



# Optional Life

## J.D. Irving, Limited

### Optional Life Rates

Monthly Rate Per \$1,000 of Coverage

<b>Smoker</b>		
Age	Male	Female
Under 30	\$ 0.06	\$ 0.04
30 – 34	\$ 0.09	\$ 0.05
35 – 39	\$ 0.10	\$ 0.05
40 – 44	\$ 0.17	\$ 0.10
45 – 49	\$ 0.26	\$ 0.17
50 – 54	\$ 0.55	\$ 0.32
55 – 59	\$ 0.83	\$ 0.47
60 – 64	\$ 1.35	\$ 0.74
65 – 69	\$ 2.38	\$1.28

<b>Non-Smoker</b>		
Age	Male	Female
Under 30	\$ 0.04	\$ 0.02
30 – 34	\$ 0.04	\$ 0.02
35 – 39	\$ 0.06	\$ 0.03
40 – 44	\$ 0.09	\$ 0.05
45 – 49	\$ 0.13	\$ 0.09
50 – 54	\$ 0.27	\$ 0.17
55 – 59	\$ 0.43	\$ 0.30
60 – 64	\$ 0.75	\$ 0.43
65 – 69	\$ 1.32	\$0.75

- Rates as of January 1, 2016 -