

**NORTHERN EMPLOYEE BENEFITS SERVICES**  
**OPTIONAL LIFE INSURANCE, 100% EMPLOYEE-PAID PREMIUMS**  
(PER \$10,000 UNITS)

**Optional Life Insurance Rates**

Termination of coverage when employee turns 70.  
Health evidence required.  
Coverage is not effective until approved by the Co-operators.

Age Band:	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker
<b>under 30</b>	0.660	0.400	0.540	0.340
<b>30-34</b>	0.940	0.470	0.810	0.410
<b>35-39</b>	0.940	0.470	0.810	0.410
<b>40-44</b>	2.090	0.940	1.420	0.610
<b>45-49</b>	3.860	1.710	2.640	1.140
<b>50-54</b>	6.140	3.100	4.040	1.950
<b>55-59</b>	9.260	4.430	5.670	2.800
<b>60-64</b>	12.540	6.860	7.900	4.850
<b>65-69</b>	21.600	11.840	13.600	8.400

**SAMPLE CALCULATIONS:**

**JANE DOE**      AGE - 25      FEMALE      NON-SMOKER

REQUESTING ADDITIONAL \$100,000 OF LIFE INSURANCE  
COST: (0.34 PER UNIT OF \$10,000 LIFE INSURANCE) X (10 UNITS) = \$3.40 PER MONTH  
\*NOTE THIS COST IS ABOVE THE BASIC LIFE INSURANCE PREMIUM AMOUNT

**JOHN DOE**      AGE - 47      MALE      SMOKER

REQUESTING ADDITIONAL \$150,000 OF LIFE INSURANCE  
COST: (3.86 PER UNIT OF \$10,000 LIFE INSURANCE) X (15 UNITS) = \$57.90 PER MONTH  
\*NOTE THIS COST IS ABOVE THE BASIC LIFE INSURANCE PREMIUM AMOUNT