Aflac Rate Sheet

Aflac Life

Annual rates

Band 1 - Face Amounts Up To $45,000

Policy Fee*:	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	36.00	36.00	36.00	36.00

** the Policy Fee is added to the product of the unitized rate below and the number of units*

Annual Premium Rate Factors per $5,000 Unit

	10-Year Term Policy				20-Year Term Policy				30-Year Term Policy				Whole Life Policy			
	Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
18	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	33.60	32.16	44.40	42.60
19	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	33.60	32.16	44.40	42.60
20	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	33.60	32.16	44.40	42.60
21	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	33.60	32.16	45.00	43.20
22	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	34.20	32.76	45.60	43.68
23	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	34.80	33.36	46.20	44.28
24	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	35.40	33.96	47.40	45.48
25	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	36.00	34.56	48.00	46.08
26	8.88	8.64	13.20	12.60	9.60	9.12	14.64	14.16	12.12	11.64	22.32	21.48	37.20	35.64	50.40	48.36
27	8.88	8.64	13.20	12.60	9.72	9.48	15.24	14.64	12.36	11.88	22.44	21.60	39.00	37.44	52.80	50.64
28	8.88	8.64	13.20	12.60	9.84	9.48	15.96	15.36	12.60	12.24	22.44	21.60	40.20	38.52	55.80	53.52
29	8.88	8.64	13.20	12.60	9.96	9.72	16.68	15.96	13.08	12.48	22.56	21.72	42.00	40.32	58.20	55.80
30	8.88	8.64	13.20	12.60	10.08	9.84	17.28	16.68	13.44	13.08	22.68	21.84	43.56	41.40	61.20	58.68
31	8.88	8.64	13.56	13.20	10.44	9.96	18.12	17.40	14.04	13.56	24.60	23.64	45.48	43.20	64.20	61.56
32	8.88	8.64	14.16	13.56	10.68	10.32	19.08	18.24	14.64	14.16	26.64	25.68	47.40	44.88	67.20	64.44
33	8.88	8.64	14.64	14.16	10.92	10.56	20.04	19.20	15.36	14.88	29.16	28.08	49.32	46.56	70.80	67.92
34	8.88	8.64	15.36	14.88	11.28	10.80	21.12	20.40	16.08	15.48	31.92	30.72	51.48	48.36	74.40	71.40
35	8.88	8.64	16.08	15.48	11.64	11.28	22.32	21.48	16.92	16.32	34.92	33.72	53.76	50.04	78.00	74.88
36	9.48	9.12	17.40	16.80	12.48	12.12	24.24	23.40	18.36	17.76	37.68	36.24	56.04	52.92	81.60	78.24
37	10.08	9.72	18.96	18.24	13.56	13.08	26.52	25.56	19.92	19.20	40.44	39.00	58.44	55.80	85.80	82.32
38	10.80	10.44	20.76	19.92	14.64	14.16	29.16	28.08	21.84	21.00	43.80	42.00	61.20	58.68	90.00	86.40
39	11.64	11.28	22.80	21.84	15.96	15.36	32.16	30.96	23.88	22.92	47.28	45.48	64.80	62.16	94.20	90.36
40	12.48	12.12	25.08	24.12	17.40	16.92	35.52	34.20	26.28	25.32	51.12	49.20	68.40	65.64	99.00	95.04
41	13.44	13.08	27.48	26.52	18.84	18.12	39.12	37.56	28.68	27.48	54.96	52.92	72.60	69.60	103.80	99.60
42	14.40	13.92	30.48	29.28	20.52	19.68	42.96	41.28	31.20	30.12	59.40	57.00	76.20	73.08	109.20	104.76
43	15.48	15.00	33.60	32.40	22.20	21.36	47.52	45.72	34.32	32.88	64.08	61.56	81.00	77.76	114.60	109.92
44	16.80	16.20	37.32	36.00	24.24	23.28	52.68	50.52	37.68	36.24	69.24	66.60	85.20	81.72	120.00	115.20
45	18.24	17.64	41.64	40.08	26.28	25.32	58.56	56.28	41.52	39.84	75.00	72.00	90.00	86.40	126.00	120.96
46	19.68	18.96	45.96	44.28	28.80	27.72	63.96	61.44	54.96	42.48	87.24	81.84	94.80	90.96	133.20	127.80
47	21.36	20.52	51.12	49.08	31.44	30.12	70.20	67.44	60.36	44.28	92.64	87.24	100.20	96.12	141.00	135.36
48	23.16	22.32	56.76	54.60	34.44	33.24	76.92	73.92	65.76	45.96	98.04	92.64	106.20	101.88	149.40	143.40
49	25.20	24.24	63.24	60.84	37.92	36.48	84.48	81.24	71.16	47.76	105.24	98.04	112.20	107.64	157.80	151.44
50	27.48	26.40	70.68	67.92	41.76	40.08	93.12	89.40	76.56	53.16	114.24	103.44	118.20	113.40	167.40	160.68
51	29.76	28.44	77.40	74.28	45.48	43.68	100.56	96.48					125.40	120.36	177.00	169.92
52	32.16	30.96	84.60	81.36	49.44	47.52	108.48	104.28					132.00	126.72	187.20	179.64
53	34.92	33.60	92.88	89.16	54.00	51.96	117.48	112.80					139.80	134.16	198.00	190.08
54	38.04	36.48	102.00	98.04	59.16	56.88	127.20	122.16					147.60	141.60	210.00	201.60
55	41.28	39.84	112.20	107.88	64.92	62.28	137.88	132.36					156.00	149.76	222.00	213.12
56	45.48	43.68	121.56	116.64	71.52	68.76	149.16	143.16					167.40	160.68	239.40	229.80
57	50.04	48.12	131.52	126.36	79.08	76.08	161.28	154.92					179.40	172.20	258.60	248.16
58	55.32	53.04	142.44	136.80	87.84	84.36	174.60	167.64					192.00	184.32	279.00	267.84
59	61.08	58.68	154.68	148.44	97.68	93.72	189.12	181.68					205.80	197.52	300.60	288.48
60	67.68	65.04	167.76	161.16	108.72	104.40	205.08	197.04					220.80	211.92	324.60	311.52
61	74.16	71.28	177.12	170.04									236.40	226.92	349.80	335.76
62	81.36	78.12	186.96	179.52									253.20	243.00	377.40	362.28
63	89.52	85.92	197.28	189.36									271.80	260.88	407.40	391.08
64	98.40	94.56	208.20	199.92									291.00	279.36	439.20	421.56
65	108.72	104.40	219.60	210.96									312.00	299.52	474.00	455.04
66	121.56	116.76	237.12	227.64									336.00	319.20	504.60	479.28
67	136.44	131.04	256.08	246.00									361.20	343.08	537.00	510.12
68	153.24	147.12	276.84	265.80									388.80	369.36	571.80	543.12
69													418.20	397.20	609.00	578.52
70													450.00	427.44	648.00	615.60

10YT Issue Ages Are
18 - 68

20YT Issue Ages Are
18 - 60

30YT Issue Ages Are
18 - 50

Aflac Rate Sheet

Aflac Life

Annual rates

Band 2 - Face Amounts Of $50,000 To $195,000

Policy Fee*:	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	36.00	36.00	36.00	36.00

** the Policy Fee is added to the product of the unitized rate below and the number of units*

Annual Premium Rate Factors per $5,000 Unit

	10-Year Term Policy				20-Year Term Policy				30-Year Term Policy				Whole Life Policy			
	Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
18	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	33.60	32.16	44.40	42.60
19	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	33.60	32.16	44.40	42.60
20	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	33.60	32.16	44.40	42.60
21	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	33.60	32.16	45.00	43.20
22	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	34.20	32.76	45.60	43.68
23	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	34.80	33.36	46.20	44.28
24	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	35.40	33.96	47.40	45.48
25	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	36.72	34.56	48.00	46.08
26	6.72	6.48	10.44	9.96	7.32	6.96	11.76	11.28	9.48	9.12	18.36	17.64	38.28	35.64	50.40	48.36
27	6.72	6.48	10.44	9.96	7.44	7.20	12.24	11.76	9.72	9.36	18.48	17.76	39.84	37.44	52.80	50.64
28	6.72	6.48	10.44	9.96	7.56	7.20	12.84	12.36	9.96	9.60	18.48	17.76	41.52	38.52	55.80	53.52
29	6.72	6.48	10.44	9.96	7.68	7.44	13.44	12.84	10.32	9.84	18.60	17.88	43.20	40.32	58.20	55.80
30	6.72	6.48	10.44	9.96	7.80	7.56	14.04	13.44	10.68	10.32	19.56	18.00	45.00	41.40	61.20	58.68
31	6.72	6.48	10.80	10.44	8.04	7.68	14.76	14.16	11.16	10.80	21.36	19.56	46.92	43.20	64.20	61.56
32	6.72	6.48	11.28	10.80	8.28	7.92	15.60	14.88	11.76	11.28	23.28	21.36	48.84	44.88	67.20	64.44
33	6.72	6.48	11.76	11.28	8.52	8.16	16.44	15.72	12.72	11.88	25.44	23.40	50.76	46.56	70.80	67.92
34	6.72	6.48	12.36	11.88	8.76	8.40	17.40	16.68	14.04	12.48	27.96	25.68	52.92	48.36	74.40	71.40
35	6.72	6.48	12.96	12.48	9.12	8.76	18.36	17.64	15.60	13.20	30.60	28.32	55.20	50.04	78.00	74.88
36	7.20	6.96	14.16	13.56	9.84	9.48	20.04	19.32	17.28	14.40	33.36	30.48	57.48	52.92	81.60	78.24
37	7.80	7.44	15.48	14.88	10.80	10.32	22.08	21.24	19.08	15.72	36.48	32.88	59.88	55.80	85.80	82.32
38	8.40	8.04	17.04	16.32	11.76	11.28	24.36	23.40	21.12	17.28	39.84	35.52	62.52	58.68	90.00	86.40
39	9.12	8.76	18.84	18.00	12.84	12.36	27.00	25.92	23.28	18.96	43.32	38.52	65.16	62.16	94.20	90.36
40	9.84	9.48	20.76	19.92	14.16	13.68	29.88	28.68	25.68	21.00	47.16	41.76	68.40	65.64	99.00	95.04
41	10.68	10.32	22.92	22.08	15.36	14.76	33.00	31.68	28.32	22.92	51.24	45.00	72.60	69.60	103.80	99.60
42	11.52	11.04	25.44	24.48	16.80	16.08	36.36	34.92	31.20	25.20	55.56	48.60	76.20	73.08	109.20	104.76
43	12.48	12.00	28.20	27.12	18.24	17.52	40.32	38.76	34.20	27.60	60.00	52.56	81.00	77.76	114.60	109.92
44	13.56	13.08	31.44	30.24	20.04	19.20	44.76	42.96	37.56	30.48	64.80	56.88	85.20	81.72	120.00	115.20
45	14.88	14.28	35.16	33.84	21.96	21.00	49.92	47.88	41.16	33.60	69.96	61.56	90.00	86.40	126.00	120.96
46	16.08	15.48	39.00	37.44	24.36	23.04	54.60	52.44	46.80	35.88	75.48	70.20	94.80	90.96	133.20	127.80
47	17.52	16.80	43.44	41.64	26.88	25.20	60.00	57.60	51.48	37.68	81.36	74.88	100.20	96.12	141.00	135.36
48	19.08	18.36	48.36	46.44	29.52	27.84	65.88	63.24	56.16	41.04	87.72	79.56	106.20	101.88	149.40	143.40
49	20.88	20.04	54.00	51.84	32.52	30.72	72.48	69.60	60.84	44.64	94.44	84.24	112.20	107.64	157.80	151.44
50	22.92	21.96	60.48	58.08	35.76	33.84	79.92	76.68	65.52	48.48	101.52	88.92	118.20	113.40	167.40	160.68
51	24.84	23.76	66.24	63.60	39.36	36.96	86.40	82.92					125.40	120.36	177.00	169.92
52	27.00	25.92	72.60	69.72	43.44	40.32	93.36	89.64					132.00	126.72	187.20	179.64
53	29.40	28.20	79.80	76.56	48.00	44.16	101.16	97.08					139.80	134.16	198.00	190.08
54	32.04	30.72	87.72	84.24	53.04	48.48	109.56	105.24					147.60	141.60	210.00	201.60
55	34.92	33.60	96.60	92.76	58.44	53.16	118.92	114.12					156.00	149.76	222.00	213.12
56	38.52	36.96	104.64	100.44	64.44	58.80	128.64	123.48					167.40	160.68	239.40	229.80
57	42.48	40.80	113.40	108.84	71.16	65.16	139.20	133.68					179.40	172.20	258.60	248.16
58	47.04	45.12	122.88	117.96	78.12	72.36	150.84	144.72					192.00	184.32	279.00	267.84
59	52.08	50.04	133.44	128.04	85.56	80.52	163.44	156.96					205.80	197.52	300.60	288.48
60	57.84	55.56	144.84	139.08	93.48	89.76	177.36	170.28					220.80	211.92	324.60	311.52
61	63.48	60.96	153.00	146.88									236.40	226.92	349.80	335.76
62	69.72	66.96	161.52	155.04									253.20	243.00	377.40	362.28
63	76.80	73.68	170.52	163.68									271.80	260.88	407.40	391.08
64	84.60	81.24	180.00	172.80									291.00	279.36	439.20	421.56
65	93.48	89.76	189.96	182.40									312.00	299.52	474.00	455.04
66	104.64	100.56	205.20	196.92									336.00	319.20	504.60	479.28
67	117.60	112.92	221.64	212.88									361.20	343.08	537.00	510.12
68	132.24	126.96	239.76	230.16									388.80	369.36	571.80	543.12
69													418.20	397.20	609.00	578.52
70													450.00	427.44	648.00	615.60

10YT Issue Ages Are 18 - 68

20YT Issue Ages Are 18 - 60

30YT Issue Ages Are 18 - 50

Aflac Rate Sheet

Aflac Life

Annual rates

Band 3 - Face Amounts Of $200,000 To $500,000

Policy Fee*:	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

** the Policy Fee is added to the product of the unitized rate below and the number of units*

Annual Premium Rate Factors per $5,000 Unit

	10-Year Term Policy				20-Year Term Policy				30-Year Term Policy				Whole Life Policy			
	Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
18	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08
19	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08
20	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08
21	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	45.48	43.68
22	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.68	33.24	46.08	44.16
23	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	35.88	33.84	46.68	44.76
24	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	37.20	34.44	47.88	45.96
25	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	38.64	35.04	48.48	46.56
26	6.96	6.72	10.56	10.08	7.56	7.20	11.76	11.28	9.60	9.24	18.00	17.40	40.08	36.12	50.88	48.84
27	6.96	6.72	10.56	10.08	7.68	7.44	12.24	11.76	9.84	9.48	18.12	17.52	41.76	37.92	53.28	51.12
28	6.96	6.72	10.56	10.08	7.80	7.44	12.84	12.36	10.08	9.72	18.84	17.52	43.32	39.00	56.28	54.00
29	6.96	6.72	10.56	10.08	7.92	7.68	13.44	12.84	10.92	9.96	20.40	17.64	45.12	40.80	58.68	56.28
30	6.96	6.72	10.56	10.08	8.04	7.80	13.92	13.44	11.88	10.44	22.08	17.76	46.92	41.88	61.68	59.16
31	6.96	6.72	10.92	10.56	8.28	7.92	14.64	14.04	12.84	10.92	23.88	19.20	48.72	43.68	64.68	62.04
32	6.96	6.72	11.28	10.92	8.52	8.16	15.60	14.76	13.92	11.28	25.80	20.88	50.64	45.36	67.68	64.92
33	6.96	6.72	11.76	11.28	8.76	8.40	16.80	15.60	15.12	12.36	27.96	22.80	52.68	47.04	71.28	68.40
34	6.96	6.72	12.36	11.88	9.48	8.64	18.24	16.44	16.56	13.44	30.36	24.96	54.72	48.84	74.88	71.88
35	6.96	6.72	12.96	12.48	10.32	8.88	19.80	17.40	18.00	14.64	33.00	27.48	57.00	50.52	78.48	75.36
36	7.44	7.20	14.04	13.44	11.16	9.60	21.48	18.96	19.68	15.96	35.88	29.52	59.28	53.40	82.08	78.72
37	8.04	7.68	15.36	14.76	12.00	10.44	23.52	20.76	21.60	17.28	39.00	31.92	61.80	56.28	86.28	82.80
38	8.64	8.28	16.80	16.08	13.08	11.28	25.68	22.80	23.64	18.84	42.24	34.56	64.32	59.16	90.48	86.88
39	9.24	8.88	18.48	17.76	14.28	12.36	27.96	25.20	25.80	20.52	45.84	37.32	66.96	62.64	94.68	90.84
40	9.96	9.60	20.28	19.56	15.60	13.56	30.60	27.84	28.20	22.32	49.68	40.44	69.84	66.12	99.48	95.52
41	10.80	10.44	22.44	21.60	17.16	14.64	33.48	30.72	30.84	24.24	53.76	43.68	73.08	70.08	104.28	100.08
42	11.52	11.16	24.84	23.88	18.72	15.84	36.48	33.84	33.60	26.40	57.96	47.28	76.68	73.56	109.68	105.24
43	12.48	12.00	27.36	26.40	20.52	17.28	39.72	37.44	36.60	28.80	62.40	51.24	81.48	78.24	115.08	110.40
44	13.44	13.08	30.48	29.40	22.32	18.84	43.32	41.40	39.96	31.32	67.20	55.32	85.68	82.20	120.48	115.68
45	14.76	14.16	33.96	32.76	24.48	20.52	48.00	46.08	43.68	34.08	72.36	59.76	90.48	86.88	126.48	121.44
46	15.84	15.36	37.68	36.24	26.88	22.56	52.44	50.40	47.76	36.96	77.88	67.32	95.28	91.44	133.68	128.28
47	17.28	16.56	41.88	40.20	29.28	24.60	57.60	55.32	52.20	40.20	83.88	71.76	100.68	96.60	141.48	135.84
48	18.72	18.00	46.56	44.76	32.04	27.12	63.24	60.72	57.00	43.44	90.12	76.20	106.68	102.36	149.88	143.88
49	20.40	19.68	51.96	49.92	34.92	29.76	69.48	66.72	62.16	47.04	96.84	80.64	112.68	108.12	158.28	151.92
50	22.44	21.48	58.08	55.80	38.16	32.76	76.56	73.44	67.92	50.88	104.04	85.08	118.68	113.88	167.88	161.16
51	24.24	23.16	63.60	61.08	41.88	35.76	82.68	79.44					125.88	120.84	177.48	170.40
52	26.28	25.20	69.60	66.84	45.84	38.88	89.28	85.80					132.48	127.20	187.68	180.12
53	28.56	27.36	76.44	73.32	50.40	42.60	96.72	92.88					140.28	134.64	198.48	190.56
54	31.08	29.76	84.00	80.64	55.44	46.68	104.64	100.56					148.08	142.08	210.48	202.08
55	33.84	32.52	92.40	88.68	60.84	51.12	113.64	109.08					156.48	150.24	222.48	213.60
56	37.20	35.76	100.08	96.00	66.96	56.52	122.88	117.96					167.88	161.16	239.88	230.28
57	40.92	39.36	108.36	104.04	73.56	62.52	132.84	127.56					179.88	172.68	259.08	248.64
58	45.36	43.44	117.36	112.68	80.52	69.36	143.88	138.12					192.48	184.80	279.48	268.32
59	50.04	48.12	127.44	122.28	88.08	77.16	155.88	149.76					206.28	198.00	301.08	288.96
60	55.56	53.40	138.24	132.72	95.88	85.92	169.08	162.36					221.28	212.40	325.08	312.00
61	60.96	58.56	145.92	140.16									236.88	227.40	350.28	336.24
62	66.84	64.20	154.08	147.96									253.68	243.48	377.88	362.76
63	73.56	70.56	162.60	156.12									272.28	261.36	407.88	391.56
64	81.00	77.76	171.60	164.76									291.48	279.84	439.68	422.04
65	89.40	85.92	181.08	173.88									312.48	300.00	474.48	455.52
66	100.08	96.12	195.60	187.68									336.48	319.68	505.08	479.76
67	112.32	107.88	211.20	202.80									361.68	343.56	537.48	510.60
68	126.24	121.20	228.36	219.24									389.28	369.84	572.28	543.60
69													418.68	397.68	609.48	579.00
70													450.48	427.92	648.48	616.08

10YT Issue Ages Are 18 - 68

20YT Issue Ages Are 18 - 60

30YT Issue Ages Are 18 - 50