



SENSIBLE BENEFITS

Bi-weekly Premium Guide

Life insurance may cost less than you think.
Check out these affordable bi-weekly premiums.
Then meet with your Grange Life agent to
get your plan started.



Sensible Benefits Bi-Weekly 10-Year Term Premiums

NON-SMOKER

Age	\$25,000	\$50,000	\$75,000	\$100,000
18	2.57	3.96	5.43	6.91
19	2.59	4.00	5.49	6.99
20	2.61	4.02	5.52	7.03
21	2.65	4.10	5.65	7.19
22	2.68	4.18	5.77	7.35
23	2.76	4.32	5.98	7.64
24	2.84	4.46	6.19	7.92
25	2.95	4.69	6.52	8.36
26	2.98	4.75	6.62	8.48
27	3.01	4.79	6.68	8.56
28	3.03	4.85	6.77	8.69
29	3.06	4.91	6.86	8.81
30	3.09	4.95	6.92	8.89
31	3.12	5.01	7.01	9.01
32	3.15	5.07	7.10	9.13
33	3.18	5.11	7.16	9.21
34	3.22	5.19	7.28	9.37
35	3.24	5.25	7.37	9.49
36	3.41	5.58	7.86	10.14
37	3.61	5.94	8.40	10.87
38	3.81	6.32	8.98	11.64
39	4.02	6.73	9.58	12.44
40	4.26	7.17	10.25	13.33
41	4.47	7.58	10.86	14.14
42	4.71	8.02	11.52	15.03
43	4.95	8.46	12.19	15.92
44	5.21	8.95	12.92	16.89
45	5.49	9.47	13.71	17.94
46	5.89	10.22	14.83	19.43
47	6.31	11.03	16.04	21.05
48	6.79	11.90	17.34	22.79
49	7.30	12.85	18.77	24.68
50	7.85	13.90	20.34	26.79
51	8.53	15.19	22.28	29.37
52	9.30	16.62	24.43	32.24
53	10.14	18.18	26.77	35.35
54	11.06	19.92	29.37	38.82
55	12.06	21.82	32.22	42.62
56	13.16	23.88	35.31	46.74
57	14.37	26.16	38.73	51.31
58	15.70	28.66	42.49	56.32
59	17.16	31.41	46.61	61.81
60	18.77	34.42	51.13	67.83
61	20.52	37.73	56.10	74.46
62	22.46	41.39	61.58	81.77
63	24.59	45.41	67.61	89.81
64	26.94	49.81	74.21	98.62
65	29.51	54.66	81.49	108.31
66	32.43	60.16	89.73	119.30
67	35.65	66.22	98.82	131.42
68	39.21	72.90	108.85	144.79
69	43.11	80.25	119.88	159.50
70	47.42	88.38	132.06	175.74

SMOKER

Age	\$25,000	\$50,000	\$75,000	\$100,000
18	3.63	5.98	8.46	10.95
19	3.69	6.08	8.62	11.15
20	3.75	6.20	8.80	11.39
21	3.82	6.34	9.01	11.68
22	3.89	6.46	9.19	11.92
23	3.96	6.59	9.37	12.16
24	4.02	6.73	9.58	12.44
25	4.09	6.85	9.77	12.69
26	4.18	7.03	10.04	13.05
27	4.27	7.19	10.28	13.37
28	4.37	7.39	10.58	13.78
29	4.47	7.58	10.86	14.14
30	4.58	7.78	11.16	14.54
31	4.69	7.98	11.46	14.95
32	4.80	8.20	11.80	15.39
33	4.91	8.38	12.07	15.76
34	5.02	8.61	12.40	16.20
35	5.14	8.85	12.77	16.69
36	5.50	9.51	13.77	18.02
37	5.89	10.24	14.86	19.47
38	6.30	11.05	16.07	21.09
39	6.76	11.90	17.34	22.79
40	7.26	12.87	18.80	24.72
41	7.72	13.70	20.04	26.38
42	8.21	14.65	21.46	28.28
43	8.75	15.66	22.98	30.30
44	9.33	16.73	24.58	32.44
45	9.94	17.88	26.31	34.74
46	10.70	19.29	28.43	37.57
47	11.52	20.85	30.76	40.68
48	12.40	22.50	33.25	44.00
49	13.38	24.30	35.95	47.59
50	14.41	26.24	38.85	51.47
51	15.72	28.68	42.52	56.36
52	17.15	31.39	46.58	61.77
53	18.72	34.34	51.01	67.67
54	20.43	37.57	55.85	74.13
55	22.32	41.13	61.19	81.24
56	24.20	44.66	66.49	88.31
57	26.24	48.50	72.25	95.99
58	28.46	52.68	78.52	104.35
59	30.88	57.23	85.33	113.44
60	33.51	62.20	92.79	123.38
61	36.37	67.57	100.85	134.13
62	39.49	73.45	109.67	145.88
63	42.88	79.83	119.24	158.65
64	46.58	86.78	129.66	172.55
65	50.60	94.35	141.03	187.70
66	54.91	102.47	153.21	203.94
67	59.61	111.32	166.48	221.63
68	64.73	120.96	180.93	240.91
69	70.29	131.40	196.60	261.79
70	76.32	142.77	213.66	284.54

Sensible Benefits Bi-Weekly 20-Year Term Premiums

NON-SMOKER

Age	\$25,000	\$50,000	\$75,000	\$100,000
18	3.19	5.13	7.19	9.25
19	3.19	5.13	7.19	9.25
20	3.19	5.13	7.19	9.25
21	3.19	5.13	7.19	9.25
22	3.19	5.13	7.19	9.25
23	3.19	5.13	7.19	9.25
24	3.19	5.13	7.19	9.25
25	3.19	5.13	7.19	9.25
26	3.22	5.19	7.28	9.37
27	3.24	5.25	7.37	9.49
28	3.27	5.29	7.43	9.57
29	3.31	5.37	7.55	9.74
30	3.36	5.47	7.71	9.94
31	3.42	5.60	7.89	10.18
32	3.51	5.76	8.13	10.50
33	3.63	5.98	8.46	10.95
34	3.78	6.24	8.86	11.47
35	3.95	6.57	9.34	12.12
36	4.14	6.93	9.89	12.85
37	4.32	7.29	10.43	13.57
38	4.52	7.66	10.98	14.30
39	4.75	8.08	11.62	15.15
40	4.99	8.56	12.34	16.12
41	5.23	9.01	13.01	17.01
42	5.52	9.55	13.83	18.10
43	5.87	10.20	14.80	19.39
44	6.27	10.95	15.92	20.89
45	6.74	11.84	17.25	22.66
46	7.10	12.50	18.25	24.00
47	7.53	13.31	19.46	25.61
48	8.06	14.30	20.95	27.59
49	8.66	15.41	22.61	29.82
50	9.31	16.64	24.46	32.28
51	10.16	18.24	26.86	35.47
52	11.11	20.04	29.55	39.07
53	12.14	21.98	32.46	42.95
54	13.25	24.06	35.58	47.11
55	14.39	26.20	38.79	51.39
56	15.49	28.28	41.92	55.55
57	16.55	30.28	44.91	59.55
58	17.72	32.46	48.19	63.91
59	19.13	35.13	52.19	69.25
60	20.92	38.48	57.22	75.95

SMOKER

Age	\$25,000	\$50,000	\$75,000	\$100,000
18	4.17	6.99	9.98	12.97
19	4.19	7.05	10.07	13.09
20	4.23	7.11	10.16	13.21
21	4.29	7.23	10.34	13.45
22	4.37	7.37	10.55	13.74
23	4.44	7.51	10.77	14.02
24	4.55	7.70	11.04	14.38
25	4.66	7.92	11.37	14.83
26	4.76	8.12	11.68	15.23
27	4.87	8.32	11.98	15.63
28	4.96	8.50	12.25	16.00
29	5.08	8.73	12.58	16.44
30	5.20	8.95	12.92	16.89
31	5.36	9.27	13.40	17.53
32	5.57	9.66	13.98	18.30
33	5.82	10.12	14.68	19.23
34	6.12	10.71	15.55	20.40
35	6.50	11.43	16.64	21.86
36	6.92	12.20	17.80	23.39
37	7.35	13.03	19.04	25.05
38	7.81	13.88	20.31	26.74
39	8.30	14.83	21.74	28.64
40	8.84	15.84	23.25	30.66
41	9.38	16.87	24.80	32.72
42	9.98	17.98	26.46	34.95
43	10.68	19.29	28.43	37.57
44	11.47	20.79	30.67	40.56
45	12.37	22.48	33.22	43.96
46	13.38	24.36	36.04	47.71
47	14.44	26.34	39.01	51.67
48	15.57	28.46	42.19	55.91
49	16.75	30.66	45.49	60.32
50	18.00	32.99	48.97	64.96
51	19.51	35.83	53.25	70.66
52	21.13	38.86	57.79	76.72
53	22.82	42.06	62.58	83.10
54	24.60	45.41	67.61	89.81
55	26.47	48.94	72.91	96.88
56	28.66	53.07	79.09	105.12
57	31.03	57.51	85.76	114.01
58	33.55	62.26	92.88	123.50
59	36.24	67.31	100.45	133.60
60	39.08	72.66	108.48	144.31

Note: All premiums shown in this brochure can be divided in half to get a weekly premium. Premiums may vary slightly due to rounding. The most common premium discrepancy occurs when dividing a premium that ends in an odd number.

Sensible Benefits Bi-Weekly Whole Life Premiums

NON-SMOKER

Age	\$10,000	\$25,000	\$50,000	\$100,000
18	3.96	6.30	11.19	20.96
19	4.07	6.50	11.59	21.77
20	4.19	6.71	12.02	22.62
21	4.29	6.97	12.52	23.63
22	4.40	7.21	13.00	24.60
23	4.51	7.47	13.53	25.65
24	4.62	7.75	14.10	26.78
25	4.74	8.04	14.66	27.91
26	4.87	8.32	15.23	29.04
27	5.01	8.61	15.81	30.22
28	5.15	8.91	16.42	31.43
29	5.30	9.25	17.09	32.76
30	5.46	9.59	17.77	34.13
31	5.64	9.98	18.56	35.71
32	5.82	10.38	19.35	37.29
33	6.02	10.83	20.26	39.10
34	6.22	11.27	21.13	40.84
35	6.42	11.71	22.01	42.62
36	6.63	12.18	22.94	44.48
37	6.85	12.67	23.93	46.46
38	7.08	13.20	24.98	48.56
39	7.32	13.74	26.07	50.74
40	7.58	14.34	27.27	53.12
41	7.85	14.95	28.50	55.59
42	8.15	15.61	29.81	58.21
43	8.47	16.31	31.21	61.00
44	8.81	17.07	32.72	64.03
45	9.16	17.86	34.32	67.22
46	9.55	18.73	36.05	70.70
47	9.97	19.63	37.85	74.29
48	10.41	20.59	39.77	78.13
49	10.86	21.59	41.77	82.13
50	11.33	22.63	43.85	86.29
51	11.72	23.57	45.73	90.05
52	12.13	24.55	47.69	93.97
53	12.57	25.61	49.81	98.21
54	13.05	26.78	52.15	102.89
55	13.56	28.03	54.66	107.90
56	14.14	29.45	57.49	113.56
57	14.75	30.93	60.45	119.50
58	15.40	32.51	63.61	125.80
59	16.06	34.13	66.86	132.31
60	16.73	35.78	70.15	138.89
61	17.52	37.70	73.99	146.57
62	18.33	39.70	77.99	154.57
63	19.19	41.81	82.21	163.01
64	20.10	44.05	86.69	171.98
65	21.09	46.48	91.54	181.67
66	22.04	48.89	96.37	191.33
67	23.05	51.46	101.50	201.59
68	24.13	54.19	106.98	212.54
69	25.26	57.11	112.81	224.22
70	26.46	60.18	118.95	236.50

SMOKER

Age	\$10,000	\$25,000	\$50,000	\$100,000
18	4.48	7.58	13.75	26.09
19	4.62	7.84	14.28	27.14
20	4.76	8.13	14.84	28.28
21	4.89	8.44	15.47	29.53
22	5.03	8.75	16.10	30.78
23	5.17	9.07	16.72	32.03
24	5.32	9.43	17.45	33.49
25	5.46	9.78	18.16	34.90
26	5.63	10.16	18.90	36.40
27	5.81	10.55	19.69	37.97
28	5.99	10.95	20.50	39.59
29	6.18	11.39	21.37	41.33
30	6.38	11.85	22.30	43.18
31	6.61	12.39	23.37	45.32
32	6.85	12.92	24.44	47.47
33	7.11	13.51	25.61	49.81
34	7.37	14.12	26.82	52.23
35	7.64	14.74	28.07	54.74
36	7.95	15.46	29.51	57.61
37	8.27	16.21	31.00	60.60
38	8.61	16.99	32.58	63.75
39	8.95	17.82	34.24	67.06
40	9.32	18.69	35.97	70.53
41	9.76	19.70	37.99	74.57
42	10.23	20.76	40.11	78.82
43	10.72	21.88	42.36	83.30
44	11.24	23.09	44.78	88.15
45	11.80	24.40	47.39	93.36
46	12.38	25.70	49.99	98.57
47	12.98	27.06	52.72	104.03
48	13.62	28.51	55.61	109.80
49	14.27	30.00	58.60	115.78
50	14.96	31.56	61.71	122.00
51	15.55	32.98	64.56	127.70
52	16.16	34.46	67.50	133.60
53	16.81	36.04	70.68	139.94
54	17.50	37.76	74.11	146.81
55	18.26	39.63	77.85	154.28
56	19.13	41.73	82.05	162.69
57	20.06	44.00	86.59	171.78
58	21.04	46.39	91.36	181.31
59	22.06	48.86	96.31	191.21
60	23.10	51.42	101.42	201.43
61	24.45	54.71	108.01	214.60
62	25.86	58.14	114.87	228.34
63	27.34	61.79	122.17	242.92
64	28.93	65.69	129.96	258.52
65	30.63	69.92	138.43	275.44
66	31.97	73.31	145.21	289.02
67	33.41	76.98	152.55	303.68
68	34.93	80.87	160.32	319.24
69	36.55	85.00	168.59	335.76
70	38.23	89.36	177.31	353.21

All life policies are underwritten by Grange Life Insurance Company, Columbus, OH. Simplified policies are subject to underwriting approval. Premiums are based on proposed insured's age and face amount when issued. Additional plans, face amounts and underwriting classifications are available. Premium rates will vary by underwriting classification. The description herein of Grange Life policies is in the most general terms and in no way alters actual policy conditions or exclusions. For specific coverage details, consult your Grange Life insurance professional or refer to your policy contract. Not available in all states.