

**University of Southern Indiana
ADDITIONAL LIFE INSURANCE
MONTHLY PREMIUM**

NOTE: All rates are approximate and may vary slightly due to rounding.

Employee/ Spouse Age	Rate Per \$1,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000
<25	\$0.045	\$0.90	\$1.35	\$1.80	\$2.25	\$2.70	\$3.15	\$3.60	\$4.05	\$4.50	\$4.95
25-29	\$0.046	\$0.92	\$1.38	\$1.84	\$2.30	\$2.76	\$3.22	\$3.68	\$4.14	\$4.60	\$5.06
30-34	\$0.047	\$0.94	\$1.41	\$1.88	\$2.35	\$2.82	\$3.29	\$3.76	\$4.23	\$4.70	\$5.17
35-39	\$0.054	\$1.08	\$1.62	\$2.16	\$2.70	\$3.24	\$3.78	\$4.32	\$4.86	\$5.40	\$5.94
40-44	\$0.081	\$1.62	\$2.43	\$3.24	\$4.05	\$4.86	\$5.67	\$6.48	\$7.29	\$8.10	\$8.91
45-49	\$0.116	\$2.32	\$3.48	\$4.64	\$5.80	\$6.96	\$8.12	\$9.28	\$10.44	\$11.60	\$12.76
50-54	\$0.197	\$3.94	\$5.91	\$7.88	\$9.85	\$11.82	\$13.79	\$15.76	\$17.73	\$19.70	\$21.67
55-59	\$0.323	\$6.46	\$9.69	\$12.92	\$16.15	\$19.38	\$22.61	\$25.84	\$29.07	\$32.30	\$35.53
60-64	\$0.439	\$8.78	\$13.17	\$17.56	\$21.95	\$26.34	\$30.73	\$35.12	\$39.51	\$43.90	\$48.29
65-69	\$0.782	\$15.64	\$23.46	\$31.28	\$39.10	\$46.92	\$54.74	\$62.56	\$70.38	\$78.20	\$86.02
70-74	\$1.707	\$34.14	\$51.21	\$68.28	\$85.35	\$102.42	\$119.49	\$136.56	\$153.63	\$170.70	\$187.77
75+	\$1.707	\$34.14	\$51.21	\$68.28	\$85.35	\$102.42	\$119.49	\$136.56	\$153.63	\$170.70	\$187.77

Employee/ Spouse Age	Rate Per \$1,000	\$120,000	\$130,000	\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000	\$210,000
<25	\$0.045	\$5.40	\$5.85	\$6.30	\$6.75	\$7.20	\$7.65	\$8.10	\$8.55	\$9.00	\$9.45
25-29	\$0.046	\$5.52	\$5.98	\$6.44	\$6.90	\$7.36	\$7.82	\$8.28	\$8.74	\$9.20	\$9.66
30-34	\$0.047	\$5.64	\$6.11	\$6.58	\$7.05	\$7.52	\$7.99	\$8.46	\$8.93	\$9.40	\$9.87
35-39	\$0.054	\$6.48	\$7.02	\$7.56	\$8.10	\$8.64	\$9.18	\$9.72	\$10.26	\$10.80	\$11.34
40-44	\$0.081	\$9.72	\$10.53	\$11.34	\$12.15	\$12.96	\$13.77	\$14.58	\$15.39	\$16.20	\$17.01
45-49	\$0.116	\$13.92	\$15.08	\$16.24	\$17.40	\$18.56	\$19.72	\$20.88	\$22.04	\$23.20	\$24.36
50-54	\$0.197	\$23.64	\$25.61	\$27.58	\$29.55	\$31.52	\$33.49	\$35.46	\$37.43	\$39.40	\$41.37
55-59	\$0.323	\$38.76	\$41.99	\$45.22	\$48.45	\$51.68	\$54.91	\$58.14	\$61.37	\$64.60	\$67.83
60-64	\$0.439	\$52.68	\$57.07	\$61.46	\$65.85	\$70.24	\$74.63	\$79.02	\$83.41	\$87.80	\$92.19
65-69	\$0.782	\$93.84	\$101.66	\$109.48	\$117.30	\$125.12	\$132.94	\$140.76	\$148.58	\$156.40	\$164.22
70-74	\$1.707	\$204.84	\$221.91	\$238.98	\$256.05	\$273.12	\$290.19	\$307.26	\$324.33	\$341.40	\$358.47
75+	\$1.707	\$204.84	\$221.91	\$238.98	\$256.05	\$273.12	\$290.19	\$307.26	\$324.33	\$341.40	\$358.47

Formula for
Employee/ Spouse Life face amount / 1000 X rate = monthly premium

Child rate, regardless of the number of children covered, is .50/month (total) for \$10,000 coverage on each child