

Life Insurance Rates

Monthly life insurance rates per \$1,000 of the insured amount

Age Group	Under 30	30-35	36-40	41-45	46-50	51-55	56-60	61-65
Single Coverage	\$0.08	\$0.13	\$0.20	\$0.29	\$0.43	\$0.64	\$0.82	\$0.97
Joint Coverage*	\$0.11	\$0.18	\$0.28	\$0.41	\$0.60	\$0.90	\$1.15	\$1.36

*For joint coverage, the payment is based on the age of the older applicant.

For Example, you are age 36 and your wife is age 32 and you both applied for a mortgage of \$150,000. Your monthly insurance payments would be based on age 36 and would be calculated as follows: "\$150,000/1000 x \$0.28 = \$42.00