

FPPg Rate Sheet

Monthly Rates with Quality of Life Rider Defined Benefit



Employee Coverage									
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
18-25	\$9.90	\$13.28	\$16.68	\$20.07	\$23.46	\$31.94	\$40.42	\$48.89	\$57.38
26	\$9.91	\$13.34	\$16.75	\$20.16	\$23.59	\$32.13	\$40.66	\$49.21	\$57.75
27	\$9.98	\$13.46	\$16.96	\$20.44	\$23.92	\$32.62	\$41.34	\$50.04	\$58.76
28	\$10.08	\$13.66	\$17.26	\$20.84	\$24.42	\$33.37	\$42.34	\$51.29	\$60.26
29	\$10.23	\$13.95	\$17.68	\$21.40	\$25.13	\$34.44	\$43.75	\$53.07	\$62.38
30	\$10.43	\$14.35	\$18.28	\$22.20	\$26.12	\$35.94	\$45.75	\$55.56	\$65.38
31	\$10.64	\$14.76	\$18.90	\$23.04	\$27.16	\$37.50	\$47.84	\$58.16	\$68.50
32	\$10.87	\$15.23	\$19.61	\$23.97	\$28.34	\$39.25	\$50.17	\$61.09	\$72.01
33	\$11.11	\$15.72	\$20.33	\$24.93	\$29.55	\$41.06	\$52.58	\$64.11	\$75.63
34	\$11.40	\$16.30	\$21.20	\$26.10	\$31.00	\$43.26	\$55.50	\$67.75	\$80.00
35	\$11.72	\$16.93	\$22.16	\$27.37	\$32.59	\$45.63	\$58.67	\$71.71	\$84.76
36	\$12.08	\$17.65	\$23.23	\$28.80	\$34.37	\$48.31	\$62.25	\$76.18	\$90.13
37	\$12.46	\$18.44	\$24.40	\$30.36	\$36.34	\$51.25	\$66.16	\$81.09	\$96.00
38	\$12.88	\$19.25	\$25.63	\$32.00	\$38.38	\$54.32	\$70.25	\$86.19	\$102.13
39	\$13.33	\$20.17	\$27.00	\$33.83	\$40.67	\$57.76	\$74.83	\$91.92	\$109.00
40	\$13.83	\$21.15	\$28.48	\$35.80	\$43.13	\$61.44	\$79.75	\$98.06	\$116.38
41	\$14.38	\$22.25	\$30.13	\$38.00	\$45.87	\$65.57	\$85.25	\$104.94	\$124.63
42	\$14.98	\$23.46	\$31.96	\$40.44	\$48.92	\$70.12	\$91.34	\$112.54	\$133.76
43	\$15.60	\$24.70	\$33.81	\$42.90	\$52.00	\$74.75	\$97.50	\$120.25	\$143.01
44	\$16.26	\$26.02	\$35.78	\$45.53	\$55.30	\$79.69	\$104.08	\$128.48	\$152.88
45	\$16.93	\$27.37	\$37.80	\$48.23	\$58.67	\$84.75	\$110.83	\$136.92	\$163.00
46	\$17.67	\$28.83	\$40.00	\$51.17	\$62.33	\$90.26	\$118.17	\$146.09	\$174.00
47	\$18.43	\$30.35	\$42.28	\$54.20	\$66.13	\$95.94	\$125.75	\$155.56	\$185.38
48	\$19.19	\$31.88	\$44.58	\$57.27	\$69.96	\$101.69	\$133.42	\$165.15	\$196.88
49	\$20.02	\$33.55	\$47.08	\$60.60	\$74.13	\$107.94	\$141.75	\$175.57	\$209.38
50	\$20.93	\$35.36	\$49.81	\$64.24	\$78.67	\$114.75	\$150.84	\$186.92	\$223.01
51	\$21.94	\$37.39	\$52.83	\$68.26	\$83.71	\$122.32	\$160.91	\$199.52	\$238.13
52	\$23.11	\$39.74	\$56.35	\$72.96	\$89.59	\$131.13	\$172.66	\$214.21	\$255.75
53	\$24.42	\$42.33	\$60.26	\$78.17	\$96.09	\$140.87	\$185.67	\$230.46	\$275.26
54	\$25.88	\$45.27	\$64.65	\$84.03	\$103.42	\$151.88	\$200.33	\$248.80	\$297.25
55	\$27.44	\$48.37	\$69.31	\$90.23	\$111.17	\$163.50	\$215.83	\$268.17	\$320.51
56	\$29.19	\$51.87	\$74.56	\$97.23	\$119.92	\$176.63	\$233.33	\$290.04	\$346.76
57	\$30.99	\$55.49	\$79.98	\$104.46	\$128.96	\$190.19	\$251.41	\$312.64	\$373.88
58	\$32.84	\$59.19	\$85.53	\$111.86	\$138.21	\$204.06	\$269.91	\$335.77	\$401.63
59	\$34.74	\$62.97	\$91.21	\$119.43	\$147.67	\$218.25	\$288.83	\$359.42	\$430.01
60	\$36.71	\$66.94	\$97.15	\$127.36	\$157.59	\$233.13	\$308.66	\$384.21	\$459.75
61	\$38.77	\$71.05	\$103.33	\$135.60	\$167.88	\$248.57	\$329.25	\$409.94	\$490.63
62	\$40.93	\$75.37	\$109.80	\$144.23	\$178.67	\$264.75	\$350.83	\$436.92	\$523.00
63	\$43.22	\$79.95	\$116.68	\$153.40	\$190.13	\$281.94	\$373.75	\$465.56	\$557.38
64	\$45.72	\$84.93	\$124.16	\$163.37	\$202.59	\$300.62	\$398.67	\$496.71	\$594.76
65	\$48.50	\$90.50	\$132.51	\$174.50	\$216.50	\$321.50	\$426.50	\$531.50	\$636.51
66*	\$49.13	\$91.75	\$134.38	\$177.00	\$219.63	\$326.19	\$432.75	\$539.31	\$645.88
67*	\$52.62	\$98.73	\$144.85	\$190.97	\$237.08	\$352.38	\$467.67	\$582.96	\$698.25
68*	\$56.58	\$106.67	\$156.75	\$206.83	\$256.92	\$382.13	\$507.33	\$632.54	\$757.75
69*	\$61.09	\$115.68	\$170.28	\$224.87	\$279.46	\$415.94	\$552.42	\$688.90	\$825.38
70*	\$66.18	\$125.85	\$185.53	\$245.20	\$304.88	\$454.06	\$603.25	\$752.44	\$901.63

*Quality of Life not available issue ages 66-70. Quality of Life benefits not available for children.

Child life coverage, offered through our individual level term life to age 121 insurance policy, available only on children and grandchildren of employee (age on application date: 14 days through 26 years). \$7.15 monthly for \$10,000 coverage per child.