

**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

\$0.045 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

\$0.045 per \$1,000 of insurance

Monthly Child Life Rate

\$2.00 per Insured Child(ren)

PREMIUMS AND PREMIUM RATES
(Continued)

The above rate or rates are guaranteed until December 1, 2018; unless an exception listed in the Premium Rate Change section applies.

After that, any premium rate change will be as shown in the renewal letter. The Company will send the Group Policyholder a renewal letter prior to each Policy Anniversary.