

AFEUSA Chubb LBT Life Rates (w/100% LTCi Available)
Monthly Rates* (Multiply By 12 for Annual)

AGE	\$25,000		\$50,000		\$75,000		\$100,000		\$125,000		\$150,000	
	Non-Tob.	Tobacco	Non-Tob.	Tobacco	Non-Tob.	Tobacco	Non-Tob.	Tobacco	Non-Tob.	Tobacco	Non-Tob.	Tobacco
19	\$10.83	\$14.19	\$21.67	\$28.38	\$32.50	\$42.56	\$43.33	\$56.75	\$54.17	\$70.94	\$65.00	\$85.13
20	\$10.83	\$14.19	\$21.67	\$28.38	\$32.50	\$42.56	\$43.33	\$56.75	\$54.17	\$70.94	\$65.00	\$85.13
21	\$11.02	\$14.56	\$22.04	\$29.13	\$33.06	\$43.69	\$44.08	\$58.25	\$55.10	\$72.81	\$66.13	\$87.38
22	\$11.25	\$14.94	\$22.50	\$29.88	\$33.75	\$44.81	\$45.00	\$59.75	\$56.25	\$74.69	\$67.50	\$89.63
23	\$11.48	\$15.33	\$22.96	\$30.67	\$34.44	\$46.00	\$45.92	\$61.33	\$57.40	\$76.67	\$68.88	\$92.00
24	\$11.69	\$15.71	\$23.38	\$31.42	\$35.06	\$47.13	\$46.75	\$62.83	\$58.44	\$78.54	\$70.13	\$94.25
25	\$11.94	\$16.13	\$23.88	\$32.25	\$35.81	\$48.38	\$47.75	\$64.50	\$59.69	\$80.63	\$71.63	\$96.75
26	\$12.33	\$16.64	\$24.65	\$33.28	\$36.98	\$49.93	\$49.30	\$66.57	\$61.63	\$83.21	\$73.95	\$99.85
27	\$12.73	\$17.18	\$25.47	\$34.36	\$38.20	\$51.54	\$50.93	\$68.72	\$63.67	\$85.90	\$76.40	\$103.08
28	\$13.16	\$17.74	\$26.33	\$35.48	\$39.49	\$53.21	\$52.65	\$70.95	\$65.81	\$88.69	\$78.98	\$106.43
29	\$13.63	\$18.32	\$27.27	\$36.63	\$40.90	\$54.95	\$54.53	\$73.27	\$68.17	\$91.58	\$81.80	\$109.90
30	\$14.08	\$18.94	\$28.17	\$37.88	\$42.25	\$56.81	\$56.33	\$75.75	\$70.42	\$94.69	\$84.50	\$113.63
31	\$14.70	\$19.71	\$29.39	\$39.43	\$44.09	\$59.14	\$58.78	\$78.85	\$73.48	\$98.56	\$88.18	\$118.28
32	\$15.33	\$20.53	\$30.66	\$41.06	\$45.99	\$61.59	\$61.32	\$82.12	\$76.65	\$102.65	\$91.98	\$123.18
33	\$15.98	\$21.37	\$31.97	\$42.73	\$47.95	\$64.10	\$63.93	\$85.47	\$79.92	\$106.83	\$95.90	\$128.20
34	\$16.70	\$22.27	\$33.40	\$44.53	\$50.10	\$66.80	\$66.80	\$89.07	\$83.50	\$111.33	\$100.20	\$133.60
35	\$17.42	\$23.21	\$34.83	\$46.42	\$52.25	\$69.63	\$69.67	\$92.83	\$87.08	\$116.04	\$104.50	\$139.25
36	\$18.35	\$24.43	\$36.69	\$48.85	\$55.04	\$73.28	\$73.38	\$97.70	\$91.73	\$122.13	\$110.08	\$146.55
37	\$19.32	\$25.68	\$38.63	\$51.37	\$57.95	\$77.05	\$77.27	\$102.73	\$96.58	\$128.42	\$115.90	\$154.10
38	\$20.35	\$27.03	\$40.70	\$54.05	\$61.05	\$81.08	\$81.40	\$108.10	\$101.75	\$135.13	\$122.10	\$162.15
39	\$21.43	\$28.45	\$42.85	\$56.90	\$64.28	\$85.35	\$85.70	\$113.80	\$107.13	\$142.25	\$128.55	\$170.70
40	\$22.56	\$29.92	\$45.13	\$59.83	\$67.69	\$89.75	\$90.25	\$119.67	\$112.81	\$149.58	\$135.38	\$179.50
41	\$23.75	\$31.76	\$47.50	\$63.53	\$71.25	\$95.29	\$95.00	\$127.05	\$118.75	\$158.81	\$142.50	\$190.58
42	\$25.00	\$33.69	\$50.00	\$67.38	\$75.00	\$101.08	\$100.00	\$134.77	\$125.00	\$168.46	\$150.00	\$202.15
43	\$26.29	\$35.70	\$52.58	\$71.41	\$78.88	\$107.11	\$105.17	\$142.82	\$131.46	\$178.52	\$157.75	\$214.23
44	\$27.67	\$37.82	\$55.33	\$75.64	\$83.00	\$113.46	\$110.67	\$151.28	\$138.33	\$189.10	\$166.00	\$226.93
45	\$29.10	\$40.04	\$58.21	\$80.08	\$87.31	\$120.13	\$116.42	\$160.17	\$145.52	\$200.21	\$174.63	\$240.25
46	\$31.08	\$42.63	\$62.17	\$85.27	\$93.25	\$127.90	\$124.33	\$170.53	\$155.42	\$213.17	\$186.50	\$255.80
47	\$33.21	\$45.39	\$66.42	\$90.78	\$99.63	\$136.18	\$132.83	\$181.57	\$166.04	\$226.96	\$199.25	\$272.35
48	\$35.52	\$48.38	\$71.04	\$96.76	\$106.56	\$145.14	\$142.08	\$193.52	\$177.60	\$241.90	\$213.13	\$290.28
49	\$38.04	\$51.58	\$76.08	\$103.15	\$114.13	\$154.73	\$152.17	\$206.30	\$190.21	\$257.88	\$228.25	\$309.45
50	\$40.75	\$55.00	\$81.50	\$110.00	\$122.25	\$165.00	\$163.00	\$220.00	\$203.75	\$275.00	\$244.50	\$330.00
51	\$43.18	\$58.63	\$86.37	\$117.25	\$129.55	\$175.88	\$172.73	\$234.50	\$215.92	\$293.13	\$259.10	\$351.75
52	\$45.80	\$62.48	\$91.61	\$124.96	\$137.41	\$187.44	\$183.22	\$249.92	\$229.02	\$312.40	\$274.83	\$374.88
53	\$48.55	\$66.54	\$97.10	\$133.08	\$145.65	\$199.63	\$194.20	\$266.17	\$242.75	\$332.71	\$291.30	\$399.25
54	\$51.48	\$70.85	\$102.97	\$141.71	\$154.45	\$212.56	\$205.93	\$283.42	\$257.42	\$354.27	\$308.90	\$425.13
55	\$54.60	\$75.40	\$109.21	\$150.79	\$163.81	\$226.19	\$218.42	\$301.58	\$273.02	\$376.98	\$327.63	\$452.38
56	\$58.90	\$81.09	\$117.81	\$162.18	\$176.71	\$243.26	\$235.62	\$324.35	\$294.52	\$405.44	\$353.43	\$486.53
57	\$63.54	\$87.11	\$127.08	\$174.23	\$190.61	\$261.34	\$254.15	\$348.45	\$317.69	\$435.56	\$381.23	\$522.68
58	\$68.48	\$93.53	\$136.97	\$187.07	\$205.45	\$280.60	\$273.93	\$374.13	\$342.42	\$467.67	\$410.90	\$561.20
59	\$73.80	\$100.37	\$147.61	\$200.74	\$221.41	\$301.11	\$295.22	\$401.48	\$369.02	\$501.85	\$442.83	\$602.23
60	\$79.46	\$107.58	\$158.92	\$215.17	\$238.38	\$322.75	\$317.83	\$430.33	\$397.29	\$537.92	\$476.75	\$645.50
61	\$86.30	\$116.52	\$172.60	\$233.03	\$258.90	\$349.55	\$345.20	\$466.07	\$431.50	\$582.58	\$517.80	\$699.10
62	\$93.56	\$125.89	\$187.12	\$251.78	\$280.68	\$377.66	\$374.23	\$503.55	\$467.79	\$629.44	\$561.35	\$755.33
63	\$101.21	\$135.72	\$202.43	\$271.43	\$303.64	\$407.15	\$404.85	\$542.87	\$506.06	\$678.58	\$607.28	\$814.30
64	\$109.33	\$145.98	\$218.65	\$291.97	\$327.98	\$437.95	\$437.30	\$583.93	\$546.63	\$729.92	\$655.95	\$875.90
65	\$117.90	\$156.81	\$235.79	\$313.63	\$353.69	\$470.44	\$471.58	\$627.25	\$589.48	\$784.06	\$707.38	\$940.88
66	\$130.91	\$173.67	\$261.83	\$347.33	\$392.74	\$521.00	\$523.65	\$694.67	\$654.56	\$868.33	\$785.48	\$1,042.00
67	\$144.80	\$191.63	\$289.61	\$383.25	\$434.41	\$574.88	\$579.22	\$766.50	\$724.02	\$958.13	\$868.83	\$1,149.75
68	\$159.68	\$210.83	\$319.35	\$421.67	\$479.03	\$632.50	\$638.70	\$843.33	\$798.38	\$1,054.17	\$958.05	\$1,265.00
69	\$175.63	\$231.40	\$351.26	\$462.79	\$526.89	\$694.19	\$702.52	\$925.58	\$878.15	\$1,156.98	\$1,053.78	\$1,388.38
70	\$192.75	\$253.48	\$385.50	\$506.96	\$578.25	\$760.44	\$771.00	\$1,013.92	\$963.75	\$1,267.40	\$1,156.50	\$1,520.88

* Rates shown do not include the \$4.99 monthly AFEUSA membership fee and may be off by a couple pennies due to rounding.