

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.

AGE BRACKET	RATE PER \$1,000
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 70th birthday