

The following is an example of the monthly premium costs for the best Nonsmoker class for a 10-year term policy. It is important to understand that not all insureds qualify for the best Nonsmoker classification. You should discuss your personal situation with a qualified professional who can help determine the best product to meet your needs.

AGE	MALE	FEMALE
	<i>\$500,000 Death Benefit</i>	
35	\$13.85	\$12.98
40	17.73	16.87
45	29.41	25.09
50	43.68	35.47
55	73.09	54.93
60	118.07	79.15
	<i>\$1,000,000 Death Benefit</i>	
35	\$21.19	\$19.46
40	28.98	26.38
45	50.60	43.68
50	78.28	64.44
55	134.51	100.77
60	219.28	145.75