

***Voluntary Term Life including matching AD&D Coverage***  
***Monthly Payroll Deduction Illustration***

**EMPLOYEE ONLY OPTIONS**

**(based on Employee Age as of 09/01)**

	<b>0-19</b>	<b>20-24</b>	<b>25-29</b>	<b>30-34</b>	<b>35-39</b>	<b>40-44</b>	<b>45-49</b>	<b>50-54</b>	<b>55-59</b>	<b>60-64</b>	<b>65-69</b>	<b>70-74</b>	<b>75+</b>
\$10,000	\$1.00	\$1.00	\$1.00	\$1.20	\$1.70	\$2.30	\$2.90	\$6.40	\$9.10	\$10.90	\$19.50	\$29.30	\$69.40
\$20,000	\$2.00	\$2.00	\$2.00	\$2.40	\$3.40	\$4.60	\$5.80	\$12.80	\$18.20	\$21.80	\$39.00	\$58.60	\$138.80
\$30,000	\$3.00	\$3.00	\$3.00	\$3.60	\$5.10	\$6.90	\$8.70	\$19.20	\$27.30	\$32.70	\$58.50	\$87.90	\$208.20
\$40,000	\$4.00	\$4.00	\$4.00	\$4.80	\$6.80	\$9.20	\$11.60	\$25.60	\$36.40	\$43.60	\$78.00	\$117.20	\$277.60
\$50,000	\$5.00	\$5.00	\$5.00	\$6.00	\$8.50	\$11.50	\$14.50	\$32.00	\$45.50	\$54.50	\$97.50	\$146.50	\$347.00
\$60,000	\$6.00	\$6.00	\$6.00	\$7.20	\$10.20	\$13.80	\$17.40	\$38.40	\$54.60	\$65.40	\$117.00	\$175.80	\$416.40
\$70,000	\$7.00	\$7.00	\$7.00	\$8.40	\$11.90	\$16.10	\$20.30	\$44.80	\$63.70	\$76.30	\$136.50	\$205.10	\$485.80
\$80,000	\$8.00	\$8.00	\$8.00	\$9.60	\$13.60	\$18.40	\$23.20	\$51.20	\$72.80	\$87.20	\$156.00	\$234.40	\$555.20
\$90,000	\$9.00	\$9.00	\$9.00	\$10.80	\$15.30	\$20.70	\$26.10	\$57.60	\$81.90	\$98.10	\$175.50	\$263.70	\$624.60
\$100,000	\$10.00	\$10.00	\$10.00	\$12.00	\$17.00	\$23.00	\$29.00	\$64.00	\$91.00	\$109.00	\$195.00	\$293.00	\$694.00
<b>The amounts below require Statement of Insurability form</b>													
\$110,000	\$11.00	\$11.00	\$11.00	\$13.20	\$18.70	\$25.30	\$31.90	\$70.40	\$100.10	\$119.90	\$214.50	\$322.30	\$763.40
\$120,000	\$12.00	\$12.00	\$12.00	\$14.40	\$20.40	\$27.60	\$34.80	\$76.80	\$109.20	\$130.80	\$234.00	\$351.60	\$832.80
\$130,000	\$13.00	\$13.00	\$13.00	\$15.60	\$22.10	\$29.90	\$37.70	\$83.20	\$118.30	\$141.70	\$253.50	\$380.90	\$902.20
\$140,000	\$14.00	\$14.00	\$14.00	\$16.80	\$23.80	\$32.20	\$40.60	\$89.60	\$127.40	\$152.60	\$273.00	\$410.20	\$971.60
\$150,000	\$15.00	\$15.00	\$15.00	\$18.00	\$25.50	\$34.50	\$43.50	\$96.00	\$136.50	\$163.50	\$292.50	\$439.50	\$1,041.00
\$160,000	\$16.00	\$16.00	\$16.00	\$19.20	\$27.20	\$36.80	\$46.40	\$102.40	\$145.60	\$174.40	\$312.00	\$468.80	\$1,110.40
\$170,000	\$17.00	\$17.00	\$17.00	\$20.40	\$28.90	\$39.10	\$49.30	\$108.80	\$154.70	\$185.30	\$331.50	\$498.10	\$1,179.80
\$180,000	\$18.00	\$18.00	\$18.00	\$21.60	\$30.60	\$41.40	\$52.20	\$115.20	\$163.80	\$196.20	\$351.00	\$527.40	\$1,249.20
\$190,000	\$19.00	\$19.00	\$19.00	\$22.80	\$32.30	\$43.70	\$55.10	\$121.60	\$172.90	\$207.10	\$370.50	\$556.70	\$1,318.60
\$200,000	\$20.00	\$20.00	\$20.00	\$24.00	\$34.00	\$46.00	\$58.00	\$128.00	\$182.00	\$218.00	\$390.00	\$586.00	\$1,388.00
\$210,000	\$21.00	\$21.00	\$21.00	\$25.20	\$35.70	\$48.30	\$60.90	\$134.40	\$191.10	\$228.90	\$409.50	\$615.30	\$1,457.40
\$220,000	\$22.00	\$22.00	\$22.00	\$26.40	\$37.40	\$50.60	\$63.80	\$140.80	\$200.20	\$239.80	\$429.00	\$644.60	\$1,526.80
\$230,000	\$23.00	\$23.00	\$23.00	\$27.60	\$39.10	\$52.90	\$66.70	\$147.20	\$209.30	\$250.70	\$448.50	\$673.90	\$1,596.20
\$240,000	\$24.00	\$24.00	\$24.00	\$28.80	\$40.80	\$55.20	\$69.60	\$153.60	\$218.40	\$261.60	\$468.00	\$703.20	\$1,665.60
\$250,000	\$25.00	\$25.00	\$25.00	\$30.00	\$42.50	\$57.50	\$72.50	\$160.00	\$227.50	\$272.50	\$487.50	\$732.50	\$1,735.00
\$260,000	\$26.00	\$26.00	\$26.00	\$31.20	\$44.20	\$59.80	\$75.40	\$166.40	\$236.60	\$283.40	\$507.00	\$761.80	\$1,804.40
\$270,000	\$27.00	\$27.00	\$27.00	\$32.40	\$45.90	\$62.10	\$78.30	\$172.80	\$245.70	\$294.30	\$526.50	\$791.10	\$1,873.80
\$280,000	\$28.00	\$28.00	\$28.00	\$33.60	\$47.60	\$64.40	\$81.20	\$179.20	\$254.80	\$305.20	\$546.00	\$820.40	\$1,943.20
\$290,000	\$29.00	\$29.00	\$29.00	\$34.80	\$49.30	\$66.70	\$84.10	\$185.60	\$263.90	\$316.10	\$565.50	\$849.70	\$2,012.60
\$300,000	\$30.00	\$30.00	\$30.00	\$36.00	\$51.00	\$69.00	\$87.00	\$192.00	\$273.00	\$327.00	\$585.00	\$879.00	\$2,082.00

***Voluntary Term Life including matching AD&D 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**

	<b>0-19</b>	<b>20-24</b>	<b>25-29</b>	<b>30-34</b>	<b>35-39</b>	<b>40-44</b>	<b>45-49</b>	<b>50-54</b>	<b>55-59</b>	<b>60-64</b>	<b>65-69</b>	<b>70-74</b>	<b>75+</b>
\$10,000	\$1.00	\$1.00	\$1.00	\$1.20	\$1.70	\$2.30	\$2.90	\$6.40	\$9.10	\$10.90	\$19.50	\$29.30	\$69.40
<b>The amounts below require Statement of Insurability form</b>													
\$20,000	\$2.00	\$2.00	\$2.00	\$2.40	\$3.40	\$4.60	\$5.80	\$12.80	\$18.20	\$21.80	\$39.00	\$58.60	\$138.80
\$30,000	\$3.00	\$3.00	\$3.00	\$3.60	\$5.10	\$6.90	\$8.70	\$19.20	\$27.30	\$32.70	\$58.50	\$87.90	\$208.20
\$40,000	\$4.00	\$4.00	\$4.00	\$4.80	\$6.80	\$9.20	\$11.60	\$25.60	\$36.40	\$43.60	\$78.00	\$117.20	\$277.60
\$50,000	\$5.00	\$5.00	\$5.00	\$6.00	\$8.50	\$11.50	\$14.50	\$32.00	\$45.50	\$54.50	\$97.50	\$146.50	\$347.00
\$60,000	\$6.00	\$6.00	\$6.00	\$7.20	\$10.20	\$13.80	\$17.40	\$38.40	\$54.60	\$65.40	\$117.00	\$175.80	\$416.40
\$70,000	\$7.00	\$7.00	\$7.00	\$8.40	\$11.90	\$16.10	\$20.30	\$44.80	\$63.70	\$76.30	\$136.50	\$205.10	\$485.80
\$80,000	\$8.00	\$8.00	\$8.00	\$9.60	\$13.60	\$18.40	\$23.20	\$51.20	\$72.80	\$87.20	\$156.00	\$234.40	\$555.20
\$90,000	\$9.00	\$9.00	\$9.00	\$10.80	\$15.30	\$20.70	\$26.10	\$57.60	\$81.90	\$98.10	\$175.50	\$263.70	\$624.60
\$100,000	\$10.00	\$10.00	\$10.00	\$12.00	\$17.00	\$23.00	\$29.00	\$64.00	\$91.00	\$109.00	\$195.00	\$293.00	\$694.00
\$110,000	\$11.00	\$11.00	\$11.00	\$13.20	\$18.70	\$25.30	\$31.90	\$70.40	\$100.10	\$119.90	\$214.50	\$322.30	\$763.40
\$120,000	\$12.00	\$12.00	\$12.00	\$14.40	\$20.40	\$27.60	\$34.80	\$76.80	\$109.20	\$130.80	\$234.00	\$351.60	\$832.80
\$130,000	\$13.00	\$13.00	\$13.00	\$15.60	\$22.10	\$29.90	\$37.70	\$83.20	\$118.30	\$141.70	\$253.50	\$380.90	\$902.20
\$140,000	\$14.00	\$14.00	\$14.00	\$16.80	\$23.80	\$32.20	\$40.60	\$89.60	\$127.40	\$152.60	\$273.00	\$410.20	\$971.60
\$150,000	\$15.00	\$15.00	\$15.00	\$18.00	\$25.50	\$34.50	\$43.50	\$96.00	\$136.50	\$163.50	\$292.50	\$439.50	\$1,041.00
\$160,000	\$16.00	\$16.00	\$16.00	\$19.20	\$27.20	\$36.80	\$46.40	\$102.40	\$145.60	\$174.40	\$312.00	\$468.80	\$1,110.40
\$170,000	\$17.00	\$17.00	\$17.00	\$20.40	\$28.90	\$39.10	\$49.30	\$108.80	\$154.70	\$185.30	\$331.50	\$498.10	\$1,179.80
\$180,000	\$18.00	\$18.00	\$18.00	\$21.60	\$30.60	\$41.40	\$52.20	\$115.20	\$163.80	\$196.20	\$351.00	\$527.40	\$1,249.20
\$190,000	\$19.00	\$19.00	\$19.00	\$22.80	\$32.30	\$43.70	\$55.10	\$121.60	\$172.90	\$207.10	\$370.50	\$556.70	\$1,318.60
\$200,000	\$20.00	\$20.00	\$20.00	\$24.00	\$34.00	\$46.00	\$58.00	\$128.00	\$182.00	\$218.00	\$390.00	\$586.00	\$1,388.00
\$210,000	\$21.00	\$21.00	\$21.00	\$25.20	\$35.70	\$48.30	\$60.90	\$134.40	\$191.10	\$228.90	\$409.50	\$615.30	\$1,457.40
\$220,000	\$22.00	\$22.00	\$22.00	\$26.40	\$37.40	\$50.60	\$63.80	\$140.80	\$200.20	\$239.80	\$429.00	\$644.60	\$1,526.80
\$230,000	\$23.00	\$23.00	\$23.00	\$27.60	\$39.10	\$52.90	\$66.70	\$147.20	\$209.30	\$250.70	\$448.50	\$673.90	\$1,596.20
\$240,000	\$24.00	\$24.00	\$24.00	\$28.80	\$40.80	\$55.20	\$69.60	\$153.60	\$218.40	\$261.60	\$468.00	\$703.20	\$1,665.60
\$250,000	\$25.00	\$25.00	\$25.00	\$30.00	\$42.50	\$57.50	\$72.50	\$160.00	\$227.50	\$272.50	\$487.50	\$732.50	\$1,735.00
\$260,000	\$26.00	\$26.00	\$26.00	\$31.20	\$44.20	\$59.80	\$75.40	\$166.40	\$236.60	\$283.40	\$507.00	\$761.80	\$1,804.40
\$270,000	\$27.00	\$27.00	\$27.00	\$32.40	\$45.90	\$62.10	\$78.30	\$172.80	\$245.70	\$294.30	\$526.50	\$791.10	\$1,873.80
\$280,000	\$28.00	\$28.00	\$28.00	\$33.60	\$47.60	\$64.40	\$81.20	\$179.20	\$254.80	\$305.20	\$546.00	\$820.40	\$1,943.20
\$290,000	\$29.00	\$29.00	\$29.00	\$34.80	\$49.30	\$66.70	\$84.10	\$185.60	\$263.90	\$316.10	\$565.50	\$849.70	\$2,012.60
\$300,000	\$30.00	\$30.00	\$30.00	\$36.00	\$51.00	\$69.00	\$87.00	\$192.00	\$273.00	\$327.00	\$585.00	\$879.00	\$2,082.00

**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	\$2.50