

# SECURIAN - MINNESOTA LIFE PREMIUMS

KENT STATE UNIVERSITY		
Coverage	Rate per \$1,000 per month	
Basic Life and AD&D	Employer Paid	
Supplemental Life and Spouse Life	Age	Rate
	Under 25	\$0.044
	25 - 29	\$0.044
	30 – 34	\$0.051
	35 – 39	\$0.080
	40 – 44	\$0.100
	45 – 49	\$0.150
	50 – 54	\$0.230
	55 – 59	\$0.430
	60 – 64	\$0.542
	65 – 69	\$0.898
	70 – 74	\$1.475
	75 – 79	\$3.340
	80 & Over	\$4.855
Child Life	1.00 Per Month	
Voluntary AD&D	*Increments of \$25,000 up to a maximum of \$250,000	
Employee only	\$0.040	
Employee & Family	\$0.060	

**Please note:** Life insurance premiums are deducted during the first pay of the month only.

## How to calculate Supplemental Life for Employee:

1. Amount Elected: (1 to 5 times your salary/\$1 million max.)
2. Divide above amount by \$1,000
3. Select your rate from the table
4. Multiply LINE 2 by LINE 3. THIS IS YOUR MONTHLY COST.

ROUND UP FINAL NUMBER

## How to calculate Supplemental Life for Spouse:

1. Amount Elected: (\$10,000 increments. Guaranteed amount: \$20,000)
2. Divide above amount by \$1,000
3. Select spouse age/rate from the table
4. Multiply LINE 2 by LINE 3. THIS IS YOUR MONTHLY COST.

ROUND UP FINAL NUMBER

## How to calculate Voluntary AD&D:

1. Amount Elected: (Increments of \$25,000 to \$250,000 max.)
2. Divide above amount by \$1,000
3. Select your rate from the table
4. Multiply LINE 2 by LINE 3. THIS IS YOUR MONTHLY COST.

ROUND UP FINAL NUMBER