



Term Life Insurance - Optional Riders

Sample Monthly Premium Rates

Accidental Death Rider

Eligible Issue Ages: 18 through 60

Expiry Age: 70

Face Amount	Monthly Premium
\$5,000	\$0.51
\$10,000	\$1.03
\$15,000	\$1.54
\$20,000	\$2.05
\$25,000	\$2.56

Face Amount	Monthly Premium
\$30,000	\$3.07
\$50,000	\$5.13
\$100,000	\$10.25
\$200,000	\$20.50

Dependent Child Rider

Eligible Issue Ages: 15 days - 22 years

Expiry Age: When child reaches age 25

Face Amount	Monthly Premium
\$2,000	\$1.00
\$3,000	\$1.50
\$4,000	\$2.00
\$5,000	\$2.50
\$6,000	\$3.00

Face Amount	Monthly Premium
\$7,000	\$3.50
\$8,000	\$4.00
\$9,000	\$4.50
\$10,000	\$5.00

Waiver of Premium Rider

Eligible Issue Ages: 18 through 55 | Expiry Age: 65

Different rates apply for nicotine users.

Face Amount: \$25,000

10 Year Term

Age	Monthly Premium
20	\$0.48
30	\$0.56
40	\$1.13
50	\$4.13

15 Year Term

Age	Monthly Premium
20	\$0.56
30	\$0.67
40	\$1.31
50	\$5.17

20 Year Term

Age	Monthly Premium
20	\$0.67
30	\$0.75
40	\$1.46
50	\$5.40

30 Year Term

Age	Monthly Premium
20	\$0.71
30	\$1.00
40	\$2.06
50	\$6.85

Face Amount: \$50,000

10 Year Term

Age	Monthly Premium
20	\$0.96
30	\$1.13
40	\$2.25
50	\$8.25

15 Year Term

Age	Monthly Premium
20	\$1.13
30	\$1.33
40	\$2.63
50	\$10.33

20 Year Term

Age	Monthly Premium
20	\$1.33
30	\$1.50
40	\$2.92
50	\$10.79

30 Year Term

Age	Monthly Premium
20	\$1.42
30	\$2.00
40	\$4.13
50	\$13.71

Face Amount: \$100,000

10 Year Term

Age	Monthly Premium
20	\$1.92
30	\$2.25
40	\$4.50
50	\$16.50

15 Year Term

Age	Monthly Premium
20	\$2.25
30	\$2.67
40	\$5.25
50	\$20.67

20 Year Term

Age	Monthly Premium
20	\$2.67
30	\$3.00
40	\$5.83
50	\$21.58

30 Year Term

Age	Monthly Premium
20	\$2.83
30	\$4.00
40	\$8.25
50	\$27.42

Face Amount: \$200,000

10 Year Term

Age	Monthly Premium
20	\$3.83
30	\$4.50
40	\$9.00
50	\$33.00

15 Year Term

Age	Monthly Premium
20	\$4.50
30	\$5.33
40	\$10.50
50	\$41.33

20 Year Term

Age	Monthly Premium
20	\$5.33
30	\$6.00
40	\$11.67
50	\$43.17

30 Year Term

Age	Monthly Premium
20	\$5.67
30	\$8.00
40	\$16.50
50	\$54.83

For product information, please refer to the LifeSecure Plan-at-a-Glance Insurance flyer.

The Term Life Insurance are underwritten by **Lumico Life Insurance Company – Lincoln, NE.**