



**Optional Life Insurance Monthly Rates For UBC Faculty and Staff**  
(effective January 1, 2019)

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	0.63	0.43	0.70	0.53	1.03	0.90	1.80	1.73	3.43	2.90	5.83	4.83	9.45	8.33	16.68	13.63	27.30	21.13	42.43	33.13	66.30
\$ 50,000.00	0.60	1.25	0.85	1.40	1.05	2.05	1.80	3.60	3.45	6.85	5.80	11.65	9.65	18.90	16.65	33.35	27.25	54.60	42.25	84.85	66.25	132.60
\$ 75,000.00	0.90	1.88	1.28	2.10	1.58	3.08	2.70	5.40	5.18	10.28	8.70	17.48	14.48	28.35	24.98	50.03	40.88	81.90	63.38	127.28	99.38	198.90
\$ 100,000.00	1.20	2.50	1.70	2.80	2.10	4.10	3.60	7.20	6.90	13.70	11.60	23.30	19.30	37.80	33.30	66.70	54.50	109.20	84.50	169.70	132.50	265.20
\$ 125,000.00	1.50	3.13	2.13	3.50	2.63	5.13	4.50	9.00	8.63	17.13	14.50	29.13	24.13	47.25	41.63	83.38	68.13	136.50	105.63	212.13	165.63	331.50
\$ 150,000.00	1.80	3.75	2.55	4.20	3.15	6.15	5.40	10.80	10.35	20.55	17.40	34.95	28.95	56.70	49.95	100.05	81.75	163.80	126.75	254.55	198.75	397.80
\$ 175,000.00	2.10	4.38	2.98	4.90	3.68	7.18	6.30	12.60	12.08	23.98	20.30	40.78	33.78	66.15	58.28	116.73	95.38	191.10	147.88	296.98	231.88	464.10
\$ 200,000.00	2.40	5.00	3.40	5.60	4.20	8.20	7.20	14.40	13.80	27.40	23.20	46.60	38.60	75.60	66.60	133.40	109.00	218.40	169.00	339.40	265.00	530.40
\$ 225,000.00	2.70	5.63	3.83	6.30	4.73	9.23	8.10	16.20	15.53	30.83	26.10	52.43	43.43	85.05	74.93	150.08	122.63	245.70	190.13	381.83	298.13	596.70
\$ 250,000.00	3.00	6.25	4.25	7.00	5.25	10.25	9.00	18.00	17.25	34.25	29.00	58.25	48.25	94.50	83.25	166.75	136.25	273.00	211.25	424.25	331.25	663.00
\$ 275,000.00	3.30	6.88	4.68	7.70	5.78	11.28	9.90	19.80	18.98	37.68	31.90	64.08	53.08	103.95	91.58	183.43	149.88	300.30	232.38	466.68	364.38	729.30
\$ 300,000.00	3.60	7.50	5.10	8.40	6.30	12.30	10.80	21.60	20.70	41.10	34.80	69.90	57.90	113.40	99.90	200.10	163.50	327.60	253.50	509.10	397.50	795.60
\$ 325,000.00	3.90	8.13	5.53	9.10	6.83	13.33	11.70	23.40	22.43	44.53	37.70	75.73	62.73	122.85	108.23	216.78	177.13	354.90	274.63	551.53	430.63	861.90
\$ 350,000.00	4.20	8.75	5.95	9.80	7.35	14.35	12.60	25.20	24.15	47.95	40.60	81.55	67.55	132.30	116.55	233.45	190.75	382.20	295.75	593.95	463.75	928.20
\$ 375,000.00	4.50	9.38	6.38	10.50	7.88	15.38	13.50	27.00	25.88	51.38	43.50	87.38	72.38	141.75	124.88	250.13	204.38	409.50	316.88	636.38	496.88	994.50
\$ 400,000.00	4.80	10.00	6.80	11.20	8.40	16.40	14.40	28.80	27.60	54.80	46.40	93.20	77.20	151.20	133.20	266.80	218.00	436.80	338.00	678.80	530.00	1060.80
\$ 425,000.00	5.10	10.63	7.23	11.90	8.93	17.43	15.30	30.60	29.33	58.23	49.30	99.03	82.03	160.65	141.53	283.48	231.63	464.10	359.13	721.23	563.13	1127.10
\$ 450,000.00	5.40	11.25	7.65	12.60	9.45	18.45	16.20	32.40	31.05	61.65	52.20	104.85	86.85	170.10	149.85	300.15	245.25	491.40	380.25	763.65	596.25	1193.40
\$ 475,000.00	5.70	11.88	8.08	13.30	9.98	19.48	17.10	34.20	32.78	65.08	55.10	110.68	91.68	179.55	158.18	316.83	258.88	518.70	401.38	806.08	629.38	1259.70
\$ 500,000.00	6.00	12.50	8.50	14.00	10.50	20.50	18.00	36.00	34.50	68.50	58.00	116.50	96.50	189.00	166.50	333.50	272.50	546.00	422.50	848.50	662.50	1326.00
\$ 525,000.00	6.30	13.13	8.93	14.70	11.03	21.53	18.90	37.80	36.23	71.93	60.90	122.33	101.33	198.45	174.83	350.18	286.13	573.30	443.63	890.93	695.63	1392.30
\$ 550,000.00	6.60	13.75	9.35	15.40	11.55	22.55	19.80	39.60	37.95	75.35	63.80	128.15	106.15	207.90	183.15	366.85	299.75	600.60	464.75	933.35	728.75	1458.60
\$ 575,000.00	6.90	14.38	9.78	16.10	12.08	23.58	20.70	41.40	39.68	78.78	66.70	133.98	110.98	217.35	191.48	383.53	313.38	627.90	485.88	975.78	761.88	1524.90
\$ 600,000.00	7.20	15.00	10.20	16.80	12.60	24.60	21.60	43.20	41.40	82.20	69.60	139.80	115.80	226.80	199.80	400.20	327.00	655.20	507.00	1018.20	795.00	1591.20
\$ 625,000.00	7.50	15.63	10.63	17.50	13.13	25.63	22.50	45.00	43.13	85.63	72.50	145.63	120.63	236.25	208.13	416.88	340.63	682.50	528.13	1060.63	828.13	1657.50
\$ 650,000.00	7.80	16.25	11.05	18.20	13.65	26.65	23.40	46.80	44.85	89.05	75.40	151.45	125.45	245.70	216.45	433.55	354.25	709.80	549.25	1103.05	861.25	1723.80
\$ 675,000.00	8.10	16.88	11.48	18.90	14.18	27.68	24.30	48.60	46.58	92.48	78.30	157.28	130.28	255.15	224.78	450.23	367.88	737.10	570.38	1145.48	894.38	1790.10
\$ 700,000.00	8.40	17.50	11.90	19.60	14.70	28.70	25.20	50.40	48.30	95.90	81.20	163.10	135.10	264.60	233.10	466.90	381.50	764.40	591.50	1187.90	927.50	1856.40
\$ 725,000.00	8.70	18.13	12.33	20.30	15.23	29.73	26.10	52.20	50.03	99.33	84.10	168.93	139.93	274.05	241.43	483.58	395.13	791.70	612.63	1230.33	960.63	1922.70
\$ 750,000.00	9.00	18.75	12.75	21.00	15.75	30.75	27.00	54.00	51.75	102.75	87.00	174.75	144.75	283.50	249.75	500.25	408.75	819.00	633.75	1272.75	993.75	1989.00