

Senior Protector Life II Guaranteed Issue

Pennsylvania

MALE Issue Age	Annual* Premium Per Unit	Death Benefit Per Unit			Guaranteed Cash Values			FEMALE Issue Age	Annual* Premium Per Unit	Death Benefit Per Unit			Guaranteed Cash Values		
		Yr. 1	Yr. 2	Yr. 3+	5th Year	10th Year	20th Year			Yr. 1	Yr. 2	Yr. 3+	5th Year	10th Year	20th Year
50	46.69	100	300	1,000	68	168	392	50	44.40	100	300	1,000	50	131	336
51	48.75	100	300	1,000	71	175	405	51	45.77	100	300	1,000	52	138	351
52	50.94	100	300	1,000	74	183	418	52	47.21	100	300	1,000	55	145	367
53	53.25	100	300	1,000	78	191	431	53	48.71	100	300	1,000	59	153	383
54	55.71	100	300	1,000	82	198	444	54	50.30	100	300	1,000	62	162	399
55	58.30	100	300	1,000	86	207	457	55	51.98	100	300	1,000	66	170	416
56	61.06	100	215	1,000	90	215	469	56	53.76	100	165	1,000	70	179	432
57	63.98	105	220	1,000	95	223	482	57	55.67	100	170	1,000	75	188	449
58	67.08	110	230	1,000	100	233	494	58	57.72	100	175	1,000	80	197	465
59	70.40	110	240	1,000	107	243	507	59	59.93	100	185	1,000	84	207	481
60	73.94	115	245	1,000	114	254	520	60	62.28	100	190	1,000	89	217	498
61	77.71	120	255	1,000	121	265	533	61	64.79	100	195	1,000	93	228	515
62	81.74	125	265	1,000	128	277	546	62	67.45	100	205	1,000	98	239	531
63	86.04	130	275	1,000	136	288	559	63	70.27	100	210	1,000	104	252	548
64	90.61	135	290	1,000	144	300	572	64	74.12	105	220	1,000	112	266	566
65	95.49	140	305	1,000	152	311	583	65	78.23	110	235	1,000	121	280	582
66	100.70	150	325	1,000	161	322	595	66	82.64	115	245	1,000	130	294	599
67	106.26	160	340	1,000	170	333	605	67	87.40	120	260	1,000	141	309	614
68	112.23	170	360	1,000	179	343	615	68	92.55	125	270	1,000	151	323	629
69	118.65	175	380	1,000	188	353	626	69	97.95	135	285	1,000	161	337	644
70	125.56	185	405	1,000	197	364	636	70	104.00	140	305	1,000	172	352	659
71	132.97	200	425	1,000	205	375	648	71	110.54	150	320	1,000	182	366	675
72	140.94	210	450	1,000	212	386	662	72	117.58	160	340	1,000	192	381	692
73	149.44	220	480	1,000	220	397	678	73	125.13	170	360	1,000	202	396	711
74	158.45	235	505	1,000	229	407	700	74	133.19	180	385	1,000	214	411	733
75	167.99	250	540	1,000	238	418	728	75	141.84	190	405	1,000	225	426	760
76	178.11	265	570	1,000	247	427	763	76	151.44	200	435	1,000	238	440	793
77	188.84	280	605	1,000	257	436	806	77	161.83	215	460	1,000	251	454	831
78	200.31	295	640	1,000	266	445	856	78	173.14	230	495	1,000	263	467	875
79	212.63	315	680	1,000	275	453	909	79	185.48	245	525	1,000	276	481	921
80	225.91	335	725	1,000	282	462	1,000	80	198.99	260	565	1,000	287	495	1,000

Senior Protector Life II
Policy Form 13-500 PA
Rates and Values
Guaranteed Issue
Pennsylvania

Rates effective 01/01/1999



***Premium Calculations (Premium Payable: To age 95)**
Total Annual Premium = (Premium per Unit x No. of Units) + \$12

<u>Other Mode Premiums</u>	<u>Formula</u>	<u>Minimum</u>
PAC(Monthly Bank Withdrawal)	.086 x Annual Premium	\$15
Semi-Annual Premium	.51 x Annual Premium	\$25

Direct Monthly and Quarterly premium modes are not available in PA.
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
Face Amount: \$2,000- \$25,000

With Senior Protector, if death occurs during the first two years, the death benefit is a refund equal to all premiums paid plus some interest. This modified death benefit is shown above. 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 Farmers and Traders Life Guaranteed Issue application. Full modal premium must be submitted with the app.**

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

Senior Protector Life II

Annual Premium for Selected Face Amounts

Pennsylvania

Rates effective 01/01/1999

MALE	2,000	3,000	5,000	7,500	10,000	15,000	20,000	25,000	FEMALE	2,000	3,000	5,000	7,500	10,000	15,000	20,000	25,000
Age 50	105.38	152.07	245.45	362.18	478.90	712.35	945.80	1,179.25	Age 50	100.80	145.20	234.00	345.00	456.00	678.00	900.00	1,122.00
51	109.50	158.25	255.75	377.63	499.50	743.25	987.00	1,230.75	51	103.54	149.31	240.85	355.28	469.70	698.55	927.40	1,156.25
52	113.88	164.82	266.70	394.05	521.40	776.10	1,030.80	1,285.50	52	106.42	153.63	248.05	366.08	484.10	720.15	956.20	1,192.25
53	118.50	171.75	278.25	411.38	544.50	810.75	1,077.00	1,343.25	53	109.42	158.13	255.55	377.33	499.10	742.65	986.20	1,229.75
54	123.42	179.13	290.55	429.83	569.10	847.65	1,126.20	1,404.75	54	112.60	162.90	263.50	389.25	515.00	766.50	1,018.00	1,269.50
55	128.60	186.90	303.50	449.25	595.00	886.50	1,178.00	1,469.50	55	115.96	167.94	271.90	401.85	531.80	791.70	1,051.60	1,311.50
56	134.12	195.18	317.30	469.95	622.60	927.90	1,233.20	1,538.50	56	119.52	173.28	280.80	415.20	549.60	818.40	1,087.20	1,356.00
57	139.96	203.94	331.90	491.85	651.80	971.70	1,291.60	1,611.50	57	123.34	179.01	290.35	429.53	568.70	847.05	1,125.40	1,403.75
58	146.16	213.24	347.40	515.10	682.80	1,018.20	1,353.60	1,689.00	58	127.44	185.16	300.60	444.90	589.20	877.80	1,166.40	1,455.00
59	152.80	223.20	364.00	540.00	716.00	1,068.00	1,420.00	1,772.00	59	131.86	191.79	311.65	461.48	611.30	910.95	1,210.60	1,510.25
60	159.88	233.82	381.70	566.55	751.40	1,121.10	1,490.80	1,860.50	60	136.56	198.84	323.40	479.10	634.80	946.20	1,257.60	1,569.00
61	167.42	245.13	400.55	594.83	789.10	1,177.65	1,566.20	1,954.75	61	141.58	206.37	335.95	497.93	659.90	983.85	1,307.80	1,631.75
62	175.48	257.22	420.70	625.05	829.40	1,238.10	1,646.80	2,055.50	62	146.90	214.35	349.25	517.88	686.50	1,023.75	1,361.00	1,698.25
63	184.08	270.12	442.20	657.30	872.40	1,302.60	1,732.80	2,163.00	63	152.54	222.81	363.35	539.03	714.70	1,066.05	1,417.40	1,768.75
64	193.22	283.83	465.05	691.58	918.10	1,371.15	1,824.20	2,277.25	64	160.24	234.36	382.60	567.90	753.20	1,123.80	1,494.40	1,865.00
65	202.98	298.47	489.45	728.18	966.90	1,444.35	1,921.80	2,399.25	65	168.46	246.69	403.15	598.73	794.30	1,185.45	1,576.60	1,967.75
66	213.40	314.10	515.50	767.25	1,019.00	1,522.50	2,026.00	2,529.50	66	177.28	259.92	425.20	631.80	838.40	1,251.60	1,664.80	2,078.00
67	224.52	330.78	543.30	808.95	1,074.60	1,605.90	2,137.20	2,668.50	67	186.80	274.20	449.00	667.50	886.00	1,323.00	1,760.00	2,197.00
68	236.46	348.69	573.15	853.73	1,134.30	1,695.45	2,256.60	2,817.75	68	197.10	289.65	474.75	706.13	937.50	1,400.25	1,863.00	2,325.75
69	249.30	367.95	605.25	901.88	1,198.50	1,791.75	2,385.00	2,978.25	69	207.90	305.85	501.75	746.63	991.50	1,481.25	1,971.00	2,460.75
70	263.12	388.68	639.80	953.70	1,267.60	1,895.40	2,523.20	3,151.00	70	220.00	324.00	532.00	792.00	1,052.00	1,572.00	2,092.00	2,612.00
71	277.94	410.91	676.85	1,009.28	1,341.70	2,006.55	2,671.40	3,336.25	71	233.08	343.62	564.70	841.05	1,117.40	1,670.10	2,222.80	2,775.50
72	293.88	434.82	716.70	1,069.05	1,421.40	2,126.10	2,830.80	3,535.50	72	247.16	364.74	599.90	893.85	1,187.80	1,775.70	2,363.60	2,951.50
73	310.88	460.32	759.20	1,132.80	1,506.40	2,253.60	3,000.80	3,748.00	73	262.26	387.39	637.65	950.48	1,263.30	1,888.95	2,514.60	3,140.25
74	328.90	487.35	804.25	1,200.38	1,596.50	2,388.75	3,181.00	3,973.25	74	278.38	411.57	677.95	1,010.93	1,343.90	2,009.85	2,675.80	3,341.75
75	347.98	515.97	851.95	1,271.93	1,691.90	2,531.85	3,371.80	4,211.75	75	295.68	437.52	721.20	1,075.80	1,430.40	2,139.60	2,848.80	3,558.00
76	368.22	546.33	902.55	1,347.83	1,793.10	2,683.65	3,574.20	4,464.75	76	314.88	466.32	769.20	1,147.80	1,526.40	2,283.60	3,040.80	3,798.00
77	389.68	578.52	956.20	1,428.30	1,900.40	2,844.60	3,788.80	4,733.00	77	335.66	497.49	821.15	1,225.73	1,630.30	2,439.45	3,248.60	4,057.75
78	412.62	612.93	1,013.55	1,514.33	2,015.10	3,016.65	4,018.20	5,019.75	78	358.28	531.42	877.70	1,310.55	1,743.40	2,609.10	3,474.80	4,340.50
79	437.26	649.89	1,075.15	1,606.73	2,138.30	3,201.45	4,264.60	5,327.75	79	382.96	568.44	939.40	1,403.10	1,866.80	2,794.20	3,721.60	4,649.00
80	463.82	689.73	1,141.55	1,706.33	2,271.10	3,400.65	4,530.20	5,659.75	80	409.98	608.97	1,006.95	1,504.43	2,001.90	2,996.85	3,991.80	4,986.75

Other Mode Premium Factors: Semi-annual = .51x Annual PAC=086 x Annual