Benefit Calculator

24:1 Muni Block [redacted]
Employee Voluntary Life and AD&D Bi-Monthly Premium

K·C·L GROUP BENEFITS

Minimum employee life coverage of $10,000

Employee Guarantee issue amount is $50,000

	Benefit	10,000	20,000	30,000	40,000	50,000	60,000	70,000	80,000	90,000	100,000
Age	Rate per $1000										
00-29	0.102	$0.51	$1.02	$1.53	$2.04	$2.55	$3.06	$3.57	$4.08	$4.59	$5.10
30-34	0.135	$0.68	$1.35	$2.03	$2.70	$3.38	$4.05	$4.73	$5.40	$6.08	$6.75
35-39	0.176	$0.88	$1.76	$2.64	$3.52	$4.40	$5.28	$6.16	$7.04	$7.92	$8.80
40-44	0.238	$1.19	$2.38	$3.57	$4.76	$5.95	$7.14	$8.33	$9.52	$10.71	$11.90
45-49	0.338	$1.69	$3.38	$5.07	$6.76	$8.45	$10.14	$11.83	$13.52	$15.21	$16.90
50-54	0.520	$2.60	$5.20	$7.80	$10.40	$13.00	$15.60	$18.20	$20.80	$23.40	$26.00
55-59	0.776	$3.88	$7.76	$11.64	$15.52	$19.40	$23.28	$27.16	$31.04	$34.92	$38.80
60-64	1.065	$5.33	$10.65	$15.98	$21.30	$26.63	$31.95	$37.28	$42.60	$47.93	$53.25
65-69	1.843	$9.22	$18.43	$27.65	$36.86	$46.08	$55.29	$64.51	$73.72	$82.94	$92.15
70-74	3.156	$15.78	$31.56	$47.34	$63.12	$78.90	$94.68	$110.46	$126.24	$142.02	$157.80
75+	11.577	$57.89	$115.77	$173.66	$231.54	$289.43	$347.31	$405.20	$463.08	$520.97	$578.85

Spouse Voluntary Life and AD&D Premium

Minimum spouse coverage of $5,000

Spouse Guarantee issue amount is $25,000

	Benefit	5,000	10,000	15,000	20,000	25,000	30,000	35,000	40,000	45,000	50,000
Age	Rate per $1000										
00-29	0.102	$0.26	$0.51	$0.77	$1.02	$1.28	$1.53	$1.79	$2.04	$2.30	$2.55
30-34	0.135	$0.34	$0.68	$1.01	$1.35	$1.69	$2.03	$2.36	$2.70	$3.04	$3.38
35-39	0.176	$0.44	$0.88	$1.32	$1.76	$2.20	$2.64	$3.08	$3.52	$3.96	$4.40
40-44	0.238	$0.60	$1.19	$1.79	$2.38	$2.98	$3.57	$4.17	$4.76	$5.36	$5.95
45-49	0.338	$0.85	$1.69	$2.54	$3.38	$4.23	$5.07	$5.92	$6.76	$7.61	$8.45
50-54	0.520	$1.30	$2.60	$3.90	$5.20	$6.50	$7.80	$9.10	$10.40	$11.70	$13.00
55-59	0.776	$1.94	$3.88	$5.82	$7.76	$9.70	$11.64	$13.58	$15.52	$17.46	$19.40
60-64	1.065	$2.66	$5.33	$7.99	$10.65	$13.31	$15.98	$18.64	$21.30	$23.96	$26.63
65-69	1.843	$4.61	$9.22	$13.82	$18.43	$23.04	$27.65	$32.25	$36.86	$41.47	$46.08
70-74	3.156	$7.89	$15.78	$23.67	$31.56	$39.45	$47.34	$55.23	$63.12	$71.01	$78.90
75+	11.577	$28.94	$57.89	$86.83	$115.77	$144.71	$173.66	$202.60	$231.54	$260.48	$289.43

Dependent Child Voluntary Life and AD&D Premium

Benefit	**2,500**	**5,000**	**7,500**	**10,000**
Rate per unit				
0.716	$ 0.36	$ 0.72	$ 1.07	$ 1.43

The payroll deductions are an approximation. Please see your paycheck for actual payroll deductions.
If there is a discrepancy between this handout and your your paycheck stub prevails.