EMPLOYEE OPTIONAL LIFE INSURANCE RATES

Questions? - Please contact The Standard toll-free at 1-844-289-2306.

Monthly Rates Effective January 1, 2017

(Rates include the \$0.20 adminstration fee)														
		\$0.037	\$0.037	\$0.055	\$0.064	\$0.073	\$0.110	\$0.156	\$0.293	\$0.467	\$0.869	\$1.409	\$1.528	
C	overage	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 and over	
\$	5,000	\$0.39	\$0.39	\$0.48	\$0.52	\$0.57	\$0.75	\$0.98	\$1.67	\$2.54	\$4.55	\$7.25	\$7.84	
\$	10,000	\$0.57	\$0.57	\$0.75	\$0.84	\$0.93	\$1.30	\$1.76	\$3.13	\$4.87	\$8.89	\$14.29	\$15.48	
\$	15,000	\$0.76	\$0.76	\$1.03	\$1.16	\$1.30	\$1.85	\$2.54	\$4.60	\$7.21	\$13.24	\$21.34	\$23.12	
\$	20,000	\$0.94	\$0.94	\$1.30	\$1.48	\$1.66	\$2.40	\$3.32	\$6.06	\$9.54	\$17.58	\$28.38	\$30.76	
\$	25,000	\$1.13	\$1.13	\$1.58	\$1.80	\$2.03	\$2.95	\$4.10	\$7.53	\$11.88	\$21.93	\$35.43	\$38.40	
\$	30,000	\$1.31	\$1.31	\$1.85	\$2.12	\$2.39	\$3.50	\$4.88	\$8.99	\$14.21	\$26.27	\$42.47	\$46.04	
\$	35,000	\$1.50	\$1.50	\$2.13	\$2.44	\$2.76	\$4.05	\$5.66	\$10.46	\$16.55	\$30.62	\$49.52	\$53.68	
\$	40,000	\$1.68	\$1.68	\$2.40	\$2.76	\$3.12	\$4.60	\$6.44	\$11.92	\$18.88	\$34.96	\$56.56	\$61.32	
\$	45,000	\$1.87	\$1.87	\$2.68	\$3.08	\$3.49	\$5.15	\$7.22	\$13.39	\$21.22	\$39.31	\$63.61	\$68.96	
\$	50,000	\$2.05	\$2.05	\$2.95	\$3.40	\$3.85	\$5.70	\$8.00	\$14.85	\$23.55	\$43.65	\$70.65	\$76.60	
\$	55,000	\$2.24	\$2.24	\$3.23	\$3.72	\$4.22	\$6.25	\$8.78	\$16.32	\$25.89	\$48.00	\$77.70	\$84.24	
\$	60,000	\$2.42	\$2.42	\$3.50	\$4.04	\$4.58	\$6.80	\$9.56	\$17.78	\$28.22	\$52.34	\$84.74	\$91.88	
\$	65,000	\$2.61	\$2.61	\$3.78	\$4.36	\$4.95	\$7.35	\$10.34	\$19.25	\$30.56	\$56.69	\$91.79	\$99.52	
\$	70,000	\$2.79	\$2.79	\$4.05	\$4.68	\$5.31	\$7.90	\$11.12	\$20.71	\$32.89	\$61.03	\$98.83	\$107.16	
\$	75,000	\$2.98	\$2.98	\$4.33	\$5.00	\$5.68	\$8.45	\$11.90	\$22.18	\$35.23	\$65.38	\$105.88	\$114.80	
\$	80,000	\$3.16	\$3.16	\$4.60	\$5.32	\$6.04	\$9.00	\$12.68	\$23.64	\$37.56	\$69.72	\$112.92	\$122.44	
\$	85,000	\$3.35	\$3.35	\$4.88	\$5.64	\$6.41	\$9.55	\$13.46	\$25.11	\$39.90	\$74.07	\$119.97	\$130.08	
\$	90,000	\$3.53	\$3.53	\$5.15	\$5.96	\$6.77	\$10.10	\$14.24	\$26.57	\$42.23	\$78.41	\$127.01	\$137.72	
\$	95,000	\$3.72	\$3.72	\$5.43	\$6.28	\$7.14	\$10.65	\$15.02	\$28.04	\$44.57	\$82.76	\$134.06	\$145.36	
\$	100,000	\$3.90	\$3.90	\$5.70	\$6.60	\$7.50	\$11.20	\$15.80	\$29.50	\$46.90	\$87.10	\$141.10	\$153.00	
\$	105,000	\$4.09	\$4.09	\$5.98	\$6.92	\$7.87	\$11.75	\$16.58	\$30.97	\$49.24	\$91.45	\$148.15	\$160.64	
\$	110,000	\$4.27	\$4.27	\$6.25	\$7.24	\$8.23	\$12.30	\$17.36	\$32.43	\$51.57	\$95.79	\$155.19	\$168.28	

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	(Rates include the \$0.20 adminstration fee)												
		\$0.037	\$0.037	\$0.055	\$0.064	\$0.073	\$0.110	\$0.156	\$0.293	\$0.467	\$0.869	\$1.409	\$1.528
C	overage	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 and over
\$	225,000	\$8.53	\$8.53	\$12.58	\$14.60	\$16.63	\$24.95	\$35.30	\$66.13	\$105.28	\$195.73	\$317.23	\$344.00
\$	230,000	\$8.71	\$8.71	\$12.85	\$14.92	\$16.99	\$25.50	\$36.08	\$67.59	\$107.61	\$200.07	\$324.27	\$351.64
\$	235,000	\$8.90	\$8.90	\$13.13	\$15.24	\$17.36	\$26.05	\$36.86	\$69.06	\$109.95	\$204.42	\$331.32	\$359.28
\$	240,000	\$9.08	\$9.08	\$13.40	\$15.56	\$17.72	\$26.60	\$37.64	\$70.52	\$112.28	\$208.76	\$338.36	\$366.92
\$	245,000	\$9.27	\$9.27	\$13.68	\$15.88	\$18.09	\$27.15	\$38.42	\$71.99	\$114.62	\$213.11	\$345.41	\$374.56
\$	250,000	\$9.45	\$9.45	\$13.95	\$16.20	\$18.45	\$27.70	\$39.20	\$73.45	\$116.95	\$217.45	\$352.45	\$382.20
\$	255,000	\$9.64	\$9.64	\$14.23	\$16.52	\$18.82	\$28.25	\$39.98	\$74.92	\$119.29	\$221.80	\$359.50	\$389.84
\$	260,000	\$9.82	\$9.82	\$14.50	\$16.84	\$19.18	\$28.80	\$40.76	\$76.38	\$121.62	\$226.14	\$366.54	\$397.48
\$	265,000	\$10.01	\$10.01	\$14.78	\$17.16	\$19.55	\$29.35	\$41.54	\$77.85	\$123.96	\$230.49	\$373.59	\$405.12
\$	270,000	\$10.19	\$10.19	\$15.05	\$17.48	\$19.91	\$29.90	\$42.32	\$79.31	\$126.29	\$234.83	\$380.63	\$412.76
\$	275,000	\$10.38	\$10.38	\$15.33	\$17.80	\$20.28	\$30.45	\$43.10	\$80.78	\$128.63	\$239.18	\$387.68	\$420.40
\$	280,000	\$10.56	\$10.56	\$15.60	\$18.12	\$20.64	\$31.00	\$43.88	\$82.24	\$130.96	\$243.52	\$394.72	\$428.04
\$	285,000	\$10.75	\$10.75	\$15.88	\$18.44	\$21.01	\$31.55	\$44.66	\$83.71	\$133.30	\$247.87	\$401.77	\$435.68
\$	290,000	\$10.93	\$10.93	\$16.15	\$18.76	\$21.37	\$32.10	\$45.44	\$85.17	\$135.63	\$252.21	\$408.81	\$443.32
\$	295,000	\$11.12	\$11.12	\$16.43	\$19.08	\$21.74	\$32.65	\$46.22	\$86.64	\$137.97	\$256.56	\$415.86	\$450.96
\$	300,000	\$11.30	\$11.30	\$16.70	\$19.40	\$22.10	\$33.20	\$47.00	\$88.10	\$140.30	\$260.90	\$422.90	\$458.60
\$	305,000	\$11.49	\$11.49	\$16.98	\$19.72	\$22.47	\$33.75	\$47.78	\$89.57	\$142.64	\$265.25	\$429.95	\$466.24
\$		\$11.67	\$11.67	\$17.25	\$20.04	\$22.83	\$34.30	\$48.56	\$91.03	\$144.97	\$269.59	\$436.99	\$473.88
\$	315,000	-	\$11.86	\$17.53	\$20.36	\$23.20	\$34.85	\$49.34	\$92.50	\$147.31	\$273.94	\$444.04	\$481.52
\$		\$12.04	\$12.04	\$17.80	\$20.68	\$23.56	\$35.40	\$50.12	\$93.96	\$149.64	\$278.28	\$451.08	\$489.16
\$		-	\$12.23	\$18.08	\$21.00	\$23.93	\$35.95	\$50.90	\$95.43	\$151.98	\$282.63	\$458.13	\$496.80
\$	•	\$12.41	\$12.41	\$18.35	\$21.32	\$24.29	\$36.50	\$51.68	\$96.89	\$154.31	\$286.97	\$465.17	\$504.44
\$	335,000	\$12.60	\$12.60	\$18.63	\$21.64	\$24.66	\$37.05	\$52.46	\$98.36	\$156.65	\$291.32	\$472.22	\$512.08

EMPLOYEE OPTIONAL LIFE INSURANCE RATES

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\$22.20

\$25.80

\$29.40

\$

400,000 \$15.00 \$15.00

Monthly Rates Effective January 1, 2017 (Rates include the \$0.20 adminstration fee) \$0.037 \$0.037 \$0.055 \$0.064 \$0.073 \$0.110 \$0.156 \$0.293 \$0.467 \$0.869 \$1.409 \$1.528 Under **75** and 25-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 Coverage 25 over **340,000** \$12.78 \$12.78 \$18.90 \$21.96 \$25.02 \$37.60 \$53.24 \$99.82 \$158.98 \$295.66 \$479.26 \$519.72 **345.000** \$12.97 \$12.97 \$19.18 \$22.28 \$25.39 \$38.15 \$54.02 \$101.29 \$161.32 \$300.01 \$486.31 \$527.36 \$ **350,000** \$13.15 \$13.15 \$19.45 \$22.60 \$25.75 \$38.70 \$54.80 \$102.75 \$163.65 \$304.35 \$493.35 \$535.00 **355.000** \$13.34 \$22.92 \$13.34 \$19.73 \$26.12 \$39.25 \$55.58 \$104.22 \$165.99 \$308.70 \$500.40 \$542.64 **360,000** \$13.52 \$23.24 \$39.80 \$13.52 \$20.00 \$26.48 \$56.36 \$105.68 \$168.32 \$313.04 \$507.44 \$550.28 365,000 \$13.71 \$13.71 \$20.28 \$23.56 \$26.85 \$40.35 \$57.14 \$107.15 \$170.66 \$317.39 \$514.49 \$557.92 \$ **370,000** \$13.89 \$13.89 \$20.55 \$23.88 \$27.21 \$40.90 \$57.92 \$108.61 \$172.99 \$321.73 \$521.53 \$565.56 **375,000** \$14.08 \$14.08 \$20.83 \$24.20 \$27.58 \$41.45 \$58.70 \$110.08 \$175.33 \$326.08 \$528.58 \$573.20 **380,000** \$14.26 \$14.26 \$21.10 \$24.52 \$27.94 \$42.00 \$59.48 \$111.54 \$177.66 \$330.42 \$535.62 \$580.84 **385,000** \$14.45 \$14.45 \$21.38 \$24.84 \$28.31 \$42.55 \$60.26 \$113.01 \$180.00 \$334.77 \$542.67 \$588.48 **390,000** \$14.63 \$25.16 \$114.47 \$182.33 \$339.11 \$14.63 \$21.65 \$28.67 \$43.10 \$61.04 \$549.71 \$596.12 **395,000** \$14.82 \$14.82 \$21.93 \$25.48 \$29.04 \$43.65 \$61.82 \$115.94 \$184.67 \$343.46 \$603.76 \$556.76

\$44.20

\$62.60

\$117.40

\$187.00

\$347.80

\$563.80

\$611.40

SPOUSE OPTIONAL LIFE INSURANCE RATES

Questions? - Please contact The Standard toll-free at 1-844-289-2306.

		\$0.090	\$0.090	\$(0.130	\$	0.140	\$(0.160	\$	0.230	\$	0.340	\$	0.650	\$	0.990		\$1.910		\$3.080		\$3.330
Coverage		Under 25	25-29		30-34		35-39		40-44		45-49		50-54		55-59		60-64		65-69		70-74	75 and over	
\$	5,000	\$ 0.65	\$ 0.65	\$	0.85	\$	0.90	\$	1.00	\$	1.35	\$	1.90	\$	3.45	\$	5.15	\$	9.75	\$	15.60	\$	16.85
\$	10,000	\$ 1.10	\$ 1.10	\$	1.50	\$	1.60	\$	1.80	\$	2.50	\$	3.60	\$			10.10	\$	19.30	\$	31.00	\$	
\$	15,000	\$ 1.55	\$ 1.55	\$	2.15	\$	2.30	\$	2.60	\$	3.65		5.30	\$			15.05	\$	28.85	\$	46.40	\$	50.15
\$	20,000	\$ 2.00	\$ 2.00	\$	2.80	\$	3.00	\$	3.40	\$	4.80	\$	7.00		13.20		20.00	\$	38.40	\$	61.80	\$	
\$	25,000	\$ 2.45	\$ 2.45	\$	3.45	\$	3.70	\$	4.20	\$	5.95	\$			16.45		24.95	\$	47.95	\$	77.20	\$	
\$	30,000	\$ 2.90	\$ 2.90	\$	4.10	\$	4.40	\$	5.00	\$	7.10		10.40		19.70		29.90	\$	57.50	\$	92.60		100.10
\$	35,000	\$ 3.35	\$ 3.35	\$	4.75	\$	5.10	\$	5.80	\$	8.25		12.10		22.95		34.85	\$	67.05		108.00		116.75
\$	40,000	\$ 3.80	\$ 3.80	\$	5.40	\$	5.80	\$	6.60	\$	9.40	\$	13.80	\$	26.20	\$	39.80	\$	76.60	\$	123.40	\$	133.40
\$	45,000	\$ 4.25	\$ 4.25	\$	6.05	\$	6.50	\$	7.40	\$	10.55	\$	15.50	\$	29.45	\$	44.75	\$	86.15	\$	138.80	\$	150.05
\$	50,000	\$ 4.70	\$ 4.70	\$	6.70	\$	7.20	\$	8.20	\$	11.70		17.20	\$	32.70	\$	49.70	\$	95.70	\$	154.20	\$	166.70
\$	55,000	\$ 5.15	\$ 5.15	\$	7.35	\$	7.90	\$	9.00		12.85		18.90		35.95		54.65	\$	105.25		169.60	\$	183.35
\$	60,000	\$ 5.60	\$ 5.60	\$	8.00	\$	8.60	\$	9.80	\$	14.00	\$	20.60	\$	39.20	\$	59.60	\$	114.80	\$	185.00	\$	200.00
\$	65,000																						



- Please contact The Standard toll-free at 1-844-289-2306.

(Rates include the \$0.20 adminstration fee)
\$1.20
\$2.20

All rates subject to change.

One premium provides coverage for all eligible children in your family under age 26.