

Renewal Rates At-a-Glance

This plan is currently offered for Insurance Class 1 and 2

VOLUNTARY LIFE PLAN RATES		
	CURRENT	RENEWAL
	Monthly Rate	Monthly Rate
CHILD(REN)	\$0.170/\$1000	\$0.170/\$1000

Renewal Rates At-a-Glance

This plan is currently offered for Insurance Class 1 and 2

VOLUNTARY LIFE PLAN RATES

EMPLOYEES	CURRENT		RENEWAL	
	Monthly Rate	Monthly Rate	Monthly Rate	Monthly Rate
	Preferred	Non-Preferred	Preferred	Non-Preferred
Age				
15-29	0.060/\$1000	0.110/\$1000	0.060/\$1000	0.110/\$1000
30-34	0.080	0.130	0.080	0.130
35-39	0.080	0.180	0.080	0.180
40-44	0.150	0.340	0.150	0.340
45-49	0.240	0.600	0.240	0.600
50-54	0.400	0.960	0.400	0.960
55-59	0.690	1.450	0.690	1.450
60-64	1.150	2.080	1.150	2.080
65-69	1.940	3.100	1.940	3.100
70-74	3.180	4.590	3.180	4.590
75-79	5.020	7.270	5.020	7.270
80-84	11.650	16.880	11.650	16.880
85-89	11.650	16.880	11.650	16.880
90-94	11.650	16.880	11.650	16.880
95-99	11.650	16.880	11.650	16.880

Renewal Rates At-a-Glance

This plan is currently offered for Insurance Class 1 and 2

VOLUNTARY LIFE PLAN RATES

SPOUSE		CURRENT		RENEWAL	
Age	Monthly Rate	Monthly Rate	Monthly Rate	Monthly Rate	Monthly Rate
	Preferred	Non-Preferred	Preferred	Non-Preferred	Non-Preferred
15-29	0.060/\$1000	0.110/\$1000	0.060/\$1000	0.110/\$1000	0.110/\$1000
30-34	0.080	0.130	0.080	0.130	0.130
35-39	0.080	0.180	0.080	0.180	0.180
40-44	0.150	0.340	0.150	0.340	0.340
45-49	0.240	0.600	0.240	0.600	0.600
50-54	0.400	0.960	0.400	0.960	0.960
55-59	0.690	1.450	0.690	1.450	1.450
60-64	1.150	2.080	1.150	2.080	2.080
65-69	1.940	3.100	1.940	3.100	3.100
70-74	3.180	4.590	3.180	4.590	4.590
75-79	5.020	7.270	5.020	7.270	7.270
80-84	11.650	16.880	11.650	16.880	16.880
85-89	11.650	16.880	11.650	16.880	16.880
90-94	11.650	16.880	11.650	16.880	16.880
95-99	11.650	16.880	11.650	16.880	16.880

Current Plan Benefits Summaries

VOLUNTARY LIFE

This plan is currently offered for Insurance Class 1 and 2

LIFE BENEFITS SUMMARY	
Benefit Type	Flat
Multiple	N/A
Maximum Benefit	\$200,000
Earnings Definition	N/A
Guarantee Issue	\$150,000
Waiver of Premium	Waived To Specific Age
Age Reduction Formula	
Age 65	35%
Age 70	60%
Age 75	75%
Age 80	85%
Accelerated Benefit	
Benefit %	50%
Benefit Maximum	\$100,000

Plan information is for illustrative purposes only. Please consult plan contract for specific benefit levels.

This plan is currently offered for Insurance Class 1 and 2

DEPENDENT BENEFITS SUMMARY	
Spouse Benefit	
Benefit Type	Percent Of Earnings
% of EE amount	50%
Maximum Benefit	\$100,000
Guarantee Issue	\$10,000
Child(ren) Benefit	
Benefit Type	Both Flat & Percent Of Earnings
% of EE amount	10%
Maximum Benefit	\$10,000
Guarantee Issue	N/A

Plan information is for illustrative purposes only. Please consult plan contract for specific benefit levels.