



**Optional Life Insurance Monthly Rates For UBC Faculty and Staff**  
(effective January 1, 2016)

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	0.60	0.40	0.68	0.50	1.00	0.88	1.78	1.68	3.35	2.85	5.73	4.73	9.28	8.15	16.35	13.38	26.80	20.75	41.65	32.53	65.08
\$ 50,000.00	0.60	1.20	0.80	1.35	1.00	2.00	1.75	3.55	3.35	6.70	5.70	11.45	9.45	18.55	16.30	32.70	26.75	53.60	41.50	83.30	65.05	130.15
\$ 75,000.00	0.90	1.80	1.20	2.03	1.50	3.00	2.63	5.33	5.03	10.05	8.55	17.18	14.18	27.83	24.45	49.05	40.13	80.40	62.25	124.95	97.58	195.23
\$ 100,000.00	1.20	2.40	1.60	2.70	2.00	4.00	3.50	7.10	6.70	13.40	11.40	22.90	18.90	37.10	32.60	65.40	53.50	107.20	83.00	166.60	130.10	260.30
\$ 125,000.00	1.50	3.00	2.00	3.38	2.50	5.00	4.38	8.88	8.38	16.75	14.25	28.63	23.63	46.38	40.75	81.75	66.88	134.00	103.75	208.25	162.63	325.38
\$ 150,000.00	1.80	3.60	2.40	4.05	3.00	6.00	5.25	10.65	10.05	20.10	17.10	34.35	28.35	55.65	48.90	98.10	80.25	160.80	124.50	249.90	195.15	390.45
\$ 175,000.00	2.10	4.20	2.80	4.73	3.50	7.00	6.13	12.43	11.73	23.45	19.95	40.08	33.08	64.93	57.05	114.45	93.63	187.60	145.25	291.55	227.68	455.53
\$ 200,000.00	2.40	4.80	3.20	5.40	4.00	8.00	7.00	14.20	13.40	26.80	22.80	45.80	37.80	74.20	65.20	130.80	107.00	214.40	166.00	333.20	260.20	520.60
\$ 225,000.00	2.70	5.40	3.60	6.08	4.50	9.00	7.88	15.98	15.08	30.15	25.65	51.53	42.53	83.48	73.35	147.15	120.38	241.20	186.75	374.85	292.73	585.68
\$ 250,000.00	3.00	6.00	4.00	6.75	5.00	10.00	8.75	17.75	16.75	33.50	28.50	57.25	47.25	92.75	81.50	163.50	133.75	268.00	207.50	416.50	325.25	650.75
\$ 275,000.00	3.30	6.60	4.40	7.43	5.50	11.00	9.63	19.53	18.43	36.85	31.35	62.98	51.98	102.03	89.65	179.85	147.13	294.80	228.25	458.15	357.78	715.83
\$ 300,000.00	3.60	7.20	4.80	8.10	6.00	12.00	10.50	21.30	20.10	40.20	34.20	68.70	56.70	111.30	97.80	196.20	160.50	321.60	249.00	499.80	390.30	780.90
\$ 325,000.00	3.90	7.80	5.20	8.78	6.50	13.00	11.38	23.08	21.78	43.55	37.05	74.43	61.43	120.58	105.95	212.55	173.88	348.40	269.75	541.45	422.83	845.98
\$ 350,000.00	4.20	8.40	5.60	9.45	7.00	14.00	12.25	24.85	23.45	46.90	39.90	80.15	66.15	129.85	114.10	228.90	187.25	375.20	290.50	583.10	455.35	911.05
\$ 375,000.00	4.50	9.00	6.00	10.13	7.50	15.00	13.13	26.63	25.13	50.25	42.75	85.88	70.88	139.13	122.25	245.25	200.63	402.00	311.25	624.75	487.88	976.13
\$ 400,000.00	4.80	9.60	6.40	10.80	8.00	16.00	14.00	28.40	26.80	53.60	45.60	91.60	75.60	148.40	130.40	261.60	214.00	428.80	332.00	666.40	520.40	1041.20
\$ 425,000.00	5.10	10.20	6.80	11.48	8.50	17.00	14.88	30.18	28.48	56.95	48.45	97.33	80.33	157.68	138.55	277.95	227.38	455.60	352.75	708.05	552.93	1106.28
\$ 450,000.00	5.40	10.80	7.20	12.15	9.00	18.00	15.75	31.95	30.15	60.30	51.30	103.05	85.05	166.95	146.70	294.30	240.75	482.40	373.50	749.70	585.45	1171.35
\$ 475,000.00	5.70	11.40	7.60	12.83	9.50	19.00	16.63	33.73	31.83	63.65	54.15	108.78	89.78	176.23	154.85	310.65	254.13	509.20	394.25	791.35	617.98	1236.43
\$ 500,000.00	6.00	12.00	8.00	13.50	10.00	20.00	17.50	35.50	33.50	67.00	57.00	114.50	94.50	185.50	163.00	327.00	267.50	536.00	415.00	833.00	650.50	1301.50
\$ 525,000.00	6.30	12.60	8.40	14.18	10.50	21.00	18.38	37.28	35.18	70.35	59.85	120.23	99.23	194.78	171.15	343.35	280.88	562.80	435.75	874.65	683.03	1366.58
\$ 550,000.00	6.60	13.20	8.80	14.85	11.00	22.00	19.25	39.05	36.85	73.70	62.70	125.95	103.95	204.05	179.30	359.70	294.25	589.60	456.50	916.30	715.55	1431.65
\$ 575,000.00	6.90	13.80	9.20	15.53	11.50	23.00	20.13	40.83	38.53	77.05	65.55	131.68	108.68	213.33	187.45	376.05	307.63	616.40	477.25	957.95	748.08	1496.73
\$ 600,000.00	7.20	14.40	9.60	16.20	12.00	24.00	21.00	42.60	40.20	80.40	68.40	137.40	113.40	222.60	195.60	392.40	321.00	643.20	498.00	999.60	780.60	1561.80
\$ 625,000.00	7.50	15.00	10.00	16.88	12.50	25.00	21.88	44.38	41.88	83.75	71.25	143.13	118.13	231.88	203.75	408.75	334.38	670.00	518.75	1041.25	813.13	1626.88
\$ 650,000.00	7.80	15.60	10.40	17.55	13.00	26.00	22.75	46.15	43.55	87.10	74.10	148.85	122.85	241.15	211.90	425.10	347.75	696.80	539.50	1082.90	845.65	1691.95
\$ 675,000.00	8.10	16.20	10.80	18.23	13.50	27.00	23.63	47.93	45.23	90.45	76.95	154.58	127.58	250.43	220.05	441.45	361.13	723.60	560.25	1124.55	878.18	1757.03
\$ 700,000.00	8.40	16.80	11.20	18.90	14.00	28.00	24.50	49.70	46.90	93.80	79.80	160.30	132.30	259.70	228.20	457.80	374.50	750.40	581.00	1166.20	910.70	1822.10
\$ 725,000.00	8.70	17.40	11.60	19.58	14.50	29.00	25.38	51.48	48.58	97.15	82.65	166.03	137.03	268.98	236.35	474.15	387.88	777.20	601.75	1207.85	943.23	1887.18
\$ 750,000.00	9.00	18.00	12.00	20.25	15.00	30.00	26.25	53.25	50.25	100.50	85.50	171.75	141.75	278.25	244.50	490.50	401.25	804.00	622.50	1249.50	975.75	1952.25