



# **LIFE RATES**

FOR APPLICATION **ILAP**

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## BEFORE YOU BEGIN

The rates included in this rate book are Preferred. All applications are subject to underwriting. The underwriting department will calculate rated premiums.

Agents can provide estimates using the Life Rate Calculator for applicants whose height/weight exceeds guidelines. Agents should clearly state that eligibility and final rates are determined by Underwriting based on application responses and required medical tests. The Life Rate Calculator is available for download from UAOnline. Select Fundamental Life Series™.

## COMPANION POLICY

The Fundamental Life Series™ policy can be issued as a base policy or as a companion policy only. These policies are not available as second insured riders.

A companion policy is a separate, stand-alone policy with a reduced policy fee. Companion policies may be issued on all family members (no limit).

## POLICY FEES

Premiums listed in this booklet exclude the annual policy fees. There is an annual \$50 policy fee for the base policy and an annual \$15 policy fee for companion policies.

See the Modal Factor Table and Premium Calculation Example on page 8.

## PREFERRED PREMIUM RATE REQUIREMENTS

| UNDERWRITING CRITERIA              | AGE GROUP  |                  |
|------------------------------------|--|------------------|
|                                    | 20 – 40  | 40 +             |
| 1. Blood Pressure                  | 135/85 and below   | 140/90 and below |
| 2. Cholesterol                     | 255  | 270              |
| 3. Cholesterol Ratio               | 6.0  | 6.0              |
| 4. Family History                  | No more than one death or disease due to CVD before age 60   |                  |
| 5. Length of Preferred Non-Tobacco | No use within the last 12 months   |                  |
| 6. Build                           | Refer to Build Chart   |                  |
| 7. Hypertension                    | Treated Hypertension not allowed   |                  |
| 8. Hyperlipidemia                  | Treated Hyperlipidemia   |                  |
| 9. Medical History                 | No history of cancer, heart disease or diabetes within 10 years                                    |                  |
| 10. Aviation / Hazardous Sports    | No participation in hazardous sports or aviation   |                  |
| 11. Driving History                | MVR notes no more than 2 moving violations in the last five years and no DUI in the last ten years |                  |

| PREFERRED NON-TOBACCO BUILD TABLE |                       |
|-----------------------------------|-----------------------|
| HEIGHT (Ft. In.)                  | WEIGHT LIMIT (Pounds) |
| 4' 10"                            | 144                   |
| 4' 11"                            | 148                   |
| 5' 0"                             | 154                   |
| 5' 1"                             | 159                   |
| 5' 2"                             | 165                   |
| 5' 3"                             | 171                   |
| 5' 4"                             | 176                   |
| 5' 5"                             | 181                   |
| 5' 6"                             | 187                   |
| 5' 7"                             | 192                   |
| 5' 8"                             | 198                   |
| 5' 9"                             | 204                   |
| 5' 10"                            | 208                   |
| 5' 11"                            | 214                   |
| 6' 0"                             | 220                   |
| 6' 1"                             | 228                   |
| 6' 2"                             | 234                   |
| 6' 3"                             | 241                   |
| 6' 4"                             | 247                   |
| 6' 5"                             | 253                   |
| 6' 6"                             | 260                   |
| 6' 7"                             | 267                   |
| 6' 8"                             | 273                   |
| 6' 9"                             | 280                   |

\* Includes Male and Female

# 10-YEAR RENEWABLE TERM TO AGE 95 – UL10-20

## PREFERRED ANNUAL PREMIUM PER UNIT (APPU) *per \$1,000 face amount*

### 10-YEAR RENEWABLE TERM

| ISSUE AGE | MALE        |         | FEMALE      |         | WOP RIDER |
|-----------|-------------|---------|-------------|---------|-----------|
|           | NON TOBACCO | TOBACCO | NON TOBACCO | TOBACCO |           |
| 0-9*      | 1.98        |         | 1.65        |         |           |
| 10-14     | 2.10        |         | 1.66        |         |           |
| 15-17     | 2.10        |         | 1.66        |         | 0.13      |
| 18-20     | 2.10        | 3.94    | 1.66        | 2.52    | 0.13      |
| 21        | 2.10        | 3.94    | 1.67        | 2.56    | 0.13      |
| 22        | 2.10        | 3.95    | 1.68        | 2.60    | 0.13      |
| 23        | 2.11        | 3.96    | 1.69        | 2.64    | 0.13      |
| 24        | 2.12        | 3.97    | 1.71        | 2.68    | 0.13      |
| 25        | 2.13        | 3.98    | 1.74        | 2.74    | 0.14      |
| 26        | 2.14        | 4.00    | 1.77        | 2.81    | 0.14      |
| 27        | 2.15        | 4.02    | 1.80        | 2.88    | 0.14      |
| 28        | 2.19        | 4.13    | 1.83        | 2.97    | 0.14      |
| 29        | 2.26        | 4.32    | 1.88        | 3.07    | 0.15      |
| 30        | 2.34        | 4.53    | 1.94        | 3.18    | 0.16      |
| 31        | 2.42        | 4.75    | 2.01        | 3.29    | 0.16      |
| 32        | 2.50        | 4.97    | 2.08        | 3.41    | 0.17      |
| 33        | 2.63        | 5.24    | 2.17        | 3.54    | 0.18      |
| 34        | 2.82        | 5.56    | 2.26        | 3.70    | 0.19      |
| 35        | 2.98        | 5.90    | 2.36        | 3.89    | 0.20      |
| 36        | 3.13        | 6.29    | 2.45        | 4.11    | 0.21      |
| 37        | 3.30        | 6.73    | 2.56        | 4.36    | 0.23      |
| 38        | 3.50        | 7.23    | 2.68        | 4.63    | 0.26      |
| 39        | 3.72        | 7.80    | 2.82        | 4.94    | 0.29      |
| 40        | 3.97        | 8.45    | 2.97        | 5.28    | 0.34      |
| 41        | 4.25        | 9.17    | 3.15        | 5.68    | 0.39      |
| 42        | 4.57        | 9.96    | 3.35        | 6.13    | 0.47      |
| 43        | 4.91        | 10.83   | 3.58        | 6.64    | 0.57      |
| 44        | 5.29        | 11.79   | 3.83        | 7.20    | 0.71      |
| 45        | 5.71        | 12.85   | 4.11        | 7.82    | 0.88      |
| 46        | 6.19        | 14.01   | 4.42        | 8.50    | 1.09      |
| 47        | 6.73        | 15.30   | 4.76        | 9.26    | 1.34      |
| 48        | 7.33        | 16.72   | 5.14        | 10.09   | 1.64      |
| 49        | 7.99        | 18.28   | 5.56        | 11.00   | 2.00      |
| 50        | 8.74        | 20.00   | 6.05        | 12.01   | 2.32      |
| 51        | 9.57        | 21.85   | 6.59        | 13.13   | 2.57      |
| 52        | 10.47       | 23.82   | 7.19        | 14.35   | 2.84      |
| 53        | 11.47       | 25.92   | 7.87        | 15.70   | 3.12      |
| 54        | 12.57       | 28.15   | 8.61        | 17.16   | 3.43      |
| 55        | 13.77       | 30.53   | 9.43        | 18.70   | 3.75      |
| 56        | 15.09       | 33.07   | 10.33       | 20.35   | 4.10 **   |
| 57        | 16.51       | 35.78   | 11.31       | 22.10   | 4.46 **   |
| 58        | 18.06       | 38.68   | 12.40       | 23.97   | 4.83 **   |
| 59        | 19.77       | 41.79   | 13.58       | 25.96   | 5.21 **   |
| 60        | 21.64       | 45.12   | 14.86       | 28.09   |           |

### ANNUAL RENEWABLE TERM (ART)

| ART AGE | MALE   |        | FEMALE |        |
|---------|--------|--------|--------|--------|
|         | NT     | T      | NT     | T      |
| 61      | 16.49  | 36.02  | 11.28  | 22.39  |
| 62      | 18.08  | 38.70  | 12.22  | 24.21  |
| 63      | 19.67  | 41.38  | 13.41  | 26.17  |
| 64      | 21.26  | 44.06  | 14.84  | 28.28  |
| 65      | 23.30  | 47.76  | 16.27  | 30.38  |
| 66      | 25.79  | 52.48  | 17.70  | 32.49  |
| 67      | 28.28  | 57.20  | 19.13  | 34.59  |
| 68      | 30.77  | 61.92  | 20.97  | 37.49  |
| 69      | 33.26  | 66.64  | 23.21  | 41.20  |
| 70      | 37.20  | 73.10  | 25.45  | 44.90  |
| 71      | 42.60  | 81.30  | 27.69  | 48.61  |
| 72      | 48.00  | 89.50  | 29.93  | 52.32  |
| 73      | 53.40  | 97.70  | 33.48  | 57.39  |
| 74      | 58.80  | 105.90 | 38.34  | 63.82  |
| 75      | 67.65  | 118.20 | 43.20  | 70.26  |
| 76      | 79.95  | 134.60 | 48.06  | 76.70  |
| 77      | 92.25  | 151.00 | 52.92  | 83.13  |
| 78      | 104.55 | 167.40 | 60.89  | 92.79  |
| 79      | 116.85 | 183.80 | 71.96  | 105.66 |
| 80      | 131.70 | 200.80 | 83.03  | 118.54 |
| 81      | 149.10 | 218.40 | 94.10  | 131.41 |
| 82      | 166.50 | 236.00 | 105.17 | 144.29 |
| 83      | 183.90 | 253.60 | 118.53 | 157.63 |
| 84      | 201.30 | 271.20 | 134.19 | 171.45 |
| 85      | 220.67 | 294.22 | 149.85 | 185.26 |
| 86      | 242.00 | 322.66 | 165.51 | 199.08 |
| 87      | 263.32 | 351.09 | 181.17 | 212.89 |
| 88      | 284.65 | 379.52 | 198.60 | 230.97 |
| 89      | 305.98 | 407.96 | 217.80 | 253.29 |
| 90      | 328.87 | 438.49 | 236.99 | 275.61 |
| 91      | 355.10 | 473.46 | 256.18 | 297.93 |
| 92      | 385.31 | 513.74 | 275.37 | 320.25 |
| 93      | 420.51 | 560.67 | 295.98 | 344.22 |
| 94      | 461.25 | 614.98 | 319.41 | 371.47 |

**\*\* Waiver of Premium (WoP) Rider available for renewal only at ages 56-59 on the 10-Year renewable term policy.**

#### PRODUCT DESCRIPTION - 10-Year Renewable Term

Level death benefit term policy with premiums that remain level for 10 years. Policy renews every 10 years until renewal after age 60. At that time, the policy continues to age 95 with premiums increasing annually (annual renewable term).

#### ISSUE AGES

0-60 (age last birthday)  
 \*1-60 (age last birthday) - Maryland

#### UNDERWRITING CLASSES

Standard Non-Tobacco (*no tobacco use*)  
 Standard Tobacco (*any tobacco use*)

#### ANNUAL RENEWABLE TERM (ART) TABLE

ART AGE = Annual Renewable Term Attained Age  
 NT = Standard Non-Tobacco (*no tobacco use*)  
 T = Standard Tobacco (*any tobacco use*)

# 10-YEAR AND 20-YEAR TERM TO AGE 95 – UL10-20

## PREFERRED ANNUAL PREMIUM PER UNIT (APPU) *per \$1,000 face amount*

### 10-YEAR TERM

#### PRODUCT DESCRIPTION – 10 and 20-Year Term

This product series offers two re-entry term plans designed to provide substantial protection at a low cost. Each product provides the opportunity to re-enter/exchange and qualify for rates then in effect for newly issued policies.

#### PREMIUMS

When calculating premiums, use age at last birthday.

#### POLICY DESCRIPTION

**The 10-Year Term** is a level death benefit term policy renewable to age 95. If the insured does not exchange the policy on the 10th anniversary, it continues to age 95 with premiums increasing annually thereafter (see Annual Renewal Term premium table on page 5).

**The 20-Year Term** is a level death benefit term policy renewable to age 95. If the insured does not exchange the policy on the 20th anniversary, it continues to age 95 with premiums increasing annually thereafter (see Annual Renewal Term premium table on page 5).

#### RE-ENTRY/EXCHANGE

**10-Year Term policy** – On or after the 10th anniversary, the policy may be exchanged with satisfactory evidence of insurability. The premiums for the new policy will be the premium in effect for new issues at the insured's attained age. No exchange to a 10-Year Term policy may occur after age 70.

**20-Year Term policy** – On or after the 20th anniversary, the policy may be exchanged with satisfactory evidence of insurability. The premiums for the new policy will be the premium in effect for new issues at the insured's attained age. No exchange to a 20-Year Term policy may occur after age 60.

#### ISSUE AGES

20-70 (*age last birthday*) – 10-Year Term Policy

20-60 (*age last birthday*) – 20-Year Term Policy

#### UNDERWRITING CLASSES

Preferred

Standard Non-Tobacco (*no tobacco use*)

Standard Tobacco (*any tobacco use*)

| ISSUE AGE | MALE      |             |         | FEMALE    |             |         | WOP RIDER |
|-----------|-----------|-------------|---------|-----------|-------------|---------|-----------|
|           | PREFERRED | NON TOBACCO | TOBACCO | PREFERRED | NON TOBACCO | TOBACCO |           |
| 20        | 1.29      | 1.81        | 3.04    | 1.00      | 1.42        | 2.22    | 0.11      |
| 21        | 1.29      | 1.81        | 3.04    | 1.00      | 1.42        | 2.22    | 0.11      |
| 22        | 1.29      | 1.81        | 3.04    | 1.00      | 1.42        | 2.22    | 0.11      |
| 23        | 1.29      | 1.81        | 3.04    | 1.00      | 1.42        | 2.22    | 0.11      |
| 24        | 1.29      | 1.81        | 3.04    | 1.00      | 1.42        | 2.22    | 0.11      |
| 25        | 1.29      | 1.82        | 3.04    | 1.00      | 1.42        | 2.23    | 0.11      |
| 26        | 1.30      | 1.84        | 3.05    | 1.01      | 1.43        | 2.25    | 0.11      |
| 27        | 1.32      | 1.87        | 3.06    | 1.02      | 1.44        | 2.27    | 0.11      |
| 28        | 1.34      | 1.90        | 3.08    | 1.03      | 1.45        | 2.29    | 0.11      |
| 29        | 1.36      | 1.95        | 3.12    | 1.04      | 1.46        | 2.31    | 0.11      |
| 30        | 1.38      | 2.00        | 3.17    | 1.06      | 1.47        | 2.33    | 0.11      |
| 31        | 1.40      | 2.06        | 3.23    | 1.09      | 1.49        | 2.36    | 0.11      |
| 32        | 1.42      | 2.14        | 3.30    | 1.13      | 1.52        | 2.39    | 0.12      |
| 33        | 1.45      | 2.23        | 3.43    | 1.17      | 1.58        | 2.42    | 0.12      |
| 34        | 1.50      | 2.33        | 3.63    | 1.21      | 1.67        | 2.47    | 0.13      |
| 35        | 1.57      | 2.45        | 3.85    | 1.26      | 1.76        | 2.54    | 0.14      |
| 36        | 1.66      | 2.59        | 4.11    | 1.31      | 1.85        | 2.64    | 0.15      |
| 37        | 1.78      | 2.75        | 4.40    | 1.36      | 1.94        | 2.76    | 0.16      |
| 38        | 1.91      | 2.93        | 4.74    | 1.41      | 2.03        | 2.90    | 0.17      |
| 39        | 2.06      | 3.11        | 5.14    | 1.46      | 2.12        | 3.08    | 0.19      |
| 40        | 2.22      | 3.30        | 5.60    | 1.53      | 2.21        | 3.30    | 0.21      |
| 41        | 2.39      | 3.49        | 6.12    | 1.62      | 2.31        | 3.56    | 0.23      |
| 42        | 2.56      | 3.68        | 6.70    | 1.72      | 2.46        | 3.86    | 0.26      |
| 43        | 2.76      | 3.89        | 7.34    | 1.83      | 2.63        | 4.19    | 0.29      |
| 44        | 2.98      | 4.13        | 8.04    | 1.95      | 2.81        | 4.54    | 0.33      |
| 45        | 3.22      | 4.42        | 8.78    | 2.08      | 3.00        | 4.92    | 0.38      |
| 46        | 3.50      | 4.77        | 9.55    | 2.23      | 3.20        | 5.31    | 0.43      |
| 47        | 3.80      | 5.17        | 10.32   | 2.39      | 3.41        | 5.72    | 0.50      |
| 48        | 4.14      | 5.61        | 11.11   | 2.57      | 3.63        | 6.16    | 0.58      |
| 49        | 4.51      | 6.09        | 11.92   | 2.77      | 3.86        | 6.64    | 0.69      |
| 50        | 4.88      | 6.60        | 12.75   | 3.00      | 4.10        | 7.17    | 0.82      |
| 51        | 5.26      | 7.12        | 13.62   | 3.26      | 4.40        | 7.74    | 0.99 *    |
| 52        | 5.66      | 7.69        | 14.54   | 3.55      | 4.77        | 8.37    | 1.19 *    |
| 53        | 6.11      | 8.31        | 15.57   | 3.88      | 5.18        | 9.04    | 1.43 *    |
| 54        | 6.64      | 9.01        | 16.70   | 4.25      | 5.63        | 9.76    | 1.69 *    |
| 55        | 7.29      | 9.80        | 17.89   | 4.66      | 6.12        | 10.54   | 1.98 *    |
| 56        | 8.07      | 10.68       | 19.20   | 5.10      | 6.64        | 11.38   |           |
| 57        | 8.98      | 11.67       | 20.60   | 5.55      | 7.21        | 12.28   |           |
| 58        | 10.00     | 12.79       | 22.11   | 6.00      | 7.84        | 13.24   |           |
| 59        | 11.10     | 14.07       | 23.77   | 6.45      | 8.53        | 14.25   |           |
| 60        | 12.24     | 15.50       | 25.60   | 6.90      | 9.26        | 15.29   |           |
| 61        | 13.39     | 17.11       | 27.60   | 7.43      | 10.03       | 16.34   |           |
| 62        | 14.61     | 18.91       | 29.80   | 8.08      | 10.87       | 17.43   |           |
| 63        | 15.97     | 20.93       | 32.21   | 8.83      | 11.83       | 18.61   |           |
| 64        | 17.54     | 23.20       | 34.87   | 9.72      | 12.96       | 19.94   |           |
| 65        | 19.38     | 25.75       | 37.80   | 10.79     | 14.30       | 21.47   |           |
| 66        | 21.55     | 28.62       | 41.04   | 12.06     | 15.90       | 23.23   |           |
| 67        | 24.03     | 31.79       | 44.58   | 13.53     | 17.73       | 25.21   |           |
| 68        | 26.77     | 35.24       | 48.40   | 15.17     | 19.79       | 27.38   |           |
| 69        | 29.78     | 38.97       | 52.48   | 16.97     | 22.04       | 29.72   |           |
| 70        | 33.03     | 42.98       | 56.84   | 18.94     | 24.49       | 32.25   |           |

F6184 Life Rates for ILAP Applications

\* Waiver of Premium (WoP) Rider premiums and coverage issued at ages 51-55 expire at age 60.

# 10-YEAR AND 20-YEAR TERM TO AGE 95 - UL10-20

## PREFERRED ANNUAL PREMIUM PER UNIT (APPU) *per \$1,000 face amount*

### 20-YEAR TERM

| ISSUE AGE | MALE      |             |         | FEMALE    |             |         | WOP RIDER |
|-----------|-----------|-------------|---------|-----------|-------------|---------|-----------|
|           | PREFERRED | NON TOBACCO | TOBACCO | PREFERRED | NON TOBACCO | TOBACCO |           |
| 20        | 1.42      | 1.95        | 3.18    | 1.10      | 1.50        | 2.29    | 0.13      |
| 21        | 1.42      | 1.95        | 3.18    | 1.10      | 1.50        | 2.29    | 0.13      |
| 22        | 1.42      | 1.95        | 3.18    | 1.10      | 1.50        | 2.29    | 0.13      |
| 23        | 1.42      | 1.95        | 3.18    | 1.10      | 1.50        | 2.29    | 0.13      |
| 24        | 1.42      | 1.95        | 3.18    | 1.10      | 1.50        | 2.29    | 0.13      |
| 25        | 1.43      | 1.96        | 3.19    | 1.11      | 1.51        | 2.30    | 0.13      |
| 26        | 1.44      | 1.99        | 3.23    | 1.12      | 1.53        | 2.33    | 0.13      |
| 27        | 1.46      | 2.03        | 3.27    | 1.13      | 1.56        | 2.37    | 0.13      |
| 28        | 1.48      | 2.09        | 3.34    | 1.14      | 1.60        | 2.42    | 0.13      |
| 29        | 1.52      | 2.15        | 3.43    | 1.16      | 1.64        | 2.48    | 0.13      |
| 30        | 1.56      | 2.22        | 3.55    | 1.18      | 1.69        | 2.54    | 0.13      |
| 31        | 1.62      | 2.30        | 3.70    | 1.21      | 1.74        | 2.61    | 0.13      |
| 32        | 1.69      | 2.38        | 3.88    | 1.25      | 1.80        | 2.68    | 0.13      |
| 33        | 1.78      | 2.49        | 4.10    | 1.29      | 1.86        | 2.77    | 0.14      |
| 34        | 1.87      | 2.61        | 4.35    | 1.34      | 1.93        | 2.88    | 0.15      |
| 35        | 1.97      | 2.76        | 4.63    | 1.39      | 2.01        | 3.01    | 0.16      |
| 36        | 2.07      | 2.94        | 4.95    | 1.45      | 2.10        | 3.17    | 0.18      |
| 37        | 2.18      | 3.15        | 5.30    | 1.52      | 2.20        | 3.35    | 0.20      |
| 38        | 2.30      | 3.38        | 5.70    | 1.60      | 2.32        | 3.57    | 0.22      |
| 39        | 2.45      | 3.64        | 6.15    | 1.69      | 2.45        | 3.81    | 0.25      |
| 40        | 2.63      | 3.91        | 6.66    | 1.79      | 2.60        | 4.10    | 0.28      |
| 41        | 2.84      | 4.19        | 7.24    | 1.91      | 2.77        | 4.43    | 0.31 *    |
| 42        | 3.08      | 4.49        | 7.88    | 2.05      | 2.96        | 4.80    | 0.35 *    |
| 43        | 3.36      | 4.83        | 8.58    | 2.22      | 3.16        | 5.20    | 0.39 *    |
| 44        | 3.69      | 5.21        | 9.34    | 2.41      | 3.39        | 5.63    | 0.44 *    |
| 45        | 4.08      | 5.66        | 10.13   | 2.63      | 3.62        | 6.09    | 0.50 *    |
| 46        | 4.53      | 6.18        | 10.96   | 2.86      | 3.86        | 6.57    | 0.56 *    |
| 47        | 5.05      | 6.78        | 11.84   | 3.12      | 4.11        | 7.07    | 0.63 *    |
| 48        | 5.62      | 7.44        | 12.78   | 3.41      | 4.40        | 7.61    | 0.72 *    |
| 49        | 6.23      | 8.16        | 13.79   | 3.71      | 4.74        | 8.19    | 0.87 *    |
| 50        | 6.89      | 8.93        | 14.87   | 4.03      | 5.14        | 8.80    | 1.07 *    |
| 51        | 7.58      | 9.74        | 16.01   | 4.36      | 5.61        | 9.44    | 1.35 *    |
| 52        | 8.31      | 10.61       | 17.24   | 4.71      | 6.16        | 10.13   | 1.70 *    |
| 53        | 9.10      | 11.57       | 18.56   | 5.11      | 6.77        | 10.88   | 2.11 *    |
| 54        | 9.95      | 12.61       | 20.02   | 5.58      | 7.46        | 11.71   | 2.58 *    |
| 55        | 10.88     | 13.78       | 21.63   | 6.13      | 8.24        | 12.63   | 3.10 *    |
| 56        | 11.90     | 15.08       | 23.42   | 6.78      | 9.11        | 13.66   |           |
| 57        | 12.99     | 16.50       | 25.37   | 7.53      | 10.07       | 14.79   |           |
| 58        | 14.16     | 18.04       | 27.48   | 8.37      | 11.11       | 16.02   |           |
| 59        | 15.41     | 19.70       | 29.73   | 9.29      | 12.24       | 17.34   |           |
| 60        | 16.73     | 21.46       | 32.13   | 10.28     | 13.45       | 18.75   |           |

### ANNUAL RENEWABLE TERM (ART)

| ART AGE | MALE   |        |        | FEMALE |        |        | WOP RIDER |
|---------|--------|--------|--------|--------|--------|--------|-----------|
|         | P      | NT     | T      | P      | NT     | T      |           |
| 30      | 2.39   | 2.39   | 3.43   | 1.83   | 1.83   | 2.54   | 0.13      |
| 31      | 2.39   | 2.39   | 3.43   | 1.83   | 1.83   | 2.54   | 0.13      |
| 32      | 2.39   | 2.39   | 3.43   | 1.83   | 1.83   | 2.54   | 0.13      |
| 33      | 2.39   | 2.39   | 3.43   | 1.83   | 1.83   | 2.54   | 0.14      |
| 34      | 2.39   | 2.39   | 3.43   | 1.83   | 1.83   | 2.54   | 0.14      |
| 35      | 2.43   | 2.43   | 3.52   | 1.88   | 1.88   | 2.63   | 0.14      |
| 36      | 2.54   | 2.54   | 3.75   | 1.98   | 1.98   | 2.83   | 0.18      |
| 37      | 2.69   | 2.69   | 4.05   | 2.13   | 2.13   | 3.09   | 0.18      |
| 38      | 2.86   | 2.86   | 4.42   | 2.29   | 2.29   | 3.38   | 0.18      |
| 39      | 3.06   | 3.06   | 4.81   | 2.46   | 2.46   | 3.70   | 0.23      |
| 40      | 3.21   | 3.21   | 5.16   | 2.64   | 2.64   | 4.06   | 0.23      |
| 41      | 3.47   | 3.47   | 5.65   | 2.77   | 2.77   | 4.45   | 0.23      |
| 42      | 3.70   | 3.70   | 6.15   | 2.95   | 2.95   | 4.74   | 0.33      |
| 43      | 3.95   | 3.95   | 6.65   | 3.12   | 3.12   | 5.03   | 0.33      |
| 44      | 4.20   | 4.20   | 7.15   | 3.30   | 3.30   | 5.32   | 0.33      |
| 45      | 4.34   | 4.34   | 7.65   | 3.47   | 3.47   | 5.65   | 0.49      |
| 46      | 4.70   | 4.70   | 8.43   | 3.70   | 3.70   | 6.15   | 0.49      |
| 47      | 5.05   | 5.05   | 9.21   | 3.95   | 3.95   | 6.65   | 0.49      |
| 48      | 5.41   | 5.41   | 9.99   | 4.20   | 4.20   | 7.15   | 0.75      |
| 49      | 5.77   | 5.77   | 10.77  | 4.34   | 4.34   | 7.65   | 0.75      |
| 50      | 6.11   | 6.11   | 11.56  | 4.70   | 4.70   | 8.43   | 0.75      |
| 51      | 6.79   | 6.79   | 12.88  | 5.05   | 5.05   | 9.21   | 1.50      |
| 52      | 7.47   | 7.47   | 14.19  | 5.41   | 5.41   | 9.99   | 1.50      |
| 53      | 8.14   | 8.14   | 15.51  | 5.77   | 5.77   | 10.77  | 1.50      |
| 54      | 8.81   | 8.81   | 16.81  | 6.11   | 6.11   | 11.56  | 2.58      |
| 55      | 9.50   | 9.50   | 18.14  | 6.79   | 6.79   | 12.88  | 2.58      |
| 56      | 10.62  | 10.62  | 20.19  | 7.47   | 7.47   | 14.19  | 2.58      |
| 57      | 11.75  | 11.75  | 22.26  | 8.14   | 8.14   | 15.51  | 4.23      |
| 58      | 12.88  | 12.88  | 24.32  | 8.81   | 8.81   | 16.81  | 4.23      |
| 59      | 14.01  | 14.01  | 26.39  | 9.50   | 9.50   | 18.14  | 4.23      |
| 60      | 15.13  | 15.13  | 28.45  | 10.62  | 10.62  | 20.19  |           |
| 61      | 16.83  | 16.83  | 30.84  | 11.75  | 11.75  | 22.26  |           |
| 62      | 18.54  | 18.54  | 33.21  | 12.88  | 12.88  | 24.32  |           |
| 63      | 20.24  | 20.24  | 35.60  | 14.01  | 14.01  | 26.39  |           |
| 64      | 21.95  | 21.95  | 37.97  | 15.13  | 15.13  | 28.45  |           |
| 65      | 23.66  | 23.66  | 40.36  | 16.83  | 16.83  | 30.84  |           |
| 66      | 26.33  | 26.33  | 44.55  | 18.54  | 18.54  | 33.21  |           |
| 67      | 29.01  | 29.01  | 48.76  | 20.24  | 20.24  | 35.60  |           |
| 68      | 31.66  | 31.66  | 52.95  | 21.95  | 21.95  | 37.97  |           |
| 69      | 34.34  | 34.34  | 57.15  | 23.66  | 23.66  | 40.36  |           |
| 70      | 37.01  | 37.01  | 61.34  | 26.33  | 26.33  | 44.55  |           |
| 71      | 42.80  | 42.80  | 68.63  | 29.01  | 29.01  | 48.76  |           |
| 72      | 48.59  | 48.59  | 75.92  | 31.66  | 31.66  | 52.95  |           |
| 73      | 54.38  | 54.38  | 83.21  | 34.34  | 34.34  | 57.15  |           |
| 74      | 60.19  | 60.19  | 90.50  | 37.01  | 37.01  | 61.34  |           |
| 75      | 65.98  | 65.98  | 97.79  | 42.80  | 42.80  | 68.63  |           |
| 76      | 79.17  | 79.17  | 112.37 | 48.59  | 48.59  | 75.92  |           |
| 77      | 92.37  | 92.37  | 126.95 | 54.38  | 54.38  | 83.21  |           |
| 78      | 105.55 | 105.55 | 141.53 | 60.19  | 60.19  | 90.50  |           |
| 79      | 118.75 | 118.75 | 156.11 | 65.98  | 65.98  | 97.79  |           |
| 80      | 131.94 | 131.94 | 170.69 | 79.17  | 79.17  | 112.37 |           |
| 81      | 150.61 | 150.61 | 186.33 | 92.37  | 92.37  | 126.95 |           |
| 82      | 169.28 | 169.28 | 201.98 | 105.55 | 105.55 | 141.53 |           |
| 83      | 187.95 | 187.95 | 217.63 | 118.75 | 118.75 | 156.11 |           |
| 84      | 206.60 | 206.60 | 233.27 | 131.94 | 131.94 | 170.69 |           |
| 85      | 225.27 | 225.27 | 248.92 | 150.61 | 150.61 | 186.33 |           |
| 86      | 248.16 | 248.16 | 274.21 | 169.28 | 169.28 | 201.98 |           |
| 87      | 271.03 | 271.03 | 299.48 | 187.95 | 187.95 | 217.63 |           |
| 88      | 293.92 | 293.92 | 324.76 | 206.60 | 206.60 | 233.27 |           |
| 89      | 316.79 | 316.79 | 350.04 | 225.27 | 225.27 | 248.92 |           |
| 90      | 339.67 | 339.67 | 375.32 | 248.16 | 248.16 | 274.21 |           |
| 91      | 352.84 | 352.84 | 389.88 | 271.03 | 271.03 | 299.48 |           |
| 92      | 367.65 | 367.65 | 406.25 | 293.92 | 293.92 | 324.76 |           |
| 93      | 384.57 | 384.57 | 424.94 | 316.79 | 316.79 | 350.04 |           |
| 94      | 404.10 | 404.10 | 446.52 | 339.67 | 339.67 | 375.32 |           |

\* Waiver of Premium (WoP) Rider premiums and coverage issued at ages 41-55 expire at age 60.

#### ANNUAL RENEWABLE TERM (ART) TABLE

ART AGE = Annual Renewable Term Attained Age  
P = Preferred  
NT = Standard Non-Tobacco (no tobacco use)  
T = Standard Tobacco (any tobacco use)

F6184 Life Rates for ILAP Applications

# OPTIONAL RIDERS

## OPTIONAL RIDERS

The following optional riders may be added for additional premium.

**Accidental Death Benefit Rider** – Provides an additional death benefit if the insured's death occurs by accidental means. Annual premium is \$1.25 per unit (\$1,000) of coverage and is issued from ages 18 to 60. Coverage can be issued at \$25,000, \$50,000, \$75,000 or \$100,000 benefit levels.

### ACCIDENTAL DEATH BENEFIT RIDER

| \$1,000 ADB |        |             |           |         |
|-------------|--------|-------------|-----------|---------|
|             | Annual | Semi-Annual | Quarterly | Monthly |
| Bank Draft  | \$1.25 | \$0.63      | \$0.31    | \$0.10  |
| Direct Bill | \$1.25 | \$0.65      | \$0.33    | \$0.11  |

**Child Term Rider** – Provides \$5,000 or \$10,000 (5 or 10 units) insurance on each child of the primary insured. Annual premium is \$10.40 per unit (\$1,000) of coverage which covers all eligible children of the family up to 25 years of age if not converted prior to expiration. Children must be between 15 days and 23 years of age on the application date.

### CHILD TERM RIDER

| \$5,000 Child Term Rider  |          |             |           |         |
|---------------------------|----------|-------------|-----------|---------|
|                           | Annual   | Semi-Annual | Quarterly | Monthly |
| Bank Draft                | \$52.00  | \$26.00     | \$13.00   | \$4.35  |
| Direct Bill               | \$52.00  | \$27.05     | \$13.80   | \$4.70  |
| \$10,000 Child Term Rider |          |             |           |         |
|                           | Annual   | Semi-Annual | Quarterly | Monthly |
| Bank Draft                | \$104.00 | \$52.00     | \$26.00   | \$8.70  |
| Direct Bill               | \$104.00 | \$54.10     | \$27.60   | \$9.40  |

**Waiver of Premium Rider** – Premium waiver after primary insured is totally disabled for three consecutive months. Issued from age 15 through age 55.

## OTHER RIDER

The following rider, where available, may be automatically added to the policy at no additional premium for qualified applicants.

**Terminal Illness Accelerated Benefit Rider** – Provides 50% acceleration of death benefit for a qualified illness. This benefit is available in most states at no cost to applicants that are not rated during underwriting.

| OPTIONAL RIDER                 | ISSUE AGE                   | APPU    | RIDER FORM |
|--------------------------------|-----------------------------|---------|------------|
| Accidental Death Benefit (ADB) | 18-60                       | \$1.25  | UAADR      |
| Child Term Rider               | 0-23                        | \$10.40 | U4272      |
| Waiver of Premium (WoP)        | See <b>WoP</b> on pages 3-6 |         | UADWPR     |

## TABLES

### MAXIMUM FACE AMOUNT BY ISSUE AGE

| ISSUE AGE | FUNDAMENTAL LIFE SERIES™<br>MAXIMUM FACE AMOUNT* |
|-----------|--|
| 0-17      | \$50,000   |
| 18-60     | \$500,000  |
| 61-70     | \$250,000  |
| 71+       | \$100,000  |

\* Applicants issued with rated premiums during underwriting may require a lower maximum face amount.

# PREMIUM CALCULATION INSTRUCTIONS

**Step 1 – Multiply:** Annual Premium Per Unit (\$1,000) × Modal factor, *round to nearest cent.*

**Step 2 – Multiply:** Step 1 × Number of Units (Thousands), *round to nearest cent.*

**Step 3 – Add:** Step 2 + Policy Fee

|                                      | BANK DRAFT |             |           |          | DIRECT BILL |             |           |         |
|--------------------------------------|------------|-------------|-----------|----------|-------------|-------------|-----------|---------|
|                                      | ANNUAL     | SEMI-ANNUAL | QUARTERLY | MONTHLY  | ANNUAL      | SEMI-ANNUAL | QUARTERLY | MONTHLY |
| <b>Modal Factor</b>                  | 1.000      | 0.500       | 0.250     | (1 ÷ 12) | 1.000       | 0.520       | 0.265     | 0.090   |
| Policy Fee <i>(primary insured)</i>  | \$ 50.00   | \$ 25.00    | \$ 12.50  | \$ 4.17  | \$ 50.00    | \$ 26.00    | \$ 13.25  | \$ 4.50 |
| Policy Fee <i>(companion policy)</i> | \$ 15.00   | \$ 7.50     | \$ 3.75   | \$ 1.25  | \$ 15.00    | \$ 7.80     | \$ 3.98   | \$ 1.35 |

- The same procedure (Steps 1 & 2) is used to calculate rider premiums. Each rider is calculated separately, then added to Step 3.
- Additional premiums may be required as determined by underwriting.

**EXAMPLE:**

20Year Term policy, Male, Non-smoker, Age 35 (primary Insured), \$100,000 coverage, premiums paid with monthly bank draft, plus \$50,000 Accidental Death Benefit (ADB) Rider, \$10,000 Child Term Rider, and the Waiver of Premium (WoP) Rider.

|  |                  |          |   |           |   |                 |
|--|------------------|----------|---|-----------|---|-----------------|
| Primary Insured Premium Calculation <b>Step 1</b> .....  | <b>Multiply:</b> | \$ 2.76  | × | (1 ÷ 12)  | = | \$ 0.23         |
| Primary Insured Premium Calculation <b>Step 2</b> .....  | <b>Multiply:</b> | \$ 0.23  | × | 100 units | = | \$ 23.00        |
| Primary Insured Premium Calculation <b>Step 3</b> .....  | <b>Add:</b>      | \$ 23.00 | + | \$ 4.17   | = | <b>\$ 27.17</b> |
|  |                  |          |   |           |   |                 |
| ADB Rider Premium Calculation <b>Step 1</b> .....        | <b>Multiply:</b> | \$ 1.25  | × | (1 ÷ 12)  | = | \$ 0.10         |
| ADB Rider Premium Calculation <b>Step 2</b> .....        | <b>Multiply:</b> | \$ 0.10  | × | 50 units  | = | <b>\$ 5.00</b>  |
|  |                  |          |   |           |   |                 |
| Child Term Rider Premium Calculation <b>Step 1</b> ..... | <b>Multiply:</b> | \$ 10.40 | × | (1 ÷ 12)  | = | \$ 0.87         |
| Child Term Rider Premium Calculation <b>Step 2</b> ..... | <b>Multiply:</b> | \$ 0.87  | × | 10 units  | = | <b>\$ 8.70</b>  |
|  |                  |          |   |           |   |                 |
| WoP Rider Premium Calculation <b>Step 1</b> .....        | <b>Multiply:</b> | \$ 0.16  | × | (1 ÷ 12)  | = | \$ 0.01         |
| WoP Rider Premium Calculation <b>Step 2</b> .....        | <b>Multiply:</b> | \$ 0.01  | × | 100 units | = | <b>\$ 1.00</b>  |
|  |                  |          |   |           |   |                 |
| <b>Total Monthly Bank Draft Premium</b> .....            | <b>Add:</b>      |          |   |           |   | <b>\$ 27.17</b> |
|  |                  |          |   |           | + | <b>\$ 5.00</b>  |
|  |                  |          |   |           | + | <b>\$ 8.70</b>  |
|  |                  |          |   |           | + | <b>\$ 1.00</b>  |
|  |                  |          |   |           |   | <b>\$ 41.87</b> |



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