

# 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. Premiums 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 Premiums<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	\$0.76	\$0.62	\$0.81	\$0.65	\$0.93	\$0.75	\$1.92	\$1.54	\$2.21	\$1.78
21	0.76	0.62	0.81	0.65	0.93	0.75	1.92	1.54	2.21	1.78
22	0.76	0.62	0.81	0.65	0.93	0.75	1.92	1.54	2.21	1.78
23	0.76	0.62	0.81	0.65	0.93	0.75	1.92	1.54	2.21	1.78
24	0.76	0.62	0.81	0.65	0.93	0.75	1.92	1.54	2.21	1.78
25	0.76	0.62	0.81	0.65	0.93	0.75	1.92	1.54	2.21	1.78
26	0.76	0.62	0.81	0.65	0.93	0.75	1.92	1.54	2.22	1.78
27	0.78	0.63	0.81	0.65	0.93	0.75	1.92	1.54	2.22	1.78
28	0.78	0.63	0.81	0.65	0.94	0.75	1.93	1.55	2.23	1.78
29	0.79	0.63	0.81	0.65	0.94	0.75	1.93	1.55	2.23	1.78
30	0.79	0.63	0.81	0.65	0.94	0.75	1.93	1.55	2.25	1.80
31	0.79	0.63	0.82	0.66	0.95	0.76	1.99	1.59	2.30	1.85
32	0.79	0.63	0.83	0.67	0.96	0.78	2.05	1.64	2.37	1.90
33	0.79	0.63	0.84	0.68	0.98	0.78	2.10	1.68	2.45	1.96
34	0.79	0.63	0.85	0.68	0.99	0.79	2.17	1.74	2.50	2.01
35	0.79	0.63	0.85	0.68	1.00	0.80	2.22	1.78	2.57	2.06
36	0.81	0.65	0.89	0.72	1.03	0.83	2.34	1.88	2.71	2.18
37	0.84	0.68	0.91	0.73	1.07	0.86	2.45	1.96	2.85	2.28
38	0.85	0.68	0.95	0.76	1.11	0.89	2.55	2.04	2.98	2.38
39	0.89	0.72	0.98	0.78	1.15	0.93	2.65	2.13	3.11	2.49
40	0.91	0.73	1.00	0.81	1.19	0.95	2.76	2.22	3.25	2.61
41	0.95	0.76	1.05	0.85	1.26	1.02	2.98	2.38	3.51	2.82
42	0.99	0.79	1.09	0.88	1.33	1.07	3.19	2.55	3.78	3.03
43	1.01	0.82	1.13	0.91	1.40	1.12	3.40	2.72	4.05	3.25
44	1.05	0.85	1.17	0.94	1.46	1.18	3.60	2.88	4.32	3.46
45	1.09	0.88	1.21	0.98	1.54	1.23	3.82	3.06	4.59	3.68
46	1.17	0.94	1.30	1.05	1.65	1.32	4.17	3.34	5.01	4.02
47	1.25	1.01	1.40	1.13	1.76	1.42	4.51	3.62	5.43	4.35
48	1.34	1.08	1.50	1.20	1.88	1.51	4.85	3.88	5.85	4.68
49	1.42	1.14	1.60	1.28	2.00	1.60	5.20	4.17	6.28	5.03
50	1.50	1.20	1.70	1.36	2.10	1.68	5.55	4.45	6.70	5.36
51	1.65	1.33	1.85	1.48	2.30	1.85	6.10	4.88	7.35	5.88
52	1.81	1.45	2.03	1.63	2.50	2.01	6.63	5.31	8.03	6.43
53	1.97	1.58	2.20	1.76	2.70	2.17	7.18	5.75	8.69	6.95
54	2.12	1.70	2.37	1.90	2.90	2.33	7.72	6.18	9.35	7.48
55	2.28	1.83	2.54	2.03	3.10	2.48	8.26	6.62	10.01	8.02
56	2.50	2.00	2.80	2.24	3.40	2.73	9.09	7.28	11.03	8.83
57	2.72	2.18	3.04	2.43	3.71	2.98	9.91	7.93	12.05	9.65
58	2.94	2.35	3.30	2.64	4.01	3.22	10.75	8.60	13.07	10.46
59	3.16	2.53	3.55	2.84	4.31	3.45	11.57	9.26	14.09	11.28
60	3.38	2.71	3.80	3.05	4.61	3.69	12.40	9.92	15.10	12.08
61	3.60	2.88	4.05	3.25	4.92	3.94	13.22	10.58	16.12	12.90
62	3.82	3.06	4.30	3.45	5.22	4.18	14.05	11.24	17.14	13.72
63	4.04	3.23	4.56	3.65	5.52	4.42	14.88	11.91	18.15	14.53
64	4.26	3.42	4.81	3.85	5.83	4.67	15.70	12.57	19.17	15.34

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

<sup>††</sup>As previously noted, member and spouse benefits under this coverage are available in \$10,000 units.

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

\*\*The current 20% premium credit is not guaranteed and is subject to change, however the 10-year Level Term Life Insurance coverage 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 10 years of coverage. Then, if still eligible, you may reapply for 10-year level rates then in effect for a subsequent 10-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 guaranteed for 10 years. If you or your spouse are not approved for a subsequent 10-year term of guaranteed rates, or do not apply for a subsequent 10-year term, coverage will continue in force on a non-guaranteed basis with increasing premiums as the insured ages.

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## Current 2023 Monthly Premiums<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 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	\$0.70	\$0.57	\$0.78	\$0.63	\$0.80	\$0.64	\$1.35	\$1.08	\$1.39	\$1.12
21	0.70	0.57	0.78	0.63	0.80	0.64	1.35	1.08	1.39	1.12
22	0.70	0.57	0.78	0.63	0.80	0.64	1.35	1.08	1.39	1.12
23	0.70	0.57	0.78	0.63	0.80	0.64	1.35	1.08	1.39	1.12
24	0.70	0.57	0.78	0.63	0.80	0.64	1.35	1.08	1.39	1.12
25	0.70	0.57	0.78	0.63	0.80	0.64	1.35	1.08	1.39	1.12
26	0.70	0.57	0.78	0.63	0.80	0.65	1.38	1.11	1.43	1.15
27	0.71	0.58	0.78	0.63	0.81	0.65	1.40	1.13	1.47	1.18
28	0.71	0.58	0.78	0.63	0.82	0.66	1.44	1.15	1.50	1.20
29	0.72	0.58	0.78	0.63	0.83	0.67	1.46	1.18	1.55	1.24
30	0.72	0.58	0.78	0.63	0.84	0.68	1.49	1.19	1.58	1.27
31	0.72	0.58	0.79	0.63	0.85	0.68	1.55	1.25	1.65	1.33
32	0.73	0.58	0.80	0.64	0.87	0.70	1.62	1.30	1.73	1.38
33	0.73	0.58	0.80	0.65	0.88	0.71	1.70	1.36	1.80	1.45
34	0.74	0.59	0.81	0.65	0.90	0.72	1.75	1.41	1.88	1.51
35	0.74	0.59	0.82	0.66	0.90	0.73	1.82	1.46	1.95	1.56
36	0.75	0.61	0.84	0.68	0.95	0.76	1.95	1.56	2.10	1.68
37	0.78	0.63	0.85	0.68	0.99	0.79	2.07	1.66	2.26	1.82
38	0.80	0.65	0.89	0.72	1.03	0.83	2.20	1.76	2.40	1.93
39	0.82	0.66	0.90	0.73	1.07	0.86	2.31	1.85	2.56	2.05
40	0.84	0.68	0.92	0.74	1.11	0.89	2.45	1.96	2.72	2.18
41	0.88	0.71	0.98	0.78	1.19	0.95	2.67	2.14	3.01	2.42
42	0.92	0.74	1.03	0.83	1.26	1.02	2.90	2.33	3.29	2.63
43	0.96	0.78	1.09	0.88	1.35	1.08	3.13	2.51	3.57	2.86
44	1.00	0.81	1.15	0.92	1.42	1.14	3.36	2.69	3.85	3.08
45	1.04	0.83	1.20	0.96	1.49	1.19	3.59	2.88	4.14	3.32
46	1.11	0.89	1.28	1.03	1.59	1.28	3.75	3.00	4.56	3.65
47	1.18	0.95	1.37	1.10	1.70	1.36	3.90	3.13	4.97	3.98
48	1.25	1.01	1.45	1.17	1.80	1.45	4.05	3.25	5.40	4.32
49	1.31	1.05	1.55	1.24	1.90	1.53	4.21	3.38	5.82	4.66
50	1.39	1.12	1.63	1.31	2.00	1.61	4.37	3.50	6.23	4.98
51	1.48	1.18	1.74	1.39	2.13	1.71	4.92	3.94	6.79	5.43
52	1.57	1.26	1.84	1.48	2.25	1.81	5.46	4.38	7.34	5.88
53	1.67	1.34	1.95	1.56	2.38	1.91	6.01	4.82	7.90	6.32
54	1.76	1.42	2.05	1.64	2.50	2.00	6.55	5.25	8.45	6.76
55	1.85	1.48	2.16	1.73	2.63	2.11	7.10	5.68	9.00	7.20
56	2.01	1.62	2.35	1.88	2.85	2.28	7.86	6.29	9.77	7.82
57	2.17	1.74	2.54	2.03	3.09	2.48	8.62	6.90	10.54	8.43
58	2.31	1.85	2.72	2.18	3.32	2.66	9.38	7.51	11.30	9.05
59	2.47	1.98	2.91	2.33	3.55	2.85	10.15	8.12	12.08	9.67
60	2.63	2.11	3.10	2.48	3.78	3.03	10.90	8.73	12.84	10.28
61	2.78	2.23	3.28	2.63	4.01	3.22	11.66	9.33	13.61	10.89
62	2.94	2.35	3.47	2.78	4.24	3.39	12.43	9.95	14.37	11.50
63	3.09	2.48	3.65	2.93	4.48	3.58	13.19	10.55	15.15	12.12
64	3.24	2.59	3.85	3.08	4.70	3.77	13.95	11.16	15.92	12.74

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## Current 2023 Monthly Premiums<sup>†</sup> Per \$10,000 Benefit Amount Face Amounts \$250,000<sup>†</sup> - \$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	\$0.50	\$0.41	\$0.54	\$0.43	\$0.63	\$0.51	\$1.40	\$1.12	\$1.65	\$1.32
21	0.50	0.41	0.54	0.43	0.63	0.51	1.40	1.12	1.65	1.32
22	0.50	0.41	0.54	0.43	0.63	0.51	1.40	1.12	1.65	1.32
23	0.50	0.41	0.54	0.43	0.63	0.51	1.40	1.12	1.65	1.32
24	0.50	0.41	0.54	0.43	0.63	0.51	1.40	1.12	1.65	1.32
25	0.50	0.41	0.54	0.43	0.63	0.51	1.40	1.12	1.65	1.32
26	0.50	0.41	0.54	0.43	0.63	0.51	1.40	1.12	1.65	1.33
27	0.50	0.41	0.54	0.43	0.63	0.51	1.40	1.13	1.66	1.34
28	0.51	0.42	0.54	0.43	0.64	0.52	1.40	1.13	1.67	1.34
29	0.51	0.42	0.54	0.43	0.64	0.52	1.42	1.14	1.68	1.35
30	0.51	0.42	0.54	0.43	0.64	0.52	1.42	1.14	1.70	1.36
31	0.51	0.42	0.55	0.44	0.65	0.52	1.47	1.18	1.75	1.41
32	0.51	0.42	0.55	0.45	0.66	0.53	1.53	1.23	1.81	1.45
33	0.51	0.42	0.57	0.46	0.67	0.54	1.58	1.27	1.88	1.51
34	0.51	0.42	0.58	0.47	0.70	0.56	1.64	1.32	1.93	1.55
35	0.51	0.42	0.60	0.48	0.70	0.57	1.70	1.36	2.00	1.60
36	0.54	0.43	0.61	0.49	0.74	0.59	1.80	1.44	2.12	1.70
37	0.56	0.45	0.64	0.52	0.78	0.63	1.90	1.52	2.25	1.81
38	0.58	0.47	0.65	0.53	0.82	0.66	2.00	1.61	2.37	1.90
39	0.61	0.49	0.69	0.55	0.85	0.68	2.10	1.68	2.50	2.00
40	0.64	0.52	0.70	0.57	0.90	0.72	2.20	1.77	2.63	2.11
41	0.67	0.54	0.75	0.60	0.97	0.78	2.40	1.92	2.87	2.30
42	0.71	0.58	0.80	0.64	1.03	0.83	2.60	2.08	3.11	2.49
43	0.75	0.60	0.85	0.68	1.10	0.88	2.80	2.24	3.36	2.69
44	0.79	0.63	0.90	0.72	1.17	0.94	3.00	2.40	3.60	2.88
45	0.82	0.66	0.94	0.75	1.25	1.00	3.19	2.55	3.85	3.08
46	0.90	0.73	1.03	0.83	1.35	1.08	3.50	2.81	4.23	3.38
47	0.98	0.78	1.12	0.90	1.46	1.18	3.83	3.07	4.61	3.69
48	1.06	0.85	1.20	0.97	1.57	1.26	4.14	3.32	5.00	4.01
49	1.13	0.91	1.30	1.04	1.68	1.35	4.46	3.58	5.39	4.32
50	1.21	0.98	1.39	1.12	1.80	1.44	4.78	3.83	5.77	4.62
51	1.36	1.09	1.55	1.25	1.99	1.59	5.28	4.23	6.38	5.11
52	1.51	1.22	1.71	1.38	2.19	1.75	5.77	4.62	6.98	5.58
53	1.66	1.33	1.88	1.51	2.38	1.91	6.28	5.03	7.59	6.08
54	1.81	1.45	2.03	1.63	2.58	2.07	6.77	5.42	8.19	6.55
55	1.95	1.57	2.20	1.76	2.77	2.22	7.26	5.82	8.80	7.04
56	2.17	1.74	2.44	1.95	3.07	2.46	8.03	6.43	9.71	7.78
57	2.38	1.91	2.68	2.15	3.36	2.69	8.78	7.03	10.64	8.52
58	2.60	2.08	2.92	2.34	3.65	2.92	9.54	7.63	11.55	9.25
59	2.81	2.25	3.17	2.54	3.94	3.15	10.29	8.23	12.48	9.98
60	3.02	2.42	3.40	2.73	4.23	3.38	11.05	8.85	13.40	10.72
61	3.23	2.58	3.65	2.92	4.52	3.62	11.81	9.45	14.31	11.45
62	3.45	2.76	3.90	3.12	4.82	3.86	12.56	10.05	15.24	12.19
63	3.66	2.93	4.13	3.31	5.10	4.08	13.32	10.66	16.15	12.93
64	3.87	3.10	4.38	3.51	5.40	4.32	14.08	11.27	17.08	13.67

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Issue Age	Female* Super Preferred Nonsmoker	Female* Super Preferred Nonsmoker 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	\$0.38	\$0.31	\$0.43	\$0.35	\$0.48	\$0.38	\$0.93	\$0.75	\$0.99	\$0.79
21	0.38	0.31	0.43	0.35	0.48	0.38	0.93	0.75	0.99	0.79
22	0.38	0.31	0.43	0.35	0.48	0.38	0.93	0.75	0.99	0.79
23	0.38	0.31	0.43	0.35	0.48	0.38	0.93	0.75	0.99	0.79
24	0.38	0.31	0.43	0.35	0.48	0.38	0.93	0.75	0.99	0.79
25	0.38	0.31	0.43	0.35	0.48	0.38	0.93	0.75	0.99	0.79
26	0.39	0.32	0.43	0.35	0.49	0.39	0.96	0.78	1.03	0.83
27	0.39	0.32	0.44	0.35	0.50	0.41	0.99	0.79	1.07	0.86
28	0.40	0.32	0.44	0.35	0.51	0.42	1.02	0.82	1.11	0.89
29	0.40	0.32	0.45	0.36	0.52	0.42	1.05	0.85	1.15	0.92
30	0.41	0.33	0.45	0.36	0.53	0.43	1.08	0.87	1.19	0.95
31	0.42	0.34	0.45	0.37	0.55	0.44	1.15	0.92	1.26	1.02
32	0.42	0.34	0.46	0.38	0.56	0.45	1.20	0.97	1.34	1.08
33	0.43	0.35	0.47	0.38	0.57	0.46	1.27	1.02	1.40	1.13
34	0.43	0.35	0.48	0.38	0.60	0.48	1.34	1.08	1.48	1.18
35	0.44	0.35	0.49	0.39	0.61	0.49	1.40	1.12	1.55	1.25
36	0.45	0.37	0.51	0.42	0.65	0.52	1.53	1.23	1.71	1.38
37	0.47	0.38	0.54	0.43	0.70	0.56	1.65	1.33	1.86	1.49
38	0.49	0.39	0.55	0.45	0.73	0.58	1.79	1.43	2.02	1.62
39	0.51	0.42	0.58	0.47	0.78	0.63	1.91	1.53	2.18	1.75
40	0.53	0.43	0.60	0.48	0.81	0.65	2.04	1.63	2.35	1.88
41	0.56	0.45	0.65	0.52	0.89	0.72	2.27	1.82	2.63	2.11
42	0.60	0.48	0.70	0.57	0.96	0.78	2.50	2.00	2.90	2.33
43	0.65	0.52	0.75	0.60	1.04	0.83	2.73	2.18	3.20	2.56
44	0.69	0.55	0.80	0.65	1.11	0.89	2.95	2.37	3.47	2.78
45	0.72	0.58	0.85	0.68	1.19	0.95	3.19	2.55	3.75	3.01
46	0.79	0.63	0.93	0.75	1.29	1.03	3.37	2.70	4.18	3.35
47	0.85	0.68	1.00	0.81	1.39	1.12	3.55	2.84	4.60	3.68
48	0.90	0.73	1.09	0.88	1.48	1.18	3.73	2.98	5.01	4.02
49	0.97	0.78	1.16	0.93	1.58	1.27	3.90	3.13	5.43	4.35
50	1.03	0.83	1.25	1.00	1.68	1.35	4.09	3.28	5.85	4.68
51	1.11	0.89	1.34	1.08	1.80	1.45	4.60	3.68	6.40	5.13
52	1.20	0.96	1.43	1.15	1.93	1.55	5.14	4.12	6.96	5.58
53	1.28	1.03	1.52	1.22	2.05	1.64	5.66	4.53	7.51	6.02
54	1.36	1.09	1.61	1.29	2.18	1.75	6.20	4.96	8.07	6.46
55	1.45	1.16	1.70	1.37	2.30	1.84	6.71	5.38	8.62	6.90
56	1.58	1.27	1.88	1.51	2.52	2.02	7.47	5.98	9.40	7.52
57	1.72	1.38	2.04	1.63	2.74	2.19	8.22	6.58	10.15	8.13
58	1.85	1.48	2.21	1.78	2.96	2.38	8.97	7.18	10.91	8.73
59	2.00	1.60	2.38	1.91	3.19	2.55	9.72	7.78	11.67	9.34
60	2.13	1.71	2.55	2.05	3.40	2.73	10.47	8.38	12.45	9.96
61	2.27	1.82	2.73	2.18	3.63	2.91	11.23	8.98	13.20	10.57
62	2.40	1.93	2.90	2.32	3.85	3.08	11.98	9.58	13.96	11.18
63	2.55	2.04	3.07	2.46	4.08	3.27	12.73	10.18	14.73	11.78
64	2.68	2.15	3.23	2.58	4.30	3.44	13.48	10.78	15.49	12.39

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

<sup>††</sup>As previously noted, member and spouse benefits under this coverage are available in \$10,000 units.

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

\*\*The current 20% premium credit is not guaranteed and is subject to change, however the 10-year Level Term Life Insurance coverage 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 10 years of coverage. Then, if still eligible, you may reapply for 10-year level rates then in effect for a subsequent 10-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 guaranteed for 10 years. If you or your spouse are not approved for a subsequent 10-year term of guaranteed rates, or do not apply for a subsequent 10-year term, coverage will continue in force on a non-guaranteed 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. Premiums 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 Premiums<sup>†</sup> Per \$10,000 Benefit Amount Face Amounts \$500,000<sup>†</sup> - \$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 Credit**	Male Preferred Smoker	Male Preferred Smoker 20% Premium Credit**	Male Smoker	Male Smoker 20% Premium Credit**
20	\$0.36	\$0.29	\$0.39	\$0.32	\$0.51	\$0.42	\$1.18	\$0.95	\$1.42	\$1.14
21	0.36	0.29	0.39	0.32	0.51	0.42	1.18	0.95	1.42	1.14
22	0.36	0.29	0.39	0.32	0.51	0.42	1.18	0.95	1.42	1.14
23	0.36	0.29	0.39	0.32	0.51	0.42	1.18	0.95	1.42	1.14
24	0.36	0.29	0.39	0.32	0.51	0.42	1.18	0.95	1.42	1.14
25	0.36	0.29	0.39	0.32	0.51	0.42	1.18	0.95	1.42	1.14
26	0.36	0.29	0.39	0.32	0.51	0.42	1.19	0.95	1.43	1.15
27	0.36	0.29	0.39	0.32	0.51	0.42	1.20	0.96	1.44	1.15
28	0.36	0.29	0.40	0.32	0.52	0.42	1.20	0.96	1.45	1.17
29	0.36	0.29	0.40	0.32	0.52	0.42	1.20	0.97	1.46	1.18
30	0.36	0.29	0.40	0.32	0.52	0.42	1.21	0.98	1.47	1.18
31	0.36	0.29	0.40	0.32	0.53	0.43	1.27	1.02	1.54	1.23
32	0.36	0.29	0.40	0.32	0.55	0.44	1.33	1.07	1.59	1.28
33	0.37	0.30	0.41	0.33	0.55	0.45	1.38	1.11	1.65	1.33
34	0.37	0.30	0.41	0.33	0.57	0.46	1.44	1.15	1.71	1.38
35	0.37	0.30	0.41	0.33	0.58	0.47	1.49	1.19	1.77	1.42
36	0.39	0.32	0.43	0.35	0.63	0.51	1.59	1.28	1.90	1.52
37	0.40	0.32	0.45	0.36	0.66	0.53	1.70	1.36	2.02	1.62
38	0.42	0.34	0.47	0.38	0.71	0.58	1.80	1.44	2.14	1.72
39	0.43	0.35	0.49	0.39	0.75	0.60	1.90	1.52	2.27	1.82
40	0.45	0.36	0.51	0.42	0.80	0.64	2.00	1.60	2.39	1.92
41	0.49	0.39	0.56	0.45	0.85	0.68	2.19	1.75	2.63	2.11
42	0.54	0.43	0.62	0.50	0.93	0.75	2.38	1.91	2.86	2.29
43	0.57	0.46	0.67	0.54	1.00	0.80	2.57	2.06	3.11	2.49
44	0.62	0.50	0.73	0.58	1.07	0.86	2.76	2.22	3.35	2.68
45	0.66	0.53	0.79	0.63	1.13	0.91	2.95	2.37	3.59	2.88
46	0.74	0.59	0.88	0.71	1.25	1.00	3.27	2.62	3.96	3.18
47	0.81	0.65	0.97	0.78	1.36	1.09	3.58	2.87	4.34	3.48
48	0.90	0.72	1.07	0.86	1.47	1.18	3.90	3.13	4.72	3.78
49	0.97	0.78	1.16	0.93	1.59	1.28	4.21	3.38	5.10	4.08
50	1.07	0.83	1.25	1.01	1.70	1.37	4.52	3.62	5.47	4.38
51	1.18	0.95	1.40	1.13	1.90	1.52	5.01	4.02	6.05	4.85
52	1.31	1.05	1.56	1.25	2.09	1.68	5.50	4.40	6.65	5.32
53	1.45	1.17	1.73	1.38	2.29	1.83	5.99	4.79	7.23	5.78
54	1.59	1.28	1.89	1.52	2.48	1.98	6.48	5.18	7.81	6.25
55	1.73	1.38	2.04	1.63	2.67	2.14	6.96	5.58	8.40	6.73
56	1.92	1.54	2.28	1.83	2.96	2.38	7.70	6.17	9.30	7.45
57	2.12	1.70	2.52	2.02	3.26	2.62	8.44	6.75	10.20	8.13
58	2.31	1.85	2.75	2.20	3.56	2.85	9.18	7.35	11.10	8.88
59	2.52	2.02	2.99	2.39	3.85	3.08	9.91	7.93	12.00	9.60
60	2.71	2.18	3.22	2.58	4.15	3.32	10.65	8.52	12.90	10.32
61	2.90	2.33	3.46	2.78	4.45	3.56	11.40	9.12	13.80	11.04
62	3.10	2.48	3.70	2.96	4.74	3.79	12.13	9.71	14.69	11.75
63	3.30	2.64	3.93	3.15	5.04	4.03	12.88	10.31	15.59	12.48
64	3.50	2.80	4.17	3.34	5.32	4.27	13.61	10.89	16.49	13.19

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

<sup>††</sup>As previously noted, member and spouse benefits under this coverage are available in \$10,000 units.

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

\*\*The current 20% premium credit is not guaranteed and is subject to change, however the 10-year Level Term Life Insurance coverage 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 10 years of coverage. Then, if still eligible, you may reapply for 10-year level rates then in effect for a subsequent 10-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 guaranteed for 10 years. If you or your spouse are not approved for a subsequent 10-year term of guaranteed rates, or do not apply for a subsequent 10-year term, coverage will continue in force on a non-guaranteed 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. Premiums 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 Premiums<sup>†</sup> Per \$10,000 Benefit Amount Face Amounts \$500,000<sup>†</sup> - \$999,999<sup>††</sup>

Issue Age	Female* Super Preferred Nonsmoker	Female* Super Preferred Nonsmoker 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	\$0.25	\$0.20	\$0.29	\$0.23	\$0.35	\$0.28	\$0.67	\$0.54	\$0.74	\$0.59
21	0.25	0.20	0.29	0.23	0.35	0.28	0.67	0.54	0.74	0.59
22	0.25	0.20	0.29	0.23	0.35	0.28	0.67	0.54	0.74	0.59
23	0.25	0.20	0.29	0.23	0.35	0.28	0.67	0.54	0.74	0.59
24	0.25	0.20	0.29	0.23	0.35	0.28	0.67	0.54	0.74	0.59
25	0.25	0.20	0.29	0.23	0.35	0.28	0.67	0.54	0.74	0.59
26	0.25	0.20	0.29	0.23	0.36	0.29	0.70	0.57	0.78	0.63
27	0.25	0.21	0.30	0.24	0.37	0.30	0.73	0.58	0.81	0.65
28	0.25	0.21	0.30	0.24	0.39	0.32	0.76	0.62	0.85	0.68
29	0.26	0.22	0.30	0.25	0.40	0.32	0.80	0.64	0.90	0.72
30	0.26	0.22	0.30	0.25	0.41	0.33	0.82	0.66	0.93	0.75
31	0.27	0.22	0.32	0.26	0.43	0.35	0.89	0.72	1.00	0.80
32	0.28	0.23	0.32	0.26	0.45	0.36	0.94	0.75	1.06	0.85
33	0.28	0.23	0.33	0.27	0.45	0.37	1.00	0.81	1.13	0.91
34	0.29	0.23	0.33	0.27	0.47	0.38	1.06	0.85	1.19	0.95
35	0.30	0.24	0.34	0.28	0.49	0.39	1.12	0.90	1.26	1.02
36	0.32	0.26	0.36	0.29	0.53	0.43	1.25	1.00	1.40	1.12
37	0.34	0.28	0.39	0.32	0.57	0.46	1.35	1.08	1.55	1.24
38	0.36	0.29	0.42	0.34	0.61	0.49	1.47	1.18	1.68	1.35
39	0.38	0.31	0.45	0.36	0.65	0.53	1.58	1.27	1.83	1.47
40	0.40	0.32	0.47	0.38	0.70	0.56	1.70	1.37	1.98	1.58
41	0.44	0.35	0.52	0.42	0.76	0.62	1.91	1.53	2.23	1.78
42	0.47	0.38	0.56	0.45	0.84	0.68	2.12	1.70	2.49	1.99
43	0.52	0.42	0.62	0.50	0.91	0.73	2.32	1.86	2.75	2.20
44	0.55	0.45	0.66	0.53	0.99	0.79	2.54	2.03	3.00	2.41
45	0.60	0.48	0.71	0.58	1.06	0.85	2.75	2.20	3.26	2.62
46	0.65	0.52	0.79	0.63	1.16	0.93	2.92	2.34	3.64	2.92
47	0.70	0.57	0.85	0.68	1.27	1.02	3.10	2.48	4.02	3.22
48	0.76	0.62	0.92	0.74	1.37	1.10	3.28	2.63	4.40	3.52
49	0.82	0.66	1.00	0.80	1.48	1.18	3.45	2.77	4.78	3.83
50	0.88	0.71	1.07	0.86	1.58	1.27	3.63	2.91	5.15	4.12
51	0.96	0.78	1.16	0.93	1.70	1.37	4.10	3.28	5.66	4.53
52	1.04	0.83	1.25	1.01	1.83	1.47	4.56	3.65	6.15	4.93
53	1.11	0.89	1.34	1.08	1.95	1.56	5.04	4.03	6.66	5.33
54	1.20	0.96	1.43	1.15	2.08	1.67	5.50	4.41	7.15	5.73
55	1.28	1.03	1.52	1.22	2.20	1.76	5.97	4.78	7.66	6.13
56	1.40	1.13	1.67	1.34	2.41	1.93	6.65	5.33	8.35	6.68
57	1.54	1.23	1.83	1.47	2.64	2.12	7.33	5.87	9.05	7.24
58	1.67	1.34	2.00	1.60	2.85	2.28	8.00	6.41	9.73	7.78
59	1.80	1.45	2.15	1.73	3.08	2.47	8.69	6.95	10.43	8.35
60	1.93	1.55	2.30	1.85	3.30	2.64	9.36	7.49	11.11	8.89
61	2.06	1.65	2.46	1.98	3.51	2.82	10.05	8.04	11.80	9.45
62	2.19	1.75	2.62	2.10	3.74	2.99	10.72	8.58	12.50	10.00
63	2.32	1.86	2.78	2.23	3.95	3.17	11.00	9.12	13.19	10.55
64	2.45	1.97	2.94	2.35	4.18	3.35	12.08	9.67	13.89	11.12

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

<sup>††</sup>As previously noted, member and spouse benefits under this coverage are available in \$10,000 units.

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

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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 10 years of coverage. Then, if still eligible, you may reapply for 10-year level rates then in effect for a subsequent 10-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 guaranteed for 10 years. If you or your spouse are not approved for a subsequent 10-year term of guaranteed rates, or do not apply for a subsequent 10-year term, coverage will continue in force on a non-guaranteed 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. Premiums 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 Premiums† Per \$10,000 Benefit Amount Face Amounts \$1,000,000+ - \$2,000,000††

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	\$0.28	\$0.23	\$0.35	\$0.28	\$0.45	\$0.37	\$1.10	\$0.88	\$1.34	\$1.08
21	0.28	0.23	0.35	0.28	0.45	0.37	1.10	0.88	1.34	1.08
22	0.28	0.23	0.35	0.28	0.45	0.37	1.10	0.88	1.34	1.08
23	0.28	0.23	0.35	0.28	0.45	0.37	1.10	0.88	1.34	1.08
24	0.28	0.23	0.35	0.28	0.45	0.37	1.10	0.88	1.34	1.08
25	0.28	0.23	0.35	0.28	0.45	0.37	1.10	0.88	1.34	1.08
26	0.28	0.23	0.35	0.28	0.45	0.37	1.11	0.89	1.35	1.08
27	0.28	0.23	0.35	0.28	0.45	0.37	1.11	0.89	1.35	1.08
28	0.29	0.23	0.35	0.28	0.46	0.38	1.12	0.90	1.37	1.10
29	0.29	0.23	0.35	0.28	0.46	0.38	1.12	0.90	1.38	1.11
30	0.29	0.23	0.35	0.28	0.46	0.38	1.13	0.91	1.39	1.12
31	0.29	0.23	0.35	0.28	0.47	0.38	1.19	0.95	1.45	1.17
32	0.30	0.24	0.35	0.28	0.49	0.39	1.25	1.00	1.51	1.22
33	0.30	0.24	0.35	0.28	0.50	0.41	1.29	1.03	1.57	1.26
34	0.30	0.25	0.35	0.28	0.52	0.42	1.35	1.08	1.63	1.31
35	0.30	0.25	0.35	0.28	0.53	0.43	1.40	1.12	1.70	1.36
36	0.33	0.27	0.38	0.31	0.56	0.45	1.50	1.20	1.81	1.45
37	0.35	0.28	0.40	0.32	0.61	0.49	1.60	1.28	1.93	1.55
38	0.35	0.28	0.43	0.35	0.65	0.52	1.71	1.38	2.06	1.65
39	0.37	0.30	0.45	0.36	0.70	0.56	1.81	1.45	2.18	1.75
40	0.39	0.32	0.47	0.38	0.73	0.58	1.91	1.53	2.30	1.84
41	0.43	0.35	0.53	0.43	0.80	0.65	2.10	1.68	2.54	2.03
42	0.47	0.38	0.58	0.47	0.87	0.70	2.29	1.83	2.76	2.22
43	0.51	0.42	0.63	0.51	0.94	0.75	2.47	1.98	3.00	2.41
44	0.55	0.45	0.69	0.55	1.00	0.81	2.66	2.13	3.23	2.58
45	0.60	0.48	0.74	0.59	1.08	0.87	2.85	2.28	3.47	2.78
46	0.66	0.53	0.83	0.67	1.19	0.95	3.15	2.52	3.84	3.08
47	0.74	0.59	0.91	0.73	1.29	1.03	3.46	2.78	4.20	3.37
48	0.82	0.66	1.00	0.81	1.40	1.12	3.76	3.02	4.56	3.65
49	0.90	0.72	1.09	0.88	1.50	1.20	4.08	3.27	4.93	3.95
50	0.97	0.78	1.18	0.95	1.61	1.29	4.38	3.51	5.30	4.24
51	1.10	0.88	1.34	1.08	1.80	1.45	4.85	3.88	5.86	4.69
52	1.24	0.99	1.48	1.18	1.99	1.59	5.32	4.26	6.44	5.15
53	1.37	1.10	1.64	1.32	2.18	1.75	5.80	4.64	7.01	5.62
54	1.50	1.20	1.79	1.43	2.36	1.89	6.26	5.02	7.59	6.08
55	1.64	1.32	1.94	1.55	2.55	2.05	6.75	5.40	8.15	6.53
56	1.82	1.46	2.16	1.73	2.84	2.28	7.45	5.97	9.01	7.22
57	2.00	1.61	2.39	1.92	3.12	2.50	8.17	6.54	9.89	7.92
58	2.20	1.76	2.61	2.09	3.40	2.72	8.89	7.12	10.75	8.60
59	2.38	1.91	2.84	2.28	3.68	2.95	9.60	7.68	11.62	9.30
60	2.56	2.05	3.05	2.45	3.96	3.18	10.32	8.26	12.48	9.98
61	2.75	2.20	3.28	2.63	4.25	3.40	11.03	8.83	13.35	10.68
62	2.93	2.35	3.50	2.81	4.54	3.63	11.75	9.40	14.21	11.38
63	3.12	2.50	3.73	2.98	4.81	3.85	12.46	9.98	15.08	12.07
64	3.30	2.65	3.95	3.17	5.10	4.08	13.18	10.55	15.95	12.76

†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 coverage are available in \$10,000 units.

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

\*\*The current 20% premium credit is not guaranteed and is subject to change, however the 10-year Level Term Life Insurance coverage 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 10 years of coverage. Then, if still eligible, you may reapply for 10-year level rates then in effect for a subsequent 10-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 guaranteed for 10 years. If you or your spouse are not approved for a subsequent 10-year term of guaranteed rates, or do not apply for a subsequent 10-year term, coverage will continue in force on a non-guaranteed 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. Premiums 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 Premiums† Per \$10,000 Benefit Amount Face Amounts \$1,000,000+ - \$2,000,000††

Issue Age	Female* Super Preferred Nonsmoker	Female* Super Preferred Nonsmoker 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	\$0.19	\$0.15	\$0.23	\$0.18	\$0.30	\$0.24	\$0.60	\$0.48	\$0.66	\$0.53
21	0.19	0.15	0.23	0.18	0.30	0.24	0.60	0.48	0.66	0.53
22	0.19	0.15	0.23	0.18	0.30	0.24	0.60	0.48	0.66	0.53
23	0.19	0.15	0.23	0.18	0.30	0.24	0.60	0.48	0.66	0.53
24	0.19	0.15	0.23	0.18	0.30	0.24	0.60	0.48	0.66	0.53
25	0.19	0.15	0.23	0.18	0.30	0.24	0.60	0.48	0.66	0.53
26	0.20	0.16	0.24	0.19	0.30	0.25	0.63	0.51	0.70	0.57
27	0.20	0.16	0.24	0.19	0.32	0.26	0.65	0.53	0.74	0.59
28	0.20	0.17	0.25	0.20	0.33	0.27	0.70	0.56	0.79	0.63
29	0.20	0.17	0.25	0.20	0.34	0.28	0.72	0.58	0.81	0.65
30	0.21	0.18	0.25	0.21	0.35	0.28	0.75	0.60	0.85	0.68
31	0.23	0.18	0.26	0.22	0.36	0.29	0.80	0.65	0.92	0.74
32	0.23	0.18	0.26	0.22	0.38	0.31	0.87	0.70	0.99	0.79
33	0.24	0.19	0.27	0.22	0.39	0.32	0.92	0.74	1.05	0.85
34	0.24	0.19	0.27	0.22	0.41	0.33	0.99	0.79	1.12	0.90
35	0.25	0.20	0.28	0.23	0.43	0.35	1.04	0.83	1.19	0.95
36	0.26	0.22	0.30	0.25	0.46	0.38	1.15	0.93	1.33	1.07
37	0.28	0.23	0.34	0.28	0.51	0.42	1.27	1.02	1.47	1.18
38	0.30	0.25	0.35	0.28	0.55	0.44	1.38	1.11	1.60	1.28
39	0.33	0.27	0.38	0.31	0.60	0.48	1.50	1.20	1.74	1.39
40	0.35	0.28	0.41	0.33	0.63	0.51	1.61	1.29	1.88	1.51
41	0.38	0.31	0.45	0.37	0.70	0.57	1.81	1.45	2.13	1.71
42	0.42	0.34	0.50	0.41	0.78	0.63	2.02	1.62	2.38	1.91
43	0.45	0.37	0.55	0.45	0.85	0.68	2.22	1.78	2.64	2.12
44	0.49	0.39	0.60	0.48	0.92	0.74	2.44	1.95	2.89	2.32
45	0.53	0.43	0.65	0.52	1.00	0.80	2.64	2.12	3.14	2.52
46	0.58	0.47	0.72	0.58	1.10	0.88	2.81	2.25	3.50	2.81
47	0.64	0.52	0.79	0.63	1.20	0.96	2.99	2.39	3.88	3.11
48	0.70	0.57	0.85	0.68	1.29	1.03	3.17	2.54	4.25	3.40
49	0.75	0.61	0.92	0.74	1.39	1.12	3.35	2.68	4.61	3.69
50	0.81	0.65	1.00	0.80	1.49	1.19	3.51	2.82	4.98	3.98
51	0.89	0.72	1.08	0.87	1.61	1.29	3.96	3.18	5.48	4.38
52	0.96	0.78	1.17	0.94	1.73	1.38	4.41	3.53	5.96	4.78
53	1.03	0.83	1.25	1.01	1.85	1.48	4.87	3.90	6.45	5.16
54	1.10	0.88	1.35	1.08	1.98	1.58	5.32	4.26	6.94	5.55
55	1.18	0.95	1.43	1.15	2.10	1.68	5.77	4.62	7.42	5.94
56	1.30	1.05	1.58	1.27	2.30	1.85	6.43	5.15	8.10	6.48
57	1.44	1.15	1.73	1.38	2.52	2.02	7.09	5.68	8.77	7.02
58	1.55	1.25	1.89	1.52	2.74	2.19	7.75	6.20	9.43	7.55
59	1.68	1.35	2.03	1.63	2.95	2.36	8.40	6.73	10.10	8.08
60	1.81	1.45	2.19	1.75	3.16	2.53	9.06	7.25	10.77	8.62
61	1.94	1.55	2.35	1.88	3.37	2.70	9.72	7.78	11.44	9.15
62	2.07	1.66	2.49	1.99	3.58	2.87	10.38	8.31	12.10	9.68
63	2.19	1.75	2.65	2.12	3.80	3.05	11.03	8.83	12.77	10.22
64	2.31	1.85	2.80	2.24	4.01	3.22	11.70	9.36	13.45	10.76

†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 coverage are available in \$10,000 units.

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