

JACKIE CALHOUN, CLU (601) 331-5187

\$100,000 Male Life Insurance Rates / Annual Premium

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	\$100	\$114	\$128	\$155	\$417
	Preferred Non-Tobacco	\$122	\$126	\$130	\$175	\$446
	Standard Non-Tobacco	\$134	\$146	\$162	\$222	\$518
	Alternate Tobacco (Chew/Dip/Cigar/Pipe)	\$204 Pru	\$238 Pru	\$206 Pru	\$231 Pru	\$579 Pruco
	Preferred Smoker	\$221	\$231	\$239	\$328	\$679
	Standard Smoker	\$273	\$287	\$307	\$417	\$767
30	Preferred Plus Non-Tobacco	\$100	\$114	\$128	\$164	\$486
	Preferred Non-Tobacco	\$122	\$126	\$132	\$189	\$524
	Standard Non-Tobacco	\$135	\$147	\$169	\$236	\$593
	Alternate Tobacco	\$212 Pru	\$213 Pru	\$214 Pru	\$244 Pru	\$726 Pruco
	Preferred Smoker	\$224	\$244	\$270	\$391	\$817
	Standard Smoker	\$276	\$307	\$343	\$483	\$896
35	Preferred Plus Non-Tobacco	\$100	\$114	\$128	\$175	\$565
	Preferred Non-Tobacco	\$122	\$126	\$134	\$206	\$616
	Standard Non-Tobacco	\$137	\$149	\$176	\$252	\$684
	Alternate Tobacco	\$218 Pru	\$219 Pru	\$220 Pru	\$263 Pru	\$897 Pruco
	Preferred Smoker	\$228	\$259	\$308	\$475	\$980
	Standard Smoker	\$279	\$329	\$386	\$565	\$1,151
40	Preferred Plus Non-Tobacco	\$114	\$134	\$154	\$218	\$672
	Preferred Non-Tobacco	\$138	\$150	\$168	\$265	\$743
	Standard Non-Tobacco	\$168	\$186	\$224	\$347	\$836
	Alternate Tobacco	\$245 Pru	\$246 Pru	\$274 Pru	\$344 Pru	\$1,088 Lincoln
	Preferred Smoker	\$288	\$333	\$412	\$668	\$1,214
	Standard Smoker	\$366	\$441	\$539	\$811	\$1,494
45	Preferred Plus Non-Tobacco	\$139	\$166	\$196	\$285	\$837
	Preferred Non-Tobacco	\$160	\$188	\$231	\$359	\$916
	Standard Non-Tobacco	\$221	\$250	\$303	\$515	\$1,071
	Alternate Tobacco	\$285 Pru	\$286 Pru	\$351 Pru	\$471 Pru	\$1,271 Lincoln
	Preferred Smoker	\$380	\$446	\$579	\$988	\$1,513
	Standard Smoker	\$504	\$620	\$796	\$1,223	\$1,776
50	Preferred Plus Non-Tobacco	\$177	\$217	\$268	\$428	\$1,063
	Preferred Non-Tobacco	\$211	\$254	\$318	\$554	\$1,139
	Standard Non-Tobacco	\$288	\$340	\$431	\$744	\$1,367
	Alternate Tobacco	\$351 Pru	\$390 Pru	\$467 Pru	\$664 Pru	\$1,518 Lincoln
	Preferred Smoker	\$539	\$649	\$855	\$1,510	\$1,921
	Standard Smoker	\$731	\$908	\$1,143	\$1,517	\$2,191
55	Preferred Plus Non-Tobacco	\$245	\$308	\$402	\$869	\$1,329
	Preferred Non-Tobacco	\$304	\$374	\$475	\$939	\$1,449
	Standard Non-Tobacco	\$397	\$495	\$660	\$1,135	\$1,748
	Alternate Tobacco	\$459 Pru	\$519 Pru	\$636 Pru	\$930 Pru	\$1,724 Lincoln
	Preferred Smoker	\$814	\$1,005	\$1,338	N/A	\$2,581
	Standard Smoker	\$1,122	\$1,403	\$1,713	N/A	\$3,005
60	Preferred Plus Non-Tobacco	\$369	\$476	\$652	N/A	\$1,701
	Preferred Non-Tobacco	\$454	\$580	\$766	N/A	\$1,875
	Standard Non-Tobacco	\$611	\$793	\$1,089	N/A	\$2,285
	Alternate Tobacco	\$644 Pru	\$785 Pru	\$1,062 Pru	N/A	\$2,277 Lincoln
	Preferred Smoker	\$1,193	\$1,494	\$1,888	N/A	\$3,442
	Standard Smoker	\$1,986 Pru	\$2,257 Pru	\$2,836 Pru	N/A	\$4,024 Midland

All rates are Midland National Life unless stated differently