



Children's Whole Life Insurance

WORKSHEET

Calculate your Children's Whole Life premium

\$ _____
Face Amount

Example: Female, age 5, needs \$20,000 of coverage. The parent wishes to be billed monthly through her checking account.

		Example	Client Calculation
A	Number of Thousands of face amount	20	_____
B	Premium per Thousand (from the rate chart provided)	\$4.56	\$ _____
C	Premium = Number of Thousands x Premium per Thousand (A x B)	\$91.20	\$ _____
D	Add annual policy fee	\$12.00	\$12.00
E	Total annual premium (C + D)	\$103.20	\$ _____
F	Modal Factors Bank Service Plan .0833 Semiannual .50 Quarterly .25 Modal Premium (E x Modal Factor)	BSP/ Monthly Payment (\$103.20 x .0833) = \$8.60	\$ _____

Children's Whole Life Annual Premiums
(Per \$1,000)*

Age	Unisex
0	3.60
1	3.60
2	3.60
3	3.60
4	3.60
5	4.56
6	4.56
7	4.56
8	4.56
9	4.56
10	5.40
11	5.40
12	5.40
13	5.40
14	5.40
15	7.08
16	7.08
17	7.08
18	7.08
19	7.08
20	8.64
21	8.64
22	8.64
23	8.64
24	8.64
25	8.64

*Annual policy fee of \$12 not included

Policy form number A007LNA05P or state equivalent. In LA, A255LLA05P; in NC, A098LNC05P; in OK, A133LOK05P; in OR, A140LOR05P; in PA, A007LNA05P; in TX, A151LTX05P. Life insurance is underwritten by United of Omaha Life Insurance Company, Omaha, NE 68175. United of Omaha Life Insurance Company is licensed nationwide except in New York. This is a solicitation for insurance and a licensed agent/producer will contact you. Coverage may vary by state. Exclusions and limitations may apply.