

JACKIE CALHOUN, CLU (601) 331-5187**\$1,000,000 Male Life Insurance Rates / Annual Premiums**

Age	Male Rate Class (Female rates would be 5-10% less)	10-Year Term	15-Year Term	20-Year Term	30-Year Term	Level Premium To Age 120
25	Preferred Plus Non-Tobacco	\$285	\$315	\$425	\$635	\$3,392
	Preferred Non-Tobacco	\$365	\$465	\$575	\$835	\$3,672
	Standard Non-Tobacco	\$635	\$685	\$795	\$1,325	\$4,384
	Alternate Tobacco (Chew/Dip/Cigars/Pipe)	\$695	\$705	\$735	\$1,135	\$4,075
	Preferred Smoker	\$1,005	\$1,205	\$1,475	\$2,375	\$5,959
	Standard Smoker	\$1,445	\$1,705	\$1,925	\$3,065	\$6,836
	30	Preferred Plus Non-Tobacco	\$285	\$315	\$445	\$715
Preferred Non-Tobacco		\$375	\$465	\$595	\$915	\$4,426
Standard Non-Tobacco		\$635	\$715	\$885	\$1,475	\$5,106
Alternate Tobacco		\$725	\$785	\$875	\$1,255	\$5,217
Preferred Smoker		\$1,105	\$1,355	\$1,705	\$2,795	\$7,304
Standard Smoker		\$1,545	\$1,875	\$2,245	\$2,595	\$8,090
35		Preferred Plus Non-Tobacco	\$285	\$325	\$465	\$815
	Preferred Non-Tobacco	\$385	\$465	\$625	\$1,015	\$5,310
	Standard Non-Tobacco	\$635	\$745	\$985	\$1,645	\$5,981
	Alternate Tobacco	\$755	\$865	\$1,025	\$1,335	\$6,474
	Preferred Smoker	\$1,225	\$1,525	\$1,975	\$3,315	\$8,893
	Standard Smoker	\$1,665	\$2,075	\$2,645	\$4,255	\$10,597
	40	Preferred Plus Non-Tobacco	\$385	\$485	\$685	\$1,195
Preferred Non-Tobacco		\$525	\$665	\$895	\$1,485	\$6,540
Standard Non-Tobacco		\$866	\$1,065	\$1,425	\$2,425	\$7,454
Alternate Tobacco		\$1,005	\$1,075	\$1,385	\$2,045	\$8,409
Preferred Smoker		\$1,785	\$2,245	\$2,975	\$5,035	\$11,181
Standard Smoker		\$2,465	\$3,045	\$3,975	\$6,365	\$13,974
45		Preferred Plus Non-Tobacco	\$585	\$865	\$1,125	\$1,895
	Preferred Non-Tobacco	\$775	\$1,035	\$1,375	\$2,305	\$8,219
	Standard Non-Tobacco	\$1,255	\$1,635	\$2,195	\$3,375	\$9,766
	Alternate Tobacco	\$1,335	\$1,345	\$1,935	\$3,265	\$10,500
	Preferred Smoker	\$2,745	\$3,485	\$4,735	\$8,065	\$14,118
	Standard Smoker	\$3,855	\$4,705	\$6,285	\$9,955	\$16,736
	50	Preferred Plus Non-Tobacco	\$905	\$1,285	\$1,715	\$3,155
Preferred Non-Tobacco		\$1,165	\$1,615	\$2,075	\$3,785	\$10,382
Standard Non-Tobacco		\$1,895	\$2,465	\$3,375	\$5,725	\$12,632
Alternate Tobacco		\$1,825	\$2,285	\$2,995	\$5,185	\$12,868
Preferred Smoker		\$4,145	\$5,185	\$7,045	\$12,475	\$18,104
Standard Smoker		\$5,645	\$7,145	\$9,265	\$14,366	\$20,808
55		Preferred Plus Non-Tobacco	\$1,565	\$2,075	\$2,825	\$5,745
	Preferred Non-Tobacco	\$1,895	\$2,745	\$3,345	\$6,735	\$13,438
	Standard Non-Tobacco	\$3,065	\$3,945	\$5,535	\$9,135	\$16,415
	Alternate Tobacco	\$2,475	\$3,575	\$4,615	\$8,525	\$15,783
	Preferred Smoker	\$6,495	\$8,085	\$10,945	N/A	\$24,656
	Standard Smoker	\$8,636	\$11,375	\$14,205	N/A	\$28,916
	60	Preferred Plus Non-Tobacco	\$2,535	\$3,325	\$4,885	N/A
Preferred Non-Tobacco		\$3,115	\$4,405	\$5,845	N/A	\$17,866
Standard Non-Tobacco		\$4,895	\$6,385	\$9,455	N/A	\$21,756
Alternate Tobacco		\$3,975	\$5,705	\$8,135	N/A	\$21,157
Preferred Smoker		\$9,935	\$12,455	\$15,735	N/A	\$33,244
Standard Smoker		\$13,175	\$17,125	\$20,606	N/A	\$39,084

Midland National Life Rates with the exception of Pruco for alternative tobacco