

IML SIWL 2022 Premiums for Monthly EFT mode. Includes \$36 Policy Fee.

Death Benefit Issue Age	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000	
	M	F	M	F	M	F	M	F	M	F
45	\$13.85	\$12.90	\$24.69	\$22.79	\$35.54	\$32.69	\$46.39	\$42.59	\$57.23	\$52.48
46	\$14.27	\$13.25	\$25.54	\$23.49	\$36.82	\$33.74	\$48.09	\$43.99	\$59.36	\$54.23
47	\$14.72	\$13.62	\$26.44	\$24.24	\$38.17	\$34.87	\$49.89	\$45.49	\$61.61	\$56.11
48	\$15.19	\$14.03	\$27.38	\$25.05	\$39.57	\$36.08	\$51.75	\$47.10	\$63.94	\$58.13
49	\$15.68	\$14.46	\$28.37	\$25.93	\$41.05	\$37.39	\$53.74	\$48.85	\$66.42	\$60.32
50	\$16.21	\$14.94	\$29.42	\$26.89	\$42.63	\$38.83	\$55.84	\$50.77	\$69.05	\$62.71
51	\$16.78	\$15.43	\$30.56	\$27.87	\$44.34	\$40.30	\$58.12	\$52.74	\$71.90	\$65.17
52	\$17.38	\$15.94	\$31.77	\$28.89	\$46.15	\$41.83	\$60.54	\$54.77	\$74.92	\$67.71
53	\$18.06	\$16.46	\$33.12	\$29.92	\$48.18	\$43.38	\$63.24	\$56.84	\$78.30	\$70.30
54	\$18.76	\$17.00	\$34.53	\$31.00	\$50.29	\$45.00	\$66.06	\$59.00	\$81.82	\$73.01
55	\$19.54	\$17.58	\$36.09	\$32.16	\$52.63	\$46.74	\$69.17	\$61.32	\$85.72	\$75.90
56	\$20.41	\$18.19	\$37.82	\$33.39	\$55.23	\$48.58	\$72.64	\$63.77	\$90.05	\$78.96
57	\$21.36	\$18.86	\$39.71	\$34.71	\$58.07	\$50.57	\$76.42	\$66.42	\$94.78	\$82.28
58	\$22.38	\$19.58	\$41.75	\$36.16	\$61.13	\$52.74	\$80.51	\$69.32	\$99.88	\$85.90
59	\$23.44	\$20.38	\$43.88	\$37.75	\$64.32	\$55.13	\$84.76	\$72.51	\$105.20	\$89.88
60	\$24.54	\$21.26	\$46.07	\$39.51	\$67.61	\$57.77	\$89.14	\$76.02	\$110.68	\$94.28
61	\$25.64	\$22.22	\$48.29	\$41.44	\$70.93	\$60.65	\$93.57	\$79.87	\$116.22	\$99.09
62	\$26.80	\$23.30	\$50.60	\$43.60	\$74.39	\$63.89	\$98.19	\$84.19	\$121.99	\$104.49
63	\$28.05	\$24.51	\$53.10	\$46.03	\$78.16	\$67.54	\$103.21	\$89.06	\$128.26	\$110.57
64	\$29.44	\$25.83	\$55.87	\$48.65	\$82.31	\$71.48	\$108.74	\$94.31	\$135.18	\$117.13
65	\$30.97	\$27.20	\$58.95	\$51.40	\$86.92	\$75.59	\$114.89	\$99.79	\$142.87	\$123.99
66	\$32.67	\$28.61	\$62.35	\$54.22	\$92.02	\$79.83	\$121.69	\$105.44	\$151.37	\$131.05
67	\$34.55	\$30.16	\$66.11	\$57.32	\$97.66	\$84.48	\$129.21	\$111.64	\$160.76	\$138.80
68	\$36.71	\$31.89	\$70.41	\$60.79	\$104.12	\$89.68	\$137.83	\$118.58	\$171.53	\$147.47
69	\$39.04	\$33.79	\$75.08	\$64.59	\$111.12	\$95.38	\$147.16	\$126.18	\$183.20	\$156.97
70	\$41.47	\$35.87	\$79.94	\$68.74	\$118.41	\$101.61	\$156.88	\$134.48	\$195.35	\$167.35
71	\$44.10	\$38.17	\$85.21	\$73.34	\$126.31	\$108.51	\$167.41	\$143.68	\$208.52	\$178.85
72	\$47.13	\$40.66	\$91.27	\$78.32	\$135.40	\$115.98	\$179.53	\$153.65	\$223.66	\$191.31
73	\$50.68	\$43.40	\$98.37	\$83.81	\$146.05	\$124.21	\$193.73	\$164.61	\$241.42	\$205.02
74	\$54.72	\$46.43	\$106.44	\$89.86	\$158.16	\$133.29	\$209.88	\$176.71	\$261.60	\$220.14
75	\$59.14	\$49.85	\$115.28	\$96.71	\$171.43	\$143.56	\$227.57	\$190.42	\$283.71	\$237.27
76	\$60.92	\$51.59	\$118.84	\$100.18	\$176.76	\$148.77	\$234.69	\$197.37	\$292.61	\$245.96
77	\$64.98	\$55.68	\$126.96	\$108.35	\$188.94	\$161.03	\$250.92	\$213.70	\$312.90	\$266.38
78	\$69.22	\$60.28	\$135.44	\$117.57	\$201.65	\$174.85	\$267.87	\$232.14	\$334.09	\$289.42
79	\$73.51	\$65.41	\$144.02	\$127.81	\$214.53	\$190.22	\$285.04	\$252.62	\$355.55	\$315.03
80	\$78.88	\$71.05	\$154.75	\$139.10	\$230.63	\$207.15	\$306.51	\$275.21	\$382.38	\$343.26
81	\$84.40	\$75.42	\$165.80	\$147.85	\$247.21	\$220.27	\$328.61	\$292.69	\$410.01	\$365.11
82	\$90.37	\$80.09	\$177.75	\$157.19	\$265.12	\$234.28	\$352.49	\$311.37	\$439.87	\$388.47
83	\$96.82	\$85.08	\$190.65	\$167.16	\$284.47	\$249.24	\$378.30	\$331.33	\$472.12	\$413.41
84	\$103.80	\$90.42	\$204.59	\$177.83	\$305.39	\$265.25	\$406.18	\$352.66	\$506.98	\$440.08
85	\$111.33	\$96.12	\$219.66	\$189.24	\$327.99	\$282.36	\$436.32	\$375.48	\$544.65	\$468.60

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Death Benefit Issue Age	\$30,000		\$35,000		\$40,000		\$45,000		\$50,000	
	M	F	M	F	M	F	M	F	M	F
45	\$68.08	\$62.38	\$78.93	\$72.28	\$89.77	\$82.17	\$100.62	\$92.07	\$111.47	\$101.97
46	\$70.63	\$64.48	\$81.90	\$74.73	\$93.17	\$84.97	\$104.45	\$95.22	\$115.72	\$105.47
47	\$73.33	\$66.73	\$85.05	\$77.35	\$96.77	\$87.97	\$108.50	\$98.60	\$120.22	\$109.22
48	\$76.13	\$69.16	\$88.32	\$80.18	\$100.51	\$91.21	\$112.70	\$102.23	\$124.88	\$113.26
49	\$79.11	\$71.78	\$91.79	\$83.24	\$104.48	\$94.71	\$117.16	\$106.17	\$129.84	\$117.63
50	\$82.26	\$74.66	\$95.47	\$86.60	\$108.68	\$98.54	\$121.88	\$110.48	\$135.09	\$122.43
51	\$85.68	\$77.61	\$99.46	\$90.04	\$113.24	\$102.47	\$127.02	\$114.91	\$140.80	\$127.34
52	\$89.31	\$80.66	\$103.69	\$93.60	\$118.08	\$106.54	\$132.46	\$119.48	\$146.85	\$132.43
53	\$93.36	\$83.76	\$108.42	\$97.22	\$123.48	\$110.68	\$138.54	\$124.13	\$153.60	\$137.59
54	\$97.58	\$87.01	\$113.35	\$101.01	\$129.11	\$115.01	\$144.87	\$129.01	\$160.64	\$143.01
55	\$102.26	\$90.48	\$118.80	\$105.06	\$135.34	\$119.64	\$151.89	\$134.22	\$168.43	\$148.80
56	\$107.46	\$94.16	\$124.87	\$109.35	\$142.28	\$124.54	\$159.69	\$139.74	\$177.10	\$154.93
57	\$113.13	\$98.13	\$131.49	\$113.99	\$149.85	\$129.84	\$168.20	\$145.70	\$186.56	\$161.55
58	\$119.26	\$102.48	\$138.64	\$119.06	\$158.01	\$135.64	\$177.39	\$152.22	\$196.77	\$168.81
59	\$125.64	\$107.26	\$146.07	\$124.63	\$166.51	\$142.01	\$186.95	\$159.39	\$207.39	\$176.76
60	\$132.21	\$112.53	\$153.75	\$130.79	\$175.28	\$149.05	\$196.82	\$167.30	\$218.35	\$185.56
61	\$138.86	\$118.31	\$161.50	\$137.53	\$184.15	\$156.75	\$206.79	\$175.96	\$229.44	\$195.18
62	\$145.79	\$124.78	\$169.58	\$145.08	\$193.38	\$165.38	\$217.18	\$185.68	\$240.98	\$205.97
63	\$153.31	\$132.09	\$178.36	\$153.60	\$203.42	\$175.11	\$228.47	\$196.63	\$253.52	\$218.14
64	\$161.61	\$139.96	\$188.05	\$162.79	\$214.48	\$185.61	\$240.92	\$208.44	\$267.35	\$231.27
65	\$170.84	\$148.19	\$198.81	\$172.38	\$226.78	\$196.58	\$254.76	\$220.78	\$282.73	\$244.98
66	\$181.04	\$156.66	\$210.71	\$182.27	\$240.39	\$207.88	\$270.06	\$233.49	\$299.73	\$259.10
67	\$192.32	\$165.96	\$223.87	\$193.12	\$255.42	\$220.28	\$286.97	\$247.44	\$318.53	\$274.61
68	\$205.24	\$176.36	\$238.95	\$205.26	\$272.66	\$234.15	\$306.36	\$263.05	\$340.07	\$291.94
69	\$219.24	\$187.77	\$255.28	\$218.56	\$291.32	\$249.35	\$327.36	\$280.15	\$363.40	\$310.94
70	\$233.82	\$200.22	\$272.29	\$233.09	\$310.76	\$265.95	\$349.23	\$298.82	\$387.70	\$331.69
71	\$249.62	\$214.02	\$290.72	\$249.19	\$331.83	\$284.36	\$372.93	\$319.53	\$414.03	\$354.70
72	\$267.80	\$228.97	\$311.93	\$266.63	\$356.06	\$304.29	\$400.19	\$341.95	\$444.33	\$379.61
73	\$289.10	\$245.42	\$336.78	\$285.82	\$384.46	\$326.23	\$432.15	\$366.63	\$479.83	\$407.03
74	\$313.33	\$263.57	\$365.05	\$307.00	\$416.77	\$350.43	\$468.49	\$393.86	\$520.21	\$437.28
75	\$339.85	\$284.12	\$395.99	\$330.98	\$452.14	\$377.83	\$508.28	\$424.68	\$564.42	\$471.54
76	\$350.53	\$294.55	\$408.45	\$343.14	\$466.37	\$391.73	\$524.29	\$440.32	\$582.21	\$488.91
77	\$374.88	\$319.05	\$436.86	\$371.73	\$498.84	\$424.40	\$560.82	\$477.08	\$622.80	\$529.75
78	\$400.31	\$346.70	\$466.52	\$403.99	\$532.74	\$461.27	\$598.96	\$518.55	\$665.18	\$575.84
79	\$426.06	\$377.43	\$496.57	\$439.84	\$567.08	\$502.24	\$637.59	\$564.65	\$708.10	\$627.05
80	\$458.26	\$411.31	\$534.14	\$479.36	\$610.02	\$547.41	\$685.89	\$615.46	\$761.77	\$683.51
81	\$491.41	\$437.54	\$572.82	\$509.96	\$654.22	\$582.38	\$735.62	\$654.80	\$817.02	\$727.22
82	\$527.24	\$465.56	\$614.62	\$542.66	\$701.99	\$619.75	\$789.36	\$696.84	\$876.74	\$773.94
83	\$565.95	\$495.49	\$659.77	\$577.57	\$753.59	\$659.65	\$847.42	\$741.73	\$941.24	\$823.82
84	\$607.77	\$527.49	\$708.57	\$614.91	\$809.36	\$702.32	\$910.16	\$789.74	\$1,010.96	\$877.15
85	\$652.98	\$561.72	\$761.31	\$654.84	\$869.64	\$747.96	\$977.97	\$841.08	\$1,086.30	\$934.20