.73	18.89	22.06	25.22	28.39	31.56	34.72
51	8.45			17.43	21.02	24.61	28.20	31.80	35.39	38.98
52	9.45		\$15.11	19.13	23.15	27.17	31.19	35.20	39.22	43.24
53	10.46		16.39	20.84	25.28	29.72	34.17	38.61	43.05	47.50
54	11.46		17.67	22.54	27.41	32.28	37.15	42.02	46.89	51.76
55	12.46		18.95	24.24	29.54	34.83	40.13	45.42	50.72	56.02
56	13.91		20.80	26.71	32.63	38.54	44.45	50.37	56.28	62.19
57	15.37	\$16.12	22.65	29.19	35.72	42.25	48.78	55.31	61.84	68.37
58	16.82	17.36	24.51	31.66	38.81	45.96	53.11	60.25	67.40	74.55
59	18.28	18.59	26.36	34.13	41.90	49.66	57.43	65.20	72.97	80.73
60	19.73	19.83	28.22	36.60	44.99	53.37	61.76	70.14	78.53	86.91
61	21.39	21.24	30.34	39.43	48.52	57.61	66.71	75.80	84.89	93.98
62	23.06	22.66	32.46	42.26	52.06	61.86	71.66	81.46	91.26	101.06
63	24.72	24.07	34.58	45.09	55.59	66.10	76.61	87.11	97.62	108.13
64	26.39	25.49	36.70	47.92	59.13	70.34	81.56	92.77	103.99	115.20
65	28.05	26.90	38.82	50.75	62.67	74.59	86.51	98.43	110.35	122.27
66	31.04	29.44	42.63	55.82	69.02	82.21	95.40	108.59	121.78	134.97
67	34.03	31.98	46.44	60.90	75.37	89.83	104.29	118.75	133.21	147.67
68	37.01	34.52	50.25	65.98	81.71	97.45	113.18	128.91	144.64	160.37
69	40.00	37.06	54.06	71.06	88.06	105.07	122.07	139.07	156.07	173.07
70	42.99	39.60	57.87	76.14	94.41	112.68	130.96	149.23	167.50	185.77
71	48.67	44.43	65.12	85.81	106.49	127.18	147.87	168.55	189.24	209.92
72	54.36	49.26	72.37	95.47	118.57	141.67	164.78	187.88	210.98	234.08
73	60.04	54.10	79.61	105.13	130.65	156.17	181.68	207.20	232.72	258.24
74	65.73	58.93	86.86	114.79	142.73	170.66	198.59	226.53	254.46	282.40
75	71.41	63.76	94.11	124.46	154.81	185.16	215.50	245.85	276.20	306.55

Non-commissionable policy fee is included in pre-computed rates

# Female Non-Tobacco PAC Rates

Issue Age	FACE AMOUNTS									
	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
45	\$30.74	\$33.25	\$35.77	\$38.28	\$40.80	\$43.32	\$45.83	\$48.35	\$50.86	\$53.38
46	32.17	34.81	37.46	40.10	42.75	45.40	48.04	50.69	53.33	55.98
47	33.60	36.37	39.15	41.93	44.70	47.48	50.25	53.03	55.81	58.58
48	35.03	37.93	40.84	43.75	46.65	49.56	52.46	55.37	58.28	61.18
49	36.46	39.49	42.53	45.57	48.60	51.64	54.68	57.71	60.75	63.78
50	37.89	41.06	44.22	47.39	50.55	53.72	56.89	60.05	63.22	66.39
51	42.57	46.17	49.76	53.35	56.94	60.53	64.13	67.72	71.31	74.90
52	47.26	51.28	55.29	59.31	63.33	67.35	71.37	75.38	79.40	83.42
53	51.94	56.39	60.83	65.27	69.72	74.16	78.60	83.05	87.49	91.94
54	56.63	61.50	66.37	71.24	76.10	80.97	85.84	90.71	95.58	100.45
55	61.31	66.61	71.90	77.20	82.49	87.79	93.08	98.38	103.67	108.97
56	68.11	74.02	79.93	85.85	91.76	97.68	103.59	109.50	115.42	121.33
57	74.91	81.44	87.97	94.50	101.03	107.56	114.09	120.63	127.16	133.69
58	81.70	88.85	96.00	103.15	110.30	117.45	124.60	131.75	138.90	146.05
59	88.50	96.27	104.03	111.80	119.57	127.34	135.10	142.87	150.64	158.41
60	95.30	103.68	112.07	120.45	128.84	137.22	145.61	153.99	162.38	170.77
61	103.08	112.17	121.26	130.35	139.45	148.54	157.63	166.72	175.82	184.91
62	110.86	120.66	130.46	140.26	150.05	159.85	169.65	179.45	189.25	199.05
63	118.64	129.14	139.65	150.16	160.66	171.17	181.68	192.18	202.69	213.20
64	126.41	137.63	148.84	160.06	171.27	182.48	193.70	204.91	216.13	227.34
65	134.19	146.12	158.04	169.96	181.88	193.80	205.72	217.64	229.56	241.49
66	148.16	161.35	174.54	187.74	200.93	214.12	227.31	240.50	253.69	266.88
67	162.13	176.59	191.05	205.51	219.98	234.44	248.90	263.36	277.82	292.28
68	176.10	191.83	207.56	223.29	239.02	254.76	270.49	286.22	301.95	317.68
69	190.07	207.07	224.07	241.07	258.07	275.07	292.07	309.08	326.08	343.08
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Non-commissionable policy fee is included in pre-computed rates

# Male Tobacco PAC Rates

Issue	Annual Per 1000	FACE AMOUNTS								
		\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
45	9.79		\$15.54	\$19.70	\$23.86	\$28.02	\$32.19	\$36.35	\$40.51	\$44.67
46	10.32		16.21	20.60	24.98	29.37	33.75	38.13	42.52	46.90
47	10.84		16.88	21.49	26.10	30.71	35.31	39.92	44.53	49.14
48	11.37		17.55	22.39	27.22	32.05	36.88	41.71	46.54	51.37
49	11.89		18.22	23.28	28.33	33.39	38.44	43.50	48.55	53.61
50	12.42		18.90	24.17	29.45	34.73	40.01	45.29	50.57	55.85
51	13.66		20.48	26.29	32.09	37.90	43.70	49.51	55.32	61.12
52	14.90	\$15.73	22.06	28.40	34.73	41.07	47.40	53.73	60.07	66.40
53	16.15	16.78	23.65	30.51	37.37	44.23	51.09	57.96	64.82	71.68
54	17.39	17.84	25.23	32.62	40.01	47.40	54.79	62.18	69.57	76.96
55	18.63	18.90	26.81	34.73	42.65	50.57	58.48	66.40	74.32	82.24
56	21.07	20.97	29.93	38.88	47.84	56.79	65.75	74.70	83.66	92.62
57	23.51	23.05	33.04	43.03	53.03	63.02	73.01	83.01	93.00	102.99
58	25.96	25.12	36.15	47.19	58.22	69.25	80.28	91.31	102.34	113.37
59	28.40	27.20	39.27	51.34	63.41	75.47	87.54	99.61	111.68	123.75
60	30.84	29.27	42.38	55.49	68.60	81.70	94.81	107.92	121.02	134.13
61	35.17	32.95	47.90	62.84	77.79	92.73	107.68	122.62	137.57	152.52
62	39.49	36.63	53.41	70.20	86.98	103.76	120.55	137.33	154.12	170.90
63	43.82	40.31	58.93	77.55	96.17	114.80	133.42	152.04	170.66	189.29
64	48.14	43.98	64.44	84.90	105.37	125.83	146.29	166.75	187.21	207.67
65	52.47	47.66	69.96	92.26	114.56	136.86	159.16	181.46	203.76	226.06
66	59.22	53.40	78.56	103.73	128.90	154.07	179.23	204.40	229.57	254.74
67	65.97	59.13	87.17	115.20	143.24	171.27	199.31	227.34	255.38	283.42
68	72.71	64.87	95.77	126.67	157.58	188.48	219.38	250.29	281.19	312.09
69	79.46	70.60	104.37	138.15	171.92	205.69	239.46	273.23	307.00	340.77
70	86.21	76.34	112.98	149.62	186.26	222.90	259.53	296.17	332.81	369.45
71	95.81	84.50	125.22	165.94	206.66	247.38	288.10	328.82	369.54	410.26
72	105.41	92.66	137.46	182.26	227.06	271.87	316.67	361.47	406.27	451.07
73	115.02	100.82	149.71	198.59	247.47	296.35	345.23	394.11	443.00	491.88
74	124.62	108.99	161.95	214.91	267.87	320.84	373.80	426.76	479.72	532.69
75	134.22	117.15	174.19	231.23	288.28	345.32	402.36	459.41	516.45	573.50

Non-commissionable policy fee is included in pre-computed rates

# Female Tobacco PAC Rates

Issue	Annual Per 1000	FACE AMOUNTS								
		\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
45	6.51				\$16.89	\$19.66	\$22.43	\$25.19	\$27.96	\$30.73
46	7.36			\$15.57	18.70	21.82	24.95	28.08	31.20	34.33
47	8.21			17.01	20.50	23.99	27.47	30.96	34.45	37.94
48	9.05			18.45	22.30	26.15	30.00	33.84	37.69	41.54
49	9.90		\$15.69	19.89	24.10	28.31	32.52	36.73	40.94	45.14
50	10.75		16.77	21.34	25.90	30.47	35.04	39.61	44.18	48.75
51	12.09		18.47	23.61	28.75	33.89	39.03	44.17	49.30	54.44
52	13.43		20.18	25.89	31.60	37.31	43.01	48.72	54.43	60.14
53	14.77	\$15.61	21.89	28.17	34.45	40.72	47.00	53.28	59.56	65.83
54	16.11	16.75	23.60	30.45	37.29	44.14	50.99	57.83	64.68	71.53
55	17.45	17.89	25.31	32.73	40.14	47.56	54.97	62.39	69.81	77.22
56	19.52	19.65	27.94	36.24	44.53	52.83	61.12	69.41	77.71	86.00
57	21.58	21.40	30.58	39.75	48.92	58.09	67.27	76.44	85.61	94.78
58	23.65	23.16	33.21	43.26	53.31	63.36	73.41	83.46	93.51	103.56
59	25.71	24.92	35.85	46.77	57.70	68.63	79.56	90.49	101.42	112.34
60	27.78	26.67	38.48	50.29	62.09	73.90	85.71	97.51	109.32	121.13
61	31.49	29.83	43.21	56.60	69.98	83.37	96.75	110.14	123.52	136.91
62	35.21	32.99	47.95	62.91	77.88	92.84	107.80	122.77	137.73	152.69
63	38.92	36.14	52.69	69.23	85.77	102.31	118.85	135.39	151.94	168.48
64	42.64	39.30	57.42	75.54	93.66	111.78	129.90	148.02	166.14	184.26
65	46.35	42.46	62.16	81.86	101.55	121.25	140.95	160.65	180.35	200.05
66	52.76	47.91	70.33	92.75	115.18	137.60	160.02	182.44	204.87	227.29
67	59.17	53.35	78.50	103.65	128.80	153.94	179.09	204.24	229.39	254.53
68	65.58	58.80	86.67	114.55	142.42	170.29	198.16	226.03	253.90	281.78
69	71.99	64.25	94.85	125.44	156.04	186.63	217.23	247.83	278.42	309.02
70	78.40	69.70	103.02	136.34	169.66	202.98	236.30	269.62	302.94	336.26
71	87.60	77.52	114.75	151.98	189.21	226.45	263.68	300.91	338.14	375.37
72	96.80	85.34	126.49	167.63	208.77	249.91	291.05	332.19	373.34	414.48
73	106.01	93.17	138.22	183.27	228.32	273.38	318.43	363.48	408.53	453.59
74	115.21	100.99	149.95	198.91	247.88	296.84	345.80	394.77	443.73	492.69
75	124.41	108.81	161.68	214.56	267.43	320.31	373.18	426.05	478.93	531.80

Non-commissionable policy fee is included in pre-computed rates



Computation of Amounts not Shown Using Per-1000 Rates:

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- 1) Find the Per-1000 Annual Rate for Age, Sex and Tobacco status;
- 2) Multiply that rate by the number of thousands of face amount;
- 3) Add \$36.00 Policy Fee to the result;
- 4) Multiply by the Mode Factor for the desired premium mode:  
Annual ..... 1.000  
Semi-Annual..... .520  
Quarterly..... .265  
Monthly Bank Draft..... .085

- EXAMPLE:** *Female, 62, Non-Tobacco, \$18,000*
- 1) Per-1000 Annual Premium = \$23.06
  - 2)  $23.06 \times 18 = \$415.08$
  - 3)  $415.08 + 36 = \$451.08$
  - 4) Monthly Bank Draft =  $451.08 \times .085 = \mathbf{\$38.34}$

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Visit <https://sl-agentlink.com> — our agent-only website, where you can get commission statements, forms, policy status and more.

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*We pride ourselves on providing competitive rates, prompt, friendly policyholder service, and agent service that's second to none. We look forward to earning you business.*

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