

Life Cost Illustration

Voluntary Life Cost Illustration

Semi-monthly premiums displayed. Cost of AD&D is included.

Policy Election Cost Per Age Bracket

		< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69 ^f
\$10,000 Policy Election Amount											
Employee	\$10,000	\$.55	\$.55	\$.60	\$.75	\$ 1.05	\$ 1.55	\$ 2.30	\$ 3.85	\$ 6.20	\$ 9.80
Spouse	\$5,000	\$.18	\$.18	\$.20	\$.28	\$.43	\$.68	\$ 1.05	\$ 1.83	\$ 3.00	\$ 4.80
Child	\$1,000	\$.06	\$.06	\$.06	\$.06	\$.06	\$.06	\$.06	\$.06	\$.06	\$.06
\$20,000 Policy Election Amount											
Employee	\$20,000	\$ 1.10	\$ 1.10	\$ 1.20	\$ 1.50	\$ 2.10	\$ 3.10	\$ 4.60	\$ 7.70	\$ 12.40	\$ 19.60
Spouse	\$10,000	\$.35	\$.35	\$.40	\$.55	\$.85	\$ 1.35	\$ 2.10	\$ 3.65	\$ 6.00	\$ 9.60
Child	\$2,000	\$.11	\$.11	\$.11	\$.11	\$.11	\$.11	\$.11	\$.11	\$.11	\$.11
\$30,000 Policy Election Amount											
Employee	\$30,000	\$ 1.65	\$ 1.65	\$ 1.80	\$ 2.25	\$ 3.15	\$ 4.65	\$ 6.90	\$ 11.55	\$ 18.60	\$ 29.40
Spouse	\$15,000	\$.53	\$.53	\$.60	\$.83	\$ 1.28	\$ 2.03	\$ 3.15	\$ 5.48	\$ 9.00	\$ 14.40
Child	\$3,000	\$.17	\$.17	\$.17	\$.17	\$.17	\$.17	\$.17	\$.17	\$.17	\$.17
\$40,000 Policy Election Amount											
Employee	\$40,000	\$ 2.20	\$ 2.20	\$ 2.40	\$ 3.00	\$ 4.20	\$ 6.20	\$ 9.20	\$ 15.40	\$ 24.80	\$ 39.20
Spouse	\$20,000	\$.70	\$.70	\$.80	\$ 1.10	\$ 1.70	\$ 2.70	\$ 4.20	\$ 7.30	\$ 12.00	\$ 19.20
Child	\$4,000	\$.22	\$.22	\$.22	\$.22	\$.22	\$.22	\$.22	\$.22	\$.22	\$.22
\$50,000 Policy Election Amount											
Employee	\$50,000	\$ 2.75	\$ 2.75	\$ 3.00	\$ 3.75	\$ 5.25	\$ 7.75	\$ 11.50	\$ 19.25	\$ 31.00	\$ 49.00
Spouse	\$25,000	\$.88	\$.88	\$ 1.00	\$ 1.38	\$ 2.13	\$ 3.38	\$ 5.25	\$ 9.13	\$ 15.00	\$ 24.00
Child	\$5,000	\$.28	\$.28	\$.28	\$.28	\$.28	\$.28	\$.28	\$.28	\$.28	\$.28
\$60,000 Policy Election Amount											
Employee	\$60,000	\$ 3.30	\$ 3.30	\$ 3.60	\$ 4.50	\$ 6.30	\$ 9.30	\$ 13.80	\$ 23.10	\$ 37.20	\$ 58.80
Spouse	\$30,000	\$ 1.05	\$ 1.05	\$ 1.20	\$ 1.65	\$ 2.55	\$ 4.05	\$ 6.30	\$ 10.95	\$ 18.00	\$ 28.80
Child	\$6,000	\$.33	\$.33	\$.33	\$.33	\$.33	\$.33	\$.33	\$.33	\$.33	\$.33
\$70,000 Policy Election Amount											
Employee	\$70,000	\$ 3.85	\$ 3.85	\$ 4.20	\$ 5.25	\$ 7.35	\$ 10.85	\$ 16.10	\$ 26.95	\$ 43.40	\$ 68.60
Spouse	\$35,000	\$ 1.23	\$ 1.23	\$ 1.40	\$ 1.93	\$ 2.98	\$ 4.73	\$ 7.35	\$ 12.78	\$ 21.00	\$ 33.60
Child	\$7,000	\$.39	\$.39	\$.39	\$.39	\$.39	\$.39	\$.39	\$.39	\$.39	\$.39
\$80,000 Policy Election Amount											
Employee	\$80,000	\$ 4.40	\$ 4.40	\$ 4.80	\$ 6.00	\$ 8.40	\$ 12.40	\$ 18.40	\$ 30.80	\$ 49.60	\$ 78.40
Spouse	\$40,000	\$ 1.40	\$ 1.40	\$ 1.60	\$ 2.20	\$ 3.40	\$ 5.40	\$ 8.40	\$ 14.60	\$ 24.00	\$ 38.40
Child	\$8,000	\$.44	\$.44	\$.44	\$.44	\$.44	\$.44	\$.44	\$.44	\$.44	\$.44
\$90,000 Policy Election Amount											
Employee	\$90,000	\$ 4.95	\$ 4.95	\$ 5.40	\$ 6.75	\$ 9.45	\$ 13.95	\$ 20.70	\$ 34.65	\$ 55.80	\$ 88.20
Spouse	\$45,000	\$ 1.58	\$ 1.58	\$ 1.80	\$ 2.48	\$ 3.83	\$ 6.08	\$ 9.45	\$ 16.43	\$ 27.00	\$ 43.20
Child	\$9,000	\$.50	\$.50	\$.50	\$.50	\$.50	\$.50	\$.50	\$.50	\$.50	\$.50

Voluntary Life Cost Illustration *continued*

		< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69 [†]
\$100,000 Policy Election Amount											
Employee	\$100,000	\$5.50	\$5.50	\$6.00	\$7.50	\$10.50	\$15.50	\$23.00	\$38.50	\$62.00	\$98.00
Spouse	\$50,000	\$1.75	\$1.75	\$2.00	\$2.75	\$4.25	\$6.75	\$10.50	\$18.25	\$30.00	\$48.00
Child	\$10,000	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55
\$110,000 Policy Election Amount											
Employee	\$110,000	\$6.05	\$6.05	\$6.60	\$8.25	\$11.55	\$17.05	\$25.30	\$42.35	\$68.20	\$107.80
Spouse	\$55,000	\$1.93	\$1.93	\$2.20	\$3.03	\$4.68	\$7.43	\$11.55	\$20.08	\$33.00	\$52.80
Child	\$10,000	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55
\$120,000 Policy Election Amount											
Employee	\$120,000	\$6.60	\$6.60	\$7.20	\$9.00	\$12.60	\$18.60	\$27.60	\$46.20	\$74.40	\$117.60
Spouse	\$60,000	\$2.10	\$2.10	\$2.40	\$3.30	\$5.10	\$8.10	\$12.60	\$21.90	\$36.00	\$57.60
Child	\$10,000	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55
\$130,000 Policy Election Amount											
Employee	\$130,000	\$7.15	\$7.15	\$7.80	\$9.75	\$13.65	\$20.15	\$29.90	\$50.05	\$80.60	\$127.40
Spouse	\$65,000	\$2.28	\$2.28	\$2.60	\$3.58	\$5.53	\$8.78	\$13.65	\$23.73	\$39.00	\$62.40
Child	\$10,000	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55
\$140,000 Policy Election Amount											
Employee	\$140,000	\$7.70	\$7.70	\$8.40	\$10.50	\$14.70	\$21.70	\$32.20	\$53.90	\$86.80	\$137.20
Spouse	\$70,000	\$2.45	\$2.45	\$2.80	\$3.85	\$5.95	\$9.45	\$14.70	\$25.55	\$42.00	\$67.20
Child	\$10,000	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55
\$150,000 Policy Election Amount											
Employee	\$150,000	\$8.25	\$8.25	\$9.00	\$11.25	\$15.75	\$23.25	\$34.50	\$57.75	\$93.00	\$147.00
Spouse	\$75,000	\$2.63	\$2.63	\$3.00	\$4.13	\$6.38	\$10.13	\$15.75	\$27.38	\$45.00	\$72.00
Child	\$10,000	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55
\$160,000 Policy Election Amount											
Employee	\$160,000	\$8.80	\$8.80	\$9.60	\$12.00	\$16.80	\$24.80	\$36.80	\$61.60	\$99.20	\$156.80
Spouse	\$80,000	\$2.80	\$2.80	\$3.20	\$4.40	\$6.80	\$10.80	\$16.80	\$29.20	\$48.00	\$76.80
Child	\$10,000	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55
\$170,000 Policy Election Amount											
Employee	\$170,000	\$9.35	\$9.35	\$10.20	\$12.75	\$17.85	\$26.35	\$39.10	\$65.45	\$105.40	\$166.60
Spouse	\$85,000	\$2.98	\$2.98	\$3.40	\$4.68	\$7.23	\$11.48	\$17.85	\$31.03	\$51.00	\$81.60
Child	\$10,000	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55
\$180,000 Policy Election Amount											
Employee	\$180,000	\$9.90	\$9.90	\$10.80	\$13.50	\$18.90	\$27.90	\$41.40	\$69.30	\$111.60	\$176.40
Spouse	\$90,000	\$3.15	\$3.15	\$3.60	\$4.95	\$7.65	\$12.15	\$18.90	\$32.85	\$54.00	\$86.40
Child	\$10,000	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55
\$190,000 Policy Election Amount											
Employee	\$190,000	\$10.45	\$10.45	\$11.40	\$14.25	\$19.95	\$29.45	\$43.70	\$73.15	\$117.80	\$186.20
Spouse	\$95,000	\$3.33	\$3.33	\$3.80	\$5.23	\$8.08	\$12.83	\$19.95	\$34.68	\$57.00	\$91.20
Child	\$10,000	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55
\$200,000 Policy Election Amount											
Employee	\$200,000	\$11.00	\$11.00	\$12.00	\$15.00	\$21.00	\$31.00	\$46.00	\$77.00	\$124.00	\$196.00
Spouse	\$100,000	\$3.50	\$3.50	\$4.00	\$5.50	\$8.50	\$13.50	\$21.00	\$36.50	\$60.00	\$96.00
Child	\$10,000	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55
\$210,000 Policy Election Amount											
Employee	\$210,000	\$11.55	\$11.55	\$12.60	\$15.75	\$22.05	\$32.55	\$48.30	\$80.85	\$130.20	\$205.80
Spouse	\$105,000	\$3.68	\$3.68	\$4.20	\$5.78	\$8.93	\$14.18	\$22.05	\$38.33	\$63.00	\$100.80
Child	\$10,000	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55	\$.55

Voluntary Life Cost Illustration *continued*

		< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69 [†]
\$300,000 Policy Election Amount											
Employee	\$300,000	\$16.50	\$16.50	\$18.00	\$22.50	\$31.50	\$46.50	\$69.00	\$115.50	\$186.00	\$294.00
Spouse	\$150,000	\$5.25	\$5.25	\$6.00	\$8.25	\$12.75	\$20.25	\$31.50	\$54.75	\$90.00	\$144.00
Child	\$10,000	\$5.55	\$5.55	\$5.55	\$5.55	\$5.55	\$5.55	\$5.55	\$5.55	\$5.55	\$5.55

*Guarantee Issue Amount: Employee \$100,000; Spouse \$10,000; Child \$10,000

**Guarantee Issue with Additional Amount: Employee \$150,000; Spouse \$50,000

Estimated premiums; refer to your first paycheck deduction for final rates. Your company has selected Guardian to provide life coverage to eligible employees according to plan terms which have been mutually agreed upon. As an eligible employee, you can purchase this coverage at the group premium levels illustrated above. For more details see enrollment form.

Subject to coverage limits

Premiums for Voluntary Life Increase in 5 year increments

Spouse coverage is based on employee age and terminates at age 70.

[†]Benefit reductions apply. See plan details .