

**Employee Voluntary Life Monthly Premiums**

| Coverage Amount | Employee's Age as of January 1 |       |       |       |       |        |        |        |        |          |
|-----------------|--------------------------------|-------|-------|-------|-------|--------|--------|--------|--------|----------|
|                 | < 30                           | 30-34 | 35-39 | 40-44 | 45-49 | 50-54  | 55-59  | 60-64  | 65-69  | 70+      |
| \$10,000        | 0.60                           | 0.80  | 0.90  | 1.20  | 1.80  | 2.80   | 4.80   | 7.20   | 12.80  | 21.00    |
| \$20,000        | 1.20                           | 1.60  | 1.80  | 2.40  | 3.60  | 5.60   | 9.60   | 14.40  | 25.60  | 42.00    |
| \$30,000        | 1.80                           | 2.40  | 2.70  | 3.60  | 5.40  | 8.40   | 14.40  | 21.60  | 38.40  | 63.00    |
| \$40,000        | 2.40                           | 3.20  | 3.60  | 4.80  | 7.20  | 11.20  | 19.20  | 28.80  | 51.20  | 84.00    |
| \$50,000        | 3.00                           | 4.00  | 4.50  | 6.00  | 9.00  | 14.00  | 24.00  | 36.00  | 64.00  | 105.00   |
| \$60,000        | 3.60                           | 4.80  | 5.40  | 7.20  | 10.80 | 16.80  | 28.80  | 43.20  | 76.80  | 126.00   |
| \$70,000        | 4.20                           | 5.60  | 6.30  | 8.40  | 12.60 | 19.60  | 33.60  | 50.40  | 89.60  | 147.00   |
| \$80,000        | 4.80                           | 6.40  | 7.20  | 9.60  | 14.40 | 22.40  | 38.40  | 57.60  | 102.40 | 168.00   |
| \$90,000        | 5.40                           | 7.20  | 8.10  | 10.80 | 16.20 | 25.20  | 43.20  | 64.80  | 115.20 | 189.00   |
| \$100,000       | 6.00                           | 8.00  | 9.00  | 12.00 | 18.00 | 28.00  | 48.00  | 72.00  | 128.00 | 210.00   |
| \$110,000       | 6.60                           | 8.80  | 9.90  | 13.20 | 19.80 | 30.80  | 52.80  | 79.20  | 140.80 | 231.00   |
| \$120,000       | 7.20                           | 9.60  | 10.80 | 14.40 | 21.60 | 33.60  | 57.60  | 86.40  | 153.60 | 252.00   |
| \$130,000       | 7.80                           | 10.40 | 11.70 | 15.60 | 23.40 | 36.40  | 62.40  | 93.60  | 166.40 | 273.00   |
| \$140,000       | 8.40                           | 11.20 | 12.60 | 16.80 | 25.20 | 39.20  | 67.20  | 100.80 | 179.20 | 294.00   |
| \$150,000       | 9.00                           | 12.00 | 13.50 | 18.00 | 27.00 | 42.00  | 72.00  | 108.00 | 192.00 | 315.00   |
| \$160,000       | 9.60                           | 12.80 | 14.40 | 19.20 | 28.80 | 44.80  | 76.80  | 115.20 | 204.80 | 336.00   |
| \$170,000       | 10.20                          | 13.60 | 15.30 | 20.40 | 30.60 | 47.60  | 81.60  | 122.40 | 217.60 | 357.00   |
| \$180,000       | 10.80                          | 14.40 | 16.20 | 21.60 | 32.40 | 50.40  | 86.40  | 129.60 | 230.40 | 378.00   |
| \$190,000       | 11.40                          | 15.20 | 17.10 | 22.80 | 34.20 | 53.20  | 91.20  | 136.80 | 243.20 | 399.00   |
| \$200,000       | 12.00                          | 16.00 | 18.00 | 24.00 | 36.00 | 56.00  | 96.00  | 144.00 | 256.00 | 420.00   |
| \$210,000       | 12.60                          | 16.80 | 18.90 | 25.20 | 37.80 | 58.80  | 100.80 | 151.20 | 268.80 | 441.00   |
| \$220,000       | 13.20                          | 17.60 | 19.80 | 26.40 | 39.60 | 61.60  | 105.60 | 158.40 | 281.60 | 462.00   |
| \$230,000       | 13.80                          | 18.40 | 20.70 | 27.60 | 41.40 | 64.40  | 110.40 | 165.60 | 294.40 | 483.00   |
| \$240,000       | 14.40                          | 19.20 | 21.60 | 28.80 | 43.20 | 67.20  | 115.20 | 172.80 | 307.20 | 504.00   |
| \$250,000       | 15.00                          | 20.00 | 22.50 | 30.00 | 45.00 | 70.00  | 120.00 | 180.00 | 320.00 | 525.00   |
| \$260,000       | 15.60                          | 20.80 | 23.40 | 31.20 | 46.80 | 72.80  | 124.80 | 187.20 | 332.80 | 546.00   |
| \$270,000       | 16.20                          | 21.60 | 24.30 | 32.40 | 48.60 | 75.60  | 129.60 | 194.40 | 345.60 | 567.00   |
| \$280,000       | 16.80                          | 22.40 | 25.20 | 33.60 | 50.40 | 78.40  | 134.40 | 201.60 | 358.40 | 588.00   |
| \$290,000       | 17.40                          | 23.20 | 26.10 | 34.80 | 52.20 | 81.20  | 139.20 | 208.80 | 371.20 | 609.00   |
| \$300,000       | 18.00                          | 24.00 | 27.00 | 36.00 | 54.00 | 84.00  | 144.00 | 216.00 | 384.00 | 630.00   |
| \$310,000       | 18.60                          | 24.80 | 27.90 | 37.20 | 55.80 | 86.80  | 148.80 | 223.20 | 396.80 | 651.00   |
| \$320,000       | 19.20                          | 25.60 | 28.80 | 38.40 | 57.60 | 89.60  | 153.60 | 230.40 | 409.60 | 672.00   |
| \$330,000       | 19.80                          | 26.40 | 29.70 | 39.60 | 59.40 | 92.40  | 158.40 | 237.60 | 422.40 | 693.00   |
| \$340,000       | 20.40                          | 27.20 | 30.60 | 40.80 | 61.20 | 95.20  | 163.20 | 244.80 | 435.20 | 714.00   |
| \$350,000       | 21.00                          | 28.00 | 31.50 | 42.00 | 63.00 | 98.00  | 168.00 | 252.00 | 448.00 | 735.00   |
| \$360,000       | 21.60                          | 28.80 | 32.40 | 43.20 | 64.80 | 100.80 | 172.80 | 259.20 | 460.80 | 756.00   |
| \$370,000       | 22.20                          | 29.60 | 33.30 | 44.40 | 66.60 | 103.60 | 177.60 | 266.40 | 473.60 | 777.00   |
| \$380,000       | 22.80                          | 30.40 | 34.20 | 45.60 | 68.40 | 106.40 | 182.40 | 273.60 | 486.40 | 798.00   |
| \$390,000       | 23.40                          | 31.20 | 35.10 | 46.80 | 70.20 | 109.20 | 187.20 | 280.80 | 499.20 | 819.00   |
| \$400,000       | 24.00                          | 32.00 | 36.00 | 48.00 | 72.00 | 112.00 | 192.00 | 288.00 | 512.00 | 840.00   |
| \$410,000       | 24.60                          | 32.80 | 36.90 | 49.20 | 73.80 | 114.80 | 196.80 | 295.20 | 524.80 | 861.00   |
| \$420,000       | 25.20                          | 33.60 | 37.80 | 50.40 | 75.60 | 117.60 | 201.60 | 302.40 | 537.60 | 882.00   |
| \$430,000       | 25.80                          | 34.40 | 38.70 | 51.60 | 77.40 | 120.40 | 206.40 | 309.60 | 550.40 | 903.00   |
| \$440,000       | 26.40                          | 35.20 | 39.60 | 52.80 | 79.20 | 123.20 | 211.20 | 316.80 | 563.20 | 924.00   |
| \$450,000       | 27.00                          | 36.00 | 40.50 | 54.00 | 81.00 | 126.00 | 216.00 | 324.00 | 576.00 | 945.00   |
| \$460,000       | 27.60                          | 36.80 | 41.40 | 55.20 | 82.80 | 128.80 | 220.80 | 331.20 | 588.80 | 966.00   |
| \$470,000       | 28.20                          | 37.60 | 42.30 | 56.40 | 84.60 | 131.60 | 225.60 | 338.40 | 601.60 | 987.00   |
| \$480,000       | 28.80                          | 38.40 | 43.20 | 57.60 | 86.40 | 134.40 | 230.40 | 345.60 | 614.40 | 1,008.00 |
| \$490,000       | 29.40                          | 39.20 | 44.10 | 58.80 | 88.20 | 137.20 | 235.20 | 352.80 | 627.20 | 1,029.00 |
| \$500,000       | 30.00                          | 40.00 | 45.00 | 60.00 | 90.00 | 140.00 | 240.00 | 360.00 | 640.00 | 1,050.00 |