

Lincoln LifeElements®

One-Year Term Life Insurance

Per 1000 Rates

Standard					
Age	Rate	Age	Rate	Age	Rate
0	0.700	20	0.380	40	0.400
1	0.410	21	0.380	41	0.410
2	0.270	22	0.380	42	0.430
3	0.190	23	0.380	43	0.460
4	0.130	24	0.380	44	0.490
5	0.130	25	0.380	45	0.500
6	0.140	26	0.380	46	0.540
7	0.150	27	0.380	47	0.580
8	0.160	28	0.380	48	0.640
9	0.160	29	0.380	49	0.680
10	0.160	30	0.390	50	0.720
11	0.190	31	0.390	51	0.760
12	0.240	32	0.390	52	0.800
13	0.280	33	0.390	53	0.850
14	0.330	34	0.390	54	0.910
15	0.380	35	0.390	55	0.980
16	0.380	36	0.390	56	1.060
17	0.380	37	0.390	57	1.130
18	0.380	38	0.390	58	1.210
19	0.380	39	0.400	59	1.290
				60	1.360
				61	1.450
				62	1.540
				63	1.690
				64	1.860
				65	2.030
				66	2.250
				67	2.480
				68	2.760
				69	3.040
				70	3.370
				71	3.750
				72	4.170
				73	4.630
				74	5.140
				75	5.690
				76	6.300
				77	6.990
				78	7.780
				79	8.740
				80	9.790
				81	10.960
				82	12.320
				83	13.850
				84	16.960
				85	19.450
				86	22.230
				87	25.880
				88	29.760
				89	33.840
				90	39.260
				91	43.410
				92	50.570
				93	56.480
				94	63.460
				95	72.200
				96	84.120
				97	98.400
				98	112.280
				99	123.630

*1000 x 5000 =
5,000,000*

*5000
x 1.54*

7700

*Approximate
Cost*

Substandard					
Age	Rate	Age	Rate	Age	Rate
0	0.700	20	0.620	40	1.100
1	0.410	21	0.620	41	1.130
2	0.270	22	0.640	42	1.200
3	0.190	23	0.660	43	1.290
4	0.130	24	0.680	44	1.400
5	0.130	25	0.710	45	1.530
6	0.140	26	0.730	46	1.670
7	0.150	27	0.760	47	1.830
8	0.160	28	0.800	48	1.980
9	0.160	29	0.830	49	2.130
10	0.160	30	0.870	50	2.300
11	0.190	31	0.900	51	2.520
12	0.240	32	0.930	52	2.810
13	0.280	33	0.960	53	3.200
14	0.330	34	0.980	54	3.650
15	0.380	35	0.990	55	4.150
16	0.520	36	1.010	56	4.680
17	0.570	37	1.040	57	5.200
18	0.590	38	1.060	58	5.660
19	0.610	39	1.070	59	6.060
				60	6.510
				61	7.110
				62	7.960
				63	9.080
				64	10.410
				65	11.900
				66	13.510
				67	15.200
				68	16.920
				69	18.700
				70	20.620
				71	22.720
				72	25.070
				73	27.570
				74	30.180
				75	33.050
				76	36.330
				77	40.170
				78	44.330
				79	49.230
				80	54.560
				81	60.510
				82	66.740
				83	73.070
				84	80.350
				85	88.760
				86	99.160
				87	110.400
				88	121.850
				89	133.400
				90	144.300
				91	155.800
				92	168.750
				93	186.440
				94	206.700
				95	228.350
				96	250.010
				97	265.090
				98	270.110
				99	281.050