

"How much does life insurance cost?"

Use the grids below to find the cost of insurance for yourself, your , and each of your children.

Optional Term Life - Employee Monthly Cost per Coverage Amount													
Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000	\$130,000
< 30	\$0.77	\$1.54	\$2.31	\$3.08	\$3.85	\$4.62	\$5.39	\$6.16	\$6.93	\$7.70	\$8.47	\$9.24	\$10.01
30-34	\$0.82	\$1.64	\$2.46	\$3.28	\$4.10	\$4.92	\$5.74	\$6.56	\$7.38	\$8.20	\$9.02	\$9.84	\$10.66
35-39	\$1.07	\$2.14	\$3.21	\$4.28	\$5.35	\$6.42	\$7.49	\$8.56	\$9.63	\$10.70	\$11.77	\$12.84	\$13.91
40-44	\$1.74	\$3.48	\$5.22	\$6.96	\$8.70	\$10.44	\$12.18	\$13.92	\$15.66	\$17.40	\$19.14	\$20.88	\$22.62
45-49	\$3.06	\$6.12	\$9.18	\$12.24	\$15.30	\$18.36	\$21.42	\$24.48	\$27.54	\$30.60	\$33.66	\$36.72	\$39.78
50-54	\$4.72	\$9.44	\$14.16	\$18.88	\$23.60	\$28.32	\$33.04	\$37.76	\$42.48	\$47.20	\$51.92	\$56.64	\$61.36
55-59	\$8.07	\$16.14	\$24.21	\$32.28	\$40.35	\$48.42	\$56.49	\$64.56	\$72.63	\$80.70	\$88.77	\$96.84	\$104.91
60-64	\$9.62	\$19.24	\$28.86	\$38.48	\$48.10	\$57.72	\$67.34	\$76.96	\$86.58	\$96.20	\$105.82	\$115.44	\$125.06
65+	\$18.50	\$37.00	\$55.50	\$74.00	\$92.50	\$111.00	\$129.50	\$148.00	\$166.50	\$185.00	\$203.50	\$222.00	\$240.50

Age	\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
< 30	\$10.78	\$11.55	\$12.32	\$13.09	\$13.86	\$14.63	\$15.40	\$19.25	\$23.10	\$26.95	\$30.80	\$34.65	\$38.50
30-34	\$11.48	\$12.30	\$13.12	\$13.94	\$14.76	\$15.58	\$16.40	\$20.50	\$24.60	\$28.70	\$32.80	\$36.90	\$41.00
35-39	\$14.98	\$16.05	\$17.12	\$18.19	\$19.26	\$20.33	\$21.40	\$26.75	\$32.10	\$37.45	\$42.80	\$48.15	\$53.50
40-44	\$24.36	\$26.10	\$27.84	\$29.58	\$31.32	\$33.06	\$34.80	\$43.50	\$52.20	\$60.90	\$69.60	\$78.30	\$87.00
45-49	\$42.84	\$45.90	\$48.96	\$52.02	\$55.08	\$58.14	\$61.20	\$76.50	\$91.80	\$107.10	\$122.40	\$137.70	\$153.00
50-54	\$66.08	\$70.80	\$75.52	\$80.24	\$84.96	\$89.68	\$94.40	\$118.00	\$141.60	\$165.20	\$188.80	\$212.40	\$236.00
55-59	\$112.98	\$121.05	\$129.12	\$137.19	\$145.26	\$153.33	\$161.40	\$201.75	\$242.10	\$282.45	\$322.80	\$363.15	\$403.50
60-64	\$134.68	\$144.30	\$153.92	\$163.54	\$173.16	\$182.78	\$192.40	\$240.50	\$288.60	\$336.70	\$384.80	\$432.90	\$481.00
65+	\$259.00	\$277.50	\$296.00	\$314.50	\$333.00	\$351.50	\$370.00	\$462.50	\$555.00	\$647.50	\$740.00	\$832.50	\$925.00

Rates may change as the insured enters a higher age category. Also, rates may change if plan experience requires a change for all insureds.

Optional Dependent Life - Monthly Cost per Coverage Amount											
rate is based on employee's age											
Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
< 30	\$0.39	\$0.77	\$1.16	\$1.54	\$1.93	\$2.31	\$2.70	\$3.08	\$3.47	\$3.85	\$4.24
30-34	\$0.41	\$0.82	\$1.23	\$1.64	\$2.05	\$2.46	\$2.87	\$3.28	\$3.69	\$4.10	\$4.51
35-39	\$0.54	\$1.07	\$1.61	\$2.14	\$2.68	\$3.21	\$3.75	\$4.28	\$4.82	\$5.35	\$5.89
40-44	\$0.87	\$1.74	\$2.61	\$3.48	\$4.35	\$5.22	\$6.09	\$6.96	\$7.83	\$8.70	\$9.57
45-49	\$1.53	\$3.06	\$4.59	\$6.12	\$7.65	\$9.18	\$10.71	\$12.24	\$13.77	\$15.30	\$16.83
50-54	\$2.36	\$4.72	\$7.08	\$9.44	\$11.80	\$14.16	\$16.52	\$18.88	\$21.24	\$23.60	\$25.96
55-59	\$4.04	\$8.07	\$12.11	\$16.14	\$20.18	\$24.21	\$28.25	\$32.28	\$36.32	\$40.35	\$44.39
60-64	\$4.81	\$9.62	\$14.43	\$19.24	\$24.05	\$28.86	\$33.67	\$38.48	\$43.29	\$48.10	\$52.91
65+	\$9.25	\$18.50	\$27.75	\$37.00	\$46.25	\$55.50	\$64.75	\$74.00	\$83.25	\$92.50	\$101.75

"How much it will cost" (continued from previous page)

Optional Dependent Life - Monthly Cost per Coverage Amount											
rate is based on employee's age											
Age	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000	\$125,000	\$150,000
< 30	\$4.62	\$5.01	\$5.39	\$5.78	\$6.16	\$6.55	\$6.93	\$7.32	\$7.70	\$9.63	\$11.55
30-34	\$4.92	\$5.33	\$5.74	\$6.15	\$6.56	\$6.97	\$7.38	\$7.79	\$8.20	\$10.25	\$12.30
35-39	\$6.42	\$6.96	\$7.49	\$8.03	\$8.56	\$9.10	\$9.63	\$10.17	\$10.70	\$13.38	\$16.05
40-44	\$10.44	\$11.31	\$12.18	\$13.05	\$13.92	\$14.79	\$15.66	\$16.53	\$17.40	\$21.75	\$26.10
45-49	\$18.36	\$19.89	\$21.42	\$22.95	\$24.48	\$26.01	\$27.54	\$29.07	\$30.60	\$38.25	\$45.90
50-54	\$28.32	\$30.68	\$33.04	\$35.40	\$37.76	\$40.12	\$42.48	\$44.84	\$47.20	\$59.00	\$70.80
55-59	\$48.42	\$52.46	\$56.49	\$60.53	\$64.56	\$68.60	\$72.63	\$76.67	\$80.70	\$100.88	\$121.05
60-64	\$57.72	\$62.53	\$67.34	\$72.15	\$76.96	\$81.77	\$86.58	\$91.39	\$96.20	\$120.25	\$144.30
65+	\$111.00	\$120.25	\$129.50	\$138.75	\$148.00	\$157.25	\$166.50	\$175.75	\$185.00	\$231.25	\$277.50

Rates may change as the insured enters a higher age category. Also, rates may change if plan experience requires a change for all insureds.

Optional Dependent Life - Children Monthly Cost per Coverage Amount				
One premium rate covers all eligible children				
\$2,000	\$6,000	\$8,000	\$10,000	
\$0.36	\$1.08	\$1.44	\$1.80	

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