

Deductions per year: 12

These rates were prepared on 12/4/2024 and are valid for 90 days.

Whole Life Plus (IWL5000) for TN

Applicable to policy forms ICC19-IWL5000-70/IWL5000-70, ICC19-IWL5000-100/IWL5000-100, ICC19-IWL5000J/IWL5000J and rider forms ICC19-R-IWL5000-STR/R-IWL5000-STR, ICC19-R-IWL5000-CTR/R-IWL5000-CTR, ICC19-R-IWL5000-WP/R-IWL5000-WP, ICC19-R-IWL5000-ACCD/R-IWL5000-ACCD, ICC19-R-IWL5000-CI/R-IWL5000-CI, ICC19-R-IWL5000-CC/R-IWL5000-CC, ICC19-R-IWL5000-GPO/R-IWL5000-GPO, ICC23-IWL5000-LTC/IWL5000-LTC

● Dependent Child Base Plan Paid-Up at Age 70

ISSUE AGE	\$10,000	\$15,000	\$20,000	\$25,000	\$50,000
0	\$6.11	\$9.16	\$12.22	\$15.27	\$30.54
1	\$6.12	\$9.19	\$12.25	\$15.31	\$30.62
2	\$6.15	\$9.22	\$12.30	\$15.37	\$30.75
3	\$6.18	\$9.27	\$12.37	\$15.46	\$30.92
4	\$6.22	\$9.34	\$12.45	\$15.56	\$31.12
5	\$6.28	\$9.42	\$12.57	\$15.71	\$31.42
6	\$6.38	\$9.57	\$12.77	\$15.96	\$31.92
7	\$6.53	\$9.80	\$13.07	\$16.33	\$32.67
8	\$6.73	\$10.10	\$13.47	\$16.83	\$33.67
9	\$6.98	\$10.47	\$13.97	\$17.46	\$34.92
10	\$7.27	\$10.90	\$14.53	\$18.17	\$36.33
11	\$7.57	\$11.35	\$15.13	\$18.92	\$37.83
12	\$7.88	\$11.82	\$15.77	\$19.71	\$39.42
13	\$8.21	\$12.31	\$16.42	\$20.52	\$41.04
14	\$8.54	\$12.81	\$17.08	\$21.35	\$42.71
15	\$8.87	\$13.30	\$17.73	\$22.17	\$44.33
16	\$9.17	\$13.76	\$18.35	\$22.94	\$45.87
17	\$9.47	\$14.21	\$18.95	\$23.69	\$47.37

Whole Life Plus (IWL5000) for TN

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● Adult Base Plan Paid-Up at Age 100, Accelerated Death Benefit for Long-Term Care Services, Waiver of Premium Benefit

Non-Tobacco Rates

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
18	\$4.70	\$9.38	\$14.08	\$18.77	\$23.46
19	\$4.70	\$9.40	\$14.10	\$18.80	\$23.50
20	\$4.71	\$9.42	\$14.13	\$18.83	\$23.55
21	\$4.72	\$9.44	\$14.16	\$18.88	\$23.61
22	\$4.74	\$9.46	\$14.20	\$18.93	\$23.67
23	\$4.75	\$9.48	\$14.22	\$18.96	\$23.71

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Applicable to policy forms ICC19-IWL5000-70/IWL5000-70,
ICC19-IWL5000-100/IWL5000-100,
ICC19-IWL5000J/IWL5000J and rider forms
ICC19-R-IWL5000-STR/R-IWL5000-STR,
ICC19-R-IWL5000-CTR/R-IWL5000-CTR,
ICC19-R-IWL5000-WP/R-IWL5000-WP,
ICC19-R-IWL5000-ACCD/R-IWL5000-ACCD,
ICC19-R-IWL5000-CI/R-IWL5000-CI,
ICC19-R-IWL5000-CC/R-IWL5000-CC,
ICC19-R-IWL5000-GPO/R-IWL5000-GPO,
ICC23-IWL5000-LTC/IWL5000-LTC

- Adult Base Plan Paid-Up at Age 100, Accelerated Death Benefit for Long-Term Care Services, Waiver of Premium Benefit

Non-Tobacco Rates

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
24	\$4.76	\$9.51	\$14.27	\$19.03	\$23.79
25	\$4.80	\$9.58	\$14.38	\$19.16	\$23.96
26	\$4.86	\$9.73	\$14.60	\$19.47	\$24.33
27	\$4.98	\$9.96	\$14.93	\$19.92	\$24.89
28	\$5.13	\$10.25	\$15.37	\$20.50	\$25.62
29	\$5.29	\$10.58	\$15.85	\$21.14	\$26.43
30	\$5.47	\$10.94	\$16.42	\$21.89	\$27.35
31	\$5.67	\$11.33	\$16.99	\$22.66	\$28.33
32	\$5.86	\$11.73	\$17.59	\$23.47	\$29.33
33	\$6.08	\$12.17	\$18.25	\$24.34	\$30.42
34	\$6.31	\$12.63	\$18.94	\$25.27	\$31.58
35	\$6.56	\$13.12	\$19.68	\$26.25	\$32.81
36	\$6.83	\$13.67	\$20.49	\$27.33	\$34.16
37	\$7.12	\$14.24	\$21.37	\$28.49	\$35.60
38	\$7.44	\$14.88	\$22.32	\$29.77	\$37.21
39	\$7.79	\$15.56	\$23.35	\$31.13	\$38.92
40	\$8.15	\$16.33	\$24.48	\$32.66	\$40.81
41	\$8.58	\$17.15	\$25.73	\$34.32	\$42.89
42	\$9.02	\$18.04	\$27.06	\$36.09	\$45.11
43	\$9.50	\$18.98	\$28.48	\$37.99	\$47.48
44	\$10.01	\$20.01	\$30.01	\$40.01	\$50.02
45	\$10.52	\$21.05	\$31.58	\$42.12	\$52.64
46	\$11.10	\$22.21	\$33.31	\$44.42	\$55.52
47	\$11.70	\$23.38	\$35.08	\$46.78	\$58.48
48	\$12.31	\$24.62	\$36.94	\$49.24	\$61.56
49	\$12.96	\$25.91	\$38.87	\$51.83	\$64.79
50	\$13.65	\$27.32	\$40.97	\$54.64	\$68.29
51	\$14.41	\$28.81	\$43.21	\$57.61	\$72.02
52	\$15.22	\$30.46	\$45.68	\$60.91	\$76.14
53	\$16.13	\$32.28	\$48.40	\$64.55	\$80.68
54	\$17.14	\$34.27	\$51.43	\$68.57	\$85.70
55	\$18.22	\$36.46	\$54.68	\$72.92	\$91.14
56	\$17.84	\$35.67	\$53.51	\$71.35	\$89.19
57	\$18.90	\$37.82	\$56.72	\$75.63	\$94.54
58	\$20.04	\$40.07	\$60.11	\$80.14	\$100.18

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- Adult Base Plan Paid-Up at Age 100, Accelerated Death Benefit for Long-Term Care Services, Waiver of Premium Benefit

Non-Tobacco Rates

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
59	\$21.24	\$42.49	\$63.74	\$84.98	\$106.22
60	\$22.53	\$45.06	\$67.58	\$90.11	\$112.64
61	\$23.93	\$47.84	\$71.77	\$95.70	\$119.62
62	\$25.41	\$50.83	\$76.23	\$101.64	\$127.06
63	\$27.00	\$53.99	\$80.99	\$107.98	\$134.97
64	\$28.69	\$57.38	\$86.07	\$114.76	\$143.45
65	\$30.50	\$61.01	\$91.51	\$122.02	\$152.52
66	\$32.51	\$65.04	\$97.55	\$130.08	\$162.59
67	\$34.67	\$69.36	\$104.03	\$138.71	\$173.38
68	\$36.98	\$73.96	\$110.94	\$147.92	\$184.91
69	\$39.46	\$78.92	\$118.38	\$157.84	\$197.30
70	\$42.15	\$84.29	\$126.43	\$168.58	\$210.72
71	\$42.29	\$84.58	\$126.87	\$169.16	\$211.45
72	\$45.40	\$90.80	\$136.19	\$181.59	\$226.99
73	\$48.92	\$97.85	\$146.77	\$195.69	\$244.62
74	\$52.93	\$105.86	\$158.79	\$211.72	\$264.66
75	\$57.48	\$114.95	\$172.43	\$229.91	\$287.38
76	\$62.61	\$125.22	\$187.83	\$250.44	\$313.05
77	\$68.38	\$136.75	\$205.13	\$273.51	\$341.88
78	\$74.82	\$149.64	\$224.45	\$299.27	\$374.09
79	\$81.97	\$163.94	\$245.92	\$327.89	\$409.86

Tobacco Rates

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
18	\$7.03	\$14.06	\$21.09	\$28.12	\$35.15
19	\$7.23	\$14.46	\$21.69	\$28.92	\$36.15
20	\$7.43	\$14.84	\$22.27	\$29.68	\$37.11
21	\$7.61	\$15.22	\$22.83	\$30.43	\$38.04
22	\$7.79	\$15.56	\$23.35	\$31.13	\$38.92
23	\$7.95	\$15.88	\$23.82	\$31.76	\$39.71
24	\$8.09	\$16.18	\$24.27	\$32.37	\$40.46
25	\$8.23	\$16.45	\$24.68	\$32.89	\$41.13
26	\$8.35	\$16.70	\$25.05	\$33.40	\$41.75
27	\$8.47	\$16.95	\$25.42	\$33.90	\$42.37
28	\$8.60	\$17.19	\$25.78	\$34.38	\$42.97

(Continued...)

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- Adult Base Plan Paid-Up at Age 100, Accelerated Death Benefit for Long-Term Care Services, Waiver of Premium Benefit

Tobacco Rates

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
29	\$8.72	\$17.44	\$26.15	\$34.88	\$43.60
30	\$8.86	\$17.74	\$26.61	\$35.48	\$44.35
31	\$9.05	\$18.10	\$27.15	\$36.22	\$45.27
32	\$9.26	\$18.52	\$27.78	\$37.05	\$46.31
33	\$9.50	\$19.02	\$28.52	\$38.04	\$47.54
34	\$9.79	\$19.56	\$29.34	\$39.13	\$48.92
35	\$10.08	\$20.16	\$30.24	\$40.34	\$50.41
36	\$10.40	\$20.83	\$31.23	\$41.65	\$52.05
37	\$10.76	\$21.52	\$32.29	\$43.05	\$53.81
38	\$11.14	\$22.29	\$33.43	\$44.59	\$55.73
39	\$11.55	\$23.09	\$34.65	\$46.20	\$57.75
40	\$11.99	\$24.00	\$35.98	\$47.98	\$59.97
41	\$12.49	\$25.00	\$37.49	\$49.99	\$62.49
42	\$13.06	\$26.12	\$39.18	\$52.25	\$65.31
43	\$13.70	\$27.38	\$41.08	\$54.79	\$68.47
44	\$14.40	\$28.80	\$43.20	\$57.60	\$72.00
45	\$15.14	\$30.29	\$45.43	\$60.58	\$75.72
46	\$15.96	\$31.91	\$47.87	\$63.81	\$79.77
47	\$16.78	\$33.55	\$50.33	\$67.11	\$83.89
48	\$17.63	\$35.27	\$52.91	\$70.55	\$88.18
49	\$18.53	\$37.06	\$55.59	\$74.11	\$92.65
50	\$19.48	\$38.98	\$58.47	\$77.97	\$97.45
51	\$20.56	\$41.13	\$61.68	\$82.24	\$102.81
52	\$21.80	\$43.61	\$65.41	\$87.21	\$109.01
53	\$23.24	\$46.47	\$69.71	\$92.95	\$116.18
54	\$24.85	\$49.68	\$74.53	\$99.38	\$124.22
55	\$26.56	\$53.13	\$79.70	\$106.26	\$132.83
56	\$26.78	\$53.56	\$80.34	\$107.12	\$133.89
57	\$28.39	\$56.77	\$85.16	\$113.54	\$141.93
58	\$30.00	\$59.99	\$90.00	\$120.00	\$149.99
59	\$31.61	\$63.22	\$94.82	\$126.43	\$158.03
60	\$33.25	\$66.52	\$99.77	\$133.03	\$166.28
61	\$35.03	\$70.07	\$105.10	\$140.14	\$175.18
62	\$36.98	\$73.95	\$110.92	\$147.89	\$184.87
63	\$39.07	\$78.15	\$117.22	\$156.29	\$195.36

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- Adult Base Plan Paid-Up at Age 100, Accelerated Death Benefit for Long-Term Care Services, Waiver of Premium Benefit

Tobacco Rates

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
64	\$41.31	\$82.63	\$123.94	\$165.26	\$206.58
65	\$43.67	\$87.33	\$131.01	\$174.68	\$218.34
66	\$46.18	\$92.35	\$138.53	\$184.71	\$230.88
67	\$48.74	\$97.50	\$146.24	\$194.99	\$243.74
68	\$51.40	\$102.81	\$154.21	\$205.61	\$257.01
69	\$54.16	\$108.31	\$162.47	\$216.63	\$270.78
70	\$57.11	\$114.22	\$171.33	\$228.44	\$285.55
71	\$57.51	\$115.03	\$172.54	\$230.06	\$287.57
72	\$61.21	\$122.41	\$183.62	\$244.82	\$306.03
73	\$65.41	\$130.83	\$196.24	\$261.66	\$327.07
74	\$70.04	\$140.08	\$210.12	\$280.16	\$350.19
75	\$75.05	\$150.09	\$225.14	\$300.19	\$375.23
76	\$80.41	\$160.81	\$241.22	\$321.62	\$402.03
77	\$86.08	\$172.16	\$258.24	\$344.32	\$430.40
78	\$92.04	\$184.08	\$276.11	\$368.15	\$460.19
79	\$98.25	\$196.49	\$294.74	\$392.98	\$491.23

Important Notice

Insurance coverage has exclusions and limitations that may affect benefits payable. For a complete description of benefits, limitations and exclusions, please refer to an outline of coverage, sample policy/certificate, proposal description or see your Colonial Life benefits counselor. Coverage type, benefits and rates vary by state. Coverage may not be available in all states. Rates provided are illustrative and your actual premium may be different depending on your particular situation and plan choices.

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