

**Voluntary Term Life
Monthly Cost per Member**



Freelancers Union

Non-Smoker Spouse Monthly Cost

Spouse is eligible for 50% of the amount that you select for yourself to a maximum of \$250,000.

Male Monthly Cost							
Coverage	\$25,000	\$50,000	\$100,000	\$125,000	\$150,000	\$200,000	\$250,000
Under 30	\$3.75	\$5.00	\$7.50	\$8.75	\$10.00	\$12.50	\$15.00
30 - 34	\$4.25	\$6.00	\$9.50	\$11.25	\$13.00	\$16.50	\$20.00
35 - 39	\$4.50	\$6.50	\$10.50	\$12.50	\$14.50	\$18.50	\$22.50
40 - 44	\$6.00	\$9.50	\$16.50	\$20.00	\$23.50	\$30.50	\$37.50
45 - 49	\$8.00	\$13.50	\$24.50	\$30.00	\$35.50	\$46.50	\$57.50
50 - 54	\$13.50	\$24.50	\$46.50	\$57.50	\$68.50	\$90.50	\$112.50
55 - 59	\$21.75	\$41.00	\$79.50	\$98.75	\$118.00	\$156.50	\$195.00
60 - 64	\$34.00	\$65.50	\$128.50	\$160.00	\$191.50	\$254.50	\$317.50

Female Monthly Cost							
Coverage	\$25,000	\$50,000	\$100,000	\$125,000	\$150,000	\$200,000	\$250,000
Under 30	\$3.25	\$4.00	\$5.50	\$6.25	\$7.00	\$8.50	\$10.00
30 - 34	\$3.75	\$5.00	\$7.50	\$8.75	\$10.00	\$12.50	\$15.00
35 - 39	\$4.00	\$5.50	\$8.50	\$10.00	\$11.50	\$14.50	\$17.50
40 - 44	\$4.75	\$7.00	\$11.50	\$13.75	\$16.00	\$20.50	\$25.00
45 - 49	\$6.75	\$11.00	\$19.50	\$23.75	\$28.00	\$36.50	\$45.00
50 - 54	\$8.50	\$14.50	\$26.50	\$32.50	\$38.50	\$50.50	\$62.50
55 - 59	\$14.00	\$25.50	\$48.50	\$60.00	\$71.50	\$94.50	\$117.50
60 - 64	\$20.50	\$38.50	\$74.50	\$92.50	\$110.50	\$146.50	\$182.50

Child(ren) Monthly Cost

You may insure your child(ren) for 10% of the amount you select for yourself, to a maximum of \$4,000.

Child(ren) Monthly Cost		
Coverage	\$2,500	\$4,000
	\$1.43	\$1.68