



### Additional Life and Accidental Death and Dismemberment (AD&D) Insurance

Standard Insurance Company has developed this document to provide you with information about the optional coverage you may select through Oak Grove School District. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please refer to the Additional Life Employee Brochure included in your packet or check with your human resources representative.

### Employer Plan Effective Date

Oak Grove School District will provide Basic Life coverage from The Standard. If you qualify for Basic Life, you may also apply for Additional Life coverage to supplement your Basic Life amount. A minimum number of eligible employees must apply and qualify for the proposed plan before Additional Life coverage can become effective. This level of participation has been agreed upon by Oak Grove School District and The Standard.

### Eligibility

To be eligible for this plan:

- You must be insured for Basic Life
- You must be an active employee of Oak Grove School District, excluding temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors
- You must be regularly working at least 35 hours each week
- For Dependents Life insurance – Your spouse or children must not be full-time member(s) of the armed forces

### Employee Coverage Amount

You may elect Additional Life coverage in units of \$10,000 to a maximum of \$500,000, but not to exceed 6 times your annual earnings. The minimum amount you can elect is \$10,000.

If you wish to become insured for an amount of Additional Life in excess of \$200,000, the excess will be subject to medical underwriting approval. All late applications and requests for coverage increases are also subject to medical underwriting approval. **However, during Oak Grove School District's annual enrollment period, if you are currently enrolled in Additional Life you may elect to increase your coverage by one unit (\$10,000), up to the Guarantee Issue Amount, without having to submit evidence of insurability. Employees who did not enroll will be subject to evidence of insurability.**

Additional Accidental Death and Dismemberment insurance from Standard Insurance Company is also included in this plan.

Dependents Life insurance from Standard Insurance Company is also included in this plan. However, you must elect Additional Life insurance for yourself in order to elect Dependent Life insurance.

### Spouse Coverage Amount

This coverage is available in units of \$5,000 to a maximum of \$300,000, but not to exceed 100 percent of your Basic and Additional Life coverage. The minimum amount you can elect is \$10,000.

If you elect an amount for your spouse greater than \$50,000, the excess will be subject to medical underwriting approval. All late applications and requests for coverage increases will also require medical underwriting approval.

Accidental Death and Dismemberment insurance from Standard Insurance Company is also included in this plan.

### Coverage Amount for Children

This coverage is available in units of \$2,000 to a maximum of \$10,000, but not to exceed 100 percent of your Additional Life coverage. All late applications will be subject to medical underwriting approval.

Additional Accidental Death and Dismemberment insurance from Standard Insurance Company is also included in this plan.

Child means your unmarried child from live birth through age 26

### Employee Rates

If you elect Additional Life with AD&D insurance, your monthly premium rate for this plan is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

| Employee's Age<br>(as of 07/01/2012) | Rate*<br>(Per \$1000<br>of Total Coverage) |
|--------------------------------------|--|
| <25                                  | \$0.060                                    |
| 26-29                                | \$0.065                                    |
| 30-34                                | \$0.070                                    |
| 35-39                                | \$0.085                                    |
| 40-44                                | \$0.115                                    |
| 45-49                                | \$0.165                                    |
| 50-54                                | \$0.245                                    |
| 55-59                                | \$0.385                                    |
| 60-64                                | \$0.505                                    |
| 65-69                                | \$0.845                                    |
| 70-74                                | \$1.495                                    |
| 75+                                  | \$2.535                                    |

To calculate your premium:

1. Amount Elected: Write this amount on the Additional/Optional Life Requested Amount line on your Enrollment and Change Form. Line 1: \_\_\_\_\_
2. Line 1 divided by \$1,000 = Line 2. Line 2: \_\_\_\_\_
3. Select your rate from the rate table and enter on Line 3. Line 3: \_\_\_\_\_
4. Line 2 multiplied by Line 3 = Your monthly cost. See page 6 for more information pertaining to monthly premium calculation. Line 4: \_\_\_\_\_

\* Monthly AD&D rate of \$0.015 per \$1,000 of AD&D benefit has been included in each of the above rates.

### Spouse Rates

If you elect Dependents Life with AD&D insurance for your spouse, your monthly premium rate for this coverage is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

| Spouse's Age<br>(as of 07/01/2012) | Rate*<br>(Per \$1000<br>of Total Coverage) |
|------------------------------------|--|
| <25                                | \$0.060                                    |
| 26-29                              | \$0.065                                    |
| 30-34                              | \$0.070                                    |
| 35-39                              | \$0.085                                    |
| 40-44                              | \$0.115                                    |
| 45-49                              | \$0.165                                    |
| 50-54                              | \$0.245                                    |
| 55-59                              | \$0.385                                    |
| 60-64                              | \$0.505                                    |
| 65-69                              | \$0.845                                    |
| 70-74                              | \$1.495                                    |
| 75+                                | \$2.535                                    |

To calculate the premium for your spouse:

1. Amount Elected: Write this amount on the Dependent Life Spouse Requested Amount line on your Enrollment and Change Form. Line 1: \_\_\_\_\_
2. Line 1 divided by \$1,000 = Line 2. Line 2: \_\_\_\_\_
3. Select your rate from the rate table and enter on Line 3. Line 3: \_\_\_\_\_
4. Line 2 multiplied by Line 3 = Your monthly cost. See pages 7 & 8 for more information pertaining to monthly premium calculation for your spouse. Line 4: \_\_\_\_\_

\* Monthly AD&D rate of \$0.015 per \$1,000 of AD&D benefit has been included in each of the above rates.

### Child(ren) Rates

If you elect Dependents Life with AD&D insurance for your eligible child(ren), your monthly premium rate for this coverage is \$0.065\* per \$1,000 regardless of the number of eligible children covered. Premiums for this coverage will be deducted directly from your paycheck. See page 8 for more information pertaining to monthly premium calculation for your child(ren).

\* Monthly AD&D rate of \$0.015 per \$1,000 of AD&D benefit has been included in the above rate.

### Employee Coverage Effective Date

Please contact your human resources representative for more information regarding the following requirements that must be satisfied for your insurance to become effective. You must satisfy:

- Eligibility requirements
- An eligibility waiting period (check with your human resources representative)
- An evidence of insurability requirement, if applicable
- An active work requirement. This means that if you are not actively at work on the day before the scheduled effective date of insurance, including Dependents Life insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

### Age Reductions

Under this plan, coverage reduces by 35 percent at age 65, by 50 percent at age 70, and by 65 percent at age 75. If you, or your spouse, are age 65 or over, ask your human resources representative for the amount of coverage available.

### Suicide Exclusion

This plan includes an exclusion for death resulting from suicide or other intentionally self-inflicted injury. The amount payable will exclude amounts that have not been continuously in effect for at least two years on the date of death. This is subject to state variations.

### Waiver of Premium Provision

The Standard may continue your Life insurance without premium payments if you:

- Become totally disabled while insured under the group policy
- Are under the age of 60
- Complete the waiting period of 180 days
- Give us satisfactory proof of loss

Waiver of Premium does not apply to AD&D and Dependents Life insurance.

### Portability

If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage. Please see your human resources representative for additional information. This is subject to state variations.

### When Spouse and Child Coverage Ends

Your brochure includes information about when your insurance ends. Any spouse and child coverage will automatically end on the earliest of the following:

- Five months after the date you die
- The date your Life insurance ends
- The date Dependents Life insurance terminates under the group policy
- The date Oak Grove School District's coverage under the group policy for Dependents Life insurance terminates
- The date the last period ends for which a premium was paid for your Dependents Life insurance
- When the dependent ceases to be an eligible dependent
- For your spouse, the date of your divorce or legal separation
- For a child who is disabled, 90 days after we mail you a proof of disability request, if proof is not given

**Accidental Death and Dismemberment (AD&D) Insurance**

With Additional AD&D insurance from Standard Insurance Company, you or your beneficiaries may be eligible to receive an additional amount in the event of death or dismemberment as a result of an accident.

**AD&D Insurance Coverage Amount**

The amount of this AD&D Insurance Benefit for loss of life is equal to the amount payable for Additional Life insurance coverage on the date of the accident.

The amount of this AD&D Insurance Benefit for other covered losses is a percentage of the amount payable for Additional AD&D insurance coverage on the date of the accident, as shown in the following table:

| <u>Loss:</u>                           | <u>Percentage Payable:</u> |
|--|----------------------------|
| One hand or one foot                   | 50%                        |
| Sight in one eye                       | 50%                        |
| Two or more of the losses listed above | 100%                       |

**Additional Features**

Following are brief descriptions of features included in this plan. These features offer additional benefits when an AD&D Insurance Benefit is payable.

|                   |   |
|-------------------|---|
| Seat Belt Benefit | This provision provides an additional benefit in the event of a covered automobile accident.  |
| Air Bag Benefit   | This provision provides an additional benefit in the event of a covered automobile accident for which a Seat Belt Benefit is payable. |

**Limitations**

The loss must occur solely by an accident and independently of all other causes, within 365 days after the accident. Loss of life must be evidenced by a certified copy of the death certificate. All other losses must be certified by a physician in the appropriate specialty as determined by us.

**Exclusions**

Subject to state variations, AD&D Insurance Benefits are not payable for death or dismemberment caused or contributed to by:

- War or act of war, declared or undeclared, whether civil or international, and any substantial armed conflict between organized forces of a military nature
- Suicide or other intentionally self-inflicted injury, subject to state variations
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a physician
- Sickness or pregnancy existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above

### When Coverage Ends

AD&D insurance for you and your dependents will automatically end on the earliest of the following:

- The date your Life insurance ends
- The date your Waiver of Premium begins
- The date AD&D insurance terminates under the group policy
- The date the last period ends for which a premium was paid for your AD&D insurance
- The date Oak Grove School District's coverage under the group policy for AD&D insurance terminates
- For your dependents, the date your Dependents Life insurance ends
- The date your employment terminates

### Group Insurance Certificate

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The information presented above is controlled by the group policy and does not modify it in any way. The controlling provisions are in the group policy issued by Standard Insurance Company.

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## Employee Additional Life with AD&amp;D Monthly Premiums

| Coverage Amount | Employee's Age as of 07/01/2012 |       |       |       |       |       |        |        |        |        |        |        |
|-----------------|---------------------------------|-------|-------|-------|-------|-------|--------|--------|--------|--------|--------|--------|
|                 | <25                             | 25-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54  | 55-59  | 60-64  | 65-69* | 70-74* | 75+*   |
| \$10,000        | 0.60                            | 0.65  | 0.70  | 0.85  | 1.15  | 1.65  | 2.45   | 3.85   | 5.05   | 5.49   | 7.48   | 8.87   |
| \$20,000        | 1.20                            | 1.30  | 1.40  | 1.70  | 2.30  | 3.30  | 4.90   | 7.70   | 10.10  | 10.99  | 14.95  | 17.75  |
| \$30,000        | 1.80                            | 1.95  | 2.10  | 2.55  | 3.45  | 4.95  | 7.35   | 11.55  | 15.15  | 16.48  | 22.43  | 26.62  |
| \$40,000        | 2.40                            | 2.60  | 2.80  | 3.40  | 4.60  | 6.60  | 9.80   | 15.40  | 20.20  | 21.97  | 29.90  | 35.49  |
| \$50,000        | 3.00                            | 3.25  | 3.50  | 4.25  | 5.75  | 8.25  | 12.25  | 19.25  | 25.25  | 27.46  | 37.38  | 44.36  |
| \$60,000        | 3.60                            | 3.90  | 4.20  | 5.10  | 6.90  | 9.90  | 14.70  | 23.10  | 30.30  | 32.96  | 44.85  | 53.24  |
| \$70,000        | 4.20                            | 4.55  | 4.90  | 5.95  | 8.05  | 11.55 | 17.15  | 26.95  | 35.35  | 38.45  | 52.33  | 62.11  |
| \$80,000        | 4.80                            | 5.20  | 5.60  | 6.80  | 9.20  | 13.20 | 19.60  | 30.80  | 40.40  | 43.94  | 59.80  | 70.98  |
| \$90,000        | 5.40                            | 5.85  | 6.30  | 7.65  | 10.35 | 14.85 | 22.05  | 34.65  | 45.45  | 49.43  | 67.28  | 79.85  |
| \$100,000       | 6.00                            | 6.50  | 7.00  | 8.50  | 11.50 | 16.50 | 24.50  | 38.50  | 50.50  | 54.93  | 74.75  | 88.73  |
| \$110,000       | 6.60                            | 7.15  | 7.70  | 9.35  | 12.65 | 18.15 | 26.95  | 42.35  | 55.55  | 60.42  | 82.23  | 97.60  |
| \$120,000       | 7.20                            | 7.80  | 8.40  | 10.20 | 13.80 | 19.80 | 29.40  | 46.20  | 60.60  | 65.91  | 89.70  | 106.47 |
| \$130,000       | 7.80                            | 8.45  | 9.10  | 11.05 | 14.95 | 21.45 | 31.85  | 50.05  | 65.65  | 71.40  | 97.18  | 115.34 |
| \$140,000       | 8.40                            | 9.10  | 9.80  | 11.90 | 16.10 | 23.10 | 34.30  | 53.90  | 70.70  | 76.90  | 104.65 | 124.22 |
| \$150,000       | 9.00                            | 9.75  | 10.50 | 12.75 | 17.25 | 24.75 | 36.75  | 57.75  | 75.75  | 82.39  | 112.13 | 133.09 |
| \$160,000       | 9.60                            | 10.40 | 11.20 | 13.60 | 18.40 | 26.40 | 39.20  | 61.60  | 80.80  | 87.88  | 119.60 | 141.96 |
| \$170,000       | 10.20                           | 11.05 | 11.90 | 14.45 | 19.55 | 28.05 | 41.65  | 65.45  | 85.85  | 93.37  | 127.08 | 150.83 |
| \$180,000       | 10.80                           | 11.70 | 12.60 | 15.30 | 20.70 | 29.70 | 44.10  | 69.30  | 90.90  | 98.87  | 134.55 | 159.71 |
| \$190,000       | 11.40                           | 12.35 | 13.30 | 16.15 | 21.85 | 31.35 | 46.55  | 73.15  | 95.95  | 104.36 | 142.03 | 168.58 |
| \$200,000       | 12.00                           | 13.00 | 14.00 | 17.00 | 23.00 | 33.00 | 49.00  | 77.00  | 101.00 | 109.85 | 149.50 | 177.45 |
| \$210,000       | 12.60                           | 13.65 | 14.70 | 17.85 | 24.15 | 34.65 | 51.45  | 80.85  | 106.05 | 115.34 | 156.98 | 186.32 |
| \$220,000       | 13.20                           | 14.30 | 15.40 | 18.70 | 25.30 | 36.30 | 53.90  | 84.70  | 111.10 | 120.84 | 164.45 | 195.20 |
| \$230,000       | 13.80                           | 14.95 | 16.10 | 19.55 | 26.45 | 37.95 | 56.35  | 88.55  | 116.15 | 126.33 | 171.93 | 204.07 |
| \$240,000       | 14.40                           | 15.60 | 16.80 | 20.40 | 27.60 | 39.60 | 58.80  | 92.40  | 121.20 | 131.82 | 179.40 | 212.94 |
| \$250,000       | 15.00                           | 16.25 | 17.50 | 21.25 | 28.75 | 41.25 | 61.25  | 96.25  | 126.25 | 137.31 | 186.88 | 221.81 |
| \$260,000       | 15.60                           | 16.90 | 18.20 | 22.10 | 29.90 | 42.90 | 63.70  | 100.10 | 131.30 | 142.81 | 194.35 | 230.69 |
| \$270,000       | 16.20                           | 17.55 | 18.90 | 22.95 | 31.05 | 44.55 | 66.15  | 103.95 | 136.35 | 148.30 | 201.83 | 239.56 |
| \$280,000       | 16.80                           | 18.20 | 19.60 | 23.80 | 32.20 | 46.20 | 68.60  | 107.80 | 141.40 | 153.79 | 209.30 | 248.43 |
| \$290,000       | 17.40                           | 18.85 | 20.30 | 24.65 | 33.35 | 47.85 | 71.05  | 111.65 | 146.45 | 159.28 | 216.78 | 257.30 |
| \$300,000       | 18.00                           | 19.50 | 21.00 | 25.50 | 34.50 | 49.50 | 73.50  | 115.50 | 151.50 | 164.78 | 224.25 | 266.18 |
| \$310,000       | 18.60                           | 20.15 | 21.70 | 26.35 | 35.65 | 51.15 | 75.95  | 119.35 | 156.55 | 170.27 | 231.73 | 275.05 |
| \$320,000       | 19.20                           | 20.80 | 22.40 | 27.20 | 36.80 | 52.80 | 78.40  | 123.20 | 161.60 | 175.76 | 239.20 | 283.92 |
| \$330,000       | 19.80                           | 21.45 | 23.10 | 28.05 | 37.95 | 54.45 | 80.85  | 127.05 | 166.65 | 181.25 | 246.68 | 292.79 |
| \$340,000       | 20.40                           | 22.10 | 23.80 | 28.90 | 39.10 | 56.10 | 83.30  | 130.90 | 171.70 | 186.75 | 254.15 | 301.67 |
| \$350,000       | 21.00                           | 22.75 | 24.50 | 29.75 | 40.25 | 57.75 | 85.75  | 134.75 | 176.75 | 192.24 | 261.63 | 310.54 |
| \$360,000       | 21.60                           | 23.40 | 25.20 | 30.60 | 41.40 | 59.40 | 88.20  | 138.60 | 181.80 | 197.73 | 269.10 | 319.41 |
| \$370,000       | 22.20                           | 24.05 | 25.90 | 31.45 | 42.55 | 61.05 | 90.65  | 142.45 | 186.85 | 203.22 | 276.58 | 328.28 |
| \$380,000       | 22.80                           | 24.70 | 26.60 | 32.30 | 43.70 | 62.70 | 93.10  | 146.30 | 191.90 | 208.72 | 284.05 | 337.16 |
| \$390,000       | 23.40                           | 25.35 | 27.30 | 33.15 | 44.85 | 64.35 | 95.55  | 150.15 | 196.95 | 214.21 | 291.53 | 346.03 |
| \$400,000       | 24.00                           | 26.00 | 28.00 | 34.00 | 46.00 | 66.00 | 98.00  | 154.00 | 202.00 | 219.70 | 299.00 | 354.90 |
| \$410,000       | 24.60                           | 26.65 | 28.70 | 34.85 | 47.15 | 67.65 | 100.45 | 157.85 | 207.05 | 225.19 | 306.48 | 363.77 |
| \$420,000       | 25.20                           | 27.30 | 29.40 | 35.70 | 48.30 | 69.30 | 102.90 | 161.70 | 212.10 | 230.69 | 313.95 | 372.65 |
| \$430,000       | 25.80                           | 27.95 | 30.10 | 36.55 | 49.45 | 70.95 | 105.35 | 165.55 | 217.15 | 236.18 | 321.43 | 381.52 |
| \$440,000       | 26.40                           | 28.60 | 30.80 | 37.40 | 50.60 | 72.60 | 107.80 | 169.40 | 222.20 | 241.67 | 328.90 | 390.39 |
| \$450,000       | 27.00                           | 29.25 | 31.50 | 38.25 | 51.75 | 74.25 | 110.25 | 173.25 | 227.25 | 247.16 | 336.38 | 399.26 |
| \$460,000       | 27.60                           | 29.90 | 32.20 | 39.10 | 52.90 | 75.90 | 112.70 | 177.10 | 232.30 | 252.66 | 343.85 | 408.14 |
| \$470,000       | 28.20                           | 30.55 | 32.90 | 39.95 | 54.05 | 77.55 | 115.15 | 180.95 | 237.35 | 258.15 | 351.33 | 417.01 |
| \$480,000       | 28.80                           | 31.20 | 33.60 | 40.80 | 55.20 | 79.20 | 117.60 | 184.80 | 242.40 | 263.64 | 358.80 | 425.88 |
| \$490,000       | 29.40                           | 31.85 | 34.30 | 41.65 | 56.35 | 80.85 | 120.05 | 188.65 | 247.45 | 269.13 | 366.28 | 434.75 |
| \$500,000       | 30.00                           | 32.50 | 35.00 | 42.50 | 57.50 | 82.50 | 122.50 | 192.50 | 252.50 | 274.63 | 373.75 | 443.63 |

\* Coverage amounts for ages 65 and over reduce due to age reduction (see Age Reductions section).

Spouse Dependents Life with AD&D Monthly Premiums

| Coverage Amount | Spouse's Age as of 07/01/2012 |       |       |       |       |       |       |       |        |        |        |        |
|-----------------|-------------------------------|-------|-------|-------|-------|-------|-------|-------|--------|--------|--------|--------|
|                 | <25                           | 25-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64  | 65-69* | 70-74* | 75+*   |
| \$5,000         | 0.30                          | 0.33  | 0.35  | 0.43  | 0.58  | 0.83  | 1.23  | 1.93  | 2.53   | 2.75   | 3.74   | 4.44   |
| \$10,000        | 0.60                          | 0.65  | 0.70  | 0.85  | 1.15  | 1.65  | 2.45  | 3.85  | 5.05   | 5.49   | 7.48   | 8.87   |
| \$15,000        | 0.90                          | 0.98  | 1.05  | 1.28  | 1.73  | 2.48  | 3.68  | 5.78  | 7.58   | 8.24   | 11.21  | 13.31  |
| \$20,000        | 1.20                          | 1.30  | 1.40  | 1.70  | 2.30  | 3.30  | 4.90  | 7.70  | 10.10  | 10.99  | 14.95  | 17.75  |
| \$25,000        | 1.50                          | 1.63  | 1.75  | 2.13  | 2.88  | 4.13  | 6.13  | 9.63  | 12.63  | 13.73  | 18.69  | 22.18  |
| \$30,000        | 1.80                          | 1.95  | 2.10  | 2.55  | 3.45  | 4.95  | 7.35  | 11.55 | 15.15  | 16.48  | 22.43  | 26.62  |
| \$35,000        | 2.10                          | 2.28  | 2.45  | 2.98  | 4.03  | 5.78  | 8.58  | 13.48 | 17.68  | 19.22  | 26.16  | 31.05  |
| \$40,000        | 2.40                          | 2.60  | 2.80  | 3.40  | 4.60  | 6.60  | 9.80  | 15.40 | 20.20  | 21.97  | 29.90  | 35.49  |
| \$45,000        | 2.70                          | 2.93  | 3.15  | 3.83  | 5.18  | 7.43  | 11.03 | 17.33 | 22.73  | 24.72  | 33.64  | 39.93  |
| \$50,000        | 3.00                          | 3.25  | 3.50  | 4.25  | 5.75  | 8.25  | 12.25 | 19.25 | 25.25  | 27.46  | 37.38  | 44.36  |
| \$55,000        | 3.30                          | 3.58  | 3.85  | 4.68  | 6.33  | 9.08  | 13.48 | 21.18 | 27.78  | 30.21  | 41.11  | 48.80  |
| \$60,000        | 3.60                          | 3.90  | 4.20  | 5.10  | 6.90  | 9.90  | 14.70 | 23.10 | 30.30  | 32.96  | 44.85  | 53.24  |
| \$65,000        | 3.90                          | 4.23  | 4.55  | 5.53  | 7.48  | 10.73 | 15.93 | 25.03 | 32.83  | 35.70  | 48.59  | 57.67  |
| \$70,000        | 4.20                          | 4.55  | 4.90  | 5.95  | 8.05  | 11.55 | 17.15 | 26.95 | 35.35  | 38.45  | 52.33  | 62.11  |
| \$75,000        | 4.50                          | 4.88  | 5.25  | 6.38  | 8.63  | 12.38 | 18.38 | 28.88 | 37.88  | 41.19  | 56.06  | 66.54  |
| \$80,000        | 4.80                          | 5.20  | 5.60  | 6.80  | 9.20  | 13.20 | 19.60 | 30.80 | 40.40  | 43.94  | 59.80  | 70.98  |
| \$85,000        | 5.10                          | 5.53  | 5.95  | 7.23  | 9.78  | 14.03 | 20.83 | 32.73 | 42.93  | 46.69  | 63.54  | 75.42  |
| \$90,000        | 5.40                          | 5.85  | 6.30  | 7.65  | 10.35 | 14.85 | 22.05 | 34.65 | 45.45  | 49.43  | 67.28  | 79.85  |
| \$95,000        | 5.70                          | 6.18  | 6.65  | 8.08  | 10.93 | 15.68 | 23.28 | 36.58 | 47.98  | 52.18  | 71.01  | 84.29  |
| \$100,000       | 6.00                          | 6.50  | 7.00  | 8.50  | 11.50 | 16.50 | 24.50 | 38.50 | 50.50  | 54.93  | 74.75  | 88.73  |
| \$105,000       | 6.30                          | 6.83  | 7.35  | 8.93  | 12.08 | 17.33 | 25.73 | 40.43 | 53.03  | 57.67  | 78.49  | 93.16  |
| \$110,000       | 6.60                          | 7.15  | 7.70  | 9.35  | 12.65 | 18.15 | 26.95 | 42.35 | 55.55  | 60.42  | 82.23  | 97.60  |
| \$115,000       | 6.90                          | 7.48  | 8.05  | 9.78  | 13.23 | 18.98 | 28.18 | 44.28 | 58.08  | 63.16  | 85.96  | 102.03 |
| \$120,000       | 7.20                          | 7.80  | 8.40  | 10.20 | 13.80 | 19.80 | 29.40 | 46.20 | 60.60  | 65.91  | 89.70  | 106.47 |
| \$125,000       | 7.50                          | 8.13  | 8.75  | 10.63 | 14.38 | 20.63 | 30.63 | 48.13 | 63.13  | 68.66  | 93.44  | 110.91 |
| \$130,000       | 7.80                          | 8.45  | 9.10  | 11.05 | 14.95 | 21.45 | 31.85 | 50.05 | 65.65  | 71.40  | 97.18  | 115.34 |
| \$135,000       | 8.10                          | 8.78  | 9.45  | 11.48 | 15.53 | 22.28 | 33.08 | 51.98 | 68.18  | 74.15  | 100.91 | 119.78 |
| \$140,000       | 8.40                          | 9.10  | 9.80  | 11.90 | 16.10 | 23.10 | 34.30 | 53.90 | 70.70  | 76.90  | 104.65 | 124.22 |
| \$145,000       | 8.70                          | 9.43  | 10.15 | 12.33 | 16.68 | 23.93 | 35.53 | 55.83 | 73.23  | 79.64  | 108.39 | 128.65 |
| \$150,000       | 9.00                          | 9.75  | 10.50 | 12.75 | 17.25 | 24.75 | 36.75 | 57.75 | 75.75  | 82.39  | 112.13 | 133.09 |
| \$155,000       | 9.30                          | 10.08 | 10.85 | 13.18 | 17.83 | 25.58 | 37.98 | 59.68 | 78.28  | 85.13  | 115.86 | 137.52 |
| \$160,000       | 9.60                          | 10.40 | 11.20 | 13.60 | 18.40 | 26.40 | 39.20 | 61.60 | 80.80  | 87.88  | 119.60 | 141.96 |
| \$165,000       | 9.90                          | 10.73 | 11.55 | 14.03 | 18.98 | 27.23 | 40.43 | 63.53 | 83.33  | 90.63  | 123.34 | 146.40 |
| \$170,000       | 10.20                         | 11.05 | 11.90 | 14.45 | 19.55 | 28.05 | 41.65 | 65.45 | 85.85  | 93.37  | 127.08 | 150.83 |
| \$175,000       | 10.50                         | 11.38 | 12.25 | 14.88 | 20.13 | 28.88 | 42.88 | 67.38 | 88.38  | 96.12  | 130.81 | 155.27 |
| \$180,000       | 10.80                         | 11.70 | 12.60 | 15.30 | 20.70 | 29.70 | 44.10 | 69.30 | 90.90  | 98.87  | 134.55 | 159.71 |
| \$185,000       | 11.10                         | 12.03 | 12.95 | 15.73 | 21.28 | 30.53 | 45.33 | 71.23 | 93.43  | 101.61 | 138.29 | 164.14 |
| \$190,000       | 11.40                         | 12.35 | 13.30 | 16.15 | 21.85 | 31.35 | 46.55 | 73.15 | 95.95  | 104.36 | 142.03 | 168.58 |
| \$195,000       | 11.70                         | 12.68 | 13.65 | 16.58 | 22.43 | 32.18 | 47.78 | 75.08 | 98.48  | 107.10 | 145.76 | 173.01 |
| \$200,000       | 12.00                         | 13.00 | 14.00 | 17.00 | 23.00 | 33.00 | 49.00 | 77.00 | 101.00 | 109.85 | 149.50 | 177.45 |
| \$205,000       | 12.30                         | 13.33 | 14.35 | 17.43 | 23.58 | 33.83 | 50.23 | 78.93 | 103.53 | 112.60 | 153.24 | 181.89 |
| \$210,000       | 12.60                         | 13.65 | 14.70 | 17.85 | 24.15 | 34.65 | 51.45 | 80.85 | 106.05 | 115.34 | 156.98 | 186.32 |
| \$215,000       | 12.90                         | 13.98 | 15.05 | 18.28 | 24.73 | 35.48 | 52.68 | 82.78 | 108.58 | 118.09 | 160.71 | 190.76 |
| \$220,000       | 13.20                         | 14.30 | 15.40 | 18.70 | 25.30 | 36.30 | 53.90 | 84.70 | 111.10 | 120.84 | 164.45 | 195.20 |
| \$225,000       | 13.50                         | 14.63 | 15.75 | 19.13 | 25.88 | 37.13 | 55.13 | 86.63 | 113.63 | 123.58 | 168.19 | 199.63 |
| \$230,000       | 13.80                         | 14.95 | 16.10 | 19.55 | 26.45 | 37.95 | 56.35 | 88.55 | 116.15 | 126.33 | 171.93 | 204.07 |
| \$235,000       | 14.10                         | 15.28 | 16.45 | 19.98 | 27.03 | 38.78 | 57.58 | 90.48 | 118.68 | 129.07 | 175.66 | 208.50 |
| \$240,000       | 14.40                         | 15.60 | 16.80 | 20.40 | 27.60 | 39.60 | 58.80 | 92.40 | 121.20 | 131.82 | 179.40 | 212.94 |
| \$245,000       | 14.70                         | 15.93 | 17.15 | 20.83 | 28.18 | 40.43 | 60.03 | 94.33 | 123.73 | 134.57 | 183.14 | 217.38 |
| \$250,000       | 15.00                         | 16.25 | 17.50 | 21.25 | 28.75 | 41.25 | 61.25 | 96.25 | 126.25 | 137.31 | 186.88 | 221.81 |

\* Coverage amounts for ages 65 and over reduce due to age reduction (see Age Reductions section).

Spouse Dependents Life with AD&D Monthly Premiums (Continued)

| Coverage<br>Amount | Spouse's Age as of 07/01/2012 |       |       |       |       |       |       |        |        |        |        |        |
|--------------------|-------------------------------|-------|-------|-------|-------|-------|-------|--------|--------|--------|--------|--------|
|                    | <25                           | 25-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59  | 60-64  | 65-69* | 70-74* | 75+*   |
| \$255,000          | 15.30                         | 16.58 | 17.85 | 21.68 | 29.33 | 42.08 | 62.48 | 98.18  | 128.78 | 140.06 | 190.61 | 226.25 |
| \$260,000          | 15.60                         | 16.90 | 18.20 | 22.10 | 29.90 | 42.90 | 63.70 | 100.10 | 131.30 | 142.81 | 194.35 | 230.69 |
| \$265,000          | 15.90                         | 17.23 | 18.55 | 22.53 | 30.48 | 43.73 | 64.93 | 102.03 | 133.83 | 145.55 | 198.09 | 235.12 |
| \$270,000          | 16.20                         | 17.55 | 18.90 | 22.95 | 31.05 | 44.55 | 66.15 | 103.95 | 136.35 | 148.30 | 201.83 | 239.56 |
| \$275,000          | 16.50                         | 17.88 | 19.25 | 23.38 | 31.63 | 45.38 | 67.38 | 105.88 | 138.88 | 151.04 | 205.56 | 243.99 |
| \$280,000          | 16.80                         | 18.20 | 19.60 | 23.80 | 32.20 | 46.20 | 68.60 | 107.80 | 141.40 | 153.79 | 209.30 | 248.43 |
| \$285,000          | 17.10                         | 18.53 | 19.95 | 24.23 | 32.78 | 47.03 | 69.83 | 109.73 | 143.93 | 156.54 | 213.04 | 252.87 |
| \$290,000          | 17.40                         | 18.85 | 20.30 | 24.65 | 33.35 | 47.85 | 71.05 | 111.65 | 146.45 | 159.28 | 216.78 | 257.30 |
| \$295,000          | 17.70                         | 19.18 | 20.65 | 25.08 | 33.93 | 48.68 | 72.28 | 113.58 | 148.98 | 162.03 | 220.51 | 261.74 |
| \$300,000          | 18.00                         | 19.50 | 21.00 | 25.50 | 34.50 | 49.50 | 73.50 | 115.50 | 151.50 | 164.78 | 224.25 | 266.18 |

\* Coverage amounts for ages 65 and over reduce due to age reduction (see Age Reductions section).

Child Dependents Life with AD&D Monthly Premiums

| Coverage<br>Amount | Premium |
|--------------------|---------|
| \$2,000            | 0.13    |
| \$4,000            | 0.26    |
| \$6,000            | 0.39    |
| \$8,000            | 0.52    |
| \$10,000           | 0.65    |