

# Home Life Secure Plan-Graded Benefit Whole Life Insurance

## **RATE SHEET & UNDERWRITING GUIDE**

Annual

AK, AL, AZ, AR, CO, CT, DE, DC, GA, HI, ID, IL,  
IN, IA, KS, KY, LA, ME, MA, MD, MI, MN, MS,  
MO, NE, NV, NH, NJ, NM, NC, OH, OK, OR, PA,  
RI, TN, TX, UT, VT, VA, WA, WV, WI, WY

*FOR AGENT USE ONLY*

# Guarantee Trust Life Insurance Company

Home Life Secure Graded Whole Life Insurance

## Rate Calculation Worksheet

	Proposed Insured 1	Proposed Insured 2
<b>Step 1:</b>	Determine Rates for Proposed Insured's Age	Determine Rates for Spouse's Age
<b>Choose Face Amount:</b>	\$10,000 - \$150,000: \$ _____ Annual Premium: \$ _____	\$10,000 - \$150,000: \$ _____ Annual Premium: \$ _____
<b>Step 2:</b>	<b>To calculate the Spousal Discount, multiply Step 1 by 0.9*</b> Total Annual Premium \$ _____	<b>To calculate the Spousal Discount, multiply Step 1 by 0.9*</b> Total Annual Premium \$ _____
<b>Step 3:</b>	<b>Add \$50.00 Annual Policy Fee \$ _____</b>	<b>Add \$50.00 Annual Policy Fee \$ _____</b>
<b>Step 4:</b>	To determine the total Modal Premium, multiply the Modal Factor: (Monthly Bank Draft .08333, Quarterly 0.250, Semi-Annual 0.500)  Total Mode Premium for Proposed Insured 1 \$ _____	To determine the total Modal Premium, multiply the Modal Factor: (Monthly Bank Draft .08333, Quarterly 0.250, Semi-Annual 0.500)  Total Mode Premium for Proposed Insured 2 \$ _____

\*A 10% spousal discount is available when applying at the same time.

# HOME LIFE SECURE PLAN-GRADED BENEFIT WHOLE LIFE INSURANCE-RATES

## Female Rates (Non-Smoker)

Face/Age	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	Female Rates (Non-Smoker)
18 - 25	\$155.49	\$233.24	\$310.99	\$388.73	\$314.20	\$366.56	\$418.93	\$471.30	\$471.81	\$518.99	
26	\$158.93	\$238.40	\$317.86	\$397.33	\$324.71	\$378.83	\$432.94	\$487.06	\$489.24	\$538.16	
27	\$162.38	\$243.56	\$324.75	\$405.94	\$335.22	\$391.10	\$446.96	\$502.84	\$506.66	\$557.33	
28	\$165.82	\$248.72	\$331.63	\$414.54	\$345.74	\$403.37	\$460.98	\$518.60	\$524.09	\$576.50	
29	\$169.25	\$253.88	\$338.52	\$423.14	\$356.25	\$415.63	\$475.01	\$534.38	\$541.51	\$595.66	
30	\$172.70	\$259.04	\$345.39	\$431.74	\$366.76	\$427.90	\$489.03	\$550.15	\$558.94	\$614.84	
31	\$176.92	\$265.39	\$353.85	\$442.31	\$379.88	\$443.20	\$506.51	\$569.83	\$580.94	\$639.03	
32	\$181.15	\$271.73	\$362.30	\$452.87	\$393.01	\$458.50	\$524.00	\$589.51	\$602.93	\$663.22	
33	\$185.38	\$278.07	\$370.75	\$463.44	\$406.12	\$473.80	\$541.49	\$609.18	\$624.92	\$687.41	
34	\$189.61	\$284.40	\$379.21	\$474.01	\$419.24	\$489.12	\$558.98	\$628.86	\$646.91	\$711.60	
35	\$193.83	\$290.75	\$387.66	\$484.58	\$432.36	\$504.42	\$576.47	\$648.53	\$668.90	\$735.79	
36	\$199.07	\$298.61	\$398.15	\$497.69	\$448.48	\$523.24	\$597.98	\$672.73	\$695.95	\$765.54	
37	\$204.32	\$306.47	\$408.64	\$510.79	\$464.61	\$542.06	\$619.49	\$696.92	\$722.99	\$795.29	
38	\$209.56	\$314.35	\$419.13	\$523.91	\$480.75	\$560.86	\$640.99	\$721.12	\$750.04	\$825.04	
39	\$214.81	\$322.21	\$429.62	\$537.01	\$496.88	\$579.68	\$662.50	\$745.31	\$777.09	\$854.79	
40	\$220.05	\$330.08	\$440.10	\$550.13	\$513.00	\$598.50	\$684.01	\$769.51	\$804.13	\$884.54	
41	\$227.07	\$340.60	\$454.13	\$567.67	\$534.43	\$623.50	\$712.58	\$801.65	\$839.88	\$923.86	
42	\$234.08	\$351.13	\$468.17	\$585.21	\$555.86	\$648.50	\$741.15	\$833.78	\$875.62	\$963.18	
43	\$241.10	\$361.64	\$482.20	\$602.74	\$577.29	\$673.51	\$769.71	\$865.93	\$911.36	\$1,002.49	
44	\$248.12	\$372.17	\$496.23	\$620.29	\$598.72	\$698.51	\$798.28	\$898.07	\$947.10	\$1,041.82	
45	\$255.13	\$382.70	\$510.26	\$637.83	\$620.15	\$723.50	\$826.86	\$930.21	\$982.85	\$1,081.13	
46	\$264.59	\$396.88	\$529.18	\$661.48	\$648.91	\$757.07	\$865.22	\$973.36	\$1,030.65	\$1,133.71	
47	\$274.05	\$411.07	\$548.10	\$685.12	\$677.68	\$790.63	\$903.57	\$1,016.52	\$1,078.44	\$1,186.30	
48	\$283.51	\$425.27	\$567.02	\$708.78	\$706.45	\$824.19	\$941.93	\$1,059.68	\$1,126.25	\$1,238.87	
49	\$292.97	\$439.46	\$585.93	\$732.42	\$735.22	\$857.75	\$980.29	\$1,102.82	\$1,174.05	\$1,291.46	
50	\$302.43	\$453.64	\$604.86	\$756.07	\$763.99	\$891.31	\$1,018.65	\$1,145.98	\$1,221.85	\$1,344.03	
51	\$315.24	\$472.86	\$630.47	\$788.09	\$802.92	\$936.73	\$1,070.56	\$1,204.37	\$1,286.13	\$1,414.74	
52	\$328.05	\$492.06	\$656.08	\$820.11	\$841.85	\$982.15	\$1,122.47	\$1,262.77	\$1,350.41	\$1,485.44	
53	\$340.85	\$511.27	\$681.70	\$852.12	\$880.78	\$1,027.58	\$1,174.38	\$1,321.17	\$1,414.69	\$1,556.15	
54	\$353.66	\$530.48	\$707.31	\$884.14	\$919.71	\$1,073.00	\$1,226.28	\$1,379.57	\$1,478.96	\$1,626.85	
55	\$366.47	\$549.69	\$732.92	\$916.15	\$958.64	\$1,118.42	\$1,278.19	\$1,437.97	\$1,543.23	\$1,697.56	
56	\$384.41	\$576.61	\$768.82	\$961.02	\$1,012.54	\$1,181.31	\$1,350.06	\$1,518.82	\$1,632.70	\$1,795.97	
57	\$402.35	\$603.54	\$804.71	\$1,005.89	\$1,066.45	\$1,244.18	\$1,421.93	\$1,599.67	\$1,722.16	\$1,894.38	
58	\$420.30	\$630.45	\$840.60	\$1,050.76	\$1,120.35	\$1,307.07	\$1,493.80	\$1,680.52	\$1,811.63	\$1,992.79	
59	\$438.25	\$657.38	\$876.50	\$1,095.62	\$1,174.25	\$1,369.96	\$1,565.67	\$1,761.38	\$1,901.09	\$2,091.19	
60	\$456.19	\$684.29	\$912.39	\$1,140.49	\$1,228.16	\$1,432.85	\$1,637.54	\$1,842.23	\$1,990.55	\$2,189.61	
61	\$483.11	\$724.66	\$966.21	\$1,207.77	\$1,308.64	\$1,526.75	\$1,744.86	\$1,962.97	\$2,123.07	\$2,335.37	
62	\$510.02	\$765.04	\$1,020.05	\$1,275.05	\$1,389.14	\$1,620.66	\$1,852.19	\$2,083.71	\$2,255.58	\$2,481.13	

MODAL FACTORS	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000

ANNUAL POLICY FEE
\$50.00

**Additional Premium Rate Factors: 10% Spouse Discount when applying together.**

# HOME LIFE SECURE PLAN-GRADED BENEFIT WHOLE LIFE INSURANCE-RATES

## Female Rates (Non-Smoker)

Face/Age	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000	\$105,000	Female Rates (Non-Smoker)
18 - 25	\$566.17	\$613.35	\$628.33	\$673.21	\$718.09	\$762.97	\$782.39	\$825.86	\$869.33	\$912.79	
26	\$587.09	\$636.00	\$652.50	\$699.12	\$745.72	\$792.33	\$813.60	\$858.80	\$904.01	\$949.20	
27	\$607.99	\$658.66	\$676.69	\$725.02	\$773.36	\$821.69	\$844.82	\$891.75	\$938.68	\$985.62	
28	\$628.91	\$681.32	\$700.87	\$750.92	\$800.99	\$851.05	\$876.03	\$924.70	\$973.37	\$1,022.03	
29	\$649.82	\$703.97	\$725.04	\$776.83	\$828.62	\$880.41	\$907.24	\$957.65	\$1,008.05	\$1,058.45	
30	\$670.73	\$726.63	\$749.22	\$802.74	\$856.25	\$909.77	\$938.45	\$990.59	\$1,042.72	\$1,094.87	
31	\$697.13	\$755.21	\$780.07	\$835.79	\$891.51	\$947.23	\$977.94	\$1,032.27	\$1,086.60	\$1,140.93	
32	\$723.52	\$783.80	\$810.92	\$868.85	\$926.77	\$984.69	\$1,017.43	\$1,073.95	\$1,130.47	\$1,187.00	
33	\$749.91	\$812.40	\$841.78	\$901.90	\$962.03	\$1,022.16	\$1,056.92	\$1,115.63	\$1,174.35	\$1,233.07	
34	\$776.30	\$840.98	\$872.62	\$934.95	\$997.29	\$1,059.61	\$1,096.40	\$1,157.31	\$1,218.22	\$1,279.14	
35	\$802.68	\$869.58	\$903.48	\$968.01	\$1,032.54	\$1,097.07	\$1,135.89	\$1,198.99	\$1,262.10	\$1,325.20	
36	\$835.14	\$904.74	\$941.47	\$1,008.71	\$1,075.96	\$1,143.21	\$1,184.04	\$1,249.82	\$1,315.60	\$1,381.38	
37	\$867.60	\$939.89	\$979.45	\$1,049.42	\$1,119.38	\$1,189.34	\$1,232.18	\$1,300.63	\$1,369.09	\$1,437.54	
38	\$900.05	\$975.06	\$1,017.45	\$1,090.12	\$1,162.80	\$1,235.47	\$1,280.33	\$1,351.46	\$1,422.59	\$1,493.71	
39	\$932.50	\$1,010.21	\$1,055.44	\$1,130.83	\$1,206.22	\$1,281.60	\$1,328.47	\$1,402.27	\$1,476.08	\$1,549.89	
40	\$964.95	\$1,045.37	\$1,093.43	\$1,171.53	\$1,249.64	\$1,327.74	\$1,376.61	\$1,453.10	\$1,529.57	\$1,606.05	
41	\$1,007.84	\$1,091.84	\$1,143.39	\$1,225.07	\$1,306.73	\$1,388.40	\$1,440.12	\$1,520.13	\$1,600.14	\$1,680.14	
42	\$1,050.74	\$1,138.30	\$1,193.35	\$1,278.59	\$1,363.83	\$1,449.07	\$1,503.63	\$1,587.16	\$1,670.71	\$1,754.24	
43	\$1,093.64	\$1,184.77	\$1,243.31	\$1,332.12	\$1,420.93	\$1,509.74	\$1,567.15	\$1,654.20	\$1,741.27	\$1,828.33	
44	\$1,136.53	\$1,231.24	\$1,293.28	\$1,385.65	\$1,478.03	\$1,570.40	\$1,630.65	\$1,721.24	\$1,811.84	\$1,902.42	
45	\$1,179.42	\$1,277.70	\$1,343.24	\$1,439.18	\$1,535.13	\$1,631.07	\$1,694.16	\$1,788.28	\$1,882.39	\$1,976.52	
46	\$1,236.77	\$1,339.84	\$1,409.80	\$1,510.50	\$1,611.20	\$1,711.90	\$1,778.68	\$1,877.50	\$1,976.31	\$2,075.13	
47	\$1,294.14	\$1,401.99	\$1,476.36	\$1,581.81	\$1,687.26	\$1,792.72	\$1,863.20	\$1,966.71	\$2,070.22	\$2,173.73	
48	\$1,351.50	\$1,464.13	\$1,542.91	\$1,653.12	\$1,763.33	\$1,873.53	\$1,947.72	\$2,055.93	\$2,164.14	\$2,272.34	
49	\$1,408.86	\$1,526.27	\$1,609.47	\$1,724.44	\$1,839.39	\$1,954.36	\$2,032.25	\$2,145.15	\$2,258.05	\$2,370.95	
50	\$1,466.23	\$1,588.41	\$1,676.03	\$1,795.74	\$1,915.47	\$2,035.18	\$2,116.76	\$2,234.37	\$2,351.97	\$2,469.56	
51	\$1,543.36	\$1,671.97	\$1,764.87	\$1,890.93	\$2,017.00	\$2,143.06	\$2,230.32	\$2,354.22	\$2,478.13	\$2,602.04	
52	\$1,620.49	\$1,755.52	\$1,853.72	\$1,986.13	\$2,118.53	\$2,250.94	\$2,343.87	\$2,474.09	\$2,604.29	\$2,734.51	
53	\$1,697.62	\$1,839.09	\$1,942.56	\$2,081.32	\$2,220.06	\$2,358.82	\$2,457.42	\$2,593.94	\$2,730.47	\$2,866.99	
54	\$1,774.75	\$1,922.65	\$2,031.40	\$2,176.51	\$2,321.61	\$2,466.71	\$2,570.97	\$2,713.81	\$2,856.63	\$2,999.47	
55	\$1,851.88	\$2,006.21	\$2,120.25	\$2,271.69	\$2,423.14	\$2,574.59	\$2,684.53	\$2,833.66	\$2,982.81	\$3,131.94	
56	\$1,959.24	\$2,122.51	\$2,244.87	\$2,405.22	\$2,565.57	\$2,725.92	\$2,842.94	\$3,000.88	\$3,158.82	\$3,316.77	
57	\$2,066.60	\$2,238.81	\$2,369.51	\$2,538.76	\$2,708.01	\$2,877.25	\$3,001.36	\$3,168.10	\$3,334.85	\$3,501.59	
58	\$2,173.95	\$2,355.12	\$2,494.13	\$2,672.28	\$2,850.44	\$3,028.59	\$3,159.79	\$3,335.33	\$3,510.87	\$3,686.42	
59	\$2,281.31	\$2,471.42	\$2,618.76	\$2,805.81	\$2,992.87	\$3,179.92	\$3,318.21	\$3,502.56	\$3,686.90	\$3,871.24	
60	\$2,388.66	\$2,587.72	\$2,743.39	\$2,939.35	\$3,135.31	\$3,331.25	\$3,476.64	\$3,669.78	\$3,862.93	\$4,056.07	
61	\$2,547.68	\$2,759.99	\$2,926.36	\$3,135.39	\$3,344.41	\$3,553.43	\$3,707.55	\$3,913.53	\$4,119.50	\$4,325.48	
62	\$2,706.70	\$2,932.25	\$3,109.33	\$3,331.43	\$3,553.52	\$3,775.61	\$3,938.48	\$4,157.28	\$4,376.09	\$4,594.89	

MODAL FACTORS	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000

ANNUAL POLICY FEE
\$50.00

**Additional Premium Rate Factors: 10% Spouse Discount when applying together.**

# HOME LIFE SECURE PLAN-GRADED BENEFIT WHOLE LIFE INSURANCE-RATES

## Female Rates (Non-Smoker)

Face/Age	\$110,000	\$115,000	\$120,000	\$125,000	\$130,000	\$135,000	\$140,000	\$145,000	\$150,000	Female Rates (Non-Smoker)
18 - 25	\$937.92	\$980.56	\$1,023.19	\$1,065.83	\$1,095.12	\$1,137.24	\$1,179.35	\$1,221.48	\$1,263.60	
26	\$976.14	\$1,020.51	\$1,064.88	\$1,109.25	\$1,140.32	\$1,184.18	\$1,228.04	\$1,271.89	\$1,315.75	
27	\$1,014.36	\$1,060.47	\$1,106.58	\$1,152.69	\$1,185.52	\$1,231.12	\$1,276.72	\$1,322.31	\$1,367.91	
28	\$1,052.58	\$1,100.43	\$1,148.28	\$1,196.12	\$1,230.73	\$1,278.06	\$1,325.40	\$1,372.73	\$1,420.06	
29	\$1,090.81	\$1,140.38	\$1,189.97	\$1,239.55	\$1,275.93	\$1,325.01	\$1,374.08	\$1,423.15	\$1,472.23	
30	\$1,129.03	\$1,180.34	\$1,231.66	\$1,282.98	\$1,321.14	\$1,371.95	\$1,422.76	\$1,473.57	\$1,524.39	
31	\$1,177.04	\$1,230.55	\$1,284.05	\$1,337.56	\$1,377.67	\$1,430.66	\$1,483.65	\$1,536.64	\$1,589.62	
32	\$1,225.07	\$1,280.76	\$1,336.44	\$1,392.13	\$1,434.21	\$1,489.37	\$1,544.52	\$1,599.69	\$1,654.85	
33	\$1,273.10	\$1,330.97	\$1,388.83	\$1,446.70	\$1,490.74	\$1,548.07	\$1,605.41	\$1,662.75	\$1,720.08	
34	\$1,321.12	\$1,381.17	\$1,441.23	\$1,501.28	\$1,547.27	\$1,606.78	\$1,666.30	\$1,725.80	\$1,785.32	
35	\$1,369.15	\$1,431.38	\$1,493.62	\$1,555.85	\$1,603.80	\$1,665.49	\$1,727.17	\$1,788.87	\$1,850.55	
36	\$1,427.87	\$1,492.77	\$1,557.68	\$1,622.58	\$1,673.48	\$1,737.84	\$1,802.21	\$1,866.58	\$1,930.94	
37	\$1,486.59	\$1,554.16	\$1,621.74	\$1,689.31	\$1,743.16	\$1,810.20	\$1,877.25	\$1,944.29	\$2,011.33	
38	\$1,545.32	\$1,615.55	\$1,685.80	\$1,756.04	\$1,812.83	\$1,882.55	\$1,952.28	\$2,022.00	\$2,091.73	
39	\$1,604.03	\$1,676.94	\$1,749.85	\$1,822.77	\$1,882.50	\$1,954.91	\$2,027.31	\$2,099.72	\$2,172.12	
40	\$1,662.75	\$1,738.33	\$1,813.91	\$1,889.49	\$1,952.18	\$2,027.26	\$2,102.35	\$2,177.43	\$2,252.52	
41	\$1,740.10	\$1,819.20	\$1,898.29	\$1,977.38	\$2,043.67	\$2,122.27	\$2,200.88	\$2,279.48	\$2,358.08	
42	\$1,817.45	\$1,900.06	\$1,982.67	\$2,065.28	\$2,135.17	\$2,217.29	\$2,299.40	\$2,381.52	\$2,463.65	
43	\$1,894.80	\$1,980.92	\$2,067.04	\$2,153.17	\$2,226.66	\$2,312.29	\$2,397.93	\$2,483.57	\$2,569.22	
44	\$1,972.14	\$2,061.78	\$2,151.43	\$2,241.07	\$2,318.14	\$2,407.31	\$2,496.46	\$2,585.62	\$2,674.79	
45	\$2,049.48	\$2,142.64	\$2,235.80	\$2,328.96	\$2,409.64	\$2,502.31	\$2,595.00	\$2,687.68	\$2,780.35	
46	\$2,152.39	\$2,250.22	\$2,348.06	\$2,445.90	\$2,531.37	\$2,628.73	\$2,726.09	\$2,823.45	\$2,920.81	
47	\$2,255.28	\$2,357.79	\$2,460.31	\$2,562.83	\$2,653.10	\$2,755.15	\$2,857.19	\$2,959.23	\$3,061.27	
48	\$2,358.18	\$2,465.37	\$2,572.56	\$2,679.76	\$2,774.83	\$2,881.55	\$2,988.28	\$3,095.00	\$3,201.72	
49	\$2,461.09	\$2,572.95	\$2,684.82	\$2,796.69	\$2,896.56	\$3,007.97	\$3,119.37	\$3,230.78	\$3,342.18	
50	\$2,563.98	\$2,680.53	\$2,797.07	\$2,913.62	\$3,018.29	\$3,134.38	\$3,250.47	\$3,366.56	\$3,482.64	
51	\$2,702.53	\$2,825.38	\$2,948.22	\$3,071.06	\$3,182.19	\$3,304.59	\$3,426.97	\$3,549.37	\$3,671.76	
52	\$2,841.09	\$2,970.22	\$3,099.36	\$3,228.51	\$3,346.09	\$3,474.79	\$3,603.48	\$3,732.18	\$3,860.88	
53	\$2,979.63	\$3,115.07	\$3,250.51	\$3,385.95	\$3,509.99	\$3,644.99	\$3,780.00	\$3,915.00	\$4,049.99	
54	\$3,118.18	\$3,259.92	\$3,401.65	\$3,543.39	\$3,673.89	\$3,815.20	\$3,956.50	\$4,097.81	\$4,239.11	
55	\$3,256.74	\$3,404.76	\$3,552.80	\$3,700.84	\$3,837.80	\$3,985.40	\$4,133.01	\$4,280.62	\$4,428.22	
56	\$3,449.76	\$3,606.58	\$3,763.38	\$3,920.19	\$4,066.35	\$4,222.75	\$4,379.15	\$4,535.54	\$4,691.94	
57	\$3,642.80	\$3,808.39	\$3,973.97	\$4,139.55	\$4,294.90	\$4,460.09	\$4,625.28	\$4,790.47	\$4,955.66	
58	\$3,835.84	\$4,010.19	\$4,184.55	\$4,358.90	\$4,523.45	\$4,697.43	\$4,871.42	\$5,045.40	\$5,219.37	
59	\$4,028.87	\$4,212.00	\$4,395.13	\$4,578.27	\$4,752.01	\$4,934.78	\$5,117.54	\$5,300.32	\$5,483.09	
60	\$4,221.91	\$4,413.81	\$4,605.71	\$4,797.62	\$4,980.56	\$5,172.12	\$5,363.68	\$5,555.24	\$5,746.81	
61	\$4,502.44	\$4,707.10	\$4,911.75	\$5,116.41	\$5,312.58	\$5,516.91	\$5,721.24	\$5,925.57	\$6,129.90	
62	\$4,782.98	\$5,000.39	\$5,217.79	\$5,435.21	\$5,644.60	\$5,861.70	\$6,078.80	\$6,295.90	\$6,513.00	

MODAL FACTORS	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000

ANNUAL POLICY FEE
\$50.00

**Additional Premium Rate Factors: 10% Spouse Discount when applying together.**

# HOME LIFE SECURE PLAN-GRADED BENEFIT WHOLE LIFE INSURANCE-RATES

## Female Rates (Non-Smoker)

Face/Age	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	Female Rates (Non-Smoker)
63	\$536.94	\$805.40	\$1,073.87	\$1,342.34	\$1,469.64	\$1,714.57	\$1,959.51	\$2,204.45	\$2,388.09	\$2,626.90	
64	\$563.85	\$845.77	\$1,127.69	\$1,409.62	\$1,550.13	\$1,808.49	\$2,066.84	\$2,325.19	\$2,520.60	\$2,772.66	
65	\$590.76	\$886.15	\$1,181.53	\$1,476.91	\$1,630.62	\$1,902.40	\$2,174.16	\$2,445.93	\$2,653.12	\$2,918.43	
66	\$633.01	\$949.51	\$1,266.01	\$1,582.51	\$1,756.32	\$2,049.04	\$2,341.76	\$2,634.47	\$2,860.70	\$3,146.77	
67	\$675.25	\$1,012.88	\$1,350.50	\$1,688.13	\$1,882.02	\$2,195.68	\$2,509.35	\$2,823.02	\$3,068.29	\$3,375.12	
68	\$717.49	\$1,076.24	\$1,434.99	\$1,793.73	\$2,007.71	\$2,342.33	\$2,676.94	\$3,011.56	\$3,275.88	\$3,603.47	
69	\$759.74	\$1,139.61	\$1,519.48	\$1,899.34	\$2,133.40	\$2,488.97	\$2,844.54	\$3,200.11	\$3,483.46	\$3,831.82	
70	\$801.98	\$1,202.97	\$1,603.96	\$2,004.95	\$2,259.10	\$2,635.62	\$3,012.13	\$3,388.65	\$3,691.06	\$4,060.16	
71	\$865.71	\$1,298.56	\$1,731.42	\$2,164.27	\$2,449.17	\$2,857.37	\$3,265.57	\$3,673.76	\$4,002.23	\$4,402.45	
72	\$929.44	\$1,394.15	\$1,858.87	\$2,323.59	\$2,639.25	\$3,079.12	\$3,519.00	\$3,958.87	\$4,313.40	\$4,744.74	
73	\$993.17	\$1,489.75	\$1,986.34	\$2,482.91	\$2,829.33	\$3,300.88	\$3,772.43	\$4,243.99	\$4,624.57	\$5,087.02	
74	\$1,056.89	\$1,585.34	\$2,113.79	\$2,642.23	\$3,019.40	\$3,522.63	\$4,025.86	\$4,529.10	\$4,935.74	\$5,429.31	
75	\$1,120.62	\$1,680.93	\$2,241.24	\$2,801.56	\$3,209.47	\$3,744.39	\$4,279.29	\$4,814.21	\$5,246.91	\$5,771.59	
76	\$1,222.60	\$1,833.90	\$2,445.20	\$3,056.50	\$3,510.40	\$4,095.47	\$4,680.53	\$5,265.61	\$5,742.28	\$6,316.51	
77	\$1,324.58	\$1,986.87	\$2,649.15	\$3,311.44	\$3,811.33	\$4,446.56	\$5,081.77	\$5,717.00	\$6,237.66	\$6,861.42	
78	\$1,426.56	\$2,139.83	\$2,853.11	\$3,566.38	\$4,112.27	\$4,797.64	\$5,483.02	\$6,168.40	\$6,733.03	\$7,406.33	
79	\$1,528.53	\$2,292.79	\$3,057.06	\$3,821.32	\$4,413.19	\$5,148.73	\$5,884.26	\$6,619.79	\$7,228.41	\$7,951.25	
80	\$1,630.51	\$2,445.76	\$3,261.01	\$4,076.26	\$4,714.12	\$5,499.81	\$6,285.50	\$7,071.18	\$7,723.78	\$8,496.16	
81	\$1,814.56	\$2,721.83	\$3,629.11	\$4,536.38	\$5,257.07	\$6,133.25	\$7,009.43	\$7,885.60	\$8,608.29	\$9,469.12	
82	\$1,998.60	\$2,997.91	\$3,997.21	\$4,996.51	\$5,800.01	\$6,766.68	\$7,733.35	\$8,700.02	\$9,492.80	\$10,442.07	
83	\$2,182.65	\$3,273.98	\$4,365.30	\$5,456.63	\$6,342.96	\$7,400.11	\$8,457.27	\$9,514.43	\$10,377.30	\$11,415.03	
84	\$2,366.70	\$3,550.05	\$4,733.40	\$5,916.75	\$6,885.90	\$8,033.55	\$9,181.20	\$10,328.85	\$11,261.81	\$12,387.99	
85	\$2,550.74	\$3,826.13	\$5,101.50	\$6,376.87	\$7,428.84	\$8,666.98	\$9,905.13	\$11,143.26	\$12,146.32	\$13,360.94	

MODAL FACTORS	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000

ANNUAL POLICY FEE
\$50.00

**Additional Premium Rate Factors: 10% Spouse Discount when applying together.**

# HOME LIFE SECURE PLAN-GRADED BENEFIT WHOLE LIFE INSURANCE-RATES

## Female Rates (Non-Smoker)

Face/Age	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000	\$105,000	Female Rates (Non-Smoker)
63	\$2,865.71	\$3,104.52	\$3,292.30	\$3,527.47	\$3,762.63	\$3,997.80	\$4,169.41	\$4,401.04	\$4,632.67	\$4,864.31	
64	\$3,024.72	\$3,276.78	\$3,475.28	\$3,723.51	\$3,971.74	\$4,219.98	\$4,400.33	\$4,644.79	\$4,889.26	\$5,133.72	
65	\$3,183.74	\$3,449.05	\$3,658.24	\$3,919.54	\$4,180.85	\$4,442.16	\$4,631.25	\$4,888.54	\$5,145.83	\$5,403.12	
66	\$3,432.85	\$3,718.91	\$3,946.16	\$4,228.03	\$4,509.90	\$4,791.77	\$4,992.56	\$5,269.92	\$5,547.29	\$5,824.64	
67	\$3,681.95	\$3,988.78	\$4,234.09	\$4,536.51	\$4,838.95	\$5,141.38	\$5,353.85	\$5,651.29	\$5,948.73	\$6,246.17	
68	\$3,931.06	\$4,258.64	\$4,522.00	\$4,845.00	\$5,168.00	\$5,491.00	\$5,715.16	\$6,032.67	\$6,350.17	\$6,667.69	
69	\$4,180.16	\$4,528.51	\$4,809.92	\$5,153.48	\$5,497.05	\$5,840.62	\$6,076.46	\$6,414.04	\$6,751.62	\$7,089.21	
70	\$4,429.26	\$4,798.37	\$5,097.84	\$5,461.97	\$5,826.10	\$6,190.23	\$6,437.76	\$6,795.42	\$7,153.07	\$7,510.73	
71	\$4,802.66	\$5,202.89	\$5,524.85	\$5,919.48	\$6,314.11	\$6,708.75	\$6,978.36	\$7,366.04	\$7,753.73	\$8,141.42	
72	\$5,176.08	\$5,607.42	\$5,951.87	\$6,377.00	\$6,802.14	\$7,227.27	\$7,518.95	\$7,936.66	\$8,354.39	\$8,772.10	
73	\$5,549.48	\$6,011.93	\$6,378.88	\$6,834.52	\$7,290.16	\$7,745.79	\$8,059.54	\$8,507.30	\$8,955.05	\$9,402.80	
74	\$5,922.88	\$6,416.45	\$6,805.90	\$7,292.04	\$7,778.17	\$8,264.30	\$8,600.14	\$9,077.92	\$9,555.71	\$10,033.49	
75	\$6,296.29	\$6,820.98	\$7,232.92	\$7,749.56	\$8,266.19	\$8,782.83	\$9,140.74	\$9,648.55	\$10,156.37	\$10,664.19	
76	\$6,890.73	\$7,464.97	\$7,918.23	\$8,483.82	\$9,049.40	\$9,614.99	\$9,993.01	\$10,548.18	\$11,103.35	\$11,658.52	
77	\$7,485.18	\$8,108.95	\$8,603.54	\$9,218.08	\$9,832.63	\$10,447.16	\$10,845.30	\$11,447.81	\$12,050.33	\$12,652.84	
78	\$8,079.64	\$8,752.94	\$9,288.85	\$9,952.35	\$10,615.84	\$11,279.32	\$11,697.58	\$12,347.44	\$12,997.31	\$13,647.17	
79	\$8,674.09	\$9,396.93	\$9,974.17	\$10,686.61	\$11,399.05	\$12,111.50	\$12,549.86	\$13,247.07	\$13,944.29	\$14,641.50	
80	\$9,268.54	\$10,040.92	\$10,659.48	\$11,420.87	\$12,182.27	\$12,943.66	\$13,402.14	\$14,146.71	\$14,891.26	\$15,635.83	
81	\$10,329.95	\$11,190.78	\$11,868.22	\$12,715.95	\$13,563.68	\$14,411.41	\$14,895.11	\$15,722.61	\$16,550.12	\$17,377.62	
82	\$11,391.36	\$12,340.63	\$13,076.96	\$14,011.02	\$14,945.10	\$15,879.16	\$16,388.07	\$17,298.52	\$18,208.96	\$19,119.41	
83	\$12,452.76	\$13,490.50	\$14,285.69	\$15,306.10	\$16,326.51	\$17,346.92	\$17,881.03	\$18,874.42	\$19,867.81	\$20,861.20	
84	\$13,514.17	\$14,640.35	\$15,494.43	\$16,601.17	\$17,707.93	\$18,814.67	\$19,374.00	\$20,450.33	\$21,526.66	\$22,602.98	
85	\$14,575.58	\$15,790.21	\$16,703.17	\$17,896.25	\$19,089.34	\$20,282.42	\$20,866.96	\$22,026.23	\$23,185.50	\$24,344.78	

MODAL FACTORS	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000

ANNUAL POLICY FEE
\$50.00

**Additional Premium Rate Factors: 10% Spouse Discount when applying together.**

# HOME LIFE SECURE PLAN-GRADED BENEFIT WHOLE LIFE INSURANCE-RATES

## Female Rates (Non-Smoker)

Face/Age	\$110,000	\$115,000	\$120,000	\$125,000	\$130,000	\$135,000	\$140,000	\$145,000	\$150,000	Female Rates (Non-Smoker)
63	\$5,063.51	\$5,293.67	\$5,523.83	\$5,753.99	\$5,976.62	\$6,206.49	\$6,436.36	\$6,666.23	\$6,896.10	
64	\$5,344.06	\$5,586.96	\$5,829.87	\$6,072.78	\$6,308.64	\$6,551.28	\$6,793.92	\$7,036.56	\$7,279.20	
65	\$5,624.59	\$5,880.25	\$6,135.91	\$6,391.58	\$6,640.65	\$6,896.06	\$7,151.47	\$7,406.88	\$7,662.29	
66	\$6,062.85	\$6,338.44	\$6,614.02	\$6,889.60	\$7,159.80	\$7,435.18	\$7,710.56	\$7,985.94	\$8,261.31	
67	\$6,501.11	\$6,796.62	\$7,092.13	\$7,387.63	\$7,678.96	\$7,974.30	\$8,269.64	\$8,564.99	\$8,860.33	
68	\$6,939.38	\$7,254.80	\$7,570.23	\$7,885.65	\$8,198.11	\$8,513.42	\$8,828.73	\$9,144.04	\$9,459.36	
69	\$7,377.64	\$7,712.98	\$8,048.34	\$8,383.68	\$8,717.26	\$9,052.54	\$9,387.81	\$9,723.10	\$10,058.38	
70	\$7,815.90	\$8,171.17	\$8,526.44	\$8,881.70	\$9,236.41	\$9,591.66	\$9,946.90	\$10,302.15	\$10,657.40	
71	\$8,474.01	\$8,859.20	\$9,244.38	\$9,629.56	\$10,016.59	\$10,401.84	\$10,787.10	\$11,172.35	\$11,557.60	
72	\$9,132.12	\$9,547.22	\$9,962.31	\$10,377.41	\$10,796.76	\$11,212.02	\$11,627.28	\$12,042.54	\$12,457.80	
73	\$9,790.23	\$10,235.24	\$10,680.25	\$11,125.27	\$11,576.93	\$12,022.20	\$12,467.46	\$12,912.74	\$13,358.00	
74	\$10,448.33	\$10,923.27	\$11,398.19	\$11,873.11	\$12,357.10	\$12,832.39	\$13,307.66	\$13,782.93	\$14,258.20	
75	\$11,106.44	\$11,611.29	\$12,116.12	\$12,620.96	\$13,137.29	\$13,642.56	\$14,147.84	\$14,653.13	\$15,158.41	
76	\$12,139.41	\$12,691.20	\$13,242.99	\$13,794.78	\$14,364.33	\$14,916.81	\$15,469.28	\$16,021.75	\$16,574.23	
77	\$13,172.36	\$13,771.10	\$14,369.86	\$14,968.60	\$15,591.38	\$16,191.05	\$16,790.72	\$17,390.39	\$17,990.06	
78	\$14,205.33	\$14,851.02	\$15,496.72	\$16,142.41	\$16,818.43	\$17,465.30	\$18,112.16	\$18,759.02	\$19,405.89	
79	\$15,238.28	\$15,930.93	\$16,623.58	\$17,316.23	\$18,045.48	\$18,739.54	\$19,433.60	\$20,127.65	\$20,821.71	
80	\$16,271.24	\$17,010.84	\$17,750.44	\$18,490.05	\$19,272.53	\$20,013.79	\$20,755.03	\$21,496.28	\$22,237.54	
81	\$18,071.63	\$18,893.07	\$19,714.51	\$20,535.94	\$21,406.32	\$22,229.65	\$23,052.97	\$23,876.28	\$24,699.61	
82	\$19,872.02	\$20,775.29	\$21,678.56	\$22,581.83	\$23,540.12	\$24,445.51	\$25,350.90	\$26,256.29	\$27,161.68	
83	\$21,672.40	\$22,657.52	\$23,642.62	\$24,627.73	\$25,673.91	\$26,661.37	\$27,648.83	\$28,636.29	\$29,623.75	
84	\$23,472.80	\$24,539.74	\$25,606.69	\$26,673.63	\$27,807.70	\$28,877.23	\$29,946.77	\$31,016.29	\$32,085.82	
85	\$25,273.18	\$26,421.96	\$27,570.74	\$28,719.53	\$29,941.50	\$31,093.10	\$32,244.69	\$33,396.28	\$34,547.89	

MODAL FACTORS	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000

ANNUAL POLICY FEE
\$50.00

**Additional Premium Rate Factors: 10% Spouse Discount when applying together.**



# HOME LIFE SECURE PLAN-GRADED BENEFIT WHOLE LIFE INSURANCE-RATES

## Female Rates (Smoker)

Face/Age	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	Female Rates (Smoker)
18 - 25	\$181.84	\$272.77	\$363.68	\$454.60	\$393.86	\$459.51	\$525.15	\$590.79	\$603.81	\$664.20	
26	\$186.52	\$279.78	\$373.04	\$466.30	\$408.46	\$476.54	\$544.61	\$612.69	\$628.18	\$690.99	
27	\$191.21	\$286.81	\$382.41	\$478.01	\$423.06	\$493.57	\$564.08	\$634.59	\$652.54	\$717.79	
28	\$195.89	\$293.83	\$391.77	\$489.71	\$437.66	\$510.60	\$583.55	\$656.49	\$676.90	\$744.59	
29	\$200.56	\$300.85	\$401.14	\$501.43	\$452.26	\$527.63	\$603.01	\$678.39	\$701.27	\$771.39	
30	\$205.25	\$307.88	\$410.51	\$513.13	\$466.85	\$544.67	\$622.48	\$700.29	\$725.62	\$798.19	
31	\$211.09	\$316.63	\$422.17	\$527.72	\$484.63	\$565.41	\$646.18	\$726.95	\$755.09	\$830.60	
32	\$216.93	\$325.39	\$433.85	\$542.31	\$502.42	\$586.16	\$669.89	\$753.62	\$784.55	\$863.01	
33	\$222.76	\$334.15	\$445.53	\$556.91	\$520.20	\$606.90	\$693.60	\$780.30	\$814.02	\$895.42	
34	\$228.60	\$342.90	\$457.21	\$571.50	\$537.98	\$627.64	\$717.30	\$806.97	\$843.49	\$927.83	
35	\$234.44	\$351.66	\$468.87	\$586.10	\$555.76	\$648.38	\$741.02	\$833.64	\$872.94	\$960.24	
36	\$241.91	\$362.86	\$483.81	\$604.77	\$578.36	\$674.74	\$771.13	\$867.53	\$910.40	\$1,001.43	
37	\$249.38	\$374.06	\$498.75	\$623.43	\$600.95	\$701.11	\$801.26	\$901.42	\$947.85	\$1,042.63	
38	\$256.84	\$385.26	\$513.68	\$642.11	\$623.54	\$727.47	\$831.39	\$935.31	\$985.30	\$1,083.83	
39	\$264.30	\$396.47	\$528.62	\$660.77	\$646.13	\$753.82	\$861.51	\$969.21	\$1,022.75	\$1,125.03	
40	\$271.77	\$407.66	\$543.56	\$679.44	\$668.73	\$780.18	\$891.64	\$1,003.09	\$1,060.20	\$1,166.22	
41	\$281.68	\$422.52	\$563.37	\$704.21	\$699.00	\$815.50	\$932.00	\$1,048.50	\$1,110.31	\$1,221.34	
42	\$291.59	\$437.39	\$583.18	\$728.98	\$729.27	\$850.82	\$972.36	\$1,093.90	\$1,160.42	\$1,276.47	
43	\$301.50	\$452.25	\$603.00	\$753.74	\$759.54	\$886.13	\$1,012.72	\$1,139.31	\$1,210.53	\$1,331.59	
44	\$311.41	\$467.11	\$622.81	\$778.52	\$789.81	\$921.45	\$1,053.08	\$1,184.71	\$1,260.66	\$1,386.72	
45	\$321.31	\$481.97	\$642.63	\$803.29	\$820.08	\$956.76	\$1,093.44	\$1,230.12	\$1,310.77	\$1,441.84	
46	\$334.97	\$502.46	\$669.95	\$837.44	\$861.04	\$1,004.55	\$1,148.06	\$1,291.56	\$1,378.12	\$1,515.93	
47	\$348.64	\$522.95	\$697.26	\$871.58	\$902.01	\$1,052.34	\$1,202.68	\$1,353.01	\$1,445.46	\$1,590.01	
48	\$362.30	\$543.43	\$724.58	\$905.73	\$942.97	\$1,100.14	\$1,257.30	\$1,414.46	\$1,512.82	\$1,664.10	
49	\$375.96	\$563.92	\$751.90	\$939.88	\$983.94	\$1,147.93	\$1,311.92	\$1,475.91	\$1,580.17	\$1,738.19	
50	\$389.61	\$584.41	\$779.22	\$974.02	\$1,024.90	\$1,195.72	\$1,366.54	\$1,537.35	\$1,647.52	\$1,812.28	
51	\$408.90	\$613.35	\$817.80	\$1,022.25	\$1,082.38	\$1,262.77	\$1,443.17	\$1,623.56	\$1,741.64	\$1,915.81	
52	\$428.19	\$642.29	\$856.38	\$1,070.47	\$1,139.84	\$1,329.81	\$1,519.79	\$1,709.76	\$1,835.76	\$2,019.34	
53	\$447.48	\$671.22	\$894.96	\$1,118.70	\$1,197.31	\$1,396.86	\$1,596.42	\$1,795.97	\$1,929.88	\$2,122.87	
54	\$466.77	\$700.16	\$933.53	\$1,166.92	\$1,254.79	\$1,463.91	\$1,673.04	\$1,882.17	\$2,024.01	\$2,226.41	
55	\$486.06	\$729.08	\$972.12	\$1,215.15	\$1,312.25	\$1,530.96	\$1,749.66	\$1,968.38	\$2,118.13	\$2,329.94	
56	\$512.53	\$768.79	\$1,025.06	\$1,281.32	\$1,391.16	\$1,623.02	\$1,854.88	\$2,086.74	\$2,247.39	\$2,472.13	
57	\$539.01	\$808.50	\$1,078.01	\$1,347.51	\$1,470.07	\$1,715.08	\$1,960.10	\$2,205.11	\$2,376.66	\$2,614.33	
58	\$565.47	\$848.21	\$1,130.96	\$1,413.70	\$1,548.99	\$1,807.15	\$2,065.32	\$2,323.48	\$2,505.93	\$2,756.52	
59	\$591.95	\$887.93	\$1,183.90	\$1,479.88	\$1,627.90	\$1,899.22	\$2,170.54	\$2,441.85	\$2,635.20	\$2,898.72	
60	\$618.43	\$927.64	\$1,236.85	\$1,546.06	\$1,706.81	\$1,991.28	\$2,275.75	\$2,560.22	\$2,764.47	\$3,040.91	
61	\$657.27	\$985.90	\$1,314.54	\$1,643.17	\$1,821.15	\$2,124.67	\$2,428.20	\$2,731.72	\$2,951.68	\$3,246.84	
62	\$696.11	\$1,044.17	\$1,392.23	\$1,740.28	\$1,935.49	\$2,258.07	\$2,580.65	\$2,903.23	\$3,138.89	\$3,452.78	

MODAL FACTORS	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000

ANNUAL POLICY FEE
\$50.00

**Additional Premium Rate Factors: 10% Spouse Discount when applying together.**

# HOME LIFE SECURE PLAN-GRADED BENEFIT WHOLE LIFE INSURANCE-RATES

## Female Rates (Smoker)

Face/Age	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000	\$105,000
18 - 25	\$724.58	\$784.96	\$811.69	\$869.67	\$927.65	\$985.63	\$1,015.99	\$1,072.43	\$1,128.87	\$1,185.32
26	\$753.81	\$816.63	\$845.66	\$906.07	\$966.47	\$1,026.88	\$1,059.24	\$1,118.09	\$1,176.95	\$1,235.79
27	\$783.05	\$848.30	\$879.63	\$942.47	\$1,005.30	\$1,068.13	\$1,102.51	\$1,163.76	\$1,225.01	\$1,286.26
28	\$812.28	\$879.97	\$913.61	\$978.87	\$1,044.12	\$1,109.38	\$1,145.77	\$1,209.42	\$1,273.08	\$1,336.73
29	\$841.52	\$911.64	\$947.58	\$1,015.27	\$1,082.95	\$1,150.64	\$1,189.04	\$1,255.09	\$1,321.15	\$1,387.20
30	\$870.75	\$943.31	\$981.55	\$1,051.67	\$1,121.78	\$1,191.89	\$1,232.29	\$1,300.75	\$1,369.21	\$1,437.68
31	\$906.10	\$981.62	\$1,022.44	\$1,095.47	\$1,168.51	\$1,241.54	\$1,284.69	\$1,356.05	\$1,427.43	\$1,498.80
32	\$941.47	\$1,019.92	\$1,063.33	\$1,139.29	\$1,215.24	\$1,291.19	\$1,337.08	\$1,411.36	\$1,485.64	\$1,559.92
33	\$976.82	\$1,058.22	\$1,104.22	\$1,183.09	\$1,261.96	\$1,340.84	\$1,389.47	\$1,466.66	\$1,543.86	\$1,621.05
34	\$1,012.18	\$1,096.53	\$1,145.11	\$1,226.90	\$1,308.70	\$1,390.49	\$1,441.86	\$1,521.96	\$1,602.07	\$1,682.17
35	\$1,047.54	\$1,134.83	\$1,186.00	\$1,270.72	\$1,355.43	\$1,440.14	\$1,494.26	\$1,577.27	\$1,660.28	\$1,743.29
36	\$1,092.47	\$1,183.51	\$1,238.04	\$1,326.47	\$1,414.90	\$1,503.33	\$1,559.79	\$1,646.45	\$1,733.10	\$1,819.76
37	\$1,137.42	\$1,232.21	\$1,290.08	\$1,382.22	\$1,474.38	\$1,566.52	\$1,625.33	\$1,715.63	\$1,805.92	\$1,896.22
38	\$1,182.36	\$1,280.89	\$1,342.12	\$1,437.98	\$1,533.84	\$1,629.71	\$1,690.86	\$1,784.81	\$1,878.75	\$1,972.68
39	\$1,227.30	\$1,329.58	\$1,394.15	\$1,493.74	\$1,593.31	\$1,692.90	\$1,756.41	\$1,853.98	\$1,951.56	\$2,049.14
40	\$1,272.24	\$1,378.26	\$1,446.19	\$1,549.49	\$1,652.79	\$1,756.09	\$1,821.95	\$1,923.16	\$2,024.38	\$2,125.61
41	\$1,332.38	\$1,443.41	\$1,515.62	\$1,623.89	\$1,732.15	\$1,840.40	\$1,909.72	\$2,015.81	\$2,121.91	\$2,228.01
42	\$1,392.52	\$1,508.55	\$1,585.06	\$1,698.28	\$1,811.50	\$1,924.72	\$1,997.49	\$2,108.47	\$2,219.44	\$2,330.41
43	\$1,452.64	\$1,573.70	\$1,654.49	\$1,772.68	\$1,890.85	\$2,009.03	\$2,085.26	\$2,201.12	\$2,316.96	\$2,432.82
44	\$1,512.78	\$1,638.84	\$1,723.93	\$1,847.07	\$1,970.20	\$2,093.34	\$2,173.05	\$2,293.77	\$2,414.50	\$2,535.22
45	\$1,572.92	\$1,703.99	\$1,793.36	\$1,921.46	\$2,049.55	\$2,177.66	\$2,260.82	\$2,386.41	\$2,512.02	\$2,637.62
46	\$1,653.74	\$1,791.55	\$1,886.19	\$2,020.91	\$2,155.64	\$2,290.36	\$2,377.58	\$2,509.66	\$2,641.75	\$2,773.84
47	\$1,734.56	\$1,879.11	\$1,979.00	\$2,120.35	\$2,261.71	\$2,403.07	\$2,494.34	\$2,632.91	\$2,771.49	\$2,910.06
48	\$1,815.38	\$1,966.66	\$2,071.82	\$2,219.80	\$2,367.79	\$2,515.78	\$2,611.10	\$2,756.16	\$2,901.22	\$3,046.28
49	\$1,896.20	\$2,054.22	\$2,164.64	\$2,319.25	\$2,473.87	\$2,628.48	\$2,727.86	\$2,879.41	\$3,030.95	\$3,182.51
50	\$1,977.02	\$2,141.78	\$2,257.46	\$2,418.70	\$2,579.95	\$2,741.20	\$2,844.62	\$3,002.66	\$3,160.69	\$3,318.72
51	\$2,089.97	\$2,264.14	\$2,386.70	\$2,557.18	\$2,727.66	\$2,898.13	\$3,006.48	\$3,173.50	\$3,340.53	\$3,507.55
52	\$2,202.91	\$2,386.49	\$2,515.94	\$2,695.66	\$2,875.37	\$3,055.08	\$3,168.33	\$3,344.35	\$3,520.37	\$3,696.38
53	\$2,315.86	\$2,508.85	\$2,645.19	\$2,834.13	\$3,023.07	\$3,212.02	\$3,330.18	\$3,515.19	\$3,700.21	\$3,885.22
54	\$2,428.81	\$2,631.21	\$2,774.44	\$2,972.61	\$3,170.79	\$3,368.96	\$3,492.04	\$3,686.05	\$3,880.04	\$4,074.05
55	\$2,541.75	\$2,753.56	\$2,903.68	\$3,111.09	\$3,318.49	\$3,525.90	\$3,653.90	\$3,856.89	\$4,059.88	\$4,262.88
56	\$2,696.88	\$2,921.61	\$3,081.22	\$3,301.31	\$3,521.40	\$3,741.49	\$3,875.58	\$4,090.90	\$4,306.21	\$4,521.52
57	\$2,852.00	\$3,089.66	\$3,258.76	\$3,491.53	\$3,724.30	\$3,957.07	\$4,097.27	\$4,324.90	\$4,552.53	\$4,780.16
58	\$3,007.12	\$3,257.70	\$3,436.30	\$3,681.75	\$3,927.20	\$4,172.65	\$4,318.97	\$4,558.91	\$4,798.85	\$5,038.80
59	\$3,162.24	\$3,425.76	\$3,613.84	\$3,871.98	\$4,130.11	\$4,388.23	\$4,540.66	\$4,792.91	\$5,045.17	\$5,297.43
60	\$3,317.36	\$3,593.81	\$3,791.38	\$4,062.20	\$4,333.01	\$4,603.82	\$4,762.34	\$5,026.92	\$5,291.49	\$5,556.07
61	\$3,542.01	\$3,837.18	\$4,048.85	\$4,338.05	\$4,627.26	\$4,916.46	\$5,083.00	\$5,365.39	\$5,647.77	\$5,930.17
62	\$3,766.66	\$4,080.55	\$4,306.32	\$4,613.91	\$4,921.51	\$5,229.10	\$5,403.66	\$5,703.86	\$6,004.07	\$6,304.27

**Female Rates  
(Smoker)**

MODAL FACTORS	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000

ANNUAL POLICY FEE
\$50.00

**Additional Premium Rate Factors: 10% Spouse Discount when applying together.**

# HOME LIFE SECURE PLAN-GRADED BENEFIT WHOLE LIFE INSURANCE-RATES

## Female Rates (Smoker)

Face/Age	\$110,000	\$115,000	\$120,000	\$125,000	\$130,000	\$135,000	\$140,000	\$145,000	\$150,000
18 - 25	\$1,223.22	\$1,278.82	\$1,334.42	\$1,390.03	\$1,433.21	\$1,488.35	\$1,543.47	\$1,598.60	\$1,653.72
26	\$1,275.69	\$1,333.68	\$1,391.67	\$1,449.65	\$1,494.89	\$1,552.39	\$1,609.89	\$1,667.38	\$1,724.88
27	\$1,328.17	\$1,388.54	\$1,448.91	\$1,509.28	\$1,556.57	\$1,616.44	\$1,676.30	\$1,736.17	\$1,796.04
28	\$1,380.64	\$1,443.41	\$1,506.16	\$1,568.91	\$1,618.24	\$1,680.49	\$1,742.72	\$1,804.97	\$1,867.20
29	\$1,433.12	\$1,498.27	\$1,563.41	\$1,628.55	\$1,679.92	\$1,744.53	\$1,809.14	\$1,873.75	\$1,938.37
30	\$1,485.59	\$1,553.13	\$1,620.65	\$1,688.18	\$1,741.60	\$1,808.58	\$1,875.56	\$1,942.54	\$2,009.52
31	\$1,549.62	\$1,620.06	\$1,690.50	\$1,760.93	\$1,817.40	\$1,887.30	\$1,957.20	\$2,027.10	\$2,097.00
32	\$1,613.65	\$1,687.00	\$1,760.35	\$1,833.70	\$1,893.20	\$1,966.02	\$2,038.84	\$2,111.65	\$2,184.47
33	\$1,677.68	\$1,753.94	\$1,830.19	\$1,906.45	\$1,969.02	\$2,044.74	\$2,120.47	\$2,196.21	\$2,271.94
34	\$1,741.71	\$1,820.87	\$1,900.04	\$1,979.21	\$2,044.82	\$2,123.46	\$2,202.12	\$2,280.76	\$2,359.41
35	\$1,805.73	\$1,887.81	\$1,969.89	\$2,051.97	\$2,120.62	\$2,202.19	\$2,283.75	\$2,365.31	\$2,446.88
36	\$1,885.39	\$1,971.09	\$2,056.78	\$2,142.48	\$2,215.03	\$2,300.23	\$2,385.42	\$2,470.62	\$2,555.81
37	\$1,965.05	\$2,054.37	\$2,143.69	\$2,233.00	\$2,309.45	\$2,398.26	\$2,487.09	\$2,575.92	\$2,664.75
38	\$2,044.70	\$2,137.64	\$2,230.59	\$2,323.53	\$2,403.85	\$2,496.31	\$2,588.76	\$2,681.22	\$2,773.67
39	\$2,124.36	\$2,220.92	\$2,317.48	\$2,414.05	\$2,498.26	\$2,594.34	\$2,690.43	\$2,786.52	\$2,882.61
40	\$2,204.02	\$2,304.20	\$2,404.38	\$2,504.57	\$2,592.66	\$2,692.38	\$2,792.10	\$2,891.82	\$2,991.54
41	\$2,310.68	\$2,415.71	\$2,520.74	\$2,625.78	\$2,718.78	\$2,823.35	\$2,927.91	\$3,032.49	\$3,137.05
42	\$2,417.34	\$2,527.22	\$2,637.10	\$2,746.97	\$2,844.90	\$2,954.31	\$3,063.73	\$3,173.15	\$3,282.57
43	\$2,524.00	\$2,638.73	\$2,753.45	\$2,868.18	\$2,971.01	\$3,085.28	\$3,199.55	\$3,313.82	\$3,428.09
44	\$2,630.66	\$2,750.23	\$2,869.82	\$2,989.39	\$3,097.12	\$3,216.24	\$3,335.37	\$3,454.48	\$3,573.61
45	\$2,737.33	\$2,861.75	\$2,986.17	\$3,110.59	\$3,223.24	\$3,347.21	\$3,471.18	\$3,595.15	\$3,719.12
46	\$2,878.99	\$3,009.85	\$3,140.72	\$3,271.58	\$3,390.80	\$3,521.23	\$3,651.64	\$3,782.06	\$3,912.47
47	\$3,020.66	\$3,157.96	\$3,295.26	\$3,432.57	\$3,558.38	\$3,695.24	\$3,832.10	\$3,968.95	\$4,105.82
48	\$3,162.33	\$3,306.07	\$3,449.81	\$3,593.56	\$3,725.95	\$3,869.25	\$4,012.56	\$4,155.86	\$4,299.17
49	\$3,304.00	\$3,454.18	\$3,604.36	\$3,754.54	\$3,893.52	\$4,043.26	\$4,193.02	\$4,342.76	\$4,492.52
50	\$3,445.66	\$3,602.28	\$3,758.91	\$3,915.53	\$4,061.09	\$4,217.28	\$4,373.48	\$4,529.67	\$4,685.87
51	\$3,641.73	\$3,807.25	\$3,972.78	\$4,138.32	\$4,292.98	\$4,458.10	\$4,623.21	\$4,788.32	\$4,953.44
52	\$3,837.78	\$4,012.23	\$4,186.66	\$4,361.11	\$4,524.88	\$4,698.91	\$4,872.95	\$5,046.98	\$5,221.01
53	\$4,033.83	\$4,217.19	\$4,400.55	\$4,583.90	\$4,756.78	\$4,939.73	\$5,122.68	\$5,305.64	\$5,488.59
54	\$4,229.89	\$4,422.16	\$4,614.43	\$4,806.69	\$4,988.68	\$5,180.54	\$5,372.42	\$5,564.29	\$5,756.16
55	\$4,425.94	\$4,627.12	\$4,828.30	\$5,029.48	\$5,220.57	\$5,421.36	\$5,622.15	\$5,822.95	\$6,023.73
56	\$4,693.03	\$4,906.36	\$5,119.68	\$5,333.00	\$5,534.88	\$5,747.77	\$5,960.64	\$6,173.53	\$6,386.41
57	\$4,960.13	\$5,185.59	\$5,411.06	\$5,636.51	\$5,849.20	\$6,074.17	\$6,299.14	\$6,524.11	\$6,749.08
58	\$5,227.22	\$5,464.83	\$5,702.42	\$5,940.03	\$6,163.52	\$6,400.57	\$6,637.64	\$6,874.69	\$7,111.75
59	\$5,494.31	\$5,744.06	\$5,993.80	\$6,243.54	\$6,477.83	\$6,726.98	\$6,976.13	\$7,225.27	\$7,474.42
60	\$5,761.42	\$6,023.30	\$6,285.18	\$6,547.06	\$6,792.15	\$7,053.38	\$7,314.62	\$7,575.85	\$7,837.09
61	\$6,150.29	\$6,429.84	\$6,709.40	\$6,988.96	\$7,254.00	\$7,533.00	\$7,812.00	\$8,090.99	\$8,369.99
62	\$6,539.17	\$6,836.40	\$7,133.63	\$7,430.87	\$7,715.84	\$8,012.61	\$8,309.37	\$8,606.13	\$8,902.90

**Female Rates  
(Smoker)**

MODAL FACTORS	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000

ANNUAL POLICY FEE
\$50.00

**Additional Premium Rate Factors: 10% Spouse Discount when applying together.**

# HOME LIFE SECURE PLAN-GRADED BENEFIT WHOLE LIFE INSURANCE-RATES

## Female Rates (Smoker)

Face/Age	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	Female Rates (Smoker)
63	\$734.95	\$1,102.44	\$1,469.91	\$1,837.39	\$2,049.82	\$2,391.46	\$2,733.09	\$3,074.74	\$3,326.10	\$3,658.70	
64	\$773.80	\$1,160.70	\$1,547.60	\$1,934.50	\$2,164.16	\$2,524.85	\$2,885.54	\$3,246.24	\$3,513.31	\$3,864.64	
65	\$812.64	\$1,218.96	\$1,625.29	\$2,031.61	\$2,278.49	\$2,658.24	\$3,037.99	\$3,417.74	\$3,700.52	\$4,070.58	
66	\$872.13	\$1,308.19	\$1,744.24	\$2,180.31	\$2,454.74	\$2,863.87	\$3,272.99	\$3,682.11	\$3,987.97	\$4,386.77	
67	\$931.60	\$1,397.41	\$1,863.21	\$2,329.01	\$2,630.99	\$3,069.49	\$3,507.99	\$3,946.48	\$4,275.44	\$4,702.98	
68	\$991.08	\$1,486.62	\$1,982.17	\$2,477.72	\$2,807.24	\$3,275.12	\$3,742.98	\$4,210.86	\$4,562.90	\$5,019.19	
69	\$1,050.57	\$1,575.85	\$2,101.13	\$2,626.41	\$2,983.48	\$3,480.73	\$3,977.98	\$4,475.23	\$4,850.36	\$5,335.39	
70	\$1,110.05	\$1,665.07	\$2,220.10	\$2,775.12	\$3,159.73	\$3,686.36	\$4,212.98	\$4,739.60	\$5,137.81	\$5,651.60	
71	\$1,202.64	\$1,803.96	\$2,405.28	\$3,006.60	\$3,431.10	\$4,002.95	\$4,574.80	\$5,146.66	\$5,580.72	\$6,138.79	
72	\$1,295.23	\$1,942.84	\$2,590.46	\$3,238.07	\$3,702.48	\$4,319.55	\$4,936.64	\$5,553.71	\$6,023.63	\$6,625.99	
73	\$1,387.82	\$2,081.73	\$2,775.64	\$3,469.55	\$3,973.85	\$4,636.15	\$5,298.46	\$5,960.76	\$6,466.54	\$7,113.19	
74	\$1,480.41	\$2,220.62	\$2,960.82	\$3,701.03	\$4,245.21	\$4,952.75	\$5,660.29	\$6,367.82	\$6,909.44	\$7,600.39	
75	\$1,573.00	\$2,359.50	\$3,146.00	\$3,932.50	\$4,516.58	\$5,269.35	\$6,022.12	\$6,774.88	\$7,352.34	\$8,087.58	
76	\$1,723.57	\$2,585.35	\$3,447.14	\$4,308.93	\$4,961.37	\$5,788.26	\$6,615.16	\$7,442.05	\$8,072.63	\$8,879.89	
77	\$1,874.14	\$2,811.22	\$3,748.29	\$4,685.36	\$5,406.14	\$6,307.17	\$7,208.20	\$8,109.22	\$8,792.91	\$9,672.21	
78	\$2,024.72	\$3,037.07	\$4,049.43	\$5,061.78	\$5,850.93	\$6,826.08	\$7,801.24	\$8,776.39	\$9,513.20	\$10,464.52	
79	\$2,175.29	\$3,262.92	\$4,350.56	\$5,438.21	\$6,295.71	\$7,344.99	\$8,394.27	\$9,443.56	\$10,233.48	\$11,256.83	
80	\$2,325.86	\$3,488.78	\$4,651.71	\$5,814.63	\$6,740.49	\$7,863.90	\$8,987.31	\$10,110.73	\$10,953.76	\$12,049.14	
81	\$2,531.31	\$3,796.97	\$5,062.63	\$6,328.29	\$7,344.39	\$8,568.45	\$9,792.52	\$11,016.58	\$11,937.46	\$13,131.21	
82	\$2,736.77	\$4,105.16	\$5,473.55	\$6,841.93	\$7,948.28	\$9,273.00	\$10,597.71	\$11,922.42	\$12,921.16	\$14,213.28	
83	\$2,942.23	\$4,413.35	\$5,884.47	\$7,355.59	\$8,552.18	\$9,977.55	\$11,402.91	\$12,828.27	\$13,904.86	\$15,295.35	
84	\$3,147.70	\$4,721.54	\$6,295.38	\$7,869.23	\$9,156.08	\$10,682.10	\$12,208.10	\$13,734.12	\$14,888.55	\$16,377.42	
85	\$3,353.15	\$5,029.73	\$6,706.31	\$8,382.88	\$9,759.98	\$11,386.64	\$13,013.30	\$14,639.96	\$15,872.25	\$17,459.47	

MODAL FACTORS	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000

ANNUAL POLICY FEE
\$50.00

**Additional Premium Rate Factors: 10% Spouse Discount when applying together.**

# HOME LIFE SECURE PLAN-GRADED BENEFIT WHOLE LIFE INSURANCE-RATES

## Female Rates (Smoker)

Face/Age	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000	\$105,000
63	\$3,991.32	\$4,323.93	\$4,563.79	\$4,889.77	\$5,215.75	\$5,541.74	\$5,724.31	\$6,042.33	\$6,360.35	\$6,678.37
64	\$4,215.97	\$4,567.30	\$4,821.26	\$5,165.63	\$5,510.01	\$5,854.38	\$6,044.97	\$6,380.80	\$6,716.63	\$7,052.47
65	\$4,440.62	\$4,810.68	\$5,078.72	\$5,441.48	\$5,804.25	\$6,167.02	\$6,365.62	\$6,719.27	\$7,072.92	\$7,426.56
66	\$4,785.57	\$5,184.37	\$5,471.84	\$5,862.69	\$6,253.52	\$6,644.37	\$6,853.51	\$7,234.26	\$7,615.01	\$7,995.77
67	\$5,130.52	\$5,558.07	\$5,864.95	\$6,283.88	\$6,702.80	\$7,121.73	\$7,341.40	\$7,749.26	\$8,157.11	\$8,564.96
68	\$5,475.48	\$5,931.77	\$6,258.06	\$6,705.07	\$7,152.07	\$7,599.08	\$7,829.29	\$8,264.25	\$8,699.20	\$9,134.17
69	\$5,820.43	\$6,305.46	\$6,651.18	\$7,126.26	\$7,601.35	\$8,076.43	\$8,317.17	\$8,779.23	\$9,241.30	\$9,703.37
70	\$6,165.38	\$6,679.16	\$7,044.30	\$7,547.46	\$8,050.62	\$8,553.78	\$8,805.05	\$9,294.23	\$9,783.40	\$10,272.57
71	\$6,696.87	\$7,254.94	\$7,651.49	\$8,198.03	\$8,744.56	\$9,291.10	\$9,555.42	\$10,086.26	\$10,617.12	\$11,147.98
72	\$7,228.36	\$7,830.71	\$8,258.69	\$8,848.60	\$9,438.50	\$10,028.41	\$10,305.77	\$10,878.31	\$11,450.85	\$12,023.40
73	\$7,759.84	\$8,406.50	\$8,865.89	\$9,499.17	\$10,132.44	\$10,765.72	\$11,056.12	\$11,670.35	\$12,284.57	\$12,898.81
74	\$8,291.33	\$8,982.27	\$9,473.08	\$10,149.74	\$10,826.39	\$11,503.03	\$11,806.47	\$12,462.39	\$13,118.30	\$13,774.23
75	\$8,822.82	\$9,558.05	\$10,080.29	\$10,800.31	\$11,520.32	\$12,240.35	\$12,556.83	\$13,254.43	\$13,952.04	\$14,649.63
76	\$9,687.16	\$10,494.42	\$11,057.36	\$11,847.17	\$12,636.99	\$13,426.80	\$13,768.66	\$14,533.59	\$15,298.52	\$16,063.44
77	\$10,551.50	\$11,430.78	\$12,034.44	\$12,894.05	\$13,753.65	\$14,613.25	\$14,980.50	\$15,812.75	\$16,645.01	\$17,477.25
78	\$11,415.84	\$12,367.15	\$13,011.53	\$13,940.92	\$14,870.31	\$15,799.71	\$16,192.34	\$17,091.91	\$17,991.48	\$18,891.06
79	\$12,280.18	\$13,303.52	\$13,988.60	\$14,987.79	\$15,986.98	\$16,986.17	\$17,404.18	\$18,371.07	\$19,337.97	\$20,304.87
80	\$13,144.52	\$14,239.89	\$14,965.68	\$16,034.66	\$17,103.63	\$18,172.61	\$18,616.01	\$19,650.23	\$20,684.45	\$21,718.68
81	\$14,324.95	\$15,518.70	\$16,310.54	\$17,475.58	\$18,640.62	\$19,805.66	\$20,260.33	\$21,385.89	\$22,511.47	\$23,637.05
82	\$15,505.39	\$16,797.51	\$17,655.40	\$18,916.50	\$20,177.60	\$21,438.70	\$21,904.64	\$23,121.57	\$24,338.49	\$25,555.42
83	\$16,685.83	\$18,076.32	\$19,000.26	\$20,357.42	\$21,714.58	\$23,071.75	\$23,548.96	\$24,857.23	\$26,165.50	\$27,473.79
84	\$17,866.27	\$19,355.12	\$20,345.12	\$21,798.34	\$23,251.57	\$24,704.78	\$25,193.27	\$26,592.89	\$27,992.52	\$29,392.16
85	\$19,046.70	\$20,633.93	\$21,689.98	\$23,239.26	\$24,788.55	\$26,337.83	\$26,837.59	\$28,328.57	\$29,819.54	\$31,310.52

**Female Rates (Smoker)**

MODAL FACTORS	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000

ANNUAL POLICY FEE
\$50.00

**Additional Premium Rate Factors: 10% Spouse Discount when applying together.**

# HOME LIFE SECURE PLAN-GRADED BENEFIT WHOLE LIFE INSURANCE-RATES

## Female Rates (Smoker)

Face/Age	\$110,000	\$115,000	\$120,000	\$125,000	\$130,000	\$135,000	\$140,000	\$145,000	\$150,000	Female Rates (Smoker)
63	\$6,928.04	\$7,242.95	\$7,557.86	\$7,872.77	\$8,177.69	\$8,492.22	\$8,806.75	\$9,121.27	\$9,435.80	
64	\$7,316.91	\$7,649.50	\$7,982.09	\$8,314.67	\$8,639.54	\$8,971.83	\$9,304.12	\$9,636.41	\$9,968.70	
65	\$7,705.78	\$8,056.05	\$8,406.31	\$8,756.57	\$9,101.39	\$9,451.44	\$9,801.50	\$10,151.55	\$10,501.61	
66	\$8,295.17	\$8,672.23	\$9,049.28	\$9,426.33	\$9,799.34	\$10,176.23	\$10,553.13	\$10,930.03	\$11,306.92	
67	\$8,884.56	\$9,288.40	\$9,692.25	\$10,096.09	\$10,497.28	\$10,901.02	\$11,304.75	\$11,708.50	\$12,112.24	
68	\$9,473.94	\$9,904.58	\$10,335.21	\$10,765.84	\$11,195.21	\$11,625.80	\$12,056.39	\$12,486.98	\$12,917.55	
69	\$10,063.33	\$10,520.76	\$10,978.18	\$11,435.60	\$11,893.16	\$12,350.60	\$12,808.02	\$13,265.45	\$13,722.88	
70	\$10,652.72	\$11,136.93	\$11,621.15	\$12,105.36	\$12,591.10	\$13,075.38	\$13,559.65	\$14,043.93	\$14,528.20	
71	\$11,561.39	\$12,086.91	\$12,612.42	\$13,137.94	\$13,672.67	\$14,198.54	\$14,724.41	\$15,250.28	\$15,776.16	
72	\$12,470.06	\$13,036.88	\$13,603.70	\$14,170.53	\$14,754.24	\$15,321.70	\$15,889.18	\$16,456.65	\$17,024.12	
73	\$13,378.74	\$13,986.86	\$14,594.99	\$15,203.10	\$15,835.80	\$16,444.87	\$17,053.94	\$17,663.01	\$18,272.07	
74	\$14,287.40	\$14,936.84	\$15,586.26	\$16,235.69	\$16,917.36	\$17,568.03	\$18,218.70	\$18,869.36	\$19,520.03	
75	\$15,196.08	\$15,886.80	\$16,577.54	\$17,268.27	\$17,998.93	\$18,691.19	\$19,383.47	\$20,075.73	\$20,767.99	
76	\$16,657.07	\$17,414.20	\$18,171.35	\$18,928.49	\$19,725.85	\$20,484.54	\$21,243.22	\$22,001.91	\$22,760.60	
77	\$18,118.06	\$18,941.60	\$19,765.15	\$20,588.70	\$21,452.77	\$22,277.87	\$23,102.99	\$23,928.09	\$24,753.20	
78	\$19,579.05	\$20,469.00	\$21,358.97	\$22,248.92	\$23,179.69	\$24,071.22	\$24,962.74	\$25,854.27	\$26,745.79	
79	\$21,040.04	\$21,996.41	\$22,952.77	\$23,909.14	\$24,906.60	\$25,864.55	\$26,822.50	\$27,780.44	\$28,738.39	
80	\$22,501.03	\$23,523.81	\$24,546.58	\$25,569.35	\$26,633.53	\$27,657.89	\$28,682.26	\$29,706.63	\$30,731.00	
81	\$24,477.09	\$25,589.68	\$26,702.28	\$27,814.87	\$28,975.21	\$30,089.64	\$31,204.07	\$32,318.50	\$33,432.93	
82	\$26,453.15	\$27,655.56	\$28,857.98	\$30,060.39	\$31,316.89	\$32,521.38	\$33,725.88	\$34,930.38	\$36,134.87	
83	\$28,429.20	\$29,721.44	\$31,013.68	\$32,305.91	\$33,658.57	\$34,953.13	\$36,247.69	\$37,542.25	\$38,836.81	
84	\$30,405.26	\$31,787.32	\$33,169.38	\$34,551.44	\$36,000.25	\$37,384.87	\$38,769.50	\$40,154.13	\$41,538.75	
85	\$32,381.33	\$33,853.20	\$35,325.08	\$36,796.96	\$38,341.93	\$39,816.62	\$41,291.31	\$42,766.00	\$44,240.69	

MODAL FACTORS	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000

ANNUAL POLICY FEE
\$50.00

**Additional Premium Rate Factors: 10% Spouse Discount when applying together.**

# HOME LIFE SECURE PLAN-GRADED BENEFIT WHOLE LIFE INSURANCE-RATES

## Male Rates (Non-Smoker)

Face/Age	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
18 - 25	\$165.13	\$247.70	\$330.26	\$412.83	\$342.94	\$400.09	\$457.25	\$514.41	\$519.35	\$571.28
26	\$168.77	\$253.16	\$337.54	\$421.93	\$354.33	\$413.39	\$472.45	\$531.50	\$538.48	\$592.33
27	\$172.41	\$258.62	\$344.82	\$431.03	\$365.74	\$426.69	\$487.65	\$548.60	\$557.61	\$613.38
28	\$176.05	\$264.08	\$352.10	\$440.13	\$377.13	\$439.99	\$502.84	\$565.70	\$576.75	\$634.43
29	\$179.69	\$269.53	\$359.39	\$449.23	\$388.53	\$453.28	\$518.04	\$582.79	\$595.88	\$655.47
30	\$183.34	\$274.99	\$366.66	\$458.33	\$399.93	\$466.59	\$533.24	\$599.90	\$615.02	\$676.52
31	\$187.95	\$281.92	\$375.89	\$469.87	\$414.04	\$483.05	\$552.05	\$621.06	\$638.45	\$702.31
32	\$192.57	\$288.85	\$385.12	\$481.40	\$428.14	\$499.50	\$570.86	\$642.21	\$661.90	\$728.08
33	\$197.18	\$295.76	\$394.36	\$492.94	\$442.26	\$515.96	\$589.67	\$663.37	\$685.33	\$753.87
34	\$201.79	\$302.69	\$403.59	\$504.49	\$456.36	\$532.42	\$608.48	\$684.54	\$708.77	\$779.66
35	\$206.41	\$309.61	\$412.82	\$516.02	\$470.47	\$548.88	\$627.29	\$705.70	\$732.22	\$805.43
36	\$212.24	\$318.35	\$424.48	\$530.60	\$488.34	\$569.73	\$651.12	\$732.51	\$762.11	\$838.32
37	\$218.07	\$327.10	\$436.13	\$545.17	\$506.21	\$590.59	\$674.95	\$759.32	\$792.00	\$871.20
38	\$223.90	\$335.84	\$447.79	\$559.74	\$524.09	\$611.44	\$698.78	\$786.13	\$821.90	\$904.08
39	\$229.72	\$344.58	\$459.45	\$574.32	\$541.96	\$632.29	\$722.62	\$812.95	\$851.78	\$936.96
40	\$235.56	\$353.33	\$471.11	\$588.88	\$559.84	\$653.15	\$746.45	\$839.75	\$881.67	\$969.84
41	\$243.19	\$364.78	\$486.37	\$607.97	\$583.36	\$680.59	\$777.82	\$875.05	\$920.64	\$1,012.71
42	\$250.83	\$376.24	\$501.64	\$627.06	\$606.88	\$708.03	\$809.18	\$910.33	\$959.61	\$1,055.58
43	\$258.46	\$387.69	\$516.91	\$646.15	\$630.41	\$735.48	\$840.55	\$945.62	\$998.58	\$1,098.44
44	\$266.09	\$399.14	\$532.19	\$665.23	\$653.94	\$762.92	\$871.91	\$980.90	\$1,037.55	\$1,141.31
45	\$273.73	\$410.59	\$547.46	\$684.32	\$677.46	\$790.37	\$903.27	\$1,016.19	\$1,076.52	\$1,184.17
46	\$284.05	\$426.08	\$568.10	\$710.13	\$708.72	\$826.84	\$944.96	\$1,063.09	\$1,128.27	\$1,241.10
47	\$294.38	\$441.56	\$588.75	\$735.95	\$739.99	\$863.32	\$986.64	\$1,109.98	\$1,180.02	\$1,298.03
48	\$304.70	\$457.05	\$609.41	\$761.75	\$771.25	\$899.79	\$1,028.34	\$1,156.88	\$1,231.77	\$1,354.95
49	\$315.03	\$472.54	\$630.06	\$787.57	\$802.52	\$936.27	\$1,070.03	\$1,203.77	\$1,283.52	\$1,411.87
50	\$325.36	\$488.03	\$650.70	\$813.38	\$833.78	\$972.74	\$1,111.71	\$1,250.67	\$1,335.27	\$1,468.79
51	\$339.68	\$509.52	\$679.37	\$849.20	\$876.80	\$1,022.93	\$1,169.07	\$1,315.20	\$1,406.13	\$1,546.74
52	\$354.01	\$531.02	\$708.03	\$885.04	\$919.82	\$1,073.12	\$1,226.42	\$1,379.73	\$1,476.99	\$1,624.68
53	\$368.35	\$552.51	\$736.68	\$920.86	\$962.84	\$1,123.30	\$1,283.78	\$1,444.25	\$1,547.83	\$1,702.62
54	\$382.67	\$574.01	\$765.35	\$956.68	\$1,005.86	\$1,173.49	\$1,341.13	\$1,508.78	\$1,618.69	\$1,780.57
55	\$397.00	\$595.50	\$794.00	\$992.50	\$1,048.87	\$1,223.69	\$1,398.50	\$1,573.31	\$1,689.55	\$1,858.50
56	\$417.18	\$625.77	\$834.37	\$1,042.95	\$1,108.84	\$1,293.64	\$1,478.45	\$1,663.25	\$1,789.10	\$1,968.01
57	\$437.36	\$656.04	\$874.72	\$1,093.40	\$1,168.79	\$1,363.60	\$1,558.40	\$1,753.19	\$1,888.65	\$2,077.51
58	\$457.54	\$686.31	\$915.08	\$1,143.85	\$1,228.75	\$1,433.55	\$1,638.34	\$1,843.13	\$1,988.20	\$2,187.02
59	\$477.72	\$716.58	\$955.44	\$1,194.30	\$1,288.72	\$1,503.50	\$1,718.29	\$1,933.07	\$2,087.75	\$2,296.53
60	\$497.90	\$746.85	\$995.80	\$1,244.75	\$1,348.68	\$1,573.46	\$1,798.24	\$2,023.02	\$2,187.30	\$2,406.03
61	\$524.88	\$787.32	\$1,049.76	\$1,312.20	\$1,429.42	\$1,667.66	\$1,905.90	\$2,144.14	\$2,320.14	\$2,552.16
62	\$551.86	\$827.79	\$1,103.72	\$1,379.65	\$1,510.18	\$1,761.87	\$2,013.57	\$2,265.26	\$2,452.99	\$2,698.29

Male Rates  
(Non-Smoker)

MODAL FACTORS	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000

ANNUAL POLICY FEE
\$50.00

**Additional Premium Rate Factors: 10% Spouse Discount when applying together.**

# HOME LIFE SECURE PLAN-GRADED BENEFIT WHOLE LIFE INSURANCE-RATES

## Male Rates (Non-Smoker)

Face/Age	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000	\$105,000
18 - 25	\$623.21	\$675.15	\$694.35	\$743.95	\$793.55	\$843.14	\$866.20	\$914.32	\$962.44	\$1,010.56
26	\$646.18	\$700.03	\$721.21	\$772.72	\$824.23	\$875.74	\$900.52	\$950.55	\$1,000.58	\$1,050.62
27	\$669.14	\$724.90	\$748.05	\$801.48	\$854.92	\$908.35	\$934.86	\$986.79	\$1,038.73	\$1,090.66
28	\$692.10	\$749.78	\$774.90	\$830.25	\$885.60	\$940.95	\$969.18	\$1,023.02	\$1,076.87	\$1,130.71
29	\$715.06	\$774.64	\$801.75	\$859.01	\$916.29	\$973.55	\$1,003.51	\$1,059.27	\$1,115.02	\$1,170.77
30	\$738.02	\$799.52	\$828.59	\$887.78	\$946.96	\$1,006.15	\$1,037.85	\$1,095.50	\$1,153.15	\$1,210.81
31	\$766.15	\$829.99	\$861.21	\$922.73	\$984.23	\$1,045.75	\$1,079.79	\$1,139.78	\$1,199.78	\$1,259.76
32	\$794.28	\$860.47	\$893.82	\$957.66	\$1,021.50	\$1,085.36	\$1,121.75	\$1,184.06	\$1,246.39	\$1,308.70
33	\$822.41	\$890.94	\$926.43	\$992.60	\$1,058.77	\$1,124.95	\$1,163.70	\$1,228.35	\$1,293.00	\$1,357.64
34	\$850.53	\$921.41	\$959.04	\$1,027.55	\$1,096.04	\$1,164.55	\$1,205.64	\$1,272.63	\$1,339.61	\$1,406.59
35	\$878.65	\$951.88	\$991.66	\$1,062.49	\$1,133.31	\$1,204.15	\$1,247.60	\$1,316.91	\$1,386.23	\$1,455.53
36	\$914.52	\$990.74	\$1,033.54	\$1,107.36	\$1,181.18	\$1,255.01	\$1,300.48	\$1,372.73	\$1,444.98	\$1,517.23
37	\$950.40	\$1,029.60	\$1,075.42	\$1,152.24	\$1,229.05	\$1,305.87	\$1,353.37	\$1,428.55	\$1,503.74	\$1,578.93
38	\$986.27	\$1,068.46	\$1,117.31	\$1,197.10	\$1,276.91	\$1,356.72	\$1,406.25	\$1,484.38	\$1,562.50	\$1,640.63
39	\$1,022.14	\$1,107.32	\$1,159.19	\$1,241.98	\$1,324.78	\$1,407.58	\$1,459.13	\$1,540.20	\$1,621.26	\$1,702.32
40	\$1,058.01	\$1,146.18	\$1,201.07	\$1,286.86	\$1,372.64	\$1,458.44	\$1,512.02	\$1,596.02	\$1,680.03	\$1,764.02
41	\$1,104.78	\$1,196.84	\$1,255.03	\$1,344.68	\$1,434.33	\$1,523.98	\$1,581.43	\$1,669.29	\$1,757.15	\$1,845.01
42	\$1,151.54	\$1,247.50	\$1,309.01	\$1,402.51	\$1,496.01	\$1,589.51	\$1,650.84	\$1,742.55	\$1,834.27	\$1,925.98
43	\$1,198.30	\$1,298.16	\$1,362.98	\$1,460.34	\$1,557.70	\$1,655.05	\$1,720.25	\$1,815.83	\$1,911.40	\$2,006.97
44	\$1,245.06	\$1,348.82	\$1,416.95	\$1,518.16	\$1,619.37	\$1,720.59	\$1,789.67	\$1,889.10	\$1,988.52	\$2,087.95
45	\$1,291.83	\$1,399.48	\$1,470.92	\$1,575.99	\$1,681.05	\$1,786.12	\$1,859.08	\$1,962.36	\$2,065.65	\$2,168.93
46	\$1,353.93	\$1,466.76	\$1,542.70	\$1,652.90	\$1,763.08	\$1,873.28	\$1,950.46	\$2,058.82	\$2,167.18	\$2,275.54
47	\$1,416.03	\$1,534.02	\$1,614.48	\$1,729.80	\$1,845.12	\$1,960.44	\$2,041.85	\$2,155.28	\$2,268.71	\$2,382.15
48	\$1,478.12	\$1,601.30	\$1,686.26	\$1,806.71	\$1,927.16	\$2,047.60	\$2,133.22	\$2,251.73	\$2,370.25	\$2,488.76
49	\$1,540.23	\$1,668.58	\$1,758.04	\$1,883.62	\$2,009.19	\$2,134.76	\$2,224.60	\$2,348.19	\$2,471.78	\$2,595.37
50	\$1,602.32	\$1,735.85	\$1,829.82	\$1,960.52	\$2,091.23	\$2,221.93	\$2,315.98	\$2,444.65	\$2,573.31	\$2,701.98
51	\$1,687.35	\$1,827.96	\$1,927.66	\$2,065.35	\$2,203.04	\$2,340.74	\$2,440.42	\$2,576.00	\$2,711.57	\$2,847.15
52	\$1,772.37	\$1,920.08	\$2,025.51	\$2,170.18	\$2,314.86	\$2,459.55	\$2,564.85	\$2,707.34	\$2,849.83	\$2,992.32
53	\$1,857.40	\$2,012.18	\$2,123.35	\$2,275.02	\$2,426.69	\$2,578.35	\$2,689.28	\$2,838.69	\$2,988.09	\$3,137.50
54	\$1,942.43	\$2,104.30	\$2,221.19	\$2,379.84	\$2,538.50	\$2,697.16	\$2,813.71	\$2,970.03	\$3,126.35	\$3,282.67
55	\$2,027.45	\$2,196.42	\$2,319.03	\$2,484.67	\$2,650.32	\$2,815.97	\$2,938.16	\$3,101.38	\$3,264.61	\$3,427.84
56	\$2,146.92	\$2,325.83	\$2,457.97	\$2,633.55	\$2,809.12	\$2,984.69	\$3,111.92	\$3,284.81	\$3,457.70	\$3,630.58
57	\$2,266.38	\$2,455.25	\$2,596.93	\$2,782.42	\$2,967.91	\$3,153.40	\$3,285.70	\$3,468.24	\$3,650.79	\$3,833.32
58	\$2,385.84	\$2,584.66	\$2,735.87	\$2,931.29	\$3,126.71	\$3,322.12	\$3,459.48	\$3,651.67	\$3,843.87	\$4,036.05
59	\$2,505.30	\$2,714.07	\$2,874.82	\$3,080.16	\$3,285.50	\$3,490.85	\$3,633.26	\$3,835.10	\$4,036.95	\$4,238.80
60	\$2,624.76	\$2,843.49	\$3,013.76	\$3,229.03	\$3,444.29	\$3,659.57	\$3,807.03	\$4,018.53	\$4,230.04	\$4,441.54
61	\$2,784.18	\$3,016.19	\$3,197.03	\$3,425.39	\$3,653.75	\$3,882.10	\$4,038.97	\$4,263.35	\$4,487.74	\$4,712.13
62	\$2,943.59	\$3,188.89	\$3,380.29	\$3,621.75	\$3,863.20	\$4,104.65	\$4,270.90	\$4,508.17	\$4,745.45	\$4,982.71

Male Rates  
(Non-Smoker)

MODAL FACTORS	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000

ANNUAL POLICY FEE
\$50.00

**Additional Premium Rate Factors: 10% Spouse Discount when applying together.**



# HOME LIFE SECURE PLAN-GRADED BENEFIT WHOLE LIFE INSURANCE-RATES

## Male Rates (Non-Smoker)

Face/Age	\$110,000	\$115,000	\$120,000	\$125,000	\$130,000	\$135,000	\$140,000	\$145,000	\$150,000	Male Rates (Non-Smoker)
18 - 25	\$1,039.75	\$1,087.01	\$1,134.28	\$1,181.53	\$1,215.12	\$1,261.86	\$1,308.59	\$1,355.32	\$1,402.07	
26	\$1,081.65	\$1,130.82	\$1,179.98	\$1,229.15	\$1,264.69	\$1,313.33	\$1,361.97	\$1,410.61	\$1,459.25	
27	\$1,123.55	\$1,174.62	\$1,225.69	\$1,276.76	\$1,314.25	\$1,364.80	\$1,415.35	\$1,465.90	\$1,516.44	
28	\$1,165.45	\$1,218.42	\$1,271.40	\$1,324.37	\$1,363.82	\$1,416.27	\$1,468.72	\$1,521.18	\$1,573.63	
29	\$1,207.35	\$1,262.23	\$1,317.11	\$1,371.99	\$1,413.38	\$1,467.73	\$1,522.10	\$1,576.46	\$1,630.82	
30	\$1,249.25	\$1,306.04	\$1,362.81	\$1,419.60	\$1,462.94	\$1,519.21	\$1,575.48	\$1,631.74	\$1,688.01	
31	\$1,300.61	\$1,359.73	\$1,418.85	\$1,477.97	\$1,523.78	\$1,582.39	\$1,641.00	\$1,699.60	\$1,758.21	
32	\$1,351.97	\$1,413.42	\$1,474.87	\$1,536.32	\$1,584.62	\$1,645.56	\$1,706.51	\$1,767.46	\$1,828.40	
33	\$1,403.32	\$1,467.11	\$1,530.89	\$1,594.68	\$1,645.45	\$1,708.74	\$1,772.03	\$1,835.32	\$1,898.61	
34	\$1,454.68	\$1,520.80	\$1,586.92	\$1,653.04	\$1,706.30	\$1,771.92	\$1,837.55	\$1,903.17	\$1,968.81	
35	\$1,506.03	\$1,574.49	\$1,642.94	\$1,711.40	\$1,767.14	\$1,835.10	\$1,903.07	\$1,971.04	\$2,039.00	
36	\$1,570.48	\$1,641.86	\$1,713.24	\$1,784.63	\$1,843.60	\$1,914.51	\$1,985.42	\$2,056.32	\$2,127.23	
37	\$1,634.92	\$1,709.23	\$1,783.54	\$1,857.85	\$1,920.07	\$1,993.91	\$2,067.77	\$2,141.62	\$2,215.46	
38	\$1,699.36	\$1,776.60	\$1,853.84	\$1,931.08	\$1,996.53	\$2,073.33	\$2,150.12	\$2,226.90	\$2,303.69	
39	\$1,763.79	\$1,843.97	\$1,924.14	\$2,004.31	\$2,073.00	\$2,152.74	\$2,232.47	\$2,312.19	\$2,391.92	
40	\$1,828.23	\$1,911.34	\$1,994.44	\$2,077.55	\$2,149.47	\$2,232.14	\$2,314.81	\$2,397.48	\$2,480.15	
41	\$1,912.88	\$1,999.82	\$2,086.77	\$2,173.72	\$2,249.22	\$2,335.74	\$2,422.25	\$2,508.75	\$2,595.26	
42	\$1,997.52	\$2,088.31	\$2,179.11	\$2,269.90	\$2,348.99	\$2,439.33	\$2,529.68	\$2,620.03	\$2,710.37	
43	\$2,082.15	\$2,176.79	\$2,271.44	\$2,366.08	\$2,448.75	\$2,542.93	\$2,637.11	\$2,731.29	\$2,825.48	
44	\$2,166.79	\$2,265.28	\$2,363.77	\$2,462.26	\$2,548.51	\$2,646.53	\$2,744.55	\$2,842.57	\$2,940.58	
45	\$2,251.43	\$2,353.77	\$2,456.10	\$2,558.44	\$2,648.26	\$2,750.12	\$2,851.98	\$2,953.83	\$3,055.69	
46	\$2,362.76	\$2,470.16	\$2,577.56	\$2,684.95	\$2,779.92	\$2,886.85	\$2,993.76	\$3,100.69	\$3,207.61	
47	\$2,474.09	\$2,586.55	\$2,699.01	\$2,811.47	\$2,911.58	\$3,023.57	\$3,135.55	\$3,247.54	\$3,359.52	
48	\$2,585.43	\$2,702.95	\$2,820.46	\$2,937.98	\$3,043.25	\$3,160.29	\$3,277.34	\$3,394.39	\$3,511.44	
49	\$2,696.76	\$2,819.33	\$2,941.92	\$3,064.50	\$3,174.91	\$3,297.01	\$3,419.13	\$3,541.24	\$3,663.36	
50	\$2,808.09	\$2,935.73	\$3,063.37	\$3,191.02	\$3,306.56	\$3,433.74	\$3,560.91	\$3,688.09	\$3,815.26	
51	\$2,959.64	\$3,094.17	\$3,228.70	\$3,363.22	\$3,485.80	\$3,619.87	\$3,753.95	\$3,888.01	\$4,022.08	
52	\$3,111.19	\$3,252.61	\$3,394.03	\$3,535.44	\$3,665.03	\$3,806.01	\$3,946.97	\$4,087.93	\$4,228.89	
53	\$3,262.74	\$3,411.06	\$3,559.36	\$3,707.66	\$3,844.28	\$3,992.13	\$4,139.99	\$4,287.85	\$4,435.70	
54	\$3,414.29	\$3,569.50	\$3,724.69	\$3,879.88	\$4,023.52	\$4,178.26	\$4,333.02	\$4,487.76	\$4,642.52	
55	\$3,565.85	\$3,727.93	\$3,890.02	\$4,052.10	\$4,202.75	\$4,364.40	\$4,526.04	\$4,687.69	\$4,849.33	
56	\$3,776.10	\$3,947.73	\$4,119.38	\$4,291.01	\$4,451.21	\$4,622.41	\$4,793.61	\$4,964.81	\$5,136.01	
57	\$3,986.34	\$4,167.55	\$4,348.74	\$4,529.94	\$4,699.66	\$4,880.42	\$5,061.18	\$5,241.93	\$5,422.69	
58	\$4,196.59	\$4,387.35	\$4,578.10	\$4,768.85	\$4,948.12	\$5,138.43	\$5,328.74	\$5,519.06	\$5,709.37	
59	\$4,406.84	\$4,607.15	\$4,807.46	\$5,007.77	\$5,196.58	\$5,396.44	\$5,596.31	\$5,796.18	\$5,996.05	
60	\$4,617.09	\$4,826.96	\$5,036.82	\$5,246.69	\$5,445.04	\$5,654.45	\$5,863.88	\$6,073.30	\$6,282.73	
61	\$4,899.25	\$5,121.94	\$5,344.64	\$5,567.33	\$5,779.11	\$6,001.38	\$6,223.66	\$6,445.94	\$6,668.20	
62	\$5,181.42	\$5,416.94	\$5,652.46	\$5,887.97	\$6,113.19	\$6,348.31	\$6,583.44	\$6,818.56	\$7,053.69	

MODAL FACTORS	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000

ANNUAL POLICY FEE
\$50.00

**Additional Premium Rate Factors: 10% Spouse Discount when applying together.**

# HOME LIFE SECURE PLAN-GRADED BENEFIT WHOLE LIFE INSURANCE-RATES

## Male Rates (Non-Smoker)

Face/Age	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
63	\$578.84	\$868.26	\$1,157.68	\$1,447.10	\$1,590.93	\$1,856.07	\$2,121.23	\$2,386.39	\$2,585.83	\$2,844.42
64	\$605.82	\$908.73	\$1,211.64	\$1,514.55	\$1,671.67	\$1,950.29	\$2,228.90	\$2,507.51	\$2,718.67	\$2,990.54
65	\$632.80	\$949.20	\$1,265.60	\$1,582.00	\$1,752.42	\$2,044.50	\$2,336.56	\$2,628.63	\$2,851.52	\$3,136.68
66	\$676.30	\$1,014.47	\$1,352.62	\$1,690.77	\$1,882.21	\$2,195.92	\$2,509.62	\$2,823.32	\$3,064.36	\$3,370.79
67	\$719.82	\$1,079.72	\$1,439.63	\$1,799.53	\$2,012.00	\$2,347.34	\$2,682.67	\$3,018.01	\$3,277.20	\$3,604.92
68	\$763.33	\$1,144.98	\$1,526.64	\$1,908.31	\$2,141.80	\$2,498.76	\$2,855.72	\$3,212.69	\$3,490.04	\$3,839.04
69	\$806.83	\$1,210.24	\$1,613.66	\$2,017.07	\$2,271.59	\$2,650.18	\$3,028.79	\$3,407.38	\$3,702.88	\$4,073.16
70	\$850.34	\$1,275.51	\$1,700.67	\$2,125.85	\$2,401.38	\$2,801.61	\$3,201.84	\$3,602.07	\$3,915.71	\$4,307.28
71	\$919.47	\$1,379.20	\$1,838.94	\$2,298.66	\$2,605.31	\$3,039.53	\$3,473.75	\$3,907.97	\$4,249.94	\$4,674.94
72	\$988.59	\$1,482.90	\$1,977.20	\$2,471.49	\$2,809.24	\$3,277.45	\$3,745.66	\$4,213.85	\$4,584.17	\$5,042.59
73	\$1,057.73	\$1,586.60	\$2,115.45	\$2,644.32	\$3,013.17	\$3,515.36	\$4,017.56	\$4,519.75	\$4,918.40	\$5,410.23
74	\$1,126.86	\$1,690.29	\$2,253.72	\$2,817.15	\$3,217.10	\$3,753.29	\$4,289.47	\$4,825.65	\$5,252.62	\$5,777.89
75	\$1,195.99	\$1,793.99	\$2,391.98	\$2,989.97	\$3,421.03	\$3,991.20	\$4,561.38	\$5,131.55	\$5,586.85	\$6,145.54
76	\$1,294.80	\$1,942.18	\$2,589.58	\$3,236.98	\$3,713.05	\$4,331.88	\$4,950.72	\$5,569.57	\$6,064.97	\$6,671.47
77	\$1,393.60	\$2,090.39	\$2,787.18	\$3,483.99	\$4,005.06	\$4,672.57	\$5,340.07	\$6,007.59	\$6,543.09	\$7,197.40
78	\$1,492.40	\$2,238.60	\$2,984.80	\$3,730.99	\$4,297.07	\$5,013.25	\$5,729.43	\$6,445.61	\$7,021.20	\$7,723.33
79	\$1,591.20	\$2,386.79	\$3,182.40	\$3,977.99	\$4,589.08	\$5,353.93	\$6,118.78	\$6,883.63	\$7,499.32	\$8,249.26
80	\$1,690.00	\$2,535.00	\$3,380.00	\$4,225.00	\$4,881.10	\$5,694.61	\$6,508.12	\$7,321.65	\$7,977.44	\$8,775.19
81	\$1,895.74	\$2,843.61	\$3,791.48	\$4,739.36	\$5,483.35	\$6,397.23	\$7,311.12	\$8,225.01	\$8,956.03	\$9,851.63
82	\$2,101.48	\$3,152.23	\$4,202.97	\$5,253.71	\$6,085.58	\$7,099.85	\$8,114.12	\$9,128.38	\$9,934.61	\$10,928.07
83	\$2,307.23	\$3,460.84	\$4,614.45	\$5,768.07	\$6,687.83	\$7,802.46	\$8,917.11	\$10,031.75	\$10,913.20	\$12,004.51
84	\$2,512.97	\$3,769.45	\$5,025.94	\$6,282.43	\$7,290.08	\$8,505.09	\$9,720.10	\$10,935.12	\$11,891.78	\$13,080.96
85	\$2,718.71	\$4,078.07	\$5,437.43	\$6,796.79	\$7,892.32	\$9,207.71	\$10,523.09	\$11,838.48	\$12,870.36	\$14,157.40

Male Rates  
(Non-Smoker)

MODAL FACTORS	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000

ANNUAL POLICY FEE
\$50.00

**Additional Premium Rate Factors: 10% Spouse Discount when applying together.**

# HOME LIFE SECURE PLAN-GRADED BENEFIT WHOLE LIFE INSURANCE-RATES

## Male Rates (Non-Smoker)

Face/Age	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000	\$105,000	Male Rates (Non-Smoker)
63	\$3,103.00	\$3,361.58	\$3,563.56	\$3,818.10	\$4,072.65	\$4,327.18	\$4,502.83	\$4,752.99	\$5,003.15	\$5,253.31	
64	\$3,262.41	\$3,534.28	\$3,746.83	\$4,014.46	\$4,282.09	\$4,549.72	\$4,734.77	\$4,997.82	\$5,260.85	\$5,523.90	
65	\$3,421.83	\$3,706.98	\$3,930.10	\$4,210.82	\$4,491.54	\$4,772.26	\$4,966.70	\$5,242.63	\$5,518.56	\$5,794.49	
66	\$3,677.24	\$3,983.67	\$4,222.75	\$4,524.37	\$4,825.99	\$5,127.62	\$5,334.16	\$5,630.49	\$5,926.84	\$6,223.18	
67	\$3,932.63	\$4,260.36	\$4,515.40	\$4,837.92	\$5,160.45	\$5,482.98	\$5,701.60	\$6,018.36	\$6,335.11	\$6,651.86	
68	\$4,188.04	\$4,537.05	\$4,808.04	\$5,151.48	\$5,494.90	\$5,838.34	\$6,069.05	\$6,406.22	\$6,743.39	\$7,080.56	
69	\$4,443.45	\$4,813.74	\$5,100.69	\$5,465.03	\$5,829.36	\$6,193.70	\$6,436.50	\$6,794.08	\$7,151.67	\$7,509.25	
70	\$4,698.86	\$5,090.43	\$5,393.34	\$5,778.58	\$6,163.81	\$6,549.05	\$6,803.94	\$7,181.94	\$7,559.94	\$7,937.94	
71	\$5,099.93	\$5,524.92	\$5,853.36	\$6,271.46	\$6,689.56	\$7,107.65	\$7,379.09	\$7,789.05	\$8,198.99	\$8,608.94	
72	\$5,501.01	\$5,959.42	\$6,313.38	\$6,764.35	\$7,215.30	\$7,666.25	\$7,954.24	\$8,396.14	\$8,838.05	\$9,279.95	
73	\$5,902.08	\$6,393.91	\$6,773.41	\$7,257.22	\$7,741.04	\$8,224.85	\$8,529.39	\$9,003.24	\$9,477.09	\$9,950.95	
74	\$6,303.15	\$6,828.42	\$7,233.43	\$7,750.11	\$8,266.78	\$8,783.45	\$9,104.53	\$9,610.34	\$10,116.15	\$10,621.96	
75	\$6,704.22	\$7,262.91	\$7,693.46	\$8,242.99	\$8,792.52	\$9,342.06	\$9,679.68	\$10,217.44	\$10,755.20	\$11,292.96	
76	\$7,277.96	\$7,884.47	\$8,350.57	\$8,947.04	\$9,543.51	\$10,139.98	\$10,501.92	\$11,085.35	\$11,668.79	\$12,252.23	
77	\$7,851.70	\$8,506.02	\$9,007.69	\$9,651.09	\$10,294.50	\$10,937.91	\$11,324.14	\$11,953.27	\$12,582.38	\$13,211.50	
78	\$8,425.45	\$9,127.57	\$9,664.80	\$10,355.15	\$11,045.50	\$11,735.83	\$12,146.37	\$12,821.17	\$13,495.98	\$14,170.77	
79	\$8,999.19	\$9,749.12	\$10,321.92	\$11,059.20	\$11,796.49	\$12,533.76	\$12,968.61	\$13,689.08	\$14,409.57	\$15,130.04	
80	\$9,572.93	\$10,370.68	\$10,979.04	\$11,763.26	\$12,547.47	\$13,331.69	\$13,790.84	\$14,556.99	\$15,323.16	\$16,089.31	
81	\$10,747.23	\$11,642.84	\$12,313.80	\$13,193.36	\$14,072.92	\$14,952.47	\$15,436.26	\$16,293.83	\$17,151.41	\$18,008.97	
82	\$11,921.53	\$12,915.00	\$13,648.56	\$14,623.46	\$15,598.36	\$16,573.25	\$17,081.69	\$18,030.66	\$18,979.64	\$19,928.63	
83	\$13,095.83	\$14,187.16	\$14,983.33	\$16,053.56	\$17,123.80	\$18,194.04	\$18,727.11	\$19,767.49	\$20,807.89	\$21,848.29	
84	\$14,270.14	\$15,459.32	\$16,318.08	\$17,483.67	\$18,649.24	\$19,814.82	\$20,372.52	\$21,504.34	\$22,636.14	\$23,767.94	
85	\$15,444.43	\$16,731.47	\$17,652.85	\$18,913.76	\$20,174.68	\$21,435.60	\$22,017.94	\$23,241.17	\$24,464.39	\$25,687.61	

MODAL FACTORS	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000

ANNUAL POLICY FEE
\$50.00

**Additional Premium Rate Factors: 10% Spouse Discount when applying together.**

# HOME LIFE SECURE PLAN-GRADED BENEFIT WHOLE LIFE INSURANCE-RATES

## Male Rates (Non-Smoker)

Face/Age	\$110,000	\$115,000	\$120,000	\$125,000	\$130,000	\$135,000	\$140,000	\$145,000	\$150,000
63	\$5,463.58	\$5,711.92	\$5,960.27	\$6,208.61	\$6,447.27	\$6,695.24	\$6,943.22	\$7,191.19	\$7,439.16
64	\$5,745.75	\$6,006.92	\$6,268.09	\$6,529.26	\$6,781.36	\$7,042.17	\$7,302.99	\$7,563.81	\$7,824.63
65	\$6,027.91	\$6,301.90	\$6,575.90	\$6,849.90	\$7,115.44	\$7,389.10	\$7,662.77	\$7,936.44	\$8,210.12
66	\$6,473.55	\$6,767.79	\$7,062.04	\$7,356.30	\$7,642.91	\$7,936.86	\$8,230.82	\$8,524.78	\$8,818.74
67	\$6,919.18	\$7,233.69	\$7,548.19	\$7,862.70	\$8,170.38	\$8,484.63	\$8,798.87	\$9,113.13	\$9,427.37
68	\$7,364.80	\$7,699.57	\$8,034.34	\$8,369.10	\$8,697.86	\$9,032.39	\$9,366.93	\$9,701.46	\$10,035.99
69	\$7,810.44	\$8,165.46	\$8,520.48	\$8,875.50	\$9,225.34	\$9,580.16	\$9,934.98	\$10,289.80	\$10,644.62
70	\$8,256.07	\$8,631.35	\$9,006.62	\$9,381.90	\$9,752.82	\$10,127.92	\$10,503.03	\$10,878.14	\$11,253.25
71	\$8,952.84	\$9,359.80	\$9,766.74	\$10,173.69	\$10,578.23	\$10,985.09	\$11,391.94	\$11,798.80	\$12,205.65
72	\$9,649.62	\$10,088.24	\$10,526.86	\$10,965.48	\$11,403.64	\$11,842.24	\$12,280.84	\$12,719.45	\$13,158.05
73	\$10,346.40	\$10,816.69	\$11,286.98	\$11,757.27	\$12,229.05	\$12,699.40	\$13,169.75	\$13,640.10	\$14,110.44
74	\$11,043.18	\$11,545.14	\$12,047.10	\$12,549.06	\$13,054.46	\$13,556.56	\$14,058.65	\$14,560.75	\$15,062.85
75	\$11,739.95	\$12,273.58	\$12,807.21	\$13,340.85	\$13,879.88	\$14,413.72	\$14,947.56	\$15,481.40	\$16,015.24
76	\$12,737.03	\$13,315.98	\$13,894.93	\$14,473.90	\$15,062.39	\$15,641.72	\$16,221.04	\$16,800.36	\$17,379.69
77	\$13,734.10	\$14,358.38	\$14,982.66	\$15,606.93	\$16,244.92	\$16,869.72	\$17,494.52	\$18,119.33	\$18,744.13
78	\$14,731.18	\$15,400.78	\$16,070.38	\$16,739.98	\$17,427.43	\$18,097.72	\$18,768.00	\$19,438.29	\$20,108.58
79	\$15,728.25	\$16,443.18	\$17,158.10	\$17,873.02	\$18,609.95	\$19,325.72	\$20,041.49	\$20,757.26	\$21,473.02
80	\$16,725.34	\$17,485.58	\$18,245.82	\$19,006.06	\$19,792.47	\$20,553.71	\$21,314.97	\$22,076.21	\$22,837.47
81	\$18,709.98	\$19,560.43	\$20,410.89	\$21,261.34	\$22,146.26	\$22,998.04	\$23,849.82	\$24,701.60	\$25,553.38
82	\$20,694.62	\$21,635.29	\$22,575.95	\$23,516.61	\$24,500.06	\$25,442.36	\$26,384.67	\$27,326.99	\$28,269.29
83	\$22,679.27	\$23,710.13	\$24,741.01	\$25,771.89	\$26,853.85	\$27,886.68	\$28,919.53	\$29,952.37	\$30,985.21
84	\$24,663.90	\$25,784.99	\$26,906.08	\$28,027.17	\$29,207.65	\$30,331.01	\$31,454.38	\$32,577.76	\$33,701.13
85	\$26,648.54	\$27,859.84	\$29,071.13	\$30,282.44	\$31,561.43	\$32,775.33	\$33,989.24	\$35,203.14	\$36,417.04

Male Rates  
(Non-Smoker)

MODAL FACTORS	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000

ANNUAL POLICY FEE
\$50.00

**Additional Premium Rate Factors: 10% Spouse Discount when applying together.**

# HOME LIFE SECURE PLAN-GRADED BENEFIT WHOLE LIFE INSURANCE-RATES

## Male Rates (Smoker)

Face/Age	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
18 - 25	\$194.22	\$291.33	\$388.44	\$485.55	\$432.14	\$504.17	\$576.19	\$648.21	\$667.18	\$733.90
26	\$199.46	\$299.19	\$398.92	\$498.64	\$448.10	\$522.78	\$597.46	\$672.15	\$693.65	\$763.01
27	\$204.70	\$307.04	\$409.39	\$511.74	\$464.06	\$541.40	\$618.74	\$696.08	\$720.12	\$792.13
28	\$209.93	\$314.90	\$419.87	\$524.83	\$480.01	\$560.01	\$640.02	\$720.02	\$746.58	\$821.25
29	\$215.17	\$322.76	\$430.34	\$537.93	\$495.97	\$578.63	\$661.29	\$743.95	\$773.05	\$850.35
30	\$220.41	\$330.61	\$440.82	\$551.02	\$511.93	\$597.25	\$682.58	\$767.90	\$799.52	\$879.47
31	\$230.93	\$346.39	\$461.86	\$577.32	\$532.47	\$621.22	\$709.95	\$798.70	\$831.39	\$914.54
32	\$241.45	\$362.17	\$482.89	\$603.61	\$553.01	\$645.17	\$737.34	\$829.51	\$863.28	\$949.60
33	\$251.97	\$377.95	\$503.93	\$629.90	\$573.55	\$669.13	\$764.73	\$860.32	\$895.15	\$984.67
34	\$262.48	\$393.72	\$524.97	\$656.20	\$594.09	\$693.10	\$792.12	\$891.13	\$927.03	\$1,019.73
35	\$273.00	\$409.50	\$545.99	\$682.49	\$614.63	\$717.06	\$819.49	\$921.94	\$958.91	\$1,054.80
36	\$276.64	\$414.95	\$553.28	\$691.59	\$637.24	\$743.46	\$849.66	\$955.87	\$998.65	\$1,098.51
37	\$280.28	\$420.42	\$560.56	\$700.70	\$659.87	\$769.85	\$879.82	\$989.80	\$1,038.39	\$1,142.24
38	\$283.92	\$425.88	\$567.84	\$709.80	\$682.49	\$796.24	\$909.99	\$1,023.73	\$1,078.14	\$1,185.95
39	\$287.56	\$431.34	\$575.12	\$718.90	\$705.11	\$822.63	\$940.16	\$1,057.67	\$1,117.88	\$1,229.67
40	\$291.20	\$436.80	\$582.40	\$728.00	\$727.74	\$849.02	\$970.32	\$1,091.61	\$1,157.63	\$1,273.39
41	\$302.32	\$453.48	\$604.64	\$755.80	\$761.18	\$888.05	\$1,014.91	\$1,141.78	\$1,212.78	\$1,334.06
42	\$313.44	\$470.16	\$626.87	\$783.60	\$794.63	\$927.07	\$1,059.51	\$1,191.95	\$1,267.93	\$1,394.73
43	\$324.56	\$486.83	\$649.12	\$811.39	\$828.08	\$966.09	\$1,104.11	\$1,242.11	\$1,323.09	\$1,455.40
44	\$335.68	\$503.52	\$671.35	\$839.19	\$861.53	\$1,005.11	\$1,148.70	\$1,292.28	\$1,378.25	\$1,516.07
45	\$346.79	\$520.19	\$693.59	\$866.99	\$894.97	\$1,044.13	\$1,193.30	\$1,342.45	\$1,433.40	\$1,576.75
46	\$362.53	\$543.79	\$725.05	\$906.31	\$941.91	\$1,098.90	\$1,255.88	\$1,412.87	\$1,510.44	\$1,661.50
47	\$378.26	\$567.39	\$756.51	\$945.64	\$988.86	\$1,153.67	\$1,318.47	\$1,483.28	\$1,587.50	\$1,746.25
48	\$393.99	\$590.98	\$787.98	\$984.97	\$1,035.80	\$1,208.43	\$1,381.06	\$1,553.70	\$1,664.54	\$1,831.00
49	\$409.72	\$614.58	\$819.43	\$1,024.29	\$1,082.75	\$1,263.20	\$1,443.66	\$1,624.11	\$1,741.59	\$1,915.74
50	\$425.45	\$638.17	\$850.89	\$1,063.62	\$1,129.69	\$1,317.97	\$1,506.25	\$1,694.53	\$1,818.63	\$2,000.49
51	\$448.67	\$673.00	\$897.34	\$1,121.66	\$1,198.32	\$1,398.03	\$1,597.76	\$1,797.48	\$1,930.60	\$2,123.66
52	\$471.88	\$707.83	\$943.77	\$1,179.71	\$1,266.95	\$1,478.11	\$1,689.26	\$1,900.42	\$2,042.56	\$2,246.83
53	\$495.10	\$742.66	\$990.20	\$1,237.76	\$1,335.58	\$1,558.18	\$1,780.77	\$2,003.37	\$2,154.54	\$2,369.99
54	\$518.32	\$777.48	\$1,036.65	\$1,295.81	\$1,404.22	\$1,638.24	\$1,872.28	\$2,106.32	\$2,266.51	\$2,493.15
55	\$541.54	\$812.31	\$1,083.08	\$1,353.86	\$1,472.85	\$1,718.32	\$1,963.79	\$2,209.26	\$2,378.47	\$2,616.32
56	\$573.11	\$859.67	\$1,146.22	\$1,432.78	\$1,566.84	\$1,827.98	\$2,089.12	\$2,350.26	\$2,531.35	\$2,784.50
57	\$604.68	\$907.02	\$1,209.36	\$1,511.71	\$1,660.84	\$1,937.65	\$2,214.45	\$2,491.25	\$2,684.25	\$2,952.67
58	\$636.25	\$954.38	\$1,272.51	\$1,590.64	\$1,754.84	\$2,047.30	\$2,339.78	\$2,632.25	\$2,837.13	\$3,120.85
59	\$667.83	\$1,001.74	\$1,335.65	\$1,669.55	\$1,848.84	\$2,156.97	\$2,465.11	\$2,773.24	\$2,990.02	\$3,289.02
60	\$699.40	\$1,049.09	\$1,398.79	\$1,748.48	\$1,942.83	\$2,266.63	\$2,590.44	\$2,914.25	\$3,142.90	\$3,457.19
61	\$735.95	\$1,103.93	\$1,471.90	\$1,839.87	\$2,049.66	\$2,391.27	\$2,732.89	\$3,074.49	\$3,317.23	\$3,648.96
62	\$772.51	\$1,158.76	\$1,545.01	\$1,931.27	\$2,156.49	\$2,515.91	\$2,875.32	\$3,234.74	\$3,491.56	\$3,840.71

Male Rates (Smoker)

MODAL FACTORS	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000

ANNUAL POLICY FEE
\$50.00

**Additional Premium Rate Factors: 10% Spouse Discount when applying together.**

# HOME LIFE SECURE PLAN-GRADED BENEFIT WHOLE LIFE INSURANCE-RATES

## Male Rates (Smoker)

Face/Age	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000	\$105,000
18 - 25	\$800.61	\$867.33	\$899.34	\$963.59	\$1,027.82	\$1,092.06	\$1,126.12	\$1,188.68	\$1,251.24	\$1,313.81
26	\$832.38	\$901.74	\$936.11	\$1,002.98	\$1,069.85	\$1,136.71	\$1,172.82	\$1,237.98	\$1,303.14	\$1,368.30
27	\$864.14	\$936.15	\$972.88	\$1,042.37	\$1,111.86	\$1,181.36	\$1,219.53	\$1,287.29	\$1,355.04	\$1,422.78
28	\$895.90	\$970.56	\$1,009.65	\$1,081.76	\$1,153.88	\$1,225.99	\$1,266.24	\$1,336.59	\$1,406.94	\$1,477.28
29	\$927.67	\$1,004.97	\$1,046.41	\$1,121.15	\$1,195.89	\$1,270.64	\$1,312.94	\$1,385.89	\$1,458.83	\$1,531.77
30	\$959.42	\$1,039.38	\$1,083.18	\$1,160.54	\$1,237.92	\$1,315.29	\$1,359.65	\$1,435.18	\$1,510.73	\$1,586.26
31	\$997.68	\$1,080.82	\$1,127.71	\$1,208.26	\$1,288.82	\$1,369.37	\$1,416.00	\$1,494.67	\$1,573.34	\$1,652.01
32	\$1,035.93	\$1,122.25	\$1,172.25	\$1,255.98	\$1,339.72	\$1,423.45	\$1,472.36	\$1,554.15	\$1,635.95	\$1,717.75
33	\$1,074.19	\$1,163.70	\$1,216.79	\$1,303.70	\$1,390.62	\$1,477.53	\$1,528.71	\$1,613.63	\$1,698.56	\$1,783.49
34	\$1,112.44	\$1,205.14	\$1,261.33	\$1,351.42	\$1,441.52	\$1,531.61	\$1,585.06	\$1,673.11	\$1,761.18	\$1,849.23
35	\$1,150.70	\$1,246.58	\$1,305.86	\$1,399.14	\$1,492.41	\$1,585.69	\$1,641.41	\$1,732.60	\$1,823.79	\$1,914.98
36	\$1,198.38	\$1,298.24	\$1,360.86	\$1,458.07	\$1,555.27	\$1,652.48	\$1,711.04	\$1,806.11	\$1,901.16	\$1,996.22
37	\$1,246.07	\$1,349.92	\$1,415.86	\$1,517.00	\$1,618.13	\$1,719.26	\$1,780.67	\$1,879.60	\$1,978.53	\$2,077.46
38	\$1,293.77	\$1,401.58	\$1,470.86	\$1,575.92	\$1,680.98	\$1,786.05	\$1,850.32	\$1,953.11	\$2,055.90	\$2,158.70
39	\$1,341.46	\$1,453.24	\$1,525.86	\$1,634.85	\$1,743.84	\$1,852.83	\$1,919.95	\$2,026.61	\$2,133.28	\$2,239.94
40	\$1,389.15	\$1,504.92	\$1,580.86	\$1,693.78	\$1,806.70	\$1,919.62	\$1,989.58	\$2,100.11	\$2,210.64	\$2,321.17
41	\$1,455.34	\$1,576.61	\$1,657.10	\$1,775.48	\$1,893.84	\$2,012.21	\$2,085.83	\$2,201.71	\$2,317.59	\$2,433.48
42	\$1,521.53	\$1,648.32	\$1,733.36	\$1,857.17	\$1,980.98	\$2,104.79	\$2,182.09	\$2,303.31	\$2,424.54	\$2,545.77
43	\$1,587.71	\$1,720.02	\$1,809.60	\$1,938.86	\$2,068.12	\$2,197.38	\$2,278.34	\$2,404.92	\$2,531.49	\$2,658.07
44	\$1,653.90	\$1,791.72	\$1,885.85	\$2,020.55	\$2,155.26	\$2,289.96	\$2,374.60	\$2,506.52	\$2,638.44	\$2,770.36
45	\$1,720.08	\$1,863.43	\$1,962.10	\$2,102.24	\$2,242.40	\$2,382.55	\$2,470.86	\$2,608.13	\$2,745.39	\$2,882.66
46	\$1,812.54	\$1,963.58	\$2,068.13	\$2,215.86	\$2,363.58	\$2,511.30	\$2,603.02	\$2,747.63	\$2,892.24	\$3,036.86
47	\$1,905.00	\$2,063.74	\$2,174.17	\$2,329.46	\$2,484.76	\$2,640.06	\$2,735.19	\$2,887.15	\$3,039.10	\$3,191.06
48	\$1,997.44	\$2,163.90	\$2,280.21	\$2,443.08	\$2,605.95	\$2,768.82	\$2,867.36	\$3,026.66	\$3,185.96	\$3,345.26
49	\$2,089.90	\$2,264.06	\$2,386.24	\$2,556.68	\$2,727.13	\$2,897.58	\$2,999.54	\$3,166.18	\$3,332.82	\$3,499.46
50	\$2,182.36	\$2,364.21	\$2,492.28	\$2,670.30	\$2,848.32	\$3,026.33	\$3,131.71	\$3,305.69	\$3,479.68	\$3,653.66
51	\$2,316.72	\$2,509.77	\$2,645.51	\$2,834.47	\$3,023.44	\$3,212.40	\$3,323.07	\$3,507.69	\$3,692.30	\$3,876.92
52	\$2,451.08	\$2,655.33	\$2,798.74	\$2,998.65	\$3,198.56	\$3,398.46	\$3,514.43	\$3,709.68	\$3,904.93	\$4,100.18
53	\$2,585.44	\$2,800.89	\$2,951.97	\$3,162.83	\$3,373.68	\$3,584.54	\$3,705.80	\$3,911.68	\$4,117.55	\$4,323.43
54	\$2,719.80	\$2,946.45	\$3,105.20	\$3,327.00	\$3,548.80	\$3,770.60	\$3,897.16	\$4,113.67	\$4,330.18	\$4,546.69
55	\$2,854.16	\$3,092.01	\$3,258.43	\$3,491.18	\$3,723.92	\$3,956.67	\$4,088.52	\$4,315.66	\$4,542.81	\$4,769.94
56	\$3,037.63	\$3,290.77	\$3,466.67	\$3,714.29	\$3,961.90	\$4,209.52	\$4,345.04	\$4,586.44	\$4,827.83	\$5,069.22
57	\$3,221.09	\$3,489.51	\$3,674.90	\$3,937.39	\$4,199.90	\$4,462.39	\$4,601.58	\$4,857.22	\$5,112.86	\$5,368.50
58	\$3,404.56	\$3,688.27	\$3,883.14	\$4,160.51	\$4,437.88	\$4,715.24	\$4,858.10	\$5,127.99	\$5,397.88	\$5,667.78
59	\$3,588.02	\$3,887.03	\$4,091.38	\$4,383.62	\$4,675.86	\$4,968.11	\$5,114.62	\$5,398.76	\$5,682.92	\$5,967.06
60	\$3,771.49	\$4,085.78	\$4,299.62	\$4,606.74	\$4,913.85	\$5,220.96	\$5,371.14	\$5,669.55	\$5,967.94	\$6,266.33
61	\$3,980.68	\$4,312.40	\$4,538.65	\$4,862.84	\$5,187.03	\$5,511.23	\$5,668.26	\$5,983.16	\$6,298.06	\$6,612.97
62	\$4,189.87	\$4,539.03	\$4,777.70	\$5,118.96	\$5,460.23	\$5,801.49	\$5,965.37	\$6,296.78	\$6,628.19	\$6,959.60

Male Rates (Smoker)

MODAL FACTORS	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000

ANNUAL POLICY FEE
\$50.00

**Additional Premium Rate Factors: 10% Spouse Discount when applying together.**

# HOME LIFE SECURE PLAN-GRADED BENEFIT WHOLE LIFE INSURANCE-RATES

## Male Rates (Smoker)

Face/Age	\$110,000	\$115,000	\$120,000	\$125,000	\$130,000	\$135,000	\$140,000	\$145,000	\$150,000
18 - 25	\$1,355.97	\$1,417.60	\$1,479.24	\$1,540.87	\$1,589.04	\$1,650.15	\$1,711.27	\$1,772.38	\$1,833.51
26	\$1,412.88	\$1,477.11	\$1,541.33	\$1,605.55	\$1,656.39	\$1,720.09	\$1,783.80	\$1,847.51	\$1,911.21
27	\$1,469.81	\$1,536.62	\$1,603.43	\$1,670.24	\$1,723.74	\$1,790.03	\$1,856.33	\$1,922.63	\$1,988.93
28	\$1,526.73	\$1,596.12	\$1,665.52	\$1,734.91	\$1,791.09	\$1,859.98	\$1,928.86	\$1,997.75	\$2,066.64
29	\$1,583.64	\$1,655.63	\$1,727.61	\$1,799.59	\$1,858.44	\$1,929.92	\$2,001.39	\$2,072.88	\$2,144.35
30	\$1,640.56	\$1,715.13	\$1,789.70	\$1,864.27	\$1,925.79	\$1,999.86	\$2,073.92	\$2,148.00	\$2,222.06
31	\$1,709.10	\$1,786.78	\$1,864.47	\$1,942.16	\$2,006.93	\$2,084.11	\$2,161.30	\$2,238.49	\$2,315.68
32	\$1,777.63	\$1,858.43	\$1,939.24	\$2,020.04	\$2,088.06	\$2,168.36	\$2,248.68	\$2,328.99	\$2,409.29
33	\$1,846.17	\$1,930.08	\$2,014.00	\$2,097.91	\$2,169.19	\$2,252.62	\$2,336.05	\$2,419.48	\$2,502.91
34	\$1,914.71	\$2,001.74	\$2,088.77	\$2,175.80	\$2,250.32	\$2,336.87	\$2,423.43	\$2,509.98	\$2,596.52
35	\$1,983.24	\$2,073.39	\$2,163.53	\$2,253.68	\$2,331.46	\$2,421.13	\$2,510.80	\$2,600.47	\$2,690.15
36	\$2,067.93	\$2,161.93	\$2,255.92	\$2,349.92	\$2,431.63	\$2,525.16	\$2,618.68	\$2,712.21	\$2,805.73
37	\$2,152.62	\$2,250.46	\$2,348.31	\$2,446.16	\$2,531.81	\$2,629.19	\$2,726.56	\$2,823.94	\$2,921.33
38	\$2,237.31	\$2,339.00	\$2,440.69	\$2,542.39	\$2,631.99	\$2,733.22	\$2,834.45	\$2,935.68	\$3,036.91
39	\$2,321.99	\$2,427.54	\$2,533.08	\$2,638.63	\$2,732.16	\$2,837.25	\$2,942.33	\$3,047.42	\$3,152.50
40	\$2,406.68	\$2,516.08	\$2,625.47	\$2,734.87	\$2,832.34	\$2,941.28	\$3,050.21	\$3,159.15	\$3,268.09
41	\$2,523.58	\$2,638.28	\$2,752.99	\$2,867.70	\$2,970.50	\$3,084.75	\$3,198.99	\$3,313.24	\$3,427.49
42	\$2,640.46	\$2,760.48	\$2,880.50	\$3,000.53	\$3,108.65	\$3,228.21	\$3,347.78	\$3,467.34	\$3,586.91
43	\$2,757.36	\$2,882.69	\$3,008.02	\$3,133.36	\$3,246.80	\$3,371.68	\$3,496.56	\$3,621.43	\$3,746.31
44	\$2,874.24	\$3,004.90	\$3,135.54	\$3,266.19	\$3,384.96	\$3,515.14	\$3,645.34	\$3,775.52	\$3,905.72
45	\$2,991.14	\$3,127.10	\$3,263.06	\$3,399.02	\$3,523.11	\$3,658.61	\$3,794.12	\$3,929.62	\$4,065.12
46	\$3,150.96	\$3,294.20	\$3,437.42	\$3,580.64	\$3,712.15	\$3,854.92	\$3,997.70	\$4,140.47	\$4,283.24
47	\$3,310.80	\$3,461.28	\$3,611.77	\$3,762.27	\$3,901.18	\$4,051.23	\$4,201.27	\$4,351.32	\$4,501.36
48	\$3,470.62	\$3,628.37	\$3,786.13	\$3,943.89	\$4,090.23	\$4,247.54	\$4,404.86	\$4,562.18	\$4,719.50
49	\$3,630.44	\$3,795.47	\$3,960.49	\$4,125.50	\$4,279.27	\$4,443.85	\$4,608.44	\$4,773.02	\$4,937.62
50	\$3,790.27	\$3,962.56	\$4,134.84	\$4,307.13	\$4,468.30	\$4,640.16	\$4,812.02	\$4,983.88	\$5,155.74
51	\$4,021.69	\$4,204.49	\$4,387.30	\$4,570.10	\$4,741.74	\$4,924.12	\$5,106.50	\$5,288.87	\$5,471.25
52	\$4,253.11	\$4,446.43	\$4,639.76	\$4,833.08	\$5,015.18	\$5,208.08	\$5,400.98	\$5,593.86	\$5,786.76
53	\$4,484.52	\$4,688.37	\$4,892.21	\$5,096.05	\$5,288.64	\$5,492.04	\$5,695.45	\$5,898.85	\$6,102.27
54	\$4,715.94	\$4,930.30	\$5,144.67	\$5,359.02	\$5,562.08	\$5,776.00	\$5,989.92	\$6,203.85	\$6,417.77
55	\$4,947.36	\$5,172.24	\$5,397.12	\$5,622.00	\$5,835.52	\$6,059.95	\$6,284.40	\$6,508.85	\$6,733.28
56	\$5,256.18	\$5,495.09	\$5,734.02	\$5,972.93	\$6,200.71	\$6,439.19	\$6,677.69	\$6,916.17	\$7,154.66
57	\$5,565.00	\$5,817.96	\$6,070.90	\$6,323.86	\$6,565.90	\$6,818.44	\$7,070.98	\$7,323.51	\$7,576.04
58	\$5,873.81	\$6,140.81	\$6,407.80	\$6,674.79	\$6,931.09	\$7,197.68	\$7,464.25	\$7,730.84	\$7,997.42
59	\$6,182.63	\$6,463.66	\$6,744.69	\$7,025.72	\$7,296.29	\$7,576.91	\$7,857.54	\$8,138.16	\$8,418.80
60	\$6,491.46	\$6,786.52	\$7,081.58	\$7,376.65	\$7,661.48	\$7,956.15	\$8,250.83	\$8,545.50	\$8,840.18
61	\$6,850.41	\$7,161.80	\$7,473.18	\$7,784.57	\$8,086.20	\$8,397.20	\$8,708.21	\$9,019.21	\$9,330.23
62	\$7,209.38	\$7,537.08	\$7,864.78	\$8,192.48	\$8,510.91	\$8,838.25	\$9,165.59	\$9,492.93	\$9,820.28

Male Rates (Smoker)

MODAL FACTORS	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000

ANNUAL POLICY FEE
\$50.00

**Additional Premium Rate Factors: 10% Spouse Discount when applying together.**

# HOME LIFE SECURE PLAN-GRADED BENEFIT WHOLE LIFE INSURANCE-RATES

## Male Rates (Smoker)

Face/Age	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
63	\$809.06	\$1,213.59	\$1,618.13	\$2,022.66	\$2,263.33	\$2,640.54	\$3,017.77	\$3,394.99	\$3,665.88	\$4,032.48
64	\$845.61	\$1,268.42	\$1,691.24	\$2,114.05	\$2,370.16	\$2,765.18	\$3,160.21	\$3,555.23	\$3,840.21	\$4,224.23
65	\$882.18	\$1,323.26	\$1,764.34	\$2,205.44	\$2,476.98	\$2,889.82	\$3,302.66	\$3,715.48	\$4,014.54	\$4,415.99
66	\$938.21	\$1,407.33	\$1,876.43	\$2,345.54	\$2,643.45	\$3,084.02	\$3,524.59	\$3,965.17	\$4,285.80	\$4,714.38
67	\$994.26	\$1,491.38	\$1,988.51	\$2,485.64	\$2,809.91	\$3,278.23	\$3,746.53	\$4,214.85	\$4,557.07	\$5,012.78
68	\$1,050.30	\$1,575.44	\$2,100.59	\$2,625.74	\$2,976.36	\$3,472.42	\$3,968.48	\$4,464.54	\$4,828.34	\$5,311.17
69	\$1,106.33	\$1,659.51	\$2,212.68	\$2,765.84	\$3,142.82	\$3,666.62	\$4,190.42	\$4,714.23	\$5,099.61	\$5,609.57
70	\$1,162.38	\$1,743.56	\$2,324.76	\$2,905.94	\$3,309.28	\$3,860.82	\$4,412.37	\$4,963.91	\$5,370.86	\$5,907.95
71	\$1,245.42	\$1,868.13	\$2,490.84	\$3,113.54	\$3,551.29	\$4,143.17	\$4,735.05	\$5,326.93	\$5,764.63	\$6,341.09
72	\$1,328.46	\$1,992.69	\$2,656.92	\$3,321.15	\$3,793.30	\$4,425.52	\$5,057.74	\$5,689.96	\$6,158.39	\$6,774.23
73	\$1,411.50	\$2,117.26	\$2,823.01	\$3,528.76	\$4,035.32	\$4,707.88	\$5,380.43	\$6,052.98	\$6,552.15	\$7,207.37
74	\$1,494.54	\$2,241.82	\$2,989.09	\$3,736.37	\$4,277.34	\$4,990.22	\$5,703.11	\$6,416.00	\$6,945.92	\$7,640.51
75	\$1,577.59	\$2,366.38	\$3,155.17	\$3,943.97	\$4,519.35	\$5,272.57	\$6,025.80	\$6,779.02	\$7,339.68	\$8,073.65
76	\$1,705.52	\$2,558.27	\$3,411.03	\$4,263.79	\$4,894.44	\$5,710.18	\$6,525.92	\$7,341.66	\$7,949.94	\$8,744.92
77	\$1,833.45	\$2,750.17	\$3,666.88	\$4,583.61	\$5,269.54	\$6,147.79	\$7,026.05	\$7,904.30	\$8,560.19	\$9,416.21
78	\$1,961.37	\$2,942.06	\$3,922.74	\$4,903.43	\$5,644.63	\$6,585.39	\$7,526.17	\$8,466.94	\$9,170.44	\$10,087.49
79	\$2,089.30	\$3,133.95	\$4,178.60	\$5,223.24	\$6,019.72	\$7,023.00	\$8,026.29	\$9,029.57	\$9,780.71	\$10,758.77
80	\$2,217.23	\$3,325.84	\$4,434.46	\$5,543.07	\$6,394.81	\$7,460.61	\$8,526.42	\$9,592.21	\$10,390.96	\$11,430.06
81	\$2,413.03	\$3,619.55	\$4,826.06	\$6,032.58	\$6,967.30	\$8,128.52	\$9,289.74	\$10,450.95	\$11,319.41	\$12,451.35
82	\$2,608.83	\$3,913.25	\$5,217.68	\$6,522.10	\$7,539.78	\$8,796.41	\$10,053.05	\$11,309.68	\$12,247.86	\$13,472.65
83	\$2,804.65	\$4,206.96	\$5,609.28	\$7,011.61	\$8,112.28	\$9,464.32	\$10,816.37	\$12,168.41	\$13,176.32	\$14,493.94
84	\$3,000.45	\$4,500.67	\$6,000.89	\$7,501.12	\$8,684.76	\$10,132.22	\$11,579.68	\$13,027.14	\$14,104.76	\$15,515.24
85	\$3,196.25	\$4,794.38	\$6,392.51	\$7,990.63	\$9,257.25	\$10,800.13	\$12,343.00	\$13,885.88	\$15,033.21	\$16,536.53

**Male Rates  
(Smoker)**

MODAL FACTORS	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000

ANNUAL POLICY FEE
\$50.00

**Additional Premium Rate Factors: 10% Spouse Discount when applying together.**



# HOME LIFE SECURE PLAN-GRADED BENEFIT WHOLE LIFE INSURANCE-RATES

## Male Rates (Smoker)

Face/Age	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000	\$105,000	Male Rates (Smoker)
63	\$4,399.06	\$4,765.65	\$5,016.74	\$5,375.08	\$5,733.41	\$6,091.76	\$6,262.48	\$6,610.40	\$6,958.32	\$7,306.24	
64	\$4,608.25	\$4,992.27	\$5,255.78	\$5,631.19	\$6,006.61	\$6,382.02	\$6,559.60	\$6,924.02	\$7,288.44	\$7,652.86	
65	\$4,817.44	\$5,218.90	\$5,494.82	\$5,887.31	\$6,279.79	\$6,672.28	\$6,856.71	\$7,237.64	\$7,618.56	\$7,999.50	
66	\$5,142.96	\$5,571.55	\$5,865.28	\$6,284.24	\$6,703.19	\$7,122.13	\$7,316.94	\$7,723.43	\$8,129.93	\$8,536.43	
67	\$5,468.49	\$5,924.19	\$6,235.76	\$6,681.16	\$7,126.58	\$7,571.99	\$7,777.16	\$8,209.22	\$8,641.29	\$9,073.35	
68	\$5,794.01	\$6,276.84	\$6,606.22	\$7,078.09	\$7,549.96	\$8,021.84	\$8,237.39	\$8,695.02	\$9,152.65	\$9,610.29	
69	\$6,119.53	\$6,629.48	\$6,976.69	\$7,475.02	\$7,973.35	\$8,471.69	\$8,697.60	\$9,180.81	\$9,664.01	\$10,147.21	
70	\$6,445.04	\$6,982.12	\$7,347.15	\$7,871.95	\$8,396.75	\$8,921.54	\$9,157.83	\$9,666.60	\$10,175.37	\$10,684.14	
71	\$6,917.56	\$7,494.01	\$7,885.44	\$8,448.68	\$9,011.93	\$9,575.18	\$9,822.10	\$10,367.78	\$10,913.45	\$11,459.12	
72	\$7,390.07	\$8,005.91	\$8,423.73	\$9,025.42	\$9,627.11	\$10,228.80	\$10,486.37	\$11,068.95	\$11,651.53	\$12,234.11	
73	\$7,862.59	\$8,517.80	\$8,962.00	\$9,602.15	\$10,242.29	\$10,882.44	\$11,150.64	\$11,770.12	\$12,389.60	\$13,009.08	
74	\$8,335.10	\$9,029.69	\$9,500.29	\$10,178.89	\$10,857.48	\$11,536.07	\$11,814.91	\$12,471.30	\$13,127.68	\$13,784.06	
75	\$8,807.62	\$9,541.58	\$10,038.58	\$10,755.62	\$11,472.66	\$12,189.70	\$12,479.18	\$13,172.47	\$13,865.77	\$14,559.05	
76	\$9,539.92	\$10,334.92	\$10,872.00	\$11,648.56	\$12,425.14	\$13,201.70	\$13,505.66	\$14,255.97	\$15,006.28	\$15,756.59	
77	\$10,272.23	\$11,128.25	\$11,705.41	\$12,541.51	\$13,377.62	\$14,213.72	\$14,532.12	\$15,339.46	\$16,146.81	\$16,954.14	
78	\$11,004.54	\$11,921.58	\$12,538.83	\$13,434.47	\$14,330.09	\$15,225.73	\$15,558.59	\$16,422.96	\$17,287.32	\$18,151.69	
79	\$11,736.84	\$12,714.92	\$13,372.26	\$14,327.41	\$15,282.57	\$16,237.73	\$16,585.07	\$17,506.45	\$18,427.85	\$19,349.24	
80	\$12,469.15	\$13,508.24	\$14,205.67	\$15,220.36	\$16,235.05	\$17,249.75	\$17,611.54	\$18,589.95	\$19,568.37	\$20,546.79	
81	\$13,583.29	\$14,715.23	\$15,469.36	\$16,574.32	\$17,679.27	\$18,784.23	\$19,169.54	\$20,234.51	\$21,299.48	\$22,364.45	
82	\$14,697.44	\$15,922.22	\$16,733.06	\$17,928.28	\$19,123.50	\$20,318.72	\$20,727.53	\$21,879.06	\$23,030.59	\$24,182.12	
83	\$15,811.58	\$17,129.20	\$17,996.76	\$19,282.23	\$20,567.72	\$21,853.20	\$22,285.53	\$23,523.62	\$24,761.70	\$25,999.79	
84	\$16,925.72	\$18,336.19	\$19,260.45	\$20,636.20	\$22,011.94	\$23,387.69	\$23,843.53	\$25,168.17	\$26,492.81	\$27,817.45	
85	\$18,039.86	\$19,543.18	\$20,524.15	\$21,990.16	\$23,456.17	\$24,922.18	\$25,401.52	\$26,812.72	\$28,223.92	\$29,635.12	

MODAL FACTORS	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000

ANNUAL POLICY FEE
\$50.00

**Additional Premium Rate Factors: 10% Spouse Discount when applying together.**

# HOME LIFE SECURE PLAN-GRADED BENEFIT WHOLE LIFE INSURANCE-RATES

## Male Rates (Smoker)

Face/Age	\$110,000	\$115,000	\$120,000	\$125,000	\$130,000	\$135,000	\$140,000	\$145,000	\$150,000	Male Rates (Smoker)
63	\$7,568.34	\$7,912.36	\$8,256.37	\$8,600.38	\$8,935.61	\$9,279.29	\$9,622.97	\$9,966.65	\$10,310.33	
64	\$7,927.30	\$8,287.64	\$8,647.96	\$9,008.30	\$9,360.33	\$9,720.34	\$10,080.36	\$10,440.36	\$10,800.38	
65	\$8,286.27	\$8,662.92	\$9,039.56	\$9,416.21	\$9,785.04	\$10,161.39	\$10,537.73	\$10,914.08	\$11,290.42	
66	\$8,842.18	\$9,244.10	\$9,646.02	\$10,047.93	\$10,442.90	\$10,844.55	\$11,246.20	\$11,647.85	\$12,049.50	
67	\$9,398.10	\$9,825.28	\$10,252.47	\$10,679.65	\$11,100.76	\$11,527.72	\$11,954.67	\$12,381.63	\$12,808.57	
68	\$9,954.01	\$10,406.47	\$10,858.92	\$11,311.37	\$11,758.62	\$12,210.88	\$12,663.14	\$13,115.39	\$13,567.65	
69	\$10,509.93	\$10,987.65	\$11,465.37	\$11,943.09	\$12,416.50	\$12,894.05	\$13,371.60	\$13,849.17	\$14,326.72	
70	\$11,065.85	\$11,568.84	\$12,071.83	\$12,574.82	\$13,074.36	\$13,577.22	\$14,080.07	\$14,582.93	\$15,085.80	
71	\$11,866.73	\$12,406.12	\$12,945.52	\$13,484.92	\$14,022.94	\$14,562.28	\$15,101.63	\$15,640.97	\$16,180.31	
72	\$12,667.62	\$13,243.42	\$13,819.22	\$14,395.02	\$14,971.52	\$15,547.35	\$16,123.18	\$16,699.01	\$17,274.83	
73	\$13,468.51	\$14,080.71	\$14,692.92	\$15,305.12	\$15,920.10	\$16,532.42	\$17,144.73	\$17,757.04	\$18,369.36	
74	\$14,269.39	\$14,918.00	\$15,566.61	\$16,215.22	\$16,868.69	\$17,517.48	\$18,166.28	\$18,815.08	\$19,463.88	
75	\$15,070.28	\$15,755.29	\$16,440.30	\$17,125.31	\$17,817.28	\$18,502.55	\$19,187.83	\$19,873.12	\$20,558.39	
76	\$16,312.52	\$17,053.99	\$17,795.47	\$18,536.95	\$19,297.21	\$20,039.40	\$20,781.60	\$21,523.81	\$22,266.00	
77	\$17,554.76	\$18,352.70	\$19,150.64	\$19,948.59	\$20,777.14	\$21,576.26	\$22,375.38	\$23,174.50	\$23,973.62	
78	\$18,796.99	\$19,651.40	\$20,505.81	\$21,360.22	\$22,257.07	\$23,113.10	\$23,969.14	\$24,825.19	\$25,681.23	
79	\$20,039.23	\$20,950.10	\$21,860.98	\$22,771.85	\$23,737.00	\$24,649.96	\$25,562.92	\$26,475.88	\$27,388.84	
80	\$21,281.46	\$22,248.81	\$23,216.15	\$24,183.48	\$25,216.93	\$26,186.81	\$27,156.69	\$28,126.58	\$29,096.45	
81	\$23,156.57	\$24,209.13	\$25,261.71	\$26,314.28	\$27,435.33	\$28,490.54	\$29,545.74	\$30,600.95	\$31,656.16	
82	\$25,031.67	\$26,169.46	\$27,307.27	\$28,445.07	\$29,653.73	\$30,794.27	\$31,934.79	\$33,075.32	\$34,215.85	
83	\$26,906.76	\$28,129.80	\$29,352.84	\$30,575.86	\$31,872.14	\$33,097.99	\$34,323.85	\$35,549.70	\$36,775.55	
84	\$28,781.86	\$30,090.13	\$31,398.39	\$32,706.66	\$34,090.54	\$35,401.72	\$36,712.89	\$38,024.07	\$39,335.24	
85	\$30,656.96	\$32,050.45	\$33,443.95	\$34,837.45	\$36,308.95	\$37,705.45	\$39,101.95	\$40,498.44	\$41,894.94	

MODAL FACTORS	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000

ANNUAL POLICY FEE
\$50.00

**Additional Premium Rate Factors: 10% Spouse Discount when applying together.**

## Home Life Secure Graded Whole Life Plan

### Plan Information

**Issue Ages:** 18-85

**Benefit amounts:** \$10,000 to \$150,000

Graded Benefit due to death from natural causes:

Year 1 (1-12 months) 150% return of premium; 100% for accidental death

Year 2 (13-24 months) 50% of chosen death benefit face amount; 100% for accidental death causes

Year 3 (25<sup>th</sup> month) 100% of chosen Death Benefit face amount

### Underwriting

The policy will be issued on a simplified underwriting basis. Underwriting will consist of a combination of knockout questions (1 thru 6 on the application), including height-weight (see build chart) and prescription information that will be digitally accessed on a real-time basis at the point of application.

**Height Weight Guidelines:** The applicant must meet the build chart limits to be eligible for the plan applied for. No coverage can be offered if the applicant is outside either the minimum or the maximum build range.

**Underwriting Requirements:** Prescription Check will be conducted on all applicants. Tobacco Rates Apply.

**Admin:** If the application is over 31 days old when received by the Company, a new currently dated application will be required.

**The Billing Day** cannot be more than 15 days before or after the effective date.

**Replacement** of another agents in-force Home Life Secure is not permitted.

**POA / Guardianship:** Will not be accepted.

**The applicant must be a U.S. citizen** or hold a "green card" (permanent resident of US). We will not consider any applicant that has a temporary visa, work or otherwise or is in the process of applying. The applicant also must have a valid social security number and we will not consider the applicant without one.

**Signature Rules:** Full signature of the Proposed Insured and Owner (if applicable) and date is required. Also the Voice Verification must be completed by Proposed Insured only.

**10% Spousal Discount applies if both apply at the time of sale.**

**Policy Benefit Changes.** Plan upgrades to existing policies are not allowed. An individual would have to apply for a second policy. The combined death benefit amount cannot exceed \$150,000.

**Reinstatement Process:** A policy can be considered for reinstatement if it lapses. Please refer to the reinstatement provision in the policy for the guidelines as they may vary by state.

## **Commissions / Business Quality**

### **Persistency/Placement and Debit Balance Guidelines for Heritage Plan Final Expense:**

- Agent level:
  - If persistency falls below 70% (3, 6, 9, or 13 mo. persistency) and/or Placement rate fall below 70%, Agent will receive an automatic warning. An Agent will have 60 days to increase their metrics to levels of at least 70% persistency ratio and 70% placement rate. If metrics are not achieved the agent will no longer be allowed to sell Home Life Secure.
- Agencies/ MGA/ FMO:
  - If persistency falls below a 70% and/or an 80% Placement Rate, Agency/MGA/FMO will receive an automatic warning. In the event that a warning is given, you will have 90 days to improve their metrics to levels of at least 70% persistency ratio and an 80% placement rate. If metrics are not achieved the agent will be automatically terminated in the offering of the Home Life Secure product.
- Debit Balance Procedure:
  - If writing agent has a debit balance greater than \$150 for 30 days or more, a warning will be sent out. If there is not a reduction in the debit balance within 15 days, it is an automatic termination and immediate debt roll-up to the next available upline. For an upline if the debit balance is not cleared within 10 days, it is an automatic termination and an immediate debt roll-up to the next available upline. Each immediate upline has ten days to clear the debit balance before it rolls-up to the next available upline.

### **Chargebacks for Home Life Secure:**

If the insured dies in the 1st policy year Guarantee Trust Life will charge back all earned and unearned commissions.

### **NEED QUICK UPDATES ON YOUR PENDING BUSINESS?**

- Please remember that GTLink is available 24/7.
- Can't access GTLink? Contact our Sales Support Department for assistance at (800) 323-6907.

**If you have any questions on an active policy please contact**

**Customer Service Support at 800-338-7452.**

**For Underwriting Support please contact 800-635-1993.**

### Height and Weight Chart

*If the applicant's build is less than the minimum or greater than the maximum, the applicant does not qualify for the plan. This chart is for both Male and Female applicants.*

Height	Min Weight	Max Weight
4'8"	80	172
4'9"	83	178
4'10"	85	184
4'11"	88	190
5'0"	91	197
5'1"	94	207
5'2"	97	210
5'3"	101	217
5'4"	104	224
5'5"	107	231
5'6"	111	238
5'7"	114	245
5'8"	118	253
5'9"	121	260
5'10"	125	268
5'11"	128	276
6'0"	132	283
6'1"	135	291
6'2"	139	299
6'3"	143	308
6'4"	147	316
6'5"	151	324
6'6"	155	333
6'7"	159	341
6'8"	164	350
6'9"	168	358
6'10"	171	367
6'11"	175	375