

Modal factors:

Annual	1
Semiannual	0.515
Quarterly	0.265
Monthly < 10000	0.105
Monthly 10000+	0.1
PAC < 10000	0.099
PAC 10000+	0.094

Sample calculations:

Return of Premium Plan

Age 35 M \$7500 Face amt

Annual	=52.07*7500/1000*1	\$	390.53
Semiannual	=52.07*7500/1000*.515	\$	201.12
Quarterly	=52.07*7500/1000*.265	\$	103.49
Monthly	=52.07*7500/1000*.105	\$	42.16
Monthly PAC	=52.07*7500/1000*.099	\$	38.66

Return of Premium Plan

Age 35 M \$45000 Face amt

Annual	=43.46*45000/1000*1	\$	1,955.70
Semiannual	=43.46*45000/1000*.515	\$	1,007.19
Quarterly	=43.46*45000/1000*.265	\$	518.26
Monthly	=43.46*45000/1000*.105	\$	195.57
Monthly PAC	=43.46*45000/1000*.099	\$	183.94

Face Amounts	Minimum	Maximum
Ages 5-17	\$5,000	\$25,000
Ages 18-59	\$5,000	\$50,000
Ages 60-70	\$2,500	\$50,000

Western-Southern Accessible Life ROP 2011 Reprice

Use in all approved states except KS, NV, PA.

Gross Premiums per \$1000 with \$0 Policy Fee

Less than \$10,000 Face Amount Band

\$10,000 to \$50,000 Face Amount Band

Issue Age	Male (Aggregate)	Female (Aggregate)	Issue Age	Male (Aggregate)	Female (Aggregate)
5	27.29	22.01	5	23.44	18.34
6	27.49	22.14	6	23.59	18.45
7	27.68	22.28	7	23.74	18.55
8	27.88	22.41	8	23.89	18.66
9	28.07	22.54	9	24.03	18.76
10	28.28	22.67	10	24.18	18.87
11	28.49	22.82	11	24.35	18.98
12	28.71	22.97	12	24.51	19.10
13	28.93	23.12	13	24.68	19.22
14	29.15	23.26	14	24.84	19.33
15	29.37	23.41	15	25.01	19.45
16	30.36	24.10	16	25.89	20.10
17	31.35	24.79	17	26.79	20.75
18	32.35	25.48	18	27.68	21.41
19	33.35	26.18	19	28.59	22.07
20	34.37	26.89	20	29.49	22.74
21	35.41	27.60	21	30.43	23.41
22	36.47	28.33	22	31.37	24.10
23	37.53	29.06	23	32.33	24.79
24	38.61	29.80	24	33.29	25.49
25	39.69	30.54	25	34.26	26.19
26	40.88	31.43	26	35.15	26.89
27	42.07	32.32	27	36.04	27.60
28	43.27	33.23	28	36.94	28.31
29	44.49	34.14	29	37.84	29.03
30	45.72	35.06	30	38.75	29.75
31	46.96	35.98	31	39.68	30.48
32	48.22	36.92	32	40.61	31.22
33	49.50	37.86	33	41.56	31.96
34	50.78	38.81	34	42.51	32.71
35	52.07	39.77	35	43.46	33.46
36	54.03	41.10	36	45.48	34.83
37	56.02	42.43	37	47.54	36.21
38	58.03	43.79	38	49.61	37.60
39	60.06	45.15	39	51.71	39.01
40	62.12	46.54	40	53.84	40.44
41	64.07	47.95	41	55.85	41.90
42	66.03	49.39	42	57.89	43.39
43	68.02	50.84	43	59.95	44.89
44	70.02	52.32	44	62.03	46.42
45	72.05	53.81	45	64.13	47.96
46	75.23	56.16	46	67.27	50.34
47	78.44	58.55	47	70.44	52.75
48	81.69	60.96	48	73.63	55.20
49	84.97	63.41	49	76.87	57.68
50	88.29	65.90	50	80.13	60.20
51	91.78	68.25	51	83.57	62.58
52	95.31	70.62	52	87.05	64.98
53	98.90	73.02	53	90.58	67.41
54	102.54	75.45	54	94.15	69.87
55	106.23	77.90	55	97.78	72.37
56	111.10	81.24	56	102.84	75.25
57	116.04	84.63	57	107.96	78.17
58	121.04	88.08	58	113.16	81.14
59	126.12	91.58	59	118.44	84.16
60	131.27	95.15	60	123.81	87.23
61	136.52	98.37	61	129.27	90.00
62	141.86	101.63	62	134.84	92.80
63	147.29	104.92	63	140.50	95.63
64	152.81	108.25	64	146.27	98.49
65	158.43	111.62	65	152.14	101.38
66	174.04	123.69	66	168.26	113.77
67	189.94	135.99	67	184.70	126.39
68	206.16	148.53	68	201.47	139.28
69	222.72	161.34	69	218.60	152.44
70	239.64	174.43	70	236.12	165.91

Western-Southern Accessible Life ROP 2011 Reprice

Use only in KS, NV, PA. PA max issue age = 68 for female, 62 for male

Gross Premiums per \$1000 with \$0 Policy Fee

Less than \$10,000 Face Amount Band

\$10,000 to \$50,000 Face Amount Band

Issue Age	Male (Aggregate)	Female (Aggregate)	Issue Age	Male (Aggregate)	Female (Aggregate)
5	42.15	36.37	5	25.51	21.38
6	42.25	36.52	6	25.62	21.53
7	42.36	36.67	7	25.72	21.67
8	42.46	36.82	8	25.83	21.83
9	42.56	36.97	9	25.94	21.97
10	42.67	37.12	10	26.05	22.12
11	42.78	37.28	11	26.17	22.29
12	42.90	37.45	12	26.29	22.45
13	43.01	37.62	13	26.41	22.62
14	43.13	37.78	14	26.53	22.78
15	43.24	37.95	15	26.65	22.95
16	44.43	38.83	16	27.74	23.74
17	45.64	39.71	17	28.84	24.54
18	46.84	40.60	18	29.95	25.34
19	48.06	41.49	19	31.07	26.15
20	49.28	42.40	20	32.20	26.97
21	50.55	43.31	21	33.36	27.80
22	51.82	44.23	22	34.53	28.63
23	53.10	45.16	23	35.72	29.48
24	54.39	46.09	24	36.91	30.33
25	55.69	47.03	25	38.12	31.19
26	57.58	48.42	26	39.88	32.47
27	59.48	49.81	27	41.65	33.76
28	61.39	51.21	28	43.44	35.06
29	63.32	52.63	29	45.25	36.38
30	65.27	54.06	30	47.08	37.70
31	67.26	55.50	31	48.94	39.04
32	69.26	56.95	32	50.82	40.40
33	71.29	58.42	33	52.73	41.77
34	73.33	59.89	34	54.66	43.15
35	75.39	61.38	35	56.60	44.54
36	77.43	62.72	36	58.66	45.90
37	79.50	64.06	37	60.74	47.27
38	81.59	65.43	38	62.85	48.65
39	83.70	66.80	39	64.97	50.04
40	85.84	68.18	40	67.13	51.45
41	87.85	69.60	41	69.17	52.89
42	89.88	71.03	42	71.22	54.35
43	91.93	72.48	43	73.30	55.83
44	94.00	73.94	44	75.39	57.33
45	96.08	75.42	45	77.50	58.84
46	99.42	78.01	46	81.14	61.38
47	102.78	80.62	47	84.81	63.95
48	106.18	83.27	48	88.51	66.56
49	109.61	85.95	49	92.26	69.20
50	113.08	88.67	50	96.04	71.88
51	116.71	91.23	51	100.02	74.41
52	120.40	93.81	52	104.04	76.96
53	124.12	96.42	53	108.12	79.54
54	127.90	99.06	54	112.26	82.15
55	131.72	101.72	55	116.45	84.79
56	137.59	105.56	56	122.27	88.55
57	143.54	109.46	57	128.17	92.36
58	149.57	113.41	58	134.15	96.24
59	155.69	117.43	59	140.23	100.17
60	161.90	121.52	60	146.40	104.19
61	168.23	125.22	61	152.69	107.81
62	174.67	128.95	62	159.09	111.48
63	181.21	132.72	63	165.60	115.18
64	187.86	136.53	64	172.23	118.92
65	194.63	140.37	65	178.98	122.71
66	209.23	153.24	66	192.87	135.78
67	224.08	166.33	67	207.00	149.08
68	239.20	179.67	68	221.40	162.65
69	254.61	193.27	69	236.07	176.51
70	270.33	207.16	70	251.04	190.66