

Premium Worksheet



Rates and/or benefits can change. Rates are based on the employee's age and increase as you enter each new age category.

SUPPLEMENTAL TERM LIFE 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	\$0.90	\$0.90	\$0.90	\$1.30	\$2.00	\$3.30	\$5.50	\$9.10	\$12.10	\$19.00	\$33.10	\$56.70
\$20,000	\$1.80	\$1.80	\$1.80	\$2.60	\$4.00	\$6.60	\$11.00	\$18.20	\$24.20	\$38.00	\$66.20	\$113.40
\$30,000	\$2.70	\$2.70	\$2.70	\$3.90	\$6.00	\$9.90	\$16.50	\$27.30	\$36.30	\$57.00	\$99.30	\$170.10
\$40,000	\$3.60	\$3.60	\$3.60	\$5.20	\$8.00	\$13.20	\$22.00	\$36.40	\$48.40	\$76.00	\$132.40	\$226.80
\$50,000	\$4.50	\$4.50	\$4.50	\$6.50	\$10.00	\$16.50	\$27.50	\$45.50	\$60.50	\$95.00	\$165.50	\$283.50
\$60,000	\$5.40	\$5.40	\$5.40	\$7.80	\$12.00	\$19.80	\$33.00	\$54.60	\$72.60	\$114.00	\$198.60	\$340.20
\$70,000	\$6.30	\$6.30	\$6.30	\$9.10	\$14.00	\$23.10	\$38.50	\$63.70	\$84.70	\$133.00	\$231.70	\$396.90
\$80,000	\$7.20	\$7.20	\$7.20	\$10.40	\$16.00	\$26.40	\$44.00	\$72.80	\$96.80	\$152.00	\$264.80	\$453.60
\$90,000	\$8.10	\$8.10	\$8.10	\$11.70	\$18.00	\$29.70	\$49.50	\$81.90	\$108.90	\$171.00	\$297.90	\$510.30
\$100,000	\$9.00	\$9.00	\$9.00	\$13.00	\$20.00	\$33.00	\$55.00	\$91.00	\$121.00	\$190.00	\$331.00	\$567.00
\$110,000	\$9.90	\$9.90	\$9.90	\$14.30	\$22.00	\$36.30	\$60.50	\$100.10	\$133.10	\$209.00	\$364.10	\$623.70
\$120,000	\$10.80	\$10.80	\$10.80	\$15.60	\$24.00	\$39.60	\$66.00	\$109.20	\$145.20	\$228.00	\$397.20	\$680.40
\$130,000	\$11.70	\$11.70	\$11.70	\$16.90	\$26.00	\$42.90	\$71.50	\$118.30	\$157.30	\$247.00	\$430.30	\$737.10
\$140,000	\$12.60	\$12.60	\$12.60	\$18.20	\$28.00	\$46.20	\$77.00	\$127.40	\$169.40	\$266.00	\$463.40	\$793.80
\$150,000	\$13.50	\$13.50	\$13.50	\$19.50	\$30.00	\$49.50	\$82.50	\$136.50	\$181.50	\$285.00	\$496.50	\$850.50
\$160,000	\$14.40	\$14.40	\$14.40	\$20.80	\$32.00	\$52.80	\$88.00	\$145.60	\$193.60	\$304.00	\$529.60	\$907.20
\$170,000	\$15.30	\$15.30	\$15.30	\$22.10	\$34.00	\$56.10	\$93.50	\$154.70	\$205.70	\$323.00	\$562.70	\$963.90
\$180,000	\$16.20	\$16.20	\$16.20	\$23.40	\$36.00	\$59.40	\$99.00	\$163.80	\$217.80	\$342.00	\$595.80	\$1,020.60
\$190,000	\$17.10	\$17.10	\$17.10	\$24.70	\$38.00	\$62.70	\$104.50	\$172.90	\$229.90	\$361.00	\$628.90	\$1,077.30
\$200,000	\$18.00	\$18.00	\$18.00	\$26.00	\$40.00	\$66.00	\$110.00	\$182.00	\$242.00	\$380.00	\$662.00	\$1,134.00
\$210,000	\$18.90	\$18.90	\$18.90	\$27.30	\$42.00	\$69.30	\$115.50	\$191.10	\$254.10	\$399.00	\$695.10	\$1,190.70
\$220,000	\$19.80	\$19.80	\$19.80	\$28.60	\$44.00	\$72.60	\$121.00	\$200.20	\$266.20	\$418.00	\$728.20	\$1,247.40
\$230,000	\$20.70	\$20.70	\$20.70	\$29.90	\$46.00	\$75.90	\$126.50	\$209.30	\$278.30	\$437.00	\$761.30	\$1,304.10
\$240,000	\$21.60	\$21.60	\$21.60	\$31.20	\$48.00	\$79.20	\$132.00	\$218.40	\$290.40	\$456.00	\$794.40	\$1,360.80
\$250,000	\$22.50	\$22.50	\$22.50	\$32.50	\$50.00	\$82.50	\$137.50	\$227.50	\$302.50	\$475.00	\$827.50	\$1,417.50
\$260,000	\$23.40	\$23.40	\$23.40	\$33.80	\$52.00	\$85.80	\$143.00	\$236.60	\$314.60	\$494.00	\$860.60	\$1,474.20
\$270,000	\$24.30	\$24.30	\$24.30	\$35.10	\$54.00	\$89.10	\$148.50	\$245.70	\$326.70	\$513.00	\$893.70	\$1,530.90
\$280,000	\$25.20	\$25.20	\$25.20	\$36.40	\$56.00	\$92.40	\$154.00	\$254.80	\$338.80	\$532.00	\$926.80	\$1,587.60
\$290,000	\$26.10	\$26.10	\$26.10	\$37.70	\$58.00	\$95.70	\$159.50	\$263.90	\$350.90	\$551.00	\$959.90	\$1,644.30
\$300,000	\$27.00	\$27.00	\$27.00	\$39.00	\$60.00	\$99.00	\$165.00	\$273.00	\$363.00	\$570.00	\$993.00	\$1,701.00

SPOUSE SUPPLEMENTAL TERM LIFE INSURANCE												
Monthly Premium Amount (Cost per Pay Period – 12/Year)												
Age	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	\$0.45	\$0.45	\$0.45	\$0.65	\$1.00	\$1.65	\$2.75	\$4.55	\$6.05	\$9.50	\$16.55	\$28.35
\$10,000	\$0.90	\$0.90	\$0.90	\$1.30	\$2.00	\$3.30	\$5.50	\$9.10	\$12.10	\$19.00	\$33.10	\$56.70
\$15,000	\$1.35	\$1.35	\$1.35	\$1.95	\$3.00	\$4.95	\$8.25	\$13.65	\$18.15	\$28.50	\$49.65	\$85.05
\$20,000	\$1.80	\$1.80	\$1.80	\$2.60	\$4.00	\$6.60	\$11.00	\$18.20	\$24.20	\$38.00	\$66.20	\$113.40
\$25,000	\$2.25	\$2.25	\$2.25	\$3.25	\$5.00	\$8.25	\$13.75	\$22.75	\$30.25	\$47.50	\$82.75	\$141.75
\$30,000	\$2.70	\$2.70	\$2.70	\$3.90	\$6.00	\$9.90	\$16.50	\$27.30	\$36.30	\$57.00	\$99.30	\$170.10
\$35,000	\$3.15	\$3.15	\$3.15	\$4.55	\$7.00	\$11.55	\$19.25	\$31.85	\$42.35	\$66.50	\$115.85	\$198.45
\$40,000	\$3.60	\$3.60	\$3.60	\$5.20	\$8.00	\$13.20	\$22.00	\$36.40	\$48.40	\$76.00	\$132.40	\$226.80
\$45,000	\$4.05	\$4.05	\$4.05	\$5.85	\$9.00	\$14.85	\$24.75	\$40.95	\$54.45	\$85.50	\$148.95	\$255.15
\$50,000	\$4.50	\$4.50	\$4.50	\$6.50	\$10.00	\$16.50	\$27.50	\$45.50	\$60.50	\$95.00	\$165.50	\$283.50

CHILD(REN) SUPPLEMENTAL TERM LIFE INSURANCE**Monthly Premium Amount (Cost per Pay Period – 12/Year)**

Benefit Amount	Cost For Each Child	x	Number of Covered Children	=	Cost For All Children	Benefit Amount	Cost For Each Child	x	Number of Covered Children	=	Cost For All Children
\$1,000	\$0.09	x		=		\$6,000	\$0.54	x		=	
\$2,000	\$0.18	x		=		\$7,000	\$0.63	x		=	
\$3,000	\$0.27	x		=		\$8,000	\$0.72	x		=	
\$4,000	\$0.36	x		=		\$9,000	\$0.81	x		=	
\$5,000	\$0.45	x		=		\$10,000	\$0.90	x		=	

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