

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

Age Last Birthday	Employee Monthly Rate*	Age Last Birthday	Employee Monthly Rate*
15	\$0.20	46	\$1.21
16	0.21	47	1.30
17	0.22	48	1.42
18	0.23	49	1.55
19	0.24	50	1.69
20	0.25	51	1.85
21	0.26	52	2.04
22	0.27	53	2.26
23	0.28	54	2.51
24	0.30	55	2.48
25	0.31	56	2.64
26	0.33	57	2.77
27	0.35	58	2.91
28	0.36	59	3.04
29	0.38	60	2.83
30	0.41	61	2.97
31	0.43	62	3.12
32	0.45	63	3.28
33	0.48	64	3.44
34	0.53	65	3.61
35	0.56	66	3.80
36	0.60	67	3.99
37	0.64	68	4.19
38	0.68	69	4.41
39	0.72	70	4.64
40	0.79	71	4.88
41	0.84	72	5.14
42	0.89	73	5.42
43	0.96	74	5.71
44	1.04	75	6.03
45	1.11		

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 \$1.00 monthly administration cost. Rate schedule also applies for spouse coverage.