

**LOW COST LIFE INSURANCE  
NO TOBACCO - VERY BEST PREFERRED RATES**

Representative Annual Premiums for Age, Death Benefit & Level Premium Term

Approval Based on Underwriting Factors Including Build, Health History, Family History

| MALE Annual Premium (\$)                               |       |       |        | AGE | FEMALE Annual Premium (\$) |       |       |        |
|--|-------|-------|--------|-----|----------------------------|-------|-------|--------|
| 100 K  | 250 K | 500 K | 1000 K |     | 100 K                      | 250 K | 500 K | 1000 K |
| <b>10-YEAR LEVEL PREMIUM TERM LIFE INSURANCE PLANS</b> |       |       |        |     |                            |       |       |        |
| 86   | 115   | 155   | 229    | 25  | 79                         | 98    | 130   | 170    |
| 86   | 115   | 155   | 229    | 30  | 79                         | 100   | 135   | 170    |
| 86   | 115   | 160   | 245    | 35  | 81                         | 105   | 140   | 180    |
| 97   | 139   | 200   | 323    | 40  | 92                         | 126   | 185   | 250    |
| 126  | 202   | 315   | 520    | 45  | 115                        | 180   | 285   | 450    |
| 163  | 284   | 475   | 830    | 50  | 146                        | 235   | 385   | 680    |
| 227  | 440   | 795   | 1489   | 55  | 199                        | 338   | 585   | 1090   |
| <b>15-YEAR LEVEL PREMIUM TERM LIFE INSURANCE PLANS</b> |       |       |        |     |                            |       |       |        |
| 91   | 120   | 170   | 260    | 25  | 85                         | 109   | 151   | 224    |
| 92   | 120   | 170   | 265    | 30  | 86                         | 112   | 155   | 233    |
| 93   | 125   | 185   | 290    | 35  | 87                         | 114   | 170   | 250    |
| 107  | 154   | 240   | 405    | 40  | 103                        | 148   | 230   | 385    |
| 153  | 250   | 426   | 780    | 45  | 133                        | 203   | 334   | 580    |
| 209  | 363   | 646   | 1202   | 50  | 163                        | 282   | 480   | 875    |
| 295  | 553   | 1004  | 1935   | 55  | 232                        | 395   | 694   | 1295   |
| <b>20-YEAR LEVEL PREMIUM TERM LIFE INSURANCE PLANS</b> |       |       |        |     |                            |       |       |        |
| 106  | 146   | 221   | 367    | 25  | 95                         | 128   | 185   | 276    |
| 106  | 148   | 224   | 370    | 30  | 95                         | 131   | 192   | 295    |
| 109  | 157   | 245   | 410    | 35  | 98                         | 137   | 205   | 330    |
| 125  | 202   | 340   | 589    | 40  | 115                        | 176   | 290   | 490    |
| 182  | 312   | 549   | 1029   | 45  | 152                        | 252   | 434   | 790    |
| 252  | 457   | 832   | 1580   | 50  | 207                        | 358   | 640   | 1140   |
| <b>25-YEAR LEVEL PREMIUM TERM LIFE INSURANCE PLANS</b> |       |       |        |     |                            |       |       |        |
| 125  | 185   | 286   | 494    | 25  | 114                        | 157   | 235   | 380    |
| 133  | 190   | 299   | 520    | 30  | 118                        | 162   | 250   | 420    |
| 142  | 212   | 346   | 619    | 35  | 122                        | 187   | 295   | 513    |
| 176  | 287   | 494   | 915    | 40  | 155                        | 240   | 400   | 729    |
| 239  | 442   | 781   | 1463   | 45  | 195                        | 345   | 597   | 1116   |
| 358  | 685   | 1220  | 2309   | 50  | 285                        | 529   | 935   | 1250   |
| <b>30-YEAR LEVEL PREMIUM TERM LIFE INSURANCE PLANS</b> |       |       |        |     |                            |       |       |        |
| 136  | 210   | 346   | 573    | 25  | 121                        | 174   | 270   | 450    |
| 136  | 218   | 360   | 634    | 30  | 124                        | 187   | 301   | 520    |
| 146  | 249   | 417   | 756    | 35  | 134                        | 215   | 352   | 619    |
| 189  | 337   | 594   | 1100   | 40  | 166                        | 274   | 481   | 887    |
| 266  | 512   | 929   | 1770   | 45  | 221                        | 396   | 713   | 1360   |
| 420  | 808   | 1503  | 2880   | 50  | 337                        | 613   | 1109  | 2110   |