

**VOLUNTARY GROUP LIFE INSURANCE
SMOKER MONTHLY RATES
(BOCES) ASSOCIATION**

ATTAINED AGE	AMOUNTS OF INSURANCE														
	<u>\$10,000</u>	<u>\$20,000</u>	<u>\$30,000</u>	<u>\$40,000</u>	<u>\$50,000</u>	<u>\$60,000</u>	<u>\$70,000</u>	<u>\$80,000</u>	<u>\$90,000</u>	<u>\$100,000</u>	<u>\$110,000</u>	<u>\$120,000</u>	<u>\$130,000</u>	<u>\$140,000</u>	<u>\$150,000</u>
Less than 35	1.06	2.12	3.18	4.24	5.30	6.36	7.42	8.48	9.54	10.60	11.66	12.72	13.78	14.84	15.90
35 - 39	1.44	2.88	4.32	5.76	7.20	8.64	10.08	11.52	12.96	14.40	15.84	17.28	18.72	20.16	21.60
40 - 44	2.38	4.76	7.14	9.52	11.90	14.28	16.66	19.04	21.42	23.80	26.18	28.56	30.94	33.32	35.70
45 - 49	4.25	8.50	12.75	17.00	21.25	25.50	29.75	34.00	38.25	42.50	46.75	51.00	55.25	59.50	63.75
50 - 54	6.95	13.90	20.85	27.80	34.75	41.70	48.65	55.60	62.55	69.50	76.45	83.40	90.35	97.30	104.25
55 - 59	12.35	24.70	37.05	49.40	61.75	74.10	86.45	98.80	111.15	123.50	135.85	148.20	160.55	172.90	185.25
60 - 64	15.03	30.06	45.09	60.12	75.15	90.18	105.21	120.24	135.27	150.30	165.33	180.36	195.39	210.42	225.45
65 - 69	24.25	48.50	72.75	97.00	121.25	145.50	169.75	194.00	218.25	242.50	266.75	291.00	315.25	339.50	363.75
70 - 74	38.34	76.68	115.02	153.36	191.70	230.04	268.38	306.72	345.06	383.40	421.74	460.08	498.42	536.76	575.10
75 - 79*	71.03	142.06	213.09	284.12	355.15	426.18	497.21	568.24	639.27	710.30	781.33	852.36	923.39	994.42	1065.45
80 - 84*	95.36	190.72	286.08	381.44	476.80	572.16	667.52	762.88	858.24	953.60	1048.96	1144.32	1239.68	1335.04	1430.40
85 - 99*	152.06	304.12	456.18	608.24	760.30	912.36	1064.42	1216.48	1368.54	1520.60	1672.66	1824.72	1976.78	2128.84	2280.90

ATTAINED AGE	AMOUNTS OF INSURANCE														
	<u>\$160,000</u>	<u>\$170,000</u>	<u>\$180,000</u>	<u>\$190,000</u>	<u>\$200,000</u>	<u>\$210,000</u>	<u>\$220,000</u>	<u>\$230,000</u>	<u>\$240,000</u>	<u>\$250,000</u>	<u>\$260,000</u>	<u>\$270,000</u>	<u>\$280,000</u>	<u>\$290,000</u>	<u>\$300,000</u>
Less than 35	16.96	18.02	19.08	20.14	21.20	22.26	23.32	24.38	25.44	26.50	27.56	28.62	29.68	30.74	31.80
35 - 39	23.04	24.48	25.92	27.36	28.80	30.24	31.68	33.12	34.56	36.00	37.44	38.88	40.32	41.76	43.20
40 - 44	38.08	40.46	42.84	45.22	47.60	49.98	52.36	54.74	57.12	59.50	61.88	64.26	66.64	69.02	71.40
45 - 49	68.00	72.25	76.50	80.75	85.00	89.25	93.50	97.75	102.00	106.25	110.50	114.75	119.00	123.25	127.50
50 - 54	111.20	118.15	125.10	132.05	139.00	145.95	152.90	159.85	166.80	173.75	180.70	187.65	194.60	201.55	208.50
55 - 59	197.60	209.95	222.30	234.65	247.00	259.35	271.70	284.05	296.40	308.75	321.10	333.45	345.80	358.15	370.50
60 - 64	240.48	255.51	270.54	285.57	300.60	315.63	330.66	345.69	360.72	375.75	390.78	405.81	420.84	435.87	450.90
65 - 69	388.00	412.25	436.50	460.75	485.00	509.25	533.50	557.75	582.00	606.25	630.50	654.75	679.00	703.25	727.50
70 - 74	613.44	651.78	690.12	728.46	766.80	805.14	843.48	881.82	920.16	958.50	996.84	1035.18	1073.52	1111.86	1150.20
75 - 79*	1136.48	1207.51	1278.54	1349.57	1420.60	1491.63	1562.66	1633.69	1704.72	1775.75	1846.78	1917.81	1988.84	2059.87	2130.90
80 - 84*	1525.76	1621.12	1716.48	1811.84	1907.20	2002.56	2097.92	2193.28	2288.64	2384.00	2479.36	2574.72	2670.08	2765.44	2860.80
85 - 99*	2432.96	2585.02	2737.08	2889.14	3041.20	3193.26	3345.32	3497.38	3649.44	3801.50	3953.56	4105.62	4257.68	4409.74	4561.80

03/27/06

\$1.50 flat rate covers all children

* Spouse coverage reduces to \$10,000 at age 70

**VOLUNTARY GROUP LIFE INSURANCE
NON-SMOKER MONTHLY RATES
(BOCES) ASSOCIATION**

ATTAINED AGE	AMOUNTS OF INSURANCE														
	<u>\$10,000</u>	<u>\$20,000</u>	<u>\$30,000</u>	<u>\$40,000</u>	<u>\$50,000</u>	<u>\$60,000</u>	<u>\$70,000</u>	<u>\$80,000</u>	<u>\$90,000</u>	<u>\$100,000</u>	<u>\$110,000</u>	<u>\$120,000</u>	<u>\$130,000</u>	<u>\$140,000</u>	<u>\$150,000</u>
Less than 35	0.68	1.36	2.04	2.72	3.40	4.08	4.76	5.44	6.12	6.80	7.48	8.16	8.84	9.52	10.20
35 - 39	0.88	1.76	2.64	3.52	4.40	5.28	6.16	7.04	7.92	8.80	9.68	10.56	11.44	12.32	13.20
40 - 44	1.31	2.62	3.93	5.24	6.55	7.86	9.17	10.48	11.79	13.10	14.41	15.72	17.03	18.34	19.65
45 - 49	2.25	4.50	6.75	9.00	11.25	13.50	15.75	18.00	20.25	22.50	24.75	27.00	29.25	31.50	33.75
50 - 54	3.58	7.16	10.74	14.32	17.90	21.48	25.06	28.64	32.22	35.80	39.38	42.96	46.54	50.12	53.70
55 - 59	6.44	12.88	19.32	25.76	32.20	38.64	45.08	51.52	57.96	64.40	70.84	77.28	83.72	90.16	96.60
60 - 64	8.38	16.76	25.14	33.52	41.90	50.28	58.66	67.04	75.42	83.80	92.18	100.56	108.94	117.32	125.70
65 - 69	14.60	29.20	43.80	58.40	73.00	87.60	102.20	116.80	131.40	146.00	160.60	175.20	189.80	204.40	219.00
70 - 74	25.36	50.72	76.08	101.44	126.80	152.16	177.52	202.88	228.24	253.60	278.96	304.32	329.68	355.04	380.40
75 - 79*	51.86	103.72	155.58	207.44	259.30	311.16	363.02	414.88	466.74	518.60	570.46	622.32	674.18	726.04	777.90
80 - 84*	76.36	152.72	229.08	305.44	381.80	458.16	534.52	610.88	687.24	763.60	839.96	916.32	992.68	1069.04	1145.40
85 - 99*	137.05	274.10	411.15	548.20	685.25	822.30	959.35	1096.40	1233.45	1370.50	1507.55	1644.60	1781.65	1918.70	2055.75

ATTAINED AGE	AMOUNTS OF INSURANCE														
	<u>\$160,000</u>	<u>\$170,000</u>	<u>\$180,000</u>	<u>\$190,000</u>	<u>\$200,000</u>	<u>\$210,000</u>	<u>\$220,000</u>	<u>\$230,000</u>	<u>\$240,000</u>	<u>\$250,000</u>	<u>\$260,000</u>	<u>\$270,000</u>	<u>\$280,000</u>	<u>\$290,000</u>	<u>\$300,000</u>
Less than 35	10.88	11.56	12.24	12.92	13.60	14.28	14.96	15.64	16.32	17.00	17.68	18.36	19.04	19.72	20.40
35 - 39	14.08	14.96	15.84	16.72	17.60	18.48	19.36	20.24	21.12	22.00	22.88	23.76	24.64	25.52	26.40
40 - 44	20.96	22.27	23.58	24.89	26.20	27.51	28.82	30.13	31.44	32.75	34.06	35.37	36.68	37.99	39.30
45 - 49	36.00	38.25	40.50	42.75	45.00	47.25	49.50	51.75	54.00	56.25	58.50	60.75	63.00	65.25	67.50
50 - 54	57.28	60.86	64.44	68.02	71.60	75.18	78.76	82.34	85.92	89.50	93.08	96.66	100.24	103.82	107.40
55 - 59	103.04	109.48	115.92	122.36	128.80	135.24	141.68	148.12	154.56	161.00	167.44	173.88	180.32	186.76	193.20
60 - 64	134.08	142.46	150.84	159.22	167.60	175.98	184.36	192.74	201.12	209.50	217.88	226.26	234.64	243.02	251.40
65 - 69	233.60	248.20	262.80	277.40	292.00	306.60	321.20	335.80	350.40	365.00	379.60	394.20	408.80	423.40	438.00
70 - 74	405.76	431.12	456.48	481.84	507.20	532.56	557.92	583.28	608.64	634.00	659.36	684.72	710.08	735.44	760.80
75 - 79*	829.76	881.62	933.48	985.34	1037.20	1089.06	1140.92	1192.78	1244.64	1296.50	1348.36	1400.22	1452.08	1503.94	1555.80
80 - 84*	1221.76	1298.12	1374.48	1450.84	1527.20	1603.56	1679.92	1756.28	1832.64	1909.00	1985.36	2061.72	2138.08	2214.44	2290.80
85 - 99*	2192.80	2329.85	2466.90	2603.95	2741.00	2878.05	3015.10	3152.15	3289.20	3426.25	3563.30	3700.35	3837.40	3974.45	4111.50

03/27/06

\$1.50 flat rate covers all children

* Spouse coverage reduces to \$10,000 at age 70