



LifeShield

NATIONAL INSURANCE CO

Survivor Annual Rates Per Thousand

Issue Age	FNS	FSM	MNS	MSM	JNS	JSM
45	20.80	26.75	22.94	28.30	24.21	33.60
46	21.59	27.80	23.90	29.49	25.36	35.29
47	22.41	28.89	24.90	30.74	26.59	37.09
48	23.26	30.00	25.94	32.04	27.90	39.00
49	24.13	31.15	27.03	33.39	29.29	41.02
50	25.03	32.33	28.16	34.79	30.76	43.15
51	25.93	33.53	29.32	36.22	32.29	45.36
52	26.85	34.76	30.52	37.69	33.87	47.67
53	27.79	36.03	31.76	39.21	35.55	50.09
54	28.81	37.34	33.06	40.83	37.35	52.66
55	29.91	38.71	34.44	42.58	39.31	55.42
56	31.10	40.11	35.87	44.41	41.41	58.32
57	32.36	41.54	37.35	46.29	43.63	61.35
58	33.70	43.04	38.90	48.30	46.00	64.56
59	35.12	44.64	40.56	50.51	48.52	68.01
60	36.63	46.40	42.36	52.98	51.22	71.76
61	38.19	48.31	44.23	55.70	54.01	75.75
62	39.79	50.35	46.16	58.61	56.88	79.95
63	41.50	52.51	48.24	61.75	59.96	84.44
64	43.38	54.80	50.55	65.16	63.38	89.28
65	45.49	57.22	53.20	68.87	67.28	94.55
66	47.76	59.71	56.17	72.82	71.55	100.05
67	50.16	62.27	59.39	76.99	76.10	105.72
68	52.78	65.00	62.90	81.47	81.10	111.87
69	55.71	67.98	66.69	86.33	86.68	118.82
70	59.05	71.31	70.78	91.67	93.00	126.86
71	62.73	74.81	75.00	97.25	99.72	135.45
72	66.68	78.40	79.32	103.00	106.72	144.39
73	71.01	82.38	84.04	109.30	114.54	154.49
74	75.83	87.03	89.40	116.48	123.70	166.58
75	81.24	92.65	95.69	124.92	134.72	181.49
76	87.33	99.38	102.97	134.79	147.68	199.51
77	94.02	107.04	111.05	145.85	162.23	220.09
78	101.19	115.40	119.84	157.83	178.25	242.78
79	108.73	124.22	129.25	170.46	195.62	267.15
80	116.53	133.27	139.17	183.48	214.21	292.74
81	124.58	142.56	149.61	196.88	234.02	319.55
82	132.96	152.24	160.63	210.85	255.13	347.89
83	141.67	162.31	172.23	225.37	277.55	377.75
84	150.72	172.76	184.41	240.47	301.27	409.13
85	160.09	183.61	197.17	256.12	326.29	442.03

\$25 Annual Policy Fee Not Included

Modal Factors

Monthly Bank Draft: 0.085

Quarterly: 0.2625

Semi-Annual: 0.515