

Calculating A Rate

Mode	Policy Fee	Modal Factor
Annual	\$42.00	1.00
Semi-Annual	\$21.00	0.51
Quarterly	\$10.50	0.26
EFT	\$ 3.50	0.085

Monthly Mail Pay and Credit Card Modes not available

EXAMPLE

The annual rate per 1,000 (unit) is \$82.26. The desired mode is EFT and we are calculating for a \$10,000 face amount (10 units).

- Take the desired annual rate per 1,000.
\$82.26
- Multiply this amount by the desired modal factor.
 $\$82.26 \times 0.085 = \6.9921
- If necessary, round the number to the nearest cent.
\$6.99
- Multiply this amount by the number of units desired.
 $\$6.99 \times 10 = \69.90
- If necessary, round the number to two decimal places.
\$69.90
- Add the appropriate policy fee.
 $\$69.90 + \$3.50 = \$73.40$

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10 Pay Life Product Overview

- PREMIUM PAYING PERIOD**
Level Premiums for 10 years.
- AGE LAST BIRTHDAY ISSUE AGES**
0-85
- MINIMUM ISSUE AMOUNT**
\$1,000
- MAXIMUM ISSUE AMOUNT**
\$25,000
- BENEFIT PERIOD**
This product ends at age 121.
- POLICY LOANS**
The policy loan rate is variable, not to exceed 8%.
- ADDITIONAL BENEFITS/RIDERS**
Accelerated Death Benefit Rider (ADBR)*
Nursing Home Accelerated Benefit Rider*
- NON-FORFEITURE OPTIONS**
There are two non-forfeiture options available. The default non-forfeiture option is Extended Term Insurance. However, the owner can elect Reduced Paid-Up instead of ETI.

* Not available in all states



THE QUALITY LIFE COMPANY*

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Baltimore, MD 21202

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an LEGION company

IMO-006 (10/07)

Monumental
Solutions
The Quality Life Company

10 PAY SOLUTION
10 PAY LIFE RATES

Cascading App Question	The Cascading App will determine "safe" or "no safe" and what product can be written:			
	One (1) "YES" Answer	Two (2) "YES" Answers	All "NO" Answers	ADBR* or NHR*
B1	No coverage			
B2	Easy Solution	No coverage		
B3	Standard LP39 Standard 10PL	Easy Solution	Preferred LP39 Preferred 10PL	Preferred and Standard LP39 & 10PL Eligible for Riders
B4	If B4 is answered "YES", proposed insured is not eligible for the NHR on the ADBR			
				Easy Solution NOT Eligible for Riders

*Accelerated Death Benefit Rider (not available in all states)
*Nursing Home Rider (not available in all states)

For Agent Use Only

Preferred Premiums

Annual Premiums per unit (\$1,000) of insurance

Age	Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0	18.09	18.09	16.31	16.31
1	18.40	18.40	16.58	16.58
2	18.71	18.71	16.86	16.86
3	19.02	19.02	17.13	17.13
4	19.33	19.33	17.41	17.41
5	19.64	19.64	17.68	17.68
6	20.18	20.18	18.09	18.09
7	20.72	20.72	18.50	18.50
8	21.25	21.25	18.90	18.90
9	21.79	21.79	19.31	19.31
10	22.33	22.33	19.72	19.72
11	22.86	22.86	20.23	20.23
12	23.38	23.38	20.74	20.74
13	23.88	23.88	21.24	21.24
14	24.37	24.37	21.75	21.75
15	24.85	24.85	22.26	22.26
16	25.32	25.32	22.68	22.68
17	25.78	25.78	23.05	23.05
18	26.22	26.22	23.42	23.42
19	26.62	26.62	23.84	23.84
20	27.05	27.05	24.36	24.36
21	27.45	27.45	24.87	24.87
22	27.88	27.88	25.38	25.38
23	28.31	28.31	25.89	25.89
24	28.74	28.74	26.40	26.40
25	29.15	29.15	26.91	26.91
26	29.58	29.58	27.44	27.44
27	29.97	29.97	27.97	27.97
28	30.38	30.38	28.50	28.50
29	30.77	30.77	29.03	29.03
30	31.17	31.17	29.56	29.56
31	31.57	31.57	30.09	30.09
32	31.98	31.98	30.62	30.62
33	32.38	32.38	31.15	31.15
34	32.81	32.81	31.68	31.68
35	33.21	33.21	32.21	32.21
36	33.62	33.62	32.74	32.74
37	34.01	34.01	33.27	33.27
38	34.42	34.42	33.80	33.80
39	34.81	34.81	34.33	34.33
40	35.21	35.21	34.86	34.86
41	35.61	35.61	35.39	35.39
42	36.01	36.01	35.92	35.92
43	36.41	36.41	36.45	36.45
44	36.81	36.81	36.98	36.98
45	37.21	37.21	37.51	37.51
46	37.61	37.61	38.04	38.04
47	38.01	38.01	38.57	38.57
48	38.41	38.41	39.10	39.10
49	38.81	38.81	39.63	39.63
50	39.21	39.21	40.16	40.16
51	39.61	39.61	40.69	40.69
52	40.01	40.01	41.22	41.22
53	40.41	40.41	41.75	41.75
54	40.81	40.81	42.28	42.28
55	41.21	41.21	42.81	42.81
56	41.61	41.61	43.34	43.34
57	42.01	42.01	43.87	43.87
58	42.41	42.41	44.40	44.40
59	42.81	42.81	44.93	44.93
60	43.21	43.21	45.46	45.46

Preferred Premiums

Annual Premiums per unit (\$1,000) of insurance

Age	Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
61	86.26	102.87	71.84	85.94
62	89.42	106.75	74.11	88.41
63	92.59	110.62	76.39	90.87
64	95.75	114.50	78.66	93.34
65	98.91	118.37	80.93	95.81
66	102.06	123.19	83.27	99.07
67	106.41	128.00	86.61	102.33
68	110.15	132.82	89.46	105.56
69	113.90	137.63	92.30	108.84
70	117.65	142.45	95.14	112.10
71	121.86	148.32	98.77	116.57
72	126.07	154.19	102.40	121.04
73	130.28	160.07	106.03	125.51
74	134.49	165.94	109.66	129.98
75	138.70	171.81	113.29	134.45
76	142.85	177.68	116.92	138.92
77	146.85	183.55	120.55	143.39
78	150.85	189.42	124.18	147.86
79	154.85	195.29	127.81	152.33
80	158.85	201.16	131.44	156.80
81	162.85	207.03	135.07	161.27
82	166.85	212.90	138.70	165.74
83	170.85	218.77	142.33	170.21
84	174.85	224.64	145.96	174.68
85	178.85	230.51	149.59	179.15

Standard Premiums

Annual Premiums per unit (\$1,000) of insurance

Age	Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0	20.51	20.51	17.70	17.70
1	20.66	20.66	17.87	17.87
2	20.84	20.84	18.05	18.05
3	21.01	21.01	18.22	18.22
4	21.17	21.17	18.40	18.40
5	21.34	21.34	18.57	18.57
6	21.50	21.50	18.75	18.75
7	21.66	21.66	18.92	18.92
8	21.82	21.82	19.10	19.10
9	21.98	21.98	19.27	19.27
10	22.14	22.14	19.44	19.44
11	22.30	22.30	19.61	19.61
12	22.46	22.46	19.78	19.78
13	22.62	22.62	19.95	19.95
14	22.78	22.78	20.12	20.12
15	22.94	22.94	20.29	20.29
16	23.10	23.10	20.46	20.46
17	23.26	23.26	20.63	20.63
18	23.42	23.42	20.80	20.80
19	23.58	23.58	20.97	20.97
20	23.74	23.74	21.14	21.14
21	23.90	23.90	21.31	21.31
22	24.06	24.06	21.48	21.48
23	24.22	24.22	21.65	21.65
24	24.38	24.38	21.82	21.82

Standard Premiums

Annual Premiums per unit (\$1,000) of insurance

Age	Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
25	29.25	36.21	24.52	30.04
26	29.96	37.00	25.25	30.95
27	30.72	37.85	26.01	31.89
28	31.52	38.77	26.80	32.88
29	32.36	39.76	27.65	33.94
30	33.20	40.82	28.56	35.09
31	34.19	41.87	29.52	36.30
32	35.20	43.05	30.54	37.61
33	36.28	44.33	31.64	39.01
34	37.47	45.75	32.83	40.53
35	38.68	47.20	34.05	42.08
36	39.88	48.68	35.48	43.83
37	41.82	50.98	36.97	45.82
38	43.49	52.99	38.51	47.79
39	45.22	55.09	40.12	49.84
40	47.07	57.34	41.76	51.94
41	48.80	59.42	43.45	54.08
42	50.61	61.62	45.13	56.22
43	52.44	63.85	46.80	58.32
44	54.29	66.54	48.43	60.36
45	56.26	68.12	50.19	62.57
46	58.05	70.80	51.48	64.13
47	60.02	73.28	52.94	65.92
48	62.12	75.83	54.45	67.77
49	64.39	78.81	56.07	69.78
50	66.80	81.63	57.55	71.56
51	69.66	85.49	59.91	74.59
52	72.62	89.24	62.11	77.38
53	75.71	93.14	64.40	80.27
54	78.83	97.00	66.69	83.14
55	82.28	101.43	69.23	86.33
56	85.16	106.06	71.24	88.72
57	87.97	110.53	73.09	90.56
58	90.66	115.73	74.91	92.86
59	93.61	119.97	76.80	94.99
60	96.87	125.20	78.81	97.35
61	100.69	130.49	81.48	100.22
62	104.91	135.78	84.05	103.06
63	108.93	141.07	86.61	105.95
64	112.95	146.36	89.18	108.81
65	116.97	151.65	91.75	111.68
66	121.71	156.94	94.47	115.74
67	126.45	162.23	97.19	119.79
68	131.20	167.51	100.01	123.85
69	135.94	172.80	102.84	127.85
70	140.88	178.11	105.54	131.96
71	146.31	183.42	108.54	136.06
72	151.95	188.85	111.21	139.06
73	157.58	194.32	114.16	142.55
74	163.22	200.22	117.58	146.35
75	168.85	206.56	121.23	150.25
76	174.06	213.42	125.25	154.35
77	179.06	220.84	129.54	158.45
78	184.27	228.30	134.07	162.83
79	189.49	236.32	138.47	167.48
80	195.91	245.07	143.19	172.43
81	203.08	254.43	148.11	177.17
82	210.25	264.41	153.13	182.09
83	218.41	275.05	158.30	187.35
84	226.58	286.40	163.63	192.90
85	235.75	298.83	169.11	198.97