

# Current 2019 Annual Premium Rates

(annual rates per \$1,000 of insurance)

Male & Female Issue Age	Amounts \$100,000–\$249,000						Amounts \$250,000–\$499,000						Amounts \$500,000–\$2,000,000					
	Preferred Rate		Select Rate		Standard Rate		Preferred Rate		Select Rate		Standard Rate		Preferred Rate		Select Rate		Standard Rate	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
20-23	0.70	0.63	0.78	0.72	1.91	1.62	0.47	0.41	0.56	0.48	1.66	1.40	0.42	0.36	0.52	0.45	1.60	1.34
24-25	0.70	0.63	0.78	0.72	1.92	1.62	0.47	0.41	0.56	0.48	1.68	1.40	0.42	0.36	0.52	0.45	1.61	1.34
26-27	0.70	0.63	0.78	0.72	1.92	1.62	0.47	0.41	0.56	0.48	1.68	1.40	0.42	0.36	0.52	0.45	1.62	1.34
28	0.70	0.63	0.78	0.72	1.94	1.64	0.47	0.41	0.56	0.48	1.70	1.41	0.42	0.36	0.52	0.45	1.64	1.35
29	0.70	0.63	0.78	0.72	1.96	1.64	0.47	0.41	0.56	0.48	1.71	1.41	0.42	0.36	0.52	0.45	1.65	1.35
30-34	0.70	0.63	0.78	0.72	1.97	1.67	0.47	0.41	0.56	0.48	1.73	1.42	0.42	0.36	0.52	0.45	1.66	1.36
35	0.70	0.63	0.78	0.72	2.03	1.70	0.47	0.41	0.56	0.48	1.79	1.46	0.42	0.36	0.52	0.45	1.72	1.40
36	0.71	0.64	0.82	0.74	2.12	1.78	0.48	0.42	0.59	0.52	1.86	1.54	0.42	0.36	0.54	0.47	1.80	1.48
37	0.72	0.68	0.84	0.77	2.25	1.91	0.48	0.44	0.60	0.54	1.98	1.66	0.45	0.40	0.56	0.48	1.92	1.60
38	0.77	0.71	0.88	0.81	2.39	2.06	0.52	0.48	0.65	0.58	2.14	1.82	0.47	0.42	0.60	0.53	2.06	1.74
39	0.81	0.74	0.93	0.86	2.58	2.25	0.54	0.52	0.70	0.62	2.33	1.98	0.48	0.47	0.65	0.58	2.25	1.92
40	0.84	0.78	0.98	0.90	2.79	2.40	0.58	0.54	0.75	0.66	2.54	2.15	0.53	0.50	0.70	0.62	2.46	2.08
41	0.89	0.83	1.04	0.96	3.05	2.58	0.62	0.60	0.81	0.72	2.79	2.33	0.58	0.54	0.75	0.68	2.70	2.25
42	0.95	0.88	1.12	1.02	3.35	2.76	0.70	0.65	0.88	0.78	3.08	2.51	0.65	0.60	0.83	0.74	2.99	2.43
43	1.01	0.95	1.19	1.11	3.69	2.99	0.77	0.71	0.95	0.87	3.41	2.72	0.72	0.66	0.90	0.81	3.30	2.63
44	1.07	1.01	1.29	1.18	4.06	3.20	0.84	0.77	1.05	0.94	3.77	2.94	0.78	0.72	0.99	0.89	3.66	2.85
45	1.17	1.06	1.38	1.26	4.44	3.44	0.93	0.83	1.14	1.01	4.14	3.17	0.87	0.78	1.08	0.96	4.04	3.08
46	1.26	1.13	1.50	1.32	4.88	3.69	1.01	0.89	1.25	1.08	4.56	3.41	0.96	0.84	1.19	1.02	4.46	3.30
47	1.38	1.18	1.62	1.40	5.34	3.96	1.10	0.94	1.38	1.16	5.04	3.66	1.04	0.89	1.32	1.10	4.92	3.57
48	1.48	1.24	1.77	1.48	5.85	4.25	1.18	1.00	1.52	1.24	5.52	3.95	1.12	0.94	1.46	1.18	5.40	3.84
49	1.62	1.31	1.92	1.56	6.36	4.54	1.29	1.06	1.66	1.31	6.03	4.24	1.23	1.00	1.60	1.25	5.90	4.13
50	1.76	1.38	2.10	1.67	6.89	4.84	1.41	1.13	1.83	1.41	6.54	4.53	1.35	1.08	1.77	1.35	6.40	4.42
51	1.91	1.48	2.28	1.76	7.40	5.15	1.56	1.22	2.02	1.50	7.04	4.83	1.49	1.16	1.94	1.44	6.88	4.72
52	2.04	1.59	2.46	1.86	7.89	5.46	1.73	1.32	2.21	1.62	7.52	5.15	1.66	1.26	2.13	1.55	7.36	5.03
53	2.21	1.70	2.69	1.98	8.40	5.80	1.91	1.43	2.40	1.73	8.03	5.48	1.84	1.37	2.34	1.66	7.86	5.34
54	2.40	1.82	2.92	2.10	8.99	6.14	2.10	1.56	2.64	1.86	8.61	5.80	2.04	1.49	2.56	1.79	8.42	5.67
55	2.60	1.94	3.18	2.26	9.66	6.48	2.33	1.68	2.90	1.98	9.24	6.15	2.25	1.61	2.81	1.92	9.06	6.00
56	2.82	2.04	3.45	2.40	10.41	6.80	2.55	1.79	3.17	2.14	9.98	6.46	2.46	1.72	3.08	2.06	9.77	6.30
57	3.05	2.16	3.74	2.56	11.20	7.10	2.78	1.89	3.42	2.28	10.76	6.75	2.69	1.83	3.32	2.22	10.55	6.60
58	3.33	2.28	4.06	2.75	12.10	7.42	3.04	2.02	3.75	2.48	11.64	7.06	2.96	1.94	3.65	2.40	11.42	6.90
59	3.64	2.43	4.43	2.94	13.16	7.83	3.35	2.16	4.11	2.67	12.68	7.46	3.24	2.09	4.00	2.58	12.42	7.30
60	4.00	2.61	4.88	3.18	14.39	8.37	3.70	2.34	4.54	2.87	13.89	7.98	3.60	2.27	4.43	2.79	13.62	7.82
61	4.41	2.85	5.38	3.48	15.74	9.06	4.11	2.58	5.04	3.18	15.20	8.67	4.00	2.50	4.92	3.10	14.92	8.49
62	4.85	3.12	5.97	3.78	17.20	9.89	4.58	2.86	5.64	3.50	16.62	9.48	4.47	2.78	5.51	3.41	16.32	9.29
63	5.37	3.44	6.63	4.17	18.92	10.84	5.10	3.18	6.30	3.87	18.30	10.40	4.98	3.10	6.16	3.77	17.97	10.19
64	5.98	3.78	7.38	4.56	21.02	11.90	5.69	3.53	7.05	4.25	20.40	11.44	5.56	3.42	6.89	4.14	20.03	11.21

## RATES FOR CHILDREN—\$8.16 annual premium for \$10,000 (maximum amount of life insurance coverage for each child)

The premium contributions shown reflect the current rates and benefit structure and may be payable semiannually (direct billed on March 1 and September 1) or monthly via Pre-Authorized Check Payment Plan or credit card. Send no money now—you will be billed for the appropriate premium upon approval of your application.

While the premium rates are expected to remain level for the term of the plan (10 years), the insurance company has the right to change rates on a class-wide basis. For example, a class is a group of insureds with the same age, gender or risk class. \* At the end of the 10-year period, the INSURED MEMBER or INSURED SPOUSE may elect to reapply for 10-Year Level Term Rates covering subsequent 10-year periods based on their then current age, health, and tobacco/nicotine use, if he or she is less than age 65. The INSURED MEMBER'S or INSURED SPOUSE'S CONTRIBUTION will automatically be

calculated on a non-guaranteed basis if he or she: (1) is not approved for the 10-Year Level Term Rates; (2) is age 65 or over; or (3) does not elect to reapply for 10-Year Level Term Rates. Please call the Plan Administrator for details.

**Montana residents:** Male rates apply to everyone regardless of gender.

The cost of this life insurance is based upon the member and spouse's gender, amount of insurance requested, usage of tobacco/nicotine products, health status, and attained age on the date coverage is issued. Premium contributions will vary depending upon the options chosen.

Only non-smokers meeting the highest underwriting standards will qualify for "Preferred" rates. Other non-smokers may qualify for higher "Select" or "Standard" rates. Smokers qualify for "Standard" rates only. Upon approval of your application, you will be notified of the rate classification for each approved person.

To qualify as a non-smoker, the insured must not have used tobacco or nicotine in any form for the past 12 months.

\*The insurance company has the right to change rates on a class-wide basis. For example, a class is a group of insureds with the same age, gender or risk class.