



Call 601-513-5043 or 769-428-3012

For a appointment to learn which company is best for you

All 11 company are whole life. This means that the rates will never change as long as you pay your premiums. The companies in red are guaranteed issue, which mean there are no health questions. You can't be turned down, but there is a 24 month wait before full benefits are paid. We have listed only 11 companies of the 20 that we can use to find the right coverage for you. So call for you appointment!

Mutual of Omaha premiums

The prices stay the same & the policy never expires.

Age	Female \$10,000	Male \$10,000	Female \$20,000	Male \$20,000
45	\$22.61	\$27.11	\$42.01	\$51.01
50	\$24.31	\$30.68	\$45.41	\$58.15
55	\$27.71	\$35.95	\$52.21	\$68.69
60	\$32.87	\$43.76	\$62.53	\$84.32
65	\$41.01	\$56.48	\$78.82	\$109.75
70	\$53.24	\$74.61	\$103.28	\$146.01
75	\$72.41	\$99.97	\$141.62	\$196.74
80	\$98.43	\$139.73	\$193.66	\$276.26
85	\$135.90	\$192.74	\$268.60	\$382.27

85 is the maximum age for new applicants.

Aetna premiums

The prices stay the same & the policy never expires.

Age	Female	Male	Female	Male
	\$10,000	\$10,000	\$15,000	\$15,000
45	\$25.55	\$29.92	\$36.57	\$43.14
50	\$27.30	\$34.39	\$39.20	\$49.83
55	\$34.39	\$44.10	\$49.83	\$64.40
60	\$40.51	\$51.10	\$59.02	\$74.90
65	\$47.60	\$58.19	\$69.65	\$85.53
70	\$58.19	\$73.15	\$85.53	\$107.97
75	\$75.86	\$101.41	\$112.04	\$150.37
80	\$101.41	\$140.26	\$150.37	\$208.64
85	\$136.67	\$195.82	\$203.26	\$291.99
86	\$171.32	\$236.25	\$255.24	\$352.62
87	\$205.97	\$276.67	\$307.21	\$413.26
88	\$240.62	\$317.10	\$359.19	\$473.90
89	\$275.27	\$357.52	\$411.16	\$534.54

89 is the maximum age for new applicants.

Royal Neighbors premiums

The prices stay the same & the policy never expires.

Age	Female \$10,000	Male \$10,000	Female \$20,000	Male \$20,000
50	\$33.71	\$39.61	\$64.81	\$76.61
55	\$37.51	\$46.31	\$72.41	\$90.01
60	\$38.21	\$50.11	\$73.81	\$97.61
65	\$44.61	\$58.81	\$86.61	\$115.01
70	\$55.61	\$74.81	\$108.61	\$147.01
75	\$79.81	\$110.41	\$157.01	\$218.21
80	\$110.41	\$153.81	\$218.21	\$305.01

80 is just the maximum age for new applicants.

Foresters Financial premiums

The prices stay the same & the policy never expires.

Age	Female	Male	Female	Male
	\$10,000	\$10,000	\$20,000	\$20,000
50	\$26.05	\$32.00	\$48.95	\$60.85
55	\$31.16	\$36.86	\$59.17	\$70.58
60	\$35.41	\$45.19	\$67.67	\$87.22
65	\$42.80	\$55.75	\$82.44	\$108.34
70	\$53.42	\$72.91	\$103.69	\$142.66
75	\$75.08	\$102.69	\$147.00	\$202.23
80	\$111.08	\$146.74	\$219.01	\$290.33
85	\$165.92	\$200.75	N/A	N/A

85 is the maximum age for new applicants.

Transamerica premiums

The prices stay the same & the policy never expires.

Age	Female	Male	Female	Male
	\$10,000	\$10,000	\$20,000	\$20,000
50	\$25.30	\$30.70	\$47.10	\$57.90
55	\$29.10	\$35.90	\$54.70	\$68.30
60	\$33.60	\$43.70	\$63.70	\$83.90
65	\$41.60	\$56.50	\$79.70	\$109.50
70	\$53.90	\$74.60	\$104.30	\$145.70
75	\$72.80	\$100.00	\$142.10	\$196.50
80	\$104.00	\$140.20	\$204.50	\$276.90
85	\$148.60	\$200.40	\$293.70	\$397.30

85 is the maximum age for new applicants.

Prosperity premiums

The prices stay the same & the policy never expires.

Age	Female	Male	Female	Male
	\$10,000	\$10,000	\$20,000	\$20,000
50	\$29.15	\$34.52	\$54.70	\$65.43
55	\$29.93	\$37.62	\$56.27	\$71.64
60	\$35.88	\$49.99	\$68.17	\$87.95
65	\$44.42	\$58.10	\$85.25	\$112.59
70	\$59.13	\$79.58	\$114.66	\$155.56
75	\$80.19	\$113.68	\$156.78	\$223.76
80	\$98.30	\$147.96	\$193.00	\$292.32

80 is the maximum age for new applicants.

AIG premiums

The prices stay the same & the policy never expires.

Age	Female	Male	Female	Male
	\$10,000	\$10,000	\$20,000	\$20,000
50	\$35.83	\$51.92	\$73.93	\$101.85
55	\$43.23	\$56.90	\$95.34	\$125.17
60	\$50.02	\$63.17	\$110.15	\$138.18
65	\$61.57	\$84.15	\$135.37	\$184.61
70	\$74.52	\$98.18	\$163.60	\$215.24
75	\$107.17	\$138.55	\$234.85	\$303.31
80	\$175.42	\$246.44	\$383.77	\$538.70
85	\$199.06	\$315.82	\$437.18	\$692.70

80 is the maximum age for new applicants.

Liberty Bankers Life premiums

The prices stay the same & the policy never expires.

Age	Female	Male	Female	Male
	\$10,000	\$10,000	\$20,000	\$20,000
50	\$25.57	\$30.51	\$46.51	\$56.39
55	\$30.40	\$36.79	\$56.17	\$68.95
60	\$34.67	\$45.80	\$64.71	\$86.97
65	\$42.81	\$55.94	\$80.99	\$107.26
70	\$54.79	\$73.31	\$104.95	\$141.99
75	\$76.20	\$100.15	\$147.78	\$195.67
80	\$109.16	\$146.80	\$213.69	\$288.97

80 is the maximum age for new applicants.

Gerber Life premiums

The prices stay the same & the policy never expires.

Age	Female	Male	Female	Male
	\$10,000	\$10,000	\$20,000	\$20,000
50	\$34.47	\$44.09	\$68.02	\$87.27
55	\$44.28	\$57.93	\$87.63	\$114.95
60	\$51.06	\$63.89	\$101.20	\$126.87
65	\$62.61	\$85.16	\$124.30	\$169.40
70	\$75.53	\$99.18	\$150.15	\$197.45
75	\$108.17	\$139.52	\$215.42	\$278.12
80	\$176.37	\$247.32	\$351.82	\$493.72

80 is the maximum age for new applicants.

American Amicable premiums

The prices stay the same & the policy never expires.

Age	Female	Male	Female	Male
	\$10,000	\$10,000	\$20,000	\$20,000
50	\$26.67	\$31.65	\$50.69	\$60.65
55	\$33.69	\$40.04	\$64.74	\$77.43
60	\$38.27	\$47.06	\$73.89	\$91.47
65	\$47.06	\$59.75	\$91.47	\$116.85
70	\$60.38	\$78.79	\$118.12	\$154.94
75	\$81.73	\$108.02	\$160.82	\$213.39
80	\$113.68	\$155.83	\$224.72	\$309.01
85	\$166.03	\$221.32	\$329.41	\$439.99

85 is the maximum age for new applicants.

Baltimore Life premiums

The prices stay the same & the policy never expires.

Age	Female	Male	Female	Male
	\$10,000	\$10,000	\$15,000	\$15,000
50	\$27.90	\$33.30	\$39.15	\$47.25
55	\$32.40	\$39.60	\$45.90	\$56.70
60	\$38.70	\$48.60	\$55.35	\$70.20
65	\$47.70	\$60.30	\$68.85	\$87.75
70	\$61.20	\$78.30	\$89.10	\$114.75
75	\$81.00	\$104.40	\$118.80	\$153.90
80	\$117.90	\$147.60	\$174.15	\$218.70

80 is the maximum age for new applicants.

If you don't have any of these then you should be able to get a day one coverage with us

- Dialysis
- HIV or AIDS
- Cancer or treatment for cancer within the last 12 months
- Hospice
- Currently in a hospital or nursing facility
- Heart attack within the previous 12 months
- Full-blown stroke within the previous 12 months (mini-strokes don't count)
- Diabetic coma or insulin shock within the last 24 months
- Diabetic amputation within the previous 24 months
- Alzheimer's or dementia
- Terminal illness
- Circulatory surgery within the previous 12 months
- Heart surgery within the last 12 months
- Congestive heart failure

If you do have any of these then you will be able to still get coverage with us

