

Rate Card

prosperity Guaranteed Issue and prosperity Simplified Issue Premium Rates

How to read:

prosperity Guaranteed Issue

Male Non-Smoker Age 20, \$10,000 policy

Monthly Premium = \$36.24

The \$5 Policy Fee is included in this premium

Monthly Premium (in \$) for Face Amount \$10,000	prosperity Guaranteed Issue			
	Female Non Smoker	Female Smoker	Male Non Smoker	Male Smoker
18	28.23	37.37	36.24	53.08
19	28.23	37.37	36.24	53.08
20	28.23	37.37	36.24	53.08
21	28.23	37.37	36.24	53.08
22	28.23	37.37	36.24	53.08
23	28.23	37.37	36.24	53.08
24	28.23	37.37	36.24	53.08
25	28.23	37.37	36.24	53.08
26	28.23	37.37	36.24	53.08
27	28.23	37.37	36.24	53.08
28	28.23	37.37	36.24	53.08
29	28.23	37.37	36.24	53.08
30	28.23	37.37	36.24	53.08
31	28.23	37.37	36.24	53.08
32	28.23	37.37	36.24	53.08
33	28.23	37.37	36.24	53.08
34	28.23	37.37	36.24	53.08
35	28.23	37.37	36.24	53.08
36	28.23	37.37	36.24	53.08
37	28.23	37.37	36.24	53.08
38	28.23	37.37	36.24	53.08
39	28.23	37.37	36.24	53.08
40	28.23	37.37	36.24	53.08
41	28.91	38.72	36.97	55.38
42	29.58	40.08	37.69	57.68
43	30.25	41.43	38.42	59.97
44	30.92	42.78	39.14	62.27
45	31.59	44.13	39.87	64.56
46	32.26	45.29	40.39	65.66
47	32.93	46.44	40.93	66.77
48	33.60	49.08	41.46	70.07
49	34.27	51.59	41.99	73.12
50	34.93	54.39	42.53	76.58
51	36.26	56.49	44.53	80.25
52	37.58	58.58	46.53	83.92
53	38.91	60.68	48.53	87.58
54	40.23	62.77	50.53	91.25
55	41.55	64.87	52.53	94.92
56	43.81	68.58	55.80	100.80
57	46.07	72.30	59.06	106.68
58	48.33	76.02	62.33	112.55
59	50.58	79.75	65.59	118.44
60	52.84	83.46	68.85	124.31
61	55.78	87.65	73.93	134.25
62	58.73	91.84	78.99	144.19
63	61.67	96.02	84.07	154.12
64	64.61	100.21	89.14	164.06
65	67.55	104.39	94.21	174.00
66	72.51	112.31	103.19	188.32
67	77.46	120.24	112.18	202.65
68	82.42	128.17	121.16	216.98
69	87.38	136.10	130.14	231.31

- 1) Table illustrates monthly premiums (including policy fee) across available Issue Ages and Risk categories for Face Amount \$10,000
- 2) Rates illustrated are for premium estimates and the final premium will be calculated in the Forward eApp

Rate Card

prosperity Guaranteed Issue and prosperity Simplified Issue Premium Rates

How to Calculate:

prosperity Simplified Issue

Male Non-Smoker Age 20, \$30,000 policy

Monthly Premium = Rate per 1000 x Face
Amount per 1000 +
\$5 Policy Fee

Monthly Premium = 1.073 x 30 + 5 = \$37.18

- 1) Rate per 1000 can be used to arrive at Monthly Premium for specific Issue Age, Risk and Face Amount as per the calculation shown above
- 2) Rates illustrated are for premium estimates and the final premium will be calculated in the Forward eApp

Rate per 1000 (monthly)	prosperity Simplified Issue			
Issue Age\Risk	Female Non Smoker	Female Smoker	Male Non Smoker	Male Smoker
18	0.868	1.121	1.073	1.283
19	0.868	1.121	1.073	1.283
20	0.868	1.121	1.073	1.283
21	0.886	1.153	1.086	1.303
22	0.903	1.185	1.101	1.323
23	0.920	1.217	1.115	1.343
24	0.938	1.249	1.129	1.363
25	0.954	1.282	1.144	1.383
26	0.972	1.323	1.165	1.423
27	0.989	1.364	1.186	1.463
28	1.007	1.405	1.207	1.503
29	1.025	1.447	1.228	1.544
30	1.042	1.488	1.249	1.583
31	1.064	1.524	1.276	1.635
32	1.087	1.561	1.304	1.688
33	1.110	1.599	1.332	1.744
34	1.134	1.638	1.361	1.801
35	1.158	1.677	1.390	1.859
36	1.169	1.714	1.407	1.925
37	1.181	1.752	1.423	1.994
38	1.192	1.791	1.440	2.065
39	1.204	1.830	1.456	2.138
40	1.216	1.871	1.473	2.214
41	1.237	1.903	1.479	2.266
42	1.297	1.966	1.521	2.345
43	1.361	2.037	1.569	2.433
44	1.424	2.108	1.617	2.521
45	1.494	2.188	1.671	2.620
46	1.613	2.362	1.834	2.904
47	1.637	2.396	1.904	3.049
48	1.661	2.429	1.974	3.193
49	1.685	2.463	2.043	3.335
50	1.701	2.507	2.101	3.492
51	1.807	2.638	2.163	3.666
52	1.913	2.769	2.224	3.839
53	2.018	2.900	2.287	4.013
54	2.123	3.031	2.348	4.188
55	2.218	3.163	2.399	4.362
56	2.347	3.334	2.603	4.653
57	2.465	3.506	2.795	4.944
58	2.584	3.678	2.988	5.235
59	2.703	3.849	3.180	5.526
60	2.821	4.021	3.373	5.817
61	2.998	4.250	3.663	6.203
62	3.193	4.502	3.976	6.622
63	3.390	4.777	4.293	7.078
64	3.558	5.010	4.573	7.470
65	3.726	5.243	4.853	7.863
66	4.103	5.648	5.337	8.426
67	4.382	6.003	5.719	8.940
68	4.660	6.357	6.102	9.453
69	4.938	6.711	6.484	9.968
70	5.217	7.065	6.867	10.481
71	5.828	7.702	7.575	11.278
72	6.340	8.238	8.183	11.977
73	6.852	8.774	8.792	12.674
74	7.364	9.310	9.400	13.372