

Florida Institute of Technology
Employee Life/AD&D 20 Pay Period Rate Sheet

Non
Tobacco

Guarantee Issue Up to
\$150,000

Any Amount in excess of **\$150,000** requires Evidence of
Insurability to be completed

Employee Benefit Amount	Life Rates												AD&D Rates
	15-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	All Ages
\$10,000	\$0.40	\$0.40	\$0.42	\$0.63	\$0.86	\$1.52	\$2.72	\$4.62	\$6.63	\$10.79	\$16.75	\$45.07	0.20
\$20,000	\$0.79	\$0.79	\$0.84	\$1.26	\$1.73	\$3.05	\$5.44	\$9.24	\$13.26	\$21.58	\$33.50	\$90.13	0.41
\$30,000	\$1.19	\$1.19	\$1.26	\$1.89	\$2.59	\$4.57	\$8.15	\$13.86	\$19.89	\$32.36	\$50.26	\$135.20	0.61
\$40,000	\$1.58	\$1.58	\$1.68	\$2.52	\$3.46	\$6.10	\$10.87	\$18.48	\$26.52	\$43.15	\$67.01	\$180.26	0.82
\$50,000	\$1.98	\$1.98	\$2.10	\$3.15	\$4.32	\$7.62	\$13.59	\$23.10	\$33.15	\$53.94	\$83.76	\$225.33	1.02
\$60,000	\$2.38	\$2.38	\$2.52	\$3.78	\$5.18	\$9.14	\$16.31	\$27.72	\$39.78	\$64.73	\$100.51	\$270.40	1.22
\$70,000	\$2.77	\$2.77	\$2.94	\$4.41	\$6.05	\$10.67	\$19.03	\$32.34	\$46.41	\$75.52	\$117.26	\$315.46	1.43
\$80,000	\$3.17	\$3.17	\$3.36	\$5.04	\$6.91	\$12.19	\$21.74	\$36.96	\$53.04	\$86.30	\$134.02	\$360.53	1.63
\$90,000	\$3.56	\$3.56	\$3.78	\$5.67	\$7.78	\$13.72	\$24.46	\$41.58	\$59.67	\$97.09	\$150.77	\$405.59	1.84
\$100,000	\$3.96	\$3.96	\$4.20	\$6.30	\$8.64	\$15.24	\$27.18	\$46.20	\$66.30	\$107.88	\$167.52	\$450.66	2.04
\$110,000	\$4.36	\$4.36	\$4.62	\$6.93	\$9.50	\$16.76	\$29.90	\$50.82	\$72.93	\$118.67	\$184.27	\$495.73	2.24
\$120,000	\$4.75	\$4.75	\$5.04	\$7.56	\$10.37	\$18.29	\$32.62	\$55.44	\$79.56	\$129.46	\$201.02	\$540.79	2.45
\$130,000	\$5.15	\$5.15	\$5.46	\$8.19	\$11.23	\$19.81	\$35.33	\$60.06	\$86.19	\$140.24	\$217.78	\$585.86	2.65
\$140,000	\$5.54	\$5.54	\$5.88	\$8.82	\$12.10	\$21.34	\$38.05	\$64.68	\$92.82	\$151.03	\$234.53	\$630.92	2.86
\$150,000	\$5.94	\$5.94	\$6.30	\$9.45	\$12.96	\$22.86	\$40.77	\$69.30	\$99.45	\$161.82	\$251.28	\$675.99	3.06
\$160,000	\$6.34	\$6.34	\$6.72	\$10.08	\$13.82	\$24.38	\$43.49	\$73.92	\$106.08	\$172.61	\$268.03	\$721.06	3.26
\$170,000	\$6.73	\$6.73	\$7.14	\$10.71	\$14.69	\$25.91	\$46.21	\$78.54	\$112.71	\$183.40	\$284.78	\$766.12	3.47
\$180,000	\$7.13	\$7.13	\$7.56	\$11.34	\$15.55	\$27.43	\$48.92	\$83.16	\$119.34	\$194.18	\$301.54	\$811.19	3.67
\$190,000	\$7.52	\$7.52	\$7.98	\$11.97	\$16.42	\$28.96	\$51.64	\$87.78	\$125.97	\$204.97	\$318.29	\$856.25	3.88
\$200,000	\$7.92	\$7.92	\$8.40	\$12.60	\$17.28	\$30.48	\$54.36	\$92.40	\$132.60	\$215.76	\$335.04	\$901.32	4.08
\$210,000	\$8.32	\$8.32	\$8.82	\$13.23	\$18.14	\$32.00	\$57.08	\$97.02	\$139.23	\$226.55	\$351.79	\$946.39	4.28
\$220,000	\$8.71	\$8.71	\$9.24	\$13.86	\$19.01	\$33.53	\$59.80	\$101.64	\$145.86	\$237.34	\$368.54	\$991.45	4.49
\$230,000	\$9.11	\$9.11	\$9.66	\$14.49	\$19.87	\$35.05	\$62.51	\$106.26	\$152.49	\$248.12	\$385.30	\$1,036.52	4.69
\$240,000	\$9.50	\$9.50	\$10.08	\$15.12	\$20.74	\$36.58	\$65.23	\$110.88	\$159.12	\$258.91	\$402.05	\$1,081.58	4.90
\$250,000	\$9.90	\$9.90	\$10.50	\$15.75	\$21.60	\$38.10	\$67.95	\$115.50	\$165.75	\$269.70	\$418.80	\$1,126.65	5.10
\$260,000	\$10.30	\$10.30	\$10.92	\$16.38	\$22.46	\$39.62	\$70.67	\$120.12	\$172.38	\$280.49	\$435.55	\$1,171.72	5.30
\$270,000	\$10.69	\$10.69	\$11.34	\$17.01	\$23.33	\$41.15	\$73.39	\$124.74	\$179.01	\$291.28	\$452.30	\$1,216.78	5.51
\$280,000	\$11.09	\$11.09	\$11.76	\$17.64	\$24.19	\$42.67	\$76.10	\$129.36	\$185.64	\$302.06	\$469.06	\$1,261.85	5.71
\$290,000	\$11.48	\$11.48	\$12.18	\$18.27	\$25.06	\$44.20	\$78.82	\$133.98	\$192.27	\$312.85	\$485.81	\$1,306.91	5.92
\$300,000	\$11.88	\$11.88	\$12.60	\$18.90	\$25.92	\$45.72	\$81.54	\$138.60	\$198.90	\$323.64	\$502.56	\$1,351.98	6.12
\$310,000	\$12.28	\$12.28	\$13.02	\$19.53	\$26.78	\$47.24	\$84.26	\$143.22	\$205.53	\$334.43	\$519.31	\$1,397.05	6.32
\$320,000	\$12.67	\$12.67	\$13.44	\$20.16	\$27.65	\$48.77	\$86.98	\$147.84	\$212.16	\$345.22	\$536.06	\$1,442.11	6.53
\$330,000	\$13.07	\$13.07	\$13.86	\$20.79	\$28.51	\$50.29	\$89.69	\$152.46	\$218.79	\$356.00	\$552.82	\$1,487.18	6.73
\$340,000	\$13.46	\$13.46	\$14.28	\$21.42	\$29.38	\$51.82	\$92.41	\$157.08	\$225.42	\$366.79	\$569.57	\$1,532.24	6.94
\$350,000	\$13.86	\$13.86	\$14.70	\$22.05	\$30.24	\$53.34	\$95.13	\$161.70	\$232.05	\$377.58	\$586.32	\$1,577.31	7.14
\$360,000	\$14.26	\$14.26	\$15.12	\$22.68	\$31.10	\$54.86	\$97.85	\$166.32	\$238.68	\$388.37	\$603.07	\$1,622.38	7.34
\$370,000	\$14.65	\$14.65	\$15.54	\$23.31	\$31.97	\$56.39	\$100.57	\$170.94	\$245.31	\$399.16	\$619.82	\$1,667.44	7.55
\$380,000	\$15.05	\$15.05	\$15.96	\$23.94	\$32.83	\$57.91	\$103.28	\$175.56	\$251.94	\$409.94	\$636.58	\$1,712.51	7.75
\$390,000	\$15.44	\$15.44	\$16.38	\$24.57	\$33.70	\$59.44	\$106.00	\$180.18	\$258.57	\$420.73	\$653.33	\$1,757.57	7.96
\$400,000	\$15.84	\$15.84	\$16.80	\$25.20	\$34.56	\$60.96	\$108.72	\$184.80	\$265.20	\$431.52	\$670.08	\$1,802.64	8.16
\$410,000	\$16.24	\$16.24	\$17.22	\$25.83	\$35.42	\$62.48	\$111.44	\$189.42	\$271.83	\$442.31	\$686.83	\$1,847.71	8.36
\$420,000	\$16.63	\$16.63	\$17.64	\$26.46	\$36.29	\$64.01	\$114.16	\$194.04	\$278.46	\$453.10	\$703.58	\$1,892.77	8.57
\$430,000	\$17.03	\$17.03	\$18.06	\$27.09	\$37.15	\$65.53	\$116.87	\$198.66	\$285.09	\$463.88	\$720.34	\$1,937.84	8.77
\$440,000	\$17.42	\$17.42	\$18.48	\$27.72	\$38.02	\$67.06	\$119.59	\$203.28	\$291.72	\$474.67	\$737.09	\$1,982.90	8.98
\$450,000	\$17.82	\$17.82	\$18.90	\$28.35	\$38.88	\$68.58	\$122.31	\$207.90	\$298.35	\$485.46	\$753.84	\$2,027.97	9.18
\$460,000	\$18.22	\$18.22	\$19.32	\$28.98	\$39.74	\$70.10	\$125.03	\$212.52	\$304.98	\$496.25	\$770.59	\$2,073.04	9.38
\$470,000	\$18.61	\$18.61	\$19.74	\$29.61	\$40.61	\$71.63	\$127.75	\$217.14	\$311.61	\$507.04	\$787.34	\$2,118.10	9.59
\$480,000	\$19.01	\$19.01	\$20.16	\$30.24	\$41.47	\$73.15	\$130.46	\$221.76	\$318.24	\$517.82	\$804.10	\$2,163.17	9.79
\$490,000	\$19.40	\$19.40	\$20.58	\$30.87	\$42.34	\$74.68	\$133.18	\$226.38	\$324.87	\$528.61	\$820.85	\$2,208.23	10.00
\$500,000	\$19.80	\$19.80	\$21.00	\$31.50	\$43.20	\$76.20	\$135.90	\$231.00	\$331.50	\$539.40	\$837.60	\$2,253.30	10.20

Employee Life and AD&D maximum is the lesser of 5 times your annual salary or \$500,000.

Insurance Age is your age at policy effective date.

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