LEGACY ESTATE MAXIMIZER – SINGLE PAY LEVEL BENEFIT

Premium per $1,000 of Face Amount

Add $90 Policy Fee

ISSUE AGE	MALE		FEMALE	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0	95.42	-	83.54	-
1	98.52	-	86.31	-
2	101.76	-	89.18	-
3	105.14	-	92.17	-
4	108.68	-	95.26	-
5	112.35	-	98.47	-
6	116.14	-	101.77	-
7	120.05	-	105.18	-
8	124.12	-	108.69	-
9	128.39	-	112.35	-
10	132.89	-	116.15	-
11	137.75	-	120.14	-
12	142.95	-	124.31	-
13	148.29	-	128.59	-
14	153.61	-	132.96	-
15	158.73	-	137.34	-
16	163.57	-	141.72	-
17	168.26	200.29	146.12	175.46
18	172.90	206.71	150.60	181.87
19	177.58	213.11	155.19	188.28
20	182.42	219.52	159.94	194.70
21	187.32	224.66	164.84	200.60
22	192.22	230.13	169.86	206.64
23	197.24	235.94	175.02	212.82
24	202.52	242.09	180.33	219.14
25	208.17	248.57	185.81	225.60
26	214.26	255.44	191.45	232.16
27	220.69	262.7	197.24	238.81
28	227.39	270.27	203.19	245.63
29	234.27	278.07	209.32	252.66
30	241.25	286.00	215.64	259.98
31	248.29	294.04	222.15	267.59
32	255.44	302.26	228.84	275.44
33	262.77	310.68	235.71	283.53
34	270.32	319.35	242.79	291.85
35	278.16	328.31	250.07	300.38
36	286.30	337.57	257.55	309.09
37	294.70	347.09	265.23	317.97
38	303.34	356.87	273.12	327.10
39	312.20	366.90	281.22	336.53
40	321.24	377.17	289.55	346.33

ISSUE AGE	MALE		FEMALE	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
41	330.37	387.56	298.03	356.43
42	339.62	398.09	306.65	366.80
43	349.11	408.92	315.54	377.52
44	359.02	420.21	324.81	388.69
45	369.48	432.11	334.59	400.38
46	380.67	444.83	345.12	412.93
47	392.49	458.25	356.32	426.29
48	404.68	472.09	367.82	439.95
49	416.98	486.04	379.27	453.42
50	429.15	499.83	390.31	466.19
51	441.09	513.33	400.88	478.29
52	452.96	526.73	411.22	490.05
53	464.92	540.21	421.42	501.44
54	477.08	553.96	431.55	512.41
55	489.58	568.15	441.71	522.93
56	502.49	582.84	451.71	532.59
57	515.70	597.91	461.51	541.43
58	529.15	613.27	471.35	550.04
59	542.72	628.83	481.51	559.02
60	556.34	644.52	492.24	568.98
61	569.86	660.43	503.25	579.77
62	583.34	676.62	514.38	591.00
63	597.00	692.94	526.04	602.88
64	611.04	709.22	538.68	615.60
65	625.69	725.33	552.72	629.38
66	640.98	741.08	568.52	644.68
67	656.76	756.59	585.78	661.36
68	672.99	772.10	603.98	678.73
69	689.59	787.87	622.60	696.10
70	706.52	804.15	641.11	712.78
71	723.72	821.61	659.84	728.79
72	741.23	840.08	679.15	744.58
73	759.12	858.56	698.53	760.14
74	777.49	876.05	717.48	775.43
75	796.40	891.53	735.50	790.42
76	816.55	904.54	751.57	804.11
77	837.90	915.76	766.03	816.50
78	859.39	925.88	780.40	829.13
79	879.99	935.60	796.19	843.50
80	898.66	945.63	814.92	861.15
81	914.82	955.86	837.05	882.67
82	929.15	965.82	861.56	907.05
83	942.54	975.67	887.78	933.39
84	955.86	985.58	915.02	960.77
85	970.00	995.70	942.61	988.31

Policy Form I L0730

FOR AGENT USE ONLY

Underwritten by Assurity Life Insurance Company of Lincoln, Nebraska. Availability, rates, benefits, features and policy provisions may vary by state and are subject to state approval.

ASSURITY LIFE INSURANCE COMPANY

THE LEGACY ESTATE MAXIMIZER
SPWL

USING THE ASSURITY LIFE (SPWL) RATE CARD

FIGURING COST PER THOUSAND: EXAMPLE, FEMALE 65 NON-SMOKER, $100,000 FACE

NUMBER ONE:

GO TO AGE ON THE RATE CARD (65) MULTIPLY THE RATE PER THOUSAND ($552.72) TIMES THE AMOUNT OF FACE (100) EQUALS $100,000 FACE WHICH WILL GIVE YOU THE COST $55,272.00 ADD THE $90.00 POLICY FEE TOTAL COST $55,362.00

$552.72 X 100= $55,272.00 + 90.00 = $55,362.00

FIGURING FACE IF YOU KNOW THE CASH/PREMIUM AMOUNT: EXAMPLE FEMALE 65, NON-SMOKER $50,000 CASH / PREMIUM.

NUMBER TWO:

TAKE THE CASH AMOUNT $50,000 SUBTRACT THE $90.00 POLICY FEE, EQUALS $49,910 DIVIDE THAT BY THE RATE PER THOUSAND ($552.72) WHICH EQUALS THE FACE AMOUNT OF $90,298.89.

$50,000 – 90.00= 49,910 ÷ 552.72 = $90,298.89

FIGURING OUT THE PERCENTAGE DIFFERENCE: EXAMPLE FEMALE 65 NON SMOKER $90,298.89 FACE, PREMIUM $50,000

NUMBER THREE:

TAKE THE FACE $90,298.89 SUBTRACT THE PREMIUM $50,000 EQUALS 40,298.89 AND DIVIDE BY THE PREMIUM $50,000 WILL GIVE YOU THE PERCENTAGE DIFFERENCE OF 81%

$90,298.89 – 50,000 = 40,298.89 ÷ 50,000 = 81%

CALCULATING CASH VALUE FROM RATE CARD: TAKE THE FACE AMOUNT TIMES THE CASH VALUE RATE PER THOUSAND (1, 5, 10, OR 20) 65, FEMALE, NON SMOKER, $50,000 PREMIUM, FACE AMOUNT $90,298.89. EXAMPLE 10 YEAR CASH VALUE (RATE 566.50) = $51,154.32 CASH VALUE

$90,298.89 x 566.50 = $51,154.32 (CASH VALUE)