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GENERATIONAL LIFE

Generational Life Insurance Producer Guide

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Product Overview

Combined's *Generational Life* is a whole life insurance policy designed to help cover end-of-life expenses. *Generational Life* can help pay for expenses related to the passing of a loved one such as probate, a funeral, cremation, burial plot, monument, and medical bills, among other things. Combined's convenient digital application, instant underwriting, and phone or online policyholder servicing capabilities provide a simple, straightforward way to help make sure your customers don't leave final expenses for the generations of loved ones they leave behind.

	LEVEL DEATH BENEFIT	GRADED DEATH BENEFIT
Product Type	Whole Life Insurance • Level Death Benefit • Pays 100% of the Face Amount to age 121 • Rate Classes: Preferred, Standard and Substandard	Whole Life Insurance • Graded Death Benefit • First Two Years: Pays return of premium • After Two Years: Pays 100% of the Face Amount to age 121
Face Amounts	Preferred & Standard Rate Classes: • $5,000 - $50,000 Substandard Rate Class: • $5,000 - $25,000	Graded Death Benefit Rate Class: • $5,000 - $25,000
Premium Paying Period	Length of policy	Length of policy
Issue Ages	0 - 80 years	0 - 80 years
Maximum Limits	The sum insured across all Life policies written by a Chubb affiliate may not exceed $250,000.	The sum insured across all Life policies written by a Chubb affiliate may not exceed $250,000.
Death Benefit	100% of Face Amount	• ≤2 years: ROP w/ 3.75% annual interest rate • >2 years: 100% of Face Amount • 100% of Face Amount if death is accidental
Policy Loans	7.4% in advance per year	7.4% in advance per year
Available Riders	• Accelerated Death Benefit • Child Term Life	• Accelerated Death Benefit • Child Term Life
Underwriting Approach	• Five simple questions • MIB and Pharmaceutical check	• Five simple questions • MIB and Pharmaceutical check
Premium Modes	Monthly	Monthly
Payment Options	• ACH • Credit Card (including Direct Express)	• ACH • Credit Card (including Direct Express)
Policy Fee	$50	$50
Underwriting Company	Combined Insurance Company of America	Combined Insurance Company of America

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Riders

Accelerated Death Benefit Rider

An Accelerated Death Benefit is included in all policies and rating classes. If the insured is diagnosed with a terminal condition while the policy is in force that is expected to result in death within 12 months or would require continuous confinement in a hospital, extended care facility, nursing home or hospice until death, full payment of the death benefit may be requested.

- **Eligible Plans:** Preferred, Standard, Substandard, and Graded Death Benefit
- **Primary Insured Issue Ages:** 0–80 years
- **Acceleration Amount:** 100% of face amount
- **Effect of Acceleration:** Policy terminates
- **Expiry Age:** Age 121
- **Cost:** Included in the base premium

Child Term Life Rider

The Child Term Life Rider provides up to $25,000 in term life coverage for children and dependent unmarried grandchildren. An accelerated death benefit is included, which pays up to 100% of the face amount if the child is diagnosed with a terminal illness and is expected to pass away within 12 months of the diagnosis.

Each insured child's coverage will be converted to paid-up term insurance at the death of the insured if the policy and rider are in force.

The rider terminates on the policy anniversary date following the insured child's 26th birthday. Conversion will be offered upon termination of the Child Term Life Rider.

- **Eligible Plans:** Preferred, Standard, Substandard, and Graded Death Benefit
- **Primary Insured Issue Ages:** 0–80 years
- **Insured Child Issue Ages**: 15 days–26 years
- **Face Amount:** $5,000 - $25,000
- **Number of Insured Children:** Up to six (6)
- **Cost:** $0.42 monthly per $1,000 for each insured child

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Generational Life Advantages

Combined's *Generational Life* helps alleviate the financial burdens of end-of-life expenses for the generations of loved ones left behind. Here are the key features that make *Generational Life* the best choice for your customers:

For Consumers

- **Issue Ages:** With issue ages from 0-80, nearly everyone can secure valuable coverage.
- **Accelerated Death Benefit:** In times of need, access to benefits is crucial. An Accelerated Death Benefit is included on all policies, providing customers with the option to receive the death benefit while they're still living if faced with a terminal illness or confinement to a nursing home, assisted living, or hospice care.
- **Child Term Life Rider:** Your customers can protect the next generation with up to $25,000 of term life insurance for children and unmarried dependent grandchildren.
- **Generous Level Death Benefit Face Amounts:** With death benefits up to $50,000, your customers can reduce the financial burden on their family and help with end of life expenses.
- **Flexible Graded Death Benefit Face Amounts:** Even your most challenging customers may be eligible for death benefits up to $25,000.
- **Convenient Payment Options:** Customers may pay premiums using automatic ACH payments from checking accounts, Visa or Mastercard.

For Producers

- **Daily Commissions:** Experience immediate financial rewards with daily commission payouts, allowing you to maximize your earnings.
- **Easy Appointment Process:** Get appointed quickly, enabling you to start selling and earning sooner.
- **Competitive Product:** Stand out in the market with a product that meets diverse client needs, ensuring you can offer a solution that delivers both quality and value.
- **Streamlined Application Process:** Combined's application process includes just five "yes or no" questions, making it quick and easy to secure coverage without unnecessary delays.
- **Guaranteed Issue:** Combined has a broad underwriting appetite that includes people who haven't been diagnosed with a terminal illness in the last five years and aren't currently confined to assisted living, a nursing home, or hospice care.
- **All Online:** Simplify your process with Combined's easy-to-use producer portal and electronic applications. No more postage, scans, or fax machines.
- **Real-time Underwriting:** Face amounts and applications will be instantly approved and will not be routed to Underwriting for review. Your customer will receive their policy number instantly.

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The Sales Process

Product Availability

Combined *Generational Life* is available in the District of Columbia and all states except California, Florida, New York, North Dakota, and South Dakota.

Quoting

Generational Life's rates and basic underwriting criteria are available on several final expense quoting tools, including:

- Insurance Life Center
- CSG Actuarial
- Insurance Toolkit
- FEX Quotes

All rating classes will be shown in the quoting tool. Please refer to the *Underwriting Approach* section in this guide to determine which rating class the primary insured is most likely to qualify for.

Submitting an Application

Generational Life applications can only be submitted online. The application contains five (5) underwriting questions and uses third-party data to determine eligibility and the primary insured's rating class. Customers will need to answer "yes or no" to whether:

1. Within the last two (2) years, the primary insured was diagnosed by a health care provider as having a terminal illness (a condition expected to cause death within 12 months), or if the primary insured currently resides in a nursing home or assisted living facility, or is currently under hospice care?
2. The primary insured has ever been diagnosed, treated, tested positive for, or been given any medical advice by a member of the medical profession for AIDS or HIV, Bipolar disorder, Schizophrenia, Alzheimer's, Dementia, or other progressive neurologic disorder?
3. The primary insured has ever been diagnosed, treated, tested positive for, or been given any medical advice by a member of the medical profession for any condition that requires the use of oxygen or dialysis?
4. Within the last five (5) years, the primary insured has been diagnosed with, hospitalized, treated by a licensed medical profession for Cancer (except basal/squamous cell of the skin), Stroke, Heart Attack, Diabetes (requiring insulin), Chronic Kidney or Liver Disease, or in the past six (6) months has the primary insured undergone diagnostic testing or been advised of the need for diagnostic testing that has not been completed for any of the conditions listed above?
5. Within the last five (5) years, has the primary insured been diagnosed with, hospitalized, treated by a licensed medical professional, or in the past six (6) months has the primary insured undergone diagnostic testing or been advised of the need for diagnostic testing that has not been completed for Anemia, ALS (Lou Gehrig's Disease), Huntington's Disease, Multiple Sclerosis, Alcohol or Drug Abuse, Pulmonary Arterial Hypertension or Hereditary Angioedema?

Milliman Intelliscript will be used to validate these responses and provide additional insights into the primary insured's health. If the customer would like more information about the health data used by Combined to underwrite their application, they may contact Milliman by email, phone, or mail:

Email	Phone	Mail
FCRAreport@milliman.com	877-211-4816	PO Box 2223 Brookfield, WI 53008

The Sales Process (continued)

Relationship to Policy Owner and Beneficiary

The owner of the policy must be the primary insured. The beneficiary of a *Generational Life* policy must have an insurable interest and one of the following relationships to the primary insured.

The acceptable relationships for beneficiaries of *Generational Life* policies are:

- Aunt
- Brother
- Child
- Civil Union/Partner
- Cousin
- Dependent
- Father
- Friend
- Grandfather
- Grandmother
- Guardian
- Mother
- Parent
- Self
- Sister
- Spouse
- Stepbrother
- Stepfather
- Stepmother
- Stepsister
- Uncle

Billing

Combined accepts several convenient payment methods. *Generational Life* premiums may be paid by:

- ACH
- Visa credit and debit cards
- Mastercard credit and debit cards (including Direct Express).

Premiums will be collected on a monthly basis. The first premium payment will be drafted on the policy's effective date, with subsequent payments scheduled for the same day each month. For example, if an application is submitted on October 10 with an effective date of October 14, the first premium will be drafted on October 14. The second payment will be drafted on November 14, and subsequent payments will occur on the 14th of each month thereafter. If a payment date falls on a weekend or bank holiday, the account on file will be drafted on the next business day. Customers may change the account or card used to pay *Generational Life* premiums after initial payment has settled by calling Combined's Customer Contact Center.

Policy Delivery

Customers will receive their policy number by email as soon as the application is successfully completed and payment details have been collected. The customer will have selected their policy effective date between 1 and 30 days in the future during the application process.

As soon as the policy is issued, the customer will receive an email notifying them that their policy can be viewed online in Combined's Self-Service Portal. Customers who elected to get paper copies of their policy in addition to the electronic version will receive them in the mail three to five days after the policy's effective date. Customers who wish to change how they receive policy documents and communications from may do so by calling the Customer Contact Center (see below) after the policy's effective date.

Policyholder Services

Self-Service Portal for Customers

Combined's Self-Service Portal offers customers a convenient and efficient way to manage their insurance policies online. Once the customer activates their account at my.combinedinsurance.com, a customer can:

- View policy details: Easily access policy summaries, coverage information, and benefits.
- View and download policy documents: Review policy documents in just a few clicks.
- Make secure payments: Pay premiums online using a credit card or checking account and view their transactions.
- Update their details: Modify personal information directly through the portal.
- File and track claims: The fastest way to file a claim is through the Self-Service Portal. Choose electronic payments for faster receipt of cash benefits directly into their bank account.

By Phone

Customers who wish to call Combined can contact the Customer Contact Center at 800-225-4500 Monday through Friday between 7:30 AM and 6:00 PM CT.

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Underwriting Approach

Underwriting

Combined's *Generational Life* is a modified guaranteed issue whole life insurance policy. A simple application and real-time pharmaceutical check are used to determine eligibility and the rating class. The all-digital e-application will systematically determine an applicant's eligibility, rating class, and the maximum face amount that can be offered.

Customers will instantaneously receive a policy number by email at the time the policy is sold, and the policy will be issued on the policy's effective date. Insureds may select to receive their policy through electronic delivery or receive a copy in the mail. The application will not be routed to an underwriter and changes to the application can't be made once it's submitted.

How to Qualify

To be eligible for *Generational Life* the primary insured:

- May not currently reside in a nursing home, assisted living, facility or be under hospice care.
- Cannot have been diagnosed by a health care provider with a terminal illness in the last 2 years.

All applicants who can answer the eligibility questions favorably will then be assigned to a rating class based upon the answers to the remaining underwriting questions and pharmaceutical check. Combined will order the pharmaceutical check in real-time.

The primary insured will qualify for Graded Death Benefit whole life if they:

Have been diagnosed, treated, tested positive, or been given advice by a medical professional within the past 5 years for:	Were ever diagnosed, treated, tested positive, or been given advice by a medical professional for:	Use or have used certain medications (look back periods vary)
• Cancer • Heart Attack, Stroke • Diabetes (using insulin), Diabetic Neuropathy, Chronic Kidney, or Liver Disease • Anemia • ALS, Huntington's Disease, or MS • Alcohol or Drug Abuse • Pulmonary Arterial Hypertension • Hereditary Angioedema	• AIDS or HIV • Bipolar disorder • Schizophrenia • Alzheimer's disease • Dementia • Progressive neurological disorders • Any condition that requires oxygen • Any condition that requires dialysis	• Cilostazol • Cladrine • Clozapine • Atrovent • Fludrocortisone • Lantus

Any primary insured who is (1) eligible for *Generational Life* and (2) doesn't have a condition that results in the Graded Death Benefit rating class will qualify for one of the three level benefit whole life rating classes. Combined's system will determine which rating class is used based upon the primary insured's medical history and pharmaceuticals.

Primary insureds who will qualify for the Preferred rating class:

- Answer "No" to all underwriting questions.
- Have a positive identification in the pharmaceutical check.
- Have low risk medical conditions, don't use medications, or take medications for minor, non-chronic conditions.

Primary insureds who will qualify for the Standard rating class:

- Answer "No" to all underwriting questions.
- Have a positive identification in the pharmaceutical check.
- Have multiple, unrelated low risk medical conditions or more serious medical conditions in the past.

Primary insureds who will qualify for the Substandard rating class:

- Answer "No" to underwriting questions 1 through 4.
- Cannot be found in the pharmaceutical check dataset.
- Have had serious medical conditions in the past, or multiple low to medium risk conditions.

For all rating classes, smoker rates will apply if the primary insured has used tobacco or tobacco products in any form in the past 12 months.

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Annual Rates per $1,000

Rating Class	Preferred $5,000 – $50,000				Standard $5,000 – $50,000				Substandard $5,000 – $25,000				Graded Death Benefit $5,000 – $25,000			
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Issue Age																
0	3.25	2.89	3.25	2.89	4.36	3.59	4.36	3.59	4.60	3.77	4.60	3.77	54.78	38.29	54.78	38.29
1	3.32	2.95	3.32	2.95	4.42	3.61	4.42	3.61	4.66	3.79	4.66	3.79	54.18	37.03	54.18	37.03
2	3.38	3.03	3.38	3.03	4.54	3.73	4.54	3.73	4.75	3.87	4.75	3.87	52.84	36.36	52.84	36.36
3	3.55	3.12	3.55	3.12	4.68	3.81	4.68	3.81	4.93	4.00	4.93	4.00	51.22	35.67	51.22	35.67
4	3.67	3.26	3.67	3.26	4.84	3.94	4.84	3.94	5.04	4.11	5.04	4.11	49.60	34.45	49.60	34.45
5	3.87	3.35	3.87	3.35	4.96	4.08	4.96	4.08	5.21	4.22	5.21	4.22	47.91	33.24	47.91	33.24
6	4.00	3.51	4.00	3.51	5.11	4.20	5.11	4.20	5.39	4.37	5.39	4.37	46.57	32.35	46.57	32.35
7	4.17	3.69	4.17	3.69	5.33	4.34	5.33	4.34	5.52	4.51	5.52	4.51	44.98	31.67	44.98	31.67
8	4.34	3.82	4.34	3.82	5.50	4.46	5.50	4.46	5.64	4.65	5.64	4.65	43.37	30.84	43.37	30.84
9	4.58	3.99	4.58	3.99	5.72	4.61	5.72	4.61	6.01	4.79	6.01	4.79	42.13	29.36	42.13	29.36
10	4.72	4.19	4.72	4.19	5.97	4.79	5.97	4.79	6.32	5.00	6.32	5.00	39.91	28.03	39.91	28.03
11	4.96	4.40	4.96	4.40	6.28	5.03	6.28	5.03	6.76	5.23	6.76	5.23	38.09	27.00	38.09	27.00
12	5.18	4.62	5.18	4.62	6.57	5.26	6.57	5.26	7.14	5.48	7.14	5.48	36.35	25.70	36.35	25.70
13	5.42	4.82	5.42	4.82	7.00	5.50	7.00	5.50	7.62	5.71	7.62	5.71	34.83	24.89	34.83	24.89
14	5.77	5.04	5.77	5.04	7.32	5.79	7.32	5.79	8.04	5.96	8.04	5.96	33.39	23.78	33.39	23.78
15	6.03	5.29	6.03	5.29	7.61	6.05	7.61	6.05	8.53	6.23	8.53	6.23	32.24	23.09	32.24	23.09
16	6.32	5.56	6.32	5.56	7.98	6.35	7.98	6.35	8.92	6.54	8.92	6.54	31.08	22.46	31.08	22.46
17	6.61	5.83	6.61	5.83	8.37	6.65	8.37	6.65	9.28	6.83	9.28	6.83	30.21	21.76	30.21	21.76
18	7.05	6.08	8.82	6.97	8.59	6.88	11.25	9.00	9.44	7.14	12.78	9.93	27.83	19.52	38.96	30.52
19	7.21	6.36	9.44	7.41	8.97	7.17	12.04	9.42	9.84	7.45	13.48	10.40	27.34	19.50	39.68	30.80
20	7.54	6.61	9.74	7.71	9.32	7.47	12.59	9.88	10.20	7.76	14.08	10.90	27.09	19.28	39.95	31.07
21	7.90	6.94	10.11	8.10	9.59	7.86	13.04	10.31	10.63	8.16	14.72	11.40	26.83	19.37	40.41	31.33
22	8.13	7.28	10.59	8.49	10.04	8.23	13.73	10.75	11.00	8.57	15.50	11.88	26.84	19.38	41.20	31.75
23	8.50	7.62	11.07	8.93	10.50	8.62	14.43	11.29	11.39	8.97	16.27	12.48	26.89	19.47	42.00	31.89
24	8.86	7.95	11.55	9.33	10.96	9.00	15.12	11.85	11.84	9.34	17.01	13.09	26.95	19.75	42.79	32.00
25	9.22	8.27	12.04	9.84	11.43	9.35	15.81	12.50	12.23	9.72	17.81	13.96	27.01	19.90	44.27	32.76
26	9.69	8.69	12.51	10.32	12.00	9.82	16.70	13.20	12.71	10.21	18.60	14.72	27.51	20.18	45.58	33.99
27	10.15	9.10	12.98	10.82	12.32	10.29	17.42	13.90	13.30	10.71	19.61	15.51	28.05	20.42	46.92	35.54
28	10.48	9.53	13.72	11.42	12.87	10.76	18.30	14.76	13.63	11.19	20.60	16.46	28.53	20.81	48.97	36.94
29	11.07	9.96	14.31	12.05	13.44	11.23	19.36	15.61	14.22	11.68	21.80	17.43	29.10	21.19	51.10	38.18
30	11.52	10.44	15.06	12.69	14.01	11.81	20.23	16.66	14.84	12.39	23.00	18.57	29.73	21.82	53.79	39.52
31	12.08	10.97	15.81	13.31	14.70	12.39	21.38	17.73	15.56	13.01	24.34	19.78	30.56	22.40	55.95	40.68
32	12.67	11.48	16.57	14.10	15.41	12.98	22.97	18.65	16.31	13.64	25.95	20.99	31.43	23.00	58.10	42.52
33	13.23	12.12	17.68	14.89	16.11	13.57	24.12	19.96	17.05	14.24	27.51	22.69	32.59	23.65	60.88	44.14
34	13.80	12.65	18.45	15.71	16.81	14.44	25.78	20.89	17.81	15.02	29.15	24.17	33.47	24.48	64.29	45.91
35	14.40	13.20	19.22	16.50	17.51	15.05	27.47	22.25	18.91	15.64	31.30	25.80	34.60	25.05	67.18	48.22

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Annual Rates per $1,000 (continued)

Rating Class	Preferred $5,000 – $50,000				Standard $5,000 – $50,000				Substandard $5,000 – $25,000				Graded Death Benefit $5,000 – $25,000			
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Issue Age																
36	15.58	13.85	20.38	17.49	18.39	15.80	28.85	23.84	19.86	16.42	33.21	27.62	35.67	25.90	69.85	50.46
37	16.20	14.52	21.53	18.48	19.66	16.54	30.81	25.47	20.82	17.20	35.76	29.46	37.16	26.83	73.24	52.04
38	16.93	15.32	23.38	19.45	20.56	17.29	32.80	27.16	22.20	17.98	38.47	31.37	38.52	27.43	76.69	54.32
39	18.18	15.98	24.56	20.65	21.44	18.04	35.50	28.32	23.16	18.76	41.27	33.35	40.03	28.42	80.17	56.01
40	18.77	16.82	25.74	21.67	22.11	18.43	37.64	30.04	24.42	19.56	44.52	35.27	41.37	29.00	84.56	58.30
41	19.70	17.67	27.28	22.96	23.21	19.35	40.32	31.55	26.16	20.52	47.60	37.19	42.80	29.87	88.77	60.56
42	21.27	18.52	28.83	24.01	24.80	20.27	42.98	33.66	27.41	21.51	51.41	39.39	43.79	30.73	92.23	62.32
43	22.00	19.37	30.68	25.30	25.94	21.19	46.62	35.90	29.24	22.48	55.28	41.97	45.42	31.57	96.70	63.84
44	23.65	20.42	32.23	26.60	27.04	22.11	49.59	37.38	30.79	23.46	59.37	44.14	46.76	32.05	98.38	66.00
45	24.42	20.83	35.13	28.16	28.71	23.04	52.80	39.72	32.35	24.45	63.83	46.60	48.81	33.15	103.14	67.89
46	26.43	21.86	37.24	29.55	30.21	24.22	56.25	41.76	34.10	25.70	67.94	49.00	50.37	34.00	108.25	69.38
47	27.40	22.90	38.98	30.91	31.69	25.47	59.94	43.88	35.92	27.01	72.74	51.57	51.63	34.79	113.49	71.25
48	28.64	24.16	41.06	32.56	33.19	26.22	63.59	46.01	37.80	28.37	77.79	54.29	53.38	35.52	117.76	72.69
49	30.82	25.22	43.15	34.22	35.35	27.58	66.15	48.85	39.77	29.54	83.00	57.33	54.66	36.62	123.28	74.35
50	32.72	26.28	45.69	35.89	36.87	29.00	67.78	50.85	41.91	31.07	88.00	59.87	56.94	37.89	127.75	76.99
51	33.66	27.59	48.07	37.67	38.63	30.17	72.61	53.20	43.92	32.65	92.27	63.09	58.46	38.79	131.51	78.72
52	35.59	28.87	50.48	39.46	40.39	31.64	76.00	56.19	46.14	33.54	97.09	65.82	59.61	39.68	134.00	80.44
53	37.51	30.43	53.41	41.26	42.14	33.08	79.48	58.66	48.34	35.81	102.70	69.54	61.04	40.88	137.56	82.87
54	39.37	31.99	55.83	43.04	43.93	34.57	84.62	61.24	50.59	37.40	108.73	73.36	63.03	42.75	141.34	85.27
55	41.28	33.50	58.28	44.86	46.54	36.02	87.87	61.87	52.81	38.98	114.03	77.32	65.00	44.20	145.15	88.61
56	43.74	35.16	61.18	47.11	48.63	37.72	92.21	64.80	55.55	40.83	120.20	80.94	66.29	45.97	148.00	91.02
57	46.72	36.79	64.09	49.34	50.60	39.81	96.15	67.73	57.69	42.67	124.84	84.07	69.10	47.42	150.72	93.96
58	49.23	38.75	66.99	51.58	53.48	41.54	101.96	72.05	60.97	44.51	132.01	89.41	70.76	49.21	155.28	97.73
59	51.23	40.72	69.91	53.85	55.30	43.27	107.56	74.87	63.68	46.46	139.18	93.73	72.81	51.38	157.61	100.34
60	53.65	42.71	74.28	56.07	58.12	45.91	113.53	79.57	66.34	48.70	145.51	97.51	75.30	54.24	161.82	104.37
61	57.48	45.27	77.70	58.50	61.55	48.41	117.59	82.35	69.96	51.07	152.64	102.08	77.96	56.45	165.11	108.28
62	58.92	47.33	81.11	60.97	63.75	50.95	121.81	86.66	72.88	53.70	159.03	106.39	81.28	58.34	173.33	110.76
63	62.06	49.87	84.53	63.46	67.12	53.50	127.99	90.96	77.16	56.92	167.67	112.69	85.00	60.75	174.72	117.25
64	65.20	52.41	87.95	66.02	70.51	56.04	136.86	97.20	80.77	60.20	176.91	118.38	87.78	64.53	184.34	123.39
65	68.38	54.95	91.35	69.28	75.31	58.56	140.33	100.59	85.05	63.48	185.68	124.01	91.94	67.53	193.47	129.15
66	71.81	58.28	95.93	72.75	78.91	62.40	152.59	105.88	89.63	66.42	193.48	129.43	97.25	71.52	201.76	134.88
67	75.99	61.06	98.52	75.45	83.94	66.23	162.81	109.29	94.76	70.24	200.39	135.30	102.01	75.61	208.63	142.01
68	80.17	63.82	105.05	79.68	89.02	70.04	172.48	118.62	101.65	74.90	216.38	145.28	107.60	79.66	225.25	151.00
69	84.48	67.26	109.62	83.14	94.06	75.31	185.02	126.62	109.73	80.38	231.05	154.99	113.85	84.98	240.62	161.09
70	88.89	71.47	114.93	86.61	101.07	80.02	195.57	133.07	116.60	86.84	246.96	163.74	122.18	90.89	256.50	171.02
71	94.22	76.50	120.82	92.50	107.80	86.31	205.41	142.35	124.23	92.39	258.72	173.66	129.51	95.27	268.91	181.26

Generational Life Insurance Producer Guide

Annual Rates per $1,000 (continued)

Rating Class	Preferred $5,000 – $50,000				Standard $5,000 – $50,000				Substandard $5,000 – $25,000				Graded Death Benefit $5,000 – $25,000			
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Issue Age																
72	99.56	80.84	126.72	98.40	116.65	90.93	217.82	149.40	131.28	97.59	270.61	182.16	135.93	102.32	281.08	190.23
73	105.92	85.18	132.59	104.28	125.66	99.23	237.28	163.75	143.68	106.93	299.83	199.69	150.12	112.67	311.43	206.86
74	112.45	91.28	138.50	110.17	132.09	105.73	258.47	176.02	155.05	116.60	322.09	214.63	161.85	125.93	336.20	223.41
75	118.68	97.55	144.38	116.07	141.21	114.56	276.39	191.48	166.41	126.56	347.13	230.90	173.71	137.66	361.19	239.88
76	125.82	103.39	153.02	123.04	152.40	123.30	297.57	207.06	182.40	137.28	369.84	246.99	190.61	152.88	383.20	257.69
77	134.23	109.24	161.70	129.99	163.62	133.09	320.72	225.66	194.18	147.50	390.45	263.48	202.71	164.26	407.27	273.05
78	142.89	116.11	170.36	136.96	181.65	145.60	347.91	251.35	211.40	161.30	429.69	292.80	220.68	183.39	451.77	305.30
79	151.61	120.80	179.02	143.93	196.95	157.04	379.73	279.42	233.42	177.37	475.21	318.71	243.91	201.66	496.54	330.77
80	158.98	125.22	187.68	153.81	212.65	173.37	407.83	311.36	253.63	191.77	511.91	351.65	265.05	218.04	533.64	366.07

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GENERATIONAL LIFE

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