

**Supreme Council of the Royal Arcanum
Simplified Issue Whole Life - Female Non Tobacco
Monthly Premiums (MA & FL & 0.50 - All other states \$1)**

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 5,000			
20	\$ 45.50	\$ 4.10	\$ 4.60	\$ 5.10
21	46.40	4.18	4.68	5.18
22	47.40	4.27	4.77	5.27
23	48.50	4.37	4.87	5.37
24	49.65	4.47	4.97	5.47
25	50.95	4.59	5.09	5.59
26	52.50	4.73	5.23	5.73
27	54.10	4.87	5.37	5.87
28	55.85	5.03	5.53	6.03
29	57.70	5.19	5.69	6.19
30	59.60	5.36	5.86	6.36
31	61.65	5.55	6.05	6.55
32	63.80	5.74	6.24	6.74
33	66.05	5.94	6.44	6.94
34	68.45	6.16	6.66	7.16
35	70.95	6.39	6.89	7.39
36	73.60	6.62	7.12	7.62
37	76.30	6.87	7.37	7.87
38	79.20	7.13	7.63	8.13
39	82.20	7.40	7.90	8.40
40	85.35	7.68	8.18	8.68
41	88.65	7.98	8.48	8.98
42	92.20	8.30	8.80	9.30
43	95.90	8.63	9.13	9.63
44	99.75	8.98	9.48	9.98
45	103.75	9.34	9.84	10.34
46	108.05	9.72	10.22	10.72
47	112.50	10.13	10.63	11.13
48	117.15	10.54	11.04	11.54
49	122.10	10.99	11.49	11.99
50	127.30	11.46	11.96	12.46
51	132.75	11.95	12.45	12.95
52	138.45	12.46	12.96	13.46
53	144.50	13.01	13.51	14.01
54	150.80	13.57	14.07	14.57
55	157.45	14.17	14.67	15.17
56	164.05	14.76	15.26	15.76
57	170.95	15.39	15.89	16.39
58	178.25	16.04	16.54	17.04
59	186.00	16.74	17.24	17.74

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 10,000			
20	\$ 91.00	\$ 8.19	\$ 8.69	\$ 9.19
21	92.80	8.35	8.85	9.35
22	94.80	8.53	9.03	9.53
23	97.00	8.73	9.23	9.73
24	99.30	8.94	9.44	9.94
25	101.90	9.17	9.67	10.17
26	105.00	9.45	9.95	10.45
27	108.20	9.74	10.24	10.74
28	111.70	10.05	10.55	11.05
29	115.40	10.39	10.89	11.39
30	119.20	10.73	11.23	11.73
31	123.30	11.10	11.60	12.10
32	127.60	11.48	11.98	12.48
33	132.10	11.89	12.39	12.89
34	136.90	12.32	12.82	13.32
35	141.90	12.77	13.27	13.77
36	147.20	13.25	13.75	14.25
37	152.60	13.73	14.23	14.73
38	158.40	14.26	14.76	15.26
39	164.40	14.80	15.30	15.80
40	170.70	15.36	15.86	16.36
41	177.30	15.96	16.46	16.96
42	184.40	16.60	17.10	17.60
43	191.80	17.26	17.76	18.26
44	199.50	17.96	18.46	18.96
45	207.50	18.68	19.18	19.68
46	216.10	19.45	19.95	20.45
47	225.00	20.25	20.75	21.25
48	234.30	21.09	21.59	22.09
49	244.20	21.98	22.48	22.98
50	254.60	22.91	23.41	23.91
51	265.50	23.90	24.40	24.90
52	276.90	24.92	25.42	25.92
53	289.00	26.01	26.51	27.01
54	301.60	27.14	27.64	28.14
55	314.90	28.34	28.84	29.34
56	328.10	29.53	30.03	30.53
57	341.90	30.77	31.27	31.77
58	356.50	32.09	32.59	33.09
59	372.00	33.48	33.98	34.48

Supreme Council of the Royal Arcanum
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Monthly Premiums (MA & FL &0.50 - All other states \$1)

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 5,000			
60	\$ 194.35	\$ 17.49	\$ 17.99	\$ 18.49
61	203.75	18.34	18.84	19.34
62	213.80	19.24	19.74	20.24
63	224.50	20.21	20.71	21.21
64	235.85	21.23	21.73	22.23
65	247.95	22.32	22.82	23.32
66	262.65	23.64	24.14	24.64
67	278.55	25.07	25.57	26.07
68	295.75	26.62	27.12	27.62
69	314.80	28.33	28.83	29.33
70	335.05	30.15	30.65	31.15
71	357.00	32.13	32.63	32.13
72	381.25	34.31	34.81	35.31
73	407.75	36.70	37.20	37.70
74	436.50	39.29	39.79	40.29
75	467.65	42.09	42.59	43.09
76	499.45	44.95	45.45	45.95
77	533.90	48.05	48.55	49.05
78	571.35	51.42	51.92	52.42
79	612.40	55.12	55.62	56.12
80	657.60	59.18	59.68	60.18
81	706.90	63.62	64.12	64.62
82	760.70	68.46	68.96	69.46
83	819.65	73.77	74.27	74.77
84	883.80	79.54	80.04	80.54
85	946.10	85.15	85.65	86.15

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 10,000			
60	\$ 388.70	\$ 34.98	\$ 35.48	\$ 35.98
61	407.50	36.68	37.18	37.68
62	427.60	38.48	38.98	39.48
63	449.00	40.41	40.91	41.41
64	471.70	42.45	42.95	43.45
65	495.90	44.63	45.13	45.63
66	525.30	47.28	47.78	48.28
67	557.10	50.14	50.64	51.14
68	591.50	53.24	53.74	54.24
69	629.60	56.66	57.16	57.66
70	670.10	60.31	60.81	61.31
71	714.00	64.26	64.76	65.26
72	762.50	68.63	69.13	69.63
73	815.50	73.40	73.90	74.40
74	873.00	78.57	79.07	79.57
75	935.30	84.18	84.68	85.18
76	998.90	89.90	90.40	90.90
77	1,067.80	96.10	96.60	97.10
78	1,142.70	102.84	103.34	103.84
79	1,224.80	110.23	110.73	111.23
80	1,315.20	118.37	118.87	119.37
81	1,413.80	127.24	127.74	128.24
82	1,521.40	136.93	137.43	137.93
83	1,639.30	147.54	148.04	148.54
84	1,767.60	159.08	159.58	160.08
85	1,892.20	170.30	170.80	171.30

Supreme Council of the Royal Arcanum
Simplified Issue Whole Life - Female Non Tobacco
Monthly Premiums (MA & FL &0.50 - All other states \$1)

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$15,000			
20	\$ 136.50	\$ 12.29	\$ 12.79	\$ 13.29
21	139.20	12.53	13.03	13.53
22	142.20	12.80	13.30	13.80
23	145.50	13.10	13.60	14.10
24	148.95	13.41	13.91	14.41
25	152.85	13.76	14.26	14.76
26	157.50	14.18	14.68	15.18
27	162.30	14.61	15.11	15.61
28	167.55	15.08	15.58	16.08
29	173.10	15.58	16.08	16.58
30	178.80	16.09	16.59	17.09
31	184.95	16.65	17.15	17.65
32	191.40	17.23	17.73	18.23
33	198.15	17.83	18.33	18.83
34	205.35	18.48	18.98	19.48
35	212.85	19.16	19.66	20.16
36	220.80	19.87	20.37	20.87
37	228.90	20.60	21.10	21.61
38	237.60	21.38	21.88	22.38
39	246.60	22.19	22.69	23.19
40	256.05	23.04	23.54	24.04
41	265.95	23.94	24.44	24.94
42	276.60	24.89	25.39	25.89
43	287.70	25.89	26.39	26.89
44	299.25	26.93	27.43	27.93
45	311.25	28.01	28.51	29.01
46	324.15	29.17	29.67	30.17
47	337.50	30.38	30.88	31.38
48	351.45	31.63	32.13	32.63
49	366.30	32.97	33.47	33.97
50	381.90	34.37	34.87	35.37
51	398.25	35.84	36.34	36.84
52	415.35	37.38	37.88	38.38
53	433.50	39.02	39.52	40.02
54	452.40	40.72	41.22	41.72
55	472.35	42.51	43.01	43.51
56	492.15	44.29	44.79	45.29
57	512.85	46.16	46.66	47.16
58	534.75	48.13	48.63	49.13
59	558.00	50.22	50.72	51.22

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$20,000			
20	\$ 182.00	\$ 16.54	\$ 17.04	\$ 17.54
21	185.60	16.70	17.20	17.70
22	189.60	17.06	17.56	18.06
23	194.00	17.46	17.96	18.46
24	198.60	17.87	18.37	18.87
25	203.80	18.34	18.84	19.34
26	210.00	18.90	19.40	19.90
27	216.40	19.48	19.98	20.48
28	223.40	20.11	20.61	21.11
29	230.80	20.77	21.27	21.77
30	238.40	21.46	21.96	22.46
31	246.60	22.19	22.69	23.19
32	255.20	22.97	23.47	23.97
33	264.20	23.78	24.28	24.78
34	273.80	24.64	25.14	25.64
35	283.80	25.54	26.04	26.54
36	294.40	26.50	27.00	27.50
37	305.20	27.47	27.97	28.47
38	316.80	28.51	29.01	29.51
39	328.80	29.59	30.09	30.59
40	341.40	30.73	31.23	31.73
41	354.60	31.91	32.41	32.91
42	368.80	33.19	33.69	34.19
43	383.60	34.52	35.02	35.52
44	399.00	35.91	36.41	36.91
45	415.00	37.35	37.85	38.35
46	432.20	38.90	39.40	39.90
47	450.00	40.50	41.00	41.50
48	468.60	42.17	42.67	43.17
49	488.40	43.96	44.46	44.96
50	509.20	45.83	46.33	46.83
51	531.00	47.79	48.29	48.79
52	553.80	49.84	50.34	50.84
53	578.00	52.02	52.52	53.02
54	603.20	54.29	54.79	55.29
55	629.80	56.68	57.18	57.68
56	656.20	59.06	59.56	60.06
57	683.80	61.54	62.04	62.54
58	713.00	64.17	64.67	65.17
59	744.00	66.96	67.46	67.96

Supreme Council of the Royal Arcanum
Simplified Issue Whole Life - Female Non Tobacco
Monthly Premiums (MA & FL &0.50 - All other states \$1)

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 15,000			
60	\$ 583.05	\$ 52.47	\$ 52.97	\$ 53.47
61	611.25	55.01	55.51	56.01
62	641.40	57.73	58.23	58.73
63	673.50	60.62	61.12	61.62
64	707.55	63.68	64.18	64.68
65	743.85	66.95	67.45	67.95
66	787.95	70.92	71.42	71.92
67	835.65	75.21	75.71	76.21
68	887.25	79.85	80.35	80.85
69	944.40	85.00	85.50	86.00
70	1,005.15	90.46	90.96	91.46
71	1,071.00	96.39	96.89	97.39
72	1,143.75	102.94	103.44	103.94
73	1,223.25	110.09	110.59	111.09
74	1,309.50	117.86	118.36	118.86
75	1,402.95	126.27	126.77	127.27
76	1,498.35	134.85	135.35	135.85
77	1,601.70	144.15	144.65	145.15
78	1,714.05	154.26	154.76	155.35
79	1,837.20	165.35	165.85	166.35
80	1,972.80	177.55	178.05	178.55
81	2,120.70	190.86	191.36	191.86
82	2,282.10	205.39	205.89	206.39
83	2,458.95	221.31	221.81	222.31
84	2,651.40	238.63	239.13	239.63
85	2,838.30	255.45	255.95	256.45

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 20,000			
60	\$ 777.40	\$ 69.97	\$ 70.47	\$ 70.97
61	815.00	73.35	73.85	74.35
62	855.20	76.97	77.47	77.97
63	898.00	80.82	81.32	81.82
64	943.40	84.91	85.41	85.91
65	991.80	89.26	89.76	90.26
66	1,050.60	94.55	95.05	95.55
67	1,114.20	100.28	100.78	101.28
68	1,183.00	106.47	106.97	107.47
69	1,259.20	113.33	113.83	114.33
70	1,340.20	120.62	121.12	121.62
71	1,428.00	128.52	129.02	129.52
72	1,525.00	137.25	137.75	138.25
73	1,631.00	146.79	147.29	147.79
74	1,746.00	157.14	157.64	158.14
75	1,870.60	168.35	168.85	169.35
76	1,997.80	179.80	180.30	180.80
77	2,135.60	192.20	192.70	193.20
78	2,285.40	205.69	206.19	206.69
79	2,449.60	220.46	220.96	221.46
80	2,630.40	236.74	237.24	237.74
81	2,827.60	254.48	254.98	255.48
82	3,042.80	273.85	274.35	274.85
83	3,278.60	295.07	295.57	296.07
84	3,535.20	318.17	318.67	319.17
85	3,784.40	340.60	341.10	341.60

**Supreme Council of the Royal Arcanum
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Monthly Premiums (MA & FL &0.50 - All other states \$1)**

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 25,000			
20	\$ 227.50	\$ 20.48	\$ 20.98	\$ 21.48
21	232.00	20.88	21.38	21.88
22	237.00	21.33	21.83	22.33
23	242.50	21.83	22.33	22.83
24	248.25	22.34	22.84	23.34
25	254.75	22.93	23.43	23.93
26	262.50	23.63	24.13	24.63
27	270.50	24.35	24.85	25.35
28	279.25	25.13	25.63	26.13
29	288.50	25.97	26.47	26.97
30	298.00	26.82	27.32	27.82
31	308.25	27.74	28.24	28.74
32	319.00	28.71	29.21	29.71
33	330.25	29.72	30.22	30.72
34	342.25	30.80	31.30	31.80
35	354.75	31.93	32.43	32.93
36	368.00	33.12	33.62	34.12
37	381.50	34.34	34.84	35.34
38	396.00	35.64	36.14	36.64
39	411.00	36.99	37.49	37.99
40	426.75	38.41	38.91	39.41
41	443.25	39.89	40.39	40.89
42	461.00	41.49	41.99	42.49
43	479.50	43.16	43.66	44.16
44	498.75	44.89	45.39	45.89
45	518.75	46.69	47.19	47.69
46	540.25	48.62	49.12	49.62
47	562.50	50.63	51.13	51.63
48	585.75	52.72	53.22	53.72
49	610.50	54.95	55.45	55.95
50	636.50	57.29	57.79	58.29
51	663.75	59.74	60.24	60.74
52	692.25	62.30	62.80	63.30
53	722.50	65.03	65.53	66.03
54	754.00	67.86	68.36	68.86
55	787.25	70.85	71.35	71.85
56	820.25	73.82	74.32	74.82
57	854.75	76.93	77.43	77.93
58	891.25	80.21	80.71	81.21
59	930.00	83.70	84.20	84.70

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 50,000			
20	\$ 455.00	\$ 40.95	\$ 41.45	\$ 41.95
21	464.00	41.76	42.26	42.76
22	474.00	42.66	43.16	43.66
23	485.00	43.65	44.15	44.65
24	496.50	44.69	45.19	45.69
25	509.50	45.86	46.36	46.86
26	525.00	47.25	47.75	48.25
27	541.00	48.69	49.19	49.69
28	558.50	50.27	50.77	51.27
29	577.00	51.93	52.43	52.93
30	596.00	53.64	54.14	54.64
31	616.50	55.49	55.99	56.49
32	638.00	57.42	57.92	58.42
33	660.50	59.45	59.95	60.45
34	684.50	61.61	62.11	62.61
35	709.50	63.86	64.36	64.86
36	736.00	66.24	66.74	67.24
37	763.00	68.67	69.17	69.67
38	792.00	71.28	71.78	72.78
39	822.00	73.98	74.48	74.98
40	853.50	76.82	77.32	77.82
41	886.50	79.79	80.29	80.79
42	922.00	82.98	83.48	83.98
43	959.00	86.31	86.81	87.31
44	997.50	89.78	90.28	90.78
45	1,037.50	93.38	93.88	94.38
46	1,080.50	97.25	97.75	98.25
47	1,125.00	101.25	101.75	102.25
48	1,171.50	105.44	105.94	106.44
49	1,221.00	109.89	110.39	110.89
50	1,273.00	114.57	115.07	115.57
51	1,327.50	119.48	119.98	120.48
52	1,384.50	124.61	125.11	125.61
53	1,445.00	130.05	130.55	131.05
54	1,508.00	135.72	136.22	136.72
55	1,574.50	141.71	142.21	142.71
56	1,640.50	147.65	148.15	148.65
57	1,709.50	153.86	154.36	154.86
58	1,782.50	160.43	160.93	161.43
59	1,860.00	167.40	167.90	168.40

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Monthly Premiums (MA & FL &0.50 - All other states \$1)

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 25,000			
60	\$ 971.75	\$ 87.46	\$ 87.96	\$ 88.46
61	1,018.75	91.69	92.19	92.69
62	1,069.00	96.21	96.71	97.21
63	1,122.50	101.03	101.53	102.03
64	1,179.25	106.13	106.63	107.13
65	1,239.75	111.58	112.08	112.58
66	1,313.25	118.19	118.69	119.19
67	1,392.75	125.35	125.85	126.35
68	1,478.75	133.09	133.59	134.09
69	1,574.00	141.66	142.16	142.66
70	1,675.25	150.77	151.27	151.77
71	1,785.00	160.65	161.15	161.65
72	1,906.25	171.56	172.06	172.56
73	2,038.75	183.49	183.99	184.49
74	2,182.50	196.43	196.93	197.43
75	2,338.25	210.44	210.94	211.44
76	2,497.25	224.75	225.25	225.75
77	2,669.50	240.26	240.76	241.26
78	2,856.75	257.11	257.61	258.11
79	3,062.00	275.58	276.08	276.58
80	3,288.00	295.92	296.42	296.92
81	3,534.50	318.11	318.61	319.11
82	3,803.50	342.32	342.82	343.32
83	4,098.25	368.84	369.34	369.84
84	4,419.00	397.71	398.21	398.71
85	4,730.50	425.75	426.25	426.75

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 50,000			
60	\$ 1,943.50	\$ 174.92	\$ 175.42	\$ 175.92
61	2,037.50	183.38	183.88	184.38
62	2,138.00	192.42	192.20	193.42
63	2,245.00	202.05	202.55	203.05
64	2,358.50	212.27	212.77	213.27
65	2,479.50	223.16	223.66	224.16
66	2,626.50	236.39	236.89	237.39
67	2,785.50	250.70	251.20	251.70
68	2,957.50	266.18	266.68	267.18
69	3,148.00	283.32	283.82	284.32
70	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A

Supreme Council of the Royal Arcanum
Simplified Issue Whole Life - Female Tobacco
Monthly Premiums (MA & FL & 0.50 - All other states \$1)

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 5,000			
20	\$ 49.00	\$ 4.41	\$ 4.91	\$ 5.41
21	50.25	4.52	5.02	5.52
22	51.65	4.65	5.15	5.65
23	53.10	4.78	5.28	5.78
24	54.65	4.92	5.42	5.92
25	56.30	5.07	5.57	6.07
26	58.10	5.23	5.73	6.23
27	60.00	5.40	5.90	6.40
28	62.00	5.58	6.08	6.58
29	64.10	5.77	6.27	6.77
30	66.35	5.97	6.47	6.97
31	68.75	6.19	6.69	7.19
32	71.25	6.41	6.91	7.41
33	73.85	6.65	7.15	7.65
34	76.60	6.89	7.39	7.89
35	79.55	7.16	7.66	8.16
36	82.55	7.43	7.93	8.43
37	85.70	7.71	8.21	8.71
38	89.05	8.01	8.51	9.01
39	92.55	8.33	8.83	9.33
40	96.25	8.66	9.16	9.66
41	100.15	9.01	9.51	10.01
42	104.30	9.39	9.89	10.39
43	108.60	9.77	10.27	10.77
44	113.15	10.18	10.68	11.18
45	117.85	10.61	11.11	11.61
46	122.90	11.06	11.56	12.06
47	128.15	11.53	12.03	12.53
48	133.70	12.03	12.53	13.03
49	139.50	12.56	13.06	13.56
50	145.60	13.10	13.60	14.10
51	152.00	13.68	14.18	14.68
52	158.70	14.28	14.78	15.28
53	165.75	14.92	15.42	15.92
54	173.10	15.58	16.08	16.58
55	180.90	16.28	16.78	17.28
56	188.75	16.99	17.49	17.99
57	196.95	17.73	18.23	18.73
58	205.65	18.51	19.01	19.51
59	214.80	19.33	19.83	20.33

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 10,000			
20	\$ 98.00	\$ 8.82	\$ 9.32	\$ 9.82
21	100.50	9.05	9.55	10.05
22	103.30	9.30	9.80	10.30
23	106.20	9.56	10.06	10.56
24	109.30	9.84	10.34	10.84
25	112.60	10.13	10.63	11.13
26	116.20	10.46	10.96	11.46
27	120.00	10.80	11.30	11.80
28	124.00	11.16	11.66	12.16
29	128.20	11.54	12.04	12.54
30	132.70	11.94	12.44	12.94
31	137.50	12.38	12.88	13.38
32	142.50	12.83	13.33	13.83
33	147.70	13.29	13.79	14.29
34	153.20	13.79	14.29	14.79
35	159.10	14.32	14.82	15.32
36	165.10	14.86	15.36	15.86
37	171.40	15.43	15.93	16.43
38	178.10	16.03	16.53	17.03
39	185.10	16.66	17.16	17.66
40	192.50	17.33	17.83	18.33
41	200.30	18.03	18.53	19.03
42	208.60	18.77	19.27	19.77
43	217.20	19.55	20.05	20.55
44	226.30	20.37	20.87	21.37
45	235.70	21.21	21.71	22.21
46	245.80	22.12	22.62	23.12
47	256.30	23.07	23.57	24.07
48	267.40	24.07	24.57	25.07
49	279.00	25.11	25.61	26.11
50	291.20	26.21	26.71	27.21
51	304.00	27.36	27.86	28.36
52	317.40	28.57	29.07	29.57
53	331.50	29.84	30.34	30.84
54	346.20	31.16	31.66	32.16
55	361.80	32.56	33.06	33.56
56	377.50	33.98	34.48	34.98
57	393.90	35.45	35.95	36.45
58	411.30	37.02	37.52	38.02
59	429.60	38.66	39.16	39.66

Supreme Council of the Royal Arcanum
Simplified Issue Whole Life - Female Tobacco
Monthly Premiums (MA & FL &0.50 - All other states \$1)

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 5,000			
60	\$ 224.60	\$ 20.21	\$ 20.71	\$ 21.21
61	235.60	21.20	21.70	22.20
62	247.20	22.25	22.75	23.25
63	259.55	23.36	23.86	24.36
64	272.60	24.53	25.03	25.53
65	286.50	25.79	26.29	26.79
66	303.10	27.28	27.78	28.28
67	321.00	28.89	29.39	29.89
68	340.90	30.68	31.18	31.68
69	362.50	32.63	33.13	33.63
70	384.10	34.57	35.07	35.57
71	408.90	36.80	37.30	37.80
72	435.80	39.22	39.72	40.22
73	464.85	41.84	42.34	42.84
74	496.20	44.66	45.16	45.66
75	529.90	47.69	48.19	48.69
76	564.45	50.80	51.30	51.80
77	601.70	54.15	54.65	55.15
78	642.00	57.78	58.28	58.78
79	686.00	61.74	62.24	62.74
80	734.25	66.08	66.58	67.08
81	786.45	70.78	71.28	71.78
82	842.70	75.84	76.34	76.84
83	903.35	81.30	81.80	82.30
84	968.55	87.17	87.67	88.17
85	1,030.95	92.79	93.29	93.79

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 10,000			
60	\$ 449.20	\$ 40.43	\$ 40.93	\$ 41.43
61	471.20	42.41	42.91	43.41
62	494.40	44.50	45.00	45.50
63	519.10	46.72	47.22	47.72
64	545.20	49.07	49.57	50.07
65	573.00	51.57	52.07	52.57
66	606.20	54.56	55.06	55.56
67	642.00	57.78	58.28	58.78
68	681.80	61.36	61.86	62.36
69	725.00	65.25	65.75	66.25
70	768.20	69.14	69.64	70.14
71	817.80	73.60	74.10	74.60
72	871.60	78.44	78.94	79.44
73	929.70	83.67	84.17	84.67
74	992.40	89.32	89.82	90.32
75	1,059.80	95.38	95.88	96.38
76	1,128.90	101.60	102.10	102.60
77	1,203.40	108.31	108.81	109.31
78	1,284.00	115.56	116.06	116.56
79	1,372.00	123.48	123.98	124.48
80	1,468.50	132.17	132.67	133.17
81	1,572.90	141.56	142.06	142.56
82	1,685.40	151.69	152.19	152.69
83	1,806.70	162.60	163.10	163.60
84	1,937.10	174.34	174.84	175.34
85	2,061.90	185.57	186.07	186.57

**Supreme Council of the Royal Arcanum
Simplified Issue Whole Life - Female Tobacco
Monthly Premiums (MA & FL &0.50 - All other states \$1)**

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 15,000			
20	\$ 147.00	\$ 13.23	\$ 13.73	\$ 14.23
21	150.75	13.57	14.07	14.57
22	154.95	13.95	14.45	14.95
23	159.30	14.34	14.84	15.34
24	163.95	14.76	15.26	15.76
25	168.90	15.20	15.70	16.20
26	174.30	15.69	16.19	16.69
27	180.00	16.20	16.70	17.20
28	186.00	16.74	17.24	17.74
29	192.30	17.31	17.81	18.31
30	199.05	17.91	18.41	18.91
31	206.25	18.56	19.06	19.56
32	213.75	19.24	19.74	20.24
33	221.55	19.94	20.44	20.94
34	229.80	20.68	21.18	21.68
35	238.65	21.48	21.98	22.48
36	247.65	22.29	22.79	23.29
37	257.10	23.14	23.64	24.14
38	267.15	24.04	24.54	25.04
39	277.65	24.99	25.49	25.99
40	288.75	25.99	26.49	26.99
41	300.45	27.04	27.54	28.04
42	312.90	28.16	28.66	29.16
43	325.80	29.32	29.82	30.32
44	339.45	30.55	31.05	31.55
45	353.55	31.82	32.32	32.82
46	368.70	33.18	33.68	34.18
47	384.45	34.60	35.10	35.60
48	401.10	36.10	36.60	37.10
49	418.50	37.67	38.17	38.67
50	436.80	39.31	39.81	40.31
51	456.00	41.04	41.54	42.04
52	476.10	42.85	43.35	43.85
53	497.25	44.75	45.25	45.75
54	519.30	46.74	47.24	47.74
55	542.70	48.84	49.34	49.84
56	566.25	50.96	51.46	51.96
57	590.85	53.18	53.68	54.18
58	616.95	55.53	56.03	56.53
59	644.40	58.00	58.50	59.00

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 20,000			
20	\$ 196.00	\$ 17.64	\$ 18.14	\$ 18.64
21	201.00	18.09	18.59	19.09
22	206.60	18.59	19.09	19.59
23	212.40	19.12	19.62	20.12
24	218.60	19.67	20.17	20.67
25	225.20	20.27	20.77	21.27
26	232.40	20.92	21.42	21.92
27	240.00	21.60	22.10	22.60
28	248.00	22.32	22.82	23.32
29	256.40	23.08	23.58	24.08
30	265.40	23.89	24.39	24.89
31	275.00	24.75	25.25	25.75
32	285.00	25.65	26.15	26.65
33	295.40	26.59	27.09	27.59
34	306.40	27.58	28.08	28.58
35	318.20	28.64	29.14	29.64
36	330.20	29.72	30.22	30.72
37	342.80	30.85	31.35	31.85
38	356.20	32.06	32.56	33.06
39	370.20	33.32	33.82	34.32
40	385.00	34.65	35.15	35.65
41	400.60	36.05	36.55	37.05
42	417.20	37.55	38.05	38.55
43	434.40	39.10	39.60	40.10
44	452.60	40.73	41.23	41.73
45	471.40	42.43	42.93	43.43
46	491.60	44.24	44.74	45.24
47	512.60	46.13	46.63	47.13
48	534.80	48.13	48.63	49.13
49	558.00	50.22	50.72	51.22
50	582.40	52.42	52.92	53.42
51	608.00	54.72	55.22	55.72
52	634.80	57.13	57.63	58.13
53	663.00	59.67	60.17	60.67
54	692.40	62.32	62.82	63.32
55	723.60	65.12	65.62	66.12
56	755.00	67.95	68.45	68.95
57	787.80	70.90	71.40	71.90
58	822.60	74.03	74.53	75.03
59	859.20	77.33	77.83	78.33

Supreme Council of the Royal Arcanum
Simplified Issue Whole Life - Female Tobacco
Monthly Premiums (MA & FL &0.50 - All other states \$1)

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 15,000			
60	\$ 673.80	\$ 60.64	\$ 61.14	\$ 61.64
61	706.80	63.61	64.11	64.61
62	741.60	66.74	67.24	67.74
63	778.65	70.08	70.58	71.08
64	817.80	73.60	74.10	74.60
65	859.50	77.36	77.86	78.36
66	909.30	81.84	82.34	82.84
67	963.00	86.67	87.17	87.67
68	1,022.70	92.04	92.54	93.04
69	1,087.50	97.88	98.38	98.88
70	1,152.30	103.71	104.21	104.71
71	1,226.70	110.40	110.90	111.40
72	1,307.40	117.67	118.17	118.67
73	1,394.55	125.51	126.01	126.51
74	1,488.60	133.97	134.47	134.97
75	1,589.70	143.07	143.57	144.07
76	1,693.35	152.40	152.90	153.40
77	1,805.10	162.46	162.96	163.46
78	1,926.00	173.34	173.84	174.34
79	2,058.00	185.22	185.72	186.22
80	2,202.75	198.25	198.75	199.25
81	2,359.35	212.34	212.84	213.24
82	2,528.10	227.53	228.03	228.53
83	2,710.05	243.90	244.40	244.90
84	2,905.65	261.51	262.01	262.51
85	3,092.85	278.36	278.86	279.36

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 20,000			
60	\$ 898.40	\$ 80.86	\$ 81.36	\$ 81.86
61	942.40	84.82	85.32	85.82
62	988.80	88.99	89.49	89.99
63	1,038.20	93.44	93.94	94.44
64	1,090.40	98.14	98.64	99.14
65	1,146.00	103.14	103.64	104.14
66	1,212.40	109.12	109.62	110.12
67	1,284.00	115.56	116.06	116.56
68	1,363.60	122.72	123.22	123.72
69	1,450.00	130.50	131.00	131.50
70	1,536.40	138.28	138.78	139.28
71	1,635.60	147.20	147.70	148.20
72	1,743.20	156.89	157.39	157.89
73	1,859.40	167.35	167.85	168.35
74	1,984.80	178.63	179.13	179.63
75	2,119.60	190.76	191.26	191.76
76	2,257.80	203.20	203.70	204.20
77	2,406.80	216.61	217.11	217.61
78	2,568.00	231.12	231.62	232.12
79	2,744.00	246.96	247.46	247.96
80	2,937.00	264.33	264.83	265.33
81	3,145.80	283.12	283.62	284.12
82	3,370.80	303.37	303.87	304.37
83	3,613.40	325.21	325.71	326.21
84	3,874.20	348.68	349.18	349.68
85	4,123.80	371.14	371.64	372.14

Supreme Council of the Royal Arcanum
Simplified Issue Whole Life - Female Tobacco
Monthly Premiums (MA & FL &0.50 - All other states \$1)

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 25,000			
20	\$ 245.00	\$ 22.05	\$ 22.55	\$ 23.05
21	251.25	22.61	23.11	23.61
22	258.25	23.24	23.74	24.24
23	265.50	23.90	24.40	24.90
24	273.25	24.59	25.09	25.59
25	281.50	25.34	25.84	26.34
26	290.50	26.15	26.65	27.15
27	300.00	27.00	27.50	28.00
28	310.00	27.90	28.40	28.90
29	320.50	28.85	29.35	29.85
30	331.75	29.86	30.36	30.86
31	343.75	30.94	31.44	31.94
32	356.25	32.06	32.56	33.06
33	369.25	33.23	33.73	34.23
34	383.00	34.47	34.97	35.47
35	397.75	35.80	36.30	36.80
36	412.75	37.15	37.65	38.15
37	428.50	38.57	39.07	39.57
38	445.25	40.07	40.57	41.07
39	462.75	41.65	42.15	42.65
40	481.25	43.31	43.81	44.31
41	500.75	45.07	45.57	46.07
42	521.50	46.94	47.44	47.94
43	543.00	48.87	49.37	49.87
44	565.75	50.92	51.42	51.92
45	589.25	53.03	53.53	54.03
46	614.50	55.31	55.81	56.31
47	640.75	57.67	58.17	58.67
48	668.50	60.17	60.67	61.17
49	697.50	62.78	63.28	63.78
50	728.00	65.52	66.02	66.52
51	760.00	68.40	68.90	69.40
52	793.50	71.42	71.92	72.42
53	828.75	74.59	75.09	75.59
54	865.50	77.90	78.40	78.90
55	904.50	81.41	81.91	82.41
56	943.75	84.94	85.44	85.94
57	984.75	88.63	89.13	89.63
58	1,028.25	92.54	93.04	93.54
59	1,074.00	96.66	97.16	97.66

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 50,000			
20	\$ 490.00	\$ 44.10	\$ 44.60	\$ 45.10
21	502.50	45.23	45.73	46.23
22	516.50	46.49	46.99	47.49
23	531.00	47.79	48.29	48.79
24	546.50	49.19	49.69	50.19
25	563.00	50.67	51.17	51.67
26	581.00	52.29	52.79	53.29
27	600.00	54.00	54.50	55.00
28	620.00	55.80	56.30	56.80
29	641.00	57.69	58.19	58.69
30	663.50	59.72	60.22	60.72
31	687.50	61.88	62.38	62.88
32	712.50	64.13	64.63	65.13
33	738.50	66.47	66.97	67.47
34	766.00	68.94	69.44	69.94
35	795.50	71.60	72.10	72.60
36	825.50	74.30	74.80	75.30
37	857.00	77.13	77.63	78.13
38	890.50	80.15	80.65	81.15
39	925.50	83.30	83.80	84.30
40	962.50	86.63	87.13	87.63
41	1,001.50	90.14	90.64	91.14
42	1,043.00	93.87	94.37	94.87
43	1,086.00	97.74	98.24	98.74
44	1,131.50	101.84	102.34	102.84
45	1,178.50	106.07	106.57	107.07
46	1,229.00	110.61	111.11	111.61
47	1,281.50	115.34	115.84	116.34
48	1,337.00	120.33	120.83	121.33
49	1,395.00	125.55	126.05	126.55
50	1,456.00	131.04	131.54	132.04
51	1,520.00	136.80	137.30	137.80
52	1,587.00	142.83	143.33	143.83
53	1,657.50	149.18	149.68	150.18
54	1,731.00	155.79	156.29	156.79
55	1,809.00	162.81	163.31	163.81
56	1,887.50	169.88	170.38	170.88
57	1,969.50	177.26	177.76	178.26
58	2,056.50	185.09	185.59	186.09
59	2,148.00	193.32	193.82	194.32

Supreme Council of the Royal Arcanum
Simplified Issue Whole Life - Female Tobacco
Monthly Premiums (MA & FL &0.50 - All other states \$1)

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 25,000			
60	\$ 1,123.00	\$ 101.07	\$ 101.57	\$ 102.07
61	1,178.00	106.02	106.52	107.02
62	1,236.00	111.24	111.74	112.24
63	1,297.75	116.80	117.30	117.80
64	1,363.00	122.67	123.17	123.67
65	1,432.50	128.93	129.43	129.93
66	1,515.50	136.40	136.90	137.40
67	1,605.00	144.45	144.95	145.45
68	1,704.50	153.41	153.91	154.41
69	1,812.50	163.13	163.63	164.13
70	1,920.50	172.85	173.35	173.85
71	2,044.50	184.01	184.51	185.01
72	2,179.00	196.11	196.61	197.11
73	2,324.25	209.18	209.68	210.18
74	2,481.00	223.29	223.79	224.29
75	2,649.50	238.46	238.96	239.46
76	2,822.25	254.00	254.50	255.00
77	3,008.50	270.77	271.27	271.77
78	3,210.00	288.90	289.40	289.90
79	3,430.00	308.70	309.20	309.70
80	3,671.25	330.41	330.91	331.41
81	3,932.25	353.90	354.40	354.90
82	4,213.50	379.22	379.72	380.22
83	4,516.75	406.51	407.01	407.51
84	4,842.75	435.85	436.35	436.85
85	5,154.75	463.93	464.43	464.93

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 50,000			
60	\$ 2,246.00	\$ 202.14	\$ 202.64	\$ 203.14
61	2,356.00	212.04	212.54	213.04
62	2,472.00	222.48	222.98	223.48
63	2,595.50	233.60	234.10	234.60
64	2,726.00	245.34	245.84	246.34
65	2,865.00	257.85	258.35	258.85
66	3,031.00	272.79	273.29	273.79
67	3,210.00	288.90	289.40	289.90
68	3,409.00	306.81	307.31	307.81
69	3,625.00	326.25	326.75	327.25
70	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A

Supreme Council of the Royal Arcanum
Simplified Issue Whole Life - Male Non Tobacco
Monthly Premiums (MA & FL &0.50 - All other states \$1)

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 5,000			
20	\$ 51.95	\$ 4.68	\$ 5.18	\$ 5.68
21	52.85	4.76	5.26	5.76
22	53.90	4.85	5.35	5.85
23	55.00	4.95	5.45	5.95
24	56.25	5.06	5.56	6.06
25	57.80	5.20	5.70	6.20
26	59.55	5.36	5.86	6.36
27	61.45	5.53	6.03	6.53
28	63.50	5.72	6.22	6.72
29	65.70	5.91	6.41	6.91
30	68.10	6.13	6.63	7.13
31	70.60	6.35	6.85	7.35
32	73.30	6.60	7.10	7.60
33	76.20	6.86	7.36	7.86
34	79.20	7.13	7.63	8.13
35	82.50	7.43	7.93	8.43
36	85.90	7.73	8.23	8.73
37	89.45	8.05	8.55	9.05
38	93.25	8.39	8.89	9.39
39	97.20	8.75	9.25	9.75
40	101.40	9.13	9.63	10.13
41	105.85	9.53	10.03	10.53
42	110.60	9.95	10.45	10.95
43	115.55	10.40	10.90	11.40
44	120.75	10.87	11.37	11.87
45	126.20	11.36	11.86	12.36
46	131.95	11.88	12.38	12.88
47	138.05	12.42	12.92	13.42
48	144.50	13.01	13.51	14.01
49	151.30	13.62	14.12	14.62
50	158.65	14.28	14.78	15.28
51	166.35	14.97	15.47	15.97
52	174.50	15.71	16.21	16.71
53	183.15	16.48	16.98	17.48
54	192.35	17.31	17.81	18.31
55	202.00	18.18	18.68	19.18
56	211.50	19.04	19.54	20.04
57	221.50	19.94	20.44	20.94
58	232.15	20.89	21.39	21.89
59	243.40	21.91	22.41	22.91

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 10,000			
20	\$ 103.90	\$ 9.35	\$ 9.85	\$ 10.35
21	105.70	9.51	10.01	10.51
22	107.80	9.70	10.20	10.70
23	110.00	9.90	10.40	10.90
24	112.50	10.13	10.63	11.13
25	115.60	10.40	10.90	11.40
26	119.10	10.72	11.22	11.72
27	122.90	11.06	11.56	12.06
28	127.00	11.43	11.93	12.43
29	131.40	11.83	12.33	12.83
30	136.20	12.26	12.76	13.26
31	141.20	12.71	13.21	13.71
32	146.60	13.19	13.69	14.19
33	152.40	13.72	14.22	14.72
34	158.40	14.26	14.76	15.26
35	165.00	14.85	15.35	15.85
36	171.80	15.46	15.96	16.46
37	178.90	16.10	16.60	17.10
38	186.50	16.79	17.29	17.79
39	194.40	17.50	18.00	18.50
40	202.80	18.25	18.75	19.25
41	211.70	19.05	19.55	20.05
42	221.20	19.91	20.41	20.91
43	231.10	20.80	21.30	21.80
44	241.50	21.74	22.24	22.74
45	252.40	22.72	23.22	23.72
46	263.90	23.75	24.25	24.75
47	276.10	24.85	25.35	25.85
48	289.00	26.01	26.51	27.01
49	302.60	27.23	27.73	28.23
50	317.30	28.56	29.06	29.56
51	332.70	29.94	30.44	30.94
52	349.00	31.41	31.91	32.41
53	366.30	32.97	33.47	33.97
54	384.70	34.62	35.12	35.62
55	404.00	36.36	36.86	37.36
56	423.00	38.07	38.57	39.07
57	443.00	39.87	40.37	40.87
58	464.30	41.79	42.29	42.79
59	486.80	43.81	44.31	44.81

Supreme Council of the Royal Arcanum
Simplified Issue Whole Life - Male Non Tobacco
Monthly Premiums (MA & FL & 0.50 - All other states \$1)

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 5,000			
60	\$ 255.45	\$ 22.99	\$ 23.49	\$ 23.99
61	268.85	24.20	24.70	25.20
62	283.00	25.47	25.97	26.47
63	297.95	26.82	27.32	27.82
64	313.75	28.24	28.74	29.24
65	330.40	29.74	30.24	30.74
66	350.90	31.58	32.08	32.58
67	373.00	33.57	34.07	34.57
68	397.35	35.76	36.26	36.76
69	423.65	38.13	38.63	39.13
70	450.40	40.54	41.04	41.54
71	479.80	43.18	43.68	44.18
72	511.50	46.04	46.54	47.04
73	545.50	49.10	49.60	50.10
74	581.95	52.38	52.88	53.38
75	620.90	55.88	56.38	56.88
76	659.65	59.37	59.87	60.37
77	701.00	63.09	63.59	64.09
78	745.35	67.08	67.58	68.08
79	793.00	71.37	71.87	72.37
80	844.40	76.00	76.50	77.00
81	901.45	81.13	81.63	82.13
82	962.95	86.67	87.17	87.67
83	1,029.05	92.61	93.11	93.61
84	1,100.10	99.01	99.51	100.01
85	1,169.85	105.29	105.79	106.29

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 10,000			
60	\$ 510.90	\$ 45.98	\$ 46.48	\$ 46.98
61	537.70	48.39	48.89	49.39
62	566.00	50.94	51.44	51.94
63	595.90	53.63	54.13	54.63
64	627.50	56.48	56.98	57.48
65	660.80	59.47	59.97	60.47
66	701.80	63.16	63.66	64.16
67	746.00	67.14	67.64	68.14
68	794.70	71.52	72.02	72.52
69	847.30	76.26	76.76	77.26
70	900.80	81.07	81.57	82.07
71	959.60	86.36	86.86	87.36
72	1,023.00	92.07	92.57	93.07
73	1,091.00	98.19	98.69	99.19
74	1,163.90	104.75	105.25	105.75
75	1,241.80	111.76	112.26	112.76
76	1,319.30	118.74	119.24	119.74
77	1,402.00	126.18	126.68	127.18
78	1,490.70	134.16	134.66	135.16
79	1,586.00	142.74	143.24	143.74
80	1,688.80	151.99	152.49	152.99
81	1,802.90	162.26	162.76	163.26
82	1,925.90	173.33	173.83	174.33
83	2,058.10	185.23	185.73	186.23
84	2,200.20	198.02	198.52	199.02
85	2,339.70	210.57	211.07	211.57

Supreme Council of the Royal Arcanum
Simplified Issue Whole Life - Male Non Tobacco
Monthly Premiums (MA & FL &0.50 - All other states \$1)

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 15,000			
20	\$ 155.85	\$ 14.03	\$ 14.53	\$ 15.03
21	158.55	14.27	14.77	15.27
22	161.70	14.55	15.05	15.55
23	165.00	14.85	15.35	15.85
24	168.75	15.19	15.69	16.19
25	173.40	15.61	16.11	16.61
26	178.65	16.08	16.58	17.08
27	184.35	16.59	17.09	17.59
28	190.50	17.15	17.65	18.15
29	197.10	17.74	18.24	18.74
30	204.30	18.39	18.89	19.39
31	211.80	19.06	19.56	20.06
32	219.90	19.79	20.29	20.79
33	228.60	20.57	21.07	21.57
34	237.60	21.38	21.88	22.38
35	247.50	22.28	22.78	23.28
36	257.70	23.19	23.69	24.19
37	268.35	24.15	24.65	25.15
38	279.75	25.18	25.68	26.18
39	291.60	26.24	26.74	27.24
40	304.20	27.38	27.88	28.38
41	317.55	28.58	29.08	29.58
42	331.80	29.86	30.36	30.86
43	346.65	31.20	31.70	32.20
44	362.25	32.60	33.10	33.60
45	378.60	34.07	34.57	35.07
46	395.85	35.63	36.13	36.63
47	414.15	37.27	37.77	38.27
48	433.50	39.02	39.52	40.02
49	453.90	40.85	41.35	41.85
50	475.95	42.84	43.34	43.84
51	499.05	44.91	45.41	45.91
52	523.50	47.12	47.62	48.12
53	549.45	49.45	49.95	50.45
54	577.05	51.93	52.43	52.93
55	606.00	54.54	55.04	55.54
56	634.50	57.11	57.61	58.11
57	664.50	59.81	60.31	60.81
58	696.45	62.68	63.18	63.68
59	730.20	65.72	66.22	66.72

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 20,000			
20	\$ 207.80	\$ 18.70	\$ 19.20	\$ 19.70
21	211.40	19.03	19.53	20.03
22	215.60	19.40	19.90	20.40
23	220.00	19.80	20.30	20.80
24	225.00	20.25	20.75	21.25
25	231.20	20.81	21.31	21.81
26	238.20	21.44	21.94	22.44
27	245.80	22.12	22.62	23.12
28	254.00	22.86	23.36	23.86
29	262.80	23.65	24.15	24.65
30	272.40	24.52	25.02	25.52
31	282.40	25.42	25.92	26.42
32	293.20	26.39	26.89	27.39
33	304.80	27.43	27.93	28.43
34	316.80	28.51	29.01	29.51
35	330.00	29.70	30.20	30.70
36	343.60	30.92	31.42	31.92
37	357.80	32.20	32.70	33.20
38	373.00	33.57	34.07	34.57
39	388.80	34.99	35.49	35.99
40	405.60	36.50	37.00	37.50
41	423.40	38.11	38.61	39.11
42	442.40	39.82	40.32	40.82
43	462.20	41.60	42.10	42.60
44	483.00	43.47	43.97	44.47
45	504.80	45.43	45.93	46.43
46	527.80	47.50	48.00	48.50
47	552.20	49.70	50.20	50.70
48	578.00	52.02	52.52	53.02
49	605.20	54.47	54.97	55.47
50	634.60	57.11	57.61	58.11
51	665.40	59.89	60.39	60.89
52	698.00	62.82	63.32	63.82
53	732.60	65.93	66.43	66.93
54	769.40	69.25	69.75	70.25
55	808.00	72.72	73.22	73.72
56	846.00	76.14	76.64	77.14
57	886.00	79.74	80.24	80.74
58	928.60	83.57	84.07	84.57
59	973.60	87.62	88.12	88.62

Supreme Council of the Royal Arcanum
Simplified Issue Whole Life - Male Non Tobacco
Monthly Premiums (MA & FL & 0.50 - All other states \$1)

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 15,000			
60	\$ 766.35	\$ 68.97	\$ 69.47	\$ 69.97
61	806.55	72.59	73.09	73.59
62	849.00	76.41	76.91	77.41
63	893.85	80.45	80.95	81.45
64	941.25	84.71	85.21	85.71
65	991.20	89.21	89.71	90.21
66	1,052.70	94.74	95.24	95.74
67	1,119.00	100.71	101.21	101.71
68	1,192.05	107.28	107.78	108.28
69	1,270.95	114.39	114.89	115.39
70	1,351.20	121.61	122.11	122.61
71	1,439.40	129.55	130.05	130.55
72	1,534.50	138.11	138.61	139.11
73	1,636.50	147.29	147.79	148.29
74	1,745.85	157.13	157.63	158.13
75	1,862.70	167.64	168.14	168.64
76	1,978.95	178.11	178.61	179.11
77	2,103.00	189.27	189.77	190.27
78	2,236.05	201.24	201.74	202.24
79	2,379.00	214.11	214.61	215.11
80	2,533.20	227.99	228.49	228.99
81	2,704.35	243.39	243.89	244.39
82	2,888.85	260.00	260.50	261.00
83	3,087.15	277.84	278.34	278.84
84	3,300.30	297.03	297.53	298.03
85	3,509.55	315.86	316.36	316.86

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 20,000			
60	\$ 1,021.80	\$ 91.96	\$ 92.46	\$ 92.96
61	1,075.40	96.79	97.29	97.79
62	1,132.00	101.88	102.38	102.88
63	1,191.80	107.26	107.76	108.26
64	1,255.00	112.95	113.45	113.95
65	1,321.60	118.94	119.44	119.94
66	1,403.60	126.32	126.82	127.32
67	1,492.00	134.28	134.78	135.28
68	1,589.40	143.05	143.55	144.05
69	1,694.60	152.51	153.01	153.51
70	1,801.60	162.14	162.64	163.14
71	1,919.20	172.73	173.23	173.73
72	2,046.00	184.14	184.64	185.14
73	2,182.00	196.38	196.88	197.38
74	2,327.80	209.50	210.00	210.50
75	2,483.60	223.52	224.02	224.52
76	2,638.60	237.47	237.97	238.47
77	2,804.00	252.36	252.86	253.36
78	2,981.40	268.33	268.83	269.33
79	3,172.00	285.48	285.98	286.48
80	3,377.60	303.98	304.48	304.98
81	3,605.80	324.52	325.02	325.52
82	3,851.80	346.66	347.16	347.66
83	4,116.20	370.46	370.96	371.46
84	4,400.40	396.04	396.54	397.04
85	4,679.40	421.15	421.65	422.15

Supreme Council of the Royal Arcanum
Simplified Issue Whole Life - Male Non Tobacco
Monthly Premiums (MA & FL &0.50 - All other states \$1)

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 25,000			
20	\$ 259.75	\$ 23.38	\$ 23.88	\$ 24.38
21	264.25	23.78	24.28	24.78
22	269.50	24.26	24.76	25.26
23	275.00	24.75	25.25	25.75
24	281.25	25.31	25.81	26.31
25	289.00	26.01	26.51	27.01
26	297.75	26.80	27.30	27.80
27	307.25	27.65	28.15	28.65
28	317.50	28.58	29.08	29.58
29	328.50	29.57	30.07	30.57
30	340.50	30.65	31.15	31.65
31	353.00	31.77	32.27	32.77
32	366.50	32.99	33.49	33.99
33	381.00	34.29	34.79	35.29
34	396.00	35.64	36.14	36.64
35	412.50	37.13	37.63	38.13
36	429.50	38.66	39.16	39.66
37	447.25	40.25	40.75	41.25
38	466.25	41.96	42.46	42.96
39	486.00	43.74	44.24	44.74
40	507.00	45.63	46.13	46.63
41	529.25	47.63	48.13	48.63
42	553.00	49.77	50.27	50.77
43	577.75	52.00	52.50	63.00
44	603.75	54.34	54.84	55.34
45	631.00	56.79	57.29	57.79
46	659.75	59.38	59.88	60.38
47	690.25	62.12	62.62	63.12
48	722.50	65.03	65.53	66.03
49	756.50	68.09	69.59	69.09
50	793.25	71.39	71.89	72.39
51	831.75	74.86	75.36	75.86
52	872.50	78.53	79.03	79.53
53	915.75	82.42	82.92	83.42
54	961.75	86.56	87.06	87.56
55	1,010.00	90.90	91.40	91.90
56	1,057.50	95.18	95.68	96.18
57	1,107.50	99.68	100.18	100.68
58	1,160.75	104.47	104.97	105.47
59	1,217.00	109.53	110.03	110.53

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 50,000			
20	\$ 519.50	\$ 46.76	\$ 47.26	\$ 47.76
21	528.50	47.57	48.07	48.57
22	539.00	48.51	49.01	49.51
23	550.00	49.50	50.00	50.50
24	562.50	50.63	51.13	51.63
25	578.00	52.02	52.52	53.02
26	595.50	53.60	54.10	54.60
27	614.50	55.31	55.81	56.31
28	635.00	57.15	57.65	58.15
29	657.00	59.13	59.63	60.13
30	681.00	61.29	61.79	62.29
31	706.00	63.54	64.04	64.54
32	733.00	65.97	66.47	66.97
33	762.00	68.58	69.08	69.58
34	792.00	71.28	71.78	72.28
35	825.00	74.25	74.75	75.25
36	859.00	77.31	77.81	78.31
37	894.50	80.51	81.01	81.51
38	932.50	83.93	84.43	84.93
39	972.00	87.48	87.98	88.48
40	1,014.00	91.26	91.76	92.26
41	1,058.50	95.27	95.77	96.27
42	1,106.00	99.54	100.04	100.54
43	1,155.50	104.00	104.50	105.00
44	1,207.50	108.68	109.18	109.68
45	1,262.00	113.58	114.08	114.58
46	1,319.50	118.76	119.26	119.76
47	1,380.50	124.25	124.75	125.25
48	1,445.00	130.05	130.55	131.05
49	1,513.00	136.17	136.67	137.17
50	1,586.50	142.79	143.29	143.79
51	1,663.50	149.72	150.22	150.72
52	1,745.00	157.05	157.55	158.05
53	1,831.50	164.84	165.34	165.84
54	1,923.50	173.12	173.62	174.12
55	2,020.00	181.80	182.30	182.80
56	2,115.00	190.35	190.85	191.35
57	2,215.00	199.35	199.85	200.35
58	2,321.50	208.94	209.44	209.94
59	2,434.00	219.06	219.56	220.06

Supreme Council of the Royal Arcanum
Simplified Issue Whole Life - Male Non Tobacco
Monthly Premiums (MA & FL &0.50 - All other states \$1)

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 25,000			
60	\$ 1,277.25	\$ 114.95	\$ 115.45	\$ 115.95
61	1,344.25	120.98	121.48	121.98
62	1,415.00	127.35	127.85	128.35
63	1,489.75	134.08	134.58	135.08
64	1,568.75	141.19	141.69	142.19
65	1,652.00	148.68	149.18	149.68
66	1,754.50	157.91	158.41	158.91
67	1,865.00	167.85	168.35	168.85
68	1,986.75	178.81	179.31	179.81
69	2,118.25	190.64	191.14	191.64
70	2,252.00	202.68	203.18	203.68
71	2,399.00	215.91	216.41	216.91
72	2,557.50	230.18	230.68	231.18
73	2,727.50	245.48	245.98	246.48
74	2,909.75	261.88	262.38	262.88
75	3,104.50	279.41	279.91	280.41
76	3,298.25	296.84	297.34	297.84
77	3,505.00	315.45	315.95	316.45
78	3,726.75	335.41	335.91	336.41
79	3,965.00	356.85	357.35	357.85
80	4,222.00	379.98	380.48	380.98
81	4,507.25	405.65	406.15	406.65
82	4,814.75	433.33	433.83	434.33
83	5,145.25	463.07	463.57	464.07
84	5,500.50	495.05	495.55	496.05
85	5,849.25	526.43	526.93	527.43

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 50,000			
60	\$ 2,554.50	\$ 229.91	\$ 230.41	\$ 230.91
61	2,688.50	241.97	242.47	242.97
62	2,830.00	254.70	255.20	255.70
63	2,979.50	268.16	268.66	269.16
64	3,137.50	282.38	282.88	283.38
65	3,304.00	297.36	297.86	298.36
66	3,509.00	315.81	316.31	316.81
67	3,730.00	335.70	336.20	336.70
68	3,973.50	357.62	358.12	358.62
69	4,236.50	381.29	381.79	382.29
70	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A

Supreme Council of the Royal Arcanum
Simplified Issue Whole Life - Male Tobacco
Monthly Premiums (MA & FL & 0.50 - All other states \$1)

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 5,000			
20	\$ 56.05	\$ 5.04	\$ 5.54	\$ 6.04
21	57.35	5.16	5.66	6.16
22	58.70	5.28	5.78	6.28
23	60.30	5.43	5.93	6.43
24	61.95	5.58	6.08	6.58
25	63.80	5.74	6.24	6.74
26	65.80	5.92	6.42	6.92
27	67.90	6.11	6.61	7.11
28	70.25	6.32	6.82	7.32
29	72.75	6.55	7.05	7.55
30	75.40	6.79	7.29	7.79
31	78.25	7.04	7.54	8.04
32	81.25	7.31	7.81	8.31
33	84.50	7.61	8.11	8.61
34	87.90	7.91	8.41	8.91
35	91.55	8.24	8.74	9.24
36	95.40	8.59	9.09	9.59
37	99.50	8.96	9.46	9.96
38	103.85	9.35	9.85	10.35
39	108.40	9.76	10.26	10.76
40	113.20	10.19	10.69	11.19
41	118.30	10.65	11.15	11.65
42	123.65	11.13	11.63	12.13
43	129.35	11.64	12.14	12.64
44	135.20	12.17	12.67	13.17
45	141.35	12.72	13.22	13.72
46	147.75	13.30	13.80	14.30
47	154.60	13.91	14.41	14.91
48	161.75	14.56	15.06	15.56
49	169.35	15.24	15.74	16.24
50	177.50	15.98	16.48	16.98
51	186.05	16.74	17.24	17.74
52	195.45	17.59	18.09	18.59
53	205.25	18.47	18.97	19.47
54	215.70	19.41	19.91	20.41
55	226.70	20.40	20.90	21.40
56	237.45	21.37	21.87	22.37
57	248.80	22.39	22.89	23.39
58	260.80	23.47	23.97	24.47
59	273.50	24.62	25.12	25.62

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 10,000			
20	\$ 112.10	\$ 10.09	\$ 10.59	\$ 11.09
21	114.70	10.32	10.82	11.32
22	117.40	10.57	11.07	11.57
23	120.60	10.85	11.35	11.85
24	123.90	11.15	11.65	12.15
25	127.60	11.48	11.98	12.48
26	131.60	11.84	12.34	12.84
27	135.80	12.22	12.72	13.22
28	140.50	12.65	13.15	13.65
29	145.50	13.10	13.60	14.10
30	150.80	13.57	14.07	14.57
31	156.50	14.09	14.59	15.09
32	162.50	14.63	15.13	15.63
33	169.00	15.21	15.71	16.21
34	175.80	15.82	16.32	16.82
35	183.10	16.48	16.98	17.48
36	190.80	17.17	17.67	18.17
37	199.00	17.91	18.41	18.91
38	207.70	18.69	19.19	19.69
39	216.80	19.51	20.01	20.51
40	226.40	20.38	20.88	21.38
41	236.60	21.29	21.79	22.29
42	247.30	22.26	22.76	23.26
43	258.70	23.28	23.78	24.28
44	270.40	24.34	24.84	25.34
45	282.70	25.44	25.94	26.44
46	295.50	26.60	27.10	27.60
47	309.20	27.83	28.33	28.83
48	323.50	29.12	29.62	30.12
49	338.70	30.48	30.98	31.48
50	355.00	31.95	32.45	32.95
51	372.10	33.49	33.99	34.49
52	390.90	35.18	35.68	36.18
53	410.50	36.95	37.45	37.95
54	431.40	38.83	39.33	39.83
55	453.40	40.81	41.31	41.81
56	474.90	42.74	43.24	43.74
57	497.60	44.78	45.28	45.78
58	521.60	46.94	47.44	47.94
59	547.00	49.23	49.73	50.23

Supreme Council of the Royal Arcanum
Simplified Issue Whole Life - Male Tobacco
Monthly Premiums (MA & FL & 0.50 - All other states \$1)

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 5,000			
60	\$ 287.10	\$ 25.84	\$ 26.34	\$ 26.84
61	301.80	27.16	27.66	28.16
62	317.40	28.57	29.07	29.57
63	333.70	30.03	30.53	31.03
64	350.85	31.58	32.08	32.58
65	368.70	33.18	33.68	34.18
66	390.55	35.15	35.65	36.15
67	413.90	37.25	37.75	38.25
68	439.75	39.58	40.08	40.58
69	467.75	42.10	42.60	43.10
70	495.85	44.63	45.13	45.63
71	527.10	47.44	47.94	48.44
72	560.80	50.47	50.97	51.47
73	596.85	53.72	54.22	54.72
74	635.55	57.20	57.70	58.20
75	676.85	60.92	61.42	61.92
76	718.15	64.63	65.13	65.63
77	762.15	68.59	69.09	69.59
78	809.10	72.82	73.32	73.82
79	859.45	77.35	77.85	78.35
80	913.50	82.22	82.72	83.22
81	972.95	87.57	88.07	88.57
82	1,036.90	93.32	93.82	94.32
83	1,105.50	99.50	100.00	100.50
84	1,179.15	106.12	106.62	107.12
85	1,251.55	112.64	113.14	113.64

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 10,000			
60	\$ 574.20	\$ 51.68	\$ 52.18	\$ 52.68
61	603.60	54.32	54.82	55.32
62	634.80	57.13	57.63	58.13
63	667.40	60.07	60.57	61.07
64	701.70	63.15	63.65	64.15
65	737.40	66.37	66.87	67.37
66	781.10	70.30	70.80	71.30
67	827.80	74.50	75.00	75.50
68	879.50	79.16	79.66	80.16
69	935.50	84.20	84.70	85.20
70	991.70	89.25	89.75	90.25
71	1,054.20	94.88	95.38	95.88
72	1,121.60	100.94	101.44	101.94
73	1,193.70	107.43	107.93	108.43
74	1,271.10	114.40	114.90	115.40
75	1,353.70	121.83	122.33	122.83
76	1,436.30	129.27	129.77	130.27
77	1,524.30	137.19	137.69	138.19
78	1,618.20	145.64	146.14	146.64
79	1,718.90	154.70	155.20	155.70
80	1,827.00	164.43	164.93	165.43
81	1,945.90	175.13	175.63	176.13
82	2,073.80	186.64	187.14	187.64
83	2,211.00	198.99	199.49	199.99
84	2,358.30	212.25	212.75	213.25
85	2,503.10	225.28	225.78	226.28

Supreme Council of the Royal Arcanum
Simplified Issue Whole Life - Male Tobacco
Monthly Premiums (MA & FL &0.50 - All other states \$1)

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 15,000			
20	\$ 168.15	\$ 15.13	\$ 15.63	\$ 16.13
21	172.05	15.48	15.98	16.48
22	176.10	15.85	16.35	16.85
23	180.90	16.28	16.78	17.28
24	185.85	16.73	17.23	17.73
25	191.40	17.23	17.73	18.23
26	197.40	17.77	18.27	18.77
27	203.70	18.33	18.83	19.33
28	210.75	18.97	19.47	19.97
29	218.25	19.64	20.14	20.64
30	226.20	20.36	20.86	21.36
31	234.75	21.13	21.63	22.13
32	243.75	21.94	22.44	22.94
33	253.50	22.82	23.32	23.82
34	263.70	23.73	24.23	24.73
35	274.65	24.72	25.22	25.72
36	286.20	25.76	26.26	26.76
37	298.50	26.87	27.37	27.87
38	311.55	28.04	28.54	29.04
39	325.20	29.27	29.77	30.27
40	339.60	30.56	31.06	31.56
41	354.90	31.94	32.44	32.94
42	370.95	33.39	33.89	34.39
43	388.05	34.92	35.42	35.92
44	405.60	36.50	37.00	37.50
45	424.05	38.16	38.66	39.16
46	443.25	39.89	40.39	40.89
47	463.80	41.74	42.24	42.74
48	485.25	43.67	44.17	44.67
49	508.05	45.72	46.22	46.72
50	532.50	47.93	48.43	48.93
51	558.15	50.23	50.73	51.23
52	586.35	52.77	53.27	53.77
53	615.75	55.42	55.92	56.42
54	647.10	58.24	58.74	59.24
55	680.10	61.21	61.71	62.21
56	712.35	64.11	64.61	65.11
57	746.40	67.18	67.68	68.18
58	782.40	70.42	70.92	71.42
59	820.50	73.85	74.35	74.85

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 20,000			
20	\$ 224.20	\$ 20.18	\$ 20.68	\$ 21.18
21	229.40	20.65	21.15	21.65
22	234.80	21.13	21.63	22.13
23	241.20	21.71	22.21	22.71
24	247.80	22.30	22.80	23.30
25	255.20	22.97	23.47	23.97
26	263.20	23.69	24.19	24.69
27	271.60	24.44	24.94	25.44
28	281.00	25.29	25.79	26.29
29	291.00	26.19	26.69	27.19
30	301.60	27.14	27.64	28.14
31	313.00	28.17	28.67	29.17
32	325.00	29.25	29.75	30.25
33	338.00	30.42	30.92	31.42
34	351.60	31.64	32.14	32.64
35	366.20	32.96	33.46	33.96
36	381.60	34.34	34.84	35.34
37	398.00	35.82	36.32	36.82
38	415.40	37.39	37.89	38.39
39	433.60	39.02	39.52	40.02
40	452.80	40.75	41.25	41.75
41	473.20	42.59	43.09	43.59
42	494.60	44.51	45.01	45.51
43	517.40	46.57	47.07	47.57
44	540.80	48.67	49.17	49.67
45	565.40	50.89	51.39	51.89
46	591.00	53.19	53.69	54.19
47	618.40	55.66	56.16	56.66
48	647.00	58.23	58.73	59.23
49	677.40	60.97	61.47	61.97
50	710.00	63.90	64.40	64.90
51	744.20	66.98	67.48	67.98
52	781.80	70.36	70.86	71.36
53	821.00	73.89	74.39	74.89
54	862.80	77.65	78.15	78.65
55	906.80	81.61	82.11	82.61
56	949.80	85.48	85.98	86.48
57	995.20	89.57	90.07	90.57
58	1,043.20	93.89	94.39	94.89
59	1,094.00	98.46	98.96	99.46

**Supreme Council of the Royal Arcanum
Simplified Issue Whole Life - Male Tobacco
Monthly Premiums (MA & FL &0.50 - All other states \$1)**

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 15,000			
60	\$ 861.30	\$ 77.52	\$ 78.02	\$ 78.52
61	905.40	81.49	81.99	82.49
62	952.20	85.70	86.20	86.70
63	1,001.10	90.10	90.60	91.10
64	1,052.55	94.73	95.23	95.73
65	1,106.10	99.55	100.05	100.55
66	1,171.65	105.45	105.95	106.45
67	1,241.70	111.75	112.25	112.75
68	1,319.25	118.73	119.23	119.73
69	1,403.25	126.29	126.79	127.29
70	1,487.55	133.88	134.38	134.88
71	1,581.30	142.32	142.82	143.32
72	1,682.40	151.42	151.92	152.42
73	1,790.55	161.15	161.65	162.15
74	1,906.65	171.60	172.10	172.60
75	2,030.55	182.75	183.25	183.75
76	2,154.45	193.90	194.40	194.90
77	2,286.45	205.78	206.28	206.78
78	2,427.30	218.46	218.96	219.46
79	2,578.35	232.05	232.55	233.05
80	2,740.50	246.65	247.15	247.65
81	2,918.85	262.70	263.20	263.70
82	3,110.70	279.96	280.46	280.96
83	3,316.50	298.49	298.99	299.49
84	3,537.45	318.37	318.87	319.37
85	3,754.65	337.92	338.42	338.92

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 20,000			
60	\$ 1,148.40	\$ 103.36	\$ 103.86	\$ 104.36
61	1,207.20	108.65	109.15	109.65
62	1,269.60	114.26	114.76	115.26
63	1,334.80	120.13	120.63	121.13
64	1,403.40	126.31	126.81	127.31
65	1,474.80	132.73	133.23	133.73
66	1,562.20	140.60	141.10	141.60
67	1,655.60	149.00	149.50	150.00
68	1,759.00	158.31	158.81	159.31
69	1,871.00	168.39	168.89	169.39
70	1,983.40	178.51	179.01	179.51
71	2,108.40	189.76	190.26	190.76
72	2,243.20	201.89	202.39	202.89
73	2,387.40	214.87	215.37	215.87
74	2,542.20	228.80	229.30	229.80
75	2,707.40	243.67	244.17	244.67
76	2,872.60	258.53	259.03	259.53
77	3,048.60	274.37	274.87	275.37
78	3,236.40	291.28	291.78	292.28
79	3,437.80	309.40	309.90	310.40
80	3,654.00	328.86	329.36	329.86
81	3,891.80	350.26	350.76	351.26
82	4,147.60	373.28	373.78	374.28
83	4,422.00	397.98	398.48	398.98
84	4,716.60	424.49	424.99	425.49
85	5,006.20	450.56	451.06	451.56

Supreme Council of the Royal Arcanum
Simplified Issue Whole Life - Male Tobacco
Monthly Premiums (MA & FL &0.50 - All other states \$1)

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 25,000			
20	\$ 280.25	\$ 25.22	\$ 25.72	\$ 26.22
21	286.75	25.81	26.31	26.81
22	293.50	26.42	26.92	27.42
23	301.50	27.14	27.64	28.14
24	309.75	27.88	28.38	28.88
25	319.00	28.71	29.21	29.71
26	329.00	29.61	30.11	30.61
27	339.50	30.56	31.06	31.56
28	351.25	31.61	32.11	32.62
29	363.75	32.74	33.24	33.74
30	377.00	33.93	34.43	34.93
31	391.25	35.21	35.71	36.21
32	406.25	36.56	37.06	37.56
33	422.50	38.03	38.53	39.03
34	439.50	39.56	40.06	40.56
35	457.75	41.20	41.70	42.20
36	477.00	42.93	43.43	43.93
37	497.50	44.78	45.28	45.78
38	519.25	46.73	47.23	47.73
39	542.00	48.78	49.28	49.78
40	566.00	50.94	51.44	51.94
41	591.50	53.24	53.74	54.24
42	618.25	55.64	56.14	56.64
43	646.75	58.21	58.71	59.21
44	676.00	60.84	61.34	61.84
45	706.75	63.61	64.11	64.61
46	738.75	66.49	66.99	67.49
47	773.00	69.57	70.07	70.57
48	808.75	72.79	73.29	73.79
49	846.75	76.21	76.71	77.21
50	887.50	79.88	80.38	80.88
51	930.25	83.72	84.22	84.72
52	977.25	87.95	88.45	88.95
53	1,026.25	92.36	92.86	93.36
54	1,078.50	97.07	97.57	98.07
55	1,133.50	102.02	102.52	103.02
56	1,187.25	106.85	107.35	107.85
57	1,244.00	111.96	112.46	112.96
58	1,304.00	117.36	117.86	118.36
59	1,367.50	123.08	123.58	124.08

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 50,000			
20	\$ 560.50	\$ 50.45	\$ 50.95	\$ 51.45
21	573.50	51.62	52.12	52.62
22	587.00	52.83	53.33	53.83
23	603.00	54.27	54.77	55.27
24	619.50	55.76	56.26	56.76
25	638.00	57.42	57.92	58.42
26	658.00	59.22	59.72	60.22
27	679.00	61.11	61.61	62.11
28	702.50	63.23	63.73	64.23
29	727.50	65.48	65.98	66.48
30	754.00	67.86	68.36	68.86
31	782.50	70.43	70.93	71.43
32	812.50	73.13	73.63	74.13
33	845.00	76.05	76.55	77.05
34	879.00	79.11	79.61	80.11
35	915.50	82.40	82.90	83.40
36	954.00	85.86	86.36	86.86
37	995.00	89.55	90.05	90.55
38	1,038.50	93.47	93.97	94.47
39	1,084.00	97.56	98.06	98.56
40	1,132.00	101.88	102.38	102.88
41	1,183.00	106.47	106.97	107.47
42	1,236.50	111.29	111.79	112.29
43	1,293.50	116.42	116.92	117.42
44	1,352.00	121.68	122.18	122.68
45	1,413.50	127.22	127.72	128.22
46	1,477.50	132.98	133.48	133.98
47	1,546.00	139.14	139.64	140.14
48	1,617.50	145.58	146.08	146.58
49	1,693.50	152.42	152.92	153.42
50	1,775.00	159.75	160.25	160.75
51	1,860.50	167.45	167.95	167.45
52	1,954.50	175.91	176.41	176.91
53	2,052.50	184.73	185.23	185.73
54	2,157.00	194.13	194.63	195.13
55	2,267.00	204.03	204.53	205.03
56	2,374.50	213.71	214.21	214.71
57	2,488.00	223.92	224.42	224.92
58	2,608.00	234.72	235.22	235.72
59	2,735.00	246.15	246.65	247.15

Supreme Council of the Royal Arcanum
Simplified Issue Whole Life - Male Tobacco
Monthly Premiums (MA & FL &0.50 - All other states \$1)

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 25,000			
60	\$ 1,435.50	\$ 129.20	\$ 129.70	\$ 130.20
61	1,509.00	135.81	136.31	136.81
62	1,587.00	142.83	143.33	143.83
63	1,668.50	150.17	150.67	151.17
64	1,754.25	157.88	158.38	158.88
65	1,843.50	165.92	166.42	166.92
66	1,952.75	175.75	176.25	176.75
67	2,069.50	186.26	186.76	187.26
68	2,198.75	197.89	198.39	198.89
69	2,338.75	210.49	210.99	211.49
70	2,479.25	223.13	223.63	224.13
71	2,635.50	237.20	237.70	238.20
72	2,804.00	252.36	252.86	253.36
73	2,984.25	268.58	269.08	269.58
74	3,177.75	286.00	286.50	287.00
75	3,384.25	304.58	305.08	305.58
76	3,590.75	323.17	323.67	324.17
77	3,810.75	342.97	343.47	343.97
78	4,045.50	364.10	364.60	365.10
79	4,297.25	386.75	387.25	387.75
80	4,567.50	411.08	411.58	412.08
81	4,864.75	437.83	438.33	438.83
82	5,184.50	466.61	467.11	467.61
83	5,527.50	497.48	497.98	498.48
84	5,895.75	530.62	531.12	531.62
85	6,257.75	563.20	563.70	564.20

Issue	Annual	0.09 Factor	\$0.50	\$1.00
Age	\$ 50,000			
60	\$ 2,871.00	\$ 258.39	\$ 258.89	\$ 259.39
61	3,018.00	271.62	272.12	272.62
62	3,174.00	285.66	286.16	286.66
63	3,337.00	300.33	300.83	301.33
64	3,508.50	315.77	316.27	316.77
65	3,687.00	331.83	332.33	332.83
66	3,905.50	351.50	352.00	352.50
67	4,139.00	372.51	373.01	373.51
68	4,397.50	395.78	396.28	396.78
69	4,677.50	420.98	421.48	421.98
70	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A