

AOPA 50+ Group Term Life Monthly Rates

Rates shown are as of November 1, 2024

Issue Age	Male			Female		
	\$50,000	\$25,000	\$10,000	\$50,000	\$25,000	\$10,000
45-49	\$34.50	\$17.25	\$6.90	\$23.50	\$11.75	\$4.70
50-54	\$47.50	\$23.75	\$9.50	\$27.00	\$13.50	\$5.40
55-59	\$71.50	\$35.75	\$14.30	\$41.00	\$20.50	\$8.20
60-64	\$103.50	\$51.75	\$20.70	\$68.50	\$34.25	\$13.70
65-69	\$160.00	\$80.00	\$32.00	\$115.50	\$57.75	\$23.10
70-74	\$223.00	\$111.50	\$44.60	\$175.00	\$87.50	\$35.00

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

For your convenience, you will be billed quarterly. Premium rates are based on your age and increase as you enter a new age bracket. Member and Spouse coverage reduces to 50% at age 75, to 25% of the original face amount at age 80, to \$2,500 at age 85. When your coverage reduces, it will never reduce below \$2,500.

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