

**VOLUNTARY LIFE INSURANCE RATES
SPOUSE OF OEGB MEMBERS
TOBACCO USER WITHIN PAST 12 MONTHS**
Over \$30,000 requires pre-approval and must be deducted post-tax

AGE	Rate	FIGURES ARE IN THOUSANDS		
		10	20	30
Under 25	0.054	0.54	1.08	1.62
25-29	0.064	0.64	1.28	1.92
30-34	0.086	0.86	1.72	2.58
35-39	0.098	0.98	1.96	2.94
40-44	0.119	1.19	2.38	3.57
45 - 49	0.182	1.82	3.64	5.46
50-54	0.267	2.67	5.34	8.01
55-59	0.470	4.70	9.40	14.10
60-64	0.704	7.04	14.08	21.12
65-69	1.317	13.17	26.34	39.51
70-74	1.648	16.48	32.96	49.44
75 +	3.483	34.83	69.66	104.49