

Premium Worksheet



Rates and/or benefits may be changed on a class basis. Rates are based on the employee's age and increase as you enter each new age category.

VOLUNTARY 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	\$0.60	\$0.60	\$0.68	\$0.73	\$1.01	\$1.42	\$2.42	\$4.17	\$6.41	\$9.01	\$12.71	\$19.86
\$20,000	\$1.20	\$1.20	\$1.36	\$1.46	\$2.02	\$2.84	\$4.84	\$8.34	\$12.82	\$18.02	\$25.42	\$39.72
\$30,000	\$1.80	\$1.80	\$2.04	\$2.19	\$3.03	\$4.26	\$7.26	\$12.51	\$19.23	\$27.03	\$38.13	\$59.58
\$40,000	\$2.40	\$2.40	\$2.72	\$2.92	\$4.04	\$5.68	\$9.68	\$16.68	\$25.64	\$36.04	\$50.84	\$79.44
\$50,000	\$3.00	\$3.00	\$3.40	\$3.65	\$5.05	\$7.10	\$12.10	\$20.85	\$32.05	\$45.05	\$63.55	\$99.30
\$60,000	\$3.60	\$3.60	\$4.08	\$4.38	\$6.06	\$8.52	\$14.52	\$25.02	\$38.46	\$54.06	\$76.26	\$119.16
\$70,000	\$4.20	\$4.20	\$4.76	\$5.11	\$7.07	\$9.94	\$16.94	\$29.19	\$44.87	\$63.07	\$88.97	\$139.02
\$80,000	\$4.80	\$4.80	\$5.44	\$5.84	\$8.08	\$11.36	\$19.36	\$33.36	\$51.28	\$72.08	\$101.68	\$158.88
\$90,000	\$5.40	\$5.40	\$6.12	\$6.57	\$9.09	\$12.78	\$21.78	\$37.53	\$57.69	\$81.09	\$114.39	\$178.74
\$100,000	\$6.00	\$6.00	\$6.80	\$7.30	\$10.10	\$14.20	\$24.20	\$41.70	\$64.10	\$90.10	\$127.10	\$198.60
\$110,000	\$6.60	\$6.60	\$7.48	\$8.03	\$11.11	\$15.62	\$26.62	\$45.87	\$70.51	\$99.11	\$139.81	\$218.46
\$120,000	\$7.20	\$7.20	\$8.16	\$8.76	\$12.12	\$17.04	\$29.04	\$50.04	\$76.92	\$108.12	\$152.52	\$238.32
\$130,000	\$7.80	\$7.80	\$8.84	\$9.49	\$13.13	\$18.46	\$31.46	\$54.21	\$83.33	\$117.13	\$165.23	\$258.18
\$140,000	\$8.40	\$8.40	\$9.52	\$10.22	\$14.14	\$19.88	\$33.88	\$58.38	\$89.74	\$126.14	\$177.94	\$278.04
\$150,000	\$9.00	\$9.00	\$10.20	\$10.95	\$15.15	\$21.30	\$36.30	\$62.55	\$96.15	\$135.15	\$190.65	\$297.90
\$160,000	\$9.60	\$9.60	\$10.88	\$11.68	\$16.16	\$22.72	\$38.72	\$66.72	\$102.56	\$144.16	\$203.36	\$317.76
\$170,000	\$10.20	\$10.20	\$11.56	\$12.41	\$17.17	\$24.14	\$41.14	\$70.89	\$108.97	\$153.17	\$216.07	\$337.62
\$180,000	\$10.80	\$10.80	\$12.24	\$13.14	\$18.18	\$25.56	\$43.56	\$75.06	\$115.38	\$162.18	\$228.78	\$357.48
\$190,000	\$11.40	\$11.40	\$12.92	\$13.87	\$19.19	\$26.98	\$45.98	\$79.23	\$121.79	\$171.19	\$241.49	\$377.34
\$200,000	\$12.00	\$12.00	\$13.60	\$14.60	\$20.20	\$28.40	\$48.40	\$83.40	\$128.20	\$180.20	\$254.20	\$397.20
\$210,000	\$12.60	\$12.60	\$14.28	\$15.33	\$21.21	\$29.82	\$50.82	\$87.57	\$134.61	\$189.21	\$266.91	\$417.06
\$220,000	\$13.20	\$13.20	\$14.96	\$16.06	\$22.22	\$31.24	\$53.24	\$91.74	\$141.02	\$198.22	\$279.62	\$436.92
\$230,000	\$13.80	\$13.80	\$15.64	\$16.79	\$23.23	\$32.66	\$55.66	\$95.91	\$147.43	\$207.23	\$292.33	\$456.78
\$240,000	\$14.40	\$14.40	\$16.32	\$17.52	\$24.24	\$34.08	\$58.08	\$100.08	\$153.84	\$216.24	\$305.04	\$476.64
\$250,000	\$15.00	\$15.00	\$17.00	\$18.25	\$25.25	\$35.50	\$60.50	\$104.25	\$160.25	\$225.25	\$317.75	\$496.50
\$260,000	\$15.60	\$15.60	\$17.68	\$18.98	\$26.26	\$36.92	\$62.92	\$108.42	\$166.66	\$234.26	\$330.46	\$516.36
\$270,000	\$16.20	\$16.20	\$18.36	\$19.71	\$27.27	\$38.34	\$65.34	\$112.59	\$173.07	\$243.27	\$343.17	\$536.22
\$280,000	\$16.80	\$16.80	\$19.04	\$20.44	\$28.28	\$39.76	\$67.76	\$116.76	\$179.48	\$252.28	\$355.88	\$556.08
\$290,000	\$17.40	\$17.40	\$19.72	\$21.17	\$29.29	\$41.18	\$70.18	\$120.93	\$185.89	\$261.29	\$368.59	\$575.94
\$300,000	\$18.00	\$18.00	\$20.40	\$21.90	\$30.30	\$42.60	\$72.60	\$125.10	\$192.30	\$270.30	\$381.30	\$595.80

SPOUSE VOLUNTARY 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+
\$5,000	\$0.30	\$0.30	\$0.34	\$0.37	\$0.51	\$0.71	\$1.21	\$2.09	\$3.21	\$4.51	\$6.36	\$9.93
\$10,000	\$0.60	\$0.60	\$0.68	\$0.73	\$1.01	\$1.42	\$2.42	\$4.17	\$6.41	\$9.01	\$12.71	\$19.86
\$15,000	\$0.90	\$0.90	\$1.02	\$1.10	\$1.52	\$2.13	\$3.63	\$6.26	\$9.62	\$13.52	\$19.07	\$29.79
\$20,000	\$1.20	\$1.20	\$1.36	\$1.46	\$2.02	\$2.84	\$4.84	\$8.34	\$12.82	\$18.02	\$25.42	\$39.72
\$25,000	\$1.50	\$1.50	\$1.70	\$1.83	\$2.53	\$3.55	\$6.05	\$10.43	\$16.03	\$22.53	\$31.78	\$49.65
\$30,000	\$1.80	\$1.80	\$2.04	\$2.19	\$3.03	\$4.26	\$7.26	\$12.51	\$19.23	\$27.03	\$38.13	\$59.58
\$35,000	\$2.10	\$2.10	\$2.38	\$2.56	\$3.54	\$4.97	\$8.47	\$14.60	\$22.44	\$31.54	\$44.49	\$69.51
\$40,000	\$2.40	\$2.40	\$2.72	\$2.92	\$4.04	\$5.68	\$9.68	\$16.68	\$25.64	\$36.04	\$50.84	\$79.44
\$45,000	\$2.70	\$2.70	\$3.06	\$3.29	\$4.55	\$6.39	\$10.89	\$18.77	\$28.85	\$40.55	\$57.20	\$89.37
\$50,000	\$3.00	\$3.00	\$3.40	\$3.65	\$5.05	\$7.10	\$12.10	\$20.85	\$32.05	\$45.05	\$63.55	\$99.30

\$55,000	\$3.30	\$3.30	\$3.74	\$4.02	\$5.56	\$7.81	\$13.31	\$22.94	\$35.26	\$49.56	\$69.91	\$109.23
\$60,000	\$3.60	\$3.60	\$4.08	\$4.38	\$6.06	\$8.52	\$14.52	\$25.02	\$38.46	\$54.06	\$76.26	\$119.16
\$65,000	\$3.90	\$3.90	\$4.42	\$4.75	\$6.57	\$9.23	\$15.73	\$27.11	\$41.67	\$58.57	\$82.62	\$129.09
\$70,000	\$4.20	\$4.20	\$4.76	\$5.11	\$7.07	\$9.94	\$16.94	\$29.19	\$44.87	\$63.07	\$88.97	\$139.02
\$75,000	\$4.50	\$4.50	\$5.10	\$5.48	\$7.58	\$10.65	\$18.15	\$31.28	\$48.08	\$67.58	\$95.33	\$148.95
\$80,000	\$4.80	\$4.80	\$5.44	\$5.84	\$8.08	\$11.36	\$19.36	\$33.36	\$51.28	\$72.08	\$101.68	\$158.88
\$85,000	\$5.10	\$5.10	\$5.78	\$6.21	\$8.59	\$12.07	\$20.57	\$35.45	\$54.49	\$76.59	\$108.04	\$168.81
\$90,000	\$5.40	\$5.40	\$6.12	\$6.57	\$9.09	\$12.78	\$21.78	\$37.53	\$57.69	\$81.09	\$114.39	\$178.74
\$95,000	\$5.70	\$5.70	\$6.46	\$6.94	\$9.60	\$13.49	\$22.99	\$39.62	\$60.90	\$85.60	\$120.75	\$188.67
\$100,000	\$6.00	\$6.00	\$6.80	\$7.30	\$10.10	\$14.20	\$24.20	\$41.70	\$64.10	\$90.10	\$127.10	\$198.60
\$105,000	\$6.30	\$6.30	\$7.14	\$7.67	\$10.61	\$14.91	\$25.41	\$43.79	\$67.31	\$94.61	\$133.46	\$208.53
\$110,000	\$6.60	\$6.60	\$7.48	\$8.03	\$11.11	\$15.62	\$26.62	\$45.87	\$70.51	\$99.11	\$139.81	\$218.46
\$115,000	\$6.90	\$6.90	\$7.82	\$8.40	\$11.62	\$16.33	\$27.83	\$47.96	\$73.72	\$103.62	\$146.17	\$228.39
\$120,000	\$7.20	\$7.20	\$8.16	\$8.76	\$12.12	\$17.04	\$29.04	\$50.04	\$76.92	\$108.12	\$152.52	\$238.32
\$125,000	\$7.50	\$7.50	\$8.50	\$9.13	\$12.63	\$17.75	\$30.25	\$52.13	\$80.13	\$112.63	\$158.88	\$248.25
\$130,000	\$7.80	\$7.80	\$8.84	\$9.49	\$13.13	\$18.46	\$31.46	\$54.21	\$83.33	\$117.13	\$165.23	\$258.18
\$135,000	\$8.10	\$8.10	\$9.18	\$9.86	\$13.64	\$19.17	\$32.67	\$56.30	\$86.54	\$121.64	\$171.59	\$268.11
\$140,000	\$8.40	\$8.40	\$9.52	\$10.22	\$14.14	\$19.88	\$33.88	\$58.38	\$89.74	\$126.14	\$177.94	\$278.04
\$145,000	\$8.70	\$8.70	\$9.86	\$10.59	\$14.65	\$20.59	\$35.09	\$60.47	\$92.95	\$130.65	\$184.30	\$287.97
\$150,000	\$9.00	\$9.00	\$10.20	\$10.95	\$15.15	\$21.30	\$36.30	\$62.55	\$96.15	\$135.15	\$190.65	\$297.90

CHILD(REN) VOLUNTARY TERM LIFE INSURANCE			
Monthly Premium Amount (Cost per Pay Period – 12/Year)			
Benefit Amount	Cost For All Children	Benefit Amount	Cost For All Children
\$5,000	\$0.93	\$15,000	\$2.79
\$10,000	\$1.86		

5962a NS 07/21 Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

The Buck’s Got Your Back®

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