

# 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. For Spouse Term Life Insurance, rates are based on the spouse's age and increase as your spouse enters each new age category.

<b>VOLUNTARY TERM LIFE INSURANCE</b>												
<b>Semi-monthly Premium Amount (Cost per Pay Period – 24/Year)</b>												
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	\$0.49	\$0.49	\$0.52	\$0.80	\$1.28	\$2.14	\$3.78	\$6.25	\$8.33	\$12.99	\$22.79	\$37.21
\$20,000	\$0.98	\$0.98	\$1.04	\$1.59	\$2.55	\$4.28	\$7.55	\$12.50	\$16.66	\$25.97	\$45.58	\$74.42
\$30,000	\$1.47	\$1.47	\$1.56	\$2.39	\$3.83	\$6.42	\$11.33	\$18.75	\$24.99	\$38.96	\$68.37	\$111.63
\$40,000	\$1.96	\$1.96	\$2.08	\$3.18	\$5.10	\$8.56	\$15.10	\$25.00	\$33.32	\$51.94	\$91.16	\$148.84
\$50,000	\$2.45	\$2.45	\$2.60	\$3.98	\$6.38	\$10.70	\$18.88	\$31.25	\$41.65	\$64.93	\$113.95	\$186.05
\$60,000	\$2.94	\$2.94	\$3.12	\$4.77	\$7.65	\$12.84	\$22.65	\$37.50	\$49.98	\$77.91	\$136.74	\$223.26
\$70,000	\$3.43	\$3.43	\$3.64	\$5.57	\$8.93	\$14.98	\$26.43	\$43.75	\$58.31	\$90.90	\$159.53	\$260.47
\$80,000	\$3.92	\$3.92	\$4.16	\$6.36	\$10.20	\$17.12	\$30.20	\$50.00	\$66.64	\$103.88	\$182.32	\$297.68
\$90,000	\$4.41	\$4.41	\$4.68	\$7.16	\$11.48	\$19.26	\$33.98	\$56.25	\$74.97	\$116.87	\$205.11	\$334.89
\$100,000	\$4.90	\$4.90	\$5.20	\$7.95	\$12.75	\$21.40	\$37.75	\$62.50	\$83.30	\$129.85	\$227.90	\$372.10
\$110,000	\$5.39	\$5.39	\$5.72	\$8.75	\$14.03	\$23.54	\$41.53	\$68.75	\$91.63	\$142.84	\$250.69	\$409.31
\$120,000	\$5.88	\$5.88	\$6.24	\$9.54	\$15.30	\$25.68	\$45.30	\$75.00	\$99.96	\$155.82	\$273.48	\$446.52
\$130,000	\$6.37	\$6.37	\$6.76	\$10.34	\$16.58	\$27.82	\$49.08	\$81.25	\$108.29	\$168.81	\$296.27	\$483.73
\$140,000	\$6.86	\$6.86	\$7.28	\$11.13	\$17.85	\$29.96	\$52.85	\$87.50	\$116.62	\$181.79	\$319.06	\$520.94
\$150,000	\$7.35	\$7.35	\$7.80	\$11.93	\$19.13	\$32.10	\$56.63	\$93.75	\$124.95	\$194.78	\$341.85	\$558.15
\$160,000	\$7.84	\$7.84	\$8.32	\$12.72	\$20.40	\$34.24	\$60.40	\$100.00	\$133.28	\$207.76	\$364.64	\$595.36
\$170,000	\$8.33	\$8.33	\$8.84	\$13.52	\$21.68	\$36.38	\$64.18	\$106.25	\$141.61	\$220.75	\$387.43	\$632.57
\$180,000	\$8.82	\$8.82	\$9.36	\$14.31	\$22.95	\$38.52	\$67.95	\$112.50	\$149.94	\$233.73	\$410.22	\$669.78
\$190,000	\$9.31	\$9.31	\$9.88	\$15.11	\$24.23	\$40.66	\$71.73	\$118.75	\$158.27	\$246.72	\$433.01	\$706.99
\$200,000	\$9.80	\$9.80	\$10.40	\$15.90	\$25.50	\$42.80	\$75.50	\$125.00	\$166.60	\$259.70	\$455.80	\$744.20
\$210,000	\$10.29	\$10.29	\$10.92	\$16.70	\$26.78	\$44.94	\$79.28	\$131.25	\$174.93	\$272.69	\$478.59	\$781.41
\$220,000	\$10.78	\$10.78	\$11.44	\$17.49	\$28.05	\$47.08	\$83.05	\$137.50	\$183.26	\$285.67	\$501.38	\$818.62
\$230,000	\$11.27	\$11.27	\$11.96	\$18.29	\$29.33	\$49.22	\$86.83	\$143.75	\$191.59	\$298.66	\$524.17	\$855.83
\$240,000	\$11.76	\$11.76	\$12.48	\$19.08	\$30.60	\$51.36	\$90.60	\$150.00	\$199.92	\$311.64	\$546.96	\$893.04
\$250,000	\$12.25	\$12.25	\$13.00	\$19.88	\$31.88	\$53.50	\$94.38	\$156.25	\$208.25	\$324.63	\$569.75	\$930.25
\$260,000	\$12.74	\$12.74	\$13.52	\$20.67	\$33.15	\$55.64	\$98.15	\$162.50	\$216.58	\$337.61	\$592.54	\$967.46
\$270,000	\$13.23	\$13.23	\$14.04	\$21.47	\$34.43	\$57.78	\$101.93	\$168.75	\$224.91	\$350.60	\$615.33	\$1,004.67
\$280,000	\$13.72	\$13.72	\$14.56	\$22.26	\$35.70	\$59.92	\$105.70	\$175.00	\$233.24	\$363.58	\$638.12	\$1,041.88
\$290,000	\$14.21	\$14.21	\$15.08	\$23.06	\$36.98	\$62.06	\$109.48	\$181.25	\$241.57	\$376.57	\$660.91	\$1,079.09
\$300,000	\$14.70	\$14.70	\$15.60	\$23.85	\$38.25	\$64.20	\$113.25	\$187.50	\$249.90	\$389.55	\$683.70	\$1,116.30

<b>SPOUSE VOLUNTARY TERM LIFE INSURANCE</b>												
<b>Semi-monthly Premium Amount (Cost per Pay Period – 24/Year)</b>												
Age	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	\$0.49	\$0.49	\$0.52	\$0.80	\$1.28	\$2.14	\$3.78	\$6.25	\$8.33	\$12.99	\$22.79	\$37.21
\$20,000	\$0.98	\$0.98	\$1.04	\$1.59	\$2.55	\$4.28	\$7.55	\$12.50	\$16.66	\$25.97	\$45.58	\$74.42
\$30,000	\$1.47	\$1.47	\$1.56	\$2.39	\$3.83	\$6.42	\$11.33	\$18.75	\$24.99	\$38.96	\$68.37	\$111.63
\$40,000	\$1.96	\$1.96	\$2.08	\$3.18	\$5.10	\$8.56	\$15.10	\$25.00	\$33.32	\$51.94	\$91.16	\$148.84
\$50,000	\$2.45	\$2.45	\$2.60	\$3.98	\$6.38	\$10.70	\$18.88	\$31.25	\$41.65	\$64.93	\$113.95	\$186.05
\$60,000	\$2.94	\$2.94	\$3.12	\$4.77	\$7.65	\$12.84	\$22.65	\$37.50	\$49.98	\$77.91	\$136.74	\$223.26
\$70,000	\$3.43	\$3.43	\$3.64	\$5.57	\$8.93	\$14.98	\$26.43	\$43.75	\$58.31	\$90.90	\$159.53	\$260.47
\$80,000	\$3.92	\$3.92	\$4.16	\$6.36	\$10.20	\$17.12	\$30.20	\$50.00	\$66.64	\$103.88	\$182.32	\$297.68

\$90,000	\$4.41	\$4.41	\$4.68	\$7.16	\$11.48	\$19.26	\$33.98	\$56.25	\$74.97	\$116.87	\$205.11	\$334.89
\$100,000	\$4.90	\$4.90	\$5.20	\$7.95	\$12.75	\$21.40	\$37.75	\$62.50	\$83.30	\$129.85	\$227.90	\$372.10
\$110,000	\$5.39	\$5.39	\$5.72	\$8.75	\$14.03	\$23.54	\$41.53	\$68.75	\$91.63	\$142.84	\$250.69	\$409.31
\$120,000	\$5.88	\$5.88	\$6.24	\$9.54	\$15.30	\$25.68	\$45.30	\$75.00	\$99.96	\$155.82	\$273.48	\$446.52
\$130,000	\$6.37	\$6.37	\$6.76	\$10.34	\$16.58	\$27.82	\$49.08	\$81.25	\$108.29	\$168.81	\$296.27	\$483.73
\$140,000	\$6.86	\$6.86	\$7.28	\$11.13	\$17.85	\$29.96	\$52.85	\$87.50	\$116.62	\$181.79	\$319.06	\$520.94
\$150,000	\$7.35	\$7.35	\$7.80	\$11.93	\$19.13	\$32.10	\$56.63	\$93.75	\$124.95	\$194.78	\$341.85	\$558.15

<b>CHILD(REN) VOLUNTARY TERM LIFE INSURANCE</b>	
<b>Semi-monthly Premium Amount (Cost per Pay Period – 24/Year)</b>	
<b>Benefit Amount</b>	<b>Cost For All Children</b>
\$10,000	\$0.49

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