

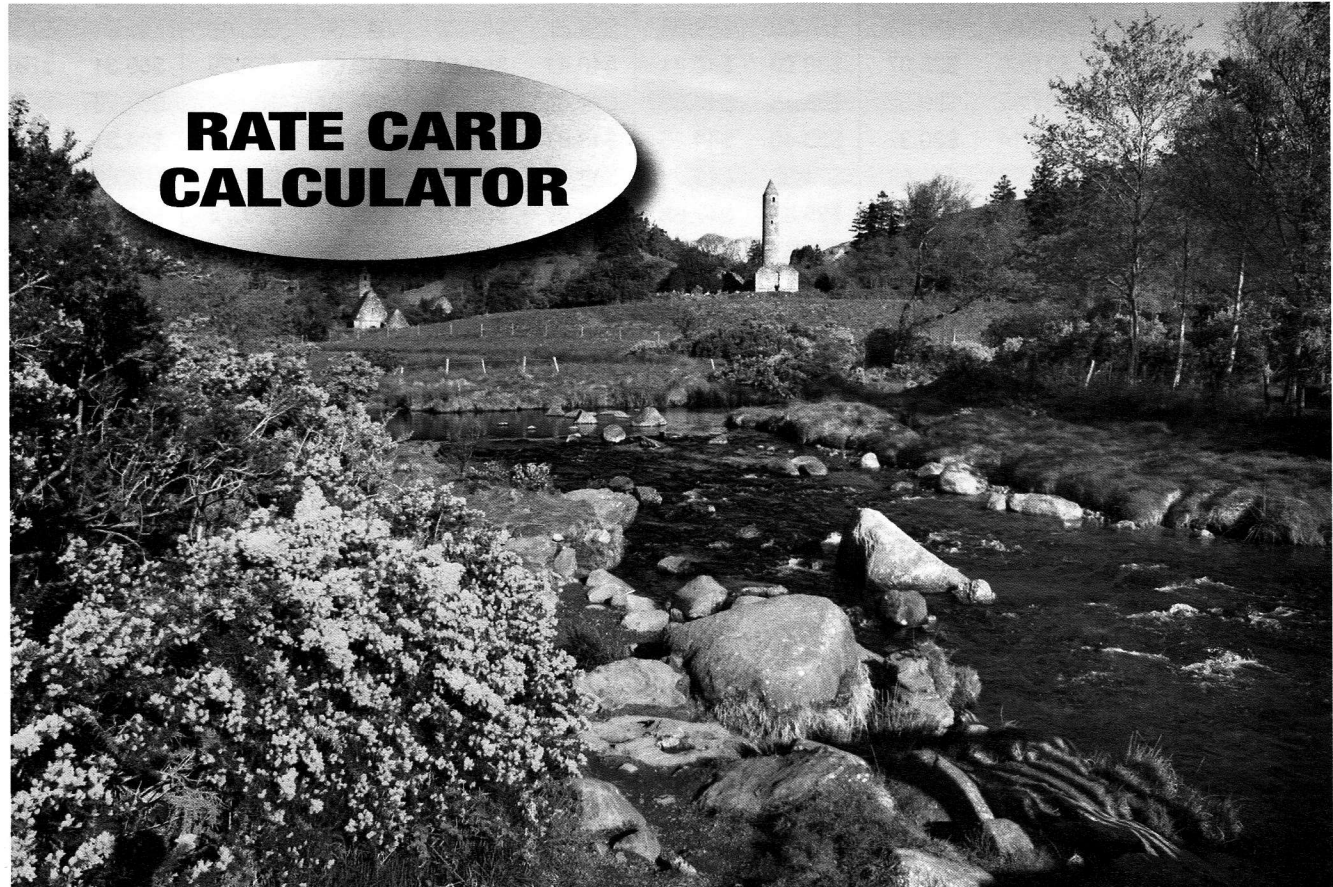
— Rates effective as of November 1, 2009

# ASSURANCE

FINAL EXPENSE WHOLE LIFE INSURANCE

TM

## RATE CARD CALCULATOR



### Key Features

- No medical exam or blood work required, only a health questionnaire
- Affordable rates will not increase
- Benefits remain level
- Issue ages 50-85
- Immediate death benefit plan\*  
\$5,000 - \$30,000 face amounts
- Benefits paid directly to beneficiary of client's choice
- Benefits NOT subject to federal income tax
- Policy cannot be cancelled as long as premiums are paid
- Point of sale telephone interview
- Cash value for emergencies or other needs

\* Benefits for death from suicide during the first two policy years (one year in North Dakota and excluding Missouri) are limited to the total amount of premiums paid. Exclusions and limitations may vary by state. Refer to Policy OL200

UNDERWRITTEN & ISSUED BY

**OXFORD**<sup>®</sup>  
LIFE INSURANCE COMPANY

2721 North Central Avenue  
Phoenix, Arizona 85004-1172  
Phone: (800) 308-2318  
[www.oxfordlife.com](http://www.oxfordlife.com)

For Producer Use Only

Printed on recycled paper.  
Thank you for recycling.



# *Female EFT Rates*

AGE	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000	
	PREF	STD	PREF	STD	PREF	STD	PREF	STD	PREF	STD	PREF	STD
50	\$11.62	\$14.76	\$20.64	\$26.93	\$29.66	\$39.09	\$38.67	\$51.25	\$47.69	\$63.42	\$56.71	\$75.58
51	\$12.05	\$15.34	\$21.50	\$28.07	\$30.96	\$40.81	\$40.41	\$53.55	\$49.86	\$66.29	\$59.31	\$79.02
52	\$12.46	\$15.91	\$22.32	\$29.22	\$32.18	\$42.53	\$42.04	\$55.84	\$51.90	\$69.16	\$61.76	\$82.47
53	\$12.87	\$16.48	\$23.14	\$30.37	\$33.40	\$44.25	\$43.67	\$58.14	\$53.94	\$72.02	\$64.21	\$85.91
54	\$13.28	\$17.06	\$23.95	\$31.52	\$34.63	\$45.98	\$45.30	\$60.43	\$55.98	\$74.89	\$66.66	\$89.35
55	\$13.69	\$17.63	\$24.79	\$32.66	\$35.88	\$47.68	\$46.97	\$62.71	\$58.06	\$77.74	\$69.16	\$92.77
56	\$14.24	\$18.38	\$25.87	\$34.16	\$37.51	\$49.94	\$49.15	\$65.72	\$60.78	\$81.50	\$72.42	\$97.28
57	\$14.78	\$19.13	\$26.96	\$35.67	\$39.14	\$52.20	\$51.32	\$68.73	\$63.50	\$85.26	\$75.68	\$101.80
58	\$15.32	\$19.88	\$28.05	\$37.17	\$40.77	\$54.45	\$53.50	\$71.74	\$66.22	\$89.02	\$78.95	\$106.31
59	\$15.87	\$20.64	\$29.14	\$38.67	\$42.41	\$56.71	\$55.67	\$74.75	\$68.94	\$92.79	\$82.21	\$110.82
60	\$16.01	\$21.39	\$29.42	\$40.18	\$42.83	\$58.97	\$56.24	\$77.76	\$69.64	\$96.55	\$83.05	\$115.34
61	\$17.20	\$22.47	\$31.81	\$42.35	\$46.41	\$62.22	\$61.01	\$82.09	\$75.62	\$101.97	\$90.22	\$121.84
62	\$17.99	\$23.56	\$33.37	\$44.51	\$48.76	\$65.47	\$64.14	\$86.43	\$79.53	\$107.38	\$94.91	\$128.34
63	\$18.77	\$24.64	\$34.93	\$46.68	\$51.10	\$68.72	\$67.27	\$90.76	\$83.44	\$112.80	\$99.60	\$134.84
64	\$19.55	\$25.72	\$36.50	\$48.85	\$53.45	\$71.97	\$70.40	\$95.10	\$87.35	\$118.22	\$104.29	\$141.35
65	\$20.32	\$26.80	\$38.05	\$51.00	\$55.77	\$75.20	\$73.49	\$99.40	\$91.21	\$123.60	\$108.94	\$147.80
66	\$21.50	\$28.33	\$40.39	\$54.05	\$59.29	\$79.78	\$78.18	\$105.50	\$97.08	\$131.23	\$115.97	\$156.95
67	\$22.67	\$29.85	\$42.74	\$57.10	\$62.81	\$84.35	\$82.87	\$111.60	\$102.94	\$138.86	\$123.01	\$166.11
68	\$23.84	\$31.38	\$45.08	\$60.15	\$66.32	\$88.93	\$87.57	\$117.71	\$108.81	\$146.48	\$130.05	\$175.26
69	\$25.01	\$32.90	\$47.43	\$63.21	\$69.84	\$93.51	\$92.26	\$123.81	\$114.67	\$154.11	\$137.09	\$184.42
70	\$26.18	\$34.42	\$49.77	\$66.24	\$73.35	\$98.06	\$96.93	\$129.88	\$120.52	\$161.70	\$144.10	\$193.52
71	\$27.96	\$36.50	\$53.32	\$70.40	\$78.68	\$104.31	\$104.04	\$138.21	\$129.40	\$172.11	\$154.76	\$206.01
72	\$29.74	\$38.58	\$56.87	\$74.57	\$84.01	\$110.55	\$111.15	\$146.54	\$138.28	\$182.52	\$165.42	\$218.51
73	\$31.51	\$40.67	\$60.43	\$78.73	\$89.34	\$116.80	\$118.25	\$154.87	\$147.16	\$192.94	\$176.08	\$231.00
74	\$33.29	\$42.75	\$63.98	\$82.90	\$94.67	\$123.05	\$125.36	\$163.20	\$156.05	\$203.35	\$186.74	\$243.50
75	\$35.06	\$44.82	\$67.52	\$87.05	\$99.98	\$129.27	\$132.45	\$171.50	\$164.91	\$213.72	\$197.37	\$255.94
76	\$37.79	\$47.75	\$72.99	\$92.90	\$108.18	\$138.04	\$143.38	\$183.19	\$178.57	\$228.34	\$213.77	\$273.49
77	\$40.53	\$50.67	\$78.45	\$98.74	\$116.38	\$146.82	\$154.31	\$194.89	\$192.24	\$242.96	\$230.16	\$291.03
78	\$43.26	\$53.60	\$83.92	\$104.59	\$124.58	\$155.59	\$165.24	\$206.58	\$205.90	\$257.58	\$246.56	\$308.57
79	\$45.99	\$56.52	\$89.39	\$110.44	\$132.78	\$164.36	\$176.17	\$218.28	\$219.56	\$272.20	\$262.96	\$326.12
80	\$48.72	\$59.44	\$94.84	\$116.29	\$140.96	\$173.13	\$187.08	\$229.98	\$233.21	\$286.82	\$279.33	\$343.66
81	\$51.88	\$62.34	\$101.17	\$122.08	\$150.45	\$181.83	\$199.73	\$241.57	\$249.02	\$301.31	\$298.30	\$361.05
82	\$55.05	\$65.24	\$107.49	\$127.88	\$159.94	\$190.52	\$212.38	\$253.16	\$264.83	\$315.80	\$317.27	\$378.44
83	\$58.21	\$68.14	\$113.81	\$133.68	\$169.42	\$199.22	\$225.03	\$264.76	\$280.64	\$330.30	\$336.24	\$395.84
84	\$61.37	\$71.04	\$120.14	\$139.48	\$178.91	\$207.91	\$237.68	\$276.35	\$296.45	\$344.79	\$355.21	\$413.23
85	\$64.53	\$73.93	\$126.45	\$145.26	\$188.38	\$216.60	\$250.31	\$287.93	\$312.23	\$359.26	\$374.16	\$430.59

STD = TOBACCO  
 PREF = NON-TOBACCO

Rates effective November 1, 2009