Life Insurance Premium

$1,450,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$20.84	$45.15	$135.45
25-29	$20.84	$45.15	$135.45
30-34	$20.84	$45.15	$135.45
35-39	$30.88	$66.90	$200.70
40-44	$44.26	$95.90	$287.70
45-49	$77.72	$168.40	$505.20
50-54	$120.11	$260.23	$780.70
55-59	$200.42	$434.23	$1,302.70
	At 60 the maximum coverage is $900,000		
60-64	$198.83	$430.80	$1,292.40
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$500,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.77	$1.67	$5.00
25-29	$0.77	$1.67	$5.00
30-34	$0.77	$1.67	$5.00
35-39	$1.15	$2.50	$7.50
40-44	$3.85	$8.33	$25.00
45-49	$8.08	$17.50	$52.50
50-54	$18.46	$40.00	$120.00
55-59	$31.54	$68.33	$205.00
	At 60 the maximum benefit is $450,000		
60-64	$46.73	$101.25	$303.75
	At 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is 100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$1,475,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$21.15	$45.53	$137.48
25-29	$21.15	$45.83	$137.48
30-34	$21.15	$45.83	$137.48
35-39	$31.36	$67.95	$203.85
40-44	$44.98	$97.45	$292.35
45-49	$79.02	$171.20	$513.60
50-54	$122.13	$264.62	$793.85
55-59	$203.82	$441.62	$1,324.85
	At 60 the maximum coverage is $900,000		
60-64	$198.83	$430.80	$1,292.40
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$500,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.77	$1.67	$5.00
25-29	$0.77	$1.67	$5.00
30-34	$0.77	$1.67	$5.00
35-39	$1.15	$2.50	$7.50
40-44	$3.85	$8.33	$25.00
45-49	$8.08	$17.50	$52.50
50-54	$18.46	$40.00	$120.00
55-59	$31.54	$68.33	$205.00
	At age 60 the maximum benefit is $450,000		
60-64	$46.73	$101.25	$303.75
	At age 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$1,500,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$21.46	$46.50	$139.50
25-29	$21.46	$46.50	$139.50
30-34	$21.46	$46.50	$139.50
35-39	$31.85	$69.00	$207.00
40-44	$45.69	$99.00	$297.00
45-49	$ 80.31	$174.00	$522.00
50-54	$124.15	$269.00	$807.00
55-59	$207.23	$449.00	$1,347.00
	At 60 the maximum coverage is $900,000		
60-64	$198.83	$430.80	$1,292.40
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 75 the maximum coverage is $100,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$500,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.77	$1.67	$5.00
25-29	$0.77	$1.67	$5.00
30-34	$0.77	$1.67	$5.00
35-39	$1.15	$2.50	$7.50
40-44	$3.85	$8.33	$25.00
45-49	$8.08	$17.50	$52.50
50-54	$18.46	$40.00	$120.00
55-59	$31.54	$68.33	$205.00
	At age 60 the maximum benefit is $450,000		
60-64	$46.73	$101.25	$303.75
	At age 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Member and Associate Premium Rates for Life Insurance and Chronic Illness Rider

Life Insurance Premium

$25,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.40	$0.88	$2.63
25-29	$0.40	$0.88	$2.63
30-34	$0.40	$0.88	$2.63
35-39	$0.58	$1.25	$3.75
40-44	$0.81	$1.75	$5.25
45-49	$1.38	$3.00	$9.00
50-54	$2.12	$4.58	$13.75
55-59	$3.50	$7.58	$22.75
60-64	$5.54	$12.00	$36.00
65-69	$12.50	$27.08	$81.25
70-74	$24.00	$52.00	$156.00
75-79	$45.00	$97.50	$292.50
80-84	$66.00	$143.00	$429.00

Chronic Illness Rider (CIR)

Not available at this coverage amount.

Age	Bi-Weekly	Monthly	Quarterly
Under 25	NA	NA	NA
25-29	NA	NA	NA
30-34	NA	NA	NA
35-39	NA	NA	NA
40-44	NA	NA	NA
45-49	NA	NA	NA
50-54	NA	NA	NA
55-59	NA	NA	NA
60-64	NA	NA	NA
65-69	NA	NA	NA
70-74	NA	NA	NA
75-79	NA	NA	NA
80-84	NA	NA	NA

Life Insurance Premium

$50,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.81	$1.75	$5.25
25-29	$0.81	$1.75	$5.25
30-34	$0.81	$1.75	$5.25
35-39	$1.15	$2.50	$7.50
40-44	$1.62	$3.50	$10.50
45-49	$2.77	$6.00	$18.00
50-54	$4.23	$9.17	$27.50
55-59	$7.00	$15.17	$45.50
60-64	$11.08	$24.00	$72.00
65-69	$25.00	$54.17	$162.50
70-74	$48.00	$104.00	$312.00
75-79	$90.00	$195.00	$585.00
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$25,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.04	$0.08	$0.25
25-29	$0.04	$0.08	$0.25
30-34	$0.04	$0.08	$0.25
35-39	$0.06	$0.13	$0.38
40-44	$0.19	$0.42	$1.25
45-49	$0.40	$0.88	$2.63
50-54	$0.92	$2.00	$6.00
55-59	$1.58	$3.42	$10.25
60-64	$2.60	$5.63	$16.88
65-69	$6.87	$14.88	$44.63
70-74	$15.50	$33.58	$100.75
75-79	$29.71	$64.38	$193.13
80-84	NA	NA	NA

Life Insurance Premium

$75,000

AD&D $15,000
Common Carrier $30,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$1.21	$2.63	$7.88
25-29	$1.21	$2.63	$7.88
30-34	$1.21	$2.63	$7.88
35-39	$1.73	$3.75	$11.25
40-44	$2.42	$5.25	$15.75
45-49	$4.15	$9.00	$27.00
50-54	$6.35	$13.75	$41.25
55-59	$10.50	$22.75	$68.25
60-64	$16.62	$36.00	$108.00
65-69	$37.50	$81.25	$243.75
70-74	$72.00	$156.00	$468.00
75-79	$135.00	$292.50	$877.50
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$37,500

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.06	$0.13	$0.38
25-29	$0.06	$0.13	$0.38
30-34	$0.06	$0.13	$0.38
35-39	$0.09	$0.19	$0.56
40-44	$0.29	$0.63	$1.88
45-49	$0.61	$1.31	$3.94
50-54	$1.38	$3.00	$9.00
55-59	$2.37	$5.13	$15.38
60-64	$3.89	$8.44	$25.31
65-69	$10.30	$22.31	$66.94
70-74	$23.25	$50.38	$151.13
75-79	$44.57	$96.56	$289.69
80-84	NA	NA	NA

All rates are based on Member's Age and Coverage Amount

Life Insurance Premium

$100,000

AD&D $20,000
Common Carrier $40,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$1.62	$3.50	$10.50
25-29	$1.62	$3.50	$10.50
30-34	$1.62	$3.50	$10.50
35-39	$2.31	$5.00	$15.00
40-44	$ 3.23	$7.00	$21.00
45-49	$ 5.54	$12.00	$36.00
50-54	$ 8.46	$18.33	$55.00
55-59	$14.00	$30.33	$91.00
60-64	$22.15	$48.00	$144.00
65-69	$50.00	$108.33	$325.00
70-74	$96.00	$208.00	$624.00
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$50,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.08	$0.17	$0.50
25-29	$0.08	$0.17	$0.50
30-34	$0.08	$0.17	$0.50
35-39	$0.12	$0.25	$0.75
40-44	$0.38	$0.83	$2.50
45-49	$0.81	$1.75	$5.25
50-54	$1.85	$4.00	$12.00
55-59	$3.15	$6.83	$20.50
60-64	$5.19	$11.25	$33.75
65-69	$13.73	$29.75	$89.25
70-74	$31.00	$67.17	$201.50
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$125,000

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

Age	Bi-Weekly	Monthly	Quarterly
25-29	$2.02	$4.38	$13.13
25-29	$2.02	$4.38	$13.13
30-34	$2.02	$4.38	$13.13
35-39	$2.88	$6.25	$18.75
40-44	$4.04	$8.75	$26.25
45-49	$6.92	$15.00	$45.00
50-54	$10.58	$22.92	$68.75
55-59	$17.50	$37.92	$113.75
60-64	$27.29	$60.00	$180.00
65-69	$62.50	$135.42	$406.25
70-74	$120.00	$260.00	$780.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 75 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$67,500

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.10	$0.21	$0.63
25-29	$0.10	$0.21	$0.63
30-34	$0.10	$0.21	$0.63
35-39	$0.14	$0.31	$0.94
40-44	$0.48	$1.04	$3.13
45-49	$1.01	$2.19	$6.56
50-54	$2.31	$5.00	$15.00
55-59	$3.94	$ 8.54	$25.63
60-64	$6.49	$14.06	$42.19
65-69	$17.16	$37.19	$111.56
70-74	$38.75	$83.96	$251.88
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$150,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$2.42	$5.25	$15.75
25-29	$2.42	$5.25	$15.75
30-34	$2.42	$5.25	$15.75
35-39	$3.46	$7.50	$22.50
40-44	$4.85	$10.50	$31.50
45-49	$ 8.31	$18.00	$54.00
50-54	$12.69	$27.50	$82.50
55-59	$21.00	$45.50	$136.50
60-64	$33.23	$72.00	$216.00
65-69	$75.00	$162.50	$487.50
70-74	$144.00	$312.00	$936.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 75 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$75,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.12	$0.25	$0.75
25-29	$0.12	$0.25	$0.75
30-34	$0.12	$0.25	$0.75
35-39	$0.17	$0.38	$1.13
40-44	$0.58	$1.25	$3.75
45-49	$1.21	$2.63	$7.88
50-54	$2.77	$6.00	$18.00
55-59	$4.73	$10.25	$30.75
60-64	$7.79	$16.88	$50.63
65-69	$20.60	$44.63	$133.88
70-74	$46.50	$100.75	$302.25
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Member and Associate Premium Rates for Life Insurance and Chronic Illness Rider

Life Insurance Premium

$1,375,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$19.90	$43.13	$129.38
25-29	$19.90	$43.13	$129.38
30-34	$19.90	$43.13	$129.38
35-39	$29.42	$63.75	$191.25
40-44	$42.12	$91.25	$273.75
45-49	$73.85	$160.00	$480.00
50-54	$114.04	$247.08	$741.25
55-59	$190.19	$412.08	$1,236.25
	At 60 the maximum coverage is $900,000		
60-64	$198.83	$430.80	$1,292.40
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$500,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.77	$1.67	$5.00
25-29	$0.77	$1.67	$5.00
30-34	$0.77	$1.67	$5.00
35-39	$1.15	$2.50	$7.50
40-44	$3.85	$8.33	$25.00
45-49	$8.08	$17.50	$52.50
50-54	$18.46	$40.00	$120.00
55-59	$31.54	$68.33	$205.00
	At age 60 the maximum benefit is $450,000		
60-64	$46.73	$101.25	$303.75
	At age 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$1,400,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$20.22	$43.80	$131.40
25-29	$20.22	$43.80	$131.40
30-34	$20.22	$43.80	$131.40
35-39	$29.91	$64.80	$194.40
40-44	$42.83	$92.80	$278.40
45-49	$75.14	$162.80	$488.40
50-54	$116.06	$251.47	$754.40
55-59	$193.60	$419.47	$1,258.40
	At 60 the maximum coverage is $900,000		
60-64	$198.83	$430.80	$1,292.40
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$500,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.77	$1.67	$5.00
25-29	$0.77	$1.67	$5.00
30-34	$0.77	$1.67	$5.00
35-39	$1.15	$2.50	$7.50
40-44	$3.85	$8.33	$25.00
45-49	$8.08	$17.50	$52.50
50-54	$18.46	$40.00	$120.00
55-59	$31.54	$68.33	$205.00
	At age 60 the maximum benefit is $450,000		
60-64	$46.73	$101.25	$303.75
	At age 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$1,425,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$20.53	$44.48	$133.43
25-29	$20.53	$44.48	$133.43
30-34	$20.53	$44.48	$133.43
35-39	$30.39	$65.85	$197.55
40-44	$43.55	$94.35	$283.05
45-49	$76.43	$165.60	$496.80
50-54	$118.08	$255.85	$767.55
ss55-59	$197.01	$426.85	$1,280.55
	At 60 the maximum coverage is $900,000		
60-64	$198.83	$430.80	$1,292.40
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$500,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.77	$1.67	$5.00
25-29	$0.77	$1.67	$5.00
30-34	$0.77	$1.67	$5.00
35-39	$1.15	$2.50	$7.50
40-44	$3.85	$8.33	$25.00
45-49	$8.08	$17.50	$52.50
50-54	$18.46	$40.00	$120.00
55-59	$31.54	$68.33	$205.00
	At age 60 the maximum benefit is $450,000		
60-64	$46.73	$101.25	$303.75
	At age 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

All rates are based on Member's Age and Coverage Amount

Life Insurance Premium

$1,300,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$18.97	$41.00	$123.30
25-29	$18.97	$41.10	$123.30
30-34	$18.97	$41.10	$123.30
35-39	$27.97	$60.60	$181.80
40-44	$39.97	$86.60	$259.80
45-49	$69.97	$151.60	$454.80
50-54	$107.97	$233.93	$701.80
55-59	$179.97	$389.93	$1,169.80
	At 60 the maximum coverage is $900,000		
60-64	$198.83	$430.80	$1,292.40
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$500,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.77	$1.67	$5.00
25-29	$0.77	$1.67	$5.00
30-34	$0.77	$1.67	$5.00
35-39	$1.15	$2.50	$7.50
40-44	$3.85	$8.33	$25.00
45-49	$8.08	$17.50	$52.50
50-54	$18.46	$40.00	$120.00
55-59	$31.54	$68.33	$205.00
	At age 60 the maximum benefit is $450,000		
60-64	$46.73	$101.25	$303.75
	At age 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$1,325,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$19.28	$41.78	$125.33
25-29	$19.28	$41.78	$125.33
30-34	$19.28	$41.78	$125.33
35-39	$28.45	$61.65	$184.95
40-44	$40.68	$88.15	$264.45
45-49	$71.26	$154.40	$463.20
50-54	$109.99	$238.32	$714.95
55-59	$183.38	$397.32	$1,191.95
	At 60 the maximum coverage is $900,000		
60-64	$198.83	$430.80	$1,292.40
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$500,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.77	$1.67	$5.00
25-29	$0.77	$1.67	$5.00
30-34	$0.77	$1.67	$5.00
35-39	$1.15	$2.50	$7.50
40-44	$3.85	$ 8.33	$25.00
45-49	$8.08	$17.50	$52.50
50-54	$18.46	$40.00	$120.00
55-59	$31.54	$68.33	$205.00
	At age 60 the maximum benefit is $450,000		
60-64	$46.73	$101.25	$303.75
	At age 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$1,350,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$19.59	$42.45	$127.35
25-29	$19.59	$42.45	$127.35
30-34	$19.59	$42.45	$127.35
35-39	$28.94	$62.70	$188.10
40-44	$41.40	$89.70	$269.10
45-49	$72.55	$157.20	$471.60
50-54	$112.02	$242.70	$728.10
55-59	$186.78	$404.70	$1,214.10
	At 60 the maximum coverage is $900,000		
60-64	$198.83	$430.80	$1,292.40
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$500,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.77	$1.67	$5.00
25-29	$0.77	$1.67	$5.00
30-34	$0.77	$1.67	$5.00
35-39	$1.15	$2.50	$7.50
40-44	$3.85	$8.33	$25.00
45-49	$8.08	$17.50	$52.50
50-54	$18.46	$40.00	$120.00
55-59	$31.54	$68.33	$205.00
	At age 60 the maximum benefit is $450,000		
60-64	$46.73	$101.25	$303.75
	At age 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Member and Associate Premium Rates for Life Insurance and Chronic Illness Rider

Life Insurance Premium

$175,000

AD&D $35,000
Common Carrier $70,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$2.83	$6.13	$18.38
25-29	$2.83	$6.13	$18.38
30-34	$2.83	$6.13	$18.38
35-39	$4.04	$8.75	$26.25
40-44	$5.65	$12.25	$36.75
45-49	$9.69	$21.00	$63.00
50-54	$14.81	$32.08	$96.25
55-59	$24.50	$53.08	$159.25
60-64	$38.77	$84.00	$252.00
65-69	$ 87.50	$189.58	$568.75
70-74	$168.00	$364.00	$1,092.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$87,500

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.13	$0.29	$0.88
25-29	$0.13	$0.29	$0.88
30-34	$0.13	$0.29	$0.88
35-39	$0.20	$0.44	$1.31
40-44	$0.67	$1.46	$4.38
45-49	$1.41	$3.06	$9.19
50-54	$3.23	$7.00	$21.00
55-59	$5.52	$11.96	$35.88
60-64	$9.09	$19.69	$59.06
65-69	$24.03	$52.06	$156.19
70-74	$54.25	$117.54	$352.63
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$200,000

AD&D $40,000
Common Carrier $80,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$3.23	$7.00	$21.00
25-29	$3.23	$7.00	$21.00
30-34	$3.23	$7.00	$21.00
35-39	$4.62	$10.00	$30.00
40-44	$6.46	$14.00	$42.00
45-49	$11.08	$24.00	$72.00
50-54	$16.92	$36.67	$110.00
55-59	$28.00	$60.67	$182.00
60-64	$44.31	$96.00	$288.00
65-69	$100.00	$216.67	$650.00
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$100,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.15	$0.33	$1.00
25-29	$0.15	$0.33	$1.00
30-34	$0.15	$0.33	$1.00
35-39	$0.23	$0.50	$1.50
40-44	$0.77	$1.67	$5.00
45-49	$1.62	$3.50	$10.50
50-54	$3.69	$8.00	$24.00
55-59	$6.31	$13.67	$41.00
60-64	$10.38	$22.50	$67.50
65-69	$27.46	$59.50	$178.50
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$225,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$3.63	$7.88	$23.63
25-29	$3.63	$7.88	$23.63
30-34	$3.63	$7.88	$23.63
35-39	$5.19	$11.25	$33.75
40-44	$7.27	$15.75	$47.25
45-49	$12.46	$27.00	$81.00
50-54	$19.04	$41.25	$123.75
55-59	$31.50	$68.25	$204.75
60-64	$49.85	$108.00	$324.00
65-69	$112.50	$243.75	$731.25
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$112,500

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.17	$0.38	$1.13
25-29	$0.17	$0.38	$1.13
30-34	$0.17	$0.38	$1.13
35-39	$0.26	$0.56	$1.69
40-44	$0.87	$1.88	$5.63
45-49	$1.82	$3.94	$11.81
50-54	$4.15	$9.00	$27.00
55-59	$7.10	$15.38	$46.13
60-64	$11.68	$25.31	$75.94
65-69	$30.89	$66.94	$200.81
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$250,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$4.04	$8.75	$26.25
25-29	$4.04	$8.75	$26.25
30-34	$4.04	$8.75	$26.25
35-39	$5.77	$12.50	$37.50
40-44	$8.08	$17.50	$52.50
45-49	$13.85	$30.00	$90.00
50-54	$21.15	$45.83	$137.50
55-59	$35.00	$75.83	$227.50
60-64	$55.38	$120.00	$360.00
65-69	$125.00	$270.83	$812.50
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$125,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.19	$0.42	$1.25
25-29	$0.19	$0.42	$1.25
30-34	$0.19	$0.42	$1.25
35-39	$0.29	$0.63	$1.88
40-44	$0.96	$2.08	$6.25
45-49	$2.02	$4.38	$13.13
50-54	$4.62	$10.00	$30.00
55-59	$7.88	$17.08	$51.25
60-64	$12.98	$28.13	$84.38
65-69	$34.33	$74.38	$223.13
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$275,000

AD&D $55,000
Common Carrier $110,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$4.44	$9.63	$28.88
25-29	$4.44	$9.63	$28.88
30-34	$4.44	$9.63	$28.88
35-39	$6.35	$13.75	$41.25
40-44	$8.88	$19.25	$57.75
45-49	$15.23	$33.00	$99.00
50-54	$23.27	$50.42	$151.25
55-59	$38.50	$83.42	$250.25
60-64	$60.92	$132.00	$396.00
65-69	$137.50	$297.92	$893.75
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$137,500

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.21	$0.46	$1.38
25-29	$0.21	$0.46	$1.38
30-34	$0.21	$0.46	$1.38
35-39	$0.32	$0.69	$2.06
40-44	$1.06	$2.29	$6.88
45-49	$2.22	$4.81	$14.44
50-54	$5.08	$11.00	$33.00
55-59	$8.67	$18.79	$56.38
60-64	$14.28	$30.94	$92.81
65-69	$37.76	$81.81	$245.44
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$300,000

AD&D $60,000
Common Carrier $120,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$4.85	$10.50	$31.50
25-29	$4.85	$10.50	$31.50
30-34	$4.85	$10.50	$31.50
35-39	$6.92	$15.00	$45.00
40-44	$9.69	$21.00	$63.00
45-49	$16.62	$36.00	$108.00
50-54	$25.38	$55.00	$165.00
55-59	$42.00	$91.00	$273.00
60-64	$66.46	$144.00	$432.00
65-69	$150.00	$325.00	$975.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$150,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.23	$0.50	$1.50
25-29	$0.23	$0.50	$1.50
30-34	$0.23	$0.50	$1.50
35-39	$0.35	$0.75	$2.25
40-44	$1.15	$2.50	$7.50
45-49	$2.42	$5.25	$15.75
50-54	$5.54	$12.00	$36.00
55-59	$9.46	$20.50	$61.50
60-64	$15.58	$33.75	$101.25
65-69	$41.19	$89.25	$267.75
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Member and Associate Premium Rates for Life Insurance and Chronic Illness Rider

Life Insurance Premium

$1,225,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$18.03	$39.08	$117.23
25-29	$18.03	$39.08	$117.23
30-34	$18.03	$39.08	$117.23
35-39	$26.52	$57.45	$172.35
40-44	$37.82	$81.95	$245.85
45-49	$66.09	$143.20	$429.60
50-54	$101.90	$220.78	$662.35
55-59	$169.75	$367.78	$1,103.35
	At 60 the maximum coverage is $900,000		
60-64	$198.83	$430.80	$1,292.40
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$500,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.77	$1.67	$5.00
25-29	$0.77	$1.67	$5.00
30-34	$0.77	$1.67	$5.00
35-39	$1.15	$2.50	$7.50
40-44	$3.85	$8.33	$25.00
45-49	$8.08	$17.50	$52.50
50-54	$18.46	$40.00	$120.00
55-59	$31.54	$68.33	$205.00
	At age 60 the maximum benefit is $450,000		
60-64	$46.73	$101.25	$303.75
	At age 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$1,250,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$18.35	$39.75	$119.25
25-29	$18.35	$39.75	$119.25
30-34	$18.35	$39.75	$119.25
35-39	$27.00	$58.50	$175.50
40-44	$38.54	$83.50	$250.50
45-49	$67.38	$146.00	$438.00
50-54	$103.92	$225.17	$675.50
55-59	$173.15	$375.17	$1,125.50
	At 60 the maximum coverage is $900,000		
60-64	$198.83	$430.80	$1,292.40
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$500,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.77	$1.67	$5.00
25-29	$0.77	$1.67	$5.00
30-34	$0.77	$1.67	$5.00
35-39	$1.15	$2.50	$7.50
40-44	$3.85	$8.33	$25.00
45-49	$8.08	$17.50	$52.50
50-54	$18.46	$40.00	$120.00
55-59	$31.54	$68.33	$205.00
	At age 60 the maximum benefit is $450,000		
60-64	$46.73	$101.25	$303.75
	At age 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$1,275,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$18.66	$40.43	$121.28
25-29	$18.66	$40.43	$121.28
30-34	$18.66	$40.43	$121.28
35-39	$27.48	$59.55	$178.65
40-44	$39.25	$85.05	$255.15
45-49	$68.68	$148.80	$446.40
50-54	$105.95	$229.55	$688.65
55-59	$176.56	$382.55	$1,147.65
	At 60 the maximum coverage is $900,000		
60-64	$198.83	$430.80	$1,292.40
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$500,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.77	$1.67	$5.00
25-29	$0.77	$1.67	$5.00
30-34	$0.77	$1.67	$5.00
35-39	$1.15	$2.50	$7.50
40-44	$3.85	$8.33	$25.00
45-49	$8.08	$17.50	$52.50
50-54	$18.46	$40.00	$120.00
55-59	$31.54	$68.33	$205.00
	At age 60 the maximum benefit is $450,000		
60-64	$46.73	$101.25	$303.75
	At age 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$1,150,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$17.10	$37.05	$111.15
25-29	$17.10	$37.05	$111.15
30-34	$17.10	$37.05	$111.15
35-39	$25.06	$54.30	$162.90
40-44	$35.68	$77.30	$231.90
45-49	$62.22	$134.80	$404.40
50-54	$95.83	$207.63	$622.90
55-59	$159.52	$345.63	$1,036.90
	At 60 the maximum coverage is $900,000		
60-64	$198.83	$430.80	$1,292.40
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$500,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.77	$1.67	$5.00
25-29	$0.77	$1.67	$5.00
30-34	$0.77	$1.67	$5.00
35-39	$1.15	$2.50	$7.50
40-44	$3.85	$8.33	$25.00
45-49	$8.08	$17.50	$52.50
50-54	$18.46	$40.00	$120.00
55-59	$31.54	$68.33	$205.00
	At age 60 the maximum benefit is $450,000		
60-64	$46.73	$101.25	$303.75
	At age 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$1,175,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$17.41	$37.33	$113.18
25-29	$17.41	$37.73	$113.18
30-34	$17.41	$37.73	$113.18
35-39	$25.55	$55.35	$166.05
40-44	$36.39	$78.85	$236.55
45-49	$63.51	$137.60	$412.80
50-54	$97.85	$212.02	$636.05
55-59	$162.93	$353.02	$1,059.05
	At 60 the maximum coverage is $900,000		
60-64	$198.83	$430.80	$1,292.40
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$500,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.77	$1.67	$5.00
25-29	$0.77	$1.67	$5.00
30-34	$0.77	$1.67	$5.00
35-39	$1.15	$2.50	$7.50
40-44	$3.85	$8.33	$25.00
45-49	$8.08	$17.50	$52.50
50-54	$18.46	$40.00	$120.00
55-59	$31.54	$68.33	$205.00
	At age 60 the maximum benefit is $450,000		
60-64	$46.73	$101.25	$303.75
	At age 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$ 357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$ 403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$ 386.25
80-84	NA	NA	NA

Life Insurance Premium

$1,200,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$17.72	$38.40	$115.20
25-29	$17.72	$38.40	$115.20
30-34	$17.72	$38.40	$115.20
35-39	$26.03	$56.40	$169.20
40-44	$37.11	$80.40	$241.20
45-49	$64.80	$140.40	$421.20
50-54	$99.88	$216.40	$649.20
55-59	$166.34	$360.40	$1,081.20
	At 60 the maximum coverage is $900,000		
60-64	$198.83	$430.80	$1,292.40
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$500,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.77	$1.67	$5.00
25-29	$0.77	$1.67	$5.00
30-34	$0.77	$1.67	$5.00
35-39	$1.15	$2.50	$7.50
40-44	$3.85	$8.33	$25.00
45-49	$8.08	$17.50	$52.50
50-54	$18.46	$40.00	$120.00
55-59	$31.54	$68.33	$205.00
	At age 60 the maximum benefit is $450,000		
60-64	$46.73	$101.25	$303.75
	At age 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Member and Associate Premium Rates for Life Insurance and Chronic Illness Rider

Life Insurance Premium

$325,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$5.25	$11.38	$34.13
25-29	$5.25	$11.38	$34.13
30-34	$5.25	$11.38	$34.13
35-39	$7.50	$16.25	$48.75
40-44	$10.50	$22.75	$68.25
45-49	$18.00	$39.00	$117.00
50-54	$27.50	$59.58	$178.75
55-59	$45.50	$98.58	$295.75
60-64	$72.00	$156.00	$468.00
65-69	$162.50	$352.08	$1,056.25
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$162,500

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.25	$0.54	$1.63
25-29	$0.25	$0.54	$1.63
30-34	$0.25	$0.54	$1.63
35-39	$0.38	$0.81	$2.44
40-44	$1.25	$2.71	$8.13
45-49	$2.63	$5.69	$17.06
50-54	$6.00	$13.00	$39.00
55-59	$10.25	$22.21	$66.63
60-64	$16.88	$36.56	$109.69
65-69	$44.63	$96.69	$290.06
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$350,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$5.65	$12.25	$36.75
25-29	$5.65	$12.25	$36.75
30-34	$5.65	$12.25	$36.75
35-39	$8.08	$17.50	$52.50
40-44	$11.31	$24.50	$73.50
45-49	$19.38	$42.00	$126.00
50-54	$29.62	$64.17	$192.50
55-59	$49.00	$106.17	$318.50
60-64	$77.54	$168.00	$504.00
65-69	$175.00	$379.17	$1,137.50
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$175,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.27	$0.58	$1.75
25-29	$0.27	$0.58	$1.75
30-34	$0.27	$0.58	$1.75
35-39	$0.40	$0.88	$2.63
40-44	$1.35	$2.92	$8.75
45-49	$2.83	$6.13	$18.38
50-54	$6.46	$14.00	$42.00
55-59	$11.04	$23.92	$71.75
60-64	$18.17	$39.38	$118.13
65-69	$48.06	$104.13	$312.38
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$375,000

AD&D $75,000
Common Carrier $150,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$6.06	$13.13	$39.38
25-29	$6.06	$13.13	$39.38
30-34	$6.06	$13.13	$39.38
35-39	$8.65	$18.75	$56.25
40-44	$12.12	$26.25	$78.75
45-49	$20.77	$45.00	$135.00
50-54	$31.73	$68.75	$206.25
55-59	$52.50	$113.75	$341.25
60-64	$83.08	$180.00	$540.00
65-69	$187.50	$406.25	$1,218.75
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$187,500

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.29	$0.63	$1.88
25-29	$0.29	$0.63	$1.88
30-34	$0.29	$0.63	$1.88
35-39	$0.43	$0.94	$2.81
40-44	$1.44	$3.13	$9.38
45-49	$3.03	$6.56	$19.69
50-54	$6.92	$15.00	$45.00
55-59	$11.83	$25.63	$76.88
60-64	$19.47	$42.19	$126.56
65-69	$51.49	$111.56	$334.69
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$400,000 — AD&D $80,000; Common Carrier $160,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$6.46	$14.00	$42.00
25-29	$6.46	$14.00	$42.00
30-34	$6.46	$14.00	$42.00
35-39	$9.23	$20.00	$60.00
40-44	$12.92	$28.00	$84.00
45-49	$22.15	$48.00	$144.00
50-54	$33.85	$73.33	$220.00
55-59	$56.00	$121.33	$364.00
60-64	$88.62	$192.00	$576.00
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$200,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.31	$0.67	$2.00
25-29	$0.31	$0.67	$2.00
30-34	$0.31	$0.67	$2.00
35-39	$0.46	$1.00	$3.00
40-44	$1.54	$3.33	$10.00
45-49	$3.23	$7.00	$21.00
50-54	$7.38	$16.00	$48.00
55-59	$12.62	$27.33	$82.00
60-64	$20.77	$45.00	$135.00
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$425,000 — AD&D $85,000; Common Carrier $170,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$6.87	$14.88	$44.63
25-29	$6.87	$14.88	$44.63
30-34	$6.87	$14.88	$44.63
35-39	$9.81	$21.25	$63.75
40-44	$13.73	$29.75	$89.25
45-49	$23.54	$51.00	$153.00
50-54	$35.96	$77.92	$233.75
55-59	$59.50	$128.92	$386.75
60-64	$94.15	$204.00	$612.00
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$212,500

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.33	$0.71	$2.13
25-29	$0.33	$0.71	$2.13
30-34	$0.33	$0.71	$2.13
35-39	$0.49	$1.06	$3.19
40-44	$1.63	$3.54	$10.63
45-49	$3.43	$7.44	$22.31
50-54	$7.85	$17.00	$51.00
55-59	$13.40	$29.04	$87.13
60-64	$22.07	$47.81	$143.44
	At 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$450,000 — AD&D $90,000; Common Carrier $180,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$7.27	$15.75	$47.25
25-29	$7.27	$15.75	$47.25
30-34	$7.27	$15.75	$47.25
35-39	$10.38	$22.50	$67.50
40-44	$14.54	$31.50	$94.50
45-49	$24.92	$54.00	$162.00
50-54	$38.08	$82.50	$247.50
55-59	$63.00	$136.50	$409.50
60-64	$99.69	$216.00	$648.00
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$225,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.35	$0.75	$2.25
25-29	$0.35	$0.75	$2.25
30-34	$0.35	$0.75	$2.25
35-39	$0.52	$1.13	$3.38
40-44	$1.73	$3.75	$11.25
45-49	$3.63	$7.88	$23.63
50-54	$8.31	$18.00	$54.00
55-59	$14.19	$30.75	$92.25
60-64	$23.37	$50.63	$151.88
	At 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

All rates are based on Member's Age and Coverage Amount

Member and Associate Premium Rates for Life Insurance and Chronic Illness Rider

Life Insurance Premium

$1,075,000 — AD&D $150,000; Common Carrier $300,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$16.17	$35.03	$105.08
25-29	$16.17	$35.03	$105.08
30-34	$16.17	$35.03	$105.08
35-39	$23.61	$51.15	$153.45
40-44	$33.53	$72.65	$217.95
45-49	$58.34	$126.40	$379.20
50-54	$89.76	$194.48	$583.45
55-59	$149.30	$323.48	$970.45
	At 60 the maximum coverage is $900,000		
60-64	$198.83	$430.80	$1,292.40
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$500,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.77	$1.67	$5.00
25-29	$0.77	$1.67	$5.00
30-34	$0.77	$1.67	$5.00
35-39	$1.15	$2.50	$7.50
40-44	$3.85	$8.33	$25.00
45-49	$8.08	$17.50	$52.50
50-54	$18.46	$40.00	$120.00
55-59	$31.54	$68.33	$205.00
	At age 60 the maximum benefit is $450,000		
60-64	$46.73	$101.25	$303.75
	At age 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$1,100,000 — AD&D $150,000; Common Carrier $300,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$16.48	$35.70	$107.10
25-29	$16.48	$35.70	$107.10
30-34	$16.48	$35.70	$107.10
35-39	$24.09	$52.20	$156.60
40-44	$34.25	$74.20	$222.60
45-49	$59.63	$129.20	$387.60
50-54	$91.78	$198.87	$596.60
55-59	$152.71	$330.87	$992.60
	At 60 the maximum coverage is $900,000		
60-64	$198.83	$430.80	$1,292.40
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$500,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.77	$1.67	$5.00
25-29	$0.77	$1.67	$5.00
30-34	$0.77	$1.67	$5.00
35-39	$1.15	$2.50	$7.50
40-44	$3.85	$8.33	$25.00
45-49	$8.08	$17.50	$52.50
50-54	$18.46	$40.00	$120.00
55-59	$31.54	$68.33	$205.00
	At age 60 the maximum benefit is $450,000		
60-64	$46.73	$101.25	$303.75
	At age 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$1,125,000 — AD&D $150,000; Common Carrier $300,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$16.79	$36.38	$109.13
25-29	$16.79	$36.38	$109.13
30-34	$16.79	$36.38	$109.13
35-39	$24.58	$53.25	$159.75
40-44	$34.96	$75.75	$227.25
45-49	$60.92	$132.00	$396.00
50-54	$93.81	$203.25	$609.75
55-59	$156.12	$338.25	$1,014.75
	At 60 the maximum coverage is $900,000		
60-64	$198.83	$430.80	$1,292.40
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$500,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.77	$1.67	$5.00
25-29	$0.77	$1.67	$5.00
30-34	$0.77	$1.67	$5.00
35-39	$1.15	$2.50	$7.50
40-44	$3.85	$8.33	$25.00
45-49	$8.08	$17.50	$52.50
50-54	$18.46	$40.00	$120.00
55-59	$31.54	$68.33	$205.00
	At age 60 the maximum benefit is $450,000		
60-64	$46.73	$101.25	$303.75
	At age 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

All rates are based on Member's Age and Coverage Amount

Life Insurance Premium

$1,000,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$15.23	$33.00	$99.00
25-29	$15.23	$33.00	$99.00
30-34	$15.23	$33.00	$99.00
35-39	$22.15	$48.00	$144.00
40-44	$31.38	$68.00	$204.00
45-49	$54.46	$118.00	$354.00
50-54	$83.69	$181.33	$544.00
55-59	$139.08	$301.33	$904.00
	At 60 the maximum coverage is $900,000		
60-64	$198.83	$430.80	$1,292.40
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$500,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.77	$1.67	$5.00
25-29	$0.77	$1.67	$5.00
30-34	$0.77	$1.67	$5.00
35-39	$1.15	$2.50	$7.50
40-44	$3.85	$8.33	$25.00
45-49	$8.08	$17.50	$52.50
50-54	$18.46	$40.00	$120.00
55-59	$31.54	$68.33	$205.00
	At age 60 the maximum benefit is $450,000		
60-64	$46.73	$101.25	$303.75
	At age 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$1,025,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$15.54	$33.68	$101.03
25-29	$15.54	$33.68	$101.03
30-34	$15.54	$33.68	$101.03
35-39	$22.64	$49.05	$147.15
40-44	$32.10	$69.55	$208.65
45-49	$55.75	$120.80	$362.40
50-54	$85.72	$185.72	$557.15
55-59	$142.48	$308.72	$926.15
	At 60 the maximum coverage is $900,000		
60-64	$198.83	$430.80	$1,292.40
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$500,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.77	$1.67	$5.00
25-29	$0.77	$1.67	$5.00
30-34	$0.77	$1.67	$5.00
35-39	$1.15	$2.50	$7.50
40-44	$3.85	$8.33	$25.00
45-49	$8.08	$17.50	$52.50
50-54	$18.46	$40.00	$120.00
55-59	$31.54	$68.33	$205.00
	At age 60 the maximum benefit is $450,000		
60-64	$46.73	$101.25	$303.75
	At age 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$1,050,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$15.85	$34.35	$103.05
25-29	$15.85	$34.35	$103.05
30-34	$15.85	$34.35	$103.05
35-39	$23.12	$50.10	$150.30
40-44	$32.82	$71.10	$213.30
45-49	$57.05	$123.60	$370.80
50-54	$87.74	$190.10	$570.30
55-59	$145.89	$316.10	$948.30
	At 60 the maximum coverage is $900,000		
60-64	$198.83	$430.80	$1,292.40
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$500,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.77	$1.67	$5.00
25-29	$0.77	$1.67	$5.00
30-34	$0.77	$1.67	$5.00
35-39	$1.15	$2.50	$7.50
40-44	$3.85	$8.33	$25.00
45-49	$8.08	$17.50	$52.50
50-54	$18.46	$40.00	$120.00
55-59	$31.54	$68.33	$205.00
	At age 60 the maximum benefit is $450,000		
60-64	$46.73	4101.25	$303.75
	At age 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

All rates are based on Member's Age and Coverage Amount

Member and Associate Premium Rates for Life Insurance and Chronic Illness Rider

Life Insurance Premium

$475,000

AD&D $95,000
Common Carrier $180,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$7.67	$16.63	$49.88
25-29	$7.67	$16.63	$49.88
30-34	$7.67	$16.63	$49.88
35-39	$10.96	$23.75	$71.25
40-44	$15.35	$33.25	$99.75
45-49	$26.31	$57.00	$171.00
50-54	$40.19	$87.08	$261.25
55-59	$66.50	$144.08	$432.25
60-64	$105.23	$228.00	$684.00
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$237,500

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.37	$0.79	$2.38
25-29	$0.37	$0.79	$2.38
30-34	$0.37	$0.79	$2.38
35-39	$0.55	$1.19	$3.56
40-44	$1.83	$3.96	$11.88
45-49	$3.84	$8.31	$24.94
50-54	$8.77	$19.00	$57.00
55-59	$14.98	$32.46	$97.38
60-64	$24.66	$53.44	$160.31
	At 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$500,000

AD&D $100,000
Common Carrier $200,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$8.08	$17.50	$52.50
25-29	$8.08	$17.50	$52.50
30-34	$8.08	$17.50	$52.50
35-39	$11.54	$25.00	$75.00
40-44	$16.15	$35.00	$105.00
45-49	$27.69	$60.00	$180.00
50-54	$42.31	$91.67	$275.00
55-59	$70.00	$151.67	$455.00
60-64	$110.77	$240.00	$720.00
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$250,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.38	$0.83	$2.50
25-29	$0.38	$0.83	$2.50
30-34	$0.38	$0.83	$2.50
35-39	$0.58	$1.25	$3.75
40-44	$1.92	$4.17	$12.50
45-49	$4.04	$8.75	$26.25
50-54	$9.23	$20.00	$60.00
55-59	$15.77	$34.17	$102.50
60-64	$25.96	$56.25	$168.75
	At 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$525,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$8.48	$18.38	$55.13
25-29	$8.48	$18.38	$55.13
30-34	$8.48	$18.38	$55.13
35-39	$12.12	$26.25	$78.75
40-44	$16.96	$36.75	$110.25
45-49	$29.08	$63.00	$189.00
50-54	$44.42	$96.25	$288.75
55-59	$73.50	$159.25	$477.75
60-64	$116.31	$252.00	$756.00
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$262,500

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.40	$0.88	$2.63
25-29	$0.40	$0.88	$2.63
30-34	$0.40	$0.88	$2.63
35-39	$0.61	$1.31	$3.94
40-44	$2.02	$4.38	$13.13
45-49	$4.24	$9.19	$27.56
50-54	$9.69	$21.00	$63.00
55-59	$16.56	$35.88	$107.63
60-64	$27.26	$59.06	$177.19
	At 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

All rates are based on Member's Age and Coverage Amount

Life Insurance Premium

$550,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$8.88	$19.25	$57.75
25-29	$8.88	$19.25	$57.75
30-34	$8.88	$19.25	$57.75
35-39	$12.69	$27.50	$82.50
40-44	$17.77	$38.50	$115.50
45-49	$30.46	$66.00	$198.00
50-54	$46.54	$100.83	$302.50
55-59	$77.00	$166.83	$500.50
60-64	$121.85	$264.00	$792.00
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$275,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.42	$0.92	$2.75
25-29	$0.42	$0.92	$2.75
30-34	$0.42	$0.92	$2.75
35-39	$0.63	$1.38	$4.13
40-44	$2.12	$4.58	$13.75
45-49	$4.44	$9.63	$28.88
50-54	$10.15	$22.00	$66.00
55-59	$17.35	$37.58	$112.75
60-64	$28.56	$61.88	$185.63
	At 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$575,000

AD&D $115,000
Common Carrier $230,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$9.29	$20.13	$60.38
25-29	$9.29	$20.13	$60.38
30-34	$9.29	$20.13	$60.38
35-39	$13.27	$28.75	$86.25
40-44	$18.58	$40.25	$120.75
45-49	$31.85	$69.00	$207.00
50-54	$48.65	$105.42	$316.25
55-59	$80.50	$174.42	$523.25
60-64	$127.38	$276.00	$828.00
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$287,500

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.44	$0.96	$2.88
25-29	$0.44	$0.96	$2.88
30-34	$0.44	$0.96	$2.88
35-39	$0.66	$1.44	$4.31
40-44	$2.21	$4.79	$14.38
45-49	$4.64	$10.06	$30.19
50-54	$10.62	$23.00	$69.00
55-59	$18.13	$39.29	$117.88
60-64	$29.86	$64.69	$194.06
	At 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$600,000

AD&D $120,000
Common Carrier $240,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$9.69	$21.00	$63.00
25-29	$9.69	$21.00	$63.00
30-34	$9.69	$21.00	$63.00
35-39	$13.85	$30.00	$90.00
40-44	$19.38	$42.00	$126.00
45-49	$33.23	$72.00	$216.00
50-54	$50.77	$110.00	$330.00
55-59	$84.00	$182.00	$546.00
60-64	$132.92	$288.00	$864.00
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$300,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.46	$1.00	$3.00
25-29	$0.46	$1.00	$3.00
30-34	$0.46	$1.00	$3.00
35-39	$0.69	$1.50	$4.50
40-44	$2.31	$5.00	$15.00
45-49	$4.85	$10.50	$31.50
50-54	$11.08	$24.00	$72.00
55-59	$18.92	$41.00	$123.00
60-64	$31.15	$67.50	$202.50
	At 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Member and Associate Premium Rates for Life Insurance and Chronic Illness Rider

Life Insurance Premium

$925,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$14.30	$30.98	$92.93
25-29	$14.30	$30.98	$92.93
30-34	$14.30	$30.98	$92.93
35-39	$20.70	$44.85	$134.55
40-44	$29.24	$63.35	$190.05
45-49	$50.58	$109.60	$328.80
50-54	$77.62	$168.18	$504.55
55-59	$128.85	$279.18	$837.55
	At 60 the maximum coverage is $900,000		
60-64	$198.83	$430.80	$1,292.40
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$462,500

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.71	$1.54	$4.63
25-29	$0.71	$1.54	$4.63
30-34	$0.71	$1.54	$4.63
35-39	$1.07	$2.31	$6.94
40-44	$3.56	$7.71	$23.13
45-49	$7.47	$16.19	$48.56
50-54	$17.08	$37.00	$111.00
55-59	$29.17	$63.21	$189.63
60-64	$46.73	$101.25	$303.75
	At 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$950,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$14.61	$31.65	$94.95
25-29	$14.61	$31.65	$94.95
30-34	$14.61	$31.65	$94.95
35-39	$21.18	$45.90	$137.70
40-44	$29.95	$64.90	$194.70
45-49	$51.88	$112.40	$337.20
50-54	$79.65	$172.57	$517.70
55-59	$132.26	$286.57	$859.70
	At 60 the maximum coverage is $900,000		
60-64	$198.83	$430.80	$1,292.40
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$475,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.73	$1.58	$4.75
25-29	$0.73	$1.58	$4.75
30-34	$0.73	$1.58	$4.75
35-39	$1.10	$2.38	$7.13
40-44	$3.65	$7.92	$23.75
45-49	$7.67	$16.63	$49.88
50-54	$17.54	$38.00	$114.00
55-59	$29.96	$64.92	$194.75
60-64	$46.73	$101.25	$303.75
	At 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$975,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$14.92	$32.33	$96.98
25-29	$14.92	$32.33	$96.98
30-34	$14.92	$32.33	$96.98
35-39	$21.67	$46.95	$140.85
40-44	$30.67	$66.45	$199.35
45-49	$53.17	$115.20	$345.60
50-54	$81.67	$176.95	$530.85
55-59	$135.67	$293.95	$881.85
	At 60 the maximum coverage is $900,000		
60-64	$198.83	$430.80	$1,292.40
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$487,500

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.75	$1.63	$4.88
25-29	$0.75	$1.63	$4.88
30-34	$0.75	$1.63	$4.88
35-39	$1.13	$2.44	$7.31
40-44	$3.75	$8.13	$24.38
45-49	$7.88	$17.06	$51.19
50-54	$18.00	$39.00	$117.00
55-59	$30.75	$66.63	$199.88
60-64	$46.73	$101.25	$303.75
	At 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

All rates are based on Member's Age and Coverage Amount

Life Insurance Premium

$850,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$13.36	$28.95	$86.85
25-29	$13.36	$28.95	$86.85
30-34	$13.36	$28.95	$86.85
35-39	$19.25	$41.70	$125.10
40-44	$27.09	$58.70	$176.10
45-49	$46.71	$101.20	$303.60
50-54	$71.55	$155.03	$465.10
55-59	$118.63	$257.03	$771.10
60-64	$187.94	$407.20	$1,221.60
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$425,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.65	$1.42	$4.25
25-29	$0.65	$1.42	$4.25
30-34	$0.65	$1.42	$4.25
35-39	$0.98	$2.13	$6.38
40-44	$3.27	$7.08	$21.25
45-49	$6.87	$14.88	$44.63
50-54	$15.69	$34.00	$102.00
55-59	$26.81	$58.08	$174.25
60-64	$44.13	$95.63	$286.88
	At 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$875,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$13.67	$29.63	$88.88
25-29	$13.67	$29.63	$88.88
30-34	$13.67	$29.63	$88.88
35-39	$19.73	$42.75	$128.25
40-44	$27.81	$60.25	$180.75
45-49	$48.00	$104.00	$ 312.00
50-54	$73.58	$159.42	$478.25
55-59	$122.04	$264.42	$793.25
60-64	$193.38	$419.00	$1,257.00
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$437,500

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.67	$1.46	$4.38
25-29	$0.67	$1.46	$4.38
30-34	$0.67	$1.46	$4.38
35-39	$1.01	$2.19	$6.56
40-44	$3.37	$7.29	$21.88
45-49	$7.07	$15.31	$45.94
50-54	$16.15	$35.00	$105.00
55-59	$27.60	$59.79	$179.38
60-64	$45.43	$98.44	$295.31
	At 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$900,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$13.98	$30.30	$90.90
25-29	$13.98	$30.30	$90.90
30-34	$13.98	$30.30	$90.90
35-39	$20.22	$43.80	$131.40
40-44	$28.52	$61.80	$185.40
45-49	$49.29	$106.80	$320.40
50-54	$75.60	$163.80	$491.40
55-59	$125.45	$271.80	$815.40
60-64	$198.83	$430.80	$1,292.40
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$450,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.69	$1.50	$4.50
25-29	$0.69	$1.50	$4.50
30-34	$0.69	$1.50	$4.50
35-39	$1.04	$2.25	$6.75
40-44	$3.46	$7.50	$22.50
45-49	$7.27	$15.75	$47.25
50-54	$16.62	$36.00	$108.00
55-59	$28.38	$61.50	$184.50
60-64	$46.73	$101.25	$303.75
	At 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Member and Associate Premium Rates for Life Insurance and Chronic Illness Rider

Life Insurance Premium

$625,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$10.10	$21.88	$65.33
25-29	$10.10	$21.88	$65.63
30-34	$10.10	$21.88	$65.63
35-39	$14.42	$31.25	$93.75
40-44	$20.19	$43.75	$131.25
45-49	$34.62	$75.00	$225.00
50-54	$52.88	$114.58	$343.75
55-59	$87.50	$189.58	$568.75
60-64	$138.46	$300.00	$900.00
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$312,500

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.48	$1.04	$3.13
25-29	$0.48	$1.04	$3.13
30-34	$0.48	$1.04	$3.13
35-39	$0.72	$1.56	$4.69
40-44	$2.40	$5.21	$15.63
45-49	$5.05	$10.94	$32.81
50-54	$11.54	$25.00	$75.00
55-59	$19.71	$42.71	$128.13
60-64	$32.45	$70.31	$210.94
	At 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$650,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$10.50	$22.75	$68.25
25-29	$10.50	$22.75	$68.25
30-34	$10.50	$22.75	$68.25
35-39	$15.00	$32.50	$97.50
40-44	$21.00	$45.50	$136.50
45-49	$36.00	$78.00	$234.00
50-54	$55.00	$119.17	$357.50
55-59	$91.00	$197.17	$591.50
60-64	$144.00	$312.00	$936.00
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$325,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.50	$1.08	$3.25
25-29	$0.50	$1.08	$3.25
30-34	$0.50	$1.08	$3.25
35-39	$0.75	$1.63	$4.88
40-44	$2.50	$5.42	$16.25
45-49	$5.25	$11.38	$34.13
50-54	$12.00	$26.00	$78.00
55-59	$20.50	$44.42	$133.25
60-64	$33.75	$73.13	$219.38
	At 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$675,000

AD&D $135,000
Common Carrier $270,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$10.90	$23.63	$70.88
25-29	$10.90	$23.63	$70.88
30-34	$10.90	$23.63	$70.88
35-39	$15.58	$33.75	$101.25
40-44	$21.81	$47.25	$141.75
45-49	$37.38	$81.00	$243.00
50-54	$57.12	$123.75	$371.25
55-59	$94.50	$204.75	$614.25
60-64	$149.54	$324.00	$972.00
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$337,500

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.52	$1.13	$3.38
25-29	$0.52	$1.13	$3.38
30-34	$0.52	$1.13	$3.38
35-39	$0.78	$1.69	$5.06
40-44	$2.60	$5.63	$16.88
45-49	$5.45	$11.81	$35.44
50-54	$12.46	$27.00	$81.00
55-59	$21.29	$46.13	$138.38
60-64	$35.05	$75.94	$227.81
	At 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$700,000

AD&D $140,000
Common Carrier $280,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$11.31	$24.50	$73.50
25-29	$11.31	$24.50	$73.50
30-34	$11.31	$24.50	$73.50
35-39	$16.15	$35.00	$105.00
40-44	$22.62	$49.00	$147.00
45-49	$38.77	$84.00	$252.00
50-54	$59.23	$128.33	$385.00
55-59	$98.00	$212.33	$637.00
60-64	$155.08	$336.00	$1,008.00
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$350,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.54	$1.17	$3.50
25-29	$0.54	$1.17	$3.50
30-34	$0.54	$1.17	$3.50
35-39	$0.81	$1.75	$5.25
40-44	$2.69	$5.83	$17.50
45-49	$5.65	$12.25	$36.75
50-54	$12.92	$28.00	$84.00
55-59	$22.08	$47.83	$143.50
60-64	$36.35	$78.75	$236.25
	At 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$725,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$11.71	$25.38	$76.13
25-29	$11.71	$25.38	$76.13
30-34	$11.71	$25.38	$76.13
35-39	$16.73	$36.25	$108.75
40-44	$23.42	$50.75	$152.25
45-49	$40.15	$87.00	$261.00
50-54	$61.35	$132.92	$398.75
55-59	$101.50	$219.92	$659.75
60-64	$160.62	$348.00	$1,044.00
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$362,500

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.56	$1.21	$3.63
25-29	$0.56	$1.21	$3.63
30-34	$0.56	$1.21	$3.63
35-39	$0.84	$1.81	$5.44
40-44	$2.79	$6.04	$18.13
45-49	$5.86	$12.69	$38.06
50-54	$13.38	$29.00	$87.00
55-59	$22.87	$49.54	$148.63
60-64	$37.64	$81.56	$244.69
	At 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$750,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$12.12	$26.25	$78.75
25-29	$12.12	$26.25	$78.75
30-34	$12.12	$26.25	$78.75
35-39	$17.31	$37.50	$112.50
40-44	$24.23	$52.50	$157.50
45-49	$41.54	$90.00	$270.00
50-54	$63.46	$137.50	$412.50
55-59	$105.00	$227.50	$682.50
60-64	$166.15	$360.00	$1,080.00
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$375,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.58	$1.25	$3.75
25-29	$0.58	$1.25	$3.75
30-34	$0.58	$1.25	$3.75
35-39	$0.87	$1.88	$5.63
40-44	$2.88	$6.25	$18.75
45-49	$6.06	$13.13	$39.38
50-54	$13.85	$30.00	$90.00
55-59	$23.65	$51.25	$153.75
60-64	$38.94	$84.38	$253.13
	At 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Member and Associate Premium Rates for Life Insurance and Chronic Illness Rider

Life Insurance Premium

$775,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$12.43	$26.93	$80.78
25-29	$12.43	$26.93	$80.78
30-34	$12.43	$26.93	$80.78
35-39	$17.79	$38.55	$115.65
40-44	$24.95	$54.05	$162.15
45-49	$42.83	$92.80	$278.40
50-54	$65.48	$141.88	$425.65
55-59	$108.41	$234.88	$704.65
60-64	$171.60	$371.80	$1,115.40
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$387,500

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.60	$1.29	$3.88
25-29	$0.60	$1.29	$3.88
30-34	$0.60	$1.29	$3.88
35-39	$0.89	$1.94	$5.81
40-44	$2.98	$6.46	$19.38
45-49	$6.26	$13.56	$40.69
50-54	$14.31	$31.00	$93.00
55-59	$24.44	$52.96	$158.88
60-64	$40.24	$87.19	$261.56
	At 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$800,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$12.74	$27.60	$82.80
25-29	$12.74	$27.60	$82.80
30-34	$12.74	$27.60	$82.80
35-39	$18.28	$39.60	$118.80
40-44	$25.66	$55.60	$166.80
45-49	$44.12	$95.60	$286.80
50-54	$67.51	$146.27	$438.80
55-59	$111.82	$242.27	$726.80
60-64	$177.05	$383.60	$1,150.80
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$400,000

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.62	$1.33	$4.00
25-29	$0.62	$1.33	$4.00
30-34	$0.62	$1.33	$4.00
35-39	$0.92	$2.00	$6.00
40-44	$3.08	$6.67	$20.00
45-49	$6.46	$14.00	$42.00
50-54	$14.77	$32.00	$96.00
55-59	$25.23	$54.67	$164.00
60-64	$41.54	$90.00	$270.00
	At 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

Life Insurance Premium

$825,000

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

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$13.05	$28.28	$84.83
25-29	$13.05	$28.28	$84.83
30-34	$13.05	$28.28	$84.83
35-39	$18.76	$40.65	$121.95
40-44	$26.38	$57.15	$171.45
45-49	$45.42	$98.40	$295.20
50-54	$69.53	$150.65	$451.95
55-59	$115.22	$249.65	$748.95
60-64	$182.49	$395.40	$1,186.20
	At 65 the maximum coverage is $400,000		
65-69	$200.00	$433.33	$1,300.00
	At 70 the maximum coverage is $200,000		
70-74	$192.00	$416.00	$1,248.00
	At 75 the maximum coverage is $100,000		
75-79	$180.00	$390.00	$1,170.00
	At 80 the maximum coverage is $50,000		
80-84	$132.00	$286.00	$858.00

Chronic Illness Rider (CIR)

$412,500

Age	Bi-Weekly	Monthly	Quarterly
Under 25	$0.63	$1.38	$4.13
25-29	$0.63	$1.38	$4.13
30-34	$0.63	$1.38	$4.13
35-39	$0.95	$2.06	$6.19
40-44	$3.17	$6.88	$20.63
45-49	$6.66	$14.44	$43.31
50-54	$15.23	$33.00	$99.00
55-59	$26.02	$56.38	$169.13
60-64	$42.84	$92.81	$278.44
	At 65 the maximum benefit is $200,000		
65-69	$54.92	$119.00	$357.00
	At 70 the maximum benefit is $100,000		
70-74	$62.00	$134.33	$403.00
	At 75 the maximum benefit is $50,000		
75-79	$59.42	$128.75	$386.25
80-84	NA	NA	NA

All rates are based on Member's Age and Coverage Amount