

Joint Rate Calculation:

Multiply 1<sup>st</sup> Insured rate for attained age by 2<sup>nd</sup> Insured rate for attained age and divide by 1000.

Result is the Joint Rate per thousand.

Example:

1st Insured Attained Age	42	Find the age on IRS Table 2001(Single Life)
2nd Insured Attained Age	65	Find the age on IRS Table 2001(Single Life)

Multiply 1<sup>st</sup> and 2<sup>nd</sup> Insured rates

1st Insured Rate	1.20	Find the rate on IRS Table 2001(Single Life)
2nd Insured Rate	11.90	Find the rate on IRS Table 2001(Single Life)
	= \$14.28	

And divide result by 1000:

$$\$14.28/1000 = 0.0143$$

**Joint Rate per \$1,000**      0.0143

For split-dollar policies, you may need to contact your plan administrator regarding your Economic Benefit. Please be advised that Lincoln Financial Group is not a tax advisor, nor can we give out any information that may be construed as legal advice.