

UNITED HOME LIFE/UNITED FARM FAMILY LIFE INSURANCE COMPANIES

Express Issue Deluxe Whole Life Guaranteed Cash Values Per \$1,000

Non-Tobacco								Issue Age	Tobacco							
Male				Female					Male				Female			
5	10	20	Age 65	5	10	20	Age 65		5	10	20	Age 65	5	10	20	Age 65
6.87	35.45	109.12	417.21	6.46	32.32	97.28	381.86	20	13.11	50.22	145.02	496.23	12.57	47.62	135.52	468.94
7.70	37.75	113.74	414.65	7.17	34.03	101.18	379.29	21	14.05	52.83	150.71	493.19	13.49	50.00	140.70	465.91
8.67	40.11	118.51	411.97	7.92	35.81	105.26	376.61	22	15.08	55.57	156.51	490.01	14.46	52.46	146.07	462.74
9.74	42.53	123.40	409.15	8.68	37.62	109.54	373.79	23	16.20	58.40	162.44	486.68	15.48	55.02	151.64	459.40
10.86	45.00	128.44	406.19	9.44	39.44	114.02	370.84	24	17.42	61.33	168.56	483.19	16.57	57.64	157.45	455.92
12.07	47.48	133.69	403.08	10.22	41.26	118.72	367.75	25	18.76	64.38	174.92	479.55	17.73	60.30	163.52	452.27
13.34	49.93	139.13	399.80	11.03	43.09	123.63	364.51	26	20.16	67.50	181.52	475.71	18.92	62.99	169.79	448.44
14.51	52.26	144.70	396.28	11.85	44.92	128.76	361.11	27	21.58	70.68	188.33	471.66	20.14	65.67	176.25	444.41
15.63	54.52	150.44	392.55	12.68	46.78	134.12	357.56	28	23.00	73.89	195.35	467.38	21.39	68.34	182.87	440.16
16.74	56.78	156.41	388.61	13.51	48.70	139.71	353.86	29	24.40	77.10	202.56	462.86	22.63	71.02	189.68	435.70
17.75	59.05	162.58	384.45	14.31	50.71	145.54	349.98	30	25.79	80.27	210.00	458.08	23.83	73.77	196.68	431.01
18.67	61.36	168.97	380.05	15.09	52.85	151.59	345.92	31	27.18	83.42	217.66	453.03	25.00	76.60	203.88	426.08
19.55	63.75	175.61	375.44	15.84	55.11	157.85	341.66	32	28.58	86.57	225.57	447.72	26.12	79.56	211.27	420.89
20.39	66.23	182.46	370.62	16.59	57.54	164.34	337.22	33	30.00	89.78	233.74	442.14	27.18	82.64	218.85	415.43
21.22	68.83	189.57	365.57	17.41	60.18	171.08	332.60	34	31.43	93.08	242.16	436.28	28.25	85.92	226.67	409.72
22.15	71.63	196.99	360.31	18.34	63.04	178.08	327.81	35	32.80	96.55	250.84	430.11	29.42	89.44	234.75	403.76
23.20	74.66	204.77	354.85	19.40	66.14	185.36	322.82	36	34.13	100.21	259.76	423.62	30.68	93.17	243.07	397.53
24.37	77.96	212.97	349.18	20.61	69.46	192.95	317.63	37	35.43	104.06	268.93	416.80	32.10	97.10	251.64	391.03
25.66	81.53	221.61	343.27	21.98	73.00	200.89	312.22	38	36.74	108.11	278.34	409.64	33.70	101.25	260.44	384.25
27.05	85.33	230.69	337.11	23.50	76.73	209.16	306.56	39	38.13	112.40	287.97	402.13	35.48	105.60	269.44	377.15
28.55	89.36	240.17	330.63	25.12	80.63	217.75	300.60	40	39.73	116.98	297.84	394.27	37.40	110.11	278.61	369.69
30.16	93.59	250.04	323.82	26.83	84.65	226.66	294.31	41	41.55	121.85	307.89	386.05	39.42	114.75	287.89	361.82
31.89	98.01	260.24	316.66	28.61	88.78	235.87	287.67	42	43.58	127.02	318.08	377.44	41.47	119.50	297.23	353.51
33.77	102.59	270.79	309.13	30.43	93.00	245.37	280.64	43	45.79	132.43	328.32	368.39	43.55	124.36	306.64	344.71
35.80	107.35	281.65	301.20	32.30	97.28	255.17	273.19	44	48.15	138.06	338.56	358.85	45.63	129.29	316.06	335.39
37.92	112.26	292.81	292.81	34.21	101.63	265.29	265.29	45	50.58	143.84	348.71	348.71	47.71	134.30	325.49	325.49
40.12	117.35	304.30	283.93	36.15	106.09	275.75	256.92	46	53.06	149.73	358.74	337.95	49.81	139.39	334.95	315.01
42.37	122.67	316.14	274.50	38.11	110.67	286.58	248.06	47	55.62	155.76	368.67	326.52	51.96	144.59	344.45	303.92
44.61	128.24	328.35	264.49	40.09	115.44	297.84	238.68	48	58.22	161.87	378.52	314.37	54.17	149.88	354.02	292.19
46.89	134.09	340.94	253.87	42.08	120.41	309.53	228.74	49	60.89	168.06	388.29	301.44	56.42	155.23	363.69	279.77
49.19	140.21	353.90	242.57	44.07	125.60	321.68	218.21	50	63.60	174.27	397.95	287.67	58.72	160.63	373.48	266.61
51.57	146.60	367.20	230.56	46.11	131.05	334.29	207.07	51	66.34	180.47	407.41	273.01	61.06	166.07	383.36	252.65
54.13	153.25	380.82	217.82	48.24	136.75	347.36	195.27	52	69.10	186.58	416.55	257.39	63.41	171.52	393.41	237.86
56.92	160.16	394.70	204.32	50.53	142.74	360.87	182.80	53	71.87	192.57	425.27	240.74	65.76	176.96	403.71	222.15
59.96	167.33	408.81	189.99	52.99	149.04	374.82	169.62	54	74.60	198.38	433.53	222.96	68.09	182.37	414.30	205.48

Policy Loan Interest Rate: 7.4% Per Year In Advance

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5	10	20	Age 65	5	10	20	Age 65		5	10	20	Age 65	5	10	20	Age 65
63.24	174.76	423.09	174.76	55.66	155.68	389.20	155.68	55	77.26	203.98	441.36	203.98	70.38	187.75	425.19	187.75
66.69	182.45	437.53	158.51	58.53	162.65	403.95	140.89	56	79.81	209.35	448.91	183.72	72.62	193.10	436.40	168.91
70.20	190.40	452.13	141.11	61.54	169.98	419.05	125.16	57	82.17	214.50	456.36	162.07	74.79	198.44	447.97	148.88
73.73	198.62	466.90	122.43	64.68	177.67	434.43	108.39	58	84.31	219.50	463.92	138.94	76.90	203.80	459.92	127.59
77.24	207.11	481.83	102.36	67.94	185.76	450.00	90.48	59	86.21	224.35	471.81	114.23	78.94	209.25	472.31	104.96
80.76	215.87	496.86	80.76	71.31	194.23	465.61	71.31	60	87.85	229.06	480.16	87.85	80.89	214.82	484.94	80.89
84.34	224.90	511.94	57.53	74.83	203.08	481.12	50.78	61	89.25	233.55	489.12	59.72	82.79	220.52	497.43	55.30
88.10	234.18	527.04	32.58	78.54	212.33	496.63	28.78	62	92.84	239.68	500.25	32.28	84.67	226.45	509.52	28.08
92.09	243.67	542.10	5.78	82.49	221.95	512.32	5.18	63	96.50	245.50	511.95	3.24	86.55	232.74	521.03	0.00
96.35	253.32	556.98	0.00	86.71	231.94	528.15	0.00	64	100.26	250.95	523.64	0.00	89.98	240.68	532.70	0.00
100.84	263.10	571.50		91.19	242.25	543.44		65	104.11	256.11	535.13		94.47	249.86	544.71	
105.50	273.00	585.40		95.91	252.87	557.96		66	107.95	261.17	546.19		99.17	259.62	556.11	
110.20	283.01	598.38		100.82	263.74	572.08		67	111.58	266.37	556.48		104.19	269.99	566.36	
116.97	294.87	611.07		105.87	274.81	585.62		68	114.81	271.96	565.66		109.65	280.98	575.79	
124.14	307.27	622.42		110.99	285.94	598.34		69	117.53	278.17	573.48		115.54	292.64	584.21	
131.29	319.85	632.11		116.20	297.01	610.20		70	119.85	285.25	579.83		121.91	304.67	591.52	
138.49	332.55	640.05		124.03	309.83	622.28		71	122.07	293.47	584.74		128.81	316.56	597.79	
145.87	345.37	646.33		132.06	322.59	633.53		72	124.69	303.27	588.43		136.19	327.90	603.05	
153.56	358.26	651.10		140.29	335.60	643.94		73	128.19	314.34	591.22		143.99	338.28	607.26	
161.63	371.09	654.74		148.61	348.81	653.76		74	132.96	325.89	593.64		152.24	347.65	610.77	
170.09	383.62	658.05		156.86	361.33	663.32		75	139.21	337.60	596.71		160.62	356.64	614.19	
178.78	395.50	661.22		164.84	372.85	672.37		76	146.95	348.92	600.66		168.45	364.49	617.27	
187.59	406.26	663.67		172.70	383.93	680.32		77	156.27	359.17	604.64		175.25	370.34	619.40	
196.35	415.33	665.16		180.82	394.31	686.86		78	166.34	367.63	608.24		180.60	374.61	620.53	
204.83	422.24	665.32		189.25	403.75	691.60		79	175.87	373.67	610.89		184.33	376.93	620.78	
212.73	426.65	663.74		197.06	412.25	693.98		80	184.31	376.88	611.95		187.54	377.30	620.90	