

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.

Non-Payroll Deduction – Direct Pay

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*	\$0.11	\$0.15	65***	\$2.06
18	\$0.11	\$0.15	66	\$2.18
19	\$0.11	\$0.15	67	\$2.28
20	\$0.11	\$0.15	68	\$2.42
21	\$0.11	\$0.15	69	\$2.56
22	\$0.11	\$0.15	70	\$2.68
23	\$0.11	\$0.15	71	\$2.83
24	\$0.11	\$0.15	72	\$2.94
25	\$0.11	\$0.15	73	\$3.09
26	\$0.11	\$0.15	74	\$3.27
27	\$0.11	\$0.15	75	\$3.48
28	\$0.11	\$0.15	76	\$3.73
29	\$0.11	\$0.15	77	\$3.88
30	\$0.11	\$0.15	78	\$4.30
31	\$0.11	\$0.15	79	\$4.64
32	\$0.11	\$0.15	80	\$5.01
33	\$0.12	\$0.16	81	\$5.39
34	\$0.12	\$0.16	82	\$5.80
35	\$0.12	\$0.16	83	\$6.22
36	\$0.14	\$0.18	84	\$6.66
37	\$0.15	\$0.19	85	\$7.12
38	\$0.18	\$0.22	86	\$7.60
39	\$0.19	\$0.23	87	\$8.11
40	\$0.19	\$0.23	88	\$8.65
41	\$0.20	\$0.24	89	\$9.23
42	\$0.22	\$0.26	90	\$9.88
43	\$0.24	\$0.28	91	\$10.60
44	\$0.30	\$0.34	92	\$11.44
45	\$0.32	\$0.36	93	\$12.41
46	\$0.34	\$0.38	94	\$13.54
47	\$0.39	\$0.43		
48	\$0.43	\$0.47		
49	\$0.50	\$0.54		
50	\$0.55	\$0.59		
51	\$0.62	\$0.66		
52	\$0.68	\$0.72		
53	\$0.77	\$0.81		
54	\$0.85	\$0.89		
55	\$0.94	\$0.98		
56	\$1.02	\$1.06		
57	\$1.07	\$1.11		
58	\$1.09	\$1.13		
59	\$1.13	\$1.17		
60	\$1.17	\$1.21		
61	\$1.19	\$1.23		
62	\$1.24	\$1.28		
63	\$1.30	\$1.34		
64	\$1.65	\$1.69		

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*	\$0.08	\$0.12	65***	\$1.22
18	\$0.08	\$0.12	66	\$1.35
19	\$0.08	\$0.12	67	\$1.49
20	\$0.08	\$0.12	68	\$1.65
21	\$0.08	\$0.12	69	\$1.83
22	\$0.08	\$0.12	70	\$1.97
23	\$0.08	\$0.12	71	\$2.11
24	\$0.08	\$0.12	72	\$2.22
25	\$0.08	\$0.12	73	\$2.38
26	\$0.08	\$0.12	74	\$2.55
27	\$0.08	\$0.12	75	\$2.76
28	\$0.08	\$0.12	76	\$3.01
29	\$0.08	\$0.12	77	\$3.28
30	\$0.08	\$0.12	78	\$3.59
31	\$0.08	\$0.12	79	\$3.93
32	\$0.08	\$0.12	80	\$4.29
33	\$0.09	\$0.13	81	\$4.68
34	\$0.09	\$0.13	82	\$5.08
35	\$0.09	\$0.13	83	\$5.50
36	\$0.10	\$0.14	84	\$5.94
37	\$0.10	\$0.14	85	\$6.40
38	\$0.11	\$0.15	86	\$6.89
39	\$0.12	\$0.16	87	\$7.39
40	\$0.12	\$0.16	88	\$7.93
41	\$0.12	\$0.16	89	\$8.51
42	\$0.12	\$0.16	90	\$9.16
43	\$0.13	\$0.17	91	\$9.89
44	\$0.17	\$0.21	92	\$10.73
45	\$0.17	\$0.21	93	\$11.99
46	\$0.18	\$0.22	94	\$12.83
47	\$0.21	\$0.25		
48	\$0.22	\$0.26		
49	\$0.25	\$0.29		
50	\$0.28	\$0.32		
51	\$0.32	\$0.36		
52	\$0.35	\$0.39		
53	\$0.42	\$0.46		
54	\$0.46	\$0.50		
55	\$0.51	\$0.55		
56	\$0.55	\$0.59		
57	\$0.58	\$0.62		
58	\$0.62	\$0.66		
59	\$0.65	\$0.69		
60	\$0.66	\$0.70		
61	\$0.68	\$0.72		
62	\$0.70	\$0.74		
63	\$0.74	\$0.78		
64	\$1.05	\$1.09		