

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	\$289	\$483	\$1,010	\$226	\$374	\$810
30	\$289	\$483	\$1,130	\$236	\$396	\$980
35	\$299	\$520	\$1,480	\$239	\$417	\$1,180
40	\$410	\$716	\$2,330	\$359	\$605	\$1,710
45	\$669	\$1,097	\$3,790	\$569	\$883	\$2,860
50	\$1,057	\$1,787	\$5,530	\$867	\$1,321	\$3,636
55	\$1,656	\$2,795	\$8,435	\$1,307	\$1,943	\$5,410
60	\$2,777	\$4,329	\$12,805	\$1,994	\$2,945	\$8,902
65	\$4,885	\$7,295	\$20,680	\$3,234	\$4,595	\$13,244

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	\$415	\$683	\$1,460	\$325	\$529	\$1,220
30	\$473	\$687	\$1,830	\$362	\$559	\$1,480
35	\$512	\$833	\$2,405	\$423	\$642	\$1,940
40	\$735	\$1,165	\$3,810	\$598	\$912	\$2,630
45	\$1,191	\$1,836	\$6,071	\$902	\$1,420	\$4,550
50	\$1,847	\$2,874	\$8,610	\$1,366	\$2,125	\$6,600
55	\$2,953	\$4,927	\$13,990	\$2,165	\$3,337	\$9,820
60	\$5,215	\$8,267	\$21,080	\$3,662	\$5,547	\$14,470
65	\$10,033	\$15,899	\$25,733	\$7,042	\$10,296	\$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	\$707	\$1,125	\$2,850	\$498	\$845	\$1,980
30	\$754	\$1,127	\$3,260	\$578	\$953	\$2,400
35	\$882	\$1,430	\$4,080	\$705	\$1,112	\$2,950
40	\$1,293	\$2,034	\$6,180	\$1,010	\$1,569	\$4,470
45	\$2,083	\$3,308	\$9,680	\$1,529	\$2,340	\$6,830
50	\$3,321	\$5,265	\$13,510	\$2,446	\$3,822	\$10,670
55	\$6,266	\$8,507	n/a	\$4,281	\$6,664	\$15,925

* Rates provided are as of 2/2025, subject to change and do not represent any specific insurance company. Insurance age, overall health and underwriting process will determine actual rate class.