

**Reliance Standard Voluntary Plans
Voluntary Group Long Term Disability Insurance
Premium Table
Plan Holder: City of Redlands - VPL # 301581**

Scheduled Benefit: Each eligible employee may elect an amount of insurance, in increments of \$100 from a minimum of \$500 to a maximum of \$8,000 per month up to 60% of covered earnings.

You may select any benefit amount from \$500 up to your maximum monthly benefit. Locate your annual earnings to determine your maximum monthly benefit amount. If your covered earnings fall between ranges, the lesser benefit amount will apply.

Employee Semi-Monthly Premiums

| Annual Earnings | Monthly Benefit Amount | Age -19 | Age 20-24 | Age 25-29 | Age 30-34 | Age 35-39 | Age 40-44 | Age 45-49 | Age 50-54 | Age 55-59 | Age 60-64 | Age 65-69 | Age 70+ |
|-----------------|------------------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------|
| \$15,000 | \$500 | \$0.35 | \$0.35 | \$0.45 | \$0.65 | \$1.15 | \$1.75 | \$2.40 | \$3.55 | \$4.45 | \$4.08 | \$3.40 | \$3.40 |
| \$15,000 | \$600 | \$0.42 | \$0.42 | \$0.54 | \$0.78 | \$1.38 | \$2.10 | \$2.88 | \$4.26 | \$5.34 | \$4.89 | \$4.08 | \$4.08 |
| \$15,000 | \$700 | \$0.49 | \$0.49 | \$0.63 | \$0.91 | \$1.61 | \$2.45 | \$3.36 | \$4.97 | \$6.23 | \$5.71 | \$4.76 | \$4.76 |
| \$16,000 | \$800 | \$0.56 | \$0.56 | \$0.72 | \$1.04 | \$1.84 | \$2.80 | \$3.84 | \$5.68 | \$7.12 | \$6.52 | \$5.44 | \$5.44 |
| \$18,000 | \$900 | \$0.63 | \$0.63 | \$0.81 | \$1.17 | \$2.07 | \$3.15 | \$4.32 | \$6.39 | \$8.01 | \$7.34 | \$6.12 | \$6.12 |
| \$20,000 | \$1,000 | \$0.70 | \$0.70 | \$0.90 | \$1.30 | \$2.30 | \$3.50 | \$4.80 | \$7.10 | \$8.90 | \$8.15 | \$6.80 | \$6.80 |
| \$22,000 | \$1,100 | \$0.77 | \$0.77 | \$0.99 | \$1.43 | \$2.53 | \$3.85 | \$5.28 | \$7.81 | \$9.79 | \$8.97 | \$7.48 | \$7.48 |
| \$24,000 | \$1,200 | \$0.84 | \$0.84 | \$1.08 | \$1.56 | \$2.76 | \$4.20 | \$5.76 | \$8.52 | \$10.68 | \$9.78 | \$8.16 | \$8.16 |
| \$26,000 | \$1,300 | \$0.91 | \$0.91 | \$1.17 | \$1.69 | \$2.99 | \$4.55 | \$6.24 | \$9.23 | \$11.57 | \$10.60 | \$8.84 | \$8.84 |
| \$28,000 | \$1,400 | \$0.98 | \$0.98 | \$1.26 | \$1.82 | \$3.22 | \$4.90 | \$6.72 | \$9.94 | \$12.46 | \$11.41 | \$9.52 | \$9.52 |
| \$30,000 | \$1,500 | \$1.05 | \$1.05 | \$1.35 | \$1.95 | \$3.45 | \$5.25 | \$7.20 | \$10.65 | \$13.35 | \$12.23 | \$10.20 | \$10.20 |
| \$32,000 | \$1,600 | \$1.12 | \$1.12 | \$1.44 | \$2.08 | \$3.68 | \$5.60 | \$7.68 | \$11.36 | \$14.24 | \$13.04 | \$10.88 | \$10.88 |
| \$34,000 | \$1,700 | \$1.19 | \$1.19 | \$1.53 | \$2.21 | \$3.91 | \$5.95 | \$8.16 | \$12.07 | \$15.13 | \$13.86 | \$11.56 | \$11.56 |
| \$36,000 | \$1,800 | \$1.26 | \$1.26 | \$1.62 | \$2.34 | \$4.14 | \$6.30 | \$8.64 | \$12.78 | \$16.02 | \$14.67 | \$12.24 | \$12.24 |
| \$38,000 | \$1,900 | \$1.33 | \$1.33 | \$1.71 | \$2.47 | \$4.37 | \$6.65 | \$9.12 | \$13.49 | \$16.91 | \$15.49 | \$12.92 | \$12.92 |
| \$40,000 | \$2,000 | \$1.40 | \$1.40 | \$1.80 | \$2.60 | \$4.60 | \$7.00 | \$9.60 | \$14.20 | \$17.80 | \$16.30 | \$13.60 | \$13.60 |
| \$42,000 | \$2,100 | \$1.47 | \$1.47 | \$1.89 | \$2.73 | \$4.83 | \$7.35 | \$10.08 | \$14.91 | \$18.69 | \$17.12 | \$14.28 | \$14.28 |
| \$44,000 | \$2,200 | \$1.54 | \$1.54 | \$1.98 | \$2.86 | \$5.06 | \$7.70 | \$10.56 | \$15.62 | \$19.58 | \$17.93 | \$14.96 | \$14.96 |
| \$46,000 | \$2,300 | \$1.61 | \$1.61 | \$2.07 | \$2.99 | \$5.29 | \$8.05 | \$11.04 | \$16.33 | \$20.47 | \$18.75 | \$15.64 | \$15.64 |
| \$48,000 | \$2,400 | \$1.68 | \$1.68 | \$2.16 | \$3.12 | \$5.52 | \$8.40 | \$11.52 | \$17.04 | \$21.36 | \$19.56 | \$16.32 | \$16.32 |
| \$50,000 | \$2,500 | \$1.75 | \$1.75 | \$2.25 | \$3.25 | \$5.75 | \$8.75 | \$12.00 | \$17.75 | \$22.25 | \$20.38 | \$17.00 | \$17.00 |
| \$52,000 | \$2,600 | \$1.82 | \$1.82 | \$2.34 | \$3.38 | \$5.98 | \$9.10 | \$12.48 | \$18.46 | \$23.14 | \$21.19 | \$17.68 | \$17.68 |
| \$54,000 | \$2,700 | \$1.89 | \$1.89 | \$2.43 | \$3.51 | \$6.21 | \$9.45 | \$12.96 | \$19.17 | \$24.03 | \$22.01 | \$18.36 | \$18.36 |
| \$56,000 | \$2,800 | \$1.96 | \$1.96 | \$2.52 | \$3.64 | \$6.44 | \$9.80 | \$13.44 | \$19.88 | \$24.92 | \$22.82 | \$19.04 | \$19.04 |
| \$58,000 | \$2,900 | \$2.03 | \$2.03 | \$2.61 | \$3.77 | \$6.67 | \$10.15 | \$13.92 | \$20.59 | \$25.81 | \$23.64 | \$19.72 | \$19.72 |
| \$60,000 | \$3,000 | \$2.10 | \$2.10 | \$2.70 | \$3.90 | \$6.90 | \$10.50 | \$14.40 | \$21.30 | \$26.70 | \$24.45 | \$20.40 | \$20.40 |
| \$62,000 | \$3,100 | \$2.17 | \$2.17 | \$2.79 | \$4.03 | \$7.13 | \$10.85 | \$14.88 | \$22.01 | \$27.59 | \$25.27 | \$21.08 | \$21.08 |
| \$64,000 | \$3,200 | \$2.24 | \$2.24 | \$2.88 | \$4.16 | \$7.36 | \$11.20 | \$15.36 | \$22.72 | \$28.48 | \$26.08 | \$21.76 | \$21.76 |
| \$66,000 | \$3,300 | \$2.31 | \$2.31 | \$2.97 | \$4.29 | \$7.59 | \$11.55 | \$15.84 | \$23.43 | \$29.37 | \$26.90 | \$22.44 | \$22.44 |
| \$68,000 | \$3,400 | \$2.38 | \$2.38 | \$3.06 | \$4.42 | \$7.82 | \$11.90 | \$16.32 | \$24.14 | \$30.26 | \$27.71 | \$23.12 | \$23.12 |
| \$70,000 | \$3,500 | \$2.45 | \$2.45 | \$3.15 | \$4.55 | \$8.05 | \$12.25 | \$16.80 | \$24.85 | \$31.15 | \$28.53 | \$23.80 | \$23.80 |
| \$72,000 | \$3,600 | \$2.52 | \$2.52 | \$3.24 | \$4.68 | \$8.28 | \$12.60 | \$17.28 | \$25.56 | \$32.04 | \$29.34 | \$24.48 | \$24.48 |
| \$74,000 | \$3,700 | \$2.59 | \$2.59 | \$3.33 | \$4.81 | \$8.51 | \$12.95 | \$17.76 | \$26.27 | \$32.93 | \$30.16 | \$25.16 | \$25.16 |

Employee Semi-Monthly Premiums

| Annual Earnings | Monthly Benefit Amount | Age -19 | Age 20-24 | Age 25-29 | Age 30-34 | Age 35-39 | Age 40-44 | Age 45-49 | Age 50-54 | Age 55-59 | Age 60-64 | Age 65-69 | Age 70+ |
|-----------------|------------------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------|
| \$76,000 | \$3,800 | \$2.66 | \$2.66 | \$3.42 | \$4.94 | \$8.74 | \$13.30 | \$18.24 | \$26.98 | \$33.82 | \$30.97 | \$25.84 | \$25.84 |
| \$78,000 | \$3,900 | \$2.73 | \$2.73 | \$3.51 | \$5.07 | \$8.97 | \$13.65 | \$18.72 | \$27.69 | \$34.71 | \$31.79 | \$26.52 | \$26.52 |
| \$80,000 | \$4,000 | \$2.80 | \$2.80 | \$3.60 | \$5.20 | \$9.20 | \$14.00 | \$19.20 | \$28.40 | \$35.60 | \$32.60 | \$27.20 | \$27.20 |
| \$82,000 | \$4,100 | \$2.87 | \$2.87 | \$3.69 | \$5.33 | \$9.43 | \$14.35 | \$19.68 | \$29.11 | \$36.49 | \$33.42 | \$27.88 | \$27.88 |
| \$84,000 | \$4,200 | \$2.94 | \$2.94 | \$3.78 | \$5.46 | \$9.66 | \$14.70 | \$20.16 | \$29.82 | \$37.38 | \$34.23 | \$28.56 | \$28.56 |
| \$86,000 | \$4,300 | \$3.01 | \$3.01 | \$3.87 | \$5.59 | \$9.89 | \$15.05 | \$20.64 | \$30.53 | \$38.27 | \$35.05 | \$29.24 | \$29.24 |
| \$88,000 | \$4,400 | \$3.08 | \$3.08 | \$3.96 | \$5.72 | \$10.12 | \$15.40 | \$21.12 | \$31.24 | \$39.16 | \$35.86 | \$29.92 | \$29.92 |
| \$90,000 | \$4,500 | \$3.15 | \$3.15 | \$4.05 | \$5.85 | \$10.35 | \$15.75 | \$21.60 | \$31.95 | \$40.05 | \$36.68 | \$30.60 | \$30.60 |
| \$92,000 | \$4,600 | \$3.22 | \$3.22 | \$4.14 | \$5.98 | \$10.58 | \$16.10 | \$22.08 | \$32.66 | \$40.94 | \$37.49 | \$31.28 | \$31.28 |
| \$94,000 | \$4,700 | \$3.29 | \$3.29 | \$4.23 | \$6.11 | \$10.81 | \$16.45 | \$22.56 | \$33.37 | \$41.83 | \$38.31 | \$31.96 | \$31.96 |
| \$96,000 | \$4,800 | \$3.36 | \$3.36 | \$4.32 | \$6.24 | \$11.04 | \$16.80 | \$23.04 | \$34.08 | \$42.72 | \$39.12 | \$32.64 | \$32.64 |
| \$98,000 | \$4,900 | \$3.43 | \$3.43 | \$4.41 | \$6.37 | \$11.27 | \$17.15 | \$23.52 | \$34.79 | \$43.61 | \$39.94 | \$33.32 | \$33.32 |
| \$100,000 | \$5,000 | \$3.50 | \$3.50 | \$4.50 | \$6.50 | \$11.50 | \$17.50 | \$24.00 | \$35.50 | \$44.50 | \$40.75 | \$34.00 | \$34.00 |
| \$102,000 | \$5,100 | \$3.57 | \$3.57 | \$4.59 | \$6.63 | \$11.73 | \$17.85 | \$24.48 | \$36.21 | \$45.39 | \$41.57 | \$34.68 | \$34.68 |
| \$104,000 | \$5,200 | \$3.64 | \$3.64 | \$4.68 | \$6.76 | \$11.96 | \$18.20 | \$24.96 | \$36.92 | \$46.28 | \$42.38 | \$35.36 | \$35.36 |
| \$106,000 | \$5,300 | \$3.71 | \$3.71 | \$4.77 | \$6.89 | \$12.19 | \$18.55 | \$25.44 | \$37.63 | \$47.17 | \$43.20 | \$36.04 | \$36.04 |
| \$108,000 | \$5,400 | \$3.78 | \$3.78 | \$4.86 | \$7.02 | \$12.42 | \$18.90 | \$25.92 | \$38.34 | \$48.06 | \$44.01 | \$36.72 | \$36.72 |
| \$110,000 | \$5,500 | \$3.85 | \$3.85 | \$4.95 | \$7.15 | \$12.65 | \$19.25 | \$26.40 | \$39.05 | \$48.95 | \$44.83 | \$37.40 | \$37.40 |
| \$112,000 | \$5,600 | \$3.92 | \$3.92 | \$5.04 | \$7.28 | \$12.88 | \$19.60 | \$26.88 | \$39.76 | \$49.84 | \$45.64 | \$38.08 | \$38.08 |
| \$114,000 | \$5,700 | \$3.99 | \$3.99 | \$5.13 | \$7.41 | \$13.11 | \$19.95 | \$27.36 | \$40.47 | \$50.73 | \$46.46 | \$38.76 | \$38.76 |
| \$116,000 | \$5,800 | \$4.06 | \$4.06 | \$5.22 | \$7.54 | \$13.34 | \$20.30 | \$27.84 | \$41.18 | \$51.62 | \$47.27 | \$39.44 | \$39.44 |
| \$118,000 | \$5,900 | \$4.13 | \$4.13 | \$5.31 | \$7.67 | \$13.57 | \$20.65 | \$28.32 | \$41.89 | \$52.51 | \$48.09 | \$40.12 | \$40.12 |
| \$120,000 | \$6,000 | \$4.20 | \$4.20 | \$5.40 | \$7.80 | \$13.80 | \$21.00 | \$28.80 | \$42.60 | \$53.40 | \$48.90 | \$40.80 | \$40.80 |
| \$122,000 | \$6,100 | \$4.27 | \$4.27 | \$5.49 | \$7.93 | \$14.03 | \$21.35 | \$29.28 | \$43.31 | \$54.29 | \$49.72 | \$41.48 | \$41.48 |
| \$124,000 | \$6,200 | \$4.34 | \$4.34 | \$5.58 | \$8.06 | \$14.26 | \$21.70 | \$29.76 | \$44.02 | \$55.18 | \$50.53 | \$42.16 | \$42.16 |
| \$126,000 | \$6,300 | \$4.41 | \$4.41 | \$5.67 | \$8.19 | \$14.49 | \$22.05 | \$30.24 | \$44.73 | \$56.07 | \$51.35 | \$42.84 | \$42.84 |
| \$128,000 | \$6,400 | \$4.48 | \$4.48 | \$5.76 | \$8.32 | \$14.72 | \$22.40 | \$30.72 | \$45.44 | \$56.96 | \$52.16 | \$43.52 | \$43.52 |
| \$130,000 | \$6,500 | \$4.55 | \$4.55 | \$5.85 | \$8.45 | \$14.95 | \$22.75 | \$31.20 | \$46.15 | \$57.85 | \$52.98 | \$44.20 | \$44.20 |
| \$132,000 | \$6,600 | \$4.62 | \$4.62 | \$5.94 | \$8.58 | \$15.18 | \$23.10 | \$31.68 | \$46.86 | \$58.74 | \$53.79 | \$44.88 | \$44.88 |
| \$134,000 | \$6,700 | \$4.69 | \$4.69 | \$6.03 | \$8.71 | \$15.41 | \$23.45 | \$32.16 | \$47.57 | \$59.63 | \$54.61 | \$45.56 | \$45.56 |
| \$136,000 | \$6,800 | \$4.76 | \$4.76 | \$6.12 | \$8.84 | \$15.64 | \$23.80 | \$32.64 | \$48.28 | \$60.52 | \$55.42 | \$46.24 | \$46.24 |
| \$138,000 | \$6,900 | \$4.83 | \$4.83 | \$6.21 | \$8.97 | \$15.87 | \$24.15 | \$33.12 | \$48.99 | \$61.41 | \$56.24 | \$46.92 | \$46.92 |
| \$140,000 | \$7,000 | \$4.90 | \$4.90 | \$6.30 | \$9.10 | \$16.10 | \$24.50 | \$33.60 | \$49.70 | \$62.30 | \$57.05 | \$47.60 | \$47.60 |

Employee Semi-Monthly Premiums

| Annual Earnings | Monthly Benefit Amount | Age -19 | Age 20-24 | Age 25-29 | Age 30-34 | Age 35-39 | Age 40-44 | Age 45-49 | Age 50-54 | Age 55-59 | Age 60-64 | Age 65-69 | Age 70+ |
|-----------------|------------------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------|
| \$142,000 | \$7,100 | \$4.97 | \$4.97 | \$6.39 | \$9.23 | \$16.33 | \$24.85 | \$34.08 | \$50.41 | \$63.19 | \$57.87 | \$48.28 | \$48.28 |
| \$144,000 | \$7,200 | \$5.04 | \$5.04 | \$6.48 | \$9.36 | \$16.56 | \$25.20 | \$34.56 | \$51.12 | \$64.08 | \$58.68 | \$48.96 | \$48.96 |
| \$146,000 | \$7,300 | \$5.11 | \$5.11 | \$6.57 | \$9.49 | \$16.79 | \$25.55 | \$35.04 | \$51.83 | \$64.97 | \$59.50 | \$49.64 | \$49.64 |
| \$148,000 | \$7,400 | \$5.18 | \$5.18 | \$6.66 | \$9.62 | \$17.02 | \$25.90 | \$35.52 | \$52.54 | \$65.86 | \$60.31 | \$50.32 | \$50.32 |
| \$150,000 | \$7,500 | \$5.25 | \$5.25 | \$6.75 | \$9.75 | \$17.25 | \$26.25 | \$36.00 | \$53.25 | \$66.75 | \$61.13 | \$51.00 | \$51.00 |
| \$152,000 | \$7,600 | \$5.32 | \$5.32 | \$6.84 | \$9.88 | \$17.48 | \$26.60 | \$36.48 | \$53.96 | \$67.64 | \$61.94 | \$51.68 | \$51.68 |
| \$154,000 | \$7,700 | \$5.39 | \$5.39 | \$6.93 | \$10.01 | \$17.71 | \$26.95 | \$36.96 | \$54.67 | \$68.53 | \$62.76 | \$52.36 | \$52.36 |
| \$156,000 | \$7,800 | \$5.46 | \$5.46 | \$7.02 | \$10.14 | \$17.94 | \$27.30 | \$37.44 | \$55.38 | \$69.42 | \$63.57 | \$53.04 | \$53.04 |
| \$158,000 | \$7,900 | \$5.53 | \$5.53 | \$7.11 | \$10.27 | \$18.17 | \$27.65 | \$37.92 | \$56.09 | \$70.31 | \$64.39 | \$53.72 | \$53.72 |
| \$160,000 | \$8,000 | \$5.60 | \$5.60 | \$7.20 | \$10.40 | \$18.40 | \$28.00 | \$38.40 | \$56.80 | \$71.20 | \$65.20 | \$54.40 | \$54.40 |