

**PREMIUMS AND PREMIUM RATES
(Continued)**

PREMIUM RATE SCHEDULE

Monthly Group Life Rate

Insured Employee's Attained Age	Monthly Rate per \$1,000 of insurance
Less than 25	\$.08
25 - 29	\$.08
30 - 34	\$.09
35 - 39	\$.11
40 - 44	\$.17
45 - 49	\$.28
50 - 54	\$.53
55 - 59	\$.85
60 - 64	\$1.00
65 - 69	\$1.80
70 - 74	\$3.50
75 - 79	\$9.34
80 and older	\$21.41

Rate changes due to an increase in age will become effective on the Policy Anniversary date coinciding with or next following the Insured Person's birthday.

Monthly AD&D Rate \$.045 per \$1,000 of insurance

Monthly Spouse Life Rate

Insured Employee's Attained Age	Monthly Rate per \$1,000 of insurance
Less than 25	\$.08
25 - 29	\$.08
30 - 34	\$.09
35 - 39	\$.11
40 - 44	\$.17
45 - 49	\$.28
50 - 54	\$.53
55 - 59	\$.85
60 - 64	\$1.00
65 - 69	\$1.80

Rate changes due to an increase in age will become effective on the Policy Anniversary date coinciding with or next following the Insured Person's birthday.

Monthly Spouse AD&D Rate \$.045 per \$1,000 of insurance

Monthly Child Life Rate \$2.00 per Insured Child(ren)