

**FAMILY LIFE INSURANCE COMPANY
MONTHLY PREFERRED PREMIUM RATES
RATES EFFECTIVE 1/1/11 (M-N)**

Questions Call: 800-700-1246

NEW JERSEY

FOR USE IN ALL NEW JERSEY ZIP CODES

Attained Age	Female							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
50-64	N/A	N/A	145.92	N/A	N/A	N/A	N/A	N/A
65	105.50	128.33	145.92	134.67	152.00	135.25	121.17	106.42
66	105.50	128.33	145.92	134.67	152.00	135.25	121.17	106.42
67	110.58	134.67	153.33	141.17	158.75	142.00	127.00	111.25
68	115.75	140.75	160.08	147.50	165.00	148.42	132.75	115.67
69	120.75	146.83	167.08	153.75	171.67	154.67	138.42	120.25
70	125.42	152.67	174.00	160.08	178.50	161.00	144.08	125.08
71	130.25	158.50	181.17	166.17	185.75	167.08	149.42	130.08
72	135.08	164.33	188.42	172.33	193.08	173.25	155.00	135.25
73	139.83	170.00	195.75	178.33	200.50	179.33	160.42	140.42
74	144.58	175.75	202.75	184.25	207.08	185.25	165.75	145.17
75	149.17	181.33	209.33	190.17	213.75	191.00	171.00	149.75
76	153.42	186.75	215.67	195.75	219.92	196.75	176.17	154.17
77	157.83	191.92	221.75	201.42	225.58	202.42	181.00	158.08
78	162.00	197.08	227.58	206.67	231.17	207.75	185.83	161.92
79	165.83	201.75	233.00	211.50	236.50	212.67	190.25	165.75
80	169.42	206.08	237.92	216.08	241.33	217.25	194.42	169.08
81	172.83	210.25	242.75	220.42	245.92	221.67	198.25	172.25
82	175.92	214.08	247.42	224.33	250.17	225.58	201.83	175.25
83	179.00	217.58	251.58	228.17	254.17	229.42	205.17	178.08
84	181.58	220.92	255.58	231.50	257.83	232.75	208.33	180.67
85	184.17	224.00	259.33	234.92	261.42	236.17	211.25	183.17
86	186.67	226.92	262.58	237.92	264.58	239.25	214.08	185.25
87	188.75	229.58	265.58	240.75	267.50	242.00	216.58	187.50
88	190.67	232.08	268.42	243.25	270.58	244.58	218.67	189.58
89	192.50	234.08	270.92	245.33	272.92	246.75	220.75	191.17
90	194.17	236.17	273.00	247.50	274.83	248.83	222.67	192.58
91	195.67	237.92	274.92	249.50	276.67	250.92	224.42	193.75
92	197.00	239.75	276.67	251.25	278.33	252.58	226.00	195.00
93	198.33	241.17	278.25	252.92	279.75	254.33	227.58	196.00
94	199.58	242.75	279.58	254.58	281.17	255.92	228.92	197.00
95	200.67	244.25	280.67	256.08	282.17	257.42	230.25	197.67
96	201.83	245.50	281.83	257.42	283.17	258.75	231.50	198.33
97	202.75	246.50	282.50	258.42	284.17	259.92	232.50	199.17
98	203.25	247.42	283.25	259.42	285.00	260.75	233.33	199.67
99	203.83	247.83	283.75	259.92	285.42	261.33	233.75	199.92

Attained Age	Male							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
50-64	N/A	N/A	167.83	N/A	N/A	N/A	N/A	N/A
65	121.42	147.58	167.83	154.83	174.83	155.58	139.25	122.50
66	121.42	147.58	167.83	154.83	174.83	155.58	139.25	122.50
67	127.33	154.83	176.42	162.33	182.58	163.25	146.00	127.83
68	133.08	161.92	184.17	169.67	190.00	170.67	152.67	133.08
69	138.75	168.75	192.00	177.00	197.58	177.83	159.17	138.42
70	144.42	175.58	200.17	184.17	205.33	185.17	165.58	143.92
71	149.83	182.25	208.33	191.25	213.67	192.17	172.00	149.67
72	155.50	189.08	216.67	198.25	222.00	199.25	178.33	155.58
73	160.75	195.50	225.08	205.08	230.50	206.25	184.50	161.42
74	166.17	202.08	233.00	211.83	238.25	213.08	190.58	166.92
75	171.42	208.58	240.83	218.67	245.83	219.83	196.75	172.17
76	176.67	214.75	247.92	225.08	252.75	226.33	202.50	177.17
77	181.58	220.75	255.00	231.50	259.50	232.75	208.33	181.83
78	186.42	226.67	261.75	237.58	265.83	238.92	213.75	186.17
79	190.67	231.83	268.00	243.25	272.00	244.50	218.67	190.58
80	194.75	237.00	273.75	248.50	277.42	249.83	223.50	194.42
81	198.75	241.67	279.25	253.50	282.83	254.83	228.00	198.00
82	202.42	246.17	284.50	258.08	287.92	259.50	232.08	201.75
83	205.67	250.17	289.33	262.33	292.25	263.83	236.00	204.75
84	208.83	254.00	294.00	266.25	296.58	267.75	239.67	207.67
85	211.75	257.67	298.25	270.00	300.58	271.50	242.92	210.58
86	214.50	261.00	301.92	273.75	304.33	275.17	246.25	213.17
87	217.00	263.92	305.42	276.83	307.67	278.33	249.00	215.58
88	219.25	266.83	308.83	279.67	311.08	281.17	251.67	217.92
89	221.42	269.33	311.50	282.25	313.92	283.75	253.92	219.83
90	223.17	271.50	314.00	284.67	316.00	286.17	256.08	221.42
91	225.00	273.58	316.25	286.92	318.17	288.42	258.08	223.00
92	226.58	275.67	318.17	289.00	320.08	290.58	260.00	224.25
93	228.00	277.42	319.92	290.83	321.75	292.42	261.58	225.42
94	229.58	279.25	321.50	292.83	323.25	294.33	263.33	226.50
95	231.00	280.92	322.92	294.42	324.42	296.00	264.83	227.33
96	232.17	282.25	324.00	296.00	325.67	297.67	266.25	228.17
97	233.00	283.50	325.00	297.25	326.67	298.92	267.42	228.83
98	233.92	284.50	325.83	298.25	327.75	299.83	268.33	229.50
99	234.33	285.08	326.33	298.92	328.17	300.58	268.75	229.83

There is a one time \$25 policy fee

Spousal Discount Factor: .93

**FAMILY LIFE INSURANCE COMPANY
MONTHLY STANDARD PREMIUM RATES
RATES EFFECTIVE 1/1/11 (M-N)**

NEW JERSEY

FOR USE IN ALL NEW JERSEY ZIP CODES

Attained Age	Female							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
50-64	N/A	N/A	162.08	N/A	N/A	N/A	N/A	N/A
65	117.33	142.67	162.08	149.50	169.00	150.42	134.42	118.25
66	117.33	142.67	162.08	149.50	169.00	150.42	134.42	118.25
67	123.00	149.67	170.42	156.83	176.42	157.58	141.08	123.50
68	128.58	156.42	178.00	164.00	183.50	164.83	147.50	128.58
69	134.00	163.00	185.67	170.92	190.83	171.92	153.67	133.75
70	139.50	169.67	193.42	178.00	198.33	178.92	160.08	138.92
71	144.75	176.17	201.42	184.58	206.33	185.75	166.08	144.58
72	150.08	182.67	209.33	191.50	214.42	192.58	172.25	150.17
73	155.33	189.00	217.58	198.08	222.75	199.25	178.17	156.00
74	160.50	195.33	225.25	204.83	230.17	205.75	184.25	161.25
75	165.58	201.50	232.67	211.25	237.50	212.42	190.00	166.42
76	170.58	207.58	239.75	217.58	244.25	218.67	195.75	171.08
77	175.42	213.33	246.42	223.67	250.75	224.92	201.17	175.58
78	180.08	219.00	252.75	229.58	256.92	231.00	206.42	180.00
79	184.25	224.08	258.83	234.92	262.83	236.25	211.25	184.17
80	188.25	228.92	264.50	240.08	268.17	241.33	216.00	187.92
81	192.00	233.58	269.75	244.92	273.25	246.17	220.42	191.50
82	195.50	237.83	274.83	249.42	278.08	250.75	224.33	194.75
83	198.75	241.75	279.58	253.50	282.42	254.83	228.00	197.75
84	201.75	245.33	284.08	257.25	286.50	258.67	231.42	200.67
85	204.67	248.83	288.08	261.00	290.50	262.33	234.75	203.50
86	207.42	252.25	291.83	264.50	294.00	265.83	237.83	205.92
87	209.58	255.00	295.17	267.42	297.25	268.92	240.50	208.25
88	211.83	257.75	298.33	270.25	300.58	271.83	243.08	210.58
89	213.83	260.08	300.92	272.67	303.17	274.25	245.33	212.42
90	215.67	262.33	303.33	275.08	305.42	276.67	247.50	214.00
91	217.33	264.50	305.42	277.17	307.33	278.67	249.33	215.33
92	218.92	266.25	307.33	279.25	309.17	280.67	251.08	216.58
93	220.42	268.08	309.17	281.00	310.83	282.50	252.75	217.83
94	221.75	269.75	310.58	282.92	312.33	284.42	254.50	218.83
95	223.08	271.33	311.83	284.50	313.42	286.00	255.92	219.58
96	224.25	272.67	313.00	286.00	314.67	287.42	257.17	220.42
97	225.08	273.83	314.00	287.08	315.67	288.67	258.33	221.08
98	226.00	274.83	314.75	288.08	316.67	289.67	259.17	222.00
99	226.50	275.50	315.33	288.75	317.17	290.33	259.92	222.33

Attained Age	Male							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
50-64	N/A	N/A	186.42	N/A	N/A	N/A	N/A	N/A
65	134.92	164.17	186.42	172.00	194.25	172.92	154.67	136.17
66	134.92	164.17	186.42	172.00	194.25	172.92	154.67	136.17
67	141.42	172.00	195.83	180.33	202.83	181.33	162.08	142.17
68	147.92	179.75	204.50	188.58	211.08	189.58	169.67	147.83
69	154.25	187.50	213.33	196.50	219.42	197.67	176.83	153.75
70	160.42	195.17	222.42	204.50	228.17	205.67	184.08	159.83
71	166.58	202.58	231.50	212.42	237.42	213.67	191.00	166.25
72	172.67	210.00	240.83	220.17	246.58	221.42	198.00	172.83
73	178.67	217.33	250.17	227.83	256.17	229.08	204.83	179.42
74	184.58	224.67	259.00	235.50	264.75	236.67	211.83	185.42
75	190.50	231.67	267.50	242.92	273.17	244.17	218.50	191.33
76	196.17	238.58	275.67	250.08	280.92	251.42	224.92	196.75
77	201.75	245.25	283.42	257.17	288.33	258.67	231.33	202.08
78	207.00	251.92	290.83	264.00	295.42	265.50	237.50	206.92
79	211.83	257.67	297.75	270.08	302.17	271.67	243.00	211.75
80	216.42	263.33	304.08	276.08	308.33	277.50	248.42	216.00
81	220.75	268.50	310.25	281.67	314.25	283.17	253.33	220.08
82	224.92	273.50	316.00	286.75	319.75	288.33	258.00	224.08
83	228.58	278.08	321.50	291.58	324.67	293.08	262.25	227.50
84	232.08	282.25	326.58	295.92	329.42	297.42	266.17	230.75
85	235.33	286.17	331.33	300.17	334.00	301.75	269.92	234.00
86	238.50	290.00	335.50	304.08	338.08	305.75	273.50	236.92
87	241.17	293.25	339.42	307.58	341.75	309.25	276.50	239.42
88	243.67	296.42	343.00	310.75	345.58	312.50	279.58	242.08
89	245.92	299.17	346.17	313.50	348.75	315.33	282.00	244.33
90	247.92	301.75	348.83	316.33	351.25	318.00	284.50	246.00
91	250.00	304.08	351.33	318.83	353.50	320.50	286.75	247.58
92	251.67	306.33	353.50	321.00	355.50	322.92	288.67	249.08
93	253.50	308.25	355.42	323.08	357.50	325.00	290.67	250.42
94	255.00	310.25	357.33	325.25	359.08	327.00	292.50	251.58
95	256.50	312.08	358.67	327.17	360.42	328.92	294.33	252.58
96	257.83	313.75	360.00	328.92	361.83	330.67	296.00	253.50
97	258.83	315.00	361.17	330.17	362.92	332.00	297.00	254.25
98	259.92	316.00	362.00	331.42	364.17	333.08	298.17	255.17
99	260.33	316.83	362.58	332.08	364.75	333.92	298.83	255.50

There is a one time \$25 policy fee

Spousal Discount Factor: .93