

Sample Insurance Rates

Male: "Preferred Plus" Nonsmoker

Guaranteed Level Quarterly Premiums

10 YEAR FIXED RATE					20 YEAR FIXED RATE			
GUARANTEED QUARTERLY PREMIUMS FOR 10 YEARS					GUARANTEED QUARTERLY PREMIUMS FOR 20 YEARS			
Age	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	32.12	34.44	44.41	68.32	35.37	41.73	65.95	108.65
36	32.69	36.23	46.69	71.92	36.77	43.90	69.92	115.99
37	33.33	38.26	49.28	76.03	38.34	46.36	74.44	124.29
38	34.12	40.76	52.47	81.09	40.29	49.38	80.00	134.54
39	34.96	42.34	55.81	86.39	42.33	52.56	85.83	145.30
40	35.90	43.13	59.61	92.43	44.65	56.17	92.47	157.52
41	37.46	46.11	64.32	101.02	46.13	60.53	100.77	175.19
42	39.21	48.40	69.64	110.77	47.80	65.46	110.17	195.23
43	41.38	50.58	76.24	122.77	49.87	71.55	121.79	219.98
44	43.66	52.33	83.13	135.39	52.04	77.94	133.96	245.92
45	46.24	54.32	90.97	149.70	54.51	85.19	147.79	275.39
46	46.94	57.59	97.29	161.60	57.58	90.97	159.77	298.05
47	47.73	61.29	104.48	175.06	61.07	97.53	173.34	323.70
48	48.71	65.87	113.33	191.70	65.38	105.63	190.10	355.39
49	49.74	70.67	122.60	209.14	69.90	114.11	207.67	388.62
50	50.91	76.12	133.15	228.93	75.03	123.75	227.62	426.36
51	54.44	83.28	145.76	255.57	81.10	135.89	249.21	468.33
52	58.44	91.41	160.07	285.72	87.97	149.64	273.67	515.90
53	63.39	101.44	177.74	322.98	96.47	166.63	303.89	574.68
54	68.57	111.94	196.25	362.04	105.37	184.43	335.54	636.24
55	74.46	123.88	217.29	406.40	115.48	204.67	371.52	706.20
56	80.42	134.71	238.66	446.13	127.25	234.05	414.59	784.82
57	87.18	146.99	262.89	491.18	139.53	267.37	463.42	873.94
58	95.53	162.15	292.81	546.80	152.16	308.51	523.73	984.00
59	104.27	178.04	324.16	605.07	165.39	351.62	586.92	1,099.33
60	114.21	196.09	359.79	671.30	180.43	400.61	658.72	1,230.37
61	123.08	217.26	399.24	742.53	201.69	434.12	740.00	1,393.61
62	133.12	241.25	443.93	823.22	225.78	472.12	832.11	1,578.63
63	145.53	270.88	499.15	922.94	255.53	519.04	945.90	1,807.17
64	158.53	301.93	557.00	1,027.41	282.62	568.20	1,065.10	2,046.60
65	173.31	337.21	622.74	1,146.10	312.17	624.07	1,200.57	2,318.67
66	191.16	370.26	677.79	1,254.22	360.62	738.55	1,421.17	2,746.38
67	211.38	407.74	740.18	1,376.75	415.54	868.29	1,671.17	3,231.15
68	236.37	454.02	817.26	1,528.10	483.38	1,022.70	1,978.79	3,795.54
69	262.55	502.51	898.01	1,686.67	554.44	1,167.46	2,270.97	4,360.68
70	292.29	557.61	989.76	1,866.87	635.20	1,331.96	2,602.99	5,002.88
71	323.36	634.39	1,140.22	2,157.05				
72	358.57	721.42	1,310.73	2,485.91				
73	402.07	828.92	1,521.37	2,892.16				
74	447.64	941.54	1,742.03	3,317.75				
75	499.42	1,069.51	1,992.79	3,801.37				
76	636.43	1,277.25	2,393.86	4,580.66				
77	791.71	1,512.69	2,848.41	5,463.88				
78	983.53	1,803.52	3,409.91	6,554.88				
79	1,184.49	2,108.19	3,998.15	7,697.85				
80	1,399.20	2,454.42	4,666.61	8,996.70				

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.



2801 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

10 YEAR FIXED RATE					20 YEAR FIXED RATE			
GUARANTEED QUARTERLY PREMIUMS FOR 10 YEARS					GUARANTEED QUARTERLY PREMIUMS FOR 20 YEARS			
Age	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	29.07	30.73	40.49	60.31	35.05	38.95	56.37	92.70
36	29.58	31.69	42.33	63.34	35.26	40.46	59.65	99.19
37	30.15	32.77	44.41	66.78	35.49	42.17	63.39	106.53
38	30.86	34.11	47.00	70.99	35.79	44.29	67.99	115.59
39	31.61	35.50	49.70	75.45	36.09	46.50	72.81	125.11
40	32.46	37.09	52.76	80.48	36.44	49.02	78.29	135.92
41	33.31	38.88	56.18	88.01	37.87	52.30	84.24	147.84
42	34.28	40.91	60.04	96.54	39.48	56.01	90.97	161.36
43	35.47	43.41	64.82	107.09	41.47	60.61	99.30	178.05
44	36.72	46.04	69.83	118.14	43.56	65.42	108.01	195.54
45	38.14	49.02	75.51	130.70	45.93	70.88	117.91	215.42
46	39.23	51.48	80.68	139.31	48.56	74.82	126.46	231.08
47	40.46	54.28	86.54	149.09	51.55	79.27	136.14	248.86
48	41.98	57.72	93.77	161.17	55.24	84.79	148.11	270.80
49	43.58	61.34	101.35	173.81	58.55	90.56	160.64	293.78
50	45.40	65.45	109.96	188.20	61.40	97.12	174.89	319.91
51	47.85	69.74	118.57	204.69	65.03	106.35	190.39	351.55
52	50.63	74.60	128.35	223.34	69.14	116.81	207.96	387.40
53	54.06	80.62	140.41	246.40	74.22	129.74	229.66	431.69
54	57.66	86.91	153.05	270.57	79.55	143.28	252.40	478.09
55	61.74	94.07	167.41	298.02	85.59	158.67	278.24	530.82
56	64.92	104.60	187.01	335.36	94.14	176.16	310.63	590.92
57	68.53	116.54	208.69	377.68	103.83	195.98	347.35	659.03
58	72.98	127.08	227.97	429.94	115.80	220.46	392.70	743.17
59	77.64	137.40	248.16	474.77	128.34	246.11	440.22	831.28
60	82.27	149.12	271.12	525.28	142.59	275.26	494.21	931.45
61	92.03	167.63	296.91	573.75	159.05	313.46	569.25	1,051.89
62	102.32	188.61	326.11	628.71	177.69	352.41	654.27	1,188.39
63	115.04	214.52	362.19	696.58	200.73	397.98	759.32	1,357.01
64	128.36	236.34	399.99	767.68	224.86	445.73	866.79	1,533.66
65	143.49	260.36	439.22	848.48	252.28	499.99	983.02	1,734.40
66	156.45	279.24	469.21	914.12	293.70	610.06	1,157.81	2,017.45
67	171.14	300.64	503.20	973.77	340.64	699.88	1,342.99	2,332.40
68	189.28	327.07	545.17	1,047.44	398.63	803.61	1,571.77	2,721.42
69	208.29	354.76	589.15	1,124.63	459.37	910.98	1,796.22	3,129.01
70	229.67	386.23	639.13	1,212.35	528.41	1,033.69	2,047.48	3,592.15
71	249.07	429.56	738.62	1,392.42				
72	270.80	478.66	851.39	1,596.49				
73	297.65	539.32	990.69	1,848.59				
74	325.78	602.87	1,136.62	2,112.69				
75	356.01	675.08	1,302.46	2,412.80				
76	460.06	842.73	1,641.93	3,016.79				
77	577.99	1,032.72	2,026.65	3,701.33				
78	723.66	1,267.43	2,501.90	4,546.92				
79	876.27	1,513.31	2,999.79	5,432.79				
80	1,049.69	1,792.72	3,565.56	6,439.47				

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