

HAYS USD 489

VOLUNTARY TERM LIFE/AD&D

Estimated Spouse Monthly Premium Amounts
End of Rate Guarantee Period: 12/31/2017

Benefit Amount	29 & Under	30-34	35-39	40-44	45-49	50-54	55-59	60-64
\$5,000	\$0.37	\$0.39	\$0.53	\$0.80	\$1.16	\$1.83	\$2.80	\$3.85
\$10,000	\$0.73	\$0.78	\$1.06	\$1.59	\$2.32	\$3.65	\$5.60	\$7.69
\$15,000	\$1.10	\$1.17	\$1.59	\$2.39	\$3.48	\$5.48	\$8.40	\$11.54
\$20,000	\$1.46	\$1.56	\$2.12	\$3.18	\$4.64	\$7.30	\$11.20	\$15.38
\$25,000	\$1.83	\$1.95	\$2.65	\$3.98	\$5.80	\$9.13	\$14.00	\$19.23
\$30,000	\$2.19	\$2.34	\$3.18	\$4.77	\$6.96	\$10.95	\$16.80	\$23.07
\$35,000	\$2.56	\$2.73	\$3.71	\$5.57	\$8.12	\$12.78	\$19.60	\$26.92
\$40,000	\$2.92	\$3.12	\$4.24	\$6.36	\$9.28	\$14.60	\$22.40	\$30.76
\$45,000	\$3.29	\$3.51	\$4.77	\$7.16	\$10.44	\$16.43	\$25.20	\$34.61
\$50,000	\$3.65	\$3.90	\$5.30	\$7.95	\$11.60	\$18.25	\$28.00	\$38.45
\$55,000	\$4.02	\$4.29	\$5.83	\$8.75	\$12.76	\$20.08	\$30.80	\$42.30
\$60,000	\$4.38	\$4.68	\$6.36	\$9.54	\$13.92	\$21.90	\$33.60	\$46.14
\$65,000	\$4.75	\$5.07	\$6.89	\$10.34	\$15.08	\$23.73	\$36.40	\$49.99
\$70,000	\$5.11	\$5.46	\$7.42	\$11.13	\$16.24	\$25.55	\$39.20	\$53.83
\$75,000	\$5.48	\$5.85	\$7.95	\$11.93	\$17.40	\$27.38	\$42.00	\$57.68
\$80,000	\$5.84	\$6.24	\$8.48	\$12.72	\$18.56	\$29.20	\$44.80	\$61.52
\$85,000	\$6.21	\$6.63	\$9.01	\$13.52	\$19.72	\$31.03	\$47.60	\$65.37
\$90,000	\$6.57	\$7.02	\$9.54	\$14.31	\$20.88	\$32.85	\$50.40	\$69.21
\$95,000	\$6.94	\$7.41	\$10.07	\$15.11	\$22.04	\$34.68	\$53.20	\$73.06
\$100,000	\$7.30	\$7.80	\$10.60	\$15.90	\$23.20	\$36.50	\$56.00	\$76.90

Reduced Benefit	65-69
\$3,250	\$4.55
\$6,600	\$9.11
\$9,750	\$13.66
\$13,000	\$18.21
\$16,250	\$22.77
\$19,500	\$27.32
\$22,750	\$31.87
\$26,000	\$36.43
\$29,250	\$40.98
\$32,500	\$45.53
\$35,750	\$50.09
\$39,000	\$54.64
\$42,250	\$59.19
\$45,500	\$63.75
\$48,750	\$68.30
\$52,000	\$72.85
\$55,250	\$77.41
\$58,500	\$81.96
\$61,750	\$86.51
\$65,000	\$91.07

Reduced Benefit	70 & Over
\$2,500	\$5.81
\$5,000	\$11.63
\$7,500	\$17.44
\$10,000	\$23.25
\$12,500	\$29.06
\$15,000	\$34.88
\$17,500	\$40.69
\$20,000	\$46.50
\$22,500	\$52.31
\$25,000	\$58.13
\$27,500	\$63.94
\$30,000	\$69.75
\$32,500	\$75.56
\$35,000	\$81.38
\$37,500	\$87.19
\$40,000	\$93.00
\$42,500	\$98.81
\$45,000	\$104.63
\$47,500	\$110.44
\$50,000	\$116.25

NOTE: Proof of good health/evidence of insurability is required to apply for benefit amounts greater than those highlighted above.

Child Deduction Schedule

\$2,500	\$0.50
\$5,000	\$1.00
\$7,500	\$1.50
\$10,000	\$2.00

If your age changes to a different rate band during the guarantee period, your monthly premium will change to reflect the new rate band effective on the next policy anniversary date.



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VOLUNTARY TERM LIFE/AD&D

Estimated Employee Monthly Premium Amounts
End of Rate Guarantee Period: 12/31/2017

Benefit Amount	29 & Under	30-34	35-39	40-44	45-49	50-54	55-59	60-64
\$10,000	\$0.73	\$0.78	\$1.06	\$1.59	\$2.32	\$3.65	\$5.60	\$7.69
\$20,000	\$1.46	\$1.56	\$2.12	\$3.18	\$4.64	\$7.30	\$11.20	\$15.38
\$30,000	\$2.19	\$2.34	\$3.18	\$4.77	\$6.96	\$10.95	\$16.80	\$23.07
\$40,000	\$2.92	\$3.12	\$4.24	\$6.36	\$9.28	\$14.60	\$22.40	\$30.76
\$50,000	\$3.65	\$3.90	\$5.30	\$7.95	\$11.60	\$18.25	\$28.00	\$38.45
\$60,000	\$4.38	\$4.68	\$6.36	\$9.54	\$13.92	\$21.90	\$33.60	\$46.14
\$70,000	\$5.11	\$5.46	\$7.42	\$11.13	\$16.24	\$25.55	\$39.20	\$53.83
\$80,000	\$5.84	\$6.24	\$8.48	\$12.72	\$18.56	\$29.20	\$44.80	\$61.52
\$90,000	\$6.57	\$7.02	\$9.54	\$14.31	\$20.88	\$32.85	\$50.40	\$69.21
\$100,000	\$7.30	\$7.80	\$10.60	\$15.90	\$23.20	\$36.50	\$56.00	\$76.90
\$110,000	\$8.03	\$8.58	\$11.66	\$17.49	\$25.52	\$40.15	\$61.60	\$84.59
\$120,000	\$8.76	\$9.36	\$12.72	\$19.08	\$27.84	\$43.80	\$67.20	\$92.28
\$130,000	\$9.49	\$10.14	\$13.78	\$20.67	\$30.16	\$47.45	\$72.80	\$99.97
\$140,000	\$10.22	\$10.92	\$14.84	\$22.26	\$32.48	\$51.10	\$78.40	\$107.66
\$150,000	\$10.95	\$11.70	\$15.90	\$23.85	\$34.80	\$54.75	\$84.00	\$115.35
\$160,000	\$11.68	\$12.48	\$16.96	\$25.44	\$37.12	\$58.40	\$89.60	\$123.04
\$170,000	\$12.41	\$13.26	\$18.02	\$27.03	\$39.44	\$62.05	\$95.20	\$130.73
\$180,000	\$13.14	\$14.04	\$19.08	\$28.62	\$41.76	\$65.70	\$100.80	\$138.42
\$190,000	\$13.87	\$14.82	\$20.14	\$30.21	\$44.08	\$69.35	\$106.40	\$146.11
\$200,000	\$14.60	\$15.60	\$21.20	\$31.80	\$46.40	\$73.00	\$112.00	\$153.80
\$210,000	\$15.33	\$16.38	\$22.26	\$33.39	\$48.72	\$76.65	\$117.60	\$161.49
\$220,000	\$16.06	\$17.16	\$23.32	\$34.98	\$51.04	\$80.30	\$123.20	\$169.18
\$230,000	\$16.79	\$17.94	\$24.38	\$36.57	\$53.36	\$83.95	\$128.80	\$176.87
\$240,000	\$17.52	\$18.72	\$25.44	\$38.16	\$55.68	\$87.60	\$134.40	\$184.56
\$250,000	\$18.25	\$19.50	\$26.50	\$39.75	\$58.00	\$91.25	\$140.00	\$192.25
\$260,000	\$18.98	\$20.28	\$27.56	\$41.34	\$60.32	\$94.90	\$145.60	\$199.94
\$270,000	\$19.71	\$21.06	\$28.62	\$42.93	\$62.64	\$98.55	\$151.20	\$207.63
\$280,000	\$20.44	\$21.84	\$29.68	\$44.52	\$64.96	\$102.20	\$156.80	\$215.32
\$290,000	\$21.17	\$22.62	\$30.74	\$46.11	\$67.28	\$105.85	\$162.40	\$223.01
\$300,000	\$21.90	\$23.40	\$31.80	\$47.70	\$69.60	\$109.50	\$168.00	\$230.70
\$310,000	\$22.63	\$24.18	\$32.86	\$49.29	\$71.92	\$113.15	\$173.60	\$238.39
\$320,000	\$23.36	\$24.96	\$33.92	\$50.88	\$74.24	\$116.80	\$179.20	\$246.08
\$330,000	\$24.09	\$25.74	\$34.98	\$52.47	\$76.56	\$120.45	\$184.80	\$253.77

Reduced Benefit	65-69
\$6,500	\$9.11
\$13,000	\$18.21
\$19,500	\$27.32
\$26,000	\$36.43
\$32,500	\$45.53
\$39,000	\$54.64
\$45,500	\$63.75
\$52,000	\$72.85
\$58,500	\$81.96
\$65,000	\$91.07
\$71,500	\$100.17
\$78,000	\$109.28
\$84,500	\$118.38
\$91,000	\$127.49
\$97,500	\$136.60
\$104,000	\$145.70
\$110,500	\$154.81
\$117,000	\$163.92
\$123,500	\$173.02
\$130,000	\$182.13
\$136,500	\$191.24
\$143,000	\$200.34
\$149,500	\$209.45
\$156,000	\$218.56
\$162,500	\$227.66
\$169,000	\$236.77
\$175,500	\$245.88
\$182,000	\$254.98
\$188,500	\$264.09
\$195,000	\$273.20
\$201,500	\$282.30
\$208,000	\$291.41
\$214,500	\$300.51

Reduced Benefit	70 & Over
\$5,000	\$11.63
\$10,000	\$23.25
\$15,000	\$34.88
\$20,000	\$46.50
\$25,000	\$58.13
\$30,000	\$69.75
\$35,000	\$81.38
\$40,000	\$93.00
\$45,000	\$104.63
\$50,000	\$116.25
\$55,000	\$127.88
\$60,000	\$139.50
\$65,000	\$151.13
\$70,000	\$162.75
\$75,000	\$174.38
\$80,000	\$186.00
\$85,000	\$197.63
\$90,000	\$209.25
\$95,000	\$220.88
\$100,000	\$232.50
\$105,000	\$244.13
\$110,000	\$255.75
\$115,000	\$267.38
\$120,000	\$279.00
\$125,000	\$290.63
\$130,000	\$302.25
\$135,000	\$313.88
\$140,000	\$325.50
\$145,000	\$337.13
\$150,000	\$348.75
\$155,000	\$360.38
\$160,000	\$372.00
\$165,000	\$383.63

If your age changes to a different rate band during the guarantee period, your monthly premium will change to reflect the new rate band effective on the next policy anniversary date.



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