



2025 Voluntary Term Life - Active Employee & Spouse Premium Rates

ATTAINED AGE BRACKET	MONTHLY PREMIUM RATE PER \$1,000 OF BENEFIT
Under 20	\$0.048
20-24	\$0.048
25-29	\$0.048
30-34	\$0.051
35-39	\$0.063
40-44	\$0.096
45-49	\$0.162
50-54	\$0.274
55-59	\$0.427
60-64	\$0.664
65-69	\$1.102
70-74	\$1.102
75-79	\$1.102
80 and over	\$1.102

2025 Voluntary Term Life - Ported Employee & Spouse Premium Rates

ATTAINED AGE BRACKET	MONTHLY PREMIUM RATE PER \$1,000 OF BENEFIT
Under 20	\$0.057
20-24	\$0.057
25-29	\$0.057
30-34	\$0.062
35-39	\$0.076
40-44	\$0.115
45-49	\$0.194
50-54	\$0.328
55-59	\$0.512
60-64	\$0.797
65-69	\$1.322

2025 Voluntary Term Life - Child Term Rider Rate

CHILD TERM RIDER COVERAGE AMOUNT	MONTHLY PREMIUM RATE
\$2,500	\$0.15
\$5,000	\$0.30
\$10,000	\$0.60