

## YOUR COST

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Only nonsmokers meeting the highest underwriting standard will qualify for "Preferred" rates. Other nonsmokers may qualify for the higher "Select" or "Standard" rates. (Note: Smoker may only qualify for "Standard" Rates.) Upon approval of your application, you will be notified of the rate classification for each approved person.

**Manitoba and Ontario, Canada Residents:** Please see tax notice under **Help Keep Your Costs Manageable.**

<b>Current 2024 "Preferred" Annual Premium Contributions† Per \$1,000 Benefit Amount</b>												
Issue Age	Face Amounts \$100,000-249,000††				Face Amounts \$250,000-499,000††				Face Amounts \$500,000- MAX††			
	Male	10% Premium Discount**	Female*	10% Premium Discount**	Male	10% Premium Discount**	Female*	10% Premium Discount**	Male	10% Premium Discount**	Female*	10% Premium Discount**
20-35	\$0.70	\$0.63	\$0.63	\$0.57	\$0.47	\$0.42	\$0.41	\$0.37	\$0.42	\$0.38	\$0.36	\$0.32
36	0.71	0.64	0.64	0.58	0.48	0.43	0.42	0.38	0.42	0.38	0.36	0.32
37	0.72	0.65	0.68	0.61	0.48	0.43	0.44	0.40	0.45	0.41	0.40	0.36
38	0.77	0.69	0.71	0.64	0.52	0.47	0.48	0.43	0.47	0.42	0.42	0.38
39	0.81	0.73	0.74	0.67	0.54	0.49	0.52	0.47	0.48	0.43	0.47	0.42
40	0.84	0.76	0.78	0.70	0.58	0.52	0.54	0.49	0.53	0.48	0.50	0.45
41	0.89	0.80	0.83	0.75	0.62	0.56	0.60	0.54	0.58	0.52	0.54	0.49
42	0.95	0.86	0.88	0.79	0.70	0.63	0.65	0.59	0.65	0.59	0.60	0.54
43	1.01	0.61	0.95	0.86	0.77	0.69	0.71	0.64	0.72	0.65	0.66	0.59
44	1.07	0.96	1.01	0.91	0.84	0.76	0.77	0.69	0.78	0.70	0.72	0.65
45	1.17	1.05	1.06	0.95	0.93	0.84	0.83	0.75	0.87	0.78	0.78	0.70
46	1.26	1.13	1.13	1.02	1.01	0.91	0.89	0.80	0.96	0.86	0.84	0.76
47	1.38	1.24	1.18	1.06	1.10	0.99	0.94	0.85	1.04	0.94	0.89	0.80
48	1.48	1.33	1.24	1.12	1.18	1.06	1.00	0.90	1.12	1.01	0.94	0.85
49	1.62	1.46	1.31	1.18	1.29	1.16	1.06	0.95	1.23	1.11	1.00	0.90
50	1.76	1.58	1.38	1.24	1.41	1.27	1.13	1.02	1.35	1.22	1.08	0.97
51	1.91	1.72	1.48	1.33	1.56	1.40	1.22	1.10	1.49	1.34	1.16	1.04
52	2.04	1.84	1.59	1.43	1.73	1.56	1.32	1.19	1.66	1.49	1.26	1.13
53	2.21	1.99	1.70	1.53	1.91	1.72	1.43	1.29	1.84	1.66	1.37	1.23
54	2.40	2.16	1.82	1.64	2.10	1.89	1.56	1.40	2.04	1.84	1.49	1.34
55	2.60	2.34	1.94	1.75	2.33	2.10	1.68	1.51	2.25	2.03	1.61	1.45
56	2.82	2.54	2.04	1.84	2.55	2.30	1.79	1.61	2.46	2.21	1.72	1.55
57	3.05	2.75	2.16	1.94	2.78	2.50	1.89	1.70	2.69	2.42	1.83	1.65

\*\* These rates include the 10% premium discount effective through 2/28/25. Although not promised or guaranteed, premium credits have been granted for years.

† Payable semiannually, or via the monthly Electronic Funds Transfer (EFT) option as described previously.

†† As previously noted, member and spouse benefits are available in \$10,000 multiples.

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**Manitoba and Ontario, Canada Residents:** Please see tax notice under **Help Keep Your Costs Manageable**.

<b>Current 2024 “Preferred” Annual Premium Contributions† Per \$1,000 Benefit Amount (CONTINUED)</b>												
Issue Age	Face Amounts \$100,000-249,000††				Face Amounts \$250,000-499,000††				Face Amounts \$500,000- MAX††			
	Male	10% Premium Discount**	Female*	10% Premium Discount**	Male	10% Premium Discount**	Female*	10% Premium Discount**	Male	10% Premium Discount**	Female*	10% Premium Discount**
58	3.33	3.00	2.28	2.05	3.04	2.74	2.02	1.82	2.96	2.66	1.94	1.75
59	3.64	3.28	2.43	2.19	3.35	3.02	2.16	1.94	3.24	2.92	2.09	1.88
60	4.00	3.60	2.61	2.35	3.70	3.33	2.34	2.11	3.60	3.24	2.27	2.04
61	4.41	3.97	2.85	2.57	4.11	3.70	2.58	2.32	4.00	3.60	2.50	2.25
62	4.85	4.37	3.12	2.81	4.58	4.12	2.86	2.57	4.47	4.02	2.78	2.50
63	5.37	4.83	3.44	3.10	5.10	4.59	3.18	2.86	4.98	4.48	3.10	2.79
64	5.98	5.38	3.78	3.40	5.69	5.12	3.53	3.18	5.56	5.00	3.42	3.08

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**Manitoba and Ontario, Canada Residents:** Please see tax notice under **Help Keep Your Costs Manageable**.

<b>Current 2024 “Select” Annual Premium Contributions† Per \$1,000</b>												
Issue Age	Face Amounts \$100,000-249,000††				Face Amounts \$250,000-499,000††				Face Amounts \$500,000- MAX††			
	Male	10% Premium Discount**	Female*	10% Premium Discount**	Male	10% Premium Discount**	Female*	10% Premium Discount**	Male	10% Premium Discount**	Female*	10% Premium Discount**
20-35	\$0.78	\$0.70	\$0.72	\$0.65	\$0.56	\$0.50	\$0.48	\$0.43	\$0.52	\$0.47	\$0.45	\$0.41
36	0.82	0.74	0.74	0.67	0.59	0.53	0.52	0.47	0.54	0.49	0.47	0.42
37	0.84	0.76	0.77	0.69	0.60	0.54	0.54	0.49	0.56	0.50	0.48	0.43
38	0.88	0.79	0.81	0.73	0.65	0.59	0.58	0.52	0.60	0.54	0.53	0.48
39	0.93	0.84	0.86	0.77	0.70	0.63	0.62	0.56	0.65	0.59	0.58	0.52
40	0.98	0.88	0.90	0.81	0.75	0.68	0.66	0.59	0.70	0.63	0.62	0.56
41	1.04	0.94	0.96	0.86	0.81	0.73	0.72	0.65	0.75	0.68	0.68	0.61
42	1.12	1.01	1.02	0.92	0.88	0.79	0.78	0.70	0.83	0.75	0.74	0.67
43	1.19	1.07	1.11	1.00	0.95	0.86	0.87	0.78	0.90	0.81	0.81	0.73
44	1.29	1.16	1.18	1.06	1.05	0.95	0.94	0.85	0.99	0.89	0.89	0.80
45	1.38	1.24	1.26	1.13	1.14	1.03	1.01	0.91	1.08	0.97	0.96	0.86
46	1.50	1.35	1.32	1.19	1.25	1.13	1.08	0.97	1.19	1.07	1.02	0.92
47	1.62	1.46	1.40	1.26	1.38	1.24	1.16	1.04	1.32	1.19	1.10	0.99
48	1.77	1.59	1.48	1.33	1.52	1.37	1.24	1.12	1.46	1.31	1.18	1.06
49	1.92	1.73	1.56	1.40	1.66	1.49	1.31	1.18	1.60	1.44	1.25	1.13
50	2.10	1.89	1.67	1.50	1.83	1.65	1.41	1.27	1.77	1.59	1.35	1.22
51	2.28	2.05	1.76	1.58	2.02	1.82	1.50	1.35	1.94	1.75	1.44	1.30
52	2.46	2.21	1.86	1.67	2.21	1.99	1.62	1.46	2.13	1.92	1.55	1.40
53	2.69	2.42	1.98	1.78	2.40	2.16	1.73	1.56	2.34	2.11	1.66	1.49
54	2.92	2.63	2.10	1.89	2.64	2.38	1.86	1.67	2.56	2.30	1.79	1.61
55	3.18	2.86	2.26	2.03	2.90	2.61	1.98	1.78	2.81	2.53	1.92	1.73
56	3.45	3.11	2.40	2.16	3.17	2.85	2.14	1.93	3.08	2.77	2.06	1.85
57	3.74	3.37	2.56	2.30	3.42	3.08	2.28	2.05	3.32	2.99	2.22	2.00
58	4.06	3.65	2.75	2.48	3.75	3.38	2.48	2.23	3.65	3.29	2.40	2.16

\*\* These rates include the 10% premium discount effective through 2/28/25. Although not promised or guaranteed, premium credits have been granted for years.

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†† As previously noted, member and spouse benefits are available in \$10,000 multiples.

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**Manitoba and Ontario, Canada Residents:** Please see tax notice under **Help Keep Your Costs**

<b>Current 2024 "Select" Annual Premium Contributions† Per \$1,000 Benefit Amount (CONTINUED)</b>												
Issue Age	Face Amounts \$100,000-249,000††				Face Amounts \$100,000-249,000††				Face Amounts \$100,000-249,000††			
	Male	10% Premium Discount**	Female*	10% Premium Discount**	Male	10% Premium Discount**	Female*	10% Premium Discount**	Male	10% Premium Discount**	Female*	10% Premium Discount**
59	4.43	3.99	2.94	2.65	4.11	3.70	2.67	2.40	4.00	3.60	2.58	2.32
60	4.88	4.39	3.18	2.86	4.54	4.09	2.87	2.58	4.43	3.99	2.79	2.51
61	5.38	4.84	3.48	3.13	5.04	4.54	3.18	2.86	4.92	4.43	3.10	2.79
62	5.97	5.37	3.78	3.40	5.64	5.08	3.50	3.15	5.51	4.96	3.41	3.07
63	6.63	5.97	4.17	3.75	6.30	5.67	3.87	3.48	6.16	5.54	3.77	3.39
64	<u>7.38</u>	<u>6.64</u>	<u>4.56</u>	<u>4.10</u>	<u>7.05</u>	<u>6.35</u>	<u>4.25</u>	<u>3.83</u>	<u>6.89</u>	<u>6.20</u>	<u>4.14</u>	<u>3.73</u>

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<b>Current 2024 "Standard" Annual Premium Contributions† Per \$1,000</b>												
Issue Age	Face Amounts \$100,000-249,000††				Face Amounts \$250,000-499,000††				Face Amounts \$500,000- MAX††			
	Male	10% Premium Discount**	Female*	10% Premium Discount**	Male	10% Premium Discount**	Female*	10% Premium Discount**	Male	10% Premium Discount**	Female*	10% Premium Discount**
20-23	\$1.91	\$1.72	\$1.62	\$1.46	\$1.66	\$1.49	\$1.40	\$1.26	\$1.60	\$1.44	\$1.34	\$1.21
24-25	1.92	1.73	1.62	1.46	1.68	1.51	1.40	1.26	1.61	1.45	1.34	1.21
26-27	1.92	1.73	1.62	1.46	1.68	1.51	1.40	1.26	1.62	1.46	1.34	1.21
28	1.94	1.75	1.64	1.48	1.70	1.53	1.41	1.27	1.64	1.48	1.35	1.22
29	1.96	1.76	1.64	1.48	1.71	1.54	1.41	1.27	1.65	1.49	1.35	1.22
30-34	1.97	1.77	1.67	1.50	1.73	1.56	1.42	1.28	1.66	1.49	1.36	1.22
35	2.03	1.83	1.70	1.53	1.79	1.61	1.46	1.31	1.72	1.55	1.40	1.26
36	2.12	1.91	1.78	1.60	1.86	1.67	1.54	1.39	1.80	1.62	1.48	1.33
37	2.25	2.03	1.91	1.72	1.98	1.78	1.66	1.49	1.92	1.73	1.60	1.44
38	2.39	2.15	2.06	1.85	2.14	1.93	1.82	1.64	2.06	1.85	1.74	1.57
39	2.58	2.32	2.25	2.03	2.33	2.10	1.98	1.78	2.25	2.03	1.92	1.73
40	2.79	2.51	2.40	2.16	2.54	2.29	2.15	1.94	2.46	2.21	2.08	1.87
41	3.05	2.75	2.58	2.32	2.79	2.51	2.33	2.10	2.70	2.43	2.25	2.03
42	3.35	3.02	2.76	2.48	3.08	2.77	2.51	2.26	2.99	2.69	2.43	2.19
43	3.69	3.32	2.99	2.69	3.41	3.07	2.72	2.45	3.30	2.97	2.63	2.37
44	4.06	3.65	3.20	2.88	3.77	3.39	2.94	2.65	3.66	3.29	2.85	2.57
45	4.44	4.00	3.44	3.10	4.14	3.73	3.17	2.85	4.04	3.64	3.08	2.77
46	4.88	4.39	3.69	3.32	4.56	4.10	3.41	3.07	4.46	4.01	3.30	2.97
47	5.34	4.81	3.96	3.56	5.04	4.54	3.66	3.29	4.92	4.43	3.57	3.21
48	5.85	5.27	4.25	3.83	5.52	4.97	3.95	3.56	5.40	4.86	3.84	3.46
49	6.36	5.72	4.54	4.09	6.03	5.43	4.24	3.82	5.90	5.31	4.13	3.72
50	6.89	6.20	4.84	4.36	6.54	5.89	4.53	4.08	6.40	5.76	4.42	3.98

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<b>Current 2024 “Standard” Annual Premium Contributions† Per \$1,000 Benefit Amount (CONTINUED)</b>												
Issue Age	Face Amounts \$100,000-249,000††				Face Amounts \$250,000-499,000††				Face Amounts \$500,000- MAX††			
	Male	10% Premium Discount**	Female*	10% Premium Discount**	Male	10% Premium Discount**	Female*	10% Premium Discount**	Male	10% Premium Discount**	Female*	10% Premium Discount**
51	7.40	6.66	5.15	4.64	7.04	6.34	4.83	4.35	6.88	6.19	4.72	4.25
52	7.89	7.10	5.46	4.91	7.52	6.77	5.15	4.64	7.36	6.62	5.03	4.53
53	8.40	7.56	5.80	5.22	8.03	7.23	5.48	4.93	7.86	7.07	5.34	4.81
54	8.99	8.09	6.14	5.53	8.61	7.75	5.80	5.22	8.42	7.58	5.67	5.10
55	9.66	8.69	6.48	5.83	9.24	8.32	6.15	5.54	9.06	8.15	6.00	5.40
56	10.41	9.37	6.80	6.12	9.98	8.98	6.46	5.81	9.77	8.79	6.30	5.67
57	11.20	10.08	7.10	6.39	10.76	9.68	6.75	6.08	10.55	9.50	6.60	5.94
58	12.10	10.89	7.42	6.68	11.64	10.48	7.06	6.35	11.42	10.28	6.90	6.21
59	13.16	11.84	7.83	7.05	12.68	11.41	7.46	6.71	12.42	11.18	7.30	6.57
60	14.39	12.95	8.37	7.53	13.89	12.50	7.98	7.18	13.62	12.26	7.82	7.04
61	15.74	14.17	9.06	8.15	15.20	13.68	8.67	7.80	14.92	13.43	8.49	7.64
62	17.20	15.48	9.89	8.90	16.62	14.96	9.48	8.53	16.32	14.69	9.29	8.36
63	18.92	17.03	10.84	9.76	18.30	16.47	10.40	9.36	17.97	16.17	10.19	9.17
64	21.02	18.92	11.90	10.71	20.40	18.36	11.44	10.30	20.03	18.03	11.21	10.09

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The current annual premium contribution for all eligible children is \$6.00 (\$5.40 with the 10% premium discount) for \$10,000 of life insurance

NOTE: Premiums are guaranteed to remain level for the first 10 years of coverage. Then, if still eligible, you may reapply for the 10-year level rates then in effect for a subsequent 10-year term. Rates for the subsequent term would be determined based on the insured person's then current age, health and tobacco/nicotine use and would be guaranteed for 10 years. If you or your spouse are not approved for a subsequent 10-year term of guaranteed rates, or do not apply for a subsequent 10-year term, coverage will continue in force on a non-guaranteed rate basis with increasing premiums as the insured ages.