

For **Single pay** multiply the face amount by the premium per 1,000 schedule below and divide by 1,000
 For **Multiple payments** multiply the face amount by the premium per 1,000 schedule below and divide by 1,000
 and multiply by the payment modal factor

Annual Premiums Per 1,000			
Age	Single Pay	3 Pay	5 Pay
	Premium per 1,000	Premium per 1,000	Premium per 1,000
0-20	850.00	N/A	N/A
21-34	850.00	333.33	200.00
35-44	900.00	333.33	200.00
45-54	925.00	333.33	200.00
55-59	937.50	333.33	200.00
60-64	960.00	333.33	200.00
65-69	965.00	333.33	200.00
70-74	980.00	333.33	200.00
75-79	982.50	333.33	200.00
80	990.00	333.33	200.00
81-89	990.00	N/A	N/A
90-95	999.00	N/A	N/A
Modal Factors			
Annual		1.000	
Semi-Annual		0.500	
Quarterly		0.250	
Monthly		0.083	

Premium Calculations

Single Pay

For example for a 50 year old, 10,000 face amount and a Single Pay.

Face amount	\$10,000
Premium per 1,000	\$925
Face amount x premium per 1,000	$925 \times 10,000 = 9,250,000$
Divide by 1,000	$9,250,000 / 1,000 = 9,250$
Single Pay Premium	\$9,250

Multiple Pay

For example for a 50 year old, 5,000 face amount and a 5-Pay and on a Monthly basis

Face amount	\$5,000
Premium per 1,000	\$200
Face amount x premium per 1,000	$200 \times 5,000 = 1,000,000$
Divide by 1,000	$1,000,000 / 1,000 = 1,000$
Multiply by monthly factor	$0.083 * 1,000 = 83$
Monthly Premium	\$83

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PRE-NEED COMMISSIONS

• Commissions vary by product and issue age

3 Pay Pre-Need Commissions

<u>Issue Age</u>	<u>Agent (1st Yr)</u>	<u>Agent (Renewal)</u>
21-45	19%	9%
46-55	21%	9%
66-75	19%	9%
76-80	11%	1%

5 Pay Pre-Need Commissions

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76-80	9%	1%

**Note- all commissions are a percent of premium and will be paid as earned*

Single Pay Commissions

<u>Issue Age</u>	<u>Rate per 1000</u>	<u>Commission Rate</u>
0-49	\$900.00	17%
50-54	\$925.00	17%
55-59	\$937.50	17%
60-64	\$960.00	17%
65-69	\$965.00	17%
70-74	\$980.00	17%
75-79	\$982.50	17%
80-89	\$990.00	5%
90-95	\$999.00	0%

** Note- A 75% chargeback if the client dies within first 12 months*

Any questions contact your Relationship Manager, Ralph Poindexter at (919) 698-9955.

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