



**MANAGEMENT/CONFIDENTIAL GROUP LIFE INSURANCE
MONTHLY RATE SCHEDULE PER \$1,000
Rates Effective September 1, 2017**

Enrollee's Age	Enrollee Life Insurance		AD&D*	Spouse Life Insurance**	Children Life Insurance***
	Non-Smoker	Smoker			
Less than 25	0.035	0.043	0.006	0.052	0.58
25-29	0.042	0.052	0.006	0.063	0.58
30-34	0.055	0.068	0.006	0.084	0.58
35-39	0.061	0.079	0.006	0.094	0.58
40-44	0.068	0.086	0.006	0.105	0.58
45-49	0.102	0.129	0.006	0.158	0.58
50-54	0.155	0.197	0.006	0.241	0.58
55-59	0.293	0.364	0.006	0.451	0.58
60-64	0.449	0.563	0.006	0.693	0.58
65-69	0.866	1.082	0.006	1.332	0.58
70 and older	1.406	1.755	0.006	2.161	0.58

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

** One half of enrollee's coverage (up to \$20,000 maximum) and based on enrollee's age

*** This \$0.58 premium cost provides \$4,000 coverage for each eligible child.

SAMPLE CALCULATION

John Doe, age 48, is a non-smoker, with an annual salary of \$67,790. He elects personal life insurance at five times his annual salary and dependent life insurance for his spouse.

- Five times his annual salary is $\$67,790 \times 5 = \$338,950$.
- His insurance amount is \$339,000 (round up to the next higher thousand dollars).
- His spouse's coverage is the maximum \$20,000.
- His children's coverage is the maximum \$4,000.

Life Insurance Plan	Coverage Amount	Rate	Calculation	Monthly Cost
Personal Life	\$ 339,000	0.102	0.102 X 339	\$34.58
AD&D	\$250,000	0.006	0.006 X 250	\$1.50
Spouse Life	\$20,000	0.158	0.158 X 20	\$3.16
Children Life	\$4,000	0.58		\$0.58
Monthly Premium Cost				
\$39.82				