

## Woodmont Golf Country Club

### Life and Disability

### Basic Life and AD&D Insurance

<i>Benefit Description</i>	<b>Option 1</b>		<b>Option 2</b>	
	<b>Lincoln</b>		<b>The Harford</b>	
<i>Life Benefit Amount</i>	\$50,000		\$50,000	
<i>Benefit Reduction Schedule</i>	35% @ 65; 55% @ 70, 70% @ 75		35% @ 65, 70, 75 and 25% 80, 90, 95	
<i>AD&amp;D Benefit Amount</i>	Equal to the Employee Life Benefit Amount		Equal to the Employee Life Benefit Amount	
	<b>Option 1</b>		<b>Proposed Rates</b>	
	<b>Life &amp; AD&amp;D Rate</b>	<b>Monthly Cost</b>	<b>Life &amp; AD&amp;D Rate</b>	<b>Monthly Cost</b>
<i>Life Rates</i>	\$0.230 per \$1,000 of benefit	\$241.50	\$0.244 per \$1,000 of benefit	\$256.20
<i>AD&amp;D Rates</i>	\$0.040 per \$1,000 of benefit	\$42.00	\$0.027 per \$1,000 of benefit	\$28.35
<i>TOTAL COST</i>		<b>\$283.50</b>		<b>\$284.55</b>