

(GIWL) Guaranteed Issue Final Expense (Modified Benefit)

R006.GIWL.2001 (Rev 5/2018)

To calculate the annual premium, multiply the number of thousands of face amount by the rate per thousand, then add the \$50 certificate fee. If the applicant wishes to pay the premium on a basis other than annual, first calculate the annual premium, then multiply the appropriate modal factor.

Mode	Modal Factor
Annual	1.000
Semi-Annual	0.520
Quarterly	0.265
Monthly	0.085

Male, Age 65, \$25,000 Face Amount • Monthly Payment			
Male, Age 65, Rate per 1,000	\$	121.00	
Amount of Insurance (in thousands)	X	25	Annual Premium
Annual Base Premium	\$	3,025.00	Monthly Modal Factor
Certificate Fee	+	50.00	Monthly Premium
Annual Premium	\$	3,075.00	\$
			X 0.085
			\$ 261.38

Male (3800)

Female (3900)

\$25,000	\$15,000	\$10,000	\$5,000	Per 1,000	Age	Per 1,000	\$5,000	\$10,000	\$15,000	\$25,000
1,362.50	837.50	575.00	312.50	52.50	40	43.75	268.75	487.50	706.25	1,143.75
1,434.00	880.40	603.60	326.80	55.36	41	44.29	271.45	492.90	714.35	1,157.25
1,503.50	922.10	631.40	340.70	58.14	42	45.14	275.70	501.40	727.10	1,178.50
1,571.00	962.60	658.40	354.20	60.84	43	46.31	281.55	513.10	744.65	1,207.75
1,636.50	1,001.90	684.60	367.30	63.46	44	47.76	288.80	527.60	766.40	1,244.00
1,700.00	1,040.00	710.00	380.00	66.00	45	49.50	297.50	545.00	792.50	1,287.50
1,755.00	1,073.00	732.00	391.00	68.20	46	51.64	308.20	566.40	824.60	1,341.00
1,801.75	1,101.05	750.70	400.35	70.07	47	54.16	320.80	591.60	862.40	1,404.00
1,850.00	1,130.00	770.00	410.00	72.00	48	56.86	334.30	618.60	902.90	1,471.50
1,909.00	1,165.40	793.60	421.80	74.36	49	59.53	347.65	645.30	942.95	1,538.25
1,987.50	1,212.50	825.00	437.50	77.50	50	62.00	360.00	670.00	980.00	1,600.00
2,064.25	1,258.55	855.70	452.85	80.57	51	63.18	365.90	681.80	997.70	1,629.50
2,155.00	1,313.00	892.00	471.00	84.20	52	63.97	369.85	689.70	1,009.55	1,649.25
2,249.25	1,369.55	929.70	489.85	87.97	53	64.75	373.75	697.50	1,021.25	1,668.75
2,338.00	1,422.80	965.20	507.60	91.52	54	65.83	379.15	708.30	1,037.45	1,695.75
2,412.50	1,467.50	995.00	522.50	94.50	55	67.50	387.50	725.00	1,062.50	1,737.50
2,473.50	1,504.10	1,019.40	534.70	96.94	56	69.90	399.50	749.00	1,098.50	1,797.50
2,526.50	1,535.90	1,040.60	545.30	99.06	57	72.75	413.75	777.50	1,141.25	1,868.75
2,571.50	1,562.90	1,058.60	554.30	100.86	58	75.67	428.35	806.70	1,185.05	1,941.75
2,608.50	1,585.10	1,073.40	561.70	102.34	59	78.35	441.75	833.50	1,225.25	2,008.75
2,637.50	1,602.50	1,085.00	567.50	103.50	60	80.50	452.50	855.00	1,257.50	2,062.50
2,720.00	1,652.00	1,118.00	584.00	106.80	61	84.36	471.80	893.60	1,315.40	2,159.00
2,791.50	1,694.90	1,146.60	598.30	109.66	62	88.14	490.70	931.40	1,372.10	2,253.50
2,865.75	1,739.45	1,176.30	613.15	112.63	63	91.84	509.20	968.40	1,427.60	2,346.00
2,956.00	1,793.60	1,212.40	631.20	116.24	64	95.46	527.30	1,004.60	1,481.90	2,436.50
3,075.00	1,865.00	1,260.00	655.00	121.00	65	99.00	545.00	1,040.00	1,535.00	2,525.00
-	1,955.75	1,320.50	685.25	127.05	66	102.11	560.55	1,071.10	1,581.65	-
-	2,060.15	1,390.10	720.05	134.01	67	104.80	574.00	1,098.00	1,622.00	-
-	2,173.70	1,465.80	757.90	141.58	68	107.60	588.00	1,126.00	1,664.00	-
-	2,292.50	1,545.00	797.50	149.50	69	111.00	605.00	1,160.00	1,715.00	-
-	2,412.50	1,625.00	837.50	157.50	70	115.50	627.50	1,205.00	1,782.50	-
-	2,516.00	1,694.00	872.00	164.40	71	120.72	653.60	1,257.20	1,860.80	-
-	2,606.00	1,754.00	902.00	170.40	72	126.32	681.60	1,313.20	1,944.80	-
-	2,708.60	1,822.40	936.20	177.24	73	132.76	713.80	1,377.60	2,041.40	-
-	2,848.55	1,915.70	982.85	186.57	74	140.51	752.55	1,455.10	2,157.65	-
-	3,050.00	2,050.00	1,050.00	200.00	75	150.00	800.00	1,550.00	2,300.00	-
-	-	2,279.60	1,164.80	222.96	76	163.12	865.60	1,681.20	-	-
-	-	2,574.80	1,312.40	252.48	77	178.16	940.80	1,831.60	-	-
-	-	2,885.20	1,467.60	283.52	78	194.64	1,023.20	1,996.40	-	-
-	-	3,160.40	1,605.20	311.04	79	212.08	1,110.40	2,170.80	-	-
-	-	3,350.00	1,700.00	330.00	80	230.00	1,200.00	2,350.00	-	-
-	-	3,650.00	1,850.00	360.00	81	249.00	1,295.00	2,540.00	-	-
-	-	4,010.00	2,030.00	396.00	82	268.00	1,390.00	2,730.00	-	-
-	-	4,350.00	2,200.00	430.00	83	287.00	1,485.00	2,920.00	-	-
-	-	4,650.00	2,350.00	460.00	84	306.00	1,580.00	3,110.00	-	-
-	-	4,950.00	2,500.00	490.00	85	325.00	1,675.00	3,300.00	-	-