

**Senior Protector Life III – Policy Form 13-401** \*If death occurs in the first three years for insureds under age 65 or in first two years for insureds age 65 or older, a modified death benefit is refunded equal to all premiums paid plus 6% interest. The full death benefit is paid if death occurs after this initial period or at any time if the death is accidental.

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	*	*	1,000	75	175	397	50	43.73	*	*	1,000	55	136	340
51	47.60	*	*	1,000	79	182	410	51	45.04	*	*	1,000	58	143	355
52	49.67	*	*	1,000	83	190	423	52	46.41	*	*	1,000	61	151	371
53	51.87	*	*	1,000	87	198	437	53	47.86	*	*	1,000	65	159	387
54	54.20	*	*	1,000	92	207	450	54	49.40	*	*	1,000	69	168	404
55	56.65	*	*	1,000	96	216	463	55	51.05	*	*	1,000	73	176	420
56	59.26	*	*	1,000	101	224	476	56	52.78	*	*	1,000	78	185	437
57	62.02	*	*	1,000	106	233	488	57	54.64	*	*	1,000	82	194	453
58	64.76	*	*	1,000	113	243	501	58	56.63	*	*	1,000	87	204	469
59	67.86	*	*	1,000	120	254	514	59	58.76	*	*	1,000	92	214	486
60	71.16	*	*	1,000	128	266	527	60	61.01	*	*	1,000	97	224	503
61	74.65	*	*	1,000	135	277	541	61	63.38	*	*	1,000	103	235	520
62	78.35	*	*	1,000	143	289	554	62	65.89	*	*	1,000	108	247	537
63	82.28	*	*	1,000	152	301	567	63	68.52	*	*	1,000	115	261	554
64	86.31	*	*	1,000	161	313	580	64	72.14	*	*	1,000	124	275	571
65	95.17	*	1,000	1,000	151	310	583	65	78.18	*	1,000	1,000	119	279	582
66	100.18	*	1,000	1,000	160	321	594	66	82.56	*	1,000	1,000	129	293	598
67	105.53	*	1,000	1,000	169	332	605	67	87.25	*	1,000	1,000	139	307	613
68	111.21	*	1,000	1,000	178	342	615	68	92.36	*	1,000	1,000	149	321	629
69	117.59	*	1,000	1,000	187	353	625	69	97.86	*	1,000	1,000	159	336	643
70	124.12	*	1,000	1,000	196	363	636	70	103.83	*	1,000	1,000	169	350	659
71	131.01	*	1,000	1,000	204	374	648	71	110.25	*	1,000	1,000	180	365	674
72	138.38	*	1,000	1,000	213	386	662	72	117.14	*	1,000	1,000	190	380	691
73	146.48	*	1,000	1,000	221	397	679	73	124.46	*	1,000	1,000	200	395	710
74	154.55	*	1,000	1,000	230	408	701	74	132.26	*	1,000	1,000	211	409	732
75	162.97	*	1,000	1,000	240	419	729	75	140.57	*	1,000	1,000	223	424	759
76	171.48	*	1,000	1,000	250	429	764	76	149.61	*	1,000	1,000	235	438	792
77	180.66	*	1,000	1,000	260	439	807	77	159.45	*	1,000	1,000	248	452	831
78	190.27	*	1,000	1,000	271	449	857	78	170.03	*	1,000	1,000	261	466	874
79	200.25	*	1,000	1,000	281	458	910	79	181.45	*	1,000	1,000	273	479	921
80	210.59	*	1,000	1,000	290	469	1,000	80	193.74	*	1,000	1,000	285	493	1,000

**\*\* Premium Calculations**

Total Annual Premium = (Annual Prem. 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

**Plan Parameters:**

This plan must be applied for using the Guaranteed Issue Application.

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

Full modal premium must be submitted with the application.

**Senior Protector Life III  
Policy Form 13-401  
Rates and Values  
GUARANTEED ISSUE**

Rates effective 08/01/2002



A NEW YORK MUTUAL COMPANY

**States of Issue (FTL App No.)**

Alabama (17-090)	New York† (17-093)
District of Columbia (17-090)	North Carolina (17-090)
Florida (17-090 FL)	Ohio (17-090 OH)
Georgia (17-090)	Oklahoma (17-090)
Indiana (17-090)	Rhode Island (17-090)
Maryland(17-090)	Tennessee (17-090)
Maine (17-090)	Vermont (17-090)
Michigan (17-090)	Virginia (17-090)
Mississippi (17-093)	Wisconsin (17-090)
New Hampshire (17-090) New York† (17-093)	

- **Issue Ages** 50 to 80  
†50 to 75 (NY)
- **Face Amounts** \$2,000 - \$25,000
- **Premiums Payable** To Age 100

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

**Senior Protector Life III**

**Form 13-401**

**Annual Premium for Selected Face Amounts**

**Rates effective 08/01/02**

<b>MALE</b>	<b>2,000</b>	<b>5,000</b>	<b>10,000</b>	<b>25,000</b>
<b>50</b>	103.28	240.20	468.40	1,153.00
<b>51</b>	107.20	250.00	488.00	1,202.00
<b>52</b>	111.34	260.35	508.70	1,253.75
<b>53</b>	115.74	271.35	530.70	1,308.75
<b>54</b>	120.40	283.00	554.00	1,367.00
<b>55</b>	125.30	295.25	578.50	1,428.25
<b>56</b>	130.52	308.30	604.60	1,493.50
<b>57</b>	136.04	322.10	632.20	1,562.50
<b>58</b>	141.52	335.80	659.60	1,631.00
<b>59</b>	147.72	351.30	690.60	1,708.50
<b>60</b>	154.32	367.80	723.60	1,791.00
<b>61</b>	161.30	385.25	758.50	1,878.25
<b>62</b>	168.70	403.75	795.50	1,970.75
<b>63</b>	176.56	423.40	834.80	2,069.00
<b>64</b>	184.62	443.55	875.10	2,169.75
<b>65</b>	202.34	487.85	963.70	2,391.25
<b>66</b>	212.36	512.90	1,013.80	2,516.50
<b>67</b>	223.06	539.65	1,067.30	2,650.25
<b>68</b>	234.42	568.05	1,124.10	2,792.25
<b>69</b>	247.18	599.95	1,187.90	2,951.75
<b>70</b>	260.24	632.60	1,253.20	3,115.00
<b>71</b>	274.02	667.05	1,322.10	3,287.25
<b>72</b>	288.76	703.90	1,395.80	3,471.50
<b>73</b>	304.96	744.40	1,476.80	3,674.00
<b>74</b>	321.10	784.75	1,557.50	3,875.75
<b>75</b>	337.94	826.85	1,641.70	4,086.25
<b>76</b>	354.96	869.40	1,726.80	4,299.00
<b>77</b>	373.32	915.30	1,818.60	4,528.50
<b>78</b>	392.54	963.35	1,914.70	4,768.75
<b>79</b>	412.50	1,013.25	2,014.50	5,018.25
<b>80</b>	433.18	1,064.95	2,117.90	5,276.75

**Senior Protector Life III  
Policy Form 13-401  
Rates and Values**

***Guaranteed Issue***

**Issue Age Is  
Age Nearest Birthday**

<b>FEMALE</b>	<b>2,000</b>	<b>5,000</b>	<b>10,000</b>	<b>25,000</b>
<b>50</b>	99.46	230.65	449.30	1,105.25
<b>51</b>	102.08	237.20	462.40	1,138.00
<b>52</b>	104.82	244.05	476.10	1,172.25
<b>53</b>	107.72	251.30	490.60	1,208.50
<b>54</b>	110.80	259.00	506.00	1,247.00
<b>55</b>	114.10	267.25	522.50	1,288.25
<b>56</b>	117.56	275.90	539.80	1,331.50
<b>57</b>	121.28	285.20	558.40	1,378.00
<b>58</b>	125.26	295.15	578.30	1,427.75
<b>59</b>	129.52	305.80	599.60	1,481.00
<b>60</b>	134.02	317.05	622.10	1,537.25
<b>61</b>	138.76	328.90	645.80	1,596.50
<b>62</b>	143.78	341.45	670.90	1,659.25
<b>63</b>	149.04	354.60	697.20	1,725.00
<b>64</b>	156.28	372.70	733.40	1,815.50
<b>65</b>	168.36	402.90	793.80	1,966.50
<b>66</b>	177.12	424.80	837.60	2,076.00
<b>67</b>	186.50	448.25	884.50	2,193.25
<b>68</b>	196.72	473.80	935.60	2,321.00
<b>69</b>	207.72	501.30	990.60	2,458.50
<b>70</b>	219.66	531.15	1,050.30	2,607.75
<b>71</b>	232.50	563.25	1,114.50	2,768.25
<b>72</b>	246.28	597.70	1,183.40	2,940.50
<b>73</b>	260.92	634.30	1,256.60	3,123.50
<b>74</b>	276.52	673.30	1,334.60	3,318.50
<b>75</b>	293.14	714.85	1,417.70	3,526.25
<b>76</b>	311.22	760.05	1,508.10	3,752.25
<b>77</b>	330.90	809.25	1,606.50	3,998.25
<b>78</b>	352.06	862.15	1,712.30	4,262.75
<b>79</b>	374.90	919.25	1,826.50	4,548.25
<b>80</b>	399.48	980.70	1,949.40	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 Note: New York maximum issue age is 75.**