

Female Monthly Premiums

POPULAR INSURANCE AMOUNTS FOR 20-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 | \$ 10.42 | \$ 11.50 | \$ 23.92 | \$ 26.50 | \$ 14.17 | \$ 16.46 | \$ 36.46 | \$ 40.42 | \$ 20.83 | \$ 26.67 | \$ 64.58 | \$ 71.67 | < 30 |
| 30-34 | 10.42 | 11.50 | 23.92 | 26.50 | 14.17 | 16.46 | 36.46 | 40.42 | 20.83 | 26.67 | 64.58 | 71.67 | 30-34 |
| 35-39 | 10.83 | 11.75 | 24.58 | 27.33 | 15.42 | 17.71 | 38.54 | 42.92 | 22.92 | 28.75 | 68.33 | 76.25 | 35-39 |
| 40-44 | 12.08 | 13.42 | 28.08 | 31.50 | 18.54 | 21.25 | 46.04 | 51.88 | 28.33 | 35.00 | 82.08 | 92.08 | 40-44 |
| 45-49 | 13.50 | 15.83 | 35.08 | 39.83 | 21.88 | 27.08 | 60.21 | 68.54 | 36.25 | 46.25 | 113.33 | 129.17 | 45-49 |
| 50-54 | 16.58 | 19.75 | 47.00 | 54.00 | 27.92 | 35.21 | 95.00 | 109.17 | 47.50 | 62.08 | 179.58 | 206.25 | 50-54 |
| 55-59 | 21.17 | 24.58 | 58.75 | 68.25 | 38.54 | 50.62 | 138.96 | 161.67 | 71.25 | 92.08 | 268.33 | 312.08 | 55-59 |
| 60-64 | 27.75 | 32.67 | 72.00 | 84.67 | 57.29 | 75.42 | 174.58 | 205.42 | 109.58 | 138.75 | 345.00 | 406.25 | 60-64 |
| 65-69* | 37.25 | 45.58 | 96.50 | 113.50 | 86.25 | 111.04 | 236.46 | 278.12 | 167.50 | 220.83 | 461.25 | 542.50 | 65-69* |
| 70-74* | 66.75 | 78.00 | 165.75 | 195.00 | 160.62 | 188.75 | 408.96 | 481.25 | 304.17 | 354.58 | 796.67 | 937.08 | 70-74* |
| 75-79* | 96.08 | 127.67 | 269.08 | 316.50 | 232.29 | 308.96 | 646.67 | 760.83 | 453.33 | 558.75 | 1,256.67 | 1,478.75 | 75-79* |
| 80-84* | 155.17 | 220.33 | 474.83 | 558.67 | 374.79 | 533.33 | 1,118.54 | 1,316.04 | 732.50 | 970.00 | 2,192.50 | 2,579.58 | 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 | \$ 35.00 | \$ 47.50 | \$ 118.33 | \$ 131.67 | \$ 52.50 | \$ 71.25 | \$ 177.50 | \$ 197.50 | \$ 70.00 | \$ 95.00 | \$ 236.67 | \$ 263.33 | < 30 |
| 30-34 | 35.83 | 47.50 | 118.33 | 131.67 | 53.75 | 71.25 | 177.50 | 197.50 | 71.67 | 95.00 | 236.67 | 263.33 | 30-34 |
| 35-39 | 40.00 | 51.67 | 126.67 | 140.83 | 60.00 | 77.50 | 190.00 | 211.25 | 80.00 | 103.33 | 253.33 | 281.67 | 35-39 |
| 40-44 | 50.83 | 63.33 | 157.50 | 176.67 | 76.25 | 95.00 | 236.25 | 265.00 | 101.67 | 126.67 | 315.00 | 353.33 | 40-44 |
| 45-49 | 66.67 | 85.00 | 210.83 | 240.00 | 100.00 | 127.50 | 316.25 | 360.00 | 133.33 | 170.00 | 421.67 | 480.00 | 45-49 |
| 50-54 | 92.50 | 119.17 | 355.00 | 407.50 | 138.75 | 178.75 | 532.50 | 611.25 | 185.00 | 238.33 | 710.00 | 815.00 | 50-54 |
| 55-59 | 140.00 | 175.00 | 532.50 | 619.17 | 210.00 | 262.50 | 798.75 | 928.75 | 280.00 | 350.00 | 1,065.00 | 1,238.33 | 55-59 |
| 60-64 | 215.83 | 274.17 | 687.50 | 808.33 | 323.75 | 411.25 | 1,031.25 | 1,212.50 | 431.67 | 548.33 | 1,375.00 | 1,616.67 | 60-64 |
| 65-69* | 330.83 | 425.83 | 915.83 | 1,077.50 | 496.25 | 638.75 | 1,373.75 | 1,616.25 | 661.67 | 851.67 | 1,831.67 | 2,155.00 | 65-69* |
| 70-74* | 605.00 | 705.83 | 1,590.00 | 1,870.83 | 907.50 | 1,058.75 | 2,385.00 | 2,806.25 | 1,210.00 | 1,411.67 | 3,180.00 | 3,741.67 | 70-74* |
| 75-79* | 899.17 | 1,113.33 | 2,485.83 | 2,925.00 | 1,348.75 | 1,670.00 | 3,728.75 | 4,387.50 | 1,798.33 | 2,226.67 | 4,971.67 | 5,850.00 | 75-79* |
| 80-84* | 1,443.33 | 1,922.50 | 4,338.33 | 5,103.33 | 2,165.00 | 2,883.75 | 6,507.50 | 7,655.00 | 2,886.67 | 3,845.00 | 8,676.67 | 10,206.67 | 80-84* |

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

Premiums shown are current as of September 2022.

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 sex, age, and premium class.

For premium quotes for other insurance amounts, call 973-635-9750 or visit AlumL4L.com/quote.

*Renewal premiums only

Male Monthly Premiums

POPULAR INSURANCE AMOUNTS FOR 20-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 | \$ 11.17 | \$ 12.25 | \$ 25.08 | \$ 29.50 | \$ 15.62 | \$ 18.54 | \$ 41.46 | \$ 48.75 | \$ 24.17 | \$ 30.00 | \$ 75.00 | \$ 87.92 | < 30 |
| 30-34 | 11.17 | 12.25 | 25.08 | 29.50 | 15.62 | 18.54 | 42.08 | 49.58 | 24.17 | 30.00 | 76.25 | 90.00 | 30-34 |
| 35-39 | 11.58 | 12.50 | 25.58 | 30.08 | 16.46 | 19.38 | 43.54 | 51.25 | 25.83 | 31.67 | 79.17 | 93.33 | 35-39 |
| 40-44 | 13.33 | 14.83 | 30.50 | 36.33 | 20.42 | 24.38 | 51.25 | 61.04 | 32.50 | 40.83 | 97.92 | 116.67 | 40-44 |
| 45-49 | 15.00 | 17.08 | 35.75 | 43.00 | 23.96 | 31.46 | 77.50 | 93.33 | 40.42 | 55.00 | 152.08 | 183.33 | 45-49 |
| 50-54 | 18.58 | 22.67 | 50.83 | 62.00 | 33.33 | 43.96 | 117.50 | 143.33 | 58.75 | 80.42 | 233.33 | 284.58 | 50-54 |
| 55-59 | 25.50 | 31.67 | 77.58 | 95.75 | 49.58 | 67.29 | 181.46 | 223.96 | 95.83 | 125.83 | 335.83 | 415.00 | 55-59 |
| 60-64 | 36.67 | 45.83 | 102.42 | 128.00 | 81.04 | 100.62 | 251.04 | 313.75 | 157.92 | 196.25 | 498.33 | 622.92 | 60-64 |
| 65-69* | 56.25 | 69.42 | 163.50 | 204.42 | 126.46 | 167.08 | 401.67 | 501.88 | 253.33 | 332.50 | 794.17 | 992.50 | 65-69* |
| 70-74* | 98.17 | 119.92 | 261.83 | 327.33 | 227.50 | 287.71 | 649.38 | 811.88 | 453.33 | 568.33 | 1,281.67 | 1,602.08 | 70-74* |
| 75-79* | 151.33 | 211.42 | 439.50 | 549.42 | 350.42 | 465.00 | 1,080.62 | 1,350.83 | 682.92 | 910.00 | 2,123.33 | 2,654.58 | 75-79* |
| 80-84* | 287.67 | 393.00 | 821.42 | 1,026.83 | 660.42 | 839.58 | 1,982.71 | 2,478.33 | 1,292.50 | 1,632.92 | 3,855.00 | 4,818.75 | 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 | \$ 41.67 | \$ 53.33 | \$ 139.17 | \$ 163.33 | \$ 62.50 | \$ 80.00 | \$ 208.75 | \$ 245.00 | \$ 83.33 | \$ 106.67 | \$ 278.33 | \$ 326.67 | < 30 |
| 30-34 | 41.67 | 53.33 | 141.67 | 166.67 | 62.50 | 80.00 | 212.50 | 250.00 | 83.33 | 106.67 | 283.33 | 333.33 | 30-34 |
| 35-39 | 45.83 | 56.67 | 147.50 | 173.33 | 68.75 | 85.00 | 221.25 | 260.00 | 91.67 | 113.33 | 295.00 | 346.67 | 35-39 |
| 40-44 | 60.00 | 75.00 | 188.33 | 224.17 | 90.00 | 112.50 | 282.50 | 336.25 | 120.00 | 150.00 | 376.67 | 448.33 | 40-44 |
| 45-49 | 75.83 | 102.50 | 299.17 | 360.83 | 113.75 | 153.75 | 448.75 | 541.25 | 151.67 | 205.00 | 598.33 | 721.67 | 45-49 |
| 50-54 | 111.67 | 155.00 | 455.83 | 556.67 | 167.50 | 232.50 | 683.75 | 835.00 | 223.33 | 310.00 | 911.67 | 1,113.33 | 50-54 |
| 55-59 | 184.17 | 243.33 | 660.83 | 815.83 | 276.25 | 365.00 | 991.25 | 1,223.75 | 368.33 | 486.67 | 1,321.67 | 1,631.67 | 55-59 |
| 60-64 | 312.50 | 389.17 | 993.33 | 1,241.67 | 468.75 | 583.75 | 1,490.00 | 1,862.50 | 625.00 | 778.33 | 1,986.67 | 2,483.33 | 60-64 |
| 65-69* | 500.00 | 651.67 | 1,581.67 | 1,977.50 | 750.00 | 977.50 | 2,372.50 | 2,966.25 | 1,000.00 | 1,303.33 | 3,163.33 | 3,955.00 | 65-69* |
| 70-74* | 903.33 | 1,132.50 | 2,560.00 | 3,200.00 | 1,355.00 | 1,698.75 | 3,840.00 | 4,800.00 | 1,806.67 | 2,265.00 | 5,120.00 | 6,400.00 | 70-74* |
| 75-79* | 1,344.17 | 1,792.50 | 4,206.67 | 5,258.33 | 2,016.25 | 2,688.75 | 6,310.00 | 7,887.50 | 2,688.33 | 3,585.00 | 8,413.33 | 10,516.67 | 75-79* |
| 80-84* | 2,553.33 | 3,228.33 | 7,634.17 | 9,543.33 | 3,830.00 | 4,842.50 | 11,451.25 | 14,315.00 | 5,106.67 | 6,456.67 | 15,268.33 | 19,086.67 | 80-84* |

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