

Final Expense Premium Analysis – Level Benefit Plans

Monthly Premium Age 55-85, \$10,000 Face Amount

FEMALE		Non-Tobacco							Tobacco						
Age:		55	60	65	70	75	80	85	55	60	65	70	75	80	85
Product	Company														
Assurance	Oxford Life	\$25.65	\$32.37	\$41.54	\$52.17	\$71.49	\$103.55	\$152.60	\$40.79	\$47.71	\$58.67	\$72.56	\$98.75	\$141.91	\$209.77
LifeScape	Assurity Life	\$29.37	\$34.74	\$44.03	\$56.41	\$76.89	\$113.89		\$36.37	\$43.08	\$53.96	\$67.87	\$89.31	\$135.69	
Dignified Choice	Columbian Life	\$31.20	\$39.26	\$46.97	\$60.52	\$80.83	\$119.47	\$165.42	\$42.89	\$52.79	\$66.32	\$81.77	\$121.41	\$158.13	\$192.31
PlanRight	Foresters	\$31.16	\$35.41	\$42.80	\$53.42	\$75.08	\$111.08	\$165.92	\$44.57	\$52.47	\$64.80	\$75.75	\$104.83	\$148.72	\$210.24
Neighbors Whole Life	Royal Neighbors	\$35.91	\$36.51	\$42.61	\$53.11	\$76.11	\$105.31	\$141.81	\$49.81	\$51.31	\$60.21	\$74.81	\$100.51	\$134.81	\$183.61
Final Expense - Level Benefit Plan	American Continental	\$34.17	\$39.17	\$45.83	\$55.83	\$75.83	\$105.83	\$159.17	\$45.00	\$49.17	\$58.33	\$68.33	\$88.33	\$121.67	\$179.17
Silver Guard I	Baltimore Life	\$32.40	\$38.70	\$47.70	\$61.20	\$81.00	\$117.90		\$41.40	\$50.40	\$63.00	\$79.20	\$109.80	\$164.70	
Senior Security	Bankers Fidelity	\$33.93	\$40.02	\$48.72	\$62.64	\$83.52	\$124.41	\$188.79	\$37.41	\$46.98	\$59.16	\$77.43	\$103.53	\$133.98	\$200.10
Freedom	Forethought	\$31.05	\$34.51	\$42.30	\$52.68	\$70.84	\$114.09		\$39.70	\$45.76	\$58.73	\$73.44	\$99.39	\$157.34	
Heritage Plus	Lincoln Heritage	\$36.20	\$43.00	\$54.90	\$71.90	\$96.50	\$145.00	\$171.50	\$41.30	\$47.20	\$60.80	\$79.50	\$108.40	\$150.30	\$177.60
Immediate Solution	Transamerica	\$29.10	\$33.60	\$41.60	\$53.90	\$72.80	\$104.00	\$148.60	\$38.80	\$45.20	\$56.60	\$74.50	\$99.90	\$145.90	\$203.60
Senior Choice	Occidental Life	\$33.69	\$38.26	\$47.05	\$60.38	\$81.73	\$113.68	\$166.02	\$38.67	\$45.77	\$57.70	\$72.18	\$94.42	\$135.19	\$210.43
Madison Tribute	Madison National	\$35.10	\$41.40	\$51.30	\$61.20	\$84.60	\$117.90	\$169.20	\$46.80	\$54.00	\$64.80	\$74.70	\$98.10	\$135.00	\$201.60

MALE		Non-Tobacco							Tobacco						
Age:		55	60	65	70	75	80	85	55	60	65	70	75	80	85
Product	Company														
Assurance	Oxford Life	\$30.91	\$39.95	\$53.29	\$68.48	\$93.43	\$135.98	\$187.77	\$50.01	\$61.57	\$80.86	\$104.35	\$146.94	\$206.43	\$275.90
LifeScape	Assurity Life	\$34.28	\$41.65	\$53.87	\$73.05	\$100.55	\$155.57		\$41.41	\$51.91	\$68.94	\$95.52	\$135.67	\$212.14	
Dignified Choice	Columbian Life	\$36.68	\$49.40	\$60.21	\$81.30	\$108.71	\$157.16	\$216.82	\$54.86	\$69.21	\$89.51	\$120.43	\$167.83	\$237.37	\$302.08
PlanRight	Foresters	\$36.86	\$45.19	\$55.75	\$72.91	\$102.69	\$146.74	\$200.75	\$55.10	\$63.77	\$81.10	\$109.52	\$161.04	\$217.66	\$290.70
Neighbors Whole Life	Royal Neighbors	\$44.21	\$47.81	\$56.11	\$71.31	\$105.31	\$146.61	\$202.71	\$58.21	\$64.41	\$79.21	\$105.31	\$149.61	\$196.61	\$273.21
Final Expense - Level Benefit Plan	American Continental	\$39.17	\$45.83	\$55.83	\$70.83	\$95.83	\$131.67	\$199.17	\$49.17	\$59.17	\$75.00	\$95.00	\$128.33	\$172.50	\$258.33
Silver Guard I	Baltimore Life	\$39.60	\$48.60	\$60.30	\$78.30	\$104.40	\$147.60		\$52.20	\$64.80	\$81.00	\$108.90	\$149.40	\$203.40	
Senior Security	Bankers Fidelity	\$40.02	\$48.72	\$60.03	\$82.65	\$110.49	\$155.73	\$222.72	\$53.94	\$65.25	\$87.00	\$120.93	\$158.34	\$203.58	\$291.45
Freedom	Forethought	\$38.84	\$42.30	\$52.68	\$69.98	\$95.06	\$160.80		\$51.81	\$58.73	\$76.03	\$105.44	\$147.83	\$234.33	
Heritage Plus	Lincoln Heritage	\$44.70	\$53.60	\$65.10	\$82.50	\$117.80	\$183.20	\$200.90	\$52.30	\$62.50	\$76.10	\$94.80	\$130.50	\$189.20	\$207.40
Immediate Solution	Transamerica	\$35.90	\$43.70	\$56.50	\$74.60	\$100.00	\$140.20	\$200.40	\$47.80	\$59.60	\$79.80	\$107.80	\$144.90	\$209.60	\$300.30
Senior Choice	Occidental Life	\$40.03	\$47.05	\$59.74	\$78.79	\$108.01	\$155.82	\$221.31	\$50.00	\$60.56	\$76.06	\$98.31	\$132.48	\$181.75	\$257.57
Madison Tribute	Madison National	\$41.40	\$49.50	\$62.10	\$78.30	\$108.90	\$150.30	\$225.00	\$54.00	\$65.70	\$84.60	\$105.30	\$148.50	\$201.60	\$299.70

*Ultra Protector I rates reflected for Non-Tobacco users. Ultra Protector II rates reflected for Tobacco users.

Rates are believed to be current as of 7/18/2016 but are subject to change. Rates come from the following rate booklets: American Continental ACIFE01347MN, Americo 13-160-1 (05/14), Assurity 15-128-01121 (Rev. 11/06), Baltimore Life Form 8420-1111, Bankers Fidelity B20801 SS PRF SB2009, Columbian Life 3826-CL (Rev. 1/13), Foresters 503271 US (07/12), Lincoln Heritage HP RATES 11/08, Madison National TRI-IWLF-REF-1014 rev 10/14, Occidental CN14-001, Royal Neighbors 2996-B; Rev. 5-2013, Sentinel SSLNVRATES (02/15), SLAICO RCFE610, Transamerica 84405 0213, United Home 200-605 9-12.

Oxford Life is not affiliated with any other companies in this comparison. Refer to policy form ICC10-OL400 and state specific variations where applicable. Not available in all states.