



City of Carlsbad

Employee Voluntary Life Rate Grid

	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band
Benefit Amount	00-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$ 10,000.00	0.35	0.35	0.35	0.49	0.75	1.16	1.82	3.16	3.52	5.95
\$ 20,000.00	0.70	0.70	0.70	0.97	1.50	2.32	3.63	6.31	7.03	11.90
\$ 30,000.00	1.05	1.05	1.05	1.46	2.25	3.48	5.45	9.47	10.55	17.85
\$ 40,000.00	1.40	1.40	1.40	1.94	3.00	4.64	7.26	12.62	14.06	23.80
\$ 50,000.00	1.75	1.75	1.75	2.43	3.75	5.80	9.08	15.78	17.58	29.75
\$ 60,000.00	2.10	2.10	2.10	2.91	4.50	6.96	10.89	18.93	21.09	35.70
\$ 70,000.00	2.45	2.45	2.45	3.40	5.25	8.12	12.71	22.09	24.61	41.65
\$ 80,000.00	2.80	2.80	2.80	3.88	6.00	9.28	14.52	25.24	28.12	47.60
\$ 90,000.00	3.15	3.15	3.15	4.37	6.75	10.44	16.34	28.40	31.64	53.55
\$ 100,000.00	3.50	3.50	3.50	4.85	7.50	11.60	18.15	31.55	35.15	59.50
\$ 110,000.00	3.85	3.85	3.85	5.34	8.25	12.76	19.97	34.71	38.67	65.45
\$ 120,000.00	4.20	4.20	4.20	5.82	9.00	13.92	21.78	37.86	42.18	71.40
\$ 130,000.00	4.55	4.55	4.55	6.31	9.75	15.08	23.60	41.02	45.70	77.35
\$ 140,000.00	4.90	4.90	4.90	6.79	10.50	16.24	25.41	44.17	49.21	83.30
\$ 150,000.00	5.25	5.25	5.25	7.28	11.25	17.40	27.23	47.33	52.73	89.25
\$ 160,000.00	5.60	5.60	5.60	7.76	12.00	18.56	29.04	50.48	56.24	95.20
\$ 170,000.00	5.95	5.95	5.95	8.25	12.75	19.72	30.86	53.64	59.76	101.15
\$ 180,000.00	6.30	6.30	6.30	8.73	13.50	20.88	32.67	56.79	63.27	107.10
\$ 190,000.00	6.65	6.65	6.65	9.22	14.25	22.04	34.49	59.95	66.79	113.05
\$ 200,000.00	7.00	7.00	7.00	9.70	15.00	23.20	36.30	63.10	70.30	119.00

	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band
Benefit Amount	00-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$ 210,000.00	\$7.35	\$7.35	\$7.35	\$10.19	\$15.75	\$24.36	\$38.12	\$66.26	\$73.82	\$124.95
\$ 220,000.00	\$7.70	\$7.70	\$7.70	\$10.67	\$16.50	\$25.52	\$39.93	\$69.41	\$77.33	\$130.90
\$ 230,000.00	\$8.05	\$8.05	\$8.05	\$11.16	\$17.25	\$26.68	\$41.75	\$72.57	\$80.85	\$136.85
\$ 240,000.00	\$8.40	\$8.40	\$8.40	\$11.64	\$18.00	\$27.84	\$43.56	\$75.72	\$84.36	\$142.80
\$ 250,000.00	\$8.75	\$8.75	\$8.75	\$12.13	\$18.75	\$29.00	\$45.38	\$78.88	\$87.88	\$148.75
\$ 260,000.00	\$9.10	\$9.10	\$9.10	\$12.61	\$19.50	\$30.16	\$47.19	\$82.03	\$91.39	\$154.70
\$ 270,000.00	\$9.45	\$9.45	\$9.45	\$13.10	\$20.25	\$31.32	\$49.01	\$85.19	\$94.91	\$160.65
\$ 280,000.00	\$9.80	\$9.80	\$9.80	\$13.58	\$21.00	\$32.48	\$50.82	\$88.34	\$98.42	\$166.60
\$ 290,000.00	\$10.15	\$10.15	\$10.15	\$14.07	\$21.75	\$33.64	\$52.64	\$91.50	\$101.94	\$172.55
\$ 300,000.00	\$10.50	\$10.50	\$10.50	\$14.55	\$22.50	\$34.80	\$54.45	\$94.65	\$105.45	\$178.50
\$ 310,000.00	\$10.85	\$10.85	\$10.85	\$15.04	\$23.25	\$35.96	\$56.27	\$97.81	\$108.97	\$184.45
\$ 320,000.00	\$11.20	\$11.20	\$11.20	\$15.52	\$24.00	\$37.12	\$58.08	\$100.96	\$112.48	\$190.40
\$ 330,000.00	\$11.55	\$11.55	\$11.55	\$16.01	\$24.75	\$38.28	\$59.90	\$104.12	\$116.00	\$196.35
\$ 340,000.00	\$11.90	\$11.90	\$11.90	\$16.49	\$25.50	\$39.44	\$61.71	\$107.27	\$119.51	\$202.30
\$ 350,000.00	\$12.25	\$12.25	\$12.25	\$16.98	\$26.25	\$40.60	\$63.53	\$110.43	\$123.03	\$208.25
\$ 360,000.00	\$12.60	\$12.60	\$12.60	\$17.46	\$27.00	\$41.76	\$65.34	\$113.58	\$126.54	\$214.20
\$ 370,000.00	\$12.95	\$12.95	\$12.95	\$17.95	\$27.75	\$42.92	\$67.16	\$116.74	\$130.06	\$220.15
\$ 380,000.00	\$13.30	\$13.30	\$13.30	\$18.43	\$28.50	\$44.08	\$68.97	\$119.89	\$133.57	\$226.10
\$ 390,000.00	\$13.65	\$13.65	\$13.65	\$18.92	\$29.25	\$45.24	\$70.79	\$123.05	\$137.09	\$232.05
\$ 400,000.00	\$14.00	\$14.00	\$14.00	\$19.40	\$30.00	\$46.40	\$72.60	\$126.20	\$140.60	\$238.00

	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band
Benefit Amount	00-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$ 410,000.00	14.35	14.35	14.35	19.89	30.75	47.56	74.42	129.36	144.12	243.95
\$ 420,000.00	14.70	14.70	14.70	20.37	31.50	48.72	76.23	132.51	147.63	249.90
\$ 430,000.00	15.05	15.05	15.05	20.86	32.25	49.88	78.05	135.67	151.15	255.85
\$ 440,000.00	15.40	15.40	15.40	21.34	33.00	51.04	79.86	138.82	154.66	261.80
\$ 450,000.00	15.75	15.75	15.75	21.83	33.75	52.20	81.68	141.98	158.18	267.75
\$ 460,000.00	16.10	16.10	16.10	22.31	34.50	53.36	83.49	145.13	161.69	273.70
\$ 470,000.00	16.45	16.45	16.45	22.80	35.25	54.52	85.31	148.29	165.21	279.65
\$ 480,000.00	16.80	16.80	16.80	23.28	36.00	55.68	87.12	151.44	168.72	285.60
\$ 490,000.00	17.15	17.15	17.15	23.77	36.75	56.84	88.94	154.60	172.24	291.55
\$ 500,000.00	17.50	17.50	17.50	24.25	37.50	58.00	90.75	157.75	175.75	297.50

Voluntary Dependent Spouse Life

	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band
Benefit Amount	00-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64
\$ 5,000.00	0.18	0.18	0.18	0.24	0.38	0.58	0.91	1.58	1.76
\$ 10,000.00	0.35	0.35	0.35	0.49	0.75	1.16	1.82	3.16	3.52
\$ 15,000.00	0.53	0.53	0.53	0.73	1.13	1.74	2.72	4.73	5.27
\$ 20,000.00	0.70	0.70	0.70	0.97	1.50	2.32	3.63	6.31	7.03
\$ 25,000.00	0.88	0.88	0.88	1.21	1.88	2.90	4.54	7.89	8.79
\$ 30,000.00	1.05	1.05	1.05	1.46	2.25	3.48	5.45	9.47	10.55
\$ 35,000.00	1.23	1.23	1.23	1.70	2.63	4.06	6.35	11.04	12.30
\$ 40,000.00	1.40	1.40	1.40	1.94	3.00	4.64	7.26	12.62	14.06
\$ 45,000.00	1.58	1.58	1.58	2.18	3.38	5.22	8.17	14.20	15.82
\$ 50,000.00	1.75	1.75	1.75	2.43	3.75	5.80	9.08	15.78	17.58
\$ 55,000.00	1.93	1.93	1.93	2.67	4.13	6.38	9.98	17.35	19.33
\$ 60,000.00	2.10	2.10	2.10	2.91	4.50	6.96	10.89	18.93	21.09
\$ 65,000.00	2.28	2.28	2.28	3.15	4.88	7.54	11.80	20.51	22.85
\$ 70,000.00	2.45	2.45	2.45	3.40	5.25	8.12	12.71	22.09	24.61
\$ 75,000.00	2.63	2.63	2.63	3.64	5.63	8.70	13.61	23.66	26.36
\$ 80,000.00	2.80	2.80	2.80	3.88	6.00	9.28	14.52	25.24	28.12
\$ 85,000.00	2.98	2.98	2.98	4.12	6.38	9.86	15.43	26.82	29.88
\$ 90,000.00	3.15	3.15	3.15	4.37	6.75	10.44	16.34	28.40	31.64
\$ 95,000.00	3.33	3.33	3.33	4.61	7.13	11.02	17.24	29.97	33.39
\$ 100,000.00	3.50	3.50	3.50	4.85	7.50	11.60	18.15	31.55	35.15

	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band
Benefit Amount	00-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64
\$ 105,000.00	3.68	3.68	3.68	5.09	7.88	12.18	19.06	33.13	36.91
\$ 110,000.00	3.85	3.85	3.85	5.34	8.25	12.76	19.97	34.71	38.67
\$ 115,000.00	4.03	4.03	4.03	5.58	8.63	13.34	20.87	36.28	40.42
\$ 120,000.00	4.20	4.20	4.20	5.82	9.00	13.92	21.78	37.86	42.18
\$ 125,000.00	4.38	4.38	4.38	6.06	9.38	14.50	22.69	39.44	43.94
\$ 130,000.00	4.55	4.55	4.55	6.31	9.75	15.08	23.60	41.02	45.70
\$ 135,000.00	4.73	4.73	4.73	6.55	10.13	15.66	24.50	42.59	47.45
\$ 140,000.00	4.90	4.90	4.90	6.79	10.50	16.24	25.41	44.17	49.21
\$ 145,000.00	5.08	5.08	5.08	7.03	10.88	16.82	26.32	45.75	50.97
\$ 150,000.00	5.25	5.25	5.25	7.28	11.25	17.40	27.23	47.33	52.73
\$ 155,000.00	5.43	5.43	5.43	7.52	11.63	17.98	28.13	48.90	54.48
\$ 160,000.00	5.60	5.60	5.60	7.76	12.00	18.56	29.04	50.48	56.24
\$ 165,000.00	5.78	5.78	5.78	8.00	12.38	19.14	29.95	52.06	58.00
\$ 170,000.00	5.95	5.95	5.95	8.25	12.75	19.72	30.86	53.64	59.76
\$ 175,000.00	6.13	6.13	6.13	8.49	13.13	20.30	31.76	55.21	61.51
\$ 180,000.00	6.30	6.30	6.30	8.73	13.50	20.88	32.67	56.79	63.27
\$ 185,000.00	6.48	6.48	6.48	8.97	13.88	21.46	33.58	58.37	65.03
\$ 190,000.00	6.65	6.65	6.65	9.22	14.25	22.04	34.49	59.95	66.79
\$ 195,000.00	6.83	6.83	6.83	9.46	14.63	22.62	35.39	61.52	68.54
\$ 200,000.00	7.00	7.00	7.00	9.70	15.00	23.20	36.30	63.10	70.30

	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band
Benefit Amount	00-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64
\$ 205,000.00	7.18	7.18	7.18	9.94	15.38	23.78	37.21	64.68	72.06
\$ 210,000.00	7.35	7.35	7.35	10.19	15.75	24.36	38.12	66.26	73.82
\$ 215,000.00	7.53	7.53	7.53	10.43	16.13	24.94	39.02	67.83	75.57
\$ 220,000.00	7.70	7.70	7.70	10.67	16.50	25.52	39.93	69.41	77.33
\$ 225,000.00	7.88	7.88	7.88	10.91	16.88	26.10	40.84	70.99	79.09
\$ 230,000.00	8.05	8.05	8.05	11.16	17.25	26.68	41.75	72.57	80.85
\$ 235,000.00	8.23	8.23	8.23	11.40	17.63	27.26	42.65	74.14	82.60
\$ 240,000.00	8.40	8.40	8.40	11.64	18.00	27.84	43.56	75.72	84.36
\$ 245,000.00	8.58	8.58	8.58	11.88	18.38	28.42	44.47	77.30	86.12
\$ 250,000.00	8.75	8.75	8.75	12.13	18.75	29.00	45.38	78.88	87.88

	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band
Benefit Amount	00-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64
\$ 255,000.00	8.93	8.93	8.93	12.37	19.13	29.58	46.28	80.45	89.63
\$ 260,000.00	9.10	9.10	9.10	12.61	19.50	30.16	47.19	82.03	91.39
\$ 265,000.00	9.28	9.28	9.28	12.85	19.88	30.74	48.10	83.61	93.15
\$ 270,000.00	9.45	9.45	9.45	13.10	20.25	31.32	49.01	85.19	94.91
\$ 275,000.00	9.63	9.63	9.63	13.34	20.63	31.90	49.91	86.76	96.66
\$ 280,000.00	9.80	9.80	9.80	13.58	21.00	32.48	50.82	88.34	98.42
\$ 285,000.00	9.98	9.98	9.98	13.82	21.38	33.06	51.73	89.92	100.18
\$ 290,000.00	10.15	10.15	10.15	14.07	21.75	33.64	52.64	91.50	101.94
\$ 295,000.00	10.33	10.33	10.33	14.31	22.13	34.22	53.54	93.07	103.69
\$ 300,000.00	10.50	10.50	10.50	14.55	22.50	34.80	54.45	94.65	105.45
\$ 305,000.00	10.68	10.68	10.68	14.79	22.88	35.38	55.36	96.23	107.21
\$ 310,000.00	10.85	10.85	10.85	15.04	23.25	35.96	56.27	97.81	108.97
\$ 315,000.00	11.03	11.03	11.03	15.28	23.63	36.54	57.17	99.38	110.72
\$ 320,000.00	11.20	11.20	11.20	15.52	24.00	37.12	58.08	100.96	112.48
\$ 325,000.00	11.38	11.38	11.38	15.76	24.38	37.70	58.99	102.54	114.24
\$ 330,000.00	11.55	11.55	11.55	16.01	24.75	38.28	59.90	104.12	116.00
\$ 335,000.00	11.73	11.73	11.73	16.25	25.13	38.86	60.80	105.69	117.75
\$ 340,000.00	11.90	11.90	11.90	16.49	25.50	39.44	61.71	107.27	119.51
\$ 345,000.00	12.08	12.08	12.08	16.73	25.88	40.02	62.62	108.85	121.27
\$ 350,000.00	12.25	12.25	12.25	16.98	26.25	40.60	63.53	110.43	123.03

	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band
Benefit Amount	00-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64
\$ 355,000.00	12.43	12.43	12.43	17.22	26.63	41.18	64.43	112.00	124.78
\$ 360,000.00	12.60	12.60	12.60	17.46	27.00	41.76	65.34	113.58	126.54
\$ 365,000.00	12.78	12.78	12.78	17.70	27.38	42.34	66.25	115.16	128.30
\$ 370,000.00	12.95	12.95	12.95	17.95	27.75	42.92	67.16	116.74	130.06
\$ 375,000.00	13.13	13.13	13.13	18.19	28.13	43.50	68.06	118.31	131.81
\$ 380,000.00	13.30	13.30	13.30	18.43	28.50	44.08	68.97	119.89	133.57
\$ 385,000.00	13.48	13.48	13.48	18.67	28.88	44.66	69.88	121.47	135.33
\$ 390,000.00	13.65	13.65	13.65	18.92	29.25	45.24	70.79	123.05	137.09
\$ 395,000.00	13.83	13.83	13.83	19.16	29.63	45.82	71.69	124.62	138.84
\$ 400,000.00	14.00	14.00	14.00	19.40	30.00	46.40	72.60	126.20	140.60

	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band
Benefit Amount	00-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64
\$ 405,000.00	14.18	14.18	14.18	19.64	30.38	46.98	73.51	127.78	142.36
\$ 410,000.00	14.35	14.35	14.35	19.89	30.75	47.56	74.42	129.36	144.12
\$ 415,000.00	14.53	14.53	14.53	20.13	31.13	48.14	75.32	130.93	145.87
\$ 420,000.00	14.70	14.70	14.70	20.37	31.50	48.72	76.23	132.51	147.63
\$ 425,000.00	14.88	14.88	14.88	20.61	31.88	49.30	77.14	134.09	149.39
\$ 430,000.00	15.05	15.05	15.05	20.86	32.25	49.88	78.05	135.67	151.15
\$ 435,000.00	15.23	15.23	15.23	21.10	32.63	50.46	78.95	137.24	152.90
\$ 440,000.00	15.40	15.40	15.40	21.34	33.00	51.04	79.86	138.82	154.66
\$ 445,000.00	15.58	15.58	15.58	21.58	33.38	51.62	80.77	140.40	156.42
\$ 450,000.00	15.75	15.75	15.75	21.83	33.75	52.20	81.68	141.98	158.18

	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band	Age Band
Benefit Amount	00-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64
\$ 455,000.00	15.93	15.93	15.93	22.07	34.13	52.78	82.58	143.55	159.93
\$ 460,000.00	16.10	16.10	16.10	22.31	34.50	53.36	83.49	145.13	161.69
\$ 465,000.00	16.28	16.28	16.28	22.55	34.88	53.94	84.40	146.71	163.45
\$ 470,000.00	16.45	16.45	16.45	22.80	35.25	54.52	85.31	148.29	165.21
\$ 475,000.00	16.63	16.63	16.63	23.04	35.63	55.10	86.21	149.86	166.96
\$ 480,000.00	16.80	16.80	16.80	23.28	36.00	55.68	87.12	151.44	168.72
\$ 485,000.00	16.98	16.98	16.98	23.52	36.38	56.26	88.03	153.02	170.48
\$ 490,000.00	17.15	17.15	17.15	23.77	36.75	56.84	88.94	154.60	172.24
\$ 495,000.00	17.33	17.33	17.33	24.01	37.13	57.42	89.84	156.17	173.99
\$ 500,000.00	17.50	17.50	17.50	24.25	37.50	58.00	90.75	157.75	175.75

Voluntary Dependent Spouse benefits begin to reduce when your spouse reaches age 65.

	Reduced Benefit Amounts Ages 65-69	Premium for Reduced Benefit Amounts Ages 65-69	Reduced Benefit Amounts Ages 70+	Premium for Reduced Benefit Amounts Ages 70+
Benefit Amount				
\$ 5,000.00	3,250.00	1.93	3,250.00	8.34
\$ 10,000.00	6,500.00	3.87	6,500.00	16.67
\$ 15,000.00	9,750.00	5.80	9,750.00	25.01
\$ 20,000.00	13,000.00	7.74	13,000.00	33.35
\$ 25,000.00	16,250.00	9.67	16,250.00	41.68
\$ 30,000.00	19,500.00	11.60	19,500.00	50.02
\$ 35,000.00	22,750.00	13.54	22,750.00	58.35
\$ 40,000.00	26,000.00	15.47	26,000.00	66.69
\$ 45,000.00	29,250.00	17.40	29,250.00	75.03
\$ 50,000.00	32,500.00	19.34	32,500.00	83.36
\$ 55,000.00	35,750.00	21.27	35,750.00	91.70
\$ 60,000.00	39,000.00	23.21	39,000.00	100.04
\$ 65,000.00	42,250.00	25.14	42,250.00	108.37
\$ 70,000.00	45,500.00	27.07	45,500.00	116.71
\$ 75,000.00	48,750.00	29.01	48,750.00	125.04
\$ 80,000.00	52,000.00	30.94	52,000.00	133.38
\$ 85,000.00	55,250.00	32.87	55,250.00	141.72
\$ 90,000.00	58,500.00	34.81	58,500.00	150.05
\$ 95,000.00	61,750.00	36.74	61,750.00	158.39
\$ 100,000.00	65,000.00	38.68	65,000.00	166.73

	Reduced Benefit Amounts Ages 65-69	Premium for Reduced Benefit Amounts Ages 65-69	Reduced Benefit Amounts Ages 70+	Premium for Reduced Benefit Amounts Ages 70+
Benefit Amount				
\$ 105,000.00	68,250.00	40.61	68,250.00	175.06
\$ 110,000.00	71,500.00	42.54	71,500.00	183.40
\$ 115,000.00	74,750.00	44.48	74,750.00	191.73
\$ 120,000.00	78,000.00	46.41	78,000.00	200.07
\$ 125,000.00	81,250.00	48.34	81,250.00	208.41
\$ 130,000.00	84,500.00	50.28	84,500.00	216.74
\$ 135,000.00	87,750.00	52.21	87,750.00	225.08
\$ 140,000.00	91,000.00	54.15	91,000.00	233.42
\$ 145,000.00	94,250.00	56.08	94,250.00	241.75
\$ 150,000.00	97,500.00	58.01	97,500.00	250.09

	Reduced Benefit Amounts Ages 65-69	Premium for Reduced Benefit Amounts Ages 65-69	Reduced Benefit Amounts Ages 70+	Premium for Reduced Benefit Amounts Ages 70+
Benefit Amount				
\$ 155,000.00	100,750.00	59.95	100,750.00	258.42
\$ 160,000.00	104,000.00	61.88	104,000.00	266.76
\$ 165,000.00	107,250.00	63.81	107,250.00	275.10
\$ 170,000.00	110,500.00	65.75	110,500.00	283.43
\$ 175,000.00	113,750.00	67.68	113,750.00	291.77
\$ 180,000.00	117,000.00	69.62	117,000.00	300.11
\$ 185,000.00	120,250.00	71.55	120,250.00	308.44
\$ 190,000.00	123,500.00	73.48	123,500.00	316.78
\$ 195,000.00	126,750.00	75.42	126,750.00	325.11
\$ 200,000.00	130,000.00	77.35	130,000.00	333.45
\$ 205,000.00	133,250.00	79.28	133,250.00	341.79
\$ 210,000.00	136,500.00	81.22	136,500.00	350.12
\$ 215,000.00	139,750.00	83.15	139,750.00	358.46
\$ 220,000.00	143,000.00	85.09	143,000.00	366.80
\$ 225,000.00	146,250.00	87.02	146,250.00	375.13
\$ 230,000.00	149,500.00	88.95	149,500.00	383.47
\$ 235,000.00	152,750.00	90.89	152,750.00	391.80
\$ 240,000.00	156,000.00	92.82	156,000.00	400.14
\$ 245,000.00	159,250.00	94.75	159,250.00	408.48
\$ 250,000.00	162,500.00	96.69	162,500.00	416.81

	Reduced Benefit Amounts Ages 65-69	Premium for Reduced Benefit Amounts Ages 65-69	Reduced Benefit Amounts Ages 70+	Premium for Reduced Benefit Amounts Ages 70+
Benefit Amount				
\$ 255,000.00	165,750.00	98.62	165,750.00	425.15
\$ 260,000.00	169,000.00	100.56	169,000.00	433.49
\$ 265,000.00	172,250.00	102.49	172,250.00	441.82
\$ 270,000.00	175,500.00	104.42	175,500.00	450.16
\$ 275,000.00	178,750.00	106.36	178,750.00	458.49
\$ 280,000.00	182,000.00	108.29	182,000.00	466.83
\$ 285,000.00	185,250.00	110.22	185,250.00	475.17
\$ 290,000.00	188,500.00	112.16	188,500.00	483.50
\$ 295,000.00	191,750.00	114.09	191,750.00	491.84
\$ 300,000.00	195,000.00	116.03	195,000.00	500.18

	Reduced Benefit Amounts Ages 65-69	Premium for Reduced Benefit Amounts Ages 65-69	Reduced Benefit Amounts Ages 70+	Premium for Reduced Benefit Amounts Ages 70+
Benefit Amount				
\$ 305,000.00	198,250.00	117.96	198,250.00	508.51
\$ 310,000.00	201,500.00	119.89	201,500.00	516.85
\$ 315,000.00	204,750.00	121.83	204,750.00	525.18
\$ 320,000.00	208,000.00	123.76	208,000.00	533.52
\$ 325,000.00	211,250.00	125.69	211,250.00	541.86
\$ 330,000.00	214,500.00	127.63	214,500.00	550.19
\$ 335,000.00	217,750.00	129.56	217,750.00	558.53
\$ 340,000.00	221,000.00	131.50	221,000.00	566.87
\$ 345,000.00	224,250.00	133.43	224,250.00	575.20
\$ 350,000.00	227,500.00	135.36	227,500.00	583.54
\$ 355,000.00	230,750.00	137.30	230,750.00	591.87

	Reduced Benefit Amounts Ages 65-69	Premium for Reduced Benefit Amounts Ages 65-69	Reduced Benefit Amounts Ages 70+	Premium for Reduced Benefit Amounts Ages 70+
Benefit Amount				
\$ 360,000.00	234,000.00	139.23	234,000.00	600.21
\$ 365,000.00	237,250.00	141.16	237,250.00	608.55
\$ 370,000.00	240,500.00	143.10	240,500.00	616.88
\$ 375,000.00	243,750.00	145.03	243,750.00	625.22
\$ 380,000.00	247,000.00	146.97	247,000.00	633.56
\$ 385,000.00	250,250.00	148.90	250,250.00	641.89
\$ 390,000.00	253,500.00	150.83	253,500.00	650.23
\$ 395,000.00	256,750.00	152.77	256,750.00	658.56
\$ 400,000.00	260,000.00	154.70	260,000.00	666.90
\$ 405,000.00	263,250.00	156.63	263,250.00	675.24
\$ 410,000.00	266,500.00	158.57	266,500.00	683.57
\$ 415,000.00	269,750.00	160.50	269,750.00	691.91
\$ 420,000.00	273,000.00	162.44	273,000.00	700.25
\$ 425,000.00	276,250.00	164.37	276,250.00	708.58
\$ 430,000.00	279,500.00	166.30	279,500.00	716.92
\$ 435,000.00	282,750.00	168.24	282,750.00	725.25
\$ 440,000.00	286,000.00	170.17	286,000.00	733.59
\$ 445,000.00	289,250.00	172.10	289,250.00	741.93
\$ 450,000.00	292,500.00	174.04	292,500.00	750.26

	Reduced Benefit Amounts Ages 65-69	Premium for Reduced Benefit Amounts Ages 65-69	Reduced Benefit Amounts Ages 70+	Premium for Reduced Benefit Amounts Ages 70+
Benefit Amount				
\$ 455,000.00	295,750.00	175.97	295,750.00	758.60
\$ 460,000.00	299,000.00	177.91	299,000.00	766.94
\$ 465,000.00	302,250.00	179.84	302,250.00	775.27
\$ 470,000.00	305,500.00	181.77	305,500.00	783.61
\$ 475,000.00	308,750.00	183.71	308,750.00	791.94
\$ 480,000.00	312,000.00	185.64	312,000.00	800.28
\$ 485,000.00	315,250.00	187.57	315,250.00	808.62
\$ 490,000.00	318,500.00	189.51	318,500.00	816.95
\$ 495,000.00	321,750.00	191.44	321,750.00	825.29
\$ 500,000.00	325,000.00	193.38	325,000.00	833.63

Voluntary Child Benefit and Premium

Benefit Amount	Semi Monthly Premium
\$ 2,000.00	\$ 0.20
\$ 5,000.00	\$ 0.50
\$ 10,000.00	\$ 1.00

REMINDER: Please review your beneficiary(ies) to ensure they are up to date. It's good practice to review, and if necessary update, your beneficiary(ies) annually.

This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the contract, the contract will govern.

Group insurance products and services described herein are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. In New York, insurance products are issued by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group® companies. Product availability and/or features may vary by state. Limitations and exclusions apply. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.



©2022 Lincoln National Corporation
LCN-4232026-012522
GP-OPVL-FLI001_Z01