

City of Redlands - Non Smoker Rate Grid

VOLUNTARY TERM LIFE/AD&D

Estimated Employee Monthly Premium

Amounts End of Rate Guarantee

Period: 12/31/2025

Benefit Amount	29 & Under	30-34	35-39	40-44	45-49	50-54	55-59	60-64
\$10,000	\$0.90	\$0.90	\$1.10	\$1.70	\$2.50	\$3.80	\$5.80	\$6.80
\$20,000	\$1.80	\$1.80	\$2.20	\$3.40	\$5.00	\$7.60	\$11.60	\$13.60
\$30,000	\$2.70	\$2.70	\$3.30	\$5.10	\$7.50	\$11.40	\$17.40	\$20.40
\$40,000	\$3.60	\$3.60	\$4.40	\$6.80	\$10.00	\$15.20	\$23.20	\$27.20
\$50,000	\$4.50	\$4.50	\$5.50	\$8.50	\$12.50	\$19.00	\$29.00	\$34.00
\$60,000	\$5.40	\$5.40	\$6.60	\$10.20	\$15.00	\$22.80	\$34.80	\$40.80
\$70,000	\$6.30	\$6.30	\$7.70	\$11.90	\$17.50	\$26.60	\$40.60	\$47.60
\$80,000	\$7.20	\$7.20	\$8.80	\$13.60	\$20.00	\$30.40	\$46.40	\$54.40
\$90,000	\$8.10	\$8.10	\$9.90	\$15.30	\$22.50	\$34.20	\$52.20	\$61.20
\$100,000	\$9.00	\$9.00	\$11.00	\$17.00	\$25.00	\$38.00	\$58.00	\$68.00
\$110,000	\$9.90	\$9.90	\$12.10	\$18.70	\$27.50	\$41.80	\$63.80	\$74.80
\$120,000	\$10.80	\$10.80	\$13.20	\$20.40	\$30.00	\$45.60	\$69.60	\$81.60
\$130,000	\$11.70	\$11.70	\$14.30	\$22.10	\$32.50	\$49.40	\$75.40	\$88.40
\$140,000	\$12.60	\$12.60	\$15.40	\$23.80	\$35.00	\$53.20	\$81.20	\$95.20
\$150,000	\$13.50	\$13.50	\$16.50	\$25.50	\$37.50	\$57.00	\$87.00	\$102.00
\$160,000	\$14.40	\$14.40	\$17.60	\$27.20	\$40.00	\$60.80	\$92.80	\$108.80
\$170,000	\$15.30	\$15.30	\$18.70	\$28.90	\$42.50	\$64.60	\$98.60	\$115.60
\$180,000	\$16.20	\$16.20	\$19.80	\$30.60	\$45.00	\$68.40	\$104.40	\$122.40
\$190,000	\$17.10	\$17.10	\$20.90	\$32.30	\$47.50	\$72.20	\$110.20	\$129.20
\$200,000	\$18.00	\$18.00	\$22.00	\$34.00	\$50.00	\$76.00	\$116.00	\$136.00
\$210,000	\$18.90	\$18.90	\$23.10	\$35.70	\$52.50	\$79.80	\$121.80	\$142.80
\$220,000	\$19.80	\$19.80	\$24.20	\$37.40	\$55.00	\$83.60	\$127.60	\$149.60
\$230,000	\$20.70	\$20.70	\$25.30	\$39.10	\$57.50	\$87.40	\$133.40	\$156.40
\$240,000	\$21.60	\$21.60	\$26.40	\$40.80	\$60.00	\$91.20	\$139.20	\$163.20
\$250,000	\$22.50	\$22.50	\$27.50	\$42.50	\$62.50	\$95.00	\$145.00	\$170.00
\$260,000	\$23.40	\$23.40	\$28.60	\$44.20	\$65.00	\$98.80	\$150.80	\$176.80
\$270,000	\$24.30	\$24.30	\$29.70	\$45.90	\$67.50	\$102.60	\$156.60	\$183.60
\$280,000	\$25.20	\$25.20	\$30.80	\$47.60	\$70.00	\$106.40	\$162.40	\$190.40
\$290,000	\$26.10	\$26.10	\$31.90	\$49.30	\$72.50	\$110.20	\$168.20	\$197.20

Reduced Benefit	65-69
\$6,500	\$8.52
\$13,000	\$17.03
\$19,500	\$25.55
\$26,000	\$34.06
\$32,500	\$42.58
\$39,000	\$51.09
\$45,500	\$59.61
\$52,000	\$68.12
\$58,500	\$76.64
\$65,000	\$85.15
\$71,500	\$93.67
\$78,000	\$102.18
\$84,500	\$110.70
\$91,000	\$119.21
\$97,500	\$127.73
\$104,000	\$136.24
\$110,500	\$144.76
\$117,000	\$153.27
\$123,500	\$161.79
\$130,000	\$170.30
\$136,500	\$178.82
\$143,000	\$187.33
\$149,500	\$195.85
\$156,000	\$204.36
\$162,500	\$212.88
\$169,000	\$221.39
\$175,500	\$229.91
\$182,000	\$238.42
\$188,500	\$246.94

Reduced Benefit	70 & Over
\$5,000	\$6.55
\$10,000	\$13.10
\$15,000	\$19.65
\$20,000	\$26.20
\$25,000	\$32.75
\$30,000	\$39.30
\$35,000	\$45.85
\$40,000	\$52.40
\$45,000	\$58.95
\$50,000	\$65.50
\$55,000	\$72.05
\$60,000	\$78.60
\$65,000	\$85.15
\$70,000	\$91.70
\$75,000	\$98.25
\$80,000	\$104.80
\$85,000	\$111.35
\$90,000	\$117.90
\$95,000	\$124.45
\$100,000	\$131.00
\$105,000	\$137.55
\$110,000	\$144.10
\$115,000	\$150.65
\$120,000	\$157.20
\$125,000	\$163.75
\$130,000	\$170.30
\$135,000	\$176.85
\$140,000	\$183.40
\$145,000	\$189.95

If your age changes to a different rate band during the guarantee period, your monthly premium will change to reflect the new rate band effective on the next policy anniversary date.



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04/01/2010

City of Redlands - Non Smoker Rate Grid

VOLUNTARY TERM LIFE/AD&D

Estimated Employee Monthly Premium
Amounts End of Rate Guarantee Period:
12/31/2025

Benefit Amount	29 & Under	30-34	35-39	40-44	45-49	50-54	55-59	60-64
\$300,000	\$27.00	\$27.00	\$33.00	\$51.00	\$75.00	\$114.00	\$174.00	\$204.00
\$310,000	\$27.90	\$27.90	\$34.10	\$52.70	\$77.50	\$117.80	\$179.80	\$210.80
\$320,000	\$28.80	\$28.80	\$35.20	\$54.40	\$80.00	\$121.60	\$185.60	\$217.60
\$330,000	\$29.70	\$29.70	\$36.30	\$56.10	\$82.50	\$125.40	\$191.40	\$224.40
\$340,000	\$30.60	\$30.60	\$37.40	\$57.80	\$85.00	\$129.20	\$197.20	\$231.20
\$350,000	\$31.50	\$31.50	\$38.50	\$59.50	\$87.50	\$133.00	\$203.00	\$238.00
\$360,000	\$32.40	\$32.40	\$39.60	\$61.20	\$90.00	\$136.80	\$208.80	\$244.80
\$370,000	\$33.30	\$33.30	\$40.70	\$62.90	\$92.50	\$140.60	\$214.60	\$251.60
\$380,000	\$34.20	\$34.20	\$41.80	\$64.60	\$95.00	\$144.40	\$220.40	\$258.40
\$390,000	\$35.10	\$35.10	\$42.90	\$66.30	\$97.50	\$148.20	\$226.20	\$265.20
\$400,000	\$36.00	\$36.00	\$44.00	\$68.00	\$100.00	\$152.00	\$232.00	\$272.00
\$410,000	\$36.90	\$36.90	\$45.10	\$69.70	\$102.50	\$155.80	\$237.80	\$278.80
\$420,000	\$37.80	\$37.80	\$46.20	\$71.40	\$105.00	\$159.60	\$243.60	\$285.60
\$430,000	\$38.70	\$38.70	\$47.30	\$73.10	\$107.50	\$163.40	\$249.40	\$292.40
\$440,000	\$39.60	\$39.60	\$48.40	\$74.80	\$110.00	\$167.20	\$255.20	\$299.20
\$450,000	\$40.50	\$40.50	\$49.50	\$76.50	\$112.50	\$171.00	\$261.00	\$306.00
\$460,000	\$41.40	\$41.40	\$50.60	\$78.20	\$115.00	\$174.80	\$266.80	\$312.80
\$470,000	\$42.30	\$42.30	\$51.70	\$79.90	\$117.50	\$178.60	\$272.60	\$319.60
\$480,000	\$43.20	\$43.20	\$52.80	\$81.60	\$120.00	\$182.40	\$278.40	\$326.40
\$490,000	\$44.10	\$44.10	\$53.90	\$83.30	\$122.50	\$186.20	\$284.20	\$333.20
\$500,000	\$45.00	\$45.00	\$55.00	\$85.00	\$125.00	\$190.00	\$290.00	\$340.00

Reduced Benefit	65-69
\$195,000	\$255.45
\$201,500	\$263.97
\$208,000	\$272.48
\$214,500	\$281.00
\$221,000	\$289.51
\$227,500	\$298.03
\$234,000	\$306.54
\$240,500	\$315.06
\$247,000	\$323.57
\$253,500	\$332.09
\$260,000	\$340.60
\$266,500	\$349.12
\$273,000	\$357.63
\$279,500	\$366.15
\$286,000	\$374.66
\$292,500	\$383.18
\$299,000	\$391.69
\$305,500	\$400.21
\$312,000	\$408.72
\$318,500	\$417.24
\$325,000	\$425.75

Reduced Benefit	70 & Over
\$150,000	\$196.50
\$155,000	\$203.05
\$160,000	\$209.60
\$165,000	\$216.15
\$170,000	\$222.70
\$175,000	\$229.25
\$180,000	\$235.80
\$185,000	\$242.35
\$190,000	\$248.90
\$195,000	\$255.45
\$200,000	\$262.00
\$205,000	\$268.55
\$210,000	\$275.10
\$215,000	\$281.65
\$220,000	\$288.20
\$225,000	\$294.75
\$230,000	\$301.30
\$235,000	\$307.85
\$240,000	\$314.40
\$245,000	\$320.95
\$250,000	\$327.50

If your age changes to a different rate band during the guarantee period, your monthly premium will change to reflect the new rate band effective on the next policy anniversary date.



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Estimated Spouse Monthly Premium
Amounts End of Rate Guarantee Period:
12/31/2025

Benefit Amount	29 & Under	30-34	35-39	40-44	45-49	50-54	55-59	60-64
\$5,000	\$0.45	\$0.45	\$0.55	\$0.85	\$1.25	\$1.90	\$2.90	\$3.40
\$10,000	\$0.90	\$0.90	\$1.10	\$1.70	\$2.50	\$3.80	\$5.80	\$6.80
\$15,000	\$1.35	\$1.35	\$1.65	\$2.55	\$3.75	\$5.70	\$8.70	\$10.20
\$20,000	\$1.80	\$1.80	\$2.20	\$3.40	\$5.00	\$7.60	\$11.60	\$13.60
\$25,000	\$2.25	\$2.25	\$2.75	\$4.25	\$6.25	\$9.50	\$14.50	\$17.00
\$30,000	\$2.70	\$2.70	\$3.30	\$5.10	\$7.50	\$11.40	\$17.40	\$20.40
\$35,000	\$3.15	\$3.15	\$3.85	\$5.95	\$8.75	\$13.30	\$20.30	\$23.80
\$40,000	\$3.60	\$3.60	\$4.40	\$6.80	\$10.00	\$15.20	\$23.20	\$27.20
\$45,000	\$4.05	\$4.05	\$4.95	\$7.65	\$11.25	\$17.10	\$26.10	\$30.60
\$50,000	\$4.50	\$4.50	\$5.50	\$8.50	\$12.50	\$19.00	\$29.00	\$34.00
\$55,000	\$4.95	\$4.95	\$6.05	\$9.35	\$13.75	\$20.90	\$31.90	\$37.40
\$60,000	\$5.40	\$5.40	\$6.60	\$10.20	\$15.00	\$22.80	\$34.80	\$40.80
\$65,000	\$5.85	\$5.85	\$7.15	\$11.05	\$16.25	\$24.70	\$37.70	\$44.20
\$70,000	\$6.30	\$6.30	\$7.70	\$11.90	\$17.50	\$26.60	\$40.60	\$47.60
\$75,000	\$6.75	\$6.75	\$8.25	\$12.75	\$18.75	\$28.50	\$43.50	\$51.00
\$80,000	\$7.20	\$7.20	\$8.80	\$13.60	\$20.00	\$30.40	\$46.40	\$54.40
\$85,000	\$7.65	\$7.65	\$9.35	\$14.45	\$21.25	\$32.30	\$49.30	\$57.80
\$90,000	\$8.10	\$8.10	\$9.90	\$15.30	\$22.50	\$34.20	\$52.20	\$61.20
\$95,000	\$8.55	\$8.55	\$10.45	\$16.15	\$23.75	\$36.10	\$55.10	\$64.60
\$100,000	\$9.00	\$9.00	\$11.00	\$17.00	\$25.00	\$38.00	\$58.00	\$68.00
\$105,000	\$9.45	\$9.45	\$11.55	\$17.85	\$26.25	\$39.90	\$60.90	\$71.40
\$110,000	\$9.90	\$9.90	\$12.10	\$18.70	\$27.50	\$41.80	\$63.80	\$74.80
\$115,000	\$10.35	\$10.35	\$12.65	\$19.55	\$28.75	\$43.70	\$66.70	\$78.20
\$120,000	\$10.80	\$10.80	\$13.20	\$20.40	\$30.00	\$45.60	\$69.60	\$81.60
\$125,000	\$11.25	\$11.25	\$13.75	\$21.25	\$31.25	\$47.50	\$72.50	\$85.00
\$130,000	\$11.70	\$11.70	\$14.30	\$22.10	\$32.50	\$49.40	\$75.40	\$88.40
\$135,000	\$12.15	\$12.15	\$14.85	\$22.95	\$33.75	\$51.30	\$78.30	\$91.80
\$140,000	\$12.60	\$12.60	\$15.40	\$23.80	\$35.00	\$53.20	\$81.20	\$95.20
\$145,000	\$13.05	\$13.05	\$15.95	\$24.65	\$36.25	\$55.10	\$84.10	\$98.60
\$150,000	\$13.50	\$13.50	\$16.50	\$25.50	\$37.50	\$57.00	\$87.00	\$102.00
\$155,000	\$13.95	\$13.95	\$17.05	\$26.35	\$38.75	\$58.90	\$89.90	\$105.40
\$160,000	\$14.40	\$14.40	\$17.60	\$27.20	\$40.00	\$60.80	\$92.80	\$108.80
\$165,000	\$14.85	\$14.85	\$18.15	\$28.05	\$41.25	\$62.70	\$95.70	\$112.20

Reduced Benefit	65-69
\$3,250	\$4.26
\$6,500	\$8.52
\$9,750	\$12.77
\$13,000	\$17.03
\$16,250	\$21.29
\$19,500	\$25.55
\$22,750	\$29.80
\$26,000	\$34.06
\$29,250	\$38.32
\$32,500	\$42.58
\$35,750	\$46.83
\$39,000	\$51.09
\$42,250	\$55.35
\$45,500	\$59.61
\$48,750	\$63.86
\$52,000	\$68.12
\$55,250	\$72.38
\$58,500	\$76.64
\$61,750	\$80.89
\$65,000	\$85.15
\$68,250	\$89.41
\$71,500	\$93.67
\$74,750	\$97.92
\$78,000	\$102.18
\$81,250	\$106.44
\$84,500	\$110.70
\$87,750	\$114.95
\$91,000	\$119.21
\$94,250	\$123.47
\$97,500	\$127.73
\$100,750	\$131.98
\$104,000	\$136.24
\$107,250	\$140.50

Reduced Benefit	70 & Over
\$2,500	\$3.28
\$5,000	\$6.55
\$7,500	\$9.83
\$10,000	\$13.10
\$12,500	\$16.38
\$15,000	\$19.65
\$17,500	\$22.93
\$20,000	\$26.20
\$22,500	\$29.48
\$25,000	\$32.75
\$27,500	\$36.03
\$30,000	\$39.30
\$32,500	\$42.58
\$35,000	\$45.85
\$37,500	\$49.13
\$40,000	\$52.40
\$42,500	\$55.68
\$45,000	\$58.95
\$47,500	\$62.23
\$50,000	\$65.50
\$52,500	\$68.78
\$55,000	\$72.05
\$57,500	\$75.33
\$60,000	\$78.60
\$62,500	\$81.88
\$65,000	\$85.15
\$67,500	\$88.43
\$70,000	\$91.70
\$72,500	\$94.98
\$75,000	\$98.25
\$77,500	\$101.53
\$80,000	\$104.80
\$82,500	\$108.08

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12/31/2025

Benefit Amount	29 & Under	30-34	35-39	40-44	45-49	50-54	55-59	60-64
\$170,000	\$15.30	\$15.30	\$18.70	\$28.90	\$42.50	\$64.60	\$98.60	\$115.60
\$175,000	\$15.75	\$15.75	\$19.25	\$29.75	\$43.75	\$66.50	\$101.50	\$119.00
\$180,000	\$16.20	\$16.20	\$19.80	\$30.60	\$45.00	\$68.40	\$104.40	\$122.40
\$185,000	\$16.65	\$16.65	\$20.35	\$31.45	\$46.25	\$70.30	\$107.30	\$125.80
\$190,000	\$17.10	\$17.10	\$20.90	\$32.30	\$47.50	\$72.20	\$110.20	\$129.20
\$195,000	\$17.55	\$17.55	\$21.45	\$33.15	\$48.75	\$74.10	\$113.10	\$132.60
\$200,000	\$18.00	\$18.00	\$22.00	\$34.00	\$50.00	\$76.00	\$116.00	\$136.00
\$205,000	\$18.45	\$18.45	\$22.55	\$34.85	\$51.25	\$77.90	\$118.90	\$139.40
\$210,000	\$18.90	\$18.90	\$23.10	\$35.70	\$52.50	\$79.80	\$121.80	\$142.80
\$215,000	\$19.35	\$19.35	\$23.65	\$36.55	\$53.75	\$81.70	\$124.70	\$146.20
\$220,000	\$19.80	\$19.80	\$24.20	\$37.40	\$55.00	\$83.60	\$127.60	\$149.60
\$225,000	\$20.25	\$20.25	\$24.75	\$38.25	\$56.25	\$85.50	\$130.50	\$153.00
\$230,000	\$20.70	\$20.70	\$25.30	\$39.10	\$57.50	\$87.40	\$133.40	\$156.40
\$235,000	\$21.15	\$21.15	\$25.85	\$39.95	\$58.75	\$89.30	\$136.30	\$159.80
\$240,000	\$21.60	\$21.60	\$26.40	\$40.80	\$60.00	\$91.20	\$139.20	\$163.20
\$245,000	\$22.05	\$22.05	\$26.95	\$41.65	\$61.25	\$93.10	\$142.10	\$166.60
\$250,000	\$22.50	\$22.50	\$27.50	\$42.50	\$62.50	\$95.00	\$145.00	\$170.00

Reduced Benefit	65-69
\$110,500	\$144.76
\$113,750	\$149.01
\$117,000	\$153.27
\$120,250	\$157.53
\$123,500	\$161.79
\$126,750	\$166.04
\$130,000	\$170.30
\$133,250	\$174.56
\$136,500	\$178.82
\$139,750	\$183.07
\$143,000	\$187.33
\$146,250	\$191.59
\$149,500	\$195.85
\$152,750	\$200.10
\$156,000	\$204.36
\$159,250	\$208.62
\$162,500	\$212.88

Reduced Benefit	70 & Over
\$85,000	\$111.35
\$87,500	\$114.63
\$90,000	\$117.90
\$92,500	\$121.18
\$95,000	\$124.45
\$97,500	\$127.73
\$100,000	\$131.00
\$102,500	\$134.28
\$105,000	\$137.55
\$107,500	\$140.83
\$110,000	\$144.10
\$112,500	\$147.38
\$115,000	\$150.65
\$117,500	\$153.93
\$120,000	\$157.20
\$122,500	\$160.48
\$125,000	\$163.75

Child Deduction Schedule

\$5,000	\$0.60
\$10,000	\$1.20

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