

Monthly Premiums for \$50,000 Coverage

Age	Male Tobacco	Male Preferred	Female Tobacco	Female Preferred
18-26	8.26	3.40	5.07	2.47
27	8.42	3.42	5.38	2.49
28	8.70	3.48	5.76	2.52
29	9.10	3.56	6.21	2.58
30	9.60	3.95	6.73	2.90
31	10.22	4.04	7.31	3.02
32	10.96	4.16	7.99	3.16
33	11.80	4.30	8.76	3.30
34	12.75	4.44	9.57	3.43
35	13.85	4.60	10.50	3.58
36	15.03	4.90	11.53	3.83
37	16.32	5.20	12.63	4.10
38	17.90	5.50	13.89	4.38
39	19.66	5.85	15.20	4.67
40	21.63	6.83	16.54	4.95
41	23.84	7.41	17.94	5.20
42	26.28	8.02	19.39	5.52
43	29.90	8.99	21.60	6.08
44	33.81	10.04	24.01	6.67
45	37.96	11.16	26.57	7.29
46	42.35	12.44	29.24	8.09
47	46.96	13.79	32.04	8.95
48	51.73	15.71	34.89	9.82
49	57.14	17.24	37.99	10.64
50	65.08	19.70	43.19	13.02
51	71.38	22.17	46.57	14.38
52	78.25	24.63	50.17	15.70
53	83.68	26.68	52.72	16.73
54	89.58	28.59	55.49	17.62
55	95.66	31.06	58.43	18.82
56	101.56	33.71	61.51	20.19
57	107.70	36.12	64.73	21.38
58	115.01	38.82	68.26	22.66
59	124.37	41.44	72.23	23.71
60	234.00	44.05	77.70	24.80

Monthly Premiums for \$100,000 Coverage

Age	Male Tobacco	Male Preferred	Female Tobacco	Female Preferred
18-26	16.53	6.81	10.14	4.95
27	16.83	6.85	10.76	4.98
28	17.40	6.96	11.51	5.05
29	18.20	7.12	12.42	5.16
30	19.20	7.90	13.46	5.80
31	20.44	8.08	14.63	6.04
32	21.92	8.32	15.98	6.31
33	23.60	8.59	17.52	6.59
34	25.50	8.89	19.14	6.87
35	27.70	9.20	21.00	7.16
36	30.05	9.80	23.05	7.66
37	32.65	10.40	25.25	8.20
38	35.81	11.00	27.77	8.77
39	39.33	11.70	30.40	9.34
40	43.27	13.66	33.09	9.90
41	47.69	14.82	35.89	10.40
42	52.56	16.04	38.79	11.05
43	59.80	17.97	43.20	12.15
44	67.63	20.07	48.02	13.34
45	75.92	22.32	53.13	14.57
46	84.70	24.88	58.48	16.18
47	93.91	27.58	64.08	17.90
48	103.47	31.43	69.77	19.65
49	114.29	34.49	75.97	21.28
50	130.16	39.40	86.37	26.03
51	142.76	44.35	93.15	28.75
52	156.49	49.25	100.33	31.40
53	167.36	53.36	105.44	33.45
54	179.17	57.19	110.99	35.24

Dependent Child(ren) Coverage: Monthly for \$10,000 is \$2.30
(6 months but less than 19, student dependent 19 but less than 23) (\$2,500 for ages 14 days to 6 months)

AD&D Coverage – Member / Spouse: \$.04 per month per \$1,000

Rates shown are as of January 1, 2024.

If you are under age 50, you may apply for up to \$150,000 in coverage.

If you are under age 55, you may apply for up to \$100,000 of Simplified Issue Level Term Life Insurance. You can apply for up to \$50,000 of coverage between ages 55–59. All coverage is available in \$5,000 increments. Your rate for the entire term you select is the rate for your age at the time coverage is issued.

*Premiums are based on your age at date of issue and will not increase due to your age or health status. Coverage will not be reduced during your level term period. The initial premium rates will not change for the first 10 years unless the insurance company exercises its right to change the premium rates for all insureds covered under the group policy with 60 days advance written notice. The level term rate period begins on the effective date assigned by ReliaStar Life Insurance Company.

The classes of rates are “Preferred” and “Tobacco.” Nontobacco users qualify for the higher “Preferred” rates. (Note: Tobacco users only qualify for “Tobacco” rates.) Upon approval of your application, you will be notified of the rate classification for each approved person.

† You will be billed just four times a year. If applicable, an additional \$2 billing fee will be included on your billing notice payable to the administrator. To save the fee, select Electronic Funds Transfer (EFT) as a safe and secure payment method.

Monthly Premiums for \$150,000 Coverage

Age	Male Tobacco	Male Preferred	Female Tobacco	Female Preferred
18-26	24.79	10.22	15.21	7.42
27	25.25	10.27	16.14	7.47
28	26.10	10.45	17.27	7.57
29	27.29	10.68	18.62	7.74
30	28.80	11.85	20.18	8.70
31	30.66	12.12	21.94	9.06
32	32.88	12.48	23.97	9.47
33	35.40	12.89	26.28	9.89
34	38.26	13.33	28.72	10.30
35	41.55	13.79	31.50	10.74
36	45.08	14.70	34.58	11.49
37	48.97	15.60	37.88	12.30
38	53.71	16.50	41.66	13.15
39	58.99	17.55	45.59	14.01
40	64.90	20.49	49.63	14.85
41	71.53	22.23	53.83	15.60
42	78.84	24.06	58.18	16.57
43	89.71	26.96	64.80	18.23
44	101.44	30.11	72.03	20.01
45	113.87	33.48	79.70	21.86
46	127.05	37.33	87.72	24.28
47	140.87	41.37	96.12	26.84
48	155.20	47.14	104.66	29.47
49	171.43	51.73	113.96	31.92

Dependent Child(ren) Coverage: Monthly for \$10,000 is \$2.30
(6 months but less than 19, student dependent 19 but less than 23) (\$2,500 for ages 14 days to 6 months)

AD&D Coverage – Member / Spouse: \$.04 per month per \$1,000

Rates shown are as of January 1, 2024.

If you are under age 50, you may apply for up to \$150,000 in coverage.

If you are under age 55, you may apply for up to \$100,000 of Simplified Issue Level Term Life Insurance. You can apply for up to \$50,000 of coverage between ages 55–59. All coverage is available in \$5,000 increments. Your rate for the entire term you select is the rate for your age at the time coverage is issued.

*Premiums are based on your age at date of issue and will not increase due to your age or health status. Coverage will not be reduced during your level term period. The initial premium rates will not change for the first 10 years unless the insurance company exercises its right to change the premium rates for all insureds covered under the group policy with 60 days advance written notice. The level term rate period begins on the effective date assigned by ReliaStar Life Insurance Company.

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