

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	\$ 15.67	\$ 23.92	\$ 26.50	\$ 14.17	\$ 22.29	\$ 36.46	\$ 40.42	\$ 20.83	\$ 36.25	\$ 64.58	\$ 71.67	< 30
30-34	10.42	15.67	23.92	26.50	14.17	22.29	36.46	40.42	20.83	36.25	64.58	71.67	30-34
35-39	10.83	16.00	24.58	27.33	15.42	24.17	38.54	42.92	22.92	39.17	68.33	76.25	35-39
40-44	12.08	18.25	28.08	31.50	18.54	28.96	46.04	51.88	28.33	47.50	82.08	92.08	40-44
45-49	13.50	21.50	35.08	39.83	21.88	36.88	60.21	68.54	36.25	62.92	113.33	129.17	45-49
50-54	16.58	26.83	47.00	54.00	27.92	47.92	95.00	109.17	47.50	84.58	179.58	206.25	50-54
55-59	21.17	33.42	58.75	68.25	38.54	68.75	138.96	161.67	71.25	125.42	268.33	312.08	55-59
60-64	27.75	44.42	72.00	84.67	57.29	102.50	174.58	205.42	109.58	188.75	345.00	406.25	60-64
65-69*	37.25	62.00	96.50	113.50	86.25	151.04	236.46	278.12	167.50	300.42	461.25	542.50	65-69*
70-74*	66.75	106.08	165.75	195.00	160.62	256.67	408.96	481.25	304.17	482.08	796.67	937.08	70-74*
75-79*	96.08	173.67	269.08	316.50	232.29	420.21	646.67	760.83	453.33	760.00	1,256.67	1,478.75	75-79*
80-84*	155.17	299.67	474.83	558.67	374.79	725.42	1,118.54	1,316.04	732.50	1,319.17	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	\$ 65.00	\$ 118.33	\$ 131.67	\$ 52.50	\$ 97.50	\$ 177.50	\$ 197.50	\$ 70.00	\$ 130.00	\$ 236.67	\$ 263.33	< 30
30-34	35.83	65.00	118.33	131.67	53.75	97.50	177.50	197.50	71.67	130.00	236.67	263.33	30-34
35-39	40.00	70.00	126.67	140.83	60.00	105.00	190.00	211.25	80.00	140.00	253.33	281.67	35-39
40-44	50.83	85.83	157.50	176.67	76.25	128.75	236.25	265.00	101.67	171.67	315.00	353.33	40-44
45-49	66.67	115.83	210.83	240.00	100.00	173.75	316.25	360.00	133.33	231.67	421.67	480.00	45-49
50-54	92.50	161.67	355.00	407.50	138.75	242.50	532.50	611.25	185.00	323.33	710.00	815.00	50-54
55-59	140.00	238.33	532.50	619.17	210.00	357.50	798.75	928.75	280.00	476.67	1,065.00	1,238.33	55-59
60-64	215.83	372.50	687.50	808.33	323.75	558.75	1,031.25	1,212.50	431.67	745.00	1,375.00	1,616.67	60-64
65-69*	330.83	579.17	915.83	1,077.50	496.25	868.75	1,373.75	1,616.25	661.67	1,158.33	1,831.67	2,155.00	65-69*
70-74*	605.00	960.00	1,590.00	1,870.83	907.50	1,440.00	2,385.00	2,806.25	1,210.00	1,920.00	3,180.00	3,741.67	70-74*
75-79*	899.17	1,514.17	2,485.83	2,925.00	1,348.75	2,271.25	3,728.75	4,387.50	1,798.33	3,028.33	4,971.67	5,850.00	75-79*
80-84*	1,443.33	2,615.00	4,338.33	5,103.33	2,165.00	3,922.50	6,507.50	7,655.00	2,886.67	5,230.00	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 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 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	\$ 16.67	\$ 25.08	\$ 29.50	\$ 15.62	\$ 25.21	\$ 41.46	\$ 48.75	\$ 24.17	\$ 40.83	\$ 75.00	\$ 87.92	< 30
30-34	11.17	16.67	25.08	29.50	15.62	25.21	42.08	49.58	24.17	40.83	76.25	90.00	30-34
35-39	11.58	17.00	25.58	30.08	16.46	26.25	43.54	51.25	25.83	42.92	79.17	93.33	35-39
40-44	13.33	20.17	30.50	36.33	20.42	33.13	51.25	61.04	32.50	55.42	97.92	116.67	40-44
45-49	15.00	23.25	35.75	43.00	23.96	42.71	77.50	93.33	40.42	75.00	152.08	183.33	45-49
50-54	18.58	30.83	50.83	62.00	33.33	59.79	117.50	143.33	58.75	109.17	233.33	284.58	50-54
55-59	25.50	43.08	77.58	95.75	49.58	91.46	181.46	223.96	95.83	171.25	335.83	415.00	55-59
60-64	36.67	62.33	102.42	128.00	81.04	136.88	251.04	313.75	157.92	267.08	498.33	622.92	60-64
65-69*	56.25	94.42	163.50	204.42	126.46	227.29	401.67	501.88	253.33	452.08	794.17	992.50	65-69*
70-74*	98.17	163.08	261.83	327.33	227.50	391.25	649.38	811.88	453.33	772.92	1,281.67	1,602.08	70-74*
75-79*	151.33	287.50	439.50	549.42	350.42	632.50	1,080.62	1,350.83	682.92	1,237.50	2,123.33	2,654.58	75-79*
80-84*	287.67	534.50	821.42	1,026.83	660.42	1,141.88	1,982.71	2,478.33	1,292.50	2,220.83	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	\$ 72.50	\$ 139.17	\$ 163.33	\$ 62.50	\$ 108.75	\$ 208.75	\$ 245.00	\$ 83.33	\$ 145.00	\$ 278.33	\$ 326.67	< 30
30-34	41.67	72.50	141.67	166.67	62.50	108.75	212.50	250.00	83.33	145.00	283.33	333.33	30-34
35-39	45.83	76.67	147.50	173.33	68.75	115.00	221.25	260.00	91.67	153.33	295.00	346.67	35-39
40-44	60.00	101.67	188.33	224.17	90.00	152.50	282.50	336.25	120.00	203.33	376.67	448.33	40-44
45-49	75.83	139.17	299.17	360.83	113.75	208.75	448.75	541.25	151.67	278.33	598.33	721.67	45-49
50-54	111.67	210.83	455.83	556.67	167.50	316.25	683.75	835.00	223.33	421.67	911.67	1,113.33	50-54
55-59	184.17	330.83	660.83	815.83	276.25	496.25	991.25	1,223.75	368.33	661.67	1,321.67	1,631.67	55-59
60-64	312.50	529.17	993.33	1,241.67	468.75	793.75	1,490.00	1,862.50	625.00	1,058.33	1,986.67	2,483.33	60-64
65-69*	500.00	886.67	1,581.67	1,977.50	750.00	1,330.00	2,372.50	2,966.25	1,000.00	1,773.33	3,163.33	3,955.00	65-69*
70-74*	903.33	1,540.00	2,560.00	3,200.00	1,355.00	2,310.00	3,840.00	4,800.00	1,806.67	3,080.00	5,120.00	6,400.00	70-74*
75-79*	1,344.17	2,437.50	4,206.67	5,258.33	2,016.25	3,656.25	6,310.00	7,887.50	2,688.33	4,875.00	8,413.33	10,516.67	75-79*
80-84*	2,553.33	4,390.83	7,634.17	9,543.33	3,830.00	6,586.25	11,451.25	14,315.00	5,106.67	8,781.67	15,268.33	19,086.67	80-84*

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