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**MANAGEMENT/CONFIDENTIAL GROUP LIFE INSURANCE
BIWEEKLY RATE SCHEDULE**

Rates Effective September 11, 2008 Institution
Rates Effective September 4, 2008 Administration

LIFE INSURANCE AD&D

ENROLLEE'S	NON-SMOKER	SMOKER		SPOUSE'S LIFE	
AGE	RATE PER \$1,000	RATE PER \$1,000	RATE PER \$1,000*	PER \$1,000**	Children***
				Employee's Age	
Under age 25	0.015	0.019	0.003	0.017	0.23
25 TO 29	0.019	0.023	0.003	0.017	0.23
30 TO 34	0.025	0.030	0.003	0.033	0.23
35 TO 39	0.028	0.035	0.003	0.042	0.23
40 TO 44	0.030	0.039	0.003	0.058	0.23
45 TO 49	0.046	0.058	0.003	0.092	0.23
50 TO 54	0.070	0.088	0.003	0.141	0.23
55 TO 59	0.133	0.165	0.003	0.225	0.23
60 TO 64	0.203	0.254	0.003	0.324	0.23
65 TO 69	0.391	0.489	0.003	0.474	0.23
70 and over	0.635	0.793	0.003	0.591	0.23

* Maximum AD&D Benefit is \$250,000

** Limited to one half the enrollee's coverage to a maximum of \$20,000 and based on enrollee's age

*** This \$0.23 premium cost provides \$4,000 coverage for each eligible child

**MANAGEMENT/CONFIDENTIAL GROUP ACCIDENT AND SICKNESS INSURANCE
LIMITED TO CURRENT ACCIDENT AND SICKNESS ENROLLEES AS OF JANUARY 1, 1986**

COVERAGE	BASIC MONTHLY BENEFIT	EXTRA IN-HOSPITAL MONTHLY BENEFIT	EXTRA MONTHLY INCOME BENEFIT	
\$75	1.22	0.13	1.22	
100	1.52	0.18		
125	1.97	0.21		
150	2.43	0.26	ADDITIONAL LOSS	
200	3.04	0.34	\$10,000	\$25,000
250	3.81	0.43		
300	4.57	0.49	0.31	0.60
400	6.08	0.65		

To determine Total Bi-weekly Cost, each calculation is rounded separately.
See Side 2 for Sample Calculation.