

Senior Protector Life Guaranteed Issue

MALE						FEMALE											
Age Nearest Birthday	Annual* Prem. Per Unit	Death Benefit per Unit				Guar. Cash Values			Age Nearest Birthday	Annual* Prem. Per Unit	Death Benefit per Unit				Guar. Cash Values		
		Yr. 1	Yr. 2	Yr. 3	Yr. 4+	Yr. 5	Yr. 10	Yr. 20			Yr. 1	Yr. 2	Yr. 3	Yr. 4+	Yr. 5	Yr. 10	Yr. 20
50	45.64	62	126	194	1,000	73	173	395	50	43.73	47	97	148	1,000	54	135	339
51	47.60	64	130	200	1,000	76	180	408	51	45.04	49	99	153	1,000	57	142	354
52	49.67	66	135	207	1,000	80	188	422	52	46.41	50	102	157	1,000	60	150	370
53	51.87	68	139	214	1,000	84	196	435	53	47.86	52	106	162	1,000	64	158	386
54	54.20	70	144	221	1,000	89	204	448	54	49.40	53	109	167	1,000	67	166	403
55	56.65	73	149	229	1,000	93	213	461	55	51.05	55	113	173	1,000	71	175	419
56	59.26	75	154	237	1,000	98	222	474	56	52.78	57	116	179	1,000	76	184	436
57	62.02	78	159	245	1,000	105	232	487	57	54.64	59	121	185	1,000	81	193	452
58	64.76	81	165	254	1,000	112	242	500	58	56.63	61	125	192	1,000	85	202	468
59	67.86	84	171	263	1,000	119	253	514	59	58.76	63	130	199	1,000	90	212	485
60	71.16	87	178	273	1,000	127	265	527	60	61.01	66	134	207	1,000	95	222	502
61	74.65	90	184	283	1,000	134	276	540	61	63.38	68	140	215	1,000	100	234	518
62	78.35	94	191	294	1,000	142	288	553	62	65.89	71	145	223	1,000	107	247	536
63	82.28	97	198	305	1,000	151	300	567	63	68.52	74	151	232	1,000	115	261	554
64	86.31	102	209	322	1,000	159	312	579	64	72.14	78	159	244	1,000	124	275	571
65	95.17	113	230	1,000	1,000	150	310	582	65	78.18	84	172	1,000	1,000	119	279	582
66	100.18	119	243	1,000	1,000	159	320	594	66	82.56	89	182	1,000	1,000	129	293	598
67	105.53	126	257	1,000	1,000	168	331	604	67	87.25	94	192	1,000	1,000	139	307	613
68	111.21	133	272	1,000	1,000	177	341	614	68	92.36	99	203	1,000	1,000	149	321	629
69	117.59	141	289	1,000	1,000	186	352	625	69	97.86	105	215	1,000	1,000	159	336	643
70	124.12	149	306	1,000	1,000	194	362	635	70	103.83	112	229	1,000	1,000	169	350	659
71	131.01	158	324	1,000	1,000	202	373	647	71	110.25	119	243	1,000	1,000	180	365	674
72	138.38	168	343	1,000	1,000	210	384	661	72	117.14	126	258	1,000	1,000	190	380	691
73	146.48	177	363	1,000	1,000	218	395	678	73	124.46	134	274	1,000	1,000	200	395	710
74	154.55	188	384	1,000	1,000	227	406	699	74	132.26	142	291	1,000	1,000	211	409	732
75	162.97	198	406	1,000	1,000	236	416	727	75	140.57	151	309	1,000	1,000	223	424	759
76	171.48	209	428	1,000	1,000	245	426	762	76	149.61	161	329	1,000	1,000	235	438	792
77	180.66	221	452	1,000	1,000	255	435	806	77	159.45	171	351	1,000	1,000	248	452	830
78	190.27	233	477	1,000	1,000	265	444	856	78	170.03	183	374	1,000	1,000	261	466	874
79	200.25	246	504	1,000	1,000	274	453	909	79	181.45	195	399	1,000	1,000	273	479	921
80	210.59	260	533	1,000	1,000	282	463	1,000	80	193.74	208	426	1,000	1,000	285	493	1,000

* Premium Calculations

Total Annual Premium = (Premium per Unit x No. of Units) + \$12

Other Mode Premiums	Formula	Minimum
EFT (Monthly Bank Withdrawal)	.086 x Annual Premium	\$15
Direct Monthly	.10 x Annual Premium	\$15
Quarterly Premium	.265 x Annual Premium	\$25
Semi-Annual Premium	.51 x Annual Premium	\$25

Since this policy is issued without medical underwriting, the premium rate being charged includes an extra mortality risk charge.

Plan Parameters

Issue Ages: 50 to 80 (≠Maximum age is 75 in MO)

Face Amount: \$2,000 - \$25,000 **Premiums Payable:** To age 100

With Senior Protector, if death occurs during the first three years for applicants under age 65 or two years for applicants age 65 or older, the death benefit is a refund equal to all premiums paid plus some interest. The full face amount is paid if death occurs after this initial period or at any time if the death is accidental. This plan must be applied for using the F&T Life Guaranteed Issue application. Full modal premium must be submitted with the application.

Senior Protector Life Policy Form 13-400 Rates and Values

GUARANTEED ISSUE

Rates effective 07/01/2002



A NEW YORK MUTUAL COMPANY

States of Issue (FTL App No.)

Connecticut	Massachusetts
(17-090)	(17-090)
Delaware (17-090)	Missouri†(17-090 MO)
Illinois (17-090)	South Carolina
Kansas (17-090)	(17-090)

Farmers and Traders Life Insurance Co.
PO Box 1056 960 James Street
Syracuse, NY 13201-1056
(800) 347-0960
www.ftlife.com

Senior Protector Life

Form 13-400

Annual Premium for Selected Face Amounts

Rates effective 07/01/2002

Issue Age Nearest Birthday

Issue Age Nearest Birthday

MALE	2,000	3,000	5,000	7,500	10,000	20,000	25,000
50	103.28	148.92	240.20	354.30	468.40	924.80	1,153.00
51	107.20	154.80	250.00	369.00	488.00	964.00	1,202.00
52	111.34	161.01	260.35	384.53	508.70	1,005.40	1,253.75
53	115.74	167.61	271.35	401.03	530.70	1,049.40	1,308.75
54	120.40	174.60	283.00	418.50	554.00	1,096.00	1,367.00
55	125.30	181.95	295.25	436.88	578.50	1,145.00	1,428.25
56	130.52	189.78	308.30	456.45	604.60	1,197.20	1,493.50
57	136.04	198.06	322.10	477.15	632.20	1,252.40	1,562.50
58	141.52	206.28	335.80	497.70	659.60	1,307.20	1,631.00
59	147.72	215.58	351.30	520.95	690.60	1,369.20	1,708.50
60	154.32	225.48	367.80	545.70	723.60	1,435.20	1,791.00
61	161.30	235.95	385.25	571.88	758.50	1,505.00	1,878.25
62	168.70	247.05	403.75	599.63	795.50	1,579.00	1,970.75
63	176.56	258.84	423.40	629.10	834.80	1,657.60	2,069.00
64	184.62	270.93	443.55	659.33	875.10	1,738.20	2,169.75
65	202.34	297.51	487.85	725.78	963.70	1,915.40	2,391.25
66	212.36	312.54	512.90	763.35	1,013.80	2,015.60	2,516.50
67	223.06	328.59	539.65	803.48	1,067.30	2,122.60	2,650.25
68	234.42	345.63	568.05	846.08	1,124.10	2,236.20	2,792.25
69	247.18	364.77	599.95	893.93	1,187.90	2,363.80	2,951.75
70	260.24	384.36	632.60	942.90	1,253.20	2,494.40	3,115.00
71	274.02	405.03	667.05	994.58	1,322.10	2,632.20	3,287.25
72	288.76	427.14	703.90	1,049.85	1,395.80	2,779.60	3,471.50
73	304.96	451.44	744.40	1,110.60	1,476.80	2,941.60	3,674.00
74	321.10	475.65	784.75	1,171.13	1,557.50	3,103.00	3,875.75
75	337.94	500.91	826.85	1,234.28	1,641.70	3,271.40	4,086.25
76	354.96	526.44	869.40	1,298.10	1,726.80	3,441.60	4,299.00
77	373.32	553.98	915.30	1,366.95	1,818.60	3,625.20	4,528.50
78	392.54	582.81	963.35	1,439.03	1,914.70	3,817.40	4,768.75
79	412.50	612.75	1,013.25	1,513.88	2,014.50	4,017.00	5,018.25
80	433.18	643.77	1,064.95	1,591.43	2,117.90	4,223.80	5,276.75

FEMALE	2,000	3,000	5,000	7,500	10,000	20,000	25,000
50	99.46	143.19	230.65	339.98	449.30	886.60	1,105.25
51	102.08	147.12	237.20	349.80	462.40	912.80	1,138.00
52	104.82	151.23	244.05	360.08	476.10	940.20	1,172.25
53	107.72	155.58	251.30	370.95	490.60	969.20	1,208.50
54	110.80	160.20	259.00	382.50	506.00	1,000.00	1,247.00
55	114.10	165.15	267.25	394.88	522.50	1,033.00	1,288.25
56	117.56	170.34	275.90	407.85	539.80	1,067.60	1,331.50
57	121.28	175.92	285.20	421.80	558.40	1,104.80	1,378.00
58	125.26	181.89	295.15	436.73	578.30	1,144.60	1,427.75
59	129.52	188.28	305.80	452.70	599.60	1,187.20	1,481.00
60	134.02	195.03	317.05	469.58	622.10	1,232.20	1,537.25
61	138.76	202.14	328.90	487.35	645.80	1,279.60	1,596.50
62	143.78	209.67	341.45	506.18	670.90	1,329.80	1,659.25
63	149.04	217.56	354.60	525.90	697.20	1,382.40	1,725.00
64	156.28	228.42	372.70	553.05	733.40	1,454.80	1,815.50
65	168.36	246.54	402.90	598.35	793.80	1,575.60	1,966.50
66	177.12	259.68	424.80	631.20	837.60	1,663.20	2,076.00
67	186.50	273.75	448.25	666.38	884.50	1,757.00	2,193.25
68	196.72	289.08	473.80	704.70	935.60	1,859.20	2,321.00
69	207.72	305.58	501.30	745.95	990.60	1,969.20	2,458.50
70	219.66	323.49	531.15	790.73	1,050.30	2,088.60	2,607.75
71	232.50	342.75	563.25	838.88	1,114.50	2,217.00	2,768.25
72	246.28	363.42	597.70	890.55	1,183.40	2,354.80	2,940.50
73	260.92	385.38	634.30	945.45	1,256.60	2,501.20	3,123.50
74	276.52	408.78	673.30	1,003.95	1,334.60	2,657.20	3,318.50
75	293.14	433.71	714.85	1,066.28	1,417.70	2,823.40	3,526.25
76	311.22	460.83	760.05	1,134.08	1,508.10	3,004.20	3,752.25
77	330.90	490.35	809.25	1,207.88	1,606.50	3,201.00	3,998.25
78	352.06	522.09	862.15	1,287.23	1,712.30	3,412.60	4,262.75
79	374.90	556.35	919.25	1,372.88	1,826.50	3,641.00	4,548.25
80	399.48	593.22	980.70	1,465.05	1,949.40	3,886.80	4,855.50

Other Mode Premium Factors: Semi-annual = .51 x Annual Quarterly = .265 x Annual EFT = .086 x Annual Direct Monthly = .10 x Annual

State Specific Notes: Missouri maximum issue age is 75.