

Voluntary Term Life and AD&D Coverage Selection and Premium Calculation

Age Bands	Monthly Rate per \$1000	Amount shown are semi-monthly deductions (2 pays per month / 24 pays per calendar year)																
		\$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	\$140,000	\$150,000	\$160,000	\$170,000
Less than 35	0.080	\$0.40	\$0.80	\$1.20	\$1.60	\$2.00	\$2.40	\$2.80	\$3.20	\$3.60	\$4.00	\$4.40	\$4.80	\$5.20	\$5.60	\$6.00	\$6.40	\$6.80
35-39	0.120	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00	\$6.60	\$7.20	\$7.80	\$8.40	\$9.00	\$9.60	\$10.20
40-44	0.160	\$0.80	\$1.60	\$2.40	\$3.20	\$4.00	\$4.80	\$5.60	\$6.40	\$7.20	\$8.00	\$8.80	\$9.60	\$10.40	\$11.20	\$12.00	\$12.80	\$13.60
45-49	0.224	\$1.12	\$2.24	\$3.36	\$4.48	\$5.60	\$6.72	\$7.84	\$8.96	\$10.08	\$11.20	\$12.32	\$13.44	\$14.56	\$15.68	\$16.80	\$17.92	\$19.04
50-54	0.344	\$1.72	\$3.44	\$5.16	\$6.88	\$8.60	\$10.32	\$12.04	\$13.76	\$15.48	\$17.20	\$18.92	\$20.64	\$22.36	\$24.08	\$25.80	\$27.52	\$29.24
55-59	0.548	\$2.74	\$5.48	\$8.22	\$10.96	\$13.70	\$16.44	\$19.18	\$21.92	\$24.66	\$27.40	\$30.14	\$32.88	\$35.62	\$38.36	\$41.10	\$43.84	\$46.58
60-64	0.768	\$3.84	\$7.68	\$11.52	\$15.36	\$19.20	\$23.04	\$26.88	\$30.72	\$34.56	\$38.40	\$42.24	\$46.08	\$49.92	\$53.76	\$57.60	\$61.44	\$65.28
65-69	1.260	\$6.30	\$12.60	\$18.90	\$25.20	\$31.50	\$37.80	\$44.10	\$50.40	\$56.70	\$63.00	\$69.30	\$75.60	\$81.90	\$88.20	\$94.50	\$100.80	\$107.10
70-74	2.280	\$11.40	\$22.80	\$34.20	\$45.60	\$57.00	\$68.40	\$79.80	\$91.20	\$102.60	\$114.00	\$125.40	\$136.80	\$148.20	\$159.60	\$171.00	\$182.40	\$193.80
75+	4.628	\$23.14	\$46.28	\$69.42	\$92.56	\$115.70	\$138.84	\$161.98	\$185.12	\$208.26	\$231.40	\$254.54	\$277.68	\$300.82	\$323.96	\$347.10	\$370.24	\$393.38

Age Bands	Monthly Rate	\$180,000	\$190,000	\$200,000	\$210,000	\$220,000	\$230,000	\$240,000	\$250,000	\$260,000	\$270,000	\$280,000	\$290,000	\$300,000	\$310,000	\$320,000	\$330,000	\$340,000
Less than 35	0.080	\$7.20	\$7.60	\$8.00	\$8.40	\$8.80	\$9.20	\$9.60	\$10.00	\$10.40	\$10.80	\$11.20	\$11.60	\$12.00	\$12.40	\$12.80	\$13.20	\$13.60
35-39	0.120	\$10.80	\$11.40	\$12.00	\$12.60	\$13.20	\$13.80	\$14.40	\$15.00	\$15.60	\$16.20	\$16.80	\$17.40	\$18.00	\$18.60	\$19.20	\$19.80	\$20.40
40-44	0.160	\$14.40	\$15.20	\$16.00	\$16.80	\$17.60	\$18.40	\$19.20	\$20.00	\$20.80	\$21.60	\$22.40	\$23.20	\$24.00	\$24.80	\$25.60	\$26.40	\$27.20
45-49	0.224	\$20.16	\$21.28	\$22.40	\$23.52	\$24.64	\$25.76	\$26.88	\$28.00	\$29.12	\$30.24	\$31.36	\$32.48	\$33.60	\$34.72	\$35.84	\$36.96	\$38.08
50-54	0.344	\$30.96	\$32.68	\$34.40	\$36.12	\$37.84	\$39.56	\$41.28	\$43.00	\$44.72	\$46.44	\$48.16	\$49.88	\$51.60	\$53.32	\$55.04	\$56.76	\$58.48
55-59	0.548	\$49.32	\$52.06	\$54.80	\$57.54	\$60.28	\$63.02	\$65.76	\$68.50	\$71.24	\$73.98	\$76.72	\$79.46	\$82.20	\$84.94	\$87.68	\$90.42	\$93.16
60-64	0.768	\$69.12	\$72.96	\$76.80	\$80.64	\$84.48	\$88.32	\$92.16	\$96.00	\$99.84	\$103.68	\$107.52	\$111.36	\$115.20	\$119.04	\$122.88	\$126.72	\$130.56
65-69	1.260	\$113.40	\$119.70	\$126.00	\$132.30	\$138.60	\$144.90	\$151.20	\$157.50	\$163.80	\$170.10	\$176.40	\$182.70	\$189.00	\$195.30	\$201.60	\$207.90	\$214.20
70-74	2.280	\$205.20	\$216.60	\$228.00	\$239.40	\$250.80	\$262.20	\$273.60	\$285.00	\$296.40	\$307.80	\$319.20	\$330.60	\$342.00	\$353.40	\$364.80	\$376.20	\$387.60
75+	4.628	\$416.52	\$439.66	\$462.80	\$485.94	\$509.08	\$532.22	\$555.36	\$578.50	\$601.64	\$624.78	\$647.92	\$671.06	\$694.20	\$717.34	\$740.48	\$763.62	\$786.76

Age Bands	Monthly Rate	\$350,000	\$360,000	\$370,000	\$380,000	\$390,000	\$400,000	\$410,000	\$420,000	\$430,000	\$440,000	\$450,000	\$460,000	\$470,000	\$480,000	\$490,000	\$500,000
Less than 35	0.080	\$14.00	\$14.40	\$14.80	\$15.20	\$15.60	\$16.00	\$16.40	\$16.80	\$17.20	\$17.60	\$18.00	\$18.40	\$18.80	\$19.20	\$19.60	\$20.00
35-39	0.120	\$21.00	\$21.60	\$22.20	\$22.80	\$23.40	\$24.00	\$24.60	\$25.20	\$25.80	\$26.40	\$27.00	\$27.60	\$28.20	\$28.80	\$29.40	\$30.00
40-44	0.160	\$28.00	\$28.80	\$29.60	\$30.40	\$31.20	\$32.00	\$32.80	\$33.60	\$34.40	\$35.20	\$36.00	\$36.80	\$37.60	\$38.40	\$39.20	\$40.00
45-49	0.224	\$39.20	\$40.32	\$41.44	\$42.56	\$43.68	\$44.80	\$45.92	\$47.04	\$48.16	\$49.28	\$50.40	\$51.52	\$52.64	\$53.76	\$54.88	\$56.00
50-54	0.344	\$60.20	\$61.92	\$63.64	\$65.36	\$67.08	\$68.80	\$70.52	\$72.24	\$73.96	\$75.68	\$77.40	\$79.12	\$80.84	\$82.56	\$84.28	\$86.00
55-59	0.548	\$95.90	\$98.64	\$101.38	\$104.12	\$106.86	\$109.60	\$112.34	\$115.08	\$117.82	\$120.56	\$123.30	\$126.04	\$128.78	\$131.52	\$134.26	\$137.00
60-64	0.768	\$134.40	\$138.24	\$142.08	\$145.92	\$149.76	\$153.60	\$157.44	\$161.28	\$165.12	\$168.96	\$172.80	\$176.64	\$180.48	\$184.32	\$188.16	\$192.00
65-69	1.260	\$220.50	\$226.80	\$233.10	\$239.40	\$245.70	\$252.00	\$258.30	\$264.60	\$270.90	\$277.20	\$283.50	\$289.80	\$296.10	\$302.40	\$308.70	\$315.00
70-74	2.280	\$399.00	\$410.40	\$421.80	\$433.20	\$444.60	\$456.00	\$467.40	\$478.80	\$490.20	\$501.60	\$513.00	\$524.40	\$535.80	\$547.20	\$558.60	\$570.00
75+	4.628	\$809.90	\$833.04	\$856.18	\$879.32	\$902.46	\$925.60	\$948.74	\$971.88	\$995.02	\$1,018.16	\$1,041.30	\$1,064.44	\$1,087.58	\$1,110.72	\$1,133.86	\$1,157.00

Children	Coverage covers all children up to age 26			
Coverage Per Pay*	\$5,000	\$10,000	\$15,000	\$20,000
		\$0.30	\$0.60	\$0.90

*Regardless of how many children you have, they are included in the "All Children" premium amounts listed in the table above.