

CSEA SECURITY PREMIER TERM LIFE PREMIUMS

Member Rates: Bi Weekly Premiums

Members can apply for up to \$250,000

Age Group	Under 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
\$10,000	0.46	0.76	1.08	1.50	2.22	3.60	6.20	7.62	11.98	17.44	21.08	23.48
\$15,000	0.69	1.14	1.62	2.25	3.33	5.40	9.30	11.43	17.97	26.16	31.62	35.22
\$25,000	1.15	1.90	2.70	3.75	5.55	9.00	15.50	19.05	29.95	43.60	52.70	58.70
\$35,000	1.61	2.66	3.78	5.25	7.77	12.60	21.70	26.67	41.93			
\$50,000	2.30	3.80	5.40	7.50	11.10	18.00	31.00	38.10	59.90			
\$75,000	3.45	5.70	8.10	11.25	16.65	27.00	46.50	57.15	89.85			
\$100,000	4.60	7.60	10.80	15.00	22.20	36.00	62.00	76.20	119.80			
\$125,000	5.75	9.50	13.50	18.75	27.75	45.00	77.50	95.25	149.75			
\$150,000	6.90	11.40	16.20	22.50	33.30	54.00	93.00	114.30	179.70			
\$175,000	7.25	11.97	17.01	23.63	34.96	56.70	97.65	120.02	188.69			
\$200,000	8.28	13.68	19.44	27.00	39.96	64.80	111.60	137.16	215.64			
\$225,000	9.32	15.39	21.87	30.38	44.96	72.90	125.55	154.31	242.60			
\$250,000	10.35	17.10	24.30	33.75	49.95	81.00	139.50	171.45	269.55			

There is a 10% discount (already calculated) for members coverage of \$175,000 and up!
No discount for Spouse coverage

Spouse Rates: Bi Weekly Premiums *

Spouses can apply for up to \$150,000 but cannot exceed member's coverage.

<i>* Use member's age to calculate spouse's premium</i>										
Age Group	Under 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	
\$10,000	0.60	0.84	1.14	1.50	2.22	3.60	6.20	7.76	12.14	
\$15,000	0.90	1.26	1.71	2.25	3.33	5.40	9.30	11.64	18.21	
\$25,000	1.50	2.10	2.85	3.75	5.55	9.00	15.50	19.40	30.35	
\$35,000	2.10	2.94	3.99	5.25	7.77	12.60	21.70	27.16	42.49	
\$50,000	3.00	4.20	5.70	7.50	11.10	18.00	31.00	38.80	60.70	
\$75,000	4.50	6.30	8.55	11.25	16.65	27.00	46.50	58.20	91.05	
\$100,000	6.00	8.40	11.40	15.00	22.20	36.00	62.00	77.60	121.40	
\$125,000	7.50	10.50	14.25	18.75	27.75	45.00	77.50	97.00	151.75	
\$150,000	9.00	12.60	17.10	22.50	33.30	54.00	93.00	116.40	182.10	

Dependent Children Rates: Bi Weekly Premiums

	\$5,000	\$0.36			\$10,000	\$0.72			
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Member and spouse premiums are adjusted when the member reaches a new five-year age bracket, with the adjustment made on November 1 based on the member's age on April 30 of the following year.