

2014 Life Optional/Spouse Life Rates

Coverage	<35	35 - 39	40 - 44	45-49	50 - 54	55 - 59	60 - 64	65 - 69	Coverage 65%	70-74	Coverage 42%	Coverage 31.70%	80+	
\$10,000	\$0.30	\$0.39	\$0.54	\$0.78	\$1.22	\$2.05	\$3.22	\$5.39	\$6,500	\$5.66	\$4,200	\$5.95	\$3,170	\$7.50
\$20,000	\$0.59	\$0.77	\$1.09	\$1.56	\$2.43	\$4.09	\$6.44	\$10.78	\$13,000	\$11.31	\$8,400	\$11.89	\$6,340	\$15.00
\$30,000	\$0.89	\$1.15	\$1.63	\$2.34	\$3.64	\$6.13	\$9.66	\$16.17	\$19,500	\$16.96	\$12,600	\$17.84	\$9,510	\$22.50
\$40,000	\$1.18	\$1.53	\$2.17	\$3.12	\$4.85	\$8.18	\$12.88	\$21.55	\$26,000	\$22.62	\$16,800	\$23.78	\$12,680	\$30.00
\$50,000	\$1.48	\$1.92	\$2.71	\$3.90	\$6.07	\$10.22	\$16.11	\$26.94	\$32,500	\$28.27	\$21,000	\$29.73	\$15,850	\$37.50
\$60,000	\$1.77	\$2.30	\$3.25	\$4.67	\$7.28	\$12.26	\$19.33	\$32.33	\$39,000	\$33.93	\$25,200	\$35.67	\$19,020	\$45.00
\$70,000	\$2.06	\$2.68	\$3.80	\$5.45	\$8.49	\$14.31	\$22.55	\$37.72	\$45,500	\$39.58	\$29,400	\$41.62	\$22,190	\$52.50
\$80,000	\$2.36	\$3.06	\$4.34	\$6.23	\$9.71	\$16.35	\$25.77	\$43.10	\$52,000	\$45.23	\$33,600	\$47.56	\$25,360	\$60.00
\$90,000	\$2.65	\$3.45	\$4.88	\$7.01	\$10.92	\$18.39	\$28.99	\$48.49	\$58,500	\$50.89	\$37,800	\$53.51	\$28,530	\$67.50
\$100,000	\$2.95	\$3.83	\$5.42	\$7.79	\$12.13	\$20.44	\$32.21	\$53.88	\$65,000	\$56.54	\$42,000	\$59.45	\$31,700	\$75.00
\$110,000	\$3.24	\$4.21	\$5.96	\$8.57	\$13.35	\$22.48	\$35.43	\$59.27	\$71,500	\$62.20	\$46,200	\$65.40	\$34,870	\$82.50
\$120,000	\$3.54	\$4.59	\$6.51	\$9.34	\$14.56	\$24.52	\$38.65	\$64.65	\$78,000	\$67.85	\$50,400	\$71.34	\$38,040	\$90.00
\$130,000	\$3.83	\$4.98	\$7.05	\$10.12	\$15.77	\$26.57	\$41.87	\$70.04	\$84,500	\$73.50	\$54,600	\$77.29	\$41,210	\$97.50
\$140,000	\$4.13	\$5.36	\$7.59	\$10.90	\$16.98	\$28.61	\$45.09	\$75.43	\$91,000	\$79.16	\$58,800	\$83.23	\$44,380	\$105.00
\$150,000	\$4.42	\$5.74	\$8.13	\$11.68	\$18.20	\$30.66	\$48.31	\$80.82	\$97,500	\$84.81	\$63,000	\$89.18	\$47,550	\$112.50
\$160,000	\$4.71	\$6.12	\$8.67	\$12.46	\$19.41	\$32.70	\$51.53	\$86.20	\$104,000	\$90.47	\$67,200	\$95.12	\$50,720	\$120.00
\$170,000	\$5.01	\$6.51	\$9.22	\$13.24	\$20.62	\$34.74	\$54.75	\$91.59	\$110,500	\$96.12	\$71,400	\$101.07	\$53,890	\$127.50
\$180,000	\$5.30	\$6.89	\$9.76	\$14.02	\$21.84	\$36.79	\$57.97	\$96.98	\$117,000	\$101.77	\$75,600	\$107.01	\$57,060	\$135.00
\$190,000	\$5.60	\$7.27	\$10.30	\$14.79	\$23.05	\$38.83	\$61.19	\$102.37	\$123,500	\$107.43	\$79,800	\$112.96	\$60,230	\$142.50
\$200,000	\$5.89	\$7.65	\$10.84	\$15.57	\$24.26	\$40.87	\$64.41	\$107.75	\$130,000	\$113.09	\$84,000	\$118.90	\$63,400	\$150.00
\$210,000	\$6.19	\$8.04	\$11.38	\$16.35	\$25.48	\$42.92	\$67.63	\$113.14	\$136,500	\$118.74	\$88,200	\$124.85	\$66,570	\$157.50
\$220,000	\$6.48	\$8.42	\$11.93	\$17.13	\$26.69	\$44.96	\$70.85	\$118.53	\$143,000	\$124.39	\$92,400	\$130.79	\$69,740	\$165.00
\$230,000	\$6.78	\$8.80	\$12.47	\$17.91	\$27.90	\$47.00	\$74.07	\$123.92	\$149,500	\$130.05	\$96,600	\$136.73	\$72,910	\$172.50
\$240,000	\$7.07	\$9.18	\$13.01	\$18.69	\$29.11	\$49.05	\$77.29	\$129.30	\$156,000	\$135.70	\$100,800	\$142.68	\$76,080	\$180.00
\$250,000	\$7.37	\$9.57	\$13.55	\$19.47	\$30.33	\$51.09	\$80.52	\$134.69	\$162,500	\$141.35	\$105,000	\$148.62	\$79,250	\$187.50
\$260,000	\$7.66	\$9.95	\$14.09	\$20.24	\$31.54	\$53.13	\$83.74	\$140.08	\$169,000	\$147.01	\$109,200	\$154.57	\$82,420	\$195.00
\$270,000	\$7.95	\$10.33	\$14.64	\$21.02	\$32.75	\$55.18	\$86.96	\$145.47	\$175,500	\$152.66	\$113,400	\$160.51	\$85,590	\$202.50
\$280,000	\$8.25	\$10.71	\$15.18	\$21.80	\$33.97	\$57.22	\$90.18	\$150.85	\$182,000	\$158.32	\$117,800	\$166.46	\$88,760	\$210.00
\$290,000	\$8.54	\$11.10	\$15.72	\$22.58	\$35.18	\$59.26	\$93.40	\$156.24	\$188,500	\$163.97	\$121,800	\$172.40	\$91,930	\$217.50

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Coverage	<35	35 - 39	40 - 44	45-49	50 - 54	55 - 59	60 - 64	65 - 69	Coverage 65%	70-74	Coverage 42%	Coverage 75-79	Coverage 31.70%	80+
\$300,000	\$8.84	\$11.48	\$16.26	\$23.36	\$36.39	\$61.31	\$96.62	\$161.63	\$195,000	\$169.62	\$126,000	\$178.35	\$95,100	\$224.99
\$310,000	\$9.13	\$11.86	\$16.80	\$24.14	\$37.61	\$63.35	\$99.84	\$167.02	\$201,500	\$175.28	\$130,200	\$184.29	\$98,270	\$232.49
\$320,000	\$9.43	\$12.24	\$17.35	\$24.91	\$38.82	\$65.39	\$103.06	\$172.40	\$208,000	\$180.93	\$134,400	\$190.24	\$101,440	\$239.99
\$330,000	\$9.72	\$12.63	\$17.89	\$25.69	\$40.03	\$67.44	\$106.28	\$177.79	\$214,500	\$186.59	\$138,600	\$196.18	\$104,610	\$247.49
\$340,000	\$10.02	\$13.01	\$18.43	\$26.47	\$41.24	\$69.48	\$109.50	\$183.18	\$221,000	\$192.24	\$142,800	\$202.13	\$107,780	\$254.99
\$350,000	\$10.31	\$13.39	\$18.97	\$27.25	\$42.46	\$71.53	\$112.72	\$188.57	\$227,500	\$197.89	\$147,000	\$208.07	\$110,950	\$262.49
\$360,000	\$10.60	\$13.77	\$19.51	\$28.03	\$43.67	\$73.57	\$115.94	\$193.95	\$234,000	\$203.55	\$151,200	\$214.02	\$114,120	\$269.99
\$370,000	\$10.90	\$14.16	\$20.06	\$28.81	\$44.88	\$75.61	\$119.16	\$199.34	\$240,500	\$209.20	\$155,400	\$219.96	\$117,290	\$277.49
\$380,000	\$11.19	\$14.54	\$20.60	\$29.59	\$46.10	\$77.66	\$122.38	\$204.73	\$247,000	\$214.86	\$159,600	\$225.91	\$120,460	\$284.99
\$390,000	\$11.49	\$14.92	\$21.14	\$30.36	\$47.31	\$79.70	\$125.60	\$210.12	\$253,500	\$220.51	\$163,800	\$231.85	\$123,630	\$292.49
\$400,000	\$11.78	\$15.30	\$21.68	\$31.14	\$48.52	\$81.74	\$128.82	\$215.50	\$260,000	\$226.16	\$168,000	\$237.80	\$126,800	\$299.99
\$410,000	\$12.08	\$15.69	\$22.22	\$31.92	\$49.74	\$83.79	\$132.04	\$220.89	\$266,500	\$231.82	\$172,200	\$243.74	\$129,970	\$307.49
\$420,000	\$12.37	\$16.07	\$22.77	\$32.70	\$50.95	\$85.83	\$135.26	\$226.28	\$273,000	\$237.47	\$176,400	\$249.69	\$133,140	\$314.99
\$430,000	\$12.67	\$16.45	\$23.31	\$33.48	\$52.16	\$87.87	\$138.48	\$231.67	\$279,500	\$243.13	\$180,600	\$255.63	\$136,310	\$322.49
\$440,000	\$12.96	\$16.83	\$23.85	\$34.26	\$53.37	\$89.92	\$141.70	\$237.05	\$286,000	\$248.78	\$184,800	\$261.58	\$139,480	\$329.99
\$450,000	\$13.26	\$17.22	\$24.39	\$35.04	\$54.59	\$91.96	\$144.93	\$242.44	\$292,500	\$254.43	\$189,000	\$267.52	\$142,650	\$337.49
\$460,000	\$13.55	\$17.60	\$24.93	\$35.81	\$55.80	\$94.00	\$148.15	\$247.83	\$299,000	\$260.09	\$193,200	\$273.47	\$145,820	\$344.99
\$470,000	\$13.84	\$17.98	\$25.48	\$36.59	\$57.01	\$96.05	\$151.37	\$253.22	\$305,500	\$265.74	\$197,400	\$279.41	\$148,990	\$352.49
\$480,000	\$14.14	\$18.36	\$26.02	\$37.37	\$58.23	\$98.09	\$154.59	\$258.60	\$312,000	\$271.40	\$201,600	\$285.36	\$152,160	\$359.99
\$490,000	\$14.43	\$18.75	\$26.56	\$38.15	\$59.44	\$100.13	\$157.81	\$263.99	\$318,500	\$277.05	\$205,800	\$291.30	\$155,330	\$367.49
\$500,000	\$14.73	\$19.13	\$27.10	\$38.93	\$60.95	\$102.18	\$161.03	\$269.38	\$325,000	\$282.70	\$210,000	\$297.25	\$158,500	\$374.99