

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

Estimated spouse 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
\$5,000	\$0.12	\$0.15	\$0.17	\$0.23	\$0.32	\$0.32	\$0.55	\$1.03	\$3,250	\$1.00	\$2,500	\$1.30
\$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
\$15,000	\$0.36	\$0.44	\$0.52	\$0.70	\$0.97	\$0.97	\$1.65	\$3.08	\$9,750	\$3.01	\$7,500	\$3.91
\$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
\$25,000	\$0.60	\$0.73	\$0.86	\$1.16	\$1.60	\$1.60	\$2.75	\$5.12	\$16,250	\$5.01	\$12,500	\$6.52
\$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
\$35,000	\$0.84	\$1.02	\$1.20	\$1.62	\$2.24	\$2.24	\$3.85	\$7.17	\$22,750	\$7.01	\$17,500	\$9.13
\$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
\$45,000	\$1.08	\$1.32	\$1.55	\$2.09	\$2.89	\$2.89	\$4.95	\$9.22	\$29,250	\$9.02	\$22,500	\$11.74
\$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
\$55,000	\$1.32	\$1.61	\$1.89	\$2.55	\$3.53	\$3.53	\$6.06	\$11.27	\$35,750	\$11.03	\$27,500	\$14.35
\$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
\$65,000	\$1.57	\$1.91	\$2.24	\$3.02	\$4.18	\$4.18	\$7.16	\$13.33	\$42,250	\$13.02	\$32,500	\$16.96
\$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
\$75,000	\$1.80	\$2.20	\$2.58	\$3.48	\$4.81	\$4.81	\$8.25	\$15.37	\$48,750	\$15.03	\$37,500	\$19.57
\$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
\$85,000	\$2.04	\$2.49	\$2.92	\$3.94	\$5.45	\$5.45	\$9.36	\$17.42	\$55,250	\$17.04	\$42,500	\$22.18
\$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
\$95,000	\$2.28	\$2.79	\$3.27	\$4.41	\$6.10	\$6.10	\$10.46	\$19.47	\$61,750	\$19.04	\$47,500	\$24.78
\$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
\$105,000	\$2.52	\$3.08	\$3.61	\$4.87	\$6.74	\$6.74	\$11.56	\$21.52	\$68,250	\$21.04	\$52,500	\$27.39
\$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
\$115,000	\$2.76	\$3.37	\$3.95	\$5.33	\$7.37	\$7.37	\$12.66	\$23.56	\$74,750	\$23.04	\$57,500	\$30.00
\$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
\$125,000	\$3.00	\$3.66	\$4.30	\$5.80	\$8.02	\$8.02	\$13.76	\$25.61	\$81,250	\$25.05	\$62,500	\$32.61
\$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
\$135,000	\$3.24	\$3.96	\$4.64	\$6.26	\$8.66	\$8.66	\$14.86	\$27.67	\$87,750	\$27.06	\$67,500	\$35.22
\$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
\$145,000	\$3.48	\$4.25	\$4.99	\$6.73	\$9.31	\$9.31	\$15.96	\$29.72	\$94,250	\$29.05	\$72,500	\$37.83
\$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

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.



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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
Child Deduction Schedule												
\$5,000	\$0.23											
\$10,000	\$0.46											

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.

