

**FAMILY LIFE INSURANCE COMPANY
MONTHLY PREFERRED ATTAINED AGE PREMIUM RATES
RATES EFFECTIVE 8/1/11 (M-N)**

Call John Conner ... 800-700-1246

SOUTH DAKOTA

FOR USE IN ALL SOUTH DAKOTA ZIP CODES

Attained Age	Female								Attained Age	Male							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N		Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
0-64	120.42	146.33	170.58	153.42	174.08	154.25	138.17	121.92	0-64	138.33	168.33	196.17	176.50	200.17	177.42	158.83	140.08
65	85.17	103.58	118.83	108.75	123.75	109.17	97.83	86.67	65	98.00	119.17	136.75	125.00	142.50	125.58	112.50	99.75
66	85.17	103.58	118.83	108.75	123.75	109.17	97.83	86.67	66	98.00	119.17	136.75	125.00	142.50	125.58	112.50	99.75
67	89.25	108.75	124.92	114.00	129.33	114.58	102.58	90.50	67	102.75	125.00	143.67	131.00	148.67	131.75	117.92	104.00
68	93.42	113.58	130.42	119.08	134.50	119.75	107.17	94.17	68	107.42	130.67	150.00	136.92	154.75	137.75	123.33	108.33
69	97.33	118.42	136.08	124.17	139.83	124.92	111.75	97.83	69	112.00	136.25	156.42	142.83	160.92	143.58	128.58	112.67
70	101.33	123.33	141.75	129.25	145.42	130.00	116.25	101.75	70	116.58	141.75	163.00	148.67	167.25	149.50	133.83	117.08
71	105.25	127.92	147.58	134.17	151.25	134.92	120.75	105.92	71	121.00	147.17	169.75	154.33	174.00	155.17	139.00	121.83
72	109.08	132.67	153.50	139.17	157.17	139.92	125.17	110.08	72	125.50	152.67	176.50	160.08	180.83	160.83	144.00	126.50
73	112.92	137.25	159.42	144.00	163.25	144.75	129.58	114.33	73	129.75	157.92	183.33	165.50	187.83	166.42	148.92	131.50
74	116.67	141.83	165.17	148.83	168.75	149.58	133.92	118.17	74	134.17	163.17	189.83	171.00	194.00	172.00	153.92	135.83
75	120.42	146.33	170.58	153.42	174.08	154.25	138.17	121.92	75	138.33	168.33	196.17	176.50	200.17	177.42	158.83	140.08
76	123.83	150.75	175.67	158.00	179.08	158.83	142.17	125.42	76	142.58	173.33	202.00	181.75	205.92	182.67	163.50	144.17
77	127.33	154.92	180.58	162.50	183.75	163.33	146.25	128.67	77	146.58	178.17	207.75	186.92	211.42	187.92	168.25	148.00
78	130.83	159.17	185.42	166.92	188.25	167.75	150.25	131.75	78	150.42	183.08	213.25	191.75	216.50	192.92	172.67	151.58
79	133.83	162.83	189.83	170.67	192.58	171.58	153.58	134.83	79	154.00	187.17	218.25	196.25	221.58	197.25	176.67	155.08
80	136.83	166.33	193.92	174.42	196.58	175.33	157.00	137.67	80	157.17	191.33	222.92	200.67	226.00	201.67	180.50	158.25
81	139.50	169.75	197.67	177.92	200.25	178.92	160.17	140.25	81	160.50	195.17	227.42	204.58	230.33	205.67	184.17	161.17
82	142.08	172.83	201.50	181.08	203.83	182.17	163.00	142.75	82	163.33	198.75	231.75	208.25	234.42	209.58	187.50	164.17
83	144.42	175.58	204.92	184.17	207.00	185.25	165.75	144.92	83	166.08	202.00	235.75	211.83	238.08	213.00	190.67	166.67
84	146.58	178.25	208.17	186.92	210.08	187.92	168.25	147.08	84	168.58	205.17	239.42	215.00	241.58	216.17	193.50	169.17
85	148.67	180.83	211.17	189.58	213.00	190.67	170.67	149.08	85	170.92	208.00	242.92	217.92	244.83	219.17	196.17	171.42
86	150.67	183.25	213.92	192.17	215.58	193.17	172.92	150.92	86	173.25	210.67	246.00	220.92	247.92	222.25	198.92	173.58
87	152.42	185.33	216.42	194.33	217.92	195.33	174.92	152.58	87	175.17	213.17	248.75	223.50	250.58	224.67	201.17	175.42
88	154.00	187.25	218.67	196.25	220.33	197.42	176.67	154.25	88	177.00	215.42	251.50	225.83	253.42	226.92	203.25	177.42
89	155.33	189.00	220.67	198.08	222.33	199.17	178.25	155.67	89	178.75	217.33	253.75	227.83	255.58	229.08	205.17	178.92
90	156.75	190.67	222.42	199.83	223.92	200.83	179.83	156.75	90	180.17	219.17	255.67	229.83	257.42	231.00	206.83	180.17
91	157.92	192.17	224.00	201.42	225.33	202.50	181.25	157.67	91	181.67	220.92	257.58	231.58	259.17	232.83	208.42	181.42
92	159.00	193.50	225.33	202.83	226.75	203.92	182.58	158.67	92	182.83	222.42	259.17	233.25	260.67	234.50	210.00	182.42
93	160.17	194.67	226.67	204.25	227.83	205.25	183.75	159.42	93	184.17	224.00	260.58	234.83	262.08	236.08	211.33	183.42
94	161.08	196.08	227.67	205.50	229.08	206.58	184.92	160.33	94	185.33	225.42	261.92	236.33	263.25	237.58	212.67	184.33
95	162.00	197.17	228.58	206.67	229.92	207.83	186.00	160.92	95	186.42	226.83	262.92	237.67	264.33	238.92	213.92	185.00
96	162.92	198.17	229.50	207.83	230.67	208.92	187.08	161.50	96	187.33	227.83	263.83	238.92	265.33	240.33	215.08	185.75
97	163.67	199.00	230.08	208.67	231.42	209.75	187.75	162.00	97	188.08	228.92	264.67	239.92	266.08	241.25	215.92	186.33
98	164.17	199.75	230.75	209.42	232.17	210.50	188.50	162.42	98	188.83	229.67	265.42	240.75	266.92	242.08	216.75	186.83
99	164.58	200.08	231.17	209.75	232.50	211.00	188.83	162.75	99	189.17	230.08	265.83	241.25	267.33	242.67	217.17	187.17

There is a one time \$25 policy fee

Spousal Discount Factor: .93

**FAMILY LIFE INSURANCE COMPANY
MONTHLY STANDARD ATTAINED AGE PREMIUM RATES
RATES EFFECTIVE 8/1/11 (M-N)**

SOUTH DAKOTA

FOR USE IN ALL SOUTH DAKOTA ZIP CODES

Attained Age	Female								Attained Age	Male							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N		Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
0-64	133.67	162.58	189.50	170.58	193.42	171.42	153.50	135.42	0-64	153.75	187.08	217.92	196.17	222.42	197.08	176.50	155.67
65	94.67	115.17	132.00	120.67	137.67	121.42	108.58	96.33	65	108.92	132.42	151.83	138.92	158.25	139.58	125.00	110.75
66	94.67	115.17	132.00	120.67	137.67	121.42	108.58	96.33	66	108.92	132.42	151.83	138.92	158.25	139.58	125.00	110.75
67	99.33	120.75	138.75	126.50	143.67	127.25	113.83	100.50	67	114.25	138.92	159.58	145.50	165.25	146.33	130.92	115.67
68	103.83	126.33	145.00	132.42	149.50	133.17	119.17	104.67	68	119.33	145.17	166.58	152.25	171.92	153.08	137.08	120.33
69	108.17	131.58	151.17	138.00	155.42	138.75	124.17	108.83	69	124.50	151.33	173.75	158.67	178.75	159.58	142.83	125.08
70	112.58	136.92	157.58	143.67	161.58	144.42	129.25	113.08	70	129.50	157.50	181.17	165.17	185.83	166.08	148.67	130.17
71	116.92	142.25	163.92	149.00	168.00	149.92	134.08	117.58	71	134.50	163.50	188.67	171.42	193.33	172.42	154.33	135.42
72	121.17	147.42	170.58	154.50	174.67	155.42	139.08	122.33	72	139.33	169.58	196.17	177.75	200.83	178.75	160.08	140.58
73	125.42	152.58	177.25	159.92	181.42	160.83	143.92	127.00	73	144.33	175.42	203.83	184.00	208.67	184.92	165.58	146.08
74	129.58	157.67	183.42	165.33	187.50	166.17	148.83	131.25	74	149.00	181.33	211.00	190.08	215.67	191.08	171.08	150.92
75	133.67	162.58	189.50	170.58	193.42	171.42	153.50	135.42	75	153.75	187.08	217.92	196.17	222.42	197.08	176.50	155.67
76	137.67	167.50	195.25	175.58	199.00	176.50	158.00	139.33	76	158.33	192.58	224.50	201.92	228.75	203.00	181.75	160.17
77	141.58	172.25	200.67	180.50	204.25	181.50	162.42	142.92	77	162.83	198.00	230.83	207.58	234.92	208.83	186.83	164.42
78	145.33	176.83	205.92	185.33	209.25	186.42	166.83	146.58	78	167.08	203.33	236.83	213.25	240.58	214.25	191.83	168.42
79	148.83	180.92	210.92	189.58	214.17	190.75	170.67	149.83	79	171.00	208.00	242.58	218.08	246.17	219.25	196.25	172.33
80	151.92	184.92	215.42	193.83	218.42	194.83	174.42	152.92	80	174.67	212.58	247.67	222.83	251.17	224.08	200.58	175.92
81	155.08	188.58	219.75	197.67	222.58	198.75	177.92	155.75	81	178.17	216.83	252.75	227.33	256.00	228.58	204.58	179.17
82	157.92	192.00	223.92	201.33	226.50	202.42	181.17	158.58	82	181.50	220.83	257.42	231.42	260.50	232.75	208.33	182.33
83	160.50	195.25	227.67	204.58	230.00	205.67	184.17	161.00	83	184.50	224.50	261.92	235.33	264.50	236.58	211.92	185.08
84	162.83	198.08	231.33	207.75	233.42	208.83	186.92	163.33	84	187.25	227.83	266.00	238.92	268.25	240.17	215.00	187.83
85	165.25	200.83	234.58	210.67	236.67	211.83	189.58	165.58	85	190.00	231.00	269.83	242.25	272.08	243.50	218.08	190.42
86	167.42	203.58	237.67	213.42	239.42	214.58	192.17	167.58	86	192.50	234.17	273.25	245.42	275.42	246.92	220.92	192.75
87	169.17	205.92	240.42	215.92	242.08	217.08	194.33	169.50	87	194.67	236.75	276.42	248.25	278.42	249.67	223.33	194.83
88	171.00	208.08	243.00	218.17	244.83	219.42	196.33	171.42	88	196.75	239.25	279.42	250.83	281.58	252.33	225.75	197.08
89	172.67	210.00	245.17	220.17	247.00	221.42	198.08	172.92	89	198.50	241.50	282.00	253.17	284.00	254.58	227.83	198.83
90	174.17	211.83	247.08	222.17	248.75	223.25	199.92	174.17	90	200.17	243.50	284.08	255.33	286.17	256.83	229.83	200.25
91	175.42	213.42	248.75	223.75	250.33	225.00	201.33	175.17	91	201.75	245.42	286.17	257.33	287.92	258.75	231.58	201.50
92	176.75	215.00	250.33	225.42	251.83	226.50	202.92	176.33	92	203.25	247.17	287.92	259.17	289.67	260.67	233.17	202.83
93	177.92	216.42	251.83	226.92	253.17	228.08	204.25	177.25	93	204.58	248.83	289.50	260.83	291.25	262.33	234.75	203.83
94	179.00	217.83	253.00	228.33	254.42	229.58	205.50	178.17	94	205.92	250.50	291.00	262.50	292.50	264.08	236.25	204.75
95	180.08	219.08	253.92	229.67	255.33	230.83	206.67	178.75	95	207.08	251.92	292.17	264.17	293.67	265.50	237.75	205.58
96	181.00	220.17	254.83	230.83	256.33	232.17	207.83	179.50	96	208.17	253.25	293.25	265.50	294.75	266.92	238.92	206.42
97	181.75	221.00	255.67	231.75	257.08	233.08	208.67	180.00	97	208.92	254.25	294.17	266.50	295.67	268.08	239.83	207.00
98	182.42	221.83	256.42	232.58	257.92	233.92	209.33	180.50	98	209.75	255.17	294.83	267.58	296.67	268.92	240.83	207.58
99	182.75	222.42	256.92	233.17	258.42	234.42	209.83	180.92	99	210.17	255.75	295.33	268.17	297.08	269.58	241.25	208.00

There is a one time \$25 policy fee

Spousal Discount Factor: .93