

Voluntary Term Life Benefits

You may select a minimum benefit of \$10,000 up to a maximum amount of \$300,000, in \$10,000 increments, rounded down to the next \$1,000.

Payroll Deduction Illustration: 2 Times Per Month Employee Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +
\$10,000	\$0.30	\$0.30	\$0.30	\$0.35	\$0.40	\$0.45	\$0.65	\$0.90	\$1.30	\$2.00	\$2.95	\$4.65	\$4.65
\$20,000	\$0.60	\$0.60	\$0.60	\$0.70	\$0.80	\$0.90	\$1.30	\$1.80	\$2.60	\$4.00	\$5.90	\$9.30	\$9.30
\$30,000	\$0.90	\$0.90	\$0.90	\$1.05	\$1.20	\$1.35	\$1.95	\$2.70	\$3.90	\$6.00	\$8.85	\$13.95	\$13.95
\$40,000	\$1.20	\$1.20	\$1.20	\$1.40	\$1.60	\$1.80	\$2.60	\$3.60	\$5.20	\$8.00	\$11.80	\$18.60	\$18.60
\$50,000	\$1.50	\$1.50	\$1.50	\$1.75	\$2.00	\$2.25	\$3.25	\$4.50	\$6.50	\$10.00	\$14.75	\$23.25	\$23.25
\$60,000	\$1.80	\$1.80	\$1.80	\$2.10	\$2.40	\$2.70	\$3.90	\$5.40	\$7.80	\$12.00	\$17.70	\$27.90	\$27.90
\$70,000	\$2.10	\$2.10	\$2.10	\$2.45	\$2.80	\$3.15	\$4.55	\$6.30	\$9.10	\$14.00	\$20.65	\$32.55	\$32.55
\$80,000	\$2.40	\$2.40	\$2.40	\$2.80	\$3.20	\$3.60	\$5.20	\$7.20	\$10.40	\$16.00	\$23.60	\$37.20	\$37.20
\$90,000	\$2.70	\$2.70	\$2.70	\$3.15	\$3.60	\$4.05	\$5.85	\$8.10	\$11.70	\$18.00	\$26.55	\$41.85	\$41.85
\$100,000	\$3.00	\$3.00	\$3.00	\$3.50	\$4.00	\$4.50	\$6.50	\$9.00	\$13.00	\$20.00	\$29.50	\$46.50	\$46.50
\$110,000	\$3.30	\$3.30	\$3.30	\$3.85	\$4.40	\$4.95	\$7.15	\$9.90	\$14.30	\$22.00	\$32.45	\$51.15	\$51.15
\$120,000	\$3.60	\$3.60	\$3.60	\$4.20	\$4.80	\$5.40	\$7.80	\$10.80	\$15.60	\$24.00	\$35.40	\$55.80	\$55.80
\$130,000	\$3.90	\$3.90	\$3.90	\$4.55	\$5.20	\$5.85	\$8.45	\$11.70	\$16.90	\$26.00	\$38.35	\$60.45	\$60.45
\$140,000	\$4.20	\$4.20	\$4.20	\$4.90	\$5.60	\$6.30	\$9.10	\$12.60	\$18.20	\$28.00	\$41.30	\$65.10	\$65.10
\$150,000	\$4.50	\$4.50	\$4.50	\$5.25	\$6.00	\$6.75	\$9.75	\$13.50	\$19.50	\$30.00	\$44.25	\$69.75	\$69.75
\$160,000	\$4.80	\$4.80	\$4.80	\$5.60	\$6.40	\$7.20	\$10.40	\$14.40	\$20.80	\$32.00	\$47.20	\$74.40	\$74.40
\$170,000	\$5.10	\$5.10	\$5.10	\$5.95	\$6.80	\$7.65	\$11.05	\$15.30	\$22.10	\$34.00	\$50.15	\$79.05	\$79.05
\$180,000	\$5.40	\$5.40	\$5.40	\$6.30	\$7.20	\$8.10	\$11.70	\$16.20	\$23.40	\$36.00	\$53.10	\$83.70	\$83.70
\$190,000	\$5.70	\$5.70	\$5.70	\$6.65	\$7.60	\$8.55	\$12.35	\$17.10	\$24.70	\$38.00	\$56.05	\$88.35	\$88.35
\$200,000	\$6.00	\$6.00	\$6.00	\$7.00	\$8.00	\$9.00	\$13.00	\$18.00	\$26.00	\$40.00	\$59.00	\$93.00	\$93.00
\$210,000	\$6.30	\$6.30	\$6.30	\$7.35	\$8.40	\$9.45	\$13.65	\$18.90	\$27.30	\$42.00	\$61.95	\$97.65	\$97.65
\$220,000	\$6.60	\$6.60	\$6.60	\$7.70	\$8.80	\$9.90	\$14.30	\$19.80	\$28.60	\$44.00	\$64.90	\$102.30	\$102.30
\$230,000	\$6.90	\$6.90	\$6.90	\$8.05	\$9.20	\$10.35	\$14.95	\$20.70	\$29.90	\$46.00	\$67.85	\$106.95	\$106.95
\$240,000	\$7.20	\$7.20	\$7.20	\$8.40	\$9.60	\$10.80	\$15.60	\$21.60	\$31.20	\$48.00	\$70.80	\$111.60	\$111.60
\$250,000	\$7.50	\$7.50	\$7.50	\$8.75	\$10.00	\$11.25	\$16.25	\$22.50	\$32.50	\$50.00	\$73.75	\$116.25	\$116.25
\$260,000	\$7.80	\$7.80	\$7.80	\$9.10	\$10.40	\$11.70	\$16.90	\$23.40	\$33.80	\$52.00	\$76.70	\$120.90	\$120.90
\$270,000	\$8.10	\$8.10	\$8.10	\$9.45	\$10.80	\$12.15	\$17.55	\$24.30	\$35.10	\$54.00	\$79.65	\$125.55	\$125.55
\$280,000	\$8.40	\$8.40	\$8.40	\$9.80	\$11.20	\$12.60	\$18.20	\$25.20	\$36.40	\$56.00	\$82.60	\$130.20	\$130.20
\$290,000	\$8.70	\$8.70	\$8.70	\$10.15	\$11.60	\$13.05	\$18.85	\$26.10	\$37.70	\$58.00	\$85.55	\$134.85	\$134.85
\$300,000	\$9.00	\$9.00	\$9.00	\$10.50	\$12.00	\$13.50	\$19.50	\$27.00	\$39.00	\$60.00	\$88.50	\$139.50	\$139.50

Note: Premiums are based on your age as of 01/01 and amount of coverage chosen.

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\$20,000	\$0.60	\$0.60	\$0.60	\$0.70	\$0.80	\$0.90	\$1.30	\$1.80	\$2.60	\$4.00	\$5.90	\$9.30	\$9.30
\$30,000	\$0.90	\$0.90	\$0.90	\$1.05	\$1.20	\$1.35	\$1.95	\$2.70	\$3.90	\$6.00	\$8.85	\$13.95	\$13.95
\$40,000	\$1.20	\$1.20	\$1.20	\$1.40	\$1.60	\$1.80	\$2.60	\$3.60	\$5.20	\$8.00	\$11.80	\$18.60	\$18.60
\$50,000	\$1.50	\$1.50	\$1.50	\$1.75	\$2.00	\$2.25	\$3.25	\$4.50	\$6.50	\$10.00	\$14.75	\$23.25	\$23.25
\$60,000	\$1.80	\$1.80	\$1.80	\$2.10	\$2.40	\$2.70	\$3.90	\$5.40	\$7.80	\$12.00	\$17.70	\$27.90	\$27.90
\$70,000	\$2.10	\$2.10	\$2.10	\$2.45	\$2.80	\$3.15	\$4.55	\$6.30	\$9.10	\$14.00	\$20.65	\$32.55	\$32.55
\$80,000	\$2.40	\$2.40	\$2.40	\$2.80	\$3.20	\$3.60	\$5.20	\$7.20	\$10.40	\$16.00	\$23.60	\$37.20	\$37.20
\$90,000	\$2.70	\$2.70	\$2.70	\$3.15	\$3.60	\$4.05	\$5.85	\$8.10	\$11.70	\$18.00	\$26.55	\$41.85	\$41.85
\$100,000	\$3.00	\$3.00	\$3.00	\$3.50	\$4.00	\$4.50	\$6.50	\$9.00	\$13.00	\$20.00	\$29.50	\$46.50	\$46.50
\$110,000	\$3.30	\$3.30	\$3.30	\$3.85	\$4.40	\$4.95	\$7.15	\$9.90	\$14.30	\$22.00	\$32.45	\$51.15	\$51.15
\$120,000	\$3.60	\$3.60	\$3.60	\$4.20	\$4.80	\$5.40	\$7.80	\$10.80	\$15.60	\$24.00	\$35.40	\$55.80	\$55.80
\$130,000	\$3.90	\$3.90	\$3.90	\$4.55	\$5.20	\$5.85	\$8.45	\$11.70	\$16.90	\$26.00	\$38.35	\$60.45	\$60.45
\$140,000	\$4.20	\$4.20	\$4.20	\$4.90	\$5.60	\$6.30	\$9.10	\$12.60	\$18.20	\$28.00	\$41.30	\$65.10	\$65.10
\$150,000	\$4.50	\$4.50	\$4.50	\$5.25	\$6.00	\$6.75	\$9.75	\$13.50	\$19.50	\$30.00	\$44.25	\$69.75	\$69.75
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\$280,000	\$8.40	\$8.40	\$8.40	\$9.80	\$11.20	\$12.60	\$18.20	\$25.20	\$36.40	\$56.00	\$82.60	\$130.20	\$130.20
\$290,000	\$8.70	\$8.70	\$8.70	\$10.15	\$11.60	\$13.05	\$18.85	\$26.10	\$37.70	\$58.00	\$85.55	\$134.85	\$134.85
\$300,000	\$9.00	\$9.00	\$9.00	\$10.50	\$12.00	\$13.50	\$19.50	\$27.00	\$39.00	\$60.00	\$88.50	\$139.50	\$139.50

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