



## Standard Basic and Optional Life Insurance Rates and Plans - 2009

| Basic Life Plans and Rates |                           |                             |
|----------------------------|---------------------------|-----------------------------|
| Plan Design                | Benefit Level             | Rate per \$1,000 of Benefit |
| Plan 1                     | \$5,000                   | \$0.104                     |
| Plan 2                     | \$7,500                   | \$0.104                     |
| Plan 3                     | \$10,000                  | \$0.104                     |
| Plan 4                     | \$15,000                  | \$0.104                     |
| Plan 5                     | \$20,000                  | \$0.104                     |
| Plan 6                     | \$25,000                  | \$0.104                     |
| Plan 7                     | \$30,000                  | \$0.104                     |
| Plan 8                     | \$35,000                  | \$0.104                     |
| Plan 9                     | \$40,000                  | \$0.104                     |
| Plan 10                    | \$50,000                  | \$0.104                     |
| Plan 11                    | \$100,000                 | \$0.104                     |
| Plan 12                    | \$110,000                 | \$0.104                     |
| Plan 13                    | \$200,000                 | \$0.104                     |
| Plan 14                    | \$300,000                 | \$0.104                     |
| Plan 15                    | 1x pay; maximum \$300,000 | \$0.109                     |
| Plan 16                    | 2x pay; maximum \$300,000 | \$0.109                     |
| Plan 17                    | 3x pay; maximum \$500,000 | \$0.140                     |

| Optional Employee Life Plans and Rates |                                |
|--|--------------------------------|
| \$10,000 - \$500,000 Maximum Benefit   |                                |
| Age as of each October 1               | Rate (per \$10,000 of benefit) |
| Under 25                               | \$0.400                        |
| 25 - 29                                | \$0.450                        |
| 30 - 34                                | \$0.500                        |
| 35 - 39                                | \$0.700                        |
| 40 - 44                                | \$1.000                        |
| 45 - 49                                | \$1.500                        |
| 50 - 54                                | \$2.300                        |
| 55 - 59                                | \$4.300                        |
| 60 - 64                                | \$6.600                        |
| 65 - 69                                | \$12.700                       |
| 70 - 74                                | \$14.800                       |
| 75+                                    | \$20.600                       |

| Optional Spouse Life Plan            |                                |
|--------------------------------------|--------------------------------|
| \$10,000 - \$500,000 Maximum Benefit |                                |
| Age as of each October 1             | Rate (per \$10,000 of Benefit) |
| Under 25                             | \$0.500                        |
| 25 - 29                              | \$0.600                        |
| 30 - 34                              | \$0.800                        |
| 35 - 39                              | \$0.900                        |
| 40 - 44                              | \$1.100                        |
| 45 - 49                              | \$1.700                        |
| 50 - 54                              | \$2.500                        |
| 55 - 59                              | \$4.500                        |
| 60 - 64                              | \$6.800                        |
| 65 - 69                              | \$13.000                       |
| 70 - 74                              | \$15.600                       |
| 75+                                  | \$36.000                       |

| Optional Child Life Plan          |         |
|-----------------------------------|---------|
| \$2000 - \$10,000 Maximum Benefit |         |
| Rate (per \$2000 of Benefit)      |         |
|                                   | \$0.100 |