

MALE – Base Policy Premiums

Annual Rate Per \$1,000 • Add \$50 Policy Fee

Minimum Premium					Issue Age	Target Premium							
Sel. Pref.	Non Smoker	Tob.	Smoker	Sel. Pref.		Non Smoker	Tob.	Smoker					
			2.00		0-10				2.00				
			2.05		11				2.05				
			2.10		12				2.10				
			2.15		13				2.15				
			2.20		14				2.20				
			2.25	2.60	15				2.25	2.60	3.55		
			2.30	2.65	16				2.30	2.65	3.60		
			2.40	2.45	17				2.40	2.75	3.70		
2.09	2.20		2.44	2.80	18	2.09	2.20		2.44	2.80	3.75		
2.20	2.30	2.53	2.90	3.85	19	2.20	2.30	2.53	2.90	3.85			
2.30	2.40	2.62	3.00	3.95	20	2.30	2.40	2.62	3.00	3.95			
2.33	2.43	2.65	3.05	3.87	21	2.33	2.43	2.65	3.05	4.00			
2.41	2.50	2.70	3.10	3.83	22	2.41	2.50	2.70	3.10	4.05			
2.45	2.55	2.77	3.20	3.82	23	2.45	2.55	2.77	3.20	4.15			
2.50	2.60	2.81	3.25	3.77	24	2.50	2.60	2.81	3.25	4.20			
2.61	2.70	2.90	3.35	3.74	25	2.61	2.70	2.90	3.35	4.30			
2.65	2.74	2.94	3.50	3.83	26	2.65	2.75	3.05	3.50	4.45			
2.70	2.79	2.98	3.61	3.92	27	2.91	3.00	3.20	3.65	4.60			
2.63	2.71	2.89	3.46	4.05	28	2.99	3.10	3.33	3.80	4.85			
2.67	2.75	2.93	3.49	4.18	29	3.14	3.25	3.48	3.95	5.00			
2.59	2.67	2.83	3.55	4.38	30	3.29	3.40	3.63	4.15	5.30			
2.71	2.79	2.95	3.69	4.59	31	3.48	3.60	3.86	4.40	5.65			
2.77	2.85	3.01	3.86	4.82	32	3.73	3.85	4.11	4.70	6.05			
3.08	3.16	3.33	4.05	5.11	33	3.91	4.05	4.34	4.75	6.40			
3.24	3.32	3.49	4.29	5.41	34	4.16	4.30	4.59	5.25	6.80			
3.41	3.49	3.66	4.54	5.77	35	4.35	4.50	4.83	5.55	7.15			
3.57	3.66	3.84	4.84	6.19	36	4.60	4.75	5.08	5.85	7.55			
3.77	3.86	4.05	5.17	6.63	37	4.78	4.95	5.31	6.10	7.90			
3.97	4.07	4.27	5.59	6.72	38	5.22	5.40	5.79	6.65	8.55			
4.19	4.29	4.51	6.05	7.18	39	5.65	5.85	6.27	7.20	9.30			
4.41	4.52	4.75	6.64	7.63	40	6.09	6.30	6.76	7.75	10.05			
4.69	4.81	5.06	7.22	8.17	41	6.52	6.75	7.24	8.35	10.80			
5.00	5.12	5.38	7.84	8.71	42	6.96	7.20	7.72	8.90	11.55			
5.39	5.53	5.82	8.51	8.97	43	7.39	7.65	8.20	9.45	12.30			
5.73	5.88	6.19	9.15	9.56	44	8.07	8.35	8.94	10.30	13.45			
6.13	6.29	6.62	9.81	10.14	45	8.70	9.00	9.65	11.15	14.55			
6.52	6.69	7.05	10.55	10.98	46	9.38	9.70	10.38	11.95	15.55			
6.96	7.15	7.55	11.37	11.89	47	10.00	10.35	11.10	12.80	16.60			
7.21	7.41	7.83	12.28	12.54	48	10.69	11.05	11.83	13.60	17.70			
7.72	7.94	8.40	13.26	13.63	49	11.30	11.70	12.55	14.45	18.85			
8.24	8.48	8.99	14.37	14.55	50	12.18	12.60	13.51	15.55	20.20			
8.86	9.12	9.68	15.61	15.80	51	13.04	13.50	14.48	16.60	21.45			
9.53	9.82	10.44	16.97	17.22	52	13.92	14.40	15.44	17.70	22.85			
10.02	10.33	11.00	18.80	18.70	53	14.78	15.30	16.41	18.80	24.20			
10.80	11.15	11.89	19.90	20.32	54	15.65	16.20	17.37	19.90	25.60			
11.91	12.30	13.13	21.00	22.02	55	16.52	17.10	18.34	21.00	27.00			
12.93	13.34	14.21	22.35	23.81	56	17.64	18.25	19.55	22.35	28.60			
13.66	14.07	14.94	23.70	25.68	57	18.70	19.35	20.75	23.70	30.25			
14.58	15.00	15.89	25.30	27.77	58	20.00	20.70	22.20	25.30	32.10			
16.03	16.47	17.41	26.90	30.09	59	21.31	22.05	23.64	26.90	34.00			
17.42	17.88	18.85	28.50	31.78	60	22.61	23.40	25.09	28.50	36.00			
19.08	19.56	20.57	30.65	34.48	61	24.35	25.20	27.02	30.65	38.50			
20.89	21.39	22.44	32.75	37.45	62	26.09	27.00	28.95	32.75	41.00			
22.91	23.43	24.52	34.90	40.67	63	27.83	28.80	30.88	34.90	43.50			
25.13	25.67	26.80	37.00	44.07	64	29.57	30.60	32.81	37.00	46.00			
27.27	27.83	28.99	39.15	47.67	65	31.31	32.40	34.74	39.15	48.50			
30.02	30.60	31.80	41.40	50.75	66	33.20	34.45	37.15	41.40	50.75			
33.17	33.76	34.99	43.65	53.00	67	35.01	36.45	39.57	43.65	53.00			
36.03	36.63	37.88	46.15	55.50	68	37.07	38.70	42.27	46.15	55.50			
39.67	40.29	41.56	48.65	58.00	69	39.87	41.49	45.00	48.65	58.00			
44.35	46.41	47.76	51.15	60.50	70	44.35	46.41	47.76	51.15	60.50			
47.22	49.19	50.50	53.65	63.00	71	47.22	49.19	50.50	53.65	63.00			
49.90	51.75	53.00	56.15	65.50	72	49.90	51.75	53.00	56.15	65.50			
53.09	54.81	56.00	59.15	68.50	73	53.09	54.81	56.00	59.15	68.50			
56.32	57.88	59.00	62.15	71.50	74	56.32	57.88	59.00	62.15	71.50			
59.58	60.97	62.00	65.15	74.50	75	59.58	60.97	62.00	65.15	74.50			
63.37	64.56	65.50	68.65	78.00	76	63.37	64.56	65.50	68.65	78.00			
67.21	68.17	69.00	72.15	81.50	77	67.21	68.17	69.00	72.15	81.50			
71.09	71.80	72.50	75.65	85.00	78	71.09	71.80	72.50	75.65	85.00			
75.01	75.44	76.00	79.15	88.50	79	75.01	75.44	76.00	79.15	88.50			
79.40	79.60	80.00	83.15	92.50	80	79.40	79.60	80.00	83.15	92.50			

NOTE: The illustration system will calculate Minimum and Target premiums for Substandard ratings.

FEMALE – Base Policy Premiums

Annual Rate Per \$1,000 • Add \$50 Policy Fee

In Montana unisex rates apply – females use male rates and issue ages.

Minimum Premium					Issue Age	Target Premium							
Sel. Pref.	Non Smoker	Tob.	Smoker	Sel. Pref.		Non Smoker	Tob.	Smoker					
			2.00		0-14				2.00				
			2.05		15				2.05		2.40	3.35	
			2.10		16				2.10	2.45	3.40		
			2.15		17				2.15	2.50	3.45		
			2.20		18				2.20	2.55	3.50		
1.91	2.00		2.19	2.55	19	1.91	2.00		2.19	2.55	3.50		
1.97	2.05	2.23	2.60	3.55	20	1.97	2.05	2.23	2.60	3.55			
2.02	2.10	2.27	2.65	3.60	21	2.02	2.10	2.27	2.65	3.60			
2.04	2.14	2.35	2.70	2.71	22	2.04	2.14	2.35	2.70	2.71			
2.08	2.17	2.36	2.77	2.75	23	2.08	2.17	2.36	2.77	2.75			
2.22	2.30	2.48	2.84	2.86	24	2.22	2.30	2.48	2.84	2.86			
2.33	2.40	2.52	2.91	2.91	25	2.33	2.40	2.52	2.91	2.91			
2.36	2.43	2.53	2.95	2.97	26	2.36	2.43	2.53	2.95	2.97			
2.43	2.48	2.58	3.03	3.02	27	2.43	2.48	2.58	3.03	3.02			
2.45	2.50	2.61	3.06	3.06	28	2.45	2.50	2.61	3.06	3.06			
2.39	2.44	2.55	3.11	3.14	29	2.39	2.44	2.55	3.11	3.14			
2.46	2.51	2.62	3.22	3.26	30	2.46	2.51	2.62	3.22	3.26			
2.54	2.59	2.70	3.31	3.40	31	2.54	2.59	2.70	3.31	3.40			
2.50	2.56	2.68	3.22	3.58	32	2.50	2.56	2.68	3.22	3.58			
2.58	2.64	2.76	3.38	3.74	33	2.58	2.64	2.76	3.38	3.74			
2.79	2.85	2.98	3.41	3.95	34	2.79	2.85	2.98	3.41	3.95			
2.89	2.96	3.10	3.63	4.21	35	2.89	2.96	3.10	3.63	4.21			
3.07	3.14	3.29	3.82	4.45	36	3.07	3.14	3.29	3.82	4.45			
3.21	3.29	3.46	4.07	4.75	37	3.21	3.29	3.46	4.07	4.75			
3.35	3.44	3.63	4.29	5.06	38	3.35	3.44	3.63	4.29	5.06			
3.52	3.62	3.83	4.34	5.20	39	3.52	3.62	3.83	4.34	5.20			
3.67	3.78	4.01	4.64	5.54	40	3.67	3.78	4.01	4.64	5.54			
3.79	3.91	4.16	5.00	5.85	41	3.79	3.91	4.16	5.00	5.85			
3.98	4.11	4.38	5.40	6.20	42	3.98	4.11	4.38	5.40	6.20			
4.16	4.30	4.60	5.77	6.57	43	4.16	4.30	4.60	5.77	6.57			
4.46	4.62	4.96	6.21	6.96	44	4.46	4.62	4.96	6.21	6.96			
4.67	4.84	5.21	6.63	7.36	45	4.67	4.84	5.21	6.63	7.36			
4.97	5												