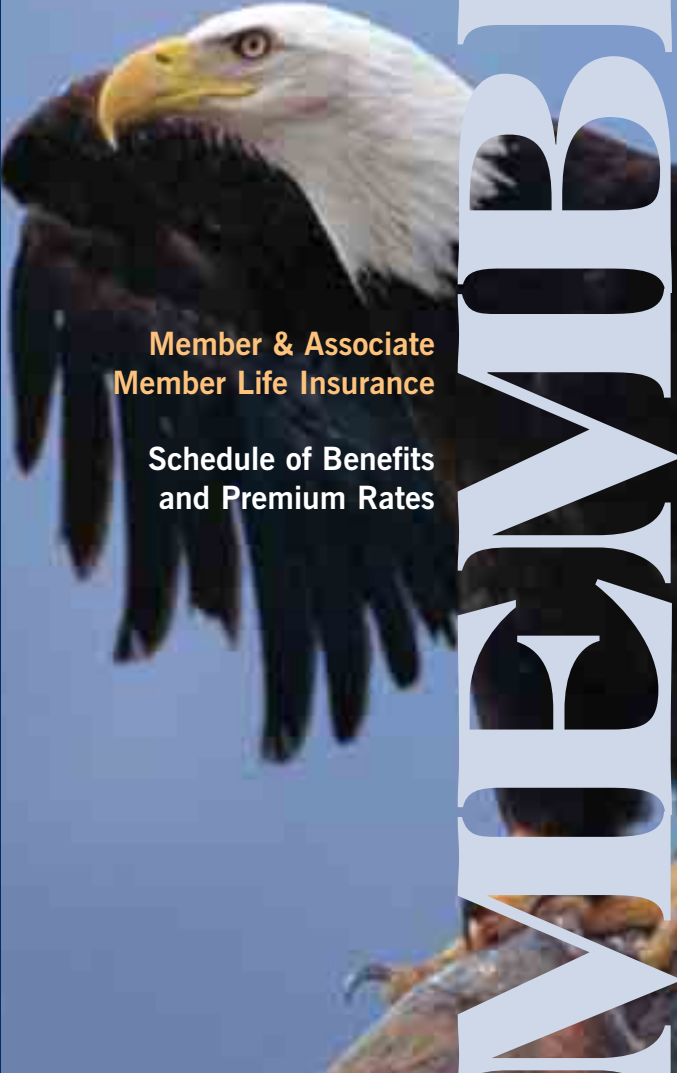


WAEPA



**Member & Associate
Member Life Insurance**

**Schedule of Benefits
and Premium Rates**

MEMBER

MEMBER/ASSOCIATE MEMBER LIFE INSURANCE

Maximum Age Limits (Levels 1-12)

Age of Member	Life Insurance	AD&D*	Common Carrier
Less than 60	\$300,000	\$60,000	\$120,000
60—64	200,000	40,000	80,000
65—69	100,000	N/A	N/A
70—74	50,000	N/A	N/A
75—79	25,000	N/A	N/A
80—84	12,500	N/A	N/A

Maximum Age Limits (Levels 13-30)

Age of Member	Life Insurance	AD&D*	Common Carrier
Less than 60	\$750,000	\$150,000	\$300,000
60—64	250,000	50,000	100,000
65—69	125,000	N/A	N/A
70—74	75,000	N/A	N/A
75—79	50,000	N/A	N/A
80—84	25,000	N/A	N/A

*Accidental Death and Dismemberment
N/A-not applicable

Note:

- AD&D (Accidental Death and Dismemberment) and additional Accident Coverage for all Levels terminates at age 65.
- Premiums for the Member's and Associate Member's Life Insurance automatically increase when you enter a new age group.
- Applicants for the life insurance coverage must be less than age 65.
- Your insurance coverage will terminate on your 85th birthday.

Amounts elected from the enclosed premium rate chart will be reduced by any amount received under the Terminal Illness Benefit. Age restrictions will also apply.



Member & Associate Member Premium Rates by Coverage Level

(Level 1) \$25,000 Life Insurance

\$5,000 AD&D
10,000 Common Carrier

Age	Quarterly	Monthly	Bi-Weekly
Under 25	\$ 3.00	\$ 1.00	\$ 0.46
25-29	3.75	1.25	0.58
30-34	4.25	1.42	0.65
35-39	5.00	1.67	0.77
40-44	7.00	2.33	1.08
45-49	10.00	3.33	1.54
50-54	15.25	5.08	2.35
55-59	23.25	7.75	3.58
60-64	39.25	13.08	6.04
65-69	95.25	31.75	14.65
70-74	221.25	73.75	34.04
75-79	356.25	118.75	54.81
At age 80 the maximum coverage is \$12,500			
80-84	309.50	103.17	47.62

\$25,000 Level 1

(Level 2) \$50,000 Life Insurance

\$10,000 AD&D
20,000 Common Carrier

Age	Quarterly	Monthly	Bi-Weekly
Under 25	\$ 6.00	\$ 2.00	\$ 0.92
25-29	7.50	2.50	1.15
30-34	8.50	2.83	1.31
35-39	10.00	3.33	1.54
40-44	14.00	4.67	2.15
45-49	20.00	6.67	3.08
50-54	30.50	10.17	4.69
55-59	46.50	15.50	7.15
60-64	78.50	26.17	12.08
65-69	190.50	63.50	29.31
70-74	442.50	147.50	68.08
At age 75 the maximum coverage is \$25,000			
75-79	356.25	118.75	54.81
At age 80 the maximum coverage is \$12,500			
80-84	309.50	103.17	47.62

\$50,000 Level 2



Member & Associate Member Premium Rates by Coverage Level

\$75,000 Level 3

(Level 3) \$75,000 Life Insurance		\$15,000 AD&D 30,000 Common Carrier	
Age	Quarterly	Monthly	Bi-Weekly
Under 25	\$ 9.00	\$3.00	\$ 1.38
25-29	11.25	3.75	1.73
30-34	12.75	4.25	1.96
35-39	15.00	5.00	2.31
40-44	21.00	7.00	3.23
45-49	30.00	10.00	4.62
50-54	45.75	15.25	7.04
55-59	69.75	23.25	10.73
60-64	117.75	39.25	18.12
65-69	285.75	95.25	43.96
At age 70 the maximum coverage is \$50,000			
70-74	442.50	147.50	68.08
At age 75 the maximum coverage is \$25,000			
75-79	356.25	118.75	54.81
At age 80 the maximum coverage is \$12,500			
80-84	309.50	103.17	47.62

\$100,000 Level 4

(Level 4) \$100,000 Life Insurance		\$20,000 AD&D 40,000 Common Carrier	
Age	Quarterly	Monthly	Bi-Weekly
Under 25	\$ 12.00	\$ 4.00	\$ 1.85
25-29	15.00	5.00	2.31
30-34	17.00	5.67	2.62
35-39	20.00	6.67	3.08
40-44	28.00	9.33	4.31
45-49	40.00	13.33	6.15
50-54	61.00	20.33	9.38
55-59	93.00	31.00	14.31
60-64	157.00	52.33	24.15
65-69	381.00	127.00	58.62
At age 70 the maximum coverage is \$50,000			
70-74	442.50	147.50	68.08
At age 75 the maximum coverage is \$25,000			
75-79	356.25	118.75	54.81
At age 80 the maximum coverage is \$12,500			
80-84	309.50	103.17	47.62



Member & Associate Member Premium Rates by Coverage Level

(Level 5) \$125,000 Life Insurance

\$25,000 AD&D
50,000 Common Carrier

Age	Quarterly	Monthly	Bi-Weekly
Under 25	\$ 15.00	\$ 5.00	\$ 2.31
25-29	18.75	6.25	2.88
30-34	21.25	7.08	3.27
35-39	25.00	8.33	3.85
40-44	35.00	11.67	5.38
45-49	50.00	16.67	7.69
50-54	76.25	25.42	11.73
55-59	116.75	38.92	17.96
60-64	196.25	65.42	30.19
At age 65 the maximum coverage is \$100,000			
65-69	381.00	127.00	58.62
At age 70 the maximum coverage is \$50,000			
70-74	442.50	147.50	68.08
At age 75 the maximum coverage is \$25,000			
75-79	356.25	118.75	54.81
At age 80 the maximum coverage is \$12,500			
80-84	309.50	103.17	47.62

\$125,000 Level 5

(Level 6) \$150,000 Life Insurance

\$30,000 AD&D
60,000 Common Carrier

Age	Quarterly	Monthly	Bi-Weekly
Under 25	\$ 18.00	\$ 6.00	\$ 2.77
25-29	22.50	7.50	3.46
30-34	25.50	8.50	3.92
35-39	30.00	10.00	4.62
40-44	42.00	14.00	6.46
45-49	60.00	20.00	9.23
50-54	91.50	30.50	14.08
55-59	139.50	46.50	21.46
60-64	235.50	78.50	36.23
At age 65 the maximum coverage is \$100,000			
65-69	381.00	127.00	58.62
At age 70 the maximum coverage is \$50,000			
70-74	442.50	147.50	68.08
At age 75 the maximum coverage is \$25,000			
75-79	356.25	118.75	54.81
At age 80 the maximum coverage is \$12,500			
80-84	309.50	103.17	47.62

\$150,000 Level 6



Member & Associate Member Premium Rates *by Coverage Level*

\$175,000 Level 7

(Level 7) \$175,000 Life Insurance		\$35,000 AD&D 70,000 Common Carrier	
Age	Quarterly	Monthly	Bi-Weekly
Under 25	\$ 21.00	\$ 7.00	\$ 3.23
25-29	26.25	8.75	4.04
30-34	29.75	9.92	4.58
35-39	35.00	11.67	5.38
40-44	49.00	16.33	7.54
45-49	70.00	23.33	10.77
50-54	106.75	35.58	16.42
55-59	162.75	54.25	25.04
60-64	274.75	91.58	42.27
At age 65 the maximum coverage is \$100,000			
65-69	381.00	127.00	58.62
At age 70 the maximum coverage is \$50,000			
70-74	442.50	147.50	68.08
At age 75 the maximum coverage is \$25,000			
75-79	356.25	118.75	54.81
At age 80 the maximum coverage is \$12,500			
80-84	309.50	103.17	47.62

\$200,000 Level 8

(Level 8) \$200,000 Life Insurance		\$40,000 AD&D 80,000 Common Carrier	
Age	Quarterly	Monthly	Bi-Weekly
Under 25	\$ 24.00	\$ 8.00	\$ 3.69
25-29	30.00	10.00	4.62
30-34	34.00	11.33	5.23
35-39	40.00	13.33	6.15
40-44	56.00	18.67	8.62
45-49	80.00	26.67	12.31
50-54	122.00	40.67	18.77
55-59	186.00	62.00	28.62
60-64	314.00	104.67	48.31
At age 65 the maximum coverage is \$100,000			
65-69	381.00	127.00	58.62
At age 70 the maximum coverage is \$50,000			
70-74	442.50	147.50	68.08
At age 75 the maximum coverage is \$25,000			
75-79	356.25	118.75	54.81
At age 80 the maximum coverage is \$12,500			
80-84	309.50	103.17	47.62



Member & Associate Member Premium Rates by Coverage Level

(Level 9) \$225,000 Life Insurance

\$45,000 AD&D
90,000 Common Carrier

Age	Quarterly	Monthly	Bi-Weekly
Under 25	\$ 27.00	\$ 9.00	\$ 4.15
25-29	33.75	11.25	5.19
30-34	38.25	12.75	5.88
35-39	45.00	15.00	6.92
40-44	63.00	21.00	9.69
45-49	90.00	30.00	13.85
50-54	137.25	45.75	21.12
55-59	209.25	69.75	32.19
At age 60 the maximum coverage is \$200,000			
60-64	314.00	104.67	48.31
At age 65 the maximum coverage is \$100,000			
65-69	381.00	127.00	58.62
At age 70 the maximum coverage is \$50,000			
70-74	442.50	147.50	68.08
At age 75 the maximum coverage is \$25,000			
75-79	356.25	118.75	54.81
At age 80 the maximum coverage is \$12,500			
80-84	309.50	103.17	47.62

\$225,000 Level 9

(Level 10) \$250,000 Life Insurance

\$50,000 AD&D
100,000 Common Carrier

Age	Quarterly	Monthly	Bi-Weekly
Under 25	\$ 30.00	\$ 10.00	\$ 4.62
25-29	37.50	12.50	5.77
30-34	42.50	14.17	6.54
35-39	50.00	16.67	7.69
40-44	70.00	23.33	10.77
45-49	100.00	33.33	15.38
50-54	152.50	50.83	23.46
55-59	232.50	77.50	35.77
At age 60 the maximum coverage is \$200,000			
60-64	314.00	104.67	48.31
At age 65 the maximum coverage is \$100,000			
65-69	381.00	127.00	58.62
At age 70 the maximum coverage is \$50,000			
70-74	442.50	147.50	68.08
At age 75 the maximum coverage is \$25,000			
75-79	356.25	118.75	54.81
At age 80 the maximum coverage is \$12,500			
80-84	309.50	103.17	47.62

\$250,000 Level 10



**Member & Associate Member
Premium Rates
by Coverage Level**

\$275,000 Level 11

(Level 11) \$275,000 Life Insurance		\$55,000 AD&D		
		110,000 Common Carrier		
Age	Quarterly	Monthly	Bi-Weekly	
Under 25	\$ 33.00	\$ 11.00	\$ 5.08	
25-29	41.25	13.75	6.35	
30-34	46.75	15.58	7.19	
35-39	55.00	18.33	8.46	
40-44	77.00	25.67	11.85	
45-49	110.00	36.67	16.92	
50-54	167.75	55.92	25.81	
55-59	255.75	85.25	39.35	
At age 60 the maximum coverage is \$200,000				
60-64	314.00	104.67	48.31	
At age 65 the maximum coverage is \$100,000				
65-69	381.00	127.00	58.62	
At age 70 the maximum coverage is \$50,000				
70-74	442.50	147.50	68.08	
At age 75 the maximum coverage is \$25,000				
75-79	356.25	118.75	54.81	
At age 80 the maximum coverage is \$12,500				
80-84	309.50	103.17	47.62	

\$300,000 Level 12

(Level 12) \$300,000 Life Insurance		\$60,000 AD&D		
		120,000 Common Carrier		
Age	Quarterly	Monthly	Bi-Weekly	
Under 25	\$ 36.00	\$ 12.00	\$ 5.54	
25-29	45.00	15.00	6.92	
30-34	51.00	17.00	7.85	
35-39	60.00	20.00	9.23	
40-44	84.00	28.00	12.92	
45-49	120.00	40.00	18.46	
50-54	183.00	61.00	28.15	
55-59	279.00	93.00	42.92	
At age 60 the maximum coverage is \$200,000				
60-64	314.00	104.67	48.31	
At age 65 the maximum coverage is \$100,000				
65-69	381.00	127.00	58.62	
At age 70 the maximum coverage is \$50,000				
70-74	442.50	147.50	68.08	
At age 75 the maximum coverage is \$25,000				
75-79	356.25	118.75	54.81	
At age 80 the maximum coverage is \$12,500				
80-84	309.50	103.17	47.62	



Member & Associate Member Premium Rates by Coverage Level

(Level 13) \$325,000 Life Insurance

\$65,000 AD&D
130,000 Common Carrier

Age	Quarterly	Monthly	Bi-Weekly
Under 25	\$ 39.00	\$ 13.00	\$ 6.00
25-29	48.75	16.25	7.50
30-34	55.25	18.42	8.50
35-39	65.00	21.67	10.00
40-44	91.00	30.33	14.00
45-49	130.00	43.33	20.00
50-54	198.25	66.08	30.50
55-59	302.25	100.75	46.50
At age 60 the maximum coverage is \$250,000			60.38
60-64	392.50	130.83	
At age 65 the maximum coverage is \$125,000			73.27
65-69	476.25	158.75	
At age 70 the maximum coverage is \$75,000			102.12
70-74	663.75	221.25	
At age 75 the maximum coverage is \$50,000			109.62
75-79	712.50	237.50	
At age 80 the maximum coverage is \$25,000			95.19
80-84	618.75	206.25	

\$325,000 Level 13

(Level 14) \$350,000 Life Insurance

\$70,000 AD&D
140,000 Common Carrier

Age	Quarterly	Monthly	Bi-Weekly
Under 25	\$ 42.00	\$ 14.00	\$ 6.46
25-29	52.50	17.50	8.08
30-34	59.50	19.83	9.15
35-39	70.00	23.33	10.77
40-44	98.00	32.67	15.08
45-49	140.00	46.67	21.54
50-54	213.50	71.17	32.85
55-59	325.50	108.50	50.08
At age 60 the maximum coverage is \$250,000			60.38
60-64	392.50	130.83	
At age 65 the maximum coverage is \$125,000			73.27
65-69	476.25	158.75	
At age 70 the maximum coverage is \$75,000			102.12
70-74	663.75	221.25	
At age 75 the maximum coverage is \$50,000			109.62
75-79	712.50	237.50	
At age 80 the maximum coverage is \$25,000			95.19
80-84	618.75	206.25	

\$350,000 Level 14



**Member & Associate Member
Premium Rates
by Coverage Level**

\$375,000 Level 15

(Level 15) \$375,000 Life Insurance		\$75,000 AD&D 150,000 Common Carrier	
Age	Quarterly	Monthly	Bi-Weekly
Under 25	\$ 45.00	\$ 15.00	\$ 6.92
25-29	56.25	18.75	8.65
30-34	63.75	21.25	9.81
35-39	75.00	25.00	11.54
40-44	105.00	35.00	16.15
45-49	150.00	50.00	23.08
50-54	228.75	76.25	35.19
55-59	348.75	116.25	53.65
At age 60 the maximum coverage is \$250,000			
60-64	392.50	130.83	60.38
At age 65 the maximum coverage is \$125,000			
65-69	476.25	158.75	73.27
At age 70 the maximum coverage is \$75,000			
70-74	663.75	221.25	102.12
At age 75 the maximum coverage is \$50,000			
75-79	712.50	237.50	109.62
At age 80 the maximum coverage is \$25,000			
80-84	618.75	206.25	95.19

\$400,000 Level 16

(Level 16) \$400,000 Life Insurance		\$80,000 AD&D 160,000 Common Carrier	
Age	Quarterly	Monthly	Bi-Weekly
Under 25	\$ 48.00	\$ 16.00	\$ 7.38
25-29	60.00	20.00	9.23
30-34	68.00	22.67	10.46
35-39	80.00	26.67	12.31
40-44	112.00	37.33	17.23
45-49	160.00	53.33	24.62
50-54	244.00	81.33	37.54
55-59	372.00	124.00	57.23
At age 60 the maximum coverage is \$250,000			
60-64	392.50	130.83	60.38
At age 65 the maximum coverage is \$125,000			
65-69	476.25	158.75	73.27
At age 70 the maximum coverage is \$75,000			
70-74	663.75	221.25	102.12
At age 75 the maximum coverage is \$50,000			
75-79	712.50	237.50	109.62
At age 80 the maximum coverage is \$25,000			
80-84	618.75	206.25	95.19



Member & Associate Member Premium Rates by Coverage Level

**(Level 17)
\$425,000
Life Insurance**

\$85,000 AD&D
170,000 Common Carrier

Age	Quarterly	Monthly	Bi-Weekly
Under 25	\$ 51.00	\$ 17.00	\$ 7.85
25-29	63.75	21.25	9.81
30-34	72.25	24.08	11.12
35-39	85.00	28.33	13.08
40-44	119.00	39.67	18.31
45-49	170.00	56.67	26.15
50-54	259.25	86.42	39.88
55-59	395.25	131.75	60.81
At age 60 the maximum coverage is \$250,000			
60-64	392.50	130.83	60.38
At age 65 the maximum coverage is \$125,000			
65-69	476.25	158.75	73.27
At age 70 the maximum coverage is \$75,000			
70-74	663.75	221.25	102.12
At age 75 the maximum coverage is \$50,000			
75-79	712.50	237.50	109.62
At age 80 the maximum coverage is \$25,000			
80-84	618.75	206.25	95.19

\$425,000 Level 17

**(Level 18)
\$450,000
Life Insurance**

\$90,000 AD&D
180,000 Common Carrier

Age	Quarterly	Monthly	Bi-Weekly
Under 25	\$ 54.00	\$ 18.00	\$ 8.31
25-29	67.50	22.50	10.38
30-34	76.50	25.50	11.77
35-39	90.00	30.00	13.85
40-44	126.00	42.00	19.38
45-49	180.00	60.00	27.69
50-54	274.50	91.50	42.23
55-59	418.50	139.50	64.38
At age 60 the maximum coverage is \$250,000			
60-64	392.50	130.83	60.38
At age 65 the maximum coverage is \$125,000			
65-69	476.25	158.75	73.27
At age 70 the maximum coverage is \$75,000			
70-74	663.75	221.25	102.12
At age 75 the maximum coverage is \$50,000			
75-79	712.50	237.50	109.62
At age 80 the maximum coverage is \$25,000			
80-84	618.75	206.25	95.19

\$450,000 Level 18



Member & Associate Member Premium Rates by Coverage Level

\$475,000 Level 19

(Level 19) \$475,000 Life Insurance		\$95,000 AD&D	190,000 Common Carrier	
Age	Quarterly	Monthly	Bi-Weekly	
Under 25	\$ 57.00	\$ 19.00	\$ 8.77	
25-29	71.25	23.75	10.96	
30-34	80.75	26.92	12.42	
35-39	95.00	31.67	14.62	
40-44	133.00	44.33	20.46	
45-49	190.00	63.33	29.23	
50-54	289.75	96.58	44.58	
55-59	441.75	147.25	67.96	
At age 60 the maximum coverage is \$250,000				
60-64	392.50	130.83	60.38	
At age 65 the maximum coverage is \$125,000				
65-69	476.25	158.75	73.27	
At age 70 the maximum coverage is \$75,000				
70-74	663.75	221.25	102.12	
At age 75 the maximum coverage is \$50,000				
75-79	712.50	237.50	109.62	
At age 80 the maximum coverage is \$25,000				
80-84	618.75	206.25	95.19	

\$500,000 Level 20

(Level 20) \$500,000 Life Insurance		\$100,000 AD&D	200,000 Common Carrier	
Age	Quarterly	Monthly	Bi-Weekly	
Under 25	\$ 60.00	\$ 20.00	\$ 9.23	
25-29	75.00	25.00	11.54	
30-34	85.00	28.33	13.08	
35-39	100.00	33.33	15.38	
40-44	140.00	46.67	21.54	
45-49	200.00	66.67	30.77	
50-54	305.00	101.67	46.92	
55-59	465.00	155.00	71.54	
At age 60 the maximum coverage is \$250,000				
60-64	392.50	130.83	60.38	
At age 65 the maximum coverage is \$125,000				
65-69	476.25	158.75	73.27	
At age 70 the maximum coverage is \$75,000				
70-74	663.75	221.25	102.12	
At age 75 the maximum coverage is \$50,000				
75-79	712.50	237.50	109.62	
At age 80 the maximum coverage is \$25,000				
80-84	618.75	206.25	95.19	



Member & Associate Member Premium Rates by Coverage Level

(Level 21) \$525,000 Life Insurance

\$105,000 AD&D
210,000 Common Carrier

Age	Quarterly	Monthly	Bi-Weekly
Under 25	\$ 63.00	\$ 21.00	\$ 9.69
25-29	78.75	26.25	12.12
30-34	89.25	29.75	13.73
35-39	105.00	35.00	16.15
40-44	147.00	49.00	22.62
45-49	210.00	70.00	32.31
50-54	320.25	106.75	49.27
55-59	488.25	162.75	75.12
At age 60 the maximum coverage is \$250,000			
60-64	392.50	130.83	60.38
At age 65 the maximum coverage is \$125,000			
65-69	476.25	158.75	73.27
At age 70 the maximum coverage is \$75,000			
70-74	663.75	221.25	102.12
At age 75 the maximum coverage is \$50,000			
75-79	712.50	237.50	109.62
At age 80 the maximum coverage is \$25,000			
80-84	618.75	206.25	95.19

\$525,000 Level 21

(Level 22) \$550,000 Life Insurance

\$110,000 AD&D
220,000 Common Carrier

Age	Quarterly	Monthly	Bi-Weekly
Under 25	\$ 66.00	\$ 22.00	\$ 10.15
25-29	82.50	27.50	12.69
30-34	93.50	31.17	14.38
35-39	110.00	36.67	16.92
40-44	154.00	51.33	23.69
45-49	220.00	73.33	33.85
50-54	335.50	111.83	51.62
55-59	511.50	170.50	78.69
At age 60 the maximum coverage is \$250,000			
60-64	392.50	130.83	60.38
At age 65 the maximum coverage is \$125,000			
65-69	476.25	158.75	73.27
At age 70 the maximum coverage is \$75,000			
70-74	663.75	221.25	102.12
At age 75 the maximum coverage is \$50,000			
75-79	712.50	237.50	109.62
At age 80 the maximum coverage is \$25,000			
80-84	618.75	206.25	95.19

\$550,000 Level 22



Member & Associate Member Premium Rates by Coverage Level

\$575,000 Level 23

(Level 23) \$575,000 Life Insurance		\$115,000 AD&D 230,000 Common Carrier	
Age	Quarterly	Monthly	Bi-Weekly
Under 25	\$ 69.00	\$ 23.00	\$ 10.62
25-29	86.25	28.75	13.27
30-34	97.75	32.58	15.04
35-39	115.00	38.33	17.69
40-44	161.00	53.67	24.77
45-49	230.00	76.67	35.38
50-54	350.75	116.92	53.96
55-59	534.75	178.25	82.27
At age 60 the maximum coverage is \$250,000			
60-64	392.50	130.83	60.38
At age 65 the maximum coverage is \$125,000			
65-69	476.25	158.75	73.27
At age 70 the maximum coverage is \$75,000			
70-74	663.75	221.25	102.12
At age 75 the maximum coverage is \$50,000			
75-79	712.50	237.50	109.62
At age 80 the maximum coverage is \$25,000			
80-84	618.75	206.25	95.19

\$600,000 Level 24

(Level 24) \$600,000 Life Insurance		\$120,000 AD&D 240,000 Common Carrier	
Age	Quarterly	Monthly	Bi-Weekly
Under 25	\$ 72.00	\$ 24.00	\$ 11.08
25-29	90.00	30.00	13.85
30-34	102.00	34.00	15.69
35-39	120.00	40.00	18.46
40-44	168.00	56.00	25.85
45-49	240.00	80.00	36.92
50-54	366.00	122.00	56.31
55-59	558.00	186.00	85.85
At age 60 the maximum coverage is \$250,000			
60-64	392.50	130.83	60.38
At age 65 the maximum coverage is \$125,000			
65-69	476.25	158.75	73.27
At age 70 the maximum coverage is \$75,000			
70-74	663.75	221.25	102.12
At age 75 the maximum coverage is \$50,000			
75-79	712.50	237.50	109.62
At age 80 the maximum coverage is \$25,000			
80-84	618.75	206.25	95.19



Member & Associate Member Premium Rates by Coverage Level

**(Level 25)
\$625,000
Life Insurance**

\$125,000 AD&D
250,000 Common Carrier

Age	Quarterly	Monthly	Bi-Weekly
Under 25	\$ 75.00	\$ 25.00	\$ 11.54
25-29	93.75	31.25	14.42
30-34	106.25	35.42	16.35
35-39	125.00	41.67	19.23
40-44	175.00	58.33	26.92
45-49	250.00	83.33	38.46
50-54	381.25	127.08	58.65
55-59	581.25	193.75	89.42
At age 60 the maximum coverage is \$250,000			
60-64	392.50	130.83	60.38
At age 65 the maximum coverage is \$125,000			
65-69	476.25	158.75	73.27
At age 70 the maximum coverage is \$75,000			
70-74	663.75	221.25	102.12
At age 75 the maximum coverage is \$50,000			
75-79	712.50	237.50	109.62
At age 80 the maximum coverage is \$25,000			
80-84	618.75	206.25	95.19

\$625,000 Level 25

**(Level 26)
\$650,000
Life Insurance**

\$130,000 AD&D
260,000 Common Carrier

Age	Quarterly	Monthly	Bi-Weekly
Under 25	\$ 78.00	\$ 26.00	\$ 12.00
25-29	97.50	32.50	15.00
30-34	110.50	36.83	17.00
35-39	130.00	43.33	20.00
40-44	182.00	60.67	28.00
45-49	260.00	86.67	40.00
50-54	396.50	132.17	61.00
55-59	604.50	201.50	93.00
At age 60 the maximum coverage is \$250,000			
60-64	392.50	130.83	60.38
At age 65 the maximum coverage is \$125,000			
65-69	476.25	158.75	73.27
At age 70 the maximum coverage is \$75,000			
70-74	663.75	221.25	102.12
At age 75 the maximum coverage is \$50,000			
75-79	712.50	237.50	109.62
At age 80 the maximum coverage is \$25,000			
80-84	618.75	206.25	95.19

\$650,000 Level 26



Member & Associate Member Premium Rates by Coverage Level

\$675,000 Level 27

(Level 27) \$675,000 Life Insurance		\$135,000 AD&D 270,000 Common Carrier	
Age	Quarterly	Monthly	Bi-Weekly
Under 25	\$ 81.00	\$ 27.00	\$ 12.46
25-29	101.25	33.75	15.58
30-34	114.75	38.25	17.65
35-39	135.00	45.00	20.77
40-44	189.00	63.00	29.08
45-49	270.00	90.00	41.54
50-54	411.75	137.25	63.35
55-59	627.75	209.25	96.58
At age 60 the maximum coverage is \$250,000			
60-64	392.50	130.83	60.38
At age 65 the maximum coverage is \$125,000			
65-69	476.25	158.75	73.27
At age 70 the maximum coverage is \$75,000			
70-74	663.75	221.25	102.12
At age 75 the maximum coverage is \$50,000			
75-79	712.50	237.50	109.62
At age 80 the maximum coverage is \$25,000			
80-84	618.75	206.25	95.19

\$700,000 Level 28

(Level 28) \$700,000 Life Insurance		\$140,000 AD&D 280,000 Common Carrier	
Age	Quarterly	Monthly	Bi-Weekly
Under 25	\$ 84.00	\$ 28.00	\$ 12.92
25-29	105.00	35.00	16.15
30-34	119.00	39.67	18.31
35-39	140.00	46.67	21.54
40-44	196.00	65.33	30.15
45-49	280.00	93.33	43.08
50-54	427.00	142.33	65.69
55-59	651.00	217.00	100.15
At age 60 the maximum coverage is \$250,000			
60-64	392.50	130.83	60.38
At age 65 the maximum coverage is \$125,000			
65-69	476.25	158.75	73.27
At age 70 the maximum coverage is \$75,000			
70-74	663.75	221.25	102.12
At age 75 the maximum coverage is \$50,000			
75-79	712.50	237.50	109.62
At age 80 the maximum coverage is \$25,000			
80-84	618.75	206.25	95.19



Member & Associate Member Premium Rates by Coverage Level

**(Level 29)
\$725,000
Life Insurance**

\$145,000 AD&D
290,000 Common Carrier

Age	Quarterly	Monthly	Bi-Weekly
Under 25	\$ 87.00	\$ 29.00	\$ 13.38
25-29	108.75	36.25	16.73
30-34	123.25	41.08	18.96
35-39	145.00	48.33	22.31
40-44	203.00	67.67	31.23
45-49	290.00	96.67	44.62
50-54	442.25	147.42	68.04
55-59	674.25	224.75	103.73
At age 60 the maximum coverage is \$250,000			
60-64	392.50	130.83	60.38
At age 65 the maximum coverage is \$125,000			
65-69	476.25	158.75	73.27
At age 70 the maximum coverage is \$75,000			
70-74	663.75	221.25	102.12
At age 75 the maximum coverage is \$50,000			
75-79	712.50	237.50	109.62
At age 80 the maximum coverage is \$25,000			
80-84	618.75	206.25	95.19

\$725,000 Level 29

**(Level 30)
\$750,000
Life Insurance**

\$150,000 AD&D
300,000 Common Carrier

Age	Quarterly	Monthly	Bi-Weekly
Under 25	\$ 90.00	\$ 30.00	\$ 13.85
25-29	112.50	37.50	17.31
30-34	127.50	42.50	19.62
35-39	150.00	50.00	23.08
40-44	210.00	70.00	32.31
45-49	300.00	100.00	46.15
50-54	457.50	152.50	70.38
55-59	697.50	232.50	107.31
At age 60 the maximum coverage is \$250,000			
60-64	392.50	130.83	60.38
At age 65 the maximum coverage is \$125,000			
65-69	476.25	158.75	73.27
At age 70 the maximum coverage is \$75,000			
70-74	663.75	221.25	102.12
At age 75 the maximum coverage is \$50,000			
75-79	712.50	237.50	109.62
At age 80 the maximum coverage is \$25,000			
80-84	618.75	206.25	95.19

\$750,000 Level 30



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