



T-Series - Single Pay

Premium Factors

Age	Full Price Paid	Discounted Price Paid
0-50	1.57729	.63400
51-55	1.28700	.77700
56-60	1.23916	.80700
61-65	1.19760	.83500
66-70	1.09890	.91000
71-75	1.04712	.95500
76-80	1.03627	.96500
81-85	1.02145	.97900
86-90	1.01010	.99000

Calculation for
Full Price Paid:

Initial Payment = Funeral Amount

Example 1:

63-year-old prearranges a \$5,000 funeral.

Initial Face Amount = \$5,000 x 1.19760 = \$5,988

Calculation for
Discounted Price Paid:

Initial Face Amount = Funeral Amount

Initial Payment = Premium paid with application

Example 2:

63-year-old prearranges a \$5,000 funeral.

Initial Payment Amount = \$5,000 x .83500 = \$4,175



T-Series - Multi Pay

Monthly Premium Factors

Age	Three-Pay	Five-Pay	Seven-Pay	Ten-Pay
0-50	.02450	.01717	.01417	.01150
51-55	.02850	.01917	.01550	.01267
56-60	.02950	.01967	.01583	.01317
61-65	.03033	.02033	.01633	.01350
66-70	.03283	.02183	.01725	.01475
71-75	.03292	.02192	.01733	-
76-80	.03325	-	-	-

- FOR AGENT USE ONLY -

Example: 63-year-old prearranges a \$5,000 funeral and wants to pay monthly over 5 years.

$$\text{Periodic Payment Amount} = \\ \$5,000 \times .02033 = \$101.65$$

There is no additional charge for direct bill.

Payment modes other than monthly:

Annual = (monthly x 12)

Semi-Annual = (monthly x 6)

Quarterly = (monthly x 3)

Please Note: Not all plans available in all states.