

Premium Worksheet



Rates and/or benefits may be changed on a class basis. Rates are based on the employee's age and increase as you enter each new age category.

VOLUNTARY TERM LIFE INSURANCE												
Semi-monthly Premium Amount (Cost per Pay Period – 24/Year)												
Benefit	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.39	\$0.39	\$0.52	\$0.65	\$0.91	\$1.66	\$2.73	\$5.20	\$7.67	\$8.16	\$9.29	\$9.29
\$20,000	\$0.78	\$0.78	\$1.04	\$1.30	\$1.82	\$3.32	\$5.46	\$10.40	\$15.34	\$16.31	\$18.58	\$18.58
\$30,000	\$1.17	\$1.17	\$1.56	\$1.95	\$2.73	\$4.98	\$8.19	\$15.60	\$23.01	\$24.47	\$27.87	\$27.87
\$40,000	\$1.56	\$1.56	\$2.08	\$2.60	\$3.64	\$6.64	\$10.92	\$20.80	\$30.68	\$32.62	\$37.16	\$37.16
\$50,000	\$1.95	\$1.95	\$2.60	\$3.25	\$4.55	\$8.30	\$13.65	\$26.00	\$38.35	\$40.78	\$46.45	\$46.45
\$60,000	\$2.34	\$2.34	\$3.12	\$3.90	\$5.46	\$9.96	\$16.38	\$31.20	\$46.02	\$48.93	\$55.74	\$55.74
\$70,000	\$2.73	\$2.73	\$3.64	\$4.55	\$6.37	\$11.62	\$19.11	\$36.40	\$53.69	\$57.09	\$65.03	\$65.03
\$80,000	\$3.12	\$3.12	\$4.16	\$5.20	\$7.28	\$13.28	\$21.84	\$41.60	\$61.36	\$65.24	\$74.32	\$74.32
\$90,000	\$3.51	\$3.51	\$4.68	\$5.85	\$8.19	\$14.94	\$24.57	\$46.80	\$69.03	\$73.40	\$83.61	\$83.61
\$100,000	\$3.90	\$3.90	\$5.20	\$6.50	\$9.10	\$16.60	\$27.30	\$52.00	\$76.70	\$81.55	\$92.90	\$92.90
\$110,000	\$4.29	\$4.29	\$5.72	\$7.15	\$10.01	\$18.26	\$30.03	\$57.20	\$84.37	\$89.71	\$102.19	\$102.19
\$120,000	\$4.68	\$4.68	\$6.24	\$7.80	\$10.92	\$19.92	\$32.76	\$62.40	\$92.04	\$97.86	\$111.48	\$111.48
\$130,000	\$5.07	\$5.07	\$6.76	\$8.45	\$11.83	\$21.58	\$35.49	\$67.60	\$99.71	\$106.02	\$120.77	\$120.77
\$140,000	\$5.46	\$5.46	\$7.28	\$9.10	\$12.74	\$23.24	\$38.22	\$72.80	\$107.38	\$114.17	\$130.06	\$130.06
\$150,000	\$5.85	\$5.85	\$7.80	\$9.75	\$13.65	\$24.90	\$40.95	\$78.00	\$115.05	\$122.33	\$139.35	\$139.35
\$160,000	\$6.24	\$6.24	\$8.32	\$10.40	\$14.56	\$26.56	\$43.68	\$83.20	\$122.72	\$130.48	\$148.64	\$148.64
\$170,000	\$6.63	\$6.63	\$8.84	\$11.05	\$15.47	\$28.22	\$46.41	\$88.40	\$130.39	\$138.64	\$157.93	\$157.93
\$180,000	\$7.02	\$7.02	\$9.36	\$11.70	\$16.38	\$29.88	\$49.14	\$93.60	\$138.06	\$146.79	\$167.22	\$167.22
\$190,000	\$7.41	\$7.41	\$9.88	\$12.35	\$17.29	\$31.54	\$51.87	\$98.80	\$145.73	\$154.95	\$176.51	\$176.51
\$200,000	\$7.80	\$7.80	\$10.40	\$13.00	\$18.20	\$33.20	\$54.60	\$104.00	\$153.40	\$163.10	\$185.80	\$185.80
\$210,000	\$8.19	\$8.19	\$10.92	\$13.65	\$19.11	\$34.86	\$57.33	\$109.20	\$161.07	\$171.26	\$195.09	\$195.09
\$220,000	\$8.58	\$8.58	\$11.44	\$14.30	\$20.02	\$36.52	\$60.06	\$114.40	\$168.74	\$179.41	\$204.38	\$204.38
\$230,000	\$8.97	\$8.97	\$11.96	\$14.95	\$20.93	\$38.18	\$62.79	\$119.60	\$176.41	\$187.57	\$213.67	\$213.67
\$240,000	\$9.36	\$9.36	\$12.48	\$15.60	\$21.84	\$39.84	\$65.52	\$124.80	\$184.08	\$195.72	\$222.96	\$222.96
\$250,000	\$9.75	\$9.75	\$13.00	\$16.25	\$22.75	\$41.50	\$68.25	\$130.00	\$191.75	\$203.88	\$232.25	\$232.25
\$260,000	\$10.14	\$10.14	\$13.52	\$16.90	\$23.66	\$43.16	\$70.98	\$135.20	\$199.42	\$212.03	\$241.54	\$241.54
\$270,000	\$10.53	\$10.53	\$14.04	\$17.55	\$24.57	\$44.82	\$73.71	\$140.40	\$207.09	\$220.19	\$250.83	\$250.83
\$280,000	\$10.92	\$10.92	\$14.56	\$18.20	\$25.48	\$46.48	\$76.44	\$145.60	\$214.76	\$228.34	\$260.12	\$260.12
\$290,000	\$11.31	\$11.31	\$15.08	\$18.85	\$26.39	\$48.14	\$79.17	\$150.80	\$222.43	\$236.50	\$269.41	\$269.41
\$300,000	\$11.70	\$11.70	\$15.60	\$19.50	\$27.30	\$49.80	\$81.90	\$156.00	\$230.10	\$244.65	\$278.70	\$278.70
\$310,000	\$12.09	\$12.09	\$16.12	\$20.15	\$28.21	\$51.46	\$84.63	\$161.20	\$237.77	\$252.81	\$287.99	\$287.99
\$320,000	\$12.48	\$12.48	\$16.64	\$20.80	\$29.12	\$53.12	\$87.36	\$166.40	\$245.44	\$260.96	\$297.28	\$297.28
\$330,000	\$12.87	\$12.87	\$17.16	\$21.45	\$30.03	\$54.78	\$90.09	\$171.60	\$253.11	\$269.12	\$306.57	\$306.57
\$340,000	\$13.26	\$13.26	\$17.68	\$22.10	\$30.94	\$56.44	\$92.82	\$176.80	\$260.78	\$277.27	\$315.86	\$315.86
\$350,000	\$13.65	\$13.65	\$18.20	\$22.75	\$31.85	\$58.10	\$95.55	\$182.00	\$268.45	\$285.43	\$325.15	\$325.15
\$360,000	\$14.04	\$14.04	\$18.72	\$23.40	\$32.76	\$59.76	\$98.28	\$187.20	\$276.12	\$293.58	\$334.44	\$334.44
\$370,000	\$14.43	\$14.43	\$19.24	\$24.05	\$33.67	\$61.42	\$101.01	\$192.40	\$283.79	\$301.74	\$343.73	\$343.73
\$380,000	\$14.82	\$14.82	\$19.76	\$24.70	\$34.58	\$63.08	\$103.74	\$197.60	\$291.46	\$309.89	\$353.02	\$353.02
\$390,000	\$15.21	\$15.21	\$20.28	\$25.35	\$35.49	\$64.74	\$106.47	\$202.80	\$299.13	\$318.05	\$362.31	\$362.31
\$400,000	\$15.60	\$15.60	\$20.80	\$26.00	\$36.40	\$66.40	\$109.20	\$208.00	\$306.80	\$326.20	\$371.60	\$371.60
\$410,000	\$15.99	\$15.99	\$21.32	\$26.65	\$37.31	\$68.06	\$111.93	\$213.20	\$314.47	\$334.36	\$380.89	\$380.89
\$420,000	\$16.38	\$16.38	\$21.84	\$27.30	\$38.22	\$69.72	\$114.66	\$218.40	\$322.14	\$342.51	\$390.18	\$390.18
\$430,000	\$16.77	\$16.77	\$22.36	\$27.95	\$39.13	\$71.38	\$117.39	\$223.60	\$329.81	\$350.67	\$399.47	\$399.47
\$440,000	\$17.16	\$17.16	\$22.88	\$28.60	\$40.04	\$73.04	\$120.12	\$228.80	\$337.48	\$358.82	\$408.76	\$408.76

\$450,000	\$17.55	\$17.55	\$23.40	\$29.25	\$40.95	\$74.70	\$122.85	\$234.00	\$345.15	\$366.98	\$418.05	\$418.05
\$460,000	\$17.94	\$17.94	\$23.92	\$29.90	\$41.86	\$76.36	\$125.58	\$239.20	\$352.82	\$375.13	\$427.34	\$427.34
\$470,000	\$18.33	\$18.33	\$24.44	\$30.55	\$42.77	\$78.02	\$128.31	\$244.40	\$360.49	\$383.29	\$436.63	\$436.63
\$480,000	\$18.72	\$18.72	\$24.96	\$31.20	\$43.68	\$79.68	\$131.04	\$249.60	\$368.16	\$391.44	\$445.92	\$445.92
\$490,000	\$19.11	\$19.11	\$25.48	\$31.85	\$44.59	\$81.34	\$133.77	\$254.80	\$375.83	\$399.60	\$455.21	\$455.21
\$500,000	\$19.50	\$19.50	\$26.00	\$32.50	\$45.50	\$83.00	\$136.50	\$260.00	\$383.50	\$407.75	\$464.50	\$464.50

SPOUSE VOLUNTARY TERM LIFE INSURANCE

Semi-monthly Premium Amount (Cost per Pay Period – 24/Year)

Benefit	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	\$0.25	\$0.25	\$0.30	\$0.38	\$0.50	\$0.88	\$1.40	\$2.65	\$3.88	\$4.13	\$4.70	\$4.70
\$10,000	\$0.50	\$0.50	\$0.60	\$0.75	\$1.00	\$1.75	\$2.80	\$5.30	\$7.75	\$8.25	\$9.40	\$9.40
\$15,000	\$0.75	\$0.75	\$0.90	\$1.13	\$1.50	\$2.63	\$4.20	\$7.95	\$11.63	\$12.38	\$14.10	\$14.10
\$20,000	\$1.00	\$1.00	\$1.20	\$1.50	\$2.00	\$3.50	\$5.60	\$10.60	\$15.50	\$16.50	\$18.80	\$18.80
\$25,000	\$1.25	\$1.25	\$1.50	\$1.88	\$2.50	\$4.38	\$7.00	\$13.25	\$19.38	\$20.63	\$23.50	\$23.50
\$30,000	\$1.50	\$1.50	\$1.80	\$2.25	\$3.00	\$5.25	\$8.40	\$15.90	\$23.25	\$24.75	\$28.20	\$28.20
\$35,000	\$1.75	\$1.75	\$2.10	\$2.63	\$3.50	\$6.13	\$9.80	\$18.55	\$27.13	\$28.88	\$32.90	\$32.90
\$40,000	\$2.00	\$2.00	\$2.40	\$3.00	\$4.00	\$7.00	\$11.20	\$21.20	\$31.00	\$33.00	\$37.60	\$37.60
\$45,000	\$2.25	\$2.25	\$2.70	\$3.38	\$4.50	\$7.88	\$12.60	\$23.85	\$34.88	\$37.13	\$42.30	\$42.30
\$50,000	\$2.50	\$2.50	\$3.00	\$3.75	\$5.00	\$8.75	\$14.00	\$26.50	\$38.75	\$41.25	\$47.00	\$47.00
\$55,000	\$2.75	\$2.75	\$3.30	\$4.13	\$5.50	\$9.63	\$15.40	\$29.15	\$42.63	\$45.38	\$51.70	\$51.70
\$60,000	\$3.00	\$3.00	\$3.60	\$4.50	\$6.00	\$10.50	\$16.80	\$31.80	\$46.50	\$49.50	\$56.40	\$56.40
\$65,000	\$3.25	\$3.25	\$3.90	\$4.88	\$6.50	\$11.38	\$18.20	\$34.45	\$50.38	\$53.63	\$61.10	\$61.10
\$70,000	\$3.50	\$3.50	\$4.20	\$5.25	\$7.00	\$12.25	\$19.60	\$37.10	\$54.25	\$57.75	\$65.80	\$65.80
\$75,000	\$3.75	\$3.75	\$4.50	\$5.63	\$7.50	\$13.13	\$21.00	\$39.75	\$58.13	\$61.88	\$70.50	\$70.50
\$80,000	\$4.00	\$4.00	\$4.80	\$6.00	\$8.00	\$14.00	\$22.40	\$42.40	\$62.00	\$66.00	\$75.20	\$75.20
\$85,000	\$4.25	\$4.25	\$5.10	\$6.38	\$8.50	\$14.88	\$23.80	\$45.05	\$65.88	\$70.13	\$79.90	\$79.90
\$90,000	\$4.50	\$4.50	\$5.40	\$6.75	\$9.00	\$15.75	\$25.20	\$47.70	\$69.75	\$74.25	\$84.60	\$84.60
\$95,000	\$4.75	\$4.75	\$5.70	\$7.13	\$9.50	\$16.63	\$26.60	\$50.35	\$73.63	\$78.38	\$89.30	\$89.30
\$100,000	\$5.00	\$5.00	\$6.00	\$7.50	\$10.00	\$17.50	\$28.00	\$53.00	\$77.50	\$82.50	\$94.00	\$94.00

CHILD(REN) VOLUNTARY TERM LIFE INSURANCE

Semi-monthly Premium Amount (Cost per Pay Period – 24/Year)

Benefit Amount	Cost For All Children
\$10,000	\$0.55

5962a NS 07/21 Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

Semi-monthly Premium Amount (Cost per Pay Period – 24/Year)

Benefit Amount	Premium Amount	Benefit Amount	Premium Amount	Benefit Amount	Premium Amount	Benefit Amount	Premium Amount
\$10,000	\$0.09	\$140,000	\$1.26	\$270,000	\$2.43	\$400,000	\$3.60
\$20,000	\$0.18	\$150,000	\$1.35	\$280,000	\$2.52	\$410,000	\$3.69
\$30,000	\$0.27	\$160,000	\$1.44	\$290,000	\$2.61	\$420,000	\$3.78
\$40,000	\$0.36	\$170,000	\$1.53	\$300,000	\$2.70	\$430,000	\$3.87
\$50,000	\$0.45	\$180,000	\$1.62	\$310,000	\$2.79	\$440,000	\$3.96
\$60,000	\$0.54	\$190,000	\$1.71	\$320,000	\$2.88	\$450,000	\$4.05
\$70,000	\$0.63	\$200,000	\$1.80	\$330,000	\$2.97	\$460,000	\$4.14
\$80,000	\$0.72	\$210,000	\$1.89	\$340,000	\$3.06	\$470,000	\$4.23
\$90,000	\$0.81	\$220,000	\$1.98	\$350,000	\$3.15	\$480,000	\$4.32
\$100,000	\$0.90	\$230,000	\$2.07	\$360,000	\$3.24	\$490,000	\$4.41
\$110,000	\$0.99	\$240,000	\$2.16	\$370,000	\$3.33	\$500,000	\$4.50
\$120,000	\$1.08	\$250,000	\$2.25	\$380,000	\$3.42		
\$130,000	\$1.17	\$260,000	\$2.34	\$390,000	\$3.51		

SPOUSE VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE							
Semi-monthly Premium Amount (Cost per Pay Period – 24/Year)							
Benefit Amount	Premium Amount	Benefit Amount	Premium Amount	Benefit Amount	Premium Amount	Benefit Amount	Premium Amount
\$5,000	\$0.06	\$30,000	\$0.38	\$55,000	\$0.69	\$80,000	\$1.00
\$10,000	\$0.13	\$35,000	\$0.44	\$60,000	\$0.75	\$85,000	\$1.06
\$15,000	\$0.19	\$40,000	\$0.50	\$65,000	\$0.81	\$90,000	\$1.13
\$20,000	\$0.25	\$45,000	\$0.56	\$70,000	\$0.88	\$95,000	\$1.19
\$25,000	\$0.31	\$50,000	\$0.63	\$75,000	\$0.94	\$100,000	\$1.25

CHILD(REN) VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE	
Semi-monthly Premium Amount (Cost per Pay Period – 24/Year)	
Benefit Amount	Cost For All Children
\$10,000	\$0.20

5962a NS 07/21 Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

The Buck's Got Your Back®

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including underwriting company Hartford Fire Insurance Company. Home Office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the underwriting company listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. © 2020 The Hartford.

This document explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this document and the policy, the terms of the policy apply. **Benefits are subject to state availability. Policy terms and conditions vary by state.** Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder.