

Female Monthly Premiums

POPULAR INSURANCE AMOUNTS FOR 10-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	\$ 6.08	\$ 7.08	\$ 15.33	\$ 17.00	\$ 9.79	\$ 11.88	\$ 32.50	\$ 36.25	\$ 16.67	\$ 22.50	\$ 62.08	\$ 68.75	< 30
30-34	6.08	7.08	15.33	17.00	9.79	11.88	32.50	36.25	16.67	22.50	62.08	68.75	30-34
35-39	6.08	7.08	15.33	17.08	9.79	11.88	32.50	36.25	16.67	22.50	62.08	68.75	35-39
40-44	7.08	8.25	18.08	20.33	11.46	13.96	39.79	44.79	20.00	26.67	75.83	85.42	40-44
45-49	9.17	11.25	23.25	26.42	17.08	21.25	51.25	58.33	31.67	40.83	97.92	111.25	45-49
50-54	12.00	15.08	34.33	39.50	23.75	30.62	80.21	92.29	42.08	56.25	156.67	180.00	50-54
55-59	15.67	19.75	53.08	61.67	32.29	42.08	124.58	144.79	62.50	81.67	244.58	284.17	55-59
60-64	22.83	27.58	63.08	74.17	49.79	61.46	151.04	177.71	96.67	120.00	297.08	349.17	60-64
65-69	33.33	39.25	86.17	101.33	69.79	91.25	205.21	241.46	139.58	180.00	403.75	475.00	65-69
70-74	54.50	65.75	146.75	172.67	122.71	157.29	355.42	418.12	235.83	299.17	695.42	818.33	70-74
75-79*	76.08	100.58	224.83	264.50	173.33	238.54	545.21	641.46	342.50	475.00	1,073.33	1,262.50	75-79*
80-84*	133.83	188.83	432.00	508.25	301.88	461.25	1,055.21	1,241.46	592.50	897.92	2,071.67	2,437.50	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	\$ 30.83	\$ 42.50	\$ 112.50	\$ 125.00	\$ 46.25	\$ 63.75	\$ 168.75	\$ 187.50	\$ 61.67	\$ 85.00	\$ 225.00	\$ 250.00	< 30
30-34	30.83	42.50	112.50	125.00	46.25	63.75	168.75	187.50	61.67	85.00	225.00	250.00	30-34
35-39	30.83	42.50	118.33	131.67	46.25	63.75	177.50	197.50	61.67	85.00	236.67	263.33	35-39
40-44	37.50	51.67	148.33	166.67	56.25	77.50	222.50	250.00	75.00	103.33	296.67	333.33	40-44
45-49	57.50	75.00	190.83	216.67	86.25	112.50	286.25	325.00	115.00	150.00	381.67	433.33	45-49
50-54	80.83	110.83	310.00	355.83	121.25	166.25	465.00	533.75	161.67	221.67	620.00	711.67	50-54
55-59	120.83	158.33	484.17	562.50	181.25	237.50	726.25	843.75	241.67	316.67	968.33	1,125.00	55-59
60-64	190.83	238.33	588.33	691.67	286.25	357.50	882.50	1,037.50	381.67	476.67	1,176.67	1,383.33	60-64
65-69	274.17	348.33	797.50	938.33	411.25	522.50	1,196.25	1,407.50	548.33	696.67	1,595.00	1,876.67	65-69
70-74	465.00	592.50	1,378.33	1,621.67	697.50	888.75	2,067.50	2,432.50	930.00	1,185.00	2,756.67	3,243.33	70-74
75-79*	674.17	931.67	2,123.33	2,498.33	1,011.25	1,397.50	3,185.00	3,747.50	1,348.33	1,863.33	4,246.67	4,996.67	75-79*
80-84*	1,169.17	1,782.50	4,101.67	4,825.83	1,753.75	2,673.75	6,152.50	7,238.75	2,338.33	3,565.00	8,203.33	9,651.67	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 September 2023.

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 10-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 years	\$ 6.75	\$ 7.92	\$ 16.92	\$ 19.92	\$ 11.04	\$ 13.96	\$ 36.88	\$ 43.33	\$ 20.00	\$ 25.42	\$ 71.25	\$ 83.75	< 30 years
30-34	6.75	7.92	16.92	19.92	11.04	13.96	37.08	43.75	20.00	25.42	72.08	84.58	30-34
35-39	6.75	7.92	17.00	20.08	11.04	13.96	37.71	44.38	20.00	25.42	73.75	87.08	35-39
40-44	7.75	9.33	20.00	23.83	12.71	16.46	44.58	53.12	23.33	30.83	88.33	105.00	40-44
45-49	9.92	12.25	30.92	37.25	16.88	24.17	69.58	83.96	31.25	45.42	137.92	166.25	45-49
50-54	13.25	16.75	45.83	55.92	25.83	35.21	105.83	129.17	49.17	68.33	210.83	257.08	50-54
55-59	21.75	27.25	71.75	88.58	45.21	59.58	168.12	207.71	87.50	116.67	291.67	360.00	55-59
60-64	32.33	39.25	90.33	112.92	73.96	90.62	214.79	268.54	143.75	177.50	429.17	536.25	60-64
65-69	49.75	62.92	150.33	187.92	109.79	146.46	363.33	454.17	213.75	287.50	715.00	893.75	65-69
70-74	92.33	110.75	240.50	300.67	206.46	266.04	581.25	726.67	403.75	520.00	1,144.17	1,430.00	70-74
75-79*	136.25	190.42	422.42	528.00	301.25	423.33	1,004.79	1,256.04	591.25	832.92	1,977.50	2,471.67	75-79*
80-84*	253.25	351.42	769.92	962.42	558.54	788.96	1,862.92	2,328.75	1,097.08	1,547.50	3,658.75	4,573.33	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 years	\$ 36.67	\$ 48.33	\$ 131.67	\$ 155.00	\$ 55.00	\$ 72.50	\$ 197.50	\$ 232.50	\$ 73.33	\$ 96.67	\$ 263.33	\$ 310.00	< 30 years
30-34	36.67	48.33	133.33	156.67	55.00	72.50	200.00	235.00	73.33	96.67	266.67	313.33	30-34
35-39	36.67	48.33	136.67	160.83	55.00	72.50	205.00	241.25	73.33	96.67	273.33	321.67	35-39
40-44	44.17	59.17	171.67	204.17	66.25	88.75	257.50	306.25	88.33	118.33	343.33	408.33	40-44
45-49	60.00	88.33	270.83	325.83	90.00	132.50	406.25	488.75	120.00	176.67	541.67	651.67	45-49
50-54	95.00	133.33	414.17	505.00	142.50	200.00	621.25	757.50	190.00	266.67	828.33	1,010.00	50-54
55-59	169.17	228.33	572.50	706.67	253.75	342.50	858.75	1,060.00	338.33	456.67	1,145.00	1,413.33	55-59
60-64	285.00	352.50	856.67	1,070.83	427.50	528.75	1,285.00	1,606.25	570.00	705.00	1,713.33	2,141.67	60-64
65-69	421.67	565.00	1,418.33	1,773.33	632.50	847.50	2,127.50	2,660.00	843.33	1,130.00	2,836.67	3,546.67	65-69
70-74	800.00	1,031.67	2,270.00	2,837.50	1,200.00	1,547.50	3,405.00	4,256.25	1,600.00	2,063.33	4,540.00	5,675.00	70-74
75-79*	1,166.67	1,643.33	3,919.17	4,898.33	1,750.00	2,465.00	5,878.75	7,347.50	2,333.33	3,286.67	7,838.33	9,796.67	75-79*
80-84*	2,170.00	3,061.67	7,248.33	9,060.83	3,255.00	4,592.50	10,872.50	13,591.25	4,340.00	6,123.33	14,496.67	18,121.67	80-84*

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