## **Employee Voluntary Life**

Monthly Cost per Coverage Amount

Age	\$10K	\$20K	\$30K	\$40K	\$50K	\$60K	\$70K	\$80K	\$90K
< 25	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40
25-29	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40
30-34	\$0.80	\$1.60	\$2.40	\$3.20	\$4.00	\$4.80	\$5.60	\$6.40	\$7.20
35-39	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50	\$5.40	\$6.30	\$7.20	\$8.10
40-44	\$1.30	\$2.60	\$3.90	\$4.50	\$6.50	\$7.80	\$9.10	\$10.40	\$11.70
45-49	\$2.30	\$4.60	\$6.90	\$9.20	\$11.50	\$13.80	\$16.10	\$18.40	\$20.70
50-54	\$3.50	\$7.00	\$10.50	\$14.00	\$17.50	\$21.00	\$24.50	\$28.00	\$31.50
55-59	\$6.10	\$12.20	\$18.30	\$24.40	\$30.50	\$36.60	\$42.70	\$48.80	\$54.90
60-64	\$7.30	\$14.60	\$21.90	\$29.20	\$36.50	\$43.80	\$51.10	\$58.40	\$65.70
65-69	\$14.00	\$28.00	\$42.00	\$56.00	\$70.00	\$84.00	\$98.00	\$112.00	\$126.00
70-74	\$25.00	\$50.00	\$75.00	\$100.00	\$125.00	\$150.00	\$175.00	\$200.00	\$225.00
75+	\$37.00	\$74.00	\$111.00	\$148.00	\$185.00	\$222.00	\$259.00	\$296.00	\$333.00
Age	\$100K	\$110K	\$120K	\$130K	\$140K	\$150K	\$160K	\$170K	\$180K
< 25	\$6.00	\$6.60	\$7.20	\$7.80	\$8.40	\$9.00	\$9.60	\$10.20	\$10.80
25-29	\$6.00	\$6.60	\$7.20	\$7.80	\$8.40	\$9.00	\$9.60	\$10.20	\$10.80
30-34	\$8.00	\$8.80	\$9.60	\$10.40	\$11.20	\$12.00	\$12.80	\$13.60	\$14.40
35-39	\$9.00	\$9.90	\$10.80	\$11.70	\$12.60	\$13.50	\$14.40	\$15.30	\$16.20
40-44	\$13.00	\$14.30	\$15.60	\$16.90	\$18.20	\$19.50	\$20.80	\$22.10	\$23.40
45-49	\$23.00	\$25.30	\$27.60	\$29.90	\$32.20	\$34.50	\$36.80	\$39.10	\$41.40
50-54	\$35.00	\$38.50	\$42.00	\$45.50	\$49.00	\$52.50	\$56.00	\$59.50	\$63.00
55-59	\$61.00	\$67.10	\$73.20	\$79.30	\$85.40	\$91.50	\$97.60	\$103.70	\$109.80
60-64	\$73.00	\$80.30	\$87.60	\$94.90	\$102.20	\$109.50	\$116.80	\$124.10	\$131.40
65-69	\$140.00	\$154.00	\$168.00	\$182.00	\$196.00	\$210.00	\$224.00	\$238.00	\$252.00
70-74	\$250.00	\$275.00	\$300.00	\$325.00	\$350.00	\$375.00	\$400.00	\$425.00	\$450.00
75+	\$370.00	\$407.00	\$444.00	\$481.00	\$518.00	\$555.00	\$592.00	\$629.00	\$666.00
Ago	\$190K	\$200K	\$220K	\$250K	\$300K	\$350K	\$400K	\$450K	\$500K
Age < 25	\$1300	\$200K \$12.00	\$13.20	\$250K \$15.00	\$18.00	\$330K \$21.00	\$400K \$24.00	\$430K \$27.00	\$30.00
	\$11.40		\$13.20	\$15.00	\$18.00	\$21.00	\$24.00	\$27.00	\$30.00
25-29	\$15.20	\$12.00 \$16.00	\$17.60	\$20.00	\$24.00	\$21.00	\$32.00	\$36.00	\$40.00
30-34									
35-39	\$17.10	\$18.00	\$19.80	\$22.50	\$27.00	\$31.50	\$36.00	\$40.50	\$45.00
40-44	\$24.70	\$26.00	\$28.60	\$32.50	\$39.00	\$45.50	\$52.00	\$58.50	\$65.00
45-49	\$43.70	\$46.00	\$50.60	\$57.50	\$69.00	\$80.50	\$92.00	\$103.50	\$115.00
50-54	\$66.50	\$70.00	\$77.00	\$87.50	\$105.00	\$122.50	\$140.00	\$157.50	\$175.00
55-59	\$115.90	\$122.00	\$134.20	\$152.50	\$183.00	\$213.50	\$244.00	\$274.50	\$305.00
60-64	\$138.70	\$146.00	\$160.60	\$182.50	\$219.00	\$255.50	\$292.00	\$328.50	\$365.00
65-69	\$266.00	\$280.00	\$308.00	\$350.00	\$420.00	\$490.00	\$560.00	\$630.00	\$700.00
70-74	\$475.00	\$500.00	\$550.00	\$625.00	\$750.00	\$875.00	\$1,000.00	\$1,125.00	\$1,250.00
75+	\$703.00	\$740.00	\$814.00	\$925.00	\$1,110.00	\$1,295.00	\$1,480.00	\$1,665.00	\$1,850.00

## **Spouse Voluntary Life**

Monthly Cost per Coverage Amount Life Spouse rate is based on spouse's age

Age	\$10K	\$20K	\$30K	\$40K	\$50K	\$60K	\$70K	\$80K	\$90K
< 25	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40
25-29	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40
30-34	\$0.80	\$1.60	\$2.40	\$3.20	\$4.00	\$4.80	\$5.60	\$6.40	\$7.20
35-39	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50	\$5.40	\$6.30	\$7.20	\$8.10
40-44	\$1.30	\$2.60	\$3.90	\$5.20	\$6.50	\$7.80	\$9.10	\$10.40	\$11.70
45-49	\$2.30	\$4.60	\$6.90	\$9.20	\$11.50	\$13.80	\$16.10	\$18.40	\$20.70
50-54	\$3.50	\$7.00	\$10.50	\$14.00	\$17.50	\$21.00	\$24.50	\$28.00	\$31.50
55-59	\$6.10	\$12.20	\$18.30	\$24.40	\$30.50	\$36.60	\$42.70	\$48.80	\$54.90
60-64	\$7.30	\$14.60	\$27.90	\$29.20	\$36.50	\$43.80	\$51.10	\$58.40	\$65.70
65-69	\$14.00	\$28.00	\$42.00	\$56.00	\$70.00	\$84.00	\$98.00	\$112.00	\$126.00
70-74	\$25.00	\$50.00	\$75.00	\$100.00	\$125.00	\$150.00	\$175.00	\$200.00	\$225.00
75+	\$37.00	\$74.00	\$111.00	\$148.00	\$185.00	\$222.00	\$259.00	\$296.00	\$333.00

Age	\$100K	\$150K	\$200K	\$250K	\$300K
< 25	\$6.00	\$9.00	\$12.00	\$15.00	\$18.00
25-29	\$6.00	\$9.00	\$12.00	\$15.00	\$18.00
30-34	\$8.00	\$12.00	\$16.00	\$20.00	\$24.00
35-39	\$9.00	\$13.50	\$18.00	\$22.50	\$27.00
40-44	\$13.00	\$19.50	\$26.00	\$32.50	\$39.00
45-49	\$23.00	\$34.50	\$46.00	\$57.50	\$69.00
50-54	\$35.00	\$52.50	\$70.00	\$87.50	\$105.00
55-59	\$61.00	\$91.50	\$122.00	\$152.50	\$183.00
60-64	\$73.00	\$109.50	\$146.00	\$182.50	\$219.00
65-69	\$140.00	\$210.00	\$280.00	\$350.00	\$420.00
70-74	\$250.00	\$375.00	\$500.00	\$625.00	\$750.00
75+	\$370.00	\$555.00	\$740.00	\$925.00	\$1,110.00

Rates change as the insured enters a higher age category. Spouse coverage ends at age 70.

## Child(ren) Voluntary Life

Monthly Cost per Coverage Amount One premium rate covers all eligible children

\$2,000	\$5,000	\$10,000		
\$0.40	\$1.00	\$2.00		

Rates may change if plan experience requires a change for all insureds.

## Name Your Beneficiaries

It's important to remember to name a beneficiary for your Basic and Voluntary Life Insurance. If you don't, your benefit will be paid according to insurance company guidelines. You are automatically listed as the beneficiary for any Dependent Life Insurance you may select.