

Male Monthly Premiums

POPULAR INSURANCE AMOUNTS FOR 10-YEAR TERM

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

Nonsmoker: You qualify as a nonsmoker if you have not used tobacco or nicotine in the last five years.

Montana residents: Male premiums apply to males and females.

Premium changes: The insurer may change premiums, but only for everyone of the same age, sex, and premium class.

Premiums shown are current as of January 2021.

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

*Renewal premiums only

Female Monthly Premiums

POPULAR INSURANCE AMOUNTS FOR 10-YEAR TERM

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	\$ 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
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	\$ 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
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	465.00	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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