



Optional Life Insurance Monthly Rates For UBC Faculty and Staff
(effective January 1, 2020)

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	0.33	0.70	0.48	0.78	0.58	1.13	1.00	1.98	1.90	3.78	3.20	6.40	5.30	10.40	9.15	18.35	15.00	30.03	23.25	46.68	36.45	72.93
\$ 50,000.00	0.65	1.40	0.95	1.55	1.15	2.25	2.00	3.95	3.80	7.55	6.40	12.80	10.60	20.80	18.30	36.70	30.00	60.05	46.50	93.35	72.90	145.85
\$ 75,000.00	0.98	2.10	1.43	2.33	1.73	3.38	3.00	5.93	5.70	11.33	9.60	19.20	15.90	31.20	27.45	55.05	45.00	90.08	69.75	140.03	109.35	218.78
\$ 100,000.00	1.30	2.80	1.90	3.10	2.30	4.50	4.00	7.90	7.60	15.10	12.80	25.60	21.20	41.60	36.60	73.40	60.00	120.10	93.00	186.70	145.80	291.70
\$ 125,000.00	1.63	3.50	2.38	3.88	2.88	5.63	5.00	9.88	9.50	18.88	16.00	32.00	26.50	52.00	45.75	91.75	75.00	150.13	116.25	233.38	182.25	364.63
\$ 150,000.00	1.95	4.20	2.85	4.65	3.45	6.75	6.00	11.85	11.40	22.65	19.20	38.40	31.80	62.40	54.90	110.10	90.00	180.15	139.50	280.05	218.70	437.55
\$ 175,000.00	2.28	4.90	3.33	5.43	4.03	7.88	7.00	13.83	13.30	26.43	22.40	44.80	37.10	72.80	64.05	128.45	105.00	210.18	162.75	326.73	255.15	510.48
\$ 200,000.00	2.60	5.60	3.80	6.20	4.60	9.00	8.00	15.80	15.20	30.20	25.60	51.20	42.40	83.20	73.20	146.80	120.00	240.20	186.00	373.40	291.60	583.40
\$ 225,000.00	2.93	6.30	4.28	6.98	5.18	10.13	9.00	17.78	17.10	33.98	28.80	57.60	47.70	93.60	82.35	165.15	135.00	270.23	209.25	420.08	328.05	656.33
\$ 250,000.00	3.25	7.00	4.75	7.75	5.75	11.25	10.00	19.75	19.00	37.75	32.00	64.00	53.00	104.00	91.50	183.50	150.00	300.25	232.50	466.75	364.50	729.25
\$ 275,000.00	3.58	7.70	5.23	8.53	6.33	12.38	11.00	21.73	20.90	41.53	35.20	70.40	58.30	114.40	100.65	201.85	165.00	330.28	255.75	513.43	400.95	802.18
\$ 300,000.00	3.90	8.40	5.70	9.30	6.90	13.50	12.00	23.70	22.80	45.30	38.40	76.80	63.60	124.80	109.80	220.20	180.00	360.30	279.00	560.10	437.40	875.10
\$ 325,000.00	4.23	9.10	6.18	10.08	7.48	14.63	13.00	25.68	24.70	49.08	41.60	83.20	68.90	135.20	118.95	238.55	195.00	390.33	302.25	606.78	473.85	948.03
\$ 350,000.00	4.55	9.80	6.65	10.85	8.05	15.75	14.00	27.65	26.60	52.85	44.80	89.60	74.20	145.60	128.10	256.90	210.00	420.35	325.50	653.45	510.30	1020.95
\$ 375,000.00	4.88	10.50	7.13	11.63	8.63	16.88	15.00	29.63	28.50	56.63	48.00	96.00	79.50	156.00	137.25	275.25	225.00	450.38	348.75	700.13	546.75	1093.88
\$ 400,000.00	5.20	11.20	7.60	12.40	9.20	18.00	16.00	31.60	30.40	60.40	51.20	102.40	84.80	166.40	146.40	293.60	240.00	480.40	372.00	746.80	583.20	1166.80
\$ 425,000.00	5.53	11.90	8.08	13.18	9.78	19.13	17.00	33.58	32.30	64.18	54.40	108.80	90.10	176.80	155.55	311.95	255.00	510.43	395.25	793.48	619.65	1239.73
\$ 450,000.00	5.85	12.60	8.55	13.95	10.35	20.25	18.00	35.55	34.20	67.95	57.60	115.20	95.40	187.20	164.70	330.30	270.00	540.45	418.50	840.15	656.10	1312.65
\$ 475,000.00	6.18	13.30	9.03	14.73	10.93	21.38	19.00	37.53	36.10	71.73	60.80	121.60	100.70	197.60	173.85	348.65	285.00	570.48	441.75	886.83	692.55	1385.58
\$ 500,000.00	6.50	14.00	9.50	15.50	11.50	22.50	20.00	39.50	38.00	75.50	64.00	128.00	106.00	208.00	183.00	367.00	300.00	600.50	465.00	933.50	729.00	1458.50
\$ 525,000.00	6.83	14.70	9.98	16.28	12.08	23.63	21.00	41.48	39.90	79.28	67.20	134.40	111.30	218.40	192.15	385.35	315.00	630.53	488.25	980.18	765.45	1531.43
\$ 550,000.00	7.15	15.40	10.45	17.05	12.65	24.75	22.00	43.45	41.80	83.05	70.40	140.80	116.60	228.80	201.30	403.70	330.00	660.55	511.50	1026.85	801.90	1604.35
\$ 575,000.00	7.48	16.10	10.93	17.83	13.23	25.88	23.00	45.43	43.70	86.83	73.60	147.20	121.90	239.20	210.45	422.05	345.00	690.58	534.75	1073.53	838.35	1677.28
\$ 600,000.00	7.80	16.80	11.40	18.60	13.80	27.00	24.00	47.40	45.60	90.60	76.80	153.60	127.20	249.60	219.60	440.40	360.00	720.60	558.00	1120.20	874.80	1750.20
\$ 625,000.00	8.13	17.50	11.88	19.38	14.38	28.13	25.00	49.38	47.50	94.38	80.00	160.00	132.50	260.00	228.75	458.75	375.00	750.63	581.25	1166.88	911.25	1823.13
\$ 650,000.00	8.45	18.20	12.35	20.15	14.95	29.25	26.00	51.35	49.40	98.15	83.20	166.40	137.80	270.40	237.90	477.10	390.00	780.65	604.50	1213.55	947.70	1896.05
\$ 675,000.00	8.78	18.90	12.83	20.93	15.53	30.38	27.00	53.33	51.30	101.93	86.40	172.80	143.10	280.80	247.05	495.45	405.00	810.68	627.75	1260.23	984.15	1968.98
\$ 700,000.00	9.10	19.60	13.30	21.70	16.10	31.50	28.00	55.30	53.20	105.70	89.60	179.20	148.40	291.20	256.20	513.80	420.00	840.70	651.00	1306.90	1020.60	2041.90
\$ 725,000.00	9.43	20.30	13.78	22.48	16.68	32.63	29.00	57.28	55.10	109.48	92.80	185.60	153.70	301.60	265.35	532.15	435.00	870.73	674.25	1353.58	1057.05	2114.83
\$ 750,000.00	9.75	21.00	14.25	23.25	17.25	33.75	30.00	59.25	57.00	113.25	96.00	192.00	159.00	312.00	274.50	550.50	450.00	900.75	697.50	1400.25	1093.50	2187.75