

**Standard Life – Additional Life – Spouse rates**  
**Monthly cost by age groups**



Amount of insurance	Under 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
\$5,000	\$0.30	\$0.40	\$0.45	\$0.75	\$1.15	\$2	\$3.35	\$4.60	\$7.70	\$15.50	\$22.65	\$33.05
\$10,000	\$0.60	\$0.80	\$0.90	\$1.50	\$2.30	\$4	\$6.70	\$9.20	\$15.40	\$31	\$45.30	\$66.10
\$15,000	\$0.90	\$1.20	\$1.35	\$2.25	\$3.45	\$6	\$10.05	\$13.80	\$23.10	\$46.50	\$67.95	\$99.15
\$20,000	\$1.20	\$1.60	\$1.80	\$3	\$4.60	\$8	\$13.40	\$18.40	\$30.80	\$62	\$90.60	\$132.20
\$25,000	\$1.50	\$2	\$2.25	\$3.75	\$5.75	\$10	\$16.75	\$23	\$38.50	\$77.50	\$113.25	\$165.25
\$30,000	\$1.80	\$2.40	\$2.70	\$4.50	\$6.90	\$12	\$20.10	\$27.60	\$46.20	\$93	\$135.90	\$198.30
\$35,000	\$2.10	\$2.80	\$3.15	\$5.25	\$8.05	\$14	\$23.45	\$32.20	\$53.90	\$108.50	\$158.55	\$231.35
\$40,000	\$2.40	\$3.20	\$3.60	\$6	\$9.20	\$16	\$26.80	\$36.80	\$61.60	\$124	\$181.20	\$264.40
\$45,000	\$2.70	\$3.60	\$4.05	\$6.75	\$10.35	\$18	\$30.15	\$41.40	\$69.30	\$139.50	\$203.85	\$297.45
\$50,000	\$3	\$4	\$4.50	\$7.50	\$11.50	\$20	\$33.50	\$46	\$77	\$155	\$226.50	\$330.50
\$55,000	\$3.30	\$4.40	\$4.95	\$8.25	\$12.65	\$22	\$36.85	\$50.60	\$84.70	\$170.50	\$249.15	\$363.55
\$60,000	\$3.60	\$4.80	\$5.40	\$9	\$13.80	\$24	\$40.20	\$55.20	\$92.40	\$186	\$271.80	\$396.60
\$65,000	\$3.90	\$5.20	\$5.85	\$9.75	\$14.95	\$26	\$43.55	\$59.80	\$100.10	\$201.50	\$294.45	\$429.65
\$70,000	\$4.20	\$5.60	\$6.30	\$10.50	\$16.10	\$28	\$46.90	\$64.40	\$107.80	\$217	\$317.10	\$462.70
\$75,000	\$4.50	\$6	\$6.75	\$11.25	\$17.25	\$30	\$50.25	\$69	\$115.50	\$232.50	\$339.75	\$495.75
\$80,000	\$4.80	\$6.40	\$7.20	\$12	\$18.40	\$32	\$53.60	\$73.60	\$123.20	\$248	\$362.40	\$528.80
\$85,000	\$5.10	\$6.80	\$7.65	\$12.75	\$19.55	\$34	\$56.95	\$78.20	\$130.90	\$263.50	\$385.05	\$561.85
\$90,000	\$5.40	\$7.20	\$8.10	\$13.50	\$20.70	\$36	\$60.30	\$82.80	\$138.60	\$279	\$407.70	\$594.90
\$95,000	\$5.70	\$7.60	\$8.55	\$14.25	\$21.85	\$38	\$63.65	\$87.40	\$146.30	\$294.50	\$430.35	\$627.95
\$100,000	\$6	\$8	\$9	\$15	\$23	\$40	\$67	\$92	\$154	\$310	\$453	\$661
\$105,000	\$6.30	\$8.40	\$9.45	\$15.75	\$24.15	\$42	\$70.35	\$96.60	\$161.70	\$325.50	\$475.65	\$694.05
\$110,000	\$6.60	\$8.80	\$9.90	\$16.50	\$25.30	\$44	\$73.70	\$101.20	\$169.40	\$341	\$498.30	\$727.10
\$115,000	\$6.90	\$9.20	\$10.35	\$17.25	\$26.45	\$46	\$77.05	\$105.80	\$177.10	\$356.50	\$520.95	\$760.15
\$120,000	\$7.20	\$9.60	\$10.80	\$18	\$27.60	\$48	\$80.40	\$110.40	\$184.80	\$372	\$543.60	\$793.20
\$125,000	\$7.50	\$10	\$11.25	\$18.75	\$28.75	\$50	\$83.75	\$115	\$192.50	\$387.50	\$566.25	\$826.25
\$130,000	\$7.80	\$10.40	\$11.70	\$19.50	\$29.90	\$52	\$87.10	\$119.60	\$200.20	\$403	\$588.90	\$859.30
\$135,000	\$8.10	\$10.80	\$12.15	\$20.25	\$31.05	\$54	\$90.45	\$124.20	\$207.90	\$418.50	\$611.55	\$892.35
\$140,000	\$8.40	\$11.20	\$12.60	\$21	\$32.20	\$56	\$93.80	\$128.80	\$215.60	\$434	\$634.20	\$925.40
\$145,000	\$8.70	\$11.60	\$13.05	\$21.75	\$33.35	\$58	\$97.15	\$133.40	\$223.30	\$449.50	\$656.85	\$958.45
\$150,000	\$9	\$12	\$13.50	\$22.50	\$34.50	\$60	\$100.50	\$138	\$231	\$465	\$679.50	\$991.50

Amount of insurance	Under 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
\$155,000	\$9.30	\$12.40	\$13.95	\$23.25	\$35.65	\$62	\$103.85	\$142.60	\$238.70	\$480.50	\$702.15	\$1,024.55
\$160,000	\$9.60	\$12.80	\$14.40	\$24	\$36.80	\$64	\$107.20	\$147.20	\$246.40	\$496	\$724.80	\$1,057.60
\$165,000	\$9.90	\$13.20	\$14.85	\$24.75	\$37.95	\$66	\$110.55	\$151.80	\$254.10	\$511.50	\$747.45	\$1,090.65
\$170,000	\$10.20	\$13.60	\$15.30	\$25.50	\$39.10	\$68	\$113.90	\$156.40	\$261.80	\$527	\$770.10	\$1,123.70
\$175,000	\$10.50	\$14	\$15.75	\$26.25	\$40.25	\$70	\$117.25	\$161	\$269.50	\$542.50	\$792.75	\$1,156.75
\$180,000	\$10.80	\$14.40	\$16.20	\$27	\$41.40	\$72	\$120.60	\$165.60	\$277.20	\$558	\$815.40	\$1,189.80
\$185,000	\$11.10	\$14.80	\$16.65	\$27.75	\$42.55	\$74	\$123.95	\$170.20	\$284.90	\$573.50	\$838.05	\$1,222.85
\$190,000	\$11.40	\$15.20	\$17.10	\$28.50	\$43.70	\$76	\$127.30	\$174.80	\$292.60	\$589	\$860.70	\$1,255.90
\$195,000	\$11.70	\$15.60	\$17.55	\$29.25	\$44.85	\$78	\$130.65	\$179.40	\$300.30	\$604.50	\$883.35	\$1,288.95
\$200,000	\$12	\$16	\$18	\$30	\$46	\$80	\$134	\$184	\$308	\$620	\$906	\$1,322
\$205,000	\$12.30	\$16.40	\$18.45	\$30.75	\$47.15	\$82	\$137.35	\$188.60	\$315.70	\$635.50	\$928.65	\$1,355.05
\$210,000	\$12.60	\$16.80	\$18.90	\$31.50	\$48.30	\$84	\$140.70	\$193.20	\$323.40	\$651	\$951.30	\$1,388.10
\$215,000	\$12.90	\$17.20	\$19.35	\$32.25	\$49.45	\$86	\$144.05	\$197.80	\$331.10	\$666.50	\$973.95	\$1,421.15
\$220,000	\$13.20	\$17.60	\$19.80	\$33	\$50.60	\$88	\$147.40	\$202.40	\$338.80	\$682	\$996.60	\$1,454.20
\$225,000	\$13.50	\$18	\$20.25	\$33.75	\$51.75	\$90	\$150.75	\$207	\$346.50	\$697.50	\$1,019.25	\$1,487.25
\$230,000	\$13.80	\$18.40	\$20.70	\$34.50	\$52.90	\$92	\$154.10	\$211.60	\$354.20	\$713	\$1,041.90	\$1,520.30
\$235,000	\$14.10	\$18.80	\$21.15	\$35.25	\$54.05	\$94	\$157.45	\$216.20	\$361.90	\$728.50	\$1,064.55	\$1,553.35
\$240,000	\$14.40	\$19.20	\$21.60	\$36	\$55.20	\$96	\$160.80	\$220.80	\$369.60	\$744	\$1,087.20	\$1,586.40
\$245,000	\$14.70	\$19.60	\$22.05	\$36.75	\$56.35	\$98	\$164.15	\$225.40	\$377.30	\$759.50	\$1,109.85	\$1,619.45
\$250,000	\$15	\$20	\$22.50	\$37.50	\$57.50	\$100	\$167.50	\$230	\$385	\$775	\$1,132.50	\$1,652.50
\$255,000	\$15.30	\$20.40	\$22.95	\$38.25	\$58.65	\$102	\$170.85	\$234.60	\$392.70	\$790.50	\$1,155.15	\$1,685.55
\$260,000	\$15.60	\$20.80	\$23.40	\$39	\$59.80	\$104	\$174.20	\$239.20	\$400.40	\$806	\$1,177.80	\$1,718.60
\$265,000	\$15.90	\$21.20	\$23.85	\$39.75	\$60.95	\$106	\$177.55	\$243.80	\$408.10	\$821.50	\$1,200.45	\$1,751.65
\$270,000	\$16.20	\$21.60	\$24.30	\$40.50	\$62.10	\$108	\$180.90	\$248.40	\$415.80	\$837	\$1,223.10	\$1,784.70
\$275,000	\$16.50	\$22	\$24.75	\$41.25	\$63.25	\$110	\$184.25	\$253	\$423.50	\$852.50	\$1,245.75	\$1,817.75
\$280,000	\$16.80	\$22.40	\$25.20	\$42	\$64.40	\$112	\$187.60	\$257.60	\$431.20	\$868	\$1,268.40	\$1,850.80
\$285,000	\$17.10	\$22.80	\$25.65	\$42.75	\$65.55	\$114	\$190.95	\$262.20	\$438.90	\$883.50	\$1,291.05	\$1,883.85
\$290,000	\$17.40	\$23.20	\$26.10	\$43.50	\$66.70	\$116	\$194.30	\$266.80	\$446.60	\$899	\$1,313.70	\$1,916.90
\$295,000	\$17.70	\$23.60	\$26.55	\$44.25	\$67.85	\$118	\$197.65	\$271.40	\$454.30	\$914.50	\$1,336.35	\$1,949.95

Amount of insurance	Under 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
\$300,000	\$18	\$24	\$27	\$45	\$69	\$120	\$201	\$276	\$462	\$930	\$1,359	\$1,983
\$305,000	\$18.30	\$24.40	\$27.45	\$45.75	\$70.15	\$122	\$204.35	\$280.60	\$469.70	\$945.50	\$1,381.65	\$2,016.05
\$310,000	\$18.60	\$24.80	\$27.90	\$46.50	\$71.30	\$124	\$207.70	\$285.20	\$477.40	\$961	\$1,404.30	\$2,049.10
\$315,000	\$18.90	\$25.20	\$28.35	\$47.25	\$72.45	\$126	\$211.05	\$289.80	\$485.10	\$976.50	\$1,426.95	\$2,082.15
\$320,000	\$19.20	\$25.60	\$28.80	\$48	\$73.60	\$128	\$214.40	\$294.40	\$492.80	\$992	\$1,449.60	\$2,115.20
\$325,000	\$19.50	\$26	\$29.25	\$48.75	\$74.75	\$130	\$217.75	\$299	\$500.50	\$1,007.50	\$1,472.25	\$2,148.25
\$330,000	\$19.80	\$26.40	\$29.70	\$49.50	\$75.90	\$132	\$221.10	\$303.60	\$508.20	\$1,023	\$1,494.90	\$2,181.30
\$335,000	\$20.10	\$26.80	\$30.15	\$50.25	\$77.05	\$134	\$224.45	\$308.20	\$515.90	\$1,038.50	\$1,517.55	\$2,214.35
\$340,000	\$20.40	\$27.20	\$30.60	\$51	\$78.20	\$136	\$227.80	\$312.80	\$523.60	\$1,054	\$1,540.20	\$2,247.40
\$345,000	\$20.70	\$27.60	\$31.05	\$51.75	\$79.35	\$138	\$231.15	\$317.40	\$531.30	\$1,069.50	\$1,562.85	\$2,280.45
\$350,000	\$21	\$28	\$31.50	\$52.50	\$80.50	\$140	\$234.50	\$322	\$539	\$1,085	\$1,585.50	\$2,313.50
\$355,000	\$21.30	\$28.40	\$31.95	\$53.25	\$81.65	\$142	\$237.85	\$326.60	\$546.70	\$1,100.50	\$1,608.15	\$2,346.55
\$360,000	\$21.60	\$28.80	\$32.40	\$54	\$82.80	\$144	\$241.20	\$331.20	\$554.40	\$1,116	\$1,630.80	\$2,379.60
\$365,000	\$21.90	\$29.20	\$32.85	\$54.75	\$83.95	\$146	\$244.55	\$335.80	\$562.10	\$1,131.50	\$1,653.45	\$2,412.65
\$370,000	\$22.20	\$29.60	\$33.30	\$55.50	\$85.10	\$148	\$247.90	\$340.40	\$569.80	\$1,147	\$1,676.10	\$2,445.70
\$375,000	\$22.50	\$30	\$33.75	\$56.25	\$86.25	\$150	\$251.25	\$345	\$577.50	\$1,162.50	\$1,698.75	\$2,478.75
\$380,000	\$22.80	\$30.40	\$34.20	\$57	\$87.40	\$152	\$254.60	\$349.60	\$585.20	\$1,178	\$1,721.40	\$2,511.80
\$385,000	\$23.10	\$30.80	\$34.65	\$57.75	\$88.55	\$154	\$257.95	\$354.20	\$592.90	\$1,193.50	\$1,744.05	\$2,544.85
\$390,000	\$23.40	\$31.20	\$35.10	\$58.50	\$89.70	\$156	\$261.30	\$358.80	\$600.60	\$1,209	\$1,766.70	\$2,577.90
\$395,000	\$23.70	\$31.60	\$35.55	\$59.25	\$90.85	\$158	\$264.65	\$363.40	\$608.30	\$1,224.50	\$1,789.35	\$2,610.95
\$400,000	\$24	\$32	\$36	\$60	\$92	\$160	\$268	\$368	\$616	\$1,240	\$1,812	\$2,644
\$405,000	\$24.30	\$32.40	\$36.45	\$60.75	\$93.15	\$162	\$271.35	\$372.60	\$623.70	\$1,255.50	\$1,834.65	\$2,677.05
\$410,000	\$24.60	\$32.80	\$36.90	\$61.50	\$94.30	\$164	\$274.70	\$377.20	\$631.40	\$1,271	\$1,857.30	\$2,710.10
\$415,000	\$24.90	\$33.20	\$37.35	\$62.25	\$95.45	\$166	\$278.05	\$381.80	\$639.10	\$1,286.50	\$1,879.95	\$2,743.15
\$420,000	\$25.20	\$33.60	\$37.80	\$63	\$96.60	\$168	\$281.40	\$386.40	\$646.80	\$1,302	\$1,902.60	\$2,776.20
\$425,000	\$25.50	\$34	\$38.25	\$63.75	\$97.75	\$170	\$284.75	\$391	\$654.50	\$1,317.50	\$1,925.25	\$2,809.25
\$430,000	\$25.80	\$34.40	\$38.70	\$64.50	\$98.90	\$172	\$288.10	\$395.60	\$662.20	\$1,333	\$1,947.90	\$2,842.30
\$435,000	\$26.10	\$34.80	\$39.15	\$65.25	\$100.05	\$174	\$291.45	\$400.20	\$669.90	\$1,348.50	\$1,970.55	\$2,875.35
\$440,000	\$26.40	\$35.20	\$39.60	\$66	\$101.20	\$176	\$294.80	\$404.80	\$677.60	\$1,364	\$1,993.20	\$2,908.40

<b>Amount of insurance</b>	<b>Under 30</b>	<b>30-34</b>	<b>35-39</b>	<b>40-44</b>	<b>45-49</b>	<b>50-54</b>	<b>55-59</b>	<b>60-64</b>	<b>65-69</b>	<b>70-74</b>	<b>75-79</b>	<b>80+</b>
\$445,000	\$26.70	\$35.60	\$40.05	\$66.75	\$102.35	\$178	\$298.15	\$409.40	\$685.30	\$1,379.50	\$2,015.85	\$2,941.45
\$450,000	\$27	\$36	\$40.50	\$67.50	\$103.50	\$180	\$301.50	\$414	\$693	\$1,395	\$2,038.50	\$2,974.50
\$455,000	\$27.30	\$36.40	\$40.95	\$68.25	\$104.65	\$182	\$304.85	\$418.60	\$700.70	\$1,410.50	\$2,061.15	\$3,007.55
\$460,000	\$27.60	\$36.80	\$41.40	\$69	\$105.80	\$184	\$308.20	\$423.20	\$708.40	\$1,426	\$2,083.80	\$3,040.60
\$465,000	\$27.90	\$37.20	\$41.85	\$69.75	\$106.95	\$186	\$311.55	\$427.80	\$716.10	\$1,441.50	\$2,106.45	\$3,073.65
\$470,000	\$28.20	\$37.60	\$42.30	\$70.50	\$108.10	\$188	\$314.90	\$432.40	\$723.80	\$1,457	\$2,129.10	\$3,106.70
\$475,000	\$28.50	\$38	\$42.75	\$71.25	\$109.25	\$190	\$318.25	\$437	\$731.50	\$1,472.50	\$2,151.75	\$3,139.75
\$480,000	\$28.80	\$38.40	\$43.20	\$72	\$110.40	\$192	\$321.60	\$441.60	\$739.20	\$1,488	\$2,174.40	\$3,172.80
\$485,000	\$29.10	\$38.80	\$43.65	\$72.75	\$111.55	\$194	\$324.95	\$446.20	\$746.90	\$1,503.50	\$2,197.05	\$3,205.85
\$490,000	\$29.40	\$39.20	\$44.10	\$73.50	\$112.70	\$196	\$328.30	\$450.80	\$754.60	\$1,519	\$2,219.70	\$3,238.90
\$495,000	\$29.70	\$39.60	\$44.55	\$74.25	\$113.85	\$198	\$331.65	\$455.40	\$762.30	\$1,534.50	\$2,242.35	\$3,271.95
\$500,000	\$30	\$40	\$45	\$75	\$115	\$200	\$335	\$460	\$770	\$1,550	\$2,265	\$3,305