FINAL EXPENSE WHOLE LIFE RATE SHEET

Policy Form: SWL
Plan Codes: FEW, FEX

United American Insurance Company
Since 1947

WHOLE LIFE

*$1,000 – $25,000**

Annual Premium Per $1,000			*Policy Fee: $20.00*	
ISSUE AGE	MALE		FEMALE	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
50	46.16	67.94	33.58	45.69
51	46.74	68.21	34.23	46.00
52	47.54	68.75	35.04	46.55
53	48.55	69.58	36.00	47.33
54	49.77	70.67	37.10	48.33
55	51.18	72.02	38.34	49.55
56	52.76	73.61	39.71	50.97
57	54.55	75.49	41.24	52.62
58	56.60	77.70	42.94	54.54
59	58.93	80.22	44.81	56.72
60	61.52	83.00	46.85	59.16
61	64.37	85.99	49.03	61.86
62	67.57	89.35	51.42	64.88
63	71.21	93.28	54.08	68.27
64	75.35	97.96	57.10	72.09
65	80.03	103.55	60.56	76.38
66	85.29	110.17	64.51	81.17
67	91.18	117.84	68.96	86.49
68	97.82	126.60	73.88	92.39
69	105.36	136.53	79.25	98.94
70	114.01	147.75	85.02	106.25
71	123.93	160.39	91.19	114.41
72	134.99	174.41	97.83	123.35
73	146.98	189.75	105.06	132.98
74	159.77	206.36	112.99	143.21
75	173.20	224.25	121.75	154.00
76	187.22		131.43	
77	201.86		141.98	
78	217.19		153.35	
79	233.24		165.51	
80	250.00		178.45	

MODE FACTORS		
	Automatic Payment Plan	Direct Bill
Annual	1.0000	1.0000
Semi-Annual	0.5000	0.5200
Quarterly	0.2500	0.2650
Monthly	1/12	0.0900

Rounding Rule : 2K101

Base Modal Premium per Unit = (Base APPU) * (Modal Factor), round to near cent

Base Modal Premium = (Base Modal Prem per Unit) * (Number of Base Units), round to near cent

Policy Fee Modal Premium = ($20 Policy Fee) * (Modal Factor), round to near cent

Policy Modal Premium = Base Modal Premium + Policy Fee Modal Premium

*$5,000 minimum in Washington

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FINAL EXPENSE WHOLE LIFE RATE SHEET

Policy Form: SWL
Plan Codes: FEW, FEX

United American Insurance Company
Since 1947

Monthly Bank Draft Premiums by Face Amounts

WHOLE LIFE

Plan Code: FEW
Male Tobacco

ISSUE AGE	$5,000	$10,000	$15,000	$20,000	$25,000
50	29.97	58.27	86.57	114.87	143.17
51	30.07	58.47	86.87	115.27	143.67
52	30.32	58.97	87.62	116.27	144.92
53	30.67	59.67	88.67	117.67	146.67
54	31.12	60.57	90.02	119.47	148.92
55	31.67	61.67	91.67	121.67	-
56	32.32	62.97	93.62	124.27	-
57	33.12	64.57	96.02	127.47	-
58	34.07	66.47	98.87	131.27	-
59	35.12	68.57	102.02	135.47	-
60	36.27	70.87	105.47	140.07	-
61	37.52	73.37	109.22	145.07	-
62	38.92	76.17	113.42	-	-
63	40.52	79.37	118.22	-	-
64	42.47	83.27	124.07	-	-
65	44.82	87.97	131.12	-	-
66	47.57	93.47	139.37	-	-
67	50.77	99.87	148.97	-	-
68	54.42	107.17	-	-	-
69	58.57	115.47	-	-	-
70	63.22	124.77	-	-	-
71	68.52	135.37	-	-	-
72	74.32	146.97	-	-	-
73	80.72	-	-	-	-
74	87.67	-	-	-	-
75	95.12	-	-	-	-
76	-	-	-	-	-
77	-	-	-	-	-
78	-	-	-	-	-
79	-	-	-	-	-
80	-	-	-	-	-

WHOLE LIFE

Plan Code: FEW
Female Tobacco

ISSUE AGE	$5,000	$10,000	$15,000	$20,000	$25,000
50	20.72	39.77	58.82	77.87	96.92
51	20.82	39.97	59.12	78.27	97.42
52	21.07	40.47	59.87	79.27	98.67
53	21.37	41.07	60.77	80.47	100.17
54	21.82	41.97	62.12	82.27	102.42
55	22.32	42.97	63.62	84.27	104.92
56	22.92	44.17	65.42	86.67	107.92
57	23.62	45.57	67.52	89.47	111.42
58	24.42	47.17	69.92	92.67	115.42
59	25.32	48.97	72.62	96.27	119.92
60	26.32	50.97	75.62	100.27	124.92
61	27.47	53.27	79.07	104.87	130.67
62	28.72	55.77	82.82	109.87	136.92
63	30.12	58.57	87.02	115.47	143.92
64	31.72	61.77	91.82	121.87	-
65	33.52	65.37	97.22	129.07	-
66	35.47	69.27	103.07	136.87	-
67	37.72	73.77	109.82	145.87	-
68	40.17	78.67	117.17	-	-
69	42.92	84.17	125.42	-	-
70	45.92	90.17	134.42	-	-
71	49.32	96.97	144.62	-	-
72	53.07	104.47	-	-	-
73	57.07	112.47	-	-	-
74	61.32	120.97	-	-	-
75	65.82	129.97	-	-	-
76	-	-	-	-	-
77	-	-	-	-	-
78	-	-	-	-	-
79	-	-	-	-	-
80	-	-	-	-	-

WHOLE LIFE

Plan Code: FEX
Male Non-Tobacco

ISSUE AGE	$5,000	$10,000	$15,000	$20,000	$25,000
50	20.92	40.17	59.42	78.67	97.92
51	21.17	40.67	60.17	79.67	99.17
52	21.47	41.27	61.07	80.87	100.67
53	21.92	42.17	62.42	82.67	102.92
54	22.42	43.17	63.92	84.67	105.42
55	23.02	44.37	65.72	87.07	108.42
56	23.67	45.67	67.67	89.67	111.67
57	24.42	47.17	69.92	92.67	115.42
58	25.27	48.87	72.47	96.07	119.67
59	26.22	50.77	75.32	99.87	124.42
60	27.32	52.97	78.62	104.27	129.92
61	28.47	55.27	82.07	108.87	135.67
62	29.82	57.97	86.12	114.27	142.42
63	31.32	60.97	90.62	120.27	149.92
64	33.07	64.47	95.87	127.27	-
65	35.02	68.37	101.72	135.07	-
66	37.22	72.77	108.32	143.87	-
67	39.67	77.67	115.67	-	-
68	42.42	83.17	123.92	-	-
69	45.57	89.47	133.37	-	-
70	49.17	96.67	144.17	-	-
71	53.32	104.97	-	-	-
72	57.92	114.17	-	-	-
73	62.92	124.17	-	-	-
74	68.22	134.77	-	-	-
75	73.82	145.97	-	-	-
76	79.67	-	-	-	-
77	85.77	-	-	-	-
78	92.17	-	-	-	-
79	98.87	-	-	-	-
80	105.82	-	-	-	-

WHOLE LIFE

Plan Code: FEX
Female Non-Tobacco

ISSUE AGE	$5,000	$10,000	$15,000	$20,000	$25,000
50	15.67	29.67	43.67	57.67	71.67
51	15.92	30.17	44.42	58.67	72.92
52	16.27	30.87	45.47	60.07	74.67
53	16.67	31.67	46.67	61.67	76.67
54	17.12	32.57	48.02	63.47	78.92
55	17.67	33.67	49.67	65.67	81.67
56	18.22	34.77	51.32	67.87	84.42
57	18.87	36.07	53.27	70.47	87.67
58	19.57	37.47	55.37	73.27	91.17
59	20.32	38.97	57.62	76.27	94.92
60	21.17	40.67	60.17	79.67	99.17
61	22.12	42.57	63.02	83.47	103.92
62	23.12	44.57	66.02	87.47	108.92
63	24.22	46.77	69.32	91.87	114.42
64	25.47	49.27	73.07	96.87	120.67
65	26.92	52.17	77.42	102.67	127.92
66	28.57	55.47	82.37	109.27	136.17
67	30.42	59.17	87.92	116.67	145.42
68	32.47	63.27	94.07	124.87	-
69	34.67	67.67	100.67	133.67	-
70	37.12	72.57	108.02	143.47	-
71	39.67	77.67	115.67	-	-
72	42.42	83.17	123.92	-	-
73	45.47	89.27	133.07	-	-
74	48.77	95.87	142.97	-	-
75	52.42	103.17	-	-	-
76	56.42	111.17	-	-	-
77	60.82	119.97	-	-	-
78	65.57	129.47	-	-	-
79	70.62	139.57	-	-	-
80	76.02	-	-	-	-

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FINAL EXPENSE WHOLE LIFE RATE SHEET

Policy Form: SWL
Plan Codes: FEW, FEX

United American Insurance Company
Since 1947

Face Amount by Money Purchase

WHOLE LIFE
Plan Code: FEW
Male Tobacco

ISSUE AGE	$10	$20	$30	$40	$50
50	1,472	3,239	5,006	6,772	8,539
51	1,467	3,227	4,988	6,749	8,509
52	1,454	3,199	4,945	6,690	8,435
53	1,437	3,161	4,885	6,609	8,333
54	1,415	3,112	4,810	6,508	8,206
55	1,389	3,055	4,722	6,389	8,055
56	1,359	2,991	4,622	6,253	7,884
57	1,325	2,914	4,504	6,094	7,684
58	1,286	2,829	4,372	5,915	7,459
59	1,245	2,740	4,235	5,730	7,224
60	1,204	2,649	4,094	5,539	6,984
61	1,162	2,557	3,951	5,346	6,741
62	1,118	2,461	3,803	5,145	6,487
63	1,072	2,359	3,646	4,933	6,220
64	1,021	2,246	3,472	4,697	5,923
65	-	2,124	3,283	4,442	5,600
66	-	1,997	3,086	4,175	5,265
67	-	1,867	2,885	3,903	4,922
68	-	1,737	2,685	3,633	4,581
69	-	1,611	2,489	3,368	4,247
70	-	1,489	2,301	3,114	3,926
71	-	1,371	2,119	2,867	3,615
72	-	1,261	1,950	2,638	3,326
73	-	1,159	1,792	2,424	3,057
74	-	1,065	1,647	2,228	2,810
75	-	-	1,516	2,051	2,586
76	-	-	-	-	-
77	-	-	-	-	-
78	-	-	-	-	-
79	-	-	-	-	-
80	-	-	-	-	-

WHOLE LIFE
Plan Code: FEW
Female Tobacco

ISSUE AGE	$10	$20	$30	$40	$50
50	2,187	4,812	7,437	10,061	12,686
51	2,176	4,787	7,398	10,009	12,620
52	2,148	4,725	7,302	9,880	12,457
53	2,115	4,653	7,191	9,729	12,267
54	2,068	4,549	7,031	9,512	11,993
55	2,018	4,439	6,860	9,282	11,703
56	1,961	4,314	6,667	9,019	11,372
57	1,898	4,176	6,454	8,732	11,010
58	1,831	4,029	6,227	8,425	10,623
59	1,762	3,876	5,990	8,104	10,218
60	1,690	3,719	5,747	7,775	9,804
61	1,615	3,553	5,491	7,429	9,367
62	1,540	3,389	5,237	7,085	8,934
63	1,464	3,222	4,979	6,737	8,494
64	1,386	3,050	4,714	6,378	8,042
65	1,308	2,878	4,448	6,018	7,587
66	1,232	2,712	4,191	5,670	7,150
67	1,156	2,542	3,929	5,316	6,703
68	1,082	2,381	3,679	4,978	6,277
69	1,010	2,222	3,434	4,646	5,858
70	-	2,071	3,201	4,331	5,461
71	-	1,923	2,973	4,022	5,071
72	-	1,783	2,756	3,729	4,701
73	-	1,654	2,557	3,459	4,362
74	-	1,536	2,375	3,213	4,051
75	-	1,429	2,208	2,987	3,767
76	-	-	-	-	-
77	-	-	-	-	-
78	-	-	-	-	-
79	-	-	-	-	-
80	-	-	-	-	-

WHOLE LIFE
Plan Code: FEX
Male Non-Tobacco

ISSUE AGE	$10	$20	$30	$40	$50
50	2,164	4,762	7,359	9,957	12,554
51	2,137	4,701	7,265	9,829	12,393
52	2,104	4,630	7,155	9,680	12,205
53	2,058	4,527	6,996	9,465	11,934
54	2,008	4,418	6,827	9,237	11,646
55	1,951	4,293	6,635	8,977	11,319
56	1,894	4,167	6,439	8,712	10,985
57	1,831	4,029	6,227	8,425	10,623
58	1,765	3,884	6,003	8,121	10,240
59	1,697	3,734	5,770	7,807	9,844
60	1,624	3,574	5,523	7,472	9,422
61	1,555	3,420	5,286	7,152	9,017
62	1,480	3,256	5,032	6,809	8,585
63	1,405	3,091	4,778	6,464	8,150
64	1,327	2,919	4,511	6,104	7,696
65	1,249	2,748	4,248	5,747	7,246
66	1,172	2,578	3,985	5,391	6,798
67	1,096	2,412	3,728	5,044	6,359
68	1,022	2,249	3,476	4,703	5,930
69	-	2,088	3,227	4,366	5,505
70	-	1,929	2,982	4,035	5,087
71	-	1,774	2,742	3,711	4,679
72	-	1,629	2,518	3,407	4,296
73	-	1,496	2,313	3,129	3,945
74	-	1,377	2,128	2,880	3,631
75	-	1,270	1,963	2,656	3,349
76	-	1,175	1,816	2,457	3,098
77	-	1,090	1,684	2,279	2,873
78	-	1,012	1,565	2,117	2,670
79	-	-	1,457	1,971	2,486
80	-	-	1,360	1,840	2,320

WHOLE LIFE
Plan Code: FEX
Female Non-Tobacco

ISSUE AGE	$10	$20	$30	$40	$50
50	2,976	6,548	10,119	13,691	17,262
51	2,924	6,433	9,942	13,450	16,959
52	2,854	6,279	9,703	13,128	16,553
53	2,778	6,111	9,444	12,778	16,111
54	2,697	5,933	9,169	12,406	15,642
55	2,604	5,729	8,854	11,979	15,104
56	2,518	5,539	8,560	11,581	14,602
57	2,422	5,329	8,236	11,143	14,050
58	2,328	5,121	7,914	10,708	13,501
59	2,234	4,915	7,596	10,277	12,958
60	2,137	4,701	7,265	9,829	12,393
61	2,037	4,482	6,927	9,372	11,817
62	1,942	4,273	6,604	8,935	11,266
63	1,848	4,065	6,282	8,499	10,717
64	1,751	3,851	5,952	8,053	10,154
65	1,650	3,630	5,610	7,591	9,571
66	1,549	3,407	5,266	7,125	8,984
67	1,449	3,188	4,927	6,666	8,406
68	1,353	2,976	4,599	6,223	7,846
69	1,262	2,778	4,293	5,808	7,323
70	1,175	2,586	3,996	5,406	6,817
71	1,096	2,412	3,728	5,044	6,359
72	1,022	2,249	3,476	4,703	5,930
73	-	2,093	3,234	4,376	5,517
74	-	1,946	3,007	4,069	5,131
75	-	1,806	2,791	3,776	4,762
76	-	1,674	2,587	3,500	4,414
77	-	1,549	2,395	3,240	4,085
78	-	1,434	2,217	2,999	3,782
79	-	1,329	2,054	2,779	3,505
80	-	1,233	1,905	2,578	3,250

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Substandard available in lieu of graded in : MA, MN, NJ, NC, NH, SC, TX, WA, and WV. See Substandard Rate Sheet.

WHOLE LIFE

$1,000 – $25,000 (Ultimate Face Amount)

Annual Premium Per $1,000 *Policy Fee: $20.00*

ISSUE AGE	MALE		FEMALE	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
50	91.32	136.65	51.02	78.98
51	91.62	137.47	51.68	79.69
52	92.39	138.93	52.65	80.95
53	93.63	141.03	53.93	82.76
54	95.32	143.74	55.52	85.12
55	97.45	147.00	57.40	88.00
56	100.01	150.77	59.58	91.40
57	103.05	155.16	62.08	95.36
58	106.60	160.27	64.91	99.90
59	110.65	166.19	68.05	105.04
60	115.15	173.02	71.47	110.75
61	120.08	180.80	75.14	117.04
62	125.58	189.55	79.15	123.95
63	131.80	199.32	83.61	131.58
64	138.86	210.16	88.60	140.01
65	146.85	222.15	94.18	149.35
66	155.83	235.37	100.39	159.66
67	165.88	249.80	107.29	170.92
68	177.14	265.40	114.95	183.07
69	189.79	282.13	123.48	196.10
70	204.01	300.00	133.00	210.00
71	219.99		143.62	
72	237.65		155.29	
73	256.90		167.97	
74	277.69		181.61	
75	300.00		196.20	

MODE FACTORS		
	Automatic Payment Plan	Direct Bill
Annual	1.0000	1.0000
Semi-Annual	0.5000	0.5200
Quarterly	0.2500	0.2650
Monthly	1/12	0.0900

Rounding Rule : 2K101

Base Modal Premium per Unit = (Base APPU) * (Modal Factor), round to near cent

Base Modal Premium = (Base Modal Prem per Unit) * (Number of Base Units), round to near cent

Policy Fee Modal Premium = ($20 Policy Fee) * (Modal Factor), round to near cent

Policy Modal Premium = Base Modal Premium + Policy Fee Modal Premium

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Monthly Bank Draft Premiums by Face Amounts

WHOLE LIFE

Plan Code: GEW
Male Tobacco

ISSUE AGE	$5,000	$10,000	$15,000	$20,000	$25,000
50	58.62	115.57	-	-	-
51	58.97	116.27	-	-	-
52	59.57	117.47	-	-	-
53	60.42	119.17	-	-	-
54	61.57	121.47	-	-	-
55	62.92	124.17	-	-	-
56	64.47	127.27	-	-	-
57	66.32	130.97	-	-	-
58	68.47	135.27	-	-	-
59	70.92	140.17	-	-	-
60	73.77	145.87	-	-	-
61	77.02	-	-	-	-
62	80.67	-	-	-	-
63	84.72	-	-	-	-
64	89.22	-	-	-	-
65	94.22	-	-	-	-
66	99.72	-	-	-	-
67	105.77	-	-	-	-
68	112.27	-	-	-	-
69	119.22	-	-	-	-
70	126.67	-	-	-	-
71	-	-	-	-	-
72	-	-	-	-	-
73	-	-	-	-	-
74	-	-	-	-	-
75	-	-	-	-	-
76	-	-	-	-	-
77	-	-	-	-	-
78	-	-	-	-	-
79	-	-	-	-	-
80	-	-	-	-	-

WHOLE LIFE

Plan Code: GEW
Female Tobacco

ISSUE AGE	$5,000	$10,000	$15,000	$20,000	$25,000
50	34.57	67.47	100.37	133.27	-
51	34.87	68.07	101.27	134.47	-
52	35.42	69.17	102.92	136.67	-
53	36.17	70.67	105.17	139.67	-
54	37.12	72.57	108.02	143.47	-
55	38.32	74.97	111.62	148.27	-
56	39.77	77.87	115.97	-	-
57	41.42	81.17	120.92	-	-
58	43.32	84.97	126.62	-	-
59	45.42	89.17	132.92	-	-
60	47.82	93.97	140.12	-	-
61	50.42	99.17	147.92	-	-
62	53.32	104.97	-	-	-
63	56.52	111.37	-	-	-
64	60.02	118.37	-	-	-
65	63.92	126.17	-	-	-
66	68.22	134.77	-	-	-
67	72.87	144.07	-	-	-
68	77.97	-	-	-	-
69	83.37	-	-	-	-
70	89.17	-	-	-	-
71	-	-	-	-	-
72	-	-	-	-	-
73	-	-	-	-	-
74	-	-	-	-	-
75	-	-	-	-	-
76	-	-	-	-	-
77	-	-	-	-	-
78	-	-	-	-	-
79	-	-	-	-	-
80	-	-	-	-	-

WHOLE LIFE

Plan Code: GEX
Male Non-Tobacco

ISSUE AGE	$5,000	$10,000	$15,000	$20,000	$25,000
50	39.72	77.77	115.82	-	-
51	39.87	78.07	116.27	-	-
52	40.17	78.67	117.17	-	-
53	40.67	79.67	118.67	-	-
54	41.37	81.07	120.77	-	-
55	42.27	82.87	123.47	-	-
56	43.32	84.97	126.62	-	-
57	44.62	87.57	130.52	-	-
58	46.07	90.47	134.87	-	-
59	47.77	93.87	139.97	-	-
60	49.67	97.67	145.67	-	-
61	51.72	101.77	-	-	-
62	54.02	106.37	-	-	-
63	56.57	111.47	-	-	-
64	59.52	117.37	-	-	-
65	62.87	124.07	-	-	-
66	66.62	131.57	-	-	-
67	70.77	139.87	-	-	-
68	75.47	149.27	-	-	-
69	80.77	-	-	-	-
70	86.67	-	-	-	-
71	93.32	-	-	-	-
72	100.67	-	-	-	-
73	108.72	-	-	-	-
74	117.37	-	-	-	-
75	126.67	-	-	-	-
76	-	-	-	-	-
77	-	-	-	-	-
78	-	-	-	-	-
79	-	-	-	-	-
80	-	-	-	-	-

WHOLE LIFE

Plan Code: GEX
Female Non-Tobacco

ISSUE AGE	$5,000	$10,000	$15,000	$20,000	$25,000
50	22.92	44.17	65.42	86.67	107.92
51	23.22	44.77	66.32	87.87	109.42
52	23.62	45.57	67.52	89.47	111.42
53	24.12	46.57	69.02	91.47	113.92
54	24.82	47.97	71.12	94.27	117.42
55	25.57	49.47	73.37	97.27	121.17
56	26.52	51.37	76.22	101.07	125.92
57	27.52	53.37	79.22	105.07	130.92
58	28.72	55.77	82.82	109.87	136.92
59	30.02	58.37	86.72	115.07	143.42
60	31.47	61.27	91.07	120.87	-
61	32.97	64.27	95.57	126.87	-
62	34.67	67.67	100.67	133.67	-
63	36.52	71.37	106.22	141.07	-
64	38.57	75.47	112.37	149.27	-
65	40.92	80.17	119.42	-	-
66	43.52	85.37	127.22	-	-
67	46.37	91.07	135.77	-	-
68	49.57	97.47	145.37	-	-
69	53.12	104.57	-	-	-
70	57.07	112.47	-	-	-
71	61.52	121.37	-	-	-
72	66.37	131.07	-	-	-
73	71.67	141.67	-	-	-
74	77.32	-	-	-	-
75	83.42	-	-	-	-
76	-	-	-	-	-
77	-	-	-	-	-
78	-	-	-	-	-
79	-	-	-	-	-
80	-	-	-	-	-

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FINAL EXPENSE WHOLE LIFE RATE SHEET

Policy Form: SWLGD
Plan Codes: GEW, GEX

United American Insurance Company
Since 1947

Face Amount by Money Purchase

WHOLE LIFE
Plan Code: GEW
Male Tobacco

ISSUE AGE	$10	$20	$30	$40	$50
50	-	1,609	2,487	3,365	4,243
51	-	1,599	2,472	3,345	4,217
52	-	1,583	2,446	3,310	4,174
53	-	1,560	2,411	3,262	4,113
54	-	1,530	2,365	3,199	4,034
55	-	1,496	2,313	3,129	3,945
56	-	1,459	2,255	3,052	3,848
57	-	1,418	2,191	2,964	3,738
58	-	1,372	2,120	2,869	3,617
59	-	1,323	2,045	2,767	3,489
60	-	1,271	1,964	2,658	3,351
61	-	1,216	1,880	2,543	3,207
62	-	1,160	1,793	2,426	3,059
63	-	1,103	1,705	2,307	2,909
64	-	1,047	1,618	2,189	2,760
65	-	-	1,530	2,071	2,611
66	-	-	1,444	1,954	2,464
67	-	-	1,360	1,841	2,321
68	-	-	1,280	1,733	2,185
69	-	-	1,205	1,630	2,055
70	-	-	1,133	1,533	1,933
71	-	-	-	-	-
72	-	-	-	-	-
73	-	-	-	-	-
74	-	-	-	-	-
75	-	-	-	-	-
76	-	-	-	-	-
77	-	-	-	-	-
78	-	-	-	-	-
79	-	-	-	-	-
80	-	-	-	-	-

WHOLE LIFE
Plan Code: GEW
Female Tobacco

ISSUE AGE	$10	$20	$30	$40	$50
50	1,266	2,786	4,306	5,825	7,345
51	1,255	2,761	4,267	5,773	7,279
52	1,234	2,716	4,197	5,679	7,160
53	1,207	2,657	4,106	5,555	7,005
54	1,175	2,586	3,996	5,406	6,817
55	1,137	2,501	3,865	5,229	6,594
56	1,093	2,406	3,718	5,030	6,343
57	1,048	2,306	3,564	4,822	6,079
58	1,000	2,201	3,401	4,602	5,802
59	-	2,095	3,238	4,381	5,523
60	-	1,986	3,069	4,153	5,236
61	-	1,880	2,906	3,931	4,957
62	-	1,774	2,742	3,711	4,679
63	-	1,671	2,582	3,494	4,406
64	-	1,571	2,428	3,284	4,141
65	-	1,472	2,275	3,079	3,882
66	-	1,377	2,128	2,880	3,631
67	-	1,287	1,989	2,692	3,394
68	-	1,201	1,856	2,512	3,167
69	-	1,122	1,734	2,346	2,958
70	-	1,047	1,619	2,190	2,761
71	-	-	-	-	-
72	-	-	-	-	-
73	-	-	-	-	-
74	-	-	-	-	-
75	-	-	-	-	-
76	-	-	-	-	-
77	-	-	-	-	-
78	-	-	-	-	-
79	-	-	-	-	-
80	-	-	-	-	-

WHOLE LIFE
Plan Code: GEX
Male Non-Tobacco

ISSUE AGE	$10	$20	$30	$40	$50
50	1,095	2,409	3,723	5,037	6,351
51	1,090	2,399	3,708	5,017	6,326
52	1,082	2,381	3,679	4,978	6,277
53	1,068	2,350	3,632	4,914	6,196
54	1,049	2,309	3,568	4,828	6,087
55	1,026	2,258	3,489	4,721	5,952
56	1,000	2,201	3,401	4,602	5,802
57	-	2,134	3,298	4,462	5,626
58	-	2,064	3,190	4,317	5,443
59	-	1,988	3,073	4,157	5,242
60	-	1,909	2,951	3,993	5,034
61	-	1,831	2,830	3,829	4,828
62	-	1,751	2,706	3,661	4,616
63	-	1,669	2,580	3,491	4,402
64	-	1,584	2,449	3,313	4,177
65	-	1,497	2,314	3,131	3,948
66	-	1,411	2,181	2,951	3,720
67	-	1,326	2,050	2,773	3,497
68	-	1,242	1,919	2,597	3,274
69	-	1,158	1,791	2,423	3,055
70	-	1,078	1,666	2,254	2,843
71	-	1,000	1,545	2,091	2,636
72	-	-	1,431	1,936	2,441
73	-	-	1,323	1,790	2,257
74	-	-	1,224	1,656	2,088
75	-	-	1,133	1,533	1,933
76	-	-	-	-	-
77	-	-	-	-	-
78	-	-	-	-	-
79	-	-	-	-	-
80	-	-	-	-	-

WHOLE LIFE
Plan Code: GEX
Female Non-Tobacco

ISSUE AGE	$10	$20	$30	$40	$50
50	1,961	4,314	6,667	9,019	11,372
51	1,933	4,254	6,574	8,894	11,214
52	1,898	4,176	6,454	8,732	11,010
53	1,856	4,083	6,310	8,537	10,765
54	1,800	3,960	6,119	8,279	10,439
55	1,743	3,835	5,927	8,019	10,111
56	1,677	3,689	5,701	7,713	9,725
57	1,612	3,546	5,480	7,414	9,349
58	1,540	3,389	5,237	7,085	8,934
59	1,470	3,233	4,997	6,761	8,524
60	1,398	3,076	4,754	6,432	8,109
61	1,331	2,928	4,526	6,123	7,721
62	1,262	2,778	4,293	5,808	7,323
63	1,195	2,630	4,065	5,499	6,934
64	1,129	2,484	3,839	5,194	6,549
65	1,061	2,335	3,609	4,883	6,157
66	-	2,190	3,385	4,580	5,774
67	-	2,050	3,169	4,288	5,406
68	-	1,913	2,957	4,001	5,045
69	-	1,781	2,753	3,725	4,697
70	-	1,654	2,557	3,459	4,362
71	-	1,531	2,367	3,202	4,038
72	-	1,416	2,189	2,962	3,735
73	-	1,309	2,023	2,738	3,452
74	-	1,211	1,872	2,533	3,194
75	-	1,121	1,733	2,344	2,956
76	-	-	-	-	-
77	-	-	-	-	-
78	-	-	-	-	-
79	-	-	-	-	-
80	-	-	-	-	-

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WHOLE LIFE

*$1,000 – $25,000**

Annual Premium Per $1,000 *Policy Fee: $20.00*

ISSUE AGE	MALE		FEMALE	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
50	99.54	150.95	55.61	86.09
51	99.87	151.11	56.33	86.86
52	100.72	152.33	57.39	88.25
53	102.08	154.59	58.78	90.25
54	103.92	157.90	60.52	92.82
55	106.22	162.23	62.57	95.92
56	108.94	167.58	64.94	99.49
57	112.18	173.97	67.67	103.64
58	116.02	181.43	70.75	108.48
59	120.47	189.99	74.17	114.14
60	125.51	199.67	77.90	120.72
61	131.11	210.50	81.90	128.30
62	137.45	222.46	86.27	136.87
63	144.74	235.56	91.13	146.41
64	153.19	249.78	96.57	156.93
65	163.01	265.14	102.66	168.44
66	174.36	281.65	109.43	180.98
67	187.22	299.30	116.95	194.55
68	201.60		125.30	209.18
69	217.55		134.59	224.90
70	235.15		144.97	241.78
71	254.52		156.55	
72	275.63		169.27	
73	298.43		183.09	
74			197.95	
75			213.86	

MODE FACTORS	Automatic Payment Plan	Direct Bill
Annual	1.0000	1.0000
Semi-Annual	0.5000	0.5200
Quarterly	0.2500	0.2650
Monthly	1/12	0.0900

Rounding Rule : 2K101

Base Modal Premium per Unit = (Base APPU) * (Modal Factor), round to near cent

Base Modal Premium = (Base Modal Prem per Unit) * (Number of Base Units), round to near cent

Policy Fee Modal Premium = ($20 Policy Fee) * (Modal Factor), round to near cent

Policy Modal Premium = Base Modal Premium + Policy Fee Modal Premium

*$5,000 minimum in Washington

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FINAL EXPENSE WHOLE LIFE RATE SHEET
LEVEL BENEFIT - SUBSTANDARD

Policy Form: SWL
Plan Codes: GEY, GEZ

United American Insurance Company
Since 1947

Monthly Bank Draft Premiums by Face Amounts

This product is only available in MA, MN, NC, NH, NJ, SC, TX, WA, WV.

WHOLE LIFE
Plan Code: GEY
Male Tobacco

ISSUE AGE	$5,000	$10,000	$15,000	$20,000	$25,000
50	64.57	127.47	-	-	-
51	64.62	127.57	-	-	-
52	65.12	128.57	-	-	-
53	66.07	130.47	-	-	-
54	67.47	133.27	-	-	-
55	69.27	136.87	-	-	-
56	71.52	141.37	-	-	-
57	74.17	146.67	-	-	-
58	77.27	-	-	-	-
59	80.82	-	-	-	-
60	84.87	-	-	-	-
61	89.37	-	-	-	-
62	94.37	-	-	-	-
63	99.82	-	-	-	-
64	105.77	-	-	-	-
65	112.17	-	-	-	-
66	119.02	-	-	-	-
67	126.37	-	-	-	-
68	-	-	-	-	-
69	-	-	-	-	-
70	-	-	-	-	-
71	-	-	-	-	-
72	-	-	-	-	-
73	-	-	-	-	-
74	-	-	-	-	-
75	-	-	-	-	-
76	-	-	-	-	-
77	-	-	-	-	-
78	-	-	-	-	-
79	-	-	-	-	-
80	-	-	-	-	-

WHOLE LIFE
Plan Code: GEY
Female Tobacco

ISSUE AGE	$5,000	$10,000	$15,000	$20,000	$25,000
50	37.52	73.37	109.22	145.07	-
51	37.87	74.07	110.27	146.47	-
52	38.42	75.17	111.92	148.67	-
53	39.27	76.87	114.47	-	-
54	40.37	79.07	117.77	-	-
55	41.62	81.57	121.52	-	-
56	43.12	84.57	126.02	-	-
57	44.87	88.07	131.27	-	-
58	46.87	92.07	137.27	-	-
59	49.22	96.77	144.32	-	-
60	51.97	102.27	-	-	-
61	55.12	108.57	-	-	-
62	58.72	115.77	-	-	-
63	62.67	123.67	-	-	-
64	67.07	132.47	-	-	-
65	71.87	142.07	-	-	-
66	77.07	-	-	-	-
67	82.72	-	-	-	-
68	88.82	-	-	-	-
69	95.37	-	-	-	-
70	102.42	-	-	-	-
71	-	-	-	-	-
72	-	-	-	-	-
73	-	-	-	-	-
74	-	-	-	-	-
75	-	-	-	-	-
76	-	-	-	-	-
77	-	-	-	-	-
78	-	-	-	-	-
79	-	-	-	-	-
80	-	-	-	-	-

WHOLE LIFE
Plan Code: GEZ
Male Non-Tobacco

ISSUE AGE	$5,000	$10,000	$15,000	$20,000	$25,000
50	43.17	84.67	126.17	-	-
51	43.27	84.87	126.47	-	-
52	43.62	85.57	127.52	-	-
53	44.22	86.77	129.32	-	-
54	44.97	88.27	131.57	-	-
55	45.92	90.17	134.42	-	-
56	47.07	92.47	137.87	-	-
57	48.42	95.17	141.92	-	-
58	50.02	98.37	146.72	-	-
59	51.87	102.07	-	-	-
60	53.97	106.27	-	-	-
61	56.32	110.97	-	-	-
62	58.92	116.17	-	-	-
63	61.97	122.27	-	-	-
64	65.52	129.37	-	-	-
65	69.57	137.47	-	-	-
66	74.32	146.97	-	-	-
67	79.67	-	-	-	-
68	85.67	-	-	-	-
69	92.32	-	-	-	-
70	99.67	-	-	-	-
71	107.72	-	-	-	-
72	116.52	-	-	-	-
73	126.02	-	-	-	-
74	-	-	-	-	-
75	-	-	-	-	-
76	-	-	-	-	-
77	-	-	-	-	-
78	-	-	-	-	-
79	-	-	-	-	-
80	-	-	-	-	-

WHOLE LIFE
Plan Code: GEZ
Female Non-Tobacco

ISSUE AGE	$5,000	$10,000	$15,000	$20,000	$25,000
50	24.82	47.97	71.12	94.27	117.42
51	25.12	48.57	72.02	95.47	118.92
52	25.57	49.47	73.37	97.27	121.17
53	26.17	50.67	75.17	99.67	124.17
54	26.87	52.07	77.27	102.47	127.67
55	27.72	53.77	79.82	105.87	131.92
56	28.72	55.77	82.82	109.87	136.92
57	29.87	58.07	86.27	114.47	142.67
58	31.17	60.67	90.17	119.67	149.17
59	32.57	63.47	94.37	125.27	-
60	34.12	66.57	99.02	131.47	-
61	35.82	69.97	104.12	138.27	-
62	37.62	73.57	109.52	145.47	-
63	39.62	77.57	115.52	-	-
64	41.92	82.17	122.42	-	-
65	44.47	87.27	130.07	-	-
66	47.27	92.87	138.47	-	-
67	50.42	99.17	147.92	-	-
68	53.87	106.07	-	-	-
69	57.77	113.87	-	-	-
70	62.07	122.47	-	-	-
71	66.92	132.17	-	-	-
72	72.22	142.77	-	-	-
73	77.97	-	-	-	-
74	84.17	-	-	-	-
75	90.77	-	-	-	-
76	-	-	-	-	-
77	-	-	-	-	-
78	-	-	-	-	-
79	-	-	-	-	-
80	-	-	-	-	-

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FINAL EXPENSE WHOLE LIFE RATE SHEET

Policy Form: SWL
Plan Codes: GEY, GEZ

United American Insurance Company Since 1947

Face Amount by Money Purchase

This product is only available in MA, MN, NC, NH, NJ, SC, TX, WA, WV.

WHOLE LIFE

Plan Code: GEY
Male Tobacco

ISSUE AGE	$10	$20	$30	$40	$50
50	-	1,457	2,252	3,047	3,842
51	-	1,456	2,250	3,044	3,839
52	-	1,444	2,232	3,020	3,808
53	-	1,423	2,199	2,976	3,752
54	-	1,393	2,153	2,912	3,672
55	-	1,356	2,095	2,835	3,575
56	-	1,312	2,028	2,744	3,459
57	-	1,264	1,954	2,643	3,333
58	-	1,212	1,874	2,535	3,196
59	-	1,158	1,789	2,421	3,053
60	-	1,101	1,702	2,303	2,904
61	-	1,045	1,615	2,185	2,755
62	-	-	1,528	2,067	2,607
63	-	-	1,443	1,952	2,462
64	-	-	1,360	1,841	2,321
65	-	-	1,282	1,734	2,187
66	-	-	1,207	1,633	2,059
67	-	-	1,136	1,537	1,938
68	-	-	-	-	-
69	-	-	-	-	-
70	-	-	-	-	-
71	-	-	-	-	-
72	-	-	-	-	-
73	-	-	-	-	-
74	-	-	-	-	-
75	-	-	-	-	-
76	-	-	-	-	-
77	-	-	-	-	-
78	-	-	-	-	-
79	-	-	-	-	-
80	-	-	-	-	-

WHOLE LIFE

Plan Code: GEY
Female Tobacco

ISSUE AGE	$10	$20	$30	$40	$50
50	1,162	2,557	3,951	5,346	6,741
51	1,151	2,532	3,913	5,294	6,676
52	1,134	2,494	3,855	5,215	6,576
53	1,108	2,438	3,767	5,097	6,427
54	1,076	2,368	3,660	4,952	6,244
55	1,043	2,294	3,546	4,797	6,049
56	1,005	2,211	3,417	4,624	5,830
57	-	2,122	3,279	4,436	5,594
58	-	2,028	3,134	4,240	5,346
59	-	1,927	2,979	4,031	5,082
60	-	1,822	2,816	3,810	4,804
61	-	1,715	2,650	3,586	4,521
62	-	1,606	2,483	3,359	4,236
63	-	1,502	2,322	3,142	3,961
64	-	1,401	2,166	2,930	3,695
65	-	1,305	2,018	2,730	3,442
66	-	1,215	1,878	2,542	3,205
67	-	1,131	1,747	2,364	2,981
68	-	1,051	1,625	2,199	2,773
69	-	-	1,512	2,045	2,579
70	-	-	1,406	1,902	2,398
71	-	-	-	-	-
72	-	-	-	-	-
73	-	-	-	-	-
74	-	-	-	-	-
75	-	-	-	-	-
76	-	-	-	-	-
77	-	-	-	-	-
78	-	-	-	-	-
79	-	-	-	-	-
80	-	-	-	-	-

WHOLE LIFE

Plan Code: GEZ
Male Non-Tobacco

ISSUE AGE	$10	$20	$30	$40	$50
50	1,004	2,209	3,413	4,618	5,823
51	1,001	2,203	3,405	4,607	5,809
52	-	2,185	3,377	4,569	5,761
53	-	2,154	3,329	4,504	5,679
54	-	2,117	3,271	4,426	5,581
55	-	2,071	3,201	4,331	5,461
56	-	2,019	3,120	4,221	5,323
57	-	1,960	3,030	4,099	5,169
58	-	1,896	2,930	3,964	4,998
59	-	1,826	2,822	3,818	4,814
60	-	1,752	2,708	3,664	4,620
61	-	1,677	2,592	3,507	4,422
62	-	1,601	2,474	3,348	4,221
63	-	1,520	2,349	3,178	4,007
64	-	1,435	2,218	3,001	3,785
65	-	1,350	2,086	2,822	3,559
66	-	1,261	1,950	2,638	3,326
67	-	1,175	1,816	2,457	3,098
68	-	1,091	1,686	2,281	2,877
69	-	1,011	1,562	2,114	2,666
70	-	-	1,445	1,955	2,466
71	-	-	1,335	1,807	2,278
72	-	-	1,233	1,668	2,104
73	-	-	1,139	1,541	1,943
74	-	-	-	-	-
75	-	-	-	-	-
76	-	-	-	-	-
77	-	-	-	-	-
78	-	-	-	-	-
79	-	-	-	-	-
80	-	-	-	-	-

WHOLE LIFE

Plan Code: GEZ
Female Non-Tobacco

ISSUE AGE	$10	$20	$30	$40	$50
50	1,800	3,960	6,119	8,279	10,439
51	1,777	3,909	6,041	8,173	10,305
52	1,743	3,835	5,927	8,019	10,111
53	1,701	3,741	5,782	7,823	9,864
54	1,653	3,637	5,622	7,606	9,590
55	1,599	3,519	5,438	7,357	9,277
56	1,540	3,389	5,237	7,085	8,934
57	1,477	3,250	5,023	6,796	8,570
58	1,412	3,107	4,802	6,497	8,192
59	1,348	2,966	4,584	6,203	7,821
60	1,284	2,825	4,365	5,906	7,447
61	1,220	2,684	4,148	5,612	7,076
62	1,159	2,550	3,940	5,331	6,722
63	1,098	2,415	3,733	5,050	6,368
64	1,035	2,277	3,519	4,762	6,004
65	-	2,141	3,310	4,478	5,646
66	-	2,010	3,106	4,203	5,299
67	-	1,880	2,906	3,931	4,957
68	-	1,756	2,714	3,671	4,629
69	-	1,634	2,525	3,416	4,307
70	-	1,517	2,345	3,173	4,001
71	-	1,404	2,171	2,937	3,703
72	-	1,299	2,008	2,716	3,425
73	-	1,201	1,856	2,512	3,167
74	-	1,111	1,717	2,323	2,929
75	-	1,028	1,590	2,151	2,712
76	-	-	-	-	-
77	-	-	-	-	-
78	-	-	-	-	-
79	-	-	-	-	-
80	-	-	-	-	-

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