

ASSURANCE

FINAL EXPENSE LIFE INSURANCE
RATE CARD CALCULATOR

The SOLUTION — Before life presents the problem.®



Phone: 866-641-9999



oxfordlife.com



*Effective as of 8-5-2020. For the latest rating, access www.ambest.com
A.M. Best assigns ratings from A++ to F, A++ being superior ratings.



FEMALE EFT RATES

	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000	
AGE	PREF	STD	PREF	STD	PREF	STD	PREF	STD	PREF	STD	PREF	STD
50	\$14.40	\$20.55	\$25.56	\$37.84	\$36.71	\$55.14	\$47.86	\$72.43	\$59.02	\$89.73	\$70.17	\$107.02
51	\$14.96	\$21.22	\$26.68	\$39.18	\$38.39	\$57.15	\$50.11	\$75.11	\$61.82	\$93.08	\$73.54	\$111.04
52	\$15.53	\$21.89	\$27.80	\$40.53	\$40.08	\$59.17	\$52.35	\$77.81	\$64.63	\$96.45	\$76.90	\$115.09
53	\$16.08	\$22.56	\$28.91	\$41.87	\$41.73	\$61.18	\$54.56	\$80.49	\$67.39	\$99.80	\$80.22	\$119.11
54	\$16.64	\$23.23	\$30.03	\$43.22	\$43.42	\$63.20	\$56.81	\$83.19	\$70.20	\$103.17	\$83.59	\$123.15
55	\$17.20	\$23.90	\$31.15	\$44.56	\$45.10	\$65.21	\$59.05	\$85.87	\$73.00	\$106.52	\$86.95	\$127.17
56	\$17.91	\$24.87	\$32.57	\$46.48	\$47.23	\$68.10	\$61.89	\$89.71	\$76.55	\$111.33	\$91.21	\$132.94
57	\$18.61	\$25.83	\$33.98	\$48.40	\$49.34	\$70.98	\$64.71	\$93.56	\$80.07	\$116.13	\$95.44	\$138.71
58	\$19.32	\$26.79	\$35.40	\$50.33	\$51.47	\$73.86	\$67.54	\$97.40	\$83.62	\$120.94	\$99.69	\$144.48
59	\$20.03	\$27.75	\$36.81	\$52.25	\$53.58	\$76.75	\$70.36	\$101.25	\$87.14	\$125.75	\$103.92	\$150.25
60	\$20.74	\$28.71	\$38.23	\$54.17	\$55.72	\$79.63	\$73.22	\$105.09	\$90.71	\$130.55	\$108.20	\$156.01
61	\$21.69	\$29.92	\$40.12	\$56.60	\$58.56	\$83.27	\$76.99	\$109.95	\$95.43	\$136.62	\$113.86	\$163.30
62	\$22.63	\$31.13	\$42.01	\$59.02	\$61.39	\$86.90	\$80.77	\$114.78	\$100.15	\$142.67	\$119.53	\$170.55
63	\$23.58	\$32.35	\$43.91	\$61.45	\$64.25	\$90.55	\$84.58	\$119.66	\$104.91	\$148.76	\$125.24	\$177.86
64	\$24.53	\$33.56	\$45.80	\$63.87	\$67.08	\$94.18	\$88.35	\$124.49	\$109.63	\$154.80	\$130.91	\$185.11
65	\$25.47	\$34.77	\$47.69	\$66.30	\$69.91	\$97.82	\$92.13	\$129.35	\$114.35	\$160.87	\$136.57	\$192.40
66	\$26.82	\$36.11	\$50.39	\$68.96	\$73.95	\$101.82	\$97.52	\$134.67	\$121.09	\$167.53	\$144.66	\$200.38
67	\$28.17	\$37.44	\$53.09	\$71.62	\$78.01	\$105.81	\$102.93	\$140.00	\$127.86	\$174.18	\$152.78	\$208.37
68	\$29.52	\$38.76	\$55.79	\$74.28	\$82.06	\$109.79	\$108.33	\$145.30	\$134.60	\$180.82	\$160.87	\$216.33
69	\$30.87	\$40.09	\$58.49	\$76.94	\$86.10	\$113.78	\$113.72	\$150.63	\$141.34	\$187.47	\$168.96	\$224.32
70	\$32.22	\$41.43	\$61.19	\$79.60	\$90.16	\$117.78	\$119.13	\$155.95	\$148.11	\$194.13	\$177.08	\$232.30
71	\$34.04	\$43.94	\$64.83	\$84.64	\$95.62	\$125.33	\$126.41	\$166.03	\$157.20	\$206.72	\$187.99	\$247.42
72	\$35.87	\$46.47	\$68.48	\$89.69	\$101.10	\$132.91	\$133.72	\$176.14	\$166.33	\$219.36	\$198.95	\$262.58
73	\$37.68	\$48.99	\$72.12	\$94.73	\$106.55	\$140.47	\$140.99	\$186.21	\$175.42	\$231.95	\$209.86	\$277.69
74	\$39.51	\$51.51	\$75.77	\$99.78	\$112.03	\$148.04	\$148.30	\$196.30	\$184.56	\$244.57	\$220.82	\$292.83
75	\$41.33	\$54.04	\$79.41	\$104.82	\$117.49	\$155.61	\$155.57	\$206.40	\$193.65	\$257.18	\$231.73	\$307.97
76	\$44.22	\$58.39	\$85.19	\$113.53	\$126.15	\$168.67	\$167.12	\$223.81	N/A	N/A	N/A	N/A
77	\$47.11	\$62.74	\$90.96	\$122.23	\$134.82	\$181.72	\$178.68	\$241.21	N/A	N/A	N/A	N/A
78	\$50.00	\$67.09	\$96.74	\$130.94	\$143.49	\$194.78	\$190.23	\$258.63	N/A	N/A	N/A	N/A
79	\$52.88	\$71.44	\$102.51	\$139.64	\$152.14	\$207.83	\$201.77	\$276.03	N/A	N/A	N/A	N/A
80	\$55.77	\$75.80	\$108.29	\$148.35	\$160.82	\$220.90	\$213.34	\$293.45	N/A	N/A	N/A	N/A

STD = NICOTINE USE

PREF = NON-NICOTINE USE

Policy fee is non-commissionable.

Rates effective August 2021



MALE EFT RATES

	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000	
AGE	PREF	STD	PREF	STD	PREF	STD	PREF	STD	PREF	STD	PREF	STD
50	\$16.87	\$24.34	\$30.50	\$45.44	\$44.12	\$66.53	\$57.75	\$87.62	\$71.37	\$108.72	\$85.00	\$129.81
51	\$17.40	\$25.02	\$31.55	\$46.79	\$45.70	\$68.57	\$59.85	\$90.34	\$74.00	\$112.11	\$88.15	\$133.88
52	\$17.93	\$25.70	\$32.60	\$48.14	\$47.28	\$70.59	\$61.96	\$93.03	\$76.63	\$115.48	\$91.31	\$137.93
53	\$18.45	\$26.37	\$33.65	\$49.49	\$48.85	\$72.61	\$64.05	\$95.73	\$79.24	\$118.85	\$94.44	\$141.97
54	\$18.98	\$27.04	\$34.70	\$50.84	\$50.43	\$74.63	\$66.15	\$98.43	\$81.88	\$122.22	\$97.60	\$146.02
55	\$19.50	\$27.72	\$35.75	\$52.19	\$52.00	\$76.66	\$68.26	\$101.13	\$84.51	\$125.59	\$100.76	\$150.06
56	\$20.45	\$29.25	\$37.64	\$55.24	\$54.84	\$81.24	\$72.03	\$107.23	\$89.23	\$133.23	\$106.42	\$159.22
57	\$21.39	\$30.78	\$39.52	\$58.30	\$57.66	\$85.83	\$75.79	\$113.36	\$93.93	\$140.88	\$112.06	\$168.41
58	\$22.33	\$32.30	\$41.41	\$61.35	\$60.49	\$90.40	\$79.57	\$119.45	\$98.65	\$148.50	\$117.72	\$177.55
59	\$23.27	\$33.83	\$43.29	\$64.41	\$63.31	\$94.99	\$83.32	\$125.57	\$103.34	\$156.15	\$123.36	\$186.73
60	\$24.22	\$35.35	\$45.18	\$67.46	\$66.15	\$99.56	\$87.12	\$131.66	\$108.09	\$163.77	\$129.05	\$195.87
61	\$25.57	\$37.65	\$47.90	\$72.06	\$70.22	\$106.46	\$92.55	\$140.87	\$114.87	\$175.27	\$137.20	\$209.67
62	\$26.94	\$39.96	\$50.62	\$76.66	\$74.31	\$113.37	\$97.99	\$150.07	\$121.68	\$186.78	\$145.36	\$223.48
63	\$28.29	\$42.25	\$53.34	\$81.25	\$78.38	\$120.26	\$103.42	\$159.26	\$128.46	\$198.26	\$153.51	\$237.26
64	\$29.65	\$44.55	\$56.06	\$85.85	\$82.46	\$127.15	\$108.87	\$168.45	\$135.27	\$209.74	\$161.68	\$251.04
65	\$31.02	\$46.85	\$58.78	\$90.45	\$86.55	\$134.05	\$114.31	\$177.65	\$142.08	\$221.25	\$169.85	\$264.85
66	\$32.59	\$48.85	\$61.93	\$94.44	\$91.27	\$140.04	\$120.61	\$185.64	\$149.95	\$231.23	\$179.29	\$276.83
67	\$34.17	\$50.84	\$65.08	\$98.43	\$96.00	\$146.02	\$126.91	\$193.61	\$157.83	\$241.20	\$188.74	\$288.78
68	\$35.74	\$52.83	\$68.23	\$102.41	\$100.72	\$151.99	\$133.21	\$201.58	\$165.70	\$251.16	\$198.19	\$300.74
69	\$37.31	\$54.82	\$71.38	\$106.40	\$105.44	\$157.97	\$139.51	\$209.54	\$173.57	\$261.12	\$207.64	\$312.69
70	\$38.89	\$56.82	\$74.53	\$110.39	\$110.17	\$163.96	\$145.81	\$217.53	\$181.45	\$271.10	\$217.09	\$324.67
71	\$41.64	\$61.39	\$80.04	\$119.53	\$118.43	\$177.68	\$156.82	\$235.82	\$195.22	\$293.96	\$233.61	\$352.10
72	\$44.41	\$65.96	\$85.56	\$128.66	\$126.72	\$191.37	\$167.87	\$254.07	\$209.03	\$316.78	\$250.18	\$379.48
73	\$47.16	\$70.53	\$91.07	\$137.80	\$134.98	\$205.08	\$178.89	\$272.36	\$222.79	\$339.64	\$266.70	\$406.91
74	\$49.92	\$75.09	\$96.59	\$146.93	\$143.26	\$218.77	\$189.93	\$290.61	\$236.61	\$362.45	\$283.28	\$434.29
75	\$52.67	\$79.66	\$102.10	\$156.07	\$151.52	\$232.49	\$200.95	\$308.90	\$250.37	\$385.31	\$299.80	\$461.72
76	\$57.14	\$85.33	\$111.03	\$167.40	\$164.93	\$249.48	\$218.82	\$331.55	N/A	N/A	N/A	N/A
77	\$61.60	\$90.99	\$119.95	\$178.72	\$178.30	\$266.46	\$236.65	\$354.19	N/A	N/A	N/A	N/A
78	\$66.06	\$96.65	\$128.88	\$190.05	\$191.69	\$283.45	\$254.51	\$376.85	N/A	N/A	N/A	N/A
79	\$70.53	\$102.31	\$137.80	\$201.37	\$205.08	\$300.42	\$272.36	\$399.48	N/A	N/A	N/A	N/A
80	\$74.99	\$107.98	\$146.73	\$212.70	\$218.47	\$317.43	\$290.21	\$422.16	N/A	N/A	N/A	N/A

STD = NICOTINE USE
PREF = NON-NICOTINE USE

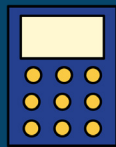
Policy fee is non-commissionable.

Rates effective August 2021

Oxford Life Insurance Company®

FINAL EXPENSE ANNUAL PREMIUM RATES PER \$1,000

Age	Male Preferred	Male Standard	Female Preferred	Female Standard
50	\$31.32	\$48.49	\$25.64	\$39.76
51	\$32.53	\$50.05	\$26.93	\$41.30
52	\$33.74	\$51.60	\$28.22	\$42.85
53	\$34.94	\$53.15	\$29.49	\$44.39
54	\$36.15	\$54.70	\$30.78	\$45.94
55	\$37.36	\$56.25	\$32.07	\$47.48
56	\$39.53	\$59.76	\$33.70	\$49.69
57	\$41.69	\$63.28	\$35.32	\$51.90
58	\$43.86	\$66.78	\$36.95	\$54.11
59	\$46.02	\$70.30	\$38.57	\$56.32
60	\$48.20	\$73.80	\$40.21	\$58.53
61	\$51.32	\$79.09	\$42.38	\$61.32
62	\$54.45	\$84.38	\$44.55	\$64.10
63	\$57.57	\$89.66	\$46.74	\$66.90
64	\$60.70	\$94.94	\$48.91	\$69.68
65	\$63.83	\$100.23	\$51.08	\$72.47
66	\$67.45	\$104.82	\$54.18	\$75.53
67	\$71.07	\$109.40	\$57.29	\$78.59
68	\$74.69	\$113.98	\$60.39	\$81.64
69	\$78.31	\$118.56	\$63.49	\$84.70
70	\$81.93	\$123.15	\$66.60	\$87.76
71	\$88.26	\$133.66	\$70.78	\$93.55
72	\$94.61	\$144.15	\$74.98	\$99.36
73	\$100.94	\$154.66	\$79.16	\$105.15
74	\$107.29	\$165.15	\$83.36	\$110.95
75	\$113.62	\$175.66	\$87.54	\$116.75
76	\$123.89	\$188.68	\$94.18	\$126.76
77	\$134.14	\$201.69	\$100.82	\$136.76
78	\$144.40	\$214.71	\$107.46	\$146.77
79	\$154.66	\$227.72	\$114.09	\$156.77
80	\$164.92	\$240.75	\$120.74	\$166.78



TRY OUR NEW ON-LINE FINAL EXPENSE CALCULATOR TOOL!

• **Mode Factors** = Annual (1.0); Semi-Annual (.52);
Quarterly (.265); and Monthly PAC (.087)

• **Policy Fee** = Annual (\$37.50); Semi-Annual (\$19.50);
Quarterly (\$10.00); and Monthly PAC (\$3.25)

STANDARD = NICOTINE USE
PREFERRED = NON-NICOTINE USE

Male 65 Year Old Non-Smoker with \$5,000 in Coverage

(Rate x Coverage/1000) x Mode + Policy Fee = Modal Premium Amount (\$63.83 x 5000/1000) x .087 + \$3.25 = \$31.02

Policy fee is non-commissionable.

Rates effective Aug 2021

For more information, please refer to policy number OL400. Not available in all states.