

Female Monthly Premiums

POPULAR INSURANCE AMOUNTS FOR 20-YEAR TERM

Attained Age	\$100,000 (minimum)				\$250,000				\$500,000				Attained Age
	Preferred Plus	Preferred	Preferred Smoker	Standard Smoker	Preferred Plus	Preferred	Preferred Smoker	Standard Smoker	Preferred Plus	Preferred	Preferred Smoker	Standard Smoker	
< 30	\$ 10.42	\$ 11.50	\$ 23.92	\$ 26.50	\$ 14.17	\$ 16.46	\$ 36.46	\$ 40.42	\$ 20.83	\$ 26.67	\$ 64.58	\$ 71.67	< 30
30-34	10.42	11.50	23.92	26.50	14.17	16.46	36.46	40.42	20.83	26.67	64.58	71.67	30-34
35-39	10.83	11.75	24.58	27.33	15.42	17.71	38.54	42.92	22.92	28.75	68.33	76.25	35-39
40-44	12.08	13.42	28.08	31.50	18.54	21.25	46.04	51.88	28.33	35.00	82.08	92.08	40-44
45-49	13.50	15.83	35.08	39.83	21.88	27.08	60.21	68.54	36.25	46.25	113.33	129.17	45-49
50-54	16.58	19.75	47.00	54.00	27.92	35.21	95.00	109.17	47.50	62.08	179.58	206.25	50-54
55-59	21.17	24.58	58.75	68.25	38.54	50.62	138.96	161.67	71.25	92.08	268.33	312.08	55-59
60-64	27.75	32.67	72.00	84.67	57.29	75.42	174.58	205.42	109.58	138.75	345.00	406.25	60-64
65-69*	37.25	45.58	96.50	113.50	86.25	111.04	236.46	278.12	167.50	220.83	461.25	542.50	65-69*
70-74*	66.75	78.00	165.75	195.00	160.62	188.75	408.96	481.25	304.17	354.58	796.67	937.08	70-74*
75-79*	96.08	127.67	269.08	316.50	232.29	308.96	646.67	760.83	453.33	558.75	1,256.67	1,478.75	75-79*
80-84*	155.17	220.33	474.83	558.67	374.79	533.33	1,118.54	1,316.04	732.50	970.00	2,192.50	2,579.58	80-84*

Attained Age	\$1,000,000				\$1,500,000				\$2,000,000 (maximum)				Attained Age
	Preferred Plus	Preferred	Preferred Smoker	Standard Smoker	Preferred Plus	Preferred	Preferred Smoker	Standard Smoker	Preferred Plus	Preferred	Preferred Smoker	Standard Smoker	
< 30	\$ 35.00	\$ 47.50	\$ 118.33	\$ 131.67	\$ 52.50	\$ 71.25	\$ 177.50	\$ 197.50	\$ 70.00	\$ 95.00	\$ 236.67	\$ 263.33	< 30
30-34	35.83	47.50	118.33	131.67	53.75	71.25	177.50	197.50	71.67	95.00	236.67	263.33	30-34
35-39	40.00	51.67	126.67	140.83	60.00	77.50	190.00	211.25	80.00	103.33	253.33	281.67	35-39
40-44	50.83	63.33	157.50	176.67	76.25	95.00	236.25	265.00	101.67	126.67	315.00	353.33	40-44
45-49	66.67	85.00	210.83	240.00	100.00	127.50	316.25	360.00	133.33	170.00	421.67	480.00	45-49
50-54	92.50	119.17	355.00	407.50	138.75	178.75	532.50	611.25	185.00	238.33	710.00	815.00	50-54
55-59	140.00	175.00	532.50	619.17	210.00	262.50	798.75	928.75	280.00	350.00	1,065.00	1,238.33	55-59
60-64	215.83	274.17	687.50	808.33	323.75	411.25	1,031.25	1,212.50	431.67	548.33	1,375.00	1,616.67	60-64
65-69*	330.83	425.83	915.83	1,077.50	496.25	638.75	1,373.75	1,616.25	661.67	851.67	1,831.67	2,155.00	65-69*
70-74*	605.00	705.83	1,590.00	1,870.83	907.50	1,058.75	2,385.00	2,806.25	1,210.00	1,411.67	3,180.00	3,741.67	70-74*
75-79*	899.17	1,113.33	2,485.83	2,925.00	1,348.75	1,670.00	3,728.75	4,387.50	1,798.33	2,226.67	4,971.67	5,850.00	75-79*
80-84*	1,443.33	1,922.50	4,338.33	5,103.33	2,165.00	2,883.75	6,507.50	7,655.00	2,886.67	3,845.00	8,676.67	10,206.67	80-84*

AlumL4L.com or 973-635-9750 • Weekdays 8:30 am – 6:00 pm ET

Your premium is based on your sex, age, and health when coverage begins, and it increases as you enter each new five-year age bracket.

Premiums shown are current as of September 2023.

Nonsmoker: You qualify as a nonsmoker if you have not used tobacco or nicotine in the last five years.

Montana residents: Male premiums apply to males and females.

Premium changes: The insurer may change premiums, but only for everyone of the same sex, age, and premium class.

For premium quotes for other insurance amounts, call 973-635-9750 or visit AlumL4L.com/quote.

*Renewal premiums only

Male Monthly Premiums

POPULAR INSURANCE AMOUNTS FOR 20-YEAR TERM

Attained Age	\$100,000 (minimum)				\$250,000				\$500,000				Attained Age
	Preferred Plus	Preferred	Preferred Smoker	Standard Smoker	Preferred Plus	Preferred	Preferred Smoker	Standard Smoker	Preferred Plus	Preferred	Preferred Smoker	Standard Smoker	
< 30	\$ 11.17	\$ 12.25	\$ 25.08	\$ 29.50	\$ 15.62	\$ 18.54	\$ 41.46	\$ 48.75	\$ 24.17	\$ 30.00	\$ 75.00	\$ 87.92	< 30
30-34	11.17	12.25	25.08	29.50	15.62	18.54	42.08	49.58	24.17	30.00	76.25	90.00	30-34
35-39	11.58	12.50	25.58	30.08	16.46	19.38	43.54	51.25	25.83	31.67	79.17	93.33	35-39
40-44	13.33	14.83	30.50	36.33	20.42	24.38	51.25	61.04	32.50	40.83	97.92	116.67	40-44
45-49	15.00	17.08	35.75	43.00	23.96	31.46	77.50	93.33	40.42	55.00	152.08	183.33	45-49
50-54	18.58	22.67	50.83	62.00	33.33	43.96	117.50	143.33	58.75	80.42	233.33	284.58	50-54
55-59	25.50	31.67	77.58	95.75	49.58	67.29	181.46	223.96	95.83	125.83	335.83	415.00	55-59
60-64	36.67	45.83	102.42	128.00	81.04	100.62	251.04	313.75	157.92	196.25	498.33	622.92	60-64
65-69*	56.25	69.42	163.50	204.42	126.46	167.08	401.67	501.88	253.33	332.50	794.17	992.50	65-69*
70-74*	98.17	119.92	261.83	327.33	227.50	287.71	649.38	811.88	453.33	568.33	1,281.67	1,602.08	70-74*
75-79*	151.33	211.42	439.50	549.42	350.42	465.00	1,080.62	1,350.83	682.92	910.00	2,123.33	2,654.58	75-79*
80-84*	287.67	393.00	821.42	1,026.83	660.42	839.58	1,982.71	2,478.33	1,292.50	1,632.92	3,855.00	4,818.75	80-84*

Attained Age	\$1,000,000				\$1,500,000				\$2,000,000 (maximum)				Attained Age
	Preferred Plus	Preferred	Preferred Smoker	Standard Smoker	Preferred Plus	Preferred	Preferred Smoker	Standard Smoker	Preferred Plus	Preferred	Preferred Smoker	Standard Smoker	
< 30	\$ 41.67	\$ 53.33	\$ 139.17	\$ 163.33	\$ 62.50	\$ 80.00	\$ 208.75	\$ 245.00	\$ 83.33	\$ 106.67	\$ 278.33	\$ 326.67	< 30
30-34	41.67	53.33	141.67	166.67	62.50	80.00	212.50	250.00	83.33	106.67	283.33	333.33	30-34
35-39	45.83	56.67	147.50	173.33	68.75	85.00	221.25	260.00	91.67	113.33	295.00	346.67	35-39
40-44	60.00	75.00	188.33	224.17	90.00	112.50	282.50	336.25	120.00	150.00	376.67	448.33	40-44
45-49	75.83	102.50	299.17	360.83	113.75	153.75	448.75	541.25	151.67	205.00	598.33	721.67	45-49
50-54	111.67	155.00	455.83	556.67	167.50	232.50	683.75	835.00	223.33	310.00	911.67	1,113.33	50-54
55-59	184.17	243.33	660.83	815.83	276.25	365.00	991.25	1,223.75	368.33	486.67	1,321.67	1,631.67	55-59
60-64	312.50	389.17	993.33	1,241.67	468.75	583.75	1,490.00	1,862.50	625.00	778.33	1,986.67	2,483.33	60-64
65-69*	500.00	651.67	1,581.67	1,977.50	750.00	977.50	2,372.50	2,966.25	1,000.00	1,303.33	3,163.33	3,955.00	65-69*
70-74*	903.33	1,132.50	2,560.00	3,200.00	1,355.00	1,698.75	3,840.00	4,800.00	1,806.67	2,265.00	5,120.00	6,400.00	70-74*
75-79*	1,344.17	1,792.50	4,206.67	5,258.33	2,016.25	2,688.75	6,310.00	7,887.50	2,688.33	3,585.00	8,413.33	10,516.67	75-79*
80-84*	2,553.33	3,228.33	7,634.17	9,543.33	3,830.00	4,842.50	11,451.25	14,315.00	5,106.67	6,456.67	15,268.33	19,086.67	80-84*

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