

Non-Tobacco Status							
Face Value	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
Issue Ages	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium
19	*	\$13.29	\$26.58	\$39.87	\$53.16	\$66.46	\$79.75
20	*	\$13.29	\$26.58	\$39.87	\$53.16	\$66.46	\$79.75
21	*	\$13.48	\$26.96	\$40.44	\$53.91	\$67.39	\$80.87
22	*	\$13.71	\$27.42	\$41.12	\$54.83	\$68.54	\$82.25
23	*	\$13.94	\$27.87	\$41.81	\$55.75	\$69.68	\$83.62
24	*	\$14.15	\$28.29	\$42.44	\$56.58	\$70.73	\$84.87
25	*	\$14.40	\$28.79	\$43.19	\$57.58	\$71.98	\$86.37
26	*	\$14.87	\$29.75	\$44.62	\$59.50	\$74.37	\$89.25
27	*	\$15.40	\$30.79	\$46.19	\$61.58	\$76.98	\$92.37
28	*	\$15.94	\$31.87	\$47.81	\$63.75	\$79.68	\$95.62
29	*	\$16.52	\$33.04	\$49.56	\$66.08	\$82.60	\$99.12
30	*	\$17.06	\$34.12	\$51.19	\$68.25	\$85.31	\$102.37
31	*	\$17.81	\$35.62	\$53.44	\$71.25	\$89.06	\$106.87
32	*	\$18.56	\$37.12	\$55.69	\$74.25	\$92.81	\$111.37
33	*	\$19.35	\$38.71	\$58.06	\$77.41	\$96.77	\$116.12
34	*	\$20.21	\$40.42	\$60.62	\$80.83	\$101.04	\$121.25
35	*	\$21.06	\$42.12	\$63.18	\$84.25	\$105.31	\$126.37
36	*	\$22.17	\$44.33	\$66.50	\$88.66	\$110.83	\$132.99
37	*	\$23.33	\$46.66	\$70.00	\$93.33	\$116.66	\$139.99
38	*	\$24.56	\$49.12	\$73.68	\$98.25	\$122.81	\$147.37
39	*	\$25.83	\$51.66	\$77.50	\$103.33	\$129.16	\$154.99
40	*	\$27.14	\$54.29	\$81.43	\$108.58	\$135.72	\$162.87
41	*	\$28.60	\$57.21	\$85.81	\$114.41	\$143.02	\$171.62
42	*	\$30.08	\$60.16	\$90.25	\$120.33	\$150.41	\$180.49
43	*	\$31.62	\$63.25	\$94.87	\$126.49	\$158.12	\$189.74
44	\$13.30	\$33.25	\$66.50	\$99.75	\$132.99	\$166.24	\$199.49
45	\$13.98	\$34.96	\$69.91	\$104.87	\$139.83	\$174.78	\$209.74
46	\$14.90	\$37.25	\$74.50	\$111.75	\$148.99	\$186.24	\$223.49
47	\$15.88	\$39.71	\$79.41	\$119.12	\$158.83	\$198.53	\$238.24
48	\$16.93	\$42.33	\$84.66	\$126.99	\$169.33	\$211.66	\$253.99
49	\$18.08	\$45.21	\$90.41	\$135.62	\$180.83	\$226.03	\$271.24
50	\$19.29	\$48.23	\$96.45	\$144.68	\$192.91	\$241.14	\$289.36
51	\$20.44	\$51.10	\$102.20	\$153.31	\$204.41	\$255.51	\$306.61
52	\$21.67	\$54.19	\$108.37	\$162.56	\$216.74	\$270.93	\$325.11
53	\$22.96	\$57.39	\$114.79	\$172.18	\$229.57	\$286.97	\$344.36
54	\$24.31	\$60.77	\$121.54	\$182.31	\$243.07	\$303.84	\$364.61
55	\$25.73	\$64.33	\$128.66	\$192.99	\$257.32	\$321.65	\$385.98
56	\$27.89	\$69.73	\$139.45	\$209.18	\$278.91	\$348.63	\$418.36
57	\$30.17	\$75.43	\$150.87	\$226.30	\$301.74	\$377.17	\$452.61
58	\$32.59	\$81.48	\$162.95	\$244.43	\$325.90	\$407.38	\$488.86
59	\$35.14	\$87.85	\$175.70	\$263.55	\$351.40	\$439.25	\$527.10
60	\$37.84	\$94.60	\$189.20	\$283.80	\$378.40	\$473.00	\$567.60
61	\$41.10	\$102.75	\$205.49	\$308.24	\$410.98	\$513.73	\$616.48
62	\$44.51	\$111.29	\$222.57	\$333.86	\$445.15	\$556.44	\$667.72
63	\$48.11	\$120.27	\$240.53	\$360.80	\$481.06	\$601.33	\$721.60
64	\$51.86	\$129.66	\$259.32	\$388.98	\$518.65	\$648.31	\$777.97
65	\$55.81	\$139.54	\$279.07	\$418.61	\$558.14	\$697.68	\$837.22
66	\$62.06	\$155.16	\$310.32	\$465.48	\$620.64	\$775.80	\$930.96
67	\$68.66	\$171.66	\$343.32	\$514.98	\$686.64	\$858.30	\$1,029.96
68	\$75.64	\$189.10	\$378.19	\$567.29	\$756.39	\$945.48	\$1,134.58
69	\$83.06	\$207.66	\$415.32	\$622.98	\$830.63	\$1,038.29	\$1,245.95
70	\$90.95	\$227.39	\$454.77	\$682.16	\$909.55	\$1,136.93	\$1,364.32
71	\$89.55	\$223.89	\$447.77	N/A	N/A	N/A	N/A
72	\$99.56	\$248.91	\$497.81	N/A	N/A	N/A	N/A
73	\$110.23	\$275.57	\$551.14	N/A	N/A	N/A	N/A
74	\$121.62	\$304.05	\$608.10	N/A	N/A	N/A	N/A
75	\$133.80	\$334.51	\$669.01	N/A	N/A	N/A	N/A
76	\$151.06	\$377.65	\$755.30	N/A	N/A	N/A	N/A
77	\$169.27	\$423.17	\$846.34	N/A	N/A	N/A	N/A
78	\$188.52	\$471.29	\$942.59	N/A	N/A	N/A	N/A
79	\$208.90	\$522.25	\$1,044.50	N/A	N/A	N/A	N/A
80	\$230.55	\$576.37	\$1,152.75	N/A	N/A	N/A	N/A

Tobacco Status – 12th Month Look Back Cigarettes, Cigars, Smokeless Tobacco, E-Cigarettes (Marijuana is not considered “tobacco”)							
Face Value	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
Issue Ages	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium
19	*	\$16.79	\$33.58	\$50.37	\$67.16	\$83.95	\$100.75
20	*	\$16.79	\$33.58	\$50.37	\$67.16	\$83.95	\$100.75
21	*	\$17.17	\$34.33	\$51.50	\$68.66	\$85.83	\$103.00
22	*	\$17.54	\$35.08	\$52.62	\$70.16	\$87.70	\$105.25
23	*	\$17.94	\$35.87	\$53.81	\$71.75	\$89.68	\$107.62
24	*	\$18.31	\$36.62	\$54.94	\$73.25	\$91.56	\$109.87
25	*	\$18.73	\$37.46	\$56.19	\$74.91	\$93.64	\$112.37
26	*	\$19.35	\$38.71	\$58.06	\$77.41	\$96.77	\$116.12
27	*	\$20.04	\$40.08	\$60.12	\$80.16	\$100.20	\$120.25
28	*	\$20.73	\$41.46	\$62.19	\$82.91	\$103.64	\$124.37
29	*	\$21.42	\$42.83	\$64.25	\$85.66	\$107.08	\$128.49
30	*	\$22.19	\$44.37	\$66.56	\$88.75	\$110.93	\$133.12
31	*	\$23.14	\$46.29	\$69.43	\$92.58	\$115.72	\$138.87
32	*	\$24.17	\$48.33	\$72.50	\$96.66	\$120.83	\$144.99
33	*	\$25.21	\$50.41	\$75.62	\$100.83	\$126.04	\$151.24
34	*	\$26.31	\$52.62	\$78.93	\$105.25	\$131.56	\$157.87
35	*	\$27.46	\$54.91	\$82.37	\$109.83	\$137.29	\$164.74
36	*	\$28.81	\$57.62	\$86.43	\$115.25	\$144.06	\$172.87
37	*	\$30.21	\$60.41	\$90.62	\$120.83	\$151.04	\$181.24
38	*	\$31.69	\$63.37	\$95.06	\$126.74	\$158.43	\$190.12
39	\$13.30	\$33.25	\$66.50	\$99.75	\$132.99	\$166.24	\$199.49
40	\$13.95	\$34.87	\$69.75	\$104.62	\$139.49	\$174.37	\$209.24
41	\$14.79	\$36.98	\$73.96	\$110.93	\$147.91	\$184.89	\$221.87
42	\$15.67	\$39.17	\$78.33	\$117.50	\$156.66	\$195.83	\$234.99
43	\$16.58	\$41.46	\$82.91	\$124.37	\$165.83	\$207.28	\$248.74
44	\$17.53	\$43.83	\$87.66	\$131.49	\$175.33	\$219.16	\$262.99
45	\$18.52	\$46.31	\$92.62	\$138.93	\$185.24	\$231.55	\$277.86
46	\$19.75	\$49.37	\$98.75	\$148.12	\$197.49	\$246.87	\$296.24
47	\$21.02	\$52.56	\$105.12	\$157.68	\$210.24	\$262.80	\$315.36
48	\$22.39	\$55.98	\$111.95	\$167.93	\$223.91	\$279.88	\$335.86
49	\$23.85	\$59.62	\$119.25	\$178.87	\$238.49	\$298.11	\$357.74
50	\$25.39	\$63.48	\$126.95	\$190.43	\$253.91	\$317.38	\$380.86
51	\$27.04	\$67.60	\$135.20	\$202.80	\$270.41	\$338.01	\$405.61
52	\$28.77	\$71.93	\$143.87	\$215.80	\$287.74	\$359.67	\$431.61
53	\$30.60	\$76.50	\$152.99	\$226.00	\$305.99	\$382.48	\$458.98
54	\$32.51	\$81.27	\$162.54	\$243.80	\$325.07	\$406.34	\$487.61
55	\$34.52	\$86.31	\$172.62	\$258.93	\$345.24	\$431.55	\$517.85
56	\$37.23	\$93.08	\$186.16	\$279.24	\$372.32	\$465.40	\$558.48
57	\$40.09	\$100.23	\$200.45	\$300.68	\$400.90	\$501.13	\$601.35
58	\$43.09	\$107.72	\$215.45	\$323.17	\$430.90	\$538.62	\$646.35
59	\$46.26	\$115.66	\$231.32	\$346.99	\$462.65	\$578.31	\$693.97
60	\$49.58	\$123.95	\$247.91	\$371.86	\$495.81	\$619.77	\$743.72
61	\$53.70	\$134.24	\$268.49	\$402.73	\$536.98	\$671.22	\$805.47
62	\$58.00	\$144.99	\$289.99	\$434.98	\$579.98	\$724.97	\$869.97
63	\$62.46	\$156.16	\$312.32	\$468.48	\$624.64	\$780.80	\$936.96
64	\$67.11	\$167.78	\$335.57	\$503.35	\$671.14	\$838.92	\$1,006.71
65	\$71.98	\$179.95	\$359.90	\$539.85	\$719.80	\$899.76	\$1,079.71
66	\$79.90	\$199.74	\$399.48	\$599.23	\$798.97	\$998.71	\$1,198.45
67	\$88.25	\$220.62	\$441.23	\$661.85	\$882.46	\$1,103.08	\$1,323.70
68	\$97.10	\$242.74	\$485.48	\$728.22	\$970.96	\$1,213.70	\$1,456.44
69	\$106.50	\$266.24	\$532.48	\$798.72	\$1,064.96	\$1,331.20	\$1,597.44
70	\$116.50	\$291.24	\$582.48	\$873.72	\$1,164.95	\$1,456.19	\$1,747.43
71	\$119.05	\$297.61	\$595.23	N/A	N/A	N/A	N/A
72	\$133.39	\$333.47	\$666.93	N/A	N/A	N/A	N/A
73	\$148.69	\$371.71	\$743.43	N/A	N/A	N/A	N/A
74	\$165.06	\$412.65	\$825.30	N/A	N/A	N/A	N/A
75	\$182.61	\$456.52	\$913.05	N/A	N/A	N/A	N/A
76	\$206.44	\$516.10	\$1,032.21	N/A	N/A	N/A	N/A
77	\$231.70	\$579.25	\$1,158.50	N/A	N/A	N/A	N/A
78	\$258.51	\$646.27	\$1,292.53	N/A	N/A	N/A	N/A
79	\$287.04	\$717.60	\$1,435.19	N/A	N/A	N/A	N/A
80	\$317.45	\$793.63	\$1,587.27	N/A	N/A	N/A	N/A

* The Minimum Coverage Limit is the greater of \$5,000 or the amount of coverage \$13.00/month will purchase. Minimum coverage for these Issue Ages will fall between the \$10,000 and \$25,000 coverage options shown on this chart. Please contact LTC Solutions at 877-286-2852 or LTCiBenefitsTeam@ltc-solutions.com for a customized rate quote.