

Voluntary-term life/AD&D - employee

Estimated employee bi-weekly premium amounts

End of the rate guarantee period: 05/31/2025

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	Reduced benefit	70-74	Reduced benefit	75 & over
\$10,000	\$0.37	\$0.37	\$0.51	\$0.78	\$1.13	\$1.69	\$2.61	\$3.47	\$5.93	\$6,500	\$10.10	\$4,500	\$6.99
\$20,000	\$0.74	\$0.74	\$1.02	\$1.55	\$2.25	\$3.37	\$5.22	\$6.93	\$11.86	\$13,000	\$20.19	\$9,000	\$13.98
\$30,000	\$1.11	\$1.11	\$1.53	\$2.33	\$3.38	\$5.06	\$7.83	\$10.40	\$17.79	\$19,500	\$30.29	\$13,500	\$20.96
\$40,000	\$1.48	\$1.48	\$2.03	\$3.10	\$4.51	\$6.74	\$10.43	\$13.87	\$23.73	\$26,000	\$40.38	\$18,000	\$27.95
\$50,000	\$1.85	\$1.85	\$2.54	\$3.88	\$5.63	\$8.43	\$13.04	\$17.33	\$29.66	\$32,500	\$50.48	\$22,500	\$34.95
\$60,000	\$2.22	\$2.22	\$3.05	\$4.66	\$6.76	\$10.11	\$15.65	\$20.80	\$35.59	\$39,000	\$60.57	\$27,000	\$41.94
\$70,000	\$2.58	\$2.58	\$3.55	\$5.42	\$7.88	\$11.79	\$18.25	\$24.26	\$41.51	\$45,500	\$70.67	\$31,500	\$48.92
\$80,000	\$2.95	\$2.95	\$4.06	\$6.20	\$9.01	\$13.47	\$20.86	\$27.73	\$47.44	\$52,000	\$80.76	\$36,000	\$55.91
\$90,000	\$3.32	\$3.32	\$4.57	\$6.98	\$10.13	\$15.16	\$23.47	\$31.19	\$53.37	\$58,500	\$90.86	\$40,500	\$62.90
\$100,000	\$3.69	\$3.69	\$5.07	\$7.75	\$11.26	\$16.84	\$26.07	\$34.66	\$59.31	\$65,000	\$100.95	\$45,000	\$69.89
\$110,000	\$4.06	\$4.06	\$5.58	\$8.53	\$12.39	\$18.53	\$28.68	\$38.13	\$65.24	\$71,500	\$111.05	\$49,500	\$76.87
\$120,000	\$4.43	\$4.43	\$6.09	\$9.30	\$13.51	\$20.21	\$31.29	\$41.59	\$71.17	\$78,000	\$121.14	\$54,000	\$83.86
\$130,000	\$4.80	\$4.80	\$6.60	\$10.08	\$14.64	\$21.90	\$33.90	\$45.06	\$77.10	\$84,500	\$131.24	\$58,500	\$90.86
\$140,000	\$5.17	\$5.17	\$7.11	\$10.86	\$15.77	\$23.59	\$36.51	\$48.53	\$83.03	\$91,000	\$141.33	\$63,000	\$97.85
\$150,000	\$5.54	\$5.54	\$7.62	\$11.63	\$16.89	\$25.27	\$39.12	\$51.99	\$88.96	\$97,500	\$151.43	\$67,500	\$104.84
\$160,000	\$5.91	\$5.91	\$8.13	\$12.41	\$18.02	\$26.96	\$41.73	\$55.46	\$94.89	\$104,000	\$161.52	\$72,000	\$111.82
\$170,000	\$6.28	\$6.28	\$8.63	\$13.18	\$19.15	\$28.64	\$44.33	\$58.93	\$100.83	\$110,500	\$171.62	\$76,500	\$118.81
\$180,000	\$6.65	\$6.65	\$9.14	\$13.96	\$20.27	\$30.33	\$46.94	\$62.39	\$106.76	\$117,000	\$181.71	\$81,000	\$125.80
\$190,000	\$7.02	\$7.02	\$9.65	\$14.74	\$21.40	\$32.01	\$49.55	\$65.86	\$112.69	\$123,500	\$191.81	\$85,500	\$132.79
\$200,000	\$7.38	\$7.38	\$10.15	\$15.50	\$22.52	\$33.69	\$52.15	\$69.32	\$118.61	\$130,000	\$201.90	\$90,000	\$139.77
\$210,000	\$7.75	\$7.75	\$10.66	\$16.28	\$23.65	\$35.37	\$54.76	\$72.79	\$124.54	\$136,500	\$212.00	\$94,500	\$146.76
\$220,000	\$8.12	\$8.12	\$11.17	\$17.06	\$24.77	\$37.06	\$57.37	\$76.25	\$130.47	\$143,000	\$222.09	\$99,000	\$153.76
\$230,000	\$8.49	\$8.49	\$11.67	\$17.83	\$25.90	\$38.74	\$59.97	\$79.72	\$136.41	\$149,500	\$232.19	\$103,500	\$160.75
\$240,000	\$8.86	\$8.86	\$12.18	\$18.61	\$27.03	\$40.43	\$62.58	\$83.19	\$142.34	\$156,000	\$242.28	\$108,000	\$167.73
\$250,000	\$9.23	\$9.23	\$12.69	\$19.38	\$28.15	\$42.11	\$65.19	\$86.65	\$148.27	\$162,500	\$252.38	\$112,500	\$174.72
\$260,000	\$9.60	\$9.60	\$13.20	\$20.16	\$29.28	\$43.80	\$67.80	\$90.12	\$154.20	\$169,000	\$262.47	\$117,000	\$181.71
\$270,000	\$9.97	\$9.97	\$13.71	\$20.94	\$30.41	\$45.49	\$70.41	\$93.59	\$160.13	\$175,500	\$272.57	\$121,500	\$188.70
\$280,000	\$10.34	\$10.34	\$14.22	\$21.71	\$31.53	\$47.17	\$73.02	\$97.05	\$166.06	\$182,000	\$282.66	\$126,000	\$195.69
\$290,000	\$10.71	\$10.71	\$14.73	\$22.49	\$32.66	\$48.86	\$75.63	\$100.52	\$171.99	\$188,500	\$292.76	\$130,500	\$202.67
\$300,000	\$11.08	\$11.08	\$15.23	\$23.26	\$33.79	\$50.54	\$78.23	\$103.99	\$177.93	\$195,000	\$302.85	\$135,000	\$209.66
\$310,000	\$11.45	\$11.45	\$15.74	\$24.04	\$34.91	\$52.23	\$80.84	\$107.45	\$183.86	\$201,500	\$312.95	\$139,500	\$216.66
\$320,000	\$11.82	\$11.82	\$16.25	\$24.82	\$36.04	\$53.91	\$83.45	\$110.92	\$189.79	\$208,000	\$323.04	\$144,000	\$223.65
\$330,000	\$12.18	\$12.18	\$16.75	\$25.58	\$37.16	\$55.59	\$86.05	\$114.38	\$195.71	\$214,500	\$333.14	\$148,500	\$230.63
\$340,000	\$12.55	\$12.55	\$17.26	\$26.36	\$38.29	\$57.27	\$88.66	\$117.85	\$201.64	\$221,000	\$343.23	\$153,000	\$237.62
\$350,000	\$12.92	\$12.92	\$17.77	\$27.14	\$39.41	\$58.96	\$91.27	\$121.31	\$207.57	\$227,500	\$353.33	\$157,500	\$244.61
\$360,000	\$13.29	\$13.29	\$18.27	\$27.91	\$40.54	\$60.64	\$93.87	\$124.78	\$213.51	\$234,000	\$363.42	\$162,000	\$251.60
\$370,000	\$13.66	\$13.66	\$18.78	\$28.69	\$41.67	\$62.33	\$96.48	\$128.25	\$219.44	\$240,500	\$373.52	\$166,500	\$258.58
\$380,000	\$14.03	\$14.03	\$19.29	\$29.46	\$42.79	\$64.01	\$99.09	\$131.71	\$225.37	\$247,000	\$383.61	\$171,000	\$265.57
\$390,000	\$14.40	\$14.40	\$19.80	\$30.24	\$43.92	\$65.70	\$101.70	\$135.18	\$231.30	\$253,500	\$393.71	\$175,500	\$272.57

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Voluntary-term life/AD&D - employee

Estimated employee bi-weekly premium amounts

End of the rate guarantee period: 05/31/2025

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	Reduced benefit	70-74	Reduced benefit	75 & over
\$400,000	\$14.77	\$14.77	\$20.31	\$31.02	\$45.05	\$67.39	\$104.31	\$138.65	\$237.23	\$260,000	\$403.80	\$180,000	\$279.56
\$410,000	\$15.14	\$15.14	\$20.82	\$31.79	\$46.17	\$69.07	\$106.92	\$142.11	\$243.16	\$266,500	\$413.90	\$184,500	\$286.55
\$420,000	\$15.51	\$15.51	\$21.33	\$32.57	\$47.30	\$70.76	\$109.53	\$145.58	\$249.09	\$273,000	\$423.99	\$189,000	\$293.53
\$430,000	\$15.88	\$15.88	\$21.83	\$33.34	\$48.43	\$72.44	\$112.13	\$149.05	\$255.03	\$279,500	\$434.09	\$193,500	\$300.52
\$440,000	\$16.25	\$16.25	\$22.34	\$34.12	\$49.55	\$74.13	\$114.74	\$152.51	\$260.96	\$286,000	\$444.18	\$198,000	\$307.51
\$450,000	\$16.62	\$16.62	\$22.85	\$34.90	\$50.68	\$75.81	\$117.35	\$155.98	\$266.89	\$292,500	\$454.28	\$202,500	\$314.50
\$460,000	\$16.98	\$16.98	\$23.35	\$35.66	\$51.80	\$77.49	\$119.95	\$159.44	\$272.81	\$299,000	\$464.37	\$207,000	\$321.48
\$470,000	\$17.35	\$17.35	\$23.86	\$36.44	\$52.93	\$79.17	\$122.56	\$162.91	\$278.74	\$305,500	\$474.47	\$211,500	\$328.47
\$480,000	\$17.72	\$17.72	\$24.37	\$37.22	\$54.05	\$80.86	\$125.17	\$166.37	\$284.67	\$312,000	\$484.56	\$216,000	\$335.47
\$490,000	\$18.09	\$18.09	\$24.87	\$37.99	\$55.18	\$82.54	\$127.77	\$169.84	\$290.61	\$318,500	\$494.66	\$220,500	\$342.46
\$500,000	\$18.46	\$18.46	\$25.38	\$38.77	\$56.31	\$84.23	\$130.38	\$173.31	\$296.54	\$325,000	\$504.75	\$225,000	\$349.44

Note: Proof of good health/evidence of insurability is required to apply for benefit amounts greater than those highlighted above.

If your age changes to a different rate band during the guarantee period, your premium will change to reflect the new rate band effective on the next policy anniversary date.

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Voluntary-term life/AD&D - spouse

Estimated spouse bi-weekly premium amounts

End of the rate guarantee period: 05/31/2025

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	Reduced benefit	70-74	Reduced benefit	75 & over
\$5,000	\$0.18	\$0.18	\$0.25	\$0.38	\$0.56	\$0.84	\$1.30	\$1.73	\$2.96	\$3,250	\$5.05	\$2,250	\$3.50
\$10,000	\$0.37	\$0.37	\$0.51	\$0.78	\$1.13	\$1.69	\$2.61	\$3.47	\$5.93	\$6,500	\$10.10	\$4,500	\$6.99
\$15,000	\$0.55	\$0.55	\$0.76	\$1.16	\$1.69	\$2.52	\$3.91	\$5.20	\$8.89	\$9,750	\$15.15	\$6,750	\$10.49
\$20,000	\$0.74	\$0.74	\$1.02	\$1.55	\$2.25	\$3.37	\$5.22	\$6.93	\$11.86	\$13,000	\$20.19	\$9,000	\$13.98
\$25,000	\$0.92	\$0.92	\$1.27	\$1.94	\$2.81	\$4.21	\$6.52	\$8.66	\$14.82	\$16,250	\$25.24	\$11,250	\$17.47
\$30,000	\$1.11	\$1.11	\$1.53	\$2.33	\$3.38	\$5.06	\$7.83	\$10.40	\$17.79	\$19,500	\$30.29	\$13,500	\$20.96
\$35,000	\$1.29	\$1.29	\$1.77	\$2.71	\$3.94	\$5.89	\$9.12	\$12.13	\$20.76	\$22,750	\$35.34	\$15,750	\$24.46
\$40,000	\$1.48	\$1.48	\$2.03	\$3.10	\$4.51	\$6.74	\$10.43	\$13.87	\$23.73	\$26,000	\$40.38	\$18,000	\$27.95
\$45,000	\$1.66	\$1.66	\$2.28	\$3.49	\$5.07	\$7.58	\$11.73	\$15.60	\$26.69	\$29,250	\$45.43	\$20,250	\$31.45
\$50,000	\$1.85	\$1.85	\$2.54	\$3.88	\$5.63	\$8.43	\$13.04	\$17.33	\$29.66	\$32,500	\$50.48	\$22,500	\$34.95
\$55,000	\$2.03	\$2.03	\$2.79	\$4.26	\$6.19	\$9.26	\$14.34	\$19.06	\$32.62	\$35,750	\$55.53	\$24,750	\$38.44
\$60,000	\$2.22	\$2.22	\$3.05	\$4.66	\$6.76	\$10.11	\$15.65	\$20.80	\$35.59	\$39,000	\$60.57	\$27,000	\$41.94
\$65,000	\$2.40	\$2.40	\$3.30	\$5.04	\$7.32	\$10.95	\$16.95	\$22.53	\$38.55	\$42,250	\$65.62	\$29,250	\$45.43
\$70,000	\$2.58	\$2.58	\$3.55	\$5.42	\$7.88	\$11.79	\$18.25	\$24.26	\$41.51	\$45,500	\$70.67	\$31,500	\$48.92
\$75,000	\$2.77	\$2.77	\$3.81	\$5.82	\$8.45	\$12.64	\$19.56	\$26.00	\$44.48	\$48,750	\$75.72	\$33,750	\$52.41
\$80,000	\$2.95	\$2.95	\$4.06	\$6.20	\$9.01	\$13.47	\$20.86	\$27.73	\$47.44	\$52,000	\$80.76	\$36,000	\$55.91
\$85,000	\$3.14	\$3.14	\$4.32	\$6.59	\$9.57	\$14.32	\$22.17	\$29.46	\$50.41	\$55,250	\$85.81	\$38,250	\$59.40
\$90,000	\$3.32	\$3.32	\$4.57	\$6.98	\$10.13	\$15.16	\$23.47	\$31.19	\$53.37	\$58,500	\$90.86	\$40,500	\$62.90
\$95,000	\$3.51	\$3.51	\$4.83	\$7.37	\$10.70	\$16.01	\$24.78	\$32.93	\$56.34	\$61,750	\$95.91	\$42,750	\$66.40
\$100,000	\$3.69	\$3.69	\$5.07	\$7.75	\$11.26	\$16.84	\$26.07	\$34.66	\$59.31	\$65,000	\$100.95	\$45,000	\$69.89
\$105,000	\$3.88	\$3.88	\$5.33	\$8.14	\$11.83	\$17.69	\$27.38	\$36.40	\$62.28	\$68,250	\$106.00	\$47,250	\$73.39
\$110,000	\$4.06	\$4.06	\$5.58	\$8.53	\$12.39	\$18.53	\$28.68	\$38.13	\$65.24	\$71,500	\$111.05	\$49,500	\$76.87
\$115,000	\$4.25	\$4.25	\$5.84	\$8.92	\$12.95	\$19.38	\$29.99	\$39.86	\$68.21	\$74,750	\$116.10	\$51,750	\$80.37
\$120,000	\$4.43	\$4.43	\$6.09	\$9.30	\$13.51	\$20.21	\$31.29	\$41.59	\$71.17	\$78,000	\$121.14	\$54,000	\$83.86
\$125,000	\$4.62	\$4.62	\$6.35	\$9.70	\$14.08	\$21.06	\$32.60	\$43.33	\$74.14	\$81,250	\$126.19	\$56,250	\$87.36
\$130,000	\$4.80	\$4.80	\$6.60	\$10.08	\$14.64	\$21.90	\$33.90	\$45.06	\$77.10	\$84,500	\$131.24	\$58,500	\$90.86
\$135,000	\$4.98	\$4.98	\$6.85	\$10.46	\$15.20	\$22.74	\$35.20	\$46.79	\$80.06	\$87,750	\$136.29	\$60,750	\$94.35
\$140,000	\$5.17	\$5.17	\$7.11	\$10.86	\$15.77	\$23.59	\$36.51	\$48.53	\$83.03	\$91,000	\$141.33	\$63,000	\$97.85
\$145,000	\$5.35	\$5.35	\$7.36	\$11.24	\$16.33	\$24.42	\$37.81	\$50.26	\$85.99	\$94,250	\$146.38	\$65,250	\$101.34
\$150,000	\$5.54	\$5.54	\$7.62	\$11.63	\$16.89	\$25.27	\$39.12	\$51.99	\$88.96	\$97,500	\$151.43	\$67,500	\$104.84
\$155,000	\$5.72	\$5.72	\$7.87	\$12.02	\$17.45	\$26.11	\$40.42	\$53.72	\$91.92	\$100,750	\$156.48	\$69,750	\$108.32
\$160,000	\$5.91	\$5.91	\$8.13	\$12.41	\$18.02	\$26.96	\$41.73	\$55.46	\$94.89	\$104,000	\$161.52	\$72,000	\$111.82
\$165,000	\$6.09	\$6.09	\$8.37	\$12.79	\$18.58	\$27.79	\$43.02	\$57.19	\$97.86	\$107,250	\$166.57	\$74,250	\$115.31
\$170,000	\$6.28	\$6.28	\$8.63	\$13.18	\$19.15	\$28.64	\$44.33	\$58.93	\$100.83	\$110,500	\$171.62	\$76,500	\$118.81
\$175,000	\$6.46	\$6.46	\$8.88	\$13.57	\$19.71	\$29.48	\$45.63	\$60.66	\$103.79	\$113,750	\$176.67	\$78,750	\$122.31
\$180,000	\$6.65	\$6.65	\$9.14	\$13.96	\$20.27	\$30.33	\$46.94	\$62.39	\$106.76	\$117,000	\$181.71	\$81,000	\$125.80
\$185,000	\$6.83	\$6.83	\$9.39	\$14.34	\$20.83	\$31.16	\$48.24	\$64.12	\$109.72	\$120,250	\$186.76	\$83,250	\$129.30
\$190,000	\$7.02	\$7.02	\$9.65	\$14.74	\$21.40	\$32.01	\$49.55	\$65.86	\$112.69	\$123,500	\$191.81	\$85,500	\$132.79
\$195,000	\$7.20	\$7.20	\$9.90	\$15.12	\$21.96	\$32.85	\$50.85	\$67.59	\$115.65	\$126,750	\$196.86	\$87,750	\$136.29

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Voluntary-term life/AD&D - spouse

Estimated spouse bi-weekly premium amounts

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\$200,000	\$7.38	\$7.38	\$10.15	\$15.50	\$22.52	\$33.69	\$52.15	\$69.32	\$118.61	\$130,000	\$201.90	\$90,000	\$139.77

Note: Proof of good health/evidence of insurability is required to apply for benefit amounts greater than those highlighted above.

Child(ren) premium amounts (per family) --Child(ren) are covered until age 26

\$5,000	\$0.46
\$10,000	\$0.92
\$15,000	\$1.38
\$20,000	\$1.85
\$25,000	\$2.31

If your age changes to a different rate band during the guarantee period, your premium will change to reflect the new rate band effective on the next policy anniversary date.

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