

The Time to Take Care of Your Business is Now.

Right. Now.

The Reality

This isn't a scare tactic; it's a reality. Life Insurance Companies set their rates based on mortality, and so far, Covid has not caused a jump in premiums.

In fact, for most of you, it's actually easier to qualify for an extremely competitive rate on life insurance than it has ever been.

That may change soon enough. **Talk to us today.**

Monthly premium for \$1,000,000 of insurance

| Male Age | 10yr level | 15yr level | 20yr level | 30yr level | 40yr level |
|----------|------------|------------|------------|------------|------------|
| 35 | \$27 | \$34 | \$46 | \$76 | \$161 |
| 45 | \$59 | \$79 | \$105 | \$181 | \$470 |
| 55 | \$142 | \$207 | \$257 | \$546 | --- |
| 65 | \$442 | \$598 | \$865 | --- | --- |

| Female Age | 10yr level | 15yr level | 20yr level | 30yr level | 40yr level |
|------------|------------|------------|------------|------------|------------|
| 35 | \$21 | \$31 | \$38 | \$62 | \$110 |
| 45 | \$49 | \$63 | \$79 | \$133 | \$326 |
| 55 | \$112 | \$143 | \$187 | \$365 | --- |
| 65 | \$276 | \$392 | \$599 | --- | --- |

(monthly rate, \$1M policy, Preferred Non Tobacco)

Contact us for more information