

Chart of Optional Life and AD&D Insurance Benefits with corresponding Monthly Premium

<u>Age</u>	<u>Rate</u>	<u>5,000</u>	<u>10,000</u>	<u>20,000</u>	<u>25,000</u>	<u>50,000</u>	<u>75,000</u>	<u>100,000</u>
<29	\$0.14	\$0.70	\$1.40	\$2.80	\$3.50	\$7.00	\$10.50	\$14.00
30-34	\$0.14	\$0.70	\$1.40	\$2.80	\$3.50	\$7.00	\$10.50	\$14.00
35-39	\$0.14	\$0.70	\$1.40	\$2.80	\$3.50	\$7.00	\$10.50	\$14.00
40-44	\$0.22	\$1.10	\$2.20	\$4.40	\$5.50	\$11.00	\$16.50	\$22.00
45-49	\$0.37	\$1.85	\$3.70	\$7.40	\$9.25	\$18.50	\$27.75	\$37.00
50-54	\$0.54	\$2.70	\$5.40	\$10.80	\$13.50	\$27.00	\$40.50	\$54.00
55-59	\$0.89	\$4.45	\$8.90	\$17.80	\$22.25	\$44.50	\$66.75	\$89.00
60-64	\$1.24	\$6.20	\$12.40	\$24.80	\$31.00	\$62.00	\$93.00	\$124.00
65-69	\$1.94	\$9.70	\$19.40	\$38.80	\$48.50	\$97.00	\$145.50	\$194.00
70-74	\$3.50	\$17.50	\$35.00	\$70.00	\$87.50	\$175.00	\$262.50	\$350.00
75+	\$5.50	\$27.50	\$55.00	\$110.00	\$137.50	\$275.00	\$412.50	\$550.00

Calculate your own benefit. Desired insurance amount/\$1,000 X age-based rate = monthly premium.

You may choose Life Insurance in increments of \$5,000 to a max of \$100,000

Insurance Reduction Schedule:

Insurance coverage reduces to \$5,000 upon retirement and terminates at 75.

You may purchase insurance on your spouse.

\$4.33 per Family unit = \$5,000 of coverage on spouse and \$2,000 on children (to age 19 or 25 if full time student)