How Much Does Life Insurance Cost?

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

			Optional	reiiii Liie	- Employ	ee wontn	iy cost pe	r Coverag	e Amoun	t		
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
Ago	\$130,000	\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000
Age 0-24	\$130,000	\$140,000	\$9.00	\$160,000	\$170,000	\$180,000		\$12.00	\$250,000 \$15.00	\$18.00	\$350,000	\$24.00
	•						\$11.40			·		
25-29	\$9.36 \$12.48	\$10.08	\$10.80	\$11.52	\$12.24	\$12.96	\$13.68	\$14.40	\$18.00	\$21.60	\$25.20	\$28.80
30-34		\$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
65-69 70-74						\$273.42 \$443.52						\$607.60 \$985.60
	\$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	\$197.47 \$320.32	\$212.66 \$344.96	\$227.85	\$243.04 \$394.24	\$258.23 \$418.88	\$273.42 \$443.52	\$288.61 \$468.16	\$303.80 \$492.80	\$379.75 \$616.00	\$455.70 \$739.20	\$531.65 \$862.40	\$607.60 \$985.60
70-74 75-100	\$197.47 \$320.32 \$320.32	\$212.66 \$344.96 \$344.96	\$227.85 \$369.60 \$369.60	\$243.04 \$394.24 \$394.24	\$258.23 \$418.88 \$418.88	\$273.42 \$443.52 \$443.52	\$288.61 \$468.16 \$468.16	\$303.80 \$492.80 \$492.80	\$379.75 \$616.00 \$616.00	\$455.70 \$739.20 \$739.20	\$531.65 \$862.40 \$862.40	\$607.60 \$985.60 \$985.60 \$1,000,000
70-74 75-100 Age 0-24	\$197.47 \$320.32 \$320.32 \$450,000 \$27.00	\$212.66 \$344.96 \$344.96 \$500,000 \$30.00	\$227.85 \$369.60 \$369.60 \$550,000 \$33.00	\$243.04 \$394.24 \$394.24 \$600,000 \$36.00	\$258.23 \$418.88 \$418.88 \$650,000 \$39.00	\$273.42 \$443.52 \$443.52 \$700,000 \$42.00	\$288.61 \$468.16 \$468.16 \$750,000 \$45.00	\$303.80 \$492.80 \$492.80 \$800,000	\$379.75 \$616.00 \$616.00 \$850,000 \$51.00	\$455.70 \$739.20 \$739.20 \$900,000	\$531.65 \$862.40 \$862.40 \$950,000 \$57.00	\$607.60 \$985.60 \$985.60 \$1,000,000 \$60.00
70-74 75-100 Age	\$197.47 \$320.32 \$320.32 \$450,000	\$212.66 \$344.96 \$344.96 \$500,000	\$227.85 \$369.60 \$369.60 \$550,000	\$243.04 \$394.24 \$394.24 \$600,000	\$258.23 \$418.88 \$418.88 \$ 650,000	\$273.42 \$443.52 \$443.52 \$700,000	\$288.61 \$468.16 \$468.16 \$750,000	\$303.80 \$492.80 \$492.80 \$800,000 \$48.00	\$379.75 \$616.00 \$616.00 \$850,000	\$455.70 \$739.20 \$739.20 \$900,000 \$54.00	\$531.65 \$862.40 \$862.40 \$950,000	\$607.60 \$985.60 \$985.60 \$1,000,000 \$60.00 \$72.00
70-74 75-100 Age 0-24 25-29	\$197.47 \$320.32 \$320.32 \$450,000 \$27.00 \$32.40	\$212.66 \$344.96 \$344.96 \$500,000 \$30.00 \$36.00	\$227.85 \$369.60 \$369.60 \$550,000 \$33.00 \$39.60	\$243.04 \$394.24 \$394.24 \$600,000 \$36.00 \$43.20	\$258.23 \$418.88 \$418.88 \$650,000 \$39.00 \$46.80	\$273.42 \$443.52 \$443.52 \$700,000 \$42.00 \$50.40	\$288.61 \$468.16 \$468.16 \$750,000 \$45.00 \$54.00	\$303.80 \$492.80 \$492.80 \$800,000 \$48.00 \$57.60	\$379.75 \$616.00 \$616.00 \$850,000 \$51.00 \$61.20	\$455.70 \$739.20 \$739.20 \$900,000 \$54.00 \$64.80	\$531.65 \$862.40 \$862.40 \$950,000 \$57.00 \$68.40	\$607.60 \$985.60 \$985.60 \$1,000,000 \$60.00
70-74 75-100 Age 0-24 25-29 30-34	\$197.47 \$320.32 \$320.32 \$450,000 \$27.00 \$32.40 \$43.20	\$212.66 \$344.96 \$344.96 \$500,000 \$30.00 \$36.00 \$48.00	\$227.85 \$369.60 \$369.60 \$550,000 \$33.00 \$39.60 \$52.80	\$243.04 \$394.24 \$394.24 \$600,000 \$36.00 \$43.20 \$57.60	\$258.23 \$418.88 \$418.88 \$650,000 \$39.00 \$46.80 \$62.40 \$70.20	\$273.42 \$443.52 \$443.52 \$700,000 \$42.00 \$50.40 \$67.20	\$288.61 \$468.16 \$468.16 \$ 750,000 \$45.00 \$54.00 \$72.00	\$303.80 \$492.80 \$492.80 \$800,000 \$48.00 \$57.60 \$76.80	\$379.75 \$616.00 \$616.00 \$850,000 \$51.00 \$61.20 \$81.60	\$455.70 \$739.20 \$739.20 \$900,000 \$54.00 \$64.80 \$86.40 \$97.20	\$531.65 \$862.40 \$862.40 \$950,000 \$57.00 \$68.40 \$91.20	\$607.60 \$985.60 \$985.60 \$1,000,000 \$60.00 \$72.00 \$96.00 \$108.00
70-74 75-100 Age 0-24 25-29 30-34 35-39 40-44	\$197.47 \$320.32 \$320.32 \$450,000 \$27.00 \$32.40 \$43.20 \$48.60	\$212.66 \$344.96 \$344.96 \$500,000 \$30.00 \$36.00 \$48.00 \$54.00	\$227.85 \$369.60 \$369.60 \$550,000 \$33.00 \$39.60 \$52.80 \$59.40	\$243.04 \$394.24 \$394.24 \$600,000 \$36.00 \$43.20 \$57.60 \$64.80	\$258.23 \$418.88 \$418.88 \$650,000 \$39.00 \$46.80 \$62.40	\$273.42 \$443.52 \$443.52 \$700,000 \$42.00 \$50.40 \$67.20 \$75.60	\$288.61 \$468.16 \$468.16 \$750,000 \$45.00 \$54.00 \$72.00 \$81.00	\$303.80 \$492.80 \$492.80 \$ \$800,000 \$48.00 \$57.60 \$76.80 \$86.40	\$379.75 \$616.00 \$616.00 \$850,000 \$51.00 \$61.20 \$81.60 \$91.80	\$455.70 \$739.20 \$739.20 \$900,000 \$54.00 \$64.80 \$86.40 \$97.20 \$108.00	\$531.65 \$862.40 \$862.40 \$950,000 \$57.00 \$68.40 \$91.20 \$102.60	\$607.60 \$985.60 \$985.60 \$1,000,000 \$60.00 \$72.00 \$96.00 \$108.00 \$120.00
70-74 75-100 Age 0-24 25-29 30-34 35-39 40-44 45-49	\$197.47 \$320.32 \$320.32 \$450,000 \$27.00 \$32.40 \$43.20 \$48.60 \$54.00 \$80.55	\$212.66 \$344.96 \$344.96 \$500,000 \$30.00 \$36.00 \$48.00 \$54.00 \$60.00 \$89.50	\$227.85 \$369.60 \$369.60 \$550,000 \$33.00 \$39.60 \$52.80 \$59.40 \$66.00 \$98.45	\$243.04 \$394.24 \$394.24 \$600,000 \$36.00 \$43.20 \$57.60 \$64.80 \$72.00 \$107.40	\$258.23 \$418.88 \$418.88 \$650,000 \$39.00 \$46.80 \$62.40 \$70.20 \$78.00 \$116.35	\$273.42 \$443.52 \$443.52 \$700,000 \$42.00 \$50.40 \$67.20 \$75.60 \$84.00 \$125.30	\$288.61 \$468.16 \$468.16 \$750,000 \$45.00 \$54.00 \$72.00 \$81.00 \$90.00 \$134.25	\$303.80 \$492.80 \$492.80 \$800,000 \$48.00 \$57.60 \$76.80 \$86.40 \$96.00	\$379.75 \$616.00 \$616.00 \$850,000 \$51.00 \$61.20 \$81.60 \$91.80 \$102.00 \$152.15	\$455.70 \$739.20 \$739.20 \$900,000 \$54.00 \$64.80 \$86.40 \$97.20 \$108.00 \$161.10	\$531.65 \$862.40 \$862.40 \$950,000 \$57.00 \$68.40 \$91.20 \$102.60 \$114.00 \$170.05	\$607.60 \$985.60 \$985.60 \$1,000,000 \$60.00 \$72.00 \$96.00 \$108.00 \$120.00
70-74 75-100 Age 0-24 25-29 30-34 35-39 40-44 45-49 50-54	\$197.47 \$320.32 \$320.32 \$450,000 \$27.00 \$32.40 \$43.20 \$48.60 \$54.00 \$80.55 \$123.75	\$212.66 \$344.96 \$344.96 \$500,000 \$30.00 \$36.00 \$48.00 \$54.00 \$60.00 \$89.50 \$137.50	\$227.85 \$369.60 \$369.60 \$550,000 \$33.00 \$39.60 \$52.80 \$59.40 \$66.00 \$98.45 \$151.25	\$243.04 \$394.24 \$394.24 \$600,000 \$36.00 \$43.20 \$57.60 \$64.80 \$72.00 \$107.40 \$165.00	\$258.23 \$418.88 \$418.88 \$650,000 \$39.00 \$46.80 \$62.40 \$70.20 \$78.00 \$116.35 \$178.75	\$273.42 \$443.52 \$443.52 \$700,000 \$42.00 \$50.40 \$67.20 \$75.60 \$84.00 \$125.30 \$192.50	\$288.61 \$468.16 \$468.16 \$750,000 \$45.00 \$54.00 \$72.00 \$81.00 \$90.00 \$134.25 \$206.25	\$303.80 \$492.80 \$492.80 \$800,000 \$48.00 \$57.60 \$76.80 \$86.40 \$96.00 \$143.20 \$220.00	\$379.75 \$616.00 \$616.00 \$850,000 \$51.00 \$61.20 \$81.60 \$91.80 \$102.00 \$152.15 \$233.75	\$455.70 \$739.20 \$739.20 \$900,000 \$54.00 \$64.80 \$86.40 \$97.20 \$108.00 \$161.10 \$247.50	\$531.65 \$862.40 \$862.40 \$950,000 \$57.00 \$68.40 \$91.20 \$102.60 \$114.00 \$170.05 \$261.25	\$607.60 \$985.60 \$985.60 \$1,000,000 \$60.00 \$72.00 \$96.00 \$120.00 \$179.00 \$275.00
70-74 75-100 Age 0-24 25-29 30-34 35-39 40-44 45-49 50-54 55-59	\$197.47 \$320.32 \$320.32 \$450,000 \$27.00 \$32.40 \$43.20 \$48.60 \$54.00 \$80.55 \$123.75 \$231.30	\$212.66 \$344.96 \$344.96 \$500,000 \$30.00 \$36.00 \$48.00 \$60.00 \$89.50 \$137.50 \$257.00	\$227.85 \$369.60 \$369.60 \$550,000 \$33.00 \$39.60 \$52.80 \$59.40 \$66.00 \$98.45 \$151.25 \$282.70	\$243.04 \$394.24 \$394.24 \$600,000 \$36.00 \$43.20 \$57.60 \$64.80 \$72.00 \$107.40 \$165.00 \$308.40	\$258.23 \$418.88 \$418.88 \$650,000 \$39.00 \$46.80 \$62.40 \$70.20 \$78.00 \$116.35 \$178.75 \$334.10	\$273.42 \$443.52 \$443.52 \$700,000 \$42.00 \$50.40 \$67.20 \$75.60 \$84.00 \$125.30 \$192.50 \$359.80	\$288.61 \$468.16 \$468.16 \$750,000 \$45.00 \$54.00 \$72.00 \$81.00 \$90.00 \$134.25 \$206.25 \$385.50	\$303.80 \$492.80 \$492.80 \$800,000 \$48.00 \$57.60 \$76.80 \$86.40 \$96.00 \$143.20 \$220.00 \$411.20	\$379.75 \$616.00 \$616.00 \$850,000 \$51.00 \$61.20 \$81.60 \$91.80 \$102.00 \$152.15 \$233.75 \$436.90	\$455.70 \$739.20 \$739.20 \$900,000 \$54.00 \$64.80 \$86.40 \$97.20 \$108.00 \$161.10 \$247.50 \$462.60	\$531.65 \$862.40 \$862.40 \$950,000 \$57.00 \$68.40 \$91.20 \$102.60 \$114.00 \$170.05 \$261.25 \$488.30	\$607.60 \$985.60 \$985.60 \$1,000,000 \$60.00 \$72.00 \$108.00 \$179.00 \$275.00 \$514.00
70-74 75-100 Age 0-24 25-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64	\$197.47 \$320.32 \$320.32 \$450,000 \$27.00 \$32.40 \$43.20 \$48.60 \$54.00 \$80.55 \$123.75 \$231.30 \$355.50	\$212.66 \$344.96 \$344.96 \$500,000 \$30.00 \$36.00 \$48.00 \$60.00 \$89.50 \$137.50 \$257.00 \$395.00	\$227.85 \$369.60 \$369.60 \$350,000 \$33.00 \$39.60 \$52.80 \$59.40 \$66.00 \$98.45 \$151.25 \$282.70 \$434.50	\$243.04 \$394.24 \$394.24 \$600,000 \$36.00 \$43.20 \$57.60 \$64.80 \$72.00 \$107.40 \$165.00 \$308.40 \$474.00	\$258.23 \$418.88 \$418.88 \$418.88 \$650,000 \$39.00 \$46.80 \$70.20 \$78.00 \$116.35 \$178.75 \$334.10 \$513.50	\$273.42 \$443.52 \$443.52 \$700,000 \$42.00 \$50.40 \$67.20 \$75.60 \$84.00 \$125.30 \$192.50 \$359.80 \$553.00	\$288.61 \$468.16 \$468.16 \$750,000 \$45.00 \$54.00 \$72.00 \$81.00 \$90.00 \$134.25 \$206.25 \$385.50 \$592.50	\$303.80 \$492.80 \$492.80 \$800,000 \$48.00 \$57.60 \$76.80 \$86.40 \$96.00 \$143.20 \$220.00 \$411.20 \$632.00	\$379.75 \$616.00 \$616.00 \$51.00 \$51.00 \$61.20 \$81.60 \$91.80 \$102.00 \$152.15 \$233.75 \$436.90 \$671.50	\$455.70 \$739.20 \$739.20 \$900,000 \$54.00 \$64.80 \$97.20 \$108.00 \$161.10 \$247.50 \$462.60 \$711.00	\$531.65 \$862.40 \$862.40 \$950,000 \$57.00 \$68.40 \$91.20 \$102.60 \$114.00 \$170.05 \$261.25 \$488.30 \$750.50	\$607.60 \$985.60 \$985.60 \$1,000,000 \$60.00 \$72.00 \$108.00 \$120.00 \$179.00 \$275.00 \$514.00 \$790.00
70-74 75-100 Age 0-24 25-29 30-34 35-39 40-44 45-49 50-54 55-59	\$197.47 \$320.32 \$320.32 \$450,000 \$27.00 \$32.40 \$43.20 \$48.60 \$54.00 \$80.55 \$123.75 \$231.30	\$212.66 \$344.96 \$344.96 \$500,000 \$30.00 \$36.00 \$48.00 \$60.00 \$89.50 \$137.50 \$257.00	\$227.85 \$369.60 \$369.60 \$550,000 \$33.00 \$39.60 \$52.80 \$59.40 \$66.00 \$98.45 \$151.25 \$282.70	\$243.04 \$394.24 \$394.24 \$600,000 \$36.00 \$43.20 \$57.60 \$64.80 \$72.00 \$107.40 \$165.00 \$308.40	\$258.23 \$418.88 \$418.88 \$650,000 \$39.00 \$46.80 \$62.40 \$70.20 \$78.00 \$116.35 \$178.75 \$334.10	\$273.42 \$443.52 \$443.52 \$700,000 \$42.00 \$50.40 \$67.20 \$75.60 \$84.00 \$125.30 \$192.50 \$359.80	\$288.61 \$468.16 \$468.16 \$750,000 \$45.00 \$54.00 \$72.00 \$81.00 \$90.00 \$134.25 \$206.25 \$385.50	\$303.80 \$492.80 \$492.80 \$800,000 \$48.00 \$57.60 \$76.80 \$86.40 \$96.00 \$143.20 \$220.00 \$411.20	\$379.75 \$616.00 \$616.00 \$850,000 \$51.00 \$61.20 \$81.60 \$91.80 \$102.00 \$152.15 \$233.75 \$436.90	\$455.70 \$739.20 \$739.20 \$900,000 \$54.00 \$64.80 \$86.40 \$97.20 \$108.00 \$161.10 \$247.50 \$462.60	\$531.65 \$862.40 \$862.40 \$950,000 \$57.00 \$68.40 \$91.20 \$102.60 \$114.00 \$170.05 \$261.25 \$488.30	\$607.60 \$985.60 \$985.60 \$1,000,000 \$60.00 \$72.00 \$108.00 \$120.00 \$179.00 \$275.00 \$514.00

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

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