

# 4Ever Universal Life Premium Rates



\*Use age adult will be on the prior January 1st

\*\*Accidental Death Benefit \$.04 per \$1,000 Coverage Unit

\*\*\*Accidental Death Not available starting @ Age 65

Includes Accelerated Death Benefit at no cost.

Add \$1.00 monthly for \$10,000 Child coverage. Rate covers all eligible children.

Add \$1.50 monthly administrative fee for each employee and spouse certificate.

## Active Employee – Payroll Deduction Premium Rates

### TOBACCO USER / SMOKER Monthly Premium (Per \$1,000 Coverage Unit)

Age of Employee / Spouse*	Without Accidental Death Benefit	With Accidental Death Benefit**	Age of Employee / Spouse*	Without Accidental Death Benefit
17*	\$0.09	\$0.13	65***	\$1.68
18	\$0.09	\$0.13	66	\$1.78
19	\$0.09	\$0.13	67	\$1.86
20	\$0.09	\$0.13	68	\$1.98
21	\$0.09	\$0.13	69	\$2.10
22	\$0.09	\$0.13	70	\$2.20
23	\$0.09	\$0.13	71	\$2.31
24	\$0.09	\$0.13	72	\$2.40
25	\$0.09	\$0.13	73	\$2.53
26	\$0.09	\$0.13	74	\$2.67
27	\$0.09	\$0.13	75	\$2.84
28	\$0.09	\$0.13	76	\$3.05
29	\$0.09	\$0.13	77	\$3.18
30	\$0.09	\$0.13	78	\$3.52
31	\$0.09	\$0.13	79	\$3.80
32	\$0.09	\$0.13	80	\$4.10
33	\$0.10	\$0.14	81	\$4.41
34	\$0.10	\$0.14	82	\$4.74
35	\$0.10	\$0.14	83	\$5.09
36	\$0.12	\$0.16	84	\$5.45
37	\$0.13	\$0.17	85	\$5.82
38	\$0.14	\$0.18	86	\$6.22
39	\$0.15	\$0.19	87	\$6.63
40	\$0.15	\$0.19	88	\$7.07
41	\$0.16	\$0.20	89	\$7.55
42	\$0.18	\$0.22	90	\$8.08
43	\$0.20	\$0.24	91	\$8.68
44	\$0.24	\$0.28	92	\$9.36
45	\$0.26	\$0.30	93	\$10.15
46	\$0.28	\$0.32	94	\$11.08
47	\$0.32	\$0.36		
48	\$0.35	\$0.39		
49	\$0.41	\$0.45		
50	\$0.45	\$0.49		
51	\$0.50	\$0.54		
52	\$0.56	\$0.60		
53	\$0.63	\$0.67		
54	\$0.69	\$0.73		
55	\$0.77	\$0.81		
56	\$0.84	\$0.88		
57	\$0.87	\$0.91		
58	\$0.89	\$0.93		
59	\$0.93	\$0.97		
60	\$0.95	\$0.99		
61	\$0.97	\$1.01		
62	\$1.02	\$1.06		
63	\$1.06	\$1.10		
64	\$1.35	\$1.39		

### NON-TOBACCO USER / NON-SMOKER Monthly Premium (Per \$1,000 Coverage Unit)

Age of Employee / Spouse*	Without Accidental Death Benefit	With Accidental Death Benefit**	Age of Employee / Spouse*	Without Accidental Death Benefit
17*	\$0.06	\$0.10	65***	\$1.13
18	\$0.06	\$0.10	66	\$1.22
19	\$0.06	\$0.10	67	\$1.30
20	\$0.06	\$0.10	68	\$1.40
21	\$0.06	\$0.10	69	\$1.52
22	\$0.06	\$0.10	70	\$1.61
23	\$0.06	\$0.10	71	\$1.73
24	\$0.06	\$0.10	72	\$1.82
25	\$0.06	\$0.10	73	\$1.94
26	\$0.06	\$0.10	74	\$2.09
27	\$0.06	\$0.10	75	\$2.26
28	\$0.06	\$0.10	76	\$2.47
29	\$0.06	\$0.10	77	\$2.68
30	\$0.06	\$0.10	78	\$2.93
31	\$0.06	\$0.10	79	\$3.21
32	\$0.06	\$0.10	80	\$3.51
33	\$0.07	\$0.11	81	\$3.83
34	\$0.07	\$0.11	82	\$4.16
35	\$0.07	\$0.11	83	\$4.50
36	\$0.08	\$0.12	84	\$4.86
37	\$0.08	\$0.12	85	\$5.24
38	\$0.09	\$0.13	86	\$5.63
39	\$0.10	\$0.14	87	\$6.05
40	\$0.10	\$0.14	88	\$6.49
41	\$0.10	\$0.14	89	\$6.97
42	\$0.10	\$0.14	90	\$7.50
43	\$0.11	\$0.15	91	\$8.09
44	\$0.14	\$0.18	92	\$8.78
45	\$0.14	\$0.18	93	\$9.57
46	\$0.14	\$0.18	94	\$10.49
47	\$0.17	\$0.21		
48	\$0.18	\$0.22		
49	\$0.21	\$0.25		
50	\$0.23	\$0.27		
51	\$0.26	\$0.30		
52	\$0.29	\$0.33		
53	\$0.34	\$0.38		
54	\$0.38	\$0.42		
55	\$0.43	\$0.47		
56	\$0.48	\$0.52		
57	\$0.50	\$0.54		
58	\$0.50	\$0.54		
59	\$0.53	\$0.57		
60	\$0.54	\$0.58		
61	\$0.56	\$0.60		
62	\$0.58	\$0.62		
63	\$0.60	\$0.64		
64	\$0.86	\$0.90		