



THE New Source of Information About Term Insurance

SPECIAL EDITION

Term Rates Down 7¼% in May

The VET Index

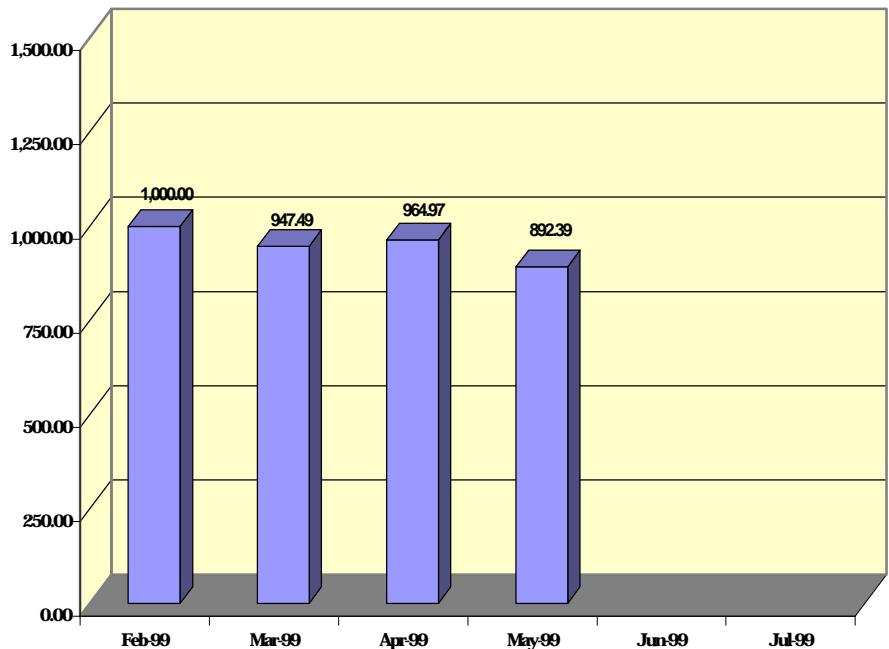
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The VET Index declined in May by 7.26% from April and is down 10.76% from its inception in February.

The trend across the board was slightly lower rates with a few exceptions. The bands which seem to be reducing rates the most is 25 year old \$100K 10 year rates which are down 14.35% and 25 year old \$250K 20 year rates which are down 8.01%.

First Colony Life Insurance Company was the leader in May in reducing rates followed by The Midland Life Insurance Company. Going against the trend was Security-Connecticut Life Insurance Company which increased several of its rates in May.

The VET Index



Notice to the Subscribers

There has been some confusion with the last edition of The Term Report because the August edition had April's data. We apologize for the confusion.

In an effort to clear up this problem we are planning to publish these Special Editions to bring our data in The Term Report up to the current month.

These Special Editions will not have all the other articles included just the VET index and the Term Insurance Surveys.

We will include the next XXX Update and map when it is available.

CONTENTS

The VET Index	1
\$100K Term Insurance Survey .	2
\$250K Term Insurance Survey .	3
\$1,000K Term Insurance Survey	4

\$100K Term Insurance Survey

Male Rates		Non-Smoker \$100,000								
		10-Year			20-Year			30-Year		
		Mar	Apr	May	Mar	Apr	May	Mar	Apr	May
Age 25										
Products in Survey	137	141	140	102	108	106	46	53	52	
Lowest	\$1.08	\$1.08	\$1.08	\$1.28	\$1.24	\$1.28	\$1.55	\$1.65	\$1.65	
1st Quartile	\$1.47	\$1.43	\$1.43	\$1.72	\$1.72	\$1.67	\$1.89	\$1.89	\$1.88	
Median	\$1.60	\$1.60	\$1.60	\$1.88	\$1.88	\$1.87	\$2.05	\$2.06	\$2.06	
3rd Quartile	\$1.77	\$1.76	\$1.75	\$2.15	\$2.11	\$2.09	\$2.24	\$2.24	\$2.24	
Highest	\$2.46	\$2.46	\$2.46	\$3.60	\$4.49	\$3.60	\$3.32	\$3.32	\$3.32	
Mean	\$1.61	\$1.59	\$1.59	\$1.95	\$1.97	\$1.90	\$2.12	\$2.13	\$2.12	
Age 45										
Products in Survey	145	149	148	111	117	115	47	54	53	
Lowest	\$1.95	\$1.79	\$1.79	\$2.68	\$2.54	\$2.54	\$3.66	\$3.66	\$3.66	
1st Quartile	\$2.65	\$2.58	\$2.58	\$3.51	\$3.44	\$3.39	\$4.20	\$4.15	\$4.12	
Median	\$3.00	\$2.97	\$2.97	\$4.05	\$3.97	\$3.96	\$4.73	\$4.71	\$4.70	
3rd Quartile	\$3.44	\$3.44	\$3.43	\$4.62	\$4.52	\$4.51	\$5.36	\$5.39	\$5.41	
Highest	\$6.17	\$6.17	\$6.17	\$9.57	\$9.57	\$9.57	\$7.64	\$7.64	\$7.64	
Mean	\$3.08	\$3.04	\$3.03	\$4.23	\$4.13	\$4.12	\$5.01	\$4.97	\$4.96	
Age 65										
Products in Survey	134	138	137	41	42	42	5	4	4	
Lowest	\$8.46	\$8.54	\$8.54	\$14.15	\$15.20	\$15.20	\$28.08	\$28.16	\$28.16	
1st Quartile	\$12.82	\$12.35	\$12.28	\$17.64	\$17.82	\$17.78	\$28.16	\$28.16	\$28.16	
Median	\$14.30	\$14.18	\$14.13	\$22.10	\$22.35	\$21.52	\$30.48	\$29.66	\$29.66	
3rd Quartile	\$16.82	\$16.60	\$16.30	\$25.20	\$25.66	\$24.99	\$31.16	\$31.16	\$31.16	
Highest	\$25.94	\$25.94	\$25.94	\$33.36	\$35.39	\$35.39	\$32.40	\$31.16	\$31.16	
Mean	\$14.67	\$14.47	\$14.41	\$22.28	\$22.56	\$22.19	\$30.06	\$29.66	\$29.66	

Male Rates		Preferred \$100,000								
		10-Year			20-Year			30-Year		
		Mar	Apr	May	Mar	Apr	May	Mar	Apr	May
Age 25										
Products in Survey	173	182	179	149	161	156	74	87	84	
Lowest	\$0.78	\$0.78	\$0.78	\$1.02	\$1.00	\$1.00	\$1.21	\$1.21	\$1.21	
1st Quartile	\$1.14	\$1.12	\$1.12	\$1.32	\$1.30	\$1.29	\$1.49	\$1.46	\$1.46	
Median	\$1.30	\$1.29	\$1.29	\$1.49	\$1.47	\$1.47	\$1.62	\$1.61	\$1.62	
3rd Quartile	\$1.44	\$1.43	\$1.43	\$1.68	\$1.67	\$1.65	\$1.73	\$1.73	\$1.74	
Highest	\$2.04	\$2.04	\$2.04	\$3.11	\$3.11	\$3.11	\$2.84	\$2.84	\$2.84	
Mean	\$1.29	\$1.27	\$1.27	\$1.53	\$1.50	\$1.49	\$1.64	\$1.63	\$1.64	
Age 45										
Products in Survey	175	184	181	154	166	161	75	88	85	
Lowest	\$1.32	\$1.29	\$1.29	\$1.87	\$1.82	\$1.82	\$2.60	\$2.60	\$2.60	
1st Quartile	\$1.81	\$1.78	\$1.77	\$2.41	\$2.35	\$2.32	\$3.01	\$3.00	\$2.99	
Median	\$2.12	\$2.10	\$2.09	\$2.79	\$2.76	\$2.70	\$3.37	\$3.33	\$3.34	
3rd Quartile	\$2.42	\$2.41	\$2.41	\$3.27	\$3.20	\$3.17	\$3.69	\$3.69	\$3.70	
Highest	\$3.61	\$3.61	\$3.61	\$7.68	\$7.68	\$7.68	\$6.20	\$6.20	\$6.20	
Mean	\$2.15	\$2.12	\$2.11	\$2.95	\$2.89	\$2.87	\$3.48	\$3.47	\$3.47	
Age 65										
Products in Survey	176	185	182	45	47	46	7	7	7	
Lowest	\$6.32	\$6.11	\$6.11	\$11.72	\$11.72	\$11.26	\$16.21	\$19.02	\$19.02	
1st Quartile	\$8.35	\$7.96	\$7.81	\$13.64	\$13.49	\$13.28	\$20.19	\$20.29	\$20.29	
Median	\$9.58	\$9.37	\$9.36	\$15.95	\$15.95	\$14.54	\$21.56	\$21.56	\$21.56	
3rd Quartile	\$11.10	\$10.97	\$10.97	\$18.48	\$19.03	\$18.34	\$22.82	\$23.76	\$23.76	
Highest	\$15.89	\$15.89	\$15.89	\$25.32	\$30.68	\$30.68	\$25.16	\$25.16	\$25.16	
Mean	\$9.87	\$9.70	\$9.64	\$16.74	\$16.92	\$16.32	\$21.28	\$21.98	\$21.98	

250K Term Insurance Survey

Male Rates	Non-Smoker \$250,000								
	10-Year			20-Year			30-Year		
	Mar	Apr	May	Mar	Apr	May	Mar	Apr	May
Age 25									
Products in Survey	165	116	165	123	125	124	58	61	61
Lowest	\$0.72	\$0.78	\$0.78	\$0.97	\$0.97	\$0.97	\$1.10	\$1.15	\$1.15
1st Quartile	\$1.04	\$1.14	\$1.03	\$1.30	\$1.27	\$1.25	\$1.50	\$1.50	\$1.50
Median	\$1.15	\$1.21	\$1.15	\$1.43	\$1.42	\$1.41	\$1.62	\$1.65	\$1.62
3rd Quartile	\$1.30	\$1.36	\$1.29	\$1.62	\$1.56	\$1.55	\$1.87	\$1.88	\$1.88
Highest	\$1.85	\$1.85	\$1.85	\$3.24	\$3.24	\$3.24	\$2.84	\$2.84	\$2.84
Mean	\$1.17	\$1.25	\$1.16	\$1.49	\$1.48	\$1.46	\$1.69	\$1.70	\$1.69
Age 45									
Products in Survey	166	166	166	124	126	125	57	60	60
Lowest	\$1.46	\$1.49	\$1.49	\$2.24	\$2.24	\$2.24	\$3.03	\$3.36	\$3.36
1st Quartile	\$2.12	\$2.11	\$2.06	\$2.94	\$2.93	\$2.90	\$3.69	\$3.66	\$3.66
Median	\$2.42	\$2.39	\$2.39	\$3.41	\$3.40	\$3.33	\$4.19	\$4.24	\$4.19
3rd Quartile	\$2.81	\$2.81	\$2.80	\$3.97	\$3.82	\$3.82	\$4.75	\$4.78	\$4.76
Highest	\$6.02	\$6.02	\$6.02	\$9.21	\$9.21	\$9.21	\$7.57	\$7.57	\$7.57
Mean	\$2.52	\$2.51	\$2.50	\$3.59	\$3.56	\$3.54	\$4.43	\$4.45	\$4.42
Age 65									
Products in Survey	153	153	153	44	45	45	6	6	6
Lowest	\$8.04	\$8.09	\$8.09	\$13.70	\$14.78	\$14.78	\$27.68	\$27.72	\$27.72
1st Quartile	\$11.83	\$11.66	\$11.22	\$17.26	\$17.28	\$17.21	\$28.41	\$28.46	\$28.46
Median	\$13.26	\$13.10	\$13.02	\$21.39	\$21.50	\$20.94	\$30.58	\$30.68	\$30.68
3rd Quartile	\$15.05	\$15.05	\$15.04	\$24.21	\$24.84	\$24.00	\$31.70	\$34.77	\$34.77
Highest	\$25.79	\$25.79	\$25.79	\$33.00	\$34.94	\$34.94	\$36.13	\$36.13	\$36.13
Mean	\$13.59	\$13.53	\$13.42	\$21.72	\$21.99	\$21.57	\$30.79	\$31.51	\$31.51

Male Rates	Preferred \$250,000								
	10-Year			20-Year			30-Year		
	Mar	Apr	May	Mar	Apr	May	Mar	Apr	May
Age 25									
Products in Survey	209	212	0	176	182	0	90	97	0
Lowest	\$0.50	\$0.50	\$0.50	\$0.68	\$0.68	\$0.68	\$0.76	\$0.79	\$0.79
1st Quartile	\$0.74	\$0.73	\$0.73	\$0.89	\$0.89	\$0.89	\$1.09	\$1.09	\$1.09
Median	\$0.84	\$0.84	\$0.83	\$1.02	\$1.01	\$1.00	\$1.20	\$1.20	\$1.20
3rd Quartile	\$0.96	\$0.95	\$0.95	\$1.20	\$1.20	\$1.16	\$1.35	\$1.36	\$1.33
Highest	\$1.53	\$1.53	\$1.53	\$2.73	\$2.73	\$2.73	\$2.36	\$2.36	\$2.36
Mean	\$0.86	\$0.85	\$0.85	\$1.07	\$1.06	\$1.05	\$1.23	\$1.24	\$1.23
Age 45									
Products in Survey	214	214	0	179	182	0	89	93	0
Lowest	\$0.92	\$0.92	\$0.92	\$1.50	\$1.52	\$1.51	\$2.09	\$2.09	\$2.09
1st Quartile	\$1.37	\$1.35	\$1.33	\$1.89	\$1.89	\$1.86	\$2.56	\$2.56	\$2.56
Median	\$1.59	\$1.58	\$1.56	\$2.25	\$2.25	\$2.21	\$2.81	\$2.81	\$2.81
3rd Quartile	\$1.86	\$1.84	\$1.84	\$2.63	\$2.61	\$2.57	\$3.16	\$3.19	\$3.14
Highest	\$3.31	\$3.31	\$3.31	\$7.32	\$7.32	\$7.32	\$5.72	\$5.72	\$5.72
Mean	\$1.66	\$1.65	\$1.63	\$2.39	\$2.37	\$2.33	\$2.98	\$2.98	\$2.97
Age 65									
Products in Survey	205	205	0	49	51	0	8	8	0
Lowest	\$5.60	\$5.60	\$5.49	\$11.51	\$11.50	\$10.77	\$16.21	\$19.02	\$19.02
1st Quartile	\$7.60	\$7.26	\$7.23	\$12.85	\$12.89	\$12.40	\$20.51	\$20.57	\$20.57
Median	\$8.81	\$8.72	\$8.70	\$15.47	\$15.47	\$13.95	\$21.48	\$22.24	\$22.24
3rd Quartile	\$10.06	\$10.03	\$10.00	\$18.99	\$19.57	\$18.24	\$23.72	\$23.72	\$23.72
Highest	\$15.59	\$15.59	\$15.59	\$24.96	\$30.23	\$30.23	\$32.11	\$32.11	\$32.11
Mean	\$9.05	\$8.97	\$8.87	\$16.25	\$16.42	\$15.79	\$22.42	\$22.97	\$22.97

\$1,000K Term Insurance Survey

Male Rates		Non-Smoker \$1,000,000								
		10-Year			20-Year			30-Year		
		Mar	Apr	May	Mar	Apr	May	Mar	Apr	May
Age 25										
Products in Survey	168	153	169	127	130	129	59	63	63	
Lowest	\$0.54	\$0.63	\$0.59	\$0.82	\$0.82	\$0.82	\$0.88	\$1.01	\$1.01	
1st Quartile	\$0.83	\$0.81	\$0.81	\$1.08	\$1.07	\$1.06	\$1.29	\$1.29	\$1.28	
Median	\$0.94	\$0.92	\$0.93	\$1.23	\$1.22	\$1.21	\$1.47	\$1.50	\$1.50	
3rd Quartile	\$1.10	\$1.04	\$1.08	\$1.41	\$1.37	\$1.34	\$1.65	\$1.65	\$1.62	
Highest	\$1.76	\$1.21	\$1.76	\$3.06	\$3.06	\$3.06	\$2.60	\$2.60	\$2.60	
Mean	\$0.97	\$0.92	\$0.96	\$1.29	\$1.28	\$1.26	\$1.50	\$1.51	\$1.50	
Age 45										
Products in Survey	168	169	169	127	130	129	42	62	62	
Lowest	\$1.28	\$1.34	\$1.28	\$2.09	\$2.09	\$2.09	\$2.42	\$3.16	\$3.16	
1st Quartile	\$1.90	\$1.89	\$1.84	\$2.74	\$2.73	\$2.60	\$2.66	\$3.45	\$3.43	
Median	\$2.19	\$2.17	\$2.17	\$3.16	\$3.13	\$3.08	\$2.91	\$4.04	\$4.00	
3rd Quartile	\$2.57	\$2.57	\$2.56	\$3.66	\$3.60	\$3.55	\$3.14	\$4.55	\$4.49	
Highest	\$5.95	\$5.95	\$5.95	\$9.03	\$9.03	\$9.03	\$5.48	\$7.57	\$7.57	
Mean	\$2.30	\$2.29	\$2.28	\$3.37	\$3.34	\$3.31	\$3.06	\$4.23	\$4.21	
Age 65										
Products in Survey	154	155	155	44	45	45	6	6	6	
Lowest	\$7.55	\$7.83	\$7.83	\$13.48	\$13.99	\$13.99	\$27.44	\$27.54	\$27.54	
1st Quartile	\$11.29	\$11.23	\$10.99	\$17.08	\$17.10	\$16.56	\$28.27	\$28.28	\$28.28	
Median	\$12.96	\$12.90	\$12.80	\$21.01	\$21.00	\$20.76	\$30.46	\$30.48	\$30.48	
3rd Quartile	\$14.59	\$14.62	\$14.56	\$24.08	\$24.66	\$23.88	\$31.52	\$33.69	\$33.69	
Highest	\$25.72	\$25.72	\$25.72	\$32.82	\$34.72	\$34.72	\$34.76	\$34.76	\$34.76	
Mean	\$13.25	\$13.19	\$13.09	\$21.42	\$21.68	\$21.28	\$30.42	\$30.93	\$30.93	

Male Rates		Preferred \$1,000,000								
		10-Year			20-Year			30-Year		
		Mar	Apr	May	Mar	Apr	May	Mar	Apr	May
Age 25										
Products in Survey	218	224	225	184	193	192	94	104	103	
Lowest	\$0.32	\$0.34	\$0.32	\$0.54	\$0.54	\$0.54	\$0.54	\$0.65	\$0.65	
1st Quartile	\$0.53	\$0.53	\$0.52	\$0.70	\$0.69	\$0.69	\$0.92	\$0.93	\$0.91	
Median	\$0.63	\$0.62	\$0.62	\$0.82	\$0.82	\$0.79	\$1.02	\$1.02	\$1.01	
3rd Quartile	\$0.74	\$0.73	\$0.73	\$0.97	\$0.96	\$0.94	\$1.14	\$1.15	\$1.15	
Highest	\$1.38	\$1.38	\$1.38	\$2.54	\$2.54	\$2.54	\$2.12	\$2.12	\$2.12	
Mean	\$0.65	\$0.65	\$0.64	\$0.87	\$0.86	\$0.85	\$1.06	\$1.06	\$1.05	
Age 45										
Products in Survey	219	222	225	185	191	192	93	100	102	
Lowest	\$0.74	\$0.80	\$0.74	\$1.31	\$1.34	\$1.30	\$1.95	\$1.95	\$1.95	
1st Quartile	\$1.15	\$1.13	\$1.09	\$1.68	\$1.68	\$1.66	\$2.37	\$2.36	\$2.34	
Median	\$1.37	\$1.36	\$1.34	\$2.03	\$2.02	\$1.95	\$2.66	\$2.65	\$2.63	
3rd Quartile	\$1.64	\$1.62	\$1.60	\$2.40	\$2.38	\$2.30	\$2.94	\$2.94	\$2.93	
Highest	\$3.16	\$3.16	\$3.16	\$7.14	\$7.14	\$7.14	\$5.48	\$5.48	\$5.48	
Mean	\$1.44	\$1.43	\$1.41	\$2.16	\$2.14	\$2.10	\$2.79	\$2.78	\$2.75	
Age 65										
Products in Survey	210	213	216	49	51	51	8	8	8	
Lowest	\$5.26	\$5.26	\$5.16	\$10.98	\$10.98	\$9.89	\$16.21	\$19.02	\$19.02	
1st Quartile	\$7.28	\$7.07	\$6.97	\$12.32	\$12.47	\$11.94	\$20.37	\$20.39	\$20.39	
Median	\$8.50	\$8.48	\$8.40	\$15.09	\$15.09	\$13.72	\$21.36	\$22.03	\$22.03	
3rd Quartile	\$9.82	\$9.81	\$9.69	\$18.71	\$18.89	\$18.18	\$23.53	\$23.53	\$23.53	
Highest	\$15.16	\$15.16	\$15.16	\$24.78	\$30.01	\$30.01	\$28.89	\$28.89	\$28.89	
Mean	\$8.73	\$8.66	\$8.52	\$15.88	\$16.06	\$15.46	\$21.91	\$22.44	\$22.44	