

Guaranteed Issue Whole Life

NGL's level pay, guaranteed issue, graded death benefit product.

Minimum face amount:	\$2,500
Maximum face amount:	\$25,000
Issue ages:	40-80
Health question:	None - Guaranteed Issue
Graded Death benefit:	Graded death benefit for first 2 years. Beneficiary receives premiums paid plus 10% per year.
Premium period:	Level premiums for life of Insured.

For Agent Use Only

No Direct bill available.

Products may vary by state, see www.MyNGLIC.com for available states.



NEED HELP? CALL 800.988.0826

**Premiums Per Thousand - For Face Amounts \$2,500 - \$25,000
(EFT and Credit Card)**

Issue Age	Female		Male	
	Monthly	Annual	Monthly	Annual
40	3.67	44.00	4.25	51.00
41	3.75	45.00	4.42	53.00
42	3.83	46.00	4.50	54.00
43	3.83	46.00	4.67	56.00
44	4.00	48.00	4.83	58.00
45	4.08	49.00	5.00	60.00
46	4.25	51.00	5.17	62.00
47	4.42	53.00	5.42	65.00
48	4.58	55.00	5.58	67.00
49	4.75	57.00	5.83	70.00
50	4.83	58.00	6.00	72.00
51	5.00	60.00	6.17	74.00
52	5.17	62.00	6.42	77.00
53	5.42	65.00	6.67	80.00
54	5.50	66.00	6.83	82.00
55	5.67	68.00	7.08	85.00
56	5.83	70.00	7.33	88.00
57	6.00	72.00	7.58	91.00
58	6.25	75.00	7.92	95.00
59	6.50	78.00	8.17	98.00
60	6.75	81.00	8.50	102.00
61	7.00	84.00	8.83	106.00
62	7.25	87.00	9.25	111.00
63	7.58	91.00	9.67	116.00
64	7.92	95.00	10.17	122.00
65	8.33	100.00	10.75	129.00
66	8.67	104.00	11.25	135.00
67	9.17	110.00	11.83	142.00
68	9.67	116.00	12.58	151.00
69	10.17	122.00	13.25	159.00
70	10.75	129.00	14.08	169.00
71	11.33	136.00	15.00	180.00
72	12.00	144.00	15.92	191.00
73	12.67	152.00	16.83	202.00
74	13.33	160.00	17.83	214.00
75	14.08	169.00	18.83	226.00
76	14.75	177.00	20.75	249.00
77	15.00	180.00	21.92	263.00
78	16.08	193.00	23.00	276.00
79	17.08	205.00	24.08	289.00
80	18.25	219.00	25.25	303.00

**Monthly Premiums - For Face Amounts \$2,500 - \$25,000
(EFT and Credit Card)**

Issue Age	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
40	18.35	21.25	36.70	42.50	55.05	63.75	73.40	85.00	91.75	106.25
41	18.75	22.10	37.50	44.20	56.25	66.30	75.00	88.40	93.75	110.50
42	19.15	22.50	38.30	45.00	57.45	67.50	76.60	90.00	95.75	112.50
43	19.15	23.35	38.30	46.70	57.45	70.05	76.60	93.40	95.75	116.75
44	20.00	24.15	40.00	48.30	60.00	72.45	80.00	96.60	100.00	120.75
45	20.40	25.00	40.80	50.00	61.20	75.00	81.60	100.00	102.00	125.00
46	21.25	25.85	42.50	51.70	63.75	77.55	85.00	103.40	106.25	129.25
47	22.10	27.10	44.20	54.20	66.30	81.30	88.40	108.40	110.50	135.50
48	22.90	27.90	45.80	55.80	68.70	83.70	91.60	111.60	114.50	139.50
49	23.75	29.15	47.50	58.30	71.25	87.45	95.00	116.60	118.75	145.75
50	24.15	30.00	48.30	60.00	72.45	90.00	96.60	120.00	120.75	150.00
51	25.00	30.85	50.00	61.70	75.00	92.55	100.00	123.40	125.00	154.25
52	25.85	32.10	51.70	64.20	77.55	96.30	103.40	128.40	129.25	160.50
53	27.10	33.35	54.20	66.70	81.30	100.05	108.40	133.40	135.50	166.75
54	27.50	34.15	55.00	68.30	82.50	102.45	110.00	136.60	137.50	170.75
55	28.35	35.40	56.70	70.80	85.05	106.20	113.40	141.60	141.75	177.00
56	29.15	36.65	58.30	73.30	87.45	109.95	116.60	146.60	145.75	183.25
57	30.00	37.90	60.00	75.80	90.00	113.70	120.00	151.60	150.00	189.50
58	31.25	39.60	62.50	79.20	93.75	118.80	125.00	158.40	156.25	198.00
59	32.50	40.85	65.00	81.70	97.50	122.55	130.00	163.40	162.50	204.25
60	33.75	42.50	67.50	85.00	101.25	127.50	135.00	170.00	168.75	212.50
61	35.00	44.15	70.00	88.30	105.00	132.45	140.00	176.60	175.00	220.75
62	36.25	46.25	72.50	92.50	108.75	138.75	145.00	185.00	181.25	231.25
63	37.90	48.35	75.80	96.70	113.70	145.05	151.60	193.40	189.50	241.75
64	39.60	50.85	79.20	101.70	118.80	152.55	158.40	203.40	198.00	254.25
65	41.65	53.75	83.30	107.50	124.95	161.25	166.60	215.00	208.25	268.75
66	43.35	56.25	86.70	112.50	130.05	168.75	173.40	225.00	216.75	281.25
67	45.85	59.15	91.70	118.30	137.55	177.45	183.40	236.60	229.25	295.75
68	48.35	62.90	96.70	125.80	145.05	188.70	193.40	251.60	241.75	314.50
69	50.85	66.25	101.70	132.50	152.55	198.75	203.40	265.00	254.25	331.25
70	53.75	70.40	107.50	140.80	161.25	211.20	215.00	281.60	268.75	352.00
71	56.65	75.00	113.30	150.00	169.95	225.00	226.60	300.00	283.25	375.00
72	60.00	79.60	120.00	159.20	180.00	238.80	240.00	318.40	300.00	398.00
73	63.35	84.15	126.70	168.30	190.05	252.45	253.40	336.60	316.75	420.75
74	66.65	89.15	133.30	178.30	199.95	267.45	266.60	356.60	333.25	445.75
75	70.40	94.15	140.80	188.30	211.20	282.45	281.60	376.60	352.00	470.75
76	73.75	103.75	147.50	207.50	221.25	311.25	295.00	415.00	368.75	518.75
77	75.00	109.60	150.00	219.20	225.00	328.80	300.00	438.40	375.00	548.00
78	80.40	115.00	160.80	230.00	241.20	345.00	321.60	460.00	402.00	575.00
79	85.40	120.40	170.80	240.80	256.20	361.20	341.60	481.60	427.00	602.00
80	91.25	126.25	182.50	252.50	273.75	378.75	365.00	505.00	456.25	631.25

Annual Premiums - For Face Amounts \$2,500 - \$25,000

Issue Age	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
40	220.00	255.00	440.00	510.00	660.00	765.00	880.00	1020.00	1100.00	1275.00
41	225.00	265.00	450.00	530.00	675.00	795.00	900.00	1060.00	1125.00	1325.00
42	230.00	270.00	460.00	540.00	690.00	810.00	920.00	1080.00	1150.00	1350.00
43	230.00	280.00	460.00	560.00	690.00	840.00	920.00	1120.00	1150.00	1400.00
44	240.00	290.00	480.00	580.00	720.00	870.00	960.00	1160.00	1200.00	1450.00
45	245.00	300.00	490.00	600.00	735.00	900.00	980.00	1200.00	1225.00	1500.00
46	255.00	310.00	510.00	620.00	765.00	930.00	1020.00	1240.00	1275.00	1550.00
47	265.00	325.00	530.00	650.00	795.00	975.00	1060.00	1300.00	1325.00	1625.00
48	275.00	335.00	550.00	670.00	825.00	1005.00	1100.00	1340.00	1375.00	1675.00
49	285.00	350.00	570.00	700.00	855.00	1050.00	1140.00	1400.00	1425.00	1750.00
50	290.00	360.00	580.00	720.00	870.00	1080.00	1160.00	1440.00	1450.00	1800.00
51	300.00	370.00	600.00	740.00	900.00	1110.00	1200.00	1480.00	1500.00	1850.00
52	310.00	385.00	620.00	770.00	930.00	1155.00	1240.00	1540.00	1550.00	1925.00
53	325.00	400.00	650.00	800.00	975.00	1200.00	1300.00	1600.00	1625.00	2000.00
54	330.00	410.00	660.00	820.00	990.00	1230.00	1320.00	1640.00	1650.00	2050.00
55	340.00	425.00	680.00	850.00	1020.00	1275.00	1360.00	1700.00	1700.00	2125.00
56	350.00	440.00	700.00	880.00	1050.00	1320.00	1400.00	1760.00	1750.00	2200.00
57	360.00	455.00	720.00	910.00	1080.00	1365.00	1440.00	1820.00	1800.00	2275.00
58	375.00	475.00	750.00	950.00	1125.00	1425.00	1500.00	1900.00	1875.00	2375.00
59	390.00	490.00	780.00	980.00	1170.00	1470.00	1560.00	1960.00	1950.00	2450.00
60	405.00	510.00	810.00	1020.00	1215.00	1530.00	1620.00	2040.00	2025.00	2550.00
61	420.00	530.00	840.00	1060.00	1260.00	1590.00	1680.00	2120.00	2100.00	2650.00
62	435.00	555.00	870.00	1110.00	1305.00	1665.00	1740.00	2220.00	2175.00	2775.00
63	455.00	580.00	910.00	1160.00	1365.00	1740.00	1820.00	2320.00	2275.00	2900.00
64	475.00	610.00	950.00	1220.00	1425.00	1830.00	1900.00	2440.00	2375.00	3050.00
65	500.00	645.00	1000.00	1290.00	1500.00	1935.00	2000.00	2580.00	2500.00	3225.00
66	520.00	675.00	1040.00	1350.00	1560.00	2025.00	2080.00	2700.00	2600.00	3375.00
67	550.00	710.00	1100.00	1420.00	1650.00	2130.00	2200.00	2840.00	2750.00	3550.00
68	580.00	755.00	1160.00	1510.00	1740.00	2265.00	2320.00	3020.00	2900.00	3775.00
69	610.00	795.00	1220.00	1590.00	1830.00	2385.00	2440.00	3180.00	3050.00	3975.00
70	645.00	845.00	1290.00	1690.00	1935.00	2535.00	2580.00	3380.00	3225.00	4225.00
71	680.00	900.00	1360.00	1800.00	2040.00	2700.00	2720.00	3600.00	3400.00	4500.00
72	720.00	955.00	1440.00	1910.00	2160.00	2865.00	2880.00	3820.00	3600.00	4775.00
73	760.00	1010.00	1520.00	2020.00	2280.00	3030.00	3040.00	4040.00	3800.00	5050.00
74	800.00	1070.00	1600.00	2140.00	2400.00	3210.00	3200.00	4280.00	4000.00	5350.00
75	845.00	1130.00	1690.00	2260.00	2535.00	3390.00	3380.00	4520.00	4225.00	5650.00
76	885.00	1245.00	1770.00	2490.00	2655.00	3735.00	3540.00	4980.00	4425.00	6225.00
77	900.00	1315.00	1800.00	2630.00	2700.00	3945.00	3600.00	5260.00	4500.00	6575.00
78	965.00	1380.00	1930.00	2760.00	2895.00	4140.00	3860.00	5520.00	4825.00	6900.00
79	1025.00	1445.00	2050.00	2890.00	3075.00	4335.00	4100.00	5780.00	5125.00	7225.00
80	1095.00	1515.00	2190.00	3030.00	3285.00	4545.00	4380.00	6060.00	5475.00	7575.00