

20 Year Term Life Insurance

Age	\$25,000 Nonsmoker	\$25,000 Smoker		\$50,000 Nonsmoker	\$50,000 Smoker
18		\$9.89		\$12.28	\$15.23
19		\$9.89		\$12.28	\$15.23
20		\$9.89		\$12.28	\$15.23
21		\$9.89		\$12.28	\$15.23
22		\$9.89		\$12.28	\$15.23
23		\$9.89		\$12.28	\$15.23
24		\$9.89		\$12.28	\$15.23
25		\$9.89		\$12.28	\$15.23
26		\$9.89		\$12.28	\$15.23
27		\$10.03		\$12.28	\$15.50
28		\$10.19		\$12.28	\$15.82
29		\$10.39		\$12.46	\$16.23
30		\$10.85		\$12.73	\$17.14
31	\$8.96	\$11.35		\$13.37	\$18.14
32	\$9.28	\$11.89		\$14.00	\$19.23
33	\$9.64	\$12.48		\$14.73	\$20.41
34	\$10.03	\$13.10		\$15.50	\$21.64
35	\$10.46	\$13.78		\$16.37	\$23.00
36	\$10.89	\$14.50		\$17.23	\$24.46
37	\$11.39	\$15.30		\$18.23	\$26.05
38	\$11.91	\$16.14		\$19.28	\$27.73
39	\$12.46	\$17.05		\$20.37	\$29.55
40	\$13.07	\$18.05		\$21.60	\$31.55
41	\$13.71	\$19.12		\$22.87	\$33.69
42	\$14.41	\$20.28		\$24.28	\$36.00
43	\$15.16	\$21.50		\$25.78	\$38.46
44	\$15.96	\$22.85		\$27.37	\$41.14
45	\$16.85	\$24.30		\$29.14	43.33 (49,094)
46	\$17.78	\$25.87		\$31.00	43.33 (45,483)
47	\$18.78	\$27.55		\$33.00	43.33 (42,157)
48	\$19.87	\$29.37		\$35.19	43.33 (39,069)
49	\$21.03	\$31.32		\$37.50	43.33 (36,216)
50	\$22.28	\$33.46		\$40.00	43.33 (33,540)
51	\$23.62	\$35.73		\$42.69	43.33 (31,095)
52	\$25.07	\$38.21		43.33 (47,246)	43.33 (28,807)
53	\$26.46	\$40.87		43.33 (44,356)	43.33 (26,698)
54	\$27.94	\$43.19		43.33 (41,461)	43.33 (25,096)
55	\$29.53	43.33 (23,623)		43.33 (38,820)	43.33 (23,623)
56	\$31.21	43.33 (22,255)		43.33 (36,371)	43.33 (22,255)
57	\$33.03	43.33 (20,995)		43.33 (34,049)	43.33 (20,995)
58	\$34.94	43.33 (19,815)		43.33 (31,909)	43.33 (19,815)
59	\$36.98	43.33 (18,703)		43.33 (29,897)	43.33 (18,703)
60	\$39.19	43.33 (17,658)		43.33 (27,994)	43.33 (17,658)
61	\$41.53	43.33 (16,678)		43.33 (26,222)	43.33 (16,678)
62	43.33 (24,561)	43.33 (15,766)		43.33 (24,561)	43.33 (15,766)
63	43.33 (23,036)	43.33 (14,917)		43.33 (23,036)	43.33 (14,917)
64	43.33 (21,645)	43.33 (14,145)		43.33 (21,645)	43.33 (14,145)
65	43.33 (20,383)	43.33 (13,450)		43.33 (20,383)	43.33 (13,450)
66					
67					
68					
69					
70					

1 - Find your age

2 - Select the amount of coverage

3 - Circle the appropriate premium

4 - Write the premium on the application next to the Life Insurance Spot

5 - Answer questions 1 - 4

6 - Sign Application

Due to age restrictions, numbers in the ()'s represent an adjusted face value on insurance