

# Guaranteed Solution Rate Sheet

## Premiums per Thousand Face Amount

Annual Premium								
Issue Age	Male	Female	Issue Age	Male	Female	Issue Age	Male	Female
0	21.35	19.65	29	36.61	29.22	58	69.74	51.29
1	21.35	19.65	30	36.71	29.51	59	71.98	52.68
2	21.35	19.65	31	37.04	29.89	60	74.30	54.13
3	21.35	19.65	32	37.40	30.29	61	77.15	56.00
4	21.35	19.65	33	37.77	30.70	62	80.14	57.97
5	21.35	19.65	34	38.17	31.13	63	83.30	60.04
6	21.83	19.91	35	38.60	31.58	64	86.62	62.22
7	22.34	20.18	36	39.42	32.17	65	90.10	64.50
8	22.88	20.46	37	40.28	32.79	66	96.36	68.98
9	23.43	20.76	38	41.17	33.43	67	101.03	72.31
10	24.02	21.08	39	42.08	34.09	68	105.94	75.82
11	25.17	21.56	40	43.00	34.76	69	111.10	79.50
12	26.40	22.07	41	44.10	35.46	70	116.51	83.36
13	27.69	22.59	42	45.25	36.19	71	122.07	87.77
14	29.04	23.15	43	46.46	36.96	72	127.94	92.42
15	30.45	23.73	44	47.72	37.77	73	134.11	97.32
16	31.20	24.11	45	48.18	37.93	74	140.59	102.46
17	32.00	24.51	46	48.56	38.13	75	147.38	107.85
18	32.84	24.93	47	48.96	38.34	76	152.94	113.01
19	33.72	25.37	48	49.38	38.55	77	158.81	118.45
20	34.64	25.83	49	49.82	38.79	78	164.99	124.18
21	34.94	26.27	50	50.27	39.02	79	171.48	130.19
22	35.25	26.72	51	52.66	40.53	80	178.27	136.49
23	35.60	27.20	52	54.65	41.73	81	196.99	148.71
24	35.96	27.71	53	57.28	43.40	82	216.75	161.61
25	36.33	28.23	54	59.46	44.71	83	237.55	175.19
26	36.38	28.46	55	62.32	46.53	84	259.39	189.45
27	36.44	28.70	56	64.88	48.20	85	282.28	204.38
28	36.52	28.96	57	66.92	49.46			

**To Calculate a Payment Mode Other Than Annual:**

Multiply Annual Rate x Premium Mode

Example: Monthly Rate for 43 y/o Male for a \$25k face  
 $\$1,161.50 \times .085 = \$98.73$

**Premium Modes:**

- Monthly .085,
- Semi-Annual .51,
- Quarterly .26

Not For Sale in New York.