

Employee Life with AD&D Bi-Weekly Premiums

Coverage Amount	Employee's Age as of July 1									
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	70+*
\$10,000	0.39	0.53	0.72	0.85	1.22	2.15	3.95	5.10	6.05	7.51
\$20,000	0.78	1.06	1.43	1.71	2.45	4.29	7.89	10.20	12.09	15.02
\$30,000	1.18	1.59	2.15	2.56	3.67	6.44	11.84	15.30	18.14	22.53
\$40,000	1.57	2.12	2.86	3.42	4.89	8.58	15.78	20.40	24.18	30.05
\$50,000	1.96	2.65	3.58	4.27	6.12	10.73	19.73	25.50	30.23	37.56
\$60,000	2.35	3.18	4.29	5.12	7.34	12.88	23.68	30.60	36.27	45.07
\$70,000	2.75	3.72	5.01	5.98	8.56	15.02	27.62	35.70	42.32	52.58
\$80,000	3.14	4.25	5.72	6.83	9.78	17.17	31.57	40.80	48.36	60.09
\$90,000	3.53	4.78	6.44	7.68	11.01	19.32	35.52	45.90	54.41	67.60
\$100,000	3.92	5.31	7.15	8.54	12.23	21.46	39.46	51.00	60.45	75.12
\$110,000	4.32	5.84	7.87	9.39	13.45	23.61	43.41	56.10	66.50	82.63
\$120,000	4.71	6.37	8.58	10.25	14.68	25.75	47.35	61.20	72.54	90.14
\$130,000	5.10	6.90	9.30	11.10	15.90	27.90	51.30	66.30	78.59	97.65
\$140,000	5.49	7.43	10.02	11.95	17.12	30.05	55.25	71.40	84.63	105.16
\$150,000	5.88	7.96	10.73	12.81	18.35	32.19	59.19	76.50	90.68	112.67
\$160,000	6.28	8.49	11.45	13.66	19.57	34.34	63.14	81.60	96.72	120.18
\$170,000	6.67	9.02	12.16	14.52	20.79	36.48	67.08	86.70	102.77	127.70
\$180,000	7.06	9.55	12.88	15.37	22.02	38.63	71.03	91.80	108.81	135.21
\$190,000	7.45	10.08	13.59	16.22	23.24	40.78	74.98	96.90	114.86	142.72
\$200,000	7.85	10.62	14.31	17.08	24.46	42.92	78.92	102.00	120.90	150.23
\$210,000	8.24	11.15	15.02	17.93	25.68	45.07	82.87	107.10	126.95	157.74
\$220,000	8.63	11.68	15.74	18.78	26.91	47.22	86.82	112.20	132.99	165.25
\$230,000	9.02	12.21	16.45	19.64	28.13	49.36	90.76	117.30	139.04	172.77
\$240,000	9.42	12.74	17.17	20.49	29.35	51.51	94.71	122.40	145.08	180.28
\$250,000	9.81	13.27	17.88	21.35	30.58	53.65	98.65	127.50	151.13	187.79
\$260,000	10.20	13.80	18.60	22.20	31.80	55.80	102.60	132.60	157.17	195.30
\$270,000	10.59	14.33	19.32	23.05	33.02	57.95	106.55	137.70	163.22	202.81
\$280,000	10.98	14.86	20.03	23.91	34.25	60.09	110.49	142.80	169.26	210.32
\$290,000	11.38	15.39	20.75	24.76	35.47	62.24	114.44	147.90	175.31	217.83
\$300,000	11.77	15.92	21.46	25.62	36.69	64.38	118.38	153.00	181.35	225.35
\$310,000	12.16	16.45	22.18	26.47	37.92	66.53	122.33	158.10	187.40	232.86
\$320,000	12.55	16.98	22.89	27.32	39.14	68.68	126.28	163.20	193.44	240.37
\$330,000	12.95	17.52	23.61	28.18	40.36	70.82	130.22	168.30	199.49	247.88
\$340,000	13.34	18.05	24.32	29.03	41.58	72.97	134.17	173.40	205.53	255.39
\$350,000	13.73	18.58	25.04	29.88	42.81	75.12	138.12	178.50	211.58	262.90
\$360,000	14.12	19.11	25.75	30.74	44.03	77.26	142.06	183.60	217.62	270.42
\$370,000	14.52	19.64	26.47	31.59	45.25	79.41	146.01	188.70	223.67	277.93
\$380,000	14.91	20.17	27.18	32.45	46.48	81.55	149.95	193.80	229.71	285.44
\$390,000	15.30	20.70	27.90	33.30	47.70	83.70	153.90	198.90	235.76	292.95
\$400,000	15.69	21.23	28.62	34.15	48.92	85.85	157.85	204.00	241.80	300.46
\$410,000	16.08	21.76	29.33	35.01	50.15	87.99	161.79	209.10	247.85	307.97
\$420,000	16.48	22.29	30.05	35.86	51.37	90.14	165.74	214.20	253.89	315.48
\$430,000	16.87	22.82	30.76	36.72	52.59	92.28	169.68	219.30	259.94	323.00
\$440,000	17.26	23.35	31.48	37.57	53.82	94.43	173.63	224.40	265.98	330.51
\$450,000	17.65	23.88	32.19	38.42	55.04	96.58	177.58	229.50	272.03	338.02
\$460,000	18.05	24.42	32.91	39.28	56.26	98.72	181.52	234.60	278.07	345.53
\$470,000	18.44	24.95	33.62	40.13	57.48	100.87	185.47	239.70	284.12	353.04
\$480,000	18.83	25.48	34.34	40.98	58.71	103.02	189.42	244.80	290.16	360.55
\$490,000	19.22	26.01	35.05	41.84	59.93	105.16	193.36	249.90	296.21	368.07
\$500,000	19.62	26.54	35.77	42.69	61.15	107.31	197.31	255.00	302.25	375.58

* Coverage amounts for ages 65 and over reduce due to age reduction (see Life Insurance Age Reductions section).

Group Life and AD&D Insurance

Spouse Life with AD&D Bi-Weekly Premiums

Coverage Amount	Employee's Age as of July 1									
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	70+*
\$5,000	0.20	0.27	0.36	0.43	0.61	1.07	1.97	2.55	3.02	3.76
\$10,000	0.39	0.53	0.72	0.85	1.22	2.15	3.95	5.10	6.05	7.51
\$15,000	0.59	0.80	1.07	1.28	1.83	3.22	5.92	7.65	9.07	11.27
\$20,000	0.78	1.06	1.43	1.71	2.45	4.29	7.89	10.20	12.09	15.02
\$25,000	0.98	1.33	1.79	2.13	3.06	5.37	9.87	12.75	15.11	18.78
\$30,000	1.18	1.59	2.15	2.56	3.67	6.44	11.84	15.30	18.14	22.53
\$35,000	1.37	1.86	2.50	2.99	4.28	7.51	13.81	17.85	21.16	26.29
\$40,000	1.57	2.12	2.86	3.42	4.89	8.58	15.78	20.40	24.18	30.05
\$45,000	1.77	2.39	3.22	3.84	5.50	9.66	17.76	22.95	27.20	33.80
\$50,000	1.96	2.65	3.58	4.27	6.12	10.73	19.73	25.50	30.23	37.56
\$55,000	2.16	2.92	3.93	4.70	6.73	11.80	21.70	28.05	33.25	41.31
\$60,000	2.35	3.18	4.29	5.12	7.34	12.88	23.68	30.60	36.27	45.07
\$65,000	2.55	3.45	4.65	5.55	7.95	13.95	25.65	33.15	39.29	48.83
\$70,000	2.75	3.72	5.01	5.98	8.56	15.02	27.62	35.70	42.32	52.58
\$75,000	2.94	3.98	5.37	6.40	9.17	16.10	29.60	38.25	45.34	56.34
\$80,000	3.14	4.25	5.72	6.83	9.78	17.17	31.57	40.80	48.36	60.09
\$85,000	3.33	4.51	6.08	7.26	10.40	18.24	33.54	43.35	51.38	63.85
\$90,000	3.53	4.78	6.44	7.68	11.01	19.32	35.52	45.90	54.41	67.60
\$95,000	3.73	5.04	6.80	8.11	11.62	20.39	37.49	48.45	57.43	71.36
\$100,000	3.92	5.31	7.15	8.54	12.23	21.46	39.46	51.00	60.45	75.12

* Coverage amounts for ages 65 and over reduce due to age reduction (see Life Insurance Age Reductions section).

Child Life with AD&D Bi-Weekly Premiums

Coverage Amount	Premium
\$1,000	0.12
\$2,000	0.24
\$4,000	0.49
\$5,000	0.61
\$10,000	1.22