



Children's Whole Life Insurance

WORKSHEET

Calculate your Children's Whole Life premium

\$ _____
Face Amount

Example: Female, age 5, needs \$20,000 of coverage. The parent wishes to be billed monthly through her checking account.

		Example	Client Calculation
A	Number of Thousands of face amount	20	_____
B	Premium per Thousand (from the rate chart provided)	\$4.56	\$ _____
C	Premium = Number of Thousands x Premium per Thousand (A x B)	\$91.20	\$ _____
D	Add annual policy fee	\$12.00	\$12.00
E	Total annual premium (C + D)	\$103.20	\$ _____
F	Modal Factors Bank Service Plan .0833 Semiannual .50 Quarterly .25 Modal Premium (E x Modal Factor)	BSP/ Monthly Payment (\$103.20 x .0833) = \$8.60	\$ _____

Children's Whole Life Annual Premiums

(Per \$1,000)*

Age	Unisex
0	3.60
1	3.60
2	3.60
3	3.60
4	3.60
5	4.56
6	4.56
7	4.56
8	4.56
9	4.56
10	5.40
11	5.40
12	5.40
13	5.40
14	5.40
15	7.08
16	7.08
17	7.08
18	7.08
19	7.08
20	8.64
21	8.64
22	8.64
23	8.64
24	8.64
25	8.64

*Annual policy fee of \$12 not included

Policy form number A007LNA05P or state equivalent. In LA, A255LLA05P; in NC, A098LNC05P; in NY, 0835Y-0805; in OK, A133LOK05P; in OR, A140LOR05P; in PA, A007LNA05P; in TX, A151LTX05P. Life insurance is underwritten by United of Omaha Life Insurance Company, Omaha, NE 68175. United of Omaha Life Insurance Company is licensed nationwide except in New York. Companion Life Insurance Company, Hauppauge, NY 11788-2934, is licensed in New York. Each underwriting company is solely responsible for its own contractual and financial obligations. This is a solicitation for insurance and a licensed agent/producer will contact you. Coverage may vary by state. Exclusions and limitations may apply.