

Female: 10-Year Monthly Premiums for Popular Insurance Amounts

| Attained Age | \$100,000 (minimum) | | | | \$250,000 | | | | \$500,000 | | | | Attained Age |
|--------------|---------------------|-----------|------------------|-----------------|----------------|-----------|------------------|-----------------|----------------|-----------|------------------|-----------------|--------------|
| | Preferred Plus | Preferred | Preferred Smoker | Standard Smoker | Preferred Plus | Preferred | Preferred Smoker | Standard Smoker | Preferred Plus | Preferred | Preferred Smoker | Standard Smoker | |
| < 30 years | \$6.08 | \$7.08 | \$15.33 | \$17.00 | \$9.79 | \$11.88 | \$32.50 | \$36.25 | \$16.67 | \$22.50 | \$62.08 | \$68.75 | < 30 years |
| 30-34 | 6.08 | 7.08 | 15.33 | 17.00 | 9.79 | 11.88 | 32.50 | 36.25 | 16.67 | 22.50 | 62.08 | 68.75 | 30-34 |
| 35-39 | 6.08 | 7.08 | 15.33 | 17.08 | 9.79 | 11.88 | 32.50 | 36.25 | 16.67 | 22.50 | 62.08 | 68.75 | 35-39 |
| 40-44 | 7.08 | 8.25 | 18.08 | 20.33 | 11.46 | 13.96 | 39.79 | 44.79 | 20.00 | 26.67 | 75.83 | 85.42 | 40-44 |
| 45-49 | 9.17 | 11.25 | 23.25 | 26.42 | 17.08 | 21.25 | 51.25 | 58.33 | 31.67 | 40.83 | 97.92 | 111.25 | 45-49 |
| 50-54 | 12.00 | 15.08 | 34.33 | 39.50 | 23.75 | 30.62 | 80.21 | 92.29 | 42.08 | 56.25 | 156.67 | 180.00 | 50-54 |
| 55-59 | 15.67 | 19.75 | 53.08 | 61.67 | 32.29 | 42.08 | 124.58 | 144.79 | 62.50 | 81.67 | 244.58 | 284.17 | 55-59 |
| 60-64 | 22.83 | 27.58 | 63.08 | 74.17 | 49.79 | 61.46 | 151.04 | 177.71 | 96.67 | 120.00 | 297.08 | 349.17 | 60-64 |
| 65-69 | 33.33 | 39.25 | 86.17 | 101.33 | 69.79 | 91.25 | 205.21 | 241.46 | 139.58 | 180.00 | 403.75 | 475.00 | 65-69 |
| 70-74 | 54.50 | 65.75 | 146.75 | 172.67 | 122.71 | 157.29 | 355.42 | 418.12 | 235.83 | 299.17 | 695.42 | 818.33 | 70-74 |
| 75-79* | 76.08 | 100.58 | 224.83 | 264.50 | 173.33 | 238.54 | 545.21 | 641.46 | 342.50 | 475.00 | 1,073.33 | 1,262.50 | 75-79* |
| 80-84* | 133.83 | 188.83 | 432.00 | 508.25 | 301.88 | 461.25 | 1,055.21 | 1,241.46 | 592.50 | 897.92 | 2,071.67 | 2,437.50 | 80-84* |

| Attained Age | \$1,000,000 | | | | \$1,500,000 | | | | \$2,000,000 (maximum) | | | | Attained Age |
|--------------|----------------|-----------|------------------|-----------------|----------------|-----------|------------------|-----------------|-----------------------|-----------|------------------|-----------------|--------------|
| | Preferred Plus | Preferred | Preferred Smoker | Standard Smoker | Preferred Plus | Preferred | Preferred Smoker | Standard Smoker | Preferred Plus | Preferred | Preferred Smoker | Standard Smoker | |
| < 30 years | \$30.83 | \$42.50 | \$112.50 | \$125.00 | \$46.25 | \$63.75 | \$168.75 | \$187.50 | \$61.67 | \$85.00 | \$225.00 | \$250.00 | < 30 years |
| 30-34 | 30.83 | 42.50 | 112.50 | 125.00 | 46.25 | 63.75 | 168.75 | 187.50 | 61.67 | 85.00 | 225.00 | 250.00 | 30-34 |
| 35-39 | 30.83 | 42.50 | 118.33 | 131.67 | 46.25 | 63.75 | 177.50 | 197.50 | 61.67 | 85.00 | 236.67 | 263.33 | 35-39 |
| 40-44 | 37.50 | 51.67 | 148.33 | 166.67 | 56.25 | 77.50 | 222.50 | 250.00 | 75.00 | 103.33 | 296.67 | 333.33 | 40-44 |
| 45-49 | 57.50 | 75.00 | 190.83 | 216.67 | 86.25 | 112.50 | 286.25 | 325.00 | 115.00 | 150.00 | 381.67 | 433.33 | 45-49 |
| 50-54 | 80.83 | 110.83 | 310.00 | 355.83 | 121.25 | 166.25 | 445.00 | 533.75 | 161.67 | 221.67 | 620.00 | 711.67 | 50-54 |
| 55-59 | 120.83 | 158.33 | 484.17 | 562.50 | 181.25 | 237.50 | 726.25 | 843.75 | 241.67 | 316.67 | 968.33 | 1,125.00 | 55-59 |
| 60-64 | 190.83 | 238.33 | 588.33 | 691.67 | 286.25 | 357.50 | 882.50 | 1,037.50 | 381.67 | 476.67 | 1,176.67 | 1,383.33 | 60-64 |
| 65-69 | 274.17 | 348.33 | 797.50 | 938.33 | 411.25 | 522.50 | 1,196.25 | 1,407.50 | 548.33 | 696.67 | 1,595.00 | 1,876.67 | 65-69 |
| 70-74 | 465.00 | 592.50 | 1,378.33 | 1,621.67 | 697.50 | 888.75 | 2,067.50 | 2,432.50 | 930.00 | 1,185.00 | 2,756.67 | 3,243.33 | 70-74 |
| 75-79* | 674.17 | 931.67 | 2,123.33 | 2,498.33 | 1,011.25 | 1,397.50 | 3,185.00 | 3,747.50 | 1,348.33 | 1,863.33 | 4,246.67 | 4,996.67 | 75-79* |
| 80-84* | 1,169.17 | 1,782.50 | 4,101.67 | 4,825.83 | 1,753.75 | 2,673.75 | 6,152.50 | 7,238.75 | 2,338.33 | 3,565.00 | 8,203.33 | 9,651.67 | 80-84* |

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Your premium is based on your age and your sex and health when coverage begins, and it increases as you enter each new five-year age bracket.

Premiums shown are current as of July 2020.

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 age, sex, and premium class.

For premium quotes for other insurance amounts, call 800-635-7801 or visit AlumL4L.com/quote.

Male: 10-Year Monthly Premiums for Popular Insurance Amounts

| Attained Age | \$100,000 (minimum) | | | | \$250,000 | | | | \$500,000 | | | | Attained Age |
|--------------|---------------------|-----------|------------------|-----------------|----------------|-----------|------------------|-----------------|----------------|-----------|------------------|-----------------|--------------|
| | Preferred Plus | Preferred | Preferred Smoker | Standard Smoker | Preferred Plus | Preferred | Preferred Smoker | Standard Smoker | Preferred Plus | Preferred | Preferred Smoker | Standard Smoker | |
| < 30 years | \$6.75 | \$7.92 | \$16.92 | \$19.92 | \$11.04 | \$13.96 | \$36.88 | \$43.33 | \$20.00 | \$25.42 | \$71.25 | \$83.75 | < 30 years |
| 30-34 | 6.75 | 7.92 | 16.92 | 19.92 | 11.04 | 13.96 | 37.08 | 43.75 | 20.00 | 25.42 | 72.08 | 84.58 | 30-34 |
| 35-39 | 6.75 | 7.92 | 17.00 | 20.08 | 11.04 | 13.96 | 37.71 | 44.38 | 20.00 | 25.42 | 73.75 | 87.08 | 35-39 |
| 40-44 | 7.75 | 9.33 | 20.00 | 23.83 | 12.71 | 16.46 | 44.58 | 53.12 | 23.33 | 30.83 | 88.33 | 105.00 | 40-44 |
| 45-49 | 9.92 | 12.25 | 30.92 | 37.25 | 16.88 | 24.17 | 69.58 | 83.96 | 31.25 | 45.42 | 137.92 | 166.25 | 45-49 |
| 50-54 | 13.25 | 16.75 | 45.83 | 55.92 | 25.83 | 35.21 | 105.83 | 129.17 | 49.17 | 68.33 | 210.83 | 257.08 | 50-54 |
| 55-59 | 21.75 | 27.25 | 71.75 | 88.58 | 45.21 | 59.58 | 168.12 | 207.71 | 87.50 | 116.67 | 291.67 | 360.00 | 55-59 |
| 60-64 | 32.33 | 39.25 | 90.33 | 112.92 | 73.96 | 90.62 | 214.79 | 268.54 | 143.75 | 177.50 | 429.17 | 536.25 | 60-64 |
| 65-69 | 49.75 | 62.92 | 150.33 | 187.92 | 109.79 | 146.46 | 363.33 | 454.17 | 213.75 | 287.50 | 715.00 | 893.75 | 65-69 |
| 70-74 | 92.33 | 110.75 | 240.50 | 300.67 | 206.46 | 266.04 | 581.25 | 726.67 | 403.75 | 520.00 | 1,144.17 | 1,430.00 | 70-74 |
| 75-79* | 136.25 | 190.42 | 422.42 | 528.00 | 301.25 | 423.33 | 1,004.79 | 1,256.04 | 591.25 | 832.92 | 1,977.50 | 2,471.67 | 75-79* |
| 80-84* | 253.25 | 351.42 | 769.92 | 962.42 | 558.54 | 788.96 | 1,862.92 | 2,328.75 | 1,097.08 | 1,547.50 | 3,658.75 | 4,573.33 | 80-84* |

| Attained Age | \$1,000,000 | | | | \$1,500,000 | | | | \$2,000,000 (maximum) | | | | Attained Age |
|--------------|----------------|-----------|------------------|-----------------|----------------|-----------|------------------|-----------------|-----------------------|-----------|------------------|-----------------|--------------|
| | Preferred Plus | Preferred | Preferred Smoker | Standard Smoker | Preferred Plus | Preferred | Preferred Smoker | Standard Smoker | Preferred Plus | Preferred | Preferred Smoker | Standard Smoker | |
| < 30 years | \$36.67 | \$48.33 | \$131.67 | \$155.00 | \$55.00 | \$72.50 | \$197.50 | \$232.50 | \$73.33 | \$96.67 | \$263.33 | \$310.00 | < 30 years |
| 30-34 | 36.67 | 48.33 | 133.33 | 156.67 | 55.00 | 72.50 | 200.00 | 235.00 | 73.33 | 96.67 | 266.67 | 313.33 | 30-34 |
| 35-39 | 36.67 | 48.33 | 136.67 | 160.83 | 55.00 | 72.50 | 205.00 | 241.25 | 73.33 | 96.67 | 273.33 | 321.67 | 35-39 |
| 40-44 | 44.17 | 59.17 | 171.67 | 204.17 | 66.25 | 88.75 | 257.50 | 306.25 | 88.33 | 118.33 | 343.33 | 408.33 | 40-44 |
| 45-49 | 60.00 | 88.33 | 270.83 | 325.83 | 90.00 | 132.50 | 406.25 | 488.75 | 120.00 | 176.67 | 541.67 | 651.67 | 45-49 |
| 50-54 | 95.00 | 133.33 | 414.17 | 505.00 | 142.50 | 200.00 | 621.25 | 757.50 | 190.00 | 266.67 | 828.33 | 1,010.00 | 50-54 |
| 55-59 | 169.17 | 228.33 | 572.50 | 706.67 | 253.75 | 342.50 | 858.75 | 1,060.00 | 338.33 | 456.67 | 1,145.00 | 1,413.33 | 55-59 |
| 60-64 | 285.00 | 352.50 | 856.67 | 1,070.83 | 427.50 | 528.75 | 1,285.00 | 1,606.25 | 570.00 | 705.00 | 1,713.33 | 2,141.67 | 60-64 |
| 65-69 | 421.67 | 565.00 | 1,418.33 | 1,773.33 | 632.50 | 847.50 | 2,127.50 | 2,660.00 | 843.33 | 1,130.00 | 2,836.67 | 3,546.67 | 65-69 |
| 70-74 | 800.00 | 1,031.67 | 2,270.00 | 2,837.50 | 1,200.00 | 1,547.50 | 3,405.00 | 4,256.25 | 1,600.00 | 2,063.33 | 4,540.00 | 5,675.00 | 70-74 |
| 75-79* | 1,166.67 | 1,643.33 | 3,919.17 | 4,898.33 | 1,750.00 | 2,465.00 | 5,878.75 | 7,347.50 | 2,333.33 | 3,286.67 | 7,838.33 | 9,796.67 | 75-79* |
| 80-84* | 2,170.00 | 3,061.67 | 7,248.33 | 9,060.83 | 3,255.00 | 4,592.50 | 10,872.50 | 13,591.25 | 4,340.00 | 6,123.33 | 14,496.67 | 18,121.67 | 80-84* |

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