

we know you.

INSURANCE for doctors

we're for you.

Life Insurance

Annual Rates per \$50,000 Unit of Coverage

Rates including optional Waiver of Premium Rider (additional 16% over base rates)

Age	Standard				Elite	
	Male Non-Smoker	Female Non-Smoker	Male Smoker	Female Smoker	Male Non-Smoker	Female Non-Smoker
Under 25	\$16.29	\$8.63	\$28.54	\$14.76	\$13.64	\$7.93
25 - 29	\$17.96	\$10.16	\$32.16	\$17.54	\$14.89	\$9.47
30 - 34	\$21.02	\$17.26	\$47.75	\$34.94	\$17.68	\$15.73
35 - 39	\$27.42	\$20.32	\$78.51	\$53.31	\$22.13	\$18.65
40 - 44	\$36.19	\$27.42	\$109.41	\$71.69	\$24.92	\$23.66
45 - 49	\$51.64	\$33.55	\$136.00	\$95.63	\$34.94	\$25.47
50 - 54	\$77.81	\$57.49	\$294.27	\$199.61	\$48.44	\$39.67
55 - 59	\$141.57	\$96.88	\$419.27	\$264.76	\$96.47	\$74.33
60 - 64	\$261.14	\$177.34	\$552.62	\$410.08	\$177.76	\$135.86
65 - 69	\$342.84	\$162.36	\$603.12	\$377.28	\$233.40	\$124.44
70 - 74	\$718.80	\$359.04	\$1,266.48	\$833.04	\$488.88	\$275.04

Base Rates excluding Waiver or Premium Rider

Age	Standard				Elite	
	Male Non-Smoker	Female Non-Smoker	Male Smoker	Female Smoker	Male Non-Smoker	Female Non-Smoker
Under 25	\$14.04	\$7.44	\$24.60	\$12.72	\$11.76	\$6.84
25 - 29	\$15.48	\$8.76	\$27.72	\$15.12	\$12.84	\$8.16
30 - 34	\$18.12	\$14.88	\$41.16	\$30.12	\$15.24	\$13.56
35 - 39	\$23.64	\$17.52	\$67.68	\$45.96	\$19.08	\$16.08
40 - 44	\$31.20	\$23.64	\$94.32	\$61.80	\$21.48	\$20.40
45 - 49	\$44.52	\$28.92	\$117.24	\$82.44	\$30.12	\$21.96
50 - 54	\$67.08	\$49.56	\$253.68	\$172.08	\$41.76	\$34.20
55 - 59	\$122.04	\$83.52	\$361.44	\$228.24	\$83.16	\$64.08
60 - 64	\$225.12	\$152.88	\$476.40	\$353.52	\$153.24	\$117.12
65 - 69	\$342.84	\$162.36	\$603.12	\$377.28	\$233.40	\$124.44
70 - 74	\$718.80	\$359.04	\$1,266.48	\$833.04	\$488.88	\$275.04

Optional Rider

Future Insurance Option: Annual Rate of \$27 – Terminates at age 55

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