

PREMIUM RATES OF THE I.O.F.

The following are the monthly premiums for the "Ordinary" Class, beginning at age 18 and ending with age 54, which is the maximum age for admission. Premiums may also be paid quarterly or yearly in advance. In event of death the unearned premiums are returned.

Schedule of Monthly Rates for the Ordinary Class

Age	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
18	\$ 38	\$ 76	\$1 52	\$2 28	\$3 04	\$3 80
19	39	78	1 56	2 34	3 12	3 90
20	40	80	1 60	2 40	3 20	4 00
21	41	82	1 64	2 46	3 28	4 10
22	42	84	1 68	2 52	3 36	4 20
23	43	86	1 72	2 58	3 44	4 30
24	45	90	1 80	2 70	3 60	4 50
25	47	94	1 88	2 82	3 76	4 70
26	49	98	1 96	2 94	3 92	4 90
27	51	1 02	2 04	3 06	4 08	5 10
28	53	1 06	2 12	3 18	4 24	5 30
29	55	1 10	2 20	3 30	4 40	5 50
30	57	1 14	2 28	3 42	4 56	5 70
31	59	1 18	2 36	3 54	4 72	5 90
32	61	1 22	2 44	3 66	4 88	6 10
33	63	1 26	2 52	3 78	5 04	6 30
34	66	1 32	2 64	3 96	5 28	6 60
35	69	1 38	2 76	4 14	5 52	6 90
36	72	1 44	2 88	4 32	5 76	7 20
37	75	1 50	3 00	4 50	6 00	7 50
38	78	1 56	3 12	4 68	6 24	7 80
39	81	1 62	3 24	4 86	6 48	8 10
40	84	1 68	3 36	5 04	6 72	8 40
41	88	1 76	3 52	5 28	7 04	8 80
42	92	1 84	3 68	5 52	7 36	9 20
43	96	1 92	3 84	5 76	7 68	9 60
44	1 00	2 00	4 00	6 00	8 00	10 00
45	1 04	2 08	4 16	6 24	8 32	10 40
46	1 09	2 18	4 36	6 54	8 72	10 90
47	1 16	2 32	4 64	6 96	9 28	11 60
48	1 25	2 50	5 00	7 50	10 00	12 50
49	1 35	2 70	5 40	8 10	10 80	13 50
50	1 45	2 90	5 80	8 70	11 60	14 50
51	1 55	3 10	6 20	9 30	12 40	15 50
52	1 65	3 30	6 60	9 90	13 20	16 50
53	1 80	3 60	7 20	10 80	14 40	18 00
54	1 95	3 90	7 80	11 70	15 60	19 50

In addition to the above premiums, there are small Court dues payable by every member; these are mainly under the control of the members of each Court, and may be made more or less at their own option.

Equitably arranged higher rates are charged for the Hazardous and for the Extra Hazardous Classes.