

"How much does life insurance cost?"

Use the grids below to find the cost of insurance for yourself, your spouse, and each of your children. These rates are effective 09/01/2008.

Optional Term Life - Employee Weekly 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
0-19	\$0.14	\$0.28	\$0.42	\$0.55	\$0.69	\$0.83	\$0.97	\$1.11	\$1.25	\$1.38	\$1.52	\$1.66	\$1.80
20-24	\$0.14	\$0.28	\$0.42	\$0.55	\$0.69	\$0.83	\$0.97	\$1.11	\$1.25	\$1.38	\$1.52	\$1.66	\$1.80
25-29	\$0.14	\$0.28	\$0.42	\$0.55	\$0.69	\$0.83	\$0.97	\$1.11	\$1.25	\$1.38	\$1.52	\$1.66	\$1.80
30-34	\$0.21	\$0.42	\$0.62	\$0.83	\$1.04	\$1.25	\$1.45	\$1.66	\$1.87	\$2.08	\$2.28	\$2.49	\$2.70
35-39	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$2.10	\$2.40	\$2.70	\$3.00	\$3.30	\$3.60	\$3.90
40-44	\$0.46	\$0.92	\$1.38	\$1.85	\$2.31	\$2.77	\$3.23	\$3.69	\$4.15	\$4.62	\$5.08	\$5.54	\$6.00
45-49	\$0.78	\$1.57	\$2.35	\$3.14	\$3.92	\$4.71	\$5.49	\$6.28	\$7.06	\$7.85	\$8.63	\$9.42	\$10.20
50-54	\$1.38	\$2.77	\$4.15	\$5.54	\$6.92	\$8.31	\$9.69	\$11.08	\$12.46	\$13.85	\$15.23	\$16.62	\$18.00
55-59	\$2.28	\$4.57	\$6.85	\$9.14	\$11.42	\$13.71	\$15.99	\$18.28	\$20.56	\$22.85	\$25.13	\$27.42	\$29.70
60-64	\$3.78	\$7.57	\$11.35	\$15.14	\$18.92	\$22.71	\$26.49	\$30.28	\$34.06	\$37.85	\$41.63	\$45.42	\$49.20
65-69	\$6.00	\$12.00	\$18.00	\$24.00	\$30.00	\$36.00	\$42.00	\$48.00	\$54.00	\$60.00	\$66.00	\$72.00	\$78.00
70-74	\$8.49	\$16.98	\$25.48	\$33.97	\$42.46	\$50.95	\$59.45	\$67.94	\$76.43	\$84.92	\$93.42	\$101.91	\$110.40
75-79	\$13.85	\$27.69	\$41.54	\$55.38	\$69.23	\$83.08	\$96.92	\$110.77	\$124.62	\$138.46	\$152.31	\$166.15	\$180.00
80-84	\$13.85	\$27.69	\$41.54	\$55.38	\$69.23	\$83.08	\$96.92	\$110.77	\$124.62	\$138.46	\$152.31	\$166.15	\$180.00
85-100	\$13.85	\$27.69	\$41.54	\$55.38	\$69.23	\$83.08	\$96.92	\$110.77	\$124.62	\$138.46	\$152.31	\$166.15	\$180.00

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
0-19	\$1.94	\$2.08	\$2.22	\$2.35	\$2.49	\$2.63	\$2.77	\$3.46	\$4.15	\$4.85	\$5.54	\$6.23	\$6.92
20-24	\$1.94	\$2.08	\$2.22	\$2.35	\$2.49	\$2.63	\$2.77	\$3.46	\$4.15	\$4.85	\$5.54	\$6.23	\$6.92
25-29	\$1.94	\$2.08	\$2.22	\$2.35	\$2.49	\$2.63	\$2.77	\$3.46	\$4.15	\$4.85	\$5.54	\$6.23	\$6.92
30-34	\$2.91	\$3.12	\$3.32	\$3.53	\$3.74	\$3.95	\$4.15	\$5.19	\$6.23	\$7.27	\$8.31	\$9.35	\$10.38
35-39	\$4.20	\$4.50	\$4.80	\$5.10	\$5.40	\$5.70	\$6.00	\$7.50	\$9.00	\$10.50	\$12.00	\$13.50	\$15.00
40-44	\$6.46	\$6.92	\$7.38	\$7.85	\$8.31	\$8.77	\$9.23	\$11.54	\$13.85	\$16.15	\$18.46	\$20.77	\$23.08
45-49	\$10.98	\$11.77	\$12.55	\$13.34	\$14.12	\$14.91	\$15.69	\$19.62	\$23.54	\$27.46	\$31.38	\$35.31	\$39.23
50-54	\$19.38	\$20.77	\$22.15	\$23.54	\$24.92	\$26.31	\$27.69	\$34.62	\$41.54	\$48.46	\$55.38	\$62.31	\$69.23
55-59	\$31.98	\$34.27	\$36.55	\$38.84	\$41.12	\$43.41	\$45.69	\$57.12	\$68.54	\$79.96	\$91.38	\$102.81	\$114.23
60-64	\$52.98	\$56.77	\$60.55	\$64.34	\$68.12	\$71.91	\$75.69	\$94.62	\$113.54	\$132.46	\$151.38	\$170.31	\$189.23
65-69	\$84.00	\$90.00	\$96.00	\$102.00	\$108.00	\$114.00	\$120.00	\$150.00	\$180.00	\$210.00	\$240.00	\$270.00	\$300.00
70-74	\$118.89	\$127.38	\$135.88	\$144.37	\$152.86	\$161.35	\$169.85	\$212.31	\$254.77	\$297.23	\$339.69	\$382.15	\$424.62
75-79	\$193.85	\$207.69	\$221.54	\$235.38	\$249.23	\$263.08	\$276.92	\$346.15	\$415.38	\$484.62	\$553.85	\$623.08	\$692.31
80-84	\$193.85	\$207.69	\$221.54	\$235.38	\$249.23	\$263.08	\$276.92	\$346.15	\$415.38	\$484.62	\$553.85	\$623.08	\$692.31
85-100	\$193.85	\$207.69	\$221.54	\$235.38	\$249.23	\$263.08	\$276.92	\$346.15	\$415.38	\$484.62	\$553.85	\$623.08	\$692.31

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

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

Optional Dependent Life - Spouse Weekly Cost per Coverage Amount													
Spouse 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	\$60,000	\$65,000
0-19	\$0.07	\$0.14	\$0.21	\$0.28	\$0.35	\$0.42	\$0.48	\$0.55	\$0.62	\$0.69	\$0.76	\$0.83	\$0.90
20-24	\$0.07	\$0.14	\$0.21	\$0.28	\$0.35	\$0.42	\$0.48	\$0.55	\$0.62	\$0.69	\$0.76	\$0.83	\$0.90
25-29	\$0.07	\$0.14	\$0.21	\$0.28	\$0.35	\$0.42	\$0.48	\$0.55	\$0.62	\$0.69	\$0.76	\$0.83	\$0.90
30-34	\$0.10	\$0.21	\$0.31	\$0.42	\$0.52	\$0.62	\$0.73	\$0.83	\$0.93	\$1.04	\$1.14	\$1.25	\$1.35
35-39	\$0.15	\$0.30	\$0.45	\$0.60	\$0.75	\$0.90	\$1.05	\$1.20	\$1.35	\$1.50	\$1.65	\$1.80	\$1.95
40-44	\$0.23	\$0.46	\$0.69	\$0.92	\$1.15	\$1.38	\$1.62	\$1.85	\$2.08	\$2.31	\$2.54	\$2.77	\$3.00
45-49	\$0.39	\$0.78	\$1.18	\$1.57	\$1.96	\$2.35	\$2.75	\$3.14	\$3.53	\$3.92	\$4.32	\$4.71	\$5.10
50-54	\$0.69	\$1.38	\$2.08	\$2.77	\$3.46	\$4.15	\$4.85	\$5.54	\$6.23	\$6.92	\$7.62	\$8.31	\$9.00
55-59	\$1.14	\$2.28	\$3.43	\$4.57	\$5.71	\$6.85	\$8.00	\$9.14	\$10.28	\$11.42	\$12.57	\$13.71	\$14.85
60-64	\$1.89	\$3.78	\$5.68	\$7.57	\$9.46	\$11.35	\$13.25	\$15.14	\$17.03	\$18.92	\$20.82	\$22.71	\$24.60
65-69	\$3.00	\$6.00	\$9.00	\$12.00	\$15.00	\$18.00	\$21.00	\$24.00	\$27.00	\$30.00	\$33.00	\$36.00	\$39.00
70-74	\$4.25	\$8.49	\$12.74	\$16.98	\$21.23	\$25.48	\$29.72	\$33.97	\$38.22	\$42.46	\$46.71	\$50.95	\$55.20
75-79	\$6.92	\$13.85	\$20.77	\$27.69	\$34.62	\$41.54	\$48.46	\$55.38	\$62.31	\$69.23	\$76.15	\$83.08	\$90.00
80-84	\$6.92	\$13.85	\$20.77	\$27.69	\$34.62	\$41.54	\$48.46	\$55.38	\$62.31	\$69.23	\$76.15	\$83.08	\$90.00
85-100	\$6.92	\$13.85	\$20.77	\$27.69	\$34.62	\$41.54	\$48.46	\$55.38	\$62.31	\$69.23	\$76.15	\$83.08	\$90.00

Spouse rate is based on employee's age													
Age	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
0-19	\$0.97	\$1.04	\$1.11	\$1.18	\$1.25	\$1.32	\$1.38	\$1.73	\$2.08	\$2.42	\$2.77	\$3.12	\$3.46
20-24	\$0.97	\$1.04	\$1.11	\$1.18	\$1.25	\$1.32	\$1.38	\$1.73	\$2.08	\$2.42	\$2.77	\$3.12	\$3.46
25-29	\$0.97	\$1.04	\$1.11	\$1.18	\$1.25	\$1.32	\$1.38	\$1.73	\$2.08	\$2.42	\$2.77	\$3.12	\$3.46
30-34	\$1.45	\$1.56	\$1.66	\$1.77	\$1.87	\$1.97	\$2.08	\$2.60	\$3.12	\$3.63	\$4.15	\$4.67	\$5.19
35-39	\$2.10	\$2.25	\$2.40	\$2.55	\$2.70	\$2.85	\$3.00	\$3.75	\$4.50	\$5.25	\$6.00	\$6.75	\$7.50
40-44	\$3.23	\$3.46	\$3.69	\$3.92	\$4.15	\$4.38	\$4.62	\$5.77	\$6.92	\$8.08	\$9.23	\$10.38	\$11.54
45-49	\$5.49	\$5.88	\$6.28	\$6.67	\$7.06	\$7.45	\$7.85	\$9.81	\$11.77	\$13.73	\$15.69	\$17.65	\$19.62
50-54	\$9.69	\$10.38	\$11.08	\$11.77	\$12.46	\$13.15	\$13.85	\$17.31	\$20.77	\$24.23	\$27.69	\$31.15	\$34.62
55-59	\$15.99	\$17.13	\$18.28	\$19.42	\$20.56	\$21.70	\$22.85	\$28.56	\$34.27	\$39.98	\$45.69	\$51.40	\$57.12
60-64	\$26.49	\$28.38	\$30.28	\$32.17	\$34.06	\$35.95	\$37.85	\$47.31	\$56.77	\$66.23	\$75.69	\$85.15	\$94.62
65-69	\$42.00	\$45.00	\$48.00	\$51.00	\$54.00	\$57.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
70-74	\$59.45	\$63.69	\$67.94	\$72.18	\$76.43	\$80.68	\$84.92	\$106.15	\$127.38	\$148.62	\$169.85	\$191.08	\$212.31
75-79	\$96.92	\$103.85	\$110.77	\$117.69	\$124.62	\$131.54	\$138.46	\$173.08	\$207.69	\$242.31	\$276.92	\$311.54	\$346.15
80-84	\$96.92	\$103.85	\$110.77	\$117.69	\$124.62	\$131.54	\$138.46	\$173.08	\$207.69	\$242.31	\$276.92	\$311.54	\$346.15
85-100	\$96.92	\$103.85	\$110.77	\$117.69	\$124.62	\$131.54	\$138.46	\$173.08	\$207.69	\$242.31	\$276.92	\$311.54	\$346.15

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 Weekly Cost per Coverage Amount				
One premium rate covers all eligible children				
\$2,000	\$4,000	\$6,000	\$8,000	\$10,000
\$0.04	\$0.08	\$0.12	\$0.17	\$0.21

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