

AG Ultra OneSM



One-Year Non-Renewable Term Product Rates

AGE	RATE	AGE	RATE	AGE	RATE
20	0.88	42	0.60	64	2.58
21	0.78	43	0.66	65	2.84
22	0.70	44	0.69	66	3.12
23	0.63	45	0.75	67	3.43
24	0.57	46	0.81	68	3.77
25	0.49	47	0.86	69	4.14
26	0.47	48	0.89	70	4.54
27	0.47	49	0.95	71	4.97
28	0.46	50	0.98	72	5.45
29	0.45	51	1.05	73	5.98
30	0.43	52	1.12	74	6.56
31	0.43	53	1.20	75	7.20
32	0.43	54	1.31	76	7.90
33	0.42	55	1.42	77	8.66
34	0.41	56	1.57	78	9.52
35	0.42	57	1.67	79	10.52
36	0.44	58	1.78	80	11.66
37	0.46	59	1.85	81	12.94
38	0.48	60	1.93	82	14.36
39	0.49	61	1.99	83	15.92
40	0.52	62	2.12	84	17.62
41	0.54	63	2.34	85	19.53

MODAL FACTORS	
Annual	1
Semi annual	0.52
Quarterly	0.265
Monthly	0.09
Policy Fee	\$100

Rates current as of July 26, 2021, rates may vary by state.

How to calculate a premium

Each rate value in the table to the left is the rate-per-thousand dollars of face amount for a given age. To calculate the premium for a certain face amount and age, follow these steps:

- Divide the face amount by 1,000
- Multiply the result by the rate
- Add the \$100 policy fee*

For example, to calculate the annual premium for a 50-year-old with a face amount of \$500,000, follow these steps:

- \$500,000 (face amount) ÷ 1,000 = \$500
- \$500 x 0.98 (rate) = \$490
- \$490 + \$100 (policy fee) = \$590 (annual premium)

If you would like options to pay the premium over the one-year term period, refer to the modal factors table. To calculate the monthly premium for the above example, follow these steps:

- \$590 (annual premium) x 0.09 (monthly modal factor) = \$53.10 monthly premium

*Policy fee is non-commissionable.

Not a deposit | Not insured by any federal government agency | May lose value | No bank or credit union guarantee | Not FDIC/NCUA/NCUSIF insured

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