

CAA Term Life Monthly Rates

Premiums per \$50,000 increment of coverage.

Choose coverage from \$50,000 up to \$1,000,000, in increments of \$50,000.

Find your corresponding rate below, and multiply it by the number of \$50,000 units desired to determine your premiums.

For example, a 40-year-old male non-smoker who wants \$150,000 in 20-Year Term coverage will have a monthly premium of \$31.53 (\$10.51 x 3 units). Apply a 25% discount if you buy coverage of \$250,000 and over and 30% on amounts of \$500,000 and over.

Age ⁵	20-Year Term ¹				15-Year Term ²				10-Year Term ³			
	NON-SMOKERS ⁴		SMOKERS		NON-SMOKERS ⁴		SMOKERS		NON-SMOKERS ⁴		SMOKERS	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
18 to 30	\$ 5.57	\$ 7.13	\$ 9.84	\$ 12.76	\$ 5.12	\$ 6.48	\$ 9.05	\$ 12.12	\$ 4.90	\$ 5.98	\$ 8.86	\$ 10.85
31	5.68	7.25	10.44	13.48	5.22	6.58	9.61	12.80	4.93	6.08	9.40	11.46
32	5.76	7.34	11.06	14.19	5.30	6.69	10.17	13.48	5.05	6.17	9.95	12.06
33	5.87	7.59	11.77	15.18	5.40	6.83	10.83	14.43	5.10	6.27	10.59	12.91
34	5.99	7.84	12.52	16.25	5.51	6.96	11.52	15.44	5.16	6.30	11.27	13.81
35	6.10	8.10	13.32	17.40	5.62	7.11	12.26	16.00	5.22	6.36	11.99	14.79
36	6.23	8.37	14.18	18.62	5.73	7.31	13.04	17.13	5.29	6.43	12.76	15.83
37	6.35	8.65	15.09	19.93	5.84	7.55	13.88	18.33	5.36	6.52	13.58	16.94
38	6.67	9.23	16.08	21.75	6.13	7.75	14.80	20.01	5.41	6.61	14.47	18.49
39	7.00	9.85	17.14	23.74	6.44	8.02	15.77	21.84	5.51	6.65	15.43	20.18
40	7.34	10.51	18.27	25.92	6.76	8.27	16.81	23.32	5.68	6.72	16.44	20.73
41	7.71	11.21	19.47	28.29	7.09	8.85	17.92	25.46	5.91	6.83	17.53	22.63
42	8.09	11.96	20.76	30.88	7.45	9.28	19.10	27.79	6.27	7.46	18.68	24.70
43	8.73	13.00	22.17	33.75	8.03	9.95	20.39	30.38	6.51	7.90	19.95	27.00
44	9.41	14.13	23.67	36.90	8.66	10.44	21.78	33.21	6.93	8.58	21.30	29.52
45	10.15	15.35	25.27	40.34	9.47	11.22	24.01	36.30	7.30	9.31	22.75	32.27
46	10.95	16.68	26.99	44.09	10.02	12.21	25.64	39.69	7.88	10.14	24.29	35.28
47	11.81	18.13	28.82	48.20	10.56	13.04	27.38	43.38	8.31	10.54	25.94	38.56
48	12.69	19.50	31.20	52.60	11.27	14.29	29.64	47.34	8.79	11.04	28.08	42.08
49	13.64	20.97	33.78	57.39	12.03	15.44	32.09	51.65	9.29	11.59	30.40	45.91
50	14.66	22.55	36.57	62.63	12.92	16.65	34.74	57.62	10.03	11.99	32.92	51.35
51	19.69	25.52	39.60	68.33	14.35	18.33	37.62	62.87	10.81	12.78	35.64	56.03
52	21.16	27.45	42.87	74.56	15.78	20.29	40.73	68.60	11.46	13.58	38.59	61.14
53	22.75	29.38	45.92	80.61	17.26	22.41	43.62	74.16	12.50	14.63	41.33	66.10
54	24.46	31.45	49.18	87.14	18.68	24.85	46.72	80.17	13.48	15.78	44.26	71.46
55	26.30	33.67	52.68	94.21	20.69	27.87	50.04	86.67	14.72	17.02	47.41	77.25
56	n/a	n/a	n/a	n/a	22.28	30.16	52.54	88.94	15.97	19.49	49.90	79.80
57	n/a	n/a	n/a	n/a	24.15	32.64	55.08	94.22	17.20	21.95	52.93	83.30
58	n/a	n/a	n/a	n/a	26.16	35.53	57.66	96.91	18.73	24.94	55.86	86.28
59	n/a	n/a	n/a	n/a	28.41	38.58	60.25	99.45	20.43	28.26	59.07	89.25
60	n/a	n/a	n/a	n/a	30.45	41.74	62.97	102.17	22.44	32.43	62.13	92.23
61	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	26.35	43.71	65.85	95.20
62	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	30.64	46.90	69.34	98.18
63	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	33.30	50.42	73.27	101.15
64	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	35.94	54.17	77.51	104.13
65	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	40.27	58.24	82.71	107.10

¹ Rates are subject to change without notice but will not increase for the first 20 years once your policy is issued.

² Rates are subject to change without notice but will not increase for the first 15 years once your policy is issued.

³ Rates are subject to change without notice but will not increase for the first 10 years once your policy is issued.

⁴ Non-smokers are those who have not used any form of tobacco or tobacco cessation products in the past 12 months.

⁵ Age means the age attained by the applicant (member or spouse) as of the first Premium Due Date.