

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 mode of payment for the ported policy is determined based on the amount of annual premium for the ported policy.

| ANNUAL PORTED PREMIUM | MODE OF PAYMENT |
|-----------------------|-----------------|
| LESS THAN \$500 | ANNUAL |
| \$500 TO \$1,000 | SEMI ANNUAL |
| MORE THAN \$1,000 | QUARTERLY |