

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: 2 Times Per Month 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	\$0.28	\$0.28	\$0.28	\$0.37	\$0.42	\$0.56	\$0.79	\$1.16	\$2.09	\$3.16	\$5.63	\$8.93	\$8.93
\$20,000	\$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
\$30,000	\$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
\$40,000	\$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
\$50,000	\$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
\$60,000	\$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
\$70,000	\$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
\$80,000	\$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
\$90,000	\$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
\$100,000	\$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
\$110,000	\$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
\$120,000	\$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
\$130,000	\$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
\$140,000	\$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
\$150,000	\$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
\$160,000	\$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
\$170,000	\$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
\$180,000	\$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
\$190,000	\$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
\$200,000	\$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
\$210,000	\$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
\$220,000	\$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
\$230,000	\$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
\$240,000	\$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
\$250,000	\$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
The amounts below require Statement of Insurability form													
\$260,000	\$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
\$270,000	\$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
\$280,000	\$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
\$290,000	\$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
\$300,000	\$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
\$310,000	\$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
\$320,000	\$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
\$330,000	\$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
\$340,000	\$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
\$350,000	\$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
\$360,000	\$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
\$370,000	\$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
\$380,000	\$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

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

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Voluntary Term Life Benefits

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Payroll Deduction Illustration: 2 Times Per Month 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	\$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
\$400,000	\$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
\$410,000	\$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
\$420,000	\$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
\$430,000	\$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
\$440,000	\$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
\$450,000	\$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
\$460,000	\$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
\$470,000	\$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
\$480,000	\$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
\$490,000	\$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
\$500,000	\$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

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: 2 Times Per Month 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	\$0.15	\$0.15	\$0.15	\$0.19	\$0.22	\$0.29	\$0.40	\$0.59	\$1.05	\$1.59	\$2.82	\$4.47	\$4.47
\$10,000	\$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
\$15,000	\$0.41	\$0.41	\$0.41	\$0.55	\$0.62	\$0.83	\$1.18	\$1.74	\$3.13	\$4.74	\$8.44	\$13.39	\$13.39
\$20,000	\$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
\$25,000	\$0.69	\$0.69	\$0.69	\$0.92	\$1.04	\$1.39	\$1.97	\$2.90	\$5.22	\$7.90	\$14.06	\$22.31	\$22.31
\$30,000	\$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
\$35,000	\$0.95	\$0.95	\$0.95	\$1.28	\$1.44	\$1.93	\$2.75	\$4.05	\$7.30	\$11.05	\$19.68	\$31.23	\$31.23
\$40,000	\$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
\$45,000	\$1.23	\$1.23	\$1.23	\$1.65	\$1.86	\$2.49	\$3.54	\$5.21	\$9.39	\$14.21	\$25.30	\$40.15	\$40.15
\$50,000	\$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
The amounts below require Statement of Insurability form													
\$55,000	\$1.49	\$1.49	\$1.49	\$2.01	\$2.26	\$3.03	\$4.32	\$6.36	\$11.47	\$17.36	\$30.92	\$49.07	\$49.07
\$60,000	\$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
\$65,000	\$1.77	\$1.77	\$1.77	\$2.38	\$2.68	\$3.59	\$5.11	\$7.52	\$13.56	\$20.52	\$36.54	\$57.99	\$57.99
\$70,000	\$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
\$75,000	\$2.03	\$2.03	\$2.03	\$2.74	\$3.08	\$4.13	\$5.89	\$8.67	\$15.64	\$23.67	\$42.16	\$66.91	\$66.91
\$80,000	\$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
\$85,000	\$2.31	\$2.31	\$2.31	\$3.11	\$3.50	\$4.69	\$6.68	\$9.83	\$17.73	\$26.83	\$47.78	\$75.83	\$75.83
\$90,000	\$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
\$95,000	\$2.57	\$2.57	\$2.57	\$3.47	\$3.90	\$5.23	\$7.46	\$10.98	\$19.81	\$29.98	\$53.40	\$84.75	\$84.75
\$100,000	\$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
\$105,000	\$2.85	\$2.85	\$2.85	\$3.84	\$4.32	\$5.79	\$8.25	\$12.14	\$21.90	\$33.14	\$59.02	\$93.67	\$93.67
\$110,000	\$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
\$115,000	\$3.11	\$3.11	\$3.11	\$4.20	\$4.72	\$6.33	\$9.03	\$13.29	\$23.98	\$36.29	\$64.64	\$102.59	\$102.59
\$120,000	\$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
\$125,000	\$3.39	\$3.39	\$3.39	\$4.57	\$5.14	\$6.89	\$9.82	\$14.45	\$26.07	\$39.45	\$70.26	\$111.51	\$111.51
\$130,000	\$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
\$135,000	\$3.65	\$3.65	\$3.65	\$4.93	\$5.54	\$7.43	\$10.60	\$15.60	\$28.15	\$42.60	\$75.88	\$120.43	\$120.43
\$140,000	\$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
\$145,000	\$3.93	\$3.93	\$3.93	\$5.30	\$5.96	\$7.99	\$11.39	\$16.76	\$30.24	\$45.76	\$81.50	\$129.35	\$129.35
\$150,000	\$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
\$155,000	\$4.19	\$4.19	\$4.19	\$5.66	\$6.36	\$8.53	\$12.17	\$17.91	\$32.32	\$48.91	\$87.12	\$138.27	\$138.27
\$160,000	\$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
\$165,000	\$4.47	\$4.47	\$4.47	\$6.03	\$6.78	\$9.09	\$12.96	\$19.07	\$34.41	\$52.07	\$92.74	\$147.19	\$147.19
\$170,000	\$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
\$175,000	\$4.73	\$4.73	\$4.73	\$6.39	\$7.18	\$9.63	\$13.74	\$20.22	\$36.49	\$55.22	\$98.36	\$156.11	\$156.11
\$180,000	\$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
\$185,000	\$5.01	\$5.01	\$5.01	\$6.76	\$7.60	\$10.19	\$14.53	\$21.38	\$38.58	\$58.38	\$103.98	\$165.03	\$165.03
\$190,000	\$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
\$195,000	\$5.27	\$5.27	\$5.27	\$7.12	\$8.00	\$10.73	\$15.31	\$22.53	\$40.66	\$61.53	\$109.60	\$173.95	\$173.95

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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\$200,000	\$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
\$205,000	\$5.55	\$5.55	\$5.55	\$7.49	\$8.42	\$11.29	\$16.10	\$23.69	\$42.75	\$64.69	\$115.22	\$182.87	\$182.87
\$210,000	\$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
\$215,000	\$5.81	\$5.81	\$5.81	\$7.85	\$8.82	\$11.83	\$16.88	\$24.84	\$44.83	\$67.84	\$120.84	\$191.79	\$191.79
\$220,000	\$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
\$225,000	\$6.09	\$6.09	\$6.09	\$8.22	\$9.24	\$12.39	\$17.67	\$26.00	\$46.92	\$71.00	\$126.46	\$200.71	\$200.71
\$230,000	\$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
\$235,000	\$6.35	\$6.35	\$6.35	\$8.58	\$9.64	\$12.93	\$18.45	\$27.15	\$49.00	\$74.15	\$132.08	\$209.63	\$209.63
\$240,000	\$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
\$245,000	\$6.63	\$6.63	\$6.63	\$8.95	\$10.06	\$13.49	\$19.24	\$28.31	\$51.09	\$77.31	\$137.70	\$218.55	\$218.55
\$250,000	\$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
\$255,000	\$6.89	\$6.89	\$6.89	\$9.31	\$10.46	\$14.03	\$20.02	\$29.46	\$53.17	\$80.46	\$143.32	\$227.47	\$227.47
\$260,000	\$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
\$265,000	\$7.17	\$7.17	\$7.17	\$9.68	\$10.88	\$14.59	\$20.81	\$30.62	\$55.26	\$83.62	\$148.94	\$236.39	\$236.39
\$270,000	\$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
\$275,000	\$7.43	\$7.43	\$7.43	\$10.04	\$11.28	\$15.13	\$21.59	\$31.77	\$57.34	\$86.77	\$154.56	\$245.31	\$245.31
\$280,000	\$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
\$285,000	\$7.71	\$7.71	\$7.71	\$10.41	\$11.70	\$15.69	\$22.38	\$32.93	\$59.43	\$89.93	\$160.18	\$254.23	\$254.23
\$290,000	\$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
\$295,000	\$7.97	\$7.97	\$7.97	\$10.77	\$12.10	\$16.23	\$23.16	\$34.08	\$61.51	\$93.08	\$165.80	\$263.15	\$263.15
\$300,000	\$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
\$305,000	\$8.25	\$8.25	\$8.25	\$11.14	\$12.52	\$16.79	\$23.95	\$35.24	\$63.60	\$96.24	\$171.42	\$272.07	\$272.07
\$310,000	\$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
\$315,000	\$8.51	\$8.51	\$8.51	\$11.50	\$12.92	\$17.33	\$24.73	\$36.39	\$65.68	\$99.39	\$177.04	\$280.99	\$280.99
\$320,000	\$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
\$325,000	\$8.79	\$8.79	\$8.79	\$11.87	\$13.34	\$17.89	\$25.52	\$37.55	\$67.77	\$102.55	\$182.66	\$289.91	\$289.91
\$330,000	\$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
\$335,000	\$9.05	\$9.05	\$9.05	\$12.23	\$13.74	\$18.43	\$26.30	\$38.70	\$69.85	\$105.70	\$188.28	\$298.83	\$298.83
\$340,000	\$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
\$345,000	\$9.33	\$9.33	\$9.33	\$12.60	\$14.16	\$18.99	\$27.09	\$39.86	\$71.94	\$108.86	\$193.90	\$307.75	\$307.75
\$350,000	\$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
\$355,000	\$9.59	\$9.59	\$9.59	\$12.96	\$14.56	\$19.53	\$27.87	\$41.01	\$74.02	\$112.01	\$199.52	\$316.67	\$316.67
\$360,000	\$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
\$365,000	\$9.87	\$9.87	\$9.87	\$13.33	\$14.98	\$20.09	\$28.66	\$42.17	\$76.11	\$115.17	\$205.14	\$325.59	\$325.59
\$370,000	\$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
\$375,000	\$10.13	\$10.13	\$10.13	\$13.69	\$15.38	\$20.63	\$29.44	\$43.32	\$78.19	\$118.32	\$210.76	\$334.51	\$334.51
\$380,000	\$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
\$385,000	\$10.41	\$10.41	\$10.41	\$14.06	\$15.80	\$21.19	\$30.23	\$44.48	\$80.28	\$121.48	\$216.38	\$343.43	\$343.43
\$390,000	\$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
\$395,000	\$10.67	\$10.67	\$10.67	\$14.42	\$16.20	\$21.73	\$31.01	\$45.63	\$82.36	\$124.63	\$222.00	\$352.35	\$352.35

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: 2 Times Per Month 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	\$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
\$405,000	\$10.95	\$10.95	\$10.95	\$14.79	\$16.62	\$22.29	\$31.80	\$46.79	\$84.45	\$127.79	\$227.62	\$361.27	\$361.27
\$410,000	\$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
\$415,000	\$11.21	\$11.21	\$11.21	\$15.15	\$17.02	\$22.83	\$32.58	\$47.94	\$86.53	\$130.94	\$233.24	\$370.19	\$370.19
\$420,000	\$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
\$425,000	\$11.49	\$11.49	\$11.49	\$15.52	\$17.44	\$23.39	\$33.37	\$49.10	\$88.62	\$134.10	\$238.86	\$379.11	\$379.11
\$430,000	\$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
\$435,000	\$11.75	\$11.75	\$11.75	\$15.88	\$17.84	\$23.93	\$34.15	\$50.25	\$90.70	\$137.25	\$244.48	\$388.03	\$388.03
\$440,000	\$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
\$445,000	\$12.03	\$12.03	\$12.03	\$16.25	\$18.26	\$24.49	\$34.94	\$51.41	\$92.79	\$140.41	\$250.10	\$396.95	\$396.95
\$450,000	\$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
\$455,000	\$12.29	\$12.29	\$12.29	\$16.61	\$18.66	\$25.03	\$35.72	\$52.56	\$94.87	\$143.56	\$255.72	\$405.87	\$405.87
\$460,000	\$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
\$465,000	\$12.57	\$12.57	\$12.57	\$16.98	\$19.08	\$25.59	\$36.51	\$53.72	\$96.96	\$146.72	\$261.34	\$414.79	\$414.79
\$470,000	\$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
\$475,000	\$12.83	\$12.83	\$12.83	\$17.34	\$19.48	\$26.13	\$37.29	\$54.87	\$99.04	\$149.87	\$266.96	\$423.71	\$423.71
\$480,000	\$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
\$485,000	\$13.11	\$13.11	\$13.11	\$17.71	\$19.90	\$26.69	\$38.08	\$56.03	\$101.13	\$153.03	\$272.58	\$432.63	\$432.63
\$490,000	\$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
\$495,000	\$13.37	\$13.37	\$13.37	\$18.07	\$20.30	\$27.23	\$38.86	\$57.18	\$103.21	\$156.18	\$278.20	\$441.55	\$441.55
\$500,000	\$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

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	\$1.27

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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