

ASCE GROUP 20-YEAR LEVEL TERM LIFE (CURRENT 2019 ANNUAL PREMIUM RATES PER \$1,000 OF INSURANCE)

M= MALE RATES F=FEMALE RATES

Male and Female Issue Age	Amounts \$100,000-\$249,000						Amounts \$250,000-\$499,000						Amounts \$500,000-\$999,000						Amounts \$1,000,000-\$2,000,000					
	Preferred Rate		Select Rate		Standard Rate		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	M	F	M	F	M	F
20-25	1.31	1.11	1.72	1.39	2.82	2.07	.92	.75	1.33	1.03	2.28	1.61	.85	.67	1.25	.95	2.20	1.54	.79	.60	1.22	.92	2.17	1.51
26	1.31	1.11	1.72	1.39	2.82	2.11	.92	.75	1.33	1.03	2.28	1.66	.85	.67	1.25	.95	2.20	1.58	.79	.60	1.22	.92	2.17	1.55
27	1.31	1.11	1.72	1.39	2.86	2.18	.92	.75	1.33	1.03	2.30	1.72	.85	.67	1.25	.95	2.23	1.64	.79	.60	1.22	.92	2.20	1.61
28	1.31	1.11	1.72	1.39	2.88	2.26	.92	.75	1.33	1.03	2.33	1.79	.85	.67	1.25	.95	2.25	1.71	.79	.60	1.22	.92	2.22	1.68
29	1.31	1.11	1.72	1.39	2.92	2.35	.92	.75	1.33	1.03	2.36	1.87	.85	.67	1.25	.95	2.28	1.79	.79	.60	1.22	.92	2.25	1.76
30	1.31	1.11	1.72	1.39	3.00	2.43	.92	.75	1.33	1.03	2.43	1.94	.85	.67	1.25	.95	2.35	1.86	.79	.60	1.22	.92	2.32	1.83
31	1.31	1.11	1.73	1.41	3.12	2.51	.92	.76	1.33	1.05	2.53	2.00	.85	.69	1.25	.97	2.46	1.93	.79	.61	1.22	.94	2.43	1.90
32	1.31	1.15	1.75	1.47	3.26	2.58	.92	.77	1.35	1.10	2.66	2.06	.85	.70	1.27	1.02	2.58	1.99	.79	.63	1.24	.99	2.55	1.96
33	1.31	1.17	1.79	1.50	3.45	2.65	.92	.80	1.37	1.14	2.82	2.13	.85	.72	1.30	1.07	2.74	2.05	.79	.64	1.27	1.04	2.71	2.02
34	1.31	1.19	1.82	1.57	3.64	2.77	.92	.82	1.41	1.19	2.98	2.22	.85	.74	1.33	1.11	2.91	2.15	.79	.68	1.30	1.08	2.88	2.12
35	1.31	1.23	1.87	1.65	3.85	2.90	.92	.84	1.45	1.26	3.17	2.35	.85	.77	1.38	1.18	3.09	2.27	.79	.70	1.35	1.15	3.06	2.24
36	1.36	1.26	1.93	1.72	4.04	3.11	.96	.87	1.51	1.33	3.34	2.52	.88	.79	1.43	1.25	3.26	2.45	.83	.74	1.40	1.22	3.23	2.42
37	1.44	1.28	2.02	1.80	4.24	3.35	.99	.90	1.58	1.38	3.51	2.74	.92	.82	1.50	1.31	3.43	2.66	.86	.76	1.47	1.28	3.40	2.63
38	1.55	1.33	2.10	1.88	4.48	3.64	1.05	.94	1.66	1.46	3.72	2.98	.97	.86	1.58	1.39	3.64	2.91	.92	.79	1.55	1.36	3.61	2.88
39	1.66	1.38	2.23	2.00	4.77	3.93	1.12	.98	1.76	1.56	3.97	3.24	1.04	.90	1.69	1.48	3.89	3.16	.99	.84	1.66	1.45	3.86	3.13
40	1.80	1.43	2.40	2.10	5.17	4.22	1.21	1.04	1.90	1.66	4.32	3.49	1.13	.96	1.82	1.58	4.24	3.41	1.08	.90	1.79	1.55	4.21	3.38
41	1.94	1.51	2.58	2.23	5.71	4.50	1.33	1.11	2.07	1.75	4.79	3.74	1.25	1.03	2.00	1.68	4.71	3.66	1.20	.97	1.97	1.64	4.68	3.63
42	2.12	1.61	2.84	2.34	6.38	4.80	1.46	1.20	2.29	1.87	5.36	3.99	1.39	1.12	2.22	1.79	5.29	3.92	1.33	1.05	2.19	1.76	5.26	3.89
43	2.33	1.72	3.12	2.49	7.11	5.09	1.61	1.29	2.55	1.99	6.01	4.25	1.54	1.22	2.47	1.92	5.93	4.17	1.50	1.14	2.44	1.89	5.90	4.14
44	2.53	1.85	3.41	2.65	7.91	5.43	1.79	1.41	2.79	2.13	6.70	4.55	1.71	1.33	2.71	2.05	6.62	4.47	1.67	1.23	2.68	2.02	6.59	4.44
45	2.73	1.97	3.72	2.84	8.70	5.80	1.96	1.52	3.06	2.29	7.39	4.87	1.88	1.45	2.99	2.22	7.31	4.79	1.84	1.33	2.96	2.19	7.28	4.76
46	2.94	2.11	4.01	3.05	9.49	6.22	2.14	1.65	3.30	2.48	8.08	5.22	2.07	1.57	3.23	2.40	8.00	5.15	2.02	1.44	3.20	2.37	7.97	5.12
47	3.15	2.26	4.30	3.31	10.32	6.67	2.35	1.79	3.56	2.69	8.80	5.62	2.27	1.71	3.48	2.62	8.72	5.54	2.23	1.54	3.45	2.59	8.69	5.51
48	3.35	2.42	4.58	3.57	11.20	7.15	2.57	1.95	3.82	2.94	9.56	6.04	2.49	1.87	3.75	2.86	9.48	5.96	2.45	1.64	3.71	2.83	9.45	5.93
49	3.61	2.59	4.97	3.86	12.13	7.68	2.80	2.11	4.16	3.18	10.37	6.50	2.72	2.03	4.08	3.10	10.29	6.42	2.68	1.78	4.05	3.07	10.26	6.39
50	3.93	2.79	5.46	4.16	13.11	8.23	3.04	2.29	4.57	3.44	11.22	6.97	2.96	2.22	4.49	3.37	11.14	6.90	2.92	1.94	4.46	3.34	11.11	6.87
51	4.30	3.01	6.07	4.45	14.15	8.79	3.28	2.49	5.11	3.68	12.12	7.47	3.20	2.41	5.03	3.61	12.05	7.39	3.16	2.14	5.00	3.58	12.02	7.36
52	4.72	3.24	6.79	4.73	15.29	9.40	3.51	2.68	5.73	3.94	13.11	8.00	3.43	2.61	5.65	3.86	13.04	7.92	3.39	2.37	5.62	3.83	13.01	7.89
53	5.20	3.49	7.63	5.06	16.46	10.05	3.78	2.90	6.46	4.21	14.14	8.56	3.70	2.83	6.38	4.14	14.06	8.48	3.66	2.62	6.35	4.11	14.03	8.45
54	5.77	3.78	8.53	5.47	17.71	10.74	4.11	3.15	7.24	4.57	15.22	9.16	4.03	3.08	7.16	4.49	15.14	9.08	3.99	2.91	7.13	4.46	15.11	9.05

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

Important Rate Information: The cost of this life insurance is based upon the member and spouse's sex, 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 option chosen.

Only non-smokers meeting the highest underwriting standards will qualify for "Preferred" rates. Other non-smokers may qualify for "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 premium contributions shown reflect the current rates and benefit structure and are payable semiannually or via monthly Pre-Authorized Check Payment Plan. 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 (20 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 20-year period, you may elect to reapply (if under 55) for a subsequent 20-year term based on your then current age, health, and tobacco/nicotine use. If you or your spouse is not approved—or you do not apply for 20-year level term rates—coverage will continue in force on a non-guaranteed rate basis and rates will increase as you age. Please call the Plan Administrator, Pearl Insurance, at 800.650.2723 for details.

Montana residents: Male rates apply to everyone regardless of sex.