

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