



Optional Life Insurance Monthly Rates For UBC Faculty and Staff
(effective January 1, 2022)

Unit of Coverage	To Age 34		Age 35 - 39		Age 40 - 44		Age 45 -49		Age 50 - 54		Age 55 - 59		Age 60 - 64		Age 65 - 69		Age 70 -74		Age 75 - 79		Age 80 -84	
	N/S	SMKR	N/S	SMKR	N/S	SMKR	N/S	SMKR	N/S	SMKR	N/S	SMKR	N/S	SMKR	N/S	SMKR	N/S	SMKR	N/S	SMKR	N/S	SMKR
\$ 25,000.00	0.30	0.66	0.46	0.70	0.50	1.00	0.90	1.76	1.70	3.40	2.90	5.76	4.76	9.36	8.26	16.50	13.50	27.00	20.96	42.00	32.80	65.66
\$ 50,000.00	0.60	1.30	0.90	1.40	1.00	2.00	1.80	3.50	3.40	6.80	5.80	11.50	9.50	18.70	16.50	33.00	27.00	54.00	41.90	84.00	65.60	131.30
\$ 75,000.00	0.90	1.96	1.36	2.10	1.50	3.00	2.70	5.26	5.10	10.20	8.70	17.26	14.26	28.06	24.76	49.50	40.50	81.00	62.86	126.00	98.40	196.96
\$ 100,000.00	1.20	2.60	1.80	2.80	2.00	4.00	3.60	7.00	6.80	13.60	11.60	23.00	19.00	37.40	33.00	66.00	54.00	108.00	83.80	168.00	131.20	262.60
\$ 125,000.00	1.50	3.26	2.26	3.50	2.50	5.00	4.50	8.76	8.50	17.00	14.50	28.76	23.76	46.76	41.26	82.50	67.50	135.00	104.76	210.00	164.00	328.26
\$ 150,000.00	1.80	3.90	2.70	4.20	3.00	6.00	5.40	10.50	10.20	20.40	17.40	34.50	28.50	56.10	49.50	99.00	81.00	162.00	125.70	252.00	196.80	393.90
\$ 175,000.00	2.10	4.56	3.16	4.90	3.50	7.00	6.30	12.26	11.90	23.80	20.30	40.26	33.26	65.46	57.76	115.50	94.50	189.00	146.66	294.00	229.60	459.56
\$ 200,000.00	2.40	5.20	3.60	5.60	4.00	8.00	7.20	14.00	13.60	27.20	23.20	46.00	38.00	74.80	66.00	132.00	108.00	216.00	167.60	336.00	262.40	525.20
\$ 225,000.00	2.70	5.86	4.06	6.30	4.50	9.00	8.10	15.76	15.30	30.60	26.10	51.76	42.76	84.16	74.26	148.50	121.50	243.00	188.56	378.00	295.20	590.86
\$ 250,000.00	3.00	6.50	4.50	7.00	5.00	10.00	9.00	17.50	17.00	34.00	29.00	57.50	47.50	93.50	82.50	165.00	135.00	270.00	209.50	420.00	328.00	656.50
\$ 275,000.00	3.30	7.16	4.96	7.70	5.50	11.00	9.90	19.26	18.70	37.40	31.90	63.26	52.26	102.86	90.76	181.50	148.50	297.00	230.46	462.00	360.80	722.16
\$ 300,000.00	3.60	7.80	5.40	8.40	6.00	12.00	10.80	21.00	20.40	40.80	34.80	69.00	57.00	112.20	99.00	198.00	162.00	324.00	251.40	504.00	393.60	787.80
\$ 325,000.00	3.90	8.46	5.86	9.10	6.50	13.00	11.70	22.76	22.10	44.20	37.70	74.76	61.76	121.56	107.26	214.50	175.50	351.00	272.36	546.00	426.40	853.46
\$ 350,000.00	4.20	9.10	6.30	9.80	7.00	14.00	12.60	24.50	23.80	47.60	40.60	80.50	66.50	130.90	115.50	231.00	189.00	378.00	293.30	588.00	459.20	919.10
\$ 375,000.00	4.50	9.76	6.76	10.50	7.50	15.00	13.50	26.26	25.50	51.00	43.50	86.26	71.26	140.26	123.76	247.50	202.50	405.00	314.26	630.00	492.00	984.76
\$ 400,000.00	4.80	10.40	7.20	11.20	8.00	16.00	14.40	28.00	27.20	54.40	46.40	92.00	76.00	149.60	132.00	264.00	216.00	432.00	335.20	672.00	524.80	1050.40
\$ 425,000.00	5.10	11.06	7.66	11.90	8.50	17.00	15.30	29.76	28.90	57.80	49.30	97.76	80.76	158.96	140.26	280.50	229.50	459.00	356.16	714.00	557.60	1116.06
\$ 450,000.00	5.40	11.70	8.10	12.60	9.00	18.00	16.20	31.50	30.60	61.20	52.20	103.50	85.50	168.30	148.50	297.00	243.00	486.00	377.10	756.00	590.40	1181.70
\$ 475,000.00	5.70	12.36	8.56	13.30	9.50	19.00	17.10	33.26	32.30	64.60	55.10	109.26	90.26	177.66	156.76	313.50	256.50	513.00	398.06	798.00	623.20	1247.36
\$ 500,000.00	6.00	13.00	9.00	14.00	10.00	20.00	18.00	35.00	34.00	68.00	58.00	115.00	95.00	187.00	165.00	330.00	270.00	540.00	419.00	840.00	656.00	1313.00
\$ 525,000.00	6.30	13.66	9.46	14.70	10.50	21.00	18.90	36.76	35.70	71.40	60.90	120.76	99.76	196.36	173.26	346.50	283.50	567.00	439.96	882.00	688.80	1378.66
\$ 550,000.00	6.60	14.30	9.90	15.40	11.00	22.00	19.80	38.50	37.40	74.80	63.80	126.50	104.50	205.70	181.50	363.00	297.00	594.00	460.90	924.00	721.60	1444.30
\$ 575,000.00	6.90	14.96	10.36	16.10	11.50	23.00	20.70	40.26	39.10	78.20	66.70	132.26	109.26	215.06	189.76	379.50	310.50	621.00	481.86	966.00	754.40	1509.96
\$ 600,000.00	7.20	15.60	10.80	16.80	12.00	24.00	21.60	42.00	40.80	81.60	69.60	138.00	114.00	224.40	198.00	396.00	324.00	648.00	502.80	1008.00	787.20	1575.60
\$ 625,000.00	7.50	16.26	11.26	17.50	12.50	25.00	22.50	43.76	42.50	85.00	72.50	143.76	118.76	233.76	206.26	412.50	337.50	675.00	523.76	1050.00	820.00	1641.26
\$ 650,000.00	7.80	16.90	11.70	18.20	13.00	26.00	23.40	45.50	44.20	88.40	75.40	149.50	123.50	243.10	214.50	429.00	351.00	702.00	544.70	1092.00	852.80	1706.90
\$ 675,000.00	8.10	17.56	12.16	18.90	13.50	27.00	24.30	47.26	45.90	91.80	78.30	155.26	128.26	252.46	222.76	445.50	364.50	729.00	565.66	1134.00	885.60	1772.56
\$ 700,000.00	8.40	18.20	12.60	19.60	14.00	28.00	25.20	49.00	47.60	95.20	81.20	161.00	133.00	261.80	231.00	462.00	378.00	756.00	586.60	1176.00	918.40	1838.20
\$ 725,000.00	8.70	18.86	13.06	20.30	14.50	29.00	26.10	50.76	49.30	98.60	84.10	166.76	137.76	271.16	239.26	478.50	391.50	783.00	607.56	1218.00	951.20	1903.86
\$ 750,000.00	9.00	19.50	13.50	21.00	15.00	30.00	27.00	52.50	51.00	102.00	87.00	172.50	142.50	280.50	247.50	495.00	405.00	810.00	628.50	1260.00	984.00	1969.50