

**Two Year  
GRADED  
LIFE**

*Two Year  
Graded Death Benefit  
Whole Life Policy*



**North Coast Life**

*"Earning Your Business is Our Business"*

**GRADED BENEFIT**

Checkless (Monthly)

**MALE**

<b>Issue Age</b>	<b>Face Amount</b>			
	<b>\$4,000</b>	<b>\$6,000</b>	<b>\$8,000</b>	<b>\$10,000</b>
40	---	18.62	23.16	27.70
41	---	19.21	23.95	28.69
42	---	19.83	24.78	29.72
43	---	20.49	25.65	30.81
44	---	21.16	26.55	31.94
45	---	21.88	27.51	33.14
46	---	22.82	28.77	34.71
47	---	23.82	30.09	36.36
48	18.25	24.88	31.50	38.13
49	19.00	26.01	33.01	40.01
50	19.80	27.20	34.60	42.00
51	20.65	28.48	36.30	44.13
52	21.56	29.84	38.12	46.40
53	22.52	31.28	40.04	48.79
54	23.54	32.81	42.08	51.35
55	24.62	34.44	44.25	54.06
56	25.86	36.30	46.73	57.16
57	27.19	38.28	49.37	60.47
58	28.61	40.41	52.22	64.02
59	30.13	42.70	55.26	67.83
60	31.76	45.15	58.53	71.91
61	33.51	47.77	62.02	76.28
62	35.39	50.58	65.77	80.97
63	37.39	53.59	69.79	85.98
64	39.53	56.80	74.07	91.34
65	41.83	60.25	78.66	97.08
66	44.17	63.75	83.34	102.92
67	46.59	67.39	88.19	108.99
68	49.11	71.17	93.22	115.28
69	51.71	75.07	98.43	121.79
70	54.41	79.11	103.81	128.52
71	57.19	83.29	109.38	135.48
72	60.07	87.60	115.13	142.66
73	63.03	92.05	121.06	150.08
74	66.09	96.63	127.18	157.72
75	69.38	101.57	133.76	165.95
76	72.90	106.85	140.80	174.75
77	76.72	112.58	148.44	184.30
78	80.92	118.87	156.83	194.79
79	85.45	125.67	165.90	206.12
80	90.35	133.03	175.70	218.38

**GRADED BENEFIT**

Checkless (Monthly)

**MALE**

<b>Issue Age</b>	<b>Face Amount</b>			
	<b>\$12,000</b>	<b>\$15,000</b>	<b>\$20,000</b>	<b>\$25,000</b>
40	32.24	39.05	50.40	61.74
41	33.42	40.53	52.37	64.22
42	34.66	42.08	54.44	66.80
43	35.98	43.72	56.63	69.53
44	37.33	45.41	58.88	72.35
45	38.77	47.21	61.28	75.35
46	40.65	49.56	64.41	79.27
47	42.63	52.04	67.72	83.40
48	44.75	54.69	71.26	87.82
49	47.01	57.51	75.02	92.52
50	49.40	60.51	79.01	97.51
51	51.96	63.70	83.26	102.83
52	54.68	67.09	87.79	108.49
53	57.55	70.69	92.59	114.48
54	60.62	74.52	97.70	120.87
55	63.87	78.59	103.12	127.65
56	67.59	83.24	109.32	135.40
57	71.56	88.20	115.93	143.67
58	75.82	93.53	123.04	152.55
59	80.39	99.24	130.65	162.06
60	85.29	105.37	138.82	172.28
61	90.53	111.92	147.56	183.19
62	96.16	118.95	156.94	194.92
63	102.18	126.47	166.96	207.45
64	108.60	134.50	177.67	220.84
65	115.49	143.11	189.15	235.19
66	122.51	151.88	200.84	249.80
67	129.78	160.98	212.97	264.96
68	137.33	170.41	225.55	280.69
69	145.14	180.18	238.57	296.97
70	153.22	190.27	252.03	313.79
71	161.58	200.72	265.96	331.20
72	170.20	211.50	280.33	349.16
73	179.09	222.61	295.15	367.69
74	188.27	234.08	310.45	386.81
75	198.14	246.42	326.90	407.37
76	208.70	259.63	344.50	429.38
77	220.16	273.94	363.59	453.24
78	232.75	289.68	384.58	479.47
79	246.34	306.68	407.24	507.80
80	261.05	325.07	431.76	538.44

**GRADED BENEFIT**

Checkless (Monthly)

**FEMALE**

<b>Issue Age</b>	<b>Face Amount</b>			
	<b>\$4,000</b>	<b>\$6,000</b>	<b>\$8,000</b>	<b>\$10,000</b>
40	---	---	19.48	23.10
41	---	---	20.10	23.87
42	---	---	20.73	24.66
43	---	---	21.39	25.48
44	---	---	22.08	26.35
45	---	18.36	22.81	27.26
46	---	19.02	23.69	28.36
47	---	19.72	24.63	29.54
48	---	20.46	25.62	30.77
49	---	21.24	26.66	32.07
50	---	22.07	27.76	33.46
51	---	22.96	28.94	34.93
52	---	23.88	30.18	36.47
53	18.25	24.87	31.50	38.12
54	18.94	25.92	32.89	39.86
55	19.69	27.03	34.37	41.72
56	20.46	28.19	35.93	43.66
57	21.30	29.44	37.59	45.74
58	22.19	30.79	39.38	47.98
59	23.15	32.23	41.31	50.39
60	24.19	33.79	43.39	52.99
61	25.31	35.47	45.62	55.78
62	26.51	37.26	48.02	58.77
63	27.78	39.17	50.56	61.95
64	29.15	41.22	53.29	65.37
65	30.61	43.41	56.22	69.02
66	32.09	45.63	59.17	72.72
67	33.66	47.99	62.32	76.65
68	35.33	50.50	65.66	80.83
69	37.10	53.15	69.20	85.26
70	39.05	56.07	73.10	90.12
71	41.18	59.27	77.37	95.46
72	43.48	62.72	81.97	101.21
73	45.95	66.42	86.89	107.37
74	48.58	70.37	92.16	113.95
75	51.38	74.57	97.76	120.96
76	54.25	78.87	103.50	128.12
77	57.32	83.48	109.64	135.80
78	60.62	88.43	116.24	144.06
79	64.18	93.77	123.36	152.95
80	68.00	99.51	131.01	162.51

**GRADED BENEFIT**

Checkless (Monthly)

**FEMALE**

<b>Issue Age</b>	<b>Face Amount</b>			
	<b>\$12,000</b>	<b>\$15,000</b>	<b>\$20,000</b>	<b>\$25,000</b>
40	26.72	32.16	41.21	50.26
41	27.65	33.31	42.75	52.18
42	28.59	34.49	44.32	54.15
43	29.58	35.73	45.97	56.21
44	30.62	37.03	47.70	58.38
45	31.71	38.39	49.52	60.65
46	33.04	40.04	51.73	63.41
47	34.44	41.80	54.07	66.34
48	35.92	43.65	56.54	69.42
49	37.49	45.61	59.15	72.68
50	39.15	47.68	61.91	76.14
51	40.91	49.89	64.85	79.81
52	42.77	52.21	67.95	83.68
53	44.74	54.68	71.24	87.80
54	46.83	57.29	74.72	92.15
55	49.06	60.07	78.43	96.79
56	51.39	62.99	82.32	101.64
57	53.89	66.11	86.48	106.85
58	56.58	69.47	90.96	112.45
59	59.46	73.08	95.77	118.47
60	62.58	76.98	100.97	124.96
61	65.93	81.16	106.55	131.94
62	69.52	85.65	112.54	139.42
63	73.34	90.43	118.91	147.38
64	77.44	95.55	125.73	155.92
65	81.83	101.04	133.05	165.06
66	86.26	106.57	140.43	174.29
67	90.97	112.47	148.29	184.11
68	95.99	118.74	156.66	194.57
69	101.31	125.38	165.51	205.64
70	107.14	132.68	175.24	217.80
71	113.55	140.69	185.92	231.14
72	120.45	149.31	197.41	245.52
73	127.84	158.55	209.73	260.92
74	135.74	168.42	222.89	277.37
75	144.15	178.93	236.91	294.89
76	152.75	189.68	251.24	312.80
77	161.95	201.19	266.59	331.99
78	171.87	213.58	283.11	352.64
79	182.53	226.92	300.89	374.86
80	194.01	241.26	320.02	398.77

# Two Year Graded Life from North Coast Life

## GRADED BENEFIT \*Annual Premium Rate Per \$1,000 Face Amount

NCL's Graded Life is a two year graded death benefit whole life product. If death occurs in the first policy year 25% of the ultimate death benefit is payable and 50% of the ultimate amount is payable in the second policy year. There is no reduction and the full ultimate amount is payable if death is accidental.

Eligibility for insurance is determined by five medical questions asked on the application.

### Description -

**Issue Ages: 18 through 80**

**Minimum Issue Amount:**

\$2,500 face amount and  
\$200 annual premium.\*

*\*(includes \$50 annual policy fee).*

**Maximum Issue Amount:**

\$25,000 face amount.

- Guaranteed Premiums for Insured's Lifetime
- Guaranteed Cash Values
- Guaranteed Death Benefits

Grade	<u>Natural Causes</u> - or - <u>Accidental</u>	
Year 1	25% of Face Amount	100%
Year 2	50% of Face Amount	100%
Year 3+	100% of Face Amount	100%

Issue Age	Rate Per \$1,000		Issue Age	Rate Per \$1,000	
	Male	Female		Male	Female
18	13.60	10.83	49	40.01	30.94
19	13.82	11.03	50	42.29	32.52
20	14.07	11.26	51	44.72	34.20
21	14.34	11.50	52	47.31	35.97
22	14.64	11.76	53	50.05	37.85
23	14.97	12.04	54	52.97	39.84
24	15.33	12.33	55	56.07	41.96
25	15.71	12.64	56	59.61	44.18
26	16.15	13.00	57	63.39	46.56
27	16.61	13.39	58	67.45	49.12
28	17.09	13.77	59	71.80	51.87
29	17.59	14.17	60	76.47	54.84
30	18.12	14.59	61	81.46	58.03
31	18.66	15.01	62	86.82	61.45
32	19.22	15.45	63	92.55	65.09
33	19.79	15.91	64	98.67	68.99
34	20.39	16.37	65	105.23	73.17
35	21.01	16.85	66	111.91	77.39
36	21.90	17.55	67	118.84	81.88
37	22.84	18.29	68	126.03	86.66
38	23.83	19.06	69	133.47	91.72
39	24.86	19.87	70	141.16	97.28
40	25.94	20.69	71	149.12	103.38
41	27.07	21.57	72	157.33	109.95
42	28.25	22.47	73	165.80	116.99
43	29.50	23.41	74	174.54	124.51
44	30.79	24.40	75	183.94	132.52
45	32.16	25.44	76	194.00	140.71
46	33.95	26.70	77	204.91	149.48
47	35.84	28.04	78	216.90	158.92
48	37.86	29.45	79	229.85	169.08
			80	243.86	180.01

**\* See back cover for Modal Premium calculations**

**Guaranteed Premiums and Death Benefits:** Premiums and Death Benefits are guaranteed for the policy term.

**Guaranteed Cash Values:** The Cash Value Yield is guaranteed for the policy term. Please run product computer illustrations for display of Cash Values.

**Minimum Issue Amount:** \$2,500 face amount AND \$200 annual premium (includes \$50 annual policy fee).

**Maximum Issue Amount:** \$25,000 face amount.

**Premium Calculations:** Annual premium total is figured by adding basic policy premium and a \$50 policy fee. Other mode premiums are calculated by applying the proper factor to the basic benefit premium, then adding appropriate modal policy fee.

Calculation of the appropriate total mode premium is a two-step process. For example, assuming a male, age 65, \$10,000 face amount at \$105.23 per thousand annual premium:

1. Establish premium and fee:  
Annual premium ..... 1052.30  
Annual policy fee ..... 50.00  
Total Annual Premium ..... \$ 1,102.30
2. To determine Checkless Plan Total Premium:  
\$1052.30 x .0875 (get Mode Factor below) ..... 92.08  
CHECKLESS policy fee ..... 5.00  
Total Electronic Check Premium ..... \$ 97.08

**Installment Payment of Premiums:** Where premiums are to be paid other than annually, apply the following factors:

	Annual	Semi Annual	Quarterly	Checkless
Mode Factor:		.51	.26	.0875
Policy Fee:	\$ 50.00	\$ 26.00	\$14.00	\$ 5.00
Min. Premium:	\$200.00	\$102.50	\$53.00	\$18.13

