

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 administration 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
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	\$0.39	\$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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	\$0.037	\$0.037	\$0.055	\$0.064	\$0.073	\$0.110	\$0.156	\$0.293	\$0.467	\$0.869	\$1.409	\$1.528
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
\$ 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
\$ 310,000	\$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	\$11.86	\$17.53	\$20.36	\$23.20	\$34.85	\$49.34	\$92.50	\$147.31	\$273.94	\$444.04	\$481.52
\$ 320,000	\$12.04	\$12.04	\$17.80	\$20.68	\$23.56	\$35.40	\$50.12	\$93.96	\$149.64	\$278.28	\$451.08	\$489.16
\$ 325,000	\$12.23	\$12.23	\$18.08	\$21.00	\$23.93	\$35.95	\$50.90	\$95.43	\$151.98	\$282.63	\$458.13	\$496.80
\$ 330,000	\$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

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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
\$ 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	\$13.34	\$19.73	\$22.92	\$26.12	\$39.25	\$55.58	\$104.22	\$165.99	\$308.70	\$500.40	\$542.64
\$ 360,000	\$13.52	\$13.52	\$20.00	\$23.24	\$26.48	\$39.80	\$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	\$14.63	\$21.65	\$25.16	\$28.67	\$43.10	\$61.04	\$114.47	\$182.33	\$339.11	\$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	\$556.76	\$603.76
\$ 400,000	\$15.00	\$15.00	\$22.20	\$25.80	\$29.40	\$44.20	\$62.60	\$117.40	\$187.00	\$347.80	\$563.80	\$611.40



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

All rates subject to change.

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