

7 Payment Life Plan – 2017 C.S.O.

General Information Reference

CERTIFICATE	<p>A Participating Whole Life Certificate. Premiums are payable for seven years. The insurance face amount is payable at Death.</p> <p>This permanent form of protection with a limited payment period is attractive to those who desire to complete their premium payments during their best income-earning years.</p>																
PREMIUM PAYMENTS	Payable for 7 years. Advanced premium payments may be made, at discounted rates.																
DIVIDENDS	Certificate will participate in dividend payments.																
ISSUE AGES	Age 0 to Age 70 (See Non-Medical Amount Limits).																
INSURANCE AMOUNT LIMITS	\$3,000 Face Amount Minimum for Juveniles Age 0 through 15. \$5,000 Face Amount Minimum for Adults Age 16 through 65. \$3,000 Face Amount Minimum <u>Only</u> for Adults Age 66 through 70.																
PREMIUM RATES	<p>Rates vary for Female and Male, Non-Smoker and Smoker.</p> <p>There are Four Rate Bands:</p> <table><tr><td>Band 1</td><td>\$5,000-24,999</td><td>Band 3</td><td>\$50,000-99,999</td></tr><tr><td>Band 2</td><td>\$25,000-49,999</td><td>Band 4</td><td>\$100,000 and over.</td></tr></table>	Band 1	\$5,000-24,999	Band 3	\$50,000-99,999	Band 2	\$25,000-49,999	Band 4	\$100,000 and over.								
Band 1	\$5,000-24,999	Band 3	\$50,000-99,999														
Band 2	\$25,000-49,999	Band 4	\$100,000 and over.														
CERTIFICATE FEE	Add \$10.00 Certificate Fee Charge to Annual Premium Rate, in Bands 1, 2 and 3. No charge in Band 4.																
RIDERS AVAILABLE	NONE.																
NON-MEDICAL APPLICATION	<p>Use Application ICC14-LIFE APP 2015. (Subject to the following maximum face amount limits.)</p> <table><tr><td>Age 0-30</td><td>\$125,000</td><td>Age 56-60</td><td>10,000</td></tr><tr><td>31-40</td><td>75,000</td><td>61-65</td><td>5,000</td></tr><tr><td>41-50</td><td>50,000</td><td>66-70</td><td>3,000</td></tr><tr><td>51-55</td><td>25,000</td><td></td><td></td></tr></table> <p>Note: The ATS reserves the right to require a Medical Exam for applications in the above amounts if deemed necessary.</p>	Age 0-30	\$125,000	Age 56-60	10,000	31-40	75,000	61-65	5,000	41-50	50,000	66-70	3,000	51-55	25,000		
Age 0-30	\$125,000	Age 56-60	10,000														
31-40	75,000	61-65	5,000														
41-50	50,000	66-70	3,000														
51-55	25,000																
MEDICAL APPLICATION	<p>Use Application ICC14-LIFE APP 2015.</p> <p>Note: A Medical Examination is required for all ages when the face amount of insurance being applied for exceeds the amounts shown in the Non-Medical Limits Table.</p>																
PREMIUM CALCULATIONS	<table><tr><td>Semi-Annual Premium</td><td>=</td><td>Annual Premium * .52</td></tr><tr><td>Quarterly Premium</td><td>=</td><td>Annual Premium * .265</td></tr><tr><td>Monthly Premium</td><td>=</td><td>Annual Premium * .09</td></tr></table>	Semi-Annual Premium	=	Annual Premium * .52	Quarterly Premium	=	Annual Premium * .265	Monthly Premium	=	Annual Premium * .09							
Semi-Annual Premium	=	Annual Premium * .52															
Quarterly Premium	=	Annual Premium * .265															
Monthly Premium	=	Annual Premium * .09															
FRATERNAL BENEFITS	<p>Orphan Benefit..... Scholarship Program Family Fraternal Benefits.... Fraternal Publication, Cultural Activities.</p>																

SEVEN PAYMENT LIFE PLAN - 2017 CSO

Female Annual Premium Rates per \$1,000 Face Amount

Non-Smoker and Smoker Rates

Add \$10.00 Certificate Fee to Band 1, 2, 3 Premiums

Female

Issue Age	Band 1 \$3,000-24,999		Band 2 \$25,000-49,999		Band 3 \$50,000-99,999		Band 4 \$100,000 and Over	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
0	11.70	N/A	11.70	N/A	11.38	N/A	11.38	N/A
1	12.03	N/A	12.03	N/A	11.76	N/A	11.76	N/A
2	12.38	N/A	12.38	N/A	12.15	N/A	12.15	N/A
3	12.74	N/A	12.74	N/A	12.56	N/A	12.56	N/A
4	13.12	N/A	13.12	N/A	12.99	N/A	12.99	N/A
5	13.50	N/A	13.50	N/A	13.43	N/A	13.43	N/A
6	13.95	N/A	13.95	N/A	13.89	N/A	13.89	N/A
7	14.42	N/A	14.42	N/A	14.36	N/A	14.36	N/A
8	14.90	N/A	14.90	N/A	14.85	N/A	14.85	N/A
9	15.41	N/A	15.41	N/A	15.36	N/A	15.36	N/A
10	15.92	N/A	15.92	N/A	15.88	N/A	15.88	N/A
11	16.46	N/A	16.46	N/A	16.43	N/A	16.43	N/A
12	17.02	N/A	17.02	N/A	16.99	N/A	16.99	N/A
13	17.59	N/A	17.59	N/A	17.57	N/A	17.57	N/A
14	18.18	N/A	18.18	N/A	18.17	N/A	18.17	N/A
15	18.77	N/A	18.77	N/A	18.77	N/A	18.77	N/A
16	20.82	24.82	18.83	22.62	18.83	22.62	18.83	22.62
17	21.49	25.64	18.90	23.37	18.90	23.37	18.90	23.37
18	22.19	26.49	18.96	24.14	18.96	24.14	18.96	24.14
19	22.84	27.34	19.51	24.91	19.51	24.91	19.51	24.91
20	23.50	28.22	20.08	25.72	20.08	25.72	20.08	25.72
21	24.20	29.14	20.68	26.56	20.68	26.56	20.68	26.56
22	24.92	30.10	21.30	27.43	21.30	27.43	21.30	27.43
23	25.69	31.08	21.95	28.32	21.95	28.32	21.95	28.32
24	26.48	32.09	22.63	29.24	22.63	29.24	22.63	29.24
25	27.32	33.14	23.34	30.20	23.34	30.20	23.34	30.20
26	28.05	34.13	24.10	31.19	24.10	31.19	24.10	31.19
27	28.81	35.15	24.87	32.20	24.87	32.20	24.87	32.20
28	29.58	36.18	25.68	33.24	25.68	33.24	25.68	33.24
29	30.38	37.24	26.52	34.31	26.52	34.31	26.52	34.31
30	31.21	38.33	27.38	35.41	27.38	35.41	27.38	35.41
31	32.05	39.45	28.28	36.54	28.28	36.54	28.28	36.54
32	32.93	40.60	29.21	37.71	29.21	37.71	29.21	37.71
33	33.82	41.78	30.17	38.91	30.17	38.91	30.17	38.91
34	34.74	42.99	31.16	40.15	31.16	40.15	31.16	40.15
35	35.68	44.23	32.18	41.42	32.18	41.42	32.18	41.42
36	36.76	45.61	33.23	42.74	33.23	42.74	33.23	42.74
37	37.87	47.03	34.30	44.09	34.30	44.09	34.30	44.09
38	38.99	48.49	35.40	45.48	35.40	45.48	35.40	45.48
39	40.14	49.98	36.52	46.91	36.52	46.91	36.52	46.91
40	41.33	51.51	37.69	48.37	37.69	48.37	37.69	48.37
41	42.55	53.07	38.88	49.86	38.88	49.86	38.88	49.86
42	43.80	54.67	40.12	51.38	40.12	51.38	40.12	51.38
43	45.09	56.31	41.39	52.95	41.39	52.95	41.39	52.95
44	46.41	57.98	42.70	54.56	42.70	54.56	42.70	54.56
45	47.77	59.70	44.05	56.20	44.05	56.20	44.05	56.20
46	49.28	61.60	45.53	58.07	45.44	57.89	45.44	57.88
47	50.83	63.54	47.06	60.00	46.88	59.63	46.88	59.60
48	52.44	65.52	48.64	61.97	48.37	61.39	48.37	61.35
49	54.09	67.54	50.26	63.98	49.89	63.19	49.89	63.14

SEVEN PAYMENT LIFE PLAN - 2017 CSO

Female Annual Premium Rates per \$1,000 Face Amount

Non-Smoker and Smoker Rates

Add \$10.00 Certificate Fee to Band 1, 2, 3 Premiums

Female

Issue Age	Band 1 \$3,000-24,999		Band 2 \$25,000-49,999		Band 3 \$50,000-99,999		Band 4 \$100,000 and Over	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
50	55.76	69.62	51.92	66.04	51.44	65.03	51.44	64.96
51	57.47	71.76	53.62	68.18	53.02	66.92	53.02	66.84
52	59.22	73.96	55.36	70.37	54.64	68.87	54.64	68.77
53	61.02	76.23	57.15	72.64	56.30	70.87	56.30	70.76
54	62.88	78.56	59.00	74.98	58.02	72.93	58.02	72.80
55	64.78	80.95	60.90	77.37	59.78	75.03	59.78	74.88
56	67.10	83.66	63.10	79.95	61.79	77.49	61.63	77.15
57	69.48	86.43	65.35	82.58	63.85	79.99	63.52	79.45
58	71.95	89.27	67.68	85.29	65.98	82.56	65.47	81.81
59	74.49	92.19	70.09	88.07	68.18	85.21	67.47	84.23
60	77.11	95.19	72.57	90.93	70.43	87.92	69.52	86.70
61	79.81	98.26	75.13	93.84	72.76	90.69	71.63	89.22
62	82.62	101.39	77.79	96.83	75.17	93.52	73.82	91.79
63	85.54	104.58	80.56	99.86	77.67	96.40	76.08	94.40
64	88.53	107.82	83.39	102.94	80.23	99.32	78.39	97.03
65	91.57	111.14	86.27	106.10	82.82	102.31	80.72	99.73
66	94.14	114.05	88.69	108.88	85.14	104.99	82.98	102.34
67	96.76	117.09	91.16	111.78	87.52	107.78	85.30	105.07
68	99.54	120.21	93.78	114.76	90.02	110.66	87.74	107.87
69	102.41	123.47	96.48	117.87	92.63	113.66	90.28	110.79
70	105.29	126.82	99.20	121.07	95.23	116.75	92.82	113.80

SEVEN PAYMENT LIFE PLAN - 2017 CSO

Male Annual Premium Rates per \$1,000 Face Amount

Non-Smoker and Smoker Rates

Add \$10.00 Certificate Fee to Band 1, 2, 3 Premiums

Male

Issue Age	Band 1 \$3,000-24,999		Band 2 \$25,000-49,999		Band 3 \$50,000-99,999		Band 4 \$100,000 and Over	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
0	13.50	N/A	13.50	N/A	13.15	N/A	13.15	N/A
1	13.92	N/A	13.92	N/A	13.59	N/A	13.59	N/A
2	14.35	N/A	14.35	N/A	14.04	N/A	14.04	N/A
3	14.80	N/A	14.80	N/A	14.52	N/A	14.52	N/A
4	15.27	N/A	15.27	N/A	15.01	N/A	15.01	N/A
5	15.75	N/A	15.75	N/A	15.52	N/A	15.52	N/A
6	16.27	N/A	16.27	N/A	16.05	N/A	16.05	N/A
7	16.82	N/A	16.82	N/A	16.60	N/A	16.60	N/A
8	17.38	N/A	17.38	N/A	17.17	N/A	17.17	N/A
9	17.96	N/A	17.96	N/A	17.75	N/A	17.75	N/A
10	18.58	N/A	18.56	N/A	18.36	N/A	18.36	N/A
11	19.26	N/A	19.18	N/A	18.99	N/A	18.99	N/A
12	19.97	N/A	19.82	N/A	19.64	N/A	19.64	N/A
13	20.69	N/A	20.47	N/A	20.31	N/A	20.31	N/A
14	21.43	N/A	21.13	N/A	20.98	N/A	20.98	N/A
15	22.17	N/A	21.80	N/A	21.66	N/A	21.66	N/A
16	23.63	28.38	21.91	25.47	21.68	25.47	21.68	25.47
17	24.33	29.25	22.02	26.25	21.70	26.25	21.70	26.25
18	25.05	30.15	22.12	27.06	21.72	27.06	21.72	27.06
19	25.63	30.94	22.23	27.77	22.23	27.77	22.23	27.77
20	26.24	31.78	22.75	28.52	22.75	28.52	22.75	28.52
21	26.86	32.66	23.30	29.31	23.30	29.31	23.30	29.31
22	27.54	33.59	23.89	30.15	23.89	30.15	23.89	30.15
23	28.27	34.57	24.52	31.03	24.52	31.03	24.52	31.03
24	29.06	35.60	25.20	31.95	25.20	31.95	25.20	31.95
25	29.92	36.67	25.95	32.91	25.95	32.91	25.95	32.91
26	30.71	37.70	26.74	33.91	26.74	33.91	26.74	33.91
27	31.54	38.76	27.58	34.94	27.58	34.94	27.58	34.94
28	32.40	39.87	28.45	36.02	28.45	36.02	28.45	36.02
29	33.26	41.01	29.33	37.13	29.33	37.13	29.33	37.13
30	34.13	42.18	30.22	38.28	30.22	38.28	30.22	38.28
31	35.03	43.38	31.14	39.46	31.14	39.46	31.14	39.46
32	35.97	44.60	32.12	40.66	32.12	40.66	32.12	40.66
33	36.94	45.85	33.12	41.89	33.12	41.89	33.12	41.89
34	37.94	47.11	34.16	43.14	34.16	43.14	34.16	43.14
35	38.97	48.41	35.24	44.43	35.24	44.43	35.24	44.43
36	40.13	49.84	36.36	45.76	36.36	45.76	36.36	45.76
37	41.34	51.32	37.52	47.14	37.52	47.14	37.52	47.14
38	42.58	52.85	38.72	48.57	38.72	48.57	38.72	48.57
39	43.88	54.44	39.98	50.05	39.98	50.05	39.98	50.05
40	45.20	56.09	41.26	51.59	41.26	51.59	41.26	51.59
41	46.55	57.79	42.57	53.18	42.57	53.18	42.57	53.18
42	47.92	59.54	43.91	54.82	43.91	54.82	43.91	54.82
43	49.32	61.34	45.27	56.50	45.27	56.50	45.27	56.50
44	50.74	63.20	46.67	58.24	46.67	58.24	46.67	58.24
45	52.21	65.10	48.11	60.02	48.11	60.02	48.11	60.02
46	53.86	67.19	49.76	62.21	49.62	62.03	49.59	61.85
47	55.55	69.35	51.47	64.49	51.17	64.10	51.12	63.73
48	57.28	71.57	53.22	66.83	52.75	66.24	52.67	65.67
49	59.04	73.86	55.00	69.27	54.36	68.46	54.25	67.67

SEVEN PAYMENT LIFE PLAN - 2017 CSO

Male Annual Premium Rates per \$1,000 Face Amount

Non-Smoker and Smoker Rates

Add \$10.00 Certificate Fee to Band 1, 2, 3 Premiums

Male

Issue Age	Band 1 \$3,000-24,999		Band 2 \$25,000-49,999		Band 3 \$50,000-99,999		Band 4 \$100,000 and Over	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
50	60.82	76.24	56.81	71.80	56.00	70.75	55.85	69.74
51	62.65	78.69	58.68	74.42	57.67	73.12	57.49	71.87
52	64.55	81.22	60.62	77.12	59.41	75.56	59.19	74.06
53	66.55	83.80	62.67	79.89	61.24	78.06	60.98	76.29
54	68.64	86.42	64.80	82.73	63.14	80.61	62.85	78.56
55	70.78	89.09	67.00	85.63	65.10	83.20	64.76	80.86
56	73.36	92.12	69.44	88.51	67.41	85.94	66.92	83.55
57	76.00	95.20	71.95	91.45	69.78	88.73	69.14	86.29
58	78.70	98.32	74.51	94.41	72.18	91.55	71.38	89.06
59	81.41	101.45	77.08	97.39	74.61	94.38	73.64	91.84
60	84.15	104.59	79.68	100.37	77.05	97.20	75.91	94.61
61	86.90	107.54	82.29	103.17	79.50	99.85	78.17	97.23
62	89.70	110.25	84.94	105.74	81.99	102.27	80.46	99.61
63	92.56	112.99	87.66	108.33	84.53	104.71	82.80	102.02
64	95.50	115.96	90.45	111.15	87.14	107.37	85.20	104.64
65	98.56	119.12	93.35	114.14	89.86	110.19	87.70	107.42
66	101.20	121.83	95.85	116.74	92.27	112.70	90.05	109.87
67	103.93	124.73	98.44	119.51	94.76	115.38	92.48	112.48
68	106.81	127.79	101.16	122.45	97.38	118.21	95.04	115.24
69	109.80	130.98	103.99	125.50	100.10	121.16	97.70	118.11
70	112.74	134.26	106.78	128.65	102.78	124.19	100.31	121.07

20 Payment Life Plan – 2017 C.S.O.

General Information Reference

CERTIFICATE	<p>A Participating Whole Life Certificate. Premiums are payable for twenty years. The insurance face amount is payable at Death.</p> <p>This permanent form of protection with a limited payment period is attractive to those who desire to complete their premium payments during their best income-earning years.</p>																
PREMIUM PAYMENTS	Payable for 20 years. Advanced premium payments may be made, at discounted rates.																
DIVIDENDS	Certificate will participate in dividend payments.																
ISSUE AGES	Age 0 to Age 70 (See Non-Medical Amount Limits).																
INSURANCE AMOUNT LIMITS	\$3,000 Face Amount Minimum for Juveniles Age 0 through 15. \$5,000 Face Amount Minimum for Adults Age 16 through 65. \$3,000 Face Amount Minimum <u>Only</u> for Adults Age 66 through 70.																
PREMIUM RATES	<p>Rates vary for Female and Male, Non-Smoker and Smoker.</p> <p>There are Four Rate Bands:</p> <table><tr><td>Band 1</td><td>\$5,000-24,999</td><td>Band 3</td><td>\$50,000-99,999</td></tr><tr><td>Band 2</td><td>\$25,000-49,999</td><td>Band 4</td><td>\$100,000 and over.</td></tr></table>	Band 1	\$5,000-24,999	Band 3	\$50,000-99,999	Band 2	\$25,000-49,999	Band 4	\$100,000 and over.								
Band 1	\$5,000-24,999	Band 3	\$50,000-99,999														
Band 2	\$25,000-49,999	Band 4	\$100,000 and over.														
CERTIFICATE FEE	Add \$10.00 Certificate Fee Charge to Annual Premium Rate, in Bands 1, 2 and 3. No charge in Band 4.																
RIDERS AVAILABLE	<p>Accidental Death, Child, Guaranteed Insurability Option, Payor Waiver of Premium and Spouse.</p> <p>Optional at extra premium cost.</p>																
NON-MEDICAL APPLICATION	<p>Use Application ICC14-LIFE APP 2015.</p> <p>(Subject to the following maximum face amount limits.)</p> <table><tr><td>Age 0-30</td><td>\$125,000</td><td>Age 56-60</td><td>10,000</td></tr><tr><td>31-40</td><td>75,000</td><td>61-65</td><td>5,000</td></tr><tr><td>41-50</td><td>50,000</td><td>66-70</td><td>3,000</td></tr><tr><td>51-55</td><td>25,000</td><td></td><td></td></tr></table> <p>Note: The ATS reserves the right to require a Medical Exam for applications in the above amounts if deemed necessary.</p>	Age 0-30	\$125,000	Age 56-60	10,000	31-40	75,000	61-65	5,000	41-50	50,000	66-70	3,000	51-55	25,000		
Age 0-30	\$125,000	Age 56-60	10,000														
31-40	75,000	61-65	5,000														
41-50	50,000	66-70	3,000														
51-55	25,000																
MEDICAL APPLICATION	<p>Use Application ICC14-LIFE APP 2015.</p> <p>Note: A Medical Examination is required for all ages when the face amount of insurance being applied for exceeds the amounts shown in the Non-Medical Limits Table.</p>																
PREMIUM CALCULATIONS	<table><tr><td>Semi-Annual Premium</td><td>=</td><td>Annual Premium * .52</td></tr><tr><td>Quarterly Premium</td><td>=</td><td>Annual Premium * .265</td></tr><tr><td>Monthly Premium</td><td>=</td><td>Annual Premium * .09</td></tr></table>	Semi-Annual Premium	=	Annual Premium * .52	Quarterly Premium	=	Annual Premium * .265	Monthly Premium	=	Annual Premium * .09							
Semi-Annual Premium	=	Annual Premium * .52															
Quarterly Premium	=	Annual Premium * .265															
Monthly Premium	=	Annual Premium * .09															
FRATERNAL BENEFITS	<p>Orphan Benefit..... Scholarship Program</p> <p>Family Fraternal Benefits.... Fraternal Publication, Cultural Activities.</p>																

TWENTY PAYMENT LIFE PLAN - 2017 CSO

Female Annual Premium Rates per \$1,000 Face Amount

Non-Smoker and Smoker Rates

Add \$10.00 Certificate Fee to Band 1, 2, 3 Premiums

Female

Issue Age	Band 1 \$3,000-24,999		Band 2 \$25,000-49,999		Band 3 \$50,000-99,999		Band 4 \$100,000 and Over		Riders		
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	WP	ADB	GIO
0	5.30	N/A	5.30	N/A	4.90	N/A	4.90	N/A	0.50	1.20	1.13
1	5.42	N/A	5.42	N/A	5.06	N/A	5.06	N/A	0.50	1.20	1.13
2	5.55	N/A	5.55	N/A	5.23	N/A	5.23	N/A	0.50	1.20	1.13
3	5.68	N/A	5.68	N/A	5.41	N/A	5.41	N/A	0.50	1.20	1.13
4	5.81	N/A	5.81	N/A	5.60	N/A	5.60	N/A	0.50	1.20	1.13
5	5.95	N/A	5.95	N/A	5.79	N/A	5.79	N/A	0.50	1.20	1.13
6	6.14	N/A	6.14	N/A	5.99	N/A	5.99	N/A	0.50	1.20	1.13
7	6.33	N/A	6.33	N/A	6.19	N/A	6.19	N/A	0.50	1.20	1.13
8	6.53	N/A	6.53	N/A	6.40	N/A	6.40	N/A	0.50	1.20	1.13
9	6.73	N/A	6.73	N/A	6.62	N/A	6.62	N/A	0.50	1.20	1.13
10	6.95	N/A	6.95	N/A	6.85	N/A	6.85	N/A	0.50	1.20	1.13
11	7.21	N/A	7.16	N/A	7.09	N/A	7.09	N/A	0.50	1.20	1.13
12	7.48	N/A	7.39	N/A	7.33	N/A	7.33	N/A	0.50	1.20	1.13
13	7.76	N/A	7.62	N/A	7.58	N/A	7.58	N/A	0.50	1.20	1.13
14	8.05	N/A	7.86	N/A	7.84	N/A	7.84	N/A	0.50	1.20	1.13
15	8.34	N/A	8.10	N/A	8.10	N/A	8.10	N/A	0.50	1.20	1.13
16	9.69	11.35	8.13	9.76	8.13	9.76	8.13	9.76	0.50	1.20	1.13
17	10.00	11.72	8.15	10.08	8.15	10.08	8.15	10.08	0.50	1.20	1.13
18	10.32	12.11	8.18	10.41	8.18	10.41	8.18	10.41	0.50	1.20	1.13
19	10.62	12.50	8.42	10.75	8.42	10.75	8.42	10.75	0.50	1.20	1.13
20	10.93	12.91	8.66	11.10	8.66	11.10	8.66	11.10	0.50	1.20	1.13
21	11.26	13.33	8.92	11.46	8.92	11.46	8.92	11.46	0.50	1.20	1.25
22	11.59	13.77	9.19	11.84	9.19	11.84	9.19	11.84	0.50	1.20	1.25
23	11.95	14.23	9.47	12.23	9.47	12.23	9.47	12.23	0.50	1.20	1.25
24	12.32	14.69	9.76	12.63	9.76	12.63	9.76	12.63	0.50	1.20	1.25
25	12.71	15.18	10.07	13.05	10.07	13.05	10.07	13.05	0.50	1.20	1.33
26	13.02	15.60	10.40	13.48	10.40	13.48	10.40	13.48	0.50	1.20	1.33
27	13.34	16.04	10.73	13.92	10.73	13.92	10.73	13.92	0.53	1.20	1.33
28	13.67	16.48	11.08	14.38	11.08	14.38	11.08	14.38	0.53	1.20	1.40
29	14.00	16.93	11.44	14.85	11.44	14.85	11.44	14.85	0.55	1.20	1.40
30	14.35	17.39	11.82	15.33	11.82	15.33	11.82	15.33	0.57	1.20	1.40
31	14.70	17.86	12.21	15.83	12.21	15.83	12.21	15.83	0.59	1.20	1.56
32	15.07	18.35	12.61	16.35	12.61	16.35	12.61	16.35	0.63	1.20	1.56
33	15.44	18.84	13.03	16.88	13.03	16.88	13.03	16.88	0.65	1.20	1.66
34	15.82	19.36	13.46	17.43	13.46	17.43	13.46	17.43	0.67	1.20	1.66
35	16.21	19.88	13.90	17.99	13.90	17.99	13.90	17.99	0.69	1.20	1.66
36	16.68	20.48	14.36	18.58	14.36	18.58	14.36	18.58	0.73	1.20	1.75
37	17.15	21.09	14.83	19.19	14.83	19.19	14.83	19.19	0.79	1.20	1.75
38	17.64	21.73	15.31	19.82	15.31	19.82	15.31	19.82	0.83	1.20	N/A
39	18.13	22.39	15.80	20.46	15.80	20.46	15.80	20.46	0.87	1.20	N/A
40	18.64	23.06	16.31	21.13	16.31	21.13	16.31	21.13	0.91	1.20	N/A
41	19.16	23.75	16.84	21.82	16.84	21.82	16.84	21.82	0.99	1.20	N/A
42	19.70	24.45	17.38	22.52	17.38	22.52	17.38	22.52	1.05	1.20	N/A
43	20.25	25.18	17.94	23.25	17.94	23.25	17.94	23.25	1.15	1.20	N/A
44	20.82	25.93	18.52	24.01	18.52	24.01	18.52	24.01	1.23	1.20	N/A
45	21.40	26.71	19.12	24.79	19.12	24.79	19.12	24.79	1.35	1.20	N/A
46	22.04	27.54	19.75	25.60	19.74	25.60	19.74	25.60	1.45	1.30	N/A
47	22.71	28.39	20.40	26.43	20.38	26.43	20.38	26.43	1.61	1.30	N/A
48	23.40	29.27	21.07	27.29	21.05	27.29	21.05	27.29	1.77	1.30	N/A
49	24.10	30.18	21.76	28.18	21.73	28.18	21.73	28.18	1.93	1.30	N/A

TWENTY PAYMENT LIFE PLAN - 2017 CSO

Female Annual Premium Rates per \$1,000 Face Amount

Non-Smoker and Smoker Rates

Add \$10.00 Certificate Fee to Band 1, 2, 3 Premiums

Female

Issue Age	Band 1 \$3,000-24,999		Band 2 \$25,000-49,999		Band 3 \$50,000-99,999		Band 4 \$100,000 and Over		Riders		
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	WP	ADB	GIO
50	24.82	31.12	22.47	29.10	22.43	29.10	22.43	29.10	2.13	1.30	N/A
51	25.55	32.10	23.20	30.07	23.15	30.07	23.15	30.07	2.36	1.45	N/A
52	26.30	33.13	23.95	31.08	23.89	31.08	23.89	31.08	2.63	1.45	N/A
53	27.08	34.21	24.72	32.15	24.65	32.15	24.65	32.15	2.91	1.45	N/A
54	27.89	35.34	25.53	33.26	25.45	33.26	25.45	33.26	3.25	1.45	N/A
55	28.72	36.52	26.36	34.42	26.27	34.42	26.27	34.42	3.63	1.45	N/A
56	29.73	37.89	27.30	35.70	27.12	35.63	27.12	35.63	4.05	1.60	N/A
57	30.76	39.31	28.26	37.02	27.98	36.88	27.98	36.88	4.47	1.60	N/A
58	31.85	40.79	29.27	38.41	28.89	38.18	28.89	38.18	4.93	1.65	N/A
59	32.98	42.36	30.32	39.87	29.83	39.56	29.83	39.56	5.43	1.70	N/A
60	34.15	44.00	31.42	41.40	30.81	41.00	30.81	41.00	N/A	1.75	N/A
61	35.39	45.72	32.57	43.00	31.84	42.50	31.84	42.50	N/A	1.80	N/A
62	36.70	47.51	33.79	44.68	32.93	44.07	32.93	44.07	N/A	1.85	N/A
63	38.09	49.39	35.09	46.42	34.09	45.70	34.09	45.70	N/A	1.95	N/A
64	39.56	51.35	36.46	48.25	35.31	47.41	35.31	47.41	N/A	2.15	N/A
65	41.10	53.42	37.89	50.18	36.58	49.21	36.58	49.21	N/A	N/A	N/A
66	42.59	55.54	39.26	52.17	37.91	51.16	37.91	51.16	N/A	N/A	N/A
67	44.18	57.87	40.73	54.36	39.33	53.31	39.33	53.31	N/A	N/A	N/A
68	45.94	60.37	42.35	56.71	40.89	55.62	40.89	55.62	N/A	N/A	N/A
69	47.86	63.11	44.12	59.28	42.60	58.14	42.60	58.14	N/A	N/A	N/A
70	49.88	66.06	45.99	62.05	44.40	60.85	44.40	60.85	N/A	N/A	N/A

TWENTY PAYMENT LIFE PLAN - 2017 CSO

Male Annual Premium Rates per \$1,000 Face Amount

Non-Smoker and Smoker Rates

Add \$10.00 Certificate Fee to Band 1, 2, 3 Premiums

Male

Issue Age	Band 1 \$3,000-24,999		Band 2 \$25,000-49,999		Band 3 \$50,000-99,999		Band 4 \$100,000 and Over		Riders		
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	WP	ADB	GIO
0	5.95	N/A	5.95	N/A	5.67	N/A	5.67	N/A	0.50	1.20	1.13
1	6.11	N/A	6.11	N/A	5.86	N/A	5.86	N/A	0.50	1.20	1.13
2	6.27	N/A	6.27	N/A	6.05	N/A	6.05	N/A	0.50	1.20	1.13
3	6.44	N/A	6.44	N/A	6.26	N/A	6.26	N/A	0.50	1.20	1.13
4	6.62	N/A	6.62	N/A	6.47	N/A	6.47	N/A	0.50	1.20	1.13
5	6.80	N/A	6.80	N/A	6.69	N/A	6.69	N/A	0.50	1.20	1.13
6	7.02	N/A	7.02	N/A	6.92	N/A	6.92	N/A	0.50	1.20	1.13
7	7.31	N/A	7.25	N/A	7.16	N/A	7.16	N/A	0.50	1.20	1.13
8	7.64	N/A	7.49	N/A	7.41	N/A	7.41	N/A	0.50	1.20	1.13
9	7.98	N/A	7.74	N/A	7.66	N/A	7.66	N/A	0.50	1.20	1.13
10	8.34	N/A	8.00	N/A	7.93	N/A	7.93	N/A	0.50	1.20	1.13
11	8.72	N/A	8.26	N/A	8.21	N/A	8.21	N/A	0.50	1.20	1.13
12	9.11	N/A	8.53	N/A	8.49	N/A	8.49	N/A	0.50	1.20	1.13
13	9.51	N/A	8.81	N/A	8.78	N/A	8.78	N/A	0.50	1.20	1.13
14	9.92	N/A	9.09	N/A	9.07	N/A	9.07	N/A	0.50	1.20	1.13
15	10.34	N/A	9.37	N/A	9.37	N/A	9.37	N/A	0.50	1.20	1.13
16	10.91	12.89	9.38	11.02	9.38	11.02	9.38	11.02	0.50	1.20	1.13
17	11.23	13.29	9.38	11.36	9.38	11.36	9.38	11.36	0.50	1.20	1.13
18	11.56	13.70	9.39	11.71	9.39	11.71	9.39	11.71	0.50	1.20	1.13
19	11.82	14.05	9.60	12.01	9.60	12.01	9.60	12.01	0.50	1.20	1.13
20	12.10	14.43	9.83	12.34	9.83	12.34	9.83	12.34	0.50	1.20	1.13
21	12.39	14.83	10.06	12.68	10.06	12.68	10.06	12.68	0.50	1.20	1.25
22	12.69	15.25	10.31	13.04	10.31	13.04	10.31	13.04	0.50	1.20	1.25
23	13.03	15.70	10.58	13.42	10.58	13.42	10.58	13.42	0.50	1.20	1.25
24	13.39	16.17	10.88	13.82	10.88	13.82	10.88	13.82	0.50	1.20	1.25
25	13.79	16.66	11.20	14.24	11.20	14.24	11.20	14.24	0.50	1.20	1.33
26	14.12	17.10	11.54	14.68	11.54	14.68	11.54	14.68	0.50	1.20	1.33
27	14.47	17.55	11.91	15.13	11.91	15.13	11.91	15.13	0.53	1.20	1.33
28	14.83	18.02	12.28	15.60	12.28	15.60	12.28	15.60	0.53	1.20	1.40
29	15.19	18.51	12.66	16.10	12.66	16.10	12.66	16.10	0.55	1.20	1.40
30	15.54	19.01	13.05	16.60	13.05	16.60	13.05	16.60	0.57	1.20	1.40
31	15.92	19.52	13.45	17.13	13.45	17.13	13.45	17.13	0.59	1.20	1.56
32	16.31	20.04	13.87	17.66	13.87	17.66	13.87	17.66	0.63	1.20	1.56
33	16.71	20.56	14.31	18.21	14.31	18.21	14.31	18.21	0.65	1.20	1.66
34	17.12	21.10	14.76	18.76	14.76	18.76	14.76	18.76	0.67	1.20	1.66
35	17.54	21.65	15.23	19.34	15.23	19.34	15.23	19.34	0.69	1.20	1.66
36	18.04	22.26	15.72	19.94	15.72	19.94	15.72	19.94	0.73	1.20	1.75
37	18.55	22.89	16.23	20.56	16.23	20.56	16.23	20.56	0.79	1.20	1.75
38	19.09	23.55	16.76	21.21	16.76	21.21	16.76	21.21	0.83	1.20	N/A
39	19.65	24.23	17.31	21.88	17.31	21.88	17.31	21.88	0.87	1.20	N/A
40	20.22	24.95	17.88	22.59	17.88	22.59	17.88	22.59	0.91	1.20	N/A
41	20.80	25.69	18.46	23.33	18.46	23.33	18.46	23.33	0.99	1.20	N/A
42	21.38	26.47	19.05	24.10	19.05	24.10	19.05	24.10	1.05	1.20	N/A
43	21.98	27.27	19.66	24.90	19.66	24.90	19.66	24.90	1.15	1.20	N/A
44	22.60	28.10	20.28	25.74	20.28	25.74	20.28	25.74	1.23	1.20	N/A
45	23.23	28.97	20.92	26.60	20.92	26.60	20.92	26.60	1.35	1.20	N/A
46	23.93	29.91	21.61	27.54	21.59	27.50	21.59	27.50	1.45	1.30	N/A
47	24.65	30.89	22.32	28.52	22.28	28.45	22.28	28.45	1.61	1.30	N/A
48	25.39	31.91	23.06	29.55	22.99	29.44	22.99	29.44	1.77	1.30	N/A
49	26.14	32.99	23.81	30.64	23.71	30.49	23.71	30.49	1.93	1.30	N/A

TWENTY PAYMENT LIFE PLAN - 2017 CSO

Male Annual Premium Rates per \$1,000 Face Amount

Non-Smoker and Smoker Rates

Add \$10.00 Certificate Fee to Band 1, 2, 3 Premiums

Male

Issue Age	Band 1 \$3,000-24,999		Band 2 \$25,000-49,999		Band 3 \$50,000-99,999		Band 4 \$100,000 and Over		Riders		
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	WP	ADB	GIO
50	26.91	34.13	24.57	31.80	24.45	31.59	24.45	31.59	2.13	1.30	N/A
51	27.70	35.33	25.36	33.01	25.20	32.76	25.20	32.76	2.36	1.45	N/A
52	28.52	36.60	26.19	34.29	26.00	33.99	26.00	33.99	2.63	1.45	N/A
53	29.40	37.91	27.07	35.63	26.85	35.26	26.85	35.26	2.91	1.45	N/A
54	30.33	39.28	28.00	37.02	27.74	36.59	27.74	36.59	3.25	1.45	N/A
55	31.29	40.70	28.97	38.47	28.67	37.98	28.67	37.98	3.63	1.45	N/A
56	32.43	42.35	30.04	40.02	29.64	39.43	29.64	39.43	4.05	1.60	N/A
57	33.62	44.07	31.15	41.64	30.65	40.94	30.65	40.94	4.47	1.60	N/A
58	34.85	45.85	32.29	43.32	31.68	42.49	31.68	42.49	4.93	1.65	N/A
59	36.10	47.67	33.46	45.03	32.73	44.08	32.73	44.08	5.43	1.70	N/A
60	37.37	49.53	34.64	46.78	33.80	45.70	33.80	45.70	N/A	1.75	N/A
61	38.66	51.28	35.85	48.43	34.88	47.21	34.88	47.21	N/A	1.80	N/A
62	39.99	52.84	37.09	49.90	35.98	48.54	35.98	48.54	N/A	1.85	N/A
63	41.38	54.47	38.39	51.42	37.14	49.92	37.14	49.92	N/A	1.95	N/A
64	42.84	56.35	39.76	53.19	38.35	51.53	38.35	51.53	N/A	2.15	N/A
65	44.42	58.44	41.23	55.16	39.66	53.32	39.66	53.32	N/A	N/A	N/A
66	46.03	60.56	42.72	57.16	41.10	55.25	41.10	55.25	N/A	N/A	N/A
67	47.77	62.91	44.34	59.38	42.65	57.40	42.65	57.40	N/A	N/A	N/A
68	49.72	65.50	46.15	61.83	44.39	59.77	44.39	59.77	N/A	N/A	N/A
69	51.86	68.31	48.14	64.47	46.31	62.32	46.31	62.32	N/A	N/A	N/A
70	54.10	71.31	50.22	67.31	48.31	65.06	48.31	65.06	N/A	N/A	N/A

Life Paid-Up at 65 Plan – 2017 C.S.O.

General Information Reference

CERTIFICATE	<p>A Participating Whole Life Certificate. Premiums are payable to age 65. The insurance face amount is payable at Death.</p> <p>This permanent form of protection with a limited payment period is attractive to those who desire to complete their premium payments during their best income-earning years.</p>									
PREMIUM PAYMENTS	Payable to age 65. Advanced premium payments may be made, at discounted rates.									
DIVIDENDS	Certificate will participate in dividend payments.									
ISSUE AGES	Age 0 to Age 55 (See Non-Medical Amount Limits).									
INSURANCE AMOUNT LIMITS	\$3,000 Face Amount Minimum for Juveniles Age 0 through 15. \$5,000 Face Amount Minimum for Adults Age 16 through 55.									
PREMIUM RATES	<p>Rates vary for Female and Male, Non-Smoker and Smoker.</p> <p>There are Four Rate Bands:</p> <table><tr><td>Band 1</td><td>\$5,000-24,999</td><td>Band 3</td><td>\$50,000-99,999</td></tr><tr><td>Band 2</td><td>\$25,000-49,999</td><td>Band 4</td><td>\$100,000 and over.</td></tr></table>	Band 1	\$5,000-24,999	Band 3	\$50,000-99,999	Band 2	\$25,000-49,999	Band 4	\$100,000 and over.	
Band 1	\$5,000-24,999	Band 3	\$50,000-99,999							
Band 2	\$25,000-49,999	Band 4	\$100,000 and over.							
CERTIFICATE FEE	Add \$10.00 Certificate Fee Charge to Annual Premium Rate, in Bands 1, 2 and 3. No charge in Band 4.									
RIDERS AVAILABLE	Accidental Death, Child, Guaranteed Insurability Option, Payor Waiver of Premium, and Spouse. Optional at extra premium cost.									
NON-MEDICAL APPLICATION	<p>Use Application ICC14-LIFE APP 2015. (Subject to the following maximum face amount limits.)</p> <table><tr><td>Age 0-30</td><td>\$125,000</td><td>Age 41-50</td><td>50,000</td></tr><tr><td>31-40</td><td>75,000</td><td>51-55</td><td>25,000</td></tr></table>	Age 0-30	\$125,000	Age 41-50	50,000	31-40	75,000	51-55	25,000	
Age 0-30	\$125,000	Age 41-50	50,000							
31-40	75,000	51-55	25,000							
	<p>Note: The ATS reserves the right to require a Medical Exam for applications in the above amounts if deemed necessary.</p>									
MEDICAL APPLICATION	<p>Use Application ICC14-LIFE APP 2015.</p> <p>Note: A Medical Examination is required for all ages when the face amount of insurance being applied for exceeds the amounts shown in the Non-Medical Limits Table.</p>									
PREMIUM CALCULATIONS	<table><tr><td>Semi-Annual Premium</td><td>=</td><td>Annual Premium * .52</td></tr><tr><td>Quarterly Premium</td><td>=</td><td>Annual Premium * .265</td></tr><tr><td>Monthly Premium</td><td>=</td><td>Annual Premium * .09</td></tr></table>	Semi-Annual Premium	=	Annual Premium * .52	Quarterly Premium	=	Annual Premium * .265	Monthly Premium	=	Annual Premium * .09
Semi-Annual Premium	=	Annual Premium * .52								
Quarterly Premium	=	Annual Premium * .265								
Monthly Premium	=	Annual Premium * .09								
FRATERNAL BENEFITS	Orphan Benefit..... Scholarship Program Family Fraternal Benefits..... Fraternal Publication, Cultural Activities.									

LIFE PAID UP AT AGE SIXTY-FIVE PLAN - 2017 CSO
 Female Annual Premium Rates per \$1,000 Face Amount
 Non-Smoker and Smoker Rates
 Add \$10.00 Certificate Fee to Band 1, 2, 3 Premiums

Female

Issue Age	Band 1 \$3,000-24,999		Band 2 \$25,000-49,999		Band 3 \$50,000-99,999		Band 4 \$100,000 and Over		Riders		
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	WP	ADB	GIO
0	3.50	N/A	3.50	N/A	2.67	N/A	2.67	N/A	0.45	1.05	1.13
1	3.57	N/A	3.57	N/A	2.77	N/A	2.77	N/A	0.45	1.05	1.13
2	3.65	N/A	3.65	N/A	2.87	N/A	2.87	N/A	0.45	1.05	1.13
3	3.73	N/A	3.73	N/A	2.98	N/A	2.98	N/A	0.45	1.05	1.13
4	3.82	N/A	3.82	N/A	3.10	N/A	3.10	N/A	0.45	1.05	1.13
5	3.90	N/A	3.90	N/A	3.22	N/A	3.22	N/A	0.45	1.05	1.13
6	4.00	N/A	4.00	N/A	3.35	N/A	3.35	N/A	0.45	1.05	1.13
7	4.11	N/A	4.11	N/A	3.49	N/A	3.49	N/A	0.45	1.05	1.13
8	4.22	N/A	4.22	N/A	3.63	N/A	3.63	N/A	0.45	1.05	1.13
9	4.34	N/A	4.34	N/A	3.78	N/A	3.78	N/A	0.45	1.05	1.13
10	4.46	N/A	4.46	N/A	3.93	N/A	3.93	N/A	0.45	1.05	1.13
11	4.72	N/A	4.58	N/A	4.09	N/A	4.09	N/A	0.45	1.05	1.13
12	5.02	N/A	4.71	N/A	4.26	N/A	4.26	N/A	0.45	1.05	1.13
13	5.35	N/A	4.84	N/A	4.44	N/A	4.44	N/A	0.45	1.05	1.13
14	5.69	N/A	4.97	N/A	4.63	N/A	4.63	N/A	0.45	1.05	1.13
15	6.05	N/A	5.10	N/A	4.82	N/A	4.82	N/A	0.45	1.05	1.13
16	6.78	7.86	5.13	5.92	4.87	5.88	4.87	5.88	0.45	1.05	1.13
17	7.06	8.19	5.16	6.17	4.93	6.13	4.93	6.13	0.45	1.05	1.13
18	7.35	8.54	5.19	6.44	4.98	6.39	4.98	6.39	0.45	1.05	1.13
19	7.63	8.90	5.39	6.71	5.17	6.66	5.17	6.66	0.45	1.05	1.13
20	7.93	9.28	5.60	6.99	5.37	6.94	5.37	6.94	0.45	1.05	1.13
21	8.25	9.68	5.82	7.29	5.59	7.24	5.59	7.24	0.45	1.05	1.25
22	8.58	10.10	6.06	7.62	5.81	7.56	5.81	7.56	0.45	1.05	1.25
23	8.94	10.55	6.31	7.95	6.05	7.90	6.05	7.90	0.45	1.05	1.25
24	9.32	11.03	6.58	8.31	6.31	8.25	6.31	8.25	0.45	1.05	1.25
25	9.73	11.53	6.87	8.69	6.59	8.63	6.59	8.63	0.45	1.05	1.33
26	10.02	11.92	7.15	9.08	6.89	9.03	6.89	9.03	0.46	1.05	1.33
27	10.32	12.33	7.45	9.50	7.20	9.45	7.20	9.45	0.48	1.05	1.33
28	10.64	12.75	7.77	9.94	7.54	9.89	7.54	9.89	0.48	1.05	1.40
29	10.98	13.20	8.10	10.41	7.90	10.36	7.90	10.36	0.50	1.05	1.40
30	11.33	13.66	8.46	10.90	8.28	10.86	8.28	10.86	0.52	1.05	1.40
31	11.70	14.15	8.84	11.43	8.69	11.39	8.69	11.39	0.54	1.05	1.56
32	12.09	14.67	9.24	11.98	9.13	11.96	9.13	11.96	0.57	1.05	1.56
33	12.50	15.21	9.68	12.58	9.60	12.56	9.60	12.56	0.59	1.05	1.66
34	12.93	15.79	10.14	13.22	10.10	13.21	10.10	13.21	0.61	1.05	1.66
35	13.39	16.40	10.63	13.90	10.63	13.90	10.63	13.90	0.63	1.05	1.66
36	13.96	17.13	11.21	14.64	11.21	14.64	11.21	14.64	0.67	1.10	1.75
37	14.56	17.90	11.83	15.44	11.83	15.44	11.83	15.44	0.72	1.10	1.75
38	15.20	18.74	12.49	16.31	12.49	16.31	12.49	16.31	0.76	1.10	N/A
39	15.89	19.63	13.20	17.24	13.20	17.24	13.20	17.24	0.80	1.10	N/A
40	16.63	20.59	13.98	18.24	13.98	18.24	13.98	18.24	0.84	1.10	N/A
41	17.43	21.62	14.83	19.33	14.83	19.33	14.83	19.33	0.91	1.18	N/A
42	18.29	22.74	15.75	20.52	15.75	20.52	15.75	20.52	0.97	1.18	N/A
43	19.24	23.94	16.77	21.81	16.77	21.81	16.77	21.81	1.06	1.18	N/A
44	20.27	25.27	17.88	23.23	17.88	23.23	17.88	23.23	1.14	1.18	N/A

LIFE PAID UP AT AGE SIXTY-FIVE PLAN - 2017 CSO
 Female Annual Premium Rates per \$1,000 Face Amount
 Non-Smoker and Smoker Rates
 Add \$10.00 Certificate Fee to Band 1, 2, 3 Premiums

Female

Issue Age	Band 1 \$3,000-24,999		Band 2 \$25,000-49,999		Band 3 \$50,000-99,999		Band 4 \$100,000 and Over		Riders		
	Non- Smoker	Smoker	Non- Smoker	Smoker	Non- Smoker	Smoker	Non- Smoker	Smoker	WP	ADB	GIO
45	21.40	26.71	19.12	24.79	19.12	24.79	19.12	24.79	1.25	1.18	N/A
46	22.77	28.44	20.44	26.46	20.44	26.45	20.44	26.45	1.35	1.30	N/A
47	24.30	30.36	21.91	28.31	21.91	28.29	21.91	28.29	1.50	1.30	N/A
48	26.00	32.48	23.56	30.36	23.56	30.33	23.56	30.33	1.65	1.30	N/A
49	27.91	34.86	25.41	32.66	25.41	32.61	25.41	32.61	1.81	1.30	N/A
50	30.06	37.53	27.49	35.25	27.49	35.19	27.49	35.19	2.00	1.30	N/A
51	32.51	40.59	29.87	38.21	29.87	38.13	29.87	38.13	2.23	1.45	N/A
52	35.32	44.10	32.61	41.62	32.61	41.51	32.61	41.51	2.48	1.45	N/A
53	38.59	48.17	35.80	45.57	35.80	45.44	35.80	45.44	2.76	1.45	N/A
54	42.45	52.97	39.57	50.24	39.57	50.07	39.57	50.07	3.09	1.45	N/A
55	47.07	58.70	44.09	55.80	44.09	55.60	44.09	55.60	3.46	1.45	N/A

LIFE PAID UP AT AGE SIXTY-FIVE PLAN - 2017 CSO

Male Annual Premium Rates per \$1,000 Face Amount

Non-Smoker and Smoker Rates

Add \$10.00 Certificate Fee to Band 1, 2, 3 Premiums

Male

Issue Age	Band 1 \$3,000-24,999		Band 2 \$25,000-49,999		Band 3 \$50,000-99,999		Band 4 \$100,000 and Over		Riders		
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	WP	ADB	GIO
0	3.93	N/A	3.93	N/A	3.10	N/A	3.10	N/A	0.45	1.05	1.13
1	4.04	N/A	4.04	N/A	3.22	N/A	3.22	N/A	0.45	1.05	1.13
2	4.15	N/A	4.15	N/A	3.34	N/A	3.34	N/A	0.45	1.05	1.13
3	4.26	N/A	4.26	N/A	3.47	N/A	3.47	N/A	0.45	1.05	1.13
4	4.38	N/A	4.38	N/A	3.61	N/A	3.61	N/A	0.45	1.05	1.13
5	4.50	N/A	4.50	N/A	3.75	N/A	3.75	N/A	0.45	1.05	1.13
6	4.64	N/A	4.64	N/A	3.90	N/A	3.90	N/A	0.45	1.05	1.13
7	4.80	N/A	4.80	N/A	4.06	N/A	4.06	N/A	0.45	1.05	1.13
8	4.95	N/A	4.95	N/A	4.23	N/A	4.23	N/A	0.45	1.05	1.13
9	5.11	N/A	5.11	N/A	4.40	N/A	4.40	N/A	0.45	1.05	1.13
10	5.30	N/A	5.28	N/A	4.58	N/A	4.58	N/A	0.45	1.05	1.13
11	5.67	N/A	5.46	N/A	4.77	N/A	4.77	N/A	0.45	1.05	1.13
12	6.07	N/A	5.64	N/A	4.97	N/A	4.97	N/A	0.45	1.05	1.13
13	6.48	N/A	5.83	N/A	5.18	N/A	5.18	N/A	0.45	1.05	1.13
14	6.92	N/A	6.02	N/A	5.39	N/A	5.39	N/A	0.45	1.05	1.13
15	7.38	N/A	6.21	N/A	5.61	N/A	5.61	N/A	0.45	1.05	1.13
16	7.59	8.89	6.24	6.88	5.65	6.69	5.65	6.69	0.45	1.05	1.13
17	7.88	9.24	6.27	7.16	5.70	6.95	5.70	6.95	0.45	1.05	1.13
18	8.18	9.62	6.29	7.45	5.74	7.23	5.74	7.23	0.45	1.05	1.13
19	8.44	9.96	6.32	7.71	5.92	7.49	5.92	7.49	0.45	1.05	1.13
20	8.72	10.32	6.35	8.00	6.12	7.77	6.12	7.77	0.45	1.05	1.13
21	9.01	10.72	6.56	8.30	6.32	8.06	6.32	8.06	0.45	1.05	1.25
22	9.33	11.14	6.79	8.62	6.55	8.38	6.55	8.38	0.45	1.05	1.25
23	9.68	11.59	7.05	8.98	6.79	8.72	6.79	8.72	0.45	1.05	1.25
24	10.06	12.07	7.32	9.35	7.06	9.08	7.06	9.08	0.45	1.05	1.25
25	10.48	12.59	7.63	9.75	7.35	9.47	7.35	9.47	0.45	1.05	1.33
26	10.79	13.00	7.93	10.15	7.67	9.88	7.67	9.88	0.46	1.05	1.33
27	11.12	13.43	8.26	10.57	8.02	10.32	8.02	10.32	0.48	1.05	1.33
28	11.48	13.89	8.61	11.01	8.38	10.79	8.38	10.79	0.48	1.05	1.40
29	11.83	14.37	8.96	11.49	8.77	11.29	8.77	11.29	0.50	1.05	1.40
30	12.20	14.88	9.34	11.99	9.17	11.82	9.17	11.82	0.52	1.05	1.40
31	12.59	15.41	9.74	12.53	9.60	12.38	9.60	12.38	0.54	1.05	1.56
32	13.01	15.96	10.18	13.09	10.07	12.97	10.07	12.97	0.57	1.05	1.56
33	13.46	16.55	10.64	13.69	10.56	13.60	10.56	13.60	0.59	1.05	1.66
34	13.93	17.16	11.14	14.31	11.10	14.27	11.10	14.27	0.61	1.05	1.66
35	14.43	17.81	11.67	14.99	11.67	14.99	11.67	14.99	0.63	1.05	1.66
36	15.04	18.57	12.30	15.76	12.30	15.76	12.30	15.76	0.67	1.10	1.75
37	15.70	19.39	12.97	16.59	12.97	16.59	12.97	16.59	0.72	1.10	1.75
38	16.41	20.27	13.69	17.50	13.69	17.50	13.69	17.50	0.76	1.10	N/A
39	17.18	21.22	14.49	18.47	14.49	18.47	14.49	18.47	0.80	1.10	N/A
40	18.00	22.25	15.35	19.54	15.35	19.54	15.35	19.54	0.84	1.10	N/A
41	18.89	23.38	16.27	20.71	16.27	20.71	16.27	20.71	0.91	1.18	N/A
42	19.84	24.60	17.28	21.98	17.28	21.98	17.28	21.98	0.97	1.18	N/A
43	20.87	25.92	18.38	23.38	18.38	23.38	18.38	23.38	1.06	1.18	N/A
44	21.99	27.38	19.59	24.91	19.59	24.91	19.59	24.91	1.14	1.18	N/A

LIFE PAID UP AT AGE SIXTY-FIVE PLAN - 2017 CSO

Male Annual Premium Rates per \$1,000 Face Amount

Non-Smoker and Smoker Rates

Add \$10.00 Certificate Fee to Band 1, 2, 3 Premiums

Male

Issue Age	Band 1 \$3,000-24,999		Band 2 \$25,000-49,999		Band 3 \$50,000-99,999		Band 4 \$100,000 and Over		Riders		
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	WP	ADB	GIO
45	23.23	28.97	20.92	26.60	20.92	26.60	20.92	26.60	1.25	1.18	N/A
46	24.73	30.89	22.37	28.48	22.35	28.40	22.35	28.40	1.35	1.30	N/A
47	26.39	33.02	23.97	30.57	23.94	30.41	23.94	30.41	1.50	1.30	N/A
48	28.24	35.40	25.76	32.91	25.70	32.64	25.70	32.64	1.65	1.30	N/A
49	30.30	38.07	27.77	35.53	27.68	35.15	27.68	35.15	1.81	1.30	N/A
50	32.62	41.09	30.02	38.52	29.90	37.99	29.90	37.99	2.00	1.30	N/A
51	35.26	44.54	32.60	41.92	32.44	41.24	32.44	41.24	2.23	1.45	N/A
52	38.31	48.50	35.58	45.83	35.37	44.97	35.37	44.97	2.48	1.45	N/A
53	41.90	53.07	39.08	50.36	38.82	49.28	38.82	49.28	2.76	1.45	N/A
54	46.14	58.42	43.22	55.66	42.91	54.32	42.91	54.32	3.09	1.45	N/A
55	51.22	64.77	48.20	61.96	47.80	60.30	47.80	60.30	3.46	1.45	N/A

Select Whole Life Plan – 2017 C.S.O.

General Information Reference

INSURANCE	Certificate Face Amount Payable at Death.
PREMIUM PAYMENTS	Payable to Age 100, or earlier if the Non-Forfeiture Value Options are exercised.
DIVIDENDS	Certificate will participate in dividend payments.
ISSUE AGES	Age 0 to Age 70 (See Non-Medical Amount Limits below).
INSURANCE AMOUNTS	\$3,000 Face Amount Minimum for Juveniles Age 0 through 15. \$5,000 Face Amount Minimum for Adults Age 16 through 65. \$3,000 Face Amount Minimum <u>Only</u> for Adults Age 65 through 70.
PREMIUM RATES	Rates vary for Female and Male, Non-Smoker and Smoker. There are Four Rate Bands: Band 1\$5,000-24,999 Band 3\$50,000-99,999 Band 2\$25,000-49,999 Band 4\$100,000 and over.
CERTIFICATE FEE	Add \$10.00 Certificate Fee Charge to Annual Premium Rate, in Bands 1, 2 and 3. No charge in Band 4.
RIDERS AVAILABLE	Accidental Death, Child, Guaranteed Insurability Option, Payor Waiver of Premium and Spouse. Optional at extra premium cost.
NON-MEDICAL APPLICATION	Use Application ICC14-LIFE APP 2015. (Subject to the following maximum face amount limits.) Age 0-30\$125,000 Age 56-6010,000 31-4075,000 61-655,000 41-5050,000 66-703,000 51-5525,000 Note: The ATS reserves the right to require a Medical Exam for applications in the above amounts if deemed necessary.
MEDICAL APPLICATION	Use Application ICC14-LIFE APP 2015. Note: A Medical Examination is required for all ages when the face amount of insurance being applied for exceeds the amounts shown in the Non-Medical Limits Table.
PREMIUM CALCULATIONS	Semi-Annual Premium = Annual Premium * .52 Quarterly Premium = Annual Premium * .265 Monthly Premium = Annual Premium * .09
FRATERNAL BENEFITS	Orphan Benefit..... Scholarship Program Family Fraternal Benefits.... Fraternal Publication, Cultural Activities.

SELECT WHOLE LIFE PLAN - 2017 CSO

Female Annual Premium Rates per \$1,000 Face Amount

Non-Smoker and Smoker Rates

Add \$10.00 Certificate Fee to Band 1, 2, 3 Premiums

Female

Issue Age	Band 1 \$3,000-24,999		Band 2 \$25,000-49,999		Band 3 \$50,000-99,999		Band 4 \$100,000 and Over		Riders		
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	WP	ADB	GIO
0	3.35	N/A	3.35	N/A	2.55	N/A	2.52	N/A	0.35	0.90	1.13
1	3.42	N/A	3.42	N/A	2.64	N/A	2.61	N/A	0.35	0.90	1.13
2	3.49	N/A	3.49	N/A	2.73	N/A	2.71	N/A	0.35	0.90	1.13
3	3.56	N/A	3.56	N/A	2.82	N/A	2.81	N/A	0.35	0.90	1.13
4	3.63	N/A	3.63	N/A	2.92	N/A	2.91	N/A	0.35	0.90	1.13
5	3.70	N/A	3.70	N/A	3.02	N/A	3.02	N/A	0.35	0.90	1.13
6	3.80	N/A	3.80	N/A	3.13	N/A	3.13	N/A	0.35	0.90	1.13
7	3.90	N/A	3.90	N/A	3.25	N/A	3.25	N/A	0.35	0.90	1.13
8	4.00	N/A	4.00	N/A	3.37	N/A	3.37	N/A	0.35	0.90	1.13
9	4.11	N/A	4.11	N/A	3.50	N/A	3.50	N/A	0.35	0.90	1.13
10	4.22	N/A	4.22	N/A	3.63	N/A	3.63	N/A	0.35	0.90	1.13
11	4.51	N/A	4.33	N/A	3.77	N/A	3.77	N/A	0.35	0.90	1.13
12	4.81	N/A	4.44	N/A	3.91	N/A	3.91	N/A	0.35	0.90	1.13
13	5.12	N/A	4.56	N/A	4.06	N/A	4.06	N/A	0.35	0.90	1.13
14	5.45	N/A	4.68	N/A	4.21	N/A	4.21	N/A	0.35	0.90	1.13
15	5.80	N/A	4.80	N/A	4.37	N/A	4.37	N/A	0.35	0.90	1.13
16	6.63	7.66	4.83	5.67	4.39	5.40	4.39	5.40	0.35	0.90	1.13
17	6.87	7.95	4.87	5.89	4.40	5.61	4.40	5.61	0.35	0.90	1.13
18	7.12	8.26	4.90	6.12	4.42	5.82	4.42	5.82	0.35	0.90	1.13
19	7.36	8.57	5.06	6.35	4.57	6.05	4.57	6.05	0.35	0.90	1.13
20	7.60	8.90	5.23	6.59	4.72	6.28	4.72	6.28	0.35	0.90	1.13
21	7.86	9.24	5.41	6.84	4.88	6.52	4.88	6.52	0.35	0.90	1.25
22	8.13	9.60	5.59	7.11	5.05	6.77	5.05	6.77	0.35	0.90	1.25
23	8.42	9.98	5.79	7.39	5.22	7.04	5.22	7.04	0.35	0.90	1.25
24	8.72	10.38	6.00	7.68	5.41	7.32	5.41	7.32	0.35	0.90	1.25
25	9.04	10.79	6.22	7.99	5.61	7.61	5.61	7.61	0.35	0.90	1.33
26	9.26	11.10	6.42	8.29	5.82	7.91	5.82	7.91	0.37	0.90	1.33
27	9.48	11.42	6.64	8.60	6.04	8.23	6.04	8.23	0.39	0.90	1.33
28	9.71	11.75	6.86	8.92	6.27	8.56	6.27	8.56	0.39	0.90	1.40
29	9.95	12.09	7.09	9.25	6.51	8.91	6.51	8.91	0.41	0.90	1.40
30	10.19	12.44	7.33	9.60	6.77	9.27	6.77	9.27	0.43	0.90	1.40
31	10.44	12.80	7.59	9.96	7.03	9.65	7.03	9.65	0.45	0.90	1.56
32	10.70	13.17	7.85	10.34	7.31	10.04	7.31	10.04	0.47	0.90	1.56
33	10.97	13.56	8.13	10.73	7.61	10.46	7.61	10.46	0.49	0.90	1.66
34	11.24	13.96	8.41	11.15	7.91	10.89	7.91	10.89	0.51	0.90	1.66
35	11.52	14.37	8.71	11.58	8.23	11.35	8.23	11.35	0.53	0.90	1.66
36	11.87	14.86	9.05	12.06	8.56	11.83	8.56	11.83	0.57	1.00	1.75
37	12.24	15.37	9.40	12.55	8.91	12.33	8.91	12.33	0.61	1.00	1.75
38	12.61	15.91	9.77	13.08	9.27	12.87	9.27	12.87	0.65	1.00	N/A
39	13.00	16.47	10.15	13.63	9.65	13.42	9.65	13.42	0.69	1.00	N/A
40	13.40	17.04	10.55	14.20	10.04	14.01	10.04	14.01	0.73	1.00	N/A
41	13.82	17.64	10.97	14.80	10.46	14.62	10.46	14.62	0.79	1.15	N/A
42	14.25	18.26	11.41	15.43	10.90	15.25	10.90	15.25	0.85	1.15	N/A
43	14.70	18.91	11.87	16.09	11.35	15.93	11.35	15.93	0.93	1.15	N/A
44	15.16	19.59	12.35	16.78	11.83	16.63	11.83	16.63	1.01	1.15	N/A
45	15.65	20.29	12.86	17.51	12.34	17.37	12.34	17.37	1.11	1.15	N/A
46	16.20	21.07	13.43	18.32	12.87	18.15	12.87	18.15	1.21	1.30	N/A
47	16.77	21.89	14.03	19.17	13.44	18.97	13.44	18.97	1.35	1.30	N/A
48	17.37	22.75	14.67	20.05	14.03	19.83	14.03	19.83	1.49	1.30	N/A
49	18.00	23.63	15.34	20.99	14.65	20.73	14.65	20.73	1.65	1.30	N/A

SELECT WHOLE LIFE PLAN - 2017 CSO

Female Annual Premium Rates per \$1,000 Face Amount

Non-Smoker and Smoker Rates

Add \$10.00 Certificate Fee to Band 1, 2, 3 Premiums

Female

Issue Age	Band 1 \$3,000-24,999		Band 2 \$25,000-49,999		Band 3 \$50,000-99,999		Band 4 \$100,000 and Over		Riders		
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	WP	ADB	GIO
50	18.64	24.56	16.03	21.97	15.30	21.68	15.30	21.68	1.83	1.30	N/A
51	19.31	25.55	16.76	23.02	15.98	22.69	15.98	22.69	2.05	1.45	N/A
52	20.01	26.59	17.53	24.13	16.70	23.76	16.70	23.76	2.29	1.45	N/A
53	20.75	27.68	18.35	25.32	17.46	24.90	17.46	24.90	2.57	1.45	N/A
54	21.52	28.84	19.22	26.57	18.27	26.10	18.27	26.10	2.89	1.45	N/A
55	22.34	30.06	20.14	27.90	19.12	27.38	19.12	27.38	3.25	1.45	N/A
56	23.35	31.51	21.08	29.27	20.02	28.72	20.02	28.72	3.67	1.60	N/A
57	24.41	33.04	22.07	30.71	20.96	30.13	20.96	30.13	4.07	1.60	N/A
58	25.54	34.65	23.12	32.23	21.97	31.62	21.97	31.62	4.53	1.65	N/A
59	26.73	36.36	24.24	33.85	23.03	33.20	23.03	33.20	5.03	1.70	N/A
60	28.00	38.16	25.42	35.55	24.16	34.87	24.16	34.87	N/A	1.75	N/A
61	29.34	40.06	26.68	37.35	25.36	36.62	25.36	36.62	N/A	1.80	N/A
62	30.79	42.06	28.03	39.25	26.65	38.48	26.65	38.48	N/A	1.85	N/A
63	32.34	44.15	29.49	41.23	28.04	40.41	28.04	40.41	N/A	1.95	N/A
64	33.98	46.33	31.03	43.30	29.51	42.44	29.51	42.44	N/A	2.15	N/A
65	35.71	48.64	32.66	45.49	31.07	44.58	31.07	44.58	N/A	N/A	N/A
66	37.59	51.16	34.38	47.85	32.70	46.89	32.70	46.89	N/A	N/A	N/A
67	39.60	53.90	36.22	50.41	34.45	49.40	34.45	49.40	N/A	N/A	N/A
68	41.81	56.83	38.24	53.15	36.38	52.09	36.38	52.09	N/A	N/A	N/A
69	44.21	59.99	40.44	56.10	38.47	54.98	38.47	54.98	N/A	N/A	N/A
70	46.74	63.34	42.74	59.24	40.66	58.06	40.66	58.06	N/A	N/A	N/A

SELECT WHOLE LIFE PLAN - 2017 CSO

Male Annual Premium Rates per \$1,000 Face Amount

Non-Smoker and Smoker Rates

Add \$10.00 Certificate Fee to Band 1, 2, 3 Premiums

Male

Issue Age	Band 1 \$3,000-24,999		Band 2 \$25,000-49,999		Band 3 \$50,000-99,999		Band 4 \$100,000 and Over		Riders		
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	WP	ADB	GIO
0	3.85	N/A	3.85	N/A	2.95	N/A	2.95	N/A	0.35	0.90	1.13
1	3.95	N/A	3.95	N/A	3.06	N/A	3.06	N/A	0.35	0.90	1.13
2	4.05	N/A	4.05	N/A	3.17	N/A	3.17	N/A	0.35	0.90	1.13
3	4.15	N/A	4.15	N/A	3.29	N/A	3.29	N/A	0.35	0.90	1.13
4	4.26	N/A	4.26	N/A	3.41	N/A	3.41	N/A	0.35	0.90	1.13
5	4.37	N/A	4.37	N/A	3.54	N/A	3.54	N/A	0.35	0.90	1.13
6	4.50	N/A	4.50	N/A	3.67	N/A	3.67	N/A	0.35	0.90	1.13
7	4.64	N/A	4.64	N/A	3.81	N/A	3.81	N/A	0.35	0.90	1.13
8	4.79	N/A	4.79	N/A	3.96	N/A	3.96	N/A	0.35	0.90	1.13
9	4.93	N/A	4.93	N/A	4.11	N/A	4.11	N/A	0.35	0.90	1.13
10	5.09	N/A	5.09	N/A	4.26	N/A	4.26	N/A	0.35	0.90	1.13
11	5.42	N/A	5.25	N/A	4.43	N/A	4.43	N/A	0.35	0.90	1.13
12	5.81	N/A	5.41	N/A	4.60	N/A	4.60	N/A	0.35	0.90	1.13
13	6.21	N/A	5.57	N/A	4.77	N/A	4.77	N/A	0.35	0.90	1.13
14	6.62	N/A	5.74	N/A	4.95	N/A	4.95	N/A	0.35	0.90	1.13
15	7.06	N/A	5.91	N/A	5.13	N/A	5.13	N/A	0.35	0.90	1.13
16	7.40	8.66	5.92	6.61	5.14	6.19	5.14	6.19	0.35	0.90	1.13
17	7.65	8.98	5.92	6.85	5.14	6.42	5.14	6.42	0.35	0.90	1.13
18	7.91	9.31	5.93	7.10	5.15	6.65	5.15	6.65	0.35	0.90	1.13
19	8.13	9.60	5.93	7.33	5.29	6.87	5.29	6.87	0.35	0.90	1.13
20	8.35	9.92	5.94	7.57	5.43	7.09	5.43	7.09	0.35	0.90	1.13
21	8.59	10.25	6.11	7.82	5.59	7.33	5.59	7.33	0.35	0.90	1.25
22	8.84	10.61	6.29	8.09	5.75	7.59	5.75	7.59	0.35	0.90	1.25
23	9.12	10.99	6.49	8.39	5.93	7.86	5.93	7.86	0.35	0.90	1.25
24	9.42	11.39	6.70	8.69	6.13	8.15	6.13	8.15	0.35	0.90	1.25
25	9.75	11.82	6.94	9.02	6.34	8.45	6.34	8.45	0.35	0.90	1.33
26	9.98	12.15	7.16	9.34	6.57	8.77	6.57	8.77	0.37	0.90	1.33
27	10.23	12.49	7.40	9.67	6.82	9.11	6.82	9.11	0.39	0.90	1.33
28	10.49	12.85	7.65	10.02	7.08	9.47	7.08	9.47	0.39	0.90	1.40
29	10.75	13.23	7.90	10.39	7.34	9.84	7.34	9.84	0.41	0.90	1.40
30	11.00	13.61	8.16	10.77	7.62	10.23	7.62	10.23	0.43	0.90	1.40
31	11.27	14.01	8.43	11.17	7.90	10.64	7.90	10.64	0.45	0.90	1.56
32	11.55	14.42	8.72	11.59	8.21	11.07	8.21	11.07	0.47	0.90	1.56
33	11.84	14.84	9.02	12.02	8.53	11.52	8.53	11.52	0.49	0.90	1.66
34	12.15	15.27	9.33	12.46	8.87	11.98	8.87	11.98	0.51	0.90	1.66
35	12.46	15.72	9.66	12.93	9.22	12.46	9.22	12.46	0.53	0.90	1.66
36	12.85	16.24	10.04	13.44	9.59	12.97	9.59	12.97	0.57	1.00	1.75
37	13.26	16.78	10.43	13.97	9.99	13.51	9.99	13.51	0.61	1.00	1.75
38	13.69	17.35	10.85	14.54	10.40	14.08	10.40	14.08	0.65	1.00	N/A
39	14.13	17.96	11.29	15.14	10.84	14.69	10.84	14.69	0.69	1.00	N/A
40	14.60	18.60	11.75	15.77	11.30	15.33	11.30	15.33	0.73	1.00	N/A
41	15.08	19.27	12.23	16.45	11.78	16.02	11.78	16.02	0.79	1.15	N/A
42	15.57	19.98	12.73	17.16	12.28	16.74	12.28	16.74	0.85	1.15	N/A
43	16.08	20.72	13.25	17.91	12.80	17.51	12.80	17.51	0.93	1.15	N/A
44	16.60	21.50	13.80	18.70	13.35	18.32	13.35	18.32	1.01	1.15	N/A
45	17.15	22.31	14.37	19.54	13.92	19.17	13.92	19.17	1.11	1.15	N/A
46	17.78	23.24	15.02	20.49	14.53	20.07	14.53	20.07	1.21	1.30	N/A
47	18.43	24.21	15.70	21.49	15.16	21.03	15.16	21.03	1.35	1.30	N/A
48	19.11	25.25	16.42	22.56	15.83	22.05	15.83	22.05	1.49	1.30	N/A
49	19.81	26.34	17.17	23.70	16.53	23.13	16.53	23.13	1.65	1.30	N/A

SELECT WHOLE LIFE PLAN - 2017 CSO

Male Annual Premium Rates per \$1,000 Face Amount

Non-Smoker and Smoker Rates

Add \$10.00 Certificate Fee to Band 1, 2, 3 Premiums

Male

Issue Age	Band 1 \$3,000-24,999		Band 2 \$25,000-49,999		Band 3 \$50,000-99,999		Band 4 \$100,000 and Over		Riders		
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	WP	ADB	GIO
50	20.54	27.51	17.95	24.92	17.25	24.28	17.25	24.28	1.83	1.30	N/A
51	21.29	28.74	18.77	26.22	18.01	25.51	18.01	25.51	2.05	1.45	N/A
52	22.10	30.05	19.64	27.59	18.82	26.82	18.82	26.82	2.29	1.45	N/A
53	22.97	31.41	20.60	29.05	19.70	28.19	19.70	28.19	2.57	1.45	N/A
54	23.90	32.84	21.62	30.58	20.65	29.64	20.65	29.64	2.89	1.45	N/A
55	24.89	34.33	22.71	32.19	21.66	31.16	21.66	31.16	3.25	1.45	N/A
56	26.09	36.08	23.83	33.85	22.73	32.76	22.73	32.76	3.67	1.60	N/A
57	27.35	37.92	25.01	35.58	23.86	34.44	23.86	34.44	4.07	1.60	N/A
58	28.68	39.84	26.25	37.39	25.04	36.19	25.04	36.19	4.53	1.65	N/A
59	30.05	41.81	27.54	39.26	26.27	38.00	26.27	38.00	5.03	1.70	N/A
60	31.47	43.85	28.87	41.18	27.55	39.86	27.55	39.86	N/A	1.75	N/A
61	32.93	45.79	30.24	43.02	28.86	41.64	28.86	41.64	N/A	1.80	N/A
62	34.45	47.56	31.67	44.69	30.22	43.26	30.22	43.26	N/A	1.85	N/A
63	36.04	49.39	33.17	46.43	31.66	44.94	31.66	44.94	N/A	1.95	N/A
64	37.73	51.50	34.76	48.43	33.18	46.87	33.18	46.87	N/A	2.15	N/A
65	39.55	53.82	36.48	50.63	34.82	49.00	34.82	49.00	N/A	N/A	N/A
66	41.58	56.32	38.35	52.98	36.61	51.27	36.61	51.27	N/A	N/A	N/A
67	43.76	59.07	40.37	55.57	38.53	53.78	38.53	53.78	N/A	N/A	N/A
68	46.17	62.06	42.59	58.39	40.65	56.51	40.65	56.51	N/A	N/A	N/A
69	48.80	65.27	45.01	61.40	42.96	59.42	42.96	59.42	N/A	N/A	N/A
70	51.53	68.66	47.53	64.59	45.36	62.51	45.36	62.51	N/A	N/A	N/A

One Payment Life Plan – 2017 C.S.O.

General Information Reference

INSURANCE	Certificate Face Amount Payable at Death.
PREMIUM PAYMENTS	Payable once.
DIVIDENDS	Certificate will participate in dividend payments.
ISSUE AGES	Age 0 to Age 70 (See Non-Medical Amount Limits below).
INSURANCE AMOUNTS	\$3,000 Face Amount Minimum for Juveniles Age 0 through 15. \$5,000 Face Amount Minimum for Adults Age 16 through 65. \$3,000 Face Amount Minimum <u>Only</u> for Adults Age 65 through 70.
PREMIUM RATES	Rates vary for Female and Male, Non-Smoker and Smoker.
CERTIFICATE FEE	Add \$10.00 Certificate Fee Charge to Annual Premium Rate.
RIDERS AVAILABLE	NONE
NON-MEDICAL APPLICATION	Use Application ICC14-LIFE APP 2015. (Subject to the following maximum face amount limits.) Age 0-30\$125,000 Age 56-6010,000 31-4075,000 61-655,000 41-5050,000 66-703,000 51-5525,000
	Note: The ATS reserves the right to require a Medical Exam for applications in the above amounts if deemed necessary.
MEDICAL APPLICATION	Use Application ICC14-LIFE APP 2015. Note: A Medical Examination is required for all ages when the face amount of insurance being applied for exceeds the amounts shown in the Non-Medical Limits Table.
PREMIUM CALCULATIONS	Semi-Annual Premium = Annual Premium * .52 Quarterly Premium = Annual Premium * .265 Monthly Premium = Annual Premium * .09
FRATERNAL BENEFITS	Orphan Benefit..... Scholarship Program Family Fraternal Benefits.... Fraternal Publication, Cultural Activities.

ONE PAYMENT LIFE PLAN - 2017 CSO

Female Annual Premium Rates per \$1,000 Face Amount

Non-Smoker and Smoker Rates

Add \$10.00 Certificate Fee to Band 1, 2, 3 Premiums

Female

Issue Age	Band 1 \$3,000-24,999		Band 2 \$25,000-49,999		Band 3 \$50,000-99,999		Band 4 \$100,000 and Over	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
0	71.78	N/A	71.78	N/A	71.15	N/A	70.93	N/A
1	73.98	N/A	73.98	N/A	73.35	N/A	73.13	N/A
2	76.80	N/A	76.38	N/A	75.75	N/A	75.53	N/A
3	79.81	N/A	78.91	N/A	78.28	N/A	78.05	N/A
4	82.94	N/A	81.53	N/A	80.90	N/A	80.68	N/A
5	86.19	N/A	84.25	N/A	83.62	N/A	83.40	N/A
6	90.14	N/A	87.08	N/A	86.45	N/A	86.22	N/A
7	94.25	N/A	90.01	N/A	89.37	N/A	89.14	N/A
8	98.56	N/A	93.05	N/A	92.41	N/A	92.18	N/A
9	103.06	N/A	96.19	N/A	95.55	N/A	95.32	N/A
10	107.75	N/A	99.45	N/A	98.80	N/A	98.57	N/A
11	112.63	N/A	102.81	N/A	102.16	N/A	101.92	N/A
12	117.73	N/A	106.28	N/A	105.63	N/A	105.39	N/A
13	123.06	N/A	109.89	N/A	109.24	N/A	108.99	N/A
14	128.60	N/A	113.61	N/A	112.96	N/A	112.71	N/A
15	134.32	N/A	117.40	N/A	116.75	N/A	116.50	N/A
16	134.74	152.92	117.72	140.96	117.10	140.43	116.87	140.21
17	135.15	157.97	118.03	145.61	117.45	145.07	117.25	144.84
18	135.57	163.17	118.35	150.40	117.80	149.84	117.62	149.60
19	139.50	168.39	121.78	155.22	121.21	154.64	121.03	154.39
20	143.53	173.77	125.30	160.17	124.71	159.57	124.52	159.32
21	147.73	179.38	128.96	165.35	128.36	164.73	128.17	164.47
22	152.13	185.25	132.80	170.76	132.18	170.12	131.98	169.85
23	156.75	191.30	136.84	176.33	136.20	175.68	136.00	175.40
24	161.59	197.53	141.06	182.08	140.41	181.40	140.19	181.11
25	166.67	203.96	145.50	188.00	144.82	187.30	144.60	187.00
26	170.96	209.76	150.13	194.15	149.63	193.56	149.41	193.25
27	175.38	215.69	154.94	200.47	154.64	200.01	154.42	199.70
28	179.94	221.77	159.94	206.98	159.83	206.66	159.61	206.33
29	184.61	227.95	165.20	213.64	165.20	213.46	164.98	213.12
30	189.45	234.29	170.80	220.50	170.80	220.47	170.58	220.13
31	194.38	240.79	176.56	227.71	176.56	227.71	176.34	227.36
32	199.47	247.44	182.55	235.16	182.55	235.16	182.34	234.80
33	204.70	254.24	188.76	242.83	188.76	242.83	188.55	242.45
34	210.01	261.21	195.14	250.74	195.14	250.74	194.93	250.35
35	215.48	268.37	201.76	258.90	201.76	258.90	201.55	258.50
36	221.73	276.33	208.24	266.97	208.24	266.97	208.03	266.58
37	228.11	284.51	214.89	275.27	214.89	275.27	214.67	274.89
38	234.58	292.91	221.67	283.81	221.67	283.81	221.45	283.44

ONE PAYMENT LIFE PLAN - 2017 CSO

Female Annual Premium Rates per \$1,000 Face Amount

Non-Smoker and Smoker Rates

Add \$10.00 Certificate Fee to Band 1, 2, 3 Premiums

Female

Issue Age	Band 1 \$3,000-24,999		Band 2 \$25,000-49,999		Band 3 \$50,000-99,999		Band 4 \$100,000 and Over	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
39	241.20	301.49	228.63	292.55	228.63	292.55	228.40	292.18
40	247.99	310.24	235.79	301.47	235.79	301.47	235.56	301.12
41	254.97	319.13	243.18	310.57	243.18	310.57	242.95	310.23
42	262.12	328.18	250.78	319.85	250.78	319.85	250.54	319.52
43	269.49	337.43	258.64	329.35	258.64	329.35	258.39	329.04
44	277.01	346.89	266.70	339.08	266.70	339.08	266.45	338.78
45	284.74	356.51	275.00	349.00	275.00	349.00	274.75	348.72
46	293.34	366.96	283.76	359.38	283.76	359.38	283.31	358.91
47	302.20	377.62	292.80	369.98	292.80	369.98	292.14	369.31
48	311.30	388.44	302.10	380.74	302.10	380.74	301.22	379.86
49	320.58	399.41	311.60	391.67	311.60	391.67	310.49	390.56
50	329.99	410.61	321.26	402.82	321.26	402.82	319.91	401.48
51	339.59	422.09	331.14	414.37	331.14	414.26	329.53	412.67
52	349.39	433.83	341.24	426.20	341.24	425.97	339.36	424.12
53	359.48	445.84	351.65	438.31	351.65	437.95	349.48	435.83
54	369.85	458.11	362.65	450.69	362.39	450.18	359.91	447.78
55	380.48	470.54	374.00	463.25	373.40	462.60	370.60	459.90
56	392.94	484.71	385.33	475.98	384.33	474.87	381.52	472.14
57	405.64	499.01	396.84	488.77	395.42	487.18	392.60	484.42
58	418.73	513.56	408.68	501.73	406.81	499.63	403.99	496.85
59	432.19	528.37	420.82	514.89	418.48	512.26	415.65	509.46
60	445.97	543.36	433.22	528.16	430.38	524.98	427.56	522.15
61	460.12	558.46	445.92	541.47	442.56	537.71	439.75	534.86
62	474.76	573.68	459.04	554.83	455.13	550.47	452.32	547.61
63	489.86	588.89	472.54	568.12	468.05	563.13	465.25	560.26
64	505.20	604.08	486.21	581.32	481.12	575.69	478.33	572.80
65	520.73	619.37	500.00	594.56	494.27	588.25	491.50	585.35
66	534.78	633.01	513.50	607.66	507.61	601.21	504.77	598.25
67	549.09	646.99	527.23	621.08	521.19	614.49	518.27	611.46
68	564.00	661.03	541.55	634.55	535.35	627.81	532.35	624.72
69	579.31	675.21	556.25	648.16	549.88	641.28	546.79	638.12
70	594.46	689.32	570.80	661.71	564.25	654.69	561.09	651.46

ONE PAYMENT LIFE PLAN - 2017 CSO

Male Annual Premium Rates per \$1,000 Face Amount

Non-Smoker and Smoker Rates

Add \$10.00 Certificate Fee to Band 1, 2, 3 Premiums

Male

Issue Age	Band 1 \$3,000-24,999		Band 2 \$25,000-49,999		Band 3 \$50,000-99,999		Band 4 \$100,000 and Over	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
0	82.70	N/A	82.70	N/A	82.07	N/A	81.85	N/A
1	85.32	N/A	85.32	N/A	84.68	N/A	84.46	N/A
2	88.12	N/A	88.12	N/A	87.47	N/A	87.25	N/A
3	91.03	N/A	91.03	N/A	90.38	N/A	90.16	N/A
4	94.06	N/A	94.06	N/A	93.40	N/A	93.18	N/A
5	97.25	N/A	97.20	N/A	96.53	N/A	96.31	N/A
6	101.64	N/A	100.47	N/A	99.80	N/A	99.58	N/A
7	106.22	N/A	103.86	N/A	103.18	N/A	102.96	N/A
8	111.01	N/A	107.37	N/A	106.69	N/A	106.47	N/A
9	116.00	N/A	111.01	N/A	110.32	N/A	110.10	N/A
10	121.21	N/A	114.77	N/A	114.08	N/A	113.86	N/A
11	126.64	N/A	118.65	N/A	117.96	N/A	117.74	N/A
12	132.29	N/A	122.66	N/A	121.97	N/A	121.75	N/A
13	138.14	N/A	126.78	N/A	126.08	N/A	125.87	N/A
14	144.19	N/A	130.98	N/A	130.29	N/A	130.08	N/A
15	150.40	N/A	135.25	N/A	134.56	N/A	134.35	N/A
16	151.02	170.22	135.41	158.57	134.77	158.19	134.56	157.88
17	151.64	175.60	135.57	163.59	134.97	163.19	134.76	162.87
18	152.26	180.99	135.73	168.61	135.18	168.20	134.97	167.87
19	155.74	185.71	138.83	173.00	138.27	172.58	138.06	172.24
20	159.32	190.73	142.03	177.67	141.45	177.24	141.24	176.89
21	163.09	195.95	145.39	182.54	144.80	182.10	144.58	181.74
22	167.17	201.47	149.02	187.69	148.42	187.23	148.19	186.86
23	171.56	207.31	152.93	193.12	152.32	192.65	152.08	192.27
24	176.28	213.43	157.14	198.82	156.51	198.34	156.27	197.95
25	181.45	219.79	161.75	204.75	161.10	204.25	160.85	203.85
26	186.01	225.71	166.61	210.88	166.14	210.57	165.89	210.18
27	190.85	231.79	171.77	217.21	171.49	217.10	171.24	216.71
28	195.87	238.09	177.15	223.88	177.07	223.88	176.82	223.50
29	200.87	244.62	182.70	230.93	182.70	230.93	182.44	230.56
30	205.87	251.31	188.39	238.19	188.39	238.19	188.13	237.83
31	211.10	258.16	194.36	245.65	194.36	245.65	194.10	245.30
32	216.58	265.12	200.63	253.29	200.63	253.29	200.38	252.95
33	222.20	272.21	207.10	261.10	207.10	261.10	206.85	260.77
34	227.96	279.36	213.79	269.03	213.79	269.03	213.54	268.72
35	233.92	286.74	220.75	277.25	220.75	277.25	220.50	276.95
36	240.64	294.84	227.66	285.49	227.66	285.49	227.41	285.14
37	247.56	303.21	234.81	294.01	234.81	294.01	234.55	293.60
38	254.74	311.86	242.23	302.82	242.23	302.82	241.96	302.35

ONE PAYMENT LIFE PLAN - 2017 CSO

Male Annual Premium Rates per \$1,000 Face Amount

Non-Smoker and Smoker Rates

Add \$10.00 Certificate Fee to Band 1, 2, 3 Premiums

Male

Issue Age	Band 1 \$3,000-24,999		Band 2 \$25,000-49,999		Band 3 \$50,000-99,999		Band 4 \$100,000 and Over	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
39	262.17	320.81	249.93	311.96	249.93	311.96	249.66	311.42
40	269.79	330.09	257.85	321.44	257.85	321.44	257.57	320.83
41	277.51	339.64	265.91	331.22	265.91	331.22	265.63	330.54
42	285.37	349.46	274.14	341.28	274.14	341.28	273.86	340.53
43	293.35	359.51	282.54	351.60	282.54	351.60	282.25	350.77
44	301.50	369.79	291.14	362.17	291.14	362.17	290.85	361.26
45	309.87	380.30	300.00	373.00	300.00	373.00	299.70	372.00
46	319.15	391.66	309.31	384.16	309.31	384.16	308.82	383.01
47	328.66	403.31	318.88	395.62	318.88	395.62	318.18	394.29
48	338.33	415.24	328.61	407.35	328.61	407.35	327.69	405.84
49	348.10	427.49	338.46	419.39	338.46	419.39	337.32	417.70
50	357.97	440.08	348.43	431.77	348.43	431.77	347.05	429.88
51	368.03	452.96	358.62	444.42	358.62	444.42	356.98	442.34
52	378.45	466.05	369.17	457.30	369.17	457.30	367.26	455.00
53	389.41	479.27	380.29	470.30	380.27	470.30	378.08	467.78
54	400.79	492.56	392.15	483.45	391.80	483.37	389.31	480.61
55	412.52	505.91	404.40	497.00	403.70	496.50	400.90	493.50
56	426.24	521.13	416.73	510.53	415.63	509.57	412.81	506.54
57	440.28	536.45	429.32	524.08	427.79	522.64	424.96	519.59
58	454.52	551.73	442.03	537.54	440.05	535.59	437.21	532.51
59	468.81	566.88	454.72	550.78	452.27	548.31	449.43	545.21
60	483.06	581.86	467.32	563.79	464.37	560.77	461.53	557.66
61	497.21	595.77	479.74	575.70	476.28	572.12	473.44	569.00
62	511.36	608.27	492.12	586.19	488.12	582.03	485.29	578.92
63	525.70	620.78	504.59	596.64	500.04	591.89	497.22	588.79
64	540.26	634.36	517.23	608.05	512.09	602.69	509.28	599.59
65	555.29	648.56	530.25	620.00	524.50	614.00	521.71	610.90
66	569.08	660.74	543.42	631.64	537.52	625.53	534.66	622.37
67	583.18	673.39	556.88	643.74	550.85	637.51	547.92	634.29
68	597.90	686.40	570.94	656.18	564.75	649.83	561.75	646.54
69	613.05	699.48	585.40	668.68	579.06	662.20	575.98	658.86
70	627.83	712.50	599.51	681.12	593.01	674.53	589.86	671.13

PAYOR/WAIVER of PREMIUM DISABILITY RIDER

BENEFIT	<p>This Rider waives the premium payments for the insured if the insured member becomes totally disabled while the Certificate is in force. The premium payments are waived for as long as the disability lasts and the certificate remains in force.</p> <p>The disability must commence while the certificate is in force and on, or before, the insured's age 60.</p> <p>Benefits begin after six months disability duration.</p>
PREMIUMS	<p>The premium payment rates, which vary according to the Issue Age, are shown on the rate tables for each age.</p>
ISSUE AGES	<p>This benefit is available through Age 59.</p>
LIMITS	<p>There is no limit to the amount of premium waived. The amount, of course, must equal the amount of the premium due on the insured's certificate.</p>
THE APPLICATION	<p>When applying for this Rider, be sure to add the premium cost on the Application Form.</p>
FEATURES	<p>This Benefit insures the insurance. It makes certain that protection will continue while the insured is disabled and unable to work. The danger of disability is greater than the risk of death and the duration can be quite lengthy if not permanent. Good health is like wealth. It should be insured.</p> <p>When the Waiver of Premium Disability Benefit is added to a juvenile certificate it becomes a Payor benefit. This means that in the event of the death or disability of the parent or person paying the certificate premiums, the premiums on the child's certificate will be waived.</p> <p>During the Payor's disability and while premiums are being waived, the certificate values continue to build just as if the insured would be paying the premiums. Waived premiums need never be repaid nor are they ever deducted from the certificate values.</p>

GUARANTEED INSURABILITY OPTION RIDER

BENEFIT	This is an optional rider that gives the insured the option to purchase additional insurance without evidence of insurability. The amount of additional insurance able to be purchased at each option date is specified in the Certificate Schedule. Option dates are tied to contract anniversaries nearest the attained ages 25, 28, 31, 34, 37 and 40 of the insured.
PREMIUMS	The premium payment rates, which vary according to the Issue Age, are shown on the rate tables for each age.
ISSUE AGES	This benefit is available through Age 40.
LIMITS	At each option date, \$10,000 of additional coverage can be purchased without evidence of insurability. There is a \$50,000 life-time maximum for these purchases.
THE APPLICATION	When applying for this Rider, be sure to add the premium cost on the Application Form.
FEATURES	The above option dates can be advanced at the time of certain life changing events. These events include the marriage of the insured, the birth of a live child to the insured or the legal adoption of a child under the age of 18 by the insured. However, the use of an advance option date cancels the use of the next regular option date.

ACCIDENTAL DEATH BENEFIT RIDER

BENEFIT	<p>This Rider doubles the face amount of insurance to be paid to the insured's named beneficiary, when death of the insured resulted from an accident.</p> <p>Death must occur within ninety (90) days from the date of the accident. This benefit, then, doubles the insurance protection in case of accidental death.</p>
PREMIUM	<p>The premium payment rates, which vary according to the Issue Age, are shown on the rate tables for each age.</p>
ISSUE AGES	<p>This benefit is available through Age 64. The coverage and premium payments cease at Age 65.</p>
LIMITS	<p>There is no limit to the amount of premium waived. The amount, of course, must equal the amount of the premium due on the insured's certificate.</p>
THE APPLICATION	<p>When the Accidental Death Benefit is applied for, be sure to add the premium cost on the Application Form.</p>
FEATURE	<p>This Benefit provides a most economical way to increase insurance protection to cover an untimely death caused by an accident.</p>

SPOUSE DECREASING TERM RIDER

BENEFIT This Rider provides decreasing term insurance benefits for the Spouse of an ATS certificate owner, thereby providing insurance protection for both the insured and spouse in one certificate. The Spouse may be male or female.

The Spouse, covered by this Rider, does not qualify as an ATS member unless he/she is insured personally by an ATS Insurance Certificate.

If Waiver of Premium Disability is added to the Rider, the premium payments for the Rider are waived if the primary certificate owner dies, or becomes disabled, and the Rider protection continues.

The amount of protection provided by the Rider decreases as the spouse reaches ages as shown below.

Spouse Attained Age	Death Benefit per Unit of Protection
Thru 29	\$10,000
30 – 39	7,500
40 – 49	5,000
50 – 59	2,500
60 – 65	1,000

PREMIUM \$34.00 per Unit of Term Rider coverage.
\$0.50 per Unit of Waiver of Premium Disability.

ISSUE AGES Age 15 through 50.

LIMITS One Unit is the minimum issue. Additional full or even half units can be applied for.

THE APPLICATION When the Spouse Rider is applied for, be sure to add the premium costs on the Application Form.

FEATURES The Certificate and the Rider combination provides needed two-person protection coverage very economically. The Rider Term Insurance can be converted to a new life insurance certificate (any ATS permanent plan) of an amount not less than \$1,000 or no greater than the amount of insurance provided by the Rider.

CHILDREN'S TERM INSURANCE RIDER

BENEFIT	<p>This Rider is designed to be an addition to a father or mother's insurance certificate in order to provide term insurance coverage on his or her Child(ren). It is available in Units of \$1,000 coverage. All Children (including step-Children and legally adopted Children) Age 0 to Age 20 at issue, and all Children born to or legally adopted by the Insured while this Rider is in force are covered under the Rider.</p> <p>A Child, covered under this Rider, does not qualify as an ATS juvenile member unless he/she is insured personally by an ATS Insurance Certificate.</p> <p>On the Death of a Child. A lump sum benefit of \$1,000 per unit is payable if death occurs before the Child's 25th birthday.</p> <p>Paid-Up-Benefits. On the Death of the Insured father or mother, all remaining coverage under this Rider becomes paid-up coverage for which no further premium payment is required until conversion at Age 25.</p> <p>The benefit terminates at the anniversary date nearest the Insured's Age 65 or the end of the premium paying period of the Insured's Certificate, if prior thereto.</p>
PREMIUM	<p>\$6.00 annual premium per Unit of coverage.</p> <p>Premiums are payable until the anniversary nearest the Insured's Age 65 or the end of the premium paying period of the Insured's certificate, if prior thereto; or until the Insured's death if earlier.</p>
ISSUE AGES	<p>The Insured father or mother must be between the Age 16 and Age 55.</p>
LIMITS	<p>One Unit is the minimum, unlimited number of Units maximum.</p>
THE APPLICATION	<p>When the Child Rider is applied for, be sure to add the premium costs on the Application Form.</p>
CONVERSION	<p>This Rider provides a Conversion privilege for each insured Child at Age 25 or at the date of expiry of the coverage if prior to Age 25.</p> <p>The Conversion to a new certificate may be for not less than \$1,000 nor greater than five times the amount provided by the Rider on each Child.</p>

YOU GET YOUR MONEY'S WORTH IN THIS ATS PLAN

Prepared for _____ Age _____ Date _____

**YOUR FAMILY
WILL HAVE**

An immediate cash estate of \$ _____

	Guaranteed Cash Values		Guaranteed Paid-up Insurance
YOU WILL HAVE CASH FOR YOUR USE EQUAL TO	In 20 Yr. \$ _____	YOU WILL HAVE PAID-UP VALUES EVEN IF YOU STOP	In 20 Yr. \$ _____
	At Age 65 \$ _____		At Age 65 \$ _____

Remember, the ATS Select Whole Life is like owning a home. Each premium you pay buys a part of the plan, and you own the part you have paid on for life. Like buying a home, each premium you pay finds a part of the premium going to the equity -- or cash value in life insurance. In the early years the amount is small but it builds rapidly in later years.

**THE BEST PART, IT
IS NOT EXPENSIVE**

Select Whole Life; your age, gender, smoking-class; annual basis	\$ _____
Add Certificate Fee	+ \$ _____
Sub-Total	\$ _____
Annual Premium*	\$ _____

OPTIONAL BENEFITS

WAIVER OF PREMIUM DISABILITY BENEFIT

**AND, YOU CAN
ADD THESE EXTRA
BENEFITS**

Insures your premium payments when you are sick or hurt and unable to work. Your premium will be waived after your disability has lasted 180 days. Premiums waived are never repayable nor ever deducted from your plan values. + \$ _____

ACCIDENTAL DEATH BENEFIT

Double the insurance amount paid to your beneficiary if your death is a result of an accident. + \$ _____

GUARANTEED INSURABILITY OPTION RIDER

Optional rider that gives the insured the option to purchase additional insurance without evidence of insurability. + \$ _____

SPOUSE OR CHILD RIDER

Protects all family members in one plan. + \$ _____

TOTAL ANNUAL PREMIUM* \$ _____

* Semi-Annual, Quarterly, and Monthly premiums are calculated as follows: Semi-Annual = (Ann. X .52), Quarterly = (Ann. X .265), Monthly = (Ann. X .09). By making annual payments you can save \$ _____.