

ALPA DISABILITY INSURANCE SMOKER RATES

PLAN YEAR: NOVEMBER 1, 2019–OCTOBER 31, 2020

10-YEAR LEVEL TERM LIFE INSURANCE: MALE SMOKER RATES ANNUAL RATE PER \$50,000 OF FACE AMOUNT

ISSUE AGE	FACE AMOUNTS \$250,000–\$499,000		FACE AMOUNTS \$500,000–\$999,000		FACE AMOUNTS \$1,000,000–MAX	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
20–25	68.43	80.33	57.38	69.28	53.98	65.03
26	68.43	80.75	58.23	69.70	54.40	65.45
27	68.85	81.18	58.65	70.13	54.40	65.88
28	68.85	81.60	58.65	70.98	54.83	67.15
29	69.28	82.03	59.08	71.40	54.83	67.58
30	69.28	82.45	59.50	71.83	55.25	68.00
31	71.83	85.85	62.05	74.80	58.23	70.98
32	74.38	88.40	64.60	77.78	60.78	73.53
33	77.35	91.38	67.58	80.75	62.90	76.93
34	79.90	94.35	70.13	83.30	65.45	79.48
35	82.45	97.33	72.68	86.70	68.43	82.45
36	87.55	103.70	77.78	92.23	73.10	88.40
37	92.23	109.65	82.45	98.60	78.20	94.35
38	97.75	115.60	87.55	104.55	83.30	100.30
39	102.85	121.98	92.23	110.50	88.40	106.25
40	107.53	127.93	97.33	116.45	93.08	112.20
41	116.88	140.25	106.68	127.93	102.00	123.68
42	126.65	151.73	116.03	139.83	111.78	134.73
43	136.00	163.63	125.38	151.73	120.70	146.20
44	145.78	175.53	134.73	163.20	130.05	157.68
45	155.13	187.43	144.08	175.10	138.98	169.15
46	170.85	206.13	159.38	193.38	153.43	187.00
47	186.58	224.83	174.68	211.65	168.73	204.85
48	201.88	243.53	189.98	229.93	183.60	222.28
49	217.18	262.32	205.28	248.20	198.48	240.13
50	232.90	281.35	220.58	266.48	213.35	257.98
51	257.13	310.68	243.95	294.95	236.73	285.60
52	281.35	340.00	267.75	323.43	259.25	313.65
53	305.58	369.33	291.98	351.90	282.63	341.28
54	329.80	399.08	315.35	380.80	301.15	369.33
55	354.03	428.40	339.15	409.28	328.53	397.38
56	391.00	473.03	375.28	453.05	363.38	439.03
57	427.55	518.08	410.98	496.83	398.23	481.53
58	464.53	562.70	447.10	540.60	433.08	523.60
59	501.08	607.75	482.80	583.95	467.50	565.68
60	538.05	652.38	518.93	627.73	502.35	607.75
61	575.03	697.00	555.05	671.50	537.20	649.83
62	612.00	742.05	590.75	715.28	572.05	692.33
63	648.98	786.68	626.88	759.05	606.90	733.98
64	685.53	831.73	662.58	802.83	641.75	776.48

**20-YEAR LEVEL TERM LIFE INSURANCE: MALE SMOKER RATES
ANNUAL RATE PER \$50,000 OF FACE AMOUNT**

ISSUE AGE	FACE AMOUNTS \$250,000–499,000		FACE AMOUNTS \$500,000–999,000		FACE AMOUNTS \$1,000,000–MAX	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
20–30	99.45	119.85	90.10	109.65	85.85	104.98
31	105.83	126.65	96.48	116.88	91.80	111.78
32	111.78	133.88	102.43	123.68	97.75	118.58
33	117.73	140.68	108.80	130.48	103.28	124.95
34	124.10	147.90	114.75	137.70	109.23	131.75
35	130.05	155.13	120.70	144.50	115.18	138.55
36	139.40	166.60	130.05	155.98	124.53	149.60
37	149.18	178.08	139.83	167.45	133.88	160.65
38	158.52	189.55	149.18	178.50	142.80	172.13
39	167.88	201.03	158.53	189.98	152.15	183.18
40	177.23	212.50	167.88	201.45	161.50	194.23
41	195.08	234.60	185.30	222.70	178.08	215.05
42	212.50	256.28	202.73	244.38	195.08	235.88
43	230.35	278.38	220.15	266.05	212.08	256.70
44	247.78	300.05	237.58	287.30	228.65	277.53
45	265.20	322.15	255.00	308.98	245.65	298.35
46	291.98	353.60	281.35	340.43	271.15	328.53
47	318.75	385.48	307.28	371.45	296.23	358.70
48	345.10	417.35	333.63	402.48	321.73	388.88
49	371.88	448.80	359.98	433.93	347.23	419.05
50	398.23	480.68	386.33	464.95	372.30	449.23
51	438.60	529.13	425.85	512.13	410.55	494.70
52	478.55	577.15	465.38	559.73	448.80	540.18
53	518.93	625.60	505.33	606.90	486.63	585.65
54	559.30	625.60	544.85	654.50	524.88	631.13

**10-YEAR LEVEL TERM LIFE INSURANCE: FEMALE SMOKER RATES
ANNUAL RATE PER \$50,000 OF FACE AMOUNT**

ISSUE AGE	FACE AMOUNTS \$250,000-\$499,000		FACE AMOUNTS \$500,000-\$999,000		FACE AMOUNTS \$1,000,000-MAX	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
20-25	45.48	48.03	33.15	36.13	29.33	32.72
26	46.75	50.58	34.43	37.83	30.60	34.43
27	48.03	52.28	35.70	39.53	32.30	36.13
28	50.15	54.40	37.40	41.65	34.00	38.25
29	51.43	55.68	38.68	43.78	35.28	39.53
30	52.70	58.23	40.38	45.48	36.55	41.65
31	55.68	61.63	43.35	48.45	39.10	45.05
32	59.08	65.03	45.90	51.85	42.50	48.03
33	62.05	68.85	49.30	55.25	45.05	51.43
34	65.03	72.25	51.85	58.23	48.03	54.83
35	68.43	76.08	54.83	61.63	51.00	58.23
36	74.38	83.30	60.78	68.43	56.10	64.60
37	80.75	90.95	65.88	75.23	62.05	71.83
38	87.13	98.60	71.83	82.03	67.58	78.20
39	93.08	106.25	77.35	89.25	73.10	85.00
40	99.45	114.33	82.88	96.48	78.63	91.38
41	110.50	127.93	93.08	108.80	88.40	104.13
42	121.98	141.53	103.70	121.55	98.60	116.03
43	133.03	155.55	113.48	133.88	108.38	128.35
44	144.08	169.15	123.68	146.20	118.58	140.68
45	155.13	183.18	133.88	158.95	128.35	153.00
46	164.05	203.58	142.38	177.23	136.85	170.85
47	172.55	223.98	150.88	195.93	145.35	189.13
48	181.48	243.95	159.80	214.20	154.28	206.98
49	189.98	264.78	168.30	232.90	162.78	224.83
50	198.90	284.75	176.80	250.75	171.28	242.68
51	224.40	311.95	199.33	275.83	193.38	266.90
52	250.33	339.15	222.28	300.05	215.05	290.70
53	275.83	365.93	245.65	324.28	237.58	314.08
54	301.75	393.13	268.18	348.50	259.25	337.88
55	327.25	419.90	291.13	373.15	281.35	361.68
56	363.80	457.30	323.85	406.73	313.23	394.40
57	400.35	494.28	357.00	440.30	345.53	427.13
58	436.90	531.68	390.15	473.88	376.98	459.00
59	473.45	568.65	422.88	507.88	409.28	491.73
60	510.00	606.05	456.03	541.45	441.15	524.45
61	546.55	643.03	489.18	574.60	473.45	556.75
62	583.10	680.00	522.33	608.60	505.75	589.48
63	619.65	716.98	555.05	642.18	537.20	622.20
64	656.63	754.38	588.20	676.18	569.50	654.50

**20-YEAR LEVEL TERM LIFE INSURANCE: FEMALE SMOKER RATES
ANNUAL RATE PER \$50,000 OF FACE AMOUNT**

ISSUE AGE	FACE AMOUNTS \$250,000–499,000		FACE AMOUNTS \$500,000–999,000		FACE AMOUNTS \$1,000,000–MAX	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
20–30	71.40	84.15	60.35	72.25	56.53	68.00
31	77.35	91.80	66.30	79.48	62.48	75.23
32	83.73	99.45	72.25	86.70	68.00	82.45
33	90.10	107.10	78.20	93.93	73.95	89.25
34	96.48	114.75	84.15	101.15	79.90	96.48
35	102.85	122.40	90.10	108.38	85.43	103.28
36	113.05	135.15	99.88	119.85	94.78	114.75
37	122.83	147.48	109.23	131.75	104.13	126.23
38	133.03	160.23	119.20	143.65	113.48	137.70
39	143.23	172.98	128.78	155.55	122.83	149.18
40	153.43	185.30	138.13	167.45	132.18	160.65
41	170.43	206.55	154.28	187.00	147.90	180.20
42	187.43	227.38	170.43	206.98	163.20	199.33
43	204.43	248.63	186.58	226.53	178.93	218.45
44	221.43	269.45	202.30	246.08	194.65	237.58
45	238.43	290.70	218.45	266.05	210.38	256.70
46	246.93	319.60	226.95	293.25	218.45	282.63
47	255.85	348.50	235.45	320.45	226.95	308.98
48	264.35	377.40	243.95	347.65	235.45	335.33
49	273.28	406.30	252.45	374.85	243.95	361.25
50	281.78	435.20	260.95	402.05	252.03	387.60
51	335.33	476.00	311.10	440.30	300.48	424.58
52	389.30	516.80	361.25	478.55	348.50	461.13
53	442.85	557.18	411.40	516.80	396.53	498.10
54	496.83	597.98	461.55	555.05	444.55	535.08