

City of Redlands - Smoker Rate Grid

VOLUNTARY TERM LIFE/AD&D

Estimated Employee Monthly Premium Amounts

End of Rate Guarantee Period: 12/31/2022

| Benefit Amount | 29 & Under | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 |
|----------------|------------|---------|---------|---------|----------|----------|----------|----------|
| \$10,000 | \$1.30 | \$1.50 | \$1.90 | \$3.10 | \$5.00 | \$7.90 | \$11.80 | \$12.70 |
| \$20,000 | \$2.60 | \$3.00 | \$3.80 | \$6.20 | \$10.00 | \$15.80 | \$23.60 | \$25.40 |
| \$30,000 | \$3.90 | \$4.50 | \$5.70 | \$9.30 | \$15.00 | \$23.70 | \$35.40 | \$38.10 |
| \$40,000 | \$5.20 | \$6.00 | \$7.60 | \$12.40 | \$20.00 | \$31.60 | \$47.20 | \$50.80 |
| \$50,000 | \$6.50 | \$7.50 | \$9.50 | \$15.50 | \$25.00 | \$39.50 | \$59.00 | \$63.50 |
| \$60,000 | \$7.80 | \$9.00 | \$11.40 | \$18.60 | \$30.00 | \$47.40 | \$70.80 | \$76.20 |
| \$70,000 | \$9.10 | \$10.50 | \$13.30 | \$21.70 | \$35.00 | \$55.30 | \$82.60 | \$88.90 |
| \$80,000 | \$10.40 | \$12.00 | \$15.20 | \$24.80 | \$40.00 | \$63.20 | \$94.40 | \$101.60 |
| \$90,000 | \$11.70 | \$13.50 | \$17.10 | \$27.90 | \$45.00 | \$71.10 | \$106.20 | \$114.30 |
| \$100,000 | \$13.00 | \$15.00 | \$19.00 | \$31.00 | \$50.00 | \$79.00 | \$118.00 | \$127.00 |
| \$110,000 | \$14.30 | \$16.50 | \$20.90 | \$34.10 | \$55.00 | \$86.90 | \$129.80 | \$139.70 |
| \$120,000 | \$15.60 | \$18.00 | \$22.80 | \$37.20 | \$60.00 | \$94.80 | \$141.60 | \$152.40 |
| \$130,000 | \$16.90 | \$19.50 | \$24.70 | \$40.30 | \$65.00 | \$102.70 | \$153.40 | \$165.10 |
| \$140,000 | \$18.20 | \$21.00 | \$26.60 | \$43.40 | \$70.00 | \$110.60 | \$165.20 | \$177.80 |
| \$150,000 | \$19.50 | \$22.50 | \$28.50 | \$46.50 | \$75.00 | \$118.50 | \$177.00 | \$190.50 |
| \$160,000 | \$20.80 | \$24.00 | \$30.40 | \$49.60 | \$80.00 | \$126.40 | \$188.80 | \$203.20 |
| \$170,000 | \$22.10 | \$25.50 | \$32.30 | \$52.70 | \$85.00 | \$134.30 | \$200.60 | \$215.90 |
| \$180,000 | \$23.40 | \$27.00 | \$34.20 | \$55.80 | \$90.00 | \$142.20 | \$212.40 | \$228.60 |
| \$190,000 | \$24.70 | \$28.50 | \$36.10 | \$58.90 | \$95.00 | \$150.10 | \$224.20 | \$241.30 |
| \$200,000 | \$26.00 | \$30.00 | \$38.00 | \$62.00 | \$100.00 | \$158.00 | \$236.00 | \$254.00 |
| \$210,000 | \$27.30 | \$31.50 | \$39.90 | \$65.10 | \$105.00 | \$165.90 | \$247.80 | \$266.70 |
| \$220,000 | \$28.60 | \$33.00 | \$41.80 | \$68.20 | \$110.00 | \$173.80 | \$259.60 | \$279.40 |
| \$230,000 | \$29.90 | \$34.50 | \$43.70 | \$71.30 | \$115.00 | \$181.70 | \$271.40 | \$292.10 |
| \$240,000 | \$31.20 | \$36.00 | \$45.60 | \$74.40 | \$120.00 | \$189.60 | \$283.20 | \$304.80 |
| \$250,000 | \$32.50 | \$37.50 | \$47.50 | \$77.50 | \$125.00 | \$197.50 | \$295.00 | \$317.50 |
| \$260,000 | \$33.80 | \$39.00 | \$49.40 | \$80.60 | \$130.00 | \$205.40 | \$306.80 | \$330.20 |
| \$270,000 | \$35.10 | \$40.50 | \$51.30 | \$83.70 | \$135.00 | \$213.30 | \$318.60 | \$342.90 |
| \$280,000 | \$36.40 | \$42.00 | \$53.20 | \$86.80 | \$140.00 | \$221.20 | \$330.40 | \$355.60 |
| \$290,000 | \$37.70 | \$43.50 | \$55.10 | \$89.90 | \$145.00 | \$229.10 | \$342.20 | \$368.30 |

| Reduced Benefit | 65-69 |
|-----------------|----------|
| \$6,500 | \$8.26 |
| \$13,000 | \$16.51 |
| \$19,500 | \$24.77 |
| \$26,000 | \$33.02 |
| \$32,500 | \$41.28 |
| \$39,000 | \$49.53 |
| \$45,500 | \$57.79 |
| \$52,000 | \$66.04 |
| \$58,500 | \$74.30 |
| \$65,000 | \$82.55 |
| \$71,500 | \$90.81 |
| \$78,000 | \$99.06 |
| \$84,500 | \$107.32 |
| \$91,000 | \$115.57 |
| \$97,500 | \$123.83 |
| \$104,000 | \$132.08 |
| \$110,500 | \$140.34 |
| \$117,000 | \$148.59 |
| \$123,500 | \$156.85 |
| \$130,000 | \$165.10 |
| \$136,500 | \$173.36 |
| \$143,000 | \$181.61 |
| \$149,500 | \$189.87 |
| \$156,000 | \$198.12 |
| \$162,500 | \$206.38 |
| \$169,000 | \$214.63 |
| \$175,500 | \$222.89 |
| \$182,000 | \$231.14 |
| \$188,500 | \$239.40 |

| Reduced Benefit | 70 & Over |
|-----------------|-----------|
| \$5,000 | \$11.45 |
| \$10,000 | \$22.90 |
| \$15,000 | \$34.35 |
| \$20,000 | \$45.80 |
| \$25,000 | \$57.25 |
| \$30,000 | \$68.70 |
| \$35,000 | \$80.15 |
| \$40,000 | \$91.60 |
| \$45,000 | \$103.05 |
| \$50,000 | \$114.50 |
| \$55,000 | \$125.95 |
| \$60,000 | \$137.40 |
| \$65,000 | \$148.85 |
| \$70,000 | \$160.30 |
| \$75,000 | \$171.75 |
| \$80,000 | \$183.20 |
| \$85,000 | \$194.65 |
| \$90,000 | \$206.10 |
| \$95,000 | \$217.55 |
| \$100,000 | \$229.00 |
| \$105,000 | \$240.45 |
| \$110,000 | \$251.90 |
| \$115,000 | \$263.35 |
| \$120,000 | \$274.80 |
| \$125,000 | \$286.25 |
| \$130,000 | \$297.70 |
| \$135,000 | \$309.15 |
| \$140,000 | \$320.60 |
| \$145,000 | \$332.05 |

If your age changes to a different rate band during the guarantee period, your monthly premium will change to reflect the new rate band effective on the next policy anniversary date.



WE'LL GIVE YOU AN EDGE®

GP55136-2
04/01/2010

City of Redlands - Smoker Rate Grid

VOLUNTARY TERM LIFE/AD&D

Estimated Employee Monthly Premium Amounts

End of Rate Guarantee Period: 12/31/2022

| Benefit Amount | 29 & Under | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 |
|----------------|------------|---------|---------|----------|----------|----------|----------|----------|
| \$300,000 | \$39.00 | \$45.00 | \$57.00 | \$93.00 | \$150.00 | \$237.00 | \$354.00 | \$381.00 |
| \$310,000 | \$40.30 | \$46.50 | \$58.90 | \$96.10 | \$155.00 | \$244.90 | \$365.80 | \$393.70 |
| \$320,000 | \$41.60 | \$48.00 | \$60.80 | \$99.20 | \$160.00 | \$252.80 | \$377.60 | \$406.40 |
| \$330,000 | \$42.90 | \$49.50 | \$62.70 | \$102.30 | \$165.00 | \$260.70 | \$389.40 | \$419.10 |
| \$340,000 | \$44.20 | \$51.00 | \$64.60 | \$105.40 | \$170.00 | \$268.60 | \$401.20 | \$431.80 |
| \$350,000 | \$45.50 | \$52.50 | \$66.50 | \$108.50 | \$175.00 | \$276.50 | \$413.00 | \$444.50 |
| \$360,000 | \$46.80 | \$54.00 | \$68.40 | \$111.60 | \$180.00 | \$284.40 | \$424.80 | \$457.20 |
| \$370,000 | \$48.10 | \$55.50 | \$70.30 | \$114.70 | \$185.00 | \$292.30 | \$436.60 | \$469.90 |
| \$380,000 | \$49.40 | \$57.00 | \$72.20 | \$117.80 | \$190.00 | \$300.20 | \$448.40 | \$482.60 |
| \$390,000 | \$50.70 | \$58.50 | \$74.10 | \$120.90 | \$195.00 | \$308.10 | \$460.20 | \$495.30 |
| \$400,000 | \$52.00 | \$60.00 | \$76.00 | \$124.00 | \$200.00 | \$316.00 | \$472.00 | \$508.00 |
| \$410,000 | \$53.30 | \$61.50 | \$77.90 | \$127.10 | \$205.00 | \$323.90 | \$483.80 | \$520.70 |
| \$420,000 | \$54.60 | \$63.00 | \$79.80 | \$130.20 | \$210.00 | \$331.80 | \$495.60 | \$533.40 |
| \$430,000 | \$55.90 | \$64.50 | \$81.70 | \$133.30 | \$215.00 | \$339.70 | \$507.40 | \$546.10 |
| \$440,000 | \$57.20 | \$66.00 | \$83.60 | \$136.40 | \$220.00 | \$347.60 | \$519.20 | \$558.80 |
| \$450,000 | \$58.50 | \$67.50 | \$85.50 | \$139.50 | \$225.00 | \$355.50 | \$531.00 | \$571.50 |
| \$460,000 | \$59.80 | \$69.00 | \$87.40 | \$142.60 | \$230.00 | \$363.40 | \$542.80 | \$584.20 |
| \$470,000 | \$61.10 | \$70.50 | \$89.30 | \$145.70 | \$235.00 | \$371.30 | \$554.60 | \$596.90 |
| \$480,000 | \$62.40 | \$72.00 | \$91.20 | \$148.80 | \$240.00 | \$379.20 | \$566.40 | \$609.60 |
| \$490,000 | \$63.70 | \$73.50 | \$93.10 | \$151.90 | \$245.00 | \$387.10 | \$578.20 | \$622.30 |
| \$500,000 | \$65.00 | \$75.00 | \$95.00 | \$155.00 | \$250.00 | \$395.00 | \$590.00 | \$635.00 |

| Reduced Benefit | 65-69 |
|-----------------|----------|
| \$195,000 | \$247.65 |
| \$201,500 | \$255.91 |
| \$208,000 | \$264.16 |
| \$214,500 | \$272.42 |
| \$221,000 | \$280.67 |
| \$227,500 | \$288.93 |
| \$234,000 | \$297.18 |
| \$240,500 | \$305.44 |
| \$247,000 | \$313.69 |
| \$253,500 | \$321.95 |
| \$260,000 | \$330.20 |
| \$266,500 | \$338.46 |
| \$273,000 | \$346.71 |
| \$279,500 | \$354.97 |
| \$286,000 | \$363.22 |
| \$292,500 | \$371.48 |
| \$299,000 | \$379.73 |
| \$305,500 | \$387.99 |
| \$312,000 | \$396.24 |
| \$318,500 | \$404.50 |
| \$325,000 | \$412.75 |

| Reduced Benefit | 70 & Over |
|-----------------|-----------|
| \$150,000 | \$343.50 |
| \$155,000 | \$354.95 |
| \$160,000 | \$366.40 |
| \$165,000 | \$377.85 |
| \$170,000 | \$389.30 |
| \$175,000 | \$400.75 |
| \$180,000 | \$412.20 |
| \$185,000 | \$423.65 |
| \$190,000 | \$435.10 |
| \$195,000 | \$446.55 |
| \$200,000 | \$458.00 |
| \$205,000 | \$469.45 |
| \$210,000 | \$480.90 |
| \$215,000 | \$492.35 |
| \$220,000 | \$503.80 |
| \$225,000 | \$515.25 |
| \$230,000 | \$526.70 |
| \$235,000 | \$538.15 |
| \$240,000 | \$549.60 |
| \$245,000 | \$561.05 |
| \$250,000 | \$572.50 |

If your age changes to a different rate band during the guarantee period, your monthly premium will change to reflect the new rate band effective on the next policy anniversary date.



WE'LL GIVE YOU AN EDGE®

GP55136-2
04/01/2010

City of Redlands - Smoker Rate Grid

VOLUNTARY TERM LIFE/AD&D

Estimated Spouse Monthly Premium Amounts
End of Rate Guarantee Period: 12/31/2022

| Benefit Amount | 29 & Under | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 |
|----------------|------------|---------|---------|---------|---------|----------|----------|----------|
| \$5,000 | \$0.65 | \$0.75 | \$0.95 | \$1.55 | \$2.50 | \$3.95 | \$5.90 | \$6.35 |
| \$10,000 | \$1.30 | \$1.50 | \$1.90 | \$3.10 | \$5.00 | \$7.90 | \$11.80 | \$12.70 |
| \$15,000 | \$1.95 | \$2.25 | \$2.85 | \$4.65 | \$7.50 | \$11.85 | \$17.70 | \$19.05 |
| \$20,000 | \$2.60 | \$3.00 | \$3.80 | \$6.20 | \$10.00 | \$15.80 | \$23.60 | \$25.40 |
| \$25,000 | \$3.25 | \$3.75 | \$4.75 | \$7.75 | \$12.50 | \$19.75 | \$29.50 | \$31.75 |
| \$30,000 | \$3.90 | \$4.50 | \$5.70 | \$9.30 | \$15.00 | \$23.70 | \$35.40 | \$38.10 |
| \$35,000 | \$4.55 | \$5.25 | \$6.65 | \$10.85 | \$17.50 | \$27.65 | \$41.30 | \$44.45 |
| \$40,000 | \$5.20 | \$6.00 | \$7.60 | \$12.40 | \$20.00 | \$31.60 | \$47.20 | \$50.80 |
| \$45,000 | \$5.85 | \$6.75 | \$8.55 | \$13.95 | \$22.50 | \$35.55 | \$53.10 | \$57.15 |
| \$50,000 | \$6.50 | \$7.50 | \$9.50 | \$15.50 | \$25.00 | \$39.50 | \$59.00 | \$63.50 |
| \$55,000 | \$7.15 | \$8.25 | \$10.45 | \$17.05 | \$27.50 | \$43.45 | \$64.90 | \$69.85 |
| \$60,000 | \$7.80 | \$9.00 | \$11.40 | \$18.60 | \$30.00 | \$47.40 | \$70.80 | \$76.20 |
| \$65,000 | \$8.45 | \$9.75 | \$12.35 | \$20.15 | \$32.50 | \$51.35 | \$76.70 | \$82.55 |
| \$70,000 | \$9.10 | \$10.50 | \$13.30 | \$21.70 | \$35.00 | \$55.30 | \$82.60 | \$88.90 |
| \$75,000 | \$9.75 | \$11.25 | \$14.25 | \$23.25 | \$37.50 | \$59.25 | \$88.50 | \$95.25 |
| \$80,000 | \$10.40 | \$12.00 | \$15.20 | \$24.80 | \$40.00 | \$63.20 | \$94.40 | \$101.60 |
| \$85,000 | \$11.05 | \$12.75 | \$16.15 | \$26.35 | \$42.50 | \$67.15 | \$100.30 | \$107.95 |
| \$90,000 | \$11.70 | \$13.50 | \$17.10 | \$27.90 | \$45.00 | \$71.10 | \$106.20 | \$114.30 |
| \$95,000 | \$12.35 | \$14.25 | \$18.05 | \$29.45 | \$47.50 | \$75.05 | \$112.10 | \$120.65 |
| \$100,000 | \$13.00 | \$15.00 | \$19.00 | \$31.00 | \$50.00 | \$79.00 | \$118.00 | \$127.00 |
| \$105,000 | \$13.65 | \$15.75 | \$19.95 | \$32.55 | \$52.50 | \$82.95 | \$123.90 | \$133.35 |
| \$110,000 | \$14.30 | \$16.50 | \$20.90 | \$34.10 | \$55.00 | \$86.90 | \$129.80 | \$139.70 |
| \$115,000 | \$14.95 | \$17.25 | \$21.85 | \$35.65 | \$57.50 | \$90.85 | \$135.70 | \$146.05 |
| \$120,000 | \$15.60 | \$18.00 | \$22.80 | \$37.20 | \$60.00 | \$94.80 | \$141.60 | \$152.40 |
| \$125,000 | \$16.25 | \$18.75 | \$23.75 | \$38.75 | \$62.50 | \$98.75 | \$147.50 | \$158.75 |
| \$130,000 | \$16.90 | \$19.50 | \$24.70 | \$40.30 | \$65.00 | \$102.70 | \$153.40 | \$165.10 |
| \$135,000 | \$17.55 | \$20.25 | \$25.65 | \$41.85 | \$67.50 | \$106.65 | \$159.30 | \$171.45 |
| \$140,000 | \$18.20 | \$21.00 | \$26.60 | \$43.40 | \$70.00 | \$110.60 | \$165.20 | \$177.80 |
| \$145,000 | \$18.85 | \$21.75 | \$27.55 | \$44.95 | \$72.50 | \$114.55 | \$171.10 | \$184.15 |
| \$150,000 | \$19.50 | \$22.50 | \$28.50 | \$46.50 | \$75.00 | \$118.50 | \$177.00 | \$190.50 |
| \$155,000 | \$20.15 | \$23.25 | \$29.45 | \$48.05 | \$77.50 | \$122.45 | \$182.90 | \$196.85 |
| \$160,000 | \$20.80 | \$24.00 | \$30.40 | \$49.60 | \$80.00 | \$126.40 | \$188.80 | \$203.20 |
| \$165,000 | \$21.45 | \$24.75 | \$31.35 | \$51.15 | \$82.50 | \$130.35 | \$194.70 | \$209.55 |

| Reduced Benefit | 65-69 |
|-----------------|----------|
| \$3,250 | \$4.13 |
| \$6,500 | \$8.26 |
| \$9,750 | \$12.38 |
| \$13,000 | \$16.51 |
| \$16,250 | \$20.64 |
| \$19,500 | \$24.77 |
| \$22,750 | \$28.89 |
| \$26,000 | \$33.02 |
| \$29,250 | \$37.15 |
| \$32,500 | \$41.28 |
| \$35,750 | \$45.40 |
| \$39,000 | \$49.53 |
| \$42,250 | \$53.66 |
| \$45,500 | \$57.79 |
| \$48,750 | \$61.91 |
| \$52,000 | \$66.04 |
| \$55,250 | \$70.17 |
| \$58,500 | \$74.30 |
| \$61,750 | \$78.42 |
| \$65,000 | \$82.55 |
| \$68,250 | \$86.68 |
| \$71,500 | \$90.81 |
| \$74,750 | \$94.93 |
| \$78,000 | \$99.06 |
| \$81,250 | \$103.19 |
| \$84,500 | \$107.32 |
| \$87,750 | \$111.44 |
| \$91,000 | \$115.57 |
| \$94,250 | \$119.70 |
| \$97,500 | \$123.83 |
| \$100,750 | \$127.95 |
| \$104,000 | \$132.08 |
| \$107,250 | \$136.21 |

| Reduced Benefit | 70 & Over |
|-----------------|-----------|
| \$2,500 | \$5.73 |
| \$5,000 | \$11.45 |
| \$7,500 | \$17.18 |
| \$10,000 | \$22.90 |
| \$12,500 | \$28.63 |
| \$15,000 | \$34.35 |
| \$17,500 | \$40.08 |
| \$20,000 | \$45.80 |
| \$22,500 | \$51.53 |
| \$25,000 | \$57.25 |
| \$27,500 | \$62.98 |
| \$30,000 | \$68.70 |
| \$32,500 | \$74.43 |
| \$35,000 | \$80.15 |
| \$37,500 | \$85.88 |
| \$40,000 | \$91.60 |
| \$42,500 | \$97.33 |
| \$45,000 | \$103.05 |
| \$47,500 | \$108.78 |
| \$50,000 | \$114.50 |
| \$52,500 | \$120.23 |
| \$55,000 | \$125.95 |
| \$57,500 | \$131.68 |
| \$60,000 | \$137.40 |
| \$62,500 | \$143.13 |
| \$65,000 | \$148.85 |
| \$67,500 | \$154.58 |
| \$70,000 | \$160.30 |
| \$72,500 | \$166.03 |
| \$75,000 | \$171.75 |
| \$77,500 | \$177.48 |
| \$80,000 | \$183.20 |
| \$82,500 | \$188.93 |

If your age changes to a different rate band during the guarantee period, your monthly premium will change to reflect the new rate band effective on the next policy anniversary date.



WE'LL GIVE YOU AN EDGE®

GP55136-2
04/01/2010

City of Redlands - Smoker Rate Grid

VOLUNTARY TERM LIFE/AD&D

Estimated Spouse Monthly Premium Amounts
End of Rate Guarantee Period: 12/31/2022

| Benefit Amount | 29 & Under | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 |
|----------------|------------|---------|---------|---------|----------|----------|----------|----------|
| \$170,000 | \$22.10 | \$25.50 | \$32.30 | \$52.70 | \$85.00 | \$134.30 | \$200.60 | \$215.90 |
| \$175,000 | \$22.75 | \$26.25 | \$33.25 | \$54.25 | \$87.50 | \$138.25 | \$206.50 | \$222.25 |
| \$180,000 | \$23.40 | \$27.00 | \$34.20 | \$55.80 | \$90.00 | \$142.20 | \$212.40 | \$228.60 |
| \$185,000 | \$24.05 | \$27.75 | \$35.15 | \$57.35 | \$92.50 | \$146.15 | \$218.30 | \$234.95 |
| \$190,000 | \$24.70 | \$28.50 | \$36.10 | \$58.90 | \$95.00 | \$150.10 | \$224.20 | \$241.30 |
| \$195,000 | \$25.35 | \$29.25 | \$37.05 | \$60.45 | \$97.50 | \$154.05 | \$230.10 | \$247.65 |
| \$200,000 | \$26.00 | \$30.00 | \$38.00 | \$62.00 | \$100.00 | \$158.00 | \$236.00 | \$254.00 |
| \$205,000 | \$26.65 | \$30.75 | \$38.95 | \$63.55 | \$102.50 | \$161.95 | \$241.90 | \$260.35 |
| \$210,000 | \$27.30 | \$31.50 | \$39.90 | \$65.10 | \$105.00 | \$165.90 | \$247.80 | \$266.70 |
| \$215,000 | \$27.95 | \$32.25 | \$40.85 | \$66.65 | \$107.50 | \$169.85 | \$253.70 | \$273.05 |
| \$220,000 | \$28.60 | \$33.00 | \$41.80 | \$68.20 | \$110.00 | \$173.80 | \$259.60 | \$279.40 |
| \$225,000 | \$29.25 | \$33.75 | \$42.75 | \$69.75 | \$112.50 | \$177.75 | \$265.50 | \$285.75 |
| \$230,000 | \$29.90 | \$34.50 | \$43.70 | \$71.30 | \$115.00 | \$181.70 | \$271.40 | \$292.10 |
| \$235,000 | \$30.55 | \$35.25 | \$44.65 | \$72.85 | \$117.50 | \$185.65 | \$277.30 | \$298.45 |
| \$240,000 | \$31.20 | \$36.00 | \$45.60 | \$74.40 | \$120.00 | \$189.60 | \$283.20 | \$304.80 |
| \$245,000 | \$31.85 | \$36.75 | \$46.55 | \$75.95 | \$122.50 | \$193.55 | \$289.10 | \$311.15 |
| \$250,000 | \$32.50 | \$37.50 | \$47.50 | \$77.50 | \$125.00 | \$197.50 | \$295.00 | \$317.50 |

| Reduced Benefit | 65-69 |
|-----------------|----------|
| \$110,500 | \$140.34 |
| \$113,750 | \$144.46 |
| \$117,000 | \$148.59 |
| \$120,250 | \$152.72 |
| \$123,500 | \$156.85 |
| \$126,750 | \$160.97 |
| \$130,000 | \$165.10 |
| \$133,250 | \$169.23 |
| \$136,500 | \$173.36 |
| \$139,750 | \$177.48 |
| \$143,000 | \$181.61 |
| \$146,250 | \$185.74 |
| \$149,500 | \$189.87 |
| \$152,750 | \$193.99 |
| \$156,000 | \$198.12 |
| \$159,250 | \$202.25 |
| \$162,500 | \$206.38 |

| Reduced Benefit | 70 & Over |
|-----------------|-----------|
| \$85,000 | \$194.65 |
| \$87,500 | \$200.38 |
| \$90,000 | \$206.10 |
| \$92,500 | \$211.83 |
| \$95,000 | \$217.55 |
| \$97,500 | \$223.28 |
| \$100,000 | \$229.00 |
| \$102,500 | \$234.73 |
| \$105,000 | \$240.45 |
| \$107,500 | \$246.18 |
| \$110,000 | \$251.90 |
| \$112,500 | \$257.63 |
| \$115,000 | \$263.35 |
| \$117,500 | \$269.08 |
| \$120,000 | \$274.80 |
| \$122,500 | \$280.53 |
| \$125,000 | \$286.25 |

Child Deduction Schedule

| | |
|----------|--------|
| \$5,000 | \$0.60 |
| \$10,000 | \$1.20 |

If your age changes to a different rate band during the guarantee period, your monthly premium will change to reflect the new rate band effective on the next policy anniversary date.



WE'LL GIVE YOU AN EDGE®

GP55136-2
04/01/2010