|  | \$50,000 |  |  |  |  | \$100,000 |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | MONTHLY RATES |  | ANNUAL RATES |  |  | MONTHLY RATES |  | ANNUAL RATES |  |
| Age | Male | Female | Male | Female | Age | Male | Female | Male | Female |
| 18 | \$36.20 | \$42.15 | \$402.25 | \$468.30 | 18 | \$43.20 | \$53.01 | \$480.02 | \$589.04 |
| 19 | \$36.74 | \$42.68 | \$408.17 | \$474.22 | 19 | \$43.86 | \$53.71 | \$487.31 | \$596.81 |
| 20 | \$37.27 | \$43.21 | \$414.10 | \$480.15 | 20 | \$44.52 | \$54.41 | \$494.72 | \$604.59 |
| 21 | \$37.80 | \$43.75 | \$420.02 | \$486.07 | 21 | \$45.18 | \$55.12 | \$502.00 | \$612.49 |
| 22 | \$38.35 | \$44.29 | \$426.07 | \$492.12 | 22 | \$45.85 | \$55.82 | \$509.41 | \$620.27 |
| 23 | \$38.88 | \$44.82 | \$432.00 | \$498.05 | 23 | \$46.50 | \$56.54 | \$516.69 | \$628.17 |
| 24 | \$39.41 | \$45.36 | \$437.93 | \$503.98 | 24 | \$47.16 | \$57.25 | \$523.98 | \$636.07 |
| 25 | \$39.97 | \$45.91 | \$444.10 | \$510.15 | 25 | \$47.86 | \$57.92 | \$531.75 | \$643.60 |
| 26 | \$40.72 | \$46.67 | \$452.49 | \$518.54 | 26 | \$48.79 | \$58.91 | \$542.12 | \$654.59 |
| 27 | \$41.47 | \$47.41 | \$460.77 | \$526.81 | 27 | \$49.71 | \$59.89 | \$552.37 | \$665.46 |
| 28 | \$42.21 | \$48.16 | \$469.04 | \$535.09 | 28 | \$50.65 | \$60.87 | \$562.74 | \$676.32 |
| 29 | \$42.97 | \$48.91 | \$477.43 | \$543.48 | 29 | \$51.58 | \$61.85 | \$573.11 | \$687.19 |
| 30 | \$43.74 | \$49.68 | \$485.95 | \$552.00 | 30 | \$52.51 | \$62.85 | \$583.48 | \$698.30 |
| 31 | \$44.49 | \$50.44 | \$494.35 | \$560.40 | 31 | \$53.44 | \$63.82 | \$593.73 | \$709.16 |
| 32 | \$45.24 | \$51.18 | \$502.62 | \$568.67 | 32 | \$54.37 | \$64.80 | \$604.10 | \$720.02 |
| 33 | \$45.99 | \$51.94 | \$511.01 | \$577.06 | 33 | \$55.30 | \$65.78 | \$614.47 | \$730.89 |
| 34 | \$46.74 | \$52.68 | \$519.28 | \$585.33 | 34 | \$56.22 | \$66.76 | \$624.72 | \$741.75 |
| 35 | \$47.51 | \$53.46 | \$527.93 | \$593.98 | 35 | \$57.17 | \$67.76 | \$635.21 | \$752.86 |
| 36 | \$48.26 | \$54.20 | \$536.20 | \$602.25 | 36 | \$58.09 | \$68.74 | \$645.46 | \$763.73 |
| 37 | \$49.00 | \$54.95 | \$544.47 | \$610.52 | 37 | \$59.02 | \$69.71 | \$655.83 | \$774.59 |
| 38 | \$49.76 | \$55.70 | \$552.86 | \$618.91 | 38 | \$59.95 | \$70.69 | \$666.07 | \$785.46 |
| 39 | \$50.50 | \$56.45 | \$561.14 | \$627.19 | 39 | \$60.88 | \$71.67 | \$676.44 | \$796.32 |
| 40 | \$51.28 | \$57.22 | \$569.78 | \$635.83 | 40 | \$61.82 | \$72.68 | \$686.94 | \$807.56 |
| 41 | \$51.79 | \$57.97 | \$575.46 | \$644.10 | 41 | \$62.46 | \$73.66 | \$693.98 | \$818.42 |
| 42 | \$52.30 | \$58.72 | \$581.14 | \$652.49 | 42 | \$63.09 | \$74.64 | \$701.01 | \$829.28 |
| 43 | \$52.81 | \$59.47 | \$586.81 | \$660.77 | 43 | \$63.74 | \$75.61 | \$708.17 | \$840.15 |
| 44 | \$53.32 | \$60.21 | \$592.49 | \$669.04 | 44 | \$64.37 | \$76.59 | \$715.21 | \$851.01 |
| 45 | \$53.86 | \$60.99 | \$598.42 | \$677.68 | 45 | \$65.00 | \$77.59 | \$722.25 | \$862.12 |
| 46 | \$54.21 | \$61.41 | \$602.37 | \$682.37 | 46 | \$65.45 | \$78.15 | \$727.19 | \$868.30 |
| 47 | \$54.57 | \$61.85 | \$606.32 | \$687.19 | 47 | \$65.90 | \$78.70 | \$732.25 | \$874.47 |
| 48 | \$54.92 | \$62.28 | \$610.27 | \$692.00 | 48 | \$66.35 | \$79.26 | \$737.19 | \$880.64 |
| 49 | \$55.28 | \$62.70 | \$614.22 | \$696.69 | 49 | \$66.79 | \$79.81 | \$742.12 | \$886.81 |
| 50 | \$55.66 | \$63.10 | \$618.42 | \$701.14 | 50 | \$67.22 | \$80.36 | \$746.94 | \$892.86 |
| 51 | \$55.89 | \$63.10 | \$621.01 | \$701.14 | 51 | \$67.56 | \$80.64 | \$750.64 | \$895.95 |
| 52 | \$56.12 | \$63.10 | \$623.60 | \$701.14 | 52 | \$67.89 | \$80.91 | \$754.35 | \$899.04 |
| 53 | \$56.37 | \$63.10 | \$626.32 | \$701.14 | 53 | \$68.22 | \$81.20 | \$758.05 | \$902.25 |
| 54 | \$56.60 | \$63.10 | \$628.91 | \$701.14 | 54 | \$68.55 | \$81.48 | \$761.63 | \$905.33 |
| 55 | \$59.37 | \$65.93 | \$659.61 | \$732.59 | 55 | \$72.06 | \$85.55 | \$800.67 | \$950.56 |
| 56 | \$59.67 | \$66.45 | \$662.99 | \$738.31 | 56 | \$73.82 | \$86.27 | \$820.20 | \$958.60 |
| 57 | \$59.97 | \$66.96 | \$666.36 | \$744.02 | 57 | \$75.58 | \$87.00 | \$839.73 | \$966.64 |
| 58 | \$60.28 | \$67.48 | \$669.73 | \$749.73 | 58 | \$77.33 | \$87.72 | \$859.27 | \$974.69 |
| 59 | \$60.58 | \$67.99 | \$673.11 | \$755.45 | 59 | \$79.09 | \$88.45 | \$878.80 | \$982.73 |
| 60 | \$60.88 | \$68.50 | \$676.48 | \$761.16 | 60 | \$80.85 | \$89.17 | \$898.33 | \$990.78 |
| 61 | \$62.32 | \$70.66 | \$692.45 | \$785.11 | 61 | \$82.01 | \$91.90 | \$911.27 | \$1,021.07 |
| 62 | \$63.76 | \$72.81 | \$708.41 | \$809.05 | 62 | \$83.18 | \$94.62 | \$924.20 | \$1,051.36 |
| 63 | \$65.19 | \$74.97 | \$724.37 | \$833.00 | 63 | \$84.34 | \$97.35 | \$937.13 | \$1,081.64 |
| 64 | \$66.63 | \$77.12 | \$740.33 | \$856.94 | 64 | \$85.51 | \$100.07 | \$950.07 | \$1,111.93 |
| 65 | \$68.07 | \$79.28 | \$756.30 | \$880.89 | 65 | \$86.67 | \$102.80 | \$963.00 | \$1,142.22 |
| 66 | \$72.58 | \$85.13 | \$806.48 | \$945.87 | 66 | \$91.14 | \$109.45 | \$1,012.62 | \$1,216.11 |
| 67 | \$77.10 | \$90.98 | \$856.65 | \$1,010.84 | 67 | \$95.60 | \$116.10 | \$1,062.24 | \$1,290.00 |
| 68 | \$81.62 | \$96.82 | \$906.83 | \$1,075.82 | 68 | \$100.07 | \$122.75 | \$1,111.87 | \$1,363.89 |
| 69 | \$86.13 | \$102.67 | \$957.01 | \$1,140.80 | 69 | \$104.53 | \$129.40 | \$1,161.49 | \$1,437.78 |
| 70 | \$90.65 | \$108.52 | \$1,007.19 | \$1,205.78 | 70 | \$109.00 | \$136.05 | \$1,211.11 | \$1,511.67 |
| 71 | \$96.05 | \$116.71 | \$1,067.26 | \$1,296.80 | 71 | \$115.04 | \$146.37 | \$1,278.20 | \$1,626.36 |
| 72 | \$101.46 | \$124.90 | \$1,127.34 | \$1,387.82 | 72 | \$121.08 | \$156.69 | \$1,345.29 | \$1,741.04 |
| 73 | \$106.87 | \$133.10 | \$1,187.41 | \$1,478.84 | 73 | \$127.11 | \$167.02 | \$1,412.38 | \$1,855.73 |
| 74 | \$112.27 | \$141.29 | \$1,247.48 | \$1,569.87 | 74 | \$133.15 | \$177.34 | \$1,479.47 | \$1,970.42 |
| 75 | \$112.97 | \$141.34 | \$1,255.23 | \$1,570.45 | 75 | \$133.50 | \$177.90 | \$1,483.33 | \$1,976.67 |
| 76 | \$123.24 | \$158.14 | \$1,369.38 | \$1,757.12 | 76 | \$144.01 | \$198.61 | \$1,600.16 | \$2,206.73 |
| 77 | \$133.52 | \$174.94 | \$1,483.53 | \$1,943.80 | 77 | \$154.53 | \$219.31 | \$1,716.98 | \$2,436.80 |
| 78 | \$143.79 | \$191.74 | \$1,597.69 | \$2,130.47 | 78 | \$165.04 | \$240.02 | \$1,833.80 | \$2,666.87 |
| 79 | \$154.07 | \$208.54 | \$1,711.84 | \$2,317.14 | 79 | \$175.56 | \$260.72 | \$1,950.62 | \$2,896.93 |
| 80 | \$164.34 | \$225.34 | \$1,825.99 | \$2,503.82 | 80 | \$186.07 | \$281.43 | \$2,067.44 | \$3,127.00 |

*** premium for couples who apply together is reduced approximately by $10 \%$ for each insured.

