

**Estate Liquidity Insurance  
2009 Pricing Benchmark**

**Standard / Non-Tobacco**

	<b>Estate Liquidity Insurance Face Amount</b>		
	<b><u>\$1 million</u></b>	<b><u>\$3 million</u></b>	<b><u>\$5 million</u></b>
Male 65	\$ 25,399	\$ 76,075	\$126,750
Male 70	\$ 33,929	\$101,663	\$169,398
Male 75	\$ 47,000	\$140,877	\$234,754
Female 65	\$ 19,975	\$ 59,799	\$ 99,624
Female 70	\$ 25,900	\$ 77,576	\$129,252
Female 75	\$ 36,078	\$108,112	\$180,145
Male / Female 65	\$ 13,939	\$ 41,818	\$ 69,696
Male / Female 70	\$ 18,680	\$ 56,039	\$ 93,398
Male / Female 75	\$ 25,200	\$ 75,599	\$ 125,999

Note: These prices are based on quality insurance companies and do not represent either the most expensive or the least expensive price for ELI. We have intentionally selected middle-of-the-road, high quality carriers.