

FLSmith Group Universal Life Insurance Rates

Rates guaranteed to 12/31/2025

Employee And Spouse Coverage

Monthly cost of insurance per \$10,000 coverage unit

Age	Rate
Under 30	\$0.69
30–34	\$0.79
35–39	\$1.09
40–44	\$1.67
45–49	\$2.36
50–54	\$4.03
55–59	\$6.68
60–64	\$9.53
65–69	\$18.47
70 and over	Available upon request

Child Coverage

Coverage Amount	Monthly Cost
\$5,000	\$1.00
\$10,000	\$2.00