

*Oxford Life*  
**ASSURANCE**  
FINAL EXPENSE LIFE INSURANCE



The **SOLUTION** before life presents the problem.



\*Effective as of 6-29-2018. For the latest rating, access [www.ambest.com](http://www.ambest.com)  
A.M. Best assigns ratings from A++ to F, A++ being superior ratings.

## ♀ Female EFT Rates

AGE	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000	
	PREF	STD	PREF	STD	PREF	STD	PREF	STD	PREF	STD	PREF	STD
50	\$13.80	\$20.26	\$24.35	\$37.27	\$34.90	\$54.28	\$45.45	\$71.28	\$55.99	\$88.29	\$66.54	\$105.30
51	\$14.18	\$20.77	\$25.11	\$38.29	\$36.04	\$55.82	\$46.98	\$73.34	\$57.91	\$90.86	\$68.84	\$108.38
52	\$14.55	\$21.28	\$25.85	\$39.30	\$37.15	\$57.33	\$48.46	\$75.36	\$59.76	\$93.38	\$71.06	\$111.41
53	\$14.86	\$21.72	\$26.48	\$40.20	\$38.09	\$58.67	\$49.71	\$77.15	\$61.32	\$95.62	\$72.94	\$114.10
54	\$15.19	\$22.51	\$27.12	\$41.77	\$39.06	\$61.04	\$51.00	\$80.30	\$62.93	\$99.56	\$74.87	\$118.82
55	\$15.50	\$23.20	\$27.74	\$43.16	\$39.99	\$63.11	\$52.23	\$83.06	\$64.48	\$103.02	\$76.72	\$122.97
56	\$15.94	\$23.79	\$28.63	\$44.33	\$41.32	\$64.87	\$54.01	\$85.41	\$66.69	\$105.95	\$79.38	\$126.49
57	\$16.63	\$24.40	\$30.02	\$45.56	\$43.40	\$66.71	\$56.79	\$87.87	\$70.17	\$109.02	\$83.56	\$130.17
58	\$17.04	\$25.02	\$30.82	\$46.79	\$44.61	\$68.57	\$58.39	\$90.34	\$72.18	\$112.11	\$85.96	\$133.88
59	\$17.70	\$25.72	\$32.15	\$48.19	\$46.60	\$70.67	\$61.05	\$93.14	\$75.50	\$115.61	\$89.95	\$138.08
60	\$18.48	\$26.34	\$33.72	\$49.42	\$48.95	\$72.51	\$64.18	\$95.59	\$79.42	\$118.68	\$94.65	\$141.76
61	\$19.28	\$27.39	\$35.32	\$51.54	\$51.35	\$75.68	\$67.39	\$99.82	\$83.42	\$123.96	\$99.45	\$148.11
62	\$20.08	\$28.40	\$36.92	\$53.55	\$53.75	\$78.71	\$70.59	\$103.86	\$87.42	\$129.01	\$104.26	\$154.16
63	\$21.12	\$29.52	\$38.98	\$55.79	\$56.85	\$82.06	\$74.71	\$108.33	\$92.58	\$134.60	\$110.44	\$160.87
64	\$22.15	\$30.66	\$41.04	\$58.08	\$59.94	\$85.49	\$78.84	\$112.90	\$97.73	\$140.32	\$116.63	\$167.73
65	\$23.18	\$31.94	\$43.10	\$60.64	\$63.03	\$89.33	\$82.96	\$118.02	\$102.89	\$146.71	\$122.81	\$175.41
66	\$24.21	\$33.23	\$45.17	\$63.22	\$66.12	\$93.20	\$87.08	\$123.19	\$108.04	\$153.17	\$129.00	\$183.16
67	\$25.24	\$34.53	\$47.23	\$65.80	\$69.22	\$97.08	\$91.21	\$128.36	\$113.20	\$159.63	\$135.19	\$190.91
68	\$26.37	\$35.95	\$49.48	\$68.65	\$72.60	\$101.35	\$95.71	\$134.05	\$118.83	\$166.74	\$141.95	\$199.44
69	\$27.49	\$37.46	\$51.74	\$71.68	\$75.98	\$105.89	\$100.22	\$140.10	\$124.46	\$174.31	\$148.71	\$208.53
70	\$28.62	\$39.05	\$53.99	\$74.85	\$79.36	\$110.65	\$104.73	\$146.45	\$130.10	\$182.25	\$155.47	\$218.05
71	\$29.75	\$41.38	\$56.24	\$79.51	\$82.74	\$117.65	\$109.23	\$155.78	\$135.73	\$193.91	\$162.23	\$232.04
72	\$30.87	\$44.08	\$58.50	\$84.92	\$86.12	\$125.75	\$113.74	\$166.58	\$141.36	\$207.42	\$168.99	\$248.25
73	\$33.42	\$46.57	\$63.58	\$89.89	\$93.75	\$133.21	\$123.92	\$176.54	\$154.09	\$219.86	\$184.25	\$263.18
74	\$35.96	\$49.39	\$68.67	\$95.53	\$101.39	\$141.67	\$134.10	\$187.81	\$166.81	\$233.95	\$199.52	\$280.09
75	\$38.51	\$52.46	\$73.76	\$101.66	\$109.02	\$150.87	\$144.28	\$200.08	\$179.53	\$249.29	\$214.79	\$298.49
76	\$41.05	\$56.21	\$78.85	\$109.16	\$116.65	\$162.12	\$154.46	\$215.08	\$192.26	\$268.03	\$230.06	\$320.99
77	\$43.60	\$60.41	\$83.94	\$117.57	\$124.29	\$174.73	\$164.64	\$231.89	\$204.98	\$289.05	\$245.33	\$346.20
78	\$47.37	\$64.90	\$91.49	\$126.55	\$135.60	\$188.19	\$179.72	\$249.84	\$223.84	\$311.49	\$267.96	\$373.14
79	\$51.14	\$69.58	\$99.03	\$135.92	\$146.92	\$202.25	\$194.81	\$268.58	\$242.70	\$334.92	\$290.58	\$401.25
80	\$54.91	\$74.54	\$106.57	\$145.83	\$158.23	\$217.13	\$209.89	\$288.42	\$261.55	\$359.71	\$313.21	\$431.00
81	\$59.04	\$79.92	\$114.83	\$156.60	\$170.62	\$233.27	\$226.41	\$309.94	\$282.19	\$386.62	\$337.98	\$463.29
82	\$64.37	\$87.39	\$125.49	\$171.53	\$186.62	\$255.66	\$247.74	\$339.80	\$308.86	\$423.94	\$369.98	\$508.08
83	\$69.33	\$93.94	\$135.41	\$184.63	\$201.49	\$275.32	\$267.57	\$366.01	\$333.65	\$456.69	\$399.74	\$547.38
84	\$74.67	\$101.61	\$146.10	\$199.97	\$217.52	\$298.32	\$288.94	\$396.68	\$360.36	\$495.04	\$431.79	\$593.40
85	\$80.01	\$109.27	\$156.78	\$215.30	\$233.54	\$321.32	\$310.31	\$427.34	\$387.07	\$533.36	\$463.84	\$639.39

STD = TOBACCO  
 PREF = NON-TOBACCO

Policy fee is non-commissionable.

Rates effective November 1, 2018


**Male EFT Rates**

AGE	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000	
	PREF	STD	PREF	STD	PREF	STD	PREF	STD	PREF	STD	PREF	STD
50	\$16.08	\$23.63	\$28.91	\$44.02	\$41.73	\$64.40	\$54.56	\$84.79	\$67.39	\$105.17	\$80.22	\$125.55
51	\$16.57	\$24.12	\$29.88	\$44.99	\$43.20	\$65.86	\$56.51	\$86.74	\$69.83	\$107.61	\$83.14	\$128.48
52	\$17.04	\$24.93	\$30.83	\$46.61	\$44.62	\$68.29	\$58.41	\$89.97	\$72.20	\$111.65	\$85.99	\$133.33
53	\$17.54	\$25.80	\$31.84	\$48.34	\$46.13	\$70.89	\$60.43	\$93.43	\$74.72	\$115.98	\$89.01	\$138.53
54	\$18.14	\$26.66	\$33.02	\$50.07	\$47.91	\$73.49	\$62.79	\$96.90	\$77.68	\$120.31	\$92.56	\$143.72
55	\$18.76	\$27.52	\$34.27	\$51.80	\$49.79	\$76.07	\$65.30	\$100.34	\$80.81	\$124.62	\$96.32	\$148.89
56	\$19.40	\$28.62	\$35.55	\$53.99	\$51.70	\$79.36	\$67.86	\$104.73	\$84.01	\$130.10	\$100.16	\$155.47
57	\$20.25	\$29.82	\$37.26	\$56.38	\$54.26	\$82.95	\$71.27	\$109.51	\$88.27	\$136.08	\$105.27	\$162.64
58	\$21.14	\$31.06	\$39.03	\$58.87	\$56.92	\$86.68	\$74.82	\$114.49	\$92.71	\$142.30	\$110.60	\$170.11
59	\$21.92	\$32.40	\$40.58	\$61.54	\$59.25	\$90.69	\$77.91	\$119.83	\$96.58	\$148.98	\$115.25	\$178.12
60	\$22.36	\$33.43	\$41.48	\$63.61	\$60.59	\$93.79	\$79.71	\$123.97	\$98.82	\$154.15	\$117.93	\$184.33
61	\$23.42	\$35.04	\$43.59	\$66.82	\$63.76	\$98.61	\$83.93	\$130.39	\$104.10	\$162.18	\$124.28	\$193.96
62	\$24.48	\$36.73	\$45.71	\$70.21	\$66.93	\$103.70	\$88.16	\$137.18	\$109.39	\$170.66	\$130.62	\$204.14
63	\$26.05	\$38.52	\$48.85	\$73.80	\$71.65	\$109.07	\$94.44	\$144.35	\$117.24	\$179.62	\$140.04	\$214.89
64	\$27.62	\$40.74	\$51.99	\$78.23	\$76.36	\$115.71	\$100.72	\$153.20	\$125.09	\$190.69	\$149.46	\$228.18
65	\$29.19	\$43.30	\$55.13	\$83.35	\$81.07	\$123.40	\$107.01	\$163.45	\$132.95	\$203.50	\$158.88	\$243.55
66	\$30.76	\$45.86	\$58.27	\$88.48	\$85.78	\$131.09	\$113.29	\$173.70	\$140.80	\$216.31	\$168.31	\$258.93
67	\$32.33	\$48.42	\$61.41	\$93.60	\$90.49	\$138.77	\$119.57	\$183.95	\$148.65	\$229.12	\$177.73	\$274.30
68	\$33.87	\$50.30	\$64.50	\$97.34	\$95.12	\$144.39	\$125.75	\$191.43	\$156.37	\$238.48	\$186.99	\$285.52
69	\$35.42	\$52.37	\$67.59	\$101.50	\$99.75	\$150.62	\$131.92	\$199.75	\$164.09	\$248.87	\$196.26	\$298.00
70	\$36.96	\$55.32	\$70.68	\$107.40	\$104.39	\$159.47	\$138.10	\$211.55	\$171.81	\$263.62	\$205.53	\$315.69
71	\$38.51	\$59.42	\$73.76	\$115.59	\$109.02	\$171.76	\$144.28	\$227.94	\$179.53	\$284.11	\$214.79	\$340.28
72	\$40.05	\$63.75	\$76.85	\$124.25	\$113.65	\$184.75	\$150.45	\$245.25	\$187.26	\$305.75	\$224.06	\$366.25
73	\$43.28	\$67.98	\$83.31	\$132.71	\$123.34	\$197.45	\$163.36	\$262.18	\$203.39	\$326.91	\$243.42	\$391.64
74	\$46.51	\$72.43	\$89.76	\$141.61	\$133.02	\$210.80	\$176.28	\$279.98	\$219.53	\$349.16	\$262.79	\$418.34
75	\$49.73	\$77.12	\$96.22	\$150.98	\$142.70	\$224.85	\$189.19	\$298.72	\$235.67	\$372.59	\$282.15	\$446.45
76	\$52.96	\$82.61	\$102.67	\$161.96	\$152.39	\$241.32	\$202.10	\$320.68	\$251.81	\$400.04	\$301.52	\$479.39
77	\$56.19	\$88.63	\$109.13	\$174.00	\$162.07	\$259.38	\$215.01	\$344.76	\$267.95	\$430.14	\$320.89	\$515.51
78	\$61.30	\$94.67	\$119.34	\$186.10	\$177.39	\$277.52	\$235.44	\$368.95	\$293.48	\$460.37	\$351.53	\$551.79
79	\$66.40	\$100.99	\$129.56	\$198.72	\$192.71	\$296.46	\$255.86	\$394.19	\$319.02	\$491.93	\$382.17	\$589.66
80	\$71.51	\$107.56	\$139.77	\$211.88	\$208.03	\$316.19	\$276.29	\$420.50	\$344.55	\$524.82	\$412.81	\$629.13
81	\$76.62	\$114.72	\$149.98	\$226.20	\$223.35	\$337.67	\$296.72	\$449.14	\$370.09	\$560.62	\$443.45	\$672.09
82	\$81.72	\$121.89	\$160.20	\$240.53	\$238.67	\$359.16	\$317.15	\$477.80	\$395.62	\$596.44	\$474.09	\$715.08
83	\$87.15	\$128.97	\$171.06	\$254.68	\$254.96	\$380.40	\$338.86	\$506.11	\$422.76	\$631.83	\$506.67	\$757.54
84	\$92.59	\$136.04	\$181.92	\$268.83	\$271.26	\$401.61	\$360.59	\$534.40	\$449.93	\$667.19	\$539.27	\$799.98
85	\$98.01	\$143.12	\$192.78	\$282.98	\$287.54	\$422.85	\$382.31	\$562.71	\$477.07	\$702.58	\$571.84	\$842.44

STD = TOBACCO  
 PREF = NON-TOBACCO

Policy fee is non-commissionable.

Rates effective November 1, 2018

Oxford Life Insurance Company®

FINAL EXPENSE ANNUAL PREMIUM RATES PER \$1,000

Age	Male Non-Tobacco	Male Tobacco	Female Non-Tobacco	Female Tobacco
50	\$29.49	\$46.86	\$24.25	\$39.10
51	\$30.61	\$47.98	\$25.13	\$40.28
52	\$31.70	\$49.84	\$25.98	\$41.44
53	\$32.86	\$51.83	\$26.70	\$42.47
54	\$34.22	\$53.82	\$27.44	\$44.28
55	\$35.66	\$55.80	\$28.15	\$45.87
56	\$37.13	\$58.32	\$29.17	\$47.22
57	\$39.09	\$61.07	\$30.77	\$48.63
58	\$41.13	\$63.93	\$31.69	\$50.05
59	\$42.91	\$67.00	\$33.22	\$51.66
60	\$43.94	\$69.38	\$35.02	\$53.07
61	\$46.37	\$73.07	\$36.86	\$55.50
62	\$48.80	\$76.97	\$38.70	\$57.82
63	\$52.41	\$81.09	\$41.07	\$60.39
64	\$56.02	\$86.18	\$43.44	\$63.02
65	\$59.63	\$92.07	\$45.81	\$65.96
66	\$63.24	\$97.96	\$48.18	\$68.93
67	\$66.85	\$103.85	\$50.55	\$71.90
68	\$70.40	\$108.15	\$53.14	\$75.17
69	\$73.95	\$112.93	\$55.73	\$78.65
70	\$77.50	\$119.71	\$58.32	\$82.30
71	\$81.05	\$129.13	\$60.91	\$87.66
72	\$84.60	\$139.08	\$63.50	\$93.87
73	\$92.02	\$148.81	\$69.35	\$99.59
74	\$99.44	\$159.04	\$75.20	\$106.07
75	\$106.86	\$169.81	\$81.05	\$113.12
76	\$114.28	\$182.43	\$86.90	\$121.74
77	\$121.70	\$196.27	\$92.75	\$131.40
78	\$133.44	\$210.17	\$101.42	\$141.72
79	\$145.18	\$224.68	\$110.09	\$152.49
80	\$156.92	\$239.80	\$118.76	\$163.89
81	\$168.66	\$256.26	\$128.25	\$176.26
82	\$180.40	\$272.73	\$140.51	\$193.42
83	\$192.88	\$289.00	\$151.91	\$208.48
84	\$205.37	\$305.26	\$164.19	\$226.11
85	\$217.85	\$321.53	\$176.47	\$243.73

Preferred =  
NON-TOBACCO  
  
Standard =  
TOBACCO

**Assurance Premium Calculation**

$(R \times C/1000) \times MF + PF = \text{Modal Premium Amount}$

**R** = Rate per thousand for given Gender, Age, Rate Class

**C** = Desired Coverage

**MF** = Mode Factor

**PF** = Policy Fee

**Example:** 65 year old Male, Preferred Rates, \$5000.00 Coverage, Monthly Premium pay

**R** = Age 65, Male, Preferred = \$59.63; **C** = \$5000.00;

**MF** = .087 and **PF** = \$3.25

$(\$59.63 \times 5000/1000) \times .087 + \$3.25 = \$29.19 \text{ Monthly Premium}$

- **Mode Factors** = Annual (1.0); Semi-Annual (.52); Quarterly (.265); and Monthly PAC (.087)

- **Policy Fee** = Annual (\$37.50); Semi-Annual (\$19.50); Quarterly (\$10.00); and Monthly PAC (\$3.25)