

Florida Institute of Technology
Employee Life/AD&D Bi-Weekly 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	\$0.30	\$0.30	\$0.32	\$0.48	\$0.66	\$1.17	\$2.09	\$3.55	\$5.10	\$8.30	\$12.89	\$34.67	0.16	
\$20,000	\$0.61	\$0.61	\$0.65	\$0.97	\$1.33	\$2.34	\$4.18	\$7.11	\$10.20	\$16.60	\$25.77	\$69.33	0.31	
\$30,000	\$0.91	\$0.91	\$0.97	\$1.45	\$1.99	\$3.52	\$6.27	\$10.66	\$15.30	\$24.90	\$38.66	\$104.00	0.47	
\$40,000	\$1.22	\$1.22	\$1.29	\$1.94	\$2.66	\$4.69	\$8.36	\$14.22	\$20.40	\$33.19	\$51.54	\$138.66	0.63	
\$50,000	\$1.52	\$1.52	\$1.62	\$2.42	\$3.32	\$5.86	\$10.45	\$17.77	\$25.50	\$41.49	\$64.43	\$173.33	0.78	
\$60,000	\$1.83	\$1.83	\$1.94	\$2.91	\$3.99	\$7.03	\$12.54	\$21.32	\$30.60	\$49.79	\$77.32	\$208.00	0.94	
\$70,000	\$2.13	\$2.13	\$2.26	\$3.39	\$4.65	\$8.21	\$14.64	\$24.88	\$35.70	\$58.09	\$90.20	\$242.66	1.10	
\$80,000	\$2.44	\$2.44	\$2.58	\$3.88	\$5.32	\$9.38	\$16.73	\$28.43	\$40.80	\$66.39	\$103.09	\$277.33	1.26	
\$90,000	\$2.74	\$2.74	\$2.91	\$4.36	\$5.98	\$10.55	\$18.82	\$31.98	\$45.90	\$74.69	\$115.98	\$312.00	1.41	
\$100,000	\$3.05	\$3.05	\$3.23	\$4.85	\$6.65	\$11.72	\$20.91	\$35.54	\$51.00	\$82.98	\$128.86	\$346.66	1.57	
\$110,000	\$3.35	\$3.35	\$3.55	\$5.33	\$7.31	\$12.90	\$23.00	\$39.09	\$56.10	\$91.28	\$141.75	\$381.33	1.73	
\$120,000	\$3.66	\$3.66	\$3.88	\$5.82	\$7.98	\$14.07	\$25.09	\$42.65	\$61.20	\$99.58	\$154.63	\$415.99	1.88	
\$130,000	\$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	
\$140,000	\$4.26	\$4.26	\$4.52	\$6.78	\$9.30	\$16.41	\$29.27	\$49.75	\$71.40	\$116.18	\$180.41	\$485.33	2.20	
\$150,000	\$4.57	\$4.57	\$4.85	\$7.27	\$9.97	\$17.58	\$31.36	\$53.31	\$76.50	\$124.48	\$193.29	\$519.99	2.35	
\$160,000	\$4.87	\$4.87	\$5.17	\$7.75	\$10.63	\$18.76	\$33.45	\$56.86	\$81.60	\$132.78	\$206.18	\$554.66	2.51	
\$170,000	\$5.18	\$5.18	\$5.49	\$8.24	\$11.30	\$19.93	\$35.54	\$60.42	\$86.70	\$141.07	\$219.06	\$589.32	2.67	
\$180,000	\$5.48	\$5.48	\$5.82	\$8.72	\$11.96	\$21.10	\$37.63	\$63.97	\$91.80	\$149.37	\$231.95	\$623.99	2.82	
\$190,000	\$5.79	\$5.79	\$6.14	\$9.21	\$12.63	\$22.27	\$39.72	\$67.52	\$96.90	\$157.67	\$244.84	\$658.66	2.98	
\$200,000	\$6.09	\$6.09	\$6.46	\$9.69	\$13.29	\$23.45	\$41.82	\$71.08	\$102.00	\$165.97	\$257.72	\$693.32	3.14	
\$210,000	\$6.40	\$6.40	\$6.78	\$10.18	\$13.96	\$24.62	\$43.91	\$74.63	\$107.10	\$174.27	\$270.61	\$727.99	3.30	
\$220,000	\$6.70	\$6.70	\$7.11	\$10.66	\$14.62	\$25.79	\$46.00	\$78.18	\$112.20	\$182.57	\$283.50	\$762.66	3.45	
\$230,000	\$7.01	\$7.01	\$7.43	\$11.15	\$15.29	\$26.96	\$48.09	\$81.74	\$117.30	\$190.86	\$296.38	\$797.32	3.61	
\$240,000	\$7.31	\$7.31	\$7.75	\$11.63	\$15.95	\$28.14	\$50.18	\$85.29	\$122.40	\$199.16	\$309.27	\$831.99	3.77	
\$250,000	\$7.62	\$7.62	\$8.08	\$12.12	\$16.62	\$29.31	\$52.27	\$88.85	\$127.50	\$207.46	\$322.15	\$866.65	3.92	
\$260,000	\$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	
\$270,000	\$8.22	\$8.22	\$8.72	\$13.08	\$17.94	\$31.65	\$56.45	\$95.95	\$137.70	\$224.06	\$347.93	\$935.99	4.24	
\$280,000	\$8.53	\$8.53	\$9.05	\$13.57	\$18.61	\$32.82	\$58.54	\$99.51	\$142.80	\$232.36	\$360.81	\$970.65	4.39	
\$290,000	\$8.83	\$8.83	\$9.37	\$14.05	\$19.27	\$34.00	\$60.63	\$103.06	\$147.90	\$240.66	\$373.70	\$1,005.32	4.55	
\$300,000	\$9.14	\$9.14	\$9.69	\$14.54	\$19.94	\$35.17	\$62.72	\$106.62	\$153.00	\$248.95	\$386.58	\$1,039.98	4.71	
\$310,000	\$9.44	\$9.44	\$10.02	\$15.02	\$20.60	\$36.34	\$64.81	\$110.17	\$158.10	\$257.25	\$399.47	\$1,074.65	4.86	
\$320,000	\$9.75	\$9.75	\$10.34	\$15.51	\$21.27	\$37.51	\$66.90	\$113.72	\$163.20	\$265.55	\$412.36	\$1,109.32	5.02	
\$330,000	\$10.05	\$10.05	\$10.66	\$15.99	\$21.93	\$38.69	\$69.00	\$117.28	\$168.30	\$273.85	\$425.24	\$1,143.98	5.18	
\$340,000	\$10.36	\$10.36	\$10.98	\$16.48	\$22.60	\$39.86	\$71.09	\$120.83	\$173.40	\$282.15	\$438.13	\$1,178.65	5.34	
\$350,000	\$10.66	\$10.66	\$11.31	\$16.96	\$23.26	\$41.03	\$73.18	\$124.38	\$178.50	\$290.45	\$451.02	\$1,213.32	5.49	
\$360,000	\$10.97	\$10.97	\$11.63	\$17.45	\$23.93	\$42.20	\$75.27	\$127.94	\$183.60	\$298.74	\$463.90	\$1,247.98	5.65	
\$370,000	\$11.27	\$11.27	\$11.95	\$17.93	\$24.59	\$43.38	\$77.36	\$131.49	\$188.70	\$307.04	\$476.79	\$1,282.65	5.81	
\$380,000	\$11.58	\$11.58	\$12.28	\$18.42	\$25.26	\$44.55	\$79.45	\$135.05	\$193.80	\$315.34	\$489.67	\$1,317.31	5.96	
\$390,000	\$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	
\$400,000	\$12.18	\$12.18	\$12.92	\$19.38	\$26.58	\$46.89	\$83.63	\$142.15	\$204.00	\$331.94	\$515.45	\$1,386.65	6.28	
\$410,000	\$12.49	\$12.49	\$13.25	\$19.87	\$27.25	\$48.06	\$85.72	\$145.71	\$209.10	\$340.24	\$528.33	\$1,421.31	6.43	
\$420,000	\$12.79	\$12.79	\$13.57	\$20.35	\$27.91	\$49.24	\$87.81	\$149.26	\$214.20	\$348.54	\$541.22	\$1,455.98	6.59	
\$430,000	\$13.10	\$13.10	\$13.89	\$20.84	\$28.58	\$50.41	\$89.90	\$152.82	\$219.30	\$356.83	\$554.10	\$1,490.64	6.75	
\$440,000	\$13.40	\$13.40	\$14.22	\$21.32	\$29.24	\$51.58	\$91.99	\$156.37	\$224.40	\$365.13	\$566.99	\$1,525.31	6.90	
\$450,000	\$13.71	\$13.71	\$14.54	\$21.81	\$29.91	\$52.75	\$94.08	\$159.92	\$229.50	\$373.43	\$579.88	\$1,559.98	7.06	
\$460,000	\$14.01	\$14.01	\$14.86	\$22.29	\$30.57	\$53.93	\$96.18	\$163.48	\$234.60	\$381.73	\$592.76	\$1,594.64	7.22	
\$470,000	\$14.32	\$14.32	\$15.18	\$22.78	\$31.24	\$55.10	\$98.27	\$167.03	\$239.70	\$390.03	\$605.65	\$1,629.31	7.38	
\$480,000	\$14.62	\$14.62	\$15.51	\$23.26	\$31.90	\$56.27	\$100.36	\$170.58	\$244.80	\$398.33	\$618.54	\$1,663.98	7.53	
\$490,000	\$14.93	\$14.93	\$15.83	\$23.75	\$32.57	\$57.44	\$102.45	\$174.14	\$249.90	\$406.62	\$631.42	\$1,698.64	7.69	
\$500,000	\$15.23	\$15.23	\$16.15	\$24.23	\$33.23	\$58.62	\$104.54	\$177.69	\$255.00	\$414.92	\$644.31	\$1,733.31	7.85	

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.

Revised 6.19.2009