



MEMBER OPTIONAL LIFE INSURANCE RATES

Questions? - Please contact The Standard toll-free at 1-844-289-2306

Monthly Rates Effective January 1, 2025 (Rates include the \$0.20 administration fee)												
Coverage	\$0.040 Under 25	\$0.040 25-29	\$0.059 30-34	\$0.069 35-39	\$0.078 40-44	\$0.118 45-49	\$0.168 50-54	\$0.315 55-59	\$0.502 60-64	\$0.934 65-69	\$1.515 70-74	\$1.643 75 and over
\$5,000	\$0.40	\$0.40	\$0.50	\$0.55	\$0.59	\$0.79	\$1.04	\$1.78	\$2.71	\$4.87	\$7.78	\$8.42
\$10,000	\$0.60	\$0.60	\$0.79	\$0.89	\$0.98	\$1.38	\$1.88	\$3.35	\$5.22	\$9.54	\$15.35	\$16.63
\$15,000	\$0.80	\$0.80	\$1.09	\$1.24	\$1.37	\$1.97	\$2.72	\$4.93	\$7.73	\$14.21	\$22.93	\$24.85
\$20,000	\$1.00	\$1.00	\$1.38	\$1.58	\$1.76	\$2.56	\$3.56	\$6.50	\$10.24	\$18.88	\$30.50	\$33.06
\$25,000	\$1.20	\$1.20	\$1.68	\$1.93	\$2.15	\$3.15	\$4.40	\$8.08	\$12.75	\$23.55	\$38.08	\$41.28
\$30,000	\$1.40	\$1.40	\$1.97	\$2.27	\$2.54	\$3.74	\$5.24	\$9.65	\$15.26	\$28.22	\$45.65	\$49.49
\$35,000	\$1.60	\$1.60	\$2.27	\$2.62	\$2.93	\$4.33	\$6.08	\$11.23	\$17.77	\$32.89	\$53.23	\$57.71
\$40,000	\$1.80	\$1.80	\$2.56	\$2.96	\$3.32	\$4.92	\$6.92	\$12.80	\$20.28	\$37.56	\$60.80	\$65.92
\$45,000	\$2.00	\$2.00	\$2.86	\$3.31	\$3.71	\$5.51	\$7.76	\$14.38	\$22.79	\$42.23	\$68.38	\$74.14
\$50,000	\$2.20	\$2.20	\$3.15	\$3.65	\$4.10	\$6.10	\$8.60	\$15.95	\$25.30	\$46.90	\$75.95	\$82.35
\$55,000	\$2.40	\$2.40	\$3.45	\$4.00	\$4.49	\$6.69	\$9.44	\$17.53	\$27.81	\$51.57	\$83.53	\$90.57
\$60,000	\$2.60	\$2.60	\$3.74	\$4.34	\$4.88	\$7.28	\$10.28	\$19.10	\$30.32	\$56.24	\$91.10	\$98.78
\$65,000	\$2.80	\$2.80	\$4.04	\$4.69	\$5.27	\$7.87	\$11.12	\$20.68	\$32.83	\$60.91	\$98.68	\$107.00
\$70,000	\$3.00	\$3.00	\$4.33	\$5.03	\$5.66	\$8.46	\$11.96	\$22.25	\$35.34	\$65.58	\$106.25	\$115.21
\$75,000	\$3.20	\$3.20	\$4.63	\$5.38	\$6.05	\$9.05	\$12.80	\$23.83	\$37.85	\$70.25	\$113.83	\$123.43
\$80,000	\$3.40	\$3.40	\$4.92	\$5.72	\$6.44	\$9.64	\$13.64	\$25.40	\$40.36	\$74.92	\$121.40	\$131.64
\$85,000	\$3.60	\$3.60	\$5.22	\$6.07	\$6.83	\$10.23	\$14.48	\$26.98	\$42.87	\$79.59	\$128.98	\$139.86
\$90,000	\$3.80	\$3.80	\$5.51	\$6.41	\$7.22	\$10.82	\$15.32	\$28.55	\$45.38	\$84.26	\$136.55	\$148.07
\$95,000	\$4.00	\$4.00	\$5.81	\$6.76	\$7.61	\$11.41	\$16.16	\$30.13	\$47.89	\$88.93	\$144.13	\$156.29
\$100,000	\$4.20	\$4.20	\$6.10	\$7.10	\$8.00	\$12.00	\$17.00	\$31.70	\$50.40	\$93.60	\$151.70	\$164.50
\$105,000	\$4.40	\$4.40	\$6.40	\$7.45	\$8.39	\$12.59	\$17.84	\$33.28	\$52.91	\$98.27	\$159.28	\$172.72
\$110,000	\$4.60	\$4.60	\$6.69	\$7.79	\$8.78	\$13.18	\$18.68	\$34.85	\$55.42	\$102.94	\$166.85	\$180.93
\$115,000	\$4.80	\$4.80	\$6.99	\$8.14	\$9.17	\$13.77	\$19.52	\$36.43	\$57.93	\$107.61	\$174.43	\$189.15
\$120,000	\$5.00	\$5.00	\$7.28	\$8.48	\$9.56	\$14.36	\$20.36	\$38.00	\$60.44	\$112.28	\$182.00	\$197.36
\$125,000	\$5.20	\$5.20	\$7.58	\$8.83	\$9.95	\$14.95	\$21.20	\$39.58	\$62.95	\$116.95	\$189.58	\$205.58
\$130,000	\$5.40	\$5.40	\$7.87	\$9.17	\$10.34	\$15.54	\$22.04	\$41.15	\$65.46	\$121.62	\$197.15	\$213.79
\$135,000	\$5.60	\$5.60	\$8.17	\$9.52	\$10.73	\$16.13	\$22.88	\$42.73	\$67.97	\$126.29	\$204.73	\$222.01
\$140,000	\$5.80	\$5.80	\$8.46	\$9.86	\$11.12	\$16.72	\$23.72	\$44.30	\$70.48	\$130.96	\$212.30	\$230.22
\$145,000	\$6.00	\$6.00	\$8.76	\$10.21	\$11.51	\$17.31	\$24.56	\$45.88	\$72.99	\$135.63	\$219.88	\$238.44
\$150,000	\$6.20	\$6.20	\$9.05	\$10.55	\$11.90	\$17.90	\$25.40	\$47.45	\$75.50	\$140.30	\$227.45	\$246.65
\$155,000	\$6.40	\$6.40	\$9.35	\$10.90	\$12.29	\$18.49	\$26.24	\$49.03	\$78.01	\$144.97	\$235.03	\$254.87
\$160,000	\$6.60	\$6.60	\$9.64	\$11.24	\$12.68	\$19.08	\$27.08	\$50.60	\$80.52	\$149.64	\$242.60	\$263.08
\$165,000	\$6.80	\$6.80	\$9.94	\$11.59	\$13.07	\$19.67	\$27.92	\$52.18	\$83.03	\$154.31	\$250.18	\$271.30
\$170,000	\$7.00	\$7.00	\$10.23	\$11.93	\$13.46	\$20.26	\$28.76	\$53.75	\$85.54	\$158.98	\$257.75	\$279.51
\$175,000	\$7.20	\$7.20	\$10.53	\$12.28	\$13.85	\$20.85	\$29.60	\$55.33	\$88.05	\$163.65	\$265.33	\$287.73
\$180,000	\$7.40	\$7.40	\$10.82	\$12.62	\$14.24	\$21.44	\$30.44	\$56.90	\$90.56	\$168.32	\$272.90	\$295.94
\$185,000	\$7.60	\$7.60	\$11.12	\$12.97	\$14.63	\$22.03	\$31.28	\$58.48	\$93.07	\$172.99	\$280.48	\$304.16
\$190,000	\$7.80	\$7.80	\$11.41	\$13.31	\$15.02	\$22.62	\$32.12	\$60.05	\$95.58	\$177.66	\$288.05	\$312.37
\$195,000	\$8.00	\$8.00	\$11.71	\$13.66	\$15.41	\$23.21	\$32.96	\$61.63	\$98.09	\$182.33	\$295.63	\$320.59
\$200,000	\$8.20	\$8.20	\$12.00	\$14.00	\$15.80	\$23.80	\$33.80	\$63.20	\$100.60	\$187.00	\$303.20	\$328.80

Monthly Rates Effective January 1, 2025
(Rates include the \$0.20 administration fee)

	\$0.040	\$0.040	\$0.059	\$0.069	\$0.078	\$0.118	\$0.168	\$0.315	\$0.502	\$0.934	\$1.515	\$1.643
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
\$205,000	\$8.40	\$8.40	\$12.30	\$14.35	\$16.19	\$24.39	\$34.64	\$64.78	\$103.11	\$191.67	\$310.78	\$337.02
\$210,000	\$8.60	\$8.60	\$12.59	\$14.69	\$16.58	\$24.98	\$35.48	\$66.35	\$105.62	\$196.34	\$318.35	\$345.23
\$215,000	\$8.80	\$8.80	\$12.89	\$15.04	\$16.97	\$25.57	\$36.32	\$67.93	\$108.13	\$201.01	\$325.93	\$353.45
\$220,000	\$9.00	\$9.00	\$13.18	\$15.38	\$17.36	\$26.16	\$37.16	\$69.50	\$110.64	\$205.68	\$333.50	\$361.66
\$225,000	\$9.20	\$9.20	\$13.48	\$15.73	\$17.75	\$26.75	\$38.00	\$71.08	\$113.15	\$210.35	\$341.08	\$369.88
\$230,000	\$9.40	\$9.40	\$13.77	\$16.07	\$18.14	\$27.34	\$38.84	\$72.65	\$115.66	\$215.02	\$348.65	\$378.09
\$235,000	\$9.60	\$9.60	\$14.07	\$16.42	\$18.53	\$27.93	\$39.68	\$74.23	\$118.17	\$219.69	\$356.23	\$386.31
\$240,000	\$9.80	\$9.80	\$14.36	\$16.76	\$18.92	\$28.52	\$40.52	\$75.80	\$120.68	\$224.36	\$363.80	\$394.52
\$245,000	\$10.00	\$10.00	\$14.66	\$17.11	\$19.31	\$29.11	\$41.36	\$77.38	\$123.19	\$229.03	\$371.38	\$402.74
\$250,000	\$10.20	\$10.20	\$14.95	\$17.45	\$19.70	\$29.70	\$42.20	\$78.95	\$125.70	\$233.70	\$378.95	\$410.95
\$255,000	\$10.40	\$10.40	\$15.25	\$17.80	\$20.09	\$30.29	\$43.04	\$80.53	\$128.21	\$238.37	\$386.53	\$419.17
\$260,000	\$10.60	\$10.60	\$15.54	\$18.14	\$20.48	\$30.88	\$43.88	\$82.10	\$130.72	\$243.04	\$394.10	\$427.38
\$265,000	\$10.80	\$10.80	\$15.84	\$18.49	\$20.87	\$31.47	\$44.72	\$83.68	\$133.23	\$247.71	\$401.68	\$435.60
\$270,000	\$11.00	\$11.00	\$16.13	\$18.83	\$21.26	\$32.06	\$45.56	\$85.25	\$135.74	\$252.38	\$409.25	\$443.81
\$275,000	\$11.20	\$11.20	\$16.43	\$19.18	\$21.65	\$32.65	\$46.40	\$86.83	\$138.25	\$257.05	\$416.83	\$452.03
\$280,000	\$11.40	\$11.40	\$16.72	\$19.52	\$22.04	\$33.24	\$47.24	\$88.40	\$140.76	\$261.72	\$424.40	\$460.24
\$285,000	\$11.60	\$11.60	\$17.02	\$19.87	\$22.43	\$33.83	\$48.08	\$89.98	\$143.27	\$266.39	\$431.98	\$468.46
\$290,000	\$11.80	\$11.80	\$17.31	\$20.21	\$22.82	\$34.42	\$48.92	\$91.55	\$145.78	\$271.06	\$439.55	\$476.67
\$295,000	\$12.00	\$12.00	\$17.61	\$20.56	\$23.21	\$35.01	\$49.76	\$93.13	\$148.29	\$275.73	\$447.13	\$484.89
\$300,000	\$12.20	\$12.20	\$17.90	\$20.90	\$23.60	\$35.60	\$50.60	\$94.70	\$150.80	\$280.40	\$454.70	\$493.10
\$305,000	\$12.40	\$12.40	\$18.20	\$21.25	\$23.99	\$36.19	\$51.44	\$96.28	\$153.31	\$285.07	\$462.28	\$501.32
\$310,000	\$12.60	\$12.60	\$18.49	\$21.59	\$24.38	\$36.78	\$52.28	\$97.85	\$155.82	\$289.74	\$469.85	\$509.53
\$315,000	\$12.80	\$12.80	\$18.79	\$21.94	\$24.77	\$37.37	\$53.12	\$99.43	\$158.33	\$294.41	\$477.43	\$517.75
\$320,000	\$13.00	\$13.00	\$19.08	\$22.28	\$25.16	\$37.96	\$53.96	\$101.00	\$160.84	\$299.08	\$485.00	\$525.96
\$325,000	\$13.20	\$13.20	\$19.38	\$22.63	\$25.55	\$38.55	\$54.80	\$102.58	\$163.35	\$303.75	\$492.58	\$534.18
\$330,000	\$13.40	\$13.40	\$19.67	\$22.97	\$25.94	\$39.14	\$55.64	\$104.15	\$165.86	\$308.42	\$500.15	\$542.39
\$335,000	\$13.60	\$13.60	\$19.97	\$23.32	\$26.33	\$39.73	\$56.48	\$105.73	\$168.37	\$313.09	\$507.73	\$550.61
\$340,000	\$13.80	\$13.80	\$20.26	\$23.66	\$26.72	\$40.32	\$57.32	\$107.30	\$170.88	\$317.76	\$515.30	\$558.82
\$345,000	\$14.00	\$14.00	\$20.56	\$24.01	\$27.11	\$40.91	\$58.16	\$108.88	\$173.39	\$322.43	\$522.88	\$567.04
\$350,000	\$14.20	\$14.20	\$20.85	\$24.35	\$27.50	\$41.50	\$59.00	\$110.45	\$175.90	\$327.10	\$530.45	\$575.25
\$355,000	\$14.40	\$14.40	\$21.15	\$24.70	\$27.89	\$42.09	\$59.84	\$112.03	\$178.41	\$331.77	\$538.03	\$583.47
\$360,000	\$14.60	\$14.60	\$21.44	\$25.04	\$28.28	\$42.68	\$60.68	\$113.60	\$180.92	\$336.44	\$545.60	\$591.68
\$365,000	\$14.80	\$14.80	\$21.74	\$25.39	\$28.67	\$43.27	\$61.52	\$115.18	\$183.43	\$341.11	\$553.18	\$599.90
\$370,000	\$15.00	\$15.00	\$22.03	\$25.73	\$29.06	\$43.86	\$62.36	\$116.75	\$185.94	\$345.78	\$560.75	\$608.11
\$375,000	\$15.20	\$15.20	\$22.33	\$26.08	\$29.45	\$44.45	\$63.20	\$118.33	\$188.45	\$350.45	\$568.33	\$616.33
\$380,000	\$15.40	\$15.40	\$22.62	\$26.42	\$29.84	\$45.04	\$64.04	\$119.90	\$190.96	\$355.12	\$575.90	\$624.54
\$385,000	\$15.60	\$15.60	\$22.92	\$26.77	\$30.23	\$45.63	\$64.88	\$121.48	\$193.47	\$359.79	\$583.48	\$632.76
\$390,000	\$15.80	\$15.80	\$23.21	\$27.11	\$30.62	\$46.22	\$65.72	\$123.05	\$195.98	\$364.46	\$591.05	\$640.97
\$395,000	\$16.00	\$16.00	\$23.51	\$27.46	\$31.01	\$46.81	\$66.56	\$124.63	\$198.49	\$369.13	\$598.63	\$649.19
\$400,000	\$16.20	\$16.20	\$23.80	\$27.80	\$31.40	\$47.40	\$67.40	\$126.20	\$201.00	\$373.80	\$606.20	\$657.40



SPOUSE OPTIONAL LIFE INSURANCE RATES

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Monthly Rates Effective January 1, 2025 (Rates include the \$0.20 administration fee)												
Coverage	\$0.097 Under 25	\$0.097 25-29	\$0.140 30-34	\$0.151 35-39	\$0.172 40-44	\$0.247 45-49	\$0.366 50-54	\$0.699 55-59	\$1.064 60-64	\$2.053 65-69	\$3.311 70-74	\$3.580 75 and over
\$5,000	\$0.69	\$0.69	\$0.90	\$0.96	\$1.06	\$1.44	\$2.03	\$3.70	\$5.52	\$10.47	\$16.76	\$18.10
\$10,000	\$1.17	\$1.17	\$1.60	\$1.71	\$1.92	\$2.67	\$3.86	\$7.19	\$10.84	\$20.73	\$33.31	\$36.00
\$15,000	\$1.66	\$1.66	\$2.30	\$2.47	\$2.78	\$3.91	\$5.69	\$10.69	\$16.16	\$31.00	\$49.87	\$53.90
\$20,000	\$2.14	\$2.14	\$3.00	\$3.22	\$3.64	\$5.14	\$7.52	\$14.18	\$21.48	\$41.26	\$66.42	\$71.80
\$25,000	\$2.63	\$2.63	\$3.70	\$3.98	\$4.50	\$6.38	\$9.35	\$17.68	\$26.80	\$51.53	\$82.98	\$89.70
\$30,000	\$3.11	\$3.11	\$4.40	\$4.73	\$5.36	\$7.61	\$11.18	\$21.17	\$32.12	\$61.79	\$99.53	\$107.60
\$35,000	\$3.60	\$3.60	\$5.10	\$5.49	\$6.22	\$8.85	\$13.01	\$24.67	\$37.44	\$72.06	\$116.09	\$125.50
\$40,000	\$4.08	\$4.08	\$5.80	\$6.24	\$7.08	\$10.08	\$14.84	\$28.16	\$42.76	\$82.32	\$132.64	\$143.40
\$45,000	\$4.57	\$4.57	\$6.50	\$7.00	\$7.94	\$11.32	\$16.67	\$31.66	\$48.08	\$92.59	\$149.20	\$161.30
\$50,000	\$5.05	\$5.05	\$7.20	\$7.75	\$8.80	\$12.55	\$18.50	\$35.15	\$53.40	\$102.85	\$165.75	\$179.20
\$55,000	\$5.54	\$5.54	\$8.20	\$8.81	\$9.96	\$13.79	\$20.33	\$38.65	\$58.72	\$113.12	\$182.31	\$197.10
\$60,000	\$6.02	\$6.02	\$8.60	\$9.26	\$10.52	\$15.02	\$22.16	\$42.14	\$64.04	\$123.38	\$198.86	\$215.00
\$65,000	\$6.51	\$6.51	\$9.30	\$10.02	\$11.38	\$16.26	\$23.99	\$45.64	\$69.36	\$133.65	\$215.42	\$232.90
\$70,000	\$6.99	\$6.99	\$10.00	\$10.77	\$12.24	\$17.49	\$25.82	\$49.13	\$74.68	\$143.91	\$231.97	\$250.80
\$75,000	\$7.48	\$7.48	\$10.70	\$11.53	\$13.10	\$18.73	\$27.65	\$52.63	\$80.00	\$154.18	\$248.53	\$268.70
\$80,000	\$7.96	\$7.96	\$11.40	\$12.28	\$13.96	\$19.96	\$29.48	\$56.12	\$85.32	\$164.44	\$265.08	\$286.60
\$85,000	\$8.45	\$8.45	\$12.10	\$13.04	\$14.82	\$21.20	\$31.31	\$59.62	\$90.64	\$174.71	\$281.64	\$304.50
\$90,000	\$8.93	\$8.93	\$12.80	\$13.79	\$15.68	\$22.43	\$33.14	\$63.11	\$95.96	\$184.97	\$298.19	\$322.40
\$95,000	\$9.42	\$9.42	\$13.50	\$14.55	\$16.54	\$23.67	\$34.97	\$66.61	\$101.28	\$195.24	\$314.75	\$340.30
\$100,000	\$9.90	\$9.90	\$14.20	\$15.30	\$17.40	\$24.90	\$36.80	\$70.10	\$106.60	\$205.50	\$331.30	\$358.20

All rates subject to change.



CHILD OPTIONAL LIFE INSURANCE RATES

Questions? - Please contact The Standard toll-free at 1-844-289-2306.

Monthly Rates Effective January 1, 2025 (Rates include the \$0.20 administration fee)	
Coverage	
\$10,000	\$1.20
\$20,000	\$2.20

All rates subject to change