

**Polish Union of the US of North America**  
**20 Payment Life**  
**Annual Premium Rates per each \$1,000 of Insurance - Beginning JANUARY 1, 2013**  
**Based on 2001 CSO Male and Female Mortality Tables**  
**Based on Age Last Birthday**

Multiply the Appropriate Gender & Issue Age Insurance Amount  
by each \$1,000 of Insurance that would like to be purchased.

Examples:

Male - Age 10 - \$5,000 of Insurance:       $\$9.99 \times 5 = \$49.95$  Annually for 20 Years  
Female - Age 20 - \$5,000 of Insurance:       $\$10.29 \times 5 = \$51.45$  Annually for 20 Years

Issue Age	Annual	
	Male	Female
0	8.06	7.52
1	8.23	7.62
2	8.40	7.74
3	8.59	7.85
4	8.77	7.96
5	8.97	8.08
6	9.16	8.20
7	9.36	8.32
8	9.57	8.44
9	9.78	8.57
10	9.99	8.69
11	10.21	8.82
12	10.44	8.96
13	10.66	9.10
14	10.90	9.24
15	11.13	9.38
16	11.36	9.52
17	11.61	9.66
18	11.85	9.81
19	12.10	10.02
20	12.36	10.29
21	12.62	10.63
22	12.88	10.96
23	13.15	11.32
24	13.43	11.68
25	13.71	12.06
26	14.09	12.44
27	14.52	12.85
28	14.95	13.27
29	15.42	13.70
30	15.90	14.14
31	16.39	14.60
32	16.91	15.08
33	17.45	15.57
34	18.01	16.07
35	18.60	16.59

Issue Age	Annual	
	Male	Female
36	19.21	17.14
37	19.85	17.70
38	20.51	18.28
39	21.18	18.89
40	21.89	19.52
41	22.63	20.18
42	23.40	20.86
43	24.19	21.57
44	25.00	22.29
45	25.85	23.06
46	26.73	23.85
47	27.64	24.66
48	28.59	25.51
49	29.60	26.38
50	30.65	27.28
51	31.76	28.22
52	32.92	29.20
53	34.15	30.19
54	35.43	31.24
55	36.76	32.31
56	38.17	33.43
57	39.64	34.59
58	41.20	35.80
59	42.87	37.07
60	44.64	38.39
61	46.50	39.75
62	48.47	41.19
63	50.56	42.70
64	52.79	44.32
65	55.16	46.05
66	57.72	47.89
67	60.50	49.88
68	63.54	52.00
69	66.85	54.30
70	70.51	56.79