

**INSTRUCTIONS:** Use the rate table provided to calculate your Semi-Monthly premiums. Use age bracket and desired coverage amount columns. Premiums shown in the rate table are Semi-Monthly.

**Supplemental Life and AD&D for Employees**

Monthly Rate		Semi-Monthly Premium Amounts									
Employee Age	\$1,000	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
under 25	\$0.09	\$0.45	\$0.90	\$1.35	\$1.80	\$2.25	\$2.70	\$3.15	\$3.60	\$4.05	\$4.50
25-29	\$0.06	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$2.10	\$2.40	\$2.70	\$3.00
30-34	\$0.07	\$0.35	\$0.70	\$1.05	\$1.40	\$1.75	\$2.10	\$2.45	\$2.80	\$3.15	\$3.50
35-39	\$0.09	\$0.45	\$0.90	\$1.35	\$1.80	\$2.25	\$2.70	\$3.15	\$3.60	\$4.05	\$4.50
40-44	\$0.13	\$0.65	\$1.30	\$1.95	\$2.60	\$3.25	\$3.90	\$4.55	\$5.20	\$5.85	\$6.50
45-49	\$0.19	\$0.95	\$1.90	\$2.85	\$3.80	\$4.75	\$5.70	\$6.65	\$7.60	\$8.55	\$9.50
50-54	\$0.28	\$1.40	\$2.80	\$4.20	\$5.60	\$7.00	\$8.40	\$9.80	\$11.20	\$12.60	\$14.00
55-59	\$0.39	\$1.95	\$3.90	\$5.85	\$7.80	\$9.75	\$11.70	\$13.65	\$15.60	\$17.55	\$19.50
60-64	\$0.54	\$2.70	\$5.40	\$8.10	\$10.80	\$13.50	\$16.20	\$18.90	\$21.60	\$24.30	\$27.00
65-69	\$0.95	\$4.75	\$9.50	\$14.25	\$19.00	\$23.75	\$28.50	\$33.25	\$38.00	\$42.75	\$47.50
70-74	\$1.44	\$7.20	\$14.40	\$21.60	\$28.80	\$36.00	\$43.20	\$50.40	\$57.60	\$64.80	\$72.00
75-79	\$2.31	\$11.55	\$23.10	\$34.65	\$46.20	\$57.75	\$69.30	\$80.85	\$92.40	\$103.95	\$115.50
80+	\$4.13	\$20.65	\$41.30	\$61.95	\$82.60	\$103.25	\$123.90	\$144.55	\$165.20	\$185.85	\$206.50

**Supplemental Life and AD&D for Spouses (rates are based on Employee age)**

Monthly Rate		Semi-Monthly Premium Amounts									
Employee Age	\$1,000	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
under 25	\$0.08	\$0.20	\$0.40	\$0.60	\$0.80	\$1.00	\$1.20	\$1.40	\$1.60	\$1.80	\$2.00
25-29	\$0.06	\$0.15	\$0.30	\$0.45	\$0.60	\$0.75	\$0.90	\$1.05	\$1.20	\$1.35	\$1.50
30-34	\$0.07	\$0.18	\$0.35	\$0.53	\$0.70	\$0.88	\$1.05	\$1.23	\$1.40	\$1.58	\$1.75
35-39	\$0.08	\$0.20	\$0.40	\$0.60	\$0.80	\$1.00	\$1.20	\$1.40	\$1.60	\$1.80	\$2.00
40-44	\$0.11	\$0.28	\$0.55	\$0.83	\$1.10	\$1.38	\$1.65	\$1.93	\$2.20	\$2.48	\$2.75
45-49	\$0.17	\$0.43	\$0.85	\$1.28	\$1.70	\$2.13	\$2.55	\$2.98	\$3.40	\$3.83	\$4.25
50-54	\$0.24	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00
55-59	\$0.33	\$0.83	\$1.65	\$2.48	\$3.30	\$4.13	\$4.95	\$5.78	\$6.60	\$7.43	\$8.25
60-64	\$0.55	\$1.38	\$2.75	\$4.13	\$5.50	\$6.88	\$8.25	\$9.63	\$11.00	\$12.38	\$13.75
65-69	\$0.92	\$2.30	\$4.60	\$6.90	\$9.20	\$11.50	\$13.80	\$16.10	\$18.40	\$20.70	\$23.00
70-74	\$1.48	\$3.70	\$7.40	\$11.10	\$14.80	\$18.50	\$22.20	\$25.90	\$29.60	\$33.30	\$37.00
75-79	\$3.05	\$7.63	\$15.25	\$22.88	\$30.50	\$38.13	\$45.75	\$53.38	\$61.00	\$68.63	\$76.25
80+	\$4.34	\$10.85	\$21.70	\$32.55	\$43.40	\$54.25	\$65.10	\$75.95	\$86.80	\$97.65	\$108.50

**Supplemental Life and AD&D for Child(ren) Rate is based on all children in family**

Monthly Rate		Semi-Monthly Premium Amounts								
Child(ren)	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
Per family unit	\$0.24	\$0.24	\$0.36	\$0.48	\$0.60	\$0.72	\$0.84	\$0.96	\$1.08	\$1.20

<b>Calculations:</b>	<b>Employee Premium</b>	<b>Spouse Premium</b>	<b>Child Premium</b>	<b>Semi-Monthly Premium</b>
		+		+
				=

Initial payroll deduction may be based on the Guarantee Issue. Full volume is not guaranteed, if your selection is over the Guarantee Issue amount stated on the previous page.