

# AFTER TERM LIFE<sup>®</sup>

## Renewable and Convertible Term Life Insurance

Marketed by:



Underwritten by American Fidelity Assurance Company

Spouse  
Coverage  
available

20 YEAR RATES **Nicotine Users Rates**

ISSUE AGE	DEATH BENEFIT											
	Monthly Premium Including Policy Fee											
	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$75,000	\$80,000	\$90,000	\$100,000	\$125,000	\$150,000	\$200,000
18	\$8.50	\$9.80	\$12.40	\$12.00	\$14.00	\$17.00	\$18.00	\$20.00	\$22.00	\$24.50	\$29.00	\$38.00
19	8.74	10.10	12.80	12.50	14.60	17.74	18.80	20.90	23.00	25.74	30.50	40.00
20	8.74	10.10	12.80	12.50	14.60	17.74	18.80	20.90	23.00	25.74	30.50	40.00
21	8.74	10.10	12.80	13.00	15.20	18.50	19.60	21.80	24.00	27.00	32.00	42.00
22	8.74	10.10	12.80	13.50	15.80	19.24	20.40	22.70	25.00	28.24	33.50	44.00
23	8.74	10.10	12.80	13.50	15.80	19.24	20.40	22.70	25.00	28.24	33.50	44.00
24	8.74	10.10	12.80	13.50	15.80	19.24	20.40	22.70	25.00	28.24	33.50	44.00
25	8.74	10.10	12.80	13.50	15.80	19.24	20.40	22.70	25.00	28.24	33.50	44.00
26	8.74	10.10	12.80	13.50	15.80	19.24	20.40	22.70	25.00	28.24	33.50	44.00
27	9.00	10.40	13.20	14.00	16.40	20.00	21.20	23.60	26.00	29.50	35.00	46.00
28	9.24	10.70	13.60	14.50	17.00	20.74	22.00	24.50	27.00	30.74	36.50	48.00
29	9.50	11.00	14.00	15.00	17.60	21.50	22.80	25.40	28.00	32.00	38.00	50.00
30	9.74	11.30	14.40	15.50	18.20	22.24	23.60	26.30	29.00	33.24	39.50	52.00
31	10.00	11.60	14.80	16.00	18.80	23.00	24.40	27.20	30.00	34.50	41.00	54.00
32	10.24	11.90	15.20	16.50	19.40	23.74	25.20	28.10	31.00	35.74	42.50	56.00
33	10.50	12.20	15.60	17.00	20.00	24.50	26.00	29.00	32.00	37.00	44.00	58.00
34	11.00	12.80	16.40	18.00	21.20	26.00	27.60	30.80	34.00	39.50	47.00	62.00
35	11.50	13.40	17.20	19.00	22.40	27.50	29.20	32.60	36.00	43.24	51.50	68.00
36	12.24	14.30	18.40	20.50	24.20	29.74	31.60	35.30	39.00	47.00	56.00	74.00
37	13.00	15.20	19.60	22.00	26.00	32.00	34.00	38.00	42.00	50.74	60.50	80.00
38	14.00	16.40	21.20	24.00	28.40	35.00	37.20	41.60	46.00	55.74	66.50	88.00
39	15.00	17.60	22.80	26.50	31.40	38.74	41.20	46.10	51.00	60.74	72.50	96.00
40	16.24	19.10	24.80	29.00	34.40	42.50	45.20	50.60	56.00	67.00	80.00	106.00
41	17.50	20.60	26.80	31.50	37.40	46.24	49.20	55.10	61.00	73.24	87.50	116.00
42	19.00	22.40	29.20	34.50	41.00	50.74	54.00	60.50	67.00	79.50	95.00	126.00
43	20.74	24.50	32.00	37.50	44.60	55.24	58.80	65.90	73.00	87.00	104.00	138.00
44	22.50	26.60	34.80	41.00	48.80	60.50	64.40	72.20	80.00	94.50	113.00	150.00
45	24.50	29.00	38.00	44.50	53.00	65.74	70.00	78.50	87.00	102.00	122.00	162.00
46	26.50	31.40	41.20	48.50	57.80	71.74	76.40	85.70	95.00	110.74	132.50	176.00
47	28.74	34.10	44.80	52.50	62.60	77.74	82.80	92.90	103.00	122.00	146.00	194.00
48	31.00	36.80	48.40	57.00	68.00	84.50	90.00	101.00	112.00	134.50	161.00	214.00
49	33.50	39.80	52.40	62.50	74.60	92.74	98.80	110.90	123.00	148.24	177.50	236.00
50	36.00	42.80	56.40	68.50	81.80	101.74	108.40	121.70	135.00	--	--	--
51	38.74	46.10	60.80	74.50	89.00	110.74	118.00	132.50	147.00	--	--	--
52	41.74	49.70	65.60	80.50	96.20	119.74	127.60	143.30	159.00	--	--	--
53	45.00	53.60	70.80	87.00	104.00	129.50	138.00	155.00	172.00	--	--	--
54	48.50	57.80	76.40	93.50	111.80	139.24	148.40	166.70	185.00	--	--	--
55	52.24	62.30	82.40	100.50	120.20	149.74	159.60	179.30	199.00	--	--	--
56	56.50	67.40	89.20	108.50	129.80	161.74	172.40	193.70	215.00	--	--	--
57	61.00	72.80	96.40	117.50	140.60	175.24	186.80	209.90	233.00	--	--	--
58	66.00	78.80	104.40	127.00	152.00	189.50	202.00	227.00	252.00	--	--	--
59	71.24	85.10	112.80	137.50	164.60	205.24	218.80	245.90	273.00	--	--	--
60	76.74	91.70	121.60	149.00	178.40	222.50	237.20	266.60	296.00	--	--	--

**This insert must be used in conjunction with SB-21346 and any state specific deviations thereof.** Rates are guaranteed not to increase during the initial term period. However, they will increase upon renewal. This is a brief description of the coverage and does not constitute the actual policy. For actual benefits, limitations, exclusions and other provisions, please refer to the policy. Rider availability may vary by state. Not eligible under section 125.

# AFTERM LIFE<sup>®</sup> Renewable and Convertible Term Life Insurance

## RIDER RATES (Monthly Premium)

- SPOUSE TERM RIDER:** Use the rate sheet to find the coordinating age, face amount and nicotine use and deduct \$2.00.
- CHILDREN'S TERM RIDER:** \$10,000: \$4.80 / \$20,000: \$9.60
- ACCIDENTAL DEATH RIDER:** Multiply .11/1000/month and then multiply by 12 and then divide by the number of pay periods.
- WAIVER OF PREMIUM RIDER:** Add the base policy and all other riders and multiply by 7% to get the premium amount for the rider.

Spouse  
Coverage  
available

## 20 YEAR RATES Non-Nicotine Users Rates

ISSUE AGE	DEATH BENEFIT Monthly Premium Including Policy Fee											
	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$75,000	\$80,000	\$90,000	\$100,000	\$125,000	\$150,000	\$200,000
18	\$6.74	\$7.70	\$9.60	\$9.00	\$10.40	\$12.50	\$13.20	\$14.60	\$16.00	\$15.74	\$18.50	\$24.00
19	6.74	7.70	9.60	9.00	10.40	12.50	13.20	14.60	16.00	15.74	18.50	24.00
20	6.74	7.70	9.60	9.00	10.40	12.50	13.20	14.60	16.00	15.74	18.50	24.00
21	6.74	7.70	9.60	9.00	10.40	12.50	13.20	14.60	16.00	15.74	18.50	24.00
22	6.74	7.70	9.60	9.00	10.40	12.50	13.20	14.60	16.00	15.74	18.50	24.00
23	7.00	8.00	10.00	9.50	11.00	13.24	14.00	15.50	17.00	17.00	20.00	26.00
24	7.00	8.00	10.00	9.50	11.00	13.24	14.00	15.50	17.00	17.00	20.00	26.00
25	7.00	8.00	10.00	9.50	11.00	13.24	14.00	15.50	17.00	17.00	20.00	26.00
26	7.00	8.00	10.00	10.00	11.60	14.00	14.80	16.40	18.00	18.24	21.50	28.00
27	7.00	8.00	10.00	10.00	11.60	14.00	14.80	16.40	18.00	18.24	21.50	28.00
28	7.24	8.30	10.40	10.50	12.20	14.74	15.60	17.30	19.00	20.74	24.50	32.00
29	7.24	8.30	10.40	10.50	12.20	14.74	15.60	17.30	19.00	20.74	24.50	32.00
30	7.24	8.30	10.40	10.50	12.20	14.74	15.60	17.30	19.00	20.74	24.50	32.00
31	7.24	8.30	10.40	10.50	12.20	14.74	15.60	17.30	19.00	20.74	24.50	32.00
32	7.50	8.60	10.80	11.00	12.80	15.50	16.40	18.20	20.00	22.00	26.00	34.00
33	7.50	8.60	10.80	11.00	12.80	15.50	16.40	18.20	20.00	22.00	26.00	34.00
34	7.74	8.90	11.20	11.50	13.40	16.24	17.20	19.10	21.00	23.24	27.50	36.00
35	7.74	8.90	11.20	11.50	13.40	16.24	17.20	19.10	21.00	23.24	27.50	36.00
36	8.00	9.20	11.60	12.00	14.00	17.00	18.00	20.00	22.00	24.50	29.00	38.00
37	8.24	9.50	12.00	12.50	14.60	17.74	18.80	20.90	23.00	25.74	30.50	40.00
38	8.74	10.10	12.80	13.50	15.80	19.24	20.40	22.70	25.00	28.24	33.50	44.00
39	9.24	10.70	13.60	14.50	17.00	20.74	22.00	24.50	27.00	30.74	36.50	48.00
40	9.74	11.30	14.40	16.00	18.80	23.00	24.40	27.20	30.00	34.50	41.00	54.00
41	10.24	11.90	15.20	17.00	20.00	24.50	26.00	29.00	32.00	37.00	44.00	58.00
42	10.74	12.50	16.00	18.00	21.20	26.00	27.60	30.80	34.00	39.50	47.00	62.00
43	11.50	13.40	17.20	19.50	23.00	28.24	30.00	33.50	37.00	43.24	51.50	68.00
44	12.24	14.30	18.40	21.00	24.80	30.50	32.40	36.20	40.00	47.00	56.00	74.00
45	13.00	15.20	19.60	22.50	26.60	32.74	34.80	38.90	43.00	50.74	60.50	80.00
46	14.00	16.40	21.20	24.50	29.00	35.74	38.00	42.50	47.00	55.74	66.50	88.00
47	15.00	17.60	22.80	26.50	31.40	38.74	41.20	46.10	51.00	60.74	72.50	96.00
48	16.00	18.80	24.40	28.50	33.80	41.74	44.40	49.70	55.00	65.74	78.50	104.00
49	17.24	20.30	26.40	30.50	36.20	44.74	47.60	53.30	59.00	70.74	84.50	112.00
50	18.50	21.80	28.40	33.00	39.20	48.50	51.60	57.80	64.00	--	--	--
51	19.74	23.30	30.40	35.50	42.20	52.24	55.60	62.30	69.00	--	--	--
52	21.24	25.10	32.80	38.50	45.80	56.74	60.40	67.70	75.00	--	--	--
53	23.00	27.20	35.60	42.00	50.00	62.00	66.00	74.00	82.00	--	--	--
54	25.00	29.60	38.80	46.00	54.80	68.00	72.40	81.20	90.00	--	--	--
55	27.00	32.00	42.00	50.00	59.60	74.00	78.80	88.40	98.00	--	--	--
56	29.00	34.40	45.20	54.00	64.40	80.00	85.20	95.60	106.00	--	--	--
57	31.24	37.10	48.80	58.00	69.20	86.00	91.60	102.80	114.00	--	--	--
58	33.74	40.10	52.80	62.50	74.60	92.74	98.80	110.90	123.00	--	--	--
59	36.24	43.10	56.80	67.00	80.00	99.50	106.00	119.00	132.00	--	--	--
60	38.74	46.10	60.80	71.50	85.40	106.24	113.20	127.10	141.00	--	--	--



Our Family, Dedicated To Yours.®