

**MALE**

**Base Policy Target Premiums**

Annual Rate Per \$1,000 / Add \$60 Policy Fee

**Band 1=\$50,000 -\$499,999**  
**(\$100,000 min. Select Preferred & Preferred)**

Issue Age	Sel Pref	Pref	Non Smoker	Tob	Smoker
18	1.66	1.75	1.91	2.22	3.08
19	1.66	1.75	1.91	2.22	3.08
20	1.66	1.75	1.91	2.22	3.08
21	1.72	1.81	1.98	2.30	3.19
22	1.78	1.87	2.06	2.39	3.30
23	1.83	1.94	2.13	2.47	3.42
24	1.89	2.00	2.21	2.56	3.53
25	1.95	2.06	2.28	2.64	3.64
26	2.05	2.17	2.40	2.78	3.83
27	2.15	2.27	2.52	2.92	4.02
28	2.25	2.38	2.65	3.06	4.20
29	2.35	2.48	2.77	3.20	4.39
30	2.45	2.59	2.89	3.34	4.58
31	2.61	2.76	3.07	3.55	4.87
32	2.76	2.92	3.25	3.76	5.16
33	2.92	3.09	3.44	3.97	5.44
34	3.07	3.25	3.62	4.18	5.73
35	3.23	3.42	3.80	4.39	6.02
36	3.47	3.67	4.08	4.71	6.45
37	3.71	3.92	4.37	5.03	6.88
38	3.95	4.18	4.65	5.35	7.32
39	4.19	4.43	4.94	5.67	7.75
40	4.43	4.68	5.22	5.99	8.18
41	4.78	5.05	5.63	6.45	8.78
42	5.13	5.41	6.05	6.92	9.38
43	5.47	5.78	6.46	7.38	9.99
44	5.82	6.14	6.88	7.85	10.59
45	6.17	6.51	7.29	8.31	11.19
46	6.65	7.01	7.84	8.92	11.97
47	7.12	7.51	8.40	9.53	12.75
48	7.60	8.00	8.95	10.14	13.54
49	8.07	8.50	9.51	10.75	14.32
50	8.55	9.00	10.06	11.36	15.10
51	9.22	9.70	10.81	12.17	16.09
52	9.89	10.39	11.56	12.98	17.08
53	10.57	11.09	12.30	13.80	18.08
54	11.24	11.78	13.05	14.61	19.07
55	11.91	12.48	13.80	15.42	20.06
56	12.81	13.42	14.80	16.52	21.48
57	13.70	14.35	15.80	17.63	22.91
58	14.60	15.29	16.81	18.73	24.33
59	15.49	16.22	17.81	19.84	25.76
60	16.39	17.16	18.81	20.94	27.18
61	17.78	18.61	20.26	22.42	28.74
62	19.16	20.06	21.71	23.90	30.30
63	20.55	21.50	23.15	25.37	31.87
64	21.93	22.95	24.60	26.85	33.43
65	23.32	24.40	26.05	28.33	34.99
66	25.66	26.82	28.43	30.78	37.65
67	28.01	29.25	30.81	33.23	40.31
68	30.35	31.67	33.20	35.67	42.96
69	32.70	34.10	35.58	38.12	45.62
70	35.04	36.52	37.96	40.57	48.28
71	38.38	39.96	41.38	44.09	52.12
72	41.71	43.41	44.80	47.61	55.96
73	45.05	46.85	48.21	51.14	59.79
74	48.38	50.30	51.63	54.66	63.63
75	51.72	53.74	55.05	58.18	67.47
76	62.60	64.72	66.25	69.40	78.76
77	73.47	75.71	77.45	80.62	90.05
78	84.35	86.69	88.65	91.83	101.33
79	95.22	97.68	99.85	103.05	112.62
80	106.10	108.66	111.06	114.27	123.91
81	116.97	119.64	122.26	125.49	135.20
82	127.85	130.63	133.46	136.71	146.49
83	138.72	141.61	144.66	147.92	157.77
84	149.60	152.60	155.86	159.14	169.06
85	160.47	163.58	167.06	170.36	180.35

**MALE**

**Base Policy Target Premiums**

Annual Rate Per \$1,000 / Add \$60 Policy Fee

**Band 2=\$500,000 and above**

Issue Age	Sel Pref	Pref	Non Smoker	Tob	Smoker
18	1.62	1.71	1.88	2.18	3.03
19	1.62	1.71	1.88	2.18	3.03
20	1.62	1.71	1.88	2.18	3.03
21	1.68	1.77	1.95	2.26	3.14
22	1.73	1.83	2.02	2.34	3.25
23	1.79	1.89	2.09	2.43	3.36
24	1.84	1.95	2.16	2.51	3.47
25	1.90	2.01	2.23	2.59	3.58
26	2.00	2.11	2.35	2.73	3.77
27	2.10	2.22	2.47	2.86	3.95
28	2.19	2.32	2.59	3.00	4.14
29	2.29	2.43	2.71	3.13	4.32
30	2.39	2.53	2.83	3.27	4.51
31	2.54	2.69	3.01	3.48	4.80
32	2.70	2.85	3.19	3.69	5.08
33	2.85	3.02	3.37	3.89	5.37
34	3.01	3.18	3.55	4.10	5.65
35	3.16	3.34	3.73	4.31	5.94
36	3.40	3.59	4.01	4.63	6.37
37	3.64	3.85	4.30	4.95	6.80
38	3.88	4.10	4.58	5.28	7.24
39	4.12	4.36	4.87	5.60	7.67
40	4.36	4.61	5.15	5.92	8.10
41	4.71	4.98	5.56	6.38	8.70
42	5.06	5.34	5.97	6.84	9.31
43	5.40	5.71	6.39	7.31	9.91
44	5.75	6.07	6.80	7.77	10.52
45	6.10	6.44	7.21	8.23	11.12
46	6.58	6.94	7.76	8.84	11.90
47	7.05	7.44	8.32	9.45	12.68
48	7.53	7.93	8.87	10.07	13.47
49	8.00	8.43	9.43	10.68	14.25
50	8.48	8.93	9.98	11.29	15.03
51	9.15	9.63	10.73	12.10	16.02
52	9.82	10.32	11.48	12.91	17.01
53	10.50	11.02	12.23	13.72	18.00
54	11.17	11.71	12.98	14.53	18.99
55	11.84	12.41	13.73	15.34	19.98
56	12.74	13.35	14.73	16.44	21.40
57	13.63	14.28	15.73	17.55	22.83
58	14.53	15.22	16.73	18.65	24.25
59	15.42	16.15	17.73	19.76	25.68
60	16.32	17.09	18.73	20.86	27.10
61	17.70	18.54	20.18	22.34	28.66
62	19.09	19.98	21.63	23.82	30.23
63	20.47	21.43	23.08	25.29	31.79
64	21.86	22.87	24.53	26.77	33.36
65	23.24	24.32	25.98	28.25	34.92
66	25.58	26.74	28.36	30.70	37.57
67	27.93	29.16	30.74	33.14	40.22
68	30.27	31.59	33.12	35.59	42.88
69	32.62	34.01	35.50	38.03	45.53
70	34.96	36.43	37.88	40.48	48.18
71	38.29	39.88	41.30	44.00	52.02
72	41.63	43.32	44.72	47.52	55.86
73	44.96	46.77	48.13	51.05	59.71
74	48.30	50.21	51.55	54.57	63.55
75	51.63	53.66	54.97	58.09	67.39
76	62.51	64.65	66.18	69.32	78.69
77	73.40	75.64	77.39	80.54	89.98
78	84.28	86.64	88.60	91.77	101.28
79	95.17	97.63	99.81	103.00	112.57
80	106.05	108.62	111.02	114.23	123.87
81	116.93	119.61	122.22	125.45	135.17
82	127.82	130.60	133.43	136.68	146.46
83	138.70	141.60	144.64	147.91	157.76
84	149.59	152.59	155.85	159.13	169.05
85	160.47	163.58	167.06	170.36	180.35



**FEMALE**

**Base Policy Target Premiums**

Annual Rate Per \$1,000 / Add \$60 Policy Fee

**Band 1=\$50,000 - \$499,999**  
**(\$100,000 min. Select Preferred & Preferred)**

Issue Age	Sel Pref	Pref	Non Smoker	Tob	Smoker
18	1.18	1.25	1.42	1.61	2.13
19	1.18	1.25	1.42	1.61	2.13
20	1.18	1.25	1.42	1.61	2.13
21	1.25	1.32	1.50	1.69	2.23
22	1.32	1.40	1.57	1.77	2.33
23	1.39	1.47	1.65	1.85	2.44
24	1.46	1.55	1.72	1.93	2.54
25	1.53	1.62	1.80	2.01	2.64
26	1.62	1.72	1.91	2.13	2.78
27	1.71	1.81	2.02	2.25	2.92
28	1.81	1.91	2.12	2.36	3.07
29	1.90	2.00	2.23	2.48	3.21
30	1.99	2.10	2.34	2.60	3.35
31	2.13	2.24	2.49	2.77	3.57
32	2.26	2.38	2.65	2.94	3.79
33	2.40	2.53	2.80	3.11	4.01
34	2.53	2.67	2.96	3.28	4.23
35	2.67	2.81	3.11	3.45	4.45
36	2.86	3.01	3.33	3.70	4.76
37	3.05	3.21	3.55	3.94	5.07
38	3.24	3.41	3.78	4.19	5.39
39	3.43	3.61	4.00	4.43	5.70
40	3.62	3.81	4.22	4.68	6.01
41	3.87	4.07	4.51	4.99	6.40
42	4.12	4.33	4.80	5.30	6.78
43	4.38	4.60	5.08	5.62	7.17
44	4.63	4.86	5.37	5.93	7.55
45	4.88	5.12	5.66	6.24	7.94
46	5.22	5.47	6.05	6.65	8.41
47	5.56	5.83	6.43	7.05	8.88
48	5.91	6.18	6.82	7.46	9.35
49	6.25	6.54	7.20	7.86	9.82
50	6.59	6.89	7.59	8.27	10.29
51	7.07	7.39	8.12	8.82	10.88
52	7.55	7.88	8.66	9.36	11.47
53	8.02	8.38	9.19	9.91	12.05
54	8.50	8.87	9.73	10.45	12.64
55	8.98	9.37	10.26	11.00	13.23
56	9.64	10.06	10.98	11.74	14.03
57	10.31	10.75	11.69	12.48	14.83
58	10.97	11.45	12.41	13.22	15.63
59	11.64	12.14	13.12	13.96	16.43
60	12.30	12.83	13.84	14.70	17.23
61	13.28	13.84	14.91	15.80	18.42
62	14.27	14.85	15.97	16.89	19.62
63	15.25	15.87	17.04	17.99	20.81
64	16.24	16.88	18.10	19.08	22.01
65	17.22	17.89	19.17	20.18	23.20
66	18.75	19.47	20.71	21.78	25.03
67	20.29	21.04	22.24	23.39	26.85
68	21.82	22.62	23.78	24.99	28.68
69	23.36	24.19	25.31	26.60	30.50
70	24.89	25.77	26.85	28.20	32.33
71	27.32	28.26	29.40	30.86	35.34
72	29.75	30.74	31.95	33.53	38.35
73	32.18	33.23	34.49	36.19	41.35
74	34.61	35.71	37.04	38.86	44.36
75	37.04	38.20	39.59	41.52	47.37
76	47.29	48.62	50.18	52.07	57.79
77	57.54	59.04	60.76	62.61	68.21
78	67.78	69.46	71.35	73.16	78.64
79	78.03	79.88	81.93	83.70	89.06
80	88.28	90.30	92.52	94.25	99.48
81	98.53	100.72	103.10	104.79	109.90
82	108.78	111.14	113.69	115.34	120.32
83	119.02	121.56	124.27	125.88	130.75
84	129.27	131.98	134.86	136.43	141.17
85	139.52	142.40	145.44	146.97	151.59

**FEMALE**

**Base Policy Target Premiums**

Annual Rate Per \$1,000 / Add \$60 Policy Fee

**Band 2=\$500,000 and above**

Issue Age	Sel Pref	Pref	Non Smoker	Tob	Smoker
18	1.14	1.21	1.39	1.57	2.08
19	1.14	1.21	1.39	1.57	2.08
20	1.14	1.21	1.39	1.57	2.08
21	1.21	1.28	1.46	1.65	2.18
22	1.28	1.35	1.54	1.73	2.28
23	1.34	1.43	1.61	1.81	2.38
24	1.41	1.50	1.69	1.89	2.48
25	1.48	1.57	1.76	1.97	2.58
26	1.57	1.67	1.86	2.08	2.72
27	1.66	1.76	1.97	2.20	2.86
28	1.76	1.86	2.07	2.31	3.00
29	1.85	1.95	2.18	2.43	3.14
30	1.94	2.05	2.28	2.54	3.28
31	2.07	2.19	2.43	2.71	3.50
32	2.21	2.33	2.58	2.88	3.72
33	2.34	2.47	2.74	3.04	3.93
34	2.48	2.61	2.89	3.21	4.15
35	2.61	2.75	3.04	3.38	4.37
36	2.80	2.95	3.26	3.63	4.68
37	2.99	3.15	3.49	3.87	4.99
38	3.18	3.35	3.71	4.12	5.31
39	3.37	3.55	3.94	4.36	5.62
40	3.56	3.75	4.16	4.61	5.93
41	3.81	4.01	4.45	4.92	6.32
42	4.06	4.28	4.74	5.23	6.71
43	4.32	4.54	5.02	5.55	7.09
44	4.57	4.81	5.31	5.86	7.48
45	4.82	5.07	5.60	6.17	7.87
46	5.16	5.42	5.98	6.58	8.34
47	5.51	5.78	6.37	6.99	8.81
48	5.85	6.13	6.75	7.39	9.28
49	6.20	6.49	7.14	7.80	9.75
50	6.54	6.84	7.52	8.21	10.22
51	7.02	7.34	8.05	8.76	10.81
52	7.50	7.83	8.59	9.30	11.40
53	7.97	8.33	9.12	9.85	11.99
54	8.45	8.82	9.66	10.39	12.58
55	8.93	9.32	10.19	10.94	13.17
56	9.59	10.01	10.91	11.68	13.97
57	10.25	10.70	11.62	12.42	14.77
58	10.92	11.38	12.34	13.15	15.57
59	11.58	12.07	13.05	13.89	16.37
60	12.24	12.76	13.77	14.63	17.17
61	13.22	13.77	14.83	15.72	18.36
62	14.20	14.78	15.90	16.82	19.55
63	15.19	15.80	16.96	17.91	20.75
64	16.17	16.81	18.03	19.01	21.94
65	17.15	17.82	19.09	20.10	23.13
66	18.68	19.40	20.63	21.71	24.96
67	20.22	20.97	22.17	23.31	26.79
68	21.75	22.55	23.70	24.92	28.61
69	23.29	24.12	25.24	26.52	30.44
70	24.82	25.70	26.78	28.13	32.27
71	27.25	28.18	29.32	30.79	35.27
72	29.67	30.66	31.87	33.45	38.27
73	32.10	33.15	34.41	36.11	41.28
74	34.52	35.63	36.96	38.77	44.28
75	36.95	38.11	39.50	41.43	47.28
76	47.21	48.54	50.09	51.98	57.71
77	57.46	58.97	60.69	62.54	68.14
78	67.72	69.39	71.28	73.09	78.57
79	77.98	79.82	81.88	83.65	89.00
80	88.24	90.25	92.47	94.20	99.44
81	98.49	100.68	103.06	104.75	109.87
82	108.75	111.11	113.66	115.31	120.30
83	119.01	121.53	124.25	125.86	130.73
84	129.26	131.96	134.85	136.42	141.16
85	139.52	142.39	145.44	146.97	151.59

In Montana, unisex rates apply.  
Females use male rates and issue ages.

In Montana, unisex rates apply.  
Females use male rates and issue ages.



**EMPIRE GENERAL**  
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A Protective Company ▲  
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