

MALE - Base Policy Premiums

Annual Rate Per \$1,000 • Add \$60 Policy Fee

Issue Age	Minimum Premium ⁽¹⁾			Target Premium ⁽¹⁾			Disability Benefit Rider**
	Non Smoker	Tobacco	Smoker	Non Smoker	Tobacco	Smoker	
18	1.24	1.47	2.14	1.82	2.20	3.25	\$ 25.77
19	1.27	1.52	2.16	1.89	2.29	3.37	26.66
20	1.29	1.54	2.23	1.95	2.37	3.52	28.17
21	1.32	1.57	2.26	2.02	2.46	3.66	28.80
22	1.34	1.59	2.29	2.10	2.54	3.80	29.82
23	1.36	1.63	2.35	2.18	2.64	3.96	30.83
24	1.38	1.67	2.44	2.25	2.76	4.15	32.09
25	1.38	1.80	2.52	2.32	2.93	4.32	32.85
26	1.38	1.83	2.59	2.39	3.04	4.47	33.60
27	1.38	1.87	2.66	2.47	3.16	4.64	34.74
28	1.40	1.91	2.75	2.56	3.30	4.85	36.00
29	1.40	1.97	2.87	2.65	3.45	5.09	37.39
30	1.46	2.04	2.98	2.79	3.61	5.34	38.53
31	1.52	2.12	3.10	2.92	3.79	5.60	39.79
32	1.60	2.20	3.24	3.08	3.97	5.90	41.18
33	1.67	2.30	3.40	3.25	4.19	6.23	42.83
34	1.75	2.41	3.57	3.43	4.43	6.59	44.59
35	1.84	2.52	3.74	3.63	4.68	6.96	46.49
36	1.95	2.68	4.02	3.81	4.93	7.39	48.26
37	2.08	2.87	4.32	4.01	5.21	7.82	50.40
38	2.24	3.08	4.67	4.24	5.51	8.30	52.93
39	2.41	3.29	5.02	4.48	5.80	8.77	55.84
40	2.59	3.54	5.42	4.72	6.13	9.28	58.74
41	2.79	3.80	5.85	4.97	6.45	9.78	61.77
42	3.00	4.08	6.32	5.22	6.78	10.31	65.06
43	3.24	4.38	6.82	5.47	7.11	10.86	68.47
44	3.50	4.70	7.35	5.74	7.44	11.40	72.38
45	3.76	5.04	7.93	5.98	7.76	11.97	76.55
46	4.04	5.45	8.55	6.25	8.18	12.60	81.35
47	4.33	5.88	9.20	6.54	8.61	13.24	86.78
48	4.62	6.33	9.88	6.83	9.05	13.89	92.59
49	4.95	6.80	10.58	7.14	9.49	14.53	99.16
50	5.32	7.30	11.30	7.48	9.94	15.17	106.62
51	5.68	7.80	12.05	8.03	10.63	16.14	115.33
52	6.10	8.35	12.84	8.66	11.39	17.15	125.06
53	6.56	8.93	13.67	9.34	12.22	18.25	136.30
54	7.05	9.55	14.54	10.09	13.10	19.40	148.80
55	7.59	10.21	15.47	10.92	14.07	20.64	161.56
56	8.59	11.00	16.88	11.86	15.17	22.32	
57	10.21	11.85	18.38	12.91	16.37	24.10	
58	11.85	12.79	19.94	14.06	17.69	25.94	
59	13.45	13.81	21.50	15.28	19.07	27.78	
60	15.24	15.60	23.02	16.57	20.50	29.55	
61	15.51	16.20	24.68	17.99	22.05	31.34	
62	15.98	17.58	26.39	19.49	23.67	33.09	
63	17.29	19.08	28.59	21.15	25.39	35.19	
64	18.85	20.73	30.97	22.93	27.23	37.38	
65	21.17	22.51	33.57	24.85	29.17	39.73	
66	23.32	24.64	36.60	26.84	31.41	42.43	
67	25.41	26.94	39.84	28.94	33.77	45.27	
68	27.26	29.45	43.36	31.14	36.29	48.28	
69	29.40	32.16	47.16	33.47	38.95	51.50	
70	31.09	35.13	51.26	35.96	41.76	54.87	
71	33.96	38.41	55.81	38.20	44.59	58.28	
72	37.11	41.85	60.57	40.63	47.53	62.00	
73	40.40	45.52	65.60	43.18	50.63	65.94	
74	43.86	49.45	70.99	45.87	53.93	70.99	
75	47.44	53.65	76.71	48.71	57.21	76.71	
76*	49.90	57.20	80.22	51.79	60.12	80.22	
77*	52.65	60.90	83.76	54.90	63.04	83.76	
78*	55.88	64.78	87.42	57.51	65.52	87.42	
79*	59.62	68.85	91.20	60.23	68.85	91.20	
80*	63.86	73.14	95.09	63.86	73.14	95.09	
81*	67.69	77.77	99.28	67.69	77.77	99.28	
82*	72.95	82.76	104.56	72.95	82.76	104.56	
83*	78.94	88.35	110.77	78.94	88.35	110.77	
84*	89.66	95.06	115.56	89.66	95.06	115.56	
85*	96.08	103.82	122.56	96.08	103.82	122.56	

(1) For face amounts less than \$100,000, the target premium is equal to the minimum premium.
 * The maximum fully commissionable target premium for issue ages 76-85 is equal to the commissionable target premium for issue age 75.
 ** Disability Benefit Rider target premiums per \$100 of Monthly Benefit.
 NOTE: The illustration system will calculate Minimum and Target premiums for Substandard ratings.

FEMALE - Base Policy Premiums

Annual Rate Per \$1,000 • Add \$60 Policy Fee

In Montana unisex rates apply—Females use male rates and issue ages.

Issue Age	Minimum Premium ⁽¹⁾			Target Premium ⁽¹⁾			Disability Benefit Rider**
	Non Smoker	Tobacco	Smoker	Non Smoker	Tobacco	Smoker	
18	1.15	1.32	1.34	1.39	1.74	2.35	\$ 31.20
19	1.15	1.34	1.39	1.43	1.80	2.46	32.47
20	1.16	1.37	1.45	1.47	1.87	2.59	33.86
21	1.19	1.40	1.52	1.53	1.94	2.73	35.75
22	1.21	1.45	1.60	1.59	2.04	2.89	38.03
23	1.25	1.49	1.67	1.66	2.12	3.05	40.55
24	1.28	1.55	1.73	1.72	2.23	3.20	43.20
25	1.32	1.60	1.80	1.79	2.32	3.37	46.11
26	1.32	1.63	1.87	1.83	2.41	3.53	47.63
27	1.32	1.67	1.96	1.87	2.51	3.72	49.27
28	1.34	1.70	2.04	1.93	2.59	3.90	51.16
29	1.34	1.73	2.13	1.97	2.68	4.10	53.56
30	1.40	1.78	2.25	2.07	2.79	4.32	55.46
31	1.46	1.82	2.38	2.17	2.90	4.56	57.60
32	1.54	1.88	2.52	2.29	3.03	4.81	59.88
33	1.59	1.93	2.67	2.40	3.17	5.06	62.66
34	1.65	1.99	2.83	2.52	3.33	5.32	65.82
35	1.72	2.04	3.00	2.67	3.48	5.60	68.72
36	1.85	2.17	3.20	2.84	3.67	5.89	71.63
37	1.94	2.32	3.43	2.98	3.89	6.18	74.91
38	2.04	2.47	3.66	3.12	4.09	6.48	78.95
39	2.16	2.65	3.91	3.28	4.31	6.77	83.50
40	2.29	2.81	4.17	3.44	4.50	7.07	88.05
41	2.43	3.00	4.45	3.60	4.70	7.37	92.59
42	2.59	3.20	4.74	3.80	4.90	7.69	97.39
43	2.74	3.40	5.04	3.97	5.09	8.00	102.57
44	2.90	3.61	5.35	4.14	5.28	8.23	108.26
45	3.07	3.87	5.76	4.31	5.51	8.53	114.70
46	3.24	4.11	6.22	4.50	5.74	8.95	121.77
47	3.43	4.37	6.76	4.69	6.00	9.44	129.86
48	3.62	4.63	7.32	4.87	6.25	9.95	138.57
49	3.83	4.91	7.87	5.07	6.51	10.46	148.55
50	4.07	5.22	8.35	5.30	6.81	10.92	159.79
51	4.34	5.56	8.71	5.72	7.35	11.60	172.68
52	4.63	5.92	8.98	6.20	7.94	12.27	187.33
53	4.95	6.32	9.26	6.75	8.63	12.98	204.38
54	5.31	6.76	9.60	7.36	9.38	13.77	223.33
55	5.69	7.23	10.09	8.03	10.18	14.70	242.40
56	6.09	7.81	10.92	8.77	11.12	15.94	
57	6.54	8.44	11.82	9.60	12.16	17.29	
58	7.25	9.12	12.78	10.55	13.28	18.63	
59	8.52	9.88	13.86	11.63	14.50	20.06	
60	10.01	10.74	15.04	12.84	15.81	21.52	
61	10.71	11.71	16.37	14.23	17.23	22.98	
62	10.84	12.80	17.89	15.77	18.78	24.59	
63	10.95	14.06	19.62	17.45	20.50	26.35	
64	12.04	15.42	21.51	19.19	22.29	28.22	
65	13.23	16.95	23.62	20.97	24.19	30.28	
66	14.40	18.29	25.63	22.65	25.91	32.30	
67	15.67	19.76	27.85	24.37	27.71	34.48	
68	17.09	21.39	30.33	26.19	29.59	36.81	
69	18.64	23.22	33.13	28.09	31.61	39.36	
70	20.36	25.23	36.22	30.10	33.76	42.14	
71	22.26	27.48	39.71	31.95	35.82	45.02	
72	24.34	29.97	43.62	33.90	38.02	48.18	
73	26.60	32.70	47.96	35.91	40.37	51.69	
74	28.89	35.52	52.50	37.82	42.73	55.42	
75	31.29	38.52	57.40	39.79	45.09	59.53	
76*	34.77	42.28	61.71	42.36	48.08	62.96	
77*	38.48	46.24	66.07	44.97	51.17	66.65	
78*	42.44	50.41	70.53	47.39	53.95	70.53	
79*	46.64	54.80	75.08	49.74	56.55	75.08	
80*	51.63	59.41	79.66	52.57	59.41	79.66	
81*	58.16	64.29	84.36	58.16	64.29	84.36	
82*	64.77	70.86	89.32	64.77	70.86	89.32	
83*	71.63	77.60	95.82	71.63	77.60	95.82	
84*	78.29	84.15	102.06	78.29	84.15	102.06	
85*	85.00	91.57	109.35	85.00	91.57	109.35	

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