

# CITY OF FITCHBURG VOLUNTARY TERM LIFE AND AD&D RATES

Must have Basic Life to sign up for Optional Life

**\*\*\*ISSUE AGE OPTION\*\*\***

## GUARANTEED ISSUE AMOUNTS

AGE	Under 60	60-69	70 & Over
Employee	\$ 100,000	\$ 50,000	\$ 10,000

## MONTHLY PREMIUM

Age	Monthly Premium Rate per 1,000	10,000	20,000	30,000	40,000	50,000	60,000	70,000	80,000	90,000	**100,000**
<35	<b>\$0.15</b>	\$1.50	\$3.00	\$4.50	\$6.00	\$7.50	\$9.00	\$10.50	\$12.00	\$13.50	<b>\$15.00</b>
35-39	<b>\$0.15</b>	\$1.50	\$3.00	\$4.50	\$6.00	\$7.50	\$9.00	\$10.50	\$12.00	\$13.50	<b>\$15.00</b>
40-44	<b>\$0.25</b>	\$2.50	\$5.00	\$7.50	\$10.00	\$12.50	\$15.00	\$17.50	\$20.00	\$22.50	<b>\$25.00</b>
45-49	<b>\$0.35</b>	\$3.50	\$7.00	\$10.50	\$14.00	\$17.50	\$21.00	\$24.50	\$28.00	\$31.50	<b>\$35.00</b>
50-54	<b>\$0.45</b>	\$4.50	\$9.00	\$13.50	\$18.00	\$22.50	\$27.00	\$31.50	\$36.00	\$40.50	<b>\$45.00</b>
55-59	<b>\$0.80</b>	\$8.00	\$16.00	\$24.00	\$32.00	\$40.00	\$48.00	\$56.00	\$64.00	\$72.00	<b>\$80.00</b>
60-64	<b>\$1.15</b>	\$11.50	\$23.00	\$34.50	\$46.00	\$57.50	\$69.00	\$80.50	\$92.00	\$103.50	<b>\$115.00</b>
65-69	<b>\$2.05</b>	\$20.50	\$41.00	\$61.50	\$82.00	\$102.50	\$123.00	\$143.50	\$164.00	\$184.50	<b>\$205.00</b>
70-74	<b>\$4.00</b>	\$40.00	\$80.00	\$120.00	\$160.00	\$200.00	\$240.00	\$280.00	\$320.00	\$360.00	<b>\$400.00</b>
75 +	<b>\$8.33</b>	\$83.30	\$166.60	\$249.90	\$333.20	\$416.50	\$499.80	\$583.10	\$666.40	\$749.70	<b>\$833.00</b>

• EMPLOYEE LIFE & AD&D = \$10,000 TO A MAXIMUM OF \$500,000 (NOT TO EXCEED 5 TIMES SALARY)

Applicants requesting insurance amounts over the guaranteed issue amount will require an Evidence of Insurability Form and Authorization to Release Medical Information. These forms will need to accompany the application .