

### Voluntary Term Life Benefits

You may select a minimum benefit of \$10,000 up to a maximum amount of \$500,000, in \$10,000 increments, not to exceed 5 times your annual base salary only, rounded to the next higher \$1,000.

#### Payroll Deduction Illustration: Monthly Employee Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +
\$10,000	\$0.54	\$0.54	\$0.54	\$0.73	\$0.82	\$1.10	\$1.57	\$2.31	\$4.17	\$6.31	\$11.24	\$17.84	\$17.84
\$20,000	\$1.08	\$1.08	\$1.08	\$1.46	\$1.64	\$2.20	\$3.14	\$4.62	\$8.34	\$12.62	\$22.48	\$35.68	\$35.68
\$30,000	\$1.62	\$1.62	\$1.62	\$2.19	\$2.46	\$3.30	\$4.71	\$6.93	\$12.51	\$18.93	\$33.72	\$53.52	\$53.52
\$40,000	\$2.16	\$2.16	\$2.16	\$2.92	\$3.28	\$4.40	\$6.28	\$9.24	\$16.68	\$25.24	\$44.96	\$71.36	\$71.36
\$50,000	\$2.70	\$2.70	\$2.70	\$3.65	\$4.10	\$5.50	\$7.85	\$11.55	\$20.85	\$31.55	\$56.20	\$89.20	\$89.20
\$60,000	\$3.24	\$3.24	\$3.24	\$4.38	\$4.92	\$6.60	\$9.42	\$13.86	\$25.02	\$37.86	\$67.44	\$107.04	\$107.04
\$70,000	\$3.78	\$3.78	\$3.78	\$5.11	\$5.74	\$7.70	\$10.99	\$16.17	\$29.19	\$44.17	\$78.68	\$124.88	\$124.88
\$80,000	\$4.32	\$4.32	\$4.32	\$5.84	\$6.56	\$8.80	\$12.56	\$18.48	\$33.36	\$50.48	\$89.92	\$142.72	\$142.72
\$90,000	\$4.86	\$4.86	\$4.86	\$6.57	\$7.38	\$9.90	\$14.13	\$20.79	\$37.53	\$56.79	\$101.16	\$160.56	\$160.56
\$100,000	\$5.40	\$5.40	\$5.40	\$7.30	\$8.20	\$11.00	\$15.70	\$23.10	\$41.70	\$63.10	\$112.40	\$178.40	\$178.40
\$110,000	\$5.94	\$5.94	\$5.94	\$8.03	\$9.02	\$12.10	\$17.27	\$25.41	\$45.87	\$69.41	\$123.64	\$196.24	\$196.24
\$120,000	\$6.48	\$6.48	\$6.48	\$8.76	\$9.84	\$13.20	\$18.84	\$27.72	\$50.04	\$75.72	\$134.88	\$214.08	\$214.08
\$130,000	\$7.02	\$7.02	\$7.02	\$9.49	\$10.66	\$14.30	\$20.41	\$30.03	\$54.21	\$82.03	\$146.12	\$231.92	\$231.92
\$140,000	\$7.56	\$7.56	\$7.56	\$10.22	\$11.48	\$15.40	\$21.98	\$32.34	\$58.38	\$88.34	\$157.36	\$249.76	\$249.76
\$150,000	\$8.10	\$8.10	\$8.10	\$10.95	\$12.30	\$16.50	\$23.55	\$34.65	\$62.55	\$94.65	\$168.60	\$267.60	\$267.60
\$160,000	\$8.64	\$8.64	\$8.64	\$11.68	\$13.12	\$17.60	\$25.12	\$36.96	\$66.72	\$100.96	\$179.84	\$285.44	\$285.44
\$170,000	\$9.18	\$9.18	\$9.18	\$12.41	\$13.94	\$18.70	\$26.69	\$39.27	\$70.89	\$107.27	\$191.08	\$303.28	\$303.28
\$180,000	\$9.72	\$9.72	\$9.72	\$13.14	\$14.76	\$19.80	\$28.26	\$41.58	\$75.06	\$113.58	\$202.32	\$321.12	\$321.12
\$190,000	\$10.26	\$10.26	\$10.26	\$13.87	\$15.58	\$20.90	\$29.83	\$43.89	\$79.23	\$119.89	\$213.56	\$338.96	\$338.96
\$200,000	\$10.80	\$10.80	\$10.80	\$14.60	\$16.40	\$22.00	\$31.40	\$46.20	\$83.40	\$126.20	\$224.80	\$356.80	\$356.80
\$210,000	\$11.34	\$11.34	\$11.34	\$15.33	\$17.22	\$23.10	\$32.97	\$48.51	\$87.57	\$132.51	\$236.04	\$374.64	\$374.64
\$220,000	\$11.88	\$11.88	\$11.88	\$16.06	\$18.04	\$24.20	\$34.54	\$50.82	\$91.74	\$138.82	\$247.28	\$392.48	\$392.48
\$230,000	\$12.42	\$12.42	\$12.42	\$16.79	\$18.86	\$25.30	\$36.11	\$53.13	\$95.91	\$145.13	\$258.52	\$410.32	\$410.32
\$240,000	\$12.96	\$12.96	\$12.96	\$17.52	\$19.68	\$26.40	\$37.68	\$55.44	\$100.08	\$151.44	\$269.76	\$428.16	\$428.16
\$250,000	\$13.50	\$13.50	\$13.50	\$18.25	\$20.50	\$27.50	\$39.25	\$57.75	\$104.25	\$157.75	\$281.00	\$446.00	\$446.00
<b>The amounts below require Statement of Insurability form</b>													
\$260,000	\$14.04	\$14.04	\$14.04	\$18.98	\$21.32	\$28.60	\$40.82	\$60.06	\$108.42	\$164.06	\$292.24	\$463.84	\$463.84
\$270,000	\$14.58	\$14.58	\$14.58	\$19.71	\$22.14	\$29.70	\$42.39	\$62.37	\$112.59	\$170.37	\$303.48	\$481.68	\$481.68
\$280,000	\$15.12	\$15.12	\$15.12	\$20.44	\$22.96	\$30.80	\$43.96	\$64.68	\$116.76	\$176.68	\$314.72	\$499.52	\$499.52
\$290,000	\$15.66	\$15.66	\$15.66	\$21.17	\$23.78	\$31.90	\$45.53	\$66.99	\$120.93	\$182.99	\$325.96	\$517.36	\$517.36
\$300,000	\$16.20	\$16.20	\$16.20	\$21.90	\$24.60	\$33.00	\$47.10	\$69.30	\$125.10	\$189.30	\$337.20	\$535.20	\$535.20
\$310,000	\$16.74	\$16.74	\$16.74	\$22.63	\$25.42	\$34.10	\$48.67	\$71.61	\$129.27	\$195.61	\$348.44	\$553.04	\$553.04
\$320,000	\$17.28	\$17.28	\$17.28	\$23.36	\$26.24	\$35.20	\$50.24	\$73.92	\$133.44	\$201.92	\$359.68	\$570.88	\$570.88
\$330,000	\$17.82	\$17.82	\$17.82	\$24.09	\$27.06	\$36.30	\$51.81	\$76.23	\$137.61	\$208.23	\$370.92	\$588.72	\$588.72
\$340,000	\$18.36	\$18.36	\$18.36	\$24.82	\$27.88	\$37.40	\$53.38	\$78.54	\$141.78	\$214.54	\$382.16	\$606.56	\$606.56
\$350,000	\$18.90	\$18.90	\$18.90	\$25.55	\$28.70	\$38.50	\$54.95	\$80.85	\$145.95	\$220.85	\$393.40	\$624.40	\$624.40
\$360,000	\$19.44	\$19.44	\$19.44	\$26.28	\$29.52	\$39.60	\$56.52	\$83.16	\$150.12	\$227.16	\$404.64	\$642.24	\$642.24
\$370,000	\$19.98	\$19.98	\$19.98	\$27.01	\$30.34	\$40.70	\$58.09	\$85.47	\$154.29	\$233.47	\$415.88	\$660.08	\$660.08
\$380,000	\$20.52	\$20.52	\$20.52	\$27.74	\$31.16	\$41.80	\$59.66	\$87.78	\$158.46	\$239.78	\$427.12	\$677.92	\$677.92

**Note:** Premiums are based on your age as of 09/01 and amount of coverage chosen.

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### Voluntary Term Life Benefits

You may select a minimum benefit of \$10,000 up to a maximum amount of \$500,000, in \$10,000 increments, not to exceed 5 times your annual base salary only, rounded to the next higher \$1,000.

#### Payroll Deduction Illustration: Monthly Employee Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +
\$390,000	\$21.06	\$21.06	\$21.06	\$28.47	\$31.98	\$42.90	\$61.23	\$90.09	\$162.63	\$246.09	\$438.36	\$695.76	\$695.76
\$400,000	\$21.60	\$21.60	\$21.60	\$29.20	\$32.80	\$44.00	\$62.80	\$92.40	\$166.80	\$252.40	\$449.60	\$713.60	\$713.60
\$410,000	\$22.14	\$22.14	\$22.14	\$29.93	\$33.62	\$45.10	\$64.37	\$94.71	\$170.97	\$258.71	\$460.84	\$731.44	\$731.44
\$420,000	\$22.68	\$22.68	\$22.68	\$30.66	\$34.44	\$46.20	\$65.94	\$97.02	\$175.14	\$265.02	\$472.08	\$749.28	\$749.28
\$430,000	\$23.22	\$23.22	\$23.22	\$31.39	\$35.26	\$47.30	\$67.51	\$99.33	\$179.31	\$271.33	\$483.32	\$767.12	\$767.12
\$440,000	\$23.76	\$23.76	\$23.76	\$32.12	\$36.08	\$48.40	\$69.08	\$101.64	\$183.48	\$277.64	\$494.56	\$784.96	\$784.96
\$450,000	\$24.30	\$24.30	\$24.30	\$32.85	\$36.90	\$49.50	\$70.65	\$103.95	\$187.65	\$283.95	\$505.80	\$802.80	\$802.80
\$460,000	\$24.84	\$24.84	\$24.84	\$33.58	\$37.72	\$50.60	\$72.22	\$106.26	\$191.82	\$290.26	\$517.04	\$820.64	\$820.64
\$470,000	\$25.38	\$25.38	\$25.38	\$34.31	\$38.54	\$51.70	\$73.79	\$108.57	\$195.99	\$296.57	\$528.28	\$838.48	\$838.48
\$480,000	\$25.92	\$25.92	\$25.92	\$35.04	\$39.36	\$52.80	\$75.36	\$110.88	\$200.16	\$302.88	\$539.52	\$856.32	\$856.32
\$490,000	\$26.46	\$26.46	\$26.46	\$35.77	\$40.18	\$53.90	\$76.93	\$113.19	\$204.33	\$309.19	\$550.76	\$874.16	\$874.16
\$500,000	\$27.00	\$27.00	\$27.00	\$36.50	\$41.00	\$55.00	\$78.50	\$115.50	\$208.50	\$315.50	\$562.00	\$892.00	\$892.00

**Note:** Premiums are based on your age as of 09/01 and amount of coverage chosen.

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### Voluntary Term Life Benefits

You may select a minimum Spouse benefit of \$5,000 up to a maximum amount of \$500,000, in \$5,000 increments, not exceed 100% of the Employee benefit selected. You must select Employee coverage to select any Dependent coverage. A Spouse must be under age 70 to be eligible for benefits.

#### Payroll Deduction Illustration: Monthly Spouse Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +
\$5,000	\$0.28	\$0.28	\$0.28	\$0.37	\$0.42	\$0.56	\$0.79	\$1.16	\$2.09	\$3.16	\$5.63	\$8.93	\$8.93
\$10,000	\$0.54	\$0.54	\$0.54	\$0.73	\$0.82	\$1.10	\$1.57	\$2.31	\$4.17	\$6.31	\$11.24	\$17.84	\$17.84
\$15,000	\$0.82	\$0.82	\$0.82	\$1.10	\$1.24	\$1.66	\$2.36	\$3.47	\$6.26	\$9.47	\$16.87	\$26.77	\$26.77
\$20,000	\$1.08	\$1.08	\$1.08	\$1.46	\$1.64	\$2.20	\$3.14	\$4.62	\$8.34	\$12.62	\$22.48	\$35.68	\$35.68
\$25,000	\$1.36	\$1.36	\$1.36	\$1.83	\$2.06	\$2.76	\$3.93	\$5.78	\$10.43	\$15.78	\$28.11	\$44.61	\$44.61
\$30,000	\$1.62	\$1.62	\$1.62	\$2.19	\$2.46	\$3.30	\$4.71	\$6.93	\$12.51	\$18.93	\$33.72	\$53.52	\$53.52
\$35,000	\$1.90	\$1.90	\$1.90	\$2.56	\$2.88	\$3.86	\$5.50	\$8.09	\$14.60	\$22.09	\$39.35	\$62.45	\$62.45
\$40,000	\$2.16	\$2.16	\$2.16	\$2.92	\$3.28	\$4.40	\$6.28	\$9.24	\$16.68	\$25.24	\$44.96	\$71.36	\$71.36
\$45,000	\$2.44	\$2.44	\$2.44	\$3.29	\$3.70	\$4.96	\$7.07	\$10.40	\$18.77	\$28.40	\$50.59	\$80.29	\$80.29
\$50,000	\$2.70	\$2.70	\$2.70	\$3.65	\$4.10	\$5.50	\$7.85	\$11.55	\$20.85	\$31.55	\$56.20	\$89.20	\$89.20
<b>The amounts below require Statement of Insurability form</b>													
\$55,000	\$2.98	\$2.98	\$2.98	\$4.02	\$4.52	\$6.06	\$8.64	\$12.71	\$22.94	\$34.71	\$61.83	\$98.13	\$98.13
\$60,000	\$3.24	\$3.24	\$3.24	\$4.38	\$4.92	\$6.60	\$9.42	\$13.86	\$25.02	\$37.86	\$67.44	\$107.04	\$107.04
\$65,000	\$3.52	\$3.52	\$3.52	\$4.75	\$5.34	\$7.16	\$10.21	\$15.02	\$27.11	\$41.02	\$73.07	\$115.97	\$115.97
\$70,000	\$3.78	\$3.78	\$3.78	\$5.11	\$5.74	\$7.70	\$10.99	\$16.17	\$29.19	\$44.17	\$78.68	\$124.88	\$124.88
\$75,000	\$4.06	\$4.06	\$4.06	\$5.48	\$6.16	\$8.26	\$11.78	\$17.33	\$31.28	\$47.33	\$84.31	\$133.81	\$133.81
\$80,000	\$4.32	\$4.32	\$4.32	\$5.84	\$6.56	\$8.80	\$12.56	\$18.48	\$33.36	\$50.48	\$89.92	\$142.72	\$142.72
\$85,000	\$4.60	\$4.60	\$4.60	\$6.21	\$6.98	\$9.36	\$13.35	\$19.64	\$35.45	\$53.64	\$95.55	\$151.65	\$151.65
\$90,000	\$4.86	\$4.86	\$4.86	\$6.57	\$7.38	\$9.90	\$14.13	\$20.79	\$37.53	\$56.79	\$101.16	\$160.56	\$160.56
\$95,000	\$5.14	\$5.14	\$5.14	\$6.94	\$7.80	\$10.46	\$14.92	\$21.95	\$39.62	\$59.95	\$106.79	\$169.49	\$169.49
\$100,000	\$5.40	\$5.40	\$5.40	\$7.30	\$8.20	\$11.00	\$15.70	\$23.10	\$41.70	\$63.10	\$112.40	\$178.40	\$178.40
\$105,000	\$5.68	\$5.68	\$5.68	\$7.67	\$8.62	\$11.56	\$16.49	\$24.26	\$43.79	\$66.26	\$118.03	\$187.33	\$187.33
\$110,000	\$5.94	\$5.94	\$5.94	\$8.03	\$9.02	\$12.10	\$17.27	\$25.41	\$45.87	\$69.41	\$123.64	\$196.24	\$196.24
\$115,000	\$6.22	\$6.22	\$6.22	\$8.40	\$9.44	\$12.66	\$18.06	\$26.57	\$47.96	\$72.57	\$129.27	\$205.17	\$205.17
\$120,000	\$6.48	\$6.48	\$6.48	\$8.76	\$9.84	\$13.20	\$18.84	\$27.72	\$50.04	\$75.72	\$134.88	\$214.08	\$214.08
\$125,000	\$6.76	\$6.76	\$6.76	\$9.13	\$10.26	\$13.76	\$19.63	\$28.88	\$52.13	\$78.88	\$140.51	\$223.01	\$223.01
\$130,000	\$7.02	\$7.02	\$7.02	\$9.49	\$10.66	\$14.30	\$20.41	\$30.03	\$54.21	\$82.03	\$146.12	\$231.92	\$231.92
\$135,000	\$7.30	\$7.30	\$7.30	\$9.86	\$11.08	\$14.86	\$21.20	\$31.19	\$56.30	\$85.19	\$151.75	\$240.85	\$240.85
\$140,000	\$7.56	\$7.56	\$7.56	\$10.22	\$11.48	\$15.40	\$21.98	\$32.34	\$58.38	\$88.34	\$157.36	\$249.76	\$249.76
\$145,000	\$7.84	\$7.84	\$7.84	\$10.59	\$11.90	\$15.96	\$22.77	\$33.50	\$60.47	\$91.50	\$162.99	\$258.69	\$258.69
\$150,000	\$8.10	\$8.10	\$8.10	\$10.95	\$12.30	\$16.50	\$23.55	\$34.65	\$62.55	\$94.65	\$168.60	\$267.60	\$267.60
\$155,000	\$8.38	\$8.38	\$8.38	\$11.32	\$12.72	\$17.06	\$24.34	\$35.81	\$64.64	\$97.81	\$174.23	\$276.53	\$276.53
\$160,000	\$8.64	\$8.64	\$8.64	\$11.68	\$13.12	\$17.60	\$25.12	\$36.96	\$66.72	\$100.96	\$179.84	\$285.44	\$285.44
\$165,000	\$8.92	\$8.92	\$8.92	\$12.05	\$13.54	\$18.16	\$25.91	\$38.12	\$68.81	\$104.12	\$185.47	\$294.37	\$294.37
\$170,000	\$9.18	\$9.18	\$9.18	\$12.41	\$13.94	\$18.70	\$26.69	\$39.27	\$70.89	\$107.27	\$191.08	\$303.28	\$303.28
\$175,000	\$9.46	\$9.46	\$9.46	\$12.78	\$14.36	\$19.26	\$27.48	\$40.43	\$72.98	\$110.43	\$196.71	\$312.21	\$312.21
\$180,000	\$9.72	\$9.72	\$9.72	\$13.14	\$14.76	\$19.80	\$28.26	\$41.58	\$75.06	\$113.58	\$202.32	\$321.12	\$321.12
\$185,000	\$10.00	\$10.00	\$10.00	\$13.51	\$15.18	\$20.36	\$29.05	\$42.74	\$77.15	\$116.74	\$207.95	\$330.05	\$330.05
\$190,000	\$10.26	\$10.26	\$10.26	\$13.87	\$15.58	\$20.90	\$29.83	\$43.89	\$79.23	\$119.89	\$213.56	\$338.96	\$338.96
\$195,000	\$10.54	\$10.54	\$10.54	\$14.24	\$16.00	\$21.46	\$30.62	\$45.05	\$81.32	\$123.05	\$219.19	\$347.89	\$347.89

**Note:** Spouse premiums are based on your age as of 09/01 and amount of coverage chosen. Child premiums are for all eligible children combined.

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You may select a minimum Spouse benefit of \$5,000 up to a maximum amount of \$500,000, in \$5,000 increments, not exceed 100% of the Employee benefit selected. You must select Employee coverage to select any Dependent coverage. A Spouse must be under age 70 to be eligible for benefits.

#### Payroll Deduction Illustration: Monthly Spouse Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +
\$200,000	\$10.80	\$10.80	\$10.80	\$14.60	\$16.40	\$22.00	\$31.40	\$46.20	\$83.40	\$126.20	\$224.80	\$356.80	\$356.80
\$205,000	\$11.08	\$11.08	\$11.08	\$14.97	\$16.82	\$22.56	\$32.19	\$47.36	\$85.49	\$129.36	\$230.43	\$365.73	\$365.73
\$210,000	\$11.34	\$11.34	\$11.34	\$15.33	\$17.22	\$23.10	\$32.97	\$48.51	\$87.57	\$132.51	\$236.04	\$374.64	\$374.64
\$215,000	\$11.62	\$11.62	\$11.62	\$15.70	\$17.64	\$23.66	\$33.76	\$49.67	\$89.66	\$135.67	\$241.67	\$383.57	\$383.57
\$220,000	\$11.88	\$11.88	\$11.88	\$16.06	\$18.04	\$24.20	\$34.54	\$50.82	\$91.74	\$138.82	\$247.28	\$392.48	\$392.48
\$225,000	\$12.16	\$12.16	\$12.16	\$16.43	\$18.46	\$24.76	\$35.33	\$51.98	\$93.83	\$141.98	\$252.91	\$401.41	\$401.41
\$230,000	\$12.42	\$12.42	\$12.42	\$16.79	\$18.86	\$25.30	\$36.11	\$53.13	\$95.91	\$145.13	\$258.52	\$410.32	\$410.32
\$235,000	\$12.70	\$12.70	\$12.70	\$17.16	\$19.28	\$25.86	\$36.90	\$54.29	\$98.00	\$148.29	\$264.15	\$419.25	\$419.25
\$240,000	\$12.96	\$12.96	\$12.96	\$17.52	\$19.68	\$26.40	\$37.68	\$55.44	\$100.08	\$151.44	\$269.76	\$428.16	\$428.16
\$245,000	\$13.24	\$13.24	\$13.24	\$17.89	\$20.10	\$26.96	\$38.47	\$56.60	\$102.17	\$154.60	\$275.39	\$437.09	\$437.09
\$250,000	\$13.50	\$13.50	\$13.50	\$18.25	\$20.50	\$27.50	\$39.25	\$57.75	\$104.25	\$157.75	\$281.00	\$446.00	\$446.00
\$255,000	\$13.78	\$13.78	\$13.78	\$18.62	\$20.92	\$28.06	\$40.04	\$58.91	\$106.34	\$160.91	\$286.63	\$454.93	\$454.93
\$260,000	\$14.04	\$14.04	\$14.04	\$18.98	\$21.32	\$28.60	\$40.82	\$60.06	\$108.42	\$164.06	\$292.24	\$463.84	\$463.84
\$265,000	\$14.32	\$14.32	\$14.32	\$19.35	\$21.74	\$29.16	\$41.61	\$61.22	\$110.51	\$167.22	\$297.87	\$472.77	\$472.77
\$270,000	\$14.58	\$14.58	\$14.58	\$19.71	\$22.14	\$29.70	\$42.39	\$62.37	\$112.59	\$170.37	\$303.48	\$481.68	\$481.68
\$275,000	\$14.86	\$14.86	\$14.86	\$20.08	\$22.56	\$30.26	\$43.18	\$63.53	\$114.68	\$173.53	\$309.11	\$490.61	\$490.61
\$280,000	\$15.12	\$15.12	\$15.12	\$20.44	\$22.96	\$30.80	\$43.96	\$64.68	\$116.76	\$176.68	\$314.72	\$499.52	\$499.52
\$285,000	\$15.40	\$15.40	\$15.40	\$20.81	\$23.38	\$31.36	\$44.75	\$65.84	\$118.85	\$179.84	\$320.35	\$508.45	\$508.45
\$290,000	\$15.66	\$15.66	\$15.66	\$21.17	\$23.78	\$31.90	\$45.53	\$66.99	\$120.93	\$182.99	\$325.96	\$517.36	\$517.36
\$295,000	\$15.94	\$15.94	\$15.94	\$21.54	\$24.20	\$32.46	\$46.32	\$68.15	\$123.02	\$186.15	\$331.59	\$526.29	\$526.29
\$300,000	\$16.20	\$16.20	\$16.20	\$21.90	\$24.60	\$33.00	\$47.10	\$69.30	\$125.10	\$189.30	\$337.20	\$535.20	\$535.20
\$305,000	\$16.48	\$16.48	\$16.48	\$22.27	\$25.02	\$33.56	\$47.89	\$70.46	\$127.19	\$192.46	\$342.83	\$544.13	\$544.13
\$310,000	\$16.74	\$16.74	\$16.74	\$22.63	\$25.42	\$34.10	\$48.67	\$71.61	\$129.27	\$195.61	\$348.44	\$553.04	\$553.04
\$315,000	\$17.02	\$17.02	\$17.02	\$23.00	\$25.84	\$34.66	\$49.46	\$72.77	\$131.36	\$198.77	\$354.07	\$561.97	\$561.97
\$320,000	\$17.28	\$17.28	\$17.28	\$23.36	\$26.24	\$35.20	\$50.24	\$73.92	\$133.44	\$201.92	\$359.68	\$570.88	\$570.88
\$325,000	\$17.56	\$17.56	\$17.56	\$23.73	\$26.66	\$35.76	\$51.03	\$75.08	\$135.53	\$205.08	\$365.31	\$579.81	\$579.81
\$330,000	\$17.82	\$17.82	\$17.82	\$24.09	\$27.06	\$36.30	\$51.81	\$76.23	\$137.61	\$208.23	\$370.92	\$588.72	\$588.72
\$335,000	\$18.10	\$18.10	\$18.10	\$24.46	\$27.48	\$36.86	\$52.60	\$77.39	\$139.70	\$211.39	\$376.55	\$597.65	\$597.65
\$340,000	\$18.36	\$18.36	\$18.36	\$24.82	\$27.88	\$37.40	\$53.38	\$78.54	\$141.78	\$214.54	\$382.16	\$606.56	\$606.56
\$345,000	\$18.64	\$18.64	\$18.64	\$25.19	\$28.30	\$37.96	\$54.17	\$79.70	\$143.87	\$217.70	\$387.79	\$615.49	\$615.49
\$350,000	\$18.90	\$18.90	\$18.90	\$25.55	\$28.70	\$38.50	\$54.95	\$80.85	\$145.95	\$220.85	\$393.40	\$624.40	\$624.40
\$355,000	\$19.18	\$19.18	\$19.18	\$25.92	\$29.12	\$39.06	\$55.74	\$82.01	\$148.04	\$224.01	\$399.03	\$633.33	\$633.33
\$360,000	\$19.44	\$19.44	\$19.44	\$26.28	\$29.52	\$39.60	\$56.52	\$83.16	\$150.12	\$227.16	\$404.64	\$642.24	\$642.24
\$365,000	\$19.72	\$19.72	\$19.72	\$26.65	\$29.94	\$40.16	\$57.31	\$84.32	\$152.21	\$230.32	\$410.27	\$651.17	\$651.17
\$370,000	\$19.98	\$19.98	\$19.98	\$27.01	\$30.34	\$40.70	\$58.09	\$85.47	\$154.29	\$233.47	\$415.88	\$660.08	\$660.08
\$375,000	\$20.26	\$20.26	\$20.26	\$27.38	\$30.76	\$41.26	\$58.88	\$86.63	\$156.38	\$236.63	\$421.51	\$669.01	\$669.01
\$380,000	\$20.52	\$20.52	\$20.52	\$27.74	\$31.16	\$41.80	\$59.66	\$87.78	\$158.46	\$239.78	\$427.12	\$677.92	\$677.92
\$385,000	\$20.80	\$20.80	\$20.80	\$28.11	\$31.58	\$42.36	\$60.45	\$88.94	\$160.55	\$242.94	\$432.75	\$686.85	\$686.85
\$390,000	\$21.06	\$21.06	\$21.06	\$28.47	\$31.98	\$42.90	\$61.23	\$90.09	\$162.63	\$246.09	\$438.36	\$695.76	\$695.76
\$395,000	\$21.34	\$21.34	\$21.34	\$28.84	\$32.40	\$43.46	\$62.02	\$91.25	\$164.72	\$249.25	\$443.99	\$704.69	\$704.69

**Note:** Spouse premiums are based on your age as of 09/01 and amount of coverage chosen. Child premiums are for all eligible children combined.

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### Voluntary Term Life Benefits

You may select a minimum Spouse benefit of \$5,000 up to a maximum amount of \$500,000, in \$5,000 increments, not exceed 100% of the Employee benefit selected. You must select Employee coverage to select any Dependent coverage. A Spouse must be under age 70 to be eligible for benefits.

#### Payroll Deduction Illustration: Monthly Spouse Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +
\$400,000	\$21.60	\$21.60	\$21.60	\$29.20	\$32.80	\$44.00	\$62.80	\$92.40	\$166.80	\$252.40	\$449.60	\$713.60	\$713.60
\$405,000	\$21.88	\$21.88	\$21.88	\$29.57	\$33.22	\$44.56	\$63.59	\$93.56	\$168.89	\$255.56	\$455.23	\$722.53	\$722.53
\$410,000	\$22.14	\$22.14	\$22.14	\$29.93	\$33.62	\$45.10	\$64.37	\$94.71	\$170.97	\$258.71	\$460.84	\$731.44	\$731.44
\$415,000	\$22.42	\$22.42	\$22.42	\$30.30	\$34.04	\$45.66	\$65.16	\$95.87	\$173.06	\$261.87	\$466.47	\$740.37	\$740.37
\$420,000	\$22.68	\$22.68	\$22.68	\$30.66	\$34.44	\$46.20	\$65.94	\$97.02	\$175.14	\$265.02	\$472.08	\$749.28	\$749.28
\$425,000	\$22.96	\$22.96	\$22.96	\$31.03	\$34.86	\$46.76	\$66.73	\$98.18	\$177.23	\$268.18	\$477.71	\$758.21	\$758.21
\$430,000	\$23.22	\$23.22	\$23.22	\$31.39	\$35.26	\$47.30	\$67.51	\$99.33	\$179.31	\$271.33	\$483.32	\$767.12	\$767.12
\$435,000	\$23.50	\$23.50	\$23.50	\$31.76	\$35.68	\$47.86	\$68.30	\$100.49	\$181.40	\$274.49	\$488.95	\$776.05	\$776.05
\$440,000	\$23.76	\$23.76	\$23.76	\$32.12	\$36.08	\$48.40	\$69.08	\$101.64	\$183.48	\$277.64	\$494.56	\$784.96	\$784.96
\$445,000	\$24.04	\$24.04	\$24.04	\$32.49	\$36.50	\$48.96	\$69.87	\$102.80	\$185.57	\$280.80	\$500.19	\$793.89	\$793.89
\$450,000	\$24.30	\$24.30	\$24.30	\$32.85	\$36.90	\$49.50	\$70.65	\$103.95	\$187.65	\$283.95	\$505.80	\$802.80	\$802.80
\$455,000	\$24.58	\$24.58	\$24.58	\$33.22	\$37.32	\$50.06	\$71.44	\$105.11	\$189.74	\$287.11	\$511.43	\$811.73	\$811.73
\$460,000	\$24.84	\$24.84	\$24.84	\$33.58	\$37.72	\$50.60	\$72.22	\$106.26	\$191.82	\$290.26	\$517.04	\$820.64	\$820.64
\$465,000	\$25.12	\$25.12	\$25.12	\$33.95	\$38.14	\$51.16	\$73.01	\$107.42	\$193.91	\$293.42	\$522.67	\$829.57	\$829.57
\$470,000	\$25.38	\$25.38	\$25.38	\$34.31	\$38.54	\$51.70	\$73.79	\$108.57	\$195.99	\$296.57	\$528.28	\$838.48	\$838.48
\$475,000	\$25.66	\$25.66	\$25.66	\$34.68	\$38.96	\$52.26	\$74.58	\$109.73	\$198.08	\$299.73	\$533.91	\$847.41	\$847.41
\$480,000	\$25.92	\$25.92	\$25.92	\$35.04	\$39.36	\$52.80	\$75.36	\$110.88	\$200.16	\$302.88	\$539.52	\$856.32	\$856.32
\$485,000	\$26.20	\$26.20	\$26.20	\$35.41	\$39.78	\$53.36	\$76.15	\$112.04	\$202.25	\$306.04	\$545.15	\$865.25	\$865.25
\$490,000	\$26.46	\$26.46	\$26.46	\$35.77	\$40.18	\$53.90	\$76.93	\$113.19	\$204.33	\$309.19	\$550.76	\$874.16	\$874.16
\$495,000	\$26.74	\$26.74	\$26.74	\$36.14	\$40.60	\$54.46	\$77.72	\$114.35	\$206.42	\$312.35	\$556.39	\$883.09	\$883.09
\$500,000	\$27.00	\$27.00	\$27.00	\$36.50	\$41.00	\$55.00	\$78.50	\$115.50	\$208.50	\$315.50	\$562.00	\$892.00	\$892.00

#### Child Options

Life & AD&D	Child(ren) 6 months to age 26	Child(ren) live birth to 6 months	Deduction amount Child(ren)
Option 1:	\$10,000	\$1,000	\$2.53

**Note:** Spouse premiums are based on your age as of 09/01 and amount of coverage chosen. Child premiums are for all eligible children combined.

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