



Whole Life Insurance Rates

Employee Volume Purchase				
Paid Up Age 70				
Cash Value at 65				
For use in all states except New York				
Monthly premiums based on a volume purchase of \$20,000				
	Non-Tobacco		Tobacco	
Issue Age	Premium	Cash Value	Premium	Cash Value
20	\$14.39	\$8,905	\$24.14	\$10,083
30	\$21.11	\$8,652	\$33.54	\$9,763
40	\$35.54	\$8,175	\$56.42	\$9,166
50	\$68.64	\$7,157	\$105.48	\$7,923
Monthly premiums based on a volume purchase of \$30,000				
	Non-Tobacco		Tobacco	
Issue Age	Premium	Cash Value	Premium	Cash Value
20	\$21.54	\$13,358	\$36.23	\$15,125
30	\$31.68	\$12,978	\$50.31	\$14,644
40	\$53.30	\$12,263	\$84.63	\$13,749
50	\$102.96	\$10,735	\$158.21	\$11,885
Monthly premiums based on a volume purchase of \$40,000				
	Non-Tobacco		Tobacco	
Issue Age	Premium	Cash Value	Premium	Cash Value
20	\$28.73	\$17,810	\$48.28	\$20,167
30	\$42.21	\$17,304	\$67.08	\$19,525
40	\$71.07	\$16,351	\$112.80	\$18,332
50	\$137.24	\$14,314	\$210.91	\$15,846

Spouse Volume Purchase				
Paid Up Age 70				
Cash Value at 65				
For use in all states except New York				
Monthly premiums based on a volume purchase of \$10,000				
	Non-Tobacco		Tobacco	
Issue Age	Premium	Cash Value	Premium	Cash Value
20	N/A	N/A	N/A	N/A
30	N/A	N/A	\$16.77	\$4,881
40	\$17.77	\$4,088	\$28.21	\$4,583
50	\$34.32	\$3,578	\$52.74	\$3,962
Monthly premiums based on a volume purchase of \$20,000				
	Non-Tobacco		Tobacco	
Issue Age	Premium	Cash Value	Premium	Cash Value
20	\$14.39	\$8,905	\$24.14	\$10,083
30	\$21.11	\$8,652	\$33.54	\$9,763
40	\$35.54	\$8,175	\$56.42	\$9,166
50	\$68.64	\$7,157	\$105.48	\$7,923



**Hayward Area
Memorial Hospital
& Water's Edge**

Right here in the place we love.



**Memorial
Medical Center**

Right here in the place we love.

Child Volume Purchase

Child Maximum Amount is \$7,000 in Washington

Paid Up Age 70

Cash Value at 65

For use in all states except New York

Child monthly premiums based on a volume purchase of \$10,000

Uni-Tobacco

Issue Age	Premium	Cash Value
1	\$5.85	\$4,634
3	\$5.94	\$4,626
5	\$6.16	\$4,616
15	\$8.24	\$4,552

Child monthly premiums based on a volume purchase of \$20,000

Uni-Tobacco

Issue Age	Premium	Cash Value
1	\$11.66	\$9,268
3	\$11.83	\$9,251
5	\$12.27	\$9,232
15	\$16.47	\$9,103