

Exhibit No. 1  
Date 2-8-05  
Bill No. SB 351



Securing your life's needs. Advancing your life's work.



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**Personalized Rate Calculator**  
**ABE Term Life Insurance Plan (10 or 20 Year Plan)**  
**Current Quarterly Rates**  
**Between \$100,000 and \$2,000,000.**

Select your resident state: (Montana Residents: Due to Montana Insurance Regulations, unisex premiums are required. "Male" rates apply to all individuals regardless of sex.)		AL <input checked="" type="checkbox"/>	Plan currently not available to residents of Minnesota, North Carolina, and Vermont.
<b>Coverage</b>			
Length:		<input checked="" type="radio"/> 10 Years	<input type="radio"/> 20 Years
<b>Member</b>			
Age: (10-Year Plan available to members under age 65. 20-Year Plan available to members under age 55.)		<input type="text"/>	
Term Life Benefit Amount: (Must be multiple of \$10,000.)		\$ <input type="text"/> or, Member Currently insured <input type="checkbox"/>	
Accidental Death &		None <input checked="" type="checkbox"/>	

Due to rounding, premiums may differ by pennies when billed.

**Montana Residents: Due to Montana Insurance Regulations, unisex premiums are required. "Male" rates apply to all individuals regardless of sex.**

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