

Term Made Simple

Monthly Quick Quote

*Level Term Life Insurance to Age 95
with 10/15/20/30 Year Level Premium Period
(Policy Form No. 3228)*

Life Insurance Underwritten By:
American-Amicable Life Insurance Company of Texas
IA American Insurance Company
Occidental Life Insurance Company of North Carolina
Pioneer American Insurance Company
Pioneer Security Life Insurance Company

*Each insurer has sole responsibility for its own products.
All benefits not available in all states.*

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Male

Term Made Simple

10 Year Level Term

Monthly Premium

Preferred Rates

Age	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000	\$275,000	\$300,000	\$325,000	\$350,000	\$375,000	\$400,000	Age
	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	
18					20.08	22.37	24.67	26.96	26.33	28.34	30.34	32.34	34.34	36.35	38.35	18
19					20.08	22.37	24.67	26.96	26.33	28.34	30.34	32.34	34.34	36.35	38.35	19
20					20.08	22.37	24.67	26.96	26.33	28.34	30.34	32.34	34.34	36.35	38.35	20
21					20.35	22.69	25.03	27.37	26.78	28.83	30.88	32.93	34.97	37.02	39.07	21
22					20.62	23.00	25.39	27.77	27.01	29.08	31.15	33.22	35.29	37.36	39.43	22
23					20.75	23.16	25.57	27.98	27.46	29.57	31.69	33.80	35.92	38.03	40.15	23
24					21.02	23.48	25.93	28.38	27.68	29.82	31.96	34.10	36.23	38.37	40.51	24
25							21.79	23.72	22.51	24.13	25.75	27.37	28.99	30.61	32.23	25
26							21.61	23.52	22.28	23.88	25.48	27.08	28.67	30.27	31.87	26
27							21.61	23.52	22.06	23.63	25.21	26.78	28.36	29.93	31.51	27
28							21.43	23.32	21.83	23.39	24.94	26.49	28.04	29.60	31.15	28
29							21.25	23.12	21.83	23.39	24.94	26.49	28.04	29.60	31.15	29
30								21.50	20.48	21.90	23.32	24.74	26.15	27.57	28.99	30
31							20.17	21.90	20.71	22.15	23.59	25.03	26.47	27.91	29.35	31
32							20.35	22.10	21.16	22.64	24.13	25.61	27.10	28.58	30.07	32
33							20.71	22.51	21.61	23.14	24.67	26.20	27.73	29.26	30.79	33
34							21.07	22.91	22.06	23.63	25.21	26.78	28.36	29.93	31.51	34
35							21.43	23.32	22.73	24.38	26.02	27.66	29.30	30.95	32.59	35
36						20.17	22.15	24.13	23.86	25.61	27.37	29.12	30.88	32.63	34.39	36
37						20.80	22.87	24.94	24.76	26.60	28.45	30.29	32.14	33.98	35.83	37
38						21.27	23.41	25.55	25.66	27.59	29.53	31.46	33.40	35.33	37.27	38
39						21.74	23.95	26.15	26.56	28.58	30.61	32.63	34.66	36.68	38.71	39
40					20.08	22.37	24.67	26.96	27.68	29.82	31.96	34.10	36.23	38.37	40.51	40
41					21.16	23.63	26.11	28.58	29.71	32.05	34.39	36.73	39.07	41.41	43.75	41
42					22.10	24.74	27.37	30.00	31.51	34.03	36.55	39.07	41.59	44.11	46.63	42
43				20.37	23.18	26.00	28.81	31.62	33.53	36.26	38.98	41.70	44.42	47.15	49.87	43
44				21.38	24.40	27.41	30.43	33.44	35.56	38.48	41.41	44.33	47.26	50.18	53.11	44
45				22.17	25.34	28.52	31.69	34.86	37.81	40.96	44.11	47.26	50.41	53.56	56.71	45
46			20.08	23.52	26.96	30.41	33.85	37.29	40.28	43.68	47.08	50.48	53.87	57.27	60.67	46
47			21.07	24.76	28.45	32.14	35.83	39.52	42.98	46.65	50.32	53.99	57.65	61.32	64.99	47
48			22.06	26.00	29.93	33.87	37.81	41.75	45.46	49.37	53.29	57.20	61.12	65.03	68.95	48
49			23.14	27.35	31.55	35.76	39.97	44.18	48.16	52.34	56.53	60.71	64.90	69.08	73.27	49
50			24.31	28.81	33.31	37.81	42.31	46.81	51.08	55.56	60.04	64.52	68.99	73.47	77.95	50
51		21.36	26.38	31.40	36.41	41.43	46.45	51.47	56.26	61.25	66.25	71.24	76.24	81.23	86.23	51
52		22.98	28.54	34.10	39.65	45.21	50.77	56.33	61.43	66.95	72.46	77.97	83.48	89.00	94.51	52
53		24.67	30.79	36.91	43.03	49.15	55.27	61.39	66.83	72.89	78.94	84.99	91.04	97.10	103.15	53
54		26.36	33.04	39.72	46.40	53.09	59.77	66.45	72.46	79.07	85.69	92.30	98.92	105.53	112.15	54
55	20.84	28.11	35.38	42.65	49.91	57.18	64.45	71.72	78.31	85.51	92.71	99.91	107.11	114.31	121.51	55
56	22.73	30.95	39.16	47.37	55.58	63.80	72.01	80.22	87.31	95.41	103.51	111.61	119.71	127.81	135.91	56
57	24.76	33.98	43.21	52.43	61.66	70.88	80.11	89.33	97.21	106.30	115.39	124.48	133.57	142.66	151.75	57
58	26.96	37.29	47.62	57.95	68.27	78.60	88.93	99.26	107.78	117.93	128.08	138.23	148.37	158.52	168.67	58
59	29.17	40.60	52.03	63.46	74.89	86.32	97.75	109.18	118.58	129.81	141.04	152.27	163.49	174.72	185.95	59
60	31.28	43.77	56.26	68.75	81.23	93.72	106.21	118.70	128.93	141.20	153.46	165.72	177.98	190.25	202.51	60
61	34.97	49.31	63.64	77.97	92.30	106.64	120.97	135.30	147.38	161.49	175.60	189.71	203.81	217.92	232.03	61
62	38.48	54.57	70.66	86.75	102.83	118.92	135.01	151.10	164.48	180.30	196.12	211.94	227.75	243.57	259.39	62
63	41.68	59.36	77.05	94.73	112.42	130.10	147.79	165.47	180.46	197.87	215.29	232.70	250.12	267.53	284.95	63
64	44.51	63.62	82.72	101.82	120.92	140.03	159.13	178.23	194.41	213.22	232.03	250.84	269.65	288.46	307.27	64
65	46.94	67.26	87.58	107.90	128.21	148.53	168.85	189.17	206.33	226.34	246.34	266.34	286.34	306.35	326.35	65
66	53.29	76.78	100.27	123.76	147.25	170.74	194.23	217.72	236.26	259.25	282.25	305.24	328.24	351.23	374.23	66
67	59.63	86.30	112.96	139.62	166.28	192.95	219.61	246.27	266.41	292.42	318.43	344.44	370.45	396.46	422.47	67
68	65.98	95.81	125.65	155.48	185.32	215.15	244.99	274.82	296.33	325.34	354.34	383.34	412.34	441.35	470.35	68
69	72.28	105.26	138.25	171.23	204.22	237.20	270.19	303.17	326.26	358.25	390.25	422.24	454.24	486.23	518.23	69
70	78.62	114.78	150.94	187.10	223.25	259.41	295.57	331.73	356.18	391.17	426.16	461.15	496.13	531.12	566.11	70
71	88.97	130.31	171.64	212.97	254.30	295.64	336.97	378.30	407.71	447.85	487.99	528.13	568.27	608.41	648.55	71
72	99.28	145.76	192.25	238.73	285.22	331.70	378.19	424.67	459.23	504.53	549.82	595.11	640.40	685.70	730.99	72
73	109.63	161.29	212.95	264.61	316.27	367.93	419.59	471.25	510.76	561.20	611.65	662.09	712.54	762.98	813.43	73
74	119.98	176.81	233.65	290.48	347.32	404.15	460.99	517.82	562.28	617.88	673.48	729.08	784.67	840.27	895.87	74
75	130.28	192.27	254.26	316.25	378.23	440.22	502.21	564.20	613.58	674.31	735.04	795.77	856.49	917.22	977.95	75

Female

Term Made Simple

10 Year Level Term

Monthly Premium

Preferred Rates

Age	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000	\$275,000	\$300,000	\$325,000	\$350,000	\$375,000	\$400,000	Age	
	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT		
18															20.82	21.79	18
19															20.82	21.79	19
20															20.82	21.79	20
21															20.82	21.79	21
22													20.17	21.16	22.15	22	
23													20.48	21.50	22.51	23	
24													20.48	21.50	22.51	24	
25													20.48	21.50	22.51	25	
26													20.48	21.50	22.51	26	
27													20.17	21.16	22.15	27	
28													20.17	21.16	22.15	28	
29														20.82	21.79	29	
30																30	
31													20.06	21.11	22.17	31	
32													20.64	21.74	22.85	32	
33													20.08	21.23	22.37	33	
34													20.62	21.81	23.00	34	
35													20.16	22.40	23.63	35	
36													21.70	22.98	24.26	36	
37													20.89	20.03	21.41	37	
38													21.29	20.71	22.15	38	
39													21.70	21.38	22.89	39	
40													22.89	24.40	25.91	40	
41													25.75	27.37	28.99	41	
42													20.35	22.10	22.06	42	
43													21.07	22.91	22.51	43	
44													21.79	23.72	23.63	44	
45													21.79	23.72	23.63	45	
46													20.64	22.69	24.74	46	
47													21.43	23.59	25.75	47	
48													22.22	24.49	26.76	48	
49													22.22	24.49	26.76	49	
50													20.75	23.16	25.57	50	
51													21.83	24.42	27.01	51	
52													21.83	24.42	27.01	52	
53													20.15	22.91	25.68	53	
54													21.05	23.99	26.94	54	
55													21.05	23.99	26.94	55	
56													21.95	25.07	28.20	56	
57													21.95	25.07	28.20	57	
58													22.96	26.29	29.62	58	
59													22.96	26.29	29.62	59	
60													20.71	24.31	27.91	60	
61													20.71	24.31	27.91	61	
62													21.97	25.88	29.80	62	
63													21.97	25.88	29.80	63	
64													23.14	27.35	31.55	64	
65													23.14	27.35	31.55	65	
66													24.40	28.92	33.44	66	
67													24.40	28.92	33.44	67	
68													20.96	25.84	30.72	68	
69													20.96	25.84	30.72	69	
70													22.91	28.45	33.98	70	
71													22.91	28.45	33.98	71	
72													25.01	31.24	37.47	72	
73													25.01	31.24	37.47	73	
74													22.91	28.45	33.98	74	
75													22.91	28.45	33.98	75	

Male

Term Made Simple

10 Year Level Term

Monthly Premium

Standard Rates

Table with 16 columns: Age, \$250,000 (NT, T), \$275,000 (NT, T), \$300,000 (NT, T), \$325,000 (NT, T), \$350,000 (NT, T), \$375,000 (NT, T), \$400,000 (NT, T), and Age. Rows represent ages from 18 to 75.

Male

Term Made Simple

15 Year Level Term

Monthly Premium

Preferred Rates

Age	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000	\$275,000	\$300,000	\$325,000	\$350,000	\$375,000	\$400,000	Age
	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	
18						21.43	23.59	25.75	25.66	27.59	29.53	31.46	33.40	35.33	37.27	18
19						21.43	23.59	25.75	25.66	27.59	29.53	31.46	33.40	35.33	37.27	19
20						21.43	23.59	25.75	25.66	27.59	29.53	31.46	33.40	35.33	37.27	20
21						21.59	23.77	25.95	25.88	27.84	29.80	31.76	33.71	35.67	37.63	21
22						21.59	23.77	25.95	25.88	27.84	29.80	31.76	33.71	35.67	37.63	22
23						21.59	23.77	25.95	25.88	27.84	29.80	31.76	33.71	35.67	37.63	23
24						21.74	23.95	26.15	25.88	27.84	29.80	31.76	33.71	35.67	37.63	24
25							20.89	22.71	22.28	23.88	25.48	27.08	28.67	30.27	31.87	25
26							20.53	22.31	21.83	23.39	24.94	26.49	28.04	29.60	31.15	26
27							20.35	22.10	21.61	23.14	24.67	26.20	27.73	29.26	30.79	27
28							20.17	21.90	21.38	22.89	24.40	25.91	27.41	28.92	30.43	28
29								21.70	21.16	22.64	24.13	25.61	27.10	28.58	30.07	29
30								21.70	21.61	23.14	24.67	26.20	27.73	29.26	30.79	30
31							20.35	22.10	22.06	23.63	25.21	26.78	28.36	29.93	31.51	31
32							20.71	22.51	22.51	24.13	25.75	27.37	28.99	30.61	32.23	32
33							20.89	22.71	22.96	24.62	26.29	27.95	29.62	31.28	32.95	33
34							21.25	23.12	23.41	25.12	26.83	28.54	30.25	31.96	33.67	34
35							21.61	23.52	23.86	25.61	27.37	29.12	30.88	32.63	34.39	35
36						20.80	22.87	24.94	25.43	27.35	29.26	31.17	33.08	35.00	36.91	36
37						22.06	24.31	26.56	27.23	29.33	31.42	33.51	35.60	37.70	39.79	37
38					20.89	23.32	25.75	28.18	29.03	31.31	33.58	35.85	38.12	40.40	42.67	38
39					21.97	24.58	27.19	29.80	30.83	33.29	35.74	38.19	40.64	43.10	45.55	39
40				20.15	22.91	25.68	28.45	31.22	32.86	35.51	38.17	40.82	43.48	46.13	48.79	40
41				21.83	24.94	28.04	31.15	34.25	36.01	38.98	41.95	44.92	47.89	50.86	53.83	41
42				23.41	26.83	30.25	33.67	37.09	38.93	42.20	45.46	48.72	51.98	55.25	58.51	42
43			21.25	24.98	28.72	32.45	36.19	39.92	42.08	45.66	49.24	52.82	56.39	59.97	63.55	43
44			22.60	26.67	30.74	34.82	38.89	42.96	45.23	49.13	53.02	56.91	60.80	64.70	68.59	44
45			23.86	28.25	32.63	37.02	41.41	45.80	48.38	52.59	56.80	61.01	65.21	69.42	73.63	45
46		20.89	25.75	30.61	35.47	40.33	45.19	50.05	52.21	56.80	61.39	65.98	70.57	75.16	79.75	46
47		22.24	27.55	32.86	38.17	43.48	48.79	54.10	55.81	60.76	65.71	70.66	75.61	80.56	85.51	47
48		23.52	29.26	35.00	40.73	46.47	52.21	57.95	59.41	64.72	70.03	75.34	80.65	85.96	91.27	48
49		24.80	30.97	37.13	43.30	49.46	55.63	61.79	62.78	68.43	74.08	79.73	85.37	91.02	96.67	49
50		26.15	32.77	39.38	46.00	52.61	59.23	65.84	66.61	72.64	78.67	84.70	90.73	96.76	102.79	50
51	21.02	28.38	35.74	43.10	50.45	57.81	65.17	72.53	73.58	80.31	87.04	93.77	100.49	107.22	113.95	51
52	22.60	30.74	38.89	47.03	55.18	63.32	71.47	79.61	80.78	88.23	95.68	103.13	110.57	118.02	125.47	52
53	24.22	33.17	42.13	51.08	60.04	68.99	77.95	86.90	88.21	96.40	104.59	112.78	120.97	129.16	137.35	53
54	25.97	35.81	45.64	55.47	65.30	75.14	84.97	94.80	96.08	105.06	114.04	123.02	131.99	140.97	149.95	54
55	27.77	38.51	49.24	59.97	70.70	81.44	92.17	102.90	104.41	114.22	124.03	133.84	143.65	153.46	163.27	55
56	30.65	42.83	55.00	67.17	79.34	91.52	103.69	115.86	119.03	130.31	141.58	152.85	164.12	175.40	186.67	56
57	33.58	47.21	60.85	74.48	88.12	101.75	115.39	129.02	134.11	146.89	159.67	172.45	185.23	198.01	210.79	57
58	36.59	51.74	66.88	82.02	97.16	112.31	127.45	142.59	149.41	163.72	178.03	192.34	206.65	220.96	235.27	58
59	39.65	56.33	73.00	89.67	106.34	123.02	139.69	156.36	164.93	180.80	196.66	212.52	228.38	244.25	260.11	59
60	42.76	60.98	79.21	97.43	115.66	133.88	152.11	170.33	180.23	197.63	215.02	232.41	249.80	267.20	284.59	60
61	47.30	67.80	88.30	108.80	129.29	149.79	170.29	190.79	202.96	222.62	242.29	261.95	281.62	301.28	320.95	61
62	51.94	74.75	97.57	120.38	143.20	166.01	188.83	211.64	225.91	247.87	269.83	291.79	313.75	335.71	357.67	62
63	56.57	81.71	106.84	131.97	157.10	182.24	207.37	232.50	249.08	273.36	297.64	321.92	346.19	370.47	394.75	63
64	61.30	88.79	116.29	143.78	171.28	198.77	226.27	253.76	272.48	299.10	325.72	352.34	378.95	405.57	432.19	64
65	65.98	95.81	125.65	155.48	185.32	215.15	244.99	274.82	296.56	325.58	354.61	383.63	412.66	441.68	470.71	65
66	74.93	109.25	143.56	177.87	212.18	246.50	280.81	315.12	339.08	372.36	405.64	438.92	472.19	505.47	538.75	66
67	83.89	122.68	161.47	200.26	239.05	277.84	316.63	355.42	381.61	419.14	456.67	494.20	531.73	569.26	606.79	67
68	92.84	136.11	179.38	222.65	265.91	309.18	352.45	395.72	424.13	465.92	507.70	549.48	591.26	633.05	674.83	68
69	101.80	149.54	197.29	245.03	292.78	340.52	388.27	436.01	466.66	512.69	558.73	604.76	650.80	696.83	742.87	69
70	110.75	162.98	215.20	267.42	319.64	371.87	424.09	476.31	509.41	559.72	610.03	660.34	710.65	760.96	811.27	70
71																71
72																72
73																73
74																74
75																75

Female

Term Made Simple

15 Year Level Term

Monthly Premium

Preferred Rates

Age	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000	\$275,000	\$300,000	\$325,000	\$350,000	\$375,000	\$400,000	Age	
	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT		
18															20.15	21.07	18
19															20.15	21.07	19
20															20.15	21.07	20
21															20.15	21.07	21
22															20.48	21.43	22
23															20.48	21.43	23
24															20.48	21.43	24
25															20.82	21.79	25
26															20.48	21.43	26
27															20.15	21.07	27
28															20.15	21.07	28
29																20.71	29
30													20.06	21.11	22.17	23.23	30
31													20.64	21.74	22.85	23.95	31
32												20.35	21.52	22.69	23.86	25.03	32
33												21.16	22.40	23.63	24.87	26.11	33
34										20.66	21.97	23.27	24.58	25.88	27.19	34	
35										21.16	22.51	23.86	25.21	26.56	27.91	35	
36								21.09	21.16	22.64	24.13	25.61	27.10	28.58	30.07	36	
37							20.53	22.31	22.51	24.13	25.75	27.37	28.99	30.61	32.23	37	
38							21.79	23.72	23.86	25.61	27.37	29.12	30.88	32.63	34.39	38	
39						20.80	22.87	24.94	25.43	27.35	29.26	31.17	33.08	35.00	36.91	39	
40						21.90	24.13	26.36	27.01	29.08	31.15	33.22	35.29	37.36	39.43	40	
41					20.89	23.32	25.75	28.18	29.26	31.55	33.85	36.14	38.44	40.73	43.03	41	
42					21.97	24.58	27.19	29.80	31.28	33.78	36.28	38.78	41.27	43.77	46.27	42	
43				20.26	23.05	25.84	28.63	31.42	33.53	36.26	38.98	41.70	44.42	47.15	49.87	43	
44				21.16	24.13	27.10	30.07	33.04	35.78	38.73	41.68	44.63	47.57	50.52	53.47	44	
45				22.28	25.48	28.67	31.87	35.06	38.26	41.45	44.65	47.84	51.04	54.23	57.43	45	
46			20.08	23.52	26.96	30.41	33.85	37.29	40.73	44.18	47.62	51.06	54.50	57.95	61.39	46	
47			20.98	24.65	28.31	31.98	35.65	39.32	42.98	46.65	50.32	53.99	57.65	61.32	64.99	47	
48			21.88	25.77	29.66	33.56	37.45	41.34	45.23	49.13	53.02	56.91	60.80	64.70	68.59	48	
49			22.78	26.90	31.01	35.13	39.25	43.37	47.48	51.60	55.72	59.84	63.95	68.07	72.19	49	
50			23.59	27.91	32.23	36.55	40.87	45.19	49.51	53.83	58.15	62.47	66.79	71.11	75.43	50	
51		20.48	25.21	29.93	34.66	39.38	44.11	48.83	53.33	58.04	62.74	67.44	72.14	76.85	81.55	51	
52		21.77	26.92	32.07	37.22	42.38	47.53	52.68	57.61	62.74	67.87	73.00	78.13	83.26	88.39	52	
53		23.05	28.63	34.21	39.79	45.37	50.95	56.53	61.88	67.44	73.00	78.56	84.11	89.67	95.23	53	
54		24.47	30.52	36.57	42.62	48.68	54.73	60.78	66.61	72.64	78.67	84.70	90.73	96.76	102.79	54	
55		25.88	32.41	38.93	45.46	51.98	58.51	65.03	71.33	77.84	84.34	90.84	97.34	103.85	110.35	55	
56	21.02	28.38	35.74	43.10	50.45	57.81	65.17	72.53	79.43	86.75	94.06	101.37	108.68	116.00	123.31	56	
57	22.69	30.88	39.07	47.26	55.45	63.64	71.83	80.02	87.98	96.15	104.32	112.49	120.65	128.82	136.99	57	
58	24.40	33.44	42.49	51.53	60.58	69.62	78.67	87.71	96.53	105.56	114.58	123.60	132.62	141.65	150.67	58	
59	26.15	36.08	46.00	55.92	65.84	75.77	85.69	95.61	105.08	114.96	124.84	134.72	144.59	154.47	164.35	59	
60	27.95	38.78	49.60	60.42	71.24	82.07	92.89	103.71	113.86	124.61	135.37	146.12	156.88	167.63	178.39	60	
61	31.64	44.31	56.98	69.65	82.31	94.98	107.65	120.32	130.73	143.18	155.62	168.06	180.50	192.95	205.39	61	
62	35.42	49.98	64.54	79.10	93.65	108.21	122.77	137.33	147.83	161.99	176.14	190.29	204.44	218.60	232.75	62	
63	39.25	55.72	72.19	88.66	105.13	121.60	138.07	154.54	165.38	181.29	197.20	213.11	229.01	244.92	260.83	63	
64	43.12	61.52	79.93	98.33	116.74	135.14	153.55	171.95	182.93	200.60	218.26	235.92	253.58	271.25	288.91	64	
65	46.94	67.26	87.58	107.90	128.21	148.53	168.85	189.17	200.71	220.15	239.59	259.03	278.47	297.91	317.35	65	
66	53.02	76.37	99.73	123.08	146.44	169.79	193.15	216.50	231.31	253.81	276.31	298.81	321.31	343.81	366.31	66	
67	59.05	85.42	111.79	138.16	164.53	190.90	217.27	243.64	261.68	287.22	312.76	338.30	363.83	389.37	414.91	67	
68	65.08	94.46	123.85	153.23	182.62	212.00	241.39	270.77	292.06	320.63	349.21	377.78	406.36	434.93	463.51	68	
69	71.15	103.58	136.00	168.42	200.84	233.27	265.69	298.11	322.43	354.05	385.66	417.27	448.88	480.50	512.11	69	
70	77.18	112.62	148.06	183.50	218.93	254.37	289.81	325.25	352.36	386.96	421.57	456.17	490.78	525.38	559.99	70	
71																71	
72																72	
73																73	
74																74	
75																75	

Age	\$50,000		\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		Age
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18				20.21		24.85	20.48	29.48	23.32	34.12	26.15	38.75	28.99	43.39	31.82	48.02	18
19				20.21		24.85	20.48	29.48	23.32	34.12	26.15	38.75	28.99	43.39	31.82	48.02	19
20				20.21		24.85	20.48	29.48	23.32	34.12	26.15	38.75	28.99	43.39	31.82	48.02	20
21				20.21		24.85	20.48	29.48	23.32	34.12	26.15	38.75	28.99	43.39	31.82	48.02	21
22				20.21		24.85	20.48	29.48	23.32	34.12	26.15	38.75	28.99	43.39	31.82	48.02	22
23				20.21		24.85	20.48	29.48	23.32	34.12	26.15	38.75	28.99	43.39	31.82	48.02	23
24				20.21		24.85	20.48	29.48	23.32	34.12	26.15	38.75	28.99	43.39	31.82	48.02	24
25				21.16		26.11		31.06	20.35	36.01	22.69	40.96	25.03	45.91	27.37	50.86	25
26				22.17		27.46		32.75	20.35	38.03	22.69	43.32	25.03	48.61	27.37	53.90	26
27				23.18		28.81		34.43	20.35	40.06	22.69	45.68	25.03	51.31	27.37	56.93	27
28				24.20		30.16		36.12	20.35	42.08	22.69	48.05	25.03	54.01	27.37	59.97	28
29				25.21		31.51		37.81	20.35	44.11	22.69	50.41	25.03	56.71	27.37	63.01	29
30				26.36		33.04		39.72	20.62	46.40	23.00	53.09	25.39	59.77	27.77	66.45	30
31		20.35		27.37		34.39		41.41	21.16	48.43	23.63	55.45	26.11	62.47	28.58	69.49	31
32		21.02		28.38		35.74		43.10	21.70	50.45	24.26	57.81	26.83	65.17	29.39	72.53	32
33		21.70		29.39		37.09		44.78	22.24	52.48	24.89	60.17	27.55	67.87	30.20	75.56	33
34		22.37		30.41		38.44	20.03	46.47	22.78	54.50	25.52	62.54	28.27	70.57	31.01	78.60	34
35		23.09		31.49		39.88	20.48	48.27	23.32	56.66	26.15	65.06	28.99	73.45	31.82	81.84	35
36		24.80		34.05		43.30	21.61	52.55	24.67	61.79	27.73	71.04	30.79	80.29	33.85	89.54	36
37		26.51		36.62		46.72	22.73	56.82	26.02	66.92	29.30	77.03	32.59	87.13	35.87	97.23	37
38		28.22		39.18	20.35	50.14	23.86	61.10	27.37	72.05	30.88	83.01	34.39	93.97	37.90	104.93	38
39		29.93		41.75	21.25	53.56	24.98	65.37	28.72	77.18	32.45	89.00	36.19	100.81	39.92	112.62	39
40		31.60		44.24	21.97	56.89	25.88	69.53	29.80	82.18	33.71	94.82	37.63	107.47	41.54	120.11	40
41		34.25		48.23	23.59	62.20	27.91	76.17	32.23	90.14	36.55	104.12	40.87	118.09	45.19	132.06	41
42		36.91	20.48	52.21	25.21	67.51	29.93	82.81	34.66	98.11	39.38	113.41	44.11	128.71	48.83	144.01	42
43		39.56	21.70	56.19	26.83	72.82	31.96	89.45	37.09	106.07	42.22	122.70	47.35	139.33	52.48	155.96	43
44		42.22	22.91	60.17	28.45	78.13	33.98	96.08	39.52	114.04	45.05	131.99	50.59	149.95	56.12	167.90	44
45		44.92	24.20	64.22	30.16	83.53	36.12	102.83	42.08	122.14	48.05	141.44	54.01	160.75	59.97	180.05	45
46		48.74	26.09	69.96	32.68	91.18	39.27	112.40	45.86	133.61	52.46	154.83	59.05	176.05	65.64	197.27	46
47	20.75	52.57	27.98	75.70	35.20	98.83	42.42	121.96	49.64	145.09	56.87	168.22	64.09	191.35	71.31	214.48	47
48	22.01	56.39	29.87	81.44	37.72	106.48	45.57	131.52	53.42	156.56	61.28	181.61	69.13	206.65	76.98	231.69	48
49	23.27	60.22	31.76	87.17	40.24	114.13	48.72	141.08	57.20	168.04	65.69	194.99	74.17	221.95	82.65	248.90	49
50	24.58	64.00	33.71	92.84	42.85	121.69	51.98	150.53	61.12	179.38	70.25	208.22	79.39	237.07	88.52	265.91	50
51	26.69	69.35	36.89	100.88	47.08	132.40	57.27	163.92	67.46	195.44	77.66	226.97	87.85	258.49	98.04	290.01	51
52	28.81	74.71	40.06	108.91	51.31	143.11	62.56	177.31	73.81	211.51	85.06	245.71	96.31	279.91	107.56	314.11	52
53	30.92	80.06	43.23	116.94	55.54	153.82	67.85	190.70	80.15	227.57	92.46	264.45	104.77	301.33	117.08	338.21	53
54	33.04	85.42	46.40	124.97	59.77	164.53	73.13	204.08	86.50	243.64	99.86	283.19	113.23	322.75	126.59	362.30	54
55	35.11	90.86	49.51	133.14	63.91	175.42	78.31	217.70	92.71	259.97	107.11	302.25	121.51	344.53	135.91	386.81	55
56	38.53	98.29	54.64	144.28	70.75	190.27	86.86	236.26	102.97	282.25	119.08	328.24	135.19	374.23	151.30	420.22	56
57	41.95	105.71	59.77	155.42	77.59	205.12	95.41	254.82	113.23	304.52	131.05	354.23	148.87	403.93	166.69	453.63	57
58	45.37	113.14	64.90	166.55	84.43	219.97	103.96	273.38	123.49	326.80	143.02	380.21	162.55	433.63	182.08	487.04	58
59	48.79	120.56	70.03	177.69	91.27	234.82	112.51	291.95	133.75	349.07	154.99	406.20	176.23	463.33	197.47	520.46	59
60	52.25	128.03	75.23	188.90	98.20	249.76	121.17	310.62	144.14	371.48	167.12	432.35	190.09	493.21	213.06	554.07	60
61	57.47	139.33	83.06	205.84	108.64	272.35	134.22	338.86	159.80	405.37	185.39	471.88	210.97	538.39	236.55	604.90	61
62	62.69	150.62	90.89	222.78	119.08	294.94	147.27	367.10	175.46	439.25	203.66	511.41	231.85	583.57	260.04	655.73	62
63	67.91	161.92	98.72	239.72	129.52	317.53	160.32	395.33	191.12	473.14	221.93	550.94	252.73	628.75	283.53	706.55	63
64	73.13	173.21	106.55	256.67	139.96	340.12	173.37	423.57	206.78	507.02	240.20	590.48	273.61	673.93	307.02	757.38	64
65	78.31	184.51	114.31	273.61	150.31	362.71	186.31	451.81	222.31	540.91	258.31	630.01	294.31	719.11	330.31	808.21	65
66	89.11	202.42	130.51	300.47	171.91	398.53	213.31	496.58	254.71	594.64	296.11	692.69	337.51	790.75	378.91	888.80	66
67	99.91	220.33	146.71	327.34	193.51	434.35	240.31	541.36	287.11	648.37	333.91	755.38	380.71	862.39	427.51	969.40	67
68	110.71	238.24	162.91	354.20	215.11	470.17	267.31	586.13	319.51	702.10	371.71	818.06	423.91	934.03	476.11	1049.99	68
69	121.51	256.15	179.11	381.07	236.71	505.99	294.31	630.91	351.91	755.83	409.51	880.75	467.11	1005.67	524.71	1130.59	69
70	132.31	274.06	195.31	407.93	258.31	541.81	321.31	675.68	384.31	809.56	447.31	943.43	510.31	1077.31	573.31	1211.18	70
71																	71
72																	72
73																	73
74																	74
75																	75

Age	\$250,000		\$275,000		\$300,000		\$325,000		\$350,000		\$375,000		\$400,000		Age
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	31.73	50.41	34.28	54.82	36.82	59.23	39.36	63.64	41.90	68.05	44.45	72.46	46.99	76.87	18
19	31.73	50.41	34.28	54.82	36.82	59.23	39.36	63.64	41.90	68.05	44.45	72.46	46.99	76.87	19
20	31.73	50.41	34.28	54.82	36.82	59.23	39.36	63.64	41.90	68.05	44.45	72.46	46.99	76.87	20
21	31.73	50.41	34.28	54.82	36.82	59.23	39.36	63.64	41.90	68.05	44.45	72.46	46.99	76.87	21
22	31.73	50.41	34.28	54.82	36.82	59.23	39.36	63.64	41.90	68.05	44.45	72.46	46.99	76.87	22
23	31.73	50.41	34.28	54.82	36.82	59.23	39.36	63.64	41.90	68.05	44.45	72.46	46.99	76.87	23
24	31.73	50.41	34.28	54.82	36.82	59.23	39.36	63.64	41.90	68.05	44.45	72.46	46.99	76.87	24
25	26.78	54.01	28.83	58.78	30.88	63.55	32.93	68.32	34.97	73.09	37.02	77.86	39.07	82.63	25
26	27.01	55.36	29.08	60.26	31.15	65.17	33.22	70.07	35.29	74.98	37.36	79.88	39.43	84.79	26
27	27.23	56.71	29.33	61.75	31.42	66.79	33.51	71.83	35.60	76.87	37.70	81.91	39.79	86.95	27
28	27.46	58.06	29.57	63.23	31.69	68.41	33.80	73.58	35.92	78.76	38.03	83.93	40.15	89.11	28
29	27.68	59.41	29.82	64.72	31.96	70.03	34.10	75.34	36.23	80.65	38.37	85.96	40.51	91.27	29
30	27.68	60.76	29.82	66.20	31.96	71.65	34.10	77.09	36.23	82.54	38.37	87.98	40.51	93.43	30
31	28.58	62.78	30.81	68.43	33.04	74.08	35.27	79.73	37.49	85.37	39.72	91.02	41.95	96.67	31
32	29.48	64.81	31.80	70.66	34.12	76.51	36.44	82.36	38.75	88.21	41.07	94.06	43.39	99.91	32
33	30.38	66.83	32.79	72.89	35.20	78.94	37.61	84.99	40.01	91.04	42.42	97.10	44.83	103.15	33
34	31.28	68.86	33.78	75.11	36.28	81.37	38.78	87.62	41.27	93.88	43.77	100.13	46.27	106.39	34
35	32.41	70.88	35.02	77.34	37.63	83.80	40.24	90.26	42.85	96.71	45.46	103.17	48.07	109.63	35
36	34.66	78.31	37.49	85.51	40.33	92.71	43.16	99.91	46.00	107.11	48.83	114.31	51.67	121.51	36
37	36.91	85.73	39.97	93.68	43.03	101.62	46.09	109.56	49.15	117.50	52.21	125.45	55.27	133.39	37
38	39.16	93.16	42.44	101.84	45.73	110.53	49.01	119.21	52.30	127.90	55.58	136.58	58.87	145.27	38
39	41.41	100.58	44.92	110.01	48.43	119.44	51.94	128.87	55.45	138.29	58.96	147.72	62.47	157.15	39
40	43.88	108.46	47.64	118.67	51.40	128.89	55.16	139.10	58.91	149.32	62.67	159.53	66.43	169.75	40
41	47.71	120.16	51.85	131.54	55.99	142.93	60.13	154.31	64.27	165.70	68.41	177.08	72.55	188.47	41
42	51.53	131.86	56.06	144.41	60.58	156.97	65.10	169.52	69.62	182.08	74.15	194.63	78.67	207.19	42
43	55.36	143.56	60.26	157.28	65.17	171.01	70.07	184.73	74.98	198.46	79.88	212.18	84.79	225.91	43
44	59.18	155.26	64.47	170.15	69.76	185.05	75.05	199.94	80.33	214.84	85.62	229.73	90.91	244.63	44
45	63.46	167.18	69.17	183.27	74.89	199.36	80.60	215.45	86.32	231.53	92.03	247.62	97.75	263.71	45
46	68.63	181.13	74.87	198.62	81.10	216.10	87.33	233.58	93.56	251.06	99.80	268.55	106.03	286.03	46
47	73.81	195.08	80.56	213.96	87.31	232.84	94.06	251.72	100.81	270.59	107.56	289.47	114.31	308.35	47
48	78.98	209.03	86.25	229.31	93.52	249.58	100.79	269.85	108.05	290.12	115.32	310.40	122.59	330.67	48
49	84.16	222.98	91.94	244.65	99.73	266.32	107.51	287.99	115.30	309.65	123.08	331.32	130.87	352.99	49
50	89.78	236.71	98.13	259.75	106.48	282.79	114.83	305.83	123.17	328.87	131.52	351.91	139.87	374.95	50
51	99.46	262.58	108.77	288.21	118.09	313.84	127.40	339.47	136.72	365.09	146.03	390.72	155.35	416.35	51
52	109.13	288.46	119.42	316.67	129.70	344.89	139.98	373.10	150.26	401.32	160.55	429.53	170.83	457.75	52
53	118.81	314.33	130.06	345.14	141.31	375.94	152.56	406.74	163.81	437.54	175.06	468.35	186.31	499.15	53
54	128.48	340.21	140.70	373.60	152.92	406.99	165.14	440.38	177.35	473.77	189.57	507.16	201.79	540.55	54
55	138.16	365.63	151.34	401.57	164.53	437.50	177.71	473.43	190.90	509.36	204.08	545.30	217.27	581.23	55
56	155.71	407.26	170.65	447.35	185.59	487.45	200.53	527.54	215.47	567.64	230.41	607.73	245.35	647.83	56
57	173.26	448.88	189.95	493.14	206.65	537.40	223.34	581.66	240.04	625.91	256.73	670.17	273.43	714.43	57
58	190.81	490.51	209.26	538.93	227.71	587.35	246.16	635.77	264.61	684.19	283.06	732.61	301.51	781.03	58
59	208.36	532.13	228.56	584.72	248.77	637.30	268.97	689.88	289.18	742.46	309.38	795.05	329.59	847.63	59
60	225.46	573.31	247.37	630.01	269.29	686.71	291.20	743.41	313.12	800.11	335.03	856.81	356.95	913.51	60
61	251.56	635.41	276.08	698.32	300.61	761.23	325.13	824.14	349.66	887.05	374.18	949.96	398.71	1012.87	61
62	277.66	697.51	304.79	766.63	331.93	835.75	359.06	904.87	386.20	973.99	413.33	1043.11	440.47	1112.23	62
63	303.76	759.61	333.50	834.94	363.25	910.27	392.99	985.60	422.74	1060.93	452.48	1136.26	482.23	1211.59	63
64	329.86	821.71	362.21	903.25	394.57	984.79	426.92	1066.33	459.28	1147.87	491.63	1229.41	523.99	1310.95	64
65	356.41	884.26	391.42	972.05	426.43	1059.85	461.44	1147.64	496.45	1235.44	531.46	1323.23	566.47	1411.03	65
66	407.71	973.13	447.85	1069.82	487.99	1166.50	528.13	1263.18	568.27	1359.86	608.41	1456.55	648.55	1553.23	66
67	459.01	1062.01	504.28	1167.58	549.55	1273.15	594.82	1378.72	640.09	1484.29	685.36	1589.86	730.63	1695.43	67
68	510.31	1150.88	560.71	1265.34	611.11	1379.80	661.51	1494.26	711.91	1608.71	762.31	1723.17	812.71	1837.63	68
69	561.61	1239.76	617.14	1363.10	672.67	1486.45	728.20	1609.79	783.73	1733.14	839.26	1856.48	894.79	1979.83	69
70	613.36	1328.63	674.06	1460.87	734.77	1593.10	795.47	1725.33	856.18	1857.56	916.88	1989.80	977.59	2122.03	70
71															71
72															72
73															73
74															74
75															75

Female

Term Made Simple

15 Year Level Term

Monthly Premium

Standard Rates

Age	\$50,000		\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		Age
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18						20.53		24.08		27.64		31.19		34.75		38.30	18
19						20.53		24.08		27.64		31.19		34.75		38.30	19
20						20.53		24.08		27.64		31.19		34.75		38.30	20
21						20.53		24.08		27.64		31.19		34.75		38.30	21
22						20.53		24.08		27.64		31.19		34.75		38.30	22
23						20.53		24.08		27.64		31.19		34.75		38.30	23
24						20.53		24.08		27.64		31.19		34.75		38.30	24
25						20.71		24.31		27.91		31.51		35.11	20.08	38.71	25
26						21.34		25.10		28.85		32.61		36.37	20.48	40.13	26
27						21.97		25.88		29.80		33.71		37.63	20.89	41.54	27
28						22.60		26.67		30.74		34.82		38.89	21.29	42.96	28
29						23.23		27.46		31.69		35.92		40.15	21.70	44.38	29
30						23.95		28.36		32.77		37.18	20.17	41.59	21.90	46.00	30
31				20.75		25.57		30.38		35.20		40.01	21.07	44.83	22.91	49.64	31
32				21.97		27.19		32.41		37.63	20.01	42.85	21.97	48.07	23.93	53.29	32
33				23.18		28.81		34.43		40.06	20.80	45.68	22.87	51.31	24.94	56.93	33
34				24.40		30.43		36.46		42.49	21.59	48.52	23.77	54.55	25.95	60.58	34
35				25.75		32.23		38.71		45.19	22.06	51.67	24.31	58.15	26.56	64.63	35
36		20.57		27.71		34.84		41.97	20.89	49.10	23.32	56.24	25.75	63.37	28.18	70.50	36
37		21.88		29.66		37.45		45.23	21.97	53.02	24.58	60.80	27.19	68.59	29.80	76.37	37
38		23.18		31.62		40.06	20.26	48.50	23.05	56.93	25.84	65.37	28.63	73.81	31.42	82.25	38
39		24.49		33.58		42.67	21.16	51.76	24.13	60.85	27.10	69.94	30.07	79.03	33.04	88.12	39
40		25.75		35.47		45.19	22.06	54.91	25.21	64.63	28.36	74.35	31.51	84.07	34.66	93.79	40
41		27.64		38.30		48.97	23.18	59.63	26.56	70.30	29.93	80.96	33.31	91.63	36.68	102.29	41
42		29.53		41.14	20.71	52.75	24.31	64.36	27.91	75.97	31.51	87.58	35.11	99.19	38.71	110.80	42
43		31.42		43.97	21.61	56.53	25.43	69.08	29.26	81.64	33.08	94.19	36.91	106.75	40.73	119.30	43
44		33.31		46.81	22.51	60.31	26.56	73.81	30.61	87.31	34.66	100.81	38.71	114.31	42.76	127.81	44
45		35.11		49.51	23.59	63.91	27.91	78.31	32.23	92.71	36.55	107.11	40.87	121.51	45.19	135.91	45
46		37.54	20.28	53.15	24.94	68.77	29.60	84.38	34.25	100.00	38.91	115.61	43.57	131.23	48.23	146.84	46
47		39.97	21.29	56.80	26.29	73.63	31.28	90.46	36.28	107.29	41.27	124.12	46.27	140.95	51.26	157.78	47
48		42.40	22.31	60.44	27.64	78.49	32.97	96.53	38.30	114.58	43.64	132.62	48.97	150.67	54.30	168.71	48
49		44.83	23.32	64.09	28.99	83.35	34.66	102.61	40.33	121.87	46.00	141.13	51.67	160.39	57.34	179.65	49
50		47.17	24.26	67.60	30.25	88.03	36.23	108.46	42.22	128.89	48.20	149.32	54.19	169.75	60.17	190.18	50
51		50.54	25.95	72.66	32.50	94.78	39.05	116.90	45.59	139.01	52.14	161.13	58.69	183.25	65.24	205.37	51
52	20.53	53.92	27.64	77.72	34.75	101.53	41.86	125.33	48.97	149.14	56.08	172.94	63.19	196.75	70.30	220.55	52
53	21.65	57.29	29.33	82.79	37.00	108.28	44.67	133.77	52.34	159.26	60.02	184.76	67.69	210.25	75.36	235.74	53
54	22.78	60.67	31.01	87.85	39.25	115.03	47.48	142.21	55.72	169.39	63.95	196.57	72.19	223.75	80.42	250.93	54
55	23.86	64.13	32.63	93.05	41.41	121.96	50.18	150.87	58.96	179.78	67.73	208.70	76.51	237.61	85.28	266.52	55
56	25.79	68.99	35.54	100.34	45.28	131.68	55.02	163.02	64.76	194.36	74.51	225.71	84.25	257.05	93.99	288.39	56
57	27.73	73.85	38.44	107.63	49.15	141.40	59.86	175.17	70.57	208.94	81.28	242.72	91.99	276.49	102.70	310.26	57
58	29.66	78.71	41.34	114.92	53.02	151.12	64.70	187.32	76.37	223.52	88.05	259.73	99.73	295.93	111.41	332.13	58
59	31.60	83.57	44.24	122.21	56.89	160.84	69.53	199.47	82.18	238.10	94.82	276.74	107.47	315.37	120.11	354.00	59
60	33.58	88.39	47.21	129.43	60.85	170.47	74.48	211.51	88.12	252.55	101.75	293.59	115.39	334.63	129.02	375.67	60
61	37.94	97.07	53.76	142.46	69.58	187.84	85.40	233.22	101.21	278.60	117.03	323.99	132.85	369.37	148.67	414.75	61
62	42.31	105.76	60.31	155.48	78.31	205.21	96.31	254.93	114.31	304.66	132.31	354.38	150.31	404.11	168.31	453.83	62
63	46.67	114.44	66.86	168.51	87.04	222.58	107.22	276.65	127.40	330.71	147.59	384.78	167.77	438.85	187.95	492.92	63
64	51.04	123.13	73.40	181.54	95.77	239.95	118.13	298.36	140.50	356.77	162.86	415.18	185.23	473.59	207.59	532.00	64
65	55.36	131.86	79.88	194.63	104.41	257.41	128.93	320.18	153.46	382.96	177.98	445.73	202.51	508.51	227.03	571.28	65
66	62.65	143.65	90.82	212.32	118.99	280.99	147.16	349.66	175.33	418.33	203.50	487.00	231.67	555.67	259.84	624.34	66
67	69.94	155.44	101.75	230.00	133.57	304.57	165.38	379.13	197.20	453.70	229.01	528.26	260.83	602.83	292.64	677.39	67
68	77.23	167.23	112.69	247.69	148.15	328.15	183.61	408.61	219.07	489.07	254.53	569.53	289.99	649.99	325.45	730.45	68
69	84.52	179.02	123.62	265.37	162.73	351.73	201.83	438.08	240.94	524.44	280.04	610.79	319.15	697.15	358.25	783.50	69
70	91.81	190.81	134.56	283.06	177.31	375.31	220.06	467.56	262.81	559.81	305.56	652.06	348.31	744.31	391.06	836.56	70
71																	71
72																	72
73																	73
74																	74
75																	75

Female

Term Made Simple

15 Year Level Term

Monthly Premium

Standard Rates

Age	\$250,000		\$275,000		\$300,000		\$325,000		\$350,000		\$375,000		\$400,000		Age
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18		40.28		43.68	20.89	47.08	22.10	50.48	23.32	53.87	24.53	57.27	25.75	60.67	18
19		40.28		43.68	20.89	47.08	22.10	50.48	23.32	53.87	24.53	57.27	25.75	60.67	19
20		40.28		43.68	20.89	47.08	22.10	50.48	23.32	53.87	24.53	57.27	25.75	60.67	20
21		40.28		43.68	20.89	47.08	22.10	50.48	23.32	53.87	24.53	57.27	25.75	60.67	21
22		40.28		43.68	20.89	47.08	22.10	50.48	23.32	53.87	24.53	57.27	25.75	60.67	22
23		40.28		43.68	20.89	47.08	22.10	50.48	23.32	53.87	24.53	57.27	25.75	60.67	23
24		40.28		43.68	20.89	47.08	22.10	50.48	23.32	53.87	24.53	57.27	25.75	60.67	24
25		40.96		44.42	21.16	47.89	22.40	51.35	23.63	54.82	24.87	58.28	26.11	61.75	25
26		42.08	20.42	45.66	21.70	49.24	22.98	52.82	24.26	56.39	25.55	59.97	26.83	63.55	26
27		43.21	20.91	46.90	22.24	50.59	23.57	54.28	24.89	57.97	26.22	61.66	27.55	65.35	27
28	20.03	44.33	21.41	48.14	22.78	51.94	24.15	55.74	25.52	59.54	26.90	63.35	28.27	67.15	28
29	20.48	45.46	21.90	49.37	23.32	53.29	24.74	57.20	26.15	61.12	27.57	65.03	28.99	68.95	29
30	20.93	47.03	22.40	51.11	23.86	55.18	25.32	59.25	26.78	63.32	28.25	67.40	29.71	71.47	30
31	22.06	48.16	23.63	52.34	25.21	56.53	26.78	60.71	28.36	64.90	29.93	69.08	31.51	73.27	31
32	23.18	49.28	24.87	53.58	26.56	57.88	28.25	62.18	29.93	66.47	31.62	70.77	33.31	75.07	32
33	24.31	50.41	26.11	54.82	27.91	59.23	29.71	63.64	31.51	68.05	33.31	72.46	35.11	76.87	33
34	25.43	51.53	27.35	56.06	29.26	60.58	31.17	65.10	33.08	69.62	35.00	74.15	36.91	78.67	34
35	26.33	53.11	28.34	57.79	30.34	62.47	32.34	67.15	34.34	71.83	36.35	76.51	38.35	81.19	35
36	28.13	58.73	30.32	63.98	32.50	69.22	34.68	74.46	36.86	79.70	39.05	84.95	41.23	90.19	36
37	29.93	64.36	32.30	70.16	34.66	75.97	37.02	81.77	39.38	87.58	41.75	93.38	44.11	99.19	37
38	31.73	69.98	34.28	76.35	36.82	82.72	39.36	89.09	41.90	95.45	44.45	101.82	46.99	108.19	38
39	33.53	75.61	36.26	82.54	38.98	89.47	41.70	96.40	44.42	103.33	47.15	110.26	49.87	117.19	39
40	35.56	81.68	38.48	89.22	41.41	96.76	44.33	104.30	47.26	111.83	50.18	119.37	53.11	126.91	40
41	38.26	90.23	41.45	98.63	44.65	107.02	47.84	115.41	51.04	123.80	54.23	132.20	57.43	140.59	41
42	40.96	98.78	44.42	108.03	47.89	117.28	51.35	126.53	54.82	135.77	58.28	145.02	61.75	154.27	42
43	43.66	107.33	47.39	117.44	51.13	127.54	54.86	137.64	58.60	147.74	62.33	157.85	66.07	167.95	43
44	46.36	115.88	50.36	126.84	54.37	137.80	58.37	148.76	62.38	159.71	66.38	170.67	70.39	181.63	44
45	49.51	124.21	53.83	136.00	58.15	147.79	62.47	159.58	66.79	171.37	71.11	183.16	75.43	194.95	45
46	52.88	135.23	57.54	148.13	62.20	161.02	66.86	173.91	71.51	186.80	76.17	199.70	80.83	212.59	46
47	56.26	146.26	61.25	160.25	66.25	174.25	71.24	188.24	76.24	202.24	81.23	216.23	86.23	230.23	47
48	59.63	157.28	64.97	172.38	70.30	187.48	75.63	202.58	80.96	217.67	86.30	232.77	91.63	247.87	48
49	63.01	168.31	68.68	184.51	74.35	200.71	80.02	216.91	85.69	233.11	91.36	249.31	97.03	265.51	49
50	65.93	179.56	71.90	196.88	77.86	214.21	83.82	231.53	89.78	248.86	95.75	266.18	101.71	283.51	50
51	71.56	198.46	78.08	217.67	84.61	236.89	91.13	256.10	97.66	275.32	104.18	294.53	110.71	313.75	51
52	77.18	217.36	84.27	238.46	91.36	259.57	98.45	280.67	105.53	301.78	112.62	322.88	119.71	343.99	52
53	82.81	236.26	90.46	259.25	98.11	282.25	105.76	305.24	113.41	328.24	121.06	351.23	128.71	374.23	53
54	88.43	255.16	96.65	280.04	104.86	304.93	113.07	329.81	121.28	354.70	129.50	379.58	137.71	404.47	54
55	93.61	273.83	102.34	300.59	111.07	327.34	119.80	354.09	128.53	380.84	137.26	407.60	145.99	434.35	55
56	103.28	301.96	112.98	331.52	122.68	361.09	132.38	390.65	142.07	420.22	151.77	449.78	161.47	479.35	56
57	112.96	330.08	123.62	362.46	134.29	394.84	144.95	427.22	155.62	459.59	166.28	491.97	176.95	524.35	57
58	122.63	358.21	134.27	393.40	145.90	428.59	157.53	463.78	169.16	498.97	180.80	534.16	192.43	569.35	58
59	132.31	386.33	144.91	424.34	157.51	462.34	170.11	500.34	182.71	538.34	195.31	576.35	207.91	614.35	59
60	141.76	414.68	155.30	455.52	168.85	496.36	182.39	537.20	195.94	578.03	209.48	618.87	223.03	659.71	60
61	161.56	456.53	177.08	501.56	192.61	546.58	208.13	591.60	223.66	636.62	239.18	681.65	254.71	726.67	61
62	181.36	498.38	198.86	547.59	216.37	596.80	233.87	646.01	251.38	695.21	268.88	744.42	286.39	793.63	62
63	201.16	540.23	220.64	593.63	240.13	647.02	259.61	700.41	279.10	753.80	298.58	807.20	318.07	860.59	63
64	220.96	582.08	242.42	639.66	263.89	697.24	285.35	754.82	306.82	812.39	328.28	869.97	349.75	927.55	64
65	240.98	623.48	264.45	685.20	287.92	746.92	311.39	808.64	334.85	870.35	358.32	932.07	381.79	993.79	65
66	277.66	681.53	304.79	749.06	331.93	816.58	359.06	884.10	386.20	951.62	413.33	1019.15	440.47	1086.67	66
67	314.33	739.58	345.14	812.91	375.94	886.24	406.74	959.57	437.54	1032.89	468.35	1106.22	499.15	1179.55	67
68	351.01	797.63	385.48	876.77	419.95	955.90	454.42	1035.03	488.89	1114.16	523.36	1193.30	557.83	1272.43	68
69	387.68	855.68	425.82	940.62	463.96	1025.56	502.10	1110.50	540.23	1195.43	578.37	1280.37	616.51	1365.31	69
70	423.91	913.28	465.67	1003.98	507.43	1094.68	549.19	1185.38	590.95	1276.07	632.71	1366.77	674.47	1457.47	70
71															71
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73															73
74															74
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Male

Term Made Simple

20 Year Level Term

Monthly Premium

Preferred Rates

Age	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000	\$275,000	\$300,000	\$325,000	\$350,000	\$375,000	\$400,000	Age
	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	
18					20.62	23.00	25.39	27.77	27.91	30.07	32.23	34.39	36.55	38.71	40.87	18
19					20.62	23.00	25.39	27.77	27.91	30.07	32.23	34.39	36.55	38.71	40.87	19
20					20.62	23.00	25.39	27.77	27.91	30.07	32.23	34.39	36.55	38.71	40.87	20
21					20.62	23.00	25.39	27.77	27.91	30.07	32.23	34.39	36.55	38.71	40.87	21
22					20.75	23.16	25.57	27.98	27.91	30.07	32.23	34.39	36.55	38.71	40.87	22
23					20.75	23.16	25.57	27.98	28.13	30.32	32.50	34.68	36.86	39.05	41.23	23
24					20.89	23.32	25.75	28.18	28.13	30.32	32.50	34.68	36.86	39.05	41.23	24
25						20.96	23.05	25.14	25.66	27.59	29.53	31.46	33.40	35.33	37.27	25
26						21.11	23.23	25.34	25.66	27.59	29.53	31.46	33.40	35.33	37.27	26
27						21.11	23.23	25.34	25.66	27.59	29.53	31.46	33.40	35.33	37.27	27
28						20.64	22.69	24.74	24.98	26.85	28.72	30.59	32.45	34.32	36.19	28
29						20.17	22.15	24.13	24.53	26.36	28.18	30.00	31.82	33.65	35.47	29
30						20.48	22.51	24.53	26.11	28.09	30.07	32.05	34.03	36.01	37.99	30
31						20.96	23.05	25.14	26.78	28.83	30.88	32.93	34.97	37.02	39.07	31
32						21.74	23.95	26.15	27.91	30.07	32.23	34.39	36.55	38.71	40.87	32
33					20.08	22.37	24.67	26.96	28.81	31.06	33.31	35.56	37.81	40.06	42.31	33
34					20.08	22.37	24.67	26.96	29.26	31.55	33.85	36.14	38.44	40.73	43.03	34
35					20.21	22.53	24.85	27.17	29.26	31.55	33.85	36.14	38.44	40.73	43.03	35
36					21.43	23.95	26.47	28.99	31.28	33.78	36.28	38.78	41.27	43.77	46.27	36
37				20.03	22.78	25.52	28.27	31.01	33.53	36.26	38.98	41.70	44.42	47.15	49.87	37
38				21.16	24.13	27.10	30.07	33.04	36.01	38.98	41.95	44.92	47.89	50.86	53.83	38
39				22.40	25.61	28.83	32.05	35.27	38.26	41.45	44.65	47.84	51.04	54.23	57.43	39
40				23.41	26.83	30.25	33.67	37.09	40.28	43.68	47.08	50.48	53.87	57.27	60.67	40
41			21.70	25.55	29.39	33.24	37.09	40.94	44.33	48.14	51.94	55.74	59.54	63.35	67.15	41
42			23.41	27.68	31.96	36.23	40.51	44.78	48.38	52.59	56.80	61.01	65.21	69.42	73.63	42
43		20.35	25.03	29.71	34.39	39.07	43.75	48.43	52.21	56.80	61.39	65.98	70.57	75.16	79.75	43
44		21.50	26.56	31.62	36.68	41.75	46.81	51.87	56.03	61.01	65.98	70.95	75.92	80.90	85.87	44
45		22.58	28.00	33.42	38.84	44.27	49.69	55.11	59.86	65.21	70.57	75.92	81.28	86.63	91.99	45
46		24.40	30.43	36.46	42.49	48.52	54.55	60.58	65.93	71.90	77.86	83.82	89.78	95.75	101.71	46
47		26.09	32.68	39.27	45.86	52.46	59.05	65.64	71.78	78.33	84.88	91.43	97.97	104.52	111.07	47
48	20.57	27.71	34.84	41.97	49.10	56.24	63.37	70.50	77.18	84.27	91.36	98.45	105.53	112.62	119.71	48
49	21.61	29.26	36.91	44.56	52.21	59.86	67.51	75.16	82.58	90.21	97.84	105.47	113.09	120.72	128.35	49
50	22.69	30.88	39.07	47.26	55.45	63.64	71.83	80.02	87.76	95.90	104.05	112.19	120.34	128.48	136.63	50
51	24.44	33.51	42.58	51.65	60.71	69.78	78.85	87.92	96.31	105.31	114.31	123.31	132.31	141.31	150.31	51
52	26.20	36.14	46.09	56.03	65.98	75.92	85.87	95.81	105.08	114.96	124.84	134.72	144.59	154.47	164.35	52
53	28.04	38.91	49.78	60.65	71.51	82.38	93.25	104.12	114.08	124.86	135.64	146.42	157.19	167.97	178.75	53
54	29.89	41.68	53.47	65.26	77.05	88.84	100.63	112.42	123.31	135.01	146.71	158.41	170.11	181.81	193.51	54
55	31.91	44.72	57.52	70.32	83.12	95.93	108.73	121.53	132.76	145.40	158.05	170.69	183.34	195.98	208.63	55
56	34.93	49.24	63.55	77.86	92.17	106.48	120.79	135.10	142.21	155.80	169.39	182.98	196.57	210.16	223.75	56
57	37.99	53.83	69.67	85.51	101.35	117.19	133.03	148.87	152.11	166.69	181.27	195.85	210.43	225.01	239.59	57
58	41.09	58.49	75.88	93.27	110.66	128.06	145.45	162.84	161.78	177.33	192.88	208.43	223.97	239.52	255.07	58
59	44.24	63.21	82.18	101.15	120.11	139.08	158.05	177.02	171.91	188.47	205.03	221.59	238.15	254.71	271.27	59
60	47.39	67.94	88.48	109.02	129.56	150.11	170.65	191.19	190.36	208.76	227.17	245.57	263.98	282.38	300.79	60
61	51.40	73.94	96.49	119.03	141.58	164.12	186.67	209.21	217.36	238.46	259.57	280.67	301.78	322.88	343.99	61
62	55.45	80.02	104.59	129.16	153.73	178.30	202.87	227.44	244.36	268.16	291.97	315.77	339.58	363.38	387.19	62
63	59.54	86.16	112.78	139.40	166.01	192.63	219.25	245.87	271.81	298.36	324.91	351.46	378.01	404.56	431.11	63
64	65.93	95.75	125.56	155.37	185.18	215.00	244.81	274.62	299.48	328.80	358.12	387.44	416.75	446.07	475.39	64
65	71.56	104.18	136.81	169.43	202.06	234.68	267.31	299.93	330.53	362.96	395.38	427.80	460.22	492.65	525.07	65
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Female

Term Made Simple

20 Year Level Term

Monthly Premium

Preferred Rates

Age	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000	\$275,000	\$300,000	\$325,000	\$350,000	\$375,000	\$400,000	Age	
	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT		
18													20.06	21.11	22.17	23.23	18
19													20.06	21.11	22.17	23.23	19
20													20.06	21.11	22.17	23.23	20
21													20.06	21.11	22.17	23.23	21
22													20.06	21.11	22.17	23.23	22
23													20.35	21.43	22.51	23.59	23
24													20.35	21.43	22.51	23.59	24
25												20.08	21.23	22.37	23.52	24.67	25
26												20.35	21.52	22.69	23.86	25.03	26
27												20.35	21.52	22.69	23.86	25.03	27
28													20.93	22.06	23.18	24.31	28
29													20.35	21.43	22.51	23.59	29
30													20.35	21.43	22.51	23.59	30
31									20.03		20.66	21.97	23.27	24.58	25.88	27.19	31
32								20.28	20.93	21.41	22.78	24.15	25.52	26.90	28.27	29.71	32
33								20.89	21.83	23.39	24.94	26.49	28.04	29.60	31.15	32.71	33
34								21.29	22.73	24.38	26.02	27.66	29.30	30.95	32.59	34.28	34
35								20.53	22.31	23.86	25.61	27.37	29.12	30.88	32.63	34.39	35
36								21.61	23.52	25.21	27.10	28.99	30.88	32.77	34.66	36.55	36
37						20.64	22.69	24.74	27.01	29.08	31.15	33.22	35.29	37.36	39.43	41.50	37
38						21.74	23.95	26.15	28.58	30.81	33.04	35.27	37.49	39.72	41.95	44.08	38
39					20.35	22.69	25.03	27.37	30.16	32.54	34.93	37.31	39.70	42.08	44.47	46.86	39
40					21.16	23.63	26.11	28.58	31.06	33.53	36.01	38.48	40.96	43.43	45.91	48.36	40
41				20.03	22.78	25.52	28.27	31.01	33.53	36.26	38.98	41.70	44.42	47.15	49.87	52.59	41
42				21.27	24.26	27.26	30.25	33.24	36.01	38.98	41.95	44.92	47.89	50.86	53.83	56.80	42
43				22.51	25.75	28.99	32.23	35.47	38.26	41.45	44.65	47.84	51.04	54.23	57.43	60.62	43
44			20.26	23.75	27.23	30.72	34.21	37.70	40.51	43.93	47.35	50.77	54.19	57.61	61.03	64.45	44
45			21.07	24.76	28.45	32.14	35.83	39.52	42.98	46.65	50.32	53.99	57.65	61.32	64.99	68.66	45
46			22.24	26.22	30.20	34.19	38.17	42.15	45.68	49.62	53.56	57.50	61.43	65.37	69.31	73.25	46
47			23.32	27.57	31.82	36.08	40.33	44.58	48.38	52.59	56.80	61.01	65.21	69.42	73.63	77.84	47
48			24.31	28.81	33.31	37.81	42.31	46.81	51.08	55.56	60.04	64.52	68.99	73.47	77.95	82.43	48
49		20.55	25.30	30.05	34.79	39.54	44.29	49.04	53.56	58.28	63.01	67.73	72.46	77.18	81.91	86.64	49
50		22.64	28.09	33.53	38.98	44.42	49.87	55.31	58.51	63.73	68.95	74.17	79.39	84.61	89.83	95.05	50
51		23.72	29.53	35.33	41.14	46.94	52.75	58.55	62.11	67.69	73.27	78.85	84.43	90.01	95.59	101.17	51
52		25.28	31.60	37.92	44.24	50.57	56.89	63.21	67.28	73.38	79.48	85.58	91.67	97.77	103.87	109.97	52
53	20.08	26.96	33.85	40.73	47.62	54.50	61.39	68.27	72.91	79.57	86.23	92.89	99.55	106.21	112.87	119.53	53
54	21.16	28.58	36.01	43.43	50.86	58.28	65.71	73.13	78.31	85.51	92.71	99.91	107.11	114.31	121.51	128.71	54
55	22.46	30.54	38.62	46.70	54.77	62.85	70.93	79.01	84.83	92.69	100.54	108.39	116.24	124.10	131.95	139.80	55
56	24.17	33.11	42.04	50.97	59.90	68.84	77.77	86.70	93.38	102.09	110.80	119.51	128.21	136.92	145.63	154.34	56
57	26.15	36.08	46.00	55.92	65.84	75.77	85.69	95.61	102.16	111.74	121.33	130.91	140.50	150.08	159.67	169.25	57
58	28.36	39.38	50.41	61.43	72.46	83.48	94.51	105.53	111.38	121.89	132.40	142.91	153.41	163.92	174.43	184.94	58
59	30.61	42.76	54.91	67.06	79.21	91.36	103.51	115.66	120.38	131.79	143.20	154.61	166.01	177.42	188.83	200.24	59
60	32.86	46.13	59.41	72.68	85.96	99.23	112.51	125.78	136.36	149.36	162.37	175.37	188.38	201.38	214.39	227.40	60
61	36.77	52.01	67.24	82.47	97.70	112.94	128.17	143.40	156.38	171.39	186.40	201.41	216.41	231.42	246.43	261.44	61
62	40.87	58.15	75.43	92.71	109.99	127.27	144.55	161.83	176.86	193.91	210.97	228.02	245.08	262.13	279.19	296.24	62
63	44.92	64.22	83.53	102.83	122.14	141.44	160.75	180.05	197.11	216.19	235.27	254.35	273.43	292.51	311.59	330.67	63
64	49.10	70.50	91.90	113.30	134.69	156.09	177.49	198.89	218.03	239.21	260.38	281.55	302.72	323.90	345.07	366.24	64
65	53.24	76.71	100.18	123.65	147.11	170.58	194.05	217.52	238.73	261.98	285.22	308.46	331.70	354.95	378.19	401.43	65
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68																	68
69																	69
70																	70
71																	71
72																	72
73																	73
74																	74
75																	75

Male

Term Made Simple

20 Year Level Term

Monthly Premium

Standard Rates

Age	\$50,000		\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		Age
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18				20.89		25.75	20.48	30.61	23.32	35.47	26.15	40.33	28.99	45.19	31.82	50.05	18
19				20.89		25.75	20.48	30.61	23.32	35.47	26.15	40.33	28.99	45.19	31.82	50.05	19
20				20.89		25.75	20.48	30.61	23.32	35.47	26.15	40.33	28.99	45.19	31.82	50.05	20
21				20.89		25.75	20.48	30.61	23.32	35.47	26.15	40.33	28.99	45.19	31.82	50.05	21
22				20.89		25.75	20.48	30.61	23.32	35.47	26.15	40.33	28.99	45.19	31.82	50.05	22
23				20.89		25.75	20.48	30.61	23.32	35.47	26.15	40.33	28.99	45.19	31.82	50.05	23
24				20.89		25.75	20.48	30.61	23.32	35.47	26.15	40.33	28.99	45.19	31.82	50.05	24
25				21.50		26.56		31.62	21.02	36.68	23.48	41.75	25.93	46.81	28.38	51.87	25
26				22.85		28.36		33.87	21.02	39.38	23.48	44.90	25.93	50.41	28.38	55.92	26
27				24.20		30.16		36.12	21.02	42.08	23.48	48.05	25.93	54.01	28.38	59.97	27
28				25.55		31.96		38.37	21.02	44.78	23.48	51.20	25.93	57.61	28.38	64.02	28
29		20.03		26.90		33.76		40.62	21.02	47.48	23.48	54.35	25.93	61.21	28.38	68.07	29
30		20.89		28.18		35.47		42.76	21.29	50.05	23.79	57.34	26.29	64.63	28.79	71.92	30
31		22.28		30.27		38.26		46.25	22.24	54.23	24.89	62.22	27.55	70.21	30.20	78.20	31
32		23.68		32.36		41.05	20.37	49.73	23.18	58.42	26.00	67.10	28.81	75.79	31.62	84.47	32
33		25.07		34.46		43.84	21.16	53.22	24.13	62.60	27.10	71.99	30.07	81.37	33.04	90.75	33
34		26.47		36.55		46.63	21.95	56.71	25.07	66.79	28.20	76.87	31.33	86.95	34.46	97.03	34
35		27.95		38.78		49.60	22.62	60.42	25.88	71.24	29.15	82.07	32.41	92.89	35.67	103.71	35
36		29.71		41.41	20.62	53.11	24.20	64.81	27.77	76.51	31.35	88.21	34.93	99.91	38.51	111.61	36
37		31.46		44.04	21.88	56.62	25.77	69.20	29.66	81.77	33.56	94.35	37.45	106.93	41.34	119.51	37
38		33.22		46.67	23.14	60.13	27.35	73.58	31.55	87.04	35.76	100.49	39.97	113.95	44.18	127.40	38
39		34.97		49.31	24.40	63.64	28.92	77.97	33.44	92.30	37.97	106.64	42.49	120.97	47.01	135.30	39
40		36.73	20.75	51.94	25.57	67.15	30.38	82.36	35.20	97.57	40.01	112.78	44.83	127.99	49.64	143.20	40
41		39.29	22.51	55.79	27.91	72.28	33.31	88.77	38.71	105.26	44.11	121.76	49.51	138.25	54.91	154.74	41
42		41.86	24.26	59.63	30.25	77.41	36.23	95.18	42.22	112.96	48.20	130.73	54.19	148.51	60.17	166.28	42
43		44.42	26.02	63.48	32.59	82.54	39.16	101.60	45.73	120.65	52.30	139.71	58.87	158.77	65.44	177.83	43
44	20.62	46.99	27.77	67.33	34.93	87.67	42.08	108.01	49.24	128.35	56.39	148.69	63.55	169.03	70.70	189.37	44
45	21.79	49.64	29.53	71.31	37.27	92.98	45.01	114.65	52.75	136.31	60.49	157.98	68.23	179.65	75.97	201.32	45
46	23.68	53.51	32.36	77.12	41.05	100.72	49.73	124.32	58.42	147.92	67.10	171.53	75.79	195.13	84.47	218.73	46
47	25.57	57.38	35.20	82.92	44.83	108.46	54.46	134.00	64.09	159.53	73.72	185.07	83.35	210.61	92.98	236.15	47
48	27.46	61.25	38.03	88.73	48.61	116.20	59.18	143.67	69.76	171.14	80.33	198.62	90.91	226.09	101.48	253.56	48
49	29.35	65.12	40.87	94.53	52.39	123.94	63.91	153.35	75.43	182.75	86.95	212.16	98.47	241.57	109.99	270.98	49
50	31.28	69.04	43.77	100.40	56.26	131.77	68.75	163.13	81.23	194.50	93.72	225.86	106.21	257.23	118.70	288.59	50
51	34.21	74.03	48.16	107.90	62.11	141.76	76.06	175.62	90.01	209.48	103.96	243.35	117.91	277.21	131.86	311.07	51
52	37.13	79.03	52.55	115.39	67.96	151.75	83.37	188.11	98.78	224.47	114.20	260.83	129.61	297.19	145.02	333.55	52
53	40.06	84.02	56.93	122.88	73.81	161.74	90.68	200.60	107.56	239.45	124.43	278.31	141.31	317.17	158.18	356.03	53
54	42.98	89.02	61.32	130.37	79.66	171.73	98.00	213.08	116.33	254.44	134.67	295.79	153.01	337.15	171.35	378.50	54
55	46.00	94.06	65.84	137.93	85.69	181.81	105.53	225.68	125.38	269.56	145.22	313.43	165.07	357.31	184.91	401.18	55
56	50.45	101.75	72.53	149.48	94.60	197.20	116.67	244.92	138.74	292.64	160.82	340.37	182.89	388.09	204.96	435.81	56
57	54.91	109.45	79.21	161.02	103.51	212.59	127.81	264.16	152.11	315.73	176.41	367.30	200.71	418.87	225.01	470.44	57
58	59.36	117.14	85.89	172.56	112.42	227.98	138.95	283.40	165.47	338.81	192.00	394.23	218.53	449.65	245.06	505.07	58
59	63.82	124.84	92.57	184.10	121.33	243.37	150.08	302.63	178.84	361.90	207.59	421.16	236.35	480.43	265.10	539.69	59
60	68.23	132.53	99.19	195.65	130.15	258.76	161.11	321.87	192.07	384.98	223.03	448.10	253.99	511.21	284.95	574.32	60
61	73.85	149.59	107.63	221.23	141.40	292.87	175.17	364.51	208.94	436.15	242.72	507.79	276.49	579.43	310.26	651.07	61
62	79.48	166.64	116.06	246.81	152.65	326.98	189.23	407.15	225.82	487.31	262.40	567.48	298.99	647.65	335.57	727.82	62
63	85.10	183.70	124.50	272.39	163.90	361.09	203.30	449.78	242.69	538.48	282.09	627.17	321.49	715.87	360.89	804.56	63
64	90.73	200.75	132.94	297.98	175.15	395.20	217.36	492.42	259.57	589.64	301.78	686.87	343.99	784.09	386.20	881.31	64
65	96.31	217.81	141.31	323.56	186.31	429.31	231.31	535.06	276.31	640.81	321.31	746.56	366.31	852.31	411.31	958.06	65
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Age	\$250,000		\$275,000		\$300,000		\$325,000		\$350,000		\$375,000		\$400,000		Age
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	31.96	54.46	34.52	59.27	37.09	64.09	39.65	68.90	42.22	73.72	44.78	78.53	47.35	83.35	18
19	31.96	54.46	34.52	59.27	37.09	64.09	39.65	68.90	42.22	73.72	44.78	78.53	47.35	83.35	19
20	31.96	54.46	34.52	59.27	37.09	64.09	39.65	68.90	42.22	73.72	44.78	78.53	47.35	83.35	20
21	31.96	54.46	34.52	59.27	37.09	64.09	39.65	68.90	42.22	73.72	44.78	78.53	47.35	83.35	21
22	31.96	54.46	34.52	59.27	37.09	64.09	39.65	68.90	42.22	73.72	44.78	78.53	47.35	83.35	22
23	31.96	54.46	34.52	59.27	37.09	64.09	39.65	68.90	42.22	73.72	44.78	78.53	47.35	83.35	23
24	31.96	54.46	34.52	59.27	37.09	64.09	39.65	68.90	42.22	73.72	44.78	78.53	47.35	83.35	24
25	28.81	56.48	31.06	61.50	33.31	66.52	35.56	71.54	37.81	76.55	40.06	81.57	42.31	86.59	25
26	28.81	57.38	31.06	62.49	33.31	67.60	35.56	72.71	37.81	77.81	40.06	82.92	42.31	88.03	26
27	28.81	58.28	31.06	63.48	33.31	68.68	35.56	73.88	37.81	79.07	40.06	84.27	42.31	89.47	27
28	28.81	59.18	31.06	64.47	33.31	69.76	35.56	75.05	37.81	80.33	40.06	85.62	42.31	90.91	28
29	28.81	60.08	31.06	65.46	33.31	70.84	35.56	76.22	37.81	81.59	40.06	86.97	42.31	92.35	29
30	29.26	60.76	31.55	66.20	33.85	71.65	36.14	77.09	38.44	82.54	40.73	87.98	43.03	93.43	30
31	31.06	66.38	33.53	72.39	36.01	78.40	38.48	84.41	40.96	90.41	43.43	96.42	45.91	102.43	31
32	32.86	72.01	35.51	78.58	38.17	85.15	40.82	91.72	43.48	98.29	46.13	104.86	48.79	111.43	32
33	34.66	77.63	37.49	84.77	40.33	91.90	43.16	99.03	46.00	106.16	48.83	113.30	51.67	120.43	33
34	36.46	83.26	39.47	90.95	42.49	98.65	45.50	106.34	48.52	114.04	51.53	121.73	54.55	129.43	34
35	38.71	89.33	41.95	97.64	45.19	105.94	48.43	114.24	51.67	122.54	54.91	130.85	58.15	139.15	35
36	41.86	100.13	45.41	109.52	48.97	118.90	52.52	128.28	56.08	137.66	59.63	147.05	63.19	156.43	36
37	45.01	110.93	48.88	121.40	52.75	131.86	56.62	142.32	60.49	152.78	64.36	163.25	68.23	173.71	37
38	48.16	121.73	52.34	133.28	56.53	144.82	60.71	156.36	64.90	167.90	69.08	179.45	73.27	190.99	38
39	51.31	132.53	55.81	145.16	60.31	157.78	64.81	170.40	69.31	183.02	73.81	195.65	78.31	208.27	39
40	54.01	143.11	58.78	156.79	63.55	170.47	68.32	184.15	73.09	197.83	77.86	211.51	82.63	225.19	40
41	59.63	158.41	64.97	173.62	70.30	188.83	75.63	204.04	80.96	219.25	86.30	234.46	91.63	249.67	41
42	65.26	173.71	71.15	190.45	77.05	207.19	82.94	223.93	88.84	240.67	94.73	257.41	100.63	274.15	42
43	70.88	189.01	77.34	207.28	83.80	225.55	90.26	243.82	96.71	262.09	103.17	280.36	109.63	298.63	43
44	76.51	204.31	83.53	224.11	90.55	243.91	97.57	263.71	104.59	283.51	111.61	303.31	118.63	323.11	44
45	82.58	219.16	90.21	240.44	97.84	261.73	105.47	283.01	113.09	304.30	120.72	325.58	128.35	346.87	45
46	92.26	238.28	100.85	261.48	109.45	284.68	118.04	307.88	126.64	331.07	135.23	354.27	143.83	377.47	46
47	101.93	257.41	111.50	282.52	121.06	307.63	130.62	332.74	140.18	357.85	149.75	382.96	159.31	408.07	47
48	111.61	276.53	122.14	303.56	132.67	330.58	143.20	357.60	153.73	384.62	164.26	411.65	174.79	438.67	48
49	121.28	295.66	132.78	324.59	144.28	353.53	155.78	382.46	167.27	411.40	178.77	440.33	190.27	469.27	49
50	130.51	315.01	142.93	345.88	155.35	376.75	167.77	407.62	180.19	438.49	192.61	469.36	205.03	500.23	50
51	144.91	339.31	158.77	372.61	172.63	405.91	186.49	439.21	200.35	472.51	214.21	505.81	228.07	539.11	51
52	159.31	363.61	174.61	399.34	189.91	435.07	205.21	470.80	220.51	506.53	235.81	542.26	251.11	577.99	52
53	173.71	387.91	190.45	426.07	207.19	464.23	223.93	502.39	240.67	540.55	257.41	578.71	274.15	616.87	53
54	188.11	412.21	206.29	452.80	224.47	493.39	242.65	533.98	260.83	574.57	279.01	615.16	297.19	655.75	54
55	202.28	436.51	221.88	479.53	241.48	522.55	261.08	565.57	280.67	608.59	300.27	651.61	319.87	694.63	55
56	216.01	472.06	236.98	518.63	257.95	565.21	278.92	611.78	299.89	658.36	320.86	704.93	341.83	751.51	56
57	229.73	507.61	252.08	557.74	274.42	607.87	296.76	658.00	319.10	708.13	341.45	758.26	363.79	808.39	57
58	243.46	543.16	267.17	596.84	290.89	650.53	314.60	704.21	338.32	757.90	362.03	811.58	385.75	865.27	58
59	257.18	578.71	282.27	635.95	307.36	693.19	332.45	750.43	357.53	807.67	382.62	864.91	407.71	922.15	59
60	270.46	613.81	296.87	674.56	323.29	735.31	349.70	796.06	376.12	856.81	402.53	917.56	428.95	978.31	60
61	307.13	703.36	337.22	773.06	367.30	842.77	397.38	912.47	427.46	982.18	457.55	1051.88	487.63	1121.59	61
62	343.81	792.91	377.56	871.57	411.31	950.23	445.06	1028.89	478.81	1107.55	512.56	1186.21	546.31	1264.87	62
63	380.48	882.46	417.90	970.07	455.32	1057.69	492.74	1145.30	530.15	1232.92	567.57	1320.53	604.99	1408.15	63
64	417.16	972.01	458.24	1068.58	499.33	1165.15	540.41	1261.72	581.50	1358.29	622.58	1454.86	663.67	1551.43	64
65	454.06	1062.01	498.83	1167.58	543.61	1273.15	588.38	1378.72	633.16	1484.29	677.93	1589.86	722.71	1695.43	65
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Female

Term Made Simple

20 Year Level Term

Monthly Premium

Standard Rates

Age	\$50,000		\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		Age
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18						20.71		24.31		27.91		31.51		35.11		38.71	18
19						20.71		24.31		27.91		31.51		35.11		38.71	19
20						20.71		24.31		27.91		31.51		35.11		38.71	20
21						20.71		24.31		27.91		31.51		35.11		38.71	21
22						20.71		24.31		27.91		31.51		35.11		38.71	22
23						20.71		24.31		27.91		31.51		35.11		38.71	23
24						20.71		24.31		27.91		31.51		35.11		38.71	24
25						20.98		24.65		28.31		31.98		35.65	20.89	39.32	25
26						22.33		26.33		30.34		34.34		38.35	21.29	42.35	26
27						23.68		28.02		32.36		36.71		41.05	21.70	45.39	27
28				20.35		25.03		29.71		34.39		39.07	20.35	43.75	22.10	48.43	28
29				21.36		26.38		31.40		36.41		41.43	20.71	46.45	22.51	51.47	29
30				22.51		27.91		33.31		38.71		44.11	21.43	49.51	23.32	54.91	30
31				24.20		30.16		36.12		42.08	20.33	48.05	22.33	54.01	24.33	59.97	31
32				25.88		32.41		38.93		45.46	21.11	51.98	23.23	58.51	25.34	65.03	32
33		20.48		27.57		34.66		41.75		48.83	21.90	55.92	24.13	63.01	26.36	70.10	33
34		21.61		29.26		36.91		44.56	20.35	52.21	22.69	59.86	25.03	67.51	27.37	75.16	34
35		22.82		31.08		39.34		47.60	21.29	55.85	23.79	64.11	26.29	72.37	28.79	80.63	35
36		24.31		33.31		42.31		51.31	22.51	60.31	25.21	69.31	27.91	78.31	30.61	87.31	36
37		25.79		35.54		45.28	20.82	55.02	23.72	64.76	26.63	74.51	29.53	84.25	32.43	93.99	37
38		27.28		37.76		48.25	21.83	58.73	24.94	69.22	28.04	79.70	31.15	90.19	34.25	100.67	38
39		28.76		39.99		51.22	22.85	62.45	26.15	73.67	29.46	84.90	32.77	96.13	36.08	107.36	39
40		30.20		42.15	20.26	54.10	23.75	66.05	27.23	77.99	30.72	89.94	34.21	101.89	37.70	113.84	40
41		32.32		45.32	21.70	58.33	25.55	71.33	29.39	84.34	33.24	97.34	37.09	110.35	40.94	123.35	41
42		34.43		48.50	23.14	62.56	27.35	76.62	31.55	90.68	35.76	104.75	39.97	118.81	44.18	132.87	42
43		36.55	20.01	51.67	24.58	66.79	29.15	81.91	33.71	97.03	38.28	112.15	42.85	127.27	47.42	142.39	43
44		38.66	21.09	54.84	26.02	71.02	30.95	87.20	35.87	103.37	40.80	119.55	45.73	135.73	50.66	151.91	44
45		40.87	22.10	58.15	27.37	75.43	32.63	92.71	37.90	109.99	43.16	127.27	48.43	144.55	53.69	161.83	45
46		43.97	23.52	62.81	29.26	81.64	35.00	100.47	40.73	119.30	46.47	138.14	52.21	156.97	57.95	175.80	46
47		47.08	24.94	67.46	31.15	87.85	37.36	108.23	43.57	128.62	49.78	149.00	55.99	169.39	62.20	189.77	47
48		50.18	26.36	72.12	33.04	94.06	39.72	116.00	46.40	137.93	53.09	159.87	59.77	181.81	66.45	203.75	48
49	20.62	53.29	27.77	76.78	34.93	100.27	42.08	123.76	49.24	147.25	56.39	170.74	63.55	194.23	70.70	217.72	49
50	21.56	56.30	29.19	81.30	36.82	106.30	44.45	131.30	52.07	156.29	59.70	181.29	67.33	206.29	74.96	231.29	50
51	23.32	60.26	31.82	87.24	40.33	114.22	48.83	141.20	57.34	168.17	65.84	195.15	74.35	222.13	82.85	249.11	51
52	25.07	64.22	34.46	93.18	43.84	122.14	53.22	151.10	62.60	180.05	71.99	209.01	81.37	237.97	90.75	266.93	52
53	26.83	68.18	37.09	99.12	47.35	130.06	57.61	161.00	67.87	191.93	78.13	222.87	88.39	253.81	98.65	284.75	53
54	28.58	72.14	39.72	105.06	50.86	137.98	62.00	170.90	73.13	203.81	84.27	236.73	95.41	269.65	106.55	302.57	54
55	30.34	76.06	42.35	110.93	54.37	145.81	66.38	180.68	78.40	215.56	90.41	250.43	102.43	285.31	114.44	320.18	55
56	33.53	81.01	47.15	118.36	60.76	155.71	74.37	193.06	87.98	230.41	101.60	267.76	115.21	305.11	128.82	342.46	56
57	36.73	85.96	51.94	125.78	67.15	165.61	82.36	205.43	97.57	245.26	112.78	285.08	127.99	324.91	143.20	364.73	57
58	39.92	90.91	56.73	133.21	73.54	175.51	90.35	217.81	107.15	260.11	123.96	302.41	140.77	344.71	157.58	387.01	58
59	43.12	95.86	61.52	140.63	79.93	185.41	98.33	230.18	116.74	274.96	135.14	319.73	153.55	364.51	171.95	409.28	59
60	46.31	100.81	66.32	148.06	86.32	195.31	106.32	242.56	126.32	289.81	146.33	337.06	166.33	384.31	186.33	431.56	60
61	50.90	108.59	73.20	159.74	95.50	210.88	117.80	262.02	140.09	313.16	162.39	364.31	184.69	415.45	206.99	466.59	61
62	55.49	116.38	80.09	171.41	104.68	226.45	129.27	281.48	153.86	336.52	178.46	391.55	203.05	446.59	227.64	501.62	62
63	60.08	124.16	86.97	183.09	113.86	242.02	140.75	300.95	167.63	359.87	194.52	418.80	221.41	477.73	248.30	536.66	63
64	64.67	131.95	93.86	194.77	123.04	257.59	152.22	320.41	181.40	383.23	210.59	446.05	239.77	508.87	268.95	571.69	64
65	69.31	139.82	100.81	206.58	132.31	273.34	163.81	340.10	195.31	406.85	226.81	473.61	258.31	540.37	289.81	607.13	65
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74																	74
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Female

Term Made Simple

20 Year Level Term

Monthly Premium

Standard Rates

Age	\$250,000		\$275,000		\$300,000		\$325,000		\$350,000		\$375,000		\$400,000		Age
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18		41.63	20.17	45.17	21.43	48.70	22.69	52.23	23.95	55.76	25.21	59.30	26.47	62.83	18
19		41.63	20.17	45.17	21.43	48.70	22.69	52.23	23.95	55.76	25.21	59.30	26.47	62.83	19
20		41.63	20.17	45.17	21.43	48.70	22.69	52.23	23.95	55.76	25.21	59.30	26.47	62.83	20
21		41.63	20.17	45.17	21.43	48.70	22.69	52.23	23.95	55.76	25.21	59.30	26.47	62.83	21
22		41.63	20.17	45.17	21.43	48.70	22.69	52.23	23.95	55.76	25.21	59.30	26.47	62.83	22
23		41.63	20.17	45.17	21.43	48.70	22.69	52.23	23.95	55.76	25.21	59.30	26.47	62.83	23
24		41.63	20.17	45.17	21.43	48.70	22.69	52.23	23.95	55.76	25.21	59.30	26.47	62.83	24
25		42.53	21.16	46.16	22.51	49.78	23.86	53.40	25.21	57.02	26.56	60.65	27.91	64.27	25
26	20.48	45.01	21.90	48.88	23.32	52.75	24.74	56.62	26.15	60.49	27.57	64.36	28.99	68.23	26
27	21.16	47.48	22.64	51.60	24.13	55.72	25.61	59.84	27.10	63.95	28.58	68.07	30.07	72.19	27
28	21.83	49.96	23.39	54.32	24.94	58.69	26.49	63.05	28.04	67.42	29.60	71.78	31.15	76.15	28
29	22.51	52.43	24.13	57.05	25.75	61.66	27.37	66.27	28.99	70.88	30.61	75.50	32.23	80.11	29
30	22.96	54.91	24.62	59.77	26.29	64.63	27.95	69.49	29.62	74.35	31.28	79.21	32.95	84.07	30
31	24.53	57.38	26.36	62.49	28.18	67.60	30.00	72.71	31.82	77.81	33.65	82.92	35.47	88.03	31
32	26.11	59.86	28.09	65.21	30.07	70.57	32.05	75.92	34.03	81.28	36.01	86.63	37.99	91.99	32
33	27.68	62.33	29.82	67.94	31.96	73.54	34.10	79.14	36.23	84.74	38.37	90.35	40.51	95.95	33
34	29.26	64.81	31.55	70.66	33.85	76.51	36.14	82.36	38.44	88.21	40.73	94.06	43.03	99.91	34
35	30.38	67.51	32.79	73.63	35.20	79.75	37.61	85.87	40.01	91.99	42.42	98.11	44.83	104.23	35
36	32.63	75.16	35.27	82.04	37.90	88.93	40.53	95.81	43.16	102.70	45.80	109.58	48.43	116.47	36
37	34.88	82.81	37.74	90.46	40.60	98.11	43.46	105.76	46.31	113.41	49.17	121.06	52.03	128.71	37
38	37.13	90.46	40.22	98.87	43.30	107.29	46.38	115.70	49.46	124.12	52.55	132.53	55.63	140.95	38
39	39.38	98.11	42.69	107.29	46.00	116.47	49.31	125.65	52.61	134.83	55.92	144.01	59.23	153.19	39
40	41.18	106.21	44.67	116.20	48.16	126.19	51.65	136.18	55.13	146.17	58.62	156.16	62.11	166.15	40
41	44.56	117.46	48.38	128.57	52.21	139.69	56.03	150.80	59.86	161.92	63.68	173.03	67.51	184.15	41
42	47.93	128.71	52.10	140.95	56.26	153.19	60.42	165.43	64.58	177.67	68.75	189.91	72.91	202.15	42
43	51.31	139.96	55.81	153.32	60.31	166.69	64.81	180.05	69.31	193.42	73.81	206.78	78.31	220.15	43
44	54.68	151.21	59.52	165.70	64.36	180.19	69.20	194.68	74.03	209.17	78.87	223.66	83.71	238.15	44
45	58.51	162.23	63.73	177.83	68.95	193.42	74.17	209.01	79.39	224.60	84.61	240.20	89.83	255.79	45
46	63.23	176.86	68.93	193.91	74.62	210.97	80.31	228.02	86.00	245.08	91.70	262.13	97.39	279.19	46
47	67.96	191.48	74.12	210.00	80.29	228.52	86.45	247.04	92.62	265.55	98.78	284.07	104.95	302.59	47
48	72.68	206.11	79.32	226.09	85.96	246.07	92.60	266.05	99.23	286.03	105.87	306.01	112.51	325.99	48
49	77.41	220.73	84.52	242.18	91.63	263.62	98.74	285.06	105.85	306.50	112.96	327.95	120.07	349.39	49
50	81.91	234.91	89.47	257.77	97.03	280.63	104.59	303.49	112.15	326.35	119.71	349.21	127.27	372.07	50
51	90.46	253.13	98.87	277.82	107.29	302.50	115.70	327.18	124.12	351.86	132.53	376.55	140.95	401.23	51
52	99.01	271.36	108.28	297.86	117.55	324.37	126.82	350.87	136.09	377.38	145.36	403.88	154.63	430.39	52
53	107.56	289.58	117.68	317.91	127.81	346.24	137.93	374.57	148.06	402.89	158.18	431.22	168.31	459.55	53
54	116.11	307.81	127.09	337.96	138.07	368.11	149.05	398.26	160.03	428.41	171.01	458.56	181.99	488.71	54
55	124.43	325.58	136.25	357.51	148.06	389.44	159.87	421.37	171.68	453.29	183.50	485.22	195.31	517.15	55
56	136.81	351.68	149.86	386.22	162.91	420.76	175.96	455.30	189.01	489.83	202.06	524.37	215.11	558.91	56
57	149.18	377.78	163.47	414.93	177.76	452.08	192.05	489.23	206.33	526.37	220.62	563.52	234.91	600.67	57
58	161.56	403.88	177.08	443.64	192.61	483.40	208.13	523.16	223.66	562.91	239.18	602.67	254.71	642.43	58
59	173.93	429.98	190.70	472.35	207.46	514.72	224.22	557.09	240.98	599.45	257.75	641.82	274.51	684.19	59
60	185.86	456.31	203.81	501.31	221.77	546.31	239.72	591.31	257.68	636.31	275.63	681.31	293.59	726.31	60
61	212.41	496.81	233.02	545.86	253.63	594.91	274.24	643.96	294.85	693.01	315.46	742.06	336.07	791.11	61
62	238.96	537.31	262.22	590.41	285.49	643.51	308.75	696.61	332.02	749.71	355.28	802.81	378.55	855.91	62
63	265.51	577.81	291.43	634.96	317.35	692.11	343.27	749.26	369.19	806.41	395.11	863.56	421.03	920.71	63
64	292.06	618.31	320.63	679.51	349.21	740.71	377.78	801.91	406.36	863.11	434.93	924.31	463.51	985.51	64
65	318.38	658.81	349.59	724.06	380.80	789.31	412.01	854.56	443.21	919.81	474.42	985.06	505.63	1050.31	65
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Male

Term Made Simple

30 Year Level Term

Monthly Premium

Preferred Rates

Age	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000	\$275,000	\$300,000	\$325,000	\$350,000	\$375,000	\$400,000	Age
	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	
18				20.60	23.45	26.31	29.17	32.03	32.63	35.27	37.90	40.53	43.16	45.80	48.43	18
19				20.60	23.45	26.31	29.17	32.03	32.63	35.27	37.90	40.53	43.16	45.80	48.43	19
20				20.60	23.45	26.31	29.17	32.03	32.63	35.27	37.90	40.53	43.16	45.80	48.43	20
21				20.48	23.32	26.15	28.99	31.82	32.41	35.02	37.63	40.24	42.85	45.46	48.07	21
22				20.26	23.05	25.84	28.63	31.42	32.41	35.02	37.63	40.24	42.85	45.46	48.07	22
23				20.15	22.91	25.68	28.45	31.22	32.18	34.77	37.36	39.95	42.53	45.12	47.71	23
24				20.03	22.78	25.52	28.27	31.01	31.96	34.52	37.09	39.65	42.22	44.78	47.35	24
25					22.64	25.37	28.09	30.81	31.51	34.03	36.55	39.07	41.59	44.11	46.63	25
26				20.37	23.18	26.00	28.81	31.62	32.41	35.02	37.63	40.24	42.85	45.46	48.07	26
27				20.71	23.59	26.47	29.35	32.23	33.08	35.76	38.44	41.12	43.79	46.47	49.15	27
28				20.48	23.32	26.15	28.99	31.82	32.86	35.51	38.17	40.82	43.48	46.13	48.79	28
29				20.26	23.05	25.84	28.63	31.42	32.86	35.51	38.17	40.82	43.48	46.13	48.79	29
30				20.15	22.91	25.68	28.45	31.22	32.63	35.27	37.90	40.53	43.16	45.80	48.43	30
31				20.71	23.59	26.47	29.35	32.23	33.76	36.50	39.25	41.99	44.74	47.48	50.23	31
32				21.16	24.13	27.10	30.07	33.04	34.66	37.49	40.33	43.16	46.00	48.83	51.67	32
33				21.83	24.94	28.04	31.15	34.25	36.01	38.98	41.95	44.92	47.89	50.86	53.83	33
34				22.51	25.75	28.99	32.23	35.47	37.58	40.71	43.84	46.97	50.09	53.22	56.35	34
35				23.18	26.56	29.93	33.31	36.68	39.16	42.44	45.73	49.01	52.30	55.58	58.87	35
36			20.98	24.65	28.31	31.98	35.65	39.32	42.08	45.66	49.24	52.82	56.39	59.97	63.55	36
37			22.15	26.11	30.07	34.03	37.99	41.95	45.23	49.13	53.02	56.91	60.80	64.70	68.59	37
38			23.41	27.68	31.96	36.23	40.51	44.78	48.61	52.84	57.07	61.30	65.53	69.76	73.99	38
39		20.08	24.67	29.26	33.85	38.44	43.03	47.62	51.98	56.55	61.12	65.69	70.25	74.82	79.39	39
40		21.16	26.11	31.06	36.01	40.96	45.91	50.86	55.58	60.51	65.44	70.37	75.29	80.22	85.15	40
41		22.91	28.45	33.98	39.52	45.05	50.59	56.12	60.98	66.45	71.92	77.39	82.85	88.32	93.79	41
42		24.67	30.79	36.91	43.03	49.15	55.27	61.39	66.16	72.14	78.13	84.11	90.10	96.08	102.07	42
43		26.36	33.04	39.72	46.40	53.09	59.77	66.45	71.33	77.84	84.34	90.84	97.34	103.85	110.35	43
44	20.75	27.98	35.20	42.42	49.64	56.87	64.09	71.31	76.28	83.28	90.28	97.28	104.27	111.27	118.27	44
45	21.79	29.53	37.27	45.01	52.75	60.49	68.23	75.97	80.78	88.23	95.68	103.13	110.57	118.02	125.47	45
46	23.27	31.76	40.24	48.72	57.20	65.69	74.17	82.65	88.43	96.65	104.86	113.07	121.28	129.50	137.71	46
47	24.71	33.92	43.12	52.32	61.52	70.73	79.93	89.13	95.41	104.32	113.23	122.14	131.05	139.96	148.87	47
48	26.06	35.94	45.82	55.70	65.57	75.45	85.33	95.21	102.38	111.99	121.60	131.21	140.81	150.42	160.03	48
49	27.41	37.97	48.52	59.07	69.62	80.18	90.73	101.28	109.13	119.42	129.70	139.98	150.26	160.55	170.83	49
50	28.76	39.99	51.22	62.45	73.67	84.90	96.13	107.36	116.11	127.09	138.07	149.05	160.03	171.01	181.99	50
51	31.42	43.97	56.53	69.08	81.64	94.19	106.75	119.30	128.93	141.20	153.46	165.72	177.98	190.25	202.51	51
52	34.07	47.96	61.84	75.72	89.60	103.49	117.37	131.25	141.98	155.55	169.12	182.69	196.25	209.82	223.39	52
53	36.82	52.07	67.33	82.58	97.84	113.09	128.35	143.60	155.26	170.15	185.05	199.94	214.84	229.73	244.63	53
54	39.65	56.33	73.00	89.67	106.34	123.02	139.69	156.36	168.98	185.25	201.52	217.79	234.05	250.32	266.59	54
55	42.62	60.78	78.94	97.10	115.25	133.41	151.57	169.73	183.38	201.09	218.80	236.51	254.21	271.92	289.63	55
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Female

Term Made Simple

30 Year Level Term

Monthly Premium

Preferred Rates

Age	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000	\$275,000	\$300,000	\$325,000	\$350,000	\$375,000	\$400,000	Age
	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	PNT	
18								20.48		21.16	22.51	23.86	25.21	26.56	27.91	18
19								20.48		21.16	22.51	23.86	25.21	26.56	27.91	19
20								20.48		21.16	22.51	23.86	25.21	26.56	27.91	20
21								20.89	20.48	21.90	23.32	24.74	26.15	27.57	28.99	21
22								21.29	21.16	22.64	24.13	25.61	27.10	28.58	30.07	22
23							20.17	21.90	21.83	23.39	24.94	26.49	28.04	29.60	31.15	23
24							20.71	22.51	22.28	23.88	25.48	27.08	28.67	30.27	31.87	24
25							21.25	23.12	22.96	24.62	26.29	27.95	29.62	31.28	32.95	25
26						20.01	21.97	23.93	23.86	25.61	27.37	29.12	30.88	32.63	34.39	26
27						20.80	22.87	24.94	24.98	26.85	28.72	30.59	32.45	34.32	36.19	27
28						20.80	22.87	24.94	25.21	27.10	28.99	30.88	32.77	34.66	36.55	28
29						20.96	23.05	25.14	25.43	27.35	29.26	31.17	33.08	35.00	36.91	29
30						21.11	23.23	25.34	25.66	27.59	29.53	31.46	33.40	35.33	37.27	30
31						21.59	23.77	25.95	26.56	28.58	30.61	32.63	34.66	36.68	38.71	31
32						22.22	24.49	26.76	27.46	29.57	31.69	33.80	35.92	38.03	40.15	32
33					20.62	23.00	25.39	27.77	28.58	30.81	33.04	35.27	37.49	39.72	41.95	33
34					21.29	23.79	26.29	28.79	29.71	32.05	34.39	36.73	39.07	41.41	43.75	34
35					21.83	24.42	27.01	29.60	31.06	33.53	36.01	38.48	40.96	43.43	45.91	35
36				20.37	23.18	26.00	28.81	31.62	33.53	36.26	38.98	41.70	44.42	47.15	49.87	36
37				21.61	24.67	27.73	30.79	33.85	36.23	39.23	42.22	45.21	48.20	51.20	54.19	37
38				22.85	26.15	29.46	32.77	36.08	38.71	41.95	45.19	48.43	51.67	54.91	58.15	38
39			20.53	24.08	27.64	31.19	34.75	38.30	41.41	44.92	48.43	51.94	55.45	58.96	62.47	39
40			21.61	25.43	29.26	33.08	36.91	40.73	43.88	47.64	51.40	55.16	58.91	62.67	66.43	40
41			23.32	27.57	31.82	36.08	40.33	44.58	48.16	52.34	56.53	60.71	64.90	69.08	73.27	41
42		20.28	24.94	29.60	34.25	38.91	43.57	48.23	51.98	56.55	61.12	65.69	70.25	74.82	79.39	42
43		21.50	26.56	31.62	36.68	41.75	46.81	51.87	56.03	61.01	65.98	70.95	75.92	80.90	85.87	43
44		22.64	28.09	33.53	38.98	44.42	49.87	55.31	59.63	64.97	70.30	75.63	80.96	86.30	91.63	44
45		23.86	29.71	35.56	41.41	47.26	53.11	58.96	63.01	68.68	74.35	80.02	85.69	91.36	97.03	45
46		25.61	32.05	38.48	44.92	51.35	57.79	64.22	68.86	75.11	81.37	87.62	93.88	100.13	106.39	46
47	20.26	27.23	34.21	41.18	48.16	55.13	62.11	69.08	74.48	81.30	88.12	94.94	101.75	108.57	115.39	47
48	21.34	28.85	36.37	43.88	51.40	58.91	66.43	73.94	79.88	87.24	94.60	101.96	109.31	116.67	124.03	48
49	22.37	30.41	38.44	46.47	54.50	62.54	70.57	78.60	85.06	92.93	100.81	108.68	116.56	124.43	132.31	49
50	23.45	32.03	40.60	49.17	57.74	66.32	74.89	83.46	90.01	98.38	106.75	115.12	123.49	131.86	140.23	50
51	25.34	34.86	44.38	53.90	63.41	72.93	82.45	91.97	99.01	108.28	117.55	126.82	136.09	145.36	154.63	51
52	27.23	37.70	48.16	58.62	69.08	79.55	90.01	100.47	108.23	118.43	128.62	138.81	149.00	159.20	169.39	52
53	29.17	40.60	52.03	63.46	74.89	86.32	97.75	109.18	117.46	128.57	139.69	150.80	161.92	173.03	184.15	53
54	31.19	43.64	56.08	68.52	80.96	93.41	105.85	118.29	127.13	139.22	151.30	163.38	175.46	187.55	199.63	54
55	33.31	46.81	60.31	73.81	87.31	100.81	114.31	127.81	137.48	150.60	163.72	176.84	189.95	203.07	216.19	55
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Age	\$50,000		\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		Age
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18				22.51		27.91	23.30	33.31	26.69	38.71	30.09	44.11	33.49	49.51	36.89	54.91	18
19				22.51		27.91	23.30	33.31	26.69	38.71	30.09	44.11	33.49	49.51	36.89	54.91	19
20				22.51		27.91	23.30	33.31	26.69	38.71	30.09	44.11	33.49	49.51	36.89	54.91	20
21				22.78		28.27	23.07	33.76	26.42	39.25	29.78	44.74	33.13	50.23	36.48	55.72	21
22				23.05		28.63	22.85	34.21	26.15	39.79	29.46	45.37	32.77	50.95	36.08	56.53	22
23				23.32		28.99	22.62	34.66	25.88	40.33	29.15	46.00	32.41	51.67	35.67	57.34	23
24				23.59		29.35	22.40	35.11	25.61	40.87	28.83	46.63	32.05	52.39	35.27	58.15	24
25				23.86		29.71	22.17	35.56	25.34	41.41	28.52	47.26	31.69	53.11	34.86	58.96	25
26				24.80		30.97	22.62	37.13	25.88	43.30	29.15	49.46	32.41	55.63	35.67	61.79	26
27				25.75		32.23	22.96	38.71	26.29	45.19	29.62	51.67	32.95	58.15	36.28	64.63	27
28				26.69		33.49	23.30	40.28	26.69	47.08	30.09	53.87	33.49	60.67	36.89	67.46	28
29		20.53		27.64	20.17	34.75	23.63	41.86	27.10	48.97	30.56	56.08	34.03	63.19	37.49	70.30	29
30		21.16		28.58	20.53	36.01	24.08	43.43	27.64	50.86	31.19	58.28	34.75	65.71	38.30	73.13	30
31		22.69		30.88	21.52	39.07	25.32	47.26	29.12	55.45	32.93	63.64	36.73	71.83	40.53	80.02	31
32		24.22		33.17	22.51	42.13	26.56	51.08	30.61	60.04	34.66	68.99	38.71	77.95	42.76	86.90	32
33		25.75		35.47	23.50	45.19	27.80	54.91	32.09	64.63	36.39	74.35	40.69	84.07	44.99	93.79	33
34		27.28		37.76	24.49	48.25	29.03	58.73	33.58	69.22	38.12	79.70	42.67	90.19	47.21	100.67	34
35		28.81	20.62	40.06	25.39	51.31	30.16	62.56	34.93	73.81	39.70	85.06	44.47	96.31	49.24	107.56	35
36		31.51	21.90	44.11	27.10	56.71	32.30	69.31	37.49	81.91	42.69	94.51	47.89	107.11	53.09	119.71	36
37		34.21	23.18	48.16	28.81	62.11	34.43	76.06	40.06	90.01	45.68	103.96	51.31	117.91	56.93	131.86	37
38		36.91	24.47	52.21	30.52	67.51	36.57	82.81	42.62	98.11	48.68	113.41	54.73	128.71	60.78	144.01	38
39		39.61	25.75	56.26	32.23	72.91	38.71	89.56	45.19	106.21	51.67	122.86	58.15	139.51	64.63	156.16	39
40	20.21	42.31	27.17	60.31	34.12	78.31	41.07	96.31	48.02	114.31	54.98	132.31	61.93	150.31	68.88	168.31	40
41	21.83	46.63	29.60	66.79	37.36	86.95	45.12	107.11	52.88	127.27	60.65	147.43	68.41	167.59	76.17	187.75	41
42	23.45	50.95	32.03	73.27	40.60	95.59	49.17	117.91	57.74	140.23	66.32	162.55	74.89	184.87	83.46	207.19	42
43	25.07	55.27	34.46	79.75	43.84	104.23	53.22	128.71	62.60	153.19	71.99	177.67	81.37	202.15	90.75	226.63	43
44	26.69	59.59	36.89	86.23	47.08	112.87	57.27	139.51	67.46	166.15	77.66	192.79	87.85	219.43	98.04	246.07	44
45	28.36	63.91	39.38	92.71	50.41	121.51	61.43	150.31	72.46	179.11	83.48	207.91	94.51	236.71	105.53	265.51	45
46	30.79	69.94	43.03	101.75	55.27	133.57	67.51	165.38	79.75	197.20	91.99	229.01	104.23	260.83	116.47	292.64	46
47	33.22	75.97	46.67	110.80	60.13	145.63	73.58	180.46	87.04	215.29	100.49	250.12	113.95	284.95	127.40	319.78	47
48	35.65	82.00	50.32	119.84	64.99	157.69	79.66	195.53	94.33	233.38	109.00	271.22	123.67	309.07	138.34	346.91	48
49	38.08	88.03	53.96	128.89	69.85	169.75	85.73	210.61	101.62	251.47	117.50	292.33	133.39	333.19	149.27	374.05	49
50	40.51	94.06	57.61	137.93	74.71	181.81	91.81	225.68	108.91	269.56	126.01	313.43	143.11	357.31	160.21	401.18	50
51	44.92	104.86	64.22	154.13	83.53	203.41	102.83	252.68	122.14	301.96	141.44	351.23	160.75	400.51	180.05	449.78	51
52	49.33	115.66	70.84	170.33	92.35	225.01	113.86	279.68	135.37	334.36	156.88	389.03	178.39	443.71	199.90	498.38	52
53	53.74	126.46	77.45	186.53	101.17	246.61	124.88	306.68	148.60	366.76	172.31	426.83	196.03	486.91	219.74	546.98	53
54	58.15	137.26	84.07	202.73	109.99	268.21	135.91	333.68	161.83	399.16	187.75	464.63	213.67	530.11	239.59	595.58	54
55	62.56	148.06	90.68	218.93	118.81	289.81	146.93	360.68	175.06	431.56	203.18	502.43	231.31	573.31	259.43	644.18	55
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Age	\$250,000		\$275,000		\$300,000		\$325,000		\$350,000		\$375,000		\$400,000		Age
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	37.81	58.28	40.96	63.48	44.11	68.68	47.26	73.88	50.41	79.07	53.56	84.27	56.71	89.47	18
19	37.81	58.28	40.96	63.48	44.11	68.68	47.26	73.88	50.41	79.07	53.56	84.27	56.71	89.47	19
20	37.81	58.28	40.96	63.48	44.11	68.68	47.26	73.88	50.41	79.07	53.56	84.27	56.71	89.47	20
21	37.36	59.18	40.46	64.47	43.57	69.76	46.67	75.05	49.78	80.33	52.88	85.62	55.99	90.91	21
22	37.13	60.08	40.22	65.46	43.30	70.84	46.38	76.22	49.46	81.59	52.55	86.97	55.63	92.35	22
23	36.68	60.98	39.72	66.45	42.76	71.92	45.80	77.39	48.83	82.85	51.87	88.32	54.91	93.79	23
24	36.23	61.88	39.23	67.44	42.22	73.00	45.21	78.56	48.20	84.11	51.20	89.67	54.19	95.23	24
25	35.78	62.78	38.73	68.43	41.68	74.08	44.63	79.73	47.57	85.37	50.52	91.02	53.47	96.67	25
26	36.68	65.93	39.72	71.90	42.76	77.86	45.80	83.82	48.83	89.78	51.87	95.75	54.91	101.71	26
27	37.36	69.08	40.46	75.36	43.57	81.64	46.67	87.92	49.78	94.19	52.88	100.47	55.99	106.75	27
28	38.26	72.23	41.45	78.83	44.65	85.42	47.84	92.01	51.04	98.60	54.23	105.20	57.43	111.79	28
29	39.16	75.61	42.44	82.54	45.73	89.47	49.01	96.40	52.30	103.33	55.58	110.26	58.87	117.19	29
30	40.06	78.76	43.43	86.00	46.81	93.25	50.18	100.49	53.56	107.74	56.93	114.98	60.31	122.23	30
31	42.53	85.96	46.16	93.92	49.78	101.89	53.40	109.85	57.02	117.82	60.65	125.78	64.27	133.75	31
32	45.01	93.16	48.88	101.84	52.75	110.53	56.62	119.21	60.49	127.90	64.36	136.58	68.23	145.27	32
33	47.48	100.36	51.60	109.76	55.72	119.17	59.84	128.57	63.95	137.98	68.07	147.38	72.19	156.79	33
34	49.96	107.56	54.32	117.68	58.69	127.81	63.05	137.93	67.42	148.06	71.78	158.18	76.15	168.31	34
35	52.66	115.21	57.29	126.10	61.93	136.99	66.56	147.88	71.20	158.77	75.83	169.66	80.47	180.55	35
36	57.16	128.03	62.24	140.21	67.33	152.38	72.41	164.55	77.50	176.72	82.58	188.90	87.67	201.07	36
37	61.66	140.86	67.19	154.31	72.73	167.77	78.26	181.22	83.80	194.68	89.33	208.13	94.87	221.59	37
38	66.16	153.68	72.14	168.42	78.13	183.16	84.11	197.90	90.10	212.63	96.08	227.37	102.07	242.11	38
39	70.66	166.51	77.09	182.53	83.53	198.55	89.96	214.57	96.40	230.59	102.83	246.61	109.27	262.63	39
40	75.38	179.33	82.29	196.64	89.20	213.94	96.11	231.24	103.01	248.54	109.92	265.85	116.83	283.15	40
41	82.81	199.58	90.46	218.91	98.11	238.24	105.76	257.57	113.41	276.89	121.06	296.22	128.71	315.55	41
42	90.23	219.83	98.63	241.19	107.02	262.54	115.41	283.89	123.80	305.24	132.20	326.60	140.59	347.95	42
43	97.66	240.08	106.79	263.46	115.93	286.84	125.06	310.22	134.20	333.59	143.33	356.97	152.47	380.35	43
44	105.08	260.33	114.96	285.74	124.84	311.14	134.72	336.54	144.59	361.94	154.47	387.35	164.35	412.75	44
45	112.51	280.13	123.13	307.52	133.75	334.90	144.37	362.28	154.99	389.66	165.61	417.05	176.23	444.43	45
46	124.66	310.28	136.49	340.68	148.33	371.08	160.16	401.48	172.00	431.87	183.83	462.27	195.67	492.67	46
47	136.81	340.43	149.86	373.85	162.91	407.26	175.96	440.67	189.01	474.08	202.06	507.50	215.11	540.91	47
48	148.96	370.58	163.22	407.01	177.49	443.44	191.75	479.87	206.02	516.29	220.28	552.72	234.55	589.15	48
49	161.11	400.73	176.59	440.18	192.07	479.62	207.55	519.06	223.03	558.50	238.51	597.95	253.99	637.39	49
50	173.71	430.66	190.45	473.09	207.19	515.53	223.93	557.96	240.67	600.40	257.41	642.83	274.15	685.27	50
51	195.08	482.63	213.96	530.27	232.84	577.90	251.72	625.53	270.59	673.16	289.47	720.80	308.35	768.43	51
52	216.46	534.61	237.47	587.44	258.49	640.27	279.50	693.10	300.52	745.93	321.53	798.76	342.55	851.59	52
53	237.83	586.58	260.99	644.61	284.14	702.64	307.29	760.67	330.44	818.69	353.60	876.72	376.75	934.75	53
54	259.21	638.56	284.50	701.78	309.79	765.01	335.08	828.23	360.37	891.46	385.66	954.68	410.95	1017.91	54
55	280.81	690.76	308.26	759.20	335.71	827.65	363.16	896.09	390.61	964.54	418.06	1032.98	445.51	1101.43	55
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Female

Term Made Simple

30 Year Level Term

Monthly Premium

Standard Rates

Age	\$50,000		\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		Age
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18						21.61		25.43		29.26		33.08	21.25	36.91	23.12	40.73	18
19						21.61		25.43		29.26		33.08	21.25	36.91	23.12	40.73	19
20						21.61		25.43		29.26		33.08	21.25	36.91	23.12	40.73	20
21						21.61		25.43		29.26		33.08	21.79	36.91	23.72	40.73	21
22						21.61		25.43		29.26	20.17	33.08	22.15	36.91	24.13	40.73	22
23						21.61		25.43		29.26	20.64	33.08	22.69	36.91	24.74	40.73	23
24						21.61		25.43		29.26	21.11	33.08	23.23	36.91	25.34	40.73	24
25						21.61		25.43		29.26	21.59	33.08	23.77	36.91	25.95	40.73	25
26						22.87		27.01		31.15	22.22	35.29	24.49	39.43	26.76	43.57	26
27						24.13		28.58	20.62	33.04	23.00	37.49	25.39	41.95	27.77	46.40	27
28				20.62		25.39		30.16	21.16	34.93	23.63	39.70	26.11	44.47	28.58	49.24	28
29				21.56		26.65		31.73	21.83	36.82	24.42	41.90	27.01	46.99	29.60	52.07	29
30				22.51		27.91		33.31	22.51	38.71	25.21	44.11	27.91	49.51	30.61	54.91	30
31				24.53		30.61	20.82	36.68	23.72	42.76	26.63	48.83	29.53	54.91	32.43	60.98	31
32				26.56		33.31	21.83	40.06	24.94	46.81	28.04	53.56	31.15	60.31	34.25	67.06	32
33		21.16		28.58		36.01	22.85	43.43	26.15	50.86	29.46	58.28	32.77	65.71	36.08	73.13	33
34		22.51		30.61	20.35	38.71	23.86	46.81	27.37	54.91	30.88	63.01	34.39	71.11	37.90	79.21	34
35		23.86		32.63	20.98	41.41	24.65	50.18	28.31	58.96	31.98	67.73	35.65	76.51	39.32	85.28	35
36		25.93		35.74	22.33	45.55	26.33	55.36	30.34	65.17	34.34	74.98	38.35	84.79	42.35	94.60	36
37		28.00		38.84	23.68	49.69	28.02	60.53	32.36	71.38	36.71	82.22	41.05	93.07	45.39	103.91	37
38		30.07	20.35	41.95	25.03	53.83	29.71	65.71	34.39	77.59	39.07	89.47	43.75	101.35	48.43	113.23	38
39		32.14	21.36	45.05	26.38	57.97	31.40	70.88	36.41	83.80	41.43	96.71	46.45	109.63	51.47	122.54	39
40		34.21	22.37	48.16	27.73	62.11	33.08	76.06	38.44	90.01	43.79	103.96	49.15	117.91	54.50	131.86	40
41		37.54	24.13	53.15	30.07	68.77	36.01	84.38	41.95	100.00	47.89	115.61	53.83	131.23	59.77	146.84	41
42		40.87	25.88	58.15	32.41	75.43	38.93	92.71	45.46	109.99	51.98	127.27	58.51	144.55	65.03	161.83	42
43	20.53	44.20	27.64	63.14	34.75	82.09	41.86	101.03	48.97	119.98	56.08	138.92	63.19	157.87	70.30	176.81	43
44	21.70	47.53	29.39	68.14	37.09	88.75	44.78	109.36	52.48	129.97	60.17	150.58	67.87	171.19	75.56	191.80	44
45	22.96	50.86	31.28	73.13	39.61	95.41	47.93	117.68	56.26	139.96	64.58	162.23	72.91	184.51	81.23	206.78	45
46	24.85	55.54	34.12	80.15	43.39	104.77	52.66	129.38	61.93	154.00	71.20	178.61	80.47	203.23	89.74	227.84	46
47	26.74	60.22	36.95	87.17	47.17	114.13	57.38	141.08	67.60	168.04	77.81	194.99	88.03	221.95	98.24	248.90	47
48	28.63	64.90	39.79	94.19	50.95	123.49	62.11	152.78	73.27	182.08	84.43	211.37	95.59	240.67	106.75	269.96	48
49	30.52	69.58	42.62	101.21	54.73	132.85	66.83	164.48	78.94	196.12	91.04	227.75	103.15	259.39	115.25	291.02	49
50	32.41	74.26	45.46	108.23	58.51	142.21	71.56	176.18	84.61	210.16	97.66	244.13	110.71	278.11	123.76	312.08	50
51	35.56	81.82	50.18	119.57	64.81	157.33	79.43	195.08	94.06	232.84	108.68	270.59	123.31	308.35	137.93	346.10	51
52	38.71	89.38	54.91	130.91	71.11	172.45	87.31	213.98	103.51	255.52	119.71	297.05	135.91	338.59	152.11	380.12	52
53	41.86	96.94	59.63	142.25	77.41	187.57	95.18	232.88	112.96	278.20	130.73	323.51	148.51	368.83	166.28	414.14	53
54	45.01	104.50	64.36	153.59	83.71	202.69	103.06	251.78	122.41	300.88	141.76	349.97	161.11	399.07	180.46	448.16	54
55	48.16	112.06	69.08	164.93	90.01	217.81	110.93	270.68	131.86	323.56	152.78	376.43	173.71	429.31	194.63	482.18	55
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Female

Term Made Simple

30 Year Level Term

Monthly Premium

Standard Rates

Age	\$250,000		\$275,000		\$300,000		\$325,000		\$350,000		\$375,000		\$400,000		Age
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	22.51	43.43	24.13	47.15	25.75	50.86	27.37	54.57	28.99	58.28	30.61	62.00	32.23	65.71	18
19	22.51	43.43	24.13	47.15	25.75	50.86	27.37	54.57	28.99	58.28	30.61	62.00	32.23	65.71	19
20	22.51	43.43	24.13	47.15	25.75	50.86	27.37	54.57	28.99	58.28	30.61	62.00	32.23	65.71	20
21	23.18	43.43	24.87	47.15	26.56	50.86	28.25	54.57	29.93	58.28	31.62	62.00	33.31	65.71	21
22	23.86	43.43	25.61	47.15	27.37	50.86	29.12	54.57	30.88	58.28	32.63	62.00	34.39	65.71	22
23	24.53	43.43	26.36	47.15	28.18	50.86	30.00	54.57	31.82	58.28	33.65	62.00	35.47	65.71	23
24	24.98	43.43	26.85	47.15	28.72	50.86	30.59	54.57	32.45	58.28	34.32	62.00	36.19	65.71	24
25	25.66	43.43	27.59	47.15	29.53	50.86	31.46	54.57	33.40	58.28	35.33	62.00	37.27	65.71	25
26	26.78	46.36	28.83	50.36	30.88	54.37	32.93	58.37	34.97	62.38	37.02	66.38	39.07	70.39	26
27	27.91	49.51	30.07	53.83	32.23	58.15	34.39	62.47	36.55	66.79	38.71	71.11	40.87	75.43	27
28	29.03	52.43	31.31	57.05	33.58	61.66	35.85	66.27	38.12	70.88	40.40	75.50	42.67	80.11	28
29	30.16	55.58	32.54	60.51	34.93	65.44	37.31	70.37	39.70	75.29	42.08	80.22	44.47	85.15	29
30	31.06	58.51	33.53	63.73	36.01	68.95	38.48	74.17	40.96	79.39	43.43	84.61	45.91	89.83	30
31	33.08	64.58	35.76	70.41	38.44	76.24	41.12	82.07	43.79	87.89	46.47	93.72	49.15	99.55	31
32	35.11	70.66	37.99	77.09	40.87	83.53	43.75	89.96	46.63	96.40	49.51	102.83	52.39	109.27	32
33	37.13	76.73	40.22	83.78	43.30	90.82	46.38	97.86	49.46	104.90	52.55	111.95	55.63	118.99	33
34	39.16	82.81	42.44	90.46	45.73	98.11	49.01	105.76	52.30	113.41	55.58	121.06	58.87	128.71	34
35	41.41	88.88	44.92	97.14	48.43	105.40	51.94	113.66	55.45	121.91	58.96	130.17	62.47	138.43	35
36	45.01	99.23	48.88	108.53	52.75	117.82	56.62	127.11	60.49	136.40	64.36	145.70	68.23	154.99	36
37	48.61	109.58	52.84	119.91	57.07	130.24	61.30	140.57	65.53	150.89	69.76	161.22	73.99	171.55	37
38	52.21	119.93	56.80	131.30	61.39	142.66	65.98	154.02	70.57	165.38	75.16	176.75	79.75	188.11	38
39	55.81	130.28	60.76	142.68	65.71	155.08	70.66	167.48	75.61	179.87	80.56	192.27	85.51	204.67	39
40	59.18	140.63	64.47	154.07	69.76	167.50	75.05	180.93	80.33	194.36	85.62	207.80	90.91	221.23	40
41	64.81	157.06	70.66	172.13	76.51	187.21	82.36	202.28	88.21	217.36	94.06	232.43	99.91	247.51	41
42	70.43	173.48	76.85	190.20	83.26	206.92	89.67	223.64	96.08	240.35	102.50	257.07	108.91	273.79	42
43	76.06	189.91	83.03	208.27	90.01	226.63	96.98	244.99	103.96	263.35	110.93	281.71	117.91	300.07	43
44	81.68	206.33	89.22	226.34	96.76	246.34	104.30	266.34	111.83	286.34	119.37	306.35	126.91	326.35	44
45	87.08	222.31	95.16	243.91	103.24	265.51	111.32	287.11	119.39	308.71	127.47	330.31	135.55	351.91	45
46	96.53	246.16	105.56	270.14	114.58	294.13	123.60	318.11	132.62	342.10	141.65	366.08	150.67	390.07	46
47	105.98	270.01	115.95	296.38	125.92	322.75	135.89	349.12	145.85	375.49	155.82	401.86	165.79	428.23	47
48	115.43	293.86	126.35	322.61	137.26	351.37	148.17	380.12	159.08	408.88	170.00	437.63	180.91	466.39	48
49	124.88	317.71	136.74	348.85	148.60	379.99	160.46	411.13	172.31	442.27	184.17	473.41	196.03	504.55	49
50	133.88	341.33	146.64	374.84	159.40	408.34	172.16	441.84	184.91	475.34	197.67	508.85	210.43	542.35	50
51	148.96	377.78	163.22	414.93	177.49	452.08	191.75	489.23	206.02	526.37	220.28	563.52	234.55	600.67	51
52	164.03	414.23	179.81	455.03	195.58	495.82	211.35	536.61	227.12	577.40	242.90	618.20	258.67	658.99	52
53	179.11	450.68	196.39	495.12	213.67	539.56	230.95	584.00	248.23	628.43	265.51	672.87	282.79	717.31	53
54	194.18	487.13	212.97	535.22	231.76	583.30	250.55	631.38	269.33	679.46	288.12	727.55	306.91	775.63	54
55	209.71	524.03	230.05	575.81	250.39	627.58	270.73	679.35	291.07	731.12	311.41	782.90	331.75	834.67	55
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