

**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 Voluntary Life</b>	
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
<b>Voluntary AD&amp;D</b>	
Monthly rates per \$1,000	
Employee	\$0.015
<b>Dependent Life (Children)</b>	
Monthly Premium per Family	
Life	AD&D
\$10,000	\$1.50
	\$0.50

**Voluntary Life and AD&D**

Premium Cost (Based on 26 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	\$0.07	\$0.23	\$0.23	\$0.23	\$0.28	\$0.37	\$0.46	\$0.69	\$1.06	\$1.66	\$2.31	\$3.23	\$5.31
\$20,000	\$0.14	\$0.46	\$0.46	\$0.46	\$0.55	\$0.74	\$0.92	\$1.38	\$2.12	\$3.32	\$4.62	\$6.46	\$10.62
\$30,000	\$0.21	\$0.69	\$0.69	\$0.69	\$0.83	\$1.11	\$1.38	\$2.08	\$3.18	\$4.98	\$6.92	\$9.69	\$15.92
\$40,000	\$0.28	\$0.92	\$0.92	\$0.92	\$1.11	\$1.48	\$1.85	\$2.77	\$4.25	\$6.65	\$9.23	\$12.92	\$21.23
\$50,000	\$0.35	\$1.15	\$1.15	\$1.15	\$1.38	\$1.85	\$2.31	\$3.46	\$5.31	\$8.31	\$11.54	\$16.15	\$26.54
\$60,000	\$0.42	\$1.38	\$1.38	\$1.38	\$1.66	\$2.22	\$2.77	\$4.15	\$6.37	\$9.97	\$13.85	\$19.38	\$31.85
\$70,000	\$0.48	\$1.62	\$1.62	\$1.62	\$1.94	\$2.58	\$3.23	\$4.85	\$7.43	\$11.63	\$16.15	\$22.62	\$37.15
\$80,000	\$0.55	\$1.85	\$1.85	\$1.85	\$2.22	\$2.95	\$3.69	\$5.54	\$8.49	\$13.29	\$18.46	\$25.85	\$42.46
\$90,000	\$0.62	\$2.08	\$2.08	\$2.08	\$2.49	\$3.32	\$4.15	\$6.23	\$9.55	\$14.95	\$20.77	\$29.08	\$47.77
\$100,000	\$0.69	\$2.31	\$2.31	\$2.31	\$2.77	\$3.69	\$4.62	\$6.92	\$10.62	\$16.62	\$23.08	\$32.31	\$53.08
\$150,000	\$1.04	\$3.46	\$3.46	\$3.46	\$4.15	\$5.54	\$6.92	\$10.38	\$15.92	\$24.92	\$34.62	\$48.46	\$79.62
\$200,000	\$1.38	\$4.62	\$4.62	\$4.62	\$5.54	\$7.38	\$9.23	\$13.85	\$21.23	\$33.23	\$46.15	\$64.62	\$106.15
\$250,000	\$1.73	\$5.77	\$5.77	\$5.77	\$6.92	\$9.23	\$11.54	\$17.31	\$26.54	\$41.54	\$57.69	\$80.77	\$132.69
\$300,000	\$2.08	\$6.92	\$6.92	\$6.92	\$8.31	\$11.08	\$13.85	\$20.77	\$31.85	\$49.85	\$69.23	\$96.92	\$159.23
\$350,000	\$2.42	\$8.08	\$8.08	\$8.08	\$9.69	\$12.92	\$16.15	\$24.23	\$37.15	\$58.15	\$80.77	\$113.08	\$185.77
\$400,000	\$2.77	\$9.23	\$9.23	\$9.23	\$11.08	\$14.77	\$18.46	\$27.69	\$42.46	\$66.46	\$92.31	\$129.23	\$212.31
\$450,000	\$3.12	\$10.38	\$10.38	\$10.38	\$12.46	\$16.62	\$20.77	\$31.15	\$47.77	\$74.77	\$103.85	\$145.38	\$238.85
\$500,000	\$3.46	\$11.54	\$11.54	\$11.54	\$13.85	\$18.46	\$23.08	\$34.62	\$53.08	\$83.08	\$115.38	\$161.54	\$265.38

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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>Spouse</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>Spouse</b>	\$0.050	
<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 26 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	\$0.12	\$0.12	\$0.12	\$0.12	\$0.14	\$0.18	\$0.23	\$0.35	\$0.53	\$0.83	\$1.15	\$1.62	\$2.65
\$10,000	\$0.23	\$0.23	\$0.23	\$0.23	\$0.28	\$0.37	\$0.46	\$0.69	\$1.06	\$1.66	\$2.31	\$3.23	\$5.31
\$15,000	\$0.35	\$0.35	\$0.35	\$0.35	\$0.42	\$0.55	\$0.69	\$1.04	\$1.59	\$2.49	\$3.46	\$4.85	\$7.96
\$20,000	\$0.46	\$0.46	\$0.46	\$0.46	\$0.55	\$0.74	\$0.92	\$1.38	\$2.12	\$3.32	\$4.62	\$6.46	\$10.62
\$25,000	\$0.58	\$0.58	\$0.58	\$0.58	\$0.69	\$0.92	\$1.15	\$1.73	\$2.65	\$4.15	\$5.77	\$8.08	\$13.27
\$30,000	\$0.69	\$0.69	\$0.69	\$0.69	\$0.83	\$1.11	\$1.38	\$2.08	\$3.18	\$4.98	\$6.92	\$9.69	\$15.92
\$35,000	\$0.81	\$0.81	\$0.81	\$0.81	\$0.97	\$1.29	\$1.62	\$2.42	\$3.72	\$5.82	\$8.08	\$11.31	\$18.58
\$40,000	\$0.92	\$0.92	\$0.92	\$0.92	\$1.11	\$1.48	\$1.85	\$2.77	\$4.25	\$6.65	\$9.23	\$12.92	\$21.23
\$45,000	\$1.04	\$1.04	\$1.04	\$1.04	\$1.25	\$1.66	\$2.08	\$3.12	\$4.78	\$7.48	\$10.38	\$14.54	\$23.88
\$50,000	\$1.15	\$1.15	\$1.15	\$1.15	\$1.38	\$1.85	\$2.31	\$3.46	\$5.31	\$8.31	\$11.54	\$16.15	\$26.54
\$55,000	\$1.27	\$1.27	\$1.27	\$1.27	\$1.52	\$2.03	\$2.54	\$3.81	\$5.84	\$9.14	\$12.69	\$17.77	\$29.19
\$60,000	\$1.38	\$1.38	\$1.38	\$1.38	\$1.66	\$2.22	\$2.77	\$4.15	\$6.37	\$9.97	\$13.85	\$19.38	\$31.85
\$65,000	\$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
\$70,000	\$1.62	\$1.62	\$1.62	\$1.62	\$1.94	\$2.58	\$3.23	\$4.85	\$7.43	\$11.63	\$16.15	\$22.62	\$37.15
\$75,000	\$1.73	\$1.73	\$1.73	\$1.73	\$2.08	\$2.77	\$3.46	\$5.19	\$7.96	\$12.46	\$17.31	\$24.23	\$39.81
\$100,000	\$2.31	\$2.31	\$2.31	\$2.31	\$2.77	\$3.69	\$4.62	\$6.92	\$10.62	\$16.62	\$23.08	\$32.31	\$53.08

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