

Employee & Spouse Life Insurance Premiums

Life Insurance Coverage Amount	<30		30-34		35-39		40-44		45-49	
	0.081		0.078		0.113		0.187		0.317	
	Monthly	Bi-Weekly	Monthly	Bi-Weekly	Monthly	Bi-Weekly	Monthly	Bi-Weekly	Monthly	Bi-Weekly
\$10,000	0.81	0.37	0.78	0.36	1.13	0.52	1.87	0.86	3.17	1.46
\$20,000	1.62	0.75	1.56	0.72	2.26	1.04	3.74	1.73	6.34	2.93
\$30,000	2.43	1.12	2.34	1.08	3.39	1.56	5.61	2.59	9.51	4.39
\$40,000	3.24	1.50	3.12	1.44	4.52	2.09	7.48	3.45	12.68	5.85
\$50,000	4.05	1.87	3.90	1.80	5.65	2.61	9.35	4.32	15.85	7.32
\$60,000	4.86	2.24	4.68	2.16	6.78	3.13	11.22	5.18	19.02	8.78
\$70,000	5.67	2.62	5.46	2.52	7.91	3.65	13.09	6.04	22.19	10.24
\$80,000	6.48	2.99	6.24	2.88	9.04	4.17	14.96	6.90	25.36	11.70
\$90,000	7.29	3.36	7.02	3.24	10.17	4.69	16.83	7.77	28.53	13.17
\$100,000	8.10	3.74	7.80	3.60	11.30	5.22	18.70	8.63	31.70	14.63
\$110,000	8.91	4.11	8.58	3.96	12.43	5.74	20.57	9.49	34.87	16.09
\$120,000	9.72	4.49	9.36	4.32	13.56	6.26	22.44	10.36	38.04	17.56
\$130,000	10.53	4.86	10.14	4.68	14.69	6.78	24.31	11.22	41.21	19.02
\$140,000	11.34	5.23	10.92	5.04	15.82	7.30	26.18	12.08	44.38	20.48
\$150,000	12.15	5.61	11.70	5.40	16.95	7.82	28.05	12.95	47.55	21.95
\$160,000	12.96	5.98	12.48	5.76	18.08	8.34	29.92	13.81	50.72	23.41
\$170,000	13.77	6.36	13.26	6.12	19.21	8.87	31.79	14.67	53.89	24.87
\$180,000	14.58	6.73	14.04	6.48	20.34	9.39	33.66	15.54	57.06	26.34
\$190,000	15.39	7.10	14.82	6.84	21.47	9.91	35.53	16.40	60.23	27.80
\$200,000	16.20	7.48	15.60	7.20	22.60	10.43	37.40	17.26	63.40	29.26
\$210,000	17.01	7.85	16.38	7.56	23.73	10.95	39.27	18.12	66.57	30.72
\$220,000	17.82	8.22	17.16	7.92	24.86	11.47	41.14	18.99	69.74	32.19
\$230,000	18.63	8.60	17.94	8.28	25.99	12.00	43.01	19.85	72.91	33.65
\$240,000	19.44	8.97	18.72	8.64	27.12	12.52	44.88	20.71	76.08	35.11
\$250,000	20.25	9.35	19.50	9.00	28.25	13.04	46.75	21.58	79.25	36.58
\$260,000	21.06	9.72	20.28	9.36	29.38	13.56	48.62	22.44	82.42	38.04
\$270,000	21.87	10.09	21.06	9.72	30.51	14.08	50.49	23.30	85.59	39.50
\$280,000	22.68	10.47	21.84	10.08	31.64	14.60	52.36	24.17	88.76	40.97
\$290,000	23.49	10.84	22.62	10.44	32.77	15.12	54.23	25.03	91.93	42.43
\$300,000	24.30	11.22	23.40	10.80	33.90	15.65	56.10	25.89	95.10	43.89
\$310,000	25.11	11.59	24.18	11.16	35.03	16.17	57.97	26.76	98.27	45.36
\$320,000	25.92	11.96	24.96	11.52	36.16	16.69	59.84	27.62	101.44	46.82
\$330,000	26.73	12.34	25.74	11.88	37.29	17.21	61.71	28.48	104.61	48.28
\$340,000	27.54	12.71	26.52	12.24	38.42	17.73	63.58	29.34	107.78	49.74
\$350,000	28.35	13.08	27.30	12.60	39.55	18.25	65.45	30.21	110.95	51.21
\$360,000	29.16	13.46	28.08	12.96	40.68	18.78	67.32	31.07	114.12	52.67
\$370,000	29.97	13.83	28.86	13.32	41.81	19.30	69.19	31.93	117.29	54.13
\$380,000	30.78	14.21	29.64	13.68	42.94	19.82	71.06	32.80	120.46	55.60
\$390,000	31.59	14.58	30.42	14.04	44.07	20.34	72.93	33.66	123.63	57.06
\$400,000	32.40	14.95	31.20	14.40	45.20	20.86	74.80	34.52	126.80	58.52
\$410,000	33.21	15.33	31.98	14.76	46.33	21.38	76.67	35.39	129.97	59.99
\$420,000	34.02	15.70	32.76	15.12	47.46	21.90	78.54	36.25	133.14	61.45
\$430,000	34.83	16.08	33.54	15.48	48.59	22.43	80.41	37.11	136.31	62.91
\$440,000	35.64	16.45	34.32	15.84	49.72	22.95	82.28	37.98	139.48	64.38
\$450,000	36.45	16.82	35.10	16.20	50.85	23.47	84.15	38.84	142.65	65.84
\$460,000	37.26	17.20	35.88	16.56	51.98	23.99	86.02	39.70	145.82	67.30
\$470,000	38.07	17.57	36.66	16.92	53.11	24.51	87.89	40.56	148.99	68.76
\$480,000	38.88	17.94	37.44	17.28	54.24	25.03	89.76	41.43	152.16	70.23
\$490,000	39.69	18.32	38.22	17.64	55.37	25.56	91.63	42.29	155.33	71.69
\$500,000	40.50	18.69	39.00	18.00	56.50	26.08	93.50	43.15	158.50	73.15

Child Life Insurance Rates:

Coverage Amount \$2,500 = \$0.42 monthly, \$0.19 bi-weekly
 Coverage Amount \$5,000 = \$0.82 monthly, \$0.38 bi-weekly
 Coverage Amount \$7,500 = \$1.22 monthly, \$0.56 bi-weekly
 Coverage Amount \$10,000 = \$1.62 monthly, \$0.75 bi-weekly

Employee & Spouse Life Insurance Premiums

Life Insurance Coverage Amount	50-54		55-59		60-64		65-69		70+	
	0.519		0.894		1.075		1.604		3.025	
	Monthly	Bi-Weekly	Monthly	Bi-Weekly	Monthly	Bi-Weekly	Monthly	Bi-Weekly	Monthly	Bi-Weekly
\$10,000	5.19	2.40	8.94	4.13	10.75	4.96	16.04	7.40	30.25	13.96
\$20,000	10.38	4.79	17.88	8.25	21.50	9.92	32.08	14.81	60.50	27.92
\$30,000	15.57	7.19	26.82	12.38	32.25	14.88	48.12	22.21	90.75	41.88
\$40,000	20.76	9.58	35.76	16.50	43.00	19.85	64.16	29.61	121.00	55.85
\$50,000	25.95	11.98	44.70	20.63	53.75	24.81	80.20	37.02	151.25	69.81
\$60,000	31.14	14.37	53.64	24.76	64.50	29.77	96.24	44.42	181.50	83.77
\$70,000	36.33	16.77	62.58	28.88	75.25	34.73	112.28	51.82	211.75	97.73
\$80,000	41.52	19.16	71.52	33.01	86.00	39.69	128.32	59.22	242.00	111.69
\$90,000	46.71	21.56	80.46	37.14	96.75	44.65	144.36	66.63	272.25	125.65
\$100,000	51.90	23.95	89.40	41.26	107.50	49.62	160.40	74.03	302.50	139.62
\$110,000	57.09	26.35	98.34	45.39	118.25	54.58	176.44	81.43	332.75	153.58
\$120,000	62.28	28.74	107.28	49.51	129.00	59.54	192.48	88.84	363.00	167.54
\$130,000	67.47	31.14	116.22	53.64	139.75	64.50	208.52	96.24	393.25	181.50
\$140,000	72.66	33.54	125.16	57.77	150.50	69.46	224.56	103.64	423.50	195.46
\$150,000	77.85	35.93	134.10	61.89	161.25	74.42	240.60	111.05	453.75	209.42
\$160,000	83.04	38.33	143.04	66.02	172.00	79.38	256.64	118.45	484.00	223.38
\$170,000	88.23	40.72	151.98	70.14	182.75	84.35	272.68	125.85	514.25	237.35
\$180,000	93.42	43.12	160.92	74.27	193.50	89.31	288.72	133.26	544.50	251.31
\$190,000	98.61	45.51	169.86	78.40	204.25	94.27	304.76	140.66	574.75	265.27
\$200,000	103.80	47.91	178.80	82.52	215.00	99.23	320.80	148.06	605.00	279.23
\$210,000	108.99	50.30	187.74	86.65	225.75	104.19	336.84	155.46	635.25	293.19
\$220,000	114.18	52.70	196.68	90.78	236.50	109.15	352.88	162.87	665.50	307.15
\$230,000	119.37	55.09	205.62	94.90	247.25	114.12	368.92	170.27	695.75	321.12
\$240,000	124.56	57.49	214.56	99.03	258.00	119.08	384.96	177.67	726.00	335.08
\$250,000	129.75	59.88	223.50	103.15	268.75	124.04	401.00	185.08	756.25	349.04
\$260,000	134.94	62.28	232.44	107.28	279.50	129.00	417.04	192.48	786.50	363.00
\$270,000	140.13	64.68	241.38	111.41	290.25	133.96	433.08	199.88	816.75	376.96
\$280,000	145.32	67.07	250.32	115.53	301.00	138.92	449.12	207.29	847.00	390.92
\$290,000	150.51	69.47	259.26	119.66	311.75	143.88	465.16	214.69	877.25	404.88
\$300,000	155.70	71.86	268.20	123.78	322.50	148.85	481.20	222.09	907.50	418.85
\$310,000	160.89	74.26	277.14	127.91	333.25	153.81	497.24	229.50	937.75	432.81
\$320,000	166.08	76.65	286.08	132.04	344.00	158.77	513.28	236.90	968.00	446.77
\$330,000	171.27	79.05	295.02	136.16	354.75	163.73	529.32	244.30	998.25	460.73
\$340,000	176.46	81.44	303.96	140.29	365.50	168.69	545.36	251.70	1,028.50	474.69
\$350,000	181.65	83.84	312.90	144.42	376.25	173.65	561.40	259.11	1,058.75	488.65
\$360,000	186.84	86.23	321.84	148.54	387.00	178.62	577.44	266.51	1,089.00	502.62
\$370,000	192.03	88.63	330.78	152.67	397.75	183.58	593.48	273.91	1,119.25	516.58
\$380,000	197.22	91.02	339.72	156.79	408.50	188.54	609.52	281.32	1,149.50	530.54
\$390,000	202.41	93.42	348.66	160.92	419.25	193.50	625.56	288.72	1,179.75	544.50
\$400,000	207.60	95.82	357.60	165.05	430.00	198.46	641.60	296.12	1,210.00	558.46
\$410,000	212.79	98.21	366.54	169.17	440.75	203.42	657.64	303.53	1,240.25	572.42
\$420,000	217.98	100.61	375.48	173.30	451.50	208.38	673.68	310.93	1,270.50	586.38
\$430,000	223.17	103.00	384.42	177.42	462.25	213.35	689.72	318.33	1,300.75	600.35
\$440,000	228.36	105.40	393.36	181.55	473.00	218.31	705.76	325.74	1,331.00	614.31
\$450,000	233.55	107.79	402.30	185.68	483.75	223.27	721.80	333.14	1,361.25	628.27
\$460,000	238.74	110.19	411.24	189.80	494.50	228.23	737.84	340.54	1,391.50	642.23
\$470,000	243.93	112.58	420.18	193.93	505.25	233.19	753.88	347.94	1,421.75	656.19
\$480,000	249.12	114.98	429.12	198.06	516.00	238.15	769.92	355.35	1,452.00	670.15
\$490,000	254.31	117.37	438.06	202.18	526.75	243.12	785.96	362.75	1,482.25	684.12
\$500,000	259.50	119.77	447.00	206.31	537.50	248.08	802.00	370.15	1,512.50	698.08

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