

# PROSPERITY SELECT

SINGLE PREMIUM WHOLE LIFE INSURANCE™

**Oxford Life Prosperity Select • Issue Ages: 55 to 80 • Minimum Face Amount: \$30,000**

## PREMIUM RATES per \$1,000 and MAXIMUM FACE AMOUNTS

Issue Age	Female Non Tobacco		Female Tobacco		Male Non Tobacco		Male Tobacco	
55	\$380.86	\$202,000	\$492.46	\$247,000	\$452.31	\$208,000	\$540.87	\$222,000
56	\$391.95	\$206,000	\$504.67	\$253,000	\$464.53	\$215,000	\$553.96	\$217,000
57	\$403.91	\$210,000	\$517.07	\$259,000	\$476.88	\$225,000	\$567.18	\$212,000
58	\$415.86	\$214,000	\$529.48	\$266,000	\$489.41	\$236,000	\$583.83	\$207,000
59	\$427.82	\$219,000	\$541.55	\$273,000	\$502.11	\$247,000	\$600.88	\$202,000
60	\$439.78	\$224,000	\$553.67	\$281,000	\$515.00	\$258,000	\$617.94	\$197,000
61	\$453.19	\$229,000	\$567.65	\$290,000	\$529.32	\$266,000	\$638.29	\$191,000
62	\$466.59	\$235,000	\$581.74	\$299,000	\$543.74	\$274,000	\$658.64	\$186,000
63	\$480.00	\$241,000	\$593.76	\$308,000	\$558.24	\$283,000	\$679.00	\$181,000
64	\$493.40	\$247,000	\$606.54	\$318,000	\$572.78	\$293,000	\$699.35	\$176,000
65	\$506.81	\$254,000	\$618.65	\$328,000	\$587.43	\$303,000	\$719.70	\$171,000
66	\$520.40	\$261,000	\$633.63	\$342,000	\$602.12	\$315,000	\$746.94	\$165,000
67	\$534.00	\$269,000	\$649.06	\$357,000	\$616.93	\$327,000	\$774.17	\$160,000
68	\$547.59	\$277,000	\$664.81	\$373,000	\$631.88	\$340,000	\$801.41	\$155,000
69	\$568.31	\$290,000	\$680.73	\$392,000	\$648.80	\$356,000	\$828.64	\$155,000
70	\$590.66	\$306,000	\$695.13	\$411,000	\$665.93	\$371,000	\$855.88	\$155,000
71	\$606.55	\$318,000	\$707.90	\$428,000	\$682.21	\$378,000	\$863.84	\$155,000
72	\$622.60	\$332,000	\$720.56	\$448,000	\$697.44	\$398,000	\$871.79	\$155,000
73	\$638.82	\$347,000	\$733.07	\$469,000	\$712.69	\$417,000	\$879.75	\$155,000
74	\$656.69	\$365,000	\$745.40	\$491,000	\$727.85	\$434,000	\$887.70	\$155,000
75	\$674.80	\$385,000	\$760.51	\$500,000	\$743.10	\$451,000	\$895.66	\$155,000
76	\$693.14	\$408,000	\$769.83	\$500,000	\$751.86	\$500,000	\$914.61	\$155,000
77	\$711.69	\$434,000	\$781.65	\$500,000	\$760.65	\$500,000	\$933.55	\$155,000
78	\$730.40	\$464,000	\$793.43	\$500,000	\$769.48	\$500,000	\$952.50	\$155,000
79	\$743.73	\$488,000	\$805.14	\$500,000	\$778.36	\$500,000	\$971.44	\$155,000
80	\$752.62	\$500,000	\$816.70	\$500,000	\$787.06	\$500,000	\$990.39	\$155,000

NT - No tobacco use in the last 12 months      T - Any tobacco use in the last 12 months

\* Not available in all states. KY rates are not shown above and are available upon request.

### CALCULATING FACE AMOUNT

$$\frac{\text{Premium}}{\text{Rate Per Thousand}} \times 1,000 = \text{Face Amount}$$

For example, if a 60 year old, non-tobacco female, has \$50,000 in available funds that she intends to leave to her beneficiaries, then the death benefit calculation is as follows:

$$\frac{\$50,000}{\$439.78} \times 1,000 = \$113,693.21$$

### CALCULATING THE SINGLE PREMIUM

$$\left( \text{Rate Per Thousand} \times \frac{\text{Face Amount}}{1,000} \right) = \text{Premium}$$

For example, if a 60 year old, non-tobacco female, wants \$50,000 in death benefit, the premium calculation would be as follows:

$$\left( \$439.78 \times \frac{\$50,000}{1,000} \right) = \$21,989$$