

Department of  
Human Resources

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[www.northwestern.edu/hr/benefits](http://www.northwestern.edu/hr/benefits)



NORTHWESTERN  
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BENEFITS DIVISION

Basic Term Life – Coverage Factor Reduction Schedule

Age	Factor	Age	Factor
55	2.300	70	0.658
56	2.116	71	0.606
57	1.947	72	0.557
58	1.791	73	0.513
59	1.648	74	0.472
60	1.516	75	0.434
61	1.394	76	0.399
62	1.283	77	0.367
63	1.180	78	0.338
64	1.086	79	0.311
65	0.999	80	0.286
66	0.919	81	0.263
67	0.846	82	0.242
68	0.778	83	0.223
69	0.716	84	0.205