

How Much Does Life Insurance Cost?

Use the grids below to find the cost of insurance for yourself.

Optional Term Life - Employee Monthly Cost per Coverage Amount												
Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000
0-24	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00	\$6.60	\$7.20
25-29	\$0.72	\$1.44	\$2.16	\$2.88	\$3.60	\$4.32	\$5.04	\$5.76	\$6.48	\$7.20	\$7.92	\$8.64
30-34	\$0.96	\$1.92	\$2.88	\$3.84	\$4.80	\$5.76	\$6.72	\$7.68	\$8.64	\$9.60	\$10.56	\$11.52
35-39	\$1.08	\$2.16	\$3.24	\$4.32	\$5.40	\$6.48	\$7.56	\$8.64	\$9.72	\$10.80	\$11.88	\$12.96
40-44	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00	\$7.20	\$8.40	\$9.60	\$10.80	\$12.00	\$13.20	\$14.40
45-49	\$1.79	\$3.58	\$5.37	\$7.16	\$8.95	\$10.74	\$12.53	\$14.32	\$16.11	\$17.90	\$19.69	\$21.48
50-54	\$2.75	\$5.50	\$8.25	\$11.00	\$13.75	\$16.50	\$19.25	\$22.00	\$24.75	\$27.50	\$30.25	\$33.00
55-59	\$5.14	\$10.28	\$15.42	\$20.56	\$25.70	\$30.84	\$35.98	\$41.12	\$46.26	\$51.40	\$56.54	\$61.68
60-64	\$7.90	\$15.80	\$23.70	\$31.60	\$39.50	\$47.40	\$55.30	\$63.20	\$71.10	\$79.00	\$86.90	\$94.80
65-69	\$15.19	\$30.38	\$45.57	\$60.76	\$75.95	\$91.14	\$106.33	\$121.52	\$136.71	\$151.90	\$167.09	\$182.28
70-74	\$24.64	\$49.28	\$73.92	\$98.56	\$123.20	\$147.84	\$172.48	\$197.12	\$221.76	\$246.40	\$271.04	\$295.68
75-100	\$24.64	\$49.28	\$73.92	\$98.56	\$123.20	\$147.84	\$172.48	\$197.12	\$221.76	\$246.40	\$271.04	\$295.68

Age	\$130,000	\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000
0-24	\$7.80	\$8.40	\$9.00	\$9.60	\$10.20	\$10.80	\$11.40	\$12.00	\$15.00	\$18.00	\$21.00	\$24.00
25-29	\$9.36	\$10.08	\$10.80	\$11.52	\$12.24	\$12.96	\$13.68	\$14.40	\$18.00	\$21.60	\$25.20	\$28.80
30-34	\$12.48	\$13.44	\$14.40	\$15.36	\$16.32	\$17.28	\$18.24	\$19.20	\$24.00	\$28.80	\$33.60	\$38.40
35-39	\$14.04	\$15.12	\$16.20	\$17.28	\$18.36	\$19.44	\$20.52	\$21.60	\$27.00	\$32.40	\$37.80	\$43.20
40-44	\$15.60	\$16.80	\$18.00	\$19.20	\$20.40	\$21.60	\$22.80	\$24.00	\$30.00	\$36.00	\$42.00	\$48.00
45-49	\$23.27	\$25.06	\$26.85	\$28.64	\$30.43	\$32.22	\$34.01	\$35.80	\$44.75	\$53.70	\$62.65	\$71.60
50-54	\$35.75	\$38.50	\$41.25	\$44.00	\$46.75	\$49.50	\$52.25	\$55.00	\$68.75	\$82.50	\$96.25	\$110.00
55-59	\$66.82	\$71.96	\$77.10	\$82.24	\$87.38	\$92.52	\$97.66	\$102.80	\$128.50	\$154.20	\$179.90	\$205.60
60-64	\$102.70	\$110.60	\$118.50	\$126.40	\$134.30	\$142.20	\$150.10	\$158.00	\$197.50	\$237.00	\$276.50	\$316.00
65-69	\$197.47	\$212.66	\$227.85	\$243.04	\$258.23	\$273.42	\$288.61	\$303.80	\$379.75	\$455.70	\$531.65	\$607.60
70-74	\$320.32	\$344.96	\$369.60	\$394.24	\$418.88	\$443.52	\$468.16	\$492.80	\$616.00	\$739.20	\$862.40	\$985.60
75-100	\$320.32	\$344.96	\$369.60	\$394.24	\$418.88	\$443.52	\$468.16	\$492.80	\$616.00	\$739.20	\$862.40	\$985.60

Age	\$450,000	\$500,000	\$550,000	\$600,000	\$650,000	\$700,000	\$750,000	\$800,000	\$850,000	\$900,000	\$950,000	\$1,000,000
0-24	\$27.00	\$30.00	\$33.00	\$36.00	\$39.00	\$42.00	\$45.00	\$48.00	\$51.00	\$54.00	\$57.00	\$60.00
25-29	\$32.40	\$36.00	\$39.60	\$43.20	\$46.80	\$50.40	\$54.00	\$57.60	\$61.20	\$64.80	\$68.40	\$72.00
30-34	\$43.20	\$48.00	\$52.80	\$57.60	\$62.40	\$67.20	\$72.00	\$76.80	\$81.60	\$86.40	\$91.20	\$96.00
35-39	\$48.60	\$54.00	\$59.40	\$64.80	\$70.20	\$75.60	\$81.00	\$86.40	\$91.80	\$97.20	\$102.60	\$108.00
40-44	\$54.00	\$60.00	\$66.00	\$72.00	\$78.00	\$84.00	\$90.00	\$96.00	\$102.00	\$108.00	\$114.00	\$120.00
45-49	\$80.55	\$89.50	\$98.45	\$107.40	\$116.35	\$125.30	\$134.25	\$143.20	\$152.15	\$161.10	\$170.05	\$179.00
50-54	\$123.75	\$137.50	\$151.25	\$165.00	\$178.75	\$192.50	\$206.25	\$220.00	\$233.75	\$247.50	\$261.25	\$275.00
55-59	\$231.30	\$257.00	\$282.70	\$308.40	\$334.10	\$359.80	\$385.50	\$411.20	\$436.90	\$462.60	\$488.30	\$514.00
60-64	\$355.50	\$395.00	\$434.50	\$474.00	\$513.50	\$553.00	\$592.50	\$632.00	\$671.50	\$711.00	\$750.50	\$790.00
65-69	\$683.55	\$759.50	\$835.45	\$911.40	\$987.35	\$1,063.30	\$1,139.25	\$1,215.20	\$1,291.15	\$1,367.10	\$1,443.05	\$1,519.00
70-74	\$1,108.80	\$1,232.00	\$1,355.20	\$1,478.40	\$1,601.60	\$1,724.80	\$1,848.00	\$1,971.20	\$2,094.40	\$2,217.60	\$2,340.80	\$2,464.00
75-100	\$1,108.80	\$1,232.00	\$1,355.20	\$1,478.40	\$1,601.60	\$1,724.80	\$1,848.00	\$1,971.20	\$2,094.40	\$2,217.60	\$2,340.80	\$2,464.00

Rates will increase as the insured enters a higher age category.

Also, rates may change if plan experience requires a change for all insureds.