

NCBA Voluntary AD&D Policy Rates & Age Reduction Schedule
Underwritten by The Standard

PRINCIPAL SUM ELECTED	Benefit Amt (under 65)	Employee		Benefit Amt (over 65)	Employee		Benefit Amt (over 70)	Employee			
		Coverage	Family Coverage		Coverage	Family Coverage		Coverage	Family Coverage		
		Monthly rate for under 65				Monthly rate for age 65-69				Monthly rate for age 70+	
\$50,000	\$50,000	\$1.00	\$1.75	\$32,500	\$0.65	\$1.14	\$25,000	\$0.50	\$0.88		
\$100,000	\$100,000	\$2.00	\$3.50	\$65,000	\$1.30	\$2.28	\$50,000	\$1.00	\$1.75		
\$150,000	\$150,000	\$3.00	\$5.25	\$97,500	\$1.95	\$3.41	\$75,000	\$1.50	\$2.63		
\$200,000	\$200,000	\$4.00	\$7.00	\$130,000	\$2.60	\$4.55	\$100,000	\$2.00	\$3.50		
\$250,000	\$250,000	\$5.00	\$8.75	\$162,500	\$3.25	\$5.69	\$125,000	\$2.50	\$4.38		
\$300,000	\$300,000	\$6.00	\$10.50	\$195,000	\$3.90	\$6.83	\$150,000	\$3.00	\$5.25		
\$350,000	\$350,000	\$7.00	\$12.25	\$227,500	\$4.55	\$7.96	\$175,000	\$3.50	\$6.13		
\$400,000	\$400,000	\$8.00	\$14.00	\$260,000	\$5.20	\$9.10	\$200,000	\$4.00	\$7.00		
\$450,000	\$450,000	\$9.00	\$15.75	\$292,500	\$5.85	\$10.24	\$225,000	\$4.50	\$7.88		
\$500,000	\$500,000	\$10.00	\$17.50	\$325,000	\$6.50	\$11.38	\$250,000	\$5.00	\$8.75		