

# How Much Does Life Insurance Cost?

Use the grids below to find the cost of insurance for your spouse and each of your children.

## Optional Dependent Life - Spouse Monthly Cost per Coverage Amount

### Spouse Rate is Based on Spouse's Age

Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
0-24	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$2.10	\$2.40	\$2.70	\$3.00
25-29	\$0.36	\$0.72	\$1.08	\$1.44	\$1.80	\$2.16	\$2.52	\$2.88	\$3.24	\$3.60
30-34	\$0.48	\$0.96	\$1.44	\$1.92	\$2.40	\$2.88	\$3.36	\$3.84	\$4.32	\$4.80
35-39	\$0.54	\$1.08	\$1.62	\$2.16	\$2.70	\$3.24	\$3.78	\$4.32	\$4.86	\$5.40
40-44	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00
45-49	\$0.90	\$1.79	\$2.69	\$3.58	\$4.48	\$5.37	\$6.27	\$7.16	\$8.06	\$8.95
50-54	\$1.38	\$2.75	\$4.13	\$5.50	\$6.88	\$8.25	\$9.63	\$11.00	\$12.38	\$13.75
55-59	\$2.57	\$5.14	\$7.71	\$10.28	\$12.85	\$15.42	\$17.99	\$20.56	\$23.13	\$25.70
60-64	\$3.95	\$7.90	\$11.85	\$15.80	\$19.75	\$23.70	\$27.65	\$31.60	\$35.55	\$39.50
65-69	\$7.60	\$15.19	\$22.79	\$30.38	\$37.98	\$45.57	\$53.17	\$60.76	\$68.36	\$75.95

Age	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
0-24	\$3.30	\$3.60	\$3.90	\$4.20	\$4.50	\$4.80	\$5.10	\$5.40	\$5.70	\$6.00
25-29	\$3.96	\$4.32	\$4.68	\$5.04	\$5.40	\$5.76	\$6.12	\$6.48	\$6.84	\$7.20
30-34	\$5.28	\$5.76	\$6.24	\$6.72	\$7.20	\$7.68	\$8.16	\$8.64	\$9.12	\$9.60
35-39	\$5.94	\$6.48	\$7.02	\$7.56	\$8.10	\$8.64	\$9.18	\$9.72	\$10.26	\$10.80
40-44	\$6.60	\$7.20	\$7.80	\$8.40	\$9.00	\$9.60	\$10.20	\$10.80	\$11.40	\$12.00
45-49	\$9.85	\$10.74	\$11.64	\$12.53	\$13.43	\$14.32	\$15.22	\$16.11	\$17.01	\$17.90
50-54	\$15.13	\$16.50	\$17.88	\$19.25	\$20.63	\$22.00	\$23.38	\$24.75	\$26.13	\$27.50
55-59	\$28.27	\$30.84	\$33.41	\$35.98	\$38.55	\$41.12	\$43.69	\$46.26	\$48.83	\$51.40
60-64	\$43.45	\$47.40	\$51.35	\$55.30	\$59.25	\$63.20	\$67.15	\$71.10	\$75.05	\$79.00
65-69	\$83.55	\$91.14	\$98.74	\$106.33	\$113.93	\$121.52	\$129.12	\$136.71	\$144.31	\$151.90

Age	\$105,000	\$110,000	\$115,000	\$120,000	\$125,000	\$130,000	\$135,000	\$140,000	\$145,000	\$150,000
0-24	\$6.30	\$6.60	\$6.90	\$7.20	\$7.50	\$7.80	\$8.10	\$8.40	\$8.70	\$9.00
25-29	\$7.56	\$7.92	\$8.28	\$8.64	\$9.00	\$9.36	\$9.72	\$10.08	\$10.44	\$10.80
30-34	\$10.08	\$10.56	\$11.04	\$11.52	\$12.00	\$12.48	\$12.96	\$13.44	\$13.92	\$14.40
35-39	\$11.34	\$11.88	\$12.42	\$12.96	\$13.50	\$14.04	\$14.58	\$15.12	\$15.66	\$16.20
40-44	\$12.60	\$13.20	\$13.80	\$14.40	\$15.00	\$15.60	\$16.20	\$16.80	\$17.40	\$18.00
45-49	\$18.80	\$19.69	\$20.59	\$21.48	\$22.38	\$23.27	\$24.17	\$25.06	\$25.96	\$26.85
50-54	\$28.88	\$30.25	\$31.63	\$33.00	\$34.38	\$35.75	\$37.13	\$38.50	\$39.88	\$41.25
55-59	\$53.97	\$56.54	\$59.11	\$61.68	\$64.25	\$66.82	\$69.39	\$71.96	\$74.53	\$77.10
60-64	\$82.95	\$86.90	\$90.85	\$94.80	\$98.75	\$102.70	\$106.65	\$110.60	\$114.55	\$118.50
65-69	\$159.50	\$167.09	\$174.69	\$182.28	\$189.88	\$197.47	\$205.07	\$212.66	\$220.26	\$227.85

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

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

## Optional Dependent Life - Children Monthly Cost per Coverage Amount

### One Premium Rate Covers All Eligible Children

\$10,000

\$1.23

\$10,000 benefit from birth to age 26.