



**Prudential**

## Supplemental Life Insurance Rates / Information

Employee may voluntarily choose 1 up to 7 times annual earnings up to a maximum of \$500,000.

Employee Monthly Contributions per \$1,000 of Employees Supplemental Life & Spouse Coverage	
Age Bracket*	Monthly Cost
Under 25	\$0.05
25 - 29	\$0.06
30 - 34	\$0.08
35 - 39	\$0.09
40 - 44	\$0.13
45 - 49	\$0.20
50 - 54	\$0.33
55 - 59	\$0.54
60 - 64	\$0.72
65 - 69**	\$1.27
70 - 74**	\$2.06
75+	\$3.41

- \* Rates are adjusted every 5 years based on age
- \* Life Insurance volume reduced by 35% at age 65
- \* Life Insurance volume reduced by 50% at age 70

### Formula for calculation (Associate and Spouse):

$$\frac{\text{Life Benefit Amount}}{\$1,000} = \text{Rate} \times \$ \text{Monthly Cost}$$

### Spouse Coverage Option

- Open enrollment guarantee \$30,000, excess requires evidence of insurability.
- Purchase \$5,000 volume increments up to \$100,000 maximum
- Eligible for the lesser of the maximum of \$100,000 or 50% of the employee's supplemental coverage
- Monthly cost is the same as the age based rates that an employee pays under the optional life (above)

### Dependent Child Coverage Options

- **\$5,000** \$0.25 per month
- **\$10,000** \$0.50 per month
- Eligible dependents include children up to age 26.

### Formula for calculation (Child(ren)):

$$\frac{\text{Life Benefit Amount}}{\$1,000} = \text{Rate} \times \$0.05 \text{ Monthly Cost}$$