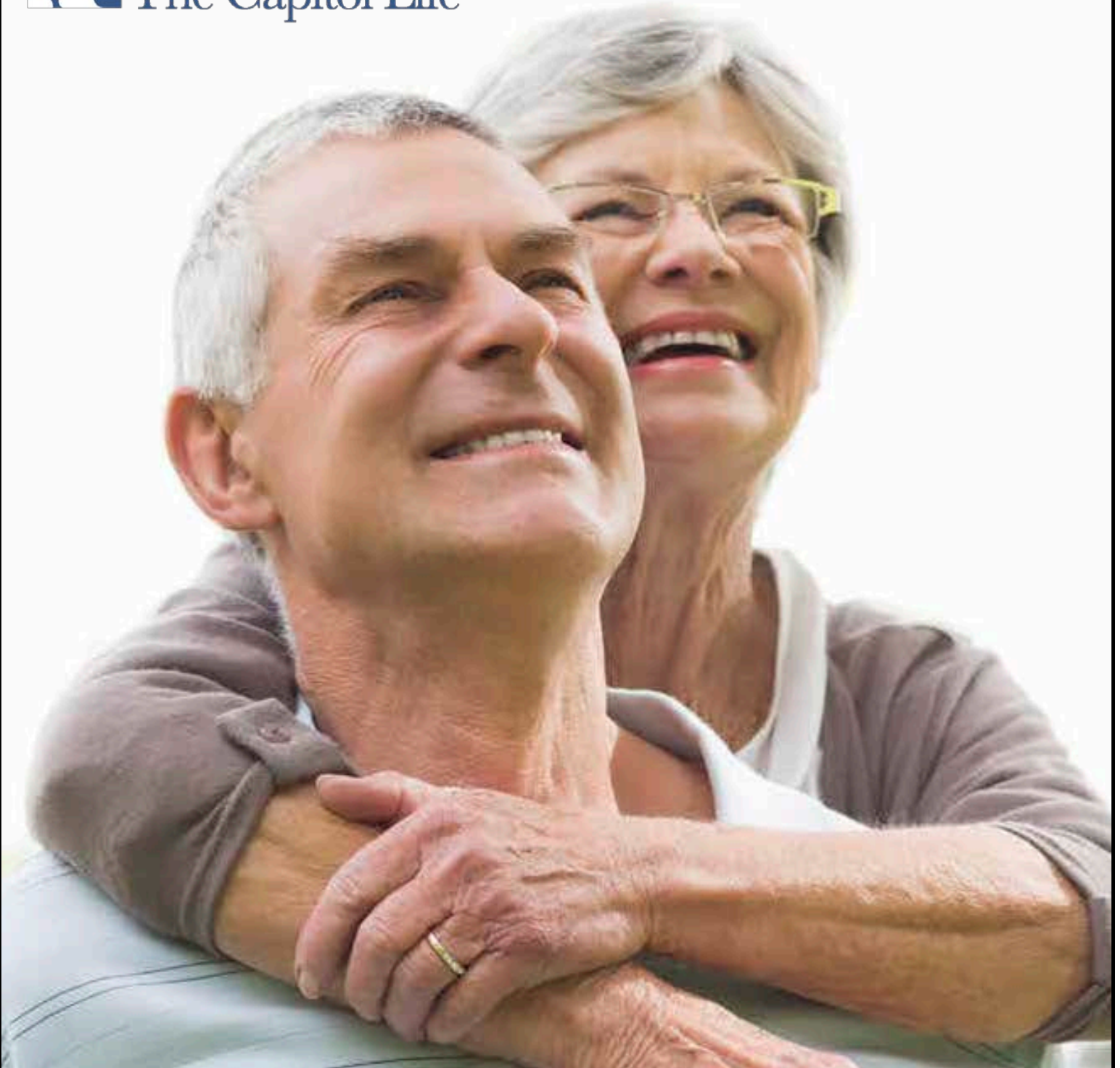




Liberty Bankers Life  
The Capitol Life



SIMPL Final Expense

RATE BOOK

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# 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 \$30,000

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, Monthly Bank Draft, Direct Express\*\* (Min. \$15 modal premium)

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

\*\*Direct Express: Only SIMPL Standard and Modified are offered with this mode of premium for ages of 40 to 80

## 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, Monthly Bank Draft, Direct Express\*\* (Min. \$15 modal premium)

\*\*Direct Express: Only SIMPL Standard and Modified are offered with this mode of premium for ages of 40 to 80

## 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		
		Year 10	Year 20	Age 65
18	12.12	29	98	440
19	12.23	31	103	438
20	12.34	33	108	435
21	12.55	35	114	433
22	12.77	37	119	431
23	12.99	40	125	428
24	13.20	42	131	425
25	13.42	45	138	422
26	13.74	48	144	419
27	14.07	51	151	416
28	14.39	54	158	413
29	14.72	57	165	409
30	15.15	60	172	405
31	15.58	64	180	401
32	16.01	67	188	397
33	16.45	71	196	392
34	16.99	74	205	387
35	17.63	78	213	382
36	18.28	81	222	377
37	18.93	85	231	371
38	19.69	89	240	365
39	20.45	94	250	359
40	21.31	98	260	352
41	21.96	103	270	345
42	22.61	108	280	337
43	23.26	113	290	329
44	23.90	118	301	320
45	24.66	123	311	311
46	25.31	129	322	302
47	25.96	134	333	292
48	26.82	140	344	281
49	27.69	146	356	270

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65
50	27.98	152	368	257
51	29.41	158	380	244
52	30.83	164	392	230
53	32.19	171	404	215
54	33.48	177	417	200
55	34.77	183	429	183
56	36.82	189	442	165
57	38.86	196	455	146
58	40.81	203	468	126
59	42.66	210	480	104
60	44.51	217	493	80
61	46.81	225	505	55
62	49.12	232	516	28
63	51.31	240	528	0
64	53.40	249	539	0
65	55.48	260	551	0
66	59.42	270	563	--
67	63.36	282	573	--
68	67.12	293	583	--
69	70.68	303	592	--
70	74.25	314	599	--
71	80.34	323	606	--
72	86.44	332	613	--
73	92.24	341	620	--
74	97.76	350	628	--
75	103.27	358	638	--
76	113.86	365	653	--
77	124.45	371	675	--
78	134.54	376	713	--
79	144.12	380	779	--
80	153.70	382	897	--

**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		
		Year 10	Year 20	Age 65
18	17.42	40	123	488
19	17.53	42	129	486
20	17.63	44	135	483
21	17.96	46	141	480
22	18.28	49	148	477
23	18.61	51	155	474
24	18.93	54	161	471
25	19.15	58	168	467
26	19.58	61	175	464
27	20.12	65	183	460
28	20.55	68	190	456
29	21.09	72	198	452
30	21.74	76	206	447
31	22.28	80	215	443
32	23.04	84	223	438
33	23.80	88	232	432
34	24.55	92	240	427
35	25.42	96	249	421
36	26.39	100	258	414
37	27.36	103	266	408
38	28.34	108	275	400
39	29.42	112	284	393
40	30.61	116	293	385
41	31.36	121	302	376
42	32.12	126	311	368
43	32.88	131	320	358
44	33.63	136	329	348
45	34.50	142	338	338
46	35.04	147	347	327
47	35.69	152	356	315
48	36.34	157	365	303
49	37.20	162	374	290

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65
50	38.51	167	384	276
51	40.86	173	394	261
52	43.20	177	404	245
53	45.44	182	413	228
54	47.56	186	424	209
55	49.68	190	434	190
56	52.88	195	445	170
57	56.09	199	456	149
58	59.14	204	467	127
59	62.03	209	477	103
60	64.93	215	488	78
61	70.78	223	499	53
62	76.63	231	510	27
63	82.20	240	521	0
64	87.50	249	532	0
65	92.79	259	542	0
66	98.90	269	553	--
67	105.01	280	562	--
68	110.83	290	570	--
69	116.35	299	576	--
70	121.88	308	582	--
71	131.85	317	586	--
72	141.81	324	591	--
73	151.31	332	596	--
74	160.32	339	602	--
75	169.34	346	611	--
76	181.02	351	624	--
77	192.70	355	647	--
78	203.82	358	688	--
79	214.38	360	762	--
80	224.95	360	899	--

### 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		
		Year 10	Year 20	Age 65
18	8.00	26	87	384
19	9.45	28	91	382
20	10.90	30	95	380
21	11.00	32	100	377
22	11.11	33	104	375
23	11.20	35	109	372
24	11.30	37	114	369
25	11.39	39	120	367
26	11.52	42	125	363
27	11.65	44	131	360
28	11.77	46	137	357
29	11.88	49	143	353
30	12.00	51	149	350
31	12.39	54	155	346
32	12.78	57	162	341
33	13.15	60	169	337
34	13.51	63	175	333
35	13.86	66	183	328
36	14.45	69	190	323
37	15.04	73	197	317
38	15.61	76	205	312
39	16.14	80	212	306
40	16.68	83	220	299
41	17.38	87	228	293
42	18.07	91	236	286
43	18.74	95	245	278
44	19.37	99	253	271
45	20.00	103	262	262
46	20.55	107	271	253
47	21.11	111	281	244
48	21.64	115	291	234
49	22.14	119	301	224

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65
50	22.64	124	311	213
51	23.74	128	322	202
52	24.83	133	333	189
53	25.88	138	344	177
54	26.87	143	355	163
55	27.86	149	367	149
56	28.83	155	379	134
57	29.80	161	392	118
58	30.72	167	404	101
59	31.60	174	417	83
60	32.48	181	431	64
61	34.33	188	444	44
62	36.18	195	457	22
63	37.94	202	470	0
64	39.61	210	483	0
65	41.28	218	495	0
66	44.00	226	508	--
67	46.72	234	520	--
68	49.31	242	532	--
69	51.77	253	544	--
70	54.23	264	556	--
71	59.09	275	569	--
72	63.95	286	585	--
73	68.58	297	603	--
74	72.98	307	622	--
75	77.38	317	641	--
76	84.86	328	663	--
77	92.34	338	689	--
78	99.47	347	726	--
79	106.24	356	786	--
80	113.01	364	879	--

### 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		
		Year 10	Year 20	Age 65
18	9.85	38	115	450
19	11.65	40	120	448
20	13.38	42	125	445
21	13.40	44	131	442
22	13.43	47	137	439
23	13.45	49	143	436
24	13.47	51	149	433
25	13.49	54	155	429
26	13.80	57	162	426
27	14.12	59	169	422
28	14.41	62	176	418
29	14.70	65	183	414
30	14.98	68	190	409
31	15.61	72	197	404
32	16.25	75	204	399
33	16.85	79	212	394
34	17.43	83	219	389
35	18.00	87	227	383
36	18.66	91	234	377
37	19.32	95	242	371
38	19.95	99	249	364
39	20.54	103	257	357
40	21.14	107	264	349
41	22.01	112	272	341
42	22.89	116	280	333
43	23.72	120	288	324
44	24.51	123	296	314
45	25.30	127	304	304
46	26.13	131	312	293
47	26.95	135	320	282
48	27.74	138	329	270
49	28.49	142	338	257

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65
50	29.24	146	347	244
51	30.90	150	356	230
52	32.56	154	365	215
53	34.14	158	375	200
54	35.65	162	384	184
55	37.15	167	394	167
56	39.16	172	403	149
57	41.17	177	413	130
58	43.08	183	423	111
59	44.89	189	433	90
60	46.71	194	444	67
61	49.57	200	454	44
62	52.44	206	463	19
63	55.17	213	473	0
64	57.76	221	482	0
65	60.35	228	491	0
66	63.85	236	499	--
67	67.35	244	508	--
68	70.68	252	515	--
69	73.84	260	521	--
70	77.01	268	527	--
71	82.69	276	536	--
72	88.38	284	548	--
73	93.79	290	564	--
74	98.94	296	582	--
75	104.08	301	602	--
76	116.64	306	624	--
77	129.20	311	652	--
78	141.16	315	696	--
79	152.52	317	767	--
80	163.88	318	881	--

### 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	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
18				15.84	18.64	21.44	24.24	27.05	29.85	32.65	38.26
19				15.94	18.77	21.59	24.42	27.25	30.08	32.91	38.56
20				16.04	18.89	21.75	24.60	27.45	30.31	33.16	38.87
21				16.23	19.14	22.04	24.94	27.84	30.74	33.65	39.45
22				16.44	19.39	22.34	25.30	28.25	31.20	34.16	40.06
23				16.64	19.64	22.65	25.65	28.66	31.66	34.66	40.67
24				16.84	19.89	22.94	25.99	29.05	32.10	35.15	41.26
25				17.04	20.14	23.25	26.35	29.45	32.56	35.66	41.87
26				17.33	20.51	23.69	26.87	30.04	33.22	36.40	42.75
27				17.64	20.89	24.15	27.40	30.65	33.91	37.16	43.67
28				17.94	21.26	24.59	27.92	31.25	34.57	37.90	44.56
29				18.24	21.65	25.05	28.45	31.86	35.26	38.67	45.47
30			15.14	18.64	22.14	25.65	29.15	32.65	36.16	39.66	46.67
31			15.43	19.04	22.64	26.24	29.85	33.45	37.05	40.65	47.86
32			15.73	19.43	23.14	26.84	30.54	34.24	37.95	41.65	49.05
33			16.04	19.84	23.65	27.45	31.25	35.06	38.86	42.67	50.27
34			16.41	20.34	24.27	28.20	32.13	36.06	39.99	43.91	51.77
35			16.86	20.93	25.01	29.09	33.16	37.24	41.32	45.39	53.55
36			17.31	21.53	25.76	29.99	34.22	38.44	42.67	46.90	55.35
37			17.76	22.14	26.51	30.89	35.27	39.65	44.02	48.40	57.16
38			18.28	22.84	27.39	31.94	36.50	41.05	45.60	50.16	59.26
39			18.81	23.54	28.27	33.00	37.73	42.46	47.19	51.92	61.37
40			19.41	24.34	29.26	34.19	39.12	44.05	48.98	53.90	63.76
41			19.86	24.94	30.02	35.09	40.17	45.25	50.33	55.41	65.56
42		15.08	20.31	25.54	30.77	36.00	41.22	46.45	51.68	56.91	67.37
43		15.38	20.76	26.14	31.52	36.90	42.28	47.66	53.03	58.41	69.17
44		15.68	21.21	26.73	32.26	37.79	43.31	48.84	54.37	59.89	70.95
45		16.03	21.73	27.44	33.14	38.84	44.54	50.25	55.95	61.65	73.06
46		16.33	22.18	28.04	33.89	39.74	45.60	51.45	57.30	63.15	74.86
47		16.63	22.63	28.64	34.64	40.64	46.65	52.65	58.65	64.66	76.66
48		17.03	23.23	29.43	35.64	41.84	48.04	54.24	60.44	66.65	79.05

# SIMPL Preferred Final Expense - Male

## NON-NICOTINE

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

Issue Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
49		17.43	23.83	30.24	36.64	43.04	49.45	55.85	62.25	68.66	81.46
50		17.57	24.04	30.51	36.98	43.45	49.92	56.39	62.86	69.33	82.27
51		18.23	25.03	31.83	38.63	45.43	52.23	59.03	65.83	72.64	86.24
52		18.88	26.01	33.14	40.27	47.40	54.53	61.66	68.79	75.92	90.18
53		19.51	26.96	34.40	41.84	49.29	56.73	64.18	71.62	79.06	93.95
54		20.11	27.85	35.59	43.34	51.08	58.82	66.56	74.31	82.05	97.53
55		20.71	28.75	36.79	44.83	52.87	60.91	68.95	76.99	85.03	101.11
56		21.65	30.17	38.68	47.20	55.71	64.23	72.74	81.26	89.77	106.80
57	15.41	22.60	31.58	40.57	49.56	58.54	67.53	76.52	85.50	94.49	112.46
58	15.95	23.50	32.94	42.37	51.81	61.25	70.69	80.12	89.56	99.00	117.87
59	16.46	24.36	34.22	44.09	53.95	63.82	73.68	83.55	93.41	103.28	123.01
60	16.98	25.21	35.50	45.80	56.09	66.38	76.68	86.97	97.26	107.55	128.14
61	17.61	26.27	37.10	47.92	58.75	69.57	80.40	91.22	102.05	112.87	134.52
62	18.26	27.34	38.70	50.06	61.42	72.78	84.14	95.50	106.86	118.22	140.93
63	18.86	28.36	40.22	52.09	63.95	75.82	87.68	99.55	111.41	123.28	147.01
64	19.44	29.32	41.67	54.02	66.37	78.72	91.07	103.42	115.76	128.11	152.81
65	20.02	30.28	43.11	55.94	68.77	81.60	94.43	107.26	120.09	132.92	158.58
66	21.11	32.11	45.85	59.59	73.33	87.07	100.81	114.55	128.29	142.03	169.52
67	22.21	33.93	48.58	63.23	77.89	92.54	107.19	121.84	136.49	151.15	180.45
68	23.25	35.67	51.19	66.71	82.23	97.75	113.28	128.80	144.32	159.84	190.88
69	24.24	37.31	53.66	70.00	86.35	102.69	119.04	135.38	151.73	168.07	200.76
70	25.23	38.97	56.14	73.31	90.48	107.65	124.82	141.99	159.16	176.33	210.67
71	26.92	41.78	60.36	78.94	97.52	116.10	134.68	153.25	171.83	190.41	227.57
72	28.61	44.60	64.59	84.58	104.57	124.56	144.55	164.54	184.53	204.52	244.50
73	30.22	47.29	68.62	89.95	111.28	132.61	153.94	175.27	196.60	217.93	260.59
74	31.75	49.84	72.45	95.05	117.66	140.27	162.87	185.48	208.09	230.70	275.91
75	33.28	52.39	76.27	100.15	124.03	147.91	171.79	195.67	219.56	243.44	291.20
76	36.22	57.29	83.62	109.95	136.28	162.61	188.94	215.27	241.60	267.93	320.59
77	39.16	62.18	90.96	119.74	148.52	177.30	206.08	234.86	263.64	292.42	349.97
78	41.96	66.85	97.96	129.07	160.19	191.30	222.41	253.52	284.64	315.75	377.97
79	44.62	71.28	104.61	137.94	171.26	204.59	237.92	271.25	304.57	337.90	404.56
80	47.28	75.71	111.25	146.80	182.34	217.88	253.43	288.97	324.51	360.06	431.14

# SIMPL Preferred - Male

## NICOTINE

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

Issue Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
18			16.71	20.74	24.77	28.80	32.82	36.85	40.88	44.91	52.97
19			16.79	20.84	24.89	28.95	33.00	37.06	41.11	45.16	53.27
20			16.86	20.93	25.01	29.09	33.16	37.24	41.32	45.39	53.55
21			17.08	21.24	25.39	29.54	33.70	37.85	42.00	46.16	54.46
22			17.31	21.53	25.76	29.99	34.22	38.44	42.67	46.90	55.35
23			17.54	21.84	26.14	30.45	34.75	39.05	43.36	47.66	56.27
24			17.76	22.14	26.51	30.89	35.27	39.65	44.02	48.40	57.16
25			17.91	22.34	26.77	31.20	35.62	40.05	44.48	48.91	57.77
26			18.21	22.74	27.26	31.79	36.32	40.85	45.38	49.90	58.96
27			18.58	23.24	27.89	32.54	37.19	41.85	46.50	51.15	60.46
28			18.88	23.63	28.39	33.14	37.89	42.64	47.39	52.15	61.65
29			19.26	24.13	29.01	33.89	38.76	43.64	48.52	53.40	63.15
30			19.71	24.73	29.76	34.79	39.82	44.84	49.87	54.90	64.95
31			20.08	25.23	30.39	35.54	40.69	45.84	51.00	56.15	66.45
32		15.28	20.61	25.94	31.27	36.59	41.92	47.25	52.58	57.91	68.56
33		15.63	21.14	26.64	32.14	37.65	43.15	48.66	54.16	59.66	70.67
34		15.98	21.66	27.33	33.01	38.69	44.37	50.04	55.72	61.40	72.75
35		16.38	22.26	28.14	34.02	39.90	45.77	51.65	57.53	63.41	75.17
36		16.83	22.93	29.04	35.14	41.24	47.34	53.45	59.55	65.65	77.86
37		17.28	23.61	29.93	36.26	42.59	48.91	55.24	61.57	67.90	80.55
38		17.73	24.29	30.84	37.39	43.95	50.50	57.05	63.61	70.16	83.27
39		18.23	25.04	31.84	38.64	45.45	52.25	59.05	65.86	72.66	86.27
40		18.78	25.86	32.94	40.02	47.10	54.17	61.25	68.33	75.41	89.57
41		19.13	26.38	33.63	40.89	48.14	55.39	62.64	69.89	77.15	91.65
42		19.48	26.91	34.34	41.76	49.19	56.62	64.05	71.47	78.90	93.76
43		19.83	27.44	35.04	42.64	50.25	57.85	65.45	73.06	80.66	95.87
44		20.18	27.96	35.73	43.51	51.29	59.06	66.84	74.62	82.39	97.95
45		20.58	28.56	36.54	44.52	52.49	60.47	68.45	76.43	84.41	100.36
46		20.83	28.93	37.04	45.14	53.24	61.35	69.45	77.55	85.66	101.86
47		21.13	29.38	37.64	45.89	54.14	62.40	70.65	78.90	87.16	103.66
48		21.43	29.84	38.24	46.64	55.05	63.45	71.85	80.26	88.66	105.47

# SIMPL Preferred Final Expense - Male

## NICOTINE

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

Issue Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
49		21.83	30.43	39.04	47.64	56.24	64.84	73.45	82.05	90.65	107.86
50	15.31	22.44	31.34	40.25	49.15	58.06	66.96	75.87	84.77	93.68	111.49
51	15.96	23.52	32.97	42.42	51.87	61.32	70.77	80.22	89.66	99.11	118.01
52	16.61	24.61	34.60	44.59	54.58	64.57	74.56	84.55	94.54	104.53	124.51
53	17.23	25.64	36.15	46.66	57.17	67.67	78.18	88.69	99.20	109.71	130.72
54	17.82	26.62	37.62	48.62	59.62	70.61	81.61	92.61	103.61	114.61	136.60
55	18.41	27.60	39.09	50.58	62.07	73.56	85.04	96.53	108.02	119.51	142.49
56	19.30	29.08	41.31	53.54	65.77	78.00	90.22	102.45	114.68	126.91	151.37
57	20.19	30.57	43.54	56.51	69.48	82.45	95.42	108.39	121.36	134.33	160.27
58	21.04	31.98	45.65	59.33	73.01	86.68	100.36	114.03	127.71	141.39	168.74
59	21.84	33.31	47.66	62.00	76.35	90.69	105.04	119.38	133.72	148.07	176.76
60	22.64	34.66	49.67	64.69	79.70	94.72	109.73	124.75	139.76	154.78	184.81
61	24.27	37.36	53.73	70.10	86.46	102.83	119.20	135.57	151.94	168.30	201.04
62	25.89	40.07	57.79	75.51	93.23	110.95	128.67	146.39	164.11	181.83	217.27
63	27.44	42.64	61.65	80.66	99.67	118.68	137.69	156.70	175.70	194.71	232.73
64	28.91	45.09	65.33	85.56	105.80	126.03	146.27	166.50	186.73	206.97	247.44
65	30.37	47.54	69.00	90.46	111.91	133.37	154.83	176.29	197.74	219.20	262.12
66	32.07	50.37	73.24	96.11	118.98	141.85	164.72	187.59	210.46	233.33	279.07
67	33.77	53.19	77.48	101.76	126.04	150.33	174.61	198.89	223.18	247.46	296.03
68	35.38	55.88	81.51	107.14	132.77	158.40	184.03	209.66	235.29	260.92	312.18
69	36.91	58.44	85.34	112.25	139.15	166.06	192.97	219.87	246.78	273.68	327.50
70	38.45	60.99	89.18	117.36	145.55	173.73	201.92	230.10	258.29	286.47	342.84
71	41.21	65.61	96.10	126.59	157.08	187.57	218.06	248.55	279.04	309.53	370.51
72	43.98	70.21	103.01	135.80	168.59	201.39	234.18	266.97	299.77	332.56	398.15
73	46.61	74.61	109.60	144.59	179.58	214.57	249.56	284.55	319.54	354.53	424.51
74	49.11	78.77	115.85	152.92	190.00	227.07	264.14	301.22	338.29	375.37	449.51
75	51.62	82.94	122.10	161.26	200.42	239.58	278.74	317.90	357.06	396.22	474.54
76	54.86	88.35	130.21	172.07	213.93	255.79	297.65	339.51	381.37	423.23	506.96
77	58.10	93.75	138.31	182.87	227.43	272.00	316.56	361.12	405.68	450.24	539.37
78	61.19	98.89	146.03	193.16	240.29	287.43	334.56	381.69	428.83	475.96	570.23
79	64.12	103.78	153.35	202.93	252.50	302.08	351.65	401.23	450.80	500.38	599.53
80	67.05	108.66	160.68	212.70	264.72	316.74	368.76	420.78	472.80	524.82	628.86

# SIMPL Preferred - Female

## NON-NICOTINE

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

Issue Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
18						15.73	17.58	19.43	21.28	23.13	26.83
19					15.55	17.74	19.92	22.11	24.29	26.48	30.85
20					17.23	19.75	22.27	24.79	27.31	29.83	34.87
21					17.34	19.89	22.43	24.98	27.52	30.06	35.15
22					17.47	20.04	22.61	25.18	27.75	30.32	35.46
23					17.58	20.17	22.76	25.35	27.94	30.53	35.71
24				15.08	17.69	20.30	22.92	25.53	28.14	30.76	35.98
25				15.16	17.79	20.43	23.06	25.70	28.33	30.96	36.23
26				15.28	17.95	20.61	23.27	25.94	28.60	31.27	36.59
27				15.40	18.10	20.79	23.48	26.18	28.87	31.57	36.95
28				15.51	18.23	20.96	23.68	26.40	29.12	31.84	37.29
29				15.61	18.36	21.11	23.86	26.60	29.35	32.10	37.59
30				15.73	18.50	21.28	24.05	26.83	29.60	32.38	37.93
31				16.09	18.95	21.82	24.68	27.55	30.41	33.28	39.01
32				16.45	19.40	22.36	25.31	28.27	31.22	34.18	40.09
33				16.79	19.83	22.87	25.91	28.95	31.99	35.03	41.12
34				17.12	20.25	23.37	26.49	29.62	32.74	35.87	42.12
35				17.45	20.65	23.86	27.06	30.27	33.47	36.68	43.09
36				17.99	21.33	24.67	28.02	31.36	34.70	38.04	44.72
37			15.06	18.54	22.02	25.49	28.97	32.45	35.93	39.41	46.36
38			15.45	19.06	22.67	26.28	29.89	33.50	37.11	40.72	47.94
39			15.82	19.55	23.29	27.02	30.75	34.48	38.22	41.95	49.41
40			16.20	20.05	23.91	27.77	31.63	35.48	39.34	43.20	50.91
41			16.68	20.70	24.72	28.74	32.76	36.78	40.80	44.82	52.85
42			17.16	21.34	25.52	29.70	33.88	38.05	42.23	46.41	54.77
43			17.63	21.96	26.29	30.63	34.96	39.29	43.63	47.96	56.63
44			18.06	22.54	27.02	31.50	35.98	40.46	44.94	49.42	58.38
45			18.50	23.13	27.75	32.38	37.00	41.63	46.25	50.88	60.13
46			18.88	23.63	28.39	33.14	37.89	42.64	47.39	52.15	61.65
47			19.27	24.15	29.03	33.92	38.80	43.68	48.56	53.44	63.21
48			19.64	24.64	29.65	34.65	39.65	44.66	49.66	54.67	64.68

# SIMPL Preferred Final Expense - Female

## NON-NICOTINE

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

Issue Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
49			19.98	25.10	30.22	35.34	40.46	45.58	50.70	55.82	66.06
50		15.10	20.33	25.57	30.80	36.04	41.27	46.51	51.74	56.98	67.45
51		15.60	21.09	26.58	32.07	37.56	43.05	48.54	54.03	59.52	70.50
52		16.11	21.85	27.59	33.33	39.08	44.82	50.56	56.30	62.04	73.53
53		16.59	22.58	28.56	34.55	40.53	46.52	52.50	58.49	64.47	76.44
54		17.05	23.27	29.48	35.69	41.91	48.12	54.33	60.55	66.76	79.19
55		17.51	23.95	30.40	36.84	43.28	49.72	56.17	62.61	69.05	81.94
56		17.96	24.63	31.29	37.96	44.63	51.29	57.96	64.63	71.29	84.63
57		18.41	25.30	32.19	39.08	45.97	52.86	59.76	66.65	73.54	87.32
58		18.83	25.94	33.04	40.15	47.25	54.35	61.46	68.56	75.67	89.87
59		19.24	26.55	33.86	41.16	48.47	55.78	63.09	70.39	77.70	92.32
60		19.65	27.16	34.67	42.18	49.69	57.20	64.71	72.22	79.74	94.76
61		20.50	28.44	36.38	44.32	52.26	60.20	68.14	76.07	84.01	99.89
62		21.36	29.72	38.09	46.46	54.82	63.19	71.56	79.92	88.29	105.02
63	15.15	22.17	30.95	39.72	48.49	57.27	66.04	74.81	83.59	92.36	109.91
64	15.62	22.94	32.10	41.26	50.42	59.58	68.74	77.90	87.06	96.22	114.54
65	16.08	23.72	33.26	42.81	52.36	61.90	71.45	80.99	90.54	100.09	119.18
66	16.84	24.98	35.15	45.33	55.50	65.68	75.85	86.03	96.20	106.38	126.73
67	17.59	26.23	37.04	47.84	58.65	69.45	80.25	91.06	101.86	112.67	134.27
68	18.31	27.43	38.83	50.24	61.64	73.04	84.45	95.85	107.25	118.65	141.46
69	18.99	28.57	40.54	52.51	64.48	76.46	88.43	100.40	112.37	124.34	148.29
70	19.67	29.71	42.25	54.79	67.33	79.87	92.41	104.95	117.49	130.03	155.11
71	21.02	31.95	45.62	59.28	72.95	86.61	100.28	113.94	127.61	141.27	168.60
72	22.37	34.20	48.99	63.78	78.57	93.36	108.14	122.93	137.72	152.51	182.09
73	23.66	36.34	52.20	68.06	83.92	99.78	115.64	131.50	147.36	163.22	194.93
74	24.88	38.38	55.25	72.13	89.01	105.88	122.76	139.64	156.51	173.39	207.14
75	26.10	40.41	58.31	76.20	94.10	111.99	129.88	147.78	165.67	183.57	219.35
76	28.17	43.87	63.50	83.12	102.74	122.37	141.99	161.62	181.24	200.86	240.11
77	30.25	47.33	68.69	90.04	111.39	132.75	154.10	175.45	196.81	218.16	260.87
78	32.23	50.63	73.63	96.63	119.64	142.64	165.64	188.64	211.65	234.65	280.65
79	34.11	53.76	78.33	102.90	127.47	152.03	176.60	201.17	225.74	250.31	299.44
80	35.99	56.89	83.03	109.16	135.29	161.43	187.56	213.69	239.83	265.96	318.23

# SIMPL Preferred - Female

## NICOTINE

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

Issue Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
18					16.01	18.29	20.57	22.85	25.13	27.40	31.96
19				15.40	18.10	20.79	23.48	26.18	28.87	31.57	36.95
20				17.00	20.10	23.19	26.28	29.38	32.47	35.57	41.75
21				17.02	20.12	23.22	26.32	29.42	32.51	35.61	41.81
22				17.05	20.15	23.26	26.36	29.47	32.58	35.68	41.89
23				17.07	20.18	23.29	26.40	29.51	32.62	35.73	41.95
24				17.08	20.20	23.31	26.43	29.54	32.66	35.77	42.00
25				17.10	20.22	23.34	26.46	29.58	32.70	35.82	42.06
26				17.39	20.58	23.77	26.96	30.16	33.35	36.54	42.92
27				17.69	20.95	24.22	27.48	30.75	34.01	37.28	43.81
28				17.95	21.29	24.62	27.95	31.28	34.62	37.95	44.61
29				18.22	21.62	25.02	28.42	31.82	35.22	38.62	45.42
30			15.02	18.48	21.95	25.41	28.87	32.34	35.80	39.27	46.19
31			15.45	19.06	22.67	26.28	29.89	33.50	37.11	40.72	47.94
32			15.90	19.66	23.41	27.17	30.93	34.69	38.45	42.20	49.72
33			16.31	20.21	24.11	28.00	31.90	35.80	39.69	43.59	51.38
34			16.72	20.75	24.78	28.81	32.84	36.87	40.90	44.93	52.99
35			17.11	21.28	25.44	29.60	33.76	37.93	42.09	46.25	54.58
36			17.57	21.89	26.20	30.52	34.83	39.15	43.46	47.78	56.41
37			18.03	22.50	26.96	31.43	35.90	40.37	44.83	49.30	58.24
38			18.47	23.08	27.69	32.31	36.92	41.53	46.15	50.76	59.99
39			18.87	23.62	28.37	33.12	37.87	42.62	47.37	52.12	61.62
40			19.29	24.18	29.07	33.96	38.85	43.73	48.62	53.51	63.29
41			19.89	24.98	30.07	35.16	40.25	45.34	50.43	55.52	65.70
42		15.21	20.50	25.80	31.09	36.38	41.68	46.97	52.26	57.56	68.14
43		15.60	21.08	26.57	32.05	37.54	43.02	48.51	53.99	59.48	70.45
44		15.96	21.63	27.30	32.96	38.63	44.30	49.97	55.64	61.30	72.64
45		16.33	22.18	28.03	33.88	39.73	45.58	51.43	57.28	63.13	74.83
46		16.71	22.75	28.80	34.84	40.88	46.92	52.97	59.01	65.05	77.14
47		17.09	23.32	29.55	35.79	42.02	48.25	54.48	60.71	66.95	79.41
48		17.45	23.87	30.28	36.70	43.11	49.53	55.94	62.36	68.77	81.60

# SIMPL Preferred Final Expense - Female

## NICOTINE

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

Issue Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
49		17.80	24.39	30.98	37.57	44.15	50.74	57.33	63.92	70.51	83.68
50		18.15	24.91	31.67	38.43	45.20	51.96	58.72	65.48	72.24	85.77
51		18.92	26.06	33.21	40.35	47.50	54.64	61.79	68.94	76.08	90.37
52		19.68	27.21	34.74	42.27	49.80	57.33	64.86	72.39	79.92	94.98
53		20.41	28.31	36.20	44.10	51.99	59.89	67.78	75.68	83.57	99.36
54		21.11	29.36	37.60	45.85	54.09	62.33	70.58	78.82	87.07	103.55
55		21.81	30.40	38.99	47.58	56.17	64.76	73.35	81.94	90.53	107.72
56	15.49	22.74	31.79	40.85	49.90	58.96	68.02	77.07	86.13	95.18	113.29
57	16.05	23.67	33.19	42.71	52.23	61.75	71.27	80.79	90.31	99.83	118.87
58	16.58	24.55	34.51	44.47	54.44	64.40	74.36	84.32	94.29	104.25	124.17
59	17.08	25.39	35.77	46.15	56.53	66.91	77.29	87.67	98.05	108.43	129.19
60	17.59	26.23	37.03	47.83	58.63	69.44	80.24	91.04	101.84	112.64	134.25
61	18.38	27.55	39.01	50.48	61.94	73.40	84.87	96.33	107.79	119.26	142.18
62	19.18	28.88	41.01	53.13	65.26	77.39	89.51	101.64	113.77	125.89	150.15
63	19.93	30.14	42.90	55.66	68.42	81.17	93.93	106.69	119.45	132.21	157.72
64	20.65	31.34	44.70	58.05	71.41	84.77	98.12	111.48	124.84	138.20	164.91
65	21.37	32.54	46.49	60.45	74.40	88.36	102.32	116.27	130.23	144.18	172.10
66	22.34	34.16	48.92	63.69	78.45	93.22	107.98	122.75	137.51	152.28	181.81
67	23.31	35.77	51.35	66.92	82.50	98.07	113.65	129.22	144.80	160.37	191.52
68	24.24	37.31	53.66	70.00	86.35	102.69	119.04	135.38	151.73	168.07	200.76
69	25.12	38.78	55.85	72.93	90.00	107.08	124.15	141.23	158.30	175.38	209.53
70	26.00	40.24	58.05	75.86	93.67	111.48	129.28	147.09	164.90	182.71	218.33
71	27.57	42.87	61.99	81.11	100.24	119.36	138.48	157.60	176.72	195.85	234.09
72	29.15	45.50	65.94	86.38	106.81	127.25	147.69	168.13	188.57	209.00	249.88
73	30.65	48.00	69.69	91.38	113.07	134.76	156.45	178.14	199.83	221.51	264.89
74	32.08	50.38	73.26	96.14	119.02	141.90	164.78	187.66	210.54	233.42	279.18
75	33.51	52.76	76.83	100.90	124.97	149.04	173.10	197.17	221.24	245.31	293.45
76	36.99	58.57	85.54	112.52	139.49	166.46	193.44	220.41	247.38	274.36	328.30
77	40.48	64.38	94.26	124.14	154.01	183.89	213.77	243.65	273.52	303.40	363.16
78	43.80	69.91	102.55	135.20	167.84	200.48	233.13	265.77	298.41	331.06	396.34
79	46.95	75.17	110.44	145.71	180.98	216.25	251.52	286.79	322.06	357.33	427.87
80	50.10	80.42	118.32	156.21	194.11	232.01	269.91	307.80	345.70	383.60	459.39



# 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	\$13,714	\$18,174	\$22,634	\$27,094							
19	\$13,591	\$18,011	\$22,430	\$26,850							
20	\$13,470	\$17,850	\$22,230	\$26,611							
21	\$13,244	\$17,551	\$21,859	\$26,166							
22	\$13,016	\$17,249	\$21,482	\$25,715	\$29,948						
23	\$12,796	\$16,957	\$21,118	\$25,279	\$29,441						
24	\$12,592	\$16,687	\$20,782	\$24,877	\$28,972						
25	\$12,386	\$16,414	\$20,441	\$24,469	\$28,497						
26	\$12,097	\$16,031	\$19,965	\$23,899	\$27,834						
27	\$11,814	\$15,655	\$19,497	\$23,339	\$27,181						
28	\$11,551	\$15,307	\$19,064	\$22,820	\$26,576						
29	\$11,292	\$14,964	\$18,636	\$22,308	\$25,980	\$29,653					
30	\$10,971	\$14,539	\$18,107	\$21,675	\$25,243	\$28,811					
31	\$10,669	\$14,138	\$17,607	\$21,077	\$24,546	\$28,016					
32	\$10,382	\$13,758	\$17,135	\$20,511	\$23,887	\$27,263					
33	\$10,104	\$13,390	\$16,676	\$19,962	\$23,248	\$26,534	\$29,820				
34	\$ 9,783	\$12,965	\$16,146	\$19,328	\$22,509	\$25,691	\$28,872				
35	\$ 9,428	\$12,494	\$15,560	\$18,626	\$21,692	\$24,758	\$27,824				
36	\$ 9,093	\$12,050	\$15,007	\$17,964	\$20,921	\$23,878	\$26,835	\$29,792			
37	\$ 8,781	\$11,636	\$14,492	\$17,347	\$20,202	\$23,058	\$25,913	\$28,769			
38	\$ 8,442	\$11,187	\$13,932	\$16,677	\$19,423	\$22,168	\$24,913	\$27,658			
39	\$ 8,128	\$10,771	\$13,414	\$16,058	\$18,701	\$21,344	\$23,987	\$26,631	\$29,274		
40	\$ 7,800	\$10,336	\$12,873	\$15,410	\$17,946	\$20,483	\$23,019	\$25,556	\$28,092		
41	\$ 7,569	\$10,031	\$12,492	\$14,953	\$17,415	\$19,876	\$22,338	\$24,799	\$27,261	\$29,722	
42	\$ 7,351	\$ 9,742	\$12,133	\$14,524	\$16,914	\$19,305	\$21,696	\$24,086	\$26,477	\$28,868	
43	\$ 7,146	\$ 9,470	\$11,794	\$14,118	\$16,442	\$18,766	\$21,089	\$23,413	\$25,737	\$28,061	
44	\$ 6,955	\$ 9,216	\$11,478	\$13,740	\$16,001	\$18,263	\$20,525	\$22,786	\$25,048	\$27,310	\$29,571
45	\$ 6,740	\$ 8,932	\$11,124	\$13,316	\$15,508	\$17,700	\$19,892	\$22,084	\$24,276	\$26,468	\$28,660
46	\$ 6,567	\$ 8,703	\$10,839	\$12,974	\$15,110	\$17,246	\$19,381	\$21,517	\$23,653	\$25,788	\$27,924
47	\$ 6,403	\$ 8,485	\$10,567	\$12,649	\$14,732	\$16,814	\$18,896	\$20,978	\$23,060	\$25,143	\$27,225
48	\$ 6,197	\$ 8,213	\$10,228	\$12,244	\$14,259	\$16,275	\$18,290	\$20,306	\$22,321	\$24,336	\$26,352

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	\$ 6,003	\$ 7,955	\$ 9,907	\$11,859	\$13,811	\$15,763	\$17,715	\$19,668	\$21,620	\$23,572	\$25,524
50	\$ 5,941	\$ 7,872	\$ 9,804	\$11,736	\$13,668	\$15,600	\$17,532	\$19,464	\$21,396	\$23,327	\$25,259
51	\$ 5,652	\$ 7,490	\$ 9,328	\$11,166	\$13,003	\$14,841	\$16,679	\$18,517	\$20,355	\$22,193	\$24,031
52	\$ 5,391	\$ 7,145	\$ 8,898	\$10,651	\$12,405	\$14,158	\$15,911	\$17,664	\$19,418	\$21,171	\$22,924
53	\$ 5,164	\$ 6,843	\$ 8,522	\$10,201	\$11,880	\$13,560	\$15,239	\$16,918	\$18,597	\$20,277	\$21,956
54	\$ 4,965	\$ 6,579	\$ 8,194	\$ 9,808	\$11,423	\$13,037	\$14,652	\$16,266	\$17,881	\$19,495	\$21,110
55	\$ 4,780	\$ 6,335	\$ 7,890	\$ 9,444	\$10,999	\$12,554	\$14,108	\$15,663	\$17,217	\$18,772	\$20,327
56	\$ 4,514	\$ 5,982	\$ 7,450	\$ 8,918	\$10,387	\$11,855	\$13,323	\$14,791	\$16,259	\$17,727	\$19,195
57	\$ 4,277	\$ 5,668	\$ 7,059	\$ 8,450	\$ 9,841	\$11,232	\$12,623	\$14,014	\$15,405	\$16,796	\$18,187
58	\$ 4,073	\$ 5,397	\$ 6,722	\$ 8,047	\$ 9,371	\$10,696	\$12,020	\$13,345	\$14,669	\$15,994	\$17,318
59	\$ 3,896	\$ 5,163	\$ 6,430	\$ 7,698	\$ 8,965	\$10,232	\$11,499	\$12,766	\$14,033	\$15,300	\$16,567
60	\$ 3,734	\$ 4,949	\$ 6,163	\$ 7,378	\$ 8,592	\$ 9,806	\$11,021	\$12,235	\$13,450	\$14,664	\$15,879
61	\$ 3,551	\$ 4,706	\$ 5,860	\$ 7,015	\$ 8,170	\$ 9,325	\$10,479	\$11,634	\$12,789	\$13,944	\$15,098
62	\$ 3,384	\$ 4,484	\$ 5,585	\$ 6,685	\$ 7,786	\$ 8,886	\$ 9,987	\$11,087	\$12,187	\$13,288	\$14,388
63	\$ 3,239	\$ 4,293	\$ 5,346	\$ 6,400	\$ 7,453	\$ 8,507	\$ 9,560	\$10,614	\$11,667	\$12,721	\$13,774
64	\$ 3,113	\$ 4,125	\$ 5,137	\$ 6,149	\$ 7,162	\$ 8,174	\$ 9,186	\$10,198	\$11,211	\$12,223	\$13,235
65		\$ 3,970	\$ 4,945	\$ 5,919	\$ 6,893	\$ 7,867	\$ 8,842	\$ 9,816	\$10,790	\$11,765	\$12,739
66		\$ 3,707	\$ 4,617	\$ 5,526	\$ 6,436	\$ 7,346	\$ 8,255	\$ 9,165	\$10,075	\$10,985	\$11,894
67		\$ 3,476	\$ 4,330	\$ 5,183	\$ 6,036	\$ 6,889	\$ 7,742	\$ 8,595	\$ 9,448	\$10,301	\$11,155
68		\$ 3,282	\$ 4,087	\$ 4,892	\$ 5,698	\$ 6,503	\$ 7,308	\$ 8,114	\$ 8,919	\$ 9,724	\$10,530
69		\$ 3,116	\$ 3,881	\$ 4,646	\$ 5,411	\$ 6,176	\$ 6,940	\$ 7,705	\$ 8,470	\$ 9,235	\$ 9,999
70			\$ 3,695	\$ 4,423	\$ 5,151	\$ 5,879	\$ 6,607	\$ 7,335	\$ 8,063	\$ 8,791	\$ 9,519
71			\$ 3,415	\$ 4,087	\$ 4,760	\$ 5,433	\$ 6,106	\$ 6,779	\$ 7,451	\$ 8,124	\$ 8,797
72			\$ 3,174	\$ 3,799	\$ 4,424	\$ 5,050	\$ 5,675	\$ 6,300	\$ 6,926	\$ 7,551	\$ 8,176
73				\$ 3,560	\$ 4,146	\$ 4,732	\$ 5,318	\$ 5,904	\$ 6,490	\$ 7,076	\$ 7,662
74				\$ 3,359	\$ 3,912	\$ 4,465	\$ 5,018	\$ 5,571	\$ 6,124	\$ 6,677	\$ 7,230
75				\$ 3,180	\$ 3,703	\$ 4,227	\$ 4,750	\$ 5,274	\$ 5,797	\$ 6,320	\$ 6,844
76					\$ 3,359	\$ 3,834	\$ 4,308	\$ 4,783	\$ 5,258	\$ 5,733	\$ 6,207
77					\$ 3,073	\$ 3,507	\$ 3,942	\$ 4,376	\$ 4,810	\$ 5,245	\$ 5,679
78						\$ 3,244	\$ 3,646	\$ 4,048	\$ 4,450	\$ 4,851	\$ 5,253
79						\$ 3,029	\$ 3,404	\$ 3,779	\$ 4,154	\$ 4,529	\$ 4,904
80							\$ 3,192	\$ 3,543	\$ 3,895	\$ 4,247	\$ 4,598

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	\$ 9,542	\$12,645	\$15,748	\$18,851	\$21,954	\$25,057	\$28,160				
19	\$ 9,482	\$12,565	\$15,649	\$18,732	\$21,816	\$24,899	\$27,983				
20	\$ 9,428	\$12,494	\$15,560	\$18,626	\$21,692	\$24,758	\$27,824				
21	\$ 9,255	\$12,264	\$15,274	\$18,284	\$21,294	\$24,303	\$27,313				
22	\$ 9,093	\$12,050	\$15,007	\$17,964	\$20,921	\$23,878	\$26,835	\$29,792			
23	\$ 8,932	\$11,836	\$14,741	\$17,645	\$20,550	\$23,454	\$26,359	\$29,264			
24	\$ 8,781	\$11,636	\$14,492	\$17,347	\$20,202	\$23,058	\$25,913	\$28,769			
25	\$ 8,680	\$11,502	\$14,325	\$17,148	\$19,970	\$22,793	\$25,616	\$28,438			
26	\$ 8,489	\$11,250	\$14,010	\$16,771	\$19,532	\$22,292	\$25,053	\$27,814			
27	\$ 8,261	\$10,948	\$13,634	\$16,321	\$19,008	\$21,694	\$24,381	\$27,067	\$29,754		
28	\$ 8,088	\$10,719	\$13,349	\$15,979	\$18,610	\$21,240	\$23,871	\$26,501	\$29,131		
29	\$ 7,881	\$10,444	\$13,007	\$15,570	\$18,133	\$20,696	\$23,259	\$25,822	\$28,385		
30	\$ 7,646	\$10,132	\$12,618	\$15,105	\$17,591	\$20,078	\$22,564	\$25,050	\$27,537		
31	\$ 7,460	\$ 9,886	\$12,313	\$14,739	\$17,165	\$19,591	\$22,017	\$24,443	\$26,869	\$29,295	
32	\$ 7,214	\$ 9,560	\$11,906	\$14,253	\$16,599	\$18,945	\$21,291	\$23,637	\$25,983	\$28,329	
33	\$ 6,984	\$ 9,255	\$11,526	\$13,797	\$16,069	\$18,340	\$20,611	\$22,882	\$25,153	\$27,424	\$29,696
34	\$ 6,771	\$ 8,972	\$11,174	\$13,376	\$15,578	\$17,779	\$19,981	\$22,183	\$24,385	\$26,587	\$28,788
35	\$ 6,539	\$ 8,665	\$10,792	\$12,918	\$15,045	\$17,171	\$19,297	\$21,424	\$23,550	\$25,677	\$27,803
36	\$ 6,298	\$ 8,347	\$10,395	\$12,443	\$14,492	\$16,540	\$18,588	\$20,636	\$22,685	\$24,733	\$26,781
37	\$ 6,075	\$ 8,051	\$10,026	\$12,002	\$13,978	\$15,953	\$17,929	\$19,905	\$21,880	\$23,856	\$25,832
38	\$ 5,865	\$ 7,772	\$ 9,680	\$11,587	\$13,494	\$15,402	\$17,309	\$19,216	\$21,124	\$23,031	\$24,938
39	\$ 5,650	\$ 7,487	\$ 9,324	\$11,162	\$12,999	\$14,836	\$16,674	\$18,511	\$20,348	\$22,186	\$24,023
40	\$ 5,430	\$ 7,196	\$ 8,962	\$10,728	\$12,494	\$14,260	\$16,025	\$17,791	\$19,557	\$21,323	\$23,089
41	\$ 5,300	\$ 7,024	\$ 8,748	\$10,471	\$12,195	\$13,919	\$15,642	\$17,366	\$19,090	\$20,813	\$22,537
42	\$ 5,175	\$ 6,858	\$ 8,541	\$10,223	\$11,906	\$13,589	\$15,272	\$16,955	\$18,638	\$20,321	\$22,004
43	\$ 5,055	\$ 6,699	\$ 8,343	\$ 9,987	\$11,631	\$13,275	\$14,919	\$16,563	\$18,207	\$19,851	\$21,495
44	\$ 4,942	\$ 6,550	\$ 8,157	\$ 9,764	\$11,372	\$12,979	\$14,586	\$16,194	\$17,801	\$19,408	\$21,016
45	\$ 4,818	\$ 6,385	\$ 7,951	\$ 9,518	\$11,085	\$12,652	\$14,219	\$15,785	\$17,352	\$18,919	\$20,486
46	\$ 4,744	\$ 6,286	\$ 7,829	\$ 9,372	\$10,914	\$12,457	\$13,999	\$15,542	\$17,085	\$18,627	\$20,170
47	\$ 4,657	\$ 6,172	\$ 7,686	\$ 9,201	\$10,715	\$12,230	\$13,744	\$15,259	\$16,774	\$18,288	\$19,803
48	\$ 4,574	\$ 6,061	\$ 7,549	\$ 9,036	\$10,524	\$12,011	\$13,499	\$14,986	\$16,474	\$17,961	\$19,448

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	\$ 4,468	\$ 5,921	\$ 7,374	\$ 8,827	\$10,280	\$11,734	\$13,187	\$14,640	\$16,093	\$17,546	\$18,999
50	\$ 4,316	\$ 5,720	\$ 7,123	\$ 8,527	\$ 9,931	\$11,334	\$12,738	\$14,142	\$15,545	\$16,949	\$18,353
51	\$ 4,068	\$ 5,391	\$ 6,714	\$ 8,037	\$ 9,360	\$10,682	\$12,005	\$13,328	\$14,651	\$15,974	\$17,297
52	\$ 3,848	\$ 5,099	\$ 6,350	\$ 7,601	\$ 8,853	\$10,104	\$11,355	\$12,606	\$13,858	\$15,109	\$16,360
53	\$ 3,658	\$ 4,847	\$ 6,037	\$ 7,227	\$ 8,416	\$ 9,606	\$10,795	\$11,985	\$13,174	\$14,364	\$15,554
54	\$ 3,495	\$ 4,631	\$ 5,768	\$ 6,905	\$ 8,041	\$ 9,178	\$10,314	\$11,451	\$12,587	\$13,724	\$14,860
55	\$ 3,346	\$ 4,434	\$ 5,522	\$ 6,610	\$ 7,698	\$ 8,786	\$ 9,874	\$10,962	\$12,050	\$13,138	\$14,226
56	\$ 3,143	\$ 4,165	\$ 5,188	\$ 6,210	\$ 7,232	\$ 8,254	\$ 9,276	\$10,299	\$11,321	\$12,343	\$13,365
57		\$ 3,927	\$ 4,891	\$ 5,854	\$ 6,818	\$ 7,782	\$ 8,746	\$ 9,709	\$10,673	\$11,637	\$12,600
58		\$ 3,725	\$ 4,639	\$ 5,553	\$ 6,467	\$ 7,381	\$ 8,295	\$ 9,209	\$10,123	\$11,037	\$11,951
59		\$ 3,551	\$ 4,422	\$ 5,294	\$ 6,165	\$ 7,037	\$ 7,908	\$ 8,780	\$ 9,651	\$10,522	\$11,394
60		\$ 3,392	\$ 4,225	\$ 5,057	\$ 5,890	\$ 6,722	\$ 7,555	\$ 8,387	\$ 9,220	\$10,052	\$10,885
61		\$ 3,112	\$ 3,876	\$ 4,639	\$ 5,403	\$ 6,167	\$ 6,930	\$ 7,694	\$ 8,458	\$ 9,222	\$ 9,985
62			\$ 3,580	\$ 4,285	\$ 4,991	\$ 5,696	\$ 6,401	\$ 7,107	\$ 7,812	\$ 8,518	\$ 9,223
63			\$ 3,337	\$ 3,995	\$ 4,652	\$ 5,310	\$ 5,968	\$ 6,625	\$ 7,283	\$ 7,940	\$ 8,598
64			\$ 3,135	\$ 3,753	\$ 4,371	\$ 4,988	\$ 5,606	\$ 6,224	\$ 6,842	\$ 7,459	\$ 8,077
65				\$ 3,539	\$ 4,121	\$ 4,704	\$ 5,287	\$ 5,869	\$ 6,452	\$ 7,034	\$ 7,617
66				\$ 3,320	\$ 3,867	\$ 4,413	\$ 4,960	\$ 5,507	\$ 6,053	\$ 6,600	\$ 7,146
67				\$ 3,127	\$ 3,642	\$ 4,157	\$ 4,671	\$ 5,186	\$ 5,701	\$ 6,216	\$ 6,730
68					\$ 3,451	\$ 3,938	\$ 4,426	\$ 4,914	\$ 5,402	\$ 5,889	\$ 6,377
69					\$ 3,287	\$ 3,751	\$ 4,216	\$ 4,681	\$ 5,145	\$ 5,610	\$ 6,074
70					\$ 3,138	\$ 3,581	\$ 4,025	\$ 4,468	\$ 4,912	\$ 5,355	\$ 5,799
71						\$ 3,310	\$ 3,720	\$ 4,130	\$ 4,540	\$ 4,950	\$ 5,360
72						\$ 3,078	\$ 3,459	\$ 3,840	\$ 4,221	\$ 4,603	\$ 4,984
73							\$ 3,242	\$ 3,599	\$ 3,956	\$ 4,314	\$ 4,671
74							\$ 3,060	\$ 3,397	\$ 3,734	\$ 4,071	\$ 4,408
75								\$ 3,216	\$ 3,535	\$ 3,854	\$ 4,174
76								\$ 3,008	\$ 3,307	\$ 3,606	\$ 3,904
77									\$ 3,107	\$ 3,387	\$ 3,668
78										\$ 3,202	\$ 3,468
79										\$ 3,045	\$ 3,297
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	\$20,777	\$27,534									
19	\$17,589	\$23,309	\$29,029								
20	\$15,249	\$20,208	\$25,167								
21	\$15,111	\$20,025	\$24,939	\$29,853							
22	\$14,961	\$19,826	\$24,692	\$29,557							
23	\$14,841	\$19,667	\$24,493	\$29,319							
24	\$14,709	\$19,493	\$24,276	\$29,060							
25	\$14,593	\$19,339	\$24,085	\$28,830							
26	\$14,428	\$19,121	\$23,813	\$28,505							
27	\$14,267	\$18,907	\$23,547	\$28,187							
28	\$14,122	\$18,715	\$23,307	\$27,900							
29	\$13,991	\$18,541	\$23,091	\$27,641							
30	\$13,851	\$18,356	\$22,860	\$27,365							
31	\$13,415	\$17,778	\$22,141	\$26,504							
32	\$13,006	\$17,236	\$21,465	\$25,695	\$29,924						
33	\$12,640	\$16,751	\$20,861	\$24,972	\$29,082						
34	\$12,303	\$16,304	\$20,305	\$24,306	\$28,307						
35	\$11,993	\$15,893	\$19,793	\$23,693	\$27,593						
36	\$11,503	\$15,244	\$18,984	\$22,725	\$26,466						
37	\$11,052	\$14,646	\$18,240	\$21,834	\$25,428	\$29,022					
38	\$10,648	\$14,111	\$17,574	\$21,036	\$24,499	\$27,962					
39	\$10,298	\$13,647	\$16,997	\$20,346	\$23,695	\$27,044					
40	\$ 9,965	\$13,206	\$16,446	\$19,687	\$22,928	\$26,168	\$29,409				
41	\$ 9,564	\$12,674	\$15,784	\$18,894	\$22,004	\$25,114	\$28,224				
42	\$ 9,198	\$12,190	\$15,181	\$18,173	\$21,164	\$24,155	\$27,147				
43	\$ 8,870	\$11,754	\$14,638	\$17,523	\$20,407	\$23,292	\$26,176	\$29,061			
44	\$ 8,581	\$11,372	\$14,162	\$16,953	\$19,744	\$22,534	\$25,325	\$28,115			
45	\$ 8,311	\$11,014	\$13,716	\$16,419	\$19,122	\$21,824	\$24,527	\$27,230	\$29,932		
46	\$ 8,088	\$10,719	\$13,349	\$15,979	\$18,610	\$21,240	\$23,871	\$26,501	\$29,131		
47	\$ 7,874	\$10,434	\$12,995	\$15,556	\$18,116	\$20,677	\$23,237	\$25,798	\$28,359		
48	\$ 7,681	\$10,179	\$12,677	\$15,175	\$17,672	\$20,170	\$22,668	\$25,166	\$27,664		

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	\$ 7,508	\$ 9,949	\$12,390	\$14,832	\$17,273	\$19,715	\$22,156	\$24,598	\$27,039	\$29,481	
50	\$ 7,342	\$ 9,729	\$12,117	\$14,504	\$16,892	\$19,279	\$21,667	\$24,055	\$26,442	\$28,830	
51	\$ 7,002	\$ 9,278	\$11,555	\$13,832	\$16,109	\$18,386	\$20,663	\$22,940	\$25,217	\$27,494	\$29,771
52	\$ 6,694	\$ 8,871	\$11,048	\$13,225	\$15,402	\$17,579	\$19,756	\$21,933	\$24,110	\$26,287	\$28,464
53	\$ 6,423	\$ 8,511	\$10,600	\$12,688	\$14,777	\$16,866	\$18,954	\$21,043	\$23,132	\$25,220	\$27,309
54	\$ 6,186	\$ 8,198	\$10,209	\$12,221	\$14,233	\$16,244	\$18,256	\$20,268	\$22,279	\$24,291	\$26,303
55	\$ 5,966	\$ 7,906	\$ 9,847	\$11,787	\$13,727	\$15,667	\$17,607	\$19,548	\$21,488	\$23,428	\$25,368
56	\$ 5,765	\$ 7,640	\$ 9,515	\$11,390	\$13,265	\$15,140	\$17,015	\$18,890	\$20,765	\$22,640	\$24,515
57	\$ 5,578	\$ 7,392	\$ 9,206	\$11,019	\$12,833	\$14,647	\$16,461	\$18,275	\$20,089	\$21,903	\$23,717
58	\$ 5,411	\$ 7,170	\$ 8,930	\$10,689	\$12,449	\$14,209	\$15,968	\$17,728	\$19,487	\$21,247	\$23,006
59	\$ 5,260	\$ 6,971	\$ 8,681	\$10,392	\$12,102	\$13,813	\$15,523	\$17,234	\$18,945	\$20,655	\$22,366
60	\$ 5,117	\$ 6,782	\$ 8,446	\$10,110	\$11,774	\$13,439	\$15,103	\$16,767	\$18,431	\$20,096	\$21,760
61	\$ 4,842	\$ 6,416	\$ 7,991	\$ 9,565	\$11,140	\$12,714	\$14,289	\$15,864	\$17,438	\$19,013	\$20,587
62	\$ 4,594	\$ 6,088	\$ 7,582	\$ 9,076	\$10,570	\$12,064	\$13,558	\$15,052	\$16,546	\$18,040	\$19,534
63	\$ 4,381	\$ 5,806	\$ 7,230	\$ 8,655	\$10,080	\$11,505	\$12,929	\$14,354	\$15,779	\$17,204	\$18,628
64	\$ 4,196	\$ 5,561	\$ 6,926	\$ 8,290	\$ 9,655	\$11,020	\$12,384	\$13,749	\$15,114	\$16,478	\$17,843
65	\$ 4,027	\$ 5,336	\$ 6,645	\$ 7,955	\$ 9,264	\$10,574	\$11,883	\$13,193	\$14,502	\$15,812	\$17,121
66	\$ 3,778	\$ 5,006	\$ 6,235	\$ 7,463	\$ 8,692	\$ 9,920	\$11,149	\$12,377	\$13,606	\$14,834	\$16,063
67	\$ 3,558	\$ 4,715	\$ 5,872	\$ 7,029	\$ 8,186	\$ 9,343	\$10,500	\$11,657	\$12,814	\$13,971	\$15,127
68	\$ 3,371	\$ 4,467	\$ 5,563	\$ 6,659	\$ 7,756	\$ 8,852	\$ 9,948	\$11,044	\$12,141	\$13,237	\$14,333
69	\$ 3,211	\$ 4,255	\$ 5,299	\$ 6,343	\$ 7,387	\$ 8,431	\$ 9,475	\$10,520	\$11,564	\$12,608	\$13,652
70	\$ 3,065	\$ 4,062	\$ 5,059	\$ 6,055	\$ 7,052	\$ 8,049	\$ 9,046	\$10,042	\$11,039	\$12,036	\$13,033
71		\$ 3,728	\$ 4,642	\$ 5,557	\$ 6,472	\$ 7,387	\$ 8,302	\$ 9,216	\$10,131	\$11,046	\$11,961
72		\$ 3,444	\$ 4,290	\$ 5,135	\$ 5,980	\$ 6,825	\$ 7,671	\$ 8,516	\$ 9,361	\$10,206	\$11,052
73		\$ 3,212	\$ 4,000	\$ 4,788	\$ 5,576	\$ 6,365	\$ 7,153	\$ 7,941	\$ 8,729	\$ 9,517	\$10,306
74		\$ 3,018	\$ 3,759	\$ 4,500	\$ 5,240	\$ 5,981	\$ 6,722	\$ 7,462	\$ 8,203	\$ 8,944	\$ 9,684
75			\$ 3,545	\$ 4,244	\$ 4,942	\$ 5,641	\$ 6,339	\$ 7,038	\$ 7,736	\$ 8,435	\$ 9,134
76			\$ 3,233	\$ 3,870	\$ 4,507	\$ 5,144	\$ 5,781	\$ 6,418	\$ 7,055	\$ 7,692	\$ 8,329
77				\$ 3,556	\$ 4,142	\$ 4,727	\$ 5,312	\$ 5,898	\$ 6,483	\$ 7,068	\$ 7,654
78				\$ 3,301	\$ 3,845	\$ 4,388	\$ 4,932	\$ 5,475	\$ 6,018	\$ 6,562	\$ 7,105
79				\$ 3,091	\$ 3,600	\$ 4,108	\$ 4,617	\$ 5,126	\$ 5,635	\$ 6,144	\$ 6,652
80					\$ 3,384	\$ 3,862	\$ 4,341	\$ 4,819	\$ 5,297	\$ 5,776	\$ 6,254

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	\$16,875	\$22,362	\$27,850								
19	\$14,267	\$18,907	\$23,547	\$28,187							
20	\$12,423	\$16,463	\$20,503	\$24,542	\$28,582						
21	\$12,404	\$16,438	\$20,472	\$24,506	\$28,540						
22	\$12,376	\$16,401	\$20,426	\$24,451	\$28,476						
23	\$12,358	\$16,377	\$20,396	\$24,415	\$28,434						
24	\$12,340	\$16,353	\$20,366	\$24,378	\$28,391						
25	\$12,321	\$16,328	\$20,335	\$24,342	\$28,349						
26	\$12,045	\$15,962	\$19,879	\$23,796	\$27,712						
27	\$11,772	\$15,600	\$19,428	\$23,256	\$27,084						
28	\$11,535	\$15,286	\$19,037	\$22,788	\$26,539						
29	\$11,307	\$14,984	\$18,662	\$22,339	\$26,016	\$29,693					
30	\$11,096	\$14,704	\$18,313	\$21,921	\$25,530	\$29,138					
31	\$10,648	\$14,111	\$17,574	\$21,036	\$24,499	\$27,962					
32	\$10,229	\$13,555	\$16,881	\$20,208	\$23,534	\$26,861					
33	\$ 9,864	\$13,072	\$16,280	\$19,488	\$22,696	\$25,904	\$29,112				
34	\$ 9,536	\$12,637	\$15,739	\$18,840	\$21,941	\$25,042	\$28,143				
35	\$ 9,234	\$12,237	\$15,240	\$18,243	\$21,246	\$24,249	\$27,252				
36	\$ 8,908	\$11,804	\$14,701	\$17,598	\$20,495	\$23,392	\$26,288	\$29,185			
37	\$ 8,603	\$11,401	\$14,199	\$16,997	\$19,795	\$22,592	\$25,390	\$28,188			
38	\$ 8,332	\$11,041	\$13,751	\$16,460	\$19,170	\$21,879	\$24,588	\$27,298			
39	\$ 8,092	\$10,724	\$13,356	\$15,987	\$18,619	\$21,251	\$23,882	\$26,514	\$29,146		
40	\$ 7,863	\$10,420	\$12,977	\$15,534	\$18,090	\$20,647	\$23,204	\$25,761	\$28,318		
41	\$ 7,552	\$10,008	\$12,464	\$14,920	\$17,375	\$19,831	\$22,287	\$24,743	\$27,199	\$29,655	
42	\$ 7,262	\$ 9,623	\$11,984	\$14,346	\$16,707	\$19,069	\$21,430	\$23,792	\$26,153	\$28,515	
43	\$ 7,007	\$ 9,286	\$11,565	\$13,844	\$16,123	\$18,402	\$20,680	\$22,959	\$25,238	\$27,517	\$29,796
44	\$ 6,782	\$ 8,987	\$11,192	\$13,398	\$15,603	\$17,809	\$20,014	\$22,219	\$24,425	\$26,630	\$28,835
45	\$ 6,570	\$ 8,706	\$10,843	\$12,979	\$15,116	\$17,252	\$19,389	\$21,525	\$23,662	\$25,799	\$27,935
46	\$ 6,361	\$ 8,430	\$10,498	\$12,567	\$14,636	\$16,704	\$18,773	\$20,842	\$22,910	\$24,979	\$27,048
47	\$ 6,168	\$ 8,173	\$10,179	\$12,185	\$14,190	\$16,196	\$18,202	\$20,208	\$22,213	\$24,219	\$26,225
48	\$ 5,992	\$ 7,941	\$ 9,889	\$11,838	\$13,786	\$15,735	\$17,684	\$19,632	\$21,581	\$23,529	\$25,478

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	\$ 5,834	\$ 7,731	\$ 9,629	\$11,526	\$13,423	\$15,321	\$17,218	\$19,115	\$21,013	\$22,910	\$24,807
50	\$ 5,685	\$ 7,533	\$ 9,382	\$11,230	\$13,079	\$14,928	\$16,776	\$18,625	\$20,474	\$22,322	\$24,171
51	\$ 5,379	\$ 7,128	\$ 8,878	\$10,627	\$12,376	\$14,126	\$15,875	\$17,624	\$19,374	\$21,123	\$22,872
52	\$ 5,105	\$ 6,765	\$ 8,425	\$10,085	\$11,745	\$13,406	\$15,066	\$16,726	\$18,386	\$20,046	\$21,706
53	\$ 4,869	\$ 6,452	\$ 8,035	\$ 9,619	\$11,202	\$12,785	\$14,368	\$15,952	\$17,535	\$19,118	\$20,702
54	\$ 4,662	\$ 6,179	\$ 7,695	\$ 9,211	\$10,727	\$12,244	\$13,760	\$15,276	\$16,792	\$18,309	\$19,825
55	\$ 4,474	\$ 5,929	\$ 7,384	\$ 8,839	\$10,294	\$11,749	\$13,204	\$14,659	\$16,114	\$17,569	\$19,024
56	\$ 4,245	\$ 5,625	\$ 7,005	\$ 8,386	\$ 9,766	\$11,146	\$12,527	\$13,907	\$15,287	\$16,668	\$18,048
57	\$ 4,037	\$ 5,350	\$ 6,663	\$ 7,976	\$ 9,289	\$10,602	\$11,915	\$13,228	\$14,541	\$15,854	\$17,167
58	\$ 3,858	\$ 5,113	\$ 6,368	\$ 7,623	\$ 8,877	\$10,132	\$11,387	\$12,641	\$13,896	\$15,151	\$16,406
59	\$ 3,703	\$ 4,907	\$ 6,111	\$ 7,315	\$ 8,519	\$ 9,723	\$10,928	\$12,132	\$13,336	\$14,540	\$15,744
60	\$ 3,558	\$ 4,716	\$ 5,873	\$ 7,030	\$ 8,187	\$ 9,345	\$10,502	\$11,659	\$12,816	\$13,974	\$15,131
61	\$ 3,353	\$ 4,444	\$ 5,534	\$ 6,625	\$ 7,715	\$ 8,805	\$ 9,896	\$10,986	\$12,077	\$13,167	\$14,258
62	\$ 3,170	\$ 4,200	\$ 5,231	\$ 6,262	\$ 7,293	\$ 8,324	\$ 9,354	\$10,385	\$11,416	\$12,447	\$13,477
63	\$ 3,013	\$ 3,993	\$ 4,972	\$ 5,952	\$ 6,932	\$ 7,912	\$ 8,891	\$ 9,871	\$10,851	\$11,831	\$12,811
64		\$ 3,814	\$ 4,749	\$ 5,685	\$ 6,621	\$ 7,557	\$ 8,493	\$ 9,429	\$10,364	\$11,300	\$12,236
65		\$ 3,650	\$ 4,546	\$ 5,441	\$ 6,337	\$ 7,233	\$ 8,128	\$ 9,024	\$ 9,920	\$10,815	\$11,711
66		\$ 3,450	\$ 4,296	\$ 5,143	\$ 5,990	\$ 6,836	\$ 7,683	\$ 8,529	\$ 9,376	\$10,222	\$11,069
67		\$ 3,271	\$ 4,073	\$ 4,876	\$ 5,678	\$ 6,481	\$ 7,283	\$ 8,086	\$ 8,889	\$ 9,691	\$10,494
68		\$ 3,116	\$ 3,881	\$ 4,646	\$ 5,411	\$ 6,176	\$ 6,940	\$ 7,705	\$ 8,470	\$ 9,235	\$ 9,999
69			\$ 3,715	\$ 4,447	\$ 5,179	\$ 5,911	\$ 6,643	\$ 7,375	\$ 8,107	\$ 8,839	\$ 9,571
70			\$ 3,562	\$ 4,264	\$ 4,966	\$ 5,668	\$ 6,370	\$ 7,072	\$ 7,774	\$ 8,476	\$ 9,177
71			\$ 3,318	\$ 3,971	\$ 4,625	\$ 5,279	\$ 5,932	\$ 6,586	\$ 7,240	\$ 7,893	\$ 8,547
72			\$ 3,104	\$ 3,716	\$ 4,327	\$ 4,939	\$ 5,550	\$ 6,162	\$ 6,774	\$ 7,385	\$ 7,997
73				\$ 3,501	\$ 4,078	\$ 4,654	\$ 5,230	\$ 5,807	\$ 6,383	\$ 6,959	\$ 7,536
74				\$ 3,319	\$ 3,865	\$ 4,412	\$ 4,958	\$ 5,504	\$ 6,051	\$ 6,597	\$ 7,143
75				\$ 3,155	\$ 3,674	\$ 4,194	\$ 4,713	\$ 5,232	\$ 5,752	\$ 6,271	\$ 6,791
76					\$ 3,279	\$ 3,742	\$ 4,206	\$ 4,669	\$ 5,132	\$ 5,596	\$ 6,059
77						\$ 3,378	\$ 3,797	\$ 4,215	\$ 4,634	\$ 5,052	\$ 5,470
78						\$ 3,092	\$ 3,475	\$ 3,858	\$ 4,241	\$ 4,624	\$ 5,007
79							\$ 3,216	\$ 3,571	\$ 3,925	\$ 4,279	\$ 4,634
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		
		Year 10	Year 20	Age 65
18	16.78	29	98	440
19	16.80	31	103	438
20	16.82	33	108	435
21	16.84	35	114	433
22	16.85	37	119	431
23	16.87	40	125	428
24	16.88	42	131	425
25	16.90	45	138	422
26	17.06	48	144	419
27	17.23	51	151	416
28	17.38	54	158	413
29	17.53	57	165	409
30	17.68	60	172	405
31	18.29	64	180	401
32	18.91	67	188	397
33	19.49	71	196	392
34	20.05	74	205	387
35	20.60	78	213	382
36	21.40	81	222	377
37	22.19	85	231	371
38	22.95	89	240	365
39	23.67	94	250	359
40	24.39	98	260	352
41	25.46	103	270	345
42	26.53	108	280	337
43	27.55	113	290	329
44	28.52	118	301	320
45	29.49	123	311	311
46	30.59	129	322	302
47	31.68	134	333	292
48	32.73	140	344	281
49	33.72	146	356	270

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65
50	34.71	152	368	257
51	37.11	158	380	244
52	39.51	164	392	230
53	41.80	171	404	215
54	43.97	177	417	200
55	46.14	183	429	183
56	48.85	189	442	165
57	51.56	196	455	146
58	54.14	203	468	126
59	56.59	210	480	104
60	59.04	217	493	80
61	64.05	225	505	55
62	69.07	232	516	28
63	73.85	240	528	0
64	78.38	249	539	0
65	82.92	260	551	0
66	88.85	270	563	--
67	94.78	282	573	--
68	100.43	293	583	--
69	105.79	303	592	--
70	111.16	314	599	--
71	120.21	323	606	--
72	129.26	332	613	--
73	137.88	341	620	--
74	146.07	350	628	--
75	154.26	358	638	--
76	169.29	365	653	--
77	184.32	371	675	--
78	198.63	376	713	--
79	212.22	380	779	--
80	225.82	382	897	--

### 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		
		Year 10	Year 20	Age 65
18	21.25	40	123	488
19	21.47	42	129	486
20	21.69	44	135	483
21	21.91	46	141	480
22	22.14	49	148	477
23	22.35	51	155	474
24	22.56	54	161	471
25	22.76	58	168	467
26	23.30	61	175	464
27	23.84	65	183	460
28	24.36	68	190	456
29	24.85	72	198	452
30	25.34	76	206	447
31	26.26	80	215	443
32	27.18	84	223	438
33	28.06	88	232	432
34	28.90	92	240	427
35	29.73	96	249	421
36	31.17	100	258	414
37	32.62	103	266	408
38	33.99	108	275	400
39	35.29	112	284	393
40	36.60	116	293	385
41	37.86	121	302	376
42	39.12	126	311	368
43	40.32	131	320	358
44	41.46	136	329	348
45	42.60	142	338	338
46	44.28	147	347	327
47	45.97	152	356	315
48	47.57	157	365	303
49	49.10	162	374	290

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65
50	50.62	167	384	276
51	53.89	173	394	261
52	57.16	177	404	245
53	60.28	182	413	228
54	63.24	186	424	209
55	66.20	190	434	190
56	69.73	195	445	170
57	73.25	199	456	149
58	76.61	204	467	127
59	79.80	209	477	103
60	82.99	215	488	78
61	88.99	223	499	53
62	94.99	231	510	27
63	100.70	240	521	0
64	106.13	249	532	0
65	111.56	259	542	0
66	120.20	269	553	--
67	128.85	280	562	--
68	137.08	290	570	--
69	144.90	299	576	--
70	152.72	308	582	--
71	164.28	317	586	--
72	175.83	324	591	--
73	186.84	332	596	--
74	197.29	339	602	--
75	207.75	346	611	--
76	223.80	351	624	--
77	239.86	355	647	--
78	255.15	358	688	--
79	269.67	360	762	--
80	284.20	360	899	--

### 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		
		Year 10	Year 20	Age 65
18	14.25	26	87	384
19	14.44	28	91	382
20	14.63	30	95	380
21	14.82	32	100	377
22	15.00	33	104	375
23	15.18	35	109	372
24	15.35	37	114	369
25	15.52	39	120	367
26	15.84	42	125	363
27	16.17	44	131	360
28	16.47	46	137	357
29	16.77	49	143	353
30	17.06	51	149	350
31	17.49	54	155	346
32	17.92	57	162	341
33	18.33	60	169	337
34	18.72	63	175	333
35	19.11	66	183	328
36	19.79	69	190	323
37	20.47	73	197	317
38	21.12	76	205	312
39	21.73	80	212	306
40	22.35	83	220	299
41	23.16	87	228	293
42	23.97	91	236	286
43	24.74	95	245	278
44	25.48	99	253	271
45	26.21	103	262	262
46	26.78	107	271	253
47	27.34	111	281	244
48	27.88	115	291	234
49	28.40	119	301	224

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65
50	28.91	124	311	213
51	30.24	128	322	202
52	31.57	133	333	189
53	32.84	138	344	177
54	34.05	143	355	163
55	35.25	149	367	149
56	36.73	155	379	134
57	38.20	161	392	118
58	39.61	167	404	101
59	40.94	174	417	83
60	42.28	181	431	64
61	45.37	188	444	44
62	48.46	195	457	22
63	51.41	202	470	0
64	54.20	210	483	0
65	57.00	218	495	0
66	60.95	226	508	--
67	64.90	234	520	--
68	68.66	242	532	--
69	72.23	253	544	--
70	75.80	264	556	--
71	82.01	275	569	--
72	88.22	286	585	--
73	94.14	297	603	--
74	99.76	307	622	--
75	105.38	317	641	--
76	115.39	328	663	--
77	125.39	338	689	--
78	134.92	347	726	--
79	143.98	356	786	--
80	153.03	364	879	--

### 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		
		Year 10	Year 20	Age 65
18	17.67	38	115	450
19	17.71	40	120	448
20	17.75	42	125	445
21	17.79	44	131	442
22	17.84	47	137	439
23	17.88	49	143	436
24	17.92	51	149	433
25	17.96	54	155	429
26	18.33	57	162	426
27	18.69	59	169	422
28	19.04	62	176	418
29	19.37	65	183	414
30	19.70	68	190	409
31	20.46	72	197	404
32	21.22	75	204	399
33	21.94	79	212	394
34	22.63	83	219	389
35	23.32	87	227	383
36	24.22	91	234	377
37	25.11	95	242	371
38	25.97	99	249	364
39	26.78	103	257	357
40	27.59	107	264	349
41	28.69	112	272	341
42	29.78	116	280	333
43	30.83	120	288	324
44	31.82	123	296	314
45	32.81	127	304	304
46	34.63	131	312	293
47	36.46	135	320	282
48	38.20	138	329	270
49	39.85	142	338	257

Issue Age	Premium Per \$1k	CASH VALUE PER \$1k		
		Year 10	Year 20	Age 65
50	41.50	146	347	244
51	43.47	150	356	230
52	45.43	154	365	215
53	47.30	158	375	200
54	49.08	162	384	184
55	50.86	167	394	167
56	52.95	172	403	149
57	55.05	177	413	130
58	57.04	183	423	111
59	58.94	189	433	90
60	60.83	194	444	67
61	64.30	200	454	44
62	67.77	206	463	19
63	71.07	213	473	0
64	74.21	221	482	0
65	77.35	228	491	0
66	82.89	236	499	--
67	88.43	244	508	--
68	93.71	252	515	--
69	98.73	260	521	--
70	103.74	268	527	--
71	112.00	276	536	--
72	120.27	284	548	--
73	128.14	290	564	--
74	135.61	296	582	--
75	143.09	301	602	--
76	154.96	306	624	--
77	166.82	311	652	--
78	178.12	315	696	--
79	188.86	317	767	--
80	199.59	318	881	--

### 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	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
18			16.27	20.15	24.03	27.91	31.79	35.67	39.55	43.43	51.19
19			16.28	20.17	24.05	27.94	31.82	35.71	39.59	43.48	51.25
20			16.29	20.18	24.07	27.96	31.85	35.74	39.63	43.52	51.30
21			16.31	20.20	24.10	27.99	31.88	35.78	39.67	43.57	51.36
22			16.31	20.21	24.11	28.00	31.90	35.80	39.69	43.59	51.38
23			16.33	20.23	24.13	28.03	31.93	35.83	39.74	43.64	51.44
24			16.34	20.24	24.14	28.05	31.95	35.85	39.76	43.66	51.47
25			16.35	20.26	24.17	28.07	31.98	35.89	39.80	43.71	51.52
26			16.46	20.41	24.35	28.30	32.24	36.19	40.13	44.08	51.97
27			16.58	20.56	24.55	28.53	32.52	36.50	40.48	44.47	52.44
28			16.68	20.70	24.72	28.74	32.76	36.78	40.80	44.82	52.85
29			16.79	20.84	24.89	28.95	33.00	37.06	41.11	45.16	53.27
30			16.89	20.98	25.07	29.16	33.24	37.33	41.42	45.51	53.69
31			17.31	21.54	25.77	30.00	34.23	38.46	42.69	46.92	55.38
32			17.74	22.12	26.49	30.86	35.24	39.61	43.98	48.35	57.10
33			18.15	22.65	27.16	31.67	36.17	40.68	45.19	49.70	58.71
34			18.53	23.17	27.81	32.44	37.08	41.72	46.35	50.99	60.26
35			18.92	23.68	28.44	33.21	37.97	42.74	47.50	52.26	61.79
36			19.47	24.42	29.37	34.32	39.27	44.22	49.16	54.11	64.01
37			20.02	25.15	30.28	35.41	40.55	45.68	50.81	55.94	66.20
38		15.24	20.55	25.85	31.16	36.47	41.78	47.08	52.39	57.70	68.31
39		15.57	21.05	26.52	31.99	37.47	42.94	48.41	53.89	59.36	70.31
40		15.91	21.55	27.19	32.83	38.47	44.11	49.75	55.39	61.03	72.31
41		16.40	22.29	28.18	34.06	39.95	45.84	51.73	57.61	63.50	75.28
42		16.90	23.03	29.17	35.30	41.44	47.57	53.71	59.84	65.98	78.25
43		17.37	23.74	30.11	36.48	42.85	49.22	55.59	61.96	68.33	81.08
44		17.82	24.41	31.01	37.60	44.20	50.79	57.39	63.98	70.58	83.77
45		18.26	25.08	31.90	38.72	45.54	52.36	59.18	66.00	72.82	86.46
46		18.77	25.85	32.92	39.99	47.07	54.14	61.22	68.29	75.36	89.51
47		19.28	26.60	33.93	41.26	48.58	55.91	63.23	70.56	77.89	92.54
48		19.76	27.33	34.90	42.47	50.04	57.61	65.18	72.74	80.31	95.45

# SIMPL Standard Final Expense - Male

## NON-NICOTINE

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

Issue Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
49		20.22	28.02	35.82	43.61	51.41	59.21	67.01	74.80	82.60	98.20
50		20.68	28.71	36.73	44.76	52.79	60.81	68.84	76.87	84.89	100.95
51		21.79	30.37	38.95	47.53	56.12	64.70	73.28	81.86	90.44	107.61
52	15.59	22.90	32.04	41.17	50.31	59.45	68.58	77.72	86.86	95.99	114.27
53	16.22	23.96	33.62	43.29	52.96	62.62	72.29	81.96	91.62	101.29	120.62
54	16.83	24.96	35.13	45.30	55.47	65.63	75.80	85.97	96.14	106.31	126.64
55	17.43	25.96	36.63	47.30	57.97	68.64	79.31	89.98	100.65	111.32	132.66
56	18.18	27.22	38.51	49.81	61.11	72.40	83.70	95.00	106.29	117.59	140.18
57	18.93	28.47	40.39	52.32	64.24	76.16	88.09	100.01	111.93	123.86	147.70
58	19.65	29.66	42.18	54.70	67.22	79.74	92.26	104.78	117.30	129.82	154.86
59	20.33	30.80	43.88	56.97	70.06	83.14	96.23	109.32	122.40	135.49	161.66
60	21.01	31.93	45.58	59.24	72.89	86.54	100.20	113.85	127.50	141.16	168.46
61	22.40	34.25	49.06	63.87	78.68	93.49	108.31	123.12	137.93	152.74	182.36
62	23.79	36.57	52.54	68.51	84.49	100.46	116.43	132.40	148.38	164.35	196.29
63	25.12	38.78	55.86	72.94	90.01	107.09	124.17	141.25	158.33	175.40	209.56
64	26.38	40.88	59.00	77.13	95.25	113.38	131.50	149.63	167.75	185.88	222.13
65	27.64	42.98	62.15	81.33	100.50	119.68	138.85	158.03	177.20	196.38	234.73
66	29.28	45.72	66.26	86.81	107.36	127.90	148.45	169.00	189.54	210.09	251.18
67	30.93	48.46	70.38	92.30	114.21	136.13	158.05	179.97	201.89	223.80	267.64
68	32.49	51.07	74.30	97.52	120.75	143.97	167.20	190.42	213.64	236.87	283.32
69	33.98	53.55	78.02	102.48	126.94	151.41	175.87	200.34	224.80	249.26	298.19
70	35.47	56.04	81.74	107.45	133.15	158.86	184.57	210.27	235.98	261.68	313.09
71	37.98	60.22	88.02	115.82	143.62	171.42	199.21	227.01	254.81	282.61	338.21
72	40.49	64.41	94.30	124.19	154.08	183.97	213.86	243.76	273.65	303.54	363.32
73	42.89	68.39	100.28	132.16	164.05	195.93	227.82	259.70	291.59	323.47	387.24
74	45.16	72.18	105.96	139.74	173.52	207.30	241.08	274.85	308.63	342.41	409.97
75	47.43	75.97	111.64	147.32	182.99	218.66	254.33	290.01	325.68	361.35	432.70
76	51.60	82.92	122.07	161.22	200.37	239.51	278.66	317.81	356.96	396.11	474.40
77	55.77	89.87	132.50	175.12	217.75	260.37	302.99	345.62	388.24	430.87	516.11
78	59.74	96.49	142.42	188.36	234.29	280.22	326.16	372.09	418.02	463.96	555.82
79	63.52	102.78	151.85	200.93	250.00	299.08	348.16	397.23	446.31	495.38	593.54
80	67.29	109.07	161.29	213.51	265.73	317.95	370.17	422.39	474.61	526.83	631.28

# SIMPL Standard - Male

## NICOTINE

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

Issue Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
18			19.37	24.28	29.20	34.11	39.02	43.94	48.85	53.77	63.59
19			19.52	24.48	29.45	34.41	39.38	44.34	49.31	54.27	64.20
20			19.67	24.69	29.70	34.72	39.74	44.75	49.77	54.78	64.81
21			19.83	24.89	29.96	35.03	40.09	45.16	50.23	55.29	65.43
22			19.98	25.10	30.22	35.34	40.46	45.58	50.70	55.82	66.06
23			20.13	25.30	30.47	35.64	40.80	45.97	51.14	56.31	66.65
24		15.06	20.28	25.49	30.71	35.93	41.14	46.36	51.58	56.80	67.23
25		15.15	20.41	25.68	30.94	36.20	41.47	46.73	51.99	57.26	67.78
26		15.40	20.79	26.18	31.57	36.95	42.34	47.73	53.12	58.51	69.28
27		15.65	21.16	26.68	32.19	37.70	43.22	48.73	54.24	59.76	70.78
28		15.89	21.52	27.16	32.79	38.42	44.06	49.69	55.32	60.96	72.22
29		16.12	21.86	27.61	33.36	39.10	44.85	50.60	56.34	62.09	73.58
30		16.34	22.20	28.06	33.92	39.78	45.64	51.50	57.36	63.22	74.94
31		16.77	22.84	28.92	34.99	41.06	47.13	53.21	59.28	65.35	77.50
32		17.20	23.48	29.77	36.05	42.34	48.62	54.91	61.19	67.48	80.05
33		17.60	24.09	30.58	37.07	43.56	50.05	56.54	63.02	69.51	82.49
34		17.99	24.67	31.36	38.04	44.72	51.41	58.09	64.77	71.46	84.82
35		18.38	25.25	32.13	39.00	45.88	52.75	59.63	66.50	73.38	87.13
36		19.04	26.25	33.46	40.67	47.87	55.08	62.29	69.50	76.71	91.12
37		19.71	27.26	34.80	42.34	49.89	57.43	64.97	72.52	80.06	95.15
38		20.35	28.21	36.07	43.93	51.79	59.65	67.51	75.37	83.23	98.95
39		20.95	29.11	37.27	45.43	53.59	61.75	69.91	78.07	86.23	102.55
40		21.55	30.02	38.48	46.94	55.41	63.87	72.34	80.80	89.26	106.19
41	15.13	22.14	30.89	39.65	48.40	57.16	65.91	74.67	83.42	92.18	109.69
42	15.48	22.72	31.76	40.81	49.86	58.90	67.95	77.00	86.04	95.09	113.18
43	15.81	23.27	32.60	41.92	51.25	60.57	69.89	79.22	88.54	97.87	116.51
44	16.13	23.80	33.39	42.98	52.56	62.15	71.74	81.33	90.91	100.50	119.68
45	16.45	24.33	34.18	44.03	53.88	63.73	73.58	83.44	93.29	103.14	122.84
46	16.91	25.10	35.34	45.58	55.82	66.06	76.30	86.54	96.78	107.02	127.50
47	17.38	25.89	36.52	47.15	57.78	68.41	79.04	89.67	100.30	110.93	132.19
48	17.83	26.63	37.63	48.63	59.63	70.63	81.63	92.63	103.63	114.63	136.63

# SIMPL Standard Final Expense - Male

## NICOTINE

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

Issue Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
49	18.25	27.33	38.69	50.04	61.40	72.75	84.11	95.46	106.81	118.17	140.88
50	18.67	28.04	39.74	51.45	63.15	74.86	86.57	98.27	109.98	121.68	145.10
51	19.58	29.55	42.01	54.47	66.94	79.40	91.86	104.32	116.78	129.25	154.17
52	20.49	31.06	44.28	57.50	70.72	83.93	97.15	110.37	123.59	136.81	163.24
53	21.35	32.50	46.44	60.38	74.32	88.26	102.20	116.14	130.08	144.02	171.90
54	22.17	33.87	48.50	63.12	77.75	92.37	106.99	121.62	136.24	150.87	180.12
55	23.00	35.24	50.55	65.86	81.17	96.48	111.79	127.10	142.40	157.71	188.33
56	23.98	36.88	53.00	69.13	85.25	101.38	117.50	133.63	149.75	165.88	198.13
57	24.95	38.50	55.44	72.38	89.32	106.26	123.20	140.14	157.08	174.02	207.89
58	25.88	40.06	57.77	75.49	93.21	110.92	128.64	146.35	164.07	181.79	217.22
59	26.77	41.53	59.99	78.44	96.89	115.35	133.80	152.26	170.71	189.16	226.07
60	27.65	43.01	62.20	81.39	100.58	119.77	138.97	158.16	177.35	196.54	234.92
61	29.32	45.78	66.36	86.94	107.52	128.10	148.68	169.26	189.84	210.41	251.57
62	30.98	48.56	70.52	92.49	114.46	136.42	158.39	180.36	202.32	224.29	268.22
63	32.57	51.20	74.49	97.77	121.06	144.35	167.63	190.92	214.21	237.49	284.07
64	34.08	53.71	78.25	102.80	127.34	151.88	176.42	200.97	225.51	250.05	299.14
65	35.58	56.22	82.02	107.82	133.62	159.41	185.21	211.01	236.81	262.61	314.20
66	37.98	60.22	88.01	115.81	143.61	171.40	199.20	227.00	254.79	282.59	338.18
67	40.38	64.22	94.01	123.81	153.61	183.40	213.20	243.00	272.79	302.59	362.18
68	42.66	68.02	99.72	131.42	163.12	194.82	226.52	258.22	289.92	321.62	385.02
69	44.83	71.64	105.15	138.66	172.17	205.67	239.18	272.69	306.20	339.71	406.72
70	47.00	75.26	110.57	145.89	181.21	216.52	251.84	287.16	322.47	357.79	428.42
71	50.21	80.60	118.59	156.58	194.57	232.56	270.55	308.54	346.53	384.52	460.50
72	53.42	85.95	126.61	167.27	207.93	248.59	289.25	329.91	370.57	411.23	492.55
73	56.47	91.04	134.25	177.45	220.66	263.87	307.07	350.28	393.49	436.69	523.11
74	59.37	95.87	141.49	187.12	232.74	278.36	323.99	369.61	415.23	460.86	552.10
75	62.28	100.71	148.75	196.79	244.84	292.88	340.92	388.96	437.00	485.05	581.13
76	66.73	108.13	159.89	211.64	263.39	315.15	366.90	418.66	470.41	522.16	625.67
77	71.19	115.56	171.03	226.50	281.96	337.43	392.90	448.37	503.83	559.30	670.24
78	75.43	122.63	181.64	240.64	299.64	358.65	417.65	476.65	535.66	594.66	712.67
79	79.46	129.35	191.71	254.07	316.43	378.79	441.15	503.51	565.88	628.24	752.96
80	83.49	136.07	201.79	267.51	333.23	398.95	464.67	530.40	596.12	661.84	793.28



# SIMPL Standard - Female

## NON-NICOTINE

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

Issue Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
18				17.81	21.10	24.40	27.69	30.99	34.28	37.58	44.17
19				17.98	21.32	24.66	28.00	31.34	34.68	38.02	44.70
20				18.16	21.54	24.92	28.31	31.69	35.07	38.46	45.22
21				18.33	21.76	25.19	28.61	32.04	35.47	38.90	45.75
22			15.03	18.50	21.97	25.44	28.91	32.38	35.84	39.31	46.25
23			15.16	18.67	22.18	25.69	29.20	32.71	36.22	39.73	46.75
24			15.27	18.82	22.37	25.92	29.47	33.02	36.57	40.12	47.22
25			15.39	18.98	22.57	26.16	29.75	33.34	36.93	40.52	47.69
26			15.61	19.28	22.94	26.60	30.27	33.93	37.59	41.26	48.58
27			15.84	19.58	23.32	27.06	30.80	34.54	38.28	42.02	49.50
28			16.05	19.86	23.67	27.48	31.29	35.09	38.90	42.71	50.33
29			16.26	20.14	24.02	27.89	31.77	35.65	39.53	43.41	51.16
30			16.46	20.41	24.35	28.30	32.24	36.19	40.13	44.08	51.97
31			16.76	20.80	24.85	28.89	32.94	36.98	41.03	45.07	53.16
32			17.06	21.20	25.35	29.49	33.63	37.78	41.92	46.07	54.35
33			17.34	21.58	25.82	30.06	34.30	38.54	42.77	47.01	55.49
34			17.61	21.94	26.27	30.60	34.93	39.26	43.59	47.92	56.57
35			17.88	22.30	26.72	31.14	35.56	39.98	44.40	48.82	57.66
36			18.35	22.93	27.51	32.08	36.66	41.24	45.81	50.39	59.54
37			18.83	23.56	28.29	33.03	37.76	42.49	47.23	51.96	61.43
38			19.28	24.16	29.05	33.93	38.81	43.70	48.58	53.47	63.23
39			19.70	24.73	29.75	34.78	39.80	44.83	49.85	54.88	64.93
40			20.13	25.30	30.47	35.64	40.80	45.97	51.14	56.31	66.65
41		15.34	20.69	26.05	31.40	36.76	42.12	47.47	52.83	58.18	68.89
42		15.71	21.25	26.80	32.34	37.88	43.43	48.97	54.51	60.06	71.14
43		16.07	21.79	27.51	33.23	38.95	44.67	50.39	56.12	61.84	73.28
44		16.41	22.30	28.19	34.09	39.98	45.87	51.76	57.66	63.55	75.33
45		16.75	22.81	28.87	34.93	40.99	47.05	53.11	59.17	65.24	77.36
46		17.01	23.20	29.40	35.59	41.78	47.98	54.17	60.36	66.55	78.94
47		17.27	23.59	29.91	36.24	42.56	48.88	55.20	61.53	67.85	80.49
48		17.52	23.97	30.41	36.86	43.31	49.76	56.20	62.65	69.10	81.99

# SIMPL Standard Final Expense - Female

## NON-NICOTINE

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

Issue Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
49		17.76	24.33	30.90	37.46	44.03	50.60	57.17	63.73	70.30	83.44
50		18.00	24.68	31.37	38.05	44.74	51.42	58.11	64.79	71.48	84.85
51		18.61	25.60	32.60	39.59	46.58	53.58	60.57	67.56	74.56	88.54
52		19.23	26.53	33.83	41.13	48.43	55.73	63.03	70.33	77.63	92.23
53		19.81	27.41	35.00	42.60	50.19	57.78	65.38	72.97	80.57	95.76
54		20.37	28.25	36.12	44.00	51.87	59.74	67.62	75.49	83.37	99.11
55		20.93	29.08	37.23	45.38	53.53	61.69	69.84	77.99	86.14	102.44
56		21.61	30.11	38.60	47.09	55.59	64.08	72.58	81.07	89.56	106.55
57	15.23	22.29	31.13	39.96	48.79	57.63	66.46	75.30	84.13	92.96	110.63
58	15.62	22.94	32.10	41.26	50.42	59.58	68.74	77.90	87.06	96.22	114.54
59	15.99	23.56	33.03	42.49	51.96	61.43	70.90	80.36	89.83	99.30	118.23
60	16.36	24.18	33.96	43.73	53.51	63.29	73.07	82.84	92.62	102.40	121.95
61	17.22	25.61	36.10	46.59	57.08	67.58	78.07	88.56	99.05	109.54	130.53
62	18.07	27.04	38.24	49.45	60.66	71.86	83.07	94.28	105.48	116.69	139.10
63	18.89	28.40	40.29	52.18	64.07	75.96	87.84	99.73	111.62	123.51	147.29
64	19.67	29.69	42.23	54.76	67.29	79.83	92.36	104.90	117.43	129.96	155.03
65	20.44	30.99	44.17	57.35	70.53	83.71	96.89	110.08	123.26	136.44	162.80
66	21.54	32.81	46.91	61.00	75.10	89.19	103.29	117.38	131.48	145.57	173.76
67	22.63	34.64	49.65	64.66	79.67	94.67	109.68	124.69	139.70	154.71	184.72
68	23.68	36.38	52.26	68.14	84.01	99.89	115.77	131.65	147.52	163.40	195.16
69	24.67	38.03	54.73	71.44	88.14	104.84	121.55	138.25	154.95	171.66	205.06
70	25.66	39.68	57.21	74.74	92.27	109.80	127.33	144.86	162.38	179.91	214.97
71	27.38	42.55	61.52	80.48	99.45	118.41	137.38	156.34	175.31	194.27	232.20
72	29.11	45.43	65.83	86.23	106.63	127.03	147.43	167.83	188.23	208.63	249.44
73	30.75	48.16	69.93	91.70	113.47	135.24	157.01	178.78	200.55	222.32	265.86
74	32.31	50.76	73.83	96.90	119.97	143.04	166.11	189.18	212.25	235.32	281.46
75	33.87	53.36	77.73	102.10	126.47	150.84	175.21	199.58	223.95	248.32	297.05
76	36.65	57.99	84.68	111.36	138.04	164.73	191.41	218.10	244.78	271.46	324.83
77	39.42	62.62	91.61	120.61	149.61	178.60	207.60	236.60	265.59	294.59	352.58
78	42.07	67.03	98.23	129.43	160.63	191.83	223.03	254.23	285.43	316.63	379.03
79	44.58	71.22	104.51	137.81	171.10	204.40	237.69	270.99	304.28	337.58	404.17
80	47.09	75.40	110.79	146.18	181.57	216.95	252.34	287.73	323.12	358.51	429.28

# SIMPL Standard - Female

## NICOTINE

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

Issue Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
18			16.88	20.97	25.06	29.14	33.23	37.31	41.40	45.49	53.66
19			16.91	21.01	25.10	29.20	33.29	37.39	41.48	45.58	53.77
20			16.94	21.04	25.15	29.25	33.36	37.46	41.57	45.67	53.88
21			16.97	21.08	25.19	29.31	33.42	37.54	41.65	45.76	53.99
22			17.00	21.13	25.25	29.38	33.50	37.63	41.75	45.88	54.13
23			17.03	21.16	25.30	29.43	33.57	37.70	41.84	45.97	54.24
24			17.06	21.20	25.35	29.49	33.63	37.78	41.92	46.07	54.35
25			17.08	21.24	25.39	29.54	33.70	37.85	42.00	46.16	54.46
26			17.34	21.58	25.82	30.06	34.30	38.54	42.77	47.01	55.49
27			17.59	21.91	26.24	30.56	34.88	39.20	43.52	47.85	56.49
28			17.83	22.24	26.64	31.04	35.45	39.85	44.25	48.66	57.46
29			18.06	22.54	27.02	31.50	35.98	40.46	44.94	49.42	58.38
30			18.29	22.85	27.40	31.96	36.51	41.07	45.63	50.18	59.29
31			18.82	23.55	28.28	33.01	37.74	42.48	47.21	51.94	61.40
32			19.35	24.25	29.16	34.07	38.97	43.88	48.79	53.70	63.51
33			19.85	24.92	29.99	35.07	40.14	45.21	50.29	55.36	65.51
34		15.09	20.32	25.56	30.79	36.02	41.26	46.49	51.72	56.96	67.42
35		15.41	20.80	26.20	31.59	36.98	42.37	47.77	53.16	58.55	69.34
36		15.83	21.43	27.03	32.63	38.23	43.83	49.43	55.03	60.63	71.84
37		16.24	22.05	27.85	33.66	39.47	45.27	51.08	56.89	62.69	74.31
38		16.64	22.64	28.65	34.65	40.66	46.66	52.67	58.68	64.68	76.69
39		17.01	23.20	29.40	35.59	41.78	47.98	54.17	60.36	66.55	78.94
40		17.39	23.77	30.15	36.53	42.91	49.29	55.67	62.05	68.43	81.19
41		17.89	24.53	31.16	37.80	44.43	51.07	57.70	64.34	70.97	84.24
42		18.40	25.28	32.17	39.06	45.94	52.83	59.72	66.60	73.49	87.26
43		18.88	26.01	33.14	40.27	47.40	54.53	61.66	68.79	75.92	90.18
44		19.34	26.70	34.06	41.42	48.78	56.13	63.49	70.85	78.21	92.93
45		19.80	27.39	34.97	42.56	50.15	57.74	65.32	72.91	80.50	95.67
46		20.64	28.65	36.66	44.67	52.67	60.68	68.69	76.70	84.71	100.72
47		21.49	29.92	38.35	46.78	55.21	63.64	72.08	80.51	88.94	105.80
48	15.23	22.29	31.13	39.96	48.79	57.63	66.46	75.30	84.13	92.96	110.63

# SIMPL Standard Final Expense - Female

## NICOTINE

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

Issue Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
49	15.68	23.06	32.27	41.49	50.70	59.92	69.13	78.35	87.56	96.78	115.21
50	16.14	23.82	33.42	43.01	52.61	62.21	71.80	81.40	91.00	100.59	119.79
51	16.69	24.73	34.78	44.83	54.89	64.94	74.99	85.04	95.10	105.15	125.25
52	17.23	25.64	36.14	46.65	57.15	67.66	78.16	88.67	99.18	109.68	130.69
53	17.75	26.50	37.44	48.38	59.32	70.25	81.19	92.13	103.07	114.01	135.88
54	18.24	27.32	38.67	50.02	61.37	72.72	84.07	95.42	106.77	118.12	140.82
55	18.74	28.15	39.91	51.67	63.43	75.19	86.95	98.72	110.48	122.24	145.76
56	19.32	29.11	41.36	53.60	65.85	78.09	90.34	102.58	114.83	127.07	151.56
57	19.90	30.09	42.82	55.55	68.28	81.01	93.74	106.47	119.20	131.93	157.39
58	20.45	31.01	44.20	57.39	70.58	83.77	96.96	110.15	123.34	136.53	162.91
59	20.98	31.88	45.51	59.14	72.77	86.40	100.03	113.66	127.29	140.92	168.18
60	21.51	32.76	46.83	60.89	74.96	89.03	103.09	117.16	131.23	145.29	173.43
61	22.47	34.36	49.23	64.10	78.97	93.84	108.71	123.58	138.45	153.32	183.06
62	23.43	35.97	51.64	67.31	82.98	98.66	114.33	130.00	145.67	161.34	192.69
63	24.35	37.49	53.93	70.36	86.80	103.23	119.67	136.10	152.54	168.97	201.84
64	25.22	38.95	56.11	73.27	90.43	107.59	124.75	141.91	159.07	176.24	210.56
65	26.09	40.40	58.29	76.17	94.06	111.95	129.84	147.72	165.61	183.50	219.27
66	27.63	42.96	62.13	81.30	100.47	119.63	138.80	157.97	177.14	196.31	234.64
67	29.16	45.52	65.97	86.42	106.87	127.32	147.77	168.22	188.67	209.12	250.02
68	30.63	47.97	69.64	91.31	112.98	134.65	156.32	177.99	199.66	221.33	264.67
69	32.02	50.29	73.12	95.95	118.78	141.61	164.44	187.28	210.11	232.94	278.60
70	33.41	52.60	76.59	100.58	124.57	148.56	172.55	196.54	220.53	244.52	292.50
71	35.71	56.43	82.33	108.23	134.13	160.03	185.93	211.83	237.73	263.63	315.43
72	38.00	60.25	88.06	115.87	143.69	171.50	199.31	227.12	254.94	282.75	338.37
73	40.18	63.89	93.52	123.15	152.79	182.42	212.05	241.68	271.32	300.95	360.21
74	42.26	67.34	98.70	130.06	161.42	192.78	224.14	255.50	286.86	318.22	380.94
75	44.33	70.80	103.89	136.98	170.07	203.16	236.25	269.34	302.43	335.52	401.70
76	47.63	76.29	112.13	147.96	183.80	219.63	255.47	291.30	327.14	362.97	434.64
77	50.92	81.78	120.36	158.93	197.51	236.09	274.66	313.24	351.82	390.40	467.55
78	54.05	87.01	128.20	169.39	210.58	251.77	292.96	334.15	375.34	416.53	498.91
79	57.03	91.97	135.65	179.32	222.99	266.67	310.34	354.02	397.69	441.36	528.71
80	60.01	96.94	143.09	189.25	235.40	281.56	327.71	373.87	420.02	466.18	558.49

# 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	\$ 9,906	\$13,127	\$16,348	\$19,570	\$22,791	\$26,012	\$29,234				
19	\$ 9,894	\$13,111	\$16,329	\$19,546	\$22,764	\$25,981	\$29,199				
20	\$ 9,882	\$13,096	\$16,309	\$19,523	\$22,737	\$25,950	\$29,164				
21	\$ 9,870	\$13,080	\$16,290	\$19,500	\$22,710	\$25,920	\$29,129				
22	\$ 9,864	\$13,072	\$16,280	\$19,488	\$22,696	\$25,904	\$29,112				
23	\$ 9,853	\$13,057	\$16,261	\$19,465	\$22,669	\$25,874	\$29,078				
24	\$ 9,847	\$13,049	\$16,251	\$19,454	\$22,656	\$25,858	\$29,060				
25	\$ 9,835	\$13,034	\$16,232	\$19,431	\$22,629	\$25,828	\$29,026				
26	\$ 9,743	\$12,912	\$16,080	\$19,248	\$22,417	\$25,585	\$28,754				
27	\$ 9,647	\$12,784	\$15,921	\$19,059	\$22,196	\$25,333	\$28,470				
28	\$ 9,564	\$12,674	\$15,784	\$18,894	\$22,004	\$25,114	\$28,224				
29	\$ 9,482	\$12,565	\$15,649	\$18,732	\$21,816	\$24,899	\$27,983				
30	\$ 9,401	\$12,459	\$15,516	\$18,573	\$21,631	\$24,688	\$27,746				
31	\$ 9,088	\$12,043	\$14,999	\$17,954	\$20,909	\$23,865	\$26,820	\$29,776			
32	\$ 8,790	\$11,648	\$14,507	\$17,365	\$20,224	\$23,082	\$25,941	\$28,799			
33	\$ 8,528	\$11,302	\$14,075	\$16,849	\$19,622	\$22,395	\$25,169	\$27,942			
34	\$ 8,290	\$10,986	\$13,682	\$16,378	\$19,074	\$21,770	\$24,466	\$27,162	\$29,858		
35	\$ 8,069	\$10,693	\$13,317	\$15,941	\$18,565	\$21,189	\$23,813	\$26,437	\$29,061		
36	\$ 7,767	\$10,293	\$12,819	\$15,345	\$17,871	\$20,397	\$22,922	\$25,448	\$27,974		
37	\$ 7,491	\$ 9,927	\$12,363	\$14,798	\$17,234	\$19,670	\$22,106	\$24,542	\$26,978	\$29,414	
38	\$ 7,243	\$ 9,598	\$11,953	\$14,308	\$16,664	\$19,019	\$21,374	\$23,730	\$26,085	\$28,440	
39	\$ 7,022	\$ 9,306	\$11,590	\$13,873	\$16,157	\$18,440	\$20,724	\$23,008	\$25,291	\$27,575	\$29,859
40	\$ 6,815	\$ 9,031	\$11,247	\$13,464	\$15,680	\$17,896	\$20,112	\$22,329	\$24,545	\$26,761	\$28,977
41	\$ 6,529	\$ 8,652	\$10,775	\$12,898	\$15,021	\$17,144	\$19,267	\$21,390	\$23,513	\$25,636	\$27,759
42	\$ 6,265	\$ 8,303	\$10,340	\$12,378	\$14,415	\$16,453	\$18,490	\$20,528	\$22,565	\$24,602	\$26,640
43	\$ 6,033	\$ 7,995	\$ 9,957	\$11,919	\$13,881	\$15,843	\$17,805	\$19,767	\$21,730	\$23,692	\$25,654
44	\$ 5,828	\$ 7,723	\$ 9,619	\$11,514	\$13,409	\$15,305	\$17,200	\$19,095	\$20,990	\$22,886	\$24,781
45	\$ 5,636	\$ 7,469	\$ 9,302	\$11,135	\$12,968	\$14,801	\$16,634	\$18,467	\$20,300	\$22,133	\$23,966
46	\$ 5,434	\$ 7,201	\$ 8,968	\$10,735	\$12,502	\$14,269	\$16,036	\$17,803	\$19,570	\$21,337	\$23,104
47	\$ 5,247	\$ 6,953	\$ 8,659	\$10,365	\$12,072	\$13,778	\$15,484	\$17,190	\$18,897	\$20,603	\$22,309
48	\$ 5,078	\$ 6,730	\$ 8,381	\$10,033	\$11,684	\$13,336	\$14,987	\$16,639	\$18,291	\$19,942	\$21,594

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	\$ 4,929	\$ 6,532	\$ 8,135	\$ 9,738	\$11,341	\$12,944	\$14,547	\$16,150	\$17,754	\$19,357	\$20,960
50	\$ 4,789	\$ 6,346	\$ 7,903	\$ 9,461	\$11,018	\$12,575	\$14,133	\$15,690	\$17,247	\$18,804	\$20,362
51	\$ 4,479	\$ 5,936	\$ 7,392	\$ 8,849	\$10,305	\$11,762	\$13,219	\$14,675	\$16,132	\$17,588	\$19,045
52	\$ 4,207	\$ 5,575	\$ 6,943	\$ 8,311	\$ 9,679	\$11,047	\$12,416	\$13,784	\$15,152	\$16,520	\$17,888
53	\$ 3,976	\$ 5,270	\$ 6,563	\$ 7,856	\$ 9,149	\$10,442	\$11,735	\$13,029	\$14,322	\$15,615	\$16,908
54	\$ 3,780	\$ 5,010	\$ 6,239	\$ 7,468	\$ 8,698	\$ 9,927	\$11,156	\$12,386	\$13,615	\$14,844	\$16,074
55	\$ 3,602	\$ 4,774	\$ 5,945	\$ 7,117	\$ 8,289	\$ 9,460	\$10,632	\$11,803	\$12,975	\$14,146	\$15,318
56	\$ 3,403	\$ 4,509	\$ 5,616	\$ 6,722	\$ 7,829	\$ 8,935	\$10,042	\$11,148	\$12,255	\$13,361	\$14,468
57	\$ 3,224	\$ 4,272	\$ 5,320	\$ 6,369	\$ 7,417	\$ 8,466	\$ 9,514	\$10,562	\$11,611	\$12,659	\$13,707
58	\$ 3,070	\$ 4,069	\$ 5,067	\$ 6,065	\$ 7,064	\$ 8,062	\$ 9,061	\$10,059	\$11,057	\$12,056	\$13,054
59		\$ 3,892	\$ 4,848	\$ 5,803	\$ 6,758	\$ 7,713	\$ 8,668	\$ 9,624	\$10,579	\$11,534	\$12,489
60		\$ 3,731	\$ 4,646	\$ 5,562	\$ 6,478	\$ 7,393	\$ 8,309	\$ 9,224	\$10,140	\$11,055	\$11,971
61		\$ 3,439	\$ 4,283	\$ 5,127	\$ 5,971	\$ 6,815	\$ 7,659	\$ 8,503	\$ 9,347	\$10,191	\$11,034
62		\$ 3,189	\$ 3,972	\$ 4,754	\$ 5,537	\$ 6,319	\$ 7,102	\$ 7,885	\$ 8,667	\$ 9,450	\$10,232
63			\$ 3,715	\$ 4,447	\$ 5,179	\$ 5,910	\$ 6,642	\$ 7,374	\$ 8,106	\$ 8,838	\$ 9,570
64			\$ 3,500	\$ 4,190	\$ 4,879	\$ 5,569	\$ 6,258	\$ 6,948	\$ 7,638	\$ 8,327	\$ 9,017
65			\$ 3,308	\$ 3,960	\$ 4,612	\$ 5,264	\$ 5,916	\$ 6,568	\$ 7,220	\$ 7,871	\$ 8,523
66			\$ 3,087	\$ 3,696	\$ 4,304	\$ 4,913	\$ 5,521	\$ 6,129	\$ 6,738	\$ 7,346	\$ 7,954
67				\$ 3,465	\$ 4,035	\$ 4,605	\$ 5,176	\$ 5,746	\$ 6,316	\$ 6,887	\$ 7,457
68				\$ 3,270	\$ 3,808	\$ 4,346	\$ 4,884	\$ 5,423	\$ 5,961	\$ 6,499	\$ 7,037
69				\$ 3,104	\$ 3,615	\$ 4,126	\$ 4,637	\$ 5,148	\$ 5,659	\$ 6,170	\$ 6,681
70					\$ 3,440	\$ 3,927	\$ 4,413	\$ 4,899	\$ 5,385	\$ 5,872	\$ 6,358
71					\$ 3,181	\$ 3,631	\$ 4,081	\$ 4,530	\$ 4,980	\$ 5,430	\$ 5,879
72						\$ 3,377	\$ 3,795	\$ 4,213	\$ 4,631	\$ 5,050	\$ 5,468
73						\$ 3,166	\$ 3,558	\$ 3,950	\$ 4,342	\$ 4,734	\$ 5,126
74							\$ 3,358	\$ 3,728	\$ 4,098	\$ 4,468	\$ 4,838
75							\$ 3,180	\$ 3,530	\$ 3,881	\$ 4,231	\$ 4,582
76								\$ 3,217	\$ 3,536	\$ 3,856	\$ 4,175
77									\$ 3,248	\$ 3,541	\$ 3,834
78									\$ 3,014	\$ 3,286	\$ 3,558
79										\$ 3,076	\$ 3,330
80											\$ 3,130

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	\$ 7,822	\$10,366	\$12,909	\$15,453	\$17,997	\$20,541	\$23,084	\$25,628	\$28,172		
19	\$ 7,742	\$10,259	\$12,777	\$15,295	\$17,812	\$20,330	\$22,848	\$25,365	\$27,883		
20	\$ 7,663	\$10,155	\$12,648	\$15,140	\$17,632	\$20,124	\$22,616	\$25,108	\$27,600		
21	\$ 7,586	\$10,053	\$12,521	\$14,988	\$17,455	\$19,922	\$22,389	\$24,856	\$27,323	\$29,790	
22	\$ 7,508	\$ 9,949	\$12,390	\$14,832	\$17,273	\$19,715	\$22,156	\$24,598	\$27,039	\$29,481	
23	\$ 7,437	\$ 9,855	\$12,274	\$14,693	\$17,111	\$19,530	\$21,948	\$24,367	\$26,785	\$29,204	
24	\$ 7,368	\$ 9,764	\$12,160	\$14,556	\$16,952	\$19,348	\$21,744	\$24,140	\$26,536	\$28,932	
25	\$ 7,303	\$ 9,678	\$12,053	\$14,428	\$16,803	\$19,178	\$21,553	\$23,928	\$26,303	\$28,678	
26	\$ 7,134	\$ 9,454	\$11,774	\$14,093	\$16,413	\$18,733	\$21,053	\$23,373	\$25,693	\$28,013	
27	\$ 6,972	\$ 9,240	\$11,507	\$13,774	\$16,042	\$18,309	\$20,576	\$22,844	\$25,111	\$27,378	\$29,646
28	\$ 6,823	\$ 9,042	\$11,261	\$13,480	\$15,699	\$17,918	\$20,137	\$22,356	\$24,575	\$26,794	\$29,013
29	\$ 6,689	\$ 8,864	\$11,039	\$13,214	\$15,390	\$17,565	\$19,740	\$21,915	\$24,090	\$26,266	\$28,441
30	\$ 6,559	\$ 8,693	\$10,826	\$12,959	\$15,092	\$17,225	\$19,358	\$21,491	\$23,625	\$25,758	\$27,891
31	\$ 6,330	\$ 8,388	\$10,446	\$12,505	\$14,563	\$16,622	\$18,680	\$20,739	\$22,797	\$24,855	\$26,914
32	\$ 6,115	\$ 8,104	\$10,093	\$12,082	\$14,070	\$16,059	\$18,048	\$20,037	\$22,025	\$24,014	\$26,003
33	\$ 5,924	\$ 7,850	\$ 9,776	\$11,703	\$13,629	\$15,555	\$17,482	\$19,408	\$21,335	\$23,261	\$25,187
34	\$ 5,751	\$ 7,622	\$ 9,492	\$11,363	\$13,233	\$15,103	\$16,974	\$18,844	\$20,714	\$22,585	\$24,455
35	\$ 5,591	\$ 7,409	\$ 9,227	\$11,045	\$12,864	\$14,682	\$16,500	\$18,318	\$20,136	\$21,954	\$23,773
36	\$ 5,333	\$ 7,067	\$ 8,801	\$10,535	\$12,269	\$14,003	\$15,738	\$17,472	\$19,206	\$20,940	\$22,674
37	\$ 5,096	\$ 6,753	\$ 8,410	\$10,067	\$11,724	\$13,381	\$15,038	\$16,695	\$18,352	\$20,009	\$21,666
38	\$ 4,890	\$ 6,480	\$ 8,071	\$ 9,661	\$11,251	\$12,842	\$14,432	\$16,022	\$17,612	\$19,203	\$20,793
39	\$ 4,710	\$ 6,242	\$ 7,773	\$ 9,305	\$10,837	\$12,369	\$13,900	\$15,432	\$16,964	\$18,495	\$20,027
40	\$ 4,541	\$ 6,018	\$ 7,495	\$ 8,972	\$10,449	\$11,926	\$13,403	\$14,880	\$16,357	\$17,833	\$19,310
41	\$ 4,390	\$ 5,818	\$ 7,246	\$ 8,673	\$10,101	\$11,529	\$12,957	\$14,384	\$15,812	\$17,240	\$18,668
42	\$ 4,249	\$ 5,631	\$ 7,012	\$ 8,394	\$ 9,776	\$11,158	\$12,539	\$13,921	\$15,303	\$16,685	\$18,066
43	\$ 4,122	\$ 5,463	\$ 6,804	\$ 8,144	\$ 9,485	\$10,826	\$12,166	\$13,507	\$14,847	\$16,188	\$17,529
44	\$ 4,009	\$ 5,313	\$ 6,617	\$ 7,920	\$ 9,224	\$10,528	\$11,832	\$13,135	\$14,439	\$15,743	\$17,047
45	\$ 3,902	\$ 5,171	\$ 6,440	\$ 7,708	\$ 8,977	\$10,246	\$11,515	\$12,784	\$14,053	\$15,322	\$16,591
46	\$ 3,754	\$ 4,974	\$ 6,195	\$ 7,416	\$ 8,637	\$ 9,857	\$11,078	\$12,299	\$13,520	\$14,740	\$15,961
47	\$ 3,616	\$ 4,792	\$ 5,967	\$ 7,143	\$ 8,319	\$ 9,495	\$10,671	\$11,847	\$13,023	\$14,198	\$15,374
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	\$ 3,385	\$ 4,486	\$ 5,587	\$ 6,688	\$ 7,789	\$ 8,890	\$ 9,991	\$11,092	\$12,192	\$13,293	\$14,394
50	\$ 3,284	\$ 4,351	\$ 5,419	\$ 6,487	\$ 7,555	\$ 8,623	\$ 9,691	\$10,758	\$11,826	\$12,894	\$13,962
51	\$ 3,084	\$ 4,087	\$ 5,090	\$ 6,093	\$ 7,097	\$ 8,100	\$ 9,103	\$10,106	\$11,109	\$12,112	\$13,115
52		\$ 3,854	\$ 4,799	\$ 5,745	\$ 6,691	\$ 7,636	\$ 8,582	\$ 9,528	\$10,473	\$11,419	\$12,365
53		\$ 3,654	\$ 4,551	\$ 5,448	\$ 6,344	\$ 7,241	\$ 8,138	\$ 9,034	\$ 9,931	\$10,828	\$11,725
54		\$ 3,483	\$ 4,338	\$ 5,193	\$ 6,047	\$ 6,902	\$ 7,757	\$ 8,612	\$ 9,466	\$10,321	\$11,176
55		\$ 3,327	\$ 4,144	\$ 4,960	\$ 5,777	\$ 6,593	\$ 7,410	\$ 8,227	\$ 9,043	\$ 9,860	\$10,676
56		\$ 3,159	\$ 3,934	\$ 4,709	\$ 5,484	\$ 6,260	\$ 7,035	\$ 7,810	\$ 8,585	\$ 9,360	\$10,136
57		\$ 3,007	\$ 3,745	\$ 4,483	\$ 5,221	\$ 5,959	\$ 6,697	\$ 7,435	\$ 8,173	\$ 8,911	\$ 9,649
58			\$ 3,581	\$ 4,286	\$ 4,992	\$ 5,698	\$ 6,403	\$ 7,109	\$ 7,814	\$ 8,520	\$ 9,225
59			\$ 3,438	\$ 4,115	\$ 4,792	\$ 5,470	\$ 6,147	\$ 6,824	\$ 7,502	\$ 8,179	\$ 8,857
60			\$ 3,306	\$ 3,957	\$ 4,608	\$ 5,260	\$ 5,911	\$ 6,562	\$ 7,214	\$ 7,865	\$ 8,516
61			\$ 3,083	\$ 3,690	\$ 4,297	\$ 4,905	\$ 5,512	\$ 6,120	\$ 6,727	\$ 7,335	\$ 7,942
62				\$ 3,457	\$ 4,026	\$ 4,595	\$ 5,164	\$ 5,733	\$ 6,302	\$ 6,871	\$ 7,440
63				\$ 3,261	\$ 3,798	\$ 4,335	\$ 4,871	\$ 5,408	\$ 5,945	\$ 6,482	\$ 7,018
64				\$ 3,094	\$ 3,603	\$ 4,113	\$ 4,622	\$ 5,131	\$ 5,641	\$ 6,150	\$ 6,659
65					\$ 3,428	\$ 3,913	\$ 4,397	\$ 4,882	\$ 5,366	\$ 5,851	\$ 6,335
66					\$ 3,182	\$ 3,631	\$ 4,081	\$ 4,531	\$ 4,980	\$ 5,430	\$ 5,880
67						\$ 3,388	\$ 3,807	\$ 4,227	\$ 4,646	\$ 5,066	\$ 5,485
68						\$ 3,184	\$ 3,578	\$ 3,973	\$ 4,367	\$ 4,761	\$ 5,156
69						\$ 3,012	\$ 3,385	\$ 3,758	\$ 4,131	\$ 4,505	\$ 4,878
70							\$ 3,212	\$ 3,566	\$ 3,920	\$ 4,274	\$ 4,628
71								\$ 3,315	\$ 3,644	\$ 3,973	\$ 4,302
72								\$ 3,097	\$ 3,405	\$ 3,712	\$ 4,020
73									\$ 3,204	\$ 3,493	\$ 3,783
74									\$ 3,034	\$ 3,308	\$ 3,582
75										\$ 3,142	\$ 3,402
76											\$ 3,158
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	\$11,664	\$15,458	\$19,251	\$23,044	\$26,837						
19	\$11,511	\$15,254	\$18,998	\$22,741	\$26,484						
20	\$11,361	\$15,056	\$18,751	\$22,446	\$26,140	\$29,835					
21	\$11,216	\$14,863	\$18,510	\$22,158	\$25,805	\$29,453					
22	\$11,081	\$14,685	\$18,288	\$21,892	\$25,495	\$29,099					
23	\$10,950	\$14,511	\$18,071	\$21,632	\$25,193	\$28,754					
24	\$10,828	\$14,350	\$17,871	\$21,393	\$24,914	\$28,436					
25	\$10,710	\$14,193	\$17,676	\$21,158	\$24,641	\$28,124					
26	\$10,493	\$13,906	\$17,318	\$20,731	\$24,143	\$27,556					
27	\$10,279	\$13,622	\$16,965	\$20,308	\$23,651	\$26,994					
28	\$10,092	\$13,374	\$16,656	\$19,938	\$23,220	\$26,502	\$29,784				
29	\$ 9,912	\$13,135	\$16,358	\$19,581	\$22,805	\$26,028	\$29,251				
30	\$ 9,743	\$12,912	\$16,080	\$19,248	\$22,417	\$25,585	\$28,754				
31	\$ 9,504	\$12,594	\$15,685	\$18,775	\$21,866	\$24,956	\$28,047				
32	\$ 9,275	\$12,292	\$15,308	\$18,325	\$21,341	\$24,358	\$27,374				
33	\$ 9,068	\$12,017	\$14,966	\$17,915	\$20,864	\$23,813	\$26,762	\$29,711			
34	\$ 8,879	\$11,767	\$14,654	\$17,542	\$20,429	\$23,317	\$26,204	\$29,092			
35	\$ 8,698	\$11,526	\$14,355	\$17,184	\$20,012	\$22,841	\$25,669	\$28,498			
36	\$ 8,399	\$11,130	\$13,862	\$16,593	\$19,325	\$22,056	\$24,787	\$27,519			
37	\$ 8,120	\$10,761	\$13,401	\$16,042	\$18,683	\$21,323	\$23,964	\$26,605	\$29,245		
38	\$ 7,870	\$10,429	\$12,989	\$15,548	\$18,108	\$20,667	\$23,226	\$25,786	\$28,345		
39	\$ 7,649	\$10,137	\$12,624	\$15,112	\$17,599	\$20,087	\$22,574	\$25,062	\$27,549		
40	\$ 7,437	\$ 9,855	\$12,274	\$14,693	\$17,111	\$19,530	\$21,948	\$24,367	\$26,785	\$29,204	
41	\$ 7,177	\$ 9,511	\$11,845	\$14,179	\$16,513	\$18,847	\$21,181	\$23,514	\$25,848	\$28,182	
42	\$ 6,934	\$ 9,189	\$11,444	\$13,700	\$15,955	\$18,210	\$20,465	\$22,720	\$24,975	\$27,230	\$29,485
43	\$ 6,719	\$ 8,903	\$11,088	\$13,273	\$15,458	\$17,643	\$19,828	\$22,013	\$24,198	\$26,382	\$28,567
44	\$ 6,523	\$ 8,645	\$10,766	\$12,888	\$15,009	\$17,131	\$19,252	\$21,373	\$23,495	\$25,616	\$27,738
45	\$ 6,342	\$ 8,404	\$10,466	\$12,529	\$14,591	\$16,653	\$18,716	\$20,778	\$22,840	\$24,903	\$26,965
46	\$ 6,207	\$ 8,225	\$10,244	\$12,262	\$14,281	\$16,299	\$18,317	\$20,336	\$22,354	\$24,373	\$26,391
47	\$ 6,080	\$ 8,057	\$10,034	\$12,011	\$13,988	\$15,965	\$17,942	\$19,919	\$21,896	\$23,874	\$25,851
48	\$ 5,962	\$ 7,901	\$ 9,839	\$11,778	\$13,717	\$15,656	\$17,595	\$19,534	\$21,472	\$23,411	\$25,350

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	\$ 5,853	\$ 7,756	\$ 9,659	\$11,563	\$13,466	\$15,369	\$17,273	\$19,176	\$21,079	\$22,982	\$24,886
50	\$ 5,749	\$ 7,619	\$ 9,489	\$11,359	\$13,228	\$15,098	\$16,968	\$18,838	\$20,707	\$22,577	\$24,447
51	\$ 5,497	\$ 7,284	\$ 9,072	\$10,859	\$12,647	\$14,434	\$16,222	\$18,009	\$19,797	\$21,584	\$23,372
52	\$ 5,265	\$ 6,977	\$ 8,689	\$10,402	\$12,114	\$13,826	\$15,538	\$17,250	\$18,963	\$20,675	\$22,387
53	\$ 5,061	\$ 6,707	\$ 8,353	\$ 9,999	\$11,645	\$13,291	\$14,937	\$16,583	\$18,229	\$19,875	\$21,521
54	\$ 4,882	\$ 6,469	\$ 8,057	\$ 9,644	\$11,231	\$12,819	\$14,406	\$15,994	\$17,581	\$19,169	\$20,756
55	\$ 4,715	\$ 6,249	\$ 7,782	\$ 9,316	\$10,849	\$12,383	\$13,916	\$15,449	\$16,983	\$18,516	\$20,050
56	\$ 4,525	\$ 5,997	\$ 7,469	\$ 8,940	\$10,412	\$11,884	\$13,355	\$14,827	\$16,299	\$17,770	\$19,242
57	\$ 4,351	\$ 5,766	\$ 7,181	\$ 8,596	\$10,011	\$11,426	\$12,841	\$14,256	\$15,671	\$17,086	\$18,501
58	\$ 4,196	\$ 5,561	\$ 6,926	\$ 8,290	\$ 9,655	\$11,020	\$12,384	\$13,749	\$15,114	\$16,478	\$17,843
59	\$ 4,060	\$ 5,380	\$ 6,701	\$ 8,021	\$ 9,341	\$10,662	\$11,982	\$13,302	\$14,623	\$15,943	\$17,263
60	\$ 3,931	\$ 5,210	\$ 6,488	\$ 7,767	\$ 9,045	\$10,324	\$11,602	\$12,881	\$14,159	\$15,438	\$16,716
61	\$ 3,664	\$ 4,855	\$ 6,046	\$ 7,238	\$ 8,429	\$ 9,621	\$10,812	\$12,003	\$13,195	\$14,386	\$15,578
62	\$ 3,430	\$ 4,545	\$ 5,661	\$ 6,776	\$ 7,892	\$ 9,007	\$10,123	\$11,238	\$12,353	\$13,469	\$14,584
63	\$ 3,233	\$ 4,285	\$ 5,336	\$ 6,387	\$ 7,439	\$ 8,490	\$ 9,542	\$10,593	\$11,645	\$12,696	\$13,747
64	\$ 3,067	\$ 4,064	\$ 5,061	\$ 6,059	\$ 7,056	\$ 8,053	\$ 9,051	\$10,048	\$11,045	\$12,042	\$13,040
65		\$ 3,864	\$ 4,813	\$ 5,761	\$ 6,709	\$ 7,658	\$ 8,606	\$ 9,554	\$10,503	\$11,451	\$12,399
66		\$ 3,614	\$ 4,501	\$ 5,388	\$ 6,275	\$ 7,161	\$ 8,048	\$ 8,935	\$ 9,822	\$10,709	\$11,596
67		\$ 3,394	\$ 4,227	\$ 5,060	\$ 5,893	\$ 6,726	\$ 7,558	\$ 8,391	\$ 9,224	\$10,057	\$10,890
68		\$ 3,208	\$ 3,995	\$ 4,783	\$ 5,570	\$ 6,357	\$ 7,144	\$ 7,932	\$ 8,719	\$ 9,506	\$10,294
69		\$ 3,050	\$ 3,798	\$ 4,546	\$ 5,295	\$ 6,043	\$ 6,791	\$ 7,540	\$ 8,288	\$ 9,036	\$ 9,785
70			\$ 3,619	\$ 4,332	\$ 5,045	\$ 5,758	\$ 6,472	\$ 7,185	\$ 7,898	\$ 8,611	\$ 9,324
71			\$ 3,345	\$ 4,004	\$ 4,663	\$ 5,322	\$ 5,981	\$ 6,641	\$ 7,300	\$ 7,959	\$ 8,618
72			\$ 3,110	\$ 3,722	\$ 4,335	\$ 4,948	\$ 5,560	\$ 6,173	\$ 6,786	\$ 7,399	\$ 8,011
73				\$ 3,488	\$ 4,062	\$ 4,637	\$ 5,211	\$ 5,785	\$ 6,359	\$ 6,933	\$ 7,508
74				\$ 3,292	\$ 3,834	\$ 4,375	\$ 4,917	\$ 5,459	\$ 6,001	\$ 6,543	\$ 7,085
75				\$ 3,116	\$ 3,629	\$ 4,142	\$ 4,655	\$ 5,168	\$ 5,681	\$ 6,194	\$ 6,707
76					\$ 3,314	\$ 3,783	\$ 4,251	\$ 4,720	\$ 5,188	\$ 5,656	\$ 6,125
77					\$ 3,050	\$ 3,481	\$ 3,912	\$ 4,343	\$ 4,774	\$ 5,205	\$ 5,636
78						\$ 3,235	\$ 3,636	\$ 4,036	\$ 4,437	\$ 4,838	\$ 5,238
79						\$ 3,032	\$ 3,407	\$ 3,782	\$ 4,158	\$ 4,533	\$ 4,909
80							\$ 3,206	\$ 3,559	\$ 3,912	\$ 4,265	\$ 4,618

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	\$ 9,407	\$12,466	\$15,525	\$18,584	\$21,643	\$24,702	\$27,761				
19	\$ 9,385	\$12,438	\$15,490	\$18,542	\$21,594	\$24,646	\$27,699				
20	\$ 9,364	\$12,410	\$15,455	\$18,500	\$21,545	\$24,591	\$27,636				
21	\$ 9,343	\$12,382	\$15,420	\$18,459	\$21,497	\$24,535	\$27,574				
22	\$ 9,317	\$12,347	\$15,377	\$18,407	\$21,437	\$24,467	\$27,497				
23	\$ 9,296	\$12,319	\$15,343	\$18,366	\$21,389	\$24,412	\$27,435				
24	\$ 9,275	\$12,292	\$15,308	\$18,325	\$21,341	\$24,358	\$27,374				
25	\$ 9,255	\$12,264	\$15,274	\$18,284	\$21,294	\$24,303	\$27,313				
26	\$ 9,068	\$12,017	\$14,966	\$17,915	\$20,864	\$23,813	\$26,762	\$29,711			
27	\$ 8,893	\$11,785	\$14,678	\$17,570	\$20,462	\$23,354	\$26,246	\$29,138			
28	\$ 8,730	\$11,569	\$14,408	\$17,247	\$20,086	\$22,925	\$25,764	\$28,603			
29	\$ 8,581	\$11,372	\$14,162	\$16,953	\$19,744	\$22,534	\$25,325	\$28,115			
30	\$ 8,437	\$11,181	\$13,925	\$16,669	\$19,413	\$22,157	\$24,901	\$27,644			
31	\$ 8,124	\$10,766	\$13,408	\$16,050	\$18,692	\$21,334	\$23,976	\$26,618	\$29,259		
32	\$ 7,833	\$10,380	\$12,928	\$15,475	\$18,022	\$20,570	\$23,117	\$25,664	\$28,212		
33	\$ 7,576	\$10,040	\$12,503	\$14,967	\$17,431	\$19,895	\$22,358	\$24,822	\$27,286	\$29,749	
34	\$ 7,345	\$ 9,734	\$12,122	\$14,511	\$16,899	\$19,288	\$21,677	\$24,065	\$26,454	\$28,842	
35	\$ 7,128	\$ 9,446	\$11,763	\$14,081	\$16,399	\$18,717	\$21,035	\$23,353	\$25,671	\$27,989	
36	\$ 6,863	\$ 9,095	\$11,326	\$13,558	\$15,790	\$18,022	\$20,254	\$22,485	\$24,717	\$26,949	\$29,181
37	\$ 6,620	\$ 8,772	\$10,925	\$13,078	\$15,230	\$17,383	\$19,536	\$21,688	\$23,841	\$25,994	\$28,146
38	\$ 6,400	\$ 8,482	\$10,563	\$12,645	\$14,726	\$16,807	\$18,889	\$20,970	\$23,052	\$25,133	\$27,214
39	\$ 6,207	\$ 8,225	\$10,244	\$12,262	\$14,281	\$16,299	\$18,317	\$20,336	\$22,354	\$24,373	\$26,391
40	\$ 6,025	\$ 7,984	\$ 9,943	\$11,902	\$13,861	\$15,820	\$17,780	\$19,739	\$21,698	\$23,657	\$25,616
41	\$ 5,794	\$ 7,678	\$ 9,562	\$11,446	\$13,330	\$15,214	\$17,098	\$18,982	\$20,866	\$22,750	\$24,634
42	\$ 5,581	\$ 7,397	\$ 9,212	\$11,027	\$12,842	\$14,657	\$16,472	\$18,287	\$20,102	\$21,917	\$23,733
43	\$ 5,391	\$ 7,145	\$ 8,898	\$10,651	\$12,405	\$14,158	\$15,911	\$17,664	\$19,418	\$21,171	\$22,924
44	\$ 5,224	\$ 6,922	\$ 8,621	\$10,320	\$12,019	\$13,717	\$15,416	\$17,115	\$18,814	\$20,512	\$22,211
45	\$ 5,066	\$ 6,714	\$ 8,361	\$10,008	\$11,656	\$13,303	\$14,951	\$16,598	\$18,246	\$19,893	\$21,541
46	\$ 4,800	\$ 6,361	\$ 7,922	\$ 9,482	\$11,043	\$12,604	\$14,165	\$15,726	\$17,287	\$18,848	\$20,409
47	\$ 4,559	\$ 6,041	\$ 7,524	\$ 9,007	\$10,489	\$11,972	\$13,454	\$14,937	\$16,419	\$17,902	\$19,384
48	\$ 4,351	\$ 5,766	\$ 7,181	\$ 8,596	\$10,011	\$11,426	\$12,841	\$14,256	\$15,671	\$17,086	\$18,501

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	\$ 4,171	\$ 5,527	\$ 6,884	\$ 8,240	\$ 9,597	\$10,953	\$12,310	\$13,666	\$15,023	\$16,379	\$17,735
50	\$ 4,005	\$ 5,308	\$ 6,610	\$ 7,913	\$ 9,215	\$10,518	\$11,820	\$13,123	\$14,425	\$15,728	\$17,030
51	\$ 3,824	\$ 5,067	\$ 6,311	\$ 7,554	\$ 8,798	\$10,041	\$11,285	\$12,528	\$13,772	\$15,015	\$16,258
52	\$ 3,659	\$ 4,849	\$ 6,038	\$ 7,228	\$ 8,418	\$ 9,608	\$10,798	\$11,988	\$13,177	\$14,367	\$15,557
53	\$ 3,514	\$ 4,657	\$ 5,800	\$ 6,942	\$ 8,085	\$ 9,228	\$10,371	\$11,514	\$12,656	\$13,799	\$14,942
54	\$ 3,387	\$ 4,488	\$ 5,589	\$ 6,691	\$ 7,792	\$ 8,893	\$ 9,995	\$11,096	\$12,197	\$13,299	\$14,400
55	\$ 3,268	\$ 4,331	\$ 5,394	\$ 6,457	\$ 7,519	\$ 8,582	\$ 9,645	\$10,708	\$11,771	\$12,833	\$13,896
56	\$ 3,139	\$ 4,160	\$ 5,181	\$ 6,202	\$ 7,223	\$ 8,243	\$ 9,264	\$10,285	\$11,306	\$12,327	\$13,348
57	\$ 3,019	\$ 4,001	\$ 4,983	\$ 5,965	\$ 6,947	\$ 7,929	\$ 8,911	\$ 9,893	\$10,875	\$11,857	\$12,838
58		\$ 3,862	\$ 4,809	\$ 5,757	\$ 6,705	\$ 7,652	\$ 8,600	\$ 9,548	\$10,495	\$11,443	\$12,391
59		\$ 3,737	\$ 4,654	\$ 5,571	\$ 6,489	\$ 7,406	\$ 8,323	\$ 9,240	\$10,157	\$11,074	\$11,991
60		\$ 3,621	\$ 4,510	\$ 5,398	\$ 6,287	\$ 7,176	\$ 8,064	\$ 8,953	\$ 9,841	\$10,730	\$11,619
61		\$ 3,426	\$ 4,266	\$ 5,107	\$ 5,948	\$ 6,788	\$ 7,629	\$ 8,470	\$ 9,310	\$10,151	\$10,992
62		\$ 3,250	\$ 4,048	\$ 4,845	\$ 5,643	\$ 6,441	\$ 7,238	\$ 8,036	\$ 8,834	\$ 9,631	\$10,429
63		\$ 3,099	\$ 3,860	\$ 4,620	\$ 5,381	\$ 6,142	\$ 6,902	\$ 7,663	\$ 8,423	\$ 9,184	\$ 9,945
64			\$ 3,697	\$ 4,425	\$ 5,153	\$ 5,882	\$ 6,610	\$ 7,339	\$ 8,067	\$ 8,795	\$ 9,524
65			\$ 3,547	\$ 4,245	\$ 4,944	\$ 5,643	\$ 6,342	\$ 7,041	\$ 7,739	\$ 8,438	\$ 9,137
66			\$ 3,309	\$ 3,962	\$ 4,614	\$ 5,266	\$ 5,918	\$ 6,570	\$ 7,222	\$ 7,874	\$ 8,526
67			\$ 3,102	\$ 3,713	\$ 4,325	\$ 4,936	\$ 5,547	\$ 6,158	\$ 6,770	\$ 7,381	\$ 7,992
68				\$ 3,504	\$ 4,081	\$ 4,658	\$ 5,235	\$ 5,811	\$ 6,388	\$ 6,965	\$ 7,542
69				\$ 3,326	\$ 3,874	\$ 4,421	\$ 4,969	\$ 5,516	\$ 6,063	\$ 6,611	\$ 7,158
70				\$ 3,165	\$ 3,686	\$ 4,208	\$ 4,729	\$ 5,250	\$ 5,771	\$ 6,292	\$ 6,813
71					\$ 3,415	\$ 3,897	\$ 4,380	\$ 4,862	\$ 5,345	\$ 5,828	\$ 6,310
72					\$ 3,180	\$ 3,629	\$ 4,079	\$ 4,528	\$ 4,978	\$ 5,427	\$ 5,876
73						\$ 3,406	\$ 3,828	\$ 4,250	\$ 4,672	\$ 5,094	\$ 5,516
74						\$ 3,219	\$ 3,617	\$ 4,016	\$ 4,414	\$ 4,813	\$ 5,212
75						\$ 3,050	\$ 3,428	\$ 3,806	\$ 4,184	\$ 4,561	\$ 4,939
76							\$ 3,166	\$ 3,514	\$ 3,863	\$ 4,212	\$ 4,561
77								\$ 3,265	\$ 3,589	\$ 3,913	\$ 4,237
78								\$ 3,057	\$ 3,361	\$ 3,664	\$ 3,968
79									\$ 3,170	\$ 3,456	\$ 3,742
80										\$ 3,270	\$ 3,541

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).

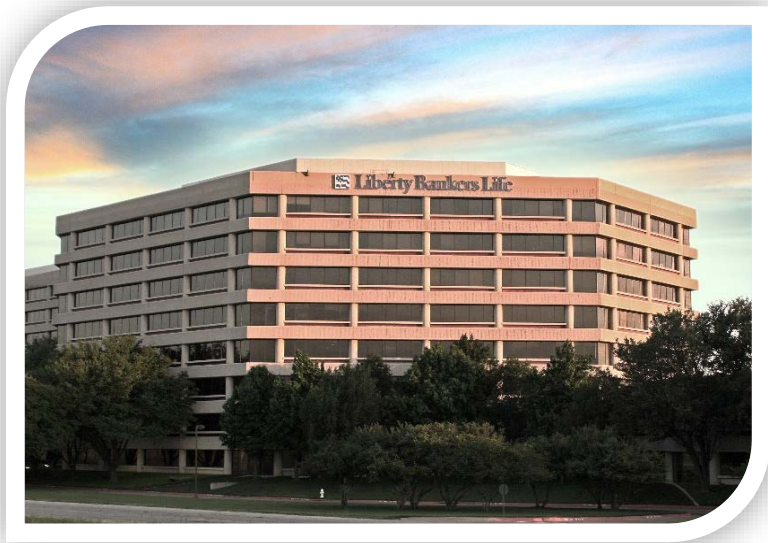
\$7,500 term to Age 25.

#### Annual Rider Premium Rate Per Grandchild

\$12.97 per Grandchild







Liberty Bankers Life  
The Capitol Life

