

Final Expense Individual Whole Life Rates for Montana

The American Home Life Insurance Company

Effective May 2022

**Application form: AMHFE07299
AMHFE07300**

- All plans: \$40 annual policy fee
- Plans are Level or Modified
- Rates determined by qualifying plan and rate tier
- Rates are male/female, tobacco/non-tobacco, standard/preferred/super preferred (level plan)
- Use age last birthday on effective date of coverage
- Riders have age varying restrictions
- Rates are guaranteed for life as long as payment are paid on time
- Coverage level is guaranteed as long as payments are paid on time

Refer to the Producer Guide and Drug List for important underwriting information.

Need Help?

Contact the Agent Services team at 1.833.504.0334, or go to www.amhlifeco.com (agent side).

Modal premium options

Semi-Annual.....	Annual x .52
Quarterly.....	Annual x .265
Monthly Electronic Funds Transfer (EFT)....	Annual x .0875

Calculating rates

Follow these steps for each applicant.

Calculate modal premium

(Annual premium per \$1,000 [found on agent rate card]

x Number of units + \$40 policy fee)

x Modal Factor

= Modal premium (round to nearest whole cent)

EXAMPLE:

Monthly premium for 50 year old male, nonsmoker, preferred, buying \$15,000 of coverage (15 Units)

$(\$41.26 \times 15 + \$40) \times .0875 = \$57.65$



The American Home Life
Insurance Company

Effective April 2022

**Child Term Rider
(no policy fee)**

- \$7.50 annual premium per insured child per unit
- One to four units available

**Accidental Death Benefit Rider
(annual rates per \$1,000)**

Issue Age: 40-64 Rate: \$3.30

Issue Age: 65-70 Rate: \$4.80

Need Help?

Contact the Agent Services team at
1.833.504.0334 or go to
www.amhlifeco.com

ATTAINED AGE	Annual Rates (per \$1,000)							
	SUPER PREFERRED				PREFERRED			
	MALE		FEMALE		MALE		FEMALE	
	NON SMOKER	SMOKER	NON SMOKER	SMOKER	NON SMOKER	SMOKER	NON SMOKER	SMOKER
40	19.70	27.80	19.70	27.80	24.60	34.80	24.60	34.80
41	20.30	28.80	20.30	28.80	25.30	36.00	25.30	36.00
42	20.80	29.80	20.80	29.80	26.00	37.30	26.00	37.30
43	21.30	30.90	21.30	30.90	26.70	38.60	26.70	38.60
44	21.90	31.80	21.90	31.80	27.40	39.80	27.40	39.80
45	22.50	32.90	22.50	32.90	28.20	41.10	28.20	41.10
46	23.50	34.70	23.50	34.70	29.50	43.30	29.50	43.30
47	24.70	36.40	24.70	36.40	30.80	45.50	30.80	45.50
48	25.70	38.20	25.70	38.20	32.10	47.80	32.10	47.80
49	26.70	40.00	26.70	40.00	33.40	50.00	33.40	50.00
50	27.80	41.80	27.80	41.80	34.70	52.20	34.70	52.20
51	29.00	42.50	29.00	42.50	36.30	53.10	36.30	53.10
52	30.40	43.20	30.40	43.20	38.00	54.00	38.00	54.00
53	31.70	43.90	31.70	43.90	39.60	54.80	39.60	54.80
54	33.00	44.60	33.00	44.60	41.20	55.70	41.20	55.70
55	34.30	45.30	34.30	45.30	42.90	56.60	42.90	56.60
56	35.10	46.90	35.10	46.90	43.90	58.60	43.90	58.60
57	35.90	48.50	35.90	48.50	44.90	60.60	44.90	60.60
58	36.80	50.20	36.80	50.20	46.00	62.70	46.00	62.70
59	37.60	51.80	37.60	51.80	47.00	64.70	47.00	64.70
60	38.40	53.40	38.40	53.40	48.10	66.80	48.10	66.80
61	39.80	56.40	39.80	56.40	49.70	70.50	49.70	70.50
62	41.10	59.30	41.10	59.30	51.40	74.10	51.40	74.10
63	42.50	62.20	42.50	62.20	53.10	77.80	53.10	77.80
64	43.90	65.20	43.90	65.20	54.80	81.50	54.80	81.50
65	45.20	68.20	45.20	68.20	56.50	85.20	56.50	85.20
66	47.70	72.40	47.70	72.40	59.60	90.50	59.60	90.50
67	50.20	76.70	50.20	76.70	62.70	95.80	62.70	95.80
68	52.60	80.90	52.60	80.90	65.80	101.10	65.80	101.10
69	55.00	85.10	55.00	85.10	68.80	106.40	68.80	106.40
70	57.60	89.40	57.60	89.40	71.90	111.70	71.90	111.70
71	61.30	94.50	61.30	94.50	76.70	118.10	76.70	118.10
72	65.20	99.60	65.20	99.60	81.50	124.40	81.50	124.40
73	69.00	104.70	69.00	104.70	86.30	130.80	86.30	130.80
74	72.90	109.70	72.90	109.70	91.10	137.20	91.10	137.20
75	76.70	114.90	76.70	114.90	95.90	143.60	95.90	143.60
76	83.20	127.10	83.20	127.10	104.00	158.80	104.00	158.80
77	89.70	139.30	89.70	139.30	112.10	174.10	112.10	174.10
78	96.20	151.50	96.20	151.50	120.20	189.40	120.20	189.40
79	102.70	163.70	102.70	163.70	128.30	204.60	128.30	204.60
80	109.20	175.90	109.20	175.90	136.40	219.90	136.40	219.90
81	118.40	192.20	118.40	192.20	148.10	240.30	148.10	240.30
82	127.70	208.50	127.70	208.50	159.70	260.70	159.70	260.70
83	137.10	224.80	137.10	224.80	171.30	281.00	171.30	281.00
84	146.30	241.20	146.30	241.20	182.90	301.40	182.90	301.40
85	155.60	257.40	155.60	257.40	194.50	321.80	194.50	321.80
86	187.30	299.40	187.30	299.40	234.10	374.20	234.10	374.20
87	218.90	341.30	218.90	341.30	273.70	426.60	273.70	426.60
88	250.70	383.20	250.70	383.20	313.30	479.10	313.30	479.10
89	282.30	425.20	282.30	425.20	352.90	531.50	352.90	531.50

ATTAINED AGE	Annual Rates (per \$1,000)							
	STANDARD				MODIFIED			
	MALE		FEMALE		MALE		FEMALE	
	NON SMOKER	SMOKER	NON SMOKER	SMOKER	NON SMOKER	SMOKER	NON SMOKER	SMOKER
40	26.50	42.50	26.50	42.50	34.10	47.00	34.10	47.00
41	27.70	43.90	27.70	43.90	35.20	48.80	35.20	48.80
42	28.90	45.30	28.90	45.30	36.30	50.60	36.30	50.60
43	30.10	46.60	30.10	46.60	37.30	52.40	37.30	52.40
44	31.30	48.00	31.30	48.00	38.40	54.10	38.40	54.10
45	32.50	49.40	32.50	49.40	39.50	55.90	39.50	55.90
46	34.40	51.70	34.40	51.70	41.00	58.40	41.00	58.40
47	36.20	54.00	36.20	54.00	42.60	60.90	42.60	60.90
48	38.00	56.40	38.00	56.40	44.10	63.40	44.10	63.40
49	39.90	58.70	39.90	58.70	45.70	65.80	45.70	65.80
50	41.70	61.00	41.70	61.00	47.20	68.30	47.20	68.30
51	43.40	62.80	43.40	62.80	49.60	70.60	49.60	70.60
52	45.10	64.70	45.10	64.70	51.90	72.80	51.90	72.80
53	46.70	66.50	46.70	66.50	54.20	75.10	54.20	75.10
54	48.40	68.30	48.40	68.30	56.50	77.30	56.50	77.30
55	50.10	70.10	50.10	70.10	58.80	79.60	58.80	79.60
56	52.00	73.80	52.00	73.80	61.90	84.40	61.90	84.40
57	54.00	77.50	54.00	77.50	64.90	89.10	64.90	89.10
58	55.90	81.10	55.90	81.10	67.90	93.90	67.90	93.90
59	57.90	84.80	57.90	84.80	71.00	98.70	71.00	98.70
60	59.80	88.50	59.80	88.50	74.00	103.40	74.00	103.40
61	63.20	95.40	63.20	95.40	78.40	110.50	78.40	110.50
62	66.60	102.40	66.60	102.40	82.80	117.60	82.80	117.60
63	69.90	109.40	69.90	109.40	87.20	124.60	87.20	124.60
64	73.30	116.30	73.30	116.30	91.60	131.70	91.60	131.70
65	76.70	123.30	76.70	123.30	96.00	138.70	96.00	138.70
66	81.00	132.10	81.00	132.10	100.10	147.50	100.10	147.50
67	85.20	140.80	85.20	140.80	104.20	156.30	104.20	156.30
68	89.50	149.60	89.50	149.60	108.30	165.10	108.30	165.10
69	93.80	158.40	93.80	158.40	112.40	173.90	112.40	173.90
70	98.10	167.10	98.10	167.10	116.50	182.70	116.50	182.70
71	105.00	179.10	105.00	179.10	129.60	192.90	129.60	192.90
72	111.90	191.00	111.90	191.00	142.70	203.20	142.70	203.20
73	118.80	203.00	118.80	203.00	155.80	213.40	155.80	213.40
74	125.80	214.90	125.80	214.90	168.90	223.60	168.90	223.60
75	132.70	226.90	132.70	226.90	182.00	233.80	182.00	233.80
76	144.40	244.30	144.40	244.30				
77	156.10	261.80	156.10	261.80				
78	167.80	279.30	167.80	279.30				
79	179.60	296.80	179.60	296.80				
80	191.30	314.20	191.30	314.20				
81	212.00	341.70	212.00	341.70				
82	232.70	369.30	232.70	369.30				
83	253.40	396.80	253.40	396.80				
84	274.10	424.30	274.10	424.30				
85	294.80	451.80	294.80	451.80				
86	346.60	526.30	346.60	526.30				
87	398.30	600.70	398.30	600.70				
88	450.10	675.10	450.10	675.10				
89	501.80	749.60	501.80	749.60				