

Silver Guard®

Agent Underwriting and Product Guide



The Baltimore Life®
COMPANIES

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The Products

The Silver Guard® Series: Simplified issue, whole life insurance policies designed for final expense needs. Non-participating whole life policies that offer your client guaranteed premiums and death benefits. Refer to Form 7641, Silver Guard Approval and Forms List, for specific product availability in your state.

Silver Guard I (Forms 7870)

A full death benefit product that offers your client the flexibility to choose a life-pay premium schedule or an abbreviated 10-pay policy. Premium rates are based on underwriting tables standard through table 4. To meet underwriting requirements, the applicant must be able to answer “no” to all questions in Part I and Part II of the application for insurance (Form 7430-0508 or its state specific version) and meet height/weight criteria for Silver Guard I.

Silver Guard II (Forms 7959)

A graded death benefit product with limited benefits for the first two policy years. Premium rates are based on underwriting tables 5 through 8. To meet underwriting requirements for Silver Guard II, the applicant must be able to answer “no” to all questions in Part I and no more than one “yes” response to Part II of the application for insurance (Form 7430-0508 or its state specific version) and meet height/weight criteria for Silver Guard I. If the build alone falls into the Silver Guard II/III weight band, this is interpreted by underwriting to be the same as a “yes” answer to a Part II question.

Silver Guard III (Form 7959)

A graded death benefit product with limited benefits for the first two policy years. Premium rates are based on underwriting tables 9 through 12. To meet underwriting requirements for Silver Guard III, the applicant must be able to answer “no” to all questions in Part I and no more than two “yes” responses to Part II of the application for insurance (Form 7430-0508 or its state specific version) and meet height/weight criteria for Silver Guard I. If the build alone falls into the Silver Guard II/III weight band, this is interpreted by underwriting to be the same as a “yes” answer to a Part II question.

Issue Ages (Age last birthday)

50-80

Face Amount

Minimum

\$2,500 minimum (*Minimum premium for EFT of \$20 monthly or \$240 annually*)

Maximum

Silver Guard I: Ages 50-75 - \$25,000 maximum; Ages 76-80 - \$15,000 maximum

Silver Guard II: \$15,000 maximum

Silver Guard III: \$10,000 maximum

Policy Fee

\$60, commissionable

Premium Modes

- Applications enrolled via *INSpeed*®: Available EFT modes are Monthly, semi-annual, and annual. Initial and future premium will be paid via EFT.
- Paper Application: Monthly Electronic Funds Transfer (EFT, Bank Draft), and direct bill modes are Annual, Semi-Annual (SA), or Quarterly (Q). *Note that a Policyholder cannot elect monthly direct bill.*
 - For a monthly EFT when using a paper application, complete the Monthly Automatic Check Authorization on the application, collect the first monthly premium and a voided blank check. Indicate the payor’s preferred draft date in the comments section of the application.
- The applicant may select any day of the month between the 1st and 28th OR the applicant may choose a specific day of the week and week of the month (e.g., the second Tuesday of each month). The draft date becomes the policy issue date. If the applicant does not select a date, the default draft date will be the issue date of the policy. Note that if the date of application is not between the 1st and 28th of the month, the draft/policy issue date will default to the 28th of the month.
- For monthly, semi-annual, and annual EFT modes when using *INSpeed* with LIVE Underwriting, the draft is processed the next business day if no draft day is selected. If the client selects the semi-annual or annual EFT mode, the client will receive a reminder notice for all future premium dates.

- When completing a paper application for Silver Guard, the applicant can elect to pay only the first premium using a credit or debit card (*We accept VISA, MasterCard and Discover. We do not accept Direct Express (also known as SSI Debit Card) or American Express*). As an example, if the applicant elected a premium mode of annual, semi-annual, quarterly or monthly EFT, he could use his credit or debit card to pay the first premium only. All future premiums would be drafted or billed based on the premium mode selected. **A completed Form 5122-1212 should be sent with the paper application when the applicant wants to use a credit or debit card for the first premium. (Note: Form 5122-1212 can only be sent via U.S. postal mail, email between the agency office and the Home Office, or transmitted by fax via dial-up or analog telephone line.)** When using the “Applications and Forms Package” from the agent website and the agent indicates that a paper application is being used, Form 5122-1212 will automatically be included in the Silver Guard forms package. **Credit card information cannot be stored. Completed Form 5122-1212 must be destroyed once sent or transmitted to the Home Office.**
- If your client cannot pay the initial premium and future premiums via EFT, a paper application must be used. When using a paper application, we offer monthly bank draft and direct bill modes including quarterly, semi-annual, and annual.

Death Benefits

Silver Guard I has a level death benefit for all policy years, \$1,000 per unit.

Silver Guard II and III are graded death benefit products:

- 25% of the policy face amount in year one of coverage
- 50% of the policy face amount in year two of coverage
- 100% of the policy face amount in year three of coverage and thereafter
- The policy pays 100% of its face value in all policy years if death is due to an accident

Free Look Period

The length of the free look period varies per state. Please see state specific policy for details.

Additional Benefits/Riders

Accidental Death Benefit (Form 7922)

For an additional premium, the Accidental Death Benefit rider is available for Silver

Guard I - Life Pay and issue ages 50 – 65. With this rider, Baltimore Life will pay an additional amount equal to the base benefit amount selected for death due to an accident before age 70. Exclusions apply. See rider for specific terms.

Cash Draft Benefit

Up to \$1,000 of the policy’s death benefit can be made available soon after the insured’s death while the claim is pending. When an attending physician certifies the cash draft form, it can be taken to a local bank. The \$1,000 draft is deducted from the ultimate claim check. This benefit is automatic with the policy. A cash draft form is automatically included when the policy is issued. The policy must be in force for two years or longer to use the cash draft feature.

Automatic Premium Loan (APL) Option

This nonforfeiture provision allows Baltimore Life to automatically pay an overdue premium for a policyowner by making a loan against the policy’s cash value as long as the cash value equals or exceeds the amount of the premium due.

Note: This provision must be checked “yes” on the application, or it will not apply.

Issue Ages/Effective Dates/Special Considerations

- The applicant’s age at his or her last birthday is the basis for the premium.
- Age is determined based on the date of issue.
- The date of underwriting approval shall be the date the policy goes into effect based on the draft date, unless otherwise requested.
- To save age, you may request an effective date up to 30 days prior to the date of application. You may not back date to be eligible for the policy. *Use a paper application only for this request.*
- Policies may be dated up to 30 days in the future. Make this request on the Comments portion of the application. *Use a paper application only for this request.*
- Silver Guard I, II, and III policies are underwritten using non-tobacco/tobacco guidelines. To qualify for non-tobacco rates, there must be no tobacco or nicotine use for one year.

Administrative Forms

The following forms are necessary if your client applies for Silver Guard. Please note there are state specific variations of many of these forms. Please verify state availability of the product and rider and verify if the state in which you are selling requires a state specific form.

Required Forms

- Silver Guard Application, Form 7430-0508
- Authorization of Release of Health-Related Information (HIPAA), Form 7699-0811
- Notification and Disclosure Statement, Form 7640, must be used when using the *INSpeed* with LIVE Underwriting process.
- Pennsylvania Disclosure, Form 1589 (*This form can be generated on our agent website within the application and forms package section, as well as in the section labeled “Forms and Applications Viewing/Ordering”, under Whole Life and then click on the tab Silver Guard.*) *When completing an application using INSPEED with LIVE Underwriting, a paper version of this form must be completed and faxed to New Business.*
- Maine Plan Cost Index, Form 7059
- Maine Preliminary Statement of Policy Cost, Form 7060(ME) (*This form can be generated on our agent website within the application and forms package section, as well as in the section labeled “Forms and Applications Viewing/Ordering”, under Senior Life and then click on the Silver Guard tab.*) *When completing an application using INSPEED with LIVE Underwriting, a paper version of this form must be completed and faxed to New Business at the home office.*

Additional Forms

- Other state forms may be required, such as state specific replacement forms or the NAIC replacement form (Form 7296-1201-NAIC), if applicable.

Fax and Email Procedures for Paper Applications

Once the appointment is finished and the decision has been given, please remember to fax or email your application and all required forms to our New Business center at 866-892-6428 or newbusiness@baltlife.com.

Underwriting

This section provides guidance on how to complete the application (7430-0508). The examples and explanations provided below are not a substitute for communication with the home office Underwriting Department

Silver Guard Eligibility Rules

	Part I Questions	Part II Questions	Build Chart Maximum
Silver Guard I	All No Answers	All No Answers	Within SG I
Silver Guard II	All No Answers	One Yes Answer	Within SG I
Silver Guard II	All No Answers	All No Answers	Within SG II and SG III
Silver Guard III	All No Answers	Two Yes Answers	Within SG I
Silver Guard III	All No Answers	One Yes Answer	Within SG II and SG III
Decline	All No Answers	Two Yes Answers	Within SG II and SG III
Decline	Any Yes Answer		

Height And Weight Table

Height	Maximum Weight SGI	Maximum Weight SGII & SGIII
4'8"	195	213
4'9"	202	221
4'10"	209	229
4'11"	216	237
5'	224	245
5'1"	231	253
5'2"	239	261
5'3"	247	270
5'4"	255	279
5'5"	263	287
5'6"	271	296
5'7"	279	305
5'8"	288	315
5'9"	296	324

Height	Maximum Weight SGI	Maximum Weight SGII & SGIII
5'10"	305	334
5'11"	314	343
6'	323	353
6'1"	332	363
6'2"	341	373
6'3"	350	383
6'4"	360	393
6'5"	369	404
6'6"	379	414
6'7"	389	425
6'8"	399	436
6'9"	409	447
6'10"	419	458

Please note that weight is only one factor in the underwriting assessment. A build that is within the parameters stated above does not guarantee acceptance.

The Application Questions

To assist you in classifying a condition, we need to start with the application. Part 1 questions do not fall under any time limit. Questions 1, 2 and 3 are generally "have you ever" questions, and must be answered accordingly. Question 4 applies to the proposed insured's current condition. A yes answer to any Part 1 question will result in a denial of coverage.

The lead in to Part 2 of the application states "In the past two (2) years, have you been told or have you had a medical diagnosis, received treatment, had symptom(s) or been hospitalized for any of the following?" A series of health questions follows. While diagnosis, symptom(s) and hospitalization are easily understood, the concept of treatment may require some clarification.

Treatment applies to any medical condition(s) that has occurred within two years prior to the date of the application. As well, medication for certain conditions named on the application must always be considered ongoing and current treatment.

Congestive heart failure, chest pain (angina), Alzheimer’s/dementia, insulin dependent diabetes, and chronic renal insufficiency/failure (kidney disease), though not an exhaustive listing, are major examples of such conditions. People currently taking medication for, or otherwise receiving treatment for these conditions should NEVER answer any health question that relates to their individual condition “No”, even if the condition was diagnosed more than two years ago. The appropriate answer to any question relating to these conditions is “Yes”.

The guidelines below may assist in making a determination.

Requirements	Treatment
Onset date of any condition(s) listed in Part 2 of the Application for Insurance	Within the last two (2) years
Treatment for conditions	<ul style="list-style-type: none"> • Any symptoms • Any diagnosis • Any new side effects • Any new treatments • Any new medications • Reoccurrence of a previously diagnosed conditions
Treatment examples	<ul style="list-style-type: none"> • Surgery • Short term oxygen use • Short term dialysis • Insulin use • Radiation or chemotherapy • Home Health Care • New medications • Medication changes (other than from a name brand to a generic) • Hospitalization
Answer to Part 2 Health Question(s)	“Yes”

Other Clarifications/Exceptions

Note – The chart below consists of examples, and is not intended to be all inclusive.

Condition	Answer “No”	Answer “Yes”
Diabetes	The Proposed Insured can answer the Part 2 health question “No” if they are taking medication (other than insulin) and the condition is controlled, even if the condition appeared within the last two years.	The Proposed Insured should answer the Part 2 health question “Yes” if the proposed insured has taken insulin in the past two years for diabetes or if the condition remains unstable despite receiving treatment (including medication).
High Blood Pressure	The Proposed Insured can answer the Part 2 health question “No” if they are taking medication and the condition is controlled, even if the condition appeared within the last two years.	The Proposed Insured should answer the Part 2 health question “Yes” if the condition remains unstable despite receiving treatment (including medication).
New Medications within the last two (2) years	Not considered a new medication if changing from name brand to generic or from generic to a name brand.	Considered a new medication if: <ul style="list-style-type: none"> • Prescribed to treat a new condition or symptom. • Treat an existing condition where the original medication or dosage was no longer effective.

To ensure that your client applying for Silver Guard is aware of this interpretation of the part 2 medical questions, the following statement is read during both the telephone interview process and the INSpeed enrollment process prior to the introduction to the Part 2 questions:

“Prior to asking you the next series of health questions, I would like you to understand that if you have been told you have, or have had a medical diagnosis, treatment, symptom(s), or hospitalization within the last 2 years relating to the questions being asked, you should answer YES to the questions in this sections of the application.”

Should you, at any time, be unsure of how these questions should be answered by your client, contact the Underwriting Department in the home office.

Application using INSpeed with LIVE Underwriting

- For applications enrolled using INSpeed, call the INSpeed with LIVE Underwriting Call Center toll-free at (888) 368-9678. The hours are 10:00 a.m. – 9:30 p.m. EST Monday through Thursday and 9:00 a.m. – 6:00 p.m. on Friday. No additional telephone interview is required.
- The applicant, owner, and premium payor must be present for the INSpeed interview to provide their electronic signature using voice recording.
- In almost all cases, medical underwriting (including physicals, or physician's statements) will not be used with these policies.
- Pre-Qualification of the Applicant is necessary for a smooth transaction. You must provide or read the Notification & Disclosure Form 7640 or its state specific variation to your client before contacting the INSpeed with LIVE Underwriting Call Center. Form 7640 can be printed or ordered from the secure area of our website. The appropriate Notification & Disclosure Form 7640 must also be provided or read to the owner or payor if different than the insured.
- As the agent, be prepared – have all necessary information gathered prior to contacting the call center such as social security numbers, beneficiary information, as you will be providing this information. The call center will ask your client the APL question, all health questions in Part 1, 2, and 3, and bank information. *Credit card information cannot be taken using the INSpeed with LIVE Underwriting process.*
- You will be given the option to have the policy mailed to the policy owner as part of a question in the Agent Statement section of the application.

Pre-qualifying an Application for INSpeed with LIVE Underwriting Approval

It's imperative that the agent pre-qualifies the applicant before contacting the call center and utilizing the INSpeed with LIVE Underwriting. Pre-qualification includes ensuring the sale is complete, the applicant can qualify for either Silver Guard I, II, or III based upon the medical questions contained in Part 1 and Part 2 of paper application 7430-0508 or its state specific version and all necessary information is gathered beforehand that is required to underwrite and issue the application. The following information will be needed for the call center representative (CCR) and should be obtained before contacting the call center.

1. **Agent Identification Number.** The agent ID number will be validated against the state where the application is being taken. This number must be nine digits and begin with 015 for Independent Sales agents and 016 for Career Agency Sales Group agents. For example, 015456789.
2. **Owner and Payor, if other than the insured, must be present:** If there is going to be an owner or payor other than the insured, the owner and/or payor will also need to participate in the enrollment process with the call center specifically to capture the electronic voice recording signatures on the application. The agent will only provide the CCR with the owner and/or payor general information as applicable.
3. **Plan applied for, face amount, date of birth, gender, premium mode, and method of initial premium.** The CCR will verify a premium quote to the agent based on the information provided for verification purposes. When using INSpeed to enroll Silver Guard applications the applicant can select from the following premium EFT modes: monthly, semi-annual, and annual. The initial and future premiums will be paid using EFT.
4. **Notification and Disclosure statement (Form 7640 or its state specific version):** The agent must either read or provide the client with a paper copy of the Notification and Disclosure Statement prior to contacting the call center. This form will be completed during the call center enrollment interview process.
5. **Pennsylvania and Maine State Disclosure Statements:** In Pennsylvania only, state disclosure Form 1589 is required. In Maine only, Statement of Policy Cost, Form 7060, is required. As applicable to PA or ME, a paper copy of these forms must be reviewed and signed by the client prior to calling the call center. The client should retain a copy. The CCR will verify with the agent and client if this form was completed. The agent must fax the completed form to New Business.
6. **Client data provided by the agent:** The agent will provide the CCR with additional application data on the applicant including; name, mailing address, phone number(s), date of birth, state or county of birth, social security number, height and weight, occupation, e-mail address (if available), primary and secondary beneficiaries and their relationship to the insured.
7. **Data provided by the applicant:** The applicant will be required to provide the CCR with answers to the following application questions; Automatic Premium Loan option, medical questions in part(s) 1, 2 and 3, and the replacement section (including completion of the NAIC Disclosure Statement, Form 7296 NAIC, if required), bank information that includes bank name, address, routing number, and draft day.

The INSpeed with LIVE Underwriting Process

INSpeed allows a high percentage of applications to be instantly approved for issue. Once approved, a policy number

will be assigned and communicated to the agent and client by the call center representative. An initial EFT premium is required to place the coverage in-force at point-of-sale and will be processed the next business day. If the initial EFT premium is requested on a future date, the coverage will go in force on that date.

In the event an application cannot be approved at point-of-sale, a notice will be provided to the agent and client that further underwriting review is required. A policy number is still assigned at the call center and communicated to the agent. The electronic application is automatically forwarded to an underwriter and a decision is made within 48 business hours. An initial premium will still be required when an application is sent for underwriting review if the client has chosen an immediate draft.

The call center may also provide the underwriting decision that we are unable to offer coverage at this time. The call center will not be able to provide specific detail as to why coverage cannot be offered.

Electronic Signature and Recording of All Calls

IN*Speed* with LIVE Underwriting utilizes an electronic signature to complete the application process and provide the necessary authorization allowing Baltimore Life to underwrite and issue a policy. The entire process will be recorded by the call center for quality and authentication purposes.

At the onset of the call, both the agent and the client are made aware that the call is being recorded and that the client's expressed consent must be obtained in order to proceed with the call. The client will be asked at the end of the application process for their oral consent related to all final disclosure questions. This oral consent will serve as the client's electronic signature. This same process would be used with an owner or payor (if other than the insured)

If the client (or the owner and payor if other than the insured) decides that they are not comfortable with the call being recorded or with their signature being accepted electronically by voice recording, IN*Speed* with LIVE Underwriting should not be used. If the client changes their mind during the beginning of the call, the enrollment process will be discontinued by the call center. At that point, the agent will be required to submit a traditional paper application.

Coaching the Applicant

It is acceptable to advise the applicant about what to expect during the IN*Speed* process. However, no agent is authorized to coach an applicant regarding how questions on the interview should be answered.

Some examples of coaching would be advising the customer that the interview does not include questions about medication or prompting, from anyone, during the interview process. In short, the agent should not provide any guidance regarding the way an applicant should answer questions asked during the telephone interview process. Doing so will eliminate the value of the interview and will cause additional underwriting review.

Collecting the Initial Premium

There are three EFT premium payment modes available for the Silver Guard policyholders enrolling via IN*Speed*: monthly, semi-annual or annual.

The majority of Silver Guard policyholders elect to pay their premiums on a monthly bank draft basis. To pay the initial premium, the client or premium payor can choose one of the following:

- Draft the initial premium immediately. That day then becomes the ongoing draft date.
- Draft the initial premium immediately but choose a different draft date in the future. The client would then have ongoing conditional coverage until the policy is issued on the desired ongoing draft date.
- Draft the initial premium in the future. That day becomes both the policy issue date and premium draft day. No conditional coverage would apply.
- The applicant may select any day of the month between the 1st and 28th OR the applicant may choose a specific day of the week and week of the month (e.g., the second Tuesday of each month). The draft date becomes the policy issue date. If the applicant does not select a date, the default draft date will be the issue date of the policy.
- Note that if the date of application is not between the 1st and 28th of the month, the draft/policy issue date will default to the 28th of the month. If you enroll your client on the 29th, 30th or 31st of a given month and request the 28th as a draft, the system is set up to draft immediately on the same day the call is taken.

To pay the initial premium and establish subsequent monthly bank drafts from a checking or savings account, the client or premium payor needs to provide the necessary bank and account information to the call center representative. This will allow

Baltimore Life to draft the initial premium and place the coverage in force at point-of-sale. If a client requires a future draft day for the initial premium, we will defer the first premium draft until that day. Life insurance coverage will begin once the application is approved and the first premium has been received.

If your client cannot pay the initial premium and future premiums via EFT, a paper application must be used. When using a paper application, we offer monthly bank draft and direct bill modes including quarterly, semi-annual, and annual.

Policy Issue and Delivery

When an application is approved and placed in force utilizing *INSpeed* with LIVE Underwriting, the policy will be issued and mailed to the agent within 48 hours. If so desired, the policy can be mailed directly to the policyowner. If there are any outstanding requirements, the issue process will be delayed until they are received in the home office.

Are there any other requirements that need to be sent in?

If there is a replacement of an existing in force policy issued by Baltimore Life or any other company in the states of Arkansas, Florida, or Pennsylvania, the agent and client must complete a paper version of the applicable state replacement form and fax it to the new business center in the home office (866-892-6428) before the policy would be considered for issue.

When does a traditional paper application need to be sent?

- If the sale occurs outside of the call center hours of operation or if the call center is temporarily unavailable due to technical difficulties.
- If the client will not agree to a voice recording as an electronic signature or agree to the call being recorded.
- If a client wants to back date the policy-issue date to conserve their age.
- If the client wants to receive a premium notice on a quarterly, semi-annual, or annual basis.
- If the client wants to pay an initial premium using a Visa, MasterCard, or Discover credit card.

Instructions for Paper Applications

- When completing a paper application for Silver Guard, the applicant can elect to pay only the first premium using a credit or debit card (*We accept VISA, MasterCard and Discover. We do not accept Direct Express, SSI Debit Card or American Express*). As an example, if the applicant elected a premium mode of annual, semi-annual, quarterly or monthly EFT, he could use his credit or debit card to pay the first premium only. All future premiums would be drafted or billed based on the premium mode selected. **A completed Form 5122 should be sent with the paper application when the applicant wants to use a credit or debit card for the first premium. (Note: Form 5122 can only be sent via U.S. postal mail, email between the agency office and the Home Office, or transmitted by fax via dial-up or analog telephone line.)** When using the the “Applications and Forms Package” from the agent website and the agent indicates that a paper application is being used, Form 5122 will automatically be included in the Silver Guard forms package. **Credit card information cannot be stored. Completed Form 5122 must be destroyed once sent or transmitted to the Home Office.**

The New Business Fax Line for ALL APPLICATIONS, HIPAA FORMS AND NON-MEDICAL OUTSTANDING REQUIREMENTS is (866) 892-6428.

If you have any questions or need further clarification on our underwriting procedures, please contact any of the following underwriters at underwriting@baltlife.com or (800) 628-5433:

- Deborah Basel, extension 6658
- Rita Norman, extension 7666
- Mary Beth Robinson, extension 6624

Silver Guard I: Level Death Benefit

Life Pay

Annual Premiums per \$1,000 (Add \$60 Policy Fee)

Issue Age	Male			Female		
	Non-Tobacco	Tobacco	ADB	Non-Tobacco	Tobacco	ADB
50	31	42	1.23	25	32	1.23
51	32	44	1.25	26	33	1.25
52	33	46	1.28	27	34	1.28
53	34	48	1.3	28	36	1.3
54	36	50	1.33	29	38	1.33
55	38	52	1.35	30	40	1.35
56	40	54	1.38	31	42	1.38
57	42	57	1.41	32	44	1.41
58	44	60	1.44	33	46	1.44
59	46	63	1.47	35	48	1.47
60	48	66	1.5	37	50	1.5
61	50	69	1.53	39	52	1.53
62	52	72	1.56	41	55	1.56
63	55	76	1.59	43	58	1.59
64	58	80	1.62	45	61	1.62
65	61	84	1.65	47	64	1.65
66	64	88	—	50	67	—
67	67	93	—	53	70	—
68	71	99	—	56	73	—
69	76	107	—	59	77	—
70	81	115	—	62	82	—
71	86	123	—	66	88	—
72	91	131	—	70	94	—
73	97	140	—	74	100	—
74	103	150	—	79	107	—
75	110	160	—	84	116	—
76	118	170	—	90	126	—
77	127	181	—	97	137	—
78	137	193	—	105	149	—
79	147	206	—	114	162	—
80	158	220	—	125	177	—

Rates

Factors for calculating other modal premiums are: SA — .53; Q — .27; EFT — .09. To calculate the modal premium, begin with the annual per-unit charge for the base policy, add the annual per-unit charge for the ADB rider (if the rider is available and elected), multiply by the number of \$1,000's of face amount, add the annual policy fee, multiply by the modal premium factor for the mode selected, and round to the nearest cent. Premiums other than annual will result in a higher total annual premium.

Silver Guard I: Level Death Benefit

Ten Pay

Annual Premiums per \$1,000 (Add \$60 Policy Fee)

Issue Age	Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
50	66	88	63	74
51	68	91	64	77
52	70	94	65	80
53	72	97	67	83
54	74	100	69	86
55	77	104	71	90
56	79	107	73	93
57	82	111	75	97
58	85	115	77	101
59	88	119	80	105
60	91	123	83	109
61	95	128	86	112
62	99	133	89	116
63	103	138	92	120
64	107	143	95	124
65	111	149	98	128
66	116	156	101	132
67	121	163	105	136
68	126	170	109	141
69	132	178	113	146
70	138	186	117	151
71	145	195	121	157
72	152	205	125	163
73	159	216	130	169
74	167	228	135	175
75	175	242	140	182
76	182	250	145	189
77	190	258	150	196
78	198	266	155	203
79	206	274	161	211
80	214	282	168	219

Factors for calculating other modal premiums are: SA — .53; Q — .27; EFT — .09. To calculate the modal premium, multiply the annual per-unit charge by the number of \$1,000's of face amount, add the annual policy fee, multiply by the modal premium factor for the mode selected, and round to the nearest cent. Premiums other than annual will result in a higher total annual premium.

Silver Guard II: Graded Death Benefit

Life Pay, Tables 5-8

Annual Premiums per \$1,000 of Ultimate Face Amount (Add \$60 Policy Fee)

Issue Age	Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
50	42.00	61.00	36.00	53.00
51	44.20	64.20	37.70	55.80
52	46.40	67.40	39.40	58.60
53	48.60	70.60	41.10	61.40
54	50.80	73.80	42.80	64.20
55	53.00	77.00	44.50	67.00
56	56.00	82.60	47.40	69.80
57	59.00	88.20	50.30	72.60
58	62.00	93.80	53.20	75.40
59	65.00	99.40	56.10	78.20
60	68.00	105.00	59.00	81.00
61	71.80	110.20	62.40	84.00
62	75.60	115.40	65.80	87.00
63	79.40	120.60	69.20	90.00
64	83.20	125.80	72.60	93.00
65	87.00	131.00	76.00	96.00
66	95.60	140.00	80.80	102.80
67	104.20	149.00	85.60	109.60
68	112.80	158.00	90.40	116.40
69	121.40	167.00	95.20	123.20
70	130.00	176.00	100.00	130.00
71	141.00	189.00	105.40	137.60
72	152.00	202.00	110.80	145.20
73	163.00	215.00	116.20	152.80
74	174.00	228.00	121.60	160.40
75	185.00	241.00	127.00	168.00
76	205.00	272.80	140.00	183.20
77	225.00	304.60	153.00	198.40
78	245.00	336.40	166.00	213.60
79	265.00	368.20	179.00	228.80
80	285.00	400.00	192.00	244.00

Rates

Silver Guard III: Graded Death Benefit

Life Pay, Tables 9-12

Annual Premiums per \$1,000 of Ultimate Face Amount (Add \$60 Policy Fee)

Issue Age	Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
50	50.00	73.00	43.00	64.00
51	52.80	76.80	45.20	67.20
52	55.60	80.60	47.40	70.40
53	58.40	84.40	49.60	73.60
54	61.20	88.20	51.80	76.80
55	64.00	92.00	54.00	80.00
56	67.60	98.80	57.40	83.40
57	71.20	105.60	60.80	86.80
58	74.80	112.40	64.20	90.20
59	78.40	119.20	67.60	93.60
60	82.00	126.00	71.00	97.00
61	86.40	132.20	75.00	100.60
62	90.80	138.40	79.00	104.20
63	95.20	144.60	83.00	107.80
64	99.60	150.80	87.00	111.40
65	104.00	157.00	91.00	115.00
66	114.40	167.80	96.80	123.20
67	124.80	178.60	102.60	131.40
68	135.20	189.40	108.40	139.60
69	145.60	200.20	114.20	147.80
70	156.00	211.00	120.00	156.00
71	169.20	226.60	126.80	165.20
72	182.40	242.20	133.60	174.40
73	195.60	257.80	140.40	183.60
74	208.80	273.40	147.20	192.80
75	222.00	289.00	154.00	202.00
76	246.00	327.20	169.20	220.20
77	270.00	365.40	184.40	238.40
78	294.00	403.60	199.60	256.60
79	318.00	441.80	214.80	274.80
80	342.00	480.00	230.00	293.00

Silver Guard I Cash Values

Life Pay

Per \$1,000 Face Amount

Issue Age	Male				Female			
	5 Year	10 Year	20 Year	Age 65	5 Year	10 Year	20 Year	Age 65
50	56	154	369	259	44	126	314	215
51	58	160	381	246	46	130	324	204
52	60	166	393	232	47	135	335	191
53	62	172	405	217	49	140	346	178
54	65	178	417	201	51	145	357	165
55	67	184	429	184	53	150	369	150
56	70	190	442	166	55	156	381	135
57	73	196	454	146	57	162	393	119
58	76	203	467	126	59	168	406	102
59	78	209	480	104	62	175	419	83
60	80	216	492	80	64	181	432	64
61	82	224	504	55	67	188	446	44
62	84	231	515	28	70	196	459	22
63	87	239	526	0	73	203	472	0
64	91	248	539	0	76	211	485	0
65	97	259	551	0	79	218	497	0
66	104	270	562	0	82	226	510	0
67	111	281	573	0	85	234	523	0
68	117	292	583	0	89	243	536	0
69	124	303	592	0	95	254	549	0
70	130	313	600	0	101	265	562	0
71	137	323	607	0	107	276	577	0
72	143	332	615	0	113	287	595	0
73	150	341	624	0	120	298	616	0
74	157	349	634	0	127	308	639	0
75	163	357	648	0	134	319	664	0
76	169	365	668	0	141	329	693	0
77	173	371	700	0	148	340	731	0
78	178	376	752	0	155	350	786	0
79	182	380	841	0	161	359	871	0
80	186	383	1,000	0	166	369	1,000	0

Silver Guard I Cash Values

Ten Pay

Per \$1,000 Face Amount

Issue Age	Male				Female			
	5 Year	10 Year	20 Year	Age 65	5 Year	10 Year	20 Year	Age 65
50	165	436	580	506	144	383	516	447
51	170	450	595	506	149	395	530	447
52	176	464	610	506	153	408	545	447
53	182	478	625	506	158	421	560	447
54	188	492	640	506	162	433	574	447
55	194	506	655	506	167	447	589	447
56	201	521	670	451	173	460	604	397
57	208	535	685	395	179	474	619	347
58	214	550	699	339	185	488	634	297
59	220	565	714	282	191	502	649	247
60	226	580	727	226	197	516	664	197
61	231	595	741	169	203	530	679	146
62	237	610	754	112	209	545	694	95
63	243	625	767	55	216	560	708	44
64	249	640	779	0	222	574	722	0
65	255	655	791	0	228	589	736	0
66	261	670	802	0	234	604	750	0
67	267	685	813	0	241	619	763	0
68	272	699	823	0	247	634	776	0
69	277	714	832	0	253	649	788	0
70	282	727	841	0	258	664	800	0
71	286	741	850	0	264	679	813	0
72	291	754	858	0	269	694	826	0
73	294	767	867	0	274	708	841	0
74	298	779	876	0	280	722	855	0
75	300	791	886	0	285	736	870	0
76	302	802	897	0	290	750	886	0
77	302	813	911	0	293	763	904	0
78	302	823	930	0	297	776	926	0
79	301	832	957	0	299	788	957	0
80	299	841	1,000	0	300	800	1,000	0

Silver Guard II and III Cash Values

Life Pay

Per \$1,000 Face Amount

Issue Age	Male				Female			
	5 Year	10 Year	20 Year	Age 65	5 Year	10 Year	20 Year	Age 65
50	61	159	373	264	49	130	317	220
51	64	165	385	251	51	135	328	208
52	67	172	397	237	53	140	339	196
53	70	178	409	223	56	145	350	184
54	73	185	422	208	58	151	362	171
55	76	191	434	191	60	157	374	157
56	80	198	447	174	63	163	386	142
57	83	205	460	156	66	170	399	127
58	87	212	474	136	69	176	412	111
59	90	220	486	115	72	184	425	93
60	93	228	499	93	75	191	439	75
61	97	236	512	70	79	199	453	56
62	101	246	524	46	82	206	466	35
63	108	256	537	22	86	215		13
64	115	268	550	0	90	223	493	0
65	122	279	563	0	94	231	506	0
66	130	291	575	0	99	240	519	0
67	138	303	586	0	105	251	534	0
68	146	315	597	0	112	262	548	0
69	154	327	606	0	119	274	561	0
70	163	339	615	0	126	286	574	0
71	172	350	623	0	134	298	590	0
72	182	362	632	0	142	310	609	0
73	191	373	642	0	150	322	629	0
74	201	383	653	0	159	334	652	0
75	211	394	668	0	169	346	677	0
76	220	404	689	0	179	359	707	0
77	230	413	720	0	188	371	744	0
78	239	422	770	0	197	383	797	0
79	249	430	854	0	207	394	878	0
80	260	438	1,000	0	216	406	1,000	0



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