



Basic Term Life/Basic AD&D 2021 Monthly Cost Illustration

Employee monthly cost by employee annual base salary
bands and enrollment coverage level

Under age 65

| SALARY | EMPLOYEE ONLY | EMPLOYEE+ CHILDREN | EMPLOYEE+ SPOUSE | FAMILY |
|---------------------|---------------|--------------------|------------------|--------|
| Less than \$15,000 | \$0.00 | \$0.41 | \$0.90 | \$1.20 |
| \$15,000 - \$17,999 | \$0.40 | \$0.80 | \$1.32 | \$1.62 |
| \$17,500 - \$19,999 | \$0.99 | \$1.42 | \$1.96 | \$2.27 |
| \$20,000 - \$22,499 | \$1.98 | \$2.41 | \$3.03 | \$3.32 |
| \$22,500 - \$24,999 | \$2.67 | \$3.13 | \$3.78 | \$4.07 |
| \$25,000 - \$27,499 | \$3.37 | \$3.85 | \$4.52 | \$4.83 |
| \$27,500 - \$29,999 | \$4.06 | \$4.57 | \$5.28 | \$5.57 |
| \$30,000 - \$32,499 | \$4.75 | \$5.29 | \$6.03 | \$6.33 |
| \$32,500 - \$34,999 | \$5.45 | \$5.98 | \$6.77 | \$7.06 |
| \$35,000 & Greater | \$5.94 | \$6.50 | \$7.30 | \$7.61 |

Age 65+ with Permaplan

| SALARY | EMPLOYEE ONLY | EMPLOYEE+ CHILDREN | EMPLOYEE+ SPOUSE | FAMILY |
|---------------------|---------------|--------------------|------------------|--------|
| Less than \$15,000 | \$0.00 | \$0.37 | \$0.79 | \$1.09 |
| \$15,000 - \$17,999 | \$0.26 | \$0.63 | \$1.06 | \$1.37 |
| \$17,500 - \$19,999 | \$0.65 | \$1.04 | \$1.49 | \$1.79 |
| \$20,000 - \$22,499 | \$1.29 | \$1.68 | \$2.18 | \$2.48 |
| \$22,500 - \$24,999 | \$1.74 | \$2.14 | \$2.66 | \$2.97 |
| \$25,000 - \$27,499 | \$2.19 | \$2.61 | \$3.15 | \$3.45 |
| \$27,500 - \$29,999 | \$2.64 | \$3.08 | \$3.64 | \$3.94 |
| \$30,000 - \$32,499 | \$3.09 | \$3.55 | \$4.12 | \$4.42 |
| \$32,500 - \$34,999 | \$3.54 | \$4.00 | \$4.61 | \$4.91 |
| \$35,000 & Greater | \$3.87 | \$4.34 | \$4.96 | \$5.26 |

Ages 65-69 without Permaplan

| SALARY | EMPLOYEE ONLY | EMPLOYEE+ CHILDREN | EMPLOYEE+ SPOUSE | FAMILY |
|---------------------|---------------|--------------------|------------------|--------|
| Less than \$15,000 | \$0.00 | \$0.37 | \$0.79 | \$1.09 |
| \$12,500 - \$14,999 | \$0.00 | \$0.37 | \$0.79 | \$1.09 |
| \$15,000 - \$17,999 | \$0.26 | \$0.63 | \$1.06 | \$1.37 |
| \$17,500 - \$19,999 | \$0.65 | \$1.04 | \$1.49 | \$1.79 |
| \$20,000 - \$22,499 | \$1.29 | \$1.68 | \$2.18 | \$2.48 |
| \$22,500 - \$24,999 | \$1.74 | \$2.14 | \$2.66 | \$2.97 |
| \$25,000 - \$27,499 | \$2.19 | \$2.61 | \$3.15 | \$3.45 |
| \$27,500 - \$29,999 | \$2.64 | \$3.08 | \$3.64 | \$3.94 |
| \$30,000 - \$32,499 | \$3.09 | \$3.55 | \$4.12 | \$4.42 |
| \$32,500 - \$34,999 | \$3.54 | \$4.00 | \$4.61 | \$4.91 |
| \$35,000 & Greater | \$3.87 | \$4.34 | \$4.96 | \$5.26 |

Ages 70-74 without Permaplan

| SALARY | EMPLOYEE ONLY | EMPLOYEE+ CHILDREN | EMPLOYEE+ SPOUSE | FAMILY |
|---------------------|---------------|--------------------|------------------|--------|
| Less than \$15,000 | \$0.00 | \$0.35 | \$0.72 | \$1.03 |
| \$12,500 - \$14,999 | \$0.00 | \$0.35 | \$0.72 | \$1.03 |
| \$15,000 - \$17,999 | \$0.18 | \$0.53 | \$0.92 | \$1.22 |
| \$17,500 - \$19,999 | \$0.45 | \$0.81 | \$1.21 | \$1.51 |
| \$20,000 - \$22,499 | \$0.89 | \$1.25 | \$1.69 | \$1.98 |
| \$22,500 - \$24,999 | \$1.20 | \$1.58 | \$2.02 | \$2.32 |
| \$25,000 - \$27,499 | \$1.52 | \$1.90 | \$2.36 | \$2.66 |
| \$27,500 - \$29,999 | \$1.83 | \$2.23 | \$2.70 | \$3.00 |
| \$30,000 - \$32,499 | \$2.14 | \$2.55 | \$3.03 | \$3.34 |
| \$32,500 - \$34,999 | \$2.45 | \$2.86 | \$3.37 | \$3.66 |
| \$35,000 & Greater | \$2.68 | \$3.10 | \$3.62 | \$3.92 |

Ages 75+ without Permaplan

| SALARY | EMPLOYEE ONLY | EMPLOYEE+ CHILDREN | EMPLOYEE+ SPOUSE | FAMILY |
|---------------------|---------------|--------------------|------------------|--------|
| Less than \$15,000 | \$0.00 | \$0.33 | \$0.68 | \$0.98 |
| \$12,500 - \$14,999 | \$0.00 | \$0.33 | \$0.68 | \$0.98 |
| \$15,000 - \$17,999 | \$0.12 | \$0.45 | \$0.80 | \$1.11 |
| \$17,500 - \$19,999 | \$0.30 | \$0.64 | \$1.00 | \$1.30 |
| \$20,000 - \$22,499 | \$0.59 | \$0.93 | \$1.32 | \$1.62 |
| \$22,500 - \$24,999 | \$0.80 | \$1.15 | \$1.54 | \$1.84 |
| \$25,000 - \$27,499 | \$1.01 | \$1.37 | \$1.77 | \$2.07 |
| \$27,500 - \$29,999 | \$1.22 | \$1.58 | \$1.99 | \$2.29 |
| \$30,000 - \$32,499 | \$1.42 | \$1.80 | \$2.21 | \$2.51 |
| \$32,500 - \$34,999 | \$1.63 | \$2.00 | \$2.44 | \$2.74 |
| \$35,000 & Greater | \$1.78 | \$2.16 | \$2.60 | \$2.90 |