

## Annual Premiums for \$1,000,000 of **10 Year** Level Term Coverage

Age	Male			Female		
	Preferred Nonsmoker	Standard Nonsmoker	Standard Smoker	Preferred Nonsmoker	Standard Nonsmoker	Standard Smoker
25	\$312	\$529	\$1,050	\$239	\$427	\$600
30	\$312	\$529	\$1,060	\$239	\$436	\$770
35	\$329	\$533	\$1,490	\$277	\$437	\$1,190
40	\$440	\$734	\$2,100	\$379	\$639	\$1,750
45	\$714	\$1,170	\$3,400	\$610	\$939	\$2,720
50	\$1,103	\$1,867	\$5,611	\$913	\$1,395	\$3,145
55	\$1,669	\$2,887	\$8,345	\$1,350	\$2,006	\$5,178
60	\$2,834	\$4,452	\$12,720	\$2,024	\$2,981	\$8,355
65	\$5,328	\$7,911	\$20,385	\$3,245	\$4,606	\$12,425

## Annual Premiums for \$1,000,000 of **20 Year** Level Term Coverage

Age	Male			Female		
	Preferred Nonsmoker	Standard Nonsmoker	Standard Smoker	Preferred Nonsmoker	Standard Nonsmoker	Standard Smoker
25	\$491	\$759	\$1,350	\$372	\$580	\$890
30	\$511	\$779	\$1,600	\$391	\$640	\$1,210
35	\$543	\$888	\$2,590	\$451	\$687	\$1,810
40	\$763	\$1,233	\$3,360	\$630	\$975	\$2,689
45	\$1,257	\$1,992	\$5,650	\$952	\$1,532	\$4,629
50	\$1,942	\$3,075	\$9,080	\$1,441	\$2,228	\$6,390
55	\$2,990	\$5,230	\$14,121	\$2,239	\$3,519	\$9,617
60	\$5,335	\$8,679	\$20,484	\$3,712	\$5,737	\$14,280
65	\$10,579	\$16,474	\$23,325	\$6,974	\$10,602	\$22,134

## Annual Premiums for \$1,000,000 of **30 Year** Level Term Coverage

Age	Male			Female		
	Preferred Nonsmoker	Standard Nonsmoker	Standard Smoker	Preferred Nonsmoker	Standard Nonsmoker	Standard Smoker
25	\$809	\$1,257	\$2,130	\$555	\$938	\$1,750
30	\$839	\$1,390	\$2,250	\$669	\$1,000	\$1,770
35	\$918	\$1,569	\$3,300	\$769	\$1,232	\$2,710
40	\$1,321	\$2,230	\$5,060	\$1,065	\$1,707	\$4,240
45	\$2,198	\$3,623	\$8,230	\$1,596	\$2,583	\$6,690
50	\$3,483	\$5,620	\$13,180	\$2,462	\$4,114	\$10,025
55	\$6,517	\$8,955	N/A	\$4,292	\$7,176	\$15,925

\* Rates provided are as of 3/2019, subject to change and do not represent any specific insurance company. Insurance age, overall health and underwriting process will determine actual rate class.