

WORKSITE 1
PORTFOLIO

Waco Boom

Rates

The following **Voluntary Term Life and AD&D** rates were developed for **Waco Boom**, using characteristics specific to your group.

<u>Age</u>	<u>Uni-smoker</u>
< 25	0.145
25 - 29	0.145
30 - 34	0.165
35 - 39	0.185
40 - 44	0.265
45 - 49	0.405
50 - 54	0.745
55 - 59	1.145
60 - 64	1.365
65 - 69	2.405
70 - 74	4.595
75 - 79	11.995
80 - 99	27.715

These rates are:

- Unisex
- Guaranteed for **Two Years** from the program effective date
- Based on the employee's current age for both Employee and Spouse
- Shown as a monthly rate per \$1,000 of Life Insurance Coverage
- Adjusted once each year on the program anniversary date
- Based on **42** eligible employees

Accidental Death & Dismemberment coverage is **\$.045** per \$1,000 per month and is included in the rates shown above.

Employee Accidental Death & Dismemberment benefit features:

- Seatbelt Benefit -- \$10,000 or 10% of the principal sum, whichever is less.
- Airbag Benefit -- \$10,000 or 10% of the principal sum, whichever is less.
- Common Carrier -- Two times principal sum otherwise paid for Other Covered Accidents.

Dependent Children coverage is \$2.00 per month for \$10,000, regardless of the number of children.