

***Voluntary Term Life Coverage
Monthly Payroll Deduction Illustration***

EMPLOYEE ONLY OPTIONS

(based on Employee Age as of 09/01)

	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.60	\$0.60	\$0.60	\$0.80	\$0.90	\$1.00	\$1.50	\$2.30	\$4.30	\$6.60	\$12.70	\$20.60	\$32.20
\$20,000	\$1.20	\$1.20	\$1.20	\$1.60	\$1.80	\$2.00	\$3.00	\$4.60	\$8.60	\$13.20	\$25.40	\$41.20	\$64.40
\$30,000	\$1.80	\$1.80	\$1.80	\$2.40	\$2.70	\$3.00	\$4.50	\$6.90	\$12.90	\$19.80	\$38.10	\$61.80	\$96.60
\$40,000	\$2.40	\$2.40	\$2.40	\$3.20	\$3.60	\$4.00	\$6.00	\$9.20	\$17.20	\$26.40	\$50.80	\$82.40	\$128.80
\$50,000	\$3.00	\$3.00	\$3.00	\$4.00	\$4.50	\$5.00	\$7.50	\$11.50	\$21.50	\$33.00	\$63.50	\$103.00	\$161.00
\$60,000	\$3.60	\$3.60	\$3.60	\$4.80	\$5.40	\$6.00	\$9.00	\$13.80	\$25.80	\$39.60	\$76.20	\$123.60	\$193.20
\$70,000	\$4.20	\$4.20	\$4.20	\$5.60	\$6.30	\$7.00	\$10.50	\$16.10	\$30.10	\$46.20	\$88.90	\$144.20	\$225.40
\$80,000	\$4.80	\$4.80	\$4.80	\$6.40	\$7.20	\$8.00	\$12.00	\$18.40	\$34.40	\$52.80	\$101.60	\$164.80	\$257.60
\$90,000	\$5.40	\$5.40	\$5.40	\$7.20	\$8.10	\$9.00	\$13.50	\$20.70	\$38.70	\$59.40	\$114.30	\$185.40	\$289.80
\$100,000	\$6.00	\$6.00	\$6.00	\$8.00	\$9.00	\$10.00	\$15.00	\$23.00	\$43.00	\$66.00	\$127.00	\$206.00	\$322.00
The amounts below require Statement of Insurability form													
\$110,000	\$6.60	\$6.60	\$6.60	\$8.80	\$9.90	\$11.00	\$16.50	\$25.30	\$47.30	\$72.60	\$139.70	\$226.60	\$354.20
\$120,000	\$7.20	\$7.20	\$7.20	\$9.60	\$10.80	\$12.00	\$18.00	\$27.60	\$51.60	\$79.20	\$152.40	\$247.20	\$386.40
\$130,000	\$7.80	\$7.80	\$7.80	\$10.40	\$11.70	\$13.00	\$19.50	\$29.90	\$55.90	\$85.80	\$165.10	\$267.80	\$418.60
\$140,000	\$8.40	\$8.40	\$8.40	\$11.20	\$12.60	\$14.00	\$21.00	\$32.20	\$60.20	\$92.40	\$177.80	\$288.40	\$450.80
\$150,000	\$9.00	\$9.00	\$9.00	\$12.00	\$13.50	\$15.00	\$22.50	\$34.50	\$64.50	\$99.00	\$190.50	\$309.00	\$483.00
\$160,000	\$9.60	\$9.60	\$9.60	\$12.80	\$14.40	\$16.00	\$24.00	\$36.80	\$68.80	\$105.60	\$203.20	\$329.60	\$515.20
\$170,000	\$10.20	\$10.20	\$10.20	\$13.60	\$15.30	\$17.00	\$25.50	\$39.10	\$73.10	\$112.20	\$215.90	\$350.20	\$547.40
\$180,000	\$10.80	\$10.80	\$10.80	\$14.40	\$16.20	\$18.00	\$27.00	\$41.40	\$77.40	\$118.80	\$228.60	\$370.80	\$579.60
\$190,000	\$11.40	\$11.40	\$11.40	\$15.20	\$17.10	\$19.00	\$28.50	\$43.70	\$81.70	\$125.40	\$241.30	\$391.40	\$611.80
\$200,000	\$12.00	\$12.00	\$12.00	\$16.00	\$18.00	\$20.00	\$30.00	\$46.00	\$86.00	\$132.00	\$254.00	\$412.00	\$644.00
\$210,000	\$12.60	\$12.60	\$12.60	\$16.80	\$18.90	\$21.00	\$31.50	\$48.30	\$90.30	\$138.60	\$266.70	\$432.60	\$676.20
\$220,000	\$13.20	\$13.20	\$13.20	\$17.60	\$19.80	\$22.00	\$33.00	\$50.60	\$94.60	\$145.20	\$279.40	\$453.20	\$708.40
\$230,000	\$13.80	\$13.80	\$13.80	\$18.40	\$20.70	\$23.00	\$34.50	\$52.90	\$98.90	\$151.80	\$292.10	\$473.80	\$740.60
\$240,000	\$14.40	\$14.40	\$14.40	\$19.20	\$21.60	\$24.00	\$36.00	\$55.20	\$103.20	\$158.40	\$304.80	\$494.40	\$772.80
\$250,000	\$15.00	\$15.00	\$15.00	\$20.00	\$22.50	\$25.00	\$37.50	\$57.50	\$107.50	\$165.00	\$317.50	\$515.00	\$805.00
\$260,000	\$15.60	\$15.60	\$15.60	\$20.80	\$23.40	\$26.00	\$39.00	\$59.80	\$111.80	\$171.60	\$330.20	\$535.60	\$837.20
\$270,000	\$16.20	\$16.20	\$16.20	\$21.60	\$24.30	\$27.00	\$40.50	\$62.10	\$116.10	\$178.20	\$342.90	\$556.20	\$869.40
\$280,000	\$16.80	\$16.80	\$16.80	\$22.40	\$25.20	\$28.00	\$42.00	\$64.40	\$120.40	\$184.80	\$355.60	\$576.80	\$901.60
\$290,000	\$17.40	\$17.40	\$17.40	\$23.20	\$26.10	\$29.00	\$43.50	\$66.70	\$124.70	\$191.40	\$368.30	\$597.40	\$933.80
\$300,000	\$18.00	\$18.00	\$18.00	\$24.00	\$27.00	\$30.00	\$45.00	\$69.00	\$129.00	\$198.00	\$381.00	\$618.00	\$966.00
\$310,000	\$18.60	\$18.60	\$18.60	\$24.80	\$27.90	\$31.00	\$46.50	\$71.30	\$133.30	\$204.60	\$393.70	\$638.60	\$998.20
\$320,000	\$19.20	\$19.20	\$19.20	\$25.60	\$28.80	\$32.00	\$48.00	\$73.60	\$137.60	\$211.20	\$406.40	\$659.20	\$1,030.40
\$330,000	\$19.80	\$19.80	\$19.80	\$26.40	\$29.70	\$33.00	\$49.50	\$75.90	\$141.90	\$217.80	\$419.10	\$679.80	\$1,062.60
\$340,000	\$20.40	\$20.40	\$20.40	\$27.20	\$30.60	\$34.00	\$51.00	\$78.20	\$146.20	\$224.40	\$431.80	\$700.40	\$1,094.80
\$350,000	\$21.00	\$21.00	\$21.00	\$28.00	\$31.50	\$35.00	\$52.50	\$80.50	\$150.50	\$231.00	\$444.50	\$721.00	\$1,127.00
\$360,000	\$21.60	\$21.60	\$21.60	\$28.80	\$32.40	\$36.00	\$54.00	\$82.80	\$154.80	\$237.60	\$457.20	\$741.60	\$1,159.20
\$370,000	\$22.20	\$22.20	\$22.20	\$29.60	\$33.30	\$37.00	\$55.50	\$85.10	\$159.10	\$244.20	\$469.90	\$762.20	\$1,191.40
\$380,000	\$22.80	\$22.80	\$22.80	\$30.40	\$34.20	\$38.00	\$57.00	\$87.40	\$163.40	\$250.80	\$482.60	\$782.80	\$1,223.60
\$390,000	\$23.40	\$23.40	\$23.40	\$31.20	\$35.10	\$39.00	\$58.50	\$89.70	\$167.70	\$257.40	\$495.30	\$803.40	\$1,255.80
\$400,000	\$24.00	\$24.00	\$24.00	\$32.00	\$36.00	\$40.00	\$60.00	\$92.00	\$172.00	\$264.00	\$508.00	\$824.00	\$1,288.00
\$410,000	\$24.60	\$24.60	\$24.60	\$32.80	\$36.90	\$41.00	\$61.50	\$94.30	\$176.30	\$270.60	\$520.70	\$844.60	\$1,320.20
\$420,000	\$25.20	\$25.20	\$25.20	\$33.60	\$37.80	\$42.00	\$63.00	\$96.60	\$180.60	\$277.20	\$533.40	\$865.20	\$1,352.40
\$430,000	\$25.80	\$25.80	\$25.80	\$34.40	\$38.70	\$43.00	\$64.50	\$98.90	\$184.90	\$283.80	\$546.10	\$885.80	\$1,384.60
\$440,000	\$26.40	\$26.40	\$26.40	\$35.20	\$39.60	\$44.00	\$66.00	\$101.20	\$189.20	\$290.40	\$558.80	\$906.40	\$1,416.80

***Voluntary Term Life Coverage
Monthly Payroll Deduction Illustration***

EMPLOYEE ONLY OPTIONS

(based on Employee Age as of 09/01)

	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$450,000	\$27.00	\$27.00	\$27.00	\$36.00	\$40.50	\$45.00	\$67.50	\$103.50	\$193.50	\$297.00	\$571.50	\$927.00	\$1,449.00
\$460,000	\$27.60	\$27.60	\$27.60	\$36.80	\$41.40	\$46.00	\$69.00	\$105.80	\$197.80	\$303.60	\$584.20	\$947.60	\$1,481.20
\$470,000	\$28.20	\$28.20	\$28.20	\$37.60	\$42.30	\$47.00	\$70.50	\$108.10	\$202.10	\$310.20	\$596.90	\$968.20	\$1,513.40
\$480,000	\$28.80	\$28.80	\$28.80	\$38.40	\$43.20	\$48.00	\$72.00	\$110.40	\$206.40	\$316.80	\$609.60	\$988.80	\$1,545.60
\$490,000	\$29.40	\$29.40	\$29.40	\$39.20	\$44.10	\$49.00	\$73.50	\$112.70	\$210.70	\$323.40	\$622.30	\$1,009.40	\$1,577.80
\$500,000	\$30.00	\$30.00	\$30.00	\$40.00	\$45.00	\$50.00	\$75.00	\$115.00	\$215.00	\$330.00	\$635.00	\$1,030.00	\$1,610.00

Voluntary Term Life Coverage
Monthly Payroll Deduction Illustration

SPOUSE ONLY OPTIONS

Spouse premium based on EMPLOYEE'S age and amount of coverage chosen

Spouse coverage amount cannot exceed 100% of employee amount

	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.60	\$0.60	\$0.60	\$0.80	\$0.90	\$1.00	\$1.50	\$2.30	\$4.30	\$6.60	\$12.70	\$20.60	\$32.20
\$20,000	\$1.20	\$1.20	\$1.20	\$1.60	\$1.80	\$2.00	\$3.00	\$4.60	\$8.60	\$13.20	\$25.40	\$41.20	\$64.40
\$30,000	\$1.80	\$1.80	\$1.80	\$2.40	\$2.70	\$3.00	\$4.50	\$6.90	\$12.90	\$19.80	\$38.10	\$61.80	\$96.60
\$40,000	\$2.40	\$2.40	\$2.40	\$3.20	\$3.60	\$4.00	\$6.00	\$9.20	\$17.20	\$26.40	\$50.80	\$82.40	\$128.80
\$50,000	\$3.00	\$3.00	\$3.00	\$4.00	\$4.50	\$5.00	\$7.50	\$11.50	\$21.50	\$33.00	\$63.50	\$103.00	\$161.00
The amounts below require Statement of Insurability form													
\$60,000	\$3.60	\$3.60	\$3.60	\$4.80	\$5.40	\$6.00	\$9.00	\$13.80	\$25.80	\$39.60	\$76.20	\$123.60	\$193.20
\$70,000	\$4.20	\$4.20	\$4.20	\$5.60	\$6.30	\$7.00	\$10.50	\$16.10	\$30.10	\$46.20	\$88.90	\$144.20	\$225.40
\$80,000	\$4.80	\$4.80	\$4.80	\$6.40	\$7.20	\$8.00	\$12.00	\$18.40	\$34.40	\$52.80	\$101.60	\$164.80	\$257.60
\$90,000	\$5.40	\$5.40	\$5.40	\$7.20	\$8.10	\$9.00	\$13.50	\$20.70	\$38.70	\$59.40	\$114.30	\$185.40	\$289.80
\$100,000	\$6.00	\$6.00	\$6.00	\$8.00	\$9.00	\$10.00	\$15.00	\$23.00	\$43.00	\$66.00	\$127.00	\$206.00	\$322.00
\$110,000	\$6.60	\$6.60	\$6.60	\$8.80	\$9.90	\$11.00	\$16.50	\$25.30	\$47.30	\$72.60	\$139.70	\$226.60	\$354.20
\$120,000	\$7.20	\$7.20	\$7.20	\$9.60	\$10.80	\$12.00	\$18.00	\$27.60	\$51.60	\$79.20	\$152.40	\$247.20	\$386.40
\$130,000	\$7.80	\$7.80	\$7.80	\$10.40	\$11.70	\$13.00	\$19.50	\$29.90	\$55.90	\$85.80	\$165.10	\$267.80	\$418.60
\$140,000	\$8.40	\$8.40	\$8.40	\$11.20	\$12.60	\$14.00	\$21.00	\$32.20	\$60.20	\$92.40	\$177.80	\$288.40	\$450.80
\$150,000	\$9.00	\$9.00	\$9.00	\$12.00	\$13.50	\$15.00	\$22.50	\$34.50	\$64.50	\$99.00	\$190.50	\$309.00	\$483.00
\$160,000	\$9.60	\$9.60	\$9.60	\$12.80	\$14.40	\$16.00	\$24.00	\$36.80	\$68.80	\$105.60	\$203.20	\$329.60	\$515.20
\$170,000	\$10.20	\$10.20	\$10.20	\$13.60	\$15.30	\$17.00	\$25.50	\$39.10	\$73.10	\$112.20	\$215.90	\$350.20	\$547.40
\$180,000	\$10.80	\$10.80	\$10.80	\$14.40	\$16.20	\$18.00	\$27.00	\$41.40	\$77.40	\$118.80	\$228.60	\$370.80	\$579.60
\$190,000	\$11.40	\$11.40	\$11.40	\$15.20	\$17.10	\$19.00	\$28.50	\$43.70	\$81.70	\$125.40	\$241.30	\$391.40	\$611.80
\$200,000	\$12.00	\$12.00	\$12.00	\$16.00	\$18.00	\$20.00	\$30.00	\$46.00	\$86.00	\$132.00	\$254.00	\$412.00	\$644.00
\$210,000	\$12.60	\$12.60	\$12.60	\$16.80	\$18.90	\$21.00	\$31.50	\$48.30	\$90.30	\$138.60	\$266.70	\$432.60	\$676.20
\$220,000	\$13.20	\$13.20	\$13.20	\$17.60	\$19.80	\$22.00	\$33.00	\$50.60	\$94.60	\$145.20	\$279.40	\$453.20	\$708.40
\$230,000	\$13.80	\$13.80	\$13.80	\$18.40	\$20.70	\$23.00	\$34.50	\$52.90	\$98.90	\$151.80	\$292.10	\$473.80	\$740.60
\$240,000	\$14.40	\$14.40	\$14.40	\$19.20	\$21.60	\$24.00	\$36.00	\$55.20	\$103.20	\$158.40	\$304.80	\$494.40	\$772.80
\$250,000	\$15.00	\$15.00	\$15.00	\$20.00	\$22.50	\$25.00	\$37.50	\$57.50	\$107.50	\$165.00	\$317.50	\$515.00	\$805.00
\$260,000	\$15.60	\$15.60	\$15.60	\$20.80	\$23.40	\$26.00	\$39.00	\$59.80	\$111.80	\$171.60	\$330.20	\$535.60	\$837.20
\$270,000	\$16.20	\$16.20	\$16.20	\$21.60	\$24.30	\$27.00	\$40.50	\$62.10	\$116.10	\$178.20	\$342.90	\$556.20	\$869.40
\$280,000	\$16.80	\$16.80	\$16.80	\$22.40	\$25.20	\$28.00	\$42.00	\$64.40	\$120.40	\$184.80	\$355.60	\$576.80	\$901.60
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\$310,000	\$18.60	\$18.60	\$18.60	\$24.80	\$27.90	\$31.00	\$46.50	\$71.30	\$133.30	\$204.60	\$393.70	\$638.60	\$998.20
\$320,000	\$19.20	\$19.20	\$19.20	\$25.60	\$28.80	\$32.00	\$48.00	\$73.60	\$137.60	\$211.20	\$406.40	\$659.20	\$1,030.40
\$330,000	\$19.80	\$19.80	\$19.80	\$26.40	\$29.70	\$33.00	\$49.50	\$75.90	\$141.90	\$217.80	\$419.10	\$679.80	\$1,062.60
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\$420,000	\$25.20	\$25.20	\$25.20	\$33.60	\$37.80	\$42.00	\$63.00	\$96.60	\$180.60	\$277.20	\$533.40	\$865.20	\$1,352.40
\$430,000	\$25.80	\$25.80	\$25.80	\$34.40	\$38.70	\$43.00	\$64.50	\$98.90	\$184.90	\$283.80	\$546.10	\$885.80	\$1,384.60

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\$460,000	\$27.60	\$27.60	\$27.60	\$36.80	\$41.40	\$46.00	\$69.00	\$105.80	\$197.80	\$303.60	\$584.20	\$947.60	\$1,481.20
\$470,000	\$28.20	\$28.20	\$28.20	\$37.60	\$42.30	\$47.00	\$70.50	\$108.10	\$202.10	\$310.20	\$596.90	\$968.20	\$1,513.40
\$480,000	\$28.80	\$28.80	\$28.80	\$38.40	\$43.20	\$48.00	\$72.00	\$110.40	\$206.40	\$316.80	\$609.60	\$988.80	\$1,545.60
\$490,000	\$29.40	\$29.40	\$29.40	\$39.20	\$44.10	\$49.00	\$73.50	\$112.70	\$210.70	\$323.40	\$622.30	\$1,009.40	\$1,577.80
\$500,000	\$30.00	\$30.00	\$30.00	\$40.00	\$45.00	\$50.00	\$75.00	\$115.00	\$215.00	\$330.00	\$635.00	\$1,030.00	\$1,610.00

CHILD(REN) OPTIONS

Benefits for:

Option 1:

Child(ren) 6 months to age 26	\$10,000
Child(ren) live birth to 6 months	\$1,000
Payroll Deduction Amount	\$1.80