

147 ILLUSTRATIVE PREMIUM GUIDE

Middle-of-the-road ballpark numbers to help you start the Term vs. Whole Life calculator.



HOW TO USE: Find your age and coverage amount. Use the monthly number in each matching box, then enter those two premiums in the calculator.

AGE	TERM LIFE 20-year level term through age 65; age 70 shown at 15 years						WHOLE LIFE For illustrative purposes only – estimated at 10× term					
	\$100K	\$250K	\$500K	\$1M	\$2M	\$5M	\$100K	\$250K	\$500K	\$1M	\$2M	\$5M
25	\$15/mo \$180/yr	\$25/mo \$300/yr	\$40/mo \$480/yr	\$70/mo \$840/yr	\$140/mo \$1,680/yr	\$350/mo \$4,200/yr	\$150/mo \$1,800/yr	\$250/mo \$3,000/yr	\$400/mo \$4,800/yr	\$700/mo \$8,400/yr	\$1,400/mo \$16,800/yr	\$3,500/mo \$42,000/yr
30	\$15/mo \$180/yr	\$25/mo \$300/yr	\$40/mo \$480/yr	\$65/mo \$780/yr	\$130/mo \$1,560/yr	\$325/mo \$3,900/yr	\$150/mo \$1,800/yr	\$250/mo \$3,000/yr	\$400/mo \$4,800/yr	\$650/mo \$7,800/yr	\$1,300/mo \$15,600/yr	\$3,250/mo \$39,000/yr
35	\$15/mo \$180/yr	\$30/mo \$360/yr	\$45/mo \$540/yr	\$85/mo \$1,020/yr	\$170/mo \$2,040/yr	\$425/mo \$5,100/yr	\$150/mo \$1,800/yr	\$300/mo \$3,600/yr	\$450/mo \$5,400/yr	\$850/mo \$10,200/yr	\$1,700/mo \$20,400/yr	\$4,250/mo \$51,000/yr
40	\$20/mo \$240/yr	\$35/mo \$420/yr	\$60/mo \$720/yr	\$110/mo \$1,320/yr	\$220/mo \$2,640/yr	\$550/mo \$6,600/yr	\$200/mo \$2,400/yr	\$350/mo \$4,200/yr	\$600/mo \$7,200/yr	\$1,100/mo \$13,200/yr	\$2,200/mo \$26,400/yr	\$5,500/mo \$66,000/yr
45	\$30/mo \$360/yr	\$45/mo \$540/yr	\$90/mo \$1,080/yr	\$170/mo \$2,040/yr	\$340/mo \$4,080/yr	\$850/mo \$10,200/yr	\$300/mo \$3,600/yr	\$450/mo \$5,400/yr	\$900/mo \$10,800/yr	\$1,700/mo \$20,400/yr	\$3,400/mo \$40,800/yr	\$8,500/mo \$102,000/yr
50	\$40/mo \$480/yr	\$75/mo \$900/yr	\$135/mo \$1,620/yr	\$260/mo \$3,120/yr	\$520/mo \$6,240/yr	\$1,300/mo \$15,600/yr	\$400/mo \$4,800/yr	\$750/mo \$9,000/yr	\$1,350/mo \$16,200/yr	\$2,600/mo \$31,200/yr	\$5,200/mo \$62,400/yr	\$13,000/mo \$156,000/yr
55	\$65/mo \$780/yr	\$100/mo \$1,200/yr	\$230/mo \$2,760/yr	\$440/mo \$5,280/yr	\$880/mo \$10,560/yr	\$2,200/mo \$26,400/yr	\$650/mo \$7,800/yr	\$1,000/mo \$12,000/yr	\$2,300/mo \$27,600/yr	\$4,400/mo \$52,800/yr	\$8,800/mo \$105,600/yr	\$22,000/mo \$264,000/yr
60	\$110/mo \$1,320/yr	\$215/mo \$2,580/yr	\$395/mo \$4,740/yr	\$770/mo \$9,240/yr	\$1,540/mo \$18,480/yr	\$3,850/mo \$46,200/yr	\$1,100/mo \$13,200/yr	\$2,150/mo \$25,800/yr	\$3,950/mo \$47,400/yr	\$7,700/mo \$92,400/yr	\$15,400/mo \$184,800/yr	\$38,500/mo \$462,000/yr
65	\$160/mo \$1,920/yr	\$245/mo \$2,940/yr	\$590/mo \$7,080/yr	\$1,195/mo \$14,340/yr	\$2,390/mo \$28,680/yr	\$5,975/mo \$71,700/yr	\$1,600/mo \$19,200/yr	\$2,450/mo \$29,400/yr	\$5,900/mo \$70,800/yr	\$11,950/mo \$143,400/yr	\$23,900/mo \$286,800/yr	\$59,750/mo \$717,000/yr
70	\$195/mo \$2,340/yr	\$400/mo \$4,800/yr	\$830/mo \$9,960/yr	\$1,610/mo \$19,320/yr	\$3,220/mo \$38,640/yr	\$8,050/mo \$96,600/yr	\$1,950/mo \$23,400/yr	\$4,000/mo \$48,000/yr	\$8,300/mo \$99,600/yr	\$16,100/mo \$193,200/yr	\$32,200/mo \$386,400/yr	\$80,500/mo \$966,000/yr

Highlighted example: Age 55 + \$500,000 coverage

Calculator starting numbers: Term \$230/mo (\$2,760/yr) | Whole Life \$2,300/mo (\$27,600/yr)

For illustrative purposes, whole life is estimated at roughly 10× the cost of term. Actual premiums can vary significantly by age, health, coverage amount, carrier, and policy design — often ranging from roughly 5× to 15× term.