

10-Year Level Term Life

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

\$50,000-\$249,000

Monthly Rates per \$1,000 Face Amount

ISSUE AGE	Male			Female		
	Preferred	Select	Standard	Preferred	Select	Standard
20	\$0.05	\$0.06	\$0.26	\$0.04	\$0.05	\$0.21
21	\$0.05	\$0.06	\$0.27	\$0.04	\$0.05	\$0.21
22	\$0.05	\$0.06	\$0.27	\$0.04	\$0.05	\$0.21
23	\$0.05	\$0.06	\$0.27	\$0.04	\$0.05	\$0.22
24	\$0.05	\$0.06	\$0.27	\$0.04	\$0.05	\$0.22
25	\$0.05	\$0.06	\$0.27	\$0.04	\$0.05	\$0.22
26	\$0.05	\$0.06	\$0.28	\$0.04	\$0.06	\$0.22
27	\$0.05	\$0.06	\$0.28	\$0.05	\$0.06	\$0.22
28	\$0.05	\$0.06	\$0.28	\$0.05	\$0.06	\$0.23
29	\$0.05	\$0.06	\$0.29	\$0.05	\$0.06	\$0.23
30	\$0.05	\$0.06	\$0.29	\$0.05	\$0.06	\$0.24
31	\$0.05	\$0.07	\$0.29	\$0.05	\$0.06	\$0.24
32	\$0.05	\$0.07	\$0.30	\$0.05	\$0.06	\$0.25
33	\$0.05	\$0.07	\$0.31	\$0.05	\$0.06	\$0.26
34	\$0.05	\$0.07	\$0.31	\$0.05	\$0.06	\$0.26
35	\$0.05	\$0.07	\$0.33	\$0.05	\$0.06	\$0.27
36	\$0.06	\$0.07	\$0.34	\$0.05	\$0.06	\$0.29
37	\$0.06	\$0.07	\$0.36	\$0.05	\$0.06	\$0.30
38	\$0.06	\$0.07	\$0.38	\$0.06	\$0.06	\$0.31
39	\$0.06	\$0.07	\$0.40	\$0.06	\$0.07	\$0.33
40	\$0.06	\$0.08	\$0.43	\$0.06	\$0.07	\$0.35
41	\$0.07	\$0.09	\$0.45	\$0.07	\$0.08	\$0.37
42	\$0.07	\$0.10	\$0.49	\$0.08	\$0.09	\$0.39
43	\$0.08	\$0.11	\$0.53	\$0.08	\$0.10	\$0.41
44	\$0.09	\$0.12	\$0.57	\$0.09	\$0.11	\$0.43
45	\$0.10	\$0.13	\$0.61	\$0.09	\$0.12	\$0.46
46	\$0.11	\$0.14	\$0.66	\$0.09	\$0.12	\$0.49
47	\$0.12	\$0.16	\$0.72	\$0.10	\$0.13	\$0.52
48	\$0.13	\$0.17	\$0.78	\$0.10	\$0.14	\$0.55
49	\$0.14	\$0.19	\$0.84	\$0.11	\$0.15	\$0.58
50	\$0.15	\$0.21	\$0.91	\$0.12	\$0.16	\$0.62
51	\$0.17	\$0.23	\$0.98	\$0.13	\$0.17	\$0.66
52	\$0.17	\$0.25	\$1.06	\$0.13	\$0.19	\$0.69
53	\$0.19	\$0.28	\$1.14	\$0.14	\$0.20	\$0.74
54	\$0.20	\$0.30	\$1.23	\$0.15	\$0.21	\$0.78
55	\$0.22	\$0.33	\$1.33	\$0.16	\$0.23	\$0.82
56	\$0.23	\$0.36	\$1.43	\$0.17	\$0.25	\$0.87
57	\$0.25	\$0.39	\$1.53	\$0.18	\$0.26	\$0.92
58	\$0.28	\$0.43	\$1.64	\$0.20	\$0.29	\$0.97
59	\$0.30	\$0.47	\$1.75	\$0.21	\$0.31	\$1.02
60	\$0.32	\$0.50	\$1.87	\$0.22	\$0.31	\$1.07
61	\$0.34	\$0.53	\$1.99	\$0.24	\$0.33	\$1.13
62	\$0.37	\$0.56	\$2.13	\$0.26	\$0.35	\$1.19
63	\$0.40	\$0.59	\$2.27	\$0.28	\$0.37	\$1.25
64	\$0.43	\$0.63	\$2.42	\$0.30	\$0.40	\$1.32
65	\$0.46	\$0.66	\$2.59	\$0.32	\$0.42	\$1.39

\$250,000-\$499,000

Monthly Rates per \$1,000 Face Amount

ISSUE AGE	Male			Female		
	Preferred	Select	Standard	Preferred	Select	Standard
20	\$0.04	\$0.06	\$0.20	\$0.04	\$0.05	\$0.16
21	\$0.04	\$0.06	\$0.20	\$0.04	\$0.05	\$0.16
22	\$0.04	\$0.06	\$0.20	\$0.04	\$0.05	\$0.16
23	\$0.04	\$0.06	\$0.20	\$0.04	\$0.05	\$0.16
24	\$0.04	\$0.06	\$0.20	\$0.04	\$0.05	\$0.16
25	\$0.04	\$0.06	\$0.21	\$0.04	\$0.05	\$0.16
26	\$0.05	\$0.06	\$0.21	\$0.04	\$0.05	\$0.17
27	\$0.05	\$0.06	\$0.21	\$0.04	\$0.05	\$0.17
28	\$0.05	\$0.06	\$0.21	\$0.04	\$0.06	\$0.17
29	\$0.05	\$0.06	\$0.21	\$0.05	\$0.06	\$0.17
30	\$0.05	\$0.06	\$0.22	\$0.05	\$0.06	\$0.18
31	\$0.05	\$0.06	\$0.22	\$0.05	\$0.06	\$0.18
32	\$0.05	\$0.06	\$0.22	\$0.05	\$0.06	\$0.19
33	\$0.05	\$0.06	\$0.23	\$0.05	\$0.06	\$0.19
34	\$0.05	\$0.06	\$0.24	\$0.05	\$0.06	\$0.20
35	\$0.05	\$0.06	\$0.24	\$0.05	\$0.06	\$0.21
36	\$0.05	\$0.06	\$0.25	\$0.05	\$0.06	\$0.21
37	\$0.05	\$0.07	\$0.27	\$0.05	\$0.06	\$0.22
38	\$0.05	\$0.07	\$0.28	\$0.05	\$0.06	\$0.23
39	\$0.06	\$0.07	\$0.30	\$0.05	\$0.06	\$0.25
40	\$0.06	\$0.07	\$0.32	\$0.05	\$0.07	\$0.26
41	\$0.06	\$0.09	\$0.34	\$0.06	\$0.08	\$0.27
42	\$0.07	\$0.10	\$0.37	\$0.06	\$0.09	\$0.29
43	\$0.07	\$0.10	\$0.39	\$0.06	\$0.10	\$0.31
44	\$0.08	\$0.12	\$0.43	\$0.07	\$0.10	\$0.32
45	\$0.08	\$0.13	\$0.46	\$0.07	\$0.11	\$0.34
46	\$0.09	\$0.14	\$0.50	\$0.07	\$0.12	\$0.37
47	\$0.10	\$0.15	\$0.54	\$0.08	\$0.13	\$0.39
48	\$0.10	\$0.17	\$0.58	\$0.09	\$0.14	\$0.41
49	\$0.11	\$0.18	\$0.63	\$0.09	\$0.14	\$0.44
50	\$0.13	\$0.21	\$0.68	\$0.10	\$0.16	\$0.46
51	\$0.14	\$0.23	\$0.74	\$0.10	\$0.17	\$0.49
52	\$0.15	\$0.25	\$0.80	\$0.11	\$0.18	\$0.52
53	\$0.17	\$0.27	\$0.86	\$0.12	\$0.19	\$0.55
54	\$0.18	\$0.29	\$0.93	\$0.13	\$0.21	\$0.58
55	\$0.20	\$0.32	\$1.00	\$0.14	\$0.22	\$0.62
56	\$0.22	\$0.35	\$1.07	\$0.15	\$0.24	\$0.65
57	\$0.24	\$0.38	\$1.15	\$0.16	\$0.26	\$0.69
58	\$0.27	\$0.42	\$1.23	\$0.17	\$0.28	\$0.73
59	\$0.29	\$0.46	\$1.31	\$0.18	\$0.30	\$0.77
60	\$0.31	\$0.48	\$1.40	\$0.20	\$0.30	\$0.81
61	\$0.34	\$0.51	\$1.49	\$0.21	\$0.32	\$0.85
62	\$0.37	\$0.54	\$1.60	\$0.22	\$0.34	\$0.89
63	\$0.40	\$0.57	\$1.70	\$0.24	\$0.36	\$0.94
64	\$0.42	\$0.61	\$1.82	\$0.26	\$0.38	\$0.99
65	\$0.45	\$0.64	\$1.94	\$0.27	\$0.41	\$1.04

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.

10-Year Level Term Life

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

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

ISSUE AGE	Male			Female		
	Preferred	Select	Standard	Preferred	Select	Standard
20	\$0.04	\$0.05	\$0.15	\$0.04	\$0.05	\$0.12
21	\$0.04	\$0.05	\$0.15	\$0.04	\$0.05	\$0.12
22	\$0.04	\$0.05	\$0.15	\$0.04	\$0.05	\$0.12
23	\$0.04	\$0.05	\$0.15	\$0.04	\$0.05	\$0.12
24	\$0.04	\$0.05	\$0.15	\$0.04	\$0.05	\$0.12
25	\$0.04	\$0.05	\$0.15	\$0.04	\$0.05	\$0.12
26	\$0.04	\$0.06	\$0.16	\$0.04	\$0.05	\$0.13
27	\$0.05	\$0.06	\$0.16	\$0.04	\$0.05	\$0.13
28	\$0.05	\$0.06	\$0.16	\$0.04	\$0.05	\$0.13
29	\$0.05	\$0.06	\$0.16	\$0.04	\$0.05	\$0.13
30	\$0.05	\$0.06	\$0.16	\$0.04	\$0.05	\$0.13
31	\$0.05	\$0.06	\$0.16	\$0.04	\$0.05	\$0.14
32	\$0.05	\$0.06	\$0.17	\$0.04	\$0.05	\$0.14
33	\$0.05	\$0.06	\$0.17	\$0.05	\$0.05	\$0.14
34	\$0.05	\$0.06	\$0.18	\$0.04	\$0.05	\$0.15
35	\$0.05	\$0.06	\$0.18	\$0.05	\$0.05	\$0.15
36	\$0.05	\$0.06	\$0.19	\$0.05	\$0.06	\$0.16
37	\$0.05	\$0.06	\$0.20	\$0.05	\$0.06	\$0.17
38	\$0.05	\$0.07	\$0.21	\$0.05	\$0.06	\$0.18
39	\$0.06	\$0.07	\$0.22	\$0.05	\$0.06	\$0.19
40	\$0.06	\$0.07	\$0.24	\$0.05	\$0.07	\$0.20
41	\$0.06	\$0.09	\$0.26	\$0.06	\$0.08	\$0.21
42	\$0.06	\$0.10	\$0.27	\$0.06	\$0.08	\$0.22
43	\$0.07	\$0.10	\$0.30	\$0.06	\$0.09	\$0.23
44	\$0.07	\$0.12	\$0.32	\$0.06	\$0.10	\$0.24
45	\$0.08	\$0.12	\$0.35	\$0.07	\$0.11	\$0.26
46	\$0.08	\$0.14	\$0.37	\$0.07	\$0.12	\$0.27
47	\$0.09	\$0.15	\$0.40	\$0.08	\$0.13	\$0.29
48	\$0.10	\$0.17	\$0.44	\$0.08	\$0.14	\$0.31
49	\$0.11	\$0.18	\$0.47	\$0.09	\$0.14	\$0.33
50	\$0.12	\$0.20	\$0.51	\$0.09	\$0.15	\$0.35
51	\$0.13	\$0.22	\$0.55	\$0.10	\$0.17	\$0.37
52	\$0.14	\$0.24	\$0.60	\$0.11	\$0.18	\$0.39
53	\$0.16	\$0.27	\$0.64	\$0.12	\$0.19	\$0.41
54	\$0.18	\$0.29	\$0.69	\$0.13	\$0.20	\$0.44
55	\$0.19	\$0.32	\$0.75	\$0.14	\$0.22	\$0.46
56	\$0.22	\$0.35	\$0.80	\$0.15	\$0.24	\$0.49
57	\$0.23	\$0.38	\$0.86	\$0.15	\$0.25	\$0.52
58	\$0.26	\$0.42	\$0.92	\$0.17	\$0.27	\$0.54
59	\$0.28	\$0.45	\$0.98	\$0.18	\$0.30	\$0.57
60	\$0.30	\$0.48	\$1.05	\$0.19	\$0.30	\$0.60
61	\$0.32	\$0.51	\$1.12	\$0.20	\$0.32	\$0.64
62	\$0.35	\$0.54	\$1.20	\$0.21	\$0.34	\$0.67
63	\$0.38	\$0.57	\$1.28	\$0.23	\$0.37	\$0.70
64	\$0.41	\$0.60	\$1.36	\$0.25	\$0.40	\$0.74
65	\$0.43	\$0.64	\$1.46	\$0.26	\$0.43	\$0.78

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.

20-Year Level Term Life

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

\$200,000-\$499,000

Monthly Rates per \$1,000 Face Amount

ISSUE AGE	Male			Female		
	Preferred	Select	Standard	Preferred	Select	Standard
18-26	\$0.05	\$0.07	\$0.19	\$0.04	\$0.06	\$0.14
27	\$0.05	\$0.07	\$0.19	\$0.05	\$0.06	\$0.14
28	\$0.05	\$0.07	\$0.19	\$0.05	\$0.07	\$0.15
29	\$0.05	\$0.07	\$0.20	\$0.05	\$0.07	\$0.16
30	\$0.06	\$0.08	\$0.20	\$0.05	\$0.07	\$0.16
31	\$0.06	\$0.08	\$0.21	\$0.05	\$0.07	\$0.17
32	\$0.06	\$0.08	\$0.22	\$0.05	\$0.07	\$0.18
33	\$0.06	\$0.08	\$0.23	\$0.05	\$0.07	\$0.19
34	\$0.06	\$0.08	\$0.25	\$0.05	\$0.07	\$0.20
35	\$0.06	\$0.08	\$0.26	\$0.05	\$0.07	\$0.21
36	\$0.06	\$0.09	\$0.28	\$0.05	\$0.07	\$0.23
37	\$0.07	\$0.09	\$0.30	\$0.05	\$0.07	\$0.24
38	\$0.07	\$0.09	\$0.33	\$0.06	\$0.08	\$0.26
39	\$0.07	\$0.10	\$0.35	\$0.07	\$0.09	\$0.28
40	\$0.08	\$0.10	\$0.38	\$0.07	\$0.09	\$0.30
41	\$0.09	\$0.12	\$0.41	\$0.08	\$0.10	\$0.32
42	\$0.10	\$0.14	\$0.45	\$0.08	\$0.11	\$0.34
43	\$0.11	\$0.15	\$0.48	\$0.09	\$0.13	\$0.37
44	\$0.12	\$0.17	\$0.53	\$0.10	\$0.14	\$0.39
45	\$0.14	\$0.18	\$0.57	\$0.11	\$0.15	\$0.42
46	\$0.15	\$0.20	\$0.62	\$0.12	\$0.16	\$0.45
47	\$0.16	\$0.23	\$0.68	\$0.13	\$0.18	\$0.48
48	\$0.18	\$0.25	\$0.74	\$0.14	\$0.19	\$0.52
49	\$0.20	\$0.28	\$0.80	\$0.15	\$0.21	\$0.56
50	\$0.23	\$0.32	\$0.87	\$0.16	\$0.23	\$0.60
51	\$0.25	\$0.34	\$0.94	\$0.17	\$0.25	\$0.64
52	\$0.28	\$0.37	\$1.02	\$0.19	\$0.26	\$0.68
53	\$0.30	\$0.40	\$1.11	\$0.20	\$0.29	\$0.73
54	\$0.33	\$0.43	\$1.20	\$0.21	\$0.31	\$0.78
55	\$0.36	\$0.47	\$1.30	\$0.23	\$0.33	\$0.84

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

Monthly Rates per \$1,000 Face Amount

ISSUE AGE	Male			Female		
	Preferred	Select	Standard	Preferred	Select	Standard
18-26	\$0.05	\$0.06	\$0.18	\$0.04	\$0.06	\$0.14
27	\$0.05	\$0.07	\$0.18	\$0.04	\$0.06	\$0.14
28	\$0.05	\$0.07	\$0.18	\$0.05	\$0.06	\$0.14
29	\$0.05	\$0.07	\$0.19	\$0.05	\$0.06	\$0.14
30	\$0.05	\$0.07	\$0.19	\$0.05	\$0.06	\$0.14
31	\$0.06	\$0.08	\$0.19	\$0.05	\$0.07	\$0.15
32	\$0.06	\$0.08	\$0.19	\$0.05	\$0.07	\$0.15
33	\$0.06	\$0.08	\$0.19	\$0.05	\$0.07	\$0.15
34	\$0.06	\$0.08	\$0.20	\$0.05	\$0.07	\$0.16
35	\$0.06	\$0.08	\$0.20	\$0.05	\$0.07	\$0.16
36	\$0.06	\$0.08	\$0.21	\$0.05	\$0.07	\$0.17
37	\$0.06	\$0.09	\$0.22	\$0.05	\$0.07	\$0.18
38	\$0.07	\$0.09	\$0.23	\$0.06	\$0.08	\$0.19
39	\$0.07	\$0.10	\$0.24	\$0.07	\$0.09	\$0.20
40	\$0.08	\$0.10	\$0.26	\$0.07	\$0.09	\$0.21
41	\$0.09	\$0.12	\$0.28	\$0.08	\$0.10	\$0.22
42	\$0.10	\$0.14	\$0.29	\$0.08	\$0.11	\$0.24
43	\$0.11	\$0.15	\$0.32	\$0.09	\$0.13	\$0.25
44	\$0.12	\$0.17	\$0.34	\$0.10	\$0.14	\$0.27
45	\$0.14	\$0.18	\$0.37	\$0.11	\$0.15	\$0.29
46	\$0.15	\$0.20	\$0.39	\$0.12	\$0.16	\$0.31
47	\$0.16	\$0.23	\$0.43	\$0.13	\$0.18	\$0.33
48	\$0.18	\$0.25	\$0.46	\$0.14	\$0.19	\$0.35
49	\$0.20	\$0.28	\$0.50	\$0.15	\$0.20	\$0.38
50	\$0.23	\$0.31	\$0.54	\$0.16	\$0.23	\$0.40
51	\$0.25	\$0.34	\$0.59	\$0.17	\$0.24	\$0.43
52	\$0.27	\$0.37	\$0.64	\$0.19	\$0.26	\$0.46
53	\$0.30	\$0.40	\$0.69	\$0.19	\$0.28	\$0.50
54	\$0.33	\$0.43	\$0.75	\$0.21	\$0.30	\$0.53
55	\$0.36	\$0.46	\$0.82	\$0.23	\$0.32	\$0.57

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.