

## City of Redlands - Smoker Rate Grid

### VOLUNTARY TERM LIFE/AD&D

Estimated Employee Monthly Premium Amounts

End of Rate Guarantee Period: 12/31/2023

Benefit Amount	29 & Under	30-34	35-39	40-44	45-49	50-54	55-59	60-64
\$10,000	\$1.30	\$1.50	\$1.90	\$3.10	\$5.00	\$7.90	\$11.80	\$12.70
\$20,000	\$2.60	\$3.00	\$3.80	\$6.20	\$10.00	\$15.80	\$23.60	\$25.40
\$30,000	\$3.90	\$4.50	\$5.70	\$9.30	\$15.00	\$23.70	\$35.40	\$38.10
\$40,000	\$5.20	\$6.00	\$7.60	\$12.40	\$20.00	\$31.60	\$47.20	\$50.80
\$50,000	\$6.50	\$7.50	\$9.50	\$15.50	\$25.00	\$39.50	\$59.00	\$63.50
\$60,000	\$7.80	\$9.00	\$11.40	\$18.60	\$30.00	\$47.40	\$70.80	\$76.20
\$70,000	\$9.10	\$10.50	\$13.30	\$21.70	\$35.00	\$55.30	\$82.60	\$88.90
\$80,000	\$10.40	\$12.00	\$15.20	\$24.80	\$40.00	\$63.20	\$94.40	\$101.60
\$90,000	\$11.70	\$13.50	\$17.10	\$27.90	\$45.00	\$71.10	\$106.20	\$114.30
\$100,000	\$13.00	\$15.00	\$19.00	\$31.00	\$50.00	\$79.00	\$118.00	\$127.00
\$110,000	\$14.30	\$16.50	\$20.90	\$34.10	\$55.00	\$86.90	\$129.80	\$139.70
\$120,000	\$15.60	\$18.00	\$22.80	\$37.20	\$60.00	\$94.80	\$141.60	\$152.40
\$130,000	\$16.90	\$19.50	\$24.70	\$40.30	\$65.00	\$102.70	\$153.40	\$165.10
\$140,000	\$18.20	\$21.00	\$26.60	\$43.40	\$70.00	\$110.60	\$165.20	\$177.80
\$150,000	\$19.50	\$22.50	\$28.50	\$46.50	\$75.00	\$118.50	\$177.00	\$190.50
\$160,000	\$20.80	\$24.00	\$30.40	\$49.60	\$80.00	\$126.40	\$188.80	\$203.20
\$170,000	\$22.10	\$25.50	\$32.30	\$52.70	\$85.00	\$134.30	\$200.60	\$215.90
\$180,000	\$23.40	\$27.00	\$34.20	\$55.80	\$90.00	\$142.20	\$212.40	\$228.60
\$190,000	\$24.70	\$28.50	\$36.10	\$58.90	\$95.00	\$150.10	\$224.20	\$241.30
\$200,000	\$26.00	\$30.00	\$38.00	\$62.00	\$100.00	\$158.00	\$236.00	\$254.00
\$210,000	\$27.30	\$31.50	\$39.90	\$65.10	\$105.00	\$165.90	\$247.80	\$266.70
\$220,000	\$28.60	\$33.00	\$41.80	\$68.20	\$110.00	\$173.80	\$259.60	\$279.40
\$230,000	\$29.90	\$34.50	\$43.70	\$71.30	\$115.00	\$181.70	\$271.40	\$292.10
\$240,000	\$31.20	\$36.00	\$45.60	\$74.40	\$120.00	\$189.60	\$283.20	\$304.80
\$250,000	\$32.50	\$37.50	\$47.50	\$77.50	\$125.00	\$197.50	\$295.00	\$317.50
\$260,000	\$33.80	\$39.00	\$49.40	\$80.60	\$130.00	\$205.40	\$306.80	\$330.20
\$270,000	\$35.10	\$40.50	\$51.30	\$83.70	\$135.00	\$213.30	\$318.60	\$342.90
\$280,000	\$36.40	\$42.00	\$53.20	\$86.80	\$140.00	\$221.20	\$330.40	\$355.60
\$290,000	\$37.70	\$43.50	\$55.10	\$89.90	\$145.00	\$229.10	\$342.20	\$368.30

Reduced Benefit	65-69
\$6,500	\$8.26
\$13,000	\$16.51
\$19,500	\$24.77
\$26,000	\$33.02
\$32,500	\$41.28
\$39,000	\$49.53
\$45,500	\$57.79
\$52,000	\$66.04
\$58,500	\$74.30
\$65,000	\$82.55
\$71,500	\$90.81
\$78,000	\$99.06
\$84,500	\$107.32
\$91,000	\$115.57
\$97,500	\$123.83
\$104,000	\$132.08
\$110,500	\$140.34
\$117,000	\$148.59
\$123,500	\$156.85
\$130,000	\$165.10
\$136,500	\$173.36
\$143,000	\$181.61
\$149,500	\$189.87
\$156,000	\$198.12
\$162,500	\$206.38
\$169,000	\$214.63
\$175,500	\$222.89
\$182,000	\$231.14
\$188,500	\$239.40

Reduced Benefit	70 & Over
\$5,000	\$11.45
\$10,000	\$22.90
\$15,000	\$34.35
\$20,000	\$45.80
\$25,000	\$57.25
\$30,000	\$68.70
\$35,000	\$80.15
\$40,000	\$91.60
\$45,000	\$103.05
\$50,000	\$114.50
\$55,000	\$125.95
\$60,000	\$137.40
\$65,000	\$148.85
\$70,000	\$160.30
\$75,000	\$171.75
\$80,000	\$183.20
\$85,000	\$194.65
\$90,000	\$206.10
\$95,000	\$217.55
\$100,000	\$229.00
\$105,000	\$240.45
\$110,000	\$251.90
\$115,000	\$263.35
\$120,000	\$274.80
\$125,000	\$286.25
\$130,000	\$297.70
\$135,000	\$309.15
\$140,000	\$320.60
\$145,000	\$332.05

If your age changes to a different rate band during the guarantee period, your monthly premium will change to reflect the new rate band effective on the next policy anniversary date.



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## City of Redlands - Smoker Rate Grid

### VOLUNTARY TERM LIFE/AD&D

Estimated Employee Monthly Premium Amounts

End of Rate Guarantee Period: 12/31/2022

Benefit Amount	29 & Under	30-34	35-39	40-44	45-49	50-54	55-59	60-64
\$300,000	\$39.00	\$45.00	\$57.00	\$93.00	\$150.00	\$237.00	\$354.00	\$381.00
\$310,000	\$40.30	\$46.50	\$58.90	\$96.10	\$155.00	\$244.90	\$365.80	\$393.70
\$320,000	\$41.60	\$48.00	\$60.80	\$99.20	\$160.00	\$252.80	\$377.60	\$406.40
\$330,000	\$42.90	\$49.50	\$62.70	\$102.30	\$165.00	\$260.70	\$389.40	\$419.10
\$340,000	\$44.20	\$51.00	\$64.60	\$105.40	\$170.00	\$268.60	\$401.20	\$431.80
\$350,000	\$45.50	\$52.50	\$66.50	\$108.50	\$175.00	\$276.50	\$413.00	\$444.50
\$360,000	\$46.80	\$54.00	\$68.40	\$111.60	\$180.00	\$284.40	\$424.80	\$457.20
\$370,000	\$48.10	\$55.50	\$70.30	\$114.70	\$185.00	\$292.30	\$436.60	\$469.90
\$380,000	\$49.40	\$57.00	\$72.20	\$117.80	\$190.00	\$300.20	\$448.40	\$482.60
\$390,000	\$50.70	\$58.50	\$74.10	\$120.90	\$195.00	\$308.10	\$460.20	\$495.30
\$400,000	\$52.00	\$60.00	\$76.00	\$124.00	\$200.00	\$316.00	\$472.00	\$508.00
\$410,000	\$53.30	\$61.50	\$77.90	\$127.10	\$205.00	\$323.90	\$483.80	\$520.70
\$420,000	\$54.60	\$63.00	\$79.80	\$130.20	\$210.00	\$331.80	\$495.60	\$533.40
\$430,000	\$55.90	\$64.50	\$81.70	\$133.30	\$215.00	\$339.70	\$507.40	\$546.10
\$440,000	\$57.20	\$66.00	\$83.60	\$136.40	\$220.00	\$347.60	\$519.20	\$558.80
\$450,000	\$58.50	\$67.50	\$85.50	\$139.50	\$225.00	\$355.50	\$531.00	\$571.50
\$460,000	\$59.80	\$69.00	\$87.40	\$142.60	\$230.00	\$363.40	\$542.80	\$584.20
\$470,000	\$61.10	\$70.50	\$89.30	\$145.70	\$235.00	\$371.30	\$554.60	\$596.90
\$480,000	\$62.40	\$72.00	\$91.20	\$148.80	\$240.00	\$379.20	\$566.40	\$609.60
\$490,000	\$63.70	\$73.50	\$93.10	\$151.90	\$245.00	\$387.10	\$578.20	\$622.30
\$500,000	\$65.00	\$75.00	\$95.00	\$155.00	\$250.00	\$395.00	\$590.00	\$635.00

Reduced Benefit	65-69
\$195,000	\$247.65
\$201,500	\$255.91
\$208,000	\$264.16
\$214,500	\$272.42
\$221,000	\$280.67
\$227,500	\$288.93
\$234,000	\$297.18
\$240,500	\$305.44
\$247,000	\$313.69
\$253,500	\$321.95
\$260,000	\$330.20
\$266,500	\$338.46
\$273,000	\$346.71
\$279,500	\$354.97
\$286,000	\$363.22
\$292,500	\$371.48
\$299,000	\$379.73
\$305,500	\$387.99
\$312,000	\$396.24
\$318,500	\$404.50
\$325,000	\$412.75

Reduced Benefit	70 & Over
\$150,000	\$343.50
\$155,000	\$354.95
\$160,000	\$366.40
\$165,000	\$377.85
\$170,000	\$389.30
\$175,000	\$400.75
\$180,000	\$412.20
\$185,000	\$423.65
\$190,000	\$435.10
\$195,000	\$446.55
\$200,000	\$458.00
\$205,000	\$469.45
\$210,000	\$480.90
\$215,000	\$492.35
\$220,000	\$503.80
\$225,000	\$515.25
\$230,000	\$526.70
\$235,000	\$538.15
\$240,000	\$549.60
\$245,000	\$561.05
\$250,000	\$572.50

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## City of Redlands - Smoker Rate Grid

### VOLUNTARY TERM LIFE/AD&D

Estimated Spouse Monthly Premium Amounts  
End of Rate Guarantee Period: 12/31/2022

Benefit Amount	29 & Under	30-34	35-39	40-44	45-49	50-54	55-59	60-64
\$5,000	\$0.65	\$0.75	\$0.95	\$1.55	\$2.50	\$3.95	\$5.90	\$6.35
\$10,000	\$1.30	\$1.50	\$1.90	\$3.10	\$5.00	\$7.90	\$11.80	\$12.70
\$15,000	\$1.95	\$2.25	\$2.85	\$4.65	\$7.50	\$11.85	\$17.70	\$19.05
\$20,000	\$2.60	\$3.00	\$3.80	\$6.20	\$10.00	\$15.80	\$23.60	\$25.40
\$25,000	\$3.25	\$3.75	\$4.75	\$7.75	\$12.50	\$19.75	\$29.50	\$31.75
\$30,000	\$3.90	\$4.50	\$5.70	\$9.30	\$15.00	\$23.70	\$35.40	\$38.10
\$35,000	\$4.55	\$5.25	\$6.65	\$10.85	\$17.50	\$27.65	\$41.30	\$44.45
\$40,000	\$5.20	\$6.00	\$7.60	\$12.40	\$20.00	\$31.60	\$47.20	\$50.80
\$45,000	\$5.85	\$6.75	\$8.55	\$13.95	\$22.50	\$35.55	\$53.10	\$57.15
\$50,000	\$6.50	\$7.50	\$9.50	\$15.50	\$25.00	\$39.50	\$59.00	\$63.50
\$55,000	\$7.15	\$8.25	\$10.45	\$17.05	\$27.50	\$43.45	\$64.90	\$69.85
\$60,000	\$7.80	\$9.00	\$11.40	\$18.60	\$30.00	\$47.40	\$70.80	\$76.20
\$65,000	\$8.45	\$9.75	\$12.35	\$20.15	\$32.50	\$51.35	\$76.70	\$82.55
\$70,000	\$9.10	\$10.50	\$13.30	\$21.70	\$35.00	\$55.30	\$82.60	\$88.90
\$75,000	\$9.75	\$11.25	\$14.25	\$23.25	\$37.50	\$59.25	\$88.50	\$95.25
\$80,000	\$10.40	\$12.00	\$15.20	\$24.80	\$40.00	\$63.20	\$94.40	\$101.60
\$85,000	\$11.05	\$12.75	\$16.15	\$26.35	\$42.50	\$67.15	\$100.30	\$107.95
\$90,000	\$11.70	\$13.50	\$17.10	\$27.90	\$45.00	\$71.10	\$106.20	\$114.30
\$95,000	\$12.35	\$14.25	\$18.05	\$29.45	\$47.50	\$75.05	\$112.10	\$120.65
\$100,000	\$13.00	\$15.00	\$19.00	\$31.00	\$50.00	\$79.00	\$118.00	\$127.00
\$105,000	\$13.65	\$15.75	\$19.95	\$32.55	\$52.50	\$82.95	\$123.90	\$133.35
\$110,000	\$14.30	\$16.50	\$20.90	\$34.10	\$55.00	\$86.90	\$129.80	\$139.70
\$115,000	\$14.95	\$17.25	\$21.85	\$35.65	\$57.50	\$90.85	\$135.70	\$146.05
\$120,000	\$15.60	\$18.00	\$22.80	\$37.20	\$60.00	\$94.80	\$141.60	\$152.40
\$125,000	\$16.25	\$18.75	\$23.75	\$38.75	\$62.50	\$98.75	\$147.50	\$158.75
\$130,000	\$16.90	\$19.50	\$24.70	\$40.30	\$65.00	\$102.70	\$153.40	\$165.10
\$135,000	\$17.55	\$20.25	\$25.65	\$41.85	\$67.50	\$106.65	\$159.30	\$171.45
\$140,000	\$18.20	\$21.00	\$26.60	\$43.40	\$70.00	\$110.60	\$165.20	\$177.80
\$145,000	\$18.85	\$21.75	\$27.55	\$44.95	\$72.50	\$114.55	\$171.10	\$184.15
\$150,000	\$19.50	\$22.50	\$28.50	\$46.50	\$75.00	\$118.50	\$177.00	\$190.50
\$155,000	\$20.15	\$23.25	\$29.45	\$48.05	\$77.50	\$122.45	\$182.90	\$196.85
\$160,000	\$20.80	\$24.00	\$30.40	\$49.60	\$80.00	\$126.40	\$188.80	\$203.20
\$165,000	\$21.45	\$24.75	\$31.35	\$51.15	\$82.50	\$130.35	\$194.70	\$209.55

Reduced Benefit	65-69
\$3,250	\$4.13
\$6,500	\$8.26
\$9,750	\$12.38
\$13,000	\$16.51
\$16,250	\$20.64
\$19,500	\$24.77
\$22,750	\$28.89
\$26,000	\$33.02
\$29,250	\$37.15
\$32,500	\$41.28
\$35,750	\$45.40
\$39,000	\$49.53
\$42,250	\$53.66
\$45,500	\$57.79
\$48,750	\$61.91
\$52,000	\$66.04
\$55,250	\$70.17
\$58,500	\$74.30
\$61,750	\$78.42
\$65,000	\$82.55
\$68,250	\$86.68
\$71,500	\$90.81
\$74,750	\$94.93
\$78,000	\$99.06
\$81,250	\$103.19
\$84,500	\$107.32
\$87,750	\$111.44
\$91,000	\$115.57
\$94,250	\$119.70
\$97,500	\$123.83
\$100,750	\$127.95
\$104,000	\$132.08
\$107,250	\$136.21

Reduced Benefit	70 & Over
\$2,500	\$5.73
\$5,000	\$11.45
\$7,500	\$17.18
\$10,000	\$22.90
\$12,500	\$28.63
\$15,000	\$34.35
\$17,500	\$40.08
\$20,000	\$45.80
\$22,500	\$51.53
\$25,000	\$57.25
\$27,500	\$62.98
\$30,000	\$68.70
\$32,500	\$74.43
\$35,000	\$80.15
\$37,500	\$85.88
\$40,000	\$91.60
\$42,500	\$97.33
\$45,000	\$103.05
\$47,500	\$108.78
\$50,000	\$114.50
\$52,500	\$120.23
\$55,000	\$125.95
\$57,500	\$131.68
\$60,000	\$137.40
\$62,500	\$143.13
\$65,000	\$148.85
\$67,500	\$154.58
\$70,000	\$160.30
\$72,500	\$166.03
\$75,000	\$171.75
\$77,500	\$177.48
\$80,000	\$183.20
\$82,500	\$188.93

If your age changes to a different rate band during the guarantee period, your monthly premium will change to reflect the new rate band effective on the next policy anniversary date.



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## City of Redlands - Smoker Rate Grid

### VOLUNTARY TERM LIFE/AD&D

Estimated Spouse Monthly Premium Amounts  
End of Rate Guarantee Period: 12/31/2022

Benefit Amount	29 & Under	30-34	35-39	40-44	45-49	50-54	55-59	60-64
\$170,000	\$22.10	\$25.50	\$32.30	\$52.70	\$85.00	\$134.30	\$200.60	\$215.90
\$175,000	\$22.75	\$26.25	\$33.25	\$54.25	\$87.50	\$138.25	\$206.50	\$222.25
\$180,000	\$23.40	\$27.00	\$34.20	\$55.80	\$90.00	\$142.20	\$212.40	\$228.60
\$185,000	\$24.05	\$27.75	\$35.15	\$57.35	\$92.50	\$146.15	\$218.30	\$234.95
\$190,000	\$24.70	\$28.50	\$36.10	\$58.90	\$95.00	\$150.10	\$224.20	\$241.30
\$195,000	\$25.35	\$29.25	\$37.05	\$60.45	\$97.50	\$154.05	\$230.10	\$247.65
\$200,000	\$26.00	\$30.00	\$38.00	\$62.00	\$100.00	\$158.00	\$236.00	\$254.00
\$205,000	\$26.65	\$30.75	\$38.95	\$63.55	\$102.50	\$161.95	\$241.90	\$260.35
\$210,000	\$27.30	\$31.50	\$39.90	\$65.10	\$105.00	\$165.90	\$247.80	\$266.70
\$215,000	\$27.95	\$32.25	\$40.85	\$66.65	\$107.50	\$169.85	\$253.70	\$273.05
\$220,000	\$28.60	\$33.00	\$41.80	\$68.20	\$110.00	\$173.80	\$259.60	\$279.40
\$225,000	\$29.25	\$33.75	\$42.75	\$69.75	\$112.50	\$177.75	\$265.50	\$285.75
\$230,000	\$29.90	\$34.50	\$43.70	\$71.30	\$115.00	\$181.70	\$271.40	\$292.10
\$235,000	\$30.55	\$35.25	\$44.65	\$72.85	\$117.50	\$185.65	\$277.30	\$298.45
\$240,000	\$31.20	\$36.00	\$45.60	\$74.40	\$120.00	\$189.60	\$283.20	\$304.80
\$245,000	\$31.85	\$36.75	\$46.55	\$75.95	\$122.50	\$193.55	\$289.10	\$311.15
\$250,000	\$32.50	\$37.50	\$47.50	\$77.50	\$125.00	\$197.50	\$295.00	\$317.50

Reduced Benefit	65-69
\$110,500	\$140.34
\$113,750	\$144.46
\$117,000	\$148.59
\$120,250	\$152.72
\$123,500	\$156.85
\$126,750	\$160.97
\$130,000	\$165.10
\$133,250	\$169.23
\$136,500	\$173.36
\$139,750	\$177.48
\$143,000	\$181.61
\$146,250	\$185.74
\$149,500	\$189.87
\$152,750	\$193.99
\$156,000	\$198.12
\$159,250	\$202.25
\$162,500	\$206.38

Reduced Benefit	70 & Over
\$85,000	\$194.65
\$87,500	\$200.38
\$90,000	\$206.10
\$92,500	\$211.83
\$95,000	\$217.55
\$97,500	\$223.28
\$100,000	\$229.00
\$102,500	\$234.73
\$105,000	\$240.45
\$107,500	\$246.18
\$110,000	\$251.90
\$112,500	\$257.63
\$115,000	\$263.35
\$117,500	\$269.08
\$120,000	\$274.80
\$122,500	\$280.53
\$125,000	\$286.25

#### Child Deduction Schedule

\$5,000	\$0.60
\$10,000	\$1.20

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