



SENSIBLE BENEFITS

Group Benefits. Simplified.

Agent Guide



Monthly Premiums for Sensible Benefits 10-Year Term

To determine semi-monthly rates, divide rate in half.
 Note: actual premiums may vary due to rounding

NON-SMOKER

Age	\$25,000	\$50,000	\$75,000	\$100,000
18	5.29	8.16	11.20	14.25
19	5.33	8.25	11.33	14.41
20	5.37	8.29	11.39	14.50
21	5.45	8.45	11.64	14.83
22	5.52	8.62	11.89	15.16
23	5.68	8.91	12.33	15.75
24	5.85	9.20	12.77	16.33
25	6.08	9.66	13.45	17.25
26	6.14	9.79	13.64	17.50
27	6.20	9.87	13.77	17.66
28	6.25	10.00	13.95	17.91
29	6.31	10.12	14.14	18.16
30	6.37	10.20	14.27	18.33
31	6.43	10.33	14.45	18.58
32	6.50	10.45	14.64	18.83
33	6.56	10.54	14.77	19.00
34	6.64	10.70	15.02	19.33
35	6.68	10.83	15.20	19.58
36	7.04	11.50	16.20	20.91
37	7.43	12.25	17.33	22.41
38	7.85	13.04	18.52	24.00
39	8.29	13.87	19.77	25.66
40	8.79	14.79	21.14	27.50
41	9.23	15.62	22.39	29.16
42	9.70	16.54	23.77	31.00
43	10.20	17.45	25.14	32.83
44	10.75	18.45	26.64	34.83
45	11.33	19.54	28.27	37.00
46	12.14	21.08	30.58	40.08
47	13.02	22.75	33.08	43.41
48	14.00	24.54	35.77	47.00
49	15.06	26.50	38.70	50.91
50	16.18	28.66	41.95	55.25
51	17.60	31.33	45.95	60.58
52	19.18	34.29	50.39	66.50
53	20.91	37.50	55.20	72.91
54	22.81	41.08	60.58	80.08
55	24.87	45.00	66.45	87.91
56	27.14	49.25	72.83	96.41
57	29.64	53.95	79.89	105.83
58	32.37	59.12	87.64	116.16
59	35.39	64.79	96.14	127.50
60	38.70	71.00	105.45	139.91
61	42.33	77.83	115.70	153.58
62	46.33	85.37	127.02	168.66
63	50.73	93.66	139.45	185.25
64	55.56	102.75	153.08	203.41
65	60.87	112.75	168.08	223.41
66	66.89	124.08	185.08	246.08
67	73.54	136.58	203.83	271.08
68	80.87	150.37	224.52	298.66
69	88.91	165.54	247.27	329.00
70	97.81	182.29	272.39	362.50

SMOKER

Age	\$25,000	\$50,000	\$75,000	\$100,000
18	7.48	12.33	17.45	22.58
19	7.60	12.54	17.77	23.00
20	7.73	12.79	18.14	23.50
21	7.87	13.08	18.58	24.08
22	8.02	13.33	18.95	24.58
23	8.16	13.58	19.33	25.08
24	8.29	13.87	19.77	25.66
25	8.43	14.12	20.14	26.16
26	8.62	14.50	20.70	26.91
27	8.81	14.83	21.20	27.58
28	9.02	15.25	21.83	28.41
29	9.23	15.62	22.39	29.16
30	9.43	16.04	23.02	30.00
31	9.66	16.45	23.64	30.83
32	9.89	16.91	24.33	31.75
33	10.12	17.29	24.89	32.50
34	10.35	17.75	25.58	33.41
35	10.60	18.25	26.33	34.41
36	11.35	19.62	28.39	37.16
37	12.14	21.12	30.64	40.16
38	13.00	22.79	33.14	43.50
39	13.93	24.54	35.77	47.00
40	14.98	26.54	38.77	51.00
41	15.91	28.25	41.33	54.41
42	16.93	30.20	44.27	58.33
43	18.04	32.29	47.39	62.50
44	19.25	34.50	50.70	66.91
45	20.50	36.87	54.27	71.66
46	22.06	39.79	58.64	77.50
47	23.77	43.00	63.45	83.91
48	25.58	46.41	68.58	90.75
49	27.60	50.12	74.14	98.16
50	29.73	54.12	80.14	106.16
51	32.41	59.16	87.70	116.25
52	35.37	64.75	96.08	127.41
53	38.60	70.83	105.20	139.58
54	42.14	77.50	115.20	152.91
55	46.04	84.83	126.20	167.58
56	49.91	92.12	137.14	182.16
57	54.12	100.04	149.02	198.00
58	58.70	108.66	161.95	215.25
59	63.68	118.04	176.02	234.00
60	69.12	128.29	191.39	254.50
61	75.02	139.37	208.02	276.66
62	81.45	151.50	226.20	300.91
63	88.45	164.66	245.95	327.25
64	96.08	179.00	267.45	355.91
65	104.37	194.62	290.89	387.16
66	113.27	211.37	316.02	420.66
67	122.95	229.62	343.39	457.16
68	133.52	249.50	373.20	496.91
69	144.98	271.04	405.52	539.99
70	157.41	294.50	440.70	586.91

Monthly Premiums for Sensible Benefits 20-Year Term

To determine semi-monthly rates, divide rate in half.

Note: actual premiums may vary due to rounding

NON-SMOKER

Age	\$25,000	\$50,000	\$75,000	\$100,000
18	6.58	10.58	14.83	19.08
19	6.58	10.58	14.83	19.08
20	6.58	10.58	14.83	19.08
21	6.58	10.58	14.83	19.08
22	6.58	10.58	14.83	19.08
23	6.58	10.58	14.83	19.08
24	6.58	10.58	14.83	19.08
25	6.58	10.58	14.83	19.08
26	6.64	10.70	15.02	19.33
27	6.68	10.83	15.20	19.58
28	6.75	10.91	15.33	19.75
29	6.83	11.08	15.58	20.08
30	6.93	11.29	15.89	20.50
31	7.06	11.54	16.27	21.00
32	7.25	11.87	16.77	21.66
33	7.48	12.33	17.45	22.58
34	7.79	12.87	18.27	23.66
35	8.14	13.54	19.27	25.00
36	8.54	14.29	20.39	26.50
37	8.91	15.04	21.52	28.00
38	9.33	15.79	22.64	29.50
39	9.79	16.66	23.95	31.25
40	10.29	17.66	25.45	33.25
41	10.79	18.58	26.83	35.08
42	11.39	19.70	28.52	37.33
43	12.10	21.04	30.52	40.00
44	12.93	22.58	32.83	43.08
45	13.89	24.41	35.58	46.75
46	14.64	25.79	37.64	49.50
47	15.54	27.45	40.14	52.83
48	16.62	29.50	43.20	56.91
49	17.85	31.79	46.64	61.50
50	19.20	34.33	50.45	66.58
51	20.95	37.62	55.39	73.16
52	22.91	41.33	60.95	80.58
53	25.04	45.33	66.95	88.58
54	27.33	49.62	73.39	97.16
55	29.68	54.04	80.02	106.00
56	31.95	58.33	86.45	114.58
57	34.14	62.45	92.64	122.83
58	36.54	66.95	99.39	131.83
59	39.45	72.45	107.64	142.83
60	43.14	79.37	118.02	156.66

SMOKER

Age	\$25,000	\$50,000	\$75,000	\$100,000
18	8.60	14.41	20.58	26.75
19	8.64	14.54	20.77	27.00
20	8.73	14.66	20.95	27.25
21	8.85	14.91	21.33	27.75
22	9.02	15.20	21.77	28.33
23	9.16	15.50	22.20	28.91
24	9.37	15.87	22.77	29.66
25	9.60	16.33	23.45	30.58
26	9.81	16.75	24.08	31.41
27	10.04	17.16	24.70	32.25
28	10.23	17.54	25.27	33.00
29	10.48	18.00	25.95	33.91
30	10.73	18.45	26.64	34.83
31	11.06	19.12	27.64	36.16
32	11.48	19.91	28.83	37.75
33	12.00	20.87	30.27	39.66
34	12.62	22.08	32.08	42.08
35	13.41	23.58	34.33	45.08
36	14.27	25.16	36.70	48.25
37	15.16	26.87	39.27	51.66
38	16.10	28.62	41.89	55.16
39	17.12	30.58	44.83	59.08
40	18.23	32.66	47.95	63.25
41	19.35	34.79	51.14	67.50
42	20.58	37.08	54.58	72.08
43	22.02	39.79	58.64	77.50
44	23.66	42.87	63.27	83.66
45	25.52	46.37	68.52	90.66
46	27.60	50.25	74.33	98.41
47	29.79	54.33	80.45	106.58
48	32.12	58.70	87.02	115.33
49	34.54	63.25	93.83	124.41
50	37.12	68.04	101.02	134.00
51	40.25	73.91	109.83	145.75
52	43.58	80.16	119.20	158.25
53	47.06	86.75	129.08	171.41
54	50.75	93.66	139.45	185.25
55	54.60	100.95	150.39	199.83
56	59.12	109.45	163.14	216.83
57	64.00	118.62	176.89	235.16
58	69.20	128.41	191.58	254.75
59	74.75	138.83	207.20	275.58
60	80.60	149.87	223.77	297.66

Monthly Premiums for Sensible Benefits Whole Life

To determine semi-monthly rates, divide rate in half.

Note: actual premiums may vary due to rounding

NON-SMOKER

Age	\$5,000	\$10,000	\$15,000	\$20,000
18	5.55	8.18	10.81	13.44
19	5.67	8.41	11.16	13.90
20	5.78	8.64	11.51	14.37
21	5.89	8.86	11.83	14.80
22	6.00	9.09	12.17	15.25
23	6.12	9.32	12.52	15.72
24	6.23	9.54	12.86	16.17
25	6.35	9.79	13.22	16.65
26	6.49	10.06	13.63	17.20
27	6.63	10.34	14.06	17.77
28	6.78	10.64	14.49	18.35
29	6.93	10.94	14.96	18.97
30	7.09	11.27	15.44	19.62
31	7.28	11.64	15.99	20.35
32	7.47	12.02	16.57	21.12
33	7.68	12.44	17.19	21.95
34	7.88	12.84	17.79	22.75
35	8.09	13.26	18.43	23.60
36	8.31	13.69	19.08	24.47
37	8.53	14.14	19.74	25.35
38	8.77	14.62	20.47	26.32
39	9.02	15.11	21.21	27.30
40	9.28	15.64	21.99	28.35
41	9.57	16.21	22.86	29.50
42	9.87	16.83	23.78	30.74
43	10.20	17.49	24.77	32.05
44	10.55	18.18	25.81	33.44
45	10.92	18.91	26.91	34.90
46	11.32	19.72	28.12	36.52
47	11.75	20.58	29.41	38.24
48	12.20	21.48	30.76	40.04
49	12.67	22.41	32.16	41.90
50	13.15	23.38	33.61	43.84
51	13.55	24.19	34.82	45.45
52	13.98	25.04	36.09	47.15
53	14.43	25.94	37.44	48.95
54	14.92	26.92	38.92	50.92
55	15.45	27.98	40.51	53.04
56	16.04	29.17	42.29	55.42
57	16.67	30.43	44.18	57.94
58	17.34	31.77	46.19	60.62
59	18.03	33.14	48.24	63.35
60	18.72	34.53	50.33	66.14
61	19.54	36.15	52.77	69.39
62	20.37	37.83	55.28	72.74
63	21.26	39.60	57.94	76.29
64	22.20	41.48	60.76	80.04
65	23.22	43.51	63.81	84.10
66	24.19	45.47	66.74	88.02
67	25.24	47.55	69.87	92.19
68	26.35	49.78	73.21	96.64
69	27.52	52.12	76.72	101.32
70	28.76	54.59	80.43	106.27

NON-SMOKER

Age	\$25,000	\$50,000	\$75,000	\$100,000
18	13.00	23.09	33.17	43.25
19	13.42	23.92	34.42	44.92
20	13.86	24.79	35.73	46.67
21	14.38	25.84	37.29	48.75
22	14.88	26.84	38.79	50.75
23	15.42	27.92	40.42	52.92
24	16.00	29.09	42.17	55.25
25	16.59	30.25	43.92	57.59
26	17.17	31.42	45.67	59.92
27	17.77	32.63	47.48	62.34
28	18.40	33.88	49.36	64.84
29	19.09	35.25	51.42	67.59
30	19.79	36.67	53.54	70.42
31	20.61	38.29	55.98	73.67
32	21.42	39.92	58.42	76.92
33	22.36	41.79	61.23	80.67
34	23.25	43.59	63.92	84.25
35	24.17	45.42	66.67	87.92
36	25.13	47.34	69.54	91.75
37	26.15	49.38	72.61	95.84
38	27.23	51.54	75.86	100.17
39	28.36	53.79	79.23	104.67
40	29.59	56.25	82.92	109.59
41	30.86	58.79	86.73	114.67
42	32.21	61.50	90.79	120.09
43	33.65	64.38	95.11	125.84
44	35.21	67.50	99.79	132.09
45	36.86	70.79	104.73	138.67
46	38.65	74.38	110.11	145.84
47	40.50	78.09	115.67	153.25
48	42.48	82.04	121.61	161.17
49	44.54	86.17	127.79	169.42
50	46.69	90.46	134.23	178.00
51	48.63	94.34	140.04	185.75
52	50.65	98.38	146.11	193.84
53	52.84	102.75	152.67	202.59
54	55.25	107.59	159.92	212.25
55	57.84	112.75	167.67	222.59
56	60.75	118.59	176.42	234.25
57	63.82	124.71	185.61	246.50
58	67.07	131.21	195.36	259.50
59	70.42	137.92	205.42	272.92
60	73.82	144.71	215.61	286.50
61	77.77	152.63	227.48	302.34
62	81.90	160.88	239.86	318.84
63	86.25	169.59	252.92	336.25
64	90.88	178.84	266.79	354.75
65	95.88	188.84	281.79	374.75
66	100.86	198.79	296.73	394.67
67	106.15	209.38	312.61	415.84
68	111.79	220.67	329.54	438.42
69	117.82	232.71	347.61	462.50
70	124.15	245.38	366.61	487.83

Monthly Premiums for Sensible Benefits Whole Life

To determine semi-monthly rates, divide rate in half.

Note: actual premiums may vary due to rounding

SMOKER

Age	\$5,000	\$10,000	\$15,000	\$20,000
18	6.09	9.25	12.42	15.59
19	6.23	9.54	12.86	16.17
20	6.37	9.83	13.28	16.74
21	6.51	10.10	13.69	17.29
22	6.65	10.39	14.12	17.85
23	6.79	10.67	14.54	18.42
24	6.95	10.98	15.01	19.04
25	7.10	11.28	15.46	19.64
26	7.27	11.63	15.98	20.34
27	7.45	11.99	16.52	21.05
28	7.64	12.37	17.09	21.82
29	7.84	12.75	17.67	22.59
30	8.04	13.17	18.29	23.42
31	8.28	13.64	19.01	24.37
32	8.53	14.14	19.76	25.37
33	8.79	14.67	20.54	26.42
34	9.07	15.21	21.36	27.50
35	9.35	15.78	22.21	28.64
36	9.67	16.41	23.16	29.90
37	9.99	17.07	24.14	31.22
38	10.34	17.76	25.18	32.60
39	10.70	18.48	26.26	34.04
40	11.08	19.24	27.39	35.55
41	11.53	20.14	28.76	37.37
42	12.01	21.10	30.19	39.29
43	12.52	22.12	31.72	41.32
44	13.06	23.20	33.34	43.49
45	13.64	24.36	35.08	45.80
46	14.23	25.54	36.86	48.17
47	14.86	26.79	38.73	50.67
48	15.51	28.10	40.69	53.29
49	16.19	29.45	42.72	55.99
50	16.89	30.87	44.84	58.82
51	17.50	32.09	46.67	61.25
52	18.13	33.34	48.56	63.77
53	18.80	34.69	50.57	66.45
54	19.52	36.11	52.71	69.30
55	20.30	37.69	55.07	72.45
56	21.20	39.48	57.76	76.04
57	22.16	41.39	60.63	79.87
58	23.17	43.42	63.67	83.92
59	24.22	45.51	66.81	88.10
60	25.29	47.67	70.04	92.42
61	26.68	50.44	74.21	97.97
62	28.13	53.34	78.56	103.77
63	29.67	56.41	83.16	109.90
64	31.30	59.68	88.06	116.44
65	33.06	63.19	93.33	123.47
66	34.44	65.96	97.48	129.00
67	35.93	68.94	101.94	134.95
68	37.49	72.07	106.64	141.22
69	39.16	75.39	111.63	147.87
70	40.90	78.88	116.86	154.84

SMOKER

Age	\$25,000	\$50,000	\$75,000	\$100,000
18	15.65	28.38	41.11	53.84
19	16.19	29.46	42.73	56.00
20	16.77	30.63	44.48	58.34
21	17.42	31.92	46.42	60.92
22	18.07	33.21	48.36	63.50
23	18.71	34.50	50.29	66.09
24	19.46	36.00	52.54	69.09
25	20.19	37.46	54.73	72.00
26	20.96	39.00	57.04	75.09
27	21.77	40.63	59.48	78.34
28	22.61	42.29	61.98	81.67
29	23.50	44.09	64.67	85.25
30	24.46	46.00	67.54	89.09
31	25.57	48.21	70.86	93.50
32	26.67	50.42	74.17	97.92
33	27.88	52.84	77.79	102.75
34	29.13	55.34	81.54	107.75
35	30.42	57.92	85.42	112.92
36	31.90	60.88	89.86	118.84
37	33.44	63.96	94.48	125.00
38	35.07	67.21	99.36	131.50
39	36.77	70.63	104.48	138.34
40	38.57	74.21	109.86	145.50
41	40.65	78.38	116.11	153.84
42	42.84	82.75	122.67	162.59
43	45.15	87.38	129.61	171.84
44	47.65	92.38	137.11	181.84
45	50.34	97.75	145.17	192.59
46	53.02	103.13	153.23	203.34
47	55.84	108.75	161.67	214.59
48	58.82	114.71	170.61	226.50
49	61.90	120.88	179.86	238.84
50	65.11	127.29	189.48	251.67
51	68.04	133.17	198.29	263.42
52	71.09	139.25	207.42	275.59
53	74.36	145.79	217.23	288.67
54	77.90	152.88	227.86	302.84
55	81.75	160.59	239.42	318.25
56	86.09	169.25	252.42	335.59
57	90.77	178.63	266.48	354.34
58	95.69	188.46	281.23	374.00
59	100.79	198.67	296.54	394.42
60	106.07	209.21	312.36	415.50
61	112.86	222.79	332.73	442.67
62	119.94	236.96	353.98	471.00
63	127.46	252.00	376.54	501.08
64	135.50	268.09	400.67	533.25
65	144.23	285.54	426.86	568.17
66	151.23	299.54	447.86	596.17
67	158.79	314.67	470.54	626.42
68	166.82	330.71	494.61	658.50
69	175.34	347.75	520.17	692.58
70	184.34	365.75	547.17	728.58

SENSIBLE BENEFITS

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