

EMC National Life Company

Term Select - 20 Year

Prepared for

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Prepared by

Quote all states

Male Age Last Birthday: 25

Preferred Plus Non-Tobacco (P+NS)

Renewable to 95

Convertible to 45

Face Amount: 250,000

Age	Annual Premium
	Guaranteed
25	190.00
26	190.00
27	190.00
28	190.00
29	190.00
30	190.00
31	190.00
32	190.00
33	190.00
34	190.00
35	190.00
36	190.00
37	190.00
38	190.00
39	190.00
40	190.00
41	190.00
42	190.00
43	190.00
44	190.00
45	1,880.00
46	2,052.50
47	2,195.00
48	2,307.50
49	2,450.00
50	2,637.50
51	2,877.50
52	3,170.00
53	3,507.50
54	3,935.00
55	4,415.00
56	4,910.00

NOTE: Every effort has been made to assure the accuracy of this information but we cannot guarantee accuracy and are not liable for errors or omissions.

PRODUCT DETAIL

Prepared for
Male Age Last Birthday: 25

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Face Amount	\$ 250,000			
	Annual	Semi-annual	Quarterly	Monthly
Total Premium	\$190.00	\$98.80	\$50.35	\$16.91
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Optional Benefits				
Waiver of Premium	\$ 27.50	\$ 14.30	\$ 7.29	\$ 2.45
Total with Waiver Premium	\$ 217.50	\$ 113.10	\$ 57.64	\$ 19.36
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Premium Class	Annual	Semi-annual	Quarterly	Monthly
Preferred Plus Non-Tobacco	\$190.00	\$98.80	\$50.35	\$16.91
Preferred Non-Tobacco	\$227.50	\$118.30	\$60.29	\$20.25
Standard Select Non-Tobacco	\$265.00	\$137.80	\$70.22	\$23.59
Standard Non-Tobacco	\$300.00	\$156.00	\$79.50	\$26.70
Preferred Tobacco	\$485.00	\$252.20	\$128.52	\$43.17
Standard Tobacco	\$617.50	\$321.10	\$163.64	\$54.96
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Premium Class with Waiver of Premium	Annual	Semi-annual	Quarterly	Monthly
Preferred Plus Non-Tobacco	\$217.50	\$113.10	\$57.64	\$19.36
Preferred Non-Tobacco	\$255.00	\$132.60	\$67.58	\$22.70
Standard Select Non-Tobacco	\$292.50	\$152.10	\$77.51	\$26.04
Standard Non-Tobacco	\$327.50	\$170.30	\$86.79	\$29.15
Preferred Tobacco	\$512.50	\$266.50	\$135.81	\$45.62
Standard Tobacco	\$645.00	\$335.40	\$170.93	\$57.41

PRODUCT DETAIL

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Optional Child's Rider

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A child term rider may be added to this product subject to state availability & eligibility requirements.

The rider is sold on a Family basis

The rider is available in units of \$1000,

with a minimum of 1 units (\$1,000),

with a maximum of 10 units (\$10,000),

The price per unit for child rider is \$7.80.
