

RELIANCE STANDARD
VOLUNTARY INDIVIDUAL TERM LIFE
(RATES PER PAYCHECK) ¹

AMOUNT IN THOUSANDS									70-74 **Rates Based on Age Reduction
	<35	35-39	40-44	45-49	50-54	55-59	60-64	65-69	
10	0.33	0.47	0.75	1.20	1.93	3.26	3.65	5.71	5.68
20	0.65	0.93	1.50	2.40	3.85	6.51	7.30	11.41	11.36
30	0.98	1.40	2.25	3.60	5.78	9.77	10.95	17.12	17.03
40	1.30	1.86	3.00	4.80	7.70	13.02	14.60	22.82	22.71
50	1.63	2.33	3.75	6.00	9.63	16.28	18.25	28.53	28.39
60	1.95	2.79	4.50	7.20	11.55	19.53	21.90	34.23	34.07
70	2.28	3.26	5.25	8.40	13.48	22.79	25.55	39.94	39.74
80	2.60	3.72	6.00	9.60	15.40	26.04	29.20	45.64	45.42
90	2.93	4.19	6.75	10.80	17.33	29.30	32.85	51.35	51.10
100	3.25	4.65	7.50	12.00	19.25	32.55	36.50	57.05	56.78
110	3.58	5.12	8.25	13.20	21.18	35.81	40.15	62.76	62.46
120	3.90	5.58	9.00	14.40	23.10	39.06	43.80	68.46	68.13
130	4.23	6.05	9.75	15.60	25.03	42.32	47.45	74.17	73.81
140	4.55	6.51	10.50	16.80	26.95	45.57	51.10	79.87	79.49
150	4.88	6.98	11.25	18.00	28.88	48.83	54.75	85.58	85.17
160	5.20	7.44	12.00	19.20	30.80	52.08	58.40	91.28	90.84
170	5.53	7.91	12.75	20.40	32.73	55.34	62.05	96.99	96.52
180	5.85	8.37	13.50	21.60	34.65	58.59	65.70	102.69	102.20
190	6.18	8.84	14.25	22.80	36.58	61.85	69.35	108.40	107.88
200	6.50	9.30	15.00	24.00	38.50	65.10	73.00	114.10	113.56
220	7.15	10.23	16.50	26.40	42.35	71.61	80.30	125.51	124.91
230	7.48	10.70	17.25	27.60	44.28	74.87	83.95	131.22	130.59
240	7.80	11.16	18.00	28.80	46.20	78.12	87.60	136.92	136.27
250	8.13	11.63	18.75	30.00	48.13	81.38	91.25	142.63	141.94
260	8.45	12.09	19.50	31.20	50.05	84.63	94.90	148.33	147.62
270	8.78	12.56	20.25	32.40	51.98	87.89	98.55	154.04	153.30
280	9.10	13.02	21.00	33.60	53.90	91.14	102.20	159.74	158.98
290	9.43	13.49	21.75	34.80	55.83	94.40	105.85	165.45	164.65
300	9.75	13.95	22.50	36.00	57.75	97.65	109.50	171.15	170.33
310	10.08	14.42	23.25	37.20	59.68	100.91	113.15	176.86	176.01
320	10.40	14.88	24.00	38.40	61.60	104.16	116.80	182.56	181.69
330	10.73	15.35	24.75	39.60	63.53	107.42	120.45	188.27	187.37
340	11.05	15.81	25.50	40.80	65.45	110.67	124.10	193.97	193.04
350	11.38	16.28	26.25	42.00	67.38	113.93	127.75	199.68	198.72
360	11.70	16.74	27.00	43.20	69.30	117.18	131.40	205.38	204.40
370	12.03	17.21	27.75	44.40	71.23	120.44	135.05	211.09	210.08
380	12.35	17.67	28.50	45.60	73.15	123.69	138.70	216.79	215.75
390	12.68	18.14	29.25	46.80	75.08	126.95	142.35	222.50	221.43
400	13.00	18.60	30.00	48.00	77.00	130.20	146.00	228.20	227.11
410	13.33	19.07	30.75	49.20	78.93	133.46	149.65	233.91	232.79
420	13.65	19.53	31.50	50.40	80.85	136.71	153.30	239.61	238.47
430	13.98	20.00	32.25	51.60	82.78	139.97	156.95	245.32	244.14
440	14.30	20.46	33.00	52.80	84.70	143.22	160.60	251.02	249.82
450	14.63	20.93	33.75	54.00	86.63	146.48	164.25	256.73	255.50
460	14.95	21.39	34.50	55.20	88.55	149.73	167.90	262.43	261.18
470	15.28	21.86	35.25	56.40	90.48	152.99	171.55	268.14	266.85
480	15.60	22.32	36.00	57.60	92.40	156.24	175.20	273.84	272.53
490	15.93	22.79	36.75	58.80	94.33	159.50	178.85	279.55	278.21
500	16.25	23.25	37.50	60.00	96.25	162.75	182.50	285.25	283.89

COVERAGE FOR DEPENDENT CHILD(REN) - RATES PER PAYCHECK

\$2,500	0.40
\$5,000	0.79
\$7,500	1.18
\$10,000	1.58

(Children are covered for full benefit amounts above from live birth)

Guarantee Issue amounts are enclosed in bold box above for employees electing coverage when first eligible (no medical info required).

HR 7/1/11

¹Voluntary Term Life premiums are deducted from 24 paychecks and not 26.