



# Modified Whole Life Insurance

from Physicians Life Insurance Company®  
a member of the Physicians Mutual family

## Monthly Rates for Age 35-60 (see reverse for Age 61-85)

Age	\$5,000		\$7,000		\$10,000		\$15,000		\$20,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
35	\$19.45	\$16.45	\$26.83	\$22.63	\$37.90	\$31.90	\$56.35	\$47.35	\$74.80	\$62.80
36	\$19.50	\$16.50	\$26.90	\$22.70	\$38.00	\$32.00	\$56.50	\$47.50	\$75.00	\$63.00
37	\$19.55	\$16.55	\$26.97	\$22.77	\$38.10	\$32.10	\$56.65	\$47.65	\$75.20	\$63.20
38	\$19.55	\$16.55	\$26.97	\$22.77	\$38.10	\$32.10	\$56.65	\$47.65	\$75.20	\$63.20
39	\$19.60	\$16.60	\$27.04	\$22.84	\$38.20	\$32.20	\$56.80	\$47.80	\$75.40	\$63.40
40	\$19.65	\$16.65	\$27.11	\$22.91	\$38.30	\$32.30	\$56.95	\$47.95	\$75.60	\$63.60
41	\$19.70	\$16.70	\$27.18	\$22.98	\$38.40	\$32.40	\$57.10	\$48.10	\$75.80	\$63.80
42	\$19.75	\$16.75	\$27.25	\$23.05	\$38.50	\$32.50	\$57.25	\$48.25	\$76.00	\$64.00
43	\$19.80	\$16.80	\$27.32	\$23.12	\$38.60	\$32.60	\$57.40	\$48.40	\$76.20	\$64.20
44	\$19.80	\$16.80	\$27.32	\$23.12	\$38.60	\$32.60	\$57.40	\$48.40	\$76.20	\$64.20
45	\$19.85	\$16.85	\$27.39	\$23.19	\$38.70	\$32.70	\$57.55	\$48.55	\$76.40	\$64.40
46	\$19.90	\$16.90	\$27.46	\$23.26	\$38.80	\$32.80	\$57.70	\$48.70	\$76.60	\$64.60
47	\$19.95	\$17.00	\$27.53	\$23.40	\$38.90	\$33.00	\$57.85	\$49.00	\$76.80	\$65.00
48	\$20.00	\$17.05	\$27.60	\$23.47	\$39.00	\$33.10	\$58.00	\$49.15	\$77.00	\$65.20
49	\$20.05	\$17.05	\$27.67	\$23.47	\$39.10	\$33.10	\$58.15	\$49.15	\$77.20	\$65.20
50	\$20.10	\$17.10	\$27.74	\$23.54	\$39.20	\$33.20	\$58.30	\$49.30	\$77.40	\$65.40
51	\$20.20	\$17.15	\$27.88	\$23.61	\$39.40	\$33.30	\$58.60	\$49.45	\$77.80	\$65.60
52	\$20.30	\$17.25	\$28.02	\$23.75	\$39.60	\$33.50	\$58.90	\$49.75	\$78.20	\$66.00
53	\$20.45	\$17.30	\$28.23	\$23.82	\$39.90	\$33.60	\$59.35	\$49.90	\$78.80	\$66.20
54	\$20.60	\$17.30	\$28.44	\$23.82	\$40.20	\$33.60	\$59.80	\$49.90	\$79.40	\$66.20
55	\$20.70	\$17.35	\$28.58	\$23.89	\$40.40	\$33.70	\$60.10	\$50.05	\$79.80	\$66.40
56	\$21.55	\$18.20	\$29.77	\$25.08	\$42.10	\$35.40	\$62.65	\$52.60	\$83.20	\$69.80
57	\$22.35	\$19.05	\$30.89	\$26.27	\$43.70	\$37.10	\$65.05	\$55.15	\$86.40	\$73.20
58	\$24.05	\$19.85	\$33.27	\$27.39	\$47.10	\$38.70	\$70.15	\$57.55	\$93.20	\$76.40
59	\$24.85	\$20.60	\$34.39	\$28.44	\$48.70	\$40.20	\$72.55	\$59.80	\$96.40	\$79.40
60	\$25.30	\$21.10	\$35.02	\$29.14	\$49.60	\$41.20	\$73.90	\$61.30	\$98.20	\$81.40

## Questions about this insurance? Ready to apply?

Call **1-800-215-1212**

<https://www.physiciansmutual.com/web/life>



### What you need to know about Graded Death Benefits:

From the first day your insurance policy is in force, your beneficiary will receive full benefits for accidental death. For non-accidental death during the first two years, your beneficiary receives all the premiums you've paid plus an extra 10%. After the first two years of coverage, the full benefit amount (less any indebtedness) is paid for death from any cause.

These rates are subject to change. Monthly Automatic Bank Withdrawal Rates effective December 15, 2023. As long as you pay your premium, your coverage is renewable for life. You are entitled to a 31-day risk-free review. You can cancel at any time during the first 31 days for a complete refund of any premiums you have paid.

Policy 770. You are guaranteed one insurance policy of this type if between 35-85.



# Modified Whole Life Insurance

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## Monthly Rates for Age 61-85 (see reverse for Age 35-60)

Age	\$5,000		\$7,000		\$10,000		\$15,000		\$20,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
61	\$26.10	\$21.55	\$36.14	\$29.77	\$51.20	\$42.10	\$76.30	\$62.65	\$101.40	\$83.20
62	\$28.60	\$22.35	\$39.64	\$30.89	\$56.20	\$43.70	\$83.80	\$65.05	\$111.40	\$86.40
63	\$29.05	\$22.80	\$40.27	\$31.52	\$57.10	\$44.60	\$85.15	\$66.40	\$113.20	\$88.20
64	\$29.45	\$23.20	\$40.83	\$32.08	\$57.90	\$45.40	\$86.35	\$67.60	\$114.80	\$89.80
65	\$30.30	\$23.60	\$42.02	\$32.64	\$59.60	\$46.20	\$88.90	\$68.80	\$118.20	\$91.40
66	\$31.10	\$24.45	\$43.14	\$33.83	\$61.20	\$47.90	\$91.30	\$71.35	\$121.40	\$94.80
67	\$34.05	\$26.55	\$47.27	\$36.77	\$67.10	\$52.10	\$100.15	\$77.65	\$133.20	\$103.20
68	\$34.45	\$26.95	\$47.83	\$37.33	\$67.90	\$52.90	\$101.35	\$78.85	\$134.80	\$104.80
69	\$35.70	\$28.60	\$49.58	\$39.64	\$70.40	\$56.20	\$105.10	\$83.80	\$139.80	\$111.40
70	\$38.20	\$31.10	\$53.08	\$43.14	\$75.40	\$61.20	\$112.60	\$91.30	\$149.80	\$121.40
71	\$41.55	\$33.60	\$57.77	\$46.64	\$82.10	\$66.20	\$122.65	\$98.80	\$163.20	\$131.40
72	\$45.70	\$35.30	\$63.58	\$49.02	\$90.40	\$69.60	\$135.10	\$103.90	\$179.80	\$138.20
73	\$47.80	\$36.95	\$66.52	\$51.33	\$94.60	\$72.90	\$141.40	\$108.85	\$188.20	\$144.80
74	\$49.85	\$38.20	\$69.39	\$53.08	\$98.70	\$75.40	\$147.55	\$112.60	\$196.40	\$149.80
75	\$51.95	\$40.70	\$72.33	\$56.58	\$102.90	\$80.40	\$153.85	\$120.10	\$204.80	\$159.80
76	\$56.10	\$44.45	\$78.14	\$61.83	\$111.20	\$87.90	\$166.30	\$131.35	\$221.40	\$174.80
77	\$60.30	\$49.45	\$84.02	\$68.83	\$119.60	\$97.90	\$178.90	\$146.35	\$238.20	\$194.80
78	\$62.35	\$51.95	\$86.89	\$72.33	\$123.70	\$102.90	\$185.05	\$153.85	\$246.40	\$204.80
79	\$66.55	\$56.10	\$92.77	\$78.14	\$132.10	\$111.20	\$197.65	\$166.30	\$263.20	\$221.40
80	\$71.10	\$60.30	\$99.14	\$84.02	\$141.20	\$119.60	\$211.30	\$178.90	\$281.40	\$238.20
81	\$76.10	\$65.30	\$106.14	\$91.02	\$151.20	\$129.60	\$226.30	\$193.90	\$301.40	\$258.20
82	\$81.10	\$70.30	\$113.14	\$98.02	\$161.20	\$139.60	\$241.30	\$208.90	\$321.40	\$278.20
83	\$86.10	\$75.30	\$120.14	\$105.02	\$171.20	\$149.60	\$256.30	\$223.90	\$341.40	\$298.20
84	\$91.10	\$80.30	\$127.14	\$112.02	\$181.20	\$159.60	\$271.30	\$238.90	\$361.40	\$318.20
85	\$96.10	\$85.30	\$134.14	\$119.02	\$191.20	\$169.60	\$286.30	\$253.90	\$381.40	\$338.20

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These rates are subject to change. Monthly Automatic Bank Withdrawal Rates effective December 15, 2023. As long as you pay your premium, your coverage is renewable for life. You are entitled to a 31-day risk-free review. You can cancel at any time during the first 31 days for a complete refund of any premiums you have paid.

Policy 770. You are guaranteed one insurance policy of this type if between 35-85.



# Term Life Insurance

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## Monthly Rates for \$25,000 Term Life Protection

10-Year Term Coverage				
Age Group	Women		Men	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
18-30	\$86.00	\$65.75	\$131.00	\$71.75
31-35	\$110.75	\$74.75	\$143.50	\$83.50
36-40	\$149.75	\$91.25	\$199.75	\$106.00
41-45	\$229.75	\$122.00	\$311.50	\$151.00
46-50	\$348.50	\$172.25	\$461.00	\$206.00
51-55	\$461.50	\$179.75	\$633.50	\$308.75
56-60	\$631.00	\$251.75	\$981.00	\$371.00
61-65	\$756.00	\$424.75	\$1,256.00	\$716.00
66-70	\$1,020.00	\$568.50	\$1,756.00	\$981.00

20-Year Term Coverage				
Age Group	Women		Men	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
18-30	\$125.50	\$77.50	\$150.00	\$101.75
31-35	\$151.00	\$83.50	\$186.25	\$111.00
36-40	\$193.50	\$114.75	\$256.00	\$139.75
41-45	\$326.00	\$149.75	\$418.50	\$206.00
46-50	\$411.00	\$218.50	\$631.00	\$316.00
51-55	\$659.75	\$334.75	\$956.00	\$501.00
56-60	\$1,191.00	\$453.00	\$1,199.25	\$586.00

## Monthly Rates for \$50,000 Term Life Protection

10-Year Term Coverage				
Age Group	Women		Men	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
18-30	\$160.00	\$119.50	\$250.00	\$131.50
31-35	\$209.50	\$137.50	\$275.00	\$155.00
36-40	\$287.50	\$170.50	\$387.50	\$200.00
41-45	\$447.50	\$232.00	\$611.00	\$290.00
46-50	\$685.00	\$332.50	\$910.00	\$400.00
51-55	\$911.00	\$347.50	\$1,255.00	\$605.50
56-60	\$1,250.00	\$491.50	\$1,950.00	\$730.00
61-65	\$1,500.00	\$837.50	\$2,500.00	\$1,420.00
66-70	\$2,028.00	\$1,125.00	\$3,500.00	\$1,950.00

20-Year Term Coverage				
Age Group	Women		Men	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
18-30	\$239.00	\$143.00	\$288.00	\$191.50
31-35	\$290.00	\$155.00	\$360.50	\$210.00
36-40	\$375.00	\$217.50	\$500.00	\$267.50
41-45	\$640.00	\$287.50	\$825.00	\$400.00
46-50	\$810.00	\$425.00	\$1,250.00	\$620.00
51-55	\$1,307.50	\$657.50	\$1,900.00	\$990.00
56-60	\$2,370.00	\$894.00	\$2,386.50	\$1,160.00

**Questions about this insurance?**  
**Ready to apply?**

Call **1-800-215-1212**

<https://www.physiciansmutual.com/web/life>



Issuance of an L760 term life insurance policy may depend upon the answers to the health questions set forth in the application. Monthly Automatic Bank Withdrawal Rates effective December 15, 2023. Premiums are subject to change annually after the term of the insurance policy's initial guaranteed premium period. **If death results from suicide while sane or insane in the first two years, benefits will not be paid; all premium payments, however, will be returned.** You are entitled to a 31-day risk-free review. You can cancel at any time during the first 31 days for a complete refund of any premiums you have paid.