Voluntary Life Cost Illustration:

To determine the most appropriate level of coverage, as a rule of thumb, you should consider about 6 - 10 times your annual income, factoring in projected costs to help maintain your family's current life style.

Bi-weekly premiums displayed. Cost of AD&D is included.

Policy Election Amount	Policy Election Cost Per Age Bracket								
Employee	< 30	30–34	35–39	40–44	45–49	50–54	55–59	60–64	65–69†
$10,000	$.64	$.68	$.93	$1.33	$1.99	$2.93	$4.69	$7.31	$11.19
$20,000	$1.27	$1.36	$1.86	$2.67	$3.99	$5.85	$9.37	$14.62	$22.39
$30,000	$1.91	$2.04	$2.78	$4.00	$5.98	$8.78	$14.05	$21.93	$33.58
$40,000	$2.55	$2.71	$3.71	$5.34	$7.98	$11.71	$18.74	$29.24	$44.77
$50,000	$3.19	$3.39	$4.64	$6.67	$9.97	$14.63	$23.42	$36.55	$55.96
$60,000	$3.82	$4.07	$5.57	$8.00	$11.96	$17.56	$28.11	$43.87	$67.15
$70,000	$4.46	$4.75	$6.49	$9.34	$13.96	$20.48	$32.79	$51.18	$78.35
$80,000	$5.10	$5.43	$7.42	$10.67	$15.95	$23.41	$37.48	$58.49	$89.54
$90,000	$5.73	$6.11	$8.35	$12.01	$17.95	$26.34	$42.16	$65.80	$100.73
$100,000	$6.37	$6.79	$9.28	$13.34	$19.94	$29.26	$46.85	$73.11	$111.92
Policy Election Amount Up to 50% of Employee Amount to a maximum $50,000									
Spouse									
$5,000	$.32	$.34	$.46	$.67	$1.00	$1.46	$2.34	$3.66	$5.60
$10,000	$.64	$.68	$.93	$1.33	$1.99	$2.93	$4.69	$7.31	$11.19
$15,000	$.96	$1.02	$1.39	$2.00	$2.99	$4.39	$7.03	$10.97	$16.79
$20,000	$1.27	$1.36	$1.86	$2.67	$3.99	$5.85	$9.37	$14.62	$22.39
$25,000	$1.59	$1.70	$2.32	$3.34	$4.99	$7.32	$11.71	$18.28	$27.98
$30,000	$1.91	$2.04	$2.78	$4.00	$5.98	$8.78	$14.05	$21.93	$33.58
$35,000	$2.23	$2.38	$3.25	$4.67	$6.98	$10.24	$16.40	$25.59	$39.17
$40,000	$2.55	$2.71	$3.71	$5.34	$7.98	$11.71	$18.74	$29.24	$44.77
$45,000	$2.87	$3.05	$4.18	$6.00	$8.97	$13.17	$21.08	$32.90	$50.37
$50,000	$3.19	$3.39	$4.64	$6.67	$9.97	$14.63	$23.42	$36.55	$55.96
Policy Election Amount									
Child(ren)									
$1,000	$0.10	$0.10	$0.10	$0.10	$0.10	$0.10	$0.10	$0.10	$0.10
$2,000	$0.19	$0.19	$0.19	$0.19	$0.19	$0.19	$0.19	$0.19	$0.19
$3,000	$0.29	$0.29	$0.29	$0.29	$0.29	$0.29	$0.29	$0.29	$0.29
$4,000	$0.38	$0.38	$0.38	$0.38	$0.38	$0.38	$0.38	$0.38	$0.38
$5,000	$0.48	$0.48	$0.48	$0.48	$0.48	$0.48	$0.48	$0.48	$0.48