

AD 117 Standard Annual Premium Rate Table

MALE

Issue Age	Up to 49,999	50,000 to 99,999	100,000 and Over
16	7.88	6.76	6.63
17	7.92	6.84	6.67
18	9.28	8.21	8.14
19	9.74	8.57	8.48
20	10.10	8.82	8.74
21	10.44	9.17	9.07
22	10.79	9.52	9.43
23	11.16	9.89	9.80
24	11.55	10.29	10.19
25	11.99	10.73	10.63
26	12.46	11.20	11.10
27	12.95	11.71	11.58
28	13.46	12.22	12.10
29	14.03	12.80	12.66
30	14.67	13.43	13.30
31	15.30	14.08	13.93
32	15.98	14.75	14.62
33	16.73	15.52	15.36
34	17.52	16.33	16.16
35	18.33	17.15	16.97
36	19.16	18.03	17.85
37	20.04	18.98	18.80
38	21.00	19.99	19.80
39	21.95	21.07	20.86
40	22.88	22.14	21.92
41	23.88	23.36	23.01
42	24.91	24.68	24.03
43	26.00	25.97	25.12
44	27.15	27.11	26.26
45	28.35	28.32	27.46
46	29.62	29.59	28.73
47	30.97	30.94	30.08
48	32.37	32.34	31.49
49	33.87	33.85	33.00
50	35.45	35.43	34.59
51	37.15	37.13	36.28
52	38.95	38.93	38.07
53	40.84	40.82	39.96
54	42.85	42.83	41.97
55	44.96	44.95	44.09
56	46.87	47.21	46.35
57	49.62	49.61	48.74
58	52.17	52.16	51.28
59	54.88	54.87	53.99
60	57.79	57.78	56.89
61	60.87	60.85	59.97
62	64.16	64.15	63.27
63	67.69	67.68	66.79
64	71.42	71.41	70.53
65	75.42	75.41	74.52
66	79.68	79.67	78.78
67	84.23	84.22	83.33
68	89.12	89.11	88.22
69	94.37	94.36	93.47
70	100.02	100.01	99.12
71	110.02	110.02	108.33
72	119.46	118.85	117.67
73	128.82	128.16	126.90
74	138.23	137.59	136.22
75	147.68	147.04	145.59
76	157.90	157.28	155.72
77	168.31	167.64	165.99
78	178.81	178.14	176.36
79	190.22	189.57	187.69
80	202.73	202.04	200.05
81	216.26	215.63	213.50
82	231.00	230.38	228.10
83	246.95	246.31	243.88
84	264.07	263.41	260.80
85	282.34	281.68	278.89
86	298.90	298.27	295.33
87	317.64	316.99	313.85
88	336.98	336.37	333.04
89	361.93	361.28	357.71
90	386.03	385.35	381.53

Rate per \$1,000

To calculate estimated premium payment for annual, semi-annual, quarterly and monthly (Check-O-Matic*) billing:

Look up the age you will be when your policy is issued. Refer to Group Term Life Insurance Instruction Guide (pages 3-4) for more information on determining your "Issue age."

Determine the "Rate per \$1,000" of Whole Life Insurance coverage for your specific age and face value of your Whole Life policy.



Multiply your "Rate per \$1,000" by one of the Payment Frequency values listed below. Note that there is no Frequency value for annual premiums:

<p>Payment Frequency Semi-Annual Premium Multiply annual premium by .5200</p> <p>Quarterly Premium Multiply annual premium by .2650</p> <p>Check-O-Matic* (Monthly) Premium Multiply annual premium by .0880</p> <p>There is no payment frequency for annual premium.</p>

Multiply the value found in the step above by the number of \$1,000 units of coverage being applied for (i.e., 30,000 coverage = 30 units).

Add the applicable policy fee shown below depending upon the "Payment Frequency" you will pay for your policy with.

Policy Fees	
Face Amounts Up to \$2,499: Check-O-Matic: \$4.00 Quarterly: \$13.12 Semi-annual: \$21.99 Annual: \$39.98	
Face Amounts \$2,500 - 49,999: Check-O-Matic: \$5.50 Quarterly: \$18.15 Semi-annual: \$30.80 Annual: \$55.00	Face Amounts \$50,000 - 99,999: Check-O-Matic: \$6.00 Quarterly: \$19.80 Semi-annual: \$33.60 Annual: \$60.00
Face Amounts \$100,000 - 249,999: Check-O-Matic: \$6.50 Quarterly: \$21.45 Semi-annual: \$36.40 Annual: \$65.00	Face Amounts \$250,000 and over: Check-O-Matic: \$10.00 Quarterly: \$33.00 Semi-annual: \$56.00 Annual: \$100.00

Your estimated premium calculation is \$ _____.

***If you would like to pay for your Whole Life premium on a monthly basis, a Check-O-Matic (C-O-M) Form must be completed. The Form is two pages, both pages must be fully completed; a VOIDED check must be attached to the first page.**

You must send two months of premium payment with the C-O-M Form.

Rates are subject to change.

These rates are effective as of December 4, 2017.



AD 117 Standard Annual Premium Rate Table

FEMALE

Issue Age	Up to 49,999	50,000 to 99,999	100,000 and Over
16	7.26	6.06	6.01
17	7.33	6.13	6.07
18	9.16	7.77	7.61
19	9.34	7.83	7.70
20	9.56	7.95	7.80
21	9.79	8.18	8.01
22	10.02	8.41	8.24
23	10.23	8.62	8.45
24	10.45	8.83	8.67
25	10.67	9.05	8.88
26	10.95	9.32	9.14
27	11.32	9.68	9.50
28	11.74	10.10	9.90
29	12.21	10.56	10.36
30	12.68	11.03	10.82
31	13.22	11.55	11.32
32	13.77	12.10	11.85
33	14.32	12.64	12.39
34	14.85	13.15	12.89
35	15.44	13.71	13.45
36	16.01	14.35	14.07
37	16.64	15.03	14.73
38	17.35	15.77	15.47
39	18.08	16.55	16.22
40	18.85	17.36	17.02
41	19.82	18.30	17.96
42	20.80	19.28	18.90
43	21.78	20.22	19.85
44	22.75	21.20	20.78
45	23.73	22.14	21.72
46	25.07	23.47	23.01
47	26.42	24.78	24.31
48	27.76	26.10	25.60
49	29.11	27.42	26.88
50	30.45	28.73	28.18
51	32.49	30.74	30.15
52	34.55	32.75	32.13
53	36.58	34.74	34.08
54	38.55	36.76	36.06
55	40.58	38.78	38.02
56	42.48	40.94	40.10
57	44.49	43.11	42.05
58	46.73	45.31	44.21
59	49.17	47.73	46.59
60	51.88	50.06	49.20
61	54.51	52.93	51.70
62	57.52	55.82	54.59
63	61.23	59.42	58.15
64	65.17	63.23	61.93
65	69.37	67.26	65.94
66	73.82	71.52	70.21
67	78.52	75.96	74.72
68	83.42	80.62	79.43
69	88.63	85.54	84.43
70	94.02	90.69	89.65
71	99.49	96.16	95.12
72	105.18	101.85	100.81
73	111.14	107.80	106.76
74	117.37	114.03	112.99
75	124.05	120.62	119.60
76	131.17	127.61	126.51
77	138.76	135.05	133.90
78	146.91	143.05	141.83
79	155.72	151.69	150.40
80	165.29	161.10	159.73
81	175.58	171.39	169.92
82	186.90	182.69	181.13
83	199.38	195.14	193.48
84	213.21	208.91	207.13
85	228.54	224.15	222.24
86	244.26	239.58	237.53
87	261.61	256.59	254.40
88	279.12	273.79	271.45
89	297.31	291.63	289.14
90	316.16	310.12	307.47

Rate per \$1,000

To calculate estimated premium payment for annual, semi-annual, quarterly and monthly (Check-O-Matic*) billing:

Look up the age you will be when your policy is issued. Refer to Group Term Life Insurance Instruction Guide (pages 3-4) for more information on determining your "Issue age."

Determine the "Rate per \$1,000" of Whole Life Insurance coverage for your specific age and face value of your Whole Life policy.



Multiply your "Rate per \$1,000" by one of the Payment Frequency values listed below. Note that there is no Frequency value for annual premiums:

<p>Payment Frequency Semi-Annual Premium Multiply annual premium by .5200</p> <p>Quarterly Premium Multiply annual premium by .2650</p> <p>Check-O-Matic* (Monthly) Premium Multiply annual premium by .0880</p> <p>There is no payment frequency for annual premium.</p>

Multiply the value found in the step above by the number of \$1,000 units of coverage being applied for (i.e., 30,000 coverage = 30 units).

Add the applicable policy fee shown below depending upon the "Payment Frequency" you will pay for your policy with.

Policy Fees	
Face Amounts Up to \$2,499: Check-O-Matic: \$4.00 Quarterly: \$13.12 Semi-annual: \$21.99 Annual: \$39.98	
Face Amounts \$2,500 - 49,999: Check-O-Matic: \$5.50 Quarterly: \$18.15 Semi-annual: \$30.80 Annual: \$55.00	Face Amounts \$50,000 - 99,999: Check-O-Matic: \$6.00 Quarterly: \$19.80 Semi-annual: \$33.60 Annual: \$60.00
Face Amounts \$100,000 - 249,999: Check-O-Matic: \$6.50 Quarterly: \$21.45 Semi-annual: \$36.40 Annual: \$65.00	Face Amounts \$250,000 and over: Check-O-Matic: \$10.00 Quarterly: \$33.00 Semi-annual: \$56.00 Annual: \$100.00

Your estimated premium calculation is \$ _____.

***If you would like to pay for your Whole Life premium on a monthly basis, a Check-O-Matic (C-O-M) Form must be completed. The Form is two pages, both pages must be fully completed; a VOIDED check must be attached to the first page.**

You must send two months of premium payment with the C-O-M Form.

Rates are subject to change.

These rates are effective as of December 4, 2017



AD 117 Standard Annual Premium Rate Table

Unisex (Montana Only)

Issue Age	Up to 49,999	50,000 to 99,999	100,000 and Over
16	7.76	6.62	6.51
17	7.80	6.70	6.55
18	9.26	8.12	8.03
19	9.66	8.42	8.32
20	9.99	8.65	8.55
21	10.31	8.97	8.86
22	10.64	9.30	9.19
23	10.97	9.64	9.53
24	11.33	10.00	9.89
25	11.73	10.39	10.28
26	12.16	10.82	10.71
27	12.62	11.30	11.16
28	13.12	11.80	11.66
29	13.67	12.35	12.20
30	14.27	12.95	12.80
31	14.88	13.57	13.41
32	15.54	14.22	14.07
33	16.25	14.94	14.77
34	16.99	15.69	15.51
35	17.75	16.46	16.27
36	18.53	17.29	17.09
37	19.36	18.19	17.99
38	20.27	19.15	18.93
39	21.18	20.17	19.93
40	22.07	21.18	20.94
41	23.07	22.35	22.00
42	24.09	23.60	23.00
43	25.16	24.82	24.07
44	26.27	25.93	25.16
45	27.43	27.08	26.31
46	28.71	28.37	27.59
47	30.06	29.71	28.93
48	31.45	31.09	30.31
49	32.92	32.56	31.78
50	34.45	34.09	33.31
51	36.22	35.85	35.05
52	38.07	37.69	36.88
53	39.99	39.60	38.78
54	41.99	41.62	40.79
55	44.08	43.72	42.88
56	45.99	45.96	45.10
57	48.59	48.31	47.40
58	51.08	50.79	49.87
59	53.74	53.44	52.51
60	56.61	56.24	55.35
61	59.60	59.27	58.32
62	62.83	62.48	61.53
63	66.40	66.03	65.06
64	70.17	69.77	68.81
65	74.21	73.78	72.80
66	78.51	78.04	77.07
67	83.09	82.57	81.61
68	87.98	87.41	86.46
69	93.22	92.60	91.66
70	98.82	98.15	97.23
71	107.91	107.25	105.69
72	116.60	115.45	114.30
73	125.28	124.09	122.87
74	134.06	132.88	131.57
75	142.95	141.76	140.39
76	152.55	151.35	149.88
77	162.40	161.12	159.57
78	172.43	171.12	169.45
79	183.32	181.99	180.23
80	195.24	193.85	191.99
81	208.12	206.78	204.78
82	222.18	220.84	218.71
83	237.44	236.08	233.80
84	253.90	252.51	250.07
85	271.58	270.17	267.56
86	287.97	286.53	283.77
87	306.43	304.91	301.96
88	325.41	323.85	320.72
89	349.01	347.35	344.00
90	372.06	370.30	366.72

Rate per \$1,000

To calculate estimated premium payment for annual, semi-annual, quarterly and monthly (Check-O-Matic*) billing:

Look up the age you will be when your policy is issued. Refer to Group Term Life Insurance Instruction Guide (pages 3-4) for more information on determining your "Issue age."

Determine the "Rate per \$1,000" of Whole Life Insurance coverage for your specific age and face value of your Whole Life policy.



Multiply your "Rate per \$1,000" by one of the Payment Frequency values listed below. Note that there is no Frequency value for annual premiums:

<p>Payment Frequency Semi-Annual Premium Multiply annual premium by .5200</p> <p>Quarterly Premium Multiply annual premium by .2650</p> <p>Check-O-Matic* (Monthly) Premium Multiply annual premium by .0880</p> <p>There is no payment frequency for annual premium.</p>

Multiply the value found in the step above by the number of \$1,000 units of coverage being applied for (i.e., 30,000 coverage = 30 units).

Add the applicable policy fee shown below depending upon the "Payment Frequency" you will pay for your policy with.

Policy Fees	
Face Amounts Up to \$2,499:	
Check-O-Matic: \$4.00	
Quarterly: \$13.12	
Semi-annual: \$21.99	
Annual: \$39.98	
Face Amounts \$2,500 - 49,999:	Face Amounts \$50,000 - 99,999:
Check-O-Matic: \$5.50	Check-O-Matic: \$6.00
Quarterly: \$18.15	Quarterly: \$19.80
Semi-annual: \$30.80	Semi-annual: \$33.60
Annual: \$55.00	Annual: \$60.00
Face Amounts \$100,000 - 249,999:	Face Amounts \$250,000 and over:
Check-O-Matic: \$6.50	Check-O-Matic: \$10.00
Quarterly: \$21.45	Quarterly: \$33.00
Semi-annual: \$36.40	Semi-annual: \$56.00
Annual: \$65.00	Annual: \$100.00

Your estimated premium calculation is \$ _____.

***If you would like to pay for your Whole Life premium on a monthly basis, a Check-O-Matic (C-O-M) Form must be completed. The Form is two pages, both pages must be fully completed; a VOIDED check must be attached to the first page.**

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