

Optional Employee Term Life and AD&D - Monthly Cost per Age Band and Coverage Amount

Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
0-29	\$1.34	\$2.68	\$4.02	\$5.36	\$6.70	\$8.04	\$9.38	\$10.72	\$12.06	\$13.40
30-34	\$1.43	\$2.86	\$4.29	\$5.72	\$7.15	\$8.58	\$10.01	\$11.44	\$12.87	\$14.30
35-39	\$1.96	\$3.92	\$5.88	\$7.84	\$9.80	\$11.76	\$13.72	\$15.68	\$17.64	\$19.60
40-44	\$2.94	\$5.88	\$8.82	\$11.76	\$14.70	\$17.64	\$20.58	\$23.52	\$26.46	\$29.40
45-49	\$4.33	\$8.66	\$12.99	\$17.32	\$21.65	\$25.98	\$30.31	\$34.64	\$38.97	\$43.30
50-54	\$6.81	\$13.62	\$20.43	\$27.24	\$34.05	\$40.86	\$47.67	\$54.48	\$61.29	\$68.10
55-59	\$10.48	\$20.96	\$31.44	\$41.92	\$52.40	\$62.88	\$73.36	\$83.84	\$94.32	\$104.80
60-64	\$14.40	\$28.80	\$43.20	\$57.60	\$72.00	\$86.40	\$100.80	\$115.20	\$129.60	\$144.00
65-69	\$26.26	\$52.52	\$78.78	\$105.04	\$131.30	\$157.56	\$183.82	\$210.08	\$236.34	\$262.60
70-74	\$42.74	\$85.48	\$128.22	\$170.96	\$213.70	\$256.44	\$299.18	\$341.92	\$384.66	\$427.40
75+	\$43.08	\$86.16	\$129.24	\$172.32	\$215.40	\$258.48	\$301.56	\$344.64	\$387.72	\$430.80

Age	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000
0-29	\$14.74	\$16.08	\$17.42	\$18.76	\$20.10	\$21.44	\$22.78	\$24.12	\$25.46	\$26.80
30-34	\$15.73	\$17.16	\$18.59	\$20.02	\$21.45	\$22.88	\$24.31	\$25.74	\$27.17	\$28.60
35-39	\$21.56	\$23.52	\$25.48	\$27.44	\$29.40	\$31.36	\$33.32	\$35.28	\$37.24	\$39.20
40-44	\$32.34	\$35.28	\$38.22	\$41.16	\$44.10	\$47.04	\$49.98	\$52.92	\$55.86	\$58.80
45-49	\$47.63	\$51.96	\$56.29	\$60.62	\$64.95	\$69.28	\$73.61	\$77.94	\$82.27	\$86.60
50-54	\$74.91	\$81.72	\$88.53	\$95.34	\$102.15	\$108.96	\$115.77	\$122.58	\$129.39	\$136.20
55-59	\$115.28	\$125.76	\$136.24	\$146.72	\$157.20	\$167.68	\$178.16	\$188.64	\$199.12	\$209.60
60-64	\$158.40	\$172.80	\$187.20	\$201.60	\$216.00	\$230.40	\$244.80	\$259.20	\$273.60	\$288.00
65-69	\$288.86	\$315.12	\$341.38	\$367.64	\$393.90	\$420.16	\$446.42	\$472.68	\$498.94	\$525.20
70-74	\$470.14	\$512.88	\$555.62	\$598.36	\$641.10	\$683.84	\$726.58	\$769.32	\$812.06	\$854.80
75+	\$473.88	\$516.96	\$560.04	\$603.12	\$646.20	\$689.28	\$732.36	\$775.44	\$818.52	\$861.60

Age	\$210,000	\$220,000	\$230,000	\$240,000	\$250,000	\$260,000	\$270,000	\$280,000	\$290,000	\$300,000
0-29	\$28.14	\$29.48	\$30.82	\$32.16	\$33.50	\$34.84	\$36.18	\$37.52	\$38.86	\$40.20
30-34	\$30.03	\$31.46	\$32.89	\$34.32	\$35.75	\$37.18	\$38.61	\$40.04	\$41.47	\$42.90
35-39	\$41.16	\$43.12	\$45.08	\$47.04	\$49.00	\$50.96	\$52.92	\$54.88	\$56.84	\$58.80
40-44	\$61.74	\$64.68	\$67.62	\$70.56	\$73.50	\$76.44	\$79.38	\$82.32	\$85.26	\$88.20
45-49	\$90.93	\$95.26	\$99.59	\$103.92	\$108.25	\$112.58	\$116.91	\$121.24	\$125.57	\$129.90
50-54	\$143.01	\$149.82	\$156.63	\$163.44	\$170.25	\$177.06	\$183.87	\$190.68	\$197.49	\$204.30
55-59	\$220.08	\$230.56	\$241.04	\$251.52	\$262.00	\$272.48	\$282.96	\$293.44	\$303.92	\$314.40
60-64	\$302.40	\$316.80	\$331.20	\$345.60	\$360.00	\$374.40	\$388.80	\$403.20	\$417.60	\$432.00
65-69	\$551.46	\$577.72	\$603.98	\$630.24	\$656.50	\$682.76	\$709.02	\$735.28	\$761.54	\$787.80
70-74	\$897.54	\$940.28	\$983.02	\$1,025.76	\$1,068.50	\$1,111.24	\$1,153.98	\$1,196.72	\$1,239.46	\$1,282.20
75+	\$904.68	\$947.76	\$990.84	\$1,033.92	\$1,077.00	\$1,120.08	\$1,163.16	\$1,206.24	\$1,249.32	\$1,292.40

Age	\$310,000	\$320,000	\$330,000	\$340,000	\$350,000	\$360,000	\$370,000	\$380,000	\$390,000	\$400,000
0-29	\$41.54	\$42.88	\$44.22	\$45.56	\$46.90	\$48.24	\$49.58	\$50.92	\$52.26	\$53.60
30-34	\$44.33	\$45.76	\$47.19	\$48.62	\$50.05	\$51.48	\$52.91	\$54.34	\$55.77	\$57.20
35-39	\$60.76	\$62.72	\$64.68	\$66.64	\$68.60	\$70.56	\$72.52	\$74.48	\$76.44	\$78.40
40-44	\$91.14	\$94.08	\$97.02	\$99.96	\$102.90	\$105.84	\$108.78	\$111.72	\$114.66	\$117.60
45-49	\$134.23	\$138.56	\$142.89	\$147.22	\$151.55	\$155.88	\$160.21	\$164.54	\$168.87	\$173.20
50-54	\$211.11	\$217.92	\$224.73	\$231.54	\$238.35	\$245.16	\$251.97	\$258.78	\$265.59	\$272.40
55-59	\$324.88	\$335.36	\$345.84	\$356.32	\$366.80	\$377.28	\$387.76	\$398.24	\$408.72	\$419.20
60-64	\$446.40	\$460.80	\$475.20	\$489.60	\$504.00	\$518.40	\$532.80	\$547.20	\$561.60	\$576.00
65-69	\$814.06	\$840.32	\$866.58	\$892.84	\$919.10	\$945.36	\$971.62	\$997.88	\$1,024.14	\$1,050.40
70-74	\$1,324.94	\$1,367.68	\$1,410.42	\$1,453.16	\$1,495.90	\$1,538.64	\$1,581.38	\$1,624.12	\$1,666.86	\$1,709.60
75+	\$1,335.48	\$1,378.56	\$1,421.64	\$1,464.72	\$1,507.80	\$1,550.88	\$1,593.96	\$1,637.04	\$1,680.12	\$1,723.20

Age	\$410,000	\$420,000	\$430,000	\$440,000	\$450,000	\$460,000	\$470,000	\$480,000	\$490,000	\$500,000
0-29	\$54.94	\$56.28	\$57.62	\$58.96	\$60.30	\$61.64	\$62.98	\$64.32	\$65.66	\$67.00
30-34	\$58.63	\$60.06	\$61.49	\$62.92	\$64.35	\$65.78	\$67.21	\$68.64	\$70.07	\$71.50
35-39	\$80.36	\$82.32	\$84.28	\$86.24	\$88.20	\$90.16	\$92.12	\$94.08	\$96.04	\$98.00
40-44	\$120.54	\$123.48	\$126.42	\$129.36	\$132.30	\$135.24	\$138.18	\$141.12	\$144.06	\$147.00
45-49	\$177.53	\$181.86	\$186.19	\$190.52	\$194.85	\$199.18	\$203.51	\$207.84	\$212.17	\$216.50
50-54	\$279.21	\$286.02	\$292.83	\$299.64	\$306.45	\$313.26	\$320.07	\$326.88	\$333.69	\$340.50
55-59	\$429.68	\$440.16	\$450.64	\$461.12	\$471.60	\$482.08	\$492.56	\$503.04	\$513.52	\$524.00
60-64	\$590.40	\$604.80	\$619.20	\$633.60	\$648.00	\$662.40	\$676.80	\$691.20	\$705.60	\$720.00
65-69	\$1,076.66	\$1,102.92	\$1,129.18	\$1,155.44	\$1,181.70	\$1,207.96	\$1,234.22	\$1,260.48	\$1,286.74	\$1,313.00
70-74	\$1,752.34	\$1,795.08	\$1,837.82	\$1,880.56	\$1,923.30	\$1,966.04	\$2,008.78	\$2,051.52	\$2,094.26	\$2,137.00
75+	\$1,766.28	\$1,809.36	\$1,852.44	\$1,895.52	\$1,938.60	\$1,981.68	\$2,024.76	\$2,067.84	\$2,110.92	\$2,154.00

Cost of insurance for all coverages, which are deducted from your paycheck, may increase or decrease in the future based on claims experience of participants. All provisions that apply to this coverage are governed by the Certificate.