

Legacy Forward® II Rate Chart

Use this rate chart to determine the approximate initial Death Benefit per \$1 of single premium. For a more accurate quote, use the quote tool on WSFinancialPartners.com.

Example: Male, 55, non-tobacco, \$50,000 premium

1. Find the factor on the table for the given issue age, gender, tobacco status and amount of premium — less than \$25,000 or equal to or greater than \$25,000. **Example Factor: 2.4465**
2. Single Premium x Factor = Approximate Initial Death Benefit. **\$50,000 x 2.4465 = \$122,325**

Single Premiums less than \$25,000				
Issue Age	Male		Female	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco
18	7.8895	6.3431	9.1717	7.2971
19	7.6382	6.1387	8.8526	7.0412
20	7.3942	5.9431	8.5440	6.7948
21	7.1561	5.7544	8.2453	6.5573
22	6.9242	5.5716	7.9579	6.3291
23	6.6979	5.3951	7.6787	6.1083
24	6.4783	5.2249	7.4090	5.8958
25	6.2652	5.0602	7.1489	5.6908
26	6.0584	4.9014	6.8970	5.4939
27	5.8585	4.7478	6.6546	5.3041
28	5.6644	4.5989	6.4209	5.1213
29	5.4749	4.4535	6.1954	4.9451
30	5.2907	4.3112	5.9780	4.7753
31	5.1114	4.1725	5.7686	4.6119
32	4.9368	4.0369	5.5669	4.4543
33	4.7675	3.9054	5.3723	4.3027
34	4.6038	3.7777	5.1845	4.1569
35	4.4452	3.6541	5.0045	4.0171
36	4.2922	3.5344	4.8313	3.8827
37	4.1442	3.4189	4.6643	3.7536
38	4.0017	3.3074	4.5036	3.6289
39	3.8644	3.2002	4.3485	3.5088
40	3.7320	3.0969	4.1988	3.3930
41	3.6047	2.9977	4.0546	3.2811
42	3.4823	2.9026	3.9157	3.1734
43	3.3649	2.8115	3.7817	3.0697
44	3.2522	2.7245	3.6529	2.9700
45	3.1442	2.6415	3.5290	2.8743

Single Premiums \$25,000 and over				
Issue Age	Male		Female	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco
18	8.4638	6.8041	9.8386	7.8277
19	8.1933	6.5850	9.4966	7.5528
20	7.9314	6.3751	9.1659	7.2891
21	7.6763	6.1724	8.8448	7.0343
22	7.4272	5.9769	8.5360	6.7888
23	7.1849	5.7873	8.2372	6.5526
24	6.9492	5.6047	7.9472	6.3247
25	6.7208	5.4279	7.6687	6.1046
26	6.4985	5.2578	7.3980	5.8930
27	6.2845	5.0932	7.1382	5.6899
28	6.0764	4.9333	6.8880	5.4935
29	5.8730	4.7773	6.6458	5.3047
30	5.6753	4.6247	6.4127	5.1226
31	5.4830	4.4758	6.1881	4.9473
32	5.2954	4.3305	5.9715	4.7780
33	5.1143	4.1893	5.7630	4.6155
34	4.9385	4.0523	5.5617	4.4591
35	4.7684	3.9198	5.3682	4.3092
36	4.6042	3.7914	5.1826	4.1649
37	4.4456	3.6674	5.0035	4.0265
38	4.2927	3.5478	4.8311	3.8928
39	4.1454	3.4328	4.6648	3.7639
40	4.0033	3.3221	4.5040	3.6396
41	3.8669	3.2157	4.3495	3.5197
42	3.7355	3.1137	4.2002	3.4042
43	3.6095	3.0159	4.0566	3.2928
44	3.4886	2.9226	3.9184	3.1859
45	3.3727	2.8335	3.7855	3.0833

(continued)



Issuers: Western-Southern Life Assurance Company | National Integrity Life Insurance Company

Single Premiums less than \$25,000				
Issue Age	Male		Female	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco
46	3.0406	2.5621	3.4101	2.7826
47	2.9411	2.4859	3.2958	2.6946
48	2.8453	2.4124	3.1865	2.6106
49	2.7526	2.3412	3.0816	2.5306
50	2.6631	2.2723	2.9812	2.4544
51	2.5770	2.2058	2.8850	2.3819
52	2.4942	2.1421	2.7931	2.3129
53	2.4148	2.0812	2.7051	2.2472
54	2.3389	2.0231	2.6210	2.1846
55	2.2664	1.9681	2.5405	2.1250
56	2.1973	1.9158	2.4634	2.0570
57	2.1312	1.8661	2.3897	1.9923
58	2.0679	1.8185	2.3192	1.9305
59	2.0071	1.7726	2.2516	1.8714
60	1.9488	1.7285	2.1867	1.8148
61	1.8930	1.6865	2.1244	1.7607
62	1.8399	1.6466	2.0645	1.7088
63	1.7895	1.6091	2.0069	1.6592
64	1.7416	1.5736	1.9516	1.6114
65	1.6961	1.5400	1.8983	1.5655
66	1.6526	1.4998	1.8471	1.5302
67	1.6109	1.4612	1.7978	1.4962
68	1.5710	1.4239	1.7505	1.4636
69	1.5326	1.3878	1.7051	1.4322
70	1.4957	1.3529	1.6615	1.4022
71	1.4603	1.3193	1.6197	1.3735
72	1.4266	1.2870	1.5798	1.3461
73	1.3948	1.2563	1.5415	1.3200
74	1.3645	1.2268	1.5048	1.2951
75	1.3357	1.1984	1.4698	1.2714
76	1.3082	1.1780	1.4363	1.2444
77	1.2820	1.1585	1.4043	1.2186
78	1.2573	1.1400	1.3736	1.1938
79	1.2340	1.1226	1.3443	1.1700
80	1.2122	1.1062	1.3162	1.1470

Single Premiums \$25,000 and over				
Issue Age	Male		Female	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco
46	3.2616	2.7483	3.6580	2.9848
47	3.1550	2.6666	3.5355	2.8905
48	3.0522	2.5878	3.4183	2.8004
49	2.9527	2.5114	3.3057	2.7146
50	2.8568	2.4375	3.1979	2.6329
51	2.7644	2.3662	3.0949	2.5551
52	2.6756	2.2978	2.9962	2.4810
53	2.5904	2.2325	2.9018	2.4105
54	2.5089	2.1702	2.8115	2.3435
55	2.4465	2.1112	2.7404	2.2795
56	2.3729	2.0551	2.6564	2.2068
57	2.2994	2.0018	2.5830	2.1376
58	2.2259	1.9507	2.4990	2.0715
59	2.1630	1.9015	2.4254	2.0084
60	2.1000	1.8542	2.3625	1.9479
61	2.0370	1.8091	2.2889	1.8900
62	1.9845	1.7664	2.2259	1.8346
63	1.9319	1.7261	2.1630	1.7815
64	1.8794	1.6881	2.1105	1.7304
65	1.8270	1.6520	2.0475	1.6814
66	1.7849	1.6091	1.9949	1.6434
67	1.7325	1.5678	1.9425	1.6069
68	1.6905	1.5280	1.8900	1.5719
69	1.6485	1.4894	1.8374	1.5382
70	1.6169	1.4522	1.7954	1.5060
71	1.5750	1.4162	1.7534	1.4751
72	1.5434	1.3817	1.7114	1.4457
73	1.5015	1.3489	1.6695	1.4177
74	1.4699	1.3174	1.6274	1.3910
75	1.4490	1.2871	1.5960	1.3655
76	1.4280	1.2652	1.5645	1.3366
77	1.3964	1.2442	1.5330	1.3090
78	1.3754	1.2244	1.5015	1.2824
79	1.3439	1.2057	1.4699	1.2569
80	1.3229	1.1881	1.4384	1.2324

Rates effective as of 8/4/14.

Legacy Forward II is a single premium universal life insurance policy issued and underwritten by Western-Southern Life Assurance Company, Cincinnati, OH and National Integrity Life Insurance Company, Greenwich, NY. Western & Southern Life operates in DC and all states except AK, ME, NH, NY and RI. National Integrity operates in ME, NH, NY and RI. Policy and rider provisions and availability may vary by state. W&S Financial Group Distributors, Inc. is an affiliated agency of the issuer. Issuer has sole financial responsibility for its products. All are members of Western & Southern Financial Group. Single premium universal life insurance policy series ICC12 1301-3030 WSA, 1301-3030 WSA, ICC12 1301-3030 NIL and 1301-3030 NIL NY.

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