



Silver Guard[®]

Agent Underwriting and Product Guide



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For agent use only. Not for use in sales presentations.

Form 8420-1219

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The Products

The Silver Guard® Series: Simplified issue, whole life insurance policies designed for final expense needs. Non-participating whole life policies that offer your client guaranteed premiums and death benefits.

Silver Guard I

A full death benefit product that offers your client the flexibility to choose a life-pay premium schedule or an abbreviated 10-pay policy. Premium rates are based on underwriting tables standard through table 4. To meet underwriting requirements, the applicant must be able to answer “no” to all questions in Part A and Part B of the application for insurance (Form ICC17-8684 or its state specific version) and meet height/weight criteria for Silver Guard I.

Silver Guard II

A graded death benefit product with limited benefits for the first two policy years. Premium rates are based on underwriting tables 5 through 8. To meet underwriting requirements for Silver Guard II, the applicant must be able to answer “no” to all questions in Part A and no more than two “yes” response to Part B of the application for insurance (Form ICC17-8684 or its state specific version) and must and meet height/weight criteria for Silver Guard I.

Issue Ages (Age last birthday)
50-80

Face Amount

Minimum

\$2,500 minimum (Minimum premium for EFT of \$20 monthly or \$240 annually)

Maximum

Silver Guard I: \$25,000 maximum
Silver Guard II: \$15,000 maximum

Policy Fee
\$60

Death Benefits

Silver Guard I has a level death benefit for all policy years, \$1,000 per unit.

Silver Guard II is a graded death benefit product:

- 30% of the policy face amount in year one of coverage
- 70% of the policy face amount in year two of coverage
- 100% of the policy face amount in year three of coverage and thereafter
- The policy pays 100% of its face value in all policy years if death is due to an accident

Applications

Generic: ICC17-8684
State-Specific: 8684 (in states where applicable)

Policy Forms

Silver Guard I

- Generic: ICC18-8722
- State-Specific: 8722 (in states where applicable)

Silver Guard II

- Generic: ICC18-8746
- State-Specific: 8746 (in states where applicable)

State Approval and Forms List Form 7641

Maturity Age

- There is no specified maturity age.
- Premiums end at the anniversary following the insured’s 100th birthday.
- The policy will continue without further increases in cash values.

Premium Methods

- Direct Bill: annual, semi-annual and quarterly
- Bank Draft: annual, semi-annual and monthly*
**Specified week and day of the month functionality applies.*
- **For telesales**, the premium option is limited to Bank Draft/EFT. Direct Billing is not available.

Premium Calculation

- Multiply the annual per unit factor by the number of 1,000s of face amount.
- Add any annual rider premium.
- Multiply the sum of the annual base plan and rider premium(s) by the modal premium factor.
- Round to the nearest cent.
- Modal Premium Factors:

- Annual (Draft/Direct Bill)	1.00
- Semiannual (Draft/Direct Bill)	0.53
- Quarterly	0.27
- Monthly EFT	0.09

Premium Options by Paper and INSPEED® NOW

- Effective date and billing date are limited to 1-28 of each month.
- Initial premiums may be paid by personal check, bank draft or credit/debit card.

Credit/Debit Card:

- Visa, Mastercard and Discover cards accepted.
- Credit Card Form 5122 must be submitted in paper with wet signatures for initial credit card/debit card payment.
- Recurring credit/debit cards are **not** permitted.

Initial and Future Premium Options by Bank Draft:

- Allowable monthly bank draft dates are 1-28. The selected draft date will become the issue date.
- If a draft date is not selected, the default draft date will be the issue date.
- Option 1: Draft initial premium immediately. All future premiums drafted on the same date.
- Option 2: Draft initial premium immediately; but choose a different future draft date.
- Option 3: Draft initial premium in the future up to 30 days in advance. Date selected becomes the issue date and ongoing future draft date (no temporary coverage).
- Option 4: If the applicant does not select a draft date, the issue date becomes the future draft date by default.

Additional Benefits/Riders

Accidental Death Benefit (Form 7922)

For an additional premium, the Accidental Death Benefit rider is available for Silver

Guard I - Life Pay and issue ages 50 – 65. With this rider, Baltimore Life will pay an additional amount equal to the base benefit amount selected for death due to an accident before age 70. Exclusions apply. See rider for specific terms.

Cash Draft Benefit

\$1,000 of the policy's death benefit can be made available soon after the insured's death while the claim is pending. When an attending physician certifies the cash draft form, it can be taken to a local bank. The \$1,000 draft is deducted from the ultimate claim check. This benefit is automatic with the policy. A cash draft form is automatically included when the policy is issued. The policy must be in force for two years or longer to use the cash draft feature.

Nonforfeiture Options

For either ETI or RPU, the following applies:

- The policy's net cash value (cash value minus loan, lien and debt) can be used as a single premium to pay for ETI or RPU.
- The cash value of either ETI or RPU (within 30 days after a policy anniversary), will not be less than the cash value on that anniversary.

Extended Term Insurance (ETI)

- Available on Silver Guard I only .
- While ETI is in force, ETI will continue to have a cash value while the insured is alive until the ETI period ends.
- ETI is ineligible for dividends and the owner cannot borrow against the cash value of the ETI.

Reduced Paid-Up (RPU)

- Available on both Silver Guard I and II
- RPU will continue to have a cash value and will be eligible for dividends.
- The RPU cash value will be the net single premium for the amount of RPU insurance provided.
- The owner may borrow against the cash value of the RPU insurance.

Automatic Premium Loan (APL) Option

This nonforfeiture provision allows Baltimore Life to automatically pay an overdue premium for a policyowner by making a loan against the policy's cash value as long as the cash value equals or exceeds the amount of the premium due. *Note: This provision must be checked "yes" on the application, or it will not apply.*

Loan Interest Rate (Automatic Premium Loan (APL) and Policy Loan)

- Not to exceed 8%

Issue Ages/Effective Dates/Special Considerations

- The applicant's age at his or her last birthday is the basis for the premium.
- Age is determined based on the date of issue.
- The date of underwriting approval shall be the date the policy goes into effect based on the draft date, unless otherwise requested.
- To save age, you may request an effective date up to 30 days prior to the date of application. You may not back date to be eligible for the policy. *Use a paper application only for this request.*
- Policies may be dated up to 30 days in the future. Make this request on the Comments portion of the application. *Use a paper application only for this request.*
- Silver Guard I and II policies are underwritten using non-tobacco/tobacco guidelines. To qualify for non-tobacco rates, there must be no tobacco or nicotine use for one year.

Administrative Forms

The following forms are necessary if your client applies for Silver Guard. Please note there are state specific variations of many of these forms. Please verify state availability of the product and rider and verify if the state in which you are selling requires a state specific form.

Required Forms

- Application, Form ICC17-8684; Silver Guard I and II must use Option C health questions, Parts A, B, and C
- Authorization of Release of Health-Related Information (HIPAA), Form 8771
- Pennsylvania Disclosure, Form 1589 (*This form*

can be generated on our agent website within the Application Forms Package section, as well as in the section labeled “Forms and Applications Viewing/Ordering”, under Whole Life and then click on the tab Silver Guard.) When completing an application using INSpeed NOW, a paper version of this form must be completed and submitted with the application to New Business.

- Maine Plan Cost Index, Form 7059
- Maine Preliminary Statement of Policy Cost, Form 7060(ME) *(This form can be generated on our agent website within the application and forms package section, as well as in the section labeled “Forms and Applications Viewing/Ordering”, under Senior Life and then click on the Silver Guard tab.) When*

completing an application using INSpeed NOW, a paper version of this form must be completed and submitted with the application to New Business.

Additional Forms

- Other state forms may be required, such as state specific replacement forms or the NAIC replacement form (Form 7296-1201-NAIC), if applicable.

Submission Procedures for Paper Applications

Once the appointment is finished and the decision has been given, please submit your completed application and all required forms through seuresubmit.baltlife.com.

To log in, use the same credentials you use to access Baltimore Life’s secure agent website.

Underwriting

This section provides guidance on how to submit business using our simplified underwriting application and process. This product is designed to be underwritten on a simplified underwriting basis, Standard through Table 8. Risks will be accepted under two underwriting classes:

- Silver Guard I (Standard through 4), and
- Silver Guard II (Tables 5-8).

Simplified Underwriting screening will include:

- The applicant's build.
- Application medical questions.
- Pharmacy records database and Medical Information Bureau (MIB).
- In some situations, results of the preceding underwriting information may require a tele-underwriting interview that may be completed at point-of-sale.
- Other than as stated above, there are no paramedical exams, attending physician statements (APS), nor blood or urine samples.

Pre-Application Process (Optional)

The Pre-App process is a very useful tool to get an early indication of whether the insured may qualify for life insurance and is eligible to apply. This process can be completed in 3-5 minutes on the agent's mobile device or 10 minutes with a call to our *INSpeed*[®] NOW call center.

- The proposed insured will be asked for:
 - Personal information,
 - Height and weight, and
 - Signature for disclosures to authorize pharmacy database and MIB checks.
- The proposed insured's identity will also be verified.
- Color indicators (green, yellow, orange, red) are provided when complete, along with a brief explanation and how to proceed.

By Mobile Device

To access Pre-App on a mobile device:

- Enter the *INSpeed* NOW agent portal
- Go to INSpeedNow.baltlife.com

By *INSpeed*[®] NOW Call Center

- **Call (855) 467-7669**
- **Press 1 to complete a Pre-Application**
- Hours are Eastern Time:
 - Monday through Thursday 10 a.m. – 9 p.m.
 - Friday 9 a.m. – 6 p.m.

Complete Paper Application Procedures

Once the application is completed, please submit completed applications and non-medical outstanding requirements, including the delivery receipt, through securesubmit.baltlife.com.

- For all paper applications, select "New For agent use only. Not for use in sales presentations."

Applications" from the drop-down menu.

- To log in for secure file uploads, use the same credentials you use to access Baltimore Life's secure agent website.
- Medical questions are based on age and face amount.
- If required, complete an underwriting interview with Elite Sales Processing (ESP).
 - Two ways to determine if an ESP interview is needed:
 - » You completed a pre-app and received an indicator of Yellow, Orange or Red.
 - » If no pre-app was completed, New Business will notify you once the application is received.
 - Two options to complete the ESP interview, if required:
 - » Agent Statement's from Application: Complete question 9 for scheduling a call to the proposed insured from ESP.
 - » Call ESP directly: Agent must coordinate inbound call with the proposed insured to ESP.

When must ESP interviews be completed?

- With either option, ESP interviews can be scheduled and completed no earlier than the third (3rd) business day and no later than 30 days of application submission.
- If you, the agent, were not on the call with ESP, ESP will communicate the underwriting decision to the proposed insured.

Jet-Application Process (Optional)

The Jet-App process allows application using our *INSpeed* Now Call center.

- When a Pre-App is completed, the data pre-fills the Jet-App and the call representative will verify any pre-filled fields for recording purposes; we recommend using the pre-app process.
- Yellow and Orange cases will result in an immediate conference call with ESP for a live underwriting interview. In the event that ESP is unavailable, a paper application may be used or the agent and client can restart an *INSpeed* NOW application at another time.
- **Call (855) 467-7669**
- **Press 2 to complete a Full Application**
- Hours are Eastern Time:
 - Monday through Thursday 10 a.m. – 9 p.m.
 - Friday 9 a.m. – 6 p.m.
- The applicant, owner, and premium payor must be present for the *INSpeed* NOW application to provide their electronic signature using voice recording.
- In almost all cases, medical underwriting (including physicals, or physician's statements) will not be used with these policies.

- Pre-Qualification of the Applicant is necessary for a smooth transaction.
- As the agent, be prepared – have all necessary information gathered prior to contacting the call center such as social security numbers, beneficiary information, as you will be providing this information. The call center will ask your client the APL question, all health questions, and bank information. *Credit card information cannot be taken using the INSpeed NOW Underwriting process.*
- You will be given the option to have the policy mailed to the policy owner as part of a question in the Agent Statement section of the application.

Pre-qualifying an Application for the INSpeed NOW Process

It's imperative that the agent pre-qualifies the applicant before contacting the INSpeed NOW call center. Pre-qualification includes ensuring the sale is complete, the applicant can qualify for either Silver Guard I or II based upon the medical questions contained in Option C Questions of paper application Form ICC17-8684 or its state specific version and all necessary information is gathered beforehand that is required to underwrite and issue the application. The following information will be needed for the call center representative (CCR) and should be obtained before contacting the call center.

1. **Agent Identification Number.** The agent ID number will be validated against the state where the application is being taken. This number must be nine digits and begin with 015 for Independent Sales agents and 016 for Career Agency Sales Group agents. For example, 015456789.
2. **Owner and Payor, if other than the insured, must be present:** If there is going to be an owner or payor other than the insured, the owner and/or payor will also need to participate in the application process with the call center specifically to capture the electronic voice recording signatures on the application. The agent will only provide the CCR with the owner and/or payor general information as applicable.
3. **Plan applied for, face amount, date of birth, gender, premium mode, and method of initial premium.** The CCR will verify a premium quote to the agent based on the information provided for verification purposes. When using INSpeed NOW to enroll Silver Guard applications the applicant can select from the following premium EFT modes: monthly, semi-annual, and annual. The initial and future premiums will be paid using EFT.
4. **Pennsylvania and Maine State Disclosure Statements:** In Pennsylvania only, state disclosure Form 1589 is required. In Maine only, Statement of Policy Cost, Form 7060, is required. As applicable to PA or ME, a paper copy of these forms must be reviewed and signed by the client prior to calling the call center. The client should retain a copy. The CCR will verify with the agent

and client if this form was completed. The agent must submit the completed form via secursubmit.baltlife.com.

6. **Client data provided by the agent:** The agent will provide the CCR with additional application data on the applicant including; name, mailing address, phone number(s), date of birth, state or county of birth, social security number, height and weight, occupation, e-mail address (required for disclosures), primary and secondary beneficiaries and their relationship to the insured.
7. **Data provided by the applicant:** The applicant will be required to provide the CCR with answers to the following application questions; Automatic Premium Loan option, medical questions, and the replacement section (including completion of the NAIC Disclosure Statement, Form 7296 NAIC, if required), bank information that includes bank name, address, routing number, and draft day.

INSpeed NOW allows a high percentage of applications to be instantly approved for issue. Once approved, a policy number will be assigned and communicated to the agent and client by the call center representative. An initial EFT premium is required to place the coverage in-force at point-of-sale and will be processed the next business day. If the initial EFT premium is requested on a future date, the coverage will go in force on that date.

In the event an application cannot be given a final decision at point-of-sale, a notice will be provided to the agent and client that further underwriting review is required. A policy number is still assigned at the call center and communicated to the agent. The electronic application is automatically forwarded to an underwriter for review and follow up within 48 business hours. An initial premium will still be required when an application is sent for underwriting review if the client has chosen an immediate draft.

The call center may also provide the underwriting decision that we are unable to offer coverage at this time. The call center will not be able to provide specific detail as to why coverage cannot be offered.

Coaching the Applicant

It is acceptable to assist the applicant during the INSpeed process. However, no agent is authorized to coach an applicant regarding the health, replacement or the tax withholding questions.

Electronic Signature and Recording of All Calls

INSpeed NOW can use an electronic signature to complete the application process and provide the necessary authorization allowing Baltimore Life to underwrite and issue a policy. The entire process will be recorded by the call center for quality and authentication purposes.

At the onset of the call, both the agent and the client are made aware that the call is being recorded and that the client's expressed consent must be obtained in order to proceed with the call. The client will be asked at the end of the application process for their verbal consent related to all final disclosure questions. This verbal consent will serve as the client's electronic signature. This same process would be used with an owner or payor (if other than the insured). If the client (or the owner and payor if other than the insured) decides that they are not comfortable with the call being recorded or with their signature being accepted electronically by voice recording, *INSpeed NOW* should not be used. If the client changes their mind during the beginning of the call, the enrollment process will be discontinued by the call center. At that point, the agent will be required to submit a traditional paper application.

Policy Issue and Delivery

When an application is approved and placed in force utilizing *INSpeed NOW*, the policy will be issued and mailed to the agent within 48 hours. If so desired, the policy can be mailed directly to the policyowner. If there are any outstanding requirements, the issue process will be delayed until they are received in the home office.

Other requirements for submission

If there is a replacement of an existing in force policy issued by Baltimore Life or any other company in the states of Arkansas, Florida, or Pennsylvania, the agent and client must complete a paper version of the applicable

state replacement form and submit it with the application through seuresubmit.baltlife.com. To log in, use the same credentials you use to access Baltimore Life's secure agent website.

Reasons to complete a paper application

- If the sale occurs outside of the call center hours of operation or if the call center is temporarily unavailable due to technical difficulties.
- If the client will not agree to a voice recording as an electronic signature or agree to the call being recorded.
- If a client wants to back date the policy-issue date to conserve their age.
- If the client wants to receive a premium notice on a quarterly, semi-annual, or annual basis.

Once the application is completed, please submit completed applications and non-medical outstanding requirements through seuresubmit.baltlife.com. To log in, use the same credentials you use to access Baltimore Life's secure agent website.

If you have any questions or need further clarification on our underwriting procedures, please contact any of the following underwriters at underwriting@baltlife.com or (800) 628-5433:

- Rita Norman, extension 7666
- Mary Beth Robinson, extension 6624

Silver Guard I: Level Death Benefit

Life Pay

Annual Premiums per \$1,000 (Add \$60 Policy Fee)

Issue Age	Male			Female		
	Non-Tobacco	Tobacco	ADB	Non-Tobacco	Tobacco	ADB
50	35.20	46.60	1.23	28.90	36.20	1.23
51	36.20	48.70	1.25	30.00	37.30	1.25
52	37.30	50.80	1.28	31.00	38.30	1.28
53	38.30	52.90	1.30	32.10	40.40	1.30
54	40.40	55.00	1.33	33.10	42.50	1.33
55	42.50	57.00	1.35	34.10	44.50	1.35
56	44.50	59.10	1.38	35.20	46.60	1.38
57	46.60	62.20	1.41	36.20	48.70	1.41
58	48.70	65.40	1.44	37.30	50.80	1.44
59	50.80	68.50	1.47	39.30	52.90	1.47
60	52.90	71.60	1.50	41.40	55.00	1.50
61	55.00	74.70	1.53	43.50	57.00	1.53
62	57.00	77.90	1.56	45.60	60.20	1.56
63	60.20	82.00	1.59	47.70	63.30	1.59
64	63.30	86.20	1.62	49.70	66.40	1.62
65	66.40	90.30	1.65	51.80	69.50	1.65
66	69.50	94.50	-	55.00	72.70	-
67	72.70	99.70	-	58.10	75.80	-
68	76.80	106.00	-	61.20	78.90	-
69	82.00	114.30	-	64.30	83.10	-
70	87.20	122.60	-	67.40	88.30	-
71	92.40	130.90	-	71.60	94.50	-
72	97.60	139.30	-	75.80	100.80	-
73	103.90	148.60	-	79.90	107.00	-
74	110.10	159.10	-	85.10	114.30	-
75	117.40	169.50	-	90.30	123.70	-
76	125.70	179.90	-	96.60	134.10	-
77	135.10	191.30	-	103.90	145.50	-
78	145.50	203.80	-	112.20	158.00	-
79	155.90	217.40	-	121.60	171.50	-
80	167.40	231.90	-	133.00	187.20	-

Rates

Factors for calculating other modal premiums are: SA — .53; Q — .27; EFT — .09. To calculate the modal premium, begin with the annual per-unit charge for the base policy, add the annual per-unit charge for the ADB rider (if the rider is available and elected), multiply by the number of \$1,000's of face amount, add the annual policy fee, multiply by the modal premium factor for the mode selected, and round to the nearest cent. Premiums other than annual will result in a higher total annual premium.

Silver Guard I: Level Death Benefit

Ten Pay

Annual Premiums per \$1,000 (Add \$60 Policy Fee)

Issue Age	Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
50	71.60	94.50	68.50	79.90
51	73.70	97.60	69.50	83.10
52	75.80	100.80	70.60	86.20
53	77.90	103.90	72.70	89.30
54	79.90	107.00	74.70	92.40
55	83.10	111.20	76.80	96.60
56	85.10	114.30	78.90	99.70
57	88.30	118.50	81.00	103.90
58	91.40	122.60	83.10	108.00
59	94.50	126.80	86.20	112.20
60	97.60	130.90	89.30	116.40
61	101.80	136.20	92.40	119.50
62	106.00	141.40	95.60	123.70
63	110.10	146.60	98.70	127.80
64	114.30	151.80	101.80	132.00
65	118.50	158.00	104.90	136.20
66	123.70	165.30	108.00	140.30
67	128.90	172.60	112.20	144.50
68	134.10	179.90	116.40	149.70
69	140.30	188.20	120.50	154.90
70	146.60	196.50	124.70	160.10
71	153.80	205.90	128.90	166.30
72	161.10	216.30	133.00	172.60
73	168.40	227.80	138.20	178.80
74	176.80	240.30	143.40	185.10
75	185.10	254.80	148.60	192.40
76	192.40	263.20	153.80	199.70
77	200.70	271.50	159.10	206.90
78	209.00	279.80	164.30	214.20
79	217.40	288.10	170.50	222.60
80	225.70	296.50	177.80	230.90

Factors for calculating other modal premiums are: SA — .53; Q — .27; EFT — .09. To calculate the modal premium, multiply the annual per-unit charge by the number of \$1,000's of face amount, add the annual policy fee, multiply by the modal premium factor for the mode selected, and round to the nearest cent. Premiums other than annual will result in a higher total annual premium.

Silver Guard II: Graded Death Benefit

Life Pay, Tables 5-8

Annual Premiums per \$1,000 of Ultimate Face Amount (Add \$60 Policy Fee)

Issue Age	Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
50	47.90	67.70	41.60	59.30
51	50.20	71.00	43.40	62.20
52	52.50	74.30	45.20	65.20
53	54.70	77.60	46.90	68.10
54	57.00	81.00	48.70	71.00
55	59.30	84.30	50.50	73.90
56	62.40	90.10	53.50	76.80
57	65.60	96.00	56.50	79.70
58	68.70	101.80	59.50	82.60
59	71.80	107.60	62.60	85.60
60	74.90	113.50	65.60	88.50
61	78.90	118.90	69.10	91.60
62	82.90	124.30	72.70	94.70
63	86.80	129.70	76.20	97.80
64	90.80	135.10	79.70	101.00
65	94.70	140.50	83.30	104.10
66	103.70	149.90	88.30	111.20
67	112.60	159.30	93.30	118.20
68	121.60	168.60	98.30	125.30
69	130.50	178.00	103.30	132.40
70	139.50	187.40	108.30	139.50
71	150.90	200.90	113.90	147.40
72	162.40	214.40	119.50	155.30
73	173.80	228.00	125.10	163.20
74	185.30	241.50	130.70	171.10
75	196.70	255.00	136.40	179.00
76	209.40	256.60	149.90	194.90
77	222.00	258.20	163.40	210.70
78	234.70	259.80	177.00	226.50
79	247.30	261.40	190.50	242.30
80	260.00	263.00	204.00	258.20

Rates

Silver Guard I Cash Values

Life Pay

Per \$1,000 Face Amount

Issue Age	Male				Female			
	5 Year	10 Year	20 Year	Age 65	5 Year	10 Year	20 Year	Age 65
50	46.28	135.08	342.33	234.25	42.68	124.73	319.23	217.57
51	48.97	141.45	355.34	222.72	45.05	130.54	331.25	206.67
52	51.75	147.95	368.56	210.41	47.49	136.53	343.58	195.07
53	54.59	154.57	381.91	197.26	50.04	142.71	356.24	182.73
54	57.49	161.30	395.35	183.20	52.68	149.07	369.24	169.60
55	60.44	168.17	408.86	168.17	55.40	155.60	382.58	155.60
56	63.42	175.21	422.48	152.08	58.20	162.30	396.23	140.66
57	66.43	182.46	436.25	134.86	61.07	169.17	410.19	124.72
58	69.44	189.99	450.24	116.42	64.00	176.21	424.44	107.69
59	72.45	197.84	464.49	96.67	66.98	183.43	438.99	89.49
60	75.51	206.00	479.00	75.51	70.00	190.84	453.80	70.00
61	78.66	214.44	493.72	52.83	73.09	198.48	468.79	49.15
62	81.97	223.10	508.66	28.52	76.24	206.37	483.86	26.82
63	85.51	231.91	523.69	2.44	79.45	214.58	498.95	2.89
64	89.32	240.83	538.56	0.00	82.75	223.11	513.96	0.00
65	93.38	249.83	553.11	-	86.13	231.99	528.77	-
66	97.57	258.90	567.08	-	89.64	241.22	543.22	-
67	102.96	269.05	580.78	-	93.30	250.79	557.26	-
68	109.70	280.57	594.03	-	97.16	260.69	570.90	-
69	116.36	292.37	606.06	-	102.21	271.74	584.60	-
70	122.93	304.46	616.89	-	109.19	284.48	598.73	-
71	129.50	316.85	626.72	-	116.50	297.49	612.77	-
72	136.27	329.62	636.04	-	124.12	310.63	627.12	-
73	143.44	342.67	645.63	-	132.00	323.79	642.29	-
74	151.14	355.71	656.84	-	140.16	336.84	659.38	-
75	159.40	368.54	671.96	-	148.58	349.61	680.10	-
76	168.13	380.80	693.66	-	157.15	361.89	706.37	-
77	177.29	392.05	725.67	-	165.72	373.60	741.50	-
78	186.55	401.85	775.60	-	174.21	384.77	792.08	-
79	195.46	409.90	857.74	-	182.46	395.38	870.40	-
80	203.73	416.15	1000.00	-	190.28	405.54	1000.00	-

Silver Guard I Cash Values

Ten Pay

Per \$1,000 Face Amount

Issue Age	Male				Female			
	5 Year	10 Year	20 Year	Age 65	5 Year	10 Year	20 Year	Age 65
50	145.26	388.69	535.17	458.78	135.07	360.57	502.67	428.40
51	150.56	402.19	551.13	458.78	140.10	373.55	518.17	428.40
52	155.97	415.97	567.19	458.78	145.25	386.83	533.86	428.40
53	161.45	430.00	583.28	458.78	150.51	400.41	549.75	428.40
54	167.01	444.27	599.36	458.78	155.87	414.27	565.82	428.40
55	172.82	458.78	615.39	458.78	161.33	428.40	582.05	428.40
56	179.54	473.54	631.37	409.48	166.85	442.79	598.40	382.79
57	186.29	488.56	647.32	359.62	172.44	457.43	614.83	336.09
58	193.06	503.85	663.26	309.20	179.13	472.29	631.31	288.96
59	199.82	519.40	679.16	258.18	185.90	487.38	647.81	241.18
60	206.57	535.17	695.00	206.57	192.72	502.67	664.29	192.72
61	213.35	551.13	710.71	154.37	199.58	518.17	680.67	143.58
62	220.17	567.19	726.27	101.59	206.46	533.86	696.85	93.73
63	227.07	583.28	741.58	48.27	213.34	549.75	712.77	43.19
64	234.09	599.36	756.48	0.00	220.22	565.82	728.37	0.00
65	241.18	615.39	770.88	-	227.07	582.05	743.55	-
66	248.27	631.37	784.67	-	233.91	598.40	758.24	-
67	255.22	647.32	797.73	-	240.73	614.83	772.39	-
68	261.90	663.26	809.98	-	247.54	631.31	786.01	-
69	268.19	679.16	821.39	-	254.33	647.81	799.11	-
70	274.04	695.00	832.00	-	261.07	664.29	811.73	-
71	279.46	710.71	841.93	-	267.71	680.67	823.98	-
72	284.55	726.27	851.39	-	274.20	696.85	836.03	-
73	289.40	741.58	860.69	-	280.49	712.77	848.06	-
74	294.09	756.48	870.30	-	286.55	728.37	860.48	-
75	298.65	770.88	880.98	-	292.36	743.55	873.87	-
76	303.02	784.67	893.47	-	297.80	758.24	888.75	-
77	307.20	797.73	908.73	-	302.74	772.39	906.07	-
78	311.00	809.98	928.71	-	307.12	786.01	927.68	-
79	314.09	821.39	956.94	-	310.79	799.11	956.94	-
80	316.30	832.00	1000.00	-	313.55	811.73	1000.00	-

Silver Guard II Cash Values

Life Pay

Per \$1,000 Face Amount

Issue Age	Male				Female			
	5 Year	10 Year	20 Year	Age 65	5 Year	10 Year	20 Year	Age 65
50	50.08	138.52	344.95	237.30	45.65	127.44	321.34	219.99
51	52.93	145.02	358.03	225.96	48.17	133.38	333.44	209.26
52	55.89	151.68	371.32	213.86	50.81	139.54	345.86	197.87
53	58.95	158.47	384.76	200.96	53.56	145.88	358.63	185.76
54	62.10	165.41	398.31	187.20	56.42	152.43	371.73	172.88
55	65.34	172.51	411.95	172.51	59.39	159.17	385.18	159.17
56	68.66	179.81	425.70	156.82	62.47	166.10	398.97	144.56
57	72.04	187.38	439.64	140.07	65.66	173.23	413.07	129.00
58	75.49	195.26	453.82	122.17	68.93	180.55	427.48	112.40
59	79.01	203.51	468.28	103.06	72.31	188.10	442.19	94.69
60	82.64	212.13	483.02	82.64	75.79	195.87	457.19	75.79
61	86.45	221.08	498.00	60.84	79.39	203.92	472.40	55.61
62	90.49	230.31	513.22	37.54	83.11	212.27	487.70	34.06
63	94.84	239.75	528.55	12.62	86.96	220.98	503.04	11.02
64	99.51	249.33	543.73	0.00	90.96	230.07	518.31	0.00
65	104.46	259.00	558.57	-	95.12	239.55	533.41	-
66	111.48	270.32	573.75	-	99.50	249.44	548.17	-
67	119.09	282.20	588.31	-	104.11	259.72	562.53	-
68	126.79	294.38	601.82	-	110.69	271.77	577.33	-
69	134.57	306.95	614.18	-	118.26	284.76	592.03	-
70	142.44	319.93	625.41	-	126.27	298.20	606.42	-
71	150.54	333.36	635.74	-	134.70	311.96	620.75	-
72	159.07	347.31	645.64	-	143.52	325.90	635.38	-
73	168.18	361.65	655.87	-	152.74	339.94	650.84	-
74	177.99	376.09	667.69	-	162.38	353.97	668.18	-
75	188.48	390.39	683.31	-	172.46	367.85	689.07	-
76	199.57	404.19	705.23	-	182.89	381.37	715.34	-
77	211.22	417.13	736.98	-	193.53	394.48	750.12	-
78	223.23	428.82	785.71	-	204.33	407.21	799.67	-
79	235.24	439.07	864.77	-	215.22	419.60	875.59	-
80	247.02	447.89	1000.00	-	226.10	431.84	1000.00	-