



NATIONAL INSURANCE CO

Survivor

Annual Rates Per Thousand

For Policy Effective Dates On or After October 1, 2023

Issue Age	FNS	FSM	MNS	MSM	JNS	JSM
45	20.80	26.75	22.94	28.30	25.31	37.28
46	21.59	27.80	23.90	29.53	26.43	39.17
47	22.41	28.89	24.90	30.88	27.64	41.21
48	23.26	30.00	25.94	32.35	28.94	43.40
49	24.13	31.15	27.03	33.94	30.33	45.74
50	25.03	32.33	28.16	35.65	31.82	48.24
51	25.93	33.52	29.32	37.47	33.37	50.85
52	26.85	34.72	30.52	39.38	34.98	53.57
53	27.79	35.97	31.76	41.43	36.70	56.46
54	28.81	37.29	33.06	43.64	38.56	59.59
55	29.91	38.71	34.44	46.04	40.62	63.01
56	31.10	40.20	35.83	48.59	42.82	66.67
57	32.36	41.74	37.21	51.27	45.15	70.53
58	33.70	43.38	38.69	54.14	47.65	74.68
59	35.12	45.17	40.38	57.25	50.41	79.20
60	36.63	47.17	42.36	60.65	53.48	84.17
61	38.19	49.34	44.59	64.28	56.76	89.50
62	39.79	51.65	47.00	68.10	60.20	95.13
63	41.50	54.14	49.68	72.21	63.96	101.21
64	43.38	56.87	52.69	76.71	68.21	107.89
65	45.49	59.87	56.13	81.71	73.10	115.34
66	47.75	63.12	59.94	87.18	78.52	123.50
67	50.12	66.59	64.06	93.04	84.37	132.27
68	52.72	70.32	68.58	99.35	90.81	141.73
69	55.66	74.36	73.57	106.14	98.00	151.94
70	59.05	78.75	79.11	113.46	106.09	162.97
71	62.78	83.33	84.99	121.03	114.74	174.41
72	66.78	88.07	91.15	128.84	123.83	186.20
73	71.22	93.21	97.91	137.28	133.91	198.98
74	76.24	99.01	105.60	146.74	145.49	213.38
75	82.03	105.71	114.53	157.64	159.10	230.03
76	88.57	113.32	124.71	169.97	174.75	248.93
77	95.77	121.67	135.91	183.46	192.08	269.66
78	103.61	130.76	148.15	198.12	211.10	292.22
79	112.11	140.58	161.41	213.94	231.80	316.60
80	121.25	151.15	175.71	230.93	254.18	342.82

\$25 Annual Policy Fee Not Included

Modal Factors

Monthly Bank Draft:	0.085
Quarterly:	0.2625
Semi-Annual:	0.515