

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 2024 Monthly Premiums[†] Per \$10,000 Benefit Amount Face Amounts \$100,000[†] - \$249,999^{††}

| 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 |

†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.

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Current 2024 Monthly Premiums† Per \$10,000 Benefit Amount Face Amounts \$100,000+ - \$249,999††

| 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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| 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 | \$0.40 | \$0.54 | \$0.43 | \$0.63 | \$0.50 | \$1.40 | \$1.12 | \$1.65 | \$1.32 |
| 21 | 0.50 | 0.40 | 0.54 | 0.43 | 0.63 | 0.50 | 1.40 | 1.12 | 1.65 | 1.32 |
| 22 | 0.50 | 0.40 | 0.54 | 0.43 | 0.63 | 0.50 | 1.40 | 1.12 | 1.65 | 1.32 |
| 23 | 0.50 | 0.40 | 0.54 | 0.43 | 0.63 | 0.50 | 1.40 | 1.12 | 1.65 | 1.32 |
| 24 | 0.50 | 0.40 | 0.54 | 0.43 | 0.63 | 0.50 | 1.40 | 1.12 | 1.65 | 1.32 |
| 25 | 0.50 | 0.40 | 0.54 | 0.43 | 0.63 | 0.50 | 1.40 | 1.12 | 1.65 | 1.32 |
| 26 | 0.50 | 0.40 | 0.54 | 0.43 | 0.63 | 0.50 | 1.40 | 1.12 | 1.65 | 1.32 |
| 27 | 0.50 | 0.40 | 0.54 | 0.43 | 0.63 | 0.50 | 1.40 | 1.12 | 1.66 | 1.33 |
| 28 | 0.51 | 0.41 | 0.54 | 0.43 | 0.64 | 0.51 | 1.40 | 1.12 | 1.67 | 1.34 |
| 29 | 0.51 | 0.41 | 0.54 | 0.43 | 0.64 | 0.51 | 1.42 | 1.14 | 1.68 | 1.34 |
| 30 | 0.51 | 0.41 | 0.54 | 0.43 | 0.64 | 0.51 | 1.42 | 1.14 | 1.70 | 1.36 |
| 31 | 0.51 | 0.41 | 0.55 | 0.44 | 0.65 | 0.52 | 1.47 | 1.18 | 1.75 | 1.40 |
| 32 | 0.51 | 0.41 | 0.55 | 0.44 | 0.66 | 0.53 | 1.53 | 1.22 | 1.81 | 1.45 |
| 33 | 0.51 | 0.41 | 0.57 | 0.46 | 0.67 | 0.54 | 1.58 | 1.26 | 1.88 | 1.50 |
| 34 | 0.51 | 0.41 | 0.58 | 0.46 | 0.70 | 0.56 | 1.64 | 1.31 | 1.93 | 1.54 |
| 35 | 0.51 | 0.41 | 0.60 | 0.48 | 0.70 | 0.56 | 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 | 0.51 | 0.78 | 0.62 | 1.90 | 1.52 | 2.25 | 1.80 |
| 38 | 0.58 | 0.46 | 0.65 | 0.52 | 0.82 | 0.66 | 2.00 | 1.60 | 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 | 0.51 | 0.70 | 0.56 | 0.90 | 0.72 | 2.20 | 1.76 | 2.63 | 2.10 |
| 41 | 0.67 | 0.54 | 0.75 | 0.60 | 0.97 | 0.78 | 2.40 | 1.92 | 2.87 | 2.30 |
| 42 | 0.71 | 0.57 | 0.80 | 0.64 | 1.03 | 0.82 | 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 | 0.72 | 1.03 | 0.82 | 1.35 | 1.08 | 3.50 | 2.80 | 4.23 | 3.38 |
| 47 | 0.98 | 0.78 | 1.12 | 0.90 | 1.46 | 1.17 | 3.83 | 3.06 | 4.61 | 3.69 |
| 48 | 1.06 | 0.85 | 1.20 | 0.96 | 1.57 | 1.26 | 4.14 | 3.31 | 5.00 | 4.00 |
| 49 | 1.13 | 0.90 | 1.30 | 1.04 | 1.68 | 1.34 | 4.46 | 3.57 | 5.39 | 4.31 |
| 50 | 1.21 | 0.97 | 1.39 | 1.11 | 1.80 | 1.44 | 4.78 | 3.82 | 5.77 | 4.62 |
| 51 | 1.36 | 1.09 | 1.55 | 1.24 | 1.99 | 1.59 | 5.28 | 4.22 | 6.38 | 5.10 |
| 52 | 1.51 | 1.21 | 1.71 | 1.37 | 2.19 | 1.75 | 5.77 | 4.62 | 6.98 | 5.58 |
| 53 | 1.66 | 1.33 | 1.88 | 1.50 | 2.38 | 1.90 | 6.28 | 5.02 | 7.59 | 6.07 |
| 54 | 1.81 | 1.45 | 2.03 | 1.62 | 2.58 | 2.06 | 6.77 | 5.42 | 8.19 | 6.55 |
| 55 | 1.95 | 1.56 | 2.20 | 1.76 | 2.77 | 2.22 | 7.26 | 5.81 | 8.80 | 7.04 |
| 56 | 2.17 | 1.74 | 2.44 | 1.95 | 3.07 | 2.46 | 8.03 | 6.42 | 9.71 | 7.77 |
| 57 | 2.38 | 1.90 | 2.68 | 2.14 | 3.36 | 2.69 | 8.78 | 7.02 | 10.64 | 8.51 |
| 58 | 2.60 | 2.08 | 2.92 | 2.34 | 3.65 | 2.92 | 9.54 | 7.63 | 11.55 | 9.24 |
| 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 | 2.72 | 4.23 | 3.38 | 11.05 | 8.84 | 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 | 3.30 | 5.10 | 4.08 | 13.32 | 10.66 | 16.15 | 12.92 |
| 64 | 3.87 | 3.10 | 4.38 | 3.50 | 5.40 | 4.32 | 14.08 | 11.26 | 17.08 | 13.66 |

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|-----------|-----------------------------------|--|-----------------------------|--|-------------------|--|--------------------------|---|----------------|-------------------------------------|
| 20 | \$0.38 | \$0.30 | \$0.43 | \$0.34 | \$0.48 | \$0.38 | \$0.93 | \$0.74 | \$0.99 | \$0.79 |
| 21 | 0.38 | 0.30 | 0.43 | 0.34 | 0.48 | 0.38 | 0.93 | 0.74 | 0.99 | 0.79 |
| 22 | 0.38 | 0.30 | 0.43 | 0.34 | 0.48 | 0.38 | 0.93 | 0.74 | 0.99 | 0.79 |
| 23 | 0.38 | 0.30 | 0.43 | 0.34 | 0.48 | 0.38 | 0.93 | 0.74 | 0.99 | 0.79 |
| 24 | 0.38 | 0.30 | 0.43 | 0.34 | 0.48 | 0.38 | 0.93 | 0.74 | 0.99 | 0.79 |
| 25 | 0.38 | 0.30 | 0.43 | 0.34 | 0.48 | 0.38 | 0.93 | 0.74 | 0.99 | 0.79 |
| 26 | 0.39 | 0.31 | 0.43 | 0.34 | 0.49 | 0.39 | 0.96 | 0.78 | 1.03 | 0.82 |
| 27 | 0.39 | 0.31 | 0.44 | 0.35 | 0.50 | 0.40 | 0.99 | 0.79 | 1.07 | 0.86 |
| 28 | 0.40 | 0.32 | 0.44 | 0.35 | 0.51 | 0.41 | 1.02 | 0.82 | 1.11 | 0.89 |
| 29 | 0.40 | 0.32 | 0.45 | 0.36 | 0.52 | 0.42 | 1.05 | 0.84 | 1.15 | 0.92 |
| 30 | 0.41 | 0.33 | 0.45 | 0.36 | 0.53 | 0.42 | 1.08 | 0.86 | 1.19 | 0.95 |
| 31 | 0.42 | 0.34 | 0.45 | 0.36 | 0.55 | 0.44 | 1.15 | 0.92 | 1.26 | 1.01 |
| 32 | 0.42 | 0.34 | 0.46 | 0.37 | 0.56 | 0.45 | 1.20 | 0.96 | 1.34 | 1.07 |
| 33 | 0.43 | 0.34 | 0.47 | 0.38 | 0.57 | 0.46 | 1.27 | 1.02 | 1.40 | 1.12 |
| 34 | 0.43 | 0.34 | 0.48 | 0.38 | 0.60 | 0.48 | 1.34 | 1.07 | 1.48 | 1.18 |
| 35 | 0.44 | 0.35 | 0.49 | 0.39 | 0.61 | 0.49 | 1.40 | 1.12 | 1.55 | 1.24 |
| 36 | 0.45 | 0.36 | 0.51 | 0.41 | 0.65 | 0.52 | 1.53 | 1.22 | 1.71 | 1.37 |
| 37 | 0.47 | 0.38 | 0.54 | 0.43 | 0.70 | 0.56 | 1.65 | 1.32 | 1.86 | 1.49 |
| 38 | 0.49 | 0.39 | 0.55 | 0.44 | 0.73 | 0.58 | 1.79 | 1.43 | 2.02 | 1.62 |
| 39 | 0.51 | 0.41 | 0.58 | 0.46 | 0.78 | 0.62 | 1.91 | 1.53 | 2.18 | 1.74 |
| 40 | 0.53 | 0.42 | 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 | 0.71 | 2.27 | 1.82 | 2.63 | 2.10 |
| 42 | 0.60 | 0.48 | 0.70 | 0.56 | 0.96 | 0.77 | 2.50 | 2.00 | 2.90 | 2.32 |
| 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 | 0.64 | 1.11 | 0.89 | 2.95 | 2.36 | 3.47 | 2.78 |
| 45 | 0.72 | 0.58 | 0.85 | 0.68 | 1.19 | 0.95 | 3.19 | 2.55 | 3.75 | 3.00 |
| 46 | 0.79 | 0.63 | 0.93 | 0.74 | 1.29 | 1.03 | 3.37 | 2.70 | 4.18 | 3.34 |
| 47 | 0.85 | 0.68 | 1.00 | 0.80 | 1.39 | 1.11 | 3.55 | 2.84 | 4.60 | 3.68 |
| 48 | 0.90 | 0.72 | 1.09 | 0.87 | 1.48 | 1.18 | 3.73 | 2.98 | 5.01 | 4.01 |
| 49 | 0.97 | 0.78 | 1.16 | 0.93 | 1.58 | 1.26 | 3.90 | 3.12 | 5.43 | 4.34 |
| 50 | 1.03 | 0.82 | 1.25 | 1.00 | 1.68 | 1.34 | 4.09 | 3.27 | 5.85 | 4.68 |
| 51 | 1.11 | 0.89 | 1.34 | 1.07 | 1.80 | 1.44 | 4.60 | 3.68 | 6.40 | 5.12 |
| 52 | 1.20 | 0.96 | 1.43 | 1.14 | 1.93 | 1.54 | 5.14 | 4.11 | 6.96 | 5.57 |
| 53 | 1.28 | 1.02 | 1.52 | 1.22 | 2.05 | 1.64 | 5.66 | 4.53 | 7.51 | 6.01 |
| 54 | 1.36 | 1.09 | 1.61 | 1.29 | 2.18 | 1.74 | 6.20 | 4.96 | 8.07 | 6.46 |
| 55 | 1.45 | 1.16 | 1.70 | 1.36 | 2.30 | 1.84 | 6.71 | 5.37 | 8.62 | 6.90 |
| 56 | 1.58 | 1.26 | 1.88 | 1.50 | 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 | 8.12 |
| 58 | 1.85 | 1.48 | 2.21 | 1.77 | 2.96 | 2.37 | 8.97 | 7.18 | 10.91 | 8.73 |
| 59 | 2.00 | 1.60 | 2.38 | 1.90 | 3.19 | 2.55 | 9.72 | 7.78 | 11.67 | 9.34 |
| 60 | 2.13 | 1.70 | 2.55 | 2.04 | 3.40 | 2.72 | 10.47 | 8.38 | 12.45 | 9.96 |
| 61 | 2.27 | 1.82 | 2.73 | 2.18 | 3.63 | 2.90 | 11.23 | 8.98 | 13.20 | 10.56 |
| 62 | 2.40 | 1.92 | 2.90 | 2.32 | 3.85 | 3.08 | 11.98 | 9.58 | 13.96 | 11.17 |
| 63 | 2.55 | 2.04 | 3.07 | 2.46 | 4.08 | 3.26 | 12.73 | 10.18 | 14.73 | 11.78 |
| 64 | 2.68 | 2.14 | 3.23 | 2.58 | 4.30 | 3.44 | 13.48 | 10.78 | 15.49 | 12.39 |

†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 2024 Monthly Premiums† Per \$10,000 Benefit Amount Face Amounts \$500,000+ - \$999,999††

| 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 | \$0.31 | \$0.51 | \$0.41 | \$1.18 | \$0.94 | \$1.42 | \$1.14 |
| 21 | 0.36 | 0.29 | 0.39 | 0.31 | 0.51 | 0.41 | 1.18 | 0.94 | 1.42 | 1.14 |
| 22 | 0.36 | 0.29 | 0.39 | 0.31 | 0.51 | 0.41 | 1.18 | 0.94 | 1.42 | 1.14 |
| 23 | 0.36 | 0.29 | 0.39 | 0.31 | 0.51 | 0.41 | 1.18 | 0.94 | 1.42 | 1.14 |
| 24 | 0.36 | 0.29 | 0.39 | 0.31 | 0.51 | 0.41 | 1.18 | 0.94 | 1.42 | 1.14 |
| 25 | 0.36 | 0.29 | 0.39 | 0.31 | 0.51 | 0.41 | 1.18 | 0.94 | 1.42 | 1.14 |
| 26 | 0.36 | 0.29 | 0.39 | 0.31 | 0.51 | 0.41 | 1.19 | 0.95 | 1.43 | 1.14 |
| 27 | 0.36 | 0.29 | 0.39 | 0.31 | 0.51 | 0.41 | 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 | 1.16 |
| 29 | 0.36 | 0.29 | 0.40 | 0.32 | 0.52 | 0.42 | 1.20 | 0.96 | 1.46 | 1.17 |
| 30 | 0.36 | 0.29 | 0.40 | 0.32 | 0.52 | 0.42 | 1.21 | 0.97 | 1.47 | 1.18 |
| 31 | 0.36 | 0.29 | 0.40 | 0.32 | 0.53 | 0.42 | 1.27 | 1.02 | 1.54 | 1.23 |
| 32 | 0.36 | 0.29 | 0.40 | 0.32 | 0.55 | 0.44 | 1.33 | 1.06 | 1.59 | 1.27 |
| 33 | 0.37 | 0.30 | 0.41 | 0.33 | 0.55 | 0.44 | 1.38 | 1.10 | 1.65 | 1.32 |
| 34 | 0.37 | 0.30 | 0.41 | 0.33 | 0.57 | 0.46 | 1.44 | 1.15 | 1.71 | 1.37 |
| 35 | 0.37 | 0.30 | 0.41 | 0.33 | 0.58 | 0.46 | 1.49 | 1.19 | 1.77 | 1.42 |
| 36 | 0.39 | 0.31 | 0.43 | 0.34 | 0.63 | 0.50 | 1.59 | 1.27 | 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 | 0.57 | 1.80 | 1.44 | 2.14 | 1.71 |
| 39 | 0.43 | 0.34 | 0.49 | 0.39 | 0.75 | 0.60 | 1.90 | 1.52 | 2.27 | 1.82 |
| 40 | 0.45 | 0.36 | 0.51 | 0.41 | 0.80 | 0.64 | 2.00 | 1.60 | 2.39 | 1.91 |
| 41 | 0.49 | 0.39 | 0.56 | 0.45 | 0.85 | 0.68 | 2.19 | 1.75 | 2.63 | 2.10 |
| 42 | 0.54 | 0.43 | 0.62 | 0.50 | 0.93 | 0.74 | 2.38 | 1.90 | 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 | 2.21 | 3.35 | 2.68 |
| 45 | 0.66 | 0.53 | 0.79 | 0.63 | 1.13 | 0.90 | 2.95 | 2.36 | 3.59 | 2.87 |
| 46 | 0.74 | 0.59 | 0.88 | 0.70 | 1.25 | 1.00 | 3.27 | 2.62 | 3.96 | 3.17 |
| 47 | 0.81 | 0.65 | 0.97 | 0.78 | 1.36 | 1.09 | 3.58 | 2.86 | 4.34 | 3.47 |
| 48 | 0.90 | 0.72 | 1.07 | 0.86 | 1.47 | 1.18 | 3.90 | 3.12 | 4.72 | 3.78 |
| 49 | 0.97 | 0.78 | 1.16 | 0.93 | 1.59 | 1.27 | 4.21 | 3.37 | 5.10 | 4.08 |
| 50 | 1.04 | 0.83 | 1.25 | 1.00 | 1.70 | 1.36 | 4.52 | 3.62 | 5.47 | 4.38 |
| 51 | 1.18 | 0.94 | 1.40 | 1.12 | 1.90 | 1.52 | 5.01 | 4.01 | 6.05 | 4.84 |
| 52 | 1.31 | 1.05 | 1.56 | 1.25 | 2.09 | 1.67 | 5.50 | 4.40 | 6.65 | 5.32 |
| 53 | 1.45 | 1.16 | 1.73 | 1.38 | 2.29 | 1.83 | 5.99 | 4.79 | 7.23 | 5.78 |
| 54 | 1.59 | 1.27 | 1.89 | 1.51 | 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 | 5.57 | 8.40 | 6.72 |
| 56 | 1.92 | 1.54 | 2.28 | 1.83 | 2.96 | 2.37 | 7.70 | 6.16 | 9.30 | 7.44 |
| 57 | 2.12 | 1.70 | 2.52 | 2.02 | 3.26 | 2.61 | 8.44 | 6.75 | 10.20 | 8.16 |
| 58 | 2.31 | 1.85 | 2.75 | 2.20 | 3.56 | 2.85 | 9.18 | 7.34 | 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 | 2.17 | 3.22 | 2.58 | 4.15 | 3.32 | 10.65 | 8.52 | 12.90 | 10.32 |
| 61 | 2.90 | 2.32 | 3.46 | 2.77 | 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 | 9.70 | 14.69 | 11.75 |
| 63 | 3.30 | 2.64 | 3.93 | 3.14 | 5.04 | 4.03 | 12.88 | 10.30 | 15.59 | 12.47 |
| 64 | 3.50 | 2.80 | 4.17 | 3.34 | 5.33 | 4.26 | 13.61 | 10.89 | 16.49 | 13.19 |

†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 2024 Monthly Premiums[†] Per \$10,000 Benefit Amount Face Amounts \$500,000[†] - \$999,999^{††}

| 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 |

†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 2024 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 | \$0.36 | \$1.10 | \$0.88 | \$1.34 | \$1.07 |
| 21 | 0.28 | 0.23 | 0.35 | 0.28 | 0.45 | 0.36 | 1.10 | 0.88 | 1.34 | 1.07 |
| 22 | 0.28 | 0.23 | 0.35 | 0.28 | 0.45 | 0.36 | 1.10 | 0.88 | 1.34 | 1.07 |
| 23 | 0.28 | 0.23 | 0.35 | 0.28 | 0.45 | 0.36 | 1.10 | 0.88 | 1.34 | 1.07 |
| 24 | 0.28 | 0.23 | 0.35 | 0.28 | 0.45 | 0.36 | 1.10 | 0.88 | 1.34 | 1.07 |
| 25 | 0.28 | 0.23 | 0.35 | 0.28 | 0.45 | 0.36 | 1.10 | 0.88 | 1.34 | 1.07 |
| 26 | 0.28 | 0.23 | 0.35 | 0.28 | 0.45 | 0.36 | 1.11 | 0.89 | 1.35 | 1.08 |
| 27 | 0.28 | 0.23 | 0.35 | 0.28 | 0.45 | 0.36 | 1.11 | 0.89 | 1.35 | 1.08 |
| 28 | 0.29 | 0.23 | 0.35 | 0.28 | 0.46 | 0.37 | 1.12 | 0.90 | 1.37 | 1.10 |
| 29 | 0.29 | 0.23 | 0.35 | 0.28 | 0.46 | 0.37 | 1.12 | 0.90 | 1.38 | 1.10 |
| 30 | 0.29 | 0.23 | 0.35 | 0.28 | 0.46 | 0.37 | 1.13 | 0.90 | 1.39 | 1.11 |
| 31 | 0.29 | 0.23 | 0.35 | 0.28 | 0.47 | 0.38 | 1.19 | 0.95 | 1.45 | 1.16 |
| 32 | 0.30 | 0.24 | 0.35 | 0.28 | 0.49 | 0.39 | 1.25 | 1.00 | 1.51 | 1.21 |
| 33 | 0.30 | 0.24 | 0.35 | 0.28 | 0.50 | 0.40 | 1.29 | 1.03 | 1.57 | 1.26 |
| 34 | 0.30 | 0.24 | 0.35 | 0.28 | 0.52 | 0.42 | 1.35 | 1.08 | 1.63 | 1.30 |
| 35 | 0.30 | 0.24 | 0.35 | 0.28 | 0.53 | 0.43 | 1.40 | 1.12 | 1.70 | 1.36 |
| 36 | 0.33 | 0.26 | 0.38 | 0.30 | 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 | 1.54 |
| 38 | 0.35 | 0.28 | 0.43 | 0.34 | 0.65 | 0.52 | 1.71 | 1.37 | 2.06 | 1.65 |
| 39 | 0.37 | 0.30 | 0.45 | 0.36 | 0.70 | 0.56 | 1.81 | 1.45 | 2.18 | 1.74 |
| 40 | 0.39 | 0.31 | 0.47 | 0.38 | 0.73 | 0.58 | 1.91 | 1.53 | 2.30 | 1.84 |
| 41 | 0.43 | 0.34 | 0.53 | 0.42 | 0.80 | 0.64 | 2.10 | 1.68 | 2.54 | 2.03 |
| 42 | 0.47 | 0.38 | 0.58 | 0.46 | 0.87 | 0.70 | 2.29 | 1.83 | 2.76 | 2.21 |
| 43 | 0.51 | 0.41 | 0.63 | 0.50 | 0.94 | 0.75 | 2.47 | 1.98 | 3.00 | 2.40 |
| 44 | 0.55 | 0.44 | 0.69 | 0.55 | 1.00 | 0.80 | 2.66 | 2.13 | 3.23 | 2.58 |
| 45 | 0.60 | 0.48 | 0.74 | 0.59 | 1.08 | 0.86 | 2.85 | 2.28 | 3.47 | 2.78 |
| 46 | 0.66 | 0.53 | 0.83 | 0.66 | 1.19 | 0.95 | 3.15 | 2.52 | 3.84 | 3.07 |
| 47 | 0.74 | 0.59 | 0.91 | 0.73 | 1.29 | 1.03 | 3.46 | 2.77 | 4.20 | 3.36 |
| 48 | 0.82 | 0.66 | 1.00 | 0.80 | 1.40 | 1.12 | 3.76 | 3.01 | 4.56 | 3.65 |
| 49 | 0.90 | 0.72 | 1.09 | 0.87 | 1.50 | 1.20 | 4.08 | 3.26 | 4.93 | 3.94 |
| 50 | 0.97 | 0.78 | 1.18 | 0.94 | 1.61 | 1.29 | 4.38 | 3.50 | 5.30 | 4.24 |
| 51 | 1.10 | 0.88 | 1.34 | 1.07 | 1.80 | 1.44 | 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 | 1.31 | 2.18 | 1.74 | 5.80 | 4.64 | 7.01 | 5.61 |
| 54 | 1.50 | 1.20 | 1.79 | 1.43 | 2.36 | 1.89 | 6.26 | 5.01 | 7.59 | 6.07 |
| 55 | 1.64 | 1.31 | 1.94 | 1.55 | 2.55 | 2.04 | 6.75 | 5.40 | 8.15 | 6.52 |
| 56 | 1.82 | 1.46 | 2.16 | 1.73 | 2.84 | 2.27 | 7.45 | 5.96 | 9.01 | 7.21 |
| 57 | 2.00 | 1.60 | 2.39 | 1.91 | 3.12 | 2.50 | 8.17 | 6.54 | 9.89 | 7.91 |
| 58 | 2.20 | 1.76 | 2.61 | 2.09 | 3.40 | 2.72 | 8.89 | 7.11 | 10.75 | 8.60 |
| 59 | 2.38 | 1.90 | 2.84 | 2.27 | 3.68 | 2.94 | 9.60 | 7.68 | 11.62 | 9.30 |
| 60 | 2.56 | 2.05 | 3.05 | 2.44 | 3.96 | 3.17 | 10.32 | 8.26 | 12.48 | 9.98 |
| 61 | 2.75 | 2.20 | 3.28 | 2.62 | 4.25 | 3.40 | 11.03 | 8.82 | 13.35 | 10.68 |
| 62 | 2.93 | 2.34 | 3.50 | 2.80 | 4.54 | 3.63 | 11.75 | 9.40 | 14.21 | 11.37 |
| 63 | 3.12 | 2.50 | 3.73 | 2.98 | 4.81 | 3.85 | 12.46 | 9.97 | 15.08 | 12.06 |
| 64 | 3.30 | 2.64 | 3.95 | 3.16 | 5.10 | 4.08 | 13.18 | 10.54 | 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 2024 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 | 0.24 | 0.63 | 0.50 | 0.70 | 0.56 |
| 27 | 0.20 | 0.16 | 0.24 | 0.19 | 0.32 | 0.26 | 0.65 | 0.52 | 0.74 | 0.59 |
| 28 | 0.20 | 0.16 | 0.25 | 0.20 | 0.33 | 0.26 | 0.70 | 0.56 | 0.79 | 0.63 |
| 29 | 0.20 | 0.16 | 0.25 | 0.20 | 0.34 | 0.27 | 0.72 | 0.58 | 0.81 | 0.65 |
| 30 | 0.21 | 0.17 | 0.25 | 0.20 | 0.35 | 0.28 | 0.75 | 0.60 | 0.85 | 0.68 |
| 31 | 0.23 | 0.18 | 0.26 | 0.21 | 0.36 | 0.29 | 0.80 | 0.64 | 0.92 | 0.74 |
| 32 | 0.23 | 0.18 | 0.26 | 0.21 | 0.38 | 0.30 | 0.87 | 0.70 | 0.99 | 0.79 |
| 33 | 0.24 | 0.19 | 0.27 | 0.22 | 0.39 | 0.31 | 0.92 | 0.74 | 1.05 | 0.84 |
| 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 | 0.22 | 0.43 | 0.34 | 1.04 | 0.83 | 1.19 | 0.95 |
| 36 | 0.26 | 0.21 | 0.30 | 0.24 | 0.46 | 0.37 | 1.15 | 0.92 | 1.33 | 1.06 |
| 37 | 0.28 | 0.22 | 0.34 | 0.27 | 0.51 | 0.41 | 1.27 | 1.02 | 1.47 | 1.18 |
| 38 | 0.30 | 0.24 | 0.35 | 0.28 | 0.55 | 0.44 | 1.38 | 1.10 | 1.60 | 1.28 |
| 39 | 0.33 | 0.26 | 0.38 | 0.30 | 0.60 | 0.48 | 1.50 | 1.20 | 1.74 | 1.39 |
| 40 | 0.35 | 0.28 | 0.41 | 0.33 | 0.63 | 0.50 | 1.61 | 1.29 | 1.88 | 1.50 |
| 41 | 0.38 | 0.30 | 0.45 | 0.36 | 0.70 | 0.56 | 1.81 | 1.45 | 2.13 | 1.70 |
| 42 | 0.42 | 0.34 | 0.50 | 0.40 | 0.78 | 0.62 | 2.02 | 1.62 | 2.38 | 1.90 |
| 43 | 0.45 | 0.36 | 0.55 | 0.44 | 0.85 | 0.68 | 2.22 | 1.78 | 2.64 | 2.11 |
| 44 | 0.49 | 0.39 | 0.60 | 0.48 | 0.92 | 0.74 | 2.44 | 1.95 | 2.89 | 2.31 |
| 45 | 0.53 | 0.42 | 0.65 | 0.52 | 1.00 | 0.80 | 2.64 | 2.11 | 3.14 | 2.51 |
| 46 | 0.58 | 0.46 | 0.72 | 0.58 | 1.10 | 0.88 | 2.81 | 2.25 | 3.50 | 2.80 |
| 47 | 0.64 | 0.51 | 0.79 | 0.63 | 1.20 | 0.96 | 2.99 | 2.39 | 3.88 | 3.10 |
| 48 | 0.70 | 0.56 | 0.85 | 0.68 | 1.29 | 1.03 | 3.17 | 2.54 | 4.25 | 3.40 |
| 49 | 0.75 | 0.60 | 0.92 | 0.74 | 1.39 | 1.11 | 3.35 | 2.68 | 4.61 | 3.69 |
| 50 | 0.81 | 0.65 | 1.00 | 0.80 | 1.49 | 1.19 | 3.51 | 2.81 | 4.98 | 3.98 |
| 51 | 0.89 | 0.71 | 1.08 | 0.86 | 1.61 | 1.29 | 3.96 | 3.17 | 5.48 | 4.38 |
| 52 | 0.96 | 0.77 | 1.17 | 0.94 | 1.73 | 1.38 | 4.41 | 3.53 | 5.96 | 4.77 |
| 53 | 1.03 | 0.82 | 1.25 | 1.00 | 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 | 0.94 | 1.43 | 1.14 | 2.10 | 1.68 | 5.77 | 4.62 | 7.42 | 5.94 |
| 56 | 1.30 | 1.04 | 1.58 | 1.26 | 2.30 | 1.84 | 6.43 | 5.14 | 8.10 | 6.48 |
| 57 | 1.44 | 1.15 | 1.73 | 1.38 | 2.52 | 2.02 | 7.09 | 5.67 | 8.77 | 7.02 |
| 58 | 1.55 | 1.24 | 1.89 | 1.51 | 2.74 | 2.19 | 7.75 | 6.20 | 9.43 | 7.54 |
| 59 | 1.68 | 1.34 | 2.03 | 1.62 | 2.95 | 2.36 | 8.40 | 6.72 | 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 | 2.86 | 10.38 | 8.30 | 12.10 | 9.68 |
| 63 | 2.19 | 1.75 | 2.65 | 2.12 | 3.80 | 3.04 | 11.03 | 8.82 | 12.77 | 10.22 |
| 64 | 2.31 | 1.85 | 2.80 | 2.24 | 4.01 | 3.21 | 11.70 | 9.36 | 13.45 | 10.76 |

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