

**AMERICAN COLLEGE OF EMERGENCY PHYSICIANS  
10-YEAR LEVEL TERM LIFE INSURANCE COVERAGE**



**ANNUAL RATES PER \$1,000 OF COVERAGE FOR NON-SMOKER (PLEASE CALL FOR SMOKER RATES)**

Benefit Amount of \$100,000 and less					
PREFERRED RATES			STANDARD RATES		
Issue Age	Male NonSmoker	Female NonSmoker	Issue Age	Male NonSmoker	Female NonSmoker
30	\$1.00	\$0.87	30	\$1.57	\$1.26
31	\$1.03	\$0.91	31	\$1.64	\$1.33
32	\$1.07	\$0.94	32	\$1.71	\$1.41
33	\$1.11	\$0.98	33	\$1.79	\$1.48
34	\$1.15	\$1.01	34	\$1.88	\$1.56
35	\$1.20	\$1.06	35	\$1.99	\$1.64
36	\$1.27	\$1.10	36	\$2.13	\$1.73
37	\$1.34	\$1.14	37	\$2.28	\$1.83
38	\$1.40	\$1.20	38	\$2.42	\$1.95
39	\$1.48	\$1.26	39	\$2.57	\$2.08
40	\$1.55	\$1.32	40	\$2.73	\$2.21
41	\$1.63	\$1.37	41	\$2.91	\$2.34
42	\$1.72	\$1.44	42	\$3.11	\$2.48
43	\$1.82	\$1.49	43	\$3.34	\$2.60
44	\$1.93	\$1.55	44	\$3.59	\$2.73
45	\$2.06	\$1.61	45	\$3.86	\$2.86
46	\$2.19	\$1.68	46	\$4.15	\$2.99
47	\$2.34	\$1.75	47	\$4.46	\$3.14
48	\$2.47	\$1.82	48	\$4.73	\$3.29
49	\$2.59	\$1.90	49	\$5.00	\$3.46
50	\$2.73	\$1.98	50	\$5.28	\$3.63
51	\$2.88	\$2.06	51	\$5.58	\$3.81
52	\$3.03	\$2.15	52	\$5.89	\$3.99
53	\$3.27	\$2.26	53	\$6.39	\$4.22
54	\$3.53	\$2.37	54	\$6.92	\$4.46
55	\$3.81	\$2.49	55	\$7.51	\$4.71
56	\$4.11	\$2.63	56	\$8.14	\$4.98
57	\$4.43	\$2.76	57	\$8.83	\$5.25
58	\$4.74	\$2.91	58	\$9.49	\$5.57
59	\$5.07	\$3.07	59	\$10.20	\$5.91
60	\$5.40	\$3.23	60	\$10.93	\$6.26
61	\$6.12	\$3.68	61	\$12.07	\$6.92
62	\$6.89	\$4.15	62	\$13.27	\$7.62
63	\$7.92	\$4.66	63	\$14.87	\$8.33
64	\$8.86	\$5.15	64	\$16.71	\$9.09

BENEFIT AMOUNTS FROM \$100,001 - \$250,000					
PREFERRED RATES			STANDARD RATES		
Issue Age	Male NonSmoker	Female NonSmoker	Issue Age	Male NonSmoker	Female NonSmoker
30	\$0.76	\$0.64	30	\$1.34	\$1.02
31	\$0.80	\$0.67	31	\$1.40	\$1.09
32	\$0.83	\$0.71	32	\$1.48	\$1.17
33	\$0.87	\$0.74	33	\$1.55	\$1.24
34	\$0.91	\$0.78	34	\$1.64	\$1.32
35	\$0.97	\$0.82	35	\$1.76	\$1.41
36	\$1.03	\$0.86	36	\$1.89	\$1.50
37	\$1.10	\$0.91	37	\$2.05	\$1.59
38	\$1.17	\$0.96	38	\$2.18	\$1.72
39	\$1.24	\$1.02	39	\$2.33	\$1.84
40	\$1.32	\$1.08	40	\$2.50	\$1.97
41	\$1.40	\$1.14	41	\$2.68	\$2.11
42	\$1.48	\$1.20	42	\$2.87	\$2.25
43	\$1.58	\$1.25	43	\$3.10	\$2.37
44	\$1.70	\$1.31	44	\$3.36	\$2.49
45	\$1.82	\$1.37	45	\$3.62	\$2.62
46	\$1.96	\$1.44	46	\$3.92	\$2.76
47	\$2.10	\$1.51	47	\$4.23	\$2.91
48	\$2.23	\$1.58	48	\$4.50	\$3.06
49	\$2.36	\$1.66	49	\$4.76	\$3.22
50	\$2.50	\$1.74	50	\$5.05	\$3.39
51	\$2.65	\$1.83	51	\$5.35	\$3.57
52	\$2.80	\$1.91	52	\$5.65	\$3.76
53	\$3.03	\$2.02	53	\$6.15	\$3.98
54	\$3.29	\$2.13	54	\$6.69	\$4.22
55	\$3.57	\$2.26	55	\$7.27	\$4.47
56	\$3.87	\$2.39	56	\$7.90	\$4.74
57	\$4.19	\$2.53	57	\$8.59	\$5.01
58	\$4.50	\$2.67	58	\$9.25	\$5.33
59	\$4.84	\$2.83	59	\$9.96	\$5.67
60	\$5.16	\$2.99	60	\$10.69	\$6.02
61	\$5.88	\$3.44	61	\$11.83	\$6.68
62	\$6.65	\$3.92	62	\$13.03	\$7.38
63	\$7.58	\$4.42	63	\$14.63	\$8.09
64	\$8.62	\$4.98	64	\$16.47	\$8.94