

# Sample Insurance Rates

**Male: "Preferred Plus" Nonsmoker**

**Guaranteed Level Quarterly Premiums**

<b>10 YEAR FIXED RATE</b>					<b>20 YEAR FIXED RATE</b>			
<b>GUARANTEED QUARTERLY PREMIUMS FOR 10 YEARS</b>					<b>GUARANTEED QUARTERLY PREMIUMS FOR 20 YEARS</b>			
<b>Age</b>	<b>100,000 Benefit</b>	<b>250,000 Benefit</b>	<b>500,000 Benefit</b>	<b>1,000,000 Benefit</b>	<b>100,000 Benefit</b>	<b>250,000 Benefit</b>	<b>500,000 Benefit</b>	<b>1,000,000 Benefit</b>
35	32.97	36.16	45.57	68.34	34.64	41.93	65.96	109.42
36	33.80	37.15	48.83	73.17	36.31	44.07	69.97	117.02
37	34.91	38.29	52.52	78.65	37.97	46.49	74.53	125.64
38	36.13	39.68	57.08	85.41	39.64	49.48	80.15	136.29
39	37.32	41.13	61.86	92.49	41.59	52.62	86.05	147.45
40	38.68	42.80	67.30	100.54	43.82	56.17	92.74	160.14
41	40.12	44.73	71.22	108.46	45.77	60.89	101.43	177.74
42	41.31	46.91	75.64	117.45	48.27	66.24	111.26	197.66
43	42.98	49.61	81.13	128.55	51.08	72.85	123.42	222.31
44	44.37	52.43	86.88	140.19	52.68	79.77	136.17	248.09
45	46.04	55.64	93.40	153.41	54.51	87.64	150.64	277.43
46	47.44	59.32	100.26	166.37	58.49	93.87	163.21	300.40
47	49.38	63.49	108.03	181.05	63.01	100.93	177.48	326.45
48	50.62	68.64	117.63	199.20	68.59	109.66	195.09	358.60
49	51.61	74.03	127.69	218.20	74.44	118.79	213.54	392.31
50	52.73	80.16	139.11	239.80	81.09	129.18	234.51	430.60
51	57.38	87.51	152.49	267.07	86.25	142.30	257.37	473.42
52	62.65	95.84	167.65	297.97	92.09	157.16	283.27	521.94
53	69.17	106.14	186.37	336.15	99.32	175.53	315.27	581.89
54	75.99	116.92	206.00	376.14	106.88	194.77	348.79	644.69
55	82.49	129.18	228.28	421.59	115.48	216.63	386.89	716.06
56	88.89	139.42	248.72	461.10	124.08	242.67	430.81	798.68
57	94.85	151.02	271.88	505.89	133.82	272.17	480.59	892.33
58	102.14	165.35	300.47	561.19	145.85	308.63	542.08	1,008.03
59	109.77	180.36	330.44	619.15	158.45	344.60	606.51	1,129.22
60	118.45	197.42	364.49	685.00	172.78	385.64	679.71	1,266.94
61	126.29	220.67	404.03	757.85	193.02	428.07	760.01	1,424.75
62	135.17	247.03	448.83	840.45	215.96	471.00	851.01	1,603.59
63	146.14	279.58	504.18	942.45	244.30	524.01	963.42	1,824.53
64	157.64	313.69	562.16	1,049.29	273.99	579.56	1,081.19	2,055.98
65	170.69	352.44	628.04	1,170.74	307.73	642.67	1,215.01	2,318.99
66	187.07	383.72	688.40	1,275.47	357.45	736.67	1,404.74	2,685.96
67	205.63	419.17	756.80	1,394.14	413.79	843.20	1,619.76	3,101.85
68	228.56	462.96	841.31	1,540.74	483.40	974.81	1,885.38	3,615.63
69	252.58	508.84	929.85	1,694.33	556.31	1,112.68	2,163.65	4,153.85
70	279.87	560.97	1,030.44	1,868.86	639.18	1,269.34	2,479.86	4,765.47
71	309.96	638.11	1,175.99	2,162.11				
72	344.06	725.54	1,340.94	2,494.47				
73	386.18	833.53	1,544.70	2,905.04				
74	430.30	946.67	1,758.17	3,335.16				
75	480.44	1,075.23	2,000.74	3,823.92				
76	628.79	1,273.09	2,400.62	4,599.84				
77	790.92	1,497.32	2,853.82	5,479.22				
78	958.15	1,774.32	3,413.66	6,565.51				
79	1,134.00	2,064.51	4,000.16	7,703.52				
80	1,333.51	2,394.27	4,666.64	8,996.72				

10-year level premium policy not available to new applicants beyond age 80 (age 75 for smokers).

20-year level premium policy not available to new applicants beyond age 70 (age 65 for smokers).

Premiums are lower if paid annually.



2081 Townsgate Road, Suite 240  
 Westlake Village, California 91361  
 Telephone (866) 750-6053  
 Fax (805) 494-5018

# Sample Insurance Rates

**Female: "Preferred Plus" Nonsmoker**

**Guaranteed Level Quarterly Premiums**

Age	10 YEAR FIXED RATE				20 YEAR FIXED RATE			
	GUARANTEED QUARTERLY PREMIUMS FOR 10 YEARS				GUARANTEED QUARTERLY PREMIUMS FOR 20 YEARS			
	100,000 Benefit	250,000 Benefit	500,000 Benefit	1,000,000 Benefit	100,000 Benefit	250,000 Benefit	500,000 Benefit	1,000,000 Benefit
35	30.74	34.35	41.59	60.39	34.31	39.35	56.95	92.72
36	31.57	35.74	43.90	63.41	34.51	40.93	60.42	99.22
37	32.13	37.17	46.51	66.83	34.74	42.72	64.36	106.56
38	32.69	38.70	49.74	71.07	35.02	44.93	69.20	115.62
39	33.24	40.31	53.12	75.50	35.31	47.25	74.31	125.13
40	34.08	42.14	56.96	80.53	35.64	49.88	80.08	135.92
41	34.91	43.47	59.82	88.25	37.00	53.12	85.95	148.06
42	35.47	44.97	63.07	96.99	38.53	56.79	92.60	161.78
43	36.58	46.84	67.07	107.78	40.43	61.33	100.83	178.77
44	37.70	48.79	71.27	119.09	42.42	66.08	109.45	196.55
45	38.81	51.01	76.04	131.94	44.68	71.48	119.22	216.74
46	39.92	53.74	81.65	140.93	47.19	75.64	128.31	234.29
47	41.31	56.84	87.99	151.10	50.03	80.36	138.61	254.14
48	42.98	60.67	95.85	163.69	53.54	86.19	151.33	278.67
49	44.65	64.67	104.07	176.86	57.22	92.29	164.64	304.41
50	46.60	69.22	113.41	191.83	61.40	99.24	179.79	333.61
51	49.94	73.57	122.14	209.38	64.96	108.80	194.93	364.61
52	53.56	78.49	132.02	229.23	68.99	119.63	212.09	399.75
53	57.44	84.57	144.24	253.76	73.97	133.02	233.31	443.16
54	61.07	90.94	157.04	279.50	79.18	147.04	255.51	488.63
55	64.96	98.18	171.57	308.70	85.11	162.97	280.75	540.31
56	67.42	104.87	184.69	337.56	94.61	179.07	312.77	595.40
57	69.79	112.47	199.56	370.26	105.38	197.31	349.06	657.84
58	72.72	121.84	217.92	410.67	118.67	219.85	393.88	734.98
59	75.80	131.67	237.16	452.99	132.61	243.46	440.84	815.78
60	79.29	142.83	259.02	501.09	148.44	270.29	494.21	907.60
61	89.01	160.46	283.58	547.25	164.27	301.30	560.63	1,020.09
62	100.02	180.44	311.39	599.59	182.22	336.44	635.91	1,147.58
63	113.63	205.12	345.76	664.22	204.39	379.84	728.91	1,305.07
64	127.01	230.97	381.76	731.93	227.61	425.32	826.32	1,470.06
65	139.26	260.36	422.66	808.89	254.00	476.99	937.03	1,657.55
66	151.22	291.26	476.63	895.25	295.64	581.82	1,109.04	1,922.20
67	164.86	326.29	537.78	993.11	342.83	667.37	1,296.91	2,222.16
68	181.83	369.56	613.33	1,114.01	401.12	766.15	1,498.64	2,592.65
69	199.36	414.88	692.47	1,240.68	462.19	868.41	1,711.50	2,980.83
70	219.67	466.39	782.40	1,384.60	531.59	985.27	1,950.80	3,421.92
71	242.49	497.70	861.29	1,541.05				
72	266.94	533.17	950.69	1,718.39				
73	289.50	577.00	1,061.14	1,937.42				
74	313.14	622.91	1,176.84	2,166.91				
75	339.99	675.08	1,308.32	2,427.67				
76	439.09	842.73	1,646.91	3,029.43				
77	551.40	1,032.72	2,030.64	3,711.43				
78	690.13	1,267.43	2,504.66	4,553.92				
79	835.48	1,513.31	3,001.24	5,436.53				
80	1,000.64	1,792.72	3,565.56	6,439.47				

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