



TheStandard®

CEBT - Voluntary Life & AD&D
Employee Rates - Monthly

Age Bands	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64
10,000	0.75	0.85	1.05	1.15	1.25	1.75	2.55	4.55	6.85
20,000	1.50	1.70	2.10	2.30	2.50	3.50	5.10	9.10	13.70
30,000	2.25	2.55	3.15	3.45	3.75	5.25	7.65	13.65	20.55
40,000	3.00	3.40	4.20	4.60	5.00	7.00	10.20	18.20	27.40
50,000	3.75	4.25	5.25	5.75	6.25	8.75	12.75	22.75	34.25
60,000	4.50	5.10	6.30	6.90	7.50	10.50	15.30	27.30	41.10
70,000	5.25	5.95	7.35	8.05	8.75	12.25	17.85	31.85	47.95
80,000	6.00	6.80	8.40	9.20	10.00	14.00	20.40	36.40	54.80
90,000	6.75	7.65	9.45	10.35	11.25	15.75	22.95	40.95	61.65
100,000	7.50	8.50	10.50	11.50	12.50	17.50	25.50	45.50	68.50
110,000	8.25	9.35	11.55	12.65	13.75	19.25	28.05	50.05	75.35
120,000	9.00	10.20	12.60	13.80	15.00	21.00	30.60	54.60	82.20
130,000	9.75	11.05	13.65	14.95	16.25	22.75	33.15	59.15	89.05
140,000	10.50	11.90	14.70	16.10	17.50	24.50	35.70	63.70	95.90
150,000	11.25	12.75	15.75	17.25	18.75	26.25	38.25	68.25	102.75
160,000	12.00	13.60	16.80	18.40	20.00	28.00	40.80	72.80	109.60
170,000	12.75	14.45	17.85	19.55	21.25	29.75	43.35	77.35	116.45
180,000	13.50	15.30	18.90	20.70	22.50	31.50	45.90	81.90	123.30
190,000	14.25	16.15	19.95	21.85	23.75	33.25	48.45	86.45	130.15
200,000	15.00	17.00	21.00	23.00	25.00	35.00	51.00	91.00	137.00
210,000	15.75	17.85	22.05	24.15	26.25	36.75	53.55	95.55	143.85
220,000	16.50	18.70	23.10	25.30	27.50	38.50	56.10	100.10	150.70
230,000	17.25	19.55	24.15	26.45	28.75	40.25	58.65	104.65	157.55
240,000	18.00	20.40	25.20	27.60	30.00	42.00	61.20	109.20	164.40
250,000	18.75	21.25	26.25	28.75	31.25	43.75	63.75	113.75	171.25
260,000	19.50	22.10	27.30	29.90	32.50	45.50	66.30	118.30	178.10
270,000	20.25	22.95	28.35	31.05	33.75	47.25	68.85	122.85	184.95
280,000	21.00	23.80	29.40	32.20	35.00	49.00	71.40	127.40	191.80
290,000	21.75	24.65	30.45	33.35	36.25	50.75	73.95	131.95	198.65
300,000	22.50	25.50	31.50	34.50	37.50	52.50	76.50	136.50	205.50
310,000	23.25	26.35	32.55	35.65	38.75	54.25	79.05	141.05	212.35
320,000	24.00	27.20	33.60	36.80	40.00	56.00	81.60	145.60	219.20
330,000	24.75	28.05	34.65	37.95	41.25	57.75	84.15	150.15	226.05
340,000	25.50	28.90	35.70	39.10	42.50	59.50	86.70	154.70	232.90
350,000	26.25	29.75	36.75	40.25	43.75	61.25	89.25	159.25	239.75
360,000	27.00	30.60	37.80	41.40	45.00	63.00	91.80	163.80	246.60
370,000	27.75	31.45	38.85	42.55	46.25	64.75	94.35	168.35	253.45
380,000	28.50	32.30	39.90	43.70	47.50	66.50	96.90	172.90	260.30
390,000	29.25	33.15	40.95	44.85	48.75	68.25	99.45	177.45	267.15
400,000	30.00	34.00	42.00	46.00	50.00	70.00	102.00	182.00	274.00
410,000	30.75	34.85	43.05	47.15	51.25	71.75	104.55	186.55	280.85
420,000	31.50	35.70	44.10	48.30	52.50	73.50	107.10	191.10	287.70
430,000	32.25	36.55	45.15	49.45	53.75	75.25	109.65	195.65	294.55
440,000	33.00	37.40	46.20	50.60	55.00	77.00	112.20	200.20	301.40
450,000	33.75	38.25	47.25	51.75	56.25	78.75	114.75	204.75	308.25
460,000	34.50	39.10	48.30	52.90	57.50	80.50	117.30	209.30	315.10
470,000	35.25	39.95	49.35	54.05	58.75	82.25	119.85	213.85	321.95
480,000	36.00	40.80	50.40	55.20	60.00	84.00	122.40	218.40	328.80
490,000	36.75	41.65	51.45	56.35	61.25	85.75	124.95	222.95	335.65
500,000	37.50	42.50	52.50	57.50	62.50	87.50	127.50	227.50	342.50

Age Bands *65-69 *70-74 *75+

*Life Insurance Amounts/Premiums for members over age 65 are reduced according to the reduction schedule

Children Coverage	Monthly Cost
\$20,000	\$3.50



CEBT - Voluntary Life & AD&D
Spouse Rates - Monthly

Age Bands	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64
5,000	0.38	0.43	0.53	0.58	0.63	0.88	1.28	2.28	3.43
10,000	0.75	0.85	1.05	1.15	1.25	1.75	2.55	4.55	6.85
15,000	1.13	1.28	1.58	1.73	1.88	2.63	3.83	6.83	10.28
20,000	1.50	1.70	2.10	2.30	2.50	3.50	5.10	9.10	13.70
25,000	1.88	2.13	2.63	2.88	3.13	4.38	6.38	11.38	17.13
30,000	2.25	2.55	3.15	3.45	3.75	5.25	7.65	13.65	20.55
35,000	2.63	2.98	3.68	4.03	4.38	6.13	8.93	15.93	23.98
40,000	3.00	3.40	4.20	4.60	5.00	7.00	10.20	18.20	27.40
45,000	3.38	3.83	4.73	5.18	5.63	7.88	11.48	20.48	30.83
50,000	3.75	4.25	5.25	5.75	6.25	8.75	12.75	22.75	34.25
55,000	4.13	4.68	5.78	6.33	6.88	9.63	14.03	25.03	37.68
60,000	4.50	5.10	6.30	6.90	7.50	10.50	15.30	27.30	41.10
65,000	4.88	5.53	6.83	7.48	8.13	11.38	16.58	29.58	44.53
70,000	5.25	5.95	7.35	8.05	8.75	12.25	17.85	31.85	47.95
75,000	5.63	6.38	7.88	8.63	9.38	13.13	19.13	34.13	51.38
80,000	6.00	6.80	8.40	9.20	10.00	14.00	20.40	36.40	54.80
85,000	6.38	7.23	8.93	9.78	10.63	14.88	21.68	38.68	58.23
90,000	6.75	7.65	9.45	10.35	11.25	15.75	22.95	40.95	61.65
95,000	7.13	8.08	9.98	10.93	11.88	16.63	24.23	43.23	65.08
100,000	7.50	8.50	10.50	11.50	12.50	17.50	25.50	45.50	68.50
105,000	7.88	8.93	11.03	12.08	13.13	18.38	26.78	47.78	71.93
110,000	8.25	9.35	11.55	12.65	13.75	19.25	28.05	50.05	75.35
115,000	8.63	9.78	12.08	13.23	14.38	20.13	29.33	52.33	78.78
120,000	9.00	10.20	12.60	13.80	15.00	21.00	30.60	54.60	82.20
125,000	9.38	10.63	13.13	14.38	15.63	21.88	31.88	56.88	85.63
130,000	9.75	11.05	13.65	14.95	16.25	22.75	33.15	59.15	89.05
135,000	10.13	11.48	14.18	15.53	16.88	23.63	34.43	61.43	92.48
140,000	10.50	11.90	14.70	16.10	17.50	24.50	35.70	63.70	95.90
145,000	10.88	12.33	15.23	16.68	18.13	25.38	36.98	65.98	99.33
150,000	11.25	12.75	15.75	17.25	18.75	26.25	38.25	68.25	102.75
155,000	11.63	13.18	16.28	17.83	19.38	27.13	39.53	70.53	106.18
160,000	12.00	13.60	16.80	18.40	20.00	28.00	40.80	72.80	109.60
165,000	12.38	14.03	17.33	18.98	20.63	28.88	42.08	75.08	113.03
170,000	12.75	14.45	17.85	19.55	21.25	29.75	43.35	77.35	116.45
175,000	13.13	14.88	18.38	20.13	21.88	30.63	44.63	79.63	119.88
180,000	13.50	15.30	18.90	20.70	22.50	31.50	45.90	81.90	123.30
185,000	13.88	15.73	19.43	21.28	23.13	32.38	47.18	84.18	126.73
190,000	14.25	16.15	19.95	21.85	23.75	33.25	48.45	86.45	130.15
195,000	14.63	16.58	20.48	22.43	24.38	34.13	49.73	88.73	133.58
200,000	15.00	17.00	21.00	23.00	25.00	35.00	51.00	91.00	137.00
205,000	15.38	17.43	21.53	23.58	25.63	35.88	52.28	93.28	140.43
210,000	15.75	17.85	22.05	24.15	26.25	36.75	53.55	95.55	143.85
215,000	16.13	18.28	22.58	24.73	26.88	37.63	54.83	97.83	147.28
220,000	16.50	18.70	23.10	25.30	27.50	38.50	56.10	100.10	150.70
225,000	16.88	19.13	23.63	25.88	28.13	39.38	57.38	102.38	154.13
230,000	17.25	19.55	24.15	26.45	28.75	40.25	58.65	104.65	157.55
235,000	17.63	19.98	24.68	27.03	29.38	41.13	59.93	106.93	160.98
240,000	18.00	20.40	25.20	27.60	30.00	42.00	61.20	109.20	164.40
245,000	18.38	20.83	25.73	28.18	30.63	42.88	62.48	111.48	167.83
250,000	18.75	21.25	26.25	28.75	31.25	43.75	63.75	113.75	171.25

Age Bands *65-69 *70-74 *75+

*Life Insurance Amounts/Premiums for members over age 65 are reduced according to the reduction schedule