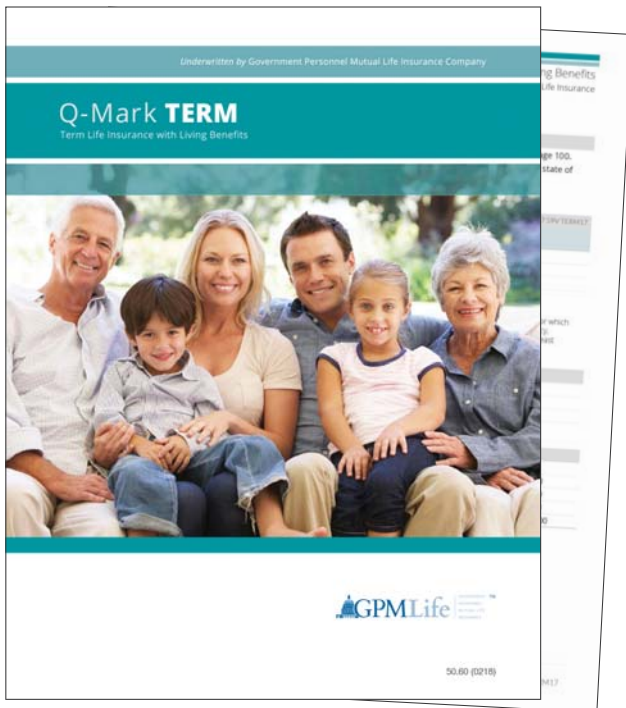


# Q-Mark **TERM**

TERM LIFE INSURANCE *with* Living Benefits

## PRODUCER **RATE GUIDE**



**10, 15, 20, and 30**  
*Year Level Term Periods*

**Living Benefit Rider<sup>1</sup>**  
*Included Where Approved*

**Convertible<sup>2</sup>**  
*To Permanent Life Insurance*

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<sup>1</sup> Not available in all states, not available Table E or above.

<sup>2</sup> Conversions are subject to issue age, size limitations and time restrictions.

50.56 (0218)

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**PREMIUM CALCULATION ▶ INFORMATION**

Modal Factors for Calculating Total Premium		Modal Policy Fees for Calculating Total Premium		
			<b>Band ▶ 1</b>	<b>Band ▶ 2 - 5</b>
Bi-WEEKLY	0.0403846	Bi-WEEKLY	\$3.23	\$1.27
MONTHLY EFT	0.0875	MONTHLY EFT	\$7.00	\$2.75
QUARTERLY	0.2600	QUARTERLY	\$21.00	\$8.00
SEMI-ANNUALLY	0.5100	SEMI-ANNUAL	\$41.00	\$15.50
ANNUALLY	1.0000	ANNUALLY	\$80.00	\$30.00

**PREMIUM CALCULATION ▶ EXAMPLE**

20 Year Term • Male • Issue age 45 • Standard Non-Tobacco • \$150,000 Face Amount

**STEP 1**

Calculate the Modal Premium without Policy Fee and round to 2 decimal places

Annual Example	$(3.45 \times 150) \times 1 = 517.50$
Monthly EFT Example	$(3.45 \times 150) \times .0875 = 45.28$

**STEP 2**

Add Modal Policy Fee

Annual Example	$517.50 + 30 = \$547.50$
Monthly EFT Example	$45.28 + 2.75 = \$48.03$

**BAND 1**  
**\$25,000 - \$99,999**

ANNUAL PREMIUM RATES PER \$1,000



Preferred Non-Tobacco = PREFERRED  
 Standard Non-Tobacco = STANDARD  
 Standard Tobacco = STANDARD

Preferred Non-Tobacco Class  
**IS NOT** Available for Band 1

MALE

FEMALE

ISSUE AGE	STD NT	STD Tb	STD NT	STD Tb
18	0.64	2.30	0.47	1.71
19	0.64	2.30	0.47	1.71
20	0.64	2.30	0.47	1.71
21	0.64	2.30	0.47	1.71
22	0.64	2.30	0.47	1.71
23	0.64	2.30	0.47	1.71
24	0.64	2.30	0.47	1.71
25	0.64	2.30	0.47	1.71
26	0.64	2.30	0.47	1.71
27	0.64	2.30	0.47	1.71
28	0.64	2.30	0.47	1.71
29	0.64	2.30	0.47	1.71
30	0.64	2.30	0.47	1.71
31	0.69	2.42	0.50	1.86
32	0.75	2.56	0.52	2.00
33	0.82	2.70	0.55	2.15
34	0.89	2.85	0.57	2.28
35	0.96	2.99	0.59	2.40
36	1.03	3.22	0.61	2.60
37	1.09	3.46	0.63	2.79
38	1.16	3.71	0.65	3.00
39	1.22	3.96	0.67	3.21
40	1.29	4.21	0.70	3.45
41	1.38	4.65	0.77	3.79
42	1.48	5.12	0.86	4.18
43	1.59	5.62	0.96	4.63
44	1.71	6.19	1.08	5.14
45	1.85	6.83	1.22	5.73
46	2.09	7.36	1.38	6.20
47	2.35	7.95	1.56	6.72
48	2.65	8.63	1.77	7.29
49	2.98	9.39	2.01	7.92
50	3.36	10.25	2.28	8.61
51	3.64	11.15	2.50	9.37
52	3.96	12.17	2.75	10.20
53	4.32	13.32	3.02	11.11
54	4.72	14.61	3.32	12.10
55	5.18	16.05	3.64	13.19
56	5.59	17.66	3.84	14.25
57	6.05	19.43	4.04	15.39
58	6.57	21.36	4.26	16.59
59	7.15	23.47	4.49	17.84
60	7.81	25.75	4.73	19.14
61	8.55	28.00	5.18	20.33
62	9.38	30.42	5.68	21.52
63	10.31	33.00	6.25	22.70
64	11.35	35.76	6.90	23.87
65	12.53	38.68	7.64	25.02
66	13.95	42.79	8.69	27.50
67	15.56	47.22	9.92	30.20
68	17.36	51.98	11.37	33.14
69	19.40	57.07	13.07	36.37
70	21.70	62.51	15.08	39.96
71	24.41	68.30	16.53	47.71
72	27.46	74.41	18.13	56.71
73	30.90	80.93	19.85	67.20
74	34.79	87.97	21.70	79.40
75	39.19	95.64	23.76	93.44
76	45.38	107.25	27.45	103.06
77	52.56	120.32	31.70	113.89
78	60.90	135.13	36.57	125.93
79	70.54	151.97	42.13	139.32
80	81.60	171.09	48.45	154.07

**More than 1/4**  
of households  
would have  
**IMMEDIATE**  
**TROUBLE**  
**paying**  
their **living**  
**expenses** if  
the primary  
wage earner  
died.

Source: 2017 Insurance  
 Barometer Study.  
 Life Happens and LIMRA

**BAND 2**  
**\$100,000 - \$250,000**

ANNUAL PREMIUM RATES PER \$1,000



Preferred Non-Tobacco = PREF NT  
 Standard Non-Tobacco = STD NT  
 Standard Tobacco = STD Tb

ISSUE AGE	MALE			FEMALE		
	PREF NT	STD NT	STD Tb	PREF NT	STD NT	STD Tb
18	-	0.99	2.16	-	0.85	1.76
19	-	0.99	2.16	-	0.85	1.76
20	-	0.99	2.16	-	0.85	1.76
21	-	0.99	2.16	-	0.85	1.76
22	-	0.99	2.16	-	0.85	1.76
23	-	0.99	2.16	-	0.85	1.76
24	-	0.99	2.16	-	0.85	1.76
25	-	0.99	2.16	-	0.85	1.76
26	-	0.99	2.16	-	0.85	1.76
27	-	0.99	2.16	-	0.85	1.76
28	-	0.99	2.16	-	0.85	1.76
29	-	0.99	2.16	-	0.85	1.76
30	-	0.99	2.16	-	0.85	1.76
31	-	1.02	2.28	-	0.90	1.87
32	-	1.05	2.42	-	0.95	1.97
33	-	1.08	2.57	-	1.00	2.06
34	-	1.09	2.73	-	1.04	2.13
35	-	1.10	2.88	-	1.07	2.17
36	-	1.18	3.07	-	1.10	2.36
37	-	1.25	3.27	-	1.12	2.55
38	-	1.32	3.48	-	1.15	2.76
39	-	1.39	3.68	-	1.17	2.98
40	-	1.47	3.88	-	1.19	3.22
41	-	1.57	4.15	-	1.23	3.51
42	-	1.68	4.42	-	1.27	3.85
43	-	1.80	4.72	-	1.34	4.24
44	-	1.93	5.04	-	1.42	4.68
45	-	2.09	5.41	-	1.52	5.19
46	-	2.26	6.13	-	1.64	5.73
47	-	2.46	6.96	-	1.77	6.33
48	-	2.68	7.90	-	1.93	7.01
49	-	2.92	8.99	-	2.09	7.76
50	-	3.19	10.25	-	2.28	8.61
51	-	3.46	11.07	-	2.55	9.37
52	-	3.77	12.00	-	2.86	10.20
53	-	4.11	13.03	-	3.20	11.11
54	-	4.49	14.19	-	3.58	12.10
55	-	4.93	15.47	-	4.00	13.19
56	-	5.37	16.75	-	4.19	14.25
57	-	5.87	18.13	-	4.39	15.39
58	-	6.44	19.60	-	4.59	16.59
59	-	7.08	21.16	-	4.80	17.84
60	-	7.81	22.80	-	5.01	19.14
61	-	8.55	24.74	-	5.49	20.50
62	-	9.38	26.82	-	6.02	21.90
63	-	10.31	29.03	-	6.63	23.33
64	-	11.35	31.39	-	7.31	24.78
65	-	12.53	33.87	-	8.10	26.26
66	10.18	14.47	38.22	8.28	9.19	28.85
67	11.39	16.73	42.98	9.34	10.45	31.67
68	12.76	19.34	48.19	10.59	11.94	34.74
69	14.32	22.36	53.86	12.19	13.68	38.11
70	16.08	25.86	60.02	14.25	15.74	41.85
71	17.53	28.53	68.30	15.37	16.94	48.95
72	19.10	31.49	77.33	16.55	18.22	57.16
73	20.79	34.74	87.23	17.77	19.51	66.70
74	22.61	38.33	98.18	19.00	20.82	77.76
75	24.57	42.29	110.33	20.30	22.19	90.44
76	28.69	48.28	120.73	24.66	27.45	100.41
77	33.49	55.16	132.33	29.82	33.74	111.69
78	39.09	63.07	145.37	35.91	41.23	124.31
79	45.60	72.12	160.06	43.09	50.10	138.42
80	53.11	82.42	176.60	51.46	60.51	154.07

Preferred Non-Tobacco Class **IS NOT** available for Band 2 through age 65

**Almost 1 in 3**  
 say they  
**DON'T HAVE**  
**ENOUGH**  
 life insurance.

Source: 2017 Insurance Barometer Study. Life Happens and LIMRA

**BAND 3**  
**\$250,001 - \$499,999**

ANNUAL PREMIUM RATES PER \$1,000



Preferred Non-Tobacco = PREF NT  
 Standard Non-Tobacco = STD NT  
 Standard Tobacco = STD Tb

ISSUE AGE	MALE			FEMALE		
	PREF NT	STD NT	STD Tb	PREF NT	STD NT	STD Tb
18	0.77	0.95	2.09	0.61	0.78	1.57
19	0.77	0.95	2.09	0.61	0.78	1.57
20	0.77	0.95	2.09	0.61	0.78	1.57
21	0.77	0.95	2.09	0.61	0.78	1.57
22	0.77	0.95	2.09	0.61	0.78	1.57
23	0.77	0.95	2.09	0.61	0.78	1.57
24	0.77	0.95	2.09	0.61	0.78	1.57
25	0.77	0.95	2.09	0.61	0.78	1.57
26	0.77	0.95	2.09	0.61	0.78	1.57
27	0.77	0.95	2.09	0.61	0.78	1.57
28	0.77	0.95	2.09	0.61	0.78	1.57
29	0.77	0.95	2.09	0.61	0.78	1.57
30	0.77	0.95	2.09	0.61	0.78	1.57
31	0.79	0.98	2.17	0.62	0.81	1.66
32	0.81	1.00	2.27	0.64	0.84	1.73
33	0.82	1.02	2.37	0.64	0.86	1.80
34	0.83	1.03	2.46	0.64	0.87	1.84
35	0.82	1.03	2.54	0.63	0.87	1.85
36	0.88	1.11	2.71	0.68	0.91	2.01
37	0.94	1.19	2.88	0.72	0.94	2.18
38	0.99	1.26	3.04	0.77	0.97	2.36
39	1.05	1.34	3.21	0.81	1.00	2.55
40	1.11	1.41	3.38	0.86	1.03	2.75
41	1.15	1.49	3.68	0.91	1.08	2.96
42	1.20	1.58	4.00	0.96	1.14	3.20
43	1.25	1.67	4.35	1.03	1.22	3.47
44	1.31	1.78	4.74	1.12	1.32	3.77
45	1.38	1.90	5.17	1.22	1.44	4.12
46	1.48	2.00	5.67	1.29	1.52	4.48
47	1.60	2.12	6.24	1.35	1.62	4.86
48	1.73	2.24	6.88	1.43	1.71	5.29
49	1.87	2.38	7.61	1.50	1.82	5.77
50	2.03	2.53	8.46	1.59	1.93	6.29
51	2.19	2.78	9.10	1.69	2.12	6.67
52	2.38	3.07	9.83	1.81	2.33	7.08
53	2.59	3.39	10.64	1.93	2.57	7.50
54	2.82	3.76	11.54	2.06	2.82	7.93
55	3.09	4.18	12.53	2.19	3.10	8.38
56	3.27	4.61	13.49	2.33	3.24	9.25
57	3.47	5.09	14.51	2.49	3.39	10.21
58	3.69	5.65	15.59	2.65	3.55	11.25
59	3.94	6.28	16.72	2.83	3.71	12.39
60	4.20	7.01	17.89	3.03	3.88	13.62
61	4.64	7.75	20.18	3.31	4.27	14.78
62	5.13	8.59	22.74	3.63	4.71	16.00
63	5.69	9.54	25.59	3.98	5.21	17.28
64	6.33	10.62	28.77	4.39	5.77	18.63
65	7.05	11.85	32.27	4.85	6.43	20.05
66	8.03	13.25	36.46	5.48	7.24	21.55
67	9.15	14.83	41.06	6.22	8.19	23.14
68	10.44	16.63	46.09	7.08	9.29	24.83
69	11.93	18.66	51.57	8.10	10.58	26.63
70	13.64	20.97	57.53	9.29	12.11	28.60
71	15.05	23.58	65.60	10.71	13.45	34.49
72	16.62	26.53	74.41	12.37	14.97	41.34
73	18.34	29.86	84.08	14.27	16.65	49.33
74	20.25	33.61	94.78	16.47	18.51	58.64
75	22.35	37.86	106.66	19.05	20.62	69.38
76	26.19	42.68	116.77	22.43	24.23	77.84
77	30.67	48.16	128.04	26.38	28.43	87.48
78	35.90	54.39	140.72	30.97	33.30	98.35
79	42.00	61.46	155.00	36.29	38.95	110.60
80	49.04	69.39	171.09	42.42	45.43	124.29

**4 in 10** wish their spouse or partner **HAD MORE** life insurance.

Source: 2017 Insurance Barometer Study. Life Happens and LIMRA

**BAND 4**  
**\$500,000 - \$999,999**

ANNUAL PREMIUM RATES PER \$1,000



Preferred Non-Tobacco = PREF NT  
 Standard Non-Tobacco = STD NT  
 Standard Tobacco = STD Tb

ISSUE AGE	MALE			FEMALE		
	PREF NT	STD NT	STD Tb	PREF NT	STD NT	STD Tb
18	0.68	0.82	2.02	0.58	0.71	1.48
19	0.68	0.82	2.02	0.58	0.71	1.48
20	0.68	0.82	2.02	0.58	0.71	1.48
21	0.68	0.82	2.02	0.58	0.71	1.48
22	0.68	0.82	2.02	0.58	0.71	1.48
23	0.68	0.82	2.02	0.58	0.71	1.48
24	0.68	0.82	2.02	0.58	0.71	1.48
25	0.68	0.82	2.02	0.58	0.71	1.48
26	0.68	0.82	2.02	0.58	0.71	1.48
27	0.68	0.82	2.02	0.58	0.71	1.48
28	0.68	0.82	2.02	0.58	0.71	1.48
29	0.68	0.82	2.02	0.58	0.71	1.48
30	0.68	0.82	2.02	0.58	0.71	1.48
31	0.69	0.84	2.10	0.59	0.74	1.56
32	0.70	0.86	2.19	0.60	0.76	1.62
33	0.70	0.88	2.27	0.60	0.77	1.67
34	0.70	0.89	2.36	0.60	0.78	1.69
35	0.68	0.89	2.43	0.59	0.78	1.69
36	0.74	0.95	2.59	0.63	0.82	1.84
37	0.79	1.02	2.74	0.67	0.86	2.00
38	0.85	1.08	2.90	0.72	0.89	2.16
39	0.90	1.13	3.06	0.76	0.93	2.33
40	0.96	1.20	3.21	0.81	0.97	2.52
41	1.01	1.26	3.50	0.84	1.00	2.71
42	1.06	1.34	3.81	0.88	1.04	2.93
43	1.12	1.42	4.14	0.93	1.08	3.17
44	1.19	1.51	4.52	1.00	1.15	3.45
45	1.26	1.61	4.94	1.08	1.22	3.77
46	1.36	1.73	5.42	1.15	1.30	4.12
47	1.47	1.87	5.96	1.23	1.39	4.52
48	1.60	2.02	6.58	1.32	1.48	4.96
49	1.74	2.18	7.29	1.41	1.59	5.45
50	1.90	2.36	8.10	1.52	1.70	6.00
51	2.01	2.57	8.71	1.62	1.90	6.35
52	2.13	2.80	9.39	1.72	2.11	6.72
53	2.27	3.06	10.16	1.84	2.35	7.11
54	2.42	3.35	11.01	1.96	2.62	7.50
55	2.59	3.68	11.94	2.08	2.91	7.90
56	2.78	4.06	12.84	2.20	3.05	8.72
57	2.99	4.50	13.79	2.32	3.18	9.62
58	3.23	4.99	14.79	2.46	3.31	10.60
59	3.50	5.56	15.83	2.60	3.45	11.67
60	3.80	6.21	16.90	2.75	3.60	12.83
61	4.20	6.95	18.88	3.00	3.98	13.91
62	4.64	7.80	21.06	3.28	4.42	15.05
63	5.14	8.77	23.48	3.60	4.92	16.24
64	5.72	9.88	26.14	3.97	5.49	17.50
65	6.37	11.16	29.06	4.38	6.15	18.81
66	7.29	12.48	32.59	4.96	6.91	20.31
67	8.36	13.97	36.43	5.64	7.79	21.90
68	9.59	15.66	40.61	6.43	8.82	23.61
69	11.02	17.58	45.15	7.36	10.03	25.45
70	12.66	19.75	50.05	8.47	11.44	27.46
71	13.95	22.20	58.57	9.81	12.66	33.33
72	15.38	24.98	67.98	11.39	14.03	40.16
73	16.95	28.11	78.40	13.21	15.54	48.14
74	18.68	31.65	90.01	15.31	17.18	57.44
75	20.58	35.64	102.99	17.79	19.05	68.18
76	24.29	40.38	112.80	21.00	22.65	76.38
77	28.64	45.79	123.75	24.74	26.87	85.72
78	33.74	51.97	136.06	29.11	31.81	96.24
79	39.69	59.01	149.94	34.17	37.57	108.09
80	46.60	66.95	165.57	40.01	44.23	121.31

**43%** of  
 Americans  
**HAVEN'T**  
 bought life  
 insurance,  
 or more of it,  
 because they're  
**unsure of**  
**HOW MUCH**  
**or WHAT TYPE**  
 to buy.

Source: 2017 Insurance  
 Barometer Study.  
 Life Happens and LIMRA

**BAND 5**  
**\$1,000,000 - \$3,000,000**

ANNUAL PREMIUM RATES PER \$1,000



Preferred Non-Tobacco = PREF NT  
 Standard Non-Tobacco = STD NT  
 Standard Tobacco = STD Tb

ISSUE AGE	MALE			FEMALE		
	PREF NT	STD NT	STD Tb	PREF NT	STD NT	STD Tb
18	0.55	0.64	1.81	0.40	0.54	1.44
19	0.55	0.64	1.81	0.40	0.54	1.44
20	0.55	0.64	1.81	0.40	0.54	1.44
21	0.55	0.64	1.81	0.40	0.54	1.44
22	0.55	0.64	1.81	0.40	0.54	1.44
23	0.55	0.64	1.81	0.40	0.54	1.44
24	0.55	0.64	1.81	0.40	0.54	1.44
25	0.55	0.64	1.81	0.40	0.54	1.44
26	0.55	0.64	1.81	0.40	0.54	1.44
27	0.55	0.64	1.81	0.40	0.54	1.44
28	0.55	0.64	1.81	0.40	0.54	1.44
29	0.55	0.64	1.81	0.40	0.54	1.44
30	0.55	0.64	1.81	0.40	0.54	1.44
31	0.57	0.67	1.88	0.40	0.55	1.50
32	0.58	0.69	1.97	0.39	0.56	1.56
33	0.60	0.71	2.05	0.38	0.56	1.60
34	0.61	0.74	2.14	0.37	0.55	1.62
35	0.61	0.75	2.21	0.34	0.54	1.62
36	0.66	0.81	2.37	0.40	0.58	1.76
37	0.70	0.86	2.53	0.46	0.62	1.90
38	0.75	0.91	2.70	0.52	0.66	2.06
39	0.79	0.96	2.87	0.58	0.71	2.22
40	0.83	1.02	3.04	0.64	0.75	2.41
41	0.88	1.09	3.32	0.68	0.79	2.59
42	0.94	1.18	3.62	0.73	0.84	2.79
43	1.00	1.27	3.94	0.78	0.91	3.02
44	1.07	1.38	4.30	0.85	0.98	3.29
45	1.14	1.50	4.70	0.93	1.08	3.59
46	1.23	1.61	5.16	1.00	1.16	3.93
47	1.33	1.73	5.68	1.07	1.25	4.30
48	1.44	1.87	6.28	1.16	1.35	4.72
49	1.56	2.02	6.96	1.25	1.46	5.19
50	1.70	2.20	7.74	1.35	1.59	5.71
51	1.81	2.39	8.35	1.43	1.77	6.03
52	1.94	2.60	9.03	1.51	1.97	6.37
53	2.09	2.85	9.79	1.59	2.20	6.71
54	2.25	3.12	10.65	1.67	2.45	7.06
55	2.44	3.43	11.59	1.76	2.73	7.41
56	2.59	3.79	12.45	1.88	2.85	8.19
57	2.77	4.20	13.36	2.02	2.96	9.03
58	2.96	4.66	14.31	2.17	3.08	9.95
59	3.17	5.20	15.30	2.34	3.20	10.96
60	3.40	5.81	16.31	2.52	3.31	12.04
61	3.75	6.51	18.23	2.75	3.68	13.04
62	4.15	7.30	20.34	3.01	4.10	14.10
63	4.59	8.22	22.69	3.30	4.59	15.20
64	5.10	9.27	25.27	3.63	5.14	16.36
65	5.68	10.48	28.10	4.01	5.78	17.57
66	6.65	11.77	31.53	4.55	6.52	19.07
67	7.77	13.25	35.27	5.18	7.38	20.67
68	9.09	14.93	39.35	5.91	8.38	22.40
69	10.63	16.84	43.77	6.78	9.56	24.27
70	12.42	19.01	48.55	7.81	10.95	26.33
71	13.68	21.38	56.19	9.10	12.10	32.09
72	15.07	24.05	64.59	10.62	13.39	38.81
73	16.60	27.07	73.86	12.38	14.81	46.65
74	18.28	30.47	84.16	14.43	16.36	55.80
75	20.14	34.32	95.64	16.85	18.10	66.37
76	23.59	38.98	104.87	19.92	21.65	74.39
77	27.62	44.32	115.17	23.52	25.81	83.52
78	32.33	50.44	126.76	27.71	30.69	93.81
79	37.82	57.42	139.83	32.58	36.40	105.39
80	44.16	65.32	154.55	38.20	43.02	118.33

**THE #1 FACTOR**  
 when purchasing life insurance?

**SIMPLICITY!**

People want something that's easy to understand.

Source: 2017 Insurance Barometer Study, Life Happens and LIMRA

**BAND 1**  
**\$25,000 - \$99,999**

ANNUAL PREMIUM RATES PER \$1,000

**15 YEAR**  
 LEVEL TERM

Preferred Non-Tobacco = PREFERRED NT  
 Standard Non-Tobacco = STANDARD NT  
 Standard Tobacco = STANDARD Tb

ISSUE AGE	MALE		FEMALE	
	STD NT	STD Tb	STD NT	STD Tb
18	0.85	2.63	0.63	2.23
19	0.85	2.63	0.63	2.23
20	0.85	2.63	0.63	2.23
21	0.85	2.63	0.63	2.23
22	0.85	2.63	0.63	2.23
23	0.85	2.63	0.63	2.23
24	0.85	2.63	0.63	2.23
25	0.85	2.63	0.63	2.23
26	0.85	2.63	0.63	2.23
27	0.85	2.63	0.63	2.23
28	0.85	2.63	0.63	2.23
29	0.85	2.63	0.63	2.23
30	0.85	2.63	0.63	2.23
31	0.93	2.84	0.66	2.41
32	1.01	3.06	0.70	2.60
33	1.10	3.30	0.74	2.81
34	1.19	3.56	0.78	3.03
35	1.29	3.84	0.81	3.25
36	1.36	4.26	0.85	3.49
37	1.44	4.72	0.89	3.74
38	1.52	5.22	0.94	4.00
39	1.60	5.78	0.98	4.27
40	1.69	6.38	1.04	4.57
41	1.82	6.86	1.12	4.97
42	1.96	7.38	1.22	5.41
43	2.11	7.96	1.33	5.90
44	2.27	8.59	1.45	6.47
45	2.45	9.31	1.60	7.10
46	2.66	10.12	1.76	7.71
47	2.91	11.05	1.95	8.38
48	3.19	12.09	2.16	9.11
49	3.51	13.27	2.39	9.90
50	3.88	14.60	2.66	10.77
51	4.31	15.87	2.93	11.71
52	4.79	17.28	3.23	12.72
53	5.32	18.80	3.56	13.81
54	5.92	20.46	3.92	14.98
55	6.60	22.25	4.31	16.22
56	7.16	23.68	4.70	17.55
57	7.80	25.18	5.13	18.96
58	8.52	26.73	5.62	20.45
59	9.35	28.31	6.18	22.01
60	10.29	29.91	6.81	23.65
61	11.34	32.85	7.53	25.37
62	12.51	35.99	8.35	27.18
63	13.81	39.33	9.29	29.09
64	15.24	42.86	10.36	31.09
65	16.83	46.60	11.59	33.22
66	19.62	53.06	13.07	38.13
67	22.87	60.16	14.77	43.70
68	26.63	68.02	16.70	50.03
69	30.99	76.78	18.89	57.21
70	36.05	86.51	21.44	65.26

Preferred Non-Tobacco Class **IS NOT** Available for Band 1

**42% of Millennials** think they **WON'T QUALIFY** for life insurance coverage.

Source: 2017 Insurance Barometer Study. Life Happens and LIMRA



**BAND 2**  
**\$100,000 - \$250,000**

ANNUAL PREMIUM RATES PER \$1,000

**15 YEAR**  
 LEVEL TERM

Preferred Non-Tobacco = PREF NT  
 Standard Non-Tobacco = STD NT  
 Standard Tobacco = STD Tb

Preferred Non-Tobacco Class **IS NOT**  
 available for Band 2 through age 65

ISSUE AGE	MALE			FEMALE		
	PREF NT	STD NT	STD Tb	PREF NT	STD NT	STD Tb
18	-	1.16	2.81	-	1.02	2.29
19	-	1.16	2.81	-	1.02	2.29
20	-	1.16	2.81	-	1.02	2.29
21	-	1.16	2.81	-	1.02	2.29
22	-	1.16	2.81	-	1.02	2.29
23	-	1.16	2.81	-	1.02	2.29
24	-	1.16	2.81	-	1.02	2.29
25	-	1.16	2.81	-	1.02	2.29
26	-	1.16	2.81	-	1.02	2.29
27	-	1.16	2.81	-	1.02	2.29
28	-	1.16	2.81	-	1.02	2.29
29	-	1.16	2.81	-	1.02	2.29
30	-	1.16	2.81	-	1.02	2.29
31	-	1.21	2.97	-	1.05	2.43
32	-	1.25	3.15	-	1.09	2.58
33	-	1.29	3.33	-	1.12	2.74
34	-	1.33	3.51	-	1.15	2.91
35	-	1.37	3.71	-	1.17	3.06
36	-	1.46	4.00	-	1.21	3.31
37	-	1.55	4.31	-	1.24	3.56
38	-	1.64	4.64	-	1.27	3.83
39	-	1.75	5.00	-	1.32	4.11
40	-	1.86	5.38	-	1.37	4.43
41	-	2.01	5.87	-	1.44	4.77
42	-	2.16	6.41	-	1.53	5.16
43	-	2.33	7.00	-	1.63	5.60
44	-	2.52	7.67	-	1.75	6.09
45	-	2.73	8.43	-	1.88	6.64
46	-	2.90	9.16	-	2.02	7.25
47	-	3.10	10.00	-	2.19	7.93
48	-	3.33	10.94	-	2.37	8.67
49	-	3.59	12.00	-	2.58	9.49
50	-	3.88	13.20	-	2.81	10.39
51	-	4.22	14.44	-	3.12	11.29
52	-	4.59	15.81	-	3.47	12.26
53	-	5.00	17.30	-	3.86	13.30
54	-	5.45	18.94	-	4.29	14.42
55	-	5.96	20.73	-	4.77	15.61
56	-	6.46	22.51	-	5.15	16.88
57	-	7.02	24.44	-	5.57	18.22
58	-	7.66	26.52	-	6.04	19.63
59	-	8.40	28.76	-	6.58	21.11
60	-	9.22	31.15	-	7.18	22.67
61	-	10.27	34.21	-	7.94	24.60
62	-	11.45	37.49	-	8.81	26.67
63	-	12.77	40.96	-	9.79	28.88
64	-	14.25	44.64	-	10.92	31.26
65	-	15.90	48.53	-	12.22	33.82
66	15.14	17.89	55.16	9.45	13.73	38.32
67	17.31	20.14	62.44	10.63	15.44	43.42
68	19.77	22.69	70.48	11.96	17.39	49.18
69	22.56	25.59	79.43	13.47	19.59	55.67
70	25.71	28.88	89.39	15.20	22.13	62.93

**8 in 10**  
 Americans  
**OVERESTIMATE**  
**THE TRUE**  
**COST** of  
 life insurance.

Source: 2017 Insurance  
 Barometer Study.  
 Life Happens and LIMRA

**BAND 3**  
**\$250,001 - \$499,999**

ANNUAL PREMIUM RATES PER \$1,000

**15 YEAR**  
 LEVEL TERM

Preferred Non-Tobacco = PREFERRED NT  
 Standard Non-Tobacco = STANDARD NT  
 Standard Tobacco = STANDARD Tb

ISSUE AGE	MALE			FEMALE		
	PREF NT	STD NT	STD Tb	PREF NT	STD NT	STD Tb
18	0.85	1.07	2.63	0.67	0.90	1.81
19	0.85	1.07	2.63	0.67	0.90	1.81
20	0.85	1.07	2.63	0.67	0.90	1.81
21	0.85	1.07	2.63	0.67	0.90	1.81
22	0.85	1.07	2.63	0.67	0.90	1.81
23	0.85	1.07	2.63	0.67	0.90	1.81
24	0.85	1.07	2.63	0.67	0.90	1.81
25	0.85	1.07	2.63	0.67	0.90	1.81
26	0.85	1.07	2.63	0.67	0.90	1.81
27	0.85	1.07	2.63	0.67	0.90	1.81
28	0.85	1.07	2.63	0.67	0.90	1.81
29	0.85	1.07	2.63	0.67	0.90	1.81
30	0.85	1.07	2.63	0.67	0.90	1.81
31	0.88	1.12	2.70	0.68	0.93	1.91
32	0.91	1.16	2.77	0.70	0.95	2.01
33	0.94	1.21	2.82	0.71	0.98	2.11
34	0.96	1.25	2.87	0.72	1.00	2.21
35	0.98	1.29	2.90	0.72	1.02	2.30
36	1.03	1.37	3.12	0.77	1.07	2.49
37	1.08	1.46	3.36	0.82	1.12	2.70
38	1.12	1.55	3.62	0.87	1.17	2.91
39	1.18	1.65	3.89	0.93	1.23	3.15
40	1.24	1.76	4.19	1.00	1.30	3.41
41	1.32	1.90	4.54	1.07	1.37	3.69
42	1.42	2.05	4.93	1.15	1.46	4.02
43	1.52	2.21	5.35	1.23	1.55	4.38
44	1.62	2.39	5.83	1.33	1.66	4.80
45	1.74	2.59	6.37	1.45	1.78	5.26
46	1.85	2.75	6.99	1.52	1.92	5.68
47	1.97	2.94	7.69	1.60	2.08	6.14
48	2.11	3.15	8.49	1.69	2.25	6.63
49	2.27	3.40	9.39	1.78	2.45	7.17
50	2.45	3.68	10.42	1.88	2.66	7.75
51	2.66	4.00	11.47	1.99	2.96	8.37
52	2.88	4.35	12.64	2.11	3.30	9.04
53	3.13	4.73	13.93	2.23	3.67	9.75
54	3.41	5.16	15.36	2.35	4.08	10.50
55	3.72	5.64	16.93	2.48	4.54	11.29
56	3.97	6.11	18.32	2.70	4.80	12.27
57	4.25	6.63	19.81	2.94	5.08	13.30
58	4.56	7.24	21.42	3.21	5.38	14.41
59	4.91	7.92	23.14	3.52	5.71	15.57
60	5.30	8.69	24.96	3.87	6.08	16.81
61	5.89	9.68	27.41	4.27	6.64	18.54
62	6.55	10.79	30.03	4.73	7.27	20.44
63	7.30	12.03	32.81	5.25	7.98	22.50
64	8.13	13.42	35.75	5.84	8.78	24.75
65	9.07	14.98	38.86	6.53	9.69	27.21
66	10.49	16.94	44.67	7.32	11.02	30.93
67	12.13	19.16	51.08	8.22	12.56	35.14
68	14.04	21.70	58.19	9.25	14.31	39.91
69	16.23	24.60	66.14	10.40	16.32	45.29
70	18.78	27.90	75.00	11.74	18.67	51.32

**A THIRD of PEOPLE** aren't buying life insurance or more of it because they **"DON'T LIKE THINKING ABOUT DEATH."**

Source: 2017 Insurance Barometer Study. Life Happens and LIMRA

**BAND 4**  
**\$500,000 - \$999,999**

ANNUAL PREMIUM RATES PER \$1,000

**15 YEAR**  
 LEVEL TERM

Preferred Non-Tobacco = PREF NT  
 Standard Non-Tobacco = STD NT  
 Standard Tobacco = STD Tb

ISSUE AGE	MALE			FEMALE		
	PREF NT	STD NT	STD Tb	PREF NT	STD NT	STD Tb
18	0.74	0.96	2.36	0.63	0.86	1.69
19	0.74	0.96	2.36	0.63	0.86	1.69
20	0.74	0.96	2.36	0.63	0.86	1.69
21	0.74	0.96	2.36	0.63	0.86	1.69
22	0.74	0.96	2.36	0.63	0.86	1.69
23	0.74	0.96	2.36	0.63	0.86	1.69
24	0.74	0.96	2.36	0.63	0.86	1.69
25	0.74	0.96	2.36	0.63	0.86	1.69
26	0.74	0.96	2.36	0.63	0.86	1.69
27	0.74	0.96	2.36	0.63	0.86	1.69
28	0.74	0.96	2.36	0.63	0.86	1.69
29	0.74	0.96	2.36	0.63	0.86	1.69
30	0.74	0.96	2.36	0.63	0.86	1.69
31	0.77	0.99	2.43	0.65	0.88	1.78
32	0.78	1.01	2.49	0.66	0.89	1.86
33	0.80	1.03	2.55	0.68	0.91	1.95
34	0.81	1.05	2.59	0.69	0.91	2.03
35	0.82	1.06	2.63	0.70	0.92	2.11
36	0.88	1.13	2.86	0.74	0.96	2.28
37	0.94	1.20	3.11	0.79	1.00	2.47
38	1.00	1.27	3.38	0.84	1.05	2.67
39	1.06	1.35	3.67	0.89	1.11	2.88
40	1.13	1.44	3.99	0.95	1.17	3.12
41	1.19	1.59	4.33	1.00	1.25	3.38
42	1.25	1.74	4.70	1.06	1.34	3.67
43	1.32	1.91	5.10	1.13	1.44	4.00
44	1.39	2.10	5.56	1.21	1.56	4.38
45	1.46	2.31	6.08	1.30	1.69	4.80
46	1.58	2.45	6.67	1.36	1.82	5.22
47	1.71	2.62	7.34	1.42	1.97	5.69
48	1.87	2.81	8.10	1.49	2.13	6.20
49	2.04	3.02	8.97	1.57	2.32	6.76
50	2.25	3.27	9.95	1.65	2.52	7.37
51	2.39	3.55	10.96	1.78	2.71	7.99
52	2.54	3.86	12.07	1.91	2.92	8.65
53	2.71	4.20	13.31	2.06	3.14	9.36
54	2.89	4.58	14.67	2.22	3.37	10.12
55	3.08	5.00	16.17	2.39	3.62	10.92
56	3.38	5.47	17.48	2.57	3.95	11.89
57	3.72	6.01	18.89	2.76	4.31	12.92
58	4.11	6.63	20.40	2.98	4.72	14.01
59	4.56	7.35	22.02	3.23	5.18	15.18
60	5.08	8.16	23.72	3.51	5.71	16.42
61	5.65	9.14	26.16	3.87	6.23	18.12
62	6.29	10.23	28.78	4.28	6.81	19.97
63	7.00	11.47	31.57	4.74	7.47	21.99
64	7.80	12.86	34.55	5.28	8.21	24.19
65	8.70	14.42	37.70	5.90	9.06	26.61
66	10.08	16.23	43.41	6.61	10.31	30.08
67	11.67	18.29	49.72	7.42	11.75	34.00
68	13.52	20.62	56.72	8.34	13.41	38.43
69	15.65	23.26	64.54	9.38	15.30	43.42
70	18.12	26.27	73.28	10.59	17.51	48.99

**People cite**  
**PAYING**  
**OFF** their  
**MORTGAGE**  
 as a top  
 reason for  
**OWNING** life  
**insurance.**

Source: 2017 Insurance  
 Barometer Study.  
 Life Happens and LIMRA

**BAND 5**  
**\$1,000,000 - \$3,000,000**

ANNUAL PREMIUM RATES PER \$1,000

**15 YEAR**  
 LEVEL TERM

Preferred Non-Tobacco = PREFERRED NT  
 Standard Non-Tobacco = STANDARD NT  
 Standard Tobacco = STANDARD Tb

ISSUE AGE	MALE			FEMALE		
	PREF NT	STD NT	STD Tb	PREF NT	STD NT	STD Tb
18	0.64	0.91	2.18	0.47	0.71	1.63
19	0.64	0.91	2.18	0.47	0.71	1.63
20	0.64	0.91	2.18	0.47	0.71	1.63
21	0.64	0.91	2.18	0.47	0.71	1.63
22	0.64	0.91	2.18	0.47	0.71	1.63
23	0.64	0.91	2.18	0.47	0.71	1.63
24	0.64	0.91	2.18	0.47	0.71	1.63
25	0.64	0.91	2.18	0.47	0.71	1.63
26	0.64	0.91	2.18	0.47	0.71	1.63
27	0.64	0.91	2.18	0.47	0.71	1.63
28	0.64	0.91	2.18	0.47	0.71	1.63
29	0.64	0.91	2.18	0.47	0.71	1.63
30	0.64	0.91	2.18	0.47	0.71	1.63
31	0.65	0.93	2.25	0.48	0.77	1.71
32	0.66	0.95	2.32	0.49	0.80	1.79
33	0.66	0.96	2.38	0.50	0.82	1.87
34	0.67	0.97	2.44	0.50	0.84	1.95
35	0.67	0.98	2.49	0.51	0.81	2.01
36	0.71	1.04	2.71	0.54	0.92	2.18
37	0.76	1.11	2.95	0.58	0.98	2.36
38	0.81	1.18	3.21	0.62	1.04	2.54
39	0.87	1.26	3.49	0.67	1.11	2.75
40	0.93	1.34	3.79	0.72	1.13	2.97
41	0.99	1.48	4.11	0.78	1.27	3.22
42	1.06	1.63	4.46	0.85	1.36	3.50
43	1.14	1.79	4.85	0.93	1.45	3.81
44	1.23	1.97	5.29	1.02	1.56	4.17
45	1.32	2.17	5.78	1.13	1.60	4.57
46	1.42	2.30	6.35	1.19	1.82	5.00
47	1.53	2.45	6.99	1.26	1.97	5.48
48	1.65	2.63	7.72	1.34	2.13	6.00
49	1.80	2.83	8.55	1.42	2.32	6.58
50	1.96	3.07	9.49	1.50	2.37	7.22
51	2.10	3.33	10.44	1.62	2.71	7.82
52	2.26	3.62	11.51	1.75	2.92	8.47
53	2.43	3.93	12.68	1.89	3.14	9.16
54	2.62	4.29	13.98	2.05	3.37	9.90
55	2.82	4.68	15.41	2.21	3.40	10.68
56	3.14	5.12	16.71	2.37	3.95	11.62
57	3.50	5.63	18.11	2.55	4.31	12.62
58	3.92	6.21	19.63	2.74	4.72	13.69
59	4.41	6.87	21.25	2.96	5.18	14.82
60	4.98	7.63	22.98	3.21	5.34	16.03
61	5.53	8.54	25.34	3.56	6.23	17.69
62	6.16	9.57	27.88	3.95	6.81	19.51
63	6.86	10.73	30.59	4.40	7.47	21.49
64	7.64	12.03	33.48	4.92	8.21	23.64
65	8.51	13.50	36.54	5.52	8.43	26.01
66	9.87	15.20	42.15	6.18	10.31	29.37
67	11.44	17.13	48.35	6.94	11.75	33.15
68	13.26	19.32	55.25	7.80	13.41	37.42
69	15.36	21.81	62.95	8.77	15.30	42.23
70	17.80	24.64	71.55	9.89	16.36	47.60

**HALF of Millennials** haven't bought life insurance, or more of it, because **"NO ONE HAS APPROACHED ME."**

Source: 2017 Insurance Barometer Study. Life Happens and LIMRA

**BAND 1**  
**\$25,000 - \$99,999**

ANNUAL PREMIUM RATES PER \$1,000



Preferred Non-Tobacco = PREF NT  
 Standard Non-Tobacco = STD NT  
 Standard Tobacco = STD Tb

Preferred Non-Tobacco Class **IS NOT** Available for Band 1

ISSUE AGE	MALE		FEMALE	
	STD NT	STD Tb	STD NT	STD Tb
18	1.08	3.49	0.76	2.89
19	1.08	3.49	0.76	2.89
20	1.08	3.49	0.76	2.89
21	1.08	3.49	0.76	2.89
22	1.08	3.49	0.76	2.89
23	1.08	3.49	0.76	2.89
24	1.08	3.49	0.76	2.89
25	1.08	3.49	0.76	2.89
26	1.08	3.49	0.76	2.89
27	1.08	3.49	0.76	2.89
28	1.08	3.49	0.76	2.89
29	1.08	3.49	0.76	2.89
30	1.08	3.49	0.76	2.89
31	1.16	3.76	0.79	3.09
32	1.24	4.05	0.83	3.30
33	1.33	4.36	0.87	3.53
34	1.43	4.70	0.91	3.77
35	1.54	5.08	0.96	4.02
36	1.67	5.55	1.03	4.38
37	1.80	6.08	1.11	4.77
38	1.95	6.67	1.20	5.20
39	2.10	7.31	1.29	5.66
40	2.27	8.02	1.40	6.17
41	2.43	8.70	1.50	6.66
42	2.60	9.44	1.62	7.20
43	2.80	10.27	1.75	7.80
44	3.03	11.19	1.90	8.46
45	3.28	12.22	2.08	9.18
46	3.57	13.22	2.30	9.97
47	3.90	14.31	2.55	10.83
48	4.26	15.49	2.83	11.75
49	4.68	16.78	3.15	12.73
50	5.15	18.18	3.50	13.78
51	5.68	19.69	3.82	14.91
52	6.28	21.33	4.18	16.11
53	6.96	23.10	4.57	17.37
54	7.74	25.02	5.01	18.71
55	8.62	27.06	5.50	20.13
56	9.53	29.24	6.12	21.63
57	10.55	31.53	6.82	23.22
58	11.70	33.92	7.63	24.90
59	13.00	36.42	8.55	26.66
60	14.45	39.00	9.62	28.54
61	15.77	42.33	10.63	30.81
62	17.20	45.86	11.76	33.28
63	18.75	49.62	13.02	35.95
64	20.44	53.65	14.41	38.83
65	22.27	57.97	15.98	41.89

**1/4 of PEOPLE**  
 prioritize  
 paying for  
**LEISURE**  
**ACTIVITIES**  
 like eating out  
 over buying  
 life insurance.

Source: 2017 Insurance  
 Barometer Study.  
 Life Happens and LIMRA

**BAND 2**  
**\$100,000 - \$250,000**

ANNUAL PREMIUM RATES PER \$1,000



Preferred Non-Tobacco = PREF NT  
 Standard Non-Tobacco = STD NT  
 Standard Tobacco = STD Tb

ISSUE AGE	MALE		FEMALE	
	STD NT	STD Tb	STD NT	STD Tb
18	1.65	3.38	1.27	2.59
19	1.65	3.38	1.27	2.59
20	1.65	3.38	1.27	2.59
21	1.65	3.38	1.27	2.59
22	1.65	3.38	1.27	2.59
23	1.65	3.38	1.27	2.59
24	1.65	3.38	1.27	2.59
25	1.65	3.38	1.27	2.59
26	1.65	3.38	1.27	2.59
27	1.65	3.38	1.27	2.59
28	1.65	3.38	1.27	2.59
29	1.65	3.38	1.27	2.59
30	1.65	3.38	1.27	2.59
31	1.67	3.61	1.32	2.81
32	1.69	3.87	1.37	3.05
33	1.71	4.14	1.43	3.32
34	1.72	4.43	1.48	3.60
35	1.72	4.75	1.54	3.90
36	1.84	5.20	1.62	4.25
37	1.97	5.70	1.70	4.63
38	2.10	6.25	1.78	5.04
39	2.24	6.86	1.86	5.49
40	2.39	7.53	1.96	5.99
41	2.56	8.12	2.08	6.46
42	2.74	8.75	2.23	6.98
43	2.95	9.45	2.39	7.55
44	3.18	10.23	2.57	8.19
45	3.45	11.10	2.78	8.88
46	3.68	12.06	2.91	9.64
47	3.94	13.13	3.05	10.46
48	4.22	14.30	3.20	11.34
49	4.54	15.58	3.35	12.29
50	4.89	16.98	3.50	13.30
51	5.28	18.37	3.82	14.27
52	5.72	19.88	4.18	15.29
53	6.21	21.51	4.57	16.35
54	6.75	23.27	5.01	17.45
55	7.36	25.15	5.50	18.60
56	8.13	27.77	6.12	20.13
57	9.00	30.61	6.82	21.76
58	9.98	33.67	7.63	23.50
59	11.08	36.96	8.55	25.36
60	12.31	40.50	9.62	27.36
61	13.80	43.63	10.63	30.04
62	15.46	46.91	11.76	33.00
63	17.33	50.38	13.02	36.25
64	19.43	54.06	14.41	39.82
65	21.78	57.97	15.98	43.70

Preferred Non-Tobacco Class **IS NOT** Available for Band 2

**4 in 10**  
**Millennials**  
 think a term  
 life insurance  
 policy **COSTS**  
**MORE** than  
 \$1,000 a year.  
 That's **more**  
 than **5x its**  
**actual cost.**

Source: 2017 Insurance  
 Barometer Study.  
 Life Happens and LIMRA

**BAND 3**  
**\$250,001 - \$499,999**

ANNUAL PREMIUM RATES PER \$1,000



Preferred Non-Tobacco = PREF NT  
 Standard Non-Tobacco = STD NT  
 Standard Tobacco = STD Tb

ISSUE AGE	MALE			FEMALE		
	PREF NT	STD NT	STD Tb	PREF NT	STD NT	STD Tb
18	1.17	1.46	2.94	0.97	1.06	2.22
19	1.17	1.46	2.94	0.97	1.06	2.22
20	1.17	1.46	2.94	0.97	1.06	2.22
21	1.17	1.46	2.94	0.97	1.06	2.22
22	1.17	1.46	2.94	0.97	1.06	2.22
23	1.17	1.46	2.94	0.97	1.06	2.22
24	1.17	1.46	2.94	0.97	1.06	2.22
25	1.17	1.46	2.94	0.97	1.06	2.22
26	1.17	1.46	2.94	0.97	1.06	2.22
27	1.17	1.46	2.94	0.97	1.06	2.22
28	1.17	1.46	2.94	0.97	1.06	2.22
29	1.17	1.46	2.94	0.97	1.06	2.22
30	1.17	1.46	2.94	0.97	1.06	2.22
31	1.18	1.48	3.09	0.99	1.11	2.37
32	1.19	1.50	3.25	1.01	1.17	2.53
33	1.19	1.52	3.42	1.03	1.23	2.70
34	1.19	1.53	3.59	1.06	1.30	2.88
35	1.18	1.54	3.78	1.08	1.37	3.07
36	1.24	1.65	4.04	1.11	1.42	3.28
37	1.29	1.76	4.33	1.14	1.47	3.52
38	1.35	1.88	4.64	1.17	1.52	3.76
39	1.40	2.01	4.97	1.20	1.58	4.02
40	1.46	2.14	5.33	1.24	1.64	4.31
41	1.56	2.27	5.83	1.30	1.79	4.66
42	1.67	2.41	6.38	1.37	1.97	5.05
43	1.79	2.57	7.00	1.46	2.17	5.48
44	1.93	2.74	7.69	1.55	2.40	5.96
45	2.08	2.94	8.47	1.65	2.66	6.49
46	2.23	3.09	9.18	1.78	2.78	7.03
47	2.39	3.25	9.97	1.91	2.91	7.61
48	2.58	3.43	10.83	2.06	3.04	8.23
49	2.78	3.63	11.76	2.22	3.18	8.90
50	3.01	3.85	12.78	2.40	3.32	9.61
51	3.26	4.25	13.95	2.57	3.58	10.35
52	3.54	4.72	15.22	2.76	3.87	11.12
53	3.84	5.24	16.61	2.97	4.18	11.94
54	4.19	5.83	18.13	3.19	4.53	12.80
55	4.58	6.51	19.77	3.44	4.91	13.69
56	5.07	7.27	21.58	3.82	5.41	15.00
57	5.62	8.13	23.51	4.25	5.96	16.42
58	6.25	9.10	25.57	4.74	6.59	17.96
59	6.96	10.21	27.75	5.30	7.31	19.63
60	7.75	11.46	30.05	5.95	8.13	21.46
61	8.74	12.94	33.26	6.70	9.08	23.87
62	9.87	14.61	36.73	7.56	10.15	26.55
63	11.13	16.50	40.49	8.53	11.35	29.53
64	12.56	18.64	44.60	9.63	12.69	32.83
65	14.18	21.04	49.08	10.89	14.22	36.45

**1/4 of Gen Xers think they WON'T QUALIFY for life insurance coverage.**

Source: 2017 Insurance Barometer Study, Life Happens and LIMRA

**BAND 4**  
**\$500,000 - \$999,999**

ANNUAL PREMIUM RATES PER \$1,000



Preferred Non-Tobacco = PREFERRED NT  
 Standard Non-Tobacco = STANDARD NT  
 Standard Tobacco = STANDARD Tb

ISSUE AGE	MALE			FEMALE		
	PREF NT	STD NT	STD Tb	PREF NT	STD NT	STD Tb
18	0.96	1.21	2.61	0.78	0.93	1.99
19	0.96	1.21	2.61	0.78	0.93	1.99
20	0.96	1.21	2.61	0.78	0.93	1.99
21	0.96	1.21	2.61	0.78	0.93	1.99
22	0.96	1.21	2.61	0.78	0.93	1.99
23	0.96	1.21	2.61	0.78	0.93	1.99
24	0.96	1.21	2.61	0.78	0.93	1.99
25	0.96	1.21	2.61	0.78	0.93	1.99
26	0.96	1.21	2.61	0.78	0.93	1.99
27	0.96	1.21	2.61	0.78	0.93	1.99
28	0.96	1.21	2.61	0.78	0.93	1.99
29	0.96	1.21	2.61	0.78	0.93	1.99
30	0.96	1.21	2.61	0.78	0.93	1.99
31	0.97	1.24	2.76	0.80	0.97	2.14
32	0.99	1.27	2.92	0.81	1.02	2.29
33	1.00	1.30	3.08	0.83	1.08	2.46
34	1.01	1.33	3.26	0.85	1.13	2.64
35	1.02	1.36	3.45	0.87	1.19	2.83
36	1.09	1.44	3.72	0.91	1.26	3.02
37	1.16	1.52	4.02	0.97	1.33	3.23
38	1.23	1.60	4.35	1.02	1.40	3.45
39	1.31	1.69	4.70	1.08	1.47	3.68
40	1.39	1.78	5.09	1.14	1.56	3.93
41	1.48	1.93	5.57	1.20	1.62	4.29
42	1.59	2.11	6.09	1.26	1.69	4.69
43	1.70	2.30	6.68	1.34	1.77	5.14
44	1.83	2.52	7.34	1.42	1.86	5.63
45	1.98	2.77	8.09	1.51	1.96	6.19
46	2.12	2.90	8.77	1.64	2.12	6.74
47	2.27	3.05	9.51	1.78	2.30	7.33
48	2.45	3.22	10.33	1.93	2.49	7.98
49	2.64	3.39	11.22	2.10	2.71	8.67
50	2.86	3.59	12.18	2.29	2.95	9.42
51	3.10	3.97	13.34	2.47	3.22	10.11
52	3.37	4.40	14.61	2.67	3.51	10.84
53	3.68	4.89	16.01	2.88	3.84	11.61
54	4.02	5.45	17.54	3.12	4.21	12.40
55	4.41	6.09	19.20	3.38	4.62	13.23
56	4.86	6.86	20.86	3.71	5.08	14.50
57	5.37	7.73	22.64	4.09	5.60	15.88
58	5.95	8.73	24.51	4.51	6.19	17.37
59	6.60	9.87	26.48	5.00	6.86	18.98
60	7.33	11.17	28.56	5.55	7.64	20.75
61	8.33	12.65	31.64	6.24	8.52	23.09
62	9.48	14.33	34.97	7.01	9.52	25.71
63	10.78	16.23	38.59	7.89	10.65	28.62
64	12.26	18.37	42.55	8.88	11.91	31.83
65	13.93	20.80	46.86	10.02	13.35	35.36

**6 in 10 say FRIENDLY, conversational language is important during the life insurance buying process.**

Source: 2017 Insurance Barometer Study. Life Happens and LIMRA



**BAND 5**  
**\$1,000,000 - \$3,000,000**

ANNUAL PREMIUM RATES PER \$1,000



Preferred Non-Tobacco = PREF NT  
 Standard Non-Tobacco = STD NT  
 Standard Tobacco = STD Tb

ISSUE AGE	MALE			FEMALE		
	PREF NT	STD NT	STD Tb	PREF NT	STD NT	STD Tb
18	0.89	1.02	2.50	0.61	0.80	1.92
19	0.89	1.02	2.50	0.61	0.80	1.92
20	0.89	1.02	2.50	0.61	0.80	1.92
21	0.89	1.02	2.50	0.61	0.80	1.92
22	0.89	1.02	2.50	0.61	0.80	1.92
23	0.89	1.02	2.50	0.61	0.80	1.92
24	0.89	1.02	2.50	0.61	0.80	1.92
25	0.89	1.02	2.50	0.61	0.80	1.92
26	0.89	1.02	2.50	0.61	0.80	1.92
27	0.89	1.02	2.50	0.61	0.80	1.92
28	0.89	1.02	2.50	0.61	0.80	1.92
29	0.89	1.02	2.50	0.61	0.80	1.92
30	0.89	1.02	2.50	0.61	0.80	1.92
31	0.91	1.04	2.64	0.62	0.82	2.04
32	0.93	1.05	2.79	0.64	0.84	2.17
33	0.94	1.07	2.95	0.65	0.86	2.30
34	0.96	1.08	3.11	0.67	0.88	2.44
35	0.97	1.09	3.29	0.68	0.90	2.59
36	1.03	1.19	3.55	0.73	1.00	2.79
37	1.09	1.30	3.83	0.78	1.10	3.01
38	1.15	1.41	4.14	0.84	1.21	3.25
39	1.22	1.53	4.48	0.90	1.34	3.50
40	1.29	1.66	4.84	0.97	1.48	3.78
41	1.38	1.78	5.30	1.03	1.55	4.13
42	1.48	1.91	5.80	1.11	1.62	4.51
43	1.58	2.06	6.37	1.19	1.71	4.94
44	1.70	2.23	7.00	1.29	1.80	5.42
45	1.84	2.42	7.72	1.40	1.91	5.95
46	1.98	2.58	8.36	1.50	2.07	6.49
47	2.13	2.76	9.06	1.63	2.24	7.07
48	2.30	2.96	9.83	1.76	2.43	7.70
49	2.49	3.18	10.67	1.91	2.64	8.39
50	2.70	3.43	11.59	2.07	2.88	9.13
51	2.93	3.80	12.74	2.24	3.14	9.81
52	3.19	4.21	14.01	2.42	3.43	10.54
53	3.47	4.69	15.40	2.62	3.75	11.30
54	3.79	5.23	16.94	2.84	4.10	12.09
55	4.16	5.84	18.62	3.09	4.50	12.93
56	4.60	6.58	20.23	3.41	4.95	14.17
57	5.11	7.42	21.95	3.79	5.46	15.51
58	5.67	8.39	23.76	4.21	6.03	16.97
59	6.32	9.49	25.66	4.70	6.69	18.55
60	7.04	10.75	27.66	5.26	7.44	20.27
61	7.98	12.14	29.89	5.72	8.30	22.37
62	9.05	13.73	32.23	6.24	9.28	24.70
63	10.27	15.52	34.71	6.80	10.37	27.27
64	11.64	17.54	37.37	7.41	11.60	30.10
65	13.20	19.82	40.19	8.09	13.00	33.19

**TWO-THIRDS**  
of people say  
that being able  
to **chat with a**  
**person** is key  
when buying  
life insurance.

Source: 2017 Insurance  
 Barometer Study,  
 Life Happens and LIMRA

**BAND 1**  
**\$25,000 - \$99,999**

ANNUAL PREMIUM RATES PER \$1,000

**30 YEAR**  
 LEVEL TERM

Preferred Non-Tobacco = PREFERRED  
 Standard Non-Tobacco = STD NT  
 Standard Tobacco = STD Tb

ISSUE AGE	MALE		FEMALE	
	STD NT	STD Tb	STD NT	STD Tb
18	1.58	5.11	1.50	3.37
19	1.58	5.11	1.50	3.37
20	1.58	5.11	1.50	3.37
21	1.58	5.11	1.50	3.37
22	1.58	5.11	1.50	3.37
23	1.58	5.11	1.50	3.37
24	1.58	5.11	1.50	3.37
25	1.58	5.11	1.50	3.37
26	1.58	5.11	1.50	3.37
27	1.58	5.11	1.50	3.37
28	1.58	5.11	1.50	3.37
29	1.58	5.11	1.50	3.37
30	1.58	5.11	1.50	3.37
31	1.68	5.47	1.55	3.37
32	1.79	5.86	1.60	3.37
33	1.91	6.28	1.65	3.79
34	2.04	6.75	1.69	4.28
35	2.19	7.26	1.74	4.82
36	2.37	7.86	1.86	5.43
37	2.57	8.52	1.99	6.11
38	2.78	9.23	2.12	6.56
39	3.02	10.00	2.27	7.03
40	3.29	10.82	2.44	7.53
41	3.59	11.70	2.65	8.05
42	3.92	12.64	2.90	8.60
43	4.30	13.65	3.17	9.11
44	4.73	14.75	3.49	9.64
45	5.22	15.92	3.84	10.18

Preferred Non-Tobacco Class **IS NOT** Available for Band 1

**Millennials**  
**say** living expenses and bills **keep them from purchasing** the life insurance they need.

*But would their family be financially stable if he or she died?*

Source: 2017 Insurance Barometer Study, Life Happens and LIMRA

**BAND 2**  
**\$100,000 - \$250,000**

ANNUAL PREMIUM RATES PER \$1,000

**30 YEAR**  
 LEVEL TERM

Preferred Non-Tobacco = PREFERRED NT  
 Standard Non-Tobacco = STD NT  
 Standard Tobacco = STD Tb

Preferred Non-Tobacco Class **IS NOT** Available for Band 2

ISSUE AGE	MALE		FEMALE	
	STD NT	STD Tb	STD NT	STD Tb
18	1.75	4.78	1.38	3.37
19	1.75	4.78	1.38	3.37
20	1.75	4.78	1.38	3.37
21	1.75	4.78	1.38	3.37
22	1.75	4.78	1.38	3.37
23	1.75	4.78	1.38	3.37
24	1.75	4.78	1.38	3.37
25	1.75	4.78	1.38	3.37
26	1.75	4.78	1.38	3.37
27	1.75	4.78	1.38	3.37
28	1.75	4.78	1.38	3.37
29	1.75	4.78	1.38	3.37
30	1.75	4.78	1.38	3.37
31	1.82	5.11	1.45	3.74
32	1.91	5.47	1.51	4.16
33	1.99	5.86	1.59	4.63
34	2.09	6.29	1.66	5.14
35	2.19	6.75	1.74	5.71
36	2.34	7.37	1.86	6.26
37	2.51	8.04	1.99	6.84
38	2.69	8.77	2.12	7.48
39	2.89	9.57	2.27	8.17
40	3.11	10.43	2.44	8.91
41	3.39	11.18	2.60	9.35
42	3.71	11.98	2.78	9.80
43	4.07	12.84	2.98	10.24
44	4.48	13.75	3.21	10.68
45	4.94	14.71	3.46	11.10

**2 in 3 adults** think life insurance is too expensive, but most **overestimate** its true cost by **MORE than 3x.**

Source: 2017 Insurance Barometer Study. Life Happens and LIMRA

**BAND 3**  
**\$250,001 - \$499,999**

ANNUAL PREMIUM RATES PER \$1,000

**30 YEAR**  
 LEVEL TERM

Preferred Non-Tobacco = PREFERRED NT  
 Standard Non-Tobacco = STANDARD NT  
 Standard Tobacco = STANDARD Tb

ISSUE AGE	MALE			FEMALE		
	PREF NT	STD NT	STD Tb	PREF NT	STD NT	STD Tb
18	1.52	1.66	4.29	1.14	1.20	3.25
19	1.52	1.66	4.29	1.14	1.20	3.25
20	1.52	1.66	4.29	1.14	1.20	3.25
21	1.52	1.66	4.29	1.14	1.20	3.25
22	1.52	1.66	4.29	1.14	1.20	3.25
23	1.52	1.66	4.29	1.14	1.20	3.25
24	1.52	1.66	4.29	1.14	1.20	3.25
25	1.52	1.66	4.29	1.14	1.20	3.25
26	1.52	1.66	4.29	1.14	1.20	3.25
27	1.52	1.66	4.29	1.14	1.20	3.25
28	1.52	1.66	4.29	1.14	1.20	3.25
29	1.52	1.66	4.29	1.14	1.20	3.25
30	1.52	1.66	4.29	1.14	1.20	3.25
31	1.54	1.73	4.54	1.19	1.27	3.47
32	1.55	1.81	4.81	1.24	1.34	3.72
33	1.56	1.89	5.10	1.29	1.41	3.98
34	1.57	1.97	5.41	1.35	1.49	4.25
35	1.57	2.06	5.75	1.40	1.57	4.53
36	1.66	2.20	6.21	1.45	1.68	4.87
37	1.75	2.34	6.71	1.51	1.79	5.23
38	1.86	2.50	7.26	1.57	1.91	5.61
39	1.97	2.67	7.84	1.63	2.04	6.00
40	2.09	2.85	8.46	1.69	2.19	6.42
41	2.27	3.11	9.21	1.82	2.36	7.03
42	2.48	3.39	10.02	1.96	2.55	7.69
43	2.71	3.72	10.90	2.12	2.76	8.41
44	2.97	4.08	11.86	2.30	3.00	9.19
45	3.27	4.49	12.90	2.50	3.27	10.04

**1/3** of **PEOPLE**  
 haven't bought  
 life insurance,  
 or more of it,  
 because they  
**"Haven't  
 GOTTEN  
 AROUND  
 to it."**

Source: 2017 Insurance  
 Barometer Study.  
 Life Happens and LIMRA

**BAND 4**  
**\$500,000 - \$999,999**

ANNUAL PREMIUM RATES PER \$1,000

**30 YEAR**  
 LEVEL TERM

Preferred Non-Tobacco = PREF NT  
 Standard Non-Tobacco = STD NT  
 Standard Tobacco = STD Tb

ISSUE AGE	MALE			FEMALE		
	PREF NT	STD NT	STD Tb	PREF NT	STD NT	STD Tb
18	1.32	1.58	4.13	1.03	1.14	3.12
19	1.32	1.58	4.13	1.03	1.14	3.12
20	1.32	1.58	4.13	1.03	1.14	3.12
21	1.32	1.58	4.13	1.03	1.14	3.12
22	1.32	1.58	4.13	1.03	1.14	3.12
23	1.32	1.58	4.13	1.03	1.14	3.12
24	1.32	1.58	4.13	1.03	1.14	3.12
25	1.32	1.58	4.13	1.03	1.14	3.12
26	1.32	1.58	4.13	1.03	1.14	3.12
27	1.32	1.58	4.13	1.03	1.14	3.12
28	1.32	1.58	4.13	1.03	1.14	3.12
29	1.32	1.58	4.13	1.03	1.14	3.12
30	1.32	1.58	4.13	1.03	1.14	3.12
31	1.33	1.64	4.33	1.06	1.20	3.31
32	1.33	1.71	4.54	1.10	1.27	3.51
33	1.33	1.78	4.76	1.14	1.34	3.71
34	1.33	1.86	5.00	1.19	1.41	3.93
35	1.32	1.94	5.24	1.23	1.48	4.14
36	1.41	2.06	5.71	1.29	1.58	4.48
37	1.50	2.19	6.23	1.35	1.69	4.85
38	1.60	2.32	6.79	1.42	1.80	5.24
39	1.71	2.47	7.41	1.49	1.93	5.66
40	1.84	2.64	8.07	1.57	2.07	6.11
41	2.01	2.87	8.81	1.68	2.22	6.69
42	2.21	3.14	9.63	1.81	2.40	7.32
43	2.44	3.44	10.52	1.96	2.60	8.00
44	2.69	3.77	11.48	2.12	2.82	8.75
45	2.99	4.16	12.54	2.31	3.08	9.56

**8 in 10**  
 Americans  
 say **FAMILY**  
**is most**  
**important** to  
 them, but only  
**55% have life**  
**insurance**  
**to PROTECT**  
 them.

Source: 2017 Insurance  
 Barometer Study.  
 Life Happens and LIMRA

**BAND 5**  
**\$1,000,000 - \$3,000,000**

ANNUAL PREMIUM RATES PER \$1,000

**30 YEAR**  
 LEVEL TERM

Preferred Non-Tobacco = PREF NT  
 Standard Non-Tobacco = STD NT  
 Standard Tobacco = STD Tb

ISSUE AGE	MALE			FEMALE		
	PREF NT	STD NT	STD Tb	PREF NT	STD NT	STD Tb
18	1.15	1.49	3.96	0.91	1.03	3.05
19	1.15	1.49	3.96	0.91	1.03	3.05
20	1.15	1.49	3.96	0.91	1.03	3.05
21	1.15	1.49	3.96	0.91	1.03	3.05
22	1.15	1.49	3.96	0.91	1.03	3.05
23	1.15	1.49	3.96	0.91	1.03	3.05
24	1.15	1.49	3.96	0.91	1.03	3.05
25	1.15	1.49	3.96	0.91	1.03	3.05
26	1.15	1.49	3.96	0.91	1.03	3.05
27	1.15	1.49	3.96	0.91	1.03	3.05
28	1.15	1.49	3.96	0.91	1.03	3.05
29	1.15	1.49	3.96	0.91	1.03	3.05
30	1.15	1.49	3.96	0.91	1.03	3.05
31	1.16	1.64	4.15	0.94	1.09	3.23
32	1.17	1.71	4.35	0.97	1.16	3.42
33	1.18	1.78	4.55	1.00	1.23	3.62
34	1.19	1.86	4.77	1.03	1.31	3.82
35	1.19	1.81	4.99	1.06	1.40	4.02
36	1.27	2.07	5.44	1.12	1.49	4.35
37	1.36	2.21	5.93	1.19	1.59	4.71
38	1.45	2.36	6.46	1.27	1.70	5.09
39	1.54	2.53	7.05	1.35	1.81	5.49
40	1.65	2.45	7.67	1.44	1.94	5.92
41	1.82	2.95	8.42	1.55	2.09	6.48
42	2.00	3.22	9.23	1.67	2.25	7.10
43	2.20	3.53	10.13	1.80	2.44	7.76
44	2.44	3.88	11.11	1.95	2.65	8.48
45	2.71	3.88	12.17	2.12	2.89	9.27

On average, people **SPEND \$128** on their loved one for a special occasion. **Yet only 55%** say they have life insurance, which can be just **\$13** per mo.

Source: 2017 Insurance Barometer Study. Life Happens and LIMRA

# WPD Premium Rates

During Guaranteed Level Premium Period Annual Premium Rates Per \$1,000								
Issue Age	Male 10	Female 10	Male 15	Female 15	Male 20	Female 20	Male 30	Female 30
18	0.08	0.07	0.11	0.09	0.13	0.11	0.19	0.17
19	0.08	0.07	0.11	0.09	0.13	0.11	0.19	0.17
20	0.08	0.07	0.11	0.09	0.13	0.11	0.20	0.17
21	0.09	0.07	0.11	0.10	0.13	0.11	0.21	0.17
22	0.09	0.08	0.11	0.10	0.14	0.12	0.21	0.18
23	0.09	0.08	0.12	0.10	0.14	0.12	0.22	0.19
24	0.10	0.08	0.12	0.11	0.14	0.13	0.23	0.19
25	0.10	0.08	0.13	0.11	0.14	0.13	0.24	0.20
26	0.10	0.09	0.13	0.12	0.15	0.14	0.25	0.21
27	0.11	0.09	0.14	0.12	0.17	0.15	0.27	0.22
28	0.11	0.10	0.15	0.13	0.17	0.16	0.28	0.24
29	0.12	0.10	0.15	0.14	0.19	0.17	0.29	0.26
30	0.12	0.11	0.16	0.15	0.20	0.17	0.31	0.27
31	0.14	0.13	0.18	0.16	0.22	0.19	0.32	0.29
32	0.15	0.13	0.20	0.18	0.23	0.22	0.35	0.31
33	0.16	0.15	0.21	0.19	0.25	0.23	0.36	0.33
34	0.17	0.16	0.22	0.20	0.26	0.24	0.41	0.34
35	0.18	0.17	0.25	0.22	0.29	0.27	0.46	0.37
36	0.21	0.51	0.27	0.24	0.34	0.29	0.51	0.40
37	0.23	0.20	0.29	0.26	0.37	0.33	0.59	0.45
38	0.26	0.22	0.34	0.29	0.43	0.35	0.64	0.50
39	0.28	0.23	0.37	0.32	0.47	0.38	0.76	0.55
40	0.33	0.25	0.44	0.35	0.55	0.43	0.83	0.59
41	0.35	0.29	0.47	0.39	0.61	0.48	0.94	0.66
42	0.40	0.31	0.53	0.42	0.69	0.53	0.97	0.73
43	0.44	0.33	0.59	0.46	0.77	0.58	1.06	0.75
44	0.49	0.37	0.66	0.51	0.87	0.65	1.16	0.80
45	0.54	0.40	0.74	0.56	0.98	0.71	1.31	0.85
46	0.60	0.42	0.83	0.60	1.10	0.76		
47	0.67	0.46	0.93	0.65	1.24	0.82		
48	0.75	0.48	1.04	0.69	1.38	0.88		
49	0.84	0.53	1.17	0.75	1.56	0.94		
50	0.93	0.56	1.30	0.80	1.71	1.01		
51	1.04	0.60	1.46	0.87	1.92	1.09		
52	1.16	0.65	1.65	0.94	2.15	1.18		
53	1.34	0.73	1.91	1.06	2.48	1.31		
54	1.55	0.81	2.21	1.19	2.85	1.48		
55	1.75	0.90	2.50	1.32	3.21	1.64		
56	1.91	0.98	2.70	1.42	3.47	1.77		
57	2.09	1.07	2.91	1.53	3.75	1.92		
58	2.26	1.16	3.15	1.66	4.05	2.07		
59	2.44	1.25	3.40	1.79	4.37	2.24		

After Guaranteed Level Premium Period Annual Premium Rates Per \$1,000		
Attained Age	Male	Female
28	0.41	0.47
29	0.42	0.47
30	0.43	0.48
31	0.44	0.50
32	0.46	0.53
33	0.47	0.54
34	0.47	0.54
35	0.48	0.55
36	0.52	0.59
37	0.55	0.63
38	0.63	0.75
39	0.68	0.82
40	0.79	0.91
41	0.79	0.92
42	0.79	0.95
43	0.80	0.98
44	0.79	0.99
45	0.81	0.98
46	0.96	1.11
47	1.01	1.11
48	1.05	1.09
49	1.13	1.24
50	1.21	1.29
51	1.40	1.46
52	1.64	1.70
53	1.98	2.01
54	2.39	2.42
55	2.83	2.76
56	3.20	3.02
57	3.49	3.33
58	3.73	3.65
59	3.99	4.03
60	4.25	4.42
61	4.60	4.89
62	5.02	5.46
63	5.40	5.97
64	5.65	7.30



Government Personnel Mutual Life Insurance Company

PO Box 659567 • San Antonio, TX 78265-9567 • [www.gpmlife.com](http://www.gpmlife.com) • 1-800-938-4765

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