

Voluntary Term Life



Norris & Stevens, Inc.

You may elect Life amounts in increments of \$10,000 up to 5 times your salary
And up to **\$50,000** for you, and **\$25,000** for your spouse without answering any medical questions
Your coverage is effective as of **1/1/19**

Non-Smoker Voluntary Life Monthly Costs

	15-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.51	\$0.59	\$0.73	\$1.01	\$1.39	\$2.22	\$3.39	\$5.54	\$8.85	\$15.53	\$28.03	\$56.76
\$20,000	\$1.02	\$1.18	\$1.46	\$2.02	\$2.78	\$4.44	\$6.78	\$11.08	\$17.70	\$31.06	\$56.06	\$113.52
\$30,000	\$1.53	\$1.77	\$2.19	\$3.03	\$4.17	\$6.66	\$10.17	\$16.62	\$26.55	\$46.59	\$84.09	\$170.28
\$40,000	\$2.04	\$2.36	\$2.92	\$4.04	\$5.56	\$8.88	\$13.56	\$22.16	\$35.40	\$62.12	\$112.12	\$227.04
\$50,000	\$2.55	\$2.95	\$3.65	\$5.05	\$6.95	\$11.10	\$16.95	\$27.70	\$44.25	\$77.65	\$140.15	\$283.80
\$60,000	\$3.06	\$3.54	\$4.38	\$6.06	\$8.34	\$13.32	\$20.34	\$33.24	\$53.10	\$93.18	\$168.18	\$340.56
\$70,000	\$3.57	\$4.13	\$5.11	\$7.07	\$9.73	\$15.54	\$23.73	\$38.78	\$61.95	\$108.71	\$196.21	\$397.32
\$80,000	\$4.08	\$4.72	\$5.84	\$8.08	\$11.12	\$17.76	\$27.12	\$44.32	\$70.80	\$124.24	\$224.24	\$454.08
\$90,000	\$4.59	\$5.31	\$6.57	\$9.09	\$12.51	\$19.98	\$30.51	\$49.86	\$79.65	\$139.77	\$252.27	\$510.84
\$100,000	\$5.10	\$5.90	\$7.30	\$10.10	\$13.90	\$22.20	\$33.90	\$55.40	\$88.50	\$155.30	\$280.30	\$567.60
\$150,000	\$7.65	\$8.85	\$10.95	\$15.15	\$20.85	\$33.30	\$50.85	\$83.10	\$132.75	\$232.95	\$420.45	\$851.40
\$200,000	\$10.20	\$11.80	\$14.60	\$20.20	\$27.80	\$44.40	\$67.80	\$110.80	\$177.00	\$310.60	\$560.60	\$1,135.20
\$250,000	\$12.75	\$14.75	\$18.25	\$25.25	\$34.75	\$55.50	\$84.75	\$138.50	\$221.25	\$388.25	\$700.75	\$1,419.00
\$300,000	\$15.30	\$17.70	\$21.90	\$30.30	\$41.70	\$66.60	\$101.70	\$166.20	\$265.50	\$465.90	\$840.90	\$1,702.80

Smoker Voluntary Life Monthly Costs

	15-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.76	\$0.87	\$1.09	\$1.62	\$2.44	\$3.88	\$6.54	\$9.21	\$13.78	\$23.04	\$40.48	\$73.24
\$20,000	\$1.52	\$1.74	\$2.18	\$3.24	\$4.88	\$7.76	\$13.08	\$18.42	\$27.56	\$46.08	\$80.96	\$146.48
\$30,000	\$2.28	\$2.61	\$3.27	\$4.86	\$7.32	\$11.64	\$19.62	\$27.63	\$41.34	\$69.12	\$121.44	\$219.72
\$40,000	\$3.04	\$3.48	\$4.36	\$6.48	\$9.76	\$15.52	\$26.16	\$36.84	\$55.12	\$92.16	\$161.92	\$292.96
\$50,000	\$3.80	\$4.35	\$5.45	\$8.10	\$12.20	\$19.40	\$32.70	\$46.05	\$68.90	\$115.20	\$202.40	\$366.20
\$60,000	\$4.56	\$5.22	\$6.54	\$9.72	\$14.64	\$23.28	\$39.24	\$55.26	\$82.68	\$138.24	\$242.88	\$439.44
\$70,000	\$5.32	\$6.09	\$7.63	\$11.34	\$17.08	\$27.16	\$45.78	\$64.47	\$96.46	\$161.28	\$283.36	\$512.68
\$80,000	\$6.08	\$6.96	\$8.72	\$12.96	\$19.52	\$31.04	\$52.32	\$73.68	\$110.24	\$184.32	\$323.84	\$585.92
\$90,000	\$6.84	\$7.83	\$9.81	\$14.58	\$21.96	\$34.92	\$58.86	\$82.89	\$124.02	\$207.36	\$364.32	\$659.16
\$100,000	\$7.60	\$8.70	\$10.90	\$16.20	\$24.40	\$38.80	\$65.40	\$92.10	\$137.80	\$230.40	\$404.80	\$732.40
\$150,000	\$11.40	\$13.05	\$16.35	\$24.30	\$36.60	\$58.20	\$98.10	\$138.15	\$206.70	\$345.60	\$607.20	\$1,098.60
\$200,000	\$15.20	\$17.40	\$21.80	\$32.40	\$48.80	\$77.60	\$130.80	\$184.20	\$275.60	\$460.80	\$809.60	\$1,464.80
\$250,000	\$19.00	\$21.75	\$27.25	\$40.50	\$61.00	\$97.00	\$163.50	\$230.25	\$344.50	\$576.00	\$1,012.00	\$1,831.00
\$300,000	\$22.80	\$26.10	\$32.70	\$48.60	\$73.20	\$116.40	\$196.20	\$276.30	\$413.40	\$691.20	\$1,214.40	\$2,197.20

Spouse Voluntary Life Monthly Costs

	15-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	Child Rates	
\$5,000	\$0.45	\$0.49	\$0.68	\$0.97	\$1.51	\$2.36	\$3.62	\$6.18	\$10.56	\$18.80	One rate regardless of # of children	
\$10,000	\$0.89	\$0.98	\$1.35	\$1.93	\$3.02	\$4.71	\$7.23	\$12.35	\$21.11	\$37.60	\$2,000	\$0.76
\$15,000	\$1.34	\$1.47	\$2.03	\$2.90	\$4.53	\$7.07	\$10.85	\$18.53	\$31.67	\$56.40	\$4,000	\$1.51
\$20,000	\$1.78	\$1.96	\$2.70	\$3.86	\$6.04	\$9.42	\$14.46	\$24.70	\$42.22	\$75.20	\$6,000	\$2.27
\$25,000	\$2.23	\$2.45	\$3.38	\$4.83	\$7.55	\$11.78	\$18.08	\$30.88	\$52.78	\$94.00	\$8,000	\$3.02
											\$10,000	\$3.78

AD&D Rates

Employee: \$.30 per \$10,000

Spouse: \$.16 per \$5,000

Child: \$.05 per \$2,000