

The following premium rates are applicable for the employee who terminates employment under the Group Planholder and elects to port (continue) his or her Life Insurance. The premium for a dependent spouse is based on the employee's age bracket.

<b>AGE BRACKET</b>	<b>RATE PER \$1,000</b>
UNDER 30	\$ .10
30 - 34	\$ .12
35 - 39	\$ .16
40 - 44	\$ .26
45 - 49	\$ .56
50 - 54	\$ .72
55 - 59	\$1.16
60 - 64	\$1.66
65 - 69	\$2.90

The premium rate for a dependent child(ren) unit \$ .21

**The above rates reflect a monthly premium**

**All policies are billed on a quarterly billing cycle and are based on the number of days in the billing cycle.**

**Your premium will increase accordingly as you enter a new age bracket**

**All volume amounts will receive a cutback of 35% upon the owner attaining age 65**

**Your coverage will terminate upon each insured's 70<sup>th</sup> birthday**