



United Home Life Insurance Company  
United Farm Family Life Insurance Company  
P.O. Box 7192  
Indianapolis, Indiana 46207-7192

**United  
Farm Family**  
Life Insurance Company

## **PRE-CALCULATED PREMIUMS**

### **FOR**

**Express Issue Whole Life (Graded Benefit)  
Express Issue Whole Life Deluxe  
Express Issue Whole Life Premier**

Mode Factors: Semi-Annual = .53  
Quarterly = .27  
Use Age Nearest Birthday

Annual Commissionable Policy Fee on all 3 products:  
\$50

Minimum Modal Premium Accepted = \$20.00 (unless  
premium paid by bank draft)

**FOR AGENT USE ONLY**

**Express Issue Whole Life (Graded Benefit)  
Male Non-Tobacco**

Issue Age	Face Amount									
	5,000	Monthly	10,000	Monthly	15,000	Monthly	20,000	Monthly	25,000	Monthly
25	210.15	19.54	370.30	34.44	530.45	49.33	690.60	64.23	850.75	79.12
26	210.15	19.54	370.30	34.44	530.45	49.33	690.60	64.23	850.75	79.12
27	210.15	19.54	370.30	34.44	530.45	49.33	690.60	64.23	850.75	79.12
28	210.15	19.54	370.30	34.44	530.45	49.33	690.60	64.23	850.75	79.12
29	210.15	19.54	370.30	34.44	530.45	49.33	690.60	64.23	850.75	79.12
30	210.15	19.54	370.30	34.44	530.45	49.33	690.60	64.23	850.75	79.12
31	210.15	19.54	370.30	34.44	530.45	49.33	690.60	64.23	850.75	79.12
32	210.15	19.54	370.30	34.44	530.45	49.33	690.60	64.23	850.75	79.12
33	210.15	19.54	370.30	34.44	530.45	49.33	690.60	64.23	850.75	79.12
34	210.15	19.54	370.30	34.44	530.45	49.33	690.60	64.23	850.75	79.12
35	210.15	19.54	370.30	34.44	530.45	49.33	690.60	64.23	850.75	79.12
36	210.15	19.54	370.30	34.44	530.45	49.33	690.60	64.23	850.75	79.12
37	210.15	19.54	370.30	34.44	530.45	49.33	690.60	64.23	850.75	79.12
38	210.15	19.54	370.30	34.44	530.45	49.33	690.60	64.23	850.75	79.12
39	210.15	19.54	370.30	34.44	530.45	49.33	690.60	64.23	850.75	79.12
40	210.15	19.54	370.30	34.44	530.45	49.33	690.60	64.23	850.75	79.12
41	210.15	19.54	370.30	34.44	530.45	49.33	690.60	64.23	850.75	79.12
42	210.15	19.54	370.30	34.44	530.45	49.33	690.60	64.23	850.75	79.12
43	210.15	19.54	370.30	34.44	530.45	49.33	690.60	64.23	850.75	79.12
44	210.15	19.54	370.30	34.44	530.45	49.33	690.60	64.23	850.75	79.12
45	210.15	19.54	370.30	34.44	530.45	49.33	690.60	64.23	850.75	79.12
46	216.10	20.10	382.20	35.54	548.30	50.99	714.40	66.44	880.50	81.89
47	222.40	20.68	394.80	36.72	567.20	52.75	739.60	68.78	912.00	84.82
48	228.95	21.29	407.90	37.93	586.85	54.58	765.80	71.22	944.75	87.86
49	235.75	21.92	421.50	39.20	607.25	56.47	793.00	73.75	978.75	91.02
50	242.95	22.59	435.90	40.54	628.85	58.48	821.80	76.43	1,014.75	94.37
51	250.45	23.29	450.90	41.93	651.35	60.58	851.80	79.22	1,052.25	97.86
52	258.20	24.01	466.40	43.38	674.60	62.74	882.80	82.10	1,091.00	101.46
53	266.35	24.77	482.70	44.89	699.05	65.01	915.40	85.13	1,131.75	105.25
54	274.85	25.56	499.70	46.47	724.55	67.38	949.40	88.29	1,174.25	109.21
55	286.00	26.60	522.00	48.55	758.00	70.49	994.00	92.44	1,230.00	114.39
56	297.90	27.70	545.80	50.76	793.70	73.81	1,041.60	96.87	1,289.50	119.92
57	310.50	28.88	571.00	53.10	831.50	77.33	1,092.00	101.56	1,352.50	125.78
58	323.80	30.11	597.60	55.58	871.40	81.04	1,145.20	106.50	1,419.00	131.97
59	337.90	31.42	625.80	58.20	913.70	84.97	1,201.60	111.75	1,489.50	138.52
60	352.90	32.82	655.80	60.99	958.70	89.16	1,261.60	117.33	1,564.50	145.50
61	368.80	34.30	687.60	63.95	1,006.40	93.60	1,325.20	123.24	1,644.00	152.89
62	385.60	35.86	721.20	67.07	1,056.80	98.28	1,392.40	129.49	1,728.00	160.70
63	403.50	37.53	757.00	70.40	1,110.50	103.28	1,464.00	136.15	1,817.50	169.03
64	422.35	39.28	794.70	73.91	1,167.05	108.54	1,539.40	143.16	1,911.75	177.79
65	442.30	41.13	834.60	77.62	1,226.90	114.10	1,619.20	150.59	2,011.50	187.07
66	469.60	43.67	889.20	82.70	1,308.80	121.72	1,728.40	160.74	2,148.00	199.76
67	495.00	46.04	940.00	87.42	1,385.00	128.81	1,830.00	170.19	2,275.00	211.58
68	522.25	48.57	994.50	92.49	1,466.75	136.41	1,939.00	180.33	2,411.25	224.25
69	551.50	51.29	1,053.00	97.93	1,554.50	144.57	2,056.00	191.21	2,557.50	237.85
70	582.75	54.20	1,115.50	103.74	1,648.25	153.29	2,181.00	202.83	2,713.75	252.38
71	616.15	57.30	1,182.30	109.95	1,748.45	162.61	2,314.60	215.26	2,880.75	267.91
72	651.65	60.60	1,253.30	116.56	1,854.95	172.51	2,456.60	228.46	3,058.25	284.42
73	689.10	64.09	1,328.20	123.52	1,967.30	182.96	2,606.40	242.40	3,245.50	301.83
74	728.55	67.76	1,407.10	130.86	2,085.65	193.97	2,764.20	257.07	3,442.75	320.18
75	770.00	71.61	1,490.00	138.57	2,210.00	205.53	2,930.00	272.49	3,650.00	339.45
76	808.10	75.15	1,566.20	145.66	2,324.30	216.16	3,082.40	286.66	3,840.50	357.17
77	848.45	78.91	1,646.90	153.16	2,445.35	227.42	3,243.80	301.67	4,042.25	375.93
78	891.50	82.91	1,733.00	161.17	2,574.50	239.43	3,416.00	317.69	4,257.50	395.95
79	937.75	87.21	1,825.50	169.77	2,713.25	252.33	3,601.00	334.89	4,488.75	417.45
80	987.50	91.84	1,925.00	179.03	2,862.50	266.21	3,800.00	353.40	4,737.50	440.59

**UHL Policy No. 200-376, UFFL Policy No. 018-376**

*Commissionable* policy fee is included in all premium calculations, above | *Monthly* premiums = .093 x annual premiums

**Express Issue Whole Life (Graded Benefit)**

**Male Tobacco**

Issue Age	Face Amount									
	5,000	Monthly	10,000	Monthly	15,000	Monthly	20,000	Monthly	25,000	Monthly
25	250.20	23.27	450.40	41.89	650.60	60.51	850.80	79.12	1,051.00	97.74
26	250.20	23.27	450.40	41.89	650.60	60.51	850.80	79.12	1,051.00	97.74
27	250.20	23.27	450.40	41.89	650.60	60.51	850.80	79.12	1,051.00	97.74
28	250.20	23.27	450.40	41.89	650.60	60.51	850.80	79.12	1,051.00	97.74
29	250.20	23.27	450.40	41.89	650.60	60.51	850.80	79.12	1,051.00	97.74
30	250.20	23.27	450.40	41.89	650.60	60.51	850.80	79.12	1,051.00	97.74
31	250.20	23.27	450.40	41.89	650.60	60.51	850.80	79.12	1,051.00	97.74
32	250.20	23.27	450.40	41.89	650.60	60.51	850.80	79.12	1,051.00	97.74
33	250.20	23.27	450.40	41.89	650.60	60.51	850.80	79.12	1,051.00	97.74
34	250.20	23.27	450.40	41.89	650.60	60.51	850.80	79.12	1,051.00	97.74
35	250.20	23.27	450.40	41.89	650.60	60.51	850.80	79.12	1,051.00	97.74
36	250.20	23.27	450.40	41.89	650.60	60.51	850.80	79.12	1,051.00	97.74
37	250.20	23.27	450.40	41.89	650.60	60.51	850.80	79.12	1,051.00	97.74
38	250.20	23.27	450.40	41.89	650.60	60.51	850.80	79.12	1,051.00	97.74
39	250.20	23.27	450.40	41.89	650.60	60.51	850.80	79.12	1,051.00	97.74
40	250.20	23.27	450.40	41.89	650.60	60.51	850.80	79.12	1,051.00	97.74
41	250.20	23.27	450.40	41.89	650.60	60.51	850.80	79.12	1,051.00	97.74
42	250.20	23.27	450.40	41.89	650.60	60.51	850.80	79.12	1,051.00	97.74
43	250.20	23.27	450.40	41.89	650.60	60.51	850.80	79.12	1,051.00	97.74
44	250.20	23.27	450.40	41.89	650.60	60.51	850.80	79.12	1,051.00	97.74
45	250.20	23.27	450.40	41.89	650.60	60.51	850.80	79.12	1,051.00	97.74
46	259.70	24.15	469.40	43.65	679.10	63.16	888.80	82.66	1,098.50	102.16
47	269.75	25.09	489.50	45.52	709.25	65.96	929.00	86.40	1,148.75	106.83
48	280.35	26.07	510.70	47.50	741.05	68.92	971.40	90.34	1,201.75	111.76
49	291.55	27.11	533.10	49.58	774.65	72.04	1,016.20	94.51	1,257.75	116.97
50	303.25	28.20	556.50	51.75	809.75	75.31	1,063.00	98.86	1,316.25	122.41
51	315.60	29.35	581.20	54.05	846.80	78.75	1,112.40	103.45	1,378.00	128.15
52	328.50	30.55	607.00	56.45	885.50	82.35	1,164.00	108.25	1,442.50	134.15
53	342.10	31.82	634.20	58.98	926.30	86.15	1,218.40	113.31	1,510.50	140.48
54	356.35	33.14	662.70	61.63	969.05	90.12	1,275.40	118.61	1,581.75	147.10
55	374.55	34.83	699.10	65.02	1,023.65	95.20	1,348.20	125.38	1,672.75	155.57
56	394.00	36.64	738.00	68.63	1,082.00	100.63	1,426.00	132.62	1,770.00	164.61
57	414.65	38.56	779.30	72.47	1,143.95	106.39	1,508.60	140.30	1,873.25	174.21
58	436.75	40.62	823.50	76.59	1,210.25	112.55	1,597.00	148.52	1,983.75	184.49
59	460.25	42.80	870.50	80.96	1,280.75	119.11	1,691.00	157.26	2,101.25	195.42
60	485.40	45.14	920.80	85.63	1,356.20	126.13	1,791.60	166.62	2,227.00	207.11
61	512.30	47.64	974.60	90.64	1,436.90	133.63	1,899.20	176.63	2,361.50	219.62
62	540.85	50.30	1,031.70	95.95	1,522.55	141.60	2,013.40	187.25	2,504.25	232.90
63	571.40	53.14	1,092.80	101.63	1,614.20	150.12	2,135.60	198.61	2,657.00	247.10
64	603.85	56.16	1,157.70	107.67	1,711.55	159.17	2,265.40	210.68	2,819.25	262.19
65	638.50	59.38	1,227.00	114.11	1,815.50	168.84	2,404.00	223.57	2,992.50	278.30
66	679.45	63.19	1,308.90	121.73	1,938.35	180.27	2,567.80	238.81	3,197.25	297.34
67	717.50	66.73	1,385.00	128.81	2,052.50	190.88	2,720.00	252.96	3,387.50	315.04
68	758.40	70.53	1,466.80	136.41	2,175.20	202.29	2,883.60	268.17	3,592.00	334.06
69	802.20	74.60	1,554.40	144.56	2,306.60	214.51	3,058.80	284.47	3,811.00	354.42
70	849.15	78.97	1,648.30	153.29	2,447.45	227.61	3,246.60	301.93	4,045.75	376.25
71	899.20	83.63	1,748.40	162.60	2,597.60	241.58	3,446.80	320.55	4,296.00	399.53
72	952.45	88.58	1,854.90	172.51	2,757.35	256.43	3,659.80	340.36	4,562.25	424.29
73	1,008.65	93.80	1,967.30	182.96	2,925.95	272.11	3,884.60	361.27	4,843.25	450.42
74	1,067.85	99.31	2,085.70	193.97	3,103.55	288.63	4,121.40	383.29	5,139.25	477.95
75	1,130.10	105.10	2,210.20	205.55	3,290.30	306.00	4,370.40	406.45	5,450.50	506.90
76	1,187.10	110.40	2,324.20	216.15	3,461.30	321.90	4,598.40	427.65	5,735.50	533.40
77	1,247.60	116.03	2,445.20	227.40	3,642.80	338.78	4,840.40	450.16	6,038.00	561.53
78	1,312.20	122.03	2,574.40	239.42	3,836.60	356.80	5,098.80	474.19	6,361.00	591.57
79	1,381.70	128.50	2,713.40	252.35	4,045.10	376.19	5,376.80	500.04	6,708.50	623.89
80	1,456.20	135.43	2,862.40	266.20	4,268.60	396.98	5,674.80	527.76	7,081.00	658.53

**UHL Policy No. 200-376, UFFL Policy No. 018-376**

*Commissionable* policy fee is included in all premium calculations, above | *Monthly* premiums = .093 x annual premiums

**Express Issue Whole Life (Graded Benefit)  
Female Non-Tobacco**

Issue Age	Face Amount									
	5,000	Monthly	10,000	Monthly	15,000	Monthly	20,000	Monthly	25,000	Monthly
25	183.45	17.06	316.90	29.47	450.35	41.88	583.80	54.29	717.25	66.70
26	183.45	17.06	316.90	29.47	450.35	41.88	583.80	54.29	717.25	66.70
27	183.45	17.06	316.90	29.47	450.35	41.88	583.80	54.29	717.25	66.70
28	183.45	17.06	316.90	29.47	450.35	41.88	583.80	54.29	717.25	66.70
29	183.45	17.06	316.90	29.47	450.35	41.88	583.80	54.29	717.25	66.70
30	183.45	17.06	316.90	29.47	450.35	41.88	583.80	54.29	717.25	66.70
31	183.45	17.06	316.90	29.47	450.35	41.88	583.80	54.29	717.25	66.70
32	183.45	17.06	316.90	29.47	450.35	41.88	583.80	54.29	717.25	66.70
33	183.45	17.06	316.90	29.47	450.35	41.88	583.80	54.29	717.25	66.70
34	183.45	17.06	316.90	29.47	450.35	41.88	583.80	54.29	717.25	66.70
35	183.45	17.06	316.90	29.47	450.35	41.88	583.80	54.29	717.25	66.70
36	183.45	17.06	316.90	29.47	450.35	41.88	583.80	54.29	717.25	66.70
37	183.45	17.06	316.90	29.47	450.35	41.88	583.80	54.29	717.25	66.70
38	183.45	17.06	316.90	29.47	450.35	41.88	583.80	54.29	717.25	66.70
39	183.45	17.06	316.90	29.47	450.35	41.88	583.80	54.29	717.25	66.70
40	183.45	17.06	316.90	29.47	450.35	41.88	583.80	54.29	717.25	66.70
41	183.45	17.06	316.90	29.47	450.35	41.88	583.80	54.29	717.25	66.70
42	183.45	17.06	316.90	29.47	450.35	41.88	583.80	54.29	717.25	66.70
43	183.45	17.06	316.90	29.47	450.35	41.88	583.80	54.29	717.25	66.70
44	183.45	17.06	316.90	29.47	450.35	41.88	583.80	54.29	717.25	66.70
45	183.45	17.06	316.90	29.47	450.35	41.88	583.80	54.29	717.25	66.70
46	187.85	17.47	325.70	30.29	463.55	43.11	601.40	55.93	739.25	68.75
47	192.45	17.90	334.90	31.15	477.35	44.39	619.80	57.64	762.25	70.89
48	197.25	18.34	344.50	32.04	491.75	45.73	639.00	59.43	786.25	73.12
49	202.30	18.81	354.60	32.98	506.90	47.14	659.20	61.31	811.50	75.47
50	207.50	19.30	365.00	33.95	522.50	48.59	680.00	63.24	837.50	77.89
51	212.95	19.80	375.90	34.96	538.85	50.11	701.80	65.27	864.75	80.42
52	218.60	20.33	387.20	36.01	555.80	51.69	724.40	67.37	893.00	83.05
53	224.50	20.88	399.00	37.11	573.50	53.34	748.00	69.56	922.50	85.79
54	230.65	21.45	411.30	38.25	591.95	55.05	772.60	71.85	953.25	88.65
55	238.85	22.21	427.70	39.78	616.55	57.34	805.40	74.90	994.25	92.47
56	247.55	23.02	445.10	41.39	642.65	59.77	840.20	78.14	1,037.75	96.51
57	256.70	23.87	463.40	43.10	670.10	62.32	876.80	81.54	1,083.50	100.77
58	266.45	24.78	482.90	44.91	699.35	65.04	915.80	85.17	1,132.25	105.30
59	276.65	25.73	503.30	46.81	729.95	67.89	956.60	88.96	1,183.25	110.04
60	287.55	26.74	525.10	48.83	762.65	70.93	1,000.20	93.02	1,237.75	115.11
61	299.10	27.82	548.20	50.98	797.30	74.15	1,046.40	97.32	1,295.50	120.48
62	311.20	28.94	572.40	53.23	833.60	77.52	1,094.80	101.82	1,356.00	126.11
63	324.00	30.13	598.00	55.61	872.00	81.10	1,146.00	106.58	1,420.00	132.06
64	340.00	31.62	630.00	58.59	920.00	85.56	1,210.00	112.53	1,500.00	139.50
65	351.80	32.72	653.60	60.78	955.40	88.85	1,257.20	116.92	1,559.00	144.99
66	370.05	34.41	690.10	64.18	1,010.15	93.94	1,330.20	123.71	1,650.25	153.47
67	386.60	35.95	723.20	67.26	1,059.80	98.56	1,396.40	129.87	1,733.00	161.17
68	404.25	37.60	758.50	70.54	1,112.75	103.49	1,467.00	136.43	1,821.25	169.38
69	423.10	39.35	796.20	74.05	1,169.30	108.74	1,542.40	143.44	1,915.50	178.14
70	443.25	41.22	836.50	77.79	1,229.75	114.37	1,623.00	150.94	2,016.25	187.51
71	464.70	43.22	879.40	81.78	1,294.10	120.35	1,708.80	158.92	2,123.50	197.49
72	487.30	45.32	924.60	85.99	1,361.90	126.66	1,799.20	167.33	2,236.50	207.99
73	511.10	47.53	972.20	90.41	1,433.30	133.30	1,894.40	176.18	2,355.50	219.06
74	536.00	49.85	1,022.00	95.05	1,508.00	140.24	1,994.00	185.44	2,480.00	230.64
75	562.10	52.28	1,074.20	99.90	1,586.30	147.53	2,098.40	195.15	2,610.50	242.78
76	595.80	55.41	1,141.60	106.17	1,687.40	156.93	2,233.20	207.69	2,779.00	258.45
77	631.95	58.77	1,213.90	112.89	1,795.85	167.01	2,377.80	221.14	2,959.75	275.26
78	670.85	62.39	1,291.70	120.13	1,912.55	177.87	2,533.40	235.61	3,154.25	293.35
79	712.85	66.30	1,375.70	127.94	2,038.55	189.59	2,701.40	251.23	3,364.25	312.88
80	758.35	70.53	1,466.70	136.40	2,175.05	202.28	2,883.40	268.16	3,591.75	334.03

**UHL Policy No. 200-376, UFFL Policy No. 018-376**

*Commissionable* policy fee is included in all premium calculations, above | *Monthly* premiums = .093 x annual premiums

**Express Issue Whole Life (Graded Benefit)**  
**Female Tobacco**

Issue Age	Face Amount									
	5,000	Monthly	10,000	Monthly	15,000	Monthly	20,000	Monthly	25,000	Monthly
25	216.80	20.16	383.60	35.67	550.40	51.19	717.20	66.70	884.00	82.21
26	216.80	20.16	383.60	35.67	550.40	51.19	717.20	66.70	884.00	82.21
27	216.80	20.16	383.60	35.67	550.40	51.19	717.20	66.70	884.00	82.21
28	216.80	20.16	383.60	35.67	550.40	51.19	717.20	66.70	884.00	82.21
29	216.80	20.16	383.60	35.67	550.40	51.19	717.20	66.70	884.00	82.21
30	216.80	20.16	383.60	35.67	550.40	51.19	717.20	66.70	884.00	82.21
31	216.80	20.16	383.60	35.67	550.40	51.19	717.20	66.70	884.00	82.21
32	216.80	20.16	383.60	35.67	550.40	51.19	717.20	66.70	884.00	82.21
33	216.80	20.16	383.60	35.67	550.40	51.19	717.20	66.70	884.00	82.21
34	216.80	20.16	383.60	35.67	550.40	51.19	717.20	66.70	884.00	82.21
35	216.80	20.16	383.60	35.67	550.40	51.19	717.20	66.70	884.00	82.21
36	216.80	20.16	383.60	35.67	550.40	51.19	717.20	66.70	884.00	82.21
37	216.80	20.16	383.60	35.67	550.40	51.19	717.20	66.70	884.00	82.21
38	216.80	20.16	383.60	35.67	550.40	51.19	717.20	66.70	884.00	82.21
39	216.80	20.16	383.60	35.67	550.40	51.19	717.20	66.70	884.00	82.21
40	216.80	20.16	383.60	35.67	550.40	51.19	717.20	66.70	884.00	82.21
41	216.80	20.16	383.60	35.67	550.40	51.19	717.20	66.70	884.00	82.21
42	216.80	20.16	383.60	35.67	550.40	51.19	717.20	66.70	884.00	82.21
43	216.80	20.16	383.60	35.67	550.40	51.19	717.20	66.70	884.00	82.21
44	216.80	20.16	383.60	35.67	550.40	51.19	717.20	66.70	884.00	82.21
45	216.80	20.16	383.60	35.67	550.40	51.19	717.20	66.70	884.00	82.21
46	224.10	20.84	398.20	37.03	572.30	53.22	746.40	69.42	920.50	85.61
47	231.65	21.54	413.30	38.44	594.95	55.33	776.60	72.22	958.25	89.12
48	239.60	22.28	429.20	39.92	618.80	57.55	808.40	75.18	998.00	92.81
49	247.95	23.06	445.90	41.47	643.85	59.88	841.80	78.29	1,039.75	96.70
50	256.70	23.87	463.40	43.10	670.10	62.32	876.80	81.54	1,083.50	100.77
51	265.90	24.73	481.80	44.81	697.70	64.89	913.60	84.96	1,129.50	105.04
52	275.50	25.62	501.00	46.59	726.50	67.56	952.00	88.54	1,177.50	109.51
53	285.60	26.56	521.20	48.47	756.80	70.38	992.40	92.29	1,228.00	114.20
54	296.10	27.54	542.20	50.42	788.30	73.31	1,034.40	96.20	1,280.50	119.09
55	309.65	28.80	569.30	52.94	828.95	77.09	1,088.60	101.24	1,348.25	125.39
56	324.10	30.14	598.20	55.63	872.30	81.12	1,146.40	106.62	1,420.50	132.11
57	339.40	31.56	628.80	58.48	918.20	85.39	1,207.60	112.31	1,497.00	139.22
58	355.75	33.08	661.50	61.52	967.25	89.95	1,273.00	118.39	1,578.75	146.82
59	373.05	34.69	696.10	64.74	1,019.15	94.78	1,342.20	124.82	1,665.25	154.87
60	391.50	36.41	733.00	68.17	1,074.50	99.93	1,416.00	131.69	1,757.50	163.45
61	411.15	38.24	772.30	71.82	1,133.45	105.41	1,494.60	139.00	1,855.75	172.58
62	432.00	40.18	814.00	75.70	1,196.00	111.23	1,578.00	146.75	1,960.00	182.28
63	454.20	42.24	858.40	79.83	1,262.60	117.42	1,666.80	155.01	2,071.00	192.60
64	481.35	44.77	912.70	84.88	1,344.05	125.00	1,775.40	165.11	2,206.75	205.23
65	502.65	46.75	955.30	88.84	1,407.95	130.94	1,860.60	173.04	2,313.25	215.13
66	530.10	49.30	1,010.20	93.95	1,490.30	138.60	1,970.40	183.25	2,450.50	227.90
67	554.85	51.60	1,059.70	98.55	1,564.55	145.50	2,069.40	192.45	2,574.25	239.41
68	581.35	54.07	1,112.70	103.48	1,644.05	152.90	2,175.40	202.31	2,706.75	251.73
69	609.70	56.70	1,169.40	108.75	1,729.10	160.81	2,288.80	212.86	2,848.50	264.91
70	639.90	59.51	1,229.80	114.37	1,819.70	169.23	2,409.60	224.09	2,999.50	278.95
71	672.00	62.50	1,294.00	120.34	1,916.00	178.19	2,538.00	236.03	3,160.00	293.88
72	705.95	65.65	1,361.90	126.66	2,017.85	187.66	2,673.80	248.66	3,329.75	309.67
73	741.70	68.98	1,433.40	133.31	2,125.10	197.63	2,816.80	261.96	3,508.50	326.29
74	779.00	72.45	1,508.00	140.24	2,237.00	208.04	2,966.00	275.84	3,695.00	343.64
75	818.05	76.08	1,586.10	147.51	2,354.15	218.94	3,122.20	290.36	3,890.25	361.79
76	868.70	80.79	1,687.40	156.93	2,506.10	233.07	3,324.80	309.21	4,143.50	385.35
77	922.90	85.83	1,795.80	167.01	2,668.70	248.19	3,541.60	329.37	4,414.50	410.55
78	981.20	91.25	1,912.40	177.85	2,843.60	264.45	3,774.80	351.06	4,706.00	437.66
79	1,044.25	97.12	2,038.50	189.58	3,032.75	282.05	4,027.00	374.51	5,021.25	466.98
80	1,112.50	103.46	2,175.00	202.28	3,237.50	301.09	4,300.00	399.90	5,362.50	498.71

**UHL Policy No. 200-376, UFFL Policy No. 018-376**

*Commissionable* policy fee is included in all premium calculations, above | *Monthly* premiums = .093 x annual premiums

**Express Issue Whole Life Deluxe  
Male Non-Tobacco**

Issue Age	5,000		10,000		20,000		30,000		50,000	
	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
20	104.00	9.67	158.00	14.69	266.00	24.74	374.00	34.78	590.00	54.87
21	106.00	9.86	162.00	15.07	274.00	25.48	386.00	35.90	610.00	56.73
22	108.15	10.06	166.30	15.47	282.60	26.28	398.90	37.10	631.50	58.73
23	110.45	10.27	170.90	15.89	291.80	27.14	412.70	38.38	654.50	60.87
24	112.90	10.50	175.80	16.35	301.60	28.05	427.40	39.75	679.00	63.15
25	115.50	10.74	181.00	16.83	312.00	29.02	443.00	41.20	705.00	65.57
26	117.25	10.90	184.50	17.16	319.00	29.67	453.50	42.18	722.50	67.19
27	119.00	11.07	188.00	17.48	326.00	30.32	464.00	43.15	740.00	68.82
28	120.95	11.25	191.90	17.85	333.80	31.04	475.70	44.24	759.50	70.63
29	122.95	11.43	195.90	18.22	341.80	31.79	487.70	45.36	779.50	72.49
30	125.10	11.63	200.20	18.62	350.40	32.59	500.60	46.56	801.00	74.49
31	127.40	11.85	204.80	19.05	359.60	33.44	514.40	47.84	824.00	76.63
32	129.85	12.08	209.70	19.50	369.40	34.35	529.10	49.21	848.50	78.91
33	132.40	12.31	214.80	19.98	379.60	35.30	544.40	50.63	874.00	81.28
34	135.20	12.57	220.40	20.50	390.80	36.34	561.20	52.19	902.00	83.89
35	138.10	12.84	226.20	21.04	402.40	37.42	578.60	53.81	931.00	86.58
36	142.80	13.28	235.60	21.91	421.20	39.17	606.80	56.43	978.00	90.95
37	147.75	13.74	245.50	22.83	441.00	41.01	636.50	59.19	1027.50	95.56
38	153.05	14.23	256.10	23.82	462.20	42.98	668.30	62.15	1080.50	100.49
39	158.65	14.75	267.30	24.86	484.60	45.07	701.90	65.28	1136.50	105.69
40	164.50	15.30	279.00	25.95	508.00	47.24	737.00	68.54	1195.00	111.14
41	170.70	15.88	291.40	27.10	532.80	49.55	774.20	72.00	1257.00	116.90
42	177.25	16.48	304.50	28.32	559.00	51.99	813.50	75.66	1322.50	122.99
43	184.15	17.13	318.30	29.60	586.60	54.55	854.90	79.51	1391.50	129.41
44	191.50	17.81	333.00	30.97	616.00	57.29	899.00	83.61	1465.00	136.25
45	199.20	18.53	348.40	32.40	646.80	60.15	945.20	87.90	1542.00	143.41
46	204.75	19.04	359.50	33.43	669.00	62.22	978.50	91.00	1597.50	148.57
47	210.60	19.59	371.20	34.52	692.40	64.39	1013.60	94.26	1656.00	154.01
48	216.70	20.15	383.40	35.66	716.80	66.66	1050.20	97.67	1717.00	159.68
49	223.10	20.75	396.20	36.85	742.40	69.04	1088.60	101.24	1781.00	165.63
50	229.80	21.37	409.60	38.09	769.20	71.54	1128.80	104.98	1848.00	171.86
51	236.75	22.02	423.50	39.39	797.00	74.12	1170.50	108.86	1917.50	178.33
52	244.00	22.69	438.00	40.73	826.00	76.82	1214.00	112.90	1990.00	185.07
53	251.60	23.40	453.20	42.15	856.40	79.65	1259.60	117.14	2066.00	192.14
54	259.50	24.13	469.00	43.62	888.00	82.58	1307.00	121.55	2145.00	199.49
55	267.70	24.90	485.40	45.14	920.80	85.63	1356.20	126.13	2227.00	207.11
56	277.85	25.84	505.70	47.03	961.40	89.41	1417.10	131.79	2328.50	216.55
57	288.45	26.83	526.90	49.00	1003.80	93.35	1480.70	137.71	2434.50	226.41
58	299.70	27.87	549.40	51.09	1048.80	97.54	1548.20	143.98	2547.00	236.87
59	311.60	28.98	573.20	53.31	1096.40	101.97	1619.60	150.62	2666.00	247.94
60	324.30	30.16	598.60	55.67	1147.20	106.69	1695.80	157.71	2793.00	259.75
61	337.75	31.41	625.50	58.17	1201.00	111.69	1776.50	165.21	2927.50	272.26
62	351.95	32.73	653.90	60.81	1257.80	116.98	1861.70	173.14	3069.50	285.46
63	367.05	34.14	684.10	63.62	1318.20	122.59	1952.30	181.56	3220.50	299.51
64	383.05	35.62	716.10	66.60	1382.20	128.54	2048.30	190.49	3380.50	314.39
65	399.90	37.19	749.80	69.73	1449.60	134.81	2149.40	199.89	3549.00	330.06
66	420.50	39.11	791.00	73.56	1532.00	142.48	2273.00	211.39	3755.00	349.22
67	442.50	41.15	835.00	77.66	1620.00	150.66	2405.00	223.67	3975.00	369.68
68	466.10	43.35	882.20	82.04	1714.40	159.44	2546.60	236.83	4211.00	391.62
69	491.35	45.70	932.70	86.74	1815.40	168.83	2698.10	250.92	4463.50	415.11
70	523.10	48.65	996.20	92.65	1942.40	180.64	2888.60	268.64	4781.00	444.63
71	557.20	51.82	1064.40	98.99	2078.80	193.33	3093.20	287.67	5122.00	476.35
72	593.75	55.22	1137.50	105.79	2225.00	206.93	3312.50	308.06	5487.50	510.34
73	632.65	58.84	1215.30	113.02	2380.60	221.40	3545.90	329.77	5876.50	546.51
74	674.00	62.68	1298.00	120.71	2546.00	236.78	3794.00	352.84	6290.00	584.97
75	717.75	66.75	1385.50	128.85	2721.00	253.05	4056.50	377.25	6727.50	625.66
76	759.80	70.66	1469.60	136.67	2889.20	268.70	4308.80	400.72	7148.00	664.76
77	804.55	74.82	1559.10	145.00	3068.20	285.34	4577.30	425.69	7595.50	706.38
78	852.50	79.28	1655.00	153.92	3260.00	303.18	4865.00	452.45	8075.00	750.98
79	904.45	84.11	1758.90	163.58	3467.80	322.51	5176.70	481.43	8594.50	799.29
80	960.55	89.33	1871.10	174.01	3692.20	343.37	5513.30	512.74	9155.50	851.46

**UHL Policy No. 200-466, UFFL Policy No. 018-466**

*Commissionable* policy fee is included in all premium calculations, above | *Monthly* premiums = .093 x annual premiums

**Express Issue Whole Life Deluxe  
Male Tobacco**

Issue Age	Face Amount									
	5,000	Monthly	10,000	Monthly	20,000	Monthly	30,000	Monthly	50,000	Monthly
20	126.70	11.78	203.40	18.92	356.80	33.18	510.20	47.45	817.00	75.98
21	129.60	12.05	209.20	19.46	368.40	34.26	527.60	49.07	846.00	78.68
22	132.60	12.33	215.20	20.01	380.40	35.38	545.60	50.74	876.00	81.47
23	135.90	12.64	221.80	20.63	393.60	36.60	565.40	52.58	909.00	84.54
24	139.40	12.96	228.80	21.28	407.60	37.91	586.40	54.54	944.00	87.79
25	143.10	13.31	236.20	21.97	422.40	39.28	608.60	56.60	981.00	91.23
26	145.50	13.53	241.00	22.41	432.00	40.18	623.00	57.94	1005.00	93.47
27	148.00	13.76	246.00	22.88	442.00	41.11	638.00	59.33	1030.00	95.79
28	150.75	14.02	251.50	23.39	453.00	42.13	654.50	60.87	1057.50	98.35
29	153.65	14.29	257.30	23.93	464.60	43.21	671.90	62.49	1086.50	101.04
30	156.70	14.57	263.40	24.50	476.80	44.34	690.20	64.19	1117.00	103.88
31	159.95	14.88	269.90	25.10	489.80	45.55	709.70	66.00	1149.50	106.90
32	163.40	15.20	276.80	25.74	503.60	46.83	730.40	67.93	1184.00	110.11
33	167.05	15.54	284.10	26.42	518.20	48.19	752.30	69.96	1220.50	113.51
34	171.00	15.90	292.00	27.16	534.00	49.66	776.00	72.17	1260.00	117.18
35	175.10	16.28	300.20	27.92	550.40	51.19	800.60	74.46	1301.00	120.99
36	181.85	16.91	313.70	29.17	577.40	53.70	841.10	78.22	1368.50	127.27
37	188.90	17.57	327.80	30.49	605.60	56.32	883.40	82.16	1439.00	133.83
38	196.40	18.27	342.80	31.88	635.60	59.11	928.40	86.34	1514.00	140.80
39	204.30	19.00	358.60	33.35	667.20	62.05	975.80	90.75	1593.00	148.15
40	212.65	19.78	375.30	34.90	700.60	65.16	1025.90	95.41	1676.50	155.91
41	221.45	20.59	392.90	36.54	735.80	68.43	1078.70	100.32	1764.50	164.10
42	230.80	21.46	411.60	38.28	773.20	71.91	1134.80	105.54	1858.00	172.79
43	240.60	22.38	431.20	40.10	812.40	75.55	1193.60	111.00	1956.00	181.91
44	251.00	23.34	452.00	42.04	854.00	79.42	1256.00	116.81	2060.00	191.58
45	261.95	24.36	473.90	44.07	897.80	83.50	1321.70	122.92	2169.50	201.76
46	272.05	25.30	494.10	45.95	938.20	87.25	1382.30	128.55	2270.50	211.16
47	282.70	26.29	515.40	47.93	980.80	91.21	1446.20	134.50	2377.00	221.06
48	293.90	27.33	537.80	50.02	1025.60	95.38	1513.40	140.75	2489.00	231.48
49	305.75	28.43	561.50	52.22	1073.00	99.79	1584.50	147.36	2607.50	242.50
50	318.15	29.59	586.30	54.53	1122.60	104.40	1658.90	154.28	2731.50	254.03
51	331.20	30.80	612.40	56.95	1174.80	109.26	1737.20	161.56	2862.00	266.17
52	344.90	32.08	639.80	59.50	1229.60	114.35	1819.40	169.20	2999.00	278.91
53	359.30	33.41	668.60	62.18	1287.20	119.71	1905.80	177.24	3143.00	292.30
54	374.35	34.81	698.70	64.98	1347.40	125.31	1996.10	185.64	3293.50	306.30
55	390.20	36.29	730.40	67.93	1410.80	131.20	2091.20	194.48	3452.00	321.04
56	409.20	38.06	768.40	71.46	1486.80	138.27	2205.20	205.08	3642.00	338.71
57	429.30	39.92	808.60	75.20	1567.20	145.75	2325.80	216.30	3843.00	357.40
58	450.80	41.92	851.60	79.20	1653.20	153.75	2454.80	228.30	4058.00	377.39
59	473.70	44.05	897.40	83.46	1744.80	162.27	2592.20	241.07	4287.00	398.69
60	498.10	46.32	946.20	88.00	1842.40	171.34	2738.60	254.69	4531.00	421.38
61	524.15	48.75	998.30	92.84	1946.60	181.03	2894.90	269.23	4791.50	445.61
62	551.95	51.33	1053.90	98.01	2057.80	191.38	3061.70	284.74	5069.50	471.46
63	581.50	54.08	1113.00	103.51	2176.00	202.37	3239.00	301.23	5365.00	498.95
64	612.90	57.00	1175.80	109.35	2301.60	214.05	3427.40	318.75	5679.00	528.15
65	646.45	60.12	1242.90	115.59	2435.80	226.53	3628.70	337.47	6014.50	559.35
66	674.45	62.72	1298.90	120.80	2547.80	236.95	3796.70	353.09	6294.50	585.39
67	704.15	65.49	1358.30	126.32	2666.60	247.99	3974.90	369.67	6591.50	613.01
68	735.85	68.43	1421.70	132.22	2793.40	259.79	4165.10	387.35	6908.50	642.49
69	769.60	71.57	1489.20	138.50	2928.40	272.34	4367.60	406.19	7246.00	673.88
70	813.00	75.61	1576.00	146.57	3102.00	288.49	4628.00	430.40	7680.00	714.24
71	859.35	79.92	1668.70	155.19	3287.40	305.73	4906.10	456.27	8143.50	757.35
72	908.55	84.50	1767.10	164.34	3484.20	324.03	5201.30	483.72	8635.50	803.10
73	960.40	89.32	1870.80	173.98	3691.60	343.32	5512.40	512.65	9154.00	851.32
74	1014.95	94.39	1979.90	184.13	3909.80	363.61	5839.70	543.09	9699.50	902.05
75	1072.20	99.71	2094.40	194.78	4138.80	384.91	6183.20	575.04	10272.00	955.30
76	1136.35	105.68	2222.70	206.71	4395.40	408.77	6568.10	610.83	10913.50	1014.96
77	1204.85	112.05	2359.70	219.45	4669.40	434.25	6979.10	649.06	11598.50	1078.66
78	1278.45	118.90	2506.90	233.14	4963.80	461.63	7420.70	690.13	12334.50	1147.11
79	1357.90	126.28	2665.80	247.92	5281.60	491.19	7897.40	734.46	13129.00	1221.00
80	1443.65	134.26	2837.30	263.87	5624.60	523.09	8411.90	782.31	13986.50	1300.74

**UHL Policy No. 200-466, UFFL Policy No. 018-466**

*Commissionable* policy fee is included in all premium calculations, above | *Monthly* premiums = .093 x annual premiums



**Express Issue Whole Life Deluxe  
Female Non-Tobacco**

Issue Age	5,000		10,000		20,000		30,000		50,000	
	Monthly	Face Amount	Monthly	Face Amount	Monthly	Face Amount	Monthly	Face Amount	Monthly	Face Amount
20	92.75	8.63	135.50	12.60	221.00	20.55	306.50	28.50	477.50	44.41
21	94.50	8.79	139.00	12.93	228.00	21.20	317.00	29.48	495.00	46.04
22	96.40	8.97	142.80	13.28	235.60	21.91	328.40	30.54	514.00	47.80
23	98.50	9.16	147.00	13.67	244.00	22.69	341.00	31.71	535.00	49.76
24	100.45	9.34	150.90	14.03	251.80	23.42	352.70	32.80	554.50	51.57
25	102.70	9.55	155.40	14.45	260.80	24.25	366.20	34.06	577.00	53.66
26	104.50	9.72	159.00	14.79	268.00	24.92	377.00	35.06	595.00	55.34
27	106.45	9.90	162.90	15.15	275.80	25.65	388.70	36.15	614.50	57.15
28	108.45	10.09	166.90	15.52	283.80	26.39	400.70	37.27	634.50	59.01
29	110.55	10.28	171.10	15.91	292.20	27.17	413.30	38.44	655.50	60.96
30	112.80	10.49	175.60	16.33	301.20	28.01	426.80	39.69	678.00	63.05
31	115.10	10.70	180.20	16.76	310.40	28.87	440.60	40.98	701.00	65.19
32	117.60	10.94	185.20	17.22	320.40	29.80	455.60	42.37	726.00	67.52
33	120.20	11.18	190.40	17.71	330.80	30.76	471.20	43.82	752.00	69.94
34	122.90	11.43	195.80	18.21	341.60	31.77	487.40	45.33	779.00	72.45
35	125.85	11.70	201.70	18.76	353.40	32.87	505.10	46.97	808.50	75.19
36	129.70	12.06	209.40	19.47	368.80	34.30	528.20	49.12	847.00	78.77
37	133.75	12.44	217.50	20.23	385.00	35.81	552.50	51.38	887.50	82.54
38	138.00	12.83	226.00	21.02	402.00	37.39	578.00	53.75	930.00	86.49
39	142.55	13.26	235.10	21.86	420.20	39.08	605.30	56.29	975.50	90.72
40	147.10	13.68	244.20	22.71	438.40	40.77	632.60	58.83	1021.00	94.95
41	152.10	14.15	254.20	23.64	458.40	42.63	662.60	61.62	1071.00	99.60
42	157.25	14.62	264.50	24.60	479.00	44.55	693.50	64.50	1122.50	104.39
43	162.75	15.14	275.50	25.62	501.00	46.59	726.50	67.56	1177.50	109.51
44	168.35	15.66	286.70	26.66	523.40	48.68	760.10	70.69	1233.50	114.72
45	174.35	16.21	298.70	27.78	547.40	50.91	796.10	74.04	1293.50	120.30
46	178.50	16.60	307.00	28.55	564.00	52.45	821.00	76.35	1335.00	124.16
47	182.75	17.00	315.50	29.34	581.00	54.03	846.50	78.72	1377.50	128.11
48	187.25	17.41	324.50	30.18	599.00	55.71	873.50	81.24	1422.50	132.29
49	191.90	17.85	333.80	31.04	617.60	57.44	901.40	83.83	1469.00	136.62
50	196.75	18.30	343.50	31.95	637.00	59.24	930.50	86.54	1517.50	141.13
51	201.85	18.77	353.70	32.89	657.40	61.14	961.10	89.38	1568.50	145.87
52	207.10	19.26	364.20	33.87	678.40	63.09	992.60	92.31	1621.00	150.75
53	212.60	19.77	375.20	34.89	700.40	65.14	1025.60	95.38	1676.00	155.87
54	218.30	20.30	386.60	35.95	723.20	67.26	1059.80	98.56	1733.00	161.17
55	224.20	20.85	398.40	37.05	746.80	69.45	1095.20	101.85	1792.00	166.66
56	231.55	21.53	413.10	38.42	776.20	72.19	1139.30	105.95	1865.50	173.49
57	239.20	22.25	428.40	39.84	806.80	75.03	1185.20	110.22	1942.00	180.61
58	247.45	23.01	444.90	41.38	839.80	78.10	1234.70	114.83	2024.50	188.28
59	256.00	23.81	462.00	42.97	874.00	81.28	1286.00	119.60	2110.00	196.23
60	265.15	24.66	480.30	44.67	910.60	84.69	1340.90	124.70	2201.50	204.74
61	274.85	25.56	499.70	46.47	949.40	88.29	1399.10	130.12	2298.50	213.76
62	285.05	26.51	520.10	48.37	990.20	92.09	1460.30	135.81	2400.50	223.25
63	295.80	27.51	541.60	50.37	1033.20	96.09	1524.80	141.81	2508.00	233.24
64	309.40	28.77	568.80	52.90	1087.60	101.15	1606.40	149.40	2644.00	245.89
65	319.15	29.68	588.30	54.71	1126.60	104.77	1664.90	154.84	2741.50	254.96
66	336.15	31.26	622.30	57.87	1194.60	111.10	1766.90	164.32	2911.50	270.77
67	354.30	32.95	658.60	61.25	1267.20	117.85	1875.80	174.45	3093.00	287.65
68	373.80	34.76	697.60	64.88	1345.20	125.10	1992.80	185.33	3288.00	305.78
69	394.80	36.72	739.60	68.78	1429.20	132.92	2118.80	197.05	3498.00	325.31
70	421.00	39.15	792.00	73.66	1534.00	142.66	2276.00	211.67	3760.00	349.68
71	449.35	41.79	848.70	78.93	1647.40	153.21	2446.10	227.49	4043.50	376.05
72	479.90	44.63	909.80	84.61	1769.60	164.57	2629.40	244.53	4349.00	404.46
73	512.50	47.66	975.00	90.68	1900.00	176.70	2825.00	262.73	4675.00	434.78
74	547.15	50.88	1044.30	97.12	2038.60	189.59	3032.90	282.06	5021.50	467.00
75	584.30	54.34	1118.60	104.03	2187.20	203.41	3255.80	302.79	5393.00	501.55
76	617.80	57.46	1185.60	110.26	2321.20	215.87	3456.80	321.48	5728.00	532.70
77	653.60	60.78	1257.20	116.92	2464.40	229.19	3671.60	341.46	6086.00	566.00
78	692.05	64.36	1334.10	124.07	2618.20	243.49	3902.30	362.91	6470.50	601.76
79	733.55	68.22	1417.10	131.79	2784.20	258.93	4151.30	386.07	6885.50	640.35
80	778.45	72.40	1506.90	140.14	2963.80	275.63	4420.70	411.13	7334.50	682.11

**UHL Policy No. 200-466, UFFL Policy No. 018-466**

*Commissionable* policy fee is included in all premium calculations, above | *Monthly* premiums = .093 x annual premiums



**Express Issue Whole Life Deluxe  
Female Tobacco**

Issue Age	5,000		10,000		20,000		30,000		50,000	
	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
20	110.75	10.30	171.50	15.95	293.00	27.25	414.50	38.55	657.50	61.15
21	113.20	10.53	176.40	16.41	302.80	28.16	429.20	39.92	682.00	63.43
22	115.95	10.78	181.90	16.92	313.80	29.18	445.70	41.45	709.50	65.98
23	118.85	11.05	187.70	17.46	325.40	30.26	463.10	43.07	738.50	68.68
24	121.75	11.32	193.50	18.00	337.00	31.34	480.50	44.69	767.50	71.38
25	124.90	11.62	199.80	18.58	349.60	32.51	499.40	46.44	799.00	74.31
26	127.45	11.85	204.90	19.06	359.80	33.46	514.70	47.87	824.50	76.68
27	130.20	12.11	210.40	19.57	370.80	34.48	531.20	49.40	852.00	79.24
28	133.00	12.37	216.00	20.09	382.00	35.53	548.00	50.96	880.00	81.84
29	136.05	12.65	222.10	20.66	394.20	36.66	566.30	52.67	910.50	84.68
30	139.20	12.95	228.40	21.24	406.80	37.83	585.20	54.42	942.00	87.61
31	142.45	13.25	234.90	21.85	419.80	39.04	604.70	56.24	974.50	90.63
32	146.00	13.58	242.00	22.51	434.00	40.36	626.00	58.22	1010.00	93.93
33	149.70	13.92	249.40	23.19	448.80	41.74	648.20	60.28	1047.00	97.37
34	153.60	14.28	257.20	23.92	464.40	43.19	671.60	62.46	1086.00	101.00
35	157.80	14.68	265.60	24.70	481.20	44.75	696.80	64.80	1128.00	104.90
36	163.20	15.18	276.40	25.71	502.80	46.76	729.20	67.82	1182.00	109.93
37	168.95	15.71	287.90	26.77	525.80	48.90	763.70	71.02	1239.50	115.27
38	175.00	16.28	300.00	27.90	550.00	51.15	800.00	74.40	1300.00	120.90
39	181.45	16.87	312.90	29.10	575.80	53.55	838.70	78.00	1364.50	126.90
40	188.00	17.48	326.00	30.32	602.00	55.99	878.00	81.65	1430.00	132.99
41	195.10	18.14	340.20	31.64	630.40	58.63	920.60	85.62	1501.00	139.59
42	202.35	18.82	354.70	32.99	659.40	61.32	964.10	89.66	1573.50	146.34
43	210.10	19.54	370.20	34.43	690.40	64.21	1010.60	93.99	1651.00	153.54
44	218.15	20.29	386.30	35.93	722.60	67.20	1058.90	98.48	1731.50	161.03
45	226.65	21.08	403.30	37.51	756.60	70.36	1109.90	103.22	1816.50	168.93
46	234.30	21.79	418.60	38.93	787.20	73.21	1155.80	107.49	1893.00	176.05
47	242.35	22.54	434.70	40.43	819.40	76.20	1204.10	111.98	1973.50	183.54
48	250.75	23.32	451.50	41.99	853.00	79.33	1254.50	116.67	2057.50	191.35
49	259.60	24.14	469.20	43.64	888.40	82.62	1307.60	121.61	2146.00	199.58
50	268.90	25.01	487.80	45.37	925.60	86.08	1363.40	126.80	2239.00	208.23
51	278.60	25.91	507.20	47.17	964.40	89.69	1421.60	132.21	2336.00	217.25
52	288.75	26.85	527.50	49.06	1005.00	93.47	1482.50	137.87	2437.50	226.69
53	299.45	27.85	548.90	51.05	1047.80	97.45	1546.70	143.84	2544.50	236.64
54	310.55	28.88	571.10	53.11	1092.20	101.57	1613.30	150.04	2655.50	246.96
55	322.20	29.96	594.40	55.28	1138.80	105.91	1683.20	156.54	2772.00	257.80
56	336.20	31.27	622.40	57.88	1194.80	111.12	1767.20	164.35	2912.00	270.82
57	351.05	32.65	652.10	60.65	1254.20	116.64	1856.30	172.64	3060.50	284.63
58	366.85	34.12	683.70	63.58	1317.40	122.52	1951.10	181.45	3218.50	299.32
59	383.60	35.67	717.20	66.70	1384.40	128.75	2051.60	190.80	3386.00	314.90
60	401.45	37.33	752.90	70.02	1455.80	135.39	2158.70	200.76	3564.50	331.50
61	420.50	39.11	791.00	73.56	1532.00	142.48	2273.00	211.39	3755.00	349.22
62	440.60	40.98	831.20	77.30	1612.40	149.95	2393.60	222.60	3956.00	367.91
63	462.00	42.97	874.00	81.28	1698.00	157.91	2522.00	234.55	4170.00	387.81
64	488.45	45.43	926.90	86.20	1803.80	167.75	2680.70	249.31	4434.50	412.41
65	508.80	47.32	967.60	89.99	1885.20	175.32	2802.80	260.66	4638.00	431.33
66	532.20	49.49	1014.40	94.34	1978.80	184.03	2943.20	273.72	4872.00	453.10
67	557.10	51.81	1064.20	98.97	2078.40	193.29	3092.60	287.61	5121.00	476.25
68	583.75	54.29	1117.50	103.93	2185.00	203.21	3252.50	302.48	5387.50	501.04
69	612.20	56.93	1174.40	109.22	2298.80	213.79	3423.20	318.36	5672.00	527.50
70	648.50	60.31	1247.00	115.97	2444.00	227.29	3641.00	338.61	6035.00	561.26
71	687.30	63.92	1324.60	123.19	2599.20	241.73	3873.80	360.26	6423.00	597.34
72	728.65	67.76	1407.30	130.88	2764.60	257.11	4121.90	383.34	6836.50	635.79
73	772.55	71.85	1495.10	139.04	2940.20	273.44	4385.30	407.83	7275.50	676.62
74	818.85	76.15	1587.70	147.66	3125.40	290.66	4663.10	433.67	7738.50	719.68
75	867.80	80.71	1685.60	156.76	3321.20	308.87	4956.80	460.98	8228.00	765.20
76	919.05	85.47	1788.10	166.29	3526.20	327.94	5264.30	489.58	8740.50	812.87
77	973.85	90.57	1897.70	176.49	3745.40	348.32	5593.10	520.16	9288.50	863.83
78	1032.75	96.05	2015.50	187.44	3981.00	370.23	5946.50	553.02	9877.50	918.61
79	1096.25	101.95	2142.50	199.25	4235.00	393.86	6327.50	588.46	10512.50	977.66
80	1164.95	108.34	2279.90	212.03	4509.80	419.41	6739.70	626.79	11199.50	1041.55

**UHL Policy No. 200-466, UFFL Policy No. 018-466**

*Commissionable* policy fee is included in all premium calculations, above | *Monthly* premiums = .093 x annual premiums

**Express Issue Whole Life Premier  
Male Non-Tobacco**

Issue Age	Face Amount									
	5,000	Monthly	10,000	Monthly	25,000	Monthly	50,000	Monthly	100,000	Monthly
20	90.70	8.44	131.40	12.22	253.50	23.58	457.00	42.50	864.00	80.35
21	92.25	8.58	134.50	12.51	261.25	24.30	472.50	43.94	895.00	83.24
22	93.80	8.72	137.60	12.80	269.00	25.02	488.00	45.38	926.00	86.12
23	95.55	8.89	141.10	13.12	277.75	25.83	505.50	47.01	961.00	89.37
24	97.35	9.05	144.70	13.46	286.75	26.67	523.50	48.69	997.00	92.72
25	99.30	9.23	148.60	13.82	296.50	27.57	543.00	50.50	1036.00	96.35
26	100.70	9.37	151.40	14.08	303.50	28.23	557.00	51.80	1064.00	98.95
27	102.10	9.50	154.20	14.34	310.50	28.88	571.00	53.10	1092.00	101.56
28	103.60	9.63	157.20	14.62	318.00	29.57	586.00	54.50	1122.00	104.35
29	105.15	9.78	160.30	14.91	325.75	30.29	601.50	55.94	1153.00	107.23
30	106.80	9.93	163.60	15.21	334.00	31.06	618.00	57.47	1186.00	110.30
31	108.50	10.09	167.00	15.53	342.50	31.85	635.00	59.06	1220.00	113.46
32	110.30	10.26	170.60	15.87	351.50	32.69	653.00	60.73	1256.00	116.81
33	112.10	10.43	174.20	16.20	360.50	33.53	671.00	62.40	1292.00	120.16
34	114.00	10.60	178.00	16.55	370.00	34.41	690.00	64.17	1330.00	123.69
35	116.00	10.79	182.00	16.93	380.00	35.34	710.00	66.03	1370.00	127.41
36	119.15	11.08	188.30	17.51	395.75	36.80	741.50	68.96	1433.00	133.27
37	122.50	11.39	195.00	18.14	412.50	38.36	775.00	72.08	1500.00	139.50
38	126.05	11.72	202.10	18.80	430.25	40.01	810.50	75.38	1571.00	146.10
39	129.75	12.07	209.50	19.48	448.75	41.73	847.50	78.82	1645.00	152.99
40	133.70	12.43	217.40	20.22	468.50	43.57	887.00	82.49	1724.00	160.33
41	137.75	12.81	225.50	20.97	488.75	45.45	927.50	86.26	1805.00	167.87
42	142.10	13.22	234.20	21.78	510.50	47.48	971.00	90.30	1892.00	175.96
43	146.70	13.64	243.40	22.64	533.50	49.62	1017.00	94.58	1984.00	184.51
44	151.60	14.10	253.20	23.55	558.00	51.89	1066.00	99.14	2082.00	193.63
45	156.70	14.57	263.40	24.50	583.50	54.27	1117.00	103.88	2184.00	203.11
46	161.05	14.98	272.10	25.31	605.25	56.29	1160.50	107.93	2271.00	211.20
47	165.60	15.40	281.20	26.15	628.00	58.40	1206.00	112.16	2362.00	219.67
48	170.35	15.84	290.70	27.04	651.75	60.61	1253.50	116.58	2457.00	228.50
49	175.35	16.31	300.70	27.97	676.75	62.94	1303.50	121.23	2557.00	237.80
50	180.65	16.80	311.30	28.95	703.25	65.40	1356.50	126.15	2663.00	247.66
51	186.20	17.32	322.40	29.98	731.00	67.98	1412.00	131.32	2774.00	257.98
52	192.00	17.86	334.00	31.06	760.00	70.68	1470.00	136.71	2890.00	268.77
53	198.10	18.42	346.20	32.20	790.50	73.52	1531.00	142.38	3012.00	280.12
54	204.45	19.01	358.90	33.38	822.25	76.47	1594.50	148.29	3139.00	291.93
55	212.70	19.78	375.40	34.91	863.50	80.31	1677.00	155.96	3304.00	307.27
56	221.45	20.59	392.90	36.54	907.25	84.37	1764.50	164.10	3479.00	323.55
57	230.75	21.46	411.50	38.27	953.75	88.70	1857.50	172.75	3665.00	340.85
58	240.50	22.37	431.00	40.08	1002.50	93.23	1955.00	181.82	3860.00	358.98
59	250.95	23.34	451.90	42.03	1054.75	98.09	2059.50	191.53	4069.00	378.42
60	262.05	24.37	474.10	44.09	1110.25	103.25	2170.50	201.86	4291.00	399.06
61	273.85	25.47	497.70	46.29	1169.25	108.74	2288.50	212.83		
62	286.35	26.63	522.70	48.61	1231.75	114.55	2413.50	224.46		
63	299.65	27.87	549.30	51.08	1298.25	120.74	2546.50	236.82		
64	313.70	29.17	577.40	53.70	1368.50	127.27	2687.00	249.89		
65	328.55	30.56	607.10	56.46	1442.75	134.18	2835.50	263.70		
66	352.60	32.79	655.20	60.93	1563.00	145.36	3076.00	286.07		
67	375.90	34.96	701.80	65.27	1679.50	156.19	3309.00	307.74		
68	401.25	37.32	752.50	69.98	1806.25	167.98	3562.50	331.31		
69	428.85	39.88	807.70	75.12	1944.25	180.82	3838.50	356.98		
70	458.95	42.68	867.90	80.71	2094.75	194.81	4139.50	384.97		
71	496.70	46.19	943.40	87.74	2283.50	212.37	4517.00	420.08		
72	537.95	50.03	1025.90	95.41	2489.75	231.55	4929.50	458.44		
73	582.70	54.19	1115.40	103.73	2713.50	252.36	5377.00	500.06		
74	631.30	58.71	1212.60	112.77	2956.50	274.95	5863.00	545.26		
75	683.70	63.58	1317.40	122.52	3218.50	299.32	6387.00	593.99		
76	738.50	68.68	1427.00	132.71	3492.50	324.80	6935.00	644.96		
77	781.90	72.72	1513.80	140.78	3709.50	344.98	7369.00	685.32		
78	828.45	77.05	1606.90	149.44	3942.25	366.63	7834.50	728.61		
79	878.80	81.73	1707.60	158.81	4194.00	390.04	8338.00	775.43		
80	933.25	86.79	1816.50	168.93	4466.25	415.36	8882.50	826.07		

**UHL Policy No. 200-466, UFFL Policy No. 018-466**

*Commissionable* policy fee is included in all premium calculations, above | *Monthly* premiums = .093 x annual premiums

**Express Issue Whole Life Premier  
Male Tobacco**

Issue Age	Face Amount									
	5,000	Monthly	10,000	Monthly	25,000	Monthly	50,000	Monthly	100,000	Monthly
20	113.55	10.56	177.10	16.47	367.75	34.20	685.50	63.75	1321.00	122.85
21	116.00	10.79	182.00	16.93	380.00	35.34	710.00	66.03	1370.00	127.41
22	118.45	11.02	186.90	17.38	392.25	36.48	734.50	68.31	1419.00	131.97
23	121.15	11.27	192.30	17.88	405.75	37.73	761.50	70.82	1473.00	136.99
24	124.05	11.54	198.10	18.42	420.25	39.08	790.50	73.52	1531.00	142.38
25	127.05	11.82	204.10	18.98	435.25	40.48	820.50	76.31	1591.00	147.96
26	129.20	12.02	208.40	19.38	446.00	41.48	842.00	78.31	1634.00	151.96
27	131.40	12.22	212.80	19.79	457.00	42.50	864.00	80.35	1678.00	156.05
28	133.75	12.44	217.50	20.23	468.75	43.59	887.50	82.54	1725.00	160.43
29	136.20	12.67	222.40	20.68	481.00	44.73	912.00	84.82	1774.00	164.98
30	138.75	12.90	227.50	21.16	493.75	45.92	937.50	87.19	1825.00	169.73
31	141.40	13.15	232.80	21.65	507.00	47.15	964.00	89.65	1878.00	174.65
32	144.15	13.41	238.30	22.16	520.75	48.43	991.50	92.21	1933.00	179.77
33	147.05	13.68	244.10	22.70	535.25	49.78	1020.50	94.91	1991.00	185.16
34	150.00	13.95	250.00	23.25	550.00	51.15	1050.00	97.65	2050.00	190.65
35	153.10	14.24	256.20	23.83	565.50	52.59	1081.00	100.53	2112.00	196.42
36	158.05	14.70	266.10	24.75	590.25	54.89	1130.50	105.14	2211.00	205.62
37	163.30	15.19	276.60	25.72	616.50	57.33	1183.00	110.02	2316.00	215.39
38	168.80	15.70	287.60	26.75	644.00	59.89	1238.00	115.13	2426.00	225.62
39	174.60	16.24	299.20	27.83	673.00	62.59	1296.00	120.53	2542.00	236.41
40	180.75	16.81	311.50	28.97	703.75	65.45	1357.50	126.25	2665.00	247.85
41	187.15	17.40	324.30	30.16	735.75	68.42	1421.50	132.20	2793.00	259.75
42	193.95	18.04	337.90	31.42	769.75	71.59	1489.50	138.52	2929.00	272.40
43	201.15	18.71	352.30	32.76	805.75	74.93	1561.50	145.22	3073.00	285.79
44	208.75	19.41	367.50	34.18	843.75	78.47	1637.50	152.29	3225.00	299.93
45	216.75	20.16	383.50	35.67	883.75	82.19	1717.50	159.73	3385.00	314.81
46	225.25	20.95	400.50	37.25	926.25	86.14	1802.50	167.63	3555.00	330.62
47	234.25	21.79	418.50	38.92	971.25	90.33	1892.50	176.00	3735.00	347.36
48	243.70	22.66	437.40	40.68	1018.50	94.72	1987.00	184.79	3924.00	364.93
49	253.70	23.59	457.40	42.54	1068.50	99.37	2087.00	194.09	4124.00	383.53
50	264.35	24.58	478.70	44.52	1121.75	104.32	2193.50	204.00	4337.00	403.34
51	275.55	25.63	501.10	46.60	1177.75	109.53	2305.50	214.41	4561.00	424.17
52	287.40	26.73	524.80	48.81	1237.00	115.04	2424.00	225.43	4798.00	446.21
53	299.85	27.89	549.70	51.12	1299.25	120.83	2548.50	237.01	5047.00	469.37
54	313.00	29.11	576.00	53.57	1365.00	126.95	2680.00	249.24	5310.00	493.83
55	329.65	30.66	609.30	56.66	1448.25	134.69	2846.50	264.72	5643.00	524.80
56	347.35	32.30	644.70	59.96	1536.75	142.92	3023.50	281.19	5997.00	557.72
57	366.30	34.07	682.60	63.48	1631.50	151.73	3213.00	298.81	6376.00	592.97
58	386.40	35.94	722.80	67.22	1732.00	161.08	3414.00	317.50	6778.00	630.35
59	408.00	37.94	766.00	71.24	1840.00	171.12	3630.00	337.59	7210.00	670.53
60	431.00	40.08	812.00	75.52	1955.00	181.82	3860.00	358.98	7670.00	713.31
61	455.70	42.38	861.40	80.11	2078.50	193.30	4107.00	381.95		
62	482.10	44.84	914.20	85.02	2210.50	205.58	4371.00	406.50		
63	510.30	47.46	970.60	90.27	2351.50	218.69	4653.00	432.73		
64	540.35	50.25	1030.70	95.86	2501.75	232.66	4953.50	460.68		
65	572.25	53.22	1094.50	101.79	2661.25	247.50	5272.50	490.34		
66	610.35	56.76	1170.70	108.88	2851.75	265.21	5653.50	525.78		
67	646.20	60.10	1242.40	115.54	3031.00	281.88	6012.00	559.12		
68	684.80	63.69	1319.60	122.72	3224.00	299.83	6398.00	595.01		
69	726.55	67.57	1403.10	130.49	3432.75	319.25	6815.50	633.84		
70	771.65	71.76	1493.30	138.88	3658.25	340.22	7266.50	675.78		
71	820.20	76.28	1590.40	147.91	3901.00	362.79	7752.00	720.94		
72	872.30	81.12	1694.60	157.60	4161.50	387.02	8273.00	769.39		
73	928.15	86.32	1806.30	167.99	4440.75	412.99	8831.50	821.33		
74	987.60	91.85	1925.20	179.04	4738.00	440.63	9426.00	876.62		
75	1050.50	97.70	2051.00	190.74	5052.50	469.88	10055.00	935.12		
76	1114.60	103.66	2179.20	202.67	5373.00	499.69	10696.00	994.73		
77	1181.75	109.90	2313.50	215.16	5708.75	530.91	11367.50	1057.18		
78	1253.90	116.61	2457.80	228.58	6069.50	564.46	12089.00	1124.28		
79	1331.75	123.85	2613.50	243.06	6458.75	600.66	12867.50	1196.68		
80	1415.80	131.67	2781.60	258.69	6879.00	639.75	13708.00	1274.84		

**UHL Policy No. 200-466, UFFL Policy No. 018-466**

*Commissionable* policy fee is included in all premium calculations, above | *Monthly* premiums = .093 x annual premiums

**Express Issue Whole Life Premier  
Female Non-Tobacco**

Issue Age	Face Amount									
	5,000	Monthly	10,000	Monthly	25,000	Monthly	50,000	Monthly	100,000	Monthly
20	80.80	7.51	111.60	10.38	204.00	18.97	358.00	33.29	666.00	61.94
21	82.10	7.64	114.20	10.62	210.50	19.58	371.00	34.50	692.00	64.36
22	83.40	7.76	116.80	10.86	217.00	20.18	384.00	35.71	718.00	66.77
23	84.75	7.88	119.50	11.11	223.75	20.81	397.50	36.97	745.00	69.29
24	86.20	8.02	122.40	11.38	231.00	21.48	412.00	38.32	774.00	71.98
25	87.75	8.16	125.50	11.67	238.75	22.20	427.50	39.76	805.00	74.87
26	89.05	8.28	128.10	11.91	245.25	22.81	440.50	40.97	831.00	77.28
27	90.30	8.40	130.60	12.15	251.50	23.39	453.00	42.13	856.00	79.61
28	91.70	8.53	133.40	12.41	258.50	24.04	467.00	43.43	884.00	82.21
29	93.10	8.66	136.20	12.67	265.50	24.69	481.00	44.73	912.00	84.82
30	94.55	8.79	139.10	12.94	272.75	25.37	495.50	46.08	941.00	87.51
31	96.10	8.94	142.20	13.22	280.50	26.09	511.00	47.52	972.00	90.40
32	97.70	9.09	145.40	13.52	288.50	26.83	527.00	49.01	1004.00	93.37
33	99.40	9.24	148.80	13.84	297.00	27.62	544.00	50.59	1038.00	96.53
34	101.10	9.40	152.20	14.15	305.50	28.41	561.00	52.17	1072.00	99.70
35	102.95	9.57	155.90	14.50	314.75	29.27	579.50	53.89	1109.00	103.14
36	105.30	9.79	160.60	14.94	326.50	30.36	603.00	56.08	1156.00	107.51
37	107.85	10.03	165.70	15.41	339.25	31.55	628.50	58.45	1207.00	112.25
38	110.50	10.28	171.00	15.90	352.50	32.78	655.00	60.92	1260.00	117.18
39	113.20	10.53	176.40	16.41	366.00	34.04	682.00	63.43	1314.00	122.20
40	116.10	10.80	182.20	16.94	380.50	35.39	711.00	66.12	1372.00	127.60
41	119.10	11.08	188.20	17.50	395.50	36.78	741.00	68.91	1432.00	133.18
42	122.20	11.36	194.40	18.08	411.00	38.22	772.00	71.80	1494.00	138.94
43	125.50	11.67	201.00	18.69	427.50	39.76	805.00	74.87	1560.00	145.08
44	129.00	12.00	208.00	19.34	445.00	41.39	840.00	78.12	1630.00	151.59
45	132.65	12.34	215.30	20.02	463.25	43.08	876.50	81.51	1703.00	158.38
46	135.80	12.63	221.60	20.61	479.00	44.55	908.00	84.44	1766.00	164.24
47	139.10	12.94	228.20	21.22	495.50	46.08	941.00	87.51	1832.00	170.38
48	142.50	13.25	235.00	21.86	512.50	47.66	975.00	90.68	1900.00	176.70
49	146.15	13.59	242.30	22.53	530.75	49.36	1011.50	94.07	1973.00	183.49
50	149.90	13.94	249.80	23.23	549.50	51.10	1049.00	97.56	2048.00	190.46
51	153.90	14.31	257.80	23.98	569.50	52.96	1089.00	101.28	2128.00	197.90
52	158.10	14.70	266.20	24.76	590.50	54.92	1131.00	105.18	2212.00	205.72
53	162.45	15.11	274.90	25.57	612.25	56.94	1174.50	109.23	2299.00	213.81
54	167.00	15.53	284.00	26.41	635.00	59.06	1220.00	113.46	2390.00	222.27
55	173.00	16.09	296.00	27.53	665.00	61.85	1280.00	119.04	2510.00	233.43
56	178.45	16.60	306.90	28.54	692.25	64.38	1334.50	124.11	2619.00	243.57
57	184.20	17.13	318.40	29.61	721.00	67.05	1392.00	129.46	2734.00	254.26
58	190.30	17.70	330.60	30.75	751.50	69.89	1453.00	135.13	2856.00	265.61
59	196.80	18.30	343.60	31.95	784.00	72.91	1518.00	141.17	2986.00	277.70
60	203.65	18.94	357.30	33.23	818.25	76.10	1586.50	147.54	3123.00	290.44
61	211.00	19.62	372.00	34.60	855.00	79.52	1660.00	154.38		
62	218.70	20.34	387.40	36.03	893.50	83.10	1737.00	161.54		
63	226.90	21.10	403.80	37.55	934.50	86.91	1819.00	169.17		
64	235.50	21.90	421.00	39.15	977.50	90.91	1905.00	177.17		
65	244.50	22.74	439.00	40.83	1022.50	95.09	1995.00	185.54		
66	259.10	24.10	468.20	43.54	1095.50	101.88	2141.00	199.11		
67	273.00	25.39	496.00	46.13	1165.00	108.35	2280.00	212.04		
68	288.15	26.80	526.30	48.95	1240.75	115.39	2431.50	226.13		
69	304.70	28.34	559.40	52.02	1323.50	123.09	2597.00	241.52		
70	322.75	30.02	595.50	55.38	1413.75	131.48	2777.50	258.31		
71	345.95	32.17	641.90	59.70	1529.75	142.27	3009.50	279.88		
72	371.40	34.54	692.80	64.43	1657.00	154.10	3264.00	303.55		
73	399.10	37.12	748.20	69.58	1795.50	166.98	3541.00	329.31		
74	429.20	39.92	808.40	75.18	1946.00	180.98	3842.00	357.31		
75	461.75	42.94	873.50	81.24	2108.75	196.11	4167.50	387.58		
76	497.10	46.23	944.20	87.81	2285.50	212.55	4521.00	420.45		
77	526.05	48.92	1002.10	93.20	2430.25	226.01	4810.50	447.38		
78	557.70	51.87	1065.40	99.08	2588.50	240.73	5127.00	476.81		
79	597.10	55.53	1144.20	106.41	2785.50	259.05	5521.00	513.45		
80	640.65	59.58	1231.30	114.51	3003.25	279.30	5956.50	553.95		

**UHL Policy No. 200-466, UFFL Policy No. 018-466**

*Commissionable* policy fee is included in all premium calculations, above | *Monthly* premiums = .093 x annual premiums

**Express Issue Whole Life Premier  
Female Tobacco**

Issue Age	Face Amount									
	5,000	Monthly	10,000	Monthly	25,000	Monthly	50,000	Monthly	100,000	Monthly
20	98.15	9.13	146.30	13.61	290.75	27.04	531.50	49.43	1013.00	94.21
21	100.10	9.31	150.20	13.97	300.50	27.95	551.00	51.24	1052.00	97.84
22	102.20	9.50	154.40	14.36	311.00	28.92	572.00	53.20	1094.00	101.74
23	104.35	9.70	158.70	14.76	321.75	29.92	593.50	55.20	1137.00	105.74
24	106.60	9.91	163.20	15.18	333.00	30.97	616.00	57.29	1182.00	109.93
25	109.00	10.14	168.00	15.62	345.00	32.09	640.00	59.52	1230.00	114.39
26	111.00	10.32	172.00	16.00	355.00	33.02	660.00	61.38	1270.00	118.11
27	113.00	10.51	176.00	16.37	365.00	33.95	680.00	63.24	1310.00	121.83
28	115.15	10.71	180.30	16.77	375.75	34.94	701.50	65.24	1353.00	125.83
29	117.35	10.91	184.70	17.18	386.75	35.97	723.50	67.29	1397.00	129.92
30	119.65	11.13	189.30	17.60	398.25	37.04	746.50	69.42	1443.00	134.20
31	122.05	11.35	194.10	18.05	410.25	38.15	770.50	71.66	1491.00	138.66
32	124.55	11.58	199.10	18.52	422.75	39.32	795.50	73.98	1541.00	143.31
33	127.20	11.83	204.40	19.01	436.00	40.55	822.00	76.45	1594.00	148.24
34	129.90	12.08	209.80	19.51	449.50	41.80	849.00	78.96	1648.00	153.26
35	132.75	12.35	215.50	20.04	463.75	43.13	877.50	81.61	1705.00	158.57
36	136.45	12.69	222.90	20.73	482.25	44.85	914.50	85.05	1779.00	165.45
37	140.40	13.06	230.80	21.46	502.00	46.69	954.00	88.72	1858.00	172.79
38	144.50	13.44	239.00	22.23	522.50	48.59	995.00	92.54	1940.00	180.42
39	148.80	13.84	247.60	23.03	544.00	50.59	1038.00	96.53	2026.00	188.42
40	153.30	14.26	256.60	23.86	566.50	52.68	1083.00	100.72	2116.00	196.79
41	157.95	14.69	265.90	24.73	589.75	54.85	1129.50	105.04	2209.00	205.44
42	162.85	15.15	275.70	25.64	614.25	57.13	1178.50	109.60	2307.00	214.55
43	168.00	15.62	286.00	26.60	640.00	59.52	1230.00	114.39	2410.00	224.13
44	173.40	16.13	296.80	27.60	667.00	62.03	1284.00	119.41	2518.00	234.17
45	179.10	16.66	308.20	28.66	695.50	64.68	1341.00	124.71	2632.00	244.78
46	185.40	17.24	320.80	29.83	727.00	67.61	1404.00	130.57	2758.00	256.49
47	191.95	17.85	333.90	31.05	759.75	70.66	1469.50	136.66	2889.00	268.68
48	198.90	18.50	347.80	32.35	794.50	73.89	1539.00	143.13	3028.00	281.60
49	206.25	19.18	362.50	33.71	831.25	77.31	1612.50	149.96	3175.00	295.28
50	213.95	19.90	377.90	35.14	869.75	80.89	1689.50	157.12	3329.00	309.60
51	222.10	20.66	394.20	36.66	910.50	84.68	1771.00	164.70	3492.00	324.76
52	230.70	21.46	411.40	38.26	953.50	88.68	1857.00	172.70	3664.00	340.75
53	239.70	22.29	429.40	39.93	998.50	92.86	1947.00	181.07	3844.00	357.49
54	249.25	23.18	448.50	41.71	1046.25	97.30	2042.50	189.95	4035.00	375.26
55	261.45	24.31	472.90	43.98	1107.25	102.97	2164.50	201.30	4279.00	397.95
56	272.75	25.37	495.50	46.08	1163.75	108.23	2277.50	211.81	4505.00	418.97
57	284.85	26.49	519.70	48.33	1224.25	113.86	2398.50	223.06	4747.00	441.47
58	297.70	27.69	545.40	50.72	1288.50	119.83	2527.00	235.01	5004.00	465.37
59	311.45	28.96	572.90	53.28	1357.25	126.22	2664.50	247.80	5279.00	490.95
60	326.15	30.33	602.30	56.01	1430.75	133.06	2811.50	261.47	5573.00	518.29
61	341.85	31.79	633.70	58.93	1509.25	140.36	2968.50	276.07		
62	358.50	33.34	667.00	62.03	1592.50	148.10	3135.00	291.56		
63	376.20	34.99	702.40	65.32	1681.00	156.33	3312.00	308.02		
64	394.90	36.73	739.80	68.80	1774.50	165.03	3499.00	325.41		
65	414.65	38.56	779.30	72.47	1873.25	174.21	3696.50	343.77		
66	437.25	40.66	824.50	76.68	1986.25	184.72	3922.50	364.79		
67	457.90	42.58	865.80	80.52	2089.50	194.32	4129.00	384.00		
68	480.40	44.68	910.80	84.70	2202.00	204.79	4354.00	404.92		
69	504.80	46.95	959.60	89.24	2324.00	216.13	4598.00	427.61		
70	531.40	49.42	1012.80	94.19	2457.00	228.50	4864.00	452.35		
71	560.35	52.11	1070.70	99.58	2601.75	241.96	5153.50	479.28		
72	591.60	55.02	1133.20	105.39	2758.00	256.49	5466.00	508.34		
73	625.40	58.16	1200.80	111.67	2927.00	272.21	5804.00	539.77		
74	661.65	61.53	1273.30	118.42	3108.25	289.07	6166.50	573.48		
75	700.05	65.10	1350.10	125.56	3300.25	306.92	6550.50	609.20		
76	741.45	68.95	1432.90	133.26	3507.25	326.17	6964.50	647.70		
77	786.10	73.11	1522.20	141.56	3730.50	346.94	7411.00	689.22		
78	835.00	77.66	1620.00	150.66	3975.00	369.68	7900.00	734.70		
79	896.00	83.33	1742.00	162.01	4280.00	398.04	8510.00	791.43		
80	963.30	89.59	1876.60	174.52	4616.50	429.33	9183.00	854.02		

**UHL Policy No. 200-466, UFFL Policy No. 018-466**

Commissionable policy fee is included in all premium calculations, above | *Monthly* premiums = .093 x annual premiums

## NOTES

### Special Notes about Express Issue Whole Life (graded benefit) Plan:

- Graded death benefit during the first two years:
  - Policy Year 1: Benefit payable equals refund of premium plus 12% interest\*
  - Policy Year 2: Benefit payable equals refund of premium plus 24% interest\*
  - Policy Year 3: Full death benefit payable
- Full death benefit is payable if death occurs due to accidental causes during the first two policy years
- Free built-in inflation guard benefit - death benefit increases every five years for 20 years

Example: \$10,000 Initial Death Benefit increases to –

- \$10,500 at end of year 5
- \$11,000 at end of year 10
- \$11,500 at end of year 15
- \$12,000 at end of year 20

- Free identity theft benefit - premiums waived for three months
- Free extended hospital stay (20 consecutive days) - premiums waived for three months
- Free Common Carrier Accidental Death Benefit - death benefit payable is doubled if death is due to an accident while riding on public transportation.
- Issue ages 25 to 80 (45 to 80 in California)
- Coverage amounts from \$2,000 to \$25,000

### Special Notes about Personal History Interviews on these products:

We require Personal History Interviews on all Applicants applying for Total Protection Series III EIWL, Deluxe and Premier plans, *regardless* of face amount. You have two options to accomplish these PHIs:

**Option 1:** We **strongly** suggest that you, the agent, initiate a point-of-sale (POS) interview from your client's home by calling **866-333-6557**. Tell the operator this interview is for UHL or UFFL and the Total Protection Series EIWL (graded benefit), Deluxe or Premier plan and hand the phone to your client. During the interview, the interviewer will conduct MIB and Prescription Drug searches to better determine your client's suitability for the product you've selected. Upon completion of the interview and based on the client's answers to the questions and results of the database searches, the interviewer will tell you whether or not the application should be sent to the Home Office. The advantage to you is to **Know Before You Go** whether this application has a good chance to be issued.

**Option 2:** If you want UHL or UFFL to order the PHI after you've completed the application with your client, indicate on the application's **NEW BUSINESS MEMO** cover page, the best time to reach your client; and, check the box to tell us you *did not* complete a POS PHI with your client.





