

TERM LIFE INSURANCE



Complete Term

Term Life Insurance Series

underwritten by
Federal Kemper Life Assurance Company

effective January 2004



One Life Complete Term

Contents



Policy Features	3
One Life Complete Term 15	6
One Life Complete Term 20	8
One Life Complete Term 30	10
One Life Complete Term Ultimate Premiums	12
TeleLife® Processing	13
Important Guidelines	14

*The information in this brochure is for agent use only.
Subject to state availability and issue limits.*

*For more information, see policy form series S-3228 and
state variations.*

Policy Features

Complete Term 15, 20, 30

One Life Complete Term Policy Provisions

One Life Complete Term is non-participating term life insurance to age 95 (*policy form series S-3228*), underwritten by Federal Kemper Life Assurance Company. It offers a series of term endowment plans that guarantee premiums will be level for 15, 20, or 30 years.

After the selected level-premium period ends, premiums increase each year for all plans; see the Exchange/Re-entry and Conversion provisions below for alternatives.

Two premium rate bands:

Band 1:	Issue Age	Face Amount
	18-45	\$150,000-\$249,999
	46-60	\$100,000-\$249,999
	61+	\$50,000-\$249,999

Band 2: \$250,000 + face amount

Issue Ages

Premium rates are for annual-mode payments based on the insured's age according to his or her last birthday.

15-year plan	18-65
20-year plan	18-60
30-year plan	18-45

Underwriting Classifications

Premier Non-tobacco	(PRNT)
Preferred Non-tobacco	(PNT)
Standard Non-tobacco	(SNT)
Preferred Tobacco	(PT)
Standard Tobacco	(ST)

Requalification/Re-entry

One Life Complete Term plans allow for one re-entry qualification, at the end of the initial level premium period (i.e., after 15, 20, or 30 years), as long as the insured is younger at the time of re-entry than the maximum issue age for that plan. Re-entry requires evidence of insurability (at company cost). Insureds who qualify avoid the annually increasing premiums that would otherwise follow their level premium period. Instead, re-entry premiums are the same as those for a newly issued policy at the insured's then attained age at the time of re-entry and are again guaranteed level for the same number of years (15, 20, or 30) as the level premium period.

Policy Features

Complete Term 15, 20, 30

Conversion

Prior to the earlier of the 10th policy anniversary or the anniversary nearest the insured's 65th birthday, a Complete Term policy may be converted to an eligible One Life Insurance flexible premium adjustable life plan or whole life plan. The new policy must have a higher minimum-premium rate than the Complete Term plan at the time of conversion. Conversion may not be appropriate in all instances.

Return of Premium

One Life Complete Term pays an endowment at the end of the level period equal to the sum of premiums paid for the base plan of insurance. The endowment does not include any premiums paid for any riders. If the policy is surrendered prior to the endowment date, the cash value will equal the cumulative premiums paid, multiplied by the factors below.

Table of Cash Value Factors

Policy Year	15-Year	20-Year	30-Year
1-5	0%	0%	0%
6	5%	3%	1%
7	10%	6%	2%
8	15%	9%	3%
9	20%	12%	4%
10	25%	15%	5%
11	40%	22%	7%
12	55%	29%	9%
13	70%	36%	11%
14	85%	43%	13%
15	100%	50%	15%
16		60%	17%
17		70%	19%
18		80%	21%
19		90%	23%
20		100%	25%
21			30%
22			35%
23			40%
24			45%
25			50%
26			60%
27			70%
28			80%
29			90%
30			100%

Riders

Waiver of Premium (WP)

Issue ages 20 to 55. Coverage expires at the first policy anniversary after attained age 60. There is a 6-month (retroactive) waiting period. Multiply total premium by factor 0.21951. (*rider form series S-9380*)

Dependent Children's Rider (DCR)

Issue ages 18 through 60 for primary insured. Issue ages 15 days to 18 years for children. 5 to 20 units available at \$8.00 per unit. Coverage on each child expires when they reach age 23. All coverage expires at the latest by the primary insured's age 65. (*rider form series S-9308*)

Accelerated Death Benefit Rider (XDB)

Added automatically in states where this rider is approved, without additional premium cost. The XDB rider provides for advance payment of the lesser of 50% of the existing death benefit or \$250,000 if the insured becomes terminally ill and has a life expectancy of 12 months or less. (*rider form series S-9379 for additional details*)

Policy Fee (Commissionable)

\$80 for all face amounts

Premium Mode Factors

Semi-annually	0.520
Quarterly	0.300
Monthly PAC	0.087

Complete Term

15-Year Guaranteed Level
Premium Rates Per \$1,000*

Rate Band 1 — Face Amounts: under \$250,000

Issue Age	Male					Female				
	Premier	Non-Tobacco Preferred	Standard	Preferred Tobacco	Standard Tobacco	Premier	Non-Tobacco Preferred	Standard	Preferred Tobacco	Standard Tobacco
18	2.80	2.85	3.10	4.60	5.00	2.20	2.25	2.40	3.20	3.60
19	2.80	2.85	3.10	4.60	5.00	2.20	2.25	2.40	3.20	3.60
20	2.80	2.85	3.10	4.60	5.00	2.20	2.25	2.40	3.20	3.60
21	2.80	2.85	3.10	4.60	5.00	2.20	2.25	2.40	3.20	3.60
22	2.80	2.85	3.10	4.60	5.00	2.20	2.25	2.40	3.20	3.60
23	2.80	2.85	3.10	4.60	5.00	2.20	2.25	2.40	3.20	3.60
24	2.80	2.85	3.10	4.60	5.00	2.20	2.25	2.40	3.20	3.60
25	2.80	2.85	3.10	4.60	5.00	2.20	2.25	2.40	3.20	3.60
26	2.82	2.87	3.12	4.66	5.14	2.28	2.35	2.50	3.37	3.76
27	2.83	2.90	3.13	4.74	5.29	2.37	2.45	2.60	3.55	3.93
28	2.85	2.93	3.15	4.82	5.46	2.47	2.57	2.72	3.76	4.13
29	2.88	2.96	3.18	4.90	5.65	2.58	2.71	2.86	3.99	4.34
30	2.90	3.00	3.20	5.00	5.86	2.70	2.85	3.00	4.24	4.58
31	2.96	3.10	3.33	5.24	6.15	2.73	2.90	3.05	4.40	4.79
32	3.04	3.20	3.47	5.51	6.49	2.77	2.95	3.10	4.58	5.03
33	3.12	3.32	3.63	5.81	6.85	2.81	3.01	3.16	4.79	5.29
34	3.20	3.46	3.81	6.14	7.26	2.85	3.08	3.23	5.01	5.58
35	3.30	3.60	4.00	6.50	7.70	2.90	3.15	3.30	5.25	5.90
36	3.44	3.78	4.26	6.90	8.23	2.99	3.29	3.46	5.53	6.40
37	3.61	3.99	4.54	7.35	8.82	3.09	3.44	3.64	5.85	6.95
38	3.79	4.22	4.86	7.85	9.48	3.20	3.61	3.84	6.20	7.57
39	3.98	4.47	5.22	8.40	10.21	3.33	3.80	4.06	6.58	8.26
40	4.20	4.75	5.60	9.00	11.00	3.46	4.00	4.30	7.00	9.00
41	4.41	4.95	6.06	9.52	11.80	3.59	4.13	4.65	7.36	9.48
42	4.64	5.18	6.59	10.11	12.70	3.75	4.27	5.05	7.77	10.02
43	4.90	5.43	7.17	10.76	13.70	3.91	4.43	5.49	8.22	10.62
44	5.19	5.70	7.80	11.47	14.80	4.10	4.61	5.97	8.71	11.28
45	5.50	6.00	8.50	12.25	16.00	4.30	4.80	6.50	9.25	12.00
46	5.80	6.40	9.02	13.09	16.96	4.48	5.02	6.87	9.77	12.64
47	6.15	6.85	9.61	14.04	18.04	4.67	5.28	7.28	10.36	13.36
48	6.53	7.35	10.26	15.09	19.24	4.89	5.56	7.74	11.01	14.16
49	6.94	7.90	10.97	16.24	20.56	5.14	5.86	8.25	11.72	15.04
50	7.40	8.50	11.75	17.50	22.00	5.40	6.20	8.80	12.50	16.00
51	7.90	9.22	12.75	18.70	23.60	5.62	6.49	9.15	13.06	16.72
52	8.45	10.03	13.88	20.05	25.40	5.86	6.81	9.55	13.69	17.53
53	9.07	10.93	15.13	21.55	27.40	6.13	7.17	9.99	14.39	18.43
54	9.76	11.92	16.50	23.20	29.60	6.43	7.57	10.47	15.16	19.42
55	10.50	13.00	18.00	25.00	32.00	6.75	8.00	11.00	16.00	20.50
56	11.46	13.96	19.60	26.76	33.92	7.43	8.80	12.20	17.12	21.86
57	12.54	15.04	21.40	28.74	36.08	8.20	9.70	13.55	18.38	23.39
58	13.74	16.24	23.40	30.94	38.48	9.05	10.70	15.05	19.78	25.09
59	15.06	17.56	25.60	33.36	41.12	9.98	11.80	16.70	21.32	26.96
60	16.50	19.00	28.00	36.00	44.00	11.00	13.00	18.50	23.00	29.00
61	17.54	20.76	30.24	38.08	49.50	11.80	14.28	20.50	24.12	30.76
62	18.71	22.74	32.76	40.42	50.46	12.70	15.72	22.75	25.38	32.74
63	20.01	24.94	35.56	43.02	54.26	13.70	17.32	25.25	26.78	34.94
64	21.44	27.36	38.64	45.88	58.44	14.80	19.08	28.00	28.32	37.36
65	23.00	30.00	42.00	49.00	63.00	16.00	21.00	31.00	30.00	40.00

*Annual Policy Fee: \$80.

Complete Term

15-Year Guaranteed Level
Premium Rates Per \$1,000*

Rate Band 2 — Face Amounts: \$250,000 and greater

Issue Age	Male					Female				
	Premier	Non-Tobacco Preferred	Standard	Tobacco Preferred	Standard	Premier	Non-Tobacco Preferred	Standard	Tobacco Preferred	Standard
18	1.95	2.00	2.85	3.60	4.75	1.35	1.40	2.15	2.20	3.35
19	1.95	2.00	2.85	3.60	4.75	1.35	1.40	2.15	2.20	3.35
20	1.95	2.00	2.85	3.60	4.75	1.35	1.40	2.15	2.20	3.35
21	1.95	2.00	2.85	3.60	4.75	1.35	1.40	2.15	2.20	3.35
22	1.95	2.00	2.85	3.60	4.75	1.35	1.40	2.15	2.20	3.35
23	1.95	2.00	2.85	3.60	4.75	1.35	1.40	2.15	2.20	3.35
24	1.95	2.00	2.85	3.60	4.75	1.35	1.40	2.15	2.20	3.35
25	1.95	2.00	2.85	3.60	4.75	1.35	1.40	2.15	2.20	3.35
26	1.97	2.02	2.87	3.66	4.89	1.43	1.50	2.25	2.37	3.51
27	1.98	2.05	2.88	3.74	5.04	1.52	1.60	2.35	2.55	3.68
28	2.00	2.08	2.90	3.82	5.21	1.62	1.72	2.47	2.76	3.88
29	2.03	2.11	2.93	3.90	5.40	1.73	1.86	2.61	2.99	4.09
30	2.05	2.15	2.95	4.00	5.61	1.85	2.00	2.75	3.24	4.33
31	2.11	2.24	3.08	4.24	5.90	1.87	2.04	2.80	3.40	4.54
32	2.17	2.34	3.22	4.51	6.24	1.90	2.09	2.85	3.58	4.78
33	2.24	2.45	3.38	4.81	6.60	1.93	2.14	2.91	3.79	5.04
34	2.32	2.57	3.56	5.14	7.01	1.96	2.19	2.98	4.01	5.33
35	2.40	2.70	3.75	5.50	7.45	2.00	2.25	3.05	4.25	5.65
36	2.50	2.87	4.01	5.90	7.98	2.06	2.37	3.21	4.53	6.15
37	2.60	3.06	4.29	6.35	8.57	2.12	2.51	3.39	4.85	6.70
38	2.72	3.27	4.61	6.85	9.23	2.19	2.66	3.59	5.20	7.32
39	2.86	3.50	4.97	7.40	9.96	2.27	2.82	3.81	5.58	8.01
40	3.00	3.75	5.35	8.00	10.75	2.36	3.00	4.05	6.00	8.75
41	3.21	3.95	5.81	8.52	11.55	2.49	3.13	4.40	6.36	9.23
42	3.44	4.18	6.34	9.11	12.45	2.65	3.27	4.80	6.77	9.77
43	3.70	4.43	6.92	9.76	13.45	2.81	3.43	5.24	7.22	10.37
44	3.99	4.70	7.55	10.47	14.55	3.00	3.61	5.72	7.71	11.03
45	4.30	5.00	8.25	11.25	15.75	3.20	3.80	6.25	8.25	11.75
46	4.57	5.40	8.77	12.09	16.71	3.38	4.02	6.62	8.77	12.39
47	4.88	5.85	9.36	13.04	17.79	3.57	4.28	7.03	9.36	13.11
48	5.22	6.35	10.01	14.09	18.99	3.79	4.56	7.49	10.01	13.91
49	5.59	6.90	10.72	15.24	20.31	4.04	4.86	8.00	10.72	14.79
50	6.00	7.50	11.50	16.50	21.75	4.30	5.20	8.55	11.50	15.75
51	6.52	8.22	12.50	17.70	23.35	4.52	5.49	8.90	12.06	16.47
52	7.11	9.03	13.63	19.05	25.15	4.76	5.81	9.30	12.69	17.28
53	7.76	9.93	14.88	20.55	27.15	5.03	6.17	9.74	13.39	18.18
54	8.47	10.92	16.25	22.20	29.35	5.33	6.57	10.22	14.16	19.17
55	9.25	12.00	17.75	24.00	31.75	5.65	7.00	10.75	15.00	20.25
56	10.17	12.96	19.35	25.76	33.67	6.33	7.80	11.95	16.12	21.61
57	11.21	14.04	21.15	27.74	35.83	7.10	8.70	13.30	17.38	23.14
58	12.36	15.24	23.15	29.94	38.23	7.95	9.70	14.80	18.78	24.84
59	13.62	16.56	25.35	32.36	40.87	8.88	10.80	16.45	20.32	26.71
60	15.00	18.00	27.75	35.00	43.75	9.90	12.00	18.25	22.00	28.75
61	16.10	19.76	29.99	37.08	46.79	10.70	13.28	20.25	23.12	30.51
62	17.35	21.74	32.51	39.42	50.21	11.60	14.72	22.50	24.38	32.49
63	18.73	23.94	35.31	42.02	54.01	12.60	16.32	25.00	25.78	34.69
64	20.24	26.36	38.39	44.88	58.19	13.70	18.08	27.75	27.32	37.11
65	21.90	29.00	41.75	48.00	62.75	14.90	20.00	30.75	29.00	39.75

*Annual Policy Fee: \$80.

Complete Term

20-Year Guaranteed Level
Premium Rates Per \$1,000*

Rate Band 1 — Face Amounts: under \$250,000

Issue Age	Male					Female				
	Premier	Non-Tobacco		Tobacco		Premier	Non-Tobacco		Tobacco	
		Preferred	Standard	Preferred	Standard		Preferred	Standard	Preferred	Standard
18	2.10	2.35	2.41	3.90	4.00	1.75	1.88	1.90	2.75	2.85
19	2.10	2.35	2.41	3.90	4.00	1.75	1.88	1.90	2.75	2.85
20	2.10	2.35	2.41	3.90	4.00	1.75	1.88	1.90	2.75	2.85
21	2.10	2.35	2.42	3.92	4.02	1.76	1.89	1.91	2.77	2.87
22	2.10	2.35	2.44	3.93	4.03	1.77	1.90	1.92	2.78	2.88
23	2.10	2.35	2.46	3.95	4.05	1.78	1.91	1.93	2.80	2.90
24	2.10	2.35	2.48	3.98	4.08	1.79	1.92	1.94	2.83	2.93
25	2.10	2.35	2.50	4.00	4.10	1.80	1.93	1.95	2.85	2.95
26	2.12	2.37	2.54	4.05	4.21	1.83	1.97	1.99	2.98	3.08
27	2.13	2.40	2.59	4.10	4.34	1.87	2.00	2.04	3.12	3.22
28	2.15	2.43	2.64	4.16	4.48	1.91	2.05	2.10	3.28	3.38
29	2.18	2.46	2.69	4.23	4.63	1.95	2.10	2.16	3.46	3.56
30	2.20	2.50	2.75	4.30	4.80	2.00	2.15	2.22	3.65	3.75
31	2.25	2.60	2.85	4.57	5.10	2.05	2.23	2.31	3.87	3.97
32	2.30	2.70	2.95	4.88	5.45	2.10	2.32	2.40	4.11	4.23
33	2.36	2.82	3.07	5.22	5.83	2.16	2.42	2.51	4.38	4.51
34	2.43	2.96	3.21	5.59	6.24	2.23	2.53	2.63	4.68	4.81
35	2.50	3.10	3.35	6.00	6.70	2.30	2.65	2.76	5.00	5.15
36	2.64	3.26	3.61	6.38	7.23	2.39	2.80	2.93	5.28	5.57
37	2.81	3.44	3.91	6.82	7.82	2.49	2.97	3.13	5.58	6.03
38	2.99	3.64	4.24	7.30	8.48	2.60	3.16	3.35	5.93	6.55
39	3.18	3.86	4.60	7.82	9.21	2.72	3.37	3.59	6.31	7.13
40	3.40	4.10	5.00	8.40	10.00	2.85	3.60	3.85	6.72	7.75
41	3.53	4.39	5.37	8.94	10.61	2.95	3.75	4.15	7.05	8.11
42	3.67	4.71	5.78	9.54	11.29	3.07	3.91	4.48	7.43	8.52
43	3.83	5.07	6.24	10.21	12.05	3.20	4.10	4.85	7.84	8.97
44	4.01	5.47	6.75	10.95	12.89	3.34	4.30	5.26	8.30	9.46
45	4.20	5.90	7.30	11.75	13.80	3.50	4.52	5.70	8.80	10.00
46	4.60	6.30	7.88	12.59	14.79	3.66	4.76	6.04	9.23	10.64
47	5.05	6.75	8.52	13.54	15.91	3.84	5.02	6.41	9.72	11.36
48	5.55	7.25	9.24	14.59	17.15	4.04	5.32	6.83	10.26	12.16
49	6.10	7.80	10.04	15.74	18.51	4.26	5.64	7.30	10.85	13.04
50	6.70	8.40	10.90	17.00	20.00	4.50	6.00	7.80	11.50	14.00
51	7.16	9.14	11.72	18.12	21.28	4.87	6.48	8.31	12.22	14.80
52	7.69	9.96	12.63	19.38	22.72	5.28	7.02	8.89	13.03	15.70
53	8.27	10.88	13.65	20.78	24.32	5.74	7.62	9.53	13.93	16.70
54	8.90	11.90	14.78	22.32	26.08	6.25	8.28	10.23	14.92	17.80
55	9.60	13.00	16.00	24.00	28.00	6.80	9.00	11.00	16.00	19.00
56	10.46	13.96	17.60	25.44	29.92	7.31	9.80	12.28	16.96	20.28
57	11.44	15.04	19.40	27.06	32.08	7.89	10.70	13.72	18.04	21.72
58	12.52	16.24	21.40	28.86	34.48	8.53	11.70	15.32	19.24	23.32
59	13.70	17.56	23.60	30.84	37.12	9.23	12.80	17.08	20.56	25.08
60	15.00	19.00	26.00	33.00	40.00	10.00	14.00	19.00	22.00	27.00

*Annual Policy Fee: \$80.

Complete Term

20-Year Guaranteed Level
Premium Rates Per \$1,000*

Rate Band 2 — Face Amounts: \$250,000 and greater

Issue Age	Male					Female				
	Premier	Non-Tobacco Preferred	Standard	Tobacco Preferred	Standard	Premier	Non-Tobacco Preferred	Standard	Tobacco Preferred	Standard
18	1.45	1.70	2.16	3.50	3.75	1.20	1.33	1.65	2.35	2.60
19	1.45	1.70	2.16	3.50	3.75	1.20	1.33	1.65	2.35	2.60
20	1.45	1.70	2.16	3.50	3.75	1.20	1.33	1.65	2.35	2.60
21	1.45	1.70	2.17	3.52	3.77	1.21	1.34	1.66	2.37	2.62
22	1.45	1.70	2.19	3.53	3.78	1.22	1.35	1.67	2.38	2.63
23	1.45	1.70	2.21	3.55	3.80	1.23	1.36	1.68	2.40	2.65
24	1.45	1.70	2.23	3.58	3.83	1.24	1.37	1.69	2.43	2.68
25	1.45	1.70	2.25	3.60	3.85	1.25	1.38	1.70	2.45	2.70
26	1.47	1.72	2.29	3.65	3.96	1.28	1.42	1.74	2.58	2.83
27	1.48	1.75	2.34	3.70	4.09	1.32	1.45	1.79	2.72	2.97
28	1.50	1.78	2.39	3.76	4.23	1.36	1.50	1.85	2.88	3.13
29	1.53	1.81	2.44	3.83	4.38	1.40	1.55	1.91	3.06	3.31
30	1.55	1.85	2.50	3.90	4.55	1.45	1.60	1.97	3.25	3.50
31	1.60	1.95	2.60	4.17	4.85	1.50	1.68	2.06	3.47	3.72
32	1.65	2.05	2.70	4.48	5.20	1.55	1.77	2.15	3.71	3.98
33	1.71	2.17	2.82	4.82	5.58	1.61	1.87	2.26	3.98	4.26
34	1.78	2.31	2.96	5.19	5.99	1.68	1.98	2.38	4.28	4.56
35	1.85	2.45	3.10	5.60	6.45	1.75	2.10	2.51	4.60	4.90
36	1.98	2.58	3.36	5.98	6.98	1.81	2.20	2.68	4.88	5.32
37	2.12	2.72	3.66	6.42	7.57	1.87	2.32	2.88	5.18	5.78
38	2.28	2.88	3.99	6.90	8.23	1.94	2.45	3.10	5.53	6.30
39	2.46	3.06	4.35	7.42	8.96	2.02	2.59	3.34	5.91	6.88
40	2.65	3.25	4.75	8.00	9.75	2.10	2.75	3.60	6.32	7.50
41	2.76	3.51	5.12	8.54	10.36	2.19	2.87	3.90	6.65	7.86
42	2.89	3.81	5.53	9.14	11.04	2.29	3.01	4.23	7.03	8.27
43	3.03	4.14	5.99	9.81	11.80	2.40	3.17	4.60	7.44	8.72
44	3.18	4.50	6.50	10.55	12.64	2.52	3.34	5.01	7.90	9.21
45	3.35	4.90	7.05	11.35	13.55	2.65	3.52	5.45	8.40	9.75
46	3.69	5.30	7.63	12.19	14.54	2.79	3.76	5.79	8.83	10.39
47	4.06	5.75	8.27	13.14	15.66	2.94	4.02	6.16	9.32	11.11
48	4.48	6.25	8.99	14.19	16.90	3.11	4.32	6.58	9.86	11.91
49	4.95	6.80	9.79	15.34	18.26	3.30	4.64	7.05	10.45	12.79
50	5.45	7.40	10.65	16.60	19.75	3.50	5.00	7.55	11.10	13.75
51	5.86	8.10	11.47	17.72	21.03	3.79	5.44	8.06	11.82	14.55
52	6.32	8.88	12.38	18.98	22.47	4.11	5.94	8.64	12.63	15.45
53	6.83	9.75	13.40	20.38	24.07	4.47	6.49	9.28	13.53	16.45
54	7.39	10.71	14.53	21.92	25.83	4.87	7.09	9.98	14.52	17.55
55	8.00	11.75	15.75	23.60	27.75	5.30	7.75	10.75	15.60	18.75
56	8.88	12.71	17.35	25.04	29.67	5.81	8.55	12.03	16.56	20.03
57	9.87	13.79	19.15	26.66	31.83	6.39	9.45	13.47	17.64	21.47
58	10.97	14.99	21.15	28.46	34.23	7.03	10.45	15.07	18.84	23.07
59	12.18	16.31	23.35	30.44	36.87	7.73	11.55	16.83	20.16	24.83
60	13.50	17.75	25.75	32.60	39.75	8.50	12.75	18.75	21.60	26.75

*Annual Policy Fee: \$80.

Complete Term

30-Year Guaranteed Level
Premium Rates Per \$1,000*

Rate Band 1 — Face Amounts: under \$250,000

Issue Age	Male					Female				
	Premier	Non-Tobacco		Tobacco		Premier	Non-Tobacco		Tobacco	
		Preferred	Standard	Preferred	Standard		Preferred	Standard	Preferred	Standard
18	1.45	1.75	2.33	4.00	4.90	1.25	1.60	1.79	2.77	2.90
19	1.45	1.75	2.33	4.00	4.90	1.25	1.60	1.79	2.77	2.90
20	1.45	1.75	2.33	4.00	4.90	1.25	1.60	1.79	2.77	2.90
21	1.47	1.77	2.33	4.02	4.90	1.26	1.62	1.80	2.78	2.92
22	1.48	1.78	2.34	4.03	4.90	1.27	1.63	1.81	2.79	2.93
23	1.50	1.80	2.34	4.05	4.90	1.28	1.65	1.82	2.81	2.95
24	1.53	1.83	2.35	4.08	4.90	1.29	1.68	1.84	2.82	2.98
25	1.55	1.85	2.35	4.10	4.90	1.30	1.70	1.85	2.84	3.00
26	1.56	1.87	2.41	4.15	4.95	1.32	1.73	1.89	2.88	3.10
27	1.57	1.90	2.47	4.22	5.00	1.33	1.77	1.95	2.94	3.20
28	1.58	1.93	2.54	4.28	5.06	1.35	1.81	2.00	2.99	3.32
29	1.59	1.96	2.62	4.36	5.13	1.38	1.85	2.06	3.05	3.46
30	1.60	2.00	2.70	4.44	5.20	1.40	1.90	2.13	3.12	3.60
31	1.65	2.11	2.78	4.56	5.41	1.43	1.96	2.21	3.24	3.78
32	1.70	2.24	2.87	4.69	5.64	1.47	2.04	2.29	3.39	3.99
33	1.76	2.38	2.97	4.83	5.90	1.51	2.12	2.39	3.54	4.22
34	1.83	2.53	3.08	4.99	6.19	1.55	2.20	2.49	3.71	4.47
35	1.90	2.70	3.20	5.17	6.50	1.60	2.30	2.61	3.90	4.74
36	2.12	2.94	3.56	5.72	7.06	1.73	2.46	2.83	4.19	5.10
37	2.38	3.21	3.97	6.33	7.69	1.87	2.64	3.07	4.51	5.51
38	2.66	3.51	4.43	7.02	8.39	2.03	2.84	3.34	4.87	5.96
39	2.96	3.84	4.93	7.77	9.16	2.21	3.06	3.64	5.27	6.46
40	3.30	4.20	5.47	8.59	10.00	2.40	3.30	3.96	5.70	7.00
41	3.48	4.41	5.83	9.14	10.64	2.58	3.54	4.25	6.04	7.32
42	3.67	4.64	6.24	9.75	11.36	2.77	3.81	4.59	6.41	7.68
43	3.89	4.90	6.70	10.43	12.16	2.99	4.11	4.95	6.83	8.08
44	4.14	5.19	7.20	11.18	13.04	3.24	4.44	5.36	7.30	8.52
45	4.40	5.50	7.74	12.00	14.00	3.50	4.80	5.80	7.80	9.00

*Annual Policy Fee: \$80.

Complete Term

30-Year Guaranteed Level
Premium Rates Per \$1,000*

Rate Band 2 — Face Amounts: \$250,000 and greater

Issue Age	Male					Female				
	Premier	Non-Tobacco		Tobacco		Premier	Non-Tobacco		Tobacco	
		Preferred	Standard	Preferred	Standard		Preferred	Standard	Preferred	Standard
18	1.06	1.30	2.18	3.75	4.75	0.80	1.15	1.64	2.52	2.75
19	1.06	1.30	2.18	3.75	4.75	0.80	1.15	1.64	2.52	2.75
20	1.06	1.30	2.18	3.75	4.75	0.80	1.15	1.64	2.52	2.75
21	1.06	1.32	2.18	3.77	4.75	0.80	1.17	1.65	2.53	2.77
22	1.06	1.33	2.19	3.78	4.75	0.80	1.18	1.66	2.54	2.78
23	1.06	1.35	2.19	3.80	4.75	0.80	1.20	1.67	2.56	2.80
24	1.06	1.38	2.20	3.83	4.75	0.80	1.23	1.69	2.57	2.83
25	1.06	1.40	2.20	3.85	4.75	0.80	1.25	1.70	2.59	2.85
26	1.07	1.42	2.26	3.90	4.80	0.82	1.28	1.74	2.63	2.95
27	1.08	1.45	2.32	3.97	4.85	0.85	1.32	1.80	2.69	3.05
28	1.09	1.48	2.39	4.03	4.91	0.88	1.36	1.85	2.74	3.17
29	1.10	1.51	2.47	4.11	4.98	0.91	1.40	1.91	2.80	3.31
30	1.11	1.55	2.55	4.19	5.05	0.95	1.45	1.98	2.87	3.45
31	1.17	1.65	2.63	4.31	5.26	1.00	1.51	2.06	2.99	3.63
32	1.25	1.77	2.72	4.44	5.49	1.05	1.57	2.14	3.14	3.84
33	1.33	1.90	2.82	4.58	5.75	1.11	1.64	2.24	3.29	4.07
34	1.41	2.04	2.93	4.74	6.04	1.18	1.72	2.34	3.46	4.32
35	1.51	2.20	3.05	4.92	6.35	1.25	1.80	2.46	3.65	4.59
36	1.68	2.44	3.41	5.47	6.91	1.34	1.96	2.68	3.94	4.95
37	1.88	2.71	3.82	6.08	7.54	1.44	2.14	2.92	4.26	5.36
38	2.10	3.01	4.28	6.77	8.24	1.55	2.34	3.19	4.62	5.81
39	2.34	3.34	4.78	7.52	9.01	1.67	2.56	3.49	5.02	6.31
40	2.60	3.70	5.32	8.34	9.85	1.80	2.80	3.81	5.45	6.85
41	2.77	3.89	5.68	8.89	10.49	1.95	3.02	4.10	5.79	7.17
42	2.96	4.11	6.09	9.50	11.21	2.12	3.28	4.44	6.16	7.53
43	3.17	4.35	6.55	10.18	12.01	2.31	3.56	4.80	6.58	7.93
44	3.40	4.61	7.05	10.93	12.89	2.52	3.86	5.21	7.05	8.37
45	3.65	4.90	7.59	11.75	13.85	2.75	4.20	5.65	7.55	8.85

*Annual Policy Fee: \$80.

Complete Term

Guaranteed Annually Increasing
Maximum Premium Rates

All Guarantee Periods

After Initial Period – Rates Per \$1,000*

Attained Age	Non-Tobacco		Tobacco	
	Male	Female	Male	Female
33	5.51	4.79	11.39	9.65
34	5.69	4.95	11.70	9.92
35	5.90	5.11	12.04	10.17
36	6.10	5.24	12.40	10.44
37	6.32	5.42	12.74	10.71
38	6.55	5.58	13.12	11.00
39	6.77	5.76	13.48	11.30
40	7.02	5.92	13.86	11.59
41	7.27	6.10	14.27	11.90
42	7.52	6.33	14.67	12.22
43	7.79	6.78	15.10	12.53
44	8.06	7.23	15.53	12.87
45	8.63	7.73	16.38	13.21
46	9.33	8.25	17.83	14.18
47	10.08	8.83	19.40	15.21
48	10.90	9.43	21.10	16.29
49	11.80	10.10	22.95	17.44
50	12.83	10.85	25.00	18.74
51	14.00	11.68	27.33	20.05
52	15.35	12.63	29.95	21.53
53	16.90	13.68	32.93	23.29
54	18.63	14.75	36.18	25.07
55	20.55	15.90	39.65	26.93
56	22.65	17.05	43.33	28.80
57	24.88	18.18	47.20	30.58
58	27.35	19.30	51.28	32.22
59	30.13	20.58	55.65	33.95
60	33.23	22.08	60.53	35.84
61	36.68	23.93	66.06	38.27
62	40.65	26.23	72.23	41.24
63	45.15	29.05	79.15	45.23

Attained Age	Non-Tobacco		Tobacco	
	Male	Female	Male	Female
64	50.15	32.23	86.73	49.66
65	55.63	35.65	94.75	54.65
66	61.50	39.20	103.15	59.56
67	67.90	42.83	111.85	64.71
68	74.80	46.58	120.98	69.35
69	82.42	50.75	130.88	74.57
70	91.10	55.65	141.80	80.10
71	100.98	61.63	154.08	87.28
72	112.38	68.95	167.95	96.14
73	125.28	77.73	183.33	106.99
74	139.45	87.83	200.18	119.61
75	154.60	99.10	218.18	133.65
76	170.60	111.30	237.85	148.77
77	187.33	124.38	263.48	164.66
78	204.88	138.53	290.03	181.19
79	223.80	154.20	317.99	198.90
80	244.70	172.03	348.44	218.52
81	268.13	192.53	376.49	240.73
82	294.55	216.15	407.70	266.02
83	323.85	242.80	442.40	294.80
84	355.45	272.18	479.41	328.55
85	388.63	303.95	517.68	362.25
86	422.95	337.90	552.06	400.59
87	457.90	373.98	585.61	437.49
88	493.33	412.20	622.19	479.21
89	529.73	452.88	658.28	518.87
90	567.63	496.33	694.44	564.55
91	607.90	543.55	731.41	613.24
92	652.05	596.33	770.65	666.36
93	709.18	658.38	821.07	726.57
94	784.46	711.45	886.01	800.39

*Annual Policy Fee: \$80.

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Schaumburg, IL 60196-6801