

To determine your cost for the additional life insurance coverage:

1. Determine the amount of insurance you want, i.e. 1 X, 2X salary etc. Round the multiple you select to the nearest thousand. For example, 1 X salary for a salary of \$53, 575 is 54,000 of life insurance.
2. Determine the monthly cost of insurance by dividing the amount of insurance by 1000 and multiplying by the rate associated with your age category. For example, a 35 year old purchasing 54,000 worth of insurance would pay \$4.32 a month (54 X .08)
3. Rate Chart

<u>Age category</u>	<u>Rate per \$1000</u>
0-24	.05
25-29	.05
30-34	.06
35-39	.08
40-44	.10
45-49	.15
50-54	.23
55-59	.43
60-64	.62
65-69	1.18
70-74	1.91
75+	3.34