

Convertible Term Insurance - Annual Premium Estimates

10yr Convertible Term - Annual Premium Estimates								
Age	\$100,000		\$250,000		\$500,000		\$1,000,000	
	Male	Female	Male	Female	Male	Female	Male	Female
20	\$118	\$105	\$198	\$165	\$325	\$270	\$565	\$465
25	\$118	\$105	\$198	\$165	\$325	\$270	\$565	\$465
30	\$118	\$105	\$198	\$165	\$325	\$270	\$565	\$475
35	\$118	\$107	\$198	\$170	\$325	\$270	\$565	\$475
40	\$139	\$130	\$250	\$228	\$440	\$375	\$765	\$665
45	\$187	\$164	\$370	\$313	\$660	\$540	\$1,225	\$995
50	\$281	\$217	\$605	\$445	\$1,035	\$785	\$1,945	\$1,465
55	\$393	\$290	\$885	\$628	\$1,605	\$1,145	\$3,045	\$2,115
60	\$594	\$389	\$1,388	\$875	\$2,485	\$1,655	\$4,775	\$3,115
65	\$962	\$564	\$2,308	\$1,313	\$4,280	\$2,485	\$8,335	\$4,855

15yr Convertible Term - Annual Premium Estimates								
Age	\$100,000		\$250,000		\$500,000		\$1,000,000	
	Male	Female	Male	Female	Male	Female	Male	Female
20	\$133	\$121	\$235	\$205	\$390	\$340	\$685	\$605
25	\$133	\$121	\$235	\$205	\$390	\$340	\$685	\$605
30	\$137	\$123	\$245	\$210	\$395	\$350	\$695	\$625
35	\$140	\$127	\$253	\$220	\$405	\$370	\$735	\$655
40	\$173	\$153	\$335	\$285	\$560	\$500	\$1,035	\$915
45	\$250	\$207	\$528	\$420	\$900	\$725	\$1,635	\$1,335
50	\$348	\$266	\$773	\$568	\$1,355	\$1,020	\$2,535	\$1,895
55	\$528	\$359	\$1,223	\$800	\$2,165	\$1,485	\$3,965	\$2,735
60	\$832	\$589	\$1,983	\$1,375	\$3,425	\$2,420	\$6,325	\$4,495
65	\$1,423	\$931	\$3,460	\$2,230	\$6,255	\$4,020	\$11,435	\$7,505

20yr Convertible Term - Annual Premium Estimates								
Age	\$100,000		\$250,000		\$500,000		\$1,000,000	
	Male	Female	Male	Female	Male	Female	Male	Female
20	\$153	\$126	\$285	\$218	\$460	\$360	\$805	\$645
25	\$153	\$126	\$285	\$218	\$460	\$360	\$805	\$655
30	\$157	\$134	\$295	\$238	\$475	\$385	\$845	\$705
35	\$171	\$150	\$330	\$278	\$520	\$465	\$965	\$845
40	\$217	\$184	\$445	\$363	\$715	\$615	\$1,355	\$1,135
45	\$303	\$239	\$660	\$500	\$1,135	\$890	\$2,185	\$1,645
50	\$437	\$340	\$995	\$753	\$1,710	\$1,305	\$3,215	\$2,445
55	\$660	\$480	\$1,552	\$1,102	\$2,845	\$1,945	\$5,525	\$3,735
60	\$1,072	\$770	\$2,582	\$1,827	\$4,675	\$3,260	\$9,105	\$5,875
65	\$1,960	\$1,276	\$4,803	\$3,092	\$8,955	\$5,870	\$17,055	\$11,235

Note: If you qualify for better than Standard rates you will want more than 100,000 of term coverage so you can keep the better rating and maximize early cash value when converting to Whole Life insurance later.

Term to Whole Life Conversion - Annual Premium Estimates

Term to Whole Life Conversion - Annual Premium Estimates* (with 3yr Paid-Up Additions rider)									
\$100,000			\$250,000		\$500,000		\$1,000,000		
Age	Male	Female	Male	Female	Male	Female	Male	Female	
30	\$2,370	\$2,090	\$5,820	\$5,130	\$11,540	\$10,190	\$23,090	\$20,360	
35	\$2,820	\$2,500	\$6,920	\$6,130	\$13,750	\$12,170	\$27,490	\$24,330	
40	\$3,360	\$2,980	\$8,250	\$7,310	\$16,390	\$14,520	\$32,770	\$29,030	
45	\$4,010	\$3,550	\$9,820	\$8,710	\$19,520	\$17,310	\$39,030	\$34,610	
50	\$4,760	\$4,230	\$11,670	\$10,370	\$23,180	\$20,600	\$46,350	\$41,200	
55	\$5,640	\$4,990	\$13,830	\$12,250	\$27,470	\$24,340	\$54,920	\$48,660	
60	\$6,710	\$5,900	\$16,420	\$14,450	\$32,590	\$28,690	\$65,170	\$57,370	
65	\$7,920	\$6,910	\$19,340	\$16,900	\$38,380	\$33,550	\$76,740	\$67,100	
70	\$9,430	\$8,290	\$22,930	\$20,150	\$45,420	\$39,910	\$90,820	\$79,810	

* A 3yr Paid-up Additions rider is included in these annual premium estimates. Premium is 45-70% lower after 3 years depending on age.

Term to Whole Life Conversion - Annual Premium Estimates* (with 5yr Paid-Up Additions rider)									
\$100,000			\$250,000		\$500,000		\$1,000,000		
Age	Male	Female	Male	Female	Male	Female	Male	Female	
30	\$2,110	\$1,860	\$5,080	\$4,480	\$10,030	\$8,840	\$20,030	\$17,660	
35	\$2,500	\$2,210	\$6,040	\$5,340	\$11,940	\$10,560	\$23,850	\$21,090	
40	\$2,980	\$2,640	\$7,190	\$6,370	\$14,220	\$12,590	\$28,410	\$25,150	
45	\$3,540	\$3,140	\$8,560	\$7,590	\$16,920	\$15,000	\$33,810	\$29,970	
50	\$4,210	\$3,730	\$10,170	\$9,030	\$20,100	\$17,840	\$40,170	\$35,660	
55	\$4,980	\$4,400	\$12,030	\$10,640	\$23,780	\$21,040	\$47,530	\$42,060	
60	\$5,950	\$5,220	\$14,330	\$12,580	\$28,290	\$24,850	\$56,540	\$49,680	
65	\$7,020	\$6,110	\$16,860	\$14,720	\$33,250	\$29,060	\$66,470	\$58,080	
70	\$8,350	\$7,460	\$19,890	\$17,760	\$39,130	\$34,930	\$78,230	\$69,820	

* A 5yr Paid-up Additions rider is included in these annual premium estimates. Premium is 40-70% lower after 5 years.

Assembled in February 2017 by Life Benefits, LLC. These estimates assume Standard health and lifestyle factors. This is NOT a quote. Contact Life Benefits, LLC for specific insurance quotes: **702-660-7000**

Term to Whole Life Conversion - Annual Premium Estimates

Term to Whole Life Conversion - Annual Premium Estimates* (with 10yr Paid-Up Additions rider)									
		\$100,000		\$250,000		\$500,000		\$1,000,000	
Age	Male	Female	Male	Female	Male	Female	Male	Female	
30	\$1,690	\$1,490	\$3,970	\$3,500	\$7,770	\$6,850	\$15,490	\$13,660	
35	\$2,010	\$1,770	\$4,720	\$4,170	\$9,240	\$8,170	\$18,440	\$16,290	
40	\$2,370	\$2,100	\$5,580	\$4,960	\$10,930	\$9,730	\$21,820	\$19,410	
45	\$2,780	\$2,480	\$6,570	\$5,860	\$12,870	\$11,500	\$25,700	\$22,950	
50	\$3,290	\$2,930	\$7,740	\$6,910	\$15,170	\$13,550	\$30,300	\$27,060	
55	\$3,850	\$3,420	\$9,060	\$8,060	\$17,760	\$15,800	\$35,470	\$31,550	
60	\$4,600	\$4,050	\$10,780	\$9,520	\$21,060	\$18,580	\$42,080	\$37,120	
65	\$5,430	\$4,730	\$12,600	\$11,040	\$24,570	\$21,560	\$49,100	\$43,080	
70	\$6,650	\$5,980	\$15,130	\$13,590	\$29,340	\$26,340	\$58,620	\$52,620	

* A 10yr Paid-up Additions rider is included in these annual premium estimates. Premium is 35-70% lower after 10 years depending on age.