

Senior Protector Life III

Guaranteed Issue

West Virginia

MALE				FEMALE									
Age Nearest Birthday	Annual+ Premium Per Unit	Death Benefit Per Unit		Guaranteed Cash Values			Age Nearest Birthday	Annual+ Premium Per Unit	Death Benefit Per Unit		Guaranteed Cash Values		
		Yr 1 & 2	Yr 3 & up	5th Yr	10th Yr	20th Yr			Yr 1 & 2	Yr 3 & up	5th Yr	10th Yr	20th Yr
50	46.69	*	1000	68	168	392	50	44.40	*	1000	50	131	336
51	48.75	*	1000	71	175	405	51	45.77	*	1000	52	138	351
52	50.94	*	1000	74	183	418	52	47.21	*	1000	55	145	367
53	53.25	*	1000	78	191	431	53	48.71	*	1000	59	153	383
54	55.71	*	1000	82	198	444	54	50.30	*	1000	62	162	399
55	58.30	*	1000	86	207	457	55	51.98	*	1000	66	170	416
56	61.06	*	1000	90	215	469	56	53.76	*	1000	70	179	432
57	63.98	*	1000	95	223	482	57	55.67	*	1000	75	188	449
58	67.08	*	1000	100	233	494	58	57.72	*	1000	80	197	465
59	70.40	*	1000	107	243	507	59	59.93	*	1000	84	207	481
60	73.94	*	1000	114	254	520	60	62.28	*	1000	89	217	498
61	77.71	*	1000	121	265	533	61	64.79	*	1000	93	228	515
62	81.74	*	1000	128	277	546	62	67.45	*	1000	98	239	531
63	86.04	*	1000	136	288	559	63	70.27	*	1000	104	252	548
64	90.61	*	1000	144	300	572	64	74.12	*	1000	112	266	566
65	95.49	*	1000	152	311	583	65	78.23	*	1000	121	280	582
66	100.70	*	1000	161	322	595	66	82.64	*	1000	130	294	599
67	106.26	*	1000	170	333	605	67	87.40	*	1000	141	309	614
68	112.23	*	1000	179	343	615	68	92.55	*	1000	151	323	629
69	118.65	*	1000	188	353	626	69	97.95	*	1000	161	337	644
70	125.56	*	1000	197	364	636	70	104.00	*	1000	172	352	659
71	132.97	*	1000	205	375	648	71	110.54	*	1000	182	366	675
72	140.94	*	1000	212	386	662	72	117.58	*	1000	192	381	692
73	149.44	*	1000	220	397	678	73	125.13	*	1000	202	396	711
74	158.45	*	1000	229	407	700	74	133.19	*	1000	214	411	733
75	167.99	*	1000	238	418	728	75	141.84	*	1000	225	426	760
76	178.11	*	1000	247	427	763	76	151.44	*	1000	238	440	793
77	188.84	*	1000	257	436	806	77	161.83	*	1000	251	454	831
78	200.31	*	1000	266	445	856	78	173.14	*	1000	263	467	875
79	212.63	*	1000	275	453	909	79	185.48	*	1000	276	481	921
80	225.91	*	1000	282	462	1,000	80	198.99	*	1000	287	495	1,000

Senior Protector Life III
Policy Form 13-401 WV
Rates and Values
GUARANTEED ISSUE
West Virginia

Rates effective 08/01/2002



A NEW YORK MUTUAL COMPANY

+Premium Calculations (Premiums Payable: To age 100)

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

West Virginia 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 5.75% 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 Farmers and Traders Life Guaranteed Issue application, 17-090WV. Full modal premium must be submitted with the application.

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

Form No. 20-382 08/02

Senior Protector Life III

Annual Premium for Selected Face Amounts

West Virginia

Rates effective 08/01/2002

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

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