

# YOUR COST

The cost of this life insurance is based upon the member and spouse’s gender, amount of insurance requested, usage of tobacco/nicotine products, health status, and attained age on the date coverage is issued. Premium contributions will vary depending upon the options chosen.

Only non-smokers meeting the highest underwriting standards will qualify for “Super-Preferred” rates. Other non-smokers may qualify for the higher “Preferred” or “Non-Smoker” rates. (Note: Smokers may only qualify for “Preferred Smoker” or “Smoker” Rates.) Upon approval of your application, you will be notified of the rate classification for each approved person.

## Current 2023 Monthly Premium Contributions<sup>†</sup> Per \$10,000 Benefit Amount Face Amounts \$100,000<sup>†</sup> - \$249,999<sup>††</sup>

Issue Age	Male Super Preferred Nonsmoker	Male Super Preferred Nonsmoker 20% Premium Credit**	Male Preferred Nonsmoker	Male Preferred Nonsmoker 20% Premium Credit**	Male Nonsmoker	Male Nonsmoker 20% Premium Credit**	Male Preferred Smoker	Male Preferred Smoker 20% Premium Credit**	Male Smoker	Male Smoker 20% Premium Credit**
20	\$0.95	\$0.76	\$1.01	\$0.82	\$1.28	\$1.03	\$2.70	\$2.17	\$3.20	\$2.57
21	0.95	0.76	1.01	0.82	1.28	1.03	2.70	2.17	3.20	2.57
22	0.95	0.76	1.01	0.82	1.28	1.03	2.70	2.17	3.20	2.57
23	0.95	0.76	1.01	0.82	1.28	1.03	2.70	2.17	3.20	2.57
24	0.95	0.76	1.01	0.82	1.28	1.03	2.70	2.17	3.20	2.57
25	0.95	0.76	1.01	0.82	1.28	1.03	2.70	2.17	3.20	2.57
26	0.95	0.76	1.01	0.82	1.28	1.03	2.70	2.17	3.20	2.57
27	0.95	0.76	1.01	0.82	1.28	1.03	2.70	2.17	3.20	2.57
28	0.95	0.76	1.01	0.82	1.28	1.03	2.70	2.17	3.20	2.57
29	0.95	0.76	1.01	0.82	1.28	1.03	2.70	2.17	3.20	2.57
30	0.95	0.76	1.01	0.82	1.28	1.03	2.70	2.17	3.20	2.57
31	0.97	0.78	1.04	0.83	1.31	1.05	2.84	2.28	3.37	2.70
32	0.99	0.79	1.07	0.86	1.35	1.08	2.99	2.39	3.54	2.83
33	1.00	0.81	1.10	0.88	1.39	1.12	3.12	2.50	3.70	2.96
34	1.02	0.82	1.12	0.90	1.42	1.14	3.27	2.62	3.86	3.09
35	1.04	0.83	1.16	0.93	1.45	1.17	3.40	2.73	4.02	3.22
36	1.10	0.88	1.20	0.97	1.53	1.23	3.63	2.91	4.30	3.44
37	1.15	0.93	1.25	1.01	1.60	1.28	3.85	3.08	4.56	3.65
38	1.21	0.98	1.30	1.05	1.67	1.34	4.06	3.25	4.84	3.88
39	1.27	1.02	1.35	1.08	1.75	1.40	4.29	3.43	5.10	4.08
40	1.34	1.08	1.40	1.12	1.83	1.47	4.50	3.61	5.37	4.30
41	1.40	1.12	1.49	1.19	1.97	1.58	4.91	3.93	5.89	4.72
42	1.46	1.18	1.59	1.28	2.10	1.68	5.32	4.26	6.40	5.13
43	1.53	1.23	1.68	1.35	2.25	1.81	5.74	4.59	6.92	5.54
44	1.59	1.28	1.77	1.42	2.39	1.92	6.14	4.92	7.44	5.95
45	1.65	1.33	1.86	1.49	2.54	2.03	6.55	5.25	7.95	6.37
46	1.83	1.47	2.07	1.66	2.78	2.23	7.17	5.74	8.70	6.97
47	2.00	1.61	2.26	1.82	3.04	2.43	7.80	6.24	9.45	7.57
48	2.17	1.74	2.46	1.98	3.29	2.63	8.42	6.74	10.20	8.16
49	2.35	1.88	2.66	2.13	3.54	2.83	9.05	7.24	10.95	8.77
50	2.52	2.02	2.85	2.28	3.79	3.03	9.65	7.73	11.70	9.37
51	2.83	2.27	3.20	2.57	4.21	3.38	10.60	8.48	12.84	10.28
52	3.15	2.52	3.55	2.84	4.64	3.72	11.55	9.24	13.98	11.18
53	3.46	2.78	3.90	3.12	5.05	4.05	12.49	9.99	15.11	12.09
54	3.78	3.03	4.23	3.38	5.48	4.38	13.43	10.75	16.25	13.01

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

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

\*Male rates apply to all coverage issued to Montana residents, regardless of a person’s sex.

\*\*The current premium credit is not guaranteed and subject to change, however the 20- Year Level Term Life Insurance for ACP members has returned premium credits for several years. The current annual premium for all eligible children is \$12.00 for \$5,000 of life insurance.

Note: Premiums are guaranteed to remain level for the first 20 years of coverage. Then, if still eligible, you may reapply for the 20-year level rates then in effect for a subsequent 20-year term; rates for a subsequent term would be determined based on the insured person’s then current age, health and tobacco/nicotine use and would be guaranteed for 20 years. If you or your spouse are not approved for a subsequent 20-year term of guaranteed rates, or do not apply for a subsequent 20-year term, coverage will continue in force on non-guaranteed rate basis with increasing premiums as the insured ages.

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## Current 2023 Monthly Premium Contributions<sup>†</sup> Per \$10,000 Benefit Amount Face Amounts \$100,000<sup>†</sup> - \$249,999<sup>††</sup>

Issue Age	Female* Super Preferred Nonsmoker	Female* Super Preferred Nonsmoker 20% Premium Credit**	Female* Preferred Nonsmoker	Female* Preferred Nonsmoker 20% Premium Credit**	Female* Nonsmoker	Female* Nonsmoker 20% Premium Credit**	Female* Preferred Smoker	Female* Preferred Smoker 20% Premium Credit**	Female* Smoker	Female* Smoker 20% Premium Credit**
20	\$0.80	\$0.65	\$0.89	\$0.72	\$1.04	\$0.83	\$1.91	\$1.53	\$2.19	\$1.75
21	0.80	0.65	0.89	0.72	1.04	0.83	1.91	1.53	2.19	1.75
22	0.80	0.65	0.89	0.72	1.04	0.83	1.91	1.53	2.19	1.75
23	0.80	0.65	0.89	0.72	1.04	0.83	1.91	1.53	2.19	1.75
24	0.80	0.65	0.89	0.72	1.04	0.83	1.91	1.53	2.19	1.75
25	0.80	0.65	0.89	0.72	1.04	0.83	1.91	1.53	2.19	1.75
26	0.80	0.65	0.89	0.72	1.04	0.83	1.91	1.53	2.19	1.75
27	0.80	0.65	0.89	0.72	1.04	0.83	1.91	1.53	2.19	1.75
28	0.80	0.65	0.89	0.72	1.04	0.83	1.91	1.53	2.19	1.75
29	0.80	0.65	0.89	0.72	1.04	0.83	1.91	1.53	2.19	1.75
30	0.80	0.65	0.89	0.72	1.04	0.83	1.91	1.53	2.19	1.75
31	0.82	0.66	0.91	0.73	1.08	0.87	2.05	1.64	2.36	1.89
32	0.84	0.68	0.94	0.75	1.11	0.89	2.19	1.75	2.53	2.03
33	0.85	0.68	0.96	0.78	1.15	0.93	2.34	1.88	2.69	2.15
34	0.88	0.71	0.99	0.79	1.19	0.95	2.47	1.98	2.86	2.29
35	0.89	0.72	1.01	0.82	1.24	0.99	2.61	2.09	3.03	2.43
36	0.91	0.73	1.04	0.83	1.29	1.03	2.82	2.26	3.30	2.65
37	0.94	0.75	1.07	0.86	1.35	1.08	3.04	2.43	3.57	2.86
38	0.97	0.78	1.10	0.88	1.40	1.12	3.26	2.62	3.85	3.08
39	1.00	0.80	1.13	0.91	1.45	1.17	3.48	2.78	4.12	3.30
40	1.02	0.82	1.16	0.93	1.51	1.22	3.69	2.95	4.39	3.52
41	1.10	0.88	1.25	1.01	1.65	1.32	4.06	3.25	4.85	3.88
42	1.17	0.94	1.35	1.08	1.77	1.42	4.45	3.56	5.31	4.25
43	1.25	1.00	1.45	1.16	1.91	1.53	4.82	3.86	5.77	4.62
44	1.31	1.05	1.54	1.23	2.04	1.63	5.20	4.16	6.23	4.98
45	1.39	1.12	1.63	1.31	2.18	1.75	5.57	4.46	6.69	5.35
46	1.50	1.20	1.77	1.42	2.35	1.88	5.74	4.59	7.32	5.86
47	1.62	1.30	1.91	1.53	2.54	2.03	5.90	4.72	7.95	6.37
48	1.74	1.39	2.06	1.65	2.71	2.18	6.06	4.85	8.59	6.88
49	1.85	1.48	2.20	1.76	2.90	2.32	6.24	4.99	9.22	7.38
50	1.97	1.58	2.35	1.88	3.07	2.46	6.40	5.13	9.85	7.88
51	2.14	1.72	2.55	2.04	3.32	2.66	7.60	6.08	10.74	8.59
52	2.32	1.86	2.75	2.20	3.57	2.86	8.80	7.05	11.63	9.31
53	2.50	2.00	2.95	2.37	3.83	3.07	10.01	8.02	12.53	10.03
54	2.68	2.15	3.16	2.53	4.09	3.28	11.21	8.98	13.41	10.73

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Note: Premiums are guaranteed to remain level for the first 20 years of coverage. Then, if still eligible, you may reapply for the 20-year level rates then in effect for a subsequent 20-year term; rates for a subsequent term would be determined based on the insured person’s then current age, health and tobacco/nicotine use and would be guaranteed for 20 years. If you or your spouse are not approved for a subsequent 20-year term of guaranteed rates, or do not apply for a subsequent 20-year term, coverage will continue in force on non-guaranteed rate basis with increasing premiums as the insured ages.

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## Current 2023 Monthly Premium Contributions<sup>†</sup> Per \$10,000 Benefit Amount Face Amounts \$250,000 - \$499,999<sup>††</sup>

Issue Age	Male Super Preferred Nonsmoker	Male Super Preferred Nonsmoker 20% Premium Credit**	Male Preferred Nonsmoker	Male Preferred Nonsmoker 20% Premium Credit**	Male Nonsmoker	Male Nonsmoker 20% Premium Credit**	Male Preferred Smoker	Male Preferred Smoker 20% Premium Credit**	Male Smoker	Male Smoker 20% Premium Credit**
20	\$0.70	\$0.57	\$0.75	\$0.60	\$0.98	\$0.78	\$2.14	\$1.72	\$2.58	\$2.07
21	0.70	0.57	0.75	0.60	0.98	0.78	2.14	1.72	2.58	2.07
22	0.70	0.57	0.75	0.60	0.98	0.78	2.14	1.72	2.58	2.07
23	0.70	0.57	0.75	0.60	0.98	0.78	2.14	1.72	2.58	2.07
24	0.70	0.57	0.75	0.60	0.98	0.78	2.14	1.72	2.58	2.07
25	0.70	0.57	0.75	0.60	0.98	0.78	2.14	1.72	2.58	2.07
26	0.70	0.57	0.75	0.60	0.98	0.78	2.14	1.72	2.58	2.07
27	0.70	0.57	0.75	0.60	0.98	0.78	2.14	1.72	2.58	2.07
28	0.70	0.57	0.75	0.60	0.98	0.78	2.14	1.72	2.58	2.07
29	0.70	0.57	0.75	0.60	0.98	0.78	2.14	1.72	2.58	2.07
30	0.70	0.57	0.75	0.60	0.98	0.78	2.14	1.72	2.58	2.07
31	0.71	0.58	0.78	0.63	1.01	0.82	2.28	1.83	2.73	2.18
32	0.73	0.58	0.81	0.65	1.05	0.85	2.40	1.93	2.89	2.32
33	0.74	0.59	0.84	0.68	1.08	0.87	2.54	2.03	3.03	2.43
34	0.75	0.60	0.87	0.70	1.11	0.89	2.67	2.14	3.19	2.55
35	0.75	0.61	0.90	0.73	1.15	0.93	2.80	2.25	3.35	2.68
36	0.81	0.65	0.94	0.75	1.22	0.98	3.00	2.41	3.59	2.88
37	0.88	0.71	0.99	0.79	1.30	1.04	3.21	2.58	3.84	3.08
38	0.93	0.75	1.03	0.83	1.37	1.10	3.41	2.53	4.09	3.28
39	0.99	0.79	1.08	0.87	1.45	1.16	3.62	2.90	4.33	3.47
40	1.04	0.83	1.12	0.90	1.52	1.22	3.82	3.06	4.58	3.67
41	1.11	0.89	1.21	0.98	1.66	1.33	4.20	3.37	5.05	4.05
42	1.18	0.95	1.30	1.05	1.88	1.45	4.58	3.67	5.52	4.42
43	1.25	1.01	1.40	1.12	1.94	1.55	4.96	3.98	6.00	4.81
44	1.31	1.05	1.49	1.19	2.08	1.67	5.34	4.28	6.47	5.18
45	1.39	1.12	1.58	1.27	2.22	1.78	5.71	4.58	6.95	5.56
46	1.55	1.24	1.77	1.42	2.46	1.98	6.30	5.04	7.62	6.10
47	1.71	1.38	1.97	1.58	2.71	2.18	6.87	5.50	8.31	6.65
48	1.88	1.51	2.15	1.73	2.95	2.36	7.44	5.95	9.00	7.20
49	2.04	1.63	2.35	1.88	3.20	2.56	8.02	6.42	9.68	7.75
50	2.20	1.77	2.53	2.03	3.44	2.75	8.59	6.88	10.36	8.29
51	2.50	2.01	2.86	2.29	3.85	3.08	9.45	7.57	11.41	9.13
52	2.81	2.25	3.20	2.56	4.26	3.42	10.32	8.26	12.45	9.96
53	3.11	2.49	3.53	2.83	4.67	3.74	11.19	8.95	13.49	10.79
54	3.42	2.74	3.85	3.08	5.07	4.06	12.06	9.65	14.54	11.63

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Note: Premiums are guaranteed to remain level for the first 20 years of coverage. Then, if still eligible, you may reapply for the 20-year level rates then in effect for a subsequent 20-year term; rates for a subsequent term would be determined based on the insured person’s then current age, health and tobacco/nicotine use and would be guaranteed for 20 years. If you or your spouse are not approved for a subsequent 20-year term of guaranteed rates, or do not apply for a subsequent 20-year term, coverage will continue in force on non-guaranteed rate basis with increasing premiums as the insured ages.

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Issue Age	Female* Super Preferred Nonsmoker	Female* Super Preferred Nonsmoker 20% Premium Credit**	Female* Preferred Nonsmoker	Female* Preferred Nonsmoker 20% Premium Credit**	Female* Nonsmoker	Female* Nonsmoker 20% Premium Credit**	Female* Preferred Smoker	Female* Preferred Smoker 20% Premium Credit**	Female* Smoker	Female* Smoker 20% Premium Credit**
20	\$0.49	\$0.39	\$0.56	\$0.45	\$0.75	\$0.60	\$1.54	\$1.23	\$1.81	\$1.45
21	0.49	0.39	0.56	0.45	0.75	0.60	1.54	1.23	1.81	1.45
22	0.49	0.39	0.56	0.45	0.75	0.60	1.54	1.23	1.81	1.45
23	0.49	0.39	0.56	0.45	0.75	0.60	1.54	1.23	1.81	1.45
24	0.49	0.39	0.56	0.45	0.75	0.60	1.54	1.23	1.81	1.45
25	0.49	0.39	0.56	0.45	0.75	0.60	1.54	1.23	1.81	1.45
26	0.49	0.39	0.56	0.45	0.75	0.60	1.54	1.23	1.81	1.45
27	0.49	0.39	0.56	0.45	0.75	0.60	1.54	1.23	1.81	1.45
28	0.49	0.39	0.56	0.45	0.75	0.60	1.54	1.23	1.81	1.45
29	0.49	0.39	0.56	0.45	0.75	0.60	1.54	1.23	1.81	1.45
30	0.49	0.39	0.56	0.45	0.75	0.60	1.54	1.23	1.81	1.45
31	0.51	0.42	0.60	0.48	0.79	0.63	1.66	1.33	1.98	1.58
32	0.53	0.43	0.61	0.49	0.82	0.66	1.80	1.45	2.14	1.72
33	0.55	0.44	0.64	0.52	0.85	0.68	1.94	1.55	2.30	1.85
34	0.56	0.45	0.66	0.53	0.90	0.73	2.08	1.67	2.47	1.98
35	0.58	0.47	0.70	0.56	0.94	0.75	2.21	1.78	2.64	2.12
36	0.62	0.50	0.72	0.58	1.00	0.80	2.44	1.95	2.91	2.33
37	0.65	0.52	0.75	0.61	1.06	0.85	2.65	2.12	3.18	2.55
38	0.67	0.54	0.79	0.63	1.11	0.89	2.86	2.29	3.45	2.77
39	0.70	0.57	0.81	0.65	1.17	0.94	3.09	2.48	3.73	2.98
40	0.73	0.58	0.84	0.68	1.24	0.99	3.30	2.65	4.00	3.20
41	0.80	0.64	0.93	0.75	1.36	1.09	3.67	2.94	4.45	3.57
42	0.85	0.68	1.01	0.82	1.49	1.19	4.04	3.23	4.90	3.93
43	0.92	0.74	1.10	0.88	1.62	1.30	4.40	3.53	5.36	4.29
44	1.00	0.80	1.19	0.95	1.75	1.40	4.77	3.82	5.80	4.65
45	1.06	0.85	1.27	1.02	1.88	1.51	5.14	4.12	6.26	5.02
46	1.16	0.93	1.40	1.12	2.05	1.64	5.32	4.26	6.89	5.52
47	1.26	1.02	1.53	1.23	2.21	1.78	5.51	4.42	7.51	6.02
48	1.36	1.09	1.65	1.33	2.39	1.92	5.70	4.56	8.14	6.52
49	1.47	1.18	1.77	1.42	2.56	2.05	5.89	4.72	8.76	7.02
50	1.57	1.26	1.90	1.53	2.74	2.19	6.07	4.86	9.38	7.51
51	1.73	1.38	2.09	1.68	2.99	2.39	7.23	5.78	10.26	8.22
52	1.90	1.52	2.27	1.82	3.23	2.58	8.40	6.72	11.15	8.92
53	2.05	1.64	2.45	1.97	3.48	2.78	9.55	7.64	12.01	9.62
54	2.20	1.77	2.64	2.12	3.73	2.98	10.71	8.58	12.90	10.32

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\*Male rates apply to all coverage issued to Montana residents, regardless of a person’s sex.

\*\*The current premium credit is not guaranteed and subject to change, however the 20- Year Level Term Life Insurance for ACP members has returned premium credits for several years. The current annual premium for all eligible children is \$12.00 for \$5,000 of life insurance.

Note: Premiums are guaranteed to remain level for the first 20 years of coverage. Then, if still eligible, you may reapply for the 20-year level rates then in effect for a subsequent 20-year term; rates for a subsequent term would be determined based on the insured person’s then current age, health and tobacco/nicotine use and would be guaranteed for 20 years. If you or your spouse are not approved for a subsequent 20-year term of guaranteed rates, or do not apply for a subsequent 20-year term, coverage will continue in force on non-guaranteed rate basis with increasing premiums as the insured ages.

## YOUR COST

The cost of this life insurance is based upon the member and spouse's gender, amount of insurance requested, usage of tobacco/nicotine products, health status, and attained age on the date coverage is issued. Premium contributions will vary depending upon the options chosen.

Only non-smokers meeting the highest underwriting standards will qualify for "Super-Preferred" rates. Other non-smokers may qualify for the higher "Preferred" or "Non-Smoker" rates. (Note: Smokers may only qualify for "Preferred Smoker" or "Smoker" Rates.) Upon approval of your application, you will be notified of the rate classification for each approved person.

### Current 2023 Monthly Premium Contributions<sup>†</sup> Per \$10,000 Benefit Amount Face Amounts \$500,000 - \$999,999<sup>††</sup>

Issue Age	Male Super Preferred Nonsmoker	Male Super Preferred Nonsmoker 20% Premium Credit**	Male Preferred Nonsmoker	Male Preferred Nonsmoker 20% Premium Credit**	Male Nonsmoker	Male Nonsmoker 20% Premium Credits**	Male Preferred Smoker	Male Preferred Smoker 20% Premium Credit**	Male Smoker	Male Smoker 20% Premium Credit**
20	\$0.54	\$0.43	\$0.61	\$0.49	\$0.85	\$0.68	\$1.94	\$1.55	\$2.36	\$1.89
21	0.54	0.43	0.61	0.49	0.85	0.68	1.94	1.55	2.36	1.89
22	0.54	0.43	0.61	0.49	0.85	0.68	1.94	1.55	2.36	1.89
23	0.54	0.43	0.61	0.49	0.85	0.68	1.94	1.55	2.36	1.89
24	0.54	0.43	0.61	0.49	0.85	0.68	1.94	1.55	2.36	1.89
25	0.54	0.43	0.61	0.49	0.85	0.68	1.94	1.55	2.36	1.89
26	0.54	0.43	0.61	0.49	0.85	0.68	1.94	1.55	2.36	1.89
27	0.54	0.43	0.61	0.49	0.85	0.68	1.94	1.55	2.36	1.89
28	0.54	0.43	0.61	0.49	0.85	0.68	1.94	1.55	2.36	1.89
29	0.54	0.43	0.61	0.49	0.85	0.68	1.94	1.55	2.36	1.89
30	0.54	0.43	0.61	0.49	0.85	0.68	1.94	1.55	2.36	1.89
31	0.55	0.45	0.63	0.51	0.90	0.72	2.08	1.67	2.52	2.02
32	0.57	0.46	0.64	0.52	0.93	0.75	2.20	1.77	2.66	2.13
33	0.58	0.47	0.65	0.53	0.97	0.78	2.35	1.88	2.81	2.25
34	0.60	0.48	0.66	0.53	1.00	0.81	2.47	1.98	2.96	2.38
35	0.61	0.49	0.69	0.55	1.04	0.83	2.60	2.08	3.11	2.49
36	0.65	0.52	0.72	0.58	1.11	0.89	2.80	2.25	3.36	2.69
37	0.67	0.54	0.75	0.61	1.19	0.95	3.01	2.42	3.60	2.88
38	0.71	0.58	0.80	0.64	1.27	1.02	3.21	2.58	3.85	3.08
39	0.74	0.59	0.83	0.67	1.35	1.08	3.41	2.73	4.10	3.28
40	0.78	0.63	0.87	0.70	1.42	1.14	3.62	2.90	4.34	3.48
41	0.85	0.68	0.97	0.78	1.55	1.25	4.00	3.20	4.80	3.84
42	0.94	0.75	1.08	0.87	1.70	1.36	4.37	3.50	5.27	4.22
43	1.01	0.82	1.19	0.95	1.84	1.48	4.75	3.80	5.74	4.59
44	1.10	0.88	1.30	1.04	1.98	1.58	5.12	4.10	6.20	4.96
45	1.18	0.95	1.40	1.13	2.11	1.69	5.50	4.40	6.66	5.33
46	1.34	1.08	1.60	1.28	2.36	1.89	6.06	4.85	7.34	5.88
47	1.49	1.19	1.80	1.44	2.61	2.09	6.62	5.30	8.00	6.41
48	1.65	1.32	1.99	1.59	2.85	2.28	7.20	5.76	8.68	6.95
49	1.80	1.45	2.18	1.75	3.10	2.48	7.76	6.22	9.35	7.48
50	1.95	1.57	2.37	1.90	3.35	2.68	8.33	6.67	10.02	8.02
51	2.25	1.80	2.69	2.15	3.75	3.01	9.18	7.35	11.05	8.84
52	2.53	2.03	3.02	2.42	4.17	3.34	10.04	8.03	12.07	9.66
53	2.81	2.25	3.35	2.68	4.58	3.67	10.90	8.72	13.09	10.48
54	3.10	2.48	3.66	2.93	4.98	3.98	11.75	9.40	14.11	11.29

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

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

\*Male rates apply to all coverage issued to Montana residents, regardless of a person's sex.

\*\*The current premium credit is not guaranteed and subject to change, however the 20-Year Level Term Life Insurance for ACP members has returned premium credits for several years. The current annual premium for all eligible children is \$12.00 for \$5,000 of life insurance.

Note: Premiums are guaranteed to remain level for the first 20 years of coverage. Then, if still eligible, you may reapply for the 20-year level rates then in effect for a subsequent 20-year term; rates for a subsequent term would be determined based on the insured person's then current age, health and tobacco/nicotine use and would be guaranteed for 20 years. If you or your spouse are not approved for a subsequent 20-year term of guaranteed rates, or do not apply for a subsequent 20-year term, coverage will continue in force on non-guaranteed rate basis with increasing premiums as the insured ages.

# YOUR COST

The cost of this life insurance is based upon the member and spouse’s gender, amount of insurance requested, usage of tobacco/nicotine products, health status, and attained age on the date coverage is issued. Premium contributions will vary depending upon the options chosen.

Only non-smokers meeting the highest underwriting standards will qualify for “Super-Preferred” rates. Other non-smokers may qualify for the higher “Preferred” or “Non-Smoker” rates. (Note: Smokers may only qualify for “Preferred Smoker” or “Smoker” Rates.) Upon approval of your application, you will be notified of the rate classification for each approved person.

## Current 2023 Monthly Premium Contributions<sup>†</sup> Per \$10,000 Benefit Amount Face Amounts \$500,000 - \$999,999<sup>††</sup>

Issue Age	Female* Super Preferred Nonsmoker	Female* Super Preferred Nonsmoker 20% Premium Credit**	Female* Preferred Nonsmoker	Female* Preferred Nonsmoker 20% Premium Credit**	Female* Nonsmoker	Female* Nonsmoker 20% Premium Credit**	Female* Preferred Smoker	Female* Preferred Smoker 20% Premium Credit**	Female* Smoker	Female* Smoker 20% Premium Credit**
20	\$0.36	\$0.29	\$0.43	\$0.35	\$0.62	\$0.50	\$1.30	\$1.04	\$1.55	\$1.25
21	0.36	0.29	0.43	0.35	0.62	0.50	1.30	1.04	1.55	1.25
22	0.36	0.29	0.43	0.35	0.62	0.50	1.30	1.04	1.55	1.25
23	0.36	0.29	0.43	0.35	0.62	0.50	1.30	1.04	1.55	1.25
24	0.36	0.29	0.43	0.35	0.62	0.50	1.30	1.04	1.55	1.25
25	0.36	0.29	0.43	0.35	0.62	0.50	1.30	1.04	1.55	1.25
26	0.36	0.29	0.43	0.35	0.62	0.50	1.30	1.04	1.55	1.25
27	0.36	0.29	0.43	0.35	0.62	0.50	1.30	1.04	1.55	1.25
28	0.36	0.29	0.43	0.35	0.62	0.50	1.30	1.04	1.55	1.25
29	0.36	0.29	0.43	0.35	0.62	0.50	1.30	1.04	1.55	1.25
30	0.36	0.29	0.43	0.35	0.62	0.50	1.30	1.04	1.55	1.25
31	0.38	0.31	0.45	0.36	0.66	0.53	1.43	1.15	1.71	1.38
32	0.40	0.32	0.46	0.38	0.70	0.57	1.55	1.25	1.86	1.49
33	0.42	0.34	0.48	0.38	0.75	0.60	1.68	1.35	2.02	1.62
34	0.44	0.35	0.50	0.41	0.79	0.63	1.81	1.45	2.18	1.75
35	0.45	0.37	0.53	0.43	0.83	0.67	1.94	1.55	2.34	1.88
36	0.48	0.38	0.56	0.45	0.89	0.72	2.15	1.73	2.58	2.07
37	0.51	0.42	0.60	0.48	0.95	0.76	2.35	1.88	2.84	2.28
38	0.54	0.43	0.64	0.52	1.01	0.82	2.56	2.05	3.10	2.48
39	0.57	0.46	0.67	0.54	1.07	0.86	2.77	2.22	3.35	2.68
40	0.60	0.48	0.71	0.58	1.13	0.91	2.98	2.38	3.60	2.88
41	0.66	0.53	0.81	0.64	1.26	1.02	3.32	2.66	4.03	3.23
42	0.73	0.58	0.88	0.71	1.39	1.12	3.67	2.94	4.46	3.58
43	0.80	0.64	0.95	0.76	1.52	1.12	4.02	3.22	4.88	3.91
44	0.85	0.68	1.03	0.83	1.65	1.32	4.36	3.49	5.30	4.25
45	0.92	0.74	1.11	0.89	1.77	1.42	4.70	3.77	5.74	4.59
46	1.02	0.82	1.24	0.99	1.95	1.56	4.89	3.92	6.32	5.06
47	1.11	0.89	1.35	1.08	2.12	1.70	5.07	4.06	6.90	5.53
48	1.21	0.98	1.47	1.18	2.30	1.84	5.25	4.21	7.50	6.00
49	1.31	1.05	1.59	1.28	2.47	1.98	5.44	4.35	8.08	6.47
50	1.42	1.14	1.72	1.38	2.67	2.12	5.62	4.50	8.67	6.94
51	1.56	1.25	1.90	1.52	2.90	2.32	6.70	5.37	9.50	7.60
52	1.72	1.38	2.07	1.66	3.14	2.52	7.79	6.23	10.32	8.26
53	1.86	1.49	2.25	1.80	3.39	2.72	8.87	7.10	11.15	8.92
54	2.02	1.62	2.41	1.93	3.64	2.92	9.95	7.17	11.97	9.58

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

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

\*Male rates apply to all coverage issued to Montana residents, regardless of a person’s sex.

\*\*The current premium credit is not guaranteed and subject to change, however the 20- Year Level Term Life Insurance for ACP members has returned premium credits for several years. The current annual premium for all eligible children is \$12.00 for \$5,000 of life insurance.

Note: Premiums are guaranteed to remain level for the first 20 years of coverage. Then, if still eligible, you may reapply for the 20-year level rates then in effect for a subsequent 20-year term; rates for a subsequent term would be determined based on the insured person’s then current age, health and tobacco/nicotine use and would be guaranteed for 20 years. If you or your spouse are not approved for a subsequent 20-year term of guaranteed rates, or do not apply for a subsequent 20-year term, coverage will continue in force on non-guaranteed rate basis with increasing premiums as the insured ages.



# YOUR COST

The cost of this life insurance is based upon the member and spouse’s gender, amount of insurance requested, usage of tobacco/nicotine products, health status, and attained age on the date coverage is issued. Premium contributions will vary depending upon the options chosen.

Only non-smokers meeting the highest underwriting standards will qualify for “Super-Preferred” rates. Other non-smokers may qualify for the higher “Preferred” or “Non-Smoker” rates. (Note: Smokers may only qualify for “Preferred Smoker” or “Smoker” Rates.) Upon approval of your application, you will be notified of the rate classification for each approved person.

## Current 2023 Monthly Premium Contributions<sup>†</sup> Per \$10,000 Benefit Amount Face Amounts \$1,000,000 - \$2,000,000<sup>††</sup>

Issue Age	Male Super Preferred Nonsmoker	Male Super Preferred Nonsmoker 20% Premium Credit**	Male Preferred Nonsmoker	Male Preferred Nonsmoker 20% Premium Credit**	Male Nonsmoker	Male Nonsmoker 20% Premium Credit**	Male Preferred Smoker	Male Preferred Smoker 20% Premium Credit**	Male Smoker	Male Smoker 20% Premium Credit**
20	\$0.46	\$0.38	\$0.55	\$0.45	\$0.80	\$0.65	\$1.85	\$1.48	\$2.26	\$1.82
21	0.46	0.38	0.55	0.45	0.80	0.65	1.85	1.48	2.26	1.82
22	0.46	0.38	0.55	0.45	0.80	0.65	1.85	1.48	2.26	1.82
23	0.46	0.38	0.55	0.45	0.80	0.65	1.85	1.48	2.26	1.82
24	0.46	0.38	0.55	0.45	0.80	0.65	1.85	1.48	2.26	1.82
25	0.46	0.38	0.55	0.45	0.80	0.65	1.85	1.48	2.26	1.82
26	0.46	0.38	0.55	0.45	0.80	0.65	1.85	1.48	2.26	1.82
27	0.46	0.38	0.55	0.45	0.80	0.65	1.85	1.48	2.26	1.82
28	0.46	0.38	0.55	0.45	0.80	0.65	1.85	1.48	2.26	1.82
29	0.46	0.38	0.55	0.45	0.80	0.65	1.85	1.48	2.26	1.82
30	0.46	0.38	0.55	0.45	0.80	0.65	1.85	1.48	2.26	1.82
31	0.46	0.38	0.57	0.46	0.84	0.68	1.98	1.58	2.40	1.93
32	0.50	0.41	0.58	0.47	0.88	0.71	2.10	1.68	2.55	2.05
33	0.53	0.43	0.60	0.48	0.91	0.73	2.22	1.78	2.69	2.15
34	0.55	0.44	0.61	0.49	0.95	0.76	2.35	1.88	2.84	2.28
35	0.56	0.45	0.63	0.51	0.99	0.79	2.48	1.98	2.99	2.39
36	0.60	0.48	0.66	0.53	1.06	0.85	2.68	2.15	3.22	2.58
37	0.63	0.51	0.71	0.58	1.13	0.91	2.89	2.32	3.46	2.78
38	0.66	0.53	0.75	0.60	1.20	0.96	3.08	2.47	3.71	2.98
39	0.70	0.56	0.79	0.63	1.27	1.02	3.28	2.63	3.95	3.16
40	0.73	0.58	0.83	0.67	1.35	1.08	3.48	2.78	4.19	3.35
41	0.81	0.65	0.93	0.75	1.48	1.18	3.84	3.08	4.64	3.72
42	0.89	0.72	1.03	0.83	1.62	1.30	4.20	3.37	5.09	4.08
43	0.97	0.78	1.13	0.91	1.75	1.41	4.57	3.66	5.53	4.43
44	1.04	0.83	1.25	1.00	1.89	1.52	4.93	3.95	5.98	4.78
45	1.12	0.90	1.35	1.08	2.02	1.62	5.30	4.24	6.43	5.15
46	1.27	1.02	1.53	1.23	2.26	1.82	5.85	4.68	7.08	5.67
47	1.43	1.15	1.71	1.38	2.50	2.00	6.39	5.12	7.73	6.18
48	1.57	1.26	1.90	1.52	2.74	2.19	6.94	5.55	8.39	6.72
49	1.72	1.38	2.09	1.68	2.98	2.38	7.49	5.99	9.04	7.23
50	1.88	1.51	2.27	1.82	3.21	2.58	8.03	6.43	9.69	7.75
51	2.14	1.72	2.58	2.07	3.60	2.88	8.85	7.08	10.66	8.53
52	2.41	1.93	2.90	2.32	4.01	3.22	9.68	7.75	11.65	9.32
53	2.69	2.15	3.20	2.57	4.40	3.53	10.50	8.40	12.63	10.11
54	2.96	2.38	3.51	2.82	4.80	3.84	11.32	9.06	13.61	10.89

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

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

\*Male rates apply to all coverage issued to Montana residents, regardless of a person’s sex.

\*\*The current premium credit is not guaranteed and subject to change, however the 20- Year Level Term Life Insurance for ACP members has returned premium credits for several years. The current annual premium for all eligible children is \$12.00 for \$5,000 of life insurance.

Note: Premiums are guaranteed to remain level for the first 20 years of coverage. Then, if still eligible, you may reapply for the 20-year level rates then in effect for a subsequent 20-year term; rates for a subsequent term would be determined based on the insured person’s then current age, health and tobacco/nicotine use and would be guaranteed for 20 years. If you or your spouse are not approved for a subsequent 20-year term of guaranteed rates, or do not apply for a subsequent 20-year term, coverage will continue in force on non-guaranteed rate basis with increasing premiums as the insured ages.

# YOUR COST

The cost of this life insurance is based upon the member and spouse’s gender, amount of insurance requested, usage of tobacco/nicotine products, health status, and attained age on the date coverage is issued. Premium contributions will vary depending upon the options chosen.

Only non-smokers meeting the highest underwriting standards will qualify for “Super-Preferred” rates. Other non-smokers may qualify for the higher “Preferred” or “Non-Smoker” rates. (Note: Smokers may only qualify for “Preferred Smoker” or “Smoker” Rates.) Upon approval of your application, you will be notified of the rate classification for each approved person.

## Current 2023 Monthly Premium Contributions<sup>†</sup> Per \$10,000 Benefit Amount Face Amounts \$1,000,000 - \$2,000,000<sup>††</sup>

Issue Age	Female* Super Preferred Nonsmoker	Female* Super Preferred Nonsmoker 20% Premium Credit**	Female* Preferred Nonsmoker	Female* Preferred Nonsmoker 20% Premium Credit**	Female* Nonsmoker	Female* Nonsmoker 20% Premium Credit**	Female* Preferred Smoker	Female* Preferred Smoker 20% Premium Credit**	Female* Smoker	Female* Smoker 20% Premium Credit**
20	\$0.32	\$0.26	\$0.38	\$0.31	\$0.56	\$0.45	\$1.21	\$0.98	\$1.46	\$1.18
21	0.32	0.26	0.38	0.31	0.56	0.45	1.21	0.98	1.46	1.18
22	0.32	0.26	0.38	0.31	0.56	0.45	1.21	0.98	1.46	1.18
23	0.32	0.26	0.38	0.31	0.56	0.45	1.21	0.98	1.46	1.18
24	0.32	0.26	0.38	0.31	0.56	0.45	1.21	0.98	1.46	1.18
25	0.32	0.26	0.38	0.31	0.56	0.45	1.21	0.98	1.46	1.18
26	0.32	0.26	0.38	0.31	0.56	0.45	1.21	0.98	1.46	1.18
27	0.32	0.26	0.38	0.31	0.56	0.45	1.21	0.98	1.46	1.18
28	0.32	0.26	0.38	0.31	0.56	0.45	1.21	0.98	1.46	1.18
29	0.32	0.26	0.38	0.31	0.56	0.45	1.21	0.98	1.46	1.18
30	0.32	0.26	0.38	0.31	0.56	0.45	1.21	0.98	1.46	1.18
31	0.34	0.28	0.40	0.32	0.61	0.49	1.35	1.08	1.62	1.30
32	0.35	0.28	0.42	0.34	0.65	0.52	1.46	1.18	1.77	1.42
33	0.37	0.30	0.44	0.35	0.70	0.56	1.59	1.28	1.92	1.54
34	0.39	0.32	0.45	0.37	0.73	0.58	1.72	1.38	2.08	1.67
35	0.41	0.33	0.47	0.38	0.76	0.62	1.84	1.48	2.22	1.78
36	0.44	0.35	0.51	0.42	0.83	0.67	2.04	1.63	2.47	1.98
37	0.47	0.38	0.55	0.44	0.89	0.72	2.25	1.80	2.72	2.18
38	0.50	0.41	0.58	0.47	0.95	0.76	2.45	1.96	2.96	2.38
39	0.53	0.43	0.62	0.50	1.00	0.81	2.65	2.12	3.21	2.58
40	0.55	0.45	0.65	0.53	1.07	0.86	2.85	2.28	3.46	2.78
41	0.62	0.50	0.74	0.59	1.19	0.95	3.19	2.55	3.88	3.11
42	0.69	0.55	0.81	0.65	1.31	1.05	3.51	2.82	4.30	3.44
43	0.74	0.59	0.90	0.72	1.44	1.15	3.85	3.08	4.70	3.77
44	0.80	0.65	0.98	0.78	1.56	1.25	4.20	3.36	5.12	4.10
45	0.85	0.68	1.05	0.85	1.68	1.35	4.54	3.63	5.53	4.43
46	0.96	0.78	1.17	0.94	1.85	1.48	4.70	3.77	6.10	4.88
47	1.05	0.85	1.28	1.03	2.02	1.62	4.89	3.92	6.66	5.33
48	1.15	0.92	1.40	1.12	2.20	1.76	5.07	4.06	7.23	5.78
49	1.25	1.00	1.52	1.22	2.36	1.89	5.25	4.21	7.79	6.23
50	1.34	1.08	1.63	1.31	2.54	2.03	5.43	4.35	8.35	6.68
51	1.48	1.18	1.80	1.45	2.77	2.22	6.48	5.18	9.15	7.33
52	1.63	1.31	1.97	1.58	3.01	2.42	7.51	6.02	9.95	7.96
53	1.77	1.42	2.13	1.71	3.25	2.61	8.55	6.84	10.74	8.59
54	1.92	1.54	2.30	1.84	3.49	2.79	9.59	7.68	11.54	9.23

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

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

\*Male rates apply to all coverage issued to Montana residents, regardless of a person’s sex.

\*\*The current premium credit is not guaranteed and subject to change, however the 20- Year Level Term Life Insurance for ACP members has returned premium credits for several years. The current annual premium for all eligible children is \$12.00 for \$5,000 of life insurance.

Note: Premiums are guaranteed to remain level for the first 20 years of coverage. Then, if still eligible, you may reapply for the 20-year level rates then in effect for a subsequent 20-year term; rates for a subsequent term would be determined based on the insured person’s then current age, health and tobacco/nicotine use and would be guaranteed for 20 years. If you or your spouse are not approved for a subsequent 20-year term of guaranteed rates, or do not apply for a subsequent 20-year term, coverage will continue in force on non-guaranteed rate basis with increasing premiums as the insured ages.