

VOLUNTARY LIFE INSURANCE RATES
OEBB MEMBERS
TOBACCO USER WITHIN PAST 12 MONTHS
Over \$200,000 requires pre-approval and must be deducted post-tax

AGE	Rate	FIGURES ARE IN THOUSAN							
		10	20	30	40	50	100	110	200
Under 25	0.023	0.23	0.46	0.69	0.92	1.15	2.30	2.53	4.60
25-29	0.027	0.27	0.54	0.81	1.08	1.35	2.70	2.97	5.40
30-34	0.036	0.36	0.72	1.08	1.44	1.80	3.60	3.96	7.20
35-39	0.041	0.41	0.82	1.23	1.64	2.05	4.10	4.51	8.20
40-44	0.055	0.55	1.10	1.65	2.20	2.75	5.50	6.05	11.00
45 - 49	0.081	0.81	1.62	2.43	3.24	4.05	8.10	8.91	16.20
50-54	0.124	1.24	2.48	3.72	4.96	6.20	12.40	13.64	24.80
55-59	0.227	2.27	4.54	6.81	9.08	11.35	22.70	24.97	45.40
60-64	0.346	3.46	6.92	10.38	13.84	17.30	34.60	38.06	69.20
65-69	0.651	6.51	13.02	19.53	26.04	32.55	65.10	71.61	130.20
70-74	0.093	0.93	1.85	2.78	3.71	4.64	9.27	10.20	18.54
75 +	1.010	10.10	20.20	30.30	40.40	50.50	101.00	111.10	202.00