



# 20 YEAR GROUP LEVEL TERM LIFE INSURANCE

Annual Rates per \$1,000 of Face Amount

## FACE AMOUNT - \$100,000 - 200,000

## FACE AMOUNT - \$201,000 - 499,000

Issue Age	Male		Female		Issue Age	Male		Female			
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco		Preferred	Standard	Tobacco	Preferred	Standard	Tobacco
20	1.73	3.09	1.42	2.29	20	0.92	1.33	2.28	0.75	1.03	1.79
21	1.73	3.09	1.42	2.30	21	0.92	1.33	2.28	0.75	1.03	1.80
22	1.73	3.09	1.42	2.30	22	0.92	1.33	2.28	0.75	1.03	1.80
23	1.73	3.09	1.42	2.30	23	0.92	1.33	2.28	0.75	1.03	1.80
24	1.73	3.09	1.42	2.30	24	0.92	1.33	2.28	0.75	1.03	1.80
25	1.73	3.09	1.42	2.30	25	0.92	1.33	2.28	0.76	1.03	1.80
26	1.73	3.09	1.42	2.33	26	0.93	1.33	2.28	0.76	1.03	1.82
27	1.73	3.14	1.42	2.42	27	0.93	1.33	2.29	0.76	1.03	1.88
28	1.73	3.16	1.42	2.51	28	0.93	1.33	2.32	0.76	1.03	1.97
29	1.73	3.20	1.42	2.60	29	0.93	1.33	2.35	0.76	1.03	2.01
30	1.73	3.29	1.42	2.69	30	0.93	1.33	2.42	0.76	1.03	2.03
31	1.73	3.42	1.43	2.76	31	0.93	1.33	2.52	0.76	1.05	2.03
32	1.75	3.58	1.48	2.83	32	0.93	1.35	2.65	0.77	1.10	2.05
33	1.77	3.79	1.51	2.91	33	0.93	1.37	2.81	0.80	1.14	2.13
34	1.81	3.99	1.57	3.05	34	0.93	1.41	2.97	0.82	1.19	2.21
35	1.83	4.23	1.65	3.18	35	0.93	1.45	3.16	0.84	1.26	2.34
36	1.89	4.43	1.70	3.41	36	0.96	1.51	3.32	0.88	1.33	2.51
37	1.99	4.65	1.77	3.67	37	0.99	1.57	3.49	0.90	1.38	2.73
38	2.09	4.91	1.84	3.99	38	1.05	1.65	3.71	0.94	1.46	2.97
39	2.22	5.22	1.95	4.31	39	1.12	1.75	3.96	0.98	1.56	3.23
40	2.40	5.66	2.04	4.62	40	1.21	1.90	4.31	1.04	1.65	3.47
41	2.57	6.26	2.15	4.94	41	1.32	2.07	4.77	1.11	1.75	3.73
42	2.83	6.98	2.28	5.26	42	1.46	2.28	5.34	1.20	1.87	3.97
43	3.10	7.79	2.42	5.58	43	1.61	2.54	5.99	1.28	1.98	4.23
44	3.39	8.67	2.58	5.95	44	1.79	2.78	6.68	1.41	2.12	4.54
45	3.68	9.53	2.77	6.35	45	1.96	3.05	7.36	1.52	2.29	4.85
46	3.97	10.39	2.97	6.81	46	2.14	3.29	8.04	1.65	2.48	5.20
47	4.26	11.30	3.21	7.31	47	2.35	3.55	8.76	1.79	2.68	5.59
48	4.54	12.26	3.45	7.83	48	2.56	3.81	9.52	1.95	2.93	6.02
49	4.91	13.28	3.72	8.41	49	2.79	4.14	10.32	2.11	3.17	6.48
50	5.38	14.36	4.02	9.01	50	3.03	4.55	11.17	2.28	3.43	6.94
51	5.95	15.49	4.31	9.62	51	3.26	5.09	12.06	2.48	3.67	7.43
52	6.61	16.74	4.59	10.29	52	3.50	5.70	13.05	2.67	3.93	7.97
53	7.39	18.02	4.93	11.00	53	3.77	6.43	14.08	2.89	4.20	8.53
54	8.25	19.38	5.33	11.77	54	4.10	7.21	15.15	3.14	4.55	9.12



# 20 YEAR GROUP LEVEL TERM LIFE INSURANCE

Annual Rates per \$1,000 of Face Amount

## FACE AMOUNT - \$500,000 - 1,000,000

Issue Age	Male Preferred	Male Standard	Male Tobacco	Female Preferred	Female Standard	Female Tobacco
20	0.85	1.25	2.20	0.67	0.95	1.69
21	0.85	1.25	2.20	0.67	0.95	1.69
22	0.85	1.25	2.20	0.67	0.95	1.69
23	0.85	1.25	2.20	0.67	0.95	1.69
24	0.85	1.25	2.20	0.67	0.95	1.69
25	0.85	1.25	2.20	0.67	0.95	1.69
26	0.85	1.25	2.20	0.67	0.95	1.74
27	0.85	1.25	2.23	0.68	0.95	1.79
28	0.85	1.25	2.25	0.68	0.96	1.88
29	0.85	1.25	2.28	0.68	0.96	1.91
30	0.85	1.25	2.35	0.68	0.96	1.94
31	0.85	1.25	2.45	0.69	0.97	1.97
32	0.86	1.27	2.57	0.70	1.02	1.98
33	0.86	1.30	2.73	0.72	1.07	2.04
34	0.86	1.33	2.90	0.74	1.11	2.14
35	0.86	1.38	3.08	0.77	1.18	2.26
36	0.88	1.43	3.25	0.79	1.25	2.45
37	0.92	1.50	3.42	0.82	1.31	2.65
38	0.97	1.58	3.63	0.86	1.39	2.90
39	1.04	1.69	3.87	0.90	1.48	3.15
40	1.12	1.82	4.22	0.96	1.58	3.39
41	1.25	1.99	4.69	1.03	1.68	3.65
42	1.39	2.21	5.27	1.12	1.79	3.90
43	1.54	2.46	5.91	1.22	1.91	4.16
44	1.71	2.70	6.59	1.33	2.05	4.46
45	1.87	2.98	7.28	1.45	2.21	4.77
46	2.06	3.22	7.97	1.56	2.40	5.13
47	2.27	3.47	8.68	1.71	2.61	5.52
48	2.48	3.74	9.44	1.87	2.85	5.94
49	2.71	4.07	10.25	2.02	3.09	6.39
50	2.95	4.47	11.09	2.22	3.36	6.87
51	3.19	5.01	12.00	2.41	3.60	7.36
52	3.42	5.62	12.98	2.60	3.85	7.88
53	3.69	6.35	14.00	2.82	4.13	8.44
54	4.01	7.13	15.07	3.07	4.48	9.04

Your individual rates will remain level for the initial 20-year term period based on your age of entry into the plan. However, United States Life does reserve the right to change premium rates, but may only do so for all insured's covered under the group policy and with 60 days written notice. Coverage terminates at age 75. There are preferred, standard, and smoker premium rates. The rate you qualify for is determined by your medical history and current health status. Spouse premium is based on his or her gender and age.