



INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIES™

Simplified Issue Whole Life Annual Premiums Per \$1,000* of Face Amount

Issue Ages: 50 through 85
 Endow Age: 121
 Minimum Face Amount: \$3,000
 Maximum Face Amount: \$25,000

Issue Age	Non-Tobacco		Tobacco	
	Male	Female	Male	Female
50	28	23	41	30
51	29	24	44	32
52	31	25	46	33
53	33	26	49	35
54	35	28	51	36
55	36	29	54	39
56	37	30	57	40
57	38	31	59	42
58	40	32	63	44
59	42	34	67	46
60	44	35	71	48
61	46	36	76	50
62	48	38	81	52
63	50	40	86	55
64	53	42	93	57
65	57	44	100	59
66	61	46	106	62
67	65	48	112	66
68	69	50	119	70
69	73	53	127	74
70	77	56	134	78
71	81	60	143	83
72	87	64	152	88
73	94	69	163	94
74	101	74	175	100
75	109	80	189	107
76	117	85	203	113
77	127	92	217	120
78	138	99	232	128
79	149	107	247	136
80	161	115	262	145
81	174	124	274	153
82	187	134	286	161
83	201	145	298	169
84	214	156	308	177
85	229	169	320	185

* Additional \$30 Certificate Fee

Modal Factors:	Monthly EFT - .087	Quarterly - .265	Semi-Annual - .52	Annual - 1.0
Modal Certificate Fee:	Monthly EFT - \$2.61	Quarterly - \$7.95	Semi-Annual - \$15.60	Annual - \$30.00

$[(\text{Rate} \times \text{Modal Factor}) \text{ rounded to 2 places} \times (\text{Units}) \text{ rounded 2 places}] + \text{Modal Certificate Fee} = \text{Modal Premium}$
 $[(28 \times 0.087) = 2.436 \rightarrow 2.44 \times 10 = 24.40 \rightarrow 24.40] + 2.61 = 27.01 \text{ monthly EFT premium}$

NEIGHBORS SIMPLIFIED ISSUE WHOLE LIFE

Non Tobacco

HOW MUCH WILL IT COST?

Non Tobacco

ISSUE AGE	\$3,000		\$4,000		\$5,000		\$6,000		\$7,500		\$10,000		\$15,000		\$20,000		\$25,000	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
50	9.93	8.61	12.37	10.61	14.81	12.61	17.25	14.61	20.91	17.61	27.01	22.61	39.21	32.61	51.41	42.61	63.61	52.61
51	10.17	8.88	12.69	10.97	15.21	13.06	17.73	15.15	21.51	18.29	27.81	23.51	40.41	33.96	53.01	44.41	65.61	54.86
52	10.71	9.15	13.41	11.33	16.11	13.51	18.81	15.69	22.86	18.96	29.61	24.41	43.11	35.31	56.61	46.21	70.11	57.11
53	11.22	9.39	14.09	11.65	16.96	13.91	19.83	16.17	24.14	19.56	31.31	25.21	45.66	36.51	60.01	47.81	74.36	59.11
54	11.76	9.93	14.81	12.37	17.86	14.81	20.91	17.25	25.49	20.91	33.11	27.01	48.36	39.21	63.61	51.41	78.86	63.61
55	12.00	10.17	15.13	12.69	18.26	15.21	21.39	17.73	26.09	21.51	33.91	27.81	49.56	40.41	65.21	53.01	80.86	65.61
56	12.27	10.44	15.49	13.05	18.71	15.66	21.93	18.27	26.76	22.19	34.81	28.71	50.91	41.76	67.01	54.81	83.11	67.86
57	12.54	10.71	15.85	13.41	19.16	16.11	22.47	18.81	27.44	22.86	35.71	29.61	52.26	43.11	68.81	56.61	85.36	70.11
58	13.05	10.95	16.53	13.73	20.01	16.51	23.49	19.29	28.71	23.46	37.41	30.41	54.81	44.31	72.21	58.21	89.61	72.11
59	13.56	11.49	17.21	14.45	20.86	17.41	24.51	20.37	29.99	24.81	39.11	32.21	57.36	47.01	75.61	61.81	93.86	76.61
60	14.10	11.76	17.93	14.81	21.76	17.86	25.59	20.91	31.34	25.49	40.91	33.11	60.06	48.36	79.21	63.61	98.36	78.86
61	14.61	12.00	18.61	15.13	22.61	18.26	26.61	21.39	32.61	26.09	42.61	33.91	62.61	49.56	82.61	65.21	102.61	80.86
62	15.15	12.54	19.33	15.85	23.51	19.16	27.69	22.47	33.96	27.44	44.41	35.71	65.31	52.26	86.21	68.81	107.11	85.36
63	15.66	13.05	20.01	16.53	24.36	20.01	28.71	23.49	35.24	28.71	46.11	37.41	67.86	54.81	89.61	72.21	111.36	89.61
64	16.44	13.56	21.05	17.21	25.66	20.86	30.27	24.51	37.19	29.99	48.71	39.11	71.76	57.36	94.81	75.61	117.86	93.86
65	17.49	14.10	22.45	17.93	27.41	21.76	32.37	25.59	39.81	31.34	52.21	40.91	77.01	60.06	101.81	79.21	126.61	98.36
66	18.54	14.61	23.85	18.61	29.16	22.61	34.47	26.61	42.44	32.61	55.71	42.61	82.26	62.61	108.81	82.61	135.36	102.61
67	19.59	15.15	25.25	19.33	30.91	23.51	36.57	27.69	45.06	33.96	59.21	44.41	87.51	65.31	115.81	86.21	144.11	107.11
68	20.61	15.66	26.61	20.01	32.61	24.36	38.61	28.71	47.61	35.24	62.61	46.11	92.61	67.86	122.61	89.61	152.61	111.36
69	21.66	16.44	28.01	21.05	34.36	25.66	40.71	30.27	50.24	37.19	66.11	48.71	97.86	71.76	129.61	94.81	161.36	117.86
70	22.71	17.22	29.41	22.09	36.11	26.96	42.81	31.83	52.86	39.14	69.61	51.31	103.11	75.66	136.61	100.01	170.11	124.36
71	23.76	18.27	30.81	23.49	37.86	28.71	44.91	33.93	55.49	41.76	73.11	54.81	108.36	80.91	143.61	107.01	178.86	133.11
72	25.32	19.32	32.89	24.89	40.46	30.46	48.03	36.03	59.39	44.39	78.31	58.31	116.16	86.16	154.01	114.01	191.86	141.86
73	27.15	20.61	35.33	26.61	43.51	32.61	51.69	38.61	63.96	47.61	84.41	62.61	125.31	92.61	166.21	122.61	207.11	152.61
74	28.98	21.93	37.77	28.37	46.56	34.81	55.35	41.25	68.54	50.91	90.51	67.01	134.46	99.21	178.41	131.41	222.36	163.61
75	31.05	23.49	40.53	30.45	50.01	37.41	59.49	44.37	73.71	54.81	97.41	72.21	144.81	107.01	192.21	141.81	239.61	176.61
76	33.15	24.81	43.33	32.21	53.51	39.61	63.69	47.01	78.96	58.11	104.41	76.61	155.31	113.61	206.21	150.61	257.11	187.61
77	35.76	26.61	46.81	34.61	57.86	42.61	68.91	50.61	85.49	62.61	113.11	82.61	168.36	122.61	223.61	162.61	278.86	202.61
78	38.64	28.44	50.65	37.05	62.66	45.66	74.67	54.27	92.69	67.19	122.71	88.71	182.76	131.76	242.81	174.81	302.86	217.86
79	41.49	30.54	54.45	39.85	67.41	49.16	80.37	58.47	99.81	72.44	132.21	95.71	197.01	142.26	261.81	188.81	326.61	235.36
80	44.64	32.64	58.65	42.65	72.66	52.66	86.67	62.67	107.69	77.69	142.71	102.71	212.76	152.76	282.81	202.81	352.86	252.86
81	48.03	34.98	63.17	45.77	78.31	56.56	93.45	67.35	116.16	83.54	154.01	110.51	229.71	164.46	305.41	218.41	381.11	272.36
82	51.42	37.59	67.69	49.25	83.96	60.91	100.23	72.57	124.64	90.06	165.31	119.21	246.66	177.51	328.01	235.81	409.36	294.11
83	55.08	40.47	72.57	53.09	90.06	65.71	107.55	78.33	133.79	97.26	177.51	128.81	264.96	191.91	352.41	255.01	439.86	318.11
84	58.47	43.32	77.09	56.89	95.71	70.46	114.33	84.03	142.26	104.39	188.81	138.31	281.91	206.16	375.01	274.01	468.11	341.86
85	62.37	46.71	82.29	61.41	102.21	76.11	122.13	90.81	152.01	112.86	201.81	149.61	301.41	223.11	401.01	296.61	500.61	370.11

NEIGHBORS SIMPLIFIED ISSUE WHOLE LIFE

Tobacco

How Much Will It Cost?

Tobacco

ISSUE AGE	\$3,000		\$4,000		\$5,000		\$6,000		\$7,500		\$10,000		\$15,000		\$20,000		\$25,000	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
50	13.32	10.44	16.89	13.05	20.46	15.66	24.03	18.27	29.39	22.19	38.31	28.71	56.16	41.76	74.01	54.81	91.86	67.86
51	14.10	10.95	17.93	13.73	21.76	16.51	25.59	19.29	31.34	23.46	40.91	30.41	60.06	44.31	79.21	58.21	98.36	72.11
52	14.61	11.22	18.61	14.09	22.61	16.96	26.61	19.83	32.61	24.14	42.61	31.31	62.61	45.66	82.61	60.01	102.61	74.36
53	15.39	11.76	19.65	14.81	23.91	17.86	28.17	20.91	34.56	25.49	45.21	33.11	66.51	48.36	87.81	63.61	109.11	78.86
54	15.93	12.00	20.37	15.13	24.81	18.26	29.25	21.39	35.91	26.09	47.01	33.91	69.21	49.56	91.41	65.21	113.61	80.86
55	16.71	12.78	21.41	16.17	26.11	19.56	30.81	22.95	37.86	28.04	49.61	36.51	73.11	53.46	96.61	70.41	120.11	87.36
56	17.49	13.05	22.45	16.53	27.41	20.01	32.37	23.49	39.81	28.71	52.21	37.41	77.01	54.81	101.81	72.21	126.61	89.61
57	18.00	13.56	23.13	17.21	28.26	20.86	33.39	24.51	41.09	29.99	53.91	39.11	79.56	57.36	105.21	75.61	130.86	93.86
58	19.05	14.10	24.53	17.93	30.01	21.76	35.49	25.59	43.71	31.34	57.41	40.91	84.81	60.06	112.21	79.21	139.61	98.36
59	20.10	14.61	25.93	18.61	31.76	22.61	37.59	26.61	46.34	32.61	60.91	42.61	90.06	62.61	119.21	82.61	148.36	102.61
60	21.15	15.15	27.33	19.33	33.51	23.51	39.69	27.69	48.96	33.96	64.41	44.41	95.31	65.31	126.21	86.21	157.11	107.11
61	22.44	15.66	29.05	20.01	35.66	24.36	42.27	28.71	52.19	35.24	68.71	46.11	101.76	67.86	134.81	89.61	167.86	111.36
62	23.76	16.17	30.81	20.69	37.86	25.21	44.91	29.73	55.49	36.51	73.11	47.81	108.36	70.41	143.61	93.01	178.86	115.61
63	25.05	16.98	32.53	21.77	40.01	26.56	47.49	31.35	58.71	38.54	77.41	50.51	114.81	74.46	152.21	98.41	189.61	122.36
64	26.88	17.49	34.97	22.45	43.06	27.41	51.15	32.37	63.29	39.81	83.51	52.21	123.96	77.01	164.41	101.81	204.86	126.61
65	28.71	18.00	37.41	23.13	46.11	28.26	54.81	33.39	67.86	41.09	89.61	53.91	133.11	79.56	176.61	105.21	220.11	130.86
66	30.27	18.78	39.49	24.17	48.71	29.56	57.93	34.95	71.76	43.04	94.81	56.51	140.91	83.46	187.01	110.41	233.11	137.36
67	31.83	19.83	41.57	25.57	51.31	31.31	61.05	37.05	75.66	45.66	100.01	60.01	148.71	88.71	197.41	117.41	246.11	146.11
68	33.66	20.88	44.01	26.97	54.36	33.06	64.71	39.15	80.24	48.29	106.11	63.51	157.86	93.96	209.61	124.41	261.36	154.86
69	35.76	21.93	46.81	28.37	57.86	34.81	68.91	41.25	85.49	50.91	113.11	67.01	168.36	99.21	223.61	131.41	278.86	163.61
70	37.59	22.98	49.25	29.77	60.91	36.56	72.57	43.35	90.06	53.54	119.21	70.51	177.51	104.46	235.81	138.41	294.11	172.36
71	39.93	24.27	52.37	31.49	64.81	38.71	77.25	45.93	95.91	56.76	127.01	74.81	189.21	110.91	251.41	147.01	313.61	183.11
72	42.27	25.59	55.49	33.25	68.71	40.91	81.93	48.57	101.76	60.06	134.81	79.21	200.91	117.51	267.01	155.81	333.11	194.11
73	45.15	27.15	59.33	35.33	73.51	43.51	87.69	51.69	108.96	63.96	144.41	84.41	215.31	125.31	286.21	166.21	357.11	207.11
74	48.30	28.71	63.53	37.41	78.76	46.11	93.99	54.81	116.84	67.86	154.91	89.61	231.06	133.11	307.21	176.61	383.36	220.11
75	51.93	30.54	68.37	39.85	84.81	49.16	101.25	58.47	125.91	72.44	167.01	95.71	249.21	142.26	331.41	188.81	413.61	235.36
76	55.59	32.10	73.25	41.93	90.91	51.76	108.57	61.59	135.06	76.34	179.21	100.91	267.51	150.06	355.81	199.21	444.11	248.36
77	59.25	33.93	78.13	44.37	97.01	54.81	115.89	65.25	144.21	80.91	191.41	107.01	285.81	159.21	380.21	211.41	474.61	263.61
78	63.15	36.03	83.33	47.17	103.51	58.31	123.69	69.45	153.96	86.16	204.41	114.01	305.31	169.71	406.21	225.41	507.11	281.11
79	67.08	38.10	88.57	49.93	110.06	61.76	131.55	73.59	163.79	91.34	217.51	120.91	324.96	180.06	432.41	239.21	539.86	298.36
80	70.98	40.47	93.77	53.09	116.56	65.71	139.35	78.33	173.54	97.26	230.51	128.81	344.46	191.91	458.41	255.01	572.36	318.11
81	74.13	42.54	97.97	55.85	121.81	69.16	145.65	82.47	181.41	102.44	241.01	135.71	360.21	202.26	479.41	268.81	598.61	335.36
82	77.25	44.64	102.13	58.65	127.01	72.66	151.89	86.67	189.21	107.69	251.41	142.71	375.81	212.76	500.21	282.81	624.61	352.86
83	80.40	46.71	106.33	61.41	132.26	76.11	158.19	90.81	197.09	112.86	261.91	149.61	391.56	223.11	521.21	296.61	650.86	370.11
84	83.01	48.81	109.81	64.21	136.61	79.61	163.41	95.01	203.61	118.11	270.61	156.61	404.61	233.61	538.61	310.61	672.61	387.61
85	86.13	50.91	113.97	67.01	141.81	83.11	169.65	99.21	211.41	123.36	281.01	163.61	420.21	244.11	559.41	324.61	698.61	405.11

Neighbors Simplified Issue Whole Life

✓ CHECKLIST

- ✓ All questions on the application must be completed.
- ✓ Eligibility for the SIWL or GDB plan is dependent upon the answers provided in PART 2, SECTION 2 of the application. Your client must be able to answer questions 2 through 7 “NO” to be eligible for either plan. If the answer to questions 8 and/or 9 is “YES”, your client is only eligible for the Graded Death Benefit plan
- ✓ If the Owner is different than the Proposed Insured, the Owner and Insured must sign the application.
- ✓ Always include medications, dosages, and frequency of administration on all prescriptions currently prescribed to and/or taken by the Proposed Insured. If additional space is needed, include a separate page.
- ✓ If “Draft first payment” is requested (Section 5), indicate the quoted payment amount in the space provided.
- ✓ If the client requests premium be paid via “electronic payment” (Section 5), complete the “Authorization for Pre-Authorized Collection Plan” on page 4. Be sure to include a voided check or an encoded deposit slip with the application.
- ✓ If the certificate will be replacing another (or in some states, if the Proposed Insured has other insurance in force), note this in Section 1 and include any state required replacement forms (and form 1867 in many states).
- ✓ If the Accelerated Living Benefit Rider (ALBR) is approved in the state and the client elects to include the rider at no additional premium (Section 4), many states require a disclosure (Form 1767) be left with the client. NOTE: ALBR features may vary by state.

Review the current APPROVALS and REQUIRED FORMS for any forms required with the application in the state of issue.

Completed applications can be faxed or mailed to:

**Rock Island Sales
230 16th Street
Rock Island, IL 61201
Toll-free FAX: (866) 787-1450**

**Austin Division
4910 Courtyard Drive, Suite 240
Austin, TX 78731
Toll-free FAX: (866) 862-1070**