

Current 2026-2027 Annual[†] Premium Contributions per \$1,000 Benefit Amount

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 nonsmokers meeting the highest underwriting standards will qualify for "Preferred" rates.

Other nonsmokers may qualify for the higher "Select" or "Standard" rates. (Note: Smokers may only qualify for Standard Rates.) Upon approval of your application, you will be notified of the rate classification for each approved person.

Face Amounts \$100,000 - \$249,000^{††}

Issue Age	Male			Female*		
	Preferred	Select	Standard	Preferred	Select	Standard
20	1.19	1.57	2.58	1.01	1.27	1.89
21	1.19	1.57	2.58	1.01	1.27	1.89
22	1.19	1.57	2.58	1.01	1.27	1.89
23	1.19	1.57	2.58	1.01	1.27	1.89
24	1.19	1.57	2.58	1.01	1.27	1.89
25	1.19	1.57	2.58	1.01	1.27	1.89
26	1.19	1.57	2.58	1.01	1.27	1.93
27	1.19	1.57	2.61	1.01	1.27	1.99
28	1.19	1.57	2.63	1.01	1.27	2.06
29	1.19	1.57	2.66	1.01	1.27	2.15
30	1.19	1.57	2.74	1.01	1.27	2.22
31	1.19	1.58	2.85	1.01	1.29	2.30
32	1.19	1.60	2.98	1.05	1.34	2.36
33	1.19	1.63	3.15	1.07	1.37	2.42
34	1.19	1.67	3.32	1.09	1.43	2.53
35	1.19	1.71	3.51	1.12	1.51	2.65
36	1.25	1.76	3.69	1.15	1.57	2.84
37	1.32	1.84	3.87	1.17	1.64	3.06
38	1.41	1.92	4.09	1.21	1.72	3.32
39	1.52	2.03	4.35	1.26	1.82	3.59
40	1.64	2.19	4.72	1.31	1.92	3.85
41	1.77	2.36	5.21	1.38	2.03	4.11
42	1.94	2.59	5.82	1.47	2.14	4.38
43	2.13	2.85	6.50	1.57	2.27	4.65
44	2.31	3.11	7.22	1.69	2.42	4.96
45	2.49	3.40	7.94	1.80	2.59	5.30
46	2.68	3.66	8.67	1.93	2.79	5.68
47	2.87	3.92	9.42	2.06	3.02	6.09
48	3.06	4.19	10.22	2.21	3.26	6.53
49	3.29	4.54	11.07	2.37	3.52	7.01
50	3.59	4.98	11.97	2.55	3.80	7.51
51	3.92	5.54	12.92	2.75	4.06	8.03
52	4.31	6.20	13.96	2.96	4.32	8.58
53	4.75	6.97	15.03	3.19	4.62	9.17
54	5.27	7.79	16.17	3.45	4.99	9.80

[†] Payable quarterly, semiannually, annually or via monthly Electronic Funds Transfer (EFT).

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

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

The current annual premium contribution for all eligible children is \$6.60 (\$5.94 with the 10% premium credit) for \$10,000.00 of life insurance. Rates may vary due to rounding.

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Face Amounts \$250,000 - \$499,000^{††}

Issue Age	Male			Female*		
	Preferred	Select	Standard	Preferred	Select	Standard
20	0.84	1.21	2.08	0.69	0.94	1.47
21	0.84	1.21	2.08	0.69	0.94	1.47
22	0.84	1.21	2.08	0.69	0.94	1.47
23	0.84	1.21	2.08	0.69	0.94	1.47
24	0.84	1.21	2.08	0.69	0.94	1.47
25	0.84	1.21	2.08	0.69	0.94	1.47
26	0.84	1.21	2.08	0.69	0.94	1.52
27	0.84	1.21	2.10	0.69	0.94	1.57
28	0.84	1.21	2.12	0.69	0.94	1.63
29	0.84	1.21	2.16	0.69	0.94	1.70
30	0.84	1.21	2.22	0.69	0.94	1.77
31	0.84	1.21	2.31	0.70	0.96	1.83
32	0.84	1.23	2.43	0.71	1.00	1.88
33	0.84	1.25	2.58	0.73	1.04	1.95
34	0.84	1.28	2.72	0.75	1.09	2.03
35	0.84	1.33	2.89	0.77	1.15	2.15
36	0.88	1.38	3.05	0.79	1.21	2.30
37	0.91	1.44	3.21	0.82	1.26	2.50
38	0.96	1.52	3.40	0.85	1.34	2.72
39	1.02	1.61	3.63	0.90	1.42	2.95
40	1.11	1.74	3.94	0.95	1.52	3.19
41	1.21	1.89	4.37	1.01	1.60	3.42
42	1.34	2.09	4.90	1.10	1.70	3.65
43	1.47	2.32	5.48	1.18	1.82	3.88
44	1.63	2.54	6.11	1.28	1.95	4.15
45	1.79	2.80	6.74	1.39	2.09	4.45
46	1.96	3.02	7.37	1.51	2.26	4.77
47	2.15	3.25	8.04	1.63	2.46	5.13
48	2.35	3.49	8.73	1.78	2.68	5.52
49	2.56	3.79	9.46	1.93	2.90	5.94
50	2.78	4.17	10.24	2.09	3.14	6.37
51	3.00	4.67	11.07	2.27	3.36	6.82
52	3.21	5.23	11.97	2.45	3.59	7.30
53	3.45	5.89	12.91	2.65	3.85	7.82
54	3.75	6.61	13.90	2.88	4.17	9.20

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The current annual premium contribution for all eligible children is \$6.60 (\$5.94 with the 10% premium credit) for \$10,000.00 of life insurance. Rates may vary due to rounding.

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Face Amounts \$500,000 - \$1,000,000^{††}

Issue Age	Male			Female*		
	Preferred	Select	Standard	Preferred	Select	Standard
20	0.77	1.14	2.01	0.62	0.87	1.40
21	0.77	1.14	2.01	0.62	0.87	1.40
22	0.77	1.14	2.01	0.62	0.87	1.40
23	0.77	1.14	2.01	0.62	0.87	1.40
24	0.77	1.14	2.01	0.62	0.87	1.40
25	0.77	1.14	2.01	0.62	0.87	1.40
26	0.77	1.14	2.01	0.62	0.87	1.45
27	0.77	1.14	2.03	0.62	0.87	1.50
28	0.77	1.14	2.05	0.62	0.87	1.56
29	0.77	1.14	2.09	0.62	0.87	1.63
30	0.77	1.14	2.15	0.62	0.87	1.70
31	0.77	1.14	2.24	0.63	0.89	1.76
32	0.77	1.16	2.36	0.64	0.93	1.81
33	0.77	1.18	2.51	0.66	0.97	1.88
34	0.77	1.21	2.65	0.68	1.02	1.96
35	0.77	1.26	2.82	0.70	1.08	2.08
36	0.81	1.31	2.98	0.72	1.14	2.23
37	0.84	1.37	3.14	0.75	1.19	2.43
38	0.89	1.45	3.33	0.78	1.27	2.65
39	0.95	1.54	3.56	0.83	1.35	2.88
40	1.04	1.67	3.87	0.88	1.45	3.12
41	1.14	1.82	4.30	0.94	1.53	3.35
42	1.27	2.02	4.83	1.03	1.63	3.58
43	1.40	2.25	5.41	1.11	1.75	3.81
44	1.56	2.47	6.04	1.21	1.88	4.08
45	1.72	2.73	6.67	1.32	2.02	4.38
46	1.89	2.95	7.30	1.44	2.19	4.70
47	2.08	3.18	7.97	1.56	2.39	5.06
48	2.28	3.42	8.66	1.71	2.61	5.45
49	2.49	3.72	9.39	1.86	2.83	5.87
50	2.71	4.10	10.17	2.02	3.07	6.30
51	2.93	4.60	11.00	2.20	3.29	6.75
52	3.14	5.16	11.90	2.38	3.52	7.23
53	3.38	5.82	12.84	2.58	3.78	7.75
54	3.68	6.54	13.83	2.81	4.10	8.29

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