

Female Monthly Premiums

POPULAR INSURANCE AMOUNTS FOR 10-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	\$ 6.08	\$ 9.67	\$ 15.33	\$ 17.00	\$ 9.79	\$ 16.25	\$ 32.50	\$ 36.25	\$ 16.67	\$ 30.42	\$ 62.08	\$ 68.75	< 30
30-34	6.08	9.67	15.33	17.00	9.79	16.25	32.50	36.25	16.67	30.42	62.08	68.75	30-34
35-39	6.08	9.67	15.33	17.08	9.79	16.25	32.50	36.25	16.67	30.42	62.08	68.75	35-39
40-44	7.08	11.25	18.08	20.33	11.46	18.96	39.79	44.79	20.00	36.25	75.83	85.42	40-44
45-49	9.17	15.33	23.25	26.42	17.08	28.96	51.25	58.33	31.67	55.42	97.92	111.25	45-49
50-54	12.00	20.50	34.33	39.50	23.75	41.67	80.21	92.29	42.08	76.67	156.67	180.00	50-54
55-59	15.67	26.83	53.08	61.67	32.29	57.29	124.58	144.79	62.50	112.25	244.58	284.17	55-59
60-64	22.83	37.50	63.08	74.17	49.79	83.54	151.04	177.71	96.67	163.33	297.08	349.17	60-64
65-69	33.33	53.42	86.17	101.33	69.79	124.17	205.21	241.46	139.58	245.00	403.75	475.00	65-69
70-74	54.50	89.42	146.75	172.67	122.71	213.96	355.42	418.12	235.83	406.67	695.42	818.33	70-74
75-79*	76.08	136.83	224.83	264.50	173.33	324.38	545.21	641.46	342.50	645.83	1,073.33	1,262.50	75-79*
80-84*	133.83	256.83	432.00	508.25	301.88	627.29	1,055.21	1,241.46	592.50	1,221.25	2,071.67	2,437.50	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	\$ 30.83	\$ 57.50	\$ 112.50	\$ 125.00	\$ 46.25	\$ 86.25	\$ 168.75	\$ 187.50	\$ 61.67	\$ 115.00	\$ 225.00	\$ 250.00	< 30
30-34	30.83	57.50	112.50	125.00	46.25	86.25	168.75	187.50	61.67	115.00	225.00	250.00	30-34
35-39	30.83	57.50	118.33	131.67	46.25	86.25	177.50	197.50	61.67	115.00	236.67	263.33	35-39
40-44	37.50	70.00	148.33	166.67	56.25	105.00	222.50	250.00	75.00	140.00	296.67	333.33	40-44
45-49	57.50	101.67	190.83	216.67	86.25	152.50	286.25	325.00	115.00	203.33	381.67	433.33	45-49
50-54	80.83	150.83	310.00	355.83	121.25	226.25	465.00	533.75	161.67	301.67	620.00	711.67	50-54
55-59	120.83	215.00	484.17	562.50	181.25	322.50	726.25	843.75	241.67	430.00	968.33	1,125.00	55-59
60-64	190.83	324.17	588.33	691.67	286.25	486.25	882.50	1,037.50	381.67	648.33	1,176.67	1,383.33	60-64
65-69	274.17	473.33	797.50	938.33	411.25	710.00	1,196.25	1,407.50	548.33	946.67	1,595.00	1,876.67	65-69
70-74	465.00	805.83	1,378.33	1,621.67	697.50	1,208.75	2,067.50	2,432.50	930.00	1,611.57	2,756.67	3,243.33	70-74
75-79*	674.17	1,266.67	2,123.33	2,498.33	1,011.25	1,900.00	3,185.00	3,747.50	1,348.33	2,533.33	4,246.67	4,996.67	75-79*
80-84*	1,169.17	2,424.17	4,101.67	4,825.83	1,753.75	3,636.25	6,152.50	7,238.75	2,338.33	4,848.33	8,203.33	9,651.67	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 June 2024.

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 10-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 years	\$ 6.75	\$ 10.75	\$ 16.92	\$ 19.92	\$ 11.04	\$ 18.96	\$ 36.88	\$ 43.33	\$ 20.00	\$ 34.58	\$ 71.25	\$ 83.75	< 30 years
30-34	6.75	10.75	16.92	19.92	11.04	18.96	37.08	43.75	20.00	34.58	72.08	84.58	30-34
35-39	6.75	10.75	17.00	20.08	11.04	18.96	37.71	44.38	20.00	34.58	73.75	87.08	35-39
40-44	7.75	12.67	20.00	23.83	12.71	22.29	44.58	53.12	23.33	42.08	88.33	105.00	40-44
45-49	9.92	16.67	30.92	37.25	16.88	32.92	69.58	83.96	31.25	61.67	137.92	166.25	45-49
50-54	13.25	22.75	45.83	55.92	25.83	47.92	105.83	129.17	49.17	92.92	210.83	257.08	50-54
55-59	21.75	37.08	71.75	88.58	45.21	81.04	168.12	207.71	87.50	158.75	291.67	360.00	55-59
60-64	32.33	53.42	90.33	112.92	73.96	123.33	214.79	268.54	143.75	241.25	429.17	536.25	60-64
65-69	49.75	85.58	150.33	187.92	109.79	199.17	363.33	454.17	213.75	390.83	715.00	893.75	65-69
70-74	92.33	150.58	240.50	300.67	206.46	361.88	581.25	726.67	403.75	707.08	1,144.17	1,430.00	70-74
75-79*	136.25	259.00	422.42	528.00	301.25	575.83	1,004.79	1,256.04	591.25	1,132.92	1,977.50	2,471.67	75-79*
80-84*	253.25	477.92	769.92	962.42	558.54	1,072.92	1,862.92	2,328.75	1,097.08	2,104.58	3,658.75	4,573.33	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 years	\$ 36.67	\$ 65.83	\$ 131.67	\$ 155.00	\$ 55.00	\$ 98.75	\$ 197.50	\$ 232.50	\$ 73.33	\$ 131.67	\$ 263.33	\$ 310.00	< 30 years
30-34	36.67	65.83	133.33	156.67	55.00	98.75	200.00	235.00	73.33	131.67	266.67	313.33	30-34
35-39	36.67	65.83	136.67	160.83	55.00	98.75	205.00	241.25	73.33	131.67	273.33	321.67	35-39
40-44	44.17	80.83	171.67	204.17	66.25	121.28	257.50	306.25	88.33	161.67	343.33	408.33	40-44
45-49	60.00	120.00	270.83	325.83	90.00	180.00	406.25	488.75	120.00	240.00	541.67	651.67	45-49
50-54	95.00	181.67	414.17	505.00	142.50	272.50	621.25	757.50	190.00	363.33	828.33	1,010.00	50-54
55-59	169.17	310.83	572.50	706.67	253.75	466.25	858.75	1,060.00	338.33	621.67	1,145.00	1,413.33	55-59
60-64	285.00	479.17	856.67	1,070.83	427.50	718.75	1,285.00	1,606.25	570.00	958.33	1,713.33	2,141.67	60-64
65-69	421.67	768.33	1,418.33	1,773.33	632.50	1,152.50	2,127.50	2,660.00	843.33	1,536.67	2,836.67	3,546.67	65-69
70-74	800.00	1,403.33	2,270.00	2,837.50	1,200.00	2,105.00	3,405.00	4,256.25	1,600.00	2,806.67	4,540.00	5,675.00	70-74
75-79*	1,166.67	2,235.00	3,919.17	4,898.33	1,750.00	3,352.50	5,878.75	7,347.50	2,333.33	4,470.00	7,838.33	9,796.67	75-79*
80-84*	2,170.00	4,164.17	7,248.33	9,060.83	3,255.00	6,246.25	10,872.50	13,591.25	4,340.00	8,328.33	14,496.67	18,121.67	80-84*

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