



New Era Life Insurance Companies STANDARD LIFE INSURANCE RATE PAGE



New Era Life Platinum Series Whole Life Monthly Premiums

\$35 Annual Policy Fee Included

1/1/2015

Age	STANDARD LEVEL BENEFIT PLAN WITH \$5,000 FACE AMOUNT				STANDARD LEVEL BENEFIT PLAN WITH \$10,000 FACE AMOUNT				STANDARD LEVEL BENEFIT PLAN WITH \$15,000 FACE AMOUNT				STANDARD LEVEL BENEFIT PLAN WITH \$20,000 FACE AMOUNT				STANDARD LEVEL BENEFIT PLAN WITH \$25,000 FACE AMOUNT			
	NON-TOBACCO	F	M	TOBACCO	NON-TOBACCO	F	M	TOBACCO	NON-TOBACCO	F	M	TOBACCO	NON-TOBACCO	F	M	TOBACCO	NON-TOBACCO	F	M	TOBACCO
0-5	5.15	4.69	5.15	4.69	7.16	6.24	7.16	6.24	9.16	7.78	9.16	7.78	11.16	9.32	11.16	9.32	13.16	10.87	13.16	10.87
6-10	5.60	5.01	5.60	5.01	8.06	6.87	8.06	6.87	10.51	8.73	10.51	8.73	12.96	10.58	12.96	10.58	15.41	12.44	15.41	12.44
11-15	6.17	5.43	6.17	5.43	9.19	7.70	9.19	7.70	12.21	9.98	12.21	9.98	15.23	12.26	15.23	12.26	18.25	14.54	18.25	14.54
16-20	5.92	5.51	5.92	5.51	8.69	7.87	8.69	7.87	11.47	10.22	11.47	10.22	14.24	12.58	14.24	12.58	17.01	14.94	17.01	14.94
21-25	6.50	6.04	6.50	6.04	9.86	8.93	9.86	8.93	13.21	11.82	13.21	11.82	16.56	14.71	16.56	14.71	19.91	17.60	19.91	17.60
26-30	7.29	6.72	7.29	6.72	11.44	10.30	11.44	10.30	15.58	13.87	15.58	13.87	19.73	17.44	19.73	17.44	23.87	21.02	23.87	21.02
31-35	8.37	7.61	8.37	7.61	13.58	12.08	13.58	12.08	18.80	16.54	18.80	16.54	24.01	21.01	24.01	21.01	29.23	25.47	29.23	25.47
36-40	9.78	8.77	9.78	8.77	16.41	14.38	16.41	14.38	23.04	20.00	23.04	20.00	29.66	25.61	29.66	25.61	36.29	31.23	36.29	31.23
41-45	11.66	10.26	11.66	10.26	20.17	17.36	20.17	17.36	28.68	24.47	28.68	24.47	37.19	31.57	37.19	31.57	45.70	38.68	45.70	38.68
46-50	14.22	12.11	14.22	12.11	25.29	21.07	25.29	21.07	36.36	30.03	36.36	30.03	47.43	38.99	47.43	38.99	58.50	47.95	58.50	47.95
51	14.38	12.36	14.38	12.36	25.61	21.56	25.61	21.56	36.83	30.77	36.83	30.77	48.06	39.98	48.06	39.98	59.29	49.19	59.29	49.19
52	15.07	12.63	15.07	12.63	26.98	22.10	26.98	22.10	38.90	31.58	38.90	31.58	50.81	41.06	50.81	41.06	62.73	50.54	62.73	50.54
53	15.80	13.18	15.80	13.18	28.45	23.20	28.45	23.20	41.10	33.23	41.10	33.23	53.75	43.25	53.75	43.25	66.40	53.28	66.40	53.28
54	16.58	13.76	16.58	13.76	30.01	24.37	30.01	24.37	43.43	34.98	43.43	34.98	56.86	45.59	56.86	45.59	70.29	56.21	70.29	56.21
55	17.41	14.38	17.41	14.38	31.66	25.61	31.66	25.61	45.92	36.85	45.92	36.85	60.17	48.08	60.17	48.08	74.43	59.31	74.43	59.31
56	18.29	15.05	18.29	15.05	33.43	26.95	33.43	26.95	48.56	38.84	48.56	38.84	63.70	50.74	63.70	50.74	78.84	62.64	78.84	62.64
57	19.23	15.76	19.23	15.76	35.32	28.37	35.32	28.37	51.40	40.98	51.40	40.98	67.48	53.59	67.48	53.59	83.57	66.20	83.57	66.20
58	20.25	16.52	20.25	16.52	37.35	29.90	37.35	29.90	54.45	43.27	54.45	43.27	71.55	56.65	71.55	56.65	89.65	70.02	89.65	70.02
59	21.33	17.35	21.33	17.35	39.52	31.55	39.52	31.55	57.70	45.74	57.70	45.74	75.89	59.94	75.89	59.94	94.07	74.14	94.07	74.14
60	22.49	18.23	22.49	18.23	41.83	33.32	41.83	33.32	61.17	48.40	61.17	48.40	80.51	63.40	80.51	63.40	99.86	78.57	99.86	78.57
61	23.73	19.19	23.73	19.19	44.32	35.23	44.32	35.23	64.90	51.26	64.90	51.26	85.48	67.30	85.48	67.30	106.07	83.34	106.07	83.34
62	25.07	20.21	25.07	20.21	46.98	37.28	46.98	37.28	68.90	54.34	68.90	54.34	90.81	71.41	90.81	71.41	112.73	88.47	112.73	88.47
63	26.49	21.31	26.49	21.31	49.82	39.47	49.82	39.47	73.16	57.64	73.16	57.64	96.50	75.80	96.50	75.80	119.84	93.96	119.84	93.96
64	28.01	22.49	28.01	22.49	52.87	41.82	52.87	41.82	77.72	61.16	77.72	61.16	102.58	80.50	102.58	80.50	127.44	101.61	127.44	101.61
65	29.63	23.84	29.63	23.84	56.12	44.53	56.12	44.53	82.60	65.22	82.60	65.22	109.08	85.91	109.08	85.91	135.56	106.61	135.56	106.61
66	31.38	24.78	31.38	24.78	59.62	46.41	59.62	46.41	87.85	68.04	87.85	68.04	116.08	89.68	116.08	89.68	144.32	111.31	144.32	111.31
67	33.26	25.72	33.26	25.72	63.37	48.29	63.37	48.29	93.48	70.87	93.48	70.87	123.59	93.44	123.59	93.44	153.70	116.01	153.70	116.01
68	35.28	27.14	35.28	27.14	67.40	51.12	67.40	51.12	99.53	75.11	99.53	75.11	131.65	99.09	131.65	99.09	163.78	123.08	163.78	123.08
69	37.45	28.54	37.45	28.54	71.76	53.94	71.76	53.94	106.06	79.33	106.06	79.33	140.36	104.72	140.36	104.72	174.67	130.12	174.67	130.12
70	39.81	30.24	39.81	30.24	76.46	57.33	76.46	57.33	113.12	84.42	113.12	84.42	149.78	111.51	149.78	111.51	186.44	138.60	186.44	138.60
71	42.33	31.66	42.33	31.66	81.50	60.17	81.50	60.17	120.68	88.69	120.68	88.69	159.86	117.20	159.86	117.20	199.04	145.71	199.04	145.71
72	45.02	33.57	45.02	33.57	86.90	63.98	86.90	63.98	128.77	94.40	128.77	94.40	170.64	124.81	170.64	124.81	212.51	155.23	212.51	155.23
73	47.89	35.94	47.89	35.94	92.64	68.73	92.64	68.73	137.38	101.52	137.38	101.52	182.12	134.32	182.12	134.32	226.87	167.11	226.87	167.11
74	50.94	38.32	50.94	38.32	98.74	73.49	98.74	73.49	146.53	108.65	146.53	108.65	194.33	143.82	194.33	143.82	242.12	178.99	242.12	178.99
75	54.18	40.69	54.18	40.69	105.21	78.24	105.21	78.24	156.24	115.78	156.24	115.78	207.27	153.32	207.27	153.32	258.30	190.87	258.30	190.87
76	57.64	43.97	57.64	43.97	112.12	84.78	112.12	84.78	166.61	125.60	166.61	125.60	221.09	166.41	221.09	166.41	275.58	207.23	275.58	207.23
77	61.33	47.33	61.33	47.33	119.51	91.50	119.51	91.50	177.69	135.68	177.69	135.68	235.87	179.86	235.87	179.86	294.05	224.03	294.05	224.03
78	65.31	51.17	65.31	51.17	127.47	99.18	127.47	99.18	189.63	147.20	189.63	147.20	251.78	195.21	251.78	195.21	313.94	243.23	313.94	243.23
79	69.61	55.01	69.61	55.01	136.06	106.87	136.06	106.87	202.52	158.72	202.52	158.72	268.97	210.58	268.97	210.58	335.43	262.44	335.43	262.44
80	74.24	59.81	74.24	59.81	145.33	116.47	145.33	116.47	216.42	173.13	216.42	173.13	287.51	229.79	287.51	229.79	358.61	286.45	358.61	286.45
81	82.19	69.43	82.19	69.43	161.24	133.76	161.24	133.76	240.28	201.98	240.28	201.98	319.32	268.25	319.32	268.25	398.36	334.53	398.36	334.53
82	89.70	75.72	89.70	75.72	176.26	148.28	176.26	148.28	262.81	220.85	262.81	220.85	349.36	293.42	349.36	293.42	435.92	365.99	435.92	365.99
83	97.92	82.62	97.92	82.62	192.70	162.08	192.70	162.08	287.47	241.55	287.47	241.55	382.25	321.01	382.25	321.01	477.02	400.48	477.02	400.48
84	106.93	90.16	106.93	90.16	210.71	177.17	210.71	177.17	314.49	264.19	314.49	264.19	418.27	351.20	418.27	351.20	522.05	438.21	522.05	438.21
85	116.79	98.43	116.79	98.43	230.43	193.71	230.43	193.71	344.07	288.99	344.07	288.99	457.70	384.26	457.70	384.26	571.34	479.54	571.34	479.54



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1/1/2015

Age	MODIFIED BENEFIT PLAN WITH \$5,000 FACE AMOUNT						MODIFIED BENEFIT PLAN WITH \$10,000 FACE AMOUNT						MODIFIED BENEFIT PLAN WITH \$15,000 FACE AMOUNT						MODIFIED BENEFIT PLAN WITH \$20,000 FACE AMOUNT						MODIFIED BENEFIT PLAN WITH \$25,000 FACE AMOUNT					
	NON-TOBACCO		TOBACCO		NON-TOBACCO		TOBACCO		NON-TOBACCO		TOBACCO		NON-TOBACCO		TOBACCO		NON-TOBACCO		TOBACCO		NON-TOBACCO		TOBACCO		NON-TOBACCO		TOBACCO			
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F		
0-5	6.35	5.46	6.35	5.46	7.77	7.77	9.56	7.77	10.08	12.76	10.08	10.08	12.76	10.08	10.08	12.76	10.08	10.08	12.76	10.08	10.08	12.76	10.08	10.08	12.76	10.08	10.08	12.76	10.08	
6-10	7.07	5.94	7.07	5.94	8.73	8.73	11.00	8.73	11.52	14.92	11.52	11.52	14.92	11.52	11.52	14.92	11.52	11.52	14.92	11.52	11.52	14.92	11.52	11.52	14.92	11.52	11.52	14.92	11.52	
11-15	7.98	6.57	7.98	6.57	9.98	9.98	12.82	9.98	13.40	17.65	13.40	13.40	17.65	13.40	13.40	17.65	13.40	13.40	17.65	13.40	13.40	17.65	13.40	13.40	17.65	13.40	13.40	17.65	13.40	
16-20	7.59	6.69	7.59	6.69	11.03	11.03	10.77	11.03	10.77	12.02	10.22	18.92	18.39	16.46	13.76	26.80	26.01	20.90	17.30	34.69	33.62	25.34	20.84	42.57	41.24	29.97	24.82	48.78	46.55	
21-25	8.51	7.48	8.51	7.48	12.28	12.28	11.83	13.88	11.82	21.40	20.51	19.24	16.15	26.80	30.53	29.19	24.61	20.48	39.65	37.87	29.97	24.82	48.78	46.55	36.29	29.93	57.06	52.76		
26-30	9.78	8.51	9.78	8.51	13.93	13.93	13.07	16.41	13.86	24.71	23.00	23.04	19.22	35.50	32.92	29.68	24.61	20.48	48.28	42.84	36.29	29.93	57.06	52.76	44.87	36.61	67.84	60.08		
31-35	11.49	9.84	11.49	9.84	16.09	14.54	15.45	19.84	16.53	29.03	25.92	28.18	23.22	41.96	37.31	36.52	29.92	24.82	54.90	48.69	44.87	36.61	67.84	60.08	56.21	45.27	81.43	68.45		
36-40	13.76	11.57	13.76	11.57	18.81	16.21	18.21	24.37	20.00	34.46	29.27	34.98	28.42	50.12	42.33	45.59	36.85	65.77	55.39	56.21	45.27	81.43	68.45	71.21	56.43	98.48	77.74	100.87		
41-45	16.76	13.81	16.76	13.81	22.22	18.07	22.22	30.38	24.46	41.28	32.99	43.99	35.12	60.35	47.90	57.60	45.77	79.42	62.82	71.21	56.43	98.48	77.74	91.69	70.36	132.64	98.08	100.87		
46-50	20.86	16.59	20.86	16.59	29.05	22.14	22.14	38.57	30.03	54.95	41.12	56.27	43.47	80.84	60.11	73.98	56.92	106.74	79.09	91.69	70.36	132.64	98.08	110.54	82.71	165.60	116.33	100.87		
51	21.11	16.96	21.11	16.96	29.65	22.69	22.69	39.07	30.77	56.14	42.24	57.03	44.58	82.64	61.78	74.99	58.39	109.13	81.32	92.95	72.20	135.63	100.87	117.20	87.39	177.08	123.19	100.87		
52	22.22	17.37	22.22	17.37	31.50	23.29	23.29	41.28	31.58	59.86	43.43	60.35	45.80	88.21	63.58	79.42	60.31	116.57	83.72	98.48	74.23	144.92	103.86	124.25	92.36	189.34	130.58	100.87		
53	23.39	18.18	23.39	18.18	33.50	24.50	24.50	43.62	33.22	63.86	45.86	63.86	48.25	94.21	67.21	84.10	63.29	124.56	88.56	104.33	78.32	154.91	109.91	131.81	97.70	202.57	138.50	100.87		
54	24.63	19.06	24.63	19.06	35.64	25.79	25.79	46.11	34.97	68.13	48.42	67.59	50.89	100.62	71.06	89.06	66.80	133.11	93.69	110.54	82.71	165.60	116.33	142.29	105.03	212.58	147.11	100.87		
55	25.96	20.00	25.96	20.00	37.94	27.16	27.16	48.77	36.85	72.72	51.17	71.58	53.69	107.51	75.17	93.99	70.54	142.29	99.18	117.20	87.39	177.08	123.19	152.10	105.03	228.20	162.36	100.87		
56	27.37	20.99	27.37	20.99	40.39	28.62	28.62	51.59	38.84	77.63	54.09	75.81	56.68	114.86	79.56	106.07	78.79	162.68	111.33	124.25	92.36	189.34	130.58	166.79	123.44	264.94	176.36	100.87		
57	28.88	22.06	28.88	22.06	43.03	30.20	30.20	54.61	40.97	82.92	57.24	80.34	59.88	122.80	84.29	113.07	82.92	174.11	118.06	131.81	97.70	202.57	138.50	186.35	139.37	300.80	199.98	100.87		
58	30.51	23.21	30.51	23.21	45.89	31.88	31.88	57.86	43.26	88.63	60.61	85.22	63.32	131.37	89.33	112.57	83.38	174.11	118.06	149.71	112.12	241.27	160.61	198.47	147.06	307.85	205.34	100.87		
59	32.24	24.45	32.24	24.45	48.96	33.71	33.71	61.33	45.75	94.78	64.27	90.41	67.05	140.59	94.83	119.50	88.34	186.41	125.39	158.24	119.16	257.11	171.05	210.35	155.52	320.15	214.94	100.87		
60	34.10	25.77	34.10	25.77	52.27	35.67	35.67	65.04	48.39	101.39	68.19	95.99	71.01	150.52	100.71	126.94	93.64	199.64	133.24	167.35	127.30	274.07	183.19	223.07	165.67	333.05	226.62	100.87		
61	35.88	27.21	35.88	27.21	55.51	37.79	37.79	68.61	51.26	107.87	72.43	101.34	75.32	160.22	107.07	134.06	99.38	212.58	141.71	177.05	132.95	284.85	189.40	238.21	174.22	348.66	235.80	100.87		
62	37.77	28.74	37.77	28.74	59.88	40.07	40.07	72.40	54.33	114.80	76.99	107.02	79.92	170.63	113.90	141.64	105.52	226.46	150.82	187.40	138.58	296.10	195.48	254.38	185.63	364.93	248.60	100.87		
63	39.79	30.39	39.79	30.39	62.68	42.52	42.52	76.43	57.64	122.21	81.88	113.07	84.88	181.74	121.25	149.71	112.12	241.27	160.61	198.47	147.06	307.85	205.34	271.60	199.89	381.67	264.82	100.87		
64	41.92	32.15	41.92	32.15	66.64	45.13	45.13	80.69	61.16	130.13	87.10	119.47	90.16	193.62	129.08	158.24	119.16	257.11	171.05	197.01	148.16	320.60	213.03	289.91	214.15	398.86	280.62	100.87		
65	44.20	34.19	44.20	34.19	70.88	48.16	48.16	85.25	65.22	138.61	93.17	126.30	96.26	206.34	138.18	167.35	127.30	274.07	183.19	208.40	158.33	341.80	228.20	309.33	228.40	415.48	295.97	100.87		
66	46.62	35.60	46.62	35.60	73.58	49.71	49.71	90.10	68.05	144.00	96.27	133.57	100.50	214.43	142.83	177.05	132.95	284.85	189.40	220.52	165.40	355.28	235.96	317.18	231.26	455.38	309.96	100.87		
67	49.21	37.01	49.21	37.01	76.39	51.23	51.23	95.27	70.87	149.63	99.32	141.34	104.72	222.86	147.40	187.40	138.58	296.10	195.48	233.46	172.44	369.34	243.56	338.72	249.08	476.30	330.23	100.87		
68	51.98	39.13	51.98	39.13	79.33	53.70	53.70	100.81	75.11	155.50	104.25	149.64	111.08	231.68	154.80	198.47	147.06	307.85	205.34	247.30	183.04	384.03	255.89	361.60	266.90	497.79	349.99	100.87		
69	54.95	41.24	54.95	41.24	82.40	56.10	56.10	106.75	79.34	161.65	109.04	158.55	117.43	240.90	161.99	210.35	155.52	320.15	214.94	262.15	193.61	399.40	267.89	385.88	284.72	519.82	369.18	100.87		
70	58.13	43.78	58.13	43.78	85.63	59.02	59.02	113.11	84.41	168.10	114.89	168.09	125.04	250.58	170.75	223.07	165.67	333.05	226.62	278.06	206.30	415.53	282.49	411.77	309.26	542.54	396.50	100.87		
71	61.92	45.92	61.92	45.92	89.53	61.31	61.31	120.68	88.69	175.91	119.48	179.45	131.45	262.28	177.64	238.21	174.22	348.66	235.80	296.98	216.99	435.04	293.96	439.47	334.46	566.03	423.90	100.87		
72	65.96	48.77	65.96	48.77	93.60	64.51	64.51	128.76	94.39	184.04	125.87	191.57	140.01	274.49	187.24	254.38	185.63	364.93	248.60	317.18	231.26	455.38	309.96	469.33	363.26	590.54	455.09	100.87		
73	70.26	52.34	70.26	52.34	97.78	68.57	68.57	137.38	101.52	192.41	133.98	204.49	150.71	287.04	199.40	271.60	199.89	381.67	264.82	338.72	249.08	476.30	330.23	497.79	349.99	616.19	485.42	100.87		
74	74.84	55.90	74.84	55.90	102.08	72.52	72.52	146.53	108.65	201.01	141.89	218.22	161.40	299.93	211.25	289.91	214.15	398.86	280.62	361.60	266.90	497.79	349.99	501.55	392.09	616.19	485.42	100.87		
75	79.70	59.46	79.70	59.46	106.48	76.36	76.36	156.24	115.78	209.82	149.56	232.79	172.09	313.15	222.77	309.33	228.40	415.48	295.97	385.88	284.72	519.82	369.18	536.31	420.09	642.92	523.71	100.87		
76	84.87	64.37	84.87	64.37	111.03	81.82	81.82	166.60	125.60	218.91	160.49	248.32	186.82	326.79	239.16	330.05	248.04	434.66	317.83	411.77	309.26	542.54	396.50	596.00	500.22	696.78	604.58	100.87		
77	90.41	69.41	90.41	69.41	115.73	87.30	87.30	177.68	135.68	228.30	171.45	264.94	201.94	340.88	255.60	352.21	268.20	453.46	339.75	439.47	334.46	566.03	423.90	652.30	547.45	743.18	653.56	100.87		
78	96.39	75.17	96.39	75.17	120.63	93.54	93.54	189.62	147.20	238.10	183.92	282.86	219.22	355.58	274.31	376.09	291.24	473.06	364.70	469.33	363.26	590.54	455.09	713.97						