

Leiters Compounding Voluntary-term Life/AD&D

Estimated employee Monthly premium amounts

End of the rate guarantee period: 12/31/2020

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	Reduced benefit	70-74	Reduced benefit	75 & over
\$10,000	\$1.04	\$1.12	\$1.51	\$2.24	\$3.26	\$5.10	\$7.82	\$10.73	\$19.51	\$6,500	\$20.93	\$4,500	\$14.49
\$20,000	\$2.08	\$2.24	\$3.02	\$4.48	\$6.52	\$10.20	\$15.64	\$21.46	\$39.02	\$13,000	\$41.86	\$9,000	\$28.98
\$30,000	\$3.12	\$3.36	\$4.53	\$6.72	\$9.78	\$15.30	\$23.46	\$32.19	\$58.53	\$19,500	\$62.79	\$13,500	\$43.47
\$40,000	\$4.16	\$4.48	\$6.04	\$8.96	\$13.04	\$20.40	\$31.28	\$42.92	\$78.04	\$26,000	\$83.72	\$18,000	\$57.96
\$50,000	\$5.20	\$5.60	\$7.55	\$11.20	\$16.30	\$25.50	\$39.10	\$53.65	\$97.55	\$32,500	\$104.66	\$22,500	\$72.46
\$60,000	\$6.24	\$6.72	\$9.06	\$13.44	\$19.56	\$30.60	\$46.92	\$64.38	\$117.06	\$39,000	\$125.58	\$27,000	\$86.94
\$70,000	\$7.28	\$7.84	\$10.57	\$15.68	\$22.82	\$35.70	\$54.74	\$75.11	\$136.57	\$45,500	\$146.51	\$31,500	\$101.43
\$80,000	\$8.32	\$8.96	\$12.08	\$17.92	\$26.08	\$40.80	\$62.56	\$85.84	\$156.08	\$52,000	\$167.44	\$36,000	\$115.92
\$90,000	\$9.36	\$10.08	\$13.59	\$20.16	\$29.34	\$45.90	\$70.38	\$96.57	\$175.59	\$58,500	\$188.37	\$40,500	\$130.41
\$100,000	\$10.40	\$11.20	\$15.10	\$22.40	\$32.60	\$51.00	\$78.20	\$107.30	\$195.10	\$65,000	\$209.30	\$45,000	\$144.90
\$110,000	\$11.44	\$12.32	\$16.61	\$24.64	\$35.86	\$56.10	\$86.02	\$118.03	\$214.61	\$71,500	\$230.23	\$49,500	\$159.39
\$120,000	\$12.48	\$13.44	\$18.12	\$26.88	\$39.12	\$61.20	\$93.84	\$128.76	\$234.12	\$78,000	\$251.16	\$54,000	\$173.88
\$130,000	\$13.52	\$14.56	\$19.63	\$29.12	\$42.38	\$66.30	\$101.66	\$139.49	\$253.63	\$84,500	\$272.09	\$58,500	\$188.37
\$140,000	\$14.56	\$15.68	\$21.14	\$31.36	\$45.64	\$71.40	\$109.48	\$150.22	\$273.14	\$91,000	\$293.02	\$63,000	\$202.86
\$150,000	\$15.60	\$16.80	\$22.65	\$33.60	\$48.90	\$76.50	\$117.30	\$160.95	\$292.65	\$97,500	\$313.96	\$67,500	\$217.36
\$160,000	\$16.64	\$17.92	\$24.16	\$35.84	\$52.16	\$81.60	\$125.12	\$171.68	\$312.16	\$104,000	\$334.88	\$72,000	\$231.84
\$170,000	\$17.68	\$19.04	\$25.67	\$38.08	\$55.42	\$86.70	\$132.94	\$182.41	\$331.67	\$110,500	\$355.81	\$76,500	\$246.33
\$180,000	\$18.72	\$20.16	\$27.18	\$40.32	\$58.68	\$91.80	\$140.76	\$193.14	\$351.18	\$117,000	\$376.74	\$81,000	\$260.82
\$190,000	\$19.76	\$21.28	\$28.69	\$42.56	\$61.94	\$96.90	\$148.58	\$203.87	\$370.69	\$123,500	\$397.67	\$85,500	\$275.31
\$200,000	\$20.80	\$22.40	\$30.20	\$44.80	\$65.20	\$102.00	\$156.40	\$214.60	\$390.20	\$130,000	\$418.60	\$90,000	\$289.80
\$210,000	\$21.84	\$23.52	\$31.71	\$47.04	\$68.46	\$107.10	\$164.22	\$225.33	\$409.71	\$136,500	\$439.53	\$94,500	\$304.29
\$220,000	\$22.88	\$24.64	\$33.22	\$49.28	\$71.72	\$112.20	\$172.04	\$236.06	\$429.22	\$143,000	\$460.46	\$99,000	\$318.78
\$230,000	\$23.92	\$25.76	\$34.73	\$51.52	\$74.98	\$117.30	\$179.86	\$246.79	\$448.73	\$149,500	\$481.39	\$103,500	\$333.27
\$240,000	\$24.96	\$26.88	\$36.24	\$53.76	\$78.24	\$122.40	\$187.68	\$257.52	\$468.24	\$156,000	\$502.32	\$108,000	\$347.76
\$250,000	\$26.00	\$28.00	\$37.75	\$56.00	\$81.50	\$127.50	\$195.50	\$268.25	\$487.75	\$162,500	\$523.26	\$112,500	\$362.26
\$260,000	\$27.04	\$29.12	\$39.26	\$58.24	\$84.76	\$132.60	\$203.32	\$278.98	\$507.26	\$169,000	\$544.18	\$117,000	\$376.74
\$270,000	\$28.08	\$30.24	\$40.77	\$60.48	\$88.02	\$137.70	\$211.14	\$289.71	\$526.77	\$175,500	\$565.11	\$121,500	\$391.23
\$280,000	\$29.12	\$31.36	\$42.28	\$62.72	\$91.28	\$142.80	\$218.96	\$300.44	\$546.28	\$182,000	\$586.04	\$126,000	\$405.72
\$290,000	\$30.16	\$32.48	\$43.79	\$64.96	\$94.54	\$147.90	\$226.78	\$311.17	\$565.79	\$188,500	\$606.97	\$130,500	\$420.21
\$300,000	\$31.20	\$33.60	\$45.30	\$67.20	\$97.80	\$153.00	\$234.60	\$321.90	\$585.30	\$195,000	\$627.90	\$135,000	\$434.70
\$310,000	\$32.24	\$34.72	\$46.81	\$69.44	\$101.06	\$158.10	\$242.42	\$332.63	\$604.81	\$201,500	\$648.83	\$139,500	\$449.19
\$320,000	\$33.28	\$35.84	\$48.32	\$71.68	\$104.32	\$163.20	\$250.24	\$343.36	\$624.32	\$208,000	\$669.76	\$144,000	\$463.68
\$330,000	\$34.32	\$36.96	\$49.83	\$73.92	\$107.58	\$168.30	\$258.06	\$354.09	\$643.83	\$214,500	\$690.69	\$148,500	\$478.17
\$340,000	\$35.36	\$38.08	\$51.34	\$76.16	\$110.84	\$173.40	\$265.88	\$364.82	\$663.34	\$221,000	\$711.62	\$153,000	\$492.66
\$350,000	\$36.40	\$39.20	\$52.85	\$78.40	\$114.10	\$178.50	\$273.70	\$375.55	\$682.85	\$227,500	\$732.56	\$157,500	\$507.16
\$360,000	\$37.44	\$40.32	\$54.36	\$80.64	\$117.36	\$183.60	\$281.52	\$386.28	\$702.36	\$234,000	\$753.48	\$162,000	\$521.64

If your age changes to a different rate band during the guarantee period, your monthly premium will change to reflect the new rate band effective on the next policy anniversary date.



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\$370,000	\$38.48	\$41.44	\$55.87	\$82.88	\$120.62	\$188.70	\$289.34	\$397.01	\$721.87	\$240,500	\$774.41	\$166,500	\$536.13
\$380,000	\$39.52	\$42.56	\$57.38	\$85.12	\$123.88	\$193.80	\$297.16	\$407.74	\$741.38	\$247,000	\$795.34	\$171,000	\$550.62
\$390,000	\$40.56	\$43.68	\$58.89	\$87.36	\$127.14	\$198.90	\$304.98	\$418.47	\$760.89	\$253,500	\$816.27	\$175,500	\$565.11
\$400,000	\$41.60	\$44.80	\$60.40	\$89.60	\$130.40	\$204.00	\$312.80	\$429.20	\$780.40	\$260,000	\$837.20	\$180,000	\$579.60
\$410,000	\$42.64	\$45.92	\$61.91	\$91.84	\$133.66	\$209.10	\$320.62	\$439.93	\$799.91	\$266,500	\$858.13	\$184,500	\$594.09
\$420,000	\$43.68	\$47.04	\$63.42	\$94.08	\$136.92	\$214.20	\$328.44	\$450.66	\$819.42	\$273,000	\$879.06	\$189,000	\$608.58
\$430,000	\$44.72	\$48.16	\$64.93	\$96.32	\$140.18	\$219.30	\$336.26	\$461.39	\$838.93	\$279,500	\$899.99	\$193,500	\$623.07
\$440,000	\$45.76	\$49.28	\$66.44	\$98.56	\$143.44	\$224.40	\$344.08	\$472.12	\$858.44	\$286,000	\$920.92	\$198,000	\$637.56
\$450,000	\$46.80	\$50.40	\$67.95	\$100.80	\$146.70	\$229.50	\$351.90	\$482.85	\$877.95	\$292,500	\$941.86	\$202,500	\$652.06
\$460,000	\$47.84	\$51.52	\$69.46	\$103.04	\$149.96	\$234.60	\$359.72	\$493.58	\$897.46	\$299,000	\$962.78	\$207,000	\$666.54
\$470,000	\$48.88	\$52.64	\$70.97	\$105.28	\$153.22	\$239.70	\$367.54	\$504.31	\$916.97	\$305,500	\$983.71	\$211,500	\$681.03
\$480,000	\$49.92	\$53.76	\$72.48	\$107.52	\$156.48	\$244.80	\$375.36	\$515.04	\$936.48	\$312,000	\$1,004.64	\$216,000	\$695.52
\$490,000	\$50.96	\$54.88	\$73.99	\$109.76	\$159.74	\$249.90	\$383.18	\$525.77	\$955.99	\$318,500	\$1,025.57	\$220,500	\$710.01
\$500,000	\$52.00	\$56.00	\$75.50	\$112.00	\$163.00	\$255.00	\$391.00	\$536.50	\$975.50	\$325,000	\$1,046.50	\$225,000	\$724.50

NOTE: Proof of good health/evidence of insurability is required to apply for benefit amounts greater than those highlighted above.

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