

**Global Diagnostic Services, Inc**  
**Principal Voluntary Life Rates**

11/1/2020

Employee		
Monthly Rate Per \$1,000	Monthly Premium Per \$10,000	Per Payroll Deduction Per \$10,000

Spouse		
Monthly Rate Per \$1,000	Monthly Premium Per \$5,000	Per Payroll Deduction Per \$5,000

Age	Employee Rate	Employee Premium	Employee Deduction	Spouse Rate	Spouse Premium	Spouse Deduction
0 - 29	\$0.069	\$0.69	\$0.35	\$0.069	\$0.35	\$0.17
30 - 34	\$0.086	\$0.86	\$0.43	\$0.086	\$0.43	\$0.22
35 - 39	\$0.131	\$1.31	\$0.66	\$0.131	\$0.66	\$0.33
40 - 44	\$0.191	\$1.91	\$0.96	\$0.191	\$0.96	\$0.48
45 - 49	\$0.299	\$2.99	\$1.50	\$0.299	\$1.50	\$0.75
50 - 54	\$0.488	\$4.88	\$2.44	\$0.488	\$2.44	\$1.22
55 - 59	\$0.808	\$8.08	\$4.04	\$0.808	\$4.04	\$2.02
60 - 64	\$1.259	\$12.59	\$6.30	\$1.259	\$6.30	\$3.15
65 - 69	\$2.342	\$23.42	\$11.71	\$2.342	\$11.71	\$5.86
70+	\$4.613	\$46.13	\$23.07	\$4.613	\$23.07	\$11.53

Child

**All Children Covered By One Premium**

Benefit	Monthly Cost	Per Payroll Deduction
\$2,000	\$0.40	\$0.20
\$4,000	\$0.80	\$0.40
\$10,000	\$2.00	\$1.00

**Example**

To Calculate Your Per Payroll Deduction Follow these Steps. EXAMPLE 44 y.o. Female wanting \$150,000 in insurance:

- |  |                |
|--|----------------|
| 1 What is the Per \$1,000 Rate for Your Age (See Above): | _____          |
|  | \$0.191        |
| 2 How Much Insurance Do You Want?                        | _____          |
|  | \$150,000      |
| 3 Divide #2 / \$1,000                                    | _____          |
|  | \$150          |
| 4 Multiple #1 by #3                                      | _____          |
|  | \$28.65        |
| 5 2 Paychecks Per Month                                  | _____          |
|  | 2              |
| 6 Divide # 3 by 2: This is your per Paycheck Cost        | <b>_____</b>   |
|  | <b>\$14.33</b> |

**Calculate Your Cost Here**

To Calculate Your Per Payroll Deduction Follow these Steps:

- |  |              |
|--|--------------|
| 1 What is the Per \$1,000 Rate for Your Age (See Above): | _____        |
| 2 How Much Insurance Do You Want?                        | _____        |
| 3 Divide #2 / \$1,000                                    | _____        |
| 4 Multiple #1 by #3                                      | _____        |
| 5 2 Paychecks Per Month                                  | _____        |
|  | 2            |
| 6 Divide # 3 by 2: This is your per Paycheck Cost        | <b>_____</b> |