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Initial Monthly Rates

NON-SMOKERS		SMOKERS	
Male	Female	Male	Female
\$11.50	\$9.50	\$14.50	\$13.50
\$11.50	\$9.50	\$14.50	\$13.50
\$11.50	\$10.50	\$15.50	\$14.50
\$12.00	\$12.50	\$16.50	\$17.50
\$15.50	\$15.50	\$24.50	\$21.50
\$19.50	\$17.50	\$32.50	\$27.50
\$24.50	\$21.50	\$40.50	\$32.50
\$39.50	\$34.50	\$64.50	\$55.50

#### Low Cost Term Life \$250,000

Initial Monthly Rates

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Male	Female	Male	Female
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\$21.00	\$16.00	\$25	\$31.00
\$23.50	\$18.50	\$30	\$31.00
\$26.00	\$23.50	\$40	\$38.50
\$33.50	\$31.00	\$45	\$53.50
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\$53.50	\$46.00	\$55	\$96.00
\$91.00	\$76.00	\$60	\$153.50

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Amount	Rate
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\$110,000	\$890
\$120,000	\$920
\$130,000	\$955
\$140,000	\$1010
\$150,000	\$1031
\$200,000	\$1110
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