



Optional Life Insurance Monthly Rates For UBC Faculty and Staff
(effective January 1, 2025)

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	0.38	0.82	0.58	0.88	0.62	1.26	1.12	2.20	2.12	4.26	3.62	7.20	5.96	11.70	10.32	20.62	16.88	33.76	26.20	52.50	41.00	82.08
\$ 50,000.00	0.76	1.64	1.16	1.76	1.24	2.52	2.24	4.40	4.24	8.52	7.24	14.40	11.92	23.40	20.64	41.24	33.76	67.52	52.40	105.00	82.00	164.16
\$ 75,000.00	1.14	2.46	1.74	2.64	1.86	3.78	3.36	6.60	6.36	12.78	10.86	21.60	17.88	35.10	30.96	61.86	50.64	101.28	78.60	157.50	123.00	246.24
\$ 100,000.00	1.52	3.28	2.32	3.52	2.48	5.04	4.48	8.80	8.48	17.04	14.48	28.80	23.84	46.80	41.28	82.48	67.52	135.04	104.80	210.00	164.00	328.32
\$ 125,000.00	1.90	4.10	2.90	4.40	3.10	6.30	5.60	11.00	10.60	21.30	18.10	36.00	29.80	58.50	51.60	103.10	84.40	168.80	131.00	262.50	205.00	410.40
\$ 150,000.00	2.28	4.92	3.48	5.28	3.72	7.56	6.72	13.20	12.72	25.56	21.72	43.20	35.76	70.20	61.92	123.72	101.28	202.56	157.20	315.00	246.00	492.48
\$ 175,000.00	2.66	5.74	4.06	6.16	4.34	8.82	7.84	15.40	14.84	29.82	25.34	50.40	41.72	81.90	72.24	144.34	118.16	236.32	183.40	367.50	287.00	574.56
\$ 200,000.00	3.04	6.56	4.64	7.04	4.96	10.08	8.96	17.60	16.96	34.08	28.96	57.60	47.68	93.60	82.56	164.96	135.04	270.08	209.60	420.00	328.00	656.64
\$ 225,000.00	3.42	7.38	5.22	7.92	5.58	11.34	10.08	19.80	19.08	38.34	32.58	64.80	53.64	105.30	92.88	185.58	151.92	303.84	235.80	472.50	369.00	738.72
\$ 250,000.00	3.80	8.20	5.80	8.80	6.20	12.60	11.20	22.00	21.20	42.60	36.20	72.00	59.60	117.00	103.20	206.20	168.80	337.60	262.00	525.00	410.00	820.80
\$ 275,000.00	4.18	9.02	6.38	9.68	6.82	13.86	12.32	24.20	23.32	46.86	39.82	79.20	65.56	128.70	113.52	226.82	185.68	371.36	288.20	577.50	451.00	902.88
\$ 300,000.00	4.56	9.84	6.96	10.56	7.44	15.12	13.44	26.40	25.44	51.12	43.44	86.40	71.52	140.40	123.84	247.44	202.56	405.12	314.40	630.00	492.00	984.96
\$ 325,000.00	4.94	10.66	7.54	11.44	8.06	16.38	14.56	28.60	27.56	55.38	47.06	93.60	77.48	152.10	134.16	268.06	219.44	438.88	340.60	682.50	533.00	1067.04
\$ 350,000.00	5.32	11.48	8.12	12.32	8.68	17.64	15.68	30.80	29.68	59.64	50.68	100.80	83.44	163.80	144.48	288.68	236.32	472.64	366.80	735.00	574.00	1149.12
\$ 375,000.00	5.70	12.30	8.70	13.20	9.30	18.90	16.80	33.00	31.80	63.90	54.30	108.00	89.40	175.50	154.80	309.30	253.20	506.40	393.00	787.50	615.00	1231.20
\$ 400,000.00	6.08	13.12	9.28	14.08	9.92	20.16	17.92	35.20	33.92	68.16	57.92	115.20	95.36	187.20	165.12	329.92	270.08	540.16	419.20	840.00	656.00	1313.28
\$ 425,000.00	6.46	13.94	9.86	14.96	10.54	21.42	19.04	37.40	36.04	72.42	61.54	122.40	101.32	198.90	175.44	350.54	286.96	573.92	445.40	892.50	697.00	1395.36
\$ 450,000.00	6.84	14.76	10.44	15.84	11.16	22.68	20.16	39.60	38.16	76.68	65.16	129.60	107.28	210.60	185.76	371.16	303.84	607.68	471.60	945.00	738.00	1477.44
\$ 475,000.00	7.22	15.58	11.02	16.72	11.78	23.94	21.28	41.80	40.28	80.94	68.78	136.80	113.24	222.30	196.08	391.78	320.72	641.44	497.80	997.50	779.00	1559.52
\$ 500,000.00	7.60	16.40	11.60	17.60	12.40	25.20	22.40	44.00	42.40	85.20	72.40	144.00	119.20	234.00	206.40	412.40	337.60	675.20	524.00	1050.00	820.00	1641.60
\$ 525,000.00	7.98	17.22	12.18	18.48	13.02	26.46	23.52	46.20	44.52	89.46	76.02	151.20	125.16	245.70	216.72	433.02	354.48	708.96	550.20	1102.50	861.00	1723.68
\$ 550,000.00	8.36	18.04	12.76	19.36	13.64	27.72	24.64	48.40	46.64	93.72	79.64	158.40	131.12	257.40	227.04	453.64	371.36	742.72	576.40	1155.00	902.00	1805.76
\$ 575,000.00	8.74	18.86	13.34	20.24	14.26	28.98	25.76	50.60	48.76	97.98	83.26	165.60	137.08	269.10	237.36	474.26	388.24	776.48	602.60	1207.50	943.00	1887.84
\$ 600,000.00	9.12	19.68	13.92	21.12	14.88	30.24	26.88	52.80	50.88	102.24	86.88	172.80	143.04	280.80	247.68	494.88	405.12	810.24	628.80	1260.00	984.00	1969.92
\$ 625,000.00	9.50	20.50	14.50	22.00	15.50	31.50	28.00	55.00	53.00	106.50	90.50	180.00	149.00	292.50	258.00	515.50	422.00	844.00	655.00	1312.50	1025.00	2052.00
\$ 650,000.00	9.88	21.32	15.08	22.88	16.12	32.76	29.12	57.20	55.12	110.76	94.12	187.20	154.96	304.20	268.32	536.12	438.88	877.76	681.20	1365.00	1066.00	2134.08
\$ 675,000.00	10.26	22.14	15.66	23.76	16.74	34.02	30.24	59.40	57.24	115.02	97.74	194.40	160.92	315.90	278.64	556.74	455.76	911.52	707.40	1417.50	1107.00	2216.16
\$ 700,000.00	10.64	22.96	16.24	24.64	17.36	35.28	31.36	61.60	59.36	119.28	101.36	201.60	166.88	327.60	288.96	577.36	472.64	945.28	733.60	1470.00	1148.00	2298.24
\$ 725,000.00	11.02	23.78	16.82	25.52	17.98	36.54	32.48	63.80	61.48	123.54	104.98	208.80	172.84	339.30	299.28	597.98	489.52	979.04	759.80	1522.50	1189.00	2380.32
\$ 750,000.00	11.40	24.60	17.40	26.40	18.60	37.80	33.60	66.00	63.60	127.80	108.60	216.00	178.80	351.00	309.60	618.60	506.40	1012.80	786.00	1575.00	1230.00	2462.40