

# IMMEDIATE SOLUTION, 10 PAY SOLUTION & EASY SOLUTION

*Choose the Final Expense Plan  
that's Right for You.*



Monthly Premium Amounts Only

Electronic funds transfer premium rates for selected life insurance amounts.

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# Solutions whole life insurance final expense products.

## Immediate Solution – Life Paid Up At 121

Issue Ages	Minimum Amount	Maximum Amount
0-55	\$1,000	\$50,000
56-65	\$1,000	\$40,000
66-75	\$1,000	\$30,000
76-85	\$1,000	\$25,000

- Preferred, Standard, Tobacco, Non-Tobacco, and Juvenile classes
- Level premiums to age 121

## Immediate Solution – 10-Pay Life

Issue Ages	Minimum Amount	Maximum Amount
0-55	\$1,000	\$50,000
56-65	\$1,000	\$40,000
66-75	\$1,000	\$30,000
76-85	\$1,000	\$25,000

- Preferred, Standard, Tobacco, Non-Tobacco, and Juvenile classes
- Level premiums for 10 years

## Easy Solution – Graded Death Benefit

- Issue Ages 18 - 80
- Issue Ages PA
  - 18 - 80 Male
  - 18 - 80 Female
- Issue Amounts \$1,000 - \$25,000
- Unismoke class
- Level premiums to age 121

# Immediate Solution – Life Paid Up At 121

Preferred Issue Premium Rates Ages: 0 - 44

M Juv.	Male Juvenile
MT	Male Tobacco
MNT	Male Non-Tobacco

	\$ 1,000	\$ 2,000	\$ 3,000	\$ 4,000	\$ 5,000	\$ 6,000	\$ 7,000	\$ 8,000	\$ 9,000	\$ 10,000										
Age	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.										
0	6.08	7.16	8.24	9.32	8.90	9.98	11.06	12.14	13.22	14.30										
1	6.09	7.18	8.27	9.36	8.95	10.04	11.13	12.22	13.31	14.40										
2	6.10	7.20	8.30	9.40	9.00	10.10	11.20	12.30	13.40	14.50										
3	6.11	7.22	8.33	9.44	9.05	10.16	11.27	12.38	13.49	14.60										
4	6.12	7.24	8.36	9.48	9.10	10.22	11.34	12.46	13.58	14.70										
5	6.12	7.24	8.36	9.48	9.10	10.22	11.34	12.46	13.58	14.70										
6	6.15	7.30	8.45	9.60	9.25	10.40	11.55	12.70	13.85	15.00										
7	6.17	7.34	8.51	9.68	9.35	10.52	11.69	12.86	14.03	15.20										
8	6.20	7.40	8.60	9.80	9.50	10.70	11.90	13.10	14.30	15.50										
9	6.22	7.44	8.66	9.88	9.60	10.82	12.04	13.26	14.48	15.70										
10	6.24	7.48	8.72	9.96	9.70	10.94	12.18	13.42	14.66	15.90										
11	6.28	7.56	8.84	10.12	9.90	11.18	12.46	13.74	15.02	16.30										
12	6.31	7.62	8.93	10.24	10.05	11.36	12.67	13.98	15.29	16.60										
13	6.35	7.70	9.05	10.40	10.25	11.60	12.95	14.30	15.65	17.00										
14	6.38	7.76	9.14	10.52	10.40	11.78	13.16	14.54	15.92	17.30										
15	6.42	7.84	9.26	10.68	10.60	12.02	13.44	14.86	16.28	17.70										
16	6.43	7.86	9.29	10.72	10.65	12.08	13.51	14.94	16.37	17.80										
17	6.44	7.88	9.32	10.76	10.70	12.14	13.58	15.02	16.46	17.90										
Age	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT		
18	6.69	6.20	8.38	7.40	10.07	8.60	11.76	9.80	11.95	9.50	13.64	10.70	15.33	11.90	17.02	13.10	18.71	14.30	20.40	15.50
19	6.70	6.21	8.40	7.42	10.10	8.63	11.80	9.84	12.00	9.55	13.70	10.76	15.40	11.97	17.10	13.18	18.80	14.39	20.50	15.60
20	6.71	6.22	8.42	7.44	10.13	8.66	11.84	9.88	12.05	9.60	13.76	10.82	15.47	12.04	17.18	13.26	18.89	14.48	20.60	15.70
21	6.74	6.24	8.48	7.48	10.22	8.72	11.96	9.96	12.20	9.70	13.94	10.94	15.68	12.18	17.42	13.42	19.16	14.66	20.90	15.90
22	6.77	6.26	8.54	7.52	10.31	8.78	12.08	10.04	12.35	9.80	14.12	11.06	15.89	12.32	17.66	13.58	19.43	14.84	21.20	16.10
23	6.80	6.28	8.60	7.56	10.40	8.84	12.20	10.12	12.50	9.90	14.30	11.18	16.10	12.46	17.90	13.74	19.70	15.02	21.50	16.30
24	6.83	6.30	8.66	7.60	10.49	8.90	12.32	10.20	12.65	10.00	14.48	11.30	16.31	12.60	18.14	13.90	19.97	15.20	21.80	16.50
25	6.85	6.32	8.70	7.64	10.55	8.96	12.40	10.28	12.75	10.10	14.60	11.42	16.45	12.74	18.30	14.06	20.15	15.38	22.00	16.70
26	6.89	6.35	8.78	7.70	10.67	9.05	12.56	10.40	12.95	10.25	14.84	11.60	16.73	12.95	18.62	14.30	20.51	15.65	22.40	17.00
27	6.94	6.38	8.88	7.76	10.82	9.14	12.76	10.52	13.20	10.40	15.14	11.78	17.08	13.16	19.02	14.54	20.96	15.92	22.90	17.30
28	6.98	6.41	8.96	7.82	10.94	9.23	12.92	10.64	13.40	10.55	15.38	11.96	17.36	13.37	19.34	14.78	21.32	16.19	23.30	17.60
29	7.03	6.44	9.06	7.88	11.09	9.32	13.12	10.76	13.65	10.70	15.68	12.14	17.71	13.58	19.74	15.02	21.77	16.46	23.80	17.90
30	7.09	6.48	9.18	7.96	11.27	9.44	13.36	10.92	13.95	10.90	16.04	12.38	18.13	13.86	20.22	15.34	22.31	16.82	24.40	18.30
31	7.14	6.52	9.28	8.04	11.42	9.56	13.56	11.08	14.20	11.10	16.34	12.62	18.48	14.14	20.62	15.66	22.76	17.18	24.90	18.70
32	7.21	6.56	9.42	8.12	11.63	9.68	13.84	11.24	14.55	11.30	16.76	12.86	18.97	14.42	21.18	15.98	23.39	17.54	25.60	19.10
33	7.28	6.60	9.56	8.20	11.84	9.80	14.12	11.40	14.90	11.50	17.18	13.10	19.46	14.70	21.74	16.30	24.02	17.90	26.30	19.50
34	7.35	6.65	9.70	8.30	12.05	9.95	14.40	11.60	15.25	11.75	17.60	13.40	19.95	15.05	22.30	16.70	24.65	18.35	27.00	20.00
35	7.43	6.71	9.86	8.42	12.29	10.13	14.72	11.84	15.65	12.05	18.08	13.76	20.51	15.47	22.94	17.18	25.37	18.89	27.80	20.60
36	7.52	6.77	10.04	8.54	12.56	10.31	15.08	12.08	16.10	12.35	18.62	14.12	21.14	15.89	23.66	17.66	26.18	19.43	28.70	21.20
37	7.61	6.83	10.22	8.66	12.83	10.49	15.44	12.32	16.55	12.65	19.16	14.48	21.77	16.31	24.38	18.14	26.99	19.97	29.60	21.80
38	7.70	6.90	10.40	8.80	13.10	10.70	15.80	12.60	17.00	13.00	19.70	14.90	22.40	16.80	25.10	18.70	27.80	20.60	30.50	22.50
39	7.80	6.97	10.60	8.94	13.40	10.91	16.20	12.88	17.50	13.35	20.30	15.32	23.10	17.29	25.90	19.26	28.70	21.23	31.50	23.20
40	7.91	7.05	10.82	9.10	13.73	11.15	16.64	13.20	18.05	13.75	20.96	15.80	23.87	17.85	26.78	19.90	29.69	21.95	32.60	24.00
41	7.98	7.11	10.96	9.22	13.94	11.33	16.92	13.44	18.40	14.05	21.38	16.16	24.36	18.27	27.34	20.38	30.32	22.49	33.30	24.60
42	8.05	7.17	11.10	9.34	14.15	11.51	17.20	13.68	18.75	14.35	21.80	16.52	24.85	18.69	27.90	20.86	30.95	23.03	34.00	25.20
43	8.12	7.23	11.24	9.46	14.36	11.69	17.48	13.92	19.10	14.65	22.22	16.88	25.34	19.11	28.46	21.34	31.58	23.57	34.70	25.80
44	8.19	7.29	11.38	9.58	14.57	11.87	17.76	14.16	19.45	14.95	22.64	17.24	25.83	19.53	29.02	21.82	32.21	24.11	35.40	26.40

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

**FOR AGENTS' USE ONLY**

# Immediate Solution – Life Paid Up At 121

Preferred Issue Premium Rates Ages: 0 - 44

M Juv.	Male Juvenile
MT	Male Tobacco
MNT	Male Non-Tobacco

	\$ 11,000	\$ 12,000	\$ 13,000	\$ 14,000	\$ 15,000	\$ 20,000	\$ 25,000	\$ 30,000	\$ 40,000	\$ 50,000
Age	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.
0	15.38	16.46	17.54	18.62	19.70	25.10	30.50	35.90	46.70	57.50
1	15.49	16.58	17.67	18.76	19.85	25.30	30.75	36.20	47.10	58.00
2	15.60	16.70	17.80	18.90	20.00	25.50	31.00	36.50	47.50	58.50
3	15.71	16.82	17.93	19.04	20.15	25.70	31.25	36.80	47.90	59.00
4	15.82	16.94	18.06	19.18	20.30	25.90	31.50	37.10	48.30	59.50
5	15.82	16.94	18.06	19.18	20.30	25.90	31.50	37.10	48.30	59.50
6	16.15	17.30	18.45	19.60	20.75	26.50	32.25	38.00	49.50	61.00
7	16.37	17.54	18.71	19.88	21.05	26.90	32.75	38.60	50.30	62.00
8	16.70	17.90	19.10	20.30	21.50	27.50	33.50	39.50	51.50	63.50
9	16.92	18.14	19.36	20.58	21.80	27.90	34.00	40.10	52.30	64.50
10	17.14	18.38	19.62	20.86	22.10	28.30	34.50	40.70	53.10	65.50
11	17.58	18.86	20.14	21.42	22.70	29.10	35.50	41.90	54.70	67.50
12	17.91	19.22	20.53	21.84	23.15	29.70	36.25	42.80	55.90	69.00
13	18.35	19.70	21.05	22.40	23.75	30.50	37.25	44.00	57.50	71.00
14	18.68	20.06	21.44	22.82	24.20	31.10	38.00	44.90	58.70	72.50
15	19.12	20.54	21.96	23.38	24.80	31.90	39.00	46.10	60.30	74.50
16	19.23	20.66	22.09	23.52	24.95	32.10	39.25	46.40	60.70	75.00
17	19.34	20.78	22.22	23.66	25.10	32.30	39.50	46.70	61.10	75.50

Age	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT		
18	22.09	16.70	23.78	17.90	25.47	19.10	27.16	20.30	28.85	21.50	37.30	27.50	45.75	33.50	54.20	39.50	71.10	51.50	88.00	63.50
19	22.20	16.81	23.90	18.02	25.60	19.23	27.30	20.44	29.00	21.65	37.50	27.70	46.00	33.75	54.50	39.80	71.50	51.90	88.50	64.00
20	22.31	16.92	24.02	18.14	25.73	19.36	27.44	20.58	29.15	21.80	37.70	27.90	46.25	34.00	54.80	40.10	71.90	52.30	89.00	64.50
21	22.64	17.14	24.38	18.38	26.12	19.62	27.86	20.86	29.60	22.10	38.30	28.30	47.00	34.50	55.70	40.70	73.10	53.10	90.50	65.50
22	22.97	17.36	24.74	18.62	26.51	19.88	28.28	21.14	30.05	22.40	38.90	28.70	47.75	35.00	56.60	41.30	74.30	53.90	92.00	66.50
23	23.30	17.58	25.10	18.86	26.90	20.14	28.70	21.42	30.50	22.70	39.50	29.10	48.50	35.50	57.50	41.90	75.50	54.70	93.50	67.50
24	23.63	17.80	25.46	19.10	27.29	20.40	29.12	21.70	30.95	23.00	40.10	29.50	49.25	36.00	58.40	42.50	76.70	55.50	95.00	68.50
25	23.85	18.02	25.70	19.34	27.55	20.66	29.40	21.98	31.25	23.30	40.50	29.90	49.75	36.50	59.00	43.10	77.50	56.30	96.00	69.50
26	24.29	18.35	26.18	19.70	28.07	21.05	29.96	22.40	31.85	23.75	41.30	30.50	50.75	37.25	60.20	44.00	79.10	57.50	98.00	71.00
27	24.84	18.68	26.78	20.06	28.72	21.44	30.66	22.82	32.60	24.20	42.30	31.10	52.00	38.00	61.70	44.90	81.10	58.70	100.50	72.50
28	25.28	19.01	27.26	20.42	29.24	21.83	31.22	23.24	33.20	24.65	43.10	31.70	53.00	38.75	62.90	45.80	82.70	59.90	102.50	74.00
29	25.83	19.34	27.86	20.78	29.89	22.22	31.92	23.66	33.95	25.10	44.10	32.30	54.25	39.50	64.40	46.70	84.70	61.10	105.00	75.50
30	26.49	19.78	28.58	21.26	30.67	22.74	32.76	24.22	34.85	25.70	45.30	33.10	55.75	40.50	66.20	47.90	87.10	62.70	108.00	77.50
31	27.04	20.22	29.18	21.74	31.32	23.26	33.46	24.78	35.60	26.30	46.30	33.90	57.00	41.50	67.70	49.10	89.10	64.30	110.50	79.50
32	27.81	20.66	30.02	22.22	32.23	23.78	34.44	25.34	36.65	26.90	47.70	34.70	58.75	42.50	69.80	50.30	91.90	65.90	114.00	81.50
33	28.58	21.10	30.86	22.70	33.14	24.30	35.42	25.90	37.70	27.50	49.10	35.50	60.50	43.50	71.90	51.50	94.70	67.50	117.50	83.50
34	29.35	21.65	31.70	23.30	34.05	24.95	36.40	26.60	38.75	28.25	50.50	36.50	62.25	44.75	74.00	53.00	97.50	69.50	121.00	86.00
35	30.23	22.31	32.66	24.02	35.09	25.73	37.52	27.44	39.95	29.15	52.10	37.70	64.25	46.25	76.40	54.80	100.70	71.90	125.00	89.00
36	31.22	22.97	33.74	24.74	36.26	26.51	38.78	28.28	41.30	30.05	53.90	38.90	66.50	47.75	79.10	56.60	104.30	74.30	129.50	92.00
37	32.21	23.63	34.82	25.46	37.43	27.29	40.04	29.12	42.65	30.95	55.70	40.10	68.75	49.25	81.80	58.40	107.90	76.70	134.00	95.00
38	33.20	24.40	35.90	26.30	38.60	28.20	41.30	30.10	44.00	32.00	57.50	41.50	71.00	51.00	84.50	60.50	111.50	79.50	138.50	98.50
39	34.30	25.17	37.10	27.14	39.90	29.11	42.70	31.08	45.50	33.05	59.50	42.90	73.50	52.75	87.50	62.60	115.50	82.30	143.50	102.00
40	35.51	26.05	38.42	28.10	41.33	30.15	44.24	32.20	47.15	34.25	61.70	44.50	76.25	54.75	90.80	65.00	119.90	85.50	149.00	106.00
41	36.28	26.71	39.26	28.82	42.24	30.93	45.22	33.04	48.20	35.15	63.10	45.70	78.00	56.25	92.90	66.80	122.70	87.90	152.50	109.00
42	37.05	27.37	40.10	29.54	43.15	31.71	46.20	33.88	49.25	36.05	64.50	46.90	79.75	57.75	95.00	68.60	125.50	90.30	156.00	112.00
43	37.82	28.03	40.94	30.26	44.06	32.49	47.18	34.72	50.30	36.95	65.90	48.10	81.50	59.25	97.10	70.40	128.30	92.70	159.50	115.00
44	38.59	28.69	41.78	30.98	44.97	33.27	48.16	35.56	51.35	37.85	67.30	49.30	83.25	60.75	99.20	72.20	131.10	95.10	163.00	118.00

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

# Immediate Solution – Life Paid Up At 121

**Preferred Issue Premium Rates Ages: 0 - 44**

F Juv.	Female Juvenile
FT	Female Tobacco
FNT	Female Non-Tobacco

	\$ 1,000	\$ 2,000	\$ 3,000	\$ 4,000	\$ 5,000	\$ 6,000	\$ 7,000	\$ 8,000	\$ 9,000	\$ 10,000										
Age	F Juv.		F Juv.		F Juv.		F Juv.		F Juv.											
0	5.94	6.88	7.82	8.76	8.20	9.14	10.08	11.02	11.96	12.90										
1	5.94	6.88	7.82	8.76	8.20	9.14	10.08	11.02	11.96	12.90										
2	5.95	6.90	7.85	8.80	8.25	9.20	10.15	11.10	12.05	13.00										
3	5.96	6.92	7.88	8.84	8.30	9.26	10.22	11.18	12.14	13.10										
4	5.97	6.94	7.91	8.88	8.35	9.32	10.29	11.26	12.23	13.20										
5	5.97	\$94	7.91	8.88	8.35	9.32	10.29	11.26	12.23	13.20										
6	5.99	6.98	7.97	8.96	8.45	9.44	10.43	11.42	12.41	13.40										
7	6.00	7.00	8.00	9.00	8.50	9.50	10.50	11.50	12.50	13.50										
8	6.02	7.04	8.06	9.08	8.60	9.62	10.64	11.66	12.68	13.70										
9	6.03	7.06	8.09	9.12	8.65	9.68	10.71	11.74	12.77	13.80										
10	6.05	7.10	8.15	9.20	8.75	9.80	10.85	11.90	12.95	14.00										
11	6.07	7.14	8.21	9.28	8.85	9.92	10.99	12.06	13.13	14.20										
12	6.09	7.18	8.27	9.36	8.95	10.04	11.13	12.22	13.31	14.40										
13	6.11	7.22	8.33	9.44	9.05	10.16	11.27	12.38	13.49	14.60										
14	6.13	7.26	8.39	9.52	9.15	10.28	11.41	12.54	13.67	14.80										
15	6.15	7.30	8.45	9.60	9.25	10.40	11.55	12.70	13.85	15.00										
16	6.15	7.30	8.45	9.60	9.25	10.40	11.55	12.70	13.85	15.00										
17	6.15	7.30	8.45	9.60	9.25	10.40	11.55	12.70	13.85	15.00										
Age	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT		
18	6.16	5.97	7.32	6.94	8.48	7.91	9.64	8.88	9.30	8.35	10.46	9.32	11.62	10.29	12.78	11.26	13.94	12.23	15.10	13.20
19	6.16	5.97	7.32	6.94	8.48	7.91	9.64	8.88	9.30	8.35	10.46	9.32	11.62	10.29	12.78	11.26	13.94	12.23	15.10	13.20
20	6.17	5.98	7.34	6.96	8.51	7.94	9.68	8.92	9.35	8.40	10.52	9.38	11.69	10.36	12.86	11.34	14.03	12.32	15.20	13.30
21	6.20	6.00	7.40	7.00	8.60	8.00	9.80	9.00	9.50	8.50	10.70	9.50	11.90	10.50	13.10	11.50	14.30	12.50	15.50	13.50
22	6.23	6.02	7.46	7.04	8.69	8.06	9.92	9.08	9.65	8.60	10.88	9.62	12.11	10.64	13.34	11.66	14.57	12.68	15.80	13.70
23	6.26	6.05	7.52	7.10	8.78	8.15	10.04	9.20	9.80	8.75	11.06	9.80	12.32	10.85	13.58	11.90	14.84	12.95	16.10	14.00
24	6.28	6.07	7.56	7.14	8.84	8.21	10.12	9.28	9.90	8.85	11.18	9.92	12.46	10.99	13.74	12.06	15.02	13.13	16.30	14.20
25	6.31	6.09	7.62	7.18	8.93	8.27	10.24	9.36	10.05	8.95	11.36	10.04	12.67	11.13	13.98	12.22	15.29	13.31	16.60	14.40
26	6.34	6.11	7.68	7.22	9.02	8.33	10.36	9.44	10.20	9.05	11.54	10.16	12.88	11.27	14.22	12.38	15.56	13.49	16.90	14.60
27	6.38	6.14	7.76	7.28	9.14	8.42	10.52	9.56	10.40	9.20	11.78	10.34	13.16	11.48	14.54	12.62	15.92	13.76	17.30	14.90
28	6.42	6.16	7.84	7.32	9.26	8.48	10.68	9.64	10.60	9.30	12.02	10.46	13.44	11.62	14.86	12.78	16.28	13.94	17.70	15.10
29	6.46	6.19	7.92	7.38	9.38	8.57	10.84	9.76	10.80	9.45	12.26	10.64	13.72	11.83	15.18	13.02	16.64	14.21	18.10	15.40
30	6.50	6.22	8.00	7.44	9.50	8.66	11.00	9.88	11.00	9.60	12.50	10.82	14.00	12.04	15.50	13.26	17.00	14.48	18.50	15.70
31	6.54	6.26	8.08	7.52	9.62	8.78	11.16	10.04	11.20	9.80	12.74	11.06	14.28	12.32	15.82	13.58	17.36	14.84	18.90	16.10
32	6.59	6.29	8.18	7.58	9.77	8.87	11.36	10.16	11.45	9.95	13.04	11.24	14.63	12.53	16.22	13.82	17.81	15.11	19.40	16.40
33	6.65	6.33	8.30	7.66	9.95	8.99	11.60	10.32	11.75	10.15	13.40	11.48	15.05	12.81	16.70	14.14	18.35	15.47	20.00	16.80
34	6.71	6.38	8.42	7.76	10.13	9.14	11.84	10.52	12.05	10.40	13.76	11.78	15.47	13.16	17.18	14.54	18.89	15.92	20.60	17.30
35	6.77	6.42	8.54	7.84	10.31	9.26	12.08	10.68	12.35	10.60	14.12	12.02	15.89	13.44	17.66	14.86	19.43	16.28	21.20	17.70
36	6.84	6.47	8.68	7.94	10.52	9.41	12.36	10.88	12.70	10.85	14.54	12.32	16.38	13.79	18.22	15.26	20.06	16.73	21.90	18.20
37	6.89	6.52	8.78	8.04	10.67	9.56	12.56	11.08	12.95	11.10	14.84	12.62	16.73	14.14	18.62	15.66	20.51	17.18	22.40	18.70
38	6.96	6.58	8.92	8.16	10.88	9.74	12.84	11.32	13.30	11.40	15.26	12.98	17.22	14.56	19.18	16.14	21.14	17.72	23.10	19.30
39	7.02	6.63	9.04	8.26	11.06	9.89	13.08	11.52	13.60	11.65	15.62	13.28	17.64	14.91	19.66	16.54	21.68	18.17	23.70	19.80
40	7.09	6.69	9.18	8.38	11.27	10.07	13.36	11.76	13.95	11.95	16.04	13.64	18.13	15.33	20.22	17.02	22.31	18.71	24.40	20.40
41	7.18	6.73	9.36	8.46	11.54	10.19	13.72	11.92	14.40	12.15	16.58	13.88	18.76	15.61	20.94	17.34	23.12	19.07	25.30	20.80
42	7.28	6.78	9.56	8.56	11.84	10.34	14.12	12.12	14.90	12.40	17.18	14.18	19.46	15.96	21.74	17.74	24.02	19.52	26.30	21.30
43	7.38	6.82	9.76	8.64	12.14	10.46	14.52	12.28	15.40	12.60	17.78	14.42	20.16	16.24	22.54	18.06	24.92	19.88	27.30	21.70
44	7.47	6.86	9.94	8.72	12.41	10.58	14.88	12.44	15.85	12.80	18.32	14.66	20.79	16.52	23.26	18.38	25.73	20.24	28.20	22.10

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

**FOR AGENTS' USE ONLY**



# Immediate Solution – Life Paid Up At 121

Preferred Issue Premium Rates Ages: 0 - 44

F Juv.	Female Juvenile
FT	Female Tobacco
FNT	Female Non-Tobacco

	\$ 11,000	\$ 12,000	\$ 13,000	\$ 14,000	\$ 15,000	\$ 20,000	\$ 25,000	\$ 30,000	\$ 40,000	\$ 50,000										
Age	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.										
0	13.84	14.78	15.72	16.66	17.60	22.30	27.00	31.70	41.10	50.50										
1	13.84	14.78	15.72	16.66	17.60	22.30	27.00	31.70	41.10	50.50										
2	13.95	14.90	15.85	16.80	17.75	22.50	27.25	32.00	41.50	51.00										
3	14.06	15.02	15.98	16.94	17.90	22.70	27.50	32.30	41.90	51.50										
4	14.17	15.14	16.11	17.08	18.05	22.90	27.75	32.60	42.30	52.00										
5	14.17	15.14	16.11	17.08	18.05	22.90	27.75	32.60	42.30	52.00										
6	14.39	15.38	16.37	17.36	18.35	23.30	28.25	33.20	43.10	53.00										
7	14.50	15.50	16.50	17.50	18.50	23.50	28.50	33.50	43.50	53.50										
8	14.72	15.74	16.76	17.78	18.80	23.90	29.00	34.10	44.30	54.50										
9	14.83	15.86	16.89	17.92	18.95	24.10	29.25	34.40	44.70	55.00										
10	15.05	16.10	17.15	18.20	19.25	24.50	29.75	35.00	45.50	56.00										
11	15.27	16.34	17.41	18.48	19.55	24.90	30.25	35.60	46.30	57.00										
12	15.49	16.58	17.67	18.76	19.85	25.30	30.75	36.20	47.10	58.00										
13	15.71	16.82	17.93	19.04	20.15	25.70	31.25	36.80	47.90	59.00										
14	15.93	17.06	18.19	19.32	20.45	26.10	31.75	37.40	48.70	60.00										
15	16.15	17.30	18.45	19.60	20.75	26.50	32.25	38.00	49.50	61.00										
16	16.15	17.30	18.45	19.60	20.75	26.50	32.25	38.00	49.50	61.00										
17	16.15	17.30	18.45	19.60	20.75	26.50	32.25	38.00	49.50	61.00										
Age	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT
18	16.26	14.17	17.42	15.14	18.58	16.11	19.74	17.08	20.90	18.05	26.70	22.90	32.50	27.75	38.30	32.60	49.90	42.30	61.50	52.00
19	16.26	14.17	17.42	15.14	18.58	16.11	19.74	17.08	20.90	18.05	26.70	22.90	32.50	27.75	38.30	32.60	49.90	42.30	61.50	52.00
20	16.37	14.28	17.54	15.26	18.71	16.24	19.88	17.22	21.05	18.20	26.90	23.10	32.75	28.00	38.60	32.90	50.30	42.70	62.00	52.50
21	16.70	14.50	17.90	15.50	19.10	16.50	20.30	17.50	21.50	18.50	27.50	23.50	33.50	28.50	39.50	33.50	51.50	43.50	63.50	53.50
22	17.03	14.72	18.26	15.74	19.49	16.76	20.72	17.78	21.95	18.80	28.10	23.90	34.25	29.00	40.40	34.10	52.70	44.30	65.00	54.50
23	17.36	15.05	18.62	16.10	19.88	17.15	21.14	18.20	22.40	19.25	28.70	24.50	35.00	29.75	41.30	35.00	53.90	45.50	66.50	56.00
24	17.58	15.27	18.86	16.34	20.14	17.41	21.42	18.48	22.70	19.55	29.10	24.90	35.50	30.25	41.90	35.60	54.70	46.30	67.50	57.00
25	17.91	15.49	19.22	16.58	20.53	17.67	21.84	18.76	23.15	19.85	29.70	25.30	36.25	30.75	42.80	36.20	55.90	47.10	69.00	58.00
26	18.24	15.71	19.58	16.82	20.92	17.93	22.26	19.04	23.60	20.15	30.30	25.70	37.00	31.25	43.70	36.80	57.10	47.90	70.50	59.00
27	18.68	16.04	20.06	17.18	21.44	18.32	22.82	19.46	24.20	20.60	31.10	26.30	38.00	32.00	44.90	37.70	58.70	49.10	72.50	60.50
28	19.12	16.26	20.54	17.42	21.96	18.58	23.38	19.74	24.80	20.90	31.90	26.70	39.00	32.50	46.10	38.30	60.30	49.90	74.50	61.50
29	19.56	16.59	21.02	17.78	22.48	18.97	23.94	20.16	25.40	21.35	32.70	27.30	40.00	33.25	47.30	39.20	61.90	51.10	76.50	63.00
30	20.00	16.92	21.50	18.14	23.00	19.36	24.50	20.58	26.00	21.80	33.50	27.90	41.00	34.00	48.50	40.10	63.50	52.30	78.50	64.50
31	20.44	17.36	21.98	18.62	23.52	19.88	25.06	21.14	26.60	22.40	34.30	28.70	42.00	35.00	49.70	41.30	65.10	53.90	80.50	66.50
32	20.99	17.69	22.58	18.98	24.17	20.27	25.76	21.56	27.35	22.85	35.30	29.30	43.25	35.75	51.20	42.20	67.10	55.10	83.00	68.00
33	21.65	18.13	23.30	19.46	24.95	20.79	26.60	22.12	28.25	23.45	36.50	30.10	44.75	36.75	53.00	43.40	69.50	56.70	86.00	70.00
34	22.31	18.68	24.02	20.06	25.73	21.44	27.44	22.82	29.15	24.20	37.70	31.10	46.25	38.00	54.80	44.90	71.90	58.70	89.00	72.50
35	22.97	19.12	24.74	20.54	26.51	21.96	28.28	23.38	30.05	24.80	38.90	31.90	47.75	39.00	56.60	46.10	74.30	60.30	92.00	74.50
36	23.74	19.67	25.58	21.14	27.42	22.61	29.26	24.08	31.10	25.55	40.30	32.90	49.50	40.25	58.70	47.60	77.10	62.30	95.50	77.00
37	24.29	20.22	26.18	21.74	28.07	23.26	29.96	24.78	31.85	26.30	41.30	33.90	50.75	41.50	60.20	49.10	79.10	64.30	98.00	79.50
38	25.06	20.88	27.02	22.46	28.98	24.04	30.94	25.62	32.90	27.20	42.70	35.10	52.50	43.00	62.30	50.90	81.90	66.70	101.50	82.50
39	25.72	21.43	27.74	23.06	29.76	24.69	31.78	26.32	33.80	27.95	43.90	36.10	54.00	44.25	64.10	52.40	84.30	68.70	104.50	85.00
40	26.49	22.09	28.58	23.78	30.67	25.47	32.76	27.16	34.85	28.85	45.30	37.30	55.75	45.75	66.20	54.20	87.10	71.10	108.00	88.00
41	27.48	22.53	29.66	24.26	31.84	25.99	34.02	27.72	36.20	29.45	47.10	38.10	58.00	46.75	68.90	55.40	90.70	72.70	112.50	90.00
42	28.58	23.08	30.86	24.86	33.14	26.64	35.42	28.42	37.70	30.20	49.10	39.10	60.50	48.00	71.90	56.90	94.70	74.70	117.50	92.50
43	29.68	23.52	32.06	25.34	34.44	27.16	36.82	28.98	39.20	30.80	51.10	39.90	63.00	49.00	74.90	58.10	98.70	76.30	122.50	94.50
44	30.67	23.96	33.14	25.82	35.61	27.68	38.08	29.54	40.55	31.40	52.90	40.70	65.25	50.00	77.60	59.30	102.30	77.90	127.00	96.50

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

**FOR AGENTS' USE ONLY**

# Immediate Solution – Life Paid Up At 121

**Preferred Issue Premium Rates Ages: 45 - 85**

MT	Male Tobacco
MNT	Male Non-Tobacco

Age	\$ 1,000		\$ 2,000		\$ 3,000		\$ 4,000		\$ 5,000		\$ 6,000		\$ 7,000		\$ 8,000		\$ 9,000		\$ 10,000	
	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT
45	8.27	7.36	11.54	9.72	14.81	12.08	18.08	14.44	19.85	15.30	23.12	17.66	26.39	20.02	29.66	22.38	32.93	24.74	36.20	27.10
46	8.32	7.42	11.64	9.84	14.96	12.26	18.28	14.68	20.10	15.60	23.42	18.02	26.74	20.44	30.06	22.86	33.38	25.28	36.70	27.70
47	8.38	7.48	11.76	9.96	15.14	12.44	18.52	14.92	20.40	15.90	23.78	18.38	27.16	20.86	30.54	23.34	33.92	25.82	37.30	28.30
48	8.44	7.56	11.88	10.12	15.32	12.68	18.76	15.24	20.70	16.30	24.14	18.86	27.58	21.42	31.02	23.98	34.46	26.54	37.90	29.10
49	8.52	7.64	12.04	10.28	15.56	12.92	19.08	15.56	21.10	16.70	24.62	19.34	28.14	21.98	31.66	24.62	35.18	27.26	38.70	29.90
50	8.58	7.72	12.16	10.44	15.74	13.16	19.32	15.88	21.40	17.10	24.98	19.82	28.56	22.54	32.14	25.26	35.72	27.98	39.30	30.70
51	8.75	7.79	12.50	10.58	16.25	13.37	20.00	16.16	22.25	17.45	26.00	20.24	29.75	23.03	33.50	25.82	37.25	28.61	41.00	31.40
52	8.90	7.86	12.80	10.72	16.70	13.58	20.60	16.44	23.00	17.80	26.90	20.66	30.80	23.52	34.70	26.38	38.60	29.24	42.50	32.10
53	9.07	7.92	13.14	10.84	17.21	13.76	21.28	16.68	23.85	18.10	27.92	21.02	31.99	23.94	36.06	26.86	40.13	29.78	44.20	32.70
54	9.23	8.07	13.46	11.14	17.69	14.21	21.92	17.28	24.65	18.85	28.88	21.92	33.11	24.99	37.34	28.06	41.57	31.13	45.80	34.20
55	9.43	8.24	13.86	11.48	18.29	14.72	22.72	17.96	25.65	19.70	30.08	22.94	34.51	26.18	38.94	29.42	43.37	32.66	47.80	35.90
56	9.64	8.39	14.28	11.78	18.92	15.17	23.56	18.56	26.70	20.45	31.34	23.84	35.98	27.23	40.62	30.62	45.26	34.01	49.90	37.40
57	9.85	8.53	14.70	12.06	19.55	15.59	24.40	19.12	27.75	21.15	32.60	24.68	37.45	28.21	42.30	31.74	47.15	35.27	52.00	38.80
58	10.07	8.67	15.14	12.34	20.21	16.01	25.28	19.68	28.85	21.85	33.92	25.52	38.99	29.19	44.06	32.86	49.13	36.53	54.20	40.20
59	10.32	8.83	15.64	12.66	20.96	16.49	26.28	20.32	30.10	22.65	35.42	26.48	40.74	30.31	46.06	34.14	51.38	37.97	56.70	41.80
60	10.61	9.02	16.22	13.04	21.83	17.06	27.44	21.08	31.55	23.60	37.16	27.62	42.77	31.64	48.38	35.66	53.99	39.68	59.60	43.70
61	11.02	9.29	17.04	13.58	23.06	17.87	29.08	22.16	33.60	24.95	39.62	29.24	45.64	33.53	51.66	37.82	57.68	42.11	63.70	46.40
62	11.42	9.55	17.84	14.10	24.26	18.65	30.68	23.20	35.60	26.25	42.02	30.80	48.44	35.35	54.86	39.90	61.28	44.45	67.70	49.00
63	11.82	9.77	18.64	14.54	25.46	19.31	32.28	24.08	37.60	27.35	44.42	32.12	51.24	36.89	58.06	41.66	64.88	46.43	71.70	51.20
64	12.23	10.03	19.46	15.06	26.69	20.09	33.92	25.12	39.65	28.65	46.88	33.68	54.11	38.71	61.34	43.74	68.57	48.77	75.80	53.80
65	12.63	10.30	20.26	15.60	27.89	20.90	35.52	26.20	41.65	30.00	49.28	35.30	56.91	40.60	64.54	45.90	72.17	51.20	79.80	56.50
66	13.19	10.66	21.38	16.32	29.57	21.98	37.76	27.64	44.45	31.80	52.64	37.46	60.83	43.12	69.02	48.78	77.21	54.44	85.40	60.10
67	13.75	11.02	22.50	17.04	31.25	23.06	40.00	29.08	47.25	33.60	56.00	39.62	64.75	45.64	73.50	51.66	82.25	57.68	91.00	63.70
68	14.31	11.38	23.62	17.76	32.93	24.14	42.24	30.52	50.05	35.40	59.36	41.78	68.67	48.16	77.98	54.54	87.29	60.92	96.60	67.30
69	14.87	11.75	24.74	18.50	34.61	25.25	44.48	32.00	52.85	37.25	62.72	44.00	72.59	50.75	82.46	57.50	92.33	64.25	102.20	71.00
70	15.43	12.11	25.86	19.22	36.29	26.33	46.72	33.44	55.65	39.05	66.08	46.16	76.51	53.27	86.94	60.38	97.37	67.49	107.80	74.60
71	16.17	12.58	27.34	20.16	38.51	27.74	49.68	35.32	59.35	41.40	70.52	48.98	81.69	56.56	92.86	64.14	104.03	71.72	115.20	79.30
72	16.92	13.05	28.84	21.10	40.76	29.15	52.68	37.20	63.10	43.75	75.02	51.80	86.94	59.85	98.86	67.90	110.78	75.95	122.70	84.00
73	17.66	13.69	30.32	22.38	42.98	31.07	55.64	39.76	66.80	46.95	79.46	55.64	92.12	64.33	104.78	73.02	117.44	81.71	130.10	90.40
74	18.40	14.17	31.80	23.34	45.20	32.51	58.60	41.68	70.50	49.35	83.90	58.52	97.30	67.69	110.70	76.86	124.10	86.03	137.50	95.20
75	19.14	14.65	33.28	24.30	47.42	33.95	61.56	43.60	74.20	51.75	88.34	61.40	102.48	71.05	116.62	80.70	130.76	90.35	144.90	100.00
76	20.65	15.61	36.30	26.22	51.95	36.83	67.60	47.44	81.75	56.55	97.40	67.16	113.05	77.77	128.70	88.38	144.35	98.99	160.00	109.60
77	22.08	16.51	39.16	28.02	56.24	39.53	73.32	51.04	88.90	61.05	105.98	72.56	123.06	84.07	140.14	95.58	157.22	107.09	174.30	118.60
78	23.56	17.44	42.12	29.88	60.68	42.32	79.24	54.76	96.30	65.70	114.86	78.14	133.42	90.58	151.98	103.02	170.54	115.46	189.10	127.90
79	24.59	18.05	44.18	31.10	63.77	44.15	83.36	57.20	101.45	68.75	121.04	81.80	140.63	94.85	160.22	107.90	179.81	120.95	199.40	134.00
80	25.61	18.67	46.22	32.34	66.83	46.01	87.44	59.68	106.55	71.85	127.16	85.52	147.77	99.19	168.38	112.86	188.99	126.53	209.60	140.20
81	27.43	20.10	49.86	35.20	72.29	50.30	94.72	65.40	115.65	79.00	138.08	94.10	160.51	109.20	182.94	124.30	205.37	139.40	227.80	154.50
82	29.24	21.45	53.48	37.90	77.72	54.35	101.96	70.80	124.70	85.75	148.94	102.20	173.18	118.65	197.42	135.10	221.66	151.55	245.90	168.00
83	31.05	22.53	57.10	40.06	83.15	57.59	109.20	75.12	133.75	91.15	159.80	108.68	185.85	126.21	211.90	143.74	237.95	161.27	264.00	178.80
84	32.86	23.61	60.72	42.22	88.58	60.83	116.44	79.44	142.80	96.55	170.66	115.16	198.52	133.77	226.38	152.38	254.24	170.99	282.10	189.60
85	34.68	24.69	64.36	44.38	94.04	64.07	123.72	83.76	151.90	101.95	181.58	121.64	211.26	141.33	240.94	161.02	270.62	180.71	300.30	200.40

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

**FOR AGENTS' USE ONLY**

# Immediate Solution – Life Paid Up At 121

**Preferred Issue Premium Rates Ages: 45 - 85**

MT	Male Tobacco
MNT	Male Non-Tobacco

Age	\$ 11,000		\$ 12,000		\$ 13,000		\$ 14,000		\$ 15,000		\$ 20,000		\$ 25,000		\$ 30,000		\$ 40,000		\$ 50,000	
	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT
45	39.47	29.46	42.74	31.82	46.01	34.18	49.28	36.54	52.55	38.90	68.90	50.70	85.25	62.50	101.60	74.30	134.30	97.90	167.00	121.50
46	40.02	30.12	43.34	32.54	46.66	34.96	49.98	37.38	53.30	39.80	69.90	51.90	86.50	64.00	103.10	76.10	136.30	100.30	169.50	124.50
47	40.68	30.78	44.06	33.26	47.44	35.74	50.82	38.22	54.20	40.70	71.10	53.10	88.00	65.50	104.90	77.90	138.70	102.70	172.50	127.50
48	41.34	31.66	44.78	34.22	48.22	36.78	51.66	39.34	55.10	41.90	72.30	54.70	89.50	67.50	106.70	80.30	141.10	105.90	175.50	131.50
49	42.22	32.54	45.74	35.18	49.26	37.82	52.78	40.46	56.30	43.10	73.90	56.30	91.50	69.50	109.10	82.70	144.30	109.10	179.50	135.50
50	42.88	33.42	46.46	36.14	50.04	38.86	53.62	41.58	57.20	44.30	75.10	57.90	93.00	71.50	110.90	85.10	146.70	112.30	182.50	139.50
51	44.75	34.19	48.50	36.98	52.25	39.77	56.00	42.56	59.75	45.35	78.50	59.30	97.25	73.25	116.00	87.20	153.50	115.10	191.00	143.00
52	46.40	34.96	50.30	37.82	54.20	40.68	58.10	43.54	62.00	46.40	81.50	60.70	101.00	75.00	120.50	89.30	159.50	117.90	198.50	146.50
53	48.27	35.62	52.34	38.54	56.41	41.46	60.48	44.38	64.55	47.30	84.90	61.90	105.25	76.50	125.60	91.10	166.30	120.30	207.00	149.50
54	50.03	37.27	54.26	40.34	58.49	43.41	62.72	46.48	66.95	49.55	88.10	64.90	109.25	80.25	130.40	95.60	172.70	126.30	215.00	157.00
55	52.23	39.14	56.66	42.38	61.09	45.62	65.52	48.86	69.95	52.10	92.10	68.30	114.25	84.50	136.40	100.70	180.70	133.10	225.00	165.50
56	54.54	40.79	59.18	44.18	63.82	47.57	68.46	50.96	73.10	54.35	96.30	71.30	119.50	88.25	142.70	105.20	189.10	139.10	N/A	N/A
57	56.85	42.33	61.70	45.86	66.55	49.39	71.40	52.92	76.25	56.45	100.50	74.10	124.75	91.75	149.00	109.40	197.50	144.70	N/A	N/A
58	59.27	43.87	64.34	47.54	69.41	51.21	74.48	54.88	79.55	58.55	104.90	76.90	130.25	95.25	155.60	113.60	206.30	150.30	N/A	N/A
59	62.02	45.63	67.34	49.46	72.66	53.29	77.98	57.12	83.30	60.95	109.90	80.10	136.50	99.25	163.10	118.40	216.30	156.70	N/A	N/A
60	65.21	47.72	70.82	51.74	76.43	55.76	82.04	59.78	87.65	63.80	115.70	83.90	143.75	104.00	171.80	124.10	227.90	164.30	N/A	N/A
61	69.72	50.69	75.74	54.98	81.76	59.27	87.78	63.56	93.80	67.85	123.90	89.30	154.00	110.75	184.10	132.20	244.30	175.10	N/A	N/A
62	74.12	53.55	80.54	58.10	86.96	62.65	93.38	67.20	99.80	71.75	131.90	94.50	164.00	117.25	196.10	140.00	260.30	185.50	N/A	N/A
63	78.52	55.97	85.34	60.74	92.16	65.51	98.98	70.28	105.80	75.05	139.90	98.90	174.00	122.75	208.10	146.60	276.30	194.30	N/A	N/A
64	83.03	58.83	90.26	63.86	97.49	68.89	104.72	73.92	111.95	78.95	148.10	104.10	184.25	129.25	220.40	154.40	292.70	204.70	N/A	N/A
65	87.43	61.80	95.06	67.10	102.69	72.40	110.32	77.70	117.95	83.00	156.10	109.50	194.25	136.00	232.40	162.50	308.70	215.50	N/A	N/A
66	93.59	65.76	101.78	71.42	109.97	77.08	118.16	82.74	126.35	88.40	167.30	116.70	208.25	145.00	249.20	173.30	N/A	N/A	N/A	N/A
67	99.75	69.72	108.50	75.74	117.25	81.76	126.00	87.78	134.75	93.80	178.50	123.90	222.25	154.00	266.00	184.10	N/A	N/A	N/A	N/A
68	105.91	73.68	115.22	80.06	124.53	86.44	133.84	92.82	143.15	99.20	189.70	131.10	236.25	163.00	282.80	194.90	N/A	N/A	N/A	N/A
69	112.07	77.75	121.94	84.50	131.81	91.25	141.68	98.00	151.55	104.75	200.90	138.50	250.25	172.25	299.60	206.00	N/A	N/A	N/A	N/A
70	118.23	81.71	128.66	88.82	139.09	95.93	149.52	103.04	159.95	110.15	212.10	145.70	264.25	181.25	316.40	216.80	N/A	N/A	N/A	N/A
71	126.37	86.88	137.54	94.46	148.71	102.04	159.88	109.62	171.05	117.20	226.90	155.10	282.75	193.00	338.60	230.90	N/A	N/A	N/A	N/A
72	134.62	92.05	146.54	100.10	158.46	108.15	170.38	116.20	182.30	124.25	241.90	164.50	301.50	204.75	361.10	245.00	N/A	N/A	N/A	N/A
73	142.76	99.09	155.42	107.78	168.08	116.47	180.74	125.16	193.40	133.85	256.70	177.30	320.00	220.75	383.30	264.20	N/A	N/A	N/A	N/A
74	150.90	104.37	164.30	113.54	177.70	122.71	191.10	131.88	204.50	141.05	271.50	186.90	338.50	232.75	405.50	278.60	N/A	N/A	N/A	N/A
75	159.04	109.65	173.18	119.30	187.32	128.95	201.46	138.60	215.60	148.25	286.30	196.50	357.00	244.75	427.70	293.00	N/A	N/A	N/A	N/A
76	175.65	120.21	191.30	130.82	206.95	141.43	222.60	152.04	238.25	162.65	316.50	215.70	394.75	268.75	N/A	N/A	N/A	N/A	N/A	N/A
77	191.38	130.11	208.46	141.62	225.54	153.13	242.62	164.64	259.70	176.15	345.10	233.70	430.50	291.25	N/A	N/A	N/A	N/A	N/A	N/A
78	207.66	140.34	226.22	152.78	244.78	165.22	263.34	177.66	281.90	190.10	374.70	252.30	467.50	314.50	N/A	N/A	N/A	N/A	N/A	N/A
79	218.99	147.05	238.58	160.10	258.17	173.15	277.76	186.20	297.35	199.25	395.30	264.50	493.25	329.75	N/A	N/A	N/A	N/A	N/A	N/A
80	230.21	153.87	250.82	167.54	271.43	181.21	292.04	194.88	312.65	208.55	415.70	276.90	518.75	345.25	N/A	N/A	N/A	N/A	N/A	N/A
81	250.23	169.60	272.66	184.70	295.09	199.80	317.52	214.90	339.95	230.00	452.10	305.50	564.25	381.00	N/A	N/A	N/A	N/A	N/A	N/A
82	270.14	184.45	294.38	200.90	318.62	217.35	342.86	233.80	367.10	250.25	488.30	332.50	609.50	414.75	N/A	N/A	N/A	N/A	N/A	N/A
83	290.05	196.33	316.10	213.86	342.15	231.39	368.20	248.92	394.25	266.45	524.50	354.10	654.75	441.75	N/A	N/A	N/A	N/A	N/A	N/A
84	309.96	208.21	337.82	226.82	365.68	245.43	393.54	264.04	421.40	282.65	560.70	375.70	700.00	468.75	N/A	N/A	N/A	N/A	N/A	N/A
85	329.98	220.09	359.66	239.78	389.34	259.47	419.02	279.16	448.70	298.85	597.10	397.30	745.50	495.75	N/A	N/A	N/A	N/A	N/A	N/A

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.



# Immediate Solution – Life Paid Up At 121

## Preferred Issue Premium Rates Ages: 45 - 85

FT	Female Tobacco
FNT	Female Non-Tobacco

Age	\$ 1,000		\$ 2,000		\$ 3,000		\$ 4,000		\$ 5,000		\$ 6,000		\$ 7,000		\$ 8,000		\$ 9,000		\$ 10,000	
	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT
45	7.57	6.91	10.14	8.82	12.71	10.73	15.28	12.64	16.35	13.05	18.92	14.96	21.49	16.87	24.06	18.78	26.63	20.69	29.20	22.60
46	7.61	6.95	10.22	8.90	12.83	10.85	15.44	12.80	16.55	13.25	19.16	15.20	21.77	17.15	24.38	19.10	26.99	21.05	29.60	23.00
47	7.65	7.00	10.30	9.00	12.95	11.00	15.60	13.00	16.75	13.50	19.40	15.50	22.05	17.50	24.70	19.50	27.35	21.50	30.00	23.50
48	7.70	7.06	10.40	9.12	13.10	11.18	15.80	13.24	17.00	13.80	19.70	15.86	22.40	17.92	25.10	19.98	27.80	22.04	30.50	24.10
49	7.76	7.12	10.52	9.24	13.28	11.36	16.04	13.48	17.30	14.10	20.06	16.22	22.82	18.34	25.58	20.46	28.34	22.58	31.10	24.70
50	7.80	7.18	10.60	9.36	13.40	11.54	16.20	13.72	17.50	14.40	20.30	16.58	23.10	18.76	25.90	20.94	28.70	23.12	31.50	25.30
51	7.95	7.24	10.90	9.48	13.85	11.72	16.80	13.96	18.25	14.70	21.20	16.94	24.15	19.18	27.10	21.42	30.05	23.66	33.00	25.90
52	8.08	7.29	11.16	9.58	14.24	11.87	17.32	14.16	18.90	14.95	21.98	17.24	25.06	19.53	28.14	21.82	31.22	24.11	34.30	26.40
53	8.22	7.35	11.44	9.70	14.66	12.05	17.88	14.40	19.60	15.25	22.82	17.60	26.04	19.95	29.26	22.30	32.48	24.65	35.70	27.00
54	8.36	7.45	11.72	9.90	15.08	12.35	18.44	14.80	20.30	15.75	23.66	18.20	27.02	20.65	30.38	23.10	33.74	25.55	37.10	28.00
55	8.53	7.56	12.06	10.12	15.59	12.68	19.12	15.24	21.15	16.30	24.68	18.86	28.21	21.42	31.74	23.98	35.27	26.54	38.80	29.10
56	8.65	7.65	12.30	10.30	15.95	12.95	19.60	15.60	21.75	16.75	25.40	19.40	29.05	22.05	32.70	24.70	36.35	27.35	40.00	30.00
57	8.76	7.73	12.52	10.46	16.28	13.19	20.04	15.92	22.30	17.15	26.06	19.88	29.82	22.61	33.58	25.34	37.34	28.07	41.10	30.80
58	8.88	7.81	12.76	10.62	16.64	13.43	20.52	16.24	22.90	17.55	26.78	20.36	30.66	23.17	34.54	25.98	38.42	28.79	42.30	31.60
59	9.01	7.90	13.02	10.80	17.03	13.70	21.04	16.60	23.55	18.00	27.56	20.90	31.57	23.80	35.58	26.70	39.59	29.60	43.60	32.50
60	9.17	8.01	13.34	11.02	17.51	14.03	21.68	17.04	24.35	18.55	28.52	21.56	32.69	24.57	36.86	27.58	41.03	30.59	45.20	33.60
61	9.40	8.18	13.80	11.36	18.20	14.54	22.60	17.72	25.50	19.40	29.90	22.58	34.30	25.76	38.70	28.94	43.10	32.12	47.50	35.30
62	9.63	8.35	14.26	11.70	18.89	15.05	23.52	18.40	26.65	20.25	31.28	23.60	35.91	26.95	40.54	30.30	45.17	33.65	49.80	37.00
63	9.85	8.48	14.70	11.96	19.55	15.44	24.40	18.92	27.75	20.90	32.60	24.38	37.45	27.86	42.30	31.34	47.15	34.82	52.00	38.30
64	10.08	8.64	15.16	12.28	20.24	15.92	25.32	19.56	28.90	21.70	33.98	25.34	39.06	28.98	44.14	32.62	49.22	36.26	54.30	39.90
65	10.31	8.81	15.62	12.62	20.93	16.43	26.24	20.24	30.05	22.55	35.36	26.36	40.67	30.17	45.98	33.98	51.29	37.79	56.60	41.60
66	10.67	9.05	16.34	13.10	22.01	17.15	27.68	21.20	31.85	23.75	37.52	27.80	43.19	31.85	48.86	35.90	54.53	39.95	60.20	44.00
67	11.03	9.30	17.06	13.60	23.09	17.90	29.12	22.20	33.65	25.00	39.68	29.30	45.71	33.60	51.74	37.90	57.77	42.20	63.80	46.50
68	11.38	9.55	17.76	14.10	24.14	18.65	30.52	23.20	35.40	26.25	41.78	30.80	48.16	35.35	54.54	39.90	60.92	44.45	67.30	49.00
69	11.74	9.79	18.48	14.58	25.22	19.37	31.96	24.16	37.20	27.45	43.94	32.24	50.68	37.03	57.42	41.82	64.16	46.61	70.90	51.40
70	12.10	10.04	19.20	15.08	26.30	20.12	33.40	25.16	39.00	28.70	46.10	33.74	53.20	38.78	60.30	43.82	67.40	48.86	74.50	53.90
71	12.60	10.39	20.20	15.78	27.80	21.17	35.40	26.56	41.50	30.45	49.10	35.84	56.70	41.23	64.30	46.62	71.90	52.01	79.50	57.40
72	13.11	10.74	21.22	16.48	29.33	22.22	37.44	27.96	44.05	32.20	52.16	37.94	60.27	43.68	68.38	49.42	76.49	55.16	84.60	60.90
73	13.62	11.22	22.24	17.44	30.86	23.66	39.48	29.88	46.60	34.60	55.22	40.82	63.84	47.04	72.46	53.26	81.08	59.48	89.70	65.70
74	14.13	11.57	23.26	18.14	32.39	24.71	41.52	31.28	49.15	36.35	58.28	42.92	67.41	49.49	76.54	56.06	85.67	62.63	94.80	69.20
75	14.64	11.93	24.28	18.86	33.92	25.79	43.56	32.72	51.70	38.15	61.34	45.08	70.98	52.01	80.62	58.94	90.26	65.87	99.90	72.80
76	15.71	12.67	26.42	20.34	37.13	28.01	47.84	35.68	57.05	41.85	67.76	49.52	78.47	57.19	89.18	64.86	99.89	72.53	110.60	80.20
77	16.72	13.36	28.44	21.72	40.16	30.08	51.88	38.44	62.10	45.30	73.82	53.66	85.54	62.02	97.26	70.38	108.98	78.74	120.70	87.10
78	17.77	14.08	30.54	23.16	43.31	32.24	56.08	41.32	67.35	48.90	80.12	57.98	92.89	67.06	105.66	76.14	118.43	85.22	131.20	94.30
79	18.51	14.57	32.02	24.14	45.53	33.71	59.04	43.28	71.05	51.35	84.56	60.92	98.07	70.49	111.58	80.06	125.09	89.63	138.60	99.20
80	19.24	15.05	33.48	25.10	47.72	35.15	61.96	45.20	74.70	53.75	88.94	63.80	103.18	73.85	117.42	83.90	131.66	93.95	145.90	104.00
81	20.40	16.11	35.80	27.22	51.20	38.33	66.60	49.44	80.50	59.05	95.90	70.16	111.30	81.27	126.70	92.38	142.10	103.49	157.50	114.60
82	21.55	17.11	38.10	29.22	54.65	41.33	71.20	53.44	86.25	64.05	102.80	76.16	119.35	88.27	135.90	100.38	152.45	112.49	169.00	124.60
83	22.71	17.91	40.42	30.82	58.13	43.73	75.84	56.64	92.05	68.05	109.76	80.96	127.47	93.87	145.18	106.78	162.89	119.69	180.60	132.60
84	23.86	18.71	42.72	32.42	61.58	46.13	80.44	59.84	97.80	72.05	116.66	85.76	135.52	99.47	154.38	113.18	173.24	126.89	192.10	140.60
85	25.01	19.51	45.02	34.02	65.03	48.53	85.04	63.04	103.55	76.05	123.56	90.56	143.57	105.07	163.58	119.58	183.59	134.09	203.60	148.60

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

# Immediate Solution – Life Paid Up At 121

## Preferred Issue Premium Rates Ages: 45 - 85

FT	Female Tobacco
FNT	Female Non-Tobacco

Age	\$ 11,000		\$ 12,000		\$ 13,000		\$ 14,000		\$ 15,000		\$ 20,000		\$ 25,000		\$ 30,000		\$ 40,000		\$ 50,000	
	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT
45	31.77	24.51	34.34	26.42	36.91	28.33	39.48	30.24	42.05	32.15	54.90	41.70	67.75	51.25	80.60	60.80	106.30	79.90	132.00	99.00
46	32.21	24.95	34.82	26.90	37.43	28.85	40.04	30.80	42.65	32.75	55.70	42.50	68.75	52.25	81.80	62.00	107.90	81.50	134.00	101.00
47	32.65	25.50	35.30	27.50	37.95	29.50	40.60	31.50	43.25	33.50	56.50	43.50	69.75	53.50	83.00	63.50	109.50	83.50	136.00	103.50
48	33.20	26.16	35.90	28.22	38.60	30.28	41.30	32.34	44.00	34.40	57.50	44.70	71.00	55.00	84.50	65.30	111.50	85.90	138.50	106.50
49	33.86	26.82	36.62	28.94	39.38	31.06	42.14	33.18	44.90	35.30	58.70	45.90	72.50	56.50	86.30	67.10	113.90	88.30	141.50	109.50
50	34.30	27.48	37.10	29.66	39.90	31.84	42.70	34.02	45.50	36.20	59.50	47.10	73.50	58.00	87.50	68.90	115.50	90.70	143.50	112.50
51	35.95	28.14	38.90	30.38	41.85	32.62	44.80	34.86	47.75	37.10	62.50	48.30	77.25	59.50	92.00	70.70	121.50	93.10	151.00	115.50
52	37.38	28.69	40.46	30.98	43.54	33.27	46.62	35.56	49.70	37.85	65.10	49.30	80.50	60.75	95.90	72.20	126.70	95.10	157.50	118.00
53	38.92	29.35	42.14	31.70	45.36	34.05	48.58	36.40	51.80	38.75	67.90	50.50	84.00	62.25	100.10	74.00	132.30	97.50	164.50	121.00
54	40.46	30.45	43.82	32.90	47.18	35.35	50.54	37.80	53.90	40.25	70.70	52.50	87.50	64.75	104.30	77.00	137.90	101.50	171.50	126.00
55	42.33	31.66	45.86	34.22	49.39	36.78	52.92	39.34	56.45	41.90	74.10	54.70	91.75	67.50	109.40	80.30	144.70	105.90	180.00	131.50
56	43.65	32.65	47.30	35.30	50.95	37.95	54.60	40.60	58.25	43.25	76.50	56.50	94.75	69.75	113.00	83.00	149.50	109.50	N/A	N/A
57	44.86	33.53	48.62	36.26	52.38	38.99	56.14	41.72	59.90	44.45	78.70	58.10	97.50	71.75	116.30	85.40	153.90	112.70	N/A	N/A
58	46.18	34.41	50.06	37.22	53.94	40.03	57.82	42.84	61.70	45.65	81.10	59.70	100.50	73.75	119.90	87.80	158.70	115.90	N/A	N/A
59	47.61	35.40	51.62	38.30	55.63	41.20	59.64	44.10	63.65	47.00	83.70	61.50	103.75	76.00	123.80	90.50	163.90	119.50	N/A	N/A
60	49.37	36.61	53.54	39.62	57.71	42.63	61.88	45.64	66.05	48.65	86.90	63.70	107.75	78.75	128.60	93.80	170.30	123.90	N/A	N/A
61	51.90	38.48	56.30	41.66	60.70	44.84	65.10	48.02	69.50	51.20	91.50	67.10	113.50	83.00	135.50	98.90	179.50	130.70	N/A	N/A
62	54.43	40.35	59.06	43.70	63.69	47.05	68.32	50.40	72.95	53.75	96.10	70.50	119.25	87.25	142.40	104.00	188.70	137.50	N/A	N/A
63	56.85	41.78	61.70	45.26	66.55	48.74	71.40	52.22	76.25	55.70	100.50	73.10	124.75	90.50	149.00	107.90	197.50	142.70	N/A	N/A
64	59.38	43.54	64.46	47.18	69.54	50.82	74.62	54.46	79.70	58.10	105.10	76.30	130.50	94.50	155.90	112.70	206.70	149.10	N/A	N/A
65	61.91	45.41	67.22	49.22	72.53	53.03	77.84	56.84	83.15	60.65	109.70	79.70	136.25	98.75	162.80	117.80	215.90	155.90	N/A	N/A
66	65.87	48.05	71.54	52.10	77.21	56.15	82.88	60.20	88.55	64.25	116.90	84.50	145.25	104.75	173.60	125.00	N/A	N/A	N/A	N/A
67	69.83	50.80	75.86	55.10	81.89	59.40	87.92	63.70	93.95	68.00	124.10	89.50	154.25	111.00	184.40	132.50	N/A	N/A	N/A	N/A
68	73.68	53.55	80.06	58.10	86.44	62.65	92.82	67.20	99.20	71.75	131.10	94.50	163.00	117.25	194.90	140.00	N/A	N/A	N/A	N/A
69	77.64	56.19	84.38	60.98	91.12	65.77	97.86	70.56	104.60	75.35	138.30	99.30	172.00	123.25	205.70	147.20	N/A	N/A	N/A	N/A
70	81.60	58.94	88.70	63.98	95.80	69.02	102.90	74.06	110.00	79.10	145.50	104.30	181.00	129.50	216.50	154.70	N/A	N/A	N/A	N/A
71	87.10	62.79	94.70	68.18	102.30	73.57	109.90	78.96	117.50	84.35	155.50	111.30	193.50	138.25	231.50	165.20	N/A	N/A	N/A	N/A
72	92.71	66.64	100.82	72.38	108.93	78.12	117.04	83.86	125.15	89.60	165.70	118.30	206.25	147.00	246.80	175.70	N/A	N/A	N/A	N/A
73	98.32	71.92	106.94	78.14	115.56	84.36	124.18	90.58	132.80	96.80	175.90	127.90	219.00	159.00	262.10	190.10	N/A	N/A	N/A	N/A
74	103.93	75.77	113.06	82.34	122.19	88.91	131.32	95.48	140.45	102.05	186.10	134.90	231.75	167.75	277.40	200.60	N/A	N/A	N/A	N/A
75	109.54	79.73	119.18	86.66	128.82	93.59	138.46	100.52	148.10	107.45	196.30	142.10	244.50	176.75	292.70	211.40	N/A	N/A	N/A	N/A
76	121.31	87.87	132.02	95.54	142.73	103.21	153.44	110.88	164.15	118.55	217.70	156.90	271.25	195.25	N/A	N/A	N/A	N/A	N/A	N/A
77	132.42	95.46	144.14	103.82	155.86	112.18	167.58	120.54	179.30	128.90	237.90	170.70	296.50	212.50	N/A	N/A	N/A	N/A	N/A	N/A
78	143.97	103.38	156.74	112.46	169.51	121.54	182.28	130.62	195.05	139.70	258.90	185.10	322.75	230.50	N/A	N/A	N/A	N/A	N/A	N/A
79	152.11	108.77	165.62	118.34	179.13	127.91	192.64	137.48	206.15	147.05	273.70	194.90	341.25	242.75	N/A	N/A	N/A	N/A	N/A	N/A
80	160.14	114.05	174.38	124.10	188.62	134.15	202.86	144.20	217.10	154.25	288.30	204.50	359.50	254.75	N/A	N/A	N/A	N/A	N/A	N/A
81	172.90	125.71	188.30	136.82	203.70	147.93	219.10	159.04	234.50	170.15	311.50	225.70	388.50	281.25	N/A	N/A	N/A	N/A	N/A	N/A
82	185.55	136.71	202.10	148.82	218.65	160.93	235.20	173.04	251.75	185.15	334.50	245.70	417.25	306.25	N/A	N/A	N/A	N/A	N/A	N/A
83	198.31	145.51	216.02	158.42	233.73	171.33	251.44	184.24	269.15	197.15	357.70	261.70	446.25	326.25	N/A	N/A	N/A	N/A	N/A	N/A
84	210.96	154.31	229.82	168.02	248.68	181.73	267.54	195.44	286.40	209.15	380.70	277.70	475.00	346.25	N/A	N/A	N/A	N/A	N/A	N/A
85	223.61	163.11	243.62	177.62	263.63	192.13	283.64	206.64	303.65	221.15	403.70	293.70	503.75	366.25	N/A	N/A	N/A	N/A	N/A	N/A

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

# Immediate Solution – Life Paid Up At 121

Standard Issue Premium Rates Ages: 0 - 44

M Juv.	Male Juvenile
MT	Male Tobacco
MNT	Male Non-Tobacco

	\$ 1,000	\$ 2,000	\$ 3,000	\$ 4,000	\$ 5,000	\$ 6,000	\$ 7,000	\$ 8,000	\$ 9,000	\$ 10,000
Age	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.
0	6.24	7.48	8.72	9.96	9.70	10.94	12.18	13.42	14.66	15.90
1	6.24	7.48	8.72	9.96	9.70	10.94	12.18	13.42	14.66	15.90
2	6.24	7.48	8.72	9.96	9.70	10.94	12.18	13.42	14.66	15.90
3	6.24	7.48	8.72	9.96	9.70	10.94	12.18	13.42	14.66	15.90
4	6.25	7.50	8.75	10.00	9.75	11.00	12.25	13.50	14.75	16.00
5	6.25	7.50	8.75	10.00	9.75	11.00	12.25	13.50	14.75	16.00
6	6.28	7.56	8.84	10.12	9.90	11.18	12.46	13.74	15.02	16.30
7	6.32	7.64	8.96	10.28	10.10	11.42	12.74	14.06	15.38	16.70
8	6.35	7.70	9.05	10.40	10.25	11.60	12.95	14.30	15.65	17.00
9	6.39	7.78	9.17	10.56	10.45	11.84	13.23	14.62	16.01	17.40
10	6.43	7.86	9.29	10.72	10.65	12.08	13.51	14.94	16.37	17.80
11	6.49	7.98	9.47	10.96	10.95	12.44	13.93	15.42	16.91	18.40
12	6.56	8.12	9.68	11.24	11.30	12.86	14.42	15.98	17.54	19.10
13	6.62	8.24	9.86	11.48	11.60	13.22	14.84	16.46	18.08	19.70
14	6.68	8.36	10.04	11.72	11.90	13.58	15.26	16.94	18.62	20.30
15	6.75	8.50	10.25	12.00	12.25	14.00	15.75	17.50	19.25	21.00
16	6.77	8.54	10.31	12.08	12.35	14.12	15.89	17.66	19.43	21.20
17	6.78	8.56	10.34	12.12	12.40	14.18	15.96	17.74	19.52	21.30

Age	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT		
18	7.09	6.41	9.18	7.82	11.27	9.23	13.36	10.64	13.95	10.55	16.04	11.96	18.13	13.37	20.22	14.78	22.31	16.19	24.40	17.60
19	7.09	6.41	9.18	7.82	11.27	9.23	13.36	10.64	13.95	10.55	16.04	11.96	18.13	13.37	20.22	14.78	22.31	16.19	24.40	17.60
20	7.10	6.41	9.20	7.82	11.30	9.23	13.40	10.64	14.00	10.55	16.10	11.96	18.20	13.37	20.30	14.78	22.40	16.19	24.50	17.60
21	7.12	6.43	9.24	7.86	11.36	9.29	13.48	10.72	14.10	10.65	16.22	12.08	18.34	13.51	20.46	14.94	22.58	16.37	24.70	17.80
22	7.14	6.45	9.28	7.90	11.42	9.35	13.56	10.80	14.20	10.75	16.34	12.20	18.48	13.65	20.62	15.10	22.76	16.55	24.90	18.00
23	7.16	6.46	9.32	7.92	11.48	9.38	13.64	10.84	14.30	10.80	16.46	12.26	18.62	13.72	20.78	15.18	22.94	16.64	25.10	18.10
24	7.18	6.48	9.36	7.96	11.54	9.44	13.72	10.92	14.40	10.90	16.58	12.38	18.76	13.86	20.94	15.34	23.12	16.82	25.30	18.30
25	7.20	6.49	9.40	7.98	11.60	9.47	13.80	10.96	14.50	10.95	16.70	12.44	18.90	13.93	21.10	15.42	23.30	16.91	25.50	18.40
26	7.23	6.52	9.46	8.04	11.69	9.56	13.92	11.08	14.65	11.10	16.88	12.62	19.11	14.14	21.34	15.66	23.57	17.18	25.80	18.70
27	7.28	6.55	9.56	8.10	11.84	9.65	14.12	11.20	14.90	11.25	17.18	12.80	19.46	14.35	21.74	15.90	24.02	17.45	26.30	19.00
28	7.32	6.58	9.64	8.16	11.96	9.74	14.28	11.32	15.10	11.40	17.42	12.98	19.74	14.56	22.06	16.14	24.38	17.72	26.70	19.30
29	7.37	6.61	9.74	8.22	12.11	9.83	14.48	11.44	15.35	11.55	17.72	13.16	20.09	14.77	22.46	16.38	24.83	17.99	27.20	19.60
30	7.44	6.65	9.88	8.30	12.32	9.95	14.76	11.60	15.70	11.75	18.14	13.40	20.58	15.05	23.02	16.70	25.46	18.35	27.90	20.00
31	7.50	6.69	10.00	8.38	12.50	10.07	15.00	11.76	16.00	11.95	18.50	13.64	21.00	15.33	23.50	17.02	26.00	18.71	28.50	20.40
32	7.57	6.74	10.14	8.48	12.71	10.22	15.28	11.96	16.35	12.20	18.92	13.94	21.49	15.68	24.06	17.42	26.63	19.16	29.20	20.90
33	7.65	6.79	10.30	8.58	12.95	10.37	15.60	12.16	16.75	12.45	19.40	14.24	22.05	16.03	24.70	17.82	27.35	19.61	30.00	21.40
34	7.75	6.85	10.50	8.70	13.25	10.55	16.00	12.40	17.25	12.75	20.00	14.60	22.75	16.45	25.50	18.30	28.25	20.15	31.00	22.00
35	7.85	6.91	10.70	8.82	13.55	10.73	16.40	12.64	17.75	13.05	20.60	14.96	23.45	16.87	26.30	18.78	29.15	20.69	32.00	22.60
36	7.96	6.99	10.92	8.98	13.88	10.97	16.84	12.96	18.30	13.45	21.26	15.44	24.22	17.43	27.18	19.42	30.14	21.41	33.10	23.40
37	8.08	7.07	11.16	9.14	14.24	11.21	17.32	13.28	18.90	13.85	21.98	15.92	25.06	17.99	28.14	20.06	31.22	22.13	34.30	24.20
38	8.21	7.15	11.42	9.30	14.63	11.45	17.84	13.60	19.55	14.25	22.76	16.40	25.97	18.55	29.18	20.70	32.39	22.85	35.60	25.00
39	8.34	7.24	11.68	9.48	15.02	11.72	18.36	13.96	20.20	14.70	23.54	16.94	26.88	19.18	30.22	21.42	33.56	23.66	36.90	25.90
40	8.49	7.34	11.98	9.68	15.47	12.02	18.96	14.36	20.95	15.20	24.44	17.54	27.93	19.88	31.42	22.22	34.91	24.56	38.40	26.90
41	8.59	7.42	12.18	9.84	15.77	12.26	19.36	14.68	21.45	15.60	25.04	18.02	28.63	20.44	32.22	22.86	35.81	25.28	39.40	27.70
42	8.70	7.51	12.40	10.02	16.10	12.53	19.80	15.04	22.00	16.05	25.70	18.56	29.40	21.07	33.10	23.58	36.80	26.09	40.50	28.60
43	8.81	7.60	12.62	10.20	16.43	12.80	20.24	15.40	22.55	16.50	26.36	19.10	30.17	21.70	33.98	24.30	37.79	26.90	41.60	29.50
44	8.92	7.69	12.84	10.38	16.76	13.07	20.68	15.76	23.10	16.95	27.02	19.64	30.94	22.33	34.86	25.02	38.78	27.71	42.70	30.40

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

**FOR AGENTS' USE ONLY**

# Immediate Solution – Life Paid Up At 121

**Standard Issue Premium Rates Ages: 0 - 44**

M Juv.	Male Juvenile
MT	Male Tobacco
MNT	Male Non-Tobacco

	\$ 11,000	\$ 12,000	\$ 13,000	\$ 14,000	\$ 15,000	\$ 20,000	\$ 25,000	\$ 30,000	\$ 40,000	\$ 50,000
Age	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.
0	17.14	18.38	19.62	20.86	22.10	28.30	34.50	40.70	53.10	65.50
1	17.14	18.38	19.62	20.86	22.10	28.30	34.50	40.70	53.10	65.50
2	17.14	18.38	19.62	20.86	22.10	28.30	34.50	40.70	53.10	65.50
3	17.14	18.38	19.62	20.86	22.10	28.30	34.50	40.70	53.10	65.50
4	17.25	18.50	19.75	21.00	22.25	28.50	34.75	41.00	53.50	66.00
5	17.25	18.50	19.75	21.00	22.25	28.50	34.75	41.00	53.50	66.00
6	17.58	18.86	20.14	21.42	22.70	29.10	35.50	41.90	54.70	67.50
7	18.02	19.34	20.66	21.98	23.30	29.90	36.50	43.10	56.30	69.50
8	18.35	19.70	21.05	22.40	23.75	30.50	37.25	44.00	57.50	71.00
9	18.79	20.18	21.57	22.96	24.35	31.30	38.25	45.20	59.10	73.00
10	19.23	20.66	22.09	23.52	24.95	32.10	39.25	46.40	60.70	75.00
11	19.89	21.38	22.87	24.36	25.85	33.30	40.75	48.20	63.10	78.00
12	20.66	22.22	23.78	25.34	26.90	34.70	42.50	50.30	65.90	81.50
13	21.32	22.94	24.56	26.18	27.80	35.90	44.00	52.10	68.30	84.50
14	21.98	23.66	25.34	27.02	28.70	37.10	45.50	53.90	70.70	87.50
15	22.75	24.50	26.25	28.00	29.75	38.50	47.25	56.00	73.50	91.00
16	22.97	24.74	26.51	28.28	30.05	38.90	47.75	56.60	74.30	92.00
17	23.08	24.86	26.64	28.42	30.20	39.10	48.00	56.90	74.70	92.50

Age	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT
18	26.49	19.01	28.58	20.42	30.67	21.83	32.76	23.24	34.85	24.65	45.30	31.70	55.75	38.75	66.20	45.80	87.10	59.90	108.00	74.00
19	26.49	19.01	28.58	20.42	30.67	21.83	32.76	23.24	34.85	24.65	45.30	31.70	55.75	38.75	66.20	45.80	87.10	59.90	108.00	74.00
20	26.60	19.01	28.70	20.42	30.80	21.83	32.90	23.24	35.00	24.65	45.50	31.70	56.00	38.75	66.50	45.80	87.50	59.90	108.50	74.00
21	26.82	19.23	28.94	20.66	31.06	22.09	33.18	23.52	35.30	24.95	45.90	32.10	56.50	39.25	67.10	46.40	88.30	60.70	109.50	75.00
22	27.04	19.45	29.18	20.90	31.32	22.35	33.46	23.80	35.60	25.25	46.30	32.50	57.00	39.75	67.70	47.00	89.10	61.50	110.50	76.00
23	27.26	19.56	29.42	21.02	31.58	22.48	33.74	23.94	35.90	25.40	46.70	32.70	57.50	40.00	68.30	47.30	89.90	61.90	111.50	76.50
24	27.48	19.78	29.66	21.26	31.84	22.74	34.02	24.22	36.20	25.70	47.10	33.10	58.00	40.50	68.90	47.90	90.70	62.70	112.50	77.50
25	27.70	19.89	29.90	21.38	32.10	22.87	34.30	24.36	36.50	25.85	47.50	33.30	58.50	40.75	69.50	48.20	91.50	63.10	113.50	78.00
26	28.03	20.22	30.26	21.74	32.49	23.26	34.72	24.78	36.95	26.30	48.10	33.90	59.25	41.50	70.40	49.10	92.70	64.30	115.00	79.50
27	28.58	20.55	30.86	22.10	33.14	23.65	35.42	25.20	37.70	26.75	49.10	34.50	60.50	42.25	71.90	50.00	94.70	65.50	117.50	81.00
28	29.02	20.88	31.34	22.46	33.66	24.04	35.98	25.62	38.30	27.20	49.90	35.10	61.50	43.00	73.10	50.90	96.30	66.70	119.50	82.50
29	29.57	21.21	31.94	22.82	34.31	24.43	36.68	26.04	39.05	27.65	50.90	35.70	62.75	43.75	74.60	51.80	98.30	67.90	122.00	84.00
30	30.34	21.65	32.78	23.30	35.22	24.95	37.66	26.60	40.10	28.25	52.30	36.50	64.50	44.75	76.70	53.00	101.10	69.50	125.50	86.00
31	31.00	22.09	33.50	23.78	36.00	25.47	38.50	27.16	41.00	28.85	53.50	37.30	66.00	45.75	78.50	54.20	103.50	71.10	128.50	88.00
32	31.77	22.64	34.34	24.38	36.91	26.12	39.48	27.86	42.05	29.60	54.90	38.30	67.75	47.00	80.60	55.70	106.30	73.10	132.00	90.50
33	32.65	23.19	35.30	24.98	37.95	26.77	40.60	28.56	43.25	30.35	56.50	39.30	69.75	48.25	83.00	57.20	109.50	75.10	136.00	93.00
34	33.75	23.85	36.50	25.70	39.25	27.55	42.00	29.40	44.75	31.25	58.50	40.50	72.25	49.75	86.00	59.00	113.50	77.50	141.00	96.00
35	34.85	24.51	37.70	26.42	40.55	28.33	43.40	30.24	46.25	32.15	60.50	41.70	74.75	51.25	89.00	60.80	117.50	79.90	146.00	99.00
36	36.06	25.39	39.02	27.38	41.98	29.37	44.94	31.36	47.90	33.35	62.70	43.30	77.50	53.25	92.30	63.20	121.90	83.10	151.50	103.00
37	37.38	26.27	40.46	28.34	43.54	30.41	46.62	32.48	49.70	34.55	65.10	44.90	80.50	55.25	95.90	65.60	126.70	86.30	157.50	107.00
38	38.81	27.15	42.02	29.30	45.23	31.45	48.44	33.60	51.65	35.75	67.70	46.50	83.75	57.25	99.80	68.00	131.90	89.50	164.00	111.00
39	40.24	28.14	43.58	30.38	46.92	32.62	50.26	34.86	53.60	37.10	70.30	48.30	87.00	59.50	103.70	70.70	137.10	93.10	170.50	115.50
40	41.89	29.24	45.38	31.58	48.87	33.92	52.36	36.26	55.85	38.60	73.30	50.30	90.75	62.00	108.20	73.70	143.10	97.10	178.00	120.50
41	42.99	30.12	46.58	32.54	50.17	34.96	53.76	37.38	57.35	39.80	75.30	51.90	93.25	64.00	111.20	76.10	147.10	100.30	183.00	124.50
42	44.20	31.11	47.90	33.62	51.60	36.13	55.30	38.64	59.00	41.15	77.50	53.70	96.00	66.25	114.50	78.80	151.50	103.90	188.50	129.00
43	45.41	32.10	49.22	34.70	53.03	37.30	56.84	39.90	60.65	42.50	79.70	55.50	98.75	68.50	117.80	81.50	155.90	107.50	194.00	133.50
44	46.62	33.09	50.54	35.78	54.46	38.47	58.38	41.16	62.30	43.85	81.90	57.30	101.50	70.75	121.10	84.20	160.30	111.10	199.50	138.00

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

**FOR AGENTS' USE ONLY**

# Immediate Solution – Life Paid Up At 121

**Standard Issue Premium Rates Ages: 0 - 44**

F Juv.	Female Juvenile
FT	Female Tobacco
FNT	Female Non-Tobacco

	\$ 1,000	\$ 2,000	\$ 3,000	\$ 4,000	\$ 5,000	\$ 6,000	\$ 7,000	\$ 8,000	\$ 9,000	\$ 10,000
Age	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.
0	6.02	7.04	8.06	9.08	8.60	9.62	10.64	11.66	12.68	13.70
1	6.02	7.04	8.06	9.08	8.60	9.62	10.64	11.66	12.68	13.70
2	6.02	7.04	8.06	9.08	8.60	9.62	10.64	11.66	12.68	13.70
3	6.03	7.06	8.09	9.12	8.65	9.68	10.71	11.74	12.77	13.80
4	6.03	7.06	8.09	9.12	8.65	9.68	10.71	11.74	12.77	13.80
5	6.03	7.06	8.09	9.12	8.65	9.68	10.71	11.74	12.77	13.80
6	6.05	7.10	8.15	9.20	8.75	9.80	10.85	11.90	12.95	14.00
7	6.07	7.14	8.21	9.28	8.85	9.92	10.99	12.06	13.13	14.20
8	6.09	7.18	8.27	9.36	8.95	10.04	11.13	12.22	13.31	14.40
9	6.11	7.22	8.33	9.44	9.05	10.16	11.27	12.38	13.49	14.60
10	6.13	7.26	8.39	9.52	9.15	10.28	11.41	12.54	13.67	14.80
11	6.15	7.30	8.45	9.60	9.25	10.40	11.55	12.70	13.85	15.00
12	6.18	7.36	8.54	9.72	9.40	10.58	11.76	12.94	14.12	15.30
13	6.20	7.40	8.60	9.80	9.50	10.70	11.90	13.10	14.30	15.50
14	6.23	7.46	8.69	9.92	9.65	10.88	12.11	13.34	14.57	15.80
15	6.25	7.50	8.75	10.00	9.75	11.00	12.25	13.50	14.75	16.00
16	6.26	7.52	8.78	10.04	9.80	11.06	12.32	13.58	14.84	16.10
17	6.26	7.52	8.78	10.04	9.80	11.06	12.32	13.58	14.84	16.10

Age	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT		
18	6.28	6.03	7.56	7.06	8.84	8.09	10.12	9.12	9.90	8.65	11.18	9.68	12.46	10.71	13.74	11.74	15.02	12.77	16.30	13.80
19	6.28	6.03	7.56	7.06	8.84	8.09	10.12	9.12	9.90	8.65	11.18	9.68	12.46	10.71	13.74	11.74	15.02	12.77	16.30	13.80
20	6.29	6.04	7.58	7.08	8.87	8.12	10.16	9.16	9.95	8.70	11.24	9.74	12.53	10.78	13.82	11.82	15.11	12.86	16.40	13.90
21	6.32	6.07	7.64	7.14	8.96	8.21	10.28	9.28	10.10	8.85	11.42	9.92	12.74	10.99	14.06	12.06	15.38	13.13	16.70	14.20
22	6.35	6.09	7.70	7.18	9.05	8.27	10.40	9.36	10.25	8.95	11.60	10.04	12.95	11.13	14.30	12.22	15.65	13.31	17.00	14.40
23	6.38	6.12	7.76	7.24	9.14	8.36	10.52	9.48	10.40	9.10	11.78	10.22	13.16	11.34	14.54	12.46	15.92	13.58	17.30	14.70
24	6.41	6.14	7.82	7.28	9.23	8.42	10.64	9.56	10.55	9.20	11.96	10.34	13.37	11.48	14.78	12.62	16.19	13.76	17.60	14.90
25	6.44	6.17	7.88	7.34	9.32	8.51	10.76	9.68	10.70	9.35	12.14	10.52	13.58	11.69	15.02	12.86	16.46	14.03	17.90	15.20
26	6.48	6.19	7.96	7.38	9.44	8.57	10.92	9.76	10.90	9.45	12.38	10.64	13.86	11.83	15.34	13.02	16.82	14.21	18.30	15.40
27	6.52	6.22	8.04	7.44	9.56	8.66	11.08	9.88	11.10	9.60	12.62	10.82	14.14	12.04	15.66	13.26	17.18	14.48	18.70	15.70
28	6.56	6.25	8.12	7.50	9.68	8.75	11.24	10.00	11.30	9.75	12.86	11.00	14.42	12.25	15.98	13.50	17.54	14.75	19.10	16.00
29	6.61	6.28	8.22	7.56	9.83	8.84	11.44	10.12	11.55	9.90	13.16	11.18	14.77	12.46	16.38	13.74	17.99	15.02	19.60	16.30
30	6.66	6.32	8.32	7.64	9.98	8.96	11.64	10.28	11.80	10.10	13.46	11.42	15.12	12.74	16.78	14.06	18.44	15.38	20.10	16.70
31	6.72	6.36	8.44	7.72	10.16	9.08	11.88	10.44	12.10	10.30	13.82	11.66	15.54	13.02	17.26	14.38	18.98	15.74	20.70	17.10
32	6.78	6.40	8.56	7.80	10.34	9.20	12.12	10.60	12.40	10.50	14.18	11.90	15.96	13.30	17.74	14.70	19.52	16.10	21.30	17.50
33	6.86	6.46	8.72	7.92	10.58	9.38	12.44	10.84	12.80	10.80	14.66	12.26	16.52	13.72	18.38	15.18	20.24	16.64	22.10	18.10
34	6.94	6.51	8.88	8.02	10.82	9.53	12.76	11.04	13.20	11.05	15.14	12.56	17.08	14.07	19.02	15.58	20.96	17.09	22.90	18.60
35	7.02	6.57	9.04	8.14	11.06	9.71	13.08	11.28	13.60	11.35	15.62	12.92	17.64	14.49	19.66	16.06	21.68	17.63	23.70	19.20
36	7.11	6.63	9.22	8.26	11.33	9.89	13.44	11.52	14.05	11.65	16.16	13.28	18.27	14.91	20.38	16.54	22.49	18.17	24.60	19.80
37	7.19	6.70	9.38	8.40	11.57	10.10	13.76	11.80	14.45	12.00	16.64	13.70	18.83	15.40	21.02	17.10	23.21	18.80	25.40	20.50
38	7.28	6.77	9.56	8.54	11.84	10.31	14.12	12.08	14.90	12.35	17.18	14.12	19.46	15.89	21.74	17.66	24.02	19.43	26.30	21.20
39	7.38	6.84	9.76	8.68	12.14	10.52	14.52	12.36	15.40	12.70	17.78	14.54	20.16	16.38	22.54	18.22	24.92	20.06	27.30	21.90
40	7.47	6.91	9.94	8.82	12.41	10.73	14.88	12.64	15.85	13.05	18.32	14.96	20.79	16.87	23.26	18.78	25.73	20.69	28.20	22.60
41	7.60	6.97	10.20	8.94	12.80	10.91	15.40	12.88	16.50	13.35	19.10	15.32	21.70	17.29	24.30	19.26	26.90	21.23	29.50	23.20
42	7.73	7.04	10.46	9.08	13.19	11.12	15.92	13.16	17.15	13.70	19.88	15.74	22.61	17.78	25.34	19.82	28.07	21.86	30.80	23.90
43	7.86	7.12	10.72	9.24	13.58	11.36	16.44	13.48	17.80	14.10	20.66	16.22	23.52	18.34	26.38	20.46	29.24	22.58	32.10	24.70
44	7.98	7.19	10.96	9.38	13.94	11.57	16.92	13.76	18.40	14.45	21.38	16.64	24.36	18.83	27.34	21.02	30.32	23.21	33.30	25.40

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.



# Immediate Solution – Life Paid Up At 121

**Standard Issue Premium Rates Ages: 0 - 44**

F Juv.	Female Juvenile
FT	Female Tobacco
FNT	Female Non-Tobacco

	\$ 11,000	\$ 12,000	\$ 13,000	\$ 14,000	\$ 15,000	\$ 20,000	\$ 25,000	\$ 30,000	\$ 40,000	\$ 50,000										
Age	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.										
0	14.72	15.74	16.76	17.78	18.80	23.90	29.00	34.10	44.30	54.50										
1	14.72	15.74	16.76	17.78	18.80	23.90	29.00	34.10	44.30	54.50										
2	14.72	15.74	16.76	17.78	18.80	23.90	29.00	34.10	44.30	54.50										
3	14.83	15.86	16.89	17.92	18.95	24.10	29.25	34.40	44.70	55.00										
4	14.83	15.86	16.89	17.92	18.95	24.10	29.25	34.40	44.70	55.00										
5	14.83	15.86	16.89	17.92	18.95	24.10	29.25	34.40	44.70	55.00										
6	15.05	16.10	17.15	18.20	19.25	24.50	29.75	35.00	45.50	56.00										
7	15.27	16.34	17.41	18.48	19.55	24.90	30.25	35.60	46.30	57.00										
8	15.49	16.58	17.67	18.76	19.85	25.30	30.75	36.20	47.10	58.00										
9	15.71	16.82	17.93	19.04	20.15	25.70	31.25	36.80	47.90	59.00										
10	15.93	17.06	18.19	19.32	20.45	26.10	31.75	37.40	48.70	60.00										
11	16.15	17.30	18.45	19.60	20.75	26.50	32.25	38.00	49.50	61.00										
12	16.48	17.66	18.84	20.02	21.20	27.10	33.00	38.90	50.70	62.50										
13	16.70	17.90	19.10	20.30	21.50	27.50	33.50	39.50	51.50	63.50										
14	17.03	18.26	19.49	20.72	21.95	28.10	34.25	40.40	52.70	65.00										
15	17.25	18.50	19.75	21.00	22.25	28.50	34.75	41.00	53.50	66.00										
16	17.36	18.62	19.88	21.14	22.40	28.70	35.00	41.30	53.90	66.50										
17	17.36	18.62	19.88	21.14	22.40	28.70	35.00	41.30	53.90	66.50										
Age	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT
18	17.58	14.83	18.86	15.86	20.14	16.89	21.42	17.92	22.70	18.95	29.10	24.10	35.50	29.25	41.90	34.40	54.70	44.70	67.50	55.00
19	17.58	14.83	18.86	15.86	20.14	16.89	21.42	17.92	22.70	18.95	29.10	24.10	35.50	29.25	41.90	34.40	54.70	44.70	67.50	55.00
20	17.69	14.94	18.98	15.98	20.27	17.02	21.56	18.06	22.85	19.10	29.30	24.30	35.75	29.50	42.20	34.70	55.10	45.10	68.00	55.50
21	18.02	15.27	19.34	16.34	20.66	17.41	21.98	18.48	23.30	19.55	29.90	24.90	36.50	30.25	43.10	35.60	56.30	46.30	69.50	57.00
22	18.35	15.49	19.70	16.58	21.05	17.67	22.40	18.76	23.75	19.85	30.50	25.30	37.25	30.75	44.00	36.20	57.50	47.10	71.00	58.00
23	18.68	15.82	20.06	16.94	21.44	18.06	22.82	19.18	24.20	20.30	31.10	25.90	38.00	31.50	44.90	37.10	58.70	48.30	72.50	59.50
24	19.01	16.04	20.42	17.18	21.83	18.32	23.24	19.46	24.65	20.60	31.70	26.30	38.75	32.00	45.80	37.70	59.90	49.10	74.00	60.50
25	19.34	16.37	20.78	17.54	22.22	18.71	23.66	19.88	25.10	21.05	32.30	26.90	39.50	32.75	46.70	38.60	61.10	50.30	75.50	62.00
26	19.78	16.59	21.26	17.78	22.74	18.97	24.22	20.16	25.70	21.35	33.10	27.30	40.50	33.25	47.90	39.20	62.70	51.10	77.50	63.00
27	20.22	16.92	21.74	18.14	23.26	19.36	24.78	20.58	26.30	21.80	33.90	27.90	41.50	34.00	49.10	40.10	64.30	52.30	79.50	64.50
28	20.66	17.25	22.22	18.50	23.78	19.75	25.34	21.00	26.90	22.25	34.70	28.50	42.50	34.75	50.30	41.00	65.90	53.50	81.50	66.00
29	21.21	17.58	22.82	18.86	24.43	20.14	26.04	21.42	27.65	22.70	35.70	29.10	43.75	35.50	51.80	41.90	67.90	54.70	84.00	67.50
30	21.76	18.02	23.42	19.34	25.08	20.66	26.74	21.98	28.40	23.30	36.70	29.90	45.00	36.50	53.30	43.10	69.90	56.30	86.50	69.50
31	22.42	18.46	24.14	19.82	25.86	21.18	27.58	22.54	29.30	23.90	37.90	30.70	46.50	37.50	55.10	44.30	72.30	57.90	89.50	71.50
32	23.08	18.90	24.86	20.30	26.64	21.70	28.42	23.10	30.20	24.50	39.10	31.50	48.00	38.50	56.90	45.50	74.70	59.50	92.50	73.50
33	23.96	19.56	25.82	21.02	27.68	22.48	29.54	23.94	31.40	25.40	40.70	32.70	50.00	40.00	59.30	47.30	77.90	61.90	96.50	76.50
34	24.84	20.11	26.78	21.62	28.72	23.13	30.66	24.64	32.60	26.15	42.30	33.70	52.00	41.25	61.70	48.80	81.10	63.90	100.50	79.00
35	25.72	20.77	27.74	22.34	29.76	23.91	31.78	25.48	33.80	27.05	43.90	34.90	54.00	42.75	64.10	50.60	84.30	66.30	104.50	82.00
36	26.71	21.43	28.82	23.06	30.93	24.69	33.04	26.32	35.15	27.95	45.70	36.10	56.25	44.25	66.80	52.40	87.90	68.70	109.00	85.00
37	27.59	22.20	29.78	23.90	31.97	25.60	34.16	27.30	36.35	29.00	47.30	37.50	58.25	46.00	69.20	54.50	91.10	71.50	113.00	88.50
38	28.58	22.97	30.86	24.74	33.14	26.51	35.42	28.28	37.70	30.05	49.10	38.90	60.50	47.75	71.90	56.60	94.70	74.30	117.50	92.00
39	29.68	23.74	32.06	25.58	34.44	27.42	36.82	29.26	39.20	31.10	51.10	40.30	63.00	49.50	74.90	58.70	98.70	77.10	122.50	95.50
40	30.67	24.51	33.14	26.42	35.61	28.33	38.08	30.24	40.55	32.15	52.90	41.70	65.25	51.25	77.60	60.80	102.30	79.90	127.00	99.00
41	32.10	25.17	34.70	27.14	37.30	29.11	39.90	31.08	42.50	33.05	55.50	42.90	68.50	52.75	81.50	62.60	107.50	82.30	133.50	102.00
42	33.53	25.94	36.26	27.98	38.99	30.02	41.72	32.06	44.45	34.10	58.10	44.30	71.75	54.50	85.40	64.70	112.70	85.10	140.00	105.50
43	34.96	26.82	37.82	28.94	40.68	31.06	43.54	33.18	46.40	35.30	60.70	45.90	75.00	56.50	89.30	67.10	117.90	88.30	146.50	109.50
44	36.28	27.59	39.26	29.78	42.24	31.97	45.22	34.16	48.20	36.35	63.10	47.30	78.00	58.25	92.90	69.20	122.70	91.10	152.50	113.00

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

**FOR AGENTS' USE ONLY**

# Immediate Solution – Life Paid Up At 121

**Standard Issue Premium Rates Ages: 45 - 85**

MT	Male Tobacco
MNT	Male Non-Tobacco

Age	\$ 1,000		\$ 2,000		\$ 3,000		\$ 4,000		\$ 5,000		\$ 6,000		\$ 7,000		\$ 8,000		\$ 9,000		\$ 10,000	
	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT
45	9.05	7.79	13.10	10.58	17.15	13.37	21.20	16.16	23.75	17.45	27.80	20.24	31.85	23.03	35.90	25.82	39.95	28.61	44.00	31.40
46	9.14	7.87	13.28	10.74	17.42	13.61	21.56	16.48	24.20	17.85	28.34	20.72	32.48	23.59	36.62	26.46	40.76	29.33	44.90	32.20
47	9.25	7.97	13.50	10.94	17.75	13.91	22.00	16.88	24.75	18.35	29.00	21.32	33.25	24.29	37.50	27.26	41.75	30.23	46.00	33.20
48	9.37	8.08	13.74	11.16	18.11	14.24	22.48	17.32	25.35	18.90	29.72	21.98	34.09	25.06	38.46	28.14	42.83	31.22	47.20	34.30
49	9.51	8.20	14.02	11.40	18.53	14.60	23.04	17.80	26.05	19.50	30.56	22.70	35.07	25.90	39.58	29.10	44.09	32.30	48.60	35.50
50	9.63	8.32	14.26	11.64	18.89	14.96	23.52	18.28	26.65	20.10	31.28	23.42	35.91	26.74	40.54	30.06	45.17	33.38	49.80	36.70
51	9.93	8.52	14.86	12.04	19.79	15.56	24.72	19.08	28.15	21.10	33.08	24.62	38.01	28.14	42.94	31.66	47.87	35.18	52.80	38.70
52	10.23	8.71	15.46	12.42	20.69	16.13	25.92	19.84	29.65	22.05	34.88	25.76	40.11	29.47	45.34	33.18	50.57	36.89	55.80	40.60
53	10.55	8.92	16.10	12.84	21.65	16.76	27.20	20.68	31.25	23.10	36.80	27.02	42.35	30.94	47.90	34.86	53.45	38.78	59.00	42.70
54	10.88	9.13	16.76	13.26	22.64	17.39	28.52	21.52	32.90	24.15	38.78	28.28	44.66	32.41	50.54	36.54	56.42	40.67	62.30	44.80
55	11.25	9.37	17.50	13.74	23.75	18.11	30.00	22.48	34.75	25.35	41.00	29.72	47.25	34.09	53.50	38.46	59.75	42.83	66.00	47.20
56	11.59	9.60	18.18	14.20	24.77	18.80	31.36	23.40	36.45	26.50	43.04	31.10	49.63	35.70	56.22	40.30	62.81	44.90	69.40	49.50
57	11.93	9.82	18.86	14.64	25.79	19.46	32.72	24.28	38.15	27.60	45.08	32.42	52.01	37.24	58.94	42.06	65.87	46.88	72.80	51.70
58	12.29	10.04	19.58	15.08	26.87	20.12	34.16	25.16	39.95	28.70	47.24	33.74	54.53	38.78	61.82	43.82	69.11	48.86	76.40	53.90
59	12.68	10.29	20.36	15.58	28.04	20.87	35.72	26.16	41.90	29.95	49.58	35.24	57.26	40.53	64.94	45.82	72.62	51.11	80.30	56.40
60	13.13	10.58	21.26	16.16	29.39	21.74	37.52	27.32	44.15	31.40	52.28	36.98	60.41	42.56	68.54	48.14	76.67	53.72	84.80	59.30
61	13.74	10.97	22.48	16.94	31.22	22.91	39.96	28.88	47.20	33.35	55.94	39.32	64.68	45.29	73.42	51.26	82.16	57.23	90.90	63.20
62	14.36	11.36	23.72	17.72	33.08	24.08	42.44	30.44	50.30	35.30	59.66	41.66	69.02	48.02	78.38	54.38	87.74	60.74	97.10	67.10
63	14.97	11.74	24.94	18.48	34.91	25.22	44.88	31.96	53.35	37.20	63.32	43.94	73.29	50.68	83.26	57.42	93.23	64.16	103.20	70.90
64	15.58	12.13	26.16	19.26	36.74	26.39	47.32	33.52	56.40	39.15	66.98	46.28	77.56	53.41	88.14	60.54	98.72	67.67	109.30	74.80
65	16.19	12.52	27.38	20.04	38.57	27.56	49.76	35.08	59.45	41.10	70.64	48.62	81.83	56.14	93.02	63.66	104.21	71.18	115.40	78.70
66	17.02	13.04	29.04	21.08	41.06	29.12	53.08	37.16	63.60	43.70	75.62	51.74	87.64	59.78	99.66	67.82	111.68	75.86	123.70	83.90
67	17.84	13.56	30.68	22.12	43.52	30.68	56.36	39.24	67.70	46.30	80.54	54.86	93.38	63.42	106.22	71.98	119.06	80.54	131.90	89.10
68	18.67	14.08	32.34	23.16	46.01	32.24	59.68	41.32	71.85	48.90	85.52	57.98	99.19	67.06	112.86	76.14	126.53	85.22	140.20	94.30
69	19.50	14.60	34.00	24.20	48.50	33.80	63.00	43.40	76.00	51.50	90.50	61.10	105.00	70.70	119.50	80.30	134.00	89.90	148.50	99.50
70	20.32	15.12	35.64	25.24	50.96	35.36	66.28	45.48	80.10	54.10	95.42	64.22	110.74	74.34	126.06	84.46	141.38	94.58	156.70	104.70
71	21.29	15.80	37.58	26.60	53.87	37.40	70.16	48.20	84.95	57.50	101.24	68.30	117.53	79.10	133.82	89.90	150.11	100.70	166.40	111.50
72	22.25	16.48	39.50	27.96	56.75	39.44	74.00	50.92	89.75	60.90	107.00	72.38	124.25	83.86	141.50	95.34	158.75	106.82	176.00	118.30
73	23.22	17.16	41.44	29.32	59.66	41.48	77.88	53.64	94.60	64.30	112.82	76.46	131.04	88.62	149.26	100.78	167.48	112.94	185.70	125.10
74	24.18	17.85	43.36	30.70	62.54	43.55	81.72	56.40	99.40	67.75	118.58	80.60	137.76	93.45	156.94	106.30	176.12	119.15	195.30	132.00
75	25.15	18.53	45.30	32.06	65.45	45.59	85.60	59.12	104.25	71.15	124.40	84.68	144.55	98.21	164.70	111.74	184.85	125.27	205.00	138.80
76	26.71	19.88	48.42	34.76	70.13	49.64	91.84	64.52	112.05	77.90	133.76	92.78	155.47	107.66	177.18	122.54	198.89	137.42	220.60	152.30
77	28.70	21.15	52.40	37.30	76.10	53.45	99.80	69.60	122.00	84.25	145.70	100.40	169.40	116.55	193.10	132.70	216.80	148.85	240.50	165.00
78	30.97	22.46	56.94	39.92	82.91	57.38	108.88	74.84	133.35	90.80	159.32	108.26	185.29	125.72	211.26	143.18	237.23	160.64	263.20	178.10
79	32.61	23.34	60.22	41.68	87.83	60.02	115.44	78.36	141.55	95.20	169.16	113.54	196.77	131.88	224.38	150.22	251.99	168.56	279.60	186.90
80	34.24	24.23	63.48	43.46	92.72	62.69	121.96	81.92	149.70	99.65	178.94	118.88	208.18	138.11	237.42	157.34	266.66	176.57	295.90	195.80
81	36.90	25.68	68.80	46.36	100.70	67.04	132.60	87.72	163.00	106.90	194.90	127.58	226.80	148.26	258.70	168.94	290.60	189.62	322.50	210.30
82	39.55	27.14	74.10	49.28	108.65	71.42	143.20	93.56	176.25	114.20	210.80	136.34	245.35	158.48	279.90	180.62	314.45	202.76	349.00	224.90
83	42.21	28.60	79.42	52.20	116.63	75.80	153.84	99.40	189.55	121.50	226.76	145.10	263.97	168.70	301.18	192.30	338.39	215.90	375.60	239.50
84	44.86	30.05	84.72	55.10	124.58	80.15	164.44	105.20	202.80	128.75	242.66	153.80	282.52	178.85	322.38	203.90	362.24	228.95	402.10	254.00
85	47.52	31.51	90.04	58.02	132.56	84.53	175.08	111.04	216.10	136.05	258.62	162.56	301.14	189.07	343.66	215.58	386.18	242.09	428.70	268.60

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

**FOR AGENTS' USE ONLY**

# Immediate Solution – Life Paid Up At 121

**Standard Issue Premium Rates Ages: 45 - 85**

MT	Male Tobacco
MNT	Male Non-Tobacco

Age	\$ 11,000		\$ 12,000		\$ 13,000		\$ 14,000		\$ 15,000		\$ 20,000		\$ 25,000		\$ 30,000		\$ 40,000		\$ 50,000	
	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT
45	48.05	34.19	52.10	36.98	56.15	39.77	60.20	42.56	64.25	45.35	84.50	59.30	104.75	73.25	125.00	87.20	165.50	115.10	206.00	143.00
46	49.04	35.07	53.18	37.94	57.32	40.81	61.46	43.68	65.60	46.55	86.30	60.90	107.00	75.25	127.70	89.60	169.10	118.30	210.50	147.00
47	50.25	36.17	54.50	39.14	58.75	42.11	63.00	45.08	67.25	48.05	88.50	62.90	109.75	77.75	131.00	92.60	173.50	122.30	216.00	152.00
48	51.57	37.38	55.94	40.46	60.31	43.54	64.68	46.62	69.05	49.70	90.90	65.10	112.75	80.50	134.60	95.90	178.30	126.70	222.00	157.50
49	53.11	38.70	57.62	41.90	62.13	45.10	66.64	48.30	71.15	51.50	93.70	67.50	116.25	83.50	138.80	99.50	183.90	131.50	229.00	163.50
50	54.43	40.02	59.06	43.34	63.69	46.66	68.32	49.98	72.95	53.30	96.10	69.90	119.25	86.50	142.40	103.10	188.70	136.30	235.00	169.50
51	57.73	42.22	62.66	45.74	67.59	49.26	72.52	52.78	77.45	56.30	102.10	73.90	126.75	91.50	151.40	109.10	200.70	144.30	250.00	179.50
52	61.03	44.31	66.26	48.02	71.49	51.73	76.72	55.44	81.95	59.15	108.10	77.70	134.25	96.25	160.40	114.80	212.70	151.90	265.00	189.00
53	64.55	46.62	70.10	50.54	75.65	54.46	81.20	58.38	86.75	62.30	114.50	81.90	142.25	101.50	170.00	121.10	225.50	160.30	281.00	199.50
54	68.18	48.93	74.06	53.06	79.94	57.19	85.82	61.32	91.70	65.45	121.10	86.10	150.50	106.75	179.90	127.40	238.70	168.70	297.50	210.00
55	72.25	51.57	78.50	55.94	84.75	60.31	91.00	64.68	97.25	69.05	128.50	90.90	159.75	112.75	191.00	134.60	253.50	178.30	316.00	222.00
56	75.99	54.10	82.58	58.70	89.17	63.30	95.76	67.90	102.35	72.50	135.30	95.50	168.25	118.50	201.20	141.50	267.10	187.50	N/A	N/A
57	79.73	56.52	86.66	61.34	93.59	66.16	100.52	70.98	107.45	75.80	142.10	99.90	176.75	124.00	211.40	148.10	280.70	196.30	N/A	N/A
58	83.69	58.94	90.98	63.98	98.27	69.02	105.56	74.06	112.85	79.10	149.30	104.30	185.75	129.50	222.20	154.70	295.10	205.10	N/A	N/A
59	87.98	61.69	95.66	66.98	103.34	72.27	111.02	77.56	118.70	82.85	157.10	109.30	195.50	135.75	233.90	162.20	310.70	215.10	N/A	N/A
60	92.93	64.88	101.06	70.46	109.19	76.04	117.32	81.62	125.45	87.20	166.10	115.10	206.75	143.00	247.40	170.90	328.70	226.70	N/A	N/A
61	99.64	69.17	108.38	75.14	117.12	81.11	125.86	87.08	134.60	93.05	178.30	122.90	222.00	152.75	265.70	182.60	353.10	242.30	N/A	N/A
62	106.46	73.46	115.82	79.82	125.18	86.18	134.54	92.54	143.90	98.90	190.70	130.70	237.50	162.50	284.30	194.30	377.90	257.90	N/A	N/A
63	113.17	77.64	123.14	84.38	133.11	91.12	143.08	97.86	153.05	104.60	202.90	138.30	252.75	172.00	302.60	205.70	402.30	273.10	N/A	N/A
64	119.88	81.93	130.46	89.06	141.04	96.19	151.62	103.32	162.20	110.45	215.10	146.10	268.00	181.75	320.90	217.40	426.70	288.70	N/A	N/A
65	126.59	86.22	137.78	93.74	148.97	101.26	160.16	108.78	171.35	116.30	227.30	153.90	283.25	191.50	339.20	229.10	451.10	304.30	N/A	N/A
66	135.72	91.94	147.74	99.98	159.76	108.02	171.78	116.06	183.80	124.10	243.90	164.30	304.00	204.50	364.10	244.70	N/A	N/A	N/A	N/A
67	144.74	97.66	157.58	106.22	170.42	114.78	183.26	123.34	196.10	131.90	260.30	174.70	324.50	217.50	388.70	260.30	N/A	N/A	N/A	N/A
68	153.87	103.38	167.54	112.46	181.21	121.54	194.88	130.62	208.55	139.70	276.90	185.10	345.25	230.50	413.60	275.90	N/A	N/A	N/A	N/A
69	163.00	109.10	177.50	118.70	192.00	128.30	206.50	137.90	221.00	147.50	293.50	195.50	366.00	243.50	438.50	291.50	N/A	N/A	N/A	N/A
70	172.02	114.82	187.34	124.94	202.66	135.06	217.98	145.18	233.30	155.30	309.90	205.90	386.50	256.50	463.10	307.10	N/A	N/A	N/A	N/A
71	182.69	122.30	198.98	133.10	215.27	143.90	231.56	154.70	247.85	165.50	329.30	219.50	410.75	273.50	492.20	327.50	N/A	N/A	N/A	N/A
72	193.25	129.78	210.50	141.26	227.75	152.74	245.00	164.22	262.25	175.70	348.50	233.10	434.75	290.50	521.00	347.90	N/A	N/A	N/A	N/A
73	203.92	137.26	222.14	149.42	240.36	161.58	258.58	173.74	276.80	185.90	367.90	246.70	459.00	307.50	550.10	368.30	N/A	N/A	N/A	N/A
74	214.48	144.85	233.66	157.70	252.84	170.55	272.02	183.40	291.20	196.25	387.10	260.50	483.00	324.75	578.90	389.00	N/A	N/A	N/A	N/A
75	225.15	152.33	245.30	165.86	265.45	179.39	285.60	192.92	305.75	206.45	406.50	274.10	507.25	341.75	608.00	409.40	N/A	N/A	N/A	N/A
76	242.31	167.18	264.02	182.06	285.73	196.94	307.44	211.82	329.15	226.70	437.70	301.10	546.25	375.50	N/A	N/A	N/A	N/A	N/A	N/A
77	264.20	181.15	287.90	197.30	311.60	213.45	335.30	229.60	359.00	245.75	477.50	326.50	596.00	407.25	N/A	N/A	N/A	N/A	N/A	N/A
78	289.17	195.56	315.14	213.02	341.11	230.48	367.08	247.94	393.05	265.40	522.90	352.70	652.75	440.00	N/A	N/A	N/A	N/A	N/A	N/A
79	307.21	205.24	334.82	223.58	362.43	241.92	390.04	260.26	417.65	278.60	555.70	370.30	693.75	462.00	N/A	N/A	N/A	N/A	N/A	N/A
80	325.14	215.03	354.38	234.26	383.62	253.49	412.86	272.72	442.10	291.95	588.30	388.10	734.50	484.25	N/A	N/A	N/A	N/A	N/A	N/A
81	354.40	230.98	386.30	251.66	418.20	272.34	450.10	293.02	482.00	313.70	641.50	417.10	801.00	520.50	N/A	N/A	N/A	N/A	N/A	N/A
82	383.55	247.04	418.10	269.18	452.65	291.32	487.20	313.46	521.75	335.60	694.50	446.30	867.25	557.00	N/A	N/A	N/A	N/A	N/A	N/A
83	412.81	263.10	450.02	286.70	487.23	310.30	524.44	333.90	561.65	357.50	747.70	475.50	933.75	593.50	N/A	N/A	N/A	N/A	N/A	N/A
84	441.96	279.05	481.82	304.10	521.68	329.15	561.54	354.20	601.40	379.25	800.70	504.50	1,000.00	629.75	N/A	N/A	N/A	N/A	N/A	N/A
85	471.22	295.11	513.74	321.62	556.26	348.13	598.78	374.64	641.30	401.15	853.90	533.70	1,066.50	666.25	N/A	N/A	N/A	N/A	N/A	N/A

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

# Immediate Solution – Life Paid Up At 121

**Standard Issue Premium Rates Ages: 45 - 85**

FT	Female Tobacco
FNT	Female Non-Tobacco

Age	\$ 1,000		\$ 2,000		\$ 3,000		\$ 4,000		\$ 5,000		\$ 6,000		\$ 7,000		\$ 8,000		\$ 9,000		\$ 10,000	
	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT
45	8.14	7.23	11.28	9.46	14.42	11.69	17.56	13.92	19.20	14.65	22.34	16.88	25.48	19.11	28.62	21.34	31.76	23.57	34.90	25.80
46	8.23	7.30	11.46	9.60	14.69	11.90	17.92	14.20	19.65	15.00	22.88	17.30	26.11	19.60	29.34	21.90	32.57	24.20	35.80	26.50
47	8.34	7.37	11.68	9.74	15.02	12.11	18.36	14.48	20.20	15.35	23.54	17.72	26.88	20.09	30.22	22.46	33.56	24.83	36.90	27.20
48	8.45	7.46	11.90	9.92	15.35	12.38	18.80	14.84	20.75	15.80	24.20	18.26	27.65	20.72	31.10	23.18	34.55	25.64	38.00	28.10
49	8.58	7.55	12.16	10.10	15.74	12.65	19.32	15.20	21.40	16.25	24.98	18.80	28.56	21.35	32.14	23.90	35.72	26.45	39.30	29.00
50	8.69	7.64	12.38	10.28	16.07	12.92	19.76	15.56	21.95	16.70	25.64	19.34	29.33	21.98	33.02	24.62	36.71	27.26	40.40	29.90
51	8.92	7.78	12.84	10.56	16.76	13.34	20.68	16.12	23.10	17.40	27.02	20.18	30.94	22.96	34.86	25.74	38.78	28.52	42.70	31.30
52	9.13	7.91	13.26	10.82	17.39	13.73	21.52	16.64	24.15	18.05	28.28	20.96	32.41	23.87	36.54	26.78	40.67	29.69	44.80	32.60
53	9.34	8.06	13.68	11.12	18.02	14.18	22.36	17.24	25.20	18.80	29.54	21.86	33.88	24.92	38.22	27.98	42.56	31.04	46.90	34.10
54	9.56	8.20	14.12	11.40	18.68	14.60	23.24	17.80	26.30	19.50	30.86	22.70	35.42	25.90	39.98	29.10	44.54	32.30	49.10	35.50
55	9.82	8.37	14.64	11.74	19.46	15.11	24.28	18.48	27.60	20.35	32.42	23.72	37.24	27.09	42.06	30.46	46.88	33.83	51.70	37.20
56	10.01	8.50	15.02	12.00	20.03	15.50	25.04	19.00	28.55	21.00	33.56	24.50	38.57	28.00	43.58	31.50	48.59	35.00	53.60	38.50
57	10.17	8.61	15.34	12.22	20.51	15.83	25.68	19.44	29.35	21.55	34.52	25.16	39.69	28.77	44.86	32.38	50.03	35.99	55.20	39.60
58	10.34	8.73	15.68	12.46	21.02	16.19	26.36	19.92	30.20	22.15	35.54	25.88	40.88	29.61	46.22	33.34	51.56	37.07	56.90	40.80
59	10.53	8.86	16.06	12.72	21.59	16.58	27.12	20.44	31.15	22.80	36.68	26.66	42.21	30.52	47.74	34.38	53.27	38.24	58.80	42.10
60	10.75	9.02	16.50	13.04	22.25	17.06	28.00	21.08	32.25	23.60	38.00	27.62	43.75	31.64	49.50	35.66	55.25	39.68	61.00	43.70
61	11.06	9.24	17.12	13.48	23.18	17.72	29.24	21.96	33.80	24.70	39.86	28.94	45.92	33.18	51.98	37.42	58.04	41.66	64.10	45.90
62	11.37	9.46	17.74	13.92	24.11	18.38	30.48	22.84	35.35	25.80	41.72	30.26	48.09	34.72	54.46	39.18	60.83	43.64	67.20	48.10
63	11.68	9.68	18.36	14.36	25.04	19.04	31.72	23.72	36.90	26.90	43.58	31.58	50.26	36.26	56.94	40.94	63.62	45.62	70.30	50.30
64	11.99	9.90	18.98	14.80	25.97	19.70	32.96	24.60	38.45	28.00	45.44	32.90	52.43	37.80	59.42	42.70	66.41	47.60	73.40	52.50
65	12.29	10.12	19.58	15.24	26.87	20.36	34.16	25.48	39.95	29.10	47.24	34.22	54.53	39.34	61.82	44.46	69.11	49.58	76.40	54.70
66	12.79	10.46	20.58	15.92	28.37	21.38	36.16	26.84	42.45	30.80	50.24	36.26	58.03	41.72	65.82	47.18	73.61	52.64	81.40	58.10
67	13.27	10.79	21.54	16.58	29.81	22.37	38.08	28.16	44.85	32.45	53.12	38.24	61.39	44.03	69.66	49.82	77.93	55.61	86.20	61.40
68	13.77	11.13	22.54	17.26	31.31	23.39	40.08	29.52	47.35	34.15	56.12	40.28	64.89	46.41	73.66	52.54	82.43	58.67	91.20	64.80
69	14.26	11.47	23.52	17.94	32.78	24.41	42.04	30.88	49.80	35.85	59.06	42.32	68.32	48.79	77.58	55.26	86.84	61.73	96.10	68.20
70	14.75	11.80	24.50	18.60	34.25	25.40	44.00	32.20	52.25	37.50	62.00	44.30	71.75	51.10	81.50	57.90	91.25	64.70	101.00	71.50
71	15.48	12.30	25.96	19.60	36.44	26.90	46.92	34.20	55.90	40.00	66.38	47.30	76.86	54.60	87.34	61.90	97.82	69.20	108.30	76.50
72	16.22	12.79	27.44	20.58	38.66	28.37	49.88	36.16	59.60	42.45	70.82	50.24	82.04	58.03	93.26	65.82	104.48	73.61	115.70	81.40
73	16.95	13.29	28.90	21.58	40.85	29.87	52.80	38.16	63.25	44.95	75.20	53.24	87.15	61.53	99.10	69.82	111.05	78.11	123.00	86.40
74	17.69	13.78	30.38	22.56	43.07	31.34	55.76	40.12	66.95	47.40	79.64	56.18	92.33	64.96	105.02	73.74	117.71	82.52	130.40	91.30
75	18.42	14.28	31.84	23.56	45.26	32.84	58.68	42.12	70.60	49.90	84.02	59.18	97.44	68.46	110.86	77.74	124.28	87.02	137.70	96.30
76	19.41	15.28	33.82	25.56	48.23	35.84	62.64	46.12	75.55	54.90	89.96	65.18	104.37	75.46	118.78	85.74	133.19	96.02	147.60	106.30
77	20.67	16.22	36.34	27.44	52.01	38.66	67.68	49.88	81.85	59.60	97.52	70.82	113.19	82.04	128.86	93.26	144.53	104.48	160.20	115.70
78	22.12	17.20	39.24	29.40	56.36	41.60	73.48	53.80	89.10	64.50	106.22	76.70	123.34	88.90	140.46	101.10	157.58	113.30	174.70	125.50
79	23.15	17.88	41.30	30.76	59.45	43.64	77.60	56.52	94.25	67.90	112.40	80.78	130.55	93.66	148.70	106.54	166.85	119.42	185.00	132.30
80	24.18	18.56	43.36	32.12	62.54	45.68	81.72	59.24	99.40	71.30	118.58	84.86	137.76	98.42	156.94	111.98	176.12	125.54	195.30	139.10
81	25.74	19.57	46.48	34.14	67.22	48.71	87.96	63.28	107.20	76.35	127.94	90.92	148.68	105.49	169.42	120.06	190.16	134.63	210.90	149.20
82	27.29	20.57	49.58	36.14	71.87	51.71	94.16	67.28	114.95	81.35	137.24	96.92	159.53	112.49	181.82	128.06	204.11	143.63	226.40	159.20
83	28.84	21.58	52.68	38.16	76.52	54.74	100.36	71.32	122.70	86.40	146.54	102.98	170.38	119.56	194.22	136.14	218.06	152.72	241.90	169.30
84	30.40	22.59	55.80	40.18	81.20	57.77	106.60	75.36	130.50	91.45	155.90	109.04	181.30	126.63	206.70	144.22	232.10	161.81	257.50	179.40
85	31.95	23.59	58.90	42.18	85.85	60.77	112.80	79.36	138.25	96.45	165.20	115.04	192.15	133.63	219.10	152.22	246.05	170.81	273.00	189.40

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

# Immediate Solution – Life Paid Up At 121

**Standard Issue Premium Rates Ages: 45 - 85**

FT	Female Tobacco
FNT	Female Non-Tobacco

Age	\$ 11,000		\$ 12,000		\$ 13,000		\$ 14,000		\$ 15,000		\$ 20,000		\$ 25,000		\$ 30,000		\$ 40,000		\$ 50,000	
	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT
45	38.04	28.03	41.18	30.26	44.32	32.49	47.46	34.72	50.60	36.95	66.30	48.10	82.00	59.25	97.70	70.40	129.10	92.70	160.50	115.00
46	39.03	28.80	42.26	31.10	45.49	33.40	48.72	35.70	51.95	38.00	68.10	49.50	84.25	61.00	100.40	72.50	132.70	95.50	165.00	118.50
47	40.24	29.57	43.58	31.94	46.92	34.31	50.26	36.68	53.60	39.05	70.30	50.90	87.00	62.75	103.70	74.60	137.10	98.30	170.50	122.00
48	41.45	30.56	44.90	33.02	48.35	35.48	51.80	37.94	55.25	40.40	72.50	52.70	89.75	65.00	107.00	77.30	141.50	101.90	176.00	126.50
49	42.88	31.55	46.46	34.10	50.04	36.65	53.62	39.20	57.20	41.75	75.10	54.50	93.00	67.25	110.90	80.00	146.70	105.50	182.50	131.00
50	44.09	32.54	47.78	35.18	51.47	37.82	55.16	40.46	58.85	43.10	77.30	56.30	95.75	69.50	114.20	82.70	151.10	109.10	188.00	135.50
51	46.62	34.08	50.54	36.86	54.46	39.64	58.38	42.42	62.30	45.20	81.90	59.10	101.50	73.00	121.10	86.90	160.30	114.70	199.50	142.50
52	48.93	35.51	53.06	38.42	57.19	41.33	61.32	44.24	65.45	47.15	86.10	61.70	106.75	76.25	127.40	90.80	168.70	119.90	210.00	149.00
53	51.24	37.16	55.58	40.22	59.92	43.28	64.26	46.34	68.60	49.40	90.30	64.70	112.00	80.00	133.70	95.30	177.10	125.90	220.50	156.50
54	53.66	38.70	58.22	41.90	62.78	45.10	67.34	48.30	71.90	51.50	94.70	67.50	117.50	83.50	140.30	99.50	185.90	131.50	231.50	163.50
55	56.52	40.57	61.34	43.94	66.16	47.31	70.98	50.68	75.80	54.05	99.90	70.90	124.00	87.75	148.10	104.60	196.30	138.30	244.50	172.00
56	58.61	42.00	63.62	45.50	68.63	49.00	73.64	52.50	78.65	56.00	103.70	73.50	128.75	91.00	153.80	108.50	203.90	143.50	N/A	N/A
57	60.37	43.21	65.54	46.82	70.71	50.43	75.88	54.04	81.05	57.65	106.90	75.70	132.75	93.75	158.60	111.80	210.30	147.90	N/A	N/A
58	62.24	44.53	67.58	48.26	72.92	51.99	78.26	55.72	83.60	59.45	110.30	78.10	137.00	96.75	163.70	115.40	217.10	152.70	N/A	N/A
59	64.33	45.96	69.86	49.82	75.39	53.68	80.92	57.54	86.45	61.40	114.10	80.70	141.75	100.00	169.40	119.30	224.70	157.90	N/A	N/A
60	66.75	47.72	72.50	51.74	78.25	55.76	84.00	59.78	89.75	63.80	118.50	83.90	147.25	104.00	176.00	124.10	233.50	164.30	N/A	N/A
61	70.16	50.14	76.22	54.38	82.28	58.62	88.34	62.86	94.40	67.10	124.70	88.30	155.00	109.50	185.30	130.70	245.90	173.10	N/A	N/A
62	73.57	52.56	79.94	57.02	86.31	61.48	92.68	65.94	99.05	70.40	130.90	92.70	162.75	115.00	194.60	137.30	258.30	181.90	N/A	N/A
63	76.98	54.98	83.66	59.66	90.34	64.34	97.02	69.02	103.70	73.70	137.10	97.10	170.50	120.50	203.90	143.90	270.70	190.70	N/A	N/A
64	80.39	57.40	87.38	62.30	94.37	67.20	101.36	72.10	108.35	77.00	143.30	101.50	178.25	126.00	213.20	150.50	283.10	199.50	N/A	N/A
65	83.69	59.82	90.98	64.94	98.27	70.06	105.56	75.18	112.85	80.30	149.30	105.90	185.75	131.50	222.20	157.10	295.10	208.30	N/A	N/A
66	89.19	63.56	96.98	69.02	104.77	74.48	112.56	79.94	120.35	85.40	159.30	112.70	198.25	140.00	237.20	167.30	N/A	N/A	N/A	N/A
67	94.47	67.19	102.74	72.98	111.01	78.77	119.28	84.56	127.55	90.35	168.90	119.30	210.25	148.25	251.60	177.20	N/A	N/A	N/A	N/A
68	99.97	70.93	108.74	77.06	117.51	83.19	126.28	89.32	135.05	95.45	178.90	126.10	222.75	156.75	266.60	187.40	N/A	N/A	N/A	N/A
69	105.36	74.67	114.62	81.14	123.88	87.61	133.14	94.08	142.40	100.55	188.70	132.90	235.00	165.25	281.30	197.60	N/A	N/A	N/A	N/A
70	110.75	78.30	120.50	85.10	130.25	91.90	140.00	98.70	149.75	105.50	198.50	139.50	247.25	173.50	296.00	207.50	N/A	N/A	N/A	N/A
71	118.78	83.80	129.26	91.10	139.74	98.40	150.22	105.70	160.70	113.00	213.10	149.50	265.50	186.00	317.90	222.50	N/A	N/A	N/A	N/A
72	126.92	89.19	138.14	96.98	149.36	104.77	160.58	112.56	171.80	120.35	227.90	159.30	284.00	198.25	340.10	237.20	N/A	N/A	N/A	N/A
73	134.95	94.69	146.90	102.98	158.85	111.27	170.80	119.56	182.75	127.85	242.50	169.30	302.25	210.75	362.00	252.20	N/A	N/A	N/A	N/A
74	143.09	100.08	155.78	108.86	168.47	117.64	181.16	126.42	193.85	135.20	257.30	179.10	320.75	223.00	384.20	266.90	N/A	N/A	N/A	N/A
75	151.12	105.58	164.54	114.86	177.96	124.14	191.38	133.42	204.80	142.70	271.90	189.10	339.00	235.50	406.10	281.90	N/A	N/A	N/A	N/A
76	162.01	116.58	176.42	126.86	190.83	137.14	205.24	147.42	219.65	157.70	291.70	209.10	363.75	260.50	N/A	N/A	N/A	N/A	N/A	N/A
77	175.87	126.92	191.54	138.14	207.21	149.36	222.88	160.58	238.55	171.80	316.90	227.90	395.25	284.00	N/A	N/A	N/A	N/A	N/A	N/A
78	191.82	137.70	208.94	149.90	226.06	162.10	243.18	174.30	260.30	186.50	345.90	247.50	431.50	308.50	N/A	N/A	N/A	N/A	N/A	N/A
79	203.15	145.18	221.30	158.06	239.45	170.94	257.60	183.82	275.75	196.70	366.50	261.10	457.25	325.50	N/A	N/A	N/A	N/A	N/A	N/A
80	214.48	152.66	233.66	166.22	252.84	179.78	272.02	193.34	291.20	206.90	387.10	274.70	483.00	342.50	N/A	N/A	N/A	N/A	N/A	N/A
81	231.64	163.77	252.38	178.34	273.12	192.91	293.86	207.48	314.60	222.05	418.30	294.90	522.00	367.75	N/A	N/A	N/A	N/A	N/A	N/A
82	248.69	174.77	270.98	190.34	293.27	205.91	315.56	221.48	337.85	237.05	449.30	314.90	560.75	392.75	N/A	N/A	N/A	N/A	N/A	N/A
83	265.74	185.88	289.58	202.46	313.42	219.04	337.26	235.62	361.10	252.20	480.30	335.10	599.50	418.00	N/A	N/A	N/A	N/A	N/A	N/A
84	282.90	196.99	308.30	214.58	333.70	232.17	359.10	249.76	384.50	267.35	511.50	355.30	638.50	443.25	N/A	N/A	N/A	N/A	N/A	N/A
85	299.95	207.99	326.90	226.58	353.85	245.17	380.80	263.76	407.75	282.35	542.50	375.30	677.25	468.25	N/A	N/A	N/A	N/A	N/A	N/A

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.



## Immediate Solution – 10-Pay Life

### Preferred Issue Premium Rates Ages: 0 - 44

M Juv.	Male Juvenile
MT	Male Tobacco
MNT	Male Non-Tobacco

	\$ 1,000	\$ 2,000	\$ 3,000	\$ 4,000	\$ 5,000	\$ 6,000	\$ 7,000	\$ 8,000	\$ 9,000	\$ 10,000										
Age	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.										
0	6.61	8.22	9.83	11.44	11.55	13.16	14.77	16.38	17.99	19.60										
1	6.64	8.28	9.92	11.56	11.70	13.34	14.98	16.62	18.26	19.90										
2	6.67	8.34	10.01	11.68	11.85	13.52	15.19	16.86	18.53	20.20										
3	6.70	8.40	10.10	11.80	12.00	13.70	15.40	17.10	18.80	20.50										
4	6.73	8.46	10.19	11.92	12.15	13.88	15.61	17.34	19.07	20.80										
5	6.75	8.50	10.25	12.00	12.25	14.00	15.75	17.50	19.25	21.00										
6	6.80	8.60	10.40	12.20	12.50	14.30	16.10	17.90	19.70	21.50										
7	6.85	8.70	10.55	12.40	12.75	14.60	16.45	18.30	20.15	22.00										
8	6.90	8.80	10.70	12.60	13.00	14.90	16.80	18.70	20.60	22.50										
9	6.94	8.88	10.82	12.76	13.20	15.14	17.08	19.02	20.96	22.90										
10	6.99	8.98	10.97	12.96	13.45	15.44	17.43	19.42	21.41	23.40										
11	7.06	9.12	11.18	13.24	13.80	15.86	17.92	19.98	22.04	24.10										
12	7.13	9.26	11.39	13.52	14.15	16.28	18.41	20.54	22.67	24.80										
13	7.20	9.40	11.60	13.80	14.50	16.70	18.90	21.10	23.30	25.50										
14	7.27	9.54	11.81	14.08	14.85	17.12	19.39	21.66	23.93	26.20										
15	7.34	9.68	12.02	14.36	15.20	17.54	19.88	22.22	24.56	26.90										
16	7.39	9.78	12.17	14.56	15.45	17.84	20.23	22.62	25.01	27.40										
17	7.43	9.86	12.29	14.72	15.65	18.08	20.51	22.94	25.37	27.80										
Age	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT		
18	7.47	7.04	9.94	9.08	12.41	11.12	14.88	13.16	15.85	13.70	18.32	15.74	20.79	17.78	23.26	19.82	25.73	21.86	28.20	23.90
19	7.51	7.07	10.02	9.14	12.53	11.21	15.04	13.28	16.05	13.85	18.56	15.92	21.07	17.99	23.58	20.06	26.09	22.13	28.60	24.20
20	7.56	7.11	10.12	9.22	12.68	11.33	15.24	13.44	16.30	14.05	18.86	16.16	21.42	18.27	23.98	20.38	26.54	22.49	29.10	24.60
21	7.62	7.16	10.24	9.32	12.86	11.48	15.48	13.64	16.60	14.30	19.22	16.46	21.84	18.62	24.46	20.78	27.08	22.94	29.70	25.10
22	7.68	7.22	10.36	9.44	13.04	11.66	15.72	13.88	16.90	14.60	19.58	16.82	22.26	19.04	24.94	21.26	27.62	23.48	30.30	25.70
23	7.75	7.28	10.50	9.56	13.25	11.84	16.00	14.12	17.25	14.90	20.00	17.18	22.75	19.46	25.50	21.74	28.25	24.02	31.00	26.30
24	7.81	7.33	10.62	9.66	13.43	11.99	16.24	14.32	17.55	15.15	20.36	17.48	23.17	19.81	25.98	22.14	28.79	24.47	31.60	26.80
25	7.87	7.39	10.74	9.78	13.61	12.17	16.48	14.56	17.85	15.45	20.72	17.84	23.59	20.23	26.46	22.62	29.33	25.01	32.20	27.40
26	7.95	7.46	10.90	9.92	13.85	12.38	16.80	14.84	18.25	15.80	21.20	18.26	24.15	20.72	27.10	23.18	30.05	25.64	33.00	28.10
27	8.03	7.53	11.06	10.06	14.09	12.59	17.12	15.12	18.65	16.15	21.68	18.68	24.71	21.21	27.74	23.74	30.77	26.27	33.80	28.80
28	8.12	7.60	11.24	10.20	14.36	12.80	17.48	15.40	19.10	16.50	22.22	19.10	25.34	21.70	28.46	24.30	31.58	26.90	34.70	29.50
29	8.21	7.67	11.42	10.34	14.63	13.01	17.84	15.68	19.55	16.85	22.76	19.52	25.97	22.19	29.18	24.86	32.39	27.53	35.60	30.20
30	8.30	7.75	11.60	10.50	14.90	13.25	18.20	16.00	20.00	17.25	23.30	20.00	26.60	22.75	29.90	25.50	33.20	28.25	36.50	31.00
31	8.39	7.83	11.78	10.66	15.17	13.49	18.56	16.32	20.45	17.65	23.84	20.48	27.23	23.31	30.62	26.14	34.01	28.97	37.40	31.80
32	8.49	7.92	11.98	10.84	15.47	13.76	18.96	16.68	20.95	18.10	24.44	21.02	27.93	23.94	31.42	26.86	34.91	29.78	38.40	32.70
33	8.59	8.01	12.18	11.02	15.77	14.03	19.36	17.04	21.45	18.55	25.04	21.56	28.63	24.57	32.22	27.58	35.81	30.59	39.40	33.60
34	8.71	8.11	12.42	11.22	16.13	14.33	19.84	17.44	22.05	19.05	25.76	22.16	29.47	25.27	33.18	28.38	36.89	31.49	40.60	34.60
35	8.83	8.21	12.66	11.42	16.49	14.63	20.32	17.84	22.65	19.55	26.48	22.76	30.31	25.97	34.14	29.18	37.97	32.39	41.80	35.60
36	9.01	8.36	13.02	11.72	17.03	15.08	21.04	18.44	23.55	20.30	27.56	23.66	31.57	27.02	35.58	30.38	39.59	33.74	43.60	37.10
37	9.20	8.52	13.40	12.04	17.60	15.56	21.80	19.08	24.50	21.10	28.70	24.62	32.90	28.14	37.10	31.66	41.30	35.18	45.50	38.70
38	9.40	8.69	13.80	12.38	18.20	16.07	22.60	19.76	25.50	21.95	29.90	25.64	34.30	29.33	38.70	33.02	43.10	36.71	47.50	40.40
39	9.60	8.73	14.20	12.46	18.80	16.19	23.40	19.92	26.50	22.15	31.10	25.88	35.70	29.61	40.30	33.34	44.90	37.07	49.50	40.80
40	9.82	9.05	14.64	13.10	19.46	17.15	24.28	21.20	27.60	23.75	32.42	27.80	37.24	31.85	42.06	35.90	46.88	39.95	51.70	44.00
41	9.94	9.16	14.88	13.32	19.82	17.48	24.76	21.64	28.20	24.30	33.14	28.46	38.08	32.62	43.02	36.78	47.96	40.94	52.90	45.10
42	10.06	9.26	15.12	13.52	20.18	17.78	25.24	22.04	28.80	24.80	33.86	29.06	38.92	33.32	43.98	37.58	49.04	41.84	54.10	46.10
43	10.18	9.36	15.36	13.72	20.54	18.08	25.72	22.44	29.40	25.30	34.58	29.66	39.76	34.02	44.94	38.38	50.12	42.74	55.30	47.10
44	10.30	9.46	15.60	13.92	20.90	18.38	26.20	22.84	30.00	25.80	35.30	30.26	40.60	34.72	45.90	39.18	51.20	43.64	56.50	48.10

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

**FOR AGENTS' USE ONLY**

## Immediate Solution – 10-Pay Life

### Preferred Issue Premium Rates Ages: 0 - 44

M Juv.	Male Juvenile
MT	Male Tobacco
MNT	Male Non-Tobacco

	\$ 11,000	\$ 12,000	\$ 13,000	\$ 14,000	\$ 15,000	\$ 20,000	\$ 25,000	\$ 30,000	\$ 40,000	\$ 50,000										
Age	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.										
0	21.21	22.82	24.43	26.04	27.65	35.70	43.75	51.80	67.90	84.00										
1	21.54	23.18	24.82	26.46	28.10	36.30	44.50	52.70	69.10	85.50										
2	21.87	23.54	25.21	26.88	28.55	36.90	45.25	53.60	70.30	87.00										
3	22.20	23.90	25.60	27.30	29.00	37.50	46.00	54.50	71.50	88.50										
4	22.53	24.26	25.99	27.72	29.45	38.10	46.75	55.40	72.70	90.00										
5	22.75	24.50	26.25	28.00	29.75	38.50	47.25	56.00	73.50	91.00										
6	23.30	25.10	26.90	28.70	30.50	39.50	48.50	57.50	75.50	93.50										
7	23.85	25.70	27.55	29.40	31.25	40.50	49.75	59.00	77.50	96.00										
8	24.40	26.30	28.20	30.10	32.00	41.50	51.00	60.50	79.50	98.50										
9	24.84	26.78	28.72	30.66	32.60	42.30	52.00	61.70	81.10	100.50										
10	25.39	27.38	29.37	31.36	33.35	43.30	53.25	63.20	83.10	103.00										
11	26.16	28.22	30.28	32.34	34.40	44.70	55.00	65.30	85.90	106.50										
12	26.93	29.06	31.19	33.32	35.45	46.10	56.75	67.40	88.70	110.00										
13	27.70	29.90	32.10	34.30	36.50	47.50	58.50	69.50	91.50	113.50										
14	28.47	30.74	33.01	35.28	37.55	48.90	60.25	71.60	94.30	117.00										
15	29.24	31.58	33.92	36.26	38.60	50.30	62.00	73.70	97.10	120.50										
16	29.79	32.18	34.57	36.96	39.35	51.30	63.25	75.20	99.10	123.00										
17	30.23	32.66	35.09	37.52	39.95	52.10	64.25	76.40	100.70	125.00										
Age	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT		
18	30.67	25.94	33.14	27.98	35.61	30.02	38.08	32.06	40.55	34.10	52.90	44.30	65.25	54.50	77.60	64.70	102.30	85.10	127.00	105.50
19	31.11	26.27	33.62	28.34	36.13	30.41	38.64	32.48	41.15	34.55	53.70	44.90	66.25	55.25	78.80	65.60	103.90	86.30	129.00	107.00
20	31.66	26.71	34.22	28.82	36.78	30.93	39.34	33.04	41.90	35.15	54.70	45.70	67.50	56.25	80.30	66.80	105.90	87.90	131.50	109.00
21	32.32	27.26	34.94	29.42	37.56	31.58	40.18	33.74	42.80	35.90	55.90	46.70	69.00	57.50	82.10	68.30	108.30	89.90	134.50	111.50
22	32.98	27.92	35.66	30.14	38.34	32.36	41.02	34.58	43.70	36.80	57.10	47.90	70.50	59.00	83.90	70.10	110.70	92.30	137.50	114.50
23	33.75	28.58	36.50	30.86	39.25	33.14	42.00	35.42	44.75	37.70	58.50	49.10	72.25	60.50	86.00	71.90	113.50	94.70	141.00	117.50
24	34.41	29.13	37.22	31.46	40.03	33.79	42.84	36.12	45.65	38.45	59.70	50.10	73.75	61.75	87.80	73.40	115.90	96.70	144.00	120.00
25	35.07	29.79	37.94	32.18	40.81	34.57	43.68	36.96	46.55	39.35	60.90	51.30	75.25	63.25	89.60	75.20	118.30	99.10	147.00	123.00
26	35.95	30.56	38.90	33.02	41.85	35.48	44.80	37.94	47.75	40.40	62.50	52.70	77.25	65.00	92.00	77.30	121.50	101.90	151.00	126.50
27	36.83	31.33	39.86	33.86	42.89	36.39	45.92	38.92	48.95	41.45	64.10	54.10	79.25	66.75	94.40	79.40	124.70	104.70	155.00	130.00
28	37.82	32.10	40.94	34.70	44.06	37.30	47.18	39.90	50.30	42.50	65.90	55.50	81.50	68.50	97.10	81.50	128.30	107.50	159.50	133.50
29	38.81	32.87	42.02	35.54	45.23	38.21	48.44	40.88	51.65	43.55	67.70	56.90	83.75	70.25	99.80	83.60	131.90	110.30	164.00	137.00
30	39.80	33.75	43.10	36.50	46.40	39.25	49.70	42.00	53.00	44.75	69.50	58.50	86.00	72.25	102.50	86.00	135.50	113.50	168.50	141.00
31	40.79	34.63	44.18	37.46	47.57	40.29	50.96	43.12	54.35	45.95	71.30	60.10	88.25	74.25	105.20	88.40	139.10	116.70	173.00	145.00
32	41.89	35.62	45.38	38.54	48.87	41.46	52.36	44.38	55.85	47.30	73.30	61.90	90.75	76.50	108.20	91.10	143.10	120.30	178.00	149.50
33	42.99	36.61	46.58	39.62	50.17	42.63	53.76	45.64	57.35	48.65	75.30	63.70	93.25	78.75	111.20	93.80	147.10	123.90	183.00	154.00
34	44.31	37.71	48.02	40.82	51.73	43.93	55.44	47.04	59.15	50.15	77.70	65.70	96.25	81.25	114.80	96.80	151.90	127.90	189.00	159.00
35	45.63	38.81	49.46	42.02	53.29	45.23	57.12	48.44	60.95	51.65	80.10	67.70	99.25	83.75	118.40	99.80	156.70	131.90	195.00	164.00
36	47.61	40.46	51.62	43.82	55.63	47.18	59.64	50.54	63.65	53.90	83.70	70.70	103.75	87.50	123.80	104.30	163.90	137.90	204.00	171.50
37	49.70	42.22	53.90	45.74	58.10	49.26	62.30	52.78	66.50	56.30	87.50	73.90	108.50	91.50	129.50	109.10	171.50	144.30	213.50	179.50
38	51.90	44.09	56.30	47.78	60.70	51.47	65.10	55.16	69.50	58.85	91.50	77.30	113.50	95.75	135.50	114.20	179.50	151.10	223.50	188.00
39	54.10	44.53	58.70	48.26	63.30	51.99	67.90	55.72	72.50	59.45	95.50	78.10	118.50	96.75	141.50	115.40	187.50	152.70	233.50	190.00
40	56.52	48.05	61.34	52.10	66.16	56.15	70.98	60.20	75.80	64.25	99.90	84.50	124.00	104.75	148.10	125.00	196.30	165.50	244.50	206.00
41	57.84	49.26	62.78	53.42	67.72	57.58	72.66	61.74	77.60	65.90	102.30	86.70	127.00	107.50	151.70	128.30	201.10	169.90	250.50	211.50
42	59.16	50.36	64.22	54.62	69.28	58.88	74.34	63.14	79.40	67.40	104.70	88.70	130.00	110.00	155.30	131.30	205.90	173.90	256.50	216.50
43	60.48	51.46	65.66	55.82	70.84	60.18	76.02	64.54	81.20	68.90	107.10	90.70	133.00	112.50	158.90	134.30	210.70	177.90	262.50	221.50
44	61.80	52.56	67.10	57.02	72.40	61.48	77.70	65.94	83.00	70.40	109.50	92.70	136.00	115.00	162.50	137.30	215.50	181.90	268.50	226.50

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

## Immediate Solution – 10-Pay Life

### Preferred Issue Premium Rates Ages: 0 - 44

F Juv.	Female Juvenile
FT	Female Tobacco
FNT	Female Non-Tobacco

	\$ 1,000	\$ 2,000	\$ 3,000	\$ 4,000	\$ 5,000	\$ 6,000	\$ 7,000	\$ 8,000	\$ 9,000	\$ 10,000										
Age	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.										
0	6.46	7.92	9.38	10.84	10.80	12.26	13.72	15.18	16.64	18.10										
1	6.48	7.96	9.44	10.92	10.90	12.38	13.86	15.34	16.82	18.30										
2	6.50	8.00	9.50	11.00	11.00	12.50	14.00	15.50	17.00	18.50										
3	6.53	8.06	9.59	11.12	11.15	12.68	14.21	15.74	17.27	18.80										
4	6.55	8.10	9.65	11.20	11.25	12.80	14.35	15.90	17.45	19.00										
5	6.58	8.16	9.74	11.32	11.40	12.98	14.56	16.14	17.72	19.30										
6	6.61	8.22	9.83	11.44	11.55	13.16	14.77	16.38	17.99	19.60										
7	6.65	8.30	9.95	11.60	11.75	13.40	15.05	16.70	18.35	20.00										
8	6.69	8.38	10.07	11.76	11.95	13.64	15.33	17.02	18.71	20.40										
9	6.72	8.44	10.16	11.88	12.10	13.82	15.54	17.26	18.98	20.70										
10	6.76	8.52	10.28	12.04	12.30	14.06	15.82	17.58	19.34	21.10										
11	6.81	8.62	10.43	12.24	12.55	14.36	16.17	17.98	19.79	21.60										
12	6.85	8.70	10.55	12.40	12.75	14.60	16.45	18.30	20.15	22.00										
13	6.90	8.80	10.70	12.60	13.00	14.90	16.80	18.70	20.60	22.50										
14	6.94	8.88	10.82	12.76	13.20	15.14	17.08	19.02	20.96	22.90										
15	6.99	8.98	10.97	12.96	13.45	15.44	17.43	19.42	21.41	23.40										
16	7.02	9.04	11.06	13.08	13.60	15.62	17.64	19.66	21.68	23.70										
17	7.06	9.12	11.18	13.24	13.80	15.86	17.92	19.98	22.04	24.10										
Age	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT		
18	7.09	6.74	9.18	8.48	11.27	10.22	13.36	11.96	13.95	12.20	16.04	13.94	18.13	15.68	20.22	17.42	22.31	19.16	24.40	20.90
19	7.13	6.77	9.26	8.54	11.39	10.31	13.52	12.08	14.15	12.35	16.28	14.12	18.41	15.89	20.54	17.66	22.67	19.43	24.80	21.20
20	7.17	6.81	9.34	8.62	11.51	10.43	13.68	12.24	14.35	12.55	16.52	14.36	18.69	16.17	20.86	17.98	23.03	19.79	25.20	21.60
21	7.24	6.86	9.48	8.72	11.72	10.58	13.96	12.44	14.70	12.80	16.94	14.66	19.18	16.52	21.42	18.38	23.66	20.24	25.90	22.10
22	7.31	6.92	9.62	8.84	11.93	10.76	14.24	12.68	15.05	13.10	17.36	15.02	19.67	16.94	21.98	18.86	24.29	20.78	26.60	22.70
23	7.38	6.97	9.76	8.94	12.14	10.91	14.52	12.88	15.40	13.35	17.78	15.32	20.16	17.29	22.54	19.26	24.92	21.23	27.30	23.20
24	7.45	7.03	9.90	9.06	12.35	11.09	14.80	13.12	15.75	13.65	18.20	15.68	20.65	17.71	23.10	19.74	25.55	21.77	28.00	23.80
25	7.52	7.09	10.04	9.18	12.56	11.27	15.08	13.36	16.10	13.95	18.62	16.04	21.14	18.13	23.66	20.22	26.18	22.31	28.70	24.40
26	7.59	7.15	10.18	9.30	12.77	11.45	15.36	13.60	16.45	14.25	19.04	16.40	21.63	18.55	24.22	20.70	26.81	22.85	29.40	25.00
27	7.67	7.21	10.34	9.42	13.01	11.63	15.68	13.84	16.85	14.55	19.52	16.76	22.19	18.97	24.86	21.18	27.53	23.39	30.20	25.60
28	7.75	7.28	10.50	9.56	13.25	11.84	16.00	14.12	17.25	14.90	20.00	17.18	22.75	19.46	25.50	21.74	28.25	24.02	31.00	26.30
29	7.84	7.35	10.68	9.70	13.52	12.05	16.36	14.40	17.70	15.25	20.54	17.60	23.38	19.95	26.22	22.30	29.06	24.65	31.90	27.00
30	7.93	7.42	10.86	9.84	13.79	12.26	16.72	14.68	18.15	15.60	21.08	18.02	24.01	20.44	26.94	22.86	29.87	25.28	32.80	27.70
31	8.03	7.50	11.06	10.00	14.09	12.50	17.12	15.00	18.65	16.00	21.68	18.50	24.71	21.00	27.74	23.50	30.77	26.00	33.80	28.50
32	8.13	7.58	11.26	10.16	14.39	12.74	17.52	15.32	19.15	16.40	22.28	18.98	25.41	21.56	28.54	24.14	31.67	26.72	34.80	29.30
33	8.23	7.67	11.46	10.34	14.69	13.01	17.92	15.68	19.65	16.85	22.88	19.52	26.11	22.19	29.34	24.86	32.57	27.53	35.80	30.20
34	8.35	7.76	11.70	10.52	15.05	13.28	18.40	16.04	20.25	17.30	23.60	20.06	26.95	22.82	30.30	25.58	33.65	28.34	37.00	31.10
35	8.46	7.85	11.92	10.70	15.38	13.55	18.84	16.40	20.80	17.75	24.26	20.60	27.72	23.45	31.18	26.30	34.64	29.15	38.10	32.00
36	8.64	7.99	12.28	10.98	15.92	13.97	19.56	16.96	21.70	18.45	25.34	21.44	28.98	24.43	32.62	27.42	36.26	30.41	39.90	33.40
37	8.82	8.14	12.64	11.28	16.46	14.42	20.28	17.56	22.60	19.20	26.42	22.34	30.24	25.48	34.06	28.62	37.88	31.76	41.70	34.90
38	9.00	8.29	13.00	11.58	17.00	14.87	21.00	18.16	23.50	19.95	27.50	23.24	31.50	26.53	35.50	29.82	39.50	33.11	43.50	36.40
39	9.20	8.45	13.40	11.90	17.60	15.35	21.80	18.80	24.50	20.75	28.70	24.20	32.90	27.65	37.10	31.10	41.30	34.55	45.50	38.00
40	9.40	8.61	13.80	12.22	18.20	15.83	22.60	19.44	25.50	21.55	29.90	25.16	34.30	28.77	38.70	32.38	43.10	35.99	47.50	39.60
41	9.53	8.72	14.06	12.44	18.59	16.16	23.12	19.88	26.15	22.10	30.68	25.82	35.21	29.54	39.74	33.26	44.27	36.98	48.80	40.70
42	9.65	8.81	14.30	12.62	18.95	16.43	23.60	20.24	26.75	22.55	31.40	26.36	36.05	30.17	40.70	33.98	45.35	37.79	50.00	41.60
43	9.77	8.91	14.54	12.82	19.31	16.73	24.08	20.64	27.35	23.05	32.12	26.96	36.89	30.87	41.66	34.78	46.43	38.69	51.20	42.60
44	9.87	9.00	14.74	13.00	19.61	17.00	24.48	21.00	27.85	23.50	32.72	27.50	37.59	31.50	42.46	35.50	47.33	39.50	52.20	43.50

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

## Immediate Solution – 10-Pay Life

### Preferred Issue Premium Rates Ages: 0 - 44

F Juv.	Female Juvenile
FT	Female Tobacco
FNT	Female Non-Tobacco

	\$ 11,000	\$ 12,000	\$ 13,000	\$ 14,000	\$ 15,000	\$ 20,000	\$ 25,000	\$ 30,000	\$ 40,000	\$ 50,000										
Age	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.										
0	19.56	21.02	22.48	23.94	25.40	32.70	40.00	47.30	61.90	76.50										
1	19.78	21.26	22.74	24.22	25.70	33.10	40.50	47.90	62.70	77.50										
2	20.00	21.50	23.00	24.50	26.00	33.50	41.00	48.50	63.50	78.50										
3	20.33	21.86	23.39	24.92	26.45	34.10	41.75	49.40	64.70	80.00										
4	20.55	22.10	23.65	25.20	26.75	34.50	42.25	50.00	65.50	81.00										
5	20.88	22.46	24.04	25.62	27.20	35.10	43.00	50.90	66.70	82.50										
6	21.21	22.82	24.43	26.04	27.65	35.70	43.75	51.80	67.90	84.00										
7	21.65	23.30	24.95	26.60	28.25	36.50	44.75	53.00	69.50	86.00										
8	22.09	23.78	25.47	27.16	28.85	37.30	45.75	54.20	71.10	88.00										
9	22.42	24.14	25.86	27.58	29.30	37.90	46.50	55.10	72.30	89.50										
10	22.86	24.62	26.38	28.14	29.90	38.70	47.50	56.30	73.90	91.50										
11	23.41	25.22	27.03	28.84	30.65	39.70	48.75	57.80	75.90	94.00										
12	23.85	25.70	27.55	29.40	31.25	40.50	49.75	59.00	77.50	96.00										
13	24.40	26.30	28.20	30.10	32.00	41.50	51.00	60.50	79.50	98.50										
14	24.84	26.78	28.72	30.66	32.60	42.30	52.00	61.70	81.10	100.50										
15	25.39	27.38	29.37	31.36	33.35	43.30	53.25	63.20	83.10	103.00										
16	25.72	27.74	29.76	31.78	33.80	43.90	54.00	64.10	84.30	104.50										
17	26.16	28.22	30.28	32.34	34.40	44.70	55.00	65.30	85.90	106.50										
Age	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT		
18	26.49	22.64	28.58	24.38	30.67	26.12	32.76	27.86	34.85	29.60	45.30	38.30	55.75	47.00	66.20	55.70	87.10	73.10	108.00	90.50
19	26.93	22.97	29.06	24.74	31.19	26.51	33.32	28.28	35.45	30.05	46.10	38.90	56.75	47.75	67.40	56.60	88.70	74.30	110.00	92.00
20	27.37	23.41	29.54	25.22	31.71	27.03	33.88	28.84	36.05	30.65	46.90	39.70	57.75	48.75	68.60	57.80	90.30	75.90	112.00	94.00
21	28.14	23.96	30.38	25.82	32.62	27.68	34.86	29.54	37.10	31.40	48.30	40.70	59.50	50.00	70.70	59.30	93.10	77.90	115.50	96.50
22	28.91	24.62	31.22	26.54	33.53	28.46	35.84	30.38	38.15	32.30	49.70	41.90	61.25	51.50	72.80	61.10	95.90	80.30	119.00	99.50
23	29.68	25.17	32.06	27.14	34.44	29.11	36.82	31.08	39.20	33.05	51.10	42.90	63.00	52.75	74.90	62.60	98.70	82.30	122.50	102.00
24	30.45	25.83	32.90	27.86	35.35	29.89	37.80	31.92	40.25	33.95	52.50	44.10	64.75	54.25	77.00	64.40	101.50	84.70	126.00	105.00
25	31.22	26.49	33.74	28.58	36.26	30.67	38.78	32.76	41.30	34.85	53.90	45.30	66.50	55.75	79.10	66.20	104.30	87.10	129.50	108.00
26	31.99	27.15	34.58	29.30	37.17	31.45	39.76	33.60	42.35	35.75	55.30	46.50	68.25	57.25	81.20	68.00	107.10	89.50	133.00	111.00
27	32.87	27.81	35.54	30.02	38.21	32.23	40.88	34.44	43.55	36.65	56.90	47.70	70.25	58.75	83.60	69.80	110.30	91.90	137.00	114.00
28	33.75	28.58	36.50	30.86	39.25	33.14	42.00	35.42	44.75	37.70	58.50	49.10	72.25	60.50	86.00	71.90	113.50	94.70	141.00	117.50
29	34.74	29.35	37.58	31.70	40.42	34.05	43.26	36.40	46.10	38.75	60.30	50.50	74.50	62.25	88.70	74.00	117.10	97.50	145.50	121.00
30	35.73	30.12	38.66	32.54	41.59	34.96	44.52	37.38	47.45	39.80	62.10	51.90	76.75	64.00	91.40	76.10	120.70	100.30	150.00	124.50
31	36.83	31.00	39.86	33.50	42.89	36.00	45.92	38.50	48.95	41.00	64.10	53.50	79.25	66.00	94.40	78.50	124.70	103.50	155.00	128.50
32	37.93	31.88	41.06	34.46	44.19	37.04	47.32	39.62	50.45	42.20	66.10	55.10	81.75	68.00	97.40	80.90	128.70	106.70	160.00	132.50
33	39.03	32.87	42.26	35.54	45.49	38.21	48.72	40.88	51.95	43.55	68.10	56.90	84.25	70.25	100.40	83.60	132.70	110.30	165.00	137.00
34	40.35	33.86	43.70	36.62	47.05	39.38	50.40	42.14	53.75	44.90	70.50	58.70	87.25	72.50	104.00	86.30	137.50	113.90	171.00	141.50
35	41.56	34.85	45.02	37.70	48.48	40.55	51.94	43.40	55.40	46.25	72.70	60.50	90.00	74.75	107.30	89.00	141.90	117.50	176.50	146.00
36	43.54	36.39	47.18	39.38	50.82	42.37	54.46	45.36	58.10	48.35	76.30	63.30	94.50	78.25	112.70	93.20	149.10	123.10	185.50	153.00
37	45.52	38.04	49.34	41.18	53.16	44.32	56.98	47.46	60.80	50.60	79.90	66.30	99.00	82.00	118.10	97.70	156.30	129.10	194.50	160.50
38	47.50	39.69	51.50	42.98	55.50	46.27	59.50	49.56	63.50	52.85	83.50	69.30	103.50	85.75	123.50	102.20	163.50	135.10	203.50	168.00
39	49.70	41.45	53.90	44.90	58.10	48.35	62.30	51.80	66.50	55.25	87.50	72.50	108.50	89.75	129.50	107.00	171.50	141.50	213.50	176.00
40	51.90	43.21	56.30	46.82	60.70	50.43	65.10	54.04	69.50	57.65	91.50	75.70	113.50	93.75	135.50	111.80	179.50	147.90	223.50	184.00
41	53.33	44.42	57.86	48.14	62.39	51.86	66.92	55.58	71.45	59.30	94.10	77.90	116.75	96.50	139.40	115.10	184.70	152.30	230.00	189.50
42	54.65	45.41	59.30	49.22	63.95	53.03	68.60	56.84	73.25	60.65	96.50	79.70	119.75	98.75	143.00	117.80	189.50	155.90	236.00	194.00
43	55.97	46.51	60.74	50.42	65.51	54.33	70.28	58.24	75.05	62.15	98.90	81.70	122.75	101.25	146.60	120.80	194.30	159.90	242.00	199.00
44	57.07	47.50	61.94	51.50	66.81	55.50	71.68	59.50	76.55	63.50	100.90	83.50	125.25	103.50	149.60	123.50	198.30	163.50	247.00	203.50

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

**FOR AGENTS' USE ONLY**

## Immediate Solution – 10-Pay Life

### Preferred Issue Premium Rates Ages: 45 - 85

MT	Male Tobacco
MNT	Male Non-Tobacco

Age	\$ 1,000		\$ 2,000		\$ 3,000		\$ 4,000		\$ 5,000		\$ 6,000		\$ 7,000		\$ 8,000		\$ 9,000		\$ 10,000	
	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT
45	10.42	9.57	15.84	14.14	21.26	18.71	26.68	23.28	30.60	26.35	36.02	30.92	41.44	35.49	46.86	40.06	52.28	44.63	57.70	49.20
46	10.58	9.70	16.16	14.40	21.74	19.10	27.32	23.80	31.40	27.00	36.98	31.70	42.56	36.40	48.14	41.10	53.72	45.80	59.30	50.50
47	10.75	9.84	16.50	14.68	22.25	19.52	28.00	24.36	32.25	27.70	38.00	32.54	43.75	37.38	49.50	42.22	55.25	47.06	61.00	51.90
48	10.93	9.99	16.86	14.98	22.79	19.97	28.72	24.96	33.15	28.45	39.08	33.44	45.01	38.43	50.94	43.42	56.87	48.41	62.80	53.40
49	11.13	10.15	17.26	15.30	23.39	20.45	29.52	25.60	34.15	29.25	40.28	34.40	46.41	39.55	52.54	44.70	58.67	49.85	64.80	55.00
50	11.32	10.31	17.64	15.62	23.96	20.93	30.28	26.24	35.10	30.05	41.42	35.36	47.74	40.67	54.06	45.98	60.38	51.29	66.70	56.60
51	11.58	10.53	18.16	16.06	24.74	21.59	31.32	27.12	36.40	31.15	42.98	36.68	49.56	42.21	56.14	47.74	62.72	53.27	69.30	58.80
52	11.83	10.74	18.66	16.48	25.49	22.22	32.32	27.96	37.65	32.20	44.48	37.94	51.31	43.68	58.14	49.42	64.97	55.16	71.80	60.90
53	12.09	10.96	19.18	16.92	26.27	22.88	33.36	28.84	38.95	33.30	46.04	39.26	53.13	45.22	60.22	51.18	67.31	57.14	74.40	63.10
54	12.36	11.17	19.72	17.34	27.08	23.51	34.44	29.68	40.30	34.35	47.66	40.52	55.02	46.69	62.38	52.86	69.74	59.03	77.10	65.20
55	12.65	11.42	20.30	17.84	27.95	24.26	35.60	30.68	41.75	35.60	49.40	42.02	57.05	48.44	64.70	54.86	72.35	61.28	80.00	67.70
56	12.89	11.62	20.78	18.24	28.67	24.86	36.56	31.48	42.95	36.60	50.84	43.22	58.73	49.84	66.62	56.46	74.51	63.08	82.40	69.70
57	13.11	11.81	21.22	18.62	29.33	25.43	37.44	32.24	44.05	37.55	52.16	44.36	60.27	51.17	68.38	57.98	76.49	64.79	84.60	71.60
58	13.33	11.99	21.66	18.98	29.99	25.97	38.32	32.96	45.15	38.45	53.48	45.44	61.81	52.43	70.14	59.42	78.47	66.41	86.80	73.40
59	13.57	12.19	22.14	19.38	30.71	26.57	39.28	33.76	46.35	39.45	54.92	46.64	63.49	53.83	72.06	61.02	80.63	68.21	89.20	75.40
60	13.84	12.42	22.68	19.84	31.52	27.26	40.36	34.68	47.70	40.60	56.54	48.02	65.38	55.44	74.22	62.86	83.06	70.28	91.90	77.70
61	14.18	12.70	23.36	20.40	32.54	28.10	41.72	35.80	49.40	42.00	58.58	49.70	67.76	57.40	76.94	65.10	86.12	72.80	95.30	80.50
62	14.53	12.98	24.06	20.96	33.59	28.94	43.12	36.92	51.15	43.40	60.68	51.38	70.21	59.36	79.74	67.34	89.27	75.32	98.80	83.30
63	14.87	13.26	24.74	21.52	34.61	29.78	44.48	38.04	52.85	44.80	62.72	53.06	72.59	61.32	82.46	69.58	92.33	77.84	102.20	86.10
64	15.22	13.55	25.44	22.10	35.66	30.65	45.88	39.20	54.60	46.25	64.82	54.80	75.04	63.35	85.26	71.90	95.48	80.45	105.70	89.00
65	15.56	13.83	26.12	22.66	36.68	31.49	47.24	40.32	56.30	47.65	66.86	56.48	77.42	65.31	87.98	74.14	98.54	82.97	109.10	91.80
66	15.99	14.16	26.98	23.32	37.97	32.48	48.96	41.64	58.45	49.30	69.44	58.46	80.43	67.62	91.42	76.78	102.41	85.94	113.40	95.10
67	16.42	14.50	27.84	24.00	39.26	33.50	50.68	43.00	60.60	51.00	72.02	60.50	83.44	70.00	94.86	79.50	106.28	89.00	117.70	98.50
68	16.85	14.83	28.70	24.66	40.55	34.49	52.40	44.32	62.75	52.65	74.60	62.48	86.45	72.31	98.30	82.14	110.15	91.97	122.00	101.80
69	17.28	15.17	29.56	25.34	41.84	35.51	54.12	45.68	64.90	54.35	77.18	64.52	89.46	74.69	101.74	84.86	114.02	95.03	126.30	105.20
70	17.71	15.50	30.42	26.00	43.13	36.50	55.84	47.00	67.05	56.00	79.76	66.50	92.47	77.00	105.18	87.50	117.89	98.00	130.60	108.50
71	18.24	15.88	31.48	26.76	44.72	37.64	57.96	48.52	69.70	57.90	82.94	68.78	96.18	79.66	109.42	90.54	122.66	101.42	135.90	112.30
72	18.76	16.25	32.52	27.50	46.28	38.75	60.04	50.00	72.30	59.75	86.06	71.00	99.82	82.25	113.58	93.50	127.34	104.75	141.10	116.00
73	19.29	16.63	33.58	28.26	47.87	39.89	62.16	51.52	74.95	61.65	89.24	73.28	103.53	84.91	117.82	96.54	132.11	108.17	146.40	119.80
74	19.81	17.00	34.62	29.00	49.43	41.00	64.24	53.00	77.55	63.50	92.36	75.50	107.17	87.50	121.98	99.50	136.79	111.50	151.60	123.50
75	20.33	17.38	35.66	29.76	50.99	42.14	66.32	54.52	80.15	65.40	95.48	77.78	110.81	90.16	126.14	102.54	141.47	114.92	156.80	127.30
76	21.50	18.14	38.00	31.28	54.50	44.42	71.00	57.56	86.00	69.20	102.50	82.34	119.00	95.48	135.50	108.62	152.00	121.76	168.50	134.90
77	22.69	18.92	40.38	32.84	58.07	46.76	75.76	60.68	91.95	73.10	109.64	87.02	127.33	100.94	145.02	114.86	162.71	128.78	180.40	142.70
78	23.90	19.70	42.80	34.40	61.70	49.10	80.60	63.80	98.00	77.00	116.90	91.70	135.80	106.40	154.70	121.10	173.60	135.80	192.50	150.50
79	25.13	20.50	45.26	36.00	65.39	51.50	85.52	67.00	104.15	81.00	124.28	96.50	144.41	112.00	164.54	127.50	184.67	143.00	204.80	158.50
80	26.38	21.31	47.76	37.62	69.14	53.93	90.52	70.24	110.40	85.05	131.78	101.36	153.16	117.67	174.54	133.98	195.92	150.29	217.30	166.60
81	28.14	22.29	51.28	39.58	74.42	56.87	97.56	74.16	119.20	89.95	142.34	107.24	165.48	124.53	188.62	141.82	211.76	159.11	234.90	176.40
82	29.91	23.27	54.82	41.54	79.73	59.81	104.64	78.08	128.05	94.85	152.96	113.12	177.87	131.39	202.78	149.66	227.69	167.93	252.60	186.20
83	31.67	24.25	58.34	43.50	85.01	62.75	111.68	82.00	136.85	99.75	163.52	119.00	190.19	138.25	216.86	157.50	243.53	176.75	270.20	196.00
84	33.44	25.23	61.88	45.46	90.32	65.69	118.76	85.92	145.70	104.65	174.14	124.88	202.58	145.11	231.02	165.34	259.46	185.57	287.90	205.80
85	35.20	26.22	65.40	47.44	95.60	68.66	125.80	89.88	154.50	109.60	184.70	130.82	214.90	152.04	245.10	173.26	275.30	194.48	305.50	215.70

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.



## Immediate Solution – 10-Pay Life

### Preferred Issue Premium Rates Ages: 45 - 85

MT	Male Tobacco
MNT	Male Non-Tobacco

Age	\$ 11,000		\$ 12,000		\$ 13,000		\$ 14,000		\$ 15,000		\$ 20,000		\$ 25,000		\$ 30,000		\$ 40,000		\$ 50,000	
	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT
45	63.12	53.77	68.54	58.34	73.96	62.91	79.38	67.48	84.80	72.05	111.90	94.90	139.00	117.75	166.10	140.60	220.30	186.30	274.50	232.00
46	64.88	55.20	70.46	59.90	76.04	64.60	81.62	69.30	87.20	74.00	115.10	97.50	143.00	121.00	170.90	144.50	226.70	191.50	282.50	238.50
47	66.75	56.74	72.50	61.58	78.25	66.42	84.00	71.26	89.75	76.10	118.50	100.30	147.25	124.50	176.00	148.70	233.50	197.10	291.00	245.50
48	68.73	58.39	74.66	63.38	80.59	68.37	86.52	73.36	92.45	78.35	122.10	103.30	151.75	128.25	181.40	153.20	240.70	203.10	300.00	253.00
49	70.93	60.15	77.06	65.30	83.19	70.45	89.32	75.60	95.45	80.75	126.10	106.50	156.75	132.25	187.40	158.00	248.70	209.50	310.00	261.00
50	73.02	61.91	79.34	67.22	85.66	72.53	91.98	77.84	98.30	83.15	129.90	109.70	161.50	136.25	193.10	162.80	256.30	215.90	319.50	269.00
51	75.88	64.33	82.46	69.86	89.04	75.39	95.62	80.92	102.20	86.45	135.10	114.10	168.00	141.75	200.90	169.40	266.70	224.70	332.50	280.00
52	78.63	66.64	85.46	72.38	92.29	78.12	99.12	83.86	105.95	89.60	140.10	118.30	174.25	147.00	208.40	175.70	276.70	233.10	345.00	290.50
53	81.49	69.06	88.58	75.02	95.67	80.98	102.76	86.94	109.85	92.90	145.30	122.70	180.75	152.50	216.20	182.30	287.10	241.90	358.00	301.50
54	84.46	71.37	91.82	77.54	99.18	83.71	106.54	89.88	113.90	96.05	150.70	126.90	187.50	157.75	224.30	188.60	297.90	250.30	371.50	312.00
55	87.65	74.12	95.30	80.54	102.95	86.96	110.60	93.38	118.25	99.80	156.50	131.90	194.75	164.00	233.00	196.10	309.50	260.30	386.00	324.50
56	90.29	76.32	98.18	82.94	106.07	89.56	113.96	96.18	121.85	102.80	161.30	135.90	200.75	169.00	240.20	202.10	319.10	268.30	N/A	N/A
57	92.71	78.41	100.82	85.22	108.93	92.03	117.04	98.84	125.15	105.65	165.70	139.70	206.25	173.75	246.80	207.80	327.90	275.90	N/A	N/A
58	95.13	80.39	103.46	87.38	111.79	94.37	120.12	101.36	128.45	108.35	170.10	143.30	211.75	178.25	253.40	213.20	336.70	283.10	N/A	N/A
59	97.77	82.59	106.34	89.78	114.91	96.97	123.48	104.16	132.05	111.35	174.90	147.30	217.75	183.25	260.60	219.20	346.30	291.10	N/A	N/A
60	100.74	85.12	109.58	92.54	118.42	99.96	127.26	107.38	136.10	114.80	180.30	151.90	224.50	189.00	268.70	226.10	357.10	300.30	N/A	N/A
61	104.48	88.20	113.66	95.90	122.84	103.60	132.02	111.30	141.20	119.00	187.10	157.50	233.00	196.00	278.90	234.50	370.70	311.50	N/A	N/A
62	108.33	91.28	117.86	99.26	127.39	107.24	136.92	115.22	146.45	123.20	194.10	163.10	241.75	203.00	289.40	242.90	384.70	322.70	N/A	N/A
63	112.07	94.36	121.94	102.62	131.81	110.88	141.68	119.14	151.55	127.40	200.90	168.70	250.25	210.00	299.60	251.30	398.30	333.90	N/A	N/A
64	115.92	97.55	126.14	106.10	136.36	114.65	146.58	123.20	156.80	131.75	207.90	174.50	259.00	217.25	310.10	260.00	412.30	345.50	N/A	N/A
65	119.66	100.63	130.22	109.46	140.78	118.29	151.34	127.12	161.90	135.95	214.70	180.10	267.50	224.25	320.30	268.40	425.90	356.70	N/A	N/A
66	124.39	104.26	135.38	113.42	146.37	122.58	157.36	131.74	168.35	140.90	223.30	186.70	278.25	232.50	333.20	278.30	N/A	N/A	N/A	N/A
67	129.12	108.00	140.54	117.50	151.96	127.00	163.38	136.50	174.80	146.00	231.90	193.50	289.00	241.00	346.10	288.50	N/A	N/A	N/A	N/A
68	133.85	111.63	145.70	121.46	157.55	131.29	169.40	141.12	181.25	150.95	240.50	200.10	299.75	249.25	359.00	298.40	N/A	N/A	N/A	N/A
69	138.58	115.37	150.86	125.54	163.14	135.71	175.42	145.88	187.70	156.05	249.10	206.90	310.50	257.75	371.90	308.60	N/A	N/A	N/A	N/A
70	143.31	119.00	156.02	129.50	168.73	140.00	181.44	150.50	194.15	161.00	257.70	213.50	321.25	266.00	384.80	318.50	N/A	N/A	N/A	N/A
71	149.14	123.18	162.38	134.06	175.62	144.94	188.86	155.82	202.10	166.70	268.30	221.10	334.50	275.50	400.70	329.90	N/A	N/A	N/A	N/A
72	154.86	127.25	168.62	138.50	182.38	149.75	196.14	161.00	209.90	172.25	278.70	228.50	347.50	284.75	416.30	341.00	N/A	N/A	N/A	N/A
73	160.69	131.43	174.98	143.06	189.27	154.69	203.56	166.32	217.85	177.95	289.30	236.10	360.75	294.25	432.20	352.40	N/A	N/A	N/A	N/A
74	166.41	135.50	181.22	147.50	196.03	159.50	210.84	171.50	225.65	183.50	299.70	243.50	373.75	303.50	447.80	363.50	N/A	N/A	N/A	N/A
75	172.13	139.68	187.46	152.06	202.79	164.44	218.12	176.82	233.45	189.20	310.10	251.10	386.75	313.00	463.40	374.90	N/A	N/A	N/A	N/A
76	185.00	148.04	201.50	161.18	218.00	174.32	234.50	187.46	251.00	200.60	333.50	266.30	416.00	332.00	N/A	N/A	N/A	N/A	N/A	N/A
77	198.09	156.62	215.78	170.54	233.47	184.46	251.16	198.38	268.85	212.30	357.30	281.90	445.75	351.50	N/A	N/A	N/A	N/A	N/A	N/A
78	211.40	165.20	230.30	179.90	249.20	194.60	268.10	209.30	287.00	224.00	381.50	297.50	476.00	371.00	N/A	N/A	N/A	N/A	N/A	N/A
79	224.93	174.00	245.06	189.50	265.19	205.00	285.32	220.50	305.45	236.00	406.10	313.50	506.75	391.00	N/A	N/A	N/A	N/A	N/A	N/A
80	238.68	182.91	260.06	199.22	281.44	215.53	302.82	231.84	324.20	248.15	431.10	329.70	538.00	411.25	N/A	N/A	N/A	N/A	N/A	N/A
81	258.04	193.69	281.18	210.98	304.32	228.27	327.46	245.56	350.60	262.85	466.30	349.30	582.00	435.75	N/A	N/A	N/A	N/A	N/A	N/A
82	277.51	204.47	302.42	222.74	327.33	241.01	352.24	259.28	377.15	277.55	501.70	368.90	626.25	460.25	N/A	N/A	N/A	N/A	N/A	N/A
83	296.87	215.25	323.54	234.50	350.21	253.75	376.88	273.00	403.55	292.25	536.90	388.50	670.25	484.75	N/A	N/A	N/A	N/A	N/A	N/A
84	316.34	226.03	344.78	246.26	373.22	266.49	401.66	286.72	430.10	306.95	572.30	408.10	714.50	509.25	N/A	N/A	N/A	N/A	N/A	N/A
85	335.70	236.92	365.90	258.14	396.10	279.36	426.30	300.58	456.50	321.80	607.50	427.90	758.50	534.00	N/A	N/A	N/A	N/A	N/A	N/A

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

## Immediate Solution – 10-Pay Life

### Preferred Issue Premium Rates Ages: 45 - 85

FT	Female Tobacco
FNT	Female Non-Tobacco

Age	\$ 1,000		\$ 2,000		\$ 3,000		\$ 4,000		\$ 5,000		\$ 6,000		\$ 7,000		\$ 8,000		\$ 9,000		\$ 10,000	
	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT
45	9.99	9.09	14.98	13.18	19.97	17.27	24.96	21.36	28.45	23.95	33.44	28.04	38.43	32.13	43.42	36.22	48.41	40.31	53.40	44.40
46	10.10	9.19	15.20	13.38	20.30	17.57	25.40	21.76	29.00	24.45	34.10	28.64	39.20	32.83	44.30	37.02	49.40	41.21	54.50	45.40
47	10.23	9.30	15.46	13.60	20.69	17.90	25.92	22.20	29.65	25.00	34.88	29.30	40.11	33.60	45.34	37.90	50.57	42.20	55.80	46.50
48	10.36	9.41	15.72	13.82	21.08	18.23	26.44	22.64	30.30	25.55	35.66	29.96	41.02	34.37	46.38	38.78	51.74	43.19	57.10	47.60
49	10.50	9.53	16.00	14.06	21.50	18.59	27.00	23.12	31.00	26.15	36.50	30.68	42.00	35.21	47.50	39.74	53.00	44.27	58.50	48.80
50	10.62	9.64	16.24	14.28	21.86	18.92	27.48	23.56	31.60	26.70	37.22	31.34	42.84	35.98	48.46	40.62	54.08	45.26	59.70	49.90
51	10.83	9.81	16.66	14.62	22.49	19.43	28.32	24.24	32.65	27.55	38.48	32.36	44.31	37.17	50.14	41.98	55.97	46.79	61.80	51.60
52	11.03	9.97	17.06	14.94	23.09	19.91	29.12	24.88	33.65	28.35	39.68	33.32	45.71	38.29	51.74	43.26	57.77	48.23	63.80	53.20
53	11.23	10.13	17.46	15.26	23.69	20.39	29.92	25.52	34.65	29.15	40.88	34.28	47.11	39.41	53.34	44.54	59.57	49.67	65.80	54.80
54	11.43	10.30	17.86	15.60	24.29	20.90	30.72	26.20	35.65	30.00	42.08	35.30	48.51	40.60	54.94	45.90	61.37	51.20	67.80	56.50
55	11.65	10.48	18.30	15.96	24.95	21.44	31.60	26.92	36.75	30.90	43.40	36.38	50.05	41.86	56.70	47.34	63.35	52.82	70.00	58.30
56	11.82	10.63	18.64	16.26	25.46	21.89	32.28	27.52	37.60	31.65	44.42	37.28	51.24	42.91	58.06	48.54	64.88	54.17	71.70	59.80
57	11.97	10.77	18.94	16.54	25.91	22.31	32.88	28.08	38.35	32.35	45.32	38.12	52.29	43.89	59.26	49.66	66.23	55.43	73.20	61.20
58	12.12	10.90	19.24	16.80	26.36	22.70	33.48	28.60	39.10	33.00	46.22	38.90	53.34	44.80	60.46	50.70	67.58	56.60	74.70	62.50
59	12.28	11.05	19.56	17.10	26.84	23.15	34.12	29.20	39.90	33.75	47.18	39.80	54.46	45.85	61.74	51.90	69.02	57.95	76.30	64.00
60	12.45	11.21	19.90	17.42	27.35	23.63	34.80	29.84	40.75	34.55	48.20	40.76	55.65	46.97	63.10	53.18	70.55	59.39	78.00	65.60
61	12.67	11.41	20.34	17.82	28.01	24.23	35.68	30.64	41.85	35.55	49.52	41.96	57.19	48.37	64.86	54.78	72.53	61.19	80.20	67.60
62	12.89	11.61	20.78	18.22	28.67	24.83	36.56	31.44	42.95	36.55	50.84	43.16	58.73	49.77	66.62	56.38	74.51	62.99	82.40	69.60
63	13.11	11.82	21.22	18.64	29.33	25.46	37.44	32.28	44.05	37.60	52.16	44.42	60.27	51.24	68.38	58.06	76.49	64.88	84.60	71.70
64	13.33	12.02	21.66	19.04	29.99	26.06	38.32	33.08	45.15	38.60	53.48	45.62	61.81	52.64	70.14	59.66	78.47	66.68	86.80	73.70
65	13.55	12.22	22.10	19.44	30.65	26.66	39.20	33.88	46.25	39.60	54.80	46.82	63.35	54.04	71.90	61.26	80.45	68.48	89.00	75.70
66	13.84	12.48	22.68	19.96	31.52	27.44	40.36	34.92	47.70	40.90	56.54	48.38	65.38	55.86	74.22	63.34	83.06	70.82	91.90	78.30
67	14.13	12.73	23.26	20.46	32.39	28.19	41.52	35.92	49.15	42.15	58.28	49.88	67.41	57.61	76.54	65.34	85.67	73.07	94.80	80.80
68	14.42	12.98	23.84	20.96	33.26	28.94	42.68	36.92	50.60	43.40	60.02	51.38	69.44	59.36	78.86	67.34	88.28	75.32	97.70	83.30
69	14.71	13.24	24.42	21.48	34.13	29.72	43.84	37.96	52.05	44.70	61.76	52.94	71.47	61.18	81.18	69.42	90.89	77.66	100.60	85.90
70	15.01	13.49	25.02	21.98	35.03	30.47	45.04	38.96	53.55	45.95	63.56	54.44	73.57	62.93	83.58	71.42	93.59	79.91	103.60	88.40
71	15.40	13.82	25.80	22.64	36.20	31.46	46.60	40.28	55.50	47.60	65.90	56.42	76.30	65.24	86.70	74.06	97.10	82.88	107.50	91.70
72	15.80	14.14	26.60	23.28	37.40	32.42	48.20	41.56	57.50	49.20	68.30	58.34	79.10	67.48	89.90	76.62	100.70	85.76	111.50	94.90
73	16.20	14.46	27.40	23.92	38.60	33.38	49.80	42.84	59.50	50.80	70.70	60.26	81.90	69.72	93.10	79.18	104.30	88.64	115.50	98.10
74	16.60	14.79	28.20	24.58	39.80	34.37	51.40	44.16	61.50	52.45	73.10	62.24	84.70	72.03	96.30	81.82	107.90	91.61	119.50	101.40
75	17.00	15.11	29.00	25.22	41.00	35.33	53.00	45.44	63.50	54.05	75.50	64.16	87.50	74.27	99.50	84.38	111.50	94.49	123.50	104.60
76	17.83	15.71	30.66	26.42	43.49	37.13	56.32	47.84	67.65	57.05	80.48	67.76	93.31	78.47	106.14	89.18	118.97	99.89	131.80	110.60
77	18.67	16.31	32.34	27.62	46.01	38.93	59.68	50.24	71.85	60.05	85.52	71.36	99.19	82.67	112.86	93.98	126.53	105.29	140.20	116.60
78	19.52	16.93	34.04	28.86	48.56	40.79	63.08	52.72	76.10	63.15	90.62	75.08	105.14	87.01	119.66	98.94	134.18	110.87	148.70	122.80
79	20.39	17.56	35.78	30.12	51.17	42.68	66.56	55.24	80.45	66.30	95.84	78.86	111.23	91.42	126.62	103.98	142.01	116.54	157.40	129.10
80	21.27	18.19	37.54	31.38	53.81	44.57	70.08	57.76	84.85	69.45	101.12	82.64	117.39	95.83	133.66	109.02	149.93	122.21	166.20	135.40
81	22.30	18.85	39.60	32.70	56.90	46.55	74.20	60.40	90.00	72.75	107.30	86.60	124.60	100.45	141.90	114.30	159.20	128.15	176.50	142.00
82	23.33	19.51	41.66	34.02	59.99	48.53	78.32	63.04	95.15	76.05	113.48	90.56	131.81	105.07	150.14	119.58	168.47	134.09	186.80	148.60
83	24.36	20.16	43.72	35.32	63.08	50.48	82.44	65.64	100.30	79.30	119.66	94.46	139.02	109.62	158.38	124.78	177.74	139.94	197.10	155.10
84	25.39	20.82	45.78	36.64	66.17	52.46	86.56	68.28	105.45	82.60	125.84	98.42	146.23	114.24	166.62	130.06	187.01	145.88	207.40	161.70
85	26.43	21.48	47.86	37.96	69.29	54.44	90.72	70.92	110.65	85.90	132.08	102.38	153.51	118.86	174.94	135.34	196.37	151.82	217.80	168.30

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

## Immediate Solution – 10-Pay Life

### Preferred Issue Premium Rates Ages: 45 - 85

FT	Female Tobacco
FNT	Female Non-Tobacco

Age	\$ 11,000		\$ 12,000		\$ 13,000		\$ 14,000		\$ 15,000		\$ 20,000		\$ 25,000		\$ 30,000		\$ 40,000		\$ 50,000	
	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT
45	58.39	48.49	63.38	52.58	68.37	56.67	73.36	60.76	78.35	64.85	103.30	85.30	128.25	105.75	153.20	126.20	203.10	167.10	253.00	208.00
46	59.60	49.59	64.70	53.78	69.80	57.97	74.90	62.16	80.00	66.35	105.50	87.30	131.00	108.25	156.50	129.20	207.50	171.10	258.50	213.00
47	61.03	50.80	66.26	55.10	71.49	59.40	76.72	63.70	81.95	68.00	108.10	89.50	134.25	111.00	160.40	132.50	212.70	175.50	265.00	218.50
48	62.46	52.01	67.82	56.42	73.18	60.83	78.54	65.24	83.90	69.65	110.70	91.70	137.50	113.75	164.30	135.80	217.90	179.90	271.50	224.00
49	64.00	53.33	69.50	57.86	75.00	62.39	80.50	66.92	86.00	71.45	113.50	94.10	141.00	116.75	168.50	139.40	223.50	184.70	278.50	230.00
50	65.32	54.54	70.94	59.18	76.56	63.82	82.18	68.46	87.80	73.10	115.90	96.30	144.00	119.50	172.10	142.70	228.30	189.10	284.50	235.50
51	67.63	56.41	73.46	61.22	79.29	66.03	85.12	70.84	90.95	75.65	120.10	99.70	149.25	123.75	178.40	147.80	236.70	195.90	295.00	244.00
52	69.83	58.17	75.86	63.14	81.89	68.11	87.92	73.08	93.95	78.05	124.10	102.90	154.25	127.75	184.40	152.60	244.70	202.30	305.00	252.00
53	72.03	59.93	78.26	65.06	84.49	70.19	90.72	75.32	96.95	80.45	128.10	106.10	159.25	131.75	190.40	157.40	252.70	208.70	315.00	260.00
54	74.23	61.80	80.66	67.10	87.09	72.40	93.52	77.70	99.95	83.00	132.10	109.50	164.25	136.00	196.40	162.50	260.70	215.50	325.00	268.50
55	76.65	63.78	83.30	69.26	89.95	74.74	96.60	80.22	103.25	85.70	136.50	113.10	169.75	140.50	203.00	167.90	269.50	222.70	336.00	277.50
56	78.52	65.43	85.34	71.06	92.16	76.69	98.98	82.32	105.80	87.95	139.90	116.10	174.00	144.25	208.10	172.40	276.30	228.70	N/A	N/A
57	80.17	66.97	87.14	72.74	94.11	78.51	101.08	84.28	108.05	90.05	142.90	118.90	177.75	147.75	212.60	176.60	282.30	234.30	N/A	N/A
58	81.82	68.40	88.94	74.30	96.06	80.20	103.18	86.10	110.30	92.00	145.90	121.50	181.50	151.00	217.10	180.50	288.30	239.50	N/A	N/A
59	83.58	70.05	90.86	76.10	98.14	82.15	105.42	88.20	112.70	94.25	149.10	124.50	185.50	154.75	221.90	185.00	294.70	245.50	N/A	N/A
60	85.45	71.81	92.90	78.02	100.35	84.23	107.80	90.44	115.25	96.65	152.50	127.70	189.75	158.75	227.00	189.80	301.50	251.90	N/A	N/A
61	87.87	74.01	95.54	80.42	103.21	86.83	110.88	93.24	118.55	99.65	156.90	131.70	195.25	163.75	233.60	195.80	310.30	259.90	N/A	N/A
62	90.29	76.21	98.18	82.82	106.07	89.43	113.96	96.04	121.85	102.65	161.30	135.70	200.75	168.75	240.20	201.80	319.10	267.90	N/A	N/A
63	92.71	78.52	100.82	85.34	108.93	92.16	117.04	98.98	125.15	105.80	165.70	139.90	206.25	174.00	246.80	208.10	327.90	276.30	N/A	N/A
64	95.13	80.72	103.46	87.74	111.79	94.76	120.12	101.78	128.45	108.80	170.10	143.90	211.75	179.00	253.40	214.10	336.70	284.30	N/A	N/A
65	97.55	82.92	106.10	90.14	114.65	97.36	123.20	104.58	131.75	111.80	174.50	147.90	217.25	184.00	260.00	220.10	345.50	292.30	N/A	N/A
66	100.74	85.78	109.58	93.26	118.42	100.74	127.26	108.22	136.10	115.70	180.30	153.10	224.50	190.50	268.70	227.90	N/A	N/A	N/A	N/A
67	103.93	88.53	113.06	96.26	122.19	103.99	131.32	111.72	140.45	119.45	186.10	158.10	231.75	196.75	277.40	235.40	N/A	N/A	N/A	N/A
68	107.12	91.28	116.54	99.26	125.96	107.24	135.38	115.22	144.80	123.20	191.90	163.10	239.00	203.00	286.10	242.90	N/A	N/A	N/A	N/A
69	110.31	94.14	120.02	102.38	129.73	110.62	139.44	118.86	149.15	127.10	197.70	168.30	246.25	209.50	294.80	250.70	N/A	N/A	N/A	N/A
70	113.61	96.89	123.62	105.38	133.63	113.87	143.64	122.36	153.65	130.85	203.70	173.30	253.75	215.75	303.80	258.20	N/A	N/A	N/A	N/A
71	117.90	100.52	128.30	109.34	138.70	118.16	149.10	126.98	159.50	135.80	211.50	179.90	263.50	224.00	315.50	268.10	N/A	N/A	N/A	N/A
72	122.30	104.04	133.10	113.18	143.90	122.32	154.70	131.46	165.50	140.60	219.50	186.30	273.50	232.00	327.50	277.70	N/A	N/A	N/A	N/A
73	126.70	107.56	137.90	117.02	149.10	126.48	160.30	135.94	171.50	145.40	227.50	192.70	283.50	240.00	339.50	287.30	N/A	N/A	N/A	N/A
74	131.10	111.19	142.70	120.98	154.30	130.77	165.90	140.56	177.50	150.35	235.50	199.30	293.50	248.25	351.50	297.20	N/A	N/A	N/A	N/A
75	135.50	114.71	147.50	124.82	159.50	134.93	171.50	145.04	183.50	155.15	243.50	205.70	303.50	256.25	363.50	306.80	N/A	N/A	N/A	N/A
76	144.63	121.31	157.46	132.02	170.29	142.73	183.12	153.44	195.95	164.15	260.10	217.70	324.25	271.25	N/A	N/A	N/A	N/A	N/A	N/A
77	153.87	127.91	167.54	139.22	181.21	150.53	194.88	161.84	208.55	173.15	276.90	229.70	345.25	286.25	N/A	N/A	N/A	N/A	N/A	N/A
78	163.22	134.73	177.74	146.66	192.26	158.59	206.78	170.52	221.30	182.45	293.90	242.10	366.50	301.75	N/A	N/A	N/A	N/A	N/A	N/A
79	172.79	141.66	188.18	154.22	203.57	166.78	218.96	179.34	234.35	191.90	311.30	254.70	388.25	317.50	N/A	N/A	N/A	N/A	N/A	N/A
80	182.47	148.59	198.74	161.78	215.01	174.97	231.28	188.16	247.55	201.35	328.90	267.30	410.25	333.25	N/A	N/A	N/A	N/A	N/A	N/A
81	193.80	155.85	211.10	169.70	228.40	183.55	245.70	197.40	263.00	211.25	349.50	280.50	436.00	349.75	N/A	N/A	N/A	N/A	N/A	N/A
82	205.13	163.11	223.46	177.62	241.79	192.13	260.12	206.64	278.45	221.15	370.10	293.70	461.75	366.25	N/A	N/A	N/A	N/A	N/A	N/A
83	216.46	170.26	235.82	185.42	255.18	200.58	274.54	215.74	293.90	230.90	390.70	306.70	487.50	382.50	N/A	N/A	N/A	N/A	N/A	N/A
84	227.79	177.52	248.18	193.34	268.57	209.16	288.96	224.98	309.35	240.80	411.30	319.90	513.25	399.00	N/A	N/A	N/A	N/A	N/A	N/A
85	239.23	184.78	260.66	201.26	282.09	217.74	303.52	234.22	324.95	250.70	432.10	333.10	539.25	415.50	N/A	N/A	N/A	N/A	N/A	N/A

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

## Immediate Solution – 10-Pay Life

### Standard Issue Premium Rates Ages: 0 - 44

M Juv.	Male Juvenile
MT	Male Tobacco
MNT	Male Non-Tobacco

	\$ 1,000	\$ 2,000	\$ 3,000	\$ 4,000	\$ 5,000	\$ 6,000	\$ 7,000	\$ 8,000	\$ 9,000	\$ 10,000
Age	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.
0	6.83	8.66	10.49	12.32	12.65	14.48	16.31	18.14	19.97	21.80
1	6.85	8.70	10.55	12.40	12.75	14.60	16.45	18.30	20.15	22.00
2	6.86	8.72	10.58	12.44	12.80	14.66	16.52	18.38	20.24	22.10
3	6.88	8.76	10.64	12.52	12.90	14.78	16.66	18.54	20.42	22.30
4	6.89	8.78	10.67	12.56	12.95	14.84	16.73	18.62	20.51	22.40
5	6.90	8.80	10.70	12.60	13.00	14.90	16.80	18.70	20.60	22.50
6	6.97	8.94	10.91	12.88	13.35	15.32	17.29	19.26	21.23	23.20
7	7.03	9.06	11.09	13.12	13.65	15.68	17.71	19.74	21.77	23.80
8	7.10	9.20	11.30	13.40	14.00	16.10	18.20	20.30	22.40	24.50
9	7.16	9.32	11.48	13.64	14.30	16.46	18.62	20.78	22.94	25.10
10	7.22	9.44	11.66	13.88	14.60	16.82	19.04	21.26	23.48	25.70
11	7.32	9.64	11.96	14.28	15.10	17.42	19.74	22.06	24.38	26.70
12	7.43	9.86	12.29	14.72	15.65	18.08	20.51	22.94	25.37	27.80
13	7.53	10.06	12.59	15.12	16.15	18.68	21.21	23.74	26.27	28.80
14	7.63	10.26	12.89	15.52	16.65	19.28	21.91	24.54	27.17	29.80
15	7.73	10.46	13.19	15.92	17.15	19.88	22.61	25.34	28.07	30.80
16	7.80	10.60	13.40	16.20	17.50	20.30	23.10	25.90	28.70	31.50
17	7.85	10.70	13.55	16.40	17.75	20.60	23.45	26.30	29.15	32.00

Age	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT		
18	7.88	7.30	10.76	9.60	13.64	11.90	16.52	14.20	17.90	15.00	20.78	17.30	23.66	19.60	26.54	21.90	29.42	24.20	32.30	26.50
19	7.92	7.33	10.84	9.66	13.76	11.99	16.68	14.32	18.10	15.15	21.02	17.48	23.94	19.81	26.86	22.14	29.78	24.47	32.70	26.80
20	7.97	7.36	10.94	9.72	13.91	12.08	16.88	14.44	18.35	15.30	21.32	17.66	24.29	20.02	27.26	22.38	30.23	24.74	33.20	27.10
21	8.02	7.41	11.04	9.82	14.06	12.23	17.08	14.64	18.60	15.55	21.62	17.96	24.64	20.37	27.66	22.78	30.68	25.19	33.70	27.60
22	8.07	7.46	11.14	9.92	14.21	12.38	17.28	14.84	18.85	15.80	21.92	18.26	24.99	20.72	28.06	23.18	31.13	25.64	34.20	28.10
23	8.13	7.51	11.26	10.02	14.39	12.53	17.52	15.04	19.15	16.05	22.28	18.56	25.41	21.07	28.54	23.58	31.67	26.09	34.80	28.60
24	8.18	7.56	11.36	10.12	14.54	12.68	17.72	15.24	19.40	16.30	22.58	18.86	25.76	21.42	28.94	23.98	32.12	26.54	35.30	29.10
25	8.23	7.61	11.46	10.22	14.69	12.83	17.92	15.44	19.65	16.55	22.88	19.16	26.11	21.77	29.34	24.38	32.57	26.99	35.80	29.60
26	8.30	7.67	11.60	10.34	14.90	13.01	18.20	15.68	20.00	16.85	23.30	19.52	26.60	22.19	29.90	24.86	33.20	27.53	36.50	30.20
27	8.38	7.74	11.76	10.48	15.14	13.22	18.52	15.96	20.40	17.20	23.78	19.94	27.16	22.68	30.54	25.42	33.92	28.16	37.30	30.90
28	8.46	7.81	11.92	10.62	15.38	13.43	18.84	16.24	20.80	17.55	24.26	20.36	27.72	23.17	31.18	25.98	34.64	28.79	38.10	31.60
29	8.55	7.89	12.10	10.78	15.65	13.67	19.20	16.56	21.25	17.95	24.80	20.84	28.35	23.73	31.90	26.62	35.45	29.51	39.00	32.40
30	8.64	7.97	12.28	10.94	15.92	13.91	19.56	16.88	21.70	18.35	25.34	21.32	28.98	24.29	32.62	27.26	36.26	30.23	39.90	33.20
31	8.74	8.05	12.48	11.10	16.22	14.15	19.96	17.20	22.20	18.75	25.94	21.80	29.68	24.85	33.42	27.90	37.16	30.95	40.90	34.00
32	8.84	8.14	12.68	11.28	16.52	14.42	20.36	17.56	22.70	19.20	26.54	22.34	30.38	25.48	34.22	28.62	38.06	31.76	41.90	34.90
33	8.96	8.24	12.92	11.48	16.88	14.72	20.84	17.96	23.30	19.70	27.26	22.94	31.22	26.18	35.18	29.42	39.14	32.66	43.10	35.90
34	9.08	8.34	13.16	11.68	17.24	15.02	21.32	18.36	23.90	20.20	27.98	23.54	32.06	26.88	36.14	30.22	40.22	33.56	44.30	36.90
35	9.21	8.45	13.42	11.90	17.63	15.35	21.84	18.80	24.55	20.75	28.76	24.20	32.97	27.65	37.18	31.10	41.39	34.55	45.60	38.00
36	9.38	8.59	13.76	12.18	18.14	15.77	22.52	19.36	25.40	21.45	29.78	25.04	34.16	28.63	38.54	32.22	42.92	35.81	47.30	39.40
37	9.55	8.73	14.10	12.46	18.65	16.19	23.20	19.92	26.25	22.15	30.80	25.88	35.35	29.61	39.90	33.34	44.45	37.07	49.00	40.80
38	9.73	8.88	14.46	12.76	19.19	16.64	23.92	20.52	27.15	22.90	31.88	26.78	36.61	30.66	41.34	34.54	46.07	38.42	50.80	42.30
39	9.92	9.04	14.84	13.08	19.76	17.12	24.68	21.16	28.10	23.70	33.02	27.74	37.94	31.78	42.86	35.82	47.78	39.86	52.70	43.90
40	10.12	9.20	15.24	13.40	20.36	17.60	25.48	21.80	29.10	24.50	34.22	28.70	39.34	32.90	44.46	37.10	49.58	41.30	54.70	45.50
41	10.30	9.36	15.60	13.72	20.90	18.08	26.20	22.44	30.00	25.30	35.30	29.66	40.60	34.02	45.90	38.38	51.20	42.74	56.50	47.10
42	10.50	9.52	16.00	14.04	21.50	18.56	27.00	23.08	31.00	26.10	36.50	30.62	42.00	35.14	47.50	39.66	53.00	44.18	58.50	48.70
43	10.70	9.68	16.40	14.36	22.10	19.04	27.80	23.72	32.00	26.90	37.70	31.58	43.40	36.26	49.10	40.94	54.80	45.62	60.50	50.30
44	10.90	9.85	16.80	14.70	22.70	19.55	28.60	24.40	33.00	27.75	38.90	32.60	44.80	37.45	50.70	42.30	56.60	47.15	62.50	52.00

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

## Immediate Solution – 10-Pay Life

### Standard Issue Premium Rates Ages: 0 - 44

M Juv.	Male Juvenile
MT	Male Tobacco
MNT	Male Non-Tobacco

	\$ 11,000	\$ 12,000	\$ 13,000	\$ 14,000	\$ 15,000	\$ 20,000	\$ 25,000	\$ 30,000	\$ 40,000	\$ 50,000										
Age	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.	M Juv.										
0	23.63	25.46	27.29	29.12	30.95	40.10	49.25	58.40	76.70	95.00										
1	23.85	25.70	27.55	29.40	31.25	40.50	49.75	59.00	77.50	96.00										
2	23.96	25.82	27.68	29.54	31.40	40.70	50.00	59.30	77.90	96.50										
3	24.18	26.06	27.94	29.82	31.70	41.10	50.50	59.90	78.70	97.50										
4	24.29	26.18	28.07	29.96	31.85	41.30	50.75	60.20	79.10	98.00										
5	24.40	26.30	28.20	30.10	32.00	41.50	51.00	60.50	79.50	98.50										
6	25.17	27.14	29.11	31.08	33.05	42.90	52.75	62.60	82.30	102.00										
7	25.83	27.86	29.89	31.92	33.95	44.10	54.25	64.40	84.70	105.00										
8	26.60	28.70	30.80	32.90	35.00	45.50	56.00	66.50	87.50	108.50										
9	27.26	29.42	31.58	33.74	35.90	46.70	57.50	68.30	89.90	111.50										
10	27.92	30.14	32.36	34.58	36.80	47.90	59.00	70.10	92.30	114.50										
11	29.02	31.34	33.66	35.98	38.30	49.90	61.50	73.10	96.30	119.50										
12	30.23	32.66	35.09	37.52	39.95	52.10	64.25	76.40	100.70	125.00										
13	31.33	33.86	36.39	38.92	41.45	54.10	66.75	79.40	104.70	130.00										
14	32.43	35.06	37.69	40.32	42.95	56.10	69.25	82.40	108.70	135.00										
15	33.53	36.26	38.99	41.72	44.45	58.10	71.75	85.40	112.70	140.00										
16	34.30	37.10	39.90	42.70	45.50	59.50	73.50	87.50	115.50	143.50										
17	34.85	37.70	40.55	43.40	46.25	60.50	74.75	89.00	117.50	146.00										
Age	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT		
18	35.18	28.80	38.06	31.10	40.94	33.40	43.82	35.70	46.70	38.00	61.10	49.50	75.50	61.00	89.90	72.50	118.70	95.50	147.50	118.50
19	35.62	29.13	38.54	31.46	41.46	33.79	44.38	36.12	47.30	38.45	61.90	50.10	76.50	61.75	91.10	73.40	120.30	96.70	149.50	120.00
20	36.17	29.46	39.14	31.82	42.11	34.18	45.08	36.54	48.05	38.90	62.90	50.70	77.75	62.50	92.60	74.30	122.30	97.90	152.00	121.50
21	36.72	30.01	39.74	32.42	42.76	34.83	45.78	37.24	48.80	39.65	63.90	51.70	79.00	63.75	94.10	75.80	124.30	99.90	154.50	124.00
22	37.27	30.56	40.34	33.02	43.41	35.48	46.48	37.94	49.55	40.40	64.90	52.70	80.25	65.00	95.60	77.30	126.30	101.90	157.00	126.50
23	37.93	31.11	41.06	33.62	44.19	36.13	47.32	38.64	50.45	41.15	66.10	53.70	81.75	66.25	97.40	78.80	128.70	103.90	160.00	129.00
24	38.48	31.66	41.66	34.22	44.84	36.78	48.02	39.34	51.20	41.90	67.10	54.70	83.00	67.50	98.90	80.30	130.70	105.90	162.50	131.50
25	39.03	32.21	42.26	34.82	45.49	37.43	48.72	40.04	51.95	42.65	68.10	55.70	84.25	68.75	100.40	81.80	132.70	107.90	165.00	134.00
26	39.80	32.87	43.10	35.54	46.40	38.21	49.70	40.88	53.00	43.55	69.50	56.90	86.00	70.25	102.50	83.60	135.50	110.30	168.50	137.00
27	40.68	33.64	44.06	36.38	47.44	39.12	50.82	41.86	54.20	44.60	71.10	58.30	88.00	72.00	104.90	85.70	138.70	113.10	172.50	140.50
28	41.56	34.41	45.02	37.22	48.48	40.03	51.94	42.84	55.40	45.65	72.70	59.70	90.00	73.75	107.30	87.80	141.90	115.90	176.50	144.00
29	42.55	35.29	46.10	38.18	49.65	41.07	53.20	43.96	56.75	46.85	74.50	61.30	92.25	75.75	110.00	90.20	145.50	119.10	181.00	148.00
30	43.54	36.17	47.18	39.14	50.82	42.11	54.46	45.08	58.10	48.05	76.30	62.90	94.50	77.75	112.70	92.60	149.10	122.30	185.50	152.00
31	44.64	37.05	48.38	40.10	52.12	43.15	55.86	46.20	59.60	49.25	78.30	64.50	97.00	79.75	115.70	95.00	153.10	125.50	190.50	156.00
32	45.74	38.04	49.58	41.18	53.42	44.32	57.26	47.46	61.10	50.60	80.30	66.30	99.50	82.00	118.70	97.70	157.10	129.10	195.50	160.50
33	47.06	39.14	51.02	42.38	54.98	45.62	58.94	48.86	62.90	52.10	82.70	68.30	102.50	84.50	122.30	100.70	161.90	133.10	201.50	165.50
34	48.38	40.24	52.46	43.58	56.54	46.92	60.62	50.26	64.70	53.60	85.10	70.30	105.50	87.00	125.90	103.70	166.70	137.10	207.50	170.50
35	49.81	41.45	54.02	44.90	58.23	48.35	62.44	51.80	66.65	55.25	87.70	72.50	108.75	89.75	129.80	107.00	171.90	141.50	214.00	176.00
36	51.68	42.99	56.06	46.58	60.44	50.17	64.82	53.76	69.20	57.35	91.10	75.30	113.00	93.25	134.90	111.20	178.70	147.10	222.50	183.00
37	53.55	44.53	58.10	48.26	62.65	51.99	67.20	55.72	71.75	59.45	94.50	78.10	117.25	96.75	140.00	115.40	185.50	152.70	231.00	190.00
38	55.53	46.18	60.26	50.06	64.99	53.94	69.72	57.82	74.45	61.70	98.10	81.10	121.75	100.50	145.40	119.90	192.70	158.70	240.00	197.50
39	57.62	47.94	62.54	51.98	67.46	56.02	72.38	60.06	77.30	64.10	101.90	84.30	126.50	104.50	151.10	124.70	200.30	165.10	249.50	205.50
40	59.82	49.70	64.94	53.90	70.06	58.10	75.18	62.30	80.30	66.50	105.90	87.50	131.50	108.50	157.10	129.50	208.30	171.50	259.50	213.50
41	61.80	51.46	67.10	55.82	72.40	60.18	77.70	64.54	83.00	68.90	109.50	90.70	136.00	112.50	162.50	134.30	215.50	177.90	268.50	221.50
42	64.00	53.22	69.50	57.74	75.00	62.26	80.50	66.78	86.00	71.30	113.50	93.90	141.00	116.50	168.50	139.10	223.50	184.30	278.50	229.50
43	66.20	54.98	71.90	59.66	77.60	64.34	83.30	69.02	89.00	73.70	117.50	97.10	146.00	120.50	174.50	143.90	231.50	190.70	288.50	237.50
44	68.40	56.85	74.30	61.70	80.20	66.55	86.10	71.40	92.00	76.25	121.50	100.50	151.00	124.75	180.50	149.00	239.50	197.50	298.50	246.00

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

**FOR AGENTS' USE ONLY**



## Immediate Solution – 10-Pay Life

### Standard Issue Premium Rates Ages: 0 - 44

F Juv.	Female Juvenile
FT	Female Tobacco
FNT	Female Non-Tobacco

	\$ 1,000	\$ 2,000	\$ 3,000	\$ 4,000	\$ 5,000	\$ 6,000	\$ 7,000	\$ 8,000	\$ 9,000	\$ 10,000										
Age	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.										
0	6.58	8.16	9.74	11.32	11.40	12.98	14.56	16.14	17.72	19.30										
1	6.59	8.18	9.77	11.36	11.45	13.04	14.63	16.22	17.81	19.40										
2	6.61	8.22	9.83	11.44	11.55	13.16	14.77	16.38	17.99	19.60										
3	6.63	8.26	9.89	11.52	11.65	13.28	14.91	16.54	18.17	19.80										
4	6.64	8.28	9.92	11.56	11.70	13.34	14.98	16.62	18.26	19.90										
5	6.66	8.32	9.98	11.64	11.80	13.46	15.12	16.78	18.44	20.10										
6	6.70	8.40	10.10	11.80	12.00	13.70	15.40	17.10	18.80	20.50										
7	6.74	8.48	10.22	11.96	12.20	13.94	15.68	17.42	19.16	20.90										
8	6.78	8.56	10.34	12.12	12.40	14.18	15.96	17.74	19.52	21.30										
9	6.82	8.64	10.46	12.28	12.60	14.42	16.24	18.06	19.88	21.70										
10	6.86	8.72	10.58	12.44	12.80	14.66	16.52	18.38	20.24	22.10										
11	6.91	8.82	10.73	12.64	13.05	14.96	16.87	18.78	20.69	22.60										
12	6.97	8.94	10.91	12.88	13.35	15.32	17.29	19.26	21.23	23.20										
13	7.02	9.04	11.06	13.08	13.60	15.62	17.64	19.66	21.68	23.70										
14	7.07	9.14	11.21	13.28	13.85	15.92	17.99	20.06	22.13	24.20										
15	7.13	9.26	11.39	13.52	14.15	16.28	18.41	20.54	22.67	24.80										
16	7.17	9.34	11.51	13.68	14.35	16.52	18.69	20.86	23.03	25.20										
17	7.20	9.40	11.60	13.80	14.50	16.70	18.90	21.10	23.30	25.50										
Age	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT		
18	7.24	6.83	9.48	8.66	11.72	10.49	13.96	12.32	14.70	12.65	16.94	14.48	19.18	16.31	21.42	18.14	23.66	19.97	25.90	21.80
19	7.28	6.86	9.56	8.72	11.84	10.58	14.12	12.44	14.90	12.80	17.18	14.66	19.46	16.52	21.74	18.38	24.02	20.24	26.30	22.10
20	7.33	6.90	9.66	8.80	11.99	10.70	14.32	12.60	15.15	13.00	17.48	14.90	19.81	16.80	22.14	18.70	24.47	20.60	26.80	22.50
21	7.40	6.96	9.80	8.92	12.20	10.88	14.60	12.84	15.50	13.30	17.90	15.26	20.30	17.22	22.70	19.18	25.10	21.14	27.50	23.10
22	7.47	7.02	9.94	9.04	12.41	11.06	14.88	13.08	15.85	13.60	18.32	15.62	20.79	17.64	23.26	19.66	25.73	21.68	28.20	23.70
23	7.54	7.07	10.08	9.14	12.62	11.21	15.16	13.28	16.20	13.85	18.74	15.92	21.28	17.99	23.82	20.06	26.36	22.13	28.90	24.20
24	7.61	7.13	10.22	9.26	12.83	11.39	15.44	13.52	16.55	14.15	19.16	16.28	21.77	18.41	24.38	20.54	26.99	22.67	29.60	24.80
25	7.68	7.19	10.36	9.38	13.04	11.57	15.72	13.76	16.90	14.45	19.58	16.64	22.26	18.83	24.94	21.02	27.62	23.21	30.30	25.40
26	7.76	7.25	10.52	9.50	13.28	11.75	16.04	14.00	17.30	14.75	20.06	17.00	22.82	19.25	25.58	21.50	28.34	23.75	31.10	26.00
27	7.85	7.32	10.70	9.64	13.55	11.96	16.40	14.28	17.75	15.10	20.60	17.42	23.45	19.74	26.30	22.06	29.15	24.38	32.00	26.70
28	7.93	7.39	10.86	9.78	13.79	12.17	16.72	14.56	18.15	15.45	21.08	17.84	24.01	20.23	26.94	22.62	29.87	25.01	32.80	27.40
29	8.03	7.47	11.06	9.94	14.09	12.41	17.12	14.88	18.65	15.85	21.68	18.32	24.71	20.79	27.74	23.26	30.77	25.73	33.80	28.20
30	8.13	7.55	11.26	10.10	14.39	12.65	17.52	15.20	19.15	16.25	22.28	18.80	25.41	21.35	28.54	23.90	31.67	26.45	34.80	29.00
31	8.24	7.64	11.48	10.28	14.72	12.92	17.96	15.56	19.70	16.70	22.94	19.34	26.18	21.98	29.42	24.62	32.66	27.26	35.90	29.90
32	8.36	7.73	11.72	10.46	15.08	13.19	18.44	15.92	20.30	17.15	23.66	19.88	27.02	22.61	30.38	25.34	33.74	28.07	37.10	30.80
33	8.48	7.82	11.96	10.64	15.44	13.46	18.92	16.28	20.90	17.60	24.38	20.42	27.86	23.24	31.34	26.06	34.82	28.88	38.30	31.70
34	8.62	7.93	12.24	10.86	15.86	13.79	19.48	16.72	21.60	18.15	25.22	21.08	28.84	24.01	32.46	26.94	36.08	29.87	39.70	32.80
35	8.76	8.04	12.52	11.08	16.28	14.12	20.04	17.16	22.30	18.70	26.06	21.74	29.82	24.78	33.58	27.82	37.34	30.86	41.10	33.90
36	8.92	8.17	12.84	11.34	16.76	14.51	20.68	17.68	23.10	19.35	27.02	22.52	30.94	25.69	34.86	28.86	38.78	32.03	42.70	35.20
37	9.09	8.30	13.18	11.60	17.27	14.90	21.36	18.20	23.95	20.00	28.04	23.30	32.13	26.60	36.22	29.90	40.31	33.20	44.40	36.50
38	9.27	8.44	13.54	11.88	17.81	15.32	22.08	18.76	24.85	20.70	29.12	24.14	33.39	27.58	37.66	31.02	41.93	34.46	46.20	37.90
39	9.45	8.58	13.90	12.16	18.35	15.74	22.80	19.32	25.75	21.40	30.20	24.98	34.65	28.56	39.10	32.14	43.55	35.72	48.00	39.30
40	9.64	8.73	14.28	12.46	18.92	16.19	23.56	19.92	26.70	22.15	31.34	25.88	35.98	29.61	40.62	33.34	45.26	37.07	49.90	40.80
41	9.83	8.88	14.66	12.76	19.49	16.64	24.32	20.52	27.65	22.90	32.48	26.78	37.31	30.66	42.14	34.54	46.97	38.42	51.80	42.30
42	10.02	9.03	15.04	13.06	20.06	17.09	25.08	21.12	28.60	23.65	33.62	27.68	38.64	31.71	43.66	35.74	48.68	39.77	53.70	43.80
43	10.21	9.18	15.42	13.36	20.63	17.54	25.84	21.72	29.55	24.40	34.76	28.58	39.97	32.76	45.18	36.94	50.39	41.12	55.60	45.30
44	10.39	9.32	15.78	13.64	21.17	17.96	26.56	22.28	30.45	25.10	35.84	29.42	41.23	33.74	46.62	38.06	52.01	42.38	57.40	46.70

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

## Immediate Solution – 10-Pay Life

### Standard Issue Premium Rates Ages: 0 - 44

F Juv.	Female Juvenile
FT	Female Tobacco
FNT	Female Non-Tobacco

	\$ 11,000	\$ 12,000	\$ 13,000	\$ 14,000	\$ 15,000	\$ 20,000	\$ 25,000	\$ 30,000	\$ 40,000	\$ 50,000										
Age	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.	F Juv.										
0	20.88	22.46	24.04	25.62	27.20	35.10	43.00	50.90	66.70	82.50										
1	20.99	22.58	24.17	25.76	27.35	35.30	43.25	51.20	67.10	83.00										
2	21.21	22.82	24.43	26.04	27.65	35.70	43.75	51.80	67.90	84.00										
3	21.43	23.06	24.69	26.32	27.95	36.10	44.25	52.40	68.70	85.00										
4	21.54	23.18	24.82	26.46	28.10	36.30	44.50	52.70	69.10	85.50										
5	21.76	23.42	25.08	26.74	28.40	36.70	45.00	53.30	69.90	86.50										
6	22.20	23.90	25.60	27.30	29.00	37.50	46.00	54.50	71.50	88.50										
7	22.64	24.38	26.12	27.86	29.60	38.30	47.00	55.70	73.10	90.50										
8	23.08	24.86	26.64	28.42	30.20	39.10	48.00	56.90	74.70	92.50										
9	23.52	25.34	27.16	28.98	30.80	39.90	49.00	58.10	76.30	94.50										
10	23.96	25.82	27.68	29.54	31.40	40.70	50.00	59.30	77.90	96.50										
11	24.51	26.42	28.33	30.24	32.15	41.70	51.25	60.80	79.90	99.00										
12	25.17	27.14	29.11	31.08	33.05	42.90	52.75	62.60	82.30	102.00										
13	25.72	27.74	29.76	31.78	33.80	43.90	54.00	64.10	84.30	104.50										
14	26.27	28.34	30.41	32.48	34.55	44.90	55.25	65.60	86.30	107.00										
15	26.93	29.06	31.19	33.32	35.45	46.10	56.75	67.40	88.70	110.00										
16	27.37	29.54	31.71	33.88	36.05	46.90	57.75	68.60	90.30	112.00										
17	27.70	29.90	32.10	34.30	36.50	47.50	58.50	69.50	91.50	113.50										
Age	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT
18	28.14	23.63	30.38	25.46	32.62	27.29	34.86	29.12	37.10	30.95	48.30	40.10	59.50	49.25	70.70	58.40	93.10	76.70	115.50	95.00
19	28.58	23.96	30.86	25.82	33.14	27.68	35.42	29.54	37.70	31.40	49.10	40.70	60.50	50.00	71.90	59.30	94.70	77.90	117.50	96.50
20	29.13	24.40	31.46	26.30	33.79	28.20	36.12	30.10	38.45	32.00	50.10	41.50	61.75	51.00	73.40	60.50	96.70	79.50	120.00	98.50
21	29.90	25.06	32.30	27.02	34.70	28.98	37.10	30.94	39.50	32.90	51.50	42.70	63.50	52.50	75.50	62.30	99.50	81.90	123.50	101.50
22	30.67	25.72	33.14	27.74	35.61	29.76	38.08	31.78	40.55	33.80	52.90	43.90	65.25	54.00	77.60	64.10	102.30	84.30	127.00	104.50
23	31.44	26.27	33.98	28.34	36.52	30.41	39.06	32.48	41.60	34.55	54.30	44.90	67.00	55.25	79.70	65.60	105.10	86.30	130.50	107.00
24	32.21	26.93	34.82	29.06	37.43	31.19	40.04	33.32	42.65	35.45	55.70	46.10	68.75	56.75	81.80	67.40	107.90	88.70	134.00	110.00
25	32.98	27.59	35.66	29.78	38.34	31.97	41.02	34.16	43.70	36.35	57.10	47.30	70.50	58.25	83.90	69.20	110.70	91.10	137.50	113.00
26	33.86	28.25	36.62	30.50	39.38	32.75	42.14	35.00	44.90	37.25	58.70	48.50	72.50	59.75	86.30	71.00	113.90	93.50	141.50	116.00
27	34.85	29.02	37.70	31.34	40.55	33.66	43.40	35.98	46.25	38.30	60.50	49.90	74.75	61.50	89.00	73.10	117.50	96.30	146.00	119.50
28	35.73	29.79	38.66	32.18	41.59	34.57	44.52	36.96	47.45	39.35	62.10	51.30	76.75	63.25	91.40	75.20	120.70	99.10	150.00	123.00
29	36.83	30.67	39.86	33.14	42.89	35.61	45.92	38.08	48.95	40.55	64.10	52.90	79.25	65.25	94.40	77.60	124.70	102.30	155.00	127.00
30	37.93	31.55	41.06	34.10	44.19	36.65	47.32	39.20	50.45	41.75	66.10	54.50	81.75	67.25	97.40	80.00	128.70	105.50	160.00	131.00
31	39.14	32.54	42.38	35.18	45.62	37.82	48.86	40.46	52.10	43.10	68.30	56.30	84.50	69.50	100.70	82.70	133.10	109.10	165.50	135.50
32	40.46	33.53	43.82	36.26	47.18	38.99	50.54	41.72	53.90	44.45	70.70	58.10	87.50	71.75	104.30	85.40	137.90	112.70	171.50	140.00
33	41.78	34.52	45.26	37.34	48.74	40.16	52.22	42.98	55.70	45.80	73.10	59.90	90.50	74.00	107.90	88.10	142.70	116.30	177.50	144.50
34	43.32	35.73	46.94	38.66	50.56	41.59	54.18	44.52	57.80	47.45	75.90	62.10	94.00	76.75	112.10	91.40	148.30	120.70	184.50	150.00
35	44.86	36.94	48.62	39.98	52.38	43.02	56.14	46.06	59.90	49.10	78.70	64.30	97.50	79.50	116.30	94.70	153.90	125.10	191.50	155.50
36	46.62	38.37	50.54	41.54	54.46	44.71	58.38	47.88	62.30	51.05	81.90	66.90	101.50	82.75	121.10	98.60	160.30	130.30	199.50	162.00
37	48.49	39.80	52.58	43.10	56.67	46.40	60.76	49.70	64.85	53.00	85.30	69.50	105.75	86.00	126.20	102.50	167.10	135.50	208.00	168.50
38	50.47	41.34	54.74	44.78	59.01	48.22	63.28	51.66	67.55	55.10	88.90	72.30	110.25	89.50	131.60	106.70	174.30	141.10	217.00	175.50
39	52.45	42.88	56.90	46.46	61.35	50.04	65.80	53.62	70.25	57.20	92.50	75.10	114.75	93.00	137.00	110.90	181.50	146.70	226.00	182.50
40	54.54	44.53	59.18	48.26	63.82	51.99	68.46	55.72	73.10	59.45	96.30	78.10	119.50	96.75	142.70	115.40	189.10	152.70	235.50	190.00
41	56.63	46.18	61.46	50.06	66.29	53.94	71.12	57.82	75.95	61.70	100.10	81.10	124.25	100.50	148.40	119.90	196.70	158.70	245.00	197.50
42	58.72	47.83	63.74	51.86	68.76	55.89	73.78	59.92	78.80	63.95	103.90	84.10	129.00	104.25	154.10	124.40	204.30	164.70	254.50	205.00
43	60.81	49.48	66.02	53.66	71.23	57.84	76.44	62.02	81.65	66.20	107.70	87.10	133.75	108.00	159.80	128.90	211.90	170.70	264.00	212.50
44	62.79	51.02	68.18	55.34	73.57	59.66	78.96	63.98	84.35	68.30	111.30	89.90	138.25	111.50	165.20	133.10	219.10	176.30	273.00	219.50

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

## Immediate Solution – 10-Pay Life

### Standard Issue Premium Rates Ages: 45 - 85

MT	Male Tobacco
MNT	Male Non-Tobacco

Age	\$ 1,000		\$ 2,000		\$ 3,000		\$ 4,000		\$ 5,000		\$ 6,000		\$ 7,000		\$ 8,000		\$ 9,000		\$ 10,000	
	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT
45	11.12	10.02	17.24	15.04	23.36	20.06	29.48	25.08	34.10	28.60	40.22	33.62	46.34	38.64	52.46	43.66	58.58	48.68	64.70	53.70
46	11.38	10.23	17.76	15.46	24.14	20.69	30.52	25.92	35.40	29.65	41.78	34.88	48.16	40.11	54.54	45.34	60.92	50.57	67.30	55.80
47	11.66	10.46	18.32	15.92	24.98	21.38	31.64	26.84	36.80	30.80	43.46	36.26	50.12	41.72	56.78	47.18	63.44	52.64	70.10	58.10
48	11.97	10.70	18.94	16.40	25.91	22.10	32.88	27.80	38.35	32.00	45.32	37.70	52.29	43.40	59.26	49.10	66.23	54.80	73.20	60.50
49	12.30	10.75	19.60	16.50	26.90	22.25	34.20	28.00	40.00	32.25	47.30	38.00	54.60	43.75	61.90	49.50	69.20	55.25	76.50	61.00
50	12.63	11.23	20.26	17.46	27.89	23.69	35.52	29.92	41.65	34.65	49.28	40.88	56.91	47.11	64.54	53.34	72.17	59.57	79.80	65.80
51	12.99	11.51	20.98	18.02	28.97	24.53	36.96	31.04	43.45	36.05	51.44	42.56	59.43	49.07	67.42	55.58	75.41	62.09	83.40	68.60
52	13.34	11.79	21.68	18.58	30.02	25.37	38.36	32.16	45.20	37.45	53.54	44.24	61.88	51.03	70.22	57.82	78.56	64.61	86.90	71.40
53	13.71	12.08	22.42	19.16	31.13	26.24	39.84	33.32	47.05	38.90	55.76	45.98	64.47	53.06	73.18	60.14	81.89	67.22	90.60	74.30
54	14.08	12.37	23.16	19.74	32.24	27.11	41.32	34.48	48.90	40.35	57.98	47.72	67.06	55.09	76.14	62.46	85.22	69.83	94.30	77.20
55	14.48	12.69	23.96	20.38	33.44	28.07	42.92	35.76	50.90	41.95	60.38	49.64	69.86	57.33	79.34	65.02	88.82	72.71	98.30	80.40
56	14.83	12.96	24.66	20.92	34.49	28.88	44.32	36.84	52.65	43.30	62.48	51.26	72.31	59.22	82.14	67.18	91.97	75.14	101.80	83.10
57	15.15	13.22	25.30	21.44	35.45	29.66	45.60	37.88	54.25	44.60	64.40	52.82	74.55	61.04	84.70	69.26	94.85	77.48	105.00	85.70
58	15.47	13.48	25.94	21.96	36.41	30.44	46.88	38.92	55.85	45.90	66.32	54.38	76.79	62.86	87.26	71.34	97.73	79.82	108.20	88.30
59	15.82	13.75	26.64	22.50	37.46	31.25	48.28	40.00	57.60	47.25	68.42	56.00	79.24	64.75	90.06	73.50	100.88	82.25	111.70	91.00
60	16.21	14.06	27.42	23.12	38.63	32.18	49.84	41.24	59.55	48.80	70.76	57.86	81.97	66.92	93.18	75.98	104.39	85.04	115.60	94.10
61	16.71	14.43	28.42	23.86	40.13	33.29	51.84	42.72	62.05	50.65	73.76	60.08	85.47	69.51	97.18	78.94	108.89	88.37	120.60	97.80
62	17.20	14.81	29.40	24.62	41.60	34.43	53.80	44.24	64.50	52.55	76.70	62.36	88.90	72.17	101.10	81.98	113.30	91.79	125.50	101.60
63	17.70	15.18	30.40	25.36	43.10	35.54	55.80	45.72	67.00	54.40	79.70	64.58	92.40	74.76	105.10	84.94	117.80	95.12	130.50	105.30
64	18.19	15.56	31.38	26.12	44.57	36.68	57.76	47.24	69.45	56.30	82.64	66.86	95.83	77.42	109.02	87.98	122.21	98.54	135.40	109.10
65	18.69	15.94	32.38	26.88	46.07	37.82	59.76	48.76	71.95	58.20	85.64	69.14	99.33	80.08	113.02	91.02	126.71	101.96	140.40	112.90
66	19.30	16.38	33.60	27.76	47.90	39.14	62.20	50.52	75.00	60.40	89.30	71.78	103.60	83.16	117.90	94.54	132.20	105.92	146.50	117.30
67	19.91	16.82	34.82	28.64	49.73	40.46	64.64	52.28	78.05	62.60	92.96	74.42	107.87	86.24	122.78	98.06	137.69	109.88	152.60	121.70
68	20.52	17.27	36.04	29.54	51.56	41.81	67.08	54.08	81.10	64.85	96.62	77.12	112.14	89.39	127.66	101.66	143.18	113.93	158.70	126.20
69	21.13	17.71	37.26	30.42	53.39	43.13	69.52	55.84	84.15	67.05	100.28	79.76	116.41	92.47	132.54	105.18	148.67	117.89	164.80	130.60
70	21.75	18.15	38.50	31.30	55.25	44.45	72.00	57.60	87.25	69.25	104.00	82.40	120.75	95.55	137.50	108.70	154.25	121.85	171.00	135.00
71	22.53	18.68	40.06	32.36	57.59	46.04	75.12	59.72	91.15	71.90	108.68	85.58	126.21	99.26	143.74	112.94	161.27	126.62	178.80	140.30
72	23.31	19.21	41.62	33.42	59.93	47.63	78.24	61.84	95.05	74.55	113.36	88.76	131.67	102.97	149.98	117.18	168.29	131.39	186.60	145.60
73	24.09	19.73	43.18	34.46	62.27	49.19	81.36	63.92	98.95	77.15	118.04	91.88	137.13	106.61	156.22	121.34	175.31	136.07	194.40	150.80
74	24.88	20.26	44.76	35.52	64.64	50.78	84.52	66.04	102.90	79.80	122.78	95.06	142.66	110.32	162.54	125.58	182.42	140.84	202.30	156.10
75	25.66	20.79	46.32	36.58	66.98	52.37	87.64	68.16	106.80	82.45	127.46	98.24	148.12	114.03	168.78	129.82	189.44	145.61	210.10	161.40
76	27.28	21.74	49.56	38.48	71.84	55.22	94.12	71.96	114.90	87.20	137.18	103.94	159.46	120.68	181.74	137.42	204.02	154.16	226.30	170.90
77	28.90	22.70	52.80	40.40	76.70	58.10	100.60	75.80	123.00	92.00	146.90	109.70	170.80	127.40	194.70	145.10	218.60	162.80	242.50	180.50
78	30.52	23.65	56.04	42.30	81.56	60.95	107.08	79.60	131.10	96.75	156.62	115.40	182.14	134.05	207.66	152.70	233.18	171.35	258.70	190.00
79	32.14	24.61	59.28	44.22	86.42	63.83	113.56	83.44	139.20	101.55	166.34	121.16	193.48	140.77	220.62	160.38	247.76	179.99	274.90	199.60
80	33.77	25.56	62.54	46.12	91.31	66.68	120.08	87.24	147.35	106.30	176.12	126.86	204.89	147.42	233.66	167.98	262.43	188.54	291.20	209.10
81	36.50	26.98	68.00	48.96	99.50	70.94	131.00	92.92	161.00	113.40	192.50	135.38	224.00	157.36	255.50	179.34	287.00	201.32	318.50	223.30
82	39.23	28.40	73.46	51.80	107.69	75.20	141.92	98.60	174.65	120.50	208.88	143.90	243.11	167.30	277.34	190.70	311.57	214.10	345.80	237.50
83	41.97	29.82	78.94	54.64	115.91	79.46	152.88	104.28	188.35	127.60	225.32	152.42	262.29	177.24	299.26	202.06	336.23	226.88	373.20	251.70
84	44.70	31.23	84.40	57.46	124.10	83.69	163.80	109.92	202.00	134.65	241.70	160.88	281.40	187.11	321.10	213.34	360.80	239.57	400.50	265.80
85	47.43	32.65	89.86	60.30	132.29	87.95	174.72	115.60	215.65	141.75	258.08	169.40	300.51	197.05	342.94	224.70	385.37	252.35	427.80	280.00

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

## Immediate Solution – 10-Pay Life

### Standard Issue Premium Rates Ages: 45 - 85

MT	Male Tobacco
MNT	Male Non-Tobacco

Age	\$ 11,000		\$ 12,000		\$ 13,000		\$ 14,000		\$ 15,000		\$ 20,000		\$ 25,000		\$ 30,000		\$ 40,000		\$ 50,000	
	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT	MT	MNT
45	70.82	58.72	76.94	63.74	83.06	68.76	89.18	73.78	95.30	78.80	125.90	103.90	156.50	129.00	187.10	154.10	248.30	204.30	309.50	254.50
46	73.68	61.03	80.06	66.26	86.44	71.49	92.82	76.72	99.20	81.95	131.10	108.10	163.00	134.25	194.90	160.40	258.70	212.70	322.50	265.00
47	76.76	63.56	83.42	69.02	90.08	74.48	96.74	79.94	103.40	85.40	136.70	112.70	170.00	140.00	203.30	167.30	269.90	221.90	336.50	276.50
48	80.17	66.20	87.14	71.90	94.11	77.60	101.08	83.30	108.05	89.00	142.90	117.50	177.75	146.00	212.60	174.50	282.30	231.50	352.00	288.50
49	83.80	66.75	91.10	72.50	98.40	78.25	105.70	84.00	113.00	89.75	149.50	118.50	186.00	147.25	222.50	176.00	295.50	233.50	368.50	291.00
50	87.43	72.03	95.06	78.26	102.69	84.49	110.32	90.72	117.95	96.95	156.10	128.10	194.25	159.25	232.40	190.40	308.70	252.70	385.00	315.00
51	91.39	75.11	99.38	81.62	107.37	88.13	115.36	94.64	123.35	101.15	163.30	133.70	203.25	166.25	243.20	198.80	323.10	263.90	403.00	329.00
52	95.24	78.19	103.58	84.98	111.92	91.77	120.26	98.56	128.60	105.35	170.30	139.30	212.00	173.25	253.70	207.20	337.10	275.10	420.50	343.00
53	99.31	81.38	108.02	88.46	116.73	95.54	125.44	102.62	134.15	109.70	177.70	145.10	221.25	180.50	264.80	215.90	351.90	286.70	439.00	357.50
54	103.38	84.57	112.46	91.94	121.54	99.31	130.62	106.68	139.70	114.05	185.10	150.90	230.50	187.75	275.90	224.60	366.70	298.30	457.50	372.00
55	107.78	88.09	117.26	95.78	126.74	103.47	136.22	111.16	145.70	118.85	193.10	157.30	240.50	195.75	287.90	234.20	382.70	311.10	477.50	388.00
56	111.63	91.06	121.46	99.02	131.29	106.98	141.12	114.94	150.95	122.90	200.10	162.70	249.25	202.50	298.40	242.30	396.70	321.90	N/A	N/A
57	115.15	93.92	125.30	102.14	135.45	110.36	145.60	118.58	155.75	126.80	206.50	167.90	257.25	209.00	308.00	250.10	409.50	332.30	N/A	N/A
58	118.67	96.78	129.14	105.26	139.61	113.74	150.08	122.22	160.55	130.70	212.90	173.10	265.25	215.50	317.60	257.90	422.30	342.70	N/A	N/A
59	122.52	99.75	133.34	108.50	144.16	117.25	154.98	126.00	165.80	134.75	219.90	178.50	274.00	222.25	328.10	266.00	436.30	353.50	N/A	N/A
60	126.81	103.16	138.02	112.22	149.23	121.28	160.44	130.34	171.65	139.40	227.70	184.70	283.75	230.00	339.80	275.30	451.90	365.90	N/A	N/A
61	132.31	107.23	144.02	116.66	155.73	126.09	167.44	135.52	179.15	144.95	237.70	192.10	296.25	239.25	354.80	286.40	471.90	380.70	N/A	N/A
62	137.70	111.41	149.90	121.22	162.10	131.03	174.30	140.84	186.50	150.65	247.50	199.70	308.50	248.75	369.50	297.80	491.50	395.90	N/A	N/A
63	143.20	115.48	155.90	125.66	168.60	135.84	181.30	146.02	194.00	156.20	257.50	207.10	321.00	258.00	384.50	308.90	511.50	410.70	N/A	N/A
64	148.59	119.66	161.78	130.22	174.97	140.78	188.16	151.34	201.35	161.90	267.30	214.70	333.25	267.50	399.20	320.30	531.10	425.90	N/A	N/A
65	154.09	123.84	167.78	134.78	181.47	145.72	195.16	156.66	208.85	167.60	277.30	222.30	345.75	277.00	414.20	331.70	551.10	441.10	N/A	N/A
66	160.80	128.68	175.10	140.06	189.40	151.44	203.70	162.82	218.00	174.20	289.50	231.10	361.00	288.00	432.50	344.90	N/A	N/A	N/A	N/A
67	167.51	133.52	182.42	145.34	197.33	157.16	212.24	168.98	227.15	180.80	301.70	239.90	376.25	299.00	450.80	358.10	N/A	N/A	N/A	N/A
68	174.22	138.47	189.74	150.74	205.26	163.01	220.78	175.28	236.30	187.55	313.90	248.90	391.50	310.25	469.10	371.60	N/A	N/A	N/A	N/A
69	180.93	143.31	197.06	156.02	213.19	168.73	229.32	181.44	245.45	194.15	326.10	257.70	406.75	321.25	487.40	384.80	N/A	N/A	N/A	N/A
70	187.75	148.15	204.50	161.30	221.25	174.45	238.00	187.60	254.75	200.75	338.50	266.50	422.25	332.25	506.00	398.00	N/A	N/A	N/A	N/A
71	196.33	153.98	213.86	167.66	231.39	181.34	248.92	195.02	266.45	208.70	354.10	277.10	441.75	345.50	529.40	413.90	N/A	N/A	N/A	N/A
72	204.91	159.81	223.22	174.02	241.53	188.23	259.84	202.44	278.15	216.65	369.70	287.70	461.25	358.75	552.80	429.80	N/A	N/A	N/A	N/A
73	213.49	165.53	232.58	180.26	251.67	194.99	270.76	209.72	289.85	224.45	385.30	298.10	480.75	371.75	576.20	445.40	N/A	N/A	N/A	N/A
74	222.18	171.36	242.06	186.62	261.94	201.88	281.82	217.14	301.70	232.40	401.10	308.70	500.50	385.00	599.90	461.30	N/A	N/A	N/A	N/A
75	230.76	177.19	251.42	192.98	272.08	208.77	292.74	224.56	313.40	240.35	416.70	319.30	520.00	398.25	623.30	477.20	N/A	N/A	N/A	N/A
76	248.58	187.64	270.86	204.38	293.14	221.12	315.42	237.86	337.70	254.60	449.10	338.30	560.50	422.00	N/A	N/A	N/A	N/A	N/A	N/A
77	266.40	198.20	290.30	215.90	314.20	233.60	338.10	251.30	362.00	269.00	481.50	357.50	601.00	446.00	N/A	N/A	N/A	N/A	N/A	N/A
78	284.22	208.65	309.74	227.30	335.26	245.95	360.78	264.60	386.30	283.25	513.90	376.50	641.50	469.75	N/A	N/A	N/A	N/A	N/A	N/A
79	302.04	219.21	329.18	238.82	356.32	258.43	383.46	278.04	410.60	297.65	546.30	395.70	682.00	493.75	N/A	N/A	N/A	N/A	N/A	N/A
80	319.97	229.66	348.74	250.22	377.51	270.78	406.28	291.34	435.05	311.90	578.90	414.70	722.75	517.50	N/A	N/A	N/A	N/A	N/A	N/A
81	350.00	245.28	381.50	267.26	413.00	289.24	444.50	311.22	476.00	333.20	633.50	443.10	791.00	553.00	N/A	N/A	N/A	N/A	N/A	N/A
82	380.03	260.90	414.26	284.30	448.49	307.70	482.72	331.10	516.95	354.50	688.10	471.50	859.25	588.50	N/A	N/A	N/A	N/A	N/A	N/A
83	410.17	276.52	447.14	301.34	484.11	326.16	521.08	350.98	558.05	375.80	742.90	499.90	927.75	624.00	N/A	N/A	N/A	N/A	N/A	N/A
84	440.20	292.03	479.90	318.26	519.60	344.49	559.30	370.72	599.00	396.95	797.50	528.10	996.00	659.25	N/A	N/A	N/A	N/A	N/A	N/A
85	470.23	307.65	512.66	335.30	555.09	362.95	597.52	390.60	639.95	418.25	852.10	556.50	1,064.25	694.75	N/A	N/A	N/A	N/A	N/A	N/A

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

## Immediate Solution – 10-Pay Life

### Standard Issue Premium Rates Ages: 45 - 85

FT	Female Tobacco
FNT	Female Non-Tobacco

Age	\$ 1,000		\$ 2,000		\$ 3,000		\$ 4,000		\$ 5,000		\$ 6,000		\$ 7,000		\$ 8,000		\$ 9,000		\$ 10,000	
	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT
45	10.58	9.48	16.16	13.96	21.74	18.44	27.32	22.92	31.40	25.90	36.98	30.38	42.56	34.86	48.14	39.34	53.72	43.82	59.30	48.30
46	10.78	9.64	16.56	14.28	22.34	18.92	28.12	23.56	32.40	26.70	38.18	31.34	43.96	35.98	49.74	40.62	55.52	45.26	61.30	49.90
47	11.00	9.82	17.00	14.64	23.00	19.46	29.00	24.28	33.50	27.60	39.50	32.42	45.50	37.24	51.50	42.06	57.50	46.88	63.50	51.70
48	11.22	10.00	17.44	15.00	23.66	20.00	29.88	25.00	34.60	28.50	40.82	33.50	47.04	38.50	53.26	43.50	59.48	48.50	65.70	53.50
49	11.47	10.20	17.94	15.40	24.41	20.60	30.88	25.80	35.85	29.50	42.32	34.70	48.79	39.90	55.26	45.10	61.73	50.30	68.20	55.50
50	11.69	10.38	18.38	15.76	25.07	21.14	31.76	26.52	36.95	30.40	43.64	35.78	50.33	41.16	57.02	46.54	63.71	51.92	70.40	57.30
51	11.97	10.60	18.94	16.20	25.91	21.80	32.88	27.40	38.35	31.50	45.32	37.10	52.29	42.70	59.26	48.30	66.23	53.90	73.20	59.50
52	12.24	10.81	19.48	16.62	26.72	22.43	33.96	28.24	39.70	32.55	46.94	38.36	54.18	44.17	61.42	49.98	68.66	55.79	75.90	61.60
53	12.51	11.02	20.02	17.04	27.53	23.06	35.04	29.08	41.05	33.60	48.56	39.62	56.07	45.64	63.58	51.66	71.09	57.68	78.60	63.70
54	12.77	11.24	20.54	17.48	28.31	23.72	36.08	29.96	42.35	34.70	50.12	40.94	57.89	47.18	65.66	53.42	73.43	59.66	81.20	65.90
55	13.07	11.47	21.14	17.94	29.21	24.41	37.28	30.88	43.85	35.85	51.92	42.32	59.99	48.79	68.06	55.26	76.13	61.73	84.20	68.20
56	13.30	11.66	21.60	18.32	29.90	24.98	38.20	31.64	45.00	36.80	53.30	43.46	61.60	50.12	69.90	56.78	78.20	63.44	86.50	70.10
57	13.49	11.83	21.98	18.66	30.47	25.49	38.96	32.32	45.95	37.65	54.44	44.48	62.93	51.31	71.42	58.14	79.91	64.97	88.40	71.80
58	13.68	12.00	22.36	19.00	31.04	26.00	39.72	33.00	46.90	38.50	55.58	45.50	64.26	52.50	72.94	59.50	81.62	66.50	90.30	73.50
59	13.88	12.18	22.76	19.36	31.64	26.54	40.52	33.72	47.90	39.40	56.78	46.58	65.66	53.76	74.54	60.94	83.42	68.12	92.30	75.30
60	14.10	12.38	23.20	19.76	32.30	27.14	41.40	34.52	49.00	40.40	58.10	47.78	67.20	55.16	76.30	62.54	85.40	69.92	94.50	77.30
61	14.37	12.62	23.74	20.24	33.11	27.86	42.48	35.48	50.35	41.60	59.72	49.22	69.09	56.84	78.46	64.46	87.83	72.08	97.20	79.70
62	14.64	12.86	24.28	20.72	33.92	28.58	43.56	36.44	51.70	42.80	61.34	50.66	70.98	58.52	80.62	66.38	90.26	74.24	99.90	82.10
63	14.91	13.10	24.82	21.20	34.73	29.30	44.64	37.40	53.05	44.00	62.96	52.10	72.87	60.20	82.78	68.30	92.69	76.40	102.60	84.50
64	15.17	13.34	25.34	21.68	35.51	30.02	45.68	38.36	54.35	45.20	64.52	53.54	74.69	61.88	84.86	70.22	95.03	78.56	105.20	86.90
65	15.44	13.58	25.88	22.16	36.32	30.74	46.76	39.32	55.70	46.40	66.14	54.98	76.58	63.56	87.02	72.14	97.46	80.72	107.90	89.30
66	15.82	13.89	26.64	22.78	37.46	31.67	48.28	40.56	57.60	47.95	68.42	56.84	79.24	65.73	90.06	74.62	100.88	83.51	111.70	92.40
67	16.20	14.21	27.40	23.42	38.60	32.63	49.80	41.84	59.50	49.55	70.70	58.76	81.90	67.97	93.10	77.18	104.30	86.39	115.50	95.60
68	16.58	14.52	28.16	24.04	39.74	33.56	51.32	43.08	61.40	51.10	72.98	60.62	84.56	70.14	96.14	79.66	107.72	89.18	119.30	98.70
69	16.96	14.83	28.92	24.66	40.88	34.49	52.84	44.32	63.30	52.65	75.26	62.48	87.22	72.31	99.18	82.14	111.14	91.97	123.10	101.80
70	17.34	15.15	29.68	25.30	42.02	35.45	54.36	45.60	65.20	54.25	77.54	64.40	89.88	74.55	102.22	84.70	114.56	94.85	126.90	105.00
71	17.91	15.59	30.82	26.18	43.73	36.77	56.64	47.36	68.05	56.45	80.96	67.04	93.87	77.63	106.78	88.22	119.69	98.81	132.60	109.40
72	18.48	16.02	31.96	27.04	45.44	38.06	58.92	49.08	70.90	58.60	84.38	69.62	97.86	80.64	111.34	91.66	124.82	102.68	138.30	113.70
73	19.05	16.46	33.10	27.92	47.15	39.38	61.20	50.84	73.75	60.80	87.80	72.26	101.85	83.72	115.90	95.18	129.95	106.64	144.00	118.10
74	19.62	16.90	34.24	28.80	48.86	40.70	63.48	52.60	76.60	63.00	91.22	74.90	105.84	86.80	120.46	98.70	135.08	110.60	149.70	122.50
75	20.19	17.33	35.38	29.66	50.57	41.99	65.76	54.32	79.45	65.15	94.64	77.48	109.83	89.81	125.02	102.14	140.21	114.47	155.40	126.80
76	21.25	18.04	37.50	31.08	53.75	44.12	70.00	57.16	84.75	68.70	101.00	81.74	117.25	94.78	133.50	107.82	149.75	120.86	166.00	133.90
77	22.31	18.74	39.62	32.48	56.93	46.22	74.24	59.96	90.05	72.20	107.36	85.94	124.67	99.68	141.98	113.42	159.29	127.16	176.60	140.90
78	23.37	19.44	41.74	33.88	60.11	48.32	78.48	62.76	95.35	75.70	113.72	90.14	132.09	104.58	150.46	119.02	168.83	133.46	187.20	147.90
79	24.43	20.15	43.86	35.30	63.29	50.45	82.72	65.60	100.65	79.25	120.08	94.40	139.51	109.55	158.94	124.70	178.37	139.85	197.80	155.00
80	25.49	20.85	45.98	36.70	66.47	52.55	86.96	68.40	105.95	82.75	126.44	98.60	146.93	114.45	167.42	130.30	187.91	146.15	208.40	162.00
81	26.98	21.75	48.96	38.50	70.94	55.25	92.92	72.00	113.40	87.25	135.38	104.00	157.36	120.75	179.34	137.50	201.32	154.25	223.30	171.00
82	28.48	22.64	51.96	40.28	75.44	57.92	98.92	75.56	120.90	91.70	144.38	109.34	167.86	126.98	191.34	144.62	214.82	162.26	238.30	179.90
83	29.97	23.54	54.94	42.08	79.91	60.62	104.88	79.16	128.35	96.20	153.32	114.74	178.29	133.28	203.26	151.82	228.23	170.36	253.20	188.90
84	31.46	24.44	57.92	43.88	84.38	63.32	110.84	82.76	135.80	100.70	162.26	120.14	188.72	139.58	215.18	159.02	241.64	178.46	268.10	197.90
85	32.95	25.34	60.90	45.68	88.85	66.02	116.80	86.36	143.25	105.20	171.20	125.54	199.15	145.88	227.10	166.22	255.05	186.56	283.00	206.90

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.



## Immediate Solution – 10-Pay Life

### Standard Issue Premium Rates Ages: 45 - 85

FT	Female Tobacco
FNT	Female Non-Tobacco

Age	\$ 11,000		\$ 12,000		\$ 13,000		\$ 14,000		\$ 15,000		\$ 20,000		\$ 25,000		\$ 30,000		\$ 40,000		\$ 50,000	
	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT	FT	FNT
45	64.88	52.78	70.46	57.26	76.04	61.74	81.62	66.22	87.20	70.70	115.10	93.10	143.00	115.50	170.90	137.90	226.70	182.70	282.50	227.50
46	67.08	54.54	72.86	59.18	78.64	63.82	84.42	68.46	90.20	73.10	119.10	96.30	148.00	119.50	176.90	142.70	234.70	189.10	292.50	235.50
47	69.50	56.52	75.50	61.34	81.50	66.16	87.50	70.98	93.50	75.80	123.50	99.90	153.50	124.00	183.50	148.10	243.50	196.30	303.50	244.50
48	71.92	58.50	78.14	63.50	84.36	68.50	90.58	73.50	96.80	78.50	127.90	103.50	159.00	128.50	190.10	153.50	252.30	203.50	314.50	253.50
49	74.67	60.70	81.14	65.90	87.61	71.10	94.08	76.30	100.55	81.50	132.90	107.50	165.25	133.50	197.60	159.50	262.30	211.50	327.00	263.50
50	77.09	62.68	83.78	68.06	90.47	73.44	97.16	78.82	103.85	84.20	137.30	111.10	170.75	138.00	204.20	164.90	271.10	218.70	338.00	272.50
51	80.17	65.10	87.14	70.70	94.11	76.30	101.08	81.90	108.05	87.50	142.90	115.50	177.75	143.50	212.60	171.50	282.30	227.50	352.00	283.50
52	83.14	67.41	90.38	73.22	97.62	79.03	104.86	84.84	112.10	90.65	148.30	119.70	184.50	148.75	220.70	177.80	293.10	235.90	365.50	294.00
53	86.11	69.72	93.62	75.74	101.13	81.76	108.64	87.78	116.15	93.80	153.70	123.90	191.25	154.00	228.80	184.10	303.90	244.30	379.00	304.50
54	88.97	72.14	96.74	78.38	104.51	84.62	112.28	90.86	120.05	97.10	158.90	128.30	197.75	159.50	236.60	190.70	314.30	253.10	392.00	315.50
55	92.27	74.67	100.34	81.14	108.41	87.61	116.48	94.08	124.55	100.55	164.90	132.90	205.25	165.25	245.60	197.60	326.30	262.30	407.00	327.00
56	94.80	76.76	103.10	83.42	111.40	90.08	119.70	96.74	128.00	103.40	169.50	136.70	211.00	170.00	252.50	203.30	335.50	269.90	N/A	N/A
57	96.89	78.63	105.38	85.46	113.87	92.29	122.36	99.12	130.85	105.95	173.30	140.10	215.75	174.25	258.20	208.40	343.10	276.70	N/A	N/A
58	98.98	80.50	107.66	87.50	116.34	94.50	125.02	101.50	133.70	108.50	177.10	143.50	220.50	178.50	263.90	213.50	350.70	283.50	N/A	N/A
59	101.18	82.48	110.06	89.66	118.94	96.84	127.82	104.02	136.70	111.20	181.10	147.10	225.50	183.00	269.90	218.90	358.70	290.70	N/A	N/A
60	103.60	84.68	112.70	92.06	121.80	99.44	130.90	106.82	140.00	114.20	185.50	151.10	231.00	188.00	276.50	224.90	367.50	298.70	N/A	N/A
61	106.57	87.32	115.94	94.94	125.31	102.56	134.68	110.18	144.05	117.80	190.90	155.90	237.75	194.00	284.60	232.10	378.30	308.30	N/A	N/A
62	109.54	89.96	119.18	97.82	128.82	105.68	138.46	113.54	148.10	121.40	196.30	160.70	244.50	200.00	292.70	239.30	389.10	317.90	N/A	N/A
63	112.51	92.60	122.42	100.70	132.33	108.80	142.24	116.90	152.15	125.00	201.70	165.50	251.25	206.00	300.80	246.50	399.90	327.50	N/A	N/A
64	115.37	95.24	125.54	103.58	135.71	111.92	145.88	120.26	156.05	128.60	206.90	170.30	257.75	212.00	308.60	253.70	410.30	337.10	N/A	N/A
65	118.34	97.88	128.78	106.46	139.22	115.04	149.66	123.62	160.10	132.20	212.30	175.10	264.50	218.00	316.70	260.90	421.10	346.70	N/A	N/A
66	122.52	101.29	133.34	110.18	144.16	119.07	154.98	127.96	165.80	136.85	219.90	181.30	274.00	225.75	328.10	270.20	N/A	N/A	N/A	N/A
67	126.70	104.81	137.90	114.02	149.10	123.23	160.30	132.44	171.50	141.65	227.50	187.70	283.50	233.75	339.50	279.80	N/A	N/A	N/A	N/A
68	130.88	108.22	142.46	117.74	154.04	127.26	165.62	136.78	177.20	146.30	235.10	193.90	293.00	241.50	350.90	289.10	N/A	N/A	N/A	N/A
69	135.06	111.63	147.02	121.46	158.98	131.29	170.94	141.12	182.90	150.95	242.70	200.10	302.50	249.25	362.30	298.40	N/A	N/A	N/A	N/A
70	139.24	115.15	151.58	125.30	163.92	135.45	176.26	145.60	188.60	155.75	250.30	206.50	312.00	257.25	373.70	308.00	N/A	N/A	N/A	N/A
71	145.51	119.99	158.42	130.58	171.33	141.17	184.24	151.76	197.15	162.35	261.70	215.30	326.25	268.25	390.80	321.20	N/A	N/A	N/A	N/A
72	151.78	124.72	165.26	135.74	178.74	146.76	192.22	157.78	205.70	168.80	273.10	223.90	340.50	279.00	407.90	334.10	N/A	N/A	N/A	N/A
73	158.05	129.56	172.10	141.02	186.15	152.48	200.20	163.94	214.25	175.40	284.50	232.70	354.75	290.00	425.00	347.30	N/A	N/A	N/A	N/A
74	164.32	134.40	178.94	146.30	193.56	158.20	208.18	170.10	222.80	182.00	295.90	241.50	369.00	301.00	442.10	360.50	N/A	N/A	N/A	N/A
75	170.59	139.13	185.78	151.46	200.97	163.79	216.16	176.12	231.35	188.45	307.30	250.10	383.25	311.75	459.20	373.40	N/A	N/A	N/A	N/A
76	182.25	146.94	198.50	159.98	214.75	173.02	231.00	186.06	247.25	199.10	328.50	264.30	409.75	329.50	N/A	N/A	N/A	N/A	N/A	N/A
77	193.91	154.64	211.22	168.38	228.53	182.12	245.84	195.86	263.15	209.60	349.70	278.30	436.25	347.00	N/A	N/A	N/A	N/A	N/A	N/A
78	205.57	162.34	223.94	176.78	242.31	191.22	260.68	205.66	279.05	220.10	370.90	292.30	462.75	364.50	N/A	N/A	N/A	N/A	N/A	N/A
79	217.23	170.15	236.66	185.30	256.09	200.45	275.52	215.60	294.95	230.75	392.10	306.50	489.25	382.25	N/A	N/A	N/A	N/A	N/A	N/A
80	228.89	177.85	249.38	193.70	269.87	209.55	290.36	225.40	310.85	241.25	413.30	320.50	515.75	399.75	N/A	N/A	N/A	N/A	N/A	N/A
81	245.28	187.75	267.26	204.50	289.24	221.25	311.22	238.00	333.20	254.75	443.10	338.50	553.00	422.25	N/A	N/A	N/A	N/A	N/A	N/A
82	261.78	197.54	285.26	215.18	308.74	232.82	332.22	250.46	355.70	268.10	473.10	356.30	590.50	444.50	N/A	N/A	N/A	N/A	N/A	N/A
83	278.17	207.44	303.14	225.98	328.11	244.52	353.08	263.06	378.05	281.60	502.90	374.30	627.75	467.00	N/A	N/A	N/A	N/A	N/A	N/A
84	294.56	217.34	321.02	236.78	347.48	256.22	373.94	275.66	400.40	295.10	532.70	392.30	665.00	489.50	N/A	N/A	N/A	N/A	N/A	N/A
85	310.95	227.24	338.90	247.58	366.85	267.92	394.80	288.26	422.75	308.60	562.50	410.30	702.25	512.00	N/A	N/A	N/A	N/A	N/A	N/A

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

## Easy Solution – Graded Death Benefit – (Not available in all states)

### Issue Premium Rates Ages: 18 - 44

Age	\$ 1,000		\$ 2,000		\$ 3,000		\$ 4,000		\$ 5,000		\$ 6,000		\$ 7,000		\$ 8,000		\$ 9,000		\$ 10,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
18	8.30	7.49	11.60	9.98	14.90	12.47	18.20	14.96	20.00	15.95	23.30	18.44	26.60	20.93	29.90	23.42	33.20	25.91	36.50	28.40
19	8.35	7.54	11.70	10.08	15.05	12.62	18.40	15.16	20.25	16.20	23.60	18.74	26.95	21.28	30.30	23.82	33.65	26.36	37.00	28.90
20	8.40	7.59	11.80	10.18	15.20	12.77	18.60	15.36	20.50	16.45	23.90	19.04	27.30	21.63	30.70	24.22	34.10	26.81	37.50	29.40
21	8.44	7.64	11.88	10.28	15.32	12.92	18.76	15.56	20.70	16.70	24.14	19.34	27.58	21.98	31.02	24.62	34.46	27.26	37.90	29.90
22	8.49	7.69	11.98	10.38	15.47	13.07	18.96	15.76	20.95	16.95	24.44	19.64	27.93	22.33	31.42	25.02	34.91	27.71	38.40	30.40
23	8.54	7.74	12.08	10.48	15.62	13.22	19.16	15.96	21.20	17.20	24.74	19.94	28.28	22.68	31.82	25.42	35.36	28.16	38.90	30.90
24	8.59	7.79	12.18	10.58	15.77	13.37	19.36	16.16	21.45	17.45	25.04	20.24	28.63	23.03	32.22	25.82	35.81	28.61	39.40	31.40
25	8.64	7.84	12.28	10.68	15.92	13.52	19.56	16.36	21.70	17.70	25.34	20.54	28.98	23.38	32.62	26.22	36.26	29.06	39.90	31.90
26	8.69	7.88	12.38	10.76	16.07	13.64	19.76	16.52	21.95	17.90	25.64	20.78	29.33	23.66	33.02	26.54	36.71	29.42	40.40	32.30
27	8.75	7.92	12.50	10.84	16.25	13.76	20.00	16.68	22.25	18.10	26.00	21.02	29.75	23.94	33.50	26.86	37.25	29.78	41.00	32.70
28	8.80	7.97	12.60	10.94	16.40	13.91	20.20	16.88	22.50	18.35	26.30	21.32	30.10	24.29	33.90	27.26	37.70	30.23	41.50	33.20
29	8.85	8.02	12.70	11.04	16.55	14.06	20.40	17.08	22.75	18.60	26.60	21.62	30.45	24.64	34.30	27.66	38.15	30.68	42.00	33.70
30	8.89	8.09	12.78	11.18	16.67	14.27	20.56	17.36	22.95	18.95	26.84	22.04	30.73	25.13	34.62	28.22	38.51	31.31	42.40	34.40
31	8.90	8.15	12.80	11.30	16.70	14.45	20.60	17.60	23.00	19.25	26.90	22.40	30.80	25.55	34.70	28.70	38.60	31.85	42.50	35.00
32	8.91	8.24	12.82	11.48	16.73	14.72	20.64	17.96	23.05	19.70	26.96	22.94	30.87	26.18	34.78	29.42	38.69	32.66	42.60	35.90
33	8.92	8.33	12.84	11.66	16.76	14.99	20.68	18.32	23.10	20.15	27.02	23.48	30.94	26.81	34.86	30.14	38.78	33.47	42.70	36.80
34	8.94	8.45	12.88	11.90	16.82	15.35	20.76	18.80	23.20	20.75	27.14	24.20	31.08	27.65	35.02	31.10	38.96	34.55	42.90	38.00
35	8.96	8.57	12.92	12.14	16.88	15.71	20.84	19.28	23.30	21.35	27.26	24.92	31.22	28.49	35.18	32.06	39.14	35.63	43.10	39.20
36	9.18	8.73	13.36	12.46	17.54	16.19	21.72	19.92	24.40	22.15	28.58	25.88	32.76	29.61	36.94	33.34	41.12	37.07	45.30	40.80
37	9.36	8.89	13.72	12.78	18.08	16.67	22.44	20.56	25.30	22.95	29.66	26.84	34.02	30.73	38.38	34.62	42.74	38.51	47.10	42.40
38	9.58	9.05	14.16	13.10	18.74	17.15	23.32	21.20	26.40	23.75	30.98	27.80	35.56	31.85	40.14	35.90	44.72	39.95	49.30	44.00
39	9.85	9.26	14.70	13.52	19.55	17.78	24.40	22.04	27.75	24.80	32.60	29.06	37.45	33.32	42.30	37.58	47.15	41.84	52.00	46.10
40	10.16	9.48	15.32	13.96	20.48	18.44	25.64	22.92	29.30	25.90	34.46	30.38	39.62	34.86	44.78	39.34	49.94	43.82	55.10	48.30
41	10.38	9.66	15.76	14.32	21.14	18.98	26.52	23.64	30.40	26.80	35.78	31.46	41.16	36.12	46.54	40.78	51.92	45.44	57.30	50.10
42	10.62	9.85	16.24	14.70	21.86	19.55	27.48	24.40	31.60	27.75	37.22	32.60	42.84	37.45	48.46	42.30	54.08	47.15	59.70	52.00
43	10.85	10.03	16.70	15.06	22.55	20.09	28.40	25.12	32.75	28.65	38.60	33.68	44.45	38.71	50.30	43.74	56.15	48.77	62.00	53.80
44	11.08	10.20	17.16	15.40	23.24	20.60	29.32	25.80	33.90	29.50	39.98	34.70	46.06	39.90	52.14	45.10	58.22	50.30	64.30	55.50

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

## Easy Solution – Graded Death Benefit – (Not available in all states)

### Issue Premium Rates Ages: 18 - 44

	\$ 11,000		\$ 12,000		\$ 13,000		\$ 14,000		\$ 15,000		\$ 20,000		\$ 25,000	
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
18	39.80	30.89	43.10	33.38	46.40	35.87	49.70	38.36	53.00	40.85	69.50	53.30	86.00	65.75
19	40.35	31.44	43.70	33.98	47.05	36.52	50.40	39.06	53.75	41.60	70.50	54.30	87.25	67.00
20	40.90	31.99	44.30	34.58	47.70	37.17	51.10	39.76	54.50	42.35	71.50	55.30	88.50	68.25
21	41.34	32.54	44.78	35.18	48.22	37.82	51.66	40.46	55.10	43.10	72.30	56.30	89.50	69.50
22	41.89	33.09	45.38	35.78	48.87	38.47	52.36	41.16	55.85	43.85	73.30	57.30	90.75	70.75
23	42.44	33.64	45.98	36.38	49.52	39.12	53.06	41.86	56.60	44.60	74.30	58.30	92.00	72.00
24	42.99	34.19	46.58	36.98	50.17	39.77	53.76	42.56	57.35	45.35	75.30	59.30	93.25	73.25
25	43.54	34.74	47.18	37.58	50.82	40.42	54.46	43.26	58.10	46.10	76.30	60.30	94.50	74.50
26	44.09	35.18	47.78	38.06	51.47	40.94	55.16	43.82	58.85	46.70	77.30	61.10	95.75	75.50
27	44.75	35.62	48.50	38.54	52.25	41.46	56.00	44.38	59.75	47.30	78.50	61.90	97.25	76.50
28	45.30	36.17	49.10	39.14	52.90	42.11	56.70	45.08	60.50	48.05	79.50	62.90	98.50	77.75
29	45.85	36.72	49.70	39.74	53.55	42.76	57.40	45.78	61.25	48.80	80.50	63.90	99.75	79.00
30	46.29	37.49	50.18	40.58	54.07	43.67	57.96	46.76	61.85	49.85	81.30	65.30	100.75	80.75
31	46.40	38.15	50.30	41.30	54.20	44.45	58.10	47.60	62.00	50.75	81.50	66.50	101.00	82.25
32	46.51	39.14	50.42	42.38	54.33	45.62	58.24	48.86	62.15	52.10	81.70	68.30	101.25	84.50
33	46.62	40.13	50.54	43.46	54.46	46.79	58.38	50.12	62.30	53.45	81.90	70.10	101.50	86.75
34	46.84	41.45	50.78	44.90	54.72	48.35	58.66	51.80	62.60	55.25	82.30	72.50	102.00	89.75
35	47.06	42.77	51.02	46.34	54.98	49.91	58.94	53.48	62.90	57.05	82.70	74.90	102.50	92.75
36	49.48	44.53	53.66	48.26	57.84	51.99	62.02	55.72	66.20	59.45	87.10	78.10	108.00	96.75
37	51.46	46.29	55.82	50.18	60.18	54.07	64.54	57.96	68.90	61.85	90.70	81.30	112.50	100.75
38	53.88	48.05	58.46	52.10	63.04	56.15	67.62	60.20	72.20	64.25	95.10	84.50	118.00	104.75
39	56.85	50.36	61.70	54.62	66.55	58.88	71.40	63.14	76.25	67.40	100.50	88.70	124.75	110.00
40	60.26	52.78	65.42	57.26	70.58	61.74	75.74	66.22	80.90	70.70	106.70	93.10	132.50	115.50
41	62.68	54.76	68.06	59.42	73.44	64.08	78.82	68.74	84.20	73.40	111.10	96.70	138.00	120.00
42	65.32	56.85	70.94	61.70	76.56	66.55	82.18	71.40	87.80	76.25	115.90	100.50	144.00	124.75
43	67.85	58.83	73.70	63.86	79.55	68.89	85.40	73.92	91.25	78.95	120.50	104.10	149.75	129.25
44	70.38	60.70	76.46	65.90	82.54	71.10	88.62	76.30	94.70	81.50	125.10	107.50	155.50	133.50

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

## Easy Solution – Graded Death Benefit – (Not available in all states)

Issue Premium Rates    Ages: 45 - 80

Age	\$ 1,000		\$ 2,000		\$ 3,000		\$ 4,000		\$ 5,000		\$ 6,000		\$ 7,000		\$ 8,000		\$ 9,000		\$ 10,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
45	11.31	10.38	17.62	15.76	23.93	21.14	30.24	26.52	35.05	30.40	41.36	35.78	47.67	41.16	53.98	46.54	60.29	51.92	66.60	57.30
46	11.52	10.52	18.04	16.04	24.56	21.56	31.08	27.08	36.10	31.10	42.62	36.62	49.14	42.14	55.66	47.66	62.18	53.18	68.70	58.70
47	11.75	10.67	18.50	16.34	25.25	22.01	32.00	27.68	37.25	31.85	44.00	37.52	50.75	43.19	57.50	48.86	64.25	54.53	71.00	60.20
48	11.98	10.82	18.96	16.64	25.94	22.46	32.92	28.28	38.40	32.60	45.38	38.42	52.36	44.24	59.34	50.06	66.32	55.88	73.30	61.70
49	12.17	10.92	19.34	16.84	26.51	22.76	33.68	28.68	39.35	33.10	46.52	39.02	53.69	44.94	60.86	50.86	68.03	56.78	75.20	62.70
50	12.34	11.01	19.68	17.02	27.02	23.03	34.36	29.04	40.20	33.55	47.54	39.56	54.88	45.57	62.22	51.58	69.56	57.59	76.90	63.60
51	12.65	11.21	20.30	17.42	27.95	23.63	35.60	29.84	41.75	34.55	49.40	40.76	57.05	46.97	64.70	53.18	72.35	59.39	80.00	65.60
52	12.95	11.40	20.90	17.80	28.85	24.20	36.80	30.60	43.25	35.50	51.20	41.90	59.15	48.30	67.10	54.70	75.05	61.10	83.00	67.50
53	13.26	11.59	21.52	18.18	29.78	24.77	38.04	31.36	44.80	36.45	53.06	43.04	61.32	49.63	69.58	56.22	77.84	62.81	86.10	69.40
54	13.57	11.79	22.14	18.58	30.71	25.37	39.28	32.16	46.35	37.45	54.92	44.24	63.49	51.03	72.06	57.82	80.63	64.61	89.20	71.40
55	13.93	12.02	22.86	19.04	31.79	26.06	40.72	33.08	48.15	38.60	57.08	45.62	66.01	52.64	74.94	59.66	83.87	66.68	92.80	73.70
56	14.22	12.21	23.44	19.42	32.66	26.63	41.88	33.84	49.60	39.55	58.82	46.76	68.04	53.97	77.26	61.18	86.48	68.39	95.70	75.60
57	14.49	12.40	23.98	19.80	33.47	27.20	42.96	34.60	50.95	40.50	60.44	47.90	69.93	55.30	79.42	62.70	88.91	70.10	98.40	77.50
58	14.77	12.59	24.54	20.18	34.31	27.77	44.08	35.36	52.35	41.45	62.12	49.04	71.89	56.63	81.66	64.22	91.43	71.81	101.20	79.40
59	15.10	12.82	25.20	20.64	35.30	28.46	45.40	36.28	54.00	42.60	64.10	50.42	74.20	58.24	84.30	66.06	94.40	73.88	104.50	81.70
60	15.50	13.08	26.00	21.16	36.50	29.24	47.00	37.32	56.00	43.90	66.50	51.98	77.00	60.06	87.50	68.14	98.00	76.22	108.50	84.30
61	16.10	13.46	27.20	21.92	38.30	30.38	49.40	38.84	59.00	45.80	70.10	54.26	81.20	62.72	92.30	71.18	103.40	79.64	114.50	88.10
62	16.71	13.84	28.42	22.68	40.13	31.52	51.84	40.36	62.05	47.70	73.76	56.54	85.47	65.38	97.18	74.22	108.89	83.06	120.60	91.90
63	17.31	14.22	29.62	23.44	41.93	32.66	54.24	41.88	65.05	49.60	77.36	58.82	89.67	68.04	101.98	77.26	114.29	86.48	126.60	95.70
64	17.91	14.60	30.82	24.20	43.73	33.80	56.64	43.40	68.05	51.50	80.96	61.10	93.87	70.70	106.78	80.30	119.69	89.90	132.60	99.50
65	18.51	14.98	32.02	24.96	45.53	34.94	59.04	44.92	71.05	53.40	84.56	63.38	98.07	73.36	111.58	83.34	125.09	93.32	138.60	103.30
66	19.11	15.47	33.22	25.94	47.33	36.41	61.44	46.88	74.05	55.85	88.16	66.32	102.27	76.79	116.38	87.26	130.49	97.73	144.60	108.20
67	19.72	15.95	34.44	26.90	49.16	37.85	63.88	48.80	77.10	58.25	91.82	69.20	106.54	80.15	121.26	91.10	135.98	102.05	150.70	113.00
68	20.32	16.43	35.64	27.86	50.96	39.29	66.28	50.72	80.10	60.65	95.42	72.08	110.74	83.51	126.06	94.94	141.38	106.37	156.70	117.80
69	20.93	16.92	36.86	28.84	52.79	40.76	68.72	52.68	83.15	63.10	99.08	75.02	115.01	86.94	130.94	98.86	146.87	110.78	162.80	122.70
70	21.53	17.40	38.06	29.80	54.59	42.20	71.12	54.60	86.15	65.50	102.68	77.90	119.21	90.30	135.74	102.70	152.27	115.10	168.80	127.50
71	22.50	18.02	40.00	31.04	57.50	44.06	75.00	57.08	91.00	68.60	108.50	81.62	126.00	94.64	143.50	107.66	161.00	120.68	178.50	133.70
72	23.48	18.63	41.96	32.26	60.44	45.89	78.92	59.52	95.90	71.65	114.38	85.28	132.86	98.91	151.34	112.54	169.82	126.17	188.30	139.80
73	24.45	19.25	43.90	33.50	63.35	47.75	82.80	62.00	100.75	74.75	120.20	89.00	139.65	103.25	159.10	117.50	178.55	131.75	198.00	146.00
74	25.43	19.87	45.86	34.74	66.29	49.61	86.72	64.48	105.65	77.85	126.08	92.72	146.51	107.59	166.94	122.46	187.37	137.33	207.80	152.20
75	26.40	20.48	47.80	35.96	69.20	51.44	90.60	66.92	110.50	80.90	131.90	96.38	153.30	111.86	174.70	127.34	196.10	142.82	217.50	158.30
76	28.01	21.53	51.02	38.06	74.03	54.59	97.04	71.12	118.55	86.15	141.56	102.68	164.57	119.21	187.58	135.74	210.59	152.27	233.60	168.80
77	29.62	22.58	54.24	40.16	78.86	57.74	103.48	75.32	126.60	91.40	151.22	108.98	175.84	126.56	200.46	144.14	225.08	161.72	249.70	179.30
78	31.22	23.63	57.44	42.26	83.66	60.89	109.88	79.52	134.60	96.65	160.82	115.28	187.04	133.91	213.26	152.54	239.48	171.17	265.70	189.80
79	32.83	24.68	60.66	44.36	88.49	64.04	116.32	83.72	142.65	101.90	170.48	121.58	198.31	141.26	226.14	160.94	253.97	180.62	281.80	200.30
80	34.43	25.73	63.86	46.46	93.29	67.19	122.72	87.92	150.65	107.15	180.08	127.88	209.51	148.61	238.94	169.34	268.37	190.07	297.80	210.80

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.

## Easy Solution – Graded Death Benefit – (Not available in all states)

### Issue Premium Rates Ages: 45 - 80

Age	\$ 11,000		\$ 12,000		\$ 13,000		\$ 14,000		\$ 15,000		\$ 20,000		\$ 25,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
45	72.91	62.68	79.22	68.06	85.53	73.44	91.84	78.82	98.15	84.20	129.70	111.10	161.25	138.00
46	75.22	64.22	81.74	69.74	88.26	75.26	94.78	80.78	101.30	86.30	133.90	113.90	166.50	141.50
47	77.75	65.87	84.50	71.54	91.25	77.21	98.00	82.88	104.75	88.55	138.50	116.90	172.25	145.25
48	80.28	67.52	87.26	73.34	94.24	79.16	101.22	84.98	108.20	90.80	143.10	119.90	178.00	149.00
49	82.37	68.62	89.54	74.54	96.71	80.46	103.88	86.38	111.05	92.30	146.90	121.90	182.75	151.50
50	84.24	69.61	91.58	75.62	98.92	81.63	106.26	87.64	113.60	93.65	150.30	123.70	187.00	153.75
51	87.65	71.81	95.30	78.02	102.95	84.23	110.60	90.44	118.25	96.65	156.50	127.70	194.75	158.75
52	90.95	73.90	98.90	80.30	106.85	86.70	114.80	93.10	122.75	99.50	162.50	131.50	202.25	163.50
53	94.36	75.99	102.62	82.58	110.88	89.17	119.14	95.76	127.40	102.35	168.70	135.30	210.00	168.25
54	97.77	78.19	106.34	84.98	114.91	91.77	123.48	98.56	132.05	105.35	174.90	139.30	217.75	173.25
55	101.73	80.72	110.66	87.74	119.59	94.76	128.52	101.78	137.45	108.80	182.10	143.90	226.75	179.00
56	104.92	82.81	114.14	90.02	123.36	97.23	132.58	104.44	141.80	111.65	187.90	147.70	234.00	183.75
57	107.89	84.90	117.38	92.30	126.87	99.70	136.36	107.10	145.85	114.50	193.30	151.50	240.75	188.50
58	110.97	86.99	120.74	94.58	130.51	102.17	140.28	109.76	150.05	117.35	198.90	155.30	247.75	193.25
59	114.60	89.52	124.70	97.34	134.80	105.16	144.90	112.98	155.00	120.80	205.50	159.90	256.00	199.00
60	119.00	92.38	129.50	100.46	140.00	108.54	150.50	116.62	161.00	124.70	213.50	165.10	266.00	205.50
61	125.60	96.56	136.70	105.02	147.80	113.48	158.90	121.94	170.00	130.40	225.50	172.70	281.00	215.00
62	132.31	100.74	144.02	109.58	155.73	118.42	167.44	127.26	179.15	136.10	237.70	180.30	296.25	224.50
63	138.91	104.92	151.22	114.14	163.53	123.36	175.84	132.58	188.15	141.80	249.70	187.90	311.25	234.00
64	145.51	109.10	158.42	118.70	171.33	128.30	184.24	137.90	197.15	147.50	261.70	195.50	326.25	243.50
65	152.11	113.28	165.62	123.26	179.13	133.24	192.64	143.22	206.15	153.20	273.70	203.10	341.25	253.00
66	158.71	118.67	172.82	129.14	186.93	139.61	201.04	150.08	215.15	160.55	285.70	212.90	356.25	265.25
67	165.42	123.95	180.14	134.90	194.86	145.85	209.58	156.80	224.30	167.75	297.90	222.50	371.50	277.25
68	172.02	129.23	187.34	140.66	202.66	152.09	217.98	163.52	233.30	174.95	309.90	232.10	386.50	289.25
69	178.73	134.62	194.66	146.54	210.59	158.46	226.52	170.38	242.45	182.30	322.10	241.90	401.75	301.50
70	185.33	139.90	201.86	152.30	218.39	164.70	234.92	177.10	251.45	189.50	334.10	251.50	416.75	313.50
71	196.00	146.72	213.50	159.74	231.00	172.76	248.50	185.78	266.00	198.80	353.50	263.90	441.00	329.00
72	206.78	153.43	225.26	167.06	243.74	180.69	262.22	194.32	280.70	207.95	373.10	276.10	465.50	344.25
73	217.45	160.25	236.90	174.50	256.35	188.75	275.80	203.00	295.25	217.25	392.50	288.50	489.75	359.75
74	228.23	167.07	248.66	181.94	269.09	196.81	289.52	211.68	309.95	226.55	412.10	300.90	514.25	375.25
75	238.90	173.78	260.30	189.26	281.70	204.74	303.10	220.22	324.50	235.70	431.50	313.10	538.50	390.50
76	256.61	185.33	279.62	201.86	302.63	218.39	325.64	234.92	348.65	251.45	463.70	334.10	578.75	416.75
77	274.32	196.88	298.94	214.46	323.56	232.04	348.18	249.62	372.80	267.20	495.90	355.10	619.00	443.00
78	291.92	208.43	318.14	227.06	344.36	245.69	370.58	264.32	396.80	282.95	527.90	376.10	659.00	469.25
79	309.63	219.98	337.46	239.66	365.29	259.34	393.12	279.02	420.95	298.70	560.10	397.10	699.25	495.50
80	327.23	231.53	356.66	252.26	386.09	272.99	415.52	293.72	444.95	314.45	592.10	418.10	739.25	521.75

Note: These are EFT premiums and include the policy fee.  
 These rates are not available in all states and are not applicable in Montana.





*Transamerica Financial Life Insurance Company is authorized to conduct business in New York. Transamerica Life Insurance Company and Monumental Life Insurance Company is authorized to conduct business in all other states.*

**Immediate Solution 121, 10-Pay Solution and the Easy Solution are whole life insurance policies issued by Transamerica Financial Life Insurance Company, Harrison, NY 10528 in New York and by Transamerica Life Insurance Company, or Monumental Life Insurance Company, Cedar Rapids, IA.52499 in all other jurisdictions. Policy Form Nos. WL08 and WL09. Policy form and number may vary, and these products may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting**



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