

**TABLE A
LIFE INSURANCE ONLY PREFERRED MONTHLY TERM RATES**

**RATE SHEET
Schedule of Monthly Portable Preferred Group Life Insurance Term Rates
For Insured and Dependent Spouse/Domestic Partner**

Rates (cost per \$1,000 of coverage per month) are based on the Insured's age and Dependent Spouse/Domestic Partner's age as of December 31st, of the current calendar year. Rates are subject to change. An administrative fee may also apply.

Sample monthly premium calculation for an insured age 45, electing \$50,000 of portable coverage

$$\$50,000 \div \$1,000 = 50 \times \$0.150 = \$7.50 + \$1.00 = \$8.50$$

Amount of coverage selected \div \$1,000 = # of units \times Rate based on age 45 = Monthly insurance premium + Admin fee* = Monthly total due

* Varies by amount of insurance and payment method

| AGE | INSURED RATE | DEPENDENT SPOUSE/ DOMESTIC PARTNER RATE |
|-----|--------------|---|
| 15 | \$0.050 | \$0.050 |
| 16 | \$0.050 | \$0.050 |
| 17 | \$0.050 | \$0.050 |
| 18 | \$0.050 | \$0.050 |
| 19 | \$0.050 | \$0.050 |
| 20 | \$0.050 | \$0.050 |
| 21 | \$0.050 | \$0.050 |
| 22 | \$0.050 | \$0.050 |
| 23 | \$0.050 | \$0.050 |
| 24 | \$0.050 | \$0.050 |
| 25 | \$0.060 | \$0.060 |
| 26 | \$0.060 | \$0.060 |
| 27 | \$0.060 | \$0.060 |
| 28 | \$0.060 | \$0.060 |
| 29 | \$0.060 | \$0.060 |
| 30 | \$0.080 | \$0.080 |
| 31 | \$0.080 | \$0.080 |
| 32 | \$0.080 | \$0.080 |
| 33 | \$0.080 | \$0.080 |
| 34 | \$0.080 | \$0.080 |
| 35 | \$0.090 | \$0.090 |
| 36 | \$0.090 | \$0.090 |
| 37 | \$0.090 | \$0.090 |
| 38 | \$0.090 | \$0.090 |
| 39 | \$0.090 | \$0.090 |
| 40 | \$0.100 | \$0.100 |
| 41 | \$0.108 | \$0.108 |
| 42 | \$0.118 | \$0.118 |
| 43 | \$0.128 | \$0.128 |

| AGE | INSURED RATE | DEPENDENT SPOUSE/ DOMESTIC PARTNER RATE |
|-----|--------------|---|
| 44 | \$0.138 | \$0.138 |
| 45 | \$0.150 | \$0.150 |
| 46 | \$0.163 | \$0.163 |
| 47 | \$0.178 | \$0.178 |
| 48 | \$0.194 | \$0.194 |
| 49 | \$0.211 | \$0.211 |
| 50 | \$0.230 | \$0.230 |
| 51 | \$0.261 | \$0.261 |
| 52 | \$0.295 | \$0.295 |
| 53 | \$0.335 | \$0.335 |
| 54 | \$0.379 | \$0.379 |
| 55 | \$0.430 | \$0.430 |
| 56 | \$0.468 | \$0.468 |
| 57 | \$0.510 | \$0.510 |
| 58 | \$0.556 | \$0.556 |
| 59 | \$0.606 | \$0.606 |
| 60 | \$0.660 | \$0.660 |
| 61 | \$0.752 | \$0.752 |
| 62 | \$0.858 | \$0.858 |
| 63 | \$0.977 | \$0.977 |
| 64 | \$1.114 | \$1.114 |
| 65 | \$1.270 | \$1.270 |
| 66 | \$1.399 | \$1.399 |
| 67 | \$1.541 | \$1.541 |
| 68 | \$1.698 | \$1.698 |
| 69 | \$1.870 | \$1.870 |
| 70 | \$2.060 | N/A |
| 71 | \$2.228 | N/A |
| 72 | \$2.409 | N/A |

| AGE | INSURED RATE | DEPENDENT SPOUSE/ DOMESTIC PARTNER RATE |
|-----|--------------|---|
| 73 | \$2.605 | N/A |
| 74 | \$2.818 | N/A |
| 75 | \$3.047 | N/A |
| 76 | \$3.295 | N/A |
| 77 | \$3.564 | N/A |
| 78 | \$3.854 | N/A |
| 79 | \$4.168 | N/A |
| 80 | \$4.460 | N/A |
| 81 | \$4.910 | N/A |
| 82 | \$5.410 | N/A |
| 83 | \$5.960 | N/A |
| 84 | \$6.560 | N/A |
| 85 | \$7.220 | N/A |
| 86 | \$7.950 | N/A |
| 87 | \$8.760 | N/A |
| 88 | \$9.650 | N/A |
| 89 | \$10.630 | N/A |
| 90 | \$11.710 | N/A |
| 91 | \$12.900 | N/A |
| 92 | \$14.190 | N/A |
| 93 | \$15.630 | N/A |
| 94 | \$17.210 | N/A |
| 95 | \$18.950 | N/A |
| 96 | \$20.870 | N/A |
| 97 | \$22.990 | N/A |
| 98 | \$25.320 | N/A |
| 99 | \$27.880 | N/A |

**TABLE B
LIFE INSURANCE ONLY NON-PREFERRED MONTHLY TERM RATES**

RATE SHEET
Schedule of Monthly Portable Non-Preferred Group Life Insurance Term Rates
For Insured and Dependent Spouse/Domestic Partner

Rates (cost per \$1,000 of coverage per month) are based on the Insured's age and Dependent Spouse/Domestic Partner's age as of December 31st, of the current calendar year. Rates are subject to change. An administrative fee may also apply.

Sample monthly premium calculation for an insured age 45, electing \$50,000 of portable coverage

$$\$50,000 \div \$1,000 = 50 \times \$0.538 = \$26.90 + \$1.00 = \$27.90$$

Amount of coverage selected \div \$1,000 = # of units \times Rate based on age 45 = Monthly insurance premium $+$ Admin fee* = Monthly total due

* Varies by amount of insurance and payment method

| AGE | INSURED RATE | DEPENDENT SPOUSE/ DOMESTIC PARTNER RATE |
|-----|--------------|---|
| 15 | \$0.162 | \$0.162 |
| 16 | \$0.190 | \$0.190 |
| 17 | \$0.208 | \$0.208 |
| 18 | \$0.224 | \$0.224 |
| 19 | \$0.232 | \$0.232 |
| 20 | \$0.234 | \$0.234 |
| 21 | \$0.256 | \$0.256 |
| 22 | \$0.242 | \$0.242 |
| 23 | \$0.202 | \$0.202 |
| 24 | \$0.184 | \$0.184 |
| 25 | \$0.170 | \$0.170 |
| 26 | \$0.170 | \$0.170 |
| 27 | \$0.154 | \$0.154 |
| 28 | \$0.150 | \$0.150 |
| 29 | \$0.146 | \$0.146 |
| 30 | \$0.142 | \$0.142 |
| 31 | \$0.138 | \$0.138 |
| 32 | \$0.150 | \$0.150 |
| 33 | \$0.148 | \$0.148 |
| 34 | \$0.160 | \$0.160 |
| 35 | \$0.176 | \$0.176 |
| 36 | \$0.188 | \$0.188 |
| 37 | \$0.216 | \$0.216 |
| 38 | \$0.244 | \$0.244 |
| 39 | \$0.274 | \$0.274 |
| 40 | \$0.308 | \$0.308 |
| 41 | \$0.350 | \$0.350 |
| 42 | \$0.396 | \$0.396 |
| 43 | \$0.440 | \$0.440 |

| AGE | INSURED RATE | DEPENDENT SPOUSE/ DOMESTIC PARTNER RATE |
|-----|--------------|---|
| 44 | \$0.484 | \$0.484 |
| 45 | \$0.538 | \$0.538 |
| 46 | \$0.600 | \$0.600 |
| 47 | \$0.670 | \$0.670 |
| 48 | \$0.742 | \$0.742 |
| 49 | \$0.818 | \$0.818 |
| 50 | \$0.906 | \$0.906 |
| 51 | \$1.006 | \$1.006 |
| 52 | \$1.116 | \$1.116 |
| 53 | \$1.216 | \$1.216 |
| 54 | \$1.312 | \$1.312 |
| 55 | \$1.442 | \$1.442 |
| 56 | \$1.584 | \$1.584 |
| 57 | \$1.752 | \$1.752 |
| 58 | \$1.932 | \$1.932 |
| 59 | \$2.134 | \$2.134 |
| 60 | \$2.372 | \$2.372 |
| 61 | \$2.634 | \$2.634 |
| 62 | \$2.932 | \$2.932 |
| 63 | \$3.192 | \$3.192 |
| 64 | \$3.500 | \$3.500 |
| 65 | \$3.846 | \$3.846 |
| 66 | \$4.216 | \$4.216 |
| 67 | \$4.538 | \$4.538 |
| 68 | \$4.850 | \$4.850 |
| 69 | \$5.212 | \$5.212 |
| 70 | \$5.638 | N/A |
| 71 | \$6.142 | N/A |
| 72 | \$6.740 | N/A |

| AGE | INSURED RATE | DEPENDENT SPOUSE/ DOMESTIC PARTNER RATE |
|-----|--------------|---|
| 73 | \$7.340 | N/A |
| 74 | \$8.012 | N/A |
| 75 | \$8.742 | N/A |
| 76 | \$9.634 | N/A |
| 77 | \$10.576 | N/A |
| 78 | \$11.416 | N/A |
| 79 | \$12.356 | N/A |
| 80 | \$13.564 | N/A |
| 81 | \$14.806 | N/A |
| 82 | \$16.234 | N/A |
| 83 | \$17.844 | N/A |
| 84 | \$19.202 | N/A |
| 85 | \$20.573 | N/A |
| 86 | \$22.137 | N/A |
| 87 | \$23.932 | N/A |
| 88 | \$25.745 | N/A |
| 89 | \$27.876 | N/A |
| 90 | \$30.427 | N/A |
| 91 | \$31.876 | N/A |
| 92 | \$34.257 | N/A |
| 93 | \$37.304 | N/A |
| 94 | \$39.972 | N/A |
| 95 | \$42.821 | N/A |
| 96 | \$45.858 | N/A |
| 97 | \$49.095 | N/A |
| 98 | \$52.551 | N/A |
| 99 | \$55.858 | N/A |

**TABLE C
COMBINED LIFE & AD&D INSURANCE PREFERRED MONTHLY TERM RATES**

RATE SHEET
Schedule of Combined Monthly Portable Preferred Group Life and AD&D Insurance
Term Rates For Insured and Dependent Spouse/Domestic Partner

Rates (cost per \$1,000 of coverage per month) are based on the Insured's age and Dependent Spouse/Domestic Partner's age as of December 31st, of the current calendar year. Rates are subject to change. An administrative fee may also apply.

Sample monthly premium calculation for an insured age 45, electing \$50,000 of portable coverage

$$\$50,000 \div \$1,000 = 50 \times \$0.185 = \$9.25 + \$1.00 = \$10.25$$

Amount of coverage selected \div \$1,000 = # of units \times Rate based on age 45 = Monthly insurance premium + Admin fee* = Monthly total due

* Varies by amount of insurance and payment method

| AGE | INSURED RATE | DEPENDENT SPOUSE/ DOMESTIC PARTNER RATE |
|-----|--------------|---|
| 15 | \$0.085 | \$0.075 |
| 16 | \$0.085 | \$0.075 |
| 17 | \$0.085 | \$0.075 |
| 18 | \$0.085 | \$0.075 |
| 19 | \$0.085 | \$0.075 |
| 20 | \$0.085 | \$0.075 |
| 21 | \$0.085 | \$0.075 |
| 22 | \$0.085 | \$0.075 |
| 23 | \$0.085 | \$0.075 |
| 24 | \$0.085 | \$0.075 |
| 25 | \$0.095 | \$0.085 |
| 26 | \$0.095 | \$0.085 |
| 27 | \$0.095 | \$0.085 |
| 28 | \$0.095 | \$0.085 |
| 29 | \$0.095 | \$0.085 |
| 30 | \$0.115 | \$0.105 |
| 31 | \$0.115 | \$0.105 |
| 32 | \$0.115 | \$0.105 |
| 33 | \$0.115 | \$0.105 |
| 34 | \$0.115 | \$0.105 |
| 35 | \$0.125 | \$0.115 |
| 36 | \$0.125 | \$0.115 |
| 37 | \$0.125 | \$0.115 |
| 38 | \$0.125 | \$0.115 |
| 39 | \$0.125 | \$0.115 |
| 40 | \$0.135 | \$0.125 |
| 41 | \$0.143 | \$0.133 |
| 42 | \$0.153 | \$0.143 |
| 43 | \$0.163 | \$0.153 |

| AGE | INSURED RATE | DEPENDENT SPOUSE/ DOMESTIC PARTNER RATE |
|-----|--------------|---|
| 44 | \$0.173 | \$0.163 |
| 45 | \$0.185 | \$0.175 |
| 46 | \$0.198 | \$0.188 |
| 47 | \$0.213 | \$0.203 |
| 48 | \$0.229 | \$0.219 |
| 49 | \$0.246 | \$0.236 |
| 50 | \$0.265 | \$0.255 |
| 51 | \$0.296 | \$0.286 |
| 52 | \$0.330 | \$0.320 |
| 53 | \$0.370 | \$0.360 |
| 54 | \$0.414 | \$0.404 |
| 55 | \$0.465 | \$0.455 |
| 56 | \$0.503 | \$0.493 |
| 57 | \$0.545 | \$0.535 |
| 58 | \$0.591 | \$0.581 |
| 59 | \$0.641 | \$0.631 |
| 60 | \$0.695 | \$0.685 |
| 61 | \$0.787 | \$0.777 |
| 62 | \$0.893 | \$0.883 |
| 63 | \$1.012 | \$1.002 |
| 64 | \$1.149 | \$1.139 |
| 65 | \$1.305 | \$1.295 |
| 66 | \$1.434 | \$1.424 |
| 67 | \$1.576 | \$1.566 |
| 68 | \$1.733 | \$1.723 |
| 69 | \$1.905 | \$1.895 |
| 70 | \$2.095 | N/A |
| 71 | \$2.263 | N/A |
| 72 | \$2.444 | N/A |

| AGE | INSURED RATE | DEPENDENT SPOUSE/ DOMESTIC PARTNER RATE |
|-----|--------------|---|
| 73 | \$2.640 | N/A |
| 74 | \$2.853 | N/A |
| 75 | \$3.082 | N/A |
| 76 | \$3.330 | N/A |
| 77 | \$3.599 | N/A |
| 78 | \$3.889 | N/A |
| 79 | \$4.203 | N/A |
| 80 | \$4.495 | N/A |
| 81 | \$4.945 | N/A |
| 82 | \$5.445 | N/A |
| 83 | \$5.995 | N/A |
| 84 | \$6.595 | N/A |
| 85 | \$7.255 | N/A |
| 86 | \$7.985 | N/A |
| 87 | \$8.795 | N/A |
| 88 | \$9.685 | N/A |
| 89 | \$10.665 | N/A |
| 90 | \$11.745 | N/A |
| 91 | \$12.935 | N/A |
| 92 | \$14.225 | N/A |
| 93 | \$15.665 | N/A |
| 94 | \$17.245 | N/A |
| 95 | \$18.985 | N/A |
| 96 | \$20.905 | N/A |
| 97 | \$23.025 | N/A |
| 98 | \$25.355 | N/A |
| 99 | \$27.915 | N/A |

**TABLE D
COMBINED LIFE & AD&D INSURANCE NON-PREFERRED MONTHLY TERM RATES**

**RATE SHEET
Schedule of Combined Monthly Portable Non-Preferred Group Life and AD&D Insurance Term Rates For Insured and Dependent Spouse/Domestic Partner**

Rates (cost per \$1,000 of coverage per month) are based on the Insured's age and Dependent Spouse/Domestic Partner's age as of December 31st, of the current calendar year. Rates are subject to change. An administrative fee may also apply.

Sample monthly premium calculation for an insured age 45, electing \$50,000 of portable coverage

$$\$50,000 \div \$1,000 = 50 \times \$0.573 = \$28.65 + \$1.00 = \$29.65$$

Amount of coverage selected \div \$1,000 = # of units \times Rate based on age 45 = Monthly insurance premium + Admin fee* = Monthly total due

* Varies by amount of insurance and payment method

| AGE | INSURED RATE | DEPENDENT SPOUSE/ DOMESTIC PARTNER RATE |
|-----|--------------|---|
| 15 | \$0.197 | \$0.187 |
| 16 | \$0.225 | \$0.215 |
| 17 | \$0.243 | \$0.233 |
| 18 | \$0.259 | \$0.249 |
| 19 | \$0.267 | \$0.257 |
| 20 | \$0.269 | \$0.259 |
| 21 | \$0.291 | \$0.281 |
| 22 | \$0.277 | \$0.267 |
| 23 | \$0.237 | \$0.227 |
| 24 | \$0.219 | \$0.209 |
| 25 | \$0.205 | \$0.195 |
| 26 | \$0.205 | \$0.195 |
| 27 | \$0.189 | \$0.179 |
| 28 | \$0.185 | \$0.175 |
| 29 | \$0.181 | \$0.171 |
| 30 | \$0.177 | \$0.167 |
| 31 | \$0.173 | \$0.163 |
| 32 | \$0.185 | \$0.175 |
| 33 | \$0.183 | \$0.173 |
| 34 | \$0.195 | \$0.185 |
| 35 | \$0.211 | \$0.201 |
| 36 | \$0.223 | \$0.213 |
| 37 | \$0.251 | \$0.241 |
| 38 | \$0.279 | \$0.269 |
| 39 | \$0.309 | \$0.299 |
| 40 | \$0.343 | \$0.333 |
| 41 | \$0.385 | \$0.375 |
| 42 | \$0.431 | \$0.421 |
| 43 | \$0.475 | \$0.465 |

| AGE | INSURED RATE | DEPENDENT SPOUSE/ DOMESTIC PARTNER RATE |
|-----|--------------|---|
| 44 | \$0.519 | \$0.509 |
| 45 | \$0.573 | \$0.563 |
| 46 | \$0.635 | \$0.625 |
| 47 | \$0.705 | \$0.695 |
| 48 | \$0.777 | \$0.767 |
| 49 | \$0.853 | \$0.843 |
| 50 | \$0.941 | \$0.931 |
| 51 | \$1.041 | \$1.031 |
| 52 | \$1.151 | \$1.141 |
| 53 | \$1.251 | \$1.241 |
| 54 | \$1.347 | \$1.337 |
| 55 | \$1.477 | \$1.467 |
| 56 | \$1.619 | \$1.609 |
| 57 | \$1.787 | \$1.777 |
| 58 | \$1.967 | \$1.957 |
| 59 | \$2.169 | \$2.159 |
| 60 | \$2.407 | \$2.397 |
| 61 | \$2.669 | \$2.659 |
| 62 | \$2.967 | \$2.957 |
| 63 | \$3.227 | \$3.217 |
| 64 | \$3.535 | \$3.525 |
| 65 | \$3.881 | \$3.871 |
| 66 | \$4.251 | \$4.241 |
| 67 | \$4.573 | \$4.563 |
| 68 | \$4.885 | \$4.875 |
| 69 | \$5.247 | \$5.237 |
| 70 | \$5.673 | N/A |
| 71 | \$6.177 | N/A |
| 72 | \$6.775 | N/A |

| AGE | INSURED RATE | DEPENDENT SPOUSE/ DOMESTIC PARTNER RATE |
|-----|--------------|---|
| 73 | \$7.375 | N/A |
| 74 | \$8.047 | N/A |
| 75 | \$8.777 | N/A |
| 76 | \$9.669 | N/A |
| 77 | \$10.611 | N/A |
| 78 | \$11.451 | N/A |
| 79 | \$12.391 | N/A |
| 80 | \$13.599 | N/A |
| 81 | \$14.841 | N/A |
| 82 | \$16.269 | N/A |
| 83 | \$17.879 | N/A |
| 84 | \$19.237 | N/A |
| 85 | \$20.608 | N/A |
| 86 | \$22.172 | N/A |
| 87 | \$23.967 | N/A |
| 88 | \$25.780 | N/A |
| 89 | \$27.911 | N/A |
| 90 | \$30.462 | N/A |
| 91 | \$31.911 | N/A |
| 92 | \$34.292 | N/A |
| 93 | \$37.339 | N/A |
| 94 | \$40.007 | N/A |
| 95 | \$42.856 | N/A |
| 96 | \$45.893 | N/A |
| 97 | \$49.130 | N/A |
| 98 | \$52.586 | N/A |
| 99 | \$55.893 | N/A |

RATE SHEET
Schedule of Monthly Portable Group Life and AD&D Insurance Term Rates
For Insured and Dependents

TABLE E
CHILD MONTHLY TERM RATES

Table E – Sample monthly premium calculation for child(ren) only. An administrative fee will not be charged for the child coverage if you also port your term life insurance. However if only the child(ren) coverage is ported a \$3.00 per statement administrative fee will be charged.

$$\frac{\$10,000}{\$1,000} = 10 \times \$0.162 = \$1.62$$

Amount of coverage selected per child ÷ \$1,000 = # of units per child x Rate = Monthly premium

| AGE | LIFE DEPENDENT CHILD(REN) RATE | COMBINED LIFE & AD&D DEPENDENT CHILD(REN) RATE |
|-----|--------------------------------|--|
| N/A | \$0.162 | \$0.209 |

Please Note: Each child is covered for the same premium regardless of the number of children covered under the certificate. For instance, using the example above, if you have one child covered for \$10,000, the amount of premium per month is \$1.62. If you have 5 children, each child is covered for \$10,000, but the amount of premium per month is still \$1.62. A billing fee may also apply.

TABLE F
AD&D INSURANCE ONLY MONTHLY TERM RATES

Table F – Sample monthly premium calculation of AD&D Premium For Insured Only. An administrative fee will not be charged for AD&D coverage if you also port your term life insurance. However if only AD&D coverage is ported a \$3.00 per statement administrative fee will be charged.

$$\frac{\$50,000}{\$1,000} = 50 \times \$0.035 = \$1.75$$

Amount of coverage selected ÷ \$1,000 = # of units x Rate = Monthly premium

| AD&D TERM RATES | | | VAD&D TERM RATES | |
|-------------------|--|----------------------|-------------------------|---------------------------------|
| AD&D INSURED RATE | AD&D DEPENDENT SPOUSE/ DOMESTIC PARTNER RATE | AD&D CHILD(REN) RATE | VAD&D INSURED ONLY RATE | VAD&D INSURED + DEPENDENTS RATE |
| \$0.035 | \$0.025 | \$0.047 | \$0.035 | \$0.050 |