Group Voluntary Life and AD&D Insurance

Employee Life with AD&D Monthly Premiums for 24 Deductions per Year

Coverage	Employee's Age as of last January 1											
Amount	<30	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69*	70 - 74*	75 - 79*	80+*
\$10,000	\$0.35	\$0.45	\$0.50	\$0.70	\$1.10	\$1.65	\$2.35	\$3.85	\$4.45	\$4.66	\$6.23	\$5.19
\$20,000	\$0.70	\$0.90	\$1.00	\$1.40	\$2.20	\$3.30	\$4.70	\$7.70	\$8.91	\$9.32	\$12.45	\$10.38
\$30,000	\$1.05	\$1.35	\$1.50	\$2.10	\$3.30	\$4.95	\$7.05	\$11.55	\$13.36	\$13.97	\$18.68	\$15.56
\$40,000	\$1.40	\$1.80	\$2.00	\$2.80	\$4.40	\$6.60	\$9.40	\$15.40	\$17.81	\$18.63	\$24.90	\$20.75
\$50,000	\$1.75	\$2.25	\$2.50	\$3.50	\$5.50	\$8.25	\$11.75	\$19.25	\$22.26	\$23.29	\$31.13	\$25.94
\$60,000	\$2.10	\$2.70	\$3.00	\$4.20	\$6.60	\$9.90	\$14.10	\$23.10	\$26.72	\$27.95	\$37.35	\$31.13
\$70,000	\$2.45	\$3.15	\$3.50	\$4.90	\$7.70	\$11.55	\$16.45	\$26.95	\$31.17	\$32.60	\$43.58	\$36.31
\$80,000	\$2.80	\$3.60	\$4.00	\$5.60	\$8.80	\$13.20	\$18.80	\$30.80	\$35.62	\$37.26	\$49.80	\$41.50
\$90,000	\$3.15	\$4.05	\$4.50	\$6.30	\$9.90	\$14.85	\$21.15	\$34.65	\$40.07	\$41.92	\$56.03	\$46.69
\$100,000	\$3.50	\$4.50	\$5.00	\$7.00	\$11.00	\$16.50	\$23.50	\$38.50	\$44.53	\$46.58	\$62.25	\$51.88
\$110,000	\$3.85	\$4.95	\$5.50	\$7.70	\$12.10	\$18.15	\$25.85	\$42.35	\$48.98	\$51.23	\$68.48	\$57.06
\$120,000	\$4.20	\$5.40	\$6.00	\$8.40	\$13.20	\$19.80	\$28.20	\$46.20	\$53.43	\$55.89	\$74.70	\$62.25
\$130,000	\$4.55	\$5.85	\$6.50	\$9.10	\$14.30	\$21.45	\$30.55	\$50.05	\$57.88	\$60.55	\$80.93	\$67.44
\$140,000	\$4.90	\$6.30	\$7.00	\$9.80	\$15.40	\$23.10	\$32.90	\$53.90	\$62.34	\$65.21	\$87.15	\$72.63
\$150,000	\$5.25	\$6.75	\$7.50	\$10.50	\$16.50	\$24.75	\$35.25	\$57.75	\$66.79	\$69.86	\$93.38	\$77.81
\$160,000	\$5.60	\$7.20	\$8.00	\$11.20	\$17.60	\$26.40	\$37.60	\$61.60	\$71.24	\$74.52	\$99.60	\$83.00
\$170,000	\$5.95	\$7.65	\$8.50	\$11.90	\$18.70	\$28.05	\$39.95	\$65.45	\$75.69	\$79.18	\$105.83	\$88.19
\$180,000	\$6.30	\$8.10	\$9.00	\$12.60	\$19.80	\$29.70	\$42.30	\$69.30	\$80.15	\$83.84	\$112.05	\$93.38
\$190,000	\$6.65	\$8.55	\$9.50	\$13.30	\$20.90	\$31.35	\$44.65	\$73.15	\$84.60	\$88.49	\$118.28	\$98.56
\$200,000	\$7.00	\$9.00	\$10.00	\$14.00	\$22.00	\$33.00	\$47.00	\$77.00	\$89.05	\$93.15	\$124.50	\$103.75
\$210,000	\$7.35	\$9.45	\$10.50	\$14.70	\$23.10	\$34.65	\$49.35	\$80.85	\$93.50	\$97.81	\$130.73	\$108.94
\$220,000	\$7.70	\$9.90	\$11.00	\$15.40	\$24.20	\$36.30	\$51.70	\$84.70	\$97.96	\$102.47	\$136.95	\$114.13
\$230,000	\$8.05	\$10.35	\$11.50	\$16.10	\$25.30	\$30.30	\$54.05	\$88.55	\$102.41	\$102.47	\$130.93	\$119.31
\$240,000	\$8.40	\$10.33	\$11.30	\$16.80	\$26.40	\$39.60	\$56.40	\$92.40	\$102.41	\$107.12	\$143.18	\$119.51
\$250,000	\$8.75	\$10.80	\$12.50	\$17.50	\$27.50	\$41.25	\$58.75	\$96.25	\$100.80	\$111.78	\$155.63	\$129.69
\$260,000	\$9.10	\$11.70	\$13.00	\$17.30	\$27.50	\$42.90	\$61.10	\$100.10	\$111.31	\$110.44	\$155.05	\$134.88
\$270,000								\$100.10				
	\$9.45	\$12.15	\$13.50	\$18.90	\$29.70	\$44.55	\$63.45		\$120.22	\$125.75	\$168.08	\$140.06
\$280,000	\$9.80	\$12.60	\$14.00	\$19.60	\$30.80	\$46.20	\$65.80	\$107.80	\$124.67	\$130.41	\$174.30	\$145.25 \$150.44
\$290,000	\$10.15	\$13.05	\$14.50	\$20.30	\$31.90	\$47.85	\$68.15	\$111.65	\$129.12	\$135.07	\$180.53	
\$300,000	\$10.50	\$13.50	\$15.00	\$21.00	\$33.00	\$49.50	\$70.50	\$115.50	\$133.58	\$139.73	\$186.75	\$155.63
\$310,000	\$10.85	\$13.95	\$15.50	\$21.70	\$34.10	\$51.15	\$72.85	\$119.35	\$138.03	\$144.38	\$192.98	\$160.81
\$320,000	\$11.20	\$14.40	\$16.00	\$22.40	\$35.20	\$52.80	\$75.20	\$123.20	\$142.48	\$149.04	\$199.20	\$166.00
\$330,000	\$11.55	\$14.85	\$16.50	\$23.10	\$36.30	\$54.45	\$77.55	\$127.05	\$146.93	\$153.70	\$205.43	\$171.19
\$340,000	\$11.90	\$15.30	\$17.00	\$23.80	\$37.40	\$56.10	\$79.90	\$130.90	\$151.39	\$158.36	\$211.65	\$176.38
\$350,000	\$12.25	\$15.75	\$17.50	\$24.50	\$38.50	\$57.75	\$82.25	\$134.75	\$155.84	\$163.01	\$217.88	\$181.56
\$360,000	\$12.60	\$16.20	\$18.00	\$25.20	\$39.60	\$59.40	\$84.60	\$138.60	\$160.29	\$167.67	\$224.10	\$186.75
\$370,000	\$12.95	\$16.65	\$18.50	\$25.90	\$40.70	\$61.05	\$86.95	\$142.45	\$164.74	\$172.33	\$230.33	\$191.94
\$380,000	\$13.30	\$17.10	\$19.00	\$26.60	\$41.80	\$62.70	\$89.30	\$146.30	\$169.20	\$176.99	\$236.55	\$197.13
\$390,000	\$13.65	\$17.55	\$19.50	\$27.30	\$42.90	\$64.35	\$91.65	\$150.15	\$173.65	\$181.64	\$242.78	\$202.31
\$400,000	\$14.00	\$18.00	\$20.00	\$28.00	\$44.00	\$66.00	\$94.00	\$154.00	\$178.10	\$186.30	\$249.00	\$207.50
\$410,000	\$14.35	\$18.45	\$20.50	\$28.70	\$45.10	\$67.65	\$96.35	\$157.85	\$182.55	\$190.96	\$255.23	\$212.69
\$420,000	\$14.70	\$18.90	\$21.00	\$29.40	\$46.20	\$69.30	\$98.70	\$161.70	\$187.01	\$195.62	\$261.45	\$217.88
\$430,000	\$15.05	\$19.35	\$21.50	\$30.10	\$47.30	\$70.95	\$101.05	\$165.55	\$191.46	\$200.27	\$267.68	\$223.06
\$440,000	\$15.40	\$19.80	\$22.00	\$30.80	\$48.40	\$72.60	\$103.40	\$169.40	\$195.91	\$204.93	\$273.90	\$228.25
\$450,000	\$15.75	\$20.25	\$22.50	\$31.50	\$49.50	\$74.25	\$105.75	\$173.25	\$200.36	\$209.59	\$280.13	\$233.44
\$460,000	\$16.10	\$20.70	\$23.00	\$32.20	\$50.60	\$75.90	\$108.10	\$177.10	\$204.82	\$214.25	\$286.35	\$238.63
\$470,000	\$16.45	\$21.15	\$23.50	\$32.90	\$51.70	\$77.55	\$110.45	\$180.95	\$209.27	\$218.90	\$292.58	\$243.81
\$480,000	\$16.80	\$21.60	\$24.00	\$33.60	\$52.80	\$79.20	\$112.80	\$184.80	\$213.72	\$223.56	\$298.80	\$249.00
\$490,000	\$17.15	\$22.05	\$24.50	\$34.30	\$53.90	\$80.85	\$115.15	\$188.65	\$218.17	\$228.22	\$305.03	\$254.19
\$500,000	\$17.50	\$22.50	\$25.00	\$35.00	\$55.00	\$82.50	\$117.50	\$192.50	\$222.63	\$232.88	\$311.25	\$259.38

^{*}Coverage amounts for ages 65 and over reduce due to age redution, see the Symetra certificate for more detail

Group Voluntary Life and AD&D Insurance

Spouse Life with AD&D Monthly Premiums for 24 Deductions per Year

Coverage					Employee's Age as of last January 1							
Amount	<30	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69*	70 - 74*	75 - 79*	*+08
\$5,000	\$0.18	\$0.23	\$0.25	\$0.35	\$0.55	\$0.83	\$1.18	\$1.93	\$2.23	\$2.33	\$3.11	\$2.59
\$10,000	\$0.35	\$0.45	\$0.50	\$0.70	\$1.10	\$1.65	\$2.35	\$3.85	\$4.45	\$4.66	\$6.23	\$5.19
\$15,000	\$0.53	\$0.68	\$0.75	\$1.05	\$1.65	\$2.48	\$3.53	\$5.78	\$6.68	\$6.99	\$9.34	\$7.78
\$20,000	\$0.70	\$0.90	\$1.00	\$1.40	\$2.20	\$3.30	\$4.70	\$7.70	\$8.91	\$9.32	\$12.45	\$10.38
\$25,000	\$0.88	\$1.13	\$1.25	\$1.75	\$2.75	\$4.13	\$5.88	\$9.63	\$11.13	\$11.64	\$15.56	\$12.97
\$30,000	\$1.05	\$1.35	\$1.50	\$2.10	\$3.30	\$4.95	\$7.05	\$11.55	\$13.36	\$13.97	\$18.68	\$15.56
\$35,000	\$1.23	\$1.58	\$1.75	\$2.45	\$3.85	\$5.78	\$8.23	\$13.48	\$15.58	\$16.30	\$21.79	\$18.16
\$40,000	\$1.40	\$1.80	\$2.00	\$2.80	\$4.40	\$6.60	\$9.40	\$15.40	\$17.81	\$18.63	\$24.90	\$20.75
\$45,000	\$1.58	\$2.03	\$2.25	\$3.15	\$4.95	\$7.43	\$10.58	\$17.33	\$20.04	\$20.96	\$28.01	\$23.34
\$50,000	\$1.75	\$2.25	\$2.50	\$3.50	\$5.50	\$8.25	\$11.75	\$19.25	\$22.26	\$23.29	\$31.13	\$25.94
\$55,000	\$1.93	\$2.48	\$2.75	\$3.85	\$6.05	\$9.08	\$12.93	\$21.18	\$24.49	\$25.62	\$34.24	\$28.53
\$60,000	\$2.10	\$2.70	\$3.00	\$4.20	\$6.60	\$9.90	\$14.10	\$23.10	\$26.72	\$27.95	\$37.35	\$31.13
\$65,000	\$2.28	\$2.93	\$3.25	\$4.55	\$7.15	\$10.73	\$15.28	\$25.03	\$28.94	\$30.27	\$40.46	\$33.72
\$70,000	\$2.45	\$3.15	\$3.50	\$4.90	\$7.70	\$11.55	\$16.45	\$26.95	\$31.17	\$32.60	\$43.58	\$36.33
\$75,000	\$2.63	\$3.38	\$3.75	\$5.25	\$8.25	\$12.38	\$17.63	\$28.88	\$33.39	\$34.93	\$46.69	\$38.93
\$80,000	\$2.80	\$3.60	\$4.00	\$5.60	\$8.80	\$13.20	\$18.80	\$30.80	\$35.62	\$37.26	\$49.80	\$41.50
\$85,000	\$2.98	\$3.83	\$4.25	\$5.95	\$9.35	\$14.03	\$19.98	\$32.73	\$37.85	\$39.59	\$52.91	\$44.0
\$90,000	\$3.15	\$4.05	\$4.50	\$6.30	\$9.90	\$14.85	\$21.15	\$34.65	\$40.07	\$41.92	\$56.03	\$46.6
\$95,000	\$3.33	\$4.28	\$4.75	\$6.65	\$10.45	\$15.68	\$22.33	\$36.58	\$42.30	\$44.25	\$59.14	\$49.28
\$100,000	\$3.50	\$4.50	\$5.00	\$7.00	\$11.00	\$16.50	\$23.50	\$38.50	\$44.53	\$46.58	\$62.25	\$51.88
\$105,000	\$3.68	\$4.73	\$5.25	\$7.35	\$11.55	\$17.33	\$24.68	\$40.43	\$46.75	\$48.90	\$65.36	\$54.4
\$110,000	\$3.85	\$4.95	\$5.50	\$7.70	\$12.10	\$18.15	\$25.85	\$42.35	\$48.98	\$51.23	\$68.48	\$57.0
\$115,000	\$4.03	\$5.18	\$5.75	\$8.05	\$12.65	\$18.98	\$27.03	\$44.28	\$51.20	\$53.56	\$71.59	\$59.6
\$120,000	\$4.20	\$5.40	\$6.00	\$8.40	\$13.20	\$19.80	\$28.20	\$46.20	\$53.43	\$55.89	\$74.70	\$62.2
\$125,000	\$4.38	\$5.63	\$6.25	\$8.75	\$13.75	\$20.63	\$29.38	\$48.13	\$55.66	\$58.22	\$77.81	\$64.8
\$130,000	\$4.55	\$5.85	\$6.50	\$9.10	\$14.30	\$21.45	\$30.55	\$50.05	\$57.88	\$60.55	\$80.93	\$67.4
\$135,000	\$4.73	\$6.08	\$6.75	\$9.45	\$14.85	\$22.28	\$31.73	\$51.98	\$60.11	\$62.88	\$84.04	\$70.0
\$140,000	\$4.90	\$6.30	\$7.00	\$9.80	\$15.40	\$23.10	\$32.90	\$53.90	\$62.34	\$65.21	\$87.15	\$72.6
\$145,000	\$5.08	\$6.53	\$7.25	\$10.15	\$15.46	\$23.93	\$34.08	\$55.83	\$64.56	\$67.53	\$90.26	\$75.2
\$150,000	\$5.08	\$6.75	\$7.50	\$10.13	\$16.50	\$23.93	\$35.25	\$57.75	\$66.79	\$69.86	\$93.38	\$77.8
\$155,000	\$5.43	\$6.98	\$7.75	\$10.85	\$17.05	\$25.58	\$36.43	\$59.68	\$69.01	\$72.19	\$96.49	\$80.4
\$160,000	\$5.60	\$7.20	\$8.00	\$10.03	\$17.60	\$26.40	\$37.60	\$61.60	\$71.24	\$74.52	\$99.60	\$83.0
\$165,000	\$5.78	\$7.43	\$8.00	\$11.55	\$17.00	\$27.23	\$37.00	\$63.53	\$73.47	\$76.85	\$102.71	\$85.5
\$170,000	\$5.78	\$7.45	\$8.23	\$11.90	\$18.13	\$27.23	\$39.95	\$65.45	\$75.69	\$70.83	\$102.71	\$88.1
\$175,000	\$6.13	\$7.88	\$8.75	\$11.90	\$19.25	\$28.88	\$41.13	\$67.38	\$77.92	\$81.51	\$103.83	\$90.7
\$173,000	\$6.30	\$8.10	\$9.00	\$12.23	\$19.23	\$29.70	\$42.30	\$69.30	\$80.15	\$83.84	\$108.94	\$93.3
	\$6.48	\$8.33		\$12.00	\$20.35	\$30.53		\$71.23	\$82.37	\$86.16	\$112.03	\$95.9
\$185,000 \$190,000	\$6.48	\$8.33	\$9.25 \$9.50	\$12.95	\$20.35	\$30.53	\$43.48 \$44.65	\$71.23	\$82.37	\$86.16	\$115.16	\$95.9
\$190,000		1		-	-	-		-	-		\$118.28	
	\$6.83	\$8.78	\$9.75	\$13.65	\$21.45	\$32.18	\$45.83	\$75.08	\$86.82	\$90.82		\$101.1
\$200,000	\$7.00	\$9.00	\$10.00	\$14.00	\$22.00	\$33.00	\$47.00	\$77.00	\$89.05	\$93.15	\$124.50	\$103.7
\$205,000	\$7.18	\$9.23	\$10.25	\$14.35	\$22.55	\$33.83	\$48.18	\$78.93	\$91.28	\$95.48	\$127.61	\$106.3
\$210,000	\$7.35	\$9.45	\$10.50	\$14.70	\$23.10	\$34.65	\$49.35	\$80.85	\$93.50	\$97.81	\$130.73	\$108.9
\$215,000	\$7.53	\$9.68	\$10.75	\$15.05	\$23.65	\$35.48	\$50.53	\$82.78	\$95.73	\$100.14	\$133.84	\$111.5
\$220,000	\$7.70	\$9.90	\$11.00	\$15.40	\$24.20	\$36.30	\$51.70	\$84.70	\$97.96	\$102.47	\$136.95	\$114.1
\$225,000	\$7.88	\$10.13	\$11.25	\$15.75	\$24.75	\$37.13	\$52.88	\$86.63	\$100.18	\$104.79	\$140.06	\$116.7
\$230,000	\$8.05	\$10.35	\$11.50	\$16.10	\$25.30	\$37.95	\$54.05	\$88.55	\$102.41	\$107.12	\$143.18	\$119.3
\$235,000	\$8.23	\$10.58	\$11.75	\$16.45	\$25.85	\$38.78	\$55.23	\$90.48	\$104.63	\$109.45	\$146.29	\$121.9
\$240,000	\$8.40	\$10.80	\$12.00	\$16.80	\$26.40	\$39.60	\$56.40	\$92.40	\$106.86	\$111.78	\$149.40	\$124.5
\$245,000	\$8.58	\$11.03	\$12.25	\$17.15	\$26.95	\$40.43	\$57.58	\$94.33	\$109.09	\$114.11	\$152.51	\$127.0
\$250,000	\$8.75	\$11.25	\$12.50	\$17.50	\$27.50	\$41.25	\$58.75	\$96.25	\$111.31	\$116.44	\$155.63	\$129.6

^{*}Coverage amounts for ages 65 and over reduce due to age redution, see the Symetra certificate for more detail

Child Life with AD&D Premioum for 24 Deductions per Year

Coverage

Amount Premium \$10,000 \$1.05

Symetra