

20-Year Level Term Life Insurance - 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 amounts chosen.

Only nonsmokers meeting the highest underwriting standards will qualify for "Preferred" rates. Other nonsmokers may qualify for the higher "Select" or "Standard" rates. (Note: Smokers may only qualify for Standard Rates.) Upon approval of your application, you will be notified of the rate classification for each approved person.

Manitoba and Ontario, Canada Residents: Please see tax notice under **Help Keep Your Costs Manageable**.

Current 2024 "Preferred", "Select" & "Standard" Annual Premium Contributions† Per \$1,000 Benefit Amount						
Amounts of \$100,000 - \$249,000⁺⁺						
Member/Spouse Issue Age	Male			Female*		
	Preferred	Select	Standard	Preferred	Select	Standard
20	\$1.14	\$1.50	\$2.46	\$0.97	\$1.21	\$1.80
21	1.14	1.50	2.46	0.97	1.21	1.80
22	1.14	1.50	2.46	0.97	1.21	1.80
23	1.14	1.50	2.46	0.97	1.21	1.80
24	1.14	1.50	2.46	0.97	1.21	1.80
25	1.14	1.50	2.46	0.97	1.21	1.80
26	1.14	1.50	2.46	0.97	1.21	1.84
27	1.14	1.50	2.49	0.97	1.21	1.90
28	1.14	1.50	2.51	0.97	1.21	1.97
29	1.14	1.50	2.54	0.97	1.21	2.05
30	1.14	1.50	2.61	0.97	1.21	2.12
31	1.14	1.51	2.72	0.97	1.23	2.19
32	1.14	1.53	2.84	1.00	1.28	2.25
33	1.14	1.56	3.00	1.02	1.31	2.31
34	1.14	1.59	3.17	1.04	1.37	2.41
35	1.14	1.63	3.35	1.07	1.44	2.53
36	1.19	1.68	3.52	1.10	1.50	2.71
37	1.26	1.76	3.69	1.12	1.57	2.92
38	1.35	1.83	3.90	1.16	1.64	3.17
39	1.45	1.94	4.15	1.20	1.74	3.42
40	1.57	2.09	4.50	1.25	1.83	3.67
41	1.69	2.25	4.97	1.32	1.94	3.92
42	1.85	2.47	5.55	1.40	2.04	4.18
43	2.03	2.72	6.19	1.50	2.17	4.43
44	2.20	2.97	6.88	1.61	2.31	4.73
45	2.38	3.24	7.57	1.72	2.47	5.05
46	2.56	3.49	8.26	1.84	2.66	5.41
47	2.74	3.74	8.98	1.97	2.88	5.80
48	2.92	3.99	9.74	2.11	3.11	6.22
49	3.14	4.33	10.55	2.26	3.36	6.68
50	3.42	4.75	11.40	2.43	3.62	7.16
51	3.74	5.28	12.31	2.62	3.87	7.65
52	4.11	5.91	13.30	2.82	4.12	8.18
53	4.53	6.64	14.32	3.04	4.40	8.74
54	5.02	7.42	15.40	3.29	4.76	9.34

†Payable semiannually, or via the monthly Electronic Funds Transfer (EFT) options as described previously.

++As previously noted, member and spouse benefits under this Insurance are available in \$10,000 multiples. *Male rates apply to all coverage issued to Montana residents, regardless of a person's sex.

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Current 2024 "Preferred," "Select" & "Standard" Annual Premium Contributions† Per \$1,000 Benefit Amount						
Amounts of \$250,000 - \$499,000 ++						
Member/Spouse Issue Age	Male			Female*		
	Preferred	Select	Standard	Preferred	Select	Standard
20	\$0.80	\$1.15	\$1.98	\$0.65	\$0.89	\$1.40
21	0.80	1.15	1.98	0.65	0.89	1.40
22	0.80	1.15	1.98	0.65	0.89	1.40
23	0.80	1.15	1.98	0.65	0.89	1.40
24	0.80	1.15	1.98	0.65	0.89	1.40
25	0.80	1.15	1.98	0.65	0.89	1.40
26	0.80	1.15	1.98	0.65	0.89	1.44
27	0.80	1.15	2.00	0.65	0.89	1.49
28	0.80	1.15	2.02	0.65	0.89	1.55
29	0.80	1.15	2.05	0.65	0.89	1.62
30	0.80	1.15	2.11	0.65	0.89	1.68
31	0.80	1.15	2.20	0.66	0.91	1.74
32	0.80	1.17	2.31	0.67	0.95	1.79
33	0.80	1.19	2.45	0.69	0.99	1.85
34	0.80	1.22	2.59	0.71	1.03	1.93
35	0.80	1.26	2.75	0.73	1.09	2.04
36	0.83	1.31	2.90	0.75	1.15	2.19
37	0.86	1.37	3.05	0.78	1.20	2.38
38	0.91	1.44	3.23	0.81	1.27	2.59
39	0.97	1.53	3.45	0.85	1.35	2.81
40	1.05	1.65	3.75	0.90	1.44	3.03
41	1.15	1.80	4.16	0.96	1.52	3.25
42	1.27	1.99	4.66	1.04	1.62	3.47
43	1.40	2.21	5.22	1.12	1.73	3.69
44	1.55	2.42	5.82	1.22	1.85	3.95
45	1.70	2.66	6.42	1.32	1.99	4.23
46	1.86	2.87	7.02	1.43	2.15	4.54
47	2.04	3.09	7.65	1.55	2.34	4.88
48	2.23	3.32	8.31	1.69	2.55	5.25
49	2.43	3.61	9.01	1.83	2.76	5.65
50	2.64	3.97	9.75	1.99	2.99	6.06
51	2.85	4.44	10.54	2.16	3.20	6.49
52	3.05	4.98	11.40	2.33	3.42	6.95
53	3.28	5.61	12.29	2.52	3.66	7.44
54	3.57	6.29	13.23	2.74	3.97	7.96

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Current 2024 "Preferred," "Select" & "Standard" Annual Premium Contributions† Per \$1,000 Benefit Amount						
Amounts of \$500,000 - \$2,000,000 ++						
Member/Spouse Issue Age	Male			Female*		
	Preferred	Select	Standard	Preferred	Select	Standard
20	\$0.74	\$1.09	\$1.92	\$0.59	\$0.83	\$1.34
21	0.74	1.09	1.92	0.59	0.83	1.34
22	0.74	1.09	1.92	0.59	0.83	1.34
23	0.74	1.09	1.92	0.59	0.83	1.34
24	0.74	1.09	1.92	0.59	0.83	1.34
25	0.74	1.09	1.92	0.59	0.83	1.34
26	0.74	1.09	1.92	0.59	0.83	1.38
27	0.74	1.09	1.94	0.59	0.83	1.43
28	0.74	1.09	1.96	0.59	0.83	1.49
29	0.74	1.09	1.99	0.59	0.83	1.56
30	0.74	1.09	2.05	0.59	0.83	1.62
31	0.74	1.09	2.14	0.60	0.85	1.68
32	0.74	1.11	2.25	0.61	0.89	1.73
33	0.74	1.13	2.39	0.63	0.93	1.79
34	0.74	1.16	2.53	0.65	0.97	1.87
35	0.74	1.20	2.69	0.67	1.03	1.98
36	0.77	1.25	2.84	0.69	1.09	2.13
37	0.80	1.31	2.99	0.72	1.14	2.32
38	0.85	1.38	3.17	0.75	1.21	2.53
39	0.91	1.47	3.39	0.79	1.29	2.75
40	0.99	1.59	3.69	0.84	1.38	2.97
41	1.09	1.74	4.10	0.90	1.46	3.19
42	1.21	1.93	4.60	0.98	1.56	3.41
43	1.34	2.15	5.16	1.06	1.67	3.63
44	1.49	2.36	5.76	1.16	1.79	3.89
45	1.64	2.60	6.36	1.26	1.93	4.17
46	1.80	2.81	6.96	1.37	2.09	4.48
47	1.98	3.03	7.59	1.49	2.28	4.82
48	2.17	3.26	8.25	1.63	2.49	5.19
49	2.37	3.55	8.95	1.77	2.70	5.59
50	2.58	3.91	9.69	1.93	2.93	6.00
51	2.79	4.38	10.48	2.10	3.14	6.43
52	2.99	4.92	11.34	2.27	3.36	6.89
53	3.22	5.55	12.23	2.46	3.60	7.38
54	3.51	6.23	13.17	2.68	3.91	7.90

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The current annual premium contribution for all eligible children is \$6.00 for \$10,000 of life insurance.

Note: Premiums are guaranteed to remain level for the first 20 years of coverage. Then, if still eligible, you may reapply for the 20-year level rates then in effect for a subsequent 20-year term. Rates for a subsequent term would be determined based on the insured person's then current age, health and tobacco/nicotine use and would be guaranteed for 20 years. If you or your spouse are not approved for a subsequent 20-year term of guaranteed rates, or do not apply for a subsequent 20-year term, coverage will continue in force on a non-guaranteed rate basis with increasing premiums as the insured ages.