

BMW Store - 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	\$0.15	\$0.20	\$0.24	\$0.35	\$0.51	\$0.51	\$0.89	\$1.63	\$3,250	\$1.52	\$2,500	\$1.87
\$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
\$15,000	\$0.44	\$0.59	\$0.73	\$1.06	\$1.53	\$1.53	\$2.66	\$4.90	\$9,750	\$4.57	\$7,500	\$5.61
\$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
\$25,000	\$0.72	\$0.97	\$1.21	\$1.76	\$2.55	\$2.55	\$4.43	\$8.15	\$16,250	\$7.61	\$12,500	\$9.36
\$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
\$35,000	\$1.02	\$1.36	\$1.69	\$2.46	\$3.57	\$3.57	\$6.20	\$11.42	\$22,750	\$10.66	\$17,500	\$13.11
\$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
\$45,000	\$1.31	\$1.75	\$2.18	\$3.17	\$4.59	\$4.59	\$7.98	\$14.68	\$29,250	\$13.71	\$22,500	\$16.85
\$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
\$55,000	\$1.60	\$2.14	\$2.67	\$3.87	\$5.61	\$5.61	\$9.75	\$17.95	\$35,750	\$16.76	\$27,500	\$20.60
\$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
\$65,000	\$1.90	\$2.53	\$3.16	\$4.58	\$6.64	\$6.64	\$11.53	\$21.22	\$42,250	\$19.80	\$32,500	\$24.35
\$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
\$75,000	\$2.18	\$2.91	\$3.63	\$5.28	\$7.65	\$7.65	\$13.29	\$24.47	\$48,750	\$22.85	\$37,500	\$28.09
\$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
\$85,000	\$2.47	\$3.30	\$4.12	\$5.98	\$8.67	\$8.67	\$15.06	\$27.74	\$55,250	\$25.90	\$42,500	\$31.84
\$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
\$95,000	\$2.76	\$3.69	\$4.61	\$6.69	\$9.69	\$9.69	\$16.84	\$31.00	\$61,750	\$28.95	\$47,500	\$35.58
\$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
\$105,000	\$3.06	\$4.08	\$5.09	\$7.39	\$10.71	\$10.71	\$18.61	\$34.27	\$68,250	\$31.98	\$52,500	\$39.32
\$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
\$115,000	\$3.34	\$4.46	\$5.57	\$8.09	\$11.73	\$11.73	\$20.38	\$37.52	\$74,750	\$35.03	\$57,500	\$43.07
\$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
\$125,000	\$3.63	\$4.85	\$6.06	\$8.80	\$12.75	\$12.75	\$22.15	\$40.79	\$81,250	\$38.08	\$62,500	\$46.82
\$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
\$135,000	\$3.93	\$5.24	\$6.54	\$9.50	\$13.77	\$13.77	\$23.93	\$44.05	\$87,750	\$41.13	\$67,500	\$50.56
\$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
\$145,000	\$4.22	\$5.63	\$7.03	\$10.21	\$14.79	\$14.79	\$25.70	\$47.32	\$94,250	\$44.17	\$72,500	\$54.31
\$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

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.

