



**PREMIUMS BASED ON 12 PAYROLL DEDUCTIONS PER YEAR**

Applying for coverage over Guaranteed Issue will require evidence of medical insurability.

BENEFIT UNITS	Employee's Guaranteed Issue, up to age 69, is \$120,000 Spouse's Guaranteed Issue, up to age 69, is \$30,000												VGTL PREMIUMS FOR CHILD				
	UNDER 25	25-29	30-34	35-39	40-44	45-54	50-54	55-59	60-64	65-69	70-74	75-79	80+	\$5,000	\$10,000	\$1.50	\$3.00
\$10,000	\$0.54	\$0.60	\$0.80	\$0.90	\$1.62	\$2.52	\$4.23	\$7.20	\$9.90	\$16.38	\$29.25	\$49.50	\$80.55				
\$20,000	\$1.08	\$1.20	\$1.60	\$1.80	\$3.24	\$5.04	\$8.46	\$14.40	\$19.80	\$32.76	\$56.50	\$99.00	\$161.10				
\$30,000	\$1.62	\$1.80	\$2.40	\$2.70	\$4.86	\$7.56	\$12.69	\$21.60	\$29.70	\$49.14	\$87.75	\$148.50	\$241.65				
\$40,000	\$2.16	\$2.40	\$3.20	\$3.60	\$6.48	\$10.08	\$16.92	\$28.80	\$39.60	\$65.52	\$117.00	\$198.00	\$322.20				
\$50,000	\$2.70	\$3.00	\$4.00	\$4.50	\$8.10	\$12.60	\$21.15	\$36.00	\$49.50	\$81.90	\$146.25	\$247.50	\$402.75				
\$60,000	\$3.24	\$3.60	\$4.80	\$5.40	\$9.72	\$15.12	\$25.38	\$43.20	\$59.40	\$98.28	\$175.50	\$297.00	\$483.30				
\$70,000	\$3.78	\$4.20	\$5.60	\$6.30	\$11.34	\$17.64	\$29.61	\$50.40	\$69.30	\$114.66	\$204.75	\$346.50	\$563.85				
\$80,000	\$4.32	\$4.80	\$6.40	\$7.20	\$12.96	\$20.16	\$33.84	\$57.60	\$79.20	\$131.04	\$234.00	\$396.00	\$644.40				
\$90,000	\$4.86	\$5.40	\$7.20	\$8.10	\$14.58	\$22.68	\$38.07	\$64.80	\$89.10	\$147.42	\$263.25	\$445.50	\$724.95				
\$100,000	\$5.40	\$6.00	\$8.00	\$9.00	\$16.20	\$25.20	\$42.30	\$72.00	\$99.00	\$163.80	\$292.50	\$495.00	\$805.50				
\$110,000	\$5.94	\$6.60	\$8.80	\$9.90	\$17.82	\$27.72	\$46.53	\$79.20	\$108.90	\$180.18	\$321.75	\$544.50	\$886.05				
\$120,000	\$6.48	\$7.20	\$9.60	\$10.80	\$19.44	\$30.24	\$50.76	\$86.40	\$118.80	\$196.56	\$351.00	\$594.00	\$966.60				
\$130,000	\$7.02	\$7.80	\$10.40	\$11.70	\$21.06	\$32.76	\$54.99	\$93.60	\$128.70	\$212.94	\$380.25	\$643.50	\$1,047.15				
\$140,000	\$7.56	\$8.40	\$11.20	\$12.60	\$22.68	\$35.28	\$59.22	\$100.80	\$138.60	\$229.32	\$409.50	\$693.00	\$1,127.70				
\$150,000	\$8.10	\$9.00	\$12.00	\$13.50	\$24.30	\$37.80	\$63.45	\$108.00	\$148.50	\$245.70	\$438.75	\$742.50	\$1,208.25				
\$160,000	\$8.64	\$9.60	\$12.80	\$14.40	\$25.92	\$40.32	\$67.68	\$115.20	\$158.40	\$262.08	\$466.00	\$792.00	\$1,288.80				
\$170,000	\$9.18	\$10.20	\$13.60	\$15.30	\$27.54	\$42.84	\$71.91	\$122.40	\$168.30	\$278.46	\$497.25	\$841.50	\$1,369.35				
\$180,000	\$9.72	\$10.80	\$14.40	\$16.20	\$29.16	\$45.36	\$76.14	\$129.60	\$178.20	\$294.84	\$526.50	\$891.00	\$1,449.90				
\$190,000	\$10.26	\$11.40	\$15.20	\$17.10	\$30.78	\$47.88	\$80.37	\$136.80	\$188.10	\$311.22	\$555.75	\$940.50	\$1,530.45				
\$200,000	\$10.80	\$12.00	\$16.00	\$18.00	\$32.40	\$50.40	\$84.60	\$144.00	\$198.00	\$327.60	\$585.00	\$990.00	\$1,611.00				
\$210,000	\$11.34	\$12.60	\$16.80	\$19.00	\$34.02	\$52.92	\$88.83	\$151.20	\$207.90	\$343.98	\$614.25	\$1,039.50	\$1,691.55				
\$220,000	\$11.88	\$13.20	\$17.60	\$19.80	\$35.64	\$55.44	\$93.06	\$158.40	\$217.80	\$360.36	\$643.50	\$1,089.00	\$1,772.10				
\$230,000	\$12.42	\$13.80	\$18.40	\$20.70	\$37.26	\$57.96	\$97.29	\$165.60	\$227.70	\$376.74	\$672.75	\$1,138.50	\$1,852.65				
\$240,000	\$12.96	\$14.40	\$19.20	\$21.60	\$38.88	\$60.48	\$101.52	\$172.80	\$237.60	\$393.12	\$702.00	\$1,188.00	\$1,933.20				
\$250,000	\$13.50	\$15.00	\$20.00	\$22.50	\$40.50	\$63.00	\$105.75	\$180.00	\$247.50	\$409.50	\$731.25	\$1,237.50	\$2,013.75				
\$260,000	\$14.04	\$15.60	\$20.80	\$23.40	\$42.12	\$65.52	\$109.98	\$187.20	\$257.40	\$425.88	\$760.50	\$1,287.00	\$2,094.30				
\$270,000	\$14.58	\$16.20	\$21.60	\$24.30	\$43.74	\$68.04	\$114.21	\$194.40	\$267.30	\$442.26	\$789.75	\$1,336.50	\$2,174.85				
\$280,000	\$15.12	\$16.80	\$22.40	\$25.20	\$45.36	\$70.56	\$118.44	\$201.60	\$277.20	\$458.64	\$819.00	\$1,386.00	\$2,255.40				
\$290,000	\$15.66	\$17.40	\$23.20	\$26.10	\$46.98	\$73.08	\$122.67	\$208.80	\$287.10	\$475.02	\$848.25	\$1,435.50	\$2,335.95				
\$300,000	\$16.20	\$18.00	\$24.00	\$27.00	\$48.60	\$75.60	\$126.90	\$216.00	\$297.00	\$491.40	\$877.50	\$1,485.00	\$2,416.50				
\$310,000	\$16.74	\$18.60	\$24.80	\$27.90	\$50.22	\$78.12	\$131.13	\$223.20	\$306.90	\$507.78	\$906.75	\$1,534.50	\$2,497.05				
\$320,000	\$17.28	\$19.20	\$25.60	\$28.80	\$51.84	\$80.64	\$135.36	\$230.40	\$316.80	\$524.16	\$936.00	\$1,584.00	\$2,577.60				





BENEFIT UNITS	UNDER 25	25-29	30-34	35-39	40-44	45-54	50-54	55-59	60-64	65-69	70-74	75-79	80+
\$330,000	\$17.82	\$19.80	\$26.40	\$29.70	\$53.46	\$83.16	\$139.59	\$237.60	\$326.70	\$540.54	\$965.25	\$1,633.50	\$2,658.15
\$340,000	\$18.36	\$20.40	\$27.20	\$30.60	\$55.08	\$85.68	\$143.82	\$244.80	\$336.60	\$556.92	\$994.50	\$1,683.00	\$2,738.70
\$350,000	\$18.90	\$21.00	\$28.00	\$31.50	\$56.70	\$88.20	\$148.05	\$252.00	\$346.50	\$573.30	\$1,023.75	\$1,732.50	\$2,819.25
\$360,000	\$19.44	\$21.60	\$28.80	\$32.40	\$58.32	\$90.72	\$152.28	\$259.20	\$356.40	\$589.68	\$1,053.00	\$1,782.00	\$2,899.80
\$370,000	\$19.98	\$22.20	\$29.60	\$33.30	\$59.94	\$93.24	\$156.51	\$266.40	\$366.30	\$606.06	\$1,082.25	\$1,831.50	\$2,980.35
\$380,000	\$20.52	\$22.80	\$30.40	\$34.20	\$61.56	\$95.76	\$160.74	\$273.60	\$376.20	\$622.44	\$1,111.50	\$1,881.00	\$3,060.90
\$390,000	\$21.06	\$23.40	\$31.20	\$35.10	\$63.18	\$98.28	\$164.97	\$280.80	\$386.10	\$638.82	\$1,140.75	\$1,930.50	\$3,141.45
\$400,000	\$21.60	\$24.00	\$32.00	\$36.00	\$64.80	\$100.80	\$169.20	\$288.00	\$396.00	\$655.20	\$1,170.00	\$1,980.00	\$3,222.00
\$410,000	\$22.14	\$24.60	\$32.80	\$36.90	\$66.42	\$103.32	\$173.43	\$295.20	\$405.90	\$671.58	\$1,199.25	\$2,029.50	\$3,302.55
\$420,000	\$22.68	\$25.20	\$33.60	\$37.80	\$68.04	\$105.84	\$177.66	\$302.40	\$415.80	\$687.96	\$1,228.50	\$2,079.00	\$3,383.10
\$430,000	\$23.22	\$25.80	\$34.40	\$38.70	\$69.66	\$108.36	\$181.89	\$309.60	\$425.70	\$704.34	\$1,257.75	\$2,128.50	\$3,463.65
\$440,000	\$23.76	\$26.40	\$35.20	\$39.60	\$71.28	\$110.88	\$186.12	\$316.80	\$435.60	\$720.72	\$1,287.00	\$2,178.00	\$3,544.20
\$450,000	\$24.30	\$27.00	\$36.00	\$40.50	\$72.90	\$113.40	\$190.35	\$324.00	\$445.50	\$737.10	\$1,316.25	\$2,227.50	\$3,624.75
\$460,000	\$24.84	\$27.60	\$36.80	\$41.40	\$74.52	\$115.92	\$194.58	\$331.20	\$455.40	\$753.48	\$1,345.50	\$2,277.00	\$3,705.30
\$470,000	\$25.38	\$28.20	\$37.60	\$42.30	\$76.14	\$118.44	\$198.81	\$338.40	\$465.30	\$769.86	\$1,374.75	\$2,326.50	\$3,785.85
\$480,000	\$25.92	\$28.80	\$38.40	\$43.20	\$77.76	\$120.96	\$203.04	\$345.60	\$475.20	\$786.24	\$1,404.00	\$2,376.00	\$3,866.40
\$490,000	\$26.46	\$29.40	\$39.20	\$44.10	\$79.38	\$123.48	\$207.27	\$352.80	\$485.10	\$802.62	\$1,433.25	\$2,425.50	\$3,946.95
\$500,000	\$27.00	\$30.00	\$40.00	\$45.00	\$81.00	\$126.00	\$211.50	\$360.00	\$495.00	\$819.00	\$1,462.50	\$2,475.00	\$4,027.50

Important Note: The above rates are subject to change. The rates shown here are meant as an illustration for you to determine the approximate deduction you may expect to see each paycheck. Due to the rounding of rates, these deductions will vary, though differences should be slight. This is not part of an insurance policy and only the actual provisions of an issued policy control. USABLE Life's policies set forth the rights and obligations of covered persons and USABLE Life. Please be aware that certain limitations and exclusions apply and that benefits may reduce or terminate. If you enroll for coverage, you will be provided with a certificate of insurance. Please read your certificate carefully.