

Voluntary Term Life Benefits

You may select a minimum benefit of \$10,000 up to a maximum amount of \$500,000, in \$10,000 increments, not to exceed 5 times your annual base salary only, rounded to the next higher \$10,000.

Payroll Deduction Illustration: Weekly Employee Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +
\$10,000	\$0.33	\$0.33	\$0.33	\$0.35	\$0.42	\$0.62	\$0.90	\$1.41	\$2.08	\$2.46	\$3.80	\$8.40	\$8.40
\$20,000	\$0.65	\$0.65	\$0.65	\$0.69	\$0.83	\$1.23	\$1.80	\$2.81	\$4.14	\$4.91	\$7.59	\$16.79	\$16.79
\$30,000	\$0.98	\$0.98	\$0.98	\$1.05	\$1.25	\$1.85	\$2.70	\$4.22	\$6.22	\$7.37	\$11.40	\$25.19	\$25.19
\$40,000	\$1.30	\$1.30	\$1.30	\$1.39	\$1.67	\$2.46	\$3.60	\$5.63	\$8.28	\$9.82	\$15.19	\$33.58	\$33.58
\$50,000	\$1.63	\$1.63	\$1.63	\$1.74	\$2.09	\$3.08	\$4.50	\$7.04	\$10.36	\$12.28	\$18.99	\$41.98	\$41.98
\$60,000	\$1.96	\$1.96	\$1.96	\$2.09	\$2.51	\$3.70	\$5.40	\$8.45	\$12.44	\$14.74	\$22.79	\$50.38	\$50.38
\$70,000	\$2.27	\$2.27	\$2.27	\$2.44	\$2.92	\$4.31	\$6.30	\$9.85	\$14.50	\$17.18	\$26.59	\$58.76	\$58.76
\$80,000	\$2.60	\$2.60	\$2.60	\$2.79	\$3.34	\$4.93	\$7.20	\$11.26	\$16.58	\$19.64	\$30.39	\$67.16	\$67.16
\$90,000	\$2.93	\$2.93	\$2.93	\$3.14	\$3.76	\$5.55	\$8.10	\$12.67	\$18.66	\$22.10	\$34.19	\$75.56	\$75.56
\$100,000	\$3.25	\$3.25	\$3.25	\$3.48	\$4.18	\$6.16	\$9.00	\$14.08	\$20.72	\$24.55	\$37.98	\$83.95	\$83.95
The amounts below require Statement of Insurability form													
\$110,000	\$3.58	\$3.58	\$3.58	\$3.84	\$4.60	\$6.78	\$9.90	\$15.49	\$22.80	\$27.01	\$41.79	\$92.35	\$92.35
\$120,000	\$3.90	\$3.90	\$3.90	\$4.18	\$5.01	\$7.39	\$10.80	\$16.89	\$24.86	\$29.46	\$45.58	\$100.74	\$100.74
\$130,000	\$4.23	\$4.23	\$4.23	\$4.53	\$5.43	\$8.01	\$11.70	\$18.30	\$26.94	\$31.92	\$49.38	\$109.14	\$109.14
\$140,000	\$4.56	\$4.56	\$4.56	\$4.88	\$5.85	\$8.63	\$12.60	\$19.71	\$29.02	\$34.38	\$53.18	\$117.54	\$117.54
\$150,000	\$4.88	\$4.88	\$4.88	\$5.22	\$6.26	\$9.24	\$13.50	\$21.11	\$31.08	\$36.83	\$56.97	\$125.93	\$125.93
\$160,000	\$5.21	\$5.21	\$5.21	\$5.58	\$6.68	\$9.86	\$14.40	\$22.52	\$33.16	\$39.29	\$60.78	\$134.33	\$134.33
\$170,000	\$5.54	\$5.54	\$5.54	\$5.93	\$7.11	\$10.48	\$15.30	\$23.94	\$35.24	\$41.75	\$64.58	\$142.73	\$142.73
\$180,000	\$5.86	\$5.86	\$5.86	\$6.27	\$7.52	\$11.09	\$16.20	\$25.34	\$37.30	\$44.20	\$68.37	\$151.12	\$151.12
\$190,000	\$6.18	\$6.18	\$6.18	\$6.62	\$7.94	\$11.71	\$17.10	\$26.75	\$39.38	\$46.65	\$72.17	\$159.51	\$159.51
\$200,000	\$6.50	\$6.50	\$6.50	\$6.97	\$8.35	\$12.32	\$18.00	\$28.15	\$41.44	\$49.10	\$75.97	\$167.90	\$167.90
\$210,000	\$6.83	\$6.83	\$6.83	\$7.32	\$8.77	\$12.94	\$18.90	\$29.56	\$43.52	\$51.56	\$79.77	\$176.30	\$176.30
\$220,000	\$7.16	\$7.16	\$7.16	\$7.67	\$9.19	\$13.56	\$19.80	\$30.97	\$45.60	\$54.02	\$83.57	\$184.70	\$184.70
\$230,000	\$7.48	\$7.48	\$7.48	\$8.01	\$9.60	\$14.17	\$20.70	\$32.37	\$47.66	\$56.47	\$87.36	\$193.09	\$193.09
\$240,000	\$7.81	\$7.81	\$7.81	\$8.37	\$10.03	\$14.79	\$21.60	\$33.79	\$49.74	\$58.93	\$91.17	\$201.49	\$201.49
\$250,000	\$8.14	\$8.14	\$8.14	\$8.72	\$10.45	\$15.41	\$22.51	\$35.20	\$51.82	\$61.39	\$94.97	\$209.89	\$209.89
\$260,000	\$8.46	\$8.46	\$8.46	\$9.06	\$10.86	\$16.02	\$23.40	\$36.60	\$53.88	\$63.84	\$98.76	\$218.28	\$218.28
\$270,000	\$8.79	\$8.79	\$8.79	\$9.41	\$11.28	\$16.64	\$24.30	\$38.01	\$55.96	\$66.30	\$102.56	\$226.68	\$226.68
\$280,000	\$9.11	\$9.11	\$9.11	\$9.75	\$11.69	\$17.25	\$25.20	\$39.41	\$58.02	\$68.75	\$106.35	\$235.07	\$235.07
\$290,000	\$9.44	\$9.44	\$9.44	\$10.11	\$12.11	\$17.87	\$26.10	\$40.82	\$60.10	\$71.21	\$110.16	\$243.47	\$243.47
\$300,000	\$9.77	\$9.77	\$9.77	\$10.46	\$12.54	\$18.49	\$27.00	\$42.24	\$62.18	\$73.67	\$113.96	\$251.87	\$251.87
\$310,000	\$10.09	\$10.09	\$10.09	\$10.80	\$12.95	\$19.10	\$27.90	\$43.64	\$64.24	\$76.12	\$117.75	\$260.26	\$260.26
\$320,000	\$10.41	\$10.41	\$10.41	\$11.15	\$13.37	\$19.72	\$28.80	\$45.05	\$66.32	\$78.57	\$121.55	\$268.65	\$268.65
\$330,000	\$10.73	\$10.73	\$10.73	\$11.50	\$13.78	\$20.33	\$29.70	\$46.45	\$68.38	\$81.02	\$125.35	\$277.04	\$277.04
\$340,000	\$11.06	\$11.06	\$11.06	\$11.85	\$14.20	\$20.95	\$30.60	\$47.86	\$70.46	\$83.48	\$129.15	\$285.44	\$285.44
\$350,000	\$11.39	\$11.39	\$11.39	\$12.20	\$14.62	\$21.57	\$31.50	\$49.27	\$72.54	\$85.94	\$132.95	\$293.84	\$293.84
\$360,000	\$11.71	\$11.71	\$11.71	\$12.54	\$15.03	\$22.18	\$32.40	\$50.67	\$74.60	\$88.39	\$136.74	\$302.23	\$302.23
\$370,000	\$12.04	\$12.04	\$12.04	\$12.90	\$15.46	\$22.80	\$33.30	\$52.09	\$76.68	\$90.85	\$140.55	\$310.63	\$310.63
\$380,000	\$12.37	\$12.37	\$12.37	\$13.25	\$15.88	\$23.42	\$34.20	\$53.50	\$78.76	\$93.31	\$144.35	\$319.03	\$319.03

Note: Premiums are based on your age as of 01/01 and amount of coverage chosen.

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Payroll Deduction Illustration: Weekly Employee Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +
\$390,000	\$12.69	\$12.69	\$12.69	\$13.59	\$16.29	\$24.03	\$35.10	\$54.90	\$80.82	\$95.76	\$148.14	\$327.42	\$327.42
\$400,000	\$13.02	\$13.02	\$13.02	\$13.94	\$16.71	\$24.65	\$36.00	\$56.31	\$82.90	\$98.22	\$151.94	\$335.82	\$335.82
\$410,000	\$13.34	\$13.34	\$13.34	\$14.28	\$17.12	\$25.26	\$36.90	\$57.71	\$84.96	\$100.67	\$155.73	\$344.21	\$344.21
\$420,000	\$13.67	\$13.67	\$13.67	\$14.64	\$17.54	\$25.88	\$37.80	\$59.12	\$87.04	\$103.13	\$159.54	\$352.61	\$352.61
\$430,000	\$14.00	\$14.00	\$14.00	\$14.99	\$17.96	\$26.50	\$38.70	\$60.53	\$89.12	\$105.59	\$163.34	\$361.01	\$361.01
\$440,000	\$14.31	\$14.31	\$14.31	\$15.33	\$18.38	\$27.11	\$39.60	\$61.94	\$91.18	\$108.03	\$167.13	\$369.39	\$369.39
\$450,000	\$14.64	\$14.64	\$14.64	\$15.68	\$18.80	\$27.73	\$40.50	\$63.35	\$93.26	\$110.49	\$170.93	\$377.79	\$377.79
\$460,000	\$14.97	\$14.97	\$14.97	\$16.04	\$19.22	\$28.35	\$41.40	\$64.76	\$95.34	\$112.95	\$174.74	\$386.19	\$386.19
\$470,000	\$15.29	\$15.29	\$15.29	\$16.38	\$19.63	\$28.96	\$42.30	\$66.16	\$97.40	\$115.40	\$178.53	\$394.58	\$394.58
\$480,000	\$15.62	\$15.62	\$15.62	\$16.73	\$20.05	\$29.58	\$43.20	\$67.57	\$99.48	\$117.86	\$182.33	\$402.98	\$402.98
\$490,000	\$15.94	\$15.94	\$15.94	\$17.07	\$20.46	\$30.19	\$44.10	\$68.97	\$101.54	\$120.31	\$186.12	\$411.37	\$411.37
\$500,000	\$16.27	\$16.27	\$16.27	\$17.43	\$20.89	\$30.81	\$45.00	\$70.39	\$103.62	\$122.77	\$189.93	\$419.77	\$419.77

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