

## MALE MONTHLY PREMIUMS

ISSUE AGE	COVERAGE AMOUNT									
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-20	\$2.75	\$3.99	\$5.24	\$6.48	\$7.73	\$8.97	\$10.22	\$11.47	\$12.71	\$13.96
21-25	3.25	4.99	6.74	8.48	10.23	11.97	13.72	15.47	17.21	18.96
26-30	3.75	5.99	8.24	10.48	12.73	14.97	17.22	19.47	21.71	23.96
31-35	4.24	6.98	9.72	12.47	15.21	17.95	20.69	23.43	26.17	28.92
36-40	4.87	8.24	11.61	14.98	18.35	21.72	25.09	28.47	31.84	35.21
41-45	5.86	10.22	14.59	18.95	23.31	27.67	32.04	36.40	40.76	45.12
46-50	7.00	12.49	17.99	23.48	28.98	34.47	39.97	45.46	50.96	56.46
51-55	9.00	16.49	23.99	31.48	38.98	46.47	53.97	61.46	68.96	76.46
56-60	11.33	21.16	30.99	40.82	50.64	60.47	70.30	80.13	89.96	99.79
61-65	15.36	29.22	43.09	56.95	70.81	84.67	98.53	112.40	126.26	140.12
66-70	20.50	39.51	58.51	77.51	96.52	115.52	134.52	153.53	172.53	191.53
71-75	28.31	55.12	81.93	108.75	135.56	162.37	189.18	215.99	242.80	269.61
76-80*	40.31	79.12	117.93	156.74	195.55	234.37	273.18	311.99	350.80	389.61
81-85*	56.59	111.68	166.77	221.86	276.95	332.04	387.13	442.22	497.31	552.39
86-89*	81.43	161.36	241.29	321.22	401.15	481.08	561.01	640.94	720.87	800.80

## FEMALE MONTHLY PREMIUMS

ISSUE AGE	COVERAGE AMOUNT									
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-20	\$2.54	\$3.57	\$4.61	\$5.65	\$6.69	\$7.72	\$8.76	\$9.80	\$10.84	\$11.87
21-25	2.76	4.02	5.29	6.55	7.81	9.07	10.34	11.60	12.86	14.12
26-30	3.26	5.02	6.79	8.55	10.31	12.07	13.84	15.60	17.36	19.12
31-35	3.76	6.02	8.29	10.55	12.81	15.07	17.34	19.60	21.86	24.12
36-40	4.26	7.02	9.79	12.55	15.31	18.07	20.84	23.60	26.36	29.12
41-45	4.87	8.24	11.61	14.98	18.35	21.72	25.09	28.47	31.84	35.21
46-50	5.87	10.24	14.61	18.98	23.35	27.72	32.09	36.47	40.84	45.21
51-55	7.00	12.49	17.99	23.48	28.98	34.47	39.97	45.46	50.96	56.46
56-60	8.50	15.49	22.49	29.48	36.48	43.47	50.47	57.46	64.46	71.46
61-65	10.83	20.17	29.50	38.83	48.16	57.50	66.83	76.16	85.50	94.83
66-70	14.18	26.86	39.54	52.21	64.89	77.57	90.25	102.93	115.61	128.29
71-75	19.18	36.86	54.54	72.21	89.89	107.57	125.25	142.93	160.61	178.28
76-80*	27.18	52.86	78.53	104.21	129.89	155.57	181.25	206.93	232.60	258.28
81-85*	38.68	75.86	113.03	150.21	187.39	224.57	261.74	298.92	336.10	373.28
86-89*	54.22	106.94	159.66	212.37	265.09	317.81	370.53	423.25	475.97	528.69

\*Renewal Only

Your initial premium is based on your gender and age when coverage takes effect. If approved, coverage will be effective on the date shown on your policy as long as the initial premium has been paid. Your rate will stay the same until you reach a new age band. Each time you reach a new age band, your premium will increase. To calculate other payment options, multiply the monthly rate by 3 (for quarterly), 6 (for semi-annual) or 12 (for annual).

The benefit paid for suicide during the first two years is limited to the return of premiums paid, plus interest (one year in ND).