

ASSURANCE

FINAL EXPENSE WHOLE LIFE INSURANCE

TM



Go to the Rate Calculator NOW

*Scan the QR code with your smart phone
to go directly to the Rate Calculator.* ➔



RATE CARD CALCULATOR

Key Features

- No medical exam or blood work required, only a health questionnaire
- Affordable rates will not increase
- Benefits remain level
- Issue ages 50-85
- Immediate death benefit plan
\$5,000 - \$30,000 face amounts*
- Benefits paid directly to beneficiary of client's choice
- Benefits NOT subject to federal income tax
- Policy cannot be cancelled as long as premiums are paid
- Point of sale telephone interview

* Benefits for death from suicide during the first two policy years (one year in North Dakota and excluding Missouri) are limited to the total amount of premiums paid. Not available in all states. Exclusions and limitations may vary by state. Refer to Policy OL400 and state specific variations where applicable.

UNDERWRITTEN & ISSUED BY

OXFORD[®]
LIFE INSURANCE COMPANY

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www.oxfordlife.com

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♀ Female EFT Rates

AGE	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000	
	PREF	STD	PREF	STD	PREF	STD	PREF	STD	PREF	STD	PREF	STD
50	\$11.60	\$16.36	\$20.59	\$30.12	\$29.59	\$43.88	\$38.59	\$57.65	\$47.59	\$71.41	\$56.58	\$85.17
51	\$12.10	\$16.97	\$21.61	\$31.35	\$31.11	\$45.72	\$40.61	\$60.09	\$50.12	\$74.47	\$59.62	\$88.84
52	\$12.61	\$17.60	\$22.62	\$32.61	\$32.63	\$47.61	\$42.64	\$62.61	\$52.64	\$77.61	\$62.65	\$92.62
53	\$13.11	\$18.37	\$23.63	\$34.14	\$34.14	\$49.90	\$44.66	\$65.67	\$55.17	\$81.44	\$65.69	\$97.21
54	\$13.62	\$19.13	\$24.64	\$35.67	\$35.66	\$52.20	\$46.68	\$68.73	\$57.70	\$85.26	\$68.72	\$101.80
55	\$14.13	\$20.00	\$25.65	\$37.40	\$37.18	\$54.80	\$48.70	\$72.20	\$60.23	\$89.60	\$71.76	\$107.00
56	\$14.63	\$20.66	\$26.66	\$38.73	\$38.70	\$56.79	\$50.73	\$74.85	\$62.76	\$92.91	\$74.79	\$110.98
57	\$15.14	\$21.43	\$27.68	\$40.26	\$40.21	\$59.08	\$52.75	\$77.91	\$65.29	\$96.74	\$77.83	\$115.57
58	\$15.92	\$22.51	\$29.24	\$42.42	\$42.56	\$62.33	\$55.88	\$82.25	\$69.20	\$102.16	\$82.52	\$122.07
59	\$16.70	\$23.60	\$30.80	\$44.59	\$44.90	\$65.59	\$59.01	\$86.58	\$73.11	\$107.58	\$87.21	\$128.57
60	\$17.48	\$24.68	\$32.37	\$46.76	\$47.25	\$68.84	\$62.13	\$90.92	\$77.02	\$112.99	\$91.90	\$135.07
61	\$18.27	\$25.76	\$33.93	\$48.93	\$49.60	\$72.09	\$65.26	\$95.25	\$80.93	\$118.41	\$96.59	\$141.58
62	\$19.05	\$26.85	\$35.50	\$51.09	\$51.94	\$75.34	\$68.39	\$99.59	\$84.84	\$123.83	\$101.29	\$148.08
63	\$20.05	\$28.11	\$37.51	\$53.62	\$54.96	\$79.13	\$72.42	\$104.63	\$89.87	\$130.14	\$107.33	\$155.65
64	\$21.06	\$29.37	\$39.52	\$56.14	\$57.99	\$82.91	\$76.45	\$109.68	\$94.91	\$136.45	\$113.37	\$163.22
65	\$22.07	\$30.63	\$41.54	\$58.67	\$61.01	\$86.70	\$80.48	\$114.73	\$99.95	\$142.77	\$119.42	\$170.80
66	\$23.08	\$31.90	\$43.55	\$61.19	\$64.03	\$90.49	\$84.51	\$119.78	\$104.98	\$149.08	\$125.46	\$178.37
67	\$24.08	\$33.16	\$45.57	\$63.72	\$67.05	\$94.27	\$88.54	\$124.83	\$110.02	\$155.39	\$131.50	\$185.95
68	\$25.18	\$34.19	\$47.77	\$65.77	\$70.35	\$97.36	\$92.94	\$128.94	\$115.52	\$160.53	\$138.11	\$192.12
69	\$26.29	\$35.21	\$49.97	\$67.83	\$73.66	\$100.44	\$97.34	\$133.06	\$121.03	\$165.67	\$144.71	\$198.29
70	\$27.39	\$36.24	\$52.17	\$69.89	\$76.96	\$103.53	\$101.74	\$137.17	\$126.53	\$170.82	\$151.32	\$204.46
71	\$28.49	\$37.27	\$54.37	\$71.94	\$80.26	\$106.61	\$106.15	\$141.29	\$132.03	\$175.96	\$157.92	\$210.63
72	\$29.59	\$38.30	\$56.58	\$74.00	\$83.56	\$109.70	\$110.55	\$145.40	\$137.54	\$181.10	\$164.53	\$216.80
73	\$32.07	\$41.27	\$61.55	\$79.94	\$91.02	\$118.61	\$120.50	\$157.28	\$149.97	\$195.95	\$179.44	\$234.62
74	\$34.56	\$44.24	\$66.52	\$85.88	\$98.48	\$127.52	\$130.44	\$169.17	\$162.40	\$210.81	\$194.36	\$252.45
75	\$37.05	\$47.21	\$71.49	\$91.82	\$105.94	\$136.44	\$140.39	\$181.05	\$174.83	\$225.66	\$209.28	\$270.27
76	\$39.53	\$50.18	\$76.47	\$97.77	\$113.40	\$145.35	\$150.33	\$192.93	\$187.26	\$240.52	\$224.20	\$288.10
77	\$42.02	\$53.15	\$81.44	\$103.71	\$120.86	\$154.26	\$160.28	\$204.82	\$199.69	\$255.37	\$239.11	\$305.92
78	\$45.70	\$57.50	\$88.81	\$112.40	\$131.91	\$167.30	\$175.01	\$222.21	\$218.12	\$277.11	\$261.22	\$332.01
79	\$49.39	\$61.85	\$96.18	\$121.10	\$142.96	\$180.35	\$189.75	\$239.60	\$236.54	\$298.85	\$283.33	\$358.10
80	\$53.07	\$66.82	\$103.55	\$131.04	\$154.02	\$195.27	\$204.49	\$259.49	\$254.97	\$323.71	\$305.44	\$387.93
81	\$57.11	\$71.67	\$111.61	\$140.74	\$166.12	\$209.81	\$220.63	\$278.88	\$275.13	\$347.96	\$329.64	\$417.03
82	\$62.32	\$78.39	\$122.03	\$154.19	\$181.75	\$229.98	\$241.47	\$305.78	\$301.18	\$381.57	\$360.90	\$457.37
83	\$67.16	\$84.30	\$131.72	\$166.00	\$196.29	\$247.69	\$260.85	\$329.39	\$325.41	\$411.09	\$389.97	\$492.79
84	\$72.38	\$91.20	\$142.16	\$179.81	\$211.94	\$268.41	\$281.72	\$357.02	\$351.50	\$445.62	\$421.28	\$534.22
85	\$77.60	\$98.11	\$152.60	\$193.62	\$227.60	\$289.13	\$302.60	\$384.64	\$377.60	\$480.15	\$452.60	\$575.66

STD = TOBACCO
PREF = NON-TOBACCO


Male EFT Rates

AGE	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000	
	PREF	STD	PREF	STD	PREF	STD	PREF	STD	PREF	STD	PREF	STD
50	\$13.58	\$18.30	\$24.56	\$34.00	\$35.55	\$49.70	\$46.53	\$65.40	\$57.51	\$81.10	\$68.49	\$96.80
51	\$14.10	\$19.12	\$25.61	\$35.63	\$37.11	\$52.15	\$48.62	\$68.66	\$60.12	\$85.18	\$71.63	\$101.69
52	\$14.63	\$19.98	\$26.66	\$37.37	\$38.68	\$54.75	\$50.71	\$72.13	\$62.74	\$89.51	\$74.77	\$106.90
53	\$15.34	\$21.07	\$28.07	\$39.55	\$40.81	\$58.02	\$53.55	\$76.50	\$66.29	\$94.97	\$79.02	\$113.45
54	\$16.05	\$22.17	\$29.49	\$41.73	\$42.94	\$61.30	\$56.39	\$80.87	\$69.84	\$100.44	\$83.28	\$120.00
55	\$16.76	\$23.26	\$30.91	\$43.92	\$45.07	\$64.58	\$59.23	\$85.24	\$73.38	\$105.90	\$87.54	\$126.56
56	\$17.47	\$24.35	\$32.33	\$46.10	\$47.20	\$67.85	\$62.07	\$89.61	\$76.93	\$111.36	\$91.80	\$133.11
57	\$18.18	\$25.44	\$33.75	\$48.29	\$49.33	\$71.13	\$64.91	\$93.98	\$80.48	\$116.82	\$96.06	\$139.66
58	\$19.21	\$27.20	\$35.82	\$51.80	\$52.43	\$76.40	\$69.04	\$101.00	\$85.65	\$125.60	\$102.25	\$150.19
59	\$20.24	\$28.95	\$37.88	\$55.31	\$55.53	\$81.66	\$73.17	\$108.02	\$90.81	\$134.37	\$108.45	\$160.73
60	\$21.27	\$30.71	\$39.95	\$58.82	\$58.62	\$86.93	\$77.30	\$115.04	\$95.97	\$143.15	\$114.65	\$171.26
61	\$22.31	\$32.46	\$42.01	\$62.33	\$61.72	\$92.19	\$81.43	\$122.06	\$101.14	\$151.92	\$120.84	\$181.79
62	\$23.34	\$34.22	\$44.08	\$65.84	\$64.82	\$97.46	\$85.56	\$129.08	\$106.30	\$160.70	\$127.04	\$192.32
63	\$24.87	\$36.72	\$47.15	\$70.85	\$69.42	\$104.97	\$91.70	\$139.09	\$113.97	\$173.22	\$136.25	\$207.34
64	\$26.41	\$39.23	\$50.22	\$75.85	\$74.03	\$112.48	\$97.83	\$149.11	\$121.64	\$185.73	\$145.45	\$222.36
65	\$27.94	\$41.73	\$53.29	\$80.86	\$78.63	\$119.99	\$103.97	\$159.12	\$129.31	\$198.25	\$154.66	\$237.38
66	\$29.48	\$44.23	\$56.35	\$85.87	\$83.23	\$127.50	\$110.11	\$169.13	\$136.99	\$210.77	\$163.86	\$252.40
67	\$31.01	\$46.74	\$59.42	\$90.87	\$87.83	\$135.01	\$116.25	\$179.15	\$144.66	\$223.28	\$173.07	\$267.42
68	\$32.52	\$48.56	\$62.44	\$94.53	\$92.36	\$140.49	\$122.28	\$186.46	\$152.20	\$232.42	\$182.12	\$278.38
69	\$34.03	\$50.39	\$65.46	\$98.18	\$96.89	\$145.97	\$128.32	\$193.77	\$159.74	\$241.56	\$191.17	\$289.35
70	\$35.54	\$52.22	\$68.48	\$101.84	\$101.41	\$151.46	\$134.35	\$201.08	\$167.29	\$250.69	\$200.23	\$300.31
71	\$37.05	\$54.05	\$71.49	\$105.49	\$105.94	\$156.94	\$140.39	\$208.39	\$174.83	\$259.83	\$209.28	\$311.28
72	\$38.56	\$55.87	\$74.51	\$109.15	\$110.47	\$162.42	\$146.42	\$215.70	\$182.38	\$268.97	\$218.33	\$322.24
73	\$41.71	\$60.76	\$80.82	\$118.91	\$119.93	\$177.07	\$159.03	\$235.23	\$198.14	\$293.39	\$237.25	\$351.54
74	\$44.86	\$65.64	\$87.12	\$128.68	\$129.39	\$191.72	\$171.65	\$254.76	\$213.91	\$317.80	\$256.17	\$380.84
75	\$48.02	\$70.52	\$93.43	\$138.45	\$138.85	\$206.37	\$184.26	\$274.29	\$229.68	\$342.22	\$275.09	\$410.14
76	\$51.17	\$75.41	\$99.74	\$148.21	\$148.31	\$221.02	\$196.88	\$293.83	\$245.45	\$366.63	\$294.01	\$439.44
77	\$54.32	\$80.29	\$106.05	\$157.98	\$157.77	\$235.67	\$209.49	\$313.36	\$261.21	\$391.05	\$312.94	\$468.74
78	\$59.31	\$87.01	\$116.02	\$171.42	\$172.74	\$255.83	\$229.45	\$340.24	\$286.16	\$424.65	\$342.87	\$509.06
79	\$64.30	\$93.73	\$126.00	\$184.86	\$187.70	\$275.99	\$249.41	\$367.11	\$311.11	\$458.24	\$372.81	\$549.37
80	\$69.29	\$100.45	\$135.98	\$198.30	\$202.67	\$296.14	\$269.36	\$393.99	\$336.06	\$491.84	\$402.75	\$589.69
81	\$74.28	\$107.17	\$145.96	\$211.73	\$217.64	\$316.30	\$289.32	\$420.87	\$361.00	\$525.44	\$432.68	\$630.00
82	\$79.27	\$113.89	\$155.94	\$225.17	\$232.61	\$336.46	\$309.28	\$447.75	\$385.95	\$559.03	\$462.62	\$670.32
83	\$84.57	\$120.52	\$166.55	\$238.45	\$248.52	\$356.37	\$330.50	\$474.30	\$412.47	\$592.22	\$494.44	\$710.15
84	\$89.88	\$127.16	\$177.16	\$251.72	\$264.45	\$376.28	\$351.73	\$500.84	\$439.01	\$625.40	\$526.29	\$749.95
85	\$95.19	\$133.80	\$187.77	\$265.00	\$280.36	\$396.19	\$372.95	\$527.39	\$465.53	\$658.59	\$558.12	\$789.79

STD = TOBACCO
 PREF = NON-TOBACCO

Oxford Life Insurance Company®

FINAL EXPENSE ANNUAL PREMIUM RATES PER \$1,000

Age	Male Non-Tobacco	Male Tobacco	Female Non-Tobacco	Female Tobacco
50	\$25.84	\$36.94	\$21.17	\$32.38
51	\$27.07	\$38.86	\$22.36	\$33.82
52	\$28.30	\$40.90	\$23.55	\$35.30
53	\$29.97	\$43.47	\$24.74	\$37.10
54	\$31.64	\$46.04	\$25.93	\$38.90
55	\$33.31	\$48.61	\$27.12	\$40.94
56	\$34.98	\$51.18	\$28.31	\$42.50
57	\$36.65	\$53.75	\$29.50	\$44.30
58	\$39.08	\$57.88	\$31.34	\$46.85
59	\$41.51	\$62.01	\$33.18	\$49.40
60	\$43.94	\$66.14	\$35.02	\$51.95
61	\$46.37	\$70.27	\$36.86	\$54.50
62	\$48.80	\$74.40	\$38.70	\$57.05
63	\$52.41	\$80.29	\$41.07	\$60.02
64	\$56.02	\$86.18	\$43.44	\$62.99
65	\$59.63	\$92.07	\$45.81	\$65.96
66	\$63.24	\$97.96	\$48.18	\$68.93
67	\$66.85	\$103.85	\$50.55	\$71.90
68	\$70.40	\$108.15	\$53.14	\$74.32
69	\$73.95	\$112.45	\$55.73	\$76.74
70	\$77.50	\$116.75	\$58.32	\$79.16
71	\$81.05	\$121.05	\$60.91	\$81.58
72	\$84.60	\$125.35	\$63.50	\$84.00
73	\$92.02	\$136.84	\$69.35	\$90.99
74	\$99.44	\$148.33	\$75.20	\$97.98
75	\$106.86	\$159.82	\$81.05	\$104.97
76	\$114.28	\$171.31	\$86.90	\$111.96
77	\$121.70	\$182.80	\$92.75	\$118.95
78	\$133.44	\$198.61	\$101.42	\$129.18
79	\$145.18	\$214.42	\$110.09	\$139.41
80	\$156.92	\$230.23	\$118.76	\$151.11
81	\$168.66	\$246.04	\$128.25	\$162.52
82	\$180.40	\$261.85	\$140.51	\$178.34
83	\$192.88	\$277.47	\$151.91	\$192.23
84	\$205.37	\$293.08	\$164.19	\$208.48
85	\$217.85	\$308.70	\$176.47	\$224.73

Preferred =
NON-TOBACCO

Standard =
TOBACCO

Assurance Premium Calculation

$$(R \times C/1000) \times MF + PF = \text{Modal Premium Amount}$$

R = Rate per thousand for given Gender, Age, Rate Class

C = Desired Coverage

MF = Mode Factor

PF = Policy Fee

Example: 65 year old Male, Preferred Rates, \$5000.00 Coverage, Monthly Premium pay

R = Age 65, Male, Preferred = \$59.63; **C** = \$5000.00;

MF = .085 and **PF** = \$2.60

$$(\$59.63 \times 5000/1000) \times .085 + 2.60 = \$27.94 \text{ Monthly Premium}$$

- **Mode Factors** = Annual (1.0); Semi-Annual (.52); Quarterly (.265); and Monthly PAC (.085)

- **Policy Fee** = Annual (\$30.00); Semi-Annual (\$15.60); Quarterly (\$8.00); and Monthly PAC (\$2.60)