

Sample Insurance Rates

Male: "Preferred Plus" Nonsmoker

Guaranteed Level Quarterly Premiums

10 YEAR FIXED RATE					20 YEAR FIXED RATE			
GUARANTEED QUARTERLY PREMIUMS FOR 10 YEARS					GUARANTEED QUARTERLY PREMIUMS FOR 20 YEARS			
Age	100,000 Benefit	250,000 Benefit	500,000 Benefit	1,000,000 Benefit	100,000 Benefit	250,000 Benefit	500,000 Benefit	1,000,000 Benefit
35	26.52	34.45	53.30	85.80	31.20	47.45	79.30	145.60
36	27.30	35.75	54.60	88.40	32.24	50.05	84.50	156.00
37	28.08	37.05	55.90	91.00	33.54	52.65	89.70	166.40
38	28.86	38.35	59.80	98.80	34.58	55.25	94.90	176.80
39	29.64	39.65	62.40	101.40	36.14	58.50	101.40	187.20
40	30.42	40.95	65.00	106.60	37.44	61.75	107.90	195.00
41	31.98	44.20	70.20	117.00	40.04	67.60	119.60	218.40
42	33.80	47.45	75.40	124.80	42.90	74.10	130.00	241.80
43	35.36	50.70	81.90	135.20	45.76	81.25	141.70	262.60
44	36.40	53.95	88.40	148.20	48.88	88.40	153.40	286.00
45	37.70	57.20	94.90	163.80	51.74	96.20	166.40	314.60
46	39.78	61.10	102.70	179.40	55.64	104.65	183.30	348.40
47	42.12	65.00	110.50	197.60	59.80	113.10	201.50	382.20
48	44.72	68.90	118.30	213.20	64.48	120.90	218.40	418.60
49	47.06	73.45	127.40	231.40	69.16	130.00	236.60	452.40
50	49.40	77.35	136.50	252.20	74.36	140.40	254.80	486.20
51	52.78	85.15	152.10	280.80	80.86	153.40	280.80	538.20
52	56.68	92.95	167.70	309.40	86.84	170.95	310.70	595.40
53	61.10	102.70	187.20	345.80	93.08	187.85	341.90	657.80
54	66.04	113.10	208.00	384.80	100.10	205.40	370.50	717.60
55	72.02	126.75	235.30	434.20	108.42	222.95	400.40	782.60
56	78.00	140.40	262.60	483.60	119.34	245.70	444.60	868.40
57	84.24	154.05	288.60	535.60	132.08	271.70	496.60	972.40
58	90.74	167.05	317.20	587.60	145.86	299.00	552.50	1,079.00
59	97.76	182.00	344.50	647.40	160.94	328.90	614.90	1,201.20
60	104.78	198.25	374.40	709.80	177.58	362.70	683.80	1,331.20
61	114.92	222.30	417.30	790.40	199.42	417.30	791.70	1,544.40
62	125.58	247.00	461.50	873.60	222.04	471.90	900.90	1,760.20
63	138.32	276.90	514.80	972.40	247.78	534.95	1,025.70	2,004.60
64	152.88	312.00	575.90	1,086.80	276.90	607.75	1,168.70	2,290.60
65	169.00	350.35	643.50	1,214.20	309.66	689.65	1,332.50	2,613.00
66	187.46	392.60	718.90	1,357.20	348.14	783.90	1,511.90	2,948.40
67	206.44	435.50	799.50	1,500.20	390.26	888.55	1,708.20	3,322.80
68	226.20	481.65	902.20	1,643.20	439.66	1,010.75	1,939.60	3,754.40
69	247.52	530.40	1,006.20	1,796.60	488.80	1,134.25	2,171.00	4,186.00
70	274.82	593.45	1,129.70	1,999.40	551.98	1,293.50	2,468.70	4,745.00
71	312.26	681.20	1,305.20	2,355.60	20 year level premium policy not available to new applicants beyond age 70 (age 65 for smokers).			
72	344.76	757.25	1,458.60	2,672.80				
73	379.60	836.55	1,621.10	2,995.20				
74	423.28	937.95	1,842.10	3,419.00				
75	479.18	1,066.65	2,081.30	3,949.40				
					Premiums are lower if paid annually.			



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Sample Insurance Rates

Female: "Preferred Plus" Nonsmoker

Guaranteed Level Quarterly Premiums

Age	10 YEAR FIXED RATE				20 YEAR FIXED RATE			
	GUARANTEED QUARTERLY PREMIUMS FOR 10 YEARS				GUARANTEED QUARTERLY PREMIUMS FOR 20 YEARS			
	100,000 Benefit	250,000 Benefit	500,000 Benefit	1,000,000 Benefit	100,000 Benefit	250,000 Benefit	500,000 Benefit	1,000,000 Benefit
35	25.22	31.85	46.80	75.40	30.42	45.50	74.10	127.40
36	25.74	32.50	48.10	80.60	31.72	47.45	78.00	135.20
37	26.26	33.80	49.40	83.20	32.76	49.40	81.90	143.00
38	26.78	35.10	52.00	85.80	33.54	51.35	87.10	150.80
39	27.56	36.40	54.60	91.00	34.58	53.95	92.30	158.60
40	28.34	37.05	57.20	96.20	35.36	55.90	97.50	169.00
41	29.64	39.65	62.40	104.00	37.44	59.80	105.30	184.60
42	30.94	42.25	67.60	114.40	39.52	63.70	113.10	200.20
43	32.50	45.50	72.80	124.80	41.34	68.25	120.90	213.20
44	34.06	48.75	78.00	135.20	43.42	73.45	128.70	226.20
45	35.62	52.65	84.50	145.60	45.50	78.00	135.20	241.80
46	37.70	56.55	92.30	161.20	48.62	84.50	146.90	265.20
47	39.78	61.10	100.10	176.80	51.74	91.65	159.90	291.20
48	41.60	65.65	107.90	192.40	54.86	98.80	171.60	317.20
49	43.16	68.90	115.70	208.00	58.24	105.95	184.60	343.20
50	43.94	71.50	120.90	221.00	61.10	113.10	197.60	371.80
51	47.06	76.70	132.60	241.80	66.04	121.55	215.80	408.20
52	49.66	81.90	143.00	262.60	70.46	130.00	232.70	442.00
53	52.26	86.45	153.40	280.80	74.88	139.75	250.90	478.40
54	54.86	91.65	163.80	299.00	78.78	150.80	274.30	522.60
55	58.24	96.85	176.80	322.40	83.46	162.50	297.70	572.00
56	61.62	103.35	191.10	348.40	90.22	178.10	326.30	631.80
57	65.00	111.15	205.40	379.60	97.50	195.00	358.80	694.20
58	68.64	118.95	218.40	410.80	105.30	213.20	393.90	767.00
59	72.54	128.05	235.30	447.20	114.14	234.00	431.60	847.60
60	76.96	137.80	253.50	488.80	123.76	256.75	474.50	936.00
61	83.46	150.15	278.20	533.00	136.76	287.30	536.90	1,055.60
62	89.70	163.15	305.50	579.80	151.32	319.80	601.90	1,180.40
63	96.46	177.45	332.80	631.80	167.70	356.20	677.30	1,323.40
64	105.04	195.00	366.60	694.20	186.94	399.10	765.70	1,492.40
65	113.10	211.90	401.70	756.60	208.00	446.55	863.20	1,677.00
66	122.98	230.10	438.10	826.80	235.04	504.40	972.40	1,892.80
67	134.42	249.60	477.10	904.80	265.98	568.75	1,095.90	2,139.80
68	148.46	274.95	526.50	1,006.20	301.34	644.15	1,237.60	2,425.80
69	165.10	305.50	586.30	1,123.20	341.64	728.65	1,396.20	2,745.60
70	184.34	343.20	660.40	1,274.00	388.70	828.10	1,583.40	3,120.00
71	208.26	401.05	774.80	1,495.00				
72	237.64	472.55	912.60	1,765.40				
73	267.80	547.95	1,056.90	2,051.40				
74	302.90	635.05	1,227.20	2,384.20				
75	343.20	737.75	1,424.80	2,771.60				

20 year level premium policy not available to new applicants beyond age 70 (age 65 for smokers).

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