

Colonial Life Whole Life Rate Chart

8/1/2023

This plan is available to all Pastors, Church Staff AND Members of the Congregation Ages 18 to 75. The rates below are Male and Female Rates and reflect Non-Smokers. Smokers will have a little lower coverage for the Costs shown.

This is a Simplified Issue Plan. There are Two Health Questions. Answering NO to both qualifies you for the plan. The Questions are as follows:

- 1) Have you, or your spouse if applying for spouse coverage, tested positive for the Human Immunodeficiency Virus (HIV) or its antibodies, or been diagnosed by a member of the medical profession for Acquired Immune Deficiency Syndrome (AIDS) or AIDS-related complex (ARC)?
- 2) Within the past 12 months, have you, or your spouse if applying for spouse coverage, been hospitalized or missed 5 or more consecutive days of work for any reason other than flu, pregnancy, accidents, allergies, back or knee disorder? If yes, answer Simplified Issue Level One questions.

Unlike Most Plans You See Advertised, Full Coverage Begins on the following Month the policy is issued. There is NO Two or Three Year Wait for the Full Death Benefit To Be Paid

Age	\$7,500	\$10,000	\$25,000	\$50,000	Maximum Death Benefit
18 - 21	Not Available		\$22.00	\$38.00	\$50,000
22			\$22.50	\$39.00	\$50,000
23			\$22.50	\$39.50	\$50,000
24			\$23.00	\$40.00	\$50,000
25			\$24.00	\$41.00	\$50,000
26			\$25.00	\$43.00	\$50,000
27			\$25.00	\$44.00	\$50,000
28			\$26.00	\$46.00	\$50,000
29			\$27.00	\$48.00	\$50,000
30			\$28.00	\$50.00	\$50,000
31			\$29.00	\$52.00	\$50,000
32			\$30.00	\$54.00	\$50,000
33			\$31.00	\$56.00	\$50,000
34			\$32.00	\$58.00	\$50,000
35			\$33.00	\$60.00	\$50,000
36			\$34.00	\$63.00	\$50,000
37			\$36.00	\$65.00	\$50,000
38			\$37.00	\$69.00	\$50,000
				Maximum Death Benefit For \$72.00/Month	
39	Not Available	\$20.00	\$38.00	\$50,000	
40		\$20.00	\$40.00	\$48,536	
41		\$20.00	\$42.00	\$46,468	
42		\$21.00	\$43.00	\$44,444	

Age	\$7,500	\$10,000	\$25,000	Maximum Death Benefit For \$72.00/Month
43		\$22.00	\$45.00	\$42,430
44		\$23.00	\$47.00	\$40,447
45		\$23.50	\$49.00	\$38,491
46	\$20.00	\$24.00	\$51.00	\$36,648
47	\$20.00	\$25.00	\$53.00	\$34,835
48	\$21.00	\$26.00	\$56.00	\$33,083
49	\$22.00	\$27.00	\$59.00	\$31,375
50	\$23.00	\$28.00	\$62.00	\$29,734
51	\$24.00	\$30.00	\$65.00	\$28,087
52	\$25.00	\$31.00	\$69.00	\$26,515
53	\$26.00	\$33.00	\$71.00	\$25,007
54	\$20.00	\$27.00	\$34.00	\$23,585
55	\$21.00	\$28.00	\$36.00	\$22,234
56	\$22.00	\$30.00	\$38.00	\$20,936
57	\$23.00	\$31.00	\$40.00	\$19,707
58	\$24.00	\$33.00	\$43.00	\$18,541
59	\$25.00	\$34.00	\$44.00	\$17,433
60	\$26.00	\$36.00	\$47.00	\$16,385
61	\$28.00	\$38.00	\$49.00	\$15,381
62	\$29.00	\$40.00	\$52.00	\$14,425
63	\$31.00	\$43.00	\$55.00	\$13,512
64	\$32.00	\$45.00	\$58.00	\$12,642
65	\$34.00	\$48.00	\$62.00	\$11,811
66	\$36.00	\$52.00	\$66.00	\$11,041
67	\$38.00	\$54.00	\$71.00	\$10,302
68	\$41.00	\$58.00	Not Available	\$9,594
69	\$43.00	\$62.00		\$8,915
70	\$46.00	\$66.00		\$8,265
71	\$49.00	\$71.00		\$7,627
72	\$53.00	Not Available		\$7,021
73	\$57.00			\$6,447
74	\$62.00			\$5,907
75	\$67.00			\$5,399

- 1) Rates are Approximate and are Rounded to the Nearest Dollar
- 2) The “Not Available” Sections are Due to Minimum Premium Rules
- 3) Rates Include a \$2.50 per Month Billing Fee