

Employee and Spouse Supplemental Term Life and AD&D Monthly Rates (based on age)

Age	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74*
Rate per \$1,000	\$0.07	\$0.08	\$0.10	\$0.11	\$0.14	\$0.23	\$0.39	\$0.63	\$0.77	\$1.33	\$2.08
Coverage Amount											
\$5,000	0.35	0.40	0.50	0.55	0.70	1.15	1.95	3.15	3.85	6.65	10.40
\$10,000	0.70	0.80	1.00	1.10	1.40	2.30	3.90	6.30	7.70	13.30	20.80
\$20,000	1.40	1.60	2.00	2.20	2.80	4.60	7.80	12.60	15.40	26.60	41.60
\$30,000	2.10	2.40	3.00	3.30	4.20	6.90	11.70	18.90	23.10	39.90	62.40
\$40,000	2.80	3.20	4.00	4.40	5.60	9.20	15.60	25.20	30.80	53.20	83.20
\$50,000	3.50	4.00	5.00	5.50	7.00	11.50	19.50	31.50	38.50	66.50	104.00
\$60,000	4.20	4.80	6.00	6.60	8.40	13.80	23.40	37.80	46.20	79.80	124.80
\$70,000	4.90	5.60	7.00	7.70	9.80	16.10	27.30	44.10	53.90	93.10	145.60
\$80,000	5.60	6.40	8.00	8.80	11.20	18.40	31.20	50.40	61.60	106.40	166.40
\$90,000	6.30	7.20	9.00	9.90	12.60	20.70	35.10	56.70	69.30	119.70	187.20
\$100,000	7.00	8.00	10.00	11.00	14.00	23.00	39.00	63.00	77.00	133.00	208.00
\$110,000	7.70	8.80	11.00	12.10	15.40	25.30	42.90	69.30	84.70	146.30	228.80
\$120,000	8.40	9.60	12.00	13.20	16.80	27.60	46.80	75.60	92.40	159.60	249.60
\$130,000	9.10	10.40	13.00	14.30	18.20	29.90	50.70	81.90	100.10	172.90	270.40
\$140,000	9.80	11.20	14.00	15.40	19.60	32.20	54.60	88.20	107.80	186.20	291.20
\$150,000	10.50	12.00	15.00	16.50	21.00	34.50	58.50	94.50	115.50	199.50	312.00
\$160,000	11.20	12.80	16.00	17.60	22.40	36.80	62.40	100.80	123.20	212.80	332.80
\$170,000	11.90	13.60	17.00	18.70	23.80	39.10	66.30	107.10	130.90	226.10	353.60
\$180,000	12.60	14.40	18.00	19.80	25.20	41.40	70.20	113.40	138.60	239.40	374.40
\$190,000	13.30	15.20	19.00	20.90	26.60	43.70	74.10	119.70	146.30	252.70	395.20
\$200,000	14.00	16.00	20.00	22.00	28.00	46.00	78.00	126.00	154.00	266.00	416.00
\$210,000	14.70	16.80	21.00	23.10	29.40	48.30	81.90	132.30	161.70	279.30	436.80
\$220,000	15.40	17.60	22.00	24.20	30.80	50.60	85.80	138.60	169.40	292.60	457.60
\$230,000	16.10	18.40	23.00	25.30	32.20	52.90	89.70	144.90	177.10	305.90	478.40
\$240,000	16.80	19.20	24.00	26.40	33.60	55.20	93.60	151.20	184.80	319.20	499.20
\$250,000	17.50	20.00	25.00	27.50	35.00	57.50	97.50	157.50	192.50	332.50	520.00
\$260,000	18.20	20.80	26.00	28.60	36.40	59.80	101.40	163.80	200.20	345.80	540.80
\$270,000	18.90	21.60	27.00	29.70	37.80	62.10	105.30	170.10	207.90	359.10	561.60
\$280,000	19.60	22.40	28.00	30.80	39.20	64.40	109.20	176.40	215.60	372.40	582.40
\$290,000	20.30	23.20	29.00	31.90	40.60	66.70	113.10	182.70	223.30	385.70	603.20
\$300,000	21.00	24.00	30.00	33.00	42.00	69.00	117.00	189.00	231.00	399.00	624.00
\$350,000	24.50	28.00	35.00	38.50	49.00	80.50	136.50	220.50	269.50	465.50	728.00
\$400,000	28.00	32.00	40.00	44.00	56.00	92.00	156.00	252.00	308.00	532.00	832.00
\$450,000	31.50	36.00	45.00	49.50	63.00	103.50	175.50	283.50	346.50	598.50	936.00
\$500,000	35.00	40.00	50.00	55.00	70.00	115.00	195.00	315.00	385.00	665.00	1,040.00

*Additional rates available upon request

Rates change according to age brackets.