

Non Tobacco Rates (Annual Premium)						Age 90					
Plans											
Insurance Company Name†	A	B	C	D	F	F HD	G	K	L	M	N
Aetna Health and Life Insurance Company	\$1,963	\$2,482	NA	NA	\$3,059	\$1,223	\$2,352	NA	NA	NA	\$1,882
Americo Financial Life and Annuity Insurance Company	\$2,066	NA	NA	NA	\$2,884	NA	\$2,424	NA	NA	NA	\$2,049
Assured Life Association	\$2,060	\$2,529	\$3,205	\$2,493	\$3,281	NA	\$2,455	NA	NA	NA	\$1,609
Bankers Fidelity Life Insurance Company ( <i>Issue Age - Plans A, F &amp; F HD</i> )	\$2,265	NA	NA	NA	\$3,231	\$826	\$2,697	\$1,448	NA	NA	NA
Blue Cross Blue Shield of Montana	\$2,252	NA	\$3,128	NA	\$3,168	\$1,430	\$2,732	NA	NA	\$2,656	\$2,284
Central States Indemnity Company of Omaha	\$2,002	\$2,337	\$2,840	NA	\$2,861	NA	\$2,202	NA	NA	NA	\$1,762
Everence Association	\$2,124	NA	NA	NA	\$3,000	NA	\$2,755	NA	NA	NA	\$2,457
Globe Life and Accident Insurance Company	\$1,316	\$2,080	\$2,591	NA	\$2,607	\$666	NA	NA	NA	NA	NA
GPM Health and Life Insurance Company	\$2,181	NA	NA	NA	\$2,899	NA	\$2,309	NA	NA	NA	\$1,872
Guarantee Trust Life Insurance Company	\$1,985	NA	NA	NA	\$2,999	NA	\$2,436	NA	NA	NA	\$2,000
Humana Insurance Company ( <i>Issue Age</i> )	\$2,692	\$2,930	\$3,576	NA	\$3,649	\$981	NA	\$1,579	\$2,244	NA	\$2,426
Individual Assurance Company, Life, Health & Accident	\$2,652	NA	NA	NA	\$3,519	NA	\$2,601	NA	NA	NA	\$2,262
Liberty Bankers Life Insurance Company	\$2,278	NA	NA	NA	\$3,183	NA	\$2,651	NA	NA	NA	\$2,327
Massachusetts Mutual Life Insurance Company	\$2,333	NA	NA	NA	\$3,193	NA	\$2,683	NA	NA	NA	\$2,382
United of Omaha Life Insurance Company	\$2,553	NA	NA	NA	\$3,699	\$1,021	\$2,886	NA	NA	NA	\$2,017
The Order of United Commercial Travelers of America	\$3,040	\$3,934	\$4,198	\$3,831	\$4,380	NA	\$3,704	NA	NA	NA	\$3,010
Colonial Penn Life Insurance Company	\$3,967	\$3,848	NA	NA	\$5,039	\$907	\$3,799	\$1,541	\$2,981	\$3,905	\$3,080
Sentinel Security Life Insurance Company	\$1,899	\$2,219	\$2,819	\$2,304	\$3,043	NA	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company	\$1,913	NA	\$2,994	NA	\$3,025	NA	NA	NA	NA	NA	NA
S.USA Life Insurance Company	\$2,075	NA	NA	NA	\$2,901	NA	\$2,628	NA	NA	NA	NA
Thrivent Financial for Lutherans ( <i>Issue Age</i> )	\$1,744	\$2,210	\$3,062	\$2,815	\$3,164	\$887	\$2,831	NA	\$2,029	\$2,546	NA
Transamerica Life Insurance Company ( <i>Issue Age</i> )	\$2,180	\$2,878	\$3,406	\$3,148	\$3,425	NA	\$3,147	\$1,569	\$2,328	\$2,867	\$2,696
UnitedHealthcare Insurance Company ( <i>Community Rated</i> )	\$1,657	\$2,359	\$2,821	NA	\$2,838	NA	\$2,419	\$858	\$1,617	NA	\$1,855
United American Life Insurance Company	\$1,516	\$2,662	\$3,518	\$3,349	\$3,092	\$620	\$3,107	\$1,596	\$2,241	NA	\$2,745
USAA Life Insurance Company	\$1,700	NA	NA	NA	\$2,388	NA	NA	NA	NA	NA	\$1,732
Western United Life Assurance Company	\$2,231	NA	\$3,286	NA	\$3,317	NA	\$2,644	NA	NA	NA	\$2,369

NA = Plan Not Available

†Only companies that chose to respond to our survey are included.

**NOTE** : Premiums are Attained Age unless otherwise stated.  
Depending on various factors and tobacco use, your premiums may be higher than listed.

Non Tobacco Rates (Annual Premium)						Age 91					
Plans											
Insurance Company Name†	A	B	C	D	F	F HD	G	K	L	M	N
Aetna Health and Life Insurance Company	\$1,982	\$2,510	NA	NA	\$3,101	\$1,240	\$2,389	NA	NA	NA	\$1,916
Americo Financial Life and Annuity Insurance Company	\$2,081	NA	NA	NA	\$2,928	NA	\$2,462	NA	NA	NA	\$2,086
Assured Life Association	\$2,075	\$2,555	\$3,244	\$2,526	\$3,320	NA	\$2,487	NA	NA	NA	\$1,627
Bankers Fidelity Life Insurance Company ( <i>Issue Age - Plans A, F &amp; F HD</i> )	\$2,265	NA	NA	NA	\$3,231	\$826	\$2,697	\$1,448	NA	NA	NA
Blue Cross Blue Shield of Montana	\$2,252	NA	\$3,128	NA	\$3,168	\$1,430	\$2,732	NA	NA	\$2,656	\$2,284
Central States Indemnity Company of Omaha	\$2,019	\$2,355	\$2,860	NA	\$2,880	NA	\$2,216	NA	NA	NA	\$1,774
Everence Association	\$2,145	NA	NA	NA	\$3,039	NA	\$2,791	NA	NA	NA	\$2,499
Globe Life and Accident Insurance Company	\$1,316	\$2,080	\$2,591	NA	\$2,607	\$666	NA	NA	NA	NA	NA
GPM Health and Life Insurance Company	\$2,198	NA	NA	NA	\$2,923	NA	\$2,327	NA	NA	NA	\$1,887
Guarantee Trust Life Insurance Company	\$1,985	NA	NA	NA	\$2,999	NA	\$2,436	NA	NA	NA	\$2,000
Humana Insurance Company ( <i>Issue Age</i> )	\$2,692	\$2,930	\$3,576	NA	\$3,649	\$981	NA	\$1,579	\$2,244	NA	\$2,426
Individual Assurance Company, Life, Health & Accident	\$2,683	NA	NA	NA	\$3,589	NA	\$2,654	NA	NA	NA	\$2,312
Liberty Bankers Life Insurance Company	\$2,310	NA	NA	NA	\$3,254	NA	\$2,712	NA	NA	NA	\$2,385
Massachusetts Mutual Life Insurance Company	\$2,375	NA	NA	NA	\$3,276	NA	\$2,755	NA	NA	NA	\$2,450
United of Omaha Life Insurance Company	\$2,591	NA	NA	NA	\$3,755	\$1,036	\$2,929	NA	NA	NA	\$2,047
The Order of United Commercial Travelers of America	\$3,065	\$3,969	\$4,230	\$3,862	\$4,413	NA	\$3,735	NA	NA	NA	\$3,032
Colonial Penn Life Insurance Company	\$4,019	\$3,900	NA	NA	\$5,122	\$922	\$3,866	\$1,569	\$3,031	\$3,966	\$3,143
Sentinel Security Life Insurance Company	\$1,912	\$2,242	\$2,853	\$2,333	\$3,080	NA	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company	\$1,913	NA	\$2,994	NA	\$3,025	NA	NA	NA	NA	NA	NA
S.USA Life Insurance Company	\$2,098	NA	NA	NA	\$2,956	NA	\$2,706	NA	NA	NA	NA
Thrivent Financial for Lutherans ( <i>Issue Age</i> )	\$1,748	\$2,228	\$3,100	\$2,854	\$3,203	\$898	\$2,869	NA	\$2,057	\$2,576	NA
Transamerica Life Insurance Company ( <i>Issue Age</i> )	\$2,180	\$2,878	\$3,406	\$3,148	\$3,425	NA	\$3,147	\$1,569	\$2,328	\$2,867	\$2,696
UnitedHealthcare Insurance Company ( <i>Community Rated</i> )	\$1,657	\$2,359	\$2,821	NA	\$2,838	NA	\$2,419	\$858	\$1,617	NA	\$1,855
United American Life Insurance Company	\$1,516	\$2,662	\$3,518	\$3,349	\$3,092	\$620	\$3,107	\$1,596	\$2,241	NA	\$2,745
USAA Life Insurance Company	\$1,700	NA	NA	NA	\$2,388	NA	NA	NA	NA	NA	\$1,732
Western United Life Assurance Company	\$2,274	NA	\$3,376	NA	\$3,407	NA	\$2,717	NA	NA	NA	\$2,439

NA = Plan Not Available

†Only companies that chose to respond to our survey are included.

**NOTE** : Premiums are Attained Age unless otherwise stated.  
Depending on various factors and tobacco use, your premiums may be higher than listed.

Non Tobacco Rates (Annual Premium)						Age 92					
Plans											
Insurance Company Name†	A	B	C	D	F	F HD	G	K	L	M	N
Aetna Health and Life Insurance Company	\$1,999	\$2,535	NA	NA	\$3,145	\$1,259	\$2,427	NA	NA	NA	\$1,949
Americo Financial Life and Annuity Insurance Company	\$2,097	NA	NA	NA	\$2,973	NA	\$2,501	NA	NA	NA	\$2,123
Assured Life Association	\$2,090	\$2,582	\$3,284	\$2,559	\$3,361	NA	\$2,520	NA	NA	NA	\$1,646
Bankers Fidelity Life Insurance Company ( <i>Issue Age - Plans A, F &amp; F HD</i> )	\$2,265	NA	NA	NA	\$3,231	\$826	\$2,697	\$1,448	NA	NA	NA
Blue Cross Blue Shield of Montana	\$2,252	NA	\$3,128	NA	\$3,168	\$1,430	\$2,732	NA	NA	\$2,656	\$2,284
Central States Indemnity Company of Omaha	\$2,032	\$2,372	\$2,878	NA	\$2,896	NA	\$2,229	NA	NA	NA	\$1,784
Everence Association	\$2,164	NA	NA	NA	\$3,077	NA	\$2,829	NA	NA	NA	\$2,540
Globe Life and Accident Insurance Company	\$1,316	\$2,080	\$2,591	NA	\$2,607	\$666	NA	NA	NA	NA	NA
GPM Health and Life Insurance Company	\$2,214	NA	NA	NA	\$2,943	NA	\$2,344	NA	NA	NA	\$1,900
Guarantee Trust Life Insurance Company	\$1,985	NA	NA	NA	\$2,999	NA	\$2,436	NA	NA	NA	\$2,000
Humana Insurance Company ( <i>Issue Age</i> )	\$2,692	\$2,930	\$3,576	NA	\$3,649	\$981	NA	\$1,579	\$2,244	NA	\$2,426
Individual Assurance Company, Life, Health & Accident	\$2,715	NA	NA	NA	\$3,660	NA	\$2,708	NA	NA	NA	\$2,364
Liberty Bankers Life Insurance Company	\$2,343	NA	NA	NA	\$3,325	NA	\$2,773	NA	NA	NA	\$2,443
Massachusetts Mutual Life Insurance Company	\$2,417	NA	NA	NA	\$3,362	NA	\$2,829	NA	NA	NA	\$2,520
United of Omaha Life Insurance Company	\$2,630	NA	NA	NA	\$3,811	\$1,052	\$2,973	NA	NA	NA	\$2,078
The Order of United Commercial Travelers of America	\$3,089	\$3,998	\$4,257	\$3,891	\$4,442	NA	\$3,764	NA	NA	NA	\$3,052
Colonial Penn Life Insurance Company	\$4,071	\$3,953	NA	NA	\$5,207	\$937	\$3,934	\$1,599	\$3,081	\$4,028	\$3,206
Sentinel Security Life Insurance Company	\$1,926	\$2,266	\$2,888	\$2,364	\$3,117	NA	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company	\$1,913	NA	\$2,994	NA	\$3,025	NA	NA	NA	NA	NA	NA
S.USA Life Insurance Company	\$2,121	NA	NA	NA	\$3,012	NA	\$2,787	NA	NA	NA	NA
Thrivent Financial for Lutherans ( <i>Issue Age</i> )	\$1,750	\$2,249	\$3,135	\$2,887	\$3,240	\$909	\$2,903	NA	\$2,082	\$2,602	NA
Transamerica Life Insurance Company ( <i>Issue Age</i> )	\$2,180	\$2,878	\$3,406	\$3,148	\$3,425	NA	\$3,147	\$1,569	\$2,328	\$2,867	\$2,696
UnitedHealthcare Insurance Company ( <i>Community Rated</i> )	\$1,657	\$2,359	\$2,821	NA	\$2,838	NA	\$2,419	\$858	\$1,617	NA	\$1,855
United American Life Insurance Company	\$1,516	\$2,662	\$3,518	\$3,349	\$3,092	\$620	\$3,107	\$1,596	\$2,241	NA	\$2,745
USAA Life Insurance Company	\$1,700	NA	NA	NA	\$2,388	NA	NA	NA	NA	NA	\$1,732
Western United Life Assurance Company	\$2,315	NA	\$3,464	NA	\$3,496	NA	\$2,790	NA	NA	NA	\$2,509

NA = Plan Not Available

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**NOTE** : Premiums are Attained Age unless otherwise stated.  
Depending on various factors and tobacco use, your premiums may be higher than listed.

Non Tobacco Rates (Annual Premium)						Age 93					
Plans											
Insurance Company Name†	A	B	C	D	F	F HD	G	K	L	M	N
Aetna Health and Life Insurance Company	\$2,018	\$2,564	NA	NA	\$3,187	\$1,276	\$2,462	NA	NA	NA	\$1,982
Americo Financial Life and Annuity Insurance Company	\$2,111	NA	NA	NA	\$3,015	NA	\$2,538	NA	NA	NA	\$2,159
Assured Life Association	\$2,105	\$2,610	\$3,325	\$2,594	\$3,404	NA	\$2,554	NA	NA	NA	\$1,665
Bankers Fidelity Life Insurance Company ( <i>Issue Age - Plans A, F &amp; F HD</i> )	\$2,265	NA	NA	NA	\$3,231	\$826	\$2,697	\$1,448	NA	NA	NA
Blue Cross Blue Shield of Montana	\$2,252	NA	\$3,128	NA	\$3,168	\$1,430	\$2,732	NA	NA	\$2,656	\$2,284
Central States Indemnity Company of Omaha	\$2,046	\$2,388	\$2,894	NA	\$2,912	NA	\$2,241	NA	NA	NA	\$1,795
Everence Association	\$2,183	NA	NA	NA	\$3,115	NA	\$2,865	NA	NA	NA	\$2,582
Globe Life and Accident Insurance Company	\$1,316	\$2,080	\$2,591	NA	\$2,607	\$666	NA	NA	NA	NA	NA
GPM Health and Life Insurance Company	\$2,225	NA	NA	NA	\$2,958	NA	\$2,355	NA	NA	NA	\$1,910
Guarantee Trust Life Insurance Company	\$1,985	NA	NA	NA	\$2,999	NA	\$2,436	NA	NA	NA	\$2,000
Humana Insurance Company ( <i>Issue Age</i> )	\$2,692	\$2,930	\$3,576	NA	\$3,649	\$981	NA	\$1,579	\$2,244	NA	\$2,426
Individual Assurance Company, Life, Health & Accident	\$2,742	NA	NA	NA	\$3,725	NA	\$2,758	NA	NA	NA	\$2,412
Liberty Bankers Life Insurance Company	\$2,376	NA	NA	NA	\$3,398	NA	\$2,835	NA	NA	NA	\$2,502
Massachusetts Mutual Life Insurance Company	\$2,461	NA	NA	NA	\$3,449	NA	\$2,904	NA	NA	NA	\$2,592
United of Omaha Life Insurance Company	\$2,669	NA	NA	NA	\$3,868	\$1,067	\$3,018	NA	NA	NA	\$2,109
The Order of United Commercial Travelers of America	\$3,110	\$4,025	\$4,285	\$3,920	\$4,470	NA	\$3,790	NA	NA	NA	\$3,072
Colonial Penn Life Insurance Company	\$4,124	\$4,007	NA	NA	\$5,292	\$953	\$4,004	\$1,628	\$3,132	\$4,092	\$3,271
Sentinel Security Life Insurance Company	\$1,940	\$2,290	\$2,924	\$2,396	\$3,156	NA	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company	\$1,913	NA	\$2,994	NA	\$3,025	NA	NA	NA	NA	NA	NA
S.USA Life Insurance Company	\$2,144	NA	NA	NA	\$3,069	NA	\$2,869	NA	NA	NA	NA
Thrivent Financial for Lutherans ( <i>Issue Age</i> )	\$1,754	\$2,269	\$3,168	\$2,919	\$3,274	\$918	\$2,935	NA	\$2,104	\$2,629	NA
Transamerica Life Insurance Company ( <i>Issue Age</i> )	\$2,180	\$2,878	\$3,406	\$3,148	\$3,425	NA	\$3,147	\$1,569	\$2,328	\$2,867	\$2,696
UnitedHealthcare Insurance Company ( <i>Community Rated</i> )	\$1,657	\$2,359	\$2,821	NA	\$2,838	NA	\$2,419	\$858	\$1,617	NA	\$1,855
United American Life Insurance Company	\$1,516	\$2,662	\$3,518	\$3,349	\$3,092	\$620	\$3,107	\$1,596	\$2,241	NA	\$2,745
USAA Life Insurance Company	\$1,700	NA	NA	NA	\$2,388	NA	NA	NA	NA	NA	\$1,732
Western United Life Assurance Company	\$2,356	NA	\$3,554	NA	\$3,587	NA	\$2,865	NA	NA	NA	\$2,580

NA = Plan Not Available

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**NOTE** : Premiums are Attained Age unless otherwise stated.  
Depending on various factors and tobacco use, your premiums may be higher than listed.

Non Tobacco Rates (Annual Premium)						Age 94					
Plans											
Insurance Company Name†	A	B	C	D	F	F HD	G	K	L	M	N
Aetna Health and Life Insurance Company	\$2,035	\$2,588	NA	NA	\$3,230	\$1,291	\$2,500	NA	NA	NA	\$2,014
Americo Financial Life and Annuity Insurance Company	\$2,124	NA	NA	NA	\$3,058	NA	\$2,576	NA	NA	NA	\$2,194
Assured Life Association	\$2,121	\$2,639	\$3,369	\$2,630	\$3,449	NA	\$2,590	NA	NA	NA	\$1,684
Bankers Fidelity Life Insurance Company ( <i>Issue Age - Plans A, F &amp; F HD</i> )	\$2,265	NA	NA	NA	\$3,231	\$826	\$2,697	\$1,448	NA	NA	NA
Blue Cross Blue Shield of Montana	\$2,252	NA	\$3,128	NA	\$3,168	\$1,430	\$2,732	NA	NA	\$2,656	\$2,284
Central States Indemnity Company of Omaha	\$2,059	\$2,404	\$2,908	NA	\$2,926	NA	\$2,252	NA	NA	NA	\$1,803
Everence Association	\$2,201	NA	NA	NA	\$3,152	NA	\$2,902	NA	NA	NA	\$2,624
Globe Life and Accident Insurance Company	\$1,316	\$2,080	\$2,591	NA	\$2,607	\$666	NA	NA	NA	NA	NA
GPM Health and Life Insurance Company	\$2,235	NA	NA	NA	\$2,972	NA	\$2,367	NA	NA	NA	\$1,919
Guarantee Trust Life Insurance Company	\$1,985	NA	NA	NA	\$2,999	NA	\$2,436	NA	NA	NA	\$2,000
Humana Insurance Company ( <i>Issue Age</i> )	\$2,692	\$2,930	\$3,576	NA	\$3,649	\$981	NA	\$1,579	\$2,244	NA	\$2,426
Individual Assurance Company, Life, Health & Accident	\$2,770	NA	NA	NA	\$3,792	NA	\$2,809	NA	NA	NA	\$2,461
Liberty Bankers Life Insurance Company	\$2,410	NA	NA	NA	\$3,474	NA	\$2,901	NA	NA	NA	\$2,564
Massachusetts Mutual Life Insurance Company	\$2,505	NA	NA	NA	\$3,538	NA	\$2,982	NA	NA	NA	\$2,665
United of Omaha Life Insurance Company	\$2,709	NA	NA	NA	\$3,927	\$1,083	\$3,063	NA	NA	NA	\$2,140
The Order of United Commercial Travelers of America	\$3,131	\$4,053	\$4,309	\$3,947	\$4,497	NA	\$3,817	NA	NA	NA	\$3,090
Colonial Penn Life Insurance Company	\$4,178	\$4,062	NA	NA	\$5,380	\$969	\$4,075	\$1,658	\$3,184	\$4,156	\$3,337
Sentinel Security Life Insurance Company	\$1,955	\$2,315	\$2,961	\$2,429	\$3,197	NA	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company	\$1,913	NA	\$2,994	NA	\$3,025	NA	NA	NA	NA	NA	NA
S.USA Life Insurance Company	\$2,168	NA	NA	NA	\$3,127	NA	\$2,940	NA	NA	NA	NA
Thrivent Financial for Lutherans ( <i>Issue Age</i> )	\$1,756	\$2,287	\$3,199	\$2,950	\$3,304	\$926	\$2,966	NA	\$2,126	\$2,651	NA
Transamerica Life Insurance Company ( <i>Issue Age</i> )	\$2,180	\$2,878	\$3,406	\$3,148	\$3,425	NA	\$3,147	\$1,569	\$2,328	\$2,867	\$2,696
UnitedHealthcare Insurance Company ( <i>Community Rated</i> )	\$1,657	\$2,359	\$2,821	NA	\$2,838	NA	\$2,419	\$858	\$1,617	NA	\$1,855
United American Life Insurance Company	\$1,516	\$2,662	\$3,518	\$3,349	\$3,092	\$620	\$3,107	\$1,596	\$2,241	NA	\$2,745
USAA Life Insurance Company	\$1,700	NA	NA	NA	\$2,388	NA	NA	NA	NA	NA	\$1,732
Western United Life Assurance Company	\$2,399	NA	\$3,646	NA	\$3,679	NA	\$2,940	NA	NA	NA	\$2,653

NA = Plan Not Available

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**NOTE** : Premiums are Attained Age unless otherwise stated.  
Depending on various factors and tobacco use, your premiums may be higher than listed.

Non Tobacco Rates (Annual Premium)						Age 95					
Plans											
Insurance Company Name†	A	B	C	D	F	F HD	G	K	L	M	N
Aetna Health and Life Insurance Company	\$2,054	\$2,615	NA	NA	\$3,270	\$1,307	\$2,536	NA	NA	NA	\$2,046
Americo Financial Life and Annuity Insurance Company	\$2,138	NA	NA	NA	\$3,101	NA	\$2,614	NA	NA	NA	\$2,231
Assured Life Association	\$2,137	\$2,669	\$3,413	\$2,666	\$3,493	NA	\$2,625	NA	NA	NA	\$1,703
Bankers Fidelity Life Insurance Company ( <i>Issue Age - Plans A, F &amp; F HD</i> )	\$2,265	NA	NA	NA	\$3,231	\$826	\$2,697	\$1,448	NA	NA	NA
Blue Cross Blue Shield of Montana	\$2,252	NA	\$3,128	NA	\$3,168	\$1,430	\$2,732	NA	NA	\$2,656	\$2,284
Central States Indemnity Company of Omaha	\$2,071	\$2,417	\$2,920	NA	\$2,937	NA	\$2,260	NA	NA	NA	\$1,810
Everence Association	\$2,218	NA	NA	NA	\$3,188	NA	\$2,936	NA	NA	NA	\$2,663
Globe Life and Accident Insurance Company	\$1,316	\$2,080	\$2,591	NA	\$2,607	\$666	NA	NA	NA	NA	NA
GPM Health and Life Insurance Company	\$2,243	NA	NA	NA	\$2,983	NA	\$2,375	NA	NA	NA	\$1,926
Guarantee Trust Life Insurance Company	\$1,985	NA	NA	NA	\$2,999	NA	\$2,436	NA	NA	NA	\$2,000
Humana Insurance Company ( <i>Issue Age</i> )	\$2,692	\$2,930	\$3,576	NA	\$3,649	\$981	NA	\$1,579	\$2,244	NA	\$2,426
Individual Assurance Company, Life, Health & Accident	\$2,798	NA	NA	NA	\$3,859	NA	\$2,860	NA	NA	NA	\$2,510
Liberty Bankers Life Insurance Company	\$2,445	NA	NA	NA	\$3,550	NA	\$2,967	NA	NA	NA	\$2,627
Massachusetts Mutual Life Insurance Company	\$2,550	NA	NA	NA	\$3,630	NA	\$3,060	NA	NA	NA	\$2,741
United of Omaha Life Insurance Company	\$2,750	NA	NA	NA	\$3,985	\$1,100	\$3,109	NA	NA	NA	\$2,173
The Order of United Commercial Travelers of America	\$3,149	\$4,076	\$4,333	\$3,969	\$4,520	NA	\$3,838	NA	NA	NA	\$3,106
Colonial Penn Life Insurance Company	\$4,233	\$4,117	NA	NA	\$5,469	\$985	\$4,146	\$1,689	\$3,236	\$4,221	\$3,404
Sentinel Security Life Insurance Company	\$1,988	\$2,363	\$3,027	\$2,485	\$3,268	NA	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company	\$1,913	NA	\$2,994	NA	\$3,025	NA	NA	NA	NA	NA	NA
S.USA Life Insurance Company	\$2,192	NA	NA	NA	\$3,185	NA	\$3,011	NA	NA	NA	NA
Thrivent Financial for Lutherans ( <i>Issue Age</i> )	\$1,760	\$2,307	\$3,228	\$2,978	\$3,334	\$936	\$2,994	NA	\$2,146	\$2,674	NA
Transamerica Life Insurance Company ( <i>Issue Age</i> )	\$2,180	\$2,878	\$3,406	\$3,148	\$3,425	NA	\$3,147	\$1,569	\$2,328	\$2,867	\$2,696
UnitedHealthcare Insurance Company ( <i>Community Rated</i> )	\$1,657	\$2,359	\$2,821	NA	\$2,838	NA	\$2,419	\$858	\$1,617	NA	\$1,855
United American Life Insurance Company	\$1,516	\$2,662	\$3,518	\$3,349	\$3,092	\$620	\$3,107	\$1,596	\$2,241	NA	\$2,745
USAA Life Insurance Company	\$1,700	NA	NA	NA	\$2,388	NA	NA	NA	NA	NA	\$1,732
Western United Life Assurance Company	\$2,443	NA	\$3,740	NA	\$3,775	NA	\$3,019	NA	NA	NA	\$2,728

NA = Plan Not Available

†Only companies that chose to respond to our survey are included.

**NOTE** : Premiums are Attained Age unless otherwise stated.  
Depending on various factors and tobacco use, your premiums may be higher than listed.

Non Tobacco Rates (Annual Premium)						Age 96					
Plans											
Insurance Company Name†	A	B	C	D	F	F HD	G	K	L	M	N
Aetna Health and Life Insurance Company	\$2,072	\$2,639	NA	NA	\$3,311	\$1,323	\$2,571	NA	NA	NA	\$2,077
Americo Financial Life and Annuity Insurance Company	\$2,159	NA	NA	NA	\$3,132	NA	\$2,640	NA	NA	NA	\$2,253
Assured Life Association	\$2,152	\$2,697	\$3,456	\$2,703	\$3,538	NA	\$2,661	NA	NA	NA	\$1,722
Bankers Fidelity Life Insurance Company ( <i>Issue Age - Plans A, F &amp; F HD</i> )	\$2,265	NA	NA	NA	\$3,231	\$826	\$2,697	\$1,448	NA	NA	NA
Blue Cross Blue Shield of Montana	\$2,252	NA	\$3,128	NA	\$3,168	\$1,430	\$2,732	NA	NA	\$2,656	\$2,284
Central States Indemnity Company of Omaha	\$2,082	\$2,431	\$2,931	NA	\$2,947	NA	\$2,268	NA	NA	NA	\$1,816
Everence Association	\$2,237	NA	NA	NA	\$3,224	NA	\$2,971	NA	NA	NA	\$2,702
Globe Life and Accident Insurance Company	\$1,316	\$2,080	\$2,591	NA	\$2,607	\$666	NA	NA	NA	NA	NA
GPM Health and Life Insurance Company	\$2,252	NA	NA	NA	\$2,994	NA	\$2,384	NA	NA	NA	\$1,933
Guarantee Trust Life Insurance Company	\$1,985	NA	NA	NA	\$2,999	NA	\$2,436	NA	NA	NA	\$2,000
Humana Insurance Company ( <i>Issue Age</i> )	\$2,692	\$2,930	\$3,576	NA	\$3,649	\$981	NA	\$1,579	\$2,244	NA	\$2,426
Individual Assurance Company, Life, Health & Accident	\$2,845	NA	NA	NA	\$3,923	NA	\$2,908	NA	NA	NA	\$2,552
Liberty Bankers Life Insurance Company	\$2,498	NA	NA	NA	\$3,628	NA	\$3,031	NA	NA	NA	\$2,684
Massachusetts Mutual Life Insurance Company	\$2,594	NA	NA	NA	\$3,692	NA	\$3,112	NA	NA	NA	\$2,787
United of Omaha Life Insurance Company	\$2,791	NA	NA	NA	\$4,045	\$1,116	\$3,156	NA	NA	NA	\$2,205
The Order of United Commercial Travelers of America	\$3,168	\$4,099	\$4,353	\$3,992	\$4,542	NA	\$3,860	NA	NA	NA	\$3,121
Colonial Penn Life Insurance Company	\$4,288	\$4,173	NA	NA	\$5,559	\$1,001	\$4,220	\$1,721	\$3,290	\$4,287	\$3,473
Sentinel Security Life Insurance Company	\$2,002	\$2,388	\$3,065	\$2,518	\$3,309	NA	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company	\$1,913	NA	\$2,994	NA	\$3,025	NA	NA	NA	NA	NA	NA
S.USA Life Insurance Company	\$2,214	NA	NA	NA	\$3,217	NA	\$3,042	NA	NA	NA	NA
Thrivent Financial for Lutherans ( <i>Issue Age</i> )	\$1,762	\$2,325	\$3,257	\$3,005	\$3,363	\$942	\$3,021	NA	\$2,166	\$2,692	NA
Transamerica Life Insurance Company ( <i>Issue Age</i> )	\$2,180	\$2,878	\$3,406	\$3,148	\$3,425	NA	\$3,147	\$1,569	\$2,328	\$2,867	\$2,696
UnitedHealthcare Insurance Company ( <i>Community Rated</i> )	\$1,657	\$2,359	\$2,821	NA	\$2,838	NA	\$2,419	\$858	\$1,617	NA	\$1,855
United American Life Insurance Company	\$1,516	\$2,662	\$3,518	\$3,349	\$3,092	\$620	\$3,107	\$1,596	\$2,241	NA	\$2,745
USAA Life Insurance Company	\$1,700	NA	NA	NA	\$2,388	NA	NA	NA	NA	NA	\$1,732
Western United Life Assurance Company	\$2,484	NA	\$3,804	NA	\$3,839	NA	\$3,070	NA	NA	NA	\$2,775

NA = Plan Not Available

†Only companies that chose to respond to our survey are included.

**NOTE** : Premiums are Attained Age unless otherwise stated.  
Depending on various factors and tobacco use, your premiums may be higher than listed.

Non Tobacco Rates (Annual Premium)						Age 97					
Plans											
Insurance Company Name†	A	B	C	D	F	F HD	G	K	L	M	N
Aetna Health and Life Insurance Company	\$2,092	\$2,663	NA	NA	\$3,351	\$1,340	\$2,605	NA	NA	NA	\$2,108
Americo Financial Life and Annuity Insurance Company	\$2,181	NA	NA	NA	\$3,164	NA	\$2,666	NA	NA	NA	\$2,275
Assured Life Association	\$2,166	\$2,724	\$3,498	\$2,737	\$3,580	NA	\$2,695	NA	NA	NA	\$1,742
Bankers Fidelity Life Insurance Company ( <i>Issue Age - Plans A, F &amp; F HD</i> )	\$2,265	NA	NA	NA	\$3,231	\$826	\$2,697	\$1,448	NA	NA	NA
Blue Cross Blue Shield of Montana	\$2,252	NA	\$3,128	NA	\$3,168	\$1,430	\$2,732	NA	NA	\$2,656	\$2,284
Central States Indemnity Company of Omaha	\$2,090	\$2,440	\$2,939	NA	\$2,956	NA	\$2,275	NA	NA	NA	\$1,821
Everence Association	\$2,255	NA	NA	NA	\$3,260	NA	\$3,006	NA	NA	NA	\$2,741
Globe Life and Accident Insurance Company	\$1,316	\$2,080	\$2,591	NA	\$2,607	\$666	NA	NA	NA	NA	NA
GPM Health and Life Insurance Company	\$2,261	NA	NA	NA	\$3,006	NA	\$2,394	NA	NA	NA	\$1,941
Guarantee Trust Life Insurance Company	\$1,985	NA	NA	NA	\$2,999	NA	\$2,436	NA	NA	NA	\$2,000
Humana Insurance Company ( <i>Issue Age</i> )	\$2,692	\$2,930	\$3,576	NA	\$3,649	\$981	NA	\$1,579	\$2,244	NA	\$2,426
Individual Assurance Company, Life, Health & Accident	\$2,893	NA	NA	NA	\$3,989	NA	\$2,956	NA	NA	NA	\$2,595
Liberty Bankers Life Insurance Company	\$2,553	NA	NA	NA	\$3,708	NA	\$3,098	NA	NA	NA	\$2,743
Massachusetts Mutual Life Insurance Company	\$2,638	NA	NA	NA	\$3,754	NA	\$3,165	NA	NA	NA	\$2,835
United of Omaha Life Insurance Company	\$2,833	NA	NA	NA	\$4,106	\$1,133	\$3,203	NA	NA	NA	\$2,238
The Order of United Commercial Travelers of America	\$3,188	\$4,125	\$4,376	\$4,014	\$4,565	NA	\$3,883	NA	NA	NA	\$3,137
Colonial Penn Life Insurance Company	\$4,344	\$4,230	NA	NA	\$5,651	\$1,018	\$4,294	\$1,753	\$3,344	\$4,355	\$3,543
Sentinel Security Life Insurance Company	\$2,015	\$2,411	\$3,102	\$2,550	\$3,348	NA	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company	\$1,913	NA	\$2,994	NA	\$3,025	NA	NA	NA	NA	NA	NA
S.USA Life Insurance Company	\$2,236	NA	NA	NA	\$3,249	NA	\$3,072	NA	NA	NA	NA
Thrivent Financial for Lutherans ( <i>Issue Age</i> )	\$1,766	\$2,345	\$3,284	\$3,031	\$3,390	\$951	\$3,048	NA	\$2,186	\$2,713	NA
Transamerica Life Insurance Company ( <i>Issue Age</i> )	\$2,180	\$2,878	\$3,406	\$3,148	\$3,425	NA	\$3,147	\$1,569	\$2,328	\$2,867	\$2,696
UnitedHealthcare Insurance Company ( <i>Community Rated</i> )	\$1,657	\$2,359	\$2,821	NA	\$2,838	NA	\$2,419	\$858	\$1,617	NA	\$1,855
United American Life Insurance Company	\$1,516	\$2,662	\$3,518	\$3,349	\$3,092	\$620	\$3,107	\$1,596	\$2,241	NA	\$2,745
USAA Life Insurance Company	\$1,700	NA	NA	NA	\$2,388	NA	NA	NA	NA	NA	\$1,732
Western United Life Assurance Company	\$2,526	NA	\$3,868	NA	\$3,904	NA	\$3,122	NA	NA	NA	\$2,822

NA = Plan Not Available

†Only companies that chose to respond to our survey are included.

**NOTE** : Premiums are Attained Age unless otherwise stated.  
Depending on various factors and tobacco use, your premiums may be higher than listed.



Non Tobacco Rates (Annual Premium)						Age 98					
Plans											
Insurance Company Name†	A	B	C	D	F	F HD	G	K	L	M	N
Aetna Health and Life Insurance Company	\$2,110	\$2,688	NA	NA	\$3,390	\$1,356	\$2,641	NA	NA	NA	\$2,138
Americo Financial Life and Annuity Insurance Company	\$2,203	NA	NA	NA	\$3,195	NA	\$2,693	NA	NA	NA	\$2,298
Assured Life Association	\$2,179	\$2,750	\$3,540	\$2,773	\$3,623	NA	\$2,730	NA	NA	NA	\$1,762
Bankers Fidelity Life Insurance Company ( <i>Issue Age - Plans A, F &amp; F HD</i> )	\$2,265	NA	NA	NA	\$3,231	\$826	\$2,697	\$1,448	NA	NA	NA
Blue Cross Blue Shield of Montana	\$2,252	NA	\$3,128	NA	\$3,168	\$1,430	\$2,732	NA	NA	\$2,656	\$2,284
Central States Indemnity Company of Omaha	\$2,098	\$2,448	\$2,947	NA	\$2,967	NA	\$2,283	NA	NA	NA	\$1,828
Everence Association	\$2,272	NA	NA	NA	\$3,296	NA	\$3,039	NA	NA	NA	\$2,780
Globe Life and Accident Insurance Company	\$1,316	\$2,080	\$2,591	NA	\$2,607	\$666	NA	NA	NA	NA	NA
GPM Health and Life Insurance Company	\$2,269	NA	NA	NA	\$3,017	NA	\$2,402	NA	NA	NA	\$1,948
Guarantee Trust Life Insurance Company	\$1,985	NA	NA	NA	\$2,999	NA	\$2,436	NA	NA	NA	\$2,000
Humana Insurance Company ( <i>Issue Age</i> )	\$2,692	\$2,930	\$3,576	NA	\$3,649	\$981	NA	\$1,579	\$2,244	NA	\$2,426
Individual Assurance Company, Life, Health & Accident	\$2,941	NA	NA	NA	\$4,055	NA	\$3,006	NA	NA	NA	\$2,638
Liberty Bankers Life Insurance Company	\$2,608	NA	NA	NA	\$3,788	NA	\$3,165	NA	NA	NA	\$2,802
Massachusetts Mutual Life Insurance Company	\$2,683	NA	NA	NA	\$3,818	NA	\$3,219	NA	NA	NA	\$2,883
United of Omaha Life Insurance Company	\$2,875	NA	NA	NA	\$4,167	\$1,150	\$3,251	NA	NA	NA	\$2,272
The Order of United Commercial Travelers of America	\$3,207	\$4,150	\$4,400	\$4,039	\$4,590	NA	\$3,907	NA	NA	NA	\$3,154
Colonial Penn Life Insurance Company	\$4,401	\$4,287	NA	NA	\$5,744	\$1,034	\$4,370	\$1,785	\$3,400	\$4,423	\$3,615
Sentinel Security Life Insurance Company	\$2,027	\$2,435	\$3,139	\$2,583	\$3,388	NA	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company	\$1,913	NA	\$2,994	NA	\$3,025	NA	NA	NA	NA	NA	NA
S.USA Life Insurance Company	\$2,258	NA	NA	NA	\$3,282	NA	\$3,103	NA	NA	NA	NA
Thrivent Financial for Lutherans ( <i>Issue Age</i> )	\$1,769	\$2,364	\$3,310	\$3,058	\$3,420	\$959	\$3,074	NA	\$2,205	\$2,734	NA
Transamerica Life Insurance Company ( <i>Issue Age</i> )	\$2,180	\$2,878	\$3,406	\$3,148	\$3,425	NA	\$3,147	\$1,569	\$2,328	\$2,867	\$2,696
UnitedHealthcare Insurance Company ( <i>Community Rated</i> )	\$1,657	\$2,359	\$2,821	NA	\$2,838	NA	\$2,419	\$858	\$1,617	NA	\$1,855
United American Life Insurance Company	\$1,516	\$2,662	\$3,518	\$3,349	\$3,092	\$620	\$3,107	\$1,596	\$2,241	NA	\$2,745
USAA Life Insurance Company	\$1,700	NA	NA	NA	\$2,388	NA	NA	NA	NA	NA	\$1,732
Western United Life Assurance Company	\$2,569	NA	\$3,934	NA	\$3,970	NA	\$3,174	NA	NA	NA	\$2,869

NA = Plan Not Available

†Only companies that chose to respond to our survey are included.

**NOTE** : Premiums are Attained Age unless otherwise stated.  
Depending on various factors and tobacco use, your premiums may be higher than listed.

Non Tobacco Rates (Annual Premium)						Age 99					
Plans											
Insurance Company Name†	A	B	C	D	F	F HD	G	K	L	M	N
Aetna Health and Life Insurance Company	\$2,129	\$2,712	NA	NA	\$3,429	\$1,371	\$2,674	NA	NA	NA	\$2,168
Americo Financial Life and Annuity Insurance Company	\$2,225	NA	NA	NA	\$3,227	NA	\$2,720	NA	NA	NA	\$2,321
Assured Life Association	\$2,192	\$2,778	\$3,584	\$2,809	\$3,668	NA	\$2,765	NA	NA	NA	\$1,782
Bankers Fidelity Life Insurance Company ( <i>Issue Age - Plans A, F &amp; F HD</i> )	\$2,265	NA	NA	NA	\$3,231	\$826	\$2,697	\$1,448	NA	NA	NA
Blue Cross Blue Shield of Montana	\$2,252	NA	\$3,128	NA	\$3,168	\$1,430	\$2,732	NA	NA	\$2,656	\$2,284
Central States Indemnity Company of Omaha	\$2,102	\$2,453	\$2,952	NA	\$2,971	NA	\$2,286	NA	NA	NA	\$1,830
Everence Association	\$2,288	NA	NA	NA	\$3,329	NA	\$3,073	NA	NA	NA	\$2,818
Globe Life and Accident Insurance Company	\$1,316	\$2,080	\$2,591	NA	\$2,607	\$666	NA	NA	NA	NA	NA
GPM Health and Life Insurance Company	\$2,272	NA	NA	NA	\$3,021	NA	\$2,406	NA	NA	NA	\$1,951
Guarantee Trust Life Insurance Company	\$1,985	NA	NA	NA	\$2,999	NA	\$2,436	NA	NA	NA	\$2,000
Humana Insurance Company ( <i>Issue Age</i> )	\$2,692	\$2,930	\$3,576	NA	\$3,649	\$981	NA	\$1,579	\$2,244	NA	\$2,426
Individual Assurance Company, Life, Health & Accident	\$2,990	NA	NA	NA	\$4,123	NA	\$3,056	NA	NA	NA	\$2,682
Liberty Bankers Life Insurance Company	\$2,665	NA	NA	NA	\$3,870	NA	\$3,234	NA	NA	NA	\$2,863
Massachusetts Mutual Life Insurance Company	\$2,728	NA	NA	NA	\$3,883	NA	\$3,274	NA	NA	NA	\$2,932
United of Omaha Life Insurance Company	\$2,919	NA	NA	NA	\$4,230	\$1,167	\$3,300	NA	NA	NA	\$2,306
The Order of United Commercial Travelers of America	\$3,225	\$4,171	\$4,420	\$4,060	\$4,612	NA	\$3,928	NA	NA	NA	\$3,169
Colonial Penn Life Insurance Company	\$4,459	\$4,346	NA	NA	\$5,839	\$1,052	\$4,447	\$1,818	\$3,456	\$4,492	\$3,688
Sentinel Security Life Insurance Company	\$2,040	\$2,459	\$3,177	\$2,617	\$3,429	NA	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company	\$1,913	NA	\$2,994	NA	\$3,025	NA	NA	NA	NA	NA	NA
S.USA Life Insurance Company	\$2,281	NA	NA	NA	\$3,314	NA	\$3,134	NA	NA	NA	NA
Thrivent Financial for Lutherans ( <i>Issue Age</i> )	\$1,776	\$2,392	\$3,348	\$3,097	\$3,458	\$971	\$3,113	NA	\$2,233	\$2,765	NA
Transamerica Life Insurance Company ( <i>Issue Age</i> )	\$2,180	\$2,878	\$3,406	\$3,148	\$3,425	NA	\$3,147	\$1,569	\$2,328	\$2,867	\$2,696
UnitedHealthcare Insurance Company ( <i>Community Rated</i> )	\$1,657	\$2,359	\$2,821	NA	\$2,838	NA	\$2,419	\$858	\$1,617	NA	\$1,855
United American Life Insurance Company	\$1,516	\$2,662	\$3,518	\$3,349	\$3,092	\$620	\$3,107	\$1,596	\$2,241	NA	\$2,745
USAA Life Insurance Company	\$1,700	NA	NA	NA	\$2,388	NA	NA	NA	NA	NA	\$1,732
Western United Life Assurance Company	\$2,613	NA	\$4,001	NA	\$4,037	NA	\$3,228	NA	NA	NA	\$2,919

NA = Plan Not Available

†Only companies that chose to respond to our survey are included.

**NOTE** : Premiums are Attained Age unless otherwise stated.  
Depending on various factors and tobacco use, your premiums may be higher than listed.