

## FEMALE – Monthly Premiums for Popular Insurance Amounts

Attained Age	\$50,000				\$100,000				Attained Age
	Insurance Amount	Preferred Plus	Preferred	Standard	Insurance Amount	Preferred Plus	Preferred	Standard	
<30 years	\$50,000	\$2.34	\$2.83	\$4.33	\$100,000	\$4.17	\$5.00	\$8.17	<30 years
30-34	50,000	2.98	3.58	5.75	100,000	5.33	6.50	11.00	30-34
35-39	50,000	4.21	5.17	8.83	100,000	8.00	9.67	16.50	35-39
40-44	50,000	6.19	7.67	14.67	100,000	11.67	14.50	27.50	40-44
45-49	50,000	10.30	12.08	25.50	100,000	19.17	22.33	48.83	45-49
50-54	50,000	15.61	19.75	41.67	100,000	29.00	36.67	81.67	50-54
55-59	50,000	24.38	29.42	63.17	100,000	46.17	55.67	123.50	55-59
60-64	50,000	38.92	47.00	96.17	100,000	72.67	87.67	189.00	60-64
65-69	50,000	66.32	80.08	159.33	100,000	124.50	150.16	311.83	45-49
70-74	50,000	99.49	120.08	238.92	100,000	186.67	225.33	467.67	50-54
<b>Automatic Reductions: Renewal Premiums For Reduced Insurance Amounts*</b>									
65-69	37,500	49.74	60.06	119.50	75,000	93.37	112.63	233.87	65-69
70-74	25,000	49.74	60.06	119.50	50,000	93.37	112.63	233.87	70-74
75-79	15,000	49.74	60.06	119.50	30,000	93.37	112.63	233.87	75-79
80-84	10,000	49.74	60.06	119.50	20,000	93.37	112.63	233.87	80-84
85-89	7,500	49.74	60.06	119.50	15,000	93.37	112.63	233.87	85-89

Attained Age	\$250,000				\$500,000				Attained Age
	Insurance Amount	Preferred Plus	Preferred	Standard	Insurance Amount	Preferred Plus	Preferred	Standard	
<30 years	\$250,000	\$8.75	\$11.25	\$18.33	\$500,000	\$13.33	\$18.33	\$28.33	<30 years
30-34	250,000	11.25	14.58	25.42	500,000	17.50	24.17	41.67	30-34
35-39	250,000	15.83	20.42	36.67	500,000	25.83	35.00	61.67	35-39
40-44	250,000	27.08	33.75	63.75	500,000	47.50	63.33	115.00	40-44
45-49	250,000	42.92	53.33	110.83	500,000	73.33	95.00	202.50	45-49
50-54	250,000	66.25	85.00	177.08	500,000	115.83	155.83	329.17	50-54
55-59	250,000	98.33	126.25	280.42	500,000	172.50	232.50	505.83	55-59
60-64	250,000	155.83	199.58	430.00	500,000	273.33	368.33	772.50	60-64
65-69	250,000	265.00	339.17	710.42	500,000	467.50	629.17	1,280.00	65-69
70-74	250,000	397.50	508.75	1,065.42	not available				--
<b>Automatic Reductions: Renewal Premiums For Reduced Insurance Amounts*</b>									
65-69	187,500	198.75	254.38	532.81	375,000	350.63	471.88	960.00	65-69
70-74	125,000	198.75	254.38	532.81	250,000	350.63	471.88	960.00	70-74
75-79	75,000	198.75	254.38	532.81	150,000	350.63	471.88	960.00	75-79
80-84	50,000	198.75	254.38	532.81	100,000	350.63	471.88	960.00	80-84
85-89	37,500	198.75	254.38	532.81	75,000	350.63	471.88	960.00	85-89

### How Premiums Work

You may apply to \$750,000 if under age 65, up to \$562,500 if you are 65 to 69, and up to \$375,000 if you are 70 through 74.  
Coverage ends at age 90.

\*Automatic Reductions occur at age 65, 70, 75, 80, and 85. Renewal premiums on the reduced amounts decrease, then remain flat. See “Automatic Reductions: Renewal Premiums For Reduced Insurance Amounts” in the table above.

Your premium is based on your sex and age when coverage begins, and it increases as you enter each new five-year age bracket. Premiums shown are current as of 2019. Montana residents: Male premiums apply to males and females. Nonsmoker: You qualify as a nonsmoker if you have not used tobacco or nicotine in the last five years.”

Premium changes: The insurer may change premiums, but only for everyone of the same sex and age. For premium quotes for other insurance amounts, call 800-635-7801 or visit AlumCoreLife.com. Amounts of insurance: Minimum: \$50,000. Maximum in \$1,000 increments: \$750,000 to age 65.

# MALE – Monthly Premiums for Popular Insurance Amounts

Attained Age	\$50,000				\$100,000				Attained Age
	Insurance Amount	Preferred Plus	Preferred	Standard	Insurance Amount	Preferred Plus	Preferred	Standard	
< 30 years	\$50,000	\$3.93	\$4.92	\$9.17	\$100,000	\$7.00	\$9.00	\$17.00	< 30 years
30-34	50,000	4.11	5.17	10.42	100,000	7.50	9.33	19.67	30-34
35-39	50,000	4.95	6.25	14.00	100,000	9.17	11.33	25.17	35-39
40-44	50,000	7.05	8.75	20.17	100,000	12.67	15.83	36.33	40-44
45-49	50,000	11.53	13.50	30.58	100,000	20.67	24.17	56.50	45-49
50-54	50,000	17.81	22.25	47.75	100,000	32.00	40.00	90.00	50-54
55-59	50,000	28.99	36.25	75.83	100,000	53.50	66.83	142.50	55-59
60-64	50,000	49.91	62.42	125.92	100,000	90.83	113.67	238.00	60-64
65-69	50,000	85.03	106.33	208.58	100,000	155.67	194.67	392.67	65-69
70-74	50,000	127.58	159.50	312.83	100,000	233.50	292.00	588.83	70-74
<b>Automatic Reductions: Renewal Premiums For Reduced Insurance Amounts*</b>									
65-69	37,500	63.77	79.75	156.44	75,000	116.75	146.00	294.50	65-69
70-74	25,000	63.77	79.75	156.44	50,000	116.75	146.00	294.50	70-74
75-79	15,000	63.77	79.75	156.44	30,000	116.75	146.00	294.50	75-79
80-84	10,000	63.77	79.75	156.44	20,000	116.75	146.00	294.50	80-84
85-89	7,500	63.77	79.75	156.44	15,000	116.75	146.00	294.50	85-89

Attained Age	\$250,000				\$500,000				Attained Age
	Insurance Amount	Preferred Plus	Preferred	Standard	Insurance Amount	Preferred Plus	Preferred	Standard	
< 30 years	\$250,000	\$16.25	\$19.58	\$35.00	\$500,000	\$27.50	\$35.00	\$64.17	< 30 years
30-34	250,000	17.08	20.83	41.25	500,000	29.17	37.50	77.50	30-34
35-39	250,000	19.58	23.75	50.42	500,000	34.17	44.17	96.67	35-39
40-44	250,000	29.17	35.42	76.25	500,000	53.33	68.33	148.33	40-44
45-49	250,000	46.25	56.67	115.83	500,000	79.17	100.83	218.33	45-49
50-54	250,000	74.17	90.42	183.33	500,000	129.17	165.83	340.00	50-54
55-59	250,000	122.92	149.58	292.92	500,000	215.00	275.83	545.00	55-59
60-64	250,000	209.58	255.83	490.00	500,000	368.33	472.50	909.17	60-64
65-69	250,000	357.08	435.42	810.00	500,000	629.17	806.67	1,505.83	65-69
70-74	250,000	535.42	652.92	1,214.58	not available				70-74
<b>Automatic Reductions: Renewal Premiums For Reduced Insurance Amounts*</b>									
65-69	187,500	267.81	326.56	607.50	375,000	471.88	605.00	1,129.37	65-69
70-74	125,000	267.81	326.56	607.50	250,000	471.88	605.00	1,129.37	70-74
75-79	75,000	267.81	326.56	607.50	150,000	471.88	605.00	1,129.37	75-79
80-84	50,000	267.81	326.56	607.50	100,000	471.88	605.00	1,129.37	80-84
85-89	37,500	267.81	326.56	607.50	75,000	471.88	605.00	1,129.37	85-89

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