

JACKIE CALHOUN, CLU (601) 331-5187

\$250,000 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	\$123	\$143	\$158	\$228	\$932
	Preferred Non-Tobacco	\$148	\$183	\$200	\$278	\$1,003
	Standard Non-Tobacco	\$225	\$243	\$278	\$410	\$1,185
	Alternate Tobacco (Chew/Dip /Cigars/Pipe)	\$292	\$295	\$298	\$368	\$1,143
	Preferred Smoker	\$403	\$418	\$445	\$660	\$1,586
	Standard Smoker	\$445	\$518	\$575	\$850	\$1,806
30	Preferred Plus Non-Tobacco	\$123	\$143	\$163	\$248	\$1,104
	Preferred Non-Tobacco	\$148	\$183	\$205	\$295	\$1,200
	Standard Non-Tobacco	\$225	\$248	\$288	\$445	\$1,372
	Alternate Tobacco	\$297	\$308	\$320	\$383	\$1,466
	Preferred Smoker	\$403	\$437	\$495	\$765	\$1,931
	Standard Smoker	\$473	\$558	\$660	\$1,010	\$2,128
35	Preferred Plus Non-Tobacco	\$125	\$143	\$170	\$270	\$1,302
	Preferred Non-Tobacco	\$148	\$185	\$210	\$312	\$1,430
	Standard Non-Tobacco	\$225	\$253	\$298	\$485	\$1,599
	Alternate Tobacco	\$300	\$313	\$330	\$398	\$1,916
	Preferred Smoker	\$403	\$460	\$555	\$893	\$2,340
	Standard Smoker	\$500	\$600	\$765	\$1,215	\$1,768
40	Preferred Plus Non-Tobacco	\$155	\$185	\$228	\$363	\$1,569
	Preferred Non-Tobacco	\$185	\$238	\$280	\$435	\$1,748
	Standard Non-Tobacco	\$295	\$338	\$410	\$690	\$1,978
	Alternate Tobacco	\$345	\$348	\$418	\$575	\$2,308
	Preferred Smoker	\$545	\$650	\$810	\$1,335	\$2,935
	Standard Smoker	\$708	\$860	\$1,123	\$1,790	\$3,626
45	Preferred Plus Non-Tobacco	\$210	\$275	\$345	\$525	\$1,982
	Preferred Non-Tobacco	\$258	\$328	\$407	\$653	\$2,181
	Standard Non-Tobacco	\$418	\$485	\$608	\$1,048	\$2,572
	Alternate Tobacco	\$413	\$415	\$548	\$880	\$2,842
	Preferred Smoker	\$780	\$975	\$1,260	\$2,118	\$3,673
	Standard Smoker	\$1,063	\$1,303	\$1,740	\$2,765	\$4,330
50	Preferred Plus Non-Tobacco	\$293	\$383	\$495	\$855	\$2,548
	Preferred Non-Tobacco	\$365	\$473	\$590	\$1,033	\$2,738
	Standard Non-Tobacco	\$580	\$713	\$915	\$1,605	\$3,307
	Alternate Tobacco	\$560	\$635	\$815	\$1,383	\$3,538
	Preferred Smoker	\$1,133	\$1,460	\$1,853	\$3,243	\$4,693
	Standard Smoker	\$1,560	\$1,993	\$2,513	\$3,678	\$5,368
55	Preferred Plus Non-Tobacco	\$453	\$587	\$768	\$1,555	\$3,213
	Preferred Non-Tobacco	\$568	\$745	\$920	\$1,785	\$3,512
	Standard Non-Tobacco	\$853	\$1,125	\$1,478	\$2,613	\$4,261
	Alternate Tobacco	\$963	\$1,123	\$1,240	\$2,418	\$4,453
	Preferred Smoker	\$1,730	\$2,313	\$2,855	N/A	\$6,342
	Standard Smoker	\$2,408	\$3,225	\$3,770	N/A	\$7,404
60	Preferred Plus Non-Tobacco	\$710	\$930	\$1,308	N/A	\$4,143
	Preferred Non-Tobacco	\$888	\$1,183	\$1,578	N/A	\$4,628
	Standard Non-Tobacco	\$1,343	\$1,820	\$2,505	N/A	\$5,604
	Alternate Tobacco	\$1,170	\$1,532	\$2,155	N/A	\$5,717
	Preferred Smoker	\$2,683	\$3,490	\$4,303	N/A	\$8,496
	Standard Smoker	\$3,618	\$4,650	\$5,343	N/A	\$9,950

Midland National Life rates with exception of Pruco for alternate tobacco use