



Premium Worksheet - Voluntary Life Insurance

Rates and/or benefits may be changed on a class basis. Rates are based on the employee's age and increase as you enter each new age category.

SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE												
Monthly Premium Amount (Cost per Pay Period – 12/Year)												
Benefit	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.72	\$0.80	\$1.00	\$1.10	\$1.32	\$1.85	\$2.89	\$4.97	\$6.96	\$14.60	\$25.68	\$25.68
\$20,000	\$1.44	\$1.60	\$2.00	\$2.20	\$2.64	\$3.70	\$5.78	\$9.94	\$13.92	\$29.20	\$51.36	\$51.36
\$30,000	\$2.16	\$2.40	\$3.00	\$3.30	\$3.96	\$5.55	\$8.67	\$14.91	\$20.88	\$43.80	\$77.04	\$77.04
\$40,000	\$2.88	\$3.20	\$4.00	\$4.40	\$5.28	\$7.40	\$11.56	\$19.88	\$27.84	\$58.40	\$102.72	\$102.72
\$50,000	\$3.60	\$4.00	\$5.00	\$5.50	\$6.60	\$9.25	\$14.45	\$24.85	\$34.80	\$73.00	\$128.40	\$128.40
\$60,000	\$4.32	\$4.80	\$6.00	\$6.60	\$7.92	\$11.10	\$17.34	\$29.82	\$41.76	\$87.60	\$154.08	\$154.08
\$70,000	\$5.04	\$5.60	\$7.00	\$7.70	\$9.24	\$12.95	\$20.23	\$34.79	\$48.72	\$102.20	\$179.76	\$179.76
\$80,000	\$5.76	\$6.40	\$8.00	\$8.80	\$10.56	\$14.80	\$23.12	\$39.76	\$55.68	\$116.80	\$205.44	\$205.44
\$90,000	\$6.48	\$7.20	\$9.00	\$9.90	\$11.88	\$16.65	\$26.01	\$44.73	\$62.64	\$131.40	\$231.12	\$231.12
\$100,000	\$7.20	\$8.00	\$10.00	\$11.00	\$13.20	\$18.50	\$28.90	\$49.70	\$69.60	\$146.00	\$256.80	\$256.80
\$110,000	\$7.92	\$8.80	\$11.00	\$12.10	\$14.52	\$20.35	\$31.79	\$54.67	\$76.56	\$160.60	\$282.48	\$282.48
\$120,000	\$8.64	\$9.60	\$12.00	\$13.20	\$15.84	\$22.20	\$34.68	\$59.64	\$83.52	\$175.20	\$308.16	\$308.16
\$130,000	\$9.36	\$10.40	\$13.00	\$14.30	\$17.16	\$24.05	\$37.57	\$64.61	\$90.48	\$189.80	\$333.84	\$333.84
\$140,000	\$10.08	\$11.20	\$14.00	\$15.40	\$18.48	\$25.90	\$40.46	\$69.58	\$97.44	\$204.40	\$359.52	\$359.52
\$150,000	\$10.80	\$12.00	\$15.00	\$16.50	\$19.80	\$27.75	\$43.35	\$74.55	\$104.40	\$219.00	\$385.20	\$385.20
\$160,000	\$11.52	\$12.80	\$16.00	\$17.60	\$21.12	\$29.60	\$46.24	\$79.52	\$111.36	\$233.60	\$410.88	\$410.88
\$170,000	\$12.24	\$13.60	\$17.00	\$18.70	\$22.44	\$31.45	\$49.13	\$84.49	\$118.32	\$248.20	\$436.56	\$436.56
\$180,000	\$12.96	\$14.40	\$18.00	\$19.80	\$23.76	\$33.30	\$52.02	\$89.46	\$125.28	\$262.80	\$462.24	\$462.24
\$190,000	\$13.68	\$15.20	\$19.00	\$20.90	\$25.08	\$35.15	\$54.91	\$94.43	\$132.24	\$277.40	\$487.92	\$487.92
\$200,000	\$14.40	\$16.00	\$20.00	\$22.00	\$26.40	\$37.00	\$57.80	\$99.40	\$139.20	\$292.00	\$513.60	\$513.60
\$210,000	\$15.12	\$16.80	\$21.00	\$23.10	\$27.72	\$38.85	\$60.69	\$104.37	\$146.16	\$306.60	\$539.28	\$539.28
\$220,000	\$15.84	\$17.60	\$22.00	\$24.20	\$29.04	\$40.70	\$63.58	\$109.34	\$153.12	\$321.20	\$564.96	\$564.96
\$230,000	\$16.56	\$18.40	\$23.00	\$25.30	\$30.36	\$42.55	\$66.47	\$114.31	\$160.08	\$335.80	\$590.64	\$590.64
\$240,000	\$17.28	\$19.20	\$24.00	\$26.40	\$31.68	\$44.40	\$69.36	\$119.28	\$167.04	\$350.40	\$616.32	\$616.32
\$250,000	\$18.00	\$20.00	\$25.00	\$27.50	\$33.00	\$46.25	\$72.25	\$124.25	\$174.00	\$365.00	\$642.00	\$642.00
\$260,000	\$18.72	\$20.80	\$26.00	\$28.60	\$34.32	\$48.10	\$75.14	\$129.22	\$180.96	\$379.60	\$667.68	\$667.68
\$270,000	\$19.44	\$21.60	\$27.00	\$29.70	\$35.64	\$49.95	\$78.03	\$134.19	\$187.92	\$394.20	\$693.36	\$693.36
\$280,000	\$20.16	\$22.40	\$28.00	\$30.80	\$36.96	\$51.80	\$80.92	\$139.16	\$194.88	\$408.80	\$719.04	\$719.04
\$290,000	\$20.88	\$23.20	\$29.00	\$31.90	\$38.28	\$53.65	\$83.81	\$144.13	\$201.84	\$423.40	\$744.72	\$744.72
\$300,000	\$21.60	\$24.00	\$30.00	\$33.00	\$39.60	\$55.50	\$86.70	\$149.10	\$208.80	\$438.00	\$770.40	\$770.40

\$310,000	\$22.32	\$24.80	\$31.00	\$34.10	\$40.92	\$57.35	\$89.59	\$154.07	\$215.76	\$452.60	\$796.08	\$796.08
\$320,000	\$23.04	\$25.60	\$32.00	\$35.20	\$42.24	\$59.20	\$92.48	\$159.04	\$222.72	\$467.20	\$821.76	\$821.76
\$330,000	\$23.76	\$26.40	\$33.00	\$36.30	\$43.56	\$61.05	\$95.37	\$164.01	\$229.68	\$481.80	\$847.44	\$847.44
\$340,000	\$24.48	\$27.20	\$34.00	\$37.40	\$44.88	\$62.90	\$98.26	\$168.98	\$236.64	\$496.40	\$873.12	\$873.12
\$350,000	\$25.20	\$28.00	\$35.00	\$38.50	\$46.20	\$64.75	\$101.15	\$173.95	\$243.60	\$511.00	\$898.80	\$898.80
\$360,000	\$25.92	\$28.80	\$36.00	\$39.60	\$47.52	\$66.60	\$104.04	\$178.92	\$250.56	\$525.60	\$924.48	\$924.48
\$370,000	\$26.64	\$29.60	\$37.00	\$40.70	\$48.84	\$68.45	\$106.93	\$183.89	\$257.52	\$540.20	\$950.16	\$950.16
\$380,000	\$27.36	\$30.40	\$38.00	\$41.80	\$50.16	\$70.30	\$109.82	\$188.86	\$264.48	\$554.80	\$975.84	\$975.84
\$390,000	\$28.08	\$31.20	\$39.00	\$42.90	\$51.48	\$72.15	\$112.71	\$193.83	\$271.44	\$569.40	\$1,001.52	\$1,001.52
\$400,000	\$28.80	\$32.00	\$40.00	\$44.00	\$52.80	\$74.00	\$115.60	\$198.80	\$278.40	\$584.00	\$1,027.20	\$1,027.20
\$410,000	\$29.52	\$32.80	\$41.00	\$45.10	\$54.12	\$75.85	\$118.49	\$203.77	\$285.36	\$598.60	\$1,052.88	\$1,052.88
\$420,000	\$30.24	\$33.60	\$42.00	\$46.20	\$55.44	\$77.70	\$121.38	\$208.74	\$292.32	\$613.20	\$1,078.56	\$1,078.56
\$430,000	\$30.96	\$34.40	\$43.00	\$47.30	\$56.76	\$79.55	\$124.27	\$213.71	\$299.28	\$627.80	\$1,104.24	\$1,104.24
\$440,000	\$31.68	\$35.20	\$44.00	\$48.40	\$58.08	\$81.40	\$127.16	\$218.68	\$306.24	\$642.40	\$1,129.92	\$1,129.92
\$450,000	\$32.40	\$36.00	\$45.00	\$49.50	\$59.40	\$83.25	\$130.05	\$223.65	\$313.20	\$657.00	\$1,155.60	\$1,155.60
\$460,000	\$33.12	\$36.80	\$46.00	\$50.60	\$60.72	\$85.10	\$132.94	\$228.62	\$320.16	\$671.60	\$1,181.28	\$1,181.28
\$470,000	\$33.84	\$37.60	\$47.00	\$51.70	\$62.04	\$86.95	\$135.83	\$233.59	\$327.12	\$686.20	\$1,206.96	\$1,206.96
\$480,000	\$34.56	\$38.40	\$48.00	\$52.80	\$63.36	\$88.80	\$138.72	\$238.56	\$334.08	\$700.80	\$1,232.64	\$1,232.64
\$490,000	\$35.28	\$39.20	\$49.00	\$53.90	\$64.68	\$90.65	\$141.61	\$243.53	\$341.04	\$715.40	\$1,258.32	\$1,258.32
\$500,000	\$36.00	\$40.00	\$50.00	\$55.00	\$66.00	\$92.50	\$144.50	\$248.50	\$348.00	\$730.00	\$1,284.00	\$1,284.00

SPOUSE SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE
Monthly Premium Amount (Cost per Pay Period – 12/Year)

Benefit	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	\$0.36	\$0.40	\$0.50	\$0.55	\$0.66	\$0.93	\$1.45	\$2.49	\$3.48	\$7.30	\$12.84	\$12.84
\$10,000	\$0.72	\$0.80	\$1.00	\$1.10	\$1.32	\$1.85	\$2.89	\$4.97	\$6.96	\$14.60	\$25.68	\$25.68
\$15,000	\$1.08	\$1.20	\$1.50	\$1.65	\$1.98	\$2.78	\$4.34	\$7.46	\$10.44	\$21.90	\$38.52	\$38.52
\$20,000	\$1.44	\$1.60	\$2.00	\$2.20	\$2.64	\$3.70	\$5.78	\$9.94	\$13.92	\$29.20	\$51.36	\$51.36
\$25,000	\$1.80	\$2.00	\$2.50	\$2.75	\$3.30	\$4.63	\$7.23	\$12.43	\$17.40	\$36.50	\$64.20	\$64.20
\$30,000	\$2.16	\$2.40	\$3.00	\$3.30	\$3.96	\$5.55	\$8.67	\$14.91	\$20.88	\$43.80	\$77.04	\$77.04
\$35,000	\$2.52	\$2.80	\$3.50	\$3.85	\$4.62	\$6.48	\$10.12	\$17.40	\$24.36	\$51.10	\$89.88	\$89.88
\$40,000	\$2.88	\$3.20	\$4.00	\$4.40	\$5.28	\$7.40	\$11.56	\$19.88	\$27.84	\$58.40	\$102.72	\$102.72
\$45,000	\$3.24	\$3.60	\$4.50	\$4.95	\$5.94	\$8.33	\$13.01	\$22.37	\$31.32	\$65.70	\$115.56	\$115.56
\$50,000	\$3.60	\$4.00	\$5.00	\$5.50	\$6.60	\$9.25	\$14.45	\$24.85	\$34.80	\$73.00	\$128.40	\$128.40
\$55,000	\$3.96	\$4.40	\$5.50	\$6.05	\$7.26	\$10.18	\$15.90	\$27.34	\$38.28	\$80.30	\$141.24	\$141.24
\$60,000	\$4.32	\$4.80	\$6.00	\$6.60	\$7.92	\$11.10	\$17.34	\$29.82	\$41.76	\$87.60	\$154.08	\$154.08
\$65,000	\$4.68	\$5.20	\$6.50	\$7.15	\$8.58	\$12.03	\$18.79	\$32.31	\$45.24	\$94.90	\$166.92	\$166.92
\$70,000	\$5.04	\$5.60	\$7.00	\$7.70	\$9.24	\$12.95	\$20.23	\$34.79	\$48.72	\$102.20	\$179.76	\$179.76
\$75,000	\$5.40	\$6.00	\$7.50	\$8.25	\$9.90	\$13.88	\$21.68	\$37.28	\$52.20	\$109.50	\$192.60	\$192.60
\$80,000	\$5.76	\$6.40	\$8.00	\$8.80	\$10.56	\$14.80	\$23.12	\$39.76	\$55.68	\$116.80	\$205.44	\$205.44
\$85,000	\$6.12	\$6.80	\$8.50	\$9.35	\$11.22	\$15.73	\$24.57	\$42.25	\$59.16	\$124.10	\$218.28	\$218.28
\$90,000	\$6.48	\$7.20	\$9.00	\$9.90	\$11.88	\$16.65	\$26.01	\$44.73	\$62.64	\$131.40	\$231.12	\$231.12
\$95,000	\$6.84	\$7.60	\$9.50	\$10.45	\$12.54	\$17.58	\$27.46	\$47.22	\$66.12	\$138.70	\$243.96	\$243.96
\$100,000	\$7.20	\$8.00	\$10.00	\$11.00	\$13.20	\$18.50	\$28.90	\$49.70	\$69.60	\$146.00	\$256.80	\$256.80

CHILD(REN) SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE
Monthly Premium Amount (Cost per Pay Period – 12/Year)

Benefit Amount	Cost For All Children
\$10,000	\$1.90

5962a NS 07/21 Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

The Buck's Got Your Back®

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