

CAA Lifetime Protection Monthly Rates

Premiums per \$50,000 increment of coverage.

Choose coverage from \$50,000 up to \$500,000, 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 coverage will have a monthly premium of \$127.26 (\$42.42 x 3 units).

Age ²	NON-SMOKERS ¹		SMOKERS	
	Male	Female	Male	Female
18	\$16.32	\$13.80	\$23.76	\$18.33
19	16.99	14.46	24.96	19.26
20	17.69	15.16	26.22	20.24
21	18.42	15.90	27.54	21.27
22	19.14	16.57	28.89	22.28
23	19.88	17.27	30.29	23.33
24	20.65	18.00	31.77	24.43
25	21.45	18.76	33.31	25.59
26	22.28	19.55	34.93	26.80
27	23.15	20.37	36.63	28.06
28	24.20	21.31	38.41	29.39
29	25.31	22.30	40.28	30.78
30	26.46	23.33	42.24	32.23
31	27.67	24.41	44.30	33.76
32	28.93	25.53	46.45	35.35
33	30.33	26.76	48.71	37.02
34	31.79	28.04	51.08	38.77
35	33.32	29.38	53.57	40.60
36	34.93	30.79	56.17	42.52
37	36.61	32.27	58.90	44.52
38	38.45	33.87	61.77	46.63
39	40.39	35.54	64.77	48.83
40	42.42	37.30	67.92	51.14
41	44.55	39.15	71.22	53.55
42	46.80	41.08	74.69	56.08
43	49.22	43.17	78.32	58.73
44	51.78	45.36	82.13	61.50
45	54.47	47.66	86.12	64.40
46	57.29	50.08	90.31	67.44
47	60.27	52.62	94.70	70.63
48	62.80	54.82	99.30	73.96
49	65.44	57.11	104.13	77.45
50	68.77	60.01	110.12	81.80
51	71.56	62.44	115.31	85.54
52	74.46	64.96	120.74	89.45
53	78.64	68.56	126.43	93.54
54	83.06	72.35	132.39	97.81
55	87.73	76.36	138.62	102.28
56	92.67	80.59	145.15	106.96
57	97.88	85.06	151.99	111.85
58	103.29	89.77	159.15	116.96
59	109.01	94.74	166.65	122.31
60	115.05	99.98	174.50	127.90
61	121.42	105.51	182.72	133.74
62	128.14	111.35	191.33	139.85
63	135.09	117.48	198.58	146.44
64	142.40	123.94	206.10	153.34
65	150.12	130.76	213.91	160.56
66	158.25	137.95	222.01	168.12
67	166.82	145.54	230.42	176.04
68	175.86	153.55	239.15	184.34
69	185.39	161.99	248.21	193.02
70	195.43	170.91	257.61	202.11
71	206.02	180.31	267.37	211.63
72	217.18	190.23	277.50	221.60
73	227.04	199.36	287.17	231.06
74	237.34	208.92	297.18	240.92
75	248.11	218.95	307.55	251.21

¹ Non-Smokers are those who have not used any form of tobacco or tobacco cessation products in the past 12 months.

² Age means the age attained by the applicant (Member or Spouse) as of the first Premium Due Date.

Initial rates are subject to change without notice, but will not increase once coverage is in force.