# If you or a loved one were taken out of the picture how would your family pay for...











Term to 100 life insurance coverage from Allstate Benefits provides a lump-sum cash benefit should you, a covered spouse or child die unexpectedly.

Life is unpredictable. You can't predict when you'll die, whether from disease, accidental injury or natural causes. Having term coverage in place will provide a cash benefit to cover every-day living expenses when you or your family need it most.



Losing a loved one is something no one wants to consider, but what if your life or the life of your loved one was cut short?

- How would you or your spouse and children survive financially?
- Would you be able to afford your mortgage or pay your rent?
- If you have children, would they require child care and/or money to pay for their daily expenses such as food, clothing, school sports and college education?
- Would there be money to pay living expenses, healthcare needs and are there grandchildren you may want to care for and look after?

#### Benefits:

- Term to 100 Life Insurance pays a lump-sum cash benefit when you die before age 100. The death benefit is guaranteed for the first five years of coverage and priced so the death benefit can remain level under current experience factors
- Choose from five optional rider benefits: Accidental Death Benefit; Accelerated Death Benefit for Terminal Illness; Total Disability Payor Waiver of Premium; Future Purchase Option; Children's Term

#### What You Get:

- You choose up to the maximum amount offered by your employer\*
- You choose the coverage that's right for your family. Employee, Spouse and Children can be covered\*\*
- Affordable premiums do not change over time and are conveniently payroll deducted
- 24-hour coverage pays in addition to any benefit already provided by your employer or other life insurance coverage
- Continuation of coverage Coverage may be continued if your employer cancels coverage, or your employment ends, or you or your class is no longer eligible
- Tax-free death benefit paid directly to your designated beneficiary in one lump-sum\*\*\*

"Answers to health questions may be required at enrollment. Your employer may offer reduced underwriting during your initial enrollment period. Enrolling after your initial enrollment period will require answers to health questions. ""Spouse may be covered through a separate certificate. Children may be covered under a separate certificate or a child rider covering all eligible children. Coverage for spouse and child(ren) is limited to a percentage of the insured's face amount in some states." "With planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Consult with your tax advisor for specific information.



For Eligible EMPLOYEES of 1000+ life Employer Groups\*\*. GI° Max. \$150,000.

#### NONTOBACCO

This rate card is for groups sitused in New Jersey. This rate card expires and is no longer valid on 12/31/2024.

\$100,000 \$118.49 \$130.66 \$142.91 \$155.08 \$167.24 \$188.41 \$205.33 \$222.24 \$239.16 \$256.08 \$272.83 \$298.99 \$325.16 \$351.41 \$377.58 \$403.74 \$443.17 \$483.42 \$523.75 \$564.00 \$604.25 \$711.17 \$738.08 \$767.17 \$809.08 \$859.17 \$1,059.50 \$1,123.42 \$1,175.08 \$1,221.17 \$1,270.00

The appropriate Illustration Certification must be completed in all states.

		Monthly Pr	remium for				Monthly P	remium for	
Issue	Group	Term to 100 In	itial Death Ber	nefit1 of:	Issue	Group	Term to 100 In	itial Death Ber	nefit1 of:
Age	\$25,000	\$50,000	\$75,000	\$100,000	Age	\$25,000	\$50,000	\$75,000	\$100,0
18	\$11.74	\$22.58	\$33.41	\$44.24	50	\$30.31	\$59.70	\$89.10	\$118.
19	\$8.41	\$15.91	\$23.41	\$30.91	51	\$33.35	\$65.79	\$98.22	\$130.
20	\$8.41	\$15.91	\$23.41	\$30.91	52	\$36.41	\$71.91	\$107.41	\$142.
21	\$8.41	\$15.91	\$23.41	\$30.91	53	\$39.45	\$77.99	\$116.54	\$155.
22	\$8.41	\$15.91	\$23.41	\$30.91	54	\$42.49	\$84.08	\$125.66	\$167.
23	\$8.41	\$15.91	\$23.41	\$30.91	55	\$47.79	\$94.66	\$141.54	\$188.
24	\$8.41	\$15.91	\$23.41	\$30.91	56	\$52.01	\$103.12	\$154.22	\$205.
25	\$8.41	\$15.91	\$23.41	\$30.91	57	\$56.24	\$111.58	\$166.91	\$222.
26	\$8.54	\$16.16	\$23.79	\$31.41	58	\$60.47	\$120.04	\$179.60	\$239.
27	\$8.66	\$16.41	\$24.16	\$31.91	59	\$64.70	\$128.49	\$192.29	\$256.
28	\$8.79	\$16.66	\$24.54	\$32.41	60	\$68.89	\$136.87	\$204.85	\$272.
29	\$8.91	\$16.91	\$24.91	\$32.91	61	\$75.43	\$149.95	\$224.47	\$298.
30	\$9.04	\$17.16	\$25.29	\$33.41	62	\$81.97	\$163.04	\$244.10	\$325.
31	\$9.45	\$17.99	\$26.54	\$35.08	63	\$88.54	\$176.16	\$263.79	\$351.
32	\$9.87	\$18.83	\$27.79	\$36.74	64	\$95.08	\$189.24	\$283.41	\$377.
33	\$10.29	\$19.66	\$29.04	\$38.41	65	\$101.62	\$202.33	\$303.04	\$403.
34	\$10.70	\$20.49	\$30.29	\$40.08	66 †	\$110.79	\$221.58	\$332.38	\$443.
35	\$11.12	\$21.33	\$31.54	\$41.74	67 †	\$120.85	\$241.71	\$362.56	\$483.
36	\$11.56	\$22.20	\$32.85	\$43.49	68 †	\$130.94	\$261.88	\$392.81	\$523.
37	\$12.47	\$24.04	\$35.60	\$47.16	69 †	\$141.00	\$282.00	\$423.00	\$564.
38	\$13.35	\$25.79	\$38.22	\$50.66	70 †	\$151.06	\$302.13	\$453.19	\$604.
39	\$14.22	\$27.54	\$40.85	\$54.16	71 +^	\$177.79	\$355.58	\$533.38	\$711.
40	\$15.10	\$29.29	\$43.47	\$57.66	72 †^	\$184.52	\$369.04	\$553.56	\$738.
41	\$16.47	\$32.04	\$47.60	\$63.16	73 †^	\$191.79	\$383.58	\$575.38	\$767.
42	\$17.83	\$34.74	\$51.66	\$68.58	74 †^	\$202.27	\$404.54	\$606.81	\$809.
43	\$19.18	\$37.45	\$55.72	\$73.99	75 †^	\$214.79	\$429.58	\$644.38	\$859.
44	\$20.56	\$40.20	\$59.85	\$79.49	76 †^	\$264.88	\$529.75	\$794.63	\$1,059
45	\$21.91	\$42.91	\$63.91	\$84.91	77 †^	\$280.85	\$561.71	\$842.56	\$1,123
46	\$23.62	\$46.33	\$69.04	\$91.74	78 †^	\$293.77	\$587.54	\$881.31	\$1,175
47	\$25.31	\$49.70	\$74.10	\$98.49	79 †^	\$305.29	\$610.58	\$915.88	\$1,223
48	\$26.97	\$53.04	\$79.10	\$105.16	80 †^	\$317.50	\$635.00	\$952.50	\$1,270
49	\$28.64	\$56.37	\$84.10	\$111.83					

<sup>°</sup> Guarantee Issue (GI) underwriting limits are subject to account specific offer. Quotes denoted † or 3 require EOI.

† The Children's Term Rider is not available at ages 66-80.

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<sup>&</sup>lt;sup>2</sup> Premium is level to age 100. MONTHLY means 12 times per year.

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For Eligible EMPLOYEES of 1000+ life Employer Groups\*\*. GI° Max. \$150,000.

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		Monthly Pro	emium for		1 [	
Issue	Group	Term to 100 Ini	tial Death Ber	nefit1 of:	Issue	Group To
Age	\$25,000	\$50,000	\$75,000	\$100,000	Age	\$25,000
18		18 will always			50	\$50.01
19	\$9.24	\$17.58	\$25.91	\$34.24	51	\$54.51
20	\$9.66	\$18.41	\$27.16		52	\$58.89
21	\$10.08	\$19.24	\$28.41		53	\$63.43
22	\$10.49	\$20.08	\$29.66		54	\$67.85
23	\$10.91	\$20.91	\$30.91	\$40.91	55	\$71.89
24	\$11.33	\$21.74	\$32.16	\$42.58	56	\$77.60
25	\$11.74	\$22.58	\$33.41	\$44.24	57	\$83.08
26	\$12.16	\$23.41	\$34.66		58	\$88.41
27	\$12.58	\$24.24	\$35.91	\$47.58	59	\$93.89
28	\$12.99	\$25.08	\$37.16	\$49.24	60	\$99.31
29	\$13.41	\$25.91	\$38.41	\$50.91	61	\$107.37
30	\$13.83	\$26.74	\$39.66	\$52.58	62	\$115.33
31	\$14.24	\$27.58	\$40.91	\$54.24	63	\$123.04
32	\$14.66	\$28.41	\$42.16	\$55.91	64	\$130.58
33	\$15.08	\$29.24	\$43.41	\$57.58	65	\$137.64
34	\$15.49	\$30.08	\$44.66	\$59.24	66 †	\$150.02
35	\$15.91	\$30.91	\$45.91	\$60.91	67 †	\$163.00
36	\$17.43	\$33.95	\$50.47	\$66.99	68 †	\$175.67
37	\$18.89	\$36.87	\$54.85	\$72.83	69 †	\$188.06
38	\$20.41	\$39.91	\$59.41	\$78.91	70 +	\$200.10
39	\$22.01	\$43.12	\$64.22	\$85.33	71 †^	\$232.77
40	\$23.51	\$46.12	\$68.72	\$91.33	72 †^	\$243.44
41	\$25.87	\$50.83	\$75.79	\$100.74	73 †^	\$255.17
42	\$28.26	\$55.62	\$82.97	\$110.33	74 +^	\$268.33
43	\$30.62	\$60.33	\$90.04	\$119.74	75 †^	\$283.17
44	\$33.01	\$65.12	\$97.22	\$129.33	76 †^	\$300.54
45	\$35.31	\$69.70	\$104.10	\$138.49	77 +^	\$311.25
46	\$38.10	\$75.29	\$112.47	\$149.66	78 †^	\$322.63
47	\$41.04	\$81.16	\$121.29	\$161.41	79 †^	\$334.63
48	\$44.06	\$87.20	\$130.35	\$173.49	80 +^	\$347.25
49	\$47.08	\$93.24	\$139.41	\$185.58		

n must b	e completed i			
			remium for	
Issue	Group 7	Term to 100 In	itial Death Bene	efit¹ of:
Age	\$25,000	\$50,000	\$75,000	\$100,000
50	\$50.01	\$99.12	\$148.22	\$197.33
51	\$54.51	\$108.12	\$161.72	\$215.33
52	\$58.89	\$116.87	\$174.85	\$232.83
53	\$63.43	\$125.95	\$188.47	\$250.99
54	\$67.85	\$134.79	\$201.72	\$268.66
55	\$71.89	\$142.87	\$213.85	\$284.83
56	\$77.60	\$154.29	\$230.97	\$307.66
57	\$83.08	\$165.24	\$247.41	\$329.58
58	\$88.41	\$175.91	\$263.41	\$350.91
59	\$93.89	\$186.87	\$279.85	\$372.83
60	\$99.31	\$197.70	\$296.10	\$394.49
61	\$107.37	\$213.83	\$320.29	\$426.74
62	\$115.33	\$229.74	\$344.16	\$458.58
63	\$123.04	\$245.16	\$367.29	\$489.41
64	\$130.58	\$260.24	\$389.91	\$519.58
65	\$137.64	\$274.37	\$411.10	\$547.83
66 †	\$150.02	\$300.04	\$450.06	\$600.08
67 †	\$163.00	\$326.00	\$489.00	\$652.00
68 †	\$175.67	\$351.33	\$527.00	\$702.67
69 †	\$188.06	\$376.13	\$564.19	\$752.25
70 †	\$200.10	\$400.21	\$600.31	\$800.42
71 †^	\$232.77	\$465.54	\$698.31	\$931.08
72 †^	\$243.44	\$486.88	\$730.31	\$973.75
73 †^	\$255.17	\$510.33	\$765.50	\$1,020.67
74 †^	\$268.33	\$536.67	\$805.00	\$1,073.33
75 †^	\$283.17	\$566.33	\$849.50	\$1,132.67
76 †^	\$300.54	\$601.08	\$901.63	\$1,202.17
77 †^	\$311.25	\$622.50	\$933.75	\$1,245.00
78 †^	\$322.63	\$645.25	\$967.88	\$1,290.50
79 †^	\$334.63	\$669.25	\$1,003.88	\$1,338.50
80 †^	\$347.25	\$694.50	\$1,041.75	\$1,389.00

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For Eligible AAW SPOUSES of 1000+ life Employer Groups\*\*. GI° Max. \$75,000.

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		Monthly F	remium for	
Issue			nitial Death Benefit1 of:	Issue
Age	\$25,000	\$50,000	\$75,000	Age
18	\$11.74	\$22.58	\$33.41	50
19	\$8.41	\$15.91	\$23.41	51
20	\$8.41	\$15.91	\$23.41	52
21	\$8.41	\$15.91	\$23.41	53
22	\$8.41	\$15.91	\$23.41	54
23	\$8.41	\$15.91	\$23.41	55
24	\$8.41	\$15.91	\$23.41	56
25	\$8.41	\$15.91	\$23.41	57
26	\$8.54	\$16.16	\$23.79	58
27	\$8.66	\$16.41	\$24.16	59
28	\$8.79	\$16.66	\$24.54	60
29	\$8.91	\$16.91	\$24.91	61
30	\$9.04	\$17.16	\$25.29	62
31	\$9.45	\$17.99	\$26.54	63
32	\$9.87	\$18.83	\$27.79	64
33	\$10.29	\$19.66	\$29.04	65
34	\$10.70	\$20.49	\$30.29	66 t
35	\$11.12	\$21.33	\$31.54	67 †
36	\$11.56	\$22.20	\$32.85	68 t
37	\$12.47	\$24.04	\$35.60	69 t
38	\$13.35	\$25.79	\$38.22	70 †
39	\$14.22	\$27.54	\$40.85	71 †^
40	\$15.10	\$29.29	\$43.47	72 †^
41	\$16.47	\$32.04	\$47.60	73 +^
42	\$17.83	\$34.74	\$51.66	74 +^
43	\$19.18	\$37.45	\$55.72	75 †^
44	\$20.56	\$40.20	\$59.85	76 †^
45	\$21.91	\$42.91	\$63.91	77 †^
46	\$23.62	\$46.33	\$69.04	78 †^
47	\$25.31	\$49.70	\$74.10	79 †^
48	\$26.97	\$53.04	\$79.10	80 †^
49	\$28.64	\$56.37	\$84.10	

on must l	oe completed	in all states.		
		Monthly P	remium for	
Issue	Group	Term to 100 In	itial Death Benefit1 of:	
Age	\$25,000	\$50,000	\$75,000	
50	\$30.31	\$59.70	\$89.10	
51	\$33.35	\$65.79	\$98.22	
52	\$36.41	\$71.91	\$107.41	
53	\$39.45	\$77.99	\$116.54	
54	\$42.49	\$84.08	\$125.66	
55	\$47.79	\$94.66	\$141.54	
56	\$52.01	\$103.12	\$154.22	
57	\$56.24	\$111.58	\$166.91	
58	\$60.47	\$120.04	\$179.60	
59	\$64.70	\$128.49	\$192.29	
60	\$68.89	\$136.87	\$204.85	
61	\$75.43	\$149.95	\$224.47	
62	\$81.97	\$163.04	\$244.10	
63	\$88.54	\$176.16	\$263.79	
64	\$95.08	\$189.24	\$283.41	
65	\$101.62	\$202.33	\$303.04	
66 t	\$110.79	\$221.58	\$332.38	
67 †	\$120.85	\$241.71	\$362.56	
68 †	\$130.94	\$261.88	\$392.81	
69 t	\$141.00	\$282.00	\$423.00	
70 †	\$151.06	\$302.13	\$453.19	
71 †^	\$177.79	\$355.58	\$533.38	
72 †^	\$184.52	\$369.04	\$553.56	
73 +^	\$191.79	\$383.58	\$575.38	
74 †^	\$202.27	\$404.54	\$606.81	
75 †^	\$214.79	\$429.58	\$644.38	
76 †^	\$264.88	\$529.75	\$794.63	
77 †^	\$280.85	\$561.71	\$842.56	
78 †^	\$293.77	\$587.54	\$881.31	
79 †^	\$305.29	\$610.58	\$915.88	
80 +^	\$317.50	\$635.00	\$952.50	

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			ropriate illustration Certific
		Monthly Pre	
Issue			ial Death Benefit1 of:
Age	\$25,000	\$50,000	\$75,000
18	Issue age 18	will always	be issued Nontobacco.
19	\$9.24	\$17.58	\$25.91
20	\$9.66	\$18.41	\$27.16
21	\$10.08	\$19.24	\$28.41
22	\$10.49	\$20.08	\$29.66
23	\$10.91	\$20.91	\$30.91
24	\$11.33	\$21.74	\$32.16
25	\$11.74	\$22.58	\$33.41
26	\$12.16	\$23.41	\$34.66
27	\$12.58	\$24.24	\$35.91
28	\$12.99	\$25.08	\$37.16
29	\$13.41	\$25.91	\$38.41
30	\$13.83	\$26.74	\$39.66
31	\$14.24	\$27.58	\$40.91
32	\$14.66	\$28.41	\$42.16
33	\$15.08	\$29.24	\$43.41
34	\$15.49	\$30.08	\$44.66
35	\$15.91	\$30.91	\$45.91
36	\$17.43	\$33.95	\$50.47
37	\$18.89	\$36.87	\$54.85
38	\$20.41	\$39.91	\$59.41
39	\$22.01	\$43.12	\$64.22
40	\$23.51	\$46.12	\$68.72
41	\$25.87	\$50.83	\$75.79
42	\$28.26	\$55.62	\$82.97
43	\$30.62	\$60.33	\$90.04
44	\$33.01	\$65.12	\$97.22
45	\$35.31	\$69.70	\$104.10
46	\$38.10	\$75.29	\$112.47
47	\$41.04	\$81.16	\$121.29
48	\$44.06	\$87.20	\$130.35
49	\$47.08	\$93.24	\$139.41

on must l	on must be completed in all states.				
			remium for		
Issue			nitial Death Benefit1 of	:	
Age	\$25,000	\$50,000	\$75,000		
50	\$50.01	\$99.12	\$148.22		
51	\$54.51	\$108.12	\$161.72		
52	\$58.89	\$116.87	\$174.85		
53	\$63.43	\$125.95	\$188.47		
54	\$67.85	\$134.79	\$201.72		
55	\$71.89	\$142.87	\$213.85		
56	\$77.60	\$154.29	\$230.97		
57	\$83.08	\$165.24	\$247.41		
58	\$88.41	\$175.91	\$263.41		
59	\$93.89	\$186.87	\$279.85		
60	\$99.31	\$197.70	\$296.10		
61	\$107.37	\$213.83	\$320.29		
62	\$115.33	\$229.74	\$344.16		
63	\$123.04	\$245.16	\$367.29		
64	\$130.58	\$260.24	\$389.91		
65	\$137.64	\$274.37	\$411.10		
66 †	\$150.02	\$300.04	\$450.06		
67 †	\$163.00	\$326.00	\$489.00		
68 †	\$175.67	\$351.33	\$527.00		
69 †	\$188.06	\$376.13	\$564.19		
70 †	\$200.10	\$400.21	\$600.31		
71 †^	\$232.77	\$465.54	\$698.31		
72 †^	\$243.44	\$486.88	\$730.31		
73 +^	\$255.17	\$510.33	\$765.50		
74 †^	\$268.33	\$536.67	\$805.00		
75 †^	\$283.17	\$566.33	\$849.50		
76 †^	\$300.54	\$601.08	\$901.63		
77 †^	\$311.25	\$622.50	\$933.75		
78 †^	\$322.63	\$645.25	\$967.88		
79 †^	\$334.63	\$669.25	\$1,003.88		
80 +^	\$347.25	\$694.50	\$1,041.75		

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	Monthly Premium for	
Issue	Group Term to 100 Initial Death Be	enefit¹ of: Issue
Age	\$10,000	Age
18	\$5.24	50
19	\$3.91	51
20	\$3.91	52
21	\$3.91	53
22	\$3.91	54
23	\$3.91	55
24	\$3.91	56
25	\$3.91	57
26	\$3.96	58
27	\$4.01	59
28	\$4.06	60
29	\$4.11	61
30	\$4.16	62
31	\$4.33	63
32	\$4.49	64
33	\$4.66	65
34	\$4.83	66 †
35	\$4.99	67 †
36	\$5.17	68 †
37	\$5.54	69 †
38	\$5.89	70 †
39	\$6.24	71 †^
40	\$6.59	72 †^
41	\$7.14	73 †^
42	\$7.68	74 †^
43	\$8.22	75 †^
44	\$8.77	76 †^
45	\$9.31	77 †^
46	\$9.99	78 †^
47	\$10.67	79 †^
48	\$11.34	80 †^
49	\$12.00	

on must i	be completed in all states.
Issue	Monthly Premium for
Age	Group Term to 100 Initial Death Benefit <sup>1</sup> of: \$10,000
50	\$12.67
51	\$13.89
52	\$15.11
53	\$16.33
54	\$17.54
55	\$19.66
56	\$21.35
57	\$23.04
58	\$24.74
59	\$26.43
60	\$28.10
61	\$30.72
62	\$33.34
63	\$35.96
64	\$38.58
65	\$41.19
66 †	\$44.32
67 †	\$48.34
68 †	\$52.38
69 †	\$56.40
70 +	\$60.43
71 †^	\$71.12
72 †^	\$73.81
73 †^	\$76.72
74 †^	\$80.91
75 †^	\$85.92 \$105.95
76 †^ 77 †^	\$112.34
78 †^	\$117.51
79 †^	\$122.12
80 †^	\$127.00
30 1	7227700

<sup>°</sup> Guarantee Issue (GI) underwriting limits are subject to account specific offer. Quotes denoted † or 3 require EOI.

#### For Agent Use Only. Not for use with consumer sales. Not to be disseminated to the public.

<sup>&</sup>lt;sup>1</sup> Initial Death Benefit is guaranteed level for the first five (5) years. After the first five years, the death benefit may decrease, but it will never be less than the minimum guaranteed in the policy. The current, non-guaranteed death benefit is projected to be level to age 100.

<sup>&</sup>lt;sup>2</sup> Premium is level to age 100. MONTHLY means 12 times per year.

<sup>†</sup> The Children's Term Rider is not available at ages 66-80.

<sup>\*\*</sup> WARNING - Payor Waiver of Premium NOT available in NJ.

<sup>^</sup> Evidence of insurability (EOI) is required for ages 71-80.

For Eligible NON-WORKING SPOUSES of 1000+ life Employer Groups\*\*. GI° Max. \$10,000.

#### TOBACCO

This rate card is for groups sitused in New Jersey. This rate card expires and is no longer valid on 12/31/2024.

The appropriate Illustration Certification must be completed in all states.

	Monthly Premium for
Issue	Group Term to 100 Initial Death Benefit1 of:
Age	\$10,000
18	Issue age 18 will always be issued Nontobacco.
19	\$4.24
20	\$4.41
21	\$4.58
22	\$4.74
23	\$4.91
24	\$5.08
25	\$5.24
26	\$5.41
27	\$5.58
28	\$5.74
29	\$5.91
30	\$6.08
31	\$6.24
32	\$6.41
33	\$6.58
34	\$6.74
35	\$6.91
36	\$7.52
37	\$8.10
38	\$8.71
39	\$9.35
40	\$9.95
41	\$10.89
42	\$11.85
43	\$12.79
44	\$13.75
45	\$14.67
46	\$15.79
47	\$16.96
48	\$18.17
49	\$19.38

on mast i	be completed in all states.
	Monthly Premium for
Issue	Group Term to 100 Initial Death Benefit <sup>1</sup> of:
Age	\$10,000
50	\$20.55
51	\$22.35
52	\$24.10
53	\$25.92
54	\$27.69
55	\$29.30
56	\$31.59
57	\$33.78
58	\$35.91
59	\$38.10
60	\$40.27
61	\$43.49
62	\$46.68
63	\$49.76
64	\$52.78
65	\$55.60
66 †	\$60.01
67 †	\$65.20
68 †	\$70.27
69 †	\$75.23
70 †	\$80.04
71 †^	\$93.11
72 †^	\$97.38
73 †^	\$102.07
74 †^	\$107.33
75 †^	\$113.27
76 †^	\$120.22
77 †^	\$124.50
78 †^	\$129.05
79 †^	\$133.85
80 †^	\$138.90

<sup>°</sup> Guarantee Issue (GI) underwriting limits are subject to account specific offer. Quotes denoted † or ³ require EOI.

† The Children's Term Rider is not available at ages 66-80.

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<sup>&</sup>lt;sup>2</sup> Premium is level to age 100. MONTHLY means 12 times per year.

<sup>^</sup> Evidence of insurability (EOI) is required for ages 71-80.