

**BASIC LIFE AND OPTIONAL LIFE CONTINUATION  
PREMIUM CALCULATION**

<b>AGE</b>	<b>RATES PER \$1,000 OF COVERAGE</b>
<30	0.13
30-34	0.14
35-39	0.20
40-44	0.32
45-49	0.54
50-54	0.80
55-59	1.20
60-64	1.98
65-69	3.57
70-74	5.04
75-80	10.90

To calculate your monthly premium amount, please follow these instructions:

	<b>EMPLOYEE</b>	<b>SPOUSE</b>
1. List your benefit amount	\$ _____	\$ _____
2. Divide by \$1,000	/\$1,000	/\$1,000
	<b>SUBTOTAL</b> \$ _____	\$ _____
3. Multiply by the rate in the above table for your age	X _____	X _____
	<b>MONTHLY PREMIUM</b> \$ _____	\$ _____

**ACCIDENTAL DEATH & DISMEMBERMENT  
PREMIUM CALCULATION**

For Accidental Death & Dismemberment rates, use current group monthly premium.

**DEPENDENT LIFE  
PREMIUM CALCULATION**

Dependent Life rates are \$2.00 per \$10,000 of coverage.