



Calculating your annual premium is easy! Here are some examples of annual premium calculations:

Gender	Age	Choose coverage amount and divide by 1,000		Rate from Table (see chart on reverse)		Policy Fee		Annual Fee
Male	32	\$340,000 / 1,000	x	1.06	+	\$35	=	\$395.40
Female	45	\$225,000 / 1,000	x	2.12	+	\$35	=	\$512.00
Female	54	\$150,000 / 1,000	x	4.73	+	\$35	=	\$744.50

To figure out a monthly premium you must first find out the annual premium (see above).

Here are some examples of monthly premium calculations:

Gender	Age	Annual Premium		Months		Banking or Credit Card Service Charge		Monthly Fee
Male	32	\$395.40	/	12	x	1.03	=	\$33.94
Female	45	\$512.00	/	12	x	1.03	=	\$43.95
Female	54	\$744.50	/	12	x	1.03	=	\$63.90

For questions about rates or assistance with completing the application form, call Orbit Insurance Services at **1-855-894-2782**.