

STATE OF MINNESOTA - Employee & Spouse Optional Term Life and AD&D Semi-Monthly Rates

Age	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
Coverage										
\$5,000	0.15	0.20	0.23	0.28	0.48	0.88	1.38	2.25	3.63	5.88
\$10,000	0.30	0.40	0.46	0.56	0.96	1.76	2.76	4.50	7.26	11.76
\$20,000	0.60	0.80	0.92	1.12	1.92	3.52	5.52	9.00	14.52	23.52
\$30,000	0.90	1.20	1.38	1.68	2.88	5.28	8.28	13.50	21.78	35.28
\$40,000	1.20	1.60	1.84	2.24	3.84	7.04	11.04	18.00	29.04	47.04
\$50,000	1.50	2.00	2.30	2.80	4.80	8.80	13.80	22.50	36.30	58.80
\$60,000	1.80	2.40	2.76	3.36	5.76	10.56	16.56	27.00	43.56	70.56
\$70,000	2.10	2.80	3.22	3.92	6.72	12.32	19.32	31.50	50.82	82.32
\$80,000	2.40	3.20	3.68	4.48	7.68	14.08	22.08	36.00	58.08	94.08
\$90,000	2.70	3.60	4.14	5.04	8.64	15.84	24.84	40.50	65.34	105.84
\$100,000	3.00	4.00	4.60	5.60	9.60	17.60	27.60	45.00	72.60	117.60
\$110,000	3.30	4.40	5.06	6.16	10.56	19.36	30.36	49.50	79.86	129.36
\$120,000	3.60	4.80	5.52	6.72	11.52	21.12	33.12	54.00	87.12	141.12
\$130,000	3.90	5.20	5.98	7.28	12.48	22.88	35.88	58.50	94.38	152.88
\$140,000	4.20	5.60	6.44	7.84	13.44	24.64	38.64	63.00	101.64	164.64
\$150,000	4.50	6.00	6.90	8.40	14.40	26.40	41.40	67.50	108.90	176.40
\$160,000	4.80	6.40	7.36	8.96	15.36	28.16	44.16	72.00	116.16	188.16
\$170,000	5.10	6.80	7.82	9.52	16.32	29.92	46.92	76.50	123.42	199.92
\$180,000	5.40	7.20	8.28	10.08	17.28	31.68	49.68	81.00	130.68	211.68
\$190,000	5.70	7.60	8.74	10.64	18.24	33.44	52.44	85.50	137.94	223.44
\$200,000	6.00	8.00	9.20	11.20	19.20	35.20	55.20	90.00	145.20	235.20
\$210,000	6.30	8.40	9.66	11.76	20.16	36.96	57.96	94.50	152.46	246.96
\$220,000	6.60	8.80	10.12	12.32	21.12	38.72	60.72	99.00	159.72	258.72
\$230,000	6.90	9.20	10.58	12.88	22.08	40.48	63.48	103.50	166.98	270.48
\$240,000	7.20	9.60	11.04	13.44	23.04	42.24	66.24	108.00	174.24	282.24
\$250,000	7.50	10.00	11.50	14.00	24.00	44.00	69.00	112.50	181.50	294.00
\$260,000	7.80	10.40	11.96	14.56	24.96	45.76	71.76	117.00	188.76	305.76
\$270,000	8.10	10.80	12.42	15.12	25.92	47.52	74.52	121.50	196.02	317.52
\$280,000	8.40	11.20	12.88	15.68	26.88	49.28	77.28	126.00	203.28	329.28
\$290,000	8.70	11.60	13.34	16.24	27.84	51.04	80.04	130.50	210.54	341.04
\$300,000	9.00	12.00	13.80	16.80	28.80	52.80	82.80	135.00	217.80	352.80
\$310,000	9.30	12.40	14.26	17.36	29.76	54.56	85.56	139.50	225.06	364.56
\$320,000	9.60	12.80	14.72	17.92	30.72	56.32	88.32	144.00	232.32	376.32
\$330,000	9.90	13.20	15.18	18.48	31.68	58.08	91.08	148.50	239.58	388.08
\$340,000	10.20	13.60	15.64	19.04	32.64	59.84	93.84	153.00	246.84	399.84
\$350,000	10.50	14.00	16.10	19.60	33.60	61.60	96.60	157.50	254.10	411.60
\$360,000	10.80	14.40	16.56	20.16	34.56	63.36	99.36	162.00	261.36	423.36
\$370,000	11.10	14.80	17.02	20.72	35.52	65.12	102.12	166.50	268.62	435.12
\$380,000	11.40	15.20	17.48	21.28	36.48	66.88	104.88	171.00	275.88	446.88
\$390,000	11.70	15.60	17.94	21.84	37.44	68.64	107.64	175.50	283.14	458.64
\$400,000	12.00	16.00	18.40	22.40	38.40	70.40	110.40	180.00	290.40	470.40
\$410,000	12.30	16.40	18.86	22.96	39.36	72.16	113.16	184.50	297.66	482.16
\$420,000	12.60	16.80	19.32	23.52	40.32	73.92	115.92	189.00	304.92	493.92
\$430,000	12.90	17.20	19.78	24.08	41.28	75.68	118.68	193.50	312.18	505.68
\$440,000	13.20	17.60	20.24	24.64	42.24	77.44	121.44	198.00	319.44	517.44
\$450,000	13.50	18.00	20.70	25.20	43.20	79.20	124.20	202.50	326.70	529.20
\$460,000	13.80	18.40	21.16	25.76	44.16	80.96	126.96	207.00	333.96	540.96
\$470,000	14.10	18.80	21.62	26.32	45.12	82.72	129.72	211.50	341.22	552.72
\$480,000	14.40	19.20	22.08	26.88	46.08	84.48	132.48	216.00	348.48	564.48
\$490,000	14.70	19.60	22.54	27.44	47.04	86.24	135.24	220.50	355.74	576.24
\$500,000	15.00	20.00	23.00	28.00	48.00	88.00	138.00	225.00	363.00	588.00

Rev 10-2017 All rates increase with age and are subject to change.