

Term Life Premium Rates

(Monthly Premium Rates per \$1,000 of coverage)

Age Last Birthday	Employee Monthly Rate*	Spouse Monthly Rate*
Under 30	\$0.054	\$0.054
30 – 34	0.058	0.058
35 – 39	0.074	0.074
40 – 44	0.111	0.111
45 – 49	0.189	0.189
50 – 54	0.317	0.317
55 – 59	0.493	0.493
60 – 64	0.769	0.769
65 – 69	1.275	1.275
70 – 74	1.778	1.778
75 – 79	2.732	2.732
80 and over	4.937	4.937

Choices Available:

For Spouse: \$5,000, \$10,000 or \$15,000 coverage for spouses at any age. Spouses below the ages of 55 are eligible for up to 1x the employees Annual Base Salary, subject to an overall maximum of \$30,000

For Children: Term insurance for \$2,500 coverage for \$.25 premium per month or \$5,000 coverage for \$.50 premium per month.

Does not include \$.30 monthly administration cost. Rate schedule also applies to spouse coverage.