

## BMW Store - Non-Smoker Voluntary-term Life/AD&D

Estimated employee Weekly premium amounts  
End of the rate guarantee period: 12/31/2019

| Benefit amount | 29 & under | 30-34  | 35-39   | 40-44   | 45-49   | 50-54   | 55-59   | 60-64   | Reduced benefit | 65-69   | Reduced benefit | 70 & over |
|----------------|------------|--------|---------|---------|---------|---------|---------|---------|-----------------|---------|-----------------|-----------|
| \$10,000       | \$0.24     | \$0.30 | \$0.35  | \$0.47  | \$0.64  | \$0.64  | \$1.10  | \$2.05  | \$6,500         | \$2.01  | \$5,000         | \$2.61    |
| \$20,000       | \$0.48     | \$0.59 | \$0.69  | \$0.93  | \$1.29  | \$1.29  | \$2.21  | \$4.10  | \$13,000        | \$4.01  | \$10,000        | \$5.22    |
| \$30,000       | \$0.72     | \$0.88 | \$1.03  | \$1.39  | \$1.92  | \$1.92  | \$3.30  | \$6.14  | \$19,500        | \$6.01  | \$15,000        | \$7.83    |
| \$40,000       | \$0.96     | \$1.17 | \$1.37  | \$1.85  | \$2.57  | \$2.57  | \$4.40  | \$8.20  | \$26,000        | \$8.02  | \$20,000        | \$10.44   |
| \$50,000       | \$1.20     | \$1.47 | \$1.72  | \$2.32  | \$3.21  | \$3.21  | \$5.51  | \$10.25 | \$32,500        | \$10.02 | \$25,000        | \$13.04   |
| \$60,000       | \$1.44     | \$1.76 | \$2.07  | \$2.79  | \$3.85  | \$3.85  | \$6.61  | \$12.30 | \$39,000        | \$12.03 | \$30,000        | \$15.65   |
| \$70,000       | \$1.68     | \$2.05 | \$2.40  | \$3.24  | \$4.49  | \$4.49  | \$7.70  | \$14.34 | \$45,500        | \$14.03 | \$35,000        | \$18.26   |
| \$80,000       | \$1.92     | \$2.34 | \$2.75  | \$3.71  | \$5.13  | \$5.13  | \$8.80  | \$16.39 | \$52,000        | \$16.03 | \$40,000        | \$20.87   |
| \$90,000       | \$2.16     | \$2.64 | \$3.10  | \$4.18  | \$5.77  | \$5.77  | \$9.91  | \$18.44 | \$58,500        | \$18.04 | \$45,000        | \$23.48   |
| \$100,000      | \$2.40     | \$2.93 | \$3.44  | \$4.64  | \$6.42  | \$6.42  | \$11.01 | \$20.50 | \$65,000        | \$20.05 | \$50,000        | \$26.09   |
| \$110,000      | \$2.64     | \$3.22 | \$3.78  | \$5.10  | \$7.05  | \$7.05  | \$12.10 | \$22.54 | \$71,500        | \$22.04 | \$55,000        | \$28.70   |
| \$120,000      | \$2.88     | \$3.51 | \$4.12  | \$5.56  | \$7.70  | \$7.70  | \$13.21 | \$24.59 | \$78,000        | \$24.05 | \$60,000        | \$31.31   |
| \$130,000      | \$3.12     | \$3.81 | \$4.47  | \$6.03  | \$8.34  | \$8.34  | \$14.31 | \$26.64 | \$84,500        | \$26.05 | \$65,000        | \$33.92   |
| \$140,000      | \$3.36     | \$4.11 | \$4.82  | \$6.50  | \$8.98  | \$8.98  | \$15.41 | \$28.69 | \$91,000        | \$28.06 | \$70,000        | \$36.52   |
| \$150,000      | \$3.60     | \$4.40 | \$5.16  | \$6.96  | \$9.63  | \$9.63  | \$16.52 | \$30.74 | \$97,500        | \$30.06 | \$75,000        | \$39.13   |
| \$160,000      | \$3.84     | \$4.69 | \$5.50  | \$7.42  | \$10.26 | \$10.26 | \$17.61 | \$32.78 | \$104,000       | \$32.06 | \$80,000        | \$41.74   |
| \$170,000      | \$4.08     | \$4.98 | \$5.84  | \$7.88  | \$10.91 | \$10.91 | \$18.71 | \$34.84 | \$110,500       | \$34.07 | \$85,000        | \$44.35   |
| \$180,000      | \$4.32     | \$5.28 | \$6.19  | \$8.35  | \$11.55 | \$11.55 | \$19.82 | \$36.89 | \$117,000       | \$36.08 | \$90,000        | \$46.96   |
| \$190,000      | \$4.56     | \$5.57 | \$6.54  | \$8.82  | \$12.19 | \$12.19 | \$20.92 | \$38.94 | \$123,500       | \$38.07 | \$95,000        | \$49.57   |
| \$200,000      | \$4.80     | \$5.86 | \$6.87  | \$9.27  | \$12.83 | \$12.83 | \$22.01 | \$40.98 | \$130,000       | \$40.08 | \$100,000       | \$52.18   |
| \$210,000      | \$5.04     | \$6.15 | \$7.22  | \$9.74  | \$13.47 | \$13.47 | \$23.11 | \$43.03 | \$136,500       | \$42.09 | \$105,000       | \$54.79   |
| \$220,000      | \$5.28     | \$6.45 | \$7.57  | \$10.21 | \$14.11 | \$14.11 | \$24.22 | \$45.08 | \$143,000       | \$44.09 | \$110,000       | \$57.39   |
| \$230,000      | \$5.52     | \$6.74 | \$7.91  | \$10.67 | \$14.76 | \$14.76 | \$25.32 | \$47.14 | \$149,500       | \$46.09 | \$115,000       | \$60.00   |
| \$240,000      | \$5.76     | \$7.03 | \$8.25  | \$11.13 | \$15.39 | \$15.39 | \$26.41 | \$49.18 | \$156,000       | \$48.10 | \$120,000       | \$62.61   |
| \$250,000      | \$6.00     | \$7.32 | \$8.59  | \$11.59 | \$16.04 | \$16.04 | \$27.52 | \$51.23 | \$162,500       | \$50.10 | \$125,000       | \$65.22   |
| \$260,000      | \$6.24     | \$7.62 | \$8.94  | \$12.06 | \$16.68 | \$16.68 | \$28.62 | \$53.28 | \$169,000       | \$52.11 | \$130,000       | \$67.83   |
| \$270,000      | \$6.48     | \$7.92 | \$9.29  | \$12.53 | \$17.32 | \$17.32 | \$29.72 | \$55.33 | \$175,500       | \$54.11 | \$135,000       | \$70.44   |
| \$280,000      | \$6.72     | \$8.21 | \$9.63  | \$12.99 | \$17.97 | \$17.97 | \$30.83 | \$57.38 | \$182,000       | \$56.11 | \$140,000       | \$73.05   |
| \$290,000      | \$6.96     | \$8.50 | \$9.97  | \$13.45 | \$18.60 | \$18.60 | \$31.92 | \$59.42 | \$188,500       | \$58.12 | \$145,000       | \$75.66   |
| \$300,000      | \$7.20     | \$8.79 | \$10.31 | \$13.91 | \$19.25 | \$19.25 | \$33.02 | \$61.48 | \$195,000       | \$60.13 | \$150,000       | \$78.27   |
| \$310,000      | \$7.44     | \$9.09 | \$10.66 | \$14.38 | \$19.89 | \$19.89 | \$34.13 | \$63.53 | \$201,500       | \$62.12 | \$155,000       | \$80.87   |
| \$320,000      | \$7.68     | \$9.38 | \$11.01 | \$14.85 | \$20.53 | \$20.53 | \$35.23 | \$65.58 | \$208,000       | \$64.13 | \$160,000       | \$83.48   |
| \$330,000      | \$7.92     | \$9.67 | \$11.34 | \$15.30 | \$21.17 | \$21.17 | \$36.32 | \$67.62 | \$214,500       | \$66.13 | \$165,000       | \$86.09   |

If your age changes to a different rate band during the guarantee period, your monthly premium will change to reflect the new rate band effective on the next policy anniversary date.



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|------------------|------------|---------|---------|---------|---------|---------|---------|----------|------------------|----------|------------------|-----------|
| <b>\$340,000</b> | \$8.16     | \$9.96  | \$11.69 | \$15.77 | \$21.81 | \$21.81 | \$37.42 | \$69.67  | <b>\$221,000</b> | \$68.14  | <b>\$170,000</b> | \$88.70   |
| <b>\$350,000</b> | \$8.40     | \$10.26 | \$12.04 | \$16.24 | \$22.45 | \$22.45 | \$38.53 | \$71.72  | <b>\$227,500</b> | \$70.14  | <b>\$175,000</b> | \$91.31   |
| <b>\$360,000</b> | \$8.64     | \$10.55 | \$12.38 | \$16.70 | \$23.10 | \$23.10 | \$39.63 | \$73.78  | <b>\$234,000</b> | \$72.14  | <b>\$180,000</b> | \$93.92   |
| <b>\$370,000</b> | \$8.88     | \$10.84 | \$12.72 | \$17.16 | \$23.73 | \$23.73 | \$40.72 | \$75.82  | <b>\$240,500</b> | \$74.15  | <b>\$185,000</b> | \$96.53   |
| <b>\$380,000</b> | \$9.12     | \$11.13 | \$13.06 | \$17.62 | \$24.38 | \$24.38 | \$41.83 | \$77.87  | <b>\$247,000</b> | \$76.16  | <b>\$190,000</b> | \$99.14   |
| <b>\$390,000</b> | \$9.36     | \$11.43 | \$13.41 | \$18.09 | \$25.02 | \$25.02 | \$42.93 | \$79.92  | <b>\$253,500</b> | \$78.15  | <b>\$195,000</b> | \$101.75  |
| <b>\$400,000</b> | \$9.60     | \$11.73 | \$13.76 | \$18.56 | \$25.66 | \$25.66 | \$44.03 | \$81.97  | <b>\$260,000</b> | \$80.16  | <b>\$200,000</b> | \$104.35  |
| <b>\$410,000</b> | \$9.84     | \$12.02 | \$14.10 | \$19.02 | \$26.31 | \$26.31 | \$45.14 | \$84.02  | <b>\$266,500</b> | \$82.17  | <b>\$205,000</b> | \$106.96  |
| <b>\$420,000</b> | \$10.08    | \$12.31 | \$14.44 | \$19.48 | \$26.94 | \$26.94 | \$46.23 | \$86.06  | <b>\$273,000</b> | \$84.17  | <b>\$210,000</b> | \$109.57  |
| <b>\$430,000</b> | \$10.32    | \$12.60 | \$14.78 | \$19.94 | \$27.59 | \$27.59 | \$47.33 | \$88.12  | <b>\$279,500</b> | \$86.17  | <b>\$215,000</b> | \$112.18  |
| <b>\$440,000</b> | \$10.56    | \$12.90 | \$15.13 | \$20.41 | \$28.23 | \$28.23 | \$48.44 | \$90.17  | <b>\$286,000</b> | \$88.18  | <b>\$220,000</b> | \$114.79  |
| <b>\$450,000</b> | \$10.80    | \$13.19 | \$15.48 | \$20.88 | \$28.87 | \$28.87 | \$49.54 | \$92.22  | <b>\$292,500</b> | \$90.18  | <b>\$225,000</b> | \$117.40  |
| <b>\$460,000</b> | \$11.04    | \$13.48 | \$15.81 | \$21.33 | \$29.51 | \$29.51 | \$50.63 | \$94.26  | <b>\$299,000</b> | \$92.19  | <b>\$230,000</b> | \$120.01  |
| <b>\$470,000</b> | \$11.28    | \$13.77 | \$16.16 | \$21.80 | \$30.15 | \$30.15 | \$51.73 | \$96.31  | <b>\$305,500</b> | \$94.19  | <b>\$235,000</b> | \$122.62  |
| <b>\$480,000</b> | \$11.52    | \$14.07 | \$16.51 | \$22.27 | \$30.79 | \$30.79 | \$52.84 | \$98.36  | <b>\$312,000</b> | \$96.19  | <b>\$240,000</b> | \$125.22  |
| <b>\$490,000</b> | \$11.76    | \$14.36 | \$16.85 | \$22.73 | \$31.44 | \$31.44 | \$53.94 | \$100.42 | <b>\$318,500</b> | \$98.20  | <b>\$245,000</b> | \$127.83  |
| <b>\$500,000</b> | \$12.00    | \$14.65 | \$17.19 | \$23.19 | \$32.07 | \$32.07 | \$55.03 | \$102.46 | <b>\$325,000</b> | \$100.21 | <b>\$250,000</b> | \$130.44  |

NOTE: Proof of good health/evidence of insurability is required to apply for benefit amounts greater than those highlighted above.

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