

EMPLOYEE OPTIONAL LIFE INSURANCE RATES

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

Monthly Rates Effective January 1, 2017 (Rates include the \$0.20 administration fee)												
	\$0.037	\$0.037	\$0.055	\$0.064	\$0.073	\$0.110	\$0.156	\$0.293	\$0.467	\$0.869	\$1.409	\$1.528
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
\$ 5,000	\$0.39	\$0.39	\$0.48	\$0.52	\$0.57	\$0.75	\$0.98	\$1.67	\$2.54	\$4.55	\$7.25	\$7.84
\$ 10,000	\$0.57	\$0.57	\$0.75	\$0.84	\$0.93	\$1.30	\$1.76	\$3.13	\$4.87	\$8.89	\$14.29	\$15.48
\$ 15,000	\$0.76	\$0.76	\$1.03	\$1.16	\$1.30	\$1.85	\$2.54	\$4.60	\$7.21	\$13.24	\$21.34	\$23.12
\$ 20,000	\$0.94	\$0.94	\$1.30	\$1.48	\$1.66	\$2.40	\$3.32	\$6.06	\$9.54	\$17.58	\$28.38	\$30.76
\$ 25,000	\$1.13	\$1.13	\$1.58	\$1.80	\$2.03	\$2.95	\$4.10	\$7.53	\$11.88	\$21.93	\$35.43	\$38.40
\$ 30,000	\$1.31	\$1.31	\$1.85	\$2.12	\$2.39	\$3.50	\$4.88	\$8.99	\$14.21	\$26.27	\$42.47	\$46.04
\$ 35,000	\$1.50	\$1.50	\$2.13	\$2.44	\$2.76	\$4.05	\$5.66	\$10.46	\$16.55	\$30.62	\$49.52	\$53.68
\$ 40,000	\$1.68	\$1.68	\$2.40	\$2.76	\$3.12	\$4.60	\$6.44	\$11.92	\$18.88	\$34.96	\$56.56	\$61.32
\$ 45,000	\$1.87	\$1.87	\$2.68	\$3.08	\$3.49	\$5.15	\$7.22	\$13.39	\$21.22	\$39.31	\$63.61	\$68.96
\$ 50,000	\$2.05	\$2.05	\$2.95	\$3.40	\$3.85	\$5.70	\$8.00	\$14.85	\$23.55	\$43.65	\$70.65	\$76.60
\$ 55,000	\$2.24	\$2.24	\$3.23	\$3.72	\$4.22	\$6.25	\$8.78	\$16.32	\$25.89	\$48.00	\$77.70	\$84.24
\$ 60,000	\$2.42	\$2.42	\$3.50	\$4.04	\$4.58	\$6.80	\$9.56	\$17.78	\$28.22	\$52.34	\$84.74	\$91.88
\$ 65,000	\$2.61	\$2.61	\$3.78	\$4.36	\$4.95	\$7.35	\$10.34	\$19.25	\$30.56	\$56.69	\$91.79	\$99.52
\$ 70,000	\$2.79	\$2.79	\$4.05	\$4.68	\$5.31	\$7.90	\$11.12	\$20.71	\$32.89	\$61.03	\$98.83	\$107.16
\$ 75,000	\$2.98	\$2.98	\$4.33	\$5.00	\$5.68	\$8.45	\$11.90	\$22.18	\$35.23	\$65.38	\$105.88	\$114.80
\$ 80,000	\$3.16	\$3.16	\$4.60	\$5.32	\$6.04	\$9.00	\$12.68	\$23.64	\$37.56	\$69.72	\$112.92	\$122.44
\$ 85,000	\$3.35	\$3.35	\$4.88	\$5.64	\$6.41	\$9.55	\$13.46	\$25.11	\$39.90	\$74.07	\$119.97	\$130.08
\$ 90,000	\$3.53	\$3.53	\$5.15	\$5.96	\$6.77	\$10.10	\$14.24	\$26.57	\$42.23	\$78.41	\$127.01	\$137.72
\$ 95,000	\$3.72	\$3.72	\$5.43	\$6.28	\$7.14	\$10.65	\$15.02	\$28.04	\$44.57	\$82.76	\$134.06	\$145.36
\$ 100,000	\$3.90	\$3.90	\$5.70	\$6.60	\$7.50	\$11.20	\$15.80	\$29.50	\$46.90	\$87.10	\$141.10	\$153.00
\$ 105,000	\$4.09	\$4.09	\$5.98	\$6.92	\$7.87	\$11.75	\$16.58	\$30.97	\$49.24	\$91.45	\$148.15	\$160.64
\$ 110,000	\$4.27	\$4.27	\$6.25	\$7.24	\$8.23	\$12.30	\$17.36	\$32.43	\$51.57	\$95.79	\$155.19	\$168.28

EMPLOYEE OPTIONAL LIFE INSURANCE RATES

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Monthly Rates Effective January 1, 2017 (Rates include the \$0.20 administration fee)												
	\$0.037	\$0.037	\$0.055	\$0.064	\$0.073	\$0.110	\$0.156	\$0.293	\$0.467	\$0.869	\$1.409	\$1.528
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
\$ 115,000	\$4.46	\$4.46	\$6.53	\$7.56	\$8.60	\$12.85	\$18.14	\$33.90	\$53.91	\$100.14	\$162.24	\$175.92
\$ 120,000	\$4.64	\$4.64	\$6.80	\$7.88	\$8.96	\$13.40	\$18.92	\$35.36	\$56.24	\$104.48	\$169.28	\$183.56
\$ 125,000	\$4.83	\$4.83	\$7.08	\$8.20	\$9.33	\$13.95	\$19.70	\$36.83	\$58.58	\$108.83	\$176.33	\$191.20
\$ 130,000	\$5.01	\$5.01	\$7.35	\$8.52	\$9.69	\$14.50	\$20.48	\$38.29	\$60.91	\$113.17	\$183.37	\$198.84
\$ 135,000	\$5.20	\$5.20	\$7.63	\$8.84	\$10.06	\$15.05	\$21.26	\$39.76	\$63.25	\$117.52	\$190.42	\$206.48
\$ 140,000	\$5.38	\$5.38	\$7.90	\$9.16	\$10.42	\$15.60	\$22.04	\$41.22	\$65.58	\$121.86	\$197.46	\$214.12
\$ 145,000	\$5.57	\$5.57	\$8.18	\$9.48	\$10.79	\$16.15	\$22.82	\$42.69	\$67.92	\$126.21	\$204.51	\$221.76
\$ 150,000	\$5.75	\$5.75	\$8.45	\$9.80	\$11.15	\$16.70	\$23.60	\$44.15	\$70.25	\$130.55	\$211.55	\$229.40
\$ 155,000	\$5.94	\$5.94	\$8.73	\$10.12	\$11.52	\$17.25	\$24.38	\$45.62	\$72.59	\$134.90	\$218.60	\$237.04
\$ 160,000	\$6.12	\$6.12	\$9.00	\$10.44	\$11.88	\$17.80	\$25.16	\$47.08	\$74.92	\$139.24	\$225.64	\$244.68
\$ 165,000	\$6.31	\$6.31	\$9.28	\$10.76	\$12.25	\$18.35	\$25.94	\$48.55	\$77.26	\$143.59	\$232.69	\$252.32
\$ 170,000	\$6.49	\$6.49	\$9.55	\$11.08	\$12.61	\$18.90	\$26.72	\$50.01	\$79.59	\$147.93	\$239.73	\$259.96
\$ 175,000	\$6.68	\$6.68	\$9.83	\$11.40	\$12.98	\$19.45	\$27.50	\$51.48	\$81.93	\$152.28	\$246.78	\$267.60
\$ 180,000	\$6.86	\$6.86	\$10.10	\$11.72	\$13.34	\$20.00	\$28.28	\$52.94	\$84.26	\$156.62	\$253.82	\$275.24
\$ 185,000	\$7.05	\$7.05	\$10.38	\$12.04	\$13.71	\$20.55	\$29.06	\$54.41	\$86.60	\$160.97	\$260.87	\$282.88
\$ 190,000	\$7.23	\$7.23	\$10.65	\$12.36	\$14.07	\$21.10	\$29.84	\$55.87	\$88.93	\$165.31	\$267.91	\$290.52
\$ 195,000	\$7.42	\$7.42	\$10.93	\$12.68	\$14.44	\$21.65	\$30.62	\$57.34	\$91.27	\$169.66	\$274.96	\$298.16
\$ 200,000	\$7.60	\$7.60	\$11.20	\$13.00	\$14.80	\$22.20	\$31.40	\$58.80	\$93.60	\$174.00	\$282.00	\$305.80
\$ 205,000	\$7.79	\$7.79	\$11.48	\$13.32	\$15.17	\$22.75	\$32.18	\$60.27	\$95.94	\$178.35	\$289.05	\$313.44
\$ 210,000	\$7.97	\$7.97	\$11.75	\$13.64	\$15.53	\$23.30	\$32.96	\$61.73	\$98.27	\$182.69	\$296.09	\$321.08
\$ 215,000	\$8.16	\$8.16	\$12.03	\$13.96	\$15.90	\$23.85	\$33.74	\$63.20	\$100.61	\$187.04	\$303.14	\$328.72
\$ 220,000	\$8.34	\$8.34	\$12.30	\$14.28	\$16.26	\$24.40	\$34.52	\$64.66	\$102.94	\$191.38	\$310.18	\$336.36

EMPLOYEE OPTIONAL LIFE INSURANCE RATES

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Monthly Rates Effective January 1, 2017 (Rates include the \$0.20 administration fee)												
	\$0.037	\$0.037	\$0.055	\$0.064	\$0.073	\$0.110	\$0.156	\$0.293	\$0.467	\$0.869	\$1.409	\$1.528
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
\$ 225,000	\$8.53	\$8.53	\$12.58	\$14.60	\$16.63	\$24.95	\$35.30	\$66.13	\$105.28	\$195.73	\$317.23	\$344.00
\$ 230,000	\$8.71	\$8.71	\$12.85	\$14.92	\$16.99	\$25.50	\$36.08	\$67.59	\$107.61	\$200.07	\$324.27	\$351.64
\$ 235,000	\$8.90	\$8.90	\$13.13	\$15.24	\$17.36	\$26.05	\$36.86	\$69.06	\$109.95	\$204.42	\$331.32	\$359.28
\$ 240,000	\$9.08	\$9.08	\$13.40	\$15.56	\$17.72	\$26.60	\$37.64	\$70.52	\$112.28	\$208.76	\$338.36	\$366.92
\$ 245,000	\$9.27	\$9.27	\$13.68	\$15.88	\$18.09	\$27.15	\$38.42	\$71.99	\$114.62	\$213.11	\$345.41	\$374.56
\$ 250,000	\$9.45	\$9.45	\$13.95	\$16.20	\$18.45	\$27.70	\$39.20	\$73.45	\$116.95	\$217.45	\$352.45	\$382.20
\$ 255,000	\$9.64	\$9.64	\$14.23	\$16.52	\$18.82	\$28.25	\$39.98	\$74.92	\$119.29	\$221.80	\$359.50	\$389.84
\$ 260,000	\$9.82	\$9.82	\$14.50	\$16.84	\$19.18	\$28.80	\$40.76	\$76.38	\$121.62	\$226.14	\$366.54	\$397.48
\$ 265,000	\$10.01	\$10.01	\$14.78	\$17.16	\$19.55	\$29.35	\$41.54	\$77.85	\$123.96	\$230.49	\$373.59	\$405.12
\$ 270,000	\$10.19	\$10.19	\$15.05	\$17.48	\$19.91	\$29.90	\$42.32	\$79.31	\$126.29	\$234.83	\$380.63	\$412.76
\$ 275,000	\$10.38	\$10.38	\$15.33	\$17.80	\$20.28	\$30.45	\$43.10	\$80.78	\$128.63	\$239.18	\$387.68	\$420.40
\$ 280,000	\$10.56	\$10.56	\$15.60	\$18.12	\$20.64	\$31.00	\$43.88	\$82.24	\$130.96	\$243.52	\$394.72	\$428.04
\$ 285,000	\$10.75	\$10.75	\$15.88	\$18.44	\$21.01	\$31.55	\$44.66	\$83.71	\$133.30	\$247.87	\$401.77	\$435.68
\$ 290,000	\$10.93	\$10.93	\$16.15	\$18.76	\$21.37	\$32.10	\$45.44	\$85.17	\$135.63	\$252.21	\$408.81	\$443.32
\$ 295,000	\$11.12	\$11.12	\$16.43	\$19.08	\$21.74	\$32.65	\$46.22	\$86.64	\$137.97	\$256.56	\$415.86	\$450.96
\$ 300,000	\$11.30	\$11.30	\$16.70	\$19.40	\$22.10	\$33.20	\$47.00	\$88.10	\$140.30	\$260.90	\$422.90	\$458.60
\$ 305,000	\$11.49	\$11.49	\$16.98	\$19.72	\$22.47	\$33.75	\$47.78	\$89.57	\$142.64	\$265.25	\$429.95	\$466.24
\$ 310,000	\$11.67	\$11.67	\$17.25	\$20.04	\$22.83	\$34.30	\$48.56	\$91.03	\$144.97	\$269.59	\$436.99	\$473.88
\$ 315,000	\$11.86	\$11.86	\$17.53	\$20.36	\$23.20	\$34.85	\$49.34	\$92.50	\$147.31	\$273.94	\$444.04	\$481.52
\$ 320,000	\$12.04	\$12.04	\$17.80	\$20.68	\$23.56	\$35.40	\$50.12	\$93.96	\$149.64	\$278.28	\$451.08	\$489.16
\$ 325,000	\$12.23	\$12.23	\$18.08	\$21.00	\$23.93	\$35.95	\$50.90	\$95.43	\$151.98	\$282.63	\$458.13	\$496.80
\$ 330,000	\$12.41	\$12.41	\$18.35	\$21.32	\$24.29	\$36.50	\$51.68	\$96.89	\$154.31	\$286.97	\$465.17	\$504.44
\$ 335,000	\$12.60	\$12.60	\$18.63	\$21.64	\$24.66	\$37.05	\$52.46	\$98.36	\$156.65	\$291.32	\$472.22	\$512.08

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Monthly Rates Effective January 1, 2017 (Rates include the \$0.20 administration fee)												
	\$0.037	\$0.037	\$0.055	\$0.064	\$0.073	\$0.110	\$0.156	\$0.293	\$0.467	\$0.869	\$1.409	\$1.528
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
\$ 340,000	\$12.78	\$12.78	\$18.90	\$21.96	\$25.02	\$37.60	\$53.24	\$99.82	\$158.98	\$295.66	\$479.26	\$519.72
\$ 345,000	\$12.97	\$12.97	\$19.18	\$22.28	\$25.39	\$38.15	\$54.02	\$101.29	\$161.32	\$300.01	\$486.31	\$527.36
\$ 350,000	\$13.15	\$13.15	\$19.45	\$22.60	\$25.75	\$38.70	\$54.80	\$102.75	\$163.65	\$304.35	\$493.35	\$535.00
\$ 355,000	\$13.34	\$13.34	\$19.73	\$22.92	\$26.12	\$39.25	\$55.58	\$104.22	\$165.99	\$308.70	\$500.40	\$542.64
\$ 360,000	\$13.52	\$13.52	\$20.00	\$23.24	\$26.48	\$39.80	\$56.36	\$105.68	\$168.32	\$313.04	\$507.44	\$550.28
\$ 365,000	\$13.71	\$13.71	\$20.28	\$23.56	\$26.85	\$40.35	\$57.14	\$107.15	\$170.66	\$317.39	\$514.49	\$557.92
\$ 370,000	\$13.89	\$13.89	\$20.55	\$23.88	\$27.21	\$40.90	\$57.92	\$108.61	\$172.99	\$321.73	\$521.53	\$565.56
\$ 375,000	\$14.08	\$14.08	\$20.83	\$24.20	\$27.58	\$41.45	\$58.70	\$110.08	\$175.33	\$326.08	\$528.58	\$573.20
\$ 380,000	\$14.26	\$14.26	\$21.10	\$24.52	\$27.94	\$42.00	\$59.48	\$111.54	\$177.66	\$330.42	\$535.62	\$580.84
\$ 385,000	\$14.45	\$14.45	\$21.38	\$24.84	\$28.31	\$42.55	\$60.26	\$113.01	\$180.00	\$334.77	\$542.67	\$588.48
\$ 390,000	\$14.63	\$14.63	\$21.65	\$25.16	\$28.67	\$43.10	\$61.04	\$114.47	\$182.33	\$339.11	\$549.71	\$596.12
\$ 395,000	\$14.82	\$14.82	\$21.93	\$25.48	\$29.04	\$43.65	\$61.82	\$115.94	\$184.67	\$343.46	\$556.76	\$603.76
\$ 400,000	\$15.00	\$15.00	\$22.20	\$25.80	\$29.40	\$44.20	\$62.60	\$117.40	\$187.00	\$347.80	\$563.80	\$611.40

SPOUSE OPTIONAL LIFE INSURANCE RATES

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

Monthly Rates Effective January 1, 2017 (Rates include the \$0.20 administration fee)												
	\$0.090	\$0.090	\$0.130	\$0.140	\$0.160	\$0.230	\$0.340	\$0.650	\$0.990	\$1.910	\$3.080	\$3.330
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
\$ 5,000	\$ 0.65	\$ 0.65	\$ 0.85	\$ 0.90	\$ 1.00	\$ 1.35	\$ 1.90	\$ 3.45	\$ 5.15	\$ 9.75	\$ 15.60	\$ 16.85
\$ 10,000	\$ 1.10	\$ 1.10	\$ 1.50	\$ 1.60	\$ 1.80	\$ 2.50	\$ 3.60	\$ 6.70	\$ 10.10	\$ 19.30	\$ 31.00	\$ 33.50
\$ 15,000	\$ 1.55	\$ 1.55	\$ 2.15	\$ 2.30	\$ 2.60	\$ 3.65	\$ 5.30	\$ 9.95	\$ 15.05	\$ 28.85	\$ 46.40	\$ 50.15
\$ 20,000	\$ 2.00	\$ 2.00	\$ 2.80	\$ 3.00	\$ 3.40	\$ 4.80	\$ 7.00	\$ 13.20	\$ 20.00	\$ 38.40	\$ 61.80	\$ 66.80
\$ 25,000	\$ 2.45	\$ 2.45	\$ 3.45	\$ 3.70	\$ 4.20	\$ 5.95	\$ 8.70	\$ 16.45	\$ 24.95	\$ 47.95	\$ 77.20	\$ 83.45
\$ 30,000	\$ 2.90	\$ 2.90	\$ 4.10	\$ 4.40	\$ 5.00	\$ 7.10	\$ 10.40	\$ 19.70	\$ 29.90	\$ 57.50	\$ 92.60	\$ 100.10
\$ 35,000	\$ 3.35	\$ 3.35	\$ 4.75	\$ 5.10	\$ 5.80	\$ 8.25	\$ 12.10	\$ 22.95	\$ 34.85	\$ 67.05	\$ 108.00	\$ 116.75
\$ 40,000	\$ 3.80	\$ 3.80	\$ 5.40	\$ 5.80	\$ 6.60	\$ 9.40	\$ 13.80	\$ 26.20	\$ 39.80	\$ 76.60	\$ 123.40	\$ 133.40
\$ 45,000	\$ 4.25	\$ 4.25	\$ 6.05	\$ 6.50	\$ 7.40	\$ 10.55	\$ 15.50	\$ 29.45	\$ 44.75	\$ 86.15	\$ 138.80	\$ 150.05
\$ 50,000	\$ 4.70	\$ 4.70	\$ 6.70	\$ 7.20	\$ 8.20	\$ 11.70	\$ 17.20	\$ 32.70	\$ 49.70	\$ 95.70	\$ 154.20	\$ 166.70
\$ 55,000	\$ 5.15	\$ 5.15	\$ 7.35	\$ 7.90	\$ 9.00	\$ 12.85	\$ 18.90	\$ 35.95	\$ 54.65	\$ 105.25	\$ 169.60	\$ 183.35
\$ 60,000	\$ 5.60	\$ 5.60	\$ 8.00	\$ 8.60	\$ 9.80	\$ 14.00	\$ 20.60	\$ 39.20	\$ 59.60	\$ 114.80	\$ 185.00	\$ 200.00
\$ 65,000	\$ 6.05	\$ 6.05	\$ 8.65	\$ 9.30	\$ 10.60	\$ 15.15	\$ 22.30	\$ 42.45	\$ 64.55	\$ 124.35	\$ 200.40	\$ 216.65
\$ 70,000	\$ 6.50	\$ 6.50	\$ 9.30	\$ 10.00	\$ 11.40	\$ 16.30	\$ 24.00	\$ 45.70	\$ 69.50	\$ 133.90	\$ 215.80	\$ 233.30
\$ 75,000	\$ 6.95	\$ 6.95	\$ 9.95	\$ 10.70	\$ 12.20	\$ 17.45	\$ 25.70	\$ 48.95	\$ 74.45	\$ 143.45	\$ 231.20	\$ 249.95
\$ 80,000	\$ 7.40	\$ 7.40	\$ 10.60	\$ 11.40	\$ 13.00	\$ 18.60	\$ 27.40	\$ 52.20	\$ 79.40	\$ 153.00	\$ 246.60	\$ 266.60
\$ 85,000	\$ 7.85	\$ 7.85	\$ 11.25	\$ 12.10	\$ 13.80	\$ 19.75	\$ 29.10	\$ 55.45	\$ 84.35	\$ 162.55	\$ 262.00	\$ 283.25
\$ 90,000	\$ 8.30	\$ 8.30	\$ 11.90	\$ 12.80	\$ 14.60	\$ 20.90	\$ 30.80	\$ 58.70	\$ 89.30	\$ 172.10	\$ 277.40	\$ 299.90
\$ 95,000	\$ 8.75	\$ 8.75	\$ 12.55	\$ 13.50	\$ 15.40	\$ 22.05	\$ 32.50	\$ 61.95	\$ 94.25	\$ 181.65	\$ 292.80	\$ 316.55
\$ 100,000	\$ 9.20	\$ 9.20	\$ 13.20	\$ 14.20	\$ 16.20	\$ 23.20	\$ 34.20	\$ 65.20	\$ 99.20	\$ 191.20	\$ 308.20	\$ 333.20

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 July 1, 2016 (Rates include the \$0.20 administration fee)	
Coverage	
\$10,000	\$1.20
\$20,000	\$2.20

All rates subject to change.

One premium provides coverage for all eligible children in your family under age 26.