

10-Year Level Term Life

Your rate is designed to remain level for the entire level term rate period of your coverage.

Rates shown are as of November 1, 2024

\$50,000-\$249,000

Monthly Rates per \$1,000 Face Amount

ISSUE AGE	Male			Female		
	Preferred	Select	Standard	Preferred	Select	Standard
20	\$0.06	\$0.07	\$0.30	\$0.05	\$0.06	\$0.24
21	\$0.06	\$0.07	\$0.31	\$0.05	\$0.06	\$0.24
22	\$0.06	\$0.07	\$0.31	\$0.05	\$0.06	\$0.24
23	\$0.06	\$0.07	\$0.31	\$0.05	\$0.06	\$0.25
24	\$0.06	\$0.07	\$0.31	\$0.05	\$0.06	\$0.25
25	\$0.06	\$0.07	\$0.31	\$0.05	\$0.06	\$0.25
26	\$0.06	\$0.07	\$0.32	\$0.05	\$0.07	\$0.25
27	\$0.06	\$0.07	\$0.32	\$0.06	\$0.07	\$0.25
28	\$0.06	\$0.07	\$0.32	\$0.06	\$0.07	\$0.26
29	\$0.06	\$0.07	\$0.33	\$0.06	\$0.07	\$0.26
30	\$0.06	\$0.07	\$0.33	\$0.06	\$0.07	\$0.28
31	\$0.06	\$0.08	\$0.33	\$0.06	\$0.07	\$0.28
32	\$0.06	\$0.08	\$0.35	\$0.06	\$0.07	\$0.29
33	\$0.06	\$0.08	\$0.36	\$0.06	\$0.07	\$0.30
34	\$0.06	\$0.08	\$0.36	\$0.06	\$0.07	\$0.30
35	\$0.06	\$0.08	\$0.38	\$0.06	\$0.07	\$0.31
36	\$0.07	\$0.08	\$0.39	\$0.06	\$0.07	\$0.33
37	\$0.07	\$0.08	\$0.41	\$0.06	\$0.07	\$0.35
38	\$0.07	\$0.08	\$0.44	\$0.07	\$0.07	\$0.36
39	\$0.07	\$0.08	\$0.46	\$0.07	\$0.08	\$0.38
40	\$0.07	\$0.09	\$0.49	\$0.07	\$0.08	\$0.40
41	\$0.08	\$0.10	\$0.52	\$0.08	\$0.09	\$0.43
42	\$0.08	\$0.12	\$0.56	\$0.09	\$0.10	\$0.45
43	\$0.09	\$0.13	\$0.61	\$0.09	\$0.12	\$0.47
44	\$0.10	\$0.14	\$0.66	\$0.10	\$0.13	\$0.49
45	\$0.12	\$0.15	\$0.70	\$0.10	\$0.14	\$0.53
46	\$0.13	\$0.16	\$0.76	\$0.10	\$0.14	\$0.56
47	\$0.14	\$0.18	\$0.83	\$0.12	\$0.15	\$0.60
48	\$0.15	\$0.20	\$0.90	\$0.12	\$0.16	\$0.63
49	\$0.16	\$0.22	\$0.97	\$0.13	\$0.17	\$0.67
50	\$0.17	\$0.24	\$1.05	\$0.14	\$0.18	\$0.71
51	\$0.20	\$0.26	\$1.13	\$0.15	\$0.20	\$0.76
52	\$0.20	\$0.29	\$1.22	\$0.15	\$0.22	\$0.79
53	\$0.22	\$0.32	\$1.31	\$0.16	\$0.23	\$0.85
54	\$0.23	\$0.35	\$1.41	\$0.17	\$0.24	\$0.90
55	\$0.25	\$0.38	\$1.53	\$0.18	\$0.26	\$0.94
56	\$0.26	\$0.41	\$1.64	\$0.20	\$0.29	\$1.00
57	\$0.29	\$0.45	\$1.76	\$0.21	\$0.30	\$1.06
58	\$0.32	\$0.49	\$1.89	\$0.23	\$0.33	\$1.12
59	\$0.35	\$0.54	\$2.01	\$0.24	\$0.36	\$1.17
60	\$0.37	\$0.58	\$2.15	\$0.25	\$0.36	\$1.23
61	\$0.39	\$0.61	\$2.29	\$0.28	\$0.38	\$1.30
62	\$0.43	\$0.64	\$2.45	\$0.30	\$0.40	\$1.37
63	\$0.46	\$0.68	\$2.61	\$0.32	\$0.43	\$1.44
64	\$0.49	\$0.72	\$2.78	\$0.35	\$0.46	\$1.52
65	\$0.53	\$0.76	\$2.98	\$0.37	\$0.48	\$1.60

\$250,000-\$499,000

Monthly Rates per \$1,000 Face Amount

ISSUE AGE	Male			Female		
	Preferred	Select	Standard	Preferred	Select	Standard
20	\$0.05	\$0.07	\$0.23	\$0.05	\$0.06	\$0.18
21	\$0.05	\$0.07	\$0.23	\$0.05	\$0.06	\$0.18
22	\$0.05	\$0.07	\$0.23	\$0.05	\$0.06	\$0.18
23	\$0.05	\$0.07	\$0.23	\$0.05	\$0.06	\$0.18
24	\$0.05	\$0.07	\$0.23	\$0.05	\$0.06	\$0.18
25	\$0.05	\$0.07	\$0.24	\$0.05	\$0.06	\$0.18
26	\$0.06	\$0.07	\$0.24	\$0.05	\$0.06	\$0.20
27	\$0.06	\$0.07	\$0.24	\$0.05	\$0.06	\$0.20
28	\$0.06	\$0.07	\$0.24	\$0.05	\$0.07	\$0.20
29	\$0.06	\$0.07	\$0.24	\$0.06	\$0.07	\$0.20
30	\$0.06	\$0.07	\$0.25	\$0.06	\$0.07	\$0.21
31	\$0.06	\$0.07	\$0.25	\$0.06	\$0.07	\$0.21
32	\$0.06	\$0.07	\$0.25	\$0.06	\$0.07	\$0.22
33	\$0.06	\$0.07	\$0.26	\$0.06	\$0.07	\$0.22
34	\$0.06	\$0.07	\$0.28	\$0.06	\$0.07	\$0.23
35	\$0.06	\$0.07	\$0.28	\$0.06	\$0.07	\$0.24
36	\$0.06	\$0.07	\$0.29	\$0.06	\$0.07	\$0.24
37	\$0.06	\$0.08	\$0.31	\$0.06	\$0.07	\$0.25
38	\$0.06	\$0.08	\$0.32	\$0.06	\$0.07	\$0.26
39	\$0.07	\$0.08	\$0.35	\$0.06	\$0.07	\$0.29
40	\$0.07	\$0.08	\$0.37	\$0.06	\$0.08	\$0.30
41	\$0.07	\$0.10	\$0.39	\$0.07	\$0.09	\$0.31
42	\$0.08	\$0.12	\$0.43	\$0.07	\$0.10	\$0.33
43	\$0.08	\$0.12	\$0.45	\$0.07	\$0.12	\$0.36
44	\$0.09	\$0.14	\$0.49	\$0.08	\$0.12	\$0.37
45	\$0.09	\$0.15	\$0.53	\$0.08	\$0.13	\$0.39
46	\$0.10	\$0.16	\$0.58	\$0.08	\$0.14	\$0.43
47	\$0.12	\$0.17	\$0.62	\$0.09	\$0.15	\$0.45
48	\$0.12	\$0.20	\$0.67	\$0.10	\$0.16	\$0.47
49	\$0.13	\$0.21	\$0.72	\$0.10	\$0.16	\$0.51
50	\$0.15	\$0.24	\$0.78	\$0.12	\$0.18	\$0.53
51	\$0.16	\$0.26	\$0.85	\$0.12	\$0.20	\$0.56
52	\$0.17	\$0.29	\$0.92	\$0.13	\$0.21	\$0.60
53	\$0.20	\$0.31	\$0.99	\$0.14	\$0.22	\$0.63
54	\$0.21	\$0.33	\$1.07	\$0.15	\$0.24	\$0.67
55	\$0.23	\$0.37	\$1.15	\$0.16	\$0.25	\$0.71
56	\$0.25	\$0.40	\$1.23	\$0.17	\$0.28	\$0.75
57	\$0.28	\$0.44	\$1.32	\$0.18	\$0.30	\$0.79
58	\$0.31	\$0.48	\$1.41	\$0.20	\$0.32	\$0.84
59	\$0.33	\$0.53	\$1.51	\$0.21	\$0.35	\$0.89
60	\$0.36	\$0.55	\$1.61	\$0.23	\$0.35	\$0.93
61	\$0.39	\$0.59	\$1.71	\$0.24	\$0.37	\$0.98
62	\$0.43	\$0.62	\$1.84	\$0.25	\$0.39	\$1.02
63	\$0.46	\$0.66	\$1.96	\$0.28	\$0.41	\$1.08
64	\$0.48	\$0.70	\$2.09	\$0.30	\$0.44	\$1.14
65	\$0.52	\$0.74	\$2.23	\$0.31	\$0.47	\$1.20

Male rates apply to all coverage issued to Montana residents, regardless of a person's gender.

The initial premium will not change during a level term rate period, unless the insurance company exercises its right to change premium rates for all insureds covered under the group policy with 60 days advance written notice. At the end of the level term rate period, your benefit amount will remain the same, but the cost of insurance will increase annually. After the level term rate period, coverage reduces by 50% at age 70 and 75% at age 75, and terminates at age 80.

The classes of rates are "Preferred" "Select" and "Standard". Only non-tobacco users may qualify for the "Preferred" and "Select" rates. (Note: Tobacco users may only qualify for the "Standard" rates. A tobacco user is anyone who has smoked cigarettes, pipes or cigars or used tobacco in any form in the past 24 months.)

If no coverage is selected on the enclosed application, you will be issued the lowest benefit amount you are eligible for.

10-Year Level Term Life

Your rate is designed to remain level for the entire level term rate period of your coverage.

Rates shown are as of November 1, 2024

\$500,000-\$1,000,000 Monthly Rates per \$1,000 Face Amount

ISSUE	Male			Female		
AGE	Preferred	Select	Standard	Preferred	Select	Standard
20	\$0.05	\$0.06	\$0.17	\$0.05	\$0.06	\$0.14
21	\$0.05	\$0.06	\$0.17	\$0.05	\$0.06	\$0.14
22	\$0.05	\$0.06	\$0.17	\$0.05	\$0.06	\$0.14
23	\$0.05	\$0.06	\$0.17	\$0.05	\$0.06	\$0.14
24	\$0.05	\$0.06	\$0.17	\$0.05	\$0.06	\$0.14
25	\$0.05	\$0.06	\$0.17	\$0.05	\$0.06	\$0.14
26	\$0.05	\$0.07	\$0.18	\$0.05	\$0.06	\$0.15
27	\$0.06	\$0.07	\$0.18	\$0.05	\$0.06	\$0.15
28	\$0.06	\$0.07	\$0.18	\$0.05	\$0.06	\$0.15
29	\$0.06	\$0.07	\$0.18	\$0.05	\$0.06	\$0.15
30	\$0.06	\$0.07	\$0.18	\$0.05	\$0.06	\$0.15
31	\$0.06	\$0.07	\$0.18	\$0.05	\$0.06	\$0.16
32	\$0.06	\$0.07	\$0.20	\$0.05	\$0.06	\$0.16
33	\$0.06	\$0.07	\$0.20	\$0.06	\$0.06	\$0.16
34	\$0.06	\$0.07	\$0.21	\$0.05	\$0.06	\$0.17
35	\$0.06	\$0.07	\$0.21	\$0.06	\$0.06	\$0.17
36	\$0.06	\$0.07	\$0.22	\$0.06	\$0.07	\$0.18
37	\$0.06	\$0.07	\$0.23	\$0.06	\$0.07	\$0.20
38	\$0.06	\$0.08	\$0.24	\$0.06	\$0.07	\$0.21
39	\$0.07	\$0.08	\$0.25	\$0.06	\$0.07	\$0.22
40	\$0.07	\$0.08	\$0.28	\$0.06	\$0.08	\$0.23
41	\$0.07	\$0.10	\$0.30	\$0.07	\$0.09	\$0.24
42	\$0.07	\$0.12	\$0.31	\$0.07	\$0.09	\$0.25
43	\$0.08	\$0.12	\$0.35	\$0.07	\$0.10	\$0.26
44	\$0.08	\$0.14	\$0.37	\$0.07	\$0.12	\$0.28
45	\$0.09	\$0.14	\$0.40	\$0.08	\$0.13	\$0.30
46	\$0.09	\$0.16	\$0.43	\$0.08	\$0.14	\$0.31
47	\$0.10	\$0.17	\$0.46	\$0.09	\$0.15	\$0.33
48	\$0.12	\$0.20	\$0.51	\$0.09	\$0.16	\$0.36
49	\$0.13	\$0.21	\$0.54	\$0.10	\$0.16	\$0.38
50	\$0.14	\$0.23	\$0.59	\$0.10	\$0.17	\$0.40
51	\$0.15	\$0.25	\$0.63	\$0.12	\$0.20	\$0.43
52	\$0.16	\$0.28	\$0.69	\$0.13	\$0.21	\$0.45
53	\$0.18	\$0.31	\$0.74	\$0.14	\$0.22	\$0.47
54	\$0.21	\$0.33	\$0.79	\$0.15	\$0.23	\$0.51
55	\$0.22	\$0.37	\$0.86	\$0.16	\$0.25	\$0.53
56	\$0.25	\$0.40	\$0.92	\$0.17	\$0.28	\$0.56
57	\$0.26	\$0.44	\$0.99	\$0.17	\$0.29	\$0.60
58	\$0.30	\$0.48	\$1.06	\$0.20	\$0.31	\$0.62
59	\$0.32	\$0.52	\$1.13	\$0.21	\$0.35	\$0.66
60	\$0.35	\$0.55	\$1.21	\$0.22	\$0.35	\$0.69
61	\$0.37	\$0.59	\$1.29	\$0.23	\$0.37	\$0.74
62	\$0.40	\$0.62	\$1.38	\$0.24	\$0.39	\$0.77
63	\$0.44	\$0.66	\$1.47	\$0.26	\$0.43	\$0.81
64	\$0.47	\$0.69	\$1.56	\$0.29	\$0.46	\$0.85
65	\$0.49	\$0.74	\$1.68	\$0.30	\$0.49	\$0.90

Male rates apply to all coverage issued to Montana residents, regardless of a person's gender.

The initial premium will not change during a level term rate period, unless the insurance company exercises its right to change premium rates for all insureds covered under the group policy with 60 days advance written notice. At the end of the level term rate period, your benefit amount will remain the same, but the cost of insurance will increase annually. After the level term rate period, coverage reduces by 50% at age 70 and 75% at age 75, and terminates at age 80.

The classes of rates are "Preferred" "Select" and "Standard". Only non-tobacco users may qualify for the "Preferred" and "Select" rates. (Note: Tobacco users may only qualify for the "Standard" rates. A tobacco user is anyone who has smoked cigarettes, pipes or cigars or used tobacco in any form in the past 24 months.)

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20-Year Level Term Life

Your rate is designed to remain level for the entire level term rate period of your coverage.

Rates shown are as of November 1, 2024

\$200,000-\$499,000

Monthly Rates per \$1,000 Face Amount

ISSUE AGE	Male			Female		
	Preferred	Select	Standard	Preferred	Select	Standard
20	\$0.06	\$0.07	\$0.22	\$0.05	\$0.07	\$0.16
21	\$0.06	\$0.07	\$0.22	\$0.05	\$0.07	\$0.16
22	\$0.06	\$0.07	\$0.22	\$0.05	\$0.07	\$0.16
23	\$0.06	\$0.07	\$0.22	\$0.05	\$0.07	\$0.16
24	\$0.06	\$0.07	\$0.22	\$0.05	\$0.07	\$0.16
25	\$0.06	\$0.07	\$0.22	\$0.05	\$0.07	\$0.16
26	\$0.06	\$0.08	\$0.22	\$0.05	\$0.07	\$0.16
27	\$0.06	\$0.08	\$0.22	\$0.06	\$0.07	\$0.16
28	\$0.06	\$0.08	\$0.22	\$0.06	\$0.08	\$0.17
29	\$0.06	\$0.08	\$0.23	\$0.06	\$0.08	\$0.18
30	\$0.07	\$0.09	\$0.23	\$0.06	\$0.08	\$0.18
31	\$0.07	\$0.09	\$0.24	\$0.06	\$0.08	\$0.20
32	\$0.07	\$0.09	\$0.25	\$0.06	\$0.08	\$0.21
33	\$0.07	\$0.09	\$0.26	\$0.06	\$0.08	\$0.22
34	\$0.07	\$0.09	\$0.29	\$0.06	\$0.08	\$0.23
35	\$0.07	\$0.09	\$0.30	\$0.06	\$0.08	\$0.24
36	\$0.07	\$0.10	\$0.32	\$0.06	\$0.08	\$0.26
37	\$0.08	\$0.10	\$0.35	\$0.06	\$0.08	\$0.28
38	\$0.08	\$0.10	\$0.38	\$0.07	\$0.09	\$0.30
39	\$0.08	\$0.12	\$0.40	\$0.08	\$0.10	\$0.32
40	\$0.09	\$0.12	\$0.44	\$0.08	\$0.10	\$0.35
41	\$0.10	\$0.14	\$0.47	\$0.09	\$0.12	\$0.37
42	\$0.12	\$0.16	\$0.52	\$0.09	\$0.13	\$0.39
43	\$0.13	\$0.17	\$0.55	\$0.10	\$0.15	\$0.43
44	\$0.14	\$0.20	\$0.61	\$0.12	\$0.16	\$0.45
45	\$0.16	\$0.21	\$0.66	\$0.13	\$0.17	\$0.48
46	\$0.17	\$0.23	\$0.71	\$0.14	\$0.18	\$0.52
47	\$0.18	\$0.26	\$0.78	\$0.15	\$0.21	\$0.55
48	\$0.21	\$0.29	\$0.85	\$0.16	\$0.22	\$0.60
49	\$0.23	\$0.32	\$0.92	\$0.17	\$0.24	\$0.64
50	\$0.26	\$0.37	\$1.00	\$0.18	\$0.26	\$0.69
51	\$0.29	\$0.39	\$1.08	\$0.20	\$0.29	\$0.74
52	\$0.32	\$0.43	\$1.17	\$0.22	\$0.30	\$0.78
53	\$0.35	\$0.46	\$1.28	\$0.23	\$0.33	\$0.84
54	\$0.38	\$0.49	\$1.38	\$0.24	\$0.36	\$0.90
55	\$0.41	\$0.54	\$1.50	\$0.26	\$0.38	\$0.97

\$500,000-\$1,000,000

Monthly Rates per \$1,000 Face Amount

ISSUE AGE	Male			Female		
	Preferred	Select	Standard	Preferred	Select	Standard
20	\$0.06	\$0.07	\$0.21	\$0.05	\$0.07	\$0.15
21	\$0.06	\$0.07	\$0.21	\$0.05	\$0.07	\$0.15
22	\$0.06	\$0.07	\$0.21	\$0.05	\$0.07	\$0.15
23	\$0.06	\$0.07	\$0.21	\$0.05	\$0.07	\$0.15
24	\$0.06	\$0.07	\$0.21	\$0.05	\$0.07	\$0.15
25	\$0.06	\$0.07	\$0.21	\$0.05	\$0.07	\$0.16
26	\$0.06	\$0.07	\$0.21	\$0.05	\$0.07	\$0.16
27	\$0.06	\$0.08	\$0.21	\$0.05	\$0.07	\$0.16
28	\$0.06	\$0.08	\$0.21	\$0.06	\$0.07	\$0.16
29	\$0.06	\$0.08	\$0.22	\$0.06	\$0.07	\$0.16
30	\$0.06	\$0.08	\$0.22	\$0.06	\$0.07	\$0.16
31	\$0.07	\$0.09	\$0.22	\$0.06	\$0.08	\$0.17
32	\$0.07	\$0.09	\$0.22	\$0.06	\$0.08	\$0.17
33	\$0.07	\$0.09	\$0.22	\$0.06	\$0.08	\$0.17
34	\$0.07	\$0.09	\$0.23	\$0.06	\$0.08	\$0.18
35	\$0.07	\$0.09	\$0.23	\$0.06	\$0.08	\$0.18
36	\$0.07	\$0.09	\$0.24	\$0.06	\$0.08	\$0.20
37	\$0.07	\$0.10	\$0.25	\$0.06	\$0.08	\$0.21
38	\$0.08	\$0.10	\$0.26	\$0.07	\$0.09	\$0.22
39	\$0.08	\$0.12	\$0.28	\$0.08	\$0.10	\$0.23
40	\$0.09	\$0.12	\$0.30	\$0.08	\$0.10	\$0.24
41	\$0.10	\$0.14	\$0.32	\$0.09	\$0.12	\$0.25
42	\$0.12	\$0.16	\$0.33	\$0.09	\$0.13	\$0.28
43	\$0.13	\$0.17	\$0.37	\$0.10	\$0.15	\$0.29
44	\$0.14	\$0.20	\$0.39	\$0.12	\$0.16	\$0.31
45	\$0.16	\$0.21	\$0.43	\$0.13	\$0.17	\$0.33
46	\$0.17	\$0.23	\$0.45	\$0.14	\$0.18	\$0.36
47	\$0.18	\$0.26	\$0.49	\$0.15	\$0.21	\$0.38
48	\$0.21	\$0.29	\$0.53	\$0.16	\$0.22	\$0.40
49	\$0.23	\$0.32	\$0.58	\$0.17	\$0.23	\$0.44
50	\$0.26	\$0.36	\$0.62	\$0.18	\$0.26	\$0.46
51	\$0.29	\$0.39	\$0.68	\$0.20	\$0.28	\$0.49
52	\$0.31	\$0.43	\$0.74	\$0.22	\$0.30	\$0.53
53	\$0.35	\$0.46	\$0.79	\$0.22	\$0.32	\$0.58
54	\$0.38	\$0.49	\$0.86	\$0.24	\$0.35	\$0.61
55	\$0.41	\$0.53	\$0.94	\$0.26	\$0.37	\$0.66

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The classes of rates are "Preferred" "Select" and "Standard". Only non-tobacco users may qualify for the "Preferred" and "Select" rates. (Note: Tobacco users may only qualify for the "Standard" rates. A tobacco user is anyone who has smoked cigarettes, pipes or cigars or used tobacco in any form in the past 24 months.)

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