



1 DECISION. 30 YEARS OF PROTECTION.

Over the span of 30 years, lots can happen. 30-year mortgages will need to be paid. Kids may live at home longer to pay off student debt. Aging parents might need part-time caregiving or even move in. A decision to buy 30-year term life insurance might be the best one you'll ever make.

30
YEAR
TERM
LIFE
INS
URANCE

IN 30 YEARS
my debts and mortgage will be paid off and my kids will be out of the house (fingers-crossed). In the meantime I'm covered.

Monthly Premium for \$500,000 Death Benefit			
Underwriting Class	Age	30 Year Term MALE	30 Year Term FEMALE
Preferred Plus Non-Tobacco	35	\$39.26	\$33.36
	45	\$86.54	\$66.28
	50	\$137.01	\$101.04
Preferred Non-Tobacco	35	\$46.16	\$39.29
	45	\$107.52	\$78.92
	50	\$167.35	\$119.35
Standard Plus Non-Tobacco	35	\$64.31	\$51.10
	45	\$142.62	\$101.85
	50	\$230.56	\$156.54
Standard Non-Tobacco	35	\$77.58	\$61.49
	45	\$172.90	\$122.73
	50	\$271.47	\$188.91
Preferred Tobacco	35	\$149.62	\$108.06
	45	\$356.56	\$257.25
	50	\$549.50	\$375.81
Standard Tobacco	35	\$189.44	\$151.81
	45	\$462.87	\$315.00
	50	\$623.88	\$500.50



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