

**Voluntary Life and AD&D**  
PREMIUM RATE GRID



**Kesser Group, LLC**

**Eligibility**

You are eligible to enroll if you work the minimum number of hours per week by your employer, and you have satisfied any waiting period.

**Voluntary Life and AD&D**

Employee Benefit: **\$10,000 to \$500,000 in \$10,000 increments**  
**Not to exceed 5 times annual earnings**  
Spouse Benefit: **\$5,000 to \$100,000 in \$5,000 increments**  
**(not to exceed 50% of the employee benefit)**

Note: Spouse may not have coverage unless the employee has coverage.  
*The spouse benefit may not exceed the employee benefit amount.*

**Guarantee Issue\***

Employee	<b>\$100,000</b>
Spouse	<b>\$25,000</b>

\*Assumes 12% participation

**Child Coverage**

Birth to 6 months:	<b>\$1,000</b>
6 months to age 26:	<b>\$10,000</b>

<b>Employee</b>		
<b>Voluntary Life</b>		
Monthly rates per \$1,000		
<u>Age</u>	<u>Rates</u>	
Under 20	\$0.050	
20-24	\$0.050	
25-29	\$0.050	
30-34	\$0.060	
35-39	\$0.080	
40-44	\$0.100	
45-49	\$0.150	
50-54	\$0.230	
55-59	\$0.360	
60-64	\$0.500	
65-69	\$0.700	
70+	\$1.150	
<b>Voluntary AD&amp;D</b>		
Monthly rates per \$1,000		
<b>Employee</b>	\$0.015	
<b>Dependent Life (Children)</b>		
Monthly Premium per Family		
	<u>Life</u>	<u>AD&amp;D</u>
\$10,000	\$1.50	\$0.50

**Voluntary Life and AD&D**

Premium Cost (Based on 24 payroll deductions per year)

Benefit Amount	EE AD&D	ATTAINED AGE											
		<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$10,000	\$0.08	\$0.25	\$0.25	\$0.25	\$0.30	\$0.40	\$0.50	\$0.75	\$1.15	\$1.80	\$2.50	\$3.50	\$5.75
\$20,000	\$0.15	\$0.50	\$0.50	\$0.50	\$0.60	\$0.80	\$1.00	\$1.50	\$2.30	\$3.60	\$5.00	\$7.00	\$11.50
\$30,000	\$0.23	\$0.75	\$0.75	\$0.75	\$0.90	\$1.20	\$1.50	\$2.25	\$3.45	\$5.40	\$7.50	\$10.50	\$17.25
\$40,000	\$0.30	\$1.00	\$1.00	\$1.00	\$1.20	\$1.60	\$2.00	\$3.00	\$4.60	\$7.20	\$10.00	\$14.00	\$23.00
\$50,000	\$0.38	\$1.25	\$1.25	\$1.25	\$1.50	\$2.00	\$2.50	\$3.75	\$5.75	\$9.00	\$12.50	\$17.50	\$28.75
\$60,000	\$0.45	\$1.50	\$1.50	\$1.50	\$1.80	\$2.40	\$3.00	\$4.50	\$6.90	\$10.80	\$15.00	\$21.00	\$34.50
\$70,000	\$0.53	\$1.75	\$1.75	\$1.75	\$2.10	\$2.80	\$3.50	\$5.25	\$8.05	\$12.60	\$17.50	\$24.50	\$40.25
\$80,000	\$0.60	\$2.00	\$2.00	\$2.00	\$2.40	\$3.20	\$4.00	\$6.00	\$9.20	\$14.40	\$20.00	\$28.00	\$46.00
\$90,000	\$0.68	\$2.25	\$2.25	\$2.25	\$2.70	\$3.60	\$4.50	\$6.75	\$10.35	\$16.20	\$22.50	\$31.50	\$51.75
\$100,000	\$0.75	\$2.50	\$2.50	\$2.50	\$3.00	\$4.00	\$5.00	\$7.50	\$11.50	\$18.00	\$25.00	\$35.00	\$57.50
\$150,000	\$1.13	\$3.75	\$3.75	\$3.75	\$4.50	\$6.00	\$7.50	\$11.25	\$17.25	\$27.00	\$37.50	\$52.50	\$86.25
\$200,000	\$1.50	\$5.00	\$5.00	\$5.00	\$6.00	\$8.00	\$10.00	\$15.00	\$23.00	\$36.00	\$50.00	\$70.00	\$115.00
\$250,000	\$1.88	\$6.25	\$6.25	\$6.25	\$7.50	\$10.00	\$12.50	\$18.75	\$28.75	\$45.00	\$62.50	\$87.50	\$143.75
\$300,000	\$2.25	\$7.50	\$7.50	\$7.50	\$9.00	\$12.00	\$15.00	\$22.50	\$34.50	\$54.00	\$75.00	\$105.00	\$172.50
\$350,000	\$2.63	\$8.75	\$8.75	\$8.75	\$10.50	\$14.00	\$17.50	\$26.25	\$40.25	\$63.00	\$87.50	\$122.50	\$201.25
\$400,000	\$3.00	\$10.00	\$10.00	\$10.00	\$12.00	\$16.00	\$20.00	\$30.00	\$46.00	\$72.00	\$100.00	\$140.00	\$230.00
\$450,000	\$3.38	\$11.25	\$11.25	\$11.25	\$13.50	\$18.00	\$22.50	\$33.75	\$51.75	\$81.00	\$112.50	\$157.50	\$258.75
\$500,000	\$3.75	\$12.50	\$12.50	\$12.50	\$15.00	\$20.00	\$25.00	\$37.50	\$57.50	\$90.00	\$125.00	\$175.00	\$287.50

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*The spouse benefit may not exceed the employee benefit amount.*

**Guarantee Issue\***

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Spouse	<b>\$25,000</b>

\*Assumes 12% participation

**Child Coverage**

Birth to 6 months:	<b>\$1,000</b>
6 months to age 26:	<b>\$10,000</b>

Spouse		
Voluntary Life		
Monthly rates per \$1,000		
Age	Rates	
Under 20	\$0.050	
20-24	\$0.050	
25-29	\$0.050	
30-34	\$0.060	
35-39	\$0.080	
40-44	\$0.100	
45-49	\$0.150	
50-54	\$0.230	
55-59	\$0.360	
60-64	\$0.500	
65-69	\$0.700	
70+	\$1.150	
Voluntary AD&D		
Monthly rates per \$1,000		
Spouse	\$0.050	
Dependent Life (Children)		
Monthly Premium per Family		
Life	AD&D	
\$10,000	\$1.50	\$0.50

**Voluntary Life and AD&D**

Premium Cost (Based on 24 payroll deductions per year)

Benefit Amount	Spouse AD&D	ATTAINED AGE											
		<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$5,000	\$0.13	\$0.13	\$0.13	\$0.13	\$0.15	\$0.20	\$0.25	\$0.38	\$0.58	\$0.90	\$1.25	\$1.75	\$2.88
\$10,000	\$0.25	\$0.25	\$0.25	\$0.25	\$0.30	\$0.40	\$0.50	\$0.75	\$1.15	\$1.80	\$2.50	\$3.50	\$5.75
\$15,000	\$0.38	\$0.38	\$0.38	\$0.38	\$0.45	\$0.60	\$0.75	\$1.13	\$1.73	\$2.70	\$3.75	\$5.25	\$8.63
\$20,000	\$0.50	\$0.50	\$0.50	\$0.50	\$0.60	\$0.80	\$1.00	\$1.50	\$2.30	\$3.60	\$5.00	\$7.00	\$11.50
\$25,000	\$0.63	\$0.63	\$0.63	\$0.63	\$0.75	\$1.00	\$1.25	\$1.88	\$2.88	\$4.50	\$6.25	\$8.75	\$14.38
\$30,000	\$0.75	\$0.75	\$0.75	\$0.75	\$0.90	\$1.20	\$1.50	\$2.25	\$3.45	\$5.40	\$7.50	\$10.50	\$17.25
\$35,000	\$0.88	\$0.88	\$0.88	\$0.88	\$1.05	\$1.40	\$1.75	\$2.63	\$4.03	\$6.30	\$8.75	\$12.25	\$20.13
\$40,000	\$1.00	\$1.00	\$1.00	\$1.00	\$1.20	\$1.60	\$2.00	\$3.00	\$4.60	\$7.20	\$10.00	\$14.00	\$23.00
\$45,000	\$1.13	\$1.13	\$1.13	\$1.13	\$1.35	\$1.80	\$2.25	\$3.38	\$5.18	\$8.10	\$11.25	\$15.75	\$25.88
\$50,000	\$1.25	\$1.25	\$1.25	\$1.25	\$1.50	\$2.00	\$2.50	\$3.75	\$5.75	\$9.00	\$12.50	\$17.50	\$28.75
\$55,000	\$1.38	\$1.38	\$1.38	\$1.38	\$1.65	\$2.20	\$2.75	\$4.13	\$6.33	\$9.90	\$13.75	\$19.25	\$31.63
\$60,000	\$1.50	\$1.50	\$1.50	\$1.50	\$1.80	\$2.40	\$3.00	\$4.50	\$6.90	\$10.80	\$15.00	\$21.00	\$34.50
\$65,000	\$1.63	\$1.63	\$1.63	\$1.63	\$1.95	\$2.60	\$3.25	\$4.88	\$7.48	\$11.70	\$16.25	\$22.75	\$37.38
\$70,000	\$1.75	\$1.75	\$1.75	\$1.75	\$2.10	\$2.80	\$3.50	\$5.25	\$8.05	\$12.60	\$17.50	\$24.50	\$40.25
\$75,000	\$1.88	\$1.88	\$1.88	\$1.88	\$2.25	\$3.00	\$3.75	\$5.63	\$8.63	\$13.50	\$18.75	\$26.25	\$43.13
\$100,000	\$2.50	\$2.50	\$2.50	\$2.50	\$3.00	\$4.00	\$5.00	\$7.50	\$11.50	\$18.00	\$25.00	\$35.00	\$57.50

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