



## EMPLOYEE OPTIONAL LIFE INSURANCE RATES

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

<b>Monthly Rates Effective January 1, 2017</b> (Rates include the \$0.20 administration fee)												
	<b>\$0.04</b>	<b>\$0.04</b>	<b>\$0.06</b>	<b>\$0.06</b>	<b>\$0.07</b>	<b>\$0.11</b>	<b>\$0.16</b>	<b>\$0.29</b>	<b>\$0.47</b>	<b>\$0.87</b>	<b>\$1.41</b>	<b>\$1.53</b>
<b>Coverage</b>	<b>Under 25</b>	<b>25-29</b>	<b>30-34</b>	<b>35-39</b>	<b>40-44</b>	<b>45-49</b>	<b>50-54</b>	<b>55-59</b>	<b>60-64</b>	<b>65-69</b>	<b>70-74</b>	<b>75 and over</b>
<b>\$ 5,000</b>	\$0.39	\$0.39	\$0.48	\$0.52	\$0.57	\$0.75	\$0.98	\$1.67	\$2.54	\$4.55	\$7.25	\$7.84
<b>\$ 10,000</b>	\$0.57	\$0.57	\$0.75	\$0.84	\$0.93	\$1.30	\$1.76	\$3.13	\$4.87	\$8.89	\$14.29	\$15.48
<b>\$ 15,000</b>	\$0.76	\$0.76	\$1.03	\$1.16	\$1.30	\$1.85	\$2.54	\$4.60	\$7.21	\$13.24	\$21.34	\$23.12
<b>\$ 20,000</b>	\$0.94	\$0.94	\$1.30	\$1.48	\$1.66	\$2.40	\$3.32	\$6.06	\$9.54	\$17.58	\$28.38	\$30.76
<b>\$ 25,000</b>	\$1.13	\$1.13	\$1.58	\$1.80	\$2.03	\$2.95	\$4.10	\$7.53	\$11.88	\$21.93	\$35.43	\$38.40
<b>\$ 30,000</b>	\$1.31	\$1.31	\$1.85	\$2.12	\$2.39	\$3.50	\$4.88	\$8.99	\$14.21	\$26.27	\$42.47	\$46.04
<b>\$ 35,000</b>	\$1.50	\$1.50	\$2.13	\$2.44	\$2.76	\$4.05	\$5.66	\$10.46	\$16.55	\$30.62	\$49.52	\$53.68
<b>\$ 40,000</b>	\$1.68	\$1.68	\$2.40	\$2.76	\$3.12	\$4.60	\$6.44	\$11.92	\$18.88	\$34.96	\$56.56	\$61.32
<b>\$ 45,000</b>	\$1.87	\$1.87	\$2.68	\$3.08	\$3.49	\$5.15	\$7.22	\$13.39	\$21.22	\$39.31	\$63.61	\$68.96
<b>\$ 50,000</b>	\$2.05	\$2.05	\$2.95	\$3.40	\$3.85	\$5.70	\$8.00	\$14.85	\$23.55	\$43.65	\$70.65	\$76.60
<b>\$ 55,000</b>	\$2.24	\$2.24	\$3.23	\$3.72	\$4.22	\$6.25	\$8.78	\$16.32	\$25.89	\$48.00	\$77.70	\$84.24
<b>\$ 60,000</b>	\$2.42	\$2.42	\$3.50	\$4.04	\$4.58	\$6.80	\$9.56	\$17.78	\$28.22	\$52.34	\$84.74	\$91.88
<b>\$ 65,000</b>	\$2.61	\$2.61	\$3.78	\$4.36	\$4.95	\$7.35	\$10.34	\$19.25	\$30.56	\$56.69	\$91.79	\$99.52
<b>\$ 70,000</b>	\$2.79	\$2.79	\$4.05	\$4.68	\$5.31	\$7.90	\$11.12	\$20.71	\$32.89	\$61.03	\$98.83	\$107.16
<b>\$ 75,000</b>	\$2.98	\$2.98	\$4.33	\$5.00	\$5.68	\$8.45	\$11.90	\$22.18	\$35.23	\$65.38	\$105.88	\$114.80
<b>\$ 80,000</b>	\$3.16	\$3.16	\$4.60	\$5.32	\$6.04	\$9.00	\$12.68	\$23.64	\$37.56	\$69.72	\$112.92	\$122.44
<b>\$ 85,000</b>	\$3.35	\$3.35	\$4.88	\$5.64	\$6.41	\$9.55	\$13.46	\$25.11	\$39.90	\$74.07	\$119.97	\$130.08
<b>\$ 90,000</b>	\$3.53	\$3.53	\$5.15	\$5.96	\$6.77	\$10.10	\$14.24	\$26.57	\$42.23	\$78.41	\$127.01	\$137.72
<b>\$ 95,000</b>	\$3.72	\$3.72	\$5.43	\$6.28	\$7.14	\$10.65	\$15.02	\$28.04	\$44.57	\$82.76	\$134.06	\$145.36
<b>\$ 100,000</b>	\$3.90	\$3.90	\$5.70	\$6.60	\$7.50	\$11.20	\$15.80	\$29.50	\$46.90	\$87.10	\$141.10	\$153.00
<b>\$ 105,000</b>	\$4.09	\$4.09	\$5.98	\$6.92	\$7.87	\$11.75	\$16.58	\$30.97	\$49.24	\$91.45	\$148.15	\$160.64
<b>\$ 110,000</b>	\$4.27	\$4.27	\$6.25	\$7.24	\$8.23	\$12.30	\$17.36	\$32.43	\$51.57	\$95.79	\$155.19	\$168.28
<b>\$ 115,000</b>	\$4.46	\$4.46	\$6.53	\$7.56	\$8.60	\$12.85	\$18.14	\$33.90	\$53.91	\$100.14	\$162.24	\$175.92
<b>\$ 120,000</b>	\$4.64	\$4.64	\$6.80	\$7.88	\$8.96	\$13.40	\$18.92	\$35.36	\$56.24	\$104.48	\$169.28	\$183.56
<b>\$ 125,000</b>	\$4.83	\$4.83	\$7.08	\$8.20	\$9.33	\$13.95	\$19.70	\$36.83	\$58.58	\$108.83	\$176.33	\$191.20
<b>\$ 130,000</b>	\$5.01	\$5.01	\$7.35	\$8.52	\$9.69	\$14.50	\$20.48	\$38.29	\$60.91	\$113.17	\$183.37	\$198.84
<b>\$ 135,000</b>	\$5.20	\$5.20	\$7.63	\$8.84	\$10.06	\$15.05	\$21.26	\$39.76	\$63.25	\$117.52	\$190.42	\$206.48
<b>\$ 140,000</b>	\$5.38	\$5.38	\$7.90	\$9.16	\$10.42	\$15.60	\$22.04	\$41.22	\$65.58	\$121.86	\$197.46	\$214.12
<b>\$ 145,000</b>	\$5.57	\$5.57	\$8.18	\$9.48	\$10.79	\$16.15	\$22.82	\$42.69	\$67.92	\$126.21	\$204.51	\$221.76
<b>\$ 150,000</b>	\$5.75	\$5.75	\$8.45	\$9.80	\$11.15	\$16.70	\$23.60	\$44.15	\$70.25	\$130.55	\$211.55	\$229.40
<b>\$ 155,000</b>	\$5.94	\$5.94	\$8.73	\$10.12	\$11.52	\$17.25	\$24.38	\$45.62	\$72.59	\$134.90	\$218.60	\$237.04
<b>\$ 160,000</b>	\$6.12	\$6.12	\$9.00	\$10.44	\$11.88	\$17.80	\$25.16	\$47.08	\$74.92	\$139.24	\$225.64	\$244.68
<b>\$ 165,000</b>	\$6.31	\$6.31	\$9.28	\$10.76	\$12.25	\$18.35	\$25.94	\$48.55	\$77.26	\$143.59	\$232.69	\$252.32
<b>\$ 170,000</b>	\$6.49	\$6.49	\$9.55	\$11.08	\$12.61	\$18.90	\$26.72	\$50.01	\$79.59	\$147.93	\$239.73	\$259.96
<b>\$ 175,000</b>	\$6.68	\$6.68	\$9.83	\$11.40	\$12.98	\$19.45	\$27.50	\$51.48	\$81.93	\$152.28	\$246.78	\$267.60
<b>\$ 180,000</b>	\$6.86	\$6.86	\$10.10	\$11.72	\$13.34	\$20.00	\$28.28	\$52.94	\$84.26	\$156.62	\$253.82	\$275.24
<b>\$ 185,000</b>	\$7.05	\$7.05	\$10.38	\$12.04	\$13.71	\$20.55	\$29.06	\$54.41	\$86.60	\$160.97	\$260.87	\$282.88
<b>\$ 190,000</b>	\$7.23	\$7.23	\$10.65	\$12.36	\$14.07	\$21.10	\$29.84	\$55.87	\$88.93	\$165.31	\$267.91	\$290.52
<b>\$ 195,000</b>	\$7.42	\$7.42	\$10.93	\$12.68	\$14.44	\$21.65	\$30.62	\$57.34	\$91.27	\$169.66	\$274.96	\$298.16
<b>\$ 200,000</b>	\$7.60	\$7.60	\$11.20	\$13.00	\$14.80	\$22.20	\$31.40	\$58.80	\$93.60	\$174.00	\$282.00	\$305.80
<b>\$ 205,000</b>	\$7.79	\$7.79	\$11.48	\$13.32	\$15.17	\$22.75	\$32.18	\$60.27	\$95.94	\$178.35	\$289.05	\$313.44
<b>\$ 210,000</b>	\$7.97	\$7.97	\$11.75	\$13.64	\$15.53	\$23.30	\$32.96	\$61.73	\$98.27	\$182.69	\$296.09	\$321.08
<b>\$ 215,000</b>	\$8.16	\$8.16	\$12.03	\$13.96	\$15.90	\$23.85	\$33.74	\$63.20	\$100.61	\$187.04	\$303.14	\$328.72
<b>\$ 220,000</b>	\$8.34	\$8.34	\$12.30	\$14.28	\$16.26	\$24.40	\$34.52	\$64.66	\$102.94	\$191.38	\$310.18	\$336.36
<b>\$ 225,000</b>	\$8.53	\$8.53	\$12.58	\$14.60	\$16.63	\$24.95	\$35.30	\$66.13	\$105.28	\$195.73	\$317.23	\$344.00
<b>\$ 230,000</b>	\$8.71	\$8.71	\$12.85	\$14.92	\$16.99	\$25.50	\$36.08	\$67.59	\$107.61	\$200.07	\$324.27	\$351.64
<b>\$ 235,000</b>	\$8.90	\$8.90	\$13.13	\$15.24	\$17.36	\$26.05	\$36.86	\$69.06	\$109.95	\$204.42	\$331.32	\$359.28
<b>\$ 240,000</b>	\$9.08	\$9.08	\$13.40	\$15.56	\$17.72	\$26.60	\$37.64	\$70.52	\$112.28	\$208.76	\$338.36	\$366.92
<b>\$ 245,000</b>	\$9.27	\$9.27	\$13.68	\$15.88	\$18.09	\$27.15	\$38.42	\$71.99	\$114.62	\$213.11	\$345.41	\$374.56

**Monthly Rates Effective January 1, 2017**

(Rates include the \$0.20 administration fee)

	<b>\$0.04</b>	<b>\$0.04</b>	<b>\$0.06</b>	<b>\$0.06</b>	<b>\$0.07</b>	<b>\$0.11</b>	<b>\$0.16</b>	<b>\$0.29</b>	<b>\$0.47</b>	<b>\$0.87</b>	<b>\$1.41</b>	<b>\$1.53</b>
<b>Coverage</b>	<b>Under 25</b>	<b>25-29</b>	<b>30-34</b>	<b>35-39</b>	<b>40-44</b>	<b>45-49</b>	<b>50-54</b>	<b>55-59</b>	<b>60-64</b>	<b>65-69</b>	<b>70-74</b>	<b>75 and over</b>
<b>\$ 250,000</b>	\$9.45	\$9.45	\$13.95	\$16.20	\$18.45	\$27.70	\$39.20	\$73.45	\$116.95	\$217.45	\$352.45	\$382.20
<b>\$ 255,000</b>	\$9.64	\$9.64	\$14.23	\$16.52	\$18.82	\$28.25	\$39.98	\$74.92	\$119.29	\$221.80	\$359.50	\$389.84
<b>\$ 260,000</b>	\$9.82	\$9.82	\$14.50	\$16.84	\$19.18	\$28.80	\$40.76	\$76.38	\$121.62	\$226.14	\$366.54	\$397.48
<b>\$ 265,000</b>	\$10.01	\$10.01	\$14.78	\$17.16	\$19.55	\$29.35	\$41.54	\$77.85	\$123.96	\$230.49	\$373.59	\$405.12
<b>\$ 270,000</b>	\$10.19	\$10.19	\$15.05	\$17.48	\$19.91	\$29.90	\$42.32	\$79.31	\$126.29	\$234.83	\$380.63	\$412.76
<b>\$ 275,000</b>	\$10.38	\$10.38	\$15.33	\$17.80	\$20.28	\$30.45	\$43.10	\$80.78	\$128.63	\$239.18	\$387.68	\$420.40
<b>\$ 280,000</b>	\$10.56	\$10.56	\$15.60	\$18.12	\$20.64	\$31.00	\$43.88	\$82.24	\$130.96	\$243.52	\$394.72	\$428.04
<b>\$ 285,000</b>	\$10.75	\$10.75	\$15.88	\$18.44	\$21.01	\$31.55	\$44.66	\$83.71	\$133.30	\$247.87	\$401.77	\$435.68
<b>\$ 290,000</b>	\$10.93	\$10.93	\$16.15	\$18.76	\$21.37	\$32.10	\$45.44	\$85.17	\$135.63	\$252.21	\$408.81	\$443.32
<b>\$ 295,000</b>	\$11.12	\$11.12	\$16.43	\$19.08	\$21.74	\$32.65	\$46.22	\$86.64	\$137.97	\$256.56	\$415.86	\$450.96
<b>\$ 300,000</b>	\$11.30	\$11.30	\$16.70	\$19.40	\$22.10	\$33.20	\$47.00	\$88.10	\$140.30	\$260.90	\$422.90	\$458.60
<b>\$ 305,000</b>	\$11.49	\$11.49	\$16.98	\$19.72	\$22.47	\$33.75	\$47.78	\$89.57	\$142.64	\$265.25	\$429.95	\$466.24
<b>\$ 310,000</b>	\$11.67	\$11.67	\$17.25	\$20.04	\$22.83	\$34.30	\$48.56	\$91.03	\$144.97	\$269.59	\$436.99	\$473.88
<b>\$ 315,000</b>	\$11.86	\$11.86	\$17.53	\$20.36	\$23.20	\$34.85	\$49.34	\$92.50	\$147.31	\$273.94	\$444.04	\$481.52
<b>\$ 320,000</b>	\$12.04	\$12.04	\$17.80	\$20.68	\$23.56	\$35.40	\$50.12	\$93.96	\$149.64	\$278.28	\$451.08	\$489.16
<b>\$ 325,000</b>	\$12.23	\$12.23	\$18.08	\$21.00	\$23.93	\$35.95	\$50.90	\$95.43	\$151.98	\$282.63	\$458.13	\$496.80
<b>\$ 330,000</b>	\$12.41	\$12.41	\$18.35	\$21.32	\$24.29	\$36.50	\$51.68	\$96.89	\$154.31	\$286.97	\$465.17	\$504.44
<b>\$ 335,000</b>	\$12.60	\$12.60	\$18.63	\$21.64	\$24.66	\$37.05	\$52.46	\$98.36	\$156.65	\$291.32	\$472.22	\$512.08
<b>\$ 340,000</b>	\$12.78	\$12.78	\$18.90	\$21.96	\$25.02	\$37.60	\$53.24	\$99.82	\$158.98	\$295.66	\$479.26	\$519.72
<b>\$ 345,000</b>	\$12.97	\$12.97	\$19.18	\$22.28	\$25.39	\$38.15	\$54.02	\$101.29	\$161.32	\$300.01	\$486.31	\$527.36
<b>\$ 350,000</b>	\$13.15	\$13.15	\$19.45	\$22.60	\$25.75	\$38.70	\$54.80	\$102.75	\$163.65	\$304.35	\$493.35	\$535.00
<b>\$ 355,000</b>	\$13.34	\$13.34	\$19.73	\$22.92	\$26.12	\$39.25	\$55.58	\$104.22	\$165.99	\$308.70	\$500.40	\$542.64
<b>\$ 360,000</b>	\$13.52	\$13.52	\$20.00	\$23.24	\$26.48	\$39.80	\$56.36	\$105.68	\$168.32	\$313.04	\$507.44	\$550.28
<b>\$ 365,000</b>	\$13.71	\$13.71	\$20.28	\$23.56	\$26.85	\$40.35	\$57.14	\$107.15	\$170.66	\$317.39	\$514.49	\$557.92
<b>\$ 370,000</b>	\$13.89	\$13.89	\$20.55	\$23.88	\$27.21	\$40.90	\$57.92	\$108.61	\$172.99	\$321.73	\$521.53	\$565.56
<b>\$ 375,000</b>	\$14.08	\$14.08	\$20.83	\$24.20	\$27.58	\$41.45	\$58.70	\$110.08	\$175.33	\$326.08	\$528.58	\$573.20
<b>\$ 380,000</b>	\$14.26	\$14.26	\$21.10	\$24.52	\$27.94	\$42.00	\$59.48	\$111.54	\$177.66	\$330.42	\$535.62	\$580.84
<b>\$ 385,000</b>	\$14.45	\$14.45	\$21.38	\$24.84	\$28.31	\$42.55	\$60.26	\$113.01	\$180.00	\$334.77	\$542.67	\$588.48
<b>\$ 390,000</b>	\$14.63	\$14.63	\$21.65	\$25.16	\$28.67	\$43.10	\$61.04	\$114.47	\$182.33	\$339.11	\$549.71	\$596.12
<b>\$ 395,000</b>	\$14.82	\$14.82	\$21.93	\$25.48	\$29.04	\$43.65	\$61.82	\$115.94	\$184.67	\$343.46	\$556.76	\$603.76
<b>\$ 400,000</b>	\$15.00	\$15.00	\$22.20	\$25.80	\$29.40	\$44.20	\$62.60	\$117.40	\$187.00	\$347.80	\$563.80	\$611.40