

BMW Store - 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	\$0.29	\$0.39	\$0.49	\$0.71	\$1.02	\$1.02	\$1.77	\$3.27	\$6,500	\$3.05	\$5,000	\$3.75
\$20,000	\$0.59	\$0.78	\$0.97	\$1.41	\$2.04	\$2.04	\$3.55	\$6.53	\$13,000	\$6.10	\$10,000	\$7.49
\$30,000	\$0.87	\$1.16	\$1.45	\$2.11	\$3.06	\$3.06	\$5.31	\$9.79	\$19,500	\$9.14	\$15,000	\$11.24
\$40,000	\$1.16	\$1.55	\$1.94	\$2.81	\$4.08	\$4.08	\$7.09	\$13.05	\$26,000	\$12.19	\$20,000	\$14.99
\$50,000	\$1.46	\$1.94	\$2.42	\$3.52	\$5.10	\$5.10	\$8.86	\$16.32	\$32,500	\$15.24	\$25,000	\$18.72
\$60,000	\$1.75	\$2.33	\$2.91	\$4.23	\$6.12	\$6.12	\$10.64	\$19.58	\$39,000	\$18.28	\$30,000	\$22.47
\$70,000	\$2.03	\$2.71	\$3.39	\$4.92	\$7.14	\$7.14	\$12.40	\$22.84	\$45,500	\$21.32	\$35,000	\$26.22
\$80,000	\$2.32	\$3.10	\$3.88	\$5.63	\$8.16	\$8.16	\$14.18	\$26.10	\$52,000	\$24.37	\$40,000	\$29.96
\$90,000	\$2.62	\$3.49	\$4.36	\$6.34	\$9.18	\$9.18	\$15.95	\$29.37	\$58,500	\$27.42	\$45,000	\$33.71
\$100,000	\$2.91	\$3.88	\$4.85	\$7.04	\$10.20	\$10.20	\$17.73	\$32.63	\$65,000	\$30.47	\$50,000	\$37.46
\$110,000	\$3.19	\$4.26	\$5.33	\$7.74	\$11.22	\$11.22	\$19.49	\$35.89	\$71,500	\$33.51	\$55,000	\$41.20
\$120,000	\$3.49	\$4.65	\$5.81	\$8.44	\$12.24	\$12.24	\$21.27	\$39.15	\$78,000	\$36.56	\$60,000	\$44.95
\$130,000	\$3.78	\$5.04	\$6.30	\$9.15	\$13.26	\$13.26	\$23.04	\$42.42	\$84,500	\$39.61	\$65,000	\$48.70
\$140,000	\$4.07	\$5.43	\$6.79	\$9.86	\$14.28	\$14.28	\$24.81	\$45.69	\$91,000	\$42.66	\$70,000	\$52.43
\$150,000	\$4.37	\$5.82	\$7.27	\$10.56	\$15.30	\$15.30	\$26.59	\$48.95	\$97,500	\$45.70	\$75,000	\$56.18
\$160,000	\$4.65	\$6.20	\$7.75	\$11.26	\$16.32	\$16.32	\$28.35	\$52.21	\$104,000	\$48.74	\$80,000	\$59.92
\$170,000	\$4.94	\$6.59	\$8.24	\$11.96	\$17.34	\$17.34	\$30.13	\$55.47	\$110,500	\$51.79	\$85,000	\$63.67
\$180,000	\$5.24	\$6.98	\$8.72	\$12.67	\$18.36	\$18.36	\$31.90	\$58.74	\$117,000	\$54.84	\$90,000	\$67.42
\$190,000	\$5.53	\$7.37	\$9.21	\$13.38	\$19.38	\$19.38	\$33.68	\$62.00	\$123,500	\$57.88	\$95,000	\$71.16
\$200,000	\$5.81	\$7.75	\$9.69	\$14.07	\$20.40	\$20.40	\$35.44	\$65.26	\$130,000	\$60.93	\$100,000	\$74.91
\$210,000	\$6.10	\$8.14	\$10.18	\$14.78	\$21.42	\$21.42	\$37.22	\$68.52	\$136,500	\$63.98	\$105,000	\$78.66
\$220,000	\$6.40	\$8.53	\$10.66	\$15.49	\$22.44	\$22.44	\$38.99	\$71.79	\$143,000	\$67.03	\$110,000	\$82.39
\$230,000	\$6.69	\$8.92	\$11.15	\$16.19	\$23.46	\$23.46	\$40.77	\$75.05	\$149,500	\$70.07	\$115,000	\$86.14
\$240,000	\$6.97	\$9.30	\$11.63	\$16.89	\$24.48	\$24.48	\$42.53	\$78.31	\$156,000	\$73.12	\$120,000	\$89.89
\$250,000	\$7.27	\$9.69	\$12.11	\$17.59	\$25.50	\$25.50	\$44.31	\$81.57	\$162,500	\$76.17	\$125,000	\$93.63
\$260,000	\$7.56	\$10.08	\$12.60	\$18.30	\$26.52	\$26.52	\$46.08	\$84.84	\$169,000	\$79.21	\$130,000	\$97.38
\$270,000	\$7.85	\$10.47	\$13.09	\$19.01	\$27.54	\$27.54	\$47.85	\$88.11	\$175,500	\$82.25	\$135,000	\$101.13
\$280,000	\$8.15	\$10.86	\$13.57	\$19.71	\$28.56	\$28.56	\$49.63	\$91.37	\$182,000	\$85.30	\$140,000	\$104.87
\$290,000	\$8.43	\$11.24	\$14.05	\$20.41	\$29.58	\$29.58	\$51.39	\$94.63	\$188,500	\$88.35	\$145,000	\$108.62
\$300,000	\$8.72	\$11.63	\$14.54	\$21.11	\$30.60	\$30.60	\$53.17	\$97.89	\$195,000	\$91.40	\$150,000	\$112.37
\$310,000	\$9.02	\$12.02	\$15.02	\$21.82	\$31.62	\$31.62	\$54.94	\$101.16	\$201,500	\$94.44	\$155,000	\$116.10
\$320,000	\$9.31	\$12.41	\$15.51	\$22.53	\$32.64	\$32.64	\$56.72	\$104.42	\$208,000	\$97.49	\$160,000	\$119.85
\$330,000	\$9.59	\$12.79	\$15.99	\$23.22	\$33.66	\$33.66	\$58.48	\$107.68	\$214,500	\$100.54	\$165,000	\$123.60

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.



BMW Store - 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
\$340,000	\$9.88	\$13.18	\$16.48	\$23.93	\$34.68	\$34.68	\$60.26	\$110.94	\$221,000	\$103.59	\$170,000	\$127.34
\$350,000	\$10.18	\$13.57	\$16.96	\$24.64	\$35.70	\$35.70	\$62.03	\$114.21	\$227,500	\$106.63	\$175,000	\$131.09
\$360,000	\$10.47	\$13.96	\$17.45	\$25.34	\$36.72	\$36.72	\$63.81	\$117.47	\$234,000	\$109.67	\$180,000	\$134.84
\$370,000	\$10.75	\$14.34	\$17.93	\$26.04	\$37.74	\$37.74	\$65.57	\$120.73	\$240,500	\$112.72	\$185,000	\$138.58
\$380,000	\$11.05	\$14.73	\$18.41	\$26.74	\$38.76	\$38.76	\$67.35	\$123.99	\$247,000	\$115.77	\$190,000	\$142.33
\$390,000	\$11.34	\$15.12	\$18.90	\$27.45	\$39.78	\$39.78	\$69.12	\$127.26	\$253,500	\$118.81	\$195,000	\$146.08
\$400,000	\$11.63	\$15.51	\$19.39	\$28.16	\$40.80	\$40.80	\$70.89	\$130.53	\$260,000	\$121.86	\$200,000	\$149.81
\$410,000	\$11.93	\$15.90	\$19.87	\$28.86	\$41.82	\$41.82	\$72.67	\$133.79	\$266,500	\$124.91	\$205,000	\$153.56
\$420,000	\$12.21	\$16.28	\$20.35	\$29.56	\$42.84	\$42.84	\$74.43	\$137.05	\$273,000	\$127.96	\$210,000	\$157.30
\$430,000	\$12.50	\$16.67	\$20.84	\$30.26	\$43.86	\$43.86	\$76.21	\$140.31	\$279,500	\$131.00	\$215,000	\$161.05
\$440,000	\$12.80	\$17.06	\$21.32	\$30.97	\$44.88	\$44.88	\$77.98	\$143.58	\$286,000	\$134.05	\$220,000	\$164.80
\$450,000	\$13.09	\$17.45	\$21.81	\$31.68	\$45.90	\$45.90	\$79.76	\$146.84	\$292,500	\$137.10	\$225,000	\$168.54
\$460,000	\$13.37	\$17.83	\$22.29	\$32.37	\$46.92	\$46.92	\$81.52	\$150.10	\$299,000	\$140.14	\$230,000	\$172.29
\$470,000	\$13.66	\$18.22	\$22.78	\$33.08	\$47.94	\$47.94	\$83.30	\$153.36	\$305,500	\$143.18	\$235,000	\$176.04
\$480,000	\$13.96	\$18.61	\$23.26	\$33.79	\$48.96	\$48.96	\$85.07	\$156.63	\$312,000	\$146.23	\$240,000	\$179.77
\$490,000	\$14.25	\$19.00	\$23.75	\$34.49	\$49.98	\$49.98	\$86.85	\$159.89	\$318,500	\$149.28	\$245,000	\$183.52
\$500,000	\$14.53	\$19.38	\$24.23	\$35.19	\$51.00	\$51.00	\$88.61	\$163.15	\$325,000	\$152.33	\$250,000	\$187.27

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

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.

