Issue Age Life and AD&D Premiums*

Designed for the Employees of Hamilton Wenham RSD

Effective Date: 07/01/2016

Guaranteed Issue Amounts			
Age	**18-59**	**60-69**	**70+**
Employee	$100,000	$50,000	$10,000
Spouse	$30,000	$20,000	n/a

Employees may elect in increments of $10,000 to a maximum of the lesser of 5 times salary or $500,000.

Employee Monthly Premium** - Life and AD&D

Age	Monthly Rate per 1,000	$10,000	$20,000	$30,000	$40,000	$50,000	$60,000	$70,000	$80,000	$90,000	$100,000
Under 20	**$0.080**	$0.80	$1.60	$2.40	$3.20	$4.00	$4.80	$5.60	$6.40	$7.20	$8.00
20-24	**$0.080**	$0.80	$1.60	$2.40	$3.20	$4.00	$4.80	$5.60	$6.40	$7.20	$8.00
25-29	**$0.080**	$0.80	$1.60	$2.40	$3.20	$4.00	$4.80	$5.60	$6.40	$7.20	$8.00
30-34	**$0.080**	$0.80	$1.60	$2.40	$3.20	$4.00	$4.80	$5.60	$6.40	$7.20	$8.00
35-39	**$0.130**	$1.30	$2.60	$3.90	$5.20	$6.50	$7.80	$9.10	$10.40	$11.70	$13.00
40-44	**$0.180**	$1.80	$3.60	$5.40	$7.20	$9.00	$10.80	$12.60	$14.40	$16.20	$18.00
45-49	**$0.280**	$2.80	$5.60	$8.40	$11.20	$14.00	$16.80	$19.60	$22.40	$25.20	$28.00
50-54	**$0.460**	$4.60	$9.20	$13.80	$18.40	$23.00	$27.60	$32.20	$36.80	$41.40	$46.00
55-59	**$0.760**	$7.60	$15.20	$22.80	$30.40	$38.00	$45.60	$53.20	$60.80	$68.40	$76.00
60-64	**$1.110**	$11.10	$22.20	$33.30	$44.40	$55.50	$66.60	$77.70	$88.80	$99.90	$111.00
65-69	**$1.850**	$18.50	$37.00	$55.50	$74.00	$92.50	$111.00	$129.50	$148.00	$166.50	$185.00
70-74	**$3.230**	$32.30	$64.60	$96.90	$129.20	$161.50	$193.80	$226.10	$258.40	$290.70	$323.00
75 & Over	**$5.320**	$53.20	$106.40	$159.60	$212.80	$266.00	$319.20	$372.40	$425.60	$478.80	$532.00

Age	Monthly Rate per 1,000	$110,000	$120,000	$130,000	$140,000	$150,000	$160,000	$170,000	$180,000	$190,000	$200,000
Under 20	**$0.080**	$8.80	$9.60	$10.40	$11.20	$12.00	$12.80	$13.60	$14.40	$15.20	$16.00
20-24	**$0.080**	$8.80	$9.60	$10.40	$11.20	$12.00	$12.80	$13.60	$14.40	$15.20	$16.00
25-29	**$0.080**	$8.80	$9.60	$10.40	$11.20	$12.00	$12.80	$13.60	$14.40	$15.20	$16.00
30-34	**$0.080**	$8.80	$9.60	$10.40	$11.20	$12.00	$12.80	$13.60	$14.40	$15.20	$16.00
35-39	**$0.130**	$14.30	$15.60	$16.90	$18.20	$19.50	$20.80	$22.10	$23.40	$24.70	$26.00
40-44	**$0.180**	$19.80	$21.60	$23.40	$25.20	$27.00	$28.80	$30.60	$32.40	$34.20	$36.00
45-49	**$0.280**	$30.80	$33.60	$36.40	$39.20	$42.00	$44.80	$47.60	$50.40	$53.20	$56.00
50-54	**$0.460**	$50.60	$55.20	$59.80	$64.40	$69.00	$73.60	$78.20	$82.80	$87.40	$92.00
55-59	**$0.760**	$83.60	$91.20	$98.80	$106.40	$114.00	$121.60	$129.20	$136.80	$144.40	$152.00
60-64	**$1.110**	$122.10	$133.20	$144.30	$155.40	$166.50	$177.60	$188.70	$199.80	$210.90	$222.00
65-69	**$1.850**	$203.50	$222.00	$240.50	$259.00	$277.50	$296.00	$314.50	$333.00	$351.50	$370.00
70-74	**$3.230**	$355.30	$387.60	$419.90	$452.20	$484.50	$516.80	$549.10	$581.40	$613.70	$646.00
75 & Over	**$5.320**	$585.20	$638.40	$691.60	$744.80	$798.00	$851.20	$904.40	$957.60	$1,010.80	$1,064.00

Dependent Child(ren) Coverage - Life Only - $1.80 per Family Unit. All Guaranteed Issue.

$1,000 - 14 days to 1 year
$10,000 - 1yr to 19yrs (25yrs if a Full-Time Student)
(The employee must be enrolled in the Voluntary Life Plan in order to enroll the Spouse and/or Children.)

*Issue Age Premiums - The premium for your coverage is paid by you. Issue Age pricing means that your rates (and your spouse's if applicable) do not change with age. After the initial rate guarantee period, the employer is subject to an annual review and possible rate changes.

Rates are effective as of the date shown above. Group life policies are underwritten by Boston Mutual Life Insurance Company under Policy form BML GRTP 4/99, subject to state availability. Product offerings may vary depending on state laws and regulations. Policies have exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to your certificate or contact your benefits administrator.

***Premiums shown above are based on current monthly rates and may vary from billed premiums.*

413-54629-0121-MOEVTL11/17

Issue Age Life and AD&D Premiums*

Designed for the Employees of Hamilton Wenham RSD

Effective Date: 07/01/2016

Guaranteed Issue Amounts			
Age	**18-59**	**60-69**	**70+**
Employee	$100,000	$50,000	$10,000
Spouse	$30,000	$20,000	n/a

Employees may elect in increments of $10,000 to a maximum of the lesser of 5 times salary or $500,000.

Employee Monthly Premium** - Life and AD&D

Age	Monthly Rate per 1,000	$210,000	$220,000	$230,000	$240,000	$250,000	$260,000	$270,000	$280,000	$290,000	$300,000
Under 20	**$0.080**	$16.80	$17.60	$18.40	$19.20	$20.00	$20.80	$21.60	$22.40	$23.20	$24.00
20-24	**$0.080**	$16.80	$17.60	$18.40	$19.20	$20.00	$20.80	$21.60	$22.40	$23.20	$24.00
25-29	**$0.080**	$16.80	$17.60	$18.40	$19.20	$20.00	$20.80	$21.60	$22.40	$23.20	$24.00
30-34	**$0.080**	$16.80	$17.60	$18.40	$19.20	$20.00	$20.80	$21.60	$22.40	$23.20	$24.00
35-39	**$0.130**	$27.30	$28.60	$29.90	$31.20	$32.50	$33.80	$35.10	$36.40	$37.70	$39.00
40-44	**$0.180**	$37.80	$39.60	$41.40	$43.20	$45.00	$46.80	$48.60	$50.40	$52.20	$54.00
45-49	**$0.280**	$58.80	$61.60	$64.40	$67.20	$70.00	$72.80	$75.60	$78.40	$81.20	$84.00
50-54	**$0.460**	$96.60	$101.20	$105.80	$110.40	$115.00	$119.60	$124.20	$128.80	$133.40	$138.00
55-59	**$0.760**	$159.60	$167.20	$174.80	$182.40	$190.00	$197.60	$205.20	$212.80	$220.40	$228.00
60-64	**$1.110**	$233.10	$244.20	$255.30	$266.40	$277.50	$288.60	$299.70	$310.80	$321.90	$333.00
65-69	**$1.850**	$388.50	$407.00	$425.50	$444.00	$462.50	$481.00	$499.50	$518.00	$536.50	$555.00
70-74	**$3.230**	$678.30	$710.60	$742.90	$775.20	$807.50	$839.80	$872.10	$904.40	$936.70	$969.00
75 & Over	**$5.320**	$1,117.20	$1,170.40	$1,223.60	$1,276.80	$1,330.00	$1,383.20	$1,436.40	$1,489.60	$1,542.80	$1,596.00

Age	Monthly Rate per 1,000	$310,000	$320,000	$330,000	$340,000	$350,000	$360,000	$370,000	$380,000	$390,000	$400,000
Under 20	**$0.080**	$24.80	$25.60	$26.40	$27.20	$28.00	$28.80	$29.60	$30.40	$31.20	$32.00
20-24	**$0.080**	$24.80	$25.60	$26.40	$27.20	$28.00	$28.80	$29.60	$30.40	$31.20	$32.00
25-29	**$0.080**	$24.80	$25.60	$26.40	$27.20	$28.00	$28.80	$29.60	$30.40	$31.20	$32.00
30-34	**$0.080**	$24.80	$25.60	$26.40	$27.20	$28.00	$28.80	$29.60	$30.40	$31.20	$32.00
35-39	**$0.130**	$40.30	$41.60	$42.90	$44.20	$45.50	$46.80	$48.10	$49.40	$50.70	$52.00
40-44	**$0.180**	$55.80	$57.60	$59.40	$61.20	$63.00	$64.80	$66.60	$68.40	$70.20	$72.00
45-49	**$0.280**	$86.80	$89.60	$92.40	$95.20	$98.00	$100.80	$103.60	$106.40	$109.20	$112.00
50-54	**$0.460**	$142.60	$147.20	$151.80	$156.40	$161.00	$165.60	$170.20	$174.80	$179.40	$184.00
55-59	**$0.760**	$235.60	$243.20	$250.80	$258.40	$266.00	$273.60	$281.20	$288.80	$296.40	$304.00
60-64	**$1.110**	$344.10	$355.20	$366.30	$377.40	$388.50	$399.60	$410.70	$421.80	$432.90	$444.00
65-69	**$1.850**	$573.50	$592.00	$610.50	$629.00	$647.50	$666.00	$684.50	$703.00	$721.50	$740.00
70-74	**$3.230**	$1,001.30	$1,033.60	$1,065.90	$1,098.20	$1,130.50	$1,162.80	$1,195.10	$1,227.40	$1,259.70	$1,292.00
75 & Over	**$5.320**	$1,649.20	$1,702.40	$1,755.60	$1,808.80	$1,862.00	$1,915.20	$1,968.40	$2,021.60	$2,074.80	$2,128.00

Dependent Child(ren) Coverage - Life Only - $1.80 per Family Unit. All Guaranteed Issue.

$1,000 - 14 days to 1 year
$10,000 - 1yr to 19yrs (25yrs if a Full-Time Student)
(The employee must be enrolled in the Voluntary Life Plan in order to enroll the Spouse and/or Children.)

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Guaranteed Issue Amounts			
Age	**18-59**	**60-69**	**70+**
Employee	$100,000	$50,000	$10,000
Spouse	$30,000	$20,000	n/a

Employees may elect in increments of $10,000 to a maximum of the lesser of 5 times salary or $500,000.

Employee Monthly Premium** - Life and AD&D

Age	Monthly Rate per 1,000	$410,000	$420,000	$430,000	$440,000	$450,000	$460,000	$470,000	$480,000	$490,000	$500,000
Under 20	**$0.080**	$32.80	$33.60	$34.40	$35.20	$36.00	$36.80	$37.60	$38.40	$39.20	$40.00
20-24	**$0.080**	$32.80	$33.60	$34.40	$35.20	$36.00	$36.80	$37.60	$38.40	$39.20	$40.00
25-29	**$0.080**	$32.80	$33.60	$34.40	$35.20	$36.00	$36.80	$37.60	$38.40	$39.20	$40.00
30-34	**$0.080**	$32.80	$33.60	$34.40	$35.20	$36.00	$36.80	$37.60	$38.40	$39.20	$40.00
35-39	**$0.130**	$53.30	$54.60	$55.90	$57.20	$58.50	$59.80	$61.10	$62.40	$63.70	$65.00
40-44	**$0.180**	$73.80	$75.60	$77.40	$79.20	$81.00	$82.80	$84.60	$86.40	$88.20	$90.00
45-49	**$0.280**	$114.80	$117.60	$120.40	$123.20	$126.00	$128.80	$131.60	$134.40	$137.20	$140.00
50-54	**$0.460**	$188.60	$193.20	$197.80	$202.40	$207.00	$211.60	$216.20	$220.80	$225.40	$230.00
55-59	**$0.760**	$311.60	$319.20	$326.80	$334.40	$342.00	$349.60	$357.20	$364.80	$372.40	$380.00
60-64	**$1.110**	$455.10	$466.20	$477.30	$488.40	$499.50	$510.60	$521.70	$532.80	$543.90	$555.00
65-69	**$1.850**	$758.50	$777.00	$795.50	$814.00	$832.50	$851.00	$869.50	$888.00	$906.50	$925.00
70-74	**$3.230**	$1,324.30	$1,356.60	$1,388.90	$1,421.20	$1,453.50	$1,485.80	$1,518.10	$1,550.40	$1,582.70	$1,615.00
75 & Over	**$5.320**	$2,181.20	$2,234.40	$2,287.60	$2,340.80	$2,394.00	$2,447.20	$2,500.40	$2,553.60	$2,606.80	$2,660.00

Dependent Child(ren) Coverage - Life Only - $1.80 per Family Unit. All Guaranteed Issue.
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