

# Single Premium Whole Life Rates

**LEGACY  
CHOICE**

Age	FEMALE				MALE			
	Non-Nicotine		Nicotine		Non-Nicotine		Nicotine	
	MAX PREMIUM	PREMIUM RATE FACTOR	MAX PREMIUM	PREMIUM RATE FACTOR	MAX PREMIUM	PREMIUM RATE FACTOR	MAX PREMIUM	PREMIUM RATE FACTOR
40	\$103,095	3.805	\$147,690	2.976	\$119,890	3.495	\$166,395	2.803
41	\$107,832	3,695	\$153,520	2,891	\$125,319	3.394	\$173,490	2.723
42	\$111,852	3.588	\$161,228	2.808	\$130,422	3.297	\$180,653	2.645
43	\$117,068	3.485	\$169,369	2.729	\$136,204	3.203	\$190,224	2.569
44	\$122,634	3.384	\$176,226	2.652	\$142,072	3.112	\$198,293	2.496
45	\$128,519	3.286	\$185,275	2.578	\$148,248	3.024	\$208,968	2.426
46	\$134,817	3.190	\$194,992	2.506	\$154,799	2.938	\$218,105	2.356
47	\$140,140	3.096	\$205,385	2.436	\$161,757	2.855	\$230,331	2.290
48	\$147,150	3.006	\$213,925	2.369	\$169,049	2.775	\$240,610	2.225
49	\$154,565	2.919	\$225,448	2.305	\$176,658	2.698	\$251,510	2.162
50	\$162,388	2.835	\$237,820	2.242	\$184,620	2.625	\$266,435	2.101
51	\$170,592	2.756	\$248,068	2.181	\$192,998	2.554	\$279,002	2.041
52	\$178,765	2.678	\$262,236	2.122	\$201,990	2.485	\$292,353	1.984
53	\$187,162	2.603	\$273,990	2.064	\$211,778	2.417	\$310,599	1.928
54	\$196,104	2.530	\$290,044	2.009	\$222,446	2.349	\$325,903	1.875
55	\$201,419	2.489	\$303,370	1.955	\$235,866	2.272	\$341,792	1.824
56	\$209,977	2.429	\$321,564	1.904	\$247,864	2.210	\$363,707	1.776
57	\$218,850	2.371	\$336,407	1.855	\$260,547	2.151	\$381,499	1.730
58	\$228,242	2.314	\$357,226	1.808	\$273,733	2.096	\$401,095	1.684
59	\$238,115	2.260	\$374,404	1.762	\$287,600	2.043	\$427,343	1.642
60	\$252,159	2.190	\$398,900	1.716	\$304,216	1.986	\$448,561	1.603
61	\$263,411	2.139	\$418,617	1.673	\$319,206	1.940	\$476,294	1.568
62	\$275,174	2.090	\$439,327	1.632	\$334,933	1.896	\$503,602	1.539
63	\$287,267	2.044	\$468,854	1.593	\$352,045	1.852	\$533,746	1.511
64	\$300,035	2.000	\$494,023	1.551	\$370,539	1.810	\$558,059	1.481
65	\$313,383	1.957	\$520,422	1.516	\$390,702	1.768	\$598,485	1.448
66	\$323,829	1.926	\$547,962	1.481	\$409,957	1.732	\$629,607	1.417
67	\$334,449	1.897	\$578,408	1.446	\$427,471	1.702	\$666,075	1.385
68	\$346,258	1.866	\$612,603	1.410	\$422,803	1.677	\$709,249	1.351
69	\$360,704	1.832	\$649,260	1.377	\$459,135	1.653	\$744,958	1.315
70	\$378,363	1.793	\$694,918	1.339	\$479,998	1.625	\$795,554	1.273
71	\$397,559	1.755	\$726,271	1.306	\$508,129	1.590	\$834,802	1.231
72	\$418,355	1.717	\$779,398	1.272	\$536,000	1.560	\$892,273	1.185
73	\$472,199	1.635	\$822,432	1.248	\$618,019	1.485	\$935,890	1.166
74	\$538,175	1.557	\$837,874	1.222	\$692,916	1.433	\$1,008,519	1.148
75	\$602,960	1.498	\$937,168	1.213	\$748,950	1.401	\$1,062,321	1.130
76	\$208,747	1.462	\$291,409	1.195	\$246,999	1.388	\$323,902	1.112
77	\$220,704	1.445	\$306,240	1.177	\$263,960	1.369	\$342,603	1.095
78	\$237,554	1.419	\$331,947	1.160	\$283,037	1.351	\$363,238	1.078
79	\$256,721	1.390	\$350,560	1.142	\$305,991	1.327	\$386,148	1.061
80	\$276,166	1.362	\$383,355	1.125	\$331,144	1.301	\$414,961	1.059
81	\$298,500	1.335	\$403,064	1.121	\$357,853	1.279	\$432,532	1.057

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82	\$316,336	1.316	\$440,822	1.116	\$383,557	1.261	\$468,803	1.056
83	\$347,526	1.288	\$466,638	1.112	\$412,661	1.242	\$511,561	1.054
84	\$383,674	1.261	\$517,277	1.107	\$445,910	1.224	\$538,204	1.052
85	\$422,591	1.234	\$552,574	1.103	\$484,247	1.207	\$594,999	1.050



**Multiply Premium Amount by Premium Rate Factor to obtain the Death Benefit Amount. Minimum premium is \$25,000.**

Actual death benefits may vary slightly due to rounding. If there is a difference in values between the estimate and the policy pages, the policy prevails.