

Royal Arcanum  
Simplified Issue WHOLE LIFE - FEMALE - Smoker/Non-Smoker

Monthly Premium for All States Except FL and MA (Includes \$1.00 - Dues)

Face Issue Age	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$50,000	
	Female NS	Female Smk	Female NS	Female Smk	Female NS	Female Smk	Female NS	Female Smk	Female NS	Female Smk	Female NS	Female Smk
20	\$ 6.41	\$ 7.26	\$ 11.83	\$ 13.53	\$ 17.24	\$ 19.79	\$ 22.65	\$ 26.06	\$ 28.07	\$ 32.32	\$ 55.14	\$ 63.64
21	6.51	7.39	12.02	13.79	17.52	20.18	23.03	26.58	28.54	32.97	56.08	64.95
22	6.62	7.53	12.23	14.05	17.85	20.58	23.46	27.10	29.08	33.63	57.16	66.25
23	6.72	7.66	12.44	14.33	18.16	20.99	23.88	27.66	29.60	34.32	58.20	67.65
24	6.83	7.81	12.66	14.63	18.50	21.44	24.33	28.25	30.16	35.07	59.32	69.13
25	6.96	7.97	12.92	14.93	18.87	21.90	24.83	28.86	30.79	35.83	60.58	70.66
26	7.08	8.11	13.16	15.23	19.24	22.34	25.32	29.46	31.40	36.57	61.80	72.15
27	7.21	8.29	13.42	15.57	19.63	22.86	25.84	30.14	32.05	37.43	63.10	73.86
28	7.34	8.46	13.68	15.92	20.02	23.38	26.36	30.84	32.70	38.31	64.41	75.61
29	7.49	8.65	13.98	16.31	20.47	23.96	26.96	31.62	33.45	39.27	65.89	77.55
30	7.63	8.84	14.26	16.69	20.89	24.53	27.51	32.37	34.14	40.22	67.29	79.44
31	7.78	9.05	14.56	17.10	21.34	25.15	28.13	33.20	34.91	41.25	68.82	81.51
32	7.94	9.25	14.89	17.51	21.83	25.76	28.77	34.01	35.72	42.27	70.44	83.53
33	8.11	9.48	15.23	17.96	22.34	26.43	29.46	34.91	36.57	43.39	72.15	85.78
34	8.28	9.71	15.55	18.42	22.83	27.14	30.11	35.85	37.38	44.56	73.77	88.12
35	8.46	9.95	15.91	18.90	23.37	27.85	30.83	36.80	38.28	45.75	75.57	90.51
36	8.65	10.21	16.30	19.42	23.95	28.63	31.60	37.85	39.25	47.06	77.50	93.12
37	8.83	10.46	16.67	19.93	24.50	29.39	32.34	38.85	40.17	48.32	79.35	95.64
38	9.04	10.74	17.07	20.48	25.11	30.21	33.15	39.95	41.19	49.69	81.37	98.38
39	9.28	11.08	17.57	21.16	25.85	31.24	34.14	41.32	42.42	51.40	83.85	101.80
40	9.67	11.58	18.34	22.15	27.01	32.73	35.69	43.30	44.36	53.88	87.72	106.75
41	9.96	11.96	18.93	22.92	27.89	33.89	36.86	44.85	45.82	55.81	90.64	110.62
42	10.27	12.37	19.54	23.74	28.81	35.11	38.08	46.49	47.35	57.86	93.70	114.72
43	10.59	12.79	20.17	24.57	29.76	36.36	39.34	48.14	48.93	59.93	96.85	118.86
44	10.93	13.24	20.86	25.49	30.79	37.73	40.73	49.98	50.66	62.22	100.32	123.45
45	11.28	13.72	21.57	26.43	31.85	39.15	42.13	51.87	52.41	64.59	103.83	128.17
46	11.65	14.21	22.29	27.42	32.94	40.64	43.59	53.85	54.24	67.06	107.47	133.12
47	12.04	14.73	23.09	28.45	34.13	42.18	45.17	55.90	56.22	69.63	111.43	138.25
48	12.45	15.28	23.91	29.56	35.36	43.84	46.81	58.11	58.26	72.39	115.53	143.79
49	12.90	15.86	24.80	30.73	36.69	45.59	48.59	60.45	60.49	75.32	119.98	149.64
50	13.36	16.47	25.71	31.94	38.07	47.41	50.43	62.88	62.79	78.36	124.57	155.71
51	13.84	17.12	26.69	33.25	39.53	49.37	52.37	65.49	65.22	81.62	129.43	162.24
52	14.36	17.81	27.72	34.62	41.08	51.44	54.44	68.25	67.80	85.06	134.61	169.12
53	14.91	18.55	28.82	36.10	42.73	53.65	56.64	71.20	70.55	88.75	140.10	176.50
54	15.48	19.33	29.96	37.66	44.44	55.99	58.92	74.31	73.41	92.64	145.81	184.29
55	16.09	20.15	31.19	39.30	46.28	58.44	61.37	77.59	76.47	96.74	151.93	192.48
56	16.70	20.98	32.39	40.95	48.09	60.93	63.78	80.90	79.48	100.88	157.96	200.76
57	17.34	21.86	33.67	42.72	50.01	63.57	66.34	84.43	82.68	105.29	164.35	209.58
58	18.02	22.78	35.04	44.55	52.06	66.33	69.08	88.10	86.10	109.88	171.19	218.76
59	18.75	23.77	36.50	46.54	54.24	69.31	71.99	92.08	89.74	114.85	178.48	228.70
60	19.54	24.82	38.07	48.64	56.61	72.46	75.14	96.27	93.68	120.09	186.36	239.19
61	20.38	25.94	39.75	50.89	59.13	75.83	78.51	100.77	97.89	125.72	194.77	250.44
62	21.28	27.14	41.56	53.27	61.84	79.41	82.13	105.54	102.41	131.68	203.82	262.36
63	22.27	28.42	43.53	55.84	64.80	83.26	86.07	110.67	107.34	138.09	213.67	275.19
64	23.32	29.79	45.63	58.57	67.95	87.36	90.26	116.15	112.58	144.93	224.16	288.87
65	24.45	31.22	47.89	61.44	71.34	91.67	94.78	121.89	118.23	152.11	235.45	303.22
66	25.80	32.92	50.59	64.85	75.39	96.77	100.18	128.69	124.98	160.62	248.95	320.23
67	27.31	34.80	53.61	68.60	79.92	102.40	106.23	136.20	132.54	170.00	264.07	339.00
68	28.95	36.80	56.89	72.60	84.84	108.41	112.78	144.21	140.73	180.01	280.45	359.02
69	30.75	38.99	60.51	76.99	90.26	114.98	120.02	152.97	149.77	190.97	298.54	380.94

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Face	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$50,000	
Issue Age	Female NS	Female Smk	Female NS	Female Smk	Female NS	Female Smk	Female NS	Female Smk	Female NS	Female Smk	Female NS	Female Smk
70	32.60	41.19	64.21	81.37	95.81	121.56	127.41	161.74	159.02	201.93	N/A	N/A
71	34.66	43.59	68.32	86.19	101.98	128.78	135.64	171.37	169.30	213.96	N/A	N/A
72	36.92	46.21	72.84	91.42	108.76	136.63	144.68	181.85	180.60	227.06	N/A	N/A
73	39.37	49.02	77.73	97.04	116.10	145.06	154.47	193.08	192.84	241.10	N/A	N/A
74	41.98	52.01	82.96	103.02	123.94	154.04	164.93	205.05	205.91	256.06	N/A	N/A
75	44.88	55.31	88.75	109.62	132.63	163.93	176.50	218.24	220.38	272.55	N/A	N/A
76	48.08	58.96	95.16	116.91	142.24	174.87	189.32	232.82	236.40	290.78	N/A	N/A
77	52.57	64.12	104.14	127.23	155.71	190.35	207.28	253.47	258.85	316.59	N/A	N/A
78	56.35	68.40	111.69	135.80	167.04	203.20	222.38	270.60	277.73	338.01	N/A	N/A
79	60.47	73.14	119.94	145.29	179.42	217.43	238.89	289.58	298.36	361.72	N/A	N/A
80	65.01	78.36	129.02	155.71	193.02	233.07	257.03	310.42	321.04	387.78	N/A	N/A
81	69.45	82.78	137.91	164.57	206.36	246.35	274.82	328.13	343.27	409.92	N/A	N/A
82	73.81	86.55	146.62	172.09	219.43	257.64	292.24	343.18	365.05	428.73	N/A	N/A
83	78.08	89.74	155.16	178.49	232.24	267.23	309.32	355.98	386.40	444.72	N/A	N/A
84	82.27	92.46	163.53	183.93	244.80	275.39	326.06	366.85	407.33	458.31	N/A	N/A
85	86.37	94.77	171.73	188.54	257.10	282.31	342.46	376.08	427.83	469.86	N/A	N/A