

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	\$300	\$520	\$1,360	\$239	\$380	\$930
30	\$300	\$520	\$1,130	\$250	\$410	\$1060
35	\$310	\$530	\$1,480	\$250	\$430	\$1,180
40	\$440	\$724	\$2390	\$370	\$614	\$1,710
45	\$680	\$1,111	\$3,670	\$570	\$895	\$2,695
50	\$1,064	\$1,810	\$5,530	\$850	\$1,340	\$3,436
55	\$1,663	\$2,830	\$8,370	\$1,312	\$1,967	\$5,410
60	\$2,810	\$4,330	\$12,420	\$1,997	\$2,960	\$9,115
65	\$5,090	\$7,750	\$20,680	\$3,235	\$4,598	\$12,000

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	\$470	\$710	\$1,460	\$340	\$550	\$1220
30	\$490	\$710	\$1,830	\$375	\$622	\$1,465
35	\$530	\$857	\$2,410	\$440	\$664	\$1,940
40	\$735	\$1,193	\$3,810	\$599	\$937	\$2,690
45	\$1,210	\$1,870	\$5,790	\$920	\$1,450	\$4,550
50	\$1,875	\$2,988	\$9,024	\$1,385	\$2,162	\$6,460
55	\$2,990	\$5,000	\$13,690	\$2,192	\$3,392	\$9,370
60	\$5,279	\$8,380	\$21,080	\$3,707	\$5,628	\$14,470
65	\$10,154	\$16,322	\$25,735	\$7,050	\$10,453	\$21,980

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	\$720	\$1,170	\$2,810	\$500	\$860	\$1,980
30	\$770	\$1,280	\$3010	\$590	\$970	\$2,400
35	\$899	\$1,450	\$4080	\$721	\$1,130	\$3,020
40	\$1,294	\$2,060	\$6,180	\$1,011	\$1,590	\$4,420
45	\$2,110	\$3,350	\$9,050	\$1,572	\$2,370	\$6,830
50	\$3,363	\$5,330	\$13,180	\$2,462	\$3,870	\$10,670
55	\$6,310	\$8,610	\$21,000	\$4,292	\$6,860	\$15,920

* Rates provided are as of 1/2022, subject to change and do not represent any specific insurance company. Insurance age, overall health and underwriting process will determine actual rate class.