

Monthly cost of coverage

Please note, rates increase with age.

Optional life - employee, retiree and spouse	
Age	Rate/\$1,000
34 and under	\$0.05
35-39	0.06
40-44	0.08
45-49	0.14
50-54	0.20
55-59	0.33
60-64	0.59
65-69	1.06
70 and over	2.06

Child term life One premium provides coverage for all eligible children		
Option	Coverage amount	Rate
1	\$10,000	\$0.80
2	\$10,000	0.80
3	\$20,000	1.60
4	\$30,000	2.40

All rates are subject to change.



Here's the easy math to your monthly premium:

$$\begin{aligned}
 &\text{Total coverage you need } \$ \underline{\hspace{2cm}} \\
 &\quad \div 1,000 \$ \underline{\hspace{2cm}} \\
 &\quad \times \text{your rate } \$ \underline{\hspace{2cm}} \\
 &\quad \quad \quad = \\
 &\text{Monthly premium } \$ \underline{\hspace{2cm}}
 \end{aligned}$$

How much life insurance do I need?

Check out our life insurance calculator at LifeBenefits.com/insuranceneeds