

2005 Life Insurance Rates

SUPPLEMENTAL LIFE INSURANCE

<u>MONTHLY COST</u>	<u>YOUR AGE</u>	<u>MONTHLY RATE PER \$1,000</u>
To calculate monthly premium, multiply the amount of insurance by the appropriate rate per \$1,000 listed to the right. Use age as of January 1 or the enrollment date.	Under 30	0.023
	30 - 34	0.027
	35 - 39	0.034
	40 - 44	0.054
	45 - 49	0.097
	50 - 54	0.141
	55 - 59	0.255
	60 - 64	0.398
	65 - 69	0.610
	70 and over	1.096

DEPENDENT LIFE INSURANCE

<u>BASIC Dependent Coverage</u>	<u>YOUR AGE</u>	<u>TOTAL MONTHLY COST</u>
The total monthly cost per family, regardless of the number of dependents, is based on your age as of January 1 or the enrollment date.	Under 35	0.62
	35-39	1.10
	40-44	1.22
	45-49	1.49
	50 and over	1.70

EXPANDED Dependent Coverage

1. SPOUSE ONLY

<u>MONTHLY COST</u>	<u>YOUR AGE</u>	<u>MONTHLY RATE PER \$1,000</u>
To calculate the monthly premium, multiply the amount of insurance for your spouse by the appropriate rate per \$1,000 for <u>your</u> age listed to the right.	Under 30	0.036
	30-34	0.045
	35-39	0.054
	40-44	0.090
	45-49	0.207
	50-54	0.288
	55-59	0.486
	60-64	0.513
	65-69	0.792
	70 and over	1.395

2. CHILD(REN) ONLY

MONTHLY COST

Cost of \$10,000 coverage for child(ren) is a flat \$.36 per month.

3. SPOUSE AND CHILD(REN)

TOTAL MONTHLY COST

\$.36 Plus the spouse-only premiums covers spouse and all children.