

Rate Pages - The IZ Plan

Annual Rates per \$1,000 plus \$30 annual policy fee.

Preferred (Age 0-42)					
Age	Female		Male		Policy Size
	Non-Smoker	Smoker	Non-Smoker	Smoker	
0	15.17		17.50		\$5K - \$20K
1	15.28		17.61		
2	15.39		17.72		
3	15.50		17.83		
4	15.61		17.94		
5	15.72		18.06		
6	15.83		18.17		
7	15.94		18.28		
8	16.06		18.39		
9	16.17		18.50		
10	16.39		18.83		
11	16.72		19.17		
12	17.06		19.39		
13	17.28		19.61		
14	17.50		20.06		
15	17.72	19.72	20.50	23.50	\$5K - \$30K
16	17.83	19.94	20.83	23.94	
17	18.06	20.28	21.28	24.50	
18	18.28	20.50	21.72	25.06	
19	18.50	20.83	21.72	25.06	
20	18.72	21.17	21.72	25.06	
21	19.06	21.39	21.83	25.06	
22	19.28	21.72	21.83	25.06	
23	19.50	22.06	21.83	25.06	
24	19.83	22.50	22.17	25.50	
25	20.28	23.06	22.61	25.94	
26	20.61	23.50	22.94	26.28	
27	21.06	24.06	23.39	26.72	
28	21.39	24.50	23.72	27.17	
29	21.39	24.50	23.72	27.17	
30	21.39	24.50	23.72	27.17	
31	21.39	24.50	23.72	27.28	
32	21.39	24.50	23.83	27.28	
33	21.39	24.72	23.83	27.28	
34	21.94	25.61	24.61	28.39	
35	22.39	26.39	25.39	29.61	
36	22.94	27.28	26.17	30.72	
37	23.39	28.06	26.94	31.94	
38	23.94	28.94	27.72	33.06	
39	24.94	30.17	28.94	34.61	
40	25.83	31.28	30.28	36.06	\$5K - \$75K
41	26.83	32.50	31.50	37.61	
42	27.72	33.61	32.83	39.06	

Preferred (Age 43-85)					
Age	Female		Male		Policy Size
	Non-Smoker	Smoker	Non-Smoker	Smoker	
43	28.72	34.83	34.06	40.61	\$5K - \$75K
44	29.72	36.06	35.72	42.72	
45	30.72	37.17	37.39	44.83	
46	31.72	38.39	39.17	46.83	
47	32.72	39.50	40.83	48.94	
48	33.72	40.72	42.50	51.06	
49	33.83	41.17	42.83	51.94	
50	33.94	41.61	43.17	52.83	
51	34.06	41.94	43.39	53.83	
52	34.17	42.39	43.72	54.72	
53	34.28	42.83	44.06	55.61	
54	35.61	44.50	45.94	58.06	
55	36.94	46.17	47.83	60.50	
56	38.39	47.83	49.61	62.94	
57	39.72	49.50	51.50	65.39	
58	41.06	51.17	53.39	67.83	
59	42.72	53.50	55.50	71.17	
60	44.39	55.83	57.61	74.50	
61	46.06	58.06	59.61	77.94	
62	47.72	60.39	61.72	81.28	
63	49.39	62.72	63.83	84.61	
64	51.39	65.61	67.94	91.39	
65	53.39	68.50	72.06	98.28	
66	55.28	71.50	76.06	105.06	
67	57.28	74.39	80.17	111.94	
68	59.28	77.28	84.28	118.72	
69	63.28	83.39	90.06	128.94	
70	67.28	89.39	95.83	139.17	
71	71.39	95.50	101.61	149.39	
72	75.39	101.50	107.39	159.61	
73	79.39	107.61	113.17	169.83	
74	84.61	116.06	120.17	182.94	
75	90.28	125.39	127.61	197.39	
76	90.94	126.94	128.39	199.50	
77	91.61	128.50	129.06	201.61	
78	92.28	130.06	129.83	203.72	
79	92.94	131.61	130.50	205.83	
80	98.83	141.61	131.28	207.94	
81	102.72	146.94	135.28	213.83	
82	106.61	152.17	139.39	219.61	
83	106.83	156.06	142.39	222.28	
84	113.83	159.94	145.50	224.83	
85	121.39	172.17	153.83	240.28	

Example: \$20,000 Policy - Female Preferred Non-smoker Age 65

Annual Rate per \$1,000 \$53.39
 Amount of insurance \$20,000
 Policy Fee \$30.00

Annual Premium calculation

(Annual Rate x (Amount of insurance / 1000)) + Policy Fee
 $53.39 \times (\$20,000 / 1000) + \$30 = \$1,097.80$

Annual premium \$1,097.80

Payment mode calculation

Payment Frequency	Factor
Monthly	0.09
Quarterly	0.26
Semi-Annual	0.51

Annual Premium x Factor

Monthly Premium 98.80
 Quarterly premium 285.43
 Semi-annual premium 570.86

Note: Issue age is age on last birthday