



Employee and Spouse Supplemental Term Life 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	\$0.04	\$0.04	\$0.04	\$0.08	\$0.10	\$0.15	\$0.23	\$0.43	\$0.66	\$1.27	\$2.06
Coverage Amount											
\$5,000	0.20	0.20	0.20	0.40	0.50	0.75	1.15	2.15	3.30	6.35	10.30
\$10,000	0.40	0.40	0.40	0.80	1.00	1.50	2.30	4.30	6.60	12.70	20.60
\$20,000	0.80	0.80	0.80	1.60	2.00	3.00	4.60	8.60	13.20	25.40	41.20
\$30,000	1.20	1.20	1.20	2.40	3.00	4.50	6.90	12.90	19.80	38.10	61.80
\$40,000	1.60	1.60	1.60	3.20	4.00	6.00	9.20	17.20	26.40	50.80	82.40
\$50,000	2.00	2.00	2.00	4.00	5.00	7.50	11.50	21.50	33.00	63.50	103.00
\$60,000	2.40	2.40	2.40	4.80	6.00	9.00	13.80	25.80	39.60	76.20	123.60
\$70,000	2.80	2.80	2.80	5.60	7.00	10.50	16.10	30.10	46.20	88.90	144.20
\$80,000	3.20	3.20	3.20	6.40	8.00	12.00	18.40	34.40	52.80	101.60	164.80
\$90,000	3.60	3.60	3.60	7.20	9.00	13.50	20.70	38.70	59.40	114.30	185.40
\$100,000	4.00	4.00	4.00	8.00	10.00	15.00	23.00	43.00	66.00	127.00	206.00
\$110,000	4.40	4.40	4.40	8.80	11.00	16.50	25.30	47.30	72.60	139.70	226.60
\$120,000	4.80	4.80	4.80	9.60	12.00	18.00	27.60	51.60	79.20	152.40	247.20
\$130,000	5.20	5.20	5.20	10.40	13.00	19.50	29.90	55.90	85.80	165.10	267.80
\$140,000	5.60	5.60	5.60	11.20	14.00	21.00	32.20	60.20	92.40	177.80	288.40
\$150,000	6.00	6.00	6.00	12.00	15.00	22.50	34.50	64.50	99.00	190.50	309.00
\$160,000	6.40	6.40	6.40	12.80	16.00	24.00	36.80	68.80	105.60	203.20	329.60
\$170,000	6.80	6.80	6.80	13.60	17.00	25.50	39.10	73.10	112.20	215.90	350.20
\$180,000	7.20	7.20	7.20	14.40	18.00	27.00	41.40	77.40	118.80	228.60	370.80
\$190,000	7.60	7.60	7.60	15.20	19.00	28.50	43.70	81.70	125.40	241.30	391.40
\$200,000	8.00	8.00	8.00	16.00	20.00	30.00	46.00	86.00	132.00	254.00	412.00
\$210,000	8.40	8.40	8.40	16.80	21.00	31.50	48.30	90.30	138.60	266.70	432.60
\$220,000	8.80	8.80	8.80	17.60	22.00	33.00	50.60	94.60	145.20	279.40	453.20
\$230,000	9.20	9.20	9.20	18.40	23.00	34.50	52.90	98.90	151.80	292.10	473.80
\$240,000	9.60	9.60	9.60	19.20	24.00	36.00	55.20	103.20	158.40	304.80	494.40
\$250,000	10.00	10.00	10.00	20.00	25.00	37.50	57.50	107.50	165.00	317.50	515.00
\$260,000	10.40	10.40	10.40	20.80	26.00	39.00	59.80	111.80	171.60	330.20	535.60
\$270,000	10.80	10.80	10.80	21.60	27.00	40.50	62.10	116.10	178.20	342.90	556.20
\$280,000	11.20	11.20	11.20	22.40	28.00	42.00	64.40	120.40	184.80	355.60	576.80
\$290,000	11.60	11.60	11.60	23.20	29.00	43.50	66.70	124.70	191.40	368.30	597.40
\$300,000	12.00	12.00	12.00	24.00	30.00	45.00	69.00	129.00	198.00	381.00	618.00

*Additional rates available upon request

Rates change according to age brackets.