

Voluntary Life Insurance

► MORE PROTECTION FOR YOUR LOVED ONES.

The people you love and support could face financial challenges without you. Life insurance provides your loved ones with money they can use for household expenses, tuition, mortgage payments and more.

► HELPS YOU CLOSE ANY COVERAGE GAPS.

You may have life insurance today, either on your own or through your employer. Now is a good time to ask yourself if you need more coverage.

BENEFITS (You can purchase this coverage at a group rate.)

For you

You can choose from **\$10,000 to \$500,000**—in increments of \$10,000 **not to exceed 5 times** your Basic Annual Earnings. No medical questions asked **up to the Guaranteed Issue amount of \$100,000**.

Benefits are reduced at age 70 and may reduce again in subsequent years as noted in your Certificate.

For your spouse

If you elect coverage for yourself, you can choose from **\$5,000 to \$250,000**—in increments of \$5,000. No medical questions asked **up to the Guaranteed Issue amount of \$50,000**.

The amount you select for your spouse cannot exceed 100% of your coverage amount.

For your child(ren)

If you elect coverage for yourself, you can choose **\$10,000**. No medical questions asked.

The amount you select for your child(ren) cannot exceed 100% of your coverage amount. Benefits may reduce as noted in your Certificate. Child(ren) must primarily depend on the employee for 50% or more of their support.

A full benefit is payable for a dependent child who is 6 months to 26. A reduced benefit of \$500 is payable for a child from 14 days to 6 months. (No benefit is payable for a child from birth to 14 days).

Frequently asked questions

Do I need to answer any health questions to enroll?

Yes, if you request an amount higher than the Guaranteed Issue amount. You may need to complete health questions if you don't elect coverage when it's first available to you and you want to elect at a later date, or if you want to increase coverage. To answer health questions, please fill out our Evidence of Insurability application. Health questions must be approved by Sun Life before coverage takes effect. Please see your Certificate for details.

What if my spouse and I work for the same employer?

Under the policy, if you are married to another employee, you should check with your benefits administrator to confirm whether you are eligible to enroll your spouse as a dependent and to confirm any additional considerations for enrolling dependent children (if dependent child coverage is available).

Can I take my insurance with me if I leave my employer?

Depending upon state variations and your employer's plan, you may have an option to continue group coverage when your employment terminates. Your employer can advise you about your options.

Can I access my life insurance if I become terminally ill?

You may apply to receive a portion of your life insurance to help cover medical and living expenses. This is called an "Accelerated Benefit" and there are some important things to know about it, including that it is not long-term-care insurance, it may be taxable and it may affect your eligibility for public assistance programs. It will also reduce the total amount of the life insurance payment we pay to your beneficiary(ies).

What happens if I become Totally Disabled?

If we determine that you are Totally Disabled and cannot work, your life insurance coverage may continue at no cost. You must meet certain requirements, as detailed in the Certificate.

How does my beneficiary file a death claim?

Your beneficiary(ies) and your employer will complete the appropriate claims forms and submit them to us. We will notify your beneficiaries when the decision is made and if we have any questions. If approved, beneficiaries may elect to receive a lump sum payment or to have the benefit paid into an account where the funds accumulate interest and can be withdrawn at any time. (State restrictions apply and options may vary by state.)

Read the *Important information* section for more details including limitations and exclusions.

Rates

Employee - Coverage and **semi-monthly** cost for Employee Voluntary Life.

Non-tobacco rates are effective as of July 1, 2026.

The chart below shows possible coverage amounts and their **semi-monthly** costs.

Find your age bracket (as of the effective date of coverage) to see the cost for the coverage amount you choose.

Coverage amounts	Non-tobacco rates Age and cost											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	0.31	0.38	0.39	0.49	0.63	0.93	1.43	2.67	4.10	7.89	12.80	12.80
\$20,000	0.62	0.75	0.77	0.98	1.25	1.86	2.86	5.34	8.19	15.78	25.60	25.60
\$30,000	0.93	1.13	1.16	1.47	1.88	2.79	4.29	8.01	12.29	23.67	38.40	38.40
\$40,000	1.24	1.50	1.54	1.96	2.50	3.72	5.72	10.68	16.38	31.56	51.20	51.20
\$50,000	1.55	1.88	1.93	2.45	3.13	4.65	7.15	13.35	20.48	39.45	64.00	64.00
\$60,000	1.86	2.25	2.31	2.94	3.75	5.58	8.58	16.02	24.57	47.34	76.80	76.80
\$70,000	2.17	2.63	2.70	3.43	4.38	6.51	10.01	18.69	28.67	55.23	89.60	89.60
\$80,000	2.48	3.00	3.08	3.92	5.00	7.44	11.44	21.36	32.76	63.12	102.40	102.40
\$90,000	2.79	3.38	3.47	4.41	5.63	8.37	12.87	24.03	36.86	71.01	115.20	115.20
\$100,000	3.10	3.75	3.85	4.90	6.25	9.30	14.30	26.70	40.95	78.90	128.00	128.00
\$110,000	3.41	4.13	4.24	5.39	6.88	10.23	15.73	29.37	45.05	86.79	140.80	140.80
\$120,000	3.72	4.50	4.62	5.88	7.50	11.16	17.16	32.04	49.14	94.68	153.60	153.60
\$130,000	4.03	4.88	5.01	6.37	8.13	12.09	18.59	34.71	53.24	102.57	166.40	166.40
\$140,000	4.34	5.25	5.39	6.86	8.75	13.02	20.02	37.38	57.33	110.46	179.20	179.20
\$150,000	4.65	5.63	5.78	7.35	9.38	13.95	21.45	40.05	61.43	118.35	192.00	192.00
\$160,000	4.96	6.00	6.16	7.84	10.00	14.88	22.88	42.72	65.52	126.24	204.80	204.80
\$170,000	5.27	6.38	6.55	8.33	10.63	15.81	24.31	45.39	69.62	134.13	217.60	217.60
\$180,000	5.58	6.75	6.93	8.82	11.25	16.74	25.74	48.06	73.71	142.02	230.40	230.40
\$190,000	5.89	7.13	7.32	9.31	11.88	17.67	27.17	50.73	77.81	149.91	243.20	243.20
\$200,000	6.20	7.50	7.70	9.80	12.50	18.60	28.60	53.40	81.90	157.80	256.00	256.00
\$210,000	6.51	7.88	8.09	10.29	13.13	19.53	30.03	56.07	86.00	165.69	268.80	268.80
\$220,000	6.82	8.25	8.47	10.78	13.75	20.46	31.46	58.74	90.09	173.58	281.60	281.60
\$230,000	7.13	8.63	8.86	11.27	14.38	21.39	32.89	61.41	94.19	181.47	294.40	294.40
\$240,000	7.44	9.00	9.24	11.76	15.00	22.32	34.32	64.08	98.28	189.36	307.20	307.20
\$250,000	7.75	9.38	9.63	12.25	15.63	23.25	35.75	66.75	102.38	197.25	320.00	320.00
\$260,000	8.06	9.75	10.01	12.74	16.25	24.18	37.18	69.42	106.47	205.14	332.80	332.80
\$270,000	8.37	10.13	10.40	13.23	16.88	25.11	38.61	72.09	110.57	213.03	345.60	345.60
\$280,000	8.68	10.50	10.78	13.72	17.50	26.04	40.04	74.76	114.66	220.92	358.40	358.40
\$290,000	8.99	10.88	11.17	14.21	18.13	26.97	41.47	77.43	118.76	228.81	371.20	371.20
\$300,000	9.30	11.25	11.55	14.70	18.75	27.90	42.90	80.10	122.85	236.70	384.00	384.00
\$310,000	9.61	11.63	11.94	15.19	19.38	28.83	44.33	82.77	126.95	244.59	396.80	396.80
\$320,000	9.92	12.00	12.32	15.68	20.00	29.76	45.76	85.44	131.04	252.48	409.60	409.60
\$330,000	10.23	12.38	12.71	16.17	20.63	30.69	47.19	88.11	135.14	260.37	422.40	422.40
\$340,000	10.54	12.75	13.09	16.66	21.25	31.62	48.62	90.78	139.23	268.26	435.20	435.20
\$350,000	10.85	13.13	13.48	17.15	21.88	32.55	50.05	93.45	143.33	276.15	448.00	448.00
\$360,000	11.16	13.50	13.86	17.64	22.50	33.48	51.48	96.12	147.42	284.04	460.80	460.80
\$370,000	11.47	13.88	14.25	18.13	23.13	34.41	52.91	98.79	151.52	291.93	473.60	473.60
\$380,000	11.78	14.25	14.63	18.62	23.75	35.34	54.34	101.46	155.61	299.82	486.40	486.40
\$390,000	12.09	14.63	15.02	19.11	24.38	36.27	55.77	104.13	159.71	307.71	499.20	499.20
\$400,000	12.40	15.00	15.40	19.60	25.00	37.20	57.20	106.80	163.80	315.60	512.00	512.00
\$410,000	12.71	15.38	15.79	20.09	25.63	38.13	58.63	109.47	167.90	323.49	524.80	524.80
\$420,000	13.02	15.75	16.17	20.58	26.25	39.06	60.06	112.14	171.99	331.38	537.60	537.60
\$430,000	13.33	16.13	16.56	21.07	26.88	39.99	61.49	114.81	176.09	339.27	550.40	550.40
\$440,000	13.64	16.50	16.94	21.56	27.50	40.92	62.92	117.48	180.18	347.16	563.20	563.20
\$450,000	13.95	16.88	17.33	22.05	28.13	41.85	64.35	120.15	184.28	355.05	576.00	576.00

Rates

Coverage amounts	Non-tobacco rates Age and cost											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$460,000	14.26	17.25	17.71	22.54	28.75	42.78	65.78	122.82	188.37	362.94	588.80	588.80
\$470,000	14.57	17.63	18.10	23.03	29.38	43.71	67.21	125.49	192.47	370.83	601.60	601.60
\$480,000	14.88	18.00	18.48	23.52	30.00	44.64	68.64	128.16	196.56	378.72	614.40	614.40
\$490,000	15.19	18.38	18.87	24.01	30.63	45.57	70.07	130.83	200.66	386.61	627.20	627.20
\$500,000	15.50	18.75	19.25	24.50	31.25	46.50	71.50	133.50	204.75	394.50	640.00	640.00

Rates

Employee - Coverage and **semi-monthly** cost for Employee Voluntary Life.

Tobacco rates are effective as of July 1, 2026.

The chart below shows possible coverage amounts and their **semi-monthly** costs.

Find your age bracket (as of the effective date of coverage) to see the cost for the coverage amount you choose.

Coverage amounts	Tobacco rates Age and cost											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	0.48	0.48	0.64	0.72	0.85	1.38	2.51	4.40	5.40	10.15	17.30	34.06
\$20,000	0.96	0.96	1.28	1.44	1.69	2.75	5.02	8.80	10.80	20.30	34.60	68.11
\$30,000	1.44	1.44	1.92	2.16	2.54	4.13	7.53	13.20	16.20	30.45	51.90	102.17
\$40,000	1.92	1.92	2.56	2.88	3.38	5.50	10.04	17.60	21.60	40.60	69.20	136.22
\$50,000	2.40	2.40	3.20	3.60	4.23	6.88	12.55	22.00	27.00	50.75	86.50	170.28
\$60,000	2.88	2.88	3.84	4.32	5.07	8.25	15.06	26.40	32.40	60.90	103.80	204.33
\$70,000	3.36	3.36	4.48	5.04	5.92	9.63	17.57	30.80	37.80	71.05	121.10	238.39
\$80,000	3.84	3.84	5.12	5.76	6.76	11.00	20.08	35.20	43.20	81.20	138.40	272.44
\$90,000	4.32	4.32	5.76	6.48	7.61	12.38	22.59	39.60	48.60	91.35	155.70	306.50
\$100,000	4.80	4.80	6.40	7.20	8.45	13.75	25.10	44.00	54.00	101.50	173.00	340.55
\$110,000	5.28	5.28	7.04	7.92	9.30	15.13	27.61	48.40	59.40	111.65	190.30	374.61
\$120,000	5.76	5.76	7.68	8.64	10.14	16.50	30.12	52.80	64.80	121.80	207.60	408.66
\$130,000	6.24	6.24	8.32	9.36	10.99	17.88	32.63	57.20	70.20	131.95	224.90	442.72
\$140,000	6.72	6.72	8.96	10.08	11.83	19.25	35.14	61.60	75.60	142.10	242.20	476.77
\$150,000	7.20	7.20	9.60	10.80	12.68	20.63	37.65	66.00	81.00	152.25	259.50	510.83
\$160,000	7.68	7.68	10.24	11.52	13.52	22.00	40.16	70.40	86.40	162.40	276.80	544.88
\$170,000	8.16	8.16	10.88	12.24	14.37	23.38	42.67	74.80	91.80	172.55	294.10	578.94
\$180,000	8.64	8.64	11.52	12.96	15.21	24.75	45.18	79.20	97.20	182.70	311.40	612.99
\$190,000	9.12	9.12	12.16	13.68	16.06	26.13	47.69	83.60	102.60	192.85	328.70	647.05
\$200,000	9.60	9.60	12.80	14.40	16.90	27.50	50.20	88.00	108.00	203.00	346.00	681.10
\$210,000	10.08	10.08	13.44	15.12	17.75	28.88	52.71	92.40	113.40	213.15	363.30	715.16
\$220,000	10.56	10.56	14.08	15.84	18.59	30.25	55.22	96.80	118.80	223.30	380.60	749.21
\$230,000	11.04	11.04	14.72	16.56	19.44	31.63	57.73	101.20	124.20	233.45	397.90	783.27
\$240,000	11.52	11.52	15.36	17.28	20.28	33.00	60.24	105.60	129.60	243.60	415.20	817.32
\$250,000	12.00	12.00	16.00	18.00	21.13	34.38	62.75	110.00	135.00	253.75	432.50	851.38
\$260,000	12.48	12.48	16.64	18.72	21.97	35.75	65.26	114.40	140.40	263.90	449.80	885.43
\$270,000	12.96	12.96	17.28	19.44	22.82	37.13	67.77	118.80	145.80	274.05	467.10	919.49
\$280,000	13.44	13.44	17.92	20.16	23.66	38.50	70.28	123.20	151.20	284.20	484.40	953.54
\$290,000	13.92	13.92	18.56	20.88	24.51	39.88	72.79	127.60	156.60	294.35	501.70	987.60
\$300,000	14.40	14.40	19.20	21.60	25.35	41.25	75.30	132.00	162.00	304.50	519.00	1021.65
\$310,000	14.88	14.88	19.84	22.32	26.20	42.63	77.81	136.40	167.40	314.65	536.30	1055.71
\$320,000	15.36	15.36	20.48	23.04	27.04	44.00	80.32	140.80	172.80	324.80	553.60	1089.76
\$330,000	15.84	15.84	21.12	23.76	27.89	45.38	82.83	145.20	178.20	334.95	570.90	1123.82
\$340,000	16.32	16.32	21.76	24.48	28.73	46.75	85.34	149.60	183.60	345.10	588.20	1157.87
\$350,000	16.80	16.80	22.40	25.20	29.58	48.13	87.85	154.00	189.00	355.25	605.50	1191.93
\$360,000	17.28	17.28	23.04	25.92	30.42	49.50	90.36	158.40	194.40	365.40	622.80	1225.98
\$370,000	17.76	17.76	23.68	26.64	31.27	50.88	92.87	162.80	199.80	375.55	640.10	1260.04
\$380,000	18.24	18.24	24.32	27.36	32.11	52.25	95.38	167.20	205.20	385.70	657.40	1294.09
\$390,000	18.72	18.72	24.96	28.08	32.96	53.63	97.89	171.60	210.60	395.85	674.70	1328.15
\$400,000	19.20	19.20	25.60	28.80	33.80	55.00	100.40	176.00	216.00	406.00	692.00	1362.20
\$410,000	19.68	19.68	26.24	29.52	34.65	56.38	102.91	180.40	221.40	416.15	709.30	1396.26
\$420,000	20.16	20.16	26.88	30.24	35.49	57.75	105.42	184.80	226.80	426.30	726.60	1430.31
\$430,000	20.64	20.64	27.52	30.96	36.34	59.13	107.93	189.20	232.20	436.45	743.90	1464.37
\$440,000	21.12	21.12	28.16	31.68	37.18	60.50	110.44	193.60	237.60	446.60	761.20	1498.42
\$450,000	21.60	21.60	28.80	32.40	38.03	61.88	112.95	198.00	243.00	456.75	778.50	1532.48

Rates

Coverage amounts	Tobacco rates Age and cost											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$460,000	22.08	22.08	29.44	33.12	38.87	63.25	115.46	202.40	248.40	466.90	795.80	1566.53
\$470,000	22.56	22.56	30.08	33.84	39.72	64.63	117.97	206.80	253.80	477.05	813.10	1600.59
\$480,000	23.04	23.04	30.72	34.56	40.56	66.00	120.48	211.20	259.20	487.20	830.40	1634.64
\$490,000	23.52	23.52	31.36	35.28	41.41	67.38	122.99	215.60	264.60	497.35	847.70	1668.70
\$500,000	24.00	24.00	32.00	36.00	42.25	68.75	125.50	220.00	270.00	507.50	865.00	1702.75

Rates

Spouse - Coverage and **semi-monthly** cost for Spouse Voluntary Life.

Non-tobacco rates are effective as of July 1, 2026.

The chart below shows possible coverage amounts and their **semi-monthly** costs.

Find your spouse's age bracket (as of the effective date of coverage) to see the cost for the coverage amount you choose.

Spouse rates are based on the spouse's age.

Coverage amounts	Non-tobacco rates Age and cost											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	0.16	0.19	0.19	0.25	0.31	0.47	0.72	1.34	2.05	3.95	6.40	6.40
\$10,000	0.31	0.38	0.39	0.49	0.63	0.93	1.43	2.67	4.10	7.89	12.80	12.80
\$15,000	0.47	0.56	0.58	0.74	0.94	1.40	2.15	4.01	6.14	11.84	19.20	19.20
\$20,000	0.62	0.75	0.77	0.98	1.25	1.86	2.86	5.34	8.19	15.78	25.60	25.60
\$25,000	0.78	0.94	0.96	1.23	1.56	2.33	3.58	6.68	10.24	19.73	32.00	32.00
\$30,000	0.93	1.13	1.16	1.47	1.88	2.79	4.29	8.01	12.29	23.67	38.40	38.40
\$35,000	1.09	1.31	1.35	1.72	2.19	3.26	5.01	9.35	14.33	27.62	44.80	44.80
\$40,000	1.24	1.50	1.54	1.96	2.50	3.72	5.72	10.68	16.38	31.56	51.20	51.20
\$45,000	1.40	1.69	1.73	2.21	2.81	4.19	6.44	12.02	18.43	35.51	57.60	57.60
\$50,000	1.55	1.88	1.93	2.45	3.13	4.65	7.15	13.35	20.48	39.45	64.00	64.00
\$55,000	1.71	2.06	2.12	2.70	3.44	5.12	7.87	14.69	22.52	43.40	70.40	70.40
\$60,000	1.86	2.25	2.31	2.94	3.75	5.58	8.58	16.02	24.57	47.34	76.80	76.80
\$65,000	2.02	2.44	2.50	3.19	4.06	6.05	9.30	17.36	26.62	51.29	83.20	83.20
\$70,000	2.17	2.63	2.70	3.43	4.38	6.51	10.01	18.69	28.67	55.23	89.60	89.60
\$75,000	2.33	2.81	2.89	3.68	4.69	6.98	10.73	20.03	30.71	59.18	96.00	96.00
\$80,000	2.48	3.00	3.08	3.92	5.00	7.44	11.44	21.36	32.76	63.12	102.40	102.40
\$85,000	2.64	3.19	3.27	4.17	5.31	7.91	12.16	22.70	34.81	67.07	108.80	108.80
\$90,000	2.79	3.38	3.47	4.41	5.63	8.37	12.87	24.03	36.86	71.01	115.20	115.20
\$95,000	2.95	3.56	3.66	4.66	5.94	8.84	13.59	25.37	38.90	74.96	121.60	121.60
\$100,000	3.10	3.75	3.85	4.90	6.25	9.30	14.30	26.70	40.95	78.90	128.00	128.00
\$105,000	3.26	3.94	4.04	5.15	6.56	9.77	15.02	28.04	43.00	82.85	134.40	134.40
\$110,000	3.41	4.13	4.24	5.39	6.88	10.23	15.73	29.37	45.05	86.79	140.80	140.80
\$115,000	3.57	4.31	4.43	5.64	7.19	10.70	16.45	30.71	47.09	90.74	147.20	147.20
\$120,000	3.72	4.50	4.62	5.88	7.50	11.16	17.16	32.04	49.14	94.68	153.60	153.60
\$125,000	3.88	4.69	4.81	6.13	7.81	11.63	17.88	33.38	51.19	98.63	160.00	160.00
\$130,000	4.03	4.88	5.01	6.37	8.13	12.09	18.59	34.71	53.24	102.57	166.40	166.40
\$135,000	4.19	5.06	5.20	6.62	8.44	12.56	19.31	36.05	55.28	106.52	172.80	172.80
\$140,000	4.34	5.25	5.39	6.86	8.75	13.02	20.02	37.38	57.33	110.46	179.20	179.20
\$145,000	4.50	5.44	5.58	7.11	9.06	13.49	20.74	38.72	59.38	114.41	185.60	185.60
\$150,000	4.65	5.63	5.78	7.35	9.38	13.95	21.45	40.05	61.43	118.35	192.00	192.00
\$155,000	4.81	5.81	5.97	7.60	9.69	14.42	22.17	41.39	63.47	122.30	198.40	198.40
\$160,000	4.96	6.00	6.16	7.84	10.00	14.88	22.88	42.72	65.52	126.24	204.80	204.80
\$165,000	5.12	6.19	6.35	8.09	10.31	15.35	23.60	44.06	67.57	130.19	211.20	211.20
\$170,000	5.27	6.38	6.55	8.33	10.63	15.81	24.31	45.39	69.62	134.13	217.60	217.60
\$175,000	5.43	6.56	6.74	8.58	10.94	16.28	25.03	46.73	71.66	138.08	224.00	224.00
\$180,000	5.58	6.75	6.93	8.82	11.25	16.74	25.74	48.06	73.71	142.02	230.40	230.40
\$185,000	5.74	6.94	7.12	9.07	11.56	17.21	26.46	49.40	75.76	145.97	236.80	236.80
\$190,000	5.89	7.13	7.32	9.31	11.88	17.67	27.17	50.73	77.81	149.91	243.20	243.20
\$195,000	6.05	7.31	7.51	9.56	12.19	18.14	27.89	52.07	79.85	153.86	249.60	249.60
\$200,000	6.20	7.50	7.70	9.80	12.50	18.60	28.60	53.40	81.90	157.80	256.00	256.00
\$205,000	6.36	7.69	7.89	10.05	12.81	19.07	29.32	54.74	83.95	161.75	262.40	262.40
\$210,000	6.51	7.88	8.09	10.29	13.13	19.53	30.03	56.07	86.00	165.69	268.80	268.80
\$215,000	6.67	8.06	8.28	10.54	13.44	20.00	30.75	57.41	88.04	169.64	275.20	275.20
\$220,000	6.82	8.25	8.47	10.78	13.75	20.46	31.46	58.74	90.09	173.58	281.60	281.60

Rates

Coverage amounts	Non-tobacco rates Age and cost											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$225,000	6.98	8.44	8.66	11.03	14.06	20.93	32.18	60.08	92.14	177.53	288.00	288.00
\$230,000	7.13	8.63	8.86	11.27	14.38	21.39	32.89	61.41	94.19	181.47	294.40	294.40
\$235,000	7.29	8.81	9.05	11.52	14.69	21.86	33.61	62.75	96.23	185.42	300.80	300.80
\$240,000	7.44	9.00	9.24	11.76	15.00	22.32	34.32	64.08	98.28	189.36	307.20	307.20
\$245,000	7.60	9.19	9.43	12.01	15.31	22.79	35.04	65.42	100.33	193.31	313.60	313.60
\$250,000	7.75	9.38	9.63	12.25	15.63	23.25	35.75	66.75	102.38	197.25	320.00	320.00

Rates

Spouse - Coverage and **semi-monthly** cost for Spouse Voluntary Life.

Tobacco rates are effective as of July 1, 2026.

The chart below shows possible coverage amounts and their **semi-monthly** costs.

Find your spouse's age bracket (as of the effective date of coverage) to see the cost for the coverage amount you choose.

Spouse rates are based on the spouse's age.

Coverage amounts	Tobacco rates Age and cost											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	0.24	0.24	0.32	0.36	0.42	0.69	1.26	2.20	2.70	5.08	8.65	17.03
\$10,000	0.48	0.48	0.64	0.72	0.85	1.38	2.51	4.40	5.40	10.15	17.30	34.06
\$15,000	0.72	0.72	0.96	1.08	1.27	2.06	3.77	6.60	8.10	15.23	25.95	51.08
\$20,000	0.96	0.96	1.28	1.44	1.69	2.75	5.02	8.80	10.80	20.30	34.60	68.11
\$25,000	1.20	1.20	1.60	1.80	2.11	3.44	6.28	11.00	13.50	25.38	43.25	85.14
\$30,000	1.44	1.44	1.92	2.16	2.54	4.13	7.53	13.20	16.20	30.45	51.90	102.17
\$35,000	1.68	1.68	2.24	2.52	2.96	4.81	8.79	15.40	18.90	35.53	60.55	119.19
\$40,000	1.92	1.92	2.56	2.88	3.38	5.50	10.04	17.60	21.60	40.60	69.20	136.22
\$45,000	2.16	2.16	2.88	3.24	3.80	6.19	11.30	19.80	24.30	45.68	77.85	153.25
\$50,000	2.40	2.40	3.20	3.60	4.23	6.88	12.55	22.00	27.00	50.75	86.50	170.28
\$55,000	2.64	2.64	3.52	3.96	4.65	7.56	13.81	24.20	29.70	55.83	95.15	187.30
\$60,000	2.88	2.88	3.84	4.32	5.07	8.25	15.06	26.40	32.40	60.90	103.80	204.33
\$65,000	3.12	3.12	4.16	4.68	5.49	8.94	16.32	28.60	35.10	65.98	112.45	221.36
\$70,000	3.36	3.36	4.48	5.04	5.92	9.63	17.57	30.80	37.80	71.05	121.10	238.39
\$75,000	3.60	3.60	4.80	5.40	6.34	10.31	18.83	33.00	40.50	76.13	129.75	255.41
\$80,000	3.84	3.84	5.12	5.76	6.76	11.00	20.08	35.20	43.20	81.20	138.40	272.44
\$85,000	4.08	4.08	5.44	6.12	7.18	11.69	21.34	37.40	45.90	86.28	147.05	289.47
\$90,000	4.32	4.32	5.76	6.48	7.61	12.38	22.59	39.60	48.60	91.35	155.70	306.50
\$95,000	4.56	4.56	6.08	6.84	8.03	13.06	23.85	41.80	51.30	96.43	164.35	323.52
\$100,000	4.80	4.80	6.40	7.20	8.45	13.75	25.10	44.00	54.00	101.50	173.00	340.55
\$105,000	5.04	5.04	6.72	7.56	8.87	14.44	26.36	46.20	56.70	106.58	181.65	357.58
\$110,000	5.28	5.28	7.04	7.92	9.30	15.13	27.61	48.40	59.40	111.65	190.30	374.61
\$115,000	5.52	5.52	7.36	8.28	9.72	15.81	28.87	50.60	62.10	116.73	198.95	391.63
\$120,000	5.76	5.76	7.68	8.64	10.14	16.50	30.12	52.80	64.80	121.80	207.60	408.66
\$125,000	6.00	6.00	8.00	9.00	10.56	17.19	31.38	55.00	67.50	126.88	216.25	425.69
\$130,000	6.24	6.24	8.32	9.36	10.99	17.88	32.63	57.20	70.20	131.95	224.90	442.72
\$135,000	6.48	6.48	8.64	9.72	11.41	18.56	33.89	59.40	72.90	137.03	233.55	459.74
\$140,000	6.72	6.72	8.96	10.08	11.83	19.25	35.14	61.60	75.60	142.10	242.20	476.77
\$145,000	6.96	6.96	9.28	10.44	12.25	19.94	36.40	63.80	78.30	147.18	250.85	493.80
\$150,000	7.20	7.20	9.60	10.80	12.68	20.63	37.65	66.00	81.00	152.25	259.50	510.83
\$155,000	7.44	7.44	9.92	11.16	13.10	21.31	38.91	68.20	83.70	157.33	268.15	527.85
\$160,000	7.68	7.68	10.24	11.52	13.52	22.00	40.16	70.40	86.40	162.40	276.80	544.88
\$165,000	7.92	7.92	10.56	11.88	13.94	22.69	41.42	72.60	89.10	167.48	285.45	561.91
\$170,000	8.16	8.16	10.88	12.24	14.37	23.38	42.67	74.80	91.80	172.55	294.10	578.94
\$175,000	8.40	8.40	11.20	12.60	14.79	24.06	43.93	77.00	94.50	177.63	302.75	595.96
\$180,000	8.64	8.64	11.52	12.96	15.21	24.75	45.18	79.20	97.20	182.70	311.40	612.99
\$185,000	8.88	8.88	11.84	13.32	15.63	25.44	46.44	81.40	99.90	187.78	320.05	630.02
\$190,000	9.12	9.12	12.16	13.68	16.06	26.13	47.69	83.60	102.60	192.85	328.70	647.05
\$195,000	9.36	9.36	12.48	14.04	16.48	26.81	48.95	85.80	105.30	197.93	337.35	664.07
\$200,000	9.60	9.60	12.80	14.40	16.90	27.50	50.20	88.00	108.00	203.00	346.00	681.10
\$205,000	9.84	9.84	13.12	14.76	17.32	28.19	51.46	90.20	110.70	208.08	354.65	698.13
\$210,000	10.08	10.08	13.44	15.12	17.75	28.88	52.71	92.40	113.40	213.15	363.30	715.16
\$215,000	10.32	10.32	13.76	15.48	18.17	29.56	53.97	94.60	116.10	218.23	371.95	732.18
\$220,000	10.56	10.56	14.08	15.84	18.59	30.25	55.22	96.80	118.80	223.30	380.60	749.21

Rates

Coverage amounts	Tobacco rates Age and cost											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$225,000	10.80	10.80	14.40	16.20	19.01	30.94	56.48	99.00	121.50	228.38	389.25	766.24
\$230,000	11.04	11.04	14.72	16.56	19.44	31.63	57.73	101.20	124.20	233.45	397.90	783.27
\$235,000	11.28	11.28	15.04	16.92	19.86	32.31	58.99	103.40	126.90	238.53	406.55	800.29
\$240,000	11.52	11.52	15.36	17.28	20.28	33.00	60.24	105.60	129.60	243.60	415.20	817.32
\$245,000	11.76	11.76	15.68	17.64	20.70	33.69	61.50	107.80	132.30	248.68	423.85	834.35
\$250,000	12.00	12.00	16.00	18.00	21.13	34.38	62.75	110.00	135.00	253.75	432.50	851.38

Child - Coverage and **semi-monthly** cost for Child Voluntary Life.

Rates are effective as of July 1, 2026.

The chart below shows possible coverage amounts and their **semi-monthly** costs.

Coverage amounts	Cost per pay period
\$10,000	0.97