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

Rates Effective September 9, 2010 Institution
Rates Effective September 2, 2010 Administration

LIFE INSURANCE

AD&D

ENROLLEE'S	NON-SMOKER	SMOKER		SPOUSE'S LIFE	
	RATE PER	RATE PER	RATE PER	PER \$1,000**	
<u>AGE</u>	<u>\$1,000</u>	<u>\$1,000</u>	<u>\$1,000*</u>	<u>Employee's Age</u>	<u>Children***</u>
Under age 25	0.017	0.020	0.003	0.017	0.23
25 TO 29	0.020	0.025	0.003	0.017	0.23
30 TO 34	0.026	0.032	0.003	0.034	0.23
35 TO 39	0.030	0.037	0.003	0.042	0.23
40 TO 44	0.032	0.041	0.003	0.059	0.23
45 TO 49	0.050	0.061	0.003	0.093	0.23
50 TO 54	0.075	0.094	0.003	0.143	0.23
55 TO 59	0.140	0.175	0.003	0.227	0.23
60 TO 64	0.216	0.270	0.003	0.327	0.23
65 TO 69	0.415	0.519	0.003	0.479	0.23
70 and over	0.673	0.841	0.003	0.597	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**

<u>COVERAGE</u>	<u>BASIC MONTHLY BENEFIT</u>	<u>EXTRA IN-HOSPITAL MONTHLY BENEFIT</u>	<u>EXTRA MONTHLY INCOME BENEFIT</u>	
\$75	1.23	0.13	1.23	
100	1.54	0.18		
125	1.99	0.21		
150	2.46	0.26	ADDITIONAL LOSS	
200	3.07	0.35	<u>\$10,000</u>	<u>\$25,000</u>
250	3.85	0.44		
300	4.61	0.50	0.31	0.61
400	6.15	0.66		

To determine Total Bi-weekly Cost, each calculation is rounded separately.