



The following premium rates are applicable for the Employee who terminates employment under the Group Plan, and his or her eligible dependents, or a surviving Spouse who loses coverage under the Group Plan, and elects to port (continue) his or her, and his or her eligible dependents' Basic and/or Voluntary Life Insurance. The premium for a dependent Spouse is based on the Employee's age bracket.

AGE BRACKET	RATE PER \$1,000
UNDER 30	\$.10
30 - 34	\$.12
35 - 39	\$.16
40 - 44	\$.26
45 - 49	\$.56
50 - 54	\$.72
55 - 59	\$1.16
60 - 64	\$1.66
65 - 69	\$2.90
Dependent child(ren) unit	\$.21

The above rates reflect a monthly premium.

All policies are billed on a quarterly billing cycle and are based on the number of days in the billing cycle.

Your premium will increase accordingly as you enter a new age bracket.

All volume amounts will receive a cutback of 35% upon the owner attaining age 65.

Your coverage will terminate upon each insured's 70th birthday.