Appendix III

AMA Term Life Insurance plan - Monthly Premiums (non-smoker)

\$150,000 coverage

Age	Under 25	25-29	30-34	35-39	40-44	45-49
Female	\$1.86	\$2.19	\$3.72	\$4.38	\$5.91	\$7.23
Male	\$3.51	\$3.87	\$4.53	\$5.91	\$7.80	\$11.13

Notes:

- Above rates do not include any applicable AMA Premium Credit.
- Standard non-smoker rates are quoted; lower Elite rates are possible when applying for \$250,000 coverage or more, with proof of good health.
- Contact ADIUM for smoker rates or rates for age 50 and higher.